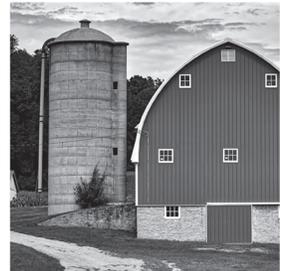
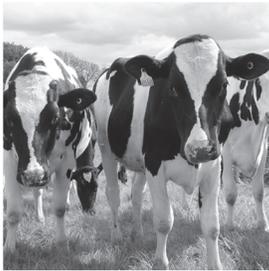


Business of 2017

# WISCONSIN INSURANCE REPORT



Scott Walker  
*Governor*

Theodore K. Nickel  
*Commissioner of Insurance*





# 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: [ociinformation@wisconsin.gov](mailto:ociinformation@wisconsin.gov)  
Web Address: [oci.wi.gov](http://oci.wi.gov)

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

Dear Governor Walker:

I am pleased to submit the 149th *Wisconsin Insurance Report* covering calendar year 2017 activities.

This report provides you with details regarding the industry's participants and the Office of the Commissioner of Insurance's (OCI) activities. This report also highlights OCI's progress with streamlining government to make it more efficient, effective, and accountable to Wisconsin citizens.

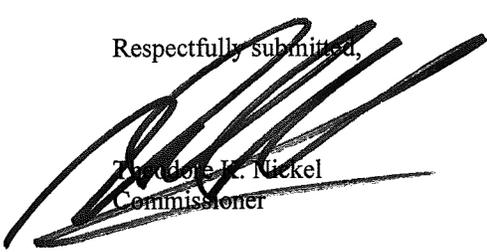
In 2017, I had the honor and privilege to serve as President of the National Association of Insurance Commissioners. Wisconsin has not achieved this honor since 1997. During my time as President we continued to focus on several key issues such as cybersecurity, the impact of innovation and technology on the insurance market, health insurance, flood insurance, retirement security, and our engagement in international standard-setting, to name a few. It has been a humbling experience working closely with my regulatory colleagues, consumers, and industry representatives. Together, we are able to ensure an effective, state-based insurance regulatory system.

In keeping with your priority on reforming state government, OCI continued down its path by completing an overhaul of our division of market conduct, transforming it into a more consumer-focused, consumer services division. Concurrent with this significant undertaking, which realigned our priorities in this area, we effectively handled over 20,000 consumer inquiries and complaints, and continued providing outreach and consumer information to Wisconsin citizens. All of this was done while reducing staff and moving those positions to better meet increasing pressures on financial supervision.

In Wisconsin our tradition of sound solvency regulation, innovation, and robust consumer protections continued to support a healthy and competitive insurance marketplace. Nearly 2,000 companies, with over 330 domiciled in Wisconsin, are vying for a share of Wisconsin's insurance market. Wisconsin is the fifth largest insurance market in the country. This competitive environment allows for a consumer-friendly marketplace with choices among all lines of insurance, resulting in some of the lowest insurance premiums in the country.

Overall, I am pleased to report Wisconsin's insurance marketplace remains a strong, vibrant, and competitive place to conduct business.

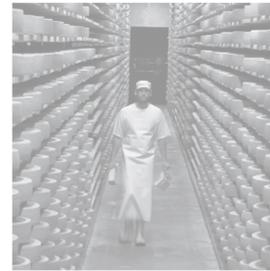
Respectfully submitted,



Theodore K. Nickel  
Commissioner

Business of 2017

# WISCONSIN INSURANCE REPORT



Scott Walker  
*Governor*

Theodore K. Nickel  
*Commissioner of Insurance*



THE MISSION OF THE  
OFFICE OF THE COMMISSIONER OF INSURANCE:

---

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

---

**Secretaries of State\***  
 Ex Officio Commissioners of Insurance

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

**Commissioners of Insurance**

Philip L. Spooner	Madison	April 1, 1878	January 3, 1887
Philip Cheek, Jr.	Baraboo	January 3, 1887	January 5, 1891
Wilbur M. Root	Sheboygan	January 5, 1891	January 7, 1895
William A. Fricke	Milwaukee	January 7, 1895	October 15, 1898
Emil Giljohann	Milwaukee	October 15, 1898	January 5, 1903
Zeno M. Host	Milwaukee	January 5, 1903	January 1, 1907
George E. Beedle	Embarrass	January 7, 1907	January 2, 1911
Herman L. Ekern	Whitehall	January 2, 1911	July 1, 1915
M. J. Cleary	Blanchardville	July 1, 1915	April 10, 1919
Plat Whitman	Highland	April 10, 1919	July 17, 1923
W. Stanley Smith	Ashland	July 17, 1923	June 2, 1926
Olaf H. Johnson	Gratiot	June 2, 1926	January 10, 1927
M. A. Freedy	Wauwatosa	January 10, 1927	July 1, 1931
H. J. Mortensen	New Lisbon	July 1, 1931	October 1, 1939
Morvin Duel	Fond du Lac	October 1, 1939	August 8, 1948
J. L. Sonderegger	Madison	October 1, 1948	December 1, 1948
John R. Lange	Madison	December 1, 1948	July 15, 1955
Alfred Van DeZande	Campbellsport	July 15, 1955	November 1, 1955
Paul J. Rogan	Ladysmith	November 1, 1955	July 2, 1959
Charles Manson	Wausau	July 2, 1959	September 15, 1965
Robert D. Haase	Marinette	September 15, 1965	September 7, 1969
S. C. DuRose	Madison	October 1, 1969	April 8, 1975
Harold R. Wilde	Madison	April 8, 1975	March 18, 1979
Susan M. Mitchell	Madison	March 19, 1979	July 31, 1982
Ann J. Haney	Madison	August 1, 1982	February 28, 1983
Thomas P. Fox	Madison	March 1, 1983	April 27, 1987
Robert D. Haase	Marinette	April 28, 1987	December 31, 1992
Josephine W. Musser	Madison	March 8, 1993	January 2, 1998
Randy Blumer	Madison	January 6, 1998	January 2, 1999
Connie L. O'Connell	Sun Prairie	January 4, 1999	January 6, 2003
Jorge Gomez	Milwaukee	February 17, 2003	December 18, 2006
Sean Dilweg	Madison	January 1, 2007	January 3, 2011
Theodore K. Nickel	Merrill	January 3, 2011	

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

---

## **Introduction**

The Office of the Commissioner of Insurance (OCI) was created by the legislature in 1870 and vested with broad powers to ensure the insurance industry meets the insurance needs of Wisconsin citizens responsibly and adequately. In short, our job is to ensure the insurance industry lives up to its promises and the industry has the financial resources to fulfill promises into the future.

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.

### **OCI's major functions include:**

- Responding to consumer complaints against agents and insurance companies and attempting to bring the matter to a fair and reasonable conclusion.
  - Investigating and pursuing administrative actions against agents and insurers who violate Wisconsin insurance laws and regulations.
  - 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 meet actuarial guidelines.
  - Evaluating insurance policies that are sold in Wisconsin to determine if they meet the requirements of Wisconsin's laws.
  - Conducting a comprehensive program of consumer education and public information to educate consumers about insurance through public speaking, insurance guides, and press releases.
  - Developing legislation and promulgating administrative rules that ensure a strong insurance market through proactive policy and skillful enforcement.
  - 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.
  - Developing and using business intelligence tools to better evaluate the insurance market, spot trends, and focus regulatory resources on problem areas.
-

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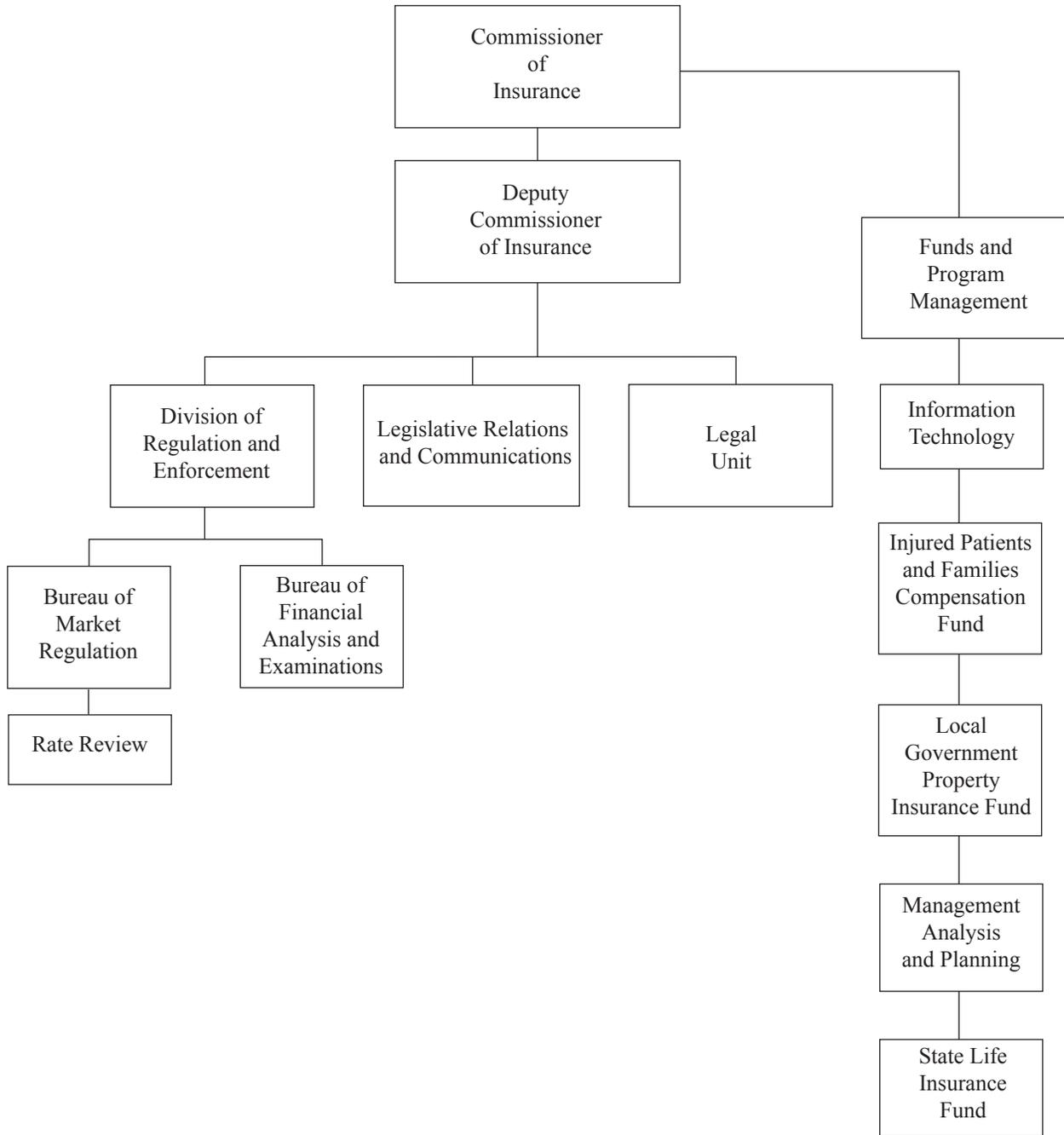
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## **I. Administration of the Office**



### Organizational Chart of the Office of the Commissioner of Insurance



## Organizational Structure

OCI is organized in four sections: the Legal Unit, Legislative Relations and Communications, Funds and Program Management, and the Division of Regulation and Enforcement.

### Legal Unit

The Legal Unit represents the agency in administrative proceedings, provides legal advice to staff, represents or supervises representation of the agency 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.

### Legislative Relations and Communications

Legislative Relations and Communications provides advice on executive matters affecting the agency's goals and initiatives including directing the agency's legislative initiatives and communications activities. This section also provides advice on technical insurance-related issues and educates underserved populations on insurance issues.

### Funds and Program Management

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

This section is also responsible for the Injured Patients and Families Compensation Fund, Local Government Property Insurance Fund, and State Life Insurance Fund.

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

#### *Bureau of Financial Analysis and Examinations.*

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

#### *Bureau of Market Regulation.*

This bureau conducts market conduct examinations and market analysis of licensed insurers, determines compliance with applicable laws and rules, handles consumer contacts and consumer complaints about licensees, processes rate and policy form filings, initiates 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. OCI's managed care specialist assigned to this bureau investigates complex managed care complaints received by OCI, educates consumers on their rights under managed care plans, and administers the state's independent review program.

#### *Rate Review.*

OCI's Rate Review Team is responsible for establishing and enforcing rate filing requirements, reviewing comprehensive individual and small group rate filings, and monitoring trends in the Wisconsin comprehensive health insurance marketplace.

## Management Staff

**Ted Nickel**—Governor Scott Walker appointed Ted Nickel as Commissioner of Insurance for the State of Wisconsin on January 3, 2011.

In addition to supervising OCI staff and serving as the chief regulator of insurance, Commissioner Nickel serves as the final adjudicator of all administrative actions; co-chairs the Governor's Council on Financial Literacy; member of the Governor's Steering Committee on Autonomous and Connected Vehicle Testing and Deployment; supervises the Injured Patients and Families Compensation Fund, Local Government Property Insurance Fund, and State Life Insurance Fund; and serves on the Wisconsin Retirement Board.

Commissioner Nickel recently concluded his term as the 2017 President of the National Association of Insurance Commissioners (NAIC). He currently serves on the Executive (EX) Committee, Government Relations (EX) Leadership Council, Health Insurance (B) Committee, and the Internal Administration (EX1) Subcommittee. He is co-vice chair of the Innovation and Technology Taskforce. He is a member of the NAIC American Indian and Alaska Native Liaison Committee and serves on several other NAIC task forces and committees. In addition, he chairs the Mortgage Guaranty Insurance (E) Working Group.

Commissioner Nickel is also a member of the International Association of Insurance Supervisors (IAIS). He is a member of the Executive Committee, Audit and Risk Committee and Chairs the Site Selection Committee.

In August 2014, Commissioner Nickel was appointed to the Federal Advisory Committee on Insurance which serves as an advisory committee to the Federal Insurance Office.

Prior to his appointment, Commissioner Nickel worked for almost 18 years as director of Governmental and Regulatory Affairs for Church Mutual Insurance Company in Merrill, Wisconsin. Commissioner Nickel has been actively engaged in insurance industry affairs in Wisconsin. He has served on the board of directors of the Wisconsin Insurance Alliance, including having served as chair. Commissioner Nickel served on the board of directors of the Wisconsin Insurance Security Fund and the Oklahoma Property Casualty Insurance Guaranty Association, as well as having served as a member of the Legal and Government Affairs Committee of the Property Casualty Insurers Association of America.

Commissioner Nickel earned his Bachelor of Science Degree in Business Administration with a concentration in finance from Valparaiso University.

**J.P. Wieske**—Commissioner Nickel appointed J.P. Wieske as Deputy Commissioner of Insurance for the State of Wisconsin in June 2016.

Deputy Commissioner Wieske, subject to the general direction of the Commissioner, supervises the regulatory, public information and administrative functions of the Office of the Commissioner of Insurance. As Deputy, he also exercises and performs the functions of the Commissioner in the Commissioner's absence. Prior to this appointment, Mr. Wieske served as OCI's Legislative Liaison/Public Information Officer (PIO) for five years.

Mr. Wieske brings more than 20 years of experience working in the insurance industry. He is the Chair of the NAIC's Regulatory Framework Task Force and has served as Chair of the NAIC's Network Adequacy Subgroup. As PIO, Mr. Wieske directed OCI's communication strategy including responding to press inquiries, supervising OCI's website, and editing OCI publications. As Legislative Liaison, he shepherded OCI's legislative agenda through the legislative process including bills relating to insurance company solvency requirements and bills impacting all lines of insurance.

Prior to his appointment as Legislative Liaison/PIO, Mr. Wieske served as the Executive Director of the Council of Affordable Health Insurance. In that capacity, he authored and co-authored numerous publications related to timely health insurance issues and testified on insurance issues in state legislatures across the country.

Deputy Commissioner Wieske has a Bachelor of Science degree in Economics and Political Science from Carroll College.

**Elizabeth Hizmi**—Elizabeth Hizmi was appointed as Legislative Liaison/Public Information Officer (PIO) in September 2016. Her duties include supervision of the legislative and public information and communications functions in the agency.

Prior to her appointment as Legislative Liaison/PIO, Ms. Hizmi served as the Division Administrator for Policy Development at the Department of Safety and Professional Services (DSPS). The Division of Policy Development is responsible for providing

administrative support and policy guidance to professional regulatory boards and consultation about continuing education requirements and examination requirements for regulated professions in Wisconsin. The Division is also home to the Prescription Drug Monitoring Program (PDMP), a tool to improve patient care and safety and to reduce the abuse and diversion of prescription drugs.

Ms. Hizmi also previously served as the Director of Gubernatorial Appointments in the Office of Governor Scott Walker. In this capacity, she was responsible for facilitating gubernatorial appointments to over 200 boards, councils, commissions and task forces.

She has a Bachelor of Arts degree in Legal Studies and Political Science from the University of Wisconsin-Madison.

**Zach Bemis**—Zach Bemis was appointed as Chief Legal Counsel in March 2018. He is responsible for providing legal counsel to the Commissioner's Unit and overseeing OCI's Legal Unit.

Prior to his appointment as Chief Legal Counsel, Mr. Bemis spent 5 years working in the legislature, including chief of staff to the Assembly Co-Chair of the Joint Committee on Finance and legal counsel and advisor to the Speaker of the Assembly. In the Assembly Co-Chair's office, he helped shepherd the 2017-19 Wisconsin State Budget through the legislature and also worked on the Governor's Task Force on Opioid Abuse.

As legal counsel to the Speaker of the Assembly, Mr. Bemis advised on compliance with Assembly Rules, state ethics laws, open records and public meeting law, and the administrative rules process. He also has experience working in the Governor's Office of Legal Counsel.

Mr. Bemis graduated from DePaul University College of Law. While attending DePaul, he worked in the regulatory affairs for an energy company, in the Office of Legal Counsel at the United States Senate Sergeant-at-Arms, and at a law firm representing public sector clients. Mr. Bemis earned a Bachelor of Arts Degree in Political Science from the University of Wisconsin-Madison.

**Cari Lee**—Cari Lee was appointed as Division Administrator of Regulation and Enforcement in February of 2016. In that role, Ms. Lee supervises both the Bureau of Market Regulation and the Bureau of Financial Analysis and Examinations.

Prior to her appointment, Ms. Lee served as the Bureau Director of Market Regulation in the Division of Regulation and Enforcement. As Bureau Director, Ms. Lee has overseen the regulatory activities of the bureau including market conduct examinations and analysis, rate and form filings, Wisconsin's Effective Rate Review Program, agent licensing, and consumer complaints.

Prior to joining the Office of the Commissioner of Insurance, Ms. Lee served as the Director of Membership and Marketing for the Independent Insurance Agents of Wisconsin (IIAW). In this position, she was involved in developing the group's strategic plan as well as annual budget planning, facilitated upgrades in the technical IT infrastructure, and worked on communication issues. She received national recognition for her work on behalf of the organization.

Ms. Lee has over 15 years of combined insurance policy and legislative experience working in the Wisconsin State Senate and Assembly, in the office of former Wisconsin Governor, Tommy G. Thompson, and with several Wisconsin-based insurance associations.

Ms. Lee holds a degree in International Relations and a minor in Economics

**Kate Ludlum**—Kate Ludlum was appointed the Insurance Administrator for Funds and Program Management in March 2015. Ms. Ludlum is responsible for the oversight of the Local Government Property Insurance Fund, the Injured Patients and Families Compensation Fund, the State Life Insurance Fund, and all internal administrative duties including budget, accounting, human resources, and information technology for the agency.

Ms. Ludlum has more than 30 years of management, leadership and human resource experience. In 2011, Kate joined the Office of Commissioner of Insurance as OCI's Office Management Specialist, assisting the Insurance Administrator in a variety of capacities. Prior to joining OCI in 2011, she was employed by Verizon Telecommunications in various roles throughout her career.

Ms. Ludlum has a Bachelor's of Science in Management from Cardinal Stritch University and holds a Professional in Human Resources (PHR) and a Certified Professional - Society for Human Resource Management (SHRM-CP) certification.

**Office Personnel  
(As of June 2018)  
Ted Nickel, Commissioner  
J.P. Wieske, Deputy Commissioner**

Megan Aubihl	Executive Staff Assistant
Susan Ezalarab	Policy Initiatives Advisor-Executive
Roger Frings	Policy Initiatives Advisor-Administrative
Jo LeDuc	Insurance Administrator
Jennifer Stegall	Executive Senior Policy Advisor

**Legal Unit**

Zach Bemis	Chief Legal Counsel
Richard Wicka	Deputy Chief Legal Counsel
Tim Cornelius	Attorney
Karyn Culver	Paralegal
Mark Hepfinger	Attorney
Lauren Van Buren	Attorney
Julie Walsh	Senior Attorney
Lynn Welsh	Attorney

**Legislative Relations and Communications**

Elizabeth Hizmi	Legislative Liaison/Public Information Officer
Jeff Grothman	Administrative Policy Advisor
Peggy Frain	Sr. Communications Specialist

**Funds and Program Management**

Kate Ludlum	Administrator
-------------	---------------

**Information Services Section –Shared Services DOA-DET**

Bonnie Tiedt	Management Information Chief
Jim Angus	Network Administrator
Theresa Higgins	IS Systems Development Services Senior
Koteshwar Katukam	IS Data Services Consultant Administrator
Erik Mickelson	IS Business Automation
Steve Nickell	IS Systems Development Services Consultant/Administrator
Luke Pacholski	IS Systems Development Services Specialist
Saimala Samala	IS Systems Development Services Specialist
Shawn Vang	IS Systems Development Services Specialist

**Injured Patients and Families Compensation Fund**

Terri Carlson	Insurance Program Manager
DuWayne Kottwitz	Insurance Program Specialist
Ana Lopera	Regulatory Specialist Senior
John Macy	Office Operations Associate
Mary Moore	Financial Specialist
Andrea Nelson	Insurance Program Specialist
Wendy Powers	Accountant

**Local Government Property Insurance Fund**

Brynn Bruijn-Hansen	Insurance Program Manager
---------------------	---------------------------

**Management Analysis and Planning**

Rick Anderson	Budget and Policy Advisor
Teri Devine	Financial Specialist
Lilian Kahite	Accountant Senior
Brittany Keleher	Records Program Associate
Kathy Keleher	IS Business Automation Senior
Yancey Vang	Office Operations Associate

**State Life Insurance Fund**

Sarah Wehnes	Insurance Program Manager
Brian Jeremiason	Accountant
Alice Sundt	Operations Program Associate
Jean Wendlick	Office Operations Associate

**Division of Regulation and Enforcement**

Cari Lee	Administrator
----------	---------------

**Bureau of Financial Analysis and Examinations**

Amy Malm	Director
Steven Junior	Deputy Bureau Director
Karl Albert	Insurance Financial Examiner
Nick Barsuli	Insurance Financial Examiner
Shelly Bueno	Insurance Financial Examiner
Jacob Burkett	Insurance Financial Examiner
Ana Careaga	Insurance Financial Examiner
John Coyle	Insurance Financial Examiner
Josh Daggett	Insurance Financial Examiner
Jerry DeArmond	Insurance Financial Examiner
John Ebsen	Insurance Financial Examiner
Stephanie Falck	Insurance Financial Examiner
Kristin Forsberg	Insurance Financial Examiner Chief
Mary Sue Gilardi	Records Management Supervisor
Nick Hartwig	Insurance Financial Examiner
Diana Havitz	Insurance Financial Examiner
Tom Hilger	Insurance Financial Examiner
Richard Hinkel	Insurance Financial Examiner Chief
Thomas Janke	Insurance Financial Examiner
Adrian Jaramillo	Insurance Financial Examiner
Tom Jefferson	Insurance Financial Examiner
David Jensen	Insurance Financial Examiner
Jim Krueger	Insurance Financial Examiner
James Lindell	Insurance Financial Examiner
John Litweiler	Insurance Financial Examiner Chief
Terry Lorenz	Insurance Financial Examiner
Eleanor Lu	Insurance Financial Examiner
Michael Mancusi-Ungaro	Insurance Financial Examiner
Katie Markson	Operations Program Associate
Robert McLaughlin	Insurance Financial Examiner
Judith Michael	Insurance Financial Examiner
Greg Mielke	Insurance Financial Examiner
Mike Miller	Insurance Financial Examiner
Randal Milquet	Insurance Financial Examiner
Junji Nartatez	Insurance Financial Examiner
Levi Olson	Insurance Financial Examiner
Vickie Ostien	Insurance Financial Examiner
John Pollock	Insurance Financial Examiner
Gene Renard	Insurance Financial Examiner
Marisa Rodgers	Insurance Financial Examiner
Angelita Romaker	Insurance Financial Examiner
Dana Tice	Insurance Financial Examiner
James Vanden Branden	Insurance Financial Examiner
Sheng Vang	Insurance Financial Examiner
Elena Vetrina	Insurance Financial Examiner Chief
Suzanne Vinmans	License Permit Program Associate
Julie Wipperfurth	Operations Program Associate
Yi Xu	Insurance Financial Examiner
Kongmeng Yang	Insurance Financial Examiner
Zoey Ye	Insurance Financial Examiner

## Bureau of Market Regulation

Rebecca Rebholz

Director

### Agent Licensing Section

Melody Esquivel  
Laura Adkins  
Erin Aussem  
Jill Kelly  
Kristi Prindle  
Richard West

Insurance Supervisor  
License Permit Program Associate  
Consumer Protection Investigator  
Consumer Protection Investigator  
Consumer Protection Investigator  
Consumer Protection Investigator

### Consumer Affairs

Christina Keeley  
Karen Becker  
Justine Bellamy  
Eric Cormany  
Janelle Dvorak  
Nathan Gasser  
Monica Hale  
David Haushalter  
Eric Holz  
Shannon McNally  
Katherine Otis  
Eric Schoene  
Mai Vang

Insurance Examiner Chief  
Insurance Examiner  
Insurance Examiner

### Market Analysis

Diane Dambach  
Barbara Belling  
Renee Fabry  
Darcy Paskey  
Mary Kay Rodriguez  
Andrew Stoughton  
Jody Ullman

Insurance Examiner Chief  
Managed Care Specialist  
Insurance Examiner  
Insurance Examiner  
Insurance Examiner  
Insurance Examiner

### Rates and Forms

Lisa Brandt  
Brian Brown  
Lori Carlson  
Shasta Hoffhein  
Drew Hunkins  
Kim Waldman

Insurance Examiner Chief  
Insurance Examiner  
Insurance Examiner  
Operations Program Associate  
Insurance Examiner  
Insurance Examiner

### System Support

Barry Haney  
Teri Brummel  
Lisa Jewson  
John Pegelow  
Moua Yang

Insurance Program Manager  
Consumer Complaint Program Associate  
Operations Program Associate  
Insurance Examiner  
Insurance Examiner

**Office of the Commissioner of Insurance—Finances  
General Fund—Supervision of the Insurance Industry  
Fiscal Year 2017 (Amounts in \$000s)**

	<b>Total Revenue</b>	<b>Retained by Office of the Commissioner of Insurance</b>	<b>Transferred to State's General Purpose &amp; Other Revenue Funds<sup>1</sup></b>
Premium Taxes	\$181,584	\$	\$181,584
Fire Department Dues	21,825		21,825
Forfeitures	745		745
Insurance Company Examination Charges	6,552	6,552	
Resident/Nonresident Appointment Billings and Renewals	26,743	26,743	
Agent Continuing Education Fees	19	19	
Resident Producer License Issuance	681	681	
Nonresident Producer License Issuance	841	841	
Resident Biennial License Renewals	739	739	
Nonresident Biennial License Renewals	3,952	3,952	
Reinstatements	16	16	
Other Licensing Fees	126	126	
Company Licenses, Admissions, and Renewals	134	134	
Miscellaneous <sup>2</sup>	146	146	
<b>Total Revenue</b>	<b><u>\$244,103</u></b>	<b><u>39,949</u></b>	<b><u>\$204,154</u></b>
Less Total Operating Expenditures		<u>16,468</u>	
Net Operating Revenue/(Loss)		23,481	
Cash Lapse to State's General Fund (Transfer Out)		<u>(22,248)</u>	
<b>Net Change in Fund Equity</b>		<b><u>\$ 1,232</u></b>	

<sup>1</sup> The Office of the Commissioner of Insurance retains all revenue from licenses, services, and various other items. Taxes are remitted to the State of Wisconsin General Purpose Revenue Fund. Fire Department Dues are remitted to Wisconsin Fire Departments. Forfeitures are remitted to the Common School Fund.

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

**Office of the Commissioner of Insurance—Office Finances  
Segregated Funds  
Fiscal Year 2017 (Amounts in \$000s)**

	<b>Total Revenue</b>	<b>Operating Expenses</b>	<b>Net Revenue</b>
Injured Patients and Families Compensation Fund	\$15,748	\$(56,933)	\$72,681 <sup>3</sup>
Local Government Property Insurance Fund	(768)	5,066	(5,835) <sup>4</sup>
State Life Insurance Fund	4,426	7,478	(3,052) <sup>5</sup>

<sup>3</sup> Due to 30% decrease in assessment fees.

<sup>4</sup> Due to 2017 Wisconsin Act 59 which allowed for the closure of the Local Government Property Insurance Fund.

<sup>5</sup> Decrease in total revenue from prior fiscal year is due to the investment activity by SWIB.

## **II. Executive Initiatives**



## **Regulatory Developments and Trends**

The Office of the Commissioner of Insurance (OCI) was created by the legislature in 1870 and vested with broad powers to ensure the insurance industry responsibly and adequately meets the insurance needs of Wisconsin citizens. Wisconsin has a tradition of sound regulation combined with strong consumer protections. A solid regulatory framework recognizes 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, which keeps insurers conducting business in Wisconsin. The healthy and competitive nature of the insurance industry helps keep insurance rates in Wisconsin among the lowest in the country.

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 2017 include:

- Processing 31,285 new individual/firm applications.
- Licensing 3 new domestic insurers and 5 property service contract providers. Licensing 7 nondomestic insurers, 6 property service contract providers, 2 life settlement providers, and 3 vehicle protection product providers.
- Examining 38 domestic insurance companies' finances and analyzing more than 1,887 financial statements.
- Signing participation agreements to assist in 4 multi-state collaborative exams, and acting as a lead state in 1 multi-state exam.
- Conducting 13 internal reviews consisting of desk audits and market conduct analysis of companies in 11 lines of business. Conducting 149 interdepartmental desk audits.
- Responding to more than 20,000 consumer inquiries and 4,085 written consumer complaints, and recovering over \$4.2 million for policyholders.
- Enrolling an additional 41 companies in OCI's complaint portal for a current total of 641 insurance companies.

### **Educating and Informing the Insurance Consumer**

Consumer education is critical in a competitive-based insurance market. Informed consumers have an incentive to invest in the effort to identify the insurance products that best fit their needs and budgets. In

2017, OCI reviewed, updated, and added to its list of consumer publications, and staff provided consumer education at numerous public speaking events.

OCI also reaches out to traditionally underserved populations. Staff is tasked with developing relationships, educating consumers, and providing assistance in the case of a disaster.

### **Using Technology for Insurance Regulation**

OCI continues to improve state regulation and service through the use of technology by implementing web applications, which enable our constituents to access information and transact business. The commitment to technology improvements is a key strategy in the agency's business plan.

### **Affordable Care Act**

Wisconsin continues to be the primary regulator of the health insurance market despite federal interference. OCI has worked extensively to protect the state's right to regulate health insurance and implemented a communication plan to inform consumers and employers about changes which occurred in 2017. OCI continued to work with various stakeholders including representatives of the federal government, consumers, agents, insurance companies, and others to protect consumers. OCI also testified in front of Congress relating to efforts in repealing and replacing the Affordable Care Act and highlighting Wisconsin's experiences in the health insurance market.

### **Coordination Among the States**

With Commissioner Nickel serving as 2017 President of the National Association of Insurance Commissioners (NAIC), OCI continued its leading role at NAIC, serving on dozens of committees, task forces, and working groups, including chairing the Life Insurance Illustration Issues (A) Working Group, Mortgage Insurance (E) Working Group, Health Care Reform Regulatory Alternatives (B) Working Group, Regulatory Framework (B) Task Force, Accident and Sickness Insurance Minimum Standards (B) Subgroup, and Model #22 Subgroup.

In 2017, OCI volunteered to participate in the NAIC Market Conduct Certification Program. The mission of the NAIC Market Regulation Certification Program is to establish and maintain national standards that promote sound practices relating to the market conduct examination, market analysis, and related continuum activity functions performed for insurance

consumer protection. Inasmuch as the program is anticipated to evolve and improve over time, it is anticipated that additional functions necessary for sound consumer protection may be developed in the future. The certification program is designated to provide an initial process that facilitates each jurisdiction's ability to conduct self-evaluation. An ultimate goal is to develop measurable and meaningful standards that can be independently evaluated and monitored.

**More specifically, the certification program:**

- Provides a roadmap regarding resources, abilities, and functions for jurisdictions wishing to build or improve upon their market conduct program.
- Promotes consistency while respecting individual jurisdictional differences and circumstances by promoting the use of NAIC resources.
- Demonstrates accountability and responsiveness to those impacted by the business of insurance, and to others that are charted with evaluating and assessing the effectiveness of state-based insurance regulation.
- Promotes an environment of continuous process improvement for enhancing outcomes relating to insurance consumer protection.
- Improves predictability and understanding of processes for regulated entities.
- Enhances jurisdictional coordination and information-sharing.
- Enhances protection of insurance consumers through promotion of sound market conduct processes.

Wisconsin continues its active participation with the Interstate Insurance Product Regulation Compact (IIPRC), which creates a single point of filing for insurance company forms and rates, allowing insurers to submit a single filing for use in all IIPRC participating states. To that end, Wisconsin serves on the IIPRC Product Standards Committee, which reviews the criteria for national rate and form filing requirements for all filings made through the compact.

**Emerging Trends**

OCI, through its involvement with the NAIC, continues to work with other state regulators toward a more uniform regulatory system to ensure consistent regulation while still recognizing state authority. The state-based regulatory system remained the proven, most effective method to regulate insurance.

OCI maintained a working relationship with state and federal regulators on issues surrounding health insurance reforms.

In 2017, OCI continued implementation of a number of projects that resulted from recent legislative and regulatory changes including:

- Assisting consumers, employers, agents, and insurers with continued health insurance reform issues.
- Actively monitoring issues surrounding long-term care insurance.
- Working with the industry to ensure timely disaster responses.
- Encouraging and embracing innovation and technology in the insurance marketplace.

## Lean Government Initiatives

OCI continues to incorporate Lean and process improvements into everyday activities and all agency projects. Lean is a methodology that relies on collaborative team efforts to improve performance of a task by removing waste. Lean government initiatives and other continuous improvement tools can provide the framework for making fact-based decisions, enabling a process to be improved, and driving continuous improvement using a structured approach.

OCI further manages its Lean initiatives through the Project Governance Board (PGB), composed of the

agency's Senior Management team, Lean Government point of contact, and the Project Portfolio Manager. PGB prioritizes and allocates project funding and resources, and provides guidance on overall strategic business direction. They approve project changes and deliverables, and help resolve issues and policy decisions. OCI's PGB is requesting each new Project Business Case submitted for consideration identify goals related to OCI's Lean Government Initiative.

Projects	Number of Projects
Projects Completed (FY 2017)	4
Projects Planned (FY 2018)	3

### Data from Three of the 2017 Projects Highlighted Below

Project	Goals/Measures	Previous State	Current State	Change
1	Lead-time Reduction <i>(Administrative Rule Process)</i>	108 - 713 days	81 - 650 days	27 – 63 Days
2	Staff Hours Repurposed <i>(Surplus Lines Payments)</i>	134	0	174 Hours
3 & 4	Process Steps Eliminated <i>(Risk Purchasing Group &amp; Rate Service Organizations)</i>	10	6	4 Steps

### Project Highlights

#### 1) LEGAL UNIT

- **Project Overview:**

*Updating the Administrative Rule Process*

Data collected for the last five years showed the process for completing an Administrative Rule was executed with an unplanned delay 90% of the time. Unplanned delays:

- » attorney not knowing procedure
- » attorney looking for correct/up-to-date templates
- » attorney making modifications to templates to include only needed information

- **Goals:**

*Lead-Time Reduction*

The goal is to simplify the rule-making process internally and decrease the number of days it takes to draft each step by eliminating unplanned delays.

- **Results:**

*Goals Accomplished*

- » 108–713: Previous number of days required for the rule-making process.
- » 81–650: Current number of days required for the rule-making process
- » 27–63: Improvement in the number of days required in the rule-making process

#### 2) REGULATION AND ENFORCEMENT/FUNDS & PROGRAM MANAGEMENT

- **Project Overview:**

*Streamline Surplus Lines Payments*

Surplus lines agents are required to file tax forms and submit payment to OCI by March 1 each year. In 2015, there were 1,697 licensed surplus lines agents. Approximately 500 wrote premium. The remaining agents were required to submit the tax

form indicating zero premiums. The process is very time consuming and highly manual. The forms and checks are first processed through the mailroom, then routed to the Financial Bureau for review. The checks are sent to the agency accountant to manually process, and the forms are sent to Central Files to be filed. Routing the checks through multiple people increases the risk of a check being misplaced or lost.

- **Goals:**

- Staff Hours Repurposed*

- The goal is to automate and simplify the process for surplus lines agents to pay their taxes and file their tax forms as well as eliminate processing steps for OCI staff.

- **Results:**

- Goals Accomplished*

- Of the 1,676 surplus lines insurers that were required to file for 2016, 342 filed paper filings—close to 10% less than the previous year. Paper filings are expected to continue to decrease next year as many indicated they would file through OPTins. The amount of time saved by staff manually processing the paper filings and checks was 174 hours.

### 3) REGULATION AND ENFORCEMENT/BUREAU OF MARKET REGULATION

- **Project Overview:**

- Risk Purchasing Group (RPG) & Rate Service Organizations (RSO) Registration and Update Procedure.*

- The initial application process is very manual and time consuming. Registrations and updates are printed and completed by companies, then sent via U.S. mail to OCI. This requires the time of two OCI staff to monitor, print, scan, stuff, mail, and enter information into an online system for approximately 270 RPGs and 22 RSOs.

- **Goals:**

- Process Steps Eliminated*

- The goal is to have an online form available to RPGs and RSOs to complete and submit to OCI via email. This will save the companies time and postage and decrease the amount of time it takes for OCI to process.

- **Results:**

- Goals Accomplished*

- The online form was implemented prior to the end of January 2017. Four steps in the process were eliminated resulting in a savings of 34 hours.

## 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. Insurance law, s. 601.20, Wis. Stat., authorizes the Commissioner to create advisory councils and committees to assist in dealing with regulatory issues. 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 to 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, thus aiding 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:

### **Birth to 3 Program Interagency Coordinating Council**

The Wisconsin Birth to 3 Program Interagency Coordinating Council (ICC) was established by the Governor of Wisconsin to advise and assist the Department of Health Services (DHS) in the performance of the responsibilities established under Part C of the Individuals with Disabilities Education Act. ICC's mission is to advise, review, analyze, and monitor the implementation of the state's early intervention system, maintain a forum for communication relative to early intervention and make recommendations to DHS regarding the effective implementation of the early intervention system.

### **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 six 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 majority of members are people with disabilities.

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

This council was created in Executive Order 92, March 30, 2005, and continued by Governor Walker in Executive Order #24, April 6, 2011. The council consists of 25 members or less, with a chairperson and two vice chairpersons selected from within the group. The council is directed to collaborate with OCI and other government agencies, private entities and non-profit organizations, consider and implement research and policy initiatives, and serve as a sounding board for the Office of the Governor and the Office of Financial Literacy in the Department of Financial Institutions to provide guidance and develop strategies to improve financial literacy among Wisconsin's citizens. The council also promotes the statewide financial literacy awareness and education campaign entitled Money Smart Week® Wisconsin.

### **Governor's Steering Committee on Autonomous and Connected Vehicle Testing and Deployment**

Governor Scott Walker, under Executive Order #245, created the Steering Committee on Autonomous and Connected Vehicle Testing and Deployment. The committee operates as a non-statutory committee under Section 14.019 of the Wisconsin Statutes, for the purpose of advising the Governor in a coordinated effort on how best to advance the testing and operation of autonomous and connected vehicles in the state of Wisconsin. The Department of Transportation, with assistance from other state agencies, will produce a final report containing the Steering Committee's findings and recommendations to the Governor no later than June 30, 2018.

The committee is chaired by the Secretary of the Department of Transportation and includes: the Secretary and CEO of the Wisconsin Economic Development Corporation, or designee; the Commissioner of Insurance, or designee; a representative from the Wisconsin State Patrol; two representatives from the University of Wisconsin-Madison; a representative from the Wisconsin Technology Council; a representative from the Office of the Governor; a representative of local law enforcement; a representative of a motorcycle organization; a representative of the trucking industry; and, three or more members from the automated and

connected vehicle technology sector. Additionally, the Steering Committee includes the following members of the Wisconsin State Legislature: two representatives selected by the Assembly Speaker; two senators selected by the Senate Majority Leader; one representative selected by the Assembly Minority Leader; and one senator selected by the Senate Minority Leader.

#### **Governor's Task Force on Opioid Abuse**

On September 22, 2016, Governor Walker issued Executive Order #214 in response to Wisconsin's opioid overdose epidemic. Executive Order #214 created the Governor's Task Force on Opioid Abuse, which operates as a non-statutory committee under section 14.019 of the Wisconsin Statutes, for the purpose of advising and assisting the Governor in a coordinated effort to combat the opioid crisis facing the State of Wisconsin.

The mission of the Governor's Task Force on Opioid Abuse includes:

- Gathering and reviewing data outlining the problem facing Wisconsin, including the emerging threat of synthetic opioids
- Reviewing and analyzing the actions already taken in Wisconsin to combat the opioid crisis
- Reviewing the actions of other states and the National Governors Association Compact to Fight Opioid Addiction
- Identifying and recommending potential action items for the State of Wisconsin

The task force includes the following members, who serve as ex officio: the Lieutenant Governor; the Attorney General, or designee; the Secretary of the Department of Corrections, or designee; the Commissioner of Insurance, or designee; the Secretary of the Department of Health Services, or designee; and the Secretary of the Department of Safety and Professional Services, or designee. The task force also includes the following members appointed by the Governor: members of the Legislature representing each caucus; a representative from law enforcement; a public health official; a representative from the Pharmacy Society of Wisconsin; a representative from the Wisconsin Hospital Association; a representative from the Wisconsin Medical Society; a representative from the Wisconsin State Coalition for Prescription Drug Abuse Reduction; and at least two members of the public who have been affected by the opioid crisis.

#### **Group Insurance Board**

Section 15.165 (2), Wis. Stat., created an 11-member 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 and Life Insurance Advisory Council**

The Health and Life Insurance Advisory Council advises the Commissioner on regulatory matters in the area of health and life insurance. The council meets on an as-needed basis. The members are appointed by the Commissioner and include six members representing insurers, three members representing insurance agents, one representing small business, and one consumer advocate. The members as of December 31, 2017, were:

Julie Allord, The BenefitWorks, Madison  
(Co-Chair)  
Greg Gurlik, Northwestern Mutual Life,  
Milwaukee (Co-Chair)  
Carla Strauch, Thrivent, Appleton  
Terrence Frett, Frett/Barrington Limited, Pewaukee  
Gerald Frye, The Benefit Services Group, Pewaukee  
Dustin Hinton, UnitedHealthcare, Milwaukee  
Lisa Olson, Wisconsin Primary Health Care  
Association, Madison  
William O'Toole, Catholic Financial Life,  
Milwaukee  
Bill Smith, National Federation of Independent  
Business, Madison  
Eric Twerberg, Security Health Plan, Marshfield

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

The 13-member board is created by s. 619.04 (3), Wis. Stat., and consists of three insurance industry representatives, a member named by the Wisconsin Association for Justice, a member named by the State Bar of Wisconsin, two members named by the Wisconsin Medical Society, a member named by the Wisconsin Hospital Association, four public members appointed by the Governor, and the Commissioner of Insurance who serves as the chair. The members as of December 31, 2017, were:

Ted K. Nickel, Commissioner of Insurance (Chair)  
Gregory Banaszynski, Public Member  
Carla Borda, Public Member  
M. Angela Dentice, Wisconsin Association for Justice  
Edward W. (Jed) Frees, Industry Representative  
Kim Hurtz, Public Member  
Robert Jaeger, M.D., Wisconsin Medical Society  
David Maurer, Industry Representative  
Linda Syth, Wisconsin Medical Society  
Ralph Topinka, Wisconsin Hospital Association  
Sridhar Vasudevan, M.D., Public Member  
John Walsh, State Bar of Wisconsin  
Vacant, Industry Representative

#### **Insurance Security Fund 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 representatives of insurers appointed by the Commissioner upon consideration of the recommendation of insurance organizations.

#### **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 legislative proposal (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.

#### **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 consists of four insurance company members, three agent members, and one public member. The members in 2017 were:

Rick Parks, Society Insurance, Fond du Lac, Chair  
Matt Banaszynski, Independent Insurance Agents of Wisconsin, Madison  
Trena Bond, Housing Resources, Inc., Milwaukee  
Janet Dettmann, American Family Mutual Insurance Company, Madison  
Raymond Hansen, Diversified Insurance Services, Brookfield  
Aaron Perry, State Farm Insurance Agency, Madison  
Kellye Golden, Wisconsin Mutual Insurance Company, Madison  
Christopher Zwycart, West Bend Mutual Insurance Company, West Bend

#### **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 legislature.

#### **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**

The nine-member board is created in the Department of Employee Trust Funds by s. 15.165 (3) (b), Wis. Stat. 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 council 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 alcohol and drug abuse programs among state agencies.

The 22-member council consists of the Governor, the Attorney General, the Superintendent of the Department of Public Instruction, the Secretary of the Department 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; six members (one 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 two members of each house of the legislature, representing the majority party and the minority party in each house.

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

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

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

OCI actively participates at NAIC. During 2017, Commissioner Nickel and his representatives were members of the following NAIC committees, task forces, working groups, and subgroups.

### Committees and Subcommittees

Executive (EX) Committee  
Internal Administration (EX1) Subcommittee  
(Vice Chair)  
NAIC/Consumer Liaison Committee  
NAIC/American Indian and Alaska Native  
Liaison Committee  
NAIC/State Government Liaison Committee  
(Vice Chair)

### Task Forces

Financial Stability (EX) Task Force  
Health Actuarial (B) Task Force  
Regulatory Framework (B) Task Force (Chair)  
Senior Issues (B) Task Force  
Accounting Practices and Procedures (E) Task Force  
Examination Oversight (E) Task Force  
Reinsurance (E) Task Force  
Workers' Compensation (C) Task Force  
Producer Licensing (D) Task Force  
Capital Adequacy (E) Task Force  
Receivership and Insolvency (E) Task Force  
Valuation of Securities (E) Task Force

### Councils

Government Relations (EX) Leadership Council  
(Vice Chair)

### NAIC Working Groups and Subgroups

- *Innovation and Technology (EX) Task Force*  
Cybersecurity (EX) Working Group
- *Speed to Market (EX) Working Group*  
Operational Efficiencies (EX) Subgroup
- *Life Insurance and Annuities (A) Committee*  
Life Insurance Illustration Issues (A)  
Working Group (Chair)  
Unclaimed Life Insurance Benefits (A)  
Working Group  
Promoting Appropriate Sales Practices in Life  
Insurance and Annuities (A) Working Group

- *Health Insurance and Managed Care (B) Committee*  
Health Care Reform Regulatory Alternatives (B)  
Working Group (Chair)  
Medical Loss Ratio Quality Improvement Activities  
(B) Subgroup  
CO-OP Solvency and Receivership (B) Subgroup
- *Health Actuarial (B) Task Force (Member)*  
Health Care Reform Actuarial (B) Working Group
- *Regulatory Framework (B) Task Force (Chair)*  
ERISA (B) Working Group  
Accident and Sickness Insurance Minimum  
Standards (B) Subgroup (Chair)  
Model #22 (B) Subgroup (Chair)
- *Senior Issues (B) Task Force (Member)*  
Short Duration Long-Term Care Policies (B)  
Subgroup
- *Property and Casualty Insurance (C) Committee*  
Creditor-Placed Insurance Model Act Review (C)  
Working Group  
Auto Insurance (C/D) Working Group
- *Market Regulation and Consumer Affairs (D) Committee*  
Market Analysis Procedures (D) Working Group  
Market Conduct Examinations Standards (D)  
Working Group  
Market Conduct Annual Statement Blanks (D)  
Working Group  
Market Information Systems Research and  
Development (D) Working Group
- *Financial Condition (E) Committee*  
Mortgage Guaranty Insurance Working Group  
(Chair)  
Financial Analysis (E) Working Group  
Group Solvency Issues (E) Working Group  
Health Reform Solvency Impact (E) Subgroup  
Own Risk and Solvency Assessment (ORSA)  
Subgroup  
Risk-Focused Surveillance (E) Working Group  
Valuation Analysis (E) Working Group

- *Accounting Practices and Procedures (E) Task Force (Member)*
  - Statutory Accounting Principles (E) Working Group
  - Blanks (E) Working Group
  - Restricted Asset (E) Subgroup
- *Capital Adequacy (E) Task Force*
  - Property and Casualty Risk-Based Capital (E) Working Group
  - Health Risk-Based Capital (E) Working Group
  - Investment Risk-Based Capital (E) Working Group
  - Operational Risk (E) Subgroup
- *Examination Oversight (E) Task Force (Member)*
  - Financial Analysis Research and Development (E) Working Group
  - Financial Examiners Handbook (E) Technical Working Group
  - Financial Examiners Coordination (E) Working Group
  - Financial Analysis Handbook (E) Working Group
  - Analyst Team System Oversight (E) Working Group
  - Electronic Workpaper (E) Working Group
  - IT Examination (E) Working Group
- *Reinsurance (E) Task Force (Member)*
  - Reinsurance Financial Analysis (E) Working Group

## **Bulletins to Insurers**

### **March 6, 2017**

To insurers authorized to write small group and individual transitional health insurance plans regarding the extension of transitional health insurance plans through December 31, 2018. Policies may continue to be renewed as long as they do not extend past December 31, 2018, as outlined by the Centers for Medicare and Medicaid Services. Insurers will also be permitted to extend an annual policy through December 31, 2018, so consumers are not left with a gap in coverage from the date of policy renewal to the end of the year.

### **July 21, 2017**

To all insurers authorized to write credit life and/or credit accident and sickness insurance providing notice of the new basic loss ratio of 42% for credit life insurance and the new prima facie rates for credit life insurance and credit accident and sickness insurance to become effective for the three-year period beginning on January 1, 2018.

### **December 13, 2017**

To insurance companies with Wisconsin agent appointments regarding Wisconsin agent appointment renewal invoices for 2018.

## Legislation

In the beginning of 2018, Governor Walker signed legislation affecting the business of insurance in Wisconsin. The list of Wisconsin laws and briefs affecting the business of insurance in Wisconsin is provided below. Please review the actual language of the laws for full context.

Legislative materials may be found online at [legis.wisconsin.gov](http://legis.wisconsin.gov) and also may be obtained from the Wisconsin Legislative Council at [lc.legis.wisconsin.gov](http://lc.legis.wisconsin.gov) or by calling (608) 266-1307.

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### 2017 WISCONSIN ACT 16

#### **Surplus lines insurance policies issued by domestic insurers**

*Renumber and amend 101.654 (2) (a) 2.; to amend 611.02 (1) (a), 618.41 (1), 618.41 (3) and 618.41 (5); and to create 101.654 (2) (a) 2. a., 101.654 (2) (a) 2. b., 611.20 (5), 618.40 (3m), 618.41 (9) (c), 618.41 (13) and 646.01 (1) (b) 20, Wis. Stat.*

Act 16 allows domestic insurance companies to provide surplus lines insurance in Wisconsin if the insurer meets certain requirements. Act 16 also specifies the application of various laws and requirements to surplus lines insurance policies provided by domestic surplus lines insurers.

(Effective June 23, 2017)

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### 2017 WISCONSIN ACT 30

#### **Authorizing the director of the Office of Educational Opportunity in the University of Wisconsin System to contract for the operation of a recovery charter school, insurance coverage of mental health treatment provided by a recovery charter school**

*Renumber and amend 118.40 (3) (f) and 118.40 (3) (g) 2.; to amend 20.255 (2) (fp), 20.255 (2) (fq), 66.0137 (4), 118.40 (2x) (e) 1., 118.40 (2x) (e) 2., 118.40 (3m) (c), 120.13 (2) (g), 185.983 (1) (intro.) and 632.87 (1); and to create 20.255 (2) (fq), 118.40 (2x) (cm), 118.40 (2x) (e) 1m., 118.40 (3) (f) 2., 118.40 (3o), 120.12 (26), 609.717 and 632.87 (4m), Wis. Stat.*

Act 30 authorizes the Director of the Office of Educational Opportunity (OEO) in the University of Wisconsin System to contract with a person for the establishment and operation of one recovery charter high school for up to four consecutive school years.

Among other provisions regarding the operation of the recovery charter school, Act 30 requires that health

care policies, plans, and contracts cover the mental health or behavioral health treatments or services provided by the recovery charter school if they cover those same treatments or services when provided by another health care provider.

When a pupil enrolls in the recovery charter school, the charter school operator must notify the health care policy, plan, or contract that covers the pupil's mental health or behavioral health treatment or services of any services provided by the school. If requested by a policy, plan or contract, the charter school operator must enter into a memorandum of understanding with the policy, plan or contract on matters other than the required coverage, including reimbursement, payment terms and compliance with state and federal health information privacy laws.

(Effective July 19, 2017)

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### 2017 WISCONSIN ACT 138

#### **Wisconsin Healthcare Stability Plan, reinsurance of health carriers, reallocating savings from health insurer fee**

*Repeal subchapter VI (title) of chapter 601 [precedes 601.93]; to amend 601.45 (1); and to create 16.5285, 20.145 (5), 49.45 (2p), subchapter VII (title) of chapter 601 [precedes 601.80], 601.80, 601.83, 601.85 and subchapter VIII (title) of chapter 601 [precedes 601.93], Wis. Stat.*

Act 138 creates a \$200 million reinsurance program called the Wisconsin Healthcare Stability Plan (WIHSP) to be established and administered by OCI, subject to approval of a Section 1332 waiver under the Affordable Care Act (ACA).

Under WIHSP, a health carrier may receive reinsurance payments to offset costs incurred for an enrolled individual's covered benefits in a benefit year, if the costs exceed an anticipated amount. For 2019, the program provides coverage for claims between \$50,000 and \$250,000. The state would pay between 50-80 percent of those costs up to \$200 million. Eligible health carriers must request payments in accordance with the requirements established by OCI.

Act 138 also requires the commissioner to submit a report to the Governor by December 31, 2018 on implementing other Section 1332 waivers.

(Effective February 29, 2018)

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**2017 WISCONSIN ACT 192**

**Life insurance and annuity benefits**

*Create 632.63, Wis. Stat.*

Act 192 requires insurers offering life insurance and annuity products to perform a comparison of those in-force policies and contracts against the social security administration death master file on at least a semi-annual basis. Act 192 also requires insurers complete a good faith effort to confirm potential matches and to locate beneficiaries where a match has been confirmed.

(Effective May 1, 2019)

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**2017 WISCONSIN ACT 235**

**Discovery of information in court proceedings; procedural requirements relating to class actions; the statute of limitations for certain civil actions; agreements by the secretary of revenue to allow third-party audits and estimates based on statistical sampling related to unclaimed property; and interest rates for overdue insurance claims**

*Renumber 802.06 (1), 804.01 (2) (e) 1., 893.93 (1) (a) and 893.93 (1) (b); to renumber and amend 804.09 (2) (a); to amend 218.0125 (7), 218.0126, 628.46 (1), 801.01 (2), 804.01 (1), 804.01 (2) (a), 804.01 (2) (e) 2., 804.01 (2) (e) 3., 804.01 (3) (a) 2., 804.01 (4), 804.09 (2) (b) 1., 804.12 (1) (a), 893.53, 893.89 (1) and 893.89 (3) (b); to repeal and recreate 803.08 (11); and to create 177.30 (6) and (7), 802.06 (1) (b), 804.01 (2) (am), 804.01 (2) (bg), 804.01 (2) (e) 1g., 804.045, 804.08 (1) (am), 804.09 (2) (a) 3., 893.93 (1) (cm) and 893.93 (1m) (intro.), Wis. Stat.*

The insurance related provision in Act 235 revises the interest rate for overdue insurance claim payments from 12 percent to 7.5 percent per year.

(Effective April 5, 2018)

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**2017 WISCONSIN ACT 239**

**Social and financial impact reports on health insurance mandates**

*Repeal 13.0966 (1) (a); to renumber and amend 601.423 (2); to consolidate, renumber and amend 13.0966 (1) (intro.) and (b); to amend 13.0966 (2) (title), 13.0966 (2) (b), 13.0966 (2) (c) 1., 13.0966 (2) (c) 2. and 601.423 (1) (bm); and to create 13.0966 (2) (c) (intro.) and 601.423 (2) (b), Wis. Stat.*

Act 239 makes a series of technical corrections for which OCI must prepare a social and financial impact report or statement for any introduced legislation that includes a health insurance mandate.

(Effective April 5, 2018)

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**2017 WISCONSIN ACT 241**

**Insurance policy renewal in an affiliate and the use and contents of certificates of insurance**

*Amend 631.36 (4) (b); and to create 628.34 (14) and 631.39, Wis. Stat.*

Act 241 specifies that an insurer may renew a property or casualty insurance policy with coverage to be provided by an affiliate. The affiliated insurer must be part of the same holding company system and hold a certificate of authority to write that line of business in Wisconsin. The terms of the policy must be at least as advantageous as the insured's current policy or the insurer must provide a renewal with altered terms notice under Section 631.36(5). At least 60 days prior to the renewal date, the insurer must provide the policyholder notice of the renewal with an affiliate including information about the affiliated insurer, confirmation no interruption in coverage will take place, explanation of premium calculation using the rates of the affiliate, and the affiliate's A.M. Best or similar rating. Specific notice is also required if the premium will increase by 25 percent or more. If the policy is written by a mutual insurer, notice is required when the policy is being renewed in a stock company and that notice must alert the policyholder that they will no longer have the rights granted to them as a mutual policyholder.

Act 241 also adds to the list of prohibited practices ways to fraudulently use or furnish a certificate of insurance. Act 241 also clarifies that no person may prepare, issue, request or require a certificate of insurance that purports to alter, amend or extend insurance coverage.

(Effective April 5, 2018)

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**2017 WISCONSIN ACT 305**

**Coverage of prescription eye drop refills**

*Amend 609.83; and to create 632.895 (16t), Wis. Stat.*

Act 305 requires every health plan that provides coverage for prescription eye drops cover a refill of prescription eye drops when a refill is requested after 75 percent or more days have elapsed since the last prescription was distributed.

(Effective January 1, 2019)

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**2017 WISCONSIN ACT 313**

**Disclosures to the commissioner of insurance and other changes to the insurance laws**

*Amend 626.31 (1) (b); and to create 601.465 (1m) (d), 601.465 (2m) (e) to (i), 601.465 (3) (e), 610.80 and 645.31 (16), Wis. Stat.*

Act 313 eliminates the requirement for insurers to file annual medical malpractice data with the commissioner.

Act 313 amended Section 601.465 to clarify that privileged information under this Section is not subject to open records laws or to discovery in a private civil action, neither the commissioner nor any person acting under the commissioner's authority may be compelled to testify in any private civil action, and privilege is not waived if the commissioner shares information consistent with the Section.

Act 313 requires the filing of a corporate governance annual disclosure by an insurer or insurance holding company system every June 1. The disclosure and any related materials are confidential. Act 313 also allows the commissioner to take action when an insurer has corporate governance deficiencies placing the insurer in a financially hazardous condition.

Act 313 revises the 10-member requirement for the Workers Compensation Rating Committee to allow

for up to 12 members and not fewer than 8 members. For insurer members of the committee, there remains an even split between stock insurer and mutual insurer members.

(Effective April 18, 2018)

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**2017 WISCONSIN ACT 355**

**Audits performed by the Legislative Audit Bureau**  
*Repeal 13.94 (1) (dL) and 13.94 (1s) (c) 6.; and to amend 13.94 (1) (de) and 13.94 (1) (mg), Wis. Stat.*

Act 355 requires Legislative Audit Bureau (LAB) to perform one final audit of the Local Government Property Insurance Fund after the cessation of all operations and the distribution of any moneys remaining in the fund. Act 355 also modifies the requirements for LAB to perform audits of the Read to Lead Development Fund and the Milwaukee County Mental Health Board and mental health programs and services in Milwaukee County.

(Effective April 18, 2018)

## Administrative Rules

In 2017, OCI promulgated the following changes in the Wisconsin Administrative Code.

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*Ins 52.02 (intro.), (2) (g), (2) (h), (3m), (4) (d), (4) (e) 7., (4) (f), (4m); 52.025 (title.), (1) to (3); 52.03 (1), 52.04 (3), 52.05 (2) (i) and (j); 52.06 (2) (h) and (i); 52.065, and Form CR-1, Wis. Adm. Code—  
Relating to credit for reinsurance.*

This rule modernizes Wisconsin's credit for reinsurance provisions by aligning them with the federal Nonadmitted and Reinsurance Reform Act and by adopting the most recent amendments to the National Association of Insurance Commissioners (NAIC) model act and model regulation. The revisions are also NAIC accreditation requirements. NAIC accreditation of OCI helps Wisconsin insurers by ensuring OCI has full regulatory authority over its domestic insurers. As an accredited state, Wisconsin insurers are not subject to separate financial regulation in every state in which they do business.

The previous regulation required that in order for licensed insurers to take credit for reinsurance, the assuming reinsurer must place in trust collateral in an amount equal to the reinsurer's liability to the ceding insurers. The rule adds the concept of a certified reinsurer. Certified reinsurers must meet certain financial requirements, must have a history of complying with the terms of the contracts and timely meet their obligation to pay claims, and must agree to report certain information to the Commissioner. In addition, certified reinsurers must be domiciled in a qualified jurisdiction. A "qualified jurisdiction" means a jurisdiction that is determined by the Commissioner to have an effective regulator supervisory system, a history of cooperation with U.S. regulators, and is one in which U.S. judgements are recognized and enforced. If a reinsurer from a qualified jurisdiction is certified by the Commissioner, they may be allowed to post less than 100% collateral on the risk they assume, as is traditionally required. The amount of collateral that is required to be posted by a certified reinsurer depends upon the financial strength rating of the reinsurer.

The rule also created s. Ins 52.065, regarding concentration risk that establishes reporting requirement to the Commissioner triggered by the reinsurance recoverable balance proportionate to a reinsurer's own book of business. The notification shall include an explanation demonstrating that the exposure is safely managed by the domestic ceding insurer. Additionally the ceding insurer is required to take steps to diversify

its reinsurance program. Finally, this rule creates Form CR-1, a certificate of certified reinsurer form to be used in conjunction with the newly created s. Ins 52.02 (4m), that delineates certification requirements.

(Effective January 1, 2018)

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*Ins 3.651 (2) (Note); 3.70; 3.75 (6); 5.45 (1) (b); 6.52 (5) and Form B; Ch. 6 Appendix 1 and Appendix 2; 7.02; 7.06 (Note); 8.40; 8.42 (4) (intro.), (a) to (c), (7) (c) 1., and (13); 8.59 (4); 8.60 (1) (a), (d) and (e); 8.61 (2) and (6); 8.68 (3) (b) and (c), and (4); 9.40 (1) (intro.), (a) and (b), (5) and (6); 16.01 (4) (c), (6) (a) and (7) (a) to (c); 50.01 (1r) and (6g); 50.14 (2); 50.15 (2m); 50.155; and 50.18 (8), Wis. Adm. Code—  
Relating to reporting requirements, for new officers and directors of domestic insurers, electronic filing and obtaining information, increasing minimum annual assessments for OCI insurer examinations, and other technical corrections.*

This rule updates numerous provisions within Wisconsin Insurance Regulations, including repealing numerous duplicative sections or outdated requirements. The following sections are included: Ins 3.70, 5.45 (1) (b), 6.52 Form B, 8.42 (4) (a), (b) and (7) (c) 1., 8.59 (4), 8.60 (1) (a), (d) and (e), 8.61 (2) and (6), 8.68 (3) (b) and (c), and 9.40 (1) (intro.) and (b). Additional technical corrections include inserting OCI's current mailing address and adding OCI's website so consumers may make complaints and obtain insurance forms electronically. This rule deletes insurance forms no longer in use and repeals all rule references to the Health Insurance Risk Sharing Plan (HIRSP) eliminated under 2013 Wis. Act 20. OCI previously required two different form filings from domestic insurers providing biographical information on new officers and directors, one for an insurer before it is organized, and a second for new officers and directors after the insurer is organized. The rule eliminated the need for a second form and incorporated the director information in one form. The rule also eliminates unnecessary health insurance marketplace Health plan Employer Data and information Set (HEDIS) data reporting requirement that was imposed on a limited number of insurance plans.

Under current rules, OCI annually bills domestic insurers for their proportionate share of the estimated total cost of administering that year's examination program in an amount generally determined by comparing each insurer's premium volume. The prior rule provided, "in the event the sum of the previous year's

assessment exceeds the actual cost of administering the insurer examinations program, the amount of the excess shall be applied as an offset to the estimated cost for the next year's examination program." The rule now provides, if the sum of a year's billings for insurer examinations by OCI differs from the actual cost of administering the examinations program, the difference, plus or minus, will be applied as an adjustment to the estimated cost for the next year's examination program. The rule clarifies the Commissioner may obtain CPA work papers pertaining to an insurer's annual audit in an electronic format.

OCI financial examiners perform a financial examination of all domestic insurers at a minimum once every five years. The rule increases the minimum annual amount OCI may charge for its examination of domestic insurers to an amount that more accurately reflects the actual minimum administrative costs of examination. The new minimum amounts will also more equitably distribute the examination costs among insurers. The rule increases the annual minimum amount for domestic insurers located primarily out of state to \$10,000 and the minimum for all other domestic insurers to \$3,000 per year. These amounts have not been updated since 1999 and 1977, respectively. The rule change will not result in an increase to the aggregate amount charged the domestic insurance industry for administering OCI's examination program.

Finally, the rule adopts an NAIC model law requiring large insurers, with over \$500,000,000 of gross annual premiums, to have an independent internal audit function with an effective date of January 1, 2018.

(Effective January 1, 2018)

In 2017, OCI had the following emergency rule in effect.

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*Ins 25.13 (4) (title) and (a) and (b), Wis. Adm. Code—Relating to an exception to the annual privacy notice requirements and affecting small business*

The rule updates the financial requirements related to annual distribution on a licensee's privacy notice as required under the Gramm Leach Bliley Act (GLBA) (PL 102-106) in 12 U.S.C. § 6803. The rule updates the requirements to reflect changes under the Fixing America's Surface Transportation Act (FAST Act), Public Law 114-94 § 75001, that permitted an exception from providing consumers an annual privacy notice disclosing the licensee's practices for protecting consumer financial and health information. This rule created a narrow exception for insurers doing the business of insurance in this state from having to provide an annual notice, but only if the insurer can meet two requirements: (a) that the licensee does not share nonpublic personal information except as permitted in certain statutory exceptions; and, (b) that the licensee's business practices with regards to their disclosure of nonpublic personal financial information have not changed since their most recent disclosure of their privacy policy sent to their customers.

The exception from annual notification is permitted only until the insurer no longer meets either of the aforementioned requirements.

(Effective May 1, 2017)

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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 online at: [docs.legis.wisconsin.gov/code/admin\\_code/ins](https://docs.legis.wisconsin.gov/code/admin_code/ins). Information regarding the status and text of OCI rules pending or promulgated is available at [oci.wi.gov/Pages/Regulation/RulesCurrentlyPending.aspx](https://oci.wi.gov/Pages/Regulation/RulesCurrentlyPending.aspx) and [adminrules.wisconsin.gov](https://adminrules.wisconsin.gov).

## 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 website in pdf format at [ociaccess.oci.wi.gov/OrderInfo/OrdInfo.oci](http://ociaccess.oci.wi.gov/OrderInfo/OrdInfo.oci). For older actions, contact [ocirecords@wisconsin.gov](mailto:ocirecords@wisconsin.gov).

