



Wisconsin

Insurance Report

Scott Walker
Governor



Theodore K. Nickel
Commissioner of Insurance

Business of
2014



State of Wisconsin / OFFICE OF THE COMMISSIONER OF INSURANCE

Scott Walker, Governor
Theodore K. Nickel, Commissioner

Wisconsin.gov

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

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

Dear Governor Walker:

I am pleased to submit the 146th *Wisconsin Insurance Report*, covering calendar year 2014 activities.

Wisconsin's insurance industry remains a vital and growing part of our economy. Over 2,100 companies, 380 of them domiciled in the state, are vying for a piece of Wisconsin's insurance market. This makes Wisconsin the second largest insurance market in the country. The insurance industry is also a major employer in the state with over 80,000 direct jobs and over 200,000 jobs tied to the industry. Wisconsin ranks 8th in the nation for insurance jobs. The average wages paid by insurers are higher than the state average. Wisconsin insurers have boosted employment by 11% over the last decade. As one of the largest industries in Wisconsin, the insurance industry provides an estimated \$10 billion in direct and indirect wages to Wisconsinites. Wisconsin insurers are also good corporate citizens that give back to their communities through charitable and volunteer efforts.

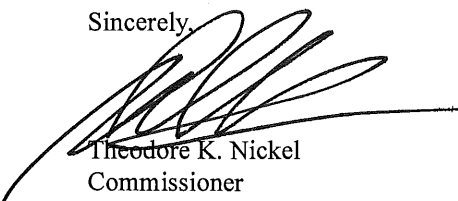
This competitive environment makes Wisconsin very consumer friendly, with multiple choices along all lines of insurance and some of the lowest insurance premiums in the country. With over 120,000 licensed agents, there is always someone for consumers to turn to for advice on insurance products.

As a regulator, Wisconsin has continued its tradition of sound solvency regulation, combined with effective consumer protections. OCI completed 4,100 complaint investigations which resulted in \$4.7 million recovered for consumers during the year. OCI also completed over 40 financial exams and participated in exams of numerous other insurers. We have also worked to become a more efficient regulator through lean initiatives that streamline our processes and the use of business intelligence to better focus on areas of consumer concern.

It is also important to note our involvement in national issues. Wisconsin, like many other states, implemented many changes required under the Affordable Care Act (ACA). Our decisions ensured Wisconsinites could choose from a variety of new plans or choose to keep their existing health plan. In the mortgage market, our work with the National Association of Insurance Commissioners (NAIC) protected Wisconsin companies from federal overreach and ensured that consumers continued to have access to private mortgage insurance products. These are but two examples that demonstrate that our involvement as a national leader on insurance issues at the NAIC—we chair numerous committees on a variety of issues including health insurance, mortgage insurance, and life insurance—ensures that Wisconsin has a voice to protect consumers and our domiciled companies.

The result is an insurance industry that serves Wisconsin consumers, provides jobs, and contributes to the Wisconsin economy. This report will provide you with details about the industry's participants and the activities of the agency.

Sincerely,



Theodore K. Nickel
Commissioner

Wisconsin

Insurance Report

Scott Walker
Governor

Theodore K. Nickel
Commissioner of Insurance

Business of
2014

Our Mission. . .

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

Secretaries of State*

Ex Officio Commissioners of Insurance

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

Commissioners of Insurance

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

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

Introduction

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

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

The major functions of the office include:

- 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.
 - Researching consumer complaints against agents and insurance companies and attempting to bring the matter to a fair and reasonable conclusion.
 - 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.
 - Researching special insurance problems through data collection and analysis and publishing conclusions and recommendations in special reports.
 - Examining and analyzing rates filed by insurance companies to determine if they meet actuarial guidelines.
 - Evaluating insurance policies that are sold in Wisconsin to determine if they meet the requirements of Wisconsin's laws.
 - Conducting a comprehensive program of consumer education and public information to educate consumers about insurance through public speaking, insurance guides, press releases and distribution of comparison guides.
 - Developing legislation and promulgating administrative rules that ensure a strong insurance market through proactive policy and skillful enforcement.
 - Operating a state life insurance fund, a property fund for the property owned by local units of government, and a patients compensation fund insuring health care providers for medical malpractice.
 - Developing and using business intelligence tools to better evaluate the insurance market, spot trends, and focus regulatory resources on problem areas.
-

Table of Contents

	Page
I. Administration of the Office	9
Organizational Chart	11
Organizational Structure.....	12
Management Staff	13
Office Personnel	15
Office Finances.....	18
II. Executive Initiatives	19
Regulatory Developments and Trends.....	21
Legislation	23
Administrative Rules.....	26
National Association of Insurance Commissioners' (NAIC) Activities.....	29
Advisory Boards, Committees, and Councils.....	30
Bulletins to Insurers	34
Administrative Actions.....	35
III. Legislative Relations and Communications	75
Public Information and Communications	77
Consumer Publications.....	79
IV. Funds and Program Management.....	83
Information Services Section.....	85
Management Analysis and Planning Section	86
Office Management and Records Section	87
Alternative Work Patterns	88
Injured Patients and Families Compensation Fund.....	89
Local Government Property Insurance Fund	94
State Life Insurance Fund	96
V. Division of Regulation and Enforcement.....	97
Bureau of Financial Analysis and Examinations.....	99
Companies Examined in 2014.....	100
Changes in Corporate Licenses	101
Companies in Liquidation or Rehabilitation.....	107
Bureau of Market Regulation	110
Policy Submissions and Rate Filings	112
Trends in Complaints.....	114
Companies Examined in 2014.....	117
Managed Care Specialist.....	118
Agent Licensing Section.....	120
Commercial Liability Insurance Reports	121
Medical Malpractice Insurance Reports.....	125
Product Liability Insurance Reports.....	127
Rate Review	129

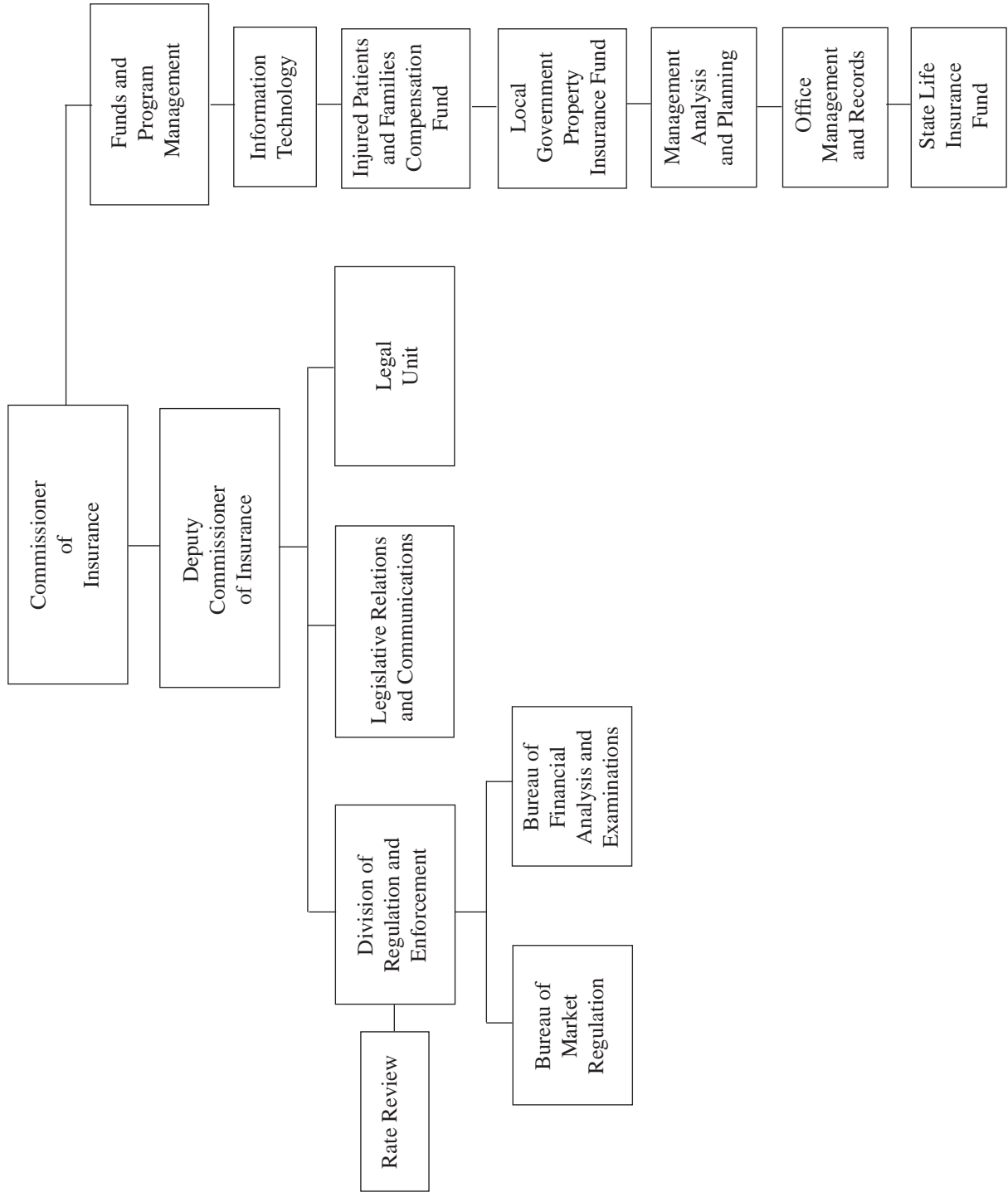
Wisconsin Insurance Report Business of 2014
Table of Contents

VI. Financial and Statistical Data.....	131
Notes to Tables.....	133
Explanation of Terms Used in Tables.....	134
Table A Insurers Authorized to Write Insurance in Wisconsin.....	135
Table B Wisconsin Operations of All Insurers by Type of Company.....	135
Table C Nationwide Financial Operations of Wisconsin Insurers.....	136
Table D Wisconsin Operations of All Insurers by Line of Insurance	137
Table E Wisconsin Market Shares	139
Table F Property and Casualty Insurers.....	153
Table G Life and Health Insurers	179
Table H Other Health Insurers.....	193
Table I Town Mutual Insurers	197
VII. Directory of Licensed Insurers	201
VIII. Directory of Insurance Commissioners	297

I. Administration of the Office



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



Organizational Structure

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

Legal Unit

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

Legislative Relations and Communications

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

Funds and Program Management

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

This unit also has program responsibilities for the Local Government Property Insurance Fund, Injured Patients and Families Compensation Fund, and State Life Insurance Fund.

- The Local Government Property Insurance Fund offers property insurance protection to participating Wisconsin local government units.
- The Injured Patients and Families Compensation Fund provides medical malpractice protection to health care providers for claims in excess of \$1,000,000 per claim or \$3,000,000 annual aggregate for each policy year.

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

Division of Regulation and Enforcement

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

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

Bureau of Market Regulation. This bureau conducts market conduct examinations and market analysis of licensed insurers, determines compliance with applicable laws and rules, handles consumer contacts and consumer complaints about licensees, processes rate and policy form filings, initiates administrative actions against licensees who violate Wisconsin's insurance laws, staffs several risk-sharing plans, disseminates information to the public, investigates agent activities, and administers the insurance intermediary licensing and continuing education program. The OCI managed care specialist assigned to this bureau investigates complex managed care complaints received by OCI, educates consumers on their rights under managed care plans, and administers the state's independent review program.

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

Management Staff

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

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

The Commissioner was elected secretary-treasurer of the National Association of Insurance Commissioners (NAIC) in December 2014. He currently serves on the Executive (EX) Committee, Cybersecurity (EX) Task Force, Governance Review (EX) Task Force, Government Relations (EX) Leadership Council, International Insurance Relations (EX) Leadership Group and the Internal Administration (EX1) Subcommittee. He chairs the Audit Committee and the NAIC/Industry Liaison Committee and is vice chair of the Consumer Participation Board of Trustees. He is a member of the Life Insurance and Annuities (A) Committee, Health Insurance and Managed Care (B) Committee, NAIC American Indian and Alaska Native Liaison Committee and serves on several other NAIC task forces and committees. In addition, he chairs the Contingent Deferred Annuity (A) Working Group, Mortgage Guaranty Insurance (E) Working Group, and the Health Care Reform Regulatory Alternatives (B) Working Group.

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

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

Casualty Insurers Association of America. Commissioner Nickel also worked in the administration of former Governor Tommy Thompson.

Commissioner Nickel served on the Northcentral Technical College District Board of Trustees for six years. While there, he served as secretary/treasurer and participated on a CEO recruiting committee. He chaired the Merrill Parks and Recreation Committee and was vice chair of the City Plan Commission.

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

Dan Schwartz—Governor Scott Walker appointed Dan Schwartz as Deputy Commissioner of Insurance for the State of Wisconsin on January 4, 2011.

Deputy Commissioner Schwartz, subject to the general direction of the Commissioner, supervises the regulatory, public information and administrative functions of OCI. These duties include general supervision of the Legal Division, Market Regulation, Financial Analysis, and Communications. As Deputy, he exercises and performs the functions of the Commissioner in the Commissioner's absence. Mr. Schwartz also represents the agency on the Group Insurance Board.

Prior to his appointment, Deputy Commissioner Schwartz owned his own government relations and association management firm that worked with both corporations and trade associations from a variety of industries. He served as executive director for the Wisconsin Employee Benefit Advisors Association, executive director for the Wisconsin Economic Development Association, as well as executive director for the Independent Business Association of Wisconsin.

Deputy Commissioner Schwartz is a licensed insurance intermediary holding property, casualty, life, accident and health insurance licenses. He has over 25 years of experience in insurance, health care financing and business issues and over 12 years of experience in government relations and association management.

Deputy Commissioner Schwartz earned his Bachelors of Science Degree in Business Administration from Cardinal Stritch University.

J.P. Wieske—Mr. Wieske was appointed Legislative Liaison/Public Information Officer in October 2011. Mr. Wieske serves as the chief legislative contact and chief press contact for the office as well as supervising all agency communications. He serves on numerous committees at the NAIC including serving as Chair of the Regulatory Framework Task Force (B).

Mr. Wieske brings more than 20 years of experience in working in the insurance industry, particularly in dealing with health insurance issues. Prior to his appointment, Mr. Wieske served as the Executive Director of the Council of Affordable Health Insurance. Mr. Wieske led the organization and directed the Council's state advocacy efforts. He has regularly testified before state legislatures across the country and authored numerous publications related to health insurance issues. Prior to his work with the Council, Mr. Wieske served as the Senior Government Affairs Specialist of a Wisconsin-based insurer.

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

Mollie Zito—Ms. Zito was appointed Chief Legal Counsel in November 2012. Her duties include providing legal counsel to Commissioner Nickel and Deputy Commissioner Schwartzer as well as oversight of the OCI Legal Unit, including the rehabilitation of troubled companies.

Ms. Zito brings a wealth of both legal and policy experience to her position and an understanding of issues from a variety of perspectives. Ms. Zito has worked with the provider community, the federal government, as well as the insurance industry. Most recently, she served as a Senior Legislative Attorney for the American Medical Association focusing on state laws governing insurance and provider contracts. As counsel to U.S. Senators Charles Grassley (Iowa), John Thune (South Dakota), Jon Kyl (Arizona), and John Cornyn (Texas), she focused on legislative issues affecting Medicare, Medicaid, insurance, and public health issues. Ms. Zito also served as Assistant Vice President and Counsel at the Trustmark Companies located in Lake Forest, Illinois, which provides group health and life insurance as well as benefit management services.

Ms. Zito earned her Bachelor of Arts degree from the University of Notre Dame and her Juris Doctorate from the University of Iowa College of Law.

Gina Frank—Ms. Frank was appointed Administrator of the Division of Regulation and Enforcement at OCI in August 2011. Ms. Frank is responsible for the overall administration of the Division including the general supervision and coordination of regulatory activities of the bureaus of Market Regulation and Financial Analysis and Examinations. She also provides policy support and guidance to the Commissioner and Deputy Commissioner on regulatory matters.

Ms. Frank also served as the Administrator for Funds and Program Management where she was responsible for the Local Government Property Insurance Fund, State Life Insurance Fund, and all internal administrative activities including budget, accounting, human resources, and information technology for the agency from July 2010 to August 2011.

Ms. Frank has worked for the state for 27 years in a variety of leadership, management, and professional positions with the Departments of Health Services, Administration (including the State Budget Office), Revenue, Public Instruction, Corrections, and Transportation.

Ms. Frank graduated from Lawrence University with a double major in Government and Spanish, and has a Masters Degree in Public Administration from the La Follette Institute at UW-Madison.

Louis Cornelius—Mr. Cornelius was appointed the Insurance Administrator for Funds and Program Management in August 2011. Mr. Cornelius is responsible for oversight of the Local Government Property Insurance Fund, the Injured Patients and Families Compensation Fund, the State Life Insurance Fund, and all internal administrative duties, including budget, accounting, human resources, procurement, and information technology for the agency.

Mr. Cornelius has been with the state for over 38 years, most recently as the Director of the Bureau of Policy and Budget with the Wisconsin Department of Commerce. Prior to that he served as the Deputy Administrator for the Division of Economic Development and the Division of Community Development, as well as the Director of the Bureau of Business Development and the Bureau of Business Support and Advocacy with the Department of Commerce.

Mr. Cornelius has a Bachelor of Arts degree in Government from Lawrence University and a Masters Degree in Public Policy Studies from the Gerald R. Ford School of Public Policy at the University of Michigan in Ann Arbor.

**Office Personnel
(As of June 2015)
Theodore Nickel, Commissioner
Daniel Schwartz, Deputy Commissioner**

Susan Ezalarab
Roger Frings
Jill Kelly
Jo LeDuc
Jason Levine
Kylie Nelson

Policy Initiatives Advisor-Executive
Policy Initiatives Advisor-Administrative
Executive Staff Assistant
Insurance Administrator
Policy Initiatives Advisor-Administrative
Executive Staff Assistant

Legal Unit

Richard Wicka
Mark Hepfinger
Robin Jacobs
Amber Scott
Alice Shuman-Johnson
Julie Walsh
Lynn Welsh-Steinmeyer

Deputy Chief Legal Counsel
Attorney
Attorney
Legal Secretary
Attorney
Senior Attorney
Attorney

Legislative Relations and Communications

J.P. Wieske
Marcia Elliott
Ashley Natysin

Legislative Liaison/Director
IS Comprehensive Services Senior
Education and Outreach Specialist

Funds and Program Management

Kate Ludlum

Insurance Administrator

Information Services Section

Amit Trivedi
Erik Mickelson
Steve Nickell

IT Director
IS Business Automation Senior
IS Systems Development Services Consultant/Administrator

Application Development Unit

Cindy Gramann
Jefferey DuFrane
Mary Jo Frey
Scott Laska
Luke Pacholski
Shawn Vang

IS Management Information Chief
IS Systems Development Services Specialist
IS Systems Development Services Specialist
IS Comprehensive Consultant Administrator
IS Systems Development Services Specialist
IS Systems Development Services Specialist

Infrastructure Unit

Mark Sawicki
Jim Angus
Tom Jefferson
Koteshwar Katukam
Matt Raw

IS Supervisor
Network Administrator
IS Comprehensive Consultant Administrator
IS Data Services Consultant Administrator
IS Data Services Consultant Administrator

Quality Assurance/Project Portfolio Unit

Kathy Keleher
Theresa Daggett
Benjamin Schilling

IS Business Automation Senior
IS Systems Development Services Senior
IS Comprehensive Services Senior

Injured Patients and Families Compensation Fund

Terri Carlson
Joe Hilgendorf
DuWayne Kottwitz
John Macy
Mary Moore
Andrea Nelson

Insurance Program Manager
Accountant
Insurance Program Specialist
Office Operations Associate
Financial Specialist
Insurance Program Specialist

Local Government Property Insurance Fund

Brynn Bruijn-Hansen

Insurance Program Manager

Bureau of Market Regulation

Cari Lee	Director
Deborah Hamele	Operations Program Associate
John Pegelow	Insurance Examiner
Marcia Zimmer	Insurance Examiner

Complaints Unit

Barry Haney	Insurance Program Manager
Monica Hale	Consumer Complaint Program Associate
Shasta Hoffhein	Operations Program Associate
Lisa Jewson	Operations Program Associate
Anna Morgan	Operations Program Associate
Kristi Prindle	Operations Program Associate
Beth Vander Grinten	Operations Program Associate

Accident and Health Unit

Diane Dambach	Insurance Examiner Chief
Barbara Belling	Managed Care Specialist
Linda Low	Insurance Examiner
Darcy Paskey	Insurance Examiner
Mary Kay Rodriguez	Insurance Examiner
William Strelow	Insurance Examiner
Jody Ullman	Insurance Examiner
Moua Yang	Insurance Examiner
Kevin Zwart	Insurance Examiner

Life and Health Unit

John Kitslaar	Insurance Examiner Chief
Lisa Brandt	Insurance Examiner
Janelle Dvorak	Insurance Examiner
Renee Fabry	Insurance Examiner
Nathan Gasser	Insurance Examiner
Ernest James	Insurance Examiner
Leilani Marcellino	Insurance Examiner

Property and Casualty Unit

Jaclyn de Medicci	Insurance Examiner Chief
Karen Becker	Insurance Examiner
Jennifer Harris	Insurance Examiner
Drew Hunkins	Insurance Examiner
Katherine Otis	Insurance Examiner
Rebecca Rebholz	Insurance Examiner
Andrew Stoughton	Insurance Examiner
Ellen Vigil	Insurance Examiner

Agent Licensing Section

Nitza Pfaff	Insurance Program Manager
Laura Adkins	License Permit Program Associate
Melody Esquivel	Consumer Protection Investigator
Donald Peckham	License Permit Program Associate
Richard West	Consumer Protection Investigator

Rate Review

Marci Bartlett	Insurance Examiner
Brian Brown	Insurance Examiner
Ian Gort	Operations Program Associate
Elena Hafenbredl	Insurance Examiner

Office of the Commissioner of Insurance—Office Finances
General Fund—Supervision of the Insurance Industry
Fiscal Year 2014 (Amounts in \$000s)

	Total Revenue	Retained by Office of the Commissioner of Insurance	Transferred to State's General Purpose & Other Revenue Funds ¹
Premium Taxes	\$165,765	\$	\$165,765
Fire Department Dues	19,737		19,737
Liquidation Account Interest	6		6
Forfeitures	594		594
Insurance Company Examination Charges	5,758	5,758	
Resident Appointment Billings and Renewals	7,437	7,437	
Nonresident Appointment Billings and Renewals	21,030	21,030	
Agent Continuing Education Fees	124	124	
Resident Producer License Issuance	1,127	1,127	
Nonresident Producer License Issuance	2,730	2,730	
Resident Biennial License Renewals	575	575	
Nonresident Biennial License Renewals	2,211	2,211	
Reinstatements	125	125	
Other Licensing Fees	162	162	
Company Licenses, Admissions, and Renewals	127	127	
Miscellaneous ²	132	132	
Total Revenue	<u>\$227,640</u>	41,538	<u>\$186,102</u>
Less Total Operating Expenditures		<u>16,925</u>	
Net Operating Revenue/(Loss)		24,613	
Cash Lapse to State's General Fund (Transfer Out)		<u>(24,471)</u>	
Net Change in Fund Equity		<u>\$ 142</u>	

¹ The Office of the Commissioner of Insurance retains all revenue from licenses, services, and various other items. Taxes are remitted to the State of Wisconsin General Purpose Revenue Fund. Fire Department Dues are remitted to Wisconsin Fire Departments. Liquidation Account Interest accrues to liquidation account bank balances. Forfeitures are remitted to the Common School Fund.

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

Office of the Commissioner of Insurance—Office Finances
Segregated Funds
Fiscal Year 2014 (Amounts in \$000s)

	Total Revenue	Operating Expenses	Net Revenue
Injured Patients and Families Compensation Fund	\$36,608	\$(13,332)	\$49,940 ³
Local Government Property Insurance Fund	18,039	33,031	(14,992)
State Life Insurance Fund	10,363	8,487	1,876 ⁴

³ Due to reported reductions in liabilities for IBNR, losses and LAE.

⁴ Due to higher than normal loss volume.

II. Executive Initiatives



Regulatory Developments and Trends

The Office of the Commissioner of Insurance (OCI) was created by the legislature in 1870 and vested with broad powers to ensure that the insurance industry responsibly and adequately meet the insurance needs of Wisconsin citizens. Wisconsin has a tradition of sound regulation combined with strong consumer protections. A solid regulatory framework recognizes that consumers and the marketplace are best served by efficient, market-oriented regulation of the business of insurance.

Wisconsin's insurance marketplace is reflective of the competitive environment that keeps insurers doing business in Wisconsin. The healthy and competitive nature of the insurance industry has helped to keep insurance rates in Wisconsin among the lowest in the country. Our auto insurance premiums are 11th lowest in the nation. Our homeowner's insurance rates are also consistently low.

OCI is responsible for regulation of all aspects of the insurance industry in Wisconsin. In regulating the private insurance market, OCI's major accomplishments in 2014 include:

- Licensing 28,172 new agents, 2 new domestic insurers, 8 nondomestic insurers, 22 employee benefit plan administrators, 1 vehicle protection product, 3 life settlement providers, and 43 service contract providers.
- Examining 54 domestic insurance companies' finances and analyzing more than 2,200 financial statements.
- Conducting 7 market conduct examinations, 51 internal reviews consisting of desk audits and market conduct analysis of companies in 11 lines of business.
- Responding to more than 25,000 consumer inquiries and 4,100 written consumer complaints, and recovering over \$4.7 million for policyholders.

Educating and Informing the Insurance Consumer

Consumer education is critical in a competitive-based insurance market. Informed consumers have an incentive to invest in the effort to identify the insurance products that best fit their needs and budgets. In 2014, OCI reviewed and updated its extensive list of consumer publications. OCI

staff provided consumer education at numerous public speaking events.

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

Using Technology for Insurance Regulation

OCI continues to improve state regulation and service through the use of technology by implementing Web applications that enable our constituents to access information and transact business. The commitment to the use of technology is a key strategy in the agency's business plan. Technology achievements in 2014 include a rollout of a new complaint system. The new system will allow OCI to track complaints more precisely and speed up the processing time. After extensive testing in 2013, we have successfully rolled out the system to the general public and insurers.

Implementation of the Patient Protection and Affordable Care Act

The Patient Protection and Affordable Care Act (ACA) fundamentally changed the health insurance market in 2014. Every health insurer made changes to their plans to reflect new federal requirements. The federal exchange rollout also created a number of new consumer issues, and OCI helped consumers navigate through those issues. OCI also continued to review numerous additional filings throughout 2014. In addition, OCI has continued to review new and updated federal guidance on the implementation rules.

The problems with the federal health insurance exchange forced Governor Walker and the legislature to delay the implementation of Wisconsin's changes including delaying the closing of the high-risk pool for three months. OCI worked directly with stakeholders to ensure as smooth a transition as possible. OCI staff helped conduct an orderly run down and properly disposed of HIRSP's remaining assets including sending hundreds of thousands of dollars in refunds to consumers.

OCI has worked extensively to protect the state's right to regulate health insurance and implemented a communication plan to inform consumers and employers

about changes that occurred in 2014. OCI has continued to work with various stakeholders including representatives of the federal government, consumers, agents, insurance companies, and others to protect consumers.

Coordination Among the States

OCI continued its leading role in the National Association of Insurance Commissioners (NAIC), serving on dozens of committees, task forces, and working groups, including chairing the Mortgage Insurance (E) Working Group, Health Care Reform Regulatory Alternatives (B) Working Group, Regulatory Framework (B) Task Force, Network Adequacy Subgroup and the Contingent Deferred Annuities (A) Working Group.

During 2014, OCI used the Market Conduct Annual Statement (MCAS) as a tool to assist states in conducting coordinated evaluation of insurers. The MCAS collects data on an industry wide basis to allow regulators to evaluate company activity outside normal ranges. OCI also participated in the Market Analysis Review System (MARS) that creates a uniform process across participating states for review of data collected from insurer financial statements and other regulatory filings.

Wisconsin continues active participation with the Interstate Insurance Product Regulation Compact (IIPRC), that creates a single point of filing for insurance company forms, allowing multiple states to review a single filing.

Development of standards that are consistent and consistently applied across the states allows consumers to benefit from better regulatory tools and analysis and insurers to benefit by avoiding the cost of complying with variations in regulatory processes among the states.

Emerging Trends

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

OCI has continued to work with state and federal regulators on issues surrounding mortgage guarantee insurance reforms.

In 2014, OCI began implementation of a number of projects that resulted from recent legislative and regulatory changes including:

- Implementation of the Model Holding Company Act and Own Risk Solvency Assessment to ensure better financial regulation of insurers.
- Continuing active monitoring of the suitability of annuity sales in Wisconsin, particularly those directed to our senior citizens.
- Assisting consumers, employers, agents, and insurers with continued health insurance reform issues.
- Continuing to actively monitor issues surrounding long-term care insurance.
- Reviewing activities surrounding life insurance claims practices.
- Working with the industry to ensure timely disaster responses.

Legislation

During 2014 Governor Walker signed legislation that affects the business of insurance in Wisconsin. Legislative materials can be found on the Internet at legis.wisconsin.gov and also may be obtained from the Wisconsin Legislative Council, 1 East Main Street, Suite 401, Madison, WI 53703-3382, or by calling (608) 266-1304.

The list of Wisconsin laws follows:

2013 Act 186—Copayments, Deductibles, or Coinsurance for Oral Chemotherapy and Injected or Intravenous Chemotherapy

Amends 40.51 (8), 40.51 (8m), 66.0137 (4), 120.13 (g) and 185.982 (1) (intro.); creates 609.837 and 632.867, Wis. Stat.

Provides that a health insurance policy or self-insured health plan that covers injected or intravenous chemotherapy and oral chemotherapy may not require a higher copayment, deductible, or coinsurance amount for oral chemotherapy than it requires for injected or intravenous chemotherapy, regardless of the formulation or benefit category determination by the policy or plan. A policy or plan that limits copayments paid by a covered individual to no more than \$100 for a 30-day supply of oral chemotherapy medication is considered to comply with this provision. The \$100 copayment may be adjusted annually by an amount that does not exceed the U.S. consumer price index.

Effective January 1, 2015

2013 Act 212—Limited Lines License for the Sale of Travel Insurance

Repeals and recreates 628.01 (1) (b) 8.; creates 632.977, Wis. Stat.

Authorizes the Commissioner of Insurance to issue to a travel retailer a limited lines license for the sale of travel insurance. The Act defines a travel retailer as a business entity that makes, arranges, or offers travel services. Travel insurance is defined as limited lines insurance coverage for personal risks incident to planned travel, including trip interruption or cancellation, loss of baggage or personal effects, damages to accommodations or rental vehicles, and sickness, accident, disability, or death occurring during travel. The travel insurance producer must require each employee of the travel retailer to receive a program of instruction or training, subject to review by the Commissioner of Insurance. The Act requires the travel retailer to make available to prospective purchasers brochures or other written materials that provide identity and contact information for the insurer or producer,

explain the purchase of travel insurance is not required for the purchase of any other product or service from the travel retailer, and explain that the travel retailer who is not licensed as a travel insurance producer may provide general information about the travel insurance but is not qualified or authorized to answer technical questions or evaluate the adequacy of the customer's existing insurance coverage. The Act prohibits a travel retailer's employee who is not licensed as a travel insurance producer from evaluating the technical terms, benefits, or conditions of the travel insurance coverage, evaluate or provide advice concerning the customer's existing insurance coverage, or holding him or herself out as a licensed travel insurance producer.

Effective August 1, 2014

2013 Act 230—Portable Electronics Insurance

Amends 632.975 (2) (d); creates 424.301 (6) and 424.401 (6), Wis. Stat.

Specifies that the statutes, which prohibit a creditor from contracting for or receiving a separate charge for property insurance on property in which the creditor holds a security interest and which specify a form for notifying the customer of their right to substitute property or liability insurance, does not apply to portable electronics insurance.

Effective August 1, 2014

2013 Wisconsin Act 238—Uses and Disclosures of Protected Health Information

Creates 146.816, Wis. Stat.

Provides that the rules regarding the use, disclosure or request for disclosure of protected health information do not apply to uses, disclosures or requests for disclosure made in compliance with the federal rules for health care clearinghouses (45 CFR 164.500 and 164.534) and the use, disclosure, or request for disclosure is for purposes of treatment, payment, or health care operations.

Effective August 1, 2014

2013 Wisconsin Act 271—Exemption from Regulation of Certain Annuities

Repeals 601.31 (1) (a) 4., 601.31 (1) (b) 4., 601.31 (1) (c) 4., 601.31 (1) (k) 4., ch. 615 and 646.01 (1) (a) 2. d.; amends 600.03 (27), 620.25 (2) and 645.02 (6); creates 632.65, Wis. Stat.

Provides that a "qualified charitable gift annuity" is excluded from regulation. The Act defines a qualified charitable gift annuity as an annuity that, for federal income tax purposes, is established under a transaction

that is treated partly as a charitable contribution and partly as an investment in an annuity contract and that meets the federal income tax requirements for exclusion from “acquisition indebtedness.” The Act prohibits a charitable organization from issuing a qualified charitable annuity unless the charitable organization has been in continuous existence for at least three years. The Act requires the charitable gift annuity contract to make specified disclosures.

Effective April 18, 2014

2013 Act 278—Compensation for the Sale of Long-term Care Insurance

Amends 13.92 (4) (c), 13.92 (4) (d), 13.92 (4) (e), 13.92 (4) (f), 35.93 (2) (b) 4., 35.93 (2) (c) 1., 35.93. (3) (e) (intro.), 35.93 (3) (e) 1., 227.01 (13) (intro.), 227.11 (2) (intro.) and 227.27 (2); creates 13.92 (4) (bm) and 227.265, Wis. Stat.

Provides that an agent, broker or producer may be compensated for the sale of a long-term care policy only if the compensation provided in the second year or period and in subsequent years is the same and is provided for at least five renewal years. The Act also provides that an agent, broker or producer may be compensated for the replacement of a long-term care policy only if the replacing insurer has established reasonable standards for which first-year compensation is appropriate for replacement. The standards must include that the replacing policy is suitable for the applicant, the replacing policy materially improves the position of the applicant, including coverage, price premium, stability, or financial strength ratings of the insurer. The agent, broker or producer must assess the replacement transaction as justifying the replacement and submit the assessment to the insurer as part of the application. The insurer is required to evaluate each replacement and affirmatively approve or deny its qualification for first-year compensation. The standards and methodology must be subject to review by OCI, and the replacing insurer must establish an auditable methodology for evaluating replacements that qualify for first-year compensation.

Effective April 18, 2014

2013 Act 279—Own Risk and Solvency Assessment (ORSA)

Renumbers 611.72 (3) and 611.73 (3); amends 611.42 (1), 611.42 (2) (a), 611.73 (4), 611.76 (1) (c), 644.10 (1) (a), 644.10 (1) (b); creates 601.415 (11), 601.465 (1m) (c) 7., 601.465 (3), 611.425, 611.72 (3) (bm), 611.73 (3) (b), 617.12, 617.21 (1) (cm), 617.215 and ch. 622, Wis. Stat.

Establishes a process whereby an insurer is required to undertake an assessment of the adequacy of its risk

management and current and prospective solvency positions under normal and severe stress scenarios. The Act requires insurers to analyze all reasonably foreseeable and relevant material risks, such as underwriting, credit, market, operational, and liquidity that could impact the insurer’s ability to meet its obligations to its policyholders. The Act also allows the Commissioner of Insurance to participate in supervisory colleges, which are a temporary or permanent forum for communication and cooperation between the regulators charged with the supervision of an insurer that is part of a holding company system with international operations. The powers of the Commissioner with respect to supervisory colleges include initiating the establishment of the college, clarifying the membership and participation of other regulators in the college, coordinating the ongoing activities of the college, and establishing a crisis management plan. The Act also provides that the policyholders of mutual insurance companies may participate in proxy voting via electronic transmission.

Effective April 18, 2014, except that the ORSA provisions are effective January 1, 2015

2013 Act 308—Establishing a Process for the Return of Unclaimed Property by the State

Renumbers and amends 71.93 (1) (d); amends 71.93 (3) (a) (intro.) and 177.18 (1); creates 71.93 (1) (d) 2. and 177.19, Wis. Stat.

Specifies that the Department of Revenue’s setoff of any debt or other amount owed to the department shall include the use of unclaimed property owed to the debtor. The Act also provides that the unclaimed property administrator’s annual publication of the names of persons appearing to be the owners of abandoned property shall be on an Internet site maintained by the administrator. The Act also requires the administrator to annually notify the Department of Revenue of the names and social security numbers, where available, of all persons appearing to be the owners of abandoned property. The Department of Revenue, in turn, is required to notify the administrator if any such person has filed a Wisconsin income tax return in that year and to provide the administrator of the address of that person. The department must also notify the administrator if any such person owes a debt to a state agency, a county or a municipality. The administrator is then required to first pay to the Department of Revenue all setoffs against the person’s debt and, if the amount owed the person is \$2,000 or less after all setoffs, pay the remaining amount to the person without the person having to file a claim. If the amount owed after all setoffs is greater than \$2,000, the administrator shall send a written notice to the person, informing the person that he or she

is the owner of abandoned property held by the state and may file a claim with the administrator for the return of the property.

Effective July 1, 2015

2013 Act 344—Proof of Financial Responsibility and Malpractice Insurance Requirements for Advanced Practice Nurses Serving as Volunteer Health Care Providers

Amends 146.89 (2) (a), (b), (c) and (d), 146.89 (3) (b) 8. and 146.89 (4); creates 146.89 (1) (r) 5. to 8., 146.89 (2) (e) to (i) and 146.89 (5), Wis. Stat.

Specifies that an advanced practice nurse who meets the requirements of the volunteer health care provider statute has state agency status for the purposes of malpractice insurance coverage. The Act clarifies that state agency status does not apply to a volunteer health care provider for whom the Department of Health Services has withdrawn approval of the volunteer health care provider application.

Effective August 1, 2014

Administrative Rules

In 2014, OCI promulgated the following changes in the Wisconsin Administrative Code.

Ins 2.80 and 50.79—Relating to reserve and reporting requirements for life and fraternal insurers

The rule modifies the reserve requirements for life and fraternal insurers and revises and clarifies the reporting requirements related to life reserves. The rule also repeals a table that is both outdated and unnecessary.

The rule specifically addresses the four items described below. Items (a) and (b) allow Wisconsin regulations to align with the model regulations of the National Association of Insurance Commissioners (NAIC) and the regulations of 18 other states. This consistency assists domestic insurers specifically, as a significant number of life insurers are doing business in several of the states that have implemented the NAIC model regulations. Item (c) eases the administrative burden on the Office of the Commissioner of Insurance (OCI) and foreign insurers doing business in Wisconsin by eliminating an unnecessary filing requirement. Finally, item (d) corrects an outdated and unnecessary table contained in existing regulation.

(a) Section Ins 2.80, Wis. Adm. Code, establishes the minimum standards for life insurance policy reserves and the method for calculating the reserves. The existing rule includes requirements for a premium deficiency reserve, under which the company can incorporate “X” factors to adjust the mortality factor to a level that is based on the company’s own mortality experience. The rule removes the limits on the X factors contained in s. Ins 2.80 (4), Wis. Adm. Code. This flexibility may result in a reduction of reserves for some insurers and will create a more level playing field with the 18 states that have already adopted the NAIC model regulation.

(b) Section Ins 50.79 (3) (a) and s. Ins 2.80 (4) (b) 3., Wis. Adm. Code, are amended through the addition of clarifying language that provides direction to the insurer’s actuary regarding information to be contained in the Regulatory Asset Adequacy Issues Summary. The Regulatory Asset Adequacy Issues Summary is a confidential document filed annually with the Commissioner and provides information pertaining to the impact of cash flow insufficiencies projected to occur during the interim periods prior to the end of the test period. The new rule is an improvement as it eliminates reporting inconsistencies.

(c) Currently, all licensed life and fraternal insurers must submit a confidential Regulatory Asset Adequacy Issues Summary annually to the Commissioner. The new language of s. Ins 50.79, Wis. Adm. Code, does not require foreign insurers (approximately 450 companies) to submit the Summary unless specifically requested by the Commissioner.

(d) The rule repeals the table of select mortality factors at the end of ch. Ins 2, Wis. Adm. Code, which is outdated and unnecessary. Since the original rule was adopted a more accurate table contained in a NAIC model rule has been released and is referenced in two places in s. Ins 2.80 (4), Wis. Adm. Code, pursuant to s. 601.41 (3) (b), Wis. Stat., which specifically grants OCI the authority to cross-reference NAIC tables. The mortality factors for calculating reserves contained within sub. (4) are more accurate and are the correct factors insurers should use for their reserve calculations. Therefore the table at the end of ch. Ins 2, Wis. Adm. Code, is removed.

Effective September 1, 2014

Ins ch. 6, subch. II, and Ins 6.91 to 6.98—Relating to navigators, nonnavigator assisters and related entities

The rule establishes training and licensing requirements for navigators in accordance with state law and consistent with federal law. Navigators must have contracts with and grants from the federal government to assist consumers in enrolling in the federally facilitated health insurance exchange. When navigators provide facilitated enrollment of consumers into the health insurance exchange, they are by law transacting an insurance business. As such, through this rule, OCI sets forth the basic requirements of licensure, including fingerprinting, criminal background checks, and assessment of competence and trustworthiness. Because navigators have access to the personal and financial information of the consumers they assist, the regulations include requirements for recordkeeping that supplement the federally established privacy and security requirements. The rule also implements the statutory requirement of financial responsibility for the wrongful acts of navigators.

Under this rule, nonnavigator assisters, navigators, and nonnavigator assister entities are required to be registered with OCI. The nonnavigator assisters are registered with OCI through the nonnavigator assister entities with whom the nonnavigator assisters are employed, supervised, or affiliated. Navigators, navigator entities, and nonnavigator assister entities are designated

by the federally facilitated exchange, and navigators and navigator entities are under contract with the federally facilitated exchange to assist consumers enrolling in the exchange.

The state registration process allows OCI to ensure that those having direct contact with consumers have developed and implemented policies and procedures to ensure accurate guidance is given to consumers. Through registration, OCI has current information for consumers and is able to provide a listing of navigators and nonnavigator assisters who are compliant with training and knowledgeable about the exchange. The entities are legally responsible for the acts of the navigators or nonnavigator assisters who are employed, supervised, or affiliated with the entities. The entities are required to ensure that the navigators and nonnavigator assisters are current in their training, are of good character, and are competent and trustworthy.

Both navigators and nonnavigator assisters are trained to understand not only the federal exchange health insurance products, but are also trained to understand public assistance programs and premium tax credits. The rule requires initial and ongoing training to ensure that the navigators and nonnavigator assisters who assist Wisconsin consumers are providing the most recent and accurate information.

The rule also contains provisions intended to protect consumers from deceptive practices by restricting the use of terms, including “navigator,” “nongavigator assister,” and “certified application counselors” to only those possessing the proper training, licensure, and registration status. The rule also delineates prohibited acts by navigators and nonnavigator assisters, including making false or misleading statements, performing acts for which an insurance agent license is required, and receiving compensation from an insurer. Finally, the rule exempts governmental entities, or those acting on behalf of governmental entities, from the regulations.

Effective September 1, 2014

Ins 17.01 (3) and 17.28 (3) (c), and to repeal and recreate Ins 17.28—Relating to Injured Patients and Families Compensation Fund, Annual Fund and Mediation Panel Fees, and ISO code amendments for the fiscal year beginning July 1, 2013

The rule establishes the fees that participating health care providers must pay to the Injured Patients and Families Compensation Fund (Fund) for the fiscal year beginning July 1, 2013. These fees represent a 5%

reduction in the fees assessed for the previous fiscal year, based on the recommendation of the board’s actuarial and underwriting committee and on the reports of the Fund’s actuaries.

The Fund’s board is required to promulgate by rule the annual fees for the operation of the Fund’s medical mediation system based upon the recommendation of the director of state courts. The recommendation is reviewed by the board’s actuarial and underwriting committee. The rule implements the funding level approved by the board by establishing mediation panel fees for the next fiscal year at \$0 for physicians and \$0 per occupied bed for hospitals, representing a decrease of \$22.50 per physician and a decrease of \$4.50 per occupied bed for hospitals from the previous fiscal year’s mediation panel fees.

The rule also includes changes to the Insurance Services Office (ISO) code listing to address corrections to several classification specialties, as well as to add new classification specialties. ISO codes are the numerical designations for health care providers’ specialties and are used to classify providers for assessment purposes. Errors identified in the ISO codes or specialty narratives for three specialties are corrected. A third specialty had duplicate listings, which resulted in the exclusion of another specialty that is now added. The Doctor of Osteopathy (D.O.) designated ISO codes are added for two specialties previously listed only under the Doctor of Medicine (M.D.) ISO codes.

Effective July 1, 2014

Ins 51.01 (4) (a) 2.—Relating to risk based capital requirements

OCI, by rule, establishes risk based capital requirements for insurers. The company action level provision under the rule provides an early warning that an insurer might be approaching a financially hazardous condition. The rule modifies a variable in the definition of “company action level event” that is applicable to life or health insurers that complete the life annual statement from “2.5” to “3.0,” as authorized by s. 623.11 (2), Wis. Stat., potentially resulting in an earlier warning that a company is approaching a financially hazardous condition.

The rule is now consistent with the National Association of Insurance Commissioner’s model regulation and brings Wisconsin’s requirements for life insurers into alignment with the requirements for health insurers.

Effective July 1, 2014

In 2014, OCI had the following emergency rules in effect:

Ins 2.30 (2) (f) to (j), 2.30 (3) (c) and (cm), and 2.30 (3m)—Relating to 2012 Individual Annuity Reserving (IAR) Mortality Table

The rule requires life insurers to use the 2012 IAR Table when determining the minimum standard of valuation for individual annuity and pure endowment contracts issued on or after January 1, 2015. The rule modernizes an outdated table that risked leaving insurers with an insufficient level of reserves. The 2012 IAR Table is comprised of a basic experience table with margins (2012 Individual Annuity Mortality Period Life Table) and a projection scale. The addition of a projection scale to the 2012 IAR Table allows the Table to remain up-to-date over a longer period of time because it allows the Table to adjust by considering the most accurate statistics during each valuation year.

Effective December 29, 2014

Ins 17.01 (3) and Ins 17.28—Relating to Injured Patients and Families Compensation Fund, Annual Fund and Mediation Panel Fees, for the fiscal year beginning July 1, 2014

This rule establishes the fees that participating health care providers pay to the Fund for the fiscal year that began July 1, 2014. The fees represent a 10% decrease from fees paid for the 2013-2014 fiscal year. The board approved these fees at its meeting on December 18, 2013, based on the recommendation of the board's actuarial and underwriting committee and reports of the Fund's actuaries.

The board is also required to promulgate, by rule, the annual fees for the operation of the Injured Patients and Families Compensation Fund medical mediation system, based on the recommendation of the director of state courts. The recommendation of the director of state courts was reviewed by the board's actuarial and underwriting committee. This rule implements the funding level approved by the board on March 19, 2014, by establishing mediation panel fees for the next fiscal year at \$7.75 for physicians and \$1.50 per occupied bed for hospitals, representing an increase of \$7.75 per physician and an increase of \$1.50 per occupied bed for hospitals from 2013-14 fiscal year mediation panel fees.

Effective June 18, 2014

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

National Association of Insurance Commissioners' (NAIC) Activities

OCI actively participates in the NAIC. During 2014, Commissioner Nickel and his representatives were members of the following NAIC committees, task forces, working groups and subgroups.

