



# Wisconsin

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## Insurance Report

Scott McCallum  
Governor



Connie L. O'Connell  
Commissioner of Insurance

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Business of  
2000

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State of Wisconsin / OFFICE OF THE COMMISSIONER OF INSURANCE

Scott McCallum, Governor  
Connie L. O'Connell, Commissioner

Wisconsin.gov

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

Dear Governor McCallum:

I am pleased to submit the 132nd *Wisconsin Insurance Report* covering 2000.

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

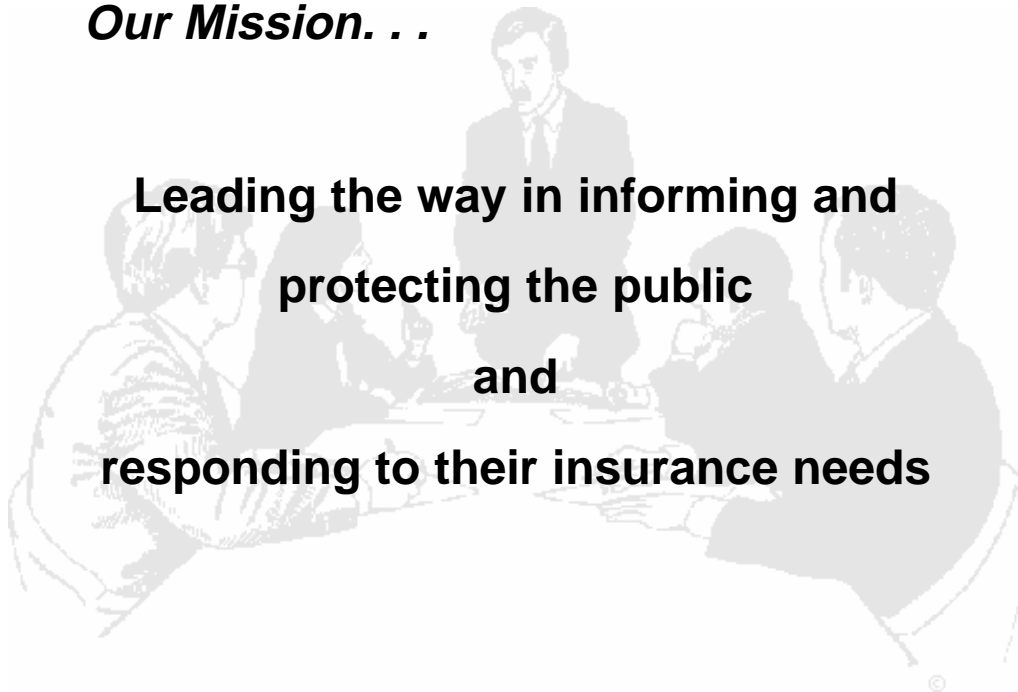
- Implementation of legislation and administrative rules relating to Medicare supplemental and long-term care insurance, and continuing education;
- Implementation of legislation and development of administrative rules relating to independent review organizations and grievances, privacy and producer licensing;
- Further improvement and enhancement to information available on the OCI Internet site to include:
  - Financial and market conduct examinations reports,
  - Frequently asked questions for health, auto and homeowner's insurance,
  - Annual and quarterly statement packets,
  - Premium tax forms;
- Implementation of a workplan to monitor and develop policy on regulation and enforcement of insurance electronic commerce activities;
- Publication of *Guía del Consumidor para Seguros de Vivienda*, a Spanish version of the *Consumer's Guide to Homeowner's Insurance*;
- Implementation of a study to evaluate the feasibility of having companies file Wisconsin-specific forms electronically over the Internet;
- Announcement of a 25% decrease in annual fees which participating health care providers must pay to the Patient's Compensation Fund.

Sincerely,

Connie L. O'Connell  
Commissioner

***Our Mission. . .***

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



©

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## 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	

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

## Introduction

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

The importance of fair, effective, and timely regulation of the insurance industry, as well as continuing efforts toward health care reforms offer OCI a special challenge in meeting its public mission of leading the way in informing and protecting the public and responding to their insurance needs.

The major functions of the office include:

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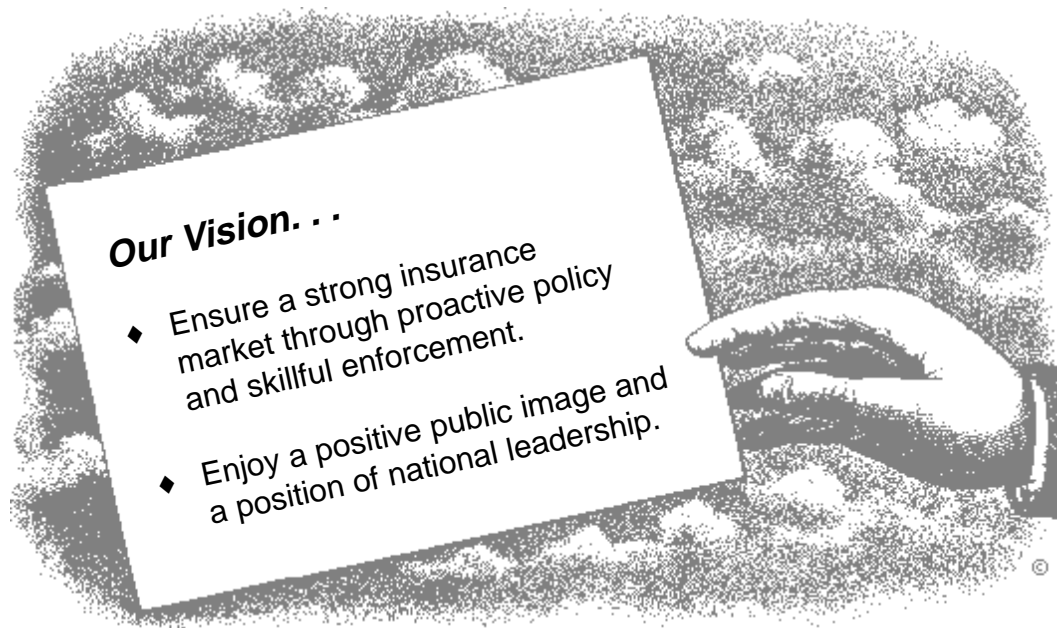
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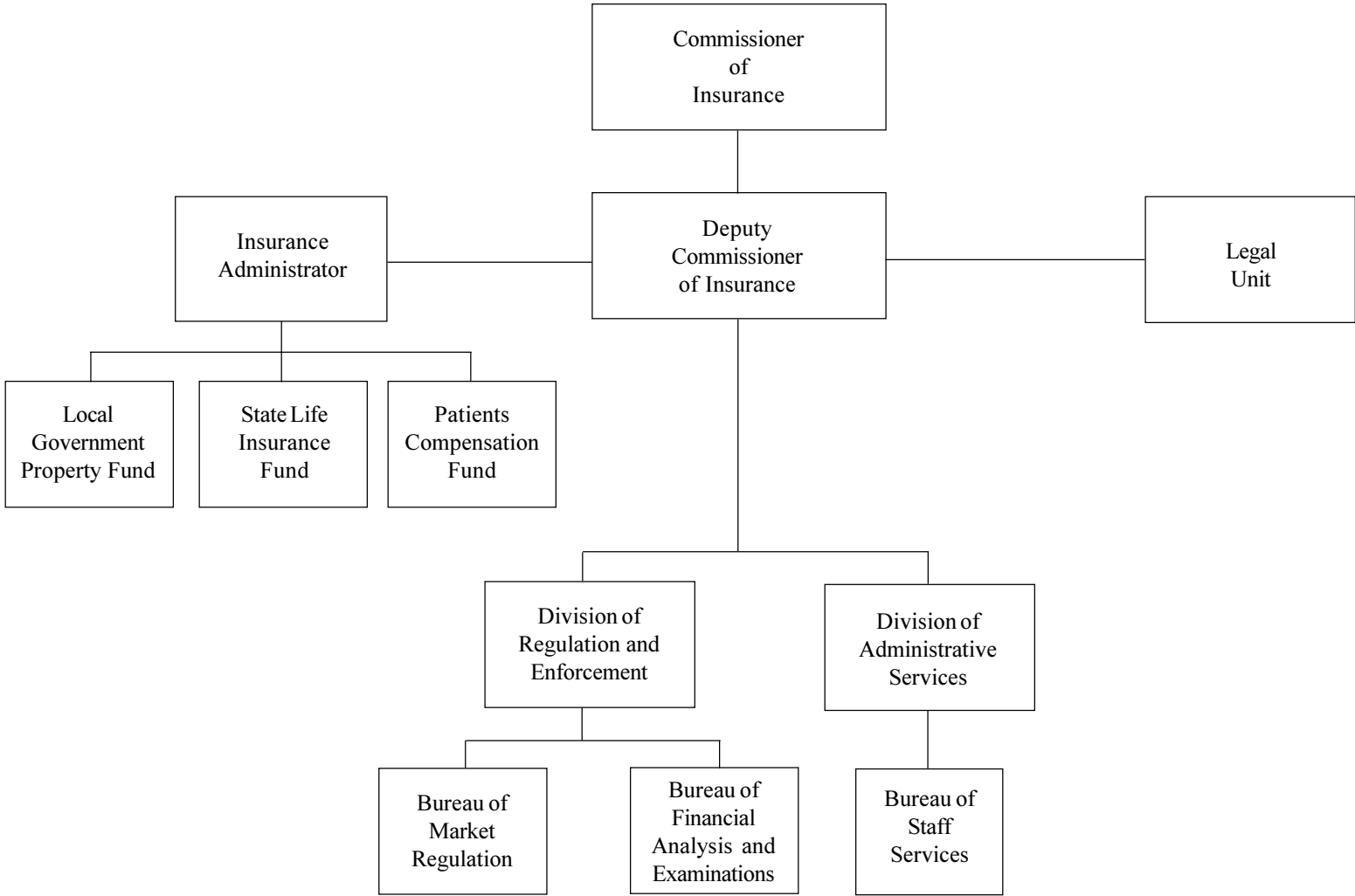
## Administration of the Office







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



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## Organizational Structure

The office is divided into the Insurance Administrator area, the Legal Unit and two divisions, the Division of Regulation and Enforcement and the Division of Administrative Services.

### Insurance Administrator

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

In the last quarter, the position of a managed care specialist was added to the unit. This position serves as an ombudsman for consumers who have questions or problems with their managed care plans. This position is responsible for investigating the most complex managed care complaints received by OCI. It is also responsible for educating consumers on their rights under managed care plans. This position will be responsible for implementing and administering the independent review program.

This unit also has administrative responsibilities for three segregated funds: the Local Government Property Insurance Fund, the State Life Insurance Fund, and the Patients Compensation Fund.

The Local Government Property Insurance Fund offers property insurance protection to qualified local government units.

The State Life Insurance Fund offers life insurance to Wisconsin residents in amounts not exceeding \$10,000 per person.

The Patients Compensation Fund provides medical malpractice protection to health care providers for claims in excess of \$400,000 per claim or \$1,000,000 annual aggregate for each policy year.

### Legal Unit

The Legal Unit represents the office in administrative proceedings, provides legal advice to the staff, represents or supervises representation of the office in litigation, and develops legislative proposals and administrative rules.

### Division of Regulation and Enforcement

*Bureau of Financial Analysis and Examinations.* This bureau monitors the financial solvency of insurers licensed to do business in Wisconsin. It conducts field audits of domestic insurer operations, administers insurer rehabilitations and liquidations, audits and collects insurer taxes and fees, and administers the fire department dues program.

*Bureau of Market Regulation.* This bureau reviews the rates, forms, and contracts filed with the agency by insurers; determines compliance with applicable laws and rules; initiates appropriate administrative actions; examines insurer rating procedures, advertising files, and policyholder reserves; staffs several risk-sharing plans; provides assistance to consumers in resolving problems with insurers and agents; disseminates information to the public; investigates agent activities; conducts field reviews of insurer marketing practices; and administers the insurance intermediaries testing and licensing program.

### Division of Administrative Services

*Bureau of Staff Services.* This bureau is responsible for all general administrative functions of the agency including information technology, budget, purchasing, human resources, and support services.

**Office Personnel**

Connie L. O'Connell, Commissioner  
Randy Blumer, Deputy Commissioner

Judy Arawinko  
James Guidry  
Catherine Mickelson  
Alice Shuman-Johnson

Executive Staff Assistant  
Legislative Liaison  
Program Assistant  
Attorney

**Insurance Administrator**

Eileen Mallow  
Barbara Belling

Insurance Administrator  
Managed Care Specialist

**Local Government Property Insurance Fund**

Danford Bubolz

Community Services Specialist

**Patients Compensation Fund**

Theresa Wedekind  
Cecelia Dobbs  
Audrey Hawk  
Jeffrey Kohlmann  
Rodney Orr  
Inez Paynter  
Thomas Raymakers

Chief  
Financial Specialist  
Program Assistant  
Insurance Program Specialist  
Regulatory Specialist  
Insurance Program Specialist  
Accountant

**State Life Insurance Fund**

Mary Sprague  
Gail Austin  
Greg Luft  
Alice Sundt  
Jean Wendlick

Chief  
Program Assistant  
Accountant  
Program Assistant  
Program Assistant

**Legal Unit**

Fred Nepple  
Sheila Becker  
Robert Luck  
Stephen Mueller  
Julie Walsh

General Counsel  
Legal Secretary  
Attorney  
Attorney  
Attorney

**Division of Regulation and Enforcement**

Guenther Ruch  
Mary Sue Gilardi  
Betsey Rewey  
Jean Terry

Administrator  
Executive Staff Assistant  
Program Assistant  
Program and Planning Analyst

**Bureau of Financial Analysis and Examinations**

Matthew Mandt  
Richard Anderson  
Stephen Caughill  
Lori Cretny  
Jerry DeArmond  
Sonja Dedrick  
Rebecca Easland  
Andrew Fell

Director  
Insurance Financial Examiner  
Insurance Financial Examiner Chief  
Insurance Financial Examiner  
Insurance Financial Examiner  
Insurance Financial Examiner  
Insurance Financial Examiner  
Insurance Financial Examiner

Cruz Flores	Insurance Financial Examiner
Kristen Forsberg	Insurance Financial Examiner
Donald Gasser	Insurance Financial Examiner
David Grinnell	Insurance Financial Examiner
Sarah Haeft	Insurance Financial Examiner
Ryan Hanson	Insurance Financial Examiner
Karla Harris	Insurance Financial Examiner
Richard Hinkel	Insurance Financial Examiner
Thomas Janke	Insurance Financial Examiner
Steven Junior	Insurance Financial Examiner
Jackie Karls	Program Assistant
DuWayne Kottwitz	Insurance Financial Examiner
Russell Lamb	Insurance Financial Examiner
Mark Lasowski	Insurance Financial Examiner
Cindy Lawton	Program Assistant
John Litweiler	Insurance Financial Examiner
Theresa McClintock	Insurance Financial Examiner
Penny Marten	Program Assistant
Peter Medley	Insurance Financial Examiner Chief
Kerri Miller	Insurance Financial Examiner
Randal Milquet	Insurance Financial Examiner
Eleanor Opprieht	Insurance Financial Examiner
Roger Peterson	Insurance Financial Examiner Chief
Danielle Rogacki	Insurance Financial Examiner
Thomas Rust	Insurance Financial Examiner
Sarah Salmon	Insurance Financial Examiner
Christine Shan	Insurance Financial Examiner
Yvonne Sherry	Records Management Supervisor
Jean Suchomel	Insurance Financial Examiner
Frederick Thornton	Insurance Financial Examiner
Timothy VandeHey	Insurance Financial Examiner
Julie Wipperfurth	Program Assistant

**Bureau of Market Regulation**

Susan Ezalarab	Director
Florence DeLuca	Program Assistant
Laura Iliff	Actuary
Jo LeDuc	Insurance Examiner
Marcia Zimmer	Insurance Examiner

**Complaints Unit**

Annette Byrnes	Insurance Supervisor
Karen Becker	Program Assistant
Monica Hale	Program Assistant
Karen Osborne	Program Assistant
Katherine Otis	Program Assistant
Yamiris Torres	Program Assistant

**Property and Casualty Unit**

Philip Kress	Insurance Examiner Chief
Laura Andreasson	Insurance Examiner
Penny Fitzgerald	Insurance Examiner
Jane Kovacik	Insurance Examiner
Gary Morris	Insurance Examiner
Rhonda Peterson	Insurance Examiner
Rebecca Rebholz	Insurance Examiner
Mark Reinholz	Insurance Examiner

**Life and Health Unit**

Michael Honeck  
 Stephanie Cook  
 Diane Dambach  
 Bob DeZonia  
 Pamela Ellefson  
 Renee Fabry  
 Kristy Jacobson  
 John Kitslaar  
 Gordon Krueger  
 Ashley Natysin  
 Jamie Sanftleben  
 Lauren Schlinkert  
 Gerald Zimmer

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

**Agent Licensing Section**

Laurina Landphier  
 Laura Adkins  
 Linda Goad  
 Sarah Joyce  
 Phyllis Scott

Chief  
 Program Assistant  
 Program Assistant  
 Program Assistant  
 Program Assistant

**Division of Administrative Services**

Clare Stapleton Concord  
 Joseph Hilgendorf  
 Timothy Mero  
 Andrea Nelson

Administrator  
 Accountant  
 Budget and Policy Analyst  
 Contract Specialist

**Bureau of Staff Services****Human Resources Section**

Candace Buckles  
 Louise Karpinski  
 Kathleen Keleher  
 Judith Wagaman

Human Resources Program Officer  
 Human Resources Specialist  
 Training Officer  
 Payroll and Benefits Specialist

**Information Services Section**

Judith Werner  
 James Angus  
 Patrick Bass  
 Scott Bradach  
 Robert Climie  
 Theresa Daggett  
 Marcia Elliott  
 Dean Jefferson  
 Steve Nickell  
 Benjamin Schilling  
 Kaz Wojtkow

Chief  
 IS (N) Network Specialist  
 Program Assistant  
 IS (N) LAN Coordinator  
 IS (C) Comprehensive Professional  
 IS (C) Comprehensive Professional  
 IS (C) Comprehensive Professional  
 IS (C) Comprehensive Specialist  
 IS (S) Systems Specialist  
 IS (C) Comprehensive Professional  
 IS (C) Comprehensive Professional

**Services Section**

Vacant  
 Julie Blaney  
 Jacquelynn Gernetzke  
 Irene Knickmeier  
 Fran Treinen  
 Inger Williams

Records Management Program Supervisor  
 Program Assistant  
 Purchasing Agent  
 Program Assistant  
 Clerical Assistant  
 Program Assistant

**Office of the Commissioner of Insurance—Office Finances**  
**General Fund—Supervision of the Insurance Industry**  
**Fiscal Year 2000 (Amounts in \$000s)**

	Total Revenue	Retained by Office of the Commissioner of Insurance	Transferred to State's General Purpose & Other Revenue Funds *
Premium Taxes	\$ 86,878	\$	\$ 86,878
Fire Department Dues	9,554		9,554
Liquidation Account Interest	1,892		1,892
Forfeitures	201		201
Insurance Company Examination Charges	3,603	3,243	360
Resident Agent Listing Fees	4,206	3,785	421
Nonresident Agent Listing Fees	2,997	2,697	300
Resident Agent Examination Charges	292	263	29
Nonresident Agent Examination Charges	520	468	52
Company Licenses, Admissions, and Renewals	2,648	2,383	265
Certifications/Clearances	168	151	17
Miscellaneous**	43	39	4
<b>Total Revenue</b>	<b><u>\$113,002</u></b>	<b>13,029</b>	<b><u>\$ 99,973</u></b>
Total Operating Expenditures		<u>9,654</u>	
<b>Net Operating Revenue</b>		<b><u>\$ 3,375</u></b>	

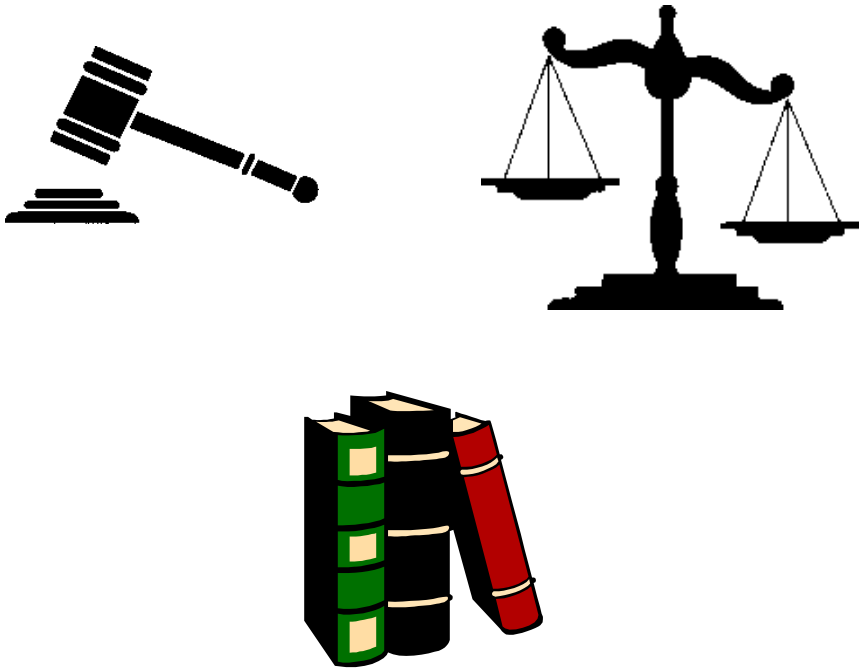
\* The Office of the Commissioner of Insurance retains 90% of licenses, services, and various other revenues. Taxes plus 10% of licenses, services, and various other revenues are remitted to the State of Wisconsin General Purpose Revenue Fund. Fire Department Dues are remitted to Wisconsin Fire Departments.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

\*\* Miscellaneous collections include: 1) photocopying, 2) service of process, and 3) brochures.

**Office of the Commissioner of Insurance—Office Finances**  
**Segregated Funds**  
**Fiscal Year 2000 (Amounts in \$000s)**

	Total Revenue	Admin. Expenses	Operating Expenses	Net Operating Revenue
Patients Compensation Fund	\$67,995	\$1,032	\$48,695	\$18,268
Local Government Property Insurance Fund	10,746	795	8,120	1,831
State Life Insurance Fund	5,558	475	6,957	(1,874)

# Executive Actions







## Regulatory Developments and Trends

The Office of the Commissioner of Insurance (OCI) was created by the legislature in 1871. OCI was vested with broad powers to ensure that the insurance industry responsibly and adequately met the insurance needs of Wisconsin citizens. The original intent of OCI has not changed drastically over the past 130 years. Wisconsin has a history of strong and sound regulation that allows flexibility to the insurance industry in the context of strong consumer protection. Activities during the past year reflect OCI's commitment to fostering this balance.

The strength of our insurance industry is consistent with the overall strength of Wisconsin's economy. Wisconsin has experienced a strong economy and a growing and competitive insurance industry. Wisconsin enjoys high rates of insured and relatively low automobile and homeowners premium rates in the country. Wisconsin's overall worker's compensation insurance rate declined for the sixth time in seven years. The annual fees paid by health care providers that participate in the Patient's Compensation Fund were decreased by 25%.

Wisconsin has some of the strongest laws in the country protecting our managed care consumers. We were one of the first states in the nation to complete the patient protections that are still being debated by Congress. In the last session, Wisconsin took two significant steps to enhance our patient protections. The process of independent review will allow Wisconsinites with concerns about health insurance claim decisions to have their cases reviewed by a third party. In addition, the Governor's budget added to the OCI staff a new managed care specialist who is charged with responding to more complex complaints, monitoring the managed care marketplace, and administering the independent review program.

As part of its mission to foster a competitive market-based economy, OCI has been involved in a number of efforts to inform and protect consumers, as well as to enhance the ability of insurance professionals to efficiently and fairly provide a range of business services.

### ***Leading the Way and Protecting the Insurance Consumer***

OCI's primary goal is to protect insurance consumers, which we do proactively and aggressively. One of the most important roles OCI provides to Wisconsin citizens is the handling of their insurance complaints. In 2000, OCI fielded approximately 44,000 general inquiries (mostly telephone) from the public regarding insurance and insurance related questions. We also investigated over 9,000 formal written complaints filed by Wisconsin consumers. These efforts,

along with market conduct examinations, helped recover almost \$3.7 million for insurance policyholders.

Wisconsin consumers who file complaints with our office give high marks to our consumer protections. We regularly survey individuals who have contacted our office for assistance to determine how we can improve. Our 2000 survey of more than 1,000 complainants showed that 92% said their complaint was handled promptly and 91% would contact the OCI again with an insurance problem.

Complaint handling is only part of the regulatory process. Preventing complaints by anticipating problems in the market and responding to them is also important. The state's Small Employer Health Insurance Task Force established by the Governor is a result of OCI's survey. The task force was formed after the agency received suggestions from complainants.

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

Wisconsin consumers and the insurance industry are increasingly demanding continuous availability to information. The Internet offers unique opportunities in our continued efforts to provide insurance consumers with access to as much information as possible. Our goal is to help consumers make more informed choices when they are considering the purchase of insurance to avoid problems later on. In 2000, OCI added a frequently asked questions series on health, auto and homeowner's insurance to its website. The frequently asked questions series will give state residents another reference, available 24 hours a day to help them maneuver successfully through a sometimes complicated health care system, learn the different parts of an automobile and homeowner's policy and find tips on what to look for when comparing insurance policies.

We are constantly looking for new ways to get information to insurance consumers, and our efforts to make a useful, easy-to-understand Internet site are being recognized by Wisconsin consumers and national organizations. OCI received national recognition for its quality and quantity of consumer information, access to complaint information, quality of websites, etc. by the Consumer Federation of America (CFA). In three separate studies CFA awarded Wisconsin the highest possible grade.

It is also important for us to keep up with demographic changes in Wisconsin. Since 1996, OCI has sponsored and participated in open forums focusing on the Milwaukee urban insurance market. In response to input received at

our urban meetings, OCI published a Spanish version of its English-language brochure on homeowner's insurance. The Spanish translation is the first non-English consumer publication offered by OCI.

### ***Facilitating E-Commerce that Protects and Benefits Consumers***

Increasingly, the Internet is being used as a distribution channel for insurance. New entities are emerging that are statutorily required to have regulatory oversight. Consumer needs and the realities of the new financial services marketplace make regulation all the more critical. In order to identify and provide consumer safeguards, OCI initiated a process to identify insurer and agent websites and e-commerce activity and began developing a workplan to monitor and develop policy on regulation and enforcement of insurance electronic commerce activities.

The insurance-buying public and industry must be allowed to benefit from the broad range of opportunities that e-commerce offers. As e-commerce evolves, we will continue to identify necessary reforms that will facilitate e-commerce while maintaining important consumer protections.

### ***Regulating the Business of Insurance***

We also recognize that companies as well as consumers are well served by efficient, market-oriented regulation of the business of insurance. Insurance is not like other forms of business. In effect, the consumer is purchasing a promise from a company to pay a future obligation. A company must have adequate reserves to meet their future obligations. OCI has been involved in a number of efforts to ensure the reliability, solvency and financial solidity of the insurance industry. Major accomplishments in 2000 include:

- Examination of 47 domestic insurers.
- Analysis of financial statements of over 1,800 insurers.
- Review and enhancement of procedures for financial analysis and monitoring of licensed insurers.
- Implementation of TeamMate 2000, a paperless examination software program that increases the efficiency and quality on examinations of domestic insurance companies, into the financial examination process.

By maintaining an effective solvency regulation program, we add one more protection for consumers who deserve to know that their insurance company can and will pay claims on time and in full.

### ***Enhancing Insurance Professionals***

As part of its mission to foster a competitive market-based economy, OCI has been involved in a number of efforts to enhance the ability of insurance professionals to efficiently and fairly provide a range of business services. Among them are:

- Began the third continuing education biennial reporting period for agents. Continuing education provides an opportunity for agents to receive information on current issues so that they are knowledgeable about industry standards, as well as emerging trends.
- Continued involvement with the National Association of Insurance Commissioner's (NAIC) in the development of a National Producer Database. The database will speed up and simplify the licensing process and provide benefits to both regulators and industry. Wisconsin participated as a pilot state for the project and provides daily updates to the database along with 32 other states.
- Continued participation in the NAIC's Producer Information Network (PIN) Project. The goal of this committee, comprised of state regulators and industry representatives, is to improve the effectiveness and efficiency of the state licensing process through increased coordination, automation, standardization and reciprocity.

Wisconsin is one of 40 states to sign a Declaration of Uniform Treatment through the NAIC. This Declaration provides for the use of a national application for major-line nonresident licensing.

### ***Regulatory Trends***

The passage of the federal financial services Gramm-Leach-Bliley Act (GLBA) keeps the issue of state vs. federal regulation constantly before state regulators. The NAIC is spearheading a bold set of national initiatives that will move state insurance regulation far beyond the minimum requirements of GLBA in order to satisfy larger goals of regulatory uniformity and efficiency in such areas as agent licensing, national treatment of companies, speed-to-market for insurance products and market conduct reviews. OCI will continue to assume its leadership role among the states in insurance regulation to ensure that effective insurance regulation is maintained, that Wisconsin policyholders continue to be adequately protected, and that a stable business base for Wisconsin domestic insurers is provided.

We need to create the next generation of regulation that enhances market competition and regulates services and products, not just the insurance industry. Consumer

needs and the realities of the new financial services marketplace make state regulation of the insurance industry all the more critical. We must continue to work cooperatively with all our partners – governors, state legislators, federal officials, consumers, companies, agents, and other interested parties to facilitate, enhance and preserve what is most important about the state regulatory process.

## Legislation

During 2000, Governor Thompson signed legislation that affects the business of insurance in Wisconsin. Legislative materials may be obtained from the Revisor of Statutes, 1 E. Main St. (Lower Level), Madison WI 53702, or by calling (608)266-2011.

Legislative material also can be found on the Internet at this World Wide Web address:

<http://www.legis.state.wi.us/>

The list of Wisconsin laws follows:

### **1999 Wisconsin Act 79 – Patient Confidentiality Laws**

*Section: ss. 51.30 and 610.70, Wis. Stat.  
Effective Date: May 6, 2000*

Increased the penalty for violating the mental health record requirements contained in s. 51.30, Wis. Stat., related to patient confidentiality.

### **1999 Wisconsin Act 95 – Prohibited Practices Involving Domestic Abuse**

*Section: ss. 631.17 and 631.95, Wis. Stat.  
Effective Date: For policies issued or renewed after November 1, 2000*

Limits the ability of any insurer to use a history of domestic abuse or suspected domestic abuse for underwriting insurance coverage. Insurers are also required to give written notice of the reason for denying coverage under a group or individual life or disability policy.

### **1999 Wisconsin Act 115 – Immunizations for Children**

*Section: s. 632.895 (14), Wis. Stat.  
Effective Date: For policies issued or renewed after November 1, 2000*

Requires every disability insurance policy and every self-insured health plan of the state or a county, city, town, village or school district that provides coverage for the dependent of an insured to provide coverage of appropriate and necessary immunizations.

### **1999 Act 191 – Pre-Need Funeral Policies**

*Section: ss. 632.41 and 632.415, Wis. Stat.  
Effective Date: July 1, 2000*

Repeals minimum standards for benefits and compensation standards for pre-need funeral policies and allows insurers to issue multipremium funeral policies under certain conditions.

### **1999 Act 155 – Independent Review of Health Plans**

*Section: ss. 632.83 and 632.835, Wis. Stat.  
Effective Date: December 1, 2000*

Act 155 requires all group and individual health benefit plans to adopt internal grievance procedures. All health benefit plans will be required to adopt procedures to permit independent external review of health plan medical decisions under administrative rules issued by the Commissioner.

## Administrative Rules

### **In 2000, OCI promulgated the following changes in the Wisconsin Administrative Code:**

#### *Ins 3.09—Relating to Mortgage Guarantee Transaction Related to Affiliates*

An insurance holding company system is two or more persons who are affiliates at least one of which is an insurer. An affiliate is any person who controls, is controlled by, or is under common control with another. This proposed rule change establishes standards for the transaction of mortgage guaranty business related to an affiliate when that affiliate insurer is at least 50% owned by another party. Existing rules prohibit such transactions.

Effective September 1, 2000

#### *Ins 6.57 (4)—Relating to Lowering Resident Individual Intermediary-agent Listing Fees from \$8 to \$7 Per Year*

Wisconsin has experienced a strong economy and a growing and competitive insurance industry. At the same time, OCI has been a good fiscal steward and has not grown at the same rate as the insurance industry, allowing OCI to reduce fee collections. Effective use of information technology and increased efficiency in agency operations has resulted in a reduced need for revenue from the industry. This change would lower the listing fees paid by insurers for resident agents from \$8.00 to \$7.00.

Effective July 1, 2000

#### *Ins 6.59—Relating to Exemption of Attorneys Seeking Licensure for Title Insurance from Certain Testing Requirements*

This revision would exempt licensed attorneys who have taken continuing legal education dealing with title insurance within the previous year from having to take the limited line test for title insurance prior to applying for a limited line title insurance license. All other licensing requirements would apply.

Effective November 1, 2000

#### *Ins 9—Relating to Managed Care Plans*

Most of these revisions are based on new requirements for managed care plans established in 1997 Wisconsin Act 237 and 1997 Wisconsin Act 155. Some of the requirements also apply to all group or individual health plans.

The definition of a managed care plan has been expanded to meet new statutory requirements. Medicare+ Choice, Medicare Select, plans that either directly or indirectly contract for use of providers, and most forms of group or individual health insurance that create financial incentives for policyholders to use a specified provider or group of providers are included in this definition. Financial requirements for health maintenance organizations and limited service health organizations have been repealed and recreated within ch. Ins 9.

Health maintenance organizations and limited service health organizations are required to submit quality assurance plans with their business plans. The grievance procedures for managed care plans, preferred provider plans and limited service health organizations have been expanded to meet new statutory requirements and to improve the review process. State statutes require managed care plans to ensure enrollees have reasonable access to health care providers. This rule outlines the method by which plans assure the commissioner that reasonable access will exist. Managed care plans are required to ensure continuing access, for a reasonable period of time, to providers who were represented to enrollees as available at the time the enrollee joined the plan if the provider leaves the plan during the plan year.

Effective March 1, 2000

#### *Ins 17.01(3), 17.28(6) and 17.28(6a)—Relating to Annual Patients Compensation Fund and Mediation Fund Fees for the Fiscal Year Beginning July 1, 2000*

The commissioner of insurance, with the approval of the Board of Governors (Board) of the Patients Compensation Fund (Fund), is required to establish by administrative rule the annual fees which participating health care providers must pay to the Fund. This rule establishes those fees for the fiscal year beginning July 1, 2000. These fees represent a 25% decrease compared with fees paid for the 1999-00 fiscal year. The Board is also required to promulgate by rule the annual fees for the operation of the Patients Compensation mediation system, based on the recommendation of the director of state courts. This rule implements the director's funding level recommendation by establishing mediation panel fees for the next year.

Effective July 1, 2000

**In 2000, OCI had the following emergency rules in effect:**

*Ins 17.01(3), 17.28(6a) and 17.28(6)—Relating to Annual Patients Compensation Fund and Mediation Fund Fees for the Fiscal Year Beginning July 1, 2000*

The commissioner of insurance, with the approval of the Board of Governors (Board) of the Patients Compensation Fund (Fund), is required to establish by administrative rule the annual fees which participating health care providers must pay to the Fund. This rule establishes those fees for the fiscal year beginning July 1, 2000. These fees represent a 25% decrease compared with fees paid for the 1999-00 fiscal year. The Board is also required to promulgate by rule the annual fees for the operation of the Patients Compensation mediation system, based on the recommendation of the director of state courts. This rule implements the director's funding level recommendation by establishing mediation panel fees for the next year.

Effective May 22, 2000

*The Wisconsin Administrative Code—Rules of the Office of the Commissioner of Insurance and the Wisconsin Administrative Register are available from the Wisconsin Department of Administration - Document Sales at (608) 266-3358 and available on the internet at:*

*<http://www.legis.state.wi.us/rsb/code/>*

*Information regarding the status of OCI rules pending and the text of each change is available on the internet at:*

*<http://www.state.wi.us/agencies/oci/ocirules.htm>.*

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

OCI actively participates in the NAIC. During 2000 Commissioner O'Connell and her representatives were members of the following committees, task forces, and working groups of the NAIC.

### Committees

Financial Condition (E) Committee  
Health Insurance & Managed Care (B) Committee  
NAIC/HCFA Liaison Committee

Financial Reporting Working Group  
Financial Services Holding Company Analysis/  
Examination/Review Working Group

### Task Forces

Accounting Practices & Procedures (E) Task Force  
Examination Oversight (E) Task Force  
Financial Services Modernization (G) Task Force  
Health Insurance (B) Task Force  
International Holocaust Commission (H) Task Force  
Market Conduct Examination Oversight (D) Task Force  
Regulatory Framework (B) Task Force  
Risk-Based Capital (E) Task Force  
Senior Issues (B) Task Force  
Year 2000 Industry Preparedness (EX) Task Force

*Financial Services Modernization (G) Task Force*  
Troubled Company Issues Subgroup

*Health Insurance & Managed Care (B) Committee*  
ERISA Working Group (Chair)

*Information Systems (G) Task Force*  
Strategic Systems Planning Working Group

*Market Conduct & Consumer Affairs (D) Committee*  
Agent Licensing Working Group  
Market Conduct Issues Working Group

*Market Conduct Examination Oversight (D) Task Force*

### NAIC Working/Study Groups/Subgroups

*Accounting Practices & Procedures (E) Task Force*  
Emerging Accounting Issues Working Group  
Property and Casualty Reinsurance Study Group  
Statutory Accounting Principles Working Group

Life and Annuity Plan Examination Handbook  
Working Group  
Property and Casualty Plan Examination Handbook  
Working Group

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

Analyst Team System Oversight Working Group  
Audit Software Subgroup  
Audit Software Working Group  
Financial Analysis Working Group (Chair)  
Financial Analysis Handbook Working Group  
(Chair)  
Financial Analysis Research & Development  
Working Group (Chair)  
Financial Examiners Handbook Technical Group  
Health Entities Working Group

*Regulatory Framework (B) Task Force (Chair)*  
External Grievance Review Working Group  
Managed Care Organization Working Group  
Pharmaceutical Issues Working Group

*Regulatory Re-Engineering (G) Task Force*  
SERFF Working Group (Chair)  
Uniform Producer Licensing Initiatives  
Working Group

#### *Executive (EX) Committee*

National Treatment of Companies Working Group  
Speed to Market Working Group

#### *Risk-Based Capital (E) Task Force*

Health Organizations Risk-Based Capital Working  
Group  
Life Risk-Based Capital Working Group  
Property and Casualty Risk-Based Capital Working  
Group

#### *Financial Condition (E) Committee*

Confidentiality and Sharing of Information Working  
Group

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

Long-Term Care Insurance Working Group  
Medicare Supplement Working Group  
Senior Counseling Activities Working Group



## Advisory Boards and Councils

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

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

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

### Group Insurance Board (Board)

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

### Insurance Security Fund Board (Board)

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

### Patients Compensation Fund Board (Board)

The Board was created by s. 619.04 (3), Wis. Stat. It is a 13-member Board that consists of 3 insurance industry representatives, a member named by the Wisconsin Academy of Trial Lawyers, a member named by the State Bar Association, 2 members named by the State Medical Society of Wisconsin, a member named by the Wisconsin Hospital Association, 4 public members appointed by the Governor, and the Commissioner who serves as the chair. The members as of December 31, 2000, were:

Mark Adams, State Medical Society, Madison  
 Patricia Chritton, Milwaukee  
 Mark Femal, Madison  
 David Maurer, PIC Wisconsin, Madison  
 Walter Moritz, M.D., Fort Atkinson  
 Kermit Newcomer, M.D., La Crosse  
 Rod Opsal, Wisconsin Hospital Association, Madison  
 Dennis Robertson, Wisconsin Academy of Trial Lawyers, Madison  
 Christopher Spencer, American Family Insurance, Madison  
 Donald Taitelman, Quarles & Brady, Milwaukee  
 Two Vacancies

### Wisconsin Retirement Board

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

### **Council on Fire Service Training Programs**

This body, authorized by s. 15.947, Wis. Stat., functions under the State Board of Vocational, Technical and Adult Education, and furnishes advice and guidance to the Board in the establishment and maintenance of training programs in fire prevention and protection. The council is comprised of representatives from the Division of Emergency Government (Bureau of Civil Defense and Disaster Control), the Department of Workforce Development, and OCI, together with six members of fire departments appointed by the Governor for staggered six-year terms.

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

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

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

### **Retirement Research Committee**

This committee performs duties mandated under s. 13.51, Wis. Stat. Its membership represents employe and employer groups having vested interests in various state retirement programs. The committee has investigatory powers over all state retirement systems for public employes. 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 employes under the existing state system. It maintains a current reference library of all public employe pension and retirement plans throughout the United States and makes its findings and recommendations available to the Governor and the legislature.

### **Life and Disability Advisory Council**

This council, created by s. Ins 6.79, Wis. Adm. Code, advises the Commissioner on regulatory matters in the areas of life and disability insurance. The council has four insurance company members, two agent members, and three public members. The members during 2000 were:

Russ Cain, Madison  
 Steve Frankel, Northwestern Mutual Ins. Co.,  
 Milwaukee  
 Stephen E. Meili, Center for Public Representation,  
 Madison  
 Roberta Riportella-Muller, UW Dept. of Consumer  
 Sciences, Madison  
 John Sheski, Wisconsin Physicians  
 Service Insurance Corporation, Madison  
 Arvid Tillman, T. E. Brennan, Madison  
 Carol Trocinski, Midwest Security Ins. Co.,  
 Onalaska  
 Robert Walker, Madison  
 Lawrence Zanoni, Group Health Cooperative  
 South Central Wisconsin, Madison

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

This council, created by s. Ins 6.79, Wis. Adm. Code, advises the Commissioner on regulatory matters in the areas of property and casualty insurance. The council has four insurance company members, two agent members, and three public members. The members during 2000 were:

James Thomas, Society Insurance a Mutual  
 Company, Fond du Lac, Chair  
 Mark Afable, American Family Mutual  
 Insurance Company, Madison  
 Jeffrey Cole, Wausau Insurance Companies, Wausau  
 Doug Dittmann, The Neckerman Agency, Madison  
 John Duwell, West Bend Mutual Insurance Company,  
 West Bend  
 Guila Parker, Center for Consumer Affairs,  
 Milwaukee  
 Bill Smith, National Federation of Independent  
 Business, Madison  
 Steve Tauke, Marshall & Ilsey Corporation,  
 Milwaukee  
 Teresa Van Gelder, RJF Agencies Inc., Eau Claire

## Bulletins to Insurers

**January 10, 2000:** To all insurers authorized to write insurance in Wisconsin regarding newly enacted legislation, 1999 Wisconsin Act 9 and 1997 Wisconsin Act 231. This bulletin summarizes the provisions of 1999 Wisconsin Act 9, the 1999-2001 Biennial Budget, and 1997 Act 231, which directly affect OCI and the insurance industry. Insurers were instructed to review the bulletin and determine which laws apply to their company. Copies of either piece of legislation are available from Legislative Documents, 1 East Main Street, Madison, Wisconsin 53703, (608) 266-2400 or through the Legislature's Web page at [www.legis.state.wi.us](http://www.legis.state.wi.us). It is each insurer's responsibility to ensure that its policy forms and procedures are in compliance with the new laws.

**February 28, 2000:** To all insurers licensed to write health insurance in Wisconsin regarding s. Ins 3.67, Wis. Adm. Code—Benefit Appeals Under Certain Policies. The purpose of this bulletin is to summarize the requirements of s. Ins 3.67, Wis. Adm. Code, which will become effective for all policies issued or renewed on or after March 1, 2000.

**February 28, 2000:** To all insurers licensed to write health insurance in Wisconsin regarding implementation of ch. Ins 9, Wis. Adm. Code, relating to managed care plans, preferred provider plans and limited service health organizations.

New requirements under ch. 609, Wis. Stat., pertaining to access standards, continuity of care, and quality assurance involving managed care plans, preferred provider plans, and limited service health organizations became effective January 1, 1999. The Commissioner was required to develop, by rule, standards for managed care plans for compliance with the requirements of this chapter. This bulletin highlights the new market conduct standards, contained in subchapter III of ch. Ins 9, Wis. Adm. Code, that apply to all insurers with managed care plans, preferred provider plans, and limited service health organizations doing business in Wisconsin. The market conduct requirements previously contained in ss. Ins 3.48, 3.50, and 3.52, Wis. Adm. Code, have been incorporated into subchapter III of ch. 9, Wis. Adm. Code. The financial standards for health maintenance organizations and limited service health organizations previously contained in ss. 3.50 and 3.52, Wis. Adm. Code, have

been moved to subchapter II of ch. Ins 9, Wis. Adm. Code. Significant changes to the previous regulations, such as in the managed care grievance requirements, are also noted in this bulletin.

This rule is effective March 1, 2000, but certain requirements become effective on later dates as indicated in Attachment 1 of this bulletin. Special Note: The rule required the following certification forms and filings to be submitted to OCI in 2000:

- April 1, 2000—Managed care plans that are not preferred provider plans must submit a quality assurance plan.
- April 1, 2000—Insurers offering managed care plans must submit a certification of plan type.
- June 1, 2000—Insurers that have managed care plans must submit a certification demonstrating compliance with required access standards.

**March 3, 2000:** To all insurers licensed to write health insurance in Wisconsin regarding ch. Ins 9, Wis. Adm. Code—Managed Care Plans—HMOs, PPOs, LSHOs and s. Ins 3.67, Wis. Adm. Code—Benefit Appeals Under Certain Policies. Ch. Ins 9, Wis. Adm. Code, replaces ss. Ins 3.48, 3.50, and 3.52, Wis. Adm. Code, and establishes standards for managed care plans for compliance with the requirements of ch. 609, Wis. Stat. Section Ins 3.67, Wis. Adm. Code, applies to all health care plans, including fixed indemnity and special disease insurance. The rule establishes requirements and standards that must be included in the process for appealing a plan decision to deny coverage of experimental treatment, and for permitting a physician to request an exception for coverage of a drug or device not covered under the plan's formulary or list of preapproved drugs and devices. A description of the appeal process must be included in every policy, certificate, and outline of coverage. These rules are effective for all policies issued or renewed on or after March 1, 2000.

In lieu of mailing bulletins to insurers regarding the implementation of ch. Ins 9, and s. Ins 3.67, Wis. Adm. Code, OCI is publishing the bulletins on its Internet site at: <http://www.state.wi.us/agencies/oci/bulletin.htm>

**June 23, 2000:** To all insurers authorized to write insurance in Wisconsin regarding newly enacted legislation. This memorandum summarizes several new insurance statutes affecting insurers doing business in Wisconsin. Insurers were instructed to carefully review the new laws and this bulletin to determine which laws apply to them. It is each insurer's responsibility to ensure that its policy forms and procedures are in compliance with the new laws. Copies of the new laws may be obtained from Legislative Documents, 1 East Main Street, Madison, Wisconsin 53703, (608) 266-6400. Copies of legislation are also available on the Internet at <http://www.legis.state.wi.us/billtext/acts/99acts.html>.

**November 10, 2000:** All insurers offering HMO plans in Wisconsin regarding data collection. The recently adopted managed care rule contains a requirement for HMOs to annually submit to OCI, data elements specified by the Commissioner. This bulletin outlines the data collection requirements for calendar year 2001, which must be submitted to OCI no later than June 15, 2002.

Copies of the bulletins are available on OCI's web site at <http://badger.state.wi.us/agencies/oci/bulletin.htm>.

## Administrative Actions

(As Reported by the Legal Unit)

In many of the proceedings listed below, the Respondent denied the allegations but consented to the action taken.

### Allegations and Actions Against Agents:

James Agnew Jr.  
1484 Stonebridge Cir., Wheaton, IL 60187  
Has had his application for an insurance license denied. This action was based on allegations of failing to disclose administrative action taken by the state of Illinois on an insurance license application and nonresponse to OCI's request for information. December 2000

Shirley A. Andersen  
5716 Fruescer Ln., Madison, WI 53562  
Has had her insurance license revoked. This action was based on allegations of a conviction in Dane County Circuit Court of theft by bailee relating to the insurance business, failing to report that conviction to OCI in the time required by rule, engaging in other misconduct relating to selling annuities to her elderly uncle, and obtaining power of attorney over her uncle's assets and through incompetence and untrustworthiness converting some of that money to her own use while losing the rest in a fraudulent investment scheme. November 2000

Robert W. Anthony  
1108 Lemke Ave., Rothschild, WI 54474  
Was ordered to cease and desist from acting as an insurance intermediary and has had his license summarily suspended. This action was based on allegations of failing to comply with a previous OCI order regarding the repayments to customers resulting from the sale of the unregistered securities of Global Financial Instruments to three persons in Wisconsin. February 2000

Robert W. Anthony  
1108 Lemke Ave., Rothschild, WI 54474  
Was ordered to pay restitution to a client prior to July 1, 2000, and then the suspension in a related case will be ended. This action was based on allegations of failing to comply with a previous stipulation and order. June 2000

Renee L. Backus  
42 Pleasant St., Fond du Lac, WI 54935  
Has had her application for an insurance license denied for 31 days. This action was based on allegations of failing to report a previous administrative action taken by the state of Wisconsin on an application. August 2000

Sarah A. Bier  
4752 N. River Rd., P. O. Box 1602, Janesville, WI 53547  
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding a previous company termination for wrongdoing. November 2000

Placido Blanco  
15420 SW 81st Ave., Miami, FL 33157  
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Florida on an insurance license application. May 2000

Florence E. Boldt  
612 Stafford, Janesville, WI 53546  
Has had her application for an insurance license denied. This action was based on allegations of failing to report an administrative action taken by the state of Wisconsin, Department of Regulation and Licensing, Real Estate Examining Board, and for nonresponse to OCI's request for information. August 2000

Frankie E. Bowe  
5693 90th St., Chippewa Falls, WI 54729  
Agreed to pay a forfeiture of \$250 and agreed to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI. December 2000

Jeffrey C. Buck  
13828 Findlay Ave., Apple Valley, MN 55124  
Paid a forfeiture of \$500. This action was based on allegations of failing to report an administrative action taken by Wisconsin Division of Securities for off-the-record sales of dedicated resources, viatical settlements and corporate promissory notes of Lifeblood Biomedical and GFI Financial to two persons in Wisconsin. February 2000

William N. Burke, Jr.  
39 Mott Ln., Houston, TX 77024  
Agreed to pay a forfeiture of \$250 and agreed to promptly report administrative action taken by another state. This action was based on allegations of failing to report an administrative action taken by another state. February 2000

Michelle Ann Chlapecka  
5604 S. Nottingham, Chicago, IL 60638  
Was ordered to pay a forfeiture of \$250 and has had her insurance license revoked. This action was based on

allegations of failing to report an administrative action taken by another state. Chlapecka did not appear at the hearing or prehearing. April 2000

Jeffery R. Clark

407 1/2 Water St., Apt. 4, Eau Claire, WI 54703

Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing activities and nonresponse to OCI's request for information. July 2000

Margaret Lynn Crogan

1102 Grant St., Blair, NE 68008

Has had her application for an insurance license denied. This action was based on allegations of failing to disclose on an insurance license application, administrative action from the state of New York and nonresponse to OCI's request for information. January 2000

David A. Demore

7N4065 Old Hwy. G, Merrill, WI 54452

Was ordered to pay a forfeiture of \$250 and has had his insurance license revoked. This action was based on allegations of selling unregistered securities during 1998 and 1999 consisting of pay telephone sale/leasebacks, borrowing money from a customer, converting money from another customer to his own use, failing to report a criminal conviction to the Commissioner and failing to respond to requests for information. Demore did not appear at the hearing or prehearing. June 2000

Arthur V. Devoss

2881 Lund Ave., Apt. 3, Rockford, IL 61109

Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose previous Wisconsin administrative action on an insurance license application. November 2000

Charles Turner Drury

80 Royal Dr., Bristol, CT 06010

Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing activities and nonresponse to OCI's request for information. January 2000

Jonathan David Dunscomb

1616 Grandon Ave., San Marcos, CA 92069

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI. April 2000

Jolie S. Ebert

N1723 Center St., Lebanon, WI 53047

Has had her application for an insurance license denied for 31 days. This action was based on allegations of a currently licensed agent failing to disclose previous criminal convictions, which shows evidence of untrustworthiness or incompetence. January 2000

Steven A. Ecker

328 Marion # 1, Painesville, OH 44077

Has had his application for an insurance license denied. This action was based on allegations of failing to pay child support obligation. January 2000

Dennis Ralph Fiore

4760 Surfwood, Commerce Township, MI 48382

Has had his application for an insurance license denied. This action was based on allegations of failing to disclose administrative action taken by the state of Michigan on an application and failing to respond to an OCI request for information. November 2000

William Robert Frey

95 New Abbey Dr., Inverness, IL 60010

Has had his application for an insurance license denied for 30 days. This action was based on allegations of failing to report an administrative action taken by the state of Maine on an insurance license application. October 2000

Andrew John Friscia

2511 Dolly Bay Dr. #304, Palm Harbor, FL 34684

Has had his application for an insurance license denied. This action was based on allegations of failing to disclose administrative action taken by the state of Florida on an insurance license application and failing to respond to an OCI request for information. November 2000

Cory J. Fritsch

603 Walnut, Janesville, WI 53545

Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing activities. May 2000

Kenneth Edward Fritz

3240 Rothschild Ct., Dublin, OH 43017

Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken by the state of Kentucky on an insurance license application. April 2000

Daniel J. Giacalone  
301 1/2 E. Geneva St., Elkhorn, WI 53121  
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing activities and nonresponse to OCI's request for information. April 2000

James Corey Green  
8715 Datapoint, Apt. 1107, San Antonio, TX 78229  
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing activities and nonresponse to OCI's request for information. December 2000

James A. Grundy Jr.  
P. O. Box 1957, Horshan, PA 19044  
Was ordered to promptly refund any premium or other monies due insureds. This action was based on allegations of administrative action taken by the state of Pennsylvania. May 2000

Leslie John Hamilton Jr.  
3347 Memorial Dr., Sheboygan, WI 53081  
Was ordered to never reapply for a Wisconsin insurance license and has had his insurance license revoked. This action was based on allegations that his legal name is Leslie John Hamilton and his date of birth is December 4, 1951, and that he applied for and received a Wisconsin intermediary license in May 1984 under the assumed name of John W. Halvorson, date of birth December 5, 1951, and continued to hold that license until it was cancelled on April 16, 1999. May 2000

Ronald Wayne Hatoway  
368 N. 525 W., Greenfield, IN 46140  
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose on an insurance license application, administrative action taken by the state of Indiana. January 2000

Abigail M. Hess  
639 Gaston Dr., Beloit, WI 53511  
Has had her application for an insurance license denied and may reapply after one year if she has no further legal problems. This action was based on allegations of a criminal conviction substantially related to insurance marketing activities. May 2000

Dennis H. Hoelzel  
W5861 Manitowoc Rd., Appleton, WI 54915  
Was ordered to cease assisting an unauthorized insurer and has had his license summarily suspended. This action

was based on allegations of misrepresentation and assisting an unauthorized insurer. October 2000

Robert J. Hoerler  
P. O. Box 417, Footville, WI 53537  
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing activities disclosed on the application. April 2000

Kenneth Earl Ingalls  
1520 W. North St., Bethlehem, PA 18018  
Has had his application for an insurance license denied. This action was based on allegations of failing to pay child support due. January 2000

Mary Beth Jackson  
2107 Main Ave., Clear Lake, IA 54206  
Has had her application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing activities and nonresponse to OCI's request for information. December 2000

Richard K. Jackson  
2950 Valley View Ave., Salt Lake City, UT 84117  
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose an administrative action taken by the state of Utah on an insurance license application. May 2000

Dale R. Jacobson  
210 E. Drexel, Oak Creek, WI 53154  
Paid a forfeiture of \$500 and was ordered to cease and desist from submitting applications to insurers unless properly appointed. This action was based on allegations of doing an insurance business with a company that he is not listed with. October 2000

Gregory R. Jansen  
196 Peregrin Ln., Hawthorn Woods, IL 60047  
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose an administrative action from the state of Illinois on an insurance license application. March 2000

Daniel J. Jeffers  
16284 Shadow Pine Rd., Ft. Myers, FL 33917  
Was ordered to not apply for a license prior to April 4, 2001, and has had his insurance license revoked. This action was based on allegations of failing to comply with Wisconsin continuing education credit reporting requirements for the years 1997 and 1999, and his financial resources being inadequate to repay money borrowed from

insurance customers by Investor's Choice, Inc., a corporation owned and controlled by Jeffers. May 2000

Vic R. Jones  
3722 N. Prospect Ave., Shorewood, WI 53211  
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing activities and nonresponse to OCI's request for information. December 2000

Carol E. Kalins  
412 Arboretum Cir., Wheaton, IL 60187  
Has had her application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Illinois on an insurance license application. October 2000

Michael Alan Kane  
41423 US Hwy. 2, Deer River, MN 55744  
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose previous Wisconsin administrative action on an insurance license application. January 2000

Martin Harrell Kanipe  
22981 Summerhurst Dr., Midlothian, VA 23113  
Paid a forfeiture of \$500 and was ordered to cease and desist from soliciting surplus lines insurance in Wisconsin until properly licensed. This action was based on allegations of soliciting surplus lines insurance without a license and failure to respond to request for information. August 2000

Mark A. Keast  
3146 Bennett Pl., Aurora, IL 60504  
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose on an insurance license application administrative action taken by the state of Illinois. January 2000

Jeffrey M. Kennedy  
938 Lilac Ln., Naperville, IL 60540  
Was ordered to pay a forfeiture of \$250 and has had his insurance license revoked. This action was based on allegations of misrepresentations on his license application. Kennedy did not appear at the hearing or prehearing. April 2000

Diane L. Kiesling  
N88 W35096 Mapleton Rd., Oconomowoc, WI 53066  
Agreed to surrender her insurance agent's license. This action was based on allegations of a criminal conviction substantially related to insurance marketing activities. June 2000

Jeff Knuese  
W140 N5361 Saint Andrews Dr.  
Menomonee Falls, WI 53051  
Agreed to pay a forfeiture of \$2,000 and agreed to not submit applications which contain false information or for insureds who do not wish to purchase insurance. This action was based on allegations of writing eight policies for Liberty Mutual Fire Insurance Company using addresses that did not exist. March 2000

Clay E. Konnor  
840 E. Glen Ave., Milwaukee, WI 53217  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding administrative action taken by the State of Wisconsin Supreme Court and the Board of Attorneys Professional Responsibility. January 2000

Jack Martin Lait  
2013 S. Kirkman Rd. #78, Orlando, FL 32811  
Has had his insurance license revoked. This action was based on allegations of failing to pay a previous forfeiture as ordered by the Commissioner. Lait did not appear at the hearing or prehearing. February 2000

H. Thomas Lane, Jr.  
2210 NW 40th Ter., Ste. A, Gainesville, FL 32603  
Agreed to pay a forfeiture of \$2,000. This action was based on allegations of failing to report an administrative action taken by another state. June 2000

Kevin Michael Lawson  
4109 Cedar Heights Dr., Center Point, IA 52213  
Has had his application for an insurance license denied. This action was based on allegations of failing to report an administrative action taken by the state of Florida while previously licensed and nonresponse to OCI's request for information. July 2000

William H. Lehr  
734 Paxinosa Ave., Easton, PA 18042  
Agreed to pay a forfeiture of \$250 and agreed to promptly report administrative action taken by another state. This action was based on allegations of failing to report an administrative action taken by Pennsylvania. April 2000

Robin Dionne Lewis  
1942 Poquonock Ave., Windsor, CT 06095  
Has had her application for an insurance license denied. This action was based on allegations of failing to pay child support due and nonresponse to OCI's request for information. December 2000



Michael G. Linder  
2958 E. Timberline Ct., Crete, IL 60417  
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Illinois on an insurance license application. November 2000

Lance D. Lindsey  
23821 Halburton Rd., Beachwood, OH 44143  
Has had his application for an insurance license denied. This action was based on allegations of failing to pay child support due. January 2000

Daniel Brian Longman  
5050 Woodlark SE, Alto, MI 49302  
Agreed to promptly report any administrative action to the Commissioner. This action was based on allegations of failing to report administrative actions taken by other states. May 2000

Wiley B. Maddox  
100 Perkins Rd., Greenwich, CT 06830  
Agreed to pay a forfeiture of \$1,000. This action was based on allegations of failing to report administrative actions taken by other states. March 2000

James Albert Mallie  
825 1/2 Best St., Marseilles, IL 61341  
Has had his application for an insurance license denied. This action was based on allegations of failing to pay child support due and nonresponse to OCI's request for information. May 2000

Timothy James Manson  
130 N. River Park Dr., P. O. Box 184, Guttenberg, IA 52052  
Has had his application for an insurance license denied. This action was based on allegations of failing to disclose employment termination from Lutheran Brotherhood based on misconduct and allegations of possible forgery of signatures. January 2000

Susan Annette Markley  
726 E. Linn St., Canton, IL 61520  
Was ordered to pay a forfeiture of \$250 and has had her insurance license revoked. This action was based on allegations of misrepresentations on her license application. Markley did not appear at the hearing or prehearing. April 2000

Matthew R. Markowski  
6919 26th Ave., Kenosha, WI 53143  
Agreed to comply with all insurance laws and not misrepresent anything regarding insurance and agreed to surrender his insurance agent's license. This action was

based on allegations of misrepresenting and altering his intermediary license regarding the lines of authority. March 2000

Henry L. McCallum  
5747 N. 34th St., Omaha, NE 68111  
Has had his application for an insurance license denied. This action was based on allegations of failing to pay child support due and nonresponse to OCI's request for information. December 2000

Arnold G. McClain  
3912 E. Antisdale Rd., S. Euclid, OH 44118  
Has had his application for an insurance license denied. This action was based on allegations of failing to pay child support obligations. January 2000

Ronald T. McDevitt  
280 Utopia Cir., Merritt Island, FL 32952  
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Florida on an insurance license application. December 2000

Henry R. Mosley  
10521 Camille Ct., Indianapolis, IN 46236  
Has had his application for an insurance license denied for 31 days. This action was based on allegations of misrepresenting information to OCI on a nonresident application regarding an employment contract being terminated or nonrenewed for allegations of misconduct. July 2000

Margaret Ann Moss  
3219 Williams Hill Dr., Rockford, TN 37853  
Was ordered to pay a forfeiture of \$250 and has had her insurance license revoked. This action was based on allegations of failing to report an administrative action taken by Iowa and Maine. May 2000

Kenneth Thomas Murphy  
1312 Gulfview Woods Ln., Tarpon Springs, FL 34689  
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken by the state of Florida on an insurance license application. June 2000

Alan R. Nadolna  
347 Central Ave., Wilmette, IL 60091  
Has had his application for an enlargement to his accident and health insurance license denied for 31 days. This action was based on allegations of failing to disclose previous administrative action from the state of Wisconsin. December 2000

Stanley Norman

3505 Cadillac Ave., Ste. 0-102, Costa Mesa, CA 92626  
Has had his application for an insurance license denied. This action was based on allegations of administrative action taken by the state of California and nonresponse to OCI's request for information. Norman did not appear at the hearing or prehearing. October 2000

Jessica C. Nowick

P. O. Box 426, Fox Lake, WI 53933  
Has had her application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing activities and nonresponse to OCI's request for information. November 2000

Michael K. O'Malley

1943 Jahns Dr., Wheaton, IL 60187  
Has had his application for an insurance license denied. This action was based on allegations of failing to disclose administrative actions taken by the state of Illinois on an insurance license application. August 2000

Godwin O. Omowe Sr.

1404 E. Mullberry Dr., Tampa, FL 33604  
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose two administrative actions taken by the state of Florida on an insurance license application. April 2000

Larry J. Ottenbacher

17423 Ixonia Path, Lakeville, MN 55044  
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose an administrative action from the state of South Dakota on an insurance license application. May 2000

Stanley John Page

32 Over Ridge Ct. Apt. 2032, Baltimore, MD 21210  
Paid a forfeiture of \$200 and has had his insurance license revoked. This action was based on allegations of failing to report an administrative action taken by his resident state of Maryland revoking his insurance license. Page did not appear at the hearing or prehearing. March 2000

Richard L. Parker Jr.

417 Magnolia Ave., Melbourne Beach, FL 32451  
Has had his application for an insurance license denied. This action was based on allegations of administrative action taken by the state of Arkansas. January 2000

Lee Roy Parsons

105 Lakeview Rd., Troutville, VA 24175  
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken by the state of Virginia on an insurance license application. March 2000

Judy C. Paul

10045 W. Lisbon Ave., Wauwatosa, WI 53222  
Has had her license suspended for 30 days. This action was based on allegations of failing to promptly remit insurance premium payments to the insurer. June 2000

Joseph Francis Pavela

10446 Stonewillow Dr., Parker, CO 80134  
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose on an insurance license application a previous Wisconsin administrative action. February 2000

George K. Pavlopoulos

18910 Hiview Dr., Brookfield, WI 53045  
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing activities. July 2000

Donald Henry Pierce

80 Spring Lawn Dr., Boones Mill, VA 24065  
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken by the state of Virginia on an insurance license application. June 2000

John J. Powter

9705 Royal Lytham Dr., Plano, TX 75025  
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Georgia on an insurance license application. November 2000

Patricia M. Rimmer

4520 W. Martin Dr., Milwaukee, WI 53208  
Has had her application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing activities and nonresponse to OCI's request for information. November 2000

Adam Alan Rothman

100 Pelham Rd., New Rochelle, NY 10805

Has had his application for an insurance license denied. This action was based on allegations of failing to disclose administrative action taken by the state of New Jersey on an insurance license application and nonresponse to an OCI request for information. November 2000

Felica Rouse

659 Lynmore, Macon, GA 31206

Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding previous Wisconsin action. November 2000

Joseph L. Scheurell

4137 Dam Rd., P. O. Box 489, Delavan, WI 53115

Agreed to pay a forfeiture of \$500 and agreed to reply fully and truthfully to all inquiries from OCI. This action was based on allegations of misrepresenting and issuing certificates of insurance for worker's compensation insurance and indicating that the insurance was in force when it was not. February 2000

Christopher I. Severson

3400 S. Monterey Dr., New Berlin, WI 53151

Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing activities and nonresponse to OCI's request for information. July 2000

Alfred I. Shuaibe

10455 E. Via Linda #177, Scottsdale, AZ 85258

Has had his application for an insurance license denied. This action was based on allegations of failing to pay child support due and nonresponse to OCI's request for information. August 2000

Linda D. Slaughter

17810 Tanglewood Ct., Hazel Crest, IL 60429

Has had her application for an insurance license denied. This action was based on allegations of failing to disclose administrative action taken by the state of Illinois on an insurance license application and nonresponse to OCI's request for information. December 2000

Daric Joseph Smith

2450 Vineyard Dr., Plover, WI 54467

Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing activities and nonresponse to OCI's request for information. December 2000

Kelly Spice

5855 S. Delaware Ave., Cudahy, WI 53110

Agreed to respond promptly to all inquiries from OCI and agreed to a denial of her application for an insurance license for 31 days. This action was based on allegations of a criminal conviction substantially related to insurance marketing activities and nonresponse to OCI's request for information. December 2000

Dennis J. Stepanek

146 Grand St., Highland, WI 53543

Agreed to pay a forfeiture of \$500, to promptly supply information requested, and to use better procedures to ensure that applications are promptly sent to the insurer. He also agreed to a suspension of his license for seven days. This action was based on allegations of failing to respond promptly to inquiries from OCI. September 2000

Mark J. Strong

4204 White Eagle Dr., Naperville, IL 60564

Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose on a surplus lines insurance license application, administrative actions taken by the state of South Dakota. January 2000

John Clarence Sturgeon

1918 Chatham Dr., Wheaton, IL 60187

Agreed to pay a forfeiture of \$500. This action was based on allegations of failing to report an administrative action taken by another state. March 2000

Theodore J. Svejda

1720 N. Division St., Appleton, WI 54911

Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing activities. March 2000

Michael P. Swenson

3407 Roma Ln. Apt. 3, Middleton, WI 53562

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding a misdemeanor or felony conviction. August 2000

William H. Tarrally

1001 Flen Oaks Ln., Ste. 106, Mequon, WI 53092

Has had his license suspended for 20 days. This action was based on allegations of borrowing \$25,000 of life insurance proceeds from the widow of a customer by issuing her a "Private CD/Bond" and neglected to file with the insurance company the assignments of life insurance policies that were to secure the loan. June 2000

Jacqueline May Taylor  
2101 Riverside Pky., Orlando, FL 32810  
Has had her application for an insurance license denied. This action was based on allegations of failing to disclose administrative action taken by the state of Florida on an insurance license application and nonresponse to OCI's request for information. December 2000

Thomas W. Tepper  
1512 Franklin St., Wausau, WI 54403  
Was ordered to cease and desist from all activities of an insurance intermediary and to cease selling, marketing or assisting unauthorized insurer. This action was based on allegations of misrepresentation to OCI and assisting an unauthorized insurer. November 2000

Lance G. Teske  
6260 S. Lake Dr., Cudahy, WI 53110  
Was ordered to have his license restricted to credit life, accident and health until December 20, 2002, and has had his application for an insurance license denied for 31 days. This action was based on allegations of a criminal conviction substantially related to insurance marketing activities. January 2000

Arthur R. Thompson  
P. O. Box 11, Mineral Point, WI 53565  
Was ordered to never reapply for an insurance license and surrendered his insurance license. This action was based on allegations of receiving premiums and applications from insureds and failing to forward them to the insurer. May 2000

Julia Mary Tranchitella  
40 W. 322 Campton Oak Dr., St. Charles, IL 60175  
Has had her application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Illinois on an insurance license application. November 2000

Douglas Shayne Traylor  
102 W. Eagle, Lakeway, TX 78738  
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Washington on an insurance license application. April 2000

Douglas M. Trumbower  
1034 N. Thompson Dr., Madison, WI 53704  
Was ordered to transact insurance business through an agency that oversees his conduct for a period of two years after his suspension and must refrain from using a business

name that implies that he is doing anything other than an insurance business and has had his license suspended for 180 days. This action was based on allegations of failing to report an administrative action taken by the Wisconsin Division of Securities, sold the unregistered securities of Pro Stunts International, PLA Investment Trust, and Nicholas Edwards & Co. to persons in Wisconsin in connection with the business of insurance. February 2000

Peter J. Venhousen  
1037 E. Gorham St., Madison, WI 53703  
Has had his application for an insurance license denied. This action was based on allegations of criminal charges pending for fraudulent writing which is substantially related to insurance marketing activities and employment contract termination due to fraudulent writing. July 2000

Joe L. Warne  
367 Center St., Beloit, WI 53511  
Has had his application for an insurance license denied. This action was based on allegations of not responding to an OCI request for information relating to criminal convictions and administrative actions. May 2000

Christopher Kemp Washburn  
168 Terrace View Dr., Stateline, NV 89449  
Has had his application for an insurance license denied. This action was based on allegations of failing to disclose New Jersey administrative action on an insurance license application and nonresponse to OCI's request for information. July 2000

Douglas D. Weber  
E3542 Hwy. 12, Menomonie, WI 54751  
Has had his license suspended for 90 days and was ordered to pay the promissory note to the Wink family by October, 2000 or his license will be revoked. This action was based on allegations that from 1995 through 1997 he borrowed money from one person in connection with discussions concerning insurance and borrowed money from another person who was a former insurance customer. April 2000

Jeffrey A. Wejrowski  
2524 S. 62nd St., Milwaukee, WI 53219  
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing activities and administrative action taken by the Wisconsin Pharmacy Examining Board. November 2000

Maria A. Weldon  
3579-A Meadowglen Village Ln., Doraville, GA 30340  
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding bankruptcy. January 2000

George T. Whitehead  
416 Storle Ave., Burlington, WI 53105  
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing activities and administrative action taken by the Wisconsin Department of Regulation and Licensing revoking his Loan Solicitor license. July 2000

Peter Hue Wilcox  
746 W. Turney Ave. # 7, Phoenix, AZ 85013  
Has had his application for an insurance license denied. This action was based on allegations of failing to disclose administrative action from the state of Arizona on an insurance license application and nonresponse to request for information. April 2000

Germane S. Williams II  
2625 N. Colorado St., Philadelphia, PA 19132  
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance and nonresponse to a request for information from the Commissioner. May 2000

Gordon G. Williamson  
2115 Glenview Ave., Kaukauna, WI 54130  
Was ordered to cease and desist from all activities related to the solicitation of the Service and Business Workers of America (SBWA) union memberships. This action was based on allegations of doing an insurance business without proper authority relating to the self-funded health insurance plan. August 2000

Dale Ray Woolhiser  
410 E. Crestline Dr., Missoula, MT 59802  
Has had his application for an insurance license denied. This action was based on allegations of administrative action taken by the state of Washington and nonresponse to OCI's request for information. January 2000

Mark L. Zisook  
840 Hawthorne Ln., Northbrook, IL 60062  
Has had his application for an insurance license denied. This action was based on allegations of administrative

action taken by the state of Illinois and nonresponse to OCI's request for information. January 2000

Allegations and Actions Against Companies:

Acceleration National Ins. Co.  
475 Metro Plz. N., Dublin, OH 43017  
Was ordered to cease and desist from certifying that its policy forms comply with all applicable Wisconsin statutes, when, in fact, they do not comply. This action was based on allegations of falsely certifying that a policy form complied with the law. April 2000

Aetna Ins. Co. of America  
151 Farmington Ave., Hartford, CT 06156  
Paid a forfeiture of \$500. This action was based on allegations of failing to file premium tax payment by the due date. May 2000

Aetna Ins. Co. of America  
151 Farmington Ave., Hartford, CT 06156  
Paid a forfeiture of \$500. This action was based on allegations of failing to file premium tax payment by the due date. May 2000

Aetna Life Ins. and Annuity Co.  
151 Farmington Ave., Hartford, CT 06156  
Paid a forfeiture of \$500. This action was based on allegations of failing to file premium taxes by the due date. May 2000

Aetna Life Ins. Co.  
151 Farmington Ave., Hartford, CT 06156  
Paid a forfeiture of \$500. This action was based on allegations of failing to file tax forms by the due date. May 2000

Aetna Life Ins. Co. of America  
151 Farmington Ave., Hartford, CT 06156  
Paid a forfeiture of \$500. This action was based on allegations of failing to file premium tax by the due date. May 2000

Aetna Life Ins. Co. of America  
151 Farmington Ave., Hartford, CT 06156  
Agreed to pay a forfeiture of \$5,000 and agreed to provide the information requested and to surrender its certificate of authority to do business in Wisconsin. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to comply with an order issued by OCI. August 2000

AIG Warranty Guard, Inc.

70 Pine St., New York, NY 10270

Paid a forfeiture of \$100,000 and was ordered to do business only after obtaining the proper authority. This action was based on allegations of administering an insurance warranty business without proper authority and continuing after being notified of the authority needed. January 2000

AIG Warranty Services & Ins. Agency, Inc.

70 Pine St., New York, NY 10270

Paid a forfeiture of \$1,750 and was ordered to cease and desist from issuing vehicle service contracts in Wisconsin unless it has obtained a limited certificate of authority to do a warranty business. This action was based on allegations of doing warranty insurance business without proper authority. January 2000

All American Life Ins. Co.

P. O. Box 2074, Milwaukee, WI 53201

Paid a forfeiture of \$500. This action was based on allegations of failing to file tax forms by the due date. May 2000

Allied Property and Casualty Ins. Co.

701 5th Ave., Des Moines, IA 50391

Paid a forfeiture of \$500. This action was based on allegations of failing to file premium taxes by the due date. May 2000

Allstate Ins. Co.

2775 Sanders Rd., Ste. H1b, Northbrook, IL 60062-6127

Was ordered to cease and desist from sending nonrenewal notices for automobile insurance policies unless the notices contain adequate instructions for applying for insurance through the Wisconsin Auto Ins. Plan. This action was based on allegations of issuing an improper cancellation or nonrenewal of an insurance policy. February 2000

Allstate Life Ins. Co.

100 Corporate North #300, Bannockburn, IL 60015

Paid a forfeiture of \$1,500 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI. November 2000

Allstate Life Ins. Co.

100 Corporate North #300, Bannockburn, IL 60015

Paid a forfeiture of \$1,000 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to comply with an order. November 2000

Ambac Assurance Corp.

1 State St. Plz., New York, NY 10004

Paid a forfeiture of \$500. This action was based on allegations of failing to properly pay premium tax by the due date. July 2000

Amco Ins. Co.

701 5th Ave., Des Moines, IA 50309

Paid a forfeiture of \$500. This action was based on allegations of failing to file premium taxes by the due date. May 2000

American Bankers Life Assur. Co. of FL

11222 Quail Roost Dr., Miami, FL 33157

Paid a forfeiture of \$2,000 and was ordered to provide the requested information within ten days of the order. This action was based on allegations of failing to respond promptly to inquiries from OCI. May 2000

American Casualty Co. of Reading PA

CNA Plz., Chicago, IL 60685

Paid a forfeiture of \$1,500 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to respond to an order issued. February 2000

American Equity Specialty Ins. Co.

7676 E. Pinnacle Peak Rd., Scottsdale, AZ 85255

Paid a forfeiture of \$500. This action was based on allegations of failing to file tax forms by the due date. May 2000

American Family Mutual Ins. Co.

6000 American Pky., Madison, WI 53783

Paid a forfeiture of \$500 and was ordered to cease and desist from not providing at least 10 days written notice of cancellation to the policyholder when canceling new auto policies within the first 60 days. This action was based on allegations of an improper cancellation of an auto insurance policy during the first 60 days. January 2000

American Family Mutual Ins. Co.

6000 American Pky., Madison, WI 53783

Paid a forfeiture of \$500 and was ordered to discontinue the use of age of residential property as an underwriting criteria. This action was based on allegations of failing to comply with a previous examination order. June 2000

American Fire & Casualty Co.

136 N. Third St., Hamilton, OH 45026

Paid a forfeiture of \$500 and was ordered to provide the requested information. This action was based on allegations

of failing to respond promptly to inquiries from OCI.  
August 2000

American General Assurance Co.  
1000 Woodfield Rd., Schaumburg, IL 60173  
Paid a forfeiture of \$500 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI.  
October 2000

American General Life Ins. Co.  
P. O. Box 1931, Houston, TX 77251  
Paid a forfeiture of \$500. This action was based on allegations of failing to file tax forms by the due date.  
May 2000

American General Life Ins. Co. of New York  
P. O. Box 1456, Syracuse, NY 13201  
Paid a forfeiture of \$500. This action was based on allegations of failing to properly pay premium tax by the due date.  
July 2000

American Horizon Ins. Co.  
75 Tri-State International, Ste. 222, Lincolnshire, IL 60069  
Paid a forfeiture of \$500 and was ordered to cease and desist from utilizing the services of an intermediary agent who is not properly listed. This action was based on allegations of allowing an agent to submit applications prior to listing the agent.  
September 2000

American Income Life Ins. Co.  
P. O. Box 2608, Waco, TX 76797  
Paid a forfeiture of \$500 and was ordered to cease and desist from utilizing the services of an intermediary who is not properly listed. This action was based on allegations of allowing an agent to submit applications prior to listing the agent.  
June 2000

American Interstate Ins. Co.  
2301 Highway 190 W., Deridder, LA 70634  
Paid a forfeiture of \$500. This action was based on allegations of failing to file premium tax payment by the due date.  
May 2000

American Life Ins. Co. of NY  
320 Park Ave., New York, NY 10022  
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax.  
May 2000

American National Property and Casualty Co.  
1949 E. Sunshine, Springfield, MO 65899  
Paid a forfeiture of \$500 and was ordered to cease and desist from utilizing the services of an intermediary agent who is not properly listed. This action was based on allegations of allowing an agent to submit applications prior to listing the agent.  
November 2000

American Resources Life Ins. Co.  
P. O. Box 9118, Des Moines, IA 50306  
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax.  
May 2000

American West Ins. Co.  
1 Roundwind Rd., P. O. Box 400, Luverne, MN 56156  
Paid a forfeiture of \$500 and was ordered to provide the requested information within ten days of the date of the order. This action was based on allegations of failing to respond promptly to inquiries from OCI.  
May 2000

Associates Ins. Co.  
250 E. Carpenter Freeway, Irving, TX 75062  
Paid a forfeiture of \$500. This action was based on allegations of failing to properly pay premium tax by the due date.  
July 2000

Assured Life Association  
P. O. Box 266000, Littleton, CO 80126  
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax.  
May 2000

Atlanta Life Ins. Co.  
100 Auburn Ave. NE, Atlanta, GA 30303  
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax.  
May 2000

Atlantic Liability Co.  
702 Benfield Rd., Cervana Park, MD 21146  
Was ordered to cease and desist from operating an insurance business without a proper certificate of authority. This action was based on allegations of doing an insurance business without proper authority and failure to respond to inquiries from the Commissioner.  
April 2000

Atlantic Mutual Ins. Co.  
100 Wall St., 26th Fl., New York, NY 10005  
Paid a forfeiture of \$500 and was ordered to cease and desist from not notifying the Commissioner of individual agent

appointments with the Respondent in order to comply with s. 628.11, Wis. Stat., and to comply with s. Ins 6.57 (5), Wis. Adm. Code. This action was based on allegations of allowing an agent to submit applications prior to listing the agent. January 2000

Atrium Health Plan, Inc.

2215 Vine St., Hudson, WI 54016

Paid a forfeiture of \$500. This action was based on allegations of failing to comply with a previous compliance order. July 2000

Auto Owners Ins. Co.

6101 Anacapi Blvd., Lansing, MI 48917

Paid a forfeiture of \$1,000 and was ordered to cease and desist from canceling policies mid-term unless the reason for cancellation falls within one of the acceptable grounds set forth in s. 631.36(2), Wis. Stat. This action was based on allegations of issuing an improper mid-term cancellation or nonrenewal of an insurance policy. February 2000

Avemco Ins. Co.

411 Aviation Way, Frederick, MD 21701

Paid a forfeiture of \$500 and was ordered to cease and desist from utilizing the services of an intermediary agent who is not properly listed. This action was based on allegations of allowing an agent to submit applications prior to listing the agent. May 2000

Badger Mutual Ins. Co.

1635 W. National Ave., Milwaukee, WI 53204-1130

Paid a forfeiture of \$500 and was ordered to cease and desist from accepting applications from intermediaries not licensed in the appropriate and required lines of insurance. This action was based on allegations of utilizing the services of an unlicensed agent. February 2000

Blue Cross & Blue Shield United of Wisconsin

401 W. Michigan St., Milwaukee, WI 53201

Paid a forfeiture of \$1,500. This action was based on allegations of failing to comply with a previous examination order. September 2000

Canada Life Ins. Co. of America

P. O. Box 105087, Atlanta, GA 30348

Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

Capitol Bankers Life Ins. Co.

P. O. Box 600, Buffalo, NY 14201

Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

Celtic Ins. Co.

233 S. Wacker Dr., Ste. 700, Chicago, IL 60606

Paid a forfeiture of \$500 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI. October 2000

College Life Ins. Co. of America, The

P. O. Box 13487, Kansas City, MO 64199

Paid a forfeiture of \$500. This action was based on allegations of failing to file premium taxes properly by the due date. June 2000

Combined Ins. Co. of America

5050 N. Broadway St., Chicago, IL 60640

Paid a forfeiture of \$500 and was ordered to cease and desist from utilizing the services of an intermediary agent who is not properly listed. This action was based on allegations of allowing an agent to submit applications prior to listing the agent. September 2000

Connecticut Indemnity Co., The

9 Farm Springs Dr., Farmington, CT 06032

Was ordered to cease and desist from making dividend payments contingent on the continuation of the policy. This action was based on allegations of a worker's compensation insurer failing to promptly pay dividend payments on cancelled policies. April 2000

Connie Lee Ins. Co.

1 State St. Plz., 15th Fl., New York, NY 10004

Paid a forfeiture of \$500. This action was based on allegations of failing to properly pay premium tax by the due date. July 2000

Constitution Life Ins. Co.

P. O. Box 2699, Dallas, TX 75221

Paid a forfeiture of \$500 and was ordered to cease and desist from utilizing the services of an intermediary agent who is not properly listed. This action was based on allegations of allowing an agent to submit applications prior to listing the agent. August 2000

Continental Ins. Co., The

9 Capitol St., Concord, NH 03301-6310

Paid a forfeiture of \$500 and was ordered to cease and desist from accepting applications from intermediaries not listed in the appropriate and required lines of insurance. This action was based on allegations of utilizing the services of an unlicensed agent. February 2000



Coventry Health and Life Ins. Co.  
6705 Rockledge Dr., Ste. 100, Bethesda, MD 20817  
Paid a forfeiture of \$2,500. This action was based on allegations of failing to properly pay premium tax by the due date and failing to comply with an order issued. August 2000

Depositors Ins. Co.  
701 5th Ave., Des Moines, IA 50309  
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

Developers Surety and Indemnity Co.  
1603 22nd St., Ste. 200, West Des Moines, IA 50266  
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

Doctors' Co., an Interinsurance Exchange, The  
P. O. Box 2900, Napa, CA 94558  
Paid a forfeiture of \$500. This action was based on allegations of failing to file premium taxes properly by the due date. June 2000

Electric Ins. Co.  
152 Conant St., Beverly, MA 01915  
Paid a forfeiture of \$500 and was ordered to cease and desist from utilizing the services of an intermediary agent who is not properly listed. This action was based on allegations of allowing an agent to submit applications prior to listing the agent. August 2000

Employee Group Services Ltd.  
324 Third St. SE, Cedar Rapids, IA 52407  
Has had its application for an employee benefit plan administrator license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding a performance bond for an employee benefit plan administrator license. August 2000

Epitome, Inc.  
1825 Oregon Pike, Lancaster, PA 17601  
Has had its application for an insurance license denied. This action was based on allegations of failing to respond to a request for information regarding an employee benefit plan renewal application. November 2000

Equitable of Colorado, Inc., The  
6435 Shiloh Rd., Ste. A, Alpharetta, GA 30005  
Paid a forfeiture of \$2,000 and was ordered to cease and desist from utilizing the services of an intermediary agent who is not properly listed. This action was based on allegations of allowing an agent to submit applications

prior to listing the agent and failing to respond promptly to an order issued. June 2000

Family Ins. Corp.  
P. O. Box 222038, Dallas, TX 75222  
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

Farmers & Traders Life Ins. Co.  
P. O. Box 1056, Syracuse, NY 13201  
Paid a forfeiture of \$500. This action was based on allegations of failing to file premium taxes properly by the due date. June 2000

Fidelity and Guaranty Life Ins. Co.  
P. O. Box 1137, Baltimore, MD 21203  
Paid a forfeiture of \$500 and was ordered to cease and desist from utilizing the services of an intermediary agent who is not properly listed. This action was based on allegations of allowing an agent to submit applications prior to listing the agent. January 2000

Fidelity and Guaranty Life Ins. Co.  
P. O. Box 1137, Baltimore, MD 21203  
Paid a forfeiture of \$2,000 and was ordered to provide the requested information within ten days of receipt of the order. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to respond to an order issued. June 2000

Fidelity National Title Ins. Co. of NY  
2 Park Ave., New York, NY 10016  
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

Financial Benefit Life Ins. Co.  
P. O. Box 2039, Topeka, KS 66601  
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

First American Ins. Co.  
3100 Broadway St., Ste. 1000, Kansas City, MO 64111  
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

First American Title Ins. Co.  
P. O. Box 267, Santa Ana, CA 92702  
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

First Investors Life Ins. Co.  
95 Wall St., New York, NY 10005  
Paid a forfeiture of \$500 and was ordered to provide the information requested within ten days of receipt of the order. This action was based on allegations of failing to respond promptly to inquiries from OCI. May 2000

First Penn Pacific Life Ins. Co.  
1801 S. Meyers Rd., Oak Brook Terrace, IL 60181  
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

Forum Ins. Co.  
200 N. Martingale Rd., Schaumburg, IL 60173  
Paid a forfeiture of \$1,500 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to respond promptly to an order issued. January 2000

Frontier Ins. Co.  
P. O. Box 8000, Rock Hill, NY 12775  
Paid a forfeiture of \$500. This action was based on allegations of failing to file premium taxes properly by the due date. June 2000

GE Residential Mortgage Ins. Corp. of NC  
P. O. Box 177800, Raleigh, NC 27619  
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

General Casualty Co. of WI  
1 General Dr., Sun Prairie, WI 53596-0001  
Paid a forfeiture of \$500 and was ordered to cease and desist from accepting applications from unlisted agents. This action was based on allegations of allowing an agent to submit applications prior to listing the agent. February 2000

General Electric Capital Assurance Co.  
6604 W. Broad St., Richmond, VA 23230  
Paid a forfeiture of \$500 and was ordered to provide the information requested. This action was based on allegations of failing to respond promptly to inquiries from OCI. January 2000

General Electric Capital Assurance Co.  
P. O. Box 320, Lynchburg, VA 24505  
Paid a forfeiture of \$1,000 and was ordered to provide the requested information within ten days of the order. This action was based on allegations of failing to respond promptly to inquiries from OCI. April 2000

General Electric Home Equity Ins. Corp. of NC  
P. O. Box 177800, Raleigh, NC 27619  
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

General Electric Mortgage Ins. Corp.  
6601 Six Forks Rd., Raleigh, NC 27615  
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

General Electric Mortgage Ins. Corp. of NC  
P. O. Box 177800, Raleigh, NC 27619  
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

General Fidelity Life Ins. Co.  
450 B St., Ste. 800, San Diego, CA 92101  
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

Germantown Mutual Ins. Co.  
P. O. Box 128, Germantown, WI 53022  
Paid a forfeiture of \$500 and was ordered to cease and desist from accepting applications from unlisted agents. This action was based on allegations of allowing an agent to submit applications prior to listing the agent. January 2000

Great American Life Ins. Co.  
P. O. Box 5420, Cincinnati, OH 45201  
Paid a forfeiture of \$500 and was ordered to provide the requested information within ten days of the order. This action was based on allegations of failing to respond promptly to inquiries from OCI. April 2000

Great Pacific Ins. Co.  
395 Oyster Point Blvd., Ste. 500  
S. San Francisco, CA 94080  
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

Great Southern Life Ins. Co.  
P. O. Box 2699, Dallas, TX 75221  
Paid a forfeiture of \$500. This action was based on allegations of failing to file premium taxes properly by the due date. June 2000

Great States Ins. Co.

P. O. Box 19544, Irvine, CA 92623

Paid a forfeiture of \$500. This action was based on allegations of failing to file premium taxes properly by the due date. June 2000

Grocers Ins. Co.

P. O. Box 22146, Portland, OR 97269

Paid a forfeiture of \$500. This action was based on allegations of failing to file premium taxes properly by the due date. June 2000

Group Health Cooperative of Eau Claire

P. O. Box 3217, Eau Claire, WI 54702

Paid a forfeiture of \$1,500. This action was based on allegations of failing to comply with a previous examination order. September 2000

Group Health Cooperative of South Central Wisconsin

8202 Excelsior Dr., Madison, WI 53744

Paid a forfeiture of \$2,000. This action was based on allegations of failing to comply with a previous examination order. August 2000

Guaranty National Ins. Co.

9800 S. Meridian Blvd., P. O. Box 80155

Englewood, CO 80155

Paid a forfeiture of \$500 and was ordered to provide the requested information within 10 days of the date of the order. This action was based on allegations of failing to respond promptly to inquiries from OCI. May 2000

Guaranty National Ins. Co.

1045 James St., Syracuse, NY 13221

Paid a forfeiture of \$500 and was ordered to cease and desist from utilizing the services of an intermediary agent who is not properly listed. This action was based on allegations of allowing an agent to submit applications prior to listing the agent. July 2000

Guardian Ins. & Annuity Co. Inc., The

201 Park Ave. S., New York, NY 10003

Paid a forfeiture of \$2,000 and was ordered to provide the information requested. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to respond promptly to an order issued. March 2000

Guardian Life Ins. Co. of America, The

81 Highland Ave., Bethlehem, PA 18017

Paid a forfeiture of \$500 and was ordered to cease and desist from utilizing the services of an intermediary agent who is not properly listed. This action was based on allegations of allowing an agent to submit applications prior to listing the agent. April 2000

Guardian Life Ins. Co. of America, The

81 Highland Ave., Bethlehem, PA 18017

Paid a forfeiture of \$1,000 and was ordered to cease and desist from utilizing the services of an intermediary agent who is not properly listed. This action was based on allegations of allowing an agent to submit applications prior to listing the agent. November 2000

Guilderland Reinsurance Co.

P. O. Box 535, Guilderland, NY 12084

Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

Hartford Underwriters Ins. Co.

Hartford Plz., Hartford, CT 06115

Agreed to pay a forfeiture of \$1,500 and agreed to cease and desist from not giving prior separate written notice where the Respondent may refund premium that is less than the pro rata refund. This action was based on allegations of using a short rate refund calculation for an insurance policy without proper notification and failing to respond promptly to an order. April 2000

Hawkeye Security Ins. Co.

P. O. Box 1848, Des Moines, IA 50306

Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

Home Owners Life Ins. Co.

307 N. Michigan Ave., Chicago, IL 60601

Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

Intercargo Ins. Co.

1450 E. American Ln. 20th Fl., Schaumburg, IL 60173

Was ordered to cease and desist from certifying that its policy forms comply with all applicable Wisconsin Statutes and with all applicable administrative rules of the Commissioner when, in fact, they do not comply. This action was based on allegations of falsely certifying that a form submitted for approval complies with Wisconsin law when it does not. February 2000

Intercontinental Warranty Services, Inc.