### ***Allegations and Actions Against Agents:***

Donna M. Achenbach

1450 Heimer Rd., Pen Argyl, PA 18072

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 New York on a licensing application. May 2017

Michael C. Adler

4715 Sunset Ridge Dr., Middleton, WI 53562

Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. June 2017

Casey L. Aichele

101 N. Hill St., Fairchild, WI 54741

Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. June 2017

Daniel L. Altwegg

10456 Cavell Ave. S., Bloomington, MN 55438

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 Minnesota on a licensing application. April 2017

Jeremy Amstadt

N71 W23321 Good Hope Rd., Sussex, WI 53089

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. December 2017

Meghan V. Andersen

9130 61 1/2 Ave. N., New Hope, MN 55428

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 a licensing application. August 2017

Matthew C. Anderson

1621 N. Morrison St., Appleton, WI 54911

Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. March 2017

Maxwell S. Anderson

17500 W. Liberty Ln., New Berlin, WI 53146

Agreed to pay a forfeiture of \$500.00. This action was taken based on allegations of failing to timely disclose criminal convictions to OCI. May 2017

Shawn A. Anderson

10342 Dyno Dr., Ste. 5, P.O. Box 895, Hayward, WI 54843

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. January 2017

D'Juane A. Anthony

7054 Burcot #34, Las Vegas, NV 89156

Had her application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct. July 2017

Robert Arredondo

12314 Abbey Park, San Antonio, TX 78249

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 Oklahoma on a licensing application. July 2017

Cody Atkins

2304 Talc Trl., Verona, WI 53719

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 2017

Lucas L. Ault

2223 9th Ave., Chetek, WI 54728

Agreed to the 31-day denial of his insurance licensing application and agreed to the issuance of a 2-year conditional license. These actions were taken based on allegations of failing to disclose a criminal conviction on a licensing application and having criminal convictions that may be substantially related to insurance marketing type conduct. July 2017

Josephine Baewer  
E518 Reiben Rd., Waupaca, WI 54981  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. June 2017

Jeffrey T. Batzler  
606 Meadowview Ct., Mukwonago, WI 53149  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. March 2017

Bethany L. Beauchamp  
2423 Rivers Edge Dr., Altoona, WI 54720  
Agreed to the issuance of a two-year restricted insurance license with certain supervision and reporting requirements. These actions were taken based on allegations of having criminal convictions that may be substantially related to insurance marketing type conduct. August 2017

Ramie L. Behrens (aka Ramie L. Kamenick)  
1830 Babcock St., Eau Claire, WI 54703  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. December 2017

Marilyn Bell  
2617 Smithfield Dr., Apt. 7, Fitchburg, WI 53719  
Had her application for an insurance license denied. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application and having a criminal conviction that may be substantially related to insurance marketing type conduct. November 2017

Stephen L. Berger  
511 W. Reno Ave., Bismarck, ND 58504  
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 North Dakota on a licensing application. September 2017

Angelea Bielefeld  
2228 2nd St., 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 charge on a licensing application. November 2017

Kelly P. Bieniek  
2520 W. Bonniwell Rd., Mequon, WI 53097  
Agreed to pay a forfeiture of \$5,000.00, agreed to have his insurance license suspended for 30 days, and agreed

to certain reporting requirements and penalties for noncompliance with the stipulated order. These actions were taken based on allegations of misrepresenting garaging addresses on automobile insurance policies. January 2017

Amber M. Bittner  
1825 Hardwoods Ct., De Pere, WI 54115  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. February 2017

Darius Bond  
1702 W. Lloyd, Milwaukee, WI 53205  
Had his application for an insurance license denied. This action was taken based on allegations of having criminal convictions that may be substantially related to insurance marketing type conduct and failing to apply for and obtain a federal crime waiver. August 2017

James A. Bond  
2237 Marshall Pkwy., Waukegan, IL 60085  
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 Illinois on a licensing application. July 2017

Seth M. Bork  
10620 W. River Rd., Brooklyn Park, MN 55443  
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 Minnesota on a licensing application. December 2017

Scott D. Bowman  
211 Seymour St., Kaukauna, WI 54130  
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. September 2017

Josiah Brendemuehl  
1319 W. Main St., Watertown, WI 53094  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. December 2017

Goldy Brown, III  
1633 Prairie Ave., Montgomery, AL 36117  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. July 2017

Ilya Brown  
2308 Minnesota Ave., Stevens Point, WI 54481  
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose administrative actions taken by the state of Wisconsin and having a recent history of administrative actions. January 2017

Matthew Brown  
1055 Burton St., Apt. 12, Beloit, WI 53511  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. June 2017

Toron A. Brown  
2239 W. Roosevelt Dr., Milwaukee, WI 53209  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. December 2017

Edward E. Budler-Ronzoni  
P.O. Box 444, Oakfield, WI 53065  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. January 2017

Kyle R. Buehner  
2842 N. Weil St., Milwaukee, WI 53212  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. December 2017

Joanne Bunge  
103 Parkview Cir., Apt. 11, Columbus, WI 53925  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. March 2017

Paula J. Bunnell  
N3102 Ledge Hill Rd., Hortonville, WI 54944  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. December 2017

Sherra M. Burg  
318 Kettle Moraine Dr. S., Slinger, WI 53086  
Had her application for an insurance license denied. This action was taken based on allegations of having criminal convictions that are substantially related to the circumstances of holding an insurance license. April 2017

Daniel J. Burke  
312 N. Myers St., Ste. Q224, Charlotte, NC 28202  
Had his insurance license revoked. This action was taken

based on allegations of owing delinquent Wisconsin taxes. March 2017

Daniel J. Burke  
80 St. Paul St., Ste. 4F, Rochester, NY 14604  
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. July 2017

Rachael A. Bush  
6873 Crocus Ct., Apt. 1, Greendale, WI 53129  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. December 2017

Charles L. Bussman  
416 E St., Eureka, CA 95501  
Was ordered to pay a forfeiture of \$2,000.00 and was ordered to timely and fully report all matters required to be disclosed to OCI. This action was taken based on allegations of failing to timely report administrative actions taken by the states of Florida, Louisiana, and Oklahoma to OCI and failing to disclose the administrative actions on a licensing renewal application. December 2017

Emily R. Campbell  
5309 Century Ave., Apt. 6, Middleton, WI 53562  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. April 2017

Steven Carlson  
2428 Williamstown Ct., Naperville, IL 60564  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. February 2017

Catina L. Carter  
4428 N. 25th St., Milwaukee, WI 53209  
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. January 2017

Robert E. Carter  
3422 Gateway Dr., Apt. 2, Eau Claire, WI 54701  
Had his applications for an insurance license and for a federal crime waiver denied. These actions were taken based on allegations of having criminal convictions that may be substantially related to insurance marketing type conduct and failing to provide complete responses to inquiries from OCI. October 2017

Arthur J. Case  
2235A E. Fernwood Ave., Milwaukee, WI 53207  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. March 2017

Anne Caulum  
308 Sunset Dr., Holmen, WI 54636  
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. November 2017

Sara L. Cavil  
P.O. Box 379, Cedarburg, WI 53012  
Agreed to the issuance of a two-year restricted insurance license with certain reporting requirements. This action was taken based on allegations of having an action taken against her Wisconsin attorney license. January 2017

James A. Chambers  
3975 Denwood Dr., Indianapolis, IN 46226  
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 Indiana on a licensing application. May 2017

Tia L. Chanthavong  
856 Kellogg St., Green Bay, WI 54303  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. July 2017

James L. Charles  
9407 Creek Summit Cir., Richmond, VA 23235  
Had his application for an insurance license denied for 60 days. This action was taken based on allegations of failing to disclose a criminal conviction and administrative actions taken by the states of New York and Kentucky on a licensing application. November 2017

Donny Charpentier  
S12 W31642 Glacier Pass, Delafield, WI 53018  
Had his application for an insurance license denied for 90 days. This action was taken based on allegations of failing to disclose criminal convictions on three licensing applications. December 2017

David E. Chessmore  
14815 61st Ave. N.W., Cass Lake, MN 56633  
Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct. December 2017

Joseph T. Chillino  
1475 E. Woodfield Rd., Ste. 500, Schaumburg, IL 60173  
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 on a licensing application. April 2017

Lois A. Christensen  
P.O. Box 145, Adams, WI 53910  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. December 2017

Mary Christenson  
W252 N4518 Sussex St., Pewaukee, WI 53072  
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 2017

Andrew E. Cisewski  
N156 W20476 Berry Patch Rd., Jackson, WI 54601  
Agreed to pay a forfeiture of \$250.00 and agreed to timely and fully report to OCI all matters requiring disclosure. These actions were taken based on allegations of failing to timely report a criminal conviction and failing to disclose it on a licensing renewal application. November 2017

Juan A. Cobos  
4019 Block Dr., Apt. 7172, Irving, TX 75038  
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. January 2017

Iyeshea Cohen  
3127 N. 37th St., Milwaukee, WI 53216  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. March 2017

Derrell L. Connor  
639 Oliver Ct., Verona, WI 53593  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes and failing to pay agent regulation fees and penalties. January 2017

Matthew B. Conrad  
719 Munroe Falls Ave., Cuyahoga Falls, OH 44221  
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 Ohio on a licensing application. September 2017

Courtney V. Cook  
3639 E. Allerton Ave., Cudahy, WI 53110  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. December 2017

Sal Corrao  
2130 Chancel Ct., New Berlin, WI 53151  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. January 2017

Trosa Cosey  
5122 N. 64th St., Milwaukee, WI 53218  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. January 2017

Thomas L. Costantiello  
4976 Gettysburg Rd., Columbus, OH 43220  
Had his application for an insurance license denied for 15 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 2017

Cheyne D. Count  
814 Eastown Manor, Elkhorn, WI 53121  
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose pending criminal charges on a licensing application. January 2017

Chaz Cox  
506 W. 4th St., Marshfield, WI 54499  
Had his applications for an insurance license and for a federal crime waiver denied. These actions were taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct, and failing to disclose a criminal conviction and pending criminal charges on a licensing application. October 2017

William L. Crown  
7572 S. 10th St., Kalamazoo, MI 49009  
Agreed to pay a forfeiture of \$1,000.00. This action was taken based on allegations of providing false information on a licensing application and failing to timely disclose administrative actions taken by the states of Indiana and Michigan. April 2017

Michele L. Curry  
515 Harrison St., Apt. 11, North Fond du Lac, WI 54937  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. December 2017

Michael J. Curtis Jr.  
P.O. Box 091808, Milwaukee, WI 53209  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. January 2017

Barbara J. Cushman  
2158 Allen Blvd., Apt. 4, Middleton, WI 53562  
Had her application for an insurance license denied. This action was taken based on allegations of fraud, misrepresentation, or misappropriation regarding unemployment benefits and having unpaid civil money judgments. March 2017

Paulette M. Czerwinski  
9559 W. Upham Ave., Greenfield, WI 53228  
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 a licensing application. June 2017

Wayne F. Czypinski  
9806 Spruce Rd., Suring, WI 54174  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. January 2017

Jolin Damask  
2652 S. 65th St., Milwaukee, WI 53219  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. December 2017

Dennis A. Davis  
308 7th Ave., Hiawatha, IA 52233  
Agreed to pay a forfeiture of \$1,000.00 and agreed to the surrender of his Wisconsin insurance license. These actions were taken based on allegations of providing false information on a licensing application and failing to timely report and disclose administrative actions taken by other states. January 2017

Pamela A. Deanovich  
558 E. 10th St., Fond du Lac, WI 54935  
Was ordered to pay a \$500.00 forfeiture and was ordered to timely and fully respond to all inquiries from OCI. These actions were taken based on allegations of failing to respond to multiple inquiries from OCI. August 2017

Scott K. Decker  
1282 Monterey Trl., 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 disclose criminal convictions on a licensing application. November 2017

Courtney L. DeMoe  
601 Sommerset Rd., Apt. 12, Spring Green, WI 53588  
Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. September 2017

Oleg P. Derlyuk  
12913 N.E. 55th St., Vancouver, WA 98682  
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 Washington on a licensing application. December 2017

Alphonse S. Derouaux  
5655 Lindero Canyon Rd., Ste. 420,  
Westlake Village, CA 91362  
Had his application for an insurance license denied. This action was taken based on allegations of having criminal convictions that may be substantially related to insurance marketing type activities, and failing to disclose criminal convictions and administrative actions taken by the state of California on a licensing application. September 2017

Pamela G. DeWitt  
203 Chatham St., Beaver Dam, WI 53916  
Had her application for an insurance license denied. This action was taken based on having criminal convictions that may be substantially related to insurance marketing type conduct and failing to report criminal charges and convictions to OCI while licensed. October 2017

Mark L. Dickinsen  
4313 W. Cameron St., Eau Claire, WI 54703  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. January 2017

Robin R. DiGiorgio  
6431 W. Girard Ave., Milwaukee, WI 53210  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. January 2017

Robin C. Dobberstein  
216 Diedrich St., Kaukauna, WI 54130  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. June 2017

Jeffrey R. Dobrunz  
229 E. Roeland Ave., Appleton, WI 54915  
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose

an administrative action taken by the state of Wisconsin on a licensing application, having unpaid tax warrants and civil money judgments, and failing to respond promptly to requests from OCI. March 2017

Lisa Dominguez  
9490 S. 300 W, Ste. 400, Sandy, UT 84070  
Was ordered to pay a forfeiture of \$1,000.00 and was ordered to timely and fully disclose all administrative actions as required by Wisconsin insurance law. These actions were taken based on allegations of failing to timely report an administrative action taken by the state of California and providing a false answer on a licensing reinstatement application. December 2017

Amber M. Douglas  
9900 45th Ave. N., Apt. 208, Plymouth, MN 55442  
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 Arizona, Delaware, and Wyoming on a licensing application. November 2017

John P. Drill  
9 Menomonie Ct., Madison, WI 53704  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. March 2017

Deborah Dukler  
5718 N. 35th St., Milwaukee, WI 53209  
Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. September 2017

Jason P. Dummer  
5678 W. 109th Cir., Westminster, CO 80020  
Agreed to the issuance of a 1-year probationary insurance license with certain reporting requirements. This action was taken based on allegations of previously owing delinquent child support and having administrative actions and a probationary license issued by the state of Colorado. November 2017

Michael Edwards  
13189 Granger Rd., Garland Heights, OH 44125  
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 Georgia, Louisiana, and North Carolina on a licensing application. November 2017

Jeffrey K. Eisenshtadt  
Title Source, Inc., 662 Woodward Ave., Fl. 9,  
Detroit, MI 48226  
Agreed to pay a forfeiture of \$500.00 and agreed to  
provide OCI with his correct mailing address. This action  
was taken based on allegations of failing to respond  
promptly to inquiries from OCI. March 2017

Alicia S. Ellick  
18191 S.W. 104 Ave., Miami, FL 33157  
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. November 2017

Jason J. Ellingson  
221 S. Main St., Luck, WI 54853  
Had his application for an insurance license denied for  
60 days. This action was taken based on allegations of  
failing to timely disclose an administrative action taken  
by the Wisconsin Department of Financial Institutions  
while previously licensed by OCI. July 2017

Nicholas P. Emerson  
118 E. North Ave., Luck, WI 54853  
Had his insurance license revoked. This action was taken  
based on allegations of owing delinquent Wisconsin taxes.  
December 2017

Lori S. Eshleman  
3116 W. Kinnickinnic Pkwy., Milwaukee, WI 53215  
Had her insurance license revoked. This action was taken  
based on allegations of owing delinquent Wisconsin taxes.  
January 2017

Amber Farrow  
5109 Maplewood Dr., Greendale, WI 53129  
Had her insurance license revoked. This action was taken  
based on allegations of owing delinquent Wisconsin taxes.  
June 2017

Todd J. Fendler  
6090 Strathmoor Dr., Ste. 3, Rockford, IL 61107  
Was ordered to pay a forfeiture of \$2,000.00. This action  
was taken based on allegations of failing to timely report  
administrative actions taken by the states of Illinois and  
Missouri, and failing to respond to OCI requests for  
information. October 2017

Brent T. Fennessey  
810 E. 3rd St., Superior, WI 54880  
Had his insurance license revoked. This action was taken  
based on allegations of owing delinquent Wisconsin taxes.  
January 2017

Brent T. Fennessey  
810 E. Third St., Superior, WI 54880  
Had his application for an insurance license denied for 60  
days. This action was taken based on allegations of failing  
to disclose a criminal conviction and an administrative  
action taken by the state of Wisconsin on a licensing  
application. June 2017

Ellis O. Ferguson  
4120 N. 92nd St., Apt. 8, Milwaukee, WI 53222  
Had his application for an insurance license denied. This  
action was taken based on allegations of owing delinquent  
child support. May 2017

Barbara R. Fernandez  
2036 N. Prospect Ave., Unit 1307, Milwaukee, WI 53202  
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 a licensing application. September 2017

Carlos A. Ferrer, Jr.  
2465 N. Frederick Ave., Apt. 101, Milwaukee, WI 53211  
Had his insurance license revoked. This action was taken  
based on allegations of owing delinquent Wisconsin taxes.  
December 2017

Mitchell F. Fink  
811 N. Woods Ln., Waukon, IA 52172,  
Agreed to surrender his insurance license and agreed not  
to reapply for licensure for a minimum period of 4 years.  
He further agreed to pay a commission disgorgement of  
\$12,278.24 and a forfeiture of \$250.00 to OCI. These  
actions were taken based on allegations of making  
multiple misrepresentations on a licensing application and  
conducting Wisconsin insurance business in violation of a  
previous stipulation and order with OCI. November 2017

Cierra T. Finkley  
1186 Moorland Rd., Apt. 215, Madison, WI 53713  
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. May 2017

Debra S. Fischer  
1420 N. 3rd Ave., Wausau, WI 54401  
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 a licensing application. May 2017

Adrienne D. Fitzgerald  
19967 Greydale Ave., Detroit, MI 48219  
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 Tennessee on a licensing application. March 2017

Adam M. Foldes  
Morgan Stanley Smith Barney, 595 S. Federal Hwy.,  
Ste. 400, Boca Raton, FL 33432  
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. March 2017

Scott A. Froemming  
573 E. Red Pine Cir., Dousman, WI 53118  
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. September 2017

Joy Ganz (aka Joy Lynch)  
1101 Saunders Rd., Apt. 9, Kaukauna, WI 54130  
Had her application for an insurance license denied. This action was taken based on allegations of providing material misrepresentations on a licensing application and having criminal convictions that may be substantially related to insurance marketing type conduct. November 2017

Jeanette H. Garza (aka Jeanette Hinojosa Lara)  
5506 Alabama Ave., Laredo, TX 78041  
Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. October 2017

Grant B. Gassman  
5600 Madison Ave., No. 3, Sacramento, CA 95841  
Had his application for an insurance license denied for 60 days. This action was taken based on allegations of failing to disclose criminal convictions on a licensing application. November 2017

Cory D. Gates  
1218 Cardinal St. NW, Bangor, WI 54614  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. July 2017

Cory D. Gates  
204 Hyland Ave., Tomah, WI 54660  
Agreed to surrender his insurance license, agreed to pay a \$16,000.00 forfeiture, and agreed to future licensing

restrictions. These actions were taken based on allegations of misrepresentation and incompetence in annuity sales, falsifying insurance documents, and failing to provide required sales materials. September 2017

William P. Gedemer  
1202 S. 74th St., West Allis, WI 53214  
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. September 2017

Joshua R. Giebner  
405 S. Page St., Apt. 1, Stoughton, WI 53589  
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. July 2017

Glen R. Giroux  
16139 80th Ave., Chippewa Falls, WI 54729  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. January 2017

Peggy A. Goeltz  
712 E. 17th St., Marshfield, WI 54449  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. March 2017

Alex Gonzalez  
11515 W. Cleveland Ave., Apt. 315, West Allis, WI 53227  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. February 2017

Kevin J. Gracyalny  
1225 Southridge Dr., Madison, WI 53704  
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. September 2017

Jaquice M. Gray  
3778 S. 84th St., Apt. 12, Milwaukee, WI 53228  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. April 2017

Angela S. Grenada  
5347 W. Hemlock Rd., Milwaukee, WI 53223  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. June 2017

Thomas Greninger  
9912 Lapworth Cir., Huntington Beach, CA 92646  
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 Kansas on a licensing application. May 2017

Gary M. Gross  
415 E. 89th Pl., Chicago, IL 60619  
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 Illinois on a licensing application. April 2017

Marcella A. Grunert  
4318 N. Dayton St., Chicago, IL 60613  
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 Illinois on a licensing application. January 2017

Hugh H. Gwin  
430 2nd St., Hudson, WI 54016  
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. September 2017

Mary E. Haas  
1926 Dallas Rd., De Pere, WI 54115  
Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. September 2017

Noah T. Haffery  
1106 E. Court St., Janesville, WI 53545  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. April 2017

Tracyann N. Hamilton  
2735 NW 199 Terr., Miami Gardens, FL 33056  
Had her application for an insurance license denied. This action was taken based on allegations of failing to disclose criminal convictions and an administrative action taken by the state of Florida on a licensing application, and failing to respond promptly to inquiries from OCI. August 2017

Blake Handrick  
2123 Folsom St., Eau Claire, WI 54703  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. December 2017

George Harbison  
2142 W. Lupine Ave., Phoenix, AZ 85029  
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 Arizona on a licensing application. December 2017

Joshua Harris  
1118 W. 9th Ave., Oshkosh, WI 54902  
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application, providing material misrepresentations on a licensing application and to OCI, and failing to respond promptly to inquiries from OCI. March 2017

Ricky R. Harris, Jr.  
417 Golden Meadow Dr., De Soto, TX 75115  
Had his application for an insurance license denied and his hearing request dismissed. These actions were taken based on allegations of having an administrative action taken by FINRA, having an employment termination for cause, and failing to appear at a scheduled prehearing conference. June 2017

Thomas J. Harris  
15655 W. Roosevelt St., Ste. 100, Goodyear, AZ 85338  
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. February 2017

Sheila A. Hawkinson  
609 Monroe St., Beaver Dam, WI 53916  
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 a licensing application. March 2017

Gregory F. Hayes  
214 E. Chetac Ave., Birchwood, WI 54817  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. January 2017

Sarah A. Hebbe  
216 S. 3rd Ave., Wausau, WI 54403  
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 a licensing application. February 2017

Maynard I. Hebert  
106 Cumberlynn Dr., Fond du Lac, WI 54935  
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. October 2017

Joshua G. Hemphill  
543 Lemon St. N., Hudson, WI 54016  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. December 2017

Bonita L. Herbert  
4422 W. Hampton Ave., Milwaukee, WI 53218  
Had her insurance license revoked. This action was taken based on allegations of failing to pay a required fee. February 2017

Carmen Herrera  
1200 Post Oak Blvd., Apt. 2607, Houston, TX 77056  
Had her application for an insurance license denied for 31 days. This action was taken based on failing to disclose an administrative action taken by the state of Wisconsin on a licensing application and having a history of administrative actions. September 2017

Arlo A. Herron  
4442 N. 66th St., Milwaukee, WI 53218  
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. April 2017

Scott O. Hicks  
6939 W. Glenbrook Rd., Milwaukee, WI 53223  
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. November 2017

Penny L. Higley  
N6809 Leicht Rd., Black River Falls, WI 54615  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. December 2017

James C. Hill  
P.O. Box 247, Pardeeville, WI 53954  
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. May 2017

Kevin M. Hiller  
105 Cernan Ct., Mukwonago, WI 53149  
Was ordered to pay a forfeiture of \$1,000.00 and was ordered to cease and desist processing annuity applications without participating in their solicitation. These actions were taken based on allegations of making misrepresentations in annuity sales. April 2017

Alicia M. Hinnendael  
415 Lawe St., Green Bay, WI 54301  
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 a licensing application. October 2017

Deborah J. Hoeft-Christopherson  
11600 161st St., Chippewa Falls, WI 54729  
Had her 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 a licensing application and failing to respond promptly to inquiries from OCI. May 2017

Jeffrey P. Hoff  
225 N. Benton Dr., Ste. 214, Sauk Rapids, MN 56379  
Agreed to pay a forfeiture of \$500.00. This action was taken based on allegations of failing to timely notify OCI of an administrative action taken by the state of Minnesota and failing to disclose the action on a licensing renewal application. March 2017

Robert J. Hough  
3600 Cherryvale Cir., Unit 3, Little Chute, WI 54913  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. June 2017

James A. Houston Jr.  
5608 Castle Ct., Racine, WI 53406  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. January 2017

Cynthia L. Hubert  
W279 N2050 N. Prospect Ave., Pewaukee, WI 53072  
Agreed to the denial of her application for an insurance license for a period of 31 days, and further agreed to the issuance of a probationary license with supervision, payment, and reporting requirements for a period of 18 months. These actions were taken based on allegations of failing to disclose criminal convictions on a licensing application and having a history of owing delinquent Wisconsin taxes. September 2017

Jazzmon C. Hughes  
6885 S. Timber Ridge Ln., Apt. 7103,  
Oak Creek, WI 53154  
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. October 2017

Eugene Humphrey Sr.  
2524 N. Sherman Blvd., Milwaukee, WI 53210  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. January 2017

Lisa L. Jacobson  
1917 S. 71st St., West Allis, WI 53219  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. March 2017

Victor L. Janicki  
8712 W. Morgan Ave., Milwaukee, WI 53228  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. March 2017

Katherine L. Janisch  
1626 Kings Mill Way, Apt. 308, Madison, WI 53718  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. February 2017

Daniel M. Jemison  
10540 S. Western Ave., Ste. 309, Chicago, IL 60643  
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 on a licensing application. July 2017

Tyler A. Jochman  
7 Terrace Chase, Sun Prairie, WI 53590  
Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct. May 2017

Aaron Johnson  
720 S. Marquette St., Apt. 308, Racine, WI 53403  
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application and having criminal convictions that may be substantially related to insurance marketing type conduct. July 2017

Catherine Johnson  
5166 N. Lovers Ln., Milwaukee, WI 53225  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. February 2017

Cynthia L. Johnson  
1696 Spring Lake Cir., Jordan, MN 55352  
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 Minnesota on a licensing application. May 2017

Joe A. Johnson  
238 E. Miller Rd., Rio, WI 53960  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. June 2017

Calvin E. Jones, III  
1024 Eastern Blvd., Essex, MD 21221  
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 Maryland on a licensing application. October 2017

Teresa M. Jorgensen  
1202 S. 5th Ave., Wausau, WI 54401  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. July 2017

Bonnie A. Kalinowski (aka Bonnie A. Knecht)  
3736 E. Hammond Ave., Cudahy, WI 53110  
Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. September 2017

Misti L. Keck  
508 Ceape Ave., Oshkosh, WI 54901  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. January 2017

Andrew Kerfin  
2035 Norhardt Dr., Unit 11B, Brookfield, WI 53045  
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose pending criminal charges on a licensing application and providing false information to OCI. November 2017

Daniel Kile

2850 Cimarron Trl., Apt. 2, Madison, WI 53719

Had his application for an insurance license denied for 31 days. This action was taken based on failing to disclose a criminal conviction on a licensing application and having a criminal conviction that may be related to insurance marketing type conduct. November 2017

Michael D. Killimett

5474 Highland Preserve Dr., Mableton, GA 30126

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 a licensing application. March 2017

Rebecca J. Kimpfbeck

S5790 Crown Ct., Baraboo, WI 53913

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. September 2017

Michelle Klein

829 Lincoln Blvd., Manitowoc, WI 54220

Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. April 2017

Tammy J. Klein

13724 Mueller Pkwy., Sherrill, IA 52073

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 a licensing application. March 2017

Michael A. Knox

1062 Timbervale Trl., Highlands Ranch, CO 80129

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. July 2017

Andrew Koehl

1014 Hamilton St., 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 an administrative action taken by the state of Wisconsin on a licensing application. June 2017

Marisa S. Kohler

509 9th Ave., Antigo, WI 54409

Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. December 2017

Shirley J. Kowalski

4330 N. 14th St., Milwaukee, WI 53209

Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. September 2017

John-Michael Kuczynski

22 Langdon St., L1, Madison, WI 53703

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. October 2017

Adam Laakko

1836 Covington Dr. S.E., Grand Rapids, MI 49506

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 California and a criminal conviction on a licensing application. May 2017

Jose E. Laboy

1468 N. 17th St., Milwaukee, WI 53205

Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. February 2017

Jon K. LaCasse

10659 Grey Cloud Trl. S., Cottage Grove, MN 55016

Was ordered to pay a forfeiture of \$2,000.00, was ordered to provide complete and accurate information to OCI, and was ordered to fully disclose all required matters to OCI. These actions were taken based on allegations of misrepresenting information to OCI and failing to timely report administrative actions taken by FINRA and by the state of South Dakota. April 2017

Jennifer J. Lade

4632 Superior Ave., Sheboygan, WI 53083

Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. April 2017

Todd R. LaDuke

624 Highland Ave., Mondovi, WI 54755

Agreed to permanently surrender his Wisconsin insurance license. This action was taken based on allegations of forging customer signatures on insurance applications. March 2017

Daniel J. Laes

2607 Oakwood Ave., Green Bay, WI 54301

Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. April 2017

Mager J. Lamb  
3322 Erie St., Racine, WI 53402  
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose criminal convictions on a licensing application and failing to respond fully and accurately to OCI requests for information. August 2017

John S. Lanham  
S70 W18778 Gold Dr., Muskego, WI 53150  
Had his application for an insurance license denied. This action was taken based on allegations of having administrative actions taken against a professional license; being involved in a lawsuit or arbitration involving allegations of fraud, misrepresentation, misappropriation or breach of fiduciary duty; and having unpaid civil money judgments. October 2017

Shirley Lannus  
207 Sandra Dr., Baker, LA 70714  
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 South Carolina on a licensing application. February 2017

Terry LaPalme  
5150 Expo Dr., Apt. 201, Manitowoc, WI 54220  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. April 2017

Scott A. Larsen  
4222 95th St., Pleasant Prairie, WI 53158  
Had his application for an insurance license denied. This action was taken based on allegations of failing to timely disclose a criminal conviction while previously licensed. September 2017

John R. Laura  
4264 N. 26th St., Milwaukee, WI 53209  
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application, failing to respond promptly and completely to inquiries from OCI, and failing to apply for and obtain a federal crime waiver. June 2017

Ronald D. Ledford  
375 Ridgewood Dr., Daphne, AL 36526  
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 state of Alabama on a licensing application. November 2017

Yeng Kong Lee  
3616 W. National Ave., Milwaukee, WI 53215  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. July 2017

Natasha Lemon  
W54 N535 Highland Dr., Cedarburg, WI 53012  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. April 2017

Letisia Lemus  
2304 Easy St., Waukesha, WI 53188  
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. February 2017

Jennifer L. Lieber  
320 12th Ave. N., Wisconsin Rapids, WI 54495  
Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. October 2017

Curtis J. Lindsley  
55323 Stoney Point Rd., Gays Mills, WI 54631  
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. December 2017

Nicolas A. Liogas  
6838 Revere Ct., Gurnee, IL 60031  
Had his application for an insurance license denied for 90 days. This action was taken based on allegations of failing to disclose administrative actions taken by the state of Wisconsin on a licensing application. October 2017

Andrew H. Litkowiak  
4521 Pine Ln., Green Bay, WI 54313  
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. October 2017

Ryan A. Logan  
400 Loma Terr., Apt. A, Laguna Beach, CA 92651  
Had his application for an insurance license denied. This action was taken based on allegations of having criminal convictions that may be substantially related to insurance marketing type conduct and having administrative actions taken by the state of California and FINRA. December 2017

Jennifer M. Long  
941 Central Ave., Beloit, WI 53511  
Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. October 2017

Troy L. Lorenz  
5309 Malibu Dr., Minneapolis, MN 55436  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. January 2017

Roger J. Lovretich  
433 Krattley Ln., Hudson, WI 54016  
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 2017

Vicente Lozano, Jr.  
3301 S. 100th St., Apt. 34, Milwaukee, WI 53227  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. December 2017

Erica L. Lucik  
724 Country Ln., Twin Lakes, WI 53181  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. January 2017

Robert Luedtke  
1214 Milwaukee St., Delafield, WI 53018  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. December 2017

Nickol Lugo  
2414 Allied Dr., Apt. 1, Madison, WI 53711  
Had his application for an insurance license denied. This action was taken based on allegations of having criminal convictions that may be substantially related to insurance marketing type conduct, failing to disclose alias names on a licensing application, and having unpaid civil money judgments. October 2017

Edward H. Lukatsky  
250 Hammond Pond Pkwy., Unit 5085,  
Chestnut Hill, MA 02467  
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 Massachusetts on a licensing application. May 2017

J. R. Lynch  
4748 105th Ln. N.E., Circle Pines, MN 55014  
Agreed to pay a forfeiture of \$500.00. This action was taken based on allegations of failing to timely disclose an administrative action taken by the state of Minnesota and providing false information on a licensing application. April 2017

Michelle L. Mahn  
6408 Ross Ave., Schofield, WI 54476  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. January 2017

Melissa T. Maker  
2734A S. Superior St., Milwaukee, WI 53207  
Had her application for an insurance license denied and her hearing request dismissed. These actions were taken based on allegations of failing to disclose pending criminal charges on a licensing application, having unpaid civil money judgments, providing false information on a licensing application and in response to OCI inquiries, and failing to appear at a hearing as ordered. July 2017

Brenda L. Mallek  
P.O. Box 903, Plover, WI 54467  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. June 2017

Brenda L. Mallek  
P.O. Box 903, Plover, WI 54467  
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 a licensing application. September 2017

Kevin J. Mann  
3126 River Valley 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. July 2017

Lisa A. Manske  
1214 Ridgeway Blvd., De Pere, WI 54115  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. June 2017

Erica Z. Marion  
7705 N. Edgeworth Dr., Milwaukee, WI 53223  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. April 2017

Nolan E. Marzett  
806 Oregon St., Green Bay, WI 54303  
Had his application for an insurance license denied. This action was taken based on allegations of having criminal convictions that may be substantially related to insurance marketing type conduct, having unpaid civil money judgments, owing delinquent child support, and failing to apply for and obtain a federal crime waiver. May 2017

Monica L Mayo  
1114 Powell St., St. Joseph, MO 64501  
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. April 2017

Cindy McConnell  
23036 N. Main St., Etrick, WI 54627  
Had her application for an insurance license denied for 60 days. This action was taken based on allegations of failing to disclose criminal convictions on a licensing application and failing to disclose alias names used. November 2017

Daniel W. McDermott  
8836 45th Ave., Kenosha, WI 53142  
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. October 2017

Rachael McDowell  
28480 Nolander Rd., Washburn, WI 54891  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. February 2017

Rachael A. McDowell  
39556 Ryefield Rd., Highbridge, WI 54846  
Had her 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 a licensing application, failing to timely notify OCI of an address change, and failing to respond promptly to inquiries from OCI. August 2017

Dillon L. McFarren  
330 Maple St., Saint Paul, MN 55106  
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. October 2017

Conor McGee  
1244 Wisconsin St., Oshkosh, WI 54901  
Had his application for an insurance license denied. This action was taken based on allegations of having criminal

convictions that may be substantially related to insurance marketing type conduct. November 2017

Patrick R. McGill  
2125 N. Riverboat Rd., 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 an administrative action taken by the state of Wisconsin on a licensing application. June 2017

Antoine McNeil  
4534 Commercial Ave, Madison, WI 53714  
Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support. November 2017

Heather B. Mead  
N5758 County Rd. B, New Lisbon, WI 53950  
Had her application for an insurance license denied. This action was taken based on allegations of owing delinquent child support. June 2017

Steven M. Meade  
W7147 County Rd. T, Holmen, WI 54636  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. April 2017

Larry K. Medema  
607 Kramer Ln., Kimberly, WI 54136  
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. September 2017

Amanda L. Meldrum  
P.O. Box 855, Marshfield, WI 54449  
Had her application for an insurance license denied for 60 days. This action was taken based on allegations of failing to disclose criminal charges and convictions on a licensing application and having a criminal conviction that may be substantially related to insurance marketing type conduct. October 2017

Philip R. Mercado Jr.  
1250 River Rock Dr., Missouri City, TX 77489  
Had his application for an insurance license denied. This action was taken based on allegations of having criminal convictions that may be substantially related to insurance marketing type conduct, failing to disclose an administrative action taken by the state of Texas on a licensing application, having a restricted resident state insurance license, and failing to provide Federal 1033 waiver approval. March 2017

William R. Merkley  
2808 Sugarbush Ct., Green Bay, WI 54301  
Had his application for an insurance license denied. This action was taken based on allegations of failing to provide documentation required to complete a licensing application and failing to disclose a FINRA action and lawsuits on a licensing application. August 2017

Dolores G. Messner  
N4863 Old 54 Rd., Shiocton, WI 54170  
Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. October 2017

Michael K. Metcalf  
2616 W. Parnell Ave., Milwaukee, WI 53221  
Had his application for an insurance license denied. This action was taken based on allegations of having criminal convictions that may be substantially related to insurance marketing type conduct. August 2017

Joan A. Micoliczyk  
3625 Cty. Rd. C, Oconto Falls, WI 54154  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. February 2017

Pawel A. Mieczynski  
2138 W. Cornelia Ave., Apt. 2, Chicago, IL 60618  
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Illinois on a licensing application and submitting an improper application for a Medicare supplement insurance policy. October 2017

Mirko Milicevic  
5901 W. Brown Deer Rd., Apt. 201, Milwaukee, WI 53223  
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose criminal charges and convictions on a licensing application, having criminal convictions that may be substantially related to insurance marketing type conduct, providing false identity and immigration information to OCI, and having unpaid civil money judgments. May 2017

Jason D. Miller  
1347 W. Commercial St., 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 state of Wisconsin on a licensing application and failing to timely provide required documentation to OCI. October 2017

Christopher A. Millin  
2610 E. Lexington Blvd., 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 a licensing application. June 2017

John T. Mills  
1008 N. 5th St., Unit 207, Sanger, TX 76266  
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 Oklahoma on a licensing application. December 2017

Debra J. Minke  
430C Nancy Ln., Apt. 241, Pulaski, WI 54162  
Had her application for an insurance license denied for 60 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application and failing to respond promptly to inquiries from OCI. August 2017

Jessica R. Monteith  
24979 Constitution Ave., Apt. 838, Valencia, CA 91381  
Had her application for an insurance license denied for 60 days. This action was taken based on allegations of failing to disclose a criminal conviction on licensing applications and failing to respond promptly to inquiries from OCI. October 2017

Kenyatta L. Moore  
5218 Esker Dr., Madison, WI 53704  
Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. October 2017

Richard M. Moore  
7251 W. Fenrick Rd., Evansville, WI 53536  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. January 2017

Thomas C. Moore  
1000 S. 50th Ave., Apt. 36, Wausau, WI 54401  
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. July 2017

Xochitl Morales-Zamudio  
2542A N. Holton St., Milwaukee, WI 53212  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. December 2017

Melissa Mortimer (aka Melissa Matteson)  
727 Prairie Ave., Hillsboro, WI 54634  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. July 2017

Daniel A. Moshinski  
4224 W. Barnwood Ct., Franklin, WI 53132  
Had his application for an insurance license denied for 10 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. August 2017

Joel R. Moyer  
4506 Fox Bluff Rd., Middleton, WI 53562  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. January 2017

Bilal K. Muhammad  
2976 N. 18th St., Milwaukee, WI 53206  
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 and a criminal conviction on a licensing application. December 2017

Danielle M. Mullenbach  
8124 W. Lincoln Ave., Apt. 3, West Allis, WI 53219  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. April 2017

James Nagle  
1116 Edgeview Dr., Janesville, WI 53545  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. February 2017

Wanda F. Nash  
9030G N. 95th St., Milwaukee, WI 53224  
Had her application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct, failing to disclose criminal convictions on a licensing application, owing delinquent child support, having unpaid civil money judgments and court costs, and failing to apply for and obtain a federal crime waiver. July 2017

Caleb C. Nchang  
1622 Fordem Ave., Apt. 504, Madison, WI 53704  
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. September 2017

Elizabeth M. Nelson  
47 Morris St., Fond du Lac, WI 54935  
Had her application for an insurance license denied for 60 days. This action was taken based on allegations of failing to disclose criminal convictions on a licensing application. February 2017

Brianna L. Nemmetz  
518 E. Fourth St., Manawa, WI 54949  
Agreed to the 45-day denial of her insurance license application and agreed to the issuance of a 2-year probationary license with certain limitations and reporting requirements. These actions were taken based on allegations of failing to disclose a criminal conviction on a licensing application, having a criminal conviction that may be substantially related to insurance marketing type conduct, and failing to provide complete and accurate information on a licensing application. October 2017

Matthew M. Newett  
5031 E. 69th St., Indianapolis, IN 46220  
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 state of Indiana on a licensing application and failing to timely provide requested documentation to OCI. December 2017

Chad E. Nicholls  
1222 2nd St., Hudson, WI 54016  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. December 2017

Matthew Niederbaumer  
1025 Beach Cir. N.E., Huron, SD 57350  
Was ordered to pay a forfeiture of \$500.00 and was ordered to timely and completely report all matters required to be disclosed to OCI. These actions were taken based on allegations of failing to timely report an administrative action taken by the state of South Dakota. December 2017

Edwin W. Nielson  
1600 Aspen Cmns., Ste. 600, Middleton, WI 53562  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. February 2017

Jeffrey D. Noard  
N48 W14336 Hampton Rd., Menomonee Falls, WI 53051  
Was ordered to pay a forfeiture of \$500.00 and was ordered to timely and completely report all matters required to be disclosed to OCI. These actions were taken based on allegations of failing to disclose an administrative action taken by FINRA. December 2017

Nicholas S. Noe  
3011 33rd St. S., Apt. 5, La Crosse, WI 54601  
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose a criminal conviction and outstanding tax warrants on a licensing application, owing delinquent child support, and providing incorrect, misleading, incomplete and materially untrue information on a licensing application. March 2017

Zachary Norman  
W3170 Elm Ln., Sheboygan Falls, WI 53085  
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 and having a criminal conviction that may be substantially related to insurance marketing type conduct. October 2017

Sandra Nunez  
911 S.E. 31st St., Cape Coral, FL 33904  
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 Florida and New York on a licensing application. December 2017

Joseph R. O'Brien, Jr.  
17 Velmere Dr., Simpsonville, SC 29681  
Had his application for an insurance license denied. This action was taken based on allegations of having pending criminal charges that may be substantially related to insurance marketing type conduct, failing to complete a licensing application, and owing delinquent Florida and Kansas taxes. December 2017

Christopher R. Obst  
2341 S. Sunnyslope Rd., New Berlin, WI 53151  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. July 2017

Sean P. O'Connor  
519 N. 93rd St., Milwaukee, WI 53226  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. February 2017

Sean P. O'Connor  
519 N. 93rd St., Milwaukee, WI 53226  
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 a licensing application. August 2017

Scott E. Ohlsen  
1484 N. Weldon Pl., Eagle, ID 83616  
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 Idaho on a licensing application. March 2017

Keith R. Olson  
1326 Columbia Ave., South Milwaukee, WI 53172  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. February 2017

Falisa Onipede  
3723 N. 85th St., Milwaukee, WI 53222  
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. July 2017

Wade W. Opperman  
430 Red Spruce Ave., Baraboo, WI 53913  
Had his application for an insurance license with accident and health authority denied, had his hearing request dismissed, and had his insurance license with life authority revoked. These actions were taken based on allegations of providing false information on licensing applications; failing to disclose a delinquent tax warrant, a bankruptcy, and a lawsuit alleging misappropriation, conversion of funds, and misrepresentation on licensing applications; being unqualified as an intermediary; and being in default and a disobedient party in an administrative proceeding. August 2017

William M. Orange  
7508 Farragut St., Hollywood, FL 33024  
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 and having a history of failing to timely provide required documentation to OCI. October 2017

Alexander Ortiz  
719 SE 28th Ct., Des Moines, IA 50317  
Was ordered to pay a forfeiture of \$1,000.00, was ordered to provide fully accurate and complete information to OCI, and was ordered to timely and fully disclose all matters where disclosure is required. These actions were taken based on allegations of failing to disclose criminal convictions on a licensing application. June 2017

John J. Paciorek  
838 Verona Ridge Dr., Aurora, IL 60506  
Had his application for an insurance license denied. This action was taken based on allegations of having administrative actions taken by the state of Illinois and FINRA; being involved in lawsuits alleging fraud, misrepresentation, misappropriation, or breach of fiduciary duty; owing delinquent taxes; and exhibiting financial irresponsibility in the conduct of business. October 2017

Alyssa M. Padilla (Swanson)  
3423 Kinzie Ave., Racine, WI 53405  
Had her application for an insurance license denied. This action was taken based on allegations of having criminal convictions that may be substantially related to insurance marketing type conduct. May 2017

Ryan T. Pahl  
2009 Scheuring Rd., Apt. 5, De Pere, WI 54115  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. December 2017

Desiree Paige  
(aka Desiree Metzger and Desiree Paige Burris)  
S48 W34409 Rue Chantilly, Dousman, WI 53118  
Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. September 2017

Lisa Parker  
9803N State Rd. 27, Hayward, WI 54843  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. July 2017

Alma J. Paul  
N1952 13th Rd., Montello, WI 53949  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. June 2017

Shawn A. Pehrson  
230 Mahtomedi Ave., Mahtomedi, MN 55115  
Had his application for an insurance license denied and his hearing request dismissed. These actions were taken based on allegations of failing to disclose an administrative action taken by the state of Minnesota on a licensing application, having an administrative action involving the violation of another state's insurance laws, failing to obtain and provide evidence of a federal crime waiver, failing to respond promptly to OCI, and withdrawing his appeal request at the commencement of the scheduled administrative hearing. July 2017

Maira Peralta  
2433 S. Riverside Dr., Lot 8, Beloit, WI 53511  
Had her application for an insurance license denied for 60 days. This action was taken based on allegations of failing to disclose criminal convictions on a licensing application. May 2017

Sally Jo Perkins  
284 E. Lafayette St., Springfield, MO 65810  
Had her application for an insurance license denied. This action was taken based on having administrative actions taken by the states of Missouri and Wisconsin, owing delinquent taxes, exhibiting evidence of financial irresponsibility, and failing to respond promptly and completely to inquiries from OCI. November 2017

Joyce L. Phillips  
115 N. 12th St., Mitchell, IN 47446  
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 and failing to respond promptly to inquiries from OCI. November 2017

Scott Pietrzykowski  
N1051 U.S. Hwy. 45 S., Antigo, WI 54409  
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. September 2017

Tonya L. Pingel  
247 State St., Rosholt, WI 54473  
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. September 2017

Jeff E. Pope  
3073 Secretariat Ct., Aurora, IL 60502  
Was ordered to pay a forfeiture of \$1,000.00, was ordered to provide OCI with accurate and complete information, and was ordered to timely and fully disclose to OCI all matters requiring disclosure. These actions were taken based on allegations of providing false information to OCI and failing to timely report an administrative action taken by the state of Illinois on a licensing application. May 2017

Lyllian R. Porter  
2941 N. 8th St., Milwaukee, WI 53206  
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. May 2017

Carrie J. Pulaski  
P.O. Box 454, Okauchee, WI 53069  
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 a licensing application. November 2017

Ronald V. Pullman  
605 Edward Ln., Pittsburgh, PA 15205  
Was ordered to pay a forfeiture of \$2,000.00 and was ordered to timely and fully disclose all matters to OCI as required by Wisconsin insurance law. These actions were taken based on allegations of failing to timely report and disclose administrative actions taken by the states of Pennsylvania, Massachusetts, and North Carolina. August 2017

Timothy J. Putney  
3032 S. Superior St., Milwaukee, WI 53207  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. February 2017

Jennifer L. Raley  
432 S. Garfield Ave., Port Washington, WI 53064  
Had her application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct, owing delinquent child support, and having unpaid civil money judgments. October 2017

Willie R. Ramirez  
38 Yale St., Lawrence, MA 01841  
Had his application for an insurance license denied for 60 days. This action was taken based on allegations of repeatedly failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. April 2017

Brett A. Rammel  
105 Wilmont Dr., Waukesha, WI 53189  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. February 2017

Joel S. Randazzo  
405 Pottowatamie Ct., Oswego, IL 60543  
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 Illinois and Missouri on a licensing application and failing to timely provide requested documentation to OCI. December 2017

Dion G. Raybern  
209 Central St., Potter, WI 54160  
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. September 2017

Angela C. Reed  
1060 Abercorn Dr. SW, Atlanta, GA 30331  
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 Georgia on a licensing application. June 2017

Eddie M. Reed  
P.O. Box 269031, Plano, TX 75026  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. June 2017

Rebecca Rekward  
S6540 Cty. Hwy. T, Readstown, WI 54652  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. December 2017

Jason C. Richmond  
442 Long Iron Ln., Mesquite, NV 89027  
Agreed to the 90-day denial of his application for an insurance license, agreed to disclose administrative actions as required, and agreed to respond completely and promptly to all inquiries from OCI. These actions were taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application and failing to respond promptly to requests for information to OCI. April 2017

Jeremy P. Rinehart  
5716 Wentworth, Johnston, IA 50131  
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 New York and Alabama on a licensing application. June 2017

Anthony K. Roach  
631 Pearl St., Sparta, WI 54656  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. April 2017

Devon Robbins

7462 E. Desert Vista Rd., Scottsdale, AZ 85255

Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support and failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. April 2017

Clayton G. Roberson

305 Cypress Dr., Gray, GA 31032

Agreed to the temporary denial of his application for an insurance license and to the subsequent issuance of a one-year probationary license with certain reporting requirements. These actions were taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct and having an administrative action taken by the state of Georgia. October 2017

Cesar Rodriguez

104 N. Braintree Dr., Schaumburg, IL 60194

Had his application for an insurance license denied. This action was taken based on allegations of having regulatory actions taken by FINRA and failing to disclose all administrative actions on a licensing application. March 2017

Julie L. Roelke

493 Tower Rd., Unit A, Rio, WI 53960

Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. July 2017

Rebecca B. Rogers

N2676 County Rd. V, Lodi, WI 53555

Agreed to the 90-day denial of her application for an insurance license and agreed to the issuance of a two-year conditional license with certain reporting and supervision requirements. These actions were taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application, failing to disclose a bankruptcy on a licensing application, exhibiting financial irresponsibility in the conduct of business, and failing to respond to inquiries from OCI. August 2017

Jason C. Ronca

4400 W. Spruce St., Apt. 452, Tampa, FL 33607

Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Louisiana on a licensing application and having a recent history of administrative actions. January 2017

Christina Rose

1099 Hickory Hill Dr., Green Bay, WI 54304

Had her application for an insurance license denied. This action was taken based on allegations of having criminal convictions that may be substantially related to insurance marketing type conduct, having unpaid civil money judgments, and failing to respond promptly and completely to inquiries from OCI. September 2017

Steven G. Ross

14904 Pequaming Rd., L'Anse, MI 49946,

Agreed to allow OCI to refuse consideration of his licensing renewal application, agreed to cease and desist all insurance business in the state of Wisconsin, agreed not to reapply for Wisconsin insurance licensure before October 9, 2018, and agreed to comply with all requirements of reapplication. These actions were taken based on allegations of providing false information on a licensing application and failing to fully comply with the terms of a previous stipulation and order. October 2017

Isaac J. Roth

209 N. Pleasant Ave., Jefferson, WI 53549

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a deferred criminal prosecution on a licensing application. April 2017

Robin R. Rubisch

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

Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. October 2017

Frank A. Salazar

P.O. Box 561291, The Colony, TX 75056

Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose a criminal conviction on previous licensing applications, having a criminal conviction that may be substantially related to insurance marketing type conduct, and failing to provide information to OCI. January 2017

Ben J. Salutz

815 E. Johnson St., Apt. 3, Madison, WI 53703

Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. December 2017

Andrew L. Sattler

2715 E. Bolivar Ave., Saint Francis, WI 53235

Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. June 2017

Oscar Saucedo  
2514 14th Pl., Apt. 18, Kenosha, WI 53140  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. December 2017

Brad S. Sauer  
114 N. Broadway, Apt. 2, De Pere, WI 54115  
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application and having unpaid court obligations and insurance company money judgments. July 2017

Calvin T. Schave  
4620 Frey St., Apt. 208, Madison, WI 53705  
Had his application for an insurance license denied and his administrative proceeding dismissed. These actions were taken based on allegations of having criminal convictions substantially related to insurance marketing type conduct and failing to appear at a scheduled hearing. November 2017

Catherine M. Schelter  
3150 S. Pinewood Creek Ct., Apt. 311, New Berlin, WI 53151  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. July 2017

Tracy A. Schiltz (aka Tracy A. Fischer)  
W1338 Lake Geneva Hwy., Lake Geneva, WI 53147  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. December 2017

Tamme Schmitz  
2055 Handel St., Black Earth, WI 53515  
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. September 2017

Jennifer L. Schoerner  
1113 E. Circle Dr., Beaver Dam, WI 53916  
Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. October 2017

Kelley A. Schultz  
1906 Peacock Ave., Wausau, WI 54401  
Had her application for an insurance license denied. This action was taken based on allegations of having criminal convictions that may be substantially related to

insurance marketing type conduct and providing incorrect, misleading, and incomplete information on a licensing application. June 2017

Patty S. Schultz  
4722 S. Hunter Ln., New Berlin, WI 53151  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. December 2017

Paul R. Schultz  
1912 N. Royal Birkdale Dr., Vernon Hills, IL 60061  
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 Illinois and an employment termination for cause on a licensing application. July 2017

Steven A. Schultz  
121 Ellison St., Horicon, WI 53032  
Agreed to surrender his insurance license, agreed not to reapply for licensure for a minimum period of five years, and agreed to pay a \$30,000.00 forfeiture. These actions were taken based on allegations of altering policy and application documents; misrepresenting an annuity policy; providing false information to consumers, OCI, and an insurance company; having a history of administrative actions and civil money judgments; illegally changing a consumer mailing address; intercepting consumer mail; and failing to properly consider suitability in the sale of an annuity. September 2017

Dino Shackelford, Jr.  
4363 W. Dean Rd., Apt. 258, Brown Deer, WI 53223  
Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support and having criminal convictions that may be substantially related to insurance marketing type conduct. July 2017

Luis Silva  
2778 S. 35th St., Milwaukee, WI 53215  
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. October 2017

Harvey J. Silverstein  
2212 S.W. 16 Terrace, Ft. Lauderdale, FL 33315  
Had his application for an insurance license denied. This action was taken based on allegations of having administrative actions taken by the states of Pennsylvania and Florida related to conducting unauthorized insurance business. May 2017

Michael A. Slater  
1639 Barlow St., La Crosse, WI 54601  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. December 2017

Paula W. Smith  
19 Jefferson St., Newnan, GA 30263  
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 a licensing application. January 2017

Yvonne R. Smith  
N113 W16933 Driftwood Ct., Apt. 11,  
Germantown, WI 53022  
Had her application for an insurance license denied for 15 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. August 2017

James Sopland  
1276 146th Ave., New Richmond, WI 54017  
Had his application for an insurance license denied. This action was taken based on having a criminal conviction that may be substantially related to insurance marketing type conduct, failing to disclose a criminal conviction on a licensing application, having an administrative action taken by the state of Minnesota related to engaging in a business without a license, and failing to pay forfeitures as ordered. February 2017

Corey S. Sorenson  
2108 University Dr. S., Ste. 106A, Fargo, ND 58102  
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 North Dakota and South Dakota on a licensing application. November 2017

Wayne K. Soud, Jr.  
1306 Glen Cedars Dr., Mableton, GA 30126  
Agreed to the issuance of a two-year probationary license having certain reporting requirements. This action was taken based on allegations of having an SEC action taken against him, failing to disclose a criminal conviction, and failing to disclose an administrative action taken by the state of Georgia on a licensing application. May 2017

John R. Soward  
14585 San Antonio Ave., Chino, CA 91710  
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. September 2017

Lucinda M. Stanford  
826 Hwy. K, Wisconsin Dells, WI 53965  
Had her application for an insurance license denied. This action was taken based on allegations of failing to comply with the terms of a previous administrative order; failing to disclose criminal convictions, a lawsuit, and an administrative action taken by the state of Wisconsin on a licensing application; having criminal convictions that may be substantially related to insurance marketing type conduct; and failing to timely reply and provide required documentation to OCI. November 2017

Tamala Starks  
2929 Fish Hatchery Rd., Apt. 110, Fitchburg, WI 53713  
Had her application for an insurance license denied and her hearing request dismissed. These actions were taken based on allegations of failing to disclose criminal charges and convictions on a licensing application; failing to disclose an alias name; providing false and incomplete information on a licensing application; having criminal convictions that may be substantially related to insurance marketing type conduct; having unpaid civil money judgments; having involvement in a lawsuit or arbitration alleging fraud, misrepresentation, misappropriation or breach of fiduciary duty; failing to respond promptly to inquiries from OCI; and failing to appear at a scheduled hearing. August 2017

John S. Steffen  
2508 75th Ave., Osceola, WI 54020  
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. September 2017

Marc Steffens  
17025 W. Lisbon Rd., Brookfield, WI 53005  
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. September 2017

James P. Stewart, II  
717 Lincoln Dr., Sun Prairie, WI 53590  
Had his application for an insurance license denied for 60 days. This action was taken based on allegations of failing to disclose pending criminal charges on a licensing application. December 2017

Aaron M. Stolp  
11124 14th St. NE, Hanover, MN 55341  
Had his application for an insurance license denied. This action was taken based on allegations of having criminal convictions that may be substantially related to insurance marketing type conduct and failing to disclose an administrative action taken by the state of Minnesota on a licensing application. October 2017

Roan C. Suarez

1527 Arboretum Dr., Apt. F, Oshkosh, WI 54901

Had her application for an insurance license denied for 60 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. June 2017

Kellie M. Szuslik

7025 W. Forest Home Ave., Greenfield, WI 53220

Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. February 2017

Amanda Tallent

107 N. Pelham St., Apt. 2, Rhinelander, WI 54501

Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. July 2017

Frederick P. Tatum

4429 S. Tennessee Ave., Milwaukee, WI 53221

Had his application for an insurance license denied. This action was taken based on allegations of having criminal convictions that may be substantially related to insurance marketing type conduct; having unpaid court assessments, civil money judgments, and a tax warrant; owing delinquent child support; and failing to respond completely and timely to inquiries from OCI. August 2017

Craig M. Taylor

P.O. Box 628163, Middleton, WI 53562

Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. April 2017

Timothee N. Thieme

3274 U.S. Hwy. 2, Iron River, MI 49935

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. October 2017

Gregory J. Thoenke

707 1st St., P.O. Box 365, New Glarus, WI 53574

Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. July 2017

Allen Thomas

P.O. Box 793, Green Bay, WI 54305

Had his application for an insurance license denied for 60 days. This action was taken based on allegations of failing to disclose a criminal conviction and an administrative action taken by the state of California on a licensing application. July 2017

Joyce B. Thomas

3450 Erva St., Apt. 159, Las Vegas, NV 89117

Had her application for an insurance license denied for 90 days. This action was taken based on allegations of failing to disclose administrative actions taken by the states of Nevada, Iowa, and Georgia on a licensing application. January 2017

Matthew Thomas

2828 Manchester Dr., Janesville, WI 53545

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 a licensing application. December 2017

Taahiraa S. Thomas

N82 W13396 Fond du Lac Ave., Menomonee Falls, WI 53051

Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. April 2017

Dale R. Thompson

8720 W. Landon Rd., Exeland, WI 54835

Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. February 2017

Stephanie M. Thurow

8315 Flagstone Dr., Apt. 304, Madison, WI 53719

Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. February 2017

David R. Tillou

10226 167th St. W., Lakeville, MN 55044

Was ordered to pay a forfeiture of \$1,000.00; was ordered to properly and timely disclose future administrative actions, criminal proceedings, and lawsuits; and was ordered to provide OCI with fully accurate and complete information in all filings, including licensing applications. These actions were taken based on allegations of failing to timely report to OCI two administrative actions taken by the state of Minnesota and failing to disclose them in a licensing renewal application. July 2017

Jonathan E. Timm

P.O. Box 367, 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 a licensing application. December 2017

Natalie Tovar a/k/a Natalie Cervantes  
927 Union Ave., Sheboygan, WI 53081  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. April 2017

Salvador B. Tovar  
927 Union Ave., Sheboygan, WI 53081  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. February 2017

Nikolas J. Tries  
243 Sheboygan, Fond du Lac, WI 54935  
Was ordered to pay a forfeiture of \$1,500.00 and was ordered to properly disclose all future administrative actions, criminal proceedings, and lawsuits to OCI. These actions were taken based on allegations of failing to timely disclose criminal charges and convictions to OCI. October 2017

Lauren J. Twardy  
7847 49th Ave., Kenosha, WI 53142  
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 a licensing application. October 2017

Chris L. Ulwelling  
4344 W. Loomis Rd., Apt. 31, Greenfield, WI 53220  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. December 2017

Travis Van Dyn Hoven  
1798 Hunters Glen Dr., Oshkosh, WI 54904  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. February 2017

Bo A. Vande Yacht  
N239 County Rd. GG, Kaukauna, WI 54130  
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. March 2017

Charles T. Vang  
8833 W. Marion St., Milwaukee, WI 53222  
Was ordered to pay a \$500.00 forfeiture and was ordered to timely and completely disclose any future actions

requiring reporting. These actions were taken based on allegations of failing to timely report a criminal proceeding and conviction to OCI. August 2017

Xao K. Vang  
1824 Frank St., Green Bay, WI 54304  
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 state of Wisconsin on a licensing application. June 2017

Shirley M. Vaughan  
659 Wood Violet Ln., Sun Prairie, WI 53590  
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. April 2017

Jeff P. Vondracek  
1900 Parkwood Dr., Kaukauna, WI 54130  
Was ordered to pay a forfeiture of \$500.00 and was ordered to timely and completely disclose all administrative actions, criminal proceedings, and lawsuits to OCI. These actions were taken based on allegations of failing to timely report criminal charges to OCI. December 2017

Richard P. Wade  
3920 18th 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 a licensing application. May 2017

Tony Walker  
601 Cornell Ave., Rice Lake, WI 54868  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. April 2017

Mark R. Walkowiak  
1929 E. 11th St., Superior, WI 54880  
Had his application for an insurance license denied for 60 days. This action was taken based on allegations of failing to disclose a criminal conviction on two Wisconsin licensing applications. November 2017

Lisa Wallace  
12482 Warfield Ave., Baton Rouge, LA 70815  
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 Louisiana and South Carolina on a licensing application. November 2017

Alan W. Watkins, Jr.  
10900 Bustleton Ave., Apt. B49, Philadelphia, PA 19116  
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 Pennsylvania and Louisiana on a licensing application. June 2017

La-Tica D. Watson  
3013 Woodland Ave., Apt. 202, Des Moines, IA 50312  
Had her application for an insurance license denied. This action was taken based on allegations of having criminal convictions that may be substantially related to insurance marketing type conduct, having a conditional criminal waiver from her state of domicile, and exhibiting evidence of financial irresponsibility. December 2017

George I. Watts  
6519 34th Ave. SW, Unit A, Seattle, WA 98126  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. April 2017

Penny D. Weber  
N53 W37144 E. Washington St., Oconomowoc, WI 53066  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. December 2017

Justin Webster  
591 A High Ridge Dr., Hudson, WI 54016  
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. October 2017

William V. Werner  
195 Center Dr., Ste. 101, Luxemburg, WI 54217  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. December 2017

Erica D. West  
4295 Ocmulgee East Blvd., Macon, GA 31295  
Had her application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct and having an administrative action taken by the state of Georgia. January 2017

Thomas J. White  
311 Glenthistle Ct., 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 California on a licensing application. May 2017

Helen L. Whitten-Twine  
2411A N. 24th Pl., Milwaukee, WI 53206  
Had her application for an insurance license denied. This action was taken based on allegations of failing to disclose criminal convictions on a licensing application, having criminal convictions that may be substantially related to insurance marketing type conduct, and failing to complete a licensing application. July 2017

Darrell E. Wilcox  
120 28th St. S., La Crosse, WI 54601  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. December 2017

Edward C. Wilging  
W5453 Tippecanoe Trl., Elkhorn, WI 53121  
Had his application for an insurance license denied for 60 days. This action was taken based on allegations of failing to disclose criminal convictions on a licensing application. November 2017

Kenya C. Williams  
3756 N. 4th St., Milwaukee, WI 53212  
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. July 2017

Jeffrey E. Wilson  
1522 Humboldt Ave., Sheboygan, WI 53081  
Had his application for an insurance license denied. This action was taken based on allegations of having criminal convictions that may be substantially related to insurance marketing type conduct and having unpaid civil money judgments. January 2017

Gerald C. Wolff  
33 Roosevelt Rd., Cotuit, MA 02635  
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose administrative actions taken by the states of New Hampshire and Massachusetts on a licensing application, and having a history of non-disclosure and providing false information on licensing applications. October 2017

Jason A. Wollin  
W2646 Block Rd., Appleton, WI 54915  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. February 2017

Casey Woock  
3304 Aurora Ave., Des Moines, IA 50310  
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 Iowa on a licensing application and failing to respond promptly and completely to inquiries from OCI. June 2017

Deborah A. Woodford  
3338 Kaycee Dr., Lot 6, Eau Claire, WI 54703  
Had her application for an insurance license denied. This action was taken based on allegations of having criminal convictions that may be substantially related to insurance marketing type conduct, having unpaid court obligations, failing to respond promptly to inquiries from OCI, and failing to apply for and obtain a federal crime waiver. June 2017

Gary J. Woods  
1000 E. 1st Ave., Apt. 101, Denver, CO 80218  
Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support, having criminal convictions that may be substantially related to insurance marketing type conduct, failing to disclose an administrative action taken by the state of California on a licensing application, owing delinquent taxes, having lawsuits exhibiting evidence of financial irresponsibility, and failing to respond promptly to inquiries from OCI. August 2017

Ryan Wortner  
133 N. Emery Ave., Peshtigo, WI 54157  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. April 2017

Duane Wright  
W430 Elderberry St., Edgar, WI 54426  
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. October 2017

Sylvia Wright  
2860 Mayfair Dr., Cumming, GA 30040  
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 Georgia on a licensing application. November 2017

Chan Xiong  
828 S. 11th Ave., Wausau, WI 54401  
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 a licensing application and having an unpaid civil money judgment. July 2017

Jaseng Xiong  
4929 100th St., Chippewa Falls, WI 54729  
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. December 2017

Matree Xiong  
1128 S. 3rd Ave., Wausau, WI 54401  
Had his application for a Federal Section 1033 felony crime waiver denied. This action was taken based on allegations of not completing the court-ordered terms of his criminal sentencing. April 2017

Matree Xiong  
1128 S. 3rd Ave., Wausau, WI 54401  
Had his application for an insurance license denied. This action was taken based on allegations of having criminal convictions that may be substantially related to insurance marketing type conduct and failing to pay court costs. August 2017

Susan M. Yeatman  
1464 SW 28th Terr., Unit N, Ft. Lauderdale, FL 33312  
Had her application for an insurance license denied for 90 days. This action was taken based on allegations of failing to disclose administrative actions taken by the states of Florida and Utah on a licensing application. October 2017

Kourtney D. Zenk  
P.O. Box 368, Rio, WI 53960  
Had her application for an insurance license denied. This action was taken based on allegations of failing to disclose criminal charges on a licensing application, having a criminal conviction that may be substantially related to insurance marketing type conduct, and failing to complete the terms of a deferred prosecution agreement. May 2017

Elizabeth M. Ziegelbauer  
471 Morris St., Fond du Lac, WI 54935  
Had her application for an insurance license denied for 90 days. This action was taken based on allegations of failing to disclose a criminal conviction and an administrative action taken by the state of Wisconsin on a licensing application. August 2017

### **Actions Against Companies**

AXA Assistance USA, Inc.

122 S. Michigan Ave., Ste. 1100, Chicago, IL 60603  
Had its insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. September 2017

Benefit Planning Consultants, Inc.

P.O. Box 7500, Champaign, IL 61826  
Had its insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. January 2017

Birtwhistle & Livingston, Inc.

71 E. Palisade Ave., Englewood, NJ 07631  
Had its 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 Florida and Massachusetts on a licensing application. October 2017

Buckeybranch, Inc.

P.O. Box 806, Olean, NY 14760  
Had its insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. March 2017

Capacity Coverage Company of New Jersey

1 International Blvd., Mahwah, NJ 07495  
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 Massachusetts on a licensing application. May 2017

Dailyfeats, Inc.

101 Tremont St., Fl. 11, Boston, MA 02108  
Had its insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. January 2017

David A. Noyes & Co.

209 S. LaSalle St., Chicago, IL 60604  
Had its application for an insurance license denied. This action was taken based on allegations of having a history of administrative actions taken in numerous states as well as actions taken by FINRA and NYSE Enforcement. January 2017

Fiorella Insurance Agency, Inc.

515 SE Central Pkwy., Stuart, FL 34994  
Had its application for an insurance license denied for 45 days. This action was taken based on allegations of failing to disclose administrative actions taken by the states of Florida and Ohio on a licensing application. January 2017

Frost Insurance Agency, Inc.

100 W. Houston St., Ste. T10, San Antonio, TX 78205  
Had its application for an insurance license denied for 90 days. This action was taken based on allegations of failing to disclose administrative actions taken by the states of Massachusetts and Texas on a licensing application. June 2017

Green County Mutual Insurance Company

326 6th St., Monroe, WI 53566  
Was ordered to pay a forfeiture of \$1,000.00 if it fails to submit evidence to OCI by June 30, 2017, showing compliance with previous examination orders. May 2017

Huntington Investment Company, The

41 S. High St., Columbus, OH 43215  
Agreed to pay a \$1,000.00 forfeiture, agreed to withdraw its application for an insurance license, and agreed not to reapply for Wisconsin licensure for a minimum period of three years. These actions were taken based on allegations of having administrative actions taken by the states of Ohio, Indiana, Alabama, New Hampshire, and other state and regulatory agencies, as well as failing to disclose FINRA actions on a licensing application. September 2017

Independence American Insurance Company

485 Madison Ave., Fl. 14, New York, NY 10022  
Was ordered to pay a forfeiture of \$500.00 and was ordered to provide requested information to OCI within 10 days. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI. December 2017

Luck Mutual Insurance Company

400 Main St. S., Luck, WI 54853  
Was ordered to pay a forfeiture of \$1,000.00 if it fails to submit evidence to OCI by June 30, 2017, showing compliance with previous examination orders. May 2017

Partners Advantage Insurance Services, LLC

4204 Riverwalk Pkwy., Ste. 300, Riverside, CA 92505  
Had its 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 California on a licensing application. February 2017

PSI Holdings, Inc.

137 Main St., Dubuque, IA 52001  
Had its application for an insurance license denied for 90 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Minnesota on a licensing application and failing to disclose the criminal convictions of its designated responsible producer. January 2017

Reed Group Management, LLC  
10355 Westmoor Dr., Westminster, CO 80021  
Had its insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. December 2017

Risk Services of Chattanooga, LLC  
7000 Lee Hwy., Ste. 900, Chattanooga, TN 37421  
Had its application for an insurance license denied. This action was taken based on allegations of failing to disclose administrative actions taken by the states of Ohio and Florida on a licensing application. May 2017

RSC Insurance Brokerage, Inc.  
160 Federal St. Fl. 2, Boston, MA 02110  
Had its application for an insurance license denied. This action was taken based on allegations of failing to disclose administrative actions taken by other states against the agency and its designated responsible producer on a licensing application, and having a history of administrative actions related to failures to disclose required information to other state insurance regulatory agencies. May 2017

Smith Insurance Associates, Inc.  
1120 Bethlehem Pike, Ste. 208, Spring House, PA 19477  
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 Pennsylvania on a licensing application. January 2017

Spring Grove Mutual Insurance Company  
1105 W. 2nd Ave, Brodhead, WI 53520  
Was ordered to pay a forfeiture of \$1,000.00 if it fails to submit evidence to OCI by June 30, 2017, showing compliance with previous examination orders. May 2017

Stockholm Town Mutual Insurance Company  
P.O. Box 632, Stockholm, WI 54769  
Was ordered to pay a forfeiture of \$1,000.00 if it fails to submit evidence to OCI by June 30, 2017, showing compliance with previous examination orders. May 2017

Tavernini Agency, Inc.  
P.O. Box 98, Norway, MI 49870  
Had its insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. December 2017

Thompson-Gusic Insurance Group, Inc.  
4067 Greensburg Pike, Pittsburgh, PA 15221  
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 Florida on a licensing application. August 2017

United States Fire Insurance Company  
305 Madison Ave., Morristown, NJ 07962  
Was ordered to pay a \$500.00 forfeiture and was ordered to cease and desist utilizing unappointed agents to sell insurance policies. These actions were taken based on allegations of accepting applications from an insurance intermediary who was not properly appointed with the company. August 2017

Watford Insurance Company  
445 South St., Ste. 220, P.O. Box 1950,  
Morristown, NJ 07960  
Was ordered to pay a forfeiture of \$500.00. This action was taken based on allegations of failing to file a financial statement by the due date and failing to respond to inquiries from OCI. January 2017

West Title, LLC  
11660 Wayzata Blvd., Minnetonka, MN 55305  
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 Minnesota on a licensing application. May 2017

Worldwide Facilities, LLC  
725 S. Figueroa St., Fl. 19, Los Angeles, CA 90017  
Agreed to withdraw its licensing application, agreed to the forfeiture of its licensing application fees, and agreed to submit a truthful and complete application for alternate licensing authority. These actions were taken based on allegations of failing to disclose administrative actions taken by the states of Nevada, Florida, and Alaska on a licensing application, and submitting a licensing application in error. October 2017

YourPeople, Inc.  
d/b/a Zenefits FTW Insurance Services  
303 Second St., North Tower, Ste. 401,  
San Francisco, CA 94107  
Agreed to pay a forfeiture of \$40,000.00 and agreed to certain OCI reporting requirements. These actions were taken based on allegations of allowing unlicensed employees to solicit insurance business. April 2017



### **III. Legislative Relations and Communications**



The Legislative Liaison/Public Information Officer (PIO) oversees OCI's public information and communication (PIC) section. PIC provides advice on executive matters affecting the agency's goals and initiatives, directs the agency's legislative initiatives and communication activities, and provides advice on technical insurance-related issues.

## **Public Information and Communications**

The Public Information and Communications section has primary responsibility in developing and maintaining OCI's consumer publications, providing information and materials on OCI's website, providing insurance education and outreach, and providing basic and essential services such as forms management.

In accordance with the agency's communication plan, OCI's website, [oci.wi.gov](http://oci.wi.gov), and Twitter account, @wisconsinoci, is managed within PIC. Industry and constituents readily utilize information and support available via this interface. In 2017, PIC developed an internal review process to ensure all OCI website users are accessing the most up-to-date information.

OCI 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.

### **Insurance Education and Outreach**

The mission of OCI is to lead the way in informing and protecting the public and responding to their insurance needs. A key component to fulfilling this mission is to engage and empower individuals with knowledge of insurance laws. OCI understands the value of insurance education and fosters communication to raise awareness while understanding the needs of different audiences. Education and outreach efforts serve as a vital link between OCI and the people it serves. In-person activities are routinely conducted by the Commissioner, Deputy Commissioner, Legislative Liaison/PIO, and the Education and Outreach Specialist. In addition to the formal speaking requests, OCI finds legitimate value in outreach activities as a means to identify how OCI can effectively respond to the public regarding their insurance needs.

OCI recognizes the state of Wisconsin has many unique populations and strives to establish meaningful relationships that will inform and motivate the public interest in the value of the agency and Wisconsin's insurance laws. Outreach activities occur at various levels and include communities, government organizations, non-profit groups, tribes, veterans, youth organizations, as well as others. Additionally, OCI provides assistance to industry professionals and educators through presentations and educational materials.

Education and outreach activities are conducted throughout the state of Wisconsin reaching hundreds of consumers and interested parties. In 2017, some of the activities focused specifically on veterans, tribes, financial literacy, senior populations, disaster response and health insurance.

### **2017 Major Accomplishments**

This section's strategic plan and goals resulted in thousands of consumer contacts over the course of 2017, and OCI raised its profile with the general public. Other accomplishments included:

- Continued to study the impact and issues of state insurance regulation on individual consumers and populations that have unique needs including senior citizens, tribal members, veterans, residents impacted by disasters, low income, k-12 students and educators, job search and career exploration.
- Provided insurance education to underserved populations, including those in urban and rural locations.
  - » Continued to develop working relationships with community support organizations on tribal, county, and federal levels.
  - » Continued to provide outreach and education to veterans and those organizations that provide services to current veterans and those transitioning from the military.
  - » Continued to provide technical expertise to organizations that promote financial literacy.
- Presented consumer information on changes to administrative rules and consumer buying tips at numerous events.

- Expanded our consumer education by updating major publications on health insurance, Medicare supplement and Medicare Advantage products, homeowner's insurance, long-term care insurance, and auto insurance. Thousands of consumers download our publications annually.
- Continued to study the issues surrounding major health insurance reform and continued efforts to preserve state regulatory authority. Discussed the health insurance market including issues and problems with consumers, providers, legislators, and the industry.
- Issued 19 press releases to inform consumers about insurance issues and notify the public of significant regulatory actions.
- Maintained a Twitter account, @wisconsinoci, for updates on consumer publications, insurance bulletins, press releases, insurance news, and events attended by OCI.
  - » In 2017, OCI's Twitter account earned over 201,000 impressions, over 163 retweets, averaged a 0.7% engagement rate, and obtained over 330 "likes."
- Staffed the Health and Life Advisory Council and the Property and Casualty Advisory Council:
  - » The Health and Life Advisory Council did not meet in 2017. However, the PIC section continued to monitor the industry's issues.
  - » The Property and Casualty Advisory Council met and discussed issues such as the National Association of Insurance Commissioners activities, federal and state legislative activities, cyber security, big data, and autonomous and connected vehicles.
- Participated in numerous boards and committees including the Governor's Council on Financial Literacy, State Council on Alcohol and Other Drug Abuse, the Governor's Task Force on Opioid Abuse, and the Governor's Steering Committee on Autonomous and Connected Vehicle Testing and Deployment.
  - » In response to Executive Order #228 relating to the Implementation of the Recommendations of the Co-Chairs of the Governor's Task Force on Opioid Abuse, OCI conducted a survey of health insurers regarding their coverage for treatment of opioid addiction. Results of the survey were presented to the Task Force and posted on OCI's website.
  - » Participated on the Governor's Council on Financial Literacy Awards committee. The council's annual Governor's Financial Literacy Award recognizes individuals and organizations for their efforts to increase financial literacy among Wisconsin citizens. The committee reviews nominations and recommends annual award recipients.
- As the insurance industry is a major Wisconsin employer, OCI worked to promote industry jobs initiatives and advocating the Wisconsin workforce.

## Consumer Publications

The following consumer publications are available from OCI and posted on OCI's website:

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### Auto

- **Consumer's Guide to Auto Insurance (PI-057)**  
Explains the types of coverage provided in an auto insurance policy, how to shop for insurance, and collision damage waiver coverage for rental cars.
- **Frequently Asked Questions—Auto Insurance (PI-233)**
- **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)**

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### Health

#### *Long-Term Care*

- **Companies Offering Long-Term Care Insurance Policies or Riders in Wisconsin (PI-046)**  
Lists insurance companies indicating that they offer in Wisconsin long-term care insurance policies or riders.
- **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.

#### *Medicare Supplement*

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

### *General*

- **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 Health Insurance Grievances and Complaints (PI-217)**  
Provides information on how to resolve disputes with your health plan.
- **Consumer's Guide to Managed Care Health Plans in Wisconsin (PI-044)**  
Provides information on all Health Maintenance Organization and Limited Service Health Organization plans in Wisconsin.
- **Fact Sheet on Continuation Rights in Health Insurance Policies (PI-023)**  
Describes a consumer's rights under Wisconsin law and the federal COBRA law to continue group health insurance coverage after losing previous eligibility for health insurance coverage.
- **Fact Sheet on Filing a Complaint About Health Plans (PI-231)**  
Provides information on how to file a complaint and the complaint process.
- **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 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.
- **Frequently Asked Questions on Mandated Coverage for Autism Services (PI-234)**
- **Guide to Health Care Insurance (PI-225)**  
Provides information on comprehensive health insurance and many of the Affordable Care Act changes.

- **Health Insurance for Small Employers and Their Employees (PI-206)**  
Discusses the Small Employer Health Insurance Law and contains monthly new business premium rates.

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## 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 homeowner's, flood, private mortgage, and title 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.
- **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, and the Wisconsin Insurance Plan.
- **Frequently Asked Questions—Homeowner's Insurance (PI-232)**
- **Manufactured Home Insurance (PI-066)**  
Explains the basic coverages included in a manufactured 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.
- **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)**
- **Understanding Home-Sharing in Wisconsin (PI-235)**  
Provides information to potential guests and hosts on important insurance considerations for home-sharing.

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## 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.
- **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.

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## Life Insurance and Annuities

- **Life Insurance Coverage and AIDS (PI-064)**  
Summarizes rules regarding life insurance coverage for AIDS and includes Resources for Persons with a Positive HIV Test/The Implications of Testing Positive for HIV (OCI 17-001).
- **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 NAIC 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.
- **NAIC Buyer's Guide to Annuities**  
The buyer's guides provide consumer information about the different types of annuities. ([http://www.naic.org/prod\\_serv\\_publications.htm](http://www.naic.org/prod_serv_publications.htm))

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### **Other**

- **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.
- **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.
- **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 summarizing complaint activity and enforcement actions.
- **Other Sources of Help (OCI 51-051)**  
Provides information on Small Claims Court.
- **Tips for Buying Insurance on the Internet (PI-220)**
- **Title Insurance, Frequently Asked Questions (PI-229)**
- **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.
- **Volunteers and Insurance (PI-236)**  
Tips for understanding volunteer insurance for volunteers and organizations. This also provides a list of insurance carriers offering volunteer driver coverages.



