



Wisconsin Office of the
COMMISSIONER
OF INSURANCE

2022

FINANCIAL AND STATISTICAL DATA

Table E

Wisconsin Market Shares - Top 20

Financial and Statistical Data

Notes to Table E

The financial information was obtained from the National Association of Insurance Commissioners (NAIC) database downloaded on May 10, 2023, for those companies filing electronically with NAIC and annual statements filed with OCI for those companies not filing electronically with NAIC. The tables report the financial position of companies licensed to do business in Wisconsin as of December 31, 2022, and the results of their 2022 operations. Companies in rehabilitation and liquidation may not be included in the financial data.

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

Direct premiums written reported in Table E excludes dividends and deposit and other considerations. Direct benefits and dividends paid include 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 Table E. These premiums were included in the nationwide amounts reported in Tables C and F. The total direct business written, direct premiums earned, and direct losses incurred by Domestic Surplus Lines insurers excluded in the amounts reported in Table E were \$4,890,253, \$4,790,522, and -\$2,232,324, respectively.

Direct premiums written in Table E include 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.

Explanation of Terms Used in Tables

Wisconsin Operations columns report the direct premiums and losses for Wisconsin-only business for the year.

Nationwide Operations columns report the net premiums and losses for all operations for the year.

Direct Business refers to business for which the insurer issued an insurance policy and accepted the premium.

Net business is direct business plus reinsurance assumed and less reinsurance ceded.

Reinsurance is the transfer of risk between insurance companies. Almost all direct writing companies use reinsurance to transfer a portion of the risk associated with their direct policies. Reinsurance assumed is accepting the risk of other insurers, while reinsurance ceded is transferring the risk to other insurers. Some

companies specialize in providing reinsurance to other companies versus writing business directly.

Premium Written is usually defined as premium billed by fire and casualty companies. Rules of life insurance accounting require reporting premiums actually collected. Premium written is a measure of sales activity for the year.

Premium Earned is the result of premiums written in the current and previous years and, in some instances, premiums to be written in the future for current coverages. It is approximately the pro rata portion of the premium charged for each policy for the portion of coverage provided within the calendar year.

Losses Incurred equals losses paid, plus an estimate at the close of the current year of the amounts to be paid in the future for all unsettled claims as of the financial

statement date, less the corresponding estimate made at the end of the prior year. If the estimates were exactly correct, then the incurred losses would be the actual cost of all claims arising from coverage provided during the current year. The estimates would also include amounts for IBNR claims (incurred but not reported). Loss adjustment expenses are also included in the losses incurred for nationwide operations of title companies.

Annuity Considerations is revenue received for annuity contracts during the year. The amount corresponds to premiums written on insurance contracts.

Deposits are amounts placed with the insurer that do not incorporate risk from the death or disability of the policyholder and are more comparable to financial or investment instruments than insurance contracts.

Other Considerations are annuity considerations or other deposits which are not allocated to a specific policy but include an insurable risk.

Net Loss Ratio is equal to net losses incurred plus net loss adjustment expenses incurred, divided by net premiums earned.

Expense Ratio is equal to underwriting expenses divided by net premiums written. The loss ratio is determined based on net premiums earned as losses occur randomly throughout the policy term which matches the period the premiums are earned. The expense ratio is determined using net premiums written, because most underwriting expenses (commissions, home office underwriting, and clerical expenses) are incurred at the time the policy is written, not evenly throughout the policy term.

Wisconsin Direct Loss Ratio is a pure loss ratio equal to the direct losses incurred divided by the direct premiums earned for Wisconsin business. This ratio does not include Loss Adjustment Expenses. For insurers with small direct premiums earned, this ratio may not be a meaningful representation of their overall operations. Negative losses incurred would result from the company overestimating the cost to settle open claims as of the end of the prior year or the receipt of salvage or other recoveries from claims paid in prior years which were in excess of amounts incurred for the current year claims.

Additional Reports

The Office of the Commissioner of Insurance submits reports to the governor and to the legislature each year providing overviews of the insurance industry, the operations of OCI, and important *Financial and Statistical Data* on the insurers doing business in Wisconsin.

The *Directory of Licensed Insurers* includes all companies, fraternal benefit societies, associations, and town mutuals

licensed or otherwise authorized to transact the business of insurance in Wisconsin as of December 31 of the year of the *Wisconsin Insurance Report*.

All of these reports can be viewed and downloaded on the OCI website at oci.wi.gov/Pages/AboutOCI/WisconsinInsuranceReport.aspx.

Wisconsin Market Share - Business of 2022

ORDINARY LIFE

RANK	INSURER	% OF MARKET		PREMIUMS WRITTEN
1	NORTHWESTERN MUTUAL LIFE INS CO THE	21.3	\$	533,014,799
2	THRIVENT FINANCIAL FOR LUTHERANS	7.5	\$	186,213,189
3	LINCOLN NATIONAL LIFE INS CO THE	3.9	\$	97,286,170
4	PRUCO LIFE INS CO	3.7	\$	92,826,717
5	AMERICAN FAMILY LIFE INS CO	3.0	\$	76,101,024
6	STATE FARM LIFE & ACCIDENT ASSUR CO	2.9	\$	73,056,510
7	MASSACHUSETTS MUTUAL LIFE INS CO	2.6	\$	65,857,611
8	JOHN HANCOCK LIFE INS CO (USA)	2.5	\$	62,083,623
9	PROTECTIVE LIFE INS CO	2.1	\$	53,083,427
10	NEW YORK LIFE INS CO	2.0	\$	50,240,737
11	MINNESOTA LIFE INS CO	1.6	\$	40,143,537
12	PACIFIC LIFE INS CO	1.5	\$	37,397,356
13	AMERICAN GENERAL LIFE INS CO	1.4	\$	34,450,924
14	AMERICAN INCOME LIFE INS CO	1.4	\$	34,256,662
15	UNITED OF OMAHA LIFE INS CO	1.4	\$	33,784,295
16	TRANSAMERICA LIFE INS CO	1.3	\$	31,896,191
17	EQUITABLE FINANCIAL LIFE INS CO	1.2	\$	30,768,049
18	PRIMERICA LIFE INS CO	1.1	\$	28,275,859
19	PRINCIPAL NATIONAL LIFE INS CO	1.0	\$	26,020,740
20	NATIONWIDE LIFE & ANNUITY INS CO	1.0	\$	25,632,142
TOTALS FOR 20 RANKED INSURERS		64.6	\$	1,612,389,562
TOTALS FOR 335 RANKED INSURERS WRITING THIS LINE		100.0	\$	2,496,602,191