Committees

Executive (EX) Committee
Audit Committee
Life Insurance and Annuities (A) Committee
Health Insurance and Managed Care (B) Committee
NAIC/Consumer Liaison Committee
NAIC/Industry Liaison Committee
NAIC/State Government Liaison Committee

Task Forces

Producer Licensing (EX) Task Force
Health Actuarial (B) Task Force
Regulatory Framework (B) Task Force
Senior Issues (B) Task Force
Professional Health Insurance Advisors (D) Task Force
Market Information Systems (D) Task Force
Accounting Practices and Procedures (E) Task Force
Capital Adequacy (E) Task Force (Chair)
Examination Oversight (E) Task Force
Reinsurance (E) Task Force
Solvency Modernization Initiative (E) Task Force
Valuation of Securities (E) Task Force

NAIC Working Groups and Subgroups

Solvency Modernization Initiative (EX) Task Force
Group Solvency Issues (EX) Working Group
International Solvency and Accounting Standards (EX) Working Group

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

Life Insurance and Annuities (A) Committee (Member)
Contingent Deferred Annuities (A) Working Group (Chair)
Annuity Disclosure (A) Working Group

Health Insurance and Managed Care (B) Committee (Member)
Health Care Reform Regulatory Alternatives (B) Working Group (Chair)
Legal Authority Subgroup (Chair)
Consumer Information (B) Subgroup
Exchanges (B) Subgroup

Health Actuarial (B) Task Force (Member)
Health Care Reform Actuarial (B) Working Group
Medical Loss Ratio (B) Subgroup
Pricing (B) Subgroup
Reinsurance and Risk Adjustment (B) Subgroup
Long-Term Care Pricing (B) Subgroup

Regulatory Framework (B) Task Force (Chair)
ERISA (B) Working Group
Network Adequacy Subgroup

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

Financial Condition (E) Committee
AIG Special (E) Working Group
Mortgage Guarantee Insurance Working Group
Financial Analysis (E) Working Group
Investments of Insurers Model Act Revisions (E) Working Group
National Treatment and Coordination (E) Working Group
Health Reform Solvency Impact (E) Subgroup
Own Risk and Solvency Assessment (ORSA) Subgroup

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

Capital Adequacy (E) Task Force (Chair)
Property and Casualty Risk-Based Capital (E) Working Group
Solvency Modernization Initiative RBC (E) Subgroup
Health Risk-Based Capital (E) Working Group

Examination Oversight (E) Task Force (Member)
Financial Analysis Research and Development (E) Working Group
Financial Examiners Handbook (E) Technical Working Group
Financial Analysis Handbook (E) Working Group
Analyst Team System Oversight (E) Working Group
IT Examination (E) Working Group

Solvency Modernization Initiative (E) Task Force (Member)
Group Solvency Issues (E) Working Group
International Solvency and Accounting Standards (E) Working Group

Advisory Boards, Committees, and Councils

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

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

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

Birth to 3 Interagency Coordinating Council (ICC)

The council was first established in Executive Order 17, June 26, 1987; recreated in Executive Order 334, May 21, 1998; and continued in Executive Order 17, July 23, 2004. Governor Walker most recently recreated it in Executive Order 6, January 21, 2011. Often called the “Birth to 3 ICC,” it was created to comply with the federal Individuals With Disabilities Act of 1986 and recreated to comply with the federal Individuals With Disabilities Education Act of 1997. The council advises and assists with the Department of Health Services in the development and administration of early intervention services for infants and toddlers with developmental delays and their families. The council consists of at least 15 members and is directed by the Governor to include at least 4 parents of infants, toddlers, or children aged 12 or younger with disabilities; at least 4 private or public providers of early intervention services; at least 1 state legislator; at least 1 member involved in personnel training; at least 1 representative of a Head Start agency or program; and other members representing state agencies that provide services or payment for early intervention services to infants and toddlers and their families. Members, other than those serving ex officio, serve three-year terms.

Governor’s Committee for People with Disabilities

In 1948, a Governor’s committee was established with one goal: to improve employment opportunities for people with disabilities. The group’s mission was broadened in 1976 to cover many aspects of disability in Wisconsin, and the group became the Governor’s Committee for People with Disabilities (GCPD) which is dedicated to enhancing the health and general well being of disabled citizens in Wisconsin. The committee consists of the Lt. Governor and not more than 20 other members, including 6 members appointed from specific statutory councils: the Council on Blindness, the Council for the Deaf and Hard of Hearing, the Council on Developmental Disabilities, the Council on Mental Health, the Council on Alcohol and Other Drug Abuse, and the Council on Physical Disabilities. The majority of members are people with disabilities.

Governor’s Council on Financial Literacy

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

Group Insurance Board

Section 15.165 (2), Wis. Stat., created an 11-member Group Insurance Board in the Department of Employee Trust Funds. The Commissioner or designee is a member of the board. The Group Insurance Board is authorized to enter into contracts with insurers to provide group insurance plans or to provide the benefits on a self-insured basis. It also provides general administrative policy for the group insurance programs for health care, income disability benefits, and life insurance authorized for state

and other public employees under ch. 40, Wis. Stat. The specific powers of the board are enumerated under s. 40.03 (6), Wis. Stat.

Health and Life Insurance Advisory Council

The Health and Life Insurance Advisory Council advises the Commissioner on regulatory matters in the area of health and life insurance. The council meets on an as-needed basis. The members are appointed by the Commissioner and include six members representing insurers, three members representing insurance agents, one representing small business, and one consumer advocate. The members as of December 31, 2014, were:

Michael Derdzinski, Johnson Insurance, Racine
(Co-Chair)
Greg Gurlik, Northwestern Mutual Life,
Milwaukee (Co-Chair)
Sharon Brosnan, Thrivent, Appleton
Terrence Frett, Frett/Barrington Limited, Pewaukee
Gerald Frye, The Benefit Services Group,
Pewaukee
Dustin Hinton, UnitedHealthcare, Milwaukee
Shelia Jenkins, Network Health, Menasha
Lisa Olson, Wisconsin Primary Health Care As-
sociation, Madison
William O'Toole, Catholic Financial Life,
Milwaukee
Bill Smith, National Federation of Independent
Business, Madison
Christine Witherill, Wisconsin Physicians Service,
Madison

Health Insurance Risk-Sharing Plan Authority

The Health Insurance Risk-Sharing Plan Authority (HIRSP Authority) was created by 2005 Wisconsin Act 74 for the primary purpose of assuming the administration of HIRSP, beginning on July 1, 2006. Under legislation signed by Governor Walker, the HIRSP Authority ceased operations in 2014. The board continues as an advisory council.

Injured Patients and Families Compensation Fund Board

The board is created by s. 619.04 (3), Wis. Stat. The 13-member board consists of 3 insurance industry representatives, a member named by the Wisconsin Association for Justice, a member named by the State Bar of Wisconsin, 2 members named by the Wisconsin Medical Society, a member named by the Wisconsin

Hospital Association, 4 public members appointed by the Governor, and the Commissioner who serves as the chair. The members as of December 31, 2014, were:

Theodore K. Nickel, Commissioner of Insurance
Marty Arnold, Industry Representative
Gregory Banaszynski, Public Member
Randy Blumer, Industry Representative*
Carla Borda, Public Member
M. Angela Dentice, Wisconsin Association for Justice
Susan Engler, Public Member
Christopher Flatter, Public Member
Robert Jaeger, M.D., Wisconsin Medical Society
David Maurer, Industry Representative
Kathryn Osborne, Public Member*
Linda Syth, Wisconsin Medical Society
Ralph Topinka, Wisconsin Hospital Association
John Walsh, State Bar of Wisconsin
Vacant, Industry Representative

* Term expired in 2014.

Insurance Security Fund Board

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

Joint Survey Committee on Retirement Systems

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

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

soundness of existing retirement systems, and the desirability of the proposal as a matter of public policy.

Property and Casualty Advisory Council

This council, created by s. Ins 6.79, Wis. Adm. Code, advises the Commissioner on regulatory matters in the areas of property and casualty insurance. The council has four insurance company members, two agent members, and three public members. The members during 2014 were:

Rick Parks, Society Insurance, Fond du Lac, Chair
Mark Behrens, Johnson Insurance Services, LLC,
Racine
Trena Bond, Housing Resources, Inc., Milwaukee
Maggie Bringa, State Farm Insurance Agency,
Waukesha
Janet Dettmann, American Family Mutual Insurance Company, Madison
Raymond Hansen, Diversified Insurance Services,
Brookfield
Peter Hanson, Wisconsin Restaurant Association,
Madison
Mike Ruder, Rural Mutual Insurance, Madison
Howard Wiedenhoft, Forward Mutual Insurance,
Ixonia
Christopher Zwygart, West Bend Mutual Insurance Company, West Bend

Retirement Research Committee

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

Wisconsin Insurance Plan Governing Committee

The Wisconsin Insurance Plan is a risk-sharing plan for property insurance companies created by s. Ins 4.10, Wis. Adm. Code. The purpose of the plan is to help qualified property owners obtain insurance coverage if they are unable to find adequate coverage in the private market. The plan is overseen by a Governing Committee

subject to the supervision of the Commissioner of Insurance. The Governing Committee consists of eight insurer representatives, two insurance agents, and five public members. The Commissioner of Insurance appoints the agents and the public members and selects a liaison to attend meetings. Seven of the insurer representatives are selected by trade associations. One is elected by insurers that are not members of these trade associations.

Wisconsin Retirement Board

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

Wisconsin State Council on Alcohol and Other Drug Abuse

The State Council on Alcohol and Other Drug Abuse was created in the Office of the Governor in August 1970 to provide leadership and coordination regarding alcohol and other drug abuse (AODA) issues confronting the state. Wisconsin Act 210 was enacted on April 6, 1994, merging the Citizens Council on Alcohol and Other Drug Abuse with the state council. The bill expanded the duties and the membership of the state council. The State Council on Alcohol and Other Drug Abuse recommends, coordinates, and reviews the efforts of state agencies to control and prevent alcohol and drug abuse. It evaluates program effectiveness, recommends improved programming, issues reports to educate people about the dangers of drug abuse, and allocates responsibility for various alcohol and drug abuse programs among state agencies. The 22-member council consists of the Governor, the Attorney General, the Superintendent of the Department of Public Instruction, the Secretary of the Department of Health Services, the Commissioner of Insurance, the Secretary of the Department of Corrections, the Secretary of the Department of Transportation and the chairperson of the Pharmacy Examining Board, or their designees; a representative of the controlled substances board; a representative of any Governor's committee or commission created under subch. I of ch. 14 to study law enforcement issues; 6 members (1 of whom is a consumer representing the public at large) with demonstrated professional, research or personal interest in alcohol and other drug abuse

problems, appointed for four-year terms; a representative of an organization or agency which is a direct provider of services to alcoholics and other drug abusers; a member of the Wisconsin County Human Service Association, Inc., who is nominated by that association; and 2 members of each house of the legislature, representing the majority party and the minority party in each house.

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

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

Bulletins to Insurers

March 20, 2014

To all insurers authorized to write health insurance in Wisconsin containing guidance regarding the U.S. Department of Health and Human Services extended transitional policy. Carriers may renew, at their option, non-ACA compliant individual and small group coverage and coverage to large employers if coverage was in effect on October 1, 2013. Policies may be renewed on or before October 1, 2016.

April 21, 2014

To charities issuing gift annuities in Wisconsin regarding 2013 Wisconsin Act 271. Effective April 18, 2014, OCI will no longer license, monitor the financial condition of, or accept consumer complaints about, charitable gift annuity issuers.

May 16, 2014

To surplus lines agents, direct placement policyholders, and risk retention groups doing business in Wisconsin regarding filing requirements. For evaluation purposes, OCI has joined the Nonadmitted Insurance Multi-State Agreement, Inc. (NIMA) as an Associate Member for a one-year period. During that period, OCI will assess the advantages and disadvantages of becoming a full tax-sharing member of NIMA.

June 24, 2014

To all insurers authorized to write title insurance regarding use of blanket exceptions in consumer title insurance policies. The Commissioner considers consumer title insurance policies which contain blanket exceptions to be misleading because the benefits are too restricted to achieve the purposes of title insurance. Insurers may continue to list specific exemptions for actual title defects or impairments that are discovered during a public records search

June 25, 2014

To all insurers authorized to do business in Wisconsin containing a summary of the statutory provisions completed in the 2013-2014 Legislative Session to date.

September 25, 2014

To all insurers authorized to write credit life and/or credit accident and sickness insurance providing notice of the new basic loss ratio of 46% for credit life insurance and the new prima facie rates for credit life insurance and credit accident and sickness insurance to become effective for the three-year period beginning on January 1, 2015.

October 21, 2014

To all insurers authorized to write business in Wisconsin regarding s. 631.36 (5) (a), Wis. Stat., "Renewal with Altered Terms," which requires an insurer to send a renewal notification 60 days prior to the renewal date if the policy is renewing on less favorable terms or at higher premiums.

October 28, 2014

To all insurers authorized to write health insurance in Wisconsin providing updated information from the Centers for Medicare and Medicaid Services (CMS) regarding the U.S. Department of Health and Human Services transitional policies.

December 8, 2014

To agent licensing departments of insurers regarding the 2015 resident and nonresident annual appointment billing.

Administrative Actions

(As Reported by the Legal Unit)

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

Allegations and Actions Against Agents:

Meagan M. Achenbach
127 N. Main St., Eastman, WI 54626
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to retake a required examination. March 2014

Rebecca B. Adams
2825 N. State Hwy. 360, Apt. 836,
Grand Prairie, TX 75050
Had her application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct and failing to respond promptly to inquiries from OCI. December 2014

Steven Q. Adamson
111 W. Colleen Ct., Gardner, KS 66030
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. February 2014

Lisa C. Adcock
W1903 Potter Rd., Burlington, WI 53105
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to complete the required background check. March 2014

James Hillard Adger
5806 Lady Bug Ct., Tampa, FL 33625
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose administrative actions taken by the states of Florida and Wisconsin on a licensing application. January 2014

Patti A. Agnello
1334 N. 58th St., Milwaukee, WI 53208
Had her application for an insurance license denied. This action was taken based on allegations of having unpaid civil money judgments and failing to respond promptly to inquiries from OCI. December 2014

Hector Aguilar
12237 Silicon Dr., Ste. 150, San Antonio, TX 78249
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and owing delinquent child support. May 2014

Ann M. Alexander
1600 Aspen Commons, Ste. 600, Middleton, WI 53562
Had her application for an insurance license denied. This action was taken based on allegations of exhibiting financial irresponsibility. January 2014

David P. Anderson
5515 Cty. Rd. PP, De Pere, WI 54115
Agreed to the 90-day suspension of his insurance license, agreed to pay a forfeiture of \$20,000.00, and agreed to the summary suspension of his insurance license if he violates Wisconsin insurance laws during the 12 months following reinstatement. These actions were taken based on allegations of failing to timely secure a consumer's insurance policy; issuing binders without authority; misrepresenting policy information, including issuing binders that contained false policy numbers to consumers and others; and failing to timely disclose an administrative action taken by the state of Minnesota to OCI. September 2014

Erik Mathew Anderson
2335 Woodbridge St., Apt. 157, Saint Paul, MN 55113
Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct; failing to report the criminal conviction to OCI while a licensed intermediary; failing to report an administrative action taken by the state of Minnesota on a licensing application; failing to report the administrative action to OCI while a licensed intermediary; and failing to respond promptly to inquiries from OCI. March 2014

Erik Mathew Anderson
2335 Woodbridge St., Apt. 157, Saint Paul, MN 55113
Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct, having an administrative action taken by the state of Minnesota, and submitting a duplicate application. March 2014

Lisa A. Anderson
1355 S. 75th St., West Allis, WI 53214
Had her application for an individual navigator license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide evidence of completion of federally mandated training and examination. October 2014

Neal E. Anderson
715 W. Elsie St., Appleton, WI 54914
Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct, having unpaid civil money judgments, and failing to respond promptly to inquiries from OCI. December 2014

William Anderson
3873 Windridge Ct., Jacksonville, FL 32257
Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct and failing to respond promptly to inquiries from OCI. November 2014

Stephana Andres
258 Mary St., Antigo, WI 54409
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. June 2014

Ray M. Arndt
2370 Woodmoor Ln., Brookfield, WI 53045
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide required life settlement licensure documentation. October 2014

Russell Back
4710 Graywood Ct., Apt. 4, Nashotah, WI 53058
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond

promptly to inquiries from OCI and having an unpaid civil money judgment. August 2014

Matthew Baldauf
216 W. Winneconne Ave., Neenah, WI 54956
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide evidence of prelicensing education. March 2014

Bejay Barber
401 McCullough Dr., Charlotte, NC 28262
Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct. December 2014

Kenethra L. Barkus
8103 Mosstree Dr., Arlington, TX 76001
Had her application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct. February 2014

Ryan J. Baron
1134 Jenifer St., Apt. 3, Madison, WI 53703
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to pay delinquent Wisconsin taxes. January 2014

Nancy L. Barrette
28201 Harwich Dr., Farmington Hills, MI 48334
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide evidence of resident surplus lines licensure. March 2014

Nancy L. Barrette
28201 Harwich Dr., Farmington Hills, MI 48334
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. April 2014

Jeffrey T. Batzler
606 Meadowview Ct., Mukwonago, WI 53149
Was ordered to pay a forfeiture of \$500.00 and was ordered to reply promptly to all inquiries from OCI. These actions were taken based on allegations of failing to respond promptly to OCI. April 2014

Chad W. Bauer

114A E. 6th St., New Richmond, WI 54017

Had his application for an insurance license denied. This action was taken based on allegations of failing to retake insurance examinations after completing prelicensing education and failing to respond promptly to inquiries from OCI. November 2014

Tracy L. Baumgart

4188 S. 61st St., Unit 2, Milwaukee, WI 53220

Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and having unpaid civil money judgments. March 2014

David J. Beaton

P.O. Box 436, Sun Prairie, WI 53590

Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. August 2014

Dylan M. Beckwell

1825 Baxter Ave., Apt. 7, Superior, WI 54880

Had his application for an insurance license denied. This action was taken based on allegations of failing to complete the fingerprinting/criminal background check, failing to retake a licensing exam after completing prelicensing education, and failing to respond promptly to inquiries from OCI. December 2014

Randy Behm

5817 Calumet Ave., Manitowoc, WI 54220

Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. August 2014

Rosette Francesca Berban

105 Salem Dr., Sanford, FL 32771

Agreed to surrender her insurance license. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Florida on a licensing application and displaying evidence of untrustworthiness. March 2014

Eric John Bergstrom

29 Sturges Rd., Reading, MA 01867

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide the documentation required for life settlement broker licensure. May 2014

E.J. Michael Bergum

121 S. Main St., Lake Mills, WI 53551

Agreed to pay a forfeiture of \$500.00 and agreed to cease and desist from submitting insurance applications without customer authority. These actions were taken based on allegations of submitting a term life insurance policy application without a customer's permission. May 2014

Nicholas Biernat

3936 W. Dory Ct., Franklin, WI 53132

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, failing to complete a criminal background check, and failing to apply for licensure within 30 days of completing an insurance examination. July 2014

Corey Bisher

624 N. E. 5th St., Grimes, IA 50111

Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct. April 2014

Peter L. Bishop

P.O. Box 121, Sauk City, WI 53583

Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. June 2014

Peter L. Bishop

P.O. Box 121, Sauk City, WI 53583

Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support. October 2014

Heather L. Bissonette

1400 Union Meeting Rd., Ste. 202, Blue Bell, PA 19422

Had her insurance license revoked. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely report an administrative action taken by the state of Pennsylvania. June 2014

Aaron Blanton

6139 Knollwood Rd., Unit 204, Willowbrook, IL 60527

Agreed to pay a forfeiture of \$500.00. This action was taken based on allegations of failing to respond promptly to inquiries from OCI. October 2014

Sharon L. Boatwright

17918 Saxonburg Rd., Two Rivers, WI 54241

Had her application for an insurance license restricted for a period of 18 months. During this period, she may only

work for her current employer and this restriction will be removed at the end of the 18-month period if she maintains a clean criminal and employment record. This action was taken based on allegations of failing to disclose criminal convictions on a licensing application, having unpaid money judgments, failing to provide a complete response to OCI inquiries, and having a criminal conviction that may be substantially related to insurance marketing type conduct. May 2014

Marcos S. Bonfante
29 Boynton St., Lowell, MA 01850
Had his application for an insurance license denied. This action was taken based on allegations of failing to provide evidence of resident state surplus lines licensure and failing to respond promptly to inquiries from OCI. December 2014

Jennifer Borkowski
5904 N. E. Pearl Cir., Lees Summit, MO 64064
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide evidence of equivalent resident state life settlement broker licensure. August 2014

Roberto Botello
210 Riders Walk, San Antonio, TX 78227
Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support and failing to respond promptly to inquiries from OCI. December 2014

Bethany Bradley
121 Berkley Rd., Apt. 1, Verona, WI 53593
Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. January 2014

Curtis Bradley
11919 Foundation Pl., Ste. 100, Gold River, CA 95670
Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support payments. August 2014

Jack Daniel Brees
2989 S. Waukesha Rd., Milwaukee, WI 53227
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and having unpaid civil money judgments. January 2014

Nicole Brewer
304 Whispering Pines Way, Fitchburg, WI 53713
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. August 2014

Gregory Brisky
31 N. 21st Ave. W., Duluth, MN 55806
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Minnesota on a licensing application. December 2014

Sabrina Marie Brittain
5005 S. 40th St., Apt. 120, Phoenix, AZ 85040
Agreed to pay a forfeiture of \$500.00 and agreed to cease and desist from withholding information on insurance licensing applications. These actions were taken based on allegations of failing to report criminal charges or convictions on a licensing application. June 2014

Jerry R. Brovold
E7989 County Rd. V, Fall Creek, WI 54742
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose administrative actions taken by the state of Wisconsin on a licensing application, having a criminal conviction that may be substantially related to insurance marketing type conduct, owing unpaid restitution in a criminal case, failing to pay delinquent Wisconsin taxes, owing delinquent child support, and having unpaid civil money judgments. April 2014

Jerry R. Brovold
E7989 County Rd. V, Fall Creek, WI 54742
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. June 2014

Armanda C. Brown
512 N. Hampton Rd., DeSoto, TX 75115
Had her application for an insurance license denied. This action was taken based on allegations of having an unpaid civil money judgment and failing to respond promptly to inquiries from OCI. December 2014

Johnny C. Brown
2041 S. 15th St., Milwaukee, WI 53204
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, having a criminal

conviction that may be substantially related to insurance marketing type conduct, and having unpaid civil money judgments. May 2014

Ute M. Bruns
2801 Spring Hill Dr., Stoughton, WI 53589
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. August 2014

Bradley J. Bryson
225 N. Main St., Adams, WI 53910
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. May 2014

Hannelore Bull
2600 Dodge St., Omaha, NE 68131
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, failing to provide evidence of resident state surplus lines licensure, and failing to provide a resident address on a licensing application. July 2014

Chyresse E. Bullock
4785 S. Barke Cir., Taylorsville, UT 84123
Had her application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct, failing to disclose an administrative action taken by the state of Utah on a licensing application, and failing to respond promptly to inquiries from OCI. December 2014

Courtney Bumber
515 Lawrence Ave., Rothschild, WI 54474
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, failing to apply for licensure within 30 days of completing an insurance examination, and failing to complete the required fingerprinting. January 2014

Samuel M. Burch
305 Mulberry St., Morgantown, WV 26505
Had his application for an insurance license denied. This action was taken based on allegations of failing to complete the fingerprinting/criminal background check, failing to complete prelicensing education and examination, and failing to respond promptly to inquiries from OCI. December 2014

Kellen Joel Burgos
1109 West Ave. S., La Crosse, WI 54601
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and demonstrating financial irresponsibility. March 2014

Jeffrey L. Burrey
665 Old Pond Ln., Powell, OH 43065
Had his application for an insurance license denied. This action was taken based on allegations of having an administrative action taken by the state of Ohio, exhibiting evidence of untrustworthiness, and failing to respond promptly to inquiries from OCI. March 2014

Patty Buska
1114 Clement St., Watertown, WI 53094
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. August 2014

Benjamin Butler
800 Main St., Dubuque, IA 52001
Had his application for an insurance license denied. This action was taken based on allegations of failing to provide evidence of resident state insurance licensure and failing to respond promptly to inquiries from OCI. November 2014

Peter L. Butzer
7311 W. Burleigh St., Milwaukee, WI 53210
Agreed to pay a forfeiture of \$2,500.00, agreed to the suspension of his insurance license for three months, and agreed to complete 12 additional continuing education credits by October 1, 2014. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI, failing to notify OCI of a change in address, failing to place insurance as requested by a customer, and improperly handling a customer's premium payment. June 2014

Donnell Byrd
6986 N. Raintree Ct., Unit A, Milwaukee, WI 53223
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. January 2014

Terry Erskine Byrum
4343 Morning Glory Rd., Colorado Springs, CO 80920
Agreed to pay a forfeiture of \$500.00 and agreed to cease and desist from withholding complete information on licensing applications. These actions were taken based on allegations of failing to disclose a criminal conviction on licensing applications. May 2014

Michael Joseph Cagley

P.O. Box 903, Newbury Park, CA 91319

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose administrative actions taken by the states of California and Florida on a licensing application. June 2014

Charles Cardenas

4330 Spectrum One, Apt. 1116, San Antonio, TX 78230

Agreed to the denial of his application for an insurance license for 60 days. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. January 2014

Ricardo Cardenas

79-10 156th Ave., Howard Beach, NY 11414

Had his insurance license revoked. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely report administrative actions taken by the states of California, Washington, Virginia and Kentucky. May 2014

Andrea Francinne Carder

4300 Crooked Tree Rd. S. W., Apt. 6, Wyoming, MI 49519

Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide evidence of resident state surplus lines licensure. April 2014

Bradley D. Carlock

33 Pendleton Way, Bloomington, IL 61704

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI. October 2014

Joseph Carroll

3608 S.W. 29th St., Des Moines, IA 50321

Agreed to a 31-day denial of his application for an insurance license. This action was taken based on allegations of failing to respond promptly to inquiries from OCI. December 2014

Richard Carter

3714 Block Dr., Apt. 1178, Irving, TX 75038

Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support and failing to respond promptly to inquiries from OCI. December 2014

Kristin Carver

27600 S. Lewis Rd., Freeman, MO 64746

Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide evidence of resident state surplus lines licensure. July 2014

Terry L. Castonguay

21665 Sierra Dr., Brookfield, WI 53045

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and having unpaid civil money judgments. May 2014

Tim R. Caudill

P.O. Box 212, Pell Lake, WI 53157

Had his insurance license suspended. This action was taken based on allegations of owing delinquent child support. February 2014

Michael Joseph Cavallone

1756 Ben Franklin Rd., Rockford, IL 61108

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and having a criminal conviction that may be substantially related to insurance marketing type conduct. February 2014

Kyle Cherone

39730 Sunset Dr., Apt. 3, Oconomowoc, WI 53066

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, failing to disclose a criminal conviction on a licensing application, and failing to complete required prelicensing education and testing. October 2014

Jason G. Christmas

1640 E. Woodward Heights Blvd., Apt. C1,
Hazel Park, MI 48030

Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct and failing to respond promptly to inquiries from OCI. December 2014

Terrance Clark

609 Gately Ter., Madison, WI 53711

Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application and failing to respond promptly to inquiries from OCI. November 2014

Jason Clarke

2007 S.W. Newport Isles Blvd., St. Lucie, FL 34953
Had his application for an insurance license denied. This action was taken based on allegations of failing to provide evidence of eligibility to work in the United States and failing to respond promptly to inquiries from OCI. November 2014

Daniel Patrick Cobb

1875 Eveningside Way N.W., Kennesaw, GA 30075
Had his insurance license revoked. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, failing to disclose an administrative action taken by the state of Georgia on a licensing application, and failing to timely report administrative actions taken by the states of New York and South Dakota. June 2014

Ashley Anna Colline

725 Saunders Rd., Apt. 5, Kaukauna, WI 54130
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to complete the required criminal background check. March 2014

Shannon R. Collins

617 Cottage St., Merrill, WI 54452
Had her application for an insurance license denied. This action was taken based on allegations of failing to retake an insurance examination after completing prelicensing education and failing to respond promptly to inquiries from OCI. November 2014

Brett Coriden

8300 Golden Valley Rd., Apt. 237,
Golden Valley, MN 55427
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide evidence of resident state surplus lines licensure. September 2014

John Couey

11035 County Hwy. W, Blue River, WI 53518
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to complete prelicensing education before taking an insurance examination. July 2014

John C. Couey

11035 County Hwy. W, Blue River, WI 53518
Had his application for an insurance license denied for 60 days. This action was taken based on allegations of

failing to disclose administrative actions taken by the state of Wisconsin on a licensing application. October 2014

Shayne M. Courneya

2416 Zimmerman St., Wausau, WI 54403
Was ordered to pay a forfeiture of \$500.00 and was ordered to cease and desist from submitting insurance business until appointed to do so. These actions were taken based on allegations of soliciting insurance without appointment. December 2014

Korey L. Crawford

W59N927 Essex Dr., Cedarburg, WI 53012
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. February 2014

Laurel J. Cruz

6601 N.W. 14th St., Ste. 11, Plantation, FL 33313
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide evidence of eligibility to work in the United States. May 2014

Rex Cruz

1282 Concordia Ave., Saint Paul, MN 55104
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose criminal convictions on a licensing application, failing to provide a complete response to inquiries from OCI, and having unpaid civil money judgments. July 2014

Haley M. Cummings

N8296 Hilly Haven Cir., Phillips, WI 54555
Had her application for an insurance license denied. This action was taken based on allegations of having criminal convictions that may be substantially related to insurance marketing type conduct. February 2014

James Cunningham

P.O. Box 220, Draper, UT 84020
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose an administrative action taken by the state of Utah on a licensing application. August 2014

Howard P. Curth

P.O. Box 6284, Clearfield, UT 84089
Had his application for an insurance license denied. This action was taken based on allegations of having a

criminal conviction that may be substantially related to insurance marketing type conduct, failing to disclose an administrative action taken by the state of Florida on a licensing application, and failing to respond promptly to inquiries from OCI. December 2014

Amy J. Dahlquist
3833 Welcome Ave. N., Crystal, MN 55422
Had her insurance license revoked. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, failing to report an administrative action taken by the state of Minnesota, and failing to notify OCI of an address change. May 2014

Theodore P. Danes
267 S. Perkins Blvd., Burlington, WI 53105
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. April 2014

Daniel G. Davila
1649 Arlyn Cir., Apt. G, Charlotte, NC 28213
Had his insurance license revoked. This action was taken based on allegations of failing to respond promptly to inquiries from OCI related to a pending criminal charge. May 2014

Siobhan Davis
1364 S. Babcock St., Melbourne, FL 32901
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and having a criminal conviction that may be substantially related to insurance marketing type conduct. January 2014

Siobhan Davis
1364 S. Babcock St., Melbourne, FL 32901
Had her application for an insurance license denied. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application and failing to respond promptly to inquiries from OCI. November 2014

Mark Aaron Dearth
2510 Elmont Dr., Apt. 203, Austin, TX 78741
Had his application for an insurance license denied. This action was taken based on allegations of having criminal convictions that may be substantially related to insurance marketing type conduct and having an administrative action taken by the state of Texas. June 2014

Christopher L. Decker
2005 Erin Ct., Brookfield, WI 53045
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Colorado on a licensing application. August 2014

Dawn Deckert
609 Center Ave., Janesville, WI 53548
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. June 2014

Dawn Deckert
609 Center Ave., Janesville, WI 53548
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. August 2014

Stephanie Decorah
N6216 Onondaga Dr., Oneida, WI 54155
Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. May 2014

Timothy C. Dempze
141 7th St. S., Wisconsin Rapids, WI 54494
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. October 2014

Marc A. Denzin
P.O. Box 1972, Wausau, WI 54402
Had his application for an insurance license denied. This action was taken based on allegations of having administrative actions taken by other states, having unpaid civil money judgments, committing bankruptcy fraud, and making misrepresentations on a licensing application. November 2014

Wendi L. Dickson
119 Ridge Rd., Palmyra, WI 53156
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. January 2014

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

to respond promptly to inquiries from OCI, having a criminal conviction that may be substantially related to insurance marketing type conduct, failing to disclose an administrative action taken by the state of Wisconsin on a licensing application, and having unpaid civil money judgments. May 2014

Todd H. Dock

846 Crestview Dr., West Bend, WI 53095

Agreed to the 180-day suspension of his insurance license, agreed to pay a forfeiture of \$10,000.00, agreed to complete an additional 15 credits of continuing education beyond the standard requirements, agreed to pay fines assessed against consumers, and agreed to continue to make timely payments pursuant to his agreement with the Wisconsin Department of Revenue. These actions were taken based on allegations of failing to timely secure insurance policies for two consumers, misrepresenting policy information to consumers and others, issuing a false certificate of insurance, accepting a premium check without returning it to the consumer when coverage was not placed, and failing to respond promptly to inquiries from OCI. October 2014

John G. Domagata

S7640 Allbrite Dr., Merrimac, WI 53561

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Colorado on a licensing application. August 2014

Shauna Doule

707 11th St., Menasha, WI 54952

Had her application for an insurance license denied. This action was taken based on allegations of having unpaid civil money judgments and failing to respond promptly to inquiries from OCI. November 2014

Daniel Duhamel

125 W. Willow Ln., Charlestown, RI 02813

Agreed to the issuance of a restricted nonresident intermediary insurance license. This action was taken based on allegations of having pending criminal charges. October 2014

Alan R. Dukar

23622 Calabasas Rd., Ste. 145, Calabasas, CA 91302

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide evidence of resident state surplus lines licensure. October 2014

De Borah Dunbar

1800 N. Green Valley Pkwy., Apt. 921,
Henderson, NV 89074

Had her insurance license revoked. This action was taken based on allegations of making misrepresentations on insurance applications, failing to maintain policyholder records, and failing to respond promptly to inquiries from OCI. October 2014

Vernon P. Ellefson

N14492 705th St., New Auburn, WI 54757

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, failing to complete a required criminal background check, and failing to apply for licensure within 30 days of passing an insurance examination. April 2014

Christopher Ellis

12238 Silicon Dr., Ste. 150, San Antonio, TX 78249

Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct. October 2014

Daniel Eugene Ellis

5219 Solitude Dr., Rockford, IL 61114

Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. June 2014

Jeffrey L. Elverman

392 Ridgeview Dr., Genoa City, WI 53128

Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction and other legal actions that may be substantially related to insurance marketing type conduct; being involved in a lawsuit or arbitration alleging fraud, misrepresentation, misappropriation, or breach of fiduciary duty; having unpaid civil money judgments and victim restitution; and owing delinquent unemployment compensation taxes. April 2014

Stephanie M. Eul

23518 81st St., Salem, WI 53168

Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. May 2014

Giwanda Evans

9337 W. Fairlane Ct., Milwaukee, WI 53224

Agreed to the issuance of a restricted resident insurance license. This action was taken based on allegations of displaying evidence of financial irresponsibility. October 2014

Katie Fallon

1131 E. Wausau Ave., Wausau, WI 54403

Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to complete a criminal background check. July 2014

Charles Farner

7 Pebblebrook Ct., Bloomington, IL 61705

Had his application for an insurance license denied. This action was taken based on allegations of having an administrative action taken by the state of Illinois. August 2014

Christopher A. Fawley

2707 Sternberg Ave., Apt. D, Weston, WI 54476

Agreed to the denial of his application for an insurance license for 31 days. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely provide evidence of current child support and civil money judgment payments. April 2014

Christopher A. Fawley

2707 Sternberg Ave., Apt. D, Weston, WI 54476

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. August 2014

Norbert Fenske

141 Adams Ave., Port Edwards, WI 54469

Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. April 2014

Janet Ferrici

Box 107403, Milwaukee, WI 53217

Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. April 2014

Mitchell F. Fink

811 N. Woods Ln., Waukon, IA 52172

Agreed to surrender his Wisconsin insurance license and agreed not to reapply for Wisconsin licensure for a minimum of 5 years. These actions were taken based on allegations of failing to report criminal convictions on a licensing application, failing to timely report criminal charges and convictions to OCI, having criminal convictions that may be related to insurance marketing type conduct, making misrepresentations to insurance consumers, providing false information to the Iowa

Insurance Division, failing to notify OCI of address changes, and having unpaid civil money judgments. May 2014

Benjamin Victor Fistel

139 N.E. 1st St., Ste. 400, Miami, FL 33132

Had his insurance license revoked. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely report an administrative action taken by the state of Colorado. June 2014

Kristen Fitzhugh

1914 Pembroke Ln., Avon, OH 44011

Had her application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct and failing to respond promptly to inquiries from OCI. November 2014

Venita C. Flanagan

4304 Retreat Rd., Louisville, KY 40219

Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. October 2014

Stephen F. Fote

4245 S. Ravinia Dr., Apt. 106, Milwaukee, WI 53221

Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. September 2014

John Freeman

8745 W. Cornell Ave., Apt. 1, Lakewood, CO 80227

Had his insurance license revoked. This action was taken based on allegations of failing to disclose criminal convictions on a licensing application. July 2014

Lucio Fuentez

2318 S. 8th St., Sheboygan, WI 53081

Had his application for an individual navigator license denied for 31 days. This action was taken based on allegations of failing to disclose criminal convictions on a licensing application. March 2014

Shannon R. Fuerstenberg

104 Court St., Neillsville, WI 54456

Had his application for an insurance license denied. This action was taken based on allegations of having an unpaid civil money judgment. March 2014

William Martin Gabler, Jr.
568 Germania St., Eau Claire, WI 54703
Had his application for an insurance license denied. This action was taken based on allegations of having criminal charges and convictions that may be substantially related to insurance marketing type conduct. February 2014

Mario J. Garcia
7801 Colony Cir. S., Apt. 102, Tamarac, FL 33321
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. August 2014

Mary Kay Garcia
806 Crockett St., Midlothian, TX 76065
Had her application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct and failing to respond promptly to inquiries from OCI. November 2014

Nicholas Scott Gaspard
1190 W. 18th Ave., Oshkosh, WI 54902
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose a criminal conviction on a licensing application. March 2014

Confrence Gbaje
268 Argyle Rd., Brooklyn, NY 11218
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI. August 2014

Matthew G. Gempeler
1209 Downing Dr., Waukesha, WI 53186
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to report a criminal conviction on a licensing application. May 2014

Marvin Gholston
4200 Hawthorne Rd., Pocatello, ID 83202
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of California on a licensing application. January 2014

Harold J. Gillespie, Jr.
5701 E. Hillsborough Ave., Ste. 1400, Tampa, FL 33610
Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct, owing delinquent child support, and failing to respond promptly to inquiries from OCI. December 2014

James R. Gilmet
5220 St. Patrick's Rd., Lena, WI 54319
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to apply for licensure within 30 days of completing an insurance examination. January 2014

Glen R. Giroux
16139 80th Ave., Chippewa Falls, WI 54729
Agreed to pay a forfeiture of \$1,500.00 and agreed to timely report any administrative action taken in any state. These actions were taken based on allegations of failing to timely report an administrative action taken by the state of Florida and violating a previous Wisconsin enforcement order. October 2014

Les Goldstein
626 Busse Hwy., Park Ridge, IL 60068
Had his application for an insurance license denied. This action was taken based on allegations of having an unresolved FINRA complaint. October 2014

Heidi Golz
617 Putnam Dr., Eau Claire, WI 54701
Had her application for an insurance license denied. This action was taken based on allegations of failing to apply timely for licensure and failing to respond promptly to inquiries from OCI. December 2014

Edwin Gomez
80 Wilson Ave., Port Monmouth, NJ 07758
Had his application for an insurance license denied for 20 days. This action was taken based on allegations of failing to disclose administrative actions taken by the states of California and Michigan on a licensing application, failing to timely notify OCI of a change of address, and failing to respond promptly to inquiries from OCI. October 2014

Bernabe Gonzalez
161 Walton Ave., Waukesha, WI 53186
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. January 2014

Yuliana Gonzalez Landeros
216 N. 9th St., Abbotsford, WI 54405
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide evidence of eligibility to work in the United States. January 2014

Matthew R. Goodness
631 Whiterock Ave., Wisconsin Rapids, WI 54494
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. December 2014

Norman Graeber
1013 W. Frances St., Appleton, WI 54914
Had his application for an insurance license denied for 60 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin and a criminal conviction on a licensing application. October 2014

Traci L. Graham
1938 Mound Ave., Beloit, WI 53511
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. January 2014

Edson Granados
1400 S. Wolf Rd., Bldg. 500, Wheeling, IL 60090
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. December 2014

Arcell Green
2830 W. Highland Blvd., Apt. 110, Milwaukee, WI 53208
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, having a criminal conviction that may be substantially related to insurance marketing type conduct, and having unpaid civil money judgments. April 2014

Richard A. Green
1326 Schofield Ave., Schofield, WI 54476
Was ordered to pay a forfeiture of \$500.00 and was ordered to provide requested information within 10 days of receipt of the order. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI. January 2014

Robert Lee Green
1350 N. Glenville Dr., Richardson, TX 75081
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and owing delinquent child support. January 2014

Shannon Green
10975 S. Sterling View Dr., Ste. A1,
South Jordan, UT 84095
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and having a criminal conviction that may be substantially related to insurance marketing type conduct. January 2014

Todd E. Greer
29777 Telegraph Rd., Ste. 2355, Southfield, MI 48034
Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent taxes and failing to respond promptly to inquiries from OCI. December 2014

Carol L. Greethurst
378 2nd Ave. S., Bayport, MN 55003
Agreed to the revocation of her Wisconsin insurance license and agreed to provide copies of resolution documents in a pending criminal case. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely report a felony charge to OCI. September 2014

Timothy Greguire
1022 Plumer St., Wausau, WI 54403
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application and having unpaid civil money judgments and a history of child support payment delinquency. July 2014

James Anthony Gresham
One Gresham Landing, Stockbridge, GA 30281
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Georgia on a licensing application. February 2014

R. Parker Griffith
216 Lynnwood Blvd., Nashville, TN 37205
Agreed to promptly respond to all inquiries from OCI. This action was taken based on allegations of failing to respond promptly to inquiries from OCI. November 2014

Justine Grimm

2835 S. Superior St., Milwaukee, WI 53207

Was ordered to cease and desist from performing the duties and services of an insurance intermediary without an insurance license. This action was taken based on allegations of performing the duties and services of an intermediary while being unlicensed. April 2014

Ronald Grotzinger

7901 W. Glenbrook Rd., Apt. 102, Milwaukee, WI 53223

Agreed to the issuance of a restricted insurance license. This action was taken based on allegations of having unpaid civil money judgments. November 2014

Majius Grove

2020 W. Custer Ave., Milwaukee, WI 53209

Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application, having a criminal conviction that may be substantially related to insurance marketing type conduct, and failing to complete prelicensing requirements. September 2014

Majius Grove

2020 W. Custer Ave., Milwaukee, WI 53209

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. September 2014

Kathy D. Habron

11267 Linderwood Dr., Mechanicsville, VA 23116

Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide evidence of reciprocal licensure. March 2014

Kathy D. Habron

11267 Linderwood Dr., Mechanicsville, VA 23116

Had her application for an insurance license denied. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application and failing to respond promptly to inquiries from OCI. September 2014

Katie Hackett

14415 S. 50th St., Ste. 150, Phoenix, AZ 85044

Had her application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct. December 2014

Chad Haley

27269 Paula Ln., Conroe, TX 77385

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide evidence of resident state surplus lines licensure. July 2014

Valerie Michaele Hall

14442 Rixeyville Rd., Culpeper, VA 22701

Had her insurance license revoked. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, failing to timely report criminal convictions to OCI, and failing to notify OCI of a change of address. June 2014

David A. Hammond

25 E. Gorham St., Apt. 5, Madison, WI 53703

Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. October 2014

Willie Hardy

8650 W. Douglas Ave., Milwaukee, WI 53225

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. October 2014

Andrew Harned

1364 S. Babcock St., Melbourne, FL 32901

Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support and failing to respond promptly to inquiries from OCI. December 2014

Elaine Harris

1110 Vandenburg St., Sun Prairie, WI 53590

Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. June 2014

Shelbie Harris

528 S. 5th Ave., Pocatello, ID 83201

Had her insurance license revoked. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely report an administrative action taken by the state of Florida. June 2014

Daniel C. Hawkins

110 N. Pine St., Janesville, WI 53548

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

failing to disclose a criminal conviction on a licensing application. August 2014

Thomas Hebert

W11109 Rogers Rd., Black River Falls, WI 54615
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. August 2014

Mark S. Helfrich

5 E. Copper Cir., Madison, WI 53717
Agreed to pay a forfeiture of \$250.00 and agreed to cease and desist from misrepresenting dividend guarantees. This action was taken based on allegations of using property and casualty advertising not in compliance with Wisconsin insurance law. March 2014

Mark Hermosillo

619 17th Ave., Altoona, IA 50009
Had his insurance license revoked. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, failing to timely report an administrative action taken by the state of California, and failing to notify OCI of a change of address. June 2014

Walter Hernandez

8435 Cheyenne Pass, San Antonio, TX 78254
Agreed to the 15-day denial of his application for an insurance license. This action was taken based on allegations of failing to timely provide documentation of eligibility to work in the United States. September 2014

Peter W. Herr, Jr.