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



Funds and Program Management is responsible for information technology, project management, budget, accounting, facilities management, records management, and support services. This section has program responsibilities for the Injured Patients and Families Compensation Fund, Local Government Property Insurance Fund, and State Life Insurance Fund, and acts as liaison between OCI and the Department of Administration for procurement, staff development, and human resource services.

## **Management Analysis and Planning**

The Management Analysis and Planning section supports the mission of OCI through oversight of the agency's business planning processes in the areas of financial management, project management, records management, and mail and reception.

### **Financial Management**

This section 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 OCI, 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 section 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 (DOA) Procurement.

Some of the accomplishments in this section include:

- Member of the State Agency Purchasing Council
- Continued meeting requirements for obtaining IT contract services through the vendor-managed IT services contract
- Implemented OCI's 2015-2017 Biennial Budget Request
- Prepared GAAP information for general fund and the insurance liquidation account pursuant to DOA guidelines and requirements

- Certified that the internal controls have been reviewed and no material weaknesses in the controls were reported
- Developed and prepared the complex cost allocations of administering the insurance company examination program for annual assessment
- Continued OCI's ongoing supported work efforts by renewing the employment of disabled individuals through Community Work Services, Inc.

### **Project Portfolio Management**

This section is responsible for coordinating projects with OCI's Project Governance Board (PGB). The Portfolio Manager ensures projects are aligned with OCI's strategic business plan, facilitates the PGB meetings, provides project status reports to PGB, and works with OCI's Lean Point-of-Contact to ensure projects are meeting the goals identified by the Governor's Lean Government Program. This section also provides mentoring to staff interested in working on projects as project managers and assists staff in completing project idea statements and business case documents.

Some of the accomplishments include:

- Facilitated the review and updates to the agency's project list with the PGB
- Revised the Project Portfolio Management site on OCI's Intranet

### **Records Management**

This section is responsible for OCI's records management, front desk, mailroom, and central records. The Records Manager is a liaison to OCI business areas as well as outside agencies including the State Historical Society and Department of Administration's Records Management, attends Public Records Board meetings with other state agency records officers, and records, tracks and responds to open records requests.

## 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 and part-time 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 OCI's staff has some form of nonstandard work schedule. 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.

## Information Services Section

The Information Services Section provides new applications, IT project management, architecture, design work and programming; network administration, 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 computers, printers, scanners, and multi-function devices. The section is also responsible for OCI's data management, which aids in the Business Intelligence initiatives as well as coordination of telecommunication services with OCI, DOA, and third-party vendors.

### Applications

- Developed and implemented 16 Market Regulation forms to streamline data collection from companies.
- Migrated agent licensing application to a new version (NAIC-SOLAR).
- Implemented online exemptions and Corporate Survey for Injured Patients and Families Compensation Fund.
- Started document migration for State Life Insurance Fund.
- Enhanced the Rate Review and Complaints systems.

### Business Intelligence (BI)

- Developed advanced market analysis analytical models for ten lines of business.
- Completed development of analytical models for four Market Conduct Annual Statement lines of business.
- Trained staff on the use of the models.
- Researched and acquired data management tool for data Extract, Load and Transform (ETL).

### Infrastructure

- Implemented new file-sharing solution to securely share documents during multi-state examinations.
- Upgraded critical systems for the State Life Insurance Fund.
- Supported the NAIC-SOLAR migration effort and data conversion for multiple system upgrades.
- Performed updates and testing for Oracle database upgrade.

### Management

- Continued to evaluate technologies used in IT and made recommendations for consolidating technologies and implementing process improvements.
- Continued work to update OCI's disaster recovery plan.
- Partnered with DET/DOA on Security, Telephony and IT training initiatives.

### Security

- Implemented Internet monitoring tool for the agency.
- Performed network vulnerability scan and piloted new enterprise security solutions.
- Participated on State Cyber Security Team.
- Implemented new security measures to harden endpoint devices.

### 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) which is chaired by the Commissioner of Insurance. The Board is comprised of four public members appointed by the Governor, three insurance industry representatives, a member named by the Wisconsin Association for Justice, a member named by the State Bar of Wisconsin, two members named by the Wisconsin Medical Society, and a member named by the Wisconsin Hospital Association. The Fund's administrative staff is provided by OCI.

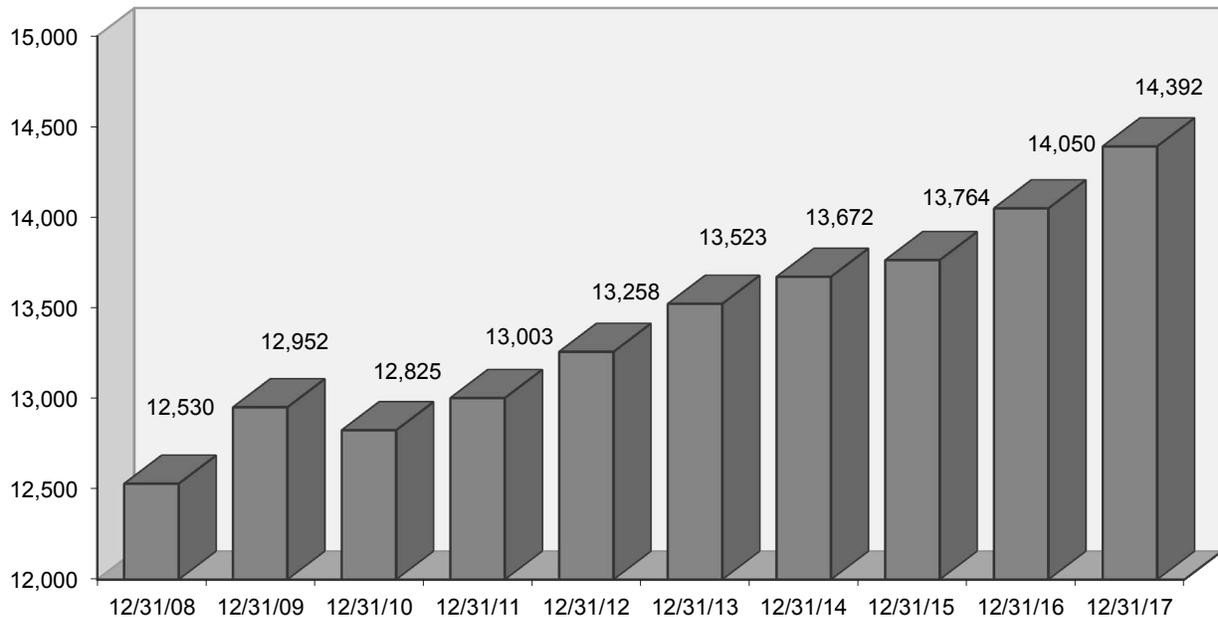
- Actuarial and Underwriting Committee
- Legal Committee
- Claims Committee
- Finance/Investment/Audit Committee
- Risk Management and Patient Safety Committee
- Peer Review Council

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.

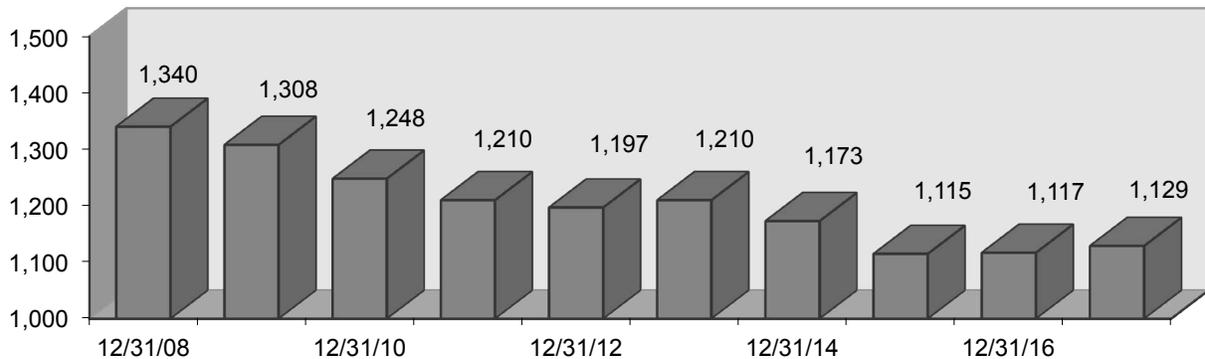
As of December 31, 2017, the vast majority of Fund participants were physicians at 87%, with corporations comprising another 7%, and the remaining 6% included all other participants.

The following committees and council support the Fund's governance and typically meet each quarter:

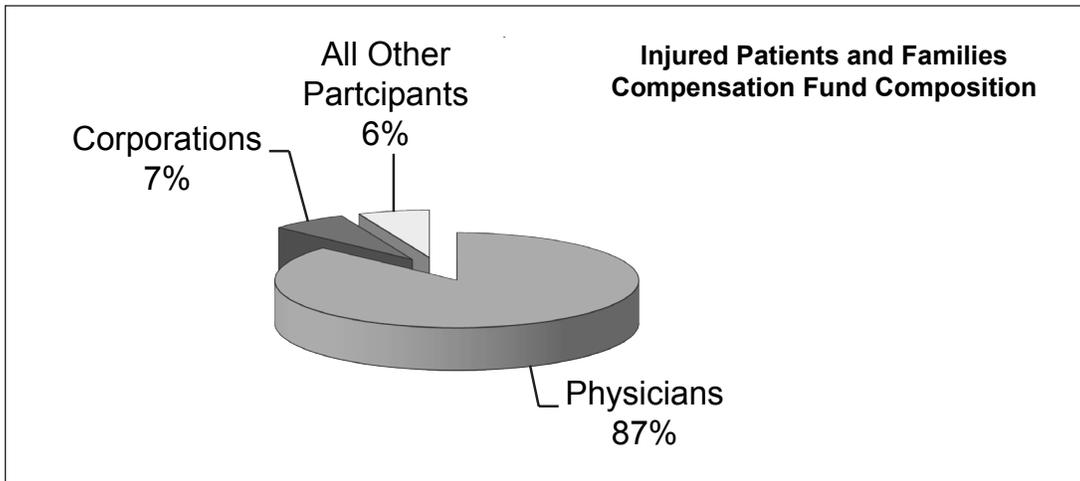
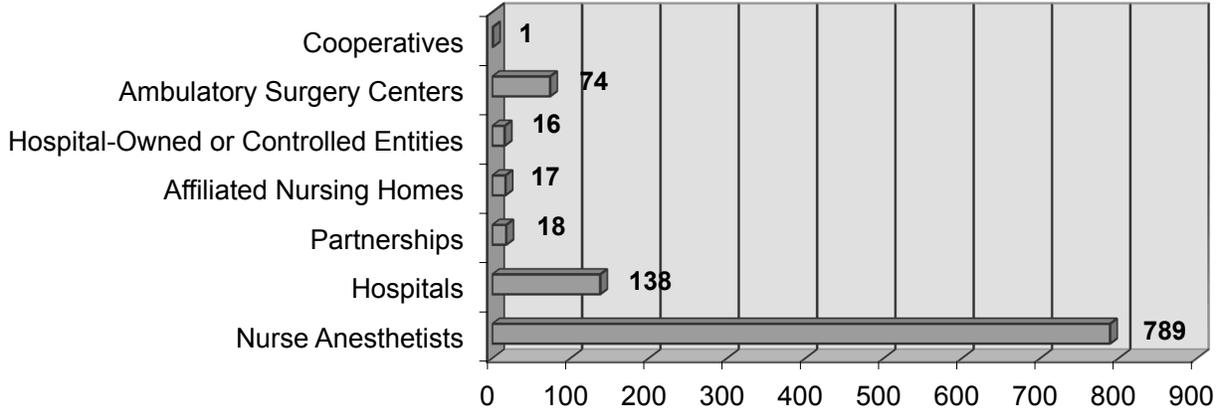
#### Physicians in Injured Patients and Families Compensation Fund 2008–2017



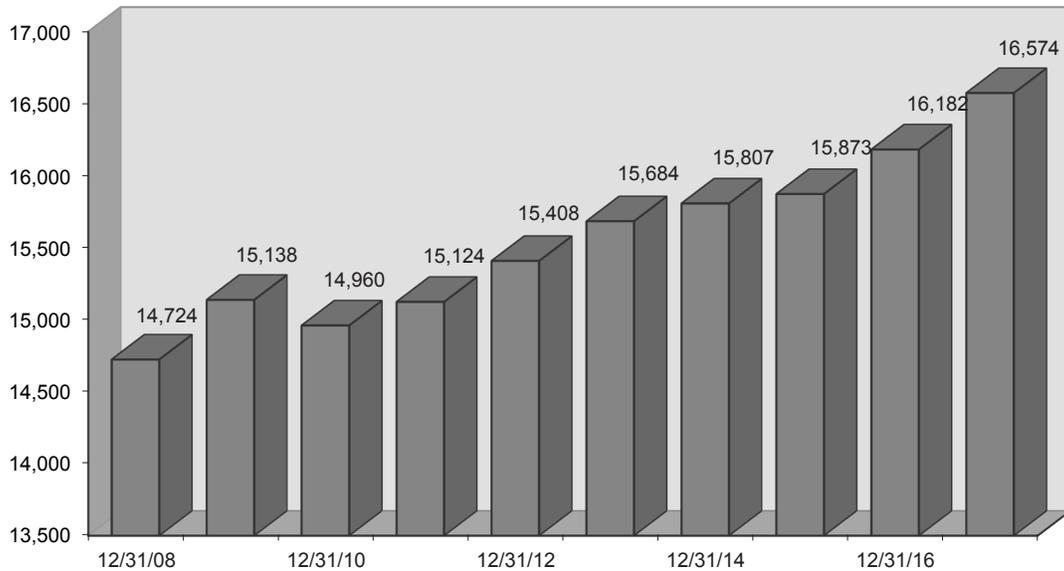
#### Corporations in Injured Patients and Families Compensation Fund 2008–2017



**All Other Participants in Injured Patients and Families Compensation Fund**



**Injured Patients and Families Compensation Fund Participants**



At year-end 2017, Fund participants totaled 16,574, comprised of 14,392 physicians, 1,129 corporations, 789 nurse anesthetists, 138 hospitals with 17 affiliated nursing homes, 74 ambulatory surgery centers, 18 partnerships, 16 hospital-owned or controlled entities, and 1 cooperative.

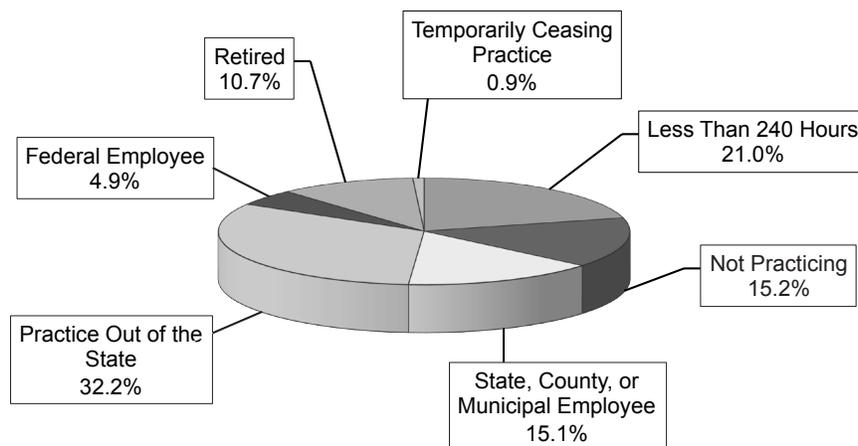
From July 1, 1975, through December 31, 2017, the Fund was named in 6,149 claims filed. During this period, the Fund's total number of paid claims was 671, totaling \$866,075,067. Of the total number of claims in which the Fund was named, 5,343 claims were closed with no indemnity payment.

### 2017 Major Activities

- 2017's enhancements to the Fund's web-based interface offer more flexible reporting features, enhanced search criteria, and electronic correspondence. 2017's enhancements are part of a series of ongoing releases of Fund system development initiated in 2010.
- 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, while the Fund receives the necessary representation, legal fees are controlled.

- Pursuant to a Legislative Audit Bureau recommendation and a directive by the Board, an actuarial audit was performed in 2011 on the analysis performed in 2010 by the outside actuarial firm. This audit opinion concluded that the assumptions and methodologies used by the Fund's actuary and the risk margin of 25% established by the Board were reasonable. A recommendation was made to reduce the discount factor used to discount the claim liability reserves. The current actuarial recommendation adopted by committees and the Board in September 2017 reduced the discount factor from 4.0 percent to 2.0 percent for fiscal year 2018 reserves.
- The Fund continually monitors and updates the exemption status for providers that hold a license to practice in Wisconsin but for which a current exemption or certificate of insurance 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, 2017, there were 11,600 providers exempt from participation in the Fund. The various bases for exemption are illustrated in the chart below.

**Injured Patients and Families  
Compensation Fund Exemptions  
December 31, 2017**



Following are financial statements—statement of net position and statement of revenues, expenses and changes in Fund position—for the Fund for the fiscal year ending June 30, 2017.

**Injured Patients and Families Compensation Fund**  
**Statement of Net Position**  
**June 30, 2017, Unaudited**

<b>Assets</b>	<b>Liabilities</b>																																																																																				
<p><b>Current Assets</b></p> <table border="0" style="width: 100%;"> <tr><td>Cash</td><td style="text-align: right;">\$ 15,010,203</td></tr> <tr><td>State Investment Fund Shares</td><td style="text-align: right;">16,309,609</td></tr> <tr><td>Short-Term Investments (Market Value)</td><td style="text-align: right;">7,531,518</td></tr> <tr><td>Bond Investment Income Receivable</td><td style="text-align: right;">8,885,911</td></tr> <tr><td>Securities Sold Receivable</td><td style="text-align: right;">8,210,431</td></tr> <tr><td>Investments and Security Lending Receivable</td><td style="text-align: right;">5,548</td></tr> <tr><td>Prepaid Items</td><td style="text-align: right;">61</td></tr> <tr><td>Supplies Inventory and Other Assets</td><td style="text-align: right;">996</td></tr> <tr><td>Other Receivables</td><td style="text-align: right;"><u>38,948</u></td></tr> <tr><td><b>Total Current Assets</b></td><td style="text-align: right;"><u>55,993,226</u></td></tr> </table> <p><b>Noncurrent Assets</b></p> <table border="0" style="width: 100%;"> <tr><td>Restricted Cash—Liability for FME Account</td><td style="text-align: right;">32,025,391</td></tr> <tr><td>Long-term Investments (market value)</td><td style="text-align: right;">1,284,331,332</td></tr> <tr><td>Interfund Receivable</td><td style="text-align: right;">50,000</td></tr> <tr><td>Capital Assets, Net of Accumulated Depreciation</td><td style="text-align: right;"><u>990,283</u></td></tr> <tr><td><b>Total Noncurrent Assets</b></td><td style="text-align: right;"><u>1,317,397,006</u></td></tr> </table> <p><b>Total Assets</b> <u>\$1,373,390,233</u></p> <p>Deferred Outflows of Resources <u>\$ 191,329</u></p> <p><b>Total Assets and Deferred Outflows of Resources</b> <u>\$1,373,581,561</u></p>	Cash	\$ 15,010,203	State Investment Fund Shares	16,309,609	Short-Term Investments (Market Value)	7,531,518	Bond Investment Income Receivable	8,885,911	Securities Sold Receivable	8,210,431	Investments and Security Lending Receivable	5,548	Prepaid Items	61	Supplies Inventory and Other Assets	996	Other Receivables	<u>38,948</u>	<b>Total Current Assets</b>	<u>55,993,226</u>	Restricted Cash—Liability for FME Account	32,025,391	Long-term Investments (market value)	1,284,331,332	Interfund Receivable	50,000	Capital Assets, Net of Accumulated Depreciation	<u>990,283</u>	<b>Total Noncurrent Assets</b>	<u>1,317,397,006</u>	<p><b>Current Liabilities</b></p> <table border="0" style="width: 100%;"> <tr><td>Future Benefits and Loss Liabilities—Short Term</td><td style="text-align: right;">\$ 58,661,000</td></tr> <tr><td>Assessments Received in Advance</td><td style="text-align: right;">1,658,850</td></tr> <tr><td>Provider Refunds Payable</td><td style="text-align: right;">1,395,555</td></tr> <tr><td>General and Administrative Expenses Payable</td><td style="text-align: right;">114,805</td></tr> <tr><td>Medical Mediation Panels Payable</td><td style="text-align: right;">29,522</td></tr> <tr><td>Securities Purchases Payable</td><td style="text-align: right;">13,546,874</td></tr> <tr><td>Due to Other Funds</td><td style="text-align: right;">3,906</td></tr> <tr><td>Compensated Absences</td><td style="text-align: right;"><u>10,957</u></td></tr> <tr><td><b>Total Current Liabilities</b></td><td style="text-align: right;"><u>75,421,469</u></td></tr> </table> <p><b>Noncurrent Liabilities</b></p> <p>Loss liabilities:</p> <table border="0" style="width: 100%;"> <tr><td>Liability for IBNR</td><td style="text-align: right;">303,473,257</td></tr> <tr><td>Liability for Reported Losses</td><td style="text-align: right;">14,696,660</td></tr> <tr><td>Liability for LAE</td><td style="text-align: right;"><u>54,632,258</u></td></tr> <tr><td>Estimated Loss Liabilities</td><td style="text-align: right;">372,802,175</td></tr> <tr><td>Less: Amount Representing Interest</td><td style="text-align: right;"><u>(48,714,519)</u></td></tr> <tr><td>Discounted Loss Liabilities</td><td style="text-align: right;">324,087,656</td></tr> <tr><td>Liabilities for Future Medical Expenses</td><td style="text-align: right;">32,025,392</td></tr> <tr><td>Contributions Being Held</td><td style="text-align: right;"><u>1,000,000</u></td></tr> <tr><td>Total Loss liabilities</td><td style="text-align: right;">357,113,048</td></tr> <tr><td>Less: Loss Liabilities, Current Portion</td><td style="text-align: right;"><u>(58,661,000)</u></td></tr> <tr><td>Noncurrent Loss Liabilities</td><td style="text-align: right;">298,452,048</td></tr> <tr><td>Compensated Absences—Long Term</td><td style="text-align: right;">34,996</td></tr> <tr><td>Net Pension Liability</td><td style="text-align: right;">26,216</td></tr> <tr><td>Other Postemployment Benefits</td><td style="text-align: right;"><u>63,733</u></td></tr> <tr><td><b>Total Noncurrent Liabilities</b></td><td style="text-align: right;"><u>298,576,993</u></td></tr> </table> <p><b>Total Liabilities</b> <u>373,998,462</u></p> <p><b>Deferred Inflows of Resources</b> <u>86,377</u></p> <p><b>Total Liabilities and Deferred Inflows of Resources</b> <u>374,084,839</u></p> <p><b>Net Position</b></p> <table border="0" style="width: 100%;"> <tr><td>Invested in Capital Assets, Net of Related Debt</td><td style="text-align: right;">990,283</td></tr> <tr><td>Restricted for Injured Patients and Families</td><td style="text-align: right;"><u>998,506,439</u></td></tr> <tr><td><b>Total Net Position</b></td><td style="text-align: right;"><u>999,496,722</u></td></tr> </table> <p><b>Total Liabilities, Deferred Inflows of Resources and Net Position</b> <u>\$1,373,581,561</u></p>	Future Benefits and Loss Liabilities—Short Term	\$ 58,661,000	Assessments Received in Advance	1,658,850	Provider Refunds Payable	1,395,555	General and Administrative Expenses Payable	114,805	Medical Mediation Panels Payable	29,522	Securities Purchases Payable	13,546,874	Due to Other Funds	3,906	Compensated Absences	<u>10,957</u>	<b>Total Current Liabilities</b>	<u>75,421,469</u>	Liability for IBNR	303,473,257	Liability for Reported Losses	14,696,660	Liability for LAE	<u>54,632,258</u>	Estimated Loss Liabilities	372,802,175	Less: Amount Representing Interest	<u>(48,714,519)</u>	Discounted Loss Liabilities	324,087,656	Liabilities for Future Medical Expenses	32,025,392	Contributions Being Held	<u>1,000,000</u>	Total Loss liabilities	357,113,048	Less: Loss Liabilities, Current Portion	<u>(58,661,000)</u>	Noncurrent Loss Liabilities	298,452,048	Compensated Absences—Long Term	34,996	Net Pension Liability	26,216	Other Postemployment Benefits	<u>63,733</u>	<b>Total Noncurrent Liabilities</b>	<u>298,576,993</u>	Invested in Capital Assets, Net of Related Debt	990,283	Restricted for Injured Patients and Families	<u>998,506,439</u>	<b>Total Net Position</b>	<u>999,496,722</u>
Cash	\$ 15,010,203																																																																																				
State Investment Fund Shares	16,309,609																																																																																				
Short-Term Investments (Market Value)	7,531,518																																																																																				
Bond Investment Income Receivable	8,885,911																																																																																				
Securities Sold Receivable	8,210,431																																																																																				
Investments and Security Lending Receivable	5,548																																																																																				
Prepaid Items	61																																																																																				
Supplies Inventory and Other Assets	996																																																																																				
Other Receivables	<u>38,948</u>																																																																																				
<b>Total Current Assets</b>	<u>55,993,226</u>																																																																																				
Restricted Cash—Liability for FME Account	32,025,391																																																																																				
Long-term Investments (market value)	1,284,331,332																																																																																				
Interfund Receivable	50,000																																																																																				
Capital Assets, Net of Accumulated Depreciation	<u>990,283</u>																																																																																				
<b>Total Noncurrent Assets</b>	<u>1,317,397,006</u>																																																																																				
Future Benefits and Loss Liabilities—Short Term	\$ 58,661,000																																																																																				
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**Injured Patients and Families Compensation Fund**  
**Statement of Revenues, Expenses**  
**and Changes in Fund Net Position for the**  
**Fiscal Year Ended June 30, 2017, Unaudited**

<b>Operating Revenues:</b>	
Assessments	\$ 16,217,175
Assessment Interest Income	2,983
Administrative Fee Income	<u>26,340</u>
<b>Total Operating Revenues</b>	<u>16,246,498</u>
<b>Operating Expenses:</b>	
Underwriting Expenses:	
Net Losses Paid	4,032,764
Loss Adjustment Expense Paid	3,586,070
Risk Management Expenses	74,828
Medical Expenses Paid	1,488,264
Change in Liability for IBNR	(62,498,745)
Change in Liability for Reported Losses	(6,302,806)
Change in Liability for Loss Adjustment Expense	(12,206,155)
Change in Amount Representing Interest	13,951,100
Change in Liability for Future Medical Expense	<u>(313,128)</u>
<b>Total Underwriting Expenses</b>	(58,187,808)
General and Administrative Expenses	1,081,075
Depreciation Expense	<u>353,030</u>
<b>Total Operating Expenses</b>	<u>(56,753,703)</u>
Operating Income (Loss)	<u>73,000,201</u>
<b>Nonoperating Revenues (Expenses):</b>	
Investment Income	48,359,862
Miscellaneous Revenue	<u>18,252</u>
Change in Net Assets	121,360,063
Transfers to the General Fund	<u>(17,456)</u>
Change in Net Position	121,360,859
<b>Net Position</b>	
Net Position—Beginning of Period	<u>878,876,683</u>
Prior Period Adjustment	<u>(740,820)</u>
<b>Net Position—End of Period</b>	<u><b>\$999,496,722</b></u>

### **Local Government Property Insurance Fund (Fund)**

The Fund is established by ch. 605, Wis. Stat. The purpose of the Fund is to make property insurance available for local government units. The Commissioner of Insurance, by law, is designated as the Fund's manager. The Fund has one state employee who supervises day-to-day operations of the Fund by contracting for specialized services. The Fund contracts with: ASU Group (policy, claims and appraisal services), University of Wisconsin-Madison (rate development), Willis (broker of record), AMI Risk Consultants (actuarial services), and Borgelt, Powell, Peterson & Frauen (legal).

2017 Wisconsin Act 59 allowed for the closure of the Local Government Property Insurance Fund and set the following schedule:

- No coverage may be renewed after December 31, 2017.
- No coverage may terminate later than December 31, 2018.
- All claims must be filed with the property fund by no later than July 1, 2019.
- No claim filed after July 1, 2019 will be covered by the Fund.

As of June 30, 2017, the Fund insured 78 policyholders: 1 county, 10 schools, 35 towns, 10 villages, and 22 miscellaneous (libraries, etc.) jurisdictions.

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, 2017, was \$1.2 billion, down from \$3.5 billion as of the previous fiscal year-end.

*Wisconsin Insurance Report Business of 2017*  
*Funds and Program Management, Local Government Property Insurance Fund*

Following are financial statements—balance sheet and income statements—for the Fund for the fiscal year ending June 30, 2016.

<b>Local Government Property Insurance Fund Balance Sheet—Statutory Basis June 30, 2016</b>	
<b>Assets</b>	
Bonds	\$ 0
Investment Fund	234,910
Cash at Treasury	0
Premiums Receivable	703,974
Reinsurance Recoverable	13,557,908
Interest Receivable	<u>132</u>
<b>Total Assets</b>	<b><u>\$14,496,924</u></b>
<b>Liabilities and Surplus</b>	
<b>Liabilities</b>	
Net Loss Reserves	\$ 6,149,780
Loss Adjustment Expenses Payable	188,000
Net Unearned Premiums	(1,060,947)
Reinsurance Payable	7,007,757
Premium Received in Advance	156,364
Dividends Payable	0
Other Expenses Payable	282,855
Aggregate Write-Ins	<u>8,400,000</u>
<b>Total Liabilities</b>	<b>\$21,123,809</b>
<b>Surplus</b>	
Surplus - Beginning of Year	(8,704,793)
Net Income	1,870,513
Change in Nonadmitted Assets	128,984
Change in Provision for Reinsurance	<u>78,411</u>
<b>Surplus - End of Year</b>	<b><u>(6,626,885)</u></b>
<b>Total Liabilities and Surplus</b>	<b><u>\$14,496,924</u></b>

<b>Local Government Property Insurance Fund Income Statement—Statutory Basis June 30, 2016</b>	
<b>Premiums Earned</b>	
Direct Premium Earned	\$ 12,695,720
Reinsurance Ceded	<u>(7,789,864)</u>
<b>Net Premium Earned</b>	<b>\$ 4,905,856</b>
<b>Losses Incurred</b>	
Direct Losses Incurred	(1,208,973)
Reinsurance Loss Recoveries (Earned) Incurred	<u>(2,448,955)</u>
<b>Net Losses Incurred</b>	<b>1,239,982</b>
<b>Loss Adjustment Expenses</b>	<b>661,054</b>
<b>Other Underwriting Expenses</b>	<b><u>886,449</u></b>
<b>Total Net Losses and Expenses</b>	<b><u>2,787,485</u></b>
<b>Underwriting Loss</b>	<b>2,118,371</b>
<b>Investment &amp; Other Income</b>	
Investment Fund Earnings	2,465
Interest	<u>(250,323)</u>
<b>Net Investment Income</b>	<b><u>(247,858)</u></b>
<b>Net Loss</b>	<b><u>\$ 1,870,513</u></b>

### 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 2017, a distribution of \$3.6 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 0.004%. As of December 31, 2017, there were 24,285 policies in force.

Following are financial statements—balance sheet and income statements—for the Fund for the year ending December 31, 2017.

<b>State Life Insurance Fund Balance Sheet December 31, 2017</b>	
<b>Assets</b>	
Bonds	\$105,907,869
Policy Loans	3,176,751
Cash and Bank Deposits	1,423,861
Premiums Deferred and Uncollected	59,349
Investment Income Due and Accrued	1,324,678
Recoverable Reins.	<u>0</u>
<b>Total Assets</b>	<b><u>\$111,892,508</u></b>
<b>Liabilities and Surplus</b>	
Reserves for Life Policies and Contracts	\$ 66,153,872
Interest Maintenance Reserve	8,991,702
Policy Claims	294,894
Dividends Due and Unpaid (2017)	15,990
Dividends—Provision for 2017	3,622,782
Deposit-Type Contracts	24,295,487
Unclaimed Property	75,725
Taxes, Licenses, Fees Accrued	800
Suspense and Cancelled Drafts	55,437
Expenses Due and Accrued	95,029
Back Up Withholding	764
Premiums Received in Advance	19,869
Asset Valuation Reserve	<u>355,777</u>
<b>Total Liabilities</b>	<b>\$103,978,128</b>
Surplus	<u>7,914,380</u>
<b>Total Liabilities and Surplus</b>	<b><u>\$111,892,508</u></b>

<b>State Life Insurance Fund Income Statement December 31, 2017</b>	
<b>Income</b>	
Premiums	\$1,232,500
Investment Income	4,528,516
Amortization of Interest Maintenance Reserve	922,760
Miscellaneous Income	<u>0</u>
<b>Total Income</b>	<b>\$6,683,776</b>
<b>Expenses</b>	
Death Benefits	1,404,954
Matured Endowments	267,000
Other Policy Benefits	1,215,255
Increase in Reserve	342,236
General Operating Expense	<u>478,381</u>
<b>Expenses before Dividends</b>	<b><u>3,707,826</u></b>
Net Gain before Dividends	<u>2,975,950</u>
Dividends to Policyholders	<u>3,555,450</u>
<b>Net Gain (Loss) from Operations</b>	<b><u>\$ (579,500)</u></b>

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



The Division of Regulation and Enforcement, through its Bureau of Financial Analysis and Examinations, Bureau of Market Regulation, and Rate Review Team, and in conjunction with OCI's Legal Unit, is responsible for enforcing the state's insurance laws. In addition, it assists with OCI's consumer education program by providing technical expertise in the development and publication of OCI'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 Wisconsin's insurance laws and the agency's mission.

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

The principal function of the Bureau of Financial Analysis and Examinations (Bureau) 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, 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.

#### **2017 Major Accomplishments**

- Maintained accreditation by the National Association of Insurance Commissioners.
- Examined 38 domestic insurers.
- Analyzed the financial statements of over 1,887 insurers.
- Continued oversight of 1 company in liquidation.
- Continued oversight of 1 company in rehabilitation.
- Licensed 3 new domestic insurers
  - 5 property service contract providers
- Issued permits to 5 Care Management Organizations, under ch. 648, Wis. Stat.
- Licensed 7 nondomestic insurer(s)
  - 6 property service contract providers
  - 2 life settlement providers
  - 3 vehicle protection product providers
- Permitted 2 licensed entities to withdraw from Wisconsin.
- Reviewed and approved the conversion of 1 domestic insurer from a mutual to a stock corporation.
- Reviewed and approved 6 mergers involving 2 domestic insurers, 1 domestic ch. 612 town mutual insurers, and 3 ch. 648 care management organizations.

- Reviewed changes of control involving 4 domestic insurers, pursuant to holding company regulations.
- Performed 2 anti-trust reviews
- Redomiciled 5 licensed insurers into Wisconsin, and 1 out of Wisconsin.
- Participated in NAIC task forces and working groups, including:
  - Accounting Practices and Procedures Task Force
  - Analyst Team System Oversight Working Group
  - Blanks Working Group
  - Capital Adequacy Task Force
  - Cybersecurity Task Force
  - Electronic Workpaper Working Group
  - Examination Oversight Task Force
  - Financial Analysis Handbook Working Group
  - Financial Analysis Research and Development Working Group
  - Financial Analysis Working Group
  - Financial Examiners Coordination Working Group
  - Financial Examiners Handbook Technical Group
  - Financial Stability Task Force
  - Group Solvency Issues Working Group
  - Health Reform Solvency Impact Subgroup
  - Health Risk-Based Capital Working Group (Vice Chair)
  - Information Technology Examination Working Group
  - Investment Risk-Based Capital Working Group
  - Mortgage Guaranty Insurance Working Group (Chair)
  - Operational Risk RBC Subgroup
  - ORSA Implementation Working Group
  - P&C Risk-Based Capital Working Group
  - Reinsurance Financial Analysis Working Group
  - Reinsurance Task Force
  - Restricted Asset Subgroup
  - Risk-Focused Surveillance Working Group
  - Statutory Accounting Principles Working Group
  - Valuation Analysis Working Group
  - Valuation of Securities Task Force
- Participated in the Financial Stability Board Workstream on Other Shadow Banking Entities

**Companies Examined in 2017**

All-Star/Newark Mutual Ins. Co.	MGIC Credit Assurance Corp.
Ambac Assurance Corp.	MGIC Indemnity Corporation
Ambac Assurance Corp. (Segregated Account)*	MGIC Reinsurance Corp. of WI
American Family Ins. Co.	Middleton Insurance Company
American Family Life Ins. Co.	Mortgage Guaranty Ins. Corp.
American Family Mutual Ins. Co.	Mt Morris Mutual Ins. Co.
American Standard Ins. Co. of OH	National Mortgage Ins. Corp.
American Standard Ins. Co. of WI	National Mortgage Reins Inc.
Care-Plus Dental Plans Inc.	Old Republic Surety
Delta Dental of WI, Inc.	Pacific Indemnity Co.
Districts Mutual Insurance and Risk Management Services	Permanent Gen Assur. Corp.
Everspan Financial Guarantee Corp.	Permanent Gen Assur. Corp. of Ohio
General Automobile Ins Co Inc, The	SeniorDent Dental Plan Inc.
Homesite Indemnity Co.	SU Insurance Company
Homesite Ins. Co.	Trilogy Health Ins. Inc.
Homesite Ins. Co. Of The Midwest	UnitedHealthcare Life Ins. Co.
League of Wisconsin Municipalities Mutual Ins.	WEA Insurance Corp.
Medical Assoc Clinic Health Plan of WI	WEA Property & Casualty Ins. Co.
MGIC Assurance Corp.	Wyssta Insurance Co. Inc.

\* Ambac Assurance Corp. and Segregated Account: 1 report for 2 exams

**Wisconsin Insurance Corporations Organized and Licensed**

January 1, 2017 – December 31, 2017

CM Select Ins. Co.	Merrill, WI
Community Link, Inc.	Stevens Point, WI
H2D Motorcycle Ventures	New Berlin, WI
Integrity Select Ins. Co.	Appleton, WI
JHD Holdings Inc.	Janesville, WI
JM Specialty Ins. Co.	Neenah, WI
Lakeland Care, Inc.	Fond Du Lac, WI
Mittelstaedt Sports and Marine, Inc.	Reedsburg, WI
Team Motorsports LLC	De Pere, WI
Tri City Auto Sales LLC	Menasha, WI

**Insurance Corporations Domiciled in Other States Admitted**

January 1, 2017 – December 31, 2017

Capital Auto Protection Services LLC	Ft. Worth, TX
Cell Brokerage, LLC	Addison, TX
Century Automotive Service Corp.	Albuquerque, NM
CM Regent Ins. Co.	Mechanicsburg, PA
Dental Care Plus, Inc.	Sharonville, OH
Diamond Warranty Corp.	Wilkes-Barre, PA
Explorer Ins. Co.	San Diego, CA
Federated Reserve Ins. Co.	Owatonna, MN
Global Administrators, LLC”	Mansfield, MA
GoPro Care, Inc.	San Mateo, CA
Life Capital Group, Inc.	La Jolla, CA
Main Street America Protection Ins. Co.	Keene, NH
Maple Life Financial, LLC	Bethesda, MD
Nebraska Life Assurance Co.	Columbus, GA
Royal Guard, LLC	Fairfield, NJ
The General Automobile Ins. Co., Inc.	Nashville, TN
TT of First Mile Services, Inc.	Lombard, IL
United Service Protection Corp.	St. Petersburg, FL

**Organizations Licensed as Care Management Organizations**

January 1, 2017 – December 31, 2017

Community Link, Inc.	Stevens Point, WI
Lakeland Care, Inc.	Fond Du Lac, WI

**Organizations Licensed as Service Contract Providers**

January 1, 2017 – December 31, 2017

Capital Auto Protection Services LLC	Ft. Worth, TX
Cell Brokerage, LLC	Addison, TX
Century Automotive Service Corp.	Albuquerque, NM
Diamond Warranty Corp.	Wilkes-Barre, PA
GoPro Care, Inc.	San Mateo, CA
H2D Motorcycle Ventures	New Berlin, WI
JHD Holdings Inc.	Janesville, WI
Mittelstaedt Sports and Marine, Inc.	Reedsburg, WI
Team Motorsports LLC	De Pere, WI
Tri City Auto Sales LLC	Menasha, WI
TT of First Mile Services, Inc.	Lombard, IL

**Changed Company Type**

CM Vantage Specialty Ins. Co.*	08/03/2017
Capitol Specialty Ins. Corp.*	08/21/2017

\* Became Domestic Surplus Lines companies

**Insurance Corporation Mergers, Consolidations, Dissolutions,  
Withdrawals, Rehabilitations, Liquidations, or Redomestications**  
January 1, 2017 – December 31, 2017

**Withdrawals**

Century Surety Co.	09/15/2017
Global Warranty Group, LLC	01/01/2017
Montage, Inc.	12/31/2017
New World Warranty Corp.	12/31/2017
OMNI Ins. Co.	12/21/2017

**Dissolutions**

American Mutual Reinsurance Co.	09/16/2009*
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**Rehabilitations**

Public Service Ins. Co.	03/16/2017
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**Liquidations**

CastlePoint National Ins. Co.	03/30/2017
Guarantee Ins. Co.	11/27/2017
Millers First Ins. Co.	08/30/2017
Penn Treaty Network America Ins. Co.	03/01/2017

\* Information not available in prior Wisconsin Insurance Report.

### Mergers

Company Name	Merged Into	Date
Arch Mortgage Reinsurance Co.	Arch Mortgage Assurance Co.	12/31/2017
Calumet Equity Mutual Ins. Co.	McMillan-Warner Mutual Ins. Co.	10/01/2017
Community Care Connections of WI	Community Link, Inc.	01/01/2017
ContinuUs	Community Link, Inc.	01/01/2017
Degree of Honor Protective Association	Catholic Financial Life	06/27/2017
Lakeland Care District	Lakeland Care, Inc.	01/01/2017
MHA Ins. Co.	ProSelect Ins. Co.	12/31/2017
Middlesex Mutual Assurance Co.	Country Mutual Ins. Co.	01/01/2017
Polish Women's Alliance of America	First Catholic Slovak Ladies Association of the United States of America	07/01/2017
Sussex Ins. Co.	Clarendon National Ins. Co.	12/31/2017
Western Wisconsin Cares	Community Link, Inc.	01/01/2017

### Redomestications

Company Name	From	To	Effective Date
American Republic Corp. Ins. Co.	NE	IA	01/01/2017
Chicago Title Ins. Co.	NE	FL	03/01/2017
Commonwealth Land Title Ins. Co.	NE	FL	03/01/2017
CorePointe Ins. Co.	MI	DE	11/03/2017
Fidelity National Title Ins. Co.	CA	FL	03/01/2017
Harleysville Ins. Co.	PA	OH	12/01/2017
Harleysville Life Ins. Co.	PA	OH	12/01/2017
Harleysville Preferred Ins. Co.	PA	OH	12/01/2017
Harleysville Worcester Ins. Co.	PA	OH	12/01/2017
Medico Corp Life Ins. Co.	NE	IA	01/01/2017
Medico Ins. Co.	NE	IA	01/01/2017
Midvale Indemnity Co.	IL	WI	11/16/2017
Milwaukee Casualty Ins. Co.	WI	DE	08/25/2017
Omaha Health Ins. Co.	IL	NE	05/01/2017
Permanent General Assurance Corp.	OH	WI	08/31/2017
Permanent General Assurance Corp. of OH	OH	WI	08/31/2017
Primerica Life Ins. Co.	MA	TN	12/28/2017
Rx Life Ins. Co.	IA	AZ	09/27/2017
The General Automobile Ins. Co., Inc.	OH	WI	08/31/2017
Thrivent Life Ins. Co.	MN	WI	11/28/2017
Westcor Land Title Ins. Co.	CA	SC	12/01/2017

**Insurance Corporations Which Changed Their Names**

January 1, 2017 – December 31, 2017

<b>Previous Name</b>	<b>New Name</b>
American Family Mutual Ins. Co.	American Family Mutual Ins. Co., S.I.
American Farmers & Ranchers Ins. Co.	YCI, Inc.
American Traveler Motor Club, Inc.	American Traveler Motor Club, LLC, The
Aurigen ReIns. Co. of America	PartnerRe Life ReIns. Co. of America
Central United Life Ins. Co.	ManhattanLife Assurance Co. of America
Commercial Travelers Ins. Co.	Commercial Travelers Life Ins. Co.
Commercial Travelers Mutual Ins. Co.	Commercial Travelers Ins. Co.
Community Link, Inc.	Inclusa, Inc.
First American Home Buyers Protection Corp.	First American Home Warranty Corp.
Generation Life Ins. Co.	Lumico Life Ins. Co.
Greek Catholic Union of the U.S.A.	GCU
HealthMarkets Ins. Co.	Tier One Ins. Co.
Illinois Casualty Co. (A Mutual Ins. Co.)	Illinois Casualty Co.
MetLife Ins. Co. USA	Brighthouse Life Ins. Co.
Milwaukee Casualty Ins. Co.	Milford Casualty Ins. Co.
Motorcycle Management Consulting Services, Inc.	Aftercare, Inc.
Pharmacists Life Ins. Co.	Rx Life Ins. Co.
Quanta Indemnity Co.	Greyhawk Ins. Co.
Republic Mortgage Ins. Co. of FL	Republic Mortgage Assurance Co.
Republic Mortgage Ins. Co. of NC	Republic Mortgage Guaranty Ins. Corp.
Savings Bank Life Ins. Co. of MA, The	Savings Bank Mutual Life Ins. Co. of MA, The
Sompo Japan Fire and Marine Ins. Co. of America	Sompo America Fire & Marine Ins. Co.
Sompo Japan Ins. Co. of America	Sompo America Ins. Co.

## **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. This rehabilitation is under the supervision of Judge Richard G. Niess of the Circuit Court for Dane County, Wisconsin. Daniel J. Schwartz is the special deputy commissioner for this rehabilitation and has served in this capacity since February 17, 2016.

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 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.

In the mid-1990s, Ambac began 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 market value of approximately \$8 to \$9 billion, plus an estimated \$1.5 to \$2 billion in future unearned premiums discounted to present value. The inopportune sale of Ambac’s long-term, then undervalued assets would have resulted in 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 policyholders who presented short-tail claims in the early 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 Chapter 645 of the Wisconsin Statutes. 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 were expected to mature within approximately four years, and certain CDOs of ABS policies, most of which were not expected to mature for twenty or more years, as well as certain other policies with provisions that could result in loss of control rights or demands to pay non-economic, 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 (which has now been fully paid) and a last-dollar reinsurance policy limited only by the assets of, and a minimum surplus as regards policyholders of \$100,000,000 in 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 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 prevented 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.

On April 21, 2014, following receipt of certain favorable rulings from the IRS, the Rehabilitator filed a motion in the Circuit Court of Dane County, Wisconsin for approval of certain proposed amendments (the “Amendments”) to the plan of rehabilitation, which were approved by the Rehabilitation Court on June 11, 2014. These Amendments modified the mechanism for handling claims under the rehabilitation plan. Instead of a combination of cash payments and interest-bearing surplus notes pursuant to the

original plan, holders of Permitted Policy Claims received a combination of cash payments (“Interim Payments”) and deferred amounts established equal to the remaining balance of such claims (“Deferred Amounts”). Payments of Deferred Amounts were to be made at such times as the Rehabilitator deemed appropriate, in his sole discretion, based on an analysis of estimated liabilities, available claims-paying resources and other considerations relevant to equitable treatment of claims and the best interests of policyholders. With the exception of adjustments for certain under-collateralized transactions, Deferred Amounts accreted at an effective annual rate of 5.1%. Permitted General Claims were entitled to receive Junior Deferred Amounts accreting at 5.1% per year, instead of junior surplus notes bearing interest at 5.1%, as specified by the original rehabilitation plan.

In conjunction with amending the rehabilitation plan, the Rehabilitator increased Interim Payments. The 25% level specified in the original rehabilitation plan was increased to the level of 45%. Hence, the rehabilitation plan, as amended, provided that, (i) holders of Permitted Policy Claims will receive Interim Payments in cash equal to 45% of their claims, and (ii) the Segregated Account will record Deferred Amounts on its books in favor of the respective holders in an amount equal to 55% of such claims, which will accrete at an effective annual rate of 5.1%.

On July 19, 2017, Ambac Financial Group, Inc. and Ambac Assurance Corporation reached a consensual agreement (hereinafter also Transaction) with certain creditors holding large positions in Ambac Assurance Corporation’s outstanding senior surplus notes and deferred payment obligations of the Segregated Account. The Transaction allows Segregated Account policyholders to receive payment in full on all future presented claims, and settled currently outstanding obligations at 93.5 cents on the dollar comprised of:

- 40 cents on the dollar in cash,
- 41 cents on the dollar in tradable senior secured notes,
- 12.5 cents on the dollar in surplus notes.

Wisconsin’s Office of the Commissioner of Insurance believes the Transaction is in the best interests of all policy beneficiaries and stakeholders and provides for a durable exit from rehabilitation for the Segregated Account, which would merge with and into the

General Account of Ambac Assurance Corporation. The Rehabilitator believes this Transaction, including the consideration to be provided to the deferred payment obligation holders and the senior surplus note holders, is superior to maintaining the status quo and continuing the rehabilitation over many years in the hope of achieving a better result. Ambac Assurance Corporation’s General Account has paid all valid General Account policy claims in full. This treatment will continue following the Segregated Account’s exit from rehabilitation and merger with and into the General Account.

Through his counsel, the Wisconsin Commissioner of Insurance, in his capacity as Rehabilitator, filed a motion with the Circuit Court for Dane County, Wisconsin for approval of the Transaction and the final order and discharge in the matter of the rehabilitation of the Segregated Account on September 25, 2017. A hearing on this motion was scheduled for January 4 and 5, 2018. On January 22, 2018 the Circuit Court of Dane County, Wisconsin, approved the second amended plan of rehabilitation for the Segregated Account. On February 12, 2018, the Transaction was consummated with 99% participation of the creditors and on the same date the Segregated Account merged with and into the General Account of Ambac Assurance Corporation. It is anticipated that the Rehabilitator will apply to Judge Richard G. Niess of the Circuit Court of Dane County, Wisconsin for a Final Order and Discharge sometime in 2018.

As of December 31, 2017, the Ambac Assurance Corporation Segregated Account reported assets of \$9,711,507, liabilities of \$(366,512,947), and surplus as regards policyholders of \$376,224,454. Operations in 2017 provided reported net income of \$0 due to the Segregated Account’s agreements with the General Account. The negative liability exists because the General Account’s reinsurance policy provides coverage on \$374,036,566 in surplus notes issued in satisfaction of claims. As of December 31, 2017, the Segregated Account had disbursed approximately \$3,326,000,000 to policyholder trustees and claim submitting agents, and approximately another \$606,000,000 in commutation payments, including the issuance of \$53,000,000 in surplus notes at par value, on \$6,958,830,795 of permitted policy claims and amounts paid or permitted to bondholders under commutations.

### **Partnership Health Plan, Inc., in Liquidation**

Partnership Health Plan, Inc. (Partnership Health Plan), a Wisconsin health maintenance organization insurer, was placed into rehabilitation by Dane County Circuit Court, State of Wisconsin, on January 18, 2013. The rehabilitation proceeding was commenced against Partnership Health Plan after it lost its contract with the Wisconsin Department of Health Services (DHS) to provide Family Care Partnership services.

Partnership Health Plan was headquartered in Eau Claire, Wisconsin, and had business in force only in Wisconsin. Partnership Health Plan 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 1,394 members were transitioned into either another partnership program or another long-term care program overseen by DHS effective January 1, 2013.

The insurer was ordered to be liquidated by Dane County Circuit Court, State of Wisconsin, on July 25, 2013.

The Court appointed Richard A. Hinkel as Special Deputy Liquidator of Partnership Health Plan, Inc.

On July 29, 2013, 450 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 January 31, 2014. There were 49 proof-of-claim forms filed and they were reviewed to determine amounts payable, if any. To date payments totaling \$1,718,542 have been made to creditors.

All claims have been reviewed, and those that have been allowed have been paid.

As of December 31, 2017, Partnership Health Plan had assets of \$4,066,422, liabilities of \$10,000, and surplus of \$4,056,422.

## **Bureau of Market Regulation**

In 2017 the Bureau of Market Regulation (Bureau) underwent a reorganization. The Bureau formed new units to specifically provide for market analysis and for review of rate and form filings. Additionally, the three lines of insurance were consolidated into one Consumer Affairs unit which will address consumer complaints. Under the new structure the Bureau consists of six sections: Consumer Affairs, Rates & Forms, Market Analysis, System Support 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; form review and policyholder services and grievances.

The Bureau investigated and resolved 4,085 written consumer complaints and inquiries and answered over 20,000 telephone inquiries. The Bureau also processed 3,243 rate and rule filings and received 4,897 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 industry-wide basis and is comprised of three major components: a Life & Annuity statement, a Property & Casualty statement, and a Long-Term Care statement. The Life & Annuity statement is further divided into four lines of business: Individual Life Cash Value Products, Individual Life Non-Cash Value Products, Individual Fixed Annuities, and Individual Variable Annuities. The Property & Casualty statement is further divided into two subsections: a Private Passenger Automobile section and a Homeowner's section. The Long-Term Care statement is divided into three lines of business: Stand-Alone, Life Hybrid, and Annuity Hybrid. The Health MCAS was adopted on August 29, 2016 during the NAIC Summer National Meeting. Health MCAS

data will be collected for the first time beginning with the 2017 data year. The reporting deadline for the first filing year will be September 30, 2018.

For the 2017 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. OCI received 237 life statements and 131 annuity statements. For the 2017 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. OCI received 141 private passenger automobile statements and 133 homeowner's statements. For the 2017 Long-Term Care MCAS, licensed companies with any in-force LTC Stand-Alone, Life LTC Hybrid, or Annuity LTC Hybrid business were required to participate in the project in Wisconsin. A total of 92 companies participated in the project by filing statements with OCI.

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

Wisconsin conducted analysis on 13 insurance companies for 11 lines of business: credit, group accident and health, group annuity, group life, homeowner's, individual accident and health, individual annuity, individual life, long-term care, Medicare supplement, and private passenger auto. The analysis followed a uniform process that included the review of information collected in the financial statements and other NAIC databases to identify companies for additional review. Examiners conducted the additional reviews, identified companies for further action, and recorded the results of the reviews in the NAIC Market Analysis Review System (MARS). Examiners then used a comprehensive guide to complete a more detailed analysis of the identified companies in up to 21 areas of review. This process was used to identify companies for further review up to and including market conduct examinations.

### **2017 Major Accomplishments**

- Underwent a Bureau-wide reorganization designed to enhance consistency in complaint handling and responses, to focus market analysis functions into one unit and to allow for streamlined rate and form review.
- Provided 149 domestic company market regulation analysis reports for the Bureau of Financial Analysis and Examinations.

- Signed participation agreements to assist in four multi-state collaborative Market Conduct Exams by providing state-specific information and assistance to the lead states. Volunteered to act as a lead state in one multi-state collaborative Market Conduct Exam.
- Increased participation in the company complaint access portal to 641 companies. The system has significantly streamlined our complaint process for both consumers and companies. Companies can view, track, and respond to their consumer complaints online. This portal increased efficiencies within the agency by reducing mailing and printing costs as well as reduced the response time for consumers on average 7.4 days.
- Developed and implemented new market conduct business analysis tools to better visualize and analyze market conduct activity for companies conducting business in Wisconsin. This new tool is expected to help streamline OCI's internal market conduct processes and procedures.
- Continued to work closely with the Centers for Medicare & Medicaid Services (CMS) to facilitate insurer, agent, and consumer questions regarding ongoing changes to the Federal Affordable Care Act.
- 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, and the Market Analysis Procedures Working Group to coordinate examinations, improve uniformity in the market conduct examination and analysis process, and work collaboratively with other states.
- Actively participated in the NAIC Market Accreditation Working Group to help facilitate the development of market conduct accreditation standards.
- Reviewed comprehensive health insurance policy form filings and performed health insurer desk audits in order to ensure they are complying with both federal and state requirements.
- Participated in the Market Conduct Annual Statement program, collecting and analyzing data on claims, complaints, and underwriting in life, annuities, homeowner's and auto insurance and using the data as part of the market analysis program.
- Provided technical assistance and support in the updating and revision of a variety of consumer publications available from OCI.
- 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.
- Served on the following NAIC committees, task forces and working groups: Market Information Systems Task Force, Producer Licensing Working Group, the Interstate Insurance Product Regulation Commission, the Market Analysis Procedures Working Group, and the Market Conduct Examination Standards Working Group.

## Policy Submissions and Rate Filings

The following tables summarize the policy submission data for 2016 and 2017. Table I shows the number of policy submissions received in 2016 and 2017 by line of business for each type of insurance. Table II shows the number of rate filings received for each type of insurance.

**Table I**  
**Number of Policy Submissions Received**  
**By Line of Business in 2016 and 2017**

Product Category	Total for 2016	Total for 2017
<b>Health and Life</b>		
Continuing Care Retirement Community	1	4
Credit Accident and Health	0	0
Credit Life	13	2
Group Accident and Health	383	323
Group Annuity	77	56
Group Life	60	58
Health and Life Other	310	311
Health Maintenance Organization	510	327
Individual Accident and Health	143	179
Individual Annuity	117	90
Individual Life	79	51
Annuities Other	28	36
<b>Total Health and Life</b>	<u>1,721</u>	<u>1,437</u>
<b>Property and Casualty</b>		
Aviation	33	30
Bonds	113	137
Commercial Property and Multiperil	307	377
Commercial Motor Vehicle	223	192
Credit Property	16	10
Homeowner's	177	196
Inland Marine	227	218
Liability	1,143	1111
Mortgage Guaranty	2	4
Other Lines	868	747
Personal Farmowner's	51	49
Personal Motor Vehicle	155	101
Property	219	244
Title	19	18
Worker's Compensation	26	26
<b>Total Property and Casualty</b>	<u>3,579</u>	<u>3,460</u>
 <b>Grand Total</b>	 <u>5,300</u>	 <u>4,897</u>

**Table II**  
**Rate Filings Received**  
**By Product Category for 2017**

<b>Accident and Health Section</b>	
Credit Accident and Health	7
Credit Life	15
Health Maintenance Organization	103
Health Other	<u>391</u>
<b>Total Accident and Health Section</b>	<u>516</u>
<b>Property and Casualty Section</b>	
Aviation	10
Bonds	120
Commercial Property and Multiperil	372
Commercial Motor Vehicle	293
Credit Property	12
Homeowner's	271
Inland Marine	71
Liability	672
Mortgage Guaranty	24
Other Lines	195
Personal Farmowner's	67
Property	278
Personal Motor Vehicle	306
Title	12
Worker's Compensation	<u>24</u>
<b>Total Property and Casualty Section</b>	<u>2,727</u>
<b>Grand Total</b>	<u><b>3,243</b></u>

## Trends in Complaints

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 email, or in writing. To be considered a formal complaint that initiates an inquiry or investigation, a complaint must be in writing. The data presented is based upon formal complaints.

In 2017, the highest number of calls and complaints OCI received were regarding health insurance. Within this topic, the most common inquiry was about how to obtain coverage. The most common complaint was about claim handling. Additionally, OCI continued to receive questions regarding the implementation of federal laws related to health insurance. OCI also continued to receive complaints and inquiries about health insurance options, primarily limited benefit policies, and short-term medical policies that include coverage limitations for the consumers who purchased the policies. OCI received a significant number of complaints involving self-funded health plans over which OCI has limited jurisdiction. 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 the open enrollment.

The following tables summarize the Bureau's complaint data. Table I shows a comparison of complaint activity over the last six years.

In addition to the formal complaints, the Bureau also handled over 20,000 general inquiries or requests for information in 2017. Most inquiries were by telephone, with the remainder being written communications, including email, and in person.

Table II shows 2016 and 2017 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. Claim problems accounted for 51% of the complaints. Policyholder service was the second most common reason for filing a complaint.

Table III shows the basis for complaints. Claim problems were involved in 51.5% of the complaints. Policyholder service was the second most common reason for filing a complaint.

**Table I**  
**Total Complaint Files**

Year	Received	Closed
2012	6,120	6,633
2013	4,144	4,634
2014	3,801	4,100
2015	3,508	3,780
2016	3,756	4,014
2017	3,568	4,085

	2012	2013	2014	2015	2016	2017
Health	2,700	1,749	1,771	1,612	1,793	1,586
P&C	2,405	3,018	966	1,435	1,362	1,469
Life	558	472	332	349	648	425
Annuities	142	122	161	135	123	87

**Table II**  
**Complaints Filed By Type of Insurance\***

	<b>2016</b>	<b>2017</b>
<b>Accident and Health</b>		
Group Accident and Health	811	742
Individual Accident and Health	807	644
Medicare Supplement	11	110
Long-Term Care	<u>56</u>	<u>90</u>
<b>Total Accident and Health</b>	<b><u>1,793</u></b>	<b><u>1,586</u></b>
<b>Property and Casualty</b>		
Automobile	635	708
Homeowner's, Tenant's, Farmowner's	358	384
Fire, Allied Lines, Other Property	92	74
General Liability/Liability	38	41
Worker's Compensation	114	98
All Other Lines	<u>125</u>	<u>164</u>
<b>Total Property and Casualty</b>	<b><u>1,362</u></b>	<b><u>1,469</u></b>
<b>Life, Including Credit and Annuities</b>	<u>598</u>	<u>512</u>
<b>Grand Total</b>	<b><u>3,753</u></b>	<b><u>3,567</u></b>

\* A complaint may involve more than one type of insurance.

**Table III**  
**Reasons for Complaints\***

<b>Basis for Complaint</b>	<b>Through 4th Quarter 2016</b>	<b>Percent of Total</b>	<b>Through 4th Quarter 2017</b>	<b>Percent of Total</b>
Claim Handling	2,269	47.7%	2,220	51.5%
Policyholder Service	1,491	31.3	1,135	26.3
Marketing and Sales	537	11.3	462	10.7
Underwriting	459	9.7	493	11.4

\* A complaint may have more than one basis.

The Bureau of Market Regulation 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 2017, the office assisted complainants in recovering \$4,267,973 from insurers as follows:

**Table IV**  
**Amounts Recovered for Complainants by Types of Coverage and Complaint Reason**

Coverage Type	Claim Handling	Policyholder Service	Marketing and Sales	Underwriting	Total
Group Health	\$ 706,790	\$ 57,741	\$ 880	\$ 2,089	\$ 767,500
Ind. Accident and Health	750,692	38,783	3,121	4,656	797,252
Automobile	328,442	5,410	30	117	333,999
Life, Including Credit and Annuities	423,541	168,946	579,313	7,184	1,178,984
Homeowner's, Tenant's, Farmowners	753,359	1,257	76	0	754,692
Fire, Allied Lines, Other Property	250,402	91,634	4,353	0	346,380
General Liability/Liability	25,000	1,353	0	0	26,353
All Other Lines	<u>54,149</u>	<u>3,206</u>	<u>2,415</u>	<u>17,079</u>	<u>62,803</u>
<b>Total</b>	<u><u>\$3,292,376</u></u>	<u><u>\$368,330</u></u>	<u><u>\$590,188</u></u>	<u><u>\$17,079</u></u>	<u><u>\$4,267,973</u></u>

Complainants may appeal the results of the Bureau's complaint determination when the complaints were not resolved to the complainant's satisfaction. The appeal gives the complainants an opportunity to have their complaint reviewed by the office's management staff or to provide additional information. Table V below reflects the complaint appeal activity. Due to the low number of complaint appeals, trend analysis is difficult. However, complaint appeals are reviewed by agency management to ensure consumers are provided a complete explanation of the decision surrounding their complaint.

**Table V**  
**\*\*2017 Complaint Appeals Filed by Section**

	Accident & Health	Property & Casualty	Life & Annuities	Worker's Compensation	Misc.	Total
Number of Complaint Files						
Appealed in 2017*	18	50	3	3	5	79

\* Appeal status regarding complaints received in the period of review. The miscellaneous category includes Warranty & Service Contracts.

\*\* The Bureau of Market Regulation has recently undergone reorganization as represented above.

**Table VI**  
**Complainant Survey**  
**2017**

Survey Cards Sent	618
Survey Cards Returned	181
Response Rate	29%

**Results**

1. How did you hear about the Office of the Commissioner of Insurance?					
Word of Mouth	42				
Insurance Agent	28				
Insurance Company	18				
Internet	25				
Phone Book	2				
Lawyer	15				
Health Care Provider	17				
Other	41				
		<b>Yes</b>	<b>%</b>	<b>No</b>	<b>%</b>
2. How satisfied are you with the response from our office regarding your complaint?	144	79.56%	37	20.44%	
3. How satisfied are you that your complaint was handled fairly/thoroughly by our staff?	147	81.22%	34	18.78%	
4. How do you feel about the explanation given by our office regarding your complaint investigation?	137	75.69%	44	24.31%	
5. If you called or had correspondence with our office, did you find the interaction with OCI staff positive and professional?	145	80.11%	36	19.89%	
6. If you had another insurance matter, what is the likelihood you would contact OCI again?	155	85.64%	26	14.36%	
7. How satisfied are you regarding the outcome of your complaint investigation?	172	95.03%	9	4.97%	
8. If you are not satisfied with the outcome of your complaint investigation, was the explanation given by our staff sufficient and clear?	156	86.19%	25	13.81%	
9. Would you recommend OCI to anyone else regarding their insurance matter?	158	87.29%	23	12.71%	
10. How would you rate your overall experience with the complaint process with OCI?	152	83.98%	29	16.02%	

## Managed Care Specialist

OCI's managed care specialist, who serves as an ombudsman for consumers who have questions or problems with their managed care plans, is assigned to the Bureau of Market Regulation. 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

Under Wisconsin 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 2017 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 website at [oci.wi.gov/Documents/Consumers/PI-203.pdf](http://oci.wi.gov/Documents/Consumers/PI-203.pdf).

IRO	Total Received	Total Declined	Number Adv. Det.	Number Exp. Treatment Det.	Number Both Adv. and Exp. Treatment Det.	Number Pre-existing Det.	Number Rescissions	Number (%) Rever	Number (%) Partially Reversed	Number (%) Upheld
Advanced Medical Reviews	0	0	0	0	0	0	0	0	0	0
IPRO	0	0	0	0	0	0	0	0	0	0
Maximus	5	2	2	0	0	0	1	1 (33.3%)	0	2 (66.6%)
MCMC	1	0	1	0	0	0	0	0	0	1 (100%)
Medical Consult. Network	0	0	0	0	0	0	0	0	0	0
Med. Rev. Institute of America	23	1	16	6	0	0	0	6 (27.3%)	0	16 (72.7%)
National Med. Rev.	3	0	3	0	0	0	0	2 (66.6%)	0	1 (33.3%)
Permedion	0	0	0	0	0	0	0	0	0	0
Prest & Assoc.	0	0	0	0	0	0	0	0	0	0
<b>Totals</b>	<b>32</b>	<b>3</b>	<b>22</b>	<b>6</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>9 (31.1%)</b>	<b>0</b>	<b>20 (68.9%)</b>

The independent review program began in 2002. Beginning in 2012, most health plans were required to follow the independent review process outlined in federal law. Independent reviews performed under the federal law may not be included in the reports submitted by the Wisconsin-certified IROs. 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.

	<b>Total</b>	<b>Upheld</b>	<b>Reversed</b>
2013	43	81.4%	18.6%
2014	49	77.6	22.4
2015	54	66.7	33.3
2016	45	76.2	23.8
2017	29	68.9	31.1

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

**IROs Newly Certified**

None

**IROs Recertified**

IPRO  
 Medical Consultants  
 Network, Inc.  
 National Medical  
 Reviews, Inc.  
 Prest & Assoc.

## **Agent Licensing Section**

Agent Licensing is responsible for reviewing and issuing insurance licenses to individual intermediaries, brokers, navigators, business entities, managing general agents, employee benefit plan administrators, and registration of certified application counselors. Agent Licensing provides oversight of the professional licensing testing services and administration of prelicensing and continuing education programs.

As of December 31, 2017, there were 152,847 licensed individual intermediaries and 6,901 intermediary firms. In 2017, there were 9,519 examinations administered to candidates seeking a resident intermediary license.

Wisconsin processed the following in 2017:

- 997 Firm Initial Applications
- 1643 Firm Renewal Applications
- 30,288 Individual Initial Applications
- 42,193 Individual Renewal Applications
- 40,678 Individual Contact Changes
- 211,388 Individual Agent Appointments
- 142,077 Individual Terminations of Agent Appointments
- 15 Approved Education Provider Applications
- 1,553 Education Course Applications

- Wisconsin continues to create more uniform standards and establish best practices to better service all individuals and business entities regulated by OCI.
- Continued to enhance the transmission and processing of information and notifications using the National Insurance Producer Registry (NIPR) which benefited both individuals and business entities in processing applications, appointments, and licensing updates.
- Continued to enhance electronic services to allow licensees to have access to managing and maintaining their license electronically, providing the most accurate, up-to-date information available.
- Continued the comprehensive review and updating of all business rules to ensure that the automated licensing systems utilize current and correct business rules and are functioning properly.
- Continued to monitor implementation of National Association of Registered Agents and Brokers (NARAB) through the National Association of Insurance Commissioners (NAIC) and the National Insurance Producer Registry (NIPR).
- Participated in the NAIC's Producer Licensing Task Force committee. The goal of this committee is to improve the effectiveness and efficiency of the state licensing process resulting in uniformity through increased coordination, automation, standardization, and reciprocity.

## **Rate Review**

The Office of the Commissioner of Insurance is responsible for enforcing the Wisconsin health insurance laws and thereby regulating the commercial health insurance market in Wisconsin. Rooted in the Wisconsin insurance laws is an approach to insurance regulation that supports functional competition. Functional competition is defined as competition wherein all participants, including consumers, have access to the market on a level playing field. Functional competition in the marketplace supports the pricing of health insurance products at premium rates that reasonably reflect the medical costs, demographics and utilization patterns of health care delivery in Wisconsin, and is therefore critical to a well-functioning market. In keeping with the mission of OCI to protect Wisconsin's insurance consumers and fulfill its obligation to enforce the Wisconsin insurance laws, OCI is committed to support the many strengths of the market as it exists today and facilitate continued competition in the market in the years to come.

Prior to September 1, 2011, Wisconsin required that individual health insurance rates used to develop premiums for individual policies be filed with OCI. There was no standard filing format in place. Rates used to develop premiums for group policies were not

required to be filed. Beginning September 1, 2011, Wisconsin requires that health insurance rates used to develop premiums for individual policies, including individually underwritten policies sold through associations, and fully insured group policies issued to employers with 2 -50 employees (small group policies) be filed with OCI. Filings are required to be submitted in a standardized format. Filings are reviewed for compliance with all applicable laws and regulations, as well as to determine whether there is any indication the premium rates filed are unreasonable. The Wisconsin insurance laws provide that rates are not unreasonable if a sufficient level of functional competition exists in the market. Rate filings made with OCI are generally available for public viewing on the OCI website.

The OCI Rate Review Team is responsible for establishing and enforcing rate filing requirements, reviewing comprehensive individual and small group rate filings, and monitoring trends in the Wisconsin comprehensive health insurance marketplace.

In 2017, Wisconsin had a competitive comprehensive health insurance market with 19 companies offering individual coverage, 28 companies offering small group coverage, and 27 companies offering large group coverage.

## **VI. Financial and Statistical Data**



## **Notes to Tables**

The financial information was obtained from NAIC database downloaded on May 15, 2018, for those companies filing electronically with NAIC and annual statements filed with OCI for those companies not filing electronically with NAIC. The tables report the financial position of companies licensed to do business in Wisconsin as of December 31, 2017, and the results of their 2017 operations. Companies in rehabilitation and liquidation may not be included in the financial data.

Table A includes individual entities which may possess multiple licenses. An example would be entities which have a Service Contract Provider, Warranty Plan Administrator, and Vehicle Protection Plan license. Risk Retention Groups are required to register with this office pursuant to the Federal Liability Risk Retention Act of 1986. They are not issued a license to write direct business in Wisconsin.

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 business written in Wisconsin by Domestic Surplus Lines insurers on an unauthorized basis is excluded from Tables B, D, E, and the Wisconsin portion of the Table F. These premiums were included in the nationwide amounts reported in Tables C and F. This adjustment was necessary as one insurer converted to a Domestic Surplus Lines insurer with both authorized and unauthorized business in 2017. The total unauthorized premium excluded was \$19,795.

Tables B, D, and G include non-health premiums written and benefits paid reported for Life insurers filing on the health blank. In Table D, the premiums written were included in Other and benefits paid were included in All Other Benefits due to lack of detail of the information filed. Life premiums totaling \$3,249,745 were not included in Table E due to the lack of detail in the information provided.

Direct premiums written in Table E includes insurers with negative premiums written. This may result in premiums written for the 20 ranked insurers in certain lines of business to be greater than all insurers writing that line of business.

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

**Wisconsin Operations** columns report the direct premiums and losses for Wisconsin-only business for 2017. **Nationwide Operations** columns report the net premiums and losses for all operations for 2017.

**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.

**Net Loss Ratio** is equal to net losses incurred plus net loss adjustment expenses incurred, divided by net premiums earned.

**Expense Ratio** is equal to underwriting expenses divided by net premiums written. The loss ratio is determined based on net premiums earned as losses occur randomly throughout the policy term which matches the period the premiums are earned. The expense ratio is determined using net premiums written, because most underwriting expenses (commissions, home office underwriting, and clerical expenses) are incurred at the time the policy is written, not evenly throughout the policy term.

**Wisconsin Direct Loss Ratio** is a pure loss ratio equal to the direct losses incurred divided by the direct premiums earned for Wisconsin business. This ratio does not include Loss Adjustment Expenses. For insurers with small direct premiums earned, this ratio may not be a meaningful representation of their overall operations. Negative losses incurred would result from the company overestimating the cost to settle open claims as of the end of the prior year or the receipt of salvage or other recoveries from claims paid in prior years which were in excess of amounts incurred for the current year claims.