Wisconsin Market Share - Business of 2022

GROUP LIFE

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	METROPOLITAN LIFE INS CO	16.6	\$ 119,110,019
2	MINNESOTA LIFE INS CO	15.7	\$ 113,051,242
3	PRUDENTIAL INSURANCE CO OF AMER THE	7.9	\$ 57,099,039
4	UNUM LIFE INS CO OF AMER	4.3	\$ 31,084,820
5	LINCOLN NATIONAL LIFE INS CO THE	3.9	\$ 28,320,054
6	NEW YORK LIFE INS CO	3.7	\$ 26,788,033
7	HARTFORD LIFE & ACCIDENT INS CO	3.6	\$ 26,031,064
8	STANDARD INSURANCE CO	3.1	\$ 22,600,101
9	LIFE INSURANCE CO OF NORTH AMER	3.1	\$ 22,065,463
10	NATIONAL GUARDIAN LIFE INS CO	3.0	\$ 21,614,358
11	HOMESTEADERS LIFE CO	2.6	\$ 19,033,774
12	SECURIAN LIFE INS CO	2.6	\$ 19,013,754
13	RELIASTAR LIFE INS CO	2.6	\$ 18,858,294
14	UNITED OF OMAHA LIFE INS CO	2.1	\$ 15,362,975
15	RELIANCE STANDARD LIFE INS CO	2.1	\$ 15,210,710
16	SUN LIFE ASSUR CO OF CN	2.0	\$ 14,235,115
17	PEKIN LIFE INS CO	1.9	\$ 13,629,717
18	UNITEDHEALTHCARE INSURANCE CO	1.9	\$ 13,321,752
19	NATIONWIDE LIFE INS CO	1.8	\$ 12,839,318
20	FUNERAL DIRECTORS LIFE INS CO	1.5	\$ 10,773,280
TOTALS FOR 20 RANKED INSURERS		86.2	\$ 620,042,882
TOTALS FOR 148 RANKED INSURERS WRITING THIS LINE		100.0	\$ 719,062,432

Wisconsin Market Share - Business of 2022

CREDIT LIFE

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	CMFG LIFE INS CO	33.9	\$ 1,899,058
2	AMERICAN HEALTH & LIFE INS CO	18.4	\$ 1,033,147
3	PEKIN LIFE INS CO	15.2	\$ 853,759
4	MINNESOTA LIFE INS CO	13.4	\$ 750,074
5	BANKERS LIFE INS CO OF LA	11.8	\$ 663,709
6	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	5.8	\$ 323,491
7	AMERICAN NATIONAL INS CO	3.4	\$ 192,376
8	SECURIAN LIFE INS CO	0.4	\$ 22,325
9	PLATEAU INSURANCE CO	0.2	\$ 9,732
10	TRANSAMERICA LIFE INS CO	0.2	\$ 8,589
11	REVOL ONE INS CO	0.1	\$ 7,039
12	AMERICAN BANKERS LIFE ASSUR CO OF FL	0.1	\$ 3,166
13	MERIT LIFE INS CO	0.0	\$ (1,468)
14	PROTECTIVE LIFE INS CO	-0.3	\$ (15,659)
15	AMERICAN REPUBLIC INS CO	-2.6	\$ (147,204)
TOTALS FOR 15 RANKED INSURERS		100.0	\$ 5,602,134
TOTALS FOR 15 RANKED INSURERS WRITING THIS LINE		100.0	\$ 5,602,134

Wisconsin Market Share - Business of 2022

ANNUITIES

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	ATHENE ANNUITY & LIFE CO	7.8	\$ 594,521,131
2	MASSACHUSETTS MUTUAL LIFE INS CO	5.8	\$ 439,090,959
3	THRIVENT FINANCIAL FOR LUTHERANS	5.1	\$ 384,856,557
4	ALLIANZ LIFE INS CO OF NORTH AMER	4.4	\$ 331,541,608
5	LINCOLN NATIONAL LIFE INS CO THE	4.3	\$ 327,141,466
6	JACKSON NATIONAL LIFE INS CO	4.2	\$ 317,218,176
7	VOYA RETIREMENT INS & ANNUITY CO	3.8	\$ 288,267,950
8	PACIFIC LIFE INS CO	3.6	\$ 276,260,388
9	AMERICAN GENERAL LIFE INS CO	3.6	\$ 273,541,322
10	EQUITABLE FINANCIAL LIFE INS CO	3.2	\$ 241,325,916
11	BRIGHTHOUSE LIFE INS CO	3.0	\$ 225,183,080
12	NATIONWIDE LIFE INS CO	2.5	\$ 190,614,651
13	FORETHOUGHT LIFE INS CO	2.4	\$ 186,232,568
14	NEW YORK LIFE INS & ANNUITY CORP	2.3	\$ 177,452,227
15	PRUCO LIFE INS CO	1.9	\$ 143,667,247
16	MASSMUTUAL ASCEND LIFE INS CO	1.7	\$ 130,542,796
17	WESTERN-SOUTHERN LIFE ASSUR CO	1.7	\$ 126,782,011
18	FIDELITY & GUARANTY LIFE INS CO	1.6	\$ 125,268,659
19	NORTHWESTERN MUTUAL LIFE INS CO THE	1.6	\$ 122,652,809
20	NATIONWIDE LIFE & ANNUITY INS CO	1.5	\$ 117,616,642
TOTALS FOR 20 RANKED INSURERS		66.0	\$ 5,019,778,163
TOTALS FOR 214 RANKED INSURERS WRITING THIS LINE		100.0	\$ 7,609,291,871