600 W. Hillsboro Blvd., Ste. 250, Deerfield Beach, FL 33441

Paid a forfeiture of \$2,550 and was ordered to cease and desist from using forms unless and until they have been approved for use in Wisconsin. This action was based on allegations of using unapproved warranty policy forms. September 2000

International Benefits Assoc., US Alliance Inc.  
45-12 Pearson St., Ste. 202, Long Island City, NY 11101  
Was ordered to cease and desist from operating an insurance business in Wisconsin without a proper certificate of authority. This action was based on allegations of doing an insurance business without proper authority and failure to respond to inquiries from the Commissioner. April 2000

Interstate National Dealer Services Inc.  
333 Earle Ovington Blvd., Ste. 700, Mitchell Field, NY 11553  
Paid a forfeiture of \$500. This action was based on allegations of failing to file a required financial statement by the due date. September 2000

Leader Ins. Co.  
4100 Harry Hines Blvd., Dallas, TX 75219  
Paid a forfeiture of \$1,480 and was ordered to cease and desist from using forms unless and until they have been approved for use in Wisconsin. This action was based on allegations of using unapproved policy forms. February 2000

Legion Ins. Co.  
One Logan Sq., Ste. 1400, Philadelphia, PA 19103  
Paid a forfeiture of \$1,500 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI, failing to respond promptly to an order issued by OCI and accepting business from an unlisted agent. January 2000

Liberty Ins. Underwriters Inc.  
61 Broadway 25th Fl., New York, NY 10006  
Agreed to pay a forfeiture of \$10,000 and agreed to respond promptly to inquiries from the Commissioner. This action was based on allegations of failing to promptly respond to OCI and failing to promptly comply with an order. August 2000

Liberty Mutual Ins. Co.  
175 Berkeley St., Boston, MA 02117  
Paid a forfeiture of \$1,000 and was ordered to cease and desist from improperly nonrenewing policies due to failure to timely pay the renewal premium. This action was based on allegations of issuing an improper mid-term cancellation or nonrenewal of an insurance policy. February 2000

Life Investors Ins. Co. of America  
4333 Edgewood Rd., Cedar Rapids, IA 52499  
Agreed to pay a forfeiture of \$500 and agreed to cease and desist utilizing the services of an intermediary agent who is not properly listed. This action was based on allegations of allowing an agent to submit applications prior to listing the agent. July 2000

Life Reassurance Corp. of America  
969 High Ridge Rd., Stamford, CT 06905  
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

London Pacific Life and Annuity Co.  
P. O. Box 29506, Raleigh, NC 27626  
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

Maryland Casualty Co.  
3910 Keswick Rd., 5 SW, Baltimore, MD 21211  
Paid a forfeiture of \$500 and was ordered to cease and desist from further violations of s. 631.36 (4), Wis. Stat. This action was based on allegations of issuing an improper notice of nonrenewal of an insurance policy. April 2000

Medica Health Plans of WI  
P. O. Box 9310, Minneapolis, MN 55440  
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

Medmarc Mutual Ins. Co.  
P. O. Box 1167, Fairfax, VA 22030  
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

Merrill Lynch Life Ins. Co.  
800 Scudders Mill Rd., Plainsboro, NJ 08536  
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

Metropolitan Life Ins. Co.  
1 Madison Ave., New York, NY 10010  
Paid a forfeiture of \$500 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI. February 2000

Millennium RX  
4515 Poplar Ave., Ste. 418, Memphis, TN 38117  
Was ordered to cease and desist from operating an insurance business without a certificate of authority and to give 60 days notice to all Wisconsin subscribers of the Millennium RX 2000 plan. This action was based on allegations of doing an insurance business without proper authority. April 2000

Minnesota Fire & Casualty Co.

P. O. Box 1233, Minneapolis, MN 55440

Paid a forfeiture of \$500 and was ordered to cease and desist from accepting applications from intermediaries not licensed in the appropriate and required lines of insurance. This action was based on allegations of utilizing the services of an unlicensed agent. January 2000

Minnesota Ins. Co.

4550 W. 77th St., Ste. 300, Edina, MN 55435

Paid a forfeiture of \$500 and was ordered to designate a current registered agent within 10 days of the order. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding registered agent. January 2000

Modern Service Ins. Co.

2 Pine Tree Dr., Arden Hills, MN 55112

Was ordered to give prior separate written notice to the policyholder in cases where the Respondent may return a premium that is less than the pro rata unearned premium. This action was based on allegations of refunding an insurance policy at less than pro rata without having given separate written notice. March 2000

Montgomery Ward Life Ins. Co.

P. O. Box 5033, North Suburban, IL 60197

Paid a forfeiture of \$2,500 and was ordered to provide the information requested. This action was based on allegations of failing to respond promptly to inquiries from OCI, failing to respond to the order issued, and accepting business from an unlisted agent. February 2000

Mony Life Ins. Co.

1740 Broadway at 55th St., New York, NY 10019

Paid a forfeiture of \$500 and was ordered to provide the requested information within ten days of the order. This action was based on allegations of failing to respond promptly to inquiries from OCI. May 2000

Mony Life Ins. Co. of America

1740 Broadway at 55th St., New York, NY 10019

Paid a forfeiture of \$1,000 and was ordered to provide the information requested within ten days of the order. This action was based on allegations of failing to respond promptly to inquiries from OCI. May 2000

Mt. Morris Mutual Ins. Co.

N1211 Cty. Rd. B, Coloma, WI 54930

Was ordered to pay a forfeiture of \$250 and was ordered to cease and desist from cancelling/nonrenewing policies at renewal by mailing notice to the policyholder less than 60 days prior to the renewal date. This action was based on

allegations of issuing an improper nonrenewal of an insurance policy. December 2000

National Auto Care Corp.

101 Green Meadows Dr. S., Westerville, OH 43081

Paid a forfeiture of \$500 and was ordered to cease and desist from issuing vehicle service contracts in Wisconsin unless and until they have obtained a limited certificate of authority to do a warranty business. This action was based on allegations of doing warranty business insurance without proper authority. August 2000

National Farmers Union Life Ins. Co.

P. O. Box 13487, Kansas City, MO 64199

Paid a forfeiture of \$500. This action was based on allegations of failing to file premium taxes properly by the due date. June 2000

National Farmers Union Property & Casualty Co.

11900 E. Cornell Ave., Aurora, CO 80014-3194

Paid a forfeiture of \$500 and was ordered to provide proper notice of cancellation when terminating a worker's compensation policy for nonpayment of premium. This action was based on allegations of issuing an improper cancellation of an insurance policy for nonpayment of premium. February 2000

National Ins. Underwriters

13403 Northwest Freeway, Houston, TX 77040

Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

National Union Fire Ins. Co. of Pittsburgh

1750 CNG Tower, Pittsburgh, PA 15222

Paid a forfeiture of \$15,000 and was ordered to provide the information requested by the Commissioner within ten days. This action was based on allegations of failing to respond promptly to inquiries from OCI. April 2000

Nationwide Life and Annuity Ins. Co.

1 Nationwide Plz., Columbus, OH 43215

Paid a forfeiture of \$500 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI. October 2000

Nationwide Life Ins. Co.

One Nationwide Plaza, Columbus, OH 43215

Paid a forfeiture of \$500 and was ordered to cease and desist from utilizing the services of an intermediary agent who is not properly listed. This action was based on allegations of allowing an agent to submit applications prior to listing the agent. November 2000

## Nationwide Life Ins. Co.

1 Nationwide Plz., Columbus, OH 43215

Paid a forfeiture of \$1,000 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI. October 2000

## Network Health Plan of WI, Inc.

P. O. Box 8007, Menasha, WI 54952

Paid a forfeiture of \$5,000. This action was based on allegations of allowing an agent to submit applications prior to listing the agent. March 2000

## New England Life Ins. Co.

501 Boylston St., Boston, MA 02117

Paid a forfeiture of \$1,000 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI. August 2000

## New England Life Ins. Co.

501 Boylston St., Boston, MA 02117

Paid a forfeiture of \$2,000 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI. October 2000

## NN Ins. Co.

10370 Richmond Ave., Houston, TX 77042

Paid a forfeiture of \$16,000 and was ordered to submit rate filing related to negotiation of agents' commissions and pay dividends to certain Wisconsin insureds who should have received them. This action was based on allegations of failing to comply with previous examination orders. March 2000

## Nobel Ins. Co.

8001 LBJ Fwy., Ste. 300, Dallas, TX 75251

Paid a forfeiture of \$500 and was ordered to cease and desist from utilizing the services of an intermediary agent who is not properly listed. This action was based on allegations of allowing an agent to submit applications prior to listing the agent. December 2000

## NORCAL Mutual Ins. Co.

560 Davis St., 2nd Fl., San Francisco, CA 94111

Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

## North American Co. for Life and Health Ins.

222 S. Riverside Plz., Chicago, IL 60606

Paid a forfeiture of \$500 and was ordered to provide the requested information. This action was based on allegations

of failing to respond promptly to inquiries from OCI. October 2000

## North American Lumber Ins. Co.

P. O. Box 9165, Farmingham, MA 01701

Paid a forfeiture of \$500. This action was based on allegations of failing to file premium taxes properly by the due date. June 2000

## North Central Health Protection Plan

2000 Westwood Dr., Wausau, WI 54402

Paid a forfeiture of \$2,000. This action was based on allegations of failing to comply with a previous examination order. August 2000

## Ohio Security Ins. Co.

160 N. Third St., Hamilton, OH 45026

Paid a forfeiture of \$500 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI. August 2000

## Old Line Life Ins. Co. of America, The

P. O. Box 401, Milwaukee, WI 53201

Paid a forfeiture of \$500 and was ordered to provide the requested information within ten days. This action was based on allegations of failing to respond promptly to inquiries from OCI. December 2000

## Old Republic Life Ins. Co.

307 N. Michigan Ave., Chicago, IL 60601

Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

## Old Republic National Title Ins. Co.

400 Second Ave. S., Minneapolis, MN 55401

Paid a forfeiture of \$500 and was ordered to cease and desist from accepting applications from agents who are not properly listed. This action was based on allegations of allowing an agent to submit applications prior to listing the agent. September 2000

## Pacific Specialty Ins. Co.

3601 Haven Ave., Menlo Park, CA 94025

Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

## Pan American Life Ins. Co.

P. O. Box 60219, New Orleans, LA 70160

Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

Permanent General Assur. Corp.  
P. O. Box 305054, Nashville, TN 37230  
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax.  
May 2000

Petroleum Casualty Co.  
P. O. Box 3342, Houston, TX 77253  
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax.  
May 2000

PHL Variable Ins. Co.  
1 American Row, Hartford, CT 06115  
Paid a forfeiture of \$1,000 and was ordered to provide the requested information within ten days of receipt of the order. This action was based on allegations of failing to respond promptly to inquiries from OCI. June 2000

Physicians Mutual Ins. Co.  
2600 Dodge St., P. O. Box 3313, Omaha, NE 68131  
Paid a forfeiture of \$500 and was ordered to cease and desist from utilizing the services of an intermediary who is not properly listed. This action was based on allegations of allowing an agent to submit applications prior to listing the agent. August 2000

Pierce National Life Ins. Co.  
10 Glenlake Pky. NE, Ste. 500, Atlanta, GA 30328  
Paid a forfeiture of \$250. This action was based on allegations of failing to file premium taxes properly by the due date. June 2000

Prime One Home Warranty Co.  
6000 Gisholt Dr., Ste. 106, Madison, WI 53716  
Was ordered to cease and desist from the writing of new business and the renewal of existing business. This action was based on allegations of not having the financial condition to comply with Wisconsin Administrative Code.  
October 2000

Prime One Home Warranty Co.  
6000 Gisholt Dr., Ste. 106, Madison, WI 53716  
Was ordered to segregate all assets and obtain OCI approval before disbursing any assets. This action was based on allegations of ceasing warranty business. November 2000

Private Residential Mortgage Ins. Corp.  
P. O. Box 177800, Raleigh, NC 27619  
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax.  
May 2000

Professional Liability Ins. Co. of America  
2 Park Ave., New York, NY 10016  
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax.  
May 2000

Protective DentalCare, Inc.  
P. O. Box 2606, Birmingham, AL 35202  
Paid a forfeiture of \$500. This action was based on allegations of failing to properly pay premium tax by the due date.  
July 2000

Protective Life Ins. Co.  
2801 Hwy. 280 S., P. O. Box 2606, Birmingham, AL 35223  
Paid a forfeiture of \$1,000 and was ordered to cease and desist from utilizing the services of an intermediary agent who is not properly listed. This action was based on allegations of allowing an agent to submit applications prior to listing the agent. November 2000

Prudential Property & Casualty Ins. Co.  
23 Main St., Holmdel, NJ 07733  
Paid a forfeiture of \$3,000 and was ordered to cease and desist from nonrenewing insurance policies with less than a 60-day notice. This action was based on allegations of issuing an improper nonrenewal of an insurance policy with less than 60 days notice and violation of a previous order. March 2000

Prudential Property & Casualty Ins. Co.  
23 Main St., Holmdel, NJ 07733  
Paid a forfeiture of \$2,000 and was ordered to cease and desist from the improper nonrenewal of policies by giving less than the required notice. This action was based on allegations of improperly issuing a nonrenewal of an insurance policy. January 2000

PXRE Reinsurance Co.  
399 Thornall St., 14th Fl., Edison, NJ 08837  
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax.  
May 2000

Quality Care Chiropractic Ins.  
P. O. Box 594, Hartland, WI 53029  
Paid a forfeiture of \$1,500 and was ordered to provide the information requested. This action was based on allegations of failing to respond promptly to inquiries from OCI.  
September 2000

Reassure America Life Ins. Co.  
300 E. State St., Jacksonville, IL 62650  
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax.  
May 2000

ReliaStar Life Ins. Co. of New York  
P. O. Box 9004, Woodbury, NY 11797  
Paid a forfeiture of \$500. This action was based on allegations of failing to properly pay premium tax by the due date.  
July 2000

Republic Indemnity Co. of America  
15821 Ventura Blvd., Ste. 370, Encino, CA 91436  
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax.  
May 2000

Republic Indemnity Co. of CA  
15821 Ventura Blvd., Ste. 370, Encino, CA 91436  
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax.  
May 2000

Safeco Ins. Co. of America  
Safeco Plz., Seattle, WA 98185  
Paid a forfeiture of \$500 and was ordered to cease and desist from further violation of s. 631.36, Wis. Stat. This action was based on allegations of issuing an improper nonrenewal of an insurance policy.  
April 2000

Sage Life Assur. of America, Inc.  
300 Atlantic St., Ste. 302, Stamford, CT 06901  
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax.  
May 2000

SECURA Ins., A Mutual Co.  
2401 S. Memorial Dr., Appleton, WI 54915  
Was ordered to conduct final audits on worker's compensation insurance policies in accordance with the approved rating plans. This action was based on allegations of violating Wisconsin Worker's Compensation Minimum Premium Rule.  
April 2000

Selective Ins. Co. of America  
8415 Pulsar Pl., Columbus, OH 45240  
Paid a forfeiture of \$500 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI.  
October 2000

Selective Ins. Co. of SC  
8415 Pulsar Pl., Columbus, OH 45240  
Paid a forfeiture of \$500 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI.  
October 2000

Selective Ins. Co. of the Southeast  
8415 Pulsar Pl., Columbus, OH 45240  
Paid a forfeiture of \$500 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI.  
October 2000

Seneca Sigel Mutual Ins. Co.  
P. O. Box 27, Vesper, WI 54489  
Was ordered to cease and desist from counting the day of mailing as day one in fulfilling the 60-day notice requirement of nonrenewal of insurance policies in s. 631.36 (4), Wis. Stat. This action was based on allegations of counting the day of mailing as day one. On one occasion Respondent mailed a notice of nonrenewal 59 days prior to the nonrenewal date rather than 60 days as required by s. 631.36 (4), Wis. Stat.  
January 2000

Service and Business Workers of America  
11300 US Hwy. 1, Ste. 300, North Palm Beach, FL 33408  
Agreed to cease and desist from operating an unauthorized insurer, to pay all incurred liabilities of Wisconsin members, and to protect Wisconsin members of SBWA. This action was based on allegations of doing unauthorized insurance business.  
November 2000

Service and Business Workers of America Local 125 (SWBA)  
11300 U. S. Hwy 1, Ste. 300, North Palm Beach, FL 33408  
Was ordered to cease and desist from operating an insurance business in Wisconsin without a certificate of authority. This action was based on allegations of doing an insurance business without proper authority.  
August 2000

State Farm Fire and Casualty Co.  
8500 State Farm Way, Woodbury, MN 55125  
Paid a forfeiture of \$500 and was ordered to provide the information requested within ten days. This action was based on allegations of failing to respond promptly to inquiries from OCI.  
November 2000

State Farm General Ins. Co.  
8500 State Farm Way, Woodbury, MN 55125  
Paid a forfeiture of \$500 and was ordered to provide the requested information within ten days. This action was based on allegations of failing to respond promptly to inquiries from OCI.  
November 2000



State Farm Life and Accident Assurance Co.  
8500 State Farm Way, Woodbury, MN 55125  
Paid a forfeiture of \$500 and was ordered to provide the requested information within ten days. This action was based on allegations of failing to respond promptly to inquiries from OCI. November 2000

State Farm Mutual Automobile Ins. Co.  
8500 State Farm Way, Woodbury, MN 55125  
Paid a forfeiture of \$500 and was ordered to provide the information requested within ten days. This action was based on allegations of failing to respond promptly to inquiries from OCI. November 2000

State National Specialty Ins. Co.  
8200 Anderson Blvd., Fort Worth, TX 76120  
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

Superior Ins. Co.  
P. O. Box 530009, Atlanta, GA 30348  
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

Swiss Re Life and Health America Inc.  
175 King St., Armonk, NY 10504  
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

Texas Life Ins. Co.  
900 Washington Ave., Waco, TX 76701  
Paid a forfeiture of \$500 and was ordered to cease and desist from utilizing the services of an intermediary agent who is not properly listed. This action was based on allegations of allowing an agent to submit applications prior to listing the agent. August 2000

Ticor Title Ins. Co.  
171 N. Clark St., Chicago, IL 60601  
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

Traders & General Ins. Co.  
1 Beacon St., Boston, MA 02108  
Paid a forfeiture of \$500. This action was based on allegations of failing to file premium taxes properly by the due date. June 2000

Transamerica Life Ins. & Annuity Co.  
P. O. Box 2101, Los Angeles, CA 90051  
Paid a forfeiture of \$2,000 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to respond promptly to an order issued. January 2000

Travelers Ins. Co., The  
1 Tower Sq., Hartford, CT 06183  
Paid a forfeiture of \$500. This action was based on allegations of issuing an improper cancellation of an insurance policy. February 2000

Travelers Ins. Co., The  
1 Tower Sq. 4CR, Hartford, CT 06183  
Paid a forfeiture of \$500 and was ordered to provide the requested information within ten days of the date of the order. This action was based on allegations of failing to respond promptly to inquiries from OCI. May 2000

Travelers Ins. Co., The  
1 Tower Sq., 4CR, Hartford, CT 06183  
Paid a forfeiture of \$500 and was ordered to cease and desist from utilizing the services of an intermediary agent who is not properly listed. This action was based on allegations of allowing an agent to submit applications prior to listing the agent. July 2000

Tri State Ins. Co. of MN  
1 Roundwind Rd., Luverne, MN 56156  
Was ordered to cease and desist from improperly nonrenewing policies due to failure to timely pay the renewal fee unless proper notice is given. This action was based on allegations of issuing an improper cancellation or nonrenewal of an insurance policy. February 2000

Trustmark Ins. Co.  
400 N. Field Dr., Lake Forest, IL 60045  
Paid a forfeiture of \$500 and was ordered to provide the information requested. This action was based on allegations of failing to respond promptly to inquiries from OCI. January 2000

Trustmark Ins. Co.  
400 N. Field Dr., Lake Forest, IL 60045  
Paid a forfeiture of \$1,000 and was ordered to provide the information requested within ten days of the order. This action was based on allegations of failing to respond promptly to inquiries from OCI. April 2000

## Ultimate Warranty Corporation

21360 Center Ridge Rd., Ste. 401S, Rocky River, OH 44116  
Paid a forfeiture of \$1,080 and was ordered to cease and desist from using vehicle service contracts in Wisconsin unless and until it obtains a limited certificate of authority to solicit warranty business. This action was based on allegations of doing warranty business insurance without proper authority. August 2000

## United Family Life Ins. Co.

10 Glenlake Pky. NE, Ste. 500, Atlanta, GA 30328  
Paid a forfeiture of \$250. This action was based on allegations of failing to file premium taxes properly by the due date. June 2000

## United Fidelity Life Ins. Co.

P. O. Box 13487, Kansas City, MO 64199  
Paid a forfeiture of \$500. This action was based on allegations of failing to file premium taxes properly by the due date. June 2000

## UNUM Life Ins. Co. of America

2211 Congress St., Portland, ME 04122  
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

## US Alliance Incorporated

2000 L St. NE, Washington, DC 20036  
Was ordered to cease and desist from operating an insurance business in Wisconsin without a certificate of authority. This action was based on allegations of doing an insurance business without proper authority and failure to respond to inquiries from the Commissioner. April 2000

## US Specialty Ins. Co.

13403 Northwest Freeway, Houston, TX 77040  
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

## USG Annuity and Life Co.

P. O. Box 1635, Des Moines, IA 50306  
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

## Valley Health Plan, Inc.

2270 EastRidge Center, Eau Claire, WI 54702  
Paid a forfeiture of \$2,500. This action was based on allegations of failing to comply with a previous examination order. September 2000

## Verex Assurance, Inc.

6601 Six Forks Rd., Raleigh, NC 27615  
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

## Virginia Ins. Reciprocal, The

P. O. Box 85058, Richmond, VA 23261  
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

## Vision Service Plan Ins. Co.

3333 Quality Dr., Rancho Cordova, CA 95670  
Paid a forfeiture of \$1,000 and was ordered to provide the information requested. This action was based on allegations of failing to respond promptly to inquiries from OCI. September 2000

## W. J. Jones Administrative Services, Inc.

1979 Marcus Ave., Ste. C101, Lake Success, NY 11042  
Was ordered to cease and desist from doing business as an employee benefit plan administrator in Wisconsin and has had its application for an insurance license denied. This action was based on allegations of failing to respond promptly to a request for information. February 2000

## West American Ins. Co.

136 N. Third St., Hamilton, OH 45026  
Paid a forfeiture of \$500 and was ordered to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI. August 2000

## Western Diversified Casualty Ins. Co.

P. O. Box 770, Deerfield, IL 60015  
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

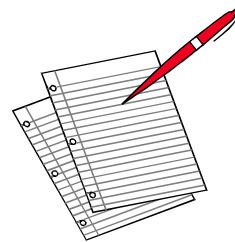
## Western Indemnity Ins. Co.

820 Gessner, Ste. 1200, Houston, TX 77024  
Paid a forfeiture of \$500. This action was based on allegations of failing to file premium taxes properly by the due date. June 2000

## Wisconsin American Mutual Ins. Co.

P. O. Box 1438, Fond du Lac, WI 54935  
Paid a forfeiture of \$500 and was ordered to cease and desist from utilizing the services of an intermediary agent who is not properly listed. This action was based on allegations of allowing an agent to submit applications prior to listing the agent. November 2000

## Segregated Funds





### Local Government Property Insurance Fund (Fund)

The purpose of the Fund is to make reasonably priced property insurance available for tax-supported local government property such as government buildings, schools, libraries, and motor vehicles. The Fund provides policy and claim service to the policyholders.

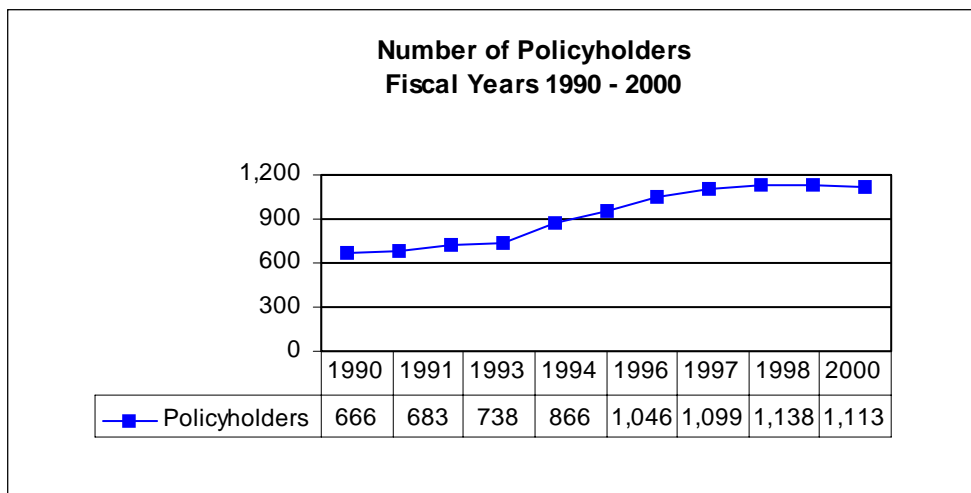
As of June 30, 2000, the Fund insured 1,113 policyholders: 71 counties, 282 schools, 138 cities, 305 towns, 205 villages, and 112 miscellaneous (libraries, etc.). The number of policyholders decreased by 15 (1.3%) since the previous fiscal year-end. Two graphs are included that reflect growth in the Fund's policyholder base and growth in its insurance coverage in force. The total amount of insurance in force as of June 30, 2000, was \$25.1 billion, up from \$22.7 billion as of the previous fiscal year-end.

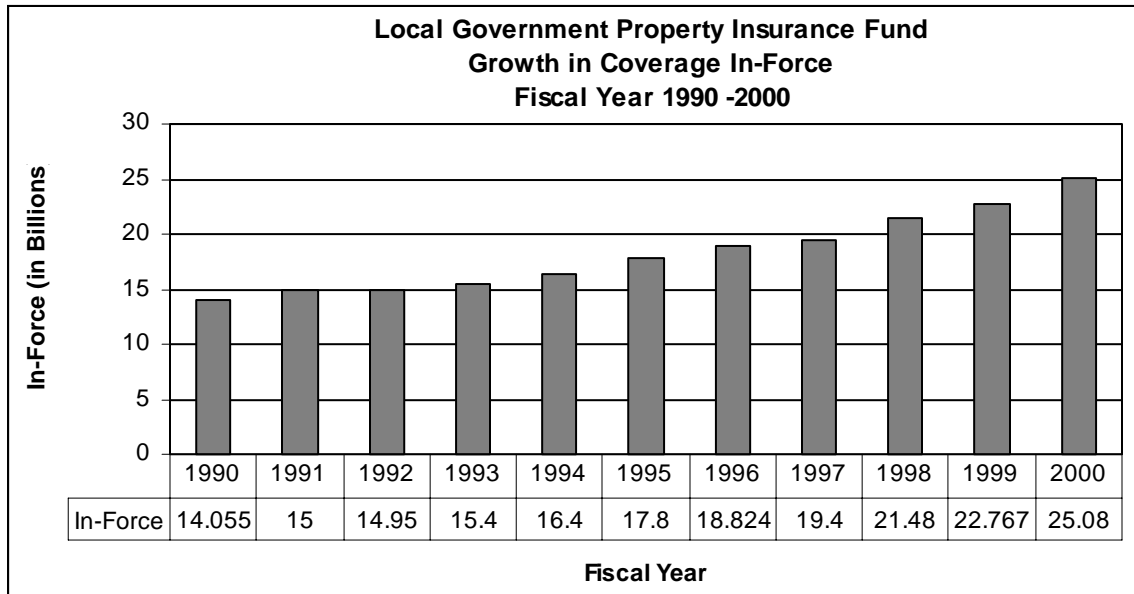
Two pie charts reflecting premium earned distribution by type of policyholder and the breakdown by type of policy purchased are also attached. The majority of the Fund's insureds are using the valuation project service that began in 1988. This unique method of valuing buildings, contents, property in the open, and contractor's equipment was developed to promote equity in premiums and the proper reporting of values. Participants not only have broader coverages, but

enjoy the benefits of automatic computer-generated statements of values.

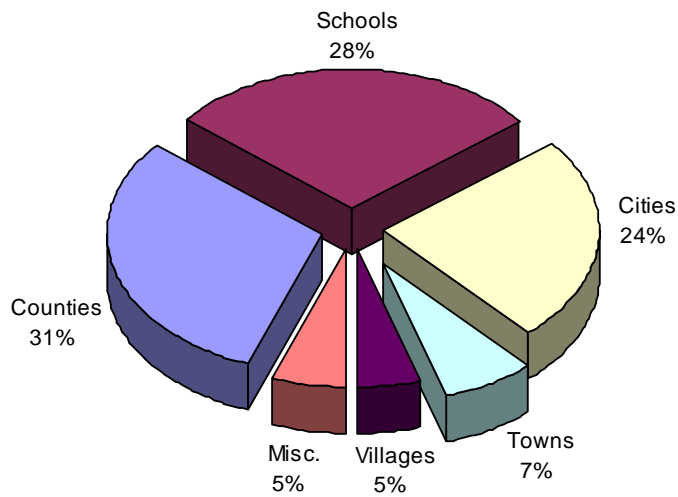
During 1998 the Fund modified its valuation policy form coverage with respect to replacement coverage for fine arts, collectible items, and museum collections. These changes were necessary to permit the Fund to better assess its exposure relative to fine arts, collectible items, and museum collections which can have substantial replacement costs. Effective January 1, 1999, the most the Fund will pay for any one item is \$50,000. If, however, the insured desires higher amounts of coverage on a per item basis, it must either schedule the individual property and provide an estimated replacement value, or purchase an endorsement that offers coverage subject to per item, per exhibit, and per occurrence limitations.

Rates over the past five years have remained stable. The Fund's surplus increased approximately \$1.9 million over the June 30, 1999, level, while its total insurance in force increased \$2.4 billion over the same time period. The Fund's insurance in force represents property that is insured against loss. The more property insured, the greater the potential for a loss. Increasing claims costs will continue to be a factor in the rate-setting analysis and on future cost of reinsurance. Fund management will continue to monitor insurance in force and claims trends in an attempt to maintain a stable rating structure.

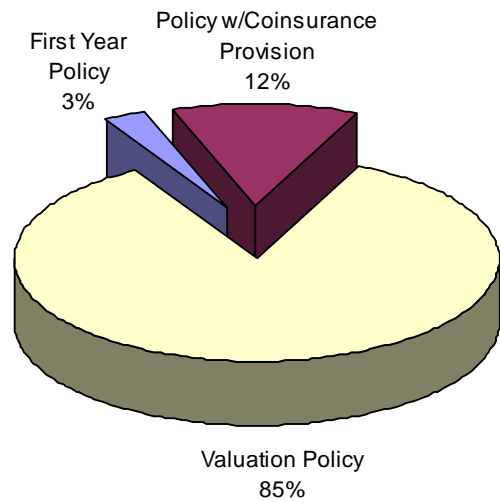




**Direct Premium Earned by Entity Type  
Fiscal Year Ending June 30, 2000**



**Break-Out by Policy Type  
Fiscal Year Ending June 30, 2000**



Following are financial statements—balance sheet and income statements—for the Fund for the fiscal year ending June 30, 2000.

<b>Local Government Property Insurance Fund Balance Sheet—Statutory Basis June 30, 2000</b>	
<b>Assets</b>	
Bonds - Amortized Cost	\$11,938,716
Investment Fund	16,484,000
Cash at Treasury	4,336
Premiums Receivable	919,233
Reinsurance Recoverable	11,594
Interest Receivable	218,180
Prepaid Reinsurance Premium	<u>2,215,484</u>
<b>Total Assets</b>	<b><u>\$31,791,543</u></b>
<b>Liabilities and Surplus</b>	
<b>Liabilities</b>	
Net Loss Reserves	\$ 3,401,726
Loss Adjustment Expenses Payable	21,753
Net Unearned Premiums	4,526,272
Other Expenses Payable	<u>340,500</u>
<b>Total Liabilities</b>	<b>\$ 8,290,251</b>
<b>Surplus</b>	
Surplus - Beginning of Year	21,556,221
Net Income	<u>1,945,071</u>
<b>Surplus - End of Year</b>	<b><u>23,501,292</u></b>
<b>Total Liabilities and Surplus</b>	<b><u>\$31,791,543</u></b>

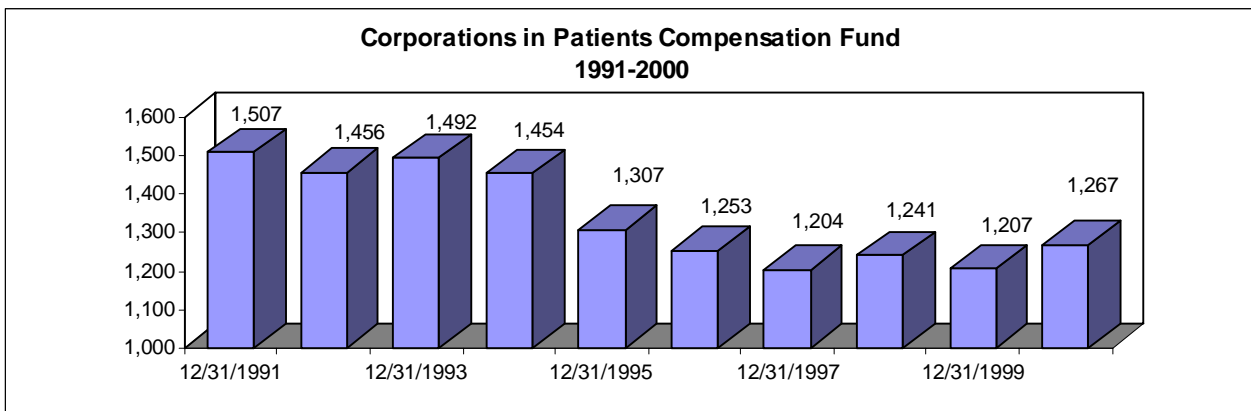
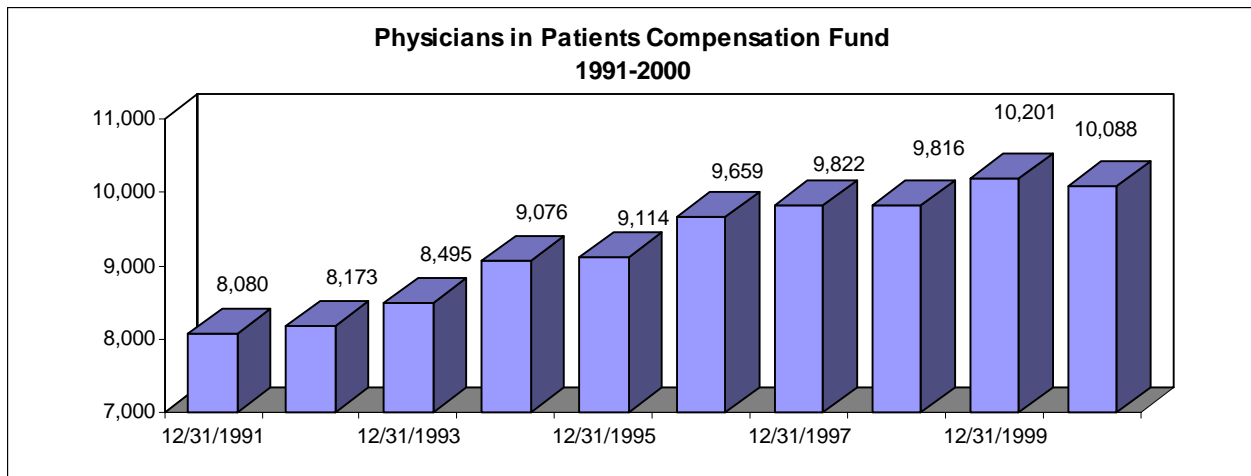
<b>Local Government Property Insurance Fund Income Statement—Statutory Basis June 30, 2000</b>	
<b>Premiums Earned</b>	
Direct Premium Earned	\$10,422,384
Reinsurance Ceded	<u>(1,055,074)</u>
<b>Net Premium Earned</b>	<b>\$9,367,310</b>
<b>Losses Incurred</b>	
Direct Losses Incurred	13,288,766
Reinsurance Loss Recoveries	<u>(5,856,128)</u>
<b>Net Losses Incurred</b>	<b>7,432,638</b>
<b>Loss Adjustment Expenses</b>	<b>439,939</b>
<b>Other Underwriting Expenses</b>	<b><u>1,043,255</u></b>
<b>Total Net Losses and Expenses</b>	<b><u>8,915,832</u></b>
<b>Underwriting Gain</b>	<b>451,478</b>
<b>Investment &amp; Other Income</b>	
Interest on Bonds	848,559
Investment Fund Earnings	671,344
Realized Capital Gain	87
Investment Expenses	<u>(26,397)</u>
<b>Net Investment Income</b>	<b><u>1,493,593</u></b>
<b>Net Income Before Dividends</b>	<b>1,945,071</b>
Dividends to Policyholders	<u>(0)</u>
<b>Net Income</b>	<b><u>\$ 1,945,071</u></b>

### Patients Compensation Fund (Fund)

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

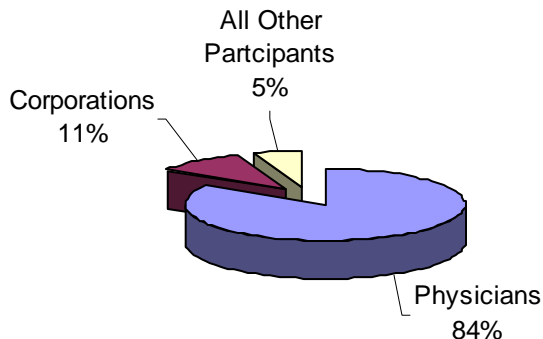
The Board is assisted by an Underwriting and Actuarial Committee, a Legal Committee, a Claims Committee, an Investment/Finance and Audit Committee, a Risk Management Steering Committee, and a Peer Review Council. The Board and its committees meet quarterly.

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

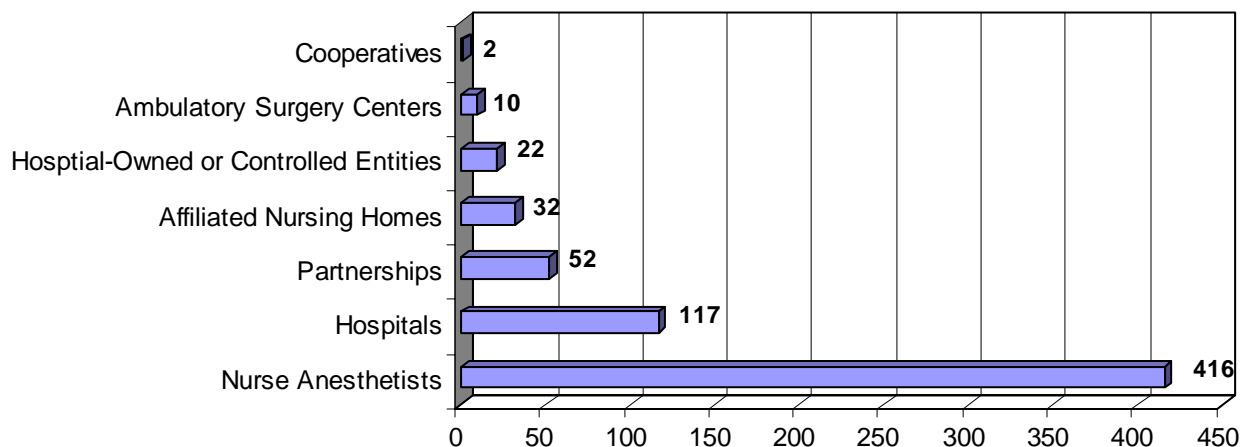




**Patients Compensation Fund Composition  
December 31, 2000**



**\*All Other Participants in Patients Compensation Fund  
December 31, 2000**



As of December 31, 2000, the vast majority of Fund participants were physicians at 84% with corporations comprising another 11% and the remaining 5% comprised of various other participant types, as illustrated in the charts above. At year-end 2000, Fund participants totaled 12,006 comprised of 10,088 physicians, 1,267 corporations, 416 nurse anesthetists, 117 hospitals with 32 affiliated nursing homes, 52 partnerships, 22 hospital-owned or controlled entities, 10 ambulatory surgery centers, and 2 cooperatives.

From July 1, 1975, through December 31, 2000, 4,459 claims had been filed in which the Fund was named. During this period, the Fund's total number of paid claims increased to 568, totaling \$474,894,176. Of the total number of claims in which the Fund has been named, 3,469 claims

have been closed with no indemnity payment. Of the remaining reported claims as of December 31, 2000, 41 cases carried aggregate case reserves of \$42,989,079.

Changes in the Fund's statutory investment authority have had a positive impact on the Fund. Legislation enacted in April 1990, which permitted the Fund to invest in long-term financial instruments, has resulted in higher investment earnings. The Fund's actuaries have estimated that during the period October 1, 1990, to September 30, 2000, investment earnings on the long-term portfolio were \$76.6 million greater than what would have been earned had these assets remained in the short-term account.

During 1999, the Investment Committee, with the assistance of an outside investment consultant, developed

new investment guidelines. The new investment guidelines provide for investment in equities to maximize investment return. These new investment guidelines were implemented in 2000 in coordination with the State of Wisconsin Investment Board.

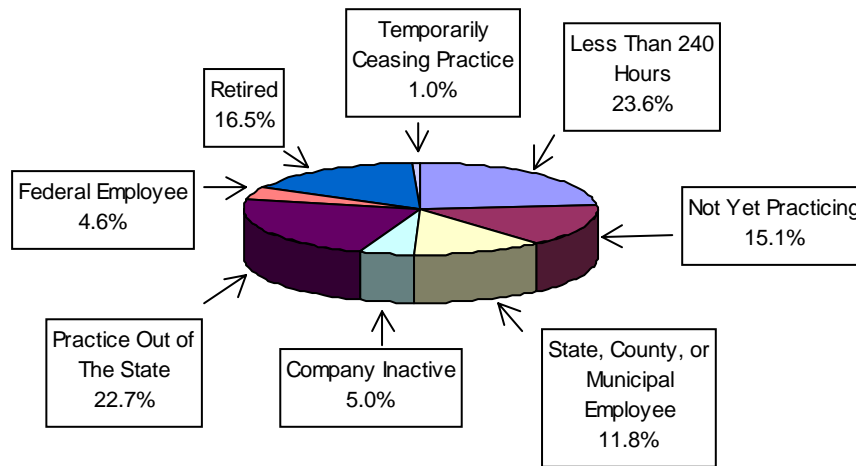
Major Activities for 2000:

- The Fund successfully completed the transition of bringing the IT services in-house. This will provide more control by Fund administration and is expected to bring better service to Fund participants with IT staff being on hand to assist Fund administration in systems development.
- The Fund is currently in the process of implementing late filing fees which will be charged

to primary carriers when certificates are not received timely in accordance with s. 17.28 (5), Wis. Adm. Code.

- Fund administration, in conjunction with counsel, closely monitored claims filed which challenge the constitutionality of the noneconomic and wrongful death caps. This is an ongoing issue and will be closely monitored.
- Processing and verification of up-to-date exemption status for providers that held a license to practice in Wisconsin but for which no current exemption or certificate was on file. As of December 31, 2000, 9,795 providers claimed an exemption from the Fund. The various basis for the exemptions are illustrated in the chart below:

**Patients Compensation Fund Exemptions  
December 31, 2000**



Following are financial statements—balance sheet and income statement—for the Fund for the fiscal year ending June 30, 2000. The figures reported are on an unaudited basis.

<b>Patients Compensation Fund Balance Sheet June 30, 2000</b>		<b>Patients Compensation Fund Statement of Income and Changes in Fund Surplus June 30, 2000</b>	
<b>Admitted Assets</b>		<b>Underwriting Income:</b>	
Cash	\$ 140,996	Assessments Written (Net)	\$ 47,879,282
State Investment Fund Shares	16,080,477	<b>Less Underwriting Expenses:</b>	
Long-term Investments	516,370,104	Net Losses Paid	19,650,226
Bond Investment Income Receivable	9,555,800	Interest on Loss Payments	106,957
Short-term Interest Receivable	90,736	Loss Adjustment Expenses Paid	3,204,682
Assessments Receivable	324,441	Risk Management Expenses	98,428
Less: Allowance for Uncollectible		Medical Expense Paid	0
Accounts	(817)	Change in Liability for Incurred	
Prepaid Items	1,999	But Not Reported Losses	36,796,957
Office Furniture and Equipment	30,565	Change in Liability for Reported	
Other Receivables	<u>0</u>	Losses	18,211,361
<b>Total Admitted Assets</b>	<u>\$542,594,300</u>	Change in Liability for Loss	
		Adjustment Expense	534,976
<b>Liabilities</b>		Change in Amount Representing	
Loss Liabilities		Interest	(29,916,724)
Liability for Incurred But		Change in Liability for	
Not Reported Losses	\$670,816,786	Future Medical Expenses	<u>(7,188)</u>
Liability for Reported Losses	46,463,285	<b>Total Underwriting Expenses</b>	48,694,052
Liability for Loss Adjustment		Net Underwriting Gain (Loss)	(814,770)
Expense	<u>31,381,540</u>		
Estimated Unpaid Loss Liabilities	748,661,611	<b>Investment &amp; Other Income</b>	
Amount Representing Interest	<u>(235,079,746)</u>	Investment Income	31,830,459
Discounted Loss Liabilities	513,581,865	Unrealized gain (adjustment to market value)	(15,882,228)
Liabilities for Future		Change in Bond Premium (Discount)	3,971,000
Medical Expenses	<u>143,179</u>	Assessment Interest Income	389,990
<b>Total Loss Liabilities</b>	<u>513,725,044</u>	Administrative Fee Income	41,821
		Surcharge Income	0
<b>Other Liabilities:</b>		Other Income	17,272
Contributions Being Held	400,000	Depreciation Expense	(6,040)
Assessments Received in Advance	472,728	Loss on Disposal of Fixed Assets	(4,758)
Provider Refunds Payable	514,092	Less General and Administrative Expense	<u>(911,541)</u>
Medical Mediation Panels Payable	2,148	<b>Net Gain (Loss)</b>	<u>\$ 18,631,207</u>
Vouchers Payable	249,343	<b>Fund Balance, Beginning of Year</b>	\$ 8,579,76
Compensated Absences	<u>19,970</u>	Net Gain (Loss)	18,631,207
<b>Total Liabilities</b>	<u>515,383,326</u>	Other Adjustments	<u>0</u>
<b>Fund Surplus</b>	<u>27,210,974</u>	<b>Fund Surplus, End of Year</b>	<u>\$ 27,210,974</u>
<b>Total Liabilities and Fund Surplus</b>	<u>\$542,594,300</u>		

**State Life Insurance Fund (Fund)**

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

surplus to assets between 7% and 10%. In 2000, a distribution of \$3.5 million was paid to policyholders in the form of dividends.

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

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 .8%. As of December 31, 2000, there were 30,660 policies in force.

**State Life Insurance Fund  
Balance Sheet  
December 31, 2000**

<b>Assets</b>	
Bonds	\$62,168,724
Policy Loans	3,775,032
Cash and Bank Deposits	211,130
State Investment Fund	5,347,000
Premiums Deferred & Uncollected	120,292
Investment Income Due & Accrued	<u>1,436,892</u>
<b>Total Assets</b>	<u><b>\$73,059,070</b></u>
<b>Liabilities and Surplus</b>	
Reserves for Life Policies & Contracts	\$50,399,075
Interest Maintenance Reserve	234,767
Supplementary Contracts	315,437
Policy Claims	186,162
Dividend Accumulations	9,596,799
Dividends Due and Unpaid (2000)	15,180
Dividends - Provision for 2001	3,830,873
Accrued Deposits	1,334,547
Unclaimed Property	94,552
Taxes, Licenses, Fees Accrued	518
Suspense and CANC Drafts	69,931
Expenses Due & Accrued	59,187
Back Up Withholding	427
Premiums Received in Advance	15,817
Asset Valuation Reserve	<u>337,816</u>
<b>Total Liabilities</b>	\$66,491,088
Surplus	<u>6,567,982</u>
<b>Total Liabilities and Surplus</b>	<u><b>\$73,059,070</b></u>

**State Life Insurance Fund  
Income Statement  
December 31, 2000**

<b>Income</b>	
Premiums	\$2,546,464
Considerations- Supplementary Contracts & Dividend Accumulations	886,527
Investment Income	5,086,594
Miscellaneous Income	833
Amortization of Interest Maintenance Reserve	<u>42,791</u>
<b>Total Income</b>	\$8,563,209
<b>Expenses</b>	
Death Benefits	905,019
Matured Endowments	293,500
Other Policy Benefits	980,802
Increase in Reserve	2,198,113
General Operating Expense	<u>677,877</u>
<b>Expenses before Dividends</b>	<u>5,055,311</u>
Net Gain before Dividends	<u>3,507,898</u>
Dividends to Policyholders	<u>3,554,432</u>
<b>Net Gain (Loss) from Operations</b>	<u><b>\$ (46,534)</b></u>

XI Specialty Ins. Co.

1450 E. American Ln., 20th Fl., Schaumburg, IL 60173

Paid a forfeiture of \$500. This action was based on allegations of failing to file premium taxes properly by the due date. June 2000

Yasuda Fire and Marine Ins. Co. of America, The

2 World Financial Ctr., 225 Liberty St., Fl. 43

New York, NY 10281

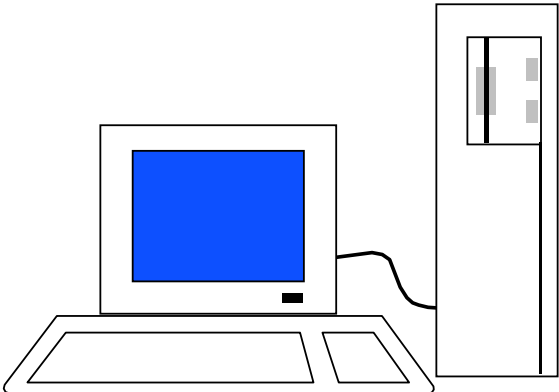
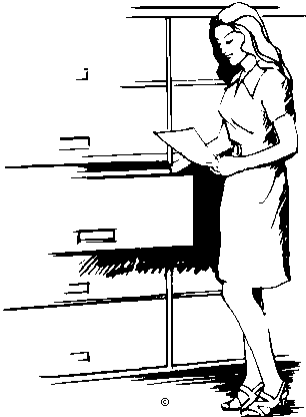
Paid a forfeiture of \$500. This action was based on allegations of failing to promptly pay premium tax. May 2000

Zurich Life Ins. Co. of America

1 Kemper Dr., Long Grove, IL 60049

Paid a forfeiture of \$500 and was ordered to provide the requested information within ten days. This action was based on allegations of failing to respond promptly to inquiries from OCI. December 2000

# Division of Administrative Services





The administrator of the Division of Administrative Services supervises the division and is responsible for the supervision and monitoring of the agency budget, personnel activities, data processing, and general administrative services.

*The Bureau of Staff Services.* This bureau is responsible for general administrative functions of the agency, including budget and finance, word processing, data processing, personnel, payroll, internal record keeping, and mail service.

## Bureau of Staff Services

### Information Services Section

On the application side of the Information Services Section, the following list was accomplished to improve user applications:

- Developed a Document Management Subsystem to integrate with the main OCI Enterprise system.
- Implemented the subsystem for document management within the Complaint Tracking System for MS-Word and imaged documents.
- Analyzed and developed a process for document management for the State Life Insurance Fund using the Document Management Subsystem. Defined a process for the backfile conversion by working with the State Records Center who is converting paper records to images.
- Started analysis to implement the Document Management Subsystem for the Producer and Policy Approval Systems.
- Enhanced the Company Licensing System to perform additional edits and to upgrade the reports to use ReportBuilder version 5.55.
- Developed a Report Subsystem and used it to develop reports for the Complaint Tracking System.
- Continued programming of the Complaint Tracking System.
- Changed Legal Tracking System to accommodate database and architectural changes.
- Analyzed and implemented the Premium Tax Vouchers using Web technology. This included modifying programs used to process payment transaction due to different information on the vouchers.
- Modified the Cash Management system to accommodate annual changes to codes used by the state accounting system (WiSMART).

- Implemented Team Source as a Software Version Control System.
- Studied Function Point Counting as a way to measure new application requests and changes to existing systems. The metrics were used to obtain a high level estimate for the size of projects for the IT Strategic Plan.
- Updated the OCI Internet Web site to provide up-to-date information to insurance consumers as well as the insurance industry.
- Instituted a testing methodology of unit testing completed by the programmer, application testing completed by a designated IT staff person, Acceptance Testing completed by the Business Partners, and Production Testing completed by the Business Partners and the Application Manager.
- Moved the Patients Compensation Fund (PCF) database from a server in Wausau to a newly installed Linux production and testing platform at OCI.
- Converted PCF C/C++ program and Unix scripts from IBMAIX to Linux.
- Converted PCF reports from IBMAIX to MS-Windows.
- Automated PCF certificate and attorney files as these were moved from Wausau to OCI.
- Wrote a PCF certificate file creator and verifier for providers and corporations to use when sending data to OCI.

On the technical side of the Information Services Section, the following list was accomplished to improve user access:

- Completed a rollout of upgraded PCs for all users. This was to take advantage of processing speed when dealing with images.
- Researched and implemented a Storage Area Network (SAN) and reconfigured older servers for better utilization.
- Completed testing and implementation of databases after moving them to the new (SAN).
- Implemented new database backup procedures employing Oracle Recovery Manager (RMAN).
- Researched and tested a new dial-up system so that examiners would have faster and better connectivity.
- Upgraded the Laptop Loaner Pool so that examiners would have current technology to use on exams.



## Forms Management

The office is required by statute to administer and maintain a Forms Management program. The responsibility for administering this program is located in the Information Services Section. All office forms and brochures are reviewed for statutory requirements and standards (i.e., need, cost, plain English). An inventory and history file is kept for each form, brochure, and special report. Forms, brochures, and special reports are composed in-house using PageMaker or Microsoft Word. Several forms, including financial annual statement packets, have been converted to pdf format for inclusion on the OCI Web site. These forms are available in hard copy format as well from OCI. The Forms Manager is a liaison with office staff, the agency Printing Coordinator, other state agencies and is a representative to the Wisconsin Information Resources Council.

## Services Section

The Services Section provides basic and essential office services that not only facilitate the work of OCI staff, but assist the insurance industry and the general public as well. Service areas include records management, mail, reception, purchasing of commodities and services, office management, and general office support.

## Records Management

By providing records management for the entire agency, the records manager maintains agency-wide records and makes available public records.

The records manager is a liaison to agency business areas for issues involving records in all media, and the position is a liaison to outside agencies including the State Historical Society and the Department of Administration. The records manager attends meetings of the Wisconsin Information Resources Council. The records manager is also part of agency committees and workgroups, including the Information Technology (IT) Strategic Planning Committee.

There are several records management practices currently in use at OCI. A central file of the agency Records Disposition Authorizations (RDAs) and general records schedules is maintained. In the process of analyzing business practices as they relate to records, a yearly inventory of records is conducted and an analysis of the need for new and revised RDAs is considered. Records storage information, including location, is tracked

both on- and off-site by maintaining databases in Microsoft Access. This aids in the annual inventory of records on-site, and the rotation of some to the off-site storage facility.

Responses to open records requests for information are tracked closely. The office expends great effort to respond quickly and efficiently to the many public requests we receive, and retaining statistics helps track our effectiveness.

The records manager also works with the database administrator and other IT staff, which allows input from a records viewpoint relating to the impact that the process of changing how our electronic data and records are stored has on records management issues. In this process, not only the content of the data is examined, but discussion also takes place regarding the migration of data between media and how the potential purchase of software/hardware might impact records.

Effective records management practices allow us to better serve the insurance industry and the general public, as well as our staff. Through operation of our Central Files Section, the records manager makes public records available. These records include:

- insurance company
  - rates
  - approved policy forms
  - articles and bylaws
  - biographical sketches of officers and directors
  - financial examination reports
  - holding company registration
  - contracts
  - correspondence
  - financial statements
- consumer complaint information (closed files only)

Also available through Central Files are publications with helpful information for people shopping for insurance. Titles in greatest demand include:

- Guide to Long-Term Care
- Long-Term Care Insurance Policies Approved in Wisconsin
- Medicare+Choice Questions and Answers
- Medicare Supplement Insurance Approved Policies
- Wisconsin Guide to Health Insurance for People with Medicare

### Mail Service

By offering centralized mail service to the agency, staff provides an essential office function. Mail room staff handles all incoming mail for the entire agency. The process involves receiving, opening, determining appropriate business area for response, date-stamping, and sorting to mailboxes. The mail room is also a central area where incoming faxes are received and distributed and package deliveries are accepted and announced. Mail room staff accumulates agency-wide outgoing mail in this area and prepares for pick-up as well. To effectively coordinate agency services with state mail services, mail staff represents the agency at the Wisconsin Mail Managers Council.

### Reception Service

The first people met by visitors to the agency are our receptionists. These individuals greet all comers to our office and assist them in their business needs. As well as greeting and referring visitors, the receptionists take incoming telephone calls to the central switchboard, determine the needs of the callers, and transfer calls to appropriate staff.

### Purchasing and Office Management

Agency staff requests for printing, furniture, office supplies, and contracts for services are processed according to state procurement requirements with the intent of providing a most effective working environment for all agency staff. The purchasing agent represents the agency as Vice President of the Wisconsin Communicators Council and as a voting member of the State Agencies Procurement Council.

Services staff also provides accounts receivable cashing service, processing of vouchers for accounts payable, processing of service of process for insurance companies having no registered agent, responding to public requests for information regarding designated registered agents, and responding to other general support needs for the Commissioner and the Administrator of the Administrative Services Division.

Additionally, the Services Section, with the cooperation of building management, strives to achieve physical accommodations for maximum comfort, safety, and efficiency of staff and visitors.

### 2000 Statistics

- Continued tracking of production statistics and performance measures for all service areas allowed us to gauge our progress in serving staff and the public.
- Demand continued for services provided by the Central Files area. Listed below is a sampling of the type and number of contacts and requests received for public records in 2000, compared to previous years.
- The switchboard referred a large number of calls incoming to the central switchboard. The average number of calls answered daily was 228.
- The service of process section continued to respond to a large volume of calls regarding service of process and designated registered agents for insurance companies. The average number of calls daily was 10.

### Services Section Production Statistics (Monthly Averages)

	1998	1999	2000
Telephone inquiries for Central Files	184	186	181
Walk-in inquiries for Central Files	66	83	68
Requests for files (annual statements, rates, etc.)	141*	2,498**	2,041**
Inquiries regarding service of process/registered agents	555	371+	204
Incoming calls to agency switchboard	4,953	5,105	5,022

\* This data pertains to public requests for annual statements, rate filings and company information only.

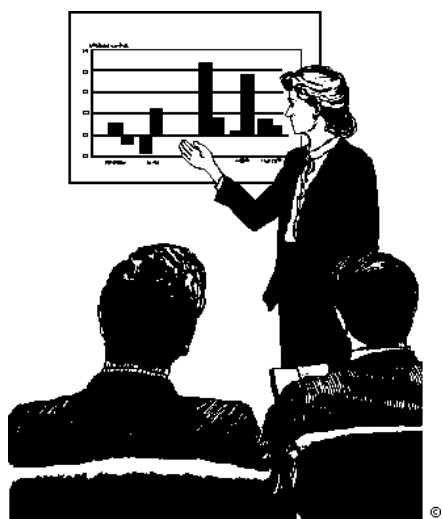
\*\* This data includes all files pulled for public requests and internal agency staff requests.

+ Information became available via the Internet in 1999.

## **Alternative Work Patterns**

OCI is cognizant of the need to offer a flexible work environment in order to maximize the employment options available to existing and potential state employees and to meet the needs of our constituents. OCI encourages the utilization of alternative work patterns such as flex time, part-time, and shared-time schedules to increase productivity, extend services, reduce absenteeism, improve employee morale, allow for employee development, and maximize energy conservation through ridesharing and use of mass transit systems. Currently our staff includes two job-share arrangements and four part-time permanent employees. The agency also reviews requests, on a case-by-case basis, from staff who wish to temporarily work from their home. The agency recognizes that alternative work pattern schedules may provide opportunities for individuals to productively utilize their skills, talents, and abilities. It recognizes that a traditional, full-time, work schedule may not meet the needs of individuals whom, due to age, health, or family circumstances, find such a schedule in conflict with responsibilities outside of work.

## Division of Regulation and Enforcement





The administrator of the Division of Regulation and Enforcement is responsible for directing most enforcement actions against agents and companies, and for pursuing these cases through the appeals and settlement process. The administrator supervises the division and is also responsible for general program and policy development in the division including the Bureau of Financial Analysis and Examinations and the Bureau of Market Regulation.

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

The principal function of the Bureau of Financial Analysis and Examinations is to monitor the financial condition of all insurers licensed to market insurance in Wisconsin and determine whether an insurer's financial solidity is acceptable for continued operation in Wisconsin. Monitoring includes the examination of the accounts and records of companies and the analysis of financial statements submitted to OCI, the review of CPA audit reports, and updates to the company profile database.

The bureau maintains and reviews holding company filings required by ch. Ins 40, Wis. Adm. Code, reviews financial reports for surplus lines insurers, administers insurer applications for admission to Wisconsin, merger and acquisition plans, and holding company transactions.

Among the major accomplishments in 2000 were:

- Examination of 47 domestic insurers.
- Analysis of the financial statements of over 1,800 insurers.
- Licensed 46 nondomestic insurers.
- Reviewed and amended the Wisconsin certificate of authority for 9 nondomestic insurers that converted from mutual to stock form.
- Reviewed and approved changes of control of 10 domestic insurers, pursuant to holding company regulations.
- Approved 1 change of domicile into Wisconsin and mergers of 3 domestic insurers.
- Continued review of the proposed conversion of Blue Cross & Blue Shield United of Wisconsin from a nonprofit service insurance corporation to a stock insurance corporation.
- Reviewed and enhanced procedures for financial analysis and monitoring of licensed insurers.
- Continued use of the revised NAIC Examiner Handbook and the continued use of risk assessment and materiality considerations in setting examination scopes.
- Initiated review of the proposed conversion of Employers Insurance of Wausau from a mutual to a stock insurance corporation under a mutual holding company plan.
- Began implementing TeamMate 2000, electronic workpaper software, into the financial examination process.
- Continued use of ACL, an audit software tool, in the financial examination process.
- Started a project to study the feasibility of having companies file Wisconsin-specific forms electronically over the Internet.
- Continued development of automated applications used in financial analysis and examinations.
- Maintained insurer financial and demographic data on the OCI Internet Website.
- Maintained qualification for accreditation pursuant to the Financial Regulation Standards by the NAIC.
- Continued use of actuarial consulting firms on examination of major companies.
- Reviewed and enhanced examination procedures to ensure quality control.
- Continued use of Access software to download financial data from the NAIC annually and quarterly.
- Continued participation in OCI Information Technology Planning and Standards Committee charged with the development of comprehensive plans and standards for bureau and department-wide LANs.
- Continued implementation of, and staff training on, the NAIC SITE Program. The PC-based technology improves and expedites access by examiners to the NAIC data base, through applications which produce reports for financial analysis and examinations.
- Continued reengineering of OCI financial data base and applications (with IT bureau).
- Participation in NAIC task forces and working groups, including: Accounting Practices and Procedures Task Force, Examination Oversight Task Force, Risk-Based Capital Task Force, Analyst Team System Oversight, Audit Software, Emerging Accounting Issues, Financial Analysis Handbook, Financial Analysis Working Group, Financial Analysis Research and Development, Financial Examiners Handbook, Financial Services Holding Company Analysis/Examination/Review, Health Entities, Health Risk-Based Capital, Life Risk-Based Capital, National Treatment of Companies, Property and Casualty Risk-Based Capital, Property and Casualty Reinsurance, Statutory Accounting Principles.
- Annual and quarterly statement forms, tax forms, application packets, examination reports, demographic data, and financial information of insurers available on the OCI Internet Web page.

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**Companies Examined**

Arlington Mutual Fire Ins. Co.  
Aid Association for Lutherans  
All-Star Mutual Ins. Co.  
Barron Mutual Ins. Co.  
CMG Mortgage Ins. Co.  
CMG Mortgage Reinsurance Co.  
Dairyland Ins. Co.  
Darlington Mutual Ins. Co.  
Dupont Mutual Ins. Co.  
Employers Ins. of Wausau  
Fountain City Mutual Ins. Co.  
Germantown Mutual Ins. Co.  
Greater LaCrosse Health Plans, Inc.  
Greatway Ins. Co.  
Henrietta Greenwood & Union Mutual Fire Ins. Co.  
Heritage Mutual Ins. Co.  
Liberty Bankers Life Ins. Co.  
McMillan-Warner Mutual Ins. Co.  
Medina Mutual Ins. Co.  
MGIC Indemnity Corp.  
Middlesex Ins. Co.  
MSI Preferred Ins. Co.  
National Mutual Benefit  
Network Health Plan of WI, Inc.  
North American Ins. Co.  
Partners Mutual Ins. Co.  
Patriot General Ins. Co.  
Physicians Plus Ins. Corp.  
Price County Town Mutual Ins. Co.  
Racine County Mutual Ins. Co.  
Reliance National Indemnity Co.  
River Falls Mutual Ins. Co.  
Rosendale Mutual Ins. Co.  
Rural Mutual Ins. Co.  
Seneca Sigel Mutual Ins. Co.  
Sentry Ins. A Mutual Co.  
Sentry Life Ins. Co.  
Society Ins. A Mutual Co.  
Transit Mutual Ins. Corp. of WI  
Valley Health Plan, Inc.  
Venture Ins. Co.  
Wausau Business Ins. Co.  
Wausau General Ins. Co.  
Wausau-Stettin Mutual Ins. Co.  
Wausau Underwriters Ins. Co.  
West Bend Mutual Ins. Co.  
Wisconsin American Mutual Ins. Co.  
Wisconsin Mutual Ins. Co.

**Insurance Corporations of Other States Admitted**

January 1, 2000 - December 31, 2000

AAGI, Inc.	Mt. Prospect, IL
AIG Warranty Guard, Inc.	New York, NY
Accident Fund Co.	Lansing, MI
Alamance Ins. Co.	Burlington, NC
American Guardian Warranty Services, Inc.	Glen Ellyn, IL
American Institute for Cancer Research, The	Washington, DC
Catholic Workman	New Prague, MN
Christian and Missionary Alliance, The	Colorado Springs, CO
Constitution Ins. Co.	New York, NY
Continental American Ins. Co.	Columbia, SC
Continental Life Ins. Co. of Brentwood, TN	Brentwood, TN
Diamond State Ins. Co.	Bala Cynwyd, PA
EMC Property & Casualty Co.	Des Moines, IA
Erie Family Life Ins. Co.	Erie, PA
Erie Ins. Co.	Erie, PA
Erie Ins. Exchange	Erie, PA
Erie Ins. Property & Casualty Co.	Erie, PA
Evangelical Lutheran Good Samaritan Society, The	Sioux Falls, SD
Flagship City Ins. Co.	Erie, PA
GE Capital Administrative Services, Inc.	Lakewood, CO
Gray Ins. Co., The	Metairie, LA
Hemlock Foundation, The	Denver, CO
Heritage Foundation, The	Washington, DC
Home Warranty of America, LLC	Northbrook, IL
May Foundation for Medical Education and Research	Rochester, MN
Minnehoma Automobile Association, Inc.	Tulsa, OK
Mountbatten Surety Co., Inc., The	Bala Cynwyd, PA
National Foundation for Cancer Research, Inc.	Bethesda, MD
Penn-Star Ins. Co.	Hatboro, PA
SC&E Administrative Services, Inc.	Dallas, TX
Sigma Theta Tau International Honor Society of Nursing, Inc.	Indianapolis, IN
StarNet Ins. Co.	Florham Park, NJ
Underwriters Indemnity Co.	Peoria, IL
United Car Care, Inc.	Aurora, CO
United General Title Ins. Co.	Denver, CO
United Service Protection Corporation	Ridgeland, MS
Unity Financial Life Ins. Co.	Syracuse, NY
Universal Warranty Corp.	Detroit, MI
University of St. Thomas	St. Paul, MN
Warranty Corporation of America	Norcross, GA
Western General Warranty, Inc.	Encino, CA
Workmen's Auto Ins. Co.	Los Angeles, CA
World Wildlife Fund, Inc.	Washington, DC



**Organizations Licensed to Issue Gift Annuities**

January 1, 2000 - December 31, 2000

American Institute for Cancer Research	Washington, DC
Aurora Foundation, Inc.	Milwaukee, WI
Christian and Missionary Alliance, The	Colorado Springs, CO
Evangelical Lutheran Good Samaritan Society, The	Sioux Falls, SD
Hemlock Foundation, The	Denver, CO
Heritage Foundation, The	Washington, DC
Mayo Foundation for Medical Education and Research	Rochester, MN
National Foundation for Cancer Research, Inc.	Bethesda, MD
Sigma Theta Tau International Honor Society of Nursing, Inc.	Indianapolis, IN
Sisters of St. Benedict of Madison, WI, Inc.	Middleton, WI
University of St. Thomas	St. Paul, MN
World Wildlife Fund, Inc.	Washington, DC

**Organizations Licensed to Issue Warranty Plans**

January 1, 2000 - December 31, 2000

AAGI, Inc.	Mt. Prospect, IL
AIG Warranty Guard, Inc.	New York, NY
American Guardian Warranty Services, Inc.	Glenn Ellyn, IL
GE Capital Administrative Services, Inc.	Lakewood, CO
Home Warranty of America, LLC	Northbrook, IL
Minnehoma Automobile Association, Inc.	Tulsa, OK
SC&E Administrative Services, Inc.	Dallas, TX
United Car Care, Inc.	Aurora, CO
United Services Protection Corp.	Ridgeland, MS
Universal Warranty Corp.	Detroit, MI
Warranty Corporation of America	Norcross, GA
Western General Warranty, Inc.	Encino, CA

**Insurance Corporation Mergers, Consolidations,  
Redomestications, Withdrawals, Rehabilitations, or Liquidations**

January 1, 2000 - December 31, 2000

**Withdrawals**

Acceleration National Service Corp.	08/02/2000
Aetna Life Ins. Co. of America	07/17/2000
Crown Service Corp.	11/13/2000
Kelco, Inc.	09/11/2000
National Warranty Corp.	03/31/2000
Northland Mission, Inc.	01/01/2000
Prudential HealthCare and Life Ins. Co. of America	10/16/2000
Sacred Heart School of Theology, Inc.	01/01/2000
Warranty Administration Corp.	03/31/2000
Western General Warranty, Inc.	03/31/2000

**Liquidations**

Family Health Plan Cooperative

10/16/2000

**Mergers**

<b>Company Name</b>	<b>Merged Into</b>	<b>Effective Date</b>
Alexander Hamilton Life Ins. Co. of America	Jefferson Pilot Financial Ins. Co.	08/01/2000
Allied Life Ins. Co.	Reassure America Life Ins. Co.	01/01/2000
Allnation Life Ins. Co.	NGL American Life Ins. Co.	03/31/2000
Continental Life Ins. Co.	Conseco Senior Health Ins. Co.	06/28/2000
Crystal Lake-Utica Mutual Ins. Co.	Manitowoc Mutual Ins. Co.	02/01/2000
First Excess and Reinsurance Corp.	GE Reinsurance Corp.	12/31/1999
Guarantee Protective Life Co.	Guarantee Life Ins. Co.	12/31/1999
Guarantee Life Ins. Co.	Jefferson Pilot Financial Ins. Co.	08/01/2000
Health and Life Ins. Co. of America	Pioneer Life Ins. Co.	10/01/2000
Mishicot Town Mutual Ins. Co.	Manitowoc Mutual Ins. Co.	01/01/2000
National Fidelity Life Ins. Co.	Bankers National Life Ins. Co.	04/01/2000
Nekimi Mutual Ins. Co.	Homestead Mutual Ins. Co.	05/01/2000
Westfield Life Ins. Co.	Guarantee Life Ins. Co.	12/30/1999

**Insurance Corporations Which Changed Their Names**

January 1, 2000 - December 31, 2000

<b>Previous Name</b>	<b>New Name</b>
AXA Global Risks US Ins. Co.	AXA Corporate Solutions Ins. Co.
AXA Re Life Ins. Co.	AXA Corporate Solutions Life ReIns. Co.
AXA ReIns. Co.	AXA Corporate Solutions ReIns. Co.
Agricultural Ins. Co.	Great American Assurance Co.
Albany Ins. Co.	Liberty Marine Underwriters, Inc.
Alpine Life Ins. Co.	Hart Life Ins. Co.
American Alliance Ins. Co.	Great American Alliance Ins. Co.
American National Fire Ins. Co.	Great American Ins. Co. of New York
American Physicians Life Ins. Co.	EmpheSys Ins. Co.
Anthem Life Ins. Co. of Indiana	Anthem Life Ins. Co.
CUMIS General Ins. Co.	Liberty Personal Ins. Co.
Caledonian Ins. Co. of America	USAgencies Direct Ins. Co.
Camden Fire Ins. Association, The	Camden Fire Ins. Association
Camden Fire Ins. Association	CGU Ins. Co. of New Jersey
Capitol Bankers Life Ins. Co.	Annuity & Life Reassurance America, Inc.
Catholic Knights Ins. Society	Catholic Knights
Celtic Life Ins. Co.	Celtic Ins. Co.
Centris Life Ins. Co.	HCC Life Ins. Co.
Chartwell Reins. Co.	Chartwell Ins. Co.
Chatham Reins. Co.	Mapfre Reins. Co.
College Life Ins. Co. of America, The	Americo Financial Life and Annuity Ins. Co.
GenAm Benefits Ins. Co.	HCSC Ins. Services Co.
General Accident Ins. Co. of America	CGU Ins. Co.
Generalte-School Sisters of St. Francis, Inc.	School Sisters of St. Francis, Inc.

**Insurance Corporations Which Changed Their Names (Continued)**

January 1, 2000 - December 31, 2000

Previous Name	New Name
Halcyon Ins. Co.	Progressive Halcyon Ins. Co.
Heart of America Fire and Casualty Co.	Kemper Employers Ins. Co.
Independent Fire Ins. Co.	State National Specialty Ins. Co.
Integral Ins. Co., The	Caterpillar Ins. Co.
Intercargo Ins. Co.	XL Specialty Ins. Co.
Jefferson Ins. Co. of New York	Jefferson Ins. Co.
John Hancock Mutual Life Ins. Co.	John Hancock Life Ins. Co.
Liberty Marine Underwriters, Inc.	Liberty Ins. Underwriters, Inc.
Life of Boston Ins. Co.	Lincoln Heritage Life Ins. Co.
Lincoln Mutual Life Ins. Co.	Lincoln Direct Life Ins. Co.
MSI Ins. Co.	MSI Preferred Ins. Co.
Maryland Netherlands Credit Ins. Co.	NCM Americas, Inc.
Michigan Hospital Association Ins. Co.	MHA Ins. Co.
Michigan Mutual Ins. Co.	Amerisure Mutual Ins. Co.
Mutual Ins. Corp. of America	American Physicians Assurance Corp.
Mutual Trust Life Ins. Co.	MTL Ins. Co.
PMA Reins. Corp.	PMA Capital Ins. Co.
ParterRe Life Ins. Co. of the U.S.	SCOR Life U.S. Re Ins. Co.
Pennsylvania General Ins. Co.	General Accident Ins. Co.
Phoenix American Life Ins. Co.	GE Group Life Assurance Co.
Reliance Reins. Co.	Overseas Partners US Reins. Co.
Royal Life Ins. Co. of America	Servus Life Ins. Co.
Royal Special Risks Ins. Co.	Homesite Ins. Co.
Signet Star Reins. Co.	Berkley Ins. Co.
Sun Life of Canada Reins. Co. (U.S.)	Clarica Life Reins. Co.
SunAmerica National Life Ins. Co.	SBLI USA Financial Services Life Ins. Co., Inc.
Sydney Reins. Corp.	QBE Reins. Corp.
Toa-Re Ins. Co. of America, The	Toa Reins. Co. of America, The
Toyota Motor Life Ins. Co.	Nutmeg Life Ins. Co.
USF Re Ins. Co.	AXA Re America Ins. Co.
Universal Warranty Corp.	Omaha Administration Services, Inc.
Universal of Omaha Casualty Ins. Co.	General Fire & Casualty Co.
Virginia Ins. Reciprocal, The	Reciprocal of America
Western National Warranty Corp.	C N A National Warranty Corp.
Wisconsin Mortgage Assurance Corp.	MGIC Indemnity Corp.
Wisconsin National Life Ins. Co.	HumanaDental Ins. Co.

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**Redomestications**

<b>Company Name</b>	<b>From</b>	<b>To</b>	<b>Effective Date</b>
AXA Re America Ins. Co.	MA	DE	04/26/2000
Aetna Ins. Co. of America	CT	FL	01/05/2000
Allmerica Financial Benefit Ins. Co.	PA	MI	12/28/2000
Ameribest Life Ins. Co.	IL	GA	07/01/2000
Annuity & Life Reassur. America, Inc.	MI	CT	12/21/2000
Berkely Regional Ins. Co.	MO	DE	12/31/2000
CMG Mortgage Assurance Co.	CA	WI	06/01/2000
Charter National Life Ins. Co.	MO	IL	12/20/1999
Chartwell Ins. Co.	MN	CT	03/10/2000
General Fire & Casualty Co.	NE	ID	09/01/2000
HCSC Ins. Services Co.	MO	IL	12/22/2000
IL Annuity and Ins. Co.	MA	KS	12/29/2000
Jefferson Pilot Financial Ins. Co.	NH	NE	06/12/2000
Kemper Casualty Ins. Co.	MI	IL	05/25/2000
Meridian Citizens Mutual Ins. Co.	MN	IN	10/30/2000
Meridian Citizens Security Ins. Co.	MN	IN	10/30//2000
National American Ins. Co.	NE	OK	05/19/2000
Provident American Life & Health Ins. Co.	PA	OH	06/08/2000
Security-Connecticut Life Ins. Co.	CT	MN	07/20/2000
Specialty National Ins. Co.	PA	IL	06/19/2000
USAA Casualty Ins. Co.	FL	TX	01/01/2000

## Companies in Liquidation

### American Star Insurance Company, In Liquidation

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

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

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

Under the liquidation order, policies in force were terminated the earliest of: December 1, 1992, the date the policy expired, or the date new coverage was obtained by the agent. Certain guaranty funds extended the period of coverage for residents of their respective states, if such extension was required by law or administrative action. Ancillary liquidation proceedings were established in California, Idaho, Oregon, and New Mexico, and all have now been closed. It is expected that the California ancillary liquidation proceeding will be reopened on March 30, 2001, to allow a distribution of Proposition 103 rebates to California policyholders in the amount of \$1,750,000. The Proposition 103 settlement was substantially below the \$10,362,838 reserved as of December 31, 1999.

At least 64,511 notices were mailed to agents, policyholders, state insurance commissioners, guaranty funds, claimants, former policyholders, and other parties whose interests may in some way be affected by the liquidation. The deadline for filing claims with the liquidator was November 16, 1993. Unexcused late filings will not be considered for payment.

On January 28, 1994, the liquidation court approved a plan to provide state guaranty funds with \$20,000,000 in early access payments to be used for the return of unexpired premiums to policyholders and payment of claims. Early access payments were made during 1994 after each participating guaranty fund gave its written assent to the terms of the plan. Altogether the estate has advanced \$34,256,799.62 to participating guaranty funds under four early access agreements, of which \$29,403,159.43 has been converted into nonrefundable dividends.

The liquidation court has approved additional dividends, over and above the foregoing \$29,403,159.43, for full or partial payment of various class 1, 3, 4, 5, and 7 claims filed with state guaranty funds and directly with the estate, as recommended by the liquidator. Such additional dividends aggregated to \$11,051,238.17 as of December 31, 2000.

The liquidator has recommended partial payment or denial of certain class 1, 3, and 5 claims filed directly with the estate. The liquidator reviews objections to partial payments or denials in the normal course of the run-off, and hearings are held before the liquidation court to adjudicate objections when necessary. In 2000, the liquidator resolved the last remaining claims listed in the first comprehensive Report on Claims filed with the liquidation court on December 9, 1997.

The second and most recent comprehensive Report on Claims was filed on December 14, 1999. This report includes the liquidator's recommendations for full payment, partial payment, and denial on certain class 3, 5, and 7 claims. Pursuant to s. 645.65 (1), Wis. Stat., the liquidator forwarded notice of recommendations for partial payment or denial to all affected claimants and advised them that they had 60 days to object to the recommendations. Three claimants have objected. The liquidator will schedule hearings with respect to these three claimants' objections.

As of December 31, 2000, the estate reported assets of \$44,696,137.67. Claims in classes 1 through 10 were estimated at \$30,674.667, resulting in an estimated surplus of \$14,021.470.67.

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

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

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

Family Health Plan filed an August 31, 2000, financial statement showing a negative net worth of approximately \$3.6 million. Furthermore, Family Health Plan had not obtained reinsurance coverage for policies it had written or renewed for November 1, 2000.

Because of the above, further transaction of business was hazardous to its policyholders and the general public, and Family Health Plan's board of directors consented to the liquidation.

Under the liquidation order, policies in force were terminated the earliest of November 1, 2000, the date the policy expired, or the date new coverage was obtained

by the enrollee. The liquidator assumed an Omnibus Agreement by and among Family Health Plan, Aurora Health Care (Aurora), United Wisconsin Services, Inc. (UWS), and Family Health Systems, Inc. The following provisions of the Omnibus Agreement approved by the court and the liquidator proceeded to:

- Transfer the assets of Family Health Plan to Aurora and/or UWS as set forth in the agreement;
- Transfer of certain liabilities to Aurora and UWS;
- Retention by the liquidator of certain designated excluded liabilities;
- Established claims procedures and other provisions of the agreement.

On October 31, 2000, 6,958 notices were mailed to creditors and other parties whose interests may in some way be affected by the liquidation. The deadline for filing claims with the liquidator is May 1, 2001. Unexcused late filings may not be considered for payment.

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

Master Plumbers' Limited Mutual Liability Company was placed in rehabilitation on March 29, 1994, by the Circuit Court for Dane County, Wisconsin. Matthew C. Mandt was appointed as Special Deputy Rehabilitator. Society Insurance, a Mutual Company, performs claim adjustment and administrative services for the rehabilitator pursuant to a contract approved by the court.

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

In late 1992, the company was informed that its primary layers of reinsurance coverage would not be renewed for 1993. The company was able to obtain partial reinsurance coverage for a portion of 1993, but was not able to obtain coverage sufficient to allow it to continue to operate. In October 1993, the Commissioner advised the company that it would not be able to renew policies after their December 31, 1993, expiration dates due to inadequate reinsurance coverage and directed the company to send notices of nonrenewal to all policyholders.

The September 30, 1993, quarterly financial statement of the company, which was the last one filed prior to its being placed in rehabilitation, reported assets of \$1,608,621, liabilities of \$1,442,214, surplus of \$166,407, and direct premiums written of \$826,796. Reported surplus had declined \$255,107 from the prior year-end. Due to the loss of its reinsurance coverage, the company was exposed to incurring as much as \$500,000 on a single 1993 loss occurrence. In prior years, the company's exposure was limited to \$25,000 per risk per loss.

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

As of December 31, 2000, Master Plumbers' reports assets of \$1,288,020, liabilities of \$1,309,713, and a deficit of \$21,693. Liabilities include a provision of \$300,000 for 1993 and prior losses that may have occurred but have not yet been recorded. To date, it has not been necessary to collect the assessment levied in December 1993.



## Bureau of Market Regulation

The Bureau of Market Regulation is responsible for the administration and enforcement of the Wisconsin Statutes relating to insurance policy forms, policyholder service, marketing and advertising practices, underwriting rules, and claims practices. Responsibilities also include processing insurance consumer complaints and assisting consumers with their insurance problems, investigating violations of Wisconsin insurance statutes and administrative rules, and conducting market conduct examinations of insurance companies and agents. Market conduct examinations focus on the business practices of the examinees and are designed to detect problems in marketing and advertising, policyholder service, underwriting, and claims handling. The bureau is also involved in the development of administrative rules and statutory language.

Among the major accomplishments in 2000 were:

- Participated in identifying changes in Producer Licensing required to meet the reciprocity requirements in the Gramm-Leach Bliley Act.
- Initiated a process to identify insurer and agent websites and e-commerce activity and began developing a workplan to monitor and develop policy on regulation and enforcement of insurance electronic commerce activities.
- Continued improvement to the market conduct examination program through: staffing of an advanced examiner position whose duties were to standardize and automate market conduct examination processes through the use of tools such as ACL and TeamMate 2000; participation in two major multi-state market conduct examinations, and improving the examination process through the use of uniform audit guides, spreadsheets and report formats.
- Participated in promulgating rules on Medicare supplement and long-term care insurance, and continuing education.
- Participated in the development of administrative rules relating to independent review organizations and grievances, privacy and producer licensing.
- Continued to review manual and system procedures for producer licensing, complaints, and rates and forms to update the procedures and systems to improve service and quality.
- Continued the urban outreach project by participating as liaison to the Insurance Services Committee of the Neighborhood Housing Services, providing staff to conduct training sessions for consumer groups in cooperation with the Community Information Center in Milwaukee and facilitated meetings between insurers and consumer groups.
- Participated in the Wisconsin Insurance Plan and the Wisconsin Automobile Insurance Plan meetings; quarterly meetings with the Workers Compensation Rating Bureau and the Department of Workforce Development; and provided technical assistance to the Small Employer Insurance Task Force.
- Served on the following NAIC committees, task forces and working groups: the System for Electronic Rate and Form Filing (SERFF) working group, Improvement to State-Based Systems subgroup, Speed to Market Working Group, Market Conduct Examination Oversight Task Force, the Producer Licensing Model Act working group, the Uniform Producer Licensing Working Group, the Senior Counseling Activities working group, the Life and Annuity Handbook Working Group, the Property and Casualty Examination Handbook Working Group and the SERFF Board of Directors.

### Policy Form Submission

The following tables and graphs summarize the policy form submission data for 1999 and 2000. Table I shows the number of policy forms received in 1999 and 2000 by line of business for each type of insurance. Table II shows the number of policy forms received in 2000 by type of filing for each type of insurance. Table III shows the number of policy forms approved in 1999 and 2000 by line of business for each type of insurance.



**TABLE I**  
**Number of Policy Forms Received**  
**By Line of Business in 1999 and 2000**

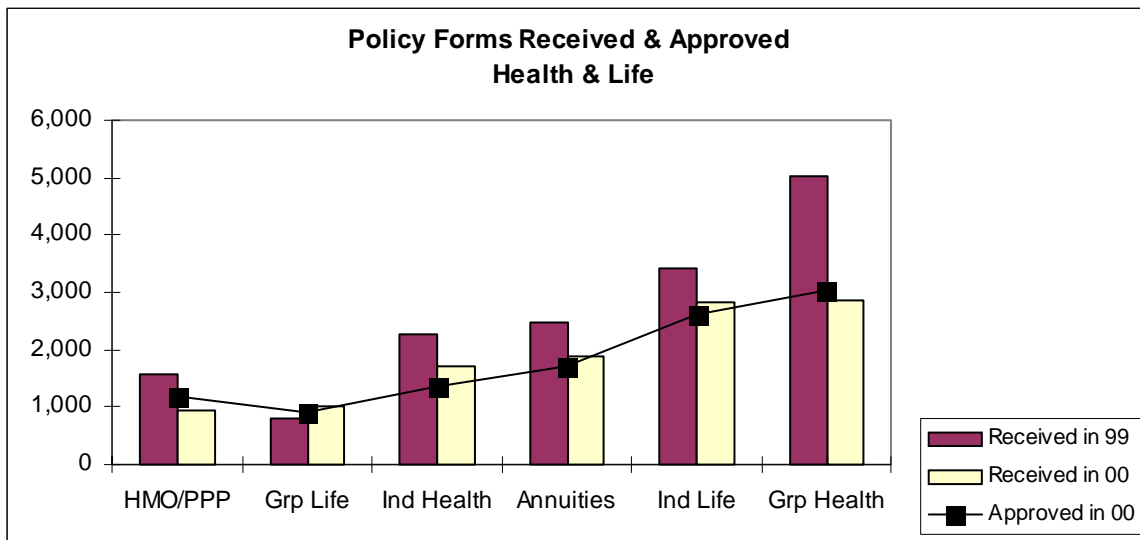
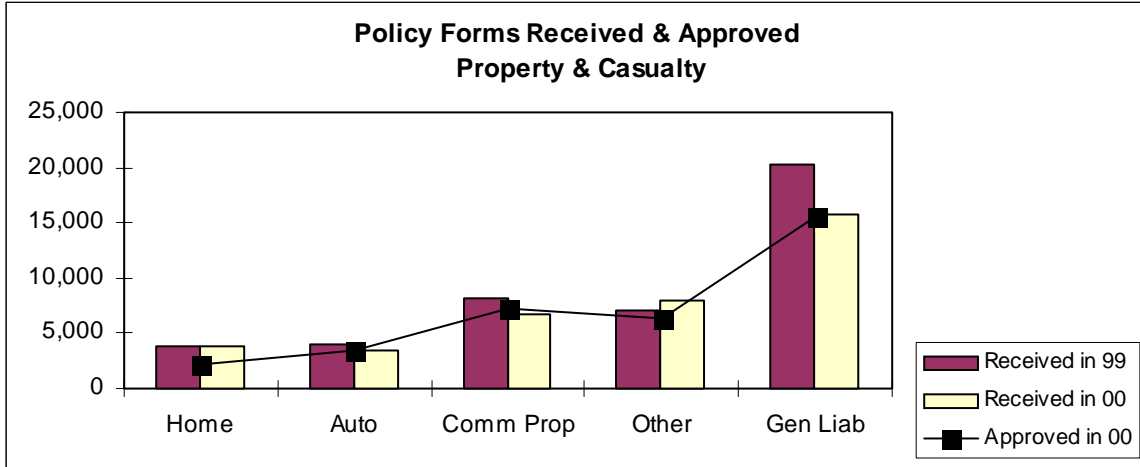
	1999	2000
<b>Property and Casualty</b>		
Personal Motor Vehicle	1,398	1,051
Commercial Motor Vehicle	2,539	2,407
Commercial Property	8,141	6,768
Homeowner's and Farmowner's	3,837	2,523
Liability	20,252	15,847
Worker's Compensation	7	7
Bonds	549	475
Miscellaneous Personal Property and Casualty	2,086	1,502
Miscellaneous Commercial Property and Casualty	<u>5,045</u>	<u>6,527</u>
<b>Total Property and Casualty</b>	<u>43,854</u>	<u>37,107</u>
<b>Life and Health</b>		
Individual Life	3,411	2,838
Group Life	817	1,004
Annuity	1,687	1,329
Group Annuity	801	549
Credit Life	233	217
Individual Accident and Health	2,256	1,694
Group Accident and Health	5,013	2,858
Credit Accident and Health	180	168
HMO	1,283	704
PPP	301	226
LSHO	33	58
Miscellaneous Health and Life	<u>155</u>	<u>257</u>
<b>Total Life and Health</b>	<u>16,170</u>	<u>11,902</u>
<b>Grand Total</b>	<u>60,024</u>	<u>49,009</u>

**TABLE II**  
**Number of Policy Forms Received**  
**By Type of Filing For 2000**

Type of Filing	Type of Business		Total
	Property & Casualty	Life & Health	
Application	1,911	2,211	4,122
Binder	27	7	34
Certificate	131	558	689
Declaration/Schedule/Data Page	3,611	361	3,972
Informational Filing	20	475	495
Jacket	561	9	570
Matrix	0	960	960
Notice	313	139	452
Outline of Coverage	195	368	563
Policy	2,218	1,870	4,088
Rider/Endorsement/Amendment	28,053	3,967	32,020
Single Page	<u>67</u>	<u>977</u>	<u>1,044</u>
<b>Totals</b>	<u>37,107</u>	<u>11,902</u>	<u>49,009</u>

**TABLE III**  
**Policy Forms Approved By Line of Business**  
**For 1999 and 2000**

	1999	2000
<b>Property and Casualty</b>		
Personal Motor Vehicle	1,370	942
Commercial Motor Vehicle	2,639	2,437
Commercial Property	8,041	7,201
Homeowner's and Farmowner's	3,381	2,182
Liability	21,280	15,643
Worker's Compensation	4	2
Bonds	475	518
Miscellaneous Personal Property and Casualty	1,835	1,049
Miscellaneous Commercial Property and Casualty	<u>4,475</u>	<u>5,350</u>
<b>Total Property and Casualty</b>	<u>43,500</u>	<u>35,324</u>
 <b>Life and Health</b>		
Individual Life	2,761	2,620
Group Life	739	908
Annuity	1,478	1,184
Group Annuity	767	521
Credit Life	230	214
Individual Accident and Health	1,200	1,357
Group Accident and Health	3,727	3,025
Credit Accident and Health	200	162
HMO	1,189	812
PPP	147	364
LSHO	26	61
Miscellaneous Health and Life	<u>111</u>	<u>76</u>
<b>Total Life and Health</b>	<u>12,575</u>	<u>11,304</u>
<b>Grand Total</b>	<u>56,075</u>	<u>46,628</u>



## Complaints

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

In addition to the formal complaints, the bureau also handled over 42,000 general inquiries or requests for information in 2000. Most such inquiries were by telephone,

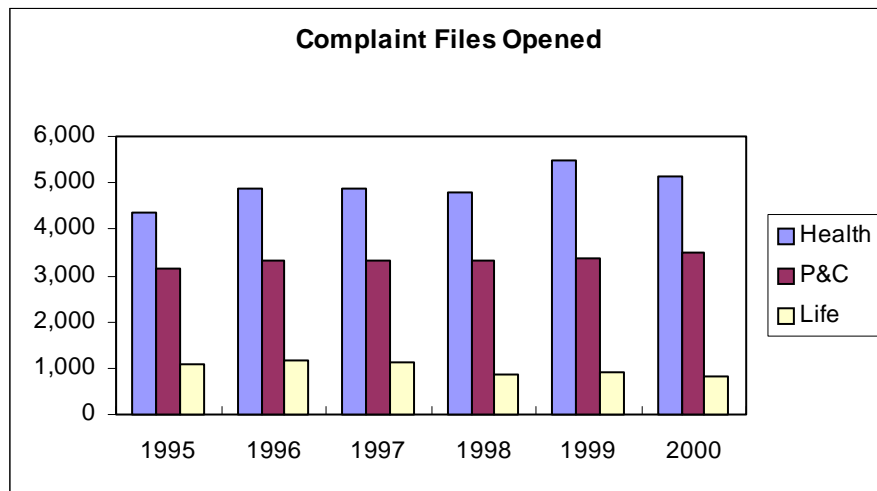
with the remainder being written communications, including e-mail, and “walk-ins.”