**TABLE A**  
**Summary of Insurers Authorized to Write Insurance in Wisconsin**  
**as of December 31, 2017**  
**Counts by Type and Domicile**

TYPE OF COMPANY	DOMESTIC COMPANIES	NONDOMESTIC COMPANIES	TOTAL
<b>REGULATED ENTITIES</b>			
STOCK LIFE AND HEALTH	25	381	406
MUTUAL LIFE AND HEALTH	3	21	24
FRATERNALS	5	36	41
HEALTH MAINTENANCE ORGANIZATIONS	23	0	23
OTHER HEALTH INSURERS	17	0	17
DOMESTIC SURPLUS LINES	2	0	2
STOCK PROPERTY AND CASUALTY	80	759	839
MUTUAL PROPERTY AND CASUALTY	34	60	94
RECIPROCAL EXCHANGES	0	16	16
TOWN MUTUALS	54	0	54
SUBTOTAL	243	1,273	1,516
<b>OTHER ENTITIES SUBJECT TO LIMITED REGULATION *</b>			
CARE MANAGEMENT ORGANIZATIONS	5	0	5
CONTINUING CARE RETIREMENT COMMUNITIES	22	1	23
LIFE SETTLEMENT PROVIDER	0	11	11
MOTOR CLUBS	0	26	26
SERVICE CONTRACT PROVIDER	50	102	152
VEHICLE PROTECTION PLANS	0	32	32
WARRANTY PLANS	10	103	113
SUBTOTAL	87	275	362
<b>GRAND TOTAL</b>	<b>330</b>	<b>1,548</b>	<b>1,878</b>

**TABLE B**  
**2017 Summary of Wisconsin Operations of All Insurers by Type of Company**

TYPE OF COMPANY	DIRECT PREMIUM WRITTEN *	DIRECT BENEFITS PAID *	
STOCK LIFE AND HEALTH	\$14,073,001,484	\$13,702,905,863	
MUTUAL LIFE AND HEALTH	1,778,554,393	2,069,836,344	
FRATERNALS	972,050,852	825,494,919	
<b>TOTALS</b>	<b>\$16,823,606,729</b>	<b>\$16,598,237,126</b>	
TYPE OF COMPANY	DIRECT PREMIUM EARNED	DIRECT LOSSES PAID	LOSS RATIO
HEALTH MAINTENANCE ORGANIZATIONS	\$ 9,296,475,665	\$ 8,159,425,959	88
OTHER HEALTH INSURERS	1,468,844,155	1,268,952,469	86
STOCK PROPERTY AND CASUALTY	7,408,967,863	4,044,121,660	55
MUTUAL PROPERTY AND CASUALTY	3,034,804,508	1,709,290,986	56
RECIPROCAL EXCHANGES	348,697,712	228,547,936	66
TOWN MUTUALS	58,991,135	34,676,697	59
<b>TOTALS</b>	<b>\$21,616,781,038</b>	<b>\$15,445,015,707</b>	<b>71</b>

\* See Notes to Tables.

**TABLE C**  
**2017 Summary of Nationwide**  
**Financial Operations of Wisconsin Insurers**

**LIFE AND HEALTH INSURERS**

ASSETS	\$391,502,770,131
CAPITAL AND SURPLUS	37,073,814,856
NET PREMIUMS AND ANNUITY CONSIDERATIONS	53,193,442,039
NET BENEFITS INCURRED	50,485,649,548
NET INCOME	2,756,351,664
DIRECT PREMIUMS, ANNUITY CONSIDERATIONS, AND DEPOSITS	54,558,014,871

**PROPERTY AND CASUALTY INSURERS**

ASSETS	\$ 85,506,165,939
CAPITAL AND SURPLUS	32,594,002,348
NET EARNED PREMIUMS	26,085,695,145
NET LOSSES INCURRED	15,736,112,379
NET INCOME	1,684,900,942
DIRECT PREMIUMS WRITTEN	30,538,751,574

**HEALTH MAINTENANCE ORGANIZATIONS**  
**AND OTHER HEALTH INSURERS**

ASSETS	\$ 4,978,690,363
CAPITAL AND SURPLUS	2,271,781,130
NET EARNED PREMIUMS	15,549,780,708
NET LOSSES INCURRED	13,133,406,529
NET INCOME	444,745,977
DIRECT PREMIUMS WRITTEN	15,584,291,419

**ALL INSURERS COMBINED**

ASSETS	\$481,987,626,433
CAPITAL AND SURPLUS	71,939,598,334
NET PREMIUMS AND ANNUITY CONSIDERATIONS	53,193,442,039
NET BENEFITS INCURRED	50,485,649,548
NET EARNED PREMIUMS	41,635,475,853
NET LOSSES INCURRED	28,869,518,908
NET INCOME	4,885,998,583
DIRECT PREMIUMS, ANNUITY CONSIDERATIONS, AND DEPOSITS	100,681,057,864

**TABLE D**  
**2017 Summary of Wisconsin Operations**  
**of All Insurers by Line of Insurance**

LINE OF INSURANCE	DIRECT PREMIUMS AND DEPOSITS*
LIFE INSURANCE	
ORDINARY	\$2,682,283,878
CREDIT	9,426,424
GROUP	674,052,510
INDUSTRIAL	2,914,127
TOTAL	\$3,368,676,939
ANNUITIES	\$5,383,655,491
DEPOSITS	598,960,829
OTHER	1,186,153,200

BENEFIT TYPE	DIRECT BENEFITS AND DIVIDENDS PAID*
DIVIDENDS	\$ 543,162,363
DEATH BENEFITS	1,925,783,092
ANNUITY BENEFITS	1,871,156,582
ALL OTHER BENEFITS	7,330,147,653

LINE OF INSURANCE	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
ACCIDENT AND HEALTH			
GROUP	\$ 9,937,497,731	\$ 8,595,583,371	86
CREDIT	13,698,412	5,978,292	44
INDIVIDUAL	7,466,923,427	6,249,772,915	84
TOTAL	\$17,418,119,570	\$14,851,334,578	85
MULTIPLE PERIL			
FARMOWNERS	\$ 182,590,915	\$ 142,978,720	78
HOMEOWNERS	1,396,072,440	821,408,907	59
COMMERCIAL	694,154,890	388,215,697	56
TOTAL	\$ 2,272,818,245	\$ 1,352,603,324	60
AUTOMOBILE			
PRIVATE PASSENGER CARS	\$ 3,059,468,111	\$ 1,930,279,829	63
COMMERCIAL VEHICLES	567,635,711	331,043,420	58
TOTAL	\$ 3,627,103,822	\$ 2,261,323,249	62

\* See Notes to Tables.

**TABLE D (continued)**

<b>LINE OF INSURANCE</b>	<b>DIRECT PREMIUMS EARNED</b>	<b>DIRECT LOSSES INCURRED</b>	<b>LOSS RATIO</b>
ALL OTHER LINES			
FIRE	\$ 168,378,854	\$ 68,008,546	40
MEDICAL MALPRACTICE	69,951,879	(4,737,368)	(7)
WORKERS COMPENSATION	1,975,127,584	1,114,251,896	56
EXCESS WORKERS COMPENSATION	9,002,504	11,867,327	132
OTHER LIABILITY	821,085,473	290,599,611	35
FIDELITY	22,793,507	6,734,228	30
SURETY	59,806,974	333,844	1
CREDIT	19,222,372	3,387,641	18
TITLE	193,298,473	1,893,547	1
MORTGAGE GUARANTY	103,962,575	5,973,648	6
ALL OTHER	942,242,547	458,723,398	49
<b>TOTAL</b>	<b>\$4,384,872,742</b>	<b>\$1,957,036,318</b>	<b>45</b>

**Table E**

**Wisconsin Market Shares**  
**(Business of 2017)**



*Wisconsin Insurance Report Business of 2017*  
*Financial and Statistical Data, Table E*

**ORDINARY LIFE**

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	NORTHWESTERN MUTUAL LIFE INS CO THE	19.3	\$ 438,818,218
2	THRIVENT FINANCIAL FOR LUTHERANS	8.0	181,923,767
3	LINCOLN NATIONAL LIFE INS CO THE	4.6	105,829,286
4	PRUCO LIFE INS CO	3.1	70,049,120
5	AMERICAN FAMILY LIFE INS CO	3.1	69,611,956
6	JOHN HANCOCK LIFE INS CO (USA)	2.9	65,055,010
7	STATE FARM LIFE & ACCIDENT ASSUR CO	3.1	59,945,172
8	MASSACHUSETTS MUTUAL LIFE INS CO	2.6	48,734,205
9	NEW YORK LIFE INS CO	2.1	43,595,214
10	PACIFIC LIFE INS CO	1.9	39,444,784
11	BRIGHTHOUSE LIFE INS CO	1.7	34,082,400
12	PROTECTIVE LIFE INS CO	1.5	33,382,280
13	AXA EQUITABLE LIFE INS CO	1.5	32,682,929
14	AMERICAN GENERAL LIFE INS CO	1.4	31,874,283
15	MINNESOTA LIFE INS CO	1.4	31,478,772
16	PRIMERICA LIFE INS CO	1.4	26,727,386
17	GUARDIAN LIFE INS CO OF AMER THE	1.2	26,604,316
18	CATHOLIC FINANCIAL LIFE	1.2	26,318,658
19	AMERICAN INCOME LIFE INS CO	1.1	24,548,063
20	UNITED OF OMAHA LIFE INS CO	1.1	24,315,926
<b>TOTALS FOR 20 RANKED INSURERS</b>		62.1	\$1,415,021,745
<b>TOTALS FOR 342 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$2,277,027,388

**CREDIT LIFE**

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	CMFG LIFE INS CO	28.6	\$ 2,695,312
2	MERIT LIFE INS CO	14.5	1,369,552
3	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	12.6	1,189,980
4	AMERICAN HEALTH & LIFE INS CO	11.2	1,059,213
5	MINNESOTA LIFE INS CO	10.8	1,017,539
6	PEKIN LIFE INS CO	10.0	939,057
7	AMERICAN REPUBLIC INS CO	4.1	384,707
8	AMERICAN NATIONAL INS CO	2.5	232,155
9	PROTECTIVE LIFE INS CO	2.3	213,124
10	AMERICAN MODERN LIFE INS CO	1.4	131,555
11	AMERICAN BANKERS LIFE ASSUR CO OF FL	1.1	101,842
12	PAVONIA LIFE INS CO OF MI	0.7	69,430
13	PLATEAU INSURANCE CO	0.5	50,412
14	INDIVIDUAL ASSURANCE CO LIFE HEALTH & ACCIDENT	0.1	6,041
15	CENTURION LIFE INS CO	0.1	4,748
16	ZALE LIFE INS CO	0.0	1,826
17	SECURIAN LIFE INS CO	0.0	689
18	UNITED STATES LIFE INS CO IN THE CITY OF NY THE	0.0	57
19	FINANCIAL AMERICAN LIFE INS CO	0.0	(267)
20	AMERICAN GENERAL LIFE INS CO	0.0	(1,510)
<b>TOTALS FOR 20 RANKED INSURERS</b>		100.4	\$ 9,465,462
<b>TOTALS FOR 23 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$ 9,426,424

*Wisconsin Insurance Report Business of 2017*  
*Financial and Statistical Data, Table E*

**GROUP LIFE**

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	MINNESOTA LIFE INS CO	15.8	\$ 105,975,124
2	METROPOLITAN LIFE INS CO	11.5	77,534,433
3	PRUDENTIAL INSURANCE CO OF AMER THE	7.6	50,924,790
4	NATIONAL GUARDIAN LIFE INS CO	5.4	36,474,533
5	MASSACHUSETTS MUTUAL LIFE INS CO	4.4	29,778,870
6	UNUM LIFE INS CO OF AMER	4.3	28,587,864
7	NEW YORK LIFE INS CO	3.7	24,863,034
8	HARTFORD LIFE & ACCIDENT INS CO	3.7	24,791,776
9	LIFE INSURANCE CO OF NORTH AMER	2.9	19,819,934
10	LINCOLN NATIONAL LIFE INS CO THE	2.6	17,228,586
11	SECURIAN LIFE INS CO	2.3	15,612,540
12	HOMESTEADERS LIFE CO	2.3	15,149,864
13	RELIASTAR LIFE INS CO	2.1	13,813,642
14	SUN LIFE ASSUR CO OF CN	2.0	13,233,535
15	PEKIN LIFE INS CO	1.9	12,880,038
16	PHYSICIANS LIFE INS CO	1.9	12,698,465
17	STANDARD INSURANCE CO	1.9	12,562,307
18	RELIANCE STANDARD LIFE INS CO	1.9	12,538,203
19	PRINCIPAL LIFE INS CO	1.5	10,347,559
20	UNICARE LIFE & HEALTH INS CO	1.4	9,588,503
<b>TOTALS FOR 20 RANKED INSURERS</b>		81.0	\$ 544,403,600
<b>TOTALS FOR 157 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$ 672,187,249

**ANNUITIES**

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	JACKSON NATIONAL LIFE INS CO	8.0	\$ 427,638,696
2	THRIVENT FINANCIAL FOR LUTHERANS	7.8	418,173,283
3	VOYA RETIREMENT INS & ANNUITY CO	5.2	276,900,506
4	ATHENE ANNUITY & LIFE CO	5.2	275,973,782
5	PRUDENTIAL INSURANCE CO OF AMER THE	4.5	238,961,964
6	LINCOLN NATIONAL LIFE INS CO THE	4.4	236,205,248
7	PACIFIC LIFE INS CO	4.0	214,824,540
8	ALLIANZ LIFE INS CO OF NORTH AMER	3.6	193,358,257
9	MASSACHUSETTS MUTUAL LIFE INS CO	3.2	171,842,393
10	AXA EQUITABLE LIFE INS CO	3.2	170,900,682
11	NORTHWESTERN MUTUAL LIFE INS CO THE	2.8	148,846,283
12	AMERICAN UNITED LIFE INS CO	2.7	146,997,344
13	NEW YORK LIFE INS & ANNUITY CORP	2.7	146,400,857
14	FORETHOUGHT LIFE INS CO	2.4	127,911,792
15	TEACHERS INSURANCE & ANNUITY ASSN OF AMER	2.4	127,882,974
16	AMERICAN GENERAL LIFE INS CO	2.1	111,779,371
17	BRIGHTHOUSE LIFE INS CO	2.1	110,652,046
18	PRUCO LIFE INS CO	2.0	104,475,058
19	METROPOLITAN LIFE INS CO	1.9	102,369,685
20	RIVERSOURCE LIFE INS CO	1.9	101,832,744
<b>TOTALS FOR 20 RANKED INSURERS</b>		72.1	\$3,853,927,505
<b>TOTALS FOR 223 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$5,347,661,146

*Wisconsin Insurance Report Business of 2017*  
*Financial and Statistical Data, Table E*

**F I R E**

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	AUTO-OWNERS INSURANCE CO	8.5	\$ 14,427,334
2	WEST BEND MUTUAL INS CO	7.6	12,841,424
3	FOREMOST INSURANCE CO GRAND RAPIDS MI	5.0	8,473,938
4	ACUITY A MUTUAL INS CO	5.0	8,438,166
5	FACTORY MUTUAL INS CO	4.2	7,074,913
6	AMERICAN HOME ASSUR CO	3.5	5,905,855
7	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	3.3	5,577,993
8	TRAVELERS INDEMNITY CO THE	3.0	5,003,009
9	TRAVELERS PROPERTY CSLTY CO OF AMER	2.8	4,795,799
10	ZURICH AMERICAN INS CO	2.3	3,843,735
11	LIBERTY MUTUAL FIRE INS CO	2.0	3,447,093
12	AFFILIATED F M INS CO	1.9	3,229,628
13	CONTINENTAL CASUALTY CO	1.8	3,094,535
14	CINCINNATI INSURANCE CO THE	1.8	3,038,902
15	MUNICIPAL PROPERTY INS CO	1.7	2,947,978
16	STANDARD GUARANTY INS CO	1.7	2,801,322
17	EMPLOYERS MUTUAL CSLTY CO	1.6	2,683,665
18	GERMANTOWN MUTUAL INS CO	1.5	2,572,986
19	AMERICAN GUARANTEE & LIABILITY INS CO	1.3	2,253,534
20	ALLIANZ GLOBAL RISKS US INS CO	1.2	1,949,552
<b>TOTALS FOR 20 RANKED INSURERS</b>		61.7	\$ 104,401,361
<b>TOTALS FOR 273 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$ 169,218,191

**F A R M O W N E R S M U L T I P L E P E R I L**

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	RURAL MUTUAL INS CO	35.1	\$ 65,062,940
2	AMERICAN FAMILY MUTUAL INS CO SI	12.5	23,124,999
3	HASTINGS MUTUAL INS CO	8.9	16,467,340
4	SECURA INSURANCE A MUTUAL CO	7.8	14,427,625
5	MT MORRIS MUTUAL INS CO	5.3	9,796,647
6	STATE FARM FIRE & CSLTY CO	3.8	7,071,541
7	WISCONSIN MUTUAL INS CO	3.5	6,439,798
8	MCMILLAN-WARNER MUTUAL INS CO	3.4	6,357,290
9	WILSON MUTUAL INS CO	3.2	5,965,589
10	NATIONWIDE AGRIBUSINESS INS CO	2.8	5,274,947
11	AUTO-OWNERS INSURANCE CO	2.7	4,927,381
12	MUTUAL OF WAUSAU INS CORP	2.0	3,764,086
13	MAPLE VALLEY MUTUAL INS CO	1.6	2,931,283
14	GERMANTOWN MUTUAL INS CO	1.1	2,114,751
15	OWNERS INSURANCE CO	0.9	1,606,924
16	LITTLE BLACK MUTUAL INS CO	0.7	1,244,164
17	HOMESTEAD MUTUAL INS CO	0.6	1,037,399
18	EAGLE POINT MUTUAL INS CO	0.5	999,049
19	ELLINGTON MUTUAL INS CO	0.5	983,896
20	FARMINGTON MUTUAL INS CO	0.5	884,470
<b>TOTALS FOR 20 RANKED INSURERS</b>		97.4	\$ 180,482,119
<b>TOTALS FOR 50 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$ 185,239,120

*Wisconsin Insurance Report Business of 2017  
Financial and Statistical Data, Table E*

**HOMEOWNERS MULTIPLE PERIL**

<b>RANK</b>	<b>INSURER</b>	<b>% OF MARKET</b>	<b>PREMIUMS WRITTEN</b>
1	AMERICAN FAMILY MUTUAL INS CO SI	18.7	\$ 264,658,761
2	STATE FARM FIRE & CSLTY CO	16.5	233,348,005
3	ACUITY A MUTUAL INS CO	4.9	69,324,872
4	WEST BEND MUTUAL INS CO	4.2	60,143,709
5	AUTO-OWNERS INSURANCE CO	3.8	53,275,148
6	ERIE INSURANCE CO	2.8	39,742,874
7	WAUSAU GENERAL INS CO	1.9	26,723,224
8	SECURA SUPREME INS CO	1.9	26,573,921
9	ALLSTATE VEHICLE & PROP INS CO	1.6	23,302,594
10	WISCONSIN MUTUAL INS CO	1.6	22,727,203
11	AUTO CLUB INS ASSN	1.6	22,301,977
12	FARMERS INSURANCE EXCHANGE	1.4	19,713,734
13	UNITED SERVICES AUTOMOBILE ASSN	1.4	19,249,139
14	BADGER MUTUAL INS CO	1.3	18,988,560
15	ERIE INSURANCE EXCHANGE	1.3	18,882,674
16	HOMESITE INSURANCE CO	1.3	17,885,754
17	RURAL MUTUAL INS CO	1.2	17,542,089
18	GERMANTOWN MUTUAL INS CO	1.1	15,561,550
19	AMERICAN FAMILY INS CO	1.1	15,520,878
20	FARMERS AUTOMOBILE INS ASSN THE	1.1	15,381,425
<b>TOTALS FOR 20 RANKED INSURERS</b>		70.6	\$1,000,848,091
<b>TOTALS FOR 170 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$1,418,274,066

**COMMERCIAL MULTIPLE PERIL**

<b>RANK</b>	<b>INSURER</b>	<b>% OF MARKET</b>	<b>PREMIUMS WRITTEN</b>
1	AMERICAN FAMILY MUTUAL INS CO SI	6.1	\$ 42,947,203
2	SOCIETY INSURANCE A MUTUAL CO	5.8	40,395,537
3	RURAL MUTUAL INS CO	4.3	30,128,849
4	SECURA INSURANCE A MUTUAL CO	4.2	29,508,335
5	ACUITY A MUTUAL INS CO	4.1	28,852,798
6	CINCINNATI INSURANCE CO THE	3.4	23,919,565
7	OWNERS INSURANCE CO	3.2	22,376,145
8	ERIE INSURANCE EXCHANGE	3.2	22,066,503
9	FEDERAL INSURANCE CO	3.1	21,454,077
10	STATE FARM FIRE & CSLTY CO	2.9	20,334,672
11	WEST BEND MUTUAL INS CO	2.7	18,611,384
12	CHURCH MUTUAL INS CO	2.1	14,599,000
13	TRAVELERS PROPERTY CSLTY CO OF AMER	2.1	14,412,453
14	GENERAL CASUALTY CO OF WI	2.0	14,029,720
15	AUTO-OWNERS INSURANCE CO	2.0	13,724,353
16	GERMANTOWN MUTUAL INS CO	1.9	13,155,594
17	CHARTER OAK FIRE INS CO THE	1.8	12,671,853
18	WILSON MUTUAL INS CO	1.6	11,529,584
19	INTEGRITY MUTUAL INS CO	1.6	11,224,957
20	PHILADELPHIA INDEMNITY INS CO	1.5	10,742,561
<b>TOTALS FOR 20 RANKED INSURERS</b>		59.6	\$ 416,685,143
<b>TOTALS FOR 272 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$ 699,210,706

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**MEDICAL MALPRACTICE**

<b>RANK</b>	<b>INSURER</b>	<b>% OF MARKET</b>	<b>PREMIUMS WRITTEN</b>
1	PROASSURANCE CASUALTY CO	35.3	\$ 24,631,062
2	MMIC INSURANCE INC	14.5	10,145,505
3	CONTINENTAL CASUALTY CO	14.1	9,813,726
4	MEDICAL PROTECTIVE CO THE	11.0	7,673,549
5	PROSELECT INSURANCE CO	5.8	4,071,049
6	AMERICAN CASUALTY CO OF READING PA	3.0	2,065,190
7	WISCONSIN HEALTH CARE LIABILITY INS PLAN	2.9	2,046,824
8	NCMIC INSURANCE CO	2.9	2,043,550
9	PREFERRED PROFESSIONAL INS CO	1.8	1,233,440
10	PODIATRY INSURANCE CO OF AMER	1.2	830,697
11	CINCINNATI INSURANCE CO THE	1.2	810,600
12	PHARMACISTS MUTUAL INS CO	1.0	711,124
13	LIBERTY INSURANCE UNDERWRITERS INC	1.0	675,626
14	ACE AMERICAN INS CO	0.9	656,640
15	DOCTORS COMPANY AN INTERINSURANCE EXCHANGE THE	0.9	600,695
16	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	0.5	374,905
17	ZURICH AMERICAN INS CO	0.3	219,457
18	ASPEN AMERICAN INS CO	0.3	205,490
19	CHURCH MUTUAL INS CO	0.3	177,105
20	ISMIE MUTUAL INS CO	0.2	135,073
<b>TOTALS FOR 20 RANKED INSURERS</b>		99.0	\$ 69,121,307
<b>TOTALS FOR 38 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$ 69,840,068

**GROUP ACCIDENT & HEALTH**

<b>RANK</b>	<b>INSURER</b>	<b>% OF MARKET</b>	<b>PREMIUMS WRITTEN</b>
1	UNITEDHEALTHCARE INSURANCE CO	11.1	\$ 1,122,374,130
2	UNITY HEALTH PLANS INS CORP	8.5	861,030,557
3	DEAN HEALTH PLAN INC	8.5	855,387,182
4	BLUE CROSS BLUE SHIELD OF WI	7.1	711,901,483
5	SECURITY HEALTH PLAN OF WI INC	5.3	539,137,022
6	HUMANA INSURANCE CO	4.8	483,314,789
7	WEA INSURANCE CORP	4.7	469,748,081
8	COMPCARE HEALTH SERVICES INS CORP	4.5	449,790,040
9	SIERRA HEALTH & LIFE INS CO INC	3.9	388,112,762
10	GROUP HEALTH COOPERATIVE OF SOUTH CENTRAL WI	3.3	336,540,595
11	CHILDRENS COMMUNITY HEALTH PLAN INC	2.4	237,878,874
12	GUNDERSEN HEALTH PLAN INC	2.3	236,018,530
13	PHYSICIANS PLUS INS CORP	2.3	231,066,185
14	UNITEDHEALTHCARE OF WI INC	2.2	225,337,540
15	WISCONSIN PHYSICIANS SERVICE INS CORP	2.2	224,545,195
16	MEDICA INSURANCE CO	2.2	218,580,262
17	DELTA DENTAL OF WI INC	2.0	200,250,594
18	NETWORK HEALTH PLAN	1.5	152,425,533
19	HUMANA WISCONSIN HEALTH ORGANIZATION INS CORP	1.2	121,399,316
20	HEALTHPARTNERS INSURANCE CO	1.1	114,300,190
<b>TOTALS FOR 20 RANKED INSURERS</b>		81.2	\$ 8,179,138,860
<b>TOTALS FOR 239 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$10,078,458,916

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**CREDIT ACCIDENT & HEALTH**

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	CMFG LIFE INS CO	41.1	\$ 5,232,654
2	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	11.8	1,507,413
3	AMERICAN HEALTH & LIFE INS CO	11.3	1,437,469
4	MINNESOTA LIFE INS CO	9.1	1,156,413
5	MERIT LIFE INS CO	8.0	1,022,696
6	PEKIN LIFE INS CO	6.5	829,053
7	AMERICAN REPUBLIC INS CO	3.1	398,443
8	AMERICAN NATIONAL INS CO	2.7	340,783
9	PROTECTIVE LIFE INS CO	2.1	264,185
10	CENTRAL STATES INDEMNITY CO OF OMAHA	1.1	139,740
11	AMERICAN BANKERS INS CO OF FL	0.9	110,363
12	AMERICAN MODERN LIFE INS CO	0.7	82,958
13	PAVONIA LIFE INS CO OF MI	0.5	64,977
14	AMERICAN SECURITY INS CO	0.5	62,168
15	PLATEAU INSURANCE CO	0.4	56,793
16	AMERICAN BANKERS LIFE ASSUR CO OF FL	0.4	47,409
17	CENTURION LIFE INS CO	0.1	8,148
18	INDIVIDUAL ASSURANCE CO LIFE HEALTH & ACCIDENT	0.1	7,608
19	TRANSAMERICA CASUALTY INS CO	0.1	7,554
20	AMERICAN GENERAL LIFE INS CO	0.0	3,051
<b>TOTALS FOR 20 RANKED INSURERS</b>		100.4	\$ 12,779,878
<b>TOTALS FOR 28 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$ 12,722,650

**INDIVIDUAL ACCIDENT & HEALTH**

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	UNITEDHEALTHCARE OF WI INC	23.2	\$1,749,937,589
2	SECURITY HEALTH PLAN OF WI INC	9.1	683,164,696
3	NETWORK HEALTH INS CORP	7.5	561,522,667
4	HUMANA INSURANCE CO	6.7	505,199,145
5	MOLINA HEALTHCARE OF WI INC	6.5	490,940,829
6	DEAN HEALTH PLAN INC	5.2	388,413,002
7	COMPCARE HEALTH SERVICES INS CORP	4.6	349,816,374
8	INDEPENDENT CARE HEALTH PLAN	3.0	228,286,080
9	WISCONSIN PHYSICIANS SERVICE INS CORP	2.4	182,750,008
10	HUMANA WISCONSIN HEALTH ORGANIZATION INS CORP	2.3	175,471,219
11	COMMON GROUND HEALTHCARE COOPERATIVE	2.2	162,403,188
12	NETWORK HEALTH PLAN	1.9	146,331,190
13	CARE IMPROVEMENT PLUS WI INS CO	1.7	130,501,208
14	CARE WISCONSIN HEALTH PLAN INC	1.7	129,734,323
15	UNITY HEALTH PLANS INS CORP	1.3	96,134,103
16	GROUP HEALTH COOPERATIVE OF EAU CLAIRE	1.2	88,956,381
17	BLUE CROSS BLUE SHIELD OF WI	1.1	82,086,324
18	AETNA LIFE INS CO	0.9	64,497,654
19	SILVERSCRIPT INSURANCE CO	0.8	62,814,186
20	AMERICAN FAMILY LIFE ASSUR CO OF COLUMBUS	0.8	62,462,920
<b>TOTALS FOR 20 RANKED INSURERS</b>		84.2	\$6,341,423,086
<b>TOTALS FOR 303 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$7,534,002,439

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**WORKERS COMPENSATION**

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	WEST BEND MUTUAL INS CO	8.0	\$ 156,206,201
2	ACUITY A MUTUAL INS CO	5.0	98,505,844
3	TRAVELERS PROPERTY CSLTY CO OF AMER	3.8	75,153,285
4	SOCIETY INSURANCE A MUTUAL CO	3.6	70,466,264
5	TRAVELERS INDEMNITY CO OF CT THE	3.6	70,104,092
6	ACE FIRE UNDERWRITERS INS CO	3.5	67,611,392
7	ZURICH AMERICAN INS CO	3.3	64,346,853
8	SENTRY CASUALTY CO	3.2	62,829,010
9	SECURA INSURANCE A MUTUAL CO	2.9	55,928,003
10	UNITED WISCONSIN INS CO	2.6	50,858,022
11	TWIN CITY FIRE INS CO	2.3	44,496,754
12	EMCASCO INSURANCE CO	2.2	43,247,546
13	SENTRY INSURANCE A MUTUAL CO	2.1	40,640,652
14	NEW HAMPSHIRE INS CO	2.0	39,421,976
15	OLD REPUBLIC INS CO	1.8	34,834,310
16	RURAL MUTUAL INS CO	1.8	34,351,313
17	SFM MUTUAL INS CO	1.7	32,613,571
18	EMPLOYERS MUTUAL CSLTY CO	1.6	31,535,954
19	ACCIDENT FUND INS CO OF AMER	1.3	25,706,108
20	AMERICAN ZURICH INS CO	1.3	24,685,150
<b>TOTALS FOR 20 RANKED INSURERS</b>		57.3	\$1,123,542,300
<b>TOTALS FOR 309 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$1,959,628,074

**EXCESS WORKERS COMPENSATION**

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	SAFETY NATIONAL CSLTY CORP	28.4	\$ 2,541,294
2	ACE AMERICAN INS CO	22.7	2,026,971
3	WISCONSIN MUNICIPAL MUTUAL INS CO	12.7	1,135,014
4	TRAVELERS PROPERTY CSLTY CO OF AMER	12.5	1,114,167
5	ZURICH AMERICAN INS CO	6.9	612,959
6	OLD REPUBLIC INS CO	6.5	579,180
7	ARCH INSURANCE CO	5.8	514,248
8	SENTRY INSURANCE A MUTUAL CO	3.4	305,724
9	HARTFORD CASUALTY INS CO	2.8	250,414
10	LM INSURANCE CORP	0.9	78,046
11	XL SPECIALTY INS CO	(0.5)	(43,620)
12	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	(0.9)	(77,879)
13	EMPLOYERS MUTUAL CSLTY CO	(1.1)	(94,937)
<b>TOTALS FOR 13 RANKED INSURERS</b>		100.0	\$ 8,941,581
<b>TOTALS FOR 13 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$ 8,941,581

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**OTHER LIABILITY**

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	WEST BEND MUTUAL INS CO	7.2	\$ 60,457,483
2	FEDERAL INSURANCE CO	4.9	41,064,799
3	AMERICAN FAMILY MUTUAL INS CO SI	4.7	39,213,608
4	ACUITY A MUTUAL INS CO	3.9	32,530,698
5	ZURICH AMERICAN INS CO	3.5	28,866,322
6	TRAVELERS PROPERTY CSLTY CO OF AMER	3.1	26,296,895
7	VIRGINIA SURETY CO INC	3.0	25,422,454
8	CUMIS INSURANCE SOCIETY INC	2.6	21,973,699
9	STATE FARM FIRE & CSLTY CO	2.5	21,134,335
10	TRAVELERS CASUALTY & SURETY CO OF AMER	2.4	19,727,948
11	CINCINNATI INSURANCE CO THE	2.3	18,895,121
12	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	2.3	18,802,654
13	CONTINENTAL CASUALTY CO	2.0	16,550,728
14	CONTINENTAL INSURANCE CO THE	1.8	15,310,699
15	ATLANTIC SPECIALTY INS CO	1.4	11,535,068
16	ACE AMERICAN INS CO	1.3	10,912,733
17	EMPLOYERS MUTUAL CSLTY CO	1.3	10,519,921
18	SECURA INSURANCE A MUTUAL CO	1.0	8,614,515
19	LEAGUE OF WI MUNICIPALITIES MUTUAL INS	1.0	8,439,701
20	GREAT AMERICAN INS CO	0.9	7,856,479
<b>TOTALS FOR 20 RANKED INSURERS</b>		53.2	\$ 444,125,860
<b>TOTALS FOR 415 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$ 835,269,226

**PRIVATE PASSENGER CARS**

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	AMERICAN FAMILY MUTUAL INS CO SI	15.4	\$ 479,960,319
2	STATE FARM MUTUAL AUTOMOBILE INS CO	14.0	436,598,968
3	ARTISAN AND TRUCKERS CSLTY CO	9.0	280,885,168
4	PROGRESSIVE UNIVERSAL INS CO	7.4	231,687,923
5	ALLSTATE PROPERTY & CSLTY INS CO	3.8	118,965,531
6	ACUITY A MUTUAL INS CO	3.6	111,547,681
7	GEICO CASUALTY CO	3.3	104,147,352
8	ERIE INSURANCE EXCHANGE	3.0	94,104,600
9	WEST BEND MUTUAL INS CO	3.0	92,535,186
10	AMERICAN FAMILY INS CO	2.1	63,968,870
11	MID-CENTURY INSURANCE CO	1.8	56,072,414
12	LM GENERAL INS CO	1.4	42,836,179
13	WISCONSIN MUTUAL INS CO	1.3	41,614,239
14	OWNERS INSURANCE CO	1.3	40,725,234
15	SECURA SUPREME INS CO	1.2	38,817,897
16	RURAL MUTUAL INS CO	1.2	36,132,479
17	AUTO CLUB GROUP INS CO	1.2	35,866,433
18	STATE FARM FIRE & CSLTY CO	1.0	31,421,398
19	AMERICAN STANDARD INS CO OF WI	0.9	29,303,702
20	FARMERS AUTOMOBILE INS ASSN THE	0.9	28,840,598
<b>TOTALS FOR 20 RANKED INSURERS</b>		77.0	\$2,396,032,171
<b>TOTALS FOR 174 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$3,113,449,108

**COMMERCIAL VEHICLES**

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	ACUITY A MUTUAL INS CO	8.5	\$ 49,170,494
2	GREAT WEST CSLTY CO	7.2	42,055,891
3	WEST BEND MUTUAL INS CO	6.8	39,575,541
4	ARTISAN AND TRUCKERS CSLTY CO	4.9	28,377,734
5	SECURA INSURANCE A MUTUAL CO	4.1	24,073,163
6	RURAL MUTUAL INS CO	2.5	14,722,434
7	CINCINNATI INSURANCE CO THE	2.2	12,501,630
8	INTEGRITY MUTUAL INS CO	2.1	12,093,269
9	ZURICH AMERICAN INS CO	1.9	11,118,780
10	TRAVELERS INDEMNITY CO OF CT THE	1.7	10,122,559
11	EMPLOYERS MUTUAL CSLTY CO	1.7	9,719,225
12	SOCIETY INSURANCE A MUTUAL CO	1.6	9,051,196
13	OWNERS INSURANCE CO	1.5	8,731,188
14	SENTRY SELECT INS CO	1.4	8,299,249
15	AUTO-OWNERS INSURANCE CO	1.4	8,213,738
16	ERIE INSURANCE EXCHANGE	1.4	8,126,402
17	TRAVELERS INDEMNITY CO THE	1.4	8,037,489
18	SENTRY INSURANCE A MUTUAL CO	1.4	8,018,876
19	NORTHLAND INSURANCE CO	1.4	7,972,887
20	AMERICAN FAMILY MUTUAL INS CO SI	1.1	6,278,454
<b>TOTALS FOR 20 RANKED INSURERS</b>		56.1	\$ 326,260,199
<b>TOTALS FOR 306 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$ 581,408,498

**FIDELITY**

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	FEDERAL INSURANCE CO	21.8	\$ 5,011,325
2	TRAVELERS CASUALTY & SURETY CO OF AMER	16.8	3,871,273
3	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	7.9	1,824,339
4	CUMIS INSURANCE SOCIETY INC	6.2	1,418,984
5	GREAT AMERICAN INS CO	4.6	1,061,610
6	WEST BEND MUTUAL INS CO	3.1	706,422
7	FIDELITY AND DEPOSIT CO OF MD	2.7	616,750
8	BERKLEY REGIONAL INS CO	2.6	604,212
9	CONTINENTAL CASUALTY CO	2.1	480,360
10	ZURICH AMERICAN INS CO	2.0	460,724
11	AXIS INSURANCE CO	1.9	445,258
12	EMPLOYERS MUTUAL CSLTY CO	1.9	443,962
13	SECURITY NATIONAL INS CO	1.7	402,042
14	WESTERN SURETY CO	1.7	401,895
15	ATLANTIC SPECIALTY INS CO	1.6	376,014
16	HANOVER INSURANCE CO THE	1.6	372,695
17	OHIO CASUALTY INS CO THE	1.5	343,990
18	HARTFORD FIRE INS CO	1.4	325,954
19	ACUITY A MUTUAL INS CO	1.2	278,697
20	SOUTHWEST MARINE & GENERAL INS CO	1.2	271,924
<b>TOTALS FOR 20 RANKED INSURERS</b>		85.6	\$ 19,718,430
<b>TOTALS FOR 117 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$ 23,036,559

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**S U R E T Y**

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	TRAVELERS CASUALTY & SURETY CO OF AMER	13.7	\$ 8,238,165
2	LIBERTY MUTUAL INS CO	10.7	6,436,277
3	FIDELITY AND DEPOSIT CO OF MD	9.8	5,883,954
4	WESTERN SURETY CO	7.6	4,600,982
5	GRANITE RE INC	5.1	3,077,713
6	WEST BEND MUTUAL INS CO	3.8	2,280,425
7	CONTINENTAL CASUALTY CO	3.3	2,011,348
8	MERCHANTS BONDING CO (MUTUAL)	3.2	1,934,744
9	EVERGREEN NATIONAL INDEMNITY CO	3.2	1,904,939
10	OLD REPUBLIC SURETY CO	3.0	1,812,859
11	NORTH AMERICAN SPECIALTY INS CO	2.7	1,630,656
12	HUDSON INSURANCE CO	2.6	1,588,552
13	OHIO CASUALTY INS CO THE	2.6	1,571,071
14	HANOVER INSURANCE CO THE	2.5	1,488,734
15	WESTCHESTER FIRE INS CO	1.9	1,152,607
16	ATLANTIC SPECIALTY INS CO	1.7	1,049,253
17	FEDERAL INSURANCE CO	1.4	872,418
18	HARTFORD FIRE INS CO	1.4	823,180
19	LEXON INSURANCE CO	1.3	767,852
20	INTERNATIONAL FIDELITY INS CO	1.1	664,747
<b>TOTALS FOR 20 RANKED INSURERS</b>		82.7	\$ 49,790,476
<b>TOTALS FOR 117 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$ 60,207,245

**C R E D I T**

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	OHIO INDEMNITY CO	16.7	\$ 3,286,939
2	EULER HERMES NORTH AMER INS CO	15.7	3,089,379
3	AMERICAN NATIONAL PROP & CSLTY CO	12.1	2,374,688
4	GREAT AMERICAN INS CO	11.2	2,211,058
5	ATRAIUS TRADE CREDIT INS INC	8.5	1,665,298
6	OLD REPUBLIC INS CO	7.5	1,485,241
7	GREAT AMERICAN ASSUR CO	6.8	1,337,935
8	COFACE NORTH AMER INS CO	5.0	980,299
9	ARCH INSURANCE CO	3.7	724,295
10	US SPECIALTY INS CO	2.5	499,723
11	AMERICAN BANKERS INS CO OF FL	2.3	448,232
12	AMERICAN SECURITY INS CO	1.8	352,350
13	FIRST COLONIAL INS CO	1.5	302,926
14	QBE INSURANCE CORP	1.2	238,058
15	KNIGHTBROOK INSURANCE CO	1.1	219,406
16	CUMIS INSURANCE SOCIETY INC	0.7	145,260
17	WESCO INSURANCE CO	0.7	131,967
18	ATLANTIC SPECIALTY INS CO	0.5	97,558
19	ALLIED WORLD SPECIALTY INS CO	0.3	50,500
20	ACE AMERICAN INS CO	0.1	26,209
<b>TOTALS FOR 20 RANKED INSURERS</b>		99.8	\$ 19,667,321
<b>TOTALS FOR 29 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$ 19,699,451

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T I T L E			
RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	FIRST AMERICAN TITLE INS CO	40.4	\$ 78,854,007
2	CHICAGO TITLE INS CO	21.9	42,850,711
3	STEWART TITLE GUARANTY CO	10.6	20,796,135
4	OLD REPUBLIC NATL TITLE INS CO	9.6	18,757,298
5	FIDELITY NATIONAL TITLE INS CO	6.8	13,269,988
6	COMMONWEALTH LAND TITLE INS CO	5.2	10,228,239
7	ATTORNEYS TITLE GUARANTY FUND INC	2.6	4,994,326
8	WESTCOR LAND TITLE INS CO	1.1	2,060,705
9	NORTH AMERICAN TITLE INS CO	0.7	1,329,675
10	WFG NATIONAL TITLE INS CO	0.6	1,090,725
11	AMERICAN GUARANTY TITLE INS CO	0.3	571,930
12	NATIONAL TITLE INS OF NY INC	0.2	458,760
13	TITLE RESOURCES GUARANTY CO	0.0	63,418
14	ENTITLE INSURANCE CO	0.0	1,560
15	REAL ADVANTAGE TITLE INS CO	0.0	470
<b>TOTALS FOR 15 RANKED INSURERS</b>		100.0	\$ 195,327,947
<b>TOTALS FOR 15 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$ 195,327,947

M O R T G A G E   G U A R A N T Y			
RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	MORTGAGE GUARANTY INS CORP	30.3	\$ 33,454,374
2	UNITED GUARANTY RESIDENTIAL INS CO	16.6	18,362,246
3	ARCH MORTGAGE INS CO	14.9	16,428,104
4	GENWORTH MORTGAGE INS CORP	13.4	14,797,073
5	RADIAN GUARANTY INC	9.7	10,661,627
6	ESSENT GUARANTY INC	7.8	8,652,370
7	NATIONAL MORTGAGE INS CORP	4.0	4,369,927
8	PMI MORTGAGE INS CO	1.2	1,332,065
9	UNITED GUARANTY MORTGAGE INDEMNITY CO	1.0	1,155,792
10	REPUBLIC MORTGAGE INS CO	0.9	987,643
11	ARCH MORTGAGE GUARANTY CO	0.1	60,968
12	MGIC CREDIT ASSUR CORP	0.0	22,973
13	ARCH MORTGAGE ASSUR CO	0.0	9,030
14	MGIC INDEMNITY CORP	0.0	56
<b>TOTALS FOR 14 RANKED INSURERS</b>		100.0	\$ 110,294,248
<b>TOTALS FOR 14 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$ 110,294,248



**Table F**

**2017 Financial Data**  
**of**  
**Property and Casualty Insurers**

**Includes: Fire and Casualty Insurers**  
**Reciprocal Exchanges**  
**Title Insurers**



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	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	% LOSS RATIO	% EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	% PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
1ST AUTO & CSLTY INS CO	\$ 25,481	\$ 10,955	\$ (238)	\$ 22,504	\$ 13,261	74	34	\$ 8,374	\$ 3,352	40	
21ST CENTURY ADVANTAGE INS CO	29,636	29,666	340	0	0	0	0	0	(1)	0	
21ST CENTURY ASSUR CO	70,491	70,445	644	0	0	0	0	0	0	0	
21ST CENTURY CENTENNIAL INS CO	601,137	601,059	5,104	0	0	0	0	3,399	2,258	66	
21ST CENTURY CSLTY CO	12,453	12,453	73	0	0	0	0	0	0	0	
21ST CENTURY INDEMNITY INS CO	69,280	69,261	1,745	0	0	0	0	0	0	0	
21ST CENTURY INS CO	997,852	996,135	24,018	0	0	0	0	0	0	0	
21ST CENTURY NATL INS CO	25,405	25,405	1,140	0	0	0	0	0	0	0	
21ST CENTURY NORTH AMER INS CO	594,567	572,064	7,547	0	1,418	0	0	913	850	93	
21ST CENTURY PREMIER INS CO	289,311	289,293	4,566	0	0	0	0	0	0	0	
21ST CENTURY SECURITY INS CO	200,768	200,610	1,995	0	0	0	0	0	0	0	
ACA FINANCIAL GUARANTY CORP	266,916	56,333	14,265	18,825	5,144	53	999	448	0	0	
ACADIA INSURANCE CO	164,250	53,587	798	0	0	0	0	673	587	87	
ACCEPTANCE CASUALTY INS CO	162,478	67,232	302	54,498	33,088	73	31	0	0	0	
ACCEPTANCE INSURANCE CO	11,428	2,985	(4,828)	0	3,326	0	0	0	0	0	
ACCIDENT FUND GENERAL INS CO	250,796	72,196	5,068	0	0	0	0	2,468	483	20	
ACCIDENT FUND INS CO OF AMER	3,664,536	994,709	126,339	1,271,574	619,695	60	25	23,976	14,243	59	
ACCIDENT FUND NATL INS CO	194,622	83,554	7,020	0	0	0	0	8,318	4,770	57	
ACCREDITED SURETY & CSLTY CO INC	148,717	54,463	3,387	8,466	81	2	110	5	1	27	
ACE AMERICAN INS CO	13,605,973	2,531,807	401,018	1,972,891	1,398,869	84	17	40,286	37,472	93	
ACE FIRE UNDERWRITERS INS CO	119,883	78,071	1,353	10,664	7,561	84	17	71,818	47,262	66	
ACE PROPERTY & CSLTY INS CO	8,693,130	1,970,320	157,854	1,866,248	1,323,254	84	17	25,698	10,574	41	
ACIG INSURANCE CO	503,402	142,971	4,897	70,130	36,704	76	41	33	27	81	
ACSTAR INSURANCE CO	52,610	23,596	1,629	862	(144)	0	137	2	1	22	
ACUTY A MUTUAL INS CO	3,960,073	1,819,775	145,809	1,334,332	695,796	62	31	418,490	194,860	47	
ADDISON INSURANCE CO	125,341	48,056	1,522	39,900	24,059	73	30	5,508	2,544	46	
ADM INSURANCE CO	103,097	23,144	(730)	0	0	0	0	19,805	2,872	15	
ADMIRAL INDEMNITY CO	59,498	42,759	881	0	0	0	0	0	0	0	
ADVANTAGE WORKERS COMPENSATION INS CO	508,062	215,494	5,624	68,005	36,006	66	29	119	16	13	
AEGIS SECURITY INS CO	148,679	53,739	(2,820)	85,781	34,856	48	50	1,451	608	42	
AETNA INSURANCE CO OF CT	16,350	15,918	274	0	(18)	0	0	0	0	0	
AFFILIATED F M INS CO	3,163,024	1,779,872	(16,951)	442,217	437,907	103	27	10,584	7,875	74	
AFFIRMATIVE DIRECT INS CO	5,125	5,045	(19)	0	(1)	0	0	0	0	0	
AGCS MARINE INS CO	312,118	196,537	9,976	0	0	0	0	12,567	1,517	12	
AGRI GENERAL INS CO	99,693	87,779	3,804	0	0	0	0	6,445	2,387	37	
AIG ASSURANCE CO	35,075	34,358	906	0	0	0	0	135	1,953	999	
AIG PROPERTY CSLTY CO	444,034	416,757	203,840	0	147,206	0	17	5,115	(2,931)	0	
AIOI NISSAY DOWA INS CO OF AMER	137,734	64,058	2,645	24,899	10,544	63	29	0	0	0	
AIU INSURANCE CO	80,405	77,341	14,774	0	0	0	0	57	45	78	
ALAMANCE INSURANCE CO	466,308	370,495	9,069	28,294	6,175	46	55	0	0	0	
ALEA NORTH AMER INS CO	189,680	54,011	(2,274)	4	(594)	0	999	0	0	0	

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	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	% LOSS RATIO	% EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	% PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
ALL AMERICA INS CO	\$ 291,615	\$ 156,624	\$ 5,763	\$ 101,968	\$ 58,897	65	33	\$ 0	\$ 0	0	
ALLEGHENY CASUALTY CO	36,099	22,641	613	29,394	(1)	0	98	87	1	1	
ALLIANT NATIONAL TITLE INS CO INC	31,438	7,923	2,211	122,867	3,643	3	95	0	0	0	
ALLIANZ GLOBAL RISKS US INS CO	7,625,636	1,850,576	226,946	1,941,626	1,355,998	77	37	13,434	(4,273)	0	
ALLIED EASTERN INDEMNITY CO	95,604	15,493	1,730	20,096	10,603	62	26	2	0	0	
ALLIED INSURANCE CO OF AMER	78,291	14,367	131	0	0	0	0	424	150	35	
ALLIED PROPERTY & CSLTY INS CO	400,342	60,449	2,199	0	0	0	0	2,046	561	27	
ALLIED WORLD INS CO	1,788,067	1,011,616	(12,872)	196,388	124,775	86	29	788	68	9	
ALLIED WORLD NATL ASSUR CO	320,917	153,733	(3,167)	43,642	27,728	86	29	0	0	0	
ALLIED WORLD SPECIALTY INS CO	829,148	419,195	(9,704)	109,104	69,319	86	29	5,604	1,303	23	
ALLMERICA FINANCIAL ALLIANCE INS CO	19,498	19,467	446	0	0	0	0	7	1	21	
ALLMERICA FINANCIAL BENEFIT INS CO	45,311	45,286	778	0	0	0	0	22,125	15,022	68	
ALLSTATE FIRE & CSLTY INS CO	245,101	239,503	3,642	0	0	0	0	0	0	0	
ALLSTATE INDEMNITY CO	115,247	102,774	1,567	0	0	0	0	23,540	13,137	56	
ALLSTATE INSURANCE CO	48,302,495	17,454,431	2,874,412	29,038,805	16,843,476	69	26	13,110	10,386	79	
ALLSTATE NORTHBROOK INDEMNITY CO	59,016	58,688	840	0	0	0	0	0	0	0	
ALLSTATE PROPERTY & CSLTY INS CO	236,692	215,835	3,036	0	0	0	0	132,316	67,522	51	
ALLSTATE VEHICLE & PROP INS CO	63,074	55,154	798	0	0	0	0	21,406	9,923	46	
ALPHA PROPERTY & CSLTY INS CO	30,119	13,358	350	0	0	0	0	1,633	842	52	
ALPS PROPERTY & CSLTY INS CO	131,159	40,707	3,376	31,385	13,294	65	33	8	0	0	
ALTERRA AMERICA INS CO	392,631	223,027	32,570	41,327	(32,822)	0	28	301	(4,472)	0	
AMALGAMATED CASUALTY INS CO	59,711	42,618	(2,709)	11,906	8,209	96	33	122	24	20	
AMBAC ASSURANCE CORP	5,455,654	699,614	123,652	145,053	443,295	360	287	274	0	0	
AMCO INSURANCE CO	959,310	209,819	2,444	0	0	0	0	23,155	9,426	41	
AMERICAN AGRI-BUSINESS INS CO	715,201	31,472	3,685	0	0	0	0	4,629	4,756	103	
AMERICAN AGRICULTURAL INS CO	1,338,904	584,758	(8,565)	354,940	294,151	88	21	0	0	0	
AMERICAN ALTERNATIVE INS CORP	590,271	201,673	32,119	0	0	0	0	10,629	3,413	32	
AMERICAN AUTOMOBILE INS CO	126,009	78,029	763	0	0	0	0	1,373	622	45	
AMERICAN BANKERS INS CO OF FL	2,353,369	561,774	141,535	958,437	425,439	49	36	17,248	7,860	46	
AMERICAN BUSINESS & MERCANTILE INS MUTUAL INC	68,823	32,761	(1,334)	3,619	5,298	170	50	80	231	288	
AMERICAN CASUALTY CO OF READING PA	142,199	142,156	2,258	0	0	0	0	5,309	(996)	0	
AMERICAN COMMERCE INS CO	340,722	101,425	(2,028)	193,742	130,881	80	25	249	45	18	
AMERICAN COMPENSATION INS CO	73,873	54,319	485	0	0	0	0	1,257	990	79	
AMERICAN CONTRACTORS INDEMNITY CO	338,262	128,552	13,731	18,221	(6,299)	0	64	198	82	41	
AMERICAN COUNTRY INS CO	109,734	18,254	(9,061)	53,074	37,175	95	24	518	1,198	231	
AMERICAN ECONOMY INS CO	72,348	68,768	1,236	0	0	0	0	229	513	224	
AMERICAN EMPIRE INS CO	21,471	20,959	1,928	0	0	0	0	0	0	0	
AMERICAN EQUITY SPECIALTY INS CO	78,429	27,328	1,928	22,377	13,011	70	29	0	0	0	
AMERICAN FAMILY HOME INS CO	423,195	178,368	(2,539)	173,379	93,390	60	47	4,534	3,388	75	
AMERICAN FAMILY INS CO	64,773	24,208	589	0	0	0	0	58,654	46,524	79	

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	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	% LOSS RATIO	% EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	% PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
AMERICAN FAMILY MUTUAL INS CO SI	\$ 17,157,398	\$ 6,631,365	\$ 103,336	\$ 8,190,801	\$ 5,385,016	77	29	\$ 890,067	\$ 506,429	57	
AMERICAN FIRE & CSLTY CO	46,176	40,699	568	0	0	0	0	1,843	543	29	
AMERICAN GUARANTEE & LIABILITY INS CO	259,192	184,499	4,316	0	0	0	0	19,125	12,302	64	
AMERICAN GUARANTY TITLE INS CO	38,736	28,913	5,583	34,886	847	2	83	585	0	0	
AMERICAN HALLMARK INS CO OF TX	423,522	131,803	776	122,747	81,945	79	27	20	10	51	
AMERICAN HEALTHCARE INDEMNITY CO	21,559	21,500	153	0	0	0	0	0	0	0	
AMERICAN HOME ASSUR CO	25,639,683	6,237,820	(393,215)	5,170,216	4,400,218	96	32	4,844	2,829	58	
AMERICAN INSURANCE CO THE	112,651	66,673	(855)	0	0	0	0	1,025	5,366	523	
AMERICAN INTERSTATE INS CO	1,234,544	382,061	65,478	278,523	143,200	60	23	14,120	8,840	63	
AMERICAN MERCURY INS CO	368,729	175,434	26,648	172,244	105,690	72	27	90	77	85	
AMERICAN MINING INS CO	40,800	26,361	547	0	0	0	0	316	134	42	
AMERICAN MODERN HOME INS CO	1,030,651	378,757	(8,348)	305,019	164,297	60	47	3,520	969	28	
AMERICAN MODERN PROP & CSLTY INS CO	34,092	16,941	128	3,211	1,729	60	47	2,821	1,293	46	
AMERICAN MODERN SELECT INS CO	222,311	59,462	2,756	32,107	17,294	60	47	952	687	72	
AMERICAN NATIONAL GENERAL INS CO	109,493	65,480	(1,300)	39,452	28,646	87	24	22	(42)	0	
AMERICAN NATIONAL PROP & CSLTY CO	1,417,974	656,461	13,448	586,183	379,205	74	28	6,487	4,303	66	
AMERICAN PET INS CO	75,918	37,190	7,507	196,800	125,628	73	20	902	573	63	
AMERICAN PHYSICIANS ASSUR CORP	159,672	154,359	10,913	(580)	(2,094)	86	0	0	0	0	
AMERICAN RELIABLE INS CO	219,221	84,449	(2,523)	59,217	40,638	82	40	385	234	61	
AMERICAN ROAD INS CO THE	711,891	270,395	9,527	160,567	145,186	95	4	2,940	809	28	
AMERICAN SECURITY INS CO	1,376,300	506,280	91,832	888,821	484,477	62	54	714	103	14	
AMERICAN SELECT INS CO	271,522	123,744	(260)	91,751	55,864	73	35	1,159	960	83	
AMERICAN SENTINEL INS CO	43,270	17,834	2,657	28,593	11,615	47	49	405	487	120	
AMERICAN SOUTHERN HOME INS CO	135,287	47,306	18	25,686	13,836	60	47	405	487	120	
AMERICAN SOUTHERN INS CO	115,430	43,348	6,252	53,661	26,885	64	31	43	3	8	
AMERICAN STANDARD INS CO OF OH	12,957	8,738	476	0	0	0	0	0	0	0	
AMERICAN STANDARD INS CO OF WI	400,916	347,635	4,482	0	0	0	0	31,566	14,289	45	
AMERICAN STATES INS CO	143,479	133,003	1,506	0	0	0	0	173	228	132	
AMERICAN STATES PREFERRED INS CO	23,480	22,307	313	0	0	0	0	0	0	0	
AMERICAN STRATEGIC INS CORP	1,223,091	508,148	(22,712)	681,828	422,557	71	32	7,180	3,202	45	
AMERICAN SUMMIT INS CO	40,922	22,778	742	26,350	14,454	62	37	0	0	0	
AMERICAN WEST INS CO	18,126	12,409	429	12,500	8,326	69	25	0	0	0	
AMERICAN ZURICH INS CO	332,783	234,895	3,553	0	0	0	0	25,184	17,221	68	
AMERIPRISE INSURANCE CO	50,061	48,347	1,036	0	0	0	0	0	0	0	
AMERISURE INSURANCE CO	875,049	241,788	2,091	243,006	144,700	74	30	5,344	3,864	72	
AMERISURE MUTUAL INS CO	2,369,792	982,512	35,849	542,713	323,164	74	30	6,375	7,424	116	
AMERISURE PARTNERS INS CO	88,197	23,981	(237)	24,301	14,470	74	30	(7)	4	0	
AMERITRUST INSURANCE CORP	13,840	12,579	408	0	0	0	0	104	(41)	0	
AMEX ASSURANCE CO	218,166	175,830	53,432	177,779	73,873	46	13	984	1,105	112	
AMGUARD INSURANCE CO	878,837	168,663	20,083	181,636	88,837	58	25	660	211	32	
AMICA MUTUAL INS CO	5,384,567	2,669,490	82,743	2,182,457	1,513,005	80	23	10,912	5,234	48	

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	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	% LOSS RATIO	% EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	% PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
AMTRUST INSURANCE CO OF KS INC	\$ 106,212	\$ 63,878	\$ 29,324	\$ 68,541	\$ 42,762	74	0	\$ 1,601	\$ 670	42	
ANSUR AMERICA INS CO	121,209	46,733	4,302	49,353	24,851	59	32	203	112	55	
ANTHEM INSURANCE COMPANIES INC	3,337,567	1,186,422	419,978	6,933,808	5,982,127	88	4	24,484	19,842	81	
ARAG INSURANCE CO	82,901	61,315	13,178	85,171	37,701	46	33	301	121	40	
ARCH INDEMNITY INS CO	102,265	31,013	4,198	0	0	0	0	0	0	0	
ARCH INSURANCE CO	3,921,865	929,779	71,116	(555,608)	(688,641)	132	0	24,777	13,169	53	
ARCH MORTGAGE ASSUR CO	18,953	18,525	1,003	184	49	29	140	9	(4)	0	
ARCH MORTGAGE GUARANTY CO	50,884	49,178	(17)	183	6	4	497	61	0	0	
ARCH MORTGAGE INS CO	2,134,562	471,932	12,121	236,327	32,618	18	17	15,658	492	3	
ARGONAUT GREAT CENTRAL INS CO	40,778	27,316	464	0	0	0	0	25	(22)	0	
ARGONAUT INSURANCE CO	1,820,449	872,777	2,708	241,414	106,087	71	36	2,343	931	40	
ARGONAUT-MIDWEST INSURANCE CO	22,851	17,776	268	0	0	0	0	67	18	27	
ARMED FORCES INS EXCHANGE	139,427	67,541	2,050	69,057	36,375	65	40	423	148	35	
ARROWOOD INDEMNITY CO	1,210,991	183,203	(58,122)	(468)	15,268	0	0	0	(389)	0	
ARTISAN AND TRUCKERS CSLTY CO	346,215	65,604	5,243	49,607	30,384	70	19	307,584	179,992	59	
ASHMERE INSURANCE CO	17,998	6,719	(2,167)	4,378	2,211	73	32	0	0	0	
ASPEN AMERICAN INS CO	903,887	506,276	(5,481)	93,387	73,492	96	15	2,065	953	46	
ASSOCIATED INDEMNITY CORP	106,420	90,018	679	0	0	0	0	348	819	235	
ASSURED GUARANTY CORP	3,126,710	2,073,166	219,137	123,308	98,896	113	284	353	0	0	
ASSURED GUARANTY MUNICIPAL CORP	5,479,610	2,253,871	152,389	202,426	317,348	164	44	1,245	0	0	
ATAIN INSURANCE CO	88,196	52,159	1,499	13,537	8,171	87	30	0	0	0	
ATLANTA INTERNATIONAL INS CO	96,234	26,979	8,958	9,805	7,397	78	11	301	221	74	
ATLANTIC SPECIALTY INS CO	2,259,603	618,053	(118,941)	549,755	330,415	85	40	10,918	5,017	46	
ATRIADIUS TRADE CREDIT INS INC	117,524	64,492	3,270	19,339	5,647	34	64	1,724	326	19	
ATTORNEYS TITLE GUARANTY FUND INC	71,059	49,828	2,473	60,783	1,280	2	122	4,991	276	6	
AUSTIN MUTUAL INS CO	59,214	49,512	4,672	0	0	0	0	7,751	4,461	58	
AUTO CLUB GROUP INS CO	365,642	130,050	5,309	148,846	94,367	72	28	36,223	22,448	62	
AUTO CLUB INS ASSN	4,292,874	1,924,019	158,435	1,573,518	997,783	72	28	33,542	17,666	53	
AUTO-OWNERS INSURANCE CO	15,390,436	10,633,741	444,996	3,409,562	1,768,081	59	31	131,882	79,126	60	
AUTOMOBILE INSURANCE CO OF HARTFORD CT THE	1,028,393	305,893	22,843	306,570	178,245	70	29	1,199	1,174	98	
AVEMCO INSURANCE CO	87,625	56,168	2,969	25,007	10,298	51	41	728	865	119	
AXA ART INS CORP	12,734	10,820	(997)	(1,003)	(456)	54	0	0	0	0	
AXA INSURANCE CO	237,471	135,434	10,045	52,746	13,931	37	65	3,532	567	16	
AXIS INSURANCE CO	1,465,290	544,673	(29,837)	339,794	240,722	77	39	9,731	1,096	11	
AXIS REINSURANCE CO	3,227,427	966,807	(9,835)	611,763	449,592	79	34	97	(36)	0	
AXIS SPECIALTY INS CO	63,653	51,122	(207)	7	1,504	999	999	0	(10)	0	
BADGER MUTUAL INS CO	180,682	69,910	2,680	89,606	52,711	71	30	45,101	26,253	58	
BALBOA INSURANCE CO	77,881	78,012	204	(111)	1,497	0	0	(4)	2	0	
BANKERS INSURANCE CO	149,431	77,914	(2,731)	34,318	15,209	56	64	14	0	0	
BANKERS STANDARD INS CO	762,895	167,779	4,480	159,964	113,422	84	17	5,309	3,590	68	
BAR PLAN MUTUAL INS CO THE	41,913	15,644	(1,519)	9,451	3,258	86	42	16	0	0	

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PROPERTY/CASUALTY INSURER (000s OMITTED)											
BCS INSURANCE CO	\$ 276,645	\$ 146,972	\$ 13,937	\$ 99,932	\$ 54,714	58	28	\$ 2,161	\$ 856	40	
BEAZLEY INSURANCE CO INC	317,074	120,097	(899)	61,743	33,644	59	47	2,650	2,126	80	
BEDIVERE INSURANCE CO	240,144	107,965	(2,940)	99	(4,140)	999	999	0	903	0	
BENCHMARK INSURANCE CO	347,312	98,757	11,276	55,410	26,321	60	15	3,260	2,112	65	
BERKLEY INSURANCE CO	18,358,562	5,479,603	698,862	5,647,681	2,676,435	60	33	3,015	418	14	
BERKLEY NATIONAL INS CO	145,876	51,149	845	0	0	0	0	9,738	2,964	30	
BERKLEY REGIONAL INS CO	762,859	727,993	13,224	0	0	0	0	2,301	1,101	48	
BERKSHIRE HATHAWAY ASSUR CORP	2,223,494	1,799,814	421,273	56,983	11,349	20	13	0	0	0	
BERKSHIRE HATHAWAY DIRECT INS CO	151,810	135,789	2,059	451	329	109	52	32	23	71	
BERKSHIRE HATHAWAY HOMESTATE INS CO	2,938,509	1,660,728	272,661	462,340	228,053	61	21	4,584	917	20	
BERKSHIRE HATHAWAY SPECIALTY INS CO	4,950,467	3,749,637	46,286	307,162	225,666	85	26	2,601	1,202	46	
BITCO GENERAL INS CORP	943,623	293,636	15,741	328,154	196,792	74	26	1,848	622	34	
BITCO NATIONAL INS CO	427,648	155,810	24,217	33,527	19,468	76	17	2,551	1,612	63	
BLUE RIDGE INDEMNITY CO	6,850	6,758	0	0	0	0	0	0	0	0	
BLUESHORE INSURANCE CO	68,971	17,897	1,889	9,337	2,486	27	136	0	0	0	
BOND SAFEGUARD INS CO	90,803	39,378	6,543	43,986	6,888	21	59	2	0	0	
BRISTOL WEST INS CO	145,786	46,187	363	0	(71)	0	0	3,716	1,770	48	
BROTHERHOOD MUTUAL INS CO	644,904	266,192	8,698	348,900	205,980	66	32	4,477	2,002	45	
BUCKEYE STATE MUTUAL INS CO	54,966	19,001	(219)	40,004	28,671	77	33	0	0	0	
BUILD AMERICA MUTUAL ASSUR CO	515,033	427,315	(25,418)	1,251	0	0	401	13	0	0	
BUILDERS MUTUAL INS CO	859,631	358,182	41,831	300,873	125,854	55	30	0	3	0	
CALIFORNIA CASUALTY & FIRE INS CO	67,985	16,081	(4,211)	35,229	25,763	88	26	0	0	0	
CALIFORNIA CASUALTY GENERAL INS CO OF OR	111,030	19,134	(5,192)	42,275	30,915	88	26	0	0	0	
CALIFORNIA CASUALTY INDEMNITY EXCHANGE	575,883	241,589	(22,795)	246,604	180,338	88	26	0	0	0	
CALIFORNIA CASUALTY INS CO	92,131	55,141	(3,244)	28,183	20,610	88	26	0	0	0	
CALIFORNIA INSURANCE CO	1,021,392	622,598	97,227	308,334	123,487	50	22	0	0	0	
CAMICO MUTUAL INS CO	91,914	40,993	3,009	32,633	8,540	57	35	134	30	23	
CAMPED CASUALTY & INDEMNITY CO INC	20,131	20,108	369	0	0	0	0	0	0	0	
CANAL INSURANCE CO	827,677	453,607	22,779	221,274	135,508	76	31	2,639	1,872	71	
CAPTOL INDEMNITY CORP	592,841	265,268	11,246	182,588	73,175	56	43	4,376	749	17	
CAPTOL SPECIALTY INS CORP	150,180	58,915	1,836	39,126	15,788	56	43	462	49	11	
CAPSON PHYSICIANS INS CO	28,666	5,017	(2,865)	12,635	5,540	82	42	66	0	0	
CAROLINA CASUALTY INS CO	176,392	103,377	2,750	0	0	0	0	237	910	384	
CASUALTY UNDERWRITERS INS CO	5,147	4,491	66	1,034	865	86	18	0	0	0	
CATERPILLAR INSURANCE CO	790,645	347,870	32,340	174,035	134,520	78	12	5,709	3,425	60	
CATLIN INDEMNITY CO	108,909	67,112	(448)	3,313	2,084	82	31	1,822	278	15	
CATLIN INSURANCE CO INC	181,604	55,877	(7,616)	23,191	14,588	82	31	749	275	37	
CENSTAT CASUALTY CO	25,253	18,217	737	2,322	1,215	55	25	1	0	0	
CENTRAL MUTUAL INS CO	1,618,408	822,033	34,927	535,332	309,209	65	33	0	0	0	
CENTRAL STATES INDEMNITY CO OF OMAHA	542,143	465,990	63,560	63,135	39,905	66	53	1,490	917	62	
CENTRE INSURANCE CO	50,591	20,616	82	0	(5,498)	0	0	0	0	0	

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	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	% LOSS RATIO	% EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	% PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
CENTURION CASUALTY CO	\$ 39,812	\$ 39,510	\$ 5,553	\$ 9,932	\$ 390	4	18	\$ 26	\$ (1)	0	
CENTURY INDEMNITY CO	525,593	25,000	(43,718)	0	(36,441)	0	0	0	323	0	
CENTURY-NATIONAL INSURANCE CO	135,752	41,266	14,699	51,944	14,150	59	0	49	(19)	0	
CGB INSURANCE CO	550,184	159,777	8,593	0	0	0	0	12,610	6,062	48	
CHARTER OAK FIRE INS CO THE	925,852	227,354	18,317	284,193	165,234	70	29	23,128	7,545	33	
CHEROKEE INSURANCE CO	541,614	197,806	25,476	188,673	146,776	94	9	341	141	41	
CHICAGO INSURANCE CO	77,202	66,499	(241)	0	0	0	0	0	(80)	0	
CHICAGO TITLE INS CO	1,763,949	971,512	273,162	2,129,348	104,627	5	91	42,162	438	1	
CHUBB INDEMNITY INS CO	397,647	171,786	10,387	29,382	13,822	63	25	11,991	3,606	30	
CHUBB NATIONAL INS CO	406,071	171,493	10,415	29,382	13,822	63	25	142	47	33	
CHURCH INSURANCE CO THE	24,171	17,762	1,556	44	(1,275)	0	999	0	0	0	
CHURCH MUTUAL INS CO	1,739,844	703,690	28,537	697,372	398,930	67	31	33,086	14,032	42	
CIM INSURANCE CORP	17,692	17,547	64	0	0	0	0	0	0	0	
CINNATI CASUALTY CO THE	433,576	392,287	21,032	0	0	0	0	7,970	2,347	29	
CINNATI INDEMNITY CO THE	132,972	99,999	3,982	0	0	0	0	9,016	2,236	25	
CINNATI INSURANCE CO THE	12,914,879	5,093,566	401,227	4,517,156	2,539,956	68	31	109,148	49,984	46	
CITIES AND VILLAGES MUTUAL INS CO	52,105	28,589	(655)	13,928	6,377	76	30	13,928	6,377	46	
CITIZENS INSURANCE CO OF AMER	1,559,419	699,457	93,729	747,229	406,859	62	27	15,123	8,394	56	
CITY NATIONAL INS CO	19,144	12,028	(134)	7,248	3,148	49	29	(277)	(46)	17	
CLARENDON NATIONAL INS CO	1,141,551	274,236	(22,428)	8,168	5,399	314	0	0	536	0	
CLEAR BLUE INS CO	55,956	45,727	630	0	0	0	0	0	0	0	
CLEARWATER SELECT INS CO	1,279,812	519,203	25,758	211,633	126,153	60	26	0	0	0	
CLERMONT INSURANCE CO	27,415	23,293	463	0	0	0	0	0	0	0	
CM REGENT INS CO	190,935	81,413	13,427	18,939	2,136	28	170	0	0	0	
CM SELECT INS CO	19,752	20,118	118	0	0	0	0	0	0	0	
CM VANTAGE SPECIALTY INS CO	61,692	53,164	640	0	0	0	0	0	0	0	
COFACE NORTH AMER INS CO	135,930	47,069	6,808	48,239	19,823	45	43	1,040	418	40	
COLISEUM REINSURANCE CO	277,762	178,163	31,416	15	(80)	999	999	0	0	0	
COLONIAL AMERICAN CSLTY & SURETY CO	25,077	23,365	517	0	0	0	0	42	7	18	
COLONIAL SURETY CO	62,022	40,516	4,318	9,655	1,033	6	40	84	8	9	
COLONY SPECIALTY INS CO	67,899	23,740	843	0	0	0	0	11	(1)	0	
COLORADO CASUALTY INS CO	24,918	24,825	265	0	0	0	0	0	0	0	
COMMERCE AND INDUSTRY INS CO	419,601	414,840	2,410	0	0	0	0	1,426	304	21	
COMMERCIAL CASUALTY INS CO	65,085	63,669	724	0	0	0	0	0	0	0	
COMMONWEALTH INSURANCE CO OF AMER	10,496	8,818	(1,586)	11	793	999	999	0	0	0	
COMMONWEALTH LAND TITLE INS CO	633,447	360,764	40,274	688,581	36,119	5	92	10,095	39	0	
COMMUNITY INSURANCE CORP	7,565	6,090	110	0	0	0	0	8,415	4,849	58	
COMPASS INSURANCE CO	7,428	6,525	197	0	(142)	0	0	0	(27)	0	
COMPUTER INSURANCE CO	8,260	8,829	(116)	0	0	0	0	0	0	0	
CONSOLIDATED INSURANCE CO	14,570	13,351	148	0	0	0	0	791	87	11	
CONSTITUTION INSURANCE CO	25,353	22,666	1,570	3,298	66	2	209	0	0	0	