Wisconsin Market Share - Business of 2022

INDIVIDUAL ACCIDENT & HEALTH

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	UNITEDHEALTHCARE OF WI INC	20.3	\$ 2,290,419,378
2	SECURITY HEALTH PLAN OF WI INC	9.1	\$ 1,030,764,232
3	COMPCARE HEALTH SERVICES INS CORP	7.3	\$ 819,903,525
4	NETWORK HEALTH INS CORP	6.7	\$ 749,371,265
5	CARE IMPROVEMENT PLUS WI INS CO	6.1	\$ 681,651,552
6	HUMANA INSURANCE CO	4.6	\$ 514,864,736
7	DEAN HEALTH PLAN INC	4.3	\$ 486,488,736
8	CHORUS COMMUNITY HEALTH PLANS INC	3.9	\$ 438,038,466
9	INDEPENDENT CARE HEALTH PLAN	3.5	\$ 395,835,925
10	COMMON GROUND HEALTHCARE COOPERATIVE	3.4	\$ 388,504,185
11	QUARTZ HEALTH PLAN CORP	3.4	\$ 382,867,701
12	HUMANA WISCONSIN HEALTH ORGANIZATION INS CORP	2.8	\$ 311,353,646
13	MOLINA HEALTHCARE OF WI INC	2.5	\$ 280,417,659
14	MANAGED HEALTH SERVICES INS CORP	2.0	\$ 229,875,345
15	QUARTZ HEALTH BENEFIT PLANS CORP	2.0	\$ 220,711,720
16	MY CHOICE WI HEALTH PLAN INC	1.8	\$ 205,485,258
17	WISCONSIN PHYSICIANS SERVICE INS CORP	1.7	\$ 193,711,525
18	ANTHEM INSURANCE COMPANIES INC	1.2	\$ 134,953,903
19	MEDICA COMMUNITY HEALTH PLAN	1.0	\$ 113,536,526
20	ASPIRUS HEALTH PLAN INC	0.9	\$ 103,987,361
TOTALS FOR 20 RANKED INSURERS		88.5	\$ 9,972,742,644
TOTALS FOR 307 RANKED INSURERS WRITING THIS LINE		100.0	\$ 11,266,166,164

Wisconsin Market Share - Business of 2022

CREDIT ACCIDENT & HEALTH

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	CMFG LIFE INS CO	42.7	\$ 2,805,236
2	AMERICAN HEALTH & LIFE INS CO	25.6	\$ 1,681,021
3	PEKIN LIFE INS CO	11.7	\$ 766,667
4	BANKERS LIFE INS CO OF LA	7.2	\$ 473,328
5	MINNESOTA LIFE INS CO	6.3	\$ 413,069
6	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	4.8	\$ 315,375
7	AMERICAN NATIONAL INS CO	3.0	\$ 195,461
8	SECURIAN LIFE INS CO	0.2	\$ 16,296
9	PLATEAU INSURANCE CO	0.1	\$ 8,673
10	CENTRAL STATES INDEMNITY CO OF OMAHA	0.1	\$ 6,179
11	AMERICAN SECURITY INS CO	0.1	\$ 4,663
12	REVOL ONE INS CO	0.1	\$ 3,838
13	AMERICAN BANKERS LIFE ASSUR CO OF FL	0.1	\$ 3,462
14	AMERICAN BANKERS INS CO OF FL	0.0	\$ 1,726
15	TRANSAMERICA CASUALTY INS CO	0.0	\$ 1,114
16	TRANSAMERICA LIFE INS CO	0.0	\$ 111
17	GUARANTEE TRUST LIFE INS CO	0.0	\$ -
18	INDIVIDUAL ASSURANCE CO LIFE HEALTH & ACCIDENT	0.0	\$ -
19	AMERICAN GENERAL LIFE INS CO	0.0	\$ -
20	MERIT LIFE INS CO	0.0	\$ (70)
TOTALS FOR 20 RANKED INSURERS		101.9	\$ 6,696,149
TOTALS FOR 23 RANKED INSURERS WRITING THIS LINE		100.0	\$ 6,573,466

Wisconsin Market Share - Business of 2022

GROUP ACCIDENT & HEALTH

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	QUARTZ HEALTH BENEFIT PLANS CORP	12.2	\$ 1,317,478,822
2	BLUE CROSS BLUE SHIELD OF WI	9.6	\$ 1,034,563,011
3	UNITEDHEALTHCARE INSURANCE CO	8.8	\$ 953,013,992
4	DEAN HEALTH PLAN INC	8.7	\$ 944,560,392
5	SIERRA HEALTH & LIFE INS CO INC	5.3	\$ 570,500,988
6	WEA INSURANCE CORP	5.2	\$ 560,299,527
7	COMPCARE HEALTH SERVICES INS CORP	4.2	\$ 458,696,806
8	GROUP HEALTH COOPERATIVE OF SOUTH CENTRAL WI	3.8	\$ 413,772,465
9	NETWORK HEALTH PLAN	3.1	\$ 339,792,348
10	UNITEDHEALTHCARE OF WI INC	2.9	\$ 311,600,045
11	SECURITY HEALTH PLAN OF WI INC	2.5	\$ 271,100,263
12	DELTA DENTAL OF WI INC	2.3	\$ 252,385,301
13	MEDICA INSURANCE CO	1.9	\$ 207,381,813
14	HUMANA WISCONSIN HEALTH ORGANIZATION INS CORP	1.9	\$ 207,226,584
15	HEALTHPARTNERS INSURANCE CO	1.9	\$ 206,275,416
16	HUMANA INSURANCE CO	1.8	\$ 189,904,980
17	SUN LIFE ASSUR CO OF CN	1.7	\$ 187,934,035
18	GROUP HEALTH COOPERATIVE OF EAU CLAIRE	1.6	\$ 177,813,180
19	WISCONSIN PHYSICIANS SERVICE INS CORP	1.5	\$ 166,355,616
20	ALL SAVERS INS CO	1.3	\$ 145,737,896
TOTALS FOR 20 RANKED INSURERS		82.5	\$ 8,916,393,480
TOTALS FOR 236 RANKED INSURERS WRITING THIS LINE		100.0	\$ 10,807,305,057