Table II shows 1999 and 2000 complaints by type of insurance. When reviewing this information, it is important to note that a complaint may involve more than one type of insurance. Table III shows the area of insurance operations that generated the complaint. As with Table II, a complaint may involve more than one area of insurance operations.

Table III shows the basis for complaints. Over half the complaints involve claim problems. Policyholder service is the second most common reason for filing a complaint.

**TABLE I  
Total Complaint Files**

Year	Opened	Closed
1995	8,381	8,676
1996	9,135	8,407
1997	9,169	9,294
1998	8,834	9,551
1999	9,559	9,506
2000	9,295	9,005

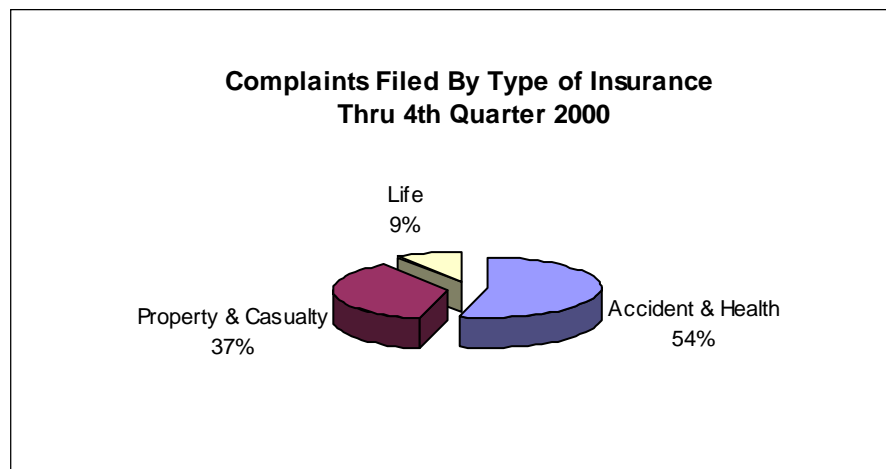


	1995	1996	1997	1998	1999	2000
Health	4,339	4,889	4,876	4,810	5,495	5,118
P&C	3,166	3,313	3,339	3,327	3,350	3,482
Life	1,074	1,150	1,122	867	896	838

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

	1999	2000
<b>Accident and Health</b>		
Group Accident and Health	990	208
Individual Accident and Health	405	226
Medicare Supplement	309	259
Long-Term Care	70	62
HMO	1,179	1,083
PPO	940	1,860
LSHO	14	38
Credit	173	168
Self-Funded Health Plans	<u>1,397</u>	<u>1,214</u>
<b>Total Accident and Health</b>	<u><u>5,477</u></u>	<u><u>5,118</u></u>
<b>Property and Casualty</b>		
Automobile	1,288	1,270
Homeowner's, Tenant's, Farmowner's	786	810
Fire, Allied Lines, Other Property	150	155
General Liability	82	95
Worker's Compensation	611	631
All Other Lines	<u>453</u>	<u>521</u>
<b>Total Property and Casualty</b>	<u><u>3,370</u></u>	<u><u>3,482</u></u>
<b>Life, Including Credit and Annuities</b>	<u><u>893</u></u>	<u><u>838</u></u>

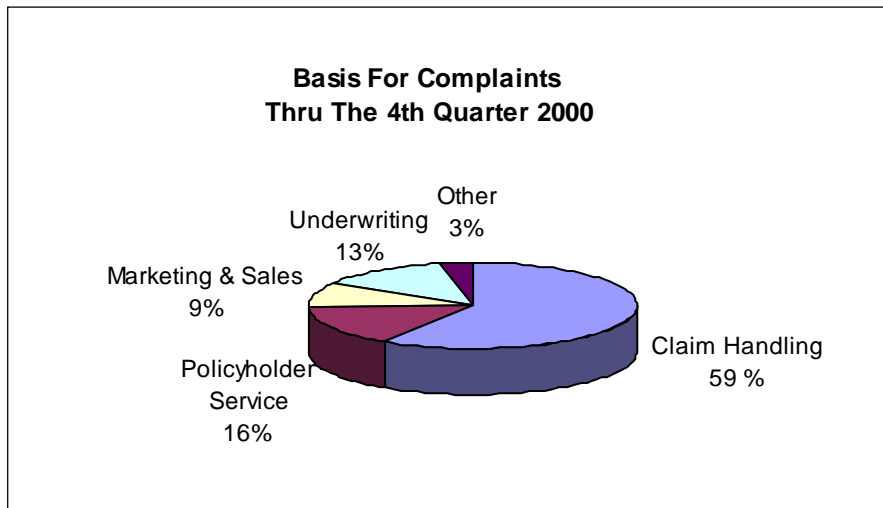
\*A complaint may involve more than one type of insurance.



**TABLE III**  
**Basis for Complaints\***

<b>Basis for Complaint</b>	<b>1999</b>	<b>% of Total</b>	<b>2000</b>	<b>% of Total</b>
Claim Handling	6,385	60%	6,036	59%
Policyholder Service	1,497	14	1,604	16
Marketing and Sales	1,108	10	945	9
Underwriting	1,321	12	1,307	13
Other	<u>438</u>	<u>4</u>	<u>336</u>	<u>3</u>
	<u>10,749</u>	<u>100%</u>	<u>10,228</u>	<u>100%</u>

\*A complaint may have more than one basis.



The bureau keeps track of the amount of money recovered by complainants who filed a complaint with our office. From January 1 through the 4th quarter of 2000, the office assisted complainants in recovering \$3,695,357 from insurers as follows:

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

Coverage Type	Claim Handling	Policyholder Service	Marketing and Sales	Underwriting	Other	Total
Group Accident and Health	\$ 46,480	\$ 875	\$ 202	\$ 4,013	\$ 0	\$ 51,570
Ind. Accident and Health	23,208	4,563	9,602	750	0	38,123
Medicare Supplement	33,585	9,309	7,422	1,616	0	51,932
Long-Term Care	11,864	1,156	323	1,633	0	14,976
HMO/PPO/LSHO	835,163	36,386	3,895	57,595	4,859	937,898
Credit	66,577	4,985	26,498	96	0	98,156
Self-Funded Health Plans	305,846	1,182	0	0	189	307,217
Automobile	222,556	94,925	45,134	14,915	229	377,759
Life, Including						
Credit & Annuities	638,618	435,759	89,753	8,260	7,483	1,179,873
Homeowner's, Tenant's, Farmer's	386,799	1,923	6,015	2,341	0	397,078
Fire, Allied Lines, Other Property	95,348	1,942	2,043	6,781	444	106,558
General Liability	32,074	0	0	388	0	32,462
Worker's Compensation	8,972	653	9,730	10,016	0	29,371
All Other Lines	<u>52,251</u>	<u>11,333</u>	<u>8,800</u>	<u>0</u>	<u>0</u>	<u>72,384</u>
Total	<u>\$2,759,341</u>	<u>\$604,991</u>	<u>\$209,417</u>	<u>\$108,404</u>	<u>\$13,204</u>	<u>\$3,695,357</u>

Complainants may appeal the results of the bureau's determination on their complaints when the complaints were not resolved as originally requested. The appeal gives the complainants an opportunity to have their complaints reviewed by the office's management staff or to provide additional information on their complaint to office management. Table V reflects the complaint appeal activity.

**TABLE V**  
**2000 Complaint Appeals Filed by Section**

	Property & Casualty	Life & Health	Complaints	Total
Number of Complaint Files Appealed in 2000*	78	76	15	169
Appealed Complaint Files Reopened	35	24	9	68
Result of Reopened Complaint Files:				
Pending	11	5	2	18
Position Changed	6	7	1	14
Position Unchanged	18	12	6	36

\*An appeal may be on a file closed prior to the period under review.

**TABLE VI****Complainant Survey  
2000**

Survey Cards Sent	1,664
Survey Cards Returned	977
Response Rate	59%

**Results**

1. How did you hear about the Office of the Commissioner of Insurance?					
Word of Mouth	300				
Insurance Agent	154				
Insurance Company	103				
Phone Book	32				
Lawyer	53				
Health Care Provider	102				
Other	283				
No Answer	151				
		<b>Yes</b>	<b>%</b>	<b>No</b>	<b>%</b>
2. Did we respond to your complaint promptly?					
		887	93%	69	7%
3. Do you feel your complaint was handled fairly by our office?					
		738	80%	183	20%
4. Do you feel you were given an adequate explanation on your complaint?					
		708	78%	198	22%
5. If you called our office, do you feel we treated you courteously?					
		604	98%	15	2%
6. If you have another insurance problem, would you contact our office again?					
		805	92%	75	8%



**Companies Examined in 2000**

American Bankers Ins. Co. of FL  
American Bankers Life Ins. Co. of FL  
GEICO General Ins. Co.  
Germantown Mutual Ins. Co.  
Golden Rule Ins. Co.  
Greater La Crosse Health Plans, Inc.  
Security Health Plan of WI  
Unity Health Plans Ins. Corp.  
Valley Health Plan

## Agent Licensing Section

The Agent Licensing Section conducts licensing examinations for insurance agents, licenses agents, reinsurance intermediaries, managing general agents, certain corporations and firms, employe benefit plan administrators, viatical settlement brokers, and approves prelicensing and continuing education providers and courses.

During 2000, there were 8,461 tests administered in all lines of insurance to candidates seeking a resident agent license. In all, a total of 15,340 new licenses were issued to resident and nonresident agent candidates.

As of December 31, 2000, there were 69,438 licensed insurance agents and 571,562 active appointments by insurance companies authorizing the licensed agents to market their products.

Projects within the section for 2000 included:

- The third continuing education biennial reporting period for agents began January 1, 1999. Assessment Systems, Inc. (ASI), continues to administer the entire program, which includes

provider, instructor, and course approval, as well as course tracking. To satisfy the biennial requirements, agents must earn 24 credit hours by February 15, 2001.

- Continued involvement with the NAIC in the development of a National Producer Database. The database will speed up and simplify the licensing process and provide benefits to both regulators and industry. Wisconsin participated as a pilot state for the project, and provides daily updates to the database along with 32 other states.
- Continued participation in the NAIC's Producer Information Network (PIN) Project. The goal of this committee, comprised of state regulators and industry representatives, is to improve the effectiveness and efficiency of the state licensing process through increased coordination, automation, standardization, and reciprocity.

Wisconsin is one of 40 states to sign a Declaration of Uniform Treatment through the NAIC. This Declaration provides for the use of a national application for major-line nonresident licensing.

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## Commercial Liability Insurance Reports

### Section 601.422, Wis. Stat.

The following tables summarize the reports on commercial liability insurance required by s. 601.422, Wis. Stat., that were received in 2000. All of the information is for commercial liability insurance written in Wisconsin by authorized insurers. The data required by this statute were collected from the following three sources:

1. the insurers themselves,
2. statistical agents utilized by the insurers, and
3. the NAIC database.

Reporting thresholds were established by this office in conjunction with the statistical agents to eliminate insurers who write marginal amounts of insurance.

Tables IA and IB include information required for policy years 1997 and 1998, respectively. Lines one and two were calculated by applying the ratios of investment gain and other expenses to net premium earned for other liability as reported in the Insurance Expense Exhibit to direct premiums earned. The Insurance Expense Exhibit information is on a calendar year basis, therefore the ratios applied represent the average of the two calendar years included in the applicable policy year. The number of policies written, the number of claims closed without payment, and the number of legal actions filed were provided by the insurers. The remaining policy year information was provided by statistical agents.

It should be noted that the liability for claims incurred but not reported (IBNR) is calculated differently depending on the market. In particular, approximations for the IBNR liability for excess and umbrella insurance are based on the general liability expected loss ratio. The long-tailed nature of these two lines can create difficulty when attempting to establish an accurate liability for claims IBNR even after three or four years of development.

As noted previously, much of the data is from individual insurers and the statistical agents they utilize. These reports have been accepted by this office without audit.

Table II summarizes key ratios and averages for supplemental commercial liability data for the most recent five policy years. Several cells in this table are incomplete due to lack of activity for selected categories in certain policy years. Incomplete cells are indicated by an asterisk.

**TABLE IA**  
**COMMERCIAL LIABILITY INSURANCE REPORT, S. 601.422, WIS. STAT.**  
**ENTRIES ARE FOR INSURERS REPORTING COMMERCIAL LIABILITY INSURANCE IN WISCONSIN\***

Policy Year 1997	Premises & Operations	Products & Completed Operations	Excess	Umbrella	Lawyers Professional	All Other Professional	Day Care	Recreational	Municipal	Pollution	Liquor Liability
1. Investment gain	\$17,427	\$6,482	\$2,121	\$13,144	\$2,256	\$9,417	\$118	\$717	\$1,270	\$285	\$171
2. Expenses incurred other than loss adjusting expenses	29,088	10,819	3,540	21,938	3,766	15,719	196	1,196	2,121	476	285
3. Number of policies written	107,783	39,747	2,461	28,874	2,994	96,877	1,583	4,791	1,643	378	943
4. Direct dollar premium earned	107,375	39,937	13,069	80,984	13,902	58,024	724	4,416	7,828	1,758	1,054
5. Average premium per policy	996	1,005	5,311	2,805	4,643	599	457	922	4,764	4,650	1,118
6. Number of outstanding claims	686	221	10	51	99	151	2	16	45	3	0
7. Direct case reserves for outstanding claims	18,049	6,900	1,409	6,381	3,640	8,137	62	398	413	1	0
8. Liability for claims incurred but not reported	21,912	18,096	5,575	27,987	5,762	10,509	115	746	1,160	752	242
9. Loss adjustment expense liability for open claims	1,699	835	0	1,198	771	1,805	26	44	328	23	2
10. Losses paid	26,798	6,454	30	18,688	3,845	9,160	46	700	967	9	3
11. Pure loss ratio	62.2%	78.8%	53.7%	65.5%	95.3%	47.9%	30.8%	41.7%	32.5%	43.3%	23.2%
12. Allocated loss adjustment expense paid	5,207	1,158	42	1,442	399	4,827	7	108	507	31	0
13. Number of claims paid	9,529	1,196	13	67	131	371	49	275	559	8	6
14. Ultimate incurred losses including allocated loss adjustment expense and incurred but not reported losses	73,666	33,444	7,056	54,686	14,338	33,030	255	1,996	3,374	769	247
15. Ultimate incurred losses including all loss adjustment expense and incurred but not reported losses	78,536	35,760	7,538	58,693	15,599	35,121	273	2,132	3,593	854	265
16. Number of claims closed without payment	5,442	882	14	69	58	529	162	132	576	10	20
17. Number of legal actions filed	446	133	11	17	43	187	5	8	51	2	3

\* 000's omitted in items 1, 2, 4, 7, 8, 9, 10, 12, 14, and 15.

**TABLE IB**  
**COMMERCIAL LIABILITY INSURANCE REPORT, S. 601.422, WIS. STAT.**  
**ENTRIES ARE FOR INSURERS REPORTING COMMERCIAL LIABILITY INSURANCE IN WISCONSIN\***

Policy Year 1998	Products & Premises & Completed Operations	Operations	Excess	Umbrella	Lawyers Professional	All Other Professional	Day Care	Recreational	Municipal	Pollution	Liquor Liability
1. Investment gain	\$18,079	\$7,013	\$3,072	\$14,135	\$1,911	\$10,206	\$126	\$706	\$1,010	\$334	\$176
2. Expenses incurred other than loss adjusting expenses	30,522	11,840	5,187	23,862	3,226	17,231	213	1,192	1,705	564	297
3. Number of policies written	103,842	36,014	2,544	30,852	2,004	98,834	975	4,213	1,616	522	1,116
4. Direct dollar premium earned	103,428	40,122	17,577	80,861	10,933	58,389	721	4,040	5,776	1,910	1,008
5. Average premium per policy	996	1,114	6,909	2,621	5,455	591	740	959	3,574	3,660	903
6. Number of outstanding claims	1,642	368	33	40	144	259	14	33	102	6	3
7. Direct case reserves for outstanding claims	22,394	7,590	680	4,923	2,768	7,027	261	1,718	451	100	42
8. Liability for claims incurred but not reported	41,252	28,729	7,820	38,832	5,152	22,944	268	1,520	2,374	1,272	345
9. Loss adjustment expense liability for open claims	2,240	765	522	111	1,097	2,030	18	88	465	11	2
10. Losses paid	17,972	985	97	6,453	1,470	3,353	45	380	873	1	9
11. Pure loss ratio	78.9%	93.0%	48.9%	62.1%	85.9%	57.1%	79.6%	89.6%	64.0%	71.9%	39.3%
12. Allocated loss adjustment expense paid	1,851	675	8	48	124	1,791	14	33	194	4	0
13. Number of claims paid	8,977	1,107	11	29	33	344	43	267	589	1	11
14. Ultimate incurred losses including allocated loss adjustment expense and incurred but not reported losses	85,690	41,388	9,121	50,340	10,576	36,784	606	3,738	4,362	1,374	398
15. Ultimate incurred losses including all loss adjustment expense and incurred but not reported losses	91,271	44,376	9,756	53,750	11,618	39,206	649	3,997	4,638	1,462	427
16. Number of claims closed without payment	5,182	874	26	31	38	982	1	96	681	12	12
17. Number of legal actions filed	326	48	8	5	29	167	8	6	38	3	1

\* 000's omitted in items 1, 2, 4, 7, 8, 9, 10, 12, 14, and 15.

**TABLE II**  
**COMMERCIAL LIABILITY INSURANCE REPORT, S. 601.422, WIS. STAT.**  
**SUMMARY OF SUPPLEMENTAL DATA**

	Premises & Operations	Products & Completed Operations	Excess	Umbrella	Lawyers Professional Liability	All Other Professional Liability	Day Care	Recreational	Municipal	Pollution	Liquor Liability
<b>Loss Ratios</b>											
1998	78.9%	93.0%	48.9%	62.1%	85.9%	57.1%	79.6%	89.6%	64.0%	71.9%	39.3%
1997	62.2	78.8	53.7	65.5	95.3	47.9	30.8	41.7	32.5	43.3	23.2
1996	47.6	57.4	49.8	51.0	70.8	43.1	19.8	34.8	25.9	39.2	55.3
1995	50.9	63.5	47.1	50.5	47.3	28.9	24.7	32.3	30.5	24.8	13.6
1994	49.6	44.8	57.2	52.0	65.7	21.1	21.3	46.9	24.7	18.5	21.1
<b>Five-year average</b>	57.2	66.3	51.1	56.0	71.1	40.3	29.9	47.7	34.2	36.7	31.5
<b>Average Incurred Loss Per Claim</b>											
1998	3,801	5,814	17,654	164,875	23,939	17,212	5,368	6,993	1,916	14,435	3,643
1997	4,390	9,425	62,569	212,449	32,545	33,136	2,118	3,771	2,285	917	500
1996	4,549	9,808	46,879	93,331	21,958	25,909	2,906	3,299	2,197	23,547	35,000
1995	4,630	13,193	43,915	226,022	20,664	23,780	2,286	3,642	3,687	2,045	2,714
1994	3,867	10,160	39,278	195,493	32,600	17,284	1,742	5,747	2,569	7,132	6,737
<b>5-year average</b>	4,229	9,653	39,521	183,043	25,998	23,457	2,538	4,598	2,481	7,911	9,846
<b>Average Case Reserve Per Claim</b>											
1998	13,638	20,626	20,599	123,085	19,220	27,130	18,643	52,045	4,422	16,674	14,000
1997	26,310	31,223	140,905	125,117	36,767	53,886	31,000	24,858	9,178	361	*
1996	36,317	53,361	62,756	62,752	44,522	65,744	9,000	43,429	15,846	66,674	*
1995	39,778	66,529	114,001	35,911	62,758	38,899	*	22,000	5,917	25,000	28,000
1994	74,065	74,245	12,500	22,775	48,355	33,249	*	28,585	4,833	25,000	32,500
<b>5-year average</b>	23,453	35,407	58,740	83,131	33,881	42,059	19,111	40,859	7,246	25,082	22,500
<b>Allocated LAE: Premium Earned</b>											
1998	4.0%	3.6%	3.0%	0.2%	11.2%	6.5%	4.4%	3.0%	11.4%	0.8%	0.2%
1997	6.4	5.0	0.3	3.3	8.4	11.4	4.6	3.4	10.7	3.0	0.2
1996	8.6	8.2	2.1	0.4	17.3	13.3	0.7	3.6	11.5	9.3	10.1
1995	10.3	11.2	0.7	0.7	16.0	15.8	3.5	18.6	7.1	0.4	1.4
1994	11.2	11.6	0.3	0.9	15.5	9.7	4.6	10.2	9.8	2.7	6.0
<b>5-year average</b>	8.3	8.2	1.4	1.1	14.0	11.3	3.4	8.3	10.1	3.1	3.5
<b>IBNR: Premium Earned</b>											
1998	78.9%	93.0%	48.9%	62.1%	85.9%	57.1%	79.6%	89.6%	64.0%	71.9%	39.3%
1997	62.2	78.8	53.7	65.5	95.3	47.9	30.8	41.7	32.5	43.3	23.2
1996	2.8	28.0	35.7	39.8	19.6	12.9	7.2	8.1	8.8	25.8	14.8
1995	6.9	23.7	35.8	18.6	13.5	5.3	3.9	4.2	3.2	23.0	9.3
1994	4.2	15.8	46.1	23.6	8.8	4.0	3.7	3.8	3.5	15.0	4.4
<b>5-year average</b>	14.1	35.5	41.1	32.6	24.1	16.5	10.0	13.3	13.2	32.0	18.0
<b>Percentage Change In Premium Earned</b>											
1997 to 1998	-3.7%	0.5%	34.5%	-0.2%	-21.4%	0.6%	-0.4%	-8.5%	-26.2%	8.7%	-4.3%
1996 to 1997	-6.1	-9.0	1.1	-4.5	-11.8	2.1	-50.8	-2.1	3.2	-9.0	1.5
1995 to 1996	-3.7	-8.0	-4.4	-5.1	-7.7	7.9	-8.7	-14.5	8.7	-23.5	17.4
1994 to 1995	-3.4	-1.9	6.0	6.2	7.2	4.2	2.5	18.1	-5.1	-15.2	15.1

\*Information incomplete. See narrative.

**Medical Malpractice Insurance Reports**  
Section 601.427, Wis. Stat.

The following table summarizes the reports on medical malpractice insurance required by s. 601.427, Wis. Stat., that were received in 2000. All of the information is for medical malpractice insurance written in Wisconsin by authorized insurers. Insurers that wrote less than \$300,000 annually in medical malpractice insurance premiums in Wisconsin were not required to report.

The first three lines are for the calendar years indicated by the column headings. The Average Written Premium per Policy is calculated from the entries in the previous two lines. The next fifteen lines are for the policy years shown by the column headings.

This report includes the experience of the Wisconsin Health Care Liability Insurance Plan. It does not include the experience of the Patients Compensation Fund.

It should be noted that the data are from individual insurer reports and have been accepted by this office without audit. In addition, the data do not separate occurrence policy experience from claims-made policy experience. These two types of policies have different claims payment experience patterns.

This report combines the experience for all physician and surgeon classifications, other health care professionals, hospital, and other health care facilities. The individual classification reports by company, from which the summary table was derived, have been maintained in this office.

**MEDICAL MALPRACTICE INSURANCE REPORT, S. 601.427, WIS. STAT.  
ENTRIES ARE FOR INSURERS REPORTING MEDICAL MALPRACTICE INSURANCE IN WISCONSIN\***

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999**
1. Investment and other income net gain or loss***	\$21,444	\$23,843	\$25,502	\$28,027	\$25,672	\$22,291	\$26,398	\$23,707	\$22,063	\$19,691	\$21,336
2. Incurred loss adjustment expense***	25,540	23,547	23,359	25,179	23,444	22,777	14,448	15,106	7,566	7,305	10,689
3. All other incurred expenses***	9,076	10,210	12,149	12,476	13,675	13,585	15,340	14,802	15,471	15,889	14,778
4. Number of policies written	30,082	29,739	31,035	30,668	32,665	29,127	16,280	30,526	42,440	44,031	
5. Total dollar amount of direct written premium	70,543	72,223	73,438	74,431	77,555	70,310	69,241	67,104	72,591	69,743	
6. Average written premium per policy	2,345	2,429	2,366	2,427	2,374	2,414	4,253	2,198	1,710	1,584	
7. Number of open claims	10	9	11	10	32	69	104	208	236	486	
8. Direct case reserves on open claims	292	896	850	734	1,445	2,481	7,168	10,641	15,355	14,092	
9. Amount paid on medical malpractice claims	20,461	18,841	18,216	20,335	22,913	19,611	15,832	9,957	8,389	772	
10. Reserves established for incurred but not reported claims	4,589	5,594	9,498	8,067	6,132	6,764	6,897	9,113	13,172	26,701	
11. Pure loss ratio	35.9%	35.1%	38.9%	39.1%	39.3%	41.0%	43.2%	44.3%	50.9%	59.6%	
12. Total number of claims reported	1,337	1,607	1,640	1,626	1,458	1,269	21,341	1,141	757	851	
13. Total number of claims closed without payment	1,011	1,171	1,299	1,472	1,292	1,018	1,034	767	691	470	
14. Total number of claims closed with payment	311	399	337	324	246	284	286	251	246	104	
15. Total number of legal actions filed	370	403	417	406	365	398	392	331	180	182	
16. Total number of verdicts/judgments for defendant	132	160	140	127	98	71	59	38	20	10	
17. Total number of verdicts/judgments for plaintiff	39	35	36	33	19	23	12	8	5	0	
18. Total amount awarded to plaintiffs	3,845	3,065	3,443	4,343	3,759	5,544	2,893	1,601	1,902	47	

\* 000's omitted in items 1, 2, 3, 5, 8, 9, 10, and 18.

\*\* Policy year 1999 was not complete at time of writing.

\*\*\* These elements are reported on a calendar year basis; all other rows are on a policy year basis.



**Product Liability Insurance Reports**  
Section 601.425, Wis. Stat.

The following table summarizes the reports on product liability insurance required by s. 601.425, Wis. Stat., that were received in 2000. All of the information is for product liability insurance written in Wisconsin by authorized insurers. Insurers that wrote less than \$50,000 annually in product liability insurance premiums in Wisconsin were not required to report.

The first three lines are for the calendar years indicated by the column headings. The Average Written Premium per Policy is calculated from the entries in the previous two lines. The next fifteen lines are for the policy years shown by the column headings.

It should be noted that the data are from reports provided by individual insurers. These reports have been accepted by this office without audit. In addition, the data do not separate occurrence policy experience from claims-made policy experience. These two types of policies have different claims payment experience patterns.

**PRODUCT LIABILITY INSURANCE REPORT, S. 601.425, WIS. STAT.  
ENTRIES ARE FOR INSURERS REPORTING PRODUCT LIABILITY INSURANCE IN WISCONSIN\***

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999**
1. Investment and other income net gain or loss***	\$7,867	\$9,336	\$10,826	\$12,561	\$12,688	\$12,185	\$12,197	\$19,766	\$20,162	\$18,531	\$15,400
2. Incurred loss adjustment expense***	23,682	15,238	19,940	21,648	21,803	16,245	16,491	15,702	6,951	9,566	5,047
3. All other incurred expenses***	13,636	17,151	18,813	27,440	15,627	16,846	14,825	19,094	8,877	12,596	12,566
4. Number of policies written	38,614	33,144	43,015	41,826	40,924	39,948	85,770	121,455	75,135	66,677	
5. Total dollar amount of direct written premium	50,415	44,406	45,835	48,188	47,946	48,164	53,941	50,932	45,281	36,057	
6. Average written premium per policy	1,306	1,340	1,066	1,152	1,172	1,206	629	419	603	541	
7. Number of open claims	99	104	162	324	302	329	527	834	620	337	
8. Direct case reserves on open claims	7,015	2,006	8,182	7,540	11,438	12,890	20,396	20,010	10,169	4,167	
9. Amount paid on product liability claims	20,949	18,593	23,513	17,835	26,448	14,353	20,470	10,764	10,270	2,867	
10. Reserves established for incurred but not reported claims	10,357	8,561	10,761	15,182	19,944	17,320	30,809	47,807	25,689	17,498	
11. Pure loss ratio	76.0%	65.7%	92.6%	84.2%	120.6%	92.5%	132.9%	154.3%	101.9%	68.0%	
12. Total number of claims reported	8,071	385,311	69,456	26,013	24,704	5,579	4,767	4,556	37,502	340,105	
13. Total number of claims closed without payment	1,340	1,298	1,501	1,522	1,763	1,515	1,864	1,730	1,351	1,161	
14. Total number of claims closed with payment	1,736	1,470	1,730	1,643	1,752	1,585	3,495	1,451	1,250	841	
15. Total number of legal actions filed	864	841	1,029	616	661	3,567	508	660	224	110	
16. Total number of verdicts/judgments for defendant	20	34	26	28	41	31	16	16	11	4	
17. Total number of verdicts/judgments for plaintiff	22	21	25	31	30	35	20	16	5	0	
18. Total amount awarded to plaintiffs	4,134	1,897	2,075	641	1,105	1,439	589	240	3	0	

\* 000's omitted in items 1, 2, 3, 5, 8, 9, 10, and 18.

\*\* Policy year 1999 was not complete at time of writing.

\*\*\* These elements are reported on a calendar year basis; all other rows are on a policy year basis.

## Consumer Publications

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

### HEALTH

#### Long-Term Care

- **Guide to Long-Term Care (PI-047)**— Explains different types of long-term care insurance and the types of policies sold in Wisconsin to cover long-term care expenses.
- **Long-Term Care Insurance Approved Policies in Wisconsin (PI-046)**—Lists individual and group long-term care insurance policies, nursing home policies, and home health care policies including information regarding benefits and sample premiums.

#### Medicare Supplement

- **Medicare Supplement Insurance Approved Policies (PI-010)**—Lists all policies available in Wisconsin including benefits and current premiums.
- **Medicare+Choice - Questions and Answers (PI-099)**—Explains new options available to persons age 65 and over, and some disabled individuals under age 65, who are looking for information about the Medicare+Choice program.
- **Wisconsin Guide to Health Insurance for People with Medicare (PI-002)**—Explains Medicare and supplemental insurance to cover those expenses not paid by Medicare.

#### General

- **ANSI Claim Adjustment Reason Code (OCI 17-007)**—Claim adjustment reason codes that must be used by providers and their narrative explanation.
- **A Guide to Health Insurance and Worker's Compensation Insurance for Farm Families (PI-072)**—Provides information about health insurance and limitations for work-related injuries.
- **A Shopper's Guide to Cancer Insurance (PI-001)**—Describes cancer insurance policies and the limitations many of these policies have.
- **Consumer's Guide to Managed Care Health Plans in Wisconsin (PI-044)**—Provides information on all HMO and Limited Service Health Organization Plans in Wisconsin.

- **Fact Sheet on Continuation and Conversion in Health Insurance Policies (PI-023)**—Describes a consumer's rights to continue or convert group health insurance coverage after losing previous eligibility for health insurance coverage.
- **Fact Sheet on Mandated Benefits in Health Insurance Policies (PI-019)**—Gives a brief description of current mandated benefits.
- **Fact Sheet on Mandated Benefits for the Treatment of Nervous and Mental Disorders, Alcoholism and Other Drug Abuse (PI-008)**—Summarizes required coverages in group health insurance policies.
- **Group Health Insurance Index (PI-081)**—Survey results listing the monthly premiums for group health insurance policies for three hypothetical groups.
- **Health Insurance Coverage in Wisconsin (PI-094)**—Survey results listing the number of people covered by an HMO, Preferred Provider Organization, Point-of-Service Plan and traditional health insurance in Wisconsin.
- **HMO Quarterly Statement Summary**—Summarizes HMO information contained in the quarterly financial statement.
- **Insurance Coverage and AIDS (PI-064)**—Summarizes rules regarding health and life insurance underwriting and coverage for AIDS.
- **"The Kassebaum/Kennedy Act" A Summary for Consumers and Business Owners/The Health Insurance Portability and Accountability Act of 1996 and 1997 Wisconsin Act 27 (PI-096)**—Provides a general overview of the new federal law as well as the changes made to state health insurance laws.
- **Mammograms: Mandated Insurance Coverage (PI-056)**—Summarizes required coverage for mammograms under health insurance policies.

### LIFE INSURANCE AND ANNUITIES

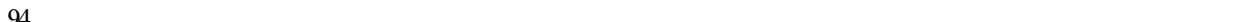
- **NAIC Life Insurance Buyer's Guide**—Explains types of life insurance and provides consumer information.
- **State Life Insurance Fund**—Information about the State Life Insurance Fund that offers life insurance to Wisconsin residents. This also includes a rate table and an application.
- **Wisconsin Buyer's Guide to Annuities (PI-016)**—Describes annuities and provides consumer information.

**PROPERTY AND CASUALTY**

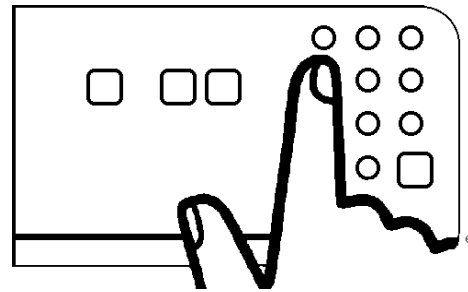
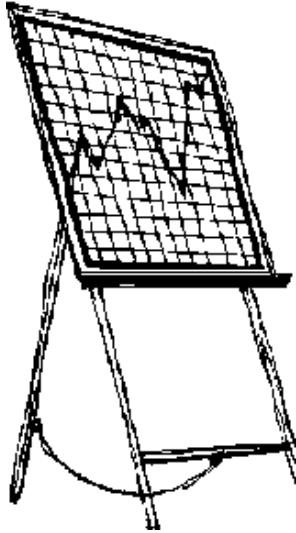
- **Buying a Home and Your Insurance Needs (PI-100)**—Provides information on title, homeowner's, flood and private mortgage insurance and discusses other insurance options to consider when buying a home.
- **Consumer's Guide to Auto Insurance (PI-057)**—Explains the types of coverage provided in an auto insurance policy, how to shop for insurance, collision damage waiver coverage for rental cars, and contains premiums for five hypothetical examples.
- **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 Homeowner's Insurance (PI-015)**—Explains the basic coverages included in homeowner's and renter's insurance policies, the types of policies, what you should do if you have a loss, the Wisconsin Insurance Plan, and contains premium tables for four hypothetical examples.
- **Consumer's Guide to Insurance for Small Business Owners (PI-085)**—Provides information about business, worker's compensation, health, and auto insurance.
- **Consumer's Guide to Worker's Compensation Insurance for Employers (PI-065)**—Provides information on worker's compensation insurance requirements and answers frequently asked questions.
- **Fact Sheet on Foster Parent Liability Insurance (PI-048)**—Answers questions about liability insurance coverage for foster children.
- **Guía del Consumidor para Seguros de Vivienda (PI-115)**—Explica las coberturas básicas incluidas en las pólizas de seguros de propietarios de viviendas e inquilinos, los tipos de pólizas, qué debe hacer en caso de pérdida, el plan de seguros de Wisconsin y contiene tablas de tarifas para cuatro ejemplos hipotéticos.
- **Information Sheet on Surplus Lines Insurers and Agents (PI-026)**—Answers questions about surplus lines insurance and procedures for placing surplus lines insurance.
- **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.
- **Teenagers and Auto Insurance (PI-200)**—Provides information on buying car insurance, saving money, and how underage drinking affects your insurance premium.
- **Warranties (PI-069)**—Discusses the Magnuson-Moss Warranty Act, the federal law that covers warranties, and answers questions about extended warranties.

**OTHER**

- **Consumer's Guide to Insurance (PI-051)**—Provides general information about health, life, auto, homeowner's, and worker's compensation insurance.
- **Fact Sheet on Insurance Terminations, Denials, and Cancellations (PI-024)**—Summarizes the laws dealing with notice requirements when insurance coverage is terminated.
- **Fact Sheet on Standard Health Insurance Forms (PI-083)**—Describes the requirements for billing formats to be used by providers and explanation of benefits and remittance advice forms used by insurers to explain claim payments.
- **Insurance Complaints and Administrative Actions (PI-030)**—An annual report listing companies with an above-average number of complaints in individual and group health, life and annuities, automobile, and homeowner's and tenant's insurance.
- **Learning about the Office of the Commissioner of Insurance on the World Wide Web (PI-095)**—Provides information about OCI's home site on the Internet.
- **Other Sources of Help (OCI 51-051)**—Provides information on Small Claims Court.
- **The Wisconsin Office of the Commissioner of Insurance (PI-059)**—Summarizes OCI's main functions, discusses employment opportunities, the civil service system, and pay and employee benefits.



## Financial and Statistical Data





## NOTES ON TABLES

The financial information was obtained from the NAIC database for those companies filing electronically with the NAIC and annual statements filed with OCI. Admitted Assets, Capital & Surplus, and Net Income show the company's financial position as of December 31, 2000. Companies in rehabilitation and liquidation are not included in the financial data.

Operating results for calendar year 2000, for the company as a whole, net of reinsurance, are shown for Fire and Casualty insurers in Net Premiums Earned, Net Losses

Incurred, and Net Income, and for Life and Accident and Health insurers in Premiums and Annuity Considerations, Incurred Benefits, and Net Gain from Operations.

**Note:** All of the columns in Tables F, G, H, and I, except those relating to loss ratio and expense ratio, have been rounded to the nearest thousand. All ratios in excess of "999" were reported as "999" and all ratios less than "0" were reported as "0". Ratio results exceeding these thresholds would be meaningless.

### EXPLANATION OF TERMS USED IN TABLES

The "*Wisconsin Operations*" columns—Direct Premiums Earned and Direct Losses Incurred for Fire and Casualty Insurers, and Premiums Written and Benefits Paid for Life and Accident and Health Insurers, are reported by each insurer for Wisconsin business only for 2000.

For the fire and casualty companies, the "*Nationwide Loss Ratio*" is calculated as net losses incurred plus net loss adjusting expenses incurred, divided by net premiums earned. The Expense Ratio is calculated as the remaining underwriting expenses incurred divided by the net premiums written. The loss ratio is determined using premiums earned, because losses generally occur randomly throughout the policy term, which matches the period during which premiums are earned. The expense ratio is determined using premiums written, because most underwriting expenses (commissions, home office underwriting, and clerical costs) are incurred at the time the policy is written, not evenly throughout the policy term.

The "*Wisconsin Direct Loss Ratio*" is a "pure" loss ratio, based on the ratio of direct losses incurred to direct premiums earned in Wisconsin. It does not include loss adjustment expenses. For insurers with small Wisconsin premiums earned, the loss ratio may not be a meaningful representation of their overall operations. Negative losses incurred and loss ratios indicate that the insurer received salvage or other recoveries from claims paid in prior years, which were in excess of any claims incurred in 2000.

"*Direct*" business refers to business for which the insurer issued an insurance policy and accepted the premium. (It does not include reinsurance assumed or ceded.) "Net" business is direct business written, plus reinsurance assumed, less reinsurance ceded. For some groups of insurers, one member of the group may write substantial business in Wisconsin, which is then reinsured or pooled with other members of the group; this may result in a company having higher direct Wisconsin business than it has net business nationwide. Almost all direct writing insurers purchase some reinsurance, so usually net nationwide business is smaller than direct nationwide business. Some companies specialize in reinsuring

other insurers, so they may show no direct business but substantial net business nationwide. Other companies may be licensed in Wisconsin, but not write any business here.

"*Premium written*" is usually defined as premium billed by property and casualty companies. Rules of life insurance accounting require reporting premiums actually collected. This item is a measure of marketing activity in this state for the year. Amounts collected for deposit funds and supplementary contracts are also included in premiums written to be consistent with benefits paid.

"*Premium earned*" is constructed from premium written this year and in previous years, and in some instances, premium 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 year of the amounts to be paid in the future for all claims arising from the current and all prior years, minus the corresponding estimate made at the close of business or the preceding year. If these estimates were to be exactly correct, then losses incurred would be the actual cost of all claims arising from coverage provided during the current year. Incurred losses reported include estimated amounts unpaid for incurred-but-not reported (IBNR) claims.

"*Annuity considerations*" is revenue received for annuity contracts during the latest year. This amount corresponds to premium written on insurance contracts. "Consideration" is a term from contract law for payment given by one party to obligate the other to performance specified by contract.

"*Benefits paid*" is the amounts paid in performance of obligations imposed by life or annuity contracts. This corresponds to "losses paid" and includes amounts paid during the current year for obligations incurred in prior years but does not include amounts insurers are obligated to pay in future years. This is a cash flow item only and not a measure of profitability or the cost of current coverages.





**TABLE A**  
**SUMMARY OF INSURERS AUTHORIZED TO**  
**WRITE INSURANCE IN WISCONSIN**  
**AS OF DECEMBER 31, 2000**  
**COUNTS BY TYPE AND DOMICILE**

	DOMESTIC COMPANIES	NONDOMESTIC COMPANIES	TOTAL
STOCK LIFE AND HEALTH	24	455	479
MUTUAL LIFE AND HEALTH	4	37	41
FRATERNALS	9	45	54
HEALTH MAINTENANCE ORGANIZATIONS	22	0	22
LIMITED SERVICE HEALTH ORGANIZATIONS	15	0	15
STOCK PROPERTY AND CASUALTY	69	740	809
MUTUAL PROPERTY AND CASUALTY	33	67	100
RECIPROCAL EXCHANGES	0	21	21
HOSPITAL MEDICAL DENTAL INDEMNITY PLANS	4	0	4
TOWN MUTUALS	73	0	73
<b>TOTALS</b>	253	1,365	1,618

**TABLE B**  
**2000 SUMMARY OF WISCONSIN OPERATIONS**  
**OF ALL INSURERS BY TYPE OF COMPANY**

TYPE OF COMPANY	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID	
STOCK LIFE AND HEALTH	\$ 8,774,198,898	\$ 6,600,919,086	
MUTUAL LIFE AND HEALTH	1,029,085,184	1,115,185,797	
FRATERNAL	464,043,454	414,646,463	
<b>TOTALS</b>	\$ 10,267,327,536	\$ 8,130,751,346	

	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
HEALTH MAINTENANCE ORGANIZATIONS	\$ 3,095,962,591	\$ 2,814,331,679	91
LIMITED SERVICE HEALTH ORGANIZATIONS	70,730,599	59,148,662	84
STOCK PROPERTY AND CASUALTY	3,260,357,853	2,362,959,324	72
MUTUAL PROPERTY AND CASUALTY	2,281,804,739	1,804,822,788	79
HOSPITAL MEDICAL DENTAL INDEMNITY PLANS	804,268,554	716,947,513	89
RECIPROCAL EXCHANGES	112,547,979	97,181,615	86
TOWN MUTUALS	51,566,155	38,226,269	74
<b>TOTALS</b>	\$ 9,677,238,470	\$ 7,893,617,850	82

**TABLE C**  
**2000 SUMMARY OF NATIONWIDE**  
**FINANCIAL OPERATIONS OF WISCONSIN INSURERS**

❖ **LIFE AND HEALTH INSURERS** ❖

ASSETS	\$127,778,414,763
CAPITAL AND SURPLUS	10,116,606,397
PREMIUMS AND ANNUITY CONSIDERATIONS	18,115,369,929
BENEFITS INCURRED	17,101,596,003
NET INCOME	2,400,132,844

❖ **PROPERTY AND CASUALTY INSURERS** ❖

ASSETS	\$ 37,069,338,930
CAPITAL AND SURPLUS	13,445,219,342
NET EARNED PREMIUMS	11,782,809,884
NET INCURRED LOSSES	7,338,814,636
NET INCOME	1,455,637,529

❖ **HEALTH MAINTENANCE ORGANIZATIONS** ❖  
❖ **AND LIMITED SERVICE HEALTH ORGANIZATIONS** ❖

ASSETS	\$ 865,981,760
CAPITAL AND SURPLUS	303,019,979
NET EARNED PREMIUMS	3,194,234,439
NET INCURRED LOSSES	2,893,991,412
NET INCOME	12,777,696

❖ **HOSPITAL MEDICAL DENTAL INDEMNITY PLANS** ❖

ASSETS	\$ 438,283,237
CAPITAL AND SURPLUS	195,128,011
NET EARNED PREMIUMS	807,422,461
NET INCURRED LOSSES	719,460,761
NET INCOME	-16,195,777

❖ **ALL INSURERS COMBINED** ❖

ASSETS	\$166,152,018,690
CAPITAL AND SURPLUS	24,059,973,729
PREMIUMS AND ANNUITY CONSIDERATIONS	18,115,369,929
BENEFITS INCURRED	17,101,596,003
NET EARNED PREMIUMS	13,397,654,806
NET INCURRED LOSSES	8,777,736,158
NET INCOME	3,852,352,292

**TABLE D**  
**2000 SUMMARY OF WISCONSIN OPERATIONS**  
**OF ALL INSURERS BY LINE OF INSURANCE**

LINE OF INSURANCE	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID	
LIFE INSURANCE			
ORDINARY	\$ 3,788,873,716	\$ 3,411,261,259	
CREDIT	49,885,265	18,136,899	
GROUP	2,826,023,951	1,341,140,965	
INDUSTRIAL	140,657	13,036,689	
<b>TOTAL</b>	<b>\$ 6,664,923,589</b>	<b>\$ 4,783,575,812</b>	
ANNUITIES	\$ 1,551,296,159	\$ 1,835,027,006	
	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
ACCIDENT AND HEALTH			
GROUP	\$5,377,353,009	\$4,772,358,231	89
CREDIT	81,401,315	35,427,358	44
INDIVIDUAL	849,818,538	591,846,806	70
<b>TOTAL</b>	<b>\$6,308,572,862</b>	<b>\$5,399,632,395</b>	<b>86</b>
FIRE	\$ 76,464,069	\$ 70,282,755	92
MULTIPLE PERIL			
FARMOWNERS	\$ 79,837,017	\$ 84,778,314	106
HOMEOWNERS	474,965,320	588,398,629	124
COMMERCIAL	385,013,213	289,862,990	75
<b>TOTAL</b>	<b>\$ 939,815,550</b>	<b>\$ 963,039,933</b>	<b>102</b>
AUTOMOBILE			
PRIVATE PASSENGER CARS	\$1,869,642,156	\$1,420,462,182	76
COMMERCIAL VEHICLES	381,965,399	285,022,084	75
<b>TOTAL</b>	<b>\$2,251,607,555</b>	<b>\$1,705,484,266</b>	<b>76</b>
ALL OTHER LINES			
MEDICAL MALPRACTICE	\$ 58,244,530	\$ 9,421,232	16
WORKERS COMPENSATION	1,123,270,841	787,206,353	70
OTHER LIABILITY	423,873,147	272,989,107	64
FIDELITY	13,420,243	4,285,851	32
SURETY	30,207,876	23,166	0
CREDIT	2,863,692	2,920,816	102
TITLE	82,717,005	5,376,830	7
MORTGAGE GUARANTY	68,927,951	17,944,833	26
ALL OTHER	355,568,133	245,874,114	69
<b>TOTAL</b>	<b>\$2,159,093,418</b>	<b>\$1,346,042,302</b>	<b>62</b>



**Table E**

**Market Shares**  
**(Business of 2000)**



**TABLE E**  
**MARKET SHARES**  
**(BUSINESS OF 2000)**

**ORDINARY LIFE**

<b>RANK</b>	<b>INSURER</b>	<b>% OF MARKET</b>	<b>PREMIUMS WRITTEN</b>
1	NORTHWESTERN MUTUAL LIFE INS CO THE	17.2	\$ 274,450,884
2	PRUDENTIAL INS CO OF AMERICA THE	4.9	78,085,083
3	AID ASSOCIATION FOR LUTHERANS	4.7	74,625,053
4	AMERICAN FAMILY LIFE INS CO	3.4	54,266,657
5	METROPOLITAN LIFE INS CO	3.0	48,334,915
6	EQUITABLE LIFE ASSURANCE SOCIETY OF THE US THE	2.8	44,559,269
7	LUTHERAN BROTHERHOOD	2.1	33,015,635
8	NEW YORK LIFE INS CO	1.9	31,019,613
9	PRINCIPAL LIFE INS CO	1.8	28,789,676
10	STATE FARM LIFE & ACCIDENT ASSURANCE CO	1.7	27,794,911
11	PACIFIC LIFE INS CO	1.7	26,976,747
12	IDS LIFE INS CO	1.5	24,231,839
13	MASSACHUSETTS MUTUAL LIFE INS CO	1.5	23,807,239
14	FORTIS BENEFITS INS CO	1.2	18,742,028
15	VALLEY FORGE LIFE INS CO	1.2	18,524,509
16	PRIMERICA LIFE INS CO	1.1	18,154,171
17	CATHOLIC KNIGHTS	1.1	17,173,536
18	WESTERN RESERVE LIFE ASSURANCE CO OF OH	1.1	17,115,514
19	AMERUS LIFE INS CO	1.0	15,987,181
20	TRANSAMERICA OCCIDENTAL LIFE INS CO	1.0	15,697,131
<b>TOTALS FOR 20 RANKED INSURERS</b>		<b>55.8</b>	<b>\$ 891,351,591</b>
<b>TOTALS FOR 437 INSURERS WRITING THIS LINE</b>		<b>100.0</b>	<b>\$1,596,111,704</b>

**CREDIT LIFE**

<b>RANK</b>	<b>INSURER</b>	<b>% OF MARKET</b>	<b>PREMIUMS WRITTEN</b>
1	AMERICAN GENERAL ASSURANCE CO	18.0	\$ 8,994,785
2	CUNA MUTUAL INS SOCIETY	9.2	4,576,496
3	NORTH CENTRAL LIFE INS CO	7.8	3,875,307
4	ASSOCIATES FINANCIAL LIFE INS CO	7.6	3,769,405
5	PEKIN LIFE INS CO	6.5	3,239,487
6	AMERICAN MODERN LIFE INS CO	6.1	3,053,244
7	UNION SECURITY LIFE INS CO	5.6	2,779,332
8	JMIC LIFE INS CO	5.2	2,605,744
9	AMERICAN BANKERS LIFE ASSUR CO OF FLA	5.1	2,548,345
10	RESOURCE LIFE INS CO	5.0	2,481,968
11	HOUSEHOLD LIFE INS CO	4.7	2,322,314
12	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	3.5	1,768,733
13	UNIVERSAL UNDERWRITERS LIFE INS CO	3.4	1,710,861
14	WESTERN DIVERSIFIED LIFE INS CO	2.6	1,298,384
15	AMERICAN NATIONAL INS CO	2.4	1,187,819
16	MINNESOTA LIFE INS CO	2.4	1,176,104
17	MADISON NATIONAL LIFE INS CO INC	1.8	874,637
18	AMERICAN HEALTH & LIFE INS CO	1.4	702,432
19	MERIT LIFE INS CO	1.1	564,023
20	ALLSTATE LIFE INS CO	0.7	364,620
<b>TOTALS FOR 20 RANKED INSURERS</b>		<b>100.0</b>	<b>\$ 49,894,040</b>
<b>TOTALS FOR 51 INSURERS WRITING THIS LINE</b>		<b>100.0</b>	<b>\$ 49,885,265</b>



## GROUP LIFE

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	METROPOLITAN LIFE INS CO	14.4	\$ 45,765,566
2	MINNESOTA LIFE INS CO	14.1	44,666,985
3	UNUM LIFE INS CO OF AMERICA	5.9	18,627,454
4	PRUDENTIAL INS CO OF AMERICA THE	5.7	18,205,304
5	UNITED WISCONSIN LIFE INS CO	5.2	16,430,812
6	HARTFORD LIFE & ACCIDENT INS CO	4.2	13,230,445
7	FORTIS BENEFITS INS CO	4.1	13,068,524
8	CONNECTICUT GENERAL LIFE INS CO	3.6	11,320,014
9	CUNA MUTUAL INS SOCIETY	2.4	7,454,832
10	LIBERTY LIFE ASSURANCE CO OF BOSTON	2.3	7,423,354
11	RELIASTAR LIFE INS CO	2.3	7,361,131
12	TRUSTMARK INS CO	2.1	6,674,939
13	AETNA LIFE INS CO	2.0	6,450,593
14	PRINCIPAL LIFE INS CO	2.0	6,211,336
15	NEW YORK LIFE INS CO	1.6	5,058,240
16	SUN LIFE ASSURANCE CO OF CANADA	1.6	4,930,151
17	J C PENNEY LIFE INS CO	1.2	3,955,511
18	JEFFERSON PILOT FINANCIAL INS CO	1.2	3,952,854
19	NATIONAL GUARDIAN LIFE INS CO	1.2	3,926,400
20	LIFE INS CO OF NORTH AMERICA	1.2	3,734,033
<b>TOTALS FOR 20 RANKED INSURERS</b>		78.4	\$ 248,448,478
<b>TOTALS FOR 208 INSURERS WRITING THIS LINE</b>		100.0	\$ 316,970,026

## ANNUITIES

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	LINCOLN BENEFIT LIFE CO	11.8	\$ 183,014,859
2	LUTHERAN BROTHERHOOD	7.0	108,312,901
3	AID ASSOCIATION FOR LUTHERANS	6.5	101,023,095
4	JACKSON NATIONAL LIFE INS CO	5.6	87,457,275
5	NORTHWESTERN MUTUAL LIFE INS CO THE	5.1	78,900,501
6	GE LIFE AND ANNUITY ASSURANCE CO	4.5	69,617,752
7	TEACHERS INSURANCE & ANNUITY ASSN OF AMER	4.1	63,571,317
8	NEW YORK LIFE INS & ANNUITY CORP	4.1	63,162,263
9	ALLSTATE LIFE INS CO	3.3	50,524,911
10	GLENBROOK LIFE & ANNUITY CO	2.1	32,052,829
11	AMERICAN EQUITY INVESTMENT LIFE INS CO	1.8	27,888,484
12	LIFEUSA INS CO	1.8	27,396,811
13	NORTHBROOK LIFE INS CO	1.7	27,112,686
14	JEFFERSON PILOT LIFE INS CO	1.7	26,747,912
15	VALLEY FORGE LIFE INS CO	1.6	25,440,896
16	WESTERN SOUTHERN LIFE ASSURANCE CO	1.6	24,874,783
17	EQUITABLE LIFE ASSURANCE SOCIETY OF THE US THE	1.6	24,413,699
18	AMERITAS VARIABLE LIFE INS CO	1.4	21,252,975
19	ALLIANZ LIFE INS CO OF NORTH AMERICA	1.3	20,487,994
20	LONDON PACIFIC LIFE & ANNUITY CO	1.3	19,461,063
<b>TOTALS FOR 20 RANKED INSURERS</b>		69.8	\$1,082,715,006
<b>TOTALS FOR 285 INSURERS WRITING THIS LINE</b>		100.0	\$1,551,296,159

## FIRE

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN	LOSS RATIO
1	ALLIANZ INS CO	6.4	\$ 5,189,970	5
2	FACTORY MUTUAL INS CO	6.2	4,988,722	176
3	WEST BEND MUTUAL INS CO	5.8	4,672,975	47
4	LOCAL GOVERNMENT PROPERTY INS FUND	4.3	3,462,477	227
5	AMERICAN GUARANTEE & LIABILITY INS CO	3.0	3,427,211	7
6	EMPLOYERS INS OF WAUSAU A MUTUAL CO	2.5	2,396,945	40
7	AUTO OWNERS INS CO	2.2	1,980,425	113
8	WESTPORT INS CORP	2.0	1,807,333	25
9	WESTCHESTER FIRE INS CO	1.8	1,634,051	654
10	ZURICH AMERICAN INS CO	1.8	1,470,758	9
11	AMERICAN FAMILY MUTUAL INS CO	1.6	1,438,979	83
12	ST PAUL FIRE & CASUALTY INS CO	1.5	1,326,952	182
13	GERMANTOWN MUTUAL INS CO	1.5	1,185,806	60
14	LUMBERMENS UNDERWRITING ALLIANCE US	1.4	1,179,722	169
15	MILWAUKEE MUTUAL INS CO	1.4	1,125,214	28
16	WINTERTHUR INTERNATIONAL AMERICA INS CO	1.4	1,120,072	-24
17	TRAVELERS INDEMNITY CO THE	1.3	1,088,872	9
18	TRAVELERS INDEMNITY CO OF IL	1.3	1,071,079	6
19	WAUSAU-STETTIN MUTUAL INS CO	1.1	1,023,122	95
20	AMERICAN SECURITY INS CO	1.0	867,945	71
<b>TOTALS FOR 20 RANKED INSURERS</b>		49.5	\$42,458,630	97
<b>TOTALS FOR 316 INSURERS WRITING THIS LINE</b>		100.0	\$80,470,806	109

## FARM OWNERS MULTIPLE PERIL

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN	LOSS RATIO
1	RURAL MUTUAL INS CO	24.6	\$20,146,633	91
2	AMERICAN FAMILY MUTUAL INS CO	16.9	13,827,268	123
3	SECURA INS A MUTUAL CO	10.4	8,546,909	63
4	WILSON MUTUAL INS CO	5.4	4,424,053	80
5	HASTINGS MUTUAL INS CO	5.4	4,418,167	157
6	WISCONSIN AMERICAN MUTUAL INS CO	4.0	3,251,797	85
7	AUTO OWNERS INS CO	3.9	3,161,993	79
8	STATE FARM FIRE & CASUALTY CO	3.7	3,037,552	164
9	MT MORRIS MUTUAL INS CO	3.4	2,767,429	174
10	OHIO FARMERS INS CO	2.4	2,004,445	111
11	GERMANTOWN MUTUAL INS CO	2.4	1,949,991	125
12	MAPLE VALLEY MUTUAL INS CO	2.0	1,641,329	74
13	MCMILLAN-WARNER MUTUAL INS CO	2.0	1,616,993	63
14	MANITOWOC MUTUAL INS CO	1.8	1,443,352	354
15	LITTLE BLACK MUTUAL INS CO	1.5	1,259,849	67
16	FARMINGTON MUTUAL INS CO	1.2	952,496	69
17	TRAVELERS INDEMNITY CO OF AMERICA THE	1.1	916,252	205
18	COMMERCIAL UNION MIDWEST INS CO	1.1	874,243	27
19	MERIDIAN SECURITY INS CO	1.0	783,482	138
20	WISCONSIN MUTUAL INS CO	0.8	685,266	93
<b>TOTALS FOR 20 RANKED INSURERS</b>		94.9	\$77,709,499	116
<b>TOTALS FOR 46 INSURERS WRITING THIS LINE</b>		100.0	\$81,892,962	106

**H O M E O W N E R S M U L T I P L E P E R I L**

<b>RANK</b>	<b>INSURER</b>	<b>% OF MARKET</b>	<b>PREMIUMS WRITTEN</b>	<b>LOSS RATIO</b>
1	AMERICAN FAMILY MUTUAL INS CO	26.5	\$131,522,004	124
2	STATE FARM FIRE & CASUALTY CO	13.2	65,295,290	137
3	HERITAGE MUTUAL INS CO	4.0	19,626,027	95
4	ALLSTATE INS CO	3.7	18,378,120	103
5	GENERAL CASUALTY CO OF WI	2.9	14,276,140	146
6	FIRE INSURANCE EXCHANGE	2.7	13,435,325	100
7	WEST BEND MUTUAL INS CO	2.4	11,737,507	106
8	SECURA INS A MUTUAL CO	2.4	11,716,174	71
9	REGENT INS CO	1.8	8,976,000	115
10	SENTRY INS A MUTUAL CO	1.8	8,828,566	100
11	AUTO OWNERS INS CO	1.6	8,071,151	107
12	RURAL MUTUAL INS CO	1.5	7,638,254	132
13	BADGER MUTUAL INS CO	1.5	7,495,472	101
14	CONTINENTAL INS CO THE	1.4	7,090,750	133
15	SAFECO INS CO OF AMERICA	1.4	7,024,972	131
16	COMMERCIAL UNION MIDWEST INS CO	1.4	6,950,259	138
17	GERMANTOWN MUTUAL INS CO	1.2	5,847,971	158
18	ECONOMY PREFERRED INS CO	1.1	5,456,682	183
19	WISCONSIN MUTUAL INS CO	1.0	5,193,656	96
20	CINCINNATI INSURANCE CO THE	1.0	5,153,999	216
<b>TOTALS FOR 20 RANKED INSURERS</b>		<b>74.6</b>	<b>\$369,714,319</b>	<b>123</b>
<b>TOTALS FOR 213 INSURERS WRITING THIS LINE</b>		<b>100.0</b>	<b>\$495,765,255</b>	<b>124</b>

**C O M M E R C I A L M U L T I P L E P E R I L**

<b>RANK</b>	<b>INSURER</b>	<b>% OF MARKET</b>	<b>PREMIUMS WRITTEN</b>	<b>LOSS RATIO</b>
1	HERITAGE MUTUAL INS CO	7.8	\$ 30,775,671	38
2	AMERICAN FAMILY MUTUAL INS CO	5.8	23,013,936	101
3	SOCIETY INS A MUTUAL CO	4.9	19,592,550	42
4	REGENT INS CO	4.4	17,251,473	59
5	GENERAL CASUALTY CO OF WI	4.3	17,076,734	29
6	CINCINNATI INS CO THE	3.7	14,550,468	86
7	RURAL MUTUAL INS CO	2.5	9,864,777	68
8	TRAVELERS INDEMNITY CO OF IL	2.5	9,706,194	66
9	CAPITOL INDEMNITY CORP	2.4	9,682,833	48
10	INDIANA INS CO	2.2	8,868,697	64
11	COMMERCIAL UNION MIDWEST INS CO	2.1	8,156,777	105
12	STATE FARM FIRE & CASUALTY CO	2.0	7,868,421	110
13	SECURA SUPREME INS CO	1.9	7,625,241	53
14	FEDERAL INS CO	1.9	7,346,725	66
15	WEST BEND MUTUAL INS CO	1.6	6,468,780	44
16	NATIONAL FIRE INS CO OF HARTFORD	1.5	5,896,314	149
17	CHURCH MUTUAL INS CO	1.4	5,601,919	123
18	INTEGRITY MUTUAL INS CO	1.3	5,132,841	64
19	TRANSCONTINENTAL INS CO	1.3	5,129,712	73
20	TRANSPORTATION INS CO	1.2	4,829,153	66
<b>TOTALS FOR 20 RANKED INSURERS</b>		<b>56.7</b>	<b>\$224,439,216</b>	<b>67</b>
<b>TOTALS FOR 273 INSURERS WRITING THIS LINE</b>		<b>100.0</b>	<b>\$395,957,453</b>	<b>75</b>

## MEDICAL MALPRACTICE

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN	LOSS RATIO
1	PHYSICIANS INS CO OF WI INC	33.4	\$ 19,625,524	39
2	MEDICAL PROTECTIVE CO THE	20.2	11,883,017	36
3	OHIC INS CO	9.8	5,754,864	79
4	ST PAUL FIRE & CASUALTY INS CO	5.8	3,383,665	31
5	AMERICAN CONTINENTAL INS CO	4.1	2,408,701	102
6	CONTINENTAL CASUALTY CO	4.0	2,327,215	-49
7	WISCONSIN HEALTH CARE LIABILITY INS PLAN	2.8	1,671,712	-613
8	ST PAUL FIRE & MARINE INS CO	2.5	1,456,766	36
9	AMERICAN CASUALTY CO OF READING PA	2.3	1,350,025	9
10	NCMIC INS CO	2.3	1,333,781	12
11	CHICAGO INS CO	1.8	1,038,568	-8
12	FIREMANS FUND INS CO OF WI	1.5	894,286	96
13	ST PAUL MERCURY INS CO	1.3	750,803	104
14	CINCINNATI INS CO THE	1.0	566,788	-64
15	PODIATRY INS CO OF AMER RISK RET GR A MUTUAL CO	0.9	517,229	-146
16	ZURICH AMERICAN INS CO	0.9	507,380	48
17	PHICO INS CO	0.7	426,668	-98
18	GULF INS CO	0.7	420,374	15
19	NATIONAL FIRE INS CO OF HARTFORD	0.7	396,888	35
20	LEGION INS CO	0.5	281,151	-152
<b>TOTALS FOR 20 RANKED INSURERS</b>		96.9	\$ 56,995,405	14
<b>TOTALS FOR 48 INSURERS WRITING THIS LINE</b>		100.0	\$ 58,823,766	16

## GROUP ACCIDENT &amp; HEALTH

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN	LOSS RATIO
1	UNITEDHEALTHCARE OF WISCONSIN INC	9.3	\$ 501,217,370	85
2	WEA INS CORP	8.1	433,843,669	99
3	COMPCARE HEALTH SERVICES INS CORP	7.2	386,720,816	95
4	BLUE CROSS/BLUE UNITED OF WI	7.1	378,980,866	91
5	DEAN HEALTH PLAN INC	6.6	351,911,193	94
6	PHYSICIANS PLUS INS CORP	4.3	231,232,250	94
7	TOUCHPOINT HEALTH PLAN INC	4.2	222,886,238	91
8	SECURITY HEALTH PLAN OF WI INC	3.9	209,075,128	94
9	NETWORK HEALTH PLAN OF WI INC	3.7	197,462,969	95
10	HUMANA WISCONSIN HEALTH ORGANIZATION INS CORP	3.1	166,095,643	85
11	WISCONSIN PHYSICIANS SERVICE INS CORP	2.9	153,825,523	90
12	UNITY HEALTH PLANS INS CORP	2.9	153,818,498	94
13	EMPLOYERS HEALTH INS CO	2.4	131,200,098	86
14	UNITED HEALTHCARE INS CO	2.2	117,006,467	70
15	GROUP HEALTH COOP OF SOUTH CENTRAL WI	1.7	91,942,629	93
16	MIDWEST SECURITY LIFE INS CO	1.4	76,091,965	77
17	PRINCIPAL LIFE INS CO	1.4	74,287,212	78
18	VALLEY HEALTH PLAN INC.	1.4	73,446,629	95
19	EMPHEYSYS WISCONSIN INS CO	1.3	67,275,549	74
20	GUNDERSEN LUTHERAN HEALTH PLAN INC	1.0	56,182,374	88
<b>TOTALS FOR 20 RANKED INSURERS</b>		76.0	\$4,074,503,086	91
<b>TOTALS FOR 300 INSURERS WRITING THIS LINE</b>		100.0	\$5,363,991,076	89

**CREDIT ACCIDENT & HEALTH**

<b>RANK</b>	<b>INSURER</b>	<b>% OF MARKET</b>	<b>PREMIUMS WRITTEN</b>	<b>LOSS RATIO</b>
1	CUNA MUTUAL INS SOCIETY	14.3	\$ 11,178,211	60
2	AMERICAN SECURITY INS CO	12.2	9,601,858	2
3	AMERICAN GENERAL ASSURANCE CO	10.9	8,534,575	64
4	AMERICAN BANKERS INS CO OF FLA	9.7	7,605,634	9
5	RESOURCE LIFE INS CO	6.2	4,872,947	36
6	JMIC LIFE INS CO	5.6	4,367,089	43
7	PEKIN LIFE INS CO	5.4	4,214,862	55
8	NORTH CENTRAL LIFE INS CO	5.1	4,018,318	68
9	UNION SECURITY LIFE INS CO	3.7	2,938,199	59
10	WESTERN DIVERSIFIED LIFE INS CO	3.0	2,316,501	44
11	UNIVERSAL UNDERWRITERS LIFE INS CO	2.9	2,267,845	34
12	AMERICAN MODERN LIFE INS CO	2.9	2,235,182	42
13	MADISON NATIONAL LIFE INS CO INC	2.3	1,824,768	49
14	HOUSEHOLD LIFE INS CO	2.3	1,811,629	101
15	ASSOCIATES FINANCIAL LIFE INS CO	1.8	1,433,424	48
16	STANDARD GUARANTY INS CO	1.7	1,336,692	5
17	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	1.6	1,292,538	52
18	CENTRAL STATES INDEMNITY CO OF OMAHA	1.6	1,244,903	48
19	AMERICAN NATIONAL INS CO	1.2	953,569	64
20	AMERICAN BANKERS LIFE ASSUR CO OF FLA	1.0	763,231	109
<b>TOTALS FOR 20 RANKED INSURERS</b>		95.4	\$ 74,811,975	43
<b>TOTALS FOR 58 INSURERS WRITING THIS LINE</b>		100.0	\$ 78,400,545	44

**INDIVIDUAL ACCIDENT & HEALTH**

<b>RANK</b>	<b>INSURER</b>	<b>% OF MARKET</b>	<b>PREMIUMS WRITTEN</b>	<b>LOSS RATIO</b>
1	BLUE CROSS/BLUE UNITED OF WI	18.6	\$160,575,864	94
2	AMERICAN REPUBLIC INS CO	6.5	55,858,965	69
3	WISCONSIN PHYSICIANS SERVICE INS CORP	5.7	49,294,844	69
4	AMERICAN FAMILY MUTUAL INS CO	5.4	46,505,637	78
5	BANKERS LIFE & CASUALTY CO	5.2	45,238,541	64
6	PHYSICIANS MUTUAL INS CO	4.3	37,375,949	68
7	AMERICAN FAMILY LIFE ASSURNC CO OF COLUMBUS	3.0	26,355,474	45
8	FORTIS INS COMPANY	3.0	26,286,199	62
9	SECURITY HEALTH PLAN OF WI INC	2.8	24,042,691	86
10	AID ASSOCIATION FOR LUTHERANS	2.6	22,565,001	49
11	COMBINED INS CO OF AMER	2.4	20,449,039	23
12	DEAN HEALTH PLAN INC	2.1	18,090,545	89
13	NORTHWESTERN MUTUAL LIFE INS CO THE	2.1	17,925,566	76
14	MUTUAL OF OMAHA INS CO	1.9	16,689,093	68
15	STATE FARM MUTUAL AUTOMOBILE INS CO	1.9	16,146,809	95
16	GENERAL ELECTRIC CAPITAL ASSURANCE CO	1.5	12,873,054	56
17	CONSTITUTION LIFE INS CO	1.3	11,450,798	79
18	UNITED TEACHER ASSOCIATES INS CO	1.2	10,000,561	54
19	NATIONAL STATES INS CO	1.1	9,767,561	65
20	WORLD INSURANCE CO	1.0	8,501,700	63
<b>TOTALS FOR 20 RANKED INSURERS</b>		73.6	\$635,993,891	73
<b>TOTALS FOR 321 INSURERS WRITING THIS LINE</b>		100.0	\$864,441,027	70

## WORKERS COMPENSATION

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN	LOSS RATIO
1	TRANSPORTATION INS CO	5.2	\$ 60,980,313	71
2	WEST BEND MUTUAL INS CO	4.9	56,961,584	50
3	HERITAGE MUTUAL INS CO	4.5	51,975,960	45
4	REGENT INS CO	4.4	51,615,186	43
5	EMPLOYERS INS OF WAUSAU A MUTUAL CO	4.1	47,546,772	137
6	ZURICH AMERICAN INS CO	3.6	41,946,520	80
7	WAUSAU UNDERWRITERS INS CO	3.3	39,071,020	77
8	CONNECTICUT INDEMNITY CO THE	3.1	36,138,137	57
9	VIRGINIA SURETY CO INC	3.1	35,637,158	44
10	SOCIETY INS A MUTUAL CO	2.8	32,936,727	39
11	TRAVELERS INDEMNITY CO OF IL	2.3	27,055,457	205
12	LIBERTY MUTUAL FIRE INS CO	2.3	27,016,494	81
13	SENTRY INS A MUTUAL CO	2.3	26,654,231	61
14	TRANSCONTINENTAL INS CO	2.2	26,010,665	54
15	UNITED WISCONSIN INS CO	2.2	25,335,437	47
16	FREMONT CASUALTY INS CO	1.7	19,610,617	87
17	ST PAUL FIRE & CASUALTY INS CO	1.5	18,008,968	55
18	LUMBERMENS MUTUAL CASUALTY CO	1.3	15,648,324	54
19	WAUSAU GENERAL INS CO	1.2	14,124,772	83
20	SECURA SUPREME INS CO	1.1	13,115,927	39
<b>TOTALS FOR 20 RANKED INSURERS</b>		57.2	\$ 667,390,269	68
<b>TOTALS FOR 296 INSURERS WRITING THIS LINE</b>		100.0	\$1,166,764,782	70

## OTHER LIABILITY

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN	LOSS RATIO
1	NATIONAL UNION FIRE INS CO OF PITTSBURGH	9.1	\$ 32,490,619	54
2	FEDERAL INS CO	5.1	18,142,083	13
3	WEST BEND MUTUAL INS CO	4.3	15,315,118	57
4	AMERICAN FAMILY MUTUAL INS CO	3.2	11,372,610	51
5	CONTINENTAL CASUALTY CO	3.0	10,805,154	-2
6	ILLINOIS NATIONAL INS CO	2.9	10,390,053	27
7	STATE FARM FIRE & CASUALTY CO	2.3	8,316,427	106
8	AMERICAN GUARANTEE & LIABILITY INS CO	2.3	8,168,483	39
9	ACE AMERICAN INS CO	2.0	7,266,801	-2
10	CINCINNATI INS CO THE	1.9	6,924,230	21
11	ZURICH AMERICAN INS CO	1.9	6,841,091	34
12	ST PAUL MERCURY INS CO	1.9	6,700,239	32
13	WAUSAU UNDERWRITERS INS CO	1.8	6,600,243	30
14	EMPLOYERS INS OF WAUSAU A MUTUAL CO	1.8	6,413,265	302
15	SENTRY INS A MUTUAL CO	1.6	5,684,122	23
16	ST PAUL FIRE & MARINE INS CO	1.4	4,999,197	10
17	FEDERATED MUTUAL INS CO	1.4	4,868,082	18
18	TIG INS CO	1.3	4,639,380	30
19	GENERAL CASUALTY CO OF WI	1.3	4,538,291	40
20	WISCONSIN COUNTY MUTUAL INS CORP	1.2	4,349,372	38
<b>TOTALS FOR 20 RANKED INSURERS</b>		51.6	\$ 184,824,860	47
<b>TOTALS FOR 384 INSURERS WRITING THIS LINE</b>		100.0	\$ 357,856,763	64

## PRIVATE PASSENGER CARS

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN	LOSS RATIO
1	AMERICAN FAMILY MUTUAL INS CO	21.9	\$ 413,757,167	71
2	STATE FARM MUTUAL AUTOMOBILE INS CO	11.4	214,145,539	87
3	AMERICAN STANDARD INS CO OF WI	4.5	84,775,045	77
4	ALLSTATE INS CO	3.5	66,294,534	58
5	HERITAGE MUTUAL INS CO	3.4	64,458,056	76
6	PROGRESSIVE NORTHERN INS CO	3.2	59,958,088	71
7	GENERAL CASUALTY CO OF WI	3.2	59,562,903	79
8	FARMERS INS EXCHANGE	2.2	40,567,103	74
9	WEST BEND MUTUAL INS CO	2.0	38,204,371	69
10	SENTRY INS A MUTUAL CO	1.9	35,633,131	80
11	RURAL MUTUAL INS CO	1.8	33,279,538	68
12	CONTINENTAL INS CO THE	1.4	26,476,129	74
13	REGENT INS CO	1.4	26,418,598	77
14	WISCONSIN MUTUAL INS CO	1.4	25,523,680	82
15	SECURA INS A MUTUAL CO	1.3	24,451,700	60
16	BADGER MUTUAL INS CO	1.2	23,383,342	65
17	SAFECO INS CO OF AMERICA	1.1	21,055,449	90
18	COMMERCIAL UNION MIDWEST INS CO	1.0	19,134,823	104
19	DAIRYLAND INS CO	1.0	18,253,545	70
20	MSI PREFERRED INS CO	0.9	16,915,979	78
<b>TOTALS FOR 20 RANKED INSURERS</b>		69.6	\$1,312,248,720	75
<b>TOTALS FOR 273 INSURERS WRITING THIS LINE</b>		100.0	\$1,885,397,846	76

## COMMERCIAL VEHICLES

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN	LOSS RATIO
1	GREAT WEST CASUALTY CO	6.4	25,951,166	72
2	HERITAGE MUTUAL INS CO	6.3	25,590,130	66
3	GENERAL CASUALTY CO OF WI	5.7	23,231,671	64
4	WEST BEND MUTUAL INS CO	4.9	19,943,073	74
5	REGENT INS CO	2.7	11,024,331	91
6	STATE FARM MUTUAL AUTOMOBILE INS CO	2.4	9,817,302	61
7	LIBERTY MUTUAL FIRE INS CO	2.2	8,788,060	10883
8	CINCINNATI INS CO THE	2.1	8,650,583	110
9	NORTHLAND INS CO	2.0	8,105,721	46
10	AUTO OWNERS INS CO	1.9	7,494,167	81
11	WAUSAU UNDERWRITERS INS CO	1.8	7,235,963	-35
12	RURAL MUTUAL INS CO	1.7	6,940,878	75
13	ST PAUL FIRE & MARINE INS CO	1.5	6,039,152	83
14	EMPLOYERS MUTUAL CASUALTY CO	1.4	5,539,315	78
15	ZURICH AMERICAN INS CO	1.4	5,526,946	61
16	AMERICAN FAMILY MUTUAL INS CO	1.4	5,473,927	63
17	UNIVERSAL UNDERWRITERS INS CO	1.3	5,411,281	122
18	TRAVELERS INDEMNITY CO OF IL	1.3	5,272,059	73
19	EMPLOYERS INS OF WAUSAU A MUTUAL CO	1.3	5,217,602	-447
20	MILWAUKEE MUTUAL INS CO	1.2	4,762,878	61
<b>TOTALS FOR 20 RANKED INSURERS</b>		51.0	206,016,205	64
<b>TOTALS FOR 328 INSURERS WRITING THIS LINE</b>		100.0	404,345,654	75

## F I D E L I T Y

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN	LOSS RATIO
1	CUMIS INS SOCIETY INC	19.8	\$ 2,674,440	58
2	FEDERAL INS CO	13.0	1,749,289	60
3	TRAVELERS CASUALTY & SURETY CO OF AMERICA	9.3	1,249,805	71
4	NATIONAL UNION FIRE INS CO OF PITTSBURGH	7.8	1,048,163	48
5	FIDELITY & DEPOSIT CO OF MD	6.1	827,670	-11
6	ST PAUL MERCURY INS CO	4.5	607,444	15
7	CAPITOL INDEMNITY CORP	4.1	548,145	-7
8	KANSAS BANKERS SURETY CO THE	2.7	365,274	-103
9	EMPLOYERS INS OF WAUSAU A MUTUAL CO	2.6	346,270	56
10	WESTERN SURETY CO	2.5	339,648	2
11	ST PAUL FIRE & MARINE INS CO	2.5	337,386	170
12	TRAVELERS CASUALTY & SURETY CO	2.0	268,541	16
13	GULF INS CO	1.6	222,122	-12
14	AMERICAN MOTORISTS INS CO	1.6	221,854	27
15	HERITAGE MUTUAL INS CO	1.6	215,954	23
16	ST PAUL FIRE & CASUALTY INS CO	1.4	190,894	-12
17	BANC INSURE INC	1.3	180,740	4
18	ZURICH AMERICAN INS CO	1.3	172,612	-89
19	OHIO CASUALTY INS CO THE	1.2	165,743	8
20	HARTFORD FIRE INS CO	1.2	160,466	59
<b>TOTALS FOR 20 RANKED INSURERS</b>		<b>88.2</b>	<b>\$11,892,460</b>	<b>36</b>
<b>TOTALS FOR 134 INSURERS WRITING THIS LINE</b>		<b>100.0</b>	<b>\$13,479,695</b>	<b>32</b>

## S U R E T Y

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN	LOSS RATIO
1	NATIONAL FIRE INS CO OF HARTFORD	8.8	\$ 2,742,933	-5
2	FIDELITY & DEPOSIT CO OF MD	8.5	2,656,158	2
3	EMPLOYERS INS OF WAUSAU A MUTUAL CO	8.4	2,603,468	-65
4	CAPITOL INDEMNITY CORP	8.3	2,591,685	-2
5	UNITED STATES FIDELITY & GUARANTY CO	5.9	1,837,074	-8
6	TRAVELERS CASUALTY & SURETY CO OF AMERICA	5.5	1,716,683	0
7	AMERICAN HOME ASSURANCE CO	3.7	1,147,415	12
8	NATIONAL AMERICAN INS CO	3.6	1,133,478	14
9	ST PAUL FIRE & MARINE INS CO	3.3	1,011,763	0
10	OHIO CASUALTY INS CO THE	3.1	949,224	5
11	WESTERN SURETY CO	2.6	797,288	-4
12	UNITED FIRE & CSLTY CO	2.5	781,519	-9
13	OLD REPUBLIC SURETY CO	1.8	568,602	-5
14	SAFECO INS CO OF AMERICA	1.7	523,158	4
15	FRONTIER INS CO	1.7	517,986	13
16	FIREMANS FUND INS CO	1.6	491,043	10
17	CONTINENTAL CASUALTY CO	1.6	483,296	-69
18	AMWEST SURETY INS CO	1.5	472,929	94
19	FEDERAL INS CO	1.5	463,524	-2
20	MIDSTATE SURETY CORP	1.5	453,253	68
<b>TOTALS FOR 20 RANKED INSURERS</b>		<b>77.0</b>	<b>\$23,942,479</b>	<b>-5</b>
<b>TOTALS FOR 142 INSURERS WRITING THIS LINE</b>		<b>100.0</b>	<b>\$31,084,405</b>	<b>0</b>



**C R E D I T**

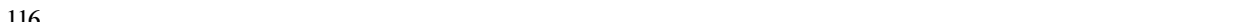
<b>RANK</b>	<b>INSURER</b>	<b>% OF MARKET</b>	<b>PREMIUMS WRITTEN</b>	<b>LOSS RATIO</b>
1	GREAT AMERICAN INS CO	29.0	\$ 777,564	-33
2	EULER AMERICAN CREDIT INDEMNITY CO	17.8	478,869	590
3	CONTINENTAL INS CO THE	13.2	355,518	30
4	WESCO INSURANCE CO	13.0	350,011	14
5	ACE AMERICAN INS CO	8.8	236,983	0
6	VIRGINIA SURETY CO INC	6.1	162,609	98
7	OLD REPUBLIC INS CO	4.6	123,969	45
8	NCM AMERICAS INC	3.6	96,364	38
9	COMMERCIAL UNION INS CO	2.8	76,355	23
10	ASSOCIATES INS CO	1.4	37,646	-8
11	BANC INSURE INC	1.1	30,312	30
12	FIRST AMERICAN INS CO	0.7	17,463	12
13	INS CO OF NORTH AMERICA	0.4	11,093	6
14	GUARANTY NATIONAL INS CO	0.3	8,280	0
15	SECURITY INS CO OF HARTFORD	0.2	5,544	0
16	CONTINENTAL CASUALTY CO	0.2	5,005	-2178
17	LYNDON PROPERTY INS CO	-0.1	-2,654	113
18	FIDELITY & DEPOSIT CO OF MD	-3.2	-85,831	36
<b>TOTALS FOR 18 RANKED INSURERS</b>		100.0	\$ 2,685,100	102
<b>TOTALS FOR 18 INSURERS WRITING THIS LINE</b>		100.0	\$ 2,685,100	102

**T I T L E**

<b>RANK</b>	<b>INSURER</b>	<b>% OF MARKET</b>	<b>PREMIUMS WRITTEN</b>	<b>LOSS RATIO</b>
1	LAWYERS TITLE INS CORP	14.4	\$ 24,440,903	10
2	TICOR TITLE INS CO	12.1	20,445,277	1
3	COMMONWEALTH LAND TITLE INS CO	6.3	10,628,498	0
4	STEWART TITLE GUARANTY CO	4.8	8,196,588	6
5	CHICAGO TITLE INS CO	3.4	5,816,772	8
6	INVESTORS TITLE INS CO	3.1	5,253,364	12
7	TITLE INS CO OF OREGON	2.6	4,465,897	5
8	OLD REPUBLIC NATL TITLE INS CO	1.3	2,152,691	37
9	FIRST AMERICAN TITLE INS CO	1.0	1,704,600	7
10	SECURITY UNION TITLE INS CO	0.5	895,665	5
11	NATIONAL TITLE INS OF NEW YORK INC	0.2	293,197	0
12	FIDELITY NATIONAL TITLE INS CO OF NY	0.2	272,538	37
13	NATIONS TITLE INS OF NEW YORK INC	0.0	6,923	0
<b>TOTALS FOR 13 RANKED INSURERS</b>		50.0	\$ 84,572,913	7
<b>TOTALS FOR 13 INSURERS WRITING THIS LINE</b>		100.0	\$ 84,572,913	7

## MORTGAGE GUARANTY

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN	LOSS RATIO
1	MORTGAGE GUARANTY INS CORP	42.2	\$29,228,792	34
2	GENERAL ELECTRIC MORTGAGE INS CORP	17.1	11,804,972	0
3	UNITED GUARANTY RESIDENTIAL INS CO	11.4	7,891,676	12
4	PMI MORTGAGE INS CO	8.8	6,084,880	10
5	MGIC CREDIT ASSURANCE CORP	7.6	5,247,065	87
6	RADIAN GUARANTY INC	4.2	2,887,826	35
7	REPUBLIC MORTGAGE INS CO	3.9	2,721,372	15
8	CMG MORTGAGE INS CO	2.3	1,612,910	12
9	AMERIN GUARANTY CORP	2.0	1,359,380	29
10	UNITED GUARANTY RESIDENTIAL INS CO OF NC	0.2	130,922	-10
11	UNITED GUARANTY MORTGAGE INDEMNITY CO	0.1	87,156	0
12	MGIC INDEMNITY CORPORATION	0.1	49,850	734
13	GE RESIDENTIAL MORTGAGE INS CORP OF NC	0.1	34,794	-102
14	MGIC ASSURANCE CORP	0.0	34,487	-363
15	VEREX ASSURANCE INC	0.0	29,815	-81
16	TRIAD GUARANTY INS CORP	0.0	4,972	-1
17	COMMERCIAL LOAN INS CORP	0.0	317	0
18	GENERAL ELECTRIC MORTGAGE INS CORP OF NC	0.0	61	0
<b>TOTALS FOR 18 RANKED INSURERS</b>		100.0	\$69,211,247	26
<b>TOTALS FOR 18 INSURERS WRITING THIS LINE</b>		100.0	\$69,211,247	26



**Table F**

**2000 Financial Data**  
**of**  
**Property and Casualty Insurers**

**Includes: Fire and Casualty Insurers**  
**Reciprocal Exchanges**  
**Title Insurers**



PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
ACA FINANCIAL GUARANTY CORP	185,327	76,054	-13,605	3,001	0	0	88	82	0	0
ACCEPTANCE CASUALTY INS CO	21,504	20,229	-614	1,254	886	72	2	0	0	0
ACCEPTANCE INS CO	280,810	83,260	-4,834	96,175	67,387	81	33	2,200	1,261	57
ACCIDENT FUND COMPANY	1,119,911	356,558	46,963	150,900	87,054	65	22	0	0	0
ACE AMERICAN INS CO	1,824,638	279,710	-88,910	500,639	358,329	90	29	11,635	891	8
ACE AMERICAN REINS CO	505,569	142,079	-4,707	244	-2,600	999	999	0	0	0
ACE FIRE UNDERWRITERS INS CO	52,237	44,738	2,050	2,734	1,919	88	29	771	1,056	137
ACE INDEMNITY INS CO	25,016	7,862	-126	2,734	1,919	88	29	0	0	0
ACE PROPERTY AND CASUALTY INS CO	1,924,249	435,306	23,275	478,753	342,664	90	29	3,693	1,638	44
ACSTAR INS CO	45,722	27,152	4,568	5,032	158	5	67	4	0	3
ADDISON INS CO	43,850	10,972	-982	18,491	12,214	79	32	1,167	1,218	104
ADVANTA INS CO	128,111	50,153	-7,534	88,984	62,423	83	34	0	5	999
ADVANTAGE WORKERS COMPENSATION INS CO	10,812	10,692	311	111	91	100	243	0	0	0
AEGIS SECURITY INS CO	40,043	23,099	1,524	27,395	12,170	53	43	106	30	29
AETNA INS CO OF CT	47,072	38,142	13,492	68,326	41,930	63	10	589	329	56
AFFILIATED FM INS CO	238,683	66,857	1,563	27,784	15,064	61	21	735	4,712	641
AFFIRMATIVE INS CO	23,594	14,304	627	0	0	0	0	2,707	1,913	71
AGRI GENERAL INS CO	159,908	138,905	14,481	82,994	55,762	67	16	398	85	21
AIG NATIONAL INS CO INC	12,930	12,629	587	0	0	0	0	0	0	0
AIU INS CO	1,789,457	385,443	47,714	465,981	255,277	70	22	3,954	2,646	67
ALAMANCE INS CO	72,358	72,314	635	0	0	0	0	0	0	0
ALFA MUTUAL INS CO	1,132,080	782,512	12,404	169,396	132,082	83	32	0	0	0
ALL AMERICA INS CO	100,093	43,503	1,585	41,484	26,606	74	29	0	0	0
ALL NATION INS CO	8,075	5,523	-592	1,652	488	66	90	86	73	85
ALLEGHENY CASUALTY CO	23,975	14,110	954	13,142	28	0	97	0	0	0
ALLEGIANCE INS CO	37,645	12,137	1,514	29,425	19,019	78	21	0	0	0
ALLIANCE ASSURANCE CO OF AMERICA	12,463	12,082	169,452	-320	-60	7	0	0	0	0
ALLIANZ INS CO	2,625,394	2,071,780	217,910	86,726	80,303	112	14	6,509	31,352	482
ALLIED PROPERTY AND CASUALTY INS CO	70,697	70,691	3,403	0	0	0	0	1	0	0
ALLMERICA FINANCIAL ALLIANCE INS CO	12,772	12,734	526	0	0	0	0	0	0	0
ALLMERICA FINANCIAL BENEFIT INS CO	12,207	12,084	514	0	0	0	0	0	0	0
ALLSTATE INDEMNITY CO	138,209	90,334	6,781	0	0	0	0	14,414	11,513	80
ALLSTATE INS CO	37,428,667	12,721,639	1,687,260	20,503,446	12,934,799	76	26	92,491	60,151	65
ALLSTATE PROPERTY & CASUALTY INS CO	22,098	19,056	1,055	0	0	0	0	0	0	0
ALPHA PROPERTY & CASUALTY INS CO	8,292	7,507	319	487	793	180	16	746	288	39
AMBAC ASSURANCE CORP	4,388,185	1,655,151	381,328	273,483	9,150	4	17	1,355	0	0
AMCO INS CO	431,331	358,709	17,120	0	0	0	0	4,855	5,365	111
AMCOMP ASSURANCE CORP	47,165	14,307	676	26,501	16,141	80	18	3,500	1,297	37
AMERICAN & FOREIGN INS CO	403,155	113,735	-2,603	116,209	78,638	80	35	1,072	12	1
AMERICAN AGRICULTURAL INS CO	673,937	293,935	22,394	279,489	204,725	75	21	0	0	0
AMERICAN ALTERNATIVE INS CORP	156,286	98,556	3,211	14,637	13,671	103	0	5,172	6,985	135
AMERICAN AMBASSADOR CASUALTY CO	22,868	22,679	708	0	0	0	0	0	0	0
AMERICAN AUTOMOBILE INS CO	280,901	83,383	-6,426	77,881	60,060	90	33	1,662	1,920	116
AMERICAN BANKERS INS CO OF FLA	820,277	245,681	12,892	387,514	103,520	29	65	13,181	1,898	14