300 Lakeview Rd., South Milwaukee, WI 53172
Had his insurance license suspended. This action was taken based on allegations of owing delinquent child support. February 2014

Carmen Herrera

1982C Indiana St., Houston, TX 77019
Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. August 2014

Carmen Herrera

2525 S. Voss Rd., Apt. 367, Houston, TX 77057
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose administrative actions taken by the state of Wisconsin on a licensing application. October 2014

Warren Herring

502 N. Frances St., Apt. 907, Madison, WI 53703
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to OCI and failing to complete the appropriate prelicensing education. August 2014

Wallace J. Hilliard

9982 Thornberry Creek Dr., Oneida, WI 54155
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and having unpaid civil money judgments. February 2014

Daphney A. Hilson

2060 Fairview Ln., South Holland, IL 60473
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI regarding license reinstatement. May 2014

Daphney A. Hilson

206 Fairview Ln., South Holland, IL 60423
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. June 2014

Charles Edward Hinchey

4520 Oakellar Ave., Unit 133393, Tampa, FL 33611
Had his insurance license revoked. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, failing to timely report an administrative action taken by the state of South Dakota, and failing to notify OCI of a change of address. June 2014

Brian Hoch

3360 Box Elder Ct., Plover, WI 54467
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. September 2014

Joseph R. Hodorowski

11703 N. Wauwatosa Rd., Mequon, WI 53097
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. January 2014

Deborah Jean Hoeft-Christopherson

11600 161st St., Chippewa Falls, WI 54729
Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. January 2014

Laura Marie Hoeltke
N10738 Artesia Beach Rd., Malone, WI 53049
Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. June 2014

Jeffrey Hoffa
1121 Jennette Ave. NW, Apt. 2, Grand Rapids, MI 49504
Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct, having an administrative action taken by the state of Michigan, having current involvement in a civil case, and failing to respond promptly to inquiries from OCI. December 2014

Benjamin Holcomb
1850 N. Gow St., Wichita, KS 67203
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to OCI and failing to provide evidence of equivalent resident state surplus lines licensure. August 2014

Craig J. Holder
150 Tyler Ct., Lake Zurich, IL 60047
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide evidence of resident surplus lines licensure. March 2014

Lee Ann Hollister
409 S. 6th St., Fernandina Beach, FL 32034
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose administrative actions taken by the states of Utah and Arkansas on a licensing application. August 2014

Beth Hoppe
1326 S. 109th St., West Allis, WI 53214
Was issued a restricted insurance license. This action was taken based on allegations of having unpaid civil money judgments and exhibiting financial irresponsibility. December 2014

Brooke E. Hoss
S2518 Eagle Rd., Marshfield, WI 54449
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to retake an examination required for licensure. January 2014

Quentin M. Hoye
1400 Union Meeting Rd., Blue Bell, PA 19422
Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support and failing to respond promptly to inquiries from OCI. December 2014

Daniel J. Hubbard
6707 Dellrose Ct., Greendale, WI 53129
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to complete required prelicensing education. April 2014

Jessica Humphrey
166 Brittain Rd., Apt. 2, Akron, OH 44305
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and having criminal convictions that may be substantially related to insurance marketing type conduct. July 2014

Todd A. Humphrey
61 Green Bay Ct., Sheboygan Falls, WI 53085
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, having a criminal conviction that may be substantially related to insurance marketing type conduct, and displaying financial irresponsibility. October 2014

Craig Jackowski
1312 S. Harmon St., Appleton, WI 54915
Had his application for written consent to engage in the business of insurance pursuant to 18 U.S.C. § 1033 and 1034 denied. This action was taken based on allegations of failing to complete and perform all conditions imposed by the court following a felony conviction. April 2014

Craig Jackowski
1312 S. Harmon St., Appleton, WI 54915
Had his insurance license revoked. This action was taken based on allegations of failing to timely notify OCI of criminal charges, court appearances, and criminal convictions. August 2014

Carrie Jackson
1923 S. 2nd Ave., Apt. 11, Yuma, AZ 85364
Had her insurance license suspended. This action was taken based on allegations of owing delinquent child support. February 2014

Daniel J. Janda
4603 Kappus Dr., Apt. 1, Eau Claire, WI 54701
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to complete prelicensing education. June 2014

Christopher L. Janisse
10585 Fieldcrest Rd., Sister Bay, WI 54234
Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct and failing to respond promptly to inquiries from OCI. December 2014

Michelle L. Jansen
N3530 County Rd. O, Weyauwega, WI 54983
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, having a criminal conviction that may be substantially related to insurance marketing type conduct, and failing to obtain a criminal waiver. August 2014

Jeffrey Jarnigo
9043 271st Ave., Salem, WI 53168
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. June 2014

Giovanni R. Jean-Baptiste
1 Tuscany Dr., Jackson, NJ 08527
Had his application for an insurance license denied. This action was taken based on allegations of having criminal convictions that may be substantially related to insurance marketing type conduct. April 2014

Catherine Johnson
4349 N. 28th St., Milwaukee, WI 53216
Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. April 2014

Donald C. Johnson
4183 N. 16th St., Milwaukee, WI 53209
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. April 2014

Ernest Lereese Johnson
1146 W. 102nd St., Chicago, IL 60643
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond

promptly to inquiries from OCI and owing delinquent child support. February 2014

Katherine R. Johnson
3605 Sandy Ln., Schofield, WI 54476
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to complete the required criminal background check. March 2014

Robert Jones
171 Brooke Woode Dr., Brookville, OH 54309
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide evidence of resident state surplus lines licensure. June 2014

Joe L. Jude
10025 W. Appleton Ave., Apt. 5, Milwaukee, WI 53225
Had his application for an insurance license denied. This action was taken based on allegations of having unpaid civil money judgments and failing to respond promptly to inquiries from OCI. November 2014

Jagdeep Kaur
5611 Crestwood Pl., Madison, WI 53705
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. July 2014

Tatiana Keene
15407 McGinty Rd. W., Wayzata, MN 55391
Agreed to respond promptly to all OCI inquiries, agreed to pay a forfeiture of \$250.00, and agreed to the denial of her application for an insurance license for 60 days. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide information required for licensure. April 2014

Souksomphone Sou Keosoukanh
736 Jamie Way N.E., Woodstock, GA 30188
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide evidence of resident surplus lines licensure. March 2014

Michelle Kiefer
1103 Fairmont Ave., Eau Claire, WI 54703
Had her application for an insurance license denied. This action was taken based on allegations of displaying financial irresponsibility and failing to respond promptly to inquiries from OCI. October 2014

Lisa M. Kinjerski

301 N. Adams St., Ste. 200, Green Bay, WI 54301
Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. September 2014

Milton Kleinberg

8420 W. Dodge Rd., Ste. 510, Omaha, NE 68114
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. October 2014

Mary A. Koch

2000 U.S. Business Hwy. 287, Ennis, TX 75119
Had her application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct and failing to respond promptly to inquiries from OCI. December 2014

Andrew Koehl

101 E. Water St., Apt. 212, Appleton, WI 54911
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. August 2014

Joan Kolbeck

10669 Apache Ave., Auburndale, WI 54412
Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. August 2014

SaQunda G. Kolstedt

4636 Limerick Ln., Mount Pleasant, WI 53405
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, having criminal convictions that may be substantially related to insurance marketing type conduct, and having an unpaid civil money judgment. August 2014

Dennis Kongvongsai

2020 W. 89th St., Leawood, KS 66206
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of New York on a licensing application. January 2014

Cheyenne Korth

1991 Timber Lake Rd., Fitchburg, WI 53575
Agreed to the issuance of a restricted insurance license. This action was taken based on allegations of having unpaid civil money judgments. November 2014

Diana E. Kostal

2835 S. Superior St., Milwaukee, WI 53207
Was ordered to pay a forfeiture of \$500.00 and was ordered to cease and desist using the services of an unlicensed agent. These actions were taken based on allegations of utilizing the services of an unlicensed agent to conduct insurance business. March 2014

Bonnie L. Koth

37350 N. Shirley Dr., Gurnee, IL 60031
Agreed to cease and desist acting as an intermediary in the state of Wisconsin unless or until proper licensure is obtained. This action was taken based on allegations of conducting insurance business without proper authority. March 2014

Terra Koupal

5708 S. Remington Pl., Ste. 300, Sioux Falls, SD 57108
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide evidence of required resident state surplus lines licensure. April 2014

Terra Koupal

5708 S. Remington Pl., Ste. 300, Sioux Falls, SD 57108
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. July 2014

Matthew Kozlowski

1014 E. Potter Ave., Milwaukee, WI 53207
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. December 2014

Thomas J. Krause

2145 Dickinson Rd., Apt. 13, De Pere, WI 54115
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. May 2014

Angela M. Krueger

1801 W. Pershing St., Apt. 603, Appleton, WI 54914
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of

failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. December 2014

David L. Krupa

W56N437 Lenox Pl., Apt. 1, Cedarburg WI 53012

Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. January 2014

Kate Kryszak

1708 W. Summer St., Appleton, WI 54914

Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. December 2014

Sarah L. Kubisiak

926 Sandy Ln., Stevens Point, WI 54482

Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. June 2014

Jeff A. LaBri

5800 Donegal Rd., Hubertus, WI 53033, agreed to pay a forfeiture of \$2,500.00 and agreed to comply with Wisconsin reporting laws. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI, failing to timely report address changes, and failing to timely report criminal arrests, court appearances, and criminal convictions. August 2014

Cory R. Lancaster

6376 S. 20th St., Milwaukee, WI 53221

Agreed to pay a forfeiture of \$1,000.00, agreed to a minimum two-year suspension of his insurance license, and agreed that his licensing reinstatement would be subject to specific criteria. These actions were taken based on allegations of failing to timely notify OCI of criminal charges, having a criminal conviction that may be substantially related to insurance marketing type conduct, and having unpaid civil money judgments. October 2014

John S. Lanham

S70W18778 Gold Dr., Muskego, WI 53150

Had his application for an insurance license denied. This action was taken based on allegations of having administrative actions taken by another Wisconsin agency; having a pending lawsuit involving allegations of fraud, misappropriation or conversion of funds, misrepresentation, or breach of fiduciary duty; and exhibiting evidence of incompetence, untrustworthiness, or financial irresponsibility in the conduct of business. February 2014

Honor D. Lassiter

5455 N. 75th St., Milwaukee, WI 53218

Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. May 2014

Debra A. Latham

33628 Territorial Dr., Mukwonago, WI 53149

Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. May 2014

Sarah E. Laux

13907 N. Port Washington Rd., Mequon, WI 53097

Had her insurance license revoked, was ordered to pay consumer restitution of \$584,995.00, was ordered to pay a \$32,000.00 forfeiture within 31 days, and was ordered to pay an additional forfeiture of \$600,000.00 within 60 days. These actions were taken based on allegations of making misrepresentations to insurance consumers, offering benefits not specified in insurance contracts to induce sales to consumers, misappropriating consumer funds, and failing to respond to OCI. See the press release at oci.wi.gov/pressrel/0214slaux.htm. January 2014

John Walter Lawson

3684 33rd St., San Diego, CA 92104

Agreed to the denial of his application for an insurance license for 31 days. This action was taken based on allegations of failing to disclose all previous administrative actions on a licensing application and failing to respond promptly to inquiries from OCI. February 2014

John B. Leavitt

302 E. John St., Nappanee, IN 46550

Agreed to the 60-day denial of his application for an insurance license. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and having an administrative action taken by the state of Indiana. September 2014

Robert A. Lecker

217 Henes Park Dr., Menominee, MI 49858

Agreed to respond promptly in writing to all OCI inquiries, agreed to provide copies of requested legal documents, agreed to notify OCI promptly of any administrative actions, criminal proceedings or lawsuits, and agreed to utilize only the services of properly appointed agents. These actions were taken based on allegations of failing to promptly report a criminal arrest or conviction to OCI. April 2014

Christian L. Leege
503 Suszycki Dr., Mauston, WI 53948
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose a military offense on licensing applications, failing to respond promptly to inquiries from OCI, and submitting a duplicate application. October 2014

Adam I. Lefkowitz
3705 Harwick Pl., Charlotte, NC 28211
Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support. November 2014

Jamason Lennox
2932 3rd Ave. S., Apt. 2, Minneapolis, MN 55408
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and owing delinquent child support. March 2014

Elizabeth Ann Lenzo
5219 Solitude Dr., Rockford, IL 61114
Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. June 2014

Reuben D. Levinsohn
805 Lantern Hill Dr., East Lansing, MI 48823
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. January 2014

Eric B. Lewison
P.O. Box 528, Baraboo, WI 53913
Was ordered to pay a forfeiture of \$500.00 and was ordered to cease and desist from using advertising which does not clearly state that worker's compensation dividends cannot be guaranteed. These actions were taken based on allegations of sending letters to consumers that failed to state worker's compensation dividends are not guaranteed. May 2014

Antoinette Marie Liddell
2036 Deane Blvd., Racine, WI 53403
Had her application for an insurance license denied. This action was taken based on allegations of having unpaid civil money judgments. April 2014

Candace Liebner
3238 N. Bittersweet Cir., West Bend, WI 53095
Had her application for an insurance license denied. This action was taken based on allegations of failing to complete the fingerprinting/background check and failing to respond promptly to inquiries from OCI. November 2014

Tammy L. Lindholm
8774 Kosmal Ln., Lena, WI 54139
Had her application for an insurance license denied. This action was taken based on allegations of having unpaid civil money judgments and failing to respond promptly to inquiries from OCI. December 2014

Richard Llamas
1784 Sanctuary Ct., Apt. 10, Appleton, WI 54914
Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct; having involvement in lawsuits alleging fraud, misrepresentation, misappropriation, or breach of fiduciary duty; owing delinquent child support payments; and having unpaid civil money judgments. September 2014

Elia Lobano
606 E. Washington St., Clinton, IL 61727
Had her application for an insurance license denied. This action was taken based on allegations of failing to disclose administrative actions taken by the states of California, Florida, and Virginia on a licensing application; making material misrepresentations on a licensing application; and having a criminal conviction that may be related to insurance marketing type activities. July 2014

Jo Ellen Loewenthal
N82W7425 Pine St., Cedarburg, WI 53012
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to complete prelicensing education before taking an insurance examination. July 2014

David B. Lupke
1001 W. Jefferson Blvd., Fort Wayne, IN 46802
Agreed to respond promptly to inquiries from OCI, agreed to timely report any administrative action taken in any state, and agreed to pay a forfeiture of \$1,000.00. These actions were taken based on allegations of failing to timely report an administrative action taken by the state of Kentucky and failing to respond promptly to inquiries from OCI. July 2014

Alexandra Maahs
1614 W. Kilbourn Ave., Milwaukee, WI 53233
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, failing to complete required prelicensing education, and failing to complete the required background check. September 2014

Alexandra Maahs
911 McIndoe St., Wausau, WI 54403
Had her application for an insurance license denied. This action was taken based on allegations of failing to complete a fingerprint/background check and failing to respond promptly to inquiries from OCI. October 2014

Adam Madison
3438 Gateway Dr., Apt. 2, Eau Claire, WI 54701
Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support, having criminal convictions that may be substantially related to insurance marketing type activities, and having unpaid civil money judgments. August 2014

Adam M. Madison
3438 Gateway Dr., Apt. 2, Eau Claire, WI 54701
Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct, failing to report an administrative action taken by the state of Wisconsin on a licensing application, having unpaid civil money judgments, and failing to respond promptly to inquiries from OCI. December 2014

David Malin
1211 Pleasant Hill Rd., Stoughton, WI 53589
Had his application for an insurance license denied. This action was taken based on allegations of having numerous lawsuits and unpaid civil money judgments. July 2014

Cassandra Mallak
1813 N. 11th Ave., Apt. 6, Wausau, WI 54401
Had her application for an insurance license denied. This action was taken based on allegations of failing to complete the fingerprinting/background check and failing to respond promptly to inquiries from OCI. November 2014

Paul Malone
1202 Auburn Dr., Wylie, TX 75098
Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support, having an administrative action taken by the state of North Carolina, and failing to disclose

administrative actions taken by the states of Wisconsin and North Carolina on a licensing application. August 2014

Troy Markling
12216 E. County Rd. A, Avalon, WI 53505
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. April 2014

Charles C. Martin
1750 Scottsville Rd., Ste. 3, Bowling Green, KY 42104
Had his insurance license revoked. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely report administrative actions taken by the state of Kentucky. October 2014

Jesse O. Martin
408 N. 3rd St., Ste. 202, Wausau, WI 54403
Had his application for a Wisconsin resident insurance license denied. This action was taken based on allegations of failing to timely notify OCI of address changes, providing false information on a previous licensing application, and holding a nonresident insurance license in Wisconsin while residing in Wisconsin. December 2014

Anthony Materia
3087 N.W. 60th St., Boca Raton, FL 33496
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide evidence of equivalent resident state surplus lines licensure. August 2014

Conner J. Maurice
1600 Warren St., Apt. 301, Mankato, MN 56001
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to complete prelicensing education. April 2014

Andrew McClain
3546 Bridge Walk Dr., Lawrenceville, GA 30044
Agreed to a 31-day denial of his insurance licensing application. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Georgia on a licensing application and failing to respond promptly to inquiries from OCI. December 2014

Kennitha McClain
1329 N. 40th St., Milwaukee, WI 53208
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. April 2014

Jared McDonald

1000 18th Ave. N, Saint Petersburg, FL 33716

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI. July 2014

Patrick R. McGill

2125 N. Riverboat Rd., Milwaukee, WI 53212

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide evidence of required FINRA Series 6 or 7 licensure. September 2014

Tamika McSweeney

1051 Hearth Lane S.W., Concord, NC 28025

Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide evidence of resident state surplus lines licensure. June 2014

Shena Medley

1455 Mandalay Beach Rd., Oxnard, CA 93035

Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. August 2014

Stacy Carolina Menjivar

4732 Oliva Ave., Lakewood, CA 90712

Had her application for an insurance license denied for 60 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application and failing to respond promptly and completely to OCI. April 2014

Sammy Lee Menton, Jr.

2550 W. Union Hills Dr., Ste. 200, Phoenix, AZ 85027

Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose criminal convictions on initial and subsequent insurance licensing applications that may be substantially related to insurance marketing type conduct. February 2014

Sammy L. Menton, Jr.

11617 W. Fooks Dr., Youngtown, AZ 85363

Agreed to pay a \$500.00 forfeiture and agreed to the suspension of his insurance license for 31 days. These actions were taken based on allegations of failing to respond promptly to OCI, failing to report an address change to OCI, failing to timely disclose a criminal conviction to OCI, and failing to disclose a criminal conviction on a licensing application. May 2014

Michael E. Mezei

1715 Jaynes Rd., Mosinee, WI 54455

Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. January 2014

Autumn F. Michalski

222 Sturgeon Eddy Rd., Wausau, WI 54403

Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. May 2014

Joseph M. Milbauer

49 Spring Floral Dr., New Providence, NJ 07974

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of having administrative actions taken by the state of Wisconsin, having a history of non-response to OCI, and failing to make required reports of address changes. April 2014

Jeff K. Miller

4385 Schartz Rd., Middleton, WI 53562

Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose criminal convictions on a licensing application, having involvement in a business bankruptcy that included funds held on behalf of others, and failing to respond promptly to inquiries from OCI. October 2014

Michael S. Miller

1211 Geil Ave., Des Moines, IA 50315

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. October 2014

Shawna Leigh Miller

306 Main St., P.O. Box 64, Pepin, WI 54759

Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. January 2014

Amanda S. Mindin

2516 N. 83rd St., Milwaukee, WI 53213

Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to complete the required fingerprinting/background check. January 2014

Robert D. Monroe

2030 E. Menlo Blvd., Shorewood, WI 53211

Agreed to the revocation of his insurance license and agreed to not reapply for licensure for a period of at least

ten years. These actions were taken based on allegations of failing to timely report an initial court appearance and criminal charges to OCI. November 2014

Hilario Morales

P.O. Box 785, Morenci, AZ 85540

Agreed to the 60-day denial of his application for an insurance license, agreed to timely report any administrative action taken in any state, and agreed to respond promptly to all inquiries from OCI. These actions were taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application and failing to respond promptly to inquiries from OCI. September 2014

Matthew Moskopf

10902 75th St., Apt. 303, Kenosha, WI 53142

Agreed to the 31-day denial of his application for an insurance license and agreed to maintain repayment plans related to civil money judgments. These actions were taken based on allegations of providing false information on a licensing application and having unsatisfied civil money judgments. September 2014

William J. Motzel

9 Kings Mill Cir., Apt. 108, Madison, WI 53718

Had his application for additional lines of insurance authority denied. This action was taken based on allegations of having criminal convictions that may be substantially related to insurance marketing type conduct, failing to disclose a criminal arrest or conviction while licensed, making material misrepresentations on an application form, failing to respond promptly to inquiries from OCI, having unpaid civil money judgments, having a tax delinquency at the time of application, and owing delinquent child support. January 2014

Shirley Ann P. Moujouros

1381 Somerset Ln., Elk Grove Village, IL 60007

Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose administrative actions taken by the states of Illinois and Wisconsin on a licensing application. February 2014

Linda L. Mulford

1710 E. First St., Merrill, WI 54452

Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and having unpaid civil money judgments. May 2014

Michael A. Mullen

305 Lakeside Park, Southampton, PA 18966

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose an agency termination for cause on a licensing application. June 2014

Nicholas Anthony Nascimento

4255 NW 64th Ave., Coral Springs, FL 33067

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, failing to provide required proof of equivalent resident state licensing, and owing delinquent child support. February 2014

Crystal S. Nelson

410 W. 10th St., Apoka, FL 32703

Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide evidence of resident state surplus lines licensure. June 2014

Mark A. Nelson

4551 Acorn Ln., Rhinelander, WI, 54501

Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose criminal charges and convictions on a licensing application and having unpaid civil money penalties and court fees. May 2014

Jonathan K. Newtown

1116 5th St. E., Altoona, WI 54720

Had his application for an insurance license denied. This action was taken based on allegations of having unpaid civil money judgments and failing to respond promptly to inquiries from OCI. November 2014

Don Alan Nicholson

c/o Addison Postmaster, General Delivery,
Addison, TX 75001

Had his application for an insurance license denied. This action was taken based on allegations of failing to provide accurate information on a licensing application and failing to respond promptly to inquiries from OCI. December 2014

Edcary Noble

5164 Anton Dr., Apt. 317, Fitchburg, WI 53719

Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. August 2014

Steven Norrington
R5240 Miles Ln., Ringle, WI 54471
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. June 2014

Gregory J. Oelerich
9402 Eagle Nest Ln., Middleton, WI 53562
Agreed to a minimum two-year suspension of his insurance license, agreed to pay a forfeiture of \$5,000.00 and agreed to meet competence and trustworthiness conditions as determined by OCI before license reinstatement. These actions were taken based on allegations of failing to timely report criminal charges to OCI, failing to timely report an address change, and failing to provide specific information requested by OCI. September 2014

Michael J. Olafson
7890 S. Race St., Centennial, CO 80122
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application and failing to respond promptly to inquiries from OCI. November 2014

Jose Ortiz
314 Rachele Ave., Apt. 1025, Sanford, FL 32771
Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support payments and providing false information on a licensing application. September 2014

Michael J. Owens
W171 N10330 Wildrose Ln., Germantown, WI 53022
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. January 2014

Monica R. Owens
3223 Fairington Dr., Lithonia, GA 30038
Had her application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct and failing to respond promptly to inquiries from OCI. November 2014

Nicholas Paladino
24314 N. Wind Lake Rd., Wind Lake, WI 53185
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. August 2014

Cory C. Palmcook
W10746 Natures Tr., Crivitz, WI 54114
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and having unpaid civil money judgments. May 2014

Joel Michael Paprocki
12600 Hill Country Blvd., Ste. R275, Austin, TX 78738
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide evidence of resident state surplus lines licensure. January 2014

Tymar Parker
2909 Hickory St., Omaha, NE 68105
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and owing delinquent child support. January 2014

David Parkhurst
20248 Sadie Ln., Sedalia, MO 65301
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide evidence of resident state surplus lines licensure. August 2014

Larry Lee Partin, Jr.
5223 S.E. 38th St., Ocala, FL 34480
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide evidence of equivalent resident state licensure. April 2014

Gary K. Pasek
3010 W. American Dr., Milwaukee, WI 53221
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. May 2014

John C. Passolt
P.O. Box 589, Hayward, WI 54843
Agreed to the denial of his application for an insurance license for 31 days and agreed to provide annual reports to OCI for a period of three years. These actions were taken based on allegations of financial irresponsibility. April 2014

Mark Andrew Pate
2713 Bristol Ct., Waukesha, WI 53188
Was ordered to pay a forfeiture of \$1,000.00, was ordered to provide requested information, and was ordered to respond promptly in writing to all requests from OCI. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI. March 2014

Jean Pazerunas
425 S. Cedar St., Palatine, IL 60067
Agreed to the denial of her application for an insurance license for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application and failing to respond promptly to inquiries from OCI. January 2014

Jose Miguel Perez de Corcho
P.O. Box 141516, Coral Gables, FL 33114
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide evidence of resident state surplus lines licensure. May 2014

Nonce Perrier
2042 Gallagher Ave., Deltona, FL 32725
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and owing delinquent child support. March 2014

William J. Perry
9812 Frost Bite Tr., Hazelhurst, WI 54531
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to complete the state examinations required for licensing. April 2014

Kahrilynn O. Phelps
4146 W. Good Hope Rd., Milwaukee, WI 53209
Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. October 2014

Andrena Phillips
148 State Rd., New Albany, IN 47150
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to accurately complete a licensing application. March 2014

Thomas J. Pickett
106 Jenna Dr., Verona, WI 53593
Was issued a modified insurance license, was ordered not to handle other people's money, and was ordered to continue to make payments as scheduled to the Internal Revenue Service and the Wisconsin Department of Revenue. These actions were taken based on allegations of owing delinquent state and federal taxes and having unpaid civil money judgments. March 2014

Gerald M. Pinto
903 Bromley Pl., Northbrook, IL 60062
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Illinois on a licensing application. October 2014

Dana B. Polk
9098 109th Ave., Largo, FL 33777
Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support and having administrative actions taken by the states of Florida, Massachusetts, Delaware, South Dakota, New York, Utah, Indiana, Virginia, and North Carolina. December 2014

Matthew S. Pope
15 1/2 W. Central St., Apt. 5, Chippewa Falls, WI 54729
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose administrative actions taken by the state of Wisconsin on a licensing application. March 2014

Kelly Jo Potratz
8365 Kelzer Pond Dr., Victoria, MN 55386
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and submitting an incomplete licensing application. February 2014

Jennifer Regina Proctor
1350 N. Glenville Dr., Richardson, TX 75081
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and having a legal judgment rendered against her or her business. January 2014

Leonard Pyatt
4021 S. 700 East, Ste. 500, Salt Lake City, UT 84107
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and owing delinquent child support. January 2014

Alvin M. Quiogue
3800 Sonata Dr., Union, KY 41091
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide evidence of resident state surplus lines licensure. May 2014

Joseph Renkas
2172 U.S. Hwy. 8, Armstrong Creek, WI 54103
Had his application for an insurance license denied. This action was taken based on allegations of making a material misrepresentation on a licensing application, having unpaid civil money judgments, and owing delinquent child support payments. September 2014

Rolando Xavier Reyes
12653 Telecom Dr., Ste. 100, Tampa, FL 33637
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide evidence of resident state surplus lines licensure. January 2014

Rolando Xavier Reyes
12653 Telecom Dr., Ste. 100, Tampa, FL 33637
Had his application for an insurance license denied. This action was taken based on allegations of failing to provide life settlement broker information and failing to respond promptly to inquiries from OCI. January 2014

Adam Rhedin
401 S. Parkway Dr., Brillion, WI 54110
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose military discipline on a licensing application. August 2014

Joette K. Riehle
1400 S. Ridgeway Rd., New Berlin, WI 53146
Had her application for an insurance license denied. This action was taken based on allegations of failing to provide evidence of professional liability insurance and failing to respond promptly to inquiries from OCI. October 2014

Eric Scott Robson
517 Lake St., Baraboo, WI 53913
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. June 2014

Steven G. Ross and Steve Ross and Associates, Inc.
14904 Pequaming Rd., L'Anse, MI 49946
Agreed to provide OCI with copies of marketing materials and applications for all insurance policies sold or renewed in Wisconsin for a period of two years, beginning July 1, 2014. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct and having a history of complaints related to false advertising and misrepresentation. June 2014

Geralyn M. Roth
234 S. Main St., Apt. 9, Thiensville, WI 53092
Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. October 2014

Allan Sages
760 Woodbury Rd., Woodbury, NY 11797
Had his insurance license revoked and was ordered to pay a forfeiture of \$250.00. These actions were taken based on allegations of failing to disclose criminal convictions on a licensing application, failing to timely disclose criminal convictions and administrative actions taken by the states of Kentucky, Virginia, Arkansas, and North Carolina to OCI, and failing to respond promptly to inquiries from OCI. October 2014

Shelly A. Samolinski
1555 N. Joliet St., LaSalle, IL 61301
Agreed to pay a forfeiture of \$500.00 and agreed to timely report any administrative action taken by any state. These actions were taken based on allegations of failing to timely report an administrative action taken by the state of Illinois. May 2014

Joseph Sanchez
33 Exmoor, Ottawa Hills, OH 42615
Had his application for an insurance license denied for 60 days. This action was taken based on allegations of failing to report administrative actions taken by the states of Nevada and New York and a lawsuit related to violations of insurance law on a licensing application. July 2014

Michael Schmidt
239 Kelvington Dr., Sun Prairie, WI 53590
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. August 2014

Brian Schmitz
109 W. Cotton St., Fond du Lac, WI 54935
Had his application for an insurance license denied. This action was taken based on allegations of having criminal convictions that may be substantially related to insurance marketing type conduct and having unpaid civil money judgments. September 2014

Kurtis E. Schoenbauer
2010 W. 245th St., New Prague, MN 56071
Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct and owing delinquent child support. December 2014

Chad Schoenfeld
975 Lake Haven Ct., Roswell, GA 30076
Had his application for an insurance license denied. This action was taken based on allegations of failing to provide evidence of resident state surplus lines licensure and failing to respond promptly to inquiries from OCI. November 2014

Paul C. Schuelke
10551 N. O'Connell Ln., Mequon, WI 53097
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose criminal charges on a licensing application, having unpaid civil money judgments, having unresolved lawsuits at the time of application, and failing to complete prelicensing and examination requirements. March 2014

Louis S. Schueller, Jr.
735 N. Water St., Ste. 1128, Milwaukee, WI 53202
Had his application for surplus lines licensure denied. This action was taken based on allegations of failing to timely disclose criminal charges and convictions to OCI and failing to respond promptly to inquiries from OCI. October 2014

Steve A. Schultz
N8490 Lola Ct., Beaver Dam, WI 53916
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. June 2014

Steve A. Schultz
N8490 Lola Ct., Beaver Dam, WI 53916
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. August 2014

James G. Schwaegerl
N3536 Chipmunk Ct., Stoddard, WI 54658
Had his application for an insurance license denied for 60 days. This action was taken based on allegations of failing to disclose criminal convictions on a licensing application and having an unpaid civil money judgment. October 2014

Mackenzie Forrest Scott
6460 Crescent Way, Apt. 302, Norfolk, VA 23513
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and owing delinquent child support. March 2014

Leronica Shaw
3209 N. 46th St., Milwaukee, WI 53216
Had her application for an insurance license denied. This action was taken based on allegations of failing to complete the required fingerprinting/background check, failing to pass a required examination, having expired prelicensing education, and failing to respond promptly to inquiries from OCI. November 2014

Harvey Alan Sheldon
1449 S.E. 13th St., Ft. Lauderdale, FL 33316
Agreed to the denial of his application for an insurance license for 60 days and agreed to timely notify OCI of any further administrative action, lawsuit, or criminal charge in any jurisdiction. This action was taken based on allegations of numerous administrative actions taken by other states. April 2014

J. Herbert Bryan Sigmon
700 Walnut Ridge Dr., Apt. 2018, Irving, TX 75038
Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support. October 2014

Kenneth Simmons
401 Tanglebriar Ln., Apt. B, San Antonio, TX 78209
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and owing delinquent child support. April 2014

Lynn Simonar
5986 Oak Rd., Sturgeon Bay, WI 54235
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to complete the required fingerprinting/criminal background check. April 2014

Steven S. Simonovic
12322 87th Ave., Pleasant Prairie, WI 53158
Had his application for an insurance license denied for 60 days. This action was taken based on failing to disclose administrative actions taken by the state of Wisconsin on a licensing application. November 2014

Cody M. Skidmore
711 Mill St., Sparta, WI 54656
Had his application for an insurance license denied. This action was taken based on allegations of failing to provide a valid mailing address on a licensing application, failing to establish eligibility to hold Wisconsin resident licensure, failing to disclose criminal charges and a criminal conviction on a licensing application, having a criminal conviction that may be substantially related to insurance marketing type conduct, and failing to respond promptly to inquiries from OCI. November 2014

Timothy N. Smak
6811 S. 51st St., Franklin, WI 53132
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. October 2014

Gregory Thomas Smith
6578 Slaughter Rd., Primm Springs, TN 38476
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and owing delinquent child support. January 2014

Erick Snead
1000 118th Ave. N., St. Petersburg, FL 33716
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and owing delinquent child support. June 2014

Laura J. Snider
W3988 County Rd. Q, Fond du Lac, WI 54937
Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and having unpaid civil money judgments. February 2014

Torrance T. Snow
802 Moonlight Tr., Verona, WI 53593
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose both a criminal conviction and an administrative action taken by the state of Wisconsin on a licensing application and owing delinquent child support. April 2014

Amos P. Soung
1229 Park St., Green Bay, WI 54303
Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct and having unpaid civil money judgments. March 2014

Tristan J. Spaulding
441 Mead Cir., Wisconsin Rapids, WI 54494
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose criminal charges and convictions on a licensing application. January 2014

Dana K. Stevens
718 S. Main St., Mishicot, WI 54228
Had her application for an insurance license denied. This action was taken based on allegations of failing to complete the required fingerprinting/background check and failing to respond promptly to inquiries from OCI. November 2014

Warren H. Stevens
306 McGraw St., Eau Claire, WI 54701
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose criminal convictions on a licensing application and failing to respond promptly to inquiries from OCI. January 2014

Jonathan Stroede
P.O. Box 7, Sun Prairie, WI 53590
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, owing delinquent child support, failing to disclose a criminal conviction on a licensing application, failing to report a criminal conviction while a licensed intermediary, and having a criminal conviction that may be substantially related to insurance marketing type conduct. June 2014

Jonathan P. Stroede
P.O. Box 7, Sun Prairie, WI 53590
Agreed to the 30-day suspension of his insurance license, agreed to pay a forfeiture of \$500.00, agreed to provide certain information before licensing reinstatement, and agreed to not apply for additional lines of insurance authority unless and until his suspended insurance license is reinstated. These actions were taken based on allegations of failing to timely report criminal charges and address changes to OCI, owing delinquent child support, having unpaid civil money judgments, and failing to respond promptly to inquiries from OCI. November 2014

Joshua Strong
909 Melnora St., Rice Lake, WI 54868
Had his insurance license revoked. This action was taken based on allegations of failing to pay a required fee to OCI. November 2014

Stormie R. Super
615 Talmadge St., Eau Claire, WI 54701
Had his application for an insurance license denied. This action was taken based on allegations of having criminal convictions that may be related to insurance marketing type conduct and having multiple unpaid civil money judgments and court assessments. September 2014

Deborah Suzan
8502 Old Sauk Rd., Apt. 321, Middleton, WI 53562
Had her application for an insurance license denied. This action was taken based on allegations of failing to complete the required fingerprinting/background check and failing to respond promptly to inquiries from OCI. November 2014

Mitchell Swayze
220 Park St., Ste. 220, Birmingham, MI 48009
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide evidence of resident state surplus lines licensure. June 2014

Mitchell Swayze
220 Park St., Ste. 220, Birmingham, MI 48009
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide evidence of resident state life settlement lines licensure. June 2014

Kelly M. Sweet
W7075 Bradley Ct., Lake Mills, WI 53551
Agreed to respond promptly to all inquiries from OCI, agreed to notify OCI in writing within 10 days of any administrative action or any misdemeanor charge commenced in any jurisdiction, agreed not to apply for any additional lines of insurance authority for five years, agreed to have no unsupervised contact with any person under the age of 18 and not enter the home of any insurance consumer where a person under the age of 18 resides or is present, and agreed to the automatic revocation of her insurance license without further administrative proceedings if convicted of any criminal or misdemeanor offense related to child sexual assault or abuse. These actions were taken based on having a criminal conviction

that may be substantially related to insurance marketing type conduct, having an administrative action taken by another state agency, and failing to respond promptly to inquiries from OCI. August 2014

David Victor Sweigart
4065 Keswick Dr. S.E., Atlanta, GA 30339
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Georgia on a licensing application. April 2014

Jill Taylor
14450 46th St. N., Ste. 105, Clearwater, FL 33762
Had her application for an insurance license denied for 90 days. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose a criminal conviction and an administrative action taken by the state of Florida on a licensing application. June 2014

Kathryn Jo Thomas
806 Melbourne Rd., Eagle, WI 53119
Had her insurance license revoked. This action was taken based on allegations of making misrepresentations on insurance applications and contracts. October 2014

Martin Thomas
2920 N. 7th St., Milwaukee, WI 53212
Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. August 2014

Noel G. Thomas
1370 S. Babcock St., Melbourne, FL 32901
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and submitting duplicate licensing applications. January 2014

James E. Torgerson
126 Cedarfield Dr., Bartlett, IL 60103
Had his application for an insurance license denied for 60 days. This action was taken based on allegations of failing to disclose administrative actions taken by the states of Indiana, Kentucky, Illinois, and Wisconsin on a licensing application. December 2014

Phaedra Ann Torres
4012 Belknap St., Superior, WI 54880
Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. January 2014

Phaedra Torres

4511 W. 1st St., Ste. 5, Duluth, MN 55807

Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, failing to disclose an administrative action taken by the state of Wisconsin on a licensing application, and having an unpaid civil money judgment. June 2014

Amy S. Townsend

2553 15th St. S., La Crosse, WI 54601

Agreed to the denial of her application for an insurance license for 60 days; agreed to submit documentation of the successful completion of a deferred criminal prosecution agreement; agreed to be employed by a specific agency and to have her insurance activities supervised by a licensed agent until June 1, 2015; and agreed to notify OCI within 10 days of any probation, civil, or criminal violations before that date. These actions were taken based on allegations of having a criminal conviction that may be substantially related to insurance marketing type conduct and having an unsatisfied civil money judgment. May 2014

Scott R. Turner

611 K St., Ste. B 443, San Diego, CA 92101

Had his application for an insurance license denied for 60 days. This action was taken based on allegations of failing to disclose criminal convictions and an administrative action taken by the state of California on a licensing application. September 2014

Scott G. Tuttle

W9460 Welch Rd., Elroy, WI 53929

Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. October 2014

Benjamin Umphrey

653 Shade Ave., Pittsburgh, PA 15202

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide evidence of equivalent resident state surplus lines licensure. September 2014

Eric Upchurch

820 W. Wingra Dr., Madison, WI 53715

Had his application for an insurance license denied. This action was taken based on allegations of having criminal convictions that may be substantially related to insurance marketing type conduct, having unpaid civil money

judgments, being involved in lawsuits with insurance companies, and failing to respond promptly to inquiries from OCI. September 2014

Blia Vang

1320 S. 16th St., Sheboygan, WI 53081

Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. August 2014

John Vang

304 Schindler Pl., Apt. 306, Menasha, WI 54952

Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. April 2014

Sucheta Venkatesh-Bhandari

3640 N. Bosworth, Unit 2N, Chicago, IL 60613

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide evidence of resident state surplus lines licensure. June 2014

Pamela Jean Vlasnik

1223 170th Ave., Balsam Lake, WI 54810

Had her application for an insurance license denied. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application, providing false information on a licensing application, and owing delinquent Wisconsin taxes October 2014

Ashley Vodnik

E630 May Lynn Dr., Spring Valley, WI 54767

Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, failing to complete the required fingerprint/background check, and failing to pass an insurance examination. October 2014

Allegra D. Walls

4356 N. 61st St., Milwaukee, WI 53216

Had her application for an insurance license denied. This action was taken based on allegations of having unpaid civil money judgments. April 2014

Gregory W. Walsh

1849 E. 7th St., Apt. 2, St. Paul, MN 55119

Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. January 2014

Michael R. Walsh

1364 S. Babcock St., Melbourne, FL 32901

Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support and failing to respond promptly to inquiries from OCI. December 2014

Daniel Wandling

1824 N. Wolcott, Chicago, IL 60622

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and having a criminal conviction that may be substantially related to insurance marketing type conduct. June 2014

Richard P. Warren

4904 Lindermann Ave., Racine, WI 53406

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose criminal convictions on a licensing application. September 2014

Willie Rodney Wesley

8425 N. 46th St., Milwaukee, WI 53223

Was ordered to pay a forfeiture of \$500.00 and was ordered to cease and desist from issuing binders of insurance coverage for which he lacks the proper authority. These actions were taken based on allegations of issuing an insurance binder on behalf of the Wisconsin Insurance Plan (WIP) when he was not an agent or representative of WIP and did not have the authority to issue binders on its behalf. May 2014

Lee A. Westphal

2110 Carstensen Ln., Apt. P, Green Bay, WI 54304

Had her application for an insurance license denied. This action was taken based on allegations of having unpaid civil money judgments. March 2014

Robert S. White

6019 Ridge Rd., Apt. 2, Parma, OH 44129

Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support and having administrative actions taken by the states of Georgia, Florida, and Ohio. August 2014

Jawondee Whitney-Tuck

4000 W. Rivers Edge Cir., Unit 22, Brown Deer, WI 53209

Had her application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and having unpaid civil money judgments. May 2014

Nick D. Willard

415 S. Bird St., Apt. 306, Sun Prairie, WI 53590

Had his application for an insurance license denied. This action was taken based on allegations of failing to complete the required fingerprinting/background check and failing to respond promptly to inquiries from OCI. November 2014

Robert P. Witt

5772 Lexington St., McFarland, WI 53558

Had his insurance license suspended. This action was taken based on allegations of owing delinquent child support. March 2014

Brian W. Wohlfeil

2215 Wicklow Rd., Naperville, IL 60564

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to OCI and failing to provide evidence of resident state surplus lines licensure. June 2014

Ger Xiong

1806 E. Robin Way, Apt. B, Appleton, WI 54915

Had his insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. October 2014

Nhia Yang

2935 Country Dr., Little Canada, MN 55117

Agreed to a six-week denial of his application for an insurance license. This action was taken based on allegations of failing to provide accurate information on a licensing application and failing to respond promptly to inquiries from OCI. November 2014

Tou Moua Yang

7529 15th St. Ln. N., St. Paul, MN 55128

Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to requests from OCI and having a criminal conviction that may be substantially related to insurance marketing type activities. May 2014

Wenda M. Zarenana

520 Greentree Rd., West Bend, WI 53090

Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. October 2014

Kalee Jo Zdroik

330 Business Park Dr., Stevens Point, WI 54482

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

promptly to inquiries from OCI and failing to complete the fingerprint/background check. February 2014

Jonathan Zech

615 Reena Ave., Apt. 3, Fort Atkinson, WI 53538

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a military offense conviction on a licensing application. August 2014

Michael Zolondek

351 Grayside Ave., Mauston, WI 53948

Agreed to the revocation of his insurance license for a minimum of two years, agreed to pay a \$7,500.00 forfeiture, and agreed to never teach, moderate, and/or proctor any insurance classes or seminars. These actions were taken based on allegations of assisting students to cheat on insurance examinations and making misrepresentations to OCI and others regarding his conduct as an exam proctor. January 2014

Charles L. Zwicker

407 E. Hamilton Ave., Eau Claire, WI 54701

Had his insurance license revoked. This action was taken based on allegations of failing to timely notify OCI of a pretrial hearing date and a criminal conviction, providing materially untrue information on a licensing application, providing false information in a statement, failing to respond promptly to OCI inquiries, failing to return agency indicia upon demand, utilizing unfair marketing practices in the sale of insurance, failing to timely notify OCI of a change of address, and having a criminal conviction that may be substantially related to insurance marketing type conduct. August 2014

Allegations and Actions Against Companies:

Accordia Life and Annuity Company

215 10th St., Ste. 1100, Des Moines, IA 50309

Was ordered to pay a forfeiture of \$1,500.00, was ordered to pay all fees when due, and was ordered to reply promptly in writing to all inquiries from OCI. These actions were taken based on allegations of failing to timely pay appointment billing fees, failing to timely pay a forfeiture assessment, violating a previous order of the Commissioner, and failing to respond promptly to inquiries from OCI. November 2014

Achievement Group, Inc.

4515 Fleur Dr., Ste. 200, Des Moines, IA 50321

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

evidence of resident Managing General Agent business entity licensure. February 2014

Affirmative Insurance Company

P.O. Box 9030, Addison, TX 75001

Agreed to pay a forfeiture of \$1,000.00, agreed to reply promptly in writing to all inquiries from OCI, and agreed to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

AIC Underwriters, LLC

800 Oak Ridge Tpke., Ste. A1000, Oak Ridge, TN 37830

Had its application for an insurance license denied. This action was taken based on allegations of having multiple administrative actions and failing to disclose those administrative actions to other state insurance departments. October 2014

Alta Professional Insurance Services Agency, LLC

14141 Farmington Rd., Livonia, MI 48154

Had its application for an insurance license denied for 31 days. This action was taken based on failing to respond promptly to OCI and failing to provide evidence of resident state Managing General Agent business entity licensure. June 2014

Alterra America Insurance Company

9020 Stony Point Pkwy., Ste. 325, Richmond, VA 23235

Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

American Country Insurance Company

150 N.W. Point Blvd., Ste. 300,

Elk Grove Village, IL 60007

Was ordered to pay a forfeiture of \$500.00, was ordered to pay all fees when due, and was ordered to reply promptly in writing to all inquiries from OCI. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. October 2014

American Family Home Insurance Company

P.O. Box 5323, Cincinnati, OH 45201

Was ordered to pay a forfeiture of \$500.00 and was ordered to cease and desist from accepting business from intermediaries who have not been duly appointed. These actions were taken based on allegations of accepting business from a non-appointed agent. December 2014

American Family Mutual Insurance Company
6000 American Pkwy., Madison, WI 53783
Was ordered to pay a forfeiture of \$500.00 and was ordered to cease and desist from issuing improper nonrenewal notices. These actions were taken based on allegations of issuing an improper nonrenewal notice that was not reasonably precise. March 2014

American Family Mutual Insurance Company
6000 American Pkwy., Madison, WI 53783
Was ordered to pay a forfeiture of \$500.00 and was ordered to cease and desist from applying a short-rate penalty without providing adequate notice of the penalty prior to policy purchase. These actions were taken based on allegations of imposing a short-rate penalty without proper notice. April 2014

AMT Warranty Corporation
59 Maiden Ln., 6th Fl., New York, NY 10038
Was ordered to pay a forfeiture of \$500.00 and was ordered to cease and desist using unapproved policy forms. These actions were taken based on allegations of using unapproved policy forms. February 2014

Anthem Life Insurance Company
220 Virginia Ave., Indianapolis, IN 46204
Was ordered to pay a forfeiture of \$1,500.00, was ordered to pay all fees when due, and was ordered to reply promptly in writing to all inquiries from OCI. These actions were taken based on allegations of failing to timely pay appointment billing fees, failing to timely pay a forfeiture assessment, violating a previous order of the Commissioner, and failing to respond promptly to inquiries from OCI. November 2014

Assurance Group, Inc.
5035 Prospect St., High Point, NC 27263
Agreed to the denial of its application for an insurance license for 31 days. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and for failing to disclose administrative actions taken by the states of Florida, South Dakota, and Wisconsin on a licensing application. January 2014

Berkshire Life Insurance Company of America
700 South St., Pittsfield, MA 01201
Was ordered to pay a forfeiture of \$500.00 and was ordered to reply promptly to inquiries from OCI. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI. December 2014

Blue Cross Blue Shield of Wisconsin
N17 W24340 Riverwood Dr., Waukesha, WI 53188
Agreed to cease and desist offering coverage with inadequate system functionality and agreed to provide a letter of acknowledgment of the issue, activate coverage for appropriate effective dates, issue premium notices for periods of coverage, and reprocess any claims that were denied as a result of the system error. It also agreed to verify that applications for coverage are properly activated in its enrollment and billing system and agreed to develop procedures to monitor the accuracy of its system consistent with offered products. These actions were taken based on allegations that the company's enrollment and billing system was not updated to reflect statewide coverage availability and premium billing. May 2014

Blue Cross Blue Shield of Wisconsin
N17 W24340 Riverwood Dr., Waukesha, WI 53188
Agreed to pay a forfeiture of \$1,500.00 and agreed to immediately cease and desist offering insurance coverage without having adequate system functionality related to service area availability. These actions were taken based on allegations that the company violated a previous OCI stipulation and order and that the company's enrollment and billing system was not correctly updated to reflect the coverage availability of a stand-alone dental product, resulting in consumer applications for the product that were neither activated nor billed. July 2014

Capson Physicians Insurance Company
221 W. 6th St., Ste. 301, Austin, TX 78701
Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to pay annual appointment billing fees. March 2014

Cary Street Partners, LLC
1210 E. Cary St., Ste. 300, Richmond, VA 23219
Had its application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI, failing to provide evidence of resident state Managing General Agent (MGA) business entity licensure, and failing to provide evidence of resident and nonresident MGA business entity licensure for the designated responsible producer. October 2014

Cd Funding Securities, LLC
425 Walnut St., Fl. 11, Cincinnati, OH 45202
Had its application for an insurance license denied. This action was taken based on allegations of failing

to respond promptly to inquiries from OCI, failing to provide evidence of resident state Managing General Agent (MGA) business entity licensure, and failing to provide evidence of resident and nonresident MGA business entity licensure for the designated responsible producer. July 2014

Centurion Casualty Company
800 Walnut St., Des Moines, IA 50309

Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

Cigna Health & Life Insurance Company
1601 Chestnut St., TL164D, Two Liberty Place,
Philadelphia, PA 19192

Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

Columbus Mutual Town Insurance Company
205 S. University Ave., Beaver Dam, WI 53916
Was ordered to pay a forfeiture of \$1,000.00. This action was taken based on allegations of failing to comply with an examination order. January 2014

Connecticut General Life Insurance Company
1601 Chestnut St., TL16D, Philadelphia, PA 19192
Was ordered to pay a forfeiture of \$3,000.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

Coventry Health and Life Insurance Company
6705 Rockledge Dr., Fl. 8, Bethesda, MD 20817
Was ordered to pay a forfeiture of \$1,500.00, was ordered to pay all fees when due, and was ordered to reply promptly in writing to all inquiries from OCI. These actions were taken based on allegations of failing to timely pay appointment billing fees, failing to timely pay a forfeiture assessment, violating a previous order of the Commissioner, and failing to respond promptly to inquiries from OCI. November 2014

Dentegra Insurance Company
100 1st St., San Francisco, CA 94105
Was ordered to pay a forfeiture of \$1,500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI, failing to timely pay appointment billing fees, and failing to timely pay a forfeiture assessment. April 2014

Dentegra Insurance Company
One Delta Dr., Mechanicsburg, PA 17055
Was ordered to pay a forfeiture of \$3,000.00, was ordered to pay all fees when due, and was ordered to reply promptly in writing to all inquiries from OCI. These actions were taken based on allegations of failing to timely pay appointment billing fees, failing to timely pay a forfeiture assessment, violating a previous order of the Commissioner, and failing to respond promptly to inquiries from OCI. November 2014

Doctors' Company, an Interinsurance Exchange, The
185 Greenwood Rd., Napa, CA 94558
Was ordered to pay a forfeiture of \$500.00, was ordered to pay all fees when due, and was ordered to reply promptly in writing to all inquiries from OCI. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. October 2014

Driverz Edge Administrative Services of Nevada, LLC
375 N. Stephanie St., Ste. 1811, Henderson, NV 89014
Had its certificate of authority suspended indefinitely and was ordered to cease and desist conducting insurance business in the state of Wisconsin. These actions were taken based on allegations of failing to remit policy premiums and contract refunds. February 2014

East and Ocean Associates, Inc.
11 E. Broadway, Ste. 8C, New York, NY 10038
Had its application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide evidence of resident state MGA business entity licensure. July 2014

E-Disability, Inc.
330 A St., San Diego, CA 92101
Had its application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide evidence of resident state MGA licensure. May 2014

Euler Hermes North American Insurance Company
800 Red Brook Blvd., Owings Mills, MD 21117
Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

Fair American Insurance and Reinsurance Company
165 Broadway, One Liberty Plaza, New York, NY 10006
Was ordered to pay a forfeiture of \$500.00, was ordered to pay all fees when due, and was ordered to reply promptly in writing to all inquiries from OCI. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. October 2014

Farmers Insurance Exchange
P.O. Box 2478, Terminal Annex, Los Angeles, CA 90051
Was ordered to pay a forfeiture of \$500.00 and was ordered to cease and desist failing to provide notices of policy cancellations to policy lienholders. These actions were taken based on allegations of failing to send a cancellation notice to a lienholder. February 2014

Fidelity Life Association, a Legal Reserve Life Ins. Co.
8700 W. Bryn Mawr Ave., Ste. 900S, Chicago, IL 60631
Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

First American Property & Casualty Insurance Company
4 First American Way, Santa Ana, CA 92707
Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

Freedom Specialty Insurance Company
1 W. Nationwide Blvd. DSPF76, Columbus, OH 43215
Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

Galaher Settlements & Insurance Services, Inc.
5505 E. 13 Mile Rd., Warren, MI 48092
Had its insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. October 2014

Germantown Mutual Insurance Company
P.O. Box 1020, Germantown, WI 53022
Was ordered to pay a forfeiture of \$5,000.00 and was ordered to cease and desist issuing nonrenewals that fail to state the basis for the nonrenewals with reasonable precision. These actions were taken based on allegations of issuing an improper mid-term cancellation or nonrenewal of an insurance policy. February 2014

Great Western Insurance Company
P.O. Box 3428, Ogden, UT 84409
Was ordered to pay a forfeiture of \$500.00, was ordered to pay all fees when due, and was ordered to reply promptly in writing to all inquiries from OCI. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. October 2014

Greek Catholic Union of the U.S.A.
5400 Tuscarawas Rd., Beaver, PA 15009
Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

Greek Catholic Union of the U.S.A.
5400 Tuscarawas Rd., Beaver, PA 15009
Was ordered to pay a forfeiture of \$2,000.00, was ordered to pay all fees when due, and was ordered to reply promptly in writing to all inquiries from OCI. These actions were taken based on allegations of failing to timely pay appointment billing fees, violating a previous order of the Commissioner, and failing to respond promptly to inquiries from OCI. October 2014

Group Health Cooperative of South Central Wisconsin
P.O. Box 44971, Madison WI 53711
Agreed to pay a forfeiture of \$500.00. This action was taken based on allegations of failing to file a required report by the due date. May 2014

Guardian Insurance & Annuity Company, Inc., The
7 Hanover Square, New York, NY 10004
Was ordered to pay a \$500.00 forfeiture, was ordered to provide requested information in writing, and was ordered

to respond promptly in writing to all inquiries from OCI. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI. December 2014

Guardian Life Insurance Company of America, The
7 Hanover Square, New York, NY 10004

Was ordered to pay a \$500.00 forfeiture, was ordered to provide requested information in writing, and was ordered to respond promptly in writing to all inquiries from OCI. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI. December 2014

Hanover Insurance Company, The
440 Lincoln St., Worcester, MA 01653

Was ordered to pay a \$5,000.00 forfeiture, was ordered to provide premium refunds to certain policyholders, was ordered to cease and desist from issuing insurance policies without informing consumers of certain options, and was ordered to obtain affirmative responses from policyholders. These actions were taken based on allegations of issuing policies and billing premiums that consumers did not affirmatively request. December 2014

Health Care Benefits Communicators, LLC
3012 Polk County Line Rd., Rutherfordton, NC 28139
Had its application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide evidence of resident MGA business entity licensure. October 2014

Health Care Service Corp., a Mutual Legal Reserve Co.
300 E. Randolph St., Chicago, IL 60601
Was ordered to pay a forfeiture of \$2,000.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

Health Exchange Agency
1 W. Camino Real, Ste. 118, Boca Raton, FL 33432
Had its application for an insurance license denied. This action was taken based on allegations of having a firm name too similar to the federal exchange marketplace under the Affordable Care Act. February 2014

Health Exchange Agency d/b/a HEA
1 W. Camino Real, Ste. 118, Boca Raton, FL 33432
Agreed to the 31-day denial of its application for an insurance license and agreed to timely report any administrative action taken by any state, agreed to do business in Wisconsin under the "HEA" name only, and agreed to use a disclaimer on communications to

Wisconsin consumers. These actions were taken based on allegations of using a misleading business name that is too similar to the federal health exchange established under the Patient Protection and Affordable Care Act. August 2014

Health Net Life Insurance Company
21281 Burbank Blvd. B2, Woodland Hills, CA 91367
Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

Health Tradition Health Plan
1808 E. Main St., Onalaska, WI 54653
Agreed to cease and desist from quoting and utilizing unfiled rates, agreed to refund excess premium, agreed to provide OCI with certain records, and agreed to comply with all terms of the stipulation. These actions were taken based on allegations of using unfiled premium rates. April 2014

Healthsmart Benefit Solutions
222 Las Colinas Blvd. W., Ste. 600N, Irving, TX 75039
Had its application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose administrative actions taken by the states of Louisiana, Missouri, Nevada, and New York on a licensing application. September 2014

J. J. Best Insurance Agency, Inc.
60 N. Water St., New Bedford, MA 02740
Had its application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Massachusetts on a licensing application. July 2014

John Deere Insurance Company
6400 N.W. 86th St., Johnston, IA 50131
Was ordered to pay a forfeiture of \$500.00, was ordered to pay all fees when due, and was ordered to reply promptly in writing to all inquiries from OCI. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. October 2014

Lexington Insurance Company
99 High St., Fl. 23, Boston, MA 02110
Was ordered to pay a forfeiture of \$500.00. This action was taken based on allegations of failing to respond promptly to inquiries from OCI. November 2014

Liberty Insurance Corporation

175 Berkeley St., Boston, MA 02117

Was ordered to pay a forfeiture of \$1,000.00 and was ordered to cease and desist failing to provide at least 60 days' notice to insureds when raising premiums 25% or more at renewal. These actions were taken based on allegations of failing to provide adequate notice of a premium increase. March 2014

Life Insurance Company of North America

1601 Chestnut St., Philadelphia, PA 19192

Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

Managed Health Services Insurance Corporation

10700 W. Research Dr., Ste. 300, Milwaukee, WI 53226

Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

Mercycare HMO, Inc.