Wisconsin Market Share - Business of 2022

FIRE			
RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	AUTO-OWNERS INSURANCE CO	10.7	\$ 29,789,218
2	WEST BEND MUTUAL INS CO	6.0	\$ 16,650,222
3	ALLIANZ GLOBAL RISKS US INS CO	5.6	\$ 15,470,432
4	FACTORY MUTUAL INS CO	5.2	\$ 14,412,417
5	FOREMOST INSURANCE CO GRAND RAPIDS MI	5.0	\$ 14,029,044
6	ACUITY A MUTUAL INS CO	4.5	\$ 12,594,847
7	XL INSURANCE AMER INC	4.5	\$ 12,545,318
8	TRAVELERS INDEMNITY CO THE	3.9	\$ 10,882,158
9	LIBERTY MUTUAL FIRE INS CO	3.0	\$ 8,357,051
10	ZURICH AMERICAN INS CO	2.7	\$ 7,614,472
11	TRAVELERS PROPERTY CSLTY CO OF AMER	2.7	\$ 7,593,034
12	EMPLOYERS INSURANCE CO OF WAUSAU	2.2	\$ 6,058,084
13	MUNICIPAL PROPERTY INS CO	2.0	\$ 5,577,058
14	SWISS RE CORPORATE SOLUTIONS ELITE INS CORP	1.8	\$ 5,096,758
15	EMPLOYERS MUTUAL CSLTY CO	1.6	\$ 4,410,246
16	INSURANCE COMPANY OF THE STATE OF PA THE	1.5	\$ 4,083,157
17	FIREMANS FUND INS CO	1.4	\$ 3,938,819
18	AMERICAN GUARANTEE & LIABILITY INS CO	1.2	\$ 3,354,630
19	EMCASCO INSURANCE CO	1.1	\$ 3,188,649
20	HARTFORD FIRE INS CO	1.1	\$ 3,056,855
TOTALS FOR 20 RANKED INSURERS		67.8	\$ 188,702,469
TOTALS FOR 296 RANKED INSURERS WRITING THIS LINE		100.0	\$ 278,526,010

Wisconsin Market Share - Business of 2022

FARMOWNERS MULTIPLE PERIL

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	RURAL MUTUAL INS CO	36.0	\$ 78,833,052
2	AMERICAN FAMILY MUTUAL INS CO SI	10.6	\$ 23,289,417
3	SECURA INSURANCE CO	9.6	\$ 20,950,739
4	HASTINGS MUTUAL INS CO	7.4	\$ 16,176,465
5	MT MORRIS MUTUAL INS CO	5.9	\$ 12,827,263
6	STATE FARM FIRE & CSLTY CO	4.4	\$ 9,535,877
7	WISCONSIN MUTUAL INS CO	4.0	\$ 8,834,654
8	AMERICAN FAMILY INS CO	3.5	\$ 7,648,376
9	MCMILLAN-WARNER MUTUAL INS CO	3.0	\$ 6,542,611
10	NATIONWIDE AGRIBUSINESS INS CO	2.2	\$ 4,857,613
11	MUTUAL OF WAUSAU INS CORP	1.7	\$ 3,803,334
12	MAPLE VALLEY MUTUAL INS CO	1.5	\$ 3,194,026
13	GERMANTOWN MUTUAL INS CO	1.3	\$ 2,807,890
14	WESTFIELD INSURANCE CO	1.3	\$ 2,744,867
15	UNITED MUTUAL INS CO	1.1	\$ 2,453,383
16	ROCKFORD MUTUAL INS CO	0.9	\$ 1,918,702
17	EAGLE POINT MUTUAL INS CO	0.8	\$ 1,690,524
18	STATE AUTOMOBILE MUTUAL INS CO	0.7	\$ 1,445,338
19	HOMESTEAD MUTUAL INS CO	0.6	\$ 1,315,029
20	ELLINGTON MUTUAL INS CO	0.4	\$ 956,511
TOTALS FOR 20 RANKED INSURERS		96.8	\$ 211,825,671
TOTALS FOR 55 RANKED INSURERS WRITING THIS LINE		100.0	\$ 218,731,010

Wisconsin Market Share - Business of 2022

HOMEOWNERS MULTIPLE PERIL			
RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	STATE FARM FIRE & CSLTY CO	16.7	\$ 312,500,099
2	AMERICAN FAMILY MUTUAL INS CO SI	14.2	\$ 266,334,602
3	AMERICAN FAMILY INS CO	4.8	\$ 88,887,427
4	ACUITY A MUTUAL INS CO	4.4	\$ 82,623,685
5	AUTO-OWNERS INSURANCE CO	4.3	\$ 80,714,647
6	ERIE INSURANCE CO	4.2	\$ 79,314,407
7	WEST BEND MUTUAL INS CO	4.0	\$ 75,770,641
8	ALLSTATE VEHICLE & PROP INS CO	2.9	\$ 55,146,338
9	HOMESITE INSURANCE CO OF THE MIDWEST	2.9	\$ 53,888,302
10	SECURA SUPREME INS CO	1.8	\$ 33,708,225
11	WAUSAU GENERAL INS CO	1.6	\$ 29,570,519
12	AMERICAN STRATEGIC INS CORP	1.5	\$ 27,715,526
13	UNITED SERVICES AUTOMOBILE ASSN	1.4	\$ 25,709,048
14	BADGER MUTUAL INS CO	1.3	\$ 25,120,965
15	WISCONSIN MUTUAL INS CO	1.3	\$ 24,902,651
16	TRAVELERS PERSONAL INS CO	1.3	\$ 24,444,893
17	RURAL MUTUAL INS CO	1.2	\$ 23,078,548
18	HANOVER INSURANCE CO THE	1.2	\$ 21,878,868
19	COUNTRY MUTUAL INS CO	1.1	\$ 20,214,471
20	INTEGRITY SELECT INS CO	1.1	\$ 20,166,230
TOTALS FOR 20 RANKED INSURERS		73.3	\$ 1,371,690,092
TOTALS FOR 203 RANKED INSURERS WRITING THIS LINE		100.0	\$ 1,871,075,690