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
AMERICAN BUSINESS & PERSONAL INS MUTUAL INC	32,815	22,040	-295	401	257	93	463	0	0	0
AMERICAN CASUALTY CO OF READING PA	1,470,701	529,980	21,342	288,808	189,785	79	33	6,842	-461	0
AMERICAN CENTENNIAL INS CO	47,088	40,549	-2,990	28	-411	999	999	0	0	0
AMERICAN CENTRAL INS CO	49,779	39,042	1,993	4,223	3,586	97	28	1	0	0
AMERICAN COMMERCE INS CO	166,005	92,807	1,419	80,906	53,384	85	30	2	-70	0
AMERICAN COMPENSATION INS CO	116,559	29,303	-16,600	80,813	49,940	99	28	796	1,250	157
AMERICAN CONTINENTAL INS CO	730,307	84,631	-236,430	106,481	279,466	325	31	3,365	2,539	75
AMERICAN COUNTRY INS CO	153,744	40,238	-3,061	72,262	54,575	95	23	1,129	913	81
AMERICAN ECONOMY INS CO	1,304,634	395,260	2,967	637,200	450,136	83	29	9,455	7,252	77
AMERICAN EMPIRE INS CO	25,590	21,525	1,813	867	115	36	11	0	-25	0
AMERICAN EMPLOYERS INS CO	519,048	121,286	-5,972	211,141	179,306	97	28	2,550	18,576	728
AMERICAN EQUITY SPECIALTY INS CO	26,551	8,105	166	13,489	7,573	72	29	831	760	91
AMERICAN FAMILY HOME INS CO	333,860	82,095	10,619	131,319	59,466	53	43	110	51	46
AMERICAN FAMILY MUTUAL INS CO	6,712,846	2,906,074	144,257	3,677,895	2,740,301	87	23	650,234	540,736	83
AMERICAN FEDERATION INS CO	11,979	11,186	550	0	0	0	0	36	28	79
AMERICAN FIRE & CASUALTY CO	315,512	95,090	4,830	71,837	52,178	85	35	3,565	3,335	94
AMERICAN FIRE & INDEMNITY CO	7,165	7,139	55	0	0	0	0	0	0	0
AMERICAN FUJI FIRE & MARINE INS CO	101,890	69,173	3,376	3,310	3,490	105	55	0	0	0
AMERICAN GENERAL INDEMNITY CO	26,157	22,167	1,829	1,583	61	4	33	468	17	4
AMERICAN GENERAL PROPERTY INS CO	73,238	51,347	5,756	34,419	17,809	55	35	0	0	0
AMERICAN GROWERS INS CO	104,775	56,759	-20,999	53,674	20,539	44	101	2,721	2,741	101
AMERICAN GUARANTEE & LIABILITY INS CO	146,532	146,399	7,881	0	0	0	0	18,196	8,445	46
AMERICAN HARDWARE MUTUAL INS CO	194,221	89,058	9,212	60,478	31,698	66	34	3,071	1,917	62
AMERICAN HEALTHCARE INDEMNITY CO	72,156	36,021	1,712	8,842	4,949	94	23	0	0	0
AMERICAN HOME ASSURANCE CO	11,417,156	3,627,862	376,021	2,520,613	1,676,804	78	23	13,651	11,049	81
AMERICAN HORIZON INS CO	19,149	7,168	-6,780	13,268	10,772	93	49	600	341	57
AMERICAN INDEMNITY CO	74,208	29,944	20,261	23,772	-2,083	7	0	0	0	0
AMERICAN INS CO THE	1,227,393	283,535	-11,301	358,253	276,275	90	33	3,062	1,865	61
AMERICAN INTERNATIONAL INS CO	894,826	200,013	15,407	459,011	317,948	81	18	1,659	1,483	89
AMERICAN INTERNATIONAL SOUTH INS CO	26,979	26,979	1,226	0	0	0	0	968	821	85
AMERICAN INTERSTATE INS CO	268,873	80,879	9,484	149,722	63,459	59	26	6,295	3,328	53
AMERICAN LIVE STOCK INS CO	60,175	52,254	2,050	12,914	7,531	59	29	255	35	14
AMERICAN MANUFACTURERS MUTUAL INS CO	764,858	254,277	22,472	205,442	112,296	74	26	15,789	15,942	101
AMERICAN MERCHANTS CAS CO	21,737	9,141	863	9,057	4,886	65	34	1,171	775	66
AMERICAN MERCURY INS CO	129,707	54,725	1,088	54,744	38,368	79	32	26	98	373
AMERICAN MODERN HOME INS CO	548,725	151,202	16,399	288,901	130,863	53	43	2,500	990	40
AMERICAN MOTORISTS INS CO	1,372,389	420,702	35,129	385,203	210,279	74	26	-6,571	18,318	0
AMERICAN NATIONAL GENERAL INS CO	74,463	40,492	919	37,649	30,275	91	15	900	1,016	113
AMERICAN NATIONAL PROPERTY & CASUALTY CO	516,318	170,695	-6,330	360,334	274,872	89	19	5,164	5,749	111
AMERICAN PHYSICIANS ASSURANCE CORP	744,539	229,714	6,844	173,836	102,230	85	25	1,569	1,084	69
AMERICAN PIONEER TITLE INS CO	49,805	20,345	2,575	94,991	4,758	5	97	281	0	0
AMERICAN PREMIER INS CO	6,802	6,491	229	328	248	86	26	2,605	2,353	90
AMERICAN PROTECTION INS CO	6,786	6,633	240	0	0	0	0	11,869	7,318	62
AMERICAN REINS CO	10,221,199	2,165,369	-96,688	3,206,725	2,615,527	86	31	0	2	0

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
AMERICAN RELIABLE INS CO	125,470	44,403	-2,016	49,879	35,936	85	42	540	-115	0
AMERICAN ROAD INS CO THE	462,336	291,251	64,238	171,800	106,772	67	8	1,441	2,236	155
AMERICAN SAFETY CASUALTY INS CO	62,017	23,914	-1,720	16,841	10,187	70	23	20	16	82
AMERICAN SECURITY INS CO	487,535	194,035	32,612	328,646	53,560	19	85	11,565	1,275	11
AMERICAN SELECT INS CO	58,028	31,686	648	17,434	12,311	82	32	1,080	860	80
AMERICAN SOUTHERN INS CO	92,771	30,062	2,838	37,172	21,407	70	24	363	271	75
AMERICAN SPIRIT INS CO	17,690	15,114	729	1,033	551	69	36	25	-9	0
AMERICAN STANDARD INS CO OF WI	245,917	170,466	8,982	0	0	0	0	83,575	64,293	77
AMERICAN STATES INS CO	1,694,512	422,668	296,852	864,771	610,899	83	29	9,289	6,069	65
AMERICAN STATES PREFERRED INS CO	183,533	53,682	564	91,029	64,305	83	29	59	23	39
AMERICAN STERLING INS CO	25,772	17,926	-2,151	9,486	3,606	42	62	0	0	0
AMERICAN SUMMIT INS CO	18,665	8,870	-357	0	0	0	0	0	0	0
AMERICAN WEST INS CO	16,597	11,024	1,599	0	-228	0	0	1,010	1,690	167
AMERICAN ZURICH INS CO	70,475	70,474	2,559	0	0	0	0	6,339	6,585	104
AMERIN GUARANTY CORP	650,779	284,813	101,448	118,647	26,430	23	0	1,354	395	29
AMERISURE INS CO	360,346	106,828	7,166	75,708	47,014	75	35	99	25	25
AMERISURE MUTUAL INS CO	975,278	310,309	20,241	176,651	109,700	75	35	344	192	56
AMEX ASSURANCE CO	378,369	180,744	62,892	135,859	34,931	27	25	2,166	1,112	51
AMICA MUTUAL INS CO	3,007,011	1,661,345	78,309	898,356	482,593	67	26	2,904	1,987	68
AMWEST SURETY INS CO	106,201	25,755	-11,076	75,280	47,695	79	97	519	486	94
ANTHEM INS COS INC	2,856,935	1,907,502	91,660	1,480,209	1,271,747	90	11	0	0	0
ARGONAUT GREAT CENTRAL INS CO	104,083	37,878	-5,445	29,994	23,865	95	37	696	183	26
ARGONAUT INS CO	1,174,749	361,655	-99,073	87,024	163,295	232	50	60	81	136
ARGONAUT MIDWEST INS CO	200,935	144,228	3,534	6,243	11,715	230	51	3,503	2,639	75
ARISTAR INS CO	47,423	18,342	9,883	15,200	1,218	8	10	0	0	0
ARKWRIGHT INS CO	352,443	309,479	13,896	27,818	13,605	54	55	0	0	0
ARMED FORCES INS EXCHANGE	166,028	112,232	2,385	47,316	26,924	70	35	127	79	63
ASSET GUARANTY INS CO	327,610	105,825	9,316	41,276	17,497	44	70	45	0	0
ASSOCIATED INDEMNITY CORP	117,891	39,389	-934	31,152	24,024	90	33	-2,813	-1,962	70
ASSOCIATED PHYSICIANS INS CO	2,089	117	-317	151	-323	148	251	0	0	0
ASSOCIATES INS CO	531,309	272,048	62,224	172,202	77,712	49	25	1,084	502	46
ASSURANCE COMPANY OF AMER	14,603	14,580	921	0	0	0	0	8,127	8,851	109
ATHENA ASSURANCE CO	164,181	60,723	7,606	36,790	19,377	69	35	184	272	148
ATLANTA CASUALTY CO	424,642	120,650	-38,759	326,646	247,133	86	26	2,420	1,689	70
ATLANTA INTERNATIONAL INS CO	26,275	9,428	1,424	0	152	999	999	0	0	0
ATLANTA SPECIALTY INS CO	11,209	10,909	527	328	248	86	26	3,597	3,358	93
ATLANTIC MUTUAL INS CO	1,198,189	471,706	16,595	385,539	244,313	78	34	4,614	4,259	92
ATLAS ASSURANCE CO OF AMERICA	920,884	372,569	22,588	309,753	195,558	75	32	0	0	0
ATTORNEYS TITLE GUARANTY FUND INC	15,044	5,669	76	7,583	1,389	18	187	273	101	37
AUSTIN MUTUAL INS CO	111,180	49,245	-2,794	59,512	42,779	84	32	4,258	3,881	91
AUTO CLUB GROUP INS CO	128,717	53,459	3,350	52,431	37,286	80	24	0	0	0
AUTO CLUB INS ASSOC	2,439,145	1,074,496	50,773	943,761	671,154	80	24	6,109	4,514	74
AUTO OWNERS INS CO	5,433,967	2,970,399	147,912	1,765,839	1,259,042	77	25	43,871	35,424	81
AUTOMOBILE INS CO OF HARTFORD CT	762,034	216,150	20,905	158,971	111,690	78	27	593	-170	0



PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
AVEMCO INS CO	165,159	85,948	18,241	92,167	61,723	71	9	28,771	21,771	76
AXA CORPORATE SOLUTIONS INS CO	217,544	63,653	-12,928	14,018	25,166	167	324	236	214	90
AXA CORPORATE SOLUTIONS REINS CO	784,230	285,821	-862	221,431	144,651	69	39	0	0	0
AXA NORDSTERN ART INS CORP	52,906	23,339	5,330	21,487	4,425	23	51	51	4	8
AXA RE AMERICA INS COMPANY	38,332	35,764	626	2,606	2,066	83	81	0	0	0
AXA RE PROPERTY AND CASUALTY INS CO	136,925	98,721	1,508	4,922	1,953	52	55	0	0	0
BADGER MUTUAL INS CO	77,465	24,111	425	48,466	32,250	74	31	32,792	23,852	73
BALBOA INS CO	397,094	207,595	14,670	195,339	82,433	47	47	3,023	1,153	38
BALTICA SKANDINAVIA REINS CO OF AMERICA INC	11,585	10,568	682	26	98	999	0	0	0	0
BANC INSURE INC	58,402	23,122	12	16,947	9,552	74	44	1,065	148	14
BANKERS MULTIPLE LINE INS CO	15,804	14,242	-3,567	0	0	0	0	0	0	0
BANKERS STANDARD INS CO	92,320	18,525	-3,288	28,704	20,145	88	29	241	462	191
BCS INS CO	160,986	100,803	6,323	53,068	29,369	56	41	10,734	10,070	94
BENCHMARK INS CO	31,973	15,110	657	24,194	19,731	94	6	207	389	188
BERKLEY INS COMPANY	1,709,435	615,384	19,143	438,973	300,256	75	33	0	0	0
BERKLEY REGIONAL INS CO	1,079,453	275,821	-8,465	626,207	394,021	75	25	97	63	65
BIRMINGHAM FIRE INS CO OF PA	1,639,015	554,123	76,380	328,975	224,468	80	19	1,389	1,800	130
BITUMINOUS CASUALTY CORP	511,738	174,944	13,767	128,141	75,827	76	31	1,596	329	21
BITUMINOUS FIRE & MARINE INS CO	222,284	66,297	7,914	70,736	40,110	65	36	1,459	519	36
BLUE RIDGE INS CO	197,652	53,932	-10,649	107,309	73,613	79	32	0	-7	0
BOSTON OLD COLONY INS CO	69,527	22,655	-770	18,832	14,189	86	26	0	6	999
BROTHERHOOD MUTUAL INS CO	129,788	55,084	2,545	73,720	46,988	72	31	0	0	0
BUCKEYE STATE MUTUAL INS CO	28,991	9,952	541	25,601	15,740	68	37	2,223	1,788	80
CALIFORNIA CASUALTY & FIRE INS CO	48,153	23,751	-520	19,292	12,450	84	34	0	0	0
CALIFORNIA CASUALTY GENERAL INS CO	75,161	36,790	-509	28,061	18,109	84	34	0	0	0
CALIFORNIA CASUALTY INDEMNITY EXCHANGE	437,480	337,076	17,391	89,444	57,722	84	34	0	0	0
CALIFORNIA CASUALTY INS CO	151,475	106,421	-539	38,584	24,899	84	34	0	0	0
CALIFORNIA INDEMNITY INS CO	259,679	108,178	-5,097	113,171	81,109	92	28	0	0	0
CAMICO MUTUAL INS CO	83,701	26,074	606	16,886	5,272	72	35	10	4	38
CANAL INS CO	612,032	400,957	21,211	150,725	83,122	67	31	895	-66	0
CAPITAL MARKETS ASSURNC CORP	108,357	93,428	4,020	0	0	0	0	0	0	0
CAPITOL INDEMNITY CORP	245,238	107,917	13,003	88,185	43,728	65	35	17,497	7,134	41
CAPITOL SPECIALTY INS CORP	4,676	4,668	232	0	0	0	0	0	0	0
CAROLINA CASUALTY INS CO	179,614	47,465	-1,413	74,779	50,567	80	38	1,532	933	61
CASUALTY RECIPROCAL EXCHANGE	168,720	30,964	-4,611	75,887	44,681	79	29	2,555	2,113	83
CATERPILLAR INS COMPANY	8,253	8,194	194	0	0	0	0	0	0	0
CENTENNIAL INS CO	640,696	116,823	-5,614	280,392	177,682	78	34	5,145	6,159	120
CENTRAL MUTUAL INS CO	522,948	220,929	9,644	217,790	139,683	74	29	0	0	0
CENTRAL STATES INDEMNITY CO OF OMAHA	243,974	188,734	10,538	92,315	14,299	17	79	5,236	785	15
CENTRE INS CO	381,444	86,022	10,975	27,336	16,459	85	39	196	245	125
CENTRIS INS CO	26,982	23,644	-107	2,379	-662	0	29	1	-298	0
CENTURION CASUALTY CO	209,387	128,662	26,485	35,314	3,655	10	9	551	46	8
CENTURY INDEMNITY CO	1,285,224	173,523	-63,328	-2,543	157,522	0	0	0	-1,466	0
CENTURY NATIONAL INS CO	345,466	85,913	10,174	134,395	67,056	66	37	2	1	48

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
CENTURY SURETY CO	88,732	29,511	-142	32,252	14,666	65	50	366	137	37
CGU INS COMPANY	5,521,102	1,441,677	-64,729	2,111,414	1,793,057	97	28	4,785	2,266	47
CGU INS COMPANY OF NJ	650,012	300,680	57,887	168,913	143,445	97	28	5	0	0
CHARTER OAK FIRE INS CO THE	652,562	168,832	26,120	148,603	104,406	78	27	4,328	1,500	35
CHARTWELL INS COMPANY	454,883	214,191	-809	85,623	53,961	69	34	0	0	0
CHEROKEE INS CO	17,319	10,017	702	13,576	11,560	93	5	0	0	0
CHICAGO INS CO	239,944	81,893	5,190	46,729	36,036	90	33	1,798	-532	0
CHICAGO MUTUAL INS CO	6,612	2,575	155	3,160	1,569	66	52	4	0	0
CHICAGO TITLE INS CO	698,432	165,306	47,174	996,818	68,986	7	103	23,961	2,402	10
CHRYSLER INS CO	585,585	196,097	16,357	151,159	131,653	100	26	1,273	1,965	154
CHUBB INDEMNITY INS CO	85,694	17,040	-428	25,108	13,524	68	31	3,300	2,441	74
CHUBB NATIONAL INS CO	78,627	17,252	-443	25,108	13,524	68	31	0	0	0
CHURCH INS CO THE	97,593	19,807	-10,509	18,046	17,881	118	47	361	145	40
CHURCH MUTUAL INS CO	496,442	161,028	14,786	201,253	123,276	74	27	9,713	9,243	95
CIM INS CORPORATION	13,273	12,963	417	0	0	0	0	51	14	28
CINCINNATI CASUALTY CO THE	287,087	273,541	4,617	0	0	0	0	6,902	6,142	89
CINCINNATI INDEMNITY CO THE	56,514	52,804	1,735	0	0	0	0	9,978	9,278	93
CINCINNATI INS CO THE	6,043,463	3,168,824	28,683	1,828,989	1,300,905	82	29	58,935	51,190	87
CITIES & VILLAGES MUTUAL INS CO	36,311	25,724	401	4,503	1,181	46	23	4,503	1,181	26
CITIZENS INS CO OF AMER	1,587,181	471,698	70,592	869,496	577,794	73	23	5,301	4,009	76
CLARENDON NATIONAL INS CO	542,587	281,983	-2,325	124,546	107,163	102	6	718	843	117
CMG MORTGAGE ASSURANCE CO	8,203	8,058	184	0	0	0	0	0	0	0
CMG MORTGAGE INS CO	114,490	54,500	9,855	29,845	1,141	5	30	1,555	184	12
CMG MORTGAGE REINS CO	4,161	3,068	47	988	30	3	30	0	0	0
COLOGNE REINS CO OF AMER	81,951	44,918	3,135	89	1,346	999	0	0	0	0
COLONIAL AMERICAN CAS & SURETY CO	17,456	17,456	1,282	0	0	0	0	94	126	134
COLONIAL PENN FRANKLIN INS CO	590,503	247,035	23,170	245,263	137,263	66	33	273	197	72
COLONIAL PENN INS CO	1,060,408	493,044	1,825	297,551	222,033	90	27	606	869	143
COLONIAL PENN MADISON INS CO	182,674	122,453	19,778	47,142	27,285	68	15	496	379	76
COLORADO CASUALTY INS CO	24,762	7,194	657	0	0	0	0	0	0	0
COMMERCE & INDUSTRY INS CO	3,081,064	944,452	102,332	657,950	448,936	80	19	1,380	3,689	267
COMMERCIAL CASUALTY INS CO	27,999	15,038	151	8,802	6,306	92	28	0	0	0
COMMERCIAL INS CO OF NEWARK NJ	202,514	85,317	-1,060	50,220	37,838	86	26	-1	-887	999
COMMERCIAL LOAN INS CORP	9,098	6,770	777	121	24	110	93	0	0	0
COMMERCIAL UNION INS CO	1,852,751	412,787	-97,395	760,109	645,501	97	28	3,948	1,722	44
COMMERCIAL UNION MIDWEST INS CO	61,326	37,454	272	12,668	10,758	97	28	35,582	38,484	108
COMMONWEALTH LAND TITLE INS CO	487,130	100,451	9,890	615,474	38,231	6	100	5,628	474	8
COMPANION COMMERCIAL INS CO	7,473	7,293	105	0	0	0	0	0	0	0
COMPANION PROPERTY & CASUALTY INS CO	128,821	29,134	-4,198	61,711	53,310	103	36	0	0	0
COMPASS INS CO	12,985	10,194	735	-13	-11	0	0	0	-5	0
COMPUTER INS CO	33,879	25,970	10,943	15,960	272	3	8	185	1	1
CONNECTICUT INDEMNITY CO THE	352,121	64,329	-30,176	131,417	104,727	105	34	40,275	25,205	63
CONNIE LEE INS CO	183,273	98,031	15,128	5,521	-565	0	0	51	0	0
CONSOLIDATED INS CO	136,736	37,100	2,868	55,475	35,023	75	32	2,599	1,767	68

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
CONSTITUTION INS CO	87,406	49,012	-747	26,636	21,349	87	30	0	0	0
CONTINENTAL CASUALTY CO	23,008,170	6,354,895	970,910	4,686,675	3,080,338	79	33	48,165	31,376	65
CONTINENTAL DIVIDE INS CO	6,359	5,054	214	0	0	0	0	0	0	0
CONTINENTAL INS CO THE	1,833,306	835,520	25,932	313,873	236,486	86	27	56,111	40,131	72
CONTINENTAL NATIONAL INDEMNITY CO	37,452	10,595	-1,911	20,193	14,836	77	36	307	247	80
CONTINENTAL REINS CORP	252,029	232,784	10,385	6,277	4,730	86	26	0	0	0
CONTINENTAL WESTERN CASUALTY CO	7,336	7,242	295	0	0	0	0	0	0	0
CONTINENTAL WESTERN INS CO	54,488	31,730	4,552	0	0	0	0	10,201	7,732	76
CONTRACTORS BONDING & INS CO	71,948	24,178	3,458	40,812	12,326	38	63	98	78	80
COOPERATIVE MUTUAL INS CO	14,320	6,038	299	6,409	4,311	76	25	0	0	0
CORE INS CO	108,433	25,438	3,286	41,167	33,910	88	23	0	0	0
COREGIS INS CO	812,112	175,489	-53,771	166,491	200,900	153	32	1,019	-220	0
CORNHUSKER CASUALTY CO	455,267	416,847	58,558	19,075	10,395	67	35	21	0	0
COUNTRY CASUALTY INS CO	50,120	48,610	2,023	0	0	0	0	0	0	0
COUNTRY MUTUAL INS CO	1,899,031	945,887	2,665	849,202	569,378	80	32	0	0	0
COUNTRY PREFERRED INS CO	14,637	12,864	556	0	0	0	0	0	0	0
COURTESY INS CO	129,843	37,025	8,647	38,732	21,610	56	27	438	174	40
COVENANT INS CO	27,138	6,936	-1,116	18,206	13,346	85	29	0	0	0
CRUM & FORSTER INDEMNITY CO	31,403	9,094	410	4,905	3,654	98	30	286	189	66
CUMIS INS SOCIETY INC	709,352	237,568	36,078	291,602	151,485	59	36	10,323	5,275	51
DAIRYLAND INS CO	738,072	216,623	13,163	244,709	169,926	81	29	17,874	12,425	70
DEALERS ASSURANCE COMPANY	23,087	10,078	722	7,299	4,310	62	48	28	14	50
DEERBROOK INS CO	32,263	28,873	1,540	0	0	0	0	4,320	4,313	100
DEERFIELD INS CO	69,490	28,673	-1,775	6,019	7,082	129	70	230	-16	0
DENTISTS INS CO THE	195,125	107,452	5,382	22,280	10,104	84	32	0	0	0
DEPOSITORS INS CO	35,712	35,706	1,724	0	0	0	0	8,950	7,746	87
DESIGN PROFESSIONALS INS CO	98,064	21,553	-8,054	32,854	26,182	105	34	1,484	-508	0
DEVELOPERS SURETY & INDEMNITY CO	42,153	20,412	321	15,600	2,146	25	67	16	45	287
DIAMOND STATE INS CO	78,951	53,515	3,701	14,501	9,581	81	11	1	0	0
DISCOVER PROPERTY & CASUALTY INS CO	78,331	26,240	2,933	18,395	9,688	69	35	0	-636	0
DOCTORS CO AN INTERINS EXCHANGE THE	989,039	381,085	25,073	206,595	87,820	78	25	240	125	52
DORINCO REINS CO	1,329,766	357,788	25,055	190,971	172,068	97	24	0	0	0
EAGLE AMERICAN INS CO	13,147	10,583	538	1,033	551	69	36	3	-3	0
ECONOMY FIRE & CASUALTY CO	697,496	262,727	-14,234	369,136	292,478	89	33	4,098	2,833	69
ECONOMY PREFERRED INS CO	8,605	8,239	387	0	0	0	0	18,345	22,717	124
ECONOMY PREMIER ASSURANCE CO	31,745	31,006	365	0	0	0	0	1,686	2,022	120
ELECTRIC INS CO	878,762	222,087	15,683	284,487	213,335	88	16	4,848	3,614	75
ELLINGTON MUTUAL INS CO	4,160	3,382	45	809	609	84	52	1,251	915	73
EMC PROPERTY & CASUALTY CO	79,842	32,630	693	27,294	18,633	82	30	0	0	0
EMCASCO INS CO	148,503	30,511	-701	70,184	47,913	82	30	11,567	10,021	87
EMPIRE FIRE & MARINE INS CO	132,186	131,452	38,249	0	0	0	13	3,121	1,449	46
EMPLOYERS FIRE INS CO THE	204,536	45,433	-2,667	84,457	71,722	97	28	610	2,617	429
EMPLOYERS INS OF WAUSAU A MUTUAL CO	4,024,803	744,542	104,299	1,142,598	875,453	93	23	101,660	97,147	96
EMPLOYERS MUTUAL CASUALTY CO	1,335,514	526,262	-3,001	511,272	349,150	82	29	24,764	14,123	57

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
EMPLOYERS REINS CORP	10,262,144	4,050,102	262,894	2,118,070	1,590,946	82	35	3,808	-1,516	0
ENHANCE REINS CO	796,241	188,632	49,016	57,644	9,705	17	46	0	0	0
ERIE INS COMPANY	240,993	82,516	4,211	113,187	79,767	80	27	0	0	0
ERIE INS EXCHANGE	6,969,746	4,121,885	127,074	2,161,034	1,507,597	79	27	0	0	0
ERIE INS PROPERTY & CASUALTY CO	7,193	7,121	391	0	0	0	0	0	0	0
EULER AMERICAN CREDIT INDEMNITY CO	197,244	88,428	7,745	54,347	26,763	55	64	482	2,847	590
EVEREST NATIONAL INS CO	94,273	51,167	3,181	15,303	7,788	67	0	58	13	23
EVEREST REINS CO	4,805,251	1,272,689	165,254	1,174,439	838,357	76	28	0	0	0
EVERGREEN NATIONAL INDEMNITY CO	27,915	13,556	279	6,047	2,618	61	53	27	9	32
EXCESS REINS CO	80,874	42,167	1,725	12,141	12,927	111	9	0	0	0
EXECUTIVE RISK INDEMNITY INC	1,311,292	306,193	5,842	401,728	190,774	68	30	4,162	-1,434	0
FACTORY MUTUAL INS CO	4,262,554	2,440,056	436,582	776,363	454,839	65	35	18,419	16,505	90
FAIRFIELD INS CO	52,766	25,846	2,542	-1,481	-352	12	60	197	97	49
FAIRMONT INS CO	22,423	21,481	1,349	0	0	0	0	124	-48	0
FAR WEST INS CO	43,307	11,821	-665	31,832	17,510	70	46	16	-1	0
FARMERS ALLIANCE MUTUAL INS CO	162,923	74,306	2,530	105,763	71,669	76	27	11,708	10,234	87
FARMERS AUTOMOBILE INS ASSN THE	428,976	213,514	667	170,487	125,760	84	29	15,939	20,893	131
FARMERS INS EXCHANGE	8,390,494	2,245,702	-363,277	5,088,097	3,685,754	84	29	43,634	32,009	73
FARMERS MUTUAL HAIL INS CO OF IA	200,405	119,924	466	88,334	62,374	79	31	2,741	1,833	67
FARMINGTON CASUALTY CO	782,844	192,496	19,077	172,810	121,402	78	27	-353	-317	90
FARMINGTON MUTUAL INS CO	5,188	3,859	154	1,068	655	65	31	1,271	655	52
FARMLAND MUTUAL INS CO	190,142	70,701	934	91,035	66,536	84	27	4,702	2,684	57
FEDERAL INS CO	12,270,331	3,394,917	879,596	3,696,350	1,979,167	67	32	39,013	45,069	116
FEDERATED MUTUAL INS CO	2,463,666	1,042,561	49,359	788,148	571,164	84	25	46,028	30,559	66
FEDERATED RURAL ELECTRIC INS EXCHANGE	132,405	44,693	8,924	37,334	26,407	84	15	2,378	812	34
FEDERATED SERVICE INS CO	207,304	52,380	-3,142	87,572	63,463	84	24	989	1,413	143
FFG INS CO	29,173	18,862	3,421	4,513	1,525	35	23	31	0	1
FIDELITY & CASUALTY CO OF NY THE	500,884	293,521	15,632	87,884	66,216	86	26	14	887	999
FIDELITY & DEPOSIT CO OF MD	180,012	157,279	29,613	0	0	0	0	5,730	54	1
FIDELITY & GUARANTY INS CO	14,907	14,887	760	0	0	0	0	10,492	9,803	93
FIDELITY & GUARANTY INS UNDERWRITERS INC	48,266	47,932	2,846	0	0	0	0	1,308	-1,731	0
FIDELITY NATIONAL TITLE INS CO OF NY	202,161	51,258	-4,250	310,403	35,278	11	102	2,122	775	37
FINANCIAL GUARANTY INS CO	2,651,757	1,089,826	168,769	69,668	-562	0	29	286	0	0
FINANCIAL INDEMNITY CO	40,509	25,251	1,559	12,086	6,970	71	28	0	0	0
FINANCIAL PACIFIC INS CO	78,961	19,966	718	30,851	13,163	66	37	12	0	0
FINANCIAL SECURITY ASSURANCE INC	2,010,986	797,369	71,023	119,781	375	0	76	1,479	0	0
FIRE & CASUALTY INS CO OF CT THE	199,222	41,934	-15,864	65,709	52,364	105	34	5,291	3,253	61
FIRE INS EXCHANGE	1,263,395	307,805	-38,710	737,395	536,809	84	29	13,996	13,730	98
FIREMANS FUND INS CO	9,350,452	1,800,884	141,675	2,333,318	1,799,391	90	34	18,244	16,287	89
FIREMANS FUND INS CO OF NE	86,895	30,802	-1,174	50,387	32,557	73	34	263	181	69
FIREMANS FUND INS CO OF WI	24,278	16,229	475	3,115	2,402	90	33	10,496	-9,396	0
FIREMENS INS CO OF NEWARK NJ	1,112,217	424,975	-47,040	288,763	217,567	86	26	337	450	133
FIRST AMERICAN INS CO	63,472	36,478	727	19,111	9,948	57	39	54	19	36
FIRST AMERICAN PROPERTY & CASUALTY INS CO	31,302	17,707	2,219	17,187	4,631	33	67	76	0	0

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
FIRST AMERICAN TITLE INS CO	944,758	406,777	54,826	1,384,563	65,586	5	100	19,888	106	1
FIRST AUTO & CASUALTY INS CO	16,207	6,816	-258	10,714	8,424	86	23	11,050	7,874	71
FIRST COMMUNITY INS CO	19,369	9,658	641	10,889	4,518	51	50	215	3	2
FIRST FINANCIAL INS CO	228,452	87,844	-4,233	59,682	30,844	76	45	76	31	41
FIRST LIBERTY INS CORP THE	36,160	17,451	877	7,141	5,472	93	24	4,891	1,664	34
FIRST MARINE INS CO	6,082	5,187	-188	1,290	372	51	96	0	0	0
FIRST NATIONAL INS CO OF AMERICA	199,290	64,812	3,805	91,029	64,305	83	29	3,814	2,903	76
FLAGSHIP CITY INS CO	7,523	7,272	366	0	0	0	0	0	0	0
FLORISTS MUTUAL INS CO	103,400	35,237	840	40,825	23,044	73	32	933	1,252	134
FOLKSAMERICA REINS CO	1,848,978	443,928	-20,051	312,482	240,590	88	38	0	-141	0
FOREMOST INS CO	656,891	243,757	24,567	408,930	194,589	56	40	5,097	3,114	61
FOREMOST PROPERTY & CASUALTY INS CO	12,588	11,922	566	0	0	0	0	876	416	47
FOREMOST SIGNATURE INS CO	19,189	13,790	566	0	0	0	0	47	46	96
FOREST PRODUCTS INS EXCHANGE	5,551	11	-1,026	2,524	2,091	107	83	342	423	124
FORESTVIEW MORTGAGE INS CO	114,198	113,322	5,405	0	0	0	0	0	0	0
FOUNDERS INS CO	110,981	40,336	3,821	62,601	33,417	62	34	1,343	753	56
FRANKENMUTH MUTUAL INS CO	520,564	163,771	-33,830	208,353	178,333	96	26	19,489	12,603	65
FREMONT CASUALTY INS CO	285,543	34,175	-93,540	44,033	50,909	196	296	23,293	20,264	87
FREMONT COMPENSATION INS CO	47,917	10,421	-35,145	31,759	35,541	166	129	69	131	189
FREMONT INDEMNITY CO	706,747	208,690	-208,866	-457,153	-479,905	112	0	3,976	3,229	81
FREMONT INDUSTRIAL INDEMNITY CO	81,015	13,152	-58,434	136,943	141,916	143	61	-653	-286	44
FRONTIER INS CO	469,114	16,050	-50,701	365,491	324,344	115	40	1,498	1,359	91
GARRISON PROPERTY AND CASUALTY ASSOC	10,377	10,215	103	165	100	81	21	0	0	0
GATEWAY INS CO	15,841	3,908	-2,774	13,925	11,064	96	37	94	138	148
GE REINS CORP	2,867,302	772,959	78,607	1,046,977	729,283	71	33	0	0	0
GE RESIDENTIAL MORTGAGE INS CORP OF NC	138,344	109,200	13,050	7,337	-3,861	0	0	16	-16	0
GEICO CASUALTY CO	132,470	39,264	3,698	79,361	55,706	79	21	4,837	2,626	54
GEICO GENERAL INS CO	120,319	58,782	5,226	0	0	0	0	9,197	8,001	87
GEICO INDEMNITY CO	1,678,978	596,395	-51,276	1,259,815	994,608	89	20	3,825	3,013	79
GENERAL ACCIDENT INS CO	668,755	151,151	-15,359	274,484	233,097	97	28	4,899	3,597	73
GENERAL CASUALTY CO OF IL	158,938	48,251	502	72,016	45,390	75	26	0	-10	0
GENERAL CASUALTY CO OF WI	1,057,406	406,938	13,141	432,098	272,338	75	26	132,844	96,142	72
GENERAL ELECTRIC HOME EQUITY INS CORP OF NC	13,507	13,207	576	0	0	0	0	0	0	0
GENERAL ELECTRIC MORTGAGE INS CORP	3,392,662	960,320	606,261	558,273	24,959	9	18	12,067	55	0
GENERAL ELECTRIC MORTGAGE INS CORP OF NC	302,062	234,204	34,443	18,421	-205	0	1	0	0	0
GENERAL FIRE & CASUALTY CO	5,733	4,696	467	1,002	574	73	16	0	0	0
GENERAL INS CO OF AMERICA	2,006,881	501,426	39,090	1,046,828	739,509	83	29	3,095	1,651	53
GENERAL REINS CORP	15,466,943	4,436,538	222,408	3,146,791	2,596,804	89	24	210	-260	0
GENERAL SECURITY INS CO	57,979	33,925	-7,316	9,519	10,973	134	46	0	0	0
GENERAL SECURITY PROPERTY & CAS CO	23,235	16,735	-1,620	2,646	2,771	123	49	64	83	129
GENERAL STAR NATL INS CO	300,576	141,273	14,320	34,076	16,902	62	29	205	-8	0
GENERALI UNITED STATES BRANCH	239,511	89,653	2,114	80,268	56,092	85	36	11	-17	0
GENESIS INS CO	197,713	75,226	-1,060	30,634	32,967	125	12	480	202	42
GERLING AMERICA INS CO	283,536	85,107	112	25,531	37,001	239	830	2,840	591	21

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
GERLING GLOBAL REINS CORP OF AMERICA	2,119,061	487,912	-25,565	860,736	661,358	84	31	0	0	0
GERMANTOWN INS CO	30,806	22,359	605	7,156	4,279	70	34	0	0	0
GERMANTOWN MUTUAL INS CO	31,611	19,327	764	11,207	7,038	72	28	15,946	18,385	115
GLENS FALLS INS CO THE	66,464	22,669	-1,276	18,832	14,189	86	26	-4,724	-982	21
GLOBE AMERICAN CASUALTY CO	14,192	14,145	501	0	0	0	0	10,753	8,507	79
GLOBE INDEMNITY CO	1,544,555	469,921	28,414	431,635	292,083	80	35	1,521	6,166	405
GOVERNMENT EMPLOYEES INS CO	7,675,021	3,567,257	42,869	4,164,894	3,247,504	88	16	5,568	4,471	80
GOVERNMENTAL INTERINS EXCHANGE	48,908	33,099	2,807	3,832	757	60	33	0	0	0
GRAIN DEALERS MUTUAL INS CO	62,792	19,420	-2,243	35,383	21,182	74	42	31	12	39
GRANGE GUARDIAN INS CO	22,967	10,869	1,071	11,649	8,153	80	29	0	0	0
GRANGE MUTUAL CASUALTY CO	905,937	334,036	-5,263	547,483	383,178	80	29	0	0	0
GRANITE STATE INS CO	24,903	24,899	1,092	0	0	0	0	536	-75	0
GRAY INS CO THE	123,076	40,469	3,157	21,013	11,353	65	34	3	0	0
GREAT AMERICAN ALLIANCE INS CO	13,000	10,436	431	1,033	551	69	36	871	372	43
GREAT AMERICAN ASSURANCE CO	13,127	10,563	461	1,033	551	69	36	3,216	1,028	32
GREAT AMERICAN INS CO	3,755,671	1,181,692	76,626	989,176	528,629	69	36	5,502	3,688	67
GREAT AMERICAN INS CO OF NY	103,709	26,945	3,902	30,976	16,529	69	36	3,917	876	22
GREAT DIVIDE INS CO	42,022	21,073	1,919	11,903	5,936	63	27	381	338	89
GREAT MIDWEST INS CO	23,414	13,434	1,174	6,151	3,514	72	25	1,574	767	49
GREAT NORTHERN INS CO	655,178	136,978	15,693	200,864	108,189	68	31	9,330	4,962	53
GREAT WEST CASUALTY CO	782,837	243,077	23,907	301,187	215,832	85	23	32,357	22,247	69
GREATER NEW YORK MUTUAL INS CO	433,399	197,348	6,121	72,935	40,472	78	31	0	0	0
GREATWAY INS CO	10,470	9,905	545	0	0	0	0	7,594	5,672	75
GREENWICH INS CO	207,185	49,745	-4,426	10,714	10,960	144	29	1,255	1,951	155
GRINNELL MUTUAL REINS CO	388,633	144,139	12,632	212,046	132,697	72	31	6,470	3,567	55
GRINNELL SELECT INS CO	25,669	11,274	1,159	17,430	11,635	72	23	1,068	688	64
GROCCERS INS CO	90,716	18,451	909	49,064	29,540	72	24	1,215	899	74
GUARANTEE INS CO	29,337	18,342	6,257	0	156	0	0	0	2	0
GUARANTY NATIONAL INS CO	463,273	150,915	33,384	317,906	188,854	71	32	5,611	10,304	184
GUIDEONE AMERICA INS CO	7,033	6,458	131	0	0	0	0	114	-13	0
GUIDEONE ELITE INS CO	16,939	16,231	2,002	0	0	0	0	1,256	1,307	104
GUIDEONE MUTUAL INS CO	486,444	158,173	-2,544	320,002	215,712	81	30	2,608	1,792	69
GUIDEONE SPECIALTY MUTUAL INS CO	115,217	34,081	-4,240	80,000	54,466	82	30	1,228	644	52
GUILDERLAND REINS CO	15,241	10,883	-388	3,201	3,300	106	9	0	0	0
GULF INS CO	952,500	350,773	35,113	340,478	225,180	77	21	6,382	2,212	35
HALLMARK INS CO INC	42,327	27,062	3,424	14,507	9,581	77	16	256	11	4
HANOVER INS CO THE	3,042,213	1,032,772	37,885	1,201,162	809,302	76	29	4,157	3,844	92
HARCO NATIONAL INS CO	126,873	56,888	1,282	50,149	34,755	83	29	1,877	1,510	80
HARLEYSVILLE MUTUAL INS CO	1,065,688	612,178	19,136	228,878	141,139	72	35	23	1	4
HARTFORD ACCIDENT & INDEMNITY CO	5,849,208	1,316,111	220,343	2,082,121	1,241,399	71	31	698	1,037	149
HARTFORD CASUALTY INS CO	1,307,856	586,643	63,263	350,311	208,862	71	31	4,103	2,034	50
HARTFORD FIRE INS CO	12,260,162	5,505,533	1,035,214	2,643,255	1,575,958	71	31	17,965	14,133	79
HARTFORD INS CO OF THE MIDWEST	148,175	80,423	12,811	31,846	18,987	71	31	6,233	5,084	82
HARTFORD STEAM BOILER INSPECTION & INS CO	834,591	386,569	30,711	367,559	204,573	61	45	4,809	1,435	30

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
HARTFORD UNDERWRITERS INS CO	904,492	379,964	43,636	254,772	151,900	71	31	17,632	11,639	66
HASTINGS MUTUAL INS CO	376,079	139,641	9,876	179,737	122,721	76	26	21,907	22,193	101
HAWKEYE SECURITY INS CO	108,213	105,406	24,952	0	0	0	0	5,426	6,973	129
HEALTHCARE UNDERWRITERS MUTUAL INS CO	520,065	171,992	6,024	87,979	55,548	81	21	0	0	0
HERITAGE INDEMNITY CO	228,744	105,717	1,463	31,586	33,711	109	83	850	495	58
HERITAGE MUTUAL INS CO	621,186	203,412	11,903	304,399	185,194	69	29	186,921	115,094	62
HIGHLANDS INS CO	859,676	127,406	-15,722	228,180	153,448	85	33	17	244	999
HOME INS CO	684,446	36,176	-65,320	79	-57,352	999	999	1,086	-897	0
HOMEPLUS INS CO	9,382	7,955	-74	0	127	0	0	0	0	0
HOMESITE INS COMPANY	15,820	7,518	443	35	26	75	28	0	0	0
HORACE MANN INS CO	377,762	112,039	-7,840	278,602	218,793	90	20	3,082	2,331	76
HOUSTON GENERAL INS CO	96,460	46,385	1,240	1,567	1,477	113	16	0	-174	0
HUDSON INS CO	34,411	24,257	-37	1,209	940	124	54	0	0	0
IDS PROPERTY CASUALTY INS CO	204,262	75,639	11,011	135,724	83,213	73	26	2,632	2,674	102
IGF INS CO	34,816	8,863	-11,043	31,848	34,004	150	0	3,305	2,431	74
ILLINOIS FARMERS INS CO	107,532	34,819	-4,331	73,732	54,291	85	29	0	0	0
ILLINOIS NATIONAL INS CO	41,963	41,959	1,904	0	0	0	0	26,266	13,261	50
IMPERIAL CASUALTY & INDEMNITY CO	30,022	13,762	90	0	746	999	999	0	-25	0
IMT INS CO MUTUAL	130,604	52,220	668	67,245	43,289	74	35	664	411	62
INDEMNITY INS CO OF NORTH AMERICA	105,021	28,026	-2,694	27,338	19,187	88	29	2,990	22,541	754
INDIANA INS CO	659,491	200,112	9,261	314,508	198,560	75	32	16,112	11,571	72
INDIANA LUMBERMENS MUTUAL INS CO	108,098	37,430	1,588	54,995	37,206	78	27	3,051	1,754	57
INFINITY INS CO	501,528	143,649	4,952	320,995	225,056	86	17	1,019	578	57
INFINITY NATIONAL INS CORP	9,815	6,189	288	3,415	2,394	86	17	0	0	0
INFINITY SELECT INS CO	25,737	7,728	809	17,074	11,971	86	17	0	0	0
INSURA PROPERTY & CASUALTY INS CO	39,254	16,994	1,277	0	0	0	0	2,083	1,827	88
INS COMPANY OF IL	25,180	24,548	1,325	0	0	0	0	0	0	0
INS COMPANY OF NORTH AMERICA	310,638	108,623	43,226	68,393	48,952	90	29	3,286	1,836	56
INS COMPANY OF STATE OF PA THE	1,981,018	888,474	108,178	328,975	224,468	80	19	5,811	10,481	180
INS COMPANY OF THE AMERICAS	2,333	1,806	30	0	0	0	0	0	0	0
INS COMPANY OF THE WEST	513,529	256,563	-6,959	237,705	150,914	90	31	53	39	74
INS CORP OF NY THE	402,211	129,000	-1,147	43,552	37,554	110	38	169	-30	0
INS CORPORATION OF HANNOVER	467,925	187,249	-3,990	201,685	178,384	93	20	878	593	68
INTEGON GENERAL INS CORP	38,383	34,303	873	0	0	0	0	0	0	0
INTEGON INDEMNITY CORP	36,661	31,604	1,071	0	0	0	0	2	0	0
INTEGON NATIONAL INS CO	99,817	70,770	2,054	0	0	0	0	2,559	1,915	75
INTEGRITY MUTUAL INS CO	52,029	14,093	-808	35,172	22,317	73	30	31,806	27,439	86
INTERNATIONAL BUS & MERCANTILE REASSUR CO	337,468	104,899	9,811	49,352	35,518	90	25	330	294	89
INTERNATIONAL FIDELITY INS CO	59,400	36,005	-265	29,681	4,955	33	79	9	2	17
INTERNATIONAL INS CO	978,897	319,754	12,937	272	1,968	999	0	0	357	0
INTERSTATE INDEMNITY CO	102,910	29,122	-2,005	24,922	19,219	90	33	161	102	63
INVESTORS TITLE INS CO	48,843	25,479	3,196	35,707	3,891	11	82	6	0	0
IOWA MUTUAL INS CO	68,689	15,960	-3,518	47,729	33,183	80	32	0	0	0
J C PENNEY CASUALTY INS CO	20,160	12,890	6,341	9,198	589	11	11	994	67	7

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
JEFFERSON INS COMPANY	296,537	91,328	-10,147	89,310	62,697	92	38	579	197	34
JEWELERS MUTUAL INS CO	113,766	71,706	5,941	50,905	19,770	47	40	951	154	16
KANSAS BANKERS SURETY CO THE	102,067	77,553	6,559	16,432	7,607	46	28	944	-233	0
KANSAS CITY FIRE & MARINE INS CO	33,184	18,537	1,253	6,277	4,730	86	26	-16	367	0
KEMPER AUTO & HOME INS CO	18,393	10,230	-143	1,290	918	78	21	22	10	47
KEMPER CASUALTY INS CO	19,308	18,467	779	329	180	99	52	392	20	5
KEMPER EMPLOYERS INS CO	12,759	10,291	58	824	529	70	34	0	0	0
KEMPER INDEPENDENCE INS CO	12,241	10,773	299	229	172	82	22	0	0	0
LAKE STATES INS CO	197,578	55,375	4,228	76,481	46,674	72	34	9,308	7,942	85
LANCER INS CO	112,638	32,841	-1,944	42,446	31,019	88	27	905	193	21
LAURIER INDEMNITY CO	21,696	14,371	1,075	-541	-904	138	0	-78	-66	85
LAWYERS TITLE INS CORP	482,321	194,405	6,454	663,108	30,426	5	103	5,127	631	12
LE MARS MUTUAL INS CO OF IA	39,502	10,058	-3,171	28,397	22,965	92	32	0	0	0
LEADER INS CO	222,308	59,730	-7,627	141,328	110,008	94	18	355	216	61
LEGION INS CO	857,749	293,661	-1,141	181,061	159,884	106	14	9,155	1,695	19
LIBERTY INS CORP	1,447,578	277,153	25,940	428,474	328,295	93	24	9,862	5,755	58
LIBERTY INS UNDERWRITERS INC	24,639	17,744	814	0	0	0	0	193	61	32
LIBERTY MUTUAL FIRE INS CO	2,828,064	894,300	66,806	714,124	547,158	93	24	36,093	36,936	102
LIBERTY MUTUAL INS CO	19,161,360	5,517,709	124,369	4,498,979	3,447,096	93	24	7,973	18,844	236
LIBERTY PERSONAL INS COMPANY	42,454	42,299	4,836	0	0	0	0	0	0	0
LINCOLN GENERAL INS CO	71,391	18,842	1,543	31,183	18,992	72	28	5	0	0
LINCOLN NATIONAL HEALTH & CASUALTY INS CO	468,396	93,057	-3,072	226,604	200,236	90	27	2,837	3,398	120
LITTLE BLACK MUTUAL INS CO	3,094	1,384	-357	2,120	1,740	90	29	3,505	2,398	68
LM INS CORP	53,509	16,088	615	14,282	10,943	93	24	4,339	1,417	33
LOCAL GOVERNMENT PROPERTY INS FUND	31,792	23,501	1,945	9,367	7,433	84	11	10,422	13,289	128
LONDON ASSURANCE OF AMER INC THE	27,700	27,020	321,451	-492	-93	7	0	0	0	0
LUMBERMENS MUTUAL CASUALTY CO	7,487,415	1,813,270	51,714	2,065,553	1,142,759	74	28	30,297	25,660	85
LUMBERMENS UNDERWRITING ALLIANCE US	385,139	71,754	-28,819	108,760	91,924	102	39	5,056	3,841	76
LYNDON PROPERTY INS CO	378,709	138,876	24,502	11,091	7,992	86	0	491	621	127
MANITOWOC MUTUAL INS CO	5,471	3,475	-543	2,716	2,022	81	42	3,955	13,480	341
MAPFRE REINS CORP	114,943	102,055	2,412	9,615	7,633	90	45	0	0	0
MAPLE VALLEY MUTUAL INS CO	5,881	3,711	161	2,772	1,632	68	34	3,385	2,420	71
MARKEL AMERICAN INS CO	91,767	23,219	-784	35,651	19,469	65	34	2,148	549	26
MARKEL INS CO	217,326	76,836	9,185	83,365	37,666	55	36	869	165	19
MARYLAND CASUALTY CO	319,406	319,406	157,656	0	0	0	0	1,978	1,838	93
MARYLAND INS CO	19,717	19,717	1,780	0	0	0	0	0	0	0
MASSACHUSETTS BAY INS CO	19,486	19,422	573	0	0	0	0	8,789	9,931	113
MAYFLOWER INS CO LTD THE	33,444	18,796	353	6,277	4,730	86	26	0	0	0
MBIA INS CORP	7,627,142	2,381,669	554,664	396,745	20,219	6	23	1,306	0	0
MBIA INS CORP OF IL	168,034	165,860	7,205	0	0	0	0	21	0	0
MCMILLAN-WARNER MUTUAL INS CO	5,886	3,913	323	2,445	1,408	64	27	2,720	1,897	70
MEDICA INS CO	88,113	35,469	8,562	253,371	199,507	80	16	6,941	4,335	62
MEDICAL ASSURANCE COMPANY INC THE	789,865	208,805	354	187,591	40,726	87	24	0	0	0
MEDICAL PROTECTIVE CO THE	1,275,233	372,771	80,921	238,148	97,930	69	16	11,684	4,266	37



PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
MEDMARC CASUALTY INS CO	58,936	22,186	1,061	17,238	5,765	65	29	215	182	85
MEDMARC MUTUAL INS CO	214,297	81,068	8,110	25,857	8,647	65	29	0	0	0
MENDAKOTA INS CO	14,320	6,155	-153	5,866	3,570	77	32	0	0	0
MENDOTA INS CO	52,186	12,374	-1,523	29,332	17,848	77	31	2,200	1,567	71
MERASTAR INS CO	47,749	16,700	1,689	2,982	2,048	83	8	234	187	80
MERCHANTS BONDING CO MUTUAL	43,437	28,969	2,790	15,990	1,174	10	69	154	4	3
MERIDIAN CITIZENS MUTUAL INS CO	23,516	8,215	-1,071	11,739	9,044	89	29	1,312	566	43
MERIDIAN CITIZENS SECURITY INS CO	41,448	12,271	-1,829	26,413	20,348	89	29	16	-164	0
MERIDIAN MUTUAL INS CO	164,538	73,931	-6,838	64,566	49,740	89	30	12,713	10,785	85
MERIDIAN SECURITY INS CO	296,933	95,861	-5,834	179,024	137,914	89	29	768	1,034	135
MERITPLAN INS CO	17,577	13,603	408	2,018	816	45	42	40	-1	0
METROPOLITAN CASUALTY INS CO	104,791	50,131	2,557	61,080	39,196	74	28	838	570	68
METROPOLITAN DIRECT PROP & CAS INS CO	64,135	30,342	1,723	36,694	23,547	74	28	755	552	73
METROPOLITAN GENERAL INS CO	63,606	30,188	1,847	36,466	23,401	74	28	3,521	2,656	75
METROPOLITAN GROUP PROP & CASUALTY INS CO	731,013	308,823	95,162	273,493	175,507	74	28	5,473	4,612	84
METROPOLITAN PROPERTY & CASUALTY INS CO	3,319,495	1,496,413	22,712	1,860,437	1,193,884	74	28	11,233	10,064	90
MGA INS CO INC	61,412	19,668	-3,410	32,728	27,699	95	30	1	0	0
MGIC ASSURANCE CORP	28,895	19,701	947	6,766	3,417	51	14	102	-369	0
MGIC CREDIT ASSURANCE CORP	23,793	16,853	898	8,873	8,405	95	3	5,247	4,577	87
MGIC INDEMNITY CORPORATION	18,761	18,354	643	51	-58	0	795	70	517	734
MGIC MORTGAGE INS CORP	71,865	58,835	3,711	814	-91	0	67	0	0	0
MGIC MORTGAGE REINS CORP	12,568	12,338	625	16	-41	0	302	0	0	0
MGIC REINS CORP	102,279	46,222	6,512	29,011	1,035	4	32	0	0	0
MGIC REINS CORP OF WI	517,011	366,904	31,959	38,386	-8,079	0	19	0	0	0
MGIC RESIDENTIAL REINS CORP	12,480	12,268	608	16	-41	0	307	0	0	0
MGIC SURETY CORP	26,896	26,891	324	0	0	0	0	0	0	0
MHA INS COMPANY	202,539	80,848	56	23,561	12,053	77	10	0	0	0
MIC GENERAL INS CORP	23,874	13,369	276	0	0	0	0	664	120	18
MIC PROPERTY & CASUALTY INS CORP	23,640	21,333	893	0	0	0	0	829	481	58
MICHIGAN MILLERS MUTUAL INS CO	168,476	80,087	3,491	74,376	48,320	72	32	2,814	1,081	38
MID AMERICAN FIRE & CASUALTY CO	6,919	6,753	258	0	0	0	0	0	0	0
MID CENTURY INS CO	3,061,664	775,795	-120,650	1,572,605	1,333,929	92	29	13,377	10,005	75
MIDDLESEX INS CO	377,454	111,423	5,526	122,354	84,963	81	29	5,022	3,481	69
MIDSTATE SURETY CORP	22,225	12,072	-2,913	9,737	6,070	80	58	533	362	68
MIDSTATES REINS CORP	151,065	26,199	9,075	46	-5,508	0	999	0	0	0
MIDWEST ASSURANCE CO	15,038	6,636	-386	31,423	27,358	88	16	0	0	0
MIDWEST EMPLOYERS CASUALTY CO	130,583	115,143	14,321	9,720	9,054	97	0	57	304	537
MIDWEST FAMILY MUTUAL INS CO	40,963	15,749	867	24,980	15,880	73	31	6,960	5,289	76
MIDWEST MEDICAL INS CO	266,594	140,386	9,618	41,344	24,658	96	19	161	659	410
MIDWEST SECURITY INS CO	14,858	7,644	365	6,808	4,069	70	33	15,649	10,788	69
MIDWESTERN INDEMNITY CO THE	24,337	22,821	310	0	0	0	0	1	0	13
MILBANK INS CO	148,896	75,284	6,157	68,730	40,686	70	34	0	0	0
MILLERS CASUALTY INS CO	22,895	9,734	973	10,183	6,018	75	41	0	0	0
MILLERS CLASSIFIED INS CO	23,178	8,704	-2,448	12,262	9,337	89	41	5,159	5,541	107

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
MILLERS INS CO THE	71,443	13,057	-14,066	49,815	30,567	77	55	10	40	386
MILLERS MUTUAL INS ASSN	85,382	19,494	-8,671	31,329	23,621	88	51	526	812	154
MILWAUKEE CASUALTY INS CO	35,211	34,296	2,739	0	0	0	0	18,795	15,260	81
MILWAUKEE MUTUAL INS CO	71,804	36,893	-1,386	2,575	2,755	139	42	21,354	21,058	99
MILWAUKEE SAFEGUARD INS CO	35,460	34,314	2,794	0	0	0	0	849	1,230	145
MINNESOTA FIRE & CSLTY CO	74,046	23,139	2,311	28,680	17,503	72	34	4,671	4,640	99
MINNESOTA INS CO	33,839	12,973	983	15,560	10,778	81	18	3,762	2,770	74
MITSUI MARINE & FIRE INS CO OF AMERICA	106,689	65,531	5,956	57,924	30,230	67	31	0	0	0
MODERN SERVICE INS CO	32,313	22,736	2,765	4,925	4,021	96	0	1,762	959	54
MONROE GUARANTY INS CO	188,580	30,028	-20,093	92,729	81,339	108	40	0	0	0
MONTGOMERY WARD INS CO	28,705	15,663	549	13,312	10,241	77	25	58	4	7
MORTGAGE GUARANTY INS CORP	4,135,757	919,901	290,574	807,718	75,837	11	16	28,816	9,781	34
MOTORS INS CORPORATION	4,956,410	1,372,708	205,183	1,823,448	1,331,567	81	23	1,171	1,780	152
MOUNTBATTEN SURETY CO	12,150	12,150	1,146	0	0	0	31	0	0	0
MSI PREFERRED INS CO	11,602	10,245	168	0	0	0	0	21,645	16,046	74
MT MORRIS MUTUAL INS CO	6,998	2,934	312	4,859	2,711	62	35	5,509	9,773	177
MUTUAL PROTECTIVE INS CO	158,055	24,450	-4,902	65,057	52,105	85	29	5,040	3,183	63
MUTUAL SERVICE CASUALTY INS CO	263,206	77,790	-25,012	73,141	81,377	127	19	4,819	4,267	89
NAC REINS CORPORATION	1,896,485	575,575	-86,609	162,863	166,585	144	29	0	0	0
NATIONAL ALLIANCE INS CO	45,048	14,886	472	40,144	23,486	72	30	408	321	79
NATIONAL AMERICAN INS CO	138,061	48,550	2,915	85,519	49,054	76	27	996	136	14
NATIONAL AMERICAN INS CO OF CA	135,274	50,447	241	47,125	38,224	95	32	0	0	0
NATIONAL BEN FRANKLIN INS CO OF IL	338,081	130,676	-3,598	87,884	66,216	86	26	302	73	24
NATIONAL CASUALTY CO	91,315	77,754	3,301	0	-216	0	0	6,042	4,992	83
NATIONAL CONTINENTAL INS CO	83,015	46,375	3,468	2,417	2,194	303	267	0	-294	0
NATIONAL FARMERS UNION PROP & CAS CO	187,118	58,385	-2,757	117,337	79,798	79	29	2,141	2,461	115
NATIONAL FARMERS UNION STANDARD INS CO	45,333	20,018	1,032	18,719	10,820	72	33	713	1,759	247
NATIONAL FIRE & CASUALTY CO	7,614	5,624	-5	946	130	56	33	155	23	15
NATIONAL FIRE AND INDEMNITY EXCHANGE	11,228	5,642	431	4,083	1,171	41	48	13	0	0
NATIONAL FIRE INS CO OF HARTFORD	2,736,388	887,595	64,822	491,588	323,038	79	33	10,944	10,810	99
NATIONAL GENERAL ASSURANCE CO	10,179	8,031	215	0	0	0	0	1,910	1,836	96
NATIONAL GENERAL INS CO	57,126	18,689	2,442	28,341	17,697	70	32	2,286	1,605	70
NATIONAL GRANGE MUTUAL INS CO	510,862	271,443	8,440	169,417	105,947	70	34	0	0	0
NATIONAL INDEMNITY CO	38,690,365	25,119,645	697,221	681,831	531,355	79	28	706	337	48
NATIONAL INS ASSN	71,849	21,358	273	39,047	25,123	82	27	1,354	1,134	84
NATIONAL INS CO OF WI INC	22,037	8,733	1,132	6,682	3,993	61	35	2,405	1,029	43
NATIONAL INS UNDERWRITERS	5,507	5,141	113	0	24	0	0	0	0	0
NATIONAL INTERSTATE INS CO	89,784	21,106	1,501	39,044	17,701	59	33	312	-9	0
NATIONAL LIABILITY & FIRE INS CO	301,240	263,140	4,157	16,392	5,617	42	38	275	72	26
NATIONAL REINS CORP	1,250,101	542,742	67,245	27,506	-8,518	5	51	0	0	0
NATIONAL SURETY CORP	414,872	87,444	-10,811	124,610	96,096	90	33	625	-2,518	0
NATIONAL TITLE INS OF NEW YORK INC	7,420	3,195	684	3,884	-29	0	105	0	0	0
NATIONAL UNION FIRE INS CO OF PITTSBURGH	14,563,616	6,206,683	594,502	2,500,210	1,705,955	80	19	121,788	74,804	61
NATIONS TITLE INS OF NEW YORK INC	17,468	2,154	-893	1,950	3,935	202	0	0	0	0

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
NATIONWIDE AGRIBUSINESS INS CO	43,891	40,534	1,388	0	0	0	0	391	44	11
NATIONWIDE ASSURANCE CO	60,404	55,988	3,075	0	0	0	0	50	84	170
NATIONWIDE GENERAL INS CO	18,359	18,129	738	0	0	0	0	0	0	0
NATIONWIDE INS CO OF AMER	58,164	51,050	4,865	0	0	0	0	0	0	0
NATIONWIDE MUTUAL FIRE INS CO	2,607,759	1,257,348	146,158	1,028,699	751,856	84	27	470	320	68
NATIONWIDE MUTUAL INS CO	18,501,067	6,645,543	236,510	7,619,659	5,569,057	84	27	2,944	1,397	47
NATIONWIDE PROPERTY & CASUALTY INS CO	23,288	21,300	984	0	0	0	0	53	16	30
NAU COUNTRY INS CO	12,031	6,322	1,881	665	467	112	0	1,609	1,305	81
NAVIGATORS INS CO	275,097	114,642	14,904	44,539	18,225	54	38	13	-265	0
NCM AMERICAS INC	36,320	24,280	1,941	9,815	4,608	49	50	42	16	38
NCMIC INS CO	331,324	136,406	18,006	42,449	6,687	30	34	1,359	166	12
NETHERLANDS INS CO THE	122,553	30,416	1,856	37,021	23,373	75	32	1,039	704	68
NEW ENGLAND INS CO	223,786	204,175	6,548	-10	409	0	0	0	3,252	0
NEW HAMPSHIRE INDEMNITY CO INC	306,373	68,367	3,396	178,972	123,946	81	18	0	0	0
NEW HAMPSHIRE INS CO	1,652,211	529,926	48,261	328,975	224,468	80	19	1,298	1,008	78
NEW SOUTH INS CO	30,361	26,500	1,312	0	0	0	0	0	0	0
NEW YORK MARINE & GENERAL INS CO	368,222	169,345	12,135	41,759	22,556	65	36	234	-137	0
NEWARK INS CO	140,184	63,365	-25,424	44,479	35,190	113	36	0	0	0
NIAGARA FIRE INS CO	107,737	72,639	-1,762	18,832	14,189	86	53	6,846	5,209	76
NICHIDO FIRE & MARINE INS CO LTD	89,190	49,870	4,581	12,105	8,295	81	21	0	0	0
NIPPON FIRE & MARINE INS CO LTD THE US BRANCH	153,698	47,764	2,955	28,096	13,684	61	49	0	0	0
NN INS CO	7,948	7,901	330	0	0	0	0	4,208	2,478	59
NOBEL INS CO	23,677	16,028	-1,730	2,443	5,643	422	250	102	120	118
NONPROFITS INS ASSN AN INTERINS EXCH	14,658	5,301	76	3,126	2,250	90	30	128	180	141
NORCAL MUTUAL INS CO	802,886	272,310	13,489	131,724	74,967	98	19	0	0	0
NORTH AMERICAN ELITE INS CO	99,404	32,184	1,546	0	0	0	0	0	0	0
NORTH AMERICAN SPECIALTY INS CO	230,736	156,245	26,843	12,145	4,792	83	6	1,077	1,458	135
NORTH POINTE INS CO	83,141	18,963	52	44,118	20,571	68	42	0	0	0
NORTH RIVER INS CO THE	669,853	172,367	22,199	107,918	80,385	98	53	7,920	7,474	94
NORTH STAR REINS CORP	38,065	13,113	1,336	0	0	0	0	0	-12	0
NORTHBROOK INDEMNITY CO	69,748	68,884	1,015	0	0	0	0	0	-1,714	0
NORTHBROOK PROPERTY & CASUALTY INS CO	330,660	224,789	15,216	36,790	19,377	69	35	4,688	1,996	43
NORTHERN ASSURANCE CO OF AMER THE	540,907	143,143	-25,682	211,141	179,306	97	28	561	-255	0
NORTHERN INS CO OF NY	22,644	22,644	-1,046	0	0	0	0	3,250	4,581	141
NORTHERN MUTUAL INS CO	15,370	6,411	-884	7,499	5,449	83	47	209	135	64
NORTHLAND CASUALTY CO	71,607	23,507	-1,111	35,198	21,417	77	31	555	114	20
NORTHLAND INS CO	707,562	244,468	-12,800	325,078	198,144	77	32	10,260	4,790	47
NORTHWESTERN NATIONAL CASUALTY CO	263,484	49,849	-26,322	98,736	92,153	102	29	9,283	8,981	97
NORTHWESTERN NATIONAL INS CO OF MILW WI	96,964	9,135	-2,437	1,645	2,145	420	195	44	26	58
OCCIDENTAL FIRE & CASUALTY CO OF NC	77,024	42,643	1,652	22,159	16,258	85	26	0	-173	0
ODYSSEY AMERICA REINS CORP	2,219,374	853,008	82,992	441,353	258,886	69	36	0	0	0
ODYSSEY REINS CORP	1,213,012	378,180	49,072	164,565	112,759	82	39	0	0	0
OHIC INS CO	207,504	38,919	528	61,551	60,313	134	17	6,780	4,353	64
OHIO CASUALTY INS CO THE	2,057,753	812,133	45,050	671,680	487,349	85	35	4,432	4,353	98

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
OHIO FARMERS INS CO	1,199,712	676,203	2,115	270,231	190,824	82	32	4,058	3,384	83
OHIO INDEMNITY CO	38,986	27,831	3,694	24,673	13,898	60	29	26	0	0
OHIO SECURITY INS CO	69,757	43,137	8,504	14,367	10,425	85	35	11	15	132
OLD REPUBLIC INS CO	1,366,657	531,920	41,101	165,363	99,969	76	32	10,944	6,671	61
OLD REPUBLIC MERCANTILE INS CO	9,900	3,580	520	726	375	90	15	0	0	0
OLD REPUBLIC MINNEHOMA INS CO	49,314	11,162	1,490	15,459	9,578	69	21	17	25	143
OLD REPUBLIC NATL TITLE INS CO	287,898	84,340	5,924	394,317	20,273	5	97	4,323	206	5
OLD REPUBLIC SURETY CO	73,689	28,843	5,182	29,696	2,500	15	75	737	-26	0
OLD UNITED CASUALTY CO	125,059	20,293	4,766	31,347	19,775	64	18	22	6	28
OMAHA INDEMNITY CO THE	33,128	17,480	1,537	191	-168	64	252	0	0	0
OMAHA PROPERTY & CASUALTY INS CO	81,847	40,611	1,731	36,870	26,213	80	27	5,573	5,303	95
OMNI INS CO	279,653	109,938	1,614	174,829	122,342	84	27	1,944	985	51
ORION INS CO	50,387	15,513	-2,161	16,427	13,091	105	50	0	0	0
OVERSEAS PARTNERS US REINS CO	275,424	273,187	-255	7,451	7,960	116	114	0	0	0
OWNERS INS CO	714,226	245,583	-25,323	296,081	256,843	102	20	5,598	6,368	114
PACIFIC EMPLOYERS INS CO	812,378	197,915	-18,577	237,953	158,268	85	29	9,056	-1,541	0
PACIFIC INDEMNITY CO	2,574,766	533,000	100,970	854,202	458,721	68	31	6,970	4,116	59
PACIFIC SPECIALTY INS CO	107,750	48,412	2,909	59,139	25,846	60	38	32	5	15
PARTNERRE INS CO OF NY	147,631	84,151	6,189	11,338	1,765	117	999	0	0	0
PARTNERS MUTUAL INS CO	29,127	9,101	-1,003	20,281	13,169	74	38	15,225	11,542	76
PATHFINDER INS CO	9,863	6,596	2,157	1,487	-354	0	24	41	-14	0
PATRIOT GENERAL INS CO	11,591	11,243	-18	0	0	0	0	3,025	1,858	61
PEAK PROPERTY & CASUALTY INS CORP	8,736	8,393	38	0	0	0	0	0	0	0
PEERLESS INS CO	731,544	215,592	11,303	351,642	222,004	75	32	427	219	51
PEKIN INS CO	100,388	51,954	2,099	42,622	31,440	84	29	8,259	6,116	74
PENN AMERICA INS CO	149,251	55,531	-4,519	59,442	38,923	85	33	654	244	37
PENN MILLERS INS CO	108,196	47,747	1,013	37,403	20,441	64	42	0	0	0
PENN STAR INS CO	70,189	28,980	-608	32,007	19,299	77	34	3	0	15
PENNSYLVANIA CASUALTY CO	35,056	8,453	-1,805	8,276	6,647	113	31	0	0	0
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	134,577	58,818	-869	43,272	27,353	75	39	225	147	66
PENNSYLVANIA MANUFACTURERS ASSN INS CO	589,268	155,033	2,553	150,660	93,793	75	27	143	100	70
PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	562,299	193,293	10,844	215,180	126,111	71	35	8	1	17
PERMANENT GENERAL ASSURANCE CORP	65,832	33,573	-1,326	33,848	22,832	80	31	1,621	1,388	86
PETROLEUM CASUALTY CO	16,858	6,979	2,002	6,460	797	58	23	0	0	0
PHARMACISTS MUTUAL INS CO	85,144	30,292	2,373	38,135	17,894	57	29	2,334	1,208	52
PHICO INS CO	760,200	127,181	-37,807	181,508	146,471	115	30	1,710	180	11
PHILADELPHIA INDEMNITY INS CO	369,497	132,478	19,691	159,104	79,165	58	32	3,835	4,164	109
PHILADELPHIA REINS CORP	328,382	59,472	21,466	0	-8,324	0	0	0	0	0
PHOENIX ASSURANCE CO OF NY	111,070	74,289	-48	-359	-680	49	0	0	0	0
PHOENIX INS CO THE	2,913,085	812,037	148,036	584,044	410,338	78	27	7,565	8,283	109
PHYSICIANS INS CO OF WI INC	166,430	74,694	5,296	22,650	7,615	60	37	19,487	7,810	40
PMA CAPITAL INS COMPANY	1,422,143	529,632	8,921	226,040	195,905	92	33	0	0	0
PMI MORTGAGE INS CO	2,014,204	159,528	276,946	439,704	76,157	20	28	6,073	608	10
PODIATRY INS COMPANY OF AMERICA	115,774	43,678	5,201	21,930	5,739	56	27	508	-737	0

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
POLICYHOLDERS MUTUAL INS CO	201	201	13	10	0	0	93	10	0	0
POTOMAC INS CO OF IL	75,973	34,549	-455	21,114	17,931	97	28	1,243	1,139	92
PRE PAID LEGAL CASUALTY INC	21,737	13,552	5,053	48,874	17,391	38	39	1,035	293	28
PREFERRED PROFESSIONAL INS CO	76,124	32,934	1,212	10,812	9,280	113	17	342	143	42
PRIVATE RESIDENTIAL MORTGAGE INS CORP	98,336	82,467	5,555	861	-175	0	8	0	0	0
PROFESSIONAL LIABILITY INS CO OF AMERICA	25,729	25,696	377	0	-300	74	999	0	0	0
PROFESSIONALS ADVOCATE INS CO	58,183	12,637	51	8,171	5,549	119	11	0	0	0
PROFESSIONALS INS CO THE	4,064	3,773	131	25	-13	0	255	0	-307	0
PROGRESSIVE CASUALTY INS CO	4,239,846	987,419	28,177	3,132,697	2,189,419	84	23	237	63	26
PROGRESSIVE CLASSIC INS CO	234,798	59,188	3,332	177,322	123,929	84	23	7,965	5,958	75
PROGRESSIVE HALCYON INS CO	51,803	14,795	-1,312	15,779	10,016	75	26	0	0	0
PROGRESSIVE MAX INS CO	94,985	32,463	-382	27,116	18,501	81	23	0	0	0
PROGRESSIVE NORTHERN INS CO	895,019	224,020	-17,161	709,290	495,718	84	23	64,377	44,067	68
PROGRESSIVE NORTHWESTERN INS CO	894,102	239,308	9,607	709,290	495,718	84	23	0	0	0
PROGRESSIVE SPECIALTY INS CO	545,698	160,198	7,517	413,752	289,169	84	23	0	0	0
PRONATIONAL INS CO	777,151	253,545	-11,472	107,862	88,840	126	16	0	0	0
PROPERTY & CASUALTY INS CO OF HARTFORD	90,957	25,189	5,190	31,846	18,987	71	31	218	121	55
PROTECTIVE INS CO	420,156	290,094	20,181	30,993	22,842	81	15	3,336	5,264	158
PROVIDENCE WASHINGTON INS CO	302,020	81,855	2,570	136,105	85,755	75	30	0	58	0
PRUDENTIAL COMMERCIAL INS CO	17,403	12,733	784	0	0	0	0	0	0	0
PRUDENTIAL GENERAL INS CO	15,449	12,601	662	0	0	0	0	331	144	43
PRUDENTIAL PROPERTY & CASUALTY INS CO	2,254,864	1,080,778	42,247	1,052,456	590,999	69	40	14,445	10,594	73
PUBLIC SERVICE MUTUAL INS CO	530,125	139,582	3,809	106,608	69,460	86	35	0	0	0
PUTNAM REINS CO	258,024	107,728	10,828	75,396	53,000	74	27	0	0	0
PXRE REINS CO	495,242	348,858	-14,569	80,339	75,264	96	37	0	0	0
QBE INS CORP	51,247	26,221	19	9,228	4,663	57	32	4	0	0
QBE REINS CORPORATION	415,429	151,120	-1,151	152,356	103,740	73	33	0	0	0
QUADRANT INDEMNITY CO	82,104	19,868	525	25,109	11,926	68	30	4	1	29
RADIAN GUARANTY INC	1,348,360	171,644	197,979	370,835	103,786	30	24	2,686	933	35
RAMPART INS COMPANY	120,042	72,593	9,718	393	-9,003	0	68	-34	-18	53
RANGER INS CO	275,643	74,542	-7,921	60,286	53,782	92	55	335	-475	0
RECIPROCAL OF AMERICA	298,154	110,650	-12,455	80,423	64,718	118	26	0	0	0
REDLAND INS CO	14,833	11,014	59,383	0	0	0	0	3,019	285	9
REGAL INS CO	37,512	11,841	-147	20,565	15,110	89	24	499	276	55
REGENT INS CO	262,417	95,351	4,340	108,025	68,084	75	26	108,742	67,236	62
REINS COMPANY OF AMERICA INC	13,819	5,252	2,405	0	-132	0	0	0	0	0
REPUBLIC FRANKLIN INS CO	69,169	25,984	890	19,513	13,448	82	30	178	154	86
REPUBLIC INDEMNITY CO OF AMERICA	604,940	166,220	-26,763	215,473	214,692	115	24	0	0	0
REPUBLIC INDEMNITY CO OF CA	27,663	8,515	-698	6,664	6,640	115	24	0	0	0
REPUBLIC INS CO	64,175	11,001	-46,841	203	47,061	999	0	0	-42	0
REPUBLIC MORTGAGE INS CO	1,174,049	151,212	191,510	284,635	35,999	14	28	2,736	412	15
REPUBLIC WESTERN INS CO	573,407	117,430	-31,118	217,330	178,818	97	30	615	458	74
RESIDENTIAL GUARANTY CO	167,393	55,995	34,653	47,703	10,191	21	11	0	0	0
RESPONSE INS CO	85,602	19,490	-10,562	33,593	32,477	113	26	0	0	13

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
RISCORP NATIONAL INS CO	12,868	11,238	768	0	0	0	0	0	0	0
RLI INS CO	691,919	309,945	15,859	174,673	72,453	49	44	3,978	1,611	40
ROCK RIVER INS COMPANY	18,422	17,368	1,027	0	0	0	0	4	3	71
ROCKFORD MUTUAL INS CO	36,867	11,661	-2,668	27,269	21,401	87	31	4,091	2,441	60
ROYAL & SUNALLIANCE PERSONAL INS CO	262,897	240,201	-1,303	-596	-1,061	251	0	0	-25	0
ROYAL INDEMNITY CO	1,139,346	361,524	35,975	282,223	190,977	80	35	5,866	7,689	131
ROYAL INS CO OF AMERICA	2,283,697	622,574	-13,796	664,053	449,358	80	35	5,082	11,425	225
RURAL COMMUNITY INS CO	542,149	74,125	7,437	193,237	182,194	94	2	14,319	3,839	27
RURAL MUTUAL INS CO	132,705	37,923	1,216	74,599	48,675	72	31	89,573	67,190	75
SAFECO INS CO OF AMERICA	2,999,450	706,320	36,715	1,501,970	1,061,035	83	29	30,976	28,748	93
SAFECO INS CO OF IL	477,531	152,929	7,802	227,571	160,763	83	29	0	-1,039	999
SAFECO INS CO OF PA	10,132	10,062	424	0	0	0	0	0	0	0
SAFECO NATIONAL INS CO	192,083	62,024	1,515	91,029	64,305	83	29	5	-94	0
SAFEGUARD INS CO	566,145	153,210	-6,053	166,013	112,339	80	35	901	367	41
SAFETY NATIONAL CASUALTY CORP	653,316	221,536	32,311	82,415	55,380	72	31	126	-92	0
SAFEWAY INS CO	246,087	155,405	11,307	82,043	41,995	74	30	0	0	0
SAGAMORE INS CO	114,606	67,596	3,021	46,137	27,165	69	36	285	221	77
SAN FRANCISCO REINS CO	277,112	213,932	18,728	88	-7,504	0	0	0	0	0
SCOR REINS CO	1,722,850	336,456	-12,901	517,023	563,089	122	38	0	0	0
SCOTTSDALE INDEMNITY CO	11,915	11,913	515	0	0	0	0	99	41	42
SEA INS CO OF AMERICA THE	261,098	250,064	16,396	-384	-685	251	0	0	0	0
SEABOARD SURETY CO	255,940	145,623	9,194	36,790	19,377	69	35	311	756	243
SEATON INS COMPANY	62,478	53,462	-246	4	15,015	999	0	0	7	0
SECURA INS A MUTUAL CO	258,985	87,992	3,725	139,974	88,467	75	29	53,973	36,228	67
SECURA SUPREME INS CO	30,706	10,795	268	15,552	9,830	75	27	25,790	12,943	50
SECURITY INS CO OF HARTFORD	969,197	224,700	-54,236	328,544	261,818	105	34	5,023	1,707	34
SECURITY NATIONAL INS CO	18,266	17,984	874	0	0	0	0	0	0	0
SECURITY UNION TITLE INS CO	96,233	55,080	2,000	40,066	3,051	8	122	924	44	5
SELECT INS CO	124,029	48,319	4,456	45,397	30,024	77	21	136	246	181
SELECTIVE INS CO OF AMERICA	1,152,480	251,047	12,154	453,070	300,701	76	31	59	13	22
SELECTIVE INS CO OF SC	187,180	42,158	4,089	73,471	48,710	76	31	12,331	7,923	64
SELECTIVE INS CO OF THE SOUTHEAST	148,497	39,058	2,401	57,144	37,926	76	31	1,768	1,577	89
SENECA INS CO INC	120,583	49,544	1,398	100,161	57,243	63	37	0	0	0
SENTRY CASUALTY INS CO	14,086	13,785	761	0	0	0	0	0	0	0
SENTRY INS A MUTUAL CO	3,694,874	1,877,382	179,200	734,127	509,778	81	29	86,746	60,741	70
SENTRY SELECT INS CO	425,457	117,757	3,532	122,354	84,963	81	29	8,229	9,252	112
SEVEN HILLS INS CO	35,267	32,639	1,555	1,033	551	69	36	0	0	0
SHEBOYGAN FALLS MUTUAL INS CO	8,015	4,198	-277	3,640	2,381	80	38	6,556	7,679	117
SHELBY CASUALTY INS CO	31,553	29,491	3,245	0	-1,041	0	0	0	0	0
SHELBY INS CO THE	168,795	124,405	9,915	0	0	0	0	1,241	712	57
SIRIUS AMERICA INS CO	91,783	71,578	3,670	4,548	1,741	60	71	47	111	236
SOCIETY INS A MUTUAL CO	130,360	50,514	5,449	57,712	27,442	65	26	64,592	29,358	45
SOREMA NORTH AMERICA REINS CO	548,465	142,284	-18,979	192,481	150,458	86	34	88	0	0
SOUTH CAROLINA INS CO	57,982	14,236	-8,096	22,742	17,053	93	50	20	0	0

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
SOUTHERN GENERAL INS CO	74,220	32,013	1,061	43,759	26,566	70	42	0	0	0
SPECIALTY NATIONAL INS CO	34,878	13,094	-490	4,097	2,799	84	28	207	44	21
ST PAUL FIRE & CASUALTY INS CO	13,444	13,438	747	0	0	0	0	39,574	23,375	59
ST PAUL FIRE & MARINE INS CO	15,629,802	5,506,406	1,735,737	3,384,660	1,782,653	69	35	23,107	11,115	48
ST PAUL GUARDIAN INS CO	34,953	34,939	2,229	0	0	0	0	12,501	8,979	72
ST PAUL MEDICAL LIABILITY INS CO	161,796	58,341	6,928	36,790	19,377	69	29	108	16	15
ST PAUL MERCURY INS CO	67,009	66,980	4,260	0	0	0	0	14,117	9,924	70
STANDARD FIRE INS CO THE	2,749,455	847,470	109,758	552,991	388,486	78	27	4,713	4,983	106
STANDARD GUARANTY INS CO	109,815	42,164	3,683	34,916	6,144	21	82	692	33	5
STAR INS CO	228,930	56,198	-24,405	101,776	74,898	101	33	2,265	1,358	60
STARNET INS CO	21,713	19,395	553	1,356	927	70	21	0	0	0
STATE AUTO NATIONAL INS CO	33,895	14,072	165	20,572	14,248	82	22	519	356	69
STATE AUTO PROPERTY & CASUALTY INS CO	534,756	217,092	37,192	274,309	158,676	67	31	644	308	48
STATE AUTOMOBILE MUTUAL INS CO	1,235,988	832,513	22,437	319,813	189,940	70	34	1	0	5
STATE FARM FIRE & CASUALTY CO	16,704,575	5,363,358	-239,020	6,900,354	5,106,104	89	34	107,946	128,717	119
STATE FARM GENERAL INS CO	1,987,631	565,509	-32,462	1,111,957	646,614	79	34	3,774	3,653	97
STATE FARM MUTUAL AUTOMOBILE INS CO	78,163,337	43,690,982	684,357	24,234,434	18,227,304	92	23	252,425	218,599	87
STATE FUND MUTUAL INS CO	164,371	28,510	-2,456	62,574	50,773	97	18	0	0	0
STATE NATIONAL INS CO INC	84,198	46,416	4,871	41,829	17,342	44	37	758	110	14
STATE NATIONAL SPECIALTY INS CO	6,180	5,783	635	1,342	199	15	30	0	0	0
STATESMAN INS CO	5,521	5,489	218	0	0	0	0	0	0	0
STATEWIDE INS CO	48,545	9,345	-1,798	22,848	13,004	82	37	532	112	21
STEWART TITLE GUARANTY CO	429,558	195,101	5,289	645,352	31,386	5	97	10,259	12	0
STONEWALL INS CO	77,620	61,194	-944	0	0	0	0	0	-30	0
STRATFORD INS CO	92,161	35,700	2,235	7,561	3,365	71	34	613	170	28
SUMITOMO MARINE & FIRE INS CO LTD THE U S	227,167	123,719	1,076	49,455	28,105	79	41	369	374	101
SUPERIOR INS CO	105,800	21,983	-6,557	96,861	69,753	87	37	0	0	0
SWISS REINS AMERICA CORP	5,980,649	1,537,044	28,381	1,560,009	1,183,787	88	34	0	0	0
TEACHERS INS CO	229,504	72,451	9,226	181,926	124,208	79	22	1,976	1,429	72
THE INS CO	66,268	28,234	1,595	19,759	10,333	73	31	259	164	63
TICO INS CO	9,954	8,096	265	1,457	1,134	94	18	0	0	0
TICOR TITLE INS CO	197,585	82,725	26,809	199,541	13,341	7	96	8,232	505	6
TIG INDEMNITY CO	22,162	20,062	1,280	0	0	0	0	14	5	39
TIG INS CO	2,905,284	1,060,242	-184,103	1,017,932	754,127	107	35	9,094	798	9
TIG INS CO OF TX	6,980	6,879	494	0	0	0	0	0	0	0
TIG INS CORP OF AMER	20,880	20,604	2,373	0	0	0	0	0	0	0
TIG PREMIER INS CO	39,066	37,781	2,740	0	0	0	0	1,550	1,123	72
TITAN INDEMNITY CO	135,334	84,378	-3,158	58,853	44,616	85	42	11	-8	0
TITLE INS CO OF OREGON	25,939	9,365	290	30,660	1,686	5	133	0	0	0
TOA REINS COMPANY OF AMERICA THE	682,391	260,768	11,372	143,336	106,598	81	30	0	0	0
TOKIO MARINE & FIRE INS CO LTD THE	954,015	292,873	24,707	170,602	106,804	75	36	420	373	89
TOWER INS CO INC	27,063	25,773	985	0	0	0	0	6,955	3,540	51
TOYOTA MOTOR INS CO	74,618	12,297	-5,431	24,911	26,523	115	27	961	852	89
TRADERS & GENERAL INS CO	6,993	6,992	354	0	0	0	0	0	0	0

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
TRANS PACIFIC INS CO	38,585	29,297	1,432	535	-15	170	0	0	0	0
TRANSATLANTIC REINS CO	4,364,855	1,531,876	170,898	1,432,515	1,006,995	74	27	0	0	0
TRANSCONTINENTAL INS CO	1,097,777	267,432	25,335	184,346	121,139	79	33	42,904	26,798	62
TRANSGUARD INS CO OF AMERICA INC	74,747	32,598	5,837	32,665	16,289	58	25	164	37	23
TRANSIT MUTUAL INS CORP OF WI	8,375	5,992	101	1,421	566	71	29	1,562	566	36
TRANSNATION TITLE INS CO	125,144	63,705	1,215	161,231	9,914	6	114	1,693	120	7
TRANSPORT INS CO	85,427	17,162	-71	0	1,590	0	0	0	79	0
TRANSPORTATION INS CO	398,189	100,745	9,858	92,173	60,570	79	33	66,932	51,096	76
TRAVCO INS CO	156,357	55,230	5,741	31,103	21,852	78	27	2,373	1,365	58
TRAVELERS CASUALTY & SURETY CO	11,140,627	2,840,896	477,611	2,309,328	1,621,815	78	28	1,719	-3,512	0
TRAVELERS CASUALTY & SURETY CO OF AMERICA	1,577,575	585,679	84,459	348,987	86,289	28	39	4,945	1,542	31
TRAVELERS CASUALTY & SURETY CO OF IL	1,521,783	364,362	48,546	317,941	223,379	78	27	8	-270	0
TRAVELERS CASUALTY CO OF CT	258,918	62,139	4,535	55,294	38,849	78	27	0	-8	0
TRAVELERS COMMERCIAL INS CO	249,834	64,532	8,843	55,294	38,849	78	27	0	-243	0
TRAVELERS HOME AND MARINE INS CO THE	156,153	54,876	5,645	31,103	21,852	78	27	0	0	0
TRAVELERS INDEMNITY CO OF AMERICA THE	397,580	112,152	17,753	89,853	63,129	78	27	6,611	5,078	77
TRAVELERS INDEMNITY CO OF CT THE	787,830	253,219	26,743	159,229	111,690	78	27	13,452	8,547	64
TRAVELERS INDEMNITY CO OF IL	214,001	75,960	9,642	41,471	29,136	78	27	38,227	44,775	117
TRAVELERS INDEMNITY CO OF MO THE	254,090	68,380	9,421	55,294	38,849	78	27	0	0	0
TRAVELERS INDEMNITY CO THE	11,108,079	3,204,377	638,558	2,032,617	1,413,744	77	27	8,924	5,708	64
TRAVELERS INS CO THE	48,320,899	5,160,409	12,802	0	0	0	0	8,464	9,458	112
TRAVELERS PROPERTY CASUALTY INS CO	185,674	48,880	4,813	34,559	24,280	78	27	0	31	0
TRENWICK AMERICA REINS CORP	765,978	224,547	-15,347	182,182	154,102	93	38	0	0	0
TRI STATE INS CO OF MN	39,587	22,605	2,561	0	0	0	0	6,843	3,454	50
TRIAD GUARANTY INS CORP	278,821	101,051	46,310	70,366	7,085	10	37	5	0	0
TRINITY UNIVERSAL INS CO	1,802,086	846,137	-19,650	828,150	550,557	78	33	671	276	41
TRINITY UNIVERSAL INS CO OF KS INC	11,136	11,122	455	0	0	0	0	0	0	0
TRITON INS CO	473,663	140,076	51,557	114,439	27,356	24	15	1,434	438	31
TRUCK INS EXCHANGE	1,083,599	286,824	-63,474	761,979	554,163	84	29	1,698	424	25
TRUMBULL INS CO	96,823	31,096	5,293	31,846	18,987	71	31	702	487	69
TRUSTGARD INS CO	34,587	9,532	-353	23,297	16,305	80	29	0	0	0
TWIN CITY FIRE INS CO	334,300	137,639	24,683	95,539	56,962	71	31	10,673	7,300	68
ULICO CASUALTY CO	159,853	59,743	393	29,297	17,627	75	32	425	94	22
UNDERWRITERS INDEMNITY CO	24,800	16,794	6,255	1,913	32	7	231	0	0	0
UNDERWRITERS INS CO	110,627	30,125	41,347	27,623	23,547	114	31	1,159	944	81
UNDERWRITERS REINS CO	1,771,287	464,393	-162,855	320,624	459,658	154	24	0	0	0
UNIGARD INDEMNITY CO	48,565	19,279	880	21,204	12,305	72	33	0	0	0
UNIGARD INS CO	464,318	178,471	7,625	182,354	105,827	72	33	0	8	999
UNIONE ITALIANA REINS CO OF AMER INC	65,252	32,130	-3,085	62	1,329	999	352	0	0	0
UNITED AMERICAS INS CO	10,873	8,723	66	0	-496	999	0	0	0	0
UNITED CAPITOL INS CO	147,811	33,124	-6,471	50,680	25,256	104	83	11	-48	0
UNITED EQUITABLE INS CO	14,437	5,047	-571	13,781	7,498	70	38	0	0	0
UNITED FINANCIAL CSLTY CO	132,382	54,642	7,292	71,112	40,335	64	33	227	66	29
UNITED FIRE & CSLTY CO	548,113	183,604	-12,218	228,051	150,636	79	32	9,286	5,902	64



PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
UNITED GENERAL TITLE INS CO	31,781	15,842	-2,143	108,731	3,179	3	100	0	0	0
UNITED GUARANTY CREDIT INS CO	14,530	13,399	792	344	5	2	73	0	0	0
UNITED GUARANTY MORTGAGE INDEMNITY CO	42,565	28,023	6,272	13,362	842	6	28	87	0	0
UNITED GUARANTY RESIDENTIAL INS CO	1,508,522	100,061	201,600	361,403	34,190	12	24	7,931	917	12
UNITED GUARANTY RESIDENTIAL INS CO OF NC	102,675	30,846	11,600	25,888	11,240	44	25	140	-14	0
UNITED SECURITY INS CO	17,051	15,471	2,195	0	0	0	0	5,042	3,682	73
UNITED SERVICES AUTOMOBILE ASSN	9,949,097	6,175,309	289,975	3,352,091	2,287,858	87	16	18,979	16,904	89
UNITED STATES FIDELITY & GUARANTY CO	5,769,535	1,594,249	416,709	762,935	282,081	39	36	6,873	2,289	33
UNITED STATES FIRE INS CO	2,214,666	579,363	55,558	367,901	274,038	98	42	7,951	7,704	97
UNITED STATES LIABILITY INS CO	359,800	218,205	9,252	57,993	22,963	62	36	502	190	38
UNITED WISCONSIN INS CO	86,086	38,160	-1,998	69,934	50,733	80	21	62,029	43,201	70
UNIVERSAL SURETY CO	94,836	79,371	3,154	3,006	801	35	65	470	-101	0
UNIVERSAL SURETY OF AMERICA	34,433	16,892	406	13,786	5,026	47	92	9	2	20
UNIVERSAL UNDERWRITERS INS CO	1,121,215	218,930	45,234	633,038	423,614	82	26	24,616	23,837	97
US SPECIALTY INS CO	167,498	106,056	1,567	36,289	25,617	83	23	1,282	559	44
USAA CASUALTY INS CO	2,912,392	946,661	30,554	2,013,063	1,364,001	85	15	8,182	7,109	87
USAA GENERAL INDEMNITY CO	145,837	53,590	53	110,408	74,554	81	17	609	400	66
USAGENCIES DIRECT INS CO	7,214	6,979	253	0	0	0	0	0	0	0
USF&G INS CO OF WI	16,374	16,371	996	0	0	0	0	34	-450	0
UTICA MUTUAL INS CO	1,739,175	474,235	16,917	578,889	398,959	82	30	3,433	1,515	44
VALIANT INS CO	13,352	13,349	332	0	0	0	0	1,246	1,349	108
VALLEY FORGE INS CO	726,378	227,280	17,220	153,621	100,949	79	33	6,153	30,357	493
VANLINER INS CO	209,902	84,743	2,611	66,583	47,679	89	19	805	-90	0
VENTURE INS CO	11,595	6,405	1,052	2,767	798	50	27	3,141	793	25
VEREX ASSURANCE INC	202,216	169,605	15,591	4,011	-3,374	0	17	42	-34	0
VESTA FIRE INS CORP	512,062	275,270	41,611	246,990	149,191	72	51	454	266	59
VESTA INS CORP	8,716	7,368	477	0	0	0	0	17	40	237
VICTORIA AUTOMOBILE INS CO	8,219	7,892	949	0	0	0	0	4,910	3,966	81
VICTORIA FIRE & CASUALTY CO	124,574	43,188	-2,225	72,633	51,287	82	35	365	107	29
VIGILANT INS CO	169,893	54,770	87,129	39,452	17,990	53	11	8,802	2,691	31
VIKING INS CO OF WI	247,468	93,178	-6,411	218,269	146,194	90	24	8,379	5,643	67
VILLANOVA INS CO	100,118	48,477	9,762	15,993	6,865	60	15	1,295	1,074	83
VIRGINIA SURETY CO INC	1,381,316	409,430	53,041	510,417	385,621	78	18	34,664	17,678	51
VISION SERVICE PLAN INS CO	116,649	73,923	18,210	251,395	209,965	87	3	0	0	0
VOYAGER PROPERTY & CASUALTY INS CO	80,367	32,540	5,767	42,121	9,856	25	91	78	48	61
WARNER INS CO	45,749	30,080	317	26,098	15,623	67	48	15	-1	0
WASHINGTON INTERNATIONAL INS CO	60,619	29,252	3,725	5,061	1,432	46	3	124	39	31
WATERFORD INS COMPANY	11,242	11,242	216	343	347	119	0	0	0	0
WAUSAU BUSINESS INS CO	114,375	34,059	2,843	28,565	21,886	93	24	15,997	12,395	77
WAUSAU GENERAL INS CO	137,449	42,702	-505	28,565	21,886	93	24	14,520	12,015	83
WAUSAU UNDERWRITERS INS CO	210,154	76,590	8,011	28,565	21,886	93	25	55,398	31,166	56
WEA PROPERTY & CASUALTY INS CO	7,097	2,720	-82	5,090	3,563	80	30	5,871	4,940	84
WESCO INS CO	277,250	71,367	43,021	113,150	10,756	11	34	739	48	6
WEST AMERICAN INS CO	1,827,004	583,966	-30,771	671,680	487,349	85	35	15,326	12,333	80