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	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	% LOSS RATIO	% EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	% PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
CONTINENTAL CASUALTY CO	\$ 43,528,312	\$ 10,726,216	\$ 953,217	\$ 5,632,974	\$ 3,534,418	80	32	\$ 88,458	\$ 41,659	47	
CONTINENTAL INDEMNITY CO	227,622	115,192	18,456	66,071	26,573	50	22	2,000	1,293	65	
CONTINENTAL INSURANCE CO THE	1,775,736	1,558,057	58,528	0	(1,050)	0	0	26,242	16,921	64	
CONTINENTAL WESTERN INS CO	214,821	93,876	2,073	0	0	0	0	13,539	8,384	62	
CONTRACTORS BONDING & INS CO	211,775	114,900	10,437	69,829	20,315	39	48	12	(1)	0	
COPIC INSURANCE CO	603,157	297,728	7,326	97,490	33,522	72	18	0	0	0	
COREPOINTE INSURANCE CO	37,853	13,418	2,579	5,585	3,408	78	92	2	(1)	0	
COUNTRY CASUALTY INS CO	86,458	69,669	1,282	0	0	0	0	377	0	0	
COUNTRY MUTUAL INS CO	4,850,204	2,567,560	113,312	2,287,323	1,487,620	73	28	21,023	13,361	64	
COUNTRY PREFERRED INS CO	264,232	73,998	2,453	0	0	0	0	15,291	10,100	66	
COURTESY INSURANCE CO	906,618	401,670	14,239	154,399	124,840	85	6	2,237	2,054	92	
CRESTBROOK INSURANCE CO	176,075	86,795	5,175	0	0	0	0	905	766	85	
CRUM & FORSTER INDEMNITY CO	53,908	17,521	1,559	18,528	10,248	65	35	898	1,684	188	
CUMIS INSURANCE SOCIETY INC	2,002,755	911,007	44,964	858,770	531,425	68	28	24,592	14,765	60	
CUMIS MORTGAGE REINSURANCE CO	37,268	31,761	(376)	4,480	225	5	36	0	0	0	
DAIRYLAND INSURANCE CO	1,400,655	477,005	29,403	362,824	224,274	75	30	6,653	2,982	45	
DAKOTA TRUCK UNDERWRITERS	125,404	48,342	4,660	36,884	19,117	67	21	287	113	39	
DEALERS ASSURANCE CO	117,061	67,259	4,450	11,597	1,381	13	30	481	344	71	
DENTISTS INSURANCE CO THE	351,586	197,955	6,900	66,083	35,424	83	29	0	0	0	
DEPOSITORS INSURANCE CO	291,099	38,851	2,246	0	0	0	0	3,196	2,204	69	
DEVELOPERS SURETY & INDEMNITY CO	620,667	102,084	(18,751)	90,036	45,272	61	33	56	(11)	0	
DIAMOND INSURANCE CO	47,316	9,642	802	18,353	8,931	65	36	681	542	80	
DIAMOND STATE INS CO	97,425	38,531	(2,369)	28,424	19,506	82	40	874	212	24	
DIRECT NATIONAL INS CO	17,121	5,633	666	0	0	0	0	0	0	0	
DISCOVER PROPERTY & CSLTY INS CO	135,438	61,766	3,361	31,328	18,215	70	29	0	(2,874)	0	
DISTRICTS MUTUAL INS & RISK MANAGEMENT SERVICES	25,582	15,084	1,813	5,664	1,193	38	50	6,973	1,315	19	
DOCTORS COMPANY AN INTERINSURANCE EXCHANGE THE	4,409,204	2,138,775	149,015	600,702	251,615	77	25	604	(501)	0	
DONEGAL MUTUAL INS CO	613,985	298,070	8,029	153,625	104,108	84	33	3,798	412	11	
DORINCO REINSURANCE CO	1,547,869	579,693	112,146	153,926	126,423	73	22	48	0	0	
EAGLE POINT MUTUAL INS CO	5,143	3,698	(203)	1,099	939	96	44	1,541	1,012	66	
EASTERN ADVANTAGE ASSUR CO	61,227	14,898	1,240	17,109	9,211	65	24	1	0	0	
EASTERN ALLIANCE INS CO	341,470	109,267	9,326	95,966	52,784	66	25	9	0	0	
EASTGUARD INSURANCE CO	180,592	52,132	6,485	51,896	25,252	58	24	222	52	24	
ECONOMY FIRE & CSLTY CO	511,899	390,644	17,970	0	0	0	0	98	93	95	
ECONOMY PREFERRED INS CO	61,154	13,976	309	0	0	0	0	0	0	0	
ECONOMY PREMIER ASSUR CO	80,875	46,989	1,573	0	0	0	0	4,544	2,211	49	
ELECTRIC INSURANCE CO	1,424,054	491,469	32,632	289,760	178,055	82	24	8,661	1,989	23	
ELLINGTON MUTUAL INS CO	6,440	3,768	(505)	2,530	1,744	77	48	4,198	1,750	42	
EMC PROPERTY & CSLTY CO	88,540	82,914	2,161	0	0	0	0	9	(18)	0	

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	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	% LOSS RATIO	% EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	% PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
EMCASCO INSURANCE CO	\$ 510,950	\$ 156,526	\$ 13,076	\$ 212,566	\$ 108,584	64	32	\$ 57,511	\$ 29,109	51	
EMPIRE FIRE & MARINE INS CO	50,928	39,417	698	0	0	0	0	4,053	606	15	
EMPLOYERS ASSURANCE CO	484,804	189,648	14,038	85,979	42,083	60	30	10,363	5,668	55	
EMPLOYERS COMPENSATION INS CO	1,090,983	345,345	48,442	250,773	122,741	60	30	0	0	0	
EMPLOYERS FIRE INS CO THE	12,095	11,915	350	0	0	0	0	0	(42)	0	
EMPLOYERS INSURANCE CO OF WAUSAU	6,056,431	1,521,515	(48,124)	2,200,797	1,451,949	80	30	10,976	11,127	101	
EMPLOYERS MUTUAL CSJTY CO	3,404,388	1,436,612	59,327	1,131,511	641,763	70	31	56,428	26,519	47	
EMPLOYERS PREFERRED INS CO	966,448	158,768	28,505	250,773	122,741	60	30	4,710	2,411	51	
ENCOMPASS INDEMNITY CO	27,875	25,828	426	0	0	0	0	7,848	9,433	120	
ENCOMPASS INSURANCE CO OF AMER	20,154	19,818	491	0	0	0	0	296	108	37	
ENDURANCE AMERICAN INS CO	1,794,669	426,887	(11,891)	303,191	247,739	94	12	6,391	(1,055)	0	
ENDURANCE RISK SOLUTIONS ASSUR CO	255,892	68,272	(4,730)	114,412	93,486	94	12	0	0	0	
ENTITLE INSURANCE CO	12,018	5,351	(4,197)	9,277	793	9	161	2	0	0	
ERIE INSURANCE CO	1,038,971	374,319	22,106	323,270	189,722	69	27	39,402	27,150	69	
ERIE INSURANCE CO OF NY	112,863	33,401	1,548	32,327	18,972	69	27	59	(2)	0	
ERIE INSURANCE EXCHANGE	16,974,594	8,802,787	628,861	6,109,805	3,585,743	69	27	166,023	109,656	66	
ERIE INSURANCE PROP & CSLTY CO	110,395	12,559	228	0	0	0	0	81	(10)	0	
ESSENT GUARANTY INC	1,756,601	761,006	261,811	395,743	20,333	5	25	7,903	301	4	
ESSENTIA INSURANCE CO	81,762	31,096	5,614	0	0	0	51	6,080	1,558	26	
ESURANCE INSURANCE CO	191,541	165,211	1,416	0	0	0	0	17,804	10,670	60	
ESURANCE INSURANCE CO OF NJ	14,039	11,971	133	0	0	0	0	0	0	0	
ESURANCE PROPERTY & CSLTY INS CO	115,192	42,828	526	0	0	0	0	2,092	903	43	
EULER HERMES NORTH AMER INS CO	445,630	157,636	16,604	91,168	43,454	52	37	2,809	1,005	36	
EVEREST NATIONAL INS CO	808,550	156,006	24,767	0	0	0	0	4,064	2,374	58	
EVEREST REINSURANCE CO	9,486,063	3,391,852	(391,419)	968,745	889,771	105	44	2,526	1,578	62	
EVERGREEN NATIONAL INDEMNITY CO	48,088	34,452	3,790	11,665	790	8	68	1,829	84	5	
EVERSPAN FINANCIAL GUARANTEE CORP	235,171	233,479	5,493	31	0	0	0	0	0	0	
EXECUTIVE RISK INDEMNITY INC	3,231,321	1,489,648	131,302	470,106	221,151	63	25	549	(158)	0	
EXPLORER INSURANCE CO	401,289	143,547	18,293	145,218	75,548	66	23	0	0	0	
FACTORY MUTUAL INS CO	19,155,465	12,501,777	(333,404)	3,026,294	3,167,991	109	30	42,808	14,949	35	
FAIR AMERICAN INS & REINSURANCE CO	211,323	193,904	3,814	4,094	1,137	51	50	67	4	5	
FALLS LAKE NATL INS CO	321,911	58,078	716	6,150	2,443	67	26	138	(20)	0	
FARMERS AUTOMOBILE INS ASSN THE	1,226,611	480,711	13,932	489,318	309,253	74	29	47,265	39,552	84	
FARMERS INSURANCE EXCHANGE	16,164,768	4,203,105	(65,414)	7,514,580	4,493,393	70	34	27,068	14,785	55	
FARMERS MUTUAL HAIL INS CO OF IA	752,064	450,893	32,643	458,169	299,415	73	19	13,845	7,421	54	
FARMERS SPECIALTY INS CO	51,499	17,432	444	0	0	0	0	0	0	0	
FARMERS UNION MUTUAL INS CO	121,261	69,832	5,573	65,108	33,266	58	32	0	0	0	
FARMINGTON CASUALTY CO	1,031,442	274,473	25,625	331,187	192,557	70	29	10	(233)	0	
FARMINGTON MUTUAL INS CO	8,178	6,920	14	1,079	993	94	45	1,583	3,975	251	
FARMLAND MUTUAL INS CO	559,950	163,647	(4,175)	190,216	134,398	81	32	4,964	31,356	632	
FEDERAL INSURANCE CO	21,770,040	7,296,678	4,948,102	4,174,980	1,885,732	60	26	91,898	24,613	27	

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	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	% LOSS RATIO	% EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	% PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
FEDERATED MUTUAL INS CO	\$ 5,847,946	\$ 3,362,512	\$ 156,423	\$ 1,485,238	\$ 918,869	71	23	\$ 45,703	\$ 23,307	51	
FEDERATED RESERVE INS CO	122,202	53,571	3,167	41,257	25,524	71	23	0	0	0	
FEDERATED RURAL ELECTRIC INS EXCHANGE	553,235	203,078	33,029	121,839	71,850	74	15	4,897	2,319	47	
FEDERATED SERVICE INS CO	450,385	244,488	16,227	123,770	76,572	71	23	4,443	915	21	
FIDELITY AND DEPOSIT CO OF MD	214,028	171,211	2,738	0	0	0	0	7,035	64	1	
FIDELITY AND GUARANTY INS CO	20,066	17,745	392	0	0	0	0	292	(494)	0	
FIDELITY AND GUARANTY INS UNDERWRITERS INC	151,267	88,994	3,616	22,377	13,011	70	29	0	460	0	
FIDELITY NATIONAL TITLE INS CO	1,072,313	392,988	110,657	1,893,300	107,426	6	93	13,109	12	0	
FINANCIAL INDEMNITY CO	102,837	20,396	791	0	0	0	0	0	0	0	
FINANCIAL PACIFIC INS CO	261,397	97,594	3,551	79,799	48,117	73	30	0	0	0	
FINIAL REINSURANCE CO	1,265,371	780,376	289,503	244	(46,572)	0	35	0	0	0	
FIRE INSURANCE EXCHANGE	2,863,828	787,180	(9,756)	1,089,070	650,995	70	34	11,117	4,978	45	
FIREMANS FUND INS CO	2,109,978	1,387,385	99,190	0	0	0	0	2,600	(2,587)	0	
FIREMENS INSURANCE CO OF WA DC	91,885	33,159	704	0	0	0	0	550	471	86	
FIRST AMERICAN PROP & CSLTY INS CO	97,089	41,352	(1,484)	57,577	39,187	78	37	5	3	67	
FIRST AMERICAN TITLE GUARANTY CO	35,852	22,628	9,656	133,942	1,360	1	87	0	0	0	
FIRST AMERICAN TITLE INS CO	2,731,670	1,173,789	306,540	3,472,867	184,840	5	104	78,144	845	1	
FIRST CHICAGO INS CO	81,477	18,301	3,033	50,199	23,900	59	34	1,500	760	51	
FIRST COLONIAL INS CO	300,252	133,576	(16,860)	47,842	63,525	140	53	414	440	106	
FIRST DAKOTA INDEMNITY CO	52,124	15,565	1,378	16,571	8,589	67	21	5,970	2,197	37	
FIRST FINANCIAL INS CO	538,922	429,573	12,826	21,215	4,644	46	53	0	0	0	
FIRST GUARD INS CO	31,905	28,738	3,111	24,242	13,460	62	20	327	135	41	
FIRST LIBERTY INS CORP THE	22,347	22,287	70	0	0	0	0	4,682	3,417	73	
FIRST NATIONAL INS CO OF AMER	57,713	57,451	1,033	0	0	0	0	25	893	999	
FIRST NONPROFIT INS CO	41,051	15,677	3,625	18,237	8,574	60	74	1,503	477	32	
FLAGSHIP CITY INS CO	50,085	12,714	235	0	0	0	0	302	123	41	
FLORISTS MUTUAL INS CO	130,637	27,110	855	20,733	12,816	75	30	1,422	878	62	
FMH AG RISK INS CO	123,182	114,396	2,750	0	0	0	0	4,072	2,339	57	
FOREMOST INSURANCE CO GRAND RAPIDS MI	2,316,607	1,165,594	44,446	0	(872)	0	0	31,643	13,941	44	
FOREMOST PROPERTY & CSLTY INS CO	56,194	18,273	198	0	0	0	0	2,342	1,269	54	
FOREMOST SIGNATURE INS CO	61,929	20,168	192	0	0	0	0	603	(399)	0	
FORTRESS INSURANCE CO	142,187	64,722	2,034	22,379	6,687	73	30	44	8	17	
FORTUITY INSURANCE CO	44,697	19,411	1,701	18,507	9,319	59	32	0	0	0	
FOUNDERS INSURANCE CO	166,682	72,656	2,343	46,554	24,287	64	33	2,081	1,689	81	
FRANKENMUTH MUTUAL INS CO	1,351,010	606,693	44,856	481,192	242,301	59	32	31,295	10,911	35	
FREEDOM SPECIALTY INS CO	57,908	22,108	711	0	0	0	0	274	0	0	
FREMONT INSURANCE CO	158,563	48,302	2,280	63,791	40,386	72	29	0	0	0	
GARRISON PROPERTY & CSLTY INS CO	2,277,786	851,401	19,244	1,554,335	1,229,020	88	12	9,495	5,405	57	
GATEWAY INSURANCE CO	84,353	12,203	(5,870)	35,383	24,784	95	24	1,487	867	58	
GEICO ADVANTAGE INS CO	2,911,751	1,633,373	(235,092)	1,120,083	1,058,154	106	23	0	0	0	
GEICO CASUALTY CO	3,526,838	1,108,161	(95,880)	2,081,323	1,663,842	91	15	99,615	74,590	75	

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	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	% LOSS RATIO	% EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	% PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
GEICO CHOICE INS CO	\$ 1,134,587	\$ 483,084	\$ (55,167)	\$ 618,998	\$ 515,450	94	16	\$ 0	\$ 0	0	
GEICO GENERAL INS CO	167,571	166,829	950	0	0	0	0	23,603	14,109	60	
GEICO INDEMNITY CO	10,162,501	6,256,276	1,480,905	2,742,083	1,973,126	83	11	13,594	7,799	57	
GEICO MARINE INS CO	149,499	54,342	9,703	49,124	40,058	90	27	1,670	917	55	
GEICO SECURE INS CO	625,335	334,964	(6,914)	276,171	204,379	84	17	0	0	0	
GENERAL AUTOMOBILE INS CO INC THE	98,741	37,379	4,593	0	0	0	0	0	0	0	
GENERAL CASUALTY CO OF WI	797,391	250,980	(10,530)	372,972	248,659	76	31	48,043	28,301	59	
GENERAL CASUALTY INS CO	9,549	7,612	44	0	0	0	0	2,362	1,450	61	
GENERAL INSURANCE CO OF AMER	118,870	107,750	790	0	0	0	0	100	(8)	0	
GENERAL REINSURANCE CORP	16,507,936	11,392,548	300,540	792,916	668,728	93	30	288	803	279	
GENERAL SECURITY NATL INS CO	416,102	121,673	(17,765)	72,124	53,319	81	46	141	110	77	
GENERAL STAR NATL INS CO	237,821	185,138	34,629	11,009	4,874	57	42	281	70	25	
GENERALI (UNITED STATES BRANCH)	63,303	34,080	(4,688)	520	3,698	999	0	1,561	407	26	
GENESIS INSURANCE CO	184,729	126,954	(1,198)	8,964	8,989	109	17	71	46	65	
GENWORTH FINANCIAL ASSUR CORP	8,799	8,795	837	0	(7)	0	0	0	0	0	
GENWORTH MORTGAGE INS CORP	3,345,974	1,366,474	449,274	622,306	90,890	15	25	14,288	1,854	13	
GENWORTH MORTGAGE INS CORP OF NC	394,930	191,426	61,741	72,584	11,979	17	0	0	0	0	
GEOVERA INSURANCE CO	92,606	24,054	703	32,824	16,302	65	29	0	0	0	
GERMANTOWN MUTUAL INS CO	113,034	61,740	4,557	47,076	26,049	61	31	49,201	29,432	60	
GLOBAL REINSURANCE CORP OF AMER	236,928	100,817	15,021	144	(7,271)	0	999	0	0	0	
GOVERNMENT EMPLOYEES INS CO	33,381,696	20,424,200	4,378,251	7,514,450	5,767,394	87	10	7,206	4,711	65	
GOVERNMENTAL INTERINSURANCE EXCHANGE	64,615	49,245	1,636	5,915	2,010	49	59	0	0	0	
GRANGE INDEMNITY INS CO	58,453	58,322	4,214	0	0	0	0	0	0	0	
GRANGE MUTUAL CSPLY CO	2,552,589	1,214,541	104,150	1,117,729	601,842	65	29	0	0	0	
GRANITE RE INC	60,942	41,565	9,185	26,168	(1,781)	0	58	3,107	59	2	
GRANITE STATE INS CO	35,779	33,845	2,053	0	0	0	0	2,471	1,389	56	
GRAY INSURANCE CO THE	299,753	119,004	22	65,651	35,145	69	42	4	(11)	0	
GREAT AMERICAN ALLIANCE INS CO	27,909	27,908	574	0	0	0	0	7,680	4,259	55	
GREAT AMERICAN ASSUR CO	18,498	18,497	248	0	0	0	0	6,942	3,620	52	
GREAT AMERICAN INS CO	7,076,525	1,668,373	446,633	2,619,853	1,277,867	62	32	46,684	26,264	56	
GREAT AMERICAN INS CO OF NY	49,672	49,163	849	0	0	0	0	2,695	1,377	51	
GREAT AMERICAN SECURITY INS CO	15,514	15,512	184	0	0	0	0	0	(4)	0	
GREAT AMERICAN SPIRIT INS CO	17,082	17,070	200	0	0	0	0	718	382	53	
GREAT DIVIDE INS CO	254,058	69,230	1,508	0	0	0	0	5,020	1,996	40	
GREAT MIDWEST INS CO	215,308	106,970	(1,046)	71,955	47,243	76	30	2,357	1,785	76	
GREAT NORTHERN INS CO	1,698,367	557,388	65,235	235,006	110,576	63	25	16,888	5,675	34	
GREAT NORTHWEST INS CO	19,367	7,718	461	0	0	0	0	0	(3)	0	
GREAT PLAINS CSPLY INC	23,549	21,024	2,228	4,780	1,160	31	12	0	0	0	
GREAT WEST CSPLY CO	2,133,226	626,018	62,683	872,157	547,822	75	22	66,481	47,153	71	
GREATER NEW YORK MUTUAL INS CO	1,057,830	503,181	21,686	251,886	119,733	64	30	0	0	0	
GREENWICH INSURANCE CO	1,250,384	359,885	(11,001)	154,277	94,154	77	25	7,510	2,862	38	

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	FINANCIAL DATA				NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	% LOSS RATIO	% EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	% PURE LOSS RATIO		
GREYHAWK INSURANCE CO	\$ 16,478	\$ 15,868	\$ (3,047)	\$ 0	\$ 0	0	0	\$ 0	\$ 0	0		
GRINNELL MUTUAL REINSURANCE CO	1,179,665	613,653	39,203	581,129	370,161	73	26	9,241	3,011	33		
GRINNELL SELECT INS CO	37,751	19,966	361	0	0	0	0	3,158	2,381	75		
GUARANTEE COMPANY OF NORTH AMER USA THE	230,528	189,950	15,583	51,486	6,734	16	59	419	20	5		
GUIDEONE AMERICA INS CO	12,053	10,989	185	0	0	0	0	89	(3)	0		
GUIDEONE ELITE INS CO	29,954	25,488	423	0	0	0	0	1,546	5,081	329		
GUIDEONE MUTUAL INS CO	1,049,109	363,058	(85,482)	288,550	268,191	109	36	3,554	1,014	29		
GUIDEONE SPECIALTY MUTUAL INS CO	226,644	79,317	(16,637)	72,138	67,048	109	37	312	(97)	0		
GUILDERLAND REINSURANCE CO	4,231	3,872	73	0	0	0	0	0	0	0		
HALLMARK INSURANCE CO	308,371	96,017	688	115,527	77,124	79	27	860	825	96		
HALLMARK NATIONAL INS CO	87,028	24,111	63	36,102	24,101	79	27	0	(44)	0		
HAMILTON INSURANCE CO	56,954	43,195	(7,787)	3,201	2,657	114	241	9	3	38		
HAMILTON MUTUAL INS CO	64,855	39,307	3,873	0	0	0	17	30	19	64		
HANOVER AMERICAN INS CO THE	29,254	29,254	649	0	0	0	0	1,508	1,093	72		
HANOVER INSURANCE CO THE	7,748,105	2,071,734	270,132	3,234,365	1,697,037	66	34	17,252	4,505	26		
HARCO NATIONAL INS CO	606,138	204,061	1,235	139,204	84,558	73	31	3,036	189	6		
HARLEYSVILLE INSURANCE CO	167,803	27,919	2,280	0	0	0	0	3,388	1,544	46		
HARLEYSVILLE LAKE STATES INS CO	36,152	19,320	4,343	0	0	0	0	1,668	3,890	233		
HARLEYSVILLE PREFERRED INS CO	118,310	51,243	1,101	0	0	0	0	601	544	91		
HARLEYSVILLE WORCESTER INS CO	181,732	59,359	3,907	0	0	0	0	97	195	200		
HARTFORD ACCIDENT & INDEMNITY CO	11,906,590	2,833,377	468,146	3,509,961	1,985,046	69	30	2,072	(549)	0		
HARTFORD CASUALTY INS CO	2,352,301	886,506	76,659	590,541	333,978	69	30	15,450	9,347	60		
HARTFORD FIRE INS CO	22,855,298	9,916,025	1,257,120	4,455,901	2,652,119	75	30	12,017	6,125	51		
HARTFORD INSURANCE CO OF THE MIDWEST	636,896	507,769	17,334	53,686	30,362	69	30	2,613	1,340	51		
HARTFORD STEAM BOILER INSPECTION & INS CO OF CT	15,305	13,012	3,109	0	0	40	43	0	0	0		
HARTFORD STEAM BOILER INSPECTION & INS CO THE	1,213,539	503,589	35,936	468,943	136,661	33	46	1,123	101	9		
HARTFORD UNDERWRITERS INS CO	1,675,910	581,560	56,176	429,484	242,893	69	30	5,304	3,362	63		
HASTINGS MUTUAL INS CO	932,118	446,165	21,182	406,447	239,070	66	31	78,753	56,776	72		
HAWKEYE-SECURITY INSURANCE CO	14,765	13,234	126	0	0	0	0	752	(1,857)	0		
HDI GLOBAL INS CO	414,772	166,407	10,534	4,401	4,803	191	0	4,023	470	12		
HEALTHPARTNERS INSURANCE CO	381,667	201,967	38,602	1,075,184	917,856	87	9	123,090	101,962	83		
HERITAGE CASUALTY INS CO	15,594	15,507	1,483	0	0	0	0	0	0	0		
HERITAGE INDEMNITY CO	68,583	17,656	13,545	16,735	14,307	91	16	486	285	59		
HISCOX INSURANCE CO INC	330,035	95,836	6,850	79,173	36,865	71	21	2,243	520	23		
HOME-OWNERS INSURANCE CO	2,323,748	1,158,105	55,061	869,222	512,193	71	25	0	0	0		
HOMESITE INDEMNITY CO	51,878	40,378	171	0	0	0	0	0	0	0		
HOMESITE INSURANCE CO	155,796	87,960	954	0	0	0	0	18,900	7,390	39		
HOMESITE INSURANCE CO OF THE MIDWEST	449,672	102,938	129	0	0	0	0	3,604	1,652	46		
HOMESTEAD MUTUAL INS CO	10,237	7,801	169	2,133	1,097	59	47	2,910	1,231	42		

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	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	% LOSS RATIO	% EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	% PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
HORACE MANN INS CO	\$ 526,721	\$ 190,579	\$ 8,727	\$ 264,566	\$ 176,335	77	27	\$ 1,286	\$ 759	59	
HORACE MANN PROP & CSLTY INS CO	304,727	125,938	8,060	170,355	113,543	77	27	1,316	1,013	77	
HOUSING AUTHORITY PROP INS A MUTUAL CO	181,894	118,502	(397)	47,352	30,216	70	36	1,213	655	54	
HOUSING ENTERPRISE INS CO INC	78,279	33,639	1,302	26,466	14,610	67	35	3,939	2,210	56	
HUDSON INSURANCE CO	1,204,068	428,384	30,707	182,254	96,395	68	15	2,281	(65)	0	
IDS PROPERTY CSLTY INS CO	1,789,935	780,638	(9,711)	993,344	786,715	92	18	16,495	12,698	77	
ILLINOIS CASUALTY CO	124,108	50,772	1,316	44,213	22,258	66	36	1,444	471	33	
ILLINOIS FARMERS INS CO	246,674	84,014	(439)	108,907	64,917	70	34	3,583	1,577	44	
ILLINOIS INSURANCE CO	60,350	36,130	4,446	22,024	8,858	50	22	0	0	0	
ILLINOIS NATIONAL INS CO	55,392	41,340	2,741	0	0	0	0	28,334	62,658	221	
IMPERIUM INSURANCE CO	373,674	166,537	(2,161)	89,596	60,193	96	30	660	170	26	
IMT INSURANCE CO	396,024	175,528	(6,281)	223,582	150,401	79	31	17,880	12,615	71	
INDEMNITY INSURANCE CO OF NORTH AMER	485,458	129,972	2,126	106,643	75,615	84	17	849	(93)	0	
INDEPENDENCE AMERICAN INS CO	112,882	72,083	8,728	113,314	50,748	47	46	1,318	461	35	
INDIANA INSURANCE CO	69,667	66,832	243	0	0	0	0	287	161	56	
INDIANA LUMBERMENS MUTUAL INS CO	56,964	16,579	894	15,162	8,230	64	31	0	498	0	
INFINITY INSURANCE CO	2,043,141	660,149	67,863	1,358,994	886,489	77	23	97	1	1	
INSURANCE COMPANY OF IL	23,287	21,072	175	0	0	0	0	0	0	0	
INSURANCE COMPANY OF NORTH AMER	999,408	251,248	5,992	266,607	189,036	84	17	42	68	160	
INSURANCE COMPANY OF THE STATE OF PA THE	246,236	144,423	8,397	0	0	0	0	15,846	2,924	18	
INSURANCE COMPANY OF THE WEST	2,570,217	1,034,207	91,103	808,381	420,553	66	23	4,042	4,030	100	
INSUREMAX INSURANCE CO	4,252	3,121	(186)	9	(449)	0	999	0	0	0	
INTEGON GENERAL INS CORP	94,976	6,684	442	0	0	0	0	0	0	0	
INTEGON INDEMNITY CORP	185,536	20,307	(1,027)	0	0	0	0	0	0	0	
INTEGON NATIONAL INS CO	3,766,010	970,385	145,371	1,801,098	1,076,814	76	40	4,544	2,953	65	
INTEGRITY MUTUAL INS CO	109,261	53,737	3,398	46,572	25,077	65	29	59,520	26,433	44	
INTEGRITY PROPERTY & CSLTY INS CO	14,018	14,002	698	0	0	0	0	34,673	20,747	60	
INTEGRITY SELECT INS CO	5,053	5,052	53	0	0	0	0	1,391	662	48	
INTERNATIONAL FIDELITY INS CO	219,808	94,249	8,505	100,088	6,341	12	76	573	31	5	
INTREPID INSURANCE CO	32,194	30,424	340	0	0	0	0	0	0	0	
INVESTORS TITLE INS CO	181,440	94,897	17,328	109,235	4,583	4	79	0	0	0	
IOWA MUTUAL INS CO	93,870	28,116	(2,986)	21,668	14,365	83	42	0	0	0	
IRONSHORE INDEMNITY INC	185,822	99,227	(11,276)	23,315	15,504	85	44	2,219	1,135	51	
ISMIE MUTUAL INS CO	1,403,493	695,534	12,385	147,496	64,828	72	41	160	(121)	0	
JEFFERSON INSURANCE CO	104,577	65,764	6,513	115,830	37,163	34	56	8,572	2,567	30	
JEWELERS MUTUAL INS CO	442,431	282,495	23,522	187,900	67,036	43	42	3,108	555	18	
JM SPECIALTY INS CO	14,469	13,858	87	0	0	0	0	0	0	0	
KEMPER INDEPENDENCE INS CO	97,460	8,830	457	0	0	0	0	19,094	10,773	56	
KEY RISK INS CO	45,001	31,574	756	0	0	0	0	0	0	0	
KNIGHTBROOK INSURANCE CO	159,256	71,062	7,238	19,539	10,798	71	39	440	197	45	
LAMORAK INSURANCE CO	25,583	25,019	635	0	0	0	0	(1)	327	0	

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	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	% LOSS RATIO	% EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	% PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
LANCER INSURANCE CO	\$ 689,114	\$ 209,377	\$ 15,515	\$ 260,245	\$ 131,060	68	30	\$ 1,431	\$ 2,754	192	
LANDCAR CASUALTY CO	44,502	16,946	(660)	9,299	10,284	112	7	0	0	0	
LE MARS INS CO	66,147	23,435	(1,679)	35,728	24,062	76	31	850	784	92	
LEAGUE OF WI MUNICIPALITIES MUTUAL INS	70,662	38,824	4,711	24,460	9,466	60	18	26,931	9,461	35	
LEXINGTON NATIONAL INS CORP	61,922	19,299	399	12,669	87	1	101	0	0	0	
LEXON INSURANCE CO	244,458	68,047	2,360	70,686	11,781	23	74	598	(75)	0	
LIBERTY INSURANCE CORP	260,150	245,074	3,131	0	0	0	0	22,336	22,303	100	
LIBERTY INSURANCE UNDERWRITERS INC	264,075	127,395	1,072	0	0	0	0	40,343	18,325	45	
LIBERTY MUTUAL FIRE INS CO	6,038,929	1,412,788	(30,983)	2,200,797	1,451,949	80	30	41,385	11,448	28	
LIBERTY MUTUAL INS CO	46,020,755	14,531,323	(908,421)	13,754,980	9,074,679	80	31	8,763	(3,799)	0	
LIBERTY PERSONAL INS CO	17,008	16,440	83	0	0	0	0	0	0	0	
LITTLE BLACK MUTUAL INS CO	5,611	2,733	(1,471)	2,608	2,768	120	47	4,088	4,252	104	
LM GENERAL INS CO	11,154	10,902	197	0	0	0	0	41,671	28,881	69	
LM INSURANCE CORP	123,973	116,491	(800)	0	0	0	0	23,589	12,854	54	
LM PROPERTY & CSLTY INS CO	66,263	35,796	(638)	0	(40)	0	0	0	0	0	
LOCAL GOVERNMENT PROP INS FUND	15,641	(13,112)	(5,850)	(768)	4,052	0	168	1,466	4,245	290	
MADISON MUTUAL INS CO	66,325	39,901	(2,188)	32,389	22,700	85	26	1,378	1,030	75	
MAIDEN REINSURANCE NORTH AMER INC	1,298,932	301,661	16,866	474,551	352,658	79	26	0	(26)	0	
MAIN STREET AMER PROTECTION INS CO	23,295	23,129	447	0	0	0	0	0	0	0	
MANUFACTURERS ALLIANCE INS CO	219,361	75,837	3,652	58,931	35,475	76	23	1,082	1,092	101	
MAPFRE INSURANCE CO	80,454	21,216	(525)	47,447	32,052	80	25	0	0	0	
MAPLE VALLEY MUTUAL INS CO	14,849	9,972	419	5,449	2,670	60	37	6,633	3,525	53	
MARKEL AMERICAN INS CO	585,547	179,931	(3,148)	265,105	147,445	65	35	5,384	2,342	44	
MARKEL GLOBAL REINSURANCE CO	2,180,914	904,255	(32,818)	602,632	393,254	77	35	0	0	0	
MARKEL INSURANCE CO	1,679,150	409,244	111,859	555,291	232,514	55	34	5,572	2,382	43	
MASSACHUSETTS BAY INS CO	65,169	65,156	1,426	0	0	0	0	19,971	9,955	50	
MAXUM CASUALTY INS CO	27,584	17,272	1,456	(22,273)	(14,668)	99	1	62	8	13	
MBIA INSURANCE CORP	262,431	236,535	107,145	64,481	182,645	289	30	586	0	0	
MCMILLAN-WARNER MUTUAL INS CO	18,465	10,684	(375)	7,635	5,039	78	41	11,302	7,565	67	
MEDICA INSURANCE CO	807,538	420,967	53,134	2,157,952	1,831,008	86	11	220,132	175,872	80	
MEDICAL MUTUAL OF OH	2,233,659	1,610,523	22,361	2,470,269	2,052,193	86	12	0	0	0	
MEDICAL PROTECTIVE CO THE	3,317,987	2,020,958	83,251	251,863	104,673	58	26	8,289	3,449	42	
MEDMARC CASUALTY INS CO	295,650	203,518	3,021	34,031	8,473	61	34	141	(10)	0	
MEEMIC INSURANCE CO	286,884	83,650	3,623	106,319	67,310	72	28	5,720	4,952	87	
MEMIC INDEMNITY CO	528,624	147,548	1,834	182,380	116,725	77	24	276	196	71	
MENDAKOTA INSURANCE CO	11,134	9,379	57	0	0	0	0	0	0	0	
MENDOTA INSURANCE CO	118,572	26,222	(12,300)	115,276	94,390	94	28	0	0	0	
MERASTAR INSURANCE CO	39,560	12,531	628	0	0	0	0	44	8	18	
MERCHANTS BONDING CO (MUTUAL)	200,412	121,194	13,085	84,110	5,094	8	69	2,032	39	2	
MERCHANTS NATIONAL BONDING INC	35,519	15,574	1,788	11,470	695	8	69	397	11	3	
MERIDIAN SECURITY INS CO	137,661	72,910	1,217	0	0	0	0	549	155	28	

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	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	% LOSS RATIO	% EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	% PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
MERITPLAN INSURANCE CO	\$ 12,979	\$ 13,404	\$ 133	\$ (5)	\$ 65	0	0	\$ 0	\$ (15)	0	
METROMILE INSURANCE CO	41,399	12,888	(308)	32,541	27,898	107	21	0	0	0	
METROPOLITAN CASUALTY INS CO	234,916	68,430	1,659	0	0	0	0	185	54	29	
METROPOLITAN DIRECT PROP & CSLTY INS CO	173,800	44,788	907	0	0	0	0	5,029	2,886	57	
METROPOLITAN GENERAL INS CO	42,400	36,711	810	0	0	0	0	14	(8)	0	
METROPOLITAN GROUP PROP & CSLTY INS CO	687,026	386,162	12,752	0	0	0	0	14,686	8,636	59	
METROPOLITAN PROPERTY & CSLTY INS CO	6,107,430	2,265,527	246,201	3,583,269	2,213,397	71	26	24,968	13,103	52	
MGIC ASSURANCE CORP	17,828	14,399	269	625	19	3	8	(2)	(5)	270	
MGIC CREDIT ASSUR CORP	8,667	8,401	209	33	(446)	0	853	23	(333)	0	
MGIC INDEMNITY CORP	147,232	92,869	3,237	9,325	210	3	20	2	0	0	
MGIC REINSURANCE CORP OF WI	588,171	193,234	34,854	117,462	8,965	8	20	0	0	0	
MIC GENERAL INS CORP	57,185	27,347	320	0	0	0	0	0	0	0	
MIC PROPERTY & CSLTY INS CORP	99,715	55,194	335	0	0	0	0	282	266	94	
MICHIGAN COMMERCIAL INS MUTUAL	75,175	16,093	(1,554)	35,723	20,507	75	32	(92)	(386)	421	
MICHIGAN MILLERS MUTUAL INS CO	187,613	59,994	6,494	60,172	30,064	59	36	0	37	0	
MID-AMERICAN FIRE & CSLTY CO	8,740	8,395	76	0	0	0	0	0	0	0	
MID-CENTURY INSURANCE CO	3,941,553	1,077,580	48,233	2,323,348	1,374,601	69	34	59,771	35,933	60	
MIDDLESEX INSURANCE CO	764,286	244,320	11,152	207,328	128,156	75	30	25,984	20,574	79	
MIDSTATES REINSURANCE CORP	75,854	28,435	(755)	0	(476)	0	0	0	0	0	
MIDVALE INDEMNITY CO	14,519	13,317	88	0	0	0	0	198	138	70	
MIDWEST BUILDERS CSLTY MUTUAL CO	103,294	54,513	2,333	30,231	14,661	59	26	3	0	0	
MIDWEST EMPLOYERS CSLTY CO	168,803	106,811	3,113	0	0	0	0	224	(311)	0	
MIDWEST FAMILY MUTUAL INS CO	242,623	68,925	6,201	127,776	74,172	68	24	16,244	11,504	71	
MIDWEST INSURANCE CO	96,365	38,187	3,025	22,750	11,556	60	34	272	135	49	
MIDWESTERN INDEMNITY CO THE	28,147	27,773	194	0	0	0	0	702	798	114	
MILBANK INSURANCE CO	635,914	154,032	4,487	274,642	163,415	72	35	0	0	0	
MILFORD CASUALTY INS CO	44,805	25,312	6,874	31,666	22,042	83	3	4,561	2,079	46	
MINNESOTA LAWYERS MUTUAL INS CO	188,684	99,769	7,734	32,797	7,947	57	24	448	179	40	
MITSUMI SUMITOMO INS CO OF AMER	975,821	371,861	30,163	199,189	84,353	63	29	1,363	205	15	
MITSUMI SUMITOMO INS USA INC	139,327	64,464	2,360	24,899	10,544	63	29	1,380	309	22	
MMC INSURANCE INC	682,717	362,601	43,111	99,517	37,550	72	23	10,934	(364)	0	
MONROE GUARANTY INS CO	52,483	54,040	983	0	0	0	0	0	0	0	
MORTGAGE GUARANTY INS CORP	4,756,229	1,620,412	271,688	821,464	31,526	5	13	33,301	463	1	
MOTORISTS COMMERCIAL MUTUAL INS CO	368,813	147,474	(22,425)	133,619	88,585	83	42	4,339	2,427	56	
MOTORS INSURANCE CORP	2,030,498	867,758	76,196	442,750	313,288	75	26	1,159	285	25	
MT MORRIS MUTUAL INS CO	40,708	20,025	1,576	20,585	11,544	63	31	25,411	14,229	56	
MUNICH REINSURANCE AMER INC	18,585,576	4,019,168	(617,247)	3,497,819	2,679,539	85	34	0	(777)	0	
MUNICIPAL ASSURANCE CORP	823,587	270,394	32,253	85,770	(2)	0	999	8	0	0	
MUNICIPAL PROPERTY INS CO	14,239	8,793	229	7,299	4,573	70	31	10,703	5,869	55	
MUTUAL OF WAUSAU INS CORP	24,984	15,852	(345)	9,078	4,853	63	46	12,276	5,994	49	
NATIONAL AMERICAN INS CO	211,682	67,920	2,601	76,184	35,208	58	37	6	(1)	0	

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	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	% LOSS RATIO	% EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	% PURE LOSS RATIO
PROPERTY/CASUALTY INSURER (000s OMITTED)										
NATIONAL CASUALTY CO	\$ 418,609	\$ 140,774	\$ 5,196	\$ 0	\$ 0	0	0	\$ 11,199	\$ 7,701	69
NATIONAL CONTINENTAL INS CO	135,021	62,674	13,035	12,738	5,981	105	140	324	298	92
NATIONAL FARMERS UNION PROP & CSLTY CO	134,146	42,131	(2,281)	62,162	41,440	76	31	575	176	31
NATIONAL FIRE & CSLTY CO	10,251	6,380	142	2,813	1,467	72	40	99	12	12
NATIONAL FIRE & INDEMNITY EXCHANGE										
JOHN L CORLEY INC ATTORNEY-IN-FACT	10,557	5,722	(99)	3,664	1,773	62	47	3	0	0
NATIONAL FIRE INS CO OF HARTFORD	118,023	117,953	4,172	0	0	0	0	3,471	(13,149)	0
NATIONAL GENERAL ASSUR CO	41,899	17,421	329	0	0	0	0	0	0	0
NATIONAL GENERAL INS CO	69,020	26,411	1,065	0	0	0	0	4,471	1,602	36
NATIONAL GENERAL INS ONLINE INC	42,631	11,304	53	0	0	0	0	0	0	0
NATIONAL INDEMNITY CO	231,373,820	128,562,566	2,079,664	21,912,490	17,175,756	88	15	4,563	1,355	30
NATIONAL INSURANCE ASSN	13,755	13,753	253	0	0	0	0	0	0	0
NATIONAL INSURANCE CO OF WI INC	13,591	11,957	(94)	18	148	999	999	83	333	400
NATIONAL INTERSTATE INS CO	1,281,141	301,210	54,387	307,822	168,362	67	27	9,247	5,524	60
NATIONAL INVESTORS TITLE INS CO	17,079	13,265	451	26,270	370	1	97	2,346	0	0
NATIONAL LIABILITY & FIRE INS CO	2,710,113	1,246,269	522,161	569,715	338,266	74	25	2,346	929	40
NATIONAL MORTGAGE INS CORP	717,815	344,018	(36,246)	137,127	5,189	4	48	4,190	15	0
NATIONAL MORTGAGE REINSURANCE INC ONE	34,472	27,066	300	529	75	14	57	0	0	0
NATIONAL PUBLIC FINANCE GUARANTEE CORP	3,753,940	2,165,907	(321,386)	213,638	551,957	274	512	258	0	0
NATIONAL SPECIALTY INS CO	88,095	50,707	2,213	28,990	12,591	49	42	627	96	15
NATIONAL SURETY CORP	140,903	73,806	(159)	0	0	0	0	2,833	36,320	999
NATIONAL TITLE INS OF NY INC	120,270	54,963	5,654	70,743	2,859	4	91	473	0	0
NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	25,661,136	6,431,158	(357,418)	5,051,955	4,004,983	88	31	79,457	10,206	13
NATIONWIDE AFFINITY INS CO OF AMER	296,713	12,016	(605)	0	0	0	0	71	43	61
NATIONWIDE AGRIBUSINESS INS CO	758,583	191,633	1,526	0	0	0	0	18,923	48,856	258
NATIONWIDE ASSURANCE CO	131,947	64,956	3,460	0	0	0	0	0	0	0
NATIONWIDE INSURANCE CO OF AMER	431,309	155,085	2,757	0	0	0	0	20,683	15,562	75
NATIONWIDE MUTUAL FIRE INS CO	8,598,085	2,380,281	(391,609)	4,374,971	3,091,162	81	29	11	0	4
NATIONWIDE MUTUAL INS CO	35,425,425	12,193,333	(370,826)	13,695,561	9,676,682	81	33	14,365	6,559	46
NAU COUNTRY INS CO	966,890	282,588	(15,375)	478,647	319,087	76	31	37,821	16,972	45
NAVIGATORS INSURANCE CO	3,084,482	1,056,560	76,443	861,119	326,670	67	30	3,589	(655)	0
NCMIC INSURANCE CO	782,763	299,457	13,247	163,801	77,751	67	27	2,049	(524)	0
NETHERLANDS INSURANCE CO THE	99,097	89,675	1,226	0	0	0	0	1,926	865	45
NEW ENGLAND INS CO	19,721	17,410	211	0	(229)	999	999	0	0	0
NEW HAMPSHIRE INS CO	215,865	185,178	(5,940)	0	0	0	0	52,701	(15,802)	0
NEW SOUTH INS CO	62,676	8,379	136	0	0	0	0	0	0	0
NEW YORK MARINE & GENERAL INS CO	1,746,181	433,946	20,673	448,820	192,545	65	33	1,204	198	16
NGM INSURANCE CO	2,593,177	1,025,398	(11,292)	1,148,275	693,944	73	31	40	0	0
NLC MUTUAL INS CO	355,728	149,148	11,513	13,370	11,096	87	30	0	0	0
NORCAL MUTUAL INS CO	1,610,453	736,210	53,614	382,296	186,359	77	22	2	1	47
NORGUARD INSURANCE CO	1,098,649	238,744	29,928	259,479	126,449	58	24	953	(55)	0

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	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	% LOSS RATIO	% EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	% PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
NORTH AMERICAN ELITE INS CO	\$ 139,936	\$ 42,033	\$ 2,226	\$ 0	\$ 1	0	0	\$ 2,035	\$ (417)	0	
NORTH AMERICAN SPECIALTY INS CO	510,423	321,438	6,788	97	1,109	999	0	2,868	906	32	
NORTH AMERICAN TITLE INS CO	138,848	82,387	8,559	241,723	7,344	3	92	1,283	0	0	
NORTH POINTE INS CO	20,476	11,234	187	0	0	0	0	278	(30)	0	
NORTH RIVER INS CO THE	1,070,274	293,387	(33,817)	407,610	225,453	65	35	3,008	1,232	41	
NORTH STAR MUTUAL INS CO	742,858	456,178	36,527	359,750	201,839	62	27	0	0	0	
NORTHLAND CASUALTY CO	110,570	37,576	2,447	31,328	18,215	70	29	0	(3)	0	
NORTHLAND INSURANCE CO	1,187,753	516,111	40,825	273,004	158,729	70	29	8,912	3,742	42	
NORTHWESTERN NATIONAL INS CO OF MILWAUKEE WI	20,610	1,913	135	364	(864)	66	392	0	503	0	
NOVA CASUALTY CO	89,080	88,584	2,513	0	0	0	0	1,204	2,299	191	
NUTMEG INSURANCE CO	440,662	257,770	46,703	75,160	42,506	69	30	0	(69)	0	
OAK RIVER INS CO	809,105	320,328	97,099	142,974	55,821	53	21	27	6	22	
OAKWOOD INSURANCE CO	72,112	41,361	509	8	126	999	0	0	0	0	
OBI AMERICA INS CO	15,478	15,447	139	0	0	0	0	0	0	43	
OBI NATIONAL INS CO	13,278	13,251	116	0	0	0	0	671	218	33	
OCCIDENTAL FIRE & CSLTY CO OF NC	474,329	223,981	10,276	58,034	35,294	73	35	336	(12)	0	
ODYSSEY REINSURANCE CO	7,797,059	3,248,831	88,162	1,762,196	1,104,476	67	33	0	0	0	
OHIC INSURANCE CO	98,643	72,953	26,317	0	(28,211)	0	0	0	68	0	
OHIO CASUALTY INS CO THE	6,147,618	1,693,624	(5,193)	2,200,797	1,451,949	80	30	5,872	1,192	20	
OHIO FARMERS INS CO	3,107,895	2,334,514	(6,113)	348,653	212,284	73	35	322	218	68	
OHIO INDEMNITY CO	152,509	45,463	9,904	103,966	55,529	57	36	3,260	1,904	58	
OHIO MUTUAL INS CO	296,272	234,999	2,972	57,762	29,817	60	34	0	0	0	
OHIO SECURITY INS CO	16,176	14,977	(781)	0	0	0	0	9,048	4,115	45	
OLD REPUBLIC GENERAL INS CORP	2,078,818	596,301	90,748	220,813	125,364	65	7	684	1,080	158	
OLD REPUBLIC INS CO	2,923,260	1,141,168	97,255	443,277	233,580	62	29	44,901	12,790	28	
OLD REPUBLIC NATL TITLE INS CO	1,207,017	516,213	122,400	2,161,336	59,119	3	95	18,513	87	0	
OLD REPUBLIC SECURITY ASSUR CO	1,023,558	202,615	1,588	217,083	145,484	87	27	0	0	0	
OLD REPUBLIC SURETY CO	127,125	70,478	11,380	50,061	2,645	8	70	1,691	76	4	
OLD UNITED CSLTY CO	650,467	240,687	28,315	121,095	58,025	48	25	0	0	0	
OMAHA INDEMNITY CO THE	21,206	21,206	312	(1,600)	(1,078)	105	0	0	0	0	
ONECIS INSURANCE CO	22,658	19,450	3,125	2	0	0	15	0	0	0	
OWNERS INSURANCE CO	4,110,384	1,815,525	73,752	1,560,485	935,491	70	29	82,240	49,812	61	
PACIFIC EMPLOYERS INS CO	3,687,374	1,063,435	36,006	949,121	672,969	84	17	(112)	966	0	
PACIFIC INDEMNITY CO	6,560,024	2,992,545	342,342	998,902	437,641	59	25	6,306	3,548	56	
PACIFIC SPECIALTY INS CO	294,373	110,468	(1,016)	173,141	91,157	67	45	1	0	0	
PACIFIC STAR INS CO	15,609	10,289	(138)	2,304	1,893	71	37	0	(2)	0	
PACO ASSURANCE CO INC	64,093	31,413	1,783	9,143	3,300	69	25	114	17	15	
PARTNERRE AMERICA INS CO	393,029	110,051	(4,479)	37,238	42,440	126	0	38	90	233	
PARTNERRE INSURANCE CO OF NY	117,281	109,322	507	16	(1,321)	0	999	0	0	0	
PARTNERS MUTUAL INS CO	46,966	10,877	(1,453)	13,807	9,447	83	33	30,346	19,623	65	

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	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	% LOSS RATIO	% EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	% PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
PATRIOT GENERAL INS CO	\$ 25,836	\$ 25,288	\$ 657	\$ 0	\$ 0	0	0	\$ 1	\$ 627	999	
PEAK PROPERTY & CSLTY INS CORP	48,662	39,101	504	0	0	0	0	0	0	0	
PEERLESS INDEMNITY INS CO	199,531	191,988	3,755	0	0	0	0	235	615	262	
PEERLESS INSURANCE CO	14,599,953	3,448,453	(54,757)	5,501,992	3,629,872	80	30	304	267	88	
PEKIN INSURANCE CO	305,405	132,308	4,416	122,330	77,313	74	29	24,488	6,728	27	
PENINSULA INDEMNITY CO	12,187	10,188	238	0	0	0	0	0	0	0	
PENINSULA INSURANCE CO THE	95,937	39,397	(1,080)	51,869	37,119	78	29	121	63	52	
PENN MILLERS INS CO	99,757	42,235	1,142	0	3,086	0	0	1,379	937	68	
PENN-AMERICA INSURANCE CO	127,203	63,070	(2,648)	23,687	16,255	82	40	0	(2)	999	
PENNSYLVANIA INSURANCE CO	72,316	48,614	4,488	22,024	8,858	50	22	0	0	0	
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	488,135	132,809	14,412	143,637	77,949	64	31	3,397	1,087	32	
PENNSYLVANIA MANUFACTURERS ASSN INS CO	1,017,283	343,840	17,594	176,792	106,425	76	23	5,296	3,682	70	
PENNSYLVANIA MANUFACTURERS INDEMNITY CO	233,717	86,619	4,455	58,931	35,475	76	23	756	396	52	
PENNSYLVANIA NATIONAL MUTUAL CSLTY INS CO	1,288,705	576,040	(19,227)	338,264	231,458	83	33	9	2	19	
PERMANENT GENERAL ASSUR CORP	582,233	135,765	16,502	0	0	0	0	8,740	6,701	77	
PERMANENT GENERAL ASSUR CORP OF OH	226,158	94,832	6,820	0	0	0	0	0	0	0	
PETROLEUM CASUALTY CO	32,809	23,127	2,413	3,705	97	26	33	0	0	0	
PHARMACISTS MUTUAL INS CO	319,078	131,399	15,109	99,607	52,556	66	35	3,144	918	29	
PHILADELPHIA INDEMNITY INS CO	8,653,171	2,316,369	364,120	2,941,314	1,526,450	64	29	21,934	5,069	23	
PHILADELPHIA REINSURANCE CORP	9,419	8,286	298	1,269	29	11	67	0	0	0	
PHOENIX INSURANCE CO THE	4,210,259	1,625,366	159,157	1,119,572	650,529	69	29	11,240	4,958	44	
PIONEER SPECIALTY INS CO	71,086	28,398	1,721	26,583	15,242	68	30	5,065	1,972	39	
PLANS LIABILITY INS CO	106,750	48,397	(21,392)	1,554	20,796	999	182	0	0	0	
PLATEAU CASUALTY INS CO	45,822	22,376	1,957	22,019	12,074	60	29	15	0	0	
PLATTE RIVER INS CO	150,799	48,274	1,926	39,126	15,788	56	43	359	117	33	
PLAZA INSURANCE CO	65,556	27,690	329	0	0	0	0	270	66	24	
PMI INSURANCE CO	119,402	59,885	10,885	21,281	4,977	24	35	0	0	0	
PMI MORTGAGE INS CO	837,770	(1,367,697)	90,393	126,570	79,202	68	11	1,353	974	72	
PODIATRY INSURANCE CO OF AMER	303,235	112,784	4,252	50,988	23,807	89	18	850	(222)	0	
POLICYHOLDERS MUTUAL INS CO	280	279	(7)	6	0	0	291	11	0	0	
PRAETORIAN INSURANCE CO	453,917	211,840	(10,139)	149,189	99,456	76	31	4,347	6,724	155	
PRE-PAID LEGAL CSLTY INC	19,654	16,520	6,093	47,770	15,478	39	44	2,723	824	30	
PREFERRED PROFESSIONAL INS CO	327,418	182,252	4,570	34,547	11,869	80	27	1,518	(1,446)	0	
PREVISOR INSURANCE CO	10,199	7,938	(673)	374	260	147	170	0	0	0	
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	568,045	227,580	(6,962)	180,138	103,988	69	40	3,220	1,823	57	
PROASSURANCE CASUALTY CO	990,008	294,883	33,515	156,091	50,339	67	30	24,971	(1,352)	0	
PROASSURANCE INDEMNITY CO INC	1,080,961	348,808	73,210	185,448	50,228	53	21	0	0	0	
PROCENTURY INSURANCE CO	59,945	58,326	2,367	0	0	0	0	4	(5)	0	
PROCENTURY AGRICULTURE INS CO	448,770	61,713	(259)	0	0	0	0	7,525	8,046	107	
PROFESSIONAL SOLUTIONS INS CO	24,107	8,359	204	3,341	1,116	82	22	11	1	12	
PROFESSIONALS ADVOCATE INS CO	142,421	116,106	4,358	4,124	1,484	71	29	0	0	0	

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	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	
PROGRESSIVE ADVANCED INS CO	\$ 530,415	\$ 224,491	\$ 14,570	\$ 364,001	\$ 226,363	74	19	\$ 0	\$ 0	0	
PROGRESSIVE CASUALTY INS CO	8,431,164	2,124,812	370,417	6,232,910	3,879,623	73	20	196	194	99	
PROGRESSIVE CLASSIC INS CO	451,989	124,909	16,348	381,607	237,528	73	20	10,622	4,965	47	
PROGRESSIVE DIRECT INS CO	7,785,733	2,352,707	402,699	7,052,512	4,385,777	74	19	0	(6)	0	
PROGRESSIVE MAX INS CO	568,656	178,208	29,900	546,001	339,544	74	19	0	0	0	
PROGRESSIVE NORTHERN INS CO	1,866,479	531,397	91,699	1,526,427	950,112	73	20	14,385	6,550	46	
PROGRESSIVE NORTHWESTERN INS CO	1,812,542	521,177	85,825	1,526,427	950,112	73	20	0	0	0	
PROGRESSIVE SPECIALTY INS CO	1,166,319	366,410	63,681	890,416	554,232	73	20	0	0	0	
PROGRESSIVE UNIVERSAL INS CO	440,265	143,434	22,372	364,001	226,363	74	19	227,613	130,859	57	
PROPERTY AND CSLTY INS CO OF HARTFORD	237,544	106,172	11,878	53,686	30,362	69	30	8,318	5,696	68	
PROPERTY-OWNERS INSURANCE CO	302,724	137,030	11,901	120,698	55,993	56	34	0	0	0	
PROSECT INSURANCE CO	374,662	245,851	17,380	64,259	32,082	77	82	4,169	(11,345)	0	
PROTECTIVE INSURANCE CO	885,623	420,370	20,338	307,423	206,115	75	30	9,258	8,623	93	
PROTECTIVE PROPERTY & CSLTY INS CO	385,488	169,917	17,197	60,670	41,658	69	17	1,911	795	42	
PROVIDENCE WASHINGTON INS CO	159,723	47,938	1,907	0	(1,613)	0	999	0	0	0	
QBE INSURANCE CORP	2,054,330	677,994	(23,704)	907,564	605,021	76	31	46,777	40,283	86	
QBE REINSURANCE CORP	1,031,423	773,039	(3,338)	180,270	120,175	76	31	0	0	0	
R&Q REINSURANCE CO	203,483	34,887	(4,645)	256	4,648	999	999	0	0	0	
RADIAN GUARANTY INC	4,071,176	1,200,953	445,055	812,758	111,809	15	36	10,409	1,159	11	
RADIAN MORTGAGE ASSUR INC	8,750	8,733	(90)	0	0	0	0	0	0	0	
RADIAN MORTGAGE GUARANTY INC	19,698	19,672	17	0	0	0	0	0	0	0	
RADNOR SPECIALTY INS CO	53,958	52,830	(190)	95	79	134	511	0	0	0	
RAMPART INSURANCE CO	24,761	8,028	(2,159)	0	(86)	0	0	0	0	0	
REAL ADVANTAGE TITLE INS CO	10,650	6,261	844	25,815	316	1	93	0	0	0	
REDWOOD FIRE & CSLTY INS CO	1,893,660	759,538	50,708	414,863	214,007	67	20	533	409	77	
REGENT INSURANCE CO	40,893	32,210	351	0	0	0	0	36,401	28,598	79	
REPUBLIC CREDIT INDEMNITY CO	39,968	6,965	(615)	11,723	(45,827)	102	21	0	0	0	
REPUBLIC INDEMNITY CO OF AMER	2,267,282	465,054	126,492	838,580	407,335	62	25	0	0	0	
REPUBLIC INDEMNITY CO OF CA	26,447	25,435	429	0	0	0	0	0	0	0	
REPUBLIC MORTGAGE ASSUR CO	22,771	9,345	821	1,581	563	59	25	0	0	0	
REPUBLIC MORTGAGE GUARANTY INS CORP	139,791	20,350	8,162	16,898	6,361	58	18	0	0	0	
REPUBLIC MORTGAGE INS CO	586,375	49,956	42,154	91,411	32,736	60	14	1,001	123	12	
REPUBLIC-FRANKLIN INSURANCE CO	112,605	54,503	1,926	27,933	14,572	64	33	1,584	763	48	
REPWEST INSURANCE CO	340,598	197,375	16,328	46,610	8,357	23	63	587	157	27	
RESPONSE INSURANCE CO	39,271	36,650	121	0	0	0	0	0	(14)	0	
RESPONSE WORLDWIDE DIRECT AUTO INS CO	10,453	10,419	193	0	0	0	0	0	0	0	
RESPONSE WORLDWIDE INS CO	11,709	11,666	264	0	0	0	0	0	0	0	
RIVERPORT INSURANCE CO	98,569	40,904	818	0	0	0	0	2,620	819	31	
RLI INSURANCE CO	1,817,035	864,554	97,646	450,898	178,294	52	42	4,994	2,036	41	
ROCHDALE INSURANCE CO	224,670	87,544	(870)	75,369	69,167	107	37	105	(305)	0	
ROCKFORD MUTUAL INS CO	80,642	34,501	(3,918)	49,727	30,315	72	38	9,273	7,742	83	

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	FINANCIAL DATA				NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	% LOSS RATIO	% EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	% PURE LOSS RATIO		
PROPERTY/CASUALTY INSURER (000s OMITTED)												
ROCKWOOD CASUALTY INS CO	\$ 289,675	\$ 120,009	\$ 33,233	\$ 53,061	\$ 16,092	37	30	\$ 37	\$ 7	20		
RSUI INDEMNITY CO	3,637,776	1,624,274	94,397	668,391	432,920	79	29	4,928	1,183	24		
RURAL COMMUNITY INS CO	1,790,690	247,115	(13,996)	0	18,762	0	0	64,758	20,652	32		
RURAL MUTUAL INS CO	484,243	266,464	28,364	172,602	91,490	59	24	199,169	119,836	60		
RURAL TRUST INS CO	23,543	13,024	1,336	5,460	2,781	59	18	223	55	25		
RVI AMERICA INS CO	109,413	65,876	2,845	5,277	3,378	53	38	275	0	0		
SAFECO INSURANCE CO OF AMER	4,863,359	1,503,292	27,195	1,650,598	1,088,962	80	30	18,021	8,504	47		
SAFECO INSURANCE CO OF IL	194,585	187,409	2,212	0	0	0	0	21,218	13,379	63		
SAFECO INSURANCE CO OF IN	15,794	15,458	212	0	0	0	0	0	0	0		
SAFECO NATIONAL INS CO	15,665	14,911	194	0	0	0	0	0	0	0		
SAFETY FIRST INS CO	74,656	70,817	3,116	1,232	(219)	0	35	15	(30)	0		
SAFETY NATIONAL CSLTY CORP	7,223,841	2,081,922	203,615	845,652	662,868	89	26	17,882	6,261	35		
SAFEMAY INSURANCE CO	565,820	315,265	(1,193)	217,949	152,196	84	22	0	0	0		
SAGAMORE INSURANCE CO	169,125	133,035	1,951	19,211	12,308	75	21	58	18	31		
SAMSUNG FIRE & MARINE INS CO LTD (US BRANCH)	97,591	57,728	(13,176)	38,696	27,851	99	117	1	(204)	0		
SAN FRANCISCO REINSURANCE CO	3,390,423	594,824	(19,032)	(437,299)	(397,344)	75	0	0	0	0		
SCOR REINSURANCE CO	3,541,549	820,142	(206,354)	1,050,799	727,678	77	43	0	0	0		
SCOTTSDALE INDEMNITY CO	84,517	39,661	478	0	0	0	0	2,141	93	4		
SEABRIGHT INSURANCE CO	79,095	52,675	(4,622)	10,692	6,917	67	44	(1)	(165)	999		
SECURA INSURANCE A MUTUAL CO	1,161,736	431,736	36,470	498,080	257,011	62	31	140,548	72,565	52		
SECURA SUPREME INS CO	141,867	64,808	4,496	55,342	28,557	62	31	68,917	43,882	64		
SECURIAN CASUALTY CO	328,189	118,417	(255)	227,920	128,369	61	37	10,376	5,227	50		
SECURITY NATIONAL INS CO	1,114,070	108,998	21,815	237,374	143,723	72	30	7,794	4,465	57		
SELECT INSURANCE CO	80,448	80,110	2,016	0	0	0	0	0	(2)	0		
SELECTIVE INSURANCE CO OF AMER	2,434,907	609,666	84,565	733,129	354,881	59	34	13,867	5,044	36		
SELECTIVE INSURANCE CO OF SC	647,972	144,094	17,927	206,192	99,810	59	34	30,818	16,276	53		
SELECTIVE INSURANCE CO OF THE SOUTHEAST	507,512	111,830	14,714	160,372	77,630	59	34	6,777	2,691	40		
SENECA INSURANCE CO INC	181,442	142,495	(265)	0	0	0	0	458	311	68		
SENTINEL INSURANCE CO LTD	280,907	196,108	14,095	32,211	18,217	69	30	4,324	553	13		
SENTRUITY CASUALTY CO	210,672	49,762	725	11,783	9,678	82	10	0	0	0		
SENTRY CASUALTY CO	355,867	70,733	5,705	51,832	32,039	75	30	65,408	52,347	80		
SENTRY INSURANCE A MUTUAL CO	8,392,799	5,141,242	267,508	1,119,570	692,044	75	30	75,235	46,268	61		
SENTRY SELECT INS CO	826,642	226,737	11,382	207,328	128,156	75	30	13,951	6,471	46		
SEQUOIA INSURANCE CO	152,394	34,004	9,212	19,404	10,926	76	12	0	0	0		
SERVICE INSURANCE CO	60,971	47,318	4,314	9,126	1,000	19	30	0	0	0		
SFM MUTUAL INS CO	612,091	147,727	15,425	168,965	97,342	72	21	31,792	13,058	41		
SHEBOYGAN FALLS INS CO	36,563	13,823	(46)	21,061	13,806	73	29	24,587	18,554	75		
SIRIUS AMERICA INS CO	1,337,513	521,809	(6,383)	92,431	87,774	108	28	3,951	4,013	102		
SOCIETY INSURANCE A MUTUAL CO	432,608	153,435	10,241	161,457	73,231	62	31	125,240	60,246	48		
SOMPO AMERICA FIRE & MARINE INS CO	82,807	74,909	1,047	0	(159)	0	0	0	0	0		
SOMPO AMERICA INS CO	1,285,062	571,946	28,135	189,248	104,539	69	31	8,451	2,029	24		

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	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	% LOSS RATIO	% EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	% PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
SOUTHERN FIRE & CSLTY CO	\$ 7,211	\$ 7,142	\$ 473	\$ 0	\$ 0	0	0	\$ 0	\$ 0	0	
SOUTHERN GUARANTY INS CO	30,347	29,692	(444)	0	0	0	0	0	0	0	
SOUTHERN INSURANCE CO	39,430	29,607	645	680	416	96	24	39	6	16	
SOUTHERN PILOT INS CO	7,060	6,944	38	0	0	0	0	0	0	0	
SOUTHWEST MARINE & GENERAL INS CO	216,443	63,304	1,856	28,051	12,091	65	33	135	20	15	
SPARTA INSURANCE CO	228,573	86,263	12,473	471	(13,801)	0	999	0	320	0	
SPINNAKER INSURANCE CO	48,509	27,948	(1,138)	12,010	3,702	39	57	53	8	15	
ST PAUL FIRE & MARINE INS CO	18,716,418	5,367,282	712,155	5,638,300	3,280,430	70	29	618	(3,535)	0	
ST PAUL GUARDIAN INS CO	75,837	23,136	1,607	22,377	13,011	70	29	48	32	67	
ST PAUL MERCURY INS CO	341,232	116,011	8,637	89,510	52,042	70	29	434	670	154	
ST PAUL PROTECTIVE INS CO	518,021	216,238	12,193	129,889	75,461	69	29	23	(70)	0	
STANDARD FIRE INS CO THE	3,766,364	1,189,480	125,429	1,083,068	629,712	70	29	28,815	18,888	66	
STANDARD GUARANTY INS CO	314,445	129,763	28,535	197,436	70,235	40	56	7,772	2,213	28	
STAR INSURANCE CO	1,815,555	563,936	161,849	588,059	304,319	67	36	1,024	318	31	
STARNET INSURANCE CO	242,097	117,061	1,965	0	0	0	0	4,040	1,287	32	
STARR INDEMNITY & LIABILITY CO	4,803,584	1,875,290	4,665	1,012,304	818,664	104	19	11,343	5,115	45	
STARSTONE NATIONAL INS CO	424,331	111,385	13,768	51,082	15,584	49	20	774	220	28	
STATE AUTO INS CO OF WI	15,854	12,193	122	0	0	0	0	20,481	11,764	57	
STATE AUTO PROP & CSLTY INS CO	2,518,869	687,042	38,011	1,000,481	595,298	72	35	8,271	6,809	82	
STATE AUTOMOBILE MUTUAL INS CO	2,407,294	778,946	(18,767)	676,796	402,700	72	36	1,991	836	42	
STATE FARM FIRE & CSLTY CO	39,411,858	17,710,189	1,059,320	16,163,399	10,280,096	73	27	332,090	211,126	64	
STATE FARM GENERAL INS CO	7,241,888	3,186,860	(836,910)	1,854,733	2,614,148	156	29	0	0	0	
STATE FARM MUTUAL AUTOMOBILE INS CO	160,731,957	97,004,982	1,701,638	42,419,872	30,204,462	84	24	448,682	293,542	65	
STATE NATIONAL INS CO INC	442,864	311,376	7,642	50,733	22,033	49	47	4,907	3,570	73	
STEWART TITLE GUARANTY CO	1,105,914	542,736	47,722	1,361,710	66,810	5	94	20,859	196	1	
STILLWATER INSURANCE CO	398,972	177,956	(32,317)	243,789	188,346	87	33	0	0	0	
STILLWATER PROPERTY & CSLTY INS CO	140,353	128,369	3,595	2,861	0	0	39	1,221	399	33	
STONINGTON INSURANCE CO	15,691	14,301	134	0	0	0	0	1,719	958	56	
STRAITFORD INSURANCE CO	539,930	86,254	(6,935)	17,047	10,708	98	21	28,244	21,588	76	
SU INSURANCE CO	24,117	12,947	149	16,064	7,870	61	38	42	13	32	
SURETEC INSURANCE CO	253,240	102,056	7,429	65,850	9,280	19	65	67	2	3	
SWISS REINSURANCE AMER CORP	14,202,192	3,237,979	121,845	1,949,714	1,361,755	73	36	0	0	0	
SYNCORA GUARANTEE INC	1,302,093	1,317,624	70,537	51,764	(96,576)	0	331	155	0	0	
SYNERGY INSURANCE CO	74,381	28,602	6,580	16,096	1,884	22	22	260	6	2	
TDC NATIONAL ASSUR CO	344,764	94,028	5,362	8,714	4,797	93	13	0	0	0	
TEACHERS INSURANCE CO	356,869	148,693	6,477	210,362	140,208	77	27	1,595	1,151	72	
TECHNOLOGY INSURANCE CO INC	3,773,099	1,098,689	(60,775)	1,160,810	782,513	80	33	6,638	3,774	57	
THE INSURANCE CO	211,579	51,754	(15,720)	56,784	55,032	114	29	1,972	2,324	118	
THIRD COAST INS CO	19,349	19,314	513	0	0	0	0	0	0	0	
TIG INSURANCE CO	2,465,347	678,642	(181,084)	48	21,685	999	999	0	461	0	
TITAN INDEMNITY CO	157,639	145,235	764	0	0	0	0	0	0	0	

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	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	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
TITLE RESOURCES GUARANTY CO	\$ 87,017	\$ 32,479	\$ 18,298	\$ 317,136	\$ 4,090	1	91	\$ 57	\$ 0	0	
TNUS INSURANCE CO	64,504	57,103	1,154	0	0	0	0	108	74	69	
TOA REINSURANCE CO OF AMER THE	1,820,274	660,196	20,476	423,139	311,753	79	29	0	0	0	
TOKIO MARINE AMER INS CO	1,409,530	504,726	7,816	297,217	183,452	76	40	2,491	914	37	
TOYOTA MOTOR INS CO	557,737	254,110	10,885	80,659	59,264	74	17	353	352	100	
TRADERS INSURANCE CO	83,313	25,801	3,842	67,869	44,072	77	16	0	0	0	
TRANS PACIFIC INS CO	67,642	54,249	1,494	4	(153)	0	0	30	(17)	0	
TRANSAMERICA CASUALTY INS CO	455,532	274,282	16,061	380,928	205,373	54	43	4,379	2,613	60	
TRANSATLANTIC REINSURANCE CO	14,732,191	4,992,854	21,373	3,451,259	2,313,691	72	35	0	0	0	
TRANSGUARD INSURANCE CO OF AMER INC	389,507	154,434	209	134,900	81,985	73	31	388	(90)	0	
TRANSIT MUTUAL INS CORP OF WI	15,119	11,857	1,131	2,729	791	36	17	3,219	791	25	
TRANSPORT INSURANCE CO	37,724	16,859	(4,133)	0	2,618	0	0	0	0	0	
TRANSPORTATION INSURANCE CO	79,017	78,946	1,548	0	0	0	0	11,697	12,581	108	
TRAVCO INSURANCE CO	217,483	65,921	4,305	60,419	35,129	70	29	0	(1)	0	
TRAVELERS CASUALTY & SURETY CO	16,983,797	6,526,085	879,707	4,556,044	2,648,956	70	29	3,614	2,795	77	
TRAVELERS CASUALTY & SURETY CO OF AMER	4,232,761	2,016,636	386,941	1,452,541	404,433	29	40	33,532	7,155	21	
TRAVELERS CASUALTY CO OF CT	326,051	85,302	7,392	105,174	61,150	70	29	0	(1)	0	
TRAVELERS CASUALTY CO THE	207,356	59,198	4,752	64,894	37,731	70	29	0	(3)	0	
TRAVELERS CASUALTY INS CO OF AMER	1,958,131	532,089	59,546	610,903	355,189	70	29	4,285	2,219	52	
TRAVELERS COMMERCIAL CSITY CO	330,445	89,930	7,736	105,174	61,150	70	29	0	1	0	
TRAVELERS COMMERCIAL INS CO	364,970	88,876	6,056	105,174	61,150	70	29	0	2	0	
TRAVELERS CONSTITUTION STATE INS CO	207,228	59,141	4,569	64,894	37,731	70	29	0	1	0	
TRAVELERS HOME & MARINE INS CO THE	370,355	105,593	5,085	60,419	35,129	70	29	20,638	8,666	42	
TRAVELERS INDEMNITY CO OF AMER THE	621,921	178,063	13,486	172,306	100,182	70	29	25,620	14,003	55	
TRAVELERS INDEMNITY CO OF CT THE	1,088,883	332,505	31,407	306,570	178,245	70	29	88,937	48,030	54	
TRAVELERS INDEMNITY CO THE	21,394,450	6,820,222	950,334	5,211,734	3,030,277	70	29	38,670	18,025	47	
TRAVELERS PERSONAL INS CO	211,645	61,032	4,067	60,419	35,129	70	29	9	0	1	
TRAVELERS PERSONAL SECURITY INS CO	210,663	63,646	4,332	60,419	35,129	70	29	0	0	0	
TRAVELERS PROPERTY CSITY CO OF AMER	857,419	435,018	13,512	80,559	46,838	70	29	163,686	98,036	60	
TRAVELERS PROPERTY CSITY INS CO	269,082	74,566	4,567	67,132	39,032	70	29	1,771	721	41	
TRENWICK AMERICA REINSURANCE CORP	54,199	29,927	(1,824)	42	193	999	230	0	0	0	
TRI-STATE INSURANCE CO OF MN	60,102	33,448	653	0	0	0	0	286	(798)	0	
TRIANGLE INSURANCE CO INC	88,192	30,423	130	41,592	28,747	76	29	2,662	897	34	
TRINITY UNIVERSAL INS CO	1,853,345	656,724	7,081	1,212,853	840,492	80	31	0	14	0	
TRITON INSURANCE CO	453,931	169,884	31,007	104,107	36,565	35	41	455	32	7	
TRIUMPH CASUALTY CO	60,484	19,087	984	8,795	4,815	67	26	240	67	28	
TRUCK INSURANCE EXCHANGE	2,107,617	640,780	9,848	1,125,372	672,773	70	34	5,397	4,185	78	
TRUMBULL INSURANCE CO	238,586	109,762	15,133	53,686	30,362	69	30	8,168	3,999	49	
TRUSTGARD INSURANCE CO	72,840	72,735	3,967	0	0	0	0	0	0	0	
TWIN CITY FIRE INS CO	663,332	273,321	22,046	161,057	91,085	69	30	66,840	44,301	66	
UNIGARD INDEMNITY CO	7,628	7,503	66	0	0	0	0	0	0	0	