Wisconsin Market Share - Business of 2022

COMMERCIAL MULTIPLE PERIL

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	SOCIETY INSURANCE A MUTUAL CO	5.6	\$ 50,639,842
2	SECURA INSURANCE CO	5.0	\$ 45,221,817
3	RURAL MUTUAL INS CO	4.6	\$ 41,279,819
4	ACUITY A MUTUAL INS CO	4.5	\$ 40,769,642
5	OWNERS INSURANCE CO	3.6	\$ 32,674,511
6	STATE FARM FIRE & CSLTY CO	3.2	\$ 28,689,663
7	AMERICAN FAMILY MUTUAL INS CO SI	3.1	\$ 28,096,108
8	FEDERAL INSURANCE CO	3.0	\$ 26,720,648
9	CINCINNATI INSURANCE CO THE	2.9	\$ 26,370,519
10	WEST BEND MUTUAL INS CO	2.6	\$ 23,437,589
11	AUTO-OWNERS INSURANCE CO	2.5	\$ 22,778,283
12	GERMANTOWN MUTUAL INS CO	2.3	\$ 21,019,238
13	ERIE INSURANCE EXCHANGE	2.0	\$ 18,195,539
14	CHURCH MUTUAL INS CO SI	2.0	\$ 17,699,248
15	CHARTER OAK FIRE INS CO THE	1.9	\$ 17,144,706
16	TRAVELERS PROPERTY CSLTY CO OF AMER	1.9	\$ 17,105,587
17	AMERICAN FAMILY INS CO	1.8	\$ 16,454,610
18	INTEGRITY INSURANCE CO	1.6	\$ 14,579,980
19	PHILADELPHIA INDEMNITY INS CO	1.4	\$ 12,291,346
20	ERIE INSURANCE CO	1.3	\$ 11,905,414
TOTALS FOR 20 RANKED INSURERS		57.1	\$ 513,074,109
TOTALS FOR 350 RANKED INSURERS WRITING THIS LINE		100.0	\$ 898,611,593

Wisconsin Market Share - Business of 2022

MEDICAL MALPRACTICE

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	PROASSURANCE CASUALTY CO	19.9	\$ 13,057,305
2	CONTINENTAL CASUALTY CO	19.4	\$ 12,740,820
3	MMIC INSURANCE INC	17.4	\$ 11,422,299
4	MEDICAL PROTECTIVE CO THE	15.6	\$ 10,242,265
5	PROSELECT INSURANCE CO	6.8	\$ 4,464,744
6	AMERICAN CASUALTY CO OF READING PA	3.6	\$ 2,376,217
7	WISCONSIN HEALTH CARE LIABILITY INS PLAN	3.4	\$ 2,231,368
8	NCMIC INSURANCE CO	2.9	\$ 1,895,382
9	MAG MUTUAL INS CO	2.1	\$ 1,358,875
10	PROASSURANCE INSURANCE CO OF AMER	1.3	\$ 886,033
11	LIBERTY INSURANCE UNDERWRITERS INC	1.1	\$ 717,014
12	PHARMACISTS MUTUAL INS CO	1.1	\$ 711,135
13	ACE AMERICAN INS CO	0.8	\$ 525,834
14	DOCTORS COMPANY AN INTERINSURANCE EXCHANGE TI	0.7	\$ 440,740
15	CINCINNATI INSURANCE CO THE	0.6	\$ 399,286
16	ASPEN AMERICAN INS CO	0.6	\$ 388,476
17	ACUITY A MUTUAL INS CO	0.6	\$ 373,401
18	COPIK INSURANCE CO	0.5	\$ 334,453
19	GREAT DIVIDE INS CO	0.4	\$ 250,068
20	CINCINNATI INDEMNITY CO THE	0.2	\$ 157,235
TOTALS FOR 20 RANKED INSURERS		98.8	\$ 64,972,950
TOTALS FOR 62 RANKED INSURERS WRITING THIS LINE		100.0	\$ 65,758,732