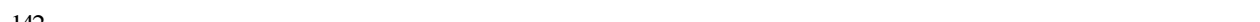
PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
WEST BEND MUTUAL INS CO	604,573	179,488	8,022	282,364	166,739	71	29	147,375	91,777	62
WESTCHESTER FIRE INS CO	749,876	278,377	34,090	177,632	94,571	65	28	3,208	10,400	324
WESTERN AGRICULTURAL INS CO	71,063	36,916	1,728	30,371	19,928	77	31	0	0	0
WESTERN CONTINENTAL INS CO	74,871	26,983	7,334	13	-10,944	0	999	26	-4	0
WESTERN DIVERSIFIED CASUALTY INS CO	40,819	39,156	1,445	45,312	46,467	104	0	1,501	1,644	109
WESTERN INDEMNITY INS CO	73,339	9,191	-13,628	28,082	31,060	154	44	58	421	726
WESTERN NATIONAL ASSURANCE CO	24,690	5,623	240	0	-313	0	0	0	0	0
WESTERN NATIONAL MUTUAL INS CO	234,143	55,265	-5,610	158,311	120,758	91	27	18,448	18,523	100
WESTERN SURETY CO	535,131	168,745	57,526	287,791	52,619	22	60	1,234	-30	0
WESTFIELD INS CO	995,894	360,898	-1,695	435,856	307,781	82	32	11,152	11,764	105
WESTFIELD NATIONAL INS CO	273,862	96,276	-29	122,040	86,179	82	32	2,274	2,241	99
WESTPORT INS CORP	1,003,428	196,222	11,562	320,878	169,927	86	37	6,617	3,156	48
WILLIAMSBURG NATIONAL INS CO	13,345	11,022	581	381	123	365	0	0	0	0
WILSHIRE INS CO	69,244	25,034	270	41,787	31,921	85	28	413	-45	0
WILSON MUTUAL INS CO	14,885	4,233	-433	9,558	5,987	73	36	17,195	13,924	81
WINDSOR INS CO	344,113	100,751	-11,005	194,228	142,709	89	24	3,862	2,739	71
WINTERTHUR INTERNATIONAL AMERICA INS CO	91,153	34,458	1,077	36,008	22,695	75	26	2,686	-103	0
WISCONSIN AMERICAN MUTUAL INS CO	12,625	5,104	120	12,102	8,256	82	22	22,782	17,290	76
WISCONSIN COUNTY MUTUAL INS CORP	39,713	17,676	2,670	6,036	1,310	65	3	8,663	2,709	31
WISCONSIN HEALTH CARE LIABILITY INS PLAN	140,865	19,966	-6,656	1,896	-11,458	0	45	1,896	-11,458	0
WISCONSIN LAWYERS MUTUAL INS CO	20,217	10,321	2,057	3,498	163	26	17	3,993	-701	0
WISCONSIN MUNICIPAL MUTUAL INS CO	39,186	28,199	1,949	1,949	-493	0	36	2,296	-533	0
WISCONSIN MUTUAL INS CO	36,776	12,215	470	30,159	23,934	88	20	33,656	28,008	83
WISCONSIN REINS CORP	42,558	24,511	1,255	18,431	14,868	88	16	0	0	0
WMAC CREDIT INS CORP	4,545	4,525	87	2	-5	999	999	0	0	0
WORKMEN'S AUTO INS CO	56,616	20,132	-3,860	34,137	21,313	81	28	0	0	0
WORLDWIDE DIRECT AUTO INS CO	22,356	19,010	1,256	1,033	551	69	36	0	0	0
WORLDWIDE INS CO	34,617	31,570	10,581	1,033	551	69	36	971	409	42
XL INS COMPANY OF NEW YORK INC	140,216	35,228	-6,086	15,000	15,345	144	29	0	0	0
XL SPECIALTY INS CO	233,940	67,101	-8,087	14,999	15,345	144	29	2,287	2,311	101
YASUDA FIRE & MARINE INS CO OF AMERICA THE	335,035	96,521	-6,802	95,698	78,336	95	36	320	427	134
YORK INS CO	44,597	12,128	443	21,211	13,364	75	30	0	-12	0
YOSEMITE INS CO	276,297	164,180	25,772	50,015	11,424	29	30	1,294	340	26
ZC INS COMPANY	93,945	52,317	3,933	2,188	738	38	0	0	0	0
ZENITH INS CO	928,117	262,407	-58,803	336,210	258,207	98	32	213	145	68
ZURICH AMERICAN INS CO	9,927,523	2,434,744	718,109	3,130,398	1,927,013	79	28	65,585	43,651	67
ZURICH AMERICAN INS CO OF IL	30,265	30,265	1,857	0	0	0	0	401	1,146	286
ZURICH REINS (NORTH AMERICA)	3,549,613	858,653	99,332	1,044,450	789,448	83	34	0	0	0



**Table G**

**2000 Financial Data  
of  
Life Insurers**

**Includes: Fraternal Insurers  
Life Insurers**



LIFE/HEALTH INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
	ADMITTED ASSETS	CAPITAL & SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	PREMIUMS WRITTEN	BENEFITS PAID
AAA LIFE INS CO	91,203	18,601	-3,998	43,836	54,361	1,271	609
ACACIA LIFE INS CO	990,929	110,797	14,009	72,779	77,867	769	842
ACACIA NATIONAL LIFE INS CO	686,363	36,823	-5,093	71,212	63,118	861	2,020
ACCELERATION LIFE INS CO	29,464	27,467	4,569	-10,801	-10,846	0	0
ADMIRAL LIFE INS CO OF AMERICA	5,227	5,185	177	0	0	0	0
ADVANTA LIFE INS CO	15,643	14,038	342	1,216	-101	0	0
AETNA HEALTH & LIFE INS CO	1,210,440	133,568	31,478	176,401	180,915	0	0
AETNA INS CO OF AMER	1,145,217	57,314	5,701	12,400	109,917	509	4,372
AETNA LIFE INS & ANNUITY CO	48,581,822	931,078	100,561	7,688,063	6,169,963	188,129	174,978
AETNA LIFE INS CO	30,515,513	1,966,834	437,170	6,240,103	7,642,090	27,482	51,733
AGL LIFE ASSURANCE CO	302,152	11,057	-244	144,136	13,329	0	0
AID ASSOCIATION FOR LUTHERANS	21,501,557	1,816,905	169,017	1,836,046	2,306,384	198,213	198,179
AIG LIFE INS CO	10,842,763	277,069	-18,742	2,495,486	1,980,532	52,293	11,574
ALL AMERICAN LIFE INS CO	2,153,023	97,152	53,512	210,495	233,971	3,340	3,022
ALL SAVERS INS CO	9,586	9,019	315	143	165	0	0
ALLIANZ LIFE INS CO OF NORTH AMERICA	11,288,538	808,684	83,732	1,867,623	2,843,571	58,822	80,057
ALLMERICA FINANCIAL LIFE INS & ANNUITY CO	16,475,831	282,146	-40,285	3,223,799	1,867,947	83,706	39,442
ALLSTATE LIFE INS CO	38,787,121	2,580,828	308,040	11,440,693	7,337,831	69,264	23,317
ALTA HEALTH & LIFE INS CO	254,005	77,846	-8,315	285,979	274,994	1,032	1,170
AMALGAMATED LIFE & HEALTH INS CO	6,958	3,466	299	8,182	6,882	0	0
AMALGAMATED LIFE INS CO	32,452	13,732	1,601	19,918	15,464	0	0
AMERIBEST LIFE INS CO	215,251	13,886	-3,787	134,715	142,475	7,558	141
AMERICAN AMICABLE LIFE INS CO OF TX	207,823	30,324	13,570	47,516	22,853	391	67
AMERICAN BANKERS LIFE ASSUR CO OF FLA	847,460	147,886	7,797	188,059	63,130	4,862	1,523
AMERICAN COMMUNITY MUTUAL INS CO	135,565	21,953	-25,219	145,566	158,410	68	51
AMERICAN CONTINENTAL LIFE INS CO	18,429	16,413	611	-25	359	2	0
AMERICAN ENTERPRISE LIFE INS CO	4,544,493	315,930	-11,928	716,854	504,588	25,468	11,509
AMERICAN EQUITY INVESTMENT LIFE INS CO	2,146,938	145,048	10,420	868,033	822,656	27,969	4,004
AMERICAN FAMILY LIFE ASSURNC CO OF COLUMBUS	30,308,020	1,672,769	208,844	8,207,262	6,710,772	27,022	11,664
AMERICAN FAMILY LIFE INS CO	2,430,180	190,430	15,205	324,002	329,625	62,060	41,506
AMERICAN FIDELITY ASSUR CO	1,931,777	133,520	16,293	285,118	216,109	3,930	2,072
AMERICAN FIDELITY LIFE INS CO	389,036	59,235	4,691	18,302	25,707	164	166
AMERICAN FOUNDERS LIFE INS CO	610,488	32,995	12,444	34,330	36,976	1,333	3,150
AMERICAN FRANKLIN LIFE INS CO	700,783	43,093	-5,964	143,671	64,537	2,374	1,262
AMERICAN FRATERNAL UNION	21,313	917	-54	1,459	1,846	4	7
AMERICAN GENERAL ANNUITY INS CO	19,920,701	1,081,206	24,934	4,375,520	5,017,016	83,184	35,834
AMERICAN GENERAL ASSURANCE CO	1,147,531	106,234	-2,814	659,472	477,334	19,247	9,363
AMERICAN GENERAL LIFE & ACCIDENT INS CO	8,502,515	367,138	318,972	910,257	743,628	159	328
AMERICAN GENERAL LIFE INS CO	10,360,158	1,854,121	320,507	1,542,618	983,091	8,147	14,286
AMERICAN GENERAL LIFE INS CO OF NY	844,022	43,538	20,001	68,868	91,233	55	305
AMERICAN GENERAL LIFE INS CO OF PA	36,925	12,499	734	16,634	10,367	1	0
AMERICAN HEALTH & LIFE INS CO	1,048,895	141,388	31,966	245,167	197,976	1,463	325
AMERICAN HERITAGE LIFE INS CO	1,590,355	159,173	-32,970	580,250	534,835	7,923	1,985
AMERICAN HOME LIFE INS CO THE	95,109	10,155	1,008	9,364	8,410	6	17

LIFE/HEALTH INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
	ADMITTED ASSETS	CAPITAL & SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	PREMIUMS WRITTEN	BENEFITS PAID
AMERICAN INCOME LIFE INS CO	884,975	114,145	50,284	286,322	144,468	9,980	2,358
AMERICAN INTERNATIONAL LIFE ASSURNC CO OF NY	6,361,552	358,209	-3,668	722,684	979,461	1,435	2,701
AMERICAN INVESTORS LIFE INS CO	3,658,822	139,327	4,345	1,016,337	1,138,764	21,648	26,572
AMERICAN LIFE & HEALTH INS CO	17,521	12,048	521	4,042	2,621	3	4
AMERICAN LIFE INS CO OF NY THE	873,707	65,201	2,983	26,415	-158,347	203	5,099
AMERICAN MATURITY LIFE INS CO	251,072	36,558	2,293	5,269	24,316	44	197
AMERICAN MEMORIAL LIFE INS CO	814,320	70,342	16,389	279,201	233,307	5,534	2,090
AMERICAN MODERN LIFE INS CO	39,142	9,964	24	16,526	12,176	5,288	510
AMERICAN NATIONAL INS CO	7,205,473	1,832,113	130,963	781,468	712,537	12,651	13,260
AMERICAN NATIONAL LIFE INS CO OF TX	135,343	51,661	-4,313	119,602	92,923	3,475	4,119
AMERICAN PARTNERS LIFE INS CO	375,561	40,481	3,271	81,439	87,824	361	202
AMERICAN REPUBLIC INS CO	454,522	131,596	-6,109	412,487	335,670	57,588	38,634
AMERICAN RESOURCES LIFE INS CO	6,858	6,695	-101	0	0	0	0
AMERICAN SKANDIA LIFE ASSURNC CO	30,149,196	342,804	11,550	7,208,344	2,444,886	186,248	59,933
AMERICAN SLOVENIAN CATHOLIC UNION (KSKJ)	46,597	6,396	142	4,229	5,084	180	100
AMERICAN STATES LIFE INS CO	543,495	72,520	21,021	59,220	59,501	835	934
AMERICAN UNITED LIFE INS CO	9,595,100	508,669	46,192	1,751,456	1,231,376	25,322	21,584
AMERICO FINANCIAL LIFE AND ANNUITY INS CO	658,231	56,320	-7,927	109,041	106,730	279	323
AMERITAS LIFE INS CORP	2,246,961	487,921	78,436	779,486	608,107	3,567	2,333
AMERITAS VARIABLE LIFE INS CO	2,457,426	63,665	6,874	413,925	320,895	23,025	18,891
AMERUS LIFE INS CO	4,427,679	218,452	60,548	517,778	541,426	26,465	29,354
AMICA LIFE INS CO	560,226	81,116	7,827	63,320	70,786	145	167
ANCHOR NATIONAL LIFE INS CO	25,868,570	719,946	168,367	3,908,433	1,482,757	126,582	80,895
ANNUITY & LIFE REASSURANCE AMERICA INC	31,178	22,104	18,029	-103,483	-103,326	1,453	6,835
ANNUITY INVESTORS LIFE INS CO	802,777	23,088	-13,674	382,331	119,713	6,612	649
ANTHEM ALLIANCE HEALTH INS CO	240,758	62,382	3,684	83,798	83,709	12,574	13,690
ANTHEM LIFE INS CO	252,264	65,096	13,799	130,180	106,637	4	85
ASSOCIATES FINANCIAL LIFE INS CO	1,378,458	389,531	-82,792	165,835	280,436	5,203	1,439
ASSURED LIFE ASSOCIATION	55,833	8,911	-835	4,097	4,752	22	76
ASSURITY LIFE INS CO	120,053	23,669	-7,005	67,542	59,385	1,021	535
ATLANTA LIFE INS CO	194,005	17,058	3,380	39,714	30,375	91	95
AURORA NATIONAL LIFE ASSURNC CO	4,010,923	236,394	26,802	79,097	311,751	1,253	9,411
AUSA LIFE INS CO INC	11,678,510	450,506	64,586	1,603,594	1,732,629	5,335	149
AUTO CLUB LIFE INS CO	276,613	24,384	3,439	45,652	56,315	671	141
AUTO OWNERS LIFE INS CO	936,875	126,449	9,693	103,683	130,601	2,053	925
AXA CORPORATE SOLUTIONS LIFE REINS CO	182,628	98,739	-3,616	50,444	55,754	0	0
BALBOA LIFE INS CO	239,465	147,691	18,199	-5,007	-32,957	-329	260
BALTIMORE LIFE INS CO THE	521,393	54,868	-5,104	72,328	65,287	1,578	1,073
BANKERS FIDELITY LIFE INS CO	85,608	23,726	2,515	47,854	33,538	11	0
BANKERS LIFE & CASUALTY CO	4,960,103	402,308	79,276	1,874,828	1,653,670	70,026	45,031
BANKERS NATIONAL LIFE INS CO	1,108,333	132,364	46,924	118,930	103,482	412	843
BANKERS RESERVE LIFE INS CO OF WI	9,484	3,383	174	0	658	2	3,850
BANKERS UNITED LIFE ASSURNC CO	2,778,851	163,955	12,909	209,238	311,054	5,819	18,620
BANNER LIFE INS CO	970,181	222,770	-17,912	188,856	111,575	2,227	1,738

LIFE/HEALTH INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
	ADMITTED ASSETS	CAPITAL & SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	PREMIUMS WRITTEN	BENEFITS PAID
BAPTIST LIFE ASSN	19,346	807	87	1,724	2,082	1	0
BCS LIFE INS CO	111,917	58,033	3,197	79,577	65,196	0	0
BENEFICIAL LIFE INS CO	1,987,008	164,462	20,407	246,064	302,551	33	8
BERKSHIRE HATHAWAY LIFE INS CO OF NE	1,463,176	455,926	25,179	849	49,907	0	4,195
BERKSHIRE LIFE INS CO	1,555,275	121,858	25,112	233,697	193,031	236	65
BOSTON MUTUAL LIFE INS CO	556,062	50,812	4,679	172,110	135,137	1,724	1,505
BUSINESS MENS ASSURNC CO OF AMER	2,716,254	286,002	36,583	401,134	360,454	8,854	3,562
CANADA LIFE ASSURNC CO THE	4,156,917	329,960	51,901	610,087	581,297	10,396	7,105
CANADA LIFE INS CO OF AMER	2,840,581	146,392	13,855	187,135	368,908	1,245	3,187
CAPITOL LIFE INS CO THE	385,281	14,817	994	9,532	30,832	0	924
CATHOLIC AID ASSOCIATION THE	356,965	24,683	354	23,750	38,080	557	410
CATHOLIC FAMILY LIFE INS	213,402	16,200	372	15,669	21,474	9,328	11,240
CATHOLIC KNIGHTS	541,364	49,813	1,709	36,656	54,176	26,537	28,889
CATHOLIC ORDER OF FORESTERS	416,420	45,240	1,051	46,049	50,790	6,386	3,920
CATHOLIC WORKMAN	34,176	4,582	-16	3,716	4,774	0	0
CELTIC INS COMPANY	113,134	52,313	5,401	108,992	68,714	1,329	736
CENTRAL BENEFITS NATL LIFE INS CO	20,163	9,520	104	25,565	27,568	6,147	7,505
CENTRAL NATIONAL LIFE INS CO OF OMAHA THE	11,293	11,005	514	0	0	-200	48
CENTRAL RESERVE LIFE INS CO	111,070	26,164	-1,046	246,059	163,012	3,365	1,417
CENTRAL STATES HEALTH & LIFE CO OF OMAHA	295,895	75,383	8,707	134,282	78,460	4,162	1,622
CENTRAL UNITED LIFE INS CO	188,358	17,390	2,575	36,164	34,966	231	237
CENTRE LIFE INS CO	1,774,601	59,123	-2,520	229,458	208,605	834	126
CENTURION LIFE INS CO	889,102	678,051	56,224	125,038	90,204	527	119
CGU LIFE INS COMPANY OF AMERICA	2,428,788	161,778	6,983	144,558	468,149	2,259	1,568
CHARTER NATIONAL LIFE INS CO	564,606	22,190	1,440	0	0	408	2,266
CHASE LIFE & ANNUITY COMPANY	9,068	8,977	-2,217	0	0	290	843
CHESAPEAKE LIFE INS CO THE	40,940	6,615	1,980	4,356	-553	16	2
CIGNA LIFE INS CO	73,327	16,307	976	601	14,634	38	1,076
CINCINNATI LIFE INS CO THE	1,545,474	411,136	30,071	130,069	-188,869	2,587	768
CITICORP LIFE INS CO	948,048	599,054	31,921	67,621	34,144	32	151
CLA ASSURANCE CO	5,787	5,781	209	0	0	0	0
CLARICA LIFE INS CO US	1,918,361	136,261	16,325	264,723	281,682	4,895	5,654
CLARICA LIFE REINS CO	23,534	23,444	749	0	0	0	0
CM ASSURANCE CO	8,665	8,631	305	0	0	0	0
CM LIFE INS CO	4,601,995	146,682	-13,856	2,288,385	642,404	23,794	2,457
COLONIAL LIFE & ACCIDENT INS CO	1,095,283	156,246	58,149	590,685	332,526	4,406	1,750
COLORADO BANKERS LIFE INS CO	100,128	24,394	1,169	30,068	19,624	122	105
COLUMBIA UNIVERSAL LIFE INS CO	198,909	21,080	433	-272,309	-278,789	1,750	123
COLUMBIAN LIFE INS CO	133,131	19,213	1,642	42,284	32,685	894	613
COLUMBIAN MUTUAL LIFE INS CO	375,543	33,116	1,662	45,347	33,911	13	254
COLUMBUS LIFE INS CO	2,109,623	352,836	33,571	152,387	200,236	567	971
COMBINED INS CO OF AMER	3,335,421	453,804	138,073	1,156,172	655,658	23,726	8,199
COMMERCIAL TRAVELERS MUTUAL INS CO	35,393	12,433	319	29,613	18,346	74	41
COMPANION LIFE INS CO	54,976	32,731	3,379	34,414	14,425	1,154	313



LIFE/HEALTH INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
	ADMITTED ASSETS	CAPITAL & SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	PREMIUMS WRITTEN	BENEFITS PAID
CONCORDIA MUTUAL LIFE ASSN	38,513	142	-1,165	1,065	2,864	0	0
CONGRESS LIFE INS CO	5,776	5,682	182	0	0	0	0
CONNECTICUT GENERAL LIFE INS CO	69,004,479	2,058,752	684,482	15,707,261	16,757,095	231,557	170,798
CONSECO ANNUITY ASSURANCE CO	7,337,187	422,938	-34,886	854,369	1,024,862	14,744	50,286
CONSECO DIRECT LIFE INS CO	919,939	52,519	5,718	220,842	105,492	3,782	3,552
CONSECO HEALTH INS CO	1,391,301	106,161	21,864	303,099	227,332	1,959	843
CONSECO LIFE INS CO	3,491,486	200,197	12,462	437,089	424,176	6,704	9,436
CONSECO MEDICAL INS CO	477,787	50,513	-55,281	426,642	316,808	10,317	10,323
CONSECO SENIOR HEALTH INS CO	2,317,600	202,125	-27,753	501,199	561,866	6,620	2,591
CONSECO VARIABLE INS CO	3,458,374	101,978	-6,297	948,873	365,904	28,957	4,669
CONSTITUTION LIFE INS CO	23,128	6,377	1,916	198	493	11,478	7,029
CONTINENTAL AMERICAN INS CO	28,235	8,276	1,697	23,184	10,917	2	0
CONTINENTAL ASSURANCE CO	10,011,196	1,273,699	-47,935	2,855,166	3,482,318	23,754	20,433
CONTINENTAL GENERAL INS CO	313,799	42,478	-2,831	199,040	155,004	8,439	6,101
CONTINENTAL LIFE INS CO OF BRENTWOOD TN	54,265	18,731	1,119	65,764	49,119	56	40
CORPORATE HEALTH INS CO	263,232	86,360	38,894	1,340,281	1,133,619	0	0
COUNTRY INVESTORS LIFE ASSURANCE CO	1,020,854	82,654	8,944	71,497	119,749	71	554
COUNTRY LIFE INS CO	4,027,293	804,977	41,553	463,068	437,512	2,461	2,940
COVA FINANCIAL SERVICES LIFE INS CO	4,630,279	79,457	-51,458	850,408	687,821	12,022	20,288
COVENTRY HEALTH & LIFE INS CO	102,759	39,622	4,607	365,902	297,879	0	0
CROATIAN CATHOLIC UNION OF THE USA & CANADA	7,376	524	-76	242	269	5	8
CROATIAN FRATERNAL UNION OF AMERICA	180,771	9,710	-241	10,769	15,550	124	347
CROWN LIFE INS CO	414,960	33,390	1,096	20,260	32,358	1,666	3,995
CSA FRATERNAL LIFE	105,622	7,119	-706	21,437	25,767	40	488
CUNA MUTUAL INS SOCIETY	2,284,860	574,572	203,500	1,195,604	958,645	36,472	32,509
CUNA MUTUAL LIFE INS CO	5,138,706	218,942	5,781	858,180	512,165	36,570	28,225
DEGREE OF HONOR PROTECTIVE ASSN	114,978	6,533	-134	8,184	12,725	2,164	2,683
DELAWARE AMERICAN LIFE INS CO	91,737	22,609	4,133	18,247	12,776	47	30
DELTA LIFE & ANNUITY CO	1,575,561	86,844	1,706	247,453	300,426	1,263	1,004
EMPHEYSYS INS COMPANY	6,022	5,928	244	0	0	0	0
EMPIRE GENERAL LIFE ASSURANCE CORP	94,003	28,780	-38,740	27,280	17,794	1,901	10
EMPLOYEES LIFE CO MUTUAL	141,355	12,498	126	50,272	52,079	198	306
EMPLOYERS HEALTH INS CO	884,934	347,966	55,785	2,557,267	2,019,154	133,865	98,701
EMPLOYERS MODERN LIFE CO	223,163	31,474	1,422	45,158	48,784	4,841	1,782
EMPLOYERS REASSURANCE CORP	4,201,866	617,749	451,340	802,063	553,655	0	0
EMPLOYEES MUTUAL BENEFIT ASSN	770	282	79	443	331	431	319
ENTERPRISE LIFE INS CO	40,680	9,652	3,316	11,948	2,760	10	19
EPIC LIFE INS CO THE	25,482	17,271	1,190	12,639	6,963	18,107	15,651
EQUITABLE LIFE ASSURANCE SOCIETY OF THE US	89,925,177	5,341,925	1,057,076	11,097,168	8,584,345	339,630	271,085
EQUITABLE LIFE INS CO OF IA	5,973,097	598,667	21,117	2,531,439	2,565,400	10,460	16,075
EQUITABLE OF CO INC THE	472,157	61,278	11,475	25,818	41,675	1,809	196
EQUITABLE RESERVE ASSN	94,995	18,486	-477	6,913	8,343	5,104	4,742
EQUITRUST LIFE INS CO	85,094	30,960	-370	24,021	1,674	85	77
ERIE FAMILY LIFE INS CO	932,382	96,479	19,058	107,299	123,577	13	10

LIFE/HEALTH INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
	ADMITTED ASSETS	CAPITAL & SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	PREMIUMS WRITTEN	BENEFITS PAID
FAMILY INS CORP	23,230	16,917	1,998	-466	-2,014	-245	320
FAMILY LIFE INS CO	121,360	23,788	5,025	37,653	16,500	131	24
FAMILY SERVICE LIFE INS CO	688,091	70,623	13,110	1,636	33,496	2	0
FARM BUREAU LIFE INS CO	3,318,449	311,901	29,051	351,895	308,262	18,141	26,079
FARMERS & TRADERS LIFE INS CO	407,250	25,783	910	46,714	53,281	47	101
FARMERS NEW WORLD LIFE INS CO	5,099,841	1,090,597	134,756	588,246	522,851	5,236	7,754
FEDERAL HOME LIFE INS CO	2,310,142	797,999	29,376	53,398	134,357	1,052	7,028
FEDERAL KEMPER LIFE ASSURANCE CO	2,263,454	209,833	123,478	353,459	280,412	7,511	9,501
FEDERAL LIFE INS CO MUTUAL	224,967	44,775	1,076	16,671	16,368	1,162	1,257
FEDERATED LIFE INS CO	760,721	155,377	21,463	116,849	100,617	5,481	4,975
FEDERATION LIFE INS OF AMER	6,801	1,262	-40	274	333	190	186
FIDELITY & GUARANTY LIFE INS CO	5,005,511	244,395	-18,293	1,095,959	1,220,623	13,918	13,627
FIDELITY INVESTMENTS LIFE INS CO	13,377,647	289,840	79,911	2,171,808	854,725	25,266	16,552
FIDELITY LIFE ASSN	615,342	217,406	11,329	14,154	16,795	765	1,011
FIDELITY LIFE INS CO	7,990	7,990	395	0	0	0	0
FIDELITY SECURITY LIFE INS CO	403,648	42,702	6,162	111,483	67,284	2,931	3,171
FINANCIAL AMERICAN LIFE INS CO	13,057	10,367	219	296	298	106	14
FINANCIAL BENEFIT LIFE INS CO	343,570	14,978	3,990	10,515	29,980	129	4,318
FIRST ALLMERICA FINANCIAL LIFE INS CO	7,813,742	528,467	-43,606	2,076,447	2,297,115	6,201	5,295
FIRST CATHOLIC SLOVAK LADIES ASSN	279,682	67,147	6,393	7,678	15,061	80	116
FIRST CATHOLIC SLOVAK UNION USA	119,379	5,983	668	4,078	9,492	20	22
FIRST COLONY LIFE INS CO	12,302,363	786,142	120,685	1,605,181	2,002,522	22,300	18,998
FIRST CONTINENTAL LIFE & ACCIDENT INS CO	11,985	5,217	948	34,351	25,099	7	0
FIRST HEALTH LIFE & HEALTH INS CO	41,188	11,003	-2,613	7,466	11,468	289	124
FIRST INVESTORS LIFE INS CO	1,276,005	54,108	8,620	173,919	96,776	852	891
FIRST PENN PACIFIC LIFE INS CO	1,418,483	71,400	5,413	165,174	177,709	4,355	648
FIRST VARIABLE LIFE INS CO	416,417	23,956	-6,276	70,298	68,989	9,899	2,473
FORETHOUGHT LIFE ASSURANCE CO	8,003	6,820	358	-11	-182	0	0
FORETHOUGHT LIFE INS CO	2,680,589	230,864	26,556	507,471	522,126	6,557	4,165
FORT DEARBORN LIFE INS CO	743,528	146,867	6,899	348,324	315,120	674	835
FORTIS BENEFITS INS CO	9,115,942	433,955	88,911	2,524,097	1,903,992	112,709	23,175
FORTIS INS COMPANY	1,098,182	124,970	71,252	179,390	73,194	48,477	35,720
FRANKLIN LIFE INS CO THE	6,003,470	426,642	128,217	350,188	473,090	4,315	8,884
FRONTIER NATIONAL LIFE INS CO	15,727	8,078	890	1,146	852	5	1
FUNERAL DIRECTORS LIFE INS CO	274,682	23,798	4,170	46,545	47,282	0	0
GARDEN STATE LIFE INS CO	100,588	46,557	-2,829	28,323	20,269	256	109
GE GROUP LIFE ASSURANCE CO	762,767	159,807	23,931	399,736	280,110	2,930	1,631
GE LIFE AND ANNUITY ASSURANCE CO	21,275,334	592,878	68,882	5,211,832	3,518,204	127,743	21,165
GENERAL & COLOGNE LIFE RE OF AMERICA	1,404,018	166,381	18,723	816,469	671,893	0	0
GENERAL AMERICAN LIFE INS CO	11,966,260	986,165	-42,135	1,201,309	827,341	38,517	15,699
GENERAL ELECTRIC CAPITAL ASSURANCE CO	20,637,526	2,369,569	-98,432	3,397,971	4,055,868	20,303	33,181
GENERAL FIDELITY LIFE INS CO	306,001	162,150	11,848	21,872	21,420	0	0
GENERAL LIFE INS CO	194,556	9,316	-7,675	8,578	13,594	194	0
GENERAL LIFE INS CO OF AMERICA	5,150	4,017	-5,077	329	-55,550	2	79

LIFE/HEALTH INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
	ADMITTED ASSETS	CAPITAL & SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	PREMIUMS WRITTEN	BENEFITS PAID
GERBER LIFE INS CO	482,082	80,875	18,537	167,762	126,351	5,469	1,569
GERLING GLOBAL LIFE INS CO US BRANCH	40,532	23,798	1,535	5,133	3,084	0	0
GERLING GLOBAL LIFE REINS CO	216,362	39,880	-5,921	38,775	39,151	0	0
GLENBROOK LIFE & ANNUITY CO	1,910,147	147,081	6,597	0	0	32,053	4,993
GLOBE LIFE & ACCIDENT INS CO	1,418,531	236,052	101,618	339,967	218,907	4,634	1,241
GOLDEN AMERICAN LIFE INS CO	10,937,542	406,923	-71,134	2,085,015	918,806	73,194	23,415
GOLDEN RULE INS CO	1,678,832	208,017	32,415	645,588	567,923	39,217	22,405
GRANGE LIFE INS CO	121,843	17,299	833	28,205	25,698	10	0
GREAT AMERICAN LIFE INS CO	5,839,873	362,493	52,120	394,484	613,905	2,686	7,585
GREAT SOUTHERN LIFE INS CO	1,338,391	174,204	13,512	235,819	108,539	1,143	2,101
GREAT WEST LIFE & ANNUITY INS CO	26,464,047	1,083,718	293,521	4,884,138	4,389,107	33,170	87,168
GREAT WEST LIFE ASSURANCE CO THE	200,415	44,510	3,167	10,667	14,466	955	1,106
GREAT WESTERN INS CO	129,786	12,686	511	49,494	37,268	3,303	287
GREATER BENEFICIAL UNION OF PITTSBURGH	197,383	12,526	1,377	14,942	24,319	288	164
GREEK CATHOLIC UNION OF THE USA	391,170	24,309	3,733	21,712	42,997	0	24
GUARANTEE RESERVE LIFE INS CO	259,464	36,379	-172	110,456	70,015	1,371	972
GUARANTEE TRUST LIFE INS CO	213,543	48,829	4,879	148,960	102,331	4,305	1,864
GUARDIAN INS & ANNUITY CO INC THE	10,817,098	275,623	50,530	1,935,275	1,631,773	21,619	4,272
GUARDIAN LIFE INS CO OF AMER THE	17,989,337	1,653,929	386,789	5,267,414	4,325,751	37,790	21,870
GUIDEONE LIFE INS CO	327,049	53,346	3,794	38,107	17,716	677	501
HART LIFE INS COMPANY	10,940	10,852	388	0	0	0	87
HARTFORD LIFE & ACCIDENT INS CO	6,875,037	2,406,663	299,705	1,970,667	1,668,191	35,662	20,462
HARTFORD LIFE AND ANNUITY INS CO	46,892,648	539,263	21,959	4,974,972	3,284,729	265,843	97,917
HARTFORD LIFE INS CO	83,879,710	1,972,409	261,791	11,554,427	8,562,097	107,018	159,069
HCC LIFE INS COMPANY	110,316	63,311	1,824	38,500	23,905	7	40
HCSC INS SERVICES CO	13,154	12,766	384	0	0	0	0
HEALTHSOURCE INS CO	8,523	7,975	798	-112	0	0	0
HEALTHY ALLIANCE LIFE INS CO	280,048	103,721	16,908	592,477	463,742	0	0
HERITAGE LIFE INS CO	128,142	83,029	20,200	-5,712	-18,680	0	0
HIGHMARK LIFE INS CO	235,802	69,070	9,259	172,134	139,321	2,462	2,747
HOLY FAMILY SOCIETY OF THE U S OF AMERICA	24,404	9,383	538	4,333	3,416	88	21
HOME OWNERS LIFE INS CO	32,309	12,127	632	8,656	4,921	0	0
HOMESTEADERS LIFE CO	617,935	30,140	5,686	169,858	160,592	128	68
HORACE MANN LIFE INS CO	3,501,984	189,119	20,979	357,453	436,976	9,166	15,112
HOUSEHOLD LIFE INS CO	1,510,460	258,713	76,279	690,919	487,312	4,134	805
HUMANA INS CO	96,671	64,296	7,772	147,613	122,889	166	566
HUMANADENTAL INS CO	9,224	8,935	184	0	0	1,586	6,015
IDEALIFE INS CO	28,534	9,032	-524	2,624	5,803	96	70
IDS LIFE INS CO	49,918,078	1,778,306	344,973	5,305,990	4,897,007	183,462	218,081
IL ANNUITY & INS CO	3,012,402	22,945	4,453	167,693	-105,219	2,834	1,201
ILLINOIS MUTUAL LIFE INS CO	687,165	105,397	5,541	110,879	111,914	7,439	2,624
INDEPENDENCE LIFE & ANNUITY CO	209,267	34,163	2,640	-496	11,029	0	368
INDEPENDENT ORDER OF FORESTERS THE	2,671,298	517,279	63,173	217,117	274,421	5,136	5,377
INDEPENDENT ORDER OF VIKINGS	2,295	931	127	165	47	2	2

LIFE/HEALTH INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
	ADMITTED ASSETS	CAPITAL & SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	PREMIUMS WRITTEN	BENEFITS PAID
INDIANAPOLIS LIFE INS CO	1,862,955	91,603	1,221	240,273	222,801	10,939	6,573
INDIVIDUAL ASSURANCE CO LIFE HEALTH & ACCIDENT	42,541	13,560	1,445	28,901	10,625	59	61
INTEGRITY LIFE INS CO	3,326,291	188,510	8,263	192,631	404,115	759	0
INTERSTATE ASSURANCE CO	1,397,910	67,469	-1,643	200,306	234,505	10,300	16,717
INVESTORS GUARANTY LIFE INS CO	12,358	11,934	434	0	0	2	6
INVESTORS LIFE INS CO OF IN	170,047	26,294	2,974	11,943	14,139	24	57
INVESTORS LIFE INS CO OF NORTH AMERICA	1,058,720	71,661	11,083	48,854	86,921	390	1,327
INVESTORS PARTNER LIFE INS CO	554,711	78,486	3,320	1,964	22,868	42	5,444
J C PENNEY LIFE INS CO	1,713,379	232,865	105,201	968,612	504,994	14,603	5,627
JACKSON NATIONAL LIFE INS CO	40,972,210	2,221,925	243,848	8,904,315	8,813,881	207,918	146,340
JEFFERSON PILOT FINANCIAL INS CO	12,324,449	816,241	210,427	1,495,127	1,322,526	28,270	52,165
JEFFERSON PILOT LIFE INS CO	9,816,204	712,670	333,020	1,799,127	2,120,535	30,600	16,317
JEFFERSON PILOT LIFEAMERICA INS CO	1,038,956	133,966	16,852	145,478	177,996	9	112
JMIC LIFE INS CO	211,594	51,301	7,842	50,957	23,033	6,973	2,062
JOHN ALDEN LIFE INS CO	703,384	128,403	17,484	433,298	353,995	17,725	14,203
JOHN HANCOCK LIFE INS CO	61,813,059	3,700,459	590,692	9,842,396	13,379,139	48,063	38,648
JOHN HANCOCK VARIABLE LIFE INS CO	10,720,215	448,804	23,184	949,663	658,787	14,729	3,966
KANAWHA INS CO	470,805	72,106	3,938	79,243	66,792	54	203
KANSAS CITY LIFE INS CO	2,620,992	248,014	42,265	305,772	264,301	4,407	3,563
KEMPER INVESTORS LIFE INS CO	15,043,580	397,423	19,975	2,152,514	867,435	31,364	49,899
KEY LIFE INS CO	54,671	3,369	489	2,963	4,952	567	1,197
KEYPORT LIFE INS CO	17,665,376	805,235	-5,877	2,558,326	2,111,768	9,056	54,609
KNIGHTS OF COLUMBUS	8,553,946	1,280,033	114,043	845,479	887,402	13,600	15,799
LAFAYETTE LIFE INS CO THE	1,179,040	69,812	5,003	210,212	302,286	2,472	1,814
LIBERTY BANKERS LIFE INS CO	62,098	15,924	1,538	8,309	1,595	849	509
LIBERTY LIFE ASSURANCE CO OF BOSTON	6,182,961	140,589	-142	955,515	887,018	11,123	7,698
LIBERTY LIFE INS CO	1,301,992	81,320	33,421	249,789	131,181	1,412	2,119
LIBERTY NATIONAL LIFE INS CO	3,562,031	376,211	105,913	454,374	404,123	317	26
LIFE INS CO OF GEORGIA	1,468,956	115,167	10,913	207,829	182,325	53	37
LIFE INS CO OF NORTH AMERICA	5,260,719	417,787	56,895	1,628,625	1,396,309	8,812	10,794
LIFE INS CO OF THE SOUTHWEST	2,442,818	107,281	-9,049	310,661	392,161	2,912	3,670
LIFE INVESTORS INS CO OF AMERICA	7,605,904	578,850	58,101	877,113	1,066,546	13,826	25,879
LIFE REASSURANCE CORP OF AMERICA	6,890,009	1,009,762	-650,867	1,740,114	1,431,666	0	20
LIFEUSA INS CO	3,318,434	139,607	-1,003	1,058,776	1,080,899	28,712	30,216
LINCOLN BENEFIT LIFE CO	1,863,292	169,436	9,277	0	0	197,358	84,682
LINCOLN DIRECT LIFE INS CO	139,612	20,679	1,179	13,706	11,921	127	52
LINCOLN HERITAGE LIFE INS CO	339,809	56,047	5,445	112,889	73,624	391	127
LINCOLN MEMORIAL LIFE INS CO	98,165	11,379	-3,371	-29,145	-117,616	0	0
LINCOLN MUTUAL LIFE & CASUALTY INS CO	29,993	6,663	897	5,548	3,981	11	3
LINCOLN NATIONAL LIFE INS CO THE	76,514,512	2,679,146	569,879	8,101,408	8,950,257	205,441	275,199
LINCOLN NATIONAL REASSURANCE CO	897,615	67,574	15,797	62,983	33,651	80	10
LONDON LIFE REINS CO	748,769	53,800	-3,074	456,573	475,793	1,710	1,012
LONDON PACIFIC LIFE & ANNUITY CO	1,968,683	152,955	-13,246	506,620	514,696	19,899	6,963
LOYAL AMERICAN LIFE INS CO	310,794	73,508	-3,138	40,761	33,517	49	42

LIFE/HEALTH INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
	ADMITTED ASSETS	CAPITAL & SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	PREMIUMS WRITTEN	BENEFITS PAID
LOYAL CHRISTIAN BENEFIT ASSN	83,751	8,565	-1,035	11,473	13,979	278	8
LUTHERAN BROTHERHOOD	16,428,458	1,217,820	75,499	1,720,046	1,472,233	148,816	93,201
LUTHERAN BROTHERHOOD VAR INS PRODUCTS CO	5,101,883	79,590	7,156	373,151	514,871	13,646	32,710
LYNDON LIFE INS CO	158,748	84,740	9,725	-29,597	-34,442	52	38
MADISON NATIONAL LIFE INS CO INC	418,185	62,351	10,796	50,744	64,320	11,762	8,614
MANHATTAN LIFE INS CO THE	386,189	23,133	721	28,400	39,944	371	144
MANHATTAN NATIONAL LIFE INS CO	341,236	71,867	4,590	49,554	44,620	2,739	7,932
MANUFACTURERS LIFE INS CO OF AMER THE	1,629,146	120,298	-18,679	393,581	148,653	1,920	1,853
MANUFACTURERS LIFE INS CO OF NORTH AMERICA	15,765,642	152,105	-59,077	3,108,257	2,022,341	93,735	109
MANUFACTURERS LIFE INS CO U S A	28,130,540	1,384,212	200,270	6,712,687	3,860,097	113,191	62,659
MARQUETTE NATIONAL LIFE INS CO	7,042	6,495	-11	2	20	0	0
MASSACHUSETTS MUTUAL LIFE INS CO	65,784,828	3,835,553	744,802	9,902,557	11,156,519	73,037	79,896
MAXICARE LIFE & HEALTH INS CO	15,035	6,106	-4,414	17,540	20,719	0	0
MEDAMERICA INS CO	119,902	10,311	471	23,376	20,522	3	0
MEDCO CONTAINMENT LIFE INS CO	45,494	25,274	4,039	10,627	5,978	0	0
MEDICAL LIFE INS CO	198,941	108,900	11,546	194,535	143,398	1,314	113
MEDICO LIFE INS CO	133,733	13,375	-286	27,636	26,407	2,516	2,201
MEGA LIFE & HEALTH INS CO THE	766,224	216,723	27,985	464,214	304,204	8,401	5,895
MEMBERS LIFE INS CO	523,197	36,999	5,895	33,952	53,387	11	11
MERIT LIFE INS CO	943,301	434,823	30,127	156,750	105,525	2,204	799
MERRILL LYNCH LIFE INS CO	16,040,252	252,704	49,533	1,671,056	1,609,922	6,684	12,688
METROPOLITAN INS & ANNUITY CO	4,419,119	317,504	-38,901	215,230	465,802	2,865	7,294
METROPOLITAN LIFE INS CO	181,250,825	7,212,809	1,026,755	27,939,939	34,581,980	332,726	224,998
METROPOLITAN TOWER LIFE INS CO	263,337	52,686	3,714	8,543	16,770	438	1,132
MIC LIFE INS CORP	37,683	29,658	15,386	-31	-1,501	7	35
MIDLAND LIFE INS CO THE	1,215,923	129,919	12,961	203,050	178,084	4,357	6,952
MIDLAND NATIONAL LIFE INS CO	4,120,353	365,208	64,038	1,099,512	972,425	13,132	4,996
MIDWEST NATIONAL LIFE INS CO OF TN	217,498	62,937	15,335	165,840	101,656	4,114	3,010
MIDWEST SECURITY LIFE INS CO	85,041	25,843	4,260	118,363	95,628	77,378	59,737
MIDWESTERN UNITED LIFE INS CO	276,201	64,543	8,749	15,252	18,124	26	68
MII LIFE INC	43,868	32,009	2,086	17,096	10,685	1,559	738
MILWAUKEE LIFE INS CO	54,838	17,361	1,348	5,667	5,049	2,446	1,393
MINISTERS LIFE INS CO THE	25,859	10,977	42	2,167	2,956	58	64
MINNESOTA LIFE INS CO	16,327,449	1,304,825	251,003	2,550,960	1,880,965	94,021	50,277
MML BAY STATE LIFE INS CO	3,804,112	161,588	8,056	515,468	114,742	3,662	2,133
MODERN WOODMEN OF AMERICA	4,768,128	790,132	93,408	397,343	529,694	26,584	30,353
MONUMENTAL LIFE INS CO	18,824,584	1,255,368	399,899	3,203,758	3,946,925	65,626	63,126
MONY LIFE INS CO OF AMERICA	5,446,340	152,581	-35,870	1,585,495	1,625,591	35,460	30,294
MONY LIFE INS COMPANY	12,107,888	1,154,832	235,446	1,335,783	1,681,426	8,921	9,150
MOTORISTS LIFE IN CO	198,731	51,338	2,426	25,896	26,232	201	3
MTL INS COMPANY	939,367	86,577	2,760	116,456	130,072	6,468	7,797
MUNICH AMERICAN REASSURNC CO	1,662,815	346,995	-234,424	242,257	508,971	0	0
MUTUAL OF AMERICA LIFE INS CO	10,040,004	662,303	72,374	1,088,666	1,486,661	17,137	21,255
MUTUAL OF OMAHA INS CO	3,398,169	1,653,475	29,695	1,761,736	1,434,497	27,198	17,784

LIFE/HEALTH INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
	ADMITTED ASSETS	CAPITAL & SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	PREMIUMS WRITTEN	BENEFITS PAID
MUTUAL SERVICE LIFE INS CO	375,172	42,302	3,661	27,424	29,559	5,288	8,546
NACOLAH LIFE INS CO	308,339	46,810	6,914	15,259	21,722	768	1,466
NATIONAL BENEFIT LIFE INS CO	527,677	208,250	40,774	99,899	46,854	434	135
NATIONAL CATHOLIC SOCIETY OF FORESTERS	115,515	12,712	-278	6,503	8,592	1,712	882
NATIONAL FARMERS UNION LIFE INS CO	352,771	22,660	8,703	13,128	21,441	320	622
NATIONAL FRATERNAL SOCIETY OF THE DEAF	7,378	114	-190	211	364	7	7
NATIONAL GUARDIAN LIFE INS CO	793,629	102,437	4,208	64,251	84,430	19,515	49,334
NATIONAL HEALTH INS CO	755,313	49,016	774	171,978	186,137	3,995	1,364
NATIONAL LIFE INS CO	6,196,439	411,278	31,959	592,304	522,290	7,197	4,705
NATIONAL MUTUAL BENEFIT	143,860	20,186	1,297	17,476	18,555	11,024	9,557
NATIONAL SLOVAK SOCIETY OF THE USA	78,827	4,932	611	4,554	8,270	24	42
NATIONAL STATES INS CO	93,876	17,869	-1,097	68,939	56,303	10,642	6,743
NATIONAL TEACHERS ASSOCIATES LIFE INS CO	33,749	8,750	1,282	24,327	10,848	2	0
NATIONAL TRAVELERS LIFE COMPANY	475,625	45,710	-5,751	123,067	120,842	2,255	2,286
NATIONAL WESTERN LIFE INS CO	3,349,085	396,277	40,047	412,277	491,030	6,448	16,011
NATIONWIDE LIFE & ANNUITY INS CO	3,935,329	67,769	-6,150	569,170	610,570	24,995	10,304
NATIONWIDE LIFE INS CO	85,328,487	1,275,078	158,742	17,640,741	13,829,790	290,298	276,767
NEW ENGLAND LIFE INS CO	6,407,058	353,101	-11,085	2,017,220	702,581	64,143	13,436
NEW ENGLAND PENSION & ANNUITY CO	7,873	7,535	375	0	0	0	0
NEW ERA LIFE INS CO OF THE MIDWEST	31,243	8,565	1,015	6,275	6,130	17	1,141
NEW YORK LIFE & HEALTH INS CO	49,182	31,917	3,262	58,193	50,201	0	0
NEW YORK LIFE INS & ANNUITY CORP	30,010,531	1,098,338	438	4,429,464	3,621,704	74,853	38,864
NEW YORK LIFE INS CO	69,316,432	7,023,982	1,214,362	10,927,311	12,624,083	45,970	63,803
NGL AMERICAN LIFE INS CO	48,761	14,739	16	12,065	12,803	3,638	1,177
NIPPON LIFE INS CO OF AMERICA	302,864	97,205	202	108,370	77,725	14	0
NORTH AMERICAN CO FOR LIFE & HEALTH INS	1,534,479	235,670	49,388	222,117	106,939	3,682	3,130
NORTH AMERICAN INS CO	38,310	10,818	43	33,664	25,975	8,625	8,739
NORTH CENTRAL LIFE INS CO	167,538	26,362	1,340	49,595	22,767	8,044	2,658
NORTHBROOK LIFE INS CO	7,725,648	84,335	4,893	0	0	27,523	20,089
NORTHERN LIFE INS CO	7,214,806	396,579	9,071	926,387	888,855	10,690	24,544
NORTHWESTERN LONG TERM CARE INS CO	77,253	63,885	-10,126	2,622	951	1,426	70
NORTHWESTERN MUTUAL LIFE INS CO THE	92,111,866	5,895,849	1,828,753	9,715,339	9,354,459	398,103	425,068
NUTMEG LIFE INS COMPANY	8,719	8,717	359	0	0	0	0
NYLIFE INS CO OF AZ	38,414	19,326	-9,331	15,240	7,052	353	0
OCCIDENTAL LIFE INS CO OF NC	303,321	15,275	2,097	34,658	39,424	386	225
OHIO NATIONAL LIFE ASSURANCE CORP	1,354,155	145,831	26,041	185,869	164,908	3,911	472
OHIO NATIONAL LIFE INS CO	6,068,105	384,501	39,995	1,209,314	901,701	32,203	5,409
OHIO STATE LIFE INS CO	134,825	124,797	739	0	0	225	267
OLD AMERICAN INS CO	247,613	38,407	7,802	74,117	53,491	894	703
OLD LINE LIFE INS CO OF AMERICA THE	1,489,588	111,186	21,919	290,850	234,012	12,134	11,336
OLD REPUBLIC LIFE INS CO	109,079	28,344	5,027	20,113	5,821	1,714	429
OLD UNITED LIFE INS CO	50,484	24,111	2,129	8,715	5,129	0	0
OMAHA LIFE INS CO	14,062	13,322	1,363	2,202	939	0	0
OPTIMUM RE INS CO	35,074	21,539	747	12,622	7,660	0	0

LIFE/HEALTH INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
	ADMITTED ASSETS	CAPITAL & SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	PREMIUMS WRITTEN	BENEFITS PAID
ORDER OF UNITED COMML TRAVELERS OF AMERICA	22,153	5,204	117	5,375	2,482	261	117
OXFORD LIFE INS CO	658,534	53,473	6,626	131,283	126,238	187	181
OZARK NATIONAL LIFE INS CO	363,487	38,846	14,883	96,255	54,248	4,738	2,062
PACIFIC LIFE & ANNUITY CO	461,691	225,714	28,171	434,580	317,046	668	739
PACIFIC LIFE INS CO	51,676,603	1,677,873	140,825	8,826,926	6,584,441	183,302	82,196
PAINWEBBER LIFE INS CO	63,629	17,966	88	286,489	189,434	0	505
PAN AMERICAN ASSURANCE CO	13,501	10,000	262	10	185	76	146
PAN AMERICAN LIFE INS CO	2,192,583	216,773	6,083	146,179	164,287	291	362
PARAGON LIFE INS CO	362,440	13,751	835	64,352	55,935	696	108
PARK AVENUE LIFE INS CO	554,173	142,092	-9,330	76,578	87,815	7	6
PAUL REVERE LIFE INS CO THE	4,829,491	747,617	20,621	1,109,859	1,092,113	8,103	6,993
PAUL REVERE PROTECTIVE LIFE INS CO THE	176,342	151,822	18,085	7,897	9,996	41	2
PAUL REVERE VARIABLE ANNUITY INS CO	188,063	128,435	9,086	6,043	7,707	34	870
PEKIN LIFE INS CO	520,624	85,957	3,635	176,036	154,253	25,332	14,324
PENINSULAR LIFE INS CO	68,382	5,318	1,219	1,345	3,250	0	0
PENN INS & ANNUITY CO	1,386,145	113,511	22,096	61,590	138,141	1,191	2,334
PENN MUTUAL LIFE INS CO THE	7,441,770	680,307	122,792	705,675	739,737	9,984	13,540
PENN TREATY NETWORK AMERICA INS CO	485,781	14,969	-27,597	99,070	66,360	3,480	179
PENNSYLVANIA LIFE INS CO	437,828	36,136	9,925	80,718	58,647	5,365	1,693
PEOPLES BENEFIT LIFE INS CO	13,476,961	514,223	85,817	2,007,221	1,586,889	13,021	18,958
PFL LIFE INS CO	13,867,463	482,225	50,844	4,257,941	3,970,525	32,660	102,697
PHARMACISTS LIFE INS CO THE	20,691	6,244	280	1,213	1,708	18	0
PHILADELPHIA AMERICAN LIFE INS CO	48,041	10,883	347	61,895	45,000	36	59
PHL VARIABLE INS CO	1,575,017	58,938	-22,602	493,273	269,243	7,779	98
PHOENIX HOME LIFE MUTUAL INS CO	17,620,000	1,322,772	266,082	1,515,746	1,946,970	8,767	22,348
PHOENIX LIFE & ANNUITY CO	20,422	13,623	-1,348	8,576	2,247	26	0
PHOENIX NATIONAL INS CO	12,395	11,778	772	0	0	15	107
PHYSICIANS BENEFITS TRUST LIFE INS CO	13,589	5,332	-1,351	21,619	19,872	0	0
PHYSICIANS LIFE INS CO	1,046,766	58,868	-437	181,025	188,243	8,014	3,659
PHYSICIANS MUTUAL INS CO	1,021,386	526,905	50,944	513,442	352,353	37,406	24,591
PIERCE NATIONAL LIFE INS CO	865,051	75,028	10,895	78,593	92,792	1,697	738
PIONEER LIFE INS CO	593,985	150,152	-34,324	474,330	388,194	4,873	3,853
PIONEER MUTUAL LIFE INS CO	441,578	33,530	1,401	35,855	51,036	44	172
PIONEER SECURITY LIFE INS CO	52,251	38,408	-79,488	1,902	1,311	10	0
POLISH FALCONS OF AMERICA	31,603	2,033	88	1,093	2,332	5	6
POLISH NATIONAL ALLIANCE OF THE U S OF N A	328,603	30,554	0	16,172	24,657	205	347
POLISH ROMAN CATHOLIC UNION OF AMER	96,876	18,657	1,343	3,435	4,816	28	81
POLISH WOMENS ALLIANCE OF AMER	46,329	5,944	5	2,494	3,005	39	45
PREMIER MEDICAL INS GROUP INC	42,153	40,466	92	1,532	1,454	1,532	1,455
PRESIDENTIAL LIFE INS CO	2,795,554	279,163	41,090	392,618	530,681	921	816
PRIMERICA LIFE INS CO	4,175,895	1,519,157	223,431	1,266,139	773,097	18,192	7,263
PRINCIPAL LIFE INS CO	75,573,422	3,356,387	912,555	15,680,329	16,544,858	424,805	198,400
PROFESSIONAL INS CO	68,679	14,534	-1,404	34,473	22,182	4	6
PROGRESSIVE AMERICAN LIFE INS CO	8,718	8,203	306	0	0	0	0

LIFE/HEALTH INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
	ADMITTED ASSETS	CAPITAL & SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	PREMIUMS WRITTEN	BENEFITS PAID
PROTECTIVE LIFE INS CO	10,186,261	626,274	69,076	1,383,184	970,104	47,696	21,998
PROVIDENT AMERICAN LIFE & HEALTH INS CO	14,695	6,551	-419	21,530	12,313	1,487	767
PROVIDENT LIFE & ACCIDENT INS CO	8,689,579	1,008,032	97,985	1,366,365	1,632,298	14,093	14,433
PROVIDENT MUTUAL LIFE INS CO	6,709,103	488,235	84,528	915,161	801,797	63,020	41,496
PROVIDENT NATIONAL ASSURANCE CO	28,235	19,706	12,471	6	18,779	0	128
PROVIDENTMUTUAL LIFE & ANNUITY CO OF AMER	1,544,763	43,372	603	232,405	189,606	1,315	3,041
PRUCO LIFE INS CO	19,551,110	849,567	-50,506	2,847,980	1,646,932	85,178	36,313
PRUDENTIAL INS CO OF AMERICA THE	196,051,182	8,679,521	189,260	15,481,280	21,310,474	157,258	228,725
PRUDENTIAL SELECT LIFE INS CO OF AMERICA	8,170	8,086	2,254	98	0	0	0
PYRAMID LIFE INS CO THE	102,247	20,814	2,874	68,860	48,164	61	33
REASSURE AMERICA LIFE INS CO	7,066,711	409,329	-572,225	3,811,778	3,989,994	4,594	22,135
RELIABLE LIFE INS CO THE	613,728	73,173	-3,417	108,431	71,255	55	4
RELIANCE LIFE INS CO	8,644	8,447	188	223	191	0	0
RELIANCE STANDARD LIFE INS CO	1,835,709	248,510	55,619	506,470	457,599	9,196	3,427
RELIASTAR LIFE INS CO	11,381,909	1,179,333	-242,979	2,862,364	2,789,081	36,135	46,221
RELIASTAR LIFE INS CO OF NY	2,499,232	222,118	6,115	316,476	371,032	1,004	968
REPUBLIC VANGUARD LIFE INS CO	675,206	38,738	1,354	44,604	84,810	54	132
RESOURCE LIFE INS CO	48,929	25,382	3,067	1,364	-499	7,355	2,091
RGA REINS CO	4,876,745	499,060	80,575	1,972,531	1,308,485	0	0
ROYAL NEIGHBORS OF AMERICA	607,105	213,046	24,732	23,102	24,591	1,100	1,675
RUSHMORE NATIONAL LIFE INS CO	72,101	9,775	1,907	2,812	4,270	16	24
SAFECO LIFE INS CO	16,527,667	705,957	63,364	1,929,132	1,890,558	18,470	32,180
SAFECO NATIONAL LIFE INS CO	18,253	13,753	745	577	503	13	10
SAFEHEALTH LIFE INS CO	11,857	6,018	-263	33,707	27,493	0	0
SAGE LIFE ASSURANCE OF AMERICA INC	48,700	26,506	-1,949	7,004	98	0	0
SBLI USA FINANCIAL SERVICES LIFE INS CO INC	8,200	7,806	299	0	0	0	0
SCOR LIFE US RE INS CO	851,223	66,652	1,152	85,458	92,738	0	0
SEARS LIFE INS CO	43,897	30,453	15,612	0	0	1,119	342
SECURITY BENEFIT LIFE INS CO	7,582,612	440,903	-10,754	1,008,871	1,208,903	34,862	41,097
SECURITY CONNECTICUT LIFE INS CO	1,891,682	330,510	6,014	309,031	287,621	6,150	5,539
SECURITY EQUITY LIFE INS CO	700,990	13,156	2,332	74,508	4,597	230	46
SECURITY FINANCIAL LIFE INS CO	643,926	61,301	1,957	88,518	109,779	274	58
SECURITY FIRST LIFE INS CO	4,319,736	142,423	10,537	561,190	639,841	11,287	5,504
SECURITY LIFE INS CO OF AMER	91,346	9,791	4,212	80,050	65,897	3,857	4,259
SECURITY LIFE OF DENVER INS CO	8,835,742	491,332	12,079	2,959,978	2,154,903	9,504	3,884
SECURITY MUTUAL LIFE INS CO OF NY	1,469,861	81,157	8,457	238,478	244,419	2,111	1,174
SECURITY NATIONAL LIFE INS CO	108,026	14,310	796	9,205	9,946	13	12
SENTRY LIFE INS CO	1,886,742	154,306	16,071	191,290	185,977	50,916	65,169
SERVUS LIFE INS COMPANY	11,427	11,044	357	0	0	6	107
SLOVAK CATHOLIC SOKOL	51,497	15,304	-429	965	1,712	46	31
SLOVAK GYMNASIAC UNION SOKOL OF THE USA	9,095	4,504	241	93	151	1	7
SLOVENE NATIONAL BENEFIT SOCIETY	100,245	7,890	401	3,312	7,024	110	62
SONS OF NORWAY	171,934	6,791	699	8,460	14,901	789	1,631
SOUTHERN LIFE & HEALTH INS CO	148,353	50,038	-4,690	5,290	5,875	0	0



LIFE/HEALTH INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
	ADMITTED ASSETS	CAPITAL & SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	PREMIUMS WRITTEN	BENEFITS PAID
SOUTHLAND LIFE INS CO	2,549,877	109,411	4,492	572,919	563,909	2,665	647
STANDARD INS CO	6,539,578	507,551	44,860	1,761,863	1,422,022	7,829	6,777
STANDARD LIFE INS CO OF IN	762,460	43,901	1,545	201,024	214,617	9,016	1,707
STANDARD SECURITY LIFE INS CO OF NY	183,196	63,133	7,149	52,015	36,255	4,346	2,246
STATE FARM LIFE & ACCIDENT ASSURANCE CO	941,909	170,144	14,492	121,630	99,651	37,596	20,143
STATE LIFE INS CO THE	352,416	29,982	3,553	33,652	38,632	1,057	1,983
STATE LIFE INS FUND	73,059	6,568	-47	3,433	4,377	2,447	1,468
STATE MUTUAL INS CO	286,288	20,024	3,964	32,864	34,357	937	2,644
STONEBRIDGE INS CO	13,866	13,363	441	123	123	4	0
SUN LIFE ASSURANCE CO OF CANADA	7,884,641	412,887	145,047	1,463,187	1,199,031	26,288	15,631
SUN LIFE ASSURANCE CO OF CANADA U S	22,067,296	940,335	-236	5,453,878	3,039,819	89,630	4,551
SUNAMERICA LIFE INS CO	26,588,952	2,017,093	368,590	6,069,163	7,315,719	3,771	37,504
SUPREME COUNCIL OF THE ROYAL ARCANUM	57,425	14,997	-1,705	2,209	2,777	6	3
SURETY LIFE INS CO	104,479	64,584	5,462	0	638	939	1,499
TEACHERS INS & ANNUITY ASSN OF AMERICA	118,567,483	8,097,405	1,221,996	6,722,765	11,649,413	69,516	62,268
TEMPLETON FUNDS ANNUITY CO	29,868	14,247	2,215	3,306	4,942	0	0
TEXAS LIFE INS CO	501,429	40,080	36	53,501	53,745	93	19
TIAA-CREF LIFE INS CO	667,185	260,522	-1,857	333,702	252,332	4,511	3
TOUCHPOINT INS COMPANY INC	3,873	2,357	-95	3,944	3,373	3,719	4,132
TRANS WORLD ASSURANCE CO	239,682	44,219	3,230	16,534	14,034	113	6
TRANSAMERICA ASSURANCE CO	578,177	52,393	9,910	53,217	55,440	1,339	713
TRANSAMERICA LIFE INS & ANNUITY CO	20,143,630	823,859	90,423	5,939,398	6,636,646	18,419	29,528
TRANSAMERICA OCCIDENTAL LIFE INS CO	23,700,904	1,594,585	251,510	2,568,820	2,959,632	111,208	172,849
TRAVELERS INS CO THE	48,320,899	5,160,409	1,051,790	4,424,414	4,010,986	18,078	53,412
TRAVELERS LIFE & ANNUITY CO THE	9,843,535	475,772	-66,220	3,501,786	760,239	57,122	6,856
TRAVELERS PROTECTIVE ASSN OF AMERICA	13,614	11,855	-144	1,438	1,159	80	60
TRIGON HEALTH AND LIFE INS CO	43,552	38,520	6,387	4,452	-4,085	0	0
TRUSTMARK INS CO	1,115,113	207,020	6,134	928,322	771,871	29,530	28,249
TRUSTMARK LIFE INS CO	700,350	43,630	-2,241	164,326	155,482	21	13
ULLICO LIFE INS CO	10,430	10,356	266	0	0	0	0
UNICARE LIFE & HEALTH INS CO	1,260,052	225,970	-70,172	1,365,514	1,291,112	7,454	18,470
UNIFIED LIFE INS CO	72,148	10,883	1,758	7,504	12,635	3	0
UNION BANKERS INS CO	113,159	12,100	1,669	24,439	23,841	7,588	5,626
UNION CENTRAL LIFE INS CO THE	5,506,554	353,873	34,587	833,863	859,120	5,608	3,285
UNION FIDELITY LIFE INS CO	1,273,646	410,383	99,689	365,612	148,479	-675	6,650
UNION LABOR LIFE INS CO THE	2,948,223	112,391	8,043	345,786	365,487	6,344	5,272
UNION SECURITY LIFE INS CO	222,482	60,113	5,005	107,545	44,221	5,718	3,139
UNITED AMERICAN INS CO	839,505	106,269	31,122	635,444	430,307	5,848	4,463
UNITED FAMILY LIFE INS CO	818,925	765,556	52,031	5,482	2,999	2,284	2,974
UNITED FIDELITY LIFE INS CO	545,374	92,039	12,713	20,344	18,072	221	303
UNITED HEALTHCARE INS CO	3,862,645	1,011,909	417,835	6,214,103	5,234,488	117,066	79,883
UNITED HEARTLAND LIFE INS CO	20,543	9,506	1,615	26,574	21,179	0	0
UNITED INS CO OF AMER	2,705,328	1,028,253	72,648	261,443	181,730	3,465	2,493
UNITED INVESTORS LIFE INS CO	4,785,956	150,228	30,985	779,432	331,790	11,141	3,811

LIFE/HEALTH INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
	ADMITTED ASSETS	CAPITAL & SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	PREMIUMS WRITTEN	BENEFITS PAID
UNITED LIFE & ANNUITY INS CO	992,911	49,417	1,984	37,616	104,830	19	5,058
UNITED LIFE INS CO	918,988	66,217	-819	207,753	244,399	15,414	7,856
UNITED OF OMAHA LIFE INS CO	11,067,145	832,085	125,918	1,589,938	1,579,077	28,033	23,677
UNITED PRESIDENTIAL LIFE INS CO	1,033,761	68,314	10,485	52,336	85,154	2,641	6,769
UNITED STATES LETTER CARRIERS MUT BENEFIT ASSN	117,400	21,358	661	14,270	16,888	174	90
UNITED STATES LIFE INS CO OF NY THE	2,210,809	226,434	54,623	323,109	296,448	4,376	2,537
UNITED TEACHER ASSOCIATES INS CO	274,196	32,836	-2,422	110,203	85,681	10,017	5,380
UNITED WISCONSIN LIFE INS CO	315,136	147,229	7,048	931,198	715,432	70,706	52,466
UNITED WORLD LIFE INS CO	77,677	35,953	3,856	3,812	2,958	281	119
UNITY FINANCIAL LIFE INS CO	16,659	8,933	-364	7,997	6,504	9	4
UNITY MUTUAL LIFE INS CO	446,808	23,022	-2,396	34,172	23,371	12	53
UNIVERSAL GUARANTY LIFE INS CO	211,612	14,288	75	18,804	22,444	67	97
UNIVERSAL UNDERWRITERS LIFE INS CO	315,322	114,580	24,318	62,951	20,432	4,310	963
UNUM LIFE INS CO OF AMERICA	8,152,741	1,239,111	122,864	3,256,419	2,879,485	60,812	42,362
US FINANCIAL LIFE INS CO	156,670	16,026	-299	55,662	55,161	1,758	166
USAA LIFE INS CO	7,053,682	528,830	72,901	692,376	768,494	4,485	4,482
USABLE LIFE	95,153	49,121	4,485	48,320	30,262	0	0
USG ANNUITY & LIFE CO	6,951,951	272,762	66,772	1,138,892	1,523,898	27,129	25,271
VALLEY FORGE LIFE INS CO	1,333,850	166,286	457	657,405	256,409	43,970	8,740
VARIABLE ANNUITY LIFE INS CO THE	44,430,421	1,387,107	255,298	4,555,230	2,233,277	21,642	5,561
VETERANS LIFE INS CO	801,949	564,103	41,630	104,637	67,418	1,902	1,060
VISTA LIFE INS CO	32,567	15,181	-2,372	2,019	435	3	21
VOYAGER LIFE INS CO	146,264	37,235	8,803	92,657	26,502	0	10
VULCAN LIFE INS CO	94,523	10,068	1,106	4,587	8,282	79	105
WASHINGTON NATIONAL INS CO	891,228	154,730	31,667	98,574	110,730	2,932	15,089
WEA INS CORP	303,599	127,805	-10,198	434,249	435,375	433,844	412,514
WELLINGTON LIFE INS CO	6,023	3,947	285	6,006	4,248	0	0
WELLMARK COMMUNITY INS INC	55,319	42,375	-2,039	19,094	18,959	7,477	12,881
WEST COAST LIFE INS CO	1,420,340	86,891	-8,890	168,119	193,170	3,905	138
WESTERN & SOUTHERN LIFE INS CO THE	7,661,681	2,503,790	234,160	470,830	498,531	1,720	1,454
WESTERN CATHOLIC UNION	43,226	517	14	6,145	7,140	222	149
WESTERN DIVERSIFIED LIFE INS CO	114,121	12,343	-848	15,037	7,333	3,615	1,969
WESTERN FRATERNAL LIFE ASSN	148,040	14,323	748	12,317	15,560	3,772	2,886
WESTERN RESERVE LIFE ASSURANCE CO OF OH	10,746,754	146,145	-40,495	2,296,367	1,083,687	109,182	12,043
WESTERN SECURITY LIFE INS CO	21,810	7,971	-563	5,983	1,723	0	0
WESTERN SOUTHERN LIFE ASSURANCE CO	4,674,096	234,298	15,856	727,949	906,613	25,454	7,834
WESTWARD LIFE INS CO	44,346	35,934	2,835	344	-479	0	0
WILLIAM PENN ASSN	133,432	23,831	1,263	4,450	8,836	39	84
WOMANS LIFE INS SOCIETY	146,706	28,985	-664	9,181	10,573	86	125
WOODMEN ACCIDENT & LIFE CO	753,794	90,340	10,280	62,956	78,983	8,480	8,082
WOODMEN OF THE WORLD LIFE INS SOCIETY	5,246,291	581,184	63,308	615,300	635,414	126	72
WORKMENS BENEFIT FUND OF THE USA	33,133	2,847	194	1,344	2,002	11	4
WORLD INS CO	198,017	53,594	-1,326	179,533	140,393	8,874	5,999
ZURICH LIFE INS CO OF AMERICA	287,073	27,300	-22,376	8,248	6,218	1,603	955



**Table H**

**2000 Financial Data**  
**of**  
**Other Health Insurers**

**Includes: Health Maintenance Organizations**  
**Limited Service Health Organizations**  
**Hospital Medical Dental Indemnity Plans**



OTHER HEALTH INSURER (000s OMITTED)	FINANCIAL DATA			WISCONSIN OPERATIONS						
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
AMERICAN DENTAL PLAN OF WISCONSIN INC	182	109	0	2,493	2,172	87	14	2,493	2,172	87
ATRIUM HEALTH PLAN INC	7,075	3,899	319	34,883	31,888	91	9	34,883	31,888	91
BLUE CROSS/BLUE UNITED OF WI	258,797	104,356	-28,223	534,399	490,524	97	10	531,245	488,011	92
CARE PLUS DENTAL PLANS INC	1,160	0	0	14,293	14,124	99	1	14,293	14,124	99
CHIROPRACTIC SERVICES NETWORK INC	306	-18	-122	0	0	0	0	0	0	0
COMP CARE HEALTH SERVICES INS CORP	143,084	48,935	-10,231	387,093	368,866	95	11	387,093	368,866	95
DEAN HEALTH PLAN INC	85,911	38,078	1,348	370,003	344,528	93	7	370,002	346,376	94
DELTA DENTAL PLAN OF WI INC	35,146	28,356	7,426	50,200	39,403	78	9	50,200	39,403	78
DENTAL PROTECTION PLAN INC	0	-29	-1	62	0	0	100	62	0	0
DORAL DENTAL PLAN OF WI INC	385	168	36	887	691	78	21	887	691	78
EMPHEYSYS WISCONSIN INS CO	26,946	14,867	8,658	67,275	49,483	74	12	67,275	49,483	74
EYE CARE OF WI INC	293	126	-6	2,212	1,599	72	27	187	134	72
FIRST COMMONWEALTH LIMITED HEALTH SERVICE CORP	2,411	1,254	369	9,987	7,453	75	20	9,987	7,453	75
GREATER LA CROSSE HEALTH PLANS INC	12,117	5,121	904	43,742	37,678	86	13	44,060	37,653	85
GROUP HEALTH COOP OF EAU CLAIRE	20,736	5,186	629	62,587	56,746	91	9	36,405	35,624	98
GROUP HEALTH COOP OF SOUTH CENTRAL WI	34,119	15,725	-520	96,822	88,810	92	10	95,442	88,810	93
GUNDERSEN LUTHERAN HEALTH PLAN INC	11,098	2,793	776	56,182	49,211	88	11	56,182	49,211	88
HEARTLAND DENTAL PLAN INC	6,023	3,758	1,723	32,392	26,408	82	11	32,392	26,408	82
HUMANA WI HEALTH ORGANIZATION INS CORP	60,939	20,865	5,394	166,058	140,783	85	13	166,096	140,783	85
MANAGED HEALTH SERVICES INS CORP	25,047	4,548	993	54,977	46,877	85	14	54,977	46,448	84
MEDICA HEALTH PLANS OF WI	2,365	1,497	-138	4,899	4,238	86	18	4,899	4,238	86
MEDICAL ASSOC CLINIC HEALTH PLAN OF WI	2,053	1,447	141	11,433	10,240	90	11	11,433	10,240	90
MERCYCARE INS CO	8,695	4,581	62	48,290	43,428	90	11	48,290	43,428	90
MIDWEST DENTAL PLAN LTD	759	749	30	1,942	1,553	80	0	1,942	1,553	80
NETWORK HEALTH PLAN OF WI INC	39,222	16,964	-7,815	201,492	190,890	95	10	201,492	190,890	95
NORTH CENTRAL HEALTH PROTECTION PLAN	10,681	4,314	1,037	38,012	33,102	87	12	38,576	33,789	88
PHYSICIANS PLUS INS CORP	29,066	13,743	-6,035	235,135	222,509	95	10	236,263	222,509	94
PREVEA HEALTH INS PLAN INC	7,463	2,425	-2,512	48,467	44,971	93	14	48,467	44,971	93
PROFESSIONAL DENTAL PLAN INC	111	87	1	3,390	3,196	94	6	3,390	3,196	94
PROTECTIVE DENTALCARE INC	406	290	-110	1,381	1,043	76	32	1,381	1,043	76
RACINE DENTAL PLAN INC	2	2	0	911	803	88	0	911	803	88
SECURITY HEALTH PLAN OF WI INC	55,922	10,947	881	233,118	217,423	93	7	233,118	217,423	93
TOUCHPOINT HEALTH PLAN INC	54,693	14,192	1,675	223,122	202,832	91	9	223,122	202,832	91
UNITEDHEALTHCARE OF WISCONSIN INC	158,434	47,818	18,127	501,217	424,243	85	11	501,217	424,243	85
UNITY HEALTH PLANS INS CORP	38,544	10,941	-2,581	158,775	149,923	94	9	158,775	149,919	94
VALLEY HEALTH PLAN INC	19,180	7,196	-576	77,896	74,707	96	6	77,896	74,707	96
VISION CARE NETWORK INS CORP	13	13	-5	51	25	49	61	51	25	49
VISION INS PLAN OF AMER INC	539	428	326	2,755	1,545	56	32	2,755	1,545	56
WISCONSIN PHYSICIANS SERVICE INS CORP	142,083	60,759	3,693	217,496	185,340	90	13	217,496	185,340	85
WISCONSIN VISION SERVICE PLAN INC	2,257	1,657	908	5,327	4,193	82	3	5,327	4,193	79



**Table I**

**2000 Financial Data  
of  
Town Mutual Insurers**

**Includes: Town Mutual Insurers**





TOWN MUTUAL INSURER (000s OMITTED)	FINANCIAL DATA			WISCONSIN OPERATIONS						
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
ALL-STAR MUTUAL INS CO	1,645	685	-95	811	688	91	45	1,456	737	51
ARLINGTON MUTUAL FIRE INS CO	3,831	3,176	159	692	333	52	41	1,140	223	20
ASHLAND COUNTY TOWN INS CO	463	307	-38	150	119	83	44	354	219	62
BARABOO FARMER'S MUTUAL INS CO	1,118	905	80	232	89	42	39	392	133	34
BARRON MUTUAL INS CO	1,025	442	50	753	526	78	35	1,429	1,058	74
BERRY & ROXBURY MUTUAL INS CO	1,701	1,561	33	151	106	77	59	330	126	38
BLOOMINGTON FARMERS MUTUAL INS CO	1,854	887	-141	709	672	98	33	1,146	1,209	105
BRISTOL TOWN INS CO	950	898	7	72	37	59	94	165	160	97
CALEDONIA MUTUAL FIRE INS CO	575	565	43	17	4	33	51	47	21	44
CALUMET EQUITY MUTUAL INS CO	2,307	1,569	-353	770	708	106	56	1,259	5,016	398
CLARNO MUTUAL INS CO	1,934	1,513	67	329	100	34	32	561	144	26
COLUMBUS MUTUAL TOWN INS CO	1,713	1,532	152	188	15	14	47	310	-86	0
CONCORD MUTUAL FIRE INS CO	409	351	-60	54	75	140	67	105	252	240
COURTLAND-SPRINGVALE TOWN INS CO	358	343	-5	13	14	126	117	53	32	61
DARLINGTON MUTUAL INS CO	1,886	884	11	966	614	70	37	1,627	895	55
DUPONT MUTUAL INS CO	1,645	988	92	701	388	65	40	1,280	453	35
EAGLE POINT MUTUAL INS CO	2,460	1,956	-4	377	269	90	38	1,046	1,441	138
ETTRICK MUTUAL INS CO	1,040	664	-33	306	235	82	37	538	290	54
FALL CREEK MUTUAL INS CO	2,052	1,554	-26	416	287	75	46	739	557	75
FARMERS TOWN MUTUAL INS CO	1,775	1,579	-22	139	162	129	54	341	509	149
FLYWAY MUTUAL INS CO	2,971	2,475	27	350	169	55	71	805	255	32
FOUNTAIN CITY MUTUAL INS CO	1,417	863	91	397	138	42	46	1,058	198	19
FRANKLIN FARMERS MUTUAL INS CO	1,878	1,337	-223	627	623	109	34	838	731	87
GREEN COUNTY MUTUAL INS CO	1,641	1,240	80	373	229	64	35	642	288	45
HAMBURG STARK MUTUAL INS CO	2,219	1,202	-105	1,030	777	82	36	1,824	1,099	60
HELENVILLE MUTUAL INS CO	2,008	1,026	55	1,034	603	70	37	1,464	735	50
HENRIETTA GREENWOOD & UNION MUTUAL FIRE INS CO	450	401	3	8	17	259	98	80	70	87
HOLLAND MUTUAL FIRE INS CO	569	433	-59	120	108	95	69	220	168	76
HOMESTEAD MUTUAL INS CO	4,584	4,071	-298	502	484	115	81	971	2,596	267
IXONIA MUTUAL INS CO	2,697	2,396	176	426	142	45	37	636	158	25
JAMESTOWN MUTUAL INS CO	1,335	764	-38	628	543	91	30	910	748	82
KENOSHA COUNTY MUTUAL INS CO	2,984	2,864	11	144	234	169	56	242	337	139
LAPRAIRIE MUTUAL INS CO	1,588	1,397	-97	261	300	122	53	384	371	97
LEBANON CLYMAN MUTUAL INS CO	1,223	976	58	335	109	39	51	593	226	38
LIBERTY MUTUAL FIRE INS CO	1,981	1,594	-141	446	379	92	68	750	1,002	134
LINDINA TOWN MUTUAL INS CO	1,034	968	5	51	42	96	86	82	58	70
LODI MUTUAL INS CO	670	512	-37	79	79	108	68	199	108	54
LUCK MUTUAL INS CO	1,145	707	12	420	202	57	44	706	298	42
MARCELLON TOWN MUTUAL FIRE INS CO	1,108	1,104	61	96	58	63	26	146	167	114
MEDINA MUTUAL INS CO	1,495	1,091	76	347	131	44	51	647	378	58
MERRIMAC MUTUAL INS CO	2,613	2,315	61	295	201	73	43	522	369	71
MIDDLETON INS CO	1,136	352	-256	866	694	89	44	1,255	1,131	90
MORAINÉ MUTUAL INS CO	2,295	1,586	-9	697	390	62	50	1,131	582	51

TOWN MUTUAL INSURER (000s OMITTED)	FINANCIAL DATA			WISCONSIN OPERATIONS						
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
MT CALVARY MUTUAL INS CO	1,979	1,854	28	170	142	89	55	277	798	288
MT PLEASANT-PERRY MUT INS CO	2,269	1,579	-18	613	469	80	36	1,208	684	57
NEW HOPE MUTUAL INS CO	622	402	14	245	105	48	54	493	213	43
NEWARK MUTUAL INS CO	517	282	-105	240	208	93	46	493	818	166
NORTHEASTERN MUTUAL INS CO	1,692	1,275	25	413	228	61	46	845	424	50
NORTHERN FINNISH MUTUAL INS CO	767	441	-125	582	443	81	44	900	774	86
PARIS MUTUAL FIRE INS CO	531	504	6	27	8	37	61	55	18	33
PELLA MUTUAL INS CO	2,267	1,104	55	1,041	666	72	30	1,908	1,129	59
PRICE COUNTY TOWN MUTUAL INS CO	888	541	-24	358	228	69	45	662	297	45
RACINE COUNTY MUTUAL INS CO	1,835	1,613	-3	196	111	75	72	365	118	32
REEDSBURG WESTFIELD MUTUAL INS CO	1,501	1,173	107	356	206	62	26	589	223	38
RIVER FALLS MUTUAL INS CO	1,781	1,176	-83	403	382	101	37	836	690	83
ROSENDALE MUTUAL INS CO	1,210	1,076	-8	86	63	85	94	240	136	57
SENECA SIGEL MUTUAL INS CO	1,420	818	10	575	283	58	40	946	694	73
SHELBY FARMERS MUTUAL INS CO	718	535	50	207	90	51	40	339	114	34
SOUTH CENTRAL MUTUAL INS CO	1,828	1,527	49	227	91	49	51	590	167	28
SOUTHEAST MUTUAL INS CO	1,415	1,251	61	154	76	53	56	277	158	57
SPRING GROVE MUTUAL INS CO	1,408	1,306	20	85	43	61	91	211	62	30
STOCKHOLM TOWN MUTUAL INS CO	1,683	1,407	83	189	90	50	27	431	105	24
SUGAR CREEK MUTUAL INS CO	3,918	3,205	48	612	290	54	56	1,058	442	42
THERESA MUTUAL INS CO	3,270	2,829	130	299	110	42	55	640	-82	0
TRADE LAKE MUTUAL INS CO	1,103	531	-53	504	325	76	42	998	630	63
TRI COUNTY MUTUAL TOWN INS CO	468	326	-101	141	144	114	65	282	416	148
UNION MUTUAL FIRE INS CO	646	539	-48	137	134	105	49	301	399	133
WASHINGTON TOWN MUTUAL INS CO	1,481	1,422	76	71	-3	8	87	138	-2	0
WATERTOWN MUTUAL INS CO	1,433	908	13	472	321	76	31	872	656	75
WAUKESHA COUNTY MUTUAL INS CO	1,347	1,211	41	178	47	38	81	279	159	57
WAUSAU-STETTIN MUTUAL INS CO	7,401	4,368	636	3,069	1,142	48	34	4,000	1,671	42
WEST CENTRAL MUTUAL INS CO	1,390	947	-112	419	327	100	45	697	825	118
YORKVILLE & MT PLEASANT MUTUAL INS CO	1,296	1,187	38	105	26	36	55	214	31	14

## 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, 2000. (For current information,

see OCI's Web site at [http://badger.state.wi.us/agencies/oci/dir\\_ins.htm](http://badger.state.wi.us/agencies/oci/dir_ins.htm).) The codes used to designate the kind of company and a brief description of each follows.

**BP—Blue Plan.** A domestic nonprofit nonstock insurance corporation, incorporated under ch. 613, Wis. Stat. Blue plans offer health insurance to individual or group subscribers on an indemnity basis, or offer services through an embedded health maintenance organization using contracted service providers. Blue plans file the NAIC Hospital, Medical and Dental Service or Indemnity Corporations annual statement blank.

**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.

**DP—Dental Plan.** Similar to a blue plan, except that indemnity or services are limited to dental services.

**FC—Fire 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.

**FR—Fraternal Benefit Society (or Mutual Benefit Society).** May be a domestic benefit society organized and operating under ch. 614, Wis. Stat., or a nondomestic benefit society operating under ch. 618, Wis. Stat. A fraternal benefit society is a nonstock corporation which exists for social, educational, charitable, or religious purposes, and also may sell individual life or health insurance to its members. A fraternal is governed through a lodge system and a representative form of government, and members voluntarily perform charitable, educational, etc. services for other members or the public. Fraternal benefit societies file the NAIC Fraternal Orders annual statement blank.

**GA—Gift Annuity Corporation.** Established by a domestic or foreign nonprofit corporation under ch. 615, Wis. Stat. Gift annuities receive gifts of money or property, in return for agreeing to pay an annuity to the donor. Remaining income may be transferred to the nonprofit corporation for its charitable, religious, etc. purposes. Gift annuities file the NAIC Charitable Annuity Corporations annual statement blank.

**HM—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 Maintenance Organization annual statement blank.

**LC—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 the NAIC Life and Accident and Health annual statement blank.

**LH—Limited Service Health Organization (LSHO).** 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 Maintenance Organization 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.

**MX—Miscellaneous Other Insurer.**

**RE—Reciprocal Exchange.** A nondomestic insurer licensed under ch. 618, Wis. Stat. 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.

**TC—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.

**VP—Vision Plan.** Similar to a blue plan, except that indemnity or services provided are limited to eye care services.

**WP—Warranty Plan.** Established under ch. Ins 15, Wis. Adm. Code. A warranty plan is a third party which provides repair, replacement, or maintenance services in connection with the sale of goods from seller to buyer (e.g., automobiles, homes, appliances, etc.). (Warranties by the seller, manufacturer, or provider of service directly to the buyer are exempted from regulation by this office.) Warranty plans file audited GAAP based financial statements with this office.