P.O. Box 550, Janesville, WI 53547

Was ordered to pay a forfeiture of \$3,000.00. This action was taken based on allegations of failing to comply with an examination order. January 2014

MHA Insurance Company

3100 West Rd., Bldg. 1, Ste. 200, East Lansing, MI 48823

Was ordered to pay a forfeiture of \$2,000.00, was ordered to pay all fees when due, and was ordered to reply promptly in writing to all inquiries from OCI. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI, violating a previous order of the Commissioner, and failing to timely pay appointment billing fees. October 2014

MIC Property & Casualty Insurance Corporation

300 Galleria Officentre, Ste. 200, Mail Code 480-300-200, Southfield, MI 48034

Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

Molina Healthcare of Wisconsin, Inc.

7050 S. Union Park Center, Ste. 200, Midvale, UT 84047

Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

Mosaic Insurance Company

125 Broad St., New York, NY 10004

Was ordered to pay a forfeiture of \$2,000.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

Motors Insurance Corporation

300 Galleria Officentre, Ste. 200, Mail Code 480-300-200, Southfield, MI 48034

Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

Mt. Morris Mutual Insurance Company

N1211 County Rd. B, Coloma, WI 54930

Was ordered to pay a forfeiture of \$1,000.00. This action was taken based on allegations of failing to comply with an examination order. January 2014

National Health Insurance Company

P.O. Box 619999, Dallas, TX 75261

Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

National Mortgage Insurance Corporation

2100 Powell St., 12th Fl., Emeryville, CA 94608

Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

Northeast Agencies, Inc.

6467 Main St., Williamsville, NY 14221

Had its application for an insurance license denied. This action was taken based on allegations of failing to disclose administrative actions taken by the states of Kentucky, Louisiana, New York, and Texas on a licensing application, and having five administrative actions taken since 2011. October 2014

Occidental Fire & Casualty Company of North Carolina
P.O. Box 10800, 702 Oberlin Rd., Raleigh, NC 27605

Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to pay annual appointment billing fees. March 2014

PartnerRe America Insurance Company

17 State St., 29th Fl., New York, NY 10004

Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

PetFirst Healthcare, LLC

1 Quartermaster Ct., Jeffersonville, IN 47130

Had its application for an insurance license denied. This action was taken based on allegations of having administrative actions taken by the states of New York, Virginia, Utah, Massachusetts, and Florida. April 2014

Physicians Plus Insurance Corporation

2650 Novation Pkwy, Madison, WI 53713

Was ordered to pay a forfeiture of \$10,000.00. This action was taken based on allegations of failing to comply with previous examination orders related to insurance grievances, reporting, advertising, form filing, and other regulatory compliance issues. April 2014

Physicians Plus Insurance Corporation

2650 Novation Pkwy., Madison, WI 53713

Was ordered to pay a \$2,500.00 forfeiture and was ordered to meet with OCI on a quarterly basis to provide OCI with policies and procedures designed to timely and to properly comply with OCI requests. These actions were taken based on allegations of failing to comply with previous OCI orders and failing to respond promptly to inquiries from OCI. December 2014

Premier Crop Insurance, LLC

9824 Beam Rd., Ansonia, OH 45303

Had its application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to OCI and failing to provide evidence of resident state MGA business entity licensure. June 2014

Racine County Mutual Insurance Company

10502 Northwestern Ave., Franksville, WI 53126

Was ordered to pay a forfeiture of \$500.00 and was ordered to cease and desist accepting applications from agents unless and until the agents have proper authority. These actions were taken based on allegations of allowing an agent to submit applications prior to appointment and accepting applications from a non-appointed agent. March 2014

Reserve National Insurance Company

601 E. Britton Rd., Oklahoma City, OK 73114

Agreed to the denial of its application for an insurance license. This action was taken based on allegations of failing to provide required information on a licensing application and unnecessarily applying for licensure. July 2014

Secura Insurance, a Mutual Company

2401 S. Memorial Dr., P.O. Box 819, Appleton, WI 54912

Agreed to implement procedures to confirm that the correct mailing addresses of insureds are updated to ensure consumers receive adequate statutory notices. This action was taken based on allegations of issuing an improper mid-term cancellation or nonrenewal of an insurance policy. March 2014

Sentry Insurance, a Mutual Company

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

Was ordered to pay a forfeiture of \$500.00 and was ordered to cease and desist issuing improper nonrenewal notices. This action was taken based on allegations of issuing an improper nonrenewal of an insurance policy. March 2014

Settlers Life Insurance Company

P.O. Box 1191, Madison, WI 53701

Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

Smart Insurance Company
30775 Bainbridge Rd., Ste. 210, Solon, OH 44139
Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

South Suburban Chamber of Commerce, The
8580 S. Howell Ave., Oak Creek, WI 53154
Had its application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI. December 2014

State Farm Fire and Casualty Company
One State Farm Plz., Bloomington, IL 61710
Agreed to consolidate and resolve three separate OCI legal files by paying a forfeiture of \$500.00, agreeing to comply with Wisconsin insurance laws related to notices of policy nonrenewal and cancellation, and agreeing not to employ agents having expired insurance licenses. These actions were taken based on allegations of failing to provide proper notification of policy nonrenewals and cancellations and employing an unlicensed insurance agent. July 2014

Symmetry Financial Group LLC
204 Whitson Ave., Ste. 2B, Swannanoa, NC 28778
Had its application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and failing to provide evidence of resident state MGA business entity licensure. May 2014

T A S A of Kentucky, Inc.
188 Barnwood Dr., Edgewood, KY 41017
Had its application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to OCI and failing to provide evidence of resident state MGA business entity licensure. June 2014

Torus National Insurance Company
Harborside Financial Ctr., Plaza 5, Ste. 2900,
Jersey City, NJ 07311
Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

Trawick International, Inc.
1956 S. University Blvd., Ste. J, Mobile, AL 36609
Had its application for an insurance license denied. This action was taken based on allegations of having an administrative action taken by another state and failing to respond promptly to inquiries from OCI. November 2014

Truck Insurance Exchange
P.O. Box 2478, Terminal Annex, Los Angeles, CA 90051
Was ordered to pay a forfeiture of \$500.00, was ordered to cease and desist from issuing improper mid-term cancellation notices, and was ordered to offer reinstatement of a consumer's insurance policy. These actions were taken based on allegations of issuing an improper mid-term cancellation or nonrenewal of an insurance policy. April 2014

United Fire & Indemnity Company
P.O. Box 73909, Cedar Rapids, IA 52407
Was ordered to pay a forfeiture of \$500.00, was ordered to reply promptly in writing to all inquiries from OCI, and was ordered to pay all fees when due. These actions were taken based on allegations of failing to respond promptly to inquiries from OCI and failing to timely pay appointment billing fees. April 2014

U.S. Immigration Bonds & Insurance Services, Inc.
1756 N.E. 34th St., Oakland Park, FL 33334
Had its application for an insurance license denied. This action was taken based on allegations of using a misleading entity name. March 2014

Valley Title Services of the Fox Valley, LLC
303 S. Bluemound Dr., Appleton, WI 54914
Had its application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and being involved in an administrative proceeding regarding professional licensure or registration. July 2014

Vimo, Inc.
2110 New Market Pkwy. S.E., Ste. 200,
Marietta, GA 30067
Agreed to timely report any administrative action taken by any state and agreed to the denial of its application for an insurance license for 31 days. These actions were taken based on allegations of having administrative actions taken by the states of Georgia, New York, Colorado, Utah, and Indiana. April 2014

Wadena Insurance Company

P.O. Box 1336, West Des Moines, IA 50306

Was ordered to pay a forfeiture of \$2,500.00 and was ordered to cease and desist using nonrenewal notices that do not provide adequate instructions for applying for the Wisconsin Automobile Insurance Plan (WAIP). These actions were taken based on allegations of issuing improper nonrenewal notices. March 2014

WEA Insurance Corporation

45 Nob Hill Rd., Madison, WI 53707

Agreed to cease and desist from marketing small employer group health insurance products before submitting the proper rate filing to OCI, and agreed to submit a signed affidavit affirming that it has not issued any new coverage to small employers in the current calendar year. These actions were taken based on allegations of failing to timely submit a required rate filing. July 2014

Wilson Mutual Insurance Company

P.O. Box 1340, Sheboygan, WI 53082

Was ordered to cease and desist failing to provide notice of an insured's right to file a complaint with OCI. This action was taken based on allegations of failing to provide the required notice. February 2014



III. Legislative Relations and Communications



The director of Legislative Relations and Communications is responsible for providing advice on executive matters affecting the office's goals and initiatives and directs the office's legislative initiatives, communication activities, and provides advice on technical insurance-related issues.

Public Information and Communications

The Public Information and Communications (PIC) section has primary responsibility in developing and maintaining the office's consumer publications, providing information and materials on the office's Web site, and provides basic and essential services including forms management.

The OCI Web sites are managed within PIC in accordance with the group's communication plan. Industry and constituents readily utilize information and support available via this interface. We frequently reassess the value of the information provided on our site and strive to assure fresh content consistent with current issues. There were 144 new Web pages added in 2014. Another 877 pages were updated.

PIC is also responsible for public outreach. Over the last year, the division has had over 70 outreach visits reaching hundreds of consumers and interested parties. The visits have included a focus on the inner city, veterans, Wisconsin's tribes, and other underserved populations.

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

2014 Major Accomplishments

PIC continued to put the communication plan into action. As a result, OCI had thousands of consumer contacts over the course of 2014, and OCI raised its profile with the general public. Other accomplishments included:

- Continued to study the impact and issues of state insurance regulation on individual consumers and populations that have unique needs including senior citizens, tribal members, veterans, k-12 students and educators, residents impacted by disasters, low income, job search and career exploration.

- Provided insurance education to underserved populations, including those in urban and rural locations.
 - Developed working relationships with community support organizations on tribal, county, and federal levels.
 - Continued to provide outreach and education to veterans and those organizations that provide services to current veterans and those transitioning from the military.
 - Continued to provide technical expertise to organizations that promote financial literacy.
- Presented consumer information on changes to administrative rules and consumer buying tips at numerous events.
- Expanded our consumer education by updating major publications including on long-term care insurance, Medicare supplement and Medicare Advantage products, credit insurance, health insurance, mobile home insurance, and foster parents.
- Published the Wisconsin Insurance News (WIN). The WIN provides insurance agents and other interested parties with information on the ongoing activities of OCI.
- Published frequently asked questions documents for consumers, agents, employers and insurers on issues related to the Affordable Care Act and updated them throughout the year.
- Continued to study the issues surrounding major health insurance reform plan and continued efforts to preserve state regulatory authority.
- Discussed implementation issues and problems with consumers, providers, legislators, and the industry.
- Issued 24 press releases to inform consumers about insurance issues and notify the public of significant regulatory actions.
- Staffed continuing advisory committees. Significant committees included:
 - The Health and Life Advisory Council worked on a number of important issues including long-term care commissions, contingent deferred annuities, health insurance rate review, health insurance reform, health insurance risk adjustment, principle based reserving and the consumer complaint system.

- The Property and Casualty Advisory Council met four times during the year and considered issues such as the National Flood Insurance Program (NFIP), surplus lines, Federal Insurance Office, corporate governance, and issues surrounding the sharing economy.
- Participated in numerous boards and committees including the Group Insurance Board, Health Insurance Risk-Sharing Plan, and State Council on Alcohol and Other Drug Abuse.
- Because the insurance industry is a major employer, OCI worked to promote industry jobs initiatives and advocating the Wisconsin workforce.
- Participated in NAIC task forces and working groups including Health Insurance and Managed Care (B) Committee, Contingent Deferred Annuity (A) Working Group, Regulatory Framework (B) Task Force, ERISA Subgroup, Life Insurance and Annuities (A) Committee, Consumer Liaison Committee, Insurer Liaison Committee, and the Interstate Insurance Product Review (IIPRC) subcommittees.

Consumer Publications

The following consumer publications are available from OCI. Copies of most publications are available online on OCI's Web site: oci.wi.gov/pub_list.htm.

Auto

- **Consumer's Guide to Auto Insurance (PI-057)**—Explains the types of coverage provided in an auto insurance policy, how to shop for insurance, and collision damage waiver coverage for rental cars.
- **Teenagers and Auto Insurance (PI-200)**—Provides information on buying car insurance, saving money, and how underage drinking affects your insurance premium.
- **Tips for Saving on Auto Insurance (PI-218)**

Health

Long-Term Care

- **Companies Offering Long-Term Care Insurance in Wisconsin (PI-046)**—Lists insurance companies indicating that they offer in Wisconsin stand-alone long-term care insurance policies.
- **Guide to Long-Term Care (PI-047)**—Explains different types of long-term care insurance and the types of policies sold in Wisconsin to cover long-term care expenses.

Medicare Supplement

- **Medicare Advantage in Wisconsin (PI-099)**—Explains options available to Medicare-eligible persons age 65 and over, and some Medicare-eligible disabled individuals under age 65, who are looking for information about the Medicare Advantage program.
- **Medicare Part D - Things to Know Before Signing Up (PI-222)**—Provides a list of things all seniors should know before signing up for Medicare Part D.
- **Medicare Supplement Insurance Approved Policies (PI-010)**—Lists policies available in Wisconsin including benefits and current premiums.
- **Wisconsin Guide to Health Insurance for People with Medicare (PI-002)**—Explains Medicare and supplemental insurance to cover those expenses not paid by Medicare.

General

- **A Guide to Health Insurance and Worker's Compensation Insurance for Farm Families (PI-072)**—Provides information about health insurance and limitations for work-related injuries.

- **A Shopper's Guide to Cancer Insurance (PI-001)**—Describes cancer insurance policies and the limitations many of these policies have.
- **Consumer's Guide to Grievances and Complaints (PI-217)**—Provides information on how to resolve disputes with your health plan.
- **Consumer's Guide to Managed Care Health Plans in Wisconsin (PI-044)**—Provides information on all Health Maintenance Organization (HMO) and Limited Service Health Organization plans in Wisconsin.
- **Fact Sheet on Continuation and Conversion Rights in Health Insurance Policies (PI-023)**—Describes a consumer's rights under Wisconsin law and the federal COBRA law to continue or convert group health insurance coverage after losing previous eligibility for health insurance coverage.
- **Fact Sheet on Filing a Complaint About Health Plans (PI-231)**—Provides information on how to file a complaint and the complaint process.
- **Fact Sheet on the Independent Review Process in Wisconsin (PI-203)**—Describes a consumer's right to appeal a health plan's decision to an independent medical expert.
- **Fact Sheet on Mandated Benefits for the Treatment of Nervous and Mental Disorders or Substance Use Disorders (PI-008)**—Summarizes required coverages in group health insurance policies.
- **Fact Sheet on Mandated Benefits in Health Insurance Policies (PI-019)**—Gives a brief description of current mandated benefits.
- **Group Health Insurance Index (July PI-081 and January PI-080)**—Provides survey results listing the monthly premiums for group health insurance policies for four hypothetical groups.
- **Health Insurance Coverage in Wisconsin (PI-094)**—Provides survey results listing the number of people covered by an HMO, Preferred Provider Organization, Point-of-Service plan, and traditional health insurance in Wisconsin.
- **Health Insurance for Small Employers and Their Employees (PI-206)**—Discusses the Small Employer Health Insurance Law and contains monthly new business premium rates.

- **Resumen informativo sobre el proceso de revisión independiente en Wisconsin (PI-303)** (Spanish version of Fact Sheet on the Independent Review Process in Wisconsin)—Describe los derechos del consumidor a apelar una decisión del plan de salud mediante una revisión de un médico experto independiente.

Homeowner's

- **A Brief Guide to Renter's Insurance (PI-017)**—Explains the basic coverages included in a renter's insurance policy and gives tips on how to purchase renter's insurance.
- **Buying a Home and Your Insurance Needs (PI-100)**—Provides information on title, homeowner's, flood, and private mortgage insurance and discusses other insurance options to consider when buying a home.
- **Buying a Home—Insurance Terms to Remember When Buying a Home (PI-221)**
- **Condominium Insurance (PI-068)**—Explains the basic coverages included in a condominium unit owner's policy.
- **Consumer's Guide to Homeowner's Insurance (PI-015)**—Explains the basic coverages included in homeowner's and tenant's insurance policies, the types of policies, what you should do if you have a loss, and the Wisconsin Insurance Plan.
- **La compra de una vivienda: términos sobre seguros para recordar al comprar una vivienda (PI-321)** (Spanish version of Buying a Home—Insurance Terms to Remember When Buying a Home)
- **Mobile Home Insurance (PI-066)**—Explains the basic coverages included in a mobile home insurance policy.
- **Personal Property Home Inventory (PI-224)**—A personal property home inventory guide to list all the items that you have in your home.
- **Seguro de condominio (PI-168)** (Spanish version of Condominium Insurance)—Explica las coberturas básicas contenidas en una póliza de seguro del condominio.
- **Seguro de vivienda móvil (PI-166)** (Spanish version of Mobile Home Insurance)—Explica las coberturas básicas contenidas en una póliza de seguro del vivienda móvil.

- **Settling Property Insurance Claims (PI-084)**—Provides information on what to do after a loss, how to settle an insurance claim, flood insurance, and tips on what to do before a loss.
- **Tips for Saving on Homeowner's Insurance (PI-219)**
- **Una Breve Guía Sobre el Seguro del Arrendatario (PI-117)** (Spanish version of A Brief Guide to Renter's Insurance)—Explica las coberturas básicas contenidas en una póliza de seguro del arrendatario y aconseja cómo contratar un seguro del arrendatario.

Liability

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

Life Insurance and Annuities

- **Life Insurance Coverage and AIDS (PI-064)**—Summarizes rules regarding health and life insurance underwriting and coverage for AIDS and includes Resources for Persons with a Positive HIV Test/The Implications of Testing Positive for HIV (OCI 17-001).
- **NAIC Life Insurance Buyer's Guide**—A copy of *The NAIC Life Insurance Buyer's Guide* is available by calling 1-800-236-8517 (in state only) or (608) 266-3585 (bulk copies may be obtained by calling the NAIC Office at 816-783-8301).
- **State Life Insurance Fund**—Information about the State Life Insurance Fund that offers life insurance to Wisconsin residents. This also includes a rate table and an application. For more information, call 1-800-562-5558 (Wisconsin residents only).
- **Understanding Annuities (PI-214)**—Explains the different types of annuity contracts, describes the various contractual features and discusses how to shop for an annuity.
- **Wisconsin Buyer's Guide to Annuities (PI-016)**—Describes annuities and provides consumer information.

Other

- **Consumer's Guide to Insurance (PI-051)**—Provides general information about health, life, auto, homeowner's, and worker's compensation insurance.
- **Documents and Records (PI-223)**—Provides information on whom to contact for a list of documents that will need to be replaced if they have been destroyed.
- **Fact Sheet on Credit Insurance (PI-205)**—Provides information on credit insurance.
- **Fact Sheet on Insurance Terminations, Denials, and Cancellations (PI-024)**—Summarizes the laws dealing with notice requirements when insurance coverage is terminated.

- **Frequently Asked Questions About C.L.U.E. (PI-207)**—Offers tips to help you understand how claims information obtained from a C.L.U.E. report may affect your insurance premiums.
- **Guía del Consumidor Seguros (PI-151)** (Spanish version of Consumer's Guide to Insurance)—Brinda información general sobre los seguros de salud, de vida, del automóvil, de propietarios de vivienda y de indemnización laboral.
- **Insurance 101, A Guide to Insurance Basics for College Students (PI-215)**—Provides information about the types of insurance college students should consider when going away to school.
- **Insurance Complaints and Administrative Actions (PI-030)**—An annual report summarizing complaint activity and enforcement actions.
- **Other Sources of Help (OCI 51-051)**—Provides information on Small Claims Court.
- **Otras fuentes de ayuda (OCI 51-251)** (Spanish version of Other Sources of Help)—Brinda información sobre los juzgados de reclamos de menor cuantía.
- **Tips for Buying Insurance on the Internet (PI-220)**
- **Title Insurance, Frequently Asked Questions (PI-229)**
- **Understanding How Insurance Companies Use Credit Information (PI-204)**—Offers tips to help you understand how your credit information may be used and how it may affect your insurance premiums.
- **The Wisconsin Office of the Commissioner of Insurance—An Overview (PI-059)**—Summarizes OCI's main functions, discusses employment opportunities, the civil service system, pay, and employee benefits.



IV. Funds and Program Management



Information Services Section

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

Applications

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

- Completed Complaints Insurance Company Access project to allow OCI and insurance companies to communicate electronically regarding consumer complaints.
- Completed company rating filing and enrollment contact information for Rate Review project.
- Implemented document management systems for Injured Patients and Families Compensation Fund system.
- Completed various server and software upgrades along with migrating some applications to newer technology.

Business Intelligence (BI)

During 2014, the office defined its BI platform, business objectives, and completed its first projects. Accomplishments included:

- Evaluated, acquired, and implemented Tableau Desktop and Server.
- Defined and prioritized BI projects for all business areas.
- Delivered BI training for select business staff.
- Completed phase one BI analysis for the Rate Review Program.
- With DET, defined enterprise Tableau environment for implementation CY 2015.

Infrastructure

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

- Delivered security training to agency staff and hardened the security measures to protect critical information.
- Upgraded the agency network backbone to improve network connectivity and system performance.
- Developed and improved Continuity of Operations desktop recovery processes.
- Re-engineered database replication processes to improve performance.
- Provided IT infrastructure administration, maintenance, and support services for the agency.
- Provided telecom systems administration, maintenance and support for the agency.

Lean Government Initiative

OCI's Lean Government Initiative was established to meet the goals identified by the Governor's Lean Government program. The project management and quality assurance program was reorganized and is now encompassed within the agency's Lean Government Initiative. Project proposals are submitted for review where potential savings are identified. Some proposals become IT projects and others are classified as business process improvement projects. Accomplishments included:

- Received and reviewed 11 proposals.
- Began identifying and mapping Agent Licensing Section processes as part of the SBS Analysis project.
- Identified changes that could be made to existing laws and statutes.
- Identified and mapped processes for Central Files.
- Provided Change Management classes to all staff.
- Provided Business Analysis training to Market Regulation staff.
- Began exploring the creation of a central repository for business analysis and process improvement for the agency.
- Completed 6 proposals.

Management

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

- Reorganized the section to manage agency-wide responsibilities for the Lean and BI initiatives.
- Continued to evaluate technologies used in IT and made recommendations for consolidating technologies and implementing process improvements.
- Continued work to update the agency's disaster recovery plan.

Management Analysis and Planning Section

The Management Analysis and Planning Section (MAPS) supports the mission of OCI through oversight of the agency's business planning processes in the area of financial management. This section provides accounting, budgeting, contract management, internal control, procurement, risk management, and vendor payment services for OCI. The section produces the annual operating budgets for all units of the agency, external financial reports at the fund and agency level, GAAP reports, and required statutory reports, e.g., the minority contracting reports, as well as annual contract justification for continued contract renewals.

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

Some of the accomplishments in this section include:

- Member of the State Agency Purchasing Council.
- Continued meeting requirements for obtaining IT contract services through the vendor-managed IT services contract.
- Implemented the agency's 2013-2015 Biennial Budget Request.
- Prepared GAAP information for general fund and the insurance liquidation account pursuant to DOA guidelines and requirements.
- Certified that the internal controls have been reviewed and no material weaknesses in the controls were reported.
- Developed and prepared the complex cost allocations of administering the insurance company examination program for annual assessment.
- Continued the agency's ongoing supported work efforts by renewing the employment of disabled individuals through Community Work Services, Inc.

Office Management and Records Section

The Office Management and Records Section provides essential office leadership and services in an effort to achieve a quality workforce and environment in support of the mission of the agency. This area is responsible for monitoring and maintaining agency policies and procedures, managing administrative matters affecting the business operation of the agency, and serving as liaison with the Department of Administration-Human Resources as well as staff development. In an effort to strive to achieve physical accommodations for maximum comfort, security, and safety for staff and visitors alike, this area is responsible for the management of building maintenance and security, along with provision of health and safety oversight. This section is responsible for the agency's records management and administers office management services, including risk management, health and safety, building maintenance, front desk, mailroom, central records, and parking coordination. The Office Management supervisor also serves as liaison between the agency and the Department of Administration for security, mail, maintenance, records, and parking services.

Some of this area's major accomplishments for 2014 were:

- Responded to employees' ergonomic needs.
- Reviewed and updated the agency's Health and Safety Action Plan.
- Reconfigured office space to accommodate organizational changes.
- Utilized all available National Association of Insurance Commissioners' (NAIC) grant/zone funds to support our regulatory training needs.
- Provided specialized industry training in-house.
- Managed Employee Assistance Program (EAP) involvement, including: attended quarterly meetings, worked on Health Fair and gave updated EAP information to agency.
- Coordinated OCI Affirmative Action Advisory Committee involvement, including: monthly meetings, attended joint State AAAC meeting and updated committee members with information shared, continued an "Adopt a School" program in the agency, represented the agency at campus career fairs to provide information to prospective graduates about employment opportunities in insurance, and organized a diversity luncheon within the agency.
- Coordinated the staffing of the front desk staff and was responsible for the supervision of the front desk staff as well as the Central Records staff for OCI.
- Developed and implemented a revised performance evaluation, planning and development (PPD) process.

Alternative Work Patterns

OCI is cognizant of the need to offer a flexible work environment in order to maximize the employment options available to existing and potential state employees and to meet the needs of our constituents. OCI encourages the utilization of alternative work patterns such as flex time, part-time, and shared-time schedules to increase productivity, extend services, reduce absenteeism, improve employee morale, allow for employee development, and maximize energy conservation through ridesharing and use of mass transit systems. Approximately 90% of

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

Injured Patients and Families Compensation Fund (Fund)

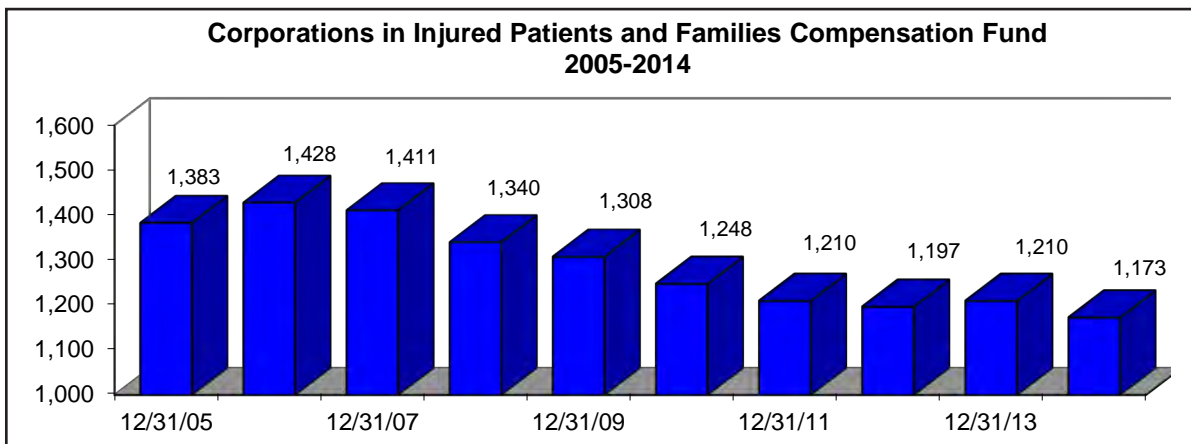
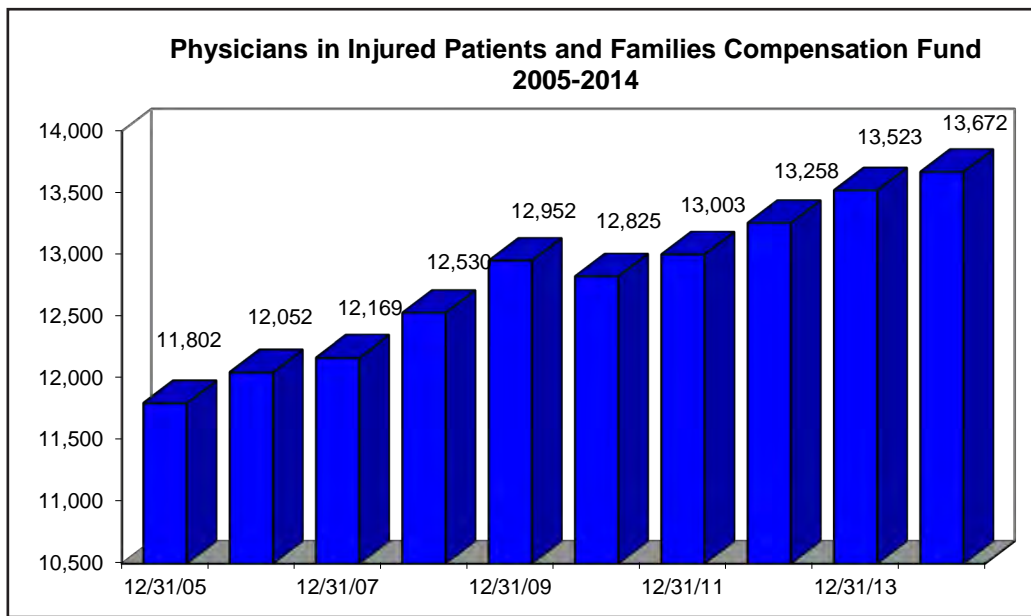
The Fund was created in 1975 to provide excess medical malpractice insurance for Wisconsin health care providers. The Fund is governed by a 13-member Board of Governors (Board) that consists of 3 insurance industry representatives, a member named by the Wisconsin Association for Justice, a member named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

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

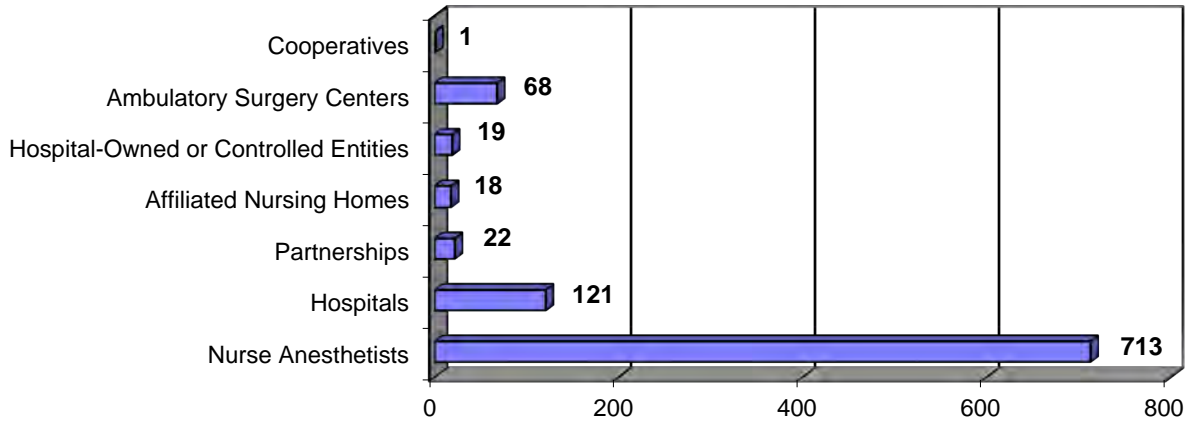
Peer Review Council. The Board and its committees meet quarterly.

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

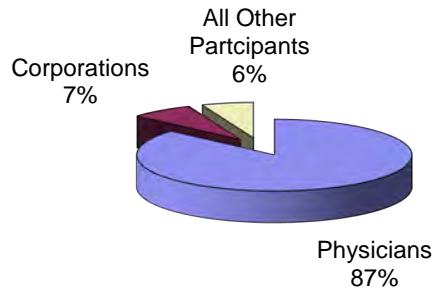
As of December 31, 2014, the vast majority of Fund participants were physicians at 87%, with corporations comprising another 7% and the remaining 6% comprised of various other participant types as illustrated in the charts below. At year-end 2014, Fund participants totaled 15,807, comprised of 13,672 physicians, 1,173 corporations, 713 nurse anesthetists, 121 hospitals with 18 affiliated nursing homes, 68 ambulatory surgery centers, 22 partnerships, 19 hospital-owned or controlled entities, and 1 cooperative.



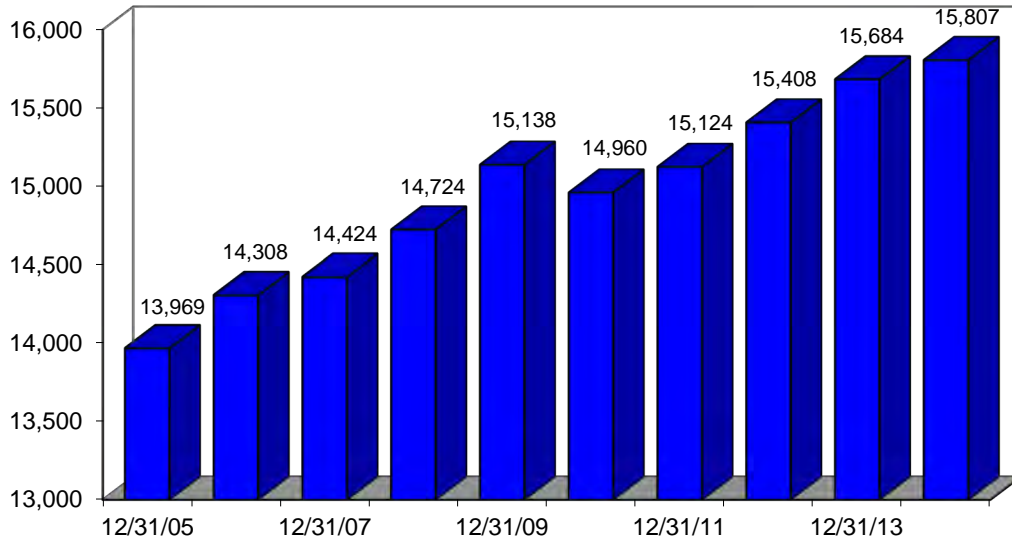
**All Other Participants in Injured Patients and Families Compensation Fund
 December 31, 2014**



**Injured Patients and Families Compensation Fund Composition
 December 31, 2014**



**Injured Patients and Families Compensation Fund Participants
 2005-2014**



From July 1, 1975, through December 31, 2014, 6,005 claims had been filed in which the Fund was named. During this period, the Fund's total number of paid claims was 666, totaling \$852,952,198. Of the total number of claims in which the Fund was named, 5,201 claims were closed with no indemnity payment.

2014 Major Activities

- The 2014 release of enhancements to the Web-based interface to the Fund system improves speed and accuracy of communication:
 - Electronic notice and viewing of noncompliance correspondence is immediate.
 - Ability to receive and complete the Annual Employee Data Reports electronically increases speed and accuracy of delivery/response by avoiding the delays associated with mailing and the resulting requirement for manual data entry by staff.

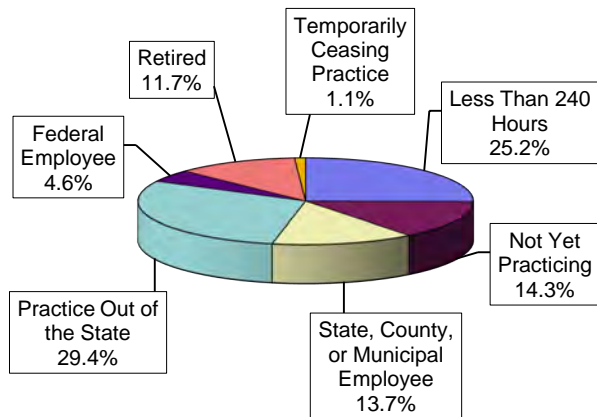
The 2014 enhancements are ongoing releases of phase 4 of Fund system development (initial release of Web-based interface, phase 1, occurred in March 2010; phase 2 released in June 2011 allows carriers and self-insurers system access to download certificates; phase 3 released in 2012 allows the general public to search the database for coverage records and provides participants and employers secure access to paperless billing; initial releases of phase 4 in 2013 allow for electronic payment and account update). Continued development will incorporate further functionality for improved customer service.

Links to the public database and to secure log-in access are available on OCI's Fund Web page (oci.wi.gov/ipfcf/sysaccess.htm).

- Fund administration closely monitors the use of outside counsel. Pursuant to a court decision in 2000, the Fund hires separate defense counsel on each claim. Fund staff monitors the claims and the use of this outside counsel to ensure that, while the Fund receives the necessary representation, legal fees are controlled.

- Pursuant to a Legislative Audit Bureau recommendation and a directive by the Board, an actuarial audit was performed in 2011 on the analysis performed in 2010 by the outside actuarial firm. This audit opinion concluded that the assumptions and methodologies used by the Fund's actuary and the risk margin of 25% established by the Board were reasonable. A recommendation was made to reduce the discount factor used to discount the claim liability reserves. Prior to the issuance of the audit report, the Board reduced the discount factor by .5%, to 5.0%, applicable to June 30, 2012, reserves. During 2012, the Board reduced the discount factor an additional .5%, to 4.5%, applicable to June 30, 2013, reserves.
- The Fund continually monitors and updates the exemption status for providers that held a license to practice in Wisconsin but for which a current exemption or certificate of insurance was not on file with the Fund. Providers that remain in noncompliance are referred to their respective licensing boards for appropriate enforcement action by that board. As of December 31, 2014, there were 12,415 providers exempt from participation in the Fund. The various bases for exemption are illustrated in the chart below.

Injured Patients and Families Compensation Fund Exemptions December 31, 2014



Wisconsin Insurance Report Business of 2014
Funds and Program Management, Injured Patients and Families Compensation Fund

Following are financial statements—statement of net position and statement of revenues, expenses and changes in Fund position—for the Fund for the fiscal year ending June 30, 2014.

Injured Patients and Families Compensation Fund
Statement of Net Position
June 30, 2014, Unaudited

Assets		Liabilities	
Current Assets		Current Liabilities	
Cash	\$ 1,194,872	Future Benefits and Loss Liabilities -	
State Investment Fund Shares	27,896,182	Short-term	\$ 80,056,260
Short-term Investments (market value)	64,115,116	Assessments Received in Advance	2,637,951
Bond Investment Income Receivable	10,238,080	Provider Refunds Payable	1,068,902
State Shares Interest Receivable	4,435	General and Administrative Expenses	
Investment and Securities Lending		Payable	54,392
Receivable	11,044	Medical Mediation Panels Payable	606
Assessments Receivable	245,439	Due to Other Funds	120,528
Less: Allowance for Uncollectible Accounts	(744)	Compensated Absences	<u>19,440</u>
Prepaid Items	7,500	Total Current Liabilities	<u>83,958,079</u>
Supplies Inventory and Other Assets	2,926	Noncurrent Liabilities	
Other Receivables	<u>19,060</u>	Loss Liabilities:	
Total Current Assets	<u>103,733,910</u>	Liability for IBNR	546,013,965
Noncurrent Assets		Liability for Reported Losses	11,054,921
Restricted Cash – Liability for FME		Liability for LAE	<u>99,288,363</u>
Account	39,604,818	Estimated Loss Liabilities	656,357,249
Long-term Investments (market value)	1,037,562,442	Less: Amount Representing Interest	<u>(99,505,978)</u>
Capital Assets, Net of Accumulated		Discounted Loss Liabilities	556,851,271
Depreciation	<u>671,568</u>	Liabilities for Future Medical Expenses	<u>39,604,818</u>
Total Noncurrent Assets	<u>1,077,838,828</u>	Total Loss Liabilities	596,456,089
Total Assets	<u>\$1,181,572,738</u>	Less: Loss Liabilities, Current Portion	<u>(80,056,260)</u>
		Noncurrent Loss Liabilities	516,399,829
		Compensated Absences - Long-term	64,409
		Other Post-employment Benefits	<u>42,541</u>
		Total Noncurrent Liabilities	<u>516,506,779</u>
		Total Liabilities	600,464,858
		Net Position	
		Invested in Capital Assets, Net of	
		Related Debt	671,568
		Restricted for Injured Patients and	
		Families	<u>580,436,312</u>
		Total Net Position	<u>581,107,880</u>
		Total Liabilities and Net Position	<u>\$1,181,572,738</u>

Injured Patients and Families Compensation Fund
Statement of Revenues, Expenses
and Changes in Fund Position for the
Fiscal Year Ended June 30, 2014, Unaudited

Operating Revenues:

Assessments	\$ 36,564,407
Assessment Interest Income	7,561
Administrative Fee Income	<u>36,270</u>
Total Operating Revenues	<u>36,608,238</u>

Operating Expenses:

Underwriting Expenses:	
Net Losses Paid	10,982,443
Loss Adjustment Expense Paid	4,382,016
Risk Management Expenses	70,360
Medical Expenses Paid	1,805,622
Change in Liability for IBNR	(32,174,436)
Change in Liability for Reported Losses	2,989,812
Change in Liability for Loss Adjustment Expense	(8,140,375)
Change in Amount Representing Interest	5,506,775
Change in Liability for Future Medical Expense	<u>300,455</u>
Total Underwriting Expenses	(14,277,328)
General and Administrative Expenses	886,157
Depreciation Expense	<u>59,821</u>
Total Operating Expenses	<u>(13,331,350)</u>

Operating Income (Loss) 49,939,588

Nonoperating Revenues (Expenses):

Investment Income	86,155,806
Miscellaneous Revenue	<u>18,646</u>

Change in Net Assets 136,114,040
Transfers to the General Fund (16,831)

Change in Net Position 136,097,209

Net Position

Net Position - Beginning of Period 445,010,671

Net Position - End of Period \$581,107,880

Local Government Property Insurance Fund (Fund)

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

As of June 30, 2014, the Fund insured 1,043 policyholders: 69 counties, 252 schools, 128 cities, 161 towns, 242 villages and 130 miscellaneous (libraries, etc.) jurisdictions. Combining new business and terminations, the overall number of policyholders decreased by 29 since the previous fiscal year-end. The Fund had 61 builder's risk policies at June 30, 2014, versus 53 as of June 30, 2013.