Wisconsin Market Share - Business of 2022

WORKERS COMPENSATION

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	WEST BEND MUTUAL INS CO	7.4	\$ 145,791,151
2	ACE FIRE UNDERWRITERS INS CO	5.2	\$ 102,491,382
3	AIU INSURANCE CO	4.4	\$ 87,786,144
4	ACUITY A MUTUAL INS CO	4.4	\$ 87,583,075
5	ZURICH AMERICAN INS CO	3.8	\$ 74,967,270
6	TRAVELERS INDEMNITY CO OF CT THE	3.7	\$ 72,112,783
7	TRAVELERS PROPERTY CSLTY CO OF AMER	3.4	\$ 66,791,817
8	SOCIETY INSURANCE A MUTUAL CO	2.8	\$ 56,127,478
9	SECURA INSURANCE CO	2.7	\$ 54,215,443
10	SENTRY CASUALTY CO	2.6	\$ 51,926,005
11	SFM MUTUAL INS CO	2.6	\$ 51,218,120
12	ACCIDENT FUND INS CO OF AMER	2.4	\$ 46,523,815
13	SENTRY INSURANCE CO	2.2	\$ 44,137,925
14	EMCASCO INSURANCE CO	2.1	\$ 41,765,630
15	OLD REPUBLIC INS CO	2.0	\$ 39,156,286
16	AMERICAN ZURICH INS CO	1.9	\$ 38,382,579
17	UNITED WISCONSIN INS CO	1.9	\$ 37,817,007
18	TWIN CITY FIRE INS CO	1.9	\$ 37,710,096
19	RURAL MUTUAL INS CO	1.9	\$ 36,704,871
20	LM INSURANCE CORP	1.5	\$ 28,799,399
TOTALS FOR 20 RANKED INSURERS		60.9	\$ 1,202,008,276
TOTALS FOR 397 RANKED INSURERS WRITING THIS LINE		100.0	\$ 1,975,250,434

Wisconsin Market Share - Business of 2022

EXCESS WORKERS COMPENSATION

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	SAFETY NATIONAL CSLTY CORP	27.9	\$ 3,259,661
2	ACE AMERICAN INS CO	26.6	\$ 3,103,807
3	LIBERTY MUTUAL FIRE INS CO	12.1	\$ 1,407,888
4	ARCH INSURANCE CO	8.8	\$ 1,027,704
5	TRAVELERS PROPERTY CSLTY CO OF AMER	6.3	\$ 733,586
6	OLD REPUBLIC INS CO	5.7	\$ 668,185
7	XL SPECIALTY INS CO	3.5	\$ 407,165
8	SENTRY INSURANCE CO	2.4	\$ 277,773
9	LM INSURANCE CORP	2.2	\$ 253,169
10	HARTFORD CASUALTY INS CO	1.9	\$ 223,998
11	ZURICH AMERICAN INS CO	1.9	\$ 216,851
12	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	0.8	\$ 90,775
13	CONTINENTAL CASUALTY CO	0.0	\$ -
14	EMPLOYERS INSURANCE CO OF WAUSAU	0.0	\$ -
15	UNITED STATES FIDELITY & GUARANTY CO	0.0	\$ -
16	FIDELITY AND GUARANTY INS UNDERWRITERS INC	0.0	\$ -
17	AMERICAN CASUALTY CO OF READING PA	0.0	\$ -
18	LIBERTY INSURANCE CORP	0.0	\$ -
19	SWISS RE CORPORATE SOLUTIONS AMER INS CORP	0.0	\$ -
20	ST PAUL FIRE & MARINE INS CO	0.0	\$ -
TOTALS FOR 20 RANKED INSURERS		100.0	\$ 11,670,562
TOTALS FOR 37 RANKED INSURERS WRITING THIS LINE		100.0	\$ 11,670,562

Wisconsin Market Share - Business of 2022

OTHER LIABILITY

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	WEST BEND MUTUAL INS CO	7.6	\$ 86,587,467
2	FEDERAL INSURANCE CO	4.2	\$ 47,524,071
3	TRAVELERS PROPERTY CSLTY CO OF AMER	4.0	\$ 45,177,525
4	ACUITY A MUTUAL INS CO	3.8	\$ 42,829,958
5	AMERICAN FAMILY MUTUAL INS CO SI	3.5	\$ 39,987,891
6	ZURICH AMERICAN INS CO	3.3	\$ 37,856,609
7	TRAVELERS CASUALTY & SURETY CO OF AMER	2.8	\$ 32,098,923
8	STATE FARM FIRE & CSLTY CO	2.5	\$ 28,570,862
9	CINCINNATI INSURANCE CO THE	2.3	\$ 26,133,644
10	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	2.2	\$ 25,325,219
11	CUMIS INSURANCE SOCIETY INC	2.2	\$ 24,646,455
12	CONTINENTAL CASUALTY CO	2.1	\$ 24,489,613
13	ACE AMERICAN INS CO	2.1	\$ 24,442,892
14	CONTINENTAL INSURANCE CO THE	2.0	\$ 23,172,462
15	ACE PROPERTY & CSLTY INS CO	1.6	\$ 18,010,400
16	SECURA INSURANCE CO	1.3	\$ 15,034,415
17	HANOVER INSURANCE CO THE	1.2	\$ 14,071,354
18	GREAT AMERICAN INS CO	1.2	\$ 13,835,942
19	FEDERATED MUTUAL INS CO	1.2	\$ 13,833,029
20	EMPLOYERS MUTUAL CSLTY CO	1.1	\$ 12,807,516
TOTALS FOR 20 RANKED INSURERS		52.2	\$ 596,436,247
TOTALS FOR 522 RANKED INSURERS WRITING THIS LINE		100.0	\$ 1,141,577,169

Wisconsin Market Share - Business of 2022

PRIVATE PASSENGER CARS

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	STATE FARM MUTUAL AUTOMOBILE INS CO	13.8	\$ 499,779,617
2	PROGRESSIVE UNIVERSAL INS CO	10.9	\$ 394,771,451
3	ARTISAN AND TRUCKERS CSLTY CO	10.6	\$ 383,959,975
4	AMERICAN FAMILY MUTUAL INS CO SI	10.5	\$ 381,429,066
5	AMERICAN FAMILY INS CO	5.2	\$ 187,111,754
6	ALLSTATE PROPERTY & CSLTY INS CO	4.0	\$ 143,495,483
7	ERIE INSURANCE EXCHANGE	3.5	\$ 128,190,289
8	ACUITY A MUTUAL INS CO	3.0	\$ 107,320,217
9	WEST BEND MUTUAL INS CO	2.9	\$ 104,794,295
10	GEICO CASUALTY CO	2.6	\$ 95,531,155
11	OWNERS INSURANCE CO	1.8	\$ 65,586,795
12	GEICO SECURE INS CO	1.8	\$ 65,348,278
13	INTEGRITY PROPERTY & CSLTY INS CO	1.5	\$ 52,935,117
14	MID-CENTURY INSURANCE CO	1.3	\$ 46,366,643
15	WISCONSIN MUTUAL INS CO	1.3	\$ 46,197,711
16	SECURA SUPREME INS CO	1.2	\$ 45,203,369
17	RURAL MUTUAL INS CO	1.2	\$ 44,800,033
18	SAFECO INSURANCE CO OF IL	0.9	\$ 34,127,466
19	AUTO CLUB GROUP INS CO	0.9	\$ 33,240,297
20	UNITED SERVICES AUTOMOBILE ASSN	0.9	\$ 32,771,556
TOTALS FOR 20 RANKED INSURERS		79.8	\$ 2,892,960,567
TOTALS FOR 229 RANKED INSURERS WRITING THIS LINE		100.0	\$ 3,627,047,479