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Home Office Telephone	Incorporated or Organized	Commenced Business in Wisconsin
AAA LIFE INS CO	DC	LC	17250 NEWBURGH RD STE 100 LIVONIA MI 48152 (734) 779-2085	1969	1971
AAA WISCONSIN INC	MI	MC	1 AUTO CLUB DR DEARBORN MI 48126 (800) 222-6424	1997	1997
AAGI INC	IL	WP	350 W KENSINGTON RD #108 MT PROSPECT IL 60056 (847) 506-9012	1999	2000
ABT LLC	WI	WP	4100 S 27TH ST MILWAUKEE WI 53221 (414) 281-5000	1997	1997
ACA FINANCIAL GUARANTY CORP	MD	FC	140 BROADWAY 47TH FL NEW YORK NY 10005 (888) 427-2833	1986	1989
ACACIA LIFE INS CO	DC	LC	5900 O ST LINCOLN NE 68510 (301) 280-1000	1869	1923
ACACIA NATIONAL LIFE INS CO	VA	LC	EAST BLDG 2ND FL 7600 LEESBURG PIKE FALLS CHURCH VA 22043 (402) 467-1122	1974	1975
ACCELERATION LIFE INS CO	OH	LC	520 MARYVILLE CENTRE DR STE 500 ST LOUIS MO 63141 (314) 275-5200	1973	1988
ACCEPTANCE CASUALTY INS CO	NE	FC	222 S 15TH ST STE 600 N OMAHA NE 68102 (800) 228-7217	1920	1970
ACCEPTANCE INS CO	NE	FC	222 S 15TH ST STE 600 N OMAHA NE 68102 (402) 344-8800	1979	1993
ACCIDENT FUND CO	MI	FC	P O BOX 40790 LANSING MI 48901 (517) 342-4200	1994	2000
ACE AMERICAN INS CO	PA	FC	P O BOX 41484 PHILADELPHIA PA 19101 (215) 640-1000	1945	1971
ACE AMERICAN REINSURANCE CO	PA	FC	P O BOX 41484 PHILADELPHIA PA 19101 (215) 640-1000	1971	1972
ACE FIRE UNDERWRITERS INS CO	PA	FC	P O BOX 41484 PHILADELPHIA PA 19101 (215) 640-2324	1941	1967
ACE INDEMNITY INS CO	PA	FC	P O BOX 41484 PHILADELPHIA PA 19101 (215) 640-2324	1967	1989
ACE PROPERTY AND CASUALTY INS CO	PA	FC	P O BOX 41484 PHILADELPHIA PA 19101 (215) 640-1000	1819	1851
ACSTAR INS CO	IL	FC	233 MAIN ST NEW BRITAIN CT 06050 (860) 224-2000	1970	1981
ACUITY A MUTUAL INS CO	WI	FC	P O BOX 58 SHEBOYGAN WI 53082 (920) 458-9131	1925	1925
ADDISON INS CO	IL	FC	P O BOX 73909 CEDAR RAPIDS IA 52407 (319) 399-5700	1855	1996
ADMIRAL LIFE INS CO OF AMERICA	AZ	LC	P O BOX 30416 LANSING MI 48909 (517) 349-6000	1958	1986

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Home Office Telephone	Incorporated or Organized	Commenced Business in Wisconsin
ADVANTA INS CO	AZ	FC	P O BOX 429 SPRING HOUSE PA 19477 (877) 250-6245	1986	1990
ADVANTA LIFE INS CO	AZ	LC	P O BOX 429 SPRING HOUSE PA 19477 (877) 250-6245	1972	1990
ADVANTAGE WARRANTY CORP THE	FL	WP	P O BOX 770 DEERFIELD IL 60015 (800) 323-5771	1985	1993
ADVANTAGE WORKERS COMPENSATION INS CO	IN	FC	P O BOX 571918 SALT LAKE CITY UT 84157 (801) 288-8750	1981	1984
AEGIS SECURITY INS CO	PA	FC	P O BOX 3153 HARRISBURG PA 17105 (800) 233-2160	1977	1990
AETNA HEALTH & LIFE INS CO	CT	LC	151 FARMINGTON AVE MC64 HARTFORD CT 06156 (860) 273-0123	1971	1972
AETNA INS CO OF AMER	FL	LC	151 FARMINGTON AVE HARTFORD CT 06156 (860) 273-0123	1990	1990
AETNA INS CO OF CT	CT	FC	151 FARMINGTON AVE MC64 HARTFORD CT 06156 (860) 273-0123	1990	1990
AETNA LIFE INS & ANNUITY CO	CT	LC	151 FARMINGTON AVE HARTFORD CT 06156 (860) 273-0123	1976	1976
AETNA LIFE INS CO	CT	LC	151 FARMINGTON AVE MC64 HARTFORD CT 06156 (860) 273-0123	1853	1858
AFFILIATED FM INS CO	RI	FC	P O BOX 7500 JOHNSTON RI 02919 (401) 275-3000	1949	1950
AFFINITY ROAD & TRAVEL CLUB INC	TX	MC	64 INVERNESS DRIVE EAST ENGLEWOOD CO 80112 (303) 790-2267	1978	1979
AFFIRMATIVE INS CO	OH	FC	P O BOX 43360 BIRMINGHAM AL 35243 (800) 443-1573	1983	1988
AFI MANAGEMENT CO INC	TX	WP	P O BOX 268847 OKLAHOMA CITY OK 73126 (405) 523-2000	1983	1994
AGL LIFE ASSURANCE CO	PA	LC	610 W GERMANTOWN PIKE STE 460 PLYMOUTH MEETING PA 19462 (800) 734-3280	1960	1994
AGRI GENERAL INS CO	IA	FC	1501 50TH ST STE 200 W DES MOINES IA 50266 (515) 559-1000	1983	1991
AID ASSOCIATION FOR LUTHERANS	WI	FR	4321 N BALLARD RD APPLETON WI 54919 (920) 734-5721	1902	1902
AIG LIFE INS CO	DE	LC	P O BOX 667 WILMINGTON DE 19899 (302) 594-2000	1962	1979
AIG NATIONAL INS CO INC	NY	FC	4501 NORTHPOINT PKWY STE 500 ALPHARETTA GA 30022 (800) 334-9641	1938	1985
AIG WARRANTY GUARD INC	DE	WP	70 PINE ST NEW YORK NY 10270 (212) 770-7000	1996	2000



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AIU INS CO	NY	FC	70 PINE ST NEW YORK NY 10270 (212) 770-7000	1851	1915
ALAMANCE INS CO	IL	FC	238 INTERNATIONAL RD BURLINGTON NC 27215 (336) 586-2500	1998	2000
ALEXIAN VILLAGE OF MILWAUKEE	WI	CC	9255 N 76TH ST MILWAUKEE WI 53223 (414) 355-9300	1980	1974
ALFA MUTUAL INS CO	AL	FC	P O BOX 11000 MONTGOMERY AL 36191 (334) 288-3900	1947	1999
ALL AMERICA INS CO	OH	FC	800 S WASHINGTON ST VAN WERT OH 45891 (419) 238-1010	1961	1974
ALL AMERICAN LIFE INS CO	IL	LC	P O BOX 2074 MILWAUKEE WI 53201 (800) 488-3026	1950	1957
ALL MOTORISTS INS AGENCY	CA	WP	16501 VENTURA BLVD STE 200 ENCINO CA 91436 (800) 242-9442	1959	1993
ALL NATION INS CO	MN	FC	29621 NORTHWESTERN HWY SOUTHFIELD MI 48034 (800) 762-6837	1961	1979
ALL SAVERS INS CO	IN	LC	7440 WOODLAND DR INDIANAPOLIS IN 46278 (317) 297-4123	1986	1987
ALL-STAR MUTUAL INS CO	WI	TM	100 N BUSINESS PK CIR STE 102 STOUGHTON WI 53589 (608) 877-9750	1882	1882
ALLEGHENY CASUALTY CO	PA	FC	485 CHESTNUT ST MEADVILLE PA 16335 (814) 336-2521	1936	1956
ALLIANCE ASSURANCE CO OF AMERICA	NY	FC	325 DONALD J LYNCH BLVD MARLBOROUGH MA 01752 (508) 303-1000	1991	1992
ALLIANZ INS CO	CA	FC	P O BOX 7780 BURBANK CA 91510 (800) 421-0504	1977	1977
ALLIANZ LIFE INS CO OF N AMERICA	MN	LC	1750 HENNEPIN AVE MINNEAPOLIS MN 55403 (763) 765-6500	1896	1899
ALLIED PROPERTY AND CASUALTY INS CO	IA	FC	701 FIFTH AVE DES MOINES IA 50391 (515) 280-4211	1983	1999
ALLMERICA FINANCIAL ALLIANCE INS CO	NH	FC	100 N PARKWAY WORCESTER MA 01605 (508) 855-7200	1995	1996
ALLMERICA FINANCIAL BENEFIT INS CO	MI	FC	100 N PARKWAY WORCESTER MA 01605 (508) 853-7200	1976	1993
ALLMERICA FINANCIAL LIFE INS & ANNUITY CO	DE	LC	440 LINCOLN ST WORCESTER MA 01605 (508) 855-1000	1974	1975
ALLSTATE FIRE AND CASUALTY INS CO	IL	FC	2775 SANDERS RD NORTHBROOK IL 60062 (847) 402-5000	1972	1981
ALLSTATE INDEMNITY CO	IL	FC	3075 SANDERS RD STE H1A NORTHBROOK IL 60062 (847) 402-5000	1960	1964
ALLSTATE INS CO	IL	FC	3075 SANDERS RD STE H1A NORTHBROOK IL 60062 (847) 402-5000	1931	1936

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ALLSTATE LIFE INS CO	IL	LC	3100 SANDERS RD STE H1A NORTHBROOK IL 60062 (847) 402-5000	1957	1958
ALLSTATE MOTOR CLUB INC	DE	MC	1500 W SHURE DR ARLINGTON HTS IL 60004 (847) 632-8711	1982	1983
ALLSTATE PROPERTY & CASUALTY INS CO	IL	FC	3075 SANDERS RD STE H1A NORTHBROOK IL 60062 (847) 402-5000	1985	1987
ALPHA PROPERTY & CASUALTY INS CO	WI	FC	P O BOX 10360 VAN NUYS CA 91410 (800) 826-0233	1979	1979
ALTA HEALTH & LIFE INS CO	IN	LC	8515 E ORCHARD RD GREENWOOD VILLAGE CO 80111 (303) 737-3000	1963	1982
ALVERNO COLLEGE	WI	GA	3401 S 39TH ST MILWAUKEE WI 53234 (414) 382-6000	1940	1993
ALZHEIMERS DISEASE AND RELATED DISORDERS INC	DE	GA	919 N MICHIGAN AVE STE 1000 CHICAGO IL 60611 (312) 335-8700	1980	1997
AMALGAMATED LIFE & HEALTH INS CO	IL	LC	333 S ASHLAND AVE CHICAGO IL 60607 (312) 738-6100	1939	1963
AMALGAMATED LIFE INS CO	NY	LC	730 BROADWAY NEW YORK NY 10003 (212) 539-5000	1943	1995
AMBAC ASSURANCE CORP	WI	FC	1 STATE ST PLZ 15TH FL NEW YORK NY 10004 (212) 668-0340	1970	1970
AMCO INS CO	IA	FC	701 5TH AVE DES MOINES IA 50391 (515) 280-4319	1958	1974
AMCOMP ASSURANCE CORP	FL	FC	P O BOX 88806 NORTH PALM BEACH FL 33408 (800) 226-1898	1979	1980
AMERIBEST LIFE INS CO	GA	LC	909 LOCUST ST DES MOINES IA 50309 (800) 555-1910	1959	1980
AMERICAN & FOREIGN INS CO	DE	FC	P O BOX 1000 CHARLOTTE NC 28201 (704) 522-2000	1979	1980
AMERICAN AGRICULTURAL INS CO	IN	FC	225 W TOUHY AVE PARK RIDGE IL 60068 (847) 685-8600	1948	1972
AMERICAN ALTERNATIVE INS CORP	DE	FC	P O BOX 5241 PRINCETON NJ 08543 (609) 243-4200	1995	1997
AMERICAN AMBASSADOR CASUALTY CO	IL	FC	1100 ARLINGTON HEIGHTS RD STE 300 ITASCA IL 60143 (630) 521-0600	1963	1993
AMERICAN AMICABLE LIFE INS CO OF TX	TX	LC	P O BOX 2549 WACO TX 76702 (800) 736-7311	1981	1986
AMERICAN AUTOMOBILE INS CO	MO	FC	777 SAN MARIN DR NOVATO CA 94998 (415) 899-2000	1911	1916
AMERICAN BANKERS INS CO OF FLA	FL	FC	11222 QUAIL ROOST DR MIAMI FL 33157 (800) 852-2244	1947	1961
AMERICAN BANKERS LIFE ASSUR CO OF FLA	FL	LC	11222 QUAIL ROOST DR MIAMI FL 33157 (800) 852-2244	1952	1959

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AMERICAN BAPTIST BD OF EDUCATION & PUBLICATION	PA	GA	P O BOX 851 VALLEY FORGE PA 19482 (610) 768-2344	1964	1981
AMERICAN BAPTIST FOREIGN MISSION SOCIETY	PA	GA	P O BOX 851 VALLEY FORGE PA 19482 (610) 768-2205	1821	1978
AMERICAN BAPTIST HOMES OF THE MIDWEST	MN	GA	11985 TECHNOLOGY DR EDEN PRAIRIE MN 55344 (612) 941-3175	1930	1992
AMERICAN BIBLE SOCIETY	NY	GA	1865 BROADWAY NEW YORK NY 10023 (212) 408-1200	1841	1978
AMERICAN BUSINESS & PERSONAL INS MUTUAL INC	DE	FC	307 N MICHIGAN AVE CHICAGO IL 60601 (312) 346-8100	1981	1985
AMERICAN CANCER SOCIETY	NY	GA	1599 CLIFTON RD NE ATLANTA GA 30329 (404) 320-3333	1922	1997
AMERICAN CASUALTY CO OF READING PA	PA	FC	CNA PLZ CHICAGO IL 60685 (312) 822-5000	1902	1944
AMERICAN CENTENNIAL INS CO	DE	FC	3501 SILVERSIDE RD 203 NAAMANS BLDG WILMINGTON DE 19810 (800) 533-7628	1970	1979
AMERICAN CENTRAL INS CO	MO	FC	ONE BEACON ST BOSTON MA 02108 (617) 725-6000	1979	1983
AMERICAN COMMERCE INS CO	OH	FC	3590 TWIN CREEKS DR COLUMBUS OH 43204 (614) 272-6951	1946	1960
AMERICAN COMMUNITY MUTUAL INS CO	MI	LC	39201 W SEVEN MILE RD LIVONIA MI 48152 (800) 872-8291	1947	1995
AMERICAN COMPENSATION INS CO	MN	FC	8500 NORMANDALE LAKE BLVD STE 1400 BLOOMINGTON MN 55437 (952) 893-0403	1991	1997
AMERICAN CONTINENTAL INS CO	MO	FC	385 WASHINGTON ST ST PAUL MN 55102 (800) 222-4774	1960	1973
AMERICAN CONTINENTAL LIFE INS CO	MO	LC	540 LAKE COOK RD DEERFIELD IL 60015 (800) 222-4774	1960	1990
AMERICAN COUNTRY INS CO	IL	FC	222 N LASALLE ST STE 1600 CHICAGO IL 60601 (312) 456-2000	1997	1997
AMERICAN DENTAL PLAN OF WISCONSIN INC	WI	LH	P O BOX 44966 MADISON WI 53744 (608) 831-1047	1993	1994
AMERICAN ECONOMY INS CO	IN	FC	SAFECO PLZ SEATTLE WA 98185 (206) 545-5000	1959	1962
AMERICAN EMPIRE INS CO	OH	FC	P O 5370 CINCINNATI OH 45201 (513) 369-3000	1979	1981
AMERICAN EMPLOYERS INS CO	MA	FC	1 BEACON ST BOSTON MA 02108 (617) 725-6000	1923	1924
AMERICAN ENTERPRISE LIFE INS CO	IN	LC	227 AXP FINANCIAL CTR MINNEAPOLIS MN 55474 (612) 671-1257	1981	1982

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AMERICAN EQUITY INVESTMENT LIFE INS CO	IA	LC	P O BOX 71216 DES MOINES IA 50325 (515) 221-0002	1980	1981
AMERICAN EQUITY SPECIALTY INS CO	CA	FC	7676 E PINNACLE PEAK RD SCOTTSDALE AZ 85255 (800) 991-5334	1997	1998
AMERICAN FAMILY HOME INS CO	FL	FC	P O BOX 5323 CINCINNATI OH 45102 (800) 543-2644	1965	1984
AMERICAN FAMILY LIFE ASSURNC CO OF COLUMBUS	GA	LC	1932 WYNNNTON RD COLUMBUS GA 31999 (706) 323-3431	1955	1970
AMERICAN FAMILY LIFE INS CO	WI	LC	6000 AMERICAN PKY MADISON WI 53783 (608) 249-2111	1957	1957
AMERICAN FAMILY MUTUAL INS CO	WI	FC	6000 AMERICAN PKY MADISON WI 53783 (608) 249-2111	1927	1927
AMERICAN FEDERATION INS CO	FL	FC	P O BOX 2450 GRAND RAPIDS MI 49501 (616) 942-3000	1983	1998
AMERICAN FIDELITY ASSUR CO	OK	LC	P O BOX 25523 OKLAHOMA CITY OK 73125 (405) 523-2000	1960	1980
AMERICAN FIDELITY LIFE INS CO	FL	LC	4060 BARRANCAS AVE PENSACOLA FL 32507 (850) 456-7401	1956	1965
AMERICAN FIRE & CASUALTY CO	OH	FC	9450 SEWARD RD FAIRFIELD OH 45014 (513) 603-2250	1906	1979
AMERICAN FOUNDERS LIFE INS CO	TX	LC	P O BOX 52121 PHOENIX AZ 85072 (800) 531-5067	1977	1986
AMERICAN FRANKLIN LIFE INS CO	IL	LC	1 FRANKLIN SQ SPRINGFIELD IL 62713 (217) 528-2011	1981	1989
AMERICAN FRATERNAL UNION	MN	FR	P O BOX 59 ELY MN 55731 (218) 365-3143	1900	1964
AMERICAN FRIENDS SERVICE COMMITTEE INC	DE	GA	1501 CHERRY ST PHILADELPHIA PA 19102 (215) 241-7000	1949	1978
AMERICAN FUJI FIRE & MARINE INS CO	IL	FC	475 HALF DAY RD STE 300 LINCOLNSHIRE IL 60069 (847) 876-1500	1981	1990
AMERICAN GENERAL ANNUITY INS CO	TX	LC	205 E 10TH AVE AMARILLO TX 79101 (800) 424-4990	1944	1973
AMERICAN GENERAL ASSURANCE CO	IL	LC	1000 WOODFIELD RD SCHAUMBURG IL 60173 (847) 517-6005	1929	1964
AMERICAN GENERAL INDEMNITY CO	NE	FC	1000 WOODFIELD RD SCHAUMBURG IL 60173 (847) 517-6000	1986	1993
AMERICAN GENERAL LIFE & ACCIDENT INS CO	TN	LC	458 N AMERICAN GENERAL CTR NASHVILLE TN 37250 (615) 749-1000	1900	1970
AMERICAN GENERAL LIFE INS CO	TX	LC	P O BOX 1591 HOUSTON TX 77251 (800) 231-3655	1917	1966
AMERICAN GENERAL LIFE INS CO OF NY	NY	LC	P O BOX 1456 SYRACUSE NY 13201 (315) 471-1121	1963	1967

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AMERICAN GENERAL LIFE INS CO OF PA	PA	LC	P O BOX 1580 NEPTUNE NJ 07754 (732) 922-7000	1963	1979
AMERICAN GENERAL PROPERTY INS CO	TN	FC	458 N AMERICAN GENERAL CTR NASHVILLE TN 37250 (615) 749-1000	1974	1975
AMERICAN GROWERS INS CO	NE	FC	222 S 15TH ST STE 600 OMAHA NE 68102 (800) 228-7217	1946	1997
AMERICAN GUARANTEE & LIABILITY INS CO	NY	FC	1400 AMERICAN LN TOWER 19TH FL SCHAUMBERG IL 60196 (847) 605-6000	1939	1939
AMERICAN GUARDIAN WARRANTY SERVICES INC	IL	WP	800 ROOSEVELT RD STE C-1 GLEN ELLYN IL 60137 (800) 579-2233	1998	2000
AMERICAN HARDWARE MUTUAL INS CO	OH	FC	471 E BROAD ST COLUMBUS OH 43215 (614) 225-8211	1899	1918
AMERICAN HEALTH & LIFE INS CO	TX	LC	P O BOX 2548 FORT WORTH TX 76113 (800) 316-5607	1954	1959
AMERICAN HEALTH ASSISTANCE FOUNDATION	DC	GA	15825 SHADY GROVE RD STE 140 ROCKVILLE MD 20850 (301) 948-3244	1973	1996
AMERICAN HEALTHCARE INDEMNITY CO	DE	FC	1888 CENTURY PARK E 8TH FL LOS ANGELES CA 90067 (800) 557-6166	1980	1986
AMERICAN HEART ASSOCIATION INC	NY	GA	7272 GREENVILLE AVE DALLAS TX 75231 (214) 706-1589	1924	1993
AMERICAN HERITAGE LIFE INS CO	FL	LC	1776 AMERICAN HERITAGE LIFE DR JACKSONVILLE FL 32224 (800) 521-3535	1956	1962
AMERICAN HOME ASSURANCE CO	NY	FC	70 PINE ST NEW YORK NY 10270 (212) 770-7000	1899	1930
AMERICAN HOME LIFE INS CO THE	KS	LC	P O BOX 1497 TOPEKA KS 66603 (785) 235-6276	1909	1998
AMERICAN HOME SHIELD OF MAINE INC	ME	WP	860 RIDGELAKE BLVD MEMPHIS TN 38120 (901) 537-8030	1990	1993
AMERICAN HORIZON INS CO	AZ	FC	75 TRI-STATE INTERNATIONAL STE 222 LINCOLNSHIRE IL 60069 (847) 236-9230	1986	1993
AMERICAN INCOME LIFE INS CO	IN	LC	P O BOX 76710 WACO TX 76710 (800) 433-3405	1954	1966
AMERICAN INDEMNITY CO	TX	FC	P O BOX 73909 CEDAR RAPIDS IA 52407 (319) 399-5700	1913	1934
AMERICAN INSTITUTE FOR CANCER RESEARCH THE	DC	GA	1759 R ST NW WASHINGTON DC 20009 (202) 328-7744	1981	2000
AMERICAN INS CO THE	NE	FC	777 SAN MARIN DR NOVATO CA 94998 (415) 899-2000	1846	1880
AMERICAN INTERNATIONAL INS CO	NY	FC	505 CARR RD WILMINGTON DE 19809 (302) 761-3000	1824	1979

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AMERICAN INTERNATIONAL LIFE ASSURNC CO OF NY	NY	LC	P O BOX 727 NEW YORK NY 10268 (212) 770-7000	1962	1964
AMERICAN INTERNATIONAL SOUTH INS CO	PA	FC	70 PINE ST NEW YORK NY 10270 (800) 633-4028	1946	1986
AMERICAN INTERSTATE INS CO	LA	FC	2301 HIGHWAY 190 W DERIDDER LA 70634 (800) 256-9052	1973	1995
AMERICAN INVESTORS LIFE INS CO	KS	LC	P O BOX 2039 TOPEKA KS 66601 (785) 232-6945	1965	1985
AMERICAN LEBANESE SYRIAN ASSOC CHARITIES INC	IL	GA	501 ST JUDE PLACE MEMPHIS TN 38105 (800) 877-5833	1957	1996
AMERICAN LIFE & HEALTH INS CO	MO	LC	27725 SANTA MARGARITA PKY #220 MISSION VIEJO CA 92691 (800) 338-7634	1925	1969
AMERICAN LIFE INS CO OF NY THE	NY	LC	300 DISTILLERY COMMONS STE 300 LOUISVILLE KY 40206 (502) 587-7626	1955	1958
AMERICAN LIVE STOCK INS CO	IL	FC	P O BOX 520 GENEVA IL 60134 (630) 232-2100	1952	1962
AMERICAN MANUFACTURERS MUTUAL INS CO	IL	FC	1 KEMPER DR LONG GROVE IL 60049 (800) 833-0355	1974	1974
AMERICAN MATURITY LIFE INS CO	CT	LC	P O BOX 2999 HARTFORD CT 06104 (860) 843-5867	1972	1987
AMERICAN MEMORIAL LIFE INS CO	SD	LC	P O BOX 2730 RAPID CITY SD 57709 (800) 810-9046	1959	1980
AMERICAN MERCHANTS CAS CO	OH	FC	471 E BROAD ST COLUMBUS OH 43215 (614) 225-8211	1986	1988
AMERICAN MERCURY INS CO	OK	FC	P O BOX 268847 OKLAHOMA CITY OK 73126 (405) 523-5142	1962	1980
AMERICAN MODERN HOME INS CO	OH	FC	P O BOX 5323 CINCINNATI OH 45201 (800) 543-2644	1965	1981
AMERICAN MODERN HOME SERVICE CO	OH	WP	7000 AMELIA BLVD AMELIA OH 45102 (513) 943-7200	1988	1998
AMERICAN MODERN LIFE INS CO	OH	LC	P O BOX 5323 CINCINNATI OH 45201 (800) 543-2644	1956	1995
AMERICAN MOTORISTS INS CO	IL	FC	1 KEMPER DR LONG GROVE IL 60049 (800) 833-0355	1926	1927
AMERICAN NATIONAL GENERAL INS CO	MO	FC	CORP CENTRE 1949 E SUNSHINE SPRINGFIELD MO 65899 (417) 887-4990	1980	1984
AMERICAN NATIONAL INS CO	TX	LC	1 MOODY PLZ GALVESTON TX 77550 (409) 763-4661	1905	1957
AMERICAN NATIONAL LIFE INS CO OF TX	TX	LC	1 MOODY PLZ GALVESTON TX 77550 (409) 763-4661	1954	1992

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AMERICAN NATIONAL PROPERTY & CASUALTY CO	MO	FC	AMERICAN NATL CORP CENTRE 1949 E SUNSHINE SPRINGFIELD MO 65899 (417) 887-4990	1973	1980
AMERICAN PARTNERS LIFE INS CO	AZ	LC	227 AXP FINANCIAL CENTER MINNEAPOLIS MN 55474 (612) 671-3131	1981	1982
AMERICAN PHYSICIANS ASSURANCE CORP	MI	FC	1031 N HAGADORD RD E LANSING MI 48823 (800) 748-0465	1975	1996
AMERICAN PIONEER TITLE INS CO	FL	TC	493 E SEMORAN BLVD CASSELBERRY FL 32707 (800) 393-1169	1980	1995
AMERICAN PREMIER INS CO	IN	FC	P O BOX 105091 ATLANTA GA 30348 (800) 225-8930	1989	1991
AMERICAN PROTECTION INS CO	IL	FC	1 KEMPER DR LONG GROVE IL 60049 (800) 833-0355	1962	1964
AMERICAN REINSURANCE CO	DE	FC	P O BOX 5241 PRINCETON NJ 08543 (609) 243-4200	1917	1978
AMERICAN RELIABLE INS CO	AZ	FC	8655 E VIA DE VENTURA SCOTTSDALE AZ 85258 (800) 535-1333	1952	1987
AMERICAN REPUBLIC INS CO	IA	LC	P O BOX 1 DES MOINES IA 50301 (800) 247-2190	1929	1958
AMERICAN RESOURCES LIFE INS CO	IA	LC	P O BOX 9118 DES MOINES IA 50306 (800) 247-8043	1962	1971
AMERICAN ROAD INS CO THE	MI	FC	THE AMERICAN RD DEARBORN MI 48121 (313) 322-7287	1959	1960
AMERICAN ROAD SERVICES CO	MI	WP	P O BOX 1701 DEARBORN MI 48121 (313) 248-7209	1969	1991
AMERICAN SAFETY CASUALTY INS CO	DE	FC	1845 THE EXCHANGE STE 200 ATLANTA GA 30339 (800) 388-3647	1981	1983
AMERICAN SECURITY INS CO	DE	FC	260 INTERSTATE N CIR ATLANTA GA 30339 (770) 763-1000	1983	1984
AMERICAN SELECT INS CO	OH	FC	P O BOX 5001 WESTFIELD CTR OH 44251 (330) 887-0101	1959	1995
AMERICAN SKANDIA LIFE ASSURANCE CORP	CT	LC	P O BOX 883 SHELTON CT 06484 (800) 628-6039	1969	1977
AMERICAN SLOVENIAN CATHOLIC UNION (KSKJ)	IL	FR	2439 GLENWOOD AVE JOLIET IL 60435 (815) 741-2001	1898	1917
AMERICAN SOUTHERN INS CO	KS	FC	P O BOX 723030 ATLANTA GA 31139 (800) 241-1172	1936	1988
AMERICAN SPIRIT INS CO	IN	FC	580 WALNUT ST CINCINNATI OH 45202 (513) 369-5000	1988	1989
AMERICAN STANDARD INS CO OF WI	WI	FC	6000 AMERICAN PKY MADISON WI 53783 (608) 249-2111	1961	1961
AMERICAN STATES INS CO	IN	FC	SAFECO PLZ SEATTLE WA 98185 (800) 544-2614	1929	1961

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AMERICAN STATES LIFE INS CO	IN	LC	P O BOX 34690 SEATTLE WA 98124 (425) 867-8000	1957	1961
AMERICAN STATES PREFERRED INS CO	IN	FC	SAFECO PLZ SEATTLE WA 98185 (800) 544-2614	1979	1980
AMERICAN STERLING INS CO	CA	FC	9800 MUIRLANDS BLVD IRVINE CA 92618 (949) 587-3400	1979	1995
AMERICAN SUMMIT INS CO	IA	FC	14805 N 73RD ST SCOTTSDALE AZ 85260 (602) 991-3176	1955	1996
AMERICAN TRAVELER MOTOR CLUB INC THE	DE	MC	P O BOX 1299 SARASOTA FL 34230 (800) 621-5287	1979	1981
AMERICAN UNITED LIFE INS CO	IN	LC	P O BOX 368 INDIANAPOLIS IN 46206 (317) 285-1877	1877	1955
AMERICAN WAY SERVICE CORP	MI	WP	P O BOX 5182 SOUTHFIELD MI 48086 (734) 353-3311	1963	1988
AMERICAN WEST INS CO	ND	FC	P O BOX 2502 FARGO ND 58108 (877) 814-5011	1990	1991
AMERICAN ZURICH INS CO	IL	FC	1400 AMERICAN LN TOWER 19TH FL SCHAUMBURG IL 60196 (847) 605-6000	1981	1983
AMERICO FINANCIAL LIFE AND ANNUITY INS CO	TX	LC	P O BOX 13487 KANSAS CITY MO 64199 (800) 366-6565	1946	1957
AMERICOM LIFE & ANNUITY INS CO	TX	LC	12900 METCALF OVERLAND PARK KS 66213 (913) 685-2233	1985	1998
AMERIN GUARANTY CORP	IL	FC	1601 MARKET ST PHILADELPHIA PA 19103 (800) 523-1988	1974	1991
AMERISHIELD CORP	OH	WP	2550 CORPORATE EXCHANGE DR STE 205 COLUMBUS OH 43231 (614) 895-1161	1995	1996
AMERISURE INS CO	MI	FC	P O BOX 2060 FARMINGTON HILLS MI 48333 (800) 257-1900	1968	1981
AMERISURE MUTUAL INS CO	MI	FC	P O BOX 2060 FARMINGTON HILLS MI 48333 (800) 257-1900	1912	1937
AMERITAS LIFE INS CORP	NE	LC	P O BOX 81889 LINCOLN NE 68501 (402) 467-1122	1887	1984
AMERITAS VARIABLE LIFE INS CO	NE	LC	P O BOX 82550 LINCOLN NE 68501 (402) 467-1122	1983	1987
AMERUS LIFE INS CO	IA	LC	611 5TH AVE DES MOINES IA 50309 (800) 800-9882	1896	1902
AMEX ASSURANCE CO	IL	FC	3500 PACKERLAND DR DEPERE WI 54115 (920) 330-5100	1973	1980
AMICA LIFE INS CO	RI	LC	P O BOX 6008 PROVIDENCE RI 02940 (800) 652-6422	1968	1982



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AMICA MUTUAL INS CO	RI	FC	P O BOX 6008 PROVIDENCE RI 02940 (800) 622-6422	1972	1972
AMNESTY INTERNATIONAL OF THE U S A INC	NY	GA	322 EIGHTH AVE NEW YORK NY 10001 (212) 807-8400	1996	1998
AMOCO MOTOR CLUB A DIV OF AMOCO ENTERPRISES INC	DE	MC	200 N MARTINGALE RD SCHAUMBURG IL 60173 (847) 605-3000	1965	1967
ANCHOR NATIONAL LIFE INS CO	AZ	LC	1 SUNAMERICA CTR CENTURY CITY LOS ANGELES CA 90067 (800) 871-2000	1965	1969
ANNUITY & LIFE REASSURANCE AMERICA INC	CT	LC	280 TRUMBULL ST 21ST FL HARTFORD CT 06066 (860) 256-2122	1963	1971
ANNUITY INVESTORS LIFE INS CO	OH	LC	P O BOX 5423 CINCINNATI OH 45201 (800) 438-3398	1981	1984
ANTHEM ALLIANCE HEALTH INS CO	TX	LC	8085 KNUE RD INDIANAPOLIS IN 46250 (317) 488-6000	1974	1982
ANTHEM INS COS INC	IN	FC	120 MONUMENT CIR INDIANAPOLIS IN 46204 (317) 488-6000	1944	1991
ANTHEM LIFE INS CO	IN	LC	P O BOX 10 WORTHINGTON OH 43085 (614) 436-0688	1953	1986
AON HOME WARRANTY SERVICES INC	DE	WP	123 N WACKER DR CHICAGO IL 60606 (800) 747-5152	1996	1996
AON INNOVATIVE SOLUTIONS	MO	WP	123 N WACKER DR CHICAGO IL 60606 (312) 701-3700	1985	1992
ARCHDIOCESE OF MILWAUKEE	WI	GA	P O BOX 070912 MILWAUKEE WI 53207 (414) 769-3319	1903	1994
ARGONAUT GREAT CENTRAL INS CO	IL	FC	3625 N SHERIDAN RD PEORIA IL 61604 (309) 688-8571	1967	1969
ARGONAUT INS CO	CA	FC	250 MIDDLEFIELD RD MENLO PARK CA 94025 (650) 326-0900	1957	1959
ARGONAUT MIDWEST INS CO	IL	FC	250 MIDDLEFIELD RD MENLO PARK CA 94025 (650) 326-0900	1962	1972
ARISTAR INS CO	SC	FC	HIDDEN RIVER CORP PK 8900 GRAND OAK CIRCLE TAMPA FL 33637 (813) 632-4559	1894	1984
ARKWRIGHT INS CO	MA	FC	1301 ATWOOD AVE JOHNSTON RI 02919 (401) 275-3000	1974	1975
ARLINGTON MUTUAL FIRE INS CO	WI	TM	P O BOX 199 ARLINGTON WI 53911 (608) 635-4754	1873	1873
ARMED FORCES INS EXCHANGE	KS	FC	P O BOX G FT LEAVNWRTH KS 66027 (913) 727-5500	1982	1988
ASBURY THEOLOGICAL SEMINARY	KY	GA	204 N LEXINGTON AVE WILMORE KY 40390 (859) 858-3581	1931	1993

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ASHLAND COUNTY TOWN INS CO	WI	TM	P O BOX 142 BUTTERNUT WI 54514 (715) 769-3650	1901	1901
ASSEMBLIES OF GOD FOUNDATION	MO	GA	1445 N BOONVILLE AVE SPRINGFIELD MO 65802 (417) 862-2781	1960	1981
ASSET GUARANTY INS CO	NY	FC	335 MADISON AVE 25TH FL NEW YORK NY 10017 (212) 983-5859	1985	1995
ASSOCIATED INDEMNITY CORP	CA	FC	777 SAN MARIN DR NOVATO CA 94998 (415) 899-2000	1922	1937
ASSOCIATED PHYSICIANS INS CO	IL	FC	715 ENTERPRISE DR OAK BROOK IL 60523 (800) 942-2742	1987	1992
ASSOCIATED SERVICE CORP	MO	WP	655 CRAIG RD STE 100 ST LOUIS MO 63141 (314) 567-6162	1980	1999
ASSOCIATES FINANCIAL LIFE INS CO	TN	LC	P O BOX 2548 FORT WORTH TX 76113 (800) 316-5607	1959	1979
ASSOCIATES INS CO	IN	FC	P O BOX 222038 DALLAS TX 75222 (972) 652-4000	1919	1939
ASSURANCE CO OF AMER	NY	FC	1400 AMERICAN LANE SCHAUMBURG IL 60196 (847) 605-6000	1945	1948
ASSURED LIFE ASSOCIATION	CO	FR	P O BOX 266000 HIGHLANDS RANCH CO 80163 (303) 792-9777	1891	1995
ASSURITY LIFE INS CO	NE	LC	1526 K ST LINCOLN NE 68508 (800) 627-7212	1964	1969
ATHENA ASSURANCE CO	MN	FC	385 WASHINGTON ST ST PAUL MN 55102 (651) 310-7066	1982	1984
ATLANTA CASUALTY CO	OH	FC	P O BOX 105091 ATLANTA GA 30348 (800) 225-8930	1972	1989
ATLANTA INTERNATIONAL INS CO	NY	FC	7230 MCGINNIS FERRY RD STE 300 SUWANEE GA 30024 (770) 813-6220	1929	1930
ATLANTA LIFE INS CO	GA	LC	100 AUBURN AVE N E ATLANTA GA 30303 (770) 659-2100	1916	1992
ATLANTA SPECIALTY INS CO	OH	FC	P O BOX 105091 ATLANTA GA 30348 (800) 225-8930	1974	1974
ATLANTIC MUTUAL INS CO	NY	FC	140 BROADWAY 34TH FL NEW YORK NY 10005 (212) 943-1800	1842	1949
ATLAS ASSURANCE CO OF AMER	NY	FC	5062 BRITTONFIELD PRKWY EAST SYRACUSE NY 13057 (315) 431-6100	1977	1978
ATRIUM HEALTH PLAN INC	WI	HM	P O BOX 64179 ST PAUL MN 55164 (800) 535-4041	1984	1984
ATTIC ANGEL NURSING HOME	WI	CC	602-606 N SEGOE RD MADISON WI 53705 (608) 238-8282	1926	1984
ATTORNEYS TITLE GUARANTY FUND INC	IL	TC	2408 WINDSOR PL CHAMPAIGN IL 61820 (217) 359-2000	1964	1994

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AURORA FOUNDATION INC	WI	GA	3031 W MONTANA ST MILWAUKEE WI 53215 (414) 389-5828	1987	2000
AURORA NATIONAL LIFE ASSURANCE CO	CA	LC	1290 SILAS DEANE HWY WETHERSFIELD CT 06109 (860) 513-6090	1961	1984
AUSA LIFE INS CO INC	NY	LC	4 MANHATTANVILLE RD PURCHASE NY 10577 (914) 697-8000	1947	1949
AUSTIN MUTUAL INS CO	MN	FC	10 2ND ST NE STE 300 MINNEAPOLIS MN 55413 (612) 378-8600	1896	1934
AUTO CLUB GROUP INS CO	MI	FC	1 AUTO CLUB DR DEARBORN MI 48126 (313) 336-1234	1969	1996
AUTO CLUB INS ASSOC	MI	FC	1 AUTO CLUB DR DEARBORN MI 48126 (800) 723-0220	1922	1996
AUTO CLUB LIFE INS CO	MI	LC	17250 NEWBURGH RD STE 100 LAVONIA MI 48152 (734) 591-9422	1974	1981
AUTO CLUB OF AMERICA CORP	OK	MC	9411 N GEORGIA OKLAHOMA CITY OK 73120 (800) 411-2007	1986	1995
AUTO HELP LINE OF AMERICA INC	NY	MC	7007 13TH AVE BROOKLYN NY 11228 (800) 221-8062	1976	1992
AUTO OWNERS INS CO	MI	FC	6101 ANACAPRI DR LANSING MI 48917 (517) 323-1200	1916	1957
AUTO OWNERS LIFE INS CO	MI	LC	P O BOX 30660 LANSING MI 48901 (517) 323-1200	1965	1968
AUTOMOBILE INS CO OF HARTFORD CT THE	CT	FC	ONE TOWER SQ HARTFORD CT 06183 (860) 277-0111	1968	1970
AUTOMOBILE PROTECTION CORP-APCO	GA	WP	6010 ATLANTIC BLVD NORCROSS GA 30071 (800) 458-7071	1987	1995
AUTOMOTIVE PROFESSIONALS INC	WI	WP	1701 GOLF RD STE 1200 TOW 2 ROLLING MEADOWS IL 60008 (708) 806-0310	1992	1996
AUTOMOTIVE WARRANTY SERVICES INC	DE	WP	123 N WACKER DR CHICAGO IL 60606 (800) 621-2130	1977	1992
AVEMCO INS CO	MD	FC	411 AVIATION WAY FREDERICK MD 21701 (301) 694-5700	1960	1968
AXA ART INS CORP	NY	FC	4 W 58TH ST 8TH FL NEW YORK NY 10019 (212) 415-8421	1986	1989
AXA CORPORATE SOLUTIONS INS CO	NY	FC	199 WATER ST NEW YORK NY 10038 (212) 412-0700	1839	1979
AXA CORPORATE SOLUTIONS LIFE REINS CO	DE	LC	17 STATE ST NEW YORK NY 10004 (212) 859-0555	1981	1983
AXA CORPORATE SOLUTIONS REINS CO	DE	FC	17 STATE ST 29TH & 30TH FLOORS NEW YORK NY 10004 (212) 493-9300	1978	1988
AXA RE AMERICA INS CO	DE	FC	17 STATE ST NEW YORK NY 10004 (212) 493-9300	1919	1981

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AXA RE PROPERTY AND CASUALTY INS CO	DE	FC	17 STATE ST NEW YORK NY 10004 (212) 493-9364	1971	1977
BADGER MUTUAL INS CO	WI	FC	1635 W NATIONAL AVE MILWAUKEE WI 53204 (414) 383-1234	1887	1891
BALBOA INS CO	CA	FC	P O BOX 19702 IRVINE CA 92623 (949) 553-0700	1948	1964
BALBOA LIFE INS CO	CA	LC	P O BOX 19702 IRVINE CA 92623 (949) 553-0700	1968	1973
BALTIMORE LIFE INS CO THE	MD	LC	10075 RED RUN BLVD OWINGS MILLS MD 21117 (800) 628-5433	1882	1990
BANC INSURE INC	OK	FC	P O BOX 26104 OKLAHOMA CITY OK 73126 (405) 290-5678	1985	1987
BANKERS FIDELITY LIFE INS CO	GA	LC	P O BOX 105185 ATLANTA GA 30348 (404) 266-5500	1955	1999
BANKERS LIFE & CASUALTY CO	IL	LC	11815 N PENNSYLVANIA ST CARMEL IN 46032 (800) 621-3724	1880	1960
BANKERS MULTIPLE LINE INS CO	IL	FC	P O BOX 132699 DALLAS TX 75313 (800) 643-9917	1883	1897
BANKERS NATIONAL LIFE INS CO	TX	LC	11815 N PENNSYLVANIA ST CARMEL IN 46032 (317) 817-6300	1953	1982
BANKERS RESERVE LIFE INS CO OF WI	WI	LC	220 W GERMANTOWN PIKE STE 200 PLYMOUTH MEETING PA 1946 (800) 458-7493	1961	1964
BANKERS STANDARD INS CO	PA	FC	P O BOX 41484 PHILADELPHIA PA 19101 (215) 640-1000	1962	1979
BANKERS UNITED LIFE ASSURANCE CO	IA	LC	4333 EDGEWOOD RD N E CEDAR RAPIDS IA 52499 (319) 398-8511	1936	1980
BANNER LIFE INS CO	MD	LC	1701 RESEARCH BLVD ROCKVILLE MD 20850 (301) 279-4800	1981	1982
BAPTIST GENERAL CONFERENCE	IL	GA	2002 S ARLINGTON HEIGHTS RD ARLINGTON HEIGHTS IL 60005 (847) 228-0200	1900	1998
BAPTIST LIFE ASSN	NY	FR	8555 MAIN ST BUFFALO NY 14221 (716) 633-4393	1899	1924
BARABOO FARMER'S MUTUAL INS CO	WI	TM	S5335 HWY 113 BARABOO WI 53913 (608) 356-5000	1876	1877
BARRON MUTUAL INS CO	WI	TM	P O BOX 205 BARRON WI 54812 (715) 537-5141	1891	1891
BCS INS CO	OH	FC	676 N SAINT CLAIR ST CHICAGO IL 60611 (312) 951-7700	1950	1979
BCS LIFE INS CO	IL	LC	676 N ST CLAIR ST CHICAGO IL 60611 (312) 951-7716	1949	1953
BENCHMARK INS CO	KS	FC	6701 W 64TH ST STE 125 BLDG 5 SHAWNEE MISSION KS 66202 (800) 283-0622	1964	1974

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BENEDICTINE MONKS INC	WI	GA	12605 224TH AVE BENET LAKE WI 53102 (414) 396-4311	1946	1978
BENEFICIAL LIFE INS CO	UT	LC	36 S STATE ST SALT LAKE CITY UT 84136 (801) 933-1100	1905	1991
BERKLEY INS CO	DE	FC	P O BOX 853 FLORHAM PARK NJ 07932 (973) 301-8000	1975	1996
BERKLEY REGIONAL INS CO	DE	FC	7273 E BUTHERUS DR SCOTTSDALE AZ 85260 (800) 842-8972	1985	1988
BERKSHIRE HATHAWAY LIFE INS CO OF NE	NE	LC	3024 HARNEY ST OMAHA NE 68131 (402) 536-3000	1993	1995
BERKSHIRE LIFE INS CO	MA	LC	700 S ST PITTSFIELD MA 01201 (413) 499-4321	1951	1974
BERKSHIRE LIFE INS CO OF AMERICA	MA	LC	7 HANOVER SQ NEW YORK NY 10004 (212) 598-8000	1968	1974
BERRY & ROXBURY MUTUAL INS CO	WI	TM	4766 HIGHWAY KP CROSS PLAINS WI 53528 (608) 798-4766	1876	1876
BETHESDA LUTHERAN HOMES AND SERVICES INC	WI	GA	700 HOFFMAN DR WATERTOWN WI 53094 (920) 261-3050	1903	1977
BIBLE LITERATURE INTERNATL INC	OH	GA	P O BOX 477 COLUMBUS OH 43216 (614) 267-3116	1941	1977
BILLY GRAHAM EVANGELISTIC ASSN	MN	GA	1300 HARMON PL MINNEAPOLIS MN 55403 (612) 338-0500	1950	1977
BIRMINGHAM FIRE INS CO OF PA	PA	FC	70 PINE ST NEW YORK NY 10270 (212) 770-7000	1871	1929
BITUMINOUS CASUALTY CORP	IL	FC	320 18TH ST ROCK ISLAND IL 61201 (309) 786-5401	1928	1939
BITUMINOUS FIRE & MARINE INS CO	IL	FC	320 18TH ST ROCK ISLAND IL 61201 (309) 786-5401	1942	1950
BLAU PLUMBING INC	WI	WP	12221 W FAIRVIEW AVE MILWAUKEE WI 53226 (414) 258-4040	1964	1997
BLOOMINGTON FARMERS MUTUAL INS CO	WI	TM	P O BOX 98 BLOOMINGTON WI 53804 (608) 994-2683	1874	1874
BLUE CROSS & BLUE SHIELD UNITED OF WI	WI	LC	401 W MICHIGAN ST MILWAUKEE WI 53203 (414) 226-5000	1939	1939
BLUE RIDGE INS CO	CT	FC	P O BOX 519 SIMSBURY CT 06070 (860) 651-1065	1928	1968
BOARD OF TRUSTEES OF BELOIT COLLEGE	WI	GA	700 COLLEGE ST BELOIT WI 53511 (608) 363-2000	1846	1997
BOSTON MUTUAL LIFE INS CO	MA	LC	120 ROYAL ST CANTON MA 02021 (781) 828-7000	1891	1980
BOSTON OLD COLONY INS CO	MA	FC	CNA PLAZA CHICAGO IL 60685 (312) 822-5000	1906	1907

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BOY SCOUTS OF AMERICA	DC	GA	1325 W WALNUT HILL LN IRVING TX 75015 (972) 580-2000	1916	1995
BRICKELL FINANCIAL SERVICES	FL	MC	3081 SALZEDO ST CORAL GABLES FL 33134 (305) 446-4690	1978	1985
BRISTOL TOWN INS CO	WI	TM	6338 HIGHWAY VV SUN PRAIRIE WI 53590 (608) 837-5894	1875	1875
BROTHERHOOD MUTUAL INS CO	IN	FC	P O BOX 2227 FORT WAYNE IN 46801 (800) 333-3735	1935	1999
BUCKEYE STATE MUTUAL INS CO	OH	FC	ONE HERITAGE PL PIQUA OH 45356 (800) 672-3558	1897	1994
BUSINESS MENS ASSURNC CO OF AMER	MO	LC	BMA TOWER ONE PENN VALLEY PARK KANSAS CITY MO 64108 (816) 753-8000	1909	1916
CALEDONIA MUTUAL FIRE INS CO	WI	TM	N5725 HWY 78 PORTAGE WI 53901 (608) 742-4885	1873	1873
CALIFORNIA CASUALTY & FIRE INS CO	CA	FC	P O BOX M SAN MATEO CA 94402 (650) 574-4000	1973	1995
CALIFORNIA CASUALTY GENERAL INS CO	CA	FC	P O BOX M SAN MATEO CA 94402 (650) 574-4000	1977	1995
CALIFORNIA CASUALTY INDEMNITY EXCHANGE	CA	FC	P O BOX M SAN MATEO CA 94402 (415) 574-4000	1914	1995
CALIFORNIA CASUALTY INS CO	CA	FC	P O BOX M SAN MATEO CA 94402 (650) 574-4000	1967	1995
CALIFORNIA INDEMNITY INS CO	CA	FC	P O BOX 14910 LAS VEGAS NV 89114 (702) 650-4009	1987	1995
CALUMET EQUITY MUTUAL INS CO	WI	TM	1828 WISCONSIN AVE NEW HOLSTEIN WI 53061 (920) 898-4488	1873	1873
CAMICO MUTUAL INS CO	CA	FC	1235 RADIO RD REDWOOD CITY CA 94065 (800) 652-1772	1986	1998
CANADA LIFE ASSURNC CO THE	MI	LC	6201 POWERS FERRY RD NW ATLANTA GA 30339 (770) 953-1959	1849	1986
CANADA LIFE INS CO OF AMER	MI	LC	6201 POWERS FERRY RD NW ATLANTA GA 30339 (800) 333-2542	1988	1989
CANAL INS CO	SC	FC	P O BOX 7 GREENVILLE SC 29602 (862) 242-5365	1939	1959
CAPITAL MARKETS ASSURANCE CORP	NY	FC	113 KING ST ARMONK NY 10504 (914) 273-4545	1928	1928
CAPITOL INDEMNITY CORP	WI	FC	P O BOX 5900 MADISON WI 53705 (608) 231-4450	1959	1960
CAPITOL LIFE INS CO THE	CO	LC	P O BOX 1200 DENVER CO 80201 (800) 525-2115	1905	1959
CAPITOL SPECIALTY INS CORP	WI	FC	P O BOX 5900 MADISON WI 53705 (608) 231-4450	1961	1961

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CARE PLUS DENTAL PLANS INC	WI	LH	11711 W BURLEIGH ST WAUWATOSA WI 53222 (414) 771-1711	1983	1983
CAROLINA CASUALTY INS CO	FL	FC	P O BOX 2575 JACKSONVILLE FL 32203 (800) 874-8053	1951	1966
CARROLL COLLEGE INC	WI	GA	100 N E AVE WAUKESHA WI 53186 (414) 524-7200	1846	1977
CARTHAGE COLLEGE	IL	GA	2001 ALFORD PARK DR KENOSHA WI 53140 (262) 551-6200	1870	1992
CASUALTY RECIPROCAL EXCHANGE	MO	FC	9201 STATE LINE RD KANSAS CITY MO 64114 (816) 361-3400	1912	1913
CATERPILLAR INS CO	MO	FC	P O BOX 340001 NASHVILLE TN 37203 (615) 341-8144	1963	1969
CATHOLIC AID ASSOCIATION THE	MN	FR	3499 LEXINGTON AVE N SAINT PAUL MN 55126 (651) 490-0170	1892	1967
CATHOLIC DIOCESE OF GREEN BAY	WI	GA	P O BOX 23825 GREEN BAY WI 54305 (920) 437-7531	1907	1982
CATHOLIC FAMILY LIFE INS	WI	FR	P O BOX 11563 SHOREWOOD WI 53211 (800) 227-2354	1869	1869
CATHOLIC KNIGHTS	WI	FR	1100 W WELLS ST MILWAUKEE WI 53233 (414) 273-6266	1885	1885
CATHOLIC NEAR EAST WELFARE ASSOC	NY	GA	1011 FIRST AVE NEW YORK NY 10022 (212) 826-1480	1942	1999
CATHOLIC ORDER OF FORESTERS	IL	FR	P O BOX 3012 NAPERVILLE IL 60566 (800) 552-0145	1883	1895
CATHOLIC RELIEF SERVICES USCC INC	DC	GA	209 W FAYETTE ST BALTIMORE MD 21201 (410) 625-2220	1943	1996
CATHOLIC WORKMAN	MN	FR	P O BOX 47 NEW PRAGUE MN 56071 (800) 346-6231	1891	2000
CD SERVE INC	WI	WP	3600 VELD AVE #5 GREEN BAY WI 54313 (920) 983-2410	1993	1995
CEDAR CAMPUSES FOUNDATION INC THE	WI	GA	5595 COUNTY RD Z WEST BEND WI 53095 (414) 334-9487	1953	1977
CELTIC INS CO	IL	LC	233 S WACKER DR STE 700 CHICAGO IL 60606 (312) 332-5401	1949	1959
CENTENNIAL INS CO	NY	FC	140 BROADWAY 34TH FL NEW YORK NY 10005 (212) 943-1800	1941	1949
CENTRAL BENEFITS NATL LIFE INS CO	OH	LC	P O BOX 16526 COLUMBUS OH 43216 (614) 797-5200	1956	1971
CENTRAL MUTUAL INS CO	OH	FC	800 S WASHINGTON ST VAN WERT OH 45891 (419) 238-5551	1876	1894
CENTRAL NATIONAL LIFE INS CO OF OMAHA THE	DE	LC	501 SILVERSIDE RD STE 3 WILMINGTON DE 19809 (800) 926-7599	1953	1957

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CENTRAL RESERVE LIFE INS CO	OH	LC	17800 ROYALTON RD STRONGSVILLE OH 44136 (800) 321-3997	1963	1988
CENTRAL STATES HEALTH & LIFE CO OF OMAHA	NE	LC	1212 N 96TH ST OMAHA NE 68114 (402) 397-1111	1932	1962
CENTRAL STATES INDEMNITY CO OF OMAHA	NE	FC	P O BOX 34350 OMAHA NE 68134 (402) 397-1111	1977	1984
CENTRAL UNITED LIFE INS CO	TX	LC	WORTHAM TOWER 6TH FL 2727 ALLEN PKWY HOUSTON TX 77019 (713) 529-0045	1962	1985
CENTRE INS CO	DE	FC	ONE CHASE MANHATTAN PLZ NEW YORK NY 10005 (212) 898-5300	1969	1969
CENTRE LIFE INS CO	MA	LC	ONE CHASE MANHATTAN PLZ NEW YORK NY 10005 (212) 898-5300	1926	1959
CENTRIS INS CO	IN	FC	13403 NORTHWEST FREEWAY HOUSTON TX 77040 (713) 996-1200	1979	1989
CENTURION CASUALTY CO	IA	FC	206 EIGHTH ST DES MOINES IA 50309 (515) 243-2131	1983	1990
CENTURION LIFE INS CO	MO	LC	206 8TH ST DES MOINES IA 50309 (515) 243-2131	1956	1979
CENTURY INDEMNITY CO	PA	FC	P O BOX 41613 PHILADELPHIA PA 19101 (215) 640-2324	1963	1969
CENTURY NATIONAL INS CO	CA	FC	P O BOX 3999 NORTH HOLLYWOOD CA 91609 (818) 760-0880	1955	1995
CENTURY SURETY CO	OH	FC	P O BOX 163340 COLUMBUS OH 43216 (800) 878-7389	1978	1991
CGU INS CO	PA	FC	ONE BEACON ST BOSTON MA 02108 (617) 725-6000	1956	1956
CGU INS CO OF NJ	NJ	FC	ONE BEACON ST BOSTON MA 02108 (617) 725-6000	1841	1901
CGU LIFE INS CO OF AMERICA	DE	LC	P O BOX 9174 BOSTON MA 02205 (800) 343-5660	1958	1958
CHARTER NATIONAL LIFE INS CO	IL	LC	3075 SANDERS RD STE H1A NORTHBROOK IL 60062 (847) 402-5000	1955	1963
CHARTER OAK FIRE INS CO THE	CT	FC	1 TOWER SQ HARTFORD CT 06183 (860) 277-0111	1931	1935
CHARTWELL INS CO	CT	FC	ONE CANTERBURY GREEN STAMFORD CT 06901 (203) 705-2500	1979	1981
CHASE LIFE & ANNUITY CO	OH	LC	802 DELAWARE AVE 12TH FL WILMINGTON DE 19801 (302) 576-6626	1925	1961
CHEROKEE INS CO	MI	FC	34200 MOUND RD STERLING HEIGHTS MI 48310 (800) 201-0450	1946	1980
CHESAPEAKE LIFE INS CO THE	OK	LC	1331 W MEMORIAL RD STE 112 OKLAHOMA CITY OK 73114 (800) 725-7887	1956	1970



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CHEVRON TRAVEL CLUB INC	CA	MC	2001 DIAMOND BLVD RM 1170 CONCORD CA 94524 (925) 827-6851	1968	1988
CHICAGO INS CO	IL	FC	55 E MONROE ST CHICAGO IL 60603 (312) 346-6400	1956	1969
CHICAGO MUTUAL INS CO	IL	FC	300 S WACKER DR STE 1250 CHICAGO IL 60606 (312) 347-1200	1920	1921
CHICAGO TITLE INS CO	MO	TC	171 N CLARK ST 8TH FL CHICAGO IL 60601 (800) 621-1919	1961	1961
CHILDREN INTERNTL	MO	GA	2000 E RED BRIDGE RD KANSAS CITY MO 64131 (816) 942-2000	1951	1978
CHILDRENS HOSPITAL FOUNDATION INC	WI	GA	P O BOX 1997 MILWAUKEE WI 53201 (414) 266-6400	1984	1998
CHIROPRACTIC SERVICES NETWORK INC	WI	LH	P O BOX 2602 APPLETON WI 54912 (920) 832-9950	1994	1994
CHRISTIAN AND MISSIONARY ALLIANCE THE	CO	GA	P O BOX 35000 COLORADO SPRINGS CO 80935 (719) 599-5999	1992	2000
CHRISTIAN APPALACHIAN PROJECT INC	KY	GA	322 CRAB ORCHARD RD LANCASTER KY 40446 (606) 792-3051	1964	1995
CHRISTIAN BROADCASTING NETWORK INC THE	VA	GA	977 CENTERVILLE TURNPIKE C/O PLANNED GIVING DEPT - VIRGINIA BEACH VA 23463 (757) 226-3815	1960	1993
CHRYSLER INS CO	MI	FC	P O BOX 5168 SOUTHFIELD MI 48086 (800) 782-9164	1964	1965
CHUBB INDEMNITY INS CO	NY	FC	P O BOX 1615 WARREN NJ 07061 (908) 903-2000	1922	1925
CHUBB NATIONAL INS CO	IN	FC	15 MOUNTAIN VIEW RD WARREN NJ 07061 (908) 903-2000	1993	1997
CHURCH INS CO THE	NY	FC	445 FIFTH AVE NEW YORK NY 10016 (800) 223-6602	1929	1954
CHURCH MUTUAL INS CO	WI	FC	P O BOX 357 MERRILL WI 54452 (715) 536-5577	1897	1897
CIGNA LIFE INS CO	CT	LC	900 COTTAGE GROVE RD S-360 HARTFORD CT 06152 (860) 226-6000	1981	1989
CIM INS CORP	MI	FC	300 GALLERIA OFFCENTRE STE 200 SOUTHFIELD MI 48034 (248) 263-6900	1998	1999
CINCINNATI CASUALTY CO THE	OH	FC	P O BOX 145496 CINCINNATI OH 45250 (513) 870-2000	1972	1979
CINCINNATI INDEMNITY CO THE	OH	FC	P O BOX 145496 CINCINNATI OH 45250 (513) 870-2000	1988	1990
CINCINNATI INS CO THE	OH	FC	P O BOX 145496 CINCINNATI OH 45250 (513) 870-2000	1950	1974

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CINCINNATI LIFE INS CO THE	OH	LC	P O BOX 145496 CINCINNATI OH 45250 (513) 870-2000	1987	1988
CIRCUIT CITY STORES INC	VA	WP	P O BOX 42304-STORE # 3175 RICHMOND VA 23242 (804) 527-4000	1949	1995
CITICORP LIFE INS CO	AZ	LC	ONE TOWER SQ HARTFORD CT 06183 (860) 277-0111	1971	1984
CITIES & VILLAGES MUTUAL INS CO	WI	FC	1250 S SUNNY SLOPE RD BROOKFIELD WI 53005 (262) 784-5666	1987	1987
CITIZENS INS CO OF AMER	MI	FC	645 W GRAND RIVER AVE HOWELL MI 48843 (517) 546-2160	1974	1984
CLA ASSURANCE CO	IA	LC	611 FIFTH AVE DES MOINES IA 50030 (515) 283-2371	1989	1989
CLARENDON NATIONAL INS CO	NJ	FC	1177 AVE OF THE AMERICAS 44TH & 45TH FL NEW YORK NY 10036 (212) 805-9700	1941	1960
CLARICA LIFE INS CO US	ND	LC	P O BOX 503 BROOKFIELD WI 53008 (262) 797-3900	1930	1982
CLARICA LIFE REINSURANCE CO	MI	LC	P O BOX 503 BROOKFIELD WI 53008 (262) 797-3900	1982	1984
CLARNO MUTUAL INS CO	WI	TM	1922 10TH ST MONROE WI 53566 (608) 325-1303	1874	1874
CM ASSURANCE CO	CT	LC	1295 STATE ST SPRINGFIELD MA 01111 (860) 987-6500	1986	1991
CM LIFE INS CO	CT	LC	1295 STATE ST SPRINGFIELD MA 01111 (413) 788-8411	1981	1982
CMG MORTGAGE ASSURANCE CO	WI	FC	5910 MINERAL POINT RD MADISON WI 53705 (608) 238-5851	1969	2000
CMG MORTGAGE INS CO	WI	FC	5910 MINERAL POINT RD MADISON WI 53705 (608) 238-5851	1968	1972
CMG MORTGAGE REINSURANCE CO	WI	FC	5910 MINERAL POINT RD MADISON WI 53705 (800) 937-2644	1999	1999
CNA NATIONAL WARRANTY CORP	AZ	WP	P O BOX 2840 SCOTTSDALE AZ 85252 (800) 345-0191	1995	1995
COLOGNE REINSURANCE CO OF AMER	CT	FC	695 E MAIN STS STAMFORD CT 06901 (203) 328-5000	1975	1979
COLONIAL AMERICAN CAS & SURETY CO	MD	FC	1400 AMERICAN LN TOWER 19TH FL SCHAUMBURG IL 60196 (847) 605-6000	1977	1996
COLONIAL LIFE & ACCIDENT INS CO	SC	LC	1200 COLONIAL LIFE BLVD COLUMBIA SC 29210 (803) 798-7000	1939	1963
COLONIAL PENN FRANKLIN INS CO	PA	FC	500 VIRGINIA DR FORT WASHINGTON PA 19034 (800) 523-1700	1910	1911

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COLONIAL PENN INS CO	PA	FC	500 VIRGINIA DR FORT WASHINGTON PA 19034 (800) 523-1700	1981	1982
COLONIAL PENN MADISON INS CO	PA	FC	500 VIRGINIA DR FORT WASHINGTON PA 19034 (800) 523-1700	1984	1984
COLORADO BANKERS LIFE INS CO	CO	LC	5990 GREENWOOD PLZ BLVD #325 GREENWOOD VILLAGE CO 80111 (303) 220-8500	1974	1985
COLORADO CASUALTY INS CO	CO	FC	P O BOX 6530 ENGLEWOOD CO 80155 (303) 566-4800	1980	1995
COLUMBIA HOSPITAL INC	WI	GA	2025 E NEWPORT AVE MILWAUKEE WI 53211 (414) 961-3300	1909	1990
COLUMBIA UNIVERSAL LIFE INS CO	TX	LC	P O BOX 200225 AUSTIN TX 78720 (800) 880-1370	1954	1998
COLUMBIAN LIFE INS CO	IL	LC	P O BOX 1381 BINGHAMTON NY 13902 (607) 724-2472	1988	1990
COLUMBIAN MUTUAL LIFE INS CO	NY	LC	P O BOX 1381 BINGHAMTON NY 13902 (607) 724-2472	1882	1989
COLUMBUS LIFE INS CO	OH	LC	400 E 4TH ST CINCINNATI OH 45202 (513) 361-6700	1986	1991
COLUMBUS MUTUAL TOWN INS CO	WI	TM	N7022 OWL RD BEAVER DAM WI 53916 (920) 885-9613	1873	1873
COMBINED INS CO OF AMER	IL	LC	123 N BROADWAY CHICAGO IL 60606 (800) 225-4500	1919	1962
COMMERCE & INDUSTRY INS CO	NY	FC	70 PINE ST NEW YORK NY 10270 (212) 770-7000	1957	1966
COMMERCIAL CASUALTY INS CO	CA	FC	P O BOX 14910 LAS VEGAS NV 89114 (702) 838-8223	1986	1992
COMMERCIAL INS CO OF NEWARK NJ	NJ	FC	CNA PLZ CHICAGO IL 60685 (312) 822-5000	1909	1921
COMMERCIAL LOAN INS CORP	WI	FC	330 E KILBOURN AVE 2 PLAZA E STE 1280 MILWAUKEE WI 53202 (414) 274-3888	1966	1966
COMMERCIAL TRAVELERS MUTUAL INS CO	NY	LC	70 GENESEE ST UTICA NY 13502 (800) 422-6200	1883	1967
COMMERCIAL UNION INS CO	MA	FC	1 BEACON ST BOSTON MA 02108 (617) 725-6000	1971	1971
COMMERCIAL UNION MIDWEST INS CO	WI	FC	1 BEACON ST BOSTON MA 02108 (617) 725-6000	1991	1991
COMMONWEALTH LAND TITLE INS CO	PA	TC	101 E GATEWAY CENTRE PKWY GATEWAY ONE RICHMOND VA 23235 (804) 267-8000	1944	1962
COMMUNITY MEMORIAL FOUNDATION OF MENOMONEE FALLS	WI	GA	P O BOX 408 MENOMONEE FALLS WI 53052 (262) 532-3769	1988	1999

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COMPANION COMMERCIAL INS CO	SC	FC	P O BOX 100165 COLUMBIA SC 29202 (803) 735-0672	1997	1999
COMPANION LIFE INS CO	SC	LC	P O BOX 100102 COLUMBIA SC 29202 (803) 735-1251	1970	1979
COMPANION PROPERTY & CASUALTY INS CO	SC	FC	P O BOX 100165 COLUMBIA SC 29202 (803) 735-0672	1984	1999
COMPASS INS CO	NY	FC	709 CURTIS ST MIDDLETOWN OH 45044 (513) 727-5962	1968	1972
COMPCARE HEALTH SERVICES INS CORP	WI	HM	225 S EXECUTIVE DR BROOKFIELD WI 53005 (800) 242-7312	1984	1984
COMPUTER INS CO	RI	FC	10 WEYBOSSET ST STE 502 PROVIDENCE RI 02903 (800) 424-8526	1989	1992
CONCORD MUTUAL FIRE INS CO	WI	TM	N6427 CTH E OCONOMOWOC WI 53066 (262) 593-8910	1875	1875
CONGRESS LIFE INS CO	AZ	LC	10901 RED CIRCLE DR MINNETONKA MN 55343 (612) 544-2121	1965	1988
CONNECTICUT GENERAL LIFE INS CO	CT	LC	900 COTTAGE GROVE RD HARTFORD CT 06152 (860) 726-6000	1865	1936
CONNECTICUT INDEMNITY CO THE	CT	FC	P O BOX 1000 CHARLOTTE NC 28201 (704) 522-2000	1917	1931
CONNIE LEE INS CO	WI	FC	ONE STATE ST PLZ 15TH FL NEW YORK NY 10004 (800) 221-1854	1968	1968
CONSECO ANNUITY ASSURANCE CO	IL	LC	11815 N PENNSYLVANIA ST CARMEL IN 46032 (800) 888-4918	1951	1974
CONSECO DIRECT LIFE INS CO	PA	LC	399 MARKET ST 5TH FL PHILADELPHIA PA 19181 (215) 928-8000	1957	1967
CONSECO HEALTH INS CO	AZ	LC	11815 N PENNSYLVANIA ST CARMEL IN 46032 (800) 888-4918	1970	1984
CONSECO LIFE INS CO	IN	LC	11815 N PENNSYLVANIA ST CARMEL IN 46032 (317) 817-6400	1962	1965
CONSECO MEDICAL INS CO	IL	LC	11815 N PENNSYLVANIA ST CARMEL IN 46032 (800) 888-4918	1981	1983
CONSECO SENIOR HEALTH INS CO	PA	LC	11815 N PENNSYLVANIA ST CARMEL IN 46032 (800) 888-4918	1887	1992
CONSECO VARIABLE INS CO	TX	LC	11815 N PENNSYLVANIA ST CARMEL IN 46032 (800) 888-4918	1937	1967
CONSOLIDATED INS CO	IN	FC	62 MAPLE AVE KEENE NH 03431 (603) 352-3221	1955	1973
CONSTITUTION INS CO	NY	FC	717 FIFTH AVE NEW YORK NY 10022 (212) 754-7500	1992	2000
CONSTITUTION LIFE INS CO	TX	LC	P O BOX 3509 ORLANDO FL 32802 (800) 789-6364	1929	1959

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CONSUMER PROGRAM ADMINISTRATORS INC	IL	WP	123 N WACKER DR CHICAGO IL 60606 (800) 621-2108	1994	1994
CONTINENTAL AMERICAN INS CO	SC	LC	P O BOX 427 COLUMBIA SC 29202 (803) 256-6265	1968	2000
CONTINENTAL ASSURANCE CO	IL	LC	CNA PLZ CHICAGO IL 60685 (312) 822-5000	1911	1922
CONTINENTAL CAR CLUB INC	TN	MC	P O BOX 451 DAYTON TN 37321 (800) 544-3895	1983	1993
CONTINENTAL CASUALTY CO	IL	FC	CNA PLZ CHICAGO IL 60685 (312) 822-5000	1897	1898
CONTINENTAL DIVIDE INS CO	CO	FC	P O BOX 3126 ENGLEWOOD CO 80155 (402) 393-7255	1978	1992
CONTINENTAL GENERAL INS CO	NE	LC	P O BOX 247007 OMAHA NE 68114 (402) 397-3200	1961	1980
CONTINENTAL INS CO THE	NH	FC	CNA PLAZA CHICAGO IL 60685 (312) 822-5000	1977	1977
CONTINENTAL LIFE INS CO OF BRENTWOOD TN	TN	LC	P O BOX 1188 BRENTWOOD TN 37027 (800) 264-4000	1983	2000
CONTINENTAL NATIONAL INDEMNITY CO	OH	FC	10700 MONTGOMERY RD STE 150 CINCINNATI OH 45242 (513) 247-5900	1986	1990
CONTINENTAL REINSURANCE CORP	CA	FC	200 S WACKER 23RD FL CHICAGO IL 60606 (312) 822-5000	1942	1990
CONTINENTAL SERVICE PLAN INC	NJ	WP	P O BOX 2840 SCOTTSDALE AZ 85252 (800) 345-0191	1992	1992
CONTINENTAL WESTERN CASUALTY CO	IA	FC	P O BOX 1594 DES MOINES IA 50306 (515) 278-3000	1977	1984
CONTINENTAL WESTERN INS CO	IA	FC	P O BOX 1594 DES MOINES IA 50306 (515) 278-3000	1907	1959
CONTRACTORS BONDING & INS CO	WA	FC	P O BOX 9271 SEATTLE WA 98109 (800) 765-2242	1979	1989
COOPERATIVE MUTUAL INS CO	NE	FC	525 N 132ND ST STE 200 OMAHA NE 68154 (402) 492-2177	1935	1985
CORE INS CO	VT	FC	501 MERRITT 7 CORP PL 5TH FL NORWALK CT 06851 (203) 229-2000	1996	1997
COREGIS INS CO	IN	FC	181 W MADISON AVE STE 2600 CHICAGO IL 60602 (312) 849-5000	1939	1962
CORNHUSKER CASUALTY CO	NE	FC	9290 W DODGE RD STE 300 OMAHA NE 68114 (402) 393-7255	1970	1992
CORP FOR NATIONAL ASSOC OF CONGREGATIONAL CHRISTIAN CHURCHES	WI	GA	8473 S HOWELL AVE OAK CREEK WI 53154 (414) 764-1620	1961	1978
CORPORATE HEALTH INS CO	PA	LC	151 FARMINGTON AVE MC64 HARTFORD CT 06156 (800) 872-3862	1956	1967

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COUNTRY CASUALTY INS CO	IL	FC	P O BOX 2100 BLOOMINGTON IL 61702 (309) 821-3000	1999	1999
COUNTRY INVESTORS LIFE ASSURANCE CO	IL	LC	P O BOX 2000 BLOOMINGTON IL 61702 (309) 821-3000	1981	1999
COUNTRY LIFE INS CO	IL	LC	P O BOX 2000 BLOOMINGTON IL 61702 (309) 821-3000	1928	1965
COUNTRY MUTUAL INS CO	IL	FC	P O BOX 2100 BLOOMINGTON IL 61702 (309) 821-3000	1925	1999
COUNTRY PREFERRED INS CO	IL	FC	P O BOX 2100 BLOOMINGTON IL 61702 (309) 821-3000	1999	1999
COURTESY INS CO	FL	FC	500 N W 12TH AVE DEERFIELD BEACH FL 33442 (954) 429-2541	1987	1995
COURTLAND-SPRINGVALE TOWN INS CO	WI	T M	N7112 FORDEG RD CAMBRIA WI 53923 (920) 326-3089	1874	1874
COVENANT INS CO	CT	FC	82-H BENNETT SQ SOUTHURY CT 06488 (203) 267-2701	1831	1990
COVENTRY HEALTH & LIFE INS CO	DE	LC	6705 ROCKLEDGE DR 10TH FL ATTN FINANCE DEPT BETHESDA MD 20817 (800) 843-7421	1968	1990
CROATIAN CATHOLIC UNION OF THE USA & CANADA	IN	FR	P O BOX 602 HOBART IN 46342 (219) 942-1191	1922	1951
CROATIAN FRATERNAL UNION OF AMER	PA	FR	100 DELANEY DR PITTSBURGH PA 15235 (412) 351-3909	1897	1917
CROSS COUNTRY MOTOR CLUB OF CALIFORNIA INC	CA	MC	4040 MYSTIC VALLEY PKWY MEDFORD MA 01255 (800) 833-5500	1976	1981
CROWN LIFE INS CO	MI	LC	1874 SCARTH ST STE 1900 REGINA S4P 4B3 CN SASKATACHEWAN (306) 751-6900	1900	1964
CRUM & FORSTER INDEMNITY CO	NY	FC	305 MADISON AVE MORRISTOWN NJ 07960 (973) 490-6600	1987	1992
CSA FRATERNAL LIFE	IL	FR	P O BOX 3039 OAK BROOK IL 60522 (630) 472-0500	1854	1938
CUMIS INS SOCIETY INC	WI	FC	P O BOX 1084 MADISON WI 53701 (608) 238-5851	1960	1960
CUNA MUTUAL INS SOCIETY	WI	LC	P O BOX 391 MADISON WI 53701 (608) 238-5851	1935	1935
CUNA MUTUAL LIFE INS CO	IA	LC	2000 HERITAGE WAY WAVERLY IA 50677 (319) 352-4090	1882	1898
DAIMLERCHRYSLER CORP	DE	WP	26001 LAWRENCE AVE CENTER LINE MI 48015 (810) 497-9960	1986	1991
DAIRYLAND INS CO	WI	FC	1800 N POINT DR STEVENS POINT WI 54481 (715) 346-6000	1965	1965

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DAKOTA WESLEYAN UNIV	SD	GA	1200 W UNIVERSITY AVE MITCHELL SD 57301 (605) 995-2600	1885	1977
DARLINGTON MUTUAL INS CO	WI	TM	P O BOX 165 DARLINGTON WI 53530 (608) 776-2319	1875	1875
DEALERS ALLIANCE CORP	OH	WP	3518 RIVERSIDE DR UPPER ARLINGTON OH 43221 (800) 282-8913	1977	1998
DEALERS ASSURANCE CO	OH	FC	3518 RIVERSIDE DR UPPER ARLINGTON OH 43221 (800) 282-8913	1935	1996
DEAN HEALTH PLAN INC	WI	HM	1277 DEMING WAY MADISON WI 53717 (608) 836-1400	1995	1995
DEERBROOK INS CO	IL	FC	3075 SANDERS RD STE H1A NORTHBROOK IL 60062 (847) 551-2000	1979	1996
DEERFIELD INS CO	IL	FC	TEN PARKWAY N DEERFIELD IL 60015 (847) 572-6000	1911	1989
DEGREE OF HONOR PROTECTIVE ASSN	MN	FR	445 MINNESOTA ST SAINT PAUL MN 55101 (651) 228-7600	1971	1971
DELAWARE AMERICAN LIFE INS CO	DE	LC	P O BOX 667 WILMINGTON DE 19899 (302) 594-2000	1964	1979
DELTA DENTAL PLAN OF WI INC	WI	DP	P O BOX 828 STEVENS POINT WI 54481 (715) 344-6087	1962	1965
DELTA LIFE & ANNUITY CO	KS	LC	P O BOX 3545 TOPEKA KS 66601 (800) 255-2405	1921	1988
DENTAL PROTECTION PLAN INC	WI	LH	7130 W GREENFIELD AVE WEST ALLIS WI 53214 (414) 259-9522	1987	1987
DENTISTS INS CO THE	CA	FC	P O BOX 1582 SACRAMENTO CA 95812 (800) 733-0634	1979	1995
DEPOSITORS INS CO	IA	FC	701 5TH AVE DES MOINES IA 50391 (515) 280-4211	1983	1986
DESIGN PROFESSIONALS INS CO	CT	FC	P O BOX 1000 CHARLOTTE NC 28201 (704) 522-2000	1975	1997
DEUTSCHE FINANCIAL SERVICES CORP	NV	WP	655 MARYVILLE CENTRE DR ST LOUIS MO 63141 (314) 523-3000	1969	1993
DEVELOPERS SURETY & INDEMNITY CO	IA	FC	P O BOX 19725 IRVINE CA 92613 (949) 263-3300	1956	1974
DIAMOND STATE INS CO	IN	FC	THREE BALA PLZ E STE 300 BALA CYNWYD PA 19004 (610) 664-1500	1981	2000
DIMENSION HOLDINGS INC	OH	WP	2550 CORPORATE EXCHANGE #205 COLUMBUS OH 43231 (614) 895-1161	1993	1994
DISCOVER PROPERTY & CASUALTY INS CO	IL	FC	385 WASHINGTON ST ST PAUL MN 55102 (651) 310-7911	1978	1980
DOCTORS CO AN INTERINSURANCE EXCHANGE THE	CA	FC	P O BOX 2900 NAPA CA 94558 (800) 421-2368	1975	1989

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DORAL DENTAL PLAN OF WI INC	WI	LH	10201 N PORT WASHINGTON RD MEQUON WI 53092 (262) 241-7140	1995	1995
DORINCO REINSURANCE CO	MI	FC	1320 WALDO AVE STE 200 MIDLAND MI 48642 (517) 636-0047	1977	1989
DUPONT MUTUAL INS CO	WI	TM	P O BOX 175 MARION WI 54950 (715) 754-2525	1883	1883
EAA AVIATION FOUNDATION INC	WI	GA	P O BOX 3065 OSHKOSH WI 54903 (920) 426-4800	1962	1984
EAGLE AMERICAN INS CO	OH	FC	580 WALNUT ST CINCINNATI OH 45202 (513) 369-5000	1987	1991
EAGLE POINT MUTUAL INS CO	WI	TM	P O BOX 456 CHIPPEWA FALLS WI 54729 (715) 723-9333	1879	1879
ECONOMY FIRE & CASUALTY CO	IL	FC	700 QUACKER LANE WARWICK RI 02886 (800) 638-4208	1935	1954
ECONOMY PREFERRED INS CO	IL	FC	700 QUACKER LANE WARWICK RI 02886 (800) 638-4208	1979	1980
ECONOMY PREMIER ASSURANCE CO	IL	FC	700 QUACKER LANE WARWICK RI 02887 (800) 638-4208	1980	1986
ELECTRIC INS CO	MA	FC	P O BOX 1029 BEVERLY MA 01915 (978) 921-0660	1966	1972
ELLINGTON MUTUAL INS CO	WI	FC	P O BOX 356 HORTONVILLE WI 54944 (920) 779-4515	1878	1878
EMC PROPERTY & CASUALTY CO	IA	FC	P O BOX 712 DES MOINES IA 50303 (800) 362-2227	1953	2000
EMCASCO INS CO	IA	FC	P O BOX 712 DES MOINES IA 50303 (515) 280-2511	1958	1962
EMPHEYSYS INS CO	TX	LC	P O BOX 740036 LOUISVILLE KY 40201 (800) 531-5067	1978	1984
EMPHEYSYS WISCONSIN INS CO	WI	HM	P O BOX 740036 LOUISVILLE KY 40201 (502) 580-1000	1994	1994
EMPIRE FIRE & MARINE INS CO	NE	FC	13810 FNB PKWY OMAHA NE 68154 (800) 228-9283	1954	1973
EMPIRE GENERAL LIFE ASSURANCE CORP	TN	LC	P O BOX 2606 BIRMINGHAM AL 35202 (205) 879-9230	1981	1993
EMPLOYEES LIFE CO MUTUAL	IL	LC	916 SHERWOOD DR LAKE BLUFF IL 60044 (847) 295-6000	1946	1946
EMPLOYERS FIRE INS CO THE	MA	FC	1 BEACON ST BOSTON MA 02108 (617) 725-6000	1921	1923
EMPLOYERS HEALTH INS CO	WI	LC	P O BOX 740036 LOUISVILLE KY 40201 (800) 558-4444	1968	1968
EMPLOYERS INS OF WAUSAU A MUTUAL CO	WI	FC	P O BOX 8017 WAUSAU WI 54402 (715) 845-5211	1911	1911



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EMPLOYERS MODERN LIFE CO	IA	LC	P O BOX 712 DES MOINES IA 50303 (515) 280-2511	1962	1967
EMPLOYERS MUTUAL CASUALTY CO	IA	FC	P O BOX 712 DES MOINES IA 50309 (515) 280-2511	1911	1945
EMPLOYERS REASSURANCE CORP	KS	LC	P O BOX 2981 OVERLAND PARK KS 66202 (913) 676-5950	1986	1986
EMPLOYERS REINSURANCE CORP	MO	FC	5200 METCALF AVE OVERLAND PARK KS 66202 (913) 676-5200	1981	1981
EMPLOYES MUTUAL BENEFIT ASSN	WI	FR	231 W MICHIGAN ST MILWAUKEE WI 53203 (414) 221-2706	1912	1914
ENHANCE REINSURANCE CO	NY	FC	335 MADISON AVE 25TH FL NEW YORK NY 10017 (212) 983-3100	1986	1988
ENTERPRISE FINANCIAL GROUP INC	TX	WP	1901 GATEWAY IRVING TX 75038 (800) 527-1984	1977	1992
ENTERPRISE LIFE INS CO	TX	LC	P O BOX 167667 IRVING TX 75016 (800) 527-1984	1978	1992
EPIC LIFE INS CO THE	WI	LC	P O BOX 14196 MADISON WI 53714 (608) 221-6882	1984	1984
EPISCOPAL CHURCH FOUNDATION	NY	GA	815 SECOND AVE NEW YORK NY 10017 (212) 697-2858	1949	1998
EQUIGUARD INC	IL	WP	475 FRONTAGE RD STE 105 BURR RIDGE IL 60521 (800) 886-9363	1991	1995
EQUITABLE LIFE ASSUR SOCIETY OF THE US THE	NY	LC	1290 AVE OF THE AMERICAS NEW YORK NY 10104 (212) 554-1234	1859	1915
EQUITABLE LIFE INS CO OF IA	IA	LC	P O BOX 1635 DES MOINES IA 50306 (515) 698-7000	1867	1947
EQUITABLE OF CO INC THE	CO	LC	1290 AVE OF THE AMERICAS NEW YORK NY 10104 (800) 962-4013	1984	1986
EQUITABLE RESERVE ASSN	WI	FR	P O BOX 448 NEENAH WI 54957 (920) 722-1574	1897	1897
EQUITRUST LIFE INS CO	IA	LC	5400 UNIVERSITY AVE WEST DES MOINES IA 50266 (515) 225-5400	1966	1969
ERIE FAMILY LIFE INS CO	PA	LC	100 ERIE INS PLACE ERIE PA 16530 (800) 458-0811	1967	2000
ERIE INS CO	PA	FC	100 ERIE INS PLACE ERIE PA 16530 (800) 458-0811	1972	2000
ERIE INS EXCHANGE	PA	FC	100 ERIE INS PLACE ERIE PA 16530 (800) 458-0811	1925	2000
ERIE INS PROPERTY & CASUALTY CO	PA	FC	100 ERIE INS PLACE ERIE PA 16530 (800) 458-0811	1993	2000
ETTRICK MUTUAL INS CO	WI	TM	P O BOX 35 ETTRICK WI 54627 (608) 525-3201	1877	1877

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EULER AMERICAN CREDIT INDEMNITY CO	NY	FC	100 E PRATT ST 5TH FL BALTIMORE MD 21202 (800) 866-5551	1893	1899
EVANGELICAL COVENANT CHURCH THE	IL	GA	5101 N FRANCISCO AVE CHICAGO IL 60625 (800) 637-7282	1885	1998
EVANGELICAL FREE CHURCH OF AMERICA THE	MN	GA	901 E 78TH ST BLOOMINGTON MN 55420 (612) 854-1300	1908	1987
EVANGELICAL LUTHERAN CHURCH IN AMERICA	MN	GA	8765 W HIGGINS RD CHICAGO IL 60631 (773) 380-2901	1987	1988
EVANGELICAL LUTHERAN GOOD SAMARITAN SOCIETY THE	ND	GA	4800 W 57TH ST SIOUX FALLS SD 57117 (605) 362-3123	1922	2000
EVEREST NATIONAL INS CO	AZ	FC	P O BOX 830 LIBERTY CORNER NJ 07938 (800) 438-4375	1985	1995
EVEREST REINSURANCE CO	DE	FC	P O BOX 830 LIBERTY CORNER NJ 07938 (800) 438-4375	1973	1975
EVERGREEN NATIONAL INDEMNITY CO	OH	FC	P O BOX 163340 COLUMBUS OH 43216 (800) 850-0421	1939	1957
EVERGREEN RETIREMENT COMMUNITY INC	WI	CC	P O BOX 1720 OSHKOSH WI 54902 (414) 233-2340	1965	1984
EXCESS REINSURANCE CO	DE	FC	TWO LOGAN SQ 9TH FL PHILADELPHIA PA 19103 (215) 864-3600	1934	1955
EXECUTIVE RISK INDEMNITY INC	DE	FC	P O BOX 1615 WARREN NJ 07061 (800) 677-5442	1977	1993
EYE CARE OF WI INC	WI	LH	8705 N PORT WASHINGTON RD STE 303 FOX POINT WI 53217 (414) 351-3030	1986	1986
FACTORY MUTUAL INS CO	RI	FC	P O BOX 7500 JOHNSTON RI 02919 (401) 275-3000	1968	1968
FAIRFIELD INS CO	CT	FC	P O BOX 10350 STAMFORD CT 06904 (203) 328-5000	1991	1994
FAIRHAVEN CORP	WI	GA	435 W STARIN RD WHITEWATER WI 53190 (414) 473-2140	1960	1977
FAIRHAVEN CORP	WI	CC	435 W STARIN RD WHITEWATER WI 53190 (414) 473-2140	1960	1977
FAIRMONT INS CO	CA	FC	P O BOX 152870 IRVING TX 75015 (972) 831-5000	1970	1984
FALL CREEK MUTUAL INS CO	WI	TM	P O BOX 165 DARLINGTON WI 53530 (608) 776-2319	1875	1875
FAMILY INS CORP	WI	LC	P O BOX 222038 DALLAS TX 75222 (800) 336-8913	1965	1965
FAMILY LIFE INS CO	WA	LC	6500 RIVER PLACE BLVD BLDG 1 AUSTIN TX 78730 (800) 925-6000	1949	1960
FAMILY SERVICE LIFE INS CO	TX	LC	7 HANOVER SQ NEW YORK NY 10004 (800) 538-6203	1955	1987

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FAR WEST INS CO	NE	FC	5230 LAS VIRGENES RD CALABASAS CA 91302 (818) 871-2000	1982	1995
FARM BUREAU LIFE INS CO	IA	LC	5400 UNIVERSITY AVE WEST DES MOINES IA 50266 (515) 225-5400	1944	1993
FARMERS & TRADERS LIFE INS CO	NY	LC	P O BOX 1056 SYRACUSE NY 13201 (315) 471-5656	1912	1963
FARMERS ALLIANCE MUTUAL INS CO	KS	FC	P O BOX 1401 MCPHERSON KS 67460 (316) 241-2200	1888	1986
FARMERS AUTOMOBILE INS ASSN THE	IL	FC	2505 COURT ST PEKIN IL 61558 (309) 346-1161	1921	1964
FARMERS INS EXCHANGE	CA	FC	P O BOX 2478 LOS ANGELES CA 90051 (323) 932-3200	1928	1954
FARMERS MUTUAL HAIL INS CO OF IA	IA	FC	2323 GRAND AVE DES MOINES IA 50312 (515) 282-9104	1893	1932
FARMERS NEW WORLD LIFE INS CO	WA	LC	3003 77TH AVE SE MERCER ISLAND WA 98040 (206) 232-8400	1910	1921
FARMERS TOWN MUTUAL INS CO	WI	TM	24884 COUNTY HYW A TOMAH WI 54660 (800) 499-6650	1876	1876
FARMINGTON CASUALTY CO	CT	FC	ONE TOWER SQ HARTFORD CT 06183 (860) 277-0111	1982	1985
FARMINGTON MUTUAL INS CO	WI	FC	264 STATE RD 35 OSCEOLA WI 54020 (715) 294-3186	1878	1878
FARMLAND MUTUAL INS CO	IA	FC	1963 BELL AVE DES MOINES IA 50315 (515) 245-8800	1909	1948
FATHER FLANAGANS BOYS HOME	NE	GA	CONTROLLER'S OFFICE BOYS TOWN NE 68010 (402) 498-1111	1920	1978
FEDERAL HOME LIFE INS CO	VA	LC	6604 W BROAD ST RICHMOND VA 23230 (888) 345-4242	1910	1958
FEDERAL INS CO	IN	FC	P O BOX 1615 WARREN NJ 07061 (908) 903-2000	1901	1903
FEDERAL KEMPER LIFE ASSURANCE CO	IL	LC	1 KEMPER DR T1 LONG GROVE IL 60049 (847) 550-5500	1967	1968
FEDERAL LIFE INS CO MUTUAL	IL	LC	3750 DEERFIELD RD RIVERWOODS IL 60015 (847) 520-1900	1899	1950
FEDERAL WARRANTY SERVICE CORP	CA	WP	7000 VILLAGE DR STE 200 BUENA PARK CA 90621 (714) 736-3636	1993	1995
FEDERATED LIFE INS CO	MN	LC	121 E PARK SQ OWATONNA MN 55060 (800) 533-0472	1958	1966
FEDERATED MUTUAL INS CO	MN	FC	121 E PARK SQ OWATONNA MN 55060 (507) 455-5200	1904	1914
FEDERATED RURAL ELECTRIC INS EXCHANGE	KS	FC	P O BOX 15147 LENEXA KS 66285 (913) 541-0150	1957	1959

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FEDERATED SERVICE INS CO	MN	FC	121 E PARK SQ OWATONNA MN 55060 (507) 455-5200	1972	1998
FEDERATION LIFE INS OF AMER	WI	FR	6011 S 27TH ST MILWAUKEE WI 53221 (414) 281-6281	1913	1915
FFG INS CO	TX	FC	P O BOX 130745 DALLAS TX 75313 (800) 527-3448	1981	1993
FIDELITY & CASUALTY CO OF NY THE	NH	FC	CNA PLAZA CHICAGO IL 60685 (312) 822-5000	1977	1977
FIDELITY & DEPOSIT CO OF MD	MD	FC	P O BOX 1227 BALTIMORE MD 21203 (410) 336-1000	1969	1982
FIDELITY & GUARANTY INS CO	IA	FC	385 WASHINGTON ST MC 510T ST PAUL MN 55102 (800) 328-2189	1977	1979
FIDELITY & GUARANTY INS UNDERWRITERS INC	WI	FC	385 WASHINGTON ST ST PAUL MN 55102 (800) 328-2189	1951	1959
FIDELITY & GUARANTY LIFE INS CO	MD	LC	P O BOX 1137 BALTIMORE MD 21203 (888) 697-5433	1959	1960
FIDELITY INVESTMENTS LIFE INS CO	UT	LC	82 DEVONSHIRE ST MAILZONE R27A BOSTON MA 02109 (617) 563-4395	1981	1984
FIDELITY LIFE ASSN	IL	LC	1 KEMPER DR T1 LONG GROVE IL 60049 (847) 550-5500	1896	1899
FIDELITY LIFE INS CO	PA	LC	250 KING OF PRUSSIA RD RADNOR PA 19087 (800) 325-2532	1981	1982
FIDELITY NATIONAL TITLE INS CO OF NY	NY	TC	17911 VON KARMAN AVE STE 300 IRVINE CA 92614 (805) 696-7000	1928	1993
FIDELITY SECURITY LIFE INS CO	MO	LC	3130 BROADWAY ST KANSAS CITY MO 64111 (800) 648-8624	1969	1975
FIDELITY WARRANTY SERVICES INC	FL	WP	190 NW 12TH AVE DEERFIELD BEACH FL 33442 (954) 429-2535	1978	1993
FINANCIAL AMERICAN LIFE INS CO	IL	LC	1645 E BIRCHWOOD AVE DES PLAINES IL 60018 (847) 768-3254	1964	1970
FINANCIAL BENEFIT LIFE INS CO	KS	LC	P O BOX 3502 TOPEKA KS 66601 (800) 255-2405	1983	1990
FINANCIAL GUARANTY INS CO	NY	FC	115 BROADWAY NEW YORK NY 10006 (212) 312-3000	1972	1972
FINANCIAL INDEMNITY CO	CA	FC	P O BOX 10360 VAN NUYS CA 91410 (800) 777-4342	1945	1995
FINANCIAL PACIFIC INS CO	CA	FC	P O BOX 292220 SACRAMENTO CA 95829 (916) 630-5000	1986	1999
FINANCIAL PROTECTION INC	OH	WP	2550 CORP EXCH DR STE 205 COLUMBUS OH 43231 (800) 457-7703	1995	1996
FINANCIAL SECURITY ASSURANCE INC	NY	FC	350 PARK AVE NEW YORK NY 10022 (212) 339-0897	1984	1988

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FIRE & CASUALTY INS CO OF CT THE	CT	FC	P O BOX 1000 CHARLOTTE NC 28201 (800) 243-7060	1923	1963
FIRE INS EXCHANGE	CA	FC	P O BOX 2478 LOS ANGELES CA 90051 (323) 932-3200	1942	1954
FIREMANS FUND INS CO	CA	FC	777 SAN MARIN DR NOVATO CA 94998 (415) 899-2000	1958	1967
FIREMANS FUND INS CO OF NE	NE	FC	777 SAN MARIN DR NOVATO CA 94998 (415) 899-2000	1979	1991
FIREMANS FUND INS CO OF WI	WI	FC	777 SAN MARIN DR NOVATO CA 94998 (414) 778-3333	1979	1979
FIREMENS INS CO OF NEWARK NJ	NJ	FC	CNA PLAZA CHICAGO IL 60685 (312) 822-5000	1855	1875
FIRST ALLMERICA FINANCIAL LIFE INS CO	MA	LC	440 LINCOLN ST WORCESTER MA 01605 (508) 855-1000	1844	1947
FIRST AMERICAN INS CO	MO	FC	3100 BROADWAY ST STE 1000 KANSAS CITY MO 64111 (816) 531-7668	1971	1987
FIRST AMERICAN PROPERTY & CASUALTY INS CO	CA	FC	1 FIRST AMERICAN WAY SANTA ANA CA 92707 (800) 854-3643	1977	1992
FIRST AMERICAN TITLE INS CO	CA	TC	1 FIRST AMERICAN WAY SANTA ANA CA 92707 (714) 800-3000	1968	1990
FIRST AUTO & CASUALTY INS CO	WI	FC	P O BOX 7988 MADISON WI 53707 (608) 242-4500	1991	1991
FIRST CATHOLIC SLOVAK LADIES ASSN OF THE US OF A	OH	FR	24950 CHAGRIN BLVD CLEVELAND OH 44122 (800) 464-4642	1899	1941
FIRST CATHOLIC SLOVAK UNION USA	OH	FR	6611 ROCKSIDE RD INDEPENDENCE OH 44131 (216) 642-9406	1892	1940
FIRST COLONY LIFE INS CO	VA	LC	6604 W BROAD ST RICHMOND VA 23230 (888) 325-5433	1955	1972
FIRST COMMONWEALTH LIMITED HEALTH SERVICE CORP	WI	LH	444 N WELLS ST STE 600 CHICAGO IL 60610 (312) 644-1800	1996	1996
FIRST COMMUNITY INS CO	NY	FC	360 CENTRAL AVE ST PETERSBURG FL 33701 (727) 823-4000	1971	1989
FIRST CONTINENTAL LIFE & ACCIDENT INS CO	UT	LC	P O BOX 27008 SALT LAKE CITY UT 84127 (800) 356-8172	1979	1979
FIRST EXTENDED SERVICE CORP	TX	WP	P O BOX 130745 DALLAS TX 75313 (800) 527-3448	1976	1992
FIRST FINANCIAL INS CO	IL	FC	238 INTERNATIONAL RD BURLINGTON NC 27215 (336) 586-2500	1970	1983
FIRST HEALTH LIFE & HEALTH INS CO	TX	LC	3200 HIGHLAND AVE DOWNERS GROVE IL 60515 (800) 445-1425	1978	1980
FIRST INVESTORS LIFE INS CO	NY	LC	95 WALL ST NEW YORK NY 10005 (212) 858-8200	1962	1991