The Fund's insurance coverage in force represents property that is insured against loss. The more property insured, the greater the potential for a loss. The total amount of insurance coverage in force as of June 30, 2014, was \$52 billion, down from \$53 billion as of the previous fiscal year-end.

The Fund's balance sheet and income statement for the fiscal year ending June 30, 2014, are included with this report. The Fund experienced an underwriting loss of approximately \$14,900,000 following an underwriting gain of \$131,000 the previous year.

Fund management will continue to monitor insurance in force, claims trends and Fund surplus when evaluating the Fund's rating structure. The decline in surplus also affects the Fund's rates. The Fund actuarially determines rate increases or decreases in order to maintain adequate levels of surplus.

Wisconsin Insurance Report Business of 2014
Funds and Program Management, Local Government Property Insurance Fund

Following are financial statements—balance sheet and income statements—for the Fund for the fiscal year ending June 30, 2014.

Local Government Property Insurance Fund Balance Sheet—Statutory Basis June 30, 2014	
Assets	
Bonds	\$ 0
Investment Fund	8,108,000
Cash at Treasury	851
Premiums Receivable	4,053,198
Reinsurance Recoverable	13,089,207
Interest Receivable	<u>798</u>
Total Assets	<u>\$25,252,054</u>
Liabilities and Surplus	
Liabilities	
Net Loss Reserves	\$ 13,129,283
Loss Adjustment Expenses Payable	315,191
Net Unearned Premiums	2,987,885
Reinsurance Payable	6,372,228
Premium Received in Advance	3,660,369
Dividends Payable	0
Other Expenses Payable	<u>169,551</u>
Total Liabilities	\$26,634,507
Surplus	
Surplus - Beginning of Year	14,109,448
Net Income	(14,845,364)
Change in Nonadmitted Assets	(19,737)
Change in Provision for Reinsurance	<u>(626,800)</u>
Surplus - End of Year	<u>(1,382,453)</u>
Total Liabilities and Surplus	<u>\$25,252,054</u>

Local Government Property Insurance Fund Income Statement—Statutory Basis June 30, 2014	
Premiums Earned	
Direct Premium Earned	\$ 26,229,047
Reinsurance Ceded	<u>(8,190,501)</u>
Net Premium Earned	\$ 18,038,546
Losses Incurred	
Direct Losses Incurred	68,033,321
Reinsurance Loss Recoveries (Earned) Incurred	<u>(38,115,794)</u>
Net Losses Incurred	29,917,527
Loss Adjustment Expenses	923,026
Other Underwriting Expenses	<u>2,193,549</u>
Total Net Losses and Expenses	<u>33,034,102</u>
Underwriting Loss	(14,995,556)
Investment & Other Income	
Investment Fund Earnings	8,471
Interest	<u>141,721</u>
Net Investment Income	<u>150,192</u>
Net Loss	<u>\$(14,845,364)</u>

State Life Insurance Fund (Fund)

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

Wisconsin is the only state in the nation that offers a life insurance program to residents. All policies issued are participating and there is no marketing of the Fund. The lapse rate on Fund policies is a low 0.1%. As of December 31, 2014, there were 25,584 policies in force.

Section 607.15, Wis. Stat., requires the Fund to distribute annually among the policyholders its net profits and, to the extent practicably possible, maintain a ratio of surplus to assets between 7% and 10%. In 2014, a distribution of \$4.7 million was paid to policyholders in the form of dividends.

Following are financial statements—balance sheet and income statements—for the Fund for the year ending December 31, 2014.

State Life Insurance Fund Balance Sheet December 31, 2014	
Assets	
Bonds	\$93,494,641
Policy Loans	3,463,479
Cash and Bank Deposits	1,765,328
Premiums Deferred and Uncollected	67,161
Investment Income Due and Accrued	1,384,814
Recoverable Reins.	<u>0</u>
Total Assets	<u>\$100,175,423</u>
Liabilities and Surplus	
Reserves for Life Policies and Contracts	\$65,023,291
Interest Maintenance Reserve	117,818
Policy Claims	282,294
Dividends Due and Unpaid (2014)	17,308
Dividends - Provision for 2015	3,641,951
Deposit-Type Contracts	20,768,205
Unclaimed Property	34,203
Taxes, Licenses, Fees Accrued	878
Suspense and Cancelled Drafts	2,494
Expenses Due and Accrued	46,507
Back Up Withholding	647
Premiums Received in Advance	24,660
Asset Valuation Reserve	<u>302,107</u>
Total Liabilities	\$ 90,262,363
Surplus	<u>9,913,060</u>
Total Liabilities and Surplus	<u>\$100,175,423</u>

State Life Insurance Fund Income Statement December 31, 2014	
Income	
Premiums	\$1,557,460
Investment Income	5,345,970
Amortization of Interest Maintenance Reserve	18,007
Miscellaneous Income	<u>1,521</u>
Total Income	\$ 6,922,958
Expenses	
Death Benefits	1,141,685
Matured Endowments	364,000
Other Policy Benefits	1,227,431
Increase in Reserve	404,401
General Operating Expense	<u>623,276</u>
Expenses before Dividends	<u>3,760,793</u>
Net Gain before Dividends	<u>3,162,165</u>
Dividends to Policyholders	<u>4,707,862</u>
Net Gain (Loss) from Operations	<u>\$(1,545,697)</u>

V. Division of Regulation and Enforcement



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

Bureau of Financial Analysis and Examinations

The principal function of the Bureau of Financial Analysis and Examinations (Bureau) is to monitor the financial condition of all insurers licensed to do business in Wisconsin and determine whether their financial condition meets the minimum requirements for continued operation in Wisconsin. Monitoring includes the examination of the accounts and records of insurance companies organized under Wisconsin law and the analysis of financial statements of all insurers licensed to do business in the state of Wisconsin, the review of CPA audit reports, and updates to the company profile database. The Bureau maintains and reviews holding company filings required by ch. Ins 40, Wis. Adm. Code, administers insurer applications for admission to Wisconsin, and processes merger and acquisition plans. The Bureau also collects and processes all premium taxes submitted by insurers.

2014 Major Accomplishments

- Maintained accreditation by the National Association of Insurance Commissioners.
- Examined 54 domestic insurers.
- Analyzed the financial statements of over 2,200 insurers.
- Chapter 615, Wis. Stat., was repealed which released 291 gift annuity insurers from regulation.
- Continued oversight of 1 company in liquidation and 1 company in rehabilitation.
- Licensed 2 new domestic insurers, 43 service contract providers, and 3 employee benefit plan administrators.
- Approved 2 domestic insurers to dissolve.
- Re-issued permits to 7 care management organizations under ch. 648, Wis. Stat.
- Licensed 8 nondomestic insurers, 28 service contract providers, 22 employee benefit plan administrators, 3 life settlement providers, and 1 vehicle protection product.
- Permitted 4 licensed entities to withdraw from Wisconsin.
- Reviewed changes of control involving 4 domestic insurers, pursuant to holding company regulations, and 4 holding company reorganizations.
- Reviewed 1 redomestication of an insurer to Wisconsin.
- Reviewed the conversion of 1 ch. 612, Wis. Stat., town mutual insurer to a ch. 611, Wis. Stat., property casualty.
- Reviewed and approved 1 merger involving 2 domestic ch. 612, Wis. Stat., insurers.
- Reviewed and enhanced the procedures for financial analysis and monitoring of licensed insurers.
- Enhanced the process for insurance companies to file Wisconsin-specific forms electronically with OCI.
- Continued the development of automated applications used in financial analysis and examinations.
- Made available insurer financial and demographic data on the OCI Web site.
- Continued participation in the IT Strategic Planning Committee charged with the development of comprehensive plans and standards for the agency and Bureau.
- Participated in NAIC task forces and working groups, including:
 - Accounting Practices and Procedures Task Force
 - Analyst Team System Oversight Working Group
 - Blanks Working Group
 - Electronic Workpaper Working Group
 - Emerging Accounting Issues Working Group
 - Examination Oversight Task Force
 - Financial Analysis Handbook Working Group
 - Financial Analysis Research and Development Working Group
 - Financial Analysis Working Group
 - Financial Examiners Coordination Working Group
 - Financial Examiners Handbook Technical Group
 - Group Solvency Issues Working Group
 - Health Reform Solvency Impact Subgroup
 - Health Risk-Based Capital Working Group (Vice Chair)
 - Information Technology Examination Working Group
 - Investment Risk-Based Capital Working Group
 - Mortgage Guaranty Insurance Working Group (Chair)
 - National Treatment and Coordination Working Group

Operational Risk Subgroup
Own Risk and Solvency Assessment (ORSA)
Subgroup
P&C Risk-Based Capital Working Group
Reinsurance Financial Analysis Working Group
Reinsurance Task Force

Restricted Asset Subgroup
Statutory Accounting Principles Working Group
Valuation of Securities Task Force
• Participated in the Financial Stability Board
Workstream on Other Shadow Banking Entities.

Companies Examined in 2014

Alpha Property & Casualty Ins. Co.
Ameriprise Ins. Co.
Barron Mutual Ins. Co.
Blue Cross Blue Shield of WI
Bristol Town Ins. Co.
Childrens Community Health Plan
Church Mutual Ins. Co.
Community Ins. Corp.
Compcare Health Services Ins. Corp.
Dairyland Ins. Co.
Employers Ins. Co. of Wausau
Employes Mutual Benefit Assn.
Esurance Ins. Co.
Esurance Ins. Co. of NJ
Group Health Coop. of Eau Claire
Hawkeye Security Ins. Co.
Homestead Mutual Ins. Co.
IDS Property Casualty Ins. Co.
Independent Care Health Plan
Jewelers Mutual Ins. Co.
John Alden Life Ins. Co.
Liberty Mutual Fire Ins. Co.
Marcellon-Courtland-Springvale Mutual Ins. Co.
Medica Health Plans of WI
Medical Associates Clinic Health Plan
Middlesex Ins. Co.
Mt. Pleasant-Perry Mutual Ins. Co.

National Ins. Co. of WI, Inc.
North American Ins. Co.
Northern Finnish Mutual Ins. Co.
Pacific Star Ins. Co.
Parker Centennial Assurance Co.
Patriot General Ins. Co.
Peak Property & Casualty Ins. Co.
Reedsburg-Westfield Mutual Ins. Co.
River Valley Mutual Ins. Co.
Secura Ins. A Mutual Co.
Secura Supreme Ins. Co.
Sentry Casualty Co.
Sentry Ins. A Mutual Co.
Sentry Life Ins. Co.
Sentry Select Ins. Co.
State Auto Ins. Co.
Sugar Creek Mutual Ins. Co.
Theresa Mutual Ins. Co.
Time Ins. Co.
Trilogy Health Ins., Inc.
Unitrin Safeguard Ins. Co.
Viking Ins. Co. of WI
Wausau Business Ins. Co.
Wausau General Ins. Co.
Wausau Underwriters Ins. Co.
Wilson Mutual Ins. Co.
Wisconsin County Mutual Ins. Co.

Wisconsin Insurance Corporations Organized and Licensed

January 1, 2014 - December 31, 2014

Action Powersports, Inc.	Waukesha, WI
Bill Kummer, Inc.	Sheboygan, WI
Braeger Auto Sales of Franklin, LLC	Milwaukee, WI
Braeger Chevrolet, Inc.	Milwaukee, WI
Braeman Merrill Ford Mercury, Inc.	Merrill, WI
Englehart, Inc.	Madison, WI
George Vetesnik Motors, Inc.	Richland Center, WI
Glenn Curtiss Motorsports, Inc.	West Bend, WI
Heritage Chevrolet, Inc.	Tomahawk, WI
Homan Ford, Inc.	Ripon, WI
House of Harley-Davidson, Inc.	Milwaukee, WI
International Motor Sports, Inc.	Cedarburg, WI
Jim Olson Chrysler Dodge Jeep & Ram Truck, LLC	Sturgeon Bay, WI
Jim Olson Motors, Inc.	Sturgeon Bay, WI
Johnson Motor Sales, Inc.	New Richmond, WI
Johnson Motors of Menomonie	Menomonie, WI
Johnson Motors of St. Croix Falls, Inc.	St. Croix Falls, WI
Lomira Auto Sales & Service, Inc.	Lomira, WI
Mad City Power Sports, Inc.	DeForest, WI
Mad City Sales, Inc.	Madison, WI
Maritime Ford-Lincoln, Inc.	Manitowoc, WI
Northridge Chevrolet, Inc.	Ashland, WI
Power-Pac, Inc.	Marshfield, WI
Pro Motorsports of Fond du Lac, Inc.	Fond du Lac, WI
River Valley Auto, Inc.	Viroqua, WI
River Valley Auto Sales, LLC	Boscobel, WI
Road, Track & Trail, LLC	Big Bend, WI
Rob's Performance Motorsports, LLC	Johnson Creek, WI
Sedlak Chevrolet Buick, Inc.	Minocqua, WI
Sleepy Hollow Chevrolet-Buick-GMC, Inc.	Viroqua, WI
Sleepy Hollow Ford, Inc.	Viroqua, WI
Smart Motors, Inc.	Madison, WI
Southeast Sales Corp.	Milwaukee, WI
Wisco Dental Insurance Plan, Inc.	Appleton, WI

Insurance Corporations Domiciled in Other States Admitted

January 1, 2014 - December 31, 2014

AIG WarrantyGuard, Inc.	Chicago, IL
Allied Ins. Co. of America	Columbus, OH
ALPS Property & Casualty Ins. Co.	Missoula, MT
American Risk Services, LLC	Glendale, OH
Asure Extended Service Co., LLC	Houston, TX
Asurion Consumer Solutions, Inc.	Kansas City, MO
Asurion Service Plans, Inc.	Chicago, IL
Asurion Warranty Protection Services, LLC	Chicago, IL
Automobile Protection Corporation-APCO	Norcross, GA
C.A.R.S. Protection Plus, Inc.	Murrysville, PA
C N A Warranty Services, Inc.	Chicago, IL
Dimension Service Corporation	Dublin, OH

Insurance Corporations Domiciled in Other States Admitted (continued)

ECP Incorporated	Woodridge, IL
Endurance Dealer Services, LLC	Northbrook, IL
Ethos Administrative Services, Inc.	Irving, TX
Extended Vehicle Protection, LLC	Auburn Hills, MI
Independent Dealer Group, Inc.	Richardson, TX
Landcar Casualty Co.	Sandy, UT
LifeCare Assurance Co.	Woodland Hills, CA
National Administrative Service Co., LLC	Dublin, OH
N.E.W. Administrative Services Co.	Chicago, IL
NWAN, Inc.	Strongsville, OH
Oak River Ins. Co.	Omaha, NE
Pawn America Wisconsin, LLC	Burnsville, MN
Plateau Casualty Ins. Co.	Crossville, TN
Plateau Ins. Co.	Crossville, TN
Portfolio Services Limited, Inc.	Gilbert, AZ
Preferred Ins. Affiliates, Inc.	Evanston, IL
ProSelect Ins. Co.	Boston, MA
Protective Administrative Services, Inc.	St. Louis, MO
Redwood Fire and Casualty Ins. Co.	Omaha, NE
Riverside Auto Sales of Marinette/Menominee	Escanaba, MI
Rural Trust Ins. Co.	Greenbelt, MD
Sierra Health and Life Ins. Co.	Las Vegas, NV
Toyota Motor Ins. Services, Inc.	Torrance, CA
United Service Protection Corporation	St. Petersburg, FL
Warranty Solutions Administrative Service	Lakewood, CO

Organizations Licensed as Service Contract Providers

January 1, 2014 - December 31, 2014

Action Powersports, Inc.	Waukesha, WI
AIG WarrantyGuard, Inc.	Chicago, IL
American Risk Services, LLC	Glendale, OH
Asure Extended Service Co., LLC	Houston, TX
Asurion Consumer Solutions, Inc.	Kansas City, MO
Asurion Service Plans, Inc.	Chicago, IL
Asurion Warranty Protection Services, LLC	Chicago, IL
Automobile Protection Corporation-APCO	Norcross, GA
Bill Kummer, Inc.	Sheboygan, WI
Braeger Auto Sales of Franklin, LLC	Milwaukee, WI
Braeger Chevrolet, Inc.	Milwaukee, WI
Braeman Merrill Ford Mercury, Inc.	Merrill, WI
C.A.R.S. Protection Plus, Inc.	Murrysville, PA
C N A Warranty Services, Inc.	Chicago, IL
Dimension Service Corporation	Dublin, OH
ECP Incorporated	Woodridge, IL
Endurance Dealer Services, LLC	Northbrook, IL
Englehart, Inc.	Madison, WI
Ethos Administrative Services, Inc.	Irving, TX
Extended Vehicle Protection, LLC	Auburn Hills, MI
George Vetesnik Motors, Inc.	Richland Center, WI
Glenn Curtiss Motorsports, Inc.	West Bend, WI

Organizations Licensed as Service Contract Providers (continued)

Heritage Chevrolet, Inc.	Tomahawk, WI
Homan Ford, Inc.	Ripon, WI
House of Harley-Davidson, Inc.	Milwaukee, WI
Independent Dealer Group, Inc.	Richardson, TX
International Motor Sports, Inc.	Cedarburg, WI
Jim Olson Chrysler Dodge Jeep & Ram Truck, LLC	Sturgeon Bay, WI
Jim Olson Motors, Inc.	Sturgeon Bay, WI
Johnson Motor Sales, Inc.	New Richmond, WI
Johnson Motors of Menomonie	Menomonie, WI
Johnson Motors of St. Croix Falls, Inc.	St. Croix Falls, WI
Lomira Auto Sales & Service, Inc.	Lomira, WI
Mad City Power Sports, Inc.	DeForest, WI
Mad City Sales, Inc.	Madison, WI
Maritime Ford-Lincoln, Inc.	Manitowoc, WI
National Administrative Service Co., LLC	Dublin, OH
N.E.W. Administrative Services Co.	Chicago, IL
Northridge Chevrolet, Inc.	Ashland, WI
NWAN, Inc.	Strongsville, OH
Pawn America Wisconsin, LLC	Burnsville, MN
Portfolio Services Limited, Inc.	Gilbert, AZ
Power-Pac, Inc.	Marshfield, WI
Pro Motorsports of Fond du Lac, Inc.	Fond du Lac, WI
Protective Administrative Services, Inc.	St. Louis, MO
River Valley Auto, Inc.	Viroqua, WI
River Valley Auto Sales, LLC	Boscobel, WI
Riverside Auto Sales of Marinette/Menominee	Escanaba, MI
Road, Track & Trail, LLC	Big Bend, WI
Rob's Performance Motorsports, LLC	Johnson Creek, WI
Sedlak Chevrolet Buick, Inc.	Minocqua, WI
Sleepy Hollow Chevrolet-Buick-GMC, Inc.	Viroqua, WI
Sleepy Hollow Ford, Inc.	Viroqua, WI
Smart Motors, Inc.	Madison, WI
Southeast Sales Corp.	Milwaukee, WI
Toyota Motor Ins. Services, Inc.	Torrance, CA
United Service Protection Corporation	St. Petersburg, FL
Warranty Solutions Administrative Service	Lakewood, CO

**Insurance Corporation Mergers, Consolidations, Dissolutions,
Withdrawals, Rehabilitations, Liquidations, or Redomestications**
January 1, 2014 - December 31, 2014

Withdrawals

Nicor Energy Services Co.	04/17/2014
Vesta Ins. Corp.	10/07/2014
Warranty Solutions Management Corporation	03/31/2014
WS Aftermarket Services Corp.	08/21/2014

Dissolutions

Health Insurance Risk-Sharing Plan	03/31/2014
------------------------------------	------------

Rehabilitations

Freestone Ins. Co.	04/28/2014
--------------------	------------

Liquidations

Freestone Ins. Co.	08/15/2014
Partnership Health Plan, Inc.	07/25/2013*
Professional Liability Ins. Co. of America	02/10/2014
Red Rock Ins. Co.	08/21/2014

Mergers

Company Name	Merged Into	Date
Acacia Life Ins. Co.	Ameritas Life Ins. Corp.	07/01/2014
Balboa Life Ins. Co.	Securian Life Ins. Co.	12/31/2014
Genworth Home Equity Ins. Corp.	Genworth Residential Mortgage Ins. Corp. of North Carolina	07/01/2014
Genworth Residential Mortgage Assur. Corp.	Genworth Mortgage Ins. Corp.	10/01/2014
Kansas Bankers Surety Co., The	Berkshire Hathaway Homestate Ins Co.	12/31/2013*
MEGA Life and Health Ins. Co., The	Mid-West National Life Ins. Co. of TN	12/31/2014
Meridian Citizens Mutual Ins. Co.	State Automobile Mutual Ins. Co.	07/02/2014
MetLife Investors Ins. Co.	MetLife Ins. Co. of CT	11/14/2014
Nipponkoa Ins. Co. Limited (US Branch)	Sompo Japan Ins. Co. of America	09/01/2014
Paris Mutual Fire Ins. Co.	Kenosha County Mutual Ins. Co.	01/01/2014
Slovak Gymnastic Union Sokol of the USA	GBU Financial Life	01/01/2014
Tokio Marine & Nichido Fire Ins. Co., Ltd.	Tokio Marine America Ins. Co.	12/31/2013*
Union Bankers Ins. Co.	Constitution Life Ins. Co.	12/31/2013*
Union Central Life Ins. Co., The	Ameritas Life Ins. Corp.	07/01/2014
USAA Direct Life Ins. Co.	USAA Life Ins. Co.	12/31/2013*
Western Reserve Life Assurance Co. of Ohio	Transamerica Premier Life Ins. Co.	10/01/2014

* Information not available in prior Wisconsin Insurance Report.

Redomestications

Company Name	From	To	Effective Date
American Interstate Ins. Co.	LA	NE	11/30/2013*
American Mining Ins. Co.	AL	IA	12/10/2013*
American Modern Property/Casualty	MO	OH	12/16/2013*
Arch Indemnity Ins. Co.	NE	MO	09/30/2014
Arch Mortgage Guaranty Co.	AZ	WI	10/01/2014
Bond Safeguard Ins. Co.	IL	SD	12/09/2013*
CastlePoint National Ins. Co.	IL	CA	09/12/2014
Clarendon National Ins. Co.	NJ	IL	07/23/2014
Contractors Bonding and Ins. Co.	WA	IL	12/31/2014
Discover Property & Casualty Ins. Co.	IL	CT	12/01/2013*
DSM USA Ins. Co., Inc.	PA	TX	06/23/2014
Employers' Fire Ins. Co., The	MA	PA	06/20/2014
First American Title Guaranty Co.	CA	TX	07/01/2014
First American Title Ins. Co.	CA	NE	07/01/2014
Granite State Ins. Co.	PA	IL	12/31/2014
Great Northwest Ins. Co.	IN	MN	09/19/2013*
Individual Assurance Co., Life, Health	MO	OK	08/27/2014
Manhattan National Life Ins. Co.	IL	OH	03/26/2014
MetLife Ins. Co. USA	CT	DE	11/14/2014
Millers Classified Ins. Co.	WI	IL	09/30/3014
National Investors Title Ins. Co.	SC	TX	11/14/2014
New Hampshire Ins. Co.	PA	IL	12/31/2014
OneBeacon America Ins. Co.	MA	PA	06/20/2014
Plaza Ins. Co.	MO	IA	12/03/2013*
ProCentury Ins. Co.	TX	MI	12/02/2013*
SCOR Global Life Reinsurance Co. of DE	TX	DE	12/31/2013*
SCOR Global Life USA Reinsurance Co.	MO	DE	08/20/2013*
St. Paul Protective Ins. Co.	IL	CT	12/01/2013*
Symetra Life Ins. Co.	WA	IA	07/01/2014
Symetra National Life Ins. Co.	WA	IA	07/01/2014
Victoria Automobile Ins. Co.	IN	OH	01/02/2014

* Information not available in prior Wisconsin Insurance Report.

Insurance Corporations Which Changed Their Names

January 1, 2014 - December 31, 2014

Previous Name	New Name
American Fuji Fire and Marine Ins. Co.	Ashmere Ins. Co.
American Mining Ins. Co., Inc.	American Mining Ins. Co.
Aviva Life and Annuity Co.	Athene Annuity and Life Co.
BancInsure, Inc.	Red Rock Ins. Co.
Bituminous Casualty Corporation	BITCO General Ins. Corp.
Bituminous Fire and Marine Ins. Co.	BITCO National Ins. Co.
CMG Mortgage Assurance Co.	Arch Mortgage Assurance Co.
CMG Mortgage Ins. Co.	Arch Mortgage Ins. Co.
CMG Mortgage Reinsurance Co.	Arch Mortgage Reinsurance Co.
First Marine Ins. Co.	American Modern Property and Casualty Ins. Co.
Generali USA Life Reassurance Co.	SCOR Global Life USA Reinsurance Co.
ING Life Ins. and Annuity Co.	Voya Retirement Ins. and Annuity Co.
INH USA Annuity and Life Ins. Co.	Voya Ins. and Annuity Co.
JMIC Life Ins. Co.	ShelterPoint Ins. Co.
Maiden Reinsurance Co.	Maiden Reinsurance North America, Inc.
MetLife Ins. Co. of CT	MetLife Ins. Co. USA
MetLife Investors USA Ins. Co.	MetLife Ins. Co. of CT
Monumental Life Ins. Co.	Transamerica Premier Life Ins. Co.
National Electronics Warranty, LLC	Asurion Services, LLC
N.E.W. Administrative Services Co., Inc.	Asurion Technology Services, Inc.
N.E.W. Customer Protection Co., Inc.	Asurion Consumer Solutions, Inc.
Northbrook Indemnity Co.	Allstate Northbrook Indemnity Co.
Oakwood Village Apartments, Inc.	Oakwood Village University Woods Apt., Inc.
Pathfinder Ins. Co.	BlueShore Ins. Co.
Perico Life Ins. Co.	MAPFRE Life Ins. Co.
PMI Mortgage Assurance Co.	Arch Mortgage Guaranty Co.
SCOR Global Life Re Ins. Co. of Texas	SCOR Global Life Reinsurance Co. of Delaware
Sears Life Ins. Co.	American Health and Life Ins. Co.
Stonebridge Casualty Ins. Co.	Transamerica Casualty Ins. Co.
Stonewall Ins. Co.	Berkshire Hathaway Specialty Ins. Co.
Stonewood National Ins. Co.	Falls Lake National Ins. Co.
Sun Life Assurance Co. of Canada (U.S.)	Delaware Life Ins. Co.
United General Title Ins. Co.	First American Title Guaranty Co.
United National Casualty Ins. Co.	CGB Ins. Co.
United Security Ins. Co.	Previsor Ins. Co.
Valiant Ins. Co.	Hamilton Ins. Co.
Vision Ins. Plan of America, Inc.	Superior Vision Ins. Plan of WI, Inc.

Companies in Liquidation or Rehabilitation

Ambac Assurance Corporation Segregated Account, in Rehabilitation

Ambac Assurance Corporation Segregated Account was placed in rehabilitation on March 24, 2010, by William D. Johnston, a Lafayette County Circuit Court Judge, presiding by a judicial assignment order of the Circuit Court for Dane County, Wisconsin. Roger A. Peterson is the appointed special deputy commissioner. Current and more detailed information regarding the rehabilitation is available at ambacpolicyholders.com.

Ambac Assurance Corporation (Ambac), headquartered in New York, New York, is the successor to American Municipal Bond Assurance Corporation, which was incorporated in Wisconsin on September 29, 1970. The company operates as a financial guaranty insurer, and its principal business is the guaranty of timely payment of principal and periodic interest when due on credit obligations. The company is licensed in all U.S. states, the District of Columbia, Guam, Puerto Rico and U.S. Virgin Islands.

In the mid-1990s, Ambac began offering financial guaranty insurance on riskier, higher-margin private “structured finance” investments, including residential mortgage-backed securities (RMBS) and collateralized debt obligations of asset-backed securities (CDOs of ABS). When the riskier insured structured finance investments began to deteriorate en masse during the economic crisis of 2008, Ambac’s projected future liabilities grew while its credit ratings and statutory surplus plummeted. Consequently, its prospects for writing new business evaporated, it stopped writing new policies, and it initiated an informal run-off.

These events created a hazard for policyholders. At the time of rehabilitation, Ambac’s investment portfolio assets had a current market value of approximately \$8 to \$9 billion, plus an estimated \$1.5 to \$2 billion in future unearned premiums discounted to present value. Many of Ambac’s assets would not yield fair value if liquidated immediately and used to pay short-term claims. The inopportune sale of Ambac’s long-term, presently undervalued assets would result in a net loss of claims-paying resources available to all policyholders—a “fire sale” as opposed to a fair and equitable distribution for the benefit of policyholders as a whole.

Absent restructuring efforts, there was an increasing risk that Ambac might not have been able to satisfy all claims made under the company’s policies as they developed over the next 30 years. More specifically, there

was an increasing risk that policyholders who presented short-tail claims in the early years would have received payment for a larger percentage of their claims than policyholders who presented claims in the more distant future.

As part of the restructuring and with the approval of the Office of the Commissioner of Insurance, Ambac established an optional segregated account pursuant to s. 611.24, Wis. Stat., effective March 24, 2010, for the purpose of segregating certain segments of its liabilities and consenting to the subsequent rehabilitation of the Segregated Account under ch. 645, Wis. Stat. Policies allocated to the Ambac Assurance Corporation Segregated Account (Segregated Account) are primarily those policies with material projected impairments, including the books of RMBS, most of which were expected to mature within approximately 4 years, and certain CDOs of ABS policies, most of which were not expected to mature for 20 or more years, as well as certain other policies with provisions that could result in loss of control rights or demands to pay non-economic, accelerated damages at the expense of other policyholders of Ambac. Ambac allocated to the Segregated Account all liabilities assumed as reinsurer under reinsurance agreements. To support the Segregated Account, Ambac also allocated to it a \$2 billion secured note (which has now been fully paid) and a last-dollar reinsurance policy limited only by the assets of, and a minimum surplus as regards policyholders of, \$100,000,000 in the General Account of Ambac. Ambac also allocated to the Segregated Account its limited liability interest in Ambac Credit Products, LLC, Ambac Conduit Funding LLC, Aleutian Investments LLC and Juneau Investments LLC.

Ambac was appointed as a Management Services Provider to the Segregated Account under a Management Services Agreement for so long as such agreement is in effect. Nothing prevents the Segregated Account from retaining additional service providers. In addition, pursuant to the terms of a Cooperation Agreement, Ambac and the Segregated Account have agreed on certain matters related to decision-making, information-sharing, tax compliance and allocation of expenses.

On March 13, 2014, the Rehabilitator announced the receipt of favorable rulings from the IRS regarding certain tax issues associated with potential amendments to the rehabilitation plan for the Segregated Account.

Ambac Assurance Corporation Segregated Account, in Rehabilitation (continued)

On April 21, 2014, the Rehabilitator filed a motion in the Circuit Court of Dane County, Wisconsin, for approval of certain proposed amendments (the Amendments) to the plan of rehabilitation. The Rehabilitator's motion for approval of the amendments was approved by Judge Johnston on June 11, 2014. The Amendments modify the mechanism for handling claims under the rehabilitation plan. Instead of a combination of cash payments and interest-bearing surplus notes pursuant to the original plan, holders of Permitted Policy Claims would receive a combination of cash payments (Interim Payments) and deferred amounts will be established equal to the remaining balance of such claims (Deferred Amounts). Payments of Deferred Amounts will be made at such times as the Rehabilitator deems appropriate, in his sole discretion, based on an analysis of estimated liabilities, available claims-paying resources and other considerations relevant to equitable treatment of claims and the best interests of policyholders. With the exception of adjustments for certain under-collateralized transactions, Deferred Amounts will accrete at an effective annual rate of 5.1%. Permitted General Claims will be entitled to receive Junior Deferred Amounts accreting at 5.1% per year, instead of junior surplus notes bearing interest at 5.1%, as specified by the original rehabilitation plan.

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

To maintain parity among policyholders, the Rehabilitator effectuated a Deferred Payment to provide that policyholders that have received 25% cash payments on Permitted Policy Claims since the Interim Payments began on September 20, 2012, received an equalizing payment in cash in an amount equal to 26.67% of such holders' Deferred Amounts, including the value

of Accretion. The Amendments require proportionate redemptions on Segregated Account Surplus Notes, as and when payments are made on Deferred Amounts, including the equalizing payment referenced above. Pursuant to the terms of the Settlement Agreement entered into by Ambac Assurance Corporation and various settling counterparties on June 7, 2010, Ambac Assurance Corporation is also required to make proportionate redemptions on its Surplus Notes if the Segregated Account redeems any Segregated Account Notes.

On October 13, 2014, the Commissioner of Insurance, both as regulator of Ambac Assurance Corporation and as Rehabilitator of the Segregated Account, approved Ambac's plan to make partial payments on General Account and Segregated Account surplus notes on November 20, 2014, rather than on December 22, 2014, the first Payment Date provided for under the Plan of Rehabilitation and the Payment Guidelines. By making the surplus note payments approximately one month early, Ambac generated significant interest savings, which can be expected to benefit all Segregated Account policyholders. In addition, the Rehabilitator believed it advantageous to spread payments on the surplus notes and on deferred payment obligations over two months in order to facilitate the orderly processing and disbursement of all payments.

Ambac Assurance Corporation's General Account is not obligated to make payments on the secured note or the reinsurance policy it provided to the Segregated Account if its surplus as regards to policyholders is (or would be) less than \$100,000,000. While current claims are being paid 45% in cash, as of December 31, 2014, \$149,481,196 of the Segregated Account's liabilities was not assumed by Ambac Assurance Corporation's General Account under the reinsurance policy with the Segregated Account.

As of December 31, 2014, the Ambac Assurance Corporation Segregated Account reported assets of \$12,706,942, liabilities of \$(226,573,200), and surplus of \$239,280,142. The negative liability exists because the General Account's reinsurance policy provides coverage on surplus notes issued in satisfaction of claims.

Partnership Health Plan, Inc., in Liquidation

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

Partnership Health Plan was headquartered in Eau Claire, Wisconsin, and had business in force only in Wisconsin. Partnership Health Plan contracted with the Department of Health Services to provide managed health and long-term care support to participants in the Family Care Partnership Program, a comprehensive program of services for older adults and people with physical disabilities. The 1,394 members were transitioned into either another partnership program or another long-term care program overseen by DHS effective January 1, 2013.

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

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

On July 29, 2013, 450 notices were mailed to members, creditors and other parties whose interests may in some way be affected by the liquidation. The deadline for filing claims with the liquidator was January 31, 2014. There were 49 proof-of-claim forms filed and they were reviewed to determine amounts payable, if any. To date payments totaling \$1,049,970 have been made to creditors. All claims have been reviewed, and those that have been allowed have been paid. One disputed claim remains to be resolved as well as 2 late-filed claims.

As of December 31, 2014, Partnership Health Plan had assets of \$5,314,422, liabilities of \$119,795, and surplus of \$5,194,627.

Bureau of Market Regulation

In 2014 the Bureau of Market Regulation (Bureau) consisted of five sections: Complaints and Central Services, Accident and Health Insurance, Health and Life Insurance, Property and Casualty Insurance, and Agent Licensing. Agent licensing activities are described in a separate section.

The Bureau of Market Regulation is responsible for the administration and enforcement of laws and rules relating to all market conduct activities of insurers and agents. In order to complete its duties, the Bureau conducts market analysis and targeted market conduct examinations of insurers in the areas of underwriting and rating; marketing, advertising and sales; claims; and policyholder services and grievances. The Bureau investigated and resolved 4,001 written consumer complaints and inquiries and answered over 25,000 telephone inquiries. The Bureau also processed 3,477 rate and rule filings and received 7,153 policy form filings.

Market Conduct Annual Statement

The Market Conduct Annual Statement (MCAS) was developed through the National Association of Insurance Commissioners (NAIC) with the input of state regulators and representatives from the industry. The MCAS is an analysis tool that states can use to review market activity of the entire insurance marketplace in a consistent manner and to identify companies whose practices are outside normal ranges. The project collects data on an industry-wide basis and is comprised of three major components: a Life & Annuity statement, a Property & Casualty statement, and new for the 2014 data year, a Long-Term Care statement. The Life & Annuity statement is further divided into four lines of business: Individual Life Cash Value Products, Individual Life Non-Cash Value Products, Individual Fixed Annuities, and Individual Variable Annuities. The Property & Casualty statement is further divided into two subsections: a Private Passenger Automobile section and a Homeowner's section. The Long-Term Care statement is divided into three lines of business: Stand-Alone, Life Hybrid, and Annuity Hybrid.

For the 2014 Life & Annuity MCAS, licensed companies with at least \$50,000 in subject life premium and/or annuity considerations were required to participate in the project in Wisconsin. A total of 239 companies participated in the project by filing statements with OCI. For the 2014 Property & Casualty MCAS, licensed companies with at least \$50,000 in subject homeowner's

and/or private passenger automobile premium were required to participate in the project in Wisconsin. A total of 176 companies participated in the project and OCI received 146 private passenger automobile statements and 129 homeowner's statements. For the 2014 Long-Term Care MCAS, licensed companies with any in-force LTC Stand-Alone, Life LTC Hybrid, or Annuity LTC Hybrid business were required to participate in the project in Wisconsin. A total of 91 companies participated in the project by filing statements with OCI.

Level 1 and Level 2 Market Analysis

Wisconsin conducted analysis on 51 insurance companies for 11 lines of business: credit, group accident and health, group annuity, group life, homeowner's, individual accident and health, individual annuity, individual life, long-term care, Medicare supplement, and private passenger auto. The analysis followed a uniform process that included the review of information collected in the financial statements and other NAIC databases to identify companies for additional review. Examiners conducted the additional reviews, identified companies for further action, and recorded the results of the reviews in the NAIC Market Analysis Review System (MARS). Examiners then used a comprehensive guide to complete a more detailed analysis of the identified companies in up to 21 areas of review. This process was used to identify companies for further review up to and including market conduct examinations.

2014 Major Accomplishments

- Conducted 7 market conduct examinations and 51 internal reviews consisting of desk audits and market conduct analysis of companies in 11 lines of business.
- Developed and released a new company complaint access portal to streamline our complaint process for both consumers and companies. Companies can now view, track, and respond to their consumer complaints online. This new portal increases efficiencies within the agency by reducing mailing and printing costs as well as reduces the response time for consumers on average 7.4 days.
- Worked closely with the Centers for Medicare & Medicaid Services (CMS) to facilitate insurer, agent, and consumer questions regarding the implementation of the Federal Affordable Care Act.

- Continued to improve the market analysis and the market conduct examination program by working with other states through the NAIC Market Information Systems Task Force, Market Analysis Working Group, the Market Conduct Examination Standards Working Group, and the Market Analysis Procedures Working Group to coordinate examinations, improve uniformity in the market conduct examination and analysis process, and work collaboratively with other states.
- Undertook a major initiative to review comprehensive health insurance policy form filings and desk audits in order to provide better information about changes being made in order to comply with various federal law changes.
- Participated in the Market Conduct Annual Statement program, collecting and analyzing data on claims, complaints, and underwriting in life, annuities, homeowner's and auto insurance and using the data as part of the market analysis program.
- Identified consumer complaints about sales of life insurance and annuities to senior citizens by identifying incoming calls and complaints and referring them to assigned investigators to contact consumers and investigating and preparing actions against insurance agents who were targeting elderly consumers.
- Provided technical assistance and support in the updating and revision of a variety of consumer publications available from OCI.
- Participated in the Wisconsin Insurance Plan and the Wisconsin Automobile Insurance Plan meetings, quarterly meetings with the Worker's Compensation Rating Bureau and the Department of Workforce Development, and provided technical assistance to Wisconsin Emergency Management and the Health Insurance Risk-Sharing Plan (HIRSP).
- Adopted and implemented the NAIC standard complaint handling codes in order to streamline and promote uniform reporting of OCI complaint data to the NAIC's Complaints Database System.
- Served on the following NAIC committees, task forces and working groups: Market Information Systems Task Force, Producer Licensing Working Group, the Interstate Compact National Standards Working Group, the Market Analysis Procedures Working Group, and the Market Conduct Examination Standards Working Group.

Policy Submissions and Rate Filings

The following tables summarize the policy submission data for 2013 and 2014. Table I shows the number of policy submissions received in 2013 and 2014 by line of business for each type of insurance. Table II shows the number of rate filings received for each type of insurance.

Table I
Number of Policy Submissions Received
By Line of Business in 2013 and 2014

Product Category	Total for 2013	Total for 2014
Health and Life		
Continuing Care Retirement Community	2	3
Credit Accident and Health	2	7
Credit Life	5	14
Group Accident and Health	569	453
Group Annuity	67	126
Group Life	74	92
Health and Life Other	381	364
Health Maintenance Organization	418	480
Individual Accident and Health	646	488
Individual Annuity	350	365
Individual Life	<u>1,075</u>	<u>812</u>
Total Health and Life	<u>3,589</u>	<u>3,204</u>
Property and Casualty		
Aviation	37	42
Bonds	79	71
Commercial Property and Multiperil	288	412
Commercial Motor Vehicle	395	302
Credit Property	20	22
Homeowner's	177	167
Inland Marine	240	235
Liability	1,199	1,261
Mortgage Guaranty	9	25
Other Lines	921	869
Personal Farmowner's	134	65
Personal Motor Vehicle	64	14
Property	295	224
Title	15	14
Worker's Compensation	<u>224</u>	<u>226</u>
Total Property and Casualty	<u>4,097</u>	<u>3,949</u>
Grand Total	<u>7,686</u>	<u>7,153</u>

Table II
Rate Filings Received
By Product Category for 2014

Accident and Health Section	
Credit Accident and Health	11
Credit Life	30
Health Maintenance Organization	79
Health Other	<u>68</u>
Total Accident and Health Section	<u>188</u>
Property and Casualty Section	
Aviation	15
Bonds	61
Commercial Property and Multiperil	547
Commercial Motor Vehicle	331
Credit Property	11
Homeowner's	320
Inland Marine	70
Liability	784
Mortgage Guaranty	23
Other Lines	256
Personal Farmowner's	89
Property	389
Personal Motor Vehicle	331
Title	20
Worker's Compensation	<u>12</u>
Total Property and Casualty Section	<u>3,259</u>
Grand Total	<u><u>3,447</u></u>

Trends in Complaints

In 2014, OCI received 3,801 new complaints and closed 4,100 of them during that same time period. The most common inquiries and complaints related to obtaining coverage under the federal Affordable Care Act. OCI also continued to receive complaints and inquiries about alternatives to health insurance, primarily discount plans that provided little coverage for the consumers who purchased the plans. There were also complaints and inquiries about Medicare Advantage products due to companies dropping out of the market, changing service areas, and modifying benefits during the open enrollment period.

OCI continued to receive complaints relating to rate increases on long-term care insurance policies. During 2014, the rate increases ranged from 8% to 50% for 24 companies that submitted rate filings. These rate increases affected 30,053 policyholders.

The following tables summarize the Bureau's complaint data. Table I shows a comparison of complaint activity over the last six years. A complaint is defined as a written expression of dissatisfaction with an insurance company or agent. Complaints may initially be received

either in person, by telephone, by e-mail, or in writing. To be considered a formal complaint that initiates an inquiry or investigation, a complaint should be in writing. The data presented is based upon formal complaints.

In addition to the formal complaints, the Bureau also handled over 25,000 general inquiries or requests for information in 2014. Most inquiries were by telephone, with the remainder being written communications, including e-mail, and "walk-ins."

Table II shows 2013 and 2014 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. Fifty percent of the complaints involved claim problems. Policyholder service was the second most common reason for filing a complaint.

Table I
Total Complaint Files

Year	Received	Closed
2009	8,398	9,564
2010	7,399	8,431
2011	6,244	7,258
2012	6,120	6,633
2013	4,144	4,634
2014	3,801	4,100

	2009	2010	2011	2012	2013	2014
Health	4,350	3,393	2,803	2,700	1,749	1,771
P&C	2,096	2,371	2,274	2,405	3,018	966
Life	489	497	446	558	472	332
Annuities	178	160	142	142	122	161

Table II
Complaints Filed By Type of Insurance*

	2013	2014
Accident and Health		
Group Accident and Health	684	698
Individual Accident and Health	288	811
Medicare Supplement	196	151
Long-Term Care	94	101
HMO**	72	
PPO**	192	
LSHO**	0	
Credit**	10	
Self-Funded Health Plans**	<u>181</u>	
Total Accident and Health	<u>1,717</u>	<u>1,761</u>
Property and Casualty		
Automobile	626	581
Homeowner's, Tenant's, Farmowner's	597	522
Fire, Allied Lines, Other Property	98	109
General Liability/Liability	91	81
Worker's Compensation	137	121
All Other Lines	<u>267</u>	<u>134</u>
Total Property and Casualty	<u>1,816</u>	<u>1,547</u>
Life, Including Credit and Annuities	<u>591</u>	<u>493</u>
Grand Total	<u>4,124</u>	<u>3,801</u>

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

** Effective April 1, 2013, the coverage type was eliminated as a part of the new complaint system implementation and new complaints were coded using the new NAIC standard complaint codes.

Table III
Reasons for Complaints*

Basis for Complaint	Through		Through	
	4th Quarter 2013	Percent of Total	4th Quarter 2014	Percent of Total
Claim Handling	2,328	58.5%	2,246	50.1%
Policyholder Service	700	17.6	1,218	27.1
Marketing and Sales	489	12.3	588	13.1
Underwriting	465	11.7	435	9.7
Other**	172	10.6		

* A complaint may have more than one basis.

** Effective April 1, 2013, the "Other" reason category was eliminated as a part of the new complaint system implementation and all complaints were coded with one of the remaining four reason categories.

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 2014, the office assisted complainants in recovering \$4,739,133 from insurers as follows:

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

Coverage Type	Claim Handling	Policyholder Service	Marketing and Sales	Underwriting	Total
Group Health	\$ 773,747	\$ 6,479	\$ 19	\$ 0	\$ 780,245
Ind. Accident and Health	504,698	209,075	8,562	97	722,432
Ind. Medicare Supplement*	10,282	2,225	6,261	0	18,768
Long-Term Care*	8,700	0	0	1,739	10,439
HMO/PPO/LSHO*	329,509	1,958	0	0	331,467
Credit Health*	1,100	0	0	0	1,100
Automobile	199,291	5,230	986	164	205,671
Life, Including Credit and Annuities	1,125,824	462,799	575,501	101,346	2,265,470
Homeowner's, Tenant's, Farmowner's	502,727	450	1,080	0	504,259
Fire, Allied Lines, Other Property	81,637	1,551	421	0	83,609
General Liability/Liability	85,859	2,076	0	0	87,935
Worker's Compensation*	28,078	0	6,945	0	35,023
All Other Lines	<u>72,193</u>	<u>9,461</u>	<u>4,589</u>	<u>3,269</u>	<u>89,512</u>
Total	<u>\$3,345,978</u>	<u>\$697,121</u>	<u>\$591,158</u>	<u>\$104,876</u>	<u>\$4,739,133</u>

* Effective April 1, 2013, the coverage type was eliminated as a part of the new complaint system implementation.

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. Table V below reflects the complaint appeal activity. Due to the low number of complaint appeals, trend analysis is difficult. However, complaint appeals are reviewed by agency management to ensure consumers are provided a complete explanation of the decision surrounding their complaint.