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	FINANCIAL DATA				NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	% LOSS RATIO	% EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	% PURE LOSS RATIO		
PROPERTY/CASUALTY INSURER (000s OMITTED)												
UNIGARD INSURANCE CO	\$ 394,619	\$ 96,496	\$ (5,363)	\$ 186,486	\$ 124,319	76	31	\$ 0	\$ (1)	0		
UNION INSURANCE CO	137,593	45,735	892	0	0	0	0	1,556	1,410	91		
UNION INSURANCE CO OF PROVIDENCE	61,240	54,524	1,468	0	0	0	0	2,293	567	25		
UNITED AMERICAS INS CO	5,173	4,791	(70)	0	(4)	0	0	0	0	0		
UNITED EQUITABLE INS CO	25,552	5,772	326	19,195	8,899	59	33	0	0	0		
UNITED FINANCIAL CSLTY CO	3,346,363	721,543	119,141	2,096,184	1,322,067	74	19	0	0	0		
UNITED FIRE & CSLTY CO	1,987,834	757,443	19,306	638,395	384,938	73	30	29,666	17,981	61		
UNITED FIRE & INDEMNITY CO	55,279	18,352	527	19,950	12,029	73	30	0	0	0		
UNITED GUARANTY CREDIT INS CO	25,524	24,877	1,077	79	(780)	0	95	0	0	0		
UNITED GUARANTY MORTGAGE INDEMNITY CO	48,934	15,148	13,843	7,848	7,233	45	0	1,143	205	18		
UNITED GUARANTY RESIDENTIAL INS CO	2,607,464	1,004,934	326,608	439,346	73,722	17	60	14,623	726	5		
UNITED GUARANTY RESIDENTIAL INS CO OF NC	53,757	39,560	525,369	19,947	(22,160)	0	20	8	(2)	0		
UNITED OHIO INS CO	340,519	172,397	13,459	139,057	71,782	60	34	0	0	0		
UNITED SERVICES AUTOMOBILE ASSN	35,459,980	26,523,151	517,073	7,340,667	5,752,329	88	13	48,852	33,825	69		
UNITED STATES FIDELITY & GUARANTY CO	3,293,045	985,821	82,859	986,844	573,767	70	29	(910)	(4,630)	509		
UNITED STATES FIRE INS CO	4,094,347	1,302,262	(131,956)	1,408,107	778,837	65	35	17,180	20,546	120		
UNITED STATES LIABILITY INS CO	1,244,439	827,226	62,502	213,518	67,987	47	42	4,443	1,816	41		
UNITED WISCONSIN INS CO	246,933	121,368	8,695	0	0	0	0	58,061	21,674	37		
UNITRIN AUTO & HOME INS CO	73,730	32,624	1,350	0	0	0	0	0	(5)	0		
UNITRIN DIRECT INS CO	11,691	8,197	299	0	0	0	0	0	0	0		
UNITRIN DIRECT PROP & CSLTY CO	14,319	10,191	373	0	0	0	0	142	67	47		
UNITRIN PREFERRED INS CO	21,090	9,681	312	0	0	0	0	32	(28)	0		
UNITRIN SAFEGUARD INS CO	31,821	7,805	251	0	0	0	0	5	1	11		
UNIVERSAL SURETY CO	234,825	191,538	8,575	2,887	341	12	74	194	(39)	0		
UNIVERSAL SURETY OF AMER	14,831	14,816	215	0	0	0	0	8	(3)	0		
UNIVERSAL UNDERWRITERS INS CO	332,191	320,367	7,273	0	0	0	0	19,085	11,521	60		
UNIVERSAL UNDERWRITERS OF TX INS CO	10,600	9,810	214	0	0	0	0	171	(259)	0		
US SPECIALTY INS CO	1,888,397	587,044	87,223	470,327	228,334	57	33	4,226	1,411	33		
US UNDERWRITERS INS CO	163,583	122,076	4,168	12,725	2,515	27	39	0	0	60		
USAA CASUALTY INS CO	10,897,745	4,719,577	126,105	6,735,450	5,325,753	88	12	30,470	22,198	73		
USAA GENERAL INDEMNITY CO	4,627,874	1,652,769	37,562	3,223,805	2,549,078	88	12	27,330	22,751	83		
USPLATE GLASS INS CO	33,070	25,712	205	10,106	1,798	21	77	0	0	0		
UTICA MUTUAL INS CO	2,525,314	929,804	51,241	782,112	408,025	64	33	1,530	(306)	0		
VALLEY FORGE INS CO	71,510	71,468	2,338	0	0	0	0	15,496	7,833	51		
VALLEY PROPERTY & CSLTY INS CO	12,318	7,994	260	0	0	0	0	0	0	0		
VANLINER INSURANCE CO	454,635	134,817	15,821	114,334	62,593	67	26	4,169	3,168	76		
VANTAPRO SPECIALTY INS CO	24,208	23,185	16	0	0	0	0	0	0	0		
VERLAN FIRE INS CO	25,359	25,344	515	0	0	0	0	2,182	393	18		
VICTORIA AUTOMOBILE INS CO	10,270	8,102	82	0	0	0	0	0	0	0		
VICTORIA FIRE & CSLTY CO	58,894	34,035	7,659	0	0	0	0	0	69	0		
VIGILANT INSURANCE CO	576,695	327,316	13,045	29,382	13,822	63	25	13,272	3,177	24		

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	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	% LOSS RATIO	% EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	% PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
VIKING INSURANCE CO OF WI	\$ 493,858	\$ 172,798	\$ 6,698	\$ 103,664	\$ 64,078	75	30	\$ 3,193	\$ 1,582	50	
VIRGINIA SURETY CO INC	1,439,318	406,282	8,985	183,381	117,383	64	29	21,060	10,021	48	
VISION SERVICE PLAN INS CO	307,132	173,512	54,676	1,085,831	863,011	81	15	29,594	22,794	77	
WADENA INSURANCE CO	5,488	5,471	117	0	0	0	0	22,078	18,109	82	
WARNER INSURANCE CO	15,751	15,694	125	0	0	0	0	0	0	0	
WASHINGTON INTERNATIONAL INS CO	103,812	82,439	2,025	18	(250)	0	0	78	5	6	
WATFORD INSURANCE CO	23,631	20,147	(204)	1	1	62	999	0	0	0	
WAUSAU BUSINESS INS CO	34,422	29,315	372	0	0	0	0	3,158	2,025	64	
WAUSAU GENERAL INS CO	15,646	12,498	153	0	0	0	0	24,731	13,614	55	
WAUSAU UNDERWRITERS INS CO	126,964	69,301	1,121	0	0	0	0	(82)	4,337	0	
WEA PROPERTY & CSLTY INS CO	19,566	5,229	(114)	12,187	7,717	71	31	14,560	9,384	64	
WESCO INSURANCE CO	1,620,958	289,657	(7,413)	594,035	430,216	83	34	9,956	3,912	39	
WEST AMERICAN INS CO	52,304	51,223	747	0	0	0	0	4,195	2,011	48	
WEST BEND MUTUAL INS CO	2,695,917	1,041,138	88,158	1,051,689	523,127	60	32	484,462	239,847	50	
WESTCHESTER FIRE INS CO	1,655,723	682,207	51,294	347,737	198,275	78	31	6,058	318	5	
WESTCOR LAND TITLE INS CO	151,751	38,986	4,504	181,452	10,180	2	98	1,982	0	0	
WESTERN AGRICULTURAL INS CO	213,158	111,918	9,531	106,250	63,065	66	27	0	0	0	
WESTERN NATIONAL ASSUR CO	89,344	28,998	1,696	26,583	15,242	68	30	719	358	50	
WESTERN NATIONAL MUTUAL INS CO	1,045,232	459,977	24,302	393,433	225,582	68	28	41,262	29,682	72	
WESTERN SURETY CO	2,043,493	1,527,221	144,377	366,293	20,942	6	54	4,743	(303)	0	
WESTFIELD INSURANCE CO	2,937,340	1,278,433	26,217	990,909	603,332	73	35	9,099	6,255	69	
WESTFIELD NATIONAL INS CO	696,553	317,225	5,776	238,552	145,247	73	35	1,750	990	57	
WESTPORT INSURANCE CORP	5,517,556	1,535,468	93,769	308,156	173,665	77	33	11,298	4,565	40	
WFG NATIONAL TITLE INS CO	132,525	28,921	2,274	358,898	10,057	3	102	1,043	0	0	
WHITE PINE INS CO	74,783	26,075	(13,737)	38,345	24,238	94	51	0	0	0	
WILLIAMSBURG NATIONAL INS CO	30,227	28,994	1,137	0	0	0	0	4	(18)	0	
WILSHIRE INSURANCE CO	334,547	140,216	6,196	99,859	60,661	73	30	1,241	1,427	115	
WILSON MUTUAL INS CO	86,064	19,156	(4,110)	21,668	14,365	83	42	78,941	54,033	68	
WINDHAVEN NATIONAL INS CO	6,507	5,426	(209)	185	363	78	31	0	0	0	
WISCONSIN COUNTY MUTUAL INS CORP	85,596	27,439	(3,835)	25,224	14,068	93	29	21,211	16,458	78	
WISCONSIN HEALTH CARE LIABILITY INS PLAN	55,217	43,190	2,227	1,982	(426)	17	33	1,982	(426)	0	
WISCONSIN LAWYERS MUTUAL INS CO	34,756	24,456	911	4,007	669	56	45	5,284	975	18	
WISCONSIN MUNICIPAL MUTUAL INS CO	50,129	30,721	(641)	3,163	2,722	116	32	5,402	11,564	214	
WISCONSIN MUTUAL INS CO	160,607	92,479	7,327	74,487	47,002	68	23	78,164	52,782	68	
WISCONSIN REINSURANCE CORP	96,112	61,142	3,880	37,818	21,668	67	26	0	0	0	
WOLVERINE MUTUAL INS CO	56,390	23,888	2,239	32,726	15,897	61	36	9	1	12	
WORK FIRST CSLTY CO	48,045	15,128	1,583	17,855	8,913	70	27	54	(10)	0	
WRIGHT NATIONAL FLOOD INS CO	37,732	28,724	4,834	13	0	999	0	736	1,147	156	
WRM AMERICA INDEMNITY CO INC	14,736	14,556	(527)	0	(169)	0	0	0	(25)	0	
XL INSURANCE AMER INC	791,281	218,692	(15,602)	128,564	78,461	77	25	26,703	24,076	90	
XL INSURANCE CO OF NY INC	240,015	70,579	(1,849)	38,569	23,538	77	25	0	0	0	

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	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	% LOSS RATIO	% EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	% PURE LOSS RATIO
PROPERTY/CASUALTY INSURER (000s OMITTED)										
XL REINSURANCE AMER INC	\$ 5,952,324	\$ 2,046,554	\$ (10,775)	\$ 835,665	\$ 509,999	77	25	\$ 0	\$ 0	0
XL SPECIALTY INS CO	1,066,448	313,520	19,382	77,138	47,077	77	25	30,886	22,028	71
YCI INC	8,345	8,264	(14)	0	(2)	0	0	0	0	0
YOSEMITE INSURANCE CO	113,707	42,017	18,531	34,857	6,929	26	26	583	126	22
ZALE INDEMNITY CO	45,181	18,668	1,448	12,195	1,685	15	177	207	11	5
ZENITH INSURANCE CO	1,843,830	571,728	85,955	795,372	293,457	50	33	364	(2)	0
ZURICH AMERICAN INS CO	31,581,956	7,619,036	828,637	4,622,303	3,023,643	83	15	138,986	77,492	56
ZURICH AMERICAN INS CO OF IL	62,314	34,843	613	0	0	0	0	5,003	1,897	38

**Table G**

**2017 Financial Data**  
**of**  
**Life and Health Insurers**

**Includes: Fraternal Insurers**  
**Life Insurers**



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	FINANCIAL DATA			NATIONWIDE OPERATIONS			WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID		
	\$	\$	\$	\$	\$	\$	\$	\$	\$
4 EVER LIFE INS CO	212,464	84,999	5,125	77,356	66,900	599	188		
5 STAR LIFE INS CO	291,203	28,861	(9,987)	126,107	110,702	1,055	893		
AAA LIFE INS CO	652,034	155,386	12,663	116,096	79,102	11,138	4,245		
ABILITY INSURANCE CO	1,194,512	22,517	(1,542)	(1,060)	19,040	585	1,170		
ACCENDO INSURANCE CO	12,950	9,700	102	128	(734)	0	(1)		
ACCORDIA LIFE & ANNUITY CO	8,916,159	684,927	(114,296)	380,798	589,734	3,594	2,598		
ACE LIFE INS CO	46,849	6,534	(2,162)	1,717	3,334	0	0		
AETNA HEALTH & LIFE INS CO	388,412	307,255	418,865	(1,183,060)	(1,295,696)	33	26		
AETNA HEALTH INS CO	43,809	35,136	(212)	15,546	12,639	0	0		
AETNA LIFE INS CO	19,894,784	2,903,997	1,339,391	17,984,670	14,698,596	149,396	143,688		
ALL SAVERS INS CO	1,143,176	997,280	187,623	497,726	269,400	70,494	41,584		
ALLIANZ LIFE & ANNUITY CO	10,858	8,555	518	0	(73)	0	5		
ALLIANZ LIFE INS CO OF NORTH AMER	138,068,398	6,011,236	805,194	10,230,512	19,279,000	207,376	238,150		
ALLSTATE ASSURANCE CO	674,063	135,782	(7,275)	57,577	5,266	908	0		
ALLSTATE LIFE INS CO	31,567,314	3,408,140	846,741	751,103	952,452	4,533	48,368		
AMALGAMATED LIFE & HEALTH INS CO	5,776	4,534	442	3,054	1,809	0	0		
AMALGAMATED LIFE INS CO	127,540	61,712	5,521	82,730	69,386	179	20		
AMERICAN BANKERS LIFE ASSUR CO OF FL	364,002	52,971	23,834	79,115	6,641	183	36		
AMERICAN BENEFIT LIFE INS CO	141,118	21,781	2,300	26,494	18,262	1	0		
AMERICAN CONTINENTAL INS CO	276,938	115,241	(15,002)	506,257	399,346	30,140	25,183		
AMERICAN EQUITY INVESTMENT LIFE INS CO	51,891,655	3,005,654	375,900	3,406,211	5,710,502	70,177	62,236		
AMERICAN FAMILY LIFE ASSUR CO OF COLUMBUS	113,076,017	11,003,606	2,608,430	18,142,119	12,726,709	66,977	27,784		
AMERICAN FAMILY LIFE INS CO	5,676,127	1,059,749	69,373	359,750	349,642	81,875	67,843		
AMERICAN FIDELITY ASSUR CO	5,896,688	430,624	66,199	957,379	657,818	4,199	1,648		
AMERICAN FIDELITY LIFE INS CO	410,240	67,269	1,327	9,629	16,954	51	8		
AMERICAN FINANCIAL SECURITY LIFE INS CO	9,606	6,178	200	8,796	5,300	122	18		
AMERICAN GENERAL LIFE INS CO	178,704,993	7,983,585	612,283	11,030,654	11,894,312	150,359	210,518		
AMERICAN HEALTH & LIFE INS CO	883,222	130,274	34,477	251,135	151,888	3,111	1,614		
AMERICAN HERITAGE LIFE INS CO	1,921,965	305,973	55,300	905,338	500,034	23,965	11,619		
AMERICAN HOME LIFE INS CO THE	261,304	22,126	1,205	25,117	24,443	161	174		
AMERICAN INCOME LIFE INS CO	3,919,733	270,338	141,531	811,673	747,163	28,665	8,528		
AMERICAN MATURITY LIFE INS CO	62,484	48,345	341	48	137	2	173		
AMERICAN MEMORIAL LIFE INS CO	3,166,420	128,536	31,998	544,310	472,685	277	1,865		
AMERICAN MODERN LIFE INS CO	39,848	32,318	1,622	266	(3,444)	215	284		
AMERICAN NATIONAL INS CO	20,146,571	3,293,474	20,097	2,132,080	2,508,618	26,806	27,109		
AMERICAN NATIONAL LIFE INS CO OF TX	123,674	34,180	(542)	28,759	28,574	227	91		
AMERICAN PUBLIC LIFE INS CO	99,468	30,805	5,500	90,873	47,122	448	230		
AMERICAN REPUBLIC CORP INS CO	22,909	8,075	264	0	0	13,449	9,024		
AMERICAN REPUBLIC INS CO	937,408	444,980	23,273	441,981	309,589	19,089	14,213		
AMERICAN RETIREMENT LIFE INS CO	112,158	59,672	(38,075)	345,178	291,614	8,480	6,786		
AMERICAN SPECIALTY HEALTH INS CO	8,840	8,442	76	1,394	683	0	0		

LIFE AND HEALTH INSURER (000s OMITTED)

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	FINANCIAL DATA			NATIONWIDE OPERATIONS			WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID		
LIFE AND HEALTH INSURER (000s OMITTED)									
AMERICAN UNITED LIFE INS CO	\$ 28,804,956	\$ 1,025,553	\$ 61,384	\$ 4,271,509	\$ 4,664,106	\$ 156,299	\$ 104,667		
AMERICAN-AMICABLE LIFE INS CO OF TX	297,736	46,457	(1,703)	72,199	46,510	1,008	579		
AMERICO FINANCIAL LIFE & ANNUITY INS CO	4,484,585	505,150	72,380	516,070	501,084	6,031	5,358		
AMERITAS LIFE INS CORP	20,076,470	1,555,583	106,314	2,726,150	3,098,062	33,837	29,143		
AMICA LIFE INS CO	1,283,398	310,163	12,670	70,681	84,184	514	16		
ANNUITY INVESTORS LIFE INS CO	3,191,286	294,698	23,765	211,398	331,738	1,040	1,408		
ANTHEM LIFE INS CO	674,744	125,130	12,310	411,982	293,794	8,024	4,638		
ASSURED LIFE ASSN	58,708	13,046	150	5,599	5,829	41	77		
ASSURIFY LIFE INS CO	2,632,271	334,680	16,768	189,567	181,366	5,566	5,349		
ATHENE ANNUITY & LIFE ASSUR CO	13,205,119	1,347,657	24,256	51,466	(96,995)	1,156	12,092		
ATHENE ANNUITY & LIFE ASSUR CO OF NY	3,165,014	267,527	28,714	10,881	27,014	203	1,623		
ATHENE ANNUITY & LIFE CO	54,933,284	1,164,209	239,331	1,537,296	4,438,151	295,331	111,803		
ATLANTA LIFE INS CO	40,474	12,234	(299)	9,009	8,455	11	28		
AURORA NATIONAL LIFE ASSUR CO	3,063,219	140,229	9,089	698	(87,923)	114	5,332		
AUTO CLUB LIFE INS CO	760,823	76,429	(7,037)	162,199	133,227	61	7		
AUTO-OWNERS LIFE INS CO	4,211,397	450,986	19,348	433,952	296,301	7,240	4,299		
AXA CORPORATE SOLUTIONS LIFE REINSURANCE CO	259,863	159,967	54,189	4,556	6,965	0	0		
AXA EQUITABLE LIFE & ANNUITY CO	486,432	11,956	(2,494)	389	20,886	278	30,609		
AXA EQUITABLE LIFE INS CO	194,771,739	7,422,250	893,782	12,893,795	15,020,480	213,896	375,245		
BALTIMORE LIFE INS CO THE	1,268,835	81,809	2,410	127,675	136,290	1,270	523		
BANKERS FIDELITY LIFE INS CO	149,956	34,135	(2,924)	109,620	80,906	123	0		
BANKERS LIFE & CSLTY CO	18,273,912	1,336,774	249,293	2,585,663	2,766,830	53,502	53,366		
BANKERS RESERVE LIFE INS CO OF WI	409,910	190,981	(65,929)	1,903,974	1,789,855	0	0		
BANNER LIFE INS CO	3,850,819	751,581	65,518	967,648	801,966	33,086	10,161		
BAPTIST LIFE ASSN	30,051	1,563	(41)	1,071	1,874	2	0		
BENEFICIAL LIFE INS CO	2,251,281	205,671	13,421	32,471	129,779	41	492		
BERKLEY LIFE & HEALTH INS CO	277,343	150,726	8,225	238,136	195,765	6,442	71		
BERKSHIRE HATHAWAY LIFE INS CO OF NE	19,610,131	4,815,978	437,581	225,219	99,576	0	7,752		
BERKSHIRE LIFE INS CO OF AMER	3,717,674	189,097	10,154	126,882	108,335	6,879	738		
BLUE CROSS BLUE SHIELD OF WI	576,636	276,703	92,771	769,101	668,199	793,988	669,045		
BOSTON MUTUAL LIFE INS CO	1,430,482	209,367	13,929	196,665	156,076	2,350	1,020		
BRIGHTHOUSE LIFE INS CO	176,051,726	5,594,290	(424,848)	11,498,588	13,021,382	147,647	242,089		
CANADA LIFE ASSUR CO THE	4,581,812	147,132	(3,890)	134,579	91,187	1,142	4,119		
CAPITOL LIFE INS CO THE	301,293	25,638	1,048	72,930	78,880	1	142		
CARE IMPROVEMENT PLUS WI INS CO	50,465	25,205	5,336	130,999	106,271	130,501	104,843		
CATHOLIC FINANCIAL LIFE	1,641,577	88,052	12,052	78,499	114,498	50,986	67,843		
CATHOLIC HOLY FAMILY SOCIETY	147,373	5,976	540	16,263	19,081	55	49		
CATHOLIC ORDER OF FORESTERS	1,195,875	88,677	10,889	66,632	99,111	10,353	8,360		
CATHOLIC UNITED FINANCIAL	934,826	40,622	12,778	42,776	58,387	1,632	0		
CELTIC INSURANCE CO	1,170,370	162,501	77,038	2,126,956	1,557,549	0	0		
CENTRAL RESERVE LIFE INS CO	13,402	12,452	13,193	3,339	2,230	12	38		

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	FINANCIAL DATA			NATIONWIDE OPERATIONS			WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID		
<b>LIFE AND HEALTH INSURER (000s OMITTED)</b>									
CENTRAL STATES HEALTH & LIFE CO OF OMAHA	\$ 407,544	\$ 151,921	\$ 12,981	\$ 37,812	\$ (1,929)	\$ 3,220	\$ 1,576		
CENTRE LIFE INS CO	1,790,730	93,607	(1,683)	1,421	1,294	264	380		
CENTURION LIFE INS CO	1,249,215	793,661	489,308	37,245	(513,504)	13	49		
CHESAPEAKE LIFE INS CO THE	158,684	86,735	16,617	201,074	63,953	3,949	1,143		
CHURCH LIFE INS CORP	294,168	64,711	8,095	34,592	32,559	511	672		
CIGNA HEALTH & LIFE INS CO	9,002,246	3,680,642	1,569,114	13,779,668	11,446,722	66,059	58,878		
CINCINNATI LIFE INS CO THE	4,407,172	195,138	12,362	272,927	349,599	12,189	7,807		
CITIZENS SECURITY LIFE INS CO	26,638	15,099	5,811	61,200	35,490	0	0		
CLEAR SPRING LIFE INS CO	260,701	54,556	3,519	36	8,913	0	0		
CLOVER INSURANCE CO	97,589	48,357	(21,518)	267,219	275,244	0	0		
CM LIFE INS CO	8,657,284	1,573,160	67,056	284,994	576,978	9,772	13,114		
CMFG LIFE INS CO	18,078,267	2,107,167	227,305	3,151,350	2,475,604	114,326	110,228		
COLONIAL LIFE & ACCIDENT INS CO	3,219,962	490,352	157,853	1,502,987	794,512	9,219	3,273		
COLONIAL PENN LIFE INS CO	868,495	99,691	(11,719)	366,429	247,152	10,966	8,309		
COLORADO BANKERS LIFE INS CO	1,318,476	121,738	14,548	783,211	755,912	837	291		
COLUMBIAN LIFE INS CO	335,845	26,296	4,044	61,174	55,732	2,676	1,855		
COLUMBIAN MUTUAL LIFE INS CO	1,449,354	106,731	9,043	180,608	153,851	85	102		
COLUMBUS LIFE INS CO	4,104,528	294,446	(39,530)	274,236	392,209	2,286	1,050		
COMBINED INSURANCE CO OF AMER	1,495,718	178,701	33,432	480,240	295,974	18,820	11,754		
COMMERCIAL TRAVELERS LIFE INS CO	29,369	13,958	922	7,041	5,297	3	1		
COMMONWEALTH ANNUITY & LIFE INS CO	11,301,518	2,488,248	267,841	40,630	207,849	2,276	17,890		
COMPANION LIFE INS CO	373,571	212,430	19,441	253,176	163,109	27,501	20,248		
CONNECTICUT GENERAL LIFE INS CO	18,137,205	4,412,229	1,013,847	346,665	618,460	4,156	14,091		
CONSTITUTIONAL LIFE INS CO	412,715	35,142	2,019	49,141	31,067	4,680	3,192		
CONSUMERS LIFE INS CO	44,943	27,640	4,868	47,270	33,424	0	0		
CONTINENTAL AMERICAN INS CO	673,271	153,365	(21,679)	524,653	265,677	5,105	1,955		
CONTINENTAL GENERAL INS CO	1,385,774	74,692	(80)	83,394	110,246	2,438	1,859		
CONTINENTAL LIFE INS CO OF BRENTWOOD TN	345,631	194,390	(9,493)	468,046	358,362	43,036	32,424		
CORVESTA LIFE INS CO	9,039	7,949	(620)	5	3	0	0		
COUNTRY INVESTORS LIFE ASSUR CO	299,230	193,083	4,120	0	2,927	1,253	3,626		
COUNTRY LIFE INS CO	9,459,615	1,185,329	63,387	615,937	735,341	11,268	12,749		
COVENTRY HEALTH & LIFE INS CO	1,354,270	1,108,392	114,897	1,673,549	1,305,696	0	0		
CROATIAN FRAATERNAL UNION OF AMER	488,039	47,425	5,321	38,195	52,216	122	361		
CSA FRATERNAL LIFE	140,716	3,467	48	7,570	11,915	1,418	621		
CSI LIFE INS CO	23,791	17,289	(2,370)	30,852	21,883	0	0		
DEAN HEALTH INS INC	134,639	133,806	363	0	1	0	1		
DEARBORN NATIONAL LIFE INS CO	1,785,130	474,259	33,968	438,802	364,627	1,544	4,046		
DELAWARE AMERICAN LIFE INS CO	120,215	61,828	7,217	96,390	56,662	126	53		
DELAWARE LIFE INS CO	37,207,350	1,463,390	281,429	2,064,646	4,265,132	13,605	78,692		
DENTAL CARE PLUS INC	22,144	14,800	2,108	77,493	56,246	0	0		
DENTEGRA INSURANCE CO	94,563	49,836	(2,348)	76,916	10,071	3,758	2,488		

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	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID		
	\$	\$	\$	\$	\$	\$	\$	\$	\$
LIFE AND HEALTH INSURER (000s OMITTED)									
DIRECT GENERAL LIFE INS CO	32,976	21,700	7,193	12,018	1,204	0	0	0	0
DSM USA INS CO INC	7,520	6,510	60	2,895	1,209	0	0	0	0
EAGLE LIFE INS CO	810,285	172,372	7,154	284,326	279,728	2,765	130	130	130
ELCO MUTUAL LIFE & ANNUITY	763,141	58,548	9,701	202,092	207,832	26,354	31,846	31,846	31,846
EMC NATIONAL LIFE CO	954,780	105,576	6,331	56,735	71,252	1,749	3,797	3,797	3,797
EMPHEYS INSURANCE CO	4,409	4,290	5	0	0	0	0	0	0
EMPLOYERS REASSURANCE CORP	14,815,844	816,496	(2,332,671)	240,080	3,117,898	0	0	0	0
EMPLOYEES MUTUAL BENEFIT ASSN	946	696	(83)	335	209	329	205	205	205
ENTERPRISE LIFE INS CO	47,852	29,599	7,437	103,303	45,406	0	0	0	0
ENVISION INSURANCE CO	428,859	47,459	(2,567)	170,333	155,787	10,344	8,258	8,258	8,258
EPIC LIFE INS CO THE	33,418	15,930	1,852	27,124	19,391	25,128	13,555	13,555	13,555
EQUITABLE LIFE & CSLTY INS CO	351,556	43,257	(6,690)	59,658	59,644	270	291	291	291
EQUITRUST LIFE INS CO	18,168,732	872,740	210,710	1,674,112	2,131,377	29,088	21,305	21,305	21,305
ERIE FAMILY LIFE INS CO	2,433,124	303,619	7,525	170,785	217,262	7,732	4,839	4,839	4,839
FAMILY HERITAGE LIFE INS CO OF AMER	1,290,358	100,323	22,995	284,267	233,461	2,832	213	213	213
FAMILY LIFE INS CO	150,756	31,103	2,712	25,594	19,603	661	653	653	653
FAMILY SERVICE LIFE INS CO	311,085	32,417	(2,808)	10	15,905	0	0	0	0
FARM BUREAU LIFE INS CO	9,068,654	615,973	104,947	640,482	810,184	25,801	23,082	23,082	23,082
FARMERS NEW WORLD LIFE INS CO	5,127,319	468,858	148,885	(1,738,445)	471,323	11,621	8,617	8,617	8,617
FEDERAL LIFE INS CO	238,216	14,934	(92)	25,872	26,376	1,077	1,096	1,096	1,096
FEDERATED LIFE INS CO	1,877,395	382,440	32,586	193,461	183,134	8,935	3,404	3,404	3,404
FIDELITY & GUARANTY LIFE INS CO	22,380,816	918,999	222,415	2,406,419	2,845,821	46,383	34,974	34,974	34,974
FIDELITY INVESTMENTS LIFE INS CO	29,539,853	876,053	73,639	1,384,374	1,614,731	16,662	15,948	15,948	15,948
FIDELITY LIFE ASSN A LEGAL RESERVE LIFE INS CO	406,305	127,605	1,018	61,052	33,529	2,094	1,297	1,297	1,297
FIDELITY SECURITY LIFE INS CO	949,475	204,388	22,795	115,268	95,077	7,706	7,687	7,687	7,687
FINANCIAL AMERICAN LIFE INS CO	4,447	1,945	(1,219)	(361)	(976)	(1)	0	0	0
FIRST ALLMERICA FINANCIAL LIFE INS CO	3,420,263	240,305	28,723	28,995	97,411	171	336	336	336
FIRST CATHOLIC SLOVAK LADIES ASSN OF THE UNITED STATES OF AMER	963,987	103,629	4,184	41,865	71,577	2,930	1,808	1,808	1,808
FIRST CATHOLIC SLOVAK UNION USA	395,957	30,783	2,174	19,448	29,736	1,031	407	407	407
FIRST CONTINENTAL LIFE & ACCIDENT INS CO	3,725	2,015	(875)	2,072	1,630	0	0	0	0
FIRST HEALTH LIFE & HEALTH INS CO	400,741	227,840	16,470	761,072	559,704	18,185	15,028	15,028	15,028
FIRST PENN-PACIFIC LIFE INS CO	1,504,104	188,958	16,012	130,180	181,389	1,554	3,628	3,628	3,628
FORESTERS LIFE INS & ANNUITY CO	2,463,426	63,442	12,675	209,267	235,209	791	618	618	618
FORETHOUGHT LIFE INS CO	31,431,313	1,595,884	352,102	(4,463,194)	(4,227,331)	132,687	24,000	24,000	24,000
FRESENIUS HEALTH PLANS INS CO	41,679	26,938	(2,298)	24,303	19,922	0	0	0	0
FUNERAL DIRECTORS LIFE INS CO	1,320,344	116,317	8,403	212,429	216,881	14,670	8,149	8,149	8,149
GARDEN STATE LIFE INS CO	131,346	73,369	5,676	21,340	15,376	234	113	113	113
GBU FINANCIAL LIFE	2,456,868	183,634	32,559	303,573	374,408	46,396	15,793	15,793	15,793
GCU	1,712,285	133,042	25,708	251,614	295,133	28,072	20,533	20,533	20,533
GENERAL AMERICAN LIFE INS CO	13,912,093	987,873	90,037	1,203,319	935,155	12,630	8,135	8,135	8,135

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	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID		
	\$	\$	\$	\$	\$	\$	\$	\$	\$
LIFE AND HEALTH INSURER (000s OMITTED)									
GENERAL FIDELITY LIFE INS CO	23,410	16,373	(80)	273	424	0	0	0	0
GENERAL RE LIFE CORP	4,066,330	746,757	(608,288)	(59,359)	149,712	0	0	0	0
GENWORTH LIFE & ANNUITY INS CO	22,444,513	1,288,758	(32,130)	539,562	1,919,824	20,825	45,697	45,697	45,697
GENWORTH LIFE INS CO	40,011,994	2,727,736	(39,104)	2,334,175	3,584,292	45,929	46,291	46,291	46,291
GERBER LIFE INS CO	3,703,188	300,722	(2,652)	727,112	638,160	23,189	14,900	14,900	14,900
GLOBE LIFE & ACCIDENT INS CO	4,485,129	280,213	51,832	693,967	841,913	10,978	5,437	5,437	5,437
GOLDEN RULE INS CO	499,172	198,627	82,623	1,338,103	957,065	58,577	51,301	51,301	51,301
GOVERNMENT PERSONNEL MUTUAL LIFE INS CO	825,666	116,753	5,305	45,496	54,490	555	515	515	515
GRANGE LIFE INS CO	412,188	72,547	(1,265)	1,846	3,505	1,229	55	55	55
GREAT AMERICAN LIFE INS CO	32,576,634	2,131,513	263,230	4,134,916	5,136,300	74,174	33,164	33,164	33,164
GREAT SOUTHERN LIFE INS CO	211,943	51,469	3,214	202	541	380	232	232	232
GREAT WESTERN INS CO	1,388,029	32,398	(99,586)	213,374	329,109	7,272	6,530	6,530	6,530
GREAT-WEST LIFE & ANNUITY INS CO	58,010,229	1,129,510	170,018	5,270,519	6,444,539	116,944	132,340	132,340	132,340
GREAT-WEST LIFE ASSUR CO THE	75,007	24,027	2,615	2,799	2,993	269	301	301	301
GUARANTEE TRUST LIFE INS CO	594,776	79,187	12,376	218,742	128,742	9,951	3,263	3,263	3,263
GUARDIAN INSURANCE & ANNUITY CO INC THE	17,357,037	310,222	26,270	449,448	1,242,567	7,911	20,670	20,670	20,670
GUARDIAN LIFE INS CO OF AMER THE	55,568,820	6,683,677	423,072	8,118,268	6,908,521	66,072	40,056	40,056	40,056
GUGGENHEIM LIFE & ANNUITY CO	14,353,499	608,566	155,476	805,835	1,133,961	13,487	12,844	12,844	12,844
HARKEN HEALTH INS CO	46,110	42,111	301	16,717	8,924	0	0	0	0
HARLEYSVILLE LIFE INS CO	406,517	46,671	3,035	16,713	26,379	350	49	49	49
HARTFORD LIFE & ACCIDENT INS CO	12,935,775	2,028,513	(1,065,744)	5,777,478	4,908,628	69,096	53,541	53,541	53,541
HARTFORD LIFE & ANNUITY INS CO	36,378,572	1,138,972	170,812	229,944	3,920,244	29,599	177,677	177,677	177,677
HARTFORD LIFE INS CO	109,356,593	3,552,500	1,197,592	454,277	6,057,505	40,115	145,992	145,992	145,992
HCC LIFE INS CO	994,758	406,158	90,872	1,095,489	970,169	55,912	46,248	46,248	46,248
HCSC INSURANCE SERVICES CO	900,721	259,479	(114,303)	1,393,471	1,223,944	0	0	0	0
HEALTH CARE SERVICE CORP A MUTUAL									
LEGAL RESERVE CO	22,028,156	12,048,966	1,262,591	32,603,541	27,295,813	4,040	4,828	4,828	4,828
HEALTH NET LIFE INS CO	691,355	399,918	(16,386)	763,296	665,294	0	0	0	0
HEALTHSPRING LIFE & HEALTH INS CO INC	545,277	258,666	(21,679)	2,089,910	1,817,386	(1)	0	0	0
HERITAGE LIFE INS CO	4,212,944	958,712	87,526	105,703	303,559	0	0	0	0
HM HEALTH INS CO	36,715	32,257	2,093	0	0	0	0	0	0
HM LIFE INS CO	673,984	360,129	(23,794)	720,886	631,650	11,993	8,330	8,330	8,330
HOMESTEADERS LIFE CO	2,921,342	193,242	16,255	479,985	475,501	15,639	10,186	10,186	10,186
HORACE MANN LIFE INS CO	9,262,816	473,155	58,968	569,723	831,559	19,392	14,362	14,362	14,362
HUMANA BENEFIT PLAN OF IL INC	367,033	208,915	51,810	1,016,512	835,836	28	11	11	11
HUMANA INSURANCE CO	8,716,644	4,184,513	891,705	22,921,174	18,654,290	988,514	807,200	807,200	807,200
HUMANADENTAL INSURANCE CO	98,536	62,269	18,779	252,428	157,883	14,040	9,567	9,567	9,567
IA AMERICAN LIFE INS CO	148,384	50,077	768	21,623	11,286	23	755	755	755
IDEALIFE INSURANCE CO	20,604	15,400	(126)	1,552	1,904	12	11	11	11
ILLINOIS MUTUAL LIFE INS CO	1,442,322	229,781	12,715	105,566	106,820	9,681	5,756	5,756	5,756
INDEPENDENCE LIFE & ANNUITY CO	3,144,331	161,303	3,752	(379)	2,010	0	33	33	33

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	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID
LIFE AND HEALTH INSURER (000s OMITTED)							
INDEPENDENT ORDER OF FORESTERS THE	\$ 3,257,306	\$ 169,614	\$ (62,119)	\$ 434,393	\$ 389,880	\$ 5,548	\$ 3,670
INDEPENDENT ORDER OF VIKINGS	2,178	1,312	8	81	178	2	10
INDIVIDUAL ASSURANCE CO LIFE HEALTH & ACCIDENT	27,402	9,822	1,440	7,972	4,467	1,992	1,525
INDUSTRIAL ALLIANCE INS & FINANCIAL SERVICES INC	246,877	52,017	7,361	70,192	41,259	3	174
INTEGRITY LIFE INS CO	9,210,213	875,759	21,118	855,256	1,093,465	10,731	10,962
INVESTORS HERITAGE LIFE INS CO	454,192	29,446	1,303	42,672	51,211	10	264
INVESTORS LIFE INS CO OF NORTH AMER	609,443	56,079	1,029	(101)	(2,100)	127	601
JACKSON NATIONAL LIFE INS CO	228,787,768	3,884,109	168,430	19,012,186	15,146,251	441,855	389,596
JEFFERSON NATIONAL LIFE INS CO	5,816,939	34,703	(225)	1,051,022	391,119	19,608	12,046
JOHN ALDEN LIFE INS CO	211,713	16,555	1,241	(74)	(8,292)	367	2,123
JOHN HANCOCK LIFE & HEALTH INS CO	14,006,752	891,920	104,561	686,459	187,368	131	3,426
JOHN HANCOCK LIFE INS CO (USA)	242,823,223	8,109,361	1,898,934	18,462,808	17,078,949	456,878	560,701
KANAWHA INSURANCE CO	2,387,160	137,650	(18,320)	150,599	197,674	4,622	3,061
KANSAS CITY LIFE INS CO	3,411,333	307,501	15,977	314,839	375,381	6,291	3,606
KNIGHTS OF COLUMBUS	24,953,724	2,135,867	108,129	1,270,396	1,574,038	37,276	39,191
KSKJ LIFE AMER SLOVENIAN CATHOLIC UNION	506,490	16,825	1,829	50,406	61,435	2,253	3,665
LAFAYETTE LIFE INS CO THE	5,435,899	317,980	3,345	561,969	608,626	8,989	6,049
LIBERTY BANKERS LIFE INS CO	1,711,591	201,940	9,209	307,240	323,245	16,171	9,885
LIBERTY LIFE ASSUR CO OF BOSTON	19,045,860	1,336,718	50,605	2,929,895	3,129,234	31,505	26,834
LIBERTY NATIONAL LIFE INS CO	7,411,620	542,290	132,778	819,686	52,488	966	635
LIFE INSURANCE CO OF NORTH AMER	8,900,700	1,798,235	334,431	3,730,451	2,770,321	47,059	35,305
LIFE INSURANCE CO OF THE SOUTHWEST	18,743,433	1,207,625	61,231	1,769,416	2,070,361	13,728	5,410
LIFECARE ASSURANCE CO	2,438,448	64,491	(18,681)	238,378	313,622	0	0
LIFECARE ASSURANCE CO	366,320	46,344	(3,362)	72,510	55,787	836	68
LIFECARE ASSURANCE CO	11,231,298	425,801	64,495	111,012	233,913	15,757	23,706
LINCOLN BENEFIT LIFE CO	970,045	87,952	1,777	340,629	204,860	4,002	1,604
LINCOLN HERITAGE LIFE INS CO	14,783,893	1,187,345	236,695	1,339,683	1,052,958	79	499
LINCOLN LIFE & ANNUITY CO OF NY	239,826,136	7,845,389	1,390,105	17,352,342	23,503,963	389,503	459,262
LINCOLN NATIONAL LIFE INS CO THE	6,546,807	30,659	(5,043)	901,204	419,763	5,025	0
LOMBARD INTERNATIONAL LIFE ASSUR CO	203,992	58,267	912	1,143	2,045	0	0
LONDON LIFE REINSURANCE CO	7,756	7,756	(54)	0	0	2	35
LONGEVITY INSURANCE CO	303,674	96,607	9,051	311,511	218,404	856	655
LOYAL AMERICAN LIFE INS CO	189,264	4,356	917	15,911	21,889	71	1
LOYAL CHRISTIAN BENEFIT ASSN	53,148	42,170	(1,204)	3,599	3,037	138	131
LUMICO LIFE INS CO	326,308	179,648	12,794	87,935	43,749	21,416	13,331
MADISON NATIONAL LIFE INS CO INC	581,099	54,111	8,561	90,121	99,434	1,817	980
MANHATTAN LIFE INS CO THE	155,912	10,528	(1,007)	60,647	61,828	1,330	1,997
MANHATTAN NATIONAL LIFE INS CO	390,829	102,393	4,315	113,792	73,942	693	227
MANHATTAN LIFE ASSURANCE CO OF AMER	22,573	20,395	(1,680)	382	540	2	0
MAPPRE LIFE INS CO	240,063,222	15,705,217	52,076	17,486,323	23,624,273	363,072	588,788
MASSACHUSETTS MUTUAL LIFE INS CO	175,810	125,082	17,010	594,915	472,951	0	0
MCNA INSURANCE CO							

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	FINANCIAL DATA		NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID
LIFE AND HEALTH INSURER (000s OMITTED)							
MEDAMERICA INSURANCE CO	\$ 960,229	\$ 31,158	\$ (8,700)	\$ 62,220	\$ 105,828	\$ 1,319	\$ 467
MEDCO CONTAINMENT LIFE INS CO	1,292,456	418,424	21,964	790,588	752,778	8,681	5,722
MEDICO CORP LIFE INS CO	65,574	22,324	332	0	0	19,829	12,561
MEDICO INSURANCE CO	81,908	34,821	1,310	529	635	2,760	2,180
MEDICO LIFE & HEALTH INS CO	14,438	13,491	390	0	0	2	14
MEMBERS LIFE INS CO	120,401	18,601	1,914	0	0	42,154	2,231
MERCY CARE INSURANCE CO	18,759	16,435	(87)	593	350	596	527
MERIT HEALTH INS CO	131,047	51,894	9,089	116,309	101,885	0	0
MERIT LIFE INS CO	442,191	79,086	36,585	49,565	(7,529)	2,633	1,208
METROPOLITAN LIFE INS CO	396,508,240	10,384,469	1,981,977	18,373,880	35,230,442	306,276	463,651
METROPOLITAN TOWER LIFE INS CO	4,921,847	733,273	73,894	200,337	326,670	1,790	4,886
MID-WEST NATIONAL LIFE INS CO OF TN	63,809	26,900	9,422	7,288	1,634	486	281
MIDLAND NATIONAL LIFE INS CO	56,495,203	3,414,063	545,794	4,055,282	5,627,734	81,209	72,292
MIDWESTERN UNITED LIFE INS CO	232,387	124,194	(6,013)	2,938	15,749	6	21
MII LIFE INC	985,528	44,963	2,842	5,081	3,534	7,134	3,085
MINNESOTA LIFE INS CO	46,433,636	3,059,926	277,938	7,586,645	7,558,573	243,231	166,471
MML BAY STATE LIFE INS CO	4,960,548	295,306	14,822	1,591	47,523	481	1,960
MODERN WOODMEN OF AMER	16,166,264	1,820,288	88,893	1,001,642	1,259,958	85,730	79,285
MONARCH LIFE INS CO	669,483	4,342	(679)	3,628	45,547	177	1,704
MONY LIFE INS CO	7,224,169	433,752	60,126	235,056	367,867	4,853	7,320
MONY LIFE INS CO OF AMER	3,735,094	302,664	(12,452)	519,379	343,876	8,863	4,532
MOTORISTS LIFE INS CO	471,688	68,617	3,241	37,603	45,163	1,437	488
MUNICH AMERICAN REASSURANCE CO	7,622,747	718,531	(48,431)	849,313	628,072	0	0
MUTUAL OF AMER LIFE INS CO	21,184,908	983,301	25,731	2,710,373	2,608,953	36,952	47,327
MUTUAL OF OMAHA INS CO	7,824,433	3,189,641	(7,089)	3,036,470	2,378,067	23,781	15,362
MUTUAL TRUST LIFE INS CO A PAN-AMERICAN LIFE INS GROUP STOCK CO	2,015,450	145,033	5,747	186,136	206,994	11,048	9,264
NATIONAL BENEFIT LIFE INS CO	539,510	155,297	14,882	82,751	48,089	400	99
NATIONAL CATHOLIC SOCIETY OF FORESTERS	169,958	15,488	(531)	2,865	7,410	488	2,134
NATIONAL FARMERS UNION LIFE INS CO	198,958	44,560	4,905	6,272	8,437	97	218
NATIONAL GUARDIAN LIFE INS CO	3,884,372	322,554	28,793	600,317	515,851	59,217	49,730
NATIONAL HEALTH INS CO	50,817	14,626	2,955	9,614	674	11,551	7,701
NATIONAL LIFE INS CO	9,500,039	2,015,645	14,875	(43,090)	43,819	4,872	43,922
NATIONAL MUTUAL BENEFIT	343,641	35,363	(347)	19,103	26,807	13,495	14,011
NATIONAL SLOVAK SOCIETY OF THE USA	1,127,160	50,626	8,011	150,814	183,073	4,922	3,335
NATIONAL TEACHERS ASSOCIATES LIFE INS CO	544,869	115,876	20,327	130,685	64,358	44	31
NATIONAL WESTERN LIFE INS CO	11,149,825	1,374,554	126,932	863,101	1,173,798	13,002	13,137
NATIONWIDE LIFE & ANNUITY INS CO	20,608,277	1,339,570	(276,263)	5,656,427	5,248,411	76,645	10,696
NATIONWIDE LIFE INS CO	145,669,698	5,949,323	1,038,652	10,402,969	14,124,546	155,329	295,835
NEW ENGLAND LIFE INS CO	10,160,610	482,527	67,960	157,237	453,652	3,443	21,607
NEW ERA LIFE INS CO OF THE MIDWEST	133,472	12,661	840	59,650	57,419	50	208

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	FINANCIAL DATA		NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID
LIFE AND HEALTH INSURER (000s OMITTED)							
NEW YORK LIFE INS & ANNUITY CORP	\$ 152,850,587	\$ 9,186,883	\$ 652,178	\$ 13,391,544	\$ 15,458,576	\$ 168,655	\$ 147,595
NEW YORK LIFE INS CO	176,765,548	20,356,950	1,479,863	15,070,977	16,953,976	115,026	130,674
NIPPON LIFE INS CO OF AMER	220,701	139,707	1,458	311,466	250,022	4	0
NORTH AMERICAN CO FOR LIFE & HEALTH INS	25,607,482	1,361,379	147,436	2,452,692	3,364,129	63,496	36,258
NORTH AMERICAN INS CO	18,966	12,673	1,594	13,795	10,872	2,539	1,984
NORTHWESTERN LONG TERM CARE INS CO	200,551	104,107	7,473	(72)	284	39,538	4,406
NORTHWESTERN MUTUAL LIFE INS CO THE	265,048,752	20,850,229	1,017,017	17,896,680	19,031,370	958,122	1,073,771
NYLIFE INSURANCE CO OF AZ	177,178	110,303	9,902	14,795	3,921	391	108
OCCIDENTAL LIFE INS CO OF NC	257,577	26,994	487	43,413	32,770	810	337
OHIO NATIONAL LIFE ASSUR CORP	3,978,268	283,913	43,697	158,341	227,870	13,575	4,035
OHIO NATIONAL LIFE INS CO	31,676,736	1,101,550	71,015	1,841,988	2,903,881	54,403	58,112
OHIO STATE LIFE INS CO	12,600	10,244	(128)	0	0	121	139
OLD AMERICAN INS CO	261,158	22,561	397	86,510	55,656	3,881	1,112
OLD REPUBLIC LIFE INS CO	122,655	34,847	1,653	18,167	11,360	4,609	5,308
OLD UNITED LIFE INS CO	84,731	47,756	2,876	6,096	(1,206)	0	0
OMAHA HEALTH INS CO	17,110	16,354	(345)	0	0	0	0
OPTIMUM RE INS CO	183,433	37,473	5,164	42,736	35,944	0	0
OPTUM INSURANCE OF OH INC	185,936	47,880	14,439	0	0	3	0
ORDER OF UNITED COMMERCIAL TRAVELERS OF AMER	16,759	9,213	(194)	12,258	7,806	2,611	2,060
OXFORD LIFE INS CO	1,954,630	195,931	10,351	406,485	438,844	3,198	1,253
OZARK NATIONAL LIFE INS CO	820,887	138,805	15,774	82,607	64,546	4,273	2,541
PACIFIC LIFE & ANNUITY CO	7,125,281	540,619	46,041	520,554	700,389	30	1,207
PACIFIC LIFE INS CO	128,652,331	9,312,882	1,201,443	9,268,171	13,012,141	256,693	309,482
PACIFICARE LIFE & HEALTH INS CO	187,325	181,480	3,394	13,595	9,959	1,794	1,612
PAN-AMERICAN ASSURANCE CO	25,118	18,835	503	269	424	66	457
PAN-AMERICAN LIFE INS CO	1,221,125	234,124	14,543	212,977	144,720	2,822	1,293
PARK AVENUE LIFE INS CO	236,503	41,186	4,994	1,790	7,270	1	0
PARKER CENTENNIAL ASSUR CO	91,795	46,835	1,933	2,264	3,774	191	2,805
PARTNERRE LIFE REINSURANCE CO OF AMER	53,212	23,425	(3,674)	5,815	8,883	0	0
PAUL REVERE LIFE INS CO THE	3,570,570	177,342	55,372	93,786	(65,939)	1,731	3,622
PAVONIA LIFE INS CO OF MI	1,034,531	66,639	2,511	51,573	86,294	416	169
PEKIN LIFE INS CO	1,474,990	127,625	7,405	199,335	193,087	33,682	22,293
PENN INSURANCE & ANNUITY CO	5,320,951	431,548	(15,915)	701,414	826,131	8,442	2,644
PENN MUTUAL LIFE INS CO THE	20,669,409	1,697,400	(40,488)	830,599	1,516,350	22,412	18,790
PENNSYLVANIA LIFE INS CO	18,565	16,871	4,381	(1)	(9)	1,454	1,371
PHILADELPHIA AMERICAN LIFE INS CO	284,848	35,530	3,876	157,179	117,678	500	100
PHL VARIABLE INS CO	6,319,314	184,097	(56,207)	328,002	682,844	8,433	11,083
PHOENIX LIFE & ANNUITY CO	31,146	10,241	(656)	(363)	1,955	59	0
PHOENIX LIFE INS CO	12,478,181	449,246	68,386	296,611	537,873	3,260	5,675
PHYSICIANS BENEFITS TRUST LIFE INS CO	7,631	5,539	666	3,564	1,621	0	0
PHYSICIANS LIFE INS CO	1,632,082	151,394	8,715	269,895	257,398	37,857	22,343

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	FINANCIAL DATA			NATIONWIDE OPERATIONS			WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID		
LIFE AND HEALTH INSURER (000s OMITTED)									
PHYSICIANS MUTUAL INS CO	\$ 2,291,893	\$ 951,171	\$ 39,776	\$ 436,194	\$ 331,534	\$ 55,870	\$ 37,591		
PHYSICIANS PLUS INS CORP	121,751	77,370	(9,955)	240,458	229,201	242,254	224,774		
PIONEER MUTUAL LIFE INS CO	517,858	37,488	(6,640)	19,130	43,405	458	1,146		
PIONEER SECURITY LIFE INS CO	80,576	48,969	(2,230)	19,298	8,687	40	1		
PLATEAU INSURANCE CO	26,914	13,683	613	17,079	5,696	117	4		
POLISH FALCONS OF AMER	67,377	1,594	(83)	3,138	5,027	14	10		
POLISH NATIONAL ALLIANCE OF THE US OF NA	437,069	20,770	1,630	14,821	26,513	455	301		
POLISH ROMAN CATHOLIC UNION OF AMER	202,843	11,834	3,182	13,743	18,566	386	720		
PREFERREDONE INSURANCE CO	87,160	44,117	(2,030)	256,039	229,678	130	25		
PRIMERICA LIFE INS CO	1,493,750	598,001	398,163	290,977	30,248	26,743	18,724		
PRINCIPAL LIFE INS CO	189,004,020	4,946,776	1,976,749	8,379,470	9,136,826	311,785	123,551		
PRINCIPAL NATIONAL LIFE INS CO	316,904	148,872	(3,899)	6	0	17,176	5,385		
PROFESSIONAL INSURANCE CO	109,631	44,958	4,378	21,567	13,760	72	27		
PROTECTIVE LIFE INS CO	47,662,818	4,282,277	731,204	2,419,503	3,747,602	58,390	59,380		
PROVIDENT AMERICAN LIFE & HEALTH INS CO	8,993	6,784	1,367	7,372	5,100	12	11		
PROVIDENT LIFE & ACCIDENT INS CO	8,033,955	605,034	163,543	769,338	344,768	13,714	12,688		
PRUCO LIFE INS CO	122,428,297	1,364,889	(457,381)	1,770,811	2,805,875	175,795	162,961		
PRUDENTIAL ANNUITIES LIFE ASSUR CORP	58,738,657	8,058,928	3,910,458	5,247,400	6,314,999	1,758	83,173		
PRUDENTIAL INSURANCE CO OF AMER THE	266,164,441	9,948,272	(216,737)	25,310,296	31,559,907	422,003	346,444		
PRUDENTIAL RETIREMENT INS & ANNUITY CO	75,337,790	1,056,763	100,454	884,325	1,587,722	274,204	304,855		
PURITAN LIFE INS CO OF AMER	119,417	18,334	(846)	23,608	23,626	704	446		
PYRAMID LIFE INS CO THE	72,401	15,548	2,790	14,298	11,353	46	35		
RELIABLE LIFE INS CO THE	21,477	11,072	671	0	0	4	4		
RELIASTAR LIFE INS CO	12,172,529	1,152,037	118,316	2,205,192	2,223,681	71,232	46,856		
RELIASTAR LIFE INS CO OF NY	19,910,111	1,483,076	234,274	640,558	1,050,166	82,310	77,028		
RENAISSANCE LIFE & HEALTH INS CO OF AMER	3,016,749	272,686	(32,073)	172,749	359,186	980	384		
RESERVE NATIONAL INS CO	91,942	66,309	3,715	154,209	112,499	1,597	1,080		
RESOURCE LIFE INS CO	121,530	24,813	(9,302)	152,537	93,753	191	86		
RG A REINSURANCE CO	6,974	6,703	20	0	0	0	0		
RIVERSOURCE LIFE INS CO	33,356,074	1,584,007	138,359	4,286,353	4,303,893	0	0		
ROYAL NEIGHBORS OF AMER	107,010,086	2,390,032	222,025	5,082,760	8,948,075	130,382	247,754		
RX LIFE INS CO	1,008,233	193,634	(1,398)	104,268	94,396	4,579	2,282		
SAFEHEALTH LIFE INS CO	9,435	8,999	1,581	3,975	(87,032)	125	33		
SAGICOR LIFE INS CO	12,432	12,361	72	187	51	0	0		
SAVINGS BANK MUTUAL LIFE INS CO OF MA THE	1,115,003	72,660	270	87,159	108,911	3,069	1,707		
SCOR GLOBAL LIFE AMERICAS REINSURANCE CO	3,032,422	202,523	46,761	142,660	180,144	2,056	482		
SCOR GLOBAL LIFE REINSURANCE CO OF DE	1,112,021	208,006	8,878	130,811	169,797	1	0		
SCOR GLOBAL LIFE USA REINSURANCE CO	375,380	97,353	(1,536)	75,912	87,808	0	0		
SECURIAN LIFE INS CO	817,306	277,138	(15,818)	133,802	170,775	0	0		
SECURITY BENEFIT LIFE INS CO	775,745	305,292	950	238,910	218,238	16,286	13,606		
	33,099,467	1,900,627	180,993	2,951,399	4,006,321	21,963	43,211		

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	FINANCIAL DATA		NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID
<b>LIFE AND HEALTH INSURER (000s OMITTED)</b>							
SECURITY LIFE OF DENVER INS CO	\$ 14,548,176	\$ 950,513	\$ 58,195	\$ 693,572	\$ 875,544	\$ 8,286	\$ 19,052
SECURITY MUTUAL LIFE INS CO OF NY	2,751,868	155,879	4,439	207,390	297,827	1,391	1,532
SECURITY NATIONAL LIFE INS CO	584,658	36,281	(3,026)	81,290	64,426	366	84
SENIOR HEALTH INS CO OF PA	2,688,469	12,649	(13,950)	45,462	120,285	1,250	5,516
SENTRY LIFE INS CO	6,958,148	272,886	27,980	751,947	577,279	83,787	112,916
SETTLERS LIFE INS CO	415,500	44,311	2,503	53,240	47,133	1,423	3,190
SHELTERPOINT INSURANCE CO	8,639	8,011	(406)	0	0	0	0
SHENANDOAH LIFE INS CO	1,036,413	94,623	27,441	40,789	61,070	99	403
SIERRA HEALTH & LIFE INS CO INC	3,270,024	1,511,827	482,579	13,316,800	11,351,883	388,115	225,966
SILVERSCRIPT INSURANCE CO	2,075,392	965,585	214,251	2,863,027	2,253,062	62,922	53,617
SLOVAK CATHOLIC SOKOL	84,108	8,274	134	7,397	9,091	2,692	2,374
SLOVENE NATIONAL BENEFIT SOCIETY	212,106	7,050	1,073	9,026	15,036	92	302
SMART INSURANCE CO	5,607	5,453	(364)	0	0	0	0
SONS OF NORWAY	361,210	13,573	(2,566)	20,407	31,026	3,284	4,267
SOUTHERN LIFE & HEALTH INS CO	73,925	32,182	3,773	187	3,023	0	0
STANDARD INSURANCE CO	23,952,006	1,108,369	178,244	4,303,992	4,362,425	90,568	43,155
STANDARD LIFE & ACCIDENT INS CO	521,568	289,469	10,716	98,345	72,031	3,376	2,363
STANDARD SECURITY LIFE INS CO OF NY	131,486	65,600	3,555	80,338	39,661	1,843	2,897
STARMOUNT LIFE INS CO	79,851	37,449	(2,766)	179,671	125,210	3,785	2,142
STATE FARM LIFE & ACCIDENT ASSUR CO	2,915,796	503,185	25,774	239,602	231,527	75,670	46,327
STATE LIFE INS CO THE	7,828,025	438,811	20,049	31,421	923,292	24,855	9,238
STATE LIFE INS FUND	111,893	7,914	(580)	1,233	3,229	2,256	5,617
STATE MUTUAL INS CO	267,276	29,054	(7,812)	(32,980)	3,045	292	674
STERLING LIFE INS CO	35,411	14,410	6,194	68,059	48,776	225	201
SUN LIFE & HEALTH INS CO (US)	943,156	129,894	(68,271)	644,601	605,208	521	556
SUN LIFE ASSUR CO OF CN	19,086,124	916,922	259,622	1,789,437	1,300,286	99,914	92,090
SUPREME COUNCIL OF THE ROYAL ARCANUM	110,994	12,419	(62)	7,071	8,984	3	12
SURETY LIFE INS CO	19,081	18,546	(418)	0	0	367	355
SUSA LIFE INS CO INC	17,473	8,037	(152)	4,160	1,536	24	0
SWISS RE LIFE & HEALTH AMER INC	14,134,080	1,157,411	139,866	2,548,529	2,323,227	0	13
SYMETRA LIFE INS CO	36,482,772	2,218,910	267,849	4,116,221	4,794,245	66,108	39,676
SYMETRA NATIONAL LIFE INS CO	17,262	10,886	256	200	159	3	16
SYMPHONIX HEALTH INS INC	357,720	67,024	(54,273)	474,217	440,417	15,699	15,913
TEACHERS INSURANCE & ANNUITY ASSN OF AMER	295,146,995	36,336,069	1,020,442	15,455,331	22,190,076	135,961	193,457
TEXAS LIFE INS CO	1,158,070	74,390	37,043	254,920	166,442	482	148
THRIVENT FINANCIAL FOR LUTHERANS	90,968,819	8,269,327	516,637	5,133,447	6,290,582	659,472	540,619
THRIVENT LIFE INS CO	3,840,581	156,554	8,853	136,435	331,911	8,465	17,466
TIAA-CREF LIFE INS CO	12,556,663	411,541	29,237	734,925	599,846	65,564	2,310
TIER ONE INS CO	9,153	9,182	55	0	0	0	0
TIME INSURANCE CO	82,227	42,523	44,408	6,657	(56,127)	8,524	15,087
TRANS WORLD ASSUR CO	346,792	86,329	3,075	11,357	13,913	97	25

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	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID
LIFE AND HEALTH INSURER (000s OMITTED)							
TRANSAMERICA ADVISORS LIFE INS CO	\$ 8,261,498	\$ 731,065	\$ 193,953	\$ 32,625	\$ 574,144	\$ 284	\$ 5,841
TRANSAMERICA FINANCIAL LIFE INS CO	34,192,479	1,050,385	158,658	5,158,586	5,839,028	58,938	23,439
TRANSAMERICA LIFE INS CO	125,308,205	5,411,709	381,362	(3,210,091)	2,685,650	190,827	305,045
TRANSAMERICA PREMIER LIFE INS CO	49,940,761	1,593,266	(307,993)	2,296,304	6,219,474	41,035	55,215
TRAVELERS PROTECTIVE ASSN OF AMER	14,739	12,822	(366)	565	275	19	33
TRUASSURE INSURANCE CO	9,316	7,154	(1,869)	7,042	5,374	165	117
TRUSTMARK INSURANCE CO	1,547,985	323,810	22,634	343,362	188,097	2,682	2,305
TRUSTMARK LIFE INS CO	302,961	164,371	17,390	112,564	78,982	1,024	2,223
UBS LIFE INS CO USA	42,040	40,550	531	70	15,165	0	0
UNICARE LIFE & HEALTH INS CO	283,901	70,091	8,768	312,720	304,646	9,775	3,357
UNIFIED LIFE INS CO	208,010	24,983	150	45,988	40,443	4,949	4,039
UNIMERICA INSURANCE CO	502,546	186,053	31,414	874,339	795,647	8,207	6,752
UNION FIDELITY LIFE INS CO	20,435,401	536,558	(1,210,035)	263,904	2,846,589	299	307
UNION LABOR LIFE INS CO THE	3,614,226	94,229	9,262	138,138	108,563	3,553	1,604
UNION SECURITY INS CO	2,698,741	113,886	106,208	4,138	4,443	24,395	33,287
UNITED AMERICAN INS CO	766,691	162,034	88,095	481,429	332,927	9,380	9,185
UNITED CONCORDIA INS CO	354,667	236,466	51,287	720,637	604,241	585	525
UNITED FIDELITY LIFE INS CO	802,933	520,020	29,641	6,445	10,245	41	83
UNITED HERITAGE LIFE INS CO	574,231	63,323	5,564	75,442	75,174	1,776	678
UNITED HOME LIFE INS CO	92,791	19,460	213	20,893	11,237	466	132
UNITED INSURANCE CO OF AMER	3,833,584	421,804	84,784	362,477	246,458	1,316	1,877
UNITED LIFE INS CO	1,497,955	144,533	5,485	127,014	155,411	16,052	15,662
UNITED OF OMAHA LIFE INS CO	22,803,249	1,605,717	61,730	4,024,871	3,448,732	87,762	51,249
UNITED SECURITY ASSUR CO OF PA	23,872	11,614	281	7,363	3,791	994	602
UNITED STATES LETTER CARRIERS MUTUAL BENEFIT ASSN OF & FOR THE NATIONAL ASSOCIATION OF LETTER CARRIERS	251,526	32,786	103	14,961	20,772	281	411
UNITED STATES LIFE INS CO IN THE CITY OF NY THE	29,430,505	1,756,400	89,375	1,305,739	2,008,286	2,108	4,528
UNITED WORLD LIFE INS CO	122,764	48,722	1,909	1,264	2,410	5,049	3,146
UNITEDHEALTHCARE INSURANCE CO	19,617,542	6,355,211	2,599,588	50,538,609	40,552,584	1,130,761	903,439
UNITEDHEALTHCARE LIFE INS CO	224,229	142,939	32,079	435,632	328,137	(676)	4,594
UNITY FINANCIAL LIFE INS CO	268,788	15,161	1,299	47,501	44,100	2,447	1,561
UNIVERSAL GUARANTY LIFE INS CO	343,279	54,718	5,356	5,638	12,831	28	52
UNUM INSURANCE CO	60,004	46,093	1,856	0	295	5	0
UNUM LIFE INS CO OF AMER	21,455,000	1,728,041	378,201	3,486,231	1,792,365	102,254	75,413
US FINANCIAL LIFE INS CO	541,435	73,381	9,039	35,961	60,289	2,356	6,840
US HEALTH & LIFE INS CO	26,395	14,217	273	31,748	29,122	41	(4)
USAA LIFE INS CO	24,666,800	2,466,682	245,321	1,708,789	2,184,175	12,902	9,341
USABLE LIFE	535,279	278,074	37,821	586,069	397,157	158	8
VANTIS LIFE INS CO	421,855	45,047	(1,826)	184,816	179,830	157	130
VARIABLE ANNUITY LIFE INS CO THE	81,664,956	2,799,964	639,741	4,203,193	6,897,231	11,950	17,887

Wisconsin Insurance Report Business of 2017  
Financial and Statistical Data, Table G

	FINANCIAL DATA		NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID
LIFE AND HEALTH INSURER (000s OMITTED)							
VOYA INSURANCE & ANNUITY CO	\$ 58,725,078	\$ 1,835,152	\$ 513,702	\$ 1,869,618	\$ 8,213,355	\$ 22,588	\$ 197,621
VOYA RETIREMENT INS & ANNUITY CO	104,542,944	1,792,721	194,854	12,600,275	12,569,495	278,375	332,508
WASHINGTON NATIONAL INS CO	5,418,462	373,249	26,732	689,336	652,356	7,965	11,805
WEA INSURANCE CORP	661,024	167,026	1,356	466,617	432,263	469,748	451,490
WELL CARE HEALTH INS CO OF KY INC	908,119	313,738	80,169	2,815,182	2,457,637	0	0
WELL CARE PRESCRIPTION INS INC	1,491,334	245,194	37,995	834,504	686,291	6,616	5,437
WEST COAST LIFE INS CO	5,244,819	400,928	70,522	(21,118)	107,284	10,877	8,818
WESTERN AND SOUTHERN LIFE INS CO THE	10,551,451	5,099,339	269,738	246,746	421,618	1,982	1,894
WESTERN CATHOLIC UNION	181,178	8,049	(629)	17,824	22,752	329	6,257
WESTERN FRATERNAL LIFE ASSN	298,022	24,263	346	17,179	22,980	4,087	4,036
WESTERN UNITED LIFE ASSUR CO	1,201,032	78,006	7,804	138,569	167,070	3,122	143
WESTERN-SOUTHERN LIFE ASSUR CO	12,452,455	980,556	69,821	1,180,942	1,336,901	14,351	41,833
WILCAC LIFE INS CO	2,378,269	143,176	10,340	(1,561,358)	(1,359,420)	153	2,813
WILCO LIFE INS CO	2,902,242	113,828	2,211	108,830	214,292	2,641	8,119
WILLIAM PENN ASSN	447,690	30,431	3,837	43,544	56,261	261	41
WILTON REASSURANCE CO	15,004,138	655,691	21,376	194,994	281,361	0	0
WILTON REASSURANCE LIFE CO OF NY	895,758	92,867	7,811	14,452	40,019	60	168
WOMANS LIFE INS SOCIETY	205,851	20,041	(1,380)	10,629	15,571	47	187
WOODMEN OF THE WORLD LIFE INS SOCIETY	10,975,459	1,393,538	61,755	575,706	703,073	281	217
WORKMENS BENEFIT FUND OF THE UNITED STATES OF AMER	33,188	1,203	69	911	1,833	4	6
WYSSITA INSURANCE CO INC	12,261	10,315	953	12,608	9,442	12,608	9,436
ZALE LIFE INS CO	12,178	10,442	497	9	(2)	3	0
ZURICH AMERICAN LIFE INS CO	14,226,526	119,576	(33,390)	1,592,008	436,541	4,379	21,723

**Table H**

**2017 Financial Data  
of  
Other Health Insurers**

**Includes: Health Maintenance Organizations  
Limited Service Health Organizations  
Hospital Medical Dental Indemnity Plans  
Life and Health Cooperatives**



Wisconsin Insurance Report Business of 2017  
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	FINANCIAL DATA				WISCONSIN OPERATIONS									
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	% LOSS RATIO	% EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	% PURE LOSS RATIO				
OTHER HEALTH INSURER (000s OMITTED)	\$	\$	\$	\$	\$	%	%	\$	\$					
AMERICAN DENTAL PLAN OF WI INC	141	74	1	1,416	1,123	79	21	0	1,123	0				
ASPIRUS ARISE HEALTH PLAN OF WI INC	30,767	12,852	(6,188)	65,068	61,290	96	14	65,251	61,290	94				
CARE WISCONSIN HEALTH PLAN INC	51,812	34,966	7,138	129,321	102,502	89	6	129,734	102,476	79				
CARE-PLUS DENTAL PLANS INC	1,962	0	0	25,522	24,960	98	2	25,522	24,960	98				
CHILDRENS COMMUNITY HEALTH PLAN INC	92,943	40,207	(3,997)	258,314	233,936	99	3	258,892	235,209	91				
COMMON GROUND HEALTHCARE COOPERATIVE	58,731	17,119	(11,116)	165,600	153,863	95	12	169,124	160,673	95				
COMMUNITY CARE HEALTH PLAN INC	21,264	13,158	1,086	91,875	84,689	94	5	91,990	84,727	92				
COMPARE HEALTH SERVICES INS CORP	308,514	152,882	41,481	798,376	656,563	86	7	798,376	656,831	82				
DEAN HEALTH PLAN INC	240,996	129,222	9,305	1,243,297	1,103,237	91	9	1,243,800	1,105,809	89				
DELTA DENTAL OF WI INC	238,669	192,035	(2,297)	231,195	188,557	86	11	231,195	176,303	76				
DENTAL COM INS PLAN INC	34	0	0	3,238	2,914	90	10	3,238	2,914	90				
DENTAL PROTECTION PLAN INC	40	5	4	80	0	0	94	80	0	0				
GROUP HEALTH COOPERATIVE OF EAU CLAIRE	51,208	22,430	(5,626)	135,036	125,453	96	9	135,479	125,453	93				
GROUP HEALTH COOPERATIVE OF SOUTH														
CENTRAL WI														
GUNDERSEN HEALTH PLAN INC	88,149	45,978	5,524	363,108	325,618	93	7	363,719	327,576	90				
HEALTH TRADITION HEALTH PLAN	36,151	21,799	(836)	269,686	245,052	94	8	265,882	241,530	91				
HUMANANA WI HEALTH ORGANIZATION INS CORP	54,273	10,112	(1,350)	150,032	135,385	94	7	152,144	139,117	91				
INDEPENDENT CARE HEALTH PLAN	334,717	150,649	25,399	1,302,284	1,101,225	88	9	296,871	243,902	82				
MANAGED HEALTH SERVICES INS CORP	78,482	29,281	2,802	227,977	190,108	91	8	228,286	190,354	83				
MEDICA HEALTH PLANS OF WI	69,639	50,749	9,245	92,142	76,579	85	8	92,522	135,667	147				
MEDICAL ASSOCIATES CLINIC HEALTH PLAN	110,293	72,143	15,271	274,735	230,246	84	10	50,431	48,889	97				
OF WI THE														
MERCYCARE HMO INC	4,183	2,872	137	25,084	22,327	92	8	25,270	22,327	88				
MOLINA HEALTHCARE OF WI INC	43,948	16,998	(1,901)	92,959	86,370	95	6	93,088	86,617	93				
MOMENTUM INSURANCE PLANS INC	154,857	68,056	(12,166)	491,337	419,668	88	15	491,709	420,927	86				
NETWORK HEALTH INS CORP	994	766	(271)	1,018	2,082	216	20	1,018	931	92				
NETWORK HEALTH PLAN	172,227	64,529	(16,568)	561,615	515,023	96	9	561,615	515,472	92				
PREFERRED INSURANCE AFFILIATES INC	92,705	52,962	11,676	298,869	244,232	84	11	301,253	248,556	83				
SECURITY HEALTH PLAN OF WI INC	238	153	5	207	124	60	37	0	124	0				
SENIORDENT DENTAL PLAN INC	351,283	171,988	9,804	1,222,302	1,117,889	93	7	1,222,619	1,120,602	92				
SUPERIOR VISION INS PLAN OF WI INC	393	391	(27)	165	87	53	63	75	42	56				
TRILOGY HEALTH INS INC	3,640	1,398	1,423	21,555	14,813	69	21	15,158	8,982	59				
UCARE HEALTH INC	6,194	3,247	(577)	22,051	19,113	92	10	22,302	19,311	87				
UNITEDHEALTHCARE OF WI INC	19,655	19,610	5,029	8,918	3,971	44	1	4,519	(375)	0				
UNITY HEALTH PLANS INS CORP	1,759,990	665,879	358,384	5,491,306	4,319,884	83	7	1,948,727	1,598,816	82				
VISION CARE NETWORK INS CORP	170,152	59,655	684	960,716	885,942	95	5	962,146	889,253	92				
WISCO DENTAL INS PLAN INC	23	23	(4)	0	0	0	0	0	0	0				
WISCONSIN COLLABORATIVE INS CO	165	0	0	294	15	5	95	294	15	5				
WISCONSIN PHYSICIANS SERVICE INS CORP	18,144	9,260	(1,912)	0	0	0	0	0	0	0				
WPS HEALTH PLAN INC	277,100	122,205	11,834	417,056	336,205	84	13	406,578	328,900	81				
	34,014	16,130	(6,653)	106,026	102,361	100	10	106,414	103,076	97				



**Table I**

**2017 Financial Data  
of  
Town Mutual Insurers**

**Includes: Town Mutual Insurers**



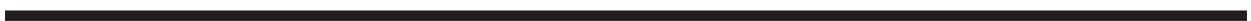
Wisconsin Insurance Report Business of 2017  
Financial and Statistical Data, Table I

	FINANCIAL DATA				WISCONSIN OPERATIONS						
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	% LOSS RATIO	% EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	% PURE LOSS RATIO	
TOWN MUTUAL INSURER (000s OMITTED)											
ALL-STAR/NEWARK MUTUAL INS CO	\$ 4,288	\$ 2,525	\$ 162	\$ 1,799	\$ 846	52	43	\$ 2,861	\$ 1,063	37	
ARLINGTON MUTUAL FIRE INS CO	3,593	2,677	253	963	269	36	47	1,533	297	19	
ASHLAND COUNTY TOWN INS CO	1,800	1,630	79	220	20	15	59	326	22	7	
BARABOO MUTUAL INS CO	1,984	1,635	48	358	178	55	38	651	218	34	
BARRON MUTUAL INS CO	4,834	3,831	(234)	1,211	1,063	91	44	1,688	2,235	132	
BERRY AND ROXBURY MUTUAL INS CO	2,016	1,815	(41)	156	109	74	77	393	153	39	
BLOOMINGTON FARMERS MUTUAL INS CO	3,017	1,685	(135)	1,127	878	84	38	2,076	1,531	74	
BRISTOL TOWN INS CO	1,138	1,068	15	80	5	15	85	156	15	10	
CALEDONIA MUTUAL FIRE INS CO	713	705	34	18	6	51	84	116	29	25	
CLARNO MUTUAL INS CO	2,645	2,300	60	374	149	44	50	608	212	35	
COLUMBUS MUTUAL TOWN INS CO	1,960	1,610	93	372	114	39	54	692	158	23	
DARLINGTON MUTUAL INS CO	1,540	607	34	966	543	62	53	1,676	992	59	
DUPONT MUTUAL INS CO	2,400	1,345	(41)	885	546	70	47	1,475	1,229	83	
FALL CREEK MUTUAL INS CO	3,329	2,663	(67)	656	441	76	45	1,125	620	55	
FARMERS TOWN MUTUAL INS CO	2,037	1,603	(21)	361	252	76	39	809	345	43	
FLYWAY MUTUAL INS CO	3,652	2,858	(123)	758	515	76	52	1,361	549	40	
FORWARD MUTUAL INS CO	7,930	6,983	268	1,182	420	42	51	1,793	560	31	
FRANKLIN FARMERS MUTUAL INS CO	1,516	632	(60)	942	516	61	51	1,652	1,541	93	
GREEN COUNTY MUTUAL INS CO	3,457	2,492	114	990	520	58	43	1,674	936	56	
HEARTLAND MUTUAL INS CO	1,518	935	(76)	567	334	63	58	971	683	70	
HELENVILLE MUTUAL INS CO	1,840	737	(29)	1,021	690	79	43	1,779	1,145	64	
HENRIETTA GREENWOOD & UNION MUTUAL FIRE INS CO	669	604	11	45	22	64	22	188	105	56	
HOLLAND MUTUAL FIRE INS CO	741	416	(66)	347	122	71	52	691	2,449	355	
JAMESTOWN MUTUAL INS CO	4,314	2,826	(25)	1,286	1,001	81	28	1,897	1,117	59	
KENOSHA COUNTY MUTUAL INS CO	5,102	4,891	9	211	98	54	64	353	143	40	
LAPRAIRIE MUTUAL INS CO	2,581	2,048	(39)	469	172	44	68	645	186	29	
LEBANON-CLYMAN MUTUAL INS CO	2,697	2,040	209	806	256	38	47	1,352	776	57	
LIBERTY MUTUAL FIRE INS CO	3,750	3,197	(22)	645	300	53	64	1,013	416	41	
LUCK MUTUAL INS CO	2,781	2,103	(381)	755	767	106	49	1,200	1,132	94	
MARCELLON-COURTLAND-SPRINGVALE MUTUAL INS CO	1,752	1,479	(56)	284	226	88	46	517	299	58	
MEDINA MUTUAL INS CO	2,250	1,505	323	883	46	11	48	1,400	23	2	
MERRIMAC LODI MUTUAL INS CO	4,830	3,850	58	915	420	54	46	1,418	799	56	
MIDDLETON INSURANCE CO	2,687	1,868	(374)	758	764	104	57	1,403	1,230	88	
MT PLEASANT-PERRY MUTUAL INS CO	4,547	3,427	155	1,252	645	57	35	2,101	953	45	
NEW HOPE MUTUAL INS CO	855	681	(40)	227	127	64	71	370	160	43	
NORTHEASTERN MUTUAL INS CO	3,630	3,067	164	562	139	31	45	1,091	245	22	
NORTHERN FINNISH MUTUAL INS CO	1,831	1,408	156	477	48	16	63	730	68	9	
PELLA MUTUAL INS CO	3,101	1,890	(122)	1,376	664	67	57	2,193	525	24	
PRICE COUNTY TOWN MUTUAL INS CO	2,230	1,689	(24)	553	299	63	50	831	408	49	

Wisconsin Insurance Report Business of 2017  
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	FINANCIAL DATA				WISCONSIN OPERATIONS					
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	% LOSS RATIO	% EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	% PURE LOSS RATIO
TOWN MUTUAL INSURER (000s OMITTED)										
RACINE COUNTY MUTUAL INS CO	\$ 3,733	\$ 2,942	\$ (123)	\$ 896	\$ 603	74	46	\$ 1,251	\$ 880	70
REEDSBURG-WESTFIELD MUTUAL INS CO	3,485	3,002	70	514	271	59	39	855	633	74
RIVER FALLS MUTUAL INS CO	4,502	3,612	30	802	510	72	33	1,278	946	74
RIVER VALLEY MUTUAL INS CO	6,324	4,594	(304)	1,619	1,375	96	49	2,410	2,143	89
SENECA SIGEL MUTUAL INS CO	3,008	2,435	66	694	189	42	61	1,145	598	52
SOUTH CENTRAL MUTUAL INS CO	3,554	2,788	147	712	212	36	55	1,423	530	37
SOUTHEAST MUTUAL INS CO	1,669	1,339	(267)	261	299	132	65	598	536	90
SPRING GROVE MUTUAL INS CO	1,656	1,435	86	243	71	35	50	367	70	19
STOCKHOLM TOWN MUTUAL INS CO	3,211	2,956	133	278	47	21	49	454	58	13
SUGAR CREEK MUTUAL INS CO	9,868	8,865	112	1,162	566	55	55	1,569	591	38
THERESA MUTUAL INS CO	4,858	4,252	(150)	654	595	95	42	1,003	1,040	104
TRADE LAKE MUTUAL INS CO	2,013	1,316	28	556	266	54	56	979	933	95
TRI-COUNTY MUTUAL TOWN INS CO	1,038	895	65	193	11	11	77	326	16	5
WASHINGTON TOWN MUTUAL INS CO	2,154	2,064	30	87	5	19	96	196	7	4
YORKVILLE AND MT PLEASANT MUTUAL INS CO	2,228	2,108	87	144	27	23	59	329	128	39

## **VII. Directory of Licensed Insurers**



## Directory of Licensed Insurers

This directory includes all companies, fraternal benefit societies, associations, and town mutuals licensed or otherwise authorized to transact the business of insurance in this state as of December 31, 2017. (For current information, see OCI's website at [oci.wi.gov](http://oci.wi.gov).) 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.