Wisconsin Market Share - Business of 2022

COMMERCIAL VEHICLES

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	ACUITY A MUTUAL INS CO	9.1	\$ 76,580,155
2	ARTISAN AND TRUCKERS CSLTY CO	8.0	\$ 67,821,879
3	WEST BEND MUTUAL INS CO	7.8	\$ 65,674,044
4	SECURA INSURANCE CO	5.1	\$ 43,498,554
5	GREAT WEST CSLTY CO	4.7	\$ 39,575,947
6	RURAL MUTUAL INS CO	2.5	\$ 21,175,516
7	INTEGRITY INSURANCE CO	2.4	\$ 20,271,746
8	TRAVELERS INDEMNITY CO OF CT THE	1.8	\$ 15,415,684
9	NATIONAL INTERSTATE INS CO	1.7	\$ 14,752,689
10	ZURICH AMERICAN INS CO	1.7	\$ 14,292,583
11	SENTRY SELECT INS CO	1.6	\$ 13,926,164
12	ERIE INSURANCE EXCHANGE	1.6	\$ 13,872,307
13	CINCINNATI INSURANCE CO THE	1.6	\$ 13,375,740
14	SOCIETY INSURANCE A MUTUAL CO	1.6	\$ 13,153,633
15	OWNERS INSURANCE CO	1.5	\$ 13,064,467
16	WESTERN NATIONAL MUTUAL INS CO	1.3	\$ 10,935,367
17	EMPLOYERS MUTUAL CSLTY CO	1.2	\$ 10,414,473
18	AUTO-OWNERS INSURANCE CO	1.2	\$ 9,805,707
19	ARCH INSURANCE CO	1.2	\$ 9,736,309
20	MIDDLESEX INSURANCE CO	1.1	\$ 9,656,053
TOTALS FOR 20 RANKED INSURERS		58.7	\$ 496,999,017
TOTALS FOR 378 RANKED INSURERS WRITING THIS LINE		100.0	\$ 845,963,645

Wisconsin Market Share - Business of 2022

FIDELITY

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	TRAVELERS CASUALTY & SURETY CO OF AMER	16.5	\$ 4,275,751
2	FEDERAL INSURANCE CO	16.3	\$ 4,221,842
3	CUMIS INSURANCE SOCIETY INC	7.0	\$ 1,803,105
4	GREAT AMERICAN INS CO	5.9	\$ 1,527,575
5	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	5.7	\$ 1,470,272
6	FIDELITY AND DEPOSIT CO OF MD	3.3	\$ 854,847
7	WEST BEND MUTUAL INS CO	3.0	\$ 772,065
8	BEAZLEY INSURANCE CO INC	2.9	\$ 737,077
9	CONTINENTAL CASUALTY CO	2.8	\$ 721,888
10	AXIS INSURANCE CO	2.7	\$ 704,718
11	ZURICH AMERICAN INS CO	2.5	\$ 639,825
12	BERKLEY INSURANCE CO	2.3	\$ 590,157
13	ATLANTIC SPECIALTY INS CO	2.1	\$ 545,856
14	EMPLOYERS MUTUAL CSLTY CO	1.7	\$ 446,254
15	HANOVER INSURANCE CO THE	1.7	\$ 439,044
16	SECURITY NATIONAL INS CO	1.7	\$ 430,312
17	WESTERN SURETY CO	1.6	\$ 402,452
18	OHIO CASUALTY INS CO THE	1.4	\$ 363,350
19	ACE AMERICAN INS CO	1.2	\$ 321,706
20	ACUITY A MUTUAL INS CO	1.1	\$ 291,338
TOTALS FOR 20 RANKED INSURERS		83.4	\$ 21,559,434
TOTALS FOR 153 RANKED INSURERS WRITING THIS LINE		100.0	\$ 25,851,772

Wisconsin Market Share - Business of 2022

SURETY

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	TRAVELERS CASUALTY & SURETY CO OF AMER	12.4	\$ 9,883,215
2	LIBERTY MUTUAL INS CO	11.5	\$ 9,170,293
3	FIDELITY AND DEPOSIT CO OF MD	9.2	\$ 7,314,375
4	WESTERN SURETY CO	6.1	\$ 4,826,430
5	OLD REPUBLIC SURETY CO	4.2	\$ 3,342,347
6	GRANITE RE INC	3.7	\$ 2,964,395
7	FEDERAL INSURANCE CO	3.4	\$ 2,706,942
8	WEST BEND MUTUAL INS CO	3.4	\$ 2,687,207
9	SWISS RE CORPORATE SOLUTIONS AMER INS CORP	2.9	\$ 2,276,373
10	OHIO CASUALTY INS CO THE	2.5	\$ 1,985,804
11	HUDSON INSURANCE CO	2.3	\$ 1,848,055
12	EVERGREEN NATIONAL INDEMNITY CO	2.3	\$ 1,840,170
13	MERCHANTS BONDING CO (MUTUAL)	2.2	\$ 1,780,133
14	CONTINENTAL CASUALTY CO	2.0	\$ 1,627,665
15	ATLANTIC SPECIALTY INS CO	1.9	\$ 1,494,547
16	HANOVER INSURANCE CO THE	1.9	\$ 1,479,239
17	MERCHANTS NATIONAL BONDING INC	1.8	\$ 1,450,830
18	XL SPECIALTY INS CO	1.7	\$ 1,316,450
19	SELECTIVE INSURANCE CO OF AMER	1.6	\$ 1,288,543
20	GREAT AMERICAN INS CO	1.6	\$ 1,275,368
TOTALS FOR 20 RANKED INSURERS		78.8	\$ 62,558,381
TOTALS FOR 147 RANKED INSURERS WRITING THIS LINE		100.0	\$ 79,417,011