Table V
2014 Complaint Appeals Filed by Section

	Property & Casualty	Life & Health	Accident & Health	Complaints	Total
Number of Complaint Files					
Appealed in 2014*	29	6	7	0	42

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

Table VI
Complainant Survey
2014

Survey Cards Sent	556
Survey Cards Returned	229
Response Rate	41%

Results

1. How did you hear about the Office of the Commissioner of Insurance?				
Word of Mouth	58			
Insurance Agent	23			
Insurance Company	13			
Internet	30			
Phone Book	5			
Lawyer	16			
Health Care Provider	26			
Other	81			
Yes % No %				
2. Did we respond to your complaint promptly?	213	94.2%	13	5.7%
3. Do you feel your complaint was handled fairly by our office?	173	77.9%	49	22.0%
4. Do you feel you were given an adequate explanation on your complaint?	175	79.9%	44	20.0%
5. If you called our office, do you feel we treated you courteously?	133	97.8%	3	2.2%
6. If you have another insurance problem, would you contact our office again?	184	89.8%	21	10.2%

Companies Examined in 2014

1st Auto & Casualty Insurance Company
 Athene Annuity and Life Company
 Auto-Owners Insurance Company
 Continental Life Insurance Company
 Dean Health Plan
 Fidelity & Guaranty Life Insurance Company
 Owners Insurance Company

Managed Care Specialist

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

determination or an experimental treatment determination by an insurer. These reviews are carried out by Independent Review Organizations (IROs) registered with OCI. Every year, IROs certified to do reviews in Wisconsin are required to submit to OCI a report for the prior calendar year's experience. The independent review process allows a consumer to appeal some health insurance claims denials to an independent third party. The results from the reports for calendar year 2014 are summarized below.

Independent Review Process

Under Wisconsin law, health insurance claimants have a right to an independent review of an adverse

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

IRO	Total Received	Total Declined*	Number Adv. Det.	Number Exp. Treatment Det.	Number Both Adv. and Exp. Treatment Det.	Number Pre-existing Condition Det.	Number Rescissions	Number (%) Reversed	Number (%) Upheld
Advanced Medical Reviews	9	0	8	1	0	0	0	0	9 (100%)
IPRO	5	0	5	0	0	0	0	3 (60%)	2 (40%)
Maximus * ^	12	2	7	1	0	1	0	6 (66.7%)	3 (33.3%)
MCMC	0	0	0	0	0	0	0	0	0
Medical Consult. Network	8	0	6	2	0	0	0	0	8 (100%)
Med.Rev. Institute of America *	18	2	8	8	0	0	0	2 (12.5%)	14 (87.5%)
National Med Rev	2	0	1	1	0	0	0	0	2 (100%)
Permedion	0	0	0	0	0	0	0	0	0
Prest & Assoc.	0	0	0	0	0	0	0	0	0
Totals	54	4	35	13	0	1	0	11 (22.4%)	38 (77.6%)

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

^ In one case the insurer reversed its denial before the IRO completed its review.

The independent review program began in 2002. Beginning in 2012, most health plans were required to follow the independent review process outlined in federal law. Independent reviews performed under the federal law may not be included in the reports submitted by the Wisconsin-certified IROs. The chart below summarizes the total percent of insurers' decisions that were upheld and the total reversed in whole or in part by the IROs.

	Total	Upheld	Reversed
2010	157	68.8%	31.2%
2011	147	72.1	27.9
2012	64	78.1	21.9
2013	43	81.4	18.6
2014	49	77.6	22.4

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

IROs Newly Certified

None

IROs Recertified

Advanced Medical
 Reviews
 Maximus Federal
 Services
 MCMC, LLC
 Medical Review
 Institute of America

Agent Licensing Section

Agent Licensing is in charge of reviewing and issuing insurance licenses to individual intermediaries, brokers, navigators and firms. Agent Licensing provides oversight of the professional licensing testing services and administration of prelicensing and continuing education programs.

As of December 31, 2014, there were 125,714 licensed individual intermediaries. During 2014 there were 12,539 examinations given to candidates seeking a resident intermediary license.

2014 Major Accomplishments

- Received 15,660 calls and responded to more than 10,000 e-mails.
- Processed:
 - 728,052 company appointment renewals
 - 28,172 new individual agent applications
 - 956 new firm applications
 - 93 nonnavigator entity registrations
 - 406 certified application counselor/nonnavigator individual registrations
 - 35,103 individual license renewals
 - 3,341 firm renewals
 - 2,129 continuing education course renewals
- Approved 23 continuing education provider applications and 1,473 course applications.
- Continued to monitor implementation of National Association of Registered Agents and Brokers (NARAB) through the National Association of Insurance Commissioners (NAIC) and the National Insurance Producer Registry (NIPR).
- Wisconsin is an active member of the NAIC's Producer Licensing Working Group and a participant of the Producer Licensing Task Force. The goal of these committees is to improve the effectiveness and efficiency of the state licensing process resulting in uniformity through increased coordination, automation, standardization, and reciprocity.
- Continued the comprehensive review and updating of all business rules to ensure that the automated licensing systems utilize current and correct business rules and are functioning properly.
- Developed a new license type for limited travel firm license in accordance with the criteria under the rules promulgated under s. 632.077, Wis. Stat.
- Continued to enhance electronic services to allow licensees to have access to managing and maintaining their license electronically, providing the most accurate, up-to-date information available.
- Opened new electronic services for education providers through Vertafore. Providers can submit electronic course applications, submit course rosters for individuals who have successfully completed a course, renew their license or course online, submit education reciprocity course application electronically and have easy and immediate access to need-to-know real time course approval status updates.
- Completed the review of Request for Proposal for the professional licensing testing services and administration for prelicensing and continuing education services. The new contract was awarded to Prometric, Inc.
- Completed implementation of new examination vendor and administrator of prelicensing and continuing education program.

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 2014. 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 2011 and 2012, 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.

Wisconsin Insurance Report Business of 2014
Division of Regulation and Enforcement, Commercial Liability Insurance Reports

**TABLE 1A
COMMERCIAL LIABILITY INSURANCE REPORT, S. 601.422, WIS. STAT.
ENTRIES ARE FOR INSURERS REPORTING COMMERCIAL LIABILITY INSURANCE IN WISCONSIN***

Policy Year 2011	Premises & Operations	Products & Completed Operations	Excess	Umbrella	Lawyers Professionals	All Other Professional	Day Care	Recreational	Municipal	Pollution	Liquor Liability
1. Investment gain	\$ 27,724	\$ 27,637	\$ 11,307	\$ 28,937	\$ 1,966	\$ 24,498	\$ 342	\$ 2,245	\$ 201	\$ 929	\$ 407
2. Expenses incurred other than loss adjusting expenses	44,228	44,089	18,038	46,162	3,136	39,080	545	3,581	320	1,482	649
3. Number of policies written	162,300	74,109	2,001	62,479	2,136	19,030	245	3,981	1,935	1,150	1,787
4. Direct dollar premium earned	142,396	141,946	58,074	148,622	10,097	125,822	1,754	11,530	1,031	4,771	2,090
5. Average premium per policy	877	1,915	29,023	2,379	4,727	6,612	7,161	2,896	533	4,149	1,170
6. Number of outstanding claims	636	145	25	37	36	137	3	40	2	3	2
7. Direct case reserves for outstanding claims	20,218	8,845	3,589	12,270	840	12,331	28	1,715	100	259	184
8. Liability for claims incurred but not reported	23,754	13,589	2,012	7,420	2,140	21,070	280	1,822	162	714	382
9. Loss adjustment expense liability for open claims	1,177	1,261	0	16	353	3,110	3	123	15	27	22
10. Losses paid	25,833	5,107	1,038	12,537	3,030	13,318	256	1,255	129	208	150
11. Pure loss ratio	49.0%	19.4%	11.4%	21.7%	59.5%	37.1%	32.1%	41.6%	37.9%	24.8%	34.2%
12. Allocated loss adjusting expense paid	5,495	1,910	166	99	865	7,174	21	220	45	3	11
13. Number claims paid	5,075	724	2	22	36	594	113	314	23	2	13
14. Ultimate incurred losses including allocated loss adjustment expense and incurred but not reported losses	76,479	30,712	6,737	32,341	7,226	56,862	587	5,135	450	1,211	748
15. Ultimate incurred losses including all loss adjustment expense and incurred but not reported losses	76,978	44,289	6,927	33,019	7,693	64,522	662	5,438	490	1,318	800
16. Number of claims closed without payment	3,363	1,261	27	43	101	923	11	110	143	14	7
17. Number of legal actions filed	340	159	21	20	54	121	0	1	4	1	0

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

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

Policy Year 2012	Premises & Operations	Products & Completed Operations	Excess	Umbrella	Lawyers Professionals	All Other Professional	Day Care	Recreational	Municipal	Pollution	Liquor Liability
1. Investment gain	\$ 29,896	\$12,691	\$ 8,346	\$ 49,108	\$ 1,990	\$ 25,755	\$ 356	\$ 2,319	\$ 200	\$ 855	\$ 431
2. Expenses incurred other than loss adjusting expenses	47,693	20,246	13,315	78,340	3,175	41,086	568	3,700	320	1,364	687
3. Number of policies written	216,513	75,394	2,476	63,345	2,352	19,314	327	4,424	2,017	1,056	1,978
4. Direct dollar premium earned	153,551	65,185	42,867	252,222	10,222	132,279	1,829	11,912	1,029	4,392	2,212
5. Average premium per policy	709	865	17,313	3,982	4,346	6,849	5,594	2,693	510	4,160	1,118
6. Number of outstanding claims	1,348	218	16	40	83	412	15	72	8	11	3
7. Direct case reserves for outstanding claims	31,645	7,156	393	15,671	3,769	12,299	122	1,908	129	137	325
8. Liability for claims incurred but not reported	48,560	27,448	4,048	8,686	5,485	48,556	697	4,378	350	1,216	609
9. Loss adjustment expense liability for open claims	1,777	1,358	0	37	897	5,816	13	322	11	25	10
10. Losses paid	17,681	4,055	7	9,760	1,549	16,978	167	973	54	30	10
11. Pure loss ratio	63.7%	59.3%	10.4%	13.5%	105.7%	58.8%	53.9%	60.9%	51.8%	31.5%	42.6%
12. Allocated loss adjusting expense paid	2,654	1,526	26	48	633	3,870	16	93	21	14	3
13. Number claims paid	4,302	565	4	18	28	495	124	270	27	3	4
14. Ultimate incurred losses including allocated loss adjustment expense and incurred but not reported losses	102,575	41,486	4,474	34,202	12,328	83,003	1,014	7,674	565	1,421	957
15. Ultimate incurred losses including all loss adjustment expense and incurred but not reported losses	105,725	66,953	4,490	30,139	13,935	85,072	1,131	8,073	628	1,530	1,018
16. Number of claims closed without payment	3,477	1,329	17	44	72	975	4	89	127	6	5
17. Number of legal actions filed	294	98	5	18	33	132	0	5	4	3	0

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

Wisconsin Insurance Report Business of 2014
Division of Regulation and Enforcement, Commercial Liability Insurance Reports

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

	Premises & Operations	Products & Completed Operations	Excess	Umbrella	Lawyers Professionals	All Other Professionals	Day Care	Recreational	Municipal	Pollution	Liquor Liability
Loss Ratios											
2012	63.7%	59.3%	10.4%	13.5%	105.7%	58.8%	53.9%	60.9%	51.8%	31.5%	42.6%
2011	49.0	19.4	11.4	21.7	59.5	37.1	32.1	41.6	37.9	24.8	34.2
2010	53.9	54.3	23.2	22.0	43.8	29.4	53.3	23.4	23.4	23.9	14.4
2009	46.8	56.2	9.3	28.2	64.1	20.0	55.4	28.8	24.2	19.2	11.0
2008	44.2	33.6	9.4	39.4	36.9	26.2	25.6	21.8	89.2	20.9	65.9
Five-year average	51.5	44.6	12.7	25.0	62.0	34.3	44.1	34.5	45.3	24.0	33.6
Average Incurred Loss Per Claim											
2012	\$ 8,730	\$ 14,319	\$ 20,019	\$438,465	\$47,909	\$32,278	\$2,080	\$ 8,424	\$ 5,228	\$ 11,924	\$ 47,808
2011	8,064	16,055	171,369	420,448	53,737	35,087	2,444	8,390	9,158	93,400	22,271
2010	9,623	20,519	308,830	394,437	35,646	48,277	9,625	4,530	4,255	92,815	2,581
2009	8,972	22,290	486,883	513,491	83,110	47,133	7,305	8,396	7,111	40,297	3,695
2008	8,118	17,257	77,565	789,291	42,340	44,442	4,200	5,678	19,593	14,295	282,284
Five-year average	8,701	18,088	212,933	511,227	52,548	41,443	5,131	7,084	9,069	50,546	71,728
Average Case Reserve Per Claim											
2012	\$23,475	\$32,826	\$ 24,582	\$391,766	\$45,414	\$ 29,851	\$8,147	\$26,495	\$16,156	\$12,424	\$108,334
2011	31,789	60,997	143,557	331,612	23,320	90,011	9,167	42,869	50,000	86,210	91,959
2010	48,900	57,184	159,825	319,324	36,962	73,627	7,833	16,367	3,000	93,103	0
2009	80,491	71,903	606,012	476,829	54,590	45,113	1,000	39,168	101	49,610	0
2008	60,735	96,623	191,675	546,287	5,692	108,104	0	33,690	0	91,509	0
Five-year average	49,078	63,907	225,130	413,163	33,195	69,341	0	31,718	0	66,571	0
Allocated LAE: Premium Earned											
2012	2.9%	4.4%	0.1%	0.0%	15.0%	7.3%	1.6%	3.5%	3.1%	0.9%	0.6%
2011	4.7	2.2	0.3	0.1	12.1	8.2	1.4	3.0	5.7	0.6	1.6
2010	7.7	8.9	1.1	0.2	18.8	7.3	25.5	3.4	9.6	0.2	0.2
2009	9.6	15.9	0.8	0.1	20.3	9.7	3.9	6.2	87.2	0.7	2.0
2008	15.7	9.4	1.4	0.7	18.9	10.5	8.7	5.3	44.4	2.5	5.2
Five-year average	8.1	8.2	0.7	0.2	17.0	8.6	8.2	4.3	30.0	1.0	1.9
IBNR: Premium Earned											
2012	31.6%	42.1%	9.4%	3.4%	53.7%	36.7%	38.1%	36.8%	34.1%	27.7%	27.5%
2011	16.7	9.6	3.5	5.0	21.2	16.7	15.9	15.8	15.7	15.0	18.3
2010	11.4	21.7	8.4	3.4	9.1	10.8	10.0	8.8	10.0	15.1	13.1
2009	7.8	20.0	0.0	3.2	10.5	5.1	5.9	6.0	6.5	13.9	9.7
2008	5.7	8.9	4.5	3.6	3.5	4.4	3.9	3.9	3.7	9.6	7.6
Five-year average	14.6	20.4	5.2	3.7	19.6	14.7	14.8	14.3	14.0	16.2	15.2
Percentage Change In Premium Earned											
2011 to 2012	7.8%	-54.1%	-26.2%	69.7%	1.2%	5.1%	4.3%	3.3%	-0.2%	-7.9%	5.8%
2010 to 2011	3.6	141.4	32.7	4.3	2.2	28.6	-3.7	5.2	-29.1	-24.0	2.0
2009 to 2010	-2.0	-1.7	4.2	-0.8	-5.0	-21.0	-2.1	-4.6	-28.0	-8.5	-3.5
2008 to 2009	0.5	3.5	1.8	-1.2	10.8	37.3	-0.5	-3.0	3.5	39.1	9.7

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 2015. All of the information is for medical malpractice insurance written in Wisconsin by authorized insurers. Insurers that wrote less than \$300,000 annually in medical malpractice insurance premiums in Wisconsin were not required to report.

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

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

It should be noted that the data is from individual insurer reports and has been accepted by this office without audit. In addition, the data does 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***

	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Investment and other income**	\$ 13,627	\$ 11,519	\$ 10,256	\$ 18,957	\$ 5,452	\$ 3,574	\$ 10,893	\$ 16,005	\$ 16,533	\$ 14,059	\$ 12,852
2. Incurred loss adjustment expense**	15,488	23,391	32,400	34,595	-208	10,750	24,002	3,125	7,548	20,275	12,871
3. All other incurred expenses**	16,705	19,326	24,413	13,301	5,692	5,258	13,936	20,913	20,626	26,882	19,965
4. Policies written	47,049	46,163	24,352	12,211	27,426	31,490	29,358	30,198	25,204	26,798	
5. Direct premiums written	113,086	111,578	123,788	65,471	110,260	105,361	83,751	95,347	67,968	82,701	
6. Average written premium per policy	2,404	2,417	5,083	5,362	4,020	3,346	2,853	3,157	2,697	3,086	
7. Number of open claims	2	2	5	11	10	20	53	97	119	396	
8. Direct case reserves for open claims	20,422	15,142	15,099	23,601	21,794	12,306	10,265	16,688	7,654	4,274	
9. Paid claims	1	1	1	1	1	1	1	1	1	1	
10. IBNR reserves	1	1	1	1	1	1	1	1	1	0	
11. Pure loss ratio	18.1%	13.6%	12.2%	36.1%	19.8%	11.7%	12.3%	17.5%	11.3%	5.2%	
12. Claims reported	1,108	869	698	629	660	955	759	801	652	655	
13. Claims closed without payment	1,294	1,136	871	1,170	920	1,009	847	802	662	418	
14. Claims closed with payment	283	179	146	123	151	173	90	111	83	57	
15. Legal actions filed	396	291	227	186	229	220	172	177	159	152	
16. Verdicts/judgements for defendants	29	32	30	39	35	11	6	11	5	1	
17. Verdicts/judgements for plaintiffs	19	10	5	0	5	2	3	1	0	0	
18. Amount awarded to plaintiffs	2,710	250	127	1	5,001	3,812	50	1,235	0	0	
19. Average claim paid	4	5	5	5	4	6	8	7	8	11	

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

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

Product Liability Insurance Reports
Section 601.425, Wis. Stat.

The following table summarizes the reports on product liability insurance required by s. 601.425, Wis. Stat., that were received in 2015. 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 is from reports provided by individual insurers. These reports have been accepted by this office without audit. In addition, the data does not separate occurrence policy experience from claims-made policy experience. These two types of policies have different claims payment experience patterns.

Wisconsin Insurance Report Business of 2014
Division of Regulation and Enforcement, Product Liability Insurance Reports

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

	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Investment and other income net gain or loss**	\$ 24,818	\$ 29,618	\$ 19,327	\$ 9,880	\$ 10,440	\$ 13,542	\$ 13,374	\$ 15,213	\$ 12,243	\$ 8,353	\$ 8,881
2. Incurred loss adjustment expenses**	105,062	41,717	42,334	30,207	28,975	13,673	37,229	57,225	61,289	24,384	72,383
3. All other incurred expenses**	20,760	17,138	30,678	17,568	18,080	13,440	13,629	18,521	16,896	13,366	21,821
4. Policies written	123,570	116,919	124,246	39,928	187,741	128,028	126,187	216,857	61,142	69,098	
5. Direct written premiums	78,284	66,308	51,401	56,181	58,657	52,574	59,735	54,753	47,712	70,758	
6. Average written premium per policy	634	567	414	1,407	312	411	473	252	780	1,024	
7. Number of open claims	28	18	38	44	80	102	190	226	380	543	
8. Direct case reserves for open claims	676	3,135	4,199	8,799	8,497	12,924	31,953	34,160	67,249	20,824	
9. Reserves for IBNR claims	357,865	9,224	5,433	15,103	13,982	19,608	20,288	35,479	142,819	29,066	
10. Amount paid on product liability claims	2,984	3,091	5,217	7,229	1,558	16,229	21,455	32,138	28,385	6,493	
11. Pure loss ratio	461.8%	23.3%	28.9%	55.4%	41.0%	9.0%	123.4%	185.9%	499.8%	79.7%	
12. Claims reported	68	92	86	128	84	96	148	176	312	3,418	
13. Claims closed without payment	28	50	28	56	40	62	62	128	330	2,006	
14. Claims closed with payment	32	50	48	78	46	60	98	96	150	1,690	
15. Legal actions filed	8	8	6	24	20	6	38	62	42	221	
16. Verdicts/judgements for defendants	0	0	2	4	0	2	2	8	4	12	
17. Verdicts/judgements for plaintiffs	0	0	0	2	0	8	2	2	8	0	
18. Amount awarded to plaintiffs	0	0	40	414	0	246	646	15	120	2	

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

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

Rate Review

The Office of the Commissioner of Insurance is responsible for enforcing the Wisconsin health insurance laws and thereby regulating the commercial health insurance market in Wisconsin. Rooted in the Wisconsin insurance laws is an approach to insurance regulation that supports functional competition. Functional competition is defined as competition wherein all participants, including consumers, have access to the market on a level playing field. Functional competition in the marketplace supports the pricing of health insurance products at premium rates that reasonably reflect the medical costs, demographics and utilization patterns of health care delivery in Wisconsin, and is therefore critical to a well-functioning market. In keeping with the mission of OCI to protect Wisconsin's insurance consumers and fulfill its obligation to enforce the Wisconsin insurance laws, OCI is committed to support the many strengths of the market as it exists today and facilitate continued competition in the market in the years to come.

Prior to September 1, 2011, Wisconsin required that individual health insurance rates used to develop premiums for individual policies be filed with OCI. There was no standard filing format in place. Rates used to

develop premiums for group policies were not required to be filed. Beginning September 1, 2011, Wisconsin requires that health insurance rates used to develop premiums for individual policies, including individually underwritten policies sold through associations, and fully insured group policies issued to employers with 2 -50 employees (small group policies) be filed with OCI. Filings are required to be submitted in a standardized format. Filings are reviewed for compliance with all applicable laws and regulations, as well as to determine whether there is any indication the premium rates filed are unreasonable. The Wisconsin insurance laws provide that rates are not unreasonable if a sufficient level of functional competition exists in the market. Rate filings made with OCI are generally available for public viewing on the OCI Web site.

The OCI Rate Review Team is responsible for establishing and enforcing rate filing requirements, reviewing comprehensive individual and small group rate filings, and monitoring trends in the Wisconsin comprehensive health insurance marketplace. In 2014, Wisconsin had a competitive comprehensive health insurance market with 19 companies offering individual coverage, 31 companies offering small group coverage, and 31 companies offering large group coverage.



VI. Financial and Statistical Data



Notes to Tables

The financial information was obtained from the NAIC database downloaded on April 8, 2015, for those companies filing electronically with the NAIC and annual statements filed with OCI for those companies not filing electronically with the NAIC. The tables report the financial position of companies licensed to do business in Wisconsin as of December 31, 2014, and the results of their 2014 operations. Companies in rehabilitation and liquidation may not be included in the financial data.

Table A includes individual entities which may possess multiple licenses. An example would be entities which have a Service Contract Provider, Warranty Plan Administrator, and Vehicle Protection Plan license. Risk Retention Groups are required to register with this office pursuant to the Federal Liability Risk Retention Act of 1986. They are not issued a license to write direct business in Wisconsin.

Tables B-I do not contain financial data for the Other Entities Subject to Limited Regulation.

Direct premiums and deposits for life business reported in Tables B and D include direct premiums written; annuity, deposit and other considerations; and

policyholder dividends used for renewals and paid-up additions. Direct premiums written reported in Table E excludes dividends and deposit and other considerations. Direct benefits and dividends paid includes both benefits paid and dividends paid or applied during the year.

Tables B, D, and G include non-health premiums written and benefits paid reported for Life insurers filing on the health blank. In Table D, the premiums written were included in Other and benefits paid were included in All Other Benefits due to lack of detail of the information filed. Life premiums totaling \$3,319,789 were not included in Table E due to the lack of detail in the information provided.

Direct premiums written in Table E includes insurers with negative premiums written. This results in premiums written for the 20 ranked insurers in certain lines of business to be greater than all insurers writing that line of business.

All of the amounts in Tables F-I, except ratio amounts, have been rounded to thousands. Ratios in excess of 999% were reported as "999" and ratios less than 0 were reported as "0". Ratio results outside these thresholds are meaningless.

Explanation of Terms Used in Tables

The “*Wisconsin Operations*” columns report the direct premiums and losses for Wisconsin-only business for 2014. The “*Nationwide Operations*” columns report the net premiums and losses for all operations for 2014.

“*Direct*” business refers to business for which the insurer issued an insurance policy and accepted the premium. “*Net*” business is direct business plus reinsurance assumed and less reinsurance ceded.

“*Reinsurance*” is the transfer of risk between insurance companies. Almost all direct writing companies use reinsurance to transfer a portion of the risk associated with its direct policies. Reinsurance assumed is accepting the risk of other insurers, while reinsurance ceded is transferring the risk to other insurers. Some companies specialize in providing reinsurance to other companies versus writing business directly.

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

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

“*Losses Incurred*” equals losses paid, plus an estimate at the close of the current year of the amounts to be paid in the future for all unsettled claims as of the financial statement date, less the corresponding estimate made at the end of the prior year. If the estimates were exactly correct, then the incurred losses would be the actual cost of all claims arising from coverage provided during the current year. The estimates would also include amounts for IBNR claims (incurred but not reported).

Loss adjustment expenses are also included in the losses incurred for nationwide operations of title companies.

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

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

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

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

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

TABLE A
Summary of Insurers Authorized to Write Insurance in Wisconsin
as of December 31, 2014
Counts by Type and Domicile

TYPE OF COMPANY	DOMESTIC COMPANIES	NONDOMESTIC COMPANIES	TOTAL
REGULATED ENTITIES			
STOCK LIFE AND HEALTH	23	386	409
MUTUAL LIFE AND HEALTH	3	22	25
FRATERNALS	5	38	43
HEALTH MAINTENANCE ORGANIZATIONS	22	0	22
OTHER HEALTH INSURERS	18	0	18
STOCK PROPERTY AND CASUALTY	78	776	854
MUTUAL PROPERTY AND CASUALTY	32	59	91
RECIPROCAL EXCHANGES	0	17	17
TOWN MUTUALS	58	0	58
SUBTOTAL	239	1,298	1,537
OTHER ENTITIES SUBJECT TO LIMITED REGULATION *			
CARE MANAGEMENT ORGANIZATIONS	7	0	7
CONTINUING CARE RETIREMENT COMMUNITIES	23	1	24
LIFE SETTLEMENT PROVIDER	0	8	8
MOTOR CLUBS	0	26	26
SERVICE CONTRACT PROVIDER	39	62	101
VEHICLE PROTECTION PLANS	0	25	25
WARRANTY PLANS	12	123	135
SUBTOTAL	81	245	326
GRAND TOTAL	320	1,543	1,863

TABLE B
2014 Summary of Wisconsin Operations of All Insurers by Type of Company

TYPE OF COMPANY	DIRECT PREMIUMS AND DEPOSITS *	DIRECT BENEFITS AND DIVIDENDS PAID *	
STOCK LIFE AND HEALTH	\$13,045,612,344	\$12,630,743,820	
MUTUAL LIFE AND HEALTH	1,608,657,243	1,402,017,806	
FRATERNALS	956,331,924	687,076,244	
TOTALS	\$15,610,601,511	\$14,719,837,870	
TYPE OF COMPANY	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	LOSS RATIO
HEALTH MAINTENANCE ORGANIZATIONS	\$ 7,999,984,812	\$ 7,099,636,973	89
OTHER HEALTH INSURERS	1,510,860,310	1,402,766,197	93
STOCK PROPERTY AND CASUALTY	5,704,352,690	3,417,531,642	60
MUTUAL PROPERTY AND CASUALTY	3,540,820,425	2,076,951,189	59
RECIPROCAL EXCHANGES	304,924,525	181,388,060	59
TOWN MUTUALS	64,821,625	33,538,731	52
TOTALS	\$19,125,764,387	\$14,211,812,792	74

* See Notes to Tables.

TABLE C
2014 Summary of Nationwide
Financial Operations of Wisconsin Insurers

LIFE AND HEALTH INSURERS

ASSETS	\$333,608,149,132
CAPITAL AND SURPLUS	32,281,383,232
NET PREMIUMS AND ANNUITY CONSIDERATIONS	53,532,822,104
NET BENEFITS INCURRED	48,399,905,344
NET INCOME	2,280,386,439
DIRECT PREMIUMS, ANNUITY CONSIDERATIONS, AND DEPOSITS	55,048,703,324

PROPERTY AND CASUALTY INSURERS

ASSETS	\$ 71,759,716,497
CAPITAL AND SURPLUS	27,787,230,592
NET EARNED PREMIUMS	22,505,443,407
NET LOSSES INCURRED	12,838,176,174
NET INCOME	2,712,542,726
DIRECT PREMIUMS WRITTEN	27,452,252,193

HEALTH MAINTENANCE ORGANIZATIONS
AND OTHER HEALTH INSURERS

ASSETS	\$ 2,916,560,232
CAPITAL AND SURPLUS	1,467,900,982
NET EARNED PREMIUMS	9,534,014,099
NET LOSSES INCURRED	8,323,945,966
NET INCOME	27,349,003
DIRECT PREMIUMS WRITTEN	9,547,749,211

ALL INSURERS COMBINED

ASSETS	\$408,284,425,861
CAPITAL AND SURPLUS	61,536,514,806
NET PREMIUMS AND ANNUITY CONSIDERATIONS	53,532,822,104
NET BENEFITS INCURRED	48,399,905,344
NET EARNED PREMIUMS	32,039,457,506
NET LOSSES INCURRED	21,162,122,140
NET INCOME	5,020,278,168
DIRECT PREMIUMS, ANNUITY CONSIDERATIONS, AND DEPOSITS	92,048,704,728

TABLE D
2014 Summary of Wisconsin Operations
of All Insurers by Line of Insurance

LINE OF INSURANCE	DIRECT PREMIUMS AND DEPOSITS*		
LIFE INSURANCE			
ORDINARY	\$2,517,729,346		
CREDIT	10,360,880		
GROUP	600,865,126		
INDUSTRIAL	3,297,705		
TOTAL	\$3,132,253,057		
ANNUITIES	\$5,512,608,440		
DEPOSITS	524,649,437		
OTHER	1,065,227,871		
BENEFIT TYPE	DIRECT BENEFITS AND DIVIDENDS PAID*		
DIVIDENDS	\$ 568,340,325		
DEATH BENEFITS	1,655,113,345		
ANNUITY BENEFITS	1,590,241,599		
ALL OTHER BENEFITS	6,667,492,955		
LINE OF INSURANCE	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
ACCIDENT AND HEALTH			
GROUP	\$ 9,669,407,609	\$ 8,294,226,101	86
CREDIT	16,374,487	7,664,217	47
INDIVIDUAL	5,685,958,628	4,899,546,096	86
TOTAL	\$15,371,740,724	\$13,201,436,414	86
MULTIPLE PERIL			
FARMOWNERS	\$ 160,532,197	\$ 84,031,644	52
HOMEOWNERS	1,256,425,895	684,639,895	54
COMMERCIAL	634,299,941	343,026,760	54
TOTAL	\$ 2,051,258,033	\$ 1,111,698,299	54
AUTOMOBILE			
PRIVATE PASSENGER CARS	\$ 2,625,285,299	\$ 1,754,006,773	67
COMMERCIAL VEHICLES	500,223,577	275,887,633	55
TOTAL	\$ 3,125,508,876	\$ 2,029,894,406	65

* See Notes to Tables.

TABLE D (continued)

LINE OF INSURANCE	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
ALL OTHER LINES			
FIRE	\$ 169,669,595	\$ 144,099,393	85
MEDICAL MALPRACTICE	72,315,990	2,509,479	3
WORKERS COMPENSATION	1,758,924,911	1,150,232,635	65
EXCESS WORKERS COMPENSATION	9,047,315	8,402,824	93
OTHER LIABILITY	759,274,272	287,937,694	38
FIDELITY	22,785,666	12,714,793	56
SURETY	56,961,958	1,376,130	2
CREDIT	17,606,471	11,854,845	67
TITLE	147,168,797	2,016,638	1
MORTGAGE GUARANTY	91,059,237	33,937,652	37
ALL OTHER	880,339,031	544,091,004	62
TOTAL	\$3,985,153,243	\$2,199,173,087	55

Table E

**Wisconsin Market Shares
(Business of 2014)**



Wisconsin Insurance Report Business of 2014
Financial and Statistical Data, Table E

ORDINARY LIFE

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	NORTHWESTERN MUTUAL LIFE INS CO THE	19.8	\$ 413,186,069
2	THRIVENT FINANCIAL FOR LUTHERANS	7.1	147,825,441
3	LINCOLN NATIONAL LIFE INS CO THE	3.9	81,978,569
4	AMERICAN FAMILY LIFE INS CO	3.2	66,520,297
5	JOHN HANCOCK LIFE INS CO USA	3.0	62,245,230
6	STATE FARM LIFE & ACCIDENT ASSUR CO	2.6	53,928,107
7	PRUCO LIFE INS CO	2.0	41,912,392
8	NEW YORK LIFE INS CO	1.9	40,221,730
9	MASSACHUSETTS MUTUAL LIFE INS CO	1.7	35,223,136
10	AXA EQUITABLE LIFE INS CO	1.7	34,680,778
11	PACIFIC LIFE INS CO	1.6	32,962,675
12	METLIFE INS CO USA	1.5	31,639,174
13	AMERICAN GENERAL LIFE INS CO	1.4	30,262,850
14	PRUDENTIAL INS CO OF AMER THE	1.4	29,230,071
15	PROTECTIVE LIFE INS CO	1.3	28,072,430
16	METROPOLITAN LIFE INS CO	1.3	27,709,118
17	HARTFORD LIFE & ANNUITY INS CO	1.3	26,337,583
18	GREAT WEST LIFE & ANNUITY INS CO	1.2	25,930,334
19	PRIMERICA LIFE INS CO	1.2	25,623,851
20	TRANSAMERICA LIFE INS CO	1.2	24,406,237
TOTALS FOR 20 RANKED INSURERS		60.3	\$1,259,896,072
TOTALS FOR 350 RANKED INSURERS WRITING THIS LINE		100.0	\$2,090,752,508

CREDIT LIFE

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	CMFG LIFE INS CO	27.7	\$ 2,865,355
2	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	15.0	1,558,038
3	MINNESOTA LIFE INS CO	10.4	1,080,072
4	MERIT LIFE INS CO	10.0	1,037,625
5	AMERICAN HEALTH & LIFE INS CO	7.7	801,121
6	PEKIN LIFE INS CO	7.5	772,273
7	PROTECTIVE LIFE INS CO	3.8	398,188
8	AMERICAN MODERN LIFE INS CO	3.5	360,066
9	PAVONIA LIFE INS CO OF MI	3.1	320,485
10	AMERICAN REPUBLIC INS CO	3.1	318,539
11	TRANSAMERICA LIFE INS CO	2.6	270,044
12	AMERICAN BANKERS LIFE ASSUR CO OF FL	2.6	267,918
13	TRANSAMERICA PREMIER LIFE INS CO	1.2	121,941
14	GUARANTEE TRUST LIFE INS CO	0.9	96,076
15	AMERICAN NATIONAL INS CO	0.7	70,795
16	STONEBRIDGE LIFE INS CO	0.1	11,148
17	CENTURION LIFE INS CO	0.1	10,641
18	INDIVIDUAL ASSURANCE CO LIFE HEALTH & ACCIDENT	0.1	9,581
19	ZALE LIFE INS CO	0.1	7,710
20	US LIFE INS CO IN THE CITY OF NY THE	0.0	288
TOTALS FOR 20 RANKED INSURERS		100.2	\$ 10,377,904
TOTALS FOR 28 RANKED INSURERS WRITING THIS LINE		100.0	\$ 10,360,880

Wisconsin Insurance Report Business of 2014
Financial and Statistical Data, Table E

GROUP LIFE

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	MINNESOTA LIFE INS CO	17.5	\$ 105,138,231
2	METROPOLITAN LIFE INS CO	11.9	71,339,599
3	PRUDENTIAL INS CO OF AMER THE	6.7	39,890,132
4	MASSACHUSETTS MUTUAL LIFE INS CO	5.7	33,891,942
5	NATIONAL GUARDIAN LIFE INS CO	5.5	32,988,606
6	HARTFORD LIFE & ACCIDENT INS CO	4.9	29,137,738
7	UNUM LIFE INS CO OF AMER	4.5	26,909,587
8	NEW YORK LIFE INS CO	3.6	21,328,397
9	LIFE INS CO OF NORTH AMER	2.9	17,603,887
10	SUN LIFE ASSUR CO OF CN	2.8	16,679,059
11	LINCOLN NATIONAL LIFE INS CO THE	2.7	15,974,277
12	RELIANCE STANDARD LIFE INS CO	2.7	15,901,949
13	PRINCIPAL LIFE INS CO	1.9	11,556,469
14	PEKIN LIFE INS CO	1.9	11,308,043
15	RELIASTAR LIFE INS CO	1.7	10,007,847
16	PHYSICIANS LIFE INS CO	1.6	9,350,387
17	HOMESTEADERS LIFE CO	1.5	9,162,295
18	AETNA LIFE INS CO	1.5	9,141,334
19	UNION SECURITY INS CO	1.4	8,311,968
20	UNITEDHEALTHCARE INS CO	1.2	7,460,658
TOTALS FOR 20 RANKED INSURERS		84.0	\$ 503,082,405
TOTALS FOR 160 RANKED INSURERS WRITING THIS LINE		100.0	\$ 599,129,569

ANNUITIES

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	JACKSON NATIONAL LIFE INS CO	10.8	\$ 592,341,242
2	THRIVENT FINANCIAL FOR LUTHERANS	8.4	459,445,223
3	LINCOLN NATIONAL LIFE INS CO THE	5.1	279,880,770
4	ALLIANZ LIFE INS CO OF NORTH AMER	4.8	264,795,708
5	PACIFIC LIFE INS CO	4.3	236,318,858
6	VOYA RETIREMENT INS & ANNUITY CO	4.1	226,580,128
7	AMERICAN GENERAL LIFE INS CO	4.1	222,559,478
8	PRUCO LIFE INS CO	3.8	209,479,720
9	AXA EQUITABLE LIFE INS CO	3.4	183,508,398
10	NORTHWESTERN MUTUAL LIFE INS CO THE	3.1	172,181,653
11	TRANSAMERICA LIFE INS CO	2.5	136,892,520
12	NEW YORK LIFE INS & ANNUITY CORP	2.4	130,039,614
13	RIVERSOURCE LIFE INS CO	2.3	124,958,959
14	GREAT WEST LIFE & ANNUITY INS CO	2.2	122,302,137
15	AMERICAN UNITED LIFE INS CO	2.1	115,682,846
16	TEACHERS INS & ANNUITY ASSN OF AMER	1.8	97,299,216
17	SECURITY BENEFIT LIFE INS CO	1.7	95,329,880
18	METLIFE INS CO USA	1.5	80,675,096
19	PRINCIPAL LIFE INS CO	1.4	79,164,840
20	METROPOLITAN LIFE INS CO	1.3	72,130,310
TOTALS FOR 20 RANKED INSURERS		71.2	\$3,901,566,596
TOTALS FOR 220 RANKED INSURERS WRITING THIS LINE		100.0	\$5,476,283,229

Wisconsin Insurance Report Business of 2014
Financial and Statistical Data, Table E

F I R E

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	WEST BEND MUTUAL INS CO	13.2	\$ 22,962,384
2	AUTO OWNERS INS CO	7.2	12,621,924
3	FACTORY MUTUAL INS CO	4.4	7,698,233
4	ACUITY A MUTUAL INS CO	4.2	7,339,963
5	FOREMOST INS CO GRAND RAPIDS MI	4.1	7,217,520
6	LIBERTY MUTUAL FIRE INS CO	3.8	6,642,297
7	LOCAL GOVERNMENT PROP INS FUND	3.3	5,810,013
8	STANDARD GUARANTY INS CO	2.7	4,664,010
9	ZURICH AMERICAN INS CO	2.5	4,315,248
10	TRAVELERS PROPERTY CASUALTY CO OF AMER	2.1	3,726,242
11	CONTINENTAL CASUALTY CO	1.8	3,065,479
12	CINCINNATI INS CO THE	1.7	3,048,594
13	TRAVELERS INDEMNITY CO THE	1.6	2,854,124
14	AMERICAN GUARANTEE & LIABILITY INS CO	1.6	2,827,465
15	GERMANTOWN MUTUAL INS CO	1.6	2,755,366
16	XL INS AMER INC	1.5	2,623,104
17	AFFILIATED FM INS CO	1.5	2,545,227
18	ALLIANZ GLOBAL RISKS US INS CO	1.3	2,216,124
19	AMERICAN MODERN HOME INS CO	1.2	2,107,776
20	AXIS INS CO	1.1	1,876,201
TOTALS FOR 20 RANKED INSURERS		62.5	\$ 108,917,294
TOTALS FOR 281 RANKED INSURERS WRITING THIS LINE		100.0	\$ 174,403,823

F A R M O W N E R S M U L T I P L E P E R I L

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	RURAL MUTUAL INS CO	35.1	\$ 57,986,818
2	AMERICAN FAMILY MUTUAL INS CO	13.3	21,976,462
3	HASTINGS MUTUAL INS CO	9.1	14,958,355
4	SECURA INS A MUTUAL CO	7.1	11,661,156
5	MT MORRIS MUTUAL INS CO	5.3	8,737,002
6	WILSON MUTUAL INS CO	4.0	6,562,436
7	STATE FARM FIRE & CASUALTY CO	3.9	6,477,393
8	MCMILLAN WARNER MUTUAL INS CO	3.8	6,286,318
9	WISCONSIN MUTUAL INS CO	3.0	4,965,306
10	AUTO OWNERS INS CO	2.8	4,583,755
11	MUTUAL OF WAUSAU INS CORP	2.4	3,985,774
12	NATIONWIDE MUTUAL INS CO	1.9	3,108,720
13	MAPLE VALLEY MUTUAL INS CO	1.7	2,876,239
14	NATIONWIDE AGRIBUSINESS INS CO	1.1	1,843,287
15	GERMANTOWN MUTUAL INS CO	1.1	1,819,707
16	LITTLE BLACK MUTUAL INS CO	0.8	1,269,342
17	ELLINGTON MUTUAL INS CO	0.6	1,050,988
18	FARMINGTON MUTUAL INS CO	0.6	930,268
19	STATE AUTOMOBILE MUTUAL INS CO	0.4	681,154
20	INDEMNITY INS CO OF NORTH AMER	0.4	659,443
TOTALS FOR 20 RANKED INSURERS		98.4	\$ 162,419,923
TOTALS FOR 40 RANKED INSURERS WRITING THIS LINE		100.0	\$ 165,089,643

*Wisconsin Insurance Report Business of 2014
Financial and Statistical Data, Table E*

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

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	AMERICAN FAMILY MUTUAL INS CO	21.1	\$ 271,160,343
2	STATE FARM FIRE & CASUALTY CO	16.5	212,774,653
3	ACUITY A MUTUAL INS CO	4.7	60,304,605
4	WEST BEND MUTUAL INS CO	3.8	49,464,174
5	AUTO OWNERS INS CO	2.2	28,859,712
6	ERIE INS EXCHANGE	1.8	23,748,946
7	FARMERS INS EXCHANGE	1.7	22,279,415
8	AUTO CLUB INS ASSOC	1.7	22,050,316
9	WISCONSIN MUTUAL INS CO	1.7	21,382,213
10	LIBERTY INS CORP	1.6	20,719,866
11	SECURA SUPREME INS CO	1.6	20,597,631
12	BADGER MUTUAL INS CO	1.4	17,919,600
13	ALLSTATE PROPERTY & CASUALTY INS CO	1.4	17,810,814
14	UNITED SERVICES AUTOMOBILE ASSN	1.4	17,712,901
15	OWNERS INS CO	1.4	17,594,674
16	FARMERS AUTOMOBILE INS ASSN THE	1.3	16,652,578
17	RURAL MUTUAL INS CO	1.3	16,156,410
18	WILSON MUTUAL INS CO	1.2	15,857,594
19	ERIE INS CO	1.2	15,261,283
20	GERMANTOWN MUTUAL INS CO	1.2	14,926,588
TOTALS FOR 20 RANKED INSURERS		70.2	\$ 903,234,316
TOTALS FOR 164 RANKED INSURERS WRITING THIS LINE		100.0	\$1,285,937,028

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

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	AMERICAN FAMILY MUTUAL INS CO	6.7	\$ 43,541,666
2	SOCIETY INS A MUTUAL CO	5.9	38,262,406
3	RURAL MUTUAL INS CO	4.0	25,755,386
4	ACUITY A MUTUAL INS CO	3.8	24,367,926
5	CINCINNATI INS CO THE	3.7	23,871,459
6	SECURA INS A MUTUAL CO	3.5	22,756,797
7	TRAVELERS PROPERTY CASUALTY CO OF AMER	3.1	19,789,413
8	STATE FARM FIRE & CASUALTY CO	3.1	19,723,514
9	OWNERS INS CO	3.0	19,384,786
10	GENERAL CASUALTY CO OF WI	3.0	19,255,468
11	ERIE INS EXCHANGE	2.9	18,921,228
12	FEDERAL INS CO	2.7	17,708,118
13	WILSON MUTUAL INS CO	2.5	16,347,853
14	CHURCH MUTUAL INS CO	2.1	13,461,814
15	AUTO OWNERS INS CO	1.9	12,300,670
16	CHARTER OAK FIRE INS CO THE	1.8	11,498,815
17	GERMANTOWN MUTUAL INS CO	1.6	10,610,492
18	REGENT INS CO	1.5	9,677,914
19	INTEGRITY MUTUAL INS CO	1.5	9,656,441
20	GREAT NORTHERN INS CO	1.5	9,543,305
TOTALS FOR 20 RANKED INSURERS		59.8	\$ 386,435,471
TOTALS FOR 265 RANKED INSURERS WRITING THIS LINE		100.0	\$ 645,879,430

*Wisconsin Insurance Report Business of 2014
Financial and Statistical Data, Table E*

M E D I C A L M A L P R A C T I C E

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	PROASSURANCE CASUALTY CO	29.8	\$ 20,649,912
2	CONTINENTAL CASUALTY CO	17.1	11,844,291
3	MMIC INS INC	14.0	9,697,680
4	MEDICAL PROTECTIVE CO THE	12.9	8,962,582
5	MHA INS CO	4.7	3,283,196
6	PREFERRED PROFESSIONAL INS CO	4.5	3,132,865
7	AMERICAN CASUALTY CO OF READING PA	3.0	2,106,465
8	NCMIC INS CO	3.0	2,099,294
9	WISCONSIN HEALTH CARE LIABILITY INS PLAN	2.4	1,661,761
10	PODIATRY INS CO OF AMER	1.5	1,011,417
11	CINCINNATI INS CO THE	1.2	806,365
12	LIBERTY INS UNDERWRITERS INC	0.9	607,586
13	DOCTORS CO AN INTERINS EXCHANGE THE	0.8	562,368
14	ACE AMERICAN INS CO	0.7	510,661
15	NATIONAL UNION FIRE INS CO OF PITTSBURGH	0.7	477,609
16	PHARMACISTS MUTUAL INS CO	0.5	337,728
17	ZURICH AMERICAN INS CO	0.5	326,392
18	CINCINNATI INDEMNITY CO THE	0.3	233,655
19	CAPSON PHYSICIANS INS CO	0.2	139,195
20	CHURCH MUTUAL INS CO	0.2	132,641
TOTALS FOR 20 RANKED INSURERS		98.9	\$ 68,583,663
TOTALS FOR 35 RANKED INSURERS WRITING THIS LINE		100.0	\$ 69,360,632

G R O U P A C C I D E N T & H E A L T H

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	UNITEDHEALTHCARE INS CO	10.6	\$ 1,020,553,414
2	DEAN HEALTH PLAN INC	8.7	837,041,529
3	UNITY HEALTH PLANS INS CORP	7.4	716,204,802
4	WEA INS CORP	6.2	598,014,831
5	BLUE CROSS BLUE SHIELD OF WI	6.0	578,992,643
6	SECURITY HEALTH PLAN OF WI INC	5.4	521,928,242
7	HUMANA INS CO	4.3	419,199,154
8	COMPCARE HEALTH SERVICES INS CORP	4.0	388,203,370
9	GROUP HEALTH COOP OF SOUTH CENTRAL WI	3.7	357,907,049
10	NETWORK HEALTH PLAN	3.5	333,757,419
11	WISCONSIN PHYSICIANS SERVICE INS CORP	2.8	272,657,220
12	GUNDERSEN HEALTH PLAN INC	2.8	270,345,386
13	CHILDRENS COMMUNITY HEALTH PLAN INC	2.4	228,400,704
14	PHYSICIANS PLUS INS CORP	2.1	206,366,606
15	HUMANA WISCONSIN HEALTH ORGANIZATION INS CORP	2.1	204,932,016
16	UNITEDHEALTHCARE OF WI INC	1.8	176,326,247
17	DELTA DENTAL OF WI INC	1.8	170,735,216
18	HEALTH TRADITION HEALTH PLAN	1.5	149,203,777
19	MOLINA HEALTHCARE OF WI INC	1.5	146,125,993
20	HEALTHPARTNERS INS CO	1.4	139,902,000
TOTALS FOR 20 RANKED INSURERS		80.0	\$ 7,736,797,618
TOTALS FOR 241 RANKED INSURERS WRITING THIS LINE		100.0	\$ 9,666,343,559