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FIRST LIBERTY INS CORP THE	IA	FC	175 BERKELEY ST BOSTON MA 02117 (617) 357-9500	1989	1990
FIRST MARINE INS CO	MO	FC	P O BOX 369 OSAGE BEACH MO 65065 (573) 348-2743	1982	1998
FIRST NATIONAL INS CO OF AMERICA	WA	FC	SAFECO PLZ SEATTLE WA 98185 (206) 545-5000	1928	1930
FIRST PENN PACIFIC LIFE INS CO	IN	LC	10 N MARTINGALE RD SCHAUMBURG IL 60173 (800) 323-3101	1963	1981
FIRST PROTECTION CORP	MN	WP	601 LAKE ST STE 990 MINNETONKA MN 55305 (800) 328-8690	1979	1992
FIRST VARIABLE LIFE INS CO	AR	LC	2122 YORK RD STE 300 OAK BROOK IL 60523 (630) 684-9200	1968	1974
FLAGSHIP CITY INS CO	PA	FC	144 E SIXTH ST ERIE PA 16530 (814) 428-7554	1992	2000
FLORISTS MUTUAL INS CO	IL	FC	500 ST LOUIS ST EDWARDSVILLE IL 62025 (618) 656-4240	1887	1953
FLYWAY MUTUAL INS CO	WI	TM	918 W MAIN ST WAUPUN WI 53963 (920) 324-2571	1874	1874
FOCUS ON THE FAMILY	CA	GA	8605 EXPLORER DR COLORADO SPRINGS CO 80920 (719) 531-3400	1977	1998
FOLKSAMERICA REINSURANCE CO	NY	FC	1 LIBERTY PLZ 19TH FL NEW YORK NY 10006 (212) 312-2500	1979	1983
FORD AUTO CLUB INC	MI	MC	P O BOX 224688 DALLAS TX 75222 (800) 348-5220	1981	1987
FORD MOTOR SERVICE CO	MI	WP	THE AMERICAN RD DEARBORN MI 48121 (312) 845-0676	1997	1998
FOREMOST INS CO	MI	FC	P O BOX 2450 GRAND RAPIDS MI 49501 (616) 942-3000	1952	1955
FOREMOST PROPERTY & CASUALTY INS CO	MI	FC	P O BOX 2450 GRAND RAPIDS MI 49501 (616) 942-3000	1984	1990
FOREMOST SIGNATURE INS CO	MI	FC	P O BOX 2450 GRAND RAPIDS MI 49501 (616) 942-3000	1982	1984
FORETHOUGHT LIFE ASSURANCE CO	IN	LC	FORETHOUGHT CENTER BATESVILLE IN 47006 (800) 648-0075	1972	1974
FORETHOUGHT LIFE INS CO	IN	LC	FORETHOUGHT CTR BATESVILLE IN 47006 (812) 934-7139	1980	1982
FORT DEARBORN LIFE INS CO	IL	LC	300 E RANDOLPH ST CHICAGO IL 60601 (312) 653-6500	1966	1979
FORTIS BENEFITS INS CO	MN	LC	P O BOX 419052 KANSAS CITY MO 64141 (800) 800-2000	1962	1963
FORTIS INS CO	WI	LC	P O BOX 3050 MILWAUKEE WI 53201 (414) 271-3011	1910	1910

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FOUNDERS INS CO	IL	FC	1645 E BIRCHWOOD AVE DESPLAINES IL 60018 (800) 676-7603	1972	1994
FOUNTAIN CITY MUTUAL INS CO	WI	TM	2 S SHORE DRIVE FOUNTAIN CITY WI 54629 (608) 687-3221	1874	1874
FRANKENMUTH MUTUAL INS CO	MI	FC	1 MUTUAL AVE FRANKENMUTH MI 48787 (517) 652-6121	1921	1972
FRANKLIN FARMERS MUTUAL INS CO	WI	TM	146 W JEFFERSON ST SPRING GREEN WI 53588 (608) 588-2081	1877	1877
FRANKLIN LIFE INS CO THE	IL	LC	#1 FRANKLIN SQ SPRINGFIELD IL 62713 (217) 528-2011	1884	1919
FREE METHODIST FOUNDATION	OK	GA	P O BOX 580 SPRING ARBOR MI 49283 (800) 325-8975	1987	1998
FREEDOM VILLAGE INC	WI	CC	8616 N 72ND ST MILWAUKEE WI 53223 (414) 357-8086	1988	1989
FREMONT COMPENSATION INS CO	CA	FC	500 N BRAND BLVD GLENDALE CA 91203 (818) 549-4600	1978	1987
FREMONT INDEMNITY CO	CA	FC	500 N BRAND BLVD GLENDALE CA 91203 (818) 549-4600	1957	1983
FREMONT INDUSTRIAL INDEMNITY CO	CA	FC	500 N BRAND BLVD GLENDALE CA 91203 (818) 549-4600	1920	1967
FRIENDSHIP VILLAGE	WI	CC	7300 W DEAN RD MILWAUKEE WI 53223 (414) 354-3700	1972	1984
FRIGIDAIRE CO	DE	WP	250 BOBBY JONES EXPRESSWAY MARTINEZ GA 30907 (706) 651-1751	1986	1997
FRONTIER INS CO	NY	FC	195 LAKE LOUISE MARIE RD ROCK HILL NY 12775 (845) 796-2100	1962	1991
FRONTIER NATIONAL LIFE INS CO	OH	LC	11815 N PENNSYLVANIA ST CARMEL IN 46032 (317) 817-3700	1986	1988
FUNERAL DIRECTORS LIFE INS CO	TX	LC	P O BOX 5649 ABILENE TX 79606 (915) 695-3412	1981	1998
GARDEN STATE LIFE INS CO	TX	LC	2450 S SHORE BLVD LEAGUE CITY TX 77573 (800) 638-8565	1956	1964
GARRISON PROPERTY AND CASUALTY ASSOC	TX	FC	9800 FREDERICKSBURG RD SAN ANTONIO TX 78288 (800) 531-8100	1900	1913
GATEWAY INS CO	MO	FC	52 MARYLAND PLZ ST LOUIS MO 63108 (800) 779-3600	1986	1999
GE CAPITAL MANAGEMENT CORP	CA	WP	P O DRAWER 3199 WESTLAKE VILLAGE CA 91359 (818) 597-5962	1980	1991
GE CAPITAL WARRANTY CORP	CA	WP	P O BOX 3199 WESTLAKE VILLAGE CA 91359 (818) 597-5962	1992	1992
GE GROUP LIFE ASSURANCE CO	CT	LC	6604 W BROAD ST RICHMOND VA 06082 (860) 737-1000	1973	1976

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GE LIFE AND ANNUITY ASSURANCE CO	VA	LC	6610 W BROAD ST RICHMOND VA 23230 (804) 662-2400	1871	1981
GE REINSURANCE CORP	IL	FC	475 HALF DAY RD STE 300 LINCOLNSHIRE IL 60069 (847) 876-1500	1969	1969
GE RESIDENTIAL MORTGAGE INS CORP OF NC	NC	FC	P O BOX 177800 RALEIGH NC 27619 (800) 334-9270	1972	1973
GE SERVICE MANAGEMENT INC	IL	WP	GEN ELECTRIC APPLIANCE PK #API-148 LOUISVILLE KY 40225 (812) 981-2456	1996	1997
GE WARRANTY MANAGEMENT INC	IL	WP	APPLIANCE PARK AP6-218 LOUISVILLE KY 40225 (502) 452-3014	1998	1999
GEICO CASUALTY CO	MD	FC	1 GEICO PLZ WASHINGTON DC 20076 (301) 986-3000	1982	1996
GEICO GENERAL INS CO	MD	FC	ONE GEICO PLZ WASHINGTON DC 20076 (301) 986-3000	1978	1978
GEICO INDEMNITY CO	MD	FC	ONE GEICO PLZ WASHINGTON DC 20076 (301) 986-3000	1961	1963
GENERAL & COLOGNE LIFE RE OF AMERICA	CT	LC	695 E MAIN ST STAMFORD CT 06904 (203) 352-3000	1967	1987
GENERAL ACCIDENT INS CO	PA	FC	ONE BEACON ST BOSTON MA 02108 (617) 725-6000	1955	1957
GENERAL AMERICAN LIFE INS CO	MO	LC	4100 BOY SCOUT BLVD TAMPA FL 33607 (314) 843-8700	1933	1968
GENERAL CASUALTY CO OF IL	IL	FC	ONE GENERAL DR SUN PRAIRIE WI 53596 (608) 837-4440	1972	1991
GENERAL CASUALTY CO OF WI	WI	FC	1 GENERAL DR SUN PRAIRIE WI 53596 (608) 837-4440	1925	1925
GENERAL ELECTRIC CAPITAL ASSURANCE CO	DE	LC	6604 W BROAD ST RICHMOND VA 23230 (800) 255-7836	1956	1979
GENERAL ELECTRIC CO	NY	WP	APPLIANCE PARK -AP6-227 LOUISVILLE KY 40225 (502) 452-7765	1965	1995
GENERAL ELECTRIC HOME EQUITY INS CORP OF NC	NC	FC	P O BOX 177800 RALEIGH NC 27619 (800) 334-9270	1982	1984
GENERAL ELECTRIC MORTGAGE INS CORP	NC	FC	P O BOX 177800 RALEIGH NC 27615 (800) 334-9270	1980	1981
GENERAL ELECTRIC MORTGAGE INS CORP OF NC	NC	FC	P O BOX 177800 RALEIGH NC 27619 (919) 846-4100	1961	1979
GENERAL FIDELITY LIFE INS CO	CA	LC	201 N TYRON ST NC1-022-19-02 CHARLOTTE NC 28255 (704) 388-7764	1980	1982
GENERAL FIRE & CASUALTY CO	ID	FC	1199 SHORELINE LANE STE 250 BOISE ID 83702 (208) 345-6658	1979	1991
GENERAL INS CO OF AMERICA	WA	FC	SAFECO PLZ SEATTLE WA 98185 (206) 545-5000	1923	1926



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GENERAL LIFE INS CO	TX	LC	4100 BOY SCOUT BLVD TAMPA FL 33607 (800) 555-6917	1975	1998
GENERAL LIFE INS CO OF AMERICA	IL	LC	13045 TESSON FERRY RD ST LOUIS MO 63128 (800) 555-6917	1993	1996
GENERAL REINSURANCE CORP	DE	FC	P O BOX 10350 STAMFORD CT 06904 (203) 328-5000	1970	1971
GENERAL SECURITY INS CO	NY	FC	2 WORLD TRADE CTR NEW YORK NY 10048 (212) 390-5200	1996	1998
GENERAL SECURITY PROPERTY & CAS CO	NY	FC	2 WORLD TRADE CTR STE 2946 NEW YORK NY 10048 (212) 390-5200	1942	1983
GENERAL STAR NATL INS CO	OH	FC	P O BOX 10360 STAMFORD CT 06904 (203) 328-5700	1864	1922
GENERALI UNITED STATES BRANCH	NY	FC	1 LIBERTY PLZ NEW YORK NY 10006 (212) 602-7600	1831	1984
GENESIS INS CO	CT	FC	P O BOX 10354 STAMFORD CT 06904 (203) 328-5000	1976	1984
GERBER LIFE INS CO	NY	LC	1311 MAMARONECK AVE WHITE PLAINS NY 10605 (914) 272-4000	1967	1971
GERLING AMERICA INS CO	NY	FC	717 5TH AVE NEW YORK NY 10022 (212) 745-0776	1981	1984
GERLING GLOBAL LIFE INS CO US BRANCH	CA	LC	480 UNIVERSITY AVE ONTARIO TORONTO M5G 1V6 CN 55555 (416) 598-4677	1956	1984
GERLING GLOBAL LIFE REINSURANCE CO	CA	LC	480 UNIVERSITY AVE ONTARIO TORONTO M5G 1V6 CN 55555 (416) 598-4677	1977	1985
GERLING GLOBAL REINSURANCE CORP OF AM	NY	FC	717 FIFTH AVE NEW YORK NY 10022 (212) 754-7500	1940	1971
GERMANTOWN INS CO	PA	FC	212 S FOURTH ST PHILADELPHIA PA 19106 (800) 543-5515	1843	1961
GERMANTOWN MUTUAL INS CO	WI	FC	P O BOX 1020 GERMANTOWN WI 53022 (262) 251-6680	1854	1854
GLENBROOK LIFE & ANNUITY CO	AZ	LC	3075 SANDERS RD STE H1A NORTHBROOK IL 60062 (847) 402-5000	1965	1986
GLENS FALLS INS CO THE	DE	FC	CNA PLZ CHICAGO IL 60685 (312) 822-5000	1977	1977
GLOBE AMERICAN CASUALTY CO	OH	FC	P O BOX 6070 INDIANAPOLIS IN 46206 (800) 876-3500	1951	1984
GLOBE INDEMNITY CO	DE	FC	9300 ARROWPOINT BLVD CHARLOTTE NC 28201 (704) 522-2000	1979	1980
GLOBE LIFE & ACCIDENT INS CO	DE	LC	GLOBE LIFE CTR OKLAHOMA CITY OK 73184 (405) 270-1400	1979	1979

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GM MOTOR CLUB INC	NC	MC	300 GALLERIA OFFICENTRE STE 200 MAIL CODE 480-300-216 SOUTHFIELD MI 48034 (248) 263-6900	1995	1996
GOLDEN AMERICAN LIFE INS CO	DE	LC	1475 DUNWOODY DR WEST CHESTER PA 19380 (610) 425-3400	1973	1974
GOLDEN RULE INS CO	IL	LC	712 11TH ST LAWRENCEVILLE IL 62439 (618) 943-8000	1940	1983
GOVERNMENT EMPLOYEES INS CO	MD	FC	ONE GEICO PLZ WASHINGTON DC 20076 (301) 986-3000	1937	1947
GOVERNMENTAL INTERINSURANCE EXCHANGE	IL	FC	P O BOX 157 BLOOMINGTON IL 61702 (800) 322-3391	1977	1995
GRACE LUTHERAN CHURCH	WI	GA	202 W GRAND AVE EAU CLAIRE WI 54703 (715) 832-9713	1911	1991
GRAIN DEALERS MUTUAL INS CO	IN	FC	P O BOX 1747 INDIANAPOLIS IN 46202 (317) 923-2453	1902	1922
GRANGE INDEMNITY INS CO	OH	FC	650 S FRONT ST COLUMBUS OH 43216 (800) 422-0550	1995	1996
GRANGE LIFE INS CO	OH	LC	P O BOX 1218 COLUMBUS OH 43216 (614) 445-2900	1968	1996
GRANGE MUTUAL CASUALTY CO	OH	FC	P O BOX 1218 COLUMBUS OH 43216 (614) 445-2497	1935	1996
GRANITE STATE INS CO	PA	FC	70 PINE ST NEW YORK NY 10270 (212) 770-7000	1885	1908
GRAY INS CO THE	LA	FC	P O BOX 6202 METAIRIE LA 70009 (504) 888-7790	1977	2000
GREAT AMERICAN ALLIANCE INS CO	OH	FC	580 WALNUT ST CINCINNATI OH 45202 (513) 369-5000	1945	1979
GREAT AMERICAN ASSURANCE CO	OH	FC	580 WALNUT ST CINCINNATI OH 45202 (513) 369-5000	1905	1905
GREAT AMERICAN INS CO	OH	FC	580 WALNUT ST CINCINNATI OH 45202 (513) 369-5000	1942	1947
GREAT AMERICAN INS CO OF NY	NY	FC	580 WALNUT ST CINCINNATI OH 45202 (513) 369-5600	1947	1948
GREAT AMERICAN LIFE INS CO	OH	LC	P O BOX 5420 CINCINNATI OH 45201 (800) 438-3398	1959	1961
GREAT DIVIDE INS CO	ND	FC	7273 E BUTHERUS DR SCOTTSDALE AZ 85260 (800) 842-8972	1986	1986
GREAT MIDWEST INS CO	MI	FC	9821 KATY FREEWAY STE 850 HOUSTON TX 77024 (713) 935-7400	1985	1991
GREAT NORTHERN INS CO	MN	FC	P O BOX 1615 WARREN NJ 07061 (908) 903-2000	1952	1953

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GREAT SOUTHERN LIFE INS CO	TX	LC	P O BOX 13487 KANSAS CITY MO 64199 (816) 391-2000	1979	1982
GREAT WEST CASUALTY CO	NE	FC	1100 W 29TH ST S SIOUX CITY NE 68776 (402) 494-2411	1956	1972
GREAT WEST LIFE & ANNUITY INS CO	CO	LC	8515 E ORCHARD RD GREENWOOD VILLAGE CO 80111 (303) 737-3000	1907	1964
GREAT WEST LIFE ASSURANCE CO THE	MI	LC	8515 E ORCHARD RD GREENWOOD VILLAGE CO 80111 (303) 737-3000	1891	1967
GREAT WESTERN INS CO	UT	LC	P O BOX 3428 OGDEN UT 84409 (800) 621-5688	1983	1999
GREATER BENEFICIAL UNION OF PITTSBURGH	PA	FR	4254 CLAIRTON BLVD PITTSBURGH PA 15227 (800) 765-4428	1892	1935
GREATER LA CROSSE HEALTH PLANS INC	WI	HM	P O BOX 188 LA CROSSE WI 54602 (507) 538-5026	1986	1986
GREATER MILWAUKEE FOUNDATION INC	WI	GA	1020 N BROADWAY MILWAUKEE WI 53202 (414) 272-5805	1989	1995
GREATER NEW YORK MUTUAL INS CO	NY	FC	200 MADISON AVE NEW YORK NY 10016 (212) 683-9700	1927	1963
GREATWAY INS CO	WI	FC	2800 S TAYLOR DR SHEBOYGAN WI 53081 (800) 242-7611	1987	1987
GREEK CATHOLIC UNION OF THE USA	PA	FR	5400 TUSCARAWAS RD BEAVER PA 15009 (724) 495-3400	1893	1995
GREEN COUNTY MUTUAL INS CO	WI	TM	1003 6TH AVE W MONROE WI 53566 (608) 325-2356	1873	1873
GREENWICH INS CO	CA	FC	SEAVIEW HOUSE 70 SEAVIEW AVE STAMFORD CT 06902 (800) 622-1840	1946	1973
GRINNELL MUTUAL REINS CO	IA	FC	P O BOX 790 GRINNELL IA 50112 (641) 236-6121	1909	1980
GRINNELL SELECT INS CO	IA	FC	P O BOX 792 GRINNELL IA 50112 (641) 236-6121	1984	1995
GROCERS INS CO	OR	FC	9300 ARROWPOINT BLVD CHARLOTTE NC 28201 (704) 522-2000	1981	1995
GROUP HEALTH COOP OF EAU CLAIRE	WI	HM	P O BOX 3217 EAU CLAIRE WI 54702 (715) 552-4300	1972	1976
GROUP HEALTH COOP OF S CENTRAL WI	WI	HM	8202 EXCELSIOR DR MADISON WI 53717 (608) 251-4156	1972	1975
GUARANTEE INS CO	DE	FC	650 NAAMANS RD STE 307 CLAYMONT DE 19703 (302) 792-1444	1965	1979
GUARANTEE RESERVE LIFE INS CO	IN	LC	530 RIVER OAKS W DR CALUMET CITY IL 60409 (708) 868-4232	1945	1973
GUARANTEE TRUST LIFE INS CO	IL	LC	1275 MILWAUKEE AVE GLENVIEW IL 60025 (800) 338-7452	1936	1966

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GUARANTY NATIONAL INS CO	CO	FC	P O BOX 1000 CHARLOTTE NC 28201 (800) 456-4642	1973	1987
GUARDIAN INS & ANNUITY CO INC THE	DE	LC	7 HANOVER SQUARE NEW YORK NY 10004 (800) 221-3253	1970	1971
GUARDIAN LIFE INS CO OF AMER THE	NY	LC	7 HANOVER SQUARE NEW YORK NY 10004 (212) 598-8000	1860	1920
GUIDEONE AMERICA INS CO	IA	FC	1111 ASHWORTH RD WEST DES MOINES IA 50265 (515) 267-5000	1983	1983
GUIDEONE ELITE INS CO	IA	FC	1111 ASHWORTH RD WEST DES MOINES IA 50265 (515) 267-5000	1983	1988
GUIDEONE LIFE INS CO	IA	LC	1111 ASHWORTH RD WEST DES MOINES IA 50265 (515) 267-5000	1957	1963
GUIDEONE MUTUAL INS CO	IA	FC	1111 ASHWORTH RD WEST DES MOINES IA 50265 (515) 267-5000	1946	1953
GUIDEONE SPECIALTY MUTUAL INS CO	IA	FC	1111 ASHWORTH RD WEST DES MOINES IA 50265 (515) 267-5000	1948	1958
GUIDEPOSTS A CHURCH CORP	NY	GA	66 E MAIN ST PAWLING NY 12564 (845) 228-2195	1974	1979
GUILDERLAND REINSURANCE CO	NY	FC	52 CORPORATE CIR ALBANY NY 12203 (800) 472-1854	1969	1979
GULF INS CO	MO	FC	P O BOX 131771 DALLAS TX 75313 (972) 650-2800	1940	1949
GUNDERSEN LUTHERAN HEALTH PLAN INC	WI	HM	1836 SOUTH AVE LA CROSSE WI 54601 (608) 782-7300	1995	1995
GUNDERSEN LUTHERAN MEDICAL FOUNDATION INC	WI	GA	1910 SOUTH AVE LA CROSSE WI 54601 (608) 791-4712	1976	1994
HAMBURG STARK MUTUAL INS CO	WI	TM	P O BOX 369 COON VALLEY WI 54623 (608) 452-3275	1867	1867
HANOVER INS CO THE	NH	FC	100 N PARKWAY WORCESTER MA 01605 (508) 853-7200	1972	1973
HARCO NATIONAL INS CO	IL	FC	P O BOX 68309 SCHAUMBURG IL 60168 (800) 448-4642	1954	1959
HARLEYSVILLE INS CO	MN	FC	P O BOX 1233 MINNEAPOLIS MN 55440 (952) 939-7000	1930	1930
HARLEYSVILLE LAKE STATES INS CO	MI	FC	P O BOX 352 TRAVERSE CITY MI 49685 (800) 632-0690	1915	1994
HARLEYSVILLE MUTUAL INS CO	PA	FC	355 MAPLE AVE HARLEYSVILLE PA 19438 (215) 256-5077	1917	1983
HART LIFE INS CO	CT	LC	P O BOX 2999 HARTFORD CT 06104 (860) 525-8555	1965	1966
HARTFORD ACCIDENT & INDEMNITY CO	CT	FC	HARTFORD PLZ HARTFORD CT 06115 (860) 547-5000	1913	1913

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HARTFORD CASUALTY INS CO	IN	FC	HARTFORD PLAZA HARTFORD CT 06115 (860) 547-5000	1987	1987
HARTFORD FIRE INS CO	CT	FC	HARTFORD PLZ HARTFORD CT 06115 (860) 547-5000	1810	1851
HARTFORD INS CO OF THE MIDWEST	IN	FC	HARTFORD PLZ HARTFORD CT 06115 (860) 547-5000	1979	1984
HARTFORD LIFE & ACCIDENT INS CO	CT	LC	HARTFORD PLZ HARTFORD CT 06115 (860) 843-5867	1967	1969
HARTFORD LIFE AND ANNUITY INS CO	CT	LC	P O BOX 2999 HARTFORD CT 06104 (800) 862-6668	1955	1956
HARTFORD LIFE INS CO	CT	LC	HARTFORD PLZ HARTFORD CT 06115 (860) 843-5867	1978	1979
HARTFORD MEMORIAL HOSPITAL FOUNDATION INC	WI	GA	1032 E SUMNER ST HARTFORD WI 53027 (414) 670-7571	1977	1996
HARTFORD STEAM BOILER INSPECTION & INS CO THE	CT	FC	1 STATE ST HARTFORD CT 06102 (860) 722-1866	1866	1871
HARTFORD UNDERWRITERS INS CO	CT	FC	HARTFORD PLZ HARTFORD CT 06115 (860) 547-5000	1987	1988
HASTINGS MUTUAL INS CO	MI	FC	404 E WOODLAWN AVE HASTINGS MI 49058 (800) 442-8277	1885	1984
HAWKEYE SECURITY INS CO	IA	FC	ONE BEACON ST BOSTON MA 02108 (617) 725-6000	1919	1958
HCC LIFE INS CO	IN	LC	13403 NORTHWEST FREEWAY HOUSTON TX 77040 (800) 582-9621	1981	1982
HCSC INS SERVICES CO	IL	LC	300 E RANDOLPH ST CHICAGO IL 60601 (312) 653-6000	1958	1994
HEALTHCARE UNDERWRITERS MUTUAL INS CO	NY	FC	8 BRITISH AMERICAN BLVD LATHAM NY 12110 (800) 635-0666	1976	1997
HEALTHY ALLIANCE LIFE INS CO	MO	LC	1831 CHESTNUT ST ST LOUIS MO 63103 (314) 923-4689	1971	1984
HEARTLAND DENTAL PLAN INC	WI	LH	12695 W NATIONAL AVE NEW BERLIN WI 53151 (262) 787-7918	1997	1998
HELENVILLE MUTUAL INS CO	WI	TM	P O BOX 67 HELENVILLE WI 53137 (920) 674-5188	1876	1876
HEMLOCK FOUNDATION THE	CO	GA	P O BOX 101810 DENVER CO 80250 (800) 247-7421	1981	2000
HENRIETTA GREENWOOD & UNION MUTUAL FIRE INS CO	WI	TM	E237 CTY HWY EE WONEWOC WI 53968 (608) 464-7642	1883	1883
HERITAGE FOUNDATION THE	DC	GA	214 MASSACHUSETTS AVE NE WASHINGTON DC 20002 (202) 546-4400	1973	2000
HERITAGE INDEMNITY CO	CA	FC	7125 W JEFFERSON AVE #200 LAKEWOOD CO 80235 (303) 987-5590	1979	1989

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HERITAGE LIFE INS CO	AZ	LC	500 VIRGINIA DR FORT WASHINGTON PA 19034 (800) 672-7226	1957	1967
HIGHLANDS INS CO	TX	FC	10370 RICHMOND AVE HOUSTON TX 77042 (713) 952-9555	1957	1969
HIGHMARK LIFE INS CO	CT	LC	P O BOX 535061 PITTSBURGH PA 15253 (800) 328-5433	1981	1982
HOLLAND MUTUAL FIRE INS CO	WI	TM	265 S MAIN ST CEDAR GROVE WI 53013 (920) 668-6744	1870	1870
HOLY FAMILY SOCIETY OF THE U S OF AMERICA	IL	FR	P O BOX 2909 JOLIET IL 60434 (815) 725-5880	1915	1995
HOME INS CO	NH	FC	59 MAIDEN LN 5TH FL NEW YORK NY 10038 (212) 530-7000	1973	1973
HOME MISSIONERS OF AMERICA THE	OH	GA	P O BOX 465618 CINCINNATI OH 45246 (513) 874-8900	1940	1979
HOME OWNERS LIFE INS CO	IL	LC	307 N MICHIGAN AVE CHICAGO IL 60601 (312) 346-8100	1962	1984
HOME SECURITY ASSOC INC	WI	WP	310 N MIDVALE BLVD MADISON WI 53705 (608) 231-0010	1993	1993
HOME WARRANTY OF AMERICA LLC	IL	WP	3200 DOOLITTLE DR NORTHBROOK IL 60062 (888) 562-0304	1996	2000
HOMEPLUS INS CO	MN	FC	P O BOX 1233 MINNEAPOLIS MN 55440 (952) 939-7000	1994	1996
HOMESITE INS CO	CT	FC	99 BEDFORD ST BOSTON MA 02111 (617) 832-1300	1985	1989
HOMESTEAD MUTUAL INS CO	WI	TM	7093 COUNTY RD T OSHKOSH WI 54904 (920) 836-3577	1873	1873
HOMESTEADERS LIFE CO	IA	LC	P O BOX 1756 DES MOINES IA 50306 (800) 777-3633	1906	1999
HOMESURE OF AMERICA INC	FL	WP	P O BOX 551540 FT LAUDERDALE FL 33325 (800) 327-9787	1978	1985
HORACE MANN INS CO	IL	FC	1 HORACE MANN PLZ SPRINGFIELD IL 62715 (217) 789-2500	1963	1964
HORACE MANN LIFE INS CO	IL	LC	1 HORACE MANN PLZ SPRINGFIELD IL 62715 (217) 789-2500	1949	1968
HORACE MANN PROPERTY & CASUALTY INS CO	CA	FC	#1 HORACE MANN PLZ SPRINGFIELD IL 62715 (800) 826-5225	1965	1974
HOUSEHOLD LIFE INS CO	MI	LC	200 SOMERSET CORP BLVD STE 100 BRIDGEWATER NJ 08807 (800) 627-7282	1980	1988
HOUSTON GENERAL INS CO	TX	FC	ONE BEACON ST B07-11 BOSTON MA 02108 (617) 725-6504	1980	1987
HUDSON INS CO	DE	FC	22 CORTLANDT ST 18TH FL NEW YORK NY 10007 (212) 978-2700	1918	1999

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HUMANA INS CO	MO	LC	P O BOX 740036 LOUISVILLE KY 40201 (502) 580-1000	1928	1986
HUMANA WIS HEALTH ORGANIZATION INS CORP	WI	HM	P O BOX 740036 LOUISVILLE KY 40201 (502) 580-1000	1985	1985
HUMANADENTAL INS CO	WI	LC	P O BOX 740036 LOUISVILLE KY 40201 (800) 233-4013	1908	1908
ICM INS CO	NY	FC	100 CORPORATE DR STE 101 LEBANON NJ 08833 (908) 236-0707	1981	1992
IDEALIFE INS CO	CT	LC	695 E MAIN ST STAMFORD CT 06904 (203) 352-3000	1981	1988
IDS LIFE INS CO	MN	LC	227 AXP FINANCIAL CTR MINNEAPOLIS MN 55474 (612) 671-3131	1957	1963
IDS PROPERTY CASUALTY INS CO	WI	FC	P O BOX 19036 GREEN BAY WI 54307 (920) 330-5100	1972	1973
IGF INS CO	IN	FC	6000 GRAND AVE DES MOINES IA 50312 (800) 274-2766	1972	1981
IL ANNUITY & INS CO	KS	LC	P O BOX 7149 INDIANAPOLIS IN 46207 (800) 457-3557	1966	1981
ILLINOIS FARMERS INS CO	IL	FC	P O BOX 948 AURORA IL 60507 (630) 907-0030	1968	1971
ILLINOIS MUTUAL LIFE INS CO	IL	LC	300 SW ADAMS ST PEORIA IL 61634 (309) 674-8255	1912	1926
ILLINOIS NATIONAL INS CO	IL	FC	500 W MADISON ST CHICAGO IL 60605 (312) 930-5417	1933	1979
IMPERIAL CASUALTY & INDEMNITY CO	NE	FC	1601 CHESTNUT ST TL08A PHILADELPHIA PA 19103 (877) 514-3542	1954	1962
IMT INS CO MUTUAL	IA	FC	P O BOX 1336 DES MOINES IA 50305 (800) 274-3531	1883	1997
INDEMNITY INS CO OF N AMERICA	PA	FC	P O BOX 41484 PHILADELPHIA PA 19101 (215) 640-1000	1977	1984
INDEPENDENCE LIFE & ANNUITY CO	RI	LC	125 HIGH ST BOSTON MA 02110 (800) 633-4500	1934	1951
INDEPENDENT ORDER OF FORESTERS THE	NY	FR	789 DON MILLS RD ONTARIO TORONTO M3C 1T9 CN 55555 (416) 429-3000	1877	1967
INDEPENDENT ORDER OF VIKINGS	IL	FR	P O BOX 5147 SPRINGFIELD IL 62705 (217) 241-6300	1895	1972
INDIANA INS CO	IN	FC	62 MAPLE AVE KEENE NH 03431 (317) 581-6400	1960	1972
INDIANA LUMBERMENS MUTUAL INS CO	IN	FC	3600 WOODVIEW TRCE INDIANAPOLIS IN 46268 (800) 428-1441	1897	1978

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INDIANAPOLIS LIFE INS CO	IN	LC	P O BOX 1230 INDIANAPOLIS IN 46206 (317) 927-6500	1905	1955
INDIVIDUAL ASSUR CO LIFE HEALTH & ACCIDENT	MO	LC	1600 OAK ST KANSAS CITY MO 64108 (816) 842-8842	1973	1980
INFINITY INS CO	IN	FC	P O BOX 830189 BIRMINGHAM AL 35283 (800) 782-2040	1978	1981
INFINITY NATIONAL INS CORP	IN	FC	P O BOX 830189 BIRMINGHAM AL 35283 (205) 870-4000	1992	1999
INFINITY SELECT INS CO	IN	FC	P O BOX 830189 BIRMINGHAM AL 35283 (205) 870-4000	1991	1995
INSURA PROPERTY & CASUALTY INS CO	OH	FC	P O BOX 43360 BIRMINGHAM AL 35243 (800) 443-1573	1980	1984
INSURANCE CO OF IL	IL	FC	SAFECO PLAZA SEATTLE WA 98185 (800) 544-2614	1970	1989
INSURANCE CO OF N AMERICA	PA	FC	P O BOX 41484 PHILADELPHIA PA 19101 (215) 640-2324	1794	1864
INSURANCE CO OF STATE OF PA THE	PA	FC	70 PINE ST NEW YORK NY 10270 (212) 770-7000	1794	1906
INSURANCE CO OF THE AMERICAS	FL	FC	300 W OSBORN RD 5TH FL PHOENIX AZ 85013 (602) 277-4807	1976	1980
INSURANCE CO OF THE WEST	CA	FC	P O BOX 85563 SAN DIEGO CA 92186 (800) 877-1111	1972	1991
INSURANCE CORP OF NY THE	NY	FC	ONE CANTERBURY GREEN STAMFORD CT 06901 (203) 705-2500	1968	1968
INSURANCE CORP OF HANNOVER	IL	FC	333 S HOPE ST STE 2400 LOS ANGELES CA 90071 (213) 613-0108	1979	1983
INTEGON GENERAL INS CORP	NC	FC	P O BOX 5074 MC: 480-300-200 SOUTHFIELD MI 48086 (336) 770-2000	1960	1996
INTEGON INDEMNITY CORP	NC	FC	P O BOX 5074 MC: 480-300-200 SOUTHFIELD MI 48086 (336) 770-2000	1946	1996
INTEGON NATIONAL INS CO	NC	FC	P O BOX 5074 MC: 480-300-200 SOUTHFIELD MI 48086 (800) 526-0332	1988	1988
INTEGRITY LIFE INS CO	OH	LC	515 W MARKET ST 8TH FL LOUISVILLE KY 40202 (502) 582-7900	1966	1996
INTEGRITY MUTUAL INS CO	WI	FC	P O BOX 539 APPLETON WI 54912 (920) 734-4511	1933	1933
INTERCONTINENTAL MARINE SERVICE CORP	FL	WP	1191 E NEWPORT CENTER DR DEERFIELD BEACH FL 33442 (800) 333-3028	1988	1992
INTERCONTINENTAL WARRANTY SERVICES INC	FL	WP	600 W HILLSBORO BLVD STE 200 DEERFIELD BEACH FL 33441 (800) 333-3028	1991	1999
INTERNATIONAL BIBLE SOCIETY FOUNDATION	NY	GA	1820 JET STREAM DR COLORADO SPGS CO 80921 (719) 867-2693	1866	1987



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INTERNATIONAL BUS & MERCANTILE REASSUR CO	IL	FC	307 N MICHIGAN AVE CHICAGO IL 60601 (312) 346-8100	1960	1984
INTERNATIONAL FIDELITY INS CO	NJ	FC	ONE NEWARK CTR NEWARK NJ 07102 (973) 624-7200	1904	1998
INTERNATIONAL INS CO	IL	FC	250 COMMERCIAL ST STE 5000 MANCHESTER NH 03101 (603) 656-2200	1972	1972
INTERSTATE ASSURANCE CO	IA	LC	4200 UNIVERSITY AVE W DES MOINES IA 50266 (800) 247-5352	1908	1912
INTERSTATE INDEMNITY CO	IL	FC	55 E MONROE ST CHICAGO IL 60603 (312) 346-6400	1961	1982
INTERSTATE NATIONAL DEALER SERVICES INC	DE	WP	333 EARLE OVINGTON BLVD STE 700 MITCHEL FIELD NY 11553 (800) 942-0400	1991	1997
INVESTORS GUARANTY LIFE INS CO	CA	LC	200 CLARENDON ST BOSTON MA 02117 (617) 572-6000	1962	1966
INVESTORS LIFE INS CO OF IN	IN	LC	6500 RIVER PLACE BLVD BLDG 1 AUSTIN TX 78730 (512) 404-5000	1964	1989
INVESTORS LIFE INS CO OF NORTH AMERICA	WA	LC	6500 RIVER PLACE BLVD BLDG 1 AUSTIN TX 78730 (800) 925-6000	1963	1969
INVESTORS PARTNER LIFE INS CO	DE	LC	P O BOX 717 BOSTON MA 02117 (800) 732-5543	1981	1982
INVESTORS TITLE INS CO	NC	TC	121 N COLUMBIA ST CHAPEL HILL NC 27514 (800) 326-4842	1972	1997
IOWA MUTUAL INS CO	IA	FC	P O BOX 60 DEWITT IA 52742 (319) 659-3231	1900	1962
IXONIA MUTUAL INS CO	WI	TM	P O BOX 326 IXONIA WI 53036 (920) 261-6616	1875	1876
J C PENNEY CASUALTY INS CO	OH	FC	2700 W PLANO PKY 3C PLANO TX 75075 (800) 527-9027	1961	1973
J C PENNEY LIFE INS CO	VT	LC	2700 W PLANO PKY 3C PLANO TX 75075 (800) 527-9027	1900	1965
JACKSON NATIONAL LIFE INS CO	MI	LC	1 CORPORATE WAY LANSING MI 48951 (800) 644-4565	1961	1981
JAMESTOWN MUTUAL INS CO	WI	TM	P O BOX 188 KIELER WI 53812 (608) 568-3278	1885	1885
JEFFERSON INS CO	NY	FC	NEWPORT TOWER 525 WASHINGTON BLVD JERSEY CITY NJ 07310 (201) 222-8666	1950	1967
JEFFERSON PILOT FINANCIAL INS CO	NE	LC	100 N GREENE ST GREENSBORO NC 27401 (603) 226-5000	1903	1956
JEFFERSON PILOT LIFE INS CO	NC	LC	P O BOX 21008 GREENSBORO NC 27420 (800) 487-1485	1890	1986

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JEFFERSON PILOT LIFEAMERICA INS CO	NJ	LC	100 N GREENE ST GREENSBORO NC 27401 (603) 226-5000	1897	1959
JEWELERS MUTUAL INS CO	WI	FC	P O BOX 468 NEENAH WI 54956 (920) 725-4326	1913	1914
JMIC LIFE INS CO	FL	LC	500 N W 12TH AVE DEERFIELD BEACH FL 33442 (954) 429-2333	1979	1991
JOHN ALDEN LIFE INS CO	MN	LC	501 W MICHIGAN ST MILWAUKEE WI 53201 (414) 271-3011	1973	1973
JOHN HANCOCK LIFE INS CO	MA	LC	P O BOX 111 BOSTON MA 02117 (617) 572-6000	1862	1928
JOHN HANCOCK VARIABLE LIFE INS CO	MA	LC	P O BOX 717 BOSTON MA 02117 (617) 572-6000	1979	1981
KANAWHA INS CO	SC	LC	P O BOX 610 LANCASTER SC 29721 (803) 283-5300	1958	1990
KANSAS BANKERS SURETY CO THE	KS	FC	P O BOX 1654 TOPEKA KS 66601 (785) 228-0000	1909	1981
KANSAS CITY FIRE & MARINE INS CO	MO	FC	CNA PLAZA CHICAGO IL 60685 (312) 822-5000	1929	1947
KANSAS CITY LIFE INS CO	MO	LC	P O BOX 219139 KANSAS CITY MO 64121 (816) 753-7000	1895	1922
KEMPER AUTO & HOME INS CO	IL	FC	1 KEMPER DR LONG GROVE IL 60049 (847) 320-2000	1998	1999
KEMPER CASUALTY INS CO	IL	FC	1 KEMPER DR LONG GROVE IL 60049 (847) 320-2000	1970	1984
KEMPER EMPLOYERS INS CO	IL	FC	1 KEMPER DR LONG GROVE IL 60049 (847) 320-2000	1962	1989
KEMPER INDEPENDENCE INS CO	IL	FC	1 KEMPER DR LONG GROVE IL 60049 (847) 320-2000	1998	1999
KEMPER INVESTORS LIFE INS CO	IL	LC	ONE KEMPER DR T1 LONG GROVE IL 60049 (847) 550-5500	1979	1981
KENOSHA COUNTY MUTUAL INS CO	WI	TM	P O BOX 115 BRISTOL WI 53104 (262) 857-2876	1860	1860
KENOSHA HOSPITAL & MEDICAL CTR INC	WI	GA	6308 8TH AVE KENOSHA WI 53143 (414) 656-2114	1903	1978
KEY LIFE INS CO	IN	LC	P O BOX 1646 INDIANAPOLIS IN 46206 (317) 231-2700	1976	1995
KEYPORT LIFE INS CO	RI	LC	125 HIGH ST BOSTON MA 02110 (800) 633-4500	1957	1970
KNIGHTS OF COLUMBUS	CT	FR	1 COLUMBUS PLZ NEW HAVEN CT 06510 (203) 772-2130	1882	1900
LAFAYETTE LIFE INS CO THE	IN	LC	1905 TEAL RD LAFAYETTE IN 47905 (765) 477-7411	1905	1955

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LAKELAND COLLEGE	WI	GA	P O BOX 359 SHEBOYGAN WI 53082 (920) 565-2111	1868	1983
LANCER INS CO	IL	FC	370 W PARK AVE LONG BEACH NY 11561 (516) 431-4441	1945	1947
LANCO ADMINISTRATIVE SERVICES INC	IA	WP	606 OLD TROLLEY RD STE 102 SUMMERVILLE SC 29485 (803) 851-0683	1996	1998
LAPRAIRIE MUTUAL INS CO	WI	TM	460 S RANDALL AVE JANESVILLE WI 53545 (608) 752-2724	1873	1873
LAURIER INDEMNITY CO	GA	FC	3169 HOLCOMB BRIDGE RD STE 750 NORCROSS GA 30071 (800) 395-5934	1988	1995
LAWRENCE UNIVERSITY OF WI	WI	GA	115 S DREW ST APPLETON WI 54911 (920) 832-7000	1847	1977
LAWYERS TITLE INS CORP	VA	TC	101 E GATEWAY CENTRE PKWY RICHMOND VA 23235 (804) 267-8000	1925	1948
LE MARS MUTUAL INS CO OF IA	IA	FC	P O BOX 1608 LE MARS IA 51031 (712) 546-7847	1901	1996
LEADER INS CO	OH	FC	4100 HARRY HINES BLVD DALLAS TX 75219 (800) 527-5412	1963	1979
LEBANON CLYMAN MUTUAL INS CO	WI	TM	P O BOX 86 LEBANON WI 53047 (920) 925-3755	1887	1887
LEGION INS CO	PA	FC	ONE LOGAN SQ STE 1400 PHILADELPHIA PA 19103 (215) 963-1200	1925	1926
LIBERTY BANKERS LIFE INS CO	IA	LC	1452-29TH ST WEST DES MOINES IA 50266 (515) 222-1736	1957	1998
LIBERTY INS CORP	VT	FC	175 BERKELEY ST BOSTON MA 02117 (617) 357-9500	1983	1984
LIBERTY INS UNDERWRITERS INC	NY	FC	61 BROADWAY 25TH FL NEW YORK NY 10006 (617) 574-5555	1811	1922
LIBERTY LIFE ASSURANCE CO OF BOSTON	MA	LC	100 LIBERTY WAY DOVER NH 03820 (617) 357-9500	1963	1966
LIBERTY LIFE INS CO	SC	LC	P O BOX 789 GREENVILLE SC 29602 (864) 609-8111	1905	1973
LIBERTY MUTUAL FIRE INS CO	MA	FC	175 BERKELEY ST BOSTON MA 02117 (617) 357-9500	1908	1926
LIBERTY MUTUAL FIRE INS CO	WI	TM	P O BOX 58 STITZER WI 53825 (608) 943-8333	1872	1872
LIBERTY MUTUAL INS CO	MA	FC	175 BERKELEY ST BOSTON MA 02117 (617) 357-9500	1912	1919
LIBERTY NATIONAL LIFE INS CO	AL	LC	P O BOX 2612 BIRMINGHAM AL 35202 (205) 325-2722	1929	1982
LIBERTY PERSONAL INS CO	MI	FC	175 BERKELEY ST BOSTON MA 02117 (617) 357-9500	1960	1972

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LIFE INS CO OF GEORGIA	GA	LC	P O BOX 105006 ATLANTA GA 30348 (770) 980-5100	1891	1994
LIFE INS CO OF NORTH AMERICA	PA	LC	900 COTTAGE GROVE RD S-360 HARTFORD CT 06152 (800) 547-5515	1956	1958
LIFE INS CO OF THE SOUTHWEST	TX	LC	P O BOX 569080 DALLAS TX 75356 (214) 638-7100	1955	1981
LIFE INVESTORS INS CO OF AMERICA	IA	LC	4333 EDGEWOOD RD NE CEDAR RAPIDS IA 52499 (800) 625-4213	1930	1969
LIFE REASSURANCE CORP OF AMERICA	CT	LC	969 HIGH RIDGE RD STAMFORD CT 06905 (203) 321-3000	1967	1979
LIFEUSA INS CO	MN	LC	P O BOX 59060 MINNEAPOLIS MN 55426 (800) 950-5872	1979	1980
LINCOLN BENEFIT LIFE CO	NE	LC	P O BOX 80469 LINCOLN NE 68501 (800) 525-9287	1938	1979
LINCOLN DIRECT LIFE INS CO	NE	LC	P O BOX 82448 LINCOLN NE 68501 (402) 423-7191	1896	1998
LINCOLN GENERAL INS CO	PA	FC	3350 WHITEFORD RD YORK PA 17402 (717) 757-0000	1977	1992
LINCOLN HERITAGE LIFE INS CO	IL	LC	4343 E CAMELBACK RD PHOENIX AZ 85018 (800) 433-8181	1963	1994
LINCOLN MEMORIAL LIFE INS CO	TX	LC	P O BOX 160050 AUSTIN TX 78716 (800) 753-7619	1936	1970
LINCOLN MUTUAL LIFE & CASUALTY INS CO	ND	LC	203 10TH ST N FARGO ND 58102 (800) 325-6915	1935	1956
LINCOLN NATIONAL HEALTH & CASUALTY INS CO	IN	FC	P O BOX 7808 FORT WAYNE IN 46801 (219) 455-2000	1980	1982
LINCOLN NATIONAL LIFE INS CO THE	IN	LC	1300 S CLINTON ST FORT WAYNE IN 46802 (219) 455-2000	1905	1921
LINCOLN NATIONAL REASSURANCE CO	IN	LC	P O BOX 7808 FORT WAYNE IN 46801 (219) 455-4535	1982	1997
LINDINA TOWN MUTUAL INS CO	WI	TM	N 4982 HWY Q MAUSTON WI 53948 (608) 847-7565	1877	1877
LITTLE BLACK MUTUAL INS CO	WI	FC	P O BOX 129 STETSONVILLE WI 54480 (715) 678-2682	1889	1889
LM INS CORP	IA	FC	175 BERKELEY ST BOSTON MA 02117 (617) 357-9500	1989	1990
LOCAL GOVERNMENT PROPERTY INS FUND	WI	FC	701 CHERRY ST GREEN BAY WI 54305 (920) 431-6380	1903	1882
LODI MUTUAL INS CO	WI	TM	519 WOODLAWN AVE LODI WI 53555 (608) 592-2500	1877	1877
LONDON LIFE REINS CO	PA	LC	P O BOX 1120 BLUEBELL PA 19422 (215) 542-7200	1969	1984

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LONDON PACIFIC LIFE & ANNUITY CO	NC	LC	3101 POPLARWOOD CT STE 300 RALEIGH NC 27604 (800) 827-2730	1927	1984
LOYAL AMERICAN LIFE INS CO	OH	LC	P O BOX 5418 CINCINNATI OH 45201 (800) 633-6752	1955	1971
LOYAL CHRISTIAN BENEFIT ASSN	PA	FR	700 PEACH ST ERIE PA 16501 (814) 453-4331	1890	1906
LUCK MUTUAL INS CO	WI	TM	400 MAIN ST S LUCK WI 54853 (715) 472-2861	1881	1881
LUMBERMENS MUTUAL CASUALTY CO	IL	FC	1 KEMPER DR LONG GROVE IL 60049 (800) 833-0355	1912	1913
LUMBERMENS UNDERWRITING ALLIANCE	MO	FC	2501 N MILITARY TRL BOCA RATON FL 33431 (561) 994-1900	1905	1913
LUTHER MANOR TERRACE	WI	CC	4545 N 92ND ST MILWAUKEE WI 53225 (414) 464-3880	1957	1984
LUTHERAN BROTHERHOOD	MN	FR	625 4TH AVE S MINNEAPOLIS MN 55415 (612) 340-7000	1917	1919
LUTHERAN BROTHERHOOD VARIABLE INS PRODUCTS CO	MN	LC	625 4TH AVE S MINNEAPOLIS MN 55415 (612) 340-7000	1982	1984
LUTHERAN CHURCH MISSOURI SYNOD FOUNDATION	MO	GA	P O BOX 229008 SAINT LOUIS MO 63122 (800) 325-7912	1958	1990
LUTHERAN SOCIAL SERVICES OF WI & UPPER MI INC	WI	GA	647 W VIRGINIA ST STE 300 MILWAUKEE WI 53204 (414) 325-3024	1977	1993
LUTHERAN UNIVERSITY ASSOCIATION INC THE	IN	GA	KRETZMANN HALL VALPARAISO IN 46383 (219) 464-5215	1925	1998
LYNDON AMERICAN INC	MO	WP	540 W FRONTAGE RD STE 3255 NORTHFIELD IL 60093 (847) 419-9157	1998	1998
LYNDON LIFE INS CO	MO	LC	520 MARYVILLE CTR DR STE 500 ST LOUIS MO 63141 (800) 950-6060	1978	1980
LYNDON PROPERTY INS CO	MO	FC	520 MARYVILLE CTR DR STE 500 ST LOUIS MO 63141 (800) 950-6060	1978	1981
LYNDON-DFS WARRANTY SERVICES INC	MO	WP	645 MARYVILLE CTR DR ST LOUIS MO 63141 (314) 579-8273	1995	1996
MADISON NATIONAL LIFE INS CO INC	WI	LC	P O BOX 5008 MADISON WI 53705 (608) 238-2691	1961	1962
MANAGED HEALTH SERVICES INS CORP	WI	HM	7711 CARONDELET AVE STE 800 ST LOUIS MO 63105 (314) 725-4706	1990	1990
MANHATTAN LIFE INS CO THE	NY	LC	WORTHAM TOWER 2727 ALLEN PKWY 6TH FL HOUSTON TX 77019 (800) 669-9030	1850	1959
MANHATTAN NATIONAL LIFE INS CO	IL	LC	11815 N PENNSYLVANIA ST CARMEL IN 46032 (800) 888-4918	1956	1956
MANITOWOC MUTUAL INS CO	WI	FC	P O BOX 275 WHITELAW WI 54247 (920) 732-3736	1874	1874

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MANOR PARK FOUNDATION INC	WI	GA	3023 S 84TH ST MILWAUKEE WI 53227 (414) 607-4100	1976	1993
MANUFACTURERS LIFE INS CO OF AMER THE	MI	LC	P O BOX 633 BUFFALO NY 14201 (416) 926-0100	1977	1984
MANUFACTURERS LIFE INS CO OF NORTH AMERICA	DE	LC	500 BOYLSTON ST STE 400 BOSTON MA 02116 (800) 344-1029	1979	1981
MANUFACTURERS LIFE INS CO U S A	MI	LC	P O BOX 640 BUFFALO NY 14201 (416) 926-0100	1955	1979
MAPFRE REINSURANCE CORPORATION	CA	FC	100 CAMPUS DR FLORHAM PARK NJ 07932 (973) 443-0443	1985	1995
MAPLE VALLEY MUTUAL INS CO	WI	FC	P O BOX 59 LENA WI 54139 (920) 829-5525	1891	1891
MARANATHA BAPTIST BIBLE COLLEGE	WI	GA	745 MAIN ST WATERTOWN WI 53094 (920) 261-9300	1968	1998
MARCELLON TOWN MUTUAL FIRE INS CO	WI	T M	W3294 GROUSE RD PARDEEVILLE WI 53954 (608) 429-4164	1889	1889
MARINE INNOVATIONS WARRANTY CORP	MN	WP	18322-B MINNETONKA BLVD WAYZATA MN 55391 (800) 950-3808	1995	1995
MARKEL AMERICAN INS CO	VA	FC	P O BOX 906 PEWAUKEE WI 53072 (800) 431-1270	1986	1995
MARKEL INS CO	IL	FC	4600 COX RD GLEN ALLEN VA 23060 (800) 431-1270	1980	1984
MARQUETTE NATIONAL LIFE INS CO	TX	LC	P O BOX 3509 ORLANDO FL 32802 (800) 275-7366	1967	1982
MARQUETTE UNIVERSITY	WI	GA	615 N 11TH ST MILWAUKEE WI 53233 (414) 288-7280	1864	1978
MARSHFIELD CLINIC	WI	GA	1000 N OAK AVE MARSHFIELD WI 54449 (715) 387-5511	1916	1994
MARYLAND CASUALTY CO	MD	FC	1400 AMERICAN LANE SCHAUMBURG IL 61906 (847) 605-6000	1898	1898
MARYLAND INS CO	TX	FC	1400 AMERICAN LANE SCHAUMBURG IL 60196 (847) 605-6000	1961	1996
MASONIC VILLAGE ON THE SQUARE INC	WI	CC	36225 SUNSET DR DOUSMAN WI 53118 (414) 965-2111	1989	1990
MASSACHUSETTS BAY INS CO	NH	FC	100 N PARKWAY WORCESTER MA 01605 (508) 853-7200	1956	1958
MASSACHUSETTS MUTUAL LIFE INS CO	MA	LC	1295 STATE ST SPRINGFIELD MA 01111 (413) 788-8411	1851	1916
MAXICARE LIFE & HEALTH INS CO	MO	LC	1149 S BROADWAY ST LOS ANGELES CA 90015 (213) 765-2000	1979	1986
MAYFLOWER INS CO LTD THE	IN	FC	CNA PLZ CHICAGO IL 60685 (312) 822-5000	1911	1984

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MAYO FOUNDATION FOR MED EDU & RESEARCH	MN	GA	200 FIRST ST SW ROCHESTER MN 55905 (507) 284-2511	1984	2000
MBIA INS CORP	NY	FC	113 KING ST ARMONK NY 10504 (914) 273-4545	1967	1986
MBIA INS CORP OF IL	IL	FC	113 KING ST ARMONK NY 10504 (914) 273-4545	1959	1979
MCMILLAN-WARNER MUTUAL INS CO	WI	FC	P O BOX 429 MARSHFIELD WI 54449 (715) 387-8454	1898	1898
MECHANICAL BREAKDOWN ADMINISTRATORS INC	DE	WP	9419 E SAN SALVADOR STE 105 SCOTTSDALE AZ 85258 (602) 860-2288	1989	1998
MECHANICAL BREAKDOWN PROTECTION INC	MO	WP	250 NE MULBERRY LEE'S SUMMIT MO 64086 (800) 325-7484	1982	1992
MEDAMERICA INS CO	PA	LC	P O BOX 41930 ROCHESTER NY 14604 (716) 238-4209	1966	1986
MEDCO CONTAINMENT LIFE INS CO	PA	LC	100 PARSONS POND DR BLDG FRANKLIN LAKES NJ 07417 (201) 269-3400	1954	1979
MEDICA HEALTH PLANS OF WI	WI	HM	P O BOX 9310 MINNEAPOLIS MN 55343 (952) 992-3635	1996	1996
MEDICA INS CO	MN	FC	P O BOX 1459 MINNEAPOLIS MN 55440 (952) 992-2900	1984	1996
MEDICAL ASSOC CLINIC HEALTH PLAN OF WI THE	WI	HM	700 LOCUST ST STE 230 1 DUBUQUE PLAZA DUBUQUE IA 52004 (319) 556-8070	1984	1984
MEDICAL ASSURANCE CO INC THE	AL	FC	P O BOX 590009 BIRMINGHAM AL 35259 (205) 877-4400	1976	1995
MEDICAL COLLEGE OF WI INC THE	WI	GA	8701 WATERTOWN PLANK RD MILWAUKEE WI 53226 (414) 456-4400	1925	1995
MEDICAL LIFE INS CO	OH	LC	1220 HURON RD CLEVELAND OH 44115 (800) 544-9000	1973	1993
MEDICAL PROTECTIVE CO THE	IN	FC	5814 REED RD FORT WAYNE IN 46835 (219) 485-9622	1909	1915
MEDICO LIFE INS CO	NE	LC	P O BOX 3477 OMAHA NE 68103 (800) 228-6080	1967	1971
MEDINA MUTUAL INS CO	WI	TM	P O BOX 477 MARSHALL WI 53559 (608) 655-4161	1875	1875
MEDMARC CASUALTY INS CO	VT	FC	P O BOX 10809 CHANTILLY VT 20153 (800) 356-6886	1950	1981
MEDMARC MUTUAL INS CO	VT	FC	P O BOX 10809 MONTPELIER VT 20153 (800) 356-6886	1991	1995
MEGA LIFE & HEALTH INS CO THE	OK	LC	4001 MCEWEN DR STE 200 DALLAS TX 75244 (972) 392-6700	1981	1984
MEMBERS LIFE INS CO	WI	LC	P O BOX 391 MADISON WI 53701 (608) 238-5851	1976	1976

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MEMORIAL SLOAN KETTERING CANCER CTR	NY	GA	633 THIRD AVE NEW YORK NY 10017 (646) 227-3519	1960	1996
MENDAKOTA INS CO	MN	FC	P O BOX 64816 ST PAUL MN 55164 (651) 688-4100	1985	1999
MENDOTA INS CO	MN	FC	P O BOX 64816 ST PAUL MN 55164 (800) 237-9334	1989	1992
MERASTAR INS CO	TN	FC	P O BOX 181101 CHATTANOOGA TN 37414 (800) 523-3796	1974	1981
MERCHANTS BONDING CO MUTUAL	IA	FC	2100 FLEUR DR DES MOINES IA 50321 (800) 678-8171	1933	1991
MERCYCARE INS CO	WI	HM	P O BOX 2770 JANESVILLE WI 53547 (800) 752-3431	1993	1993
MERIDIAN CITIZENS MUTUAL INS CO	IN	FC	P O BOX 1980 INDIANAPOLIS IN 46206 (800) 777-7324	1914	1970
MERIDIAN CITIZENS SECURITY INS CO	IN	FC	P O BOX 1980 INDIANAPOLIS IN 46206 (800) 777-7324	1986	1989
MERIDIAN MUTUAL INS CO	IN	FC	P O BOX 1980 INDIANAPOLIS IN 46206 (800) 777-7324	1952	1993
MERIDIAN SECURITY INS CO	IN	FC	P O BOX 1980 INDIANAPOLIS IN 46206 (800) 777-7324	1967	1993
MERIT LIFE INS CO	IN	LC	P O BOX 39 EVANSVILLE IN 47701 (800) 325-2147	1957	1980
MERITER FOUNDATION INC	WI	GA	309 W WASHINGTON AVE MADISON WI 53703 (608) 258-3280	1970	1978
MERITER RETIREMENT SERVICES INC	WI	CC	110 S HENRY ST MADISON WI 53703 (608) 258-2500	1966	1984
MERITPLAN INS CO	CA	FC	P O BOX 19702 IRVINE CA 92623 (714) 553-0700	1952	1979
MERRILL LYNCH LIFE INS CO	AR	LC	P O BOX 9061 PRINCETON NJ 08543 (609) 627-3700	1986	1988
MERRIMAC MUTUAL INS CO	WI	TM	S8628 CTY HWY PF PLAIN WI 53577 (608) 544-2691	1873	1874
METHODIST MANOR INC	WI	CC	3023 S 84TH ST MILWAUKEE WI 53227 (414) 541-2600	1956	1984
METLIFE INVESTORS INS CO	MO	LC	1 TOWER LANE STE 3000 OAKBROOK TERR IL 60181 (800) 523-1661	1981	1986
METLIFE INVESTORS USA INS CO	DE	LC	11365 W OLYMPIC BLVD LOS ANGELES CA 90064 (800) 456-4536	1960	1986
METROPOLITAN CASUALTY INS CO	RI	FC	P O BOX 350 WARWICK RI 02887 (800) 638-4208	1981	1982
METROPOLITAN DIRECT PROPERTY & CASUALTY INS COS	RI	FC	P O BOX 350 WARWICK RI 02887 (800) 638-4208	1949	1961



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METROPOLITAN GENERAL INS CO	RI	FC	P O BOX 350 WARWICK RI 02887 (401) 827-2400	1980	1982
METROPOLITAN GROUP PROP & CASUALTY INS CO	RI	FC	P O BOX 350 WARWICK RI 02887 (800) 638-4208	1976	1994
METROPOLITAN INS & ANNUITY CO	DE	LC	4100 BOY SCOUT BLVD TAMPA FL 33607 (813) 801-2100	1976	1979
METROPOLITAN LIFE INS CO	NY	LC	1 MADISON AVE NEW YORK NY 10010 (800) 638-5000	1866	1884
METROPOLITAN PROPERTY & CASUALTY INS CO	RI	FC	P O BOX 350 WARWICK RI 02886 (800) 638-4208	1972	1973
METROPOLITAN TOWER LIFE INS CO	DE	LC	4100 BOY SCOUT BLVD TAMPA FL 33607 (813) 801-2100	1982	1983
MGA INS CO INC	TX	FC	P O BOX 2933 FORT WORTH TX 76113 (800) 747-5624	1981	1989
MGIC ASSURANCE CORP	WI	FC	P O BOX 756 MILWAUKEE WI 53201 (800) 558-9900	1937	1996
MGIC CREDIT ASSURANCE CORP	WI	FC	P O BOX 756 MILWAUKEE WI 53201 (800) 558-9900	1997	1997
MGIC INDEMNITY CORP	WI	FC	P O BOX 756 MILWAUKEE WI 53201 (800) 558-9900	1956	1961
MGIC MORTGAGE INS CORP	WI	FC	P O BOX 756 MILWAUKEE WI 53201 (800) 558-9900	1987	1987
MGIC MORTGAGE REINS CORP	WI	FC	P O BOX 756 MILWAUKEE WI 53201 (800) 558-9900	1996	1996
MGIC REINSURANCE CORP	WI	FC	P O BOX 756 MILWAUKEE WI 53201 (800) 558-9900	1985	1985
MGIC REINSURANCE CORP OF WI	WI	FC	P O BOX 756 MILWAUKEE WI 53201 (800) 558-9900	1996	1996
MGIC RESIDENTIAL REINSURANCE CORP	WI	FC	P O BOX 756 MILWAUKEE WI 53201 (800) 558-9900	1996	1996
MGIC SURETY CORP	WI	FC	P O BOX 756 MILWAUKEE WI 53201 (800) 558-9900	1997	1997
MHA INS CO	MI	FC	6215 W ST JOSEPH HWY LANSING MI 48917 (517) 323-3443	1976	1999
MIC GENERAL INS CORP	MI	FC	P O BOX 66937 ST LOUIS MO 63166 (800) 847-6442	1980	1981
MIC LIFE INS CORP	DE	LC	P O BOX 5074 MAIL CODE 480-300-200 SOUTHFIELD MI 48086 (248) 263-6900	1975	1978
MIC PROPERTY & CASUALTY INS CORP	MI	FC	P O BOX 5074 SOUTHFIELD MI 48086 (248) 263-6900	1980	1981
MIC SERVICES CORP	DE	WP	P O BOX 5074 SOUTHFIELD MI 48086 (888) 601-0110	1978	1992

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MICHIGAN MILLERS MUTUAL INS CO	MI	FC	2425 E GRAND RIVER AVE LANSING MI 48912 (517) 482-6211	1881	1900
MID AMERICAN FIRE & CASUALTY CO	OH	FC	6281 TRI-RIDGE BLVD LOVELAND OH 45140 (513) 576-3200	1980	1996
MID CENTURY INS CO	CA	FC	P O BOX 2478 LOS ANGELES CA 90051 (323) 932-3200	1949	1956
MIDDLESEX INS CO	WI	FC	1800 N POINT DR STEVENS POINT WI 54481 (715) 346-6000	1826	1994
MIDDLETON GLEN INC	WI	CC	C/O ESSEX CORP 1598 PARTRIDGE HILL DR OREGON WI 53575 (608) 845-2227	1997	1998
MIDDLETON INS CO	WI	TM	6924 UNIVERSITY AVE MIDDLETON WI 53562 (608) 831-5642	1876	1877
MIDLAND LIFE INS CO THE	OH	LC	250 E BROAD ST COLUMBUS OH 43215 (800) 669-9100	1905	1986
MIDLAND NATIONAL LIFE INS CO	IA	LC	1 MIDLAND PLZ SIOUX FALLS SD 57193 (605) 335-5700	1906	1959
MIDSTATE SURETY CORP	MI	FC	102 KERCHEVAL AVE GROSSE POINTE FARMS MI 48236 (313) 886-2200	1990	1997
MIDSTATES REINSURANCE CORP	IL	FC	3495 NEWMARK DR MIAMISBURG OH 45342 (937) 428-6210	1941	1951
MIDWEST ASSURANCE CO	MN	FC	P O BOX 1309 MINNEAPOLIS MN 55440 (952) 883-6000	1991	1997
MIDWEST DENTAL PLAN LTD	WI	LH	680 HEHLI WAY MONDOVI WI 54755 (715) 926-5050	1988	1988
MIDWEST EMPLOYERS CASUALTY CO	OH	FC	13801 RIVERPORT DR STE 200 MARYLAND HEIGHTS MO 63043 (314) 298-7332	1986	1989
MIDWEST FAMILY MUTUAL INS CO	MN	FC	P O BOX 9425 MINNEAPOLIS MN 55440 (952) 545-6000	1891	1922
MIDWEST MEDICAL INS CO	MN	FC	7650 EDINBOROUGH WAY STE 400 MINNEAPOLIS MN 55435 (800) 328-5532	1980	1996
MIDWEST NATIONAL LIFE INS CO OF TN	TN	LC	4001 MCEWEN RD STE 200 DALLAS TX 75244 (972) 392-6700	1965	1986
MIDWEST SECURITY INS CO	WI	FC	518 E BROAD ST COLUMBUS OH 43215 (614) 464-5000	1974	1974
MIDWEST SECURITY LIFE INS CO	WI	LC	2700 MIDWEST DR ONALASKA WI 54650 (608) 783-7130	1972	1986
MIDWESTERN INDEMNITY CO THE	OH	FC	62 MAPLE AVE KEENE NH 03431 (800) 436-9600	1947	1983
MIDWESTERN UNITED LIFE INS CO	IN	LC	1290 BROADWAY DENVER CO 80203 (800) 525-9852	1948	1962

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MII LIFE INC	MN	LC	P O BOX 64560 SAINT PAUL MN 55164 (651) 662-8000	1954	1989
MILBANK INS CO	SD	FC	518 E BROAD ST COLUMBUS OH 43215 (800) 645-2265	1982	1982
MILLERS CASUALTY INS CO	TX	FC	P O BOX 2269 FORT WORTH TX 76113 (817) 348-1600	1962	1995
MILLERS CLASSIFIED INS CO	WI	FC	P O BOX 9006 ALTON IL 62002 (618) 463-3636	1981	1994
MILLERS INS CO THE	TX	FC	P O BOX 2269 FORT WORTH TX 76102 (817) 348-1600	1898	1995
MILLERS MUTUAL INS ASSN	IL	FC	P O BOX 9006 ALTON IL 62002 (618) 463-3636	1877	1900
MILWAUKEE ART MUSEUM	WI	GA	750 N LINCOLN MEMORIAL DR MILWAUKEE WI 53202 (414) 224-3200	1910	1996
MILWAUKEE CASUALTY INS CO	WI	FC	P O BOX 621 MILWAUKEE WI 53201 (800) 433-2043	1973	1973
MILWAUKEE CATHOLIC HOME	WI	CC	2462 N PROSPECT AVE MILWAUKEE WI 53211 (414) 224-9700	1913	1984
MILWAUKEE LIFE INS CO	WI	LC	P O BOX 267 BROOKFIELD WI 53008 (800) 440-6004	1961	1961
MILWAUKEE MUTUAL INS CO	WI	FC	P O BOX 621 MILWAUKEE WI 53201 (262) 938-0046	1916	1917
MILWAUKEE PROTESTANT HOME	WI	CC	2429 E BRADFORD AVE MILWAUKEE WI 53211 (414) 332-8610	1884	1985
MILWAUKEE SAFEGUARD INS CO	WI	FC	P O BOX 621 MILWAUKEE WI 53201 (414) 271-0525	1982	1982
MILWAUKEE SERVICE CONTRACT CORP	WI	WP	6001 W CAPITAL DR MILWAUKEE WI 53216 (414) 447-5125	1991	1992
MINISTERS LIFE INS CO THE	MN	LC	400 ROBERT ST ST PAUL MN 55101 (651) 665-5907	1981	1993
MINNEHOMA AUTOMOBILE ASSOCIATION INC	FL	WP	7050 S YALE AVE TULSA OK 74136 (918) 494-7000	1980	2000
MINNESOTA INS CO	MN	FC	505 CARR RD WILMINGTON DE 19809 (302) 761-3000	1987	1992
MINNESOTA LIFE INS CO	MN	LC	400 ROBERT ST N ST PAUL MN 55101 (651) 665-3500	1880	1946
MITSUI MARINE & FIRE INS CO OF AMER	NY	FC	BROAD FINANCIAL CTR 33 WHITEHALL ST FL 26 NEW YORK NY 10004 (212) 480-2550	1988	1988
MML BAY STATE LIFE INS CO	CT	LC	1295 STATE ST SPRINGFIELD MA 01111 (413) 788-8411	1935	1982
MOBIL AUTO CLUB INC	DE	MC	200 N MARTINGALE RD SCHAUMBURG IL 60173 (847) 605-3000	1981	1982

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MODERN SERVICE INS CO	MN	FC	P O BOX 64035 ST PAUL MN 55164 (800) 345-2436	1968	1968
MODERN WOODMEN OF AMERICA	IL	FR	1701 FIRST AVE ROCK ISLAND IL 61201 (309) 786-6481	1884	1895
MONROE GUARANTY INS CO	IN	FC	12800 N MERIDIAN ST STE 100 CARMEL IN 46032 (317) 571-3000	1974	1999
MONTGOMERY WARD AUTO CLUB INC	DE	MC	200 N MARTINGALE RD SCHAUMBURG IL 60173 (847) 605-3000	1973	1974
MONTGOMERY WARD INS CO	IL	FC	200 N MARTINGALE RD SCHAUMBURG IL 60173 (847) 605-3000	1974	1982
MONUMENTAL LIFE INS CO	MD	LC	2 E CHASE ST BALTIMORE MD 21202 (800) 638-3080	1858	1979
MONY LIFE INS CO OF AMERICA	AZ	LC	1740 BROADWAY NEW YORK NY 10019 (212) 708-2000	1969	1982
MONY LIFE INS CO	NY	LC	1740 BROADWAY AT 55TH ST NEW YORK NY 10019 (212) 708-2000	1842	1915
MORaine MUTUAL INS CO	WI	TM	P O BOX 43 JACKSON WI 53037 (262) 677-9044	1880	1880
MORTGAGE GUARANTY INS CORP	WI	FC	P O BOX 756 MILWAUKEE WI 53201 (800) 558-9900	1979	1979
MOTOR CLUB OF AMERICA ENTERPRISES INC	DE	MC	P O BOX 20689 OKLAHOMA CITY OK 73156 (800) 227-6459	1968	1974
MOTORCYCLE MANAGEMENT CONSULTING SERVICES INC	CA	WP	P O BOX 546 CORONA DEL MAR CA 92625 (800) 832-3237	1986	1992
MOTORISTS LIFE IN CO	OH	LC	471 E BROAD ST COLUMBUS OH 43215 (614) 225-8211	1965	1996
MOTORS INS CORP	MI	FC	300 GALLERIA OFFICENTRE SOUTHFIELD MI 48034 (313) 556-2449	1998	1999
MOUNT MARY COLLEGE	WI	GA	2900 N MENOMONEE RIVER PKY MILWAUKEE WI 53222 (414) 258-4810	1928	1996
MOUNTBATTEN SURETY CO	PA	FC	33 ROCK HILL RD BALA CYNWYD PA 19004 (610) 664-2259	1991	2000
MPP CO INC	KS	WP	P O BOX 634 SHAWNEE MISSION KS 66201 (800) 747-4400	1978	1995
MSI PREFERRED INS CO	WI	FC	P O BOX 64035 ST PAUL MN 55164 (800) 345-2436	1984	1984
MT CALVARY MUTUAL INS CO	WI	TM	923 FOND DU LAC ST MOUNT CALVARY WI 53057 (920) 753-3131	1874	1874
MT MORRIS MUTUAL INS CO	WI	FC	N1211 COUNTY RD B COLOMA WI 54930 (715) 228-5541	1876	1876
MT PLEASANT-PERRY MUT INS CO	WI	TM	P O BOX 38 MONTICELLO WI 53570 (608) 938-4008	1876	1876

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MTL INS CO	IL	LC	1200 JORIE BLVD OAK BROOK IL 60522 (630) 990-1000	1904	1917
MUNICH AMERICAN REASSURANCE CO	GA	LC	P O BOX 3210 ATLANTA GA 30302 (770) 350-3200	1959	1982
MUTUAL OF AMERICA LIFE INS CO	NY	LC	320 PARK AVE NEW YORK NY 10022 (800) 468-3785	1945	1980
MUTUAL OF OMAHA INS CO	NE	LC	MUTUAL OF OMAHA PLZ OMAHA NE 68175 (402) 342-7600	1909	1939
MUTUAL PROTECTIVE INS CO	NE	FC	P O BOX 3477 OMAHA NE 68103 (402) 391-6900	1930	1967
MUTUAL SERVICE CASUALTY INS CO	MN	FC	P O BOX 64035 ST PAUL MN 55164 (800) 345-2436	1919	1947
MUTUAL SERVICE LIFE INS CO	MN	LC	P O BOX 64035 ST PAUL MN 55164 (651) 631-7000	1934	1947
NACOLAH LIFE INS CO	IL	LC	ONE MIDLAND PLAZA SIOUX FALLS SD 57193 (800) 800-3656	1974	1977
NATIONAL ACADEMY OF SCIENCES	DC	GA	2101 CONSTITUTION AVE NW WASHINGTON DC 20418 (202) 334-2000	1863	1995
NATIONAL ALLIANCE INS CO	MO	FC	P O BOX 460350 ST LOUIS MO 63146 (800) 444-8994	1972	1988
NATIONAL AMERICAN INS CO	OK	FC	1010 MANVEL AVE CHANDLER OK 74834 (800) 822-7802	1919	1971
NATIONAL AMERICAN INS CO OF CA	CA	FC	P O BOX 5808 LONG BEACH CA 90805 (310) 605-3300	1966	1989
NATIONAL BEN FRANKLIN INS CO OF IL	IL	FC	CNA PLZ CHICAGO IL 60685 (312) 822-5000	1968	1971
NATIONAL BENEFIT LIFE INS CO	NY	LC	333 W 34TH ST NEW YORK NY 10001 (212) 615-7500	1962	1968
NATIONAL CASUALTY CO	WI	FC	P O BOX 4110 SCOTTSDALE AZ 85261 (480) 948-0505	1904	1905
NATIONAL CATHOLIC SOCIETY OF FORESTERS	IL	FR	320 S SCHOOL ST MT PROSPECT IL 60056 (847) 342-4500	1894	1896
NATIONAL CONTINENTAL INS CO	NY	FC	6300 WILSON MILLS RD W33 MAYFIELD VILLAG OH 44143 (800) 888-7764	1897	1920
NATIONAL FARMERS UNION LIFE INS CO	TX	LC	P O BOX 13487 KANSAS CITY MO 64199 (800) 786-4583	1937	1953
NATIONAL FARMERS UNION PROPERTY & CASUALTY CO	CO	FC	11900 E CORNELL AVE AURORA CO 80014 (800) 347-1961	1984	1986
NATIONAL FARMERS UNION STANDARD INS CO	CO	FC	11900 E CORNELL AVE AURORA CO 80014 (800) 347-1961	1968	1968
NATIONAL FIRE & CASUALTY CO	IL	FC	P O BOX 157 BLOOMINGTON IL 61702 (800) 322-3391	1980	1994

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NATIONAL FIRE & INDEMNITY EXCH JOHN L CORLEY INC	MO	FC	P O BOX 39903 SAINT LOUIS MO 63139 (800) 325-9522	1915	1980
NATIONAL FIRE INS CO OF HARTFORD	CT	FC	CNA PLZ CHICAGO IL 60685 (312) 822-5000	1869	1925
NATIONAL FOUNDATION FOR CANCER RESEARCH INC	MA	GA	4600 EAST-WEST HWY 525 BETHESDA MD 20814 (301) 654-1250	1974	2000
NATIONAL FRATERNAL SOCIETY OF THE DEAF	IL	FR	1118 S 6TH ST SPRINGFIELD IL 62703 (217) 789-7429	1907	1917
NATIONAL GENERAL ASSURANCE CO	MO	FC	P O BOX 66937 ST LOUIS MO 63166 (314) 493-8000	1983	1995
NATIONAL GENERAL INS CO	MO	FC	P O BOX 66937 ST LOUIS MO 63166 (314) 493-8000	1966	1971
NATIONAL GRANGE MUTUAL INS CO	NH	FC	55 W ST KEENE NH 03431 (603) 352-4000	1923	1937
NATIONAL GUARDIAN LIFE INS CO	WI	LC	P O BOX 1191 MADISON WI 53701 (608) 257-5611	1909	1910
NATIONAL HEALTH INS CO	TX	LC	P O BOX 619999 DALLAS TX 75261 (817) 640-1900	1965	1986
NATIONAL INDEMNITY CO	NE	FC	3024 HARNEY ST OMAHA NE 68131 (402) 536-3000	1940	1956
NATIONAL INS ASSN	IN	FC	P O BOX 6070 INDIANAPOLIS IN 46206 (800) 876-3500	1972	1987
NATIONAL INS CO OF WI INC	WI	FC	250 S EXECUTIVE DR BROOKFIELD WI 53005 (262) 785-9995	1895	1895
NATIONAL INS UNDERWRITERS	MO	FC	13403 NORTHWEST FREEWAY HOUSTON TX 77040 (713) 462-1000	1945	1953
NATIONAL INTERSTATE INS CO	OH	FC	3250 INTERSTATE DR RICHFIELD OH 44286 (800) 929-1500	1989	1996
NATIONAL JEWISH MEDICAL AND RESEARCH CENTER	CO	GA	1400 JACKSON ST DENVER CO 80206 (303) 388-4461	1900	1999
NATIONAL KIDNEY FOUNDATION INC	NY	GA	30 E 33RD ST NEW YORK NY 10016 (212) 889-2210	1950	1997
NATIONAL LIABILITY & FIRE INS CO	CT	FC	3024 HARNEY ST OMAHA NE 68131 (402) 536-3000	1957	1979
NATIONAL LIFE INS CO	VT	LC	1 NATIONAL LIFE DR MONTPELIER VT 05604 (802) 229-3333	1848	1927
NATIONAL MOTOR CLUB OF AMERICA THE	TX	MC	P O BOX 809110 DALLAS TX 75380 (800) 523-4582	1956	1981
NATIONAL MUTUAL BENEFIT	WI	FR	6522 GRAND TETON PLZ MADISON WI 53719 (608) 833-1936	1916	1916
NATIONAL PRODUCT CARE CO	IL	WP	123 N WACKER DR CHICAGO IL 60606 (312) 701-3700	1984	1995

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NATIONAL REINSURANCE CORP	DE	FC	P O BOX 10350 STAMFORD CT 06904 (203) 328-5000	1806	1977
NATIONAL SLOVAK SOCIETY OF THE USA	PA	FR	333 TECHNOLOGY DR STE 112 CANONSBURG PA 15317 (800) 488-1890	1894	1918
NATIONAL STATES INS CO	MO	LC	1830 CRAIG PARK CT ST LOUIS MO 63146 (314) 878-0101	1964	1969
NATIONAL SURETY CORP	IL	FC	233 S WACKER DR STE 2000 CHICAGO IL 60606 (312) 441-5400	1970	1972
NATIONAL TEACHERS ASSOCIATES LIFE INS CO	TX	LC	P O BOX 802207 DALLAS TX 75380 (800) 825-5682	1938	1999
NATIONAL TITLE INS OF NEW YORK INC	NY	TC	1111 E KATELLA STE 220 ORANGE CA 92867 (800) 421-8111	1929	1961
NATIONAL TRAVELERS LIFE CO	IA	LC	5700 WESTOWN PKWY WEST DES MOINES IA 50266 (515) 221-0101	1907	1956
NATIONAL UNION FIRE INS CO OF PITTSBURGH	PA	FC	70 PINE ST NEW YORK NY 10270 (212) 770-7000	1901	1901
NATIONAL WESTERN LIFE INS CO	CO	LC	850 E ANDERSON LN AUSTIN TX 78752 (512) 836-1010	1956	1966
NATIONAL WILDLIFE FEDERATION	DC	GA	11100 WILDLIFE CENTER DR RESTON VA 20190 (800) 332-4949	1939	1990
NATIONS TITLE INS OF NEW YORK INC	NY	TC	17911 VON KARMAN AVE STE 300 IRVINE CA 92614 (800) 421-8111	1927	1974
NATIONWIDE AFFINITY INS CO OF AMERICA	KS	FC	ONE NATIONWIDE PLZ COLUMBUS OH 43216 (800) 456-6343	1924	1926
NATIONWIDE AGRIBUSINESS INS CO	IA	FC	1963 BELL AVE DES MOINES IA 50315 (515) 245-8800	1973	1989
NATIONWIDE ASSURANCE CO	WI	FC	ONE NATIONWIDE PLZ COLUMBUS OH 43216 (800) 854-6845	1942	1984
NATIONWIDE GENERAL INS CO	OH	FC	ONE NATIONWIDE PLZ COLUMBUS OH 43216 (614) 249-7111	1957	1998
NATIONWIDE INS CO OF AMER	WI	FC	701 5TH AVE DES MOINES IA 50391 (515) 280-4211	1960	1962
NATIONWIDE LIFE & ANNUITY INS CO	OH	LC	1 NATIONWIDE PLZ COLUMBUS OH 43215 (800) 882-2822	1981	1983
NATIONWIDE LIFE INS CO	OH	LC	1 NATIONWIDE PLZ COLUMBUS OH 43215 (800) 882-2822	1929	1976
NATIONWIDE MUTUAL FIRE INS CO	OH	FC	1 NATIONWIDE PLZ COLUMBUS OH 43216 (614) 249-7111	1933	1966
NATIONWIDE MUTUAL INS CO	OH	FC	1 NATIONWIDE PLZ COLUMBUS OH 43215 (614) 249-7111	1925	1966
NATIONWIDE PROPERTY & CASUALTY INS CO	OH	FC	1 NATIONWIDE PLZ COLUMBUS OH 43216 (614) 249-7111	1979	1984

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NAU COUNTRY INS CO	MN	FC	6701 HWY 10 NW RAMSEY MN 55303 (763) 427-3770	1985	1987
NAVIGATORS INS CO	NY	FC	ONE PENN PLZ 55TH FL NEW YORK NY 10119 (212) 244-2333	1981	1986
NCM AMERICAS INC	MD	FC	5026 CAMPBELL BLVD STE C BALTIMORE MD 21236 (800) 423-6624	1993	1998
NCMIC INS CO	IA	FC	P O BOX 9118 DES MOINES IA 50306 (800) 247-8043	1946	1967
NETHERLANDS INS CO THE	NH	FC	62 MAPLE AVE KEENE NH 03431 (603) 352-3221	1979	1979
NETWORK HEALTH PLAN OF WI INC	WI	HM	P O BOX 120 MENASHA WI 54952 (920) 720-1200	1986	1986
NEW ENGLAND INS CO	CT	FC	150 FEDERAL ST BOSTON MA 02110 (617) 526-8500	1954	1969
NEW ENGLAND LIFE INS CO	MA	LC	4100 BOY SCOUT BLVD TAMPA FL 33607 (617) 578-2000	1980	1981
NEW ENGLAND PENSION & ANNUITY CO	DE	LC	4100 BOY SCOUT BLVD TAMPA FL 33607 (617) 578-2000	1980	1981
NEW ERA LIFE INS CO OF THE MIDWEST	IN	LC	200 WESTLAKE PARK BLVD STE 120 HOUSTON TX 77079 (800) 713-4680	1960	1971
NEW HAMPSHIRE INDEMNITY CO INC	PA	FC	4501 N POINT PKWY ALPHARETTA GA 30022 (800) 334-9641	1951	1979
NEW HAMPSHIRE INS CO	PA	FC	70 PINE ST NEW YORK NY 10270 (212) 770-7000	1869	1877
NEW HOPE MUTUAL INS CO	WI	TM	N11311 CTY HWY P IOLA WI 54945 (715) 677-3833	1887	1887
NEW SOUTH INS CO	NC	FC	P O BOX 3199 WINSTON SALEM NC 27102 (336) 770-2000	1952	1997
NEW YORK LIFE & HEALTH INS CO	DE	LC	151 FARMINGTON AVE MC64 HARTFORD CT 06156 (800) 872-3862	1982	1984
NEW YORK LIFE INS & ANNUITY CORP	DE	LC	51 MADISON AVE NEW YORK NY 10010 (212) 576-7000	1980	1981
NEW YORK LIFE INS CO	NY	LC	51 MADISON AVE NEW YORK NY 10010 (212) 576-7000	1841	1851
NEW YORK MARINE & GENERAL INS CO	NY	FC	330 MADISON AVE NEW YORK NY 10017 (212) 551-0600	1972	1986
NEWARK INS CO	NJ	FC	P O BOX 9020 BETHPAGE NY 11714 (516) 576-3400	1811	1878
NEWARK MUTUAL INS CO	WI	TM	1205 MADISON RD BELOIT WI 53511 (608) 362-3173	1874	1874
NGL AMERICAN LIFE INS CO	WI	LC	P O BOX 1031 MADISON WI 53701 (608) 257-5611	1982	1997



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NIAGARA FIRE INS CO	DE	FC	CNA PLZ CHICAGO IL 60685 (312) 822-5000	1977	1977
NICHIDO FIRE & MARINE INS CO LTD	NY	FC	70 PINE ST NEW YORK NY 10038 (212) 770-7000	1914	1979
NIPPON LIFE INS CO OF AMERICA	IA	LC	450 LEXINGTON AVE STE 3200 NEW YORK NY 10017 (212) 682-3000	1972	1980
NIPPONKOA INS CO LIMITED (US BRANCH)	NY	FC	14 WALL ST 8TH FL NEW YORK NY 10005 (212) 566-7100	1944	1984
NISSAN MOTOR INS SERVICES CORP	CA	WP	990 W 190TH ST TORRENCE CA 90502 (310) 768-3700	1991	1995
NN INS CO	WI	FC	10370 RICHMOND AVE HOUSTON TX 77042 (713) 952-9555	1987	1987
NOBEL INS CO	TX	FC	8001 LBJ FREEWAY STE 200 DALLAS TX 75251 (800) 766-6235	1938	1989
NONPROFITS INS ASSN AN INTERINSURANCE EXCH	MN	FC	920 2ND AVE S STE 700 MINNEAPOLIS MN 55402 (612) 376-4200	1989	1995
NORBERTINE FATHERS	WI	GA	1016 N BROADWAY DEPERE WI 54115 (920) 337-4300	1932	1994
NORCAL MUTUAL INS CO	CA	FC	560 DAVIS ST 2ND FL SAN FRANCISCO CA 94111 (800) 652-1051	1975	1999
NORTH AMERICAN BAPTISTS INC	IL	GA	1 SO 210 SUMMIT AVE OAK TERRACE IL 60181 (630) 495-2000	1947	1998
NORTH AMERICAN CO FOR LIFE & HEALTH INS	IL	LC	ONE MIDLAND PLAZA SIOUX FALLS SD 57193 (312) 648-7600	1886	1892
NORTH AMERICAN ELITE INS CO	NH	FC	650 ELM ST 6TH FL MANCHESTER NH 03101 (800) 542-9200	1987	1991
NORTH AMERICAN INS CO	WI	LC	P O BOX 44160 MADISON WI 53744 (608) 662-1232	1962	1965
NORTH AMERICAN SPECIALTY INS CO	NH	FC	650 ELM ST 6TH FL MANCHESTER NH 03101 (603) 644-6600	1973	1974
NORTH AMERICAN WARRANTY SERVICES INC	IL	WP	1005 W BUSCH BLVD STE 204 TAMPA FL 33612 (813) 931-2258	1984	1992
NORTH CENTRAL HEALTH PROTECTION PLAN	WI	HM	P O BOX 8017 WAUSAU WI 54401 (715) 841-6730	1980	1980
NORTH CENTRAL LIFE INS CO	MN	LC	P O BOX 1597 NEPTUNE NJ 07754 (800) 300-9142	1921	1953
NORTH POINTE INS CO	MI	FC	P O BOX 2223 SOUTHFIELD MI 48037 (800) 229-6742	1986	1996
NORTH RIVER INS CO THE	NJ	FC	305 MADISON AVE MORRISTOWN NJ 07960 (973) 490-6600	1972	1972
NORTH STAR REINS CORP	DE	FC	695 E MAIN ST STAMFORD CT 06901 (203) 328-5000	1956	1981

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NORTHBROOK INDEMNITY CO	IL	FC	3075 SANDERS RD STE H1A NORTHBROOK IL 60062 (847) 402-5000	1978	1980
NORTHBROOK LIFE INS CO	AZ	LC	3100 SANDERS RD STE H1A NORTHBROOK IL 60062 (800) 654-2397	1978	1980
NORTHBROOK PROPERTY & CASUALTY INS CO	IL	FC	385 WASHINGTON ST MC 510T ST PAUL MN 55102 (800) 328-2189	1931	1936
NORTHEASTERN MUTUAL INS CO	WI	TM	P O BOX 96 ALGOMA WI 54201 (920) 487-5954	1874	1875
NORTHERN ASSURANCE CO OF AMER THE	MA	FC	1 BEACON ST BOSTON MA 02108 (617) 725-6050	1954	1955
NORTHERN FINNISH MUTUAL INS CO	WI	TM	RURAL ROUTE 1 BOX 4A MARENGO WI 54855 (715) 278-3944	1914	1915
NORTHERN INS CO OF NY	NY	FC	1400 AMERICAN LANE SCHAUMBURG IL 60196 (847) 605-6000	1897	1906
NORTHERN LIFE INS CO	WA	LC	P O BOX 12530 SEATTLE WA 98111 (206) 292-1111	1906	1979
NORTHERN MUTUAL INS CO	MN	FC	P O BOX 401 MINNEAPOLIS MN 55440 (612) 378-8600	1916	1999
NORTHLAND CASUALTY CO	MN	FC	P O BOX 64816 SAINT PAUL MN 55164 (800) 237-9334	1959	1959
NORTHLAND INS CO	MN	FC	P O BOX 64816 SAINT PAUL MN 55164 (800) 237-9334	1948	1950
NORTHWESTERN LONG TERM CARE INS CO	WI	LC	720 E WISCONSIN AVE MILWAUKEE WI 53202 (414) 665-2510	1953	1966
NORTHWESTERN MUTUAL LIFE INS CO THE	WI	LC	720 E WISCONSIN AVE MILWAUKEE WI 53202 (414) 271-1444	1857	1858
NORTHWESTERN NATIONAL CASUALTY CO	WI	FC	10370 RICHMOND HOUSTON TX 77042 (713) 952-9555	1964	1964
NORTHWESTERN NATIONAL INS CO OF MILWAUKEE WI	WI	FC	709 CURTIS ST MIDDLETOWN OH 45044 (513) 727-5963	1869	1869
NUTMEG LIFE INS CO	IA	LC	200 HOPMEADOW ST SIMSBURY CT 06089 (860) 843-5837	1955	1970
NYLIFE INS CO OF AZ	AZ	LC	51 MADISON AVE NEW YORK NY 10010 (212) 576-7000	1987	1989
OAKWOOD FOUNDATION INC	WI	GA	6201 MINERAL POINT RD MADISON WI 53705 (608) 231-3456	1982	1994
OAKWOOD VILLAGE APARTMENTS INC	WI	CC	6209 MINERAL POINT RD MADISON WI 53705 (608) 231-3456	1974	1998
OAKWOOD VILLAGE EAST APARTMENT HOMES INC	WI	CC	4600 AMERICAN PKWY STE 114 EAST PARK ONE MADISON WI 53718 (608) 231-3451	1999	1999
OCCIDENTAL FIRE & CASUALTY CO OF NC	NC	FC	P O BOX 10800 RALEIGH NC 27605 (919) 833-1600	1961	1964

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OCCIDENTAL LIFE INS CO OF NC	TX	LC	P O BOX 2595 WACO TX 76702 (800) 736-7311	1906	1966
ODYSSEY AMERICA REINSURANCE CORP	CT	FC	300 FIRST STAMFORD PL STAMFORD CT 06902 (203) 977-8000	1986	1987
ODYSSEY REINSURANCE CORP	DE	FC	300 FIRST STAMFORD PL STAMFORD CT 06902 (203) 977-8000	1974	1978
OHIC INS CO	OH	FC	155 E BROAD ST FL 13 COLUMBUS OH 43215 (800) 666-6442	1978	1991
OHIO CASUALTY INS CO THE	OH	FC	9450 SEWARD RD FAIRFIELD OH 45014 (513) 603-2250	1919	1929
OHIO FARMERS INS CO	OH	FC	P O BOX 5001 WESTFIELD OH 44251 (330) 887-0101	1848	1913
OHIO INDEMNITY CO	OH	FC	250 E BROAD ST 10TH FL COLUMBUS OH 43215 (800) 628-8581	1956	1989
OHIO NATIONAL LIFE ASSURANCE CORP	OH	LC	P O BOX 237 CINCINNATI OH 45201 (800) 366-6654	1979	1985
OHIO NATIONAL LIFE INS CO	OH	LC	P O BOX 237 CINCINNATI OH 45201 (513) 794-6100	1909	1985
OHIO SECURITY INS CO	OH	FC	9450 SEWARD RD FAIRFIELD OH 45014 (513) 603-2250	1950	1964
OHIO STATE LIFE INS CO	TX	LC	P O BOX 13487 KANSAS CITY MO 64199 (800) 752-1387	1906	1982
OLD AMERICAN INS CO	MO	LC	P O BOX 218573 KANSAS CITY MO 64141 (816) 753-7000	1939	1968
OLD LINE LIFE INS CO OF AMERICA THE	WI	LC	P O BOX 401 MILWAUKEE WI 53201 (800) 659-5920	1910	1910
OLD REPUBLIC INS CO	PA	FC	P O BOX 789 GREENSBORO PA 15601 (724) 834-5000	1935	1956
OLD REPUBLIC LIFE INS CO	IL	LC	307 N MICHIGAN AVE CHICAGO IL 60601 (312) 346-8100	1931	1939
OLD REPUBLIC MERCANTILE INS CO	WI	FC	445 S MOORLAND RD STE 300 BROOKFIELD WI 53005 (262) 797-3455	1985	1995
OLD REPUBLIC MINNEHOMA INS CO	AZ	FC	P O BOX 470185 TULSA OK 74147 (918) 494-7000	1977	1977
OLD REPUBLIC NATL TITLE INS CO	MN	TC	400 2ND AVE S MINNEAPOLIS MN 55401 (612) 371-1111	1907	1956
OLD REPUBLIC SURETY CO	WI	FC	P O BOX 1635 MILWAUKEE WI 53201 (262) 797-2640	1981	1981
OLD UNITED CASUALTY CO	KS	FC	P O BOX 795 SHAWNEE MISSION KS 66201 (913) 432-6400	1988	1995
OLD UNITED LIFE INS CO	AZ	LC	P O BOX 795 SHAWNEE MISSION KS 66201 (913) 432-6400	1963	1995