### **DSL—Domestic Surplus Line**

A domestic fire and casualty insurance corporation licensed under ch. 611, Wis. Stat., that has been approved by the Commissioner, pursuant to s. 618.41 (13), Wis. Stat., to do business in Wisconsin only on a surplus line basis, through surplus line agents. These insurers may have policies written on an admitted basis prior to their approval as a domestic surplus lines insurer and are thus eligible for coverage by a guaranty association. Domestic surplus lines insurers file the NAIC Fire and Casualty annual statement blank.

### **FR—Fraternal Benefit Society (or Mutual Benefit Society)**

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.

### **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 Organization**

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.

### **LSP—Life Settlement Provider**

Established under s. 632.69, Wis. Stat., to provide payment to the policyholders of a life insurance policy insuring the life of a person in return for the owner's interest in the policy.

### **LSHO—Limited Service Health Organization**

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.

**SCP—Service Contract Provider**

Established under s. 616.50, Wis. Stat. A service contract provider 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 OCI.) Service contract providers file audited GAAP-based financial statements with OCI. If the service contract provider files an acceptable reimbursement insurance policy to assure its performance, then it is exempt from filing financial statements.

**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.

**VPP—Vehicle Protection Plan**

Established under s. 100.203, Wis. Stat., to provide warranty coverage to vehicle protection products, including alarm systems, 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 OCI.) Warranty plans file audited GAAP-based financial statements with OCI.

*Wisconsin Insurance Report Business of 2017*  
*Directory of Licensed Insurers*

Name of Company, Society, or Association	State of Domicile	Company Type	Incorporated or Organized	Commenced Business in Wisconsin
1ST AUTO & CAS INS CO	WI	PC	1991	1991
21ST CENTURY ADVANTAGE INS CO	MN	PC	1987	1992
21ST CENTURY ASSUR CO	DE	PC	1989	2009
21ST CENTURY CAS CO	CA	PC	1987	2005
21ST CENTURY CENTENNIAL INS CO	PA	PC	1981	1982
21ST CENTURY INDEMNITY INS CO	PA	PC	1984	1984
21ST CENTURY INS CO	CA	PC	1967	2005
21ST CENTURY NATIONAL INS CO	NY	PC	1938	1985
21ST CENTURY NORTH AMERICA INS CO	NY	PC	1824	1979
21ST CENTURY PREMIER INS CO	PA	PC	1910	1911
21ST CENTURY SECURITY INS CO	PA	PC	1951	1979
4 EVER LIFE INS CO	IL	LAH	1949	1953
5 STAR LIFE INS CO	LA	LAH	1943	2003
AAA LIFE INS CO	MI	LAH	1969	1971
AAGI INC	IL	VPP	1999	2005
AAGI INC	IL	WP	1999	2000
ABILITY INS CO	NE	LAH	1967	1971
ACA FINANCIAL GUARANTY CORP	MD	PC	1986	1989
ACADIA INS CO	NH	PC	1992	2009
ACCENDO INS CO	UT	LAH	1955	1970
ACCEPTANCE CAS INS CO	NE	PC	1920	1970
ACCEPTANCE INS CO	NE	PC	1979	1993
ACCIDENT FUND GENERAL INS CO	MI	PC	2005	2006
ACCIDENT FUND INS CO OF AMER	MI	PC	1994	2000
ACCIDENT FUND NATIONAL INS CO	MI	PC	2005	2006
ACCORDIA LIFE AND ANNUITY CO	IA	LAH	1967	2011
ACCREDITED SURETY AND CAS CO INC	FL	PC	1971	2005
ACE AMERICAN INS CO	PA	PC	1945	1971
ACE FIRE UNDERWRITERS INS CO	PA	PC	1941	1967
ACE LIFE INS CO	CT	LAH	1965	1966
ACE PROPERTY AND CAS INS CO	PA	PC	1819	1851
ACIG INS CO	IL	PC	1985	2004
ACORD	NY	RS	1994	1994
ACSTAR INS CO	IL	PC	1970	1981
ACTION POWERSPORTS INC	WI	SCP	2012	2014
ACUITY A MUTUAL INS CO	WI	PC	1925	1925
ADDISON INS CO	IA	PC	1855	1996
ADM INS CO	AZ	PC	1986	1990
ADMINISTRATION AMERICA LLC	MO	VPP	2006	2015
ADMIRAL INDEMNITY CO	DE	PC	1992	2001
ADVANCED MEDICAL REVIEWS	CA	IRO	2005	2012
ADVANTAGE WORKERS COMPENSATION INS CO	IN	PC	1981	1984
AEGIS SECURITY INS CO	PA	PC	1977	1990
AETNA HEALTH AND LIFE INS CO	CT	LAH	1971	1972
AETNA HEALTH INS CO	PA	LAH	1956	1967

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AETNA INS CO OF CONNECTICUT	CT	PC	1990	1990
AETNA LIFE INS CO	CT	LAH	1853	1858
AFFILIATED F M INS CO	RI	PC	1949	1950
AFFINION BENEFITS GROUP LLC	DE	WP	2007	2012
AFFINITY ROAD & TRAVEL CLUB LLC	TX	MC	1978	1979
AFFIRMATIVE DIRECT INS CO	NY	PC	1989	1996
AFTERCARE INC	CA	WP	1986	1992
AGCS MARINE INS CO	IL	PC	1961	1982
AGRI GENERAL INS CO	IA	PC	1983	1991
AIG ASSUR CO	IL	PC	1946	1986
AIG PROPERTY CAS CO	PA	PC	1871	1929
AIG WARRANTYGUARD INC	DE	SCP	1996	2014
AIG WARRANTYGUARD INC	DE	WP	1996	2000
AIOI NISSAY DOWA INS CO OF AMER	NY	PC	1994	2012
AIPSO	RI	RS	1971	1972
AIU INS CO	NY	PC	1851	1915
ALAMANCE INS CO	IL	PC	1998	2000
ALEA NORTH AMERICA INS CO	NY	PC	1932	1982
ALEXIAN VILLAGE OF MILWAUKEE	WI	CC	1974	1974
ALL AMERICA INS CO	OH	PC	1961	1974
ALL SAVERS INS CO	IN	LAH	1986	1987
ALLEGHENY CAS CO	NJ	PC	1936	1956
ALLIANT NATIONAL TITLE INS CO INC	CO	TI	2005	2016
ALLIANZ GLOBAL RISKS US INS CO	IL	PC	1977	1977
ALLIANZ LIFE AND ANNUITY CO	MN	LAH	1984	1991
ALLIANZ LIFE INS CO OF NORTH AMERICA	MN	LAH	1896	1899
ALLIED EASTERN INDEMNITY CO	PA	PC	2002	2011
ALLIED INS CO OF AMER	OH	PC	2005	2014
ALLIED PROPERTY AND CAS INS CO	IA	PC	1983	1999
ALLIED WORLD INS CO	NH	PC	1986	1991
ALLIED WORLD NATIONAL ASSUR CO	NH	PC	1996	2015
ALLIED WORLD SPECIALTY INS CO	DE	PC	1972	2004
ALLMERICA FINANCIAL ALLIANCE INS CO	NH	PC	1995	1996
ALLMERICA FINANCIAL BENEFIT INS CO	MI	PC	1976	1993
ALL-STAR/NEWARK MUTUAL INS CO	WI	TM	1882	1882
ALLSTATE ASSUR CO	IL	LAH	1978	1978
ALLSTATE FIRE AND CAS INS CO	IL	PC	1972	1981
ALLSTATE INDEMNITY CO	IL	PC	1960	1964
ALLSTATE INS CO	IL	PC	1931	1936
ALLSTATE LIFE INS CO	IL	LAH	1957	1958
ALLSTATE MOTOR CLUB INC	DE	MC	1982	1983
ALLSTATE NORTHBROOK INDEMNITY CO	IL	PC	1978	1980
ALLSTATE PROPERTY AND CAS INS CO	IL	PC	1985	1987
ALLSTATE VEHICLE AND PROPERTY INS CO	IL	PC	1979	1996
ALLY SERVICE AGREEMENT CORP	MI	SCP	1998	2015

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ALLY SERVICE AGREEMENT CORP	MI	WP	1998	2001
ALPHA PROPERTY & CAS INS CO	WI	PC	1979	1979
ALPHA WARRANTY SERVICES INC	UT	SCP	2004	2016
ALPS PROPERTY & CAS INS CO	MT	PC	1986	2014
ALTERRA AMERICA INS CO	DE	PC	1919	1939
AMALGAMATED CAS INS CO	DC	PC	1938	2015
AMALGAMATED LIFE AND HEALTH INS CO	IL	LAH	1939	1963
AMALGAMATED LIFE INS CO	NY	LAH	1943	1995
AMBAC ASSUR CORP	WI	PC	1970	1970
AMBAC ASSUR CORP SEGREGATED ACCOUNT	WI	PC	2010	2010
AMCO INS CO	IA	PC	1958	1974
AMERICAN AGRI-BUSINESS INS CO	TX	PC	1948	2006
AMERICAN AGRICULTURAL INS CO	IN	PC	1948	1972
AMERICAN ALTERNATIVE INS CORP	DE	PC	1995	1997
AMERICAN ASSOCIATION OF INS SERVICES	IL	RS	1970	1970
AMERICAN ASSUR CO 2 INC	MN	WP	2011	2012
AMERICAN ASSUR CO 3 INC	MN	WP	2011	2012
AMERICAN AUTO GUARDIAN INC	IL	SCP	1998	2013
AMERICAN AUTO SHIELD LLC	WY	WP	2002	2005
AMERICAN AUTOMOBILE INS CO	MO	PC	1911	1916
AMERICAN BANKERS INS CO OF FLORIDA	FL	PC	1947	1961
AMERICAN BANKERS LIFE ASSUR CO OF FLORIDA	FL	LAH	1952	1959
AMERICAN BENEFIT LIFE INS CO	OK	LAH	1909	1988
AMERICAN BUSINESS & MERCANTILE INS MUTUAL INC	DE	PC	1981	1985
AMERICAN CAS CO OF READING PA	PA	PC	1902	1944
AMERICAN COMMERCE INS CO	OH	PC	1946	1960
AMERICAN COMPENSATION INS CO	MN	PC	1991	1997
AMERICAN CONTINENTAL INS CO	TN	LAH	2005	2011
AMERICAN CONTRACTORS INDEMNITY CO	CA	PC	1990	2003
AMERICAN COUNTRY INS CO	IL	PC	1997	1997
AMERICAN DENTAL PLAN OF WI INC	WI	LSHO	1993	1994
AMERICAN ECONOMY INS CO	IN	PC	1959	1962
AMERICAN EMPIRE INS CO	OH	PC	1979	1981
AMERICAN EQUITY INVESTMENT LIFE INS CO	IA	LAH	1980	1981
AMERICAN EQUITY SPECIALTY INS CO	CT	PC	1997	1998
AMERICAN FAMILY HOME INS CO	FL	PC	1965	1984
AMERICAN FAMILY INS CO	WI	PC	1995	2015
AMERICAN FAMILY LIFE ASSUR CO OF COLUMBUS	NE	LAH	1955	1970
AMERICAN FAMILY LIFE INS CO	WI	LAH	1957	1957
AMERICAN FAMILY MUTUAL INS CO SI	WI	PC	1927	1927
AMERICAN FIDELITY ASSUR CO	OK	LAH	1960	1980
AMERICAN FIDELITY LIFE INS CO	FL	LAH	1956	1965
AMERICAN FINANCIAL SECURITY LIFE INS CO	MO	LAH	1957	1981
AMERICAN FIRE AND CAS CO	NH	PC	1906	1979
AMERICAN GENERAL LIFE INS CO	TX	LAH	1917	1966

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AMERICAN GUARANTEE AND LIABILITY INS CO	NY	PC	1939	1939
AMERICAN GUARANTY TITLE INS CO	OK	TI	1979	2006
AMERICAN GUARDIAN WARRANTY SERVICES INC	IL	VPP	1998	2016
AMERICAN GUARDIAN WARRANTY SERVICES INC	IL	WP	1998	2000
AMERICAN GUARDIAN WARRANTY SERVICES OF WI INC	IL	SCP	2012	2013
AMERICAN HALLMARK INS CO OF TX	TX	PC	1982	2009
AMERICAN HEALTH AND LIFE INS CO	TX	LAH	1954	1959
AMERICAN HEALTHCARE INDEMNITY CO	OK	PC	1980	1986
AMERICAN HERITAGE LIFE INS CO	FL	LAH	1956	1962
AMERICAN HOME ASSUR CO	NY	PC	1899	1930
AMERICAN HOME LIFE INS CO THE	KS	LAH	1909	1998
AMERICAN HOME SHIELD OF MAINE INC	ME	WP	1990	1993
AMERICAN HONDA FINANCE CORP	CA	WP	1980	2010
AMERICAN HONDA MOTOR CO INC	CA	SCP	1959	2016
AMERICAN HONDA PROTECTION PRODUCTS CORP	AZ	WP	2007	2010
AMERICAN INCOME LIFE INS CO	IN	LAH	1954	1966
AMERICAN INS CO THE	OH	PC	1846	1880
AMERICAN INTERSTATE INS CO	NE	PC	1973	1995
AMERICAN MATURITY LIFE INS CO	CT	LAH	1972	1987
AMERICAN MEMORIAL LIFE INS CO	SD	LAH	1959	1980
AMERICAN MERCURY INS CO	OK	PC	1962	1980
AMERICAN MINING INS CO	IA	PC	1984	2012
AMERICAN MODERN HOME INS CO	OH	PC	1965	1981
AMERICAN MODERN HOME SERVICE CO	OH	WP	1988	1998
AMERICAN MODERN LIFE INS CO	OH	LAH	1956	1995
AMERICAN MODERN PROPERTY AND CAS INS CO	OH	PC	1982	1998
AMERICAN MODERN SELECT INS CO	OH	PC	1980	2006
AMERICAN NATIONAL GENERAL INS CO	MO	PC	1980	1984
AMERICAN NATIONAL INS CO	TX	LAH	1905	1957
AMERICAN NATIONAL LIFE INS CO OF TX	TX	LAH	1954	1992
AMERICAN NATIONAL PROPERTY AND CAS CO	MO	PC	1973	1980
AMERICAN NUCLEAR INSURERS	CT	RS	1973	1973
AMERICAN PET INS CO	NY	PC	2000	2009
AMERICAN PHYSICIANS ASSUR CORP	MI	PC	1975	1996
AMERICAN PUBLIC LIFE INS CO	OK	LAH	1945	2008
AMERICAN RELIABLE INS CO	AZ	PC	1952	1987
AMERICAN REPUBLIC CORP INS CO	IA	LAH	1962	2007
AMERICAN REPUBLIC INS CO	IA	LAH	1929	1958
AMERICAN RETIREMENT LIFE INS CO	OH	LAH	1978	2011
AMERICAN RISK SERVICES LLC	OH	SCP	2007	2014
AMERICAN ROAD INS CO THE	MI	PC	1959	1960
AMERICAN SECURITY INS CO	DE	PC	1983	1984
AMERICAN SELECT INS CO	OH	PC	1959	1995
AMERICAN SENTINEL INS CO	PA	PC	1956	2006
AMERICAN SOUTHERN HOME INS CO	FL	PC	1982	2006

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AMERICAN SOUTHERN INS CO	KS	PC	1936	1988
AMERICAN SPECIALTY HEALTH INS CO	IN	LAH	1972	1979
AMERICAN STANDARD INS CO OF OHIO	WI	PC	1995	2016
AMERICAN STANDARD INS CO OF WI	WI	PC	1961	1961
AMERICAN STATES INS CO	IN	PC	1929	1961
AMERICAN STATES PREFERRED INS CO	IN	PC	1979	1980
AMERICAN STRATEGIC INS CORP	FL	PC	1997	2010
AMERICAN SUMMIT INS CO	TX	PC	1955	1996
AMERICAN TRAVELER MOTOR CLUB LLC THE	DE	MC	1979	1981
AMERICAN UNITED LIFE INS CO	IN	LAH	1877	1955
AMERICAN WARRANTY CORP	TX	SCP	2016	2016
AMERICAN WEST INS CO	ND	PC	1990	1991
AMERICAN ZURICH INS CO	IL	PC	1981	1983
AMERICAN-AMICABLE LIFE INS CO OF TX	TX	LAH	1981	1986
AMERICO FINANCIAL LIFE AND ANNUITY INS CO	TX	LAH	1946	1957
AMERIPRISE INS CO	WI	PC	2005	2006
AMERISURE INS CO	MI	PC	1968	1981
AMERISURE MUTUAL INS CO	MI	PC	1912	1937
AMERISURE PARTNERS INS CO	MI	PC	2000	2012
AMERITAS LIFE INS CORP	NE	LAH	1887	1984
AMERITRUST INS CORP	MI	PC	1996	2006
AMEX ASSUR CO	IL	PC	1973	1980
AMGUARD INS CO	PA	PC	1982	2001
AMICA LIFE INS CO	RI	LAH	1968	1982
AMICA MUTUAL INS CO	RI	PC	1972	1972
AMT WARRANTY CORP	NY	SCP	2004	2013
AMT WARRANTY CORP	DE	VPP	2004	2013
AMT WARRANTY CORP	DE	WP	2004	2006
AMTRUST INS CO OF KS INC	KS	PC	1972	1993
ANNUITY INVESTORS LIFE INS CO	OH	LAH	1981	1984
ANSUR AMERICA INS CO	MI	PC	1999	2003
ANTHEM INS COMPANIES INC	IN	PC	1944	1991
ANTHEM LIFE INS CO	IN	LAH	1953	1986
APCO SERVICES LLC	DE	VPP	2002	2005
APPLE INC	CA	WP	1977	2008
APPLECARE SERVICE CO INC	AZ	WP	2007	2008
ARAG INS CO	IA	PC	1989	2001
ARCH INDEMNITY INS CO	MO	PC	1969	1969
ARCH INS CO	MO	PC	1971	1987
ARCH MORTGAGE ASSUR CO	WI	PC	1969	2000
ARCH MORTGAGE GUARANTY CO	WI	PC	1966	1966
ARCH MORTGAGE INS CO	WI	PC	1968	1972
ARGONAUT GREAT CENTRAL INS CO	IL	PC	1967	1969
ARGONAUT INS CO	IL	PC	1957	1959
ARGONAUT-MIDWEST INS CO	IL	PC	1962	1972

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ARITY LLC	DE	RS	2015	2017
ARLINGTON MUTUAL FIRE INS CO	WI	TM	1873	1873
ARMED FORCES INS EXCHANGE	KS	PC	1982	1988
ARROWOOD INDEMNITY CO	DE	PC	1979	1980
ARTISAN AND TRUCKERS CAS CO	WI	PC	1994	2006
ASHLAND COUNTY TOWN INS CO	WI	TM	1901	1901
ASHMERE INS CO	FL	PC	1981	1990
ASPEN AMERICAN INS CO	TX	PC	1981	1993
ASPIRUS ARISE HEALTH PLAN OF WI INC	WI	HMO	2016	2016
ASSOCIATED INDEMNITY CORP	CA	PC	1922	1937
ASSOCIATED SERVICE CORP	MO	WP	1980	1999
ASSURED GUARANTY CORP	MD	PC	1985	2007
ASSURED GUARANTY MUNICIPAL CORP	NY	PC	1984	1988
ASSURED LIFE ASSOCIATION	CO	FR	1891	1995
ASSURITY LIFE INS CO	NE	LAH	1964	1969
ASURE EXTENDED SERVICE CO LLC	TX	SCP	2014	2014
ASURION CONSUMER SOLUTIONS INC	DE	SCP	2008	2014
ASURION CONSUMER SOLUTIONS INC	DE	WP	2008	2010
ASURION SERVICE PLANS INC	DE	SCP	2008	2014
ASURION SERVICE PLANS INC	DE	WP	2008	2010
ASURION SERVICES LLC	DE	WP	1983	2010
ASURION TECHNOLOGY SERVICES INC	DE	SCP	2008	2014
ASURION TECHNOLOGY SERVICES INC	DE	WP	2008	2010
ASURION WARRANTY PROTECTION SERVICES LLC	KS	SCP	2001	2014
ASURION WARRANTY PROTECTION SERVICES LLC	KS	WP	2001	2002
ASURION WARRANTY SERVICES INC	TN	SCP	2002	2013
ASURION WARRANTY SERVICES INC	TN	WP	1991	2003
ATAIN INS CO	TX	PC	1987	2011
ATHENE ANNUITY & LIFE ASSUR CO	DE	LAH	1909	1916
ATHENE ANNUITY & LIFE ASSUR CO OF NY	NY	LAH	1965	1985
ATHENE ANNUITY AND LIFE CO	IA	LAH	1896	1902
ATHENS ADMINISTRATIVE LLC	OK	WP	2011	2013
ATLANTA INTERNATIONAL INS CO	NY	PC	1929	1930
ATLANTA LIFE INS CO	GA	LAH	1916	1992
ATLANTIC SPECIALTY INS CO	NY	PC	1986	2001
ATRADIUS TRADE CREDIT INS INC	MD	PC	1993	1998
ATTIC ANGEL PLACE INC	WI	CC	1926	1984
ATTIC ANGEL PRAIRIE POINT INC	WI	CC	1999	2006
ATTORNEYS TITLE GUARANTY FUND INC	IL	TI	1964	1994
AURORA NATIONAL LIFE ASSUR CO	CA	LAH	1961	1984
AUSTIN MUTUAL INS CO	MN	PC	1896	1934
AUTO CLUB GROUP INS CO	MI	PC	1969	1996
AUTO CLUB GROUP THE	MI	MC	1997	2005
AUTO CLUB INS ASSOCIATION	MI	PC	1922	1996
AUTO CLUB LIFE INS CO	MI	LAH	1974	1981

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AUTO CLUB OF AMER CORP	OK	MC	1986	1995
AUTO HELP LINE OF AMER INC	NY	MC	1976	1992
AUTO KNIGHT MOTOR CLUB INC	CA	MC	2002	2005
AUTO KNIGHT MOTOR CLUB INC	CA	SCP	2002	2015
AUTO SERVICES CO INC	AR	WP	1986	2006
AUTOMOBILE INS CO OF HARTFORD CT THE	CT	PC	1968	1970
AUTOMOBILE PROTECTION CORP-APCO	GA	SCP	1984	2014
AUTOMOBILE PROTECTION CORP-APCO	GA	VPP	1984	2009
AUTOMOBILE PROTECTION CORP-APCO	GA	WP	1987	1995
AUTOMOTIVE WARRANTY SERVICES INC	IL	SCP	1977	2013
AUTOMOTIVE WARRANTY SERVICES INC	DE	VPP	1977	2013
AUTOMOTIVE WARRANTY SERVICES OF FL INC	FL	WP	1997	2001
AUTO-OWNERS INS CO	MI	PC	1916	1957
AUTO-OWNERS LIFE INS CO	MI	LAH	1965	1968
AUTOXCEL CORP	NC	WP	2004	2012
AVEMCO INS CO	MD	PC	1960	1968
AXA ART INS CORP	NY	PC	1986	1989
AXA CORPORATE SOLUTIONS LIFE REINS CO	DE	LAH	1981	1983
AXA EQUITABLE LIFE AND ANNUITY CO	CO	LAH	1984	1986
AXA EQUITABLE LIFE INS CO	NY	LAH	1859	1915
AXA INS CO	NY	PC	1839	1979
AXIOM PRODUCT ADMINISTRATION LLC	MO	SCP	2014	2016
AXIOM PRODUCT ADMINISTRATION LLC	MO	VPP	2014	2016
AXIS INS CO	IL	PC	1979	1979
AXIS REINS CO	NY	PC	1991	1992
AXIS SPECIALTY INS CO	CT	PC	1983	2010
BADGER MUTUAL INS CO	WI	PC	1887	1891
BALBOA INS CO	CA	PC	1948	1964
BALTIMORE LIFE INS CO THE	MD	LAH	1882	1990
BANKERS FIDELITY LIFE INS CO	GA	LAH	1955	1999
BANKERS INS CO	FL	PC	1976	2010
BANKERS LIFE AND CAS CO	IL	LAH	1880	1960
BANKERS RESERVE LIFE INS CO OF WI	WI	LAH	1961	1964
BANKERS STANDARD INS CO	PA	PC	1962	1979
BANKERS WARRANTY GROUP INC	FL	WP	2005	2006
BANNER LIFE INS CO	MD	LAH	1981	1982
BAPTIST LIFE ASSOCIATION	NY	FR	1899	1924
BAR PLAN MUTUAL INS CO THE	MO	PC	1985	2003
BARABOO MUTUAL INS CO	WI	TM	1876	1877
BARRON MUTUAL INS CO	WI	TM	1891	1891
BCS INS CO	OH	PC	1950	1979
BEAZLEY INS CO INC	CT	PC	1978	1980
BEDIVERE INS CO	PA	PC	1956	1956
BENCHMARK INS CO	KS	PC	1964	1974
BENEFICIAL LIFE INS CO	UT	LAH	1905	1991

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BERKLEY INS CO	DE	PC	1975	1996
BERKLEY LIFE AND HEALTH INS CO	IA	LAH	1962	1966
BERKLEY NATIONAL INS CO	IA	PC	1980	2007
BERKLEY REGIONAL INS CO	DE	PC	1985	1988
BERKSHIRE HATHAWAY ASSUR CORP	NY	PC	2007	2008
BERKSHIRE HATHAWAY DIRECT INS CO	NE	PC	1970	1979
BERKSHIRE HATHAWAY HOMESTATE INS CO	NE	PC	1970	1992
BERKSHIRE HATHAWAY LIFE INS CO OF NE	NE	LAH	1993	1995
BERKSHIRE HATHAWAY SPECIALTY INS CO	NE	PC	1866	1970
BERKSHIRE LIFE INS CO OF AMER	MA	LAH	1968	1974
BERRY AND ROXBURY MUTUAL INS CO	WI	TM	1876	1876
BILL KUMMER INC	WI	SCP	1974	2014
BITCO GENERAL INS CORP	IL	PC	1928	1939
BITCO NATIONAL INS CO	IL	PC	1942	1950
BLOOMINGTON FARMERS MUTUAL INS CO	WI	TM	1874	1874
BLUE CROSS BLUE SHIELD OF WISCONSIN	WI	LAH	1939	1939
BLUE RIDGE INDEMNITY CO	WI	PC	1981	2003
BLUESHORE INS CO	CO	PC	1986	1986
BOND SAFEGUARD INS CO	SD	PC	1971	2006
BONDED BUILDERS SERVICE CORP	FL	SCP	1989	2013
BONDED BUILDERS SERVICE CORP	FL	WP	1989	2003
BOSTON MUTUAL LIFE INS CO	MA	LAH	1891	1980
BRAEGER AUTO SALES OF FRANKLIN LLC	WI	SCP	2012	2014
BRAEGER CHEVROLET INC	WI	SCP	2012	2014
BRAEGER FORD INC	WI	SCP	2012	2013
BREAMAN MERRILL FORD MERCURY INC	WI	SCP	2012	2014
BRICKELL FINANCIAL SERVICES-MOTOR CLUB INC	FL	MC	1978	1985
BRIGHTHOUSE LIFE INS CO	DE	LAH	1863	1965
BRIGHTSTAR DEVICE PROTECTION LLC	DE	SCP	2005	2013
BRISTOL TOWN INS CO	WI	TM	1875	1875
BRISTOL WEST INS CO	OH	PC	1968	1968
BROTHERHOOD MUTUAL INS CO	IN	PC	1935	1999
BUCKEYE STATE MUTUAL INS CO	OH	PC	1897	1994
BUILD AMERICA MUTUAL ASSUR CO	NY	PC	2012	2012
BUILDERS MUTUAL INS CO	NC	PC	1997	2001
CALEDONIA MUTUAL FIRE INS CO	WI	TM	1873	1873
CALIFORNIA CAS & FIRE INS CO	CA	PC	1973	1995
CALIFORNIA CAS GENERAL INS CO OF OREGON	OR	PC	1977	1995
CALIFORNIA CAS INDEMNITY EXCHANGE	CA	PC	1914	1995
CALIFORNIA CAS INS CO	OR	PC	1967	1995
CALIFORNIA INS CO	CA	PC	1965	2007
CAL-TEX PROTECTIVE COATINGS INC	TX	SCP	1983	2016
CAL-TEX PROTECTIVE COATINGS INC	TX	VPP	1983	2005
CAMICO MUTUAL INS CO	CA	PC	1986	1998
CAMPMED CAS & INDEMNITY CO INC	NH	PC	1993	2010

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CANADA LIFE ASSUR CO THE	MI	LAH	1849	1986
CANAL INS CO	SC	PC	1939	1959
CAPITAL AUTO PROTECTION SERVICES LLC	TX	SCP	2013	2017
CAPITAL PROCESSING SYSTEMS INC	NC	SCP	2014	2016
CAPITAL WARRANTY SERVICES INC	WI	WP	2000	2001
CAPITOL INDEMNITY CORP	WI	PC	1959	1960
CAPITOL LAKES INC	WI	CC	1966	1984
CAPITOL LIFE INS CO THE	TX	LAH	1905	1959
CAPITOL SPECIALTY INS CORP	WI	DSL	1961	1961
CAPSON PHYSICIANS INS CO	TX	PC	1961	1996
CARE IMPROVEMENT PLUS WI INS CO	WI	LAH	2011	2011
CARE WISCONSIN FIRST INC	WI	CMO	1976	2009
CARE WISCONSIN HEALTH PLAN INC	WI	HMO	2003	2004
CAREGARD WARRANTY SERVICES INC	TX	VPP	1999	2005
CAREGARD WARRANTY SERVICES INC	TX	WP	1999	2003
CARE-PLUS DENTAL PLANS INC	WI	LSHO	1983	1983
CARGUARD ADMINISTRATION INC	KS	SCP	2015	2015
CAROLINA CAS INS CO	IA	PC	1951	1966
CARS PROTECTION PLUS INC	PA	SCP	1998	2014
CARS WARRANTY PLAN LLC	WI	WP	2010	2011
CASUALTY UNDERWRITERS INS CO	UT	PC	1986	2009
CATERPILLAR INS CO	MO	PC	1963	1969
CATHOLIC FINANCIAL LIFE	WI	FR	1885	1885
CATHOLIC HOLY FAMILY SOCIETY	IL	FR	1915	1995
CATHOLIC ORDER OF FORESTERS	IL	FR	1883	1895
CATHOLIC UNITED FINANCIAL	MN	FR	1892	1967
CATLIN INDEMNITY CO	DE	PC	1928	1968
CATLIN INS CO INC	TX	PC	1913	1934
CE CARE PLAN CORP	CA	SCP	2008	2012
CELL BROKERAGE LLC	NV	SCP	2009	2017
CELTIC INS CO	IL	LAH	1949	1959
CENSTAT CAS CO	NE	PC	2002	2012
CENTAUR INS CO	IL	PC	1973	1983
CENTRAL MUTUAL INS CO	OH	PC	1876	1894
CENTRAL RESERVE LIFE INS CO	OH	LAH	1963	1988
CENTRAL STATES HEALTH & LIFE CO OF OMAHA	NE	LAH	1932	1962
CENTRAL STATES INDEMNITY CO OF OMAHA	NE	PC	1977	1984
CENTRE INS CO	DE	PC	1969	1969
CENTRE LIFE INS CO	MA	LAH	1926	1959
CENTURION CAS CO	IA	PC	1983	1990
CENTURION LIFE INS CO	IA	LAH	1956	1979
CENTURY AUTOMOTIVE SERVICE CORP	CA	SCP	1999	2017
CENTURY AUTOMOTIVE SERVICE CORP	CA	VPP	1999	2006
CENTURY AUTOMOTIVE SERVICE CORP	CA	WP	1999	2013
CENTURY INDEMNITY CO	PA	PC	1963	1969

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Name of Company, Society, or Association	State of Domicile	Company Type	Incorporated or Organized	Commenced Business in Wisconsin
CENTURY WARRANTY SERVICES INC	DE	WP	2002	2004
CENTURY-NATIONAL INS CO	CA	PC	1955	1995
CGB INS CO	IN	PC	2001	2003
CHARTER OAK FIRE INS CO THE	CT	PC	1931	1935
CHEROKEE INS CO	MI	PC	1946	1980
CHESAPEAKE LIFE INS CO THE	OK	LAH	1956	1970
CHICAGO INS CO	IL	PC	1956	1969
CHICAGO TITLE INS CO	FL	TI	1961	1961
CHILDREN'S COMMUNITY HEALTH PLAN INC	WI	HMO	2009	2010
CHUBB INDEMNITY INS CO	NY	PC	1922	1925
CHUBB NATIONAL INS CO	IN	PC	1993	1997
CHURCH INS CO THE	NY	PC	1929	1954
CHURCH LIFE INS CORP	NY	LAH	1922	2005
CHURCH MUTUAL INS CO	WI	PC	1897	1897
CIGNA HEALTH AND LIFE INS CO	CT	LAH	1963	1982
CIM INS CORP	MI	PC	1998	1999
CINCINNATI CAS CO THE	OH	PC	1972	1979
CINCINNATI INS CO THE	OH	PC	1950	1974
CITIES AND VILLAGES MUTUAL INS CO	WI	PC	1987	1987
CITIZENS INS CO OF AMER	MI	PC	1974	1984
CITIZENS SECURITY LIFE INS CO	KY	LAH	1965	2015
CITY NATIONAL INS CO	TX	PC	1982	1982
CLARENDON NATIONAL INS CO	IL	PC	1941	1960
CLARNO MUTUAL INS CO	WI	TM	1874	1874
CLEAR BLUE INS CO	IL	PC	1987	2001
CLEAR SPRING LIFE INS CO	TX	LAH	2015	2016
CLEARWATER SELECT INS CO	CT	PC	1993	1997
CLEMENT MANOR INC	WI	CC	1963	1985
CLERMONT INS CO	IA	PC	1977	1984
CLOVER INS CO	NJ	LAH	1976	1976
CM LIFE INS CO	CT	LAH	1981	1982
CM REGENT INS CO	PA	PC	1995	2017
CM SELECT INS CO	WI	PC	2017	2017
CM VANTAGE SPECIALTY INS CO	WI	DSL	2015	2015
CMFG LIFE INS CO	IA	LAH	1935	1935
CNA NATIONAL WARRANTY CORP	AZ	WP	1995	1995
CNA WARRANTY SERVICES INC	AZ	SCP	2013	2014
COACH-NET MOTOR CLUB INC	DE	MC	1966	1980
COACH-NET RV MOTOR CLUB INC	NV	MC	2003	2005
COFACE NORTH AMERICA INS CO	MA	PC	1974	1975
COLISEUM REINS CO	DE	PC	1978	1988
COLLEGE RETIREMENT EQUITIES FUND	NY	LAH	1972	1987
COLONIAL AMERICAN CAS AND SURETY CO	MD	PC	1977	1996
COLONIAL LIFE & ACCIDENT INS CO	SC	LAH	1939	1963
COLONIAL PENN LIFE INS CO	PA	LAH	1957	1967

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COLONIAL SURETY CO	PA	PC	1930	2005
COLONY SPECIALTY INS CO	OH	PC	1978	2009
COLORADO BANKERS LIFE INS CO	NC	LAH	1974	1985
COLORADO CAS INS CO	NH	PC	1980	1995
COLUMBIAN LIFE INS CO	IL	LAH	1988	1990
COLUMBIAN MUTUAL LIFE INS CO	NY	LAH	1882	1989
COLUMBUS LIFE INS CO	OH	LAH	1986	1991
COLUMBUS MUTUAL TOWN INS CO	WI	TM	1873	1873
COMBINED INS CO OF AMER	IL	LAH	1919	1962
COMMERCE AND INDUSTRY INS CO	NY	PC	1957	1966
COMMERCIAL CAS INS CO	IN	PC	1986	1992
COMMERCIAL TRAVELERS LIFE INS CO	NY	LAH	1883	1967
COMMON GROUND HEALTHCARE COOPERATIVE	WI	LAH	2011	2013
COMMONWEALTH ANNUITY AND LIFE INS CO	MA	LAH	1974	1975
COMMONWEALTH INS CO OF AMER	DE	PC	1994	2012
COMMONWEALTH LAND TITLE INS CO	FL	TI	1944	1962
COMMUNITY CARE HEALTH PLAN INC	WI	HMO	2004	2005
COMMUNITY CARE INC	WI	CMO	1977	2009
COMMUNITY INS CORP	WI	PC	2002	2002
COMPANION LIFE INS CO	SC	LAH	1970	1979
COMPASS INS CO	NY	PC	1968	1972
COMPCARE HEALTH SERVICES INS CORP	WI	HMO	1984	1984
COMPLETE PRODUCT CARE CORP	DE	WP	2008	2011
COMPUTER INS CO	RI	PC	1989	1992
CONNECTICUT GENERAL LIFE INS CO	CT	LAH	1865	1936
CONSOLIDATED INS CO	IN	PC	1955	1973
CONSTITUTION INS CO	NY	PC	1992	2000
CONSTITUTION LIFE INS CO	TX	LAH	1929	1959
CONSUMER PROGRAM ADMINISTRATORS INC	IL	SCP	1994	2013
CONSUMERS LIFE INS CO	OH	LAH	1955	2006
CONTINENTAL AMERICAN INS CO	NE	LAH	1968	2000
CONTINENTAL CAR CLUB INC	TN	MC	1983	1993
CONTINENTAL CAS CO	IL	PC	1897	1898
CONTINENTAL GENERAL INS CO	TX	LAH	1961	1980
CONTINENTAL INDEMNITY CO	IA	PC	1986	1990
CONTINENTAL INS CO THE	PA	PC	1977	1977
CONTINENTAL LIFE INS CO OF BRENTWOOD TN	TN	LAH	1983	2000
CONTINENTAL SERVICE PROVIDER INC	IL	WP	2002	2004
CONTINENTAL WESTERN INS CO	IA	PC	1907	1959
CONTRACTORS BONDING AND INS CO	IL	PC	1979	1989
COPIC INS CO	CO	PC	1984	2016
COREPOINTE INS CO	DE	PC	1964	1965
CORVESTA LIFE INS CO	AZ	LAH	1965	1994
COUNTRY CAS INS CO	IL	PC	1999	1999
COUNTRY INVESTORS LIFE ASSUR CO	IL	LAH	1981	1999

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COUNTRY LIFE INS CO	IL	LAH	1928	1965
COUNTRY MUTUAL INS CO	IL	PC	1925	1999
COUNTRY PREFERRED INS CO	IL	PC	1999	1999
COURTESY INS CO	FL	PC	1987	1995
COVENTRY FIRST LLC	DE	LSP	1999	2001
COVENTRY HEALTH AND LIFE INS CO	MO	LAH	1968	1990
CREDIT SUISSE LIFE SETTLEMENTS LLC	DE	LSP	2007	2010
CRESTBROOK INS CO	OH	PC	1985	2013
CROATIAN FRATERNAL UNION OF AMER	PA	FR	1897	1917
CROSS COUNTRY MOTOR CLUB OF CA INC	CA	MC	1976	1981
CRUM & FORSTER INDEMNITY CO	DE	PC	2003	2003
CSA FRATERNAL LIFE	IL	FR	1854	1938
CSI LIFE INS CO	NE	LAH	1973	2006
CT AUTO CLUB INC	CA	MC	1968	1988
CUMIS INS SOCIETY INC	IA	PC	1960	1960
CUMIS MORTGAGE REINS CO	WI	PC	2013	2013
D & P HOLDINGS INC	TX	SCP	1993	2015
DAIRYLAND INS CO	WI	PC	1965	1965
DAKOTA TRUCK UNDERWRITERS	SD	PC	1989	2006
DARLINGTON MUTUAL INS CO	WI	TM	1875	1875
DEALERS ALLIANCE CORP	OH	VPP	1977	2006
DEALERS ALLIANCE CORP	OH	WP	1977	1998
DEALERS ASSUR CO	OH	PC	1935	1996
DEAN HEALTH INS INC	WI	LAH	1995	1995
DEAN HEALTH PLAN INC	WI	HMO	1995	1995
DEARBORN NATIONAL LIFE INS CO	IL	LAH	1966	1979
DELAWARE AMERICAN LIFE INS CO	DE	LAH	1964	1979
DELAWARE LIFE INS CO	DE	LAH	1970	1973
DELL MARKETING LP	TX	WP	1991	2011
DELTA DENTAL OF WI INC	WI	LAH	1962	1965
DENT ZONE COMPANIES INC	TX	WP	2007	2010
DENTAL CARE PLUS INC	OH	LAH	1986	2017
DENTAL COM INS PLAN INC	WI	LSHO	2003	2003
DENTAL PROTECTION PLAN INC	WI	LSHO	1987	1987
DENTEGRA INS CO	DE	LAH	1966	1997
DENTISTS INS CO THE	CA	PC	1979	1995
DEPOSITORS INS CO	IA	PC	1983	1986
DEVELOPERS SURETY AND INDEMNITY CO	CA	PC	1956	1974
DIAMOND INS CO	IL	PC	1996	2006
DIAMOND STATE INS CO	IN	PC	1981	2000
DIAMOND WARRANTY CORP	PA	SCP	2016	2017
DIMENSION SERVICE CORP	OH	SCP	1994	2014
DIMENSION SERVICE CORP	OH	WP	1994	2006
DIRECT GENERAL LIFE INS CO	SC	LAH	1982	1984
DIRECT NATIONAL INS CO	AR	PC	1945	1953

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DISCOVER PROPERTY & CAS INS CO	CT	PC	1978	1980
DISTRICTS MUTUAL INS AND RISK MANAGEMENT SERV	WI	PC	2004	2004
DOCTORS CO AN INTERINSURANCE EXCHANGE THE	CA	PC	1975	1989
DONEGAL MUTUAL INS CO	PA	PC	1889	2007
DORINCO REINS CO	MI	PC	1977	1989
DSM USA INS CO INC	TX	LAH	1901	1973
DUPONT MUTUAL INS CO	WI	TM	1883	1883
EAGLE LIFE INS CO	IA	LAH	2008	2009
EAGLE POINT MUTUAL INS CO	WI	PC	1879	1879
EASTCASTLE PLACE INC	WI	CC	1884	1985
EASTERN ADVANTAGE ASSUR CO	PA	PC	2007	2011
EASTERN ALLIANCE INS CO	PA	PC	1997	2007
EASTGUARD INS CO	PA	PC	1827	2001
ECOBLOCK INC	TX	VPP	2002	2008
ECONOMY FIRE & CAS CO	IL	PC	1935	1954
ECONOMY PREFERRED INS CO	IL	PC	1979	1980
ECONOMY PREMIER ASSUR CO	IL	PC	1980	1986
ECP INCORPORATED	IL	SCP	1975	2014
EFG HOME SERVICES LLC	TX	SCP	2010	2015
ELCO MUTUAL LIFE AND ANNUITY	IL	LAH	1946	1946
ELECTRIC INS CO	MA	PC	1966	1972
ELECTROLUX WARRANTY CORP	NV	WP	2001	2002
ELLINGTON MUTUAL INS CO	WI	PC	1878	1878
EMC NATIONAL LIFE CO	IA	LAH	1962	1967
EMC PROPERTY & CAS CO	IA	PC	1953	2000
EMCASCO INS CO	IA	PC	1958	1962
EMPHEYSYS INS CO	TX	LAH	1978	1984
EMPIRE FIRE AND MARINE INS CO	NE	PC	1954	1973
EMPLOYERS ASSUR CO	FL	PC	1979	1980
EMPLOYERS COMPENSATION INS CO	CA	PC	2002	2012
EMPLOYERS FIRE INS CO THE	PA	PC	1921	1923
EMPLOYERS INS CO OF WAUSAU	WI	PC	1911	1911
EMPLOYERS MUTUAL CAS CO	IA	PC	1911	1945
EMPLOYERS PREFERRED INS CO	FL	PC	1995	2007
EMPLOYERS REASSUR CORP	KS	LAH	1986	1986
EMPLOYES MUTUAL BENEFIT ASSOCIATION	WI	FR	1912	1914
ENCOMPASS INDEMNITY CO	IL	PC	1984	2003
ENCOMPASS INS CO OF AMER	IL	PC	1994	2003
ENDURANCE AMERICAN INS CO	DE	PC	1996	1997
ENDURANCE DEALER SERVICES LLC	IL	SCP	2010	2014
ENDURANCE RISK SOLUTIONS ASSUR CO	DE	PC	1986	1988
ENGELHART INC	WI	SCP	2012	2014
ENTERPRISE FINANCIAL GROUP INC	TX	SCP	1977	2013
ENTERPRISE FINANCIAL GROUP INC	TX	WP	1977	1992
ENTERPRISE LIFE INS CO	TX	LAH	1978	1992

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ENTITLE INS CO	OH	TI	1978	2010
ENVISION INS CO	OH	LAH	2006	2008
EPIC LIFE INS CO THE	WI	LAH	1984	1984
EQUITABLE LIFE & CAS INS CO	UT	LAH	1935	2009
EQUITRUST LIFE INS CO	IL	LAH	1966	1969
ERIE FAMILY LIFE INS CO	PA	LAH	1967	2000
ERIE INS CO	PA	PC	1972	2000
ERIE INS CO OF NY	NY	PC	1885	2007
ERIE INS EXCHANGE	PA	PC	1925	2000
ERIE INS PROPERTY & CAS CO	PA	PC	1993	2000
ESSENT GUARANTY INC	PA	PC	2008	2009
ESSENTIA INS CO	MO	PC	1979	1983
ESURANCE INS CO	WI	PC	1933	2005
ESURANCE INS CO OF NJ	WI	PC	1919	1958
ESURANCE PROPERTY AND CAS INS CO	WI	PC	1987	2005
ETHOS ADMINISTRATIVE SERVICES INC	TX	SCP	1996	2014
EULER HERMES NORTH AMERICA INS CO	MD	PC	1893	1899
EVEREST NATIONAL INS CO	DE	PC	1985	1995
EVEREST REINS CO	DE	PC	1973	1975
EVERGREEN NATIONAL INDEMNITY CO	OH	PC	1939	1957
EVERGREEN RETIREMENT COMMUNITY INC	WI	CC	1965	1984
EVERSPAN FINANCIAL GUARANTEE CORP	WI	PC	1968	1968
EXECUTIVE RISK INDEMNITY INC	DE	PC	1977	1993
EXPLORE INFORMATION SERVICES LLC	MO	RS	2002	2010
EXPLORER INS CO	CA	PC	1981	2017
EXPRESS SYSTEMS INC	CA	SCP	1994	2013
EXPRESS SYSTEMS INC	CA	VPP	1994	2009
EXTENDED SERVICE CONTRACT ADVISORS LLC	WI	SCP	2009	2015
EXTENDED VEHICLE PROTECTION LLC	MI	SCP	2013	2014
FABCO EQUIPMENT INC	WI	WP	1982	2002
FACTORY MUTUAL INS CO	RI	PC	1968	1968
FAIR AMERICAN INS AND REINS CO	NY	PC	1977	1980
FAIRHAVEN CORP	WI	CC	1960	1977
FALL CREEK MUTUAL INS CO	WI	TM	1875	1875
FALLS LAKE NATIONAL INS CO	OH	PC	1974	1974
FAMILY HERITAGE LIFE INS CO OF AMER	OH	LAH	1989	2005
FAMILY LIFE INS CO	TX	LAH	1949	1960
FAMILY SERVICE LIFE INS CO	TX	LAH	1955	1987
FARM BUREAU LIFE INS CO	IA	LAH	1944	1993
FARMERS AUTOMOBILE INS ASSOCIATION THE	IL	PC	1921	1964
FARMERS INS EXCHANGE	CA	PC	1928	1954
FARMERS MUTUAL HAIL INS CO OF IA	IA	PC	1893	1932
FARMERS NEW WORLD LIFE INS CO	WA	LAH	1910	1921
FARMERS SPECIALTY INS CO	MI	PC	1983	1998
FARMERS TOWN MUTUAL INS CO	WI	TM	1876	1876

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FARMERS UNION MUTUAL INS CO	ND	PC	1944	2006
FARMINGTON CAS CO	CT	PC	1982	1985
FARMINGTON MUTUAL INS CO	WI	PC	1878	1878
FARMLAND MUTUAL INS CO	IA	PC	1909	1948
FCA US LLC	DE	WP	2009	2011
FEDERAL INS CO	IN	PC	1901	1903
FEDERAL LIFE INS CO	IL	LAH	1899	1950
FEDERAL WARRANTY SERVICE CORP	IL	SCP	1988	2015
FEDERAL WARRANTY SERVICE CORP	CA	WP	1993	1995
FEDERATED LIFE INS CO	MN	LAH	1958	1966
FEDERATED MUTUAL INS CO	MN	PC	1904	1914
FEDERATED RESERVE INS CO	MN	PC	2016	2017
FEDERATED RURAL ELECTRIC INS EXCHANGE	KS	PC	1957	1959
FEDERATED SERVICE INS CO	MN	PC	1972	1998
FIDELITY & GUARANTY LIFE INS CO	IA	LAH	1959	1960
FIDELITY AND DEPOSIT CO OF MD	MD	PC	1969	1982
FIDELITY AND GUARANTY INS CO	IA	PC	1977	1979
FIDELITY AND GUARANTY INS UNDERWRITERS INC	WI	PC	1951	1959
FIDELITY INVESTMENTS LIFE INS CO	UT	LAH	1981	1984
FIDELITY LIFE ASSOCIATION A LEGAL RESERVE LIFE INS CO	IL	LAH	1896	1899
FIDELITY NATIONAL TITLE INS CO	FL	TI	1981	2003
FIDELITY SECURITY LIFE INS CO	MO	LAH	1969	1975
FIDELITY WARRANTY SERVICES INC	FL	VPP	1978	2005
FIDELITY WARRANTY SERVICES INC	FL	WP	1978	1993
FINANCIAL AMERICAN LIFE INS CO	KS	LAH	1964	1970
FINANCIAL INDEMNITY CO	IL	PC	1945	1995
FINANCIAL PACIFIC INS CO	CA	PC	1986	1999
FINIAL REINS CO	CT	PC	1990	1996
FIRE INS EXCHANGE	CA	PC	1942	1954
FIREMANS FUND INS CO	CA	PC	1958	1967
FIREMENS INS CO OF WA DC	DE	PC	1837	2007
FIRST ALLMERICA FINANCIAL LIFE INS CO	MA	LAH	1844	1947
FIRST AMERICAN HOME WARRANTY CORP	CA	WP	1984	2002
FIRST AMERICAN PROPERTY & CAS INS CO	CA	PC	1977	1992
FIRST AMERICAN TITLE GUARANTY CO	TX	TI	1983	2000
FIRST AMERICAN TITLE INS CO	NE	TI	1968	1990
FIRST AUTOMOTIVE SERVICE CORP	NM	WP	2000	2003
FIRST CATHOLIC SLOVAK LADIES ASSOCIATION OF THE UNITED STATES OF AMER	OH	FR	1899	1941
FIRST CATHOLIC SLOVAK UNION U.S.A.	OH	FR	1892	1940
FIRST CHICAGO INS CO	IL	PC	1920	1921
FIRST COLONIAL INS CO	FL	PC	1987	2001
FIRST CONTINENTAL LIFE & ACCIDENT INS CO	TX	LAH	1979	1979
FIRST DAKOTA INDEMNITY CO	SD	PC	1995	2006
FIRST EXTENDED SERVICE CORP OF FL	FL	WP	1995	2002

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FIRST FINANCIAL INS CO	IL	PC	1970	1983
FIRST GUARD INS CO	AZ	PC	1996	2005
FIRST HEALTH LIFE & HEALTH INS CO	TX	LAH	1978	1980
FIRST LIBERTY INS CORP THE	IL	PC	1989	1990
FIRST NATIONAL INS CO OF AMER	NH	PC	1928	1930
FIRST NONPROFIT INS CO	DE	PC	1978	2005
FIRST PENN-PACIFIC LIFE INS CO	IN	LAH	1963	1981
FLAGSHIP CITY INS CO	PA	PC	1992	2000
FLORISTS MUTUAL INS CO	IL	PC	1887	1953
FLYWAY MUTUAL INS CO	WI	TM	1874	1874
FMH AG RISK INS CO	IA	PC	1979	1989
FORD MOTOR SERVICE CO	MI	SCP	2012	2012
FORD MOTOR SERVICE CO	MI	WP	1997	1998
FOREMOST INS CO GRAND RAPIDS MI	MI	PC	1952	1955
FOREMOST PROPERTY AND CAS INS CO	MI	PC	1984	1990
FOREMOST SIGNATURE INS CO	MI	PC	1982	1984
FORESIGHT SERVICES GROUP INC	TX	SCP	1996	2013
FORESIGHT SERVICES GROUP INC	TX	VPP	1996	2016
FORESTERS LIFE INS AND ANNUITY CO	NY	LAH	1962	1991
FORETHOUGHT LIFE INS CO	IN	LAH	1980	1982
FORTRESS INS CO	IL	PC	1997	2003
FORTUITY INS CO	MI	PC	1999	2003
FORWARD MUTUAL INS CO	WI	TM	1875	1876
FOUNDERS INS CO	IL	PC	1972	1994
FRANKENMUTH MUTUAL INS CO	MI	PC	1921	1972
FRANKLIN FARMERS MUTUAL INS CO	WI	TM	1877	1877
FREEDOM SPECIALTY INS CO	OH	PC	1929	2013
FREMONT INS CO	MI	PC	1876	2010
FRESENIUS HEALTH PLANS INS CO	IN	LAH	1974	1982
FUNERAL DIRECTORS LIFE INS CO	TX	LAH	1981	1998
FURNITURE CARE PROTECTION INC	OK	SCP	2010	2016
GAI WARRANTY CO	OH	WP	2001	2006
GARDEN STATE LIFE INS CO	TX	LAH	1956	1964
GARRISON PROPERTY AND CAS INS CO	TX	PC	1900	1913
GATEWAY INS CO	MO	PC	1986	1999
GBU FINANCIAL LIFE	PA	FR	1892	1935
GCU	PA	FR	1893	1995
GEICO ADVANTAGE INS CO	NE	PC	2011	2012
GEICO CAS CO	MD	PC	1982	1996
GEICO CHOICE INS CO	NE	PC	2011	2012
GEICO GENERAL INS CO	MD	PC	1978	1978
GEICO INDEMNITY CO	MD	PC	1961	1963
GEICO MARINE INS CO	MD	PC	1989	2005
GEICO SECURE INS CO	NE	PC	2011	2012
GENERAL AMERICAN LIFE INS CO	MO	LAH	1933	1968

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GENERAL CAS CO OF WI	WI	PC	1925	1925
GENERAL CAS INS CO	WI	PC	1972	1991
GENERAL FIDELITY LIFE INS CO	SC	LAH	1980	1982
GENERAL INS CO OF AMER	NH	PC	1923	1926
GENERAL RE LIFE CORP	CT	LAH	1967	1987
GENERAL REINS CORP	DE	PC	1970	1971
GENERAL SECURITY NATIONAL INS CO	NY	PC	1980	1985
GENERAL STAR NATIONAL INS CO	DE	PC	1864	1922
GENERALI (UNITED STATES BRANCH)	NY	PC	1831	1984
GENESIS INS CO	DE	PC	1976	1984
GENWORTH FINANCIAL ASSUR CORP	NC	PC	1992	1992
GENWORTH LIFE AND ANNUITY INS CO	VA	LAH	1871	1981
GENWORTH LIFE INS CO	DE	LAH	1956	1979
GENWORTH MORTGAGE INS CORP	NC	PC	1980	1981
GENWORTH MORTGAGE INS CORP OF NC	NC	PC	1961	1979
GEORGE VETESNIK MOTORS INC	WI	SCP	2012	2014
GEOVERA INS CO	CA	PC	1997	2005
GERBER LIFE INS CO	NY	LAH	1967	1971
GERMANTOWN MUTUAL INS CO	WI	PC	1854	1854
GLENN CURTISS MOTORSPORTS INC	WI	SCP	2005	2014
GLOBAL ADMINISTRATORS LLC	MA	SCP	2011	2016
GLOBAL ADMINISTRATORS LLC	MA	VPP	2011	2017
GLOBAL AEROSPACE INC	NJ	RS	2000	2000
GLOBAL AUTO SOLUTIONS INC	OH	SCP	2012	2012
GLOBAL REINS CORP OF AMER	NY	PC	1940	1971
GLOBE LIFE AND ACCIDENT INS CO	NE	LAH	1979	1979
GOLDEN RULE INS CO	IN	LAH	1940	1983
GOPRO CARE INC	DE	SCP	2015	2017
GOVERNMENT EMPLOYEES INS CO	MD	PC	1937	1947
GOVERNMENT PERSONNEL MUTUAL LIFE INS CO	TX	LAH	1934	2003
GOVERNMENTAL INTERINSURANCE EXCHANGE	IL	PC	1977	1995
GRANGE INDEMNITY INS CO	OH	PC	1995	1996
GRANGE LIFE INS CO	OH	LAH	1968	1996
GRANGE MUTUAL CAS CO	OH	PC	1935	1996
GRANITE RE INC	OK	PC	1986	2001
GRANITE STATE INS CO	IL	PC	1885	1908
GRAY INS CO THE	LA	PC	1977	2000
GREAT AMERICAN ALLIANCE INS CO	OH	PC	1945	1979
GREAT AMERICAN ASSUR CO	OH	PC	1905	1905
GREAT AMERICAN INS CO	OH	PC	1942	1947
GREAT AMERICAN INS CO OF NY	NY	PC	1947	1948
GREAT AMERICAN LIFE INS CO	OH	LAH	1959	1961
GREAT AMERICAN SECURITY INS CO	OH	PC	1987	1991
GREAT AMERICAN SPIRIT INS CO	OH	PC	1988	1989
GREAT DIVIDE INS CO	ND	PC	1986	1986

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GREAT MIDWEST INS CO	TX	PC	1985	1991
GREAT NORTHERN INS CO	IN	PC	1952	1953
GREAT NORTHWEST INS CO	MN	PC	1986	1989
GREAT PLAINS CAS INC	IA	PC	2007	2013
GREAT SOUTHERN LIFE INS CO	TX	LAH	1979	1982
GREAT WEST CAS CO	NE	PC	1956	1972
GREAT WESTERN INS CO	UT	LAH	1983	1999
GREATER NEW YORK MUTUAL INS CO	NY	PC	1927	1963
GREAT-WEST LIFE & ANNUITY INS CO	CO	LAH	1907	1964
GREAT-WEST LIFE ASSUR CO THE	MI	LAH	1891	1967
GREEN COUNTY MUTUAL INS CO	WI	TM	1873	1873
GREENWICH INS CO	DE	PC	1946	1973
GREYHAWK INS CO	CO	PC	1968	1968
GRINNELL ADVISORY CO	IA	RS	2004	2005
GRINNELL MUTUAL REINS CO	IA	PC	1909	1980
GRINNELL SELECT INS CO	IA	PC	1984	1995
GROUP HEALTH COOPERATIVE OF EAU CLAIRE	WI	HMO	1972	1976
GROUP HEALTH COOPERATIVE OF SOUTH CENTRAL WI	WI	HMO	1972	1975
GS ADMINISTRATORS INC	TX	SCP	1988	2013
GUARANTEE CO OF NORTH AMERICA USA THE	MI	PC	1990	1997
GUARANTEE TRUST LIFE INS CO	IL	LAH	1936	1966
GUARDIAN INS & ANNUITY CO INC THE	DE	LAH	1970	1971
GUARDIAN LIFE INS CO OF AMER THE	NY	LAH	1860	1920
GUGGENHEIM LIFE AND ANNUITY CO	DE	LAH	1985	1988
GUIDEONE AMERICA INS CO	IA	PC	1983	1983
GUIDEONE ELITE INS CO	IA	PC	1983	1988
GUIDEONE MUTUAL INS CO	IA	PC	1946	1953
GUIDEONE SPECIALTY MUTUAL INS CO	IA	PC	1948	1958
GUILDERLAND REINS CO	NY	PC	1969	1979
GUNDERSEN HEALTH PLAN INC	WI	HMO	1995	1995
GWC WARRANTY CORP	PA	WP	1995	2012
GWG LIFE LLC	DE	LSP	2007	2014
H2D MOTORCYCLE VENTURES	WI	SCP	2016	2017
HABERSHAM FUNDING LLC	GA	LSP	2001	2005
HALLMARK INS CO	AZ	PC	1988	2008
HALLMARK NATIONAL INS CO	AZ	PC	1991	1995
HAMILTON INS CO	DE	PC	1973	1975
HAMILTON MUTUAL INS CO	IA	PC	1858	2010
HANOVER AMERICAN INS CO THE	NH	PC	1989	2012
HANOVER INS CO THE	NH	PC	1972	1973
HARCO NATIONAL INS CO	IL	PC	1954	1959
HARKEN HEALTH INS CO	WI	LAH	1972	1986
HARLEYSVILLE INS CO	OH	PC	1930	1930
HARLEYSVILLE LAKE STATES INS CO	MI	PC	1915	1994
HARLEYSVILLE LIFE INS CO	OH	LAH	1960	2001

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HARLEYSVILLE PREFERRED INS CO	OH	PC	1977	2006
HARLEYSVILLE WORCESTER INS CO	OH	PC	1823	2007
HARTFORD ACCIDENT AND INDEMNITY CO	CT	PC	1913	1913
HARTFORD CAS INS CO	IN	PC	1987	1987
HARTFORD FIRE INS CO	CT	PC	1810	1851
HARTFORD INS CO OF THE MIDWEST	IN	PC	1979	1984
HARTFORD LIFE AND ACCIDENT INS CO	CT	LAH	1967	1969
HARTFORD LIFE AND ANNUITY INS CO	CT	LAH	1955	1956
HARTFORD LIFE INS CO	CT	LAH	1978	1979
HARTFORD STEAM BOILER INSPECTION AND INS CO OF CT	CT	PC	1988	2002
HARTFORD STEAM BOILER INSPECTION AND INS CO THE	CT	PC	1866	1871
HARTFORD UNDERWRITERS INS CO	CT	PC	1987	1988
HASTINGS MUTUAL INS CO	MI	PC	1885	1984
HAWKEYE-SECURITY INS CO	WI	PC	1979	1979
HCC LIFE INS CO	IN	LAH	1981	1982
HCSC INS SERVICES CO	IL	LAH	1958	1994
HDI GLOBAL INS CO	IL	PC	1981	1984
HEALTH CARE SERVICE CORP A MUTUAL LEGAL RESERVE CO	IL	LAH	1936	2006
HEALTH NET LIFE INS CO	CA	LAH	1986	2004
HEALTH TRADITION HEALTH PLAN	WI	HMO	1986	1986
HEALTHPARTNERS INS CO	MN	PC	1991	1997
HEALTHSPRING LIFE & HEALTH INS CO INC	TX	LAH	2007	2008
HEARTLAND MUTUAL INS CO	WI	TM	1877	1877
HELENVILLE MUTUAL INS CO	WI	TM	1876	1876
HELZBERG'S DIAMOND SHOPS INC	MO	SCP	1945	2013
HENRIETTA GREENWOOD & UNION MUTUAL FIRE INS CO	WI	TM	1883	1883
HERITAGE CAS INS CO	KS	PC	1974	1982
HERITAGE CHEVROLET INC	WI	SCP	2012	2014
HERITAGE INDEMNITY CO	CA	PC	1979	1989
HERITAGE LIFE INS CO	AZ	LAH	1957	1967
HIGHLANDS INS CO	TX	PC	1957	1969
HIGHWAY LOSS DATA INSTITUTE	DC	RS	1973	1973
HISCOX INS CO INC	IL	PC	1952	1962
HM HEALTH INS CO	PA	LAH	1954	1955
HM LIFE INS CO	PA	LAH	1981	1982
HOLLAND MUTUAL FIRE INS CO	WI	TM	1870	1870
HOMAN FORD INC	WI	SCP	2013	2014
HOME SECURITY ASSOCIATION INC	WI	WP	1993	1993
HOME WARRANTY OF AMER INC	IL	WP	1996	2000
HOME WARRANTY OF THE MIDWEST INC	IA	WP	1999	2013
HOME-OWNERS INS CO	MI	PC	1863	2001
HOMESITE INDEMNITY CO	WI	PC	1948	2016
HOMESITE INS CO	WI	PC	1985	1989
HOMESITE INS CO OF THE MIDWEST	WI	PC	1969	2015
HOMESTEAD MUTUAL INS CO	WI	PC	1873	1873

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HOMESTEADERS LIFE CO	IA	LAH	1906	1999
HOMESURE OF AMER INC	FL	WP	1978	1985
HORACE MANN INS CO	IL	PC	1963	1964
HORACE MANN LIFE INS CO	IL	LAH	1949	1968
HORACE MANN PROPERTY & CAS INS CO	IL	PC	1965	1974
HOUSE OF HARLEY-DAVIDSON INC	WI	SCP	2012	2014
HOUSING AUTHORITY PROPERTY INS A MUTUAL CO	VT	PC	1987	2005
HOUSING ENTERPRISE INS CO INC	VT	PC	2000	2009
HUDSON INS CO	DE	PC	1918	1999
HUMANA BENEFIT PLAN OF IL INC	IL	LAH	1994	2012
HUMANA INS CO	WI	LAH	1968	1968
HUMANA WISCONSIN HEALTH ORGANIZATION INS CORP	WI	HMO	1985	1985
HUMANADENTAL INS CO	WI	LAH	1908	1908
IA AMERICAN LIFE INS CO	TX	LAH	1980	1988
IAS WARRANTY INC	TX	SCP	2003	2016
IAS WARRANTY INC	TX	VPP	2003	2006
IDEALIFE INS CO	CT	LAH	1981	1988
IDS PROPERTY CAS INS CO	WI	PC	1972	1973
ILLINOIS CAS CO	IL	PC	2004	2012
ILLINOIS FARMERS INS CO	IL	PC	1968	1971
ILLINOIS INS CO	IA	PC	1988	1995
ILLINOIS MUTUAL LIFE INS CO	IL	LAH	1912	1926
ILLINOIS NATIONAL INS CO	IL	PC	1933	1979
IMPERIAL LIFE SETTLEMENTS LLC	DE	LSP	2006	2015
IMPERIUM INS CO	TX	PC	1977	1981
IMT INS CO	IA	PC	1883	1997
INCLUSA INC	WI	CMO	2016	2017
INDEMNITY INS CO OF NORTH AMERICA	PA	PC	1977	1984
INDEPENDENCE AMERICAN INS CO	DE	PC	1973	2005
INDEPENDENCE LIFE AND ANNUITY CO	DE	LAH	1934	1951
INDEPENDENT CARE HEALTH PLAN	WI	HMO	2003	2003
INDEPENDENT DEALER GROUP INC	NJ	SCP	1986	2014
INDEPENDENT ORDER OF FORESTERS THE	NY	FR	1877	1967
INDEPENDENT ORDER OF VIKINGS	IL	FR	1895	1972
INDEPENDENT STATISTICAL SERVICE INC	IL	RS	2003	2004
INDIANA INS CO	IN	PC	1960	1972
INDIANA LUMBERMENS MUTUAL INS CO	IN	PC	1897	1978
INDIVIDUAL ASSUR CO LIFE HEALTH & ACCIDENT	OK	LAH	1973	1980
INDUSTRIAL ALLIANCE INS AND FINANCIAL SERVICES INC	TX	LAH	1967	2013
INFINITY INS CO	IN	PC	1978	1981
INSURANCE CO OF IL	IL	PC	1970	1989
INSURANCE CO OF NORTH AMERICA	PA	PC	1794	1864
INSURANCE CO OF THE AMERICAS	FL	PC	1976	1980
INSURANCE CO OF THE STATE OF PA THE	IL	PC	1794	1906
INSURANCE CO OF THE WEST	CA	PC	1972	1991