Wisconsin Insurance Report Business of 2014
Financial and Statistical Data, Table E

C R E D I T A C C I D E N T & H E A L T H

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	CMFG LIFE INS CO	39.0	\$ 5,949,829
2	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	13.4	2,046,013
3	AMERICAN HEALTH & LIFE INS CO	9.1	1,384,663
4	MINNESOTA LIFE INS CO	8.0	1,215,608
5	PEKIN LIFE INS CO	5.7	867,078
6	MERIT LIFE INS CO	4.9	755,026
7	PROTECTIVE LIFE INS CO	3.5	532,129
8	AMERICAN REPUBLIC INS CO	2.8	430,926
9	TRANSAMERICA LIFE INS CO	2.7	417,950
10	CENTRAL STATES INDEMNITY CO OF OMAHA	1.5	226,807
11	AMERICAN BANKERS LIFE ASSUR CO OF FL	1.5	225,955
12	AMERICAN MODERN LIFE INS CO	1.4	214,673
13	STATE FARM MUTUAL AUTOMOBILE INS CO	1.1	166,300
14	PAVONIA LIFE INS CO OF MI	1.1	165,472
15	AMERICAN BANKERS INS CO OF FL	1.0	160,214
16	TRANSAMERICA PREMIER LIFE INS CO	1.0	145,559
17	AMERICAN SECURITY INS CO	0.8	129,291
18	AMERICAN NATIONAL INS CO	0.7	110,012
19	GUARANTEE TRUST LIFE INS CO	0.7	103,261
20	CENTURION LIFE INS CO	0.1	15,749
TOTALS FOR 20 RANKED INSURERS		99.9	\$ 15,262,515
TOTALS FOR 31 RANKED INSURERS WRITING THIS LINE		100.0	\$ 15,271,211

I N D I V I D U A L A C C I D E N T & H E A L T H

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	UNITEDHEALTHCARE OF WI INC	20.7	\$ 1,175,463,866
2	SECURITY HEALTH PLAN OF WI INC	10.1	576,083,152
3	NETWORK HEALTH INS CORP	8.7	491,963,951
4	HUMANA INS CO	8.4	479,695,611
5	DEAN HEALTH PLAN INC	5.6	318,366,551
6	WISCONSIN PHYSICIANS SERVICE INS CORP	4.9	279,208,526
7	COMPCARE HEALTH SERVICES INS CORP	4.8	273,960,838
8	INDEPENDENT CARE HEALTH PLAN	3.1	175,730,117
9	COMMON GROUND HEALTHCARE COOPERATIVE	2.2	124,364,885
10	BLUE CROSS BLUE SHIELD OF WI	1.8	102,411,400
11	CARE WISCONSIN HEALTH PLAN INC	1.8	102,289,381
12	WPS HEALTH PLAN INC	1.5	84,989,011
13	UNITEDHEALTHCARE INS CO	1.5	84,601,916
14	HUMANA WISCONSIN HEALTH ORGANIZATION INS CORP	1.5	83,012,891
15	UCARE HEALTH INC	1.3	73,804,848
16	NETWORK HEALTH PLAN	1.3	72,973,035
17	SILVERSCRIPT INS CO	1.2	65,592,756
18	AMERICAN FAMILY LIFE ASSURNC CO OF COLUMBUS	1.0	57,816,686
19	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	1.0	55,146,567
20	AETNA LIFE INS CO	0.8	46,828,579
TOTALS FOR 20 RANKED INSURERS		83.1	\$ 4,724,304,567
TOTALS FOR 299 RANKED INSURERS WRITING THIS LINE		100.0	\$ 5,686,214,647

Wisconsin Insurance Report Business of 2014
Financial and Statistical Data, Table E

WORKERS COMPENSATION

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	WEST BEND MUTUAL INS CO	8.1	\$ 145,895,806
2	TRAVELERS PROPERTY CASUALTY CO OF AMER	6.6	118,203,303
3	ACUITY A MUTUAL INS CO	5.3	95,833,499
4	SOCIETY INS A MUTUAL CO	4.2	75,448,195
5	SENTRY CASUALTY CO	3.7	66,572,307
6	UNITED WISCONSIN INS CO	3.5	63,337,006
7	TRAVELERS INDEMNITY CO OF CT THE	3.4	60,605,480
8	ACE AMERICAN INS CO	3.2	58,437,342
9	ZURICH AMERICAN INS CO	3.2	57,190,816
10	SECURA INS A MUTUAL CO	2.5	44,268,359
11	TWIN CITY FIRE INS CO	2.3	40,846,446
12	NEW HAMPSHIRE INS CO	2.1	37,020,632
13	OLD REPUBLIC INS CO	2.0	36,160,896
14	EMCASCO INS CO	1.8	32,307,529
15	SENTRY INS A MUTUAL CO	1.8	31,637,496
16	MIDDLESEX INS CO	1.6	28,793,761
17	RURAL MUTUAL INS CO	1.5	27,236,902
18	SFM MUTUAL INS CO	1.3	23,439,929
19	CINCINNATI INS CO THE	1.2	21,579,168
20	ILLINOIS NATIONAL INS CO	1.1	20,707,723
TOTALS FOR 20 RANKED INSURERS		60.2	\$ 1,085,522,595
TOTALS FOR 320 RANKED INSURERS WRITING THIS LINE		100.0	\$ 1,803,581,311

EXCESS WORKERS COMPENSATION

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	SAFETY NATIONAL CASUALTY CORP	30.4	\$ 2,763,863
2	ACE AMERICAN INS CO	17.1	1,555,709
3	TRAVELERS PROPERTY CASUALTY CO OF AMER	12.1	1,097,351
4	XL SPECIALTY INS CO	6.8	615,445
5	LM INS CORP	6.7	610,834
6	SENTRY INS A MUTUAL CO	6.6	597,280
7	ZURICH AMERICAN INS CO	6.4	582,464
8	OLD REPUBLIC INS CO	5.2	471,969
9	ARCH INS CO	2.7	241,475
10	NATIONAL UNION FIRE INS CO OF PITTSBURGH	2.4	220,982
11	PRAETORIAN INS CO	2.0	178,948
12	UNITED WISCONSIN INS CO	1.7	153,713
13	FEDERAL INS CO	0.0	2,004
14	GRAY INS CO THE	0.0	206
15	GREAT NORTHERN INS CO	0.0	115
TOTALS FOR 15 RANKED INSURERS		100.0	\$ 9,092,358
TOTALS FOR 15 RANKED INSURERS WRITING THIS LINE		100.0	\$ 9,092,358

Wisconsin Insurance Report Business of 2014
Financial and Statistical Data, Table E

OTHER LIABILITY

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	WEST BEND MUTUAL INS CO	7.7	\$ 59,929,884
2	FEDERAL INS CO	5.6	43,041,530
3	AMERICAN FAMILY MUTUAL INS CO	5.3	41,044,217
4	NATIONAL UNION FIRE INS CO OF PITTSBURGH	4.2	32,645,790
5	ZURICH AMERICAN INS CO	3.8	29,437,206
6	ACUITY A MUTUAL INS CO	3.8	29,394,345
7	CONTINENTAL CASUALTY CO	3.7	28,419,065
8	VIRGINIA SURETY CO INC	2.7	20,886,822
9	TRAVELERS PROPERTY CASUALTY CO OF AMER	2.6	19,979,331
10	STATE FARM FIRE & CASUALTY CO	2.6	19,911,439
11	CINCINNATI INS CO THE	2.4	18,716,080
12	TRAVELERS CASUALTY & SURETY CO OF AMER	2.1	16,628,168
13	CUMIS INS SOCIETY INC	2.0	15,700,234
14	ACE AMERICAN INS CO	1.4	10,827,989
15	EMPLOYERS MUTUAL CASUALTY CO	1.2	8,974,329
16	LEAGUE OF WI MUNICIPALITIES MUTUAL INS	1.0	8,057,615
17	WILSON MUTUAL INS CO	1.0	7,670,505
18	GREAT AMERICAN INS CO	0.9	7,127,865
19	TRAVELERS INDEMNITY CO THE	0.9	6,711,213
20	SECURA INS A MUTUAL CO	0.9	6,597,170
TOTALS FOR 20 RANKED INSURERS		55.7	\$ 431,700,797
TOTALS FOR 400 RANKED INSURERS WRITING THIS LINE		100.0	\$ 775,200,136

PRIVATE PASSENGER CARS

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	AMERICAN FAMILY MUTUAL INS CO	18.0	\$ 477,201,512
2	STATE FARM MUTUAL AUTOMOBILE INS CO	13.3	353,879,821
3	ARTISAN & TRUCKERS CASUALTY CO	9.0	238,663,766
4	PROGRESSIVE UNIVERSAL INS CO	6.2	163,366,289
5	ACUITY A MUTUAL INS CO	3.8	100,477,445
6	ALLSTATE PROPERTY & CASUALTY INS CO	3.4	89,229,107
7	WEST BEND MUTUAL INS CO	3.0	80,416,613
8	MID CENTURY INS CO	2.2	57,235,781
9	ERIE INS EXCHANGE	2.1	55,414,446
10	GEICO CASUALTY CO	2.0	54,296,352
11	AMERICAN STANDARD INS CO OF WI	1.6	41,526,727
12	WISCONSIN MUTUAL INS CO	1.4	37,716,436
13	OWNERS INS CO	1.3	33,594,303
14	GEICO GENERAL INS CO	1.2	31,240,940
15	RURAL MUTUAL INS CO	1.2	31,000,821
16	AUTO CLUB GROUP INS CO	1.1	30,297,682
17	SECURA SUPREME INS CO	1.1	30,253,787
18	FARMERS AUTOMOBILE INS ASSN THE	1.1	28,728,028
19	STATE FARM FIRE & CASUALTY CO	1.0	27,827,419
20	LM GENERAL INS CO	1.0	25,717,564
TOTALS FOR 20 RANKED INSURERS		74.9	\$ 1,988,084,839
TOTALS FOR 169 RANKED INSURERS WRITING THIS LINE		100.0	\$ 2,654,921,787

Wisconsin Insurance Report Business of 2014
Financial and Statistical Data, Table E

COMMERCIAL VEHICLES

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	GREAT WEST CASUALTY CO	9.2	\$ 47,210,645
2	ACUITY A MUTUAL INS CO	8.5	43,167,799
3	WEST BEND MUTUAL INS CO	6.2	31,886,454
4	ARTISAN & TRUCKERS CASUALTY CO	4.0	20,288,052
5	SECURA INS A MUTUAL CO	3.4	17,309,784
6	RURAL MUTUAL INS CO	2.4	12,360,927
7	CINCINNATI INS CO THE	2.4	12,023,591
8	ZURICH AMERICAN INS CO	2.1	10,961,384
9	GENERAL CASUALTY CO OF WI	2.0	10,410,705
10	TRAVELERS INDEMNITY CO OF CT THE	2.0	10,059,793
11	INTEGRITY MUTUAL INS CO	1.8	8,953,477
12	EMPLOYERS MUTUAL CASUALTY CO	1.7	8,508,782
13	SENTRY SELECT INS CO	1.6	8,247,291
14	SOCIETY INS A MUTUAL CO	1.6	8,056,452
15	AUTO OWNERS INS CO	1.4	7,388,103
16	NORTHLAND INS CO	1.4	7,374,365
17	OWNERS INS CO	1.3	6,462,230
18	NATIONAL CASUALTY CO	1.2	6,214,184
19	AMERICAN FAMILY MUTUAL INS CO	1.2	6,061,751
20	TRAVELERS PROPERTY CASUALTY CO OF AMER	1.2	5,980,654
TOTALS FOR 20 RANKED INSURERS		56.6	\$ 288,926,423
TOTALS FOR 312 RANKED INSURERS WRITING THIS LINE		100.0	\$ 510,824,219

F I D E L I T Y

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	FEDERAL INS CO	25.8	\$ 6,102,192
2	TRAVELERS CASUALTY & SURETY CO OF AMER	14.5	3,445,008
3	CUMIS INS SOCIETY INC	6.8	1,618,206
4	NATIONAL UNION FIRE INS CO OF PITTSBURGH	6.0	1,410,656
5	GREAT AMERICAN INS CO	4.3	1,016,171
6	WEST BEND MUTUAL INS CO	3.5	831,083
7	BERKLEY REGIONAL INS CO	3.1	744,961
8	FIDELITY & DEPOSIT CO OF MD	2.7	638,971
9	ZURICH AMERICAN INS CO	2.0	466,283
10	WESTERN SURETY CO	1.9	447,499
11	SECURITY NATIONAL INS CO	1.8	428,461
12	ST PAUL FIRE & MARINE INS CO	1.6	373,876
13	CONTINENTAL CASUALTY CO	1.6	368,659
14	EMPLOYERS MUTUAL CASUALTY CO	1.5	358,205
15	ATLANTIC SPECIALTY INS CO	1.4	320,091
16	HARTFORD FIRE INS CO	1.3	304,971
17	OHIO CASUALTY INS CO THE	1.3	304,104
18	HANOVER INS CO THE	1.2	287,540
19	ACUITY A MUTUAL INS CO	1.2	285,861
20	CONTINENTAL INS CO THE	1.1	251,172
TOTALS FOR 20 RANKED INSURERS		84.5	\$ 20,003,970
TOTALS FOR 121 RANKED INSURERS WRITING THIS LINE		100.0	\$ 23,683,159

Wisconsin Insurance Report Business of 2014
Financial and Statistical Data, Table E

S U R E T Y

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	TRAVELERS CASUALTY & SURETY CO OF AMER	21.2	\$ 12,815,797
2	LIBERTY MUTUAL INS CO	9.9	5,956,191
3	FIDELITY & DEPOSIT CO OF MD	8.0	4,847,113
4	WESTERN SURETY CO	7.6	4,574,425
5	CONTINENTAL CASUALTY CO	4.1	2,483,833
6	GRANITE RE INC	4.0	2,401,494
7	MERCHANTS BONDING CO MUTUAL	3.3	1,973,446
8	WEST BEND MUTUAL INS CO	3.2	1,929,927
9	EVERGREEN NATIONAL INDEMNITY CO	2.9	1,741,282
10	HANOVER INS CO THE	2.7	1,621,366
11	WESTCHESTER FIRE INS CO	2.6	1,554,904
12	OHIO CASUALTY INS CO THE	2.5	1,511,054
13	HUDSON INS CO	2.3	1,361,081
14	LEXON INS CO	2.1	1,279,531
15	OLD REPUBLIC SURETY CO	1.9	1,164,344
16	BERKLEY INS CO	1.6	992,364
17	NORTH AMERICAN SPECIALTY INS CO	1.6	975,823
18	HARTFORD FIRE INS CO	1.5	901,321
19	RLI INS CO	1.2	698,548
20	ATLANTIC SPECIALTY INS CO	1.1	681,336
TOTALS FOR 20 RANKED INSURERS		85.1	\$ 51,465,180
TOTALS FOR 124 RANKED INSURERS WRITING THIS LINE		100.0	\$ 60,460,712

C R E D I T

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	EULER HERMES NORTH AMER INS CO	16.8	\$ 2,918,511
2	OLD REPUBLIC INS CO	15.4	2,668,587
3	GREAT AMERICAN INS CO	12.0	2,085,280
4	AMERICAN NATIONAL PROPERTY & CASUALTY CO	8.1	1,410,779
5	STATE NATIONAL INS CO INC	6.9	1,196,733
6	ATRADIUS TRADE CREDIT INS INC	6.2	1,071,659
7	COFACE NORTH AMER INS CO	5.9	1,015,543
8	AMERICAN SECURITY INS CO	4.5	775,122
9	AMERICAN BANKERS INS CO OF FL	3.7	641,739
10	US SPECIALTY INS CO	3.6	623,064
11	GREAT AMERICAN ASSUR CO	3.3	569,509
12	FIRST COLONIAL INS CO	3.0	526,951
13	ARCH INS CO	2.7	470,335
14	KNIGHTBROOK INS CO	1.4	240,258
15	TRANSAMERICA CASUALTY INS CO	1.3	231,614
16	CUMIS INS SOCIETY INC	0.9	154,558
17	AMERICAN RELIABLE INS CO	0.8	132,708
18	DEALERS ASSURANCE CO	0.8	130,902
19	OHIO INDEMNITY CO	0.7	128,340
20	WESCO INS CO	0.6	111,720
TOTALS FOR 20 RANKED INSURERS		98.6	\$ 17,103,912
TOTALS FOR 30 RANKED INSURERS WRITING THIS LINE		100.0	\$ 17,347,423

*Wisconsin Insurance Report Business of 2014
Financial and Statistical Data, Table E*

T I T L E

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	FIRST AMERICAN TITLE INS CO	41.7	\$ 59,073,602
2	CHICAGO TITLE INS CO	20.6	29,259,057
3	STEWART TITLE GUARANTY CO	10.7	15,141,693
4	OLD REPUBLIC NATIONAL TITLE INS CO	8.1	11,421,068
5	FIDELITY NATIONAL TITLE INS CO	6.1	8,657,978
6	COMMONWEALTH LAND TITLE INS CO	6.0	8,572,505
7	ATTORNEYS TITLE GUARANTY FUND INC	3.9	5,519,267
8	WESTCOR LAND TITLE INS CO	1.2	1,755,499
9	WFG NATIONAL TITLE INS CO	0.6	875,556
10	NATIONAL TITLE INS OF NY INC	0.6	858,097
11	AMERICAN GUARANTY TITLE INS CO	0.4	522,260
12	NORTH AMERICAN TITLE INS CO	0.1	170,926
13	ENTITLE INS CO	0.0	1,674
TOTALS FOR 13 RANKED INSURERS		100.0	\$ 141,829,182
TOTALS FOR 13 RANKED INSURERS WRITING THIS LINE		100.0	\$ 141,829,182

M O R T G A G E G U A R A N T Y

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	MORTGAGE GUARANTY INS CORP	34.9	\$ 32,972,265
2	UNITED GUARANTY RESIDENTIAL INS CO	20.2	19,077,217
3	GENWORTH MORTGAGE INS CORP	13.7	12,973,020
4	ARCH MORTGAGE INS CO	10.8	10,232,016
5	RADIAN GUARANTY INC	10.0	9,454,463
6	ESSENT GUARANTY INC	4.1	3,901,783
7	PMI MORTGAGE INS CO	3.5	3,275,322
8	REPUBLIC MORTGAGE INS CO	2.5	2,314,899
9	MGIC CREDIT ASSUR CORP	0.1	71,878
10	NATIONAL MORTGAGE INS CORP	0.1	54,236
11	ARCH MORTGAGE ASSUR CO	0.0	13,726
12	UNITED GUARANTY MORTGAGE INDEMNITY CO	0.0	12,316
13	GENWORTH RESIDENTIAL MORTGAGE INS CORP OF NC	0.0	11,094
14	MGIC INDEMNITY CORP	0.0	96
TOTALS FOR 14 RANKED INSURERS		100.0	\$ 94,364,331
TOTALS FOR 14 RANKED INSURERS WRITING THIS LINE		100.0	\$ 94,364,331



Table F

2014 Financial Data
of
Property and Casualty Insurers

Includes: Fire and Casualty Insurers
Reciprocal Exchanges
Title Insurers



Wisconsin Insurance Report Business of 2014
Financial and Statistical Data, Table F

	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
21ST CENTURY ADVANTAGE INS CO	28,826	28,356	678	0	100	0	0	0	-18	0	
21ST CENTURY ASSUR CO	69,283	68,220	1,768	0	200	0	0	0	0	0	
21ST CENTURY CAS CO	12,386	11,950	23	0	25	0	0	0	0	0	
21ST CENTURY CENTENNIAL INS CO	574,072	562,753	10,288	0	1,998	0	0	7,362	4,511	61	
21ST CENTURY INDEMNITY INS CO	65,934	64,871	3,937	0	200	0	0	0	-60	0	
21ST CENTURY INS CO	895,406	880,620	21,089	0	1,998	0	0	0	6	0	
21ST CENTURY NATL INS CO	24,337	23,787	334	0	100	0	0	0	422	0	
21ST CENTURY NORTH AMER INS CO	577,638	545,022	6,009	0	2,297	0	0	1,683	794	47	
21ST CENTURY PREMIER INS CO	275,700	270,643	8,892	0	999	0	0	0	-82	0	
21ST CENTURY SECURITY INS CO	196,367	191,866	3,175	0	799	0	0	0	0	0	
ACA FINANCIAL GUARANTY CORP	370,865	66,902	-14,273	27,021	41,890	163	999	38	0	0	
ACADIA INS CO	153,272	51,287	757	0	0	0	0	36	4	11	
ACCEPTANCE CAS INS CO	71,503	49,427	-1,018	11,012	8,859	97	31	0	0	0	
ACCEPTANCE INS CO	29,334	-2,779	-955	0	-664	0	0	0	0	0	
ACCIDENT FUND GENERAL INS CO	172,817	59,285	5,259	36,600	21,753	72	14	4,794	2,724	57	
ACCIDENT FUND INS CO OF AMER	2,387,027	750,936	62,599	699,969	416,418	72	17	15,465	14,911	96	
ACCIDENT FUND NATL INS CO	189,976	60,934	7,368	54,900	32,629	72	17	4,989	2,900	58	
ACCREDITED SURETY & CAS CO INC	24,347	20,877	1,557	9,380	36	0	80	0	0	0	
ACE AMERICAN INS CO	12,150,666	2,992,907	251,156	1,634,165	1,024,795	78	19	86,397	47,932	55	
ACE FIRE UNDERWRITERS INS CO	100,109	73,025	1,766	8,833	5,539	78	19	7,657	4,424	58	
ACE PROPERTY & CAS INS CO	7,360,749	2,064,426	115,632	1,545,832	969,401	78	19	26,057	23,821	91	
ACIG INS CO	412,616	117,741	4,713	85,935	54,526	82	28	-26	-86	324	
ACSTAR INS CO	60,507	28,051	2,347	1,964	-77	0	85	77	-2	0	
ACUTY A MUTUAL INS CO	3,100,956	1,323,400	113,215	1,140,264	634,959	65	28	373,053	192,214	52	
ADDISON INS CO	102,105	40,020	2,711	30,678	16,324	67	31	3,224	2,376	74	
ADMIRAL INDEMNITY CO	54,321	39,814	1,191	0	0	0	0	0	0	0	
ADVANTA INS CO	482,729	22,787	731	0	0	0	0	33,207	31,601	95	
ADVANTAGE WORKERS COMPENSATION INS CO	107,860	50,803	-1,192	8,934	6,983	119	23	41	-3	0	
AEGIS SECURITY INS CO	101,271	53,401	3,459	61,230	25,098	50	47	128	223	173	
AETNA INS CO OF CT	15,774	15,127	225	1,001	694	75	0	252	248	98	
AFFILIATED FM INS CO	2,528,718	1,397,650	119,139	385,919	188,681	52	26	8,608	2,828	33	
AFFIRMATIVE INS CO	188,143	24,265	-51,253	96,787	89,248	120	41	0	-75	0	
AGCS MARINE INS CO	328,306	164,591	20,637	0	0	0	0	12,528	3,200	26	
AGRI GENERAL INS CO	188,223	187,002	8,014	-50	-31	63	0	8,806	16,665	189	
AIG ASSURANCE CO	33,184	31,934	1,033	0	0	0	0	8	-150	0	
AIG PROPERTY CAS CO	5,025,917	1,587,132	157,979	916,791	578,803	76	25	4,236	2,937	69	
AIOI NISSAY DOWA INS CO OF AMER	102,363	60,805	3,401	9,470	4,067	75	0	0	0	0	
AIU INS CO	234,597	234,271	3,533	0	0	0	17	-1	-39	999	
ALAMANCE INS CO	488,090	369,492	8,400	38,013	15,581	56	42	0	0	0	
ALEA NORTH AMER INS CO	145,813	97,681	15,234	1	-1,864	0	999	0	-6	0	
ALL AMERICA INS CO	258,834	134,698	10,319	81,516	43,835	60	32	0	0	0	

Wisconsin Insurance Report Business of 2014
Financial and Statistical Data, Table F

	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
ALLEGHENY CAS CO	37,646	23,035	449	29,559	-10	0	98	26	-1	0	
ALLIANZ GLOBAL RISKS US INS CO	3,322,665	759,081	44,351	1,101,928	716,747	73	25	9,335	6,588	71	
ALLIED EASTERN INDEMNITY CO	61,922	14,720	1,820	20,094	11,585	66	22	1	0	0	
ALLIED INS CO OF AMER	13,978	13,920	57	0	0	0	0	0	0	0	
ALLIED PROPERTY & CAS INS CO	357,919	59,041	711	0	0	0	0	8,448	4,985	59	
ALLIED WORLD INS CO	1,727,155	1,092,926	24,685	181,114	88,999	70	26	163	97	60	
ALLIED WORLD SPECIALTY INS CO	752,010	397,396	13,271	100,619	49,444	70	26	6,656	1,933	29	
ALLMERICA FINANCIAL ALLIANCE INS CO	19,423	19,407	433	0	0	0	0	17,326	9,313	54	
ALLMERICA FINANCIAL BENEFIT INS CO	34,668	34,639	644	0	0	0	0	0	0	0	
ALLSTATE FIRE & CAS INS CO	175,306	173,868	1,609	0	0	0	0	0	0	0	
ALLSTATE INDEMNITY CO	144,974	141,475	1,614	0	0	0	0	19,772	11,501	58	
ALLSTATE INS CO	43,246,270	16,265,563	2,313,797	25,975,590	14,831,150	68	26	14,208	7,981	56	
ALLSTATE NORTHBROOK INDEMNITY CO	39,698	39,500	703	0	0	0	0	0	554	0	
ALLSTATE PROPERTY & CAS INS CO	215,541	205,956	2,182	0	0	0	0	105,752	58,864	56	
ALLSTATE VEHICLE & PROP INS CO	24,312	23,563	619	0	0	0	0	6,722	2,977	44	
ALPHA PROPERTY & CAS INS CO	33,391	13,055	373	0	0	0	0	2,466	1,890	77	
ALPS PROPERTY & CAS INS CO	100,731	36,147	2,109	28,507	9,909	70	32	0	0	0	
ALTERRA AMERICA INS CO	246,466	165,447	-662	22,022	17,263	82	25	3,300	2,062	62	
ALTERRA REINSURANCE USA INC	1,491,632	749,372	11,640	201,584	132,440	71	32	0	0	0	
AMBAC ASSURANCE CORP	4,464,308	100,000	575,346	254,397	-77,897	0	123	1,895	0	0	
AMCO INS CO	1,001,016	207,979	33,584	0	0	0	0	28,781	17,809	62	
AMERICAN AGRI BUSINESS INS CO	725,792	28,455	3,747	0	0	0	0	4,198	4,945	118	
AMERICAN AGRICULTURAL INS CO	1,105,115	525,690	56,148	304,762	191,279	66	20	0	0	0	
AMERICAN ALTERNATIVE INS CORP	526,391	168,921	30,794	0	0	0	0	9,923	3,355	34	
AMERICAN AUTOMOBILE INS CO	189,187	164,318	3,974	0	0	0	0	4,074	926	23	
AMERICAN BANKERS INS CO OF FL	1,967,504	563,938	146,499	847,994	312,388	41	43	16,771	5,741	34	
AMERICAN BUSINESS & MERCANTILE INS MUTUAL INC	60,085	29,492	-1,268	2,544	4,613	212	36	112	-42	0	
AMERICAN CAS CO OF READING PA	146,336	146,292	2,584	0	0	0	0	4,787	-10,941	0	
AMERICAN CENTENNIAL INS CO	50,169	12,462	-5,662	0	5,087	0	0	0	0	0	
AMERICAN COMMERCE INS CO	310,457	103,684	3,058	171,659	112,205	77	28	113	-8	0	
AMERICAN COMPENSATION INS CO	69,455	52,687	425	0	0	0	0	1,295	199	15	
AMERICAN CONTRACTORS INDEMNITY CO	312,092	86,202	15,410	65,769	-401	21	66	203	-25	0	
AMERICAN COUNTRY INS CO	79,843	18,425	1,956	29,437	10,740	62	26	1,938	450	23	
AMERICAN ECONOMY INS CO	73,790	66,708	1,455	0	0	0	0	517	1,144	222	
AMERICAN EMPIRE INS CO	40,933	20,435	1,124	9,082	4,810	77	14	0	0	0	
AMERICAN EQUITY SPECIALTY INS CO	77,096	28,548	3,355	19,979	9,236	61	30	0	-1	0	
AMERICAN FAMILY HOME INS CO	532,606	155,660	4,038	260,476	111,466	48	48	3,998	2,846	71	
AMERICAN FAMILY MUTUAL INS CO	14,500,524	6,030,083	659,226	6,252,337	3,861,676	71	28	879,549	498,901	57	
AMERICAN FARMERS & RANCHERS INS CO	9,016	7,930	-172	-62	-84	26	0	0	0	0	
AMERICAN FIRE & CAS CO	40,757	39,027	378	0	0	0	0	2,227	1,609	72	

Wisconsin Insurance Report Business of 2014
Financial and Statistical Data, Table F

	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
AMERICAN GUARANTEE & LIABILITY INS CO	263,515	180,937	4,156	0	0	0	0	17,067	-311	0	
AMERICAN GUARANTY TITLE INS CO	33,980	23,350	4,920	26,826	453	2	82	536	0	0	
AMERICAN HALLMARK INS CO OF TX	344,058	121,277	6,995	95,732	49,940	65	32	4	1	26	
AMERICAN HEALTHCARE INDEMNITY CO	103,957	21,171	-47	-315	-665	114	0	0	0	0	
AMERICAN HOME ASSUR CO	26,376,944	7,247,903	808,230	5,592,905	3,415,939	74	30	-1,661	10,333	0	
AMERICAN INS CO THE	323,726	289,700	9,039	0	0	0	0	1,623	1,315	81	
AMERICAN INTERSTATE INS CO	1,185,592	377,742	40,345	302,355	168,534	65	22	9,740	4,838	50	
AMERICAN MERCURY INS CO	378,484	174,389	23,125	169,035	94,733	67	28	522	384	74	
AMERICAN MINING INS CO	35,727	24,938	525	0	0	0	0	475	209	44	
AMERICAN MODERN HOME INS CO	1,286,172	380,461	7,984	458,245	196,097	48	48	5,167	1,856	36	
AMERICAN MODERN PROP & CAS INS CO	21,184	16,289	84	4,824	2,064	48	48	0	0	0	
AMERICAN MODERN SELECT INS CO	288,492	44,879	3,979	48,236	20,642	48	48	915	424	46	
AMERICAN NATIONAL GENERAL INS CO	101,710	60,821	3,406	35,226	21,479	75	22	90	69	77	
AMERICAN NATIONAL PROP & CAS CO	1,218,494	596,931	39,985	471,911	285,109	71	25	4,303	2,255	52	
AMERICAN PET INS CO	38,917	23,661	990	93,429	59,140	69	28	380	157	41	
AMERICAN PHYSICIANS ASSUR CORP	445,869	215,007	58,338	-1,061	-54,242	999	0	0	0	0	
AMERICAN RELIABLE INS CO	315,303	89,199	7,799	170,248	80,138	55	43	1,487	80	5	
AMERICAN ROAD INS CO THE	556,897	246,589	3,294	125,157	115,892	97	7	2,169	975	45	
AMERICAN SAFETY CAS INS CO	185,478	148,623	-1,862	5,727	-2,342	31	0	96	-128	0	
AMERICAN SECURITY INS CO	1,915,801	661,507	251,237	1,563,853	527,334	38	56	2,394	460	19	
AMERICAN SELECT INS CO	230,527	100,138	7,462	84,650	43,766	63	34	399	225	56	
AMERICAN SENTINEL INS CO	30,165	15,657	847	20,410	8,367	50	47	0	0	0	
AMERICAN SOUTHERN HOME INS CO	146,569	38,706	826	38,589	16,513	48	48	82	30	37	
AMERICAN SOUTHERN INS CO	108,543	39,012	4,148	52,654	30,054	73	27	133	189	142	
AMERICAN STANDARD INS CO OF WI	414,831	329,309	10,328	0	0	0	0	41,352	29,273	71	
AMERICAN STATES INS CO	144,242	123,991	6,016	0	0	0	0	528	104	20	
AMERICAN STATES PREFERRED INS CO	22,221	21,497	569	0	0	0	0	0	0	0	
AMERICAN STRATEGIC INS CORP	885,256	375,428	11,282	458,389	257,629	64	32	2,098	1,606	77	
AMERICAN SUMMIT INS CO	45,546	28,964	2,554	24,445	11,945	56	32	1	0	5	
AMERICAN WEST INS CO	13,422	10,805	350	6,712	4,760	77	20	0	0	0	
AMERICAN ZURICH INS CO	264,458	157,465	2,890	0	0	0	0	13,750	7,814	57	
AMERIPRISE INS CO	46,978	45,137	1,049	0	0	0	0	0	0	0	
AMERISURE INS CO	752,182	224,508	8,108	210,433	107,988	67	31	5,067	2,897	57	
AMERISURE MUTUAL INS CO	2,069,743	843,007	48,146	469,967	241,172	67	31	4,419	2,466	56	
AMERISURE PARTNERS INS CO	75,124	22,808	506	21,043	10,799	67	31	22	4	18	
AMERITRUST INS CORP	131,386	31,841	2,498	37,390	18,688	66	36	72	42	59	
AMEX ASSURANCE CO	280,227	188,836	70,705	184,000	61,897	39	12	1,003	360	36	
AMGUARD INS CO	419,652	109,959	7,209	104,408	58,850	67	25	1,003	50	370	
AMICA MUTUAL INS CO	5,061,654	2,759,755	185,509	1,789,322	989,576	66	24	9,197	7,514	82	
AMTRUST INS CO OF KS INC	50,125	19,304	4,081	7,053	3,584	59	0	1,187	619	52	
ANSUR AMERICA INS CO	99,957	35,625	2,290	43,076	26,215	69	29	324	351	108	

Wisconsin Insurance Report Business of 2014
Financial and Statistical Data, Table F

	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
ANTHEM INS COS INC	3,231,716	832,942	389,099	4,869,746	3,859,114	81	7	31,754	30,347	96	
ARAG INS CO	71,625	53,938	15,360	67,370	25,193	39	32	200	59	30	
ARCH INDEMNITY INS CO	33,519	24,368	6,135	0	0	0	0	0	0	0	
ARCH INS CO	3,200,859	778,368	37,578	745,158	382,873	67	28	25,524	13,547	53	
ARCH MORTGAGE ASSUR CO	12,881	12,618	-121	100	4	4	262	14	-60	0	
ARCH MORTGAGE GUARANTY CO	50,580	49,120	-200	407	-14	0	216	0	0	0	
ARCH MORTGAGE INS CO	399,604	152,482	-34,732	53,444	27,363	55	90	10,397	2,640	25	
ARCH MORTGAGE REINS CO	25,223	12,249	-3,217	1,293	877	68	66	0	0	0	
ARGONAUT GREAT CENTRAL INS CO	49,433	24,835	595	0	0	0	0	133	133	99	
ARGONAUT INS CO	1,280,404	390,765	13,398	190,756	113,253	89	37	1,396	1,142	82	
ARGONAUT MIDWEST INS CO	31,894	16,153	305	0	0	0	0	145	20	14	
ARMED FORCES INS EXCHANGE	136,391	70,737	9,910	66,193	28,755	54	36	204	-20	0	
ARROWOOD INDEMNITY CO	1,473,662	249,048	-38,106	-750	26,176	0	0	-30	1,529	0	
ARTISAN & TRUCKERS CAS CO	292,516	57,078	3,341	42,483	27,389	73	19	263,098	181,459	69	
ASHMERE INS CO	12,566	12,544	-518	5	0	0	999	0	0	0	
ASPEN AMERICAN INS CO	502,270	262,813	-24,070	44,534	21,733	67	69	623	153	25	
ASSOCIATED INDEMNITY CORP	95,308	84,229	1,842	0	0	0	0	524	1,398	267	
ASSURANCE COMPANY OF AMER	24,432	20,478	642	0	0	0	0	225	-389	0	
ASSURED GUARANTY CORP	2,539,244	1,086,138	115,574	82,330	-131,673	0	181	232	0	0	
ASSURED GUARANTY MUNICIPAL CORP	5,961,222	2,266,850	303,884	203,133	-170,957	0	50	2,494	0	0	
ATAIN INS CO	72,629	45,743	2,483	12,481	4,820	61	24	5	0	0	
ATLANTA INTERNATIONAL INS CO	44,550	19,910	287	0	-565	0	999	0	0	0	
ATLANTIC SPECIALTY INS CO	2,550,903	721,515	-14,066	1,015,860	543,928	72	33	10,140	5,072	50	
ATRADIUS TRADE CREDIT INS INC	116,266	64,232	1,566	16,776	4,933	41	46	738	535	73	
ATTORNEYS TITLE GUARANTY FUND INC	59,592	38,083	4,563	66,637	2,351	4	114	5,498	5	0	
ATX PREMIER INS CO	9,536	4,756	-2,661	2,233	2,245	122	86	0	0	0	
AUSTIN MUTUAL INS CO	49,529	33,379	437	0	0	0	0	6,629	2,801	42	
AUTO CLUB GROUP INS CO	344,292	110,159	-1,241	127,915	87,953	77	28	30,206	19,256	64	
AUTO CLUB INS ASSOC	3,673,564	1,524,773	51,291	1,352,248	930,047	77	28	39,662	21,457	54	
AUTO OWNERS INS CO	12,207,734	7,969,072	344,247	2,407,319	1,340,051	63	29	100,116	55,105	55	
AUTOMOBILE INS CO OF HARTFORD CT	1,013,208	320,782	43,135	273,718	126,533	61	30	1,251	71	6	
AVEMCO INS CO	109,546	76,588	9,967	29,812	7,430	31	34	857	216	25	
AXA ART INS CORP	44,433	34,538	17,015	6,849	1,633	38	246	45	-4	0	
AXA INS CO	254,302	112,124	16,111	37,209	12,272	41	44	2,836	1,635	58	
AXIS INS CO	1,483,774	578,148	-2,069	294,540	189,730	78	40	9,155	1,712	19	
AXIS REINSURANCE CO	2,872,773	864,885	40,533	504,341	321,155	74	34	117	-344	0	
AXIS SPECIALTY INS CO	75,416	58,293	6,248	15	-4,526	0	999	0	-268	0	
BADGER MUTUAL INS CO	168,152	61,906	2,431	92,599	58,344	74	28	44,743	29,340	66	
BALBOA INS CO	243,613	199,395	76,109	-1,151	-3,441	305	320	223	35	16	
BANKERS INS CO	162,667	69,104	-208	58,566	21,360	50	69	27	3	10	
BANKERS STANDARD INS CO	434,558	141,266	5,782	92,750	58,164	78	19	2,727	1,908	70	

Wisconsin Insurance Report Business of 2014
Financial and Statistical Data, Table F

	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
PROPERTY/CASUALTY INSURER (000s OMITTED)										
BAR PLAN MUT INS CO THE	47,876	17,884	-474	10,446	5,038	82	38	15	0	0
BCS INS CO	279,608	157,190	7,995	132,850	81,439	69	28	2,149	752	35
BEAZLEY INS CO INC	266,410	122,257	-594	41,813	18,246	51	51	2,390	1,364	57
BENCHMARK INS CO	172,943	57,376	5,047	28,316	11,797	55	24	64	89	140
BERKLEY INS CO	16,934,115	5,437,190	700,536	4,843,223	2,326,257	59	32	2,176	-1,028	0
BERKLEY NATIONAL INS CO	86,518	49,659	921	0	0	0	0	8,792	4,580	52
BERKLEY REGIONAL INS CO	700,391	666,571	11,005	0	0	0	0	2,253	2,644	117
BERKSHIRE HATHAWAY ASSUR CORP	2,275,736	1,459,552	95,215	33,402	-134	2	60	0	0	0
BERKSHIRE HATHAWAY HOMESTATE INS CO	2,008,135	1,159,514	152,676	318,561	165,438	64	21	4,625	3,454	75
BERKSHIRE HATHAWAY SPECIALTY INS CO	3,521,608	3,234,143	7,625	677	-91	0	814	28	1,539	999
BITCO GENERAL INS CORP	810,940	288,497	42,540	224,191	111,884	71	22	1,864	-341	0
BITCO NATIONAL INS CO	471,688	153,079	23,896	142,086	79,690	67	32	2,368	1,353	57
BLUE RIDGE IND CO	20,085	5,756	-97	8,302	4,859	69	29	0	0	0
BLUESHORE INS CO	48,061	16,640	140	1,145	477	42	4	0	0	0
BOND SAFEGUARD INS CO	77,557	35,565	4,727	33,741	6,720	28	60	9	0	0
BOSTON WEST INS CO	125,209	45,412	992	0	-674	0	0	3,512	2,309	66
BROTHERHOOD MUTUAL INS CO	469,732	189,351	10,003	261,962	153,323	66	31	2,972	2,195	74
BUCKEYE STATE MUTUAL INS CO	63,426	20,940	221	38,559	23,904	68	37	0	0	0
BUILD AMERICA MUT ASSUR CO	475,719	448,778	-31,796	159	0	0	999	1	0	0
BUILDERS MUTUAL INS CO	638,663	262,576	18,260	205,439	105,257	62	32	0	81	0
CALIFORNIA CAS & FIRE INS CO	61,629	25,830	-1,206	23,133	15,294	82	27	0	0	0
CALIFORNIA CAS GENL INS CO OF OR	102,667	31,173	-1,575	27,759	18,353	82	27	0	0	0
CALIFORNIA CAS INDEMNITY EXCHANGE	557,643	319,121	-6,210	161,930	107,057	82	27	0	0	0
CALIFORNIA CAS INS CO	112,708	84,409	-853	18,506	12,235	82	27	0	0	0
CALIFORNIA INS CO	631,655	379,818	65,541	240,475	51,903	30	29	0	0	0
CAMICO MUTUAL INS CO	91,796	39,192	1,515	31,095	5,149	62	35	151	-17	0
CAMPED CAS & INDEMNITY CO INC	20,335	20,057	400	0	0	0	0	0	0	0
CANAL INS CO	818,760	447,212	20,334	181,148	112,374	77	33	599	342	57
CAPITOL INDEMNITY CORP	462,393	221,875	-938	129,049	53,070	56	51	9,340	5,689	61
CAPITOL SPECIALTY INS CORP	113,610	53,485	102	27,653	11,341	56	51	1,349	547	41
CAPSON PHYSICIANS INS CO	23,421	6,140	-1,892	11,119	3,763	67	49	134	0	0
CAROLINA CAS INS CO	181,826	95,554	2,237	0	0	0	0	765	231	30
CASTLEPOINT NATIONAL INS CO	409,186	35,909	10,723	20,383	10,937	109	0	389	118	30
CASUALTY UNDERWRITERS INS CO	4,316	4,279	40	11	6	137	999	0	0	0
CATERPILLAR INS CO	660,672	271,927	31,462	184,584	133,501	73	15	5,333	3,027	57
CATLIN INDEMNITY CO	105,289	76,897	87	6,670	3,927	76	22	1,624	449	28
CATLIN INS CO INC	230,321	63,681	1,588	46,689	27,487	76	22	2,894	603	21
CENSTAT CAS CO	19,116	16,487	576	921	152	17	15	2	0	0
CENTRAUR INS CO	0	0	0	0	0	0	0	0	0	0
CENTRAL MUTUAL INS CO	1,359,557	640,096	50,439	427,961	230,133	60	32	0	0	0
CENTRAL STATES INDEMNITY CO OF OMAHA	434,991	363,749	11,410	50,090	22,084	45	54	1,806	646	36

Wisconsin Insurance Report Business of 2014
Financial and Statistical Data, Table F

	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
CENTRE INS CO	148,741	38,854	-909	-1	1,801	999	0	0	0	0	0
CENTURION CAS CO	142,948	142,050	11,278	13,489	585	4	12	50	-8	0	0
CENTURY INDEMNITY CO	917,382	25,000	-18,629	0	18,038	0	0	0	1,263	0	0
CENTURY NATIONAL INS CO	593,150	385,015	19,407	133,306	76,030	72	37	35	0	0	0
CENTURY SURETY CO	615,735	186,714	14,035	184,227	92,078	66	37	27	-65	0	0
CGB INS CO	375,968	87,652	3,458	0	-4	999	0	12,808	8,865	69	0
CHARTER OAK FIRE INS CO THE	926,062	253,648	41,717	253,739	117,297	61	30	20,648	5,307	26	0
CHEROKEE INS CO	424,945	158,930	12,112	177,013	145,698	95	9	257	312	121	0
CHICAGO INS CO	112,748	54,230	784	0	0	0	0	175	-542	0	0
CHICAGO TITLE INS CO	1,905,830	971,076	147,607	1,680,281	139,767	8	93	29,870	1,077	4	0
CHUBB INDEMNITY INS CO	351,113	140,662	11,951	46,009	20,188	57	29	9,371	3,149	34	0
CHUBB NATIONAL INS CO	303,851	140,656	11,977	46,009	20,188	57	29	53	0	0	0
CHURCH INS CO THE	25,301	15,265	-826	-2	596	0	0	0	0	0	0
CHURCH MUTUAL INS CO	1,453,567	536,661	76,039	582,314	291,101	58	29	24,423	9,978	41	0
CIFG ASSURANCE NORTH AMER INC	785,916	617,196	81,221	14,436	-63,126	0	154	50	0	0	0
CIM INS CORP	18,417	17,256	205	0	0	0	0	0	0	0	0
CINNINNATI CAS CO THE	371,769	330,221	12,007	0	0	0	0	11,562	12,005	104	0
CINNINNATI INDEMNITY CO THE	123,021	85,579	3,125	0	0	0	0	6,881	3,614	53	0
CINNINNATI INS CO THE	11,017,151	4,472,210	435,806	3,899,898	2,144,066	65	30	110,239	79,518	72	0
CITIES & VILLAGES MUTUAL INS CO	50,607	30,028	1,879	13,044	4,393	56	26	13,044	4,393	34	0
CITIZENS INS CO OF AMER	1,501,022	633,645	35,623	667,161	454,319	77	26	12,928	5,239	41	0
CLARENDON NATIONAL INS CO	585,390	240,753	55,213	10,765	-41,574	0	138	0	0	0	0
CLEARWATER INS CO	1,201,310	337,306	-67,307	130	98,306	999	999	0	0	0	0
CLEARWATER SELECT INS CO	1,177,668	431,580	48,295	227,211	131,768	58	25	0	0	0	0
CLERMONT INS CO	24,249	21,811	408	0	0	0	0	0	0	0	0
COFACE NORTH AMER INS CO	155,208	71,944	18,565	54,204	11,276	24	25	865	-57	0	0
COLISEUM REINSURANCE CO	291,388	175,313	24,633	81	-131	412	999	0	0	0	0
COLONIAL AMERICAN CAS & SURETY CO	23,183	21,816	646	0	0	0	0	42	140	331	0
COLONIAL SURETY CO	50,422	28,739	2,242	8,121	-92	16	48	25	0	0	0
COLONY SPECIALTY INS CO	65,324	19,989	758	0	0	0	0	28	5	17	0
COLORADO CAS INS CO	24,036	24,032	498	0	0	0	0	0	0	0	0
COMMERCE & INDUSTRY INS CO	4,770,785	1,624,920	263,798	916,791	662,229	86	31	3,286	-3,795	0	0
COMMERCIAL CAS INS CO	117,211	54,331	371	0	116	0	0	0	0	0	0
COMMONWEALTH INS CO OF AMER	22,225	19,569	-354	-1	9	0	0	0	0	0	0
COMMONWEALTH LAND TITLE INS CO	581,846	245,108	37,508	549,059	54,252	10	91	8,598	296	3	0
COMMUNITY INS CORP	7,438	5,811	78	0	0	0	0	7,100	5,419	76	0
COMPANION COMMERCIAL INS CO	22,091	19,165	97	0	0	0	0	25	22	87	0
COMPANION PROPERTY & CAS INS CO	1,046,158	218,038	-89,120	245,243	220,702	116	41	374	360	96	0
COMPASS INS CO	12,019	10,261	-11	0	505	0	0	0	15	0	0
COMPUTER INS CO	23,991	24,271	-173	0	0	0	0	0	0	0	0
CONSOLIDATED INS CO	13,877	13,154	184	0	0	0	0	390	387	99	0