Wisconsin Market Share - Business of 2022

CREDIT

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	OHIO INDEMNITY CO	18.0	\$ 4,546,958
2	EULER HERMES NORTH AMER INS CO	17.8	\$ 4,483,550
3	COFACE NORTH AMER INS CO	9.1	\$ 2,292,986
4	AMERICAN NATIONAL PROP & CSLTY CO	8.8	\$ 2,216,658
5	ARCH INSURANCE CO	8.1	\$ 2,047,258
6	GREAT AMERICAN INS CO	6.4	\$ 1,619,212
7	ATRADIUS TRADE CREDIT INS INC	5.4	\$ 1,369,080
8	GREAT AMERICAN ASSUR CO	4.7	\$ 1,190,617
9	FALLS LAKE NATL INS CO	4.0	\$ 997,843
10	LIBERTY MUTUAL INS CO	3.8	\$ 947,273
11	OLD REPUBLIC INS CO	2.7	\$ 672,469
12	TRITON INSURANCE CO	1.7	\$ 432,468
13	US SPECIALTY INS CO	1.7	\$ 416,976
14	STARR INDEMNITY & LIABILITY CO	1.1	\$ 276,600
15	FIRST COLONIAL INS CO	1.0	\$ 264,508
16	ACE AMERICAN INS CO	0.9	\$ 233,071
17	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	0.9	\$ 231,339
18	WESCO INSURANCE CO	0.8	\$ 210,762
19	SECURIAN CASUALTY CO	0.8	\$ 200,237
20	CUMIS INSURANCE SOCIETY INC	0.8	\$ 192,849
TOTALS FOR 20 RANKED INSURERS		98.6	\$ 24,842,714
TOTALS FOR 35 RANKED INSURERS WRITING THIS LINE		100.0	\$ 25,192,130

Wisconsin Market Share - Business of 2022

MORTGAGE GUARANTY

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	ARCH MORTGAGE INS CO	28.6	\$ 29,907,712
2	MORTGAGE GUARANTY INS CORP	25.4	\$ 26,575,727
3	RADIAN GUARANTY INC	12.6	\$ 13,150,260
4	ENACT MORTGAGE INS CORP	12.4	\$ 12,948,108
5	ESSENT GUARANTY INC	8.9	\$ 9,283,898
6	NATIONAL MORTGAGE INS CORP	8.4	\$ 8,794,320
7	UNITED GUARANTY RESIDENTIAL INS CO	2.6	\$ 2,708,293
8	ARCH MORTGAGE GUARANTY CO	0.7	\$ 685,734
9	PMI MORTGAGE INS CO	0.2	\$ 252,594
10	REPUBLIC MORTGAGE INS CO	0.2	\$ 167,954
11	ENACT MORTGAGE INS CORP OF NC	0.0	\$ 20,142
12	ARCH MORTGAGE ASSUR CO	0.0	\$ 591
13	MGIC CREDIT ASSUR CORP	0.0	\$ -
14	MGIC INDEMNITY CORP	0.0	\$ -
TOTALS FOR 14 RANKED INSURERS		100.0	\$ 104,495,333
TOTALS FOR 14 RANKED INSURERS WRITING THIS LINE		100.0	\$ 104,495,333

Wisconsin Market Share - Business of 2022

TITLE			
RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	FIRST AMERICAN TITLE INS CO	41.8	\$ 114,640,697
2	STEWART TITLE GUARANTY CO	16.3	\$ 44,794,766
3	CHICAGO TITLE INS CO	13.4	\$ 36,721,856
4	OLD REPUBLIC NATL TITLE INS CO	12.1	\$ 33,320,980
5	FIDELITY NATIONAL TITLE INS CO	7.0	\$ 19,087,868
6	COMMONWEALTH LAND TITLE INS CO	3.8	\$ 10,523,367
7	WESTCOR LAND TITLE INS CO	2.0	\$ 5,547,959
8	ATTORNEYS TITLE GUARANTY FUND INC	1.7	\$ 4,545,474
9	DOMA TITLE INS INC	0.6	\$ 1,590,711
10	AGENTS NATIONAL TITLE INS CO	0.4	\$ 1,157,171
11	ALLIANT NATIONAL TITLE INS CO INC	0.4	\$ 1,138,842
12	WFG NATIONAL TITLE INS CO	0.2	\$ 594,042
13	AMERICAN GUARANTY TITLE INS CO	0.1	\$ 380,285
14	NATIONAL TITLE INS OF NY INC	0.1	\$ 205,230
15	RADIAN TITLE INS INC	0.0	\$ 86,890
16	AMTRUST TITLE INS CO	0.0	\$ 48,060
17	REAL ADVANTAGE TITLE INS CO	0.0	\$ 43,210
18	INVESTORS TITLE INS CO	0.0	\$ 3,295
19	TITLE RESOURCES GUARANTY CO	0.0	\$ (85,607)
TOTALS FOR 19 RANKED INSURERS		100.0	\$ 274,345,096
TOTALS FOR 19 RANKED INSURERS WRITING THIS LINE		100.0	\$ 274,345,096



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

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

ociinformation@wisconsin.gov | oci.wi.gov

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