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INSURANCE SERVICES OFFICE INC	NY	RS	1971	1971
INSUREMAX INS CO	IN	PC	1998	2004
INTEGON GENERAL INS CORP	NC	PC	1960	1996
INTEGON INDEMNITY CORP	NC	PC	1946	1996
INTEGON NATIONAL INS CO	NC	PC	1988	1988
INTEGRITY LIFE INS CO	OH	LAH	1966	1996
INTEGRITY MUTUAL INS CO	WI	PC	1933	1933
INTEGRITY PROPERTY AND CAS INS CO	WI	PC	2007	2007
INTEGRITY SELECT INS CO	WI	PC	2016	2017
INTERCONTINENTAL WARRANTY SERVICES INC	FL	WP	1991	1999
INTERNATIONAL FIDELITY INS CO	NJ	PC	1904	1998
INTERNATIONAL MOTOR SPORTS INC	WI	SCP	1993	2014
INTERSTATE NATIONAL DEALER SERVICES INC	DE	WP	1991	1997
INTREPID INS CO	IA	PC	1999	2005
INVESTORS HERITAGE LIFE INS CO	KY	LAH	1960	2016
INVESTORS LIFE INS CO OF NORTH AMERICA	TX	LAH	1963	1969
INVESTORS TITLE INS CO	NC	TI	1972	1997
IOWA MUTUAL INS CO	IA	PC	1900	1962
IRONSHORE INDEMNITY INC	MN	PC	1919	1947
ISLAND PEER REVIEW ORGANIZATION INC	NY	IRO	1999	2003
ISMIE MUTUAL INS CO	IL	PC	1976	2003
ISO DATA INC	NY	RS	1988	1988
IWS ACQUISITION CORP	FL	SCP	2012	2013
JACKSON NATIONAL LIFE INS CO	MI	LAH	1961	1981
JAMESTOWN MUTUAL INS CO	WI	TM	1885	1885
JEFFERSON INS CO	NY	PC	1950	1967
JEFFERSON NATIONAL LIFE INS CO	TX	LAH	2017	1967
JEWELERS MUTUAL INS CO	WI	PC	1913	1914
JHD HOLDINGS INC	WI	SCP	2014	2017
JIM OLSON CHRYSLER DODGE JEEP & RAM TRUCK LLC	WI	SCP	2012	2014
JIM OLSON MOTORS INC	WI	SCP	2012	2014
JM CARE PLAN INC	WI	SCP	2016	2016
JM SPECIALTY INS CO	WI	PC	2017	2017
JOHN ALDEN LIFE INS CO	WI	LAH	1973	1973
JOHN HANCOCK LIFE & HEALTH INS CO	MA	LAH	1981	1982
JOHN HANCOCK LIFE INS CO (USA)	MI	LAH	1955	1979
JOHNSON FORD OF NEW RICHMOND INC	WI	SCP	2015	2016
JOHNSON MOTOR SALES INC	WI	SCP	1930	2014
JOHNSON MOTORS OF MENOMONIE	WI	SCP	1998	2014
JOHNSON MOTORS OF ST CROIX FALLS INC	WI	SCP	2005	2014
KANAWHA INS CO	SC	LAH	1958	1990
KANSAS CITY LIFE INS CO	MO	LAH	1895	1922
KEMPER INDEPENDENCE INS CO	IL	PC	1998	1999
KENOSHA COUNTY MUTUAL INS CO	WI	TM	1860	1860
KEY RISK INS CO	IA	PC	1997	2011

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KNIGHTBROOK INS CO	DE	PC	1934	1955
KNIGHTS OF COLUMBUS	CT	FR	1882	1900
KSKJ LIFE AMERICAN SLOVENIAN CATHOLIC UNION	IL	FR	1898	1917
LAFAYETTE LIFE INS CO THE	OH	LAH	1905	1955
LAKELAND CARE INC	WI	CMO	2016	2017
LAMORAK INS CO	PA	PC	1971	1971
LANCER INS CO	IL	PC	1945	1947
LANDCAR AGENCY INC	UT	SCP	1996	2015
LANDCAR CAS CO	UT	PC	1989	2014
LAPRAIRIE MUTUAL INS CO	WI	TM	1873	1873
LE MARS INS CO	IA	PC	1901	1996
LEAGUE OF WI MUNICIPALITIES MUTUAL INS	WI	PC	2002	2002
LEBANON-CLYMAN MUTUAL INS CO	WI	TM	1887	1887
LEGACY VISION INS INC	WI	LSHO	2014	2015
LEXINGTON NATIONAL INS CORP	FL	PC	1989	2016
LEXON INS CO	TX	PC	1984	2000
LIBERTY BANKERS LIFE INS CO	OK	LAH	1957	1998
LIBERTY INS CORP	IL	PC	1983	1984
LIBERTY INS UNDERWRITERS INC	IL	PC	1978	1982
LIBERTY LIFE ASSUR CO OF BOSTON	NH	LAH	1963	1966
LIBERTY MUTUAL FIRE INS CO	WI	PC	1908	1926
LIBERTY MUTUAL FIRE INS CO	WI	TM	1872	1872
LIBERTY MUTUAL INS CO	MA	PC	1912	1919
LIBERTY NATIONAL LIFE INS CO	NE	LAH	1929	1982
LIBERTY PERSONAL INS CO	NH	PC	1960	1972
LIFE CAPITAL GROUP INC	NJ	LSP	2009	2017
LIFE EQUITY LLC	OH	LSP	2000	2011
LIFE INS CO OF NORTH AMERICA	PA	LAH	1956	1958
LIFE INS CO OF THE SOUTHWEST	TX	LAH	1955	1981
LIFECARE ASSUR CO	AZ	LAH	1980	2014
LIFESECURE INS CO	MI	LAH	1954	1998
LINCOLN BENEFIT LIFE CO	NE	LAH	1938	1979
LINCOLN HERITAGE LIFE INS CO	IL	LAH	1963	1994
LINCOLN LIFE & ANNUITY CO OF NY	NY	LAH	1897	1959
LINCOLN NATIONAL LIFE INS CO THE	IN	LAH	1905	1921
LITTLE BLACK MUTUAL INS CO	WI	PC	1889	1889
LKQ SMART PARTS INC	DE	WP	2000	2009
LM GENERAL INS CO	IL	PC	1978	1982
LM INS CORP	IL	PC	1989	1990
LM PROPERTY AND CAS INS CO	IN	PC	1975	1975
LOCAL GOVERNMENT PROPERTY INS FUND	WI	PC	1882	1903
LOMBARD INTERNATIONAL LIFE ASSUR CO	PA	LAH	1960	1994
LOMIRA AUTO SALES & SERVICE INC	WI	SCP	1986	2014
LONDON LIFE REINS CO	PA	LAH	1969	1984
LONGEVITY INS CO	TX	LAH	1965	1967

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LOWES HOME CENTERS LLC	NC	WP	1958	2010
LOYAL AMERICAN LIFE INS CO	OH	LAH	1955	1971
LOYAL CHRISTIAN BENEFIT ASSOCIATION	PA	FR	1890	1906
LUCK MUTUAL INS CO	WI	TM	1881	1881
LUMICO LIFE INS CO	MO	LAH	1965	1988
LUTHERAN HOMES OF OCONOMOWOC INC	WI	CC	1939	2008
MAD CITY POWER SPORTS INC	WI	SCP	2012	2014
MAD CITY SALES INC	WI	SCP	2000	2014
MADISON MUTUAL INS CO	IL	PC	1920	2013
MADISON NATIONAL LIFE INS CO INC	WI	LAH	1961	1962
MAGNA LIFE SETTLEMENTS INC	FL	LSP	1988	2010
MAIDEN REINS NORTH AMERICA INC	MO	PC	2000	2003
MAIN STREET AMERICA PROTECTION INS CO	FL	PC	2007	2017
MANAGED HEALTH SERVICES INS CORP	WI	HMO	1990	1990
MANHATTAN LIFE INS CO THE	NY	LAH	1850	1959
MANHATTAN NATIONAL LIFE INS CO	OH	LAH	1956	1962
MANHATTANLIFE ASSUR CO OF AMER	AR	LAH	1962	1985
MANUFACTURERS ALLIANCE INS CO	PA	PC	1979	2006
MAPFRE INS CO	NJ	PC	1985	1995
MAPFRE LIFE INS CO	DE	LAH	1975	1978
MAPLE LIFE FINANCIAL LLC	DE	LSP	2017	2017
MAPLE VALLEY MUTUAL INS CO	WI	PC	1891	1891
MARCELLON-COURTLAND-SPRINGVALE MUTUAL INS CO	WI	TM	1889	1889
MARITIME FORD-LINCOLN INC	WI	SCP	2012	2014
MARKEL AMERICAN INS CO	VA	PC	1986	1995
MARKEL GLOBAL REINS CO	DE	PC	1997	1998
MARKEL INS CO	IL	PC	1980	1984
MASSACHUSETTS BAY INS CO	NH	PC	1956	1958
MASSACHUSETTS MUTUAL LIFE INS CO	MA	LAH	1851	1916
MAXIMUS FEDERAL SERVICES INC	VA	IRO	2011	2008
MAXUM CAS INS CO	CT	PC	1996	2005
MBIA INS CORP	NY	PC	1967	1986
MCMC LLC	DE	IRO	2002	2006
MCMILLAN-WARNER MUTUAL INS CO	WI	PC	1898	1898
MCNA INS CO	TX	LAH	2011	2016
MECHANICAL BREAKDOWN PROTECTION INC	MO	WP	1982	1992
MEDAMERICA INS CO	PA	LAH	1966	1986
MEDCO CONTAINMENT LIFE INS CO	PA	LAH	1954	1979
MEDICA HEALTH PLANS OF WI	WI	LAH	1996	1996
MEDICA INS CO	MN	PC	1984	1996
MEDICAL ASSOCIATES CLINIC HEALTH PLAN OF WI THE	WI	HMO	1984	1984
MEDICAL CONSULTANTS NETWORK INC	WA	IRO	1998	2011
MEDICAL MUTUAL OF OH	OH	PC	1934	2011
MEDICAL PROTECTIVE CO THE	IN	PC	1909	1915
MEDICAL REVIEW INSTITUTE OF AMER INC	UT	IRO	1983	2004

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MEDICO CORP LIFE INS CO	IA	LAH	1960	2007
MEDICO INS CO	IA	LAH	1930	2003
MEDICO LIFE AND HEALTH INS CO	IA	LAH	1935	1956
MEDINA MUTUAL INS CO	WI	TM	1875	1875
MEDMARC CAS INS CO	VT	PC	1950	1981
MEEMIC INS CO	MI	PC	1949	2003
MEMBERS LIFE INS CO	IA	LAH	1976	1976
MEMIC INDEMNITY CO	NH	PC	2000	2007
MENDAKOTA INS CO	MN	PC	1985	1999
MENDOTA INS CO	MN	PC	1989	1992
MERASTAR INS CO	IL	PC	1974	1981
MERCHANTS BONDING CO (MUTUAL)	IA	PC	1933	1991
MERCHANTS NATIONAL BONDING INC	IA	PC	2003	2012
MERCURY SELECT MANAGEMENT CO INC	TX	WP	1983	1994
MERCYCARE HMO INC	WI	HMO	2004	2004
MERCYCARE INS CO	WI	LAH	1993	1993
MERIDIAN SECURITY INS CO	IN	PC	1967	1993
MERIT HEALTH INS CO	IL	LAH	1992	2016
MERIT LIFE INS CO.	IN	LAH	1957	1980
MERITPLAN INS CO	CA	PC	1952	1979
MERRIMAC LODI MUTUAL INS CO	WI	TM	1873	1874
METHODIST MANOR INC	WI	CC	1956	1984
METROMILE INS CO	DE	PC	1971	1977
METROPOLITAN CAS INS CO	RI	PC	1981	1982
METROPOLITAN DIRECT PROPERTY AND CAS INS CO	RI	PC	1949	1961
METROPOLITAN GENERAL INS CO	RI	PC	1980	1982
METROPOLITAN GROUP PROPERTY AND CAS INS CO	RI	PC	1976	1994
METROPOLITAN LIFE INS CO	NY	LAH	1866	1884
METROPOLITAN PROPERTY AND CAS INS CO	RI	PC	1972	1973
METROPOLITAN TOWER LIFE INS CO	DE	LAH	1982	1983
MGIC ASSUR CORP	WI	PC	1937	1996
MGIC CREDIT ASSUR CORP	WI	PC	1997	1997
MGIC INDEMNITY CORP	WI	PC	1956	1957
MGIC REINS CORP OF WISCONSIN	WI	PC	1996	1996
MIC GENERAL INS CORP	MI	PC	1980	1981
MIC PROPERTY AND CAS INS CORP	MI	PC	1980	1981
MICHIGAN COMMERCIAL INS MUTUAL	MI	PC	1999	2006
MICHIGAN MILLERS MUTUAL INS CO	MI	PC	1881	1900
MID-AMERICAN FIRE & CAS CO	NH	PC	1980	1996
MID-CENTURY INS CO	CA	PC	1949	1956
MIDDLESEX INS CO	WI	PC	1826	1994
MIDDLETON GLEN INC	WI	CC	1997	1998
MIDDLETON INS CO	WI	TM	1876	1877
MIDLAND NATIONAL LIFE INS CO	IA	LAH	1906	1959
MIDSTATES REINS CORP	IL	PC	1941	1951

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MIDVALE INDEMNITY CO	WI	PC	1970	1984
MIDWEST BUILDERS CAS MUTUAL CO	KS	PC	2008	2016
MIDWEST EMPLOYERS CAS CO	DE	PC	1986	1989
MIDWEST FAMILY MUTUAL INS CO	IA	PC	1891	1922
MIDWEST INS CO	IL	PC	1998	2008
MID-WEST NATIONAL LIFE INS CO OF TN	TX	LAH	1965	1986
MIDWEST WARRANTY CORP	WI	WP	2009	2010
MIDWESTERN INDEMNITY CO THE	NH	PC	1947	1983
MIDWESTERN UNITED LIFE INS CO	IN	LAH	1948	1962
MII LIFE INCORPORATED	MN	LAH	1954	1989
MILBANK INS CO	IA	PC	1982	1982
MILFORD CAS INS CO	DE	PC	1973	1973
MILLERS CLASSIFIED INS CO	IL	PC	1981	1994
MILLIMAN USA INC	WA	RS	1957	2001
MILWAUKEE CATHOLIC HOME	WI	CC	1913	1984
MILWAUKEE SERVICE CONTRACT CORP	WI	WP	1991	1992
MINNEHOMA AUTOMOBILE ASSOCIATION INC	FL	SCP	1980	2016
MINNEHOMA AUTOMOBILE ASSOCIATION INC	FL	WP	1980	2000
MINNESOTA LAWYERS MUTUAL INS CO	MN	PC	1981	2001
MINNESOTA LIFE INS CO	MN	LAH	1880	1946
MITSUI SUMITOMO INS CO OF AMER	NY	PC	1893	1979
MITSUI SUMITOMO INS USA INC	NY	PC	1988	1988
MITTELSTAEDT SPORTS AND MARINE INC	WI	SCP	1986	2017
MMIC INS INC	MN	PC	1980	1996
MML BAY STATE LIFE INS CO	CT	LAH	1935	1982
MODERN WOODMEN OF AMER	IL	FR	1884	1895
MODUS INS SOLUTIONS LLC	CA	RS	2016	2017
MOLINA HEALTHCARE OF WI INC	WI	HMO	2004	2004
MOMENTUM INS PLANS INC	WI	LSHO	2010	2010
MONARCH LIFE INS CO	MA	LAH	1901	1949
MONROE GUARANTY INS CO	IN	PC	1974	1999
MONY LIFE INS CO	NY	LAH	1842	1915
MONY LIFE INS CO OF AMER	AZ	LAH	1969	1982
MORTGAGE GUARANTY INS CORP	WI	PC	1979	1979
MOTOR CLUB OF AMER ENTERPRISES INC	DE	MC	1968	1974
MOTORISTS COMMERCIAL MUTUAL INS CO	OH	PC	1899	1918
MOTORISTS LIFE INS CO	OH	LAH	1965	1996
MOTORS INS CORP	MI	PC	1998	1999
MPP CO INC	KS	VPP	1978	2007
MPP CO INC	KS	WP	1978	1995
MSO INC	NJ	RS	1991	2010
MT MORRIS MUTUAL INS CO	WI	PC	1876	1876
MT PLEASANT-PERRY MUTUAL INS CO	WI	TM	1876	1876
MUNICH AMERICAN REASSUR CO	GA	LAH	1959	1982
MUNICH REINS AMERICA INC	DE	PC	1917	1978

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MUNICIPAL ASSUR CORP	NY	PC	2008	2009
MUNICIPAL PROPERTY INS CO	WI	PC	2015	2015
MUTUAL OF AMER LIFE INS CO	NY	LAH	1945	1980
MUTUAL OF OMAHA INS CO	NE	LAH	1909	1939
MUTUAL OF WAUSAU INS CORP	WI	PC	1998	1998
MUTUAL TRUST LIFE INS CO A PAN-AMERICAN LIFE INS GROUP STOCK CO	IL	LAH	1904	1917
MY CHOICE FAMILY CARE INC	WI	CMO	2016	2016
NATION MOTOR CLUB LLC	DE	MC	1978	2004
NATION MOTOR CLUB LLC	DE	VPP	1978	2005
NATIONAL ADMINISTRATIVE SERVICE CO LLC	OH	SCP	2001	2014
NATIONAL ADMINISTRATIVE SERVICE CO LLC	OH	WP	2001	2003
NATIONAL AMERICAN INS CO	OK	PC	1919	1971
NATIONAL AUTO ASSUR INC	DE	WP	2016	2016
NATIONAL AUTO CARE CORP	OH	WP	1984	2001
NATIONAL BENEFIT LIFE INS CO	NY	LAH	1962	1968
NATIONAL CAS CO	OH	PC	1904	1905
NATIONAL CATHOLIC SOCIETY OF FORESTERS	IL	FR	1894	1896
NATIONAL CONTINENTAL INS CO	NY	PC	1897	1920
NATIONAL COUNCIL ON COMPENSATION INS	DE	RS	1982	1982
NATIONAL CROP INS SERVICES INC	KS	RS	1970	1970
NATIONAL FARMERS UNION LIFE INS CO	TX	LAH	1937	1953
NATIONAL FARMERS UNION PROPERTY AND CAS CO	WI	PC	1984	1986
NATIONAL FIRE & CAS CO	IL	PC	1980	1994
NATIONAL FIRE AND INDEMNITY EXCHANGE JOHN L CORLEY INC ATTORNEY-IN-FACT	MO	PC	1915	1980
NATIONAL FIRE INS CO OF HARTFORD	IL	PC	1869	1925
NATIONAL GENERAL ASSUR CO	MO	PC	1983	1995
NATIONAL GENERAL INS CO	MO	PC	1966	1971
NATIONAL GENERAL INS ONLINE INC	MO	PC	2000	2001
NATIONAL GENERAL MOTOR CLUB INC	NC	MC	1995	1996
NATIONAL GUARDIAN LIFE INS CO	WI	LAH	1909	1910
NATIONAL HEALTH INS CO	TX	LAH	1965	1986
NATIONAL INDEMNITY CO	NE	PC	1940	1956
NATIONAL INDEPENDENT STATISTICAL SERVICE	IL	RS	1970	1970
NATIONAL INS ASSOCIATION	IN	PC	1972	1987
NATIONAL INS CO OF WI INC	WI	PC	1895	1895
NATIONAL INTERSTATE INS CO	OH	PC	1989	1996
NATIONAL INVESTORS TITLE INS CO	TX	TI	1973	2008
NATIONAL LIABILITY & FIRE INS CO	CT	PC	1957	1979
NATIONAL LIFE INS CO	VT	LAH	1848	1927
NATIONAL MEDICAL REVIEWS INC	PA	IRO	2009	2009
NATIONAL MORTGAGE INS CORP	WI	PC	2009	2009
NATIONAL MORTGAGE REINS INC ONE	WI	PC	2010	2010
NATIONAL MOTOR CLUB OF AMER THE	TX	MC	1956	1981

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NATIONAL MUTUAL BENEFIT	WI	FR	1916	1916
NATIONAL PRODUCT CARE CO	IL	SCP	1993	2013
NATIONAL PROTECTION PLAN INC	WI	WP	2001	2003
NATIONAL PUBLIC FINANCE GUARANTEE CORP	NY	PC	1959	1979
NATIONAL SLOVAK SOCIETY OF THE USA	PA	FR	1894	1918
NATIONAL SPECIALTY INS CO	TX	PC	1960	1980
NATIONAL SURETY CORP	IL	PC	1970	1972
NATIONAL TEACHERS ASSOCIATES LIFE INS CO	TX	LAH	1938	1999
NATIONAL TITLE INS OF NEW YORK INC	NY	TI	1929	1961
NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	PA	PC	1901	1901
NATIONAL WARRANTY CORP	OR	SCP	1996	2015
NATIONAL WESTERN LIFE INS CO	CO	LAH	1956	1966
NATIONWIDE AFFINITY INS CO OF AMER	OH	PC	1924	1926
NATIONWIDE AGRIBUSINESS INS CO	IA	PC	1973	1989
NATIONWIDE ASSUR CO	OH	PC	1942	1984
NATIONWIDE INS CO OF AMER	OH	PC	1960	1962
NATIONWIDE LIFE AND ANNUITY INS CO	OH	LAH	1981	1983
NATIONWIDE LIFE INS CO	OH	LAH	1929	1976
NATIONWIDE MUTUAL FIRE INS CO	OH	PC	1933	1966
NATIONWIDE MUTUAL INS CO	OH	PC	1925	1966
NAU COUNTRY INS CO	MN	PC	1985	1987
NAVIGATORS INS CO	NY	PC	1981	1986
NCMIC INS CO	IA	PC	1946	1967
NEBRASKA LIFE ASSUR CO	NE	LAH	2016	2017
NETHERLANDS INS CO THE	NH	PC	1979	1979
NETWORK HEALTH INS CORP	WI	LAH	2013	2013
NETWORK HEALTH PLAN	WI	HMO	1986	1986
NEW ENGLAND INS CO	CT	PC	1954	1969
NEW ENGLAND LIFE INS CO	MA	LAH	1980	1981
NEW ERA LIFE INS CO OF THE MIDWEST	TX	LAH	1960	1971
NEW HAMPSHIRE INS CO	IL	PC	1869	1877
NEW HOPE MUTUAL INS CO	WI	TM	1887	1887
NEW LEAF SERVICE CONTRACTS LLC	DE	SCP	2011	2013
NEW SOUTH INS CO	NC	PC	1952	1997
NEW YORK LIFE INS AND ANNUITY CORP	DE	LAH	1980	1981
NEW YORK LIFE INS CO	NY	LAH	1841	1851
NEW YORK MARINE AND GENERAL INS CO	NY	PC	1972	1986
NEWCASTLE SENIOR CARE LLC	DE	CC	2015	2016
NGM INS CO	FL	PC	1923	1937
NIPPON LIFE INS CO OF AMER	IA	LAH	1972	1980
NISSAN EXTENDED SERVICES NORTH AMERICA GP	DE	SCP	2005	2015
NISSAN EXTENDED SERVICES NORTH AMERICA GP	DE	WP	2005	2005
NIU OF FL INC	FL	WP	2008	2012
NLC MUTUAL INS CO	VT	PC	1986	2001
NORCAL MUTUAL INS CO	CA	PC	1975	2016

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NORGUARD INS CO	PA	PC	1987	2001
NORTH AMERICAN CO FOR LIFE AND HEALTH INS	IA	LAH	1886	1892
NORTH AMERICAN ELITE INS CO	NH	PC	1987	1991
NORTH AMERICAN INS CO	WI	LAH	1962	1965
NORTH AMERICAN SPECIALTY INS CO	NH	PC	1973	1974
NORTH AMERICAN TITLE INS CO	CA	TI	1958	2006
NORTH AMERICAN WARRANTY INC	IL	SCP	2014	2015
NORTH CENTRAL WARRANTY CO INC	WI	WP	2014	2015
NORTH POINTE INS CO	PA	PC	1986	1996
NORTH RIVER INS CO THE	NJ	PC	1972	1972
NORTH STAR MUTUAL INS CO	MN	PC	1920	2008
NORTHCOAST WARRANTY SERVICES INC	DE	SCP	2013	2013
NORTHCOAST WARRANTY SERVICES INC	DE	VPP	2013	2013
NORTHEASTERN MUTUAL INS CO	WI	TM	1874	1875
NORTHERN FINNISH MUTUAL INS CO	WI	TM	1914	1915
NORTHLAND CAS CO	CT	PC	1959	1959
NORTHLAND INS CO	CT	PC	1948	1950
NORTHRIDGE CHEVROLET INC	WI	SCP	1994	2014
NORTHWESTERN LONG TERM CARE INS CO	WI	LAH	1953	1966
NORTHWESTERN MUTUAL LIFE INS CO THE	WI	LAH	1857	1858
NORTHWESTERN NATIONAL INS CO OF MILWAUKEE WI	WI	PC	1869	1869
NORTHWESTERN NATIONAL INS CO OF MILWAUKEE WI (SEG ACCT)	WI	PC	2003	2003
NOVA CAS CO	NY	PC	1979	2006
NUTMEG INS CO	CT	PC	1980	2012
NWAN INC	OH	SCP	2012	2014
NWAN INC	OH	VPP	2012	2014
NYLIFE INS CO OF ARIZONA	AZ	LAH	1987	1989
OAK RIVER INS CO	NE	PC	1993	2014
OAK SERVICES INC	IL	VPP	1975	2008
OAKWOOD INS CO	TN	PC	1974	1975
OAKWOOD VILLAGE PRAIRIE RIDGE APARTMENTS INC	WI	CC	1999	1999
OAKWOOD VILLAGE UNIVERSITY WOODS APARTMENTS INC	WI	CC	1974	1998
OBI AMERICA INS CO	PA	PC	2013	2016
OBI NATIONAL INS CO	PA	PC	2011	2012
OCCIDENTAL FIRE & CAS CO OF NORTH CAROLINA	NC	PC	1961	1964
OCCIDENTAL LIFE INS CO OF NORTH CAROLINA	TX	LAH	1906	1966
OCTO ANALYTICS LLC	DE	RS	2004	2014
ODEN A WEST BUSINESS	OK	RS	1998	1998
ODYSSEY REINS CO	CT	PC	1986	1987
OHIC INS CO	OH	PC	1978	1991
OHIO CAS INS CO THE	NH	PC	1919	1929
OHIO FARMERS INS CO	OH	PC	1848	1913
OHIO INDEMNITY CO	OH	PC	1956	1989
OHIO MUTUAL INS CO	OH	PC	1901	2007

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OHIO NATIONAL LIFE ASSUR CORP	OH	LAH	1979	1985
OHIO NATIONAL LIFE INS CO	OH	LAH	1909	1985
OHIO SECURITY INS CO	NH	PC	1950	1964
OHIO STATE LIFE INS CO	TX	LAH	1906	1982
OLD AMERICAN INS CO	MO	LAH	1939	1968
OLD REPUBLIC GENERAL INS CORP	IL	PC	1960	1984
OLD REPUBLIC HOME PROTECTION CO INC	CA	WP	1982	2002
OLD REPUBLIC INS CO	PA	PC	1935	1956
OLD REPUBLIC LIFE INS CO	IL	LAH	1931	1939
OLD REPUBLIC NATIONAL TITLE INS CO	FL	TI	1907	1956
OLD REPUBLIC SECURITY ASSUR CO	IL	PC	1977	1977
OLD REPUBLIC SURETY CO	WI	PC	1981	1981
OLD UNITED CAS CO	KS	PC	1988	1995
OLD UNITED LIFE INS CO	AZ	LAH	1963	1995
OMAHA HEALTH INS CO	NE	LAH	1978	1980
OMAHA INDEMNITY CO THE	WI	PC	1956	1967
ONECIS INS CO	IL	PC	1972	2010
OPTIMUM RE INS CO	TX	LAH	1978	1991
OPTUM INS OF OHIO INC	OH	LAH	1948	1990
ORDER OF UNITED COMMERCIAL TRAVELERS OF AMER	OH	FR	1890	1904
ORION SERVICE CORP	MI	SCP	2013	2013
OWNERGUARD CORP	CA	SCP	1995	2012
OWNERS INS CO	OH	PC	1975	1984
OXFORD LIFE INS CO	AZ	LAH	1965	1995
OZARK NATIONAL LIFE INS CO	MO	LAH	1964	1992
PABLO CREEK SERVICES INC	IL	SCP	2008	2013
PABLO CREEK SERVICES INC	IL	VPP	2008	2010
PABLO CREEK SERVICES INC	IL	WP	2008	2009
PACIFIC EMPLOYERS INS CO	PA	PC	1923	1951
PACIFIC INDEMNITY CO	WI	PC	1926	1950
PACIFIC LIFE & ANNUITY CO	AZ	LAH	1982	1990
PACIFIC LIFE INS CO	NE	LAH	1868	1936
PACIFIC SPECIALTY INS CO	CA	PC	1988	1997
PACIFIC STAR INS CO	WI	PC	1987	1987
PACIFICARE LIFE AND HEALTH INS CO	IN	LAH	1967	2005
PACO ASSUR CO INC	IL	PC	1994	2009
PALMER ADMINISTRATIVE SERVICES INC	DE	SCP	2011	2015
PAN-AMERICAN ASSUR CO	LA	LAH	1981	1994
PAN-AMERICAN LIFE INS CO	LA	LAH	1911	1992
PARK AVENUE LIFE INS CO	DE	LAH	1964	1966
PARKER CENTENNIAL ASSUR CO	WI	LAH	1973	1988
PARTNERRE AMERICA INS CO	DE	PC	1919	1981
PARTNERRE INS CO OF NEW YORK	NY	PC	1875	1986
PARTNERRE LIFE REINS CO OF AMER	AR	LAH	1964	2006
PARTNERS MUTUAL INS CO	WI	PC	1931	1932

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PATRIOT GENERAL INS CO	WI	PC	1968	1994
PAUL REVERE LIFE INS CO THE	MA	LAH	1930	1930
PAVONIA LIFE INS CO OF MICHIGAN	MI	LAH	1980	1988
PAWN AMERICA WISCONSIN LLC	MN	SCP	2007	2014
PEAK PROPERTY AND CAS INS CORP	WI	PC	1985	1987
PEERLESS INDEMNITY INS CO	IL	PC	2002	2002
PEERLESS INS CO	NH	PC	1901	1946
PEKIN INS CO	IL	PC	1961	1983
PEKIN LIFE INS CO	IL	LAH	1965	1983
PELLA MUTUAL INS CO	WI	TM	1876	1877
PENINSULA INDEMNITY CO	MD	PC	1990	2013
PENINSULA INS CO THE	MD	PC	1960	2013
PENN INS AND ANNUITY CO	DE	LAH	1980	1981
PENN MILLERS INS CO	PA	PC	1887	1911
PENN MUTUAL LIFE INS CO THE	PA	LAH	1847	1915
PENN WARRANTY CORP THE	PA	WP	1990	2011
PENN-AMERICA INS CO	PA	PC	1975	1996
PENNSYLVANIA INS CO	IA	PC	1955	1957
PENNSYLVANIA LIFE INS CO	PA	LAH	1948	1960
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	PA	PC	1895	1981
PENNSYLVANIA MANUFACTURERS ASSOCIATION INS CO	PA	PC	1964	1979
PENNSYLVANIA MANUFACTURERS INDEMNITY CO	PA	PC	1982	2006
PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	PA	PC	1919	1962
PERMANENT GENERAL ASSUR CORP	WI	PC	1978	1982
PERMANENT GENERAL ASSUR CORP OF OHIO	WI	PC	1991	2010
PERMAPLATE CO LLC	UT	SCP	2002	2015
PERMEDION INC	OH	IRO	2000	2002
PETROLEUM CAS CO	TX	PC	1925	1970
PHARMACISTS MUTUAL INS CO	IA	PC	1909	1919
PHILADELPHIA AMERICAN LIFE INS CO	TX	LAH	1978	1978
PHILADELPHIA INDEMNITY INS CO	PA	PC	1980	1986
PHILADELPHIA REINS CORP	PA	PC	1952	1972
PHL VARIABLE INS CO	CT	LAH	1981	1982
PHOENIX AMERICAN WARRANTY CO INC	FL	WP	1985	1992
PHOENIX INS CO THE	CT	PC	1850	1872
PHOENIX LIFE AND ANNUITY CO	CT	LAH	1981	1990
PHOENIX LIFE INS CO	NY	LAH	1851	1928
PHYSICIANS' BENEFITS TRUST LIFE INS CO	IL	LAH	1909	1959
PHYSICIANS LIFE INS CO	NE	LAH	1970	1971
PHYSICIANS MUTUAL INS CO	NE	LAH	1902	1963
PHYSICIANS PLUS INS CORP	WI	LAH	1986	1986
PINNACLE MOTOR CLUB INC	NV	MC	2002	2004
PIONEER MUTUAL LIFE INS CO	ND	LAH	1947	1995
PIONEER SECURITY LIFE INS CO	TX	LAH	1955	1981
PIONEER SPECIALTY INS CO	MN	PC	1981	2007

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PLANET POWERSPORTS LLC	WI	SCP	2003	2015
PLANS' LIABILITY INS CO	OH	PC	1986	2006
PLATEAU CAS INS CO	TN	PC	1995	2014
PLATEAU INS CO	TN	LAH	1980	2014
PLATTE RIVER INS CO	NE	PC	1972	1996
PLAZA INS CO	IA	PC	1972	1988
PMI INS CO.	AZ	PC	1994	1996
PMI MORTGAGE INS CO.	AZ	PC	1972	1975
PODIATRY INS CO OF AMER	IL	PC	1980	1986
POLICYHOLDERS MUTUAL INS CO	WI	PC	1988	1989
POLISH FALCONS OF AMER	PA	FR	1928	1964
POLISH NATIONAL ALLIANCE OF THE US OF NA	IL	FR	1896	1917
POLISH ROMAN CATHOLIC UNION OF AMER	IL	FR	1887	1927
PORTFOLIO SERVICES LIMITED INC	AZ	SCP	2012	2014
POWER-PAC INC	WI	SCP	1970	2014
PRAETORIAN INS CO	PA	PC	1979	1983
PREFERRED INS AFFILIATES INC	WI	LSHO	2014	2014
PREFERRED PROFESSIONAL INS CO	NE	PC	1976	1990
PREFERRED WARRANTIES INC	PA	SCP	1992	2015
PREFERREDONE INS CO	MN	LAH	2003	2013
PREMIER DEALER SERVICES INC	IL	VPP	1998	2005
PREMIER DEALER SERVICES INC	IL	WP	1998	2011
PRE-PAID LEGAL CAS INC	OK	PC	1979	1988
PREST & ASSOCIATES INC	NV	IRO	1992	2003
PREVISOR INS CO	CO	PC	1946	1949
PRICE COUNTY TOWN MUTUAL INS CO	WI	TM	1901	1901
PRIME AUTO CARE INC	DE	SCP	2011	2015
PRIMERICA LIFE INS CO	TN	LAH	1927	1948
PRINCIPAL LIFE INS CO	IA	LAH	1879	1895
PRINCIPAL NATIONAL LIFE INS CO	IA	LAH	1967	1979
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	FL	PC	2007	2011
PRO MOTORSPORTS OF FOND DU LAC INC	WI	SCP	1992	2014
PROASSURANCE CAS CO	MI	PC	1980	1998
PROASSURANCE INDEMNITY CO INC	AL	PC	1976	1995
PROCENTURY INS CO	MI	PC	1962	2007
PRODUCERS AGRICULTURE INS CO	TX	PC	1977	2004
PROFESSIONAL INS CO	TX	LAH	1936	1995
PROFESSIONAL SOLUTIONS INS CO	IA	PC	2001	2005
PROFESSIONALS ADVOCATE INS CO	MD	PC	1985	1998
PROGRESSIVE ADVANCED INS CO	OH	PC	1930	2007
PROGRESSIVE CAS INS CO	OH	PC	1956	1973
PROGRESSIVE CLASSIC INS CO	WI	PC	1983	1983
PROGRESSIVE DIRECT INS CO	OH	PC	1986	1999
PROGRESSIVE MAX INS CO	OH	PC	1937	1999
PROGRESSIVE NORTHERN INS CO	WI	PC	1980	1980

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PROGRESSIVE NORTHWESTERN INS CO	OH	PC	1982	1999
PROGRESSIVE SPECIALTY INS CO	OH	PC	1975	1979
PROGRESSIVE UNIVERSAL INS CO	WI	PC	1992	2004
PROPERTY & MARINE INS COMMISSION	CT	RS	2016	2016
PROPERTY AND CAS INS CO OF HARTFORD	IN	PC	1989	1996
PROPERTY-OWNERS INS CO	IN	PC	1976	2001
PROSELECT INS CO	NE	PC	1856	2014
PROTECTIVE ADMINISTRATIVE SERVICES INC	MO	SCP	1995	2014
PROTECTIVE ADMINISTRATIVE SERVICES INC	MO	WP	1995	1996
PROTECTIVE INS CO	IN	PC	1954	1958
PROTECTIVE LIFE INS CO	TN	LAH	1907	1981
PROTECTIVE PROPERTY & CAS INS CO	MO	PC	1978	1981
PROVEN POWER INC	WI	SCP	1997	2015
PROVIDENCE WASHINGTON INS CO	RI	PC	1799	1873
PROVIDENT AMERICAN LIFE & HEALTH INS CO	OH	LAH	1949	1986
PROVIDENT LIFE & ACCIDENT INS CO	TN	LAH	1887	1926
PRUCO LIFE INS CO	AZ	LAH	1971	1982
PRUDENTIAL ANNUITIES LIFE ASSUR CORP	AZ	LAH	1969	1977
PRUDENTIAL INS CO OF AMER THE	NJ	LAH	1873	1887
PRUDENTIAL RETIREMENT INS AND ANNUITY CO	CT	LAH	1981	1989
PUBLIC SERVICE INS CO	IL	PC	1925	1964
PURITAN LIFE INS CO OF AMER	TX	LAH	1958	1986
PYRAMID LIFE INS CO THE	KS	LAH	1913	1970
Q CAPITAL STRATEGIES LLC	DE	LSP	2008	2010
QBE ADMINISTRATION SERVICES INC	DE	SCP	2009	2015
QBE INS CORP	PA	PC	1980	1984
QBE REINS CORP	PA	PC	1964	1979
QUEST TOWING SERVICES LLC	MI	MC	2003	2012
R&Q REINSURANCE CO	PA	PC	1971	1972
RACINE COUNTY MUTUAL INS CO	WI	TM	1873	1873
RADIAN GUARANTY INC	PA	PC	1976	1979
RADIAN MORTGAGE ASSUR INC	PA	PC	1974	1991
RADIAN MORTGAGE GUARANTY INC	PA	PC	2016	2016
RADNOR SPECIALTY INS CO	NE	PC	2014	2016
RAMPART INS CO	NY	PC	1979	1994
REAL ADVANTAGE TITLE INS CO	CA	TI	1985	2016
RECREATION AND AMATEUR SPORTS RISK MANAGEMENT ASSOCIATION	NJ	RS	2017	2017
RED AUTO ADMINISTRATION INC	KS	SCP	2014	2015
REDWOOD FIRE AND CAS INS CO	NE	PC	1970	2014
REEDSBURG-WESTFIELD MUTUAL INS CO	WI	TM	1876	1876
REGENT INS CO	WI	PC	1963	1963
RELIABLE LIFE INS CO THE	MO	LAH	1911	1969
RELIANCE STANDARD LIFE INS CO	IL	LAH	1907	1952
RELIASTAR LIFE INS CO	MN	LAH	1885	1954

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RELIASTAR LIFE INS CO OF NEW YORK	NY	LAH	1917	1967
RENAISSANCE LIFE & HEALTH INS CO OF AMER	IN	LAH	1953	1957
REO MOTORS INC	WI	SCP	2013	2013
REPUBLIC CREDIT INDEMNITY CO	IL	PC	1985	1995
REPUBLIC INDEMNITY CO OF AMER	CA	PC	1972	1995
REPUBLIC INDEMNITY CO OF CA	CA	PC	1982	1995
REPUBLIC MORTGAGE ASSUR CO	FL	PC	1974	2003
REPUBLIC MORTGAGE GUARANTY INS CORP	NC	PC	1973	2003
REPUBLIC MORTGAGE INS CO	NC	PC	1972	1991
REPUBLIC-FRANKLIN INS CO	OH	PC	1949	1997
REPWEST INS CO	AZ	PC	1973	1980
RESERVE NATIONAL INS CO	OK	LAH	1956	2010
RESIDENTIAL WARRANTY SERVICES INC	IN	SCP	1988	2016
RESOURCE LIFE INS CO	IL	LAH	1963	1975
RESPONSE INS CO	IL	PC	1983	1984
RESPONSE WORLDWIDE DIRECT AUTO INS CO	IL	PC	1961	1986
RESPONSE WORLDWIDE INS CO	IL	PC	1979	1979
RGA REINS CO	MO	LAH	1981	1983
RIDGEVIEW HEIGHTS INDEPENDENT LIVING CORP	WI	CC	1988	1996
RIDGEVIEW HEIGHTS INDEPENDENT LIVING CORP II	WI	CC	1996	2006
RIVER FALLS MUTUAL INS CO	WI	TM	1876	1876
RIVER VALLEY AUTO INC	WI	SCP	2007	2014
RIVER VALLEY AUTO SALES LLC	WI	SCP	2007	2014
RIVER VALLEY MUTUAL INS CO	WI	TM	1871	1872
RIVERPORT INS CO	IA	PC	1989	1995
RIVERSIDE AUTO SALES OF MARINETTE/MENOMINEE INC	MI	SCP	2012	2014
RIVERSOURCE LIFE INS CO	MN	LAH	1957	1963
RLI INS CO	IL	PC	1959	1972
ROAD TRACK & TRAIL LLC	WI	SCP	2012	2014
ROADSIDE PROTECT INC	IL	MC	2002	2016
ROCHDALE INS CO	NY	PC	1955	1982
ROCKFORD MUTUAL INS CO	IL	PC	1896	1974
ROCKWOOD CAS INS CO	PA	PC	1990	2016
ROFFE ENTERPRISES INC	MD	IRO	1989	2015
ROYAL ADMINISTRATION SERVICES INC	FL	WP	2000	2002
ROYAL GUARD LLC	NJ	VPP	2001	2017
ROYAL NEIGHBORS OF AMER	IL	FR	1895	1898
RSUI INDEMNITY CO	NH	PC	1977	1992
RURAL COMMUNITY INS CO	MN	PC	1980	1995
RURAL MUTUAL INS CO	WI	PC	1934	1935
RURAL TRUST INS CO	TX	PC	1952	2014
RVI AMERICA INS CO	CT	PC	1883	1897
RX LIFE INS CO	AZ	LAH	1979	1997
S.USA LIFE INS CO INC	AZ	LAH	1995	1997
SAFECO INS CO OF AMER	NH	PC	1953	1955

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SAFECO INS CO OF ILLINOIS	IL	PC	1980	1984
SAFECO INS CO OF INDIANA	IN	PC	1976	1979
SAFECO NATIONAL INS CO	NH	PC	1972	1991
SAFE-GUARD PRODUCTS INTERNATIONAL LLC	GA	SCP	1992	2012
SAFE-GUARD PRODUCTS INTERNATIONAL LLC	GA	VPP	1992	2016
SAFE-GUARD PRODUCTS INTERNATIONAL LLC	GA	WP	1992	2008
SAFEHEALTH LIFE INS CO	CA	LAH	1970	1995
SAFERIDE MOTOR CLUB INC	TX	MC	2004	2011
SAFETY FIRST INS CO	IL	PC	2001	2005
SAFETY NATIONAL CAS CORP	MO	PC	1942	1989
SAFEWARE THE INS AGENCY INC	OH	WP	1983	2012
SAFEWAY INS CO	IL	PC	1962	1992
SAGAMORE INS CO	IN	PC	1981	1989
SAGICOR LIFE INS CO	TX	LAH	1977	1986
SAINT JOHN'S COMMUNITIES INC	WI	CC	1869	1984
SAMSUNG FIRE & MARINE INS CO LTD (US BRANCH)	NY	PC	1956	2012
SAN CAMILLO INC	WI	CC	1983	1984
SAN FRANCISCO REINS CO	CA	PC	1956	1981
SAVINGS BANK MUTUAL LIFE INS CO OF MA THE	MA	LAH	1991	2008
SCOR GLOBAL LIFE AMERICAS REINS CO	DE	LAH	1945	1963
SCOR GLOBAL LIFE REINSURANCE CO OF DE	DE	LAH	1977	1985
SCOR GLOBAL LIFE USA REINSURANCE CO	DE	LAH	1982	1984
SCOR REINSURANCE CO	NY	PC	1984	1998
SCOTTSDALE INDEMNITY CO	OH	PC	1984	1994
SEABRIGHT INS CO	TX	PC	1962	1989
SEARS PROTECTION CO	IL	WP	2001	2004
SECURA INS A MUTUAL CO	WI	PC	1900	1900
SECURA SUPREME INS CO	WI	PC	1995	1995
SECURIAN CAS CO	MN	PC	1994	1996
SECURIAN LIFE INS CO	MN	LAH	1981	1993
SECURITY BENEFIT LIFE INS CO	KS	LAH	1892	1963
SECURITY HEALTH PLAN OF WISCONSIN INC	WI	HMO	1986	1986
SECURITY LIFE OF DENVER INS CO	CO	LAH	1949	1969
SECURITY MUTUAL LIFE INS CO OF NEW YORK	NY	LAH	1886	1895
SECURITY NATIONAL INS CO	DE	PC	1924	1993
SECURITY NATIONAL LIFE INS CO	UT	LAH	1967	1967
SEDLAK CHEVROLET BUICK INC	WI	SCP	1968	2014
SELECT INS CO	TX	PC	1955	1970
SELECTIVE INS CO OF AMER	NJ	PC	1925	1997
SELECTIVE INS CO OF SOUTH CAROLINA	IN	PC	1951	1995
SELECTIVE INS CO OF THE SOUTHEAST	IN	PC	1980	1995
SENECA INS CO INC	NY	PC	1978	1978
SENECA SIGEL MUTUAL INS CO	WI	TM	1891	1891
SENIOR HEALTH INS CO OF PA	PA	LAH	1887	1992
SENIOR HOUSING OF MIDDLETON	WI	CC	1999	2000

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SENIORDENT DENTAL PLAN INC	WI	LSHO	2008	2008
SENTINEL INS CO LTD	CT	PC	1999	2001
SENTRUITY CAS CO	TX	PC	2007	2011
SENTRY CAS CO	WI	PC	1973	1999
SENTRY INS A MUTUAL CO	WI	PC	1913	1914
SENTRY LIFE INS CO	WI	LAH	1958	1958
SENTRY SELECT INS CO	WI	PC	1981	1982
SEQUOIA INS CO	CA	PC	1946	2007
SERVICE DOC INC THE	FL	SCP	2010	2013
SERVICE INS CO	FL	PC	1977	2009
SERVICE NET WARRANTY LLC	IN	SCP	2012	2013
SERVICE NET WARRANTY LLC	DE	WP	2009	2010
SERVICE SAVER INCORPORATED	FL	WP	1987	2002
SERVICEGUARD SYSTEMS INC	OH	SCP	1995	2013
SERVICEPLAN INC	IL	SCP	2012	2013
SERVICEPLAN OF FL INC	FL	WP	1989	2002
SETTLERS LIFE INS CO	WI	LAH	1982	1997
SFM MUTUAL INS CO	MN	PC	1983	1998
SHEBOYGAN FALLS INS CO	WI	PC	1899	1899
SHELTERPOINT INS CO	FL	LAH	1979	1991
SHENANDOAH LIFE INS CO	VA	LAH	1914	2001
SIERRA HEALTH AND LIFE INS CO INC	NV	LAH	1906	2014
SIGNATURE MOTOR CLUB INC	DE	MC	1973	1974
SIGNATURES NATIONWIDE AUTO CLUB INC	DE	MC	1984	1984
SIGNET SERVICE PLANS INC	OH	SCP	2016	2016
SILVERSCRIPT INS CO	TN	LAH	2005	2007
SIRIUS AMERICA INS CO	NY	PC	1979	1983
SISKIN ENTERPRISES INC	UT	SCP	1978	2015
SLEEPY HOLLOW CHEVROLET-BUICK-GMC INC	WI	SCP	2007	2014
SLEEPY HOLLOW CHRYSLER DODGE JEEP INC	WI	SCP	2009	2014
SLEEPY HOLLOW FORD INC	WI	SCP	2012	2014
SLOVAK CATHOLIC SOKOL	NJ	FR	1898	1947
SLOVENE NATIONAL BENEFIT SOCIETY	PA	FR	1907	1917
SMART INS CO	AZ	LAH	1972	1990
SMART MOTORS INC	WI	SCP	1960	2014
SOCIETY INS A MUTUAL CO	WI	PC	1915	1915
SOMPO AMERICA FIRE & MARINE INS CO	NY	PC	2001	2016
SOMPO AMERICA INS CO	NY	PC	1962	1981
SONDALLE MOTORS INC	WI	SCP	2012	2013
SONS OF NORWAY	MN	FR	1898	1903
SONSIO INTERNATIONAL OF WI INC	CO	WP	2005	2006
SOUTH CENTRAL MUTUAL INS CO	WI	TM	1874	1874
SOUTHEAST MUTUAL INS CO	WI	TM	1875	1875
SOUTHEAST SALES CORP	WI	SCP	1964	2014
SOUTHERN FIRE & CAS CO	WI	PC	1953	2005

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SOUTHERN GUARANTY INS CO	WI	PC	1963	2005
SOUTHERN INS CO	TX	PC	1947	2005
SOUTHERN LIFE AND HEALTH INS CO	WI	LAH	1890	1995
SOUTHERN PILOT INS CO	WI	PC	1962	2005
SOUTHERN WI AND NORTHERN IL FIREMENS ASSN DEATH BENEFIT PLAN	WI	FR	1962	1978
SOUTHWEST MARINE AND GENERAL INS CO	AZ	PC	2005	2009
SPARTA INS CO	CT	PC	1923	1924
SPINNAKER INS CO	IL	PC	1986	1993
SPRING GROVE MUTUAL INS CO	WI	TM	1875	1875
ST PAUL FIRE AND MARINE INS CO	CT	PC	1925	1925
ST PAUL GUARDIAN INS CO	CT	PC	1970	1971
ST PAUL MERCURY INS CO	CT	PC	1964	1967
ST PAUL PROTECTIVE INS CO	CT	PC	1931	1936
ST PRODUCT CARE CORP	CA	SCP	2008	2012
STANDARD FIRE INS CO THE	CT	PC	1905	1910
STANDARD GUARANTY INS CO	DE	PC	1983	1987
STANDARD INS CO	OR	LAH	1906	1987
STANDARD LIFE AND ACCIDENT INS CO	TX	LAH	1976	2006
STANDARD SECURITY LIFE INS CO OF NY	NY	LAH	1957	1980
STANDARD TRANE WARRANTY CO	TX	WP	2000	2004
STAR INS CO	MI	PC	1985	1987
STARMOUNT LIFE INS CO	LA	LAH	1983	2003
STARNET INS CO	DE	PC	1998	2000
STARR INDEMNITY & LIABILITY CO	TX	PC	1979	1980
STARR PROTECTION SOLUTIONS LLC	IL	SCP	2011	2012
STARSTONE NATIONAL INS CO	DE	PC	1944	1954
STATE AUTO INS CO OF WI	WI	PC	1974	1974
STATE AUTO PROPERTY AND CAS INS CO	IA	PC	1950	1988
STATE AUTOMOBILE MUTUAL INS CO	OH	PC	1921	1988
STATE FARM FIRE AND CAS CO	IL	PC	1935	1950
STATE FARM GENERAL INS CO	IL	PC	1962	1962
STATE FARM LIFE AND ACCIDENT ASSUR CO	IL	LAH	1960	1961
STATE FARM MUTUAL AUTOMOBILE INS CO	IL	PC	1922	1939
STATE LIFE INS CO THE	IN	LAH	1894	1981
STATE LIFE INS FUND	WI	LAH	1911	1913
STATE MUTUAL INS CO	GA	LAH	1894	1992
STATE NATIONAL INS CO INC	TX	PC	1984	1991
STATESMAN INS CO	IN	PC	1956	1992
STERLING JEWELERS INC	DE	WP	1972	2009
STERLING LIFE INS CO	IL	LAH	1958	2007
STEWART TITLEGUARANTY CO	TX	TI	1908	1970
STILLWATER INS CO	CA	PC	1990	2005
STILLWATER PROPERTY AND CAS INS CO	NY	PC	1971	1989
STOCKHOLM TOWN MUTUAL INS CO	WI	TM	1872	1872

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STONINGTON INS CO	PA	PC	1938	1989
STRATFORD INS CO	NH	PC	1981	1991
SU INS CO	WI	PC	2005	2005
SUBARU OF AMER INC	NJ	WP	1977	2001
SUGAR CREEK MUTUAL INS CO	WI	TM	1873	1873
SUN LIFE AND HEALTH INS CO (US)	MI	LAH	1973	1976
SUN LIFE ASSUR CO OF CANADA	MI	LAH	1865	1962
SUPERIOR VISION INS PLAN OF WI INC	WI	LSHO	1992	1992
SUPREME COUNCIL OF THE ROYAL ARCANUM	MA	FR	1877	1895
SURETEC INS CO	TX	PC	1998	2009
SURETY & FIDELITY ASSOCIATION OF AMER THE	NJ	RS	1970	1970
SURETY LIFE INS CO	NE	LAH	1936	1963
SWISS RE LIFE & HEALTH AMERICA INC	MO	LAH	1967	1979
SWISS REINS AMERICA CORP	NY	PC	1940	1959
SYMETRA LIFE INS CO	IA	LAH	1957	1959
SYMETRA NATIONAL LIFE INS CO	IA	LAH	1979	1980
SYMPHONIX HEALTH INS INC	IL	LAH	1974	1982
SYNCORA GUARANTEE INC	NY	PC	1991	1992
SYNERGY INS CO	NC	PC	2006	2016
TARMO LLC	DE	SCP	2011	2013
TDC NATIONAL ASSUR CO	OR	PC	1989	2004
TEACHERS INS AND ANNUITY ASSOCIATION OF AMER	NY	LAH	1918	1972
TEACHERS INS CO	IL	PC	1971	1973
TEAM MOTORSPORTS LLC	WI	SCP	2002	2017
TEAM WINNEBAGOLAND LLC	WI	SCP	2007	2015
TECHNOLOGY INS CO INC	DE	PC	1991	2011
TEXAS LIFE INS CO	TX	LAH	1901	1996
THE CINCINNATI INDEMNITY CO	OH	PC	1988	1990
THE CINCINNATI LIFE INS CO	OH	LAH	1987	1988
THE GENERAL AUTOMOBILE INS CO INC	WI	PC	2009	2017
THE INS CO	LA	PC	1969	1993
THERESA MUTUAL INS CO	WI	TM	1879	1879
THIRD COAST INS CO	WI	PC	1996	2016
THRIVENT FINANCIAL FOR LUTHERANS	WI	FR	1902	1902
THRIVENT LIFE INS CO	WI	LAH	1982	1984
TIAA-CREF LIFE INS CO	NY	LAH	1996	1997
TIER ONE INS CO	OK	LAH	1981	1982
TIG INS CO	CA	PC	1911	1934
TIME INS CO	WI	LAH	1910	1910
TIRE SHIELD INC	FL	SCP	1999	2016
TITAN INDEMNITY CO	TX	PC	1984	1989
TITLE RESOURCES GUARANTY CO	TX	TI	1984	2009
TMI SOLUTIONS LLC	WA	WP	2009	2012
TNUS INS CO	NY	PC	1914	1979
TOA REINS CO OF AMER THE	DE	PC	1971	1984

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TOKIO MARINE AMERICA INS CO	NY	PC	1998	2012
TOYOTA MOTOR INS CO	IA	PC	1909	1935
TOYOTA MOTOR INS SERVICES INC	CA	SCP	1986	2014
TOYOTA MOTOR INS SERVICES INC	CA	WP	1986	1993
TRADE LAKE MUTUAL INS CO	WI	TM	1874	1874
TRADERS INS CO	MO	PC	1980	2008
TRANS PACIFIC INS CO	NY	PC	1982	1984
TRANS WORLD ASSUR CO	CA	LAH	1962	1979
TRANSAMERICA ADVISORS LIFE INS CO	AR	LAH	1986	1988
TRANSAMERICA CAS INS CO	OH	PC	1961	1973
TRANSAMERICA FINANCIAL LIFE INS CO	NY	LAH	1947	1949
TRANSAMERICA LIFE INS CO	IA	LAH	1961	1979
TRANSAMERICA PREMIER LIFE INS CO	IA	LAH	1858	1979
TRANSATLANTIC REINS CO	NY	PC	1952	1980
TRANSGUARD INS CO OF AMER INC	IL	PC	1987	1993
TRANSIT MUTUAL INS CORP OF WI	WI	PC	1985	1985
TRANSPORT INS CO	OH	PC	1976	1977
TRANSPORTATION INS CO	IL	PC	1938	1938
TRAVCO INS CO	CT	PC	1991	1996
TRAVELERS CAS AND SURETY CO	CT	PC	1964	1964
TRAVELERS CAS AND SURETY CO OF AMER	CT	PC	1974	1975
TRAVELERS CAS CO OF CT	CT	PC	1990	1990
TRAVELERS CAS CO THE	CT	PC	1982	1984
TRAVELERS CAS INS CO OF AMER	CT	PC	1971	1974
TRAVELERS COMMERCIAL CAS CO	CT	PC	1981	1988
TRAVELERS COMMERCIAL INS CO	CT	PC	1990	1990
TRAVELERS CONSTITUTION STATE INS CO	CT	PC	1982	1984
TRAVELERS HOME AND MARINE INS CO THE	CT	PC	1991	1996
TRAVELERS INDEMNITY CO OF AMER THE	CT	PC	1946	1968
TRAVELERS INDEMNITY CO OF CT THE	CT	PC	1859	1875
TRAVELERS INDEMNITY CO THE	CT	PC	1903	1907
TRAVELERS MOTOR CLUB INC	OK	MC	1965	1982
TRAVELERS PERSONAL INS CO	CT	PC	1990	2009
TRAVELERS PERSONAL SECURITY INS CO	CT	PC	1990	2009
TRAVELERS PROPERTY CAS CO OF AMER	CT	PC	1972	1972
TRAVELERS PROPERTY CAS INS CO	CT	PC	1990	1990
TRAVELERS PROTECTIVE ASSOCIATION OF AMER	MO	FR	1890	1896
TRENWICK AMERICA REINS CORP	CT	PC	1984	1985
TRI CITY AUTO SALES LLC	WI	SCP	2015	2017
TRIAD GUARANTY INS CORP	IL	PC	1987	1991
TRIANGLE INS CO INC	OK	PC	1992	2005
TRI-COUNTY MUTUAL TOWN INS CO	WI	TM	1909	1909
TRILOGY HEALTH INS INC	WI	HMO	2006	2007
TRINITY UNIVERSAL INS CO	TX	PC	1926	1993
TRINITY WARRANTY SOLUTIONS LLC	DE	SCP	2013	2016

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TRI-STATE INS CO OF MINNESOTA	IA	PC	1974	1974
TRITON INS CO	TX	PC	1982	1995
TRIUMPHE CAS CO	OH	PC	1981	2012
TRUASSURE INS CO	IL	LAH	1979	2013
TRUCK INS EXCHANGE	CA	PC	1935	1951
TRUMBULL INS CO	CT	PC	1986	1996
TRUSTGARD INS CO	OH	PC	1981	1984
TRUSTMARK INS CO	IL	LAH	1913	1913
TRUSTMARK LIFE INS CO	IL	LAH	1925	1985
TT OF FIRST MILE SERVICES INC	IL	SCP	2015	2017
TUDOR OAKS RETIREMENT CENTER	WI	CC	1930	1984
TWG HOME WARRANTY SERVICES INC	DE	WP	1996	1996
TWG INNOVATIVE SOLUTIONS INC	MO	WP	1985	1992
TWIN CITY FIRE INS CO	IN	PC	1987	1987
UBS LIFE INS CO USA	CA	LAH	1956	1961
UCARE HEALTH INC	WI	LAH	2007	2007
UNICARE LIFE & HEALTH INS CO	IN	LAH	1971	1981
UNIFIED LIFE INS CO	TX	LAH	2001	2005
UNIGARD INDEMNITY CO	WI	PC	1972	1991
UNIGARD INS CO	WI	PC	1960	1961
UNIMERICA INS CO	WI	LAH	1990	2002
UNION FIDELITY LIFE INS CO	KS	LAH	1925	1951
UNION INS CO	IA	PC	1973	2005
UNION INS CO OF PROVIDENCE	IA	PC	1863	2010
UNION LABOR LIFE INS CO THE	MD	LAH	1925	1932
UNION SECURITY INS CO	KS	LAH	1962	1963
UNITED AMERICAN INS CO	NE	LAH	1947	1965
UNITED AMERICAS INS CO	NY	PC	1978	1983
UNITED CAR CARE INC	CO	WP	1995	2000
UNITED CONCORDIA INS CO	AZ	LAH	1975	2003
UNITED EQUITABLE INS CO	IL	PC	1959	1960
UNITED FIDELITY LIFE INS CO	TX	LAH	1977	1979
UNITED FINANCIAL CAS CO	OH	PC	1984	1986
UNITED FIRE & CAS CO	IA	PC	1946	1956
UNITED FIRE & INDEMNITY CO	TX	PC	1936	1963
UNITED GUARANTY CREDIT INS CO	NC	PC	1981	1991
UNITED GUARANTY MORTGAGE INDEMNITY CO	NC	PC	1972	1980
UNITED GUARANTY RESIDENTIAL INS CO	NC	PC	1963	1968
UNITED GUARANTY RESIDENTIAL INS CO OF NC	NC	PC	1963	1973
UNITED HERITAGE LIFE INS CO	ID	LAH	1934	2005
UNITED HOME LIFE INS CO	IN	LAH	1948	2005
UNITED INS CO OF AMER	IL	LAH	1927	1957
UNITED LIFE INS CO	IA	LAH	1962	1964
UNITED LUTHERAN PROGRAM FOR THE AGING INC	WI	CC	1957	1984
UNITED MOTOR CLUB OF AMER INC	KY	MC	1996	2012

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UNITED OF OMAHA LIFE INS CO	NE	LAH	1926	1932
UNITED OHIO INS CO	OH	PC	1966	2007
UNITED SECURITY ASSUR CO OF PA	PA	LAH	1982	2010
UNITED SERVICE PROTECTION CORP	DE	SCP	1999	2014
UNITED SERVICE PROTECTION CORP	DE	VPP	1999	2017
UNITED SERVICES AUTOMOBILE ASSOCIATION	TX	PC	1922	1960
UNITED STATES AIRCRAFT INS GROUP	NY	RS	1988	1988
UNITED STATES AUTO CLUB MOTORING DIVISION INC	IN	MC	1968	1970
UNITED STATES FIDELITY AND GUARANTY CO	CT	PC	1896	1896
UNITED STATES FIRE INS CO	DE	PC	2003	2003
UNITED STATES LETTER CARRIERS MUTUAL BENEFIT ASSN OF AND FOR THE NATIONAL ASSN OF LETTER CARRIERS	TN	FR	1892	1968
UNITED STATES LIABILITY INS CO	PA	PC	1867	1980
UNITED STATES LIFE INS CO IN THE CITY OF NY THE	NY	LAH	1850	1953
UNITED STATES WARRANTY CORP	FL	VPP	1970	2015
UNITED STATES WARRANTY CORP	FL	WP	1970	2001
UNITED STATES WARRANTY ESP CORP	OH	WP	2005	2005
UNITED WISCONSIN INS CO	WI	PC	1957	1957
UNITED WORLD LIFE INS CO	NE	LAH	1970	1970
UNITEDHEALTHCARE INS CO	CT	LAH	1972	1972
UNITEDHEALTHCARE LIFE INS CO	WI	LAH	1982	1982
UNITEDHEALTHCARE OF WISCONSIN INC	WI	HMO	1986	1986
UNITRIN AUTO AND HOME INS CO	NY	PC	1996	1998
UNITRIN DIRECT INS CO	IL	PC	1995	2009
UNITRIN DIRECT PROPERTY & CAS CO	IL	PC	1998	1999
UNITRIN PREFERRED INS CO	NY	PC	1942	1983
UNITRIN SAFEGUARD INS CO	WI	PC	1982	1982
UNITY FINANCIAL LIFE INS CO	OH	LAH	1964	2000
UNITY HEALTH PLANS INS CORP	WI	HMO	1983	1983
UNIVERSAL GUARANTY LIFE INS CO	OH	LAH	1966	1987
UNIVERSAL HOME PROTECTION LLC	WI	WP	1999	2003
UNIVERSAL SURETY CO	NE	PC	1947	1971
UNIVERSAL SURETY OF AMER	SD	PC	1984	1996
UNIVERSAL TECHNICAL SERVICES	UT	WP	2009	2011
UNIVERSAL UNDERWRITERS INS CO	IL	PC	1982	1983
UNIVERSAL UNDERWRITERS OF TX INS CO	IL	PC	1981	2008
UNIVERSAL UNDERWRITERS SERVICE CORP	MO	SCP	1982	2016
UNIVERSAL UNDERWRITERS SERVICE CORP	MO	VPP	1982	2016
UNIVERSAL UNDERWRITERS SERVICE CORP	MO	WP	1984	1992
UNIVERSAL WARRANTY CORP	MI	SCP	2000	2015
UNIVERSAL WARRANTY CORP	MI	WP	2000	2000
UNOS AUTO SALES & SERVICE INC	WI	SCP	2016	2016
UNUM INS CO	ME	LAH	1965	1966
UNUM LIFE INS CO OF AMER	ME	LAH	1966	1971
US FINANCIAL LIFE INS CO	OH	LAH	1974	1988

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US HEALTH AND LIFE INS CO	MI	LAH	1982	2012
US SPECIALTY INS CO	TX	PC	1986	1988
US UNDERWRITERS INS CO	ND	PC	1992	2013
USAA CAS INS CO	TX	PC	1968	1974
USAA GENERAL INDEMNITY CO	TX	PC	1972	1989
USAA LIFE INS CO	TX	LAH	1963	1972
USABLE LIFE	AR	LAH	1978	1997
USPLATE GLASS INS CO	IL	PC	1991	2007
UTICA MUTUAL INS CO	NY	PC	1914	1924
UTILITY SERVICE PARTNERS PRIVATE LABEL INC	DE	WP	2005	2011
VALLEY FORGE INS CO	PA	PC	1944	1944
VALLEY PROPERTY & CAS INS CO	OR	PC	1996	2006
VALSPAR CORP THE	DE	WP	1970	2010
VANLINER INS CO	MO	PC	1953	1987
VANTAGE WARRANTY INC	TX	SCP	2011	2012
VANTAGE WARRANTY INC	TX	VPP	2011	2016
VANTAPRO SPECIALTY INS CO	AR	PC	1991	2016
VANTIS LIFE INS CO	CT	LAH	1963	2004
VARIABLE ANNUITY LIFE INS CO THE	TX	LAH	1968	1969
VEHICLE ADMINISTRATIVE SERVICES LTD	TX	SCP	2011	2016
VEHICLE PROTECTION INC	MO	WP	2002	2010
VEHICLE SERVICE ADMINISTRATOR LLC	MO	SCP	2002	2013
VERIZON WIRELESS SERVICES LLC	DE	SCP	2000	2015
VERLAN FIRE INS CO	NH	PC	1970	2006
VIASOURCE FUNDING GROUP LLC	NJ	LSP	1999	2016
VICTORIA AUTOMOBILE INS CO	OH	PC	1994	1997
VICTORIA FIRE & CAS CO	OH	PC	1983	1989
VIGILANT INS CO	NY	PC	1939	1954
VIKING INS CO OF WISCONSIN	WI	PC	1971	1971
VILLAGE ON THE SQUARE INC	WI	CC	1989	1990
VIRGINIA SURETY CO INC	IL	PC	1982	1982
VISION CARE NETWORK INS CORP	WI	LSHO	1989	1989
VISION SERVICE PLAN INS CO	OH	PC	1987	1992
VISION WARRANTY CORP	TX	SCP	2008	2013
VOYA INS AND ANNUITY CO	IA	LAH	1973	1974
VOYA RETIREMENT INS AND ANNUITY CO	CT	LAH	1976	1976
WADENA INS CO	IA	PC	2005	2007
WARNER INS CO	IL	PC	1985	1986
WARRANTECH AUTOMOTIVE INC	CT	VPP	1990	2016
WARRANTECH AUTOMOTIVE INC	CT	WP	1990	1992
WARRANTECH CONSUMER PRODUCT SERVICES INC	CT	WP	1990	1992
WARRANTY GLOBAL GROUP INC	TX	SCP	2003	2013
WARRANTY SOLUTIONS ADMINISTRATIVE SERVICES INC	FL	SCP	1993	2014
WARRANTY SOLUTIONS ADMINISTRATIVE SERVICES INC	FL	WP	1993	2001
WARRANTY SUPPORT SERVICES LLC	DE	SCP	2004	2013

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WASHINGTON INTERNATIONAL INS CO	NH	PC	1976	1993
WASHINGTON NATIONAL INS CO	IN	LAH	1923	1925
WASHINGTON TOWN MUTUAL INS CO	WI	TM	1889	1890
WATFORD INS CO	NJ	PC	1987	2003
WAUSAU BUSINESS INS CO	WI	PC	1907	1989
WAUSAU GENERAL INS CO	WI	PC	1972	1991
WAUSAU UNDERWRITERS INS CO	WI	PC	1979	1979
WEA INS CORP	WI	LAH	1985	1985
WEA PROPERTY & CAS INS CO	WI	PC	1993	1993
WELLCARE HEALTH INS CO OF KY INC	KY	LAH	1962	1984
WELLCARE PRESCRIPTION INS INC	FL	LAH	2005	2007
WESCO INS CO	DE	PC	1962	1989
WEST AMERICAN INS CO	IN	PC	1923	1958
WEST BEND MUTUAL INS CO	WI	PC	1894	1894
WEST COAST LIFE INS CO	NE	LAH	1915	1985
WESTCHESTER FIRE INS CO	PA	PC	1967	1989
WESTCOR LAND TITLE INS CO	SC	TI	1993	2010
WESTERN AGRICULTURAL INS CO	IA	PC	1971	1999
WESTERN AND SOUTHERN LIFE INS CO THE	OH	LAH	1888	1960
WESTERN CATHOLIC UNION	IL	FR	1877	1964
WESTERN FRATERNAL LIFE ASSOCIATION	IA	FR	1897	1900
WESTERN NATIONAL ASSUR CO	MN	PC	1957	1996
WESTERN NATIONAL MUTUAL INS CO	MN	PC	1915	1954
WESTERN SERVICE CONTRACT CORP	CA	WP	1985	2009
WESTERN SURETY CO	SD	PC	1900	1942
WESTERN UNITED LIFE ASSUR CO	WA	LAH	1963	2016
WESTERN-SOUTHERN LIFE ASSUR CO	OH	LAH	1980	1981
WESTFIELD INS CO	OH	PC	1929	1946
WESTFIELD NATIONAL INS CO	OH	PC	1968	1982
WESTPORT INS CORP	MO	PC	1981	1981
WFG NATIONAL TITLE INS CO	SC	TI	1974	2011
WG& R EXTENDED SERVICE LLC	WI	WP	2008	2009
WHITE PINE INS CO	MI	PC	1969	2016
WILCAC LIFE INS CO	IL	LAH	1911	1922
WILCO LIFE INS CO	IN	LAH	1962	1965
WILLIAM PENN ASSOCIATION	PA	FR	1886	1953
WILLIAMSBURG NATIONAL INS CO	MI	PC	1986	1999
WILSHIRE INS CO	NC	PC	1985	1991
WILSON MUTUAL INS CO	WI	PC	1872	1872
WILTON REASSUR CO	MN	LAH	1900	1967
WILTON REASSUR LIFE CO OF NY	NY	LAH	1955	1958
WINDHAVEN NATIONAL INS CO	TX	PC	1989	1991
WISCO DENTAL INS PLAN INC	WI	LSHO	2014	2014
WISCONSIN ASSOCIATION OF MUTUAL INS COMPANIES	WI	RS	1995	1995
WISCONSIN AUL INC	CA	WP	1999	1999

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WISCONSIN AUTOMOBILE INS PLAN	WI	PC	1967	1967
WISCONSIN COLLABORATIVE INS CO	WI	HMO	2016	2016
WISCONSIN COMPENSATION RATING BUREAU	WI	RS	1975	1975
WISCONSIN COUNTY MUTUAL INS CORP	WI	PC	1987	1987
WISCONSIN HEALTH CARE LIABILITY INS PLAN	WI	PC	1976	1976
WISCONSIN INS PLAN	WI	PC	1970	1970
WISCONSIN LAWYERS MUTUAL INS CO	WI	PC	1986	1986
WISCONSIN MUNICIPAL MUTUAL INS CO	WI	PC	1987	1987
WISCONSIN MUTUAL INS CO	WI	PC	1903	1903
WISCONSIN PHYSICIANS SERVICE INS CORP	WI	LAH	1977	1977
WISCONSIN REINS CORP	WI	PC	1972	1972
WOLVERINE MUTUAL INS CO	MI	PC	1917	2004
WOMAN'S LIFE INS SOCIETY	MI	FR	1897	1897
WOODMEN OF THE WORLD LIFE INS SOCIETY	NE	FR	1891	1893
WORK FIRST CAS CO	DE	PC	1936	2008
WORKMENS BENEFIT FUND OF THE UNITED STATES OF AMER	NY	FR	1899	1944
WPS HEALTH PLAN INC	WI	HMO	2005	2005
WRIGHT NATIONAL FLOOD INS CO	TX	PC	2002	2012
WRM AMERICA INDEMNITY CO INC	NY	PC	1991	1992
WYNNS EXTENDED CARE INC	CA	WP	1972	1999
WYSSTA INS CO INC	WI	LAH	2005	2005
XL INS AMERICA INC	DE	PC	1945	1959
XL INS CO OF NY INC	NY	PC	1994	1984
XL REINS AMERICA INC	NY	PC	1929	1938
XL SPECIALTY INS CO	DE	PC	1979	1988
Y & D CORP	WI	SCP	1994	2013
YCI INC	OK	PC	1979	1991
YORKVILLE AND MT PLEASANT MUTUAL INS CO	WI	TM	1874	1874
YOSEMITE INS CO	IN	PC	1964	1974
ZACHO SPORTS CENTER INC	WI	SCP	2012	2013
ZALE DELAWARE INC	DE	WP	1986	2012
ZALE INDEMNITY CO	TX	PC	1973	2007
ZALE LIFE INS CO	AZ	LAH	1964	2007
ZENITH INS CO	CA	PC	1949	1996
ZURICH AMERICAN INS CO	NY	PC	1913	1913
ZURICH AMERICAN INS CO OF IL	IL	PC	1973	1985
ZURICH AMERICAN LIFE INS CO	IL	LAH	1979	1981