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OMAHA ADMINISTRATION SERVICES INC	NE	WP	12809 W DODGE RD OMAHA NE 68154 (402) 333-9000	1982	1995
OMAHA INDEMNITY CO THE	WI	FC	3102 FARNAM ST OMAHA NE 68131 (402) 342-3326	1956	1967
OMAHA LIFE INS CO	NE	LC	P O BOX 2879 OMAHA NE 68103 (800) 821-4793	1923	1961
OMAHA PROPERTY & CASUALTY INS CO	NE	FC	3102 FARNAM ST OMAHA NE 68131 (402) 342-3326	1978	1980
OMNI INS CO	IL	FC	P O BOX 105440 ATLANTA GA 30348 (770) 952-4500	1980	1995
OPTIMUM RE INS CO	TX	LC	P O BOX 660010 DALLAS TX 75266 (214) 528-2020	1978	1991
ORAL ROBERTS UNIV	OK	GA	7777 S LEWIS AVE TULSA OK 74171 (918) 495-7549	1963	1978
ORDER OF UNITED COMMERCIAL TRAVELERS OF AMER	OH	FR	632 N PARK ST COLUMBUS OH 43215 (800) 848-0123	1890	1904
ORDESCO INC	OK	WP	7050 S YALE AVE TULSA OK 74136 (800) 331-5554	1977	1992
ORION INS CO	CT	FC	P O BOX 1000 CHARLOTTE NC 28201 (704) 522-2000	1979	1989
OUR MOTHER OF PERPETUAL HELP RETREAT CENTER OF OCONOMOWOC WISCONSIN	WI	GA	1800 N TIMBER TRAIL LANE OCONOMOWOC WI 53066 (414) 567-6900	1999	1999
OVERSEAS PARTNERS US REINSURANCE CO	DE	FC	1700 MARKET ST STE 2720 PHILADELPHIA PA 19103 (215) 282-6050	1993	1997
OWNERS INS CO	OH	FC	P O BOX 30660 LANSING MI 48909 (517) 323-1200	1975	1984
OXFORD LIFE INS CO	AZ	LC	2721 N CENTRAL AVE PHOENIX AZ 85004 (888) 757-3732	1965	1995
OZARK NATIONAL LIFE INS CO	MO	LC	P O BOX 15688 KANSAS CITY MO 64106 (816) 842-6300	1964	1992
PACIFIC EMPLOYERS INS CO	PA	FC	P O BOX 41484 PHILADELPHIA PA 19101 (215) 640-1000	1923	1951
PACIFIC INDEMNITY CO	WI	FC	P O BOX 1615 WARREN NJ 07061 (908) 903-2000	1926	1950
PACIFIC LIFE & ANNUITY CO	AZ	LC	700 NEWPORT CTR DR NEWPORT BEACH CA 92660 (949) 219-3011	1982	1990
PACIFIC LIFE INS CO	CA	LC	700 NEWPORT CENTER DR NEWPORT BEACH CA 92660 (800) 347-7787	1868	1936
PACIFIC SPECIALTY INS CO	CA	FC	3601 HAVEN AVE MENLO PARK CA 94025 (415) 780-4800	1988	1997
PAINWEBBER LIFE INS CO	CA	LC	P O BOX 10 DES MOINES IA 50301 (800) 247-2190	1956	1961

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PALLOTTINE FATHERS & BROTHERS INC	WI	GA	5424 W BLUEMOUND RD MILWAUKEE WI 53208 (414) 259-0688	1978	1988
PAN AMERICAN ASSURANCE CO	LA	LC	P O BOX 53372 NEW ORLEANS LA 70153 (504) 566-1300	1981	1994
PAN AMERICAN LIFE INS CO	LA	LC	P O BOX 60219 NEW ORLEANS LA 70160 (504) 566-1300	1911	1992
PARAGON LIFE INS CO	MO	LC	100 S BRENTWOOD BLVD ST LOUIS MO 63105 (314) 862-2211	1981	1983
PARIS MUTUAL FIRE INS CO	WI	TM	20604 9TH ST KANSASVILLE WI 53139 (262) 878-1782	1873	1873
PARK AVE LIFE INS CO	DE	LC	7 HANOVER SQ NEW YORK NY 10004 (800) 538-6230	1964	1966
PARTNERRE INS CO OF NY	NY	FC	ONE GREENWICH PLZ GREENWICH CT 06830 (203) 485-4200	1875	1986
PARTNERS MUTUAL INS CO	WI	FC	P O BOX 2003 MILWAUKEE WI 53201 (262) 798-5050	1931	1932
PATHFINDER INS CO	CO	FC	900 OLD COUNTRY RD GARDEN CITY NY 11530 (516) 222-3243	1986	1986
PATRIOT GENERAL INS CO	WI	FC	1800 N POINT DR STEVENS POINT WI 54481 (715) 346-6000	1968	1994
PAUL REVERE LIFE INS CO THE	MA	LC	1 FOUNTAIN SQ CHATTANOOGA TN 37402 (423) 755-1011	1930	1930
PAUL REVERE VARIABLE ANNUITY INS CO	MA	LC	1 FOUNTAIN SQ CHATTANOOGA TN 37402 (423) 755-1011	1965	1966
PEAK PROPERTY & CASUALTY INS CORP	CO	FC	P O BOX 1000 CHARLOTTE NC 28201 (800) 456-4642	1985	1987
PEERLESS INS CO	NH	FC	62 MAPLE AVE KEENE NH 03431 (603) 352-3221	1901	1946
PEKIN INS CO	IL	FC	2505 COURT ST PEKIN IL 61558 (309) 346-1161	1961	1983
PEKIN LIFE INS CO	IL	LC	2505 COURT ST PEKIN IL 61558 (309) 346-1161	1965	1983
PELLA MUTUAL INS CO	WI	TM	ROUTE 2 BOX 110-1 MARION WI 54950 (715) 754-5039	1876	1877
PENINSULAR LIFE INS CO	NC	LC	P O BOX 3509 ORLANDO FL 32802 (800) 275-7366	1901	1973
PENN AMERICA INS CO	PA	FC	420 S YORK RD HATBORO PA 19040 (215) 443-3600	1975	1996
PENN INS & ANNUITY CO	DE	LC	600 DRESHER RD HORSHAM PA 19044 (215) 956-9177	1980	1981
PENN MILLERS INS CO	PA	FC	P O BOX P WILKES-BARRE PA 18777 (570) 822-8111	1887	1911

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PENN MUTUAL LIFE INS CO THE	PA	LC	600 DRESHER RD HORSHAM PA 19044 (800) 523-0650	1847	1915
PENN STAR INS CO	PA	FC	420 S YORK RD HATBORO PA 19040 (215) 443-3600	1996	2000
PENN TREATY NETWORK AMERICA INS CO	PA	LC	3440 LEHIGH ST ALLENTOWN PA 18103 (800) 628-3417	1954	1971
PENNSYLVANIA CASUALTY CO	PA	FC	P O BOX 2021 MECHANICSBURG PA 17055 (800) 382-1378	1925	1928
PENNSYLVANIA LIFE INS CO	PA	LC	P O BOX 3509 ORLANDO FL 32802 (800) 275-7366	1948	1960
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	PA	FC	170 S INDEPENDENCE SQ W STE 200 EAST PHILADELPHIA PA 19106 (215) 625-9233	1895	1981
PENNSYLVANIA MANUFACTURERS ASSN INS CO	PA	FC	P O BOX 3031 BLUE BELL PA 19422 (800) 222-2749	1964	1979
PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	PA	FC	P O BOX 2361 HARRISBURG PA 17105 (717) 234-4941	1919	1962
PEOPLES BENEFIT LIFE INS CO	IA	LC	4333 EDGEWOOD RD NE CEDAR RAPIDS IA 52499 (319) 398-8511	1920	1956
PERMANENT GENERAL ASSURANCE CORP	TN	FC	P O BOX 305054 NASHVILLE TN 37230 (800) 280-1466	1978	1982
PETROLEUM CASUALTY CO	TX	FC	P O BOX 3342 HOUSTON TX 77253 (713) 680-7148	1925	1970
PHARMACISTS LIFE INS CO THE	IA	LC	P O BOX 370 ALGONA IA 50511 (800) 247-5930	1979	1997
PHARMACISTS MUTUAL INS CO	IA	FC	P O BOX 370 ALGONA IA 50511 (515) 295-2461	1909	1919
PHICO INS CO	PA	FC	P O BOX 85 MECHANICSBURG PA 17055 (717) 766-1122	1978	1985
PHILADELPHIA AMERICAN LIFE INS CO	TX	LC	200 WESTLAKE PARK BLVD HOUSTON TX 77079 (281) 368-7200	1978	1978
PHILADELPHIA INDEMNITY INS CO	PA	FC	1 BALA PLZ STE 100 BALA CYNWYD PA 19004 (800) 759-4961	1980	1986
PHILADELPHIA REINSURANCE CORP	PA	FC	1 COMMERCE SQ 2005 MARKET ST 15TH FL PHILADELPHIA PA 19103 (215) 567-7011	1952	1972
PHILIPS CONSUMER ELECTRONICS CO	DE	WP	1 PHILLIPS DR KNOXVILLE TN 37914 (615) 474-0488	1899	1996
PHL VARIABLE INS CO	CT	LC	100 BRIGHT MEADOW BLVD ENFIELD CT 06083 (860) 403-1000	1981	1982
PHOENIX AMERICAN WARRANTY CO INC	FL	WP	6303 BLUE LAGOON DR STE 225 MIAMI FL 33126 (305) 266-5665	1985	1992

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PHOENIX ASSURANCE CO OF NY	NH	FC	P O BOX 1000 CHARLOTTE NC 28201 (704) 522-2000	1977	1977
PHOENIX HOME LIFE MUTUAL INS CO	NY	LC	100 BRIGHT MEADOW BLVD ENFIELD CT 06083 (860) 403-1000	1851	1928
PHOENIX INS CO THE	CT	FC	1 TOWER SQ HARTFORD CT 06183 (860) 277-0111	1850	1872
PHOENIX LIFE & ANNUITY CO	CT	LC	100 BRIGHT MEADOW BLVD ENFIELD CT 06083 (860) 403-1000	1981	1990
PHOENIX NATIONAL INS CO	OH	LC	100 BRIGHT MEADOW BLVD ENFIELD CT 06083 (860) 403-1000	1948	1990
PHYSICIANS BENEFITS TRUST LIFE INS CO	IL	LC	20 N MICHIGAN AVE STE 700 CHICAGO IL 60602 (800) 621-0748	1909	1959
PHYSICIANS INS CO OF WI INC	WI	FC	P O BOX 45650 MADISON WI 53717 (608) 831-8331	1986	1986
PHYSICIANS LIFE INS CO	NE	LC	2600 DODGE ST OMAHA NE 68131 (402) 633-1000	1970	1971
PHYSICIANS MUTUAL INS CO	NE	LC	2600 DODGE ST OMAHA NE 68131 (800) 228-9100	1902	1963
PHYSICIANS PLUS INS CORP	WI	HM	22 E MIFFLIN ST STE 200 MADISON WI 53703 (800) 545-5015	1986	1986
PIERCE NATIONAL LIFE INS CO	CA	LC	10 GLENLAKE PKWY NE STE 500 ATLANTA GA 30328 (800) 801-0800	1927	1995
PIONEER LIFE INS CO	IL	LC	11815 N PENNSYLVANIA ST CARMEL IN 46032 (800) 888-4918	1963	1982
PIONEER MUTUAL LIFE INS CO	ND	LC	P O BOX 2546 FARGO ND 58108 (701) 277-2300	1947	1995
PIONEER SECURITY LIFE INS CO	TX	LC	P O BOX 2550 WACO TX 76702 (800) 736-7311	1955	1981
PMA CAPITAL INS CO	PA	FC	1735 MARKET ST PHILADELPHIA PA 19103 (215) 665-5000	1980	1991
PMI MORTGAGE INS CO	AZ	FC	601 MONTGOMERY ST SAN FRANCISCO CA 94111 (415) 788-7878	1972	1975
PODIATRY INS CO OF AMER RISK RET GROUP A MUT CO	TN	FC	110 WESTWOOD PL STE 100 BRENTWOOD TN 37027 (800) 251-5727	1980	1986
POLICYHOLDERS MUTUAL INS CO	WI	FC	P O BOX 14106 MADISON WI 53714 (608) 246-2552	1988	1989
POLISH FALCONS OF AMERICA	PA	FR	615 IRON CITY DR PITTSBURGH PA 15205 (412) 922-2244	1928	1964
POLISH NATIONAL ALLIANCE OF THE U S OF N A	IL	FR	6100 N CICERO AVE CHICAGO IL 60646 (773) 286-0500	1896	1917
POLISH ROMAN CATHOLIC UNION OF AMER	IL	FR	984 N MILWAUKEE AVE CHICAGO IL 60622 (773) 782-2600	1887	1927

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POLISH WOMENS ALLIANCE OF AMER	IL	FR	205 S NORTHWEST HWY PARK RIDGE IL 60068 (847) 384-1200	1902	1932
POTOMAC INS CO OF IL	IL	FC	ONE BEACON ST BOSTON MA 02108 (617) 725-6000	1981	1984
PRE PAID LEGAL CASUALTY INC	OK	FC	P O BOX 145 ADA OK 74821 (800) 654-7757	1979	1988
PREFERRED PROFESSIONAL INS CO	NE	FC	P O BOX 540658 OMAHA NE 68154 (800) 441-7742	1976	1990
PREMIER MEDICAL INS GROUP INC	WI	LC	1277 DEMING WAY MADISON WI 53717 (608) 836-1400	1995	1995
PRESBYTERIAN CHURCH USA FOUNDATION	PA	GA	200 E 12TH ST JEFFERSONVILLE IN 47130 (812) 288-8841	1799	1977
PRESIDENTIAL LIFE INS CO	NY	LC	69 LYDECKER ST NYACK NY 10960 (845) 358-2300	1965	1985
PREVEA HEALTH INS PLAN INC	WI	HM	P O BOX 11625 GREEN BAY WI 54307 (800) 472-1719	1996	1996
PRICE COUNTY TOWN MUTUAL INS CO	WI	TM	P O BOX 69 PHILLIPS WI 54555 (715) 339-2833	1901	1901
PRIESTS OF THE SACRED HEART	WI	GA	P O BOX 289 HALES CORNERS WI 53130 (414) 425-6910	1956	1977
PRIME ONE HOME WARRANTY CO	WI	WP	6000 GISHOLT DR STE 106 MADISON WI 53716 (608) 223-0701	1996	1996
PRIMERICA LIFE INS CO	MA	LC	3120 BRECKINRIDGE BLVD DULUTH GA 30199 (800) 356-8974	1927	1948
PRINCIPAL LIFE INS CO	IA	LC	711 HIGH ST DES MOINES IA 50392 (515) 247-5111	1879	1895
PRIVATE RESIDENTIAL MORTGAGE INS CORP	NC	FC	P O BOX 177800 RALEIGH NC 27619 (919) 846-4100	1992	1992
PRO-GUARD INTERNATIONAL INC	DE	WP	P O BOX 3615 LAGUNA HILLS CA 92654 (800) 825-4826	1992	1996
PRO-TECH VEHICLE SERVICE CONTRACTS CORP	TX	WP	P O BOX 742647 DALLAS TX 75374 (800) 261-4380	1997	1998
PROFESSIONAL DENTAL PLAN INC	WI	LH	P O BOX 44966 MADISON WI 53744 (608) 831-9292	1984	1984
PROFESSIONAL INS CO	TX	LC	6604 W BROAD ST RICHMOND VA 23230 (800) 730-6484	1936	1995
PROFESSIONAL LIABILITY INS CO OF AMERICA	NY	FC	2 PARK AVE RM 2500 NEW YORK NY 10016 (800) 522-6675	1958	1958
PROFESSIONALS ADVOCATE INS CO	MD	FC	225 INTERNATIONAL CR HUNT VALLEY MD 21030 (410) 785-0050	1985	1998
PROFESSIONALS INS CO THE	OH	FC	ONE EASTON OVAL STE 530 COLUMBUS OH 43219 (614) 475-3178	1979	1984



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PROGRESSIVE AMERICAN LIFE INS CO	OH	LC	6300 WILSON MILLS RD W33 MAYFIELD VILLAGE OH 44143 (800) 321-9843	1967	1979
PROGRESSIVE CASUALTY INS CO	OH	FC	6300 WILSON MILLS RD W33 MAYFIELD VILLAGE OH 44143 (440) 461-5000	1956	1973
PROGRESSIVE CLASSIC INS CO	WI	FC	6300 WILSON MILLS RD W33 MAYFIELD VILLAGE OH 44143 (440) 461-5000	1983	1983
PROGRESSIVE HALCYON INS CO	OH	FC	6300 WILSON MILLS RD W33 MAYFIELD VILLAGE OH 44143 (800) 888-7764	1986	1999
PROGRESSIVE MAX INS CO	OH	FC	6300 WILSON MILLS RD W33 MAYFIELD VILLAGE OH 44143 (440) 461-5000	1937	1999
PROGRESSIVE NORTHERN INS CO	WI	FC	6300 WILSON MILLS RD W33 MAYFIELD VILLAGE OH 44143 (440) 461-5000	1980	1980
PROGRESSIVE NORTHWESTERN INS CO	WA	FC	6300 WILSON MILLS RD W33 MAYFIELD VILLAGE OH 44143 (800) 888-7764	1982	1999
PROGRESSIVE SPECIALTY INS CO	OH	FC	6300 WILSON MILLS RD W33 MAYFIELD VILLAGE OH 44143 (440) 461-5000	1975	1979
PRONATIONAL INS CO	MI	FC	P O BOX 150 OKEMOS MI 48805 (800) 292-1036	1980	1998
PROPERTY & CASUALTY INS CO OF HARTFORD	IN	FC	HARTFORD PLZ HARTFORD CT 06115 (860) 547-5000	1989	1996
PROTECTIVE DENTALCARE INC	WI	LH	2801 HIGHWAY 280 S BIRMINGHAM AL 35223 (800) 866-3555	1987	1987
PROTECTIVE INS CO	IN	FC	1099 N MERIDIAN ST INDIANAPOLIS IN 46204 (317) 636-9800	1954	1958
PROTECTIVE LIFE INS CO	TN	LC	P O BOX 2606 BIRMINGHAM AL 35202 (800) 866-3555	1907	1981
PROVIDENCE WASHINGTON INS CO	RI	FC	P O BOX 518 PROVIDENCE RI 02901 (401) 453-7000	1799	1873
PROVIDENT AMERICAN LIFE & HEALTH INS CO	OH	LC	17800 ROYALTON RD STRONGSVILLE OH 44136 (440) 572-2400	1949	1986
PROVIDENT LIFE & ACCIDENT INS CO	TN	LC	FOUNTAIN SQ 1 N CHATTANOOGA TN 37402 (423) 755-1011	1887	1926
PROVIDENT MUTUAL LIFE INS CO	PA	LC	P O BOX 1717 VALLEY FORGE PA 19482 (800) 523-4681	1865	1927
PROVIDENT NATIONAL ASSURANCE CO	TN	LC	3075 SANDERS RD STE H2C NORTHBROOK IL 60062 (847) 402-5000	1978	1978
PROVIDENTMUTUAL LIFE & ANNUITY CO OF AMER	DE	LC	P O BOX 15750 WILMINGTON DE 19850 (800) 654-7796	1958	1980
PROVINCE OF ST JOSEPH OF THE CAPUCHIN ORDER THE	WI	GA	301 CHURCH ST MOUNT CALVARY WI 53057 (920) 753-3911	1882	1978
PRUCO LIFE INS CO	AZ	LC	213 WASHINGTON ST 9TH FL NEWARK NJ 07102 (877) 301-1212	1971	1982

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PRUDENTIAL COMMERCIAL INS CO	DE	FC	23 MAIN ST HOLMDEL NJ 07733 (732) 946-5000	1978	1982
PRUDENTIAL GENERAL INS CO	DE	FC	23 MAIN ST HOLMDEL NJ 07733 (732) 946-5000	1978	1982
PRUDENTIAL INS CO OF AMERICA THE	NJ	LC	213 WASHINGTON ST 9TH FL NEWARK NJ 07102 (973) 802-6000	1873	1887
PRUDENTIAL PROPERTY & CASUALTY INS CO	IN	FC	23 MAIN ST HOLMDEL NJ 07733 (732) 946-5000	1975	1975
PRUDENTIAL SELECT LIFE INS CO OF AMERICA	MN	LC	213 WASHINGTON ST 9TH FL NEWARK NJ 07102 (877) 301-1212	1900	1967
PUBLIC SERVICE MUTUAL INS CO	NY	FC	ONE PARK AVE NEW YORK NY 10016 (888) 663-7275	1925	1964
PUTNAM REINSURANCE CO	NY	FC	80 PINE ST NEW YORK NY 10005 (212) 770-2000	1977	1980
PXRE REINSURANCE CO	CT	FC	399 THORNALL ST 14TH FL EDISON NJ 08837 (732) 906-8100	1987	1987
PYRAMID LIFE INS CO THE	KS	LC	P O BOX 772 SHAWNEE MISSION KS 66201 (913) 722-1110	1913	1970
QBE INS CORP	DE	FC	WALL ST PLZ 88 PINE ST 16TH FL NEW YORK NY 10005 (212) 422-9888	1980	1984
QBE REINSURANCE CORP	PA	FC	WALL ST PLZ 88 PINE ST 16TH FL NEW YORK NY 10005 (212) 422-1212	1964	1979
QUADRANT INDEMNITY CO	CT	FC	P O BOX 1615 WARREN NJ 07061 (908) 903-2000	1997	1998
QUALITY CARE CHIROPRACTIC INS	WI	LH	P O BOX 594 HARTLAND WI 53029 (414) 367-3200	1991	1991
RACINE COUNTY MUTUAL INS CO	WI	T M	P O BOX 201 FRANKSVILLE WI 53126 (262) 886-3617	1873	1873
RACINE DENTAL PLAN INC	WI	LH	1320 S GREEN BAY RD RACINE WI 53406 (262) 637-9371	1987	1987
RADIAN GUARANTY INC	PA	FC	1601 MARKET ST PHILADELPHIA PA 19103 (800) 523-1988	1976	1979
RAMPART INS CO	NY	FC	P O BOX 800 SCOTTSDALE AZ 85251 (480) 481-3500	1979	1994
RANGER INS CO	DE	FC	P O BOX 2807 HOUSTON TX 77252 (800) 392-1970	1923	1964
RAPID RESPONSE ROADSERVICE MOTOR CLUB INC	CA	MC	730 PASEO CAMARILLO 2ND FL CAMARILLO CA 93010 (800) 384-8600	1989	1990
REASSURE AMERICA LIFE INS CO	IL	LC	1275 SANDUSKY RD JACKSONVILLE IL 62650 (800) 637-4475	1885	1895

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RECIPROCAL OF AMERICA	VA	FC	P O BOX 85058 RICHMOND VA 23261 (804) 747-8600	1977	1998
REDLAND INS CO	IA	FC	1177 AVE OF THE AMERICAS NEW YORK NY 10036 (212) 805-9700	1978	1988
REEDSBURG WESTFIELD MUTUAL INS CO	WI	TM	1417 RIDGEVIEW DR REEDSBURG WI 53959 (608) 524-3405	1876	1876
REGAL INS CO	IN	FC	P O BOX 105091 ATLANTA GA 30348 (800) 852-8208	1980	1993
REGENT INS CO	WI	FC	1 GENERAL DR SUN PRAIRIE WI 53596 (608) 837-4440	1963	1963
REINSURANCE CO OF AMERICA INC	IL	FC	140 S DEARBORN ST STE 900 CHICAGO IL 60603 (312) 782-9453	1972	1981
RELIABLE LIFE INS CO THE	MO	LC	231 W LOCKWOOD AVE WEBSTER GROVES MO 63119 (314) 968-4900	1911	1969
RELIANCE INS CO	PA	FC	THREE PARKWAY PHILADELPHIA PA 19102 (215) 864-4116	1820	1873
RELIANCE LIFE INS CO	DE	LC	THREE PARKWAY PHILADELPHIA PA 19102 (215) 864-4000	1969	1980
RELIANCE STANDARD LIFE INS CO	IL	LC	2001 MARKET ST STE 1500 PHILADELPHIA PA 19103 (800) 351-7500	1907	1952
RELIANT INS CO	MI	FC	THREE PARKWAY 5TH FL PHILADELPHIA PA 19102 (215) 864-4633	1968	1968
RELIASTAR LIFE INS CO	MN	LC	P O BOX 20 MINNEAPOLIS MN 55440 (612) 372-5432	1885	1954
RELIASTAR LIFE INS CO OF NY	NY	LC	P O BOX 9004 WOODBURY NY 11797 (516) 682-8700	1917	1967
REPUBLIC FRANKLIN INS CO	OH	FC	P O BOX 530 UTICA NY 13503 (315) 734-2000	1949	1997
REPUBLIC INDEMNITY CO OF AMERICA	CA	FC	15821 VENTURA BLVD STE 370 ENCINO CA 91436 (818) 990-9860	1972	1995
REPUBLIC INDEMNITY CO OF CA	CA	FC	15821 VENTURA BLVD STE 370 ENCINO CA 91436 (818) 990-9860	1982	1995
REPUBLIC INS CO	TX	FC	P O BOX 660560 DALLAS TX 75266 (800) 344-2275	1979	1980
REPUBLIC MORTGAGE INS CO	NC	FC	P O BOX 2514 WINSTON SALEM NC 21702 (800) 999-7642	1972	1991
REPUBLIC VANGUARD LIFE INS CO	TX	LC	15305 DALLAS PKWY STE 700 ADDISON TX 75001 (888) 795-7267	1965	1967
REPUBLIC WESTERN INS CO	AZ	FC	2721 N CENTRAL AVE PHOENIX AZ 85004 (602) 263-6755	1973	1980
RESIDENTIAL GUARANTY CO	AZ	FC	601 MONTGOMERY ST SAN FRANCISCO CA 94111 (415) 788-7878	1994	1996

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RESOURCE LIFE INS CO	IL	LC	123 N WACKER DR CHICAGO IL 60606 (800) 588-7014	1963	1975
RESPONSE INS CO	DE	FC	4 GANNETT DR WHITE PLAINS NY 10604 (914) 640-6500	1983	1984
RGA REINSURANCE CO	MO	LC	1370 TIMBERLAKE MANOR PKY CHESTERFIELD MO 63017 (636) 736-7000	1981	1983
RIDGEVIEW HEIGHTS INDEPENDENT LIVING CORP	WI	CC	2090 RIDGEWAY DR REEDSBURG WI 53959 (608) 524-9088	1988	1996
RIPON COLLEGE	WI	GA	P O BOX 248 RIPON WI 54971 (920) 748-8106	1855	1977
RISCORP NATIONAL INS CO	MO	FC	P O BOX 1329 SARASOTA FL 34230 (941) 316-6820	1935	1980
RIVER FALLS MUTUAL INS CO	WI	TM	218 N MAIN ST RIVER FALLS WI 54022 (715) 425-5292	1876	1876
RLI INS CO	IL	FC	9025 N LINDBERG DR PEORIA IL 61615 (309) 692-1000	1959	1972
ROADGARD MOTOR CLUB INC	FL	MC	11222 QUAIL ROOST DR MIAMI FL 33157 (305) 253-2244	1982	1984
ROADWAY PROTECTION AUTO CLUB INC	DE	MC	P O BOX 3207 ARLINGTON HEIGHTS IL 60004 (847) 253-4800	1996	1997
ROCK RIVER INS CO	WI	FC	1800 N POINT DR STEVENS POINT WI 54481 (715) 346-7296	1964	2000
ROCKFORD MUTUAL INS CO	IL	FC	P O BOX 5626 ROCKFORD IL 61125 (815) 229-1500	1896	1974
ROSENDALE MUTUAL INS CO	WI	TM	P O BOX 3 ROSENDALE WI 54974 (920) 872-2016	1874	1874
ROYAL & SUNALLIANCE PERSONAL INS CO	NY	FC	P O BOX 1000 CHARLOTTE NC 28201 (704) 522-2000	1991	1992
ROYAL INDEMNITY CO	DE	FC	P O BOX 1000 CHARLOTTE NC 28201 (704) 522-2000	1979	1980
ROYAL INS CO OF AMERICA	IL	FC	P O BOX 3144 NAPERVILLE IL 50566 (630) 577-9200	1957	1974
ROYAL NEIGHBORS OF AMERICA	IL	FR	230 16TH ST ROCK ISLAND IL 61201 (309) 788-4561	1895	1898
ROYAL WARRANTY SERVICES INC	FL	WP	9300 ARROWPOINT BLVD CHARLOTTE NC 28273 (704) 543-3332	1998	1998
RURAL COMMUNITY INS CO	MN	FC	3501 THURSTON AVE ANOKA MN 55303 (763) 323-2299	1980	1995
RURAL MUTUAL INS CO	WI	FC	P O BOX 5555 MADISON WI 53705 (608) 836-5525	1934	1935
RUSHMORE NATIONAL LIFE INS CO	SD	LC	P O BOX 1320 RAPID CITY SD 57709 (800) 352-9281	1937	1965

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SAFE DRIVER MOTOR CLUB INC	DE	MC	ONE GEICO PLZ WASHINGTON DC 20076 (301) 986-2014	1966	1980
SAFECO INS CO OF AMERICA	WA	FC	SAFECO PLZ SEATTLE WA 98185 (206) 545-5000	1953	1955
SAFECO INS CO OF IL	IL	FC	SAFECO PLZ SEATTLE WA 98185 (800) 544-2614	1980	1984
SAFECO INS CO OF PA	PA	FC	SAFECO PLZ T-5 SEATTLE WA 98185 (206) 545-5000	1976	1979
SAFECO LIFE INS CO	WA	LC	P O BOX 34690 SEATTLE WA 98124 (425) 376-8000	1957	1959
SAFECO NATIONAL INS CO	MO	FC	SAFECO PLZ SEATTLE WA 98185 (206) 545-5000	1972	1991
SAFECO NATIONAL LIFE INS CO	WA	LC	P O BOX 34690 SEATTLE WA 98124 (425) 376-8000	1979	1980
SAFEGUARD INS CO	CT	FC	9300 ARROWPOINT BLVD O/O ROYAL & SUNALLIANCE USA CHARLOTTE NC 28201 (704) 522-2000	1867	1872
SAFEHEALTH LIFE INS CO	CA	LC	P O BOX 30930 LAGUNA HILLS CA 92654 (949) 425-4300	1970	1995
SAFETY NATIONAL CASUALTY CORP	MO	FC	2043 WOODLAND PKWY STE 200 ST LOUIS MO 63146 (314) 995-5300	1942	1989
SAFEWAY INS CO	IL	FC	790 PASQUINELLI DR WESTMONT IL 60559 (630) 887-8300	1962	1992
SAGAMORE INS CO	IN	FC	1099 N MERIDIAN ST INDIANAPOLIS IN 46204 (317) 636-9800	1981	1989
SAGE LIFE ASSURANCE OF AMERICA INC	DE	LC	300 ATLANTIC ST STE 302 STAMFORD CT 06901 (203) 602-6500	1981	1981
SAN CAMILLO INC	WI	CC	10200 W BLUEMOUND RD WAUWATOSA WI 53226 (414) 259-6333	1983	1984
SAN FRANCISCO REINS CO	CA	FC	777 SAN MARIN DR NOVATO CA 94998 (415) 899-4600	1956	1981
SAVE THE CHILDREN FEDERATION INC	CT	GA	54 WILTON RD WESTPORT CT 06880 (203) 221-4020	1962	1998
SBLI USA FINANCIAL SERVICES LIFE INS CO INC	AZ	LC	P O BOX 1050 NEWARK NJ 07101 (877) 725-4375	1995	1997
SC & E ADMINISTRATIVE SERVICES INC	TX	WP	8700 STEMMONS FREEWAY STE 416 DALLAS TX 75247 (800) 272-7738	1999	2000
SCHOOL SISTERS OF NOTRE DAME MILW PROV INC	WI	GA	13105 WATERTOWN PLANK RD ELM GROVE WI 53122 (414) 782-9850	1869	1993
SCHOOL SISTERS OF ST FRANCIS INC	WI	GA	1501 S LAYTON BLVD MILWAUKEE WI 53215 (414) 384-4105	1980	1993

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SCOR LIFE US RE INS CO	TX	LC	15305 DALLAS PKWY STE 700 ADDISON TX 75001 (800) 527-5416	1945	1963
SCOR REINSURANCE CO	NY	FC	2 WORLD TRADE CTR NEW YORK NY 10048 (212) 390-5200	1984	1998
SCOTTSDALE INDEMNITY CO	OH	FC	P O BOX 4110 SCOTTSDALE AZ 85261 (480) 948-0505	1984	1994
SEA INS CO OF AMERICA THE	NY	FC	P O BOX 1000 CHARLOTTE NC 28201 (704) 522-2000	1991	1992
SEABOARD SURETY CO	NY	FC	5801 SMITH AVE BALTIMORE MD 21209 (410) 205-3000	1927	1930
SEARS LIFE INS CO	IL	LC	10255 W HIGGINS RD STE 700 ROSEMONT IL 60018 (847) 375-8001	1956	1992
SEATON INS CO	WA	FC	7 BULLFINCH PL BOSTON MA 02114 (617) 725-1540	1901	1913
SECURA INS A MUTUAL CO	WI	FC	P O BOX 819 APPLETON WI 54912 (920) 739-3161	1900	1900
SECURA SUPREME INS CO	WI	FC	P O BOX 819 APPLETON WI 54912 (920) 739-3161	1995	1995
SECURITY BENEFIT LIFE INS CO	KS	LC	700 HARRISON ST TOPEKA KS 66636 (785) 431-3000	1892	1963
SECURITY CONNECTICUT LIFE INS CO	MN	LC	20 WASHINGTON AVE SO MINNEAPOLIS MN 55401 (800) 654-5375	1955	1968
SECURITY EQUITY LIFE INS CO	NY	LC	4100 BOY SCOUT BLVD TAMPA FL 33607 (212) 578-9368	1983	1986
SECURITY FINANCIAL LIFE INS CO	NE	LC	P O BOX 82248 LINCOLN NE 68501 (800) 618-5182	1895	1998
SECURITY HEALTH PLAN OF WI INC	WI	HM	P O BOX 8000 MARSHFIELD WI 54449 (715) 221-9555	1986	1986
SECURITY INS CO OF HARTFORD	CT	FC	P O BOX 1000 CHARLOTTE NC 28201 (800) 243-7060	1841	1876
SECURITY LIFE INS CO OF AMER	MN	LC	10901 RED CIRCLE DR MINNETONKA MN 55343 (800) 328-4667	1956	1961
SECURITY LIFE OF DENVER INS CO	CO	LC	1290 BROADWAY DENVER CO 80203 (303) 860-1290	1949	1969
SECURITY MUTUAL LIFE INS CO OF NY	NY	LC	P O BOX 1625 BINGHAMTON NY 13902 (607) 723-3551	1886	1895
SECURITY NATIONAL INS CO	TX	FC	P O BOX 655028 DALLAS TX 75265 (214) 360-8000	1924	1993
SECURITY NATIONAL LIFE INS CO	UT	LC	P O BOX 57220 SALT LAKE CITY UT 84157 (801) 264-1060	1967	1967
SECURITY UNION TITLE INS CO	CA	TC	171 N CLARK ST-8TH FL CHICAGO IL 60601 (800) 621-1919	1962	1979

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SELECT INS CO	TX	FC	P O BOX 131771 DALLAS TX 75313 (972) 650-2800	1955	1970
SELECTIVE INS CO OF AMERICA	NJ	FC	40 WANTAGE AVE BRANCHVILLE NJ 07890 (973) 948-3000	1925	1997
SELECTIVE INS CO OF SC	SC	FC	40 WANTAGE AVE BRANCHVILLE NJ 07890 (800) 777-9656	1951	1995
SELECTIVE INS CO OF THE SOUTHEAST	NC	FC	40 WANTAGE AVE BRANCHVILLE NJ 07890 (201) 948-3000	1980	1995
SENECA INS CO INC	NY	FC	160 WATER ST NEW YORK NY 10038 (212) 344-3000	1978	1978
SENECA SIGEL MUTUAL INS CO	WI	TM	P O BOX 27 VESPER WI 54489 (715) 569-4775	1891	1891
SENIOR HOUSING OF MIDDLETON	WI	CC	6720 CENTURY AVE MIDDLETON WI 53562 (608) 836-8900	1999	2000
SENTRY CASUALTY CO	WI	FC	1800 N POINT DR STEVENS POINT WI 54481 (715) 346-7296	1973	1999
SENTRY INS A MUTUAL CO	WI	FC	1800 N POINT DR STEVENS POINT WI 54481 (715) 346-6000	1913	1914
SENTRY LIFE INS CO	WI	LC	1800 N POINT DR STEVENS POINT WI 54481 (715) 346-6000	1958	1958
SENTRY SELECT INS CO	WI	FC	1800 N POINT DR STEVENS POINT WI 54481 (715) 346-7296	1981	1982
SERVICEPLAN INC	IL	WP	123 N WACKER DR CHICAGO IL 60606 (800) 621-2108	1933	1995
SERVUS LIFE INS CO	CT	LC	P O BOX 2999 HARTFORD CT 06104 (860) 843-5867	1957	1974
SEVEN HILLS INS CO	NY	FC	580 WALNUT ST CINCINNATI OH 45202 (513) 369-5000	1932	1982
SEVENTH DAY BAPTIST MEMORIAL FUND INC	WI	GA	3120 KENNEDY RD JANESVILLE WI 53547 (608) 752-5055	1985	1996
SHEBOYGAN FALLS MUTUAL INS CO	WI	FC	P O BOX 159 SHEBOYGAN FALLS WI 53085 (920) 467-4613	1899	1899
SHELBY CASUALTY INS CO	IL	FC	P O BOX 43360 BIRMINGHAM AL 35243 (800) 443-1573	1973	1974
SHELBY FARMERS MUTUAL INS CO	WI	TM	157 S LEONARD ST WEST SALEM WI 54669 (608) 786-3111	1874	1874
SHELBY INS CO THE	OH	FC	P O BOX 43360 BIRMINGHAM AL 35243 (800) 443-1573	1986	1986
SHELL MOTORIST CLUB INC	IN	MC	P O BOX 8610 ELMHURST IL 60126 (800) 852-7263	1976	1978
SHEPHERDS BAPTIST MINISTRIES INC	WI	GA	1805 15TH AVE UNION GROVE WI 53182 (262) 878-5620	1958	1984

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SHRINERS HOSP FOR CRIPPLED CHILDREN	CO	GA	2900 ROCKY POINT DR TAMPA FL 33607 (813) 281-0300	1925	1991
SIGMA THETA TAU INTERNATIONAL HONOR SOCIETY OF NURSING INC	IN	GA	550 W N ST INDIANAPOLIS IN 46202 (317) 634-8171	1955	2000
SIGNATURES NATIONWIDE AUTO CLUB INC	DE	MC	200 N MARTINGALE RD SCHAUMBURG IL 60173 (847) 605-3000	1984	1984
SINSINAWA DOMINICANS INC	WI	GA	585 COUNTY RD Z SINSINAWA WI 53824 (608) 748-4411	1868	1992
SIRIUS AMERICA INS CO	DE	FC	375 PARK AVE STE 2107 NEW YORK NY 10152 (212) 702-3700	1977	1981
SISTERS OF ST FRANCIS OF ASSISI THE	WI	GA	3221 S LAKE DR ST FRANCIS WI 53235 (414) 744-1160	1898	1990
SISTERS OF ST BENEDICT OF MADISON WI INC	WI	GA	4200 COUNTY HWY M MIDDLETON WI 53562 (608) 836-1631	1953	2000
SLOVAK CATHOLIC SOKOL	NJ	FR	205 MADISON ST PASSAIC NJ 07055 (973) 777-2605	1898	1947
SLOVAK GYMNASTIC UNION SOKOL OF THE USA	NJ	FR	P O BOX 189 EAST ORANGE NJ 07019 (973) 676-0280	1912	1939
SLOVENE NATIONAL BENEFIT SOCIETY	PA	FR	247 W ALLEGHENY RD IMPERIAL PA 15126 (800) 445-2693	1907	1917
SOCIETY INS A MUTUAL CO	WI	FC	P O BOX 1029 FOND DU LAC WI 54936 (920) 922-1220	1915	1915
SONS OF NORWAY	MN	FR	1455 W LAKE ST MINNEAPOLIS MN 55408 (612) 827-3611	1898	1903
SOREMA NORTH AMERICA REINSURANCE CO	NY	FC	199 WATER ST NEW YORK NY 10038 (212) 480-1900	1980	1985
SOUTH CAROLINA INS CO	SC	FC	1501 LADY ST COLUMBIA SC 29201 (803) 748-2000	1910	1974
SOUTH CENTRAL MUTUAL INS CO	WI	TM	N8214 CTH EF CAMBRIA WI 53923 (920) 348-5163	1874	1874
SOUTHEAST MUTUAL INS CO	WI	TM	26530 WASHINGTON AVE WATERFORD WI 53185 (262) 534-4300	1968	1968
SOUTHERN GENERAL INS CO	GA	FC	P O BOX 28155 ATLANTA GA 30358 (770) 644-0698	1979	1988
SOUTHERN LIFE & HEALTH INS CO	WI	LC	600 UNIVERSITY PARK PL STE 300 BIRMINGHAM AL 35209 (205) 414-3000	1890	1995
SOUTHERN POVERTY LAW CENTER INC THE	AL	GA	400 WASHINGTON AVE MONTGOMERY AL 36104 (334) 264-0286	1971	1995
SOUTHERN WIS & N IL FIREMENS ASSN DEATH BEN PLAN	WI	FR	P O BOX 2652 ROCKFORD IL 61132 (815) 654-2904	1962	1978
SOUTHLAND LIFE INS CO	TX	LC	P O BOX 105006 ATLANTA GA 30348 (770) 980-5100	1908	1962



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SPECIALTY NATIONAL INS CO	IL	FC	7501 E MCCORMICK PKWY SCOTTSDALE AZ 85258 (847) 320-2000	1925	1941
SPRING GROVE MUTUAL INS CO	WI	TM	W 1244 TEN EYCK RD BRODHEAD WI 53520 (608) 897-2148	1875	1875
SSM HEALTH CARE	MO	GA	ST MARYS HOSP MED CTR 707 S MILLS ST MADISON WI 53715 (608) 258-5652	1874	1990
ST CAMILLUS HEALTH SYSTEM INC	WI	GA	10100 W BLUEMOUND RD WAUWATOSA WI 53226 (414) 258-1814	1937	1993
ST COLUMBAN'S FOREIGN MISSION SOCIETY	NE	GA	P O BOX 10 ST COLUMBANS NE 68056 (402) 291-1920	1929	1996
ST JOHNS HOME OF MILWAUKEE	WI	CC	1840 N PROSPECT AVE MILWAUKEE WI 53202 (414) 272-2022	1869	1984
ST JOHNS MILITARY ACADEMY FOUNDATION INC	WI	GA	1101 N GENESEE ST DELAFIELD WI 53018 (262) 646-3311	1984	1998
ST JOHNS NORTHWESTERN MILITARY ACADEMY INC	WI	GA	1101 N GENESEE ST DELAFIELD WI 53018 (414) 646-3311	1938	1998
ST JOSEPHS BENEVOLENT SOCIETY OF MILWAUKEE	WI	FR	P O BOX 18017 MILWAUKEE WI 53218 (414) 251-2833	1863	1978
ST LUKE'S MEDICAL CTR INC	WI	GA	2900 W OKLAHOMA AVE MILWAUKEE WI 53215 (414) 649-7125	1935	1993
ST MICHAELS PRIEST FUND OF THE ARCHDIOCESE OF MILW	WI	GA	P O BOX 070912 MILWAUKEE WI 53207 (414) 769-3319	1987	1987
ST NORBERT COLLEGE INC	WI	GA	COLLEGE AVE DE PERE WI 54115 (920) 403-3250	1981	1989
ST PAUL FIRE & CASUALTY INS CO	WI	FC	20800 SWENSON DR STE 300 WAUKESHA WI 53186 (414) 784-5530	1982	1982
ST PAUL FIRE & MARINE INS CO	MN	FC	385 WASHINGTON ST ST PAUL MN 55102 (651) 310-7911	1925	1925
ST PAUL GUARDIAN INS CO	MN	FC	385 WASHINGTON ST ST PAUL MN 55102 (651) 310-7911	1970	1971
ST PAUL MEDICAL LIABILITY INS CO	MN	FC	385 WASHINGTON ST ST PAUL MN 55102 (651) 310-7911	1982	1984
ST PAUL MERCURY INS CO	MN	FC	385 WASHINGTON ST ST PAUL MN 55102 (651) 310-7911	1964	1967
STANDARD FIRE INS CO THE	CT	FC	ONE TOWER SQ HARTFORD CT 06183 (860) 277-0111	1905	1910
STANDARD GUARANTY INS CO	DE	FC	260 INTERSTATE N CIR NW ATLANTA GA 30339 (770) 763-1000	1983	1987
STANDARD INS CO	OR	LC	P O BOX 711 PORTLAND OR 97207 (503) 321-7000	1906	1987
STANDARD LIFE INS CO OF IN	IN	LC	10689 PENNSYLVANIA AVE INDIANAPOLIS IN 46280 (800) 222-3216	1934	1963

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STANDARD SECURITY LIFE INS CO OF NY	NY	LC	485 MADISON AVE 6TH FL NEW YORK NY 10022 (212) 355-4141	1957	1980
STAR INS CO	MI	FC	26600 TELEGRAPH RD SOUTHFIELD MI 48034 (248) 358-1100	1985	1987
STARNET INS CO	DE	FC	P O BOX 853 FLORHAM PARK NJ 07932 (973) 301-8000	1998	2000
STATE AUTO NATIONAL INS CO	OH	FC	518 E BROAD ST COLUMBUS OH 43215 (614) 464-5200	1991	1995
STATE AUTO PROPERTY & CASUALTY INS CO	SC	FC	518 E BROAD ST COLUMBUS OH 43215 (864) 877-3311	1950	1988
STATE AUTOMOBILE MUTUAL INS CO	OH	FC	518 E BROAD ST COLUMBUS OH 43215 (614) 464-5000	1921	1988
STATE FARM FIRE & CASUALTY CO	IL	FC	ONE STATE FARM PLZ BLOOMINGTON IL 61710 (309) 766-2311	1935	1950
STATE FARM GENERAL INS CO	IL	FC	ONE STATE FARM PLZ BLOOMINGTON IL 61710 (309) 766-2311	1962	1962
STATE FARM LIFE & ACCIDENT ASSURANCE CO	IL	LC	1 STATE FARM PLZ BLOOMINGTON IL 61710 (309) 763-2311	1960	1961
STATE FARM MUTUAL AUTOMOBILE INS CO	IL	FC	1 STATE FARM PLZ BLOOMINGTON IL 61710 (309) 766-2311	1922	1939
STATE FUND MUTUAL INS CO	MN	FC	P O BOX 583178 MINNEAPOLIS MN 55458 (952) 838-4200	1983	1998
STATE LIFE INS CO THE	IN	LC	P O BOX 406 INDIANAPOLIS IN 46206 (800) 428-9198	1894	1981
STATE LIFE INS FUND	WI	LC	P O BOX 7873 MADISON WI 53707 (608) 266-0107	1911	1913
STATE MUTUAL INS CO	GA	LC	P O BOX 153 ROME GA 30162 (800) 241-7598	1894	1992
STATE NATIONAL INS CO INC	TX	FC	P O BOX 24622 FORT WORTH TX 76124 (800) 877-4567	1984	1991
STATE NATIONAL SPECIALTY INS CO	FL	FC	8200 ANDERSON BLVD FORT WORTH TX 76120 (800) 877-4567	1960	1980
STATESMAN INS CO	IN	FC	10370 RICHMOND AVE HOUSTON TX 77042 (713) 952-9555	1956	1992
STATEWIDE INS CO	IL	FC	P O BOX 799 WAUKEGAN IL 60079 (800) 367-3413	1979	1992
STEWART TITLE GUARANTY CO	TX	TC	P O BOX 2029 HOUSTON TX 77252 (713) 625-8100	1908	1970
STOCKHOLM TOWN MUTUAL INS CO	WI	TM	P O BOX 632 STOCKHOLM WI 54769 (715) 442-4364	1872	1872
STONEBRIDGE INS CO	WI	LC	2700 W PLANO PKWY PLANO TX 75075 (800) 527-2704	1958	1959

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STONEWALL INS CO	OH	FC	7 BULFINCH PLACE BOSTON MA 02114 (617) 725-1500	1866	1970
STOUT UNIVERSITY FOUNDATION INC	WI	GA	320 S BROADWAY MENOMONIE WI 54751 (715) 232-1151	1962	1996
STRATFORD INS CO	NH	FC	400 PARSONS POND DR FRANKLIN LAKES NJ 07417 (201) 847-8600	1981	1991
SUDAN INTERIOR MISSION INC	NJ	GA	P O BOX 7900 CHARLOTTE NC 28241 (704) 587-1470	1926	1979
SUGAR CREEK MUTUAL INS CO	WI	TM	P O BOX 863 ELKHORN WI 53121 (262) 723-3244	1873	1873
SUMITOMO MARINE & FIRE INS CO LTD THE U S	NY	FC	P O BOX 4602 WARREN NJ 07059 (908) 604-2900	1893	1979
SUN LIFE ASSURANCE CO OF CANADA	MI	LC	ONE SUN LIFE EXEC PK WELLESLEY HILLS MA 02481 (800) 225-3950	1865	1962
SUN LIFE ASSURANCE CO OF CANADA U S	DE	LC	1 SUN LIFE EXEC PK WELLESLEY HILLS MA 02481 (781) 237-6030	1970	1973
SUNAMERICA LIFE INS CO	AZ	LC	1 SUNAMERICA CTR CENTURY CITY LOS ANGELES CA 90067 (800) 871-2000	1897	1962
SUPERIOR INS CO	FL	FC	P O BOX 530009 ATLANTA GA 30339 (800) 342-5243	1952	1992
SUPREME COUNCIL OF THE ROYAL ARCANUM	MA	FR	P O BOX 392 BOSTON MA 02101 (617) 426-4135	1877	1895
SURETY LIFE INS CO	NE	LC	3075 SANDERS RD STE H1A NORTHBROOK IL 60062 (800) 525-9287	1936	1963
SVD FUNDS INC	IL	GA	P O BOX 6067 TECHNY IL 60082 (847) 272-2700	1983	1994
SWISS REINSURANCE AMERICA CORP	NY	FC	175 KING ST ARMONK NY 10504 (914) 828-8000	1940	1959
TEACHERS INS & ANNUITY ASSN OF AMER	NY	LC	730 3RD AVE NEW YORK NY 10017 (212) 490-9000	1918	1972
TEACHERS INS CO	IL	FC	1 HORACE MANN PLZ SPRINGFIELD IL 62715 (217) 789-2500	1971	1973
TEMPLETON FUNDS ANNUITY CO	FL	LC	P O BOX 33030 ST PETERSBURG FL 33733 (800) 237-0738	1984	1991
TEXAS LIFE INS CO	TX	LC	P O BOX 830 WACO TX 76703 (254) 752-6521	1901	1996
THE INS CO	LA	FC	10451 GULF BLVD TREASURE ISLAND FL 33706 (727) 367-6900	1969	1993
THERESA MUTUAL INS CO	WI	TM	P O BOX 233 THERESA WI 53091 (920) 488-4401	1879	1879
TIAA-CREF LIFE INS CO	NY	LC	730 THIRD AVE NEW YORK NY 10017 (888) 842-5433	1996	1997

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TICO INS CO	OH	FC	4100 HARRY HINES BLVD DALLAS TX 75219 (214) 526-3876	1980	1992
TICOR TITLE INS CO	CA	TC	171 N CLARK ST CHICAGO IL 60601 (800) 621-1919	1965	1966
TIG INDEMNITY CO	CA	FC	P O BOX 152870 IRVING TX 75015 (972) 831-5000	1944	1954
TIG INS CO	CA	FC	P O BOX 152870 IRVING TX 75015 (972) 831-5000	1911	1934
TIG INS CO OF TX	TX	FC	P O BOX 152870 IRVING TX 75015 (972) 831-5000	1947	1962
TIG INS CORP OF AMER	MI	FC	P O BOX 152870 IRVING TX 75019 (972) 831-5000	1965	1968
TIG PREMIER INS CO	CA	FC	P O BOX 152870 IRVING TX 75015 (972) 831-5000	1941	1949
TITAN INDEMNITY CO	TX	FC	P O BOX 65100 SAN ANTONIO TX 78265 (800) 888-8424	1984	1989
TITLE INS CO OF OREGON	OR	TC	200 S W MARKET ST STE 250 PORTLAND OR 97201 (503) 222-3651	1937	1997
TOA REINSURANCE CO OF AMERICA THE	DE	FC	P O BOX 1930 MORRISTOWN NJ 07962 (973) 898-9480	1971	1984
TOKIO MARINE & FIRE INS CO LTD THE	NY	FC	101 PARK AVE NEW YORK NY 10178 (212) 297-6600	1879	1974
TOUCHPOINT HEALTH PLAN INC	WI	HM	P O BOX 507 APPLETON WI 54912 (920) 735-6300	1988	1988
TOUCHPOINT INS CO INC	WI	LC	P O BOX 507 APPLETON WI 54912 (920) 735-6300	1998	1998
TOWER INS CO INC	WI	FC	62 MAPLE AVE KEENE NH 03431 (262) 547-3636	1979	1979
TOYOTA MOTOR INS CO	IA	FC	19001 S WESTERN AVE TC22 TORRANCE CA 90509 (800) 228-8559	1909	1935
TOYOTA MOTOR INS SERVICES INC	CA	WP	P O BOX 2916 TORRANCE CA 90509 (310) 787-3774	1986	1993
TRADE LAKE MUTUAL INS CO	WI	TM	11733 HIGHWAY 48 FREDERIC WI 54837 (715) 327-4800	1874	1874
TRADERS & GENERAL INS CO	TX	FC	ONE BEACON ST B07-11 BOSTON MA 02108 (617) 725-7825	1980	1996
TRANS PACIFIC INS CO	NY	FC	101 PARK AVE NEW YORK NY 10178 (212) 297-6600	1982	1984
TRANS WORLD ASSURANCE CO	CA	LC	885 S EL CAMINO REAL SAN MATEO CA 94402 (650) 348-2300	1962	1979
TRANSAMERICA ASSURANCE CO	MO	LC	1150 S OLIVE ST LOS ANGELES CA 90051 (800) 346-1608	1986	1986

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TRANSAMERICA LIFE INS & ANNUITY CO	NC	LC	1150 S OLIVE ST LOS ANGELES CA 90015 (213) 742-3111	1966	1968
TRANSAMERICA LIFE INS CO	IA	LC	4333 EDGEWOOD RD NE CEDAR RAPIDS IA 52499 (319) 398-8511	1961	1979
TRANSAMERICA OCCIDENTAL LIFE INS CO	IA	LC	P O BOX 2101 LOS ANGELES CA 90051 (213) 742-4411	1906	1952
TRANSATLANTIC REINSURANCE CO	NY	FC	80 PINE ST NEW YORK NY 10005 (212) 770-2000	1952	1980
TRANSCONTINENTAL INS CO	NY	FC	CNA PLZ CHICAGO IL 60685 (312) 822-5000	1925	1925
TRANSGUARD INS CO OF AMERICA INC	IL	FC	215 W DIEHL RD NAPERVILLE IL 60563 (800) 323-8560	1987	1993
TRANSIT MUTUAL INS CORP OF WI	WI	FC	P O BOX 1772 APPLETON WI 54912 (920) 832-3970	1985	1985
TRANSNATION TITLE INS CO	AZ	TC	101 GATEWAY CENTRE PKWY RICHMOND VA 23235 (804) 267-8000	1910	1985
TRANSPORT INS CO	OH	FC	580 WALNUT ST CINCINNATI OH 45202 (513) 369-5000	1976	1977
TRANSPORTATION INS CO	IL	FC	CNA PLZ CHICAGO IL 60685 (312) 822-5000	1938	1938
TRAVCO INS CO	CT	FC	1 TOWER SQ HARTFORD CT 06183 (860) 277-0111	1991	1996
TRAVELERS CASUALTY & SURETY CO	CT	FC	ONE TOWER SQUARE HARTFORD CT 06183 (860) 277-0111	1964	1964
TRAVELERS CASUALTY & SURETY CO OF AMERICA	CT	FC	ONE TOWER SQUARE HARTFORD CT 06183 (860) 277-0111	1974	1975
TRAVELERS CASUALTY & SURETY CO OF IL	IL	FC	215 SHUMAN BLVD NAPERVILLE IL 60563 (630) 961-8079	1971	1974
TRAVELERS CASUALTY CO OF CT	CT	FC	ONE TOWER SQUARE HARTFORD CT 06183 (860) 277-0111	1990	1990
TRAVELERS COMMERCIAL INS CO	CT	FC	ONE TOWER SQUARE HARTFORD CT 06183 (860) 277-0111	1990	1990
TRAVELERS HOME AND MARINE INS CO THE	CT	FC	ONE TOWER SQUARE HARTFORD CT 06183 (860) 277-0111	1991	1996
TRAVELERS INDEMNITY CO OF AMERICA THE	CT	FC	1 TOWER SQ HARTFORD CT 06183 (860) 277-0111	1946	1968
TRAVELERS INDEMNITY CO OF CT THE	CT	FC	1 TOWER SQ HARTFORD CT 06183 (860) 277-0111	1859	1875
TRAVELERS INDEMNITY CO OF IL	IL	FC	215 SHUMAN BLVD NAPERVILLE IL 60563 (630) 961-8079	1972	1972
TRAVELERS INDEMNITY CO OF MO THE	MO	FC	1 TOWER SQ HARTFORD CT 06183 (860) 277-0111	1981	1988

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TRAVELERS INDEMNITY CO THE	CT	FC	1 TOWER SQ HARTFORD CT 06183 (860) 277-0111	1903	1907
TRAVELERS INS CO THE	CT	FC	1 TOWER SQ HARTFORD CT 06183 (860) 277-0111	1863	1865
TRAVELERS INS CO THE	CT	LC	1 TOWER SQ HARTFORD CT 06183 (860) 277-0111	1863	1965
TRAVELERS LIFE & ANNUITY CO THE	CT	LC	1 TOWER SQ HARTFORD CT 06183 (860) 277-0111	1973	1981
TRAVELERS MOTOR CLUB INC	OK	MC	P O BOX 54799 OKLAHOMA CITY OK 73154 (405) 848-1711	1965	1982
TRAVELERS PROPERTY CASUALTY INS CO	CT	FC	ONE TOWER SQUARE HARTFORD CT 06183 (860) 277-0111	1990	1990
TRAVELERS PROTECTIVE ASSN OF AMERICA	MO	FR	3755 LINDELL BLVD SAINT LOUIS MO 63108 (314) 371-0533	1890	1896
TRENWICK AMERICA REINS CORP	CT	FC	ONE CANTERBURY GREEN STAMFORD CT 06901 (203) 353-5500	1984	1985
TRI COUNTY MUTUAL TOWN INS CO	WI	TM	P O BOX 157 IRON RIVER WI 54847 (715) 372-8577	1909	1909
TRI STATE INS CO OF MN	MN	FC	P O BOX 1594 DES MOINES IA 50306 (515) 278-3000	1974	1974
TRIAD GUARANTY INS CORP	IL	FC	P O BOX 2300 WINSTON SALEM NC 27102 (800) 451-4872	1987	1991
TRIGON HEALTH AND LIFE INS CO	VA	LC	P O BOX 27401 - MAIL DROP 02B RICHMOND VA 23279 (804) 354-7283	1954	1955
TRINITY UNIVERSAL INS CO	TX	FC	P O BOX 655028 DALLAS TX 75265 (214) 360-8000	1926	1993
TRINITY UNIVERSAL INS CO OF KS INC	KS	FC	P O BOX 655028 DALLAS TX 75265 (214) 360-8000	1972	1993
TRITON INS CO	MO	FC	307 W 7TH ST STE 400 FORT WORTH TX 76102 (800) 316-5607	1982	1995
TRUCK INS EXCHANGE	CA	FC	P O BOX 2478 LOS ANGELES CA 90051 (323) 932-3200	1935	1951
TRUMBULL INS CO	CT	FC	HARTFORD PLZ HARTFORD CT 06115 (860) 547-5000	1986	1996
TRUSTEES OF PRINCETON UNIVERSITY	NJ	GA	P O BOX 35 PRINCETON NJ 08544 (609) 258-6284	1889	1998
TRUSTGARD INS CO	OH	FC	P O BOX 1218 COLUMBUS OH 43216 (614) 445-2900	1981	1984
TRUSTMARK INS CO	IL	LC	400 N FIELD DR LAKE FOREST IL 60045 (847) 615-1500	1913	1913
TRUSTMARK LIFE INS CO	IL	LC	400 FIELD DR LAKE FOREST IL 60045 (800) 877-9077	1925	1985

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TUDOR OAKS RETIREMENT CENTER	WI	CC	S77 W12929 MCSHANE RD HALES CORNERS WI 53130 (414) 529-0100	1930	1984
TWIN CITY FIRE INS CO	IN	FC	HARTFORD PLAZA HARTFORD CT 06115 (860) 547-5000	1987	1987
ULICO CASUALTY CO	DE	FC	111 MASSACHUSETTS AVE NW WASHINGTON DC 20001 (202) 682-6685	1979	1987
ULLICO LIFE INS CO	TX	LC	111 MASSACHUSETTS AVE NW WASHINGTON DC 20001 (800) 888-1606	1976	1976
UNDERWRITERS INDEMNITY CO	TX	FC	9025 N LINDBERGH DR PEORIA IL 61615 (309) 692-1000	1984	2000
UNDERWRITERS INS CO	NE	FC	200 CORPORATE POINT STE 300 CULVER CITY CA 90230 (310) 665-9242	1972	1996
UNDERWRITERS REINSURANCE CO	NH	FC	P O BOX 4030 WOODLAND HILLS CA 91365 (818) 878-9500	1977	1992
UNICARE LIFE & HEALTH INS CO	DE	LC	4553 LA TIENDA DR THOUSAND OAKS CA 91362 (877) 864-2273	1971	1981
UNIGARD INDEMNITY CO	WA	FC	15805 NE 24TH ST BELLEVUE WA 98008 (425) 641-4321	1972	1991
UNIGARD INS CO	WA	FC	15805 NE 24TH ST BELLEVUE WA 98009 (425) 641-4321	1960	1961
UNION BANKERS INS CO	TX	LC	P O BOX 3509 ORLANDO FL 32802 (407) 628-1776	1953	1974
UNION CENTRAL LIFE INS CO THE	OH	LC	P O BOX 40888 CINCINNATI OH 45240 (800) 825-1551	1867	1956
UNION FIDELITY LIFE INS CO	IL	LC	500 VIRGINIA DR FORT WASHINGTON PA 19034 (800) 245-2425	1925	1951
UNION LABOR LIFE INS CO THE	MD	LC	111 MASSACHUSETTS AVE NW WASHINGTON DC 20001 (202) 682-0900	1925	1932
UNION MUTUAL FIRE INS CO	WI	TM	P O BOX 45 EVANSVILLE WI 53536 (608) 882-5600	1874	1874
UNION SECURITY LIFE INS CO	DE	LC	260 INTERSTATE NORTH CR NW ATLANTA GA 30339 (770) 763-1000	1963	1984
UNIONE ITALIANA REINS CO OF AMER INC	NY	FC	99 WALL ST 15TH FL NEW YORK NY 10005 (212) 269-1951	1978	1984
UNITED AMERICAN INS CO	DE	LC	P O BOX 8080 MCKINNEY TX 75070 (972) 529-5085	1947	1965
UNITED AMERICAS INS CO	NY	FC	805 THIRD AVE NEW YORK NY 10022 (212) 486-0700	1978	1983
UNITED CAPITOL INS CO	IL	FC	9000 CENTRAL PARK W NE STE 400 ATLANTA GA 30328 (770) 677-0330	1981	1981
UNITED CAR CARE INC	CO	WP	3131 S VAUGHN WAY STE 410 AURORA CO 80014 (303) 306-0502	1995	2000

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UNITED EQUITABLE INS CO	IL	FC	9833 WOODS DR BLDG F SKOKIE IL 60077 (800) 831-8330	1959	1960
UNITED FAMILY LIFE INS CO	GA	LC	10 GLENLAKE PKWY NE STE 500 ATLANTA GA 30328 (800) 801-0800	1980	1988
UNITED FIDELITY LIFE INS CO	TX	LC	P O BOX 13487 KANSAS CITY MO 64105 (800) 366-6565	1977	1979
UNITED FINANCIAL CSLTY CO	MO	FC	6300 WILSON MILLS RD W33 MAYFIELD VILLAGE OH 44143 (800) 888-7764	1984	1986
UNITED FIRE & CSLTY CO	IA	FC	P O BOX 73909 CEDAR RAPIDS IA 52407 (319) 399-5700	1946	1956
UNITED FIRE & INDEMNITY CO	TX	FC	P O BOX 73909 CEDAR RAPIDS IA 52407 (319) 399-5700	1936	1963
UNITED GENERAL TITLE INS CO	CO	TC	999 EIGHTEENTH ST STE 3400 DENVER CO 80202 (303) 292-4848	1983	2000
UNITED GUARANTY CREDIT INS CO	NC	FC	P O BOX 20597 GREENSBORO NC 27420 (336) 373-0232	1981	1991
UNITED GUARANTY MORTGAGE INDEMNITY CO	NC	FC	P O BOX 20597 GREENSBORO NC 27420 (800) 334-8966	1972	1980
UNITED GUARANTY RESIDENTIAL INS CO	NC	FC	P O BOX 20597 GREENSBORO NC 27420 (800) 334-8966	1963	1968
UNITED GUARANTY RESIDENTIAL INS CO OF NC	NC	FC	P O BOX 20597 GREENSBORO NC 27420 (800) 334-8966	1963	1973
UNITED HEALTHCARE INS CO	CT	LC	450 COLUMBUS BLVD HARTFORD CT 06103 (860) 702-5000	1972	1972
UNITED HEARTLAND LIFE INS CO	WI	LC	P O BOX 2013 MILWAUKEE WI 53201 (262) 787-7400	1990	1997
UNITED INS CO OF AMER	IL	LC	1 E WACKER DR CHICAGO IL 60601 (312) 661-4500	1927	1957
UNITED INVESTORS LIFE INS CO	MO	LC	P O BOX 10207 BIRMINGHAM AL 35202 (205) 325-4300	1981	1982
UNITED LIFE & ANNUITY INS CO	TX	LC	909 LOCUST ST DES MOINES IA 50309 (800) 369-3690	1955	1985
UNITED LIFE INS CO	IA	LC	P O BOX 73909 CEDAR RAPIDS IA 52407 (319) 399-5700	1962	1964
UNITED NATIONAL SPECIALTY INS CO	WI	FC	3 BALA PLZ E STE 300 BALA CYNWYD PA 19004 (610) 664-1500	1982	1982
UNITED OF OMAHA LIFE INS CO	NE	LC	MUTUAL OF OMAHA PLZ OMAHA NE 68175 (800) 775-6000	1926	1932
UNITED PRESIDENTIAL LIFE INS CO	IN	LC	11815 N PENNSYLVANIA ST CARMEL IN 46032 (317) 817-6100	1965	1974
UNITED SECURITY INS CO	IA	FC	ONE BEACON ST BOSTON MA 02108 (617) 725-6000	1946	1949



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UNITED SERVICE PROTECTION CORP	DE	WP	715 S PEAR ORCHARD RD STE 400 RIDGELAND MS 39157 (601) 978-6732	1999	2000
UNITED SERVICES AUTOMOBILE ASSN	TX	FC	9800 FREDERICKSBURG RD SAN ANTONIO TX 78288 (800) 531-8100	1922	1960
UNITED STATES AUTO CLUB MOTORING DIV INC	IN	MC	P O BOX 660460 DALLAS TX 75266 (972) 653-9024	1968	1970
UNITED STATES FIDELITY & GUARANTY CO	MD	FC	385 WASHINGTON ST ST PAUL MN 55102 (800) 328-2189	1896	1896
UNITED STATES FIRE INS CO	NY	FC	305 MADISON AVE MORRISTOWN NJ 07960 (973) 490-6600	1824	1911
UNITED STATES LETTER CARRIERS MUT BENEFIT ASSN	TN	FR	100 INDIANA AVE NW WASHINGTON DC 20001 (202) 638-4318	1892	1968
UNITED STATES LIABILITY INS CO	PA	FC	P O BOX 6700 WAYNE PA 19087 (800) 523-5545	1867	1980
UNITED STATES LIFE INS CO OF NY THE	NY	LC	P O BOX 1580 NEPTUNE NJ 07754 (212) 709-6000	1850	1953
UNITED TEACHER ASSOCIATES INS CO	TX	LC	P O BOX 26580 AUSTIN TX 78755 (800) 880-8824	1958	1996
UNITED WISCONSIN INS CO	WI	FC	P O BOX 2013 MILWAUKEE WI 53201 (262) 787-7400	1957	1957
UNITED WISCONSIN LIFE INS CO	WI	LC	P O BOX 19032 GREEN BAY WI 54307 (800) 232-5432	1982	1982
UNITED WORLD LIFE INS CO	NE	LC	MUTUAL OF OMAHA PLZ OMAHA NE 68175 (800) 775-6000	1970	1970
UNITEDHEALTHCARE OF WISCONSIN INC	WI	HM	10701 W RESEARCH DR WAUWATOSA WI 53226 (800) 879-0071	1986	1986
UNITY FINANCIAL LIFE INS CO	PA	LC	ONE UNITY PLZ @ FRANKLIN SQ SYRACUSE NY 13250 (800) 836-7100	1964	2000
UNITY HEALTH PLANS INS CORP	WI	HM	840 CAROLINA ST SAUK CITY WI 53583 (800) 362-3308	1983	1983
UNITY MUTUAL LIFE INS CO	NY	LC	ONE UNITY PLZ @ FRANKLIN SQ SYRACUSE NY 13250 (800) 448-5454	1903	1990
UNIVERSAL GUARANTY LIFE INS CO	OH	LC	P O BOX 5147 SPRINGFIELD IL 62705 (217) 241-6300	1966	1987
UNIVERSAL HOME PROTECTION INC	WI	WP	2728 COHO ST MADISON WI 53713 (608) 271-7066	1992	1992
UNIVERSAL SURETY CO	NE	FC	P O BOX 80468 LINCOLN NE 68501 (402) 435-4302	1947	1971
UNIVERSAL SURETY OF AMERICA	TX	FC	P O BOX 1068 HOUSTON TX 77251 (713) 722-4600	1984	1996
UNIVERSAL UNDERWRITERS INS CO	KS	FC	P O BOX 11290 OVERLAND PARK KS 66211 (800) 821-7803	1982	1983

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UNIVERSAL UNDERWRITERS LIFE INS CO	KS	LC	7045 COLLEGE BLVD OVERLAND PARK KS 66211 (913) 339-1000	1964	1973
UNIVERSAL UNDERWRITERS SERVICE CORP	MO	WP	7045 COLLEGE BLVD OVERLAND PARK KS 66211 (800) 821-7803	1984	1992
UNIVERSAL WARRANTY CORP	MI	WP	12809 W DODGE RD OMHA NE 68154 (402) 691-5428	2000	2000
UNIVERSITY OF MN FOUNDATION	MN	GA	200 OAK ST SE STE 500 MINNEAPOLIS MN 55455 (612) 624-3333	1962	1982
UNIVERSITY OF ST THOMAS	MN	GA	2115 SUMMIT AVE - DEV ST PAUL MN 55105 (651) 962-6950	1894	2000
UNIVERSITY OF WI FOUNDATION	WI	GA	P O BOX 8860 MADISON WI 53708 (608) 263-4545	1945	1990
UNIVERSITY OF WI RIVER FALLS FOUNDATION INC	WI	GA	310 S HALL 410 S THIRD ST RIVER FALLS WI 54022 (715) 425-3505	1948	1990
UNIVERSITY OF WIS STEVENS POINT FOUNDATION	WI	GA	2100 MAIN ST RM 212 STEVENS POINT WI 54481 (800) 858-5267	1965	1997
UNUM LIFE INS CO OF AMERICA	ME	LC	2211 CONGRESS ST PORTLAND ME 04122 (800) 633-7491	1966	1971
US FINANCIAL LIFE INS CO	OH	LC	P O BOX 429560 CINCINNATI OH 45242 (513) 686-2000	1974	1988
US SPECIALTY INS CO	TX	FC	13403 NORTHWEST FREEWAY HOUSTON TX 77040 (713) 744-3700	1986	1988
USAA CASUALTY INS CO	TX	FC	USAA BLDG 9800 FREDERICKSBURG RD SAN ANTONIO TX 78288 (800) 531-8111	1968	1974
USAA GENERAL INDEMNITY CO	TX	FC	USAA BUILDING 9800 FREDERICKSBURG RD SAN ANTONIO TX 78288 (210) 498-2211	1972	1989
USAA LIFE INS CO	TX	LC	9800 FREDERICKSBURG RD SAN ANTONIO TX 78288 (210) 498-8000	1963	1972
USABLE LIFE	AR	LC	P O BOX 1650 LITTLE ROCK AR 72203 (501) 375-7200	1978	1997
USAGENCIES DIRECT INS CO	NY	FC	8550 UNITED PLZ BLVD STE 805 BATON ROUGE LA 70809 (225) 928-9000	1989	1996
USG ANNUITY & LIFE CO	OK	LC	P O BOX 617 DES MOINES IA 50303 (515) 698-7000	1957	1970
UTICA MUTUAL INS CO	NY	FC	P O BOX 530 UTICA NY 13503 (315) 734-2000	1914	1924
UW WHITEWATER FOUNDATION INC	WI	GA	ALUMNI CTR WHITEWATER WI 53190 (414) 472-1105	1962	1992
VAC SERVICE CORP	NY	WP	99 TOWER DR MIDDLETOWN NY 10940 (914) 692-3333	1981	1996

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VALIANT INS CO	IA	FC	1400 AMERICAN LN SCHAUMBURG IL 60196 (847) 605-6000	1973	1975
VALLEY FORGE INS CO	PA	FC	CNA PLZ CHICAGO IL 60685 (312) 822-5000	1944	1944
VALLEY FORGE LIFE INS CO	PA	LC	CNA PLZ CHICAGO IL 60685 (312) 822-5000	1956	1959
VALLEY HEALTH PLAN INC	WI	HM	P O BOX 3128 EAU CLAIRE WI 54702 (715) 832-3235	1988	1988
VANLINER INS CO	AZ	FC	ONE PREMIER DR ST LOUIS MO 63026 (636) 343-9889	1953	1987
VARIABLE ANNUITY LIFE INS CO THE	TX	LC	P O BOX 3206 HOUSTON TX 77253 (713) 522-1111	1968	1969
VEHICLE PROTECTION PLUS LLC	TN	WP	3101 BROWNS MILL RD STE 6399 JOHNSON CITY TN 37604 (800) 330-9234	1995	1996
VENTURE INS CO	WI	FC	P O BOX 1513 FOND DU LAC WI 54936 (920) 922-1246	1990	1990
VEREX ASSURANCE INC	WI	FC	6601 SIX FORKS RD RALEIGH NC 27615 (800) 334-9270	1969	1969
VESTA FIRE INS CORP	IL	FC	P O BOX 43360 BIRMINGHAM AL 35243 (205) 970-7000	1971	1984
VESTA INS CORP	IL	FC	P O BOX 43360 BIRMINGHAM AL 35243 (205) 970-7000	1983	1989
VETERANS LIFE INS CO	IL	LC	20 MOORES RD FRAZER PA 19355 (610) 648-5000	1965	1974
VICTORIA AUTOMOBILE INS CO	IN	FC	5915 LANDERBROOK DR CLEVELAND OH 44124 (440) 461-3461	1994	1997
VICTORIA FIRE & CASUALTY CO	OH	FC	5915 LANDERBROOK DR STE 210 CLEVELAND OH 44124 (440) 461-3461	1983	1989
VIGILANT INS CO	NY	FC	55 WATER ST NEW YORK NY 10041 (212) 612-4000	1939	1954
VIKING INS CO OF WI	CO	FC	P O BOX 1000 CHARLOTTE NC 28201 (800) 456-4642	1971	1971
VILLA CLEMENT INC (CLEMENT MANOR RETIRE COMMUNITY)	WI	CC	9339 W HOWARD AVE GREENFIELD WI 53228 (414) 546-7374	1963	1985
VILLANOVA INS CO	PA	FC	ONE LOGAN SQUARE STE 1400 PHILADELPHIA PA 19103 (215) 963-1200	1929	1961
VIRGINIA SURETY CO INC	IL	FC	123 N WACKER DR CHICAGO IL 60606 (312) 701-4670	1982	1982
VISION CARE NETWORK INS CORP	WI	LH	1421 WASHINGTON AVE RACINE WI 53403 (262) 637-7494	1989	1989
VISION INS PLAN OF AMER INC	WI	LH	1126 S 70TH ST STE 407B WEST ALLIS WI 53214 (414) 475-1875	1992	1992

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VISION SERVICE PLAN INS CO	CT	FC	3333 QUALITY DR RANCHO CORDOVA CA 95670 (800) 852-7600	1987	1992
VISTA LIFE INS CO	MI	LC	P O BOX 6027 DEARBORN MI 48121 (313) 322-7287	1974	1982
VOYAGER LIFE INS CO	GA	LC	P O BOX 901045 FORT WORTH TX 76101 (800) 334-9282	1965	1988
VOYAGER PROPERTY & CASUALTY INS CO	SC	FC	P O BOX 901045 FORT WORTH TX 76101 (800) 334-9282	1978	1986
WARNER INS CO	IL	FC	233 S WACKER DR STE 2000 CHICAGO IL 60606 (312) 441-5400	1985	1986
WARRANTECH AUTOMOTIVE INC	CT	WP	1441 W AIRPORT FWY STE 200 EULESS TX 76040 (817) 685-6601	1990	1992
WARRANTECH CONSUMER PRODUCT SERVICES INC	CT	WP	300 ATLANTIC ST STAMFORD CT 06901 (203) 975-1100	1990	1992
WARRANTY ACCEPTANCE CORP	FL	WP	4400 GOVERNMENT BLVD MOBILE AL 36693 (888) 823-1997	1997	1997
WARRANTY CORP OF AMERICA	GA	WP	3110 CROSSING PARK RD NORCROSS GA 30071 (770) 416-9222	1985	2000
WASHINGTON INTERNATIONAL INS CO	AZ	FC	1200 ARLINGTON HEIGHTS RD ITASCA IL 60143 (800) 338-0753	1976	1993
WASHINGTON NATIONAL INS CO	IL	LC	11815 N PENNSYLVANIA AVE CARMEL IN 46032 (800) 888-4918	1923	1925
WASHINGTON TOWN MUTUAL INS CO	WI	TM	RR 1 BOX 22A WASHINGTON IS WI 54246 (920) 847-2041	1889	1890
WATERTOWN MUTUAL INS CO	WI	TM	P O BOX 402 WATERTOWN WI 53094 (920) 261-2400	1872	1872
WAUKESHA COUNTY MUTUAL INS CO	WI	TM	107 ARCADIAN AVE WAUKESHA WI 53186 (262) 542-4112	1874	1874
WAUKESHA MEMORIAL HOSP FOUNDATION INC	WI	GA	725 AMERICAN AVE WAUKESHA WI 53188 (262) 928-2289	1978	1993
WAUSAU BUSINESS INS CO	WI	FC	P O BOX 8017 WAUSAU WI 54402 (715) 845-5211	1907	1989
WAUSAU GENERAL INS CO	WI	FC	P O BOX 8017 WAUSAU WI 54402 (715) 845-5211	1972	1991
WAUSAU UNDERWRITERS INS CO	WI	FC	P O BOX 8017 WAUSAU WI 54402 (715) 845-5211	1979	1979
WAUSAU-STETTIN MUTUAL INS CO	WI	TM	P O BOX 269 WAUSAU WI 54402 (715) 842-0686	1998	1998
WAYLAND ACADEMY	WI	GA	101 N UNIVERSITY AVE BEAVER DAM WI 53916 (414) 885-3373	1939	1988
WEA INS CORP	WI	LC	P O BOX 7338 MADISON WI 53707 (608) 276-4000	1985	1985

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WEA PROPERTY & CASUALTY INS CO	WI	FC	2800 ROYAL AVE STE 212 MADISON WI 53713 (608) 276-4000	1993	1993
WELLINGTON LIFE INS CO	AZ	LC	240 CORPORATE BLVD NORFOLK VA 23502 (757) 459-5200	1975	1986
WELLMARK COMMUNITY INS INC	IA	LC	636 GRAND AVE DES MOINES IA 50309 (515) 245-4500	1985	1988
WELS FOUNDATION INC	WI	GA	2929 N MAYFAIR RD MILWAUKEE WI 53222 (414) 256-3258	1965	1977
WESCO INS CO	DE	FC	200 SOMERSET CORP BLVD STE 100 BRIDGEWATER NJ 08807 (800) 627-7282	1962	1989
WEST AMERICAN INS CO	IN	FC	9450 SEWARD RD FAIRFIELD OH 45014 (800) 843-6446	1923	1958
WEST BEND MUTUAL INS CO	WI	FC	1900 S 18TH AVE WEST BEND WI 53095 (262) 334-5571	1894	1894
WEST CENTRAL MUTUAL INS CO	WI	TM	36396 MAIN ST WHITEHALL WI 54773 (715) 538-2249	1871	1872
WEST COAST LIFE INS CO	CA	LC	P O BOX 193892 SAN FRANCISCO CA 94119 (800) 366-9378	1915	1985
WESTCHESTER FIRE INS CO	NY	FC	P O BOX 41484TL14F PHILDELPHIA PA 19101 (800) 982-9826	1837	1874
WESTCHESTER SPECIALTY INS SERVICES INC	NV	WP	SIX CONCOURSE PKWY STE 2500 ATLANTA GA 30328 (770) 393-9955	1908	1999
WESTERN & SOUTHERN LIFE INS CO THE	OH	LC	400 BROADWAY ST CINCINNATI OH 45202 (513) 629-1800	1888	1960
WESTERN AGRICULTURAL INS CO	AZ	FC	5400 UNIVERSITY AVE WEST DES MOINES IA 50266 (515) 225-5400	1971	1999
WESTERN CATHOLIC UNION	IL	FR	510 MAINE ST QUINCY IL 62301 (217) 223-9721	1877	1964
WESTERN CONTINENTAL INS CO	TX	FC	P O BOX 800 SCOTTSDALE AZ 85252 (480) 481-3500	1970	1989
WESTERN DIVERSIFIED CASUALTY INS CO	WI	FC	P O BOX 770 DEERFIELD IL 60015 (800) 323-5771	1969	1969
WESTERN DIVERSIFIED LIFE INS CO	IL	LC	P O BOX 770 DEERFIELD IL 60015 (800) 323-5771	1972	1979
WESTERN FRATERNAL LIFE ASSN	IA	FR	1900 1ST AVE NE CEDAR RAPIDS IA 52402 (319) 363-2653	1897	1900
WESTERN GENERAL WARRANTY CORP	CA	WP	16501 VENTURA BLVD #200 ENCINO CA 91436 (800) 242-9442	1992	1995
WESTERN INDEMNITY INS CO	TX	FC	820 GESSNER STE 1200 HOUSTON TX 77024 (800) 275-3873	1987	1990
WESTERN NATIONAL ASSURANCE CO	WA	FC	P O BOX 1463 MINNEAPOLIS MN 55440 (952) 835-5350	1957	1996

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WESTERN NATIONAL MUTUAL INS CO	MN	FC	P O BOX 1463 MINNEAPOLIS MN 55440 (952) 835-5350	1915	1954
WESTERN RESERVE LIFE ASSURANCE CO OF OH	OH	LC	P O BOX 5068 CLEARWATER FL 33758 (727) 299-1800	1957	1967
WESTERN SECURITY LIFE INS CO	AZ	LC	P O BOX 7161 INDIANAPOLIS IN 46207 (317) 927-6500	1966	1997
WESTERN SOUTHERN LIFE ASSURANCE CO	OH	LC	400 BROADWAY ST CINCINNATI OH 45202 (513) 629-1800	1980	1981
WESTERN SURETY CO	SD	FC	P O BOX 5077 SIOUX FALLS SD 57117 (605) 336-0850	1900	1942
WESTFIELD INS CO	OH	FC	P O BOX 5001 WESTFIELD CTR OH 44251 (330) 887-0101	1929	1946
WESTFIELD NATIONAL INS CO	OH	FC	P O BOX 5001 WESTFIELD CTR OH 44251 (330) 887-0101	1968	1982
WESTPORT INS CORP	MO	FC	P O BOX 2979 OVERLAND PARK KS 66201 (913) 676-5270	1977	1977
WESTWARD LIFE INS CO	AZ	LC	P O BOX 6025 LAKEWOOD CA 90714 (562) 420-6103	1965	1994
WHEATON FRANCISCAN SERVICES INC	IL	GA	26 W 171 ROOSEVELT RD WHEATON IL 60187 (630) 784-2550	1983	1998
WILLIAM PENN ASSN	PA	FR	709 BRIGHTON RD PITTSBURGH PA 15233 (412) 231-2979	1886	1953
WILLIAMSBURG NATIONAL INS CO	CA	FC	P O BOX 3190 CERRITOS CA 90703 (562) 404-3506	1986	1999
WILSHIRE INS CO	NC	FC	P O BOX 10800 RALEIGH NC 27605 (919) 833-1600	1985	1991
WILSON MUTUAL INS CO	WI	FC	P O BOX 1340 SHEBOYGAN WI 53082 (920) 458-3359	1872	1872
WINDSOR INS CO	IN	FC	P O BOX 105091 ATLANTA GA 30348 (800) 852-8208	1987	1989
WINTERTHUR INTERNATIONAL AMERICA INS CO	WI	FC	1 GENERAL DR SUN PRAIRIE WI 53596 (608) 837-4440	1945	1959
WISCONSIN AUL INC	CA	WP	1325 IMOLA AVE W PMB 318 NAPA CA 94559 (800) 826-3207	1999	1999
WISCONSIN AMERICAN MUTUAL INS CO	WI	FC	P O BOX 1438 FOND DU LAC WI 54935 (920) 923-9680	1898	1898
WISCONSIN CORP OF SEVENTH-DAY ADVENTISTS	WI	GA	P O BOX 7310 MADISON WI 53707 (608) 241-5235	1947	1998
WISCONSIN COUNTY MUTUAL INS CORP	WI	FC	100 RIVER PL STE 101 MONONA WI 53716 (608) 224-5330	1987	1987
WISCONSIN HEALTH CARE LIABILITY INS PLAN	WI	FC	P O BOX 8017 WAUSAU WI 54401 (715) 842-6242	1976	1976

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WISCONSIN LAWYERS MUTUAL INS CO	WI	FC	49 KESSEL COURT MADISON WI 53711 (608) 288-1866	1986	1986
WISCONSIN LUTHERAN COLLEGE CONFERENCE INC	WI	GA	8800 W BLUEMOUND RD MILWAUKEE WI 53226 (414) 443-8800	1972	1999
WISCONSIN MUNICIPAL MUTUAL INS CO	WI	FC	4785 HAYES RD MADISON WI 53704 (608) 246-3336	1987	1987
WISCONSIN MUTUAL INS CO	WI	FC	P O BOX 974 MADISON WI 53701 (608) 836-4663	1903	1903
WISCONSIN PHYSICIANS SERVICE INS CORP	WI	BP	1717 W BROADWAY MADISON WI 53713 (608) 221-4711	1977	1977
WISCONSIN PROVINCE OF THE SOCIETY OF JESUS	WI	GA	3400 W WISCONSIN AVE MILWAUKEE WI 53208 (414) 937-6949	1954	1979
WISCONSIN REINSURANCE CORP	WI	FC	P O BOX 7988 MADISON WI 53707 (608) 242-4500	1972	1972
WISCONSIN UNITED METHODIST FOUNDATION INC	WI	GA	750 WINDSOR ST STE 305 SUN PRAIRIE WI 53590 (608) 837-9582	1894	1994
WISCONSIN VISION SERVICE PLAN INC	WI	VP	3333 QUALITY DR RANCHO CORDOVA CA 95670 (916) 851-5000	1957	1968
WMAC CREDIT INS CORP	WI	FC	330 E KILBOURN 2 PLAZA E STE 1280 MILWAUKEE WI 53202 (414) 274-3888	1980	1980
WOMANS LIFE INS SOCIETY	MI	FR	1338 MILITARY ST PORT HURON MI 48060 (810) 985-5191	1897	1897
WOODMEN ACCIDENT & LIFE CO	NE	LC	P O BOX 82288 LINCOLN NE 68501 (402) 476-6500	1890	1896
WOODMEN OF THE WORLD LIFE INS SOCIETY	NE	FR	1700 FARNAM ST OMAHA NE 68102 (402) 342-1890	1891	1893
WORKMEN'S AUTO INS CO	CA	FC	P O BOX 54845 LOS ANGELES CA 90015 (213) 747-6492	1949	2000
WORKMENS BENEFIT FUND OF THE USA	NY	FR	99 N BROADWAY HICKSVILLE NY 11801 (516) 938-6060	1899	1944
WORLD INS CO	NE	LC	P O BOX 3160 OMAHA NE 68103 (402) 496-8000	1903	1971
WORLD VISION INC	CA	GA	P O BOX 9716 FEDERAL WAY WA 98063 (253) 815-1000	1950	1978
WORLD WILDLIFE FUND INC	DE	GA	1250 24TH ST NW WASHINGTON DC 20037 (202) 293-4800	1990	2000
WORLDWIDE DIRECT AUTO INS CO	KY	FC	580 WALNUT ST CINCINNATI OH 45202 (513) 369-5000	1961	1986
WORLDWIDE INS CO	OH	FC	580 WALNUT ST CINCINNATI OH 45202 (513) 369-5000	1979	1979
WYNNS EXTENDED CARE INC	CA	WP	1050 W FIFTH ST AZUSA CA 91702 (626) 334-0231	1972	1999

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XL CAPITAL ASSURANCE INC	NY	FC	P O BOX 1000 CHARLOTTE NC 28201 (704) 522-2000	1991	1992
XL INS CO OF NEW YORK INC	NY	FC	140 BROADWAY STE 5101 NEW YORK NY 10005 (800) 825-0880	1951	1984
XL REINSURANCE AMERICA INC	NY	FC	SEAVIEW HOUSE 70 SEAVIEW AVE STAMFORD CT 06902 (800) 622-1840	1929	1938
XL SPECIALTY INS CO	IL	FC	1450 E AMERICAN LN 20TH FL SCHAUMBURG IL 60173 (800) 394-3909	1979	1988
YASUDA FIRE & MARINE INS CO OF AMERICA THE	NY	FC	2 WORLD FINANCIAL CTR 225 LIBERTY ST FL 43 NEW YORK NY 10281 (800) 444-6870	1962	1981
YORK INS CO	IL	FC	P O BOX 518 PROVIDENCE RI 02901 (401) 453-7000	1955	1973
YORKVILLE & MT PLEASANT MUTUAL INS CO	WI	TM	P O BOX 35 UNION GROVE WI 53182 (262) 878-5300	1874	1874
YOSEMITE INS CO	IN	FC	P O BOX 159 EVANSVILLE IN 47701 (800) 325-2147	1964	1974
YOUNG MENS CHRISTIAN ASSOC OF METROPOLITAN MILWAUKEE INC	WI	GA	161 W WISCONSIN AVE STE 4000 MILWAUKEE WI 53203 (414) 274-0732	1882	1999
ZC INS CO	NJ	FC	ONE CHASE MANHATTAN PLZ NEW YORK NY 10005 (800) 294-9242	1986	1991
ZENITH INS CO	CA	FC	21255 CALIFA ST WOODLAND HILLS CA 91367 (818) 713-1000	1949	1996
ZURICH AMERICAN INS CO	NY	FC	1400 AMERICAN LN TOWER 1 19TH FL SCHAUMBURG IL 60196 (847) 605-6000	1913	1913
ZURICH AMERICAN INS CO OF IL	IL	FC	1400 AMERICAN LN TOWER 1 19TH FL SCHAUMBURG IL 60196 (847) 605-6238	1973	1985
ZURICH LIFE INS CO OF AMERICA	IL	LC	1 KEMPER DR T1 LONG GROVE IL 60049 (847) 550-5500	1960	1961
ZURICH REINSURANCE (NORTH AMERICA) INC	CT	FC	P O BOX 29 STAMFORD CT 06904 (203) 965-8800	1990	1996





## **Directory of Insurance Commissioners**



**Insurance Commissioners**

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PO Box 110805  
Juneau, AK 99811-0805  
907-465-2515

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201 Monroe St., Ste. 1700  
Montgomery, AL 36104  
334-269-3550

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Office of the Governor  
American Samoa Government  
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011-684-633-4116

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1200 W. Third St.  
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1560 Broadway, Ste. 850  
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Commissioner of Insurance  
State Capitol Plz., Level 11  
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850-413-2804

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704 W. Tower Floyd Mem. Bldg.  
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671-475-1843

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Dept. of Comm. & Cons. Affairs  
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