Wisconsin Insurance Report Business of 2014
Financial and Statistical Data, Table F

	FINANCIAL DATA				NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO		
PROPERTY/CASUALTY INSURER (000s OMITTED)												
CONSTITUTION INS CO	20,862	15,125	1,871	5,600	898	16	42	0	0	0	0	0
CONTINENTAL CAS CO	43,309,656	11,155,219	839,331	5,597,531	3,851,040	85	31	87,493	72,077	82	82	82
CONTINENTAL INDEMNITY CO	156,574	65,759	13,433	48,095	10,382	30	29	4,139	3,196	77	77	77
CONTINENTAL INS CO THE	1,995,334	1,437,341	55,790	0	-29,533	0	0	9,502	31,565	332	332	332
CONTINENTAL WESTERN INS CO	166,901	87,690	2,318	0	0	0	0	16,390	10,300	63	63	63
CONTRACTORS BONDING & INS CO	198,299	112,172	8,573	52,887	10,359	27	56	9	-2	0	0	0
COREPOINTE INS CO	203,889	138,531	6,058	50,787	21,180	49	55	50	22	45	45	45
COUNTRY CAS INS CO	78,245	67,886	1,031	0	0	0	0	208	60	29	29	29
COUNTRY MUTUAL INS CO	4,255,548	1,964,213	177,504	2,056,289	1,272,824	70	29	17,216	12,007	70	70	70
COUNTRY PREFERRED INS CO	206,239	65,413	2,034	0	0	0	0	12,387	7,991	65	65	65
COURTESY INS CO	735,450	341,622	33,221	108,949	59,132	57	16	1,987	1,246	63	63	63
CRESTBROOK INS CO	106,019	95,067	3,537	0	0	0	0	0	0	0	0	0
CRUM & FORSTER INDEMNITY CO	45,475	14,808	489	12,965	6,455	68	34	552	177	32	32	32
CUMIS INS SOCIETY INC	2,062,801	714,885	80,896	641,591	357,118	63	29	18,590	4,648	25	25	25
CUMIS MORTGAGE REINS CO	10,004	9,847	46	163	5	3	52	0	0	0	0	0
DAIRYLAND INS CO	1,194,949	485,255	34,839	317,126	193,370	75	27	7,082	4,601	65	65	65
DAKOTA TRUCK UNDERWRITERS	103,139	42,320	3,340	30,435	16,721	70	25	510	718	141	141	141
DEALERS ASSURANCE CO	86,349	54,392	6,062	12,800	440	6	39	502	282	56	56	56
DEERFIELD INS CO	119,638	66,575	79	15,617	8,750	60	57	23	10	43	43	43
DENTISTS INS CO THE	327,497	181,878	9,960	56,557	21,275	71	26	0	0	0	0	0
DEPOSITORS INS CO	282,630	36,775	496	0	0	0	0	7,004	3,974	57	57	57
DEVELOPERS SURETY & INDEMNITY CO	134,653	82,243	4,124	42,982	4,396	30	59	73	-1	0	0	0
DIAMOND INS CO	44,758	7,950	268	22,226	11,828	66	25	2,345	1,173	50	50	50
DIAMOND STATE INS CO	123,614	60,244	-146	14,966	9,045	75	40	336	53	16	16	16
DIRECT NATIONAL INS CO	17,704	6,750	253	10,766	5,629	64	36	0	0	0	0	0
DISCOVER PROPERTY & CAS INS CO	141,033	64,063	5,324	27,971	12,930	61	30	1,199	5,301	442	442	442
DISTRICTS MUTUAL INS	22,476	13,419	897	5,078	1,746	44	48	6,241	2,770	44	44	44
DOCTORS CO AN INTERINS EXCHANGE THE	3,559,778	1,821,869	31,271	659,903	259,116	78	23	548	4	1	1	1
DONEGAL MUTUAL INS CO	393,745	204,352	3,465	99,249	65,289	76	28	2,023	1,286	64	64	64
DORINCO REINSURANCE CO	1,565,932	534,811	75,021	179,074	99,215	71	18	57	0	0	0	0
EASTERN ADVANTAGE ASSUR CO	35,912	12,535	1,090	16,408	9,260	66	25	2	0	0	0	0
EASTERN ALLIANCE INS CO	236,526	87,549	7,159	94,173	54,567	68	24	9	0	0	0	0
EASTGUARD INS CO	92,662	35,408	2,826	21,773	11,796	63	22	36	8	22	22	22
ECONOMY FIRE & CAS CO	467,921	369,312	15,074	0	0	0	0	0	-1	0	0	0
ECONOMY PREFERRED INS CO	35,237	10,482	318	0	0	0	0	0	0	0	0	0
ECONOMY PREMIER ASSUR CO	86,662	45,921	1,679	0	0	0	0	6,165	3,357	54	54	54
ELECTRIC INS CO	1,467,197	537,555	25,368	361,492	228,773	82	24	9,826	4,550	46	46	46
ELLINGTON MUTUAL INS CO	5,418	3,046	-155	2,003	1,055	63	54	3,509	2,129	61	61	61
EMC PROPERTY & CAS CO	159,754	78,469	3,405	49,278	28,553	70	30	3,092	2,364	76	76	76
EMCASCO INS CO	436,625	124,659	9,115	190,071	110,134	70	30	43,550	25,234	58	58	58
EMPIRE FIRE & MARINE INS CO	79,632	44,396	969	0	0	0	0	3,171	331	10	10	10

Wisconsin Insurance Report Business of 2014
Financial and Statistical Data, Table F

	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
EMPLOYERS ASSURANCE CO	617,829	201,644	5,494	68,447	36,734	67	28	7,938	1,633	21	
EMPLOYERS COMPENSATION INS CO	1,802,230	318,546	15,681	184,806	99,181	67	28	0	0	0	
EMPLOYERS FIRE INS CO THE	13,008	11,070	120	0	0	0	0	0	50	999	
EMPLOYERS INS CO OF WAUSAU	5,277,707	1,393,164	119,707	1,971,402	1,110,630	70	31	20,275	32,993	163	
EMPLOYERS MUTUAL CAS CO	2,721,407	1,214,978	45,437	878,804	505,048	70	30	31,321	11,672	37	
EMPLOYERS PREFERRED INS CO	752,283	261,140	3,103	68,447	36,734	67	28	5,371	2,123	40	
ENCOMPASS INDEMNITY CO	29,364	25,287	404	0	0	0	0	6,492	4,397	68	
ENCOMPASS INS CO OF AMER	20,201	20,013	833	0	0	0	0	482	45	9	
ENDURANCE AMERICAN INS CO	1,243,856	241,201	-4,932	311,243	258,025	87	16	2,294	589	26	
ENDURANCE RISK SOLUTIONS ASSUR CO	242,731	60,824	-1,702	117,450	97,368	87	16	0	0	0	
ENTITLE INS CO	16,141	10,051	-2,884	8,270	494	6	165	2	0	0	
ERIE INS CO	839,291	311,945	11,987	264,349	167,140	73	27	12,722	6,548	51	
ERIE INS CO OF NY	94,277	28,026	426	26,435	16,734	73	27	164	-10	0	
ERIE INS EXCHANGE	13,344,708	6,816,565	352,951	4,996,192	3,158,950	73	27	118,851	71,216	60	
ERIE INS PROP & CAS CO	92,100	11,814	288	0	0	0	0	192	-22	0	
ESSENT GUARANTY INC	817,256	465,226	118,204	198,599	5,401	3	36	3,139	92	3	
ESSENTIA INS CO	55,120	30,179	179	0	0	0	0	4,601	1,528	33	
ESURANCE INS CO	195,944	178,234	4,272	0	0	0	0	13,692	9,559	70	
ESURANCE INS CO OF NJ	17,546	11,497	64	0	0	0	0	0	0	0	
ESURANCE PROPERTY & CAS INS CO	113,192	26,444	347	0	0	0	0	589	284	48	
EULER HERMES NORTH AMER INS CO	420,771	143,258	24,530	85,635	25,474	34	38	3,104	-74	0	
EVEREST NATIONAL INS CO	692,002	136,081	26,461	0	0	0	0	305	9,186	999	
EVEREST REINSURANCE CO	9,616,201	2,892,999	357,298	2,128,113	1,158,009	62	26	661	602	91	
EVERGREEN NATIONAL INDEMNITY CO	46,760	33,209	1,905	12,097	301	0	89	1,721	54	3	
EVERSPAN FINANCIAL GUARANTEE CORP	220,627	217,985	4,333	144	0	0	0	0	0	0	
EXCALIBUR REINSURANCE CORP	14,917	114	-157	-386	-6,367	999	136	0	0	0	
EXECUTIVE RISK INDEMNITY INC	3,024,829	1,258,019	164,158	736,142	323,006	57	29	1,624	-580	0	
FACTORY MUTUAL INS CO	15,070,065	10,141,846	670,824	2,732,762	1,271,156	50	26	38,499	8,168	21	
FAIR AMERICAN INS & REINS CO	256,920	243,057	4,627	3,739	1,870	64	45	82	37	45	
FAIRMONT INS CO	27,336	16,107	1,956	0	-1,710	0	999	0	0	0	
FAIRMONT PREMIER INS CO	144,858	127,198	2,692	0	-2,631	0	999	0	0	0	
FAIRMONT SPECIALTY INS CO	152,392	95,913	11,487	0	-8,813	0	999	0	-789	0	
FALLS LAKE NATL INS CO	264,331	49,555	631	8,788	2,239	56	32	0	0	0	
FARMERS AUTOMOBILE INS ASSN THE	1,171,233	491,162	10,476	440,960	286,175	74	29	46,276	32,785	71	
FARMERS INS EXCHANGE	15,591,307	4,181,456	2,472	7,029,086	3,918,938	66	35	27,853	14,697	53	
FARMERS MUTUAL HAIL INS CO OF IA	676,326	309,528	-31,160	388,644	331,958	91	21	18,489	10,549	57	
FARMERS SPECIALTY INS CO	25,998	16,432	70	0	0	0	0	0	-1	0	
FARMERS UNION MUT INS CO	102,410	54,790	3,678	56,144	33,784	67	26	0	0	0	
FARMINGTON CAS CO	1,009,571	287,654	46,361	295,712	136,693	61	30	2	-57	0	
FARMINGTON MUTUAL INS CO	7,590	6,067	140	1,156	649	64	36	1,654	685	41	
FARMLAND MUTUAL INS CO	521,114	167,551	1,985	176,401	107,858	71	33	4,317	1,908	44	

Wisconsin Insurance Report Business of 2014
Financial and Statistical Data, Table F

	FINANCIAL DATA			NATIONWIDE OPERATIONS					WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
FEDERAL INS CO	32,484,337	14,828,383	1,855,277	6,963,175	3,105,950	57	30	93,034	16,540	18	
FEDERATED MUTUAL INS CO	4,783,738	2,657,097	187,552	1,143,408	629,480	63	27	48,345	32,292	67	
FEDERATED RURAL ELECTRIC INS EXCHANGE	473,444	167,148	34,144	115,219	62,577	68	16	5,224	2,087	40	
FEDERATED SERVICE INS CO	428,303	193,263	19,553	127,045	69,942	63	27	3,932	1,425	36	
FIDELITY & DEPOSIT CO OF MD	223,769	168,473	5,780	0	0	0	0	6,098	273	4	
FIDELITY & GUARANTY INS CO	24,364	19,101	441	0	0	0	0	-1,737	-6,907	398	
FIDELITY & GUARANTY INS UNDERWRITERS INC	165,821	100,856	5,974	19,979	9,236	61	30	74	-19	0	
FIDELITY NATIONAL TITLE INS CO	1,267,784	476,852	83,715	1,338,971	120,759	9	94	8,798	94	1	
FINANCIAL GUARANTY INS CO	2,519,318	66,400	-109,275	25,350	318,671	999	181	55	0	0	
FINANCIAL INDEMNITY CO	77,731	25,483	1,456	0	0	0	0	0	0	0	
FINANCIAL PACIFIC INS CO	219,959	86,337	5,023	61,355	32,649	67	30	2	-3	0	
FINIAL REINSURANCE CO	1,230,233	848,196	29,559	-463	-14,196	999	0	0	0	0	
FIRE INS EXCHANGE	2,281,746	771,050	6,767	1,018,698	567,731	66	35	13,901	5,102	37	
FIREMANS FUND INS CO	9,434,599	2,134,175	62,927	2,494,264	1,854,214	90	35	2,048	308	15	
FIREMENS INS CO OF WA DC	97,037	31,644	840	0	0	0	0	319	212	66	
FIRST AMERICAN PROP & CAS INS CO	99,325	46,539	5,021	57,853	27,594	55	40	10	0	0	
FIRST AMERICAN TITLE GUARANTY CO	15,046	12,676	430	3,231	0	0	92	0	0	0	
FIRST AMERICAN TITLE INS CO	2,187,244	978,727	393,144	3,179,694	242,708	8	99	63,594	243	0	
FIRST AUTO & CAS INS CO	29,977	11,438	-37	20,747	12,566	75	34	10,700	5,596	52	
FIRST CHICAGO INS CO	44,379	12,222	1,985	29,441	15,227	64	28	151	20	13	
FIRST COLONIAL INS CO	353,347	158,993	8,825	66,455	30,766	49	44	584	361	62	
FIRST DAKOTA IND CO	40,927	12,267	1,013	13,674	7,513	70	25	3,130	3,421	109	
FIRST FINANCIAL INS CO	540,166	406,427	5,026	28,510	11,795	56	42	0	0	0	
FIRST GUARDY INS CO	21,271	20,049	1,769	10,757	6,050	62	17	274	115	42	
FIRST LIBERTY INS CORP THE	22,598	22,253	265	0	0	0	0	5,024	2,892	58	
FIRST NATIONAL INS CO OF AMER	55,203	54,314	1,365	0	0	0	0	114	115	101	
FIRST NONPROFIT INS CO	139,391	36,104	-1,186	0	0	0	0	1,846	441	24	
FLAGSHIP CITY INS CO	43,953	11,951	268	0	0	0	0	149	17	12	
FLORISTS MUTUAL INS CO	147,341	34,050	-7,154	55,582	38,283	88	35	1,313	1,553	118	
FOREMOST INS CO GRAND RAPIDS MI	2,093,267	1,060,055	27,121	0	-3,222	0	0	28,117	13,405	48	
FOREMOST PROPERTY & CAS INS CO	70,224	17,668	356	0	0	0	0	2,889	1,437	50	
FOREMOST SIGNATURE INS CO	93,542	19,787	151	0	0	0	0	981	961	98	
FORTRESS INS CO	135,777	61,132	1,894	24,622	7,997	75	29	20	3	17	
FORTUITY INS CO	37,627	15,019	922	16,153	9,831	69	29	0	0	0	
FOUNDERS INS CO	152,718	68,853	5,489	61,500	28,929	61	37	542	360	66	
FRANKENMUTH MUTUAL INS CO	1,107,445	463,769	22,059	419,988	255,600	69	29	26,368	10,439	40	
FREEDOM SPECIALTY INS CO	36,632	12,344	275	0	0	0	0	0	0	0	
FREMONT INS CO	128,104	36,865	-937	54,821	37,615	77	29	0	0	0	
GARRISON PROPERTY & CAS INS CO	1,492,586	600,101	43,352	1,005,950	738,157	81	12	5,609	4,402	78	
GATEWAY INS CO	50,898	12,894	1,676	19,625	7,160	62	26	375	1,410	376	
GEICO ADVANTAGE INS CO	779,746	446,556	-54,650	184,121	165,966	103	40	0	0	0	

Wisconsin Insurance Report Business of 2014
Financial and Statistical Data, Table F

	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
GEICO CAS CO	2,347,314	979,892	-44,061	900,624	669,488	83	39	49,748	42,366	85	
GEICO CHOICE INS CO	411,422	229,438	-13,939	128,270	101,815	91	24	0	0	0	
GEICO GENERAL INS CO	214,804	131,105	282	0	0	0	0	31,737	25,213	79	
GEICO INDEMNITY CO	6,962,823	4,018,282	409,237	1,104,952	481,989	47	41	18,571	14,405	78	
GEICO SECURE INS CO	413,649	273,144	-1,922	64,115	45,135	80	22	0	0	0	
GENERAL CAS CO OF WI	762,322	309,631	1,726	246,293	144,153	69	34	73,551	42,641	58	
GENERAL CAS INS CO	71,382	19,204	-228	30,441	17,817	69	34	0	-9	0	
GENERAL FIDELITY INS CO	431,047	358,636	14,806	-36	-3,063	999	0	0	0	0	
GENERAL INS CO OF AMER	110,893	105,061	-587	0	0	0	0	138	-262	0	
GENERAL REINSURANCE CORP	16,157,471	11,706,612	538,214	563,579	177,697	42	44	345	-715	0	
GENERAL SECURITY NATL INS CO	302,649	103,855	6,077	69,607	37,318	60	33	26	7	28	
GENERAL STAR NATL INS CO	244,126	184,289	2,342	10,030	2,923	50	54	154	-15	0	
GENERALI US BRANCH	62,870	27,382	1,309	31,500	21,547	72	23	722	-356	0	
GENESIS INS CO	194,255	132,673	2,282	11,955	5,482	53	27	0	-56	0	
GENWORTH FINANCIAL ASSUR CORP	7,375	7,164	614	0	-29	0	0	0	0	0	
GENWORTH MORTGAGE INS CORP	2,696,361	1,359,885	174,043	488,211	278,061	59	26	12,659	8,407	66	
GENWORTH MORTGAGE INS CORP OF NC	349,191	153,276	17,297	53,805	38,317	71	0	0	0	0	
GENWORTH RESIDENTIAL MORTGAGE INS CORP OF NC	219,959	85,942	5,078	36,151	30,253	88	24	11	19	168	
GEOVERA INS CO	88,249	29,283	8,872	27,022	4,377	24	30	0	0	0	
GERMANTOWN MUTUAL INS CO	94,106	43,723	1,961	41,678	28,168	75	29	44,230	28,973	66	
GLOBAL REINSURANCE CORP OF AMER	345,891	133,703	-10,467	540	-1,760	878	999	0	0	0	
GOVERNMENT EMPLOYEES INS CO	23,472,632	13,442,967	1,725,286	2,053,475	1,002,040	36	85	9,344	6,908	74	
GOVERNMENTAL INTERINSURANCE EXCHANGE	67,785	47,042	743	7,816	1,677	74	44	0	0	0	
GRANGE INDEMNITY INS CO	96,598	46,914	3,235	47,261	27,169	69	30	0	0	0	
GRANGE MUTUAL CAS CO	2,120,581	1,047,298	33,110	992,486	570,547	69	30	0	0	0	
GRANITE RE INC	39,108	18,515	1,554	22,856	4,332	23	69	2,367	363	15	
GRANITE STATE INS CO	34,374	30,874	759	0	0	0	0	2,757	363	13	
GRAY INS CO THE	292,566	111,462	5,948	71,083	22,738	61	38	0	0	0	
GREAT AMERICAN ALLIANCE INS CO	29,111	29,111	635	0	0	0	0	2,758	1,140	41	
GREAT AMERICAN ASSUR CO	19,214	19,209	297	0	0	0	0	4,915	636	13	
GREAT AMERICAN INS CO	5,811,740	1,413,566	221,481	2,158,529	996,262	59	33	44,696	28,552	64	
GREAT AMERICAN INS CO OF NY	47,191	47,191	1,037	0	0	0	0	3,116	-530	0	
GREAT AMERICAN SECURITY INS CO	17,985	17,985	337	0	0	0	0	17	1	8	
GREAT AMERICAN SPIRIT INS CO	20,111	20,083	497	0	0	0	0	4	-3	0	
GREAT DIVIDE INS CO	197,305	66,909	1,940	0	0	0	0	2,501	1,000	40	
GREAT MIDWEST INS CO	191,784	102,958	5,822	71,687	36,440	59	30	295	165	56	
GREAT NORTHERN INS CO	1,641,723	476,969	80,267	368,071	161,503	57	29	16,999	2,063	12	
GREAT NORTHWEST INS CO	20,257	6,874	554	0	-206	0	0	680	169	25	
GREAT PLAINS CAS INC	15,997	13,605	716	5,156	3,978	79	11	0	0	0	
GREAT WEST CAS CO	1,848,385	573,128	88,938	750,045	452,664	71	21	63,767	36,995	58	

Wisconsin Insurance Report Business of 2014
Financial and Statistical Data, Table F

	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
GREATER NEW YORK MUTUAL INS CO	905,381	430,833	15,627	203,713	99,566	68	31	0	0	0	
GREENWICH INS CO	1,073,077	397,339	35,313	150,619	77,983	62	36	3,063	1,449	47	
GRINNELL MUTUAL REINS CO	913,706	440,084	58,660	473,597	261,389	64	28	7,261	5,890	81	
GRINNELL SELECT INS CO	40,173	27,567	790	0	0	0	0	3,489	1,681	48	
GUARANTEED COMPANY OF NO AMER USA THE	197,605	166,273	9,450	33,933	2,935	13	65	204	15	8	
GUARANTEED INS CO	441,852	68,718	-25,987	105,045	81,014	83	31	16	74	463	
GUIDEONE AMERICA INS CO	13,271	10,439	183	0	0	0	0	81	15	18	
GUIDEONE ELITE INS CO	27,054	21,079	368	0	0	0	0	1,836	929	51	
GUIDEONE MUTUAL INS CO	1,695,179	442,119	22,315	347,765	208,462	68	34	4,637	6,975	150	
GUIDEONE SPECIALTY MUTUAL INS CO	392,517	95,828	4,120	86,941	52,116	68	34	544	264	48	
GUILDERLAND REINSURANCE CO	3,488	3,159	41	0	0	0	0	0	0	0	
HALLMARK INS CO	241,547	83,252	6,958	87,701	45,750	65	32	414	297	72	
HALLMARK NATIONAL INS CO	92,122	24,097	1,821	40,477	21,115	65	35	0	-16	0	
HAMILTON INS CO	21,475	20,110	-2,109	0	0	0	0	0	0	0	
HAMILTON MUTUAL INS CO	78,380	32,067	1,276	28,159	16,316	70	30	19	22	115	
HANOVER AMERICAN INS CO	29,232	29,187	674	0	0	0	0	10	3	31	
HANOVER INS CO THE	6,482,091	2,052,415	225,009	2,823,676	1,413,836	63	36	14,030	6,091	43	
HARCO NATIONAL INS CO	350,273	183,230	8,865	72,104	39,189	71	28	1,057	338	32	
HARLEYSVILLE INS CO	120,508	24,980	989	0	0	0	0	5,926	5,031	85	
HARLEYSVILLE LAKE STATES INS CO	66,873	35,373	4,635	0	0	0	0	2,617	683	26	
HARLEYSVILLE PREFERRED INS CO	141,077	42,985	13,617	0	0	0	0	834	301	36	
HARLEYSVILLE WORCESTER INS CO	163,238	52,804	16,693	0	0	0	0	213	47	22	
HARTFORD ACCIDENT & INDEMNITY CO	11,348,371	3,324,884	509,131	3,300,607	1,818,992	67	29	2,938	-1,139	0	
HARTFORD CAS INS CO (NU)	2,233,841	913,341	95,856	555,318	306,040	67	29	13,959	9,402	67	
HARTFORD FIRE INS CO	25,520,153	13,797,446	1,068,212	4,190,125	2,309,212	67	29	10,777	16,582	154	
HARTFORD INS CO OF THE MIDWEST	581,457	452,933	21,203	50,483	27,822	67	29	3,294	2,849	86	
HARTFORD STEAM BOILER INSPECTION & INS CO OF CT	97,533	48,238	14,435	32,502	8,998	29	19	0	0	0	
HARTFORD STEAM BOILER INSPECTION & INS CO THE	1,406,584	641,061	127,830	748,125	190,080	29	57	1,503	170	11	
HARTFORD UNDERWRITERS INS CO	1,581,752	620,318	69,341	403,867	222,575	67	29	7,639	3,646	48	
HASTINGS MUTUAL INS CO	783,110	354,034	18,710	367,275	223,791	68	30	61,891	37,555	61	
HAWKEYE SECURITY INS CO	12,923	12,892	104	0	0	0	0	4,941	3,527	71	
HDI GERLING AMER INS CO	300,520	131,092	11,865	6,054	1,340	73	0	4,398	3,034	69	
HEALTHPARTNERS INS CO	319,001	160,508	10,107	943,178	782,483	85	13	139,948	116,250	83	
HERITAGE CAS INS CO	61,663	61,480	1,184	0	0	0	0	0	0	0	
HERITAGE INDEMNITY CO	151,512	51,635	5,240	47,730	34,882	75	24	240	180	75	
HIGHLANDS INS CO	0	0	0	0	0	0	0	0	0	0	
HISCOX INS CO INC	149,432	55,021	-746	32,218	17,956	64	32	1,075	65	6	
HOME OWNERS INS CO	2,104,462	886,735	89,418	1,065,804	662,876	72	23	0	0	0	
HOMESITE INS CO	125,390	84,213	13,696	0	0	0	1	13,894	7,588	55	

Wisconsin Insurance Report Business of 2014
Financial and Statistical Data, Table F

	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
PROPERTY/CASUALTY INSURER (000s OMITTED)										
HORACE MANN INS CO	444,298	186,279	20,482	237,442	141,776	69	28	734	464	63
HORACE MANN PROP & CAS INS CO	282,155	122,029	14,062	152,889	91,290	69	28	1,684	840	50
HOUSING AUTHORITY PROP INS A MUT CO	164,675	116,088	4,667	37,073	22,315	64	34	1,098	520	47
HOUSING ENTERPRISE INS CO INC	66,329	31,041	-1,587	17,252	10,214	78	41	2,991	1,785	60
HUDSON INS CO	1,042,652	440,175	9,647	152,768	94,915	81	24	2,320	-18	0
IDS PROPERTY CAS INS CO	1,414,323	559,944	-25,292	955,149	797,632	96	16	11,221	8,402	75
ILLINOIS CAS CO A MUT CO	90,992	25,193	1,381	38,121	15,384	60	36	843	244	29
ILLINOIS FARMERS INS CO	235,598	87,416	674	101,870	56,622	66	35	0	0	0
ILLINOIS INS CO	35,349	22,854	4,332	16,032	3,461	30	29	0	0	0
ILLINOIS NATIONAL INS CO	40,115	36,972	2,354	0	0	0	0	28,669	8,853	31
IMPERIUM INS CO	420,748	173,745	7,989	146,112	77,991	75	30	808	37	5
IMT INS CO	299,597	127,850	4,790	173,088	103,757	70	31	14,183	6,886	49
INDEMNITY INS CO OF NORTH AMER	404,028	111,982	5,567	88,333	55,394	78	19	2,004	3,397	170
INDEPENDENCE AMERICAN INS CO	102,872	60,168	3,127	133,606	87,706	67	32	315	74	23
INDIANA INS CO	74,005	64,864	2,618	0	0	0	0	608	181	30
INDIANA LUMBERMENS MUTUAL INS CO	57,059	15,412	-1,562	13,833	9,684	78	35	1,628	645	40
INFINITY INS CO	1,991,454	674,644	68,017	1,312,676	839,172	76	24	82	57	70
INSURANCE CO THE	195,850	64,303	6,769	62,304	28,683	61	33	836	455	54
INSURANCE COMPANY OF IL	22,563	20,316	206	0	0	0	0	0	0	0
INSURANCE COMPANY OF NORTH AMER	869,901	225,232	12,749	220,833	138,486	78	19	295	-3	0
INSURANCE COMPANY OF STATE OF PA THE	307,413	119,908	88,020	0	130,722	0	18	4,859	5,413	111
INSURANCE COMPANY OF THE AMERICAS	9,358	4,542	-3,167	0	-334	0	0	0	0	0
INSURANCE COMPANY OF THE WEST	1,613,230	658,210	68,138	620,569	296,415	64	23	1,703	1,119	66
INSUREMAX INS CO	10,872	4,653	-1,144	9,412	7,012	91	51	0	0	0
INTEGON GENERAL INS CORP	28,908	11,310	353	0	0	0	0	0	0	0
INTEGON INDEMNITY CORP	49,547	32,879	18	0	0	0	0	0	0	0
INTEGON NATIONAL INS CO	1,740,969	332,405	11,397	700,476	418,717	74	26	0	0	0
INTEGRITY MUTUAL INS CO	91,573	44,957	1,633	38,991	22,414	69	30	50,140	45,185	90
INTERNATIONAL FIDELITY INS CO	210,142	83,907	1,017	8,271	4,755	69	30	23,723	14,792	62
INTREPID INS CO	33,375	29,207	3,620	106,958	15,209	21	78	217	5	2
INVESTORS TITLE INS CO	140,365	72,515	6,899	68,299	5,686	8	87	0	0	0
IOWA MUTUAL INS CO	98,804	34,424	2,680	21,442	11,301	64	36	0	0	0
IRONSHORE INDEMNITY INC	347,415	156,603	2,894	58,758	36,410	81	26	2,029	1,428	70
ISMIE MUTUAL INS CO	1,625,101	647,437	34,750	202,599	32,857	53	30	87	0	0
JEFFERSON INS CO	66,912	45,432	6,641	73,631	22,607	32	53	5,583	1,457	26
JEWELERS MUTUAL INS CO	338,736	207,715	16,297	148,945	56,752	44	43	2,434	812	33
JOHN DEERE INS CO	380,518	107,496	-16,949	147,795	134,212	99	21	11,671	20,546	176
KEMPER INDEPENDENCE INS CO	93,421	8,919	580	0	0	0	0	18,225	13,460	74
KEY RISK INS CO	50,171	29,445	915	0	0	0	0	0	0	0
KNIGHTBROOK INS CO	213,512	57,735	-14,550	34,463	34,312	116	34	233	52	23

Wisconsin Insurance Report Business of 2014
Financial and Statistical Data, Table F

	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	
LANCER INS CO	574,972	189,479	16,101	231,854	117,040	68	29	1,261	452	36	
LANDCAR CAS CO	35,935	17,575	2,248	6,036	2,418	42	8	0	0	0	
LE MARS INS CO	61,685	27,251	-591	29,810	19,793	77	32	0	0	0	
LEAGUE OF WI MUNICIPALITIES MUTUAL INS	55,257	26,753	4,303	21,823	8,842	59	18	24,512	7,212	29	
LEXON INS CO	161,709	52,513	1,209	56,445	8,448	25	70	580	160	28	
LIBERTY INS CORP	232,041	223,244	8,270	0	0	0	0	31,140	31,067	100	
LIBERTY INS UNDERWRITERS INC	174,396	122,899	3,096	0	0	0	0	6,245	827	13	
LIBERTY MUTUAL FIRE INS CO	5,297,887	1,302,113	132,174	1,971,402	1,110,630	70	31	67,258	41,622	62	
LIBERTY MUTUAL INS CO	42,655,159	16,569,300	888,422	12,321,265	6,941,440	70	31	34,034	24,581	72	
LIBERTY PERSONAL INS CO	16,840	15,400	353	0	0	0	0	0	0	0	
LINCOLN GENERAL INS CO	76,404	1,211	-305	784	-6,246	0	743	0	0	0	
LITTLE BLACK MUTUAL INS CO	4,394	1,873	-287	2,324	1,510	77	42	3,966	1,989	50	
LM GENERAL INS CO	10,329	10,243	654	0	-456	0	0	22,068	18,331	83	
LM INS CORP	118,027	113,702	2,900	0	0	0	0	18,500	12,054	65	
LM PROPERTY & CAS INS CO	71,848	36,176	354	60	445	836	27	0	-3	0	
LOCAL GOVERNMENT PROP INS FUND	25,252	-1,382	-14,845	18,039	29,918	171	13	26,229	68,033	259	
LUMBERMENS UNDERWRITING ALLIANCE US	298,283	-22,503	-101,959	76,023	56,841	97	42	2,245	1,750	78	
LYNDON PROPERTY INS CO	362,040	145,138	13,245	69,556	48,829	70	27	1,556	489	31	
MADISON MUTUAL INS CO	64,160	38,521	-4,239	31,642	25,014	95	28	10	0	0	
MAIDEN REINSURANCE NORTH AMER INC	1,216,116	289,224	16,614	446,183	296,549	69	29	0	-104	0	
MANUFACTURERS ALLIANCE INS CO	180,126	61,817	-1,728	49,598	34,821	91	20	675	723	107	
MAPFRE INS CO	64,580	25,192	640	32,068	20,961	77	28	0	0	0	
MAPLE VALLEY MUTUAL INS CO	12,733	7,542	42	4,906	3,043	71	37	6,194	3,320	54	
MARKEL AMERICAN INS CO	323,706	137,541	26,681	118,207	53,479	55	40	1,942	439	23	
MARKEL INS CO	1,386,875	407,216	5,553	496,065	255,912	65	38	4,101	846	21	
MARYLAND CAS CO	161,120	148,748	1,921	0	0	0	0	341	-717	0	
MASSACHUSETTS BAY INS CO	62,750	62,727	1,581	0	0	0	0	15,019	9,017	60	
MAXUM CAS INS CO	53,386	17,071	635	12,528	5,928	73	33	13	-70	0	
MBIA INS CORP	960,167	541,493	-35,172	169,092	230,919	131	11	1,711	0	0	
MCMILLAN WARNER MUTUAL INS CO	14,459	7,942	-361	6,319	4,135	77	42	9,860	5,293	54	
MEDICA INS CO	544,493	307,880	74,832	1,664,531	1,326,885	81	14	137,948	116,263	84	
MEDICAL MUTUAL OF OH	1,766,909	1,279,902	97,299	2,238,208	1,819,681	84	12	0	0	0	
MEDICAL PROTECTIVE CO THE	2,699,597	1,589,074	140,051	-575,282	-480,594	115	0	9,921	-679	0	
MEDMARC CAS INS CO	250,992	172,611	14,096	19,353	3,038	52	51	155	75	48	
MEEMIC INS CO	236,340	68,009	-1,309	91,368	62,692	77	28	1,061	779	73	
MEMIC INDEMNITY CO	328,123	127,478	5,386	101,274	67,942	78	22	145	94	65	
MENDAKOTA INS CO	12,739	9,213	92	0	0	0	0	0	0	0	
MENDOTA INS CO	124,409	37,012	-4,016	113,447	74,636	75	33	0	-207	0	
MERASTAR INS CO	26,474	9,511	522	0	0	0	0	97	49	51	
MERCHANTS BONDING CO MUTUAL	141,936	91,827	4,740	48,600	1,531	14	68	2,002	229	11	
MERCHANTS NATIONAL BONDING INC	20,005	11,522	731	6,627	209	14	68	118	2	1	

Wisconsin Insurance Report Business of 2014
Financial and Statistical Data, Table F

	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
MERIDIAN SECURITY INS CO	114,173	68,879	1,659	0	0	0	0	35	54	156	
MERITPLAN INS CO	41,527	37,858	197	-50	-150	305	320	23	-339	0	
METROPOLITAN CAS INS CO	201,427	52,882	1,780	0	0	0	0	260	60	23	
METROPOLITAN DIRECT PROP & CAS INS CO	119,780	30,999	1,160	0	0	0	0	4,032	1,845	46	
METROPOLITAN GENERAL INS CO	47,962	36,083	1,140	0	0	0	0	34	-4	0	
METROPOLITAN GROUP PROP & CAS INS CO	611,684	378,308	25,703	0	0	0	0	11,654	7,742	66	
METROPOLITAN PROPERTY & CAS INS CO	5,645,611	2,387,956	253,536	3,399,439	1,956,319	67	27	27,532	12,905	47	
MGIC ASSURANCE CORP	10,549	10,257	104	57	31	53	236	1	0	0	
MGIC CREDIT ASSUR CORP	44,705	44,223	1,167	117	-325	0	252	72	-322	0	
MGIC INDEMNITY CORP	498,954	469,189	11,091	17,862	625	4	18	4	-4	0	
MGIC MORTGAGE REINS CORP	12,879	8,323	769	307	-430	0	63	0	0	0	
MGIC REINSURANCE CORP	165,338	49,278	2,899	28,508	15,239	53	17	0	0	0	
MGIC REINSURANCE CORP OF WI	355,327	18,485	3,862	93,727	47,149	50	18	0	0	0	
MGIC RESIDENTIAL REINS CORP	12,186	7,630	768	307	-430	0	63	0	0	0	
MHA INS CO	539,579	261,921	8,903	73,430	39,428	79	31	3,709	921	25	
MIC GENERAL INS CORP	36,402	19,800	50	0	0	0	0	0	0	0	
MIC PROPERTY & CAS INS CORP	91,330	53,955	71	0	0	0	0	216	93	43	
MIC REINSURANCE CORP	4,439	3,295	182	1,077	54	5	23	0	0	0	
MIC REINSURANCE CORP OF WI	7,142	5,385	222	1,320	70	5	22	0	0	0	
MICHIGAN COMMERCIAL INS MUT	90,528	25,113	-2,379	38,586	21,169	70	40	2,459	3,844	156	
MICHIGAN MILLERS MUTUAL INS CO	174,240	42,386	-28,479	105,497	82,008	89	45	0	914	999	
MID AMERICAN FIRE & CAS CO	8,207	8,186	53	0	0	0	0	0	0	0	
MID CENTURY INS CO	3,765,867	986,441	58,865	2,173,229	1,200,778	65	35	60,853	42,318	70	
MIDDLESEX INS CO	673,093	251,051	16,514	181,215	110,497	75	27	28,770	24,201	84	
MIDDLESEX MUTUAL ASSUR CO	253,619	84,142	-821	75,993	47,039	70	29	2,088	1,182	57	
MIDSTATES REINSURANCE CORP	86,576	33,188	-846	1	1,490	999	999	0	0	0	
MIDVALE INDEMNITY CO	13,129	12,460	386	0	0	0	0	1	0	0	
MIDWEST EMPLOYERS CAS CO	124,042	99,342	5,385	0	0	0	0	120	-603	0	
MIDWEST FAMILY MUTUAL INS CO	178,964	50,134	7,007	96,672	54,146	69	24	13,796	8,815	64	
MIDWEST INS CO	83,539	27,438	3,520	20,212	8,859	63	26	308	177	58	
MIDWESTERN INDEMNITY CO THE	27,104	27,062	129	0	0	0	0	1,673	518	31	
MILBANK INS CO	577,691	132,944	-4,555	231,345	133,844	72	34	0	0	0	
MILWAUKEE CAS INS CO	49,728	17,713	3,226	6,016	3,683	72	0	2,498	1,813	73	
MINNESOTA LAWYERS MUTUAL INS CO	161,097	76,837	2,867	30,534	13,087	84	25	377	175	46	
MITSUI SUMITOMO INS CO OF AMER	900,647	332,292	20,294	183,546	90,143	71	28	1,361	227	17	
MITSUI SUMITOMO INS USA INC	124,122	60,837	745	20,394	10,016	71	29	1,007	164	16	
MMIC INS INC	706,452	310,203	33,140	108,228	44,000	69	20	11,422	7,591	66	
MODERN SERVICE INS CO	28,309	27,668	474	0	0	0	0	1	0	0	
MONROE GUARANTY INS CO	48,137	50,874	1,114	0	0	0	0	0	0	0	
MORTGAGE GUARANTY INS CORP	4,162,464	1,517,678	-7,783	731,538	424,652	59	15	32,253	14,002	43	
MOSAIC INS CO	17,540	16,648	-1,782	0	0	0	0	0	0	0	

Wisconsin Insurance Report Business of 2014
Financial and Statistical Data, Table F

	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
MOTORISTS COMMERCIAL MUTUAL INS CO	342,864	146,234	8,314	132,225	69,687	64	36	3,672	2,270	62	
MOTORS INS CORP	2,458,718	1,059,915	84,382	513,378	343,034	72	36	927	788	85	
MT MORRIS MUTUAL INS CO	27,880	11,595	439	17,058	11,727	76	30	20,908	13,342	64	
MUNICH REINSURANCE AMER INC	16,484,840	5,254,806	781,682	3,318,193	1,740,203	57	32	0	0	0	
MUNICIPAL ASSURANCE CORP	1,519,754	611,534	74,762	73,887	0	0	0	1	0	0	
MUTUAL OF WAUSAU INS CORP	21,002	13,159	708	9,193	4,364	57	42	11,602	6,730	58	
NATIONAL AMERICAN INS CO	184,685	63,313	4,534	75,982	38,682	61	37	6	-13	0	
NATIONAL CAS CO	285,389	130,141	3,044	0	0	0	0	12,308	9,490	77	
NATIONAL CONTINENTAL INS CO	162,570	47,794	9,456	18,956	8,543	83	82	309	347	112	
NATIONAL FARMERS UNION PROP & CAS CO	156,174	40,413	-524	66,416	38,873	69	33	1,309	-288	0	
NATIONAL FIRE & CAS CO	7,592	4,612	437	1,298	540	62	43	93	6	6	
NATIONAL FIRE & INDEMNITY EXCHANGE											
JOHN L CORLEY INC ATTORNEY IN FACT	11,626	6,211	241	3,030	1,055	50	56	10	0	0	
NATIONAL FIRE INS CO OF HARTFORD	121,109	121,016	4,524	0	0	0	0	5,965	13,626	228	
NATIONAL GENERAL ASSUR CO	39,298	17,490	195	0	0	0	0	0	0	0	
NATIONAL GENERAL INS CO	58,392	27,923	527	0	0	0	0	5,280	3,478	66	
NATIONAL GENERAL INS ONLINE INC	31,281	10,878	-53	0	0	0	0	0	0	0	
NATIONAL INDEMNITY CO	166,985,401	93,997,652	12,007,496	23,679,620	15,878,963	79	13	3,797	2,037	54	
NATIONAL INS ASSN	13,362	13,360	155	0	0	0	0	0	0	0	
NATIONAL INS CO OF WI INC	43,509	19,678	1,880	10,449	5,114	52	36	2,818	1,839	65	
NATIONAL INTERSTATE INS CO	1,117,628	284,680	5,355	284,585	185,725	79	26	7,983	2,947	37	
NATIONAL INVESTORS TITLE INS CO	14,448	10,618	2,102	40,885	231	1	92	0	0	0	
NATIONAL LIABILITY & FIRE INS CO	2,229,863	967,385	-926	502,486	314,900	74	29	2,419	1,133	47	
NATIONAL MORTGAGE INS CORP	261,908	223,118	-47,191	12,409	76	0	179	49	0	0	
NATIONAL MORTGAGE REINS INC ONE	17,186	13,619	-769	997	7	1	27	0	0	0	
NATIONAL PUBLIC FINANCE GUARANTEE CORP	5,142,362	2,190,410	238,138	316,427	76,315	28	368	679	0	0	
NATIONAL SPECIALTY INS CO	71,119	43,258	1,147	20,735	7,499	43	48	17	781	999	
NATIONAL SURETY CORP	161,037	129,008	2,863	0	0	0	0	4,177	1,812	43	
NATIONAL TITLE INS OF NY INC	119,526	51,385	2,875	89,082	2,468	3	94	835	-10	0	
NATIONAL UNION FIRE INS CO OF PITTSBURGH	26,135,780	6,680,772	571,990	5,501,068	3,677,735	80	26	96,373	22,891	24	
NATIONWIDE AFFINITY INS CO OF AMER	391,357	13,015	299	0	0	0	0	7,960	5,326	67	
NATIONWIDE AGRIBUSINESS INS CO	529,071	68,807	2,549	0	0	0	0	9,789	18,580	190	
NATIONWIDE ASSURANCE CO	153,702	60,394	438	0	0	0	0	0	0	0	
NATIONWIDE GENERAL INS CO	242,488	22,419	439	0	0	0	0	0	0	0	
NATIONWIDE INS CO OF AMER	493,399	152,768	2,688	0	0	0	0	4,259	2,618	61	
NATIONWIDE MUTUAL FIRE INS CO	5,733,324	2,559,107	64,056	2,116,812	1,294,293	71	33	100	-50	0	
NATIONWIDE MUTUAL INS CO	34,711,195	12,137,989	718,375	14,641,281	8,952,190	71	33	14,720	9,221	63	
NATIONWIDE PROPERTY & CAS INS CO	630,839	53,777	-2,389	0	0	0	0	0	0	0	
NAU COUNTRY INS CO	1,321,064	244,676	552	420,635	246,194	69	32	43,525	53,387	123	
NAVIGATORS INS CO	2,454,030	893,946	72,411	704,574	339,618	62	31	3,806	585	15	
NCMFC INS CO	654,905	252,061	21,093	125,246	38,407	50	28	2,073	70	3	

Wisconsin Insurance Report Business of 2014
Financial and Statistical Data, Table F

	FINANCIAL DATA			NATIONWIDE OPERATIONS					WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
NETHERLANDS INS CO THE	91,796	84,976	1,850	0	0	0	0	2,105	1,966	93	
NEW ENGLAND INS CO	37,658	34,278	2,023	0	23	999	999	0	0	0	
NEW HAMPSHIRE INS CO	314,086	166,114	225,066	0	130,722	0	18	45,496	29,418	65	
NEW SOUTH INS CO	60,345	6,890	321	0	0	0	0	0	0	0	
NEW YORK MARINE & GENERAL INS CO	1,062,939	352,642	12,606	320,275	127,690	58	36	1,481	767	52	
NGM INS CO	2,314,401	968,222	30,307	982,255	585,190	71	33	104	4	4	
NLC MUTUAL INS CO	309,671	115,417	6,694	13,234	13,355	107	19	0	0	0	
NORGUARD INS CO	482,712	162,390	12,082	110,359	59,713	63	22	66	11	18	
NORTH AMERICAN ELITE INS CO	141,450	35,718	1,324	0	0	999	0	1,603	868	54	
NORTH AMERICAN SPECIALTY INS CO	547,291	384,221	6,402	12,973	3,214	34	6	2,224	420	19	
NORTH AMERICAN TITLE INS CO	90,022	51,136	3,827	153,612	4,678	3	92	163	0	0	
NORTH POINTE INS CO	89,259	25,634	2,694	27,673	16,197	69	34	186	246	132	
NORTH RIVER INS CO THE	945,822	264,754	4,379	285,225	142,003	68	34	1,859	-720	0	
NORTH STAR MUTUAL INS CO	566,750	306,484	29,036	307,285	175,895	63	28	0	0	0	
NORTHERN INS CO OF NY	36,933	30,360	863	0	0	0	0	41	729	999	
NORTHLAND CAS CO	110,472	35,409	4,204	27,971	12,930	61	30	67	9	13	
NORTHLAND INS CO	1,166,235	538,940	60,560	243,749	112,679	61	30	8,569	3,152	37	
NORTHWESTERN NATIONAL INS CO OF MILW WI	31,233	4,486	-2,606	494	1,976	641	236	0	-3	0	
NOVA CAS CO	99,108	91,745	3,959	0	0	0	0	1,292	60	5	
NUTMEG INS CO	448,063	280,197	11,752	70,677	38,951	67	29	0	-67	0	
OAK RIVER INS CO	571,063	191,907	15,988	111,747	55,957	67	24	0	0	0	
OAKWOOD INS CO	71,215	29,033	-1,114	11	0	0	0	1	0	0	
OBI NATIONAL INS CO	13,060	13,034	90	0	0	0	0	26	10	37	
OCCIDENTAL FIRE & CAS CO OF NC	517,975	162,861	-1,386	139,814	79,938	71	31	771	1,384	180	
ODYSSEY REINSURANCE CO	7,577,354	3,248,664	191,666	1,785,525	837,826	52	32	0	0	0	
OHIC INS CO	102,399	48,581	4,652	3,009	-1,639	0	63	0	-1,081	0	
OHIO CAS INS CO THE	5,408,162	1,529,783	133,662	1,971,402	1,110,630	70	31	4,072	-41	0	
OHIO FARMERS INS CO	2,595,105	1,902,450	39,283	321,668	166,312	63	34	222	25	11	
OHIO INDEMNITY CO	149,730	45,270	8,268	55,075	18,237	36	44	432	3	1	
OHIO MUTUAL INS CO	239,669	187,505	2,438	50,455	27,956	64	33	0	0	0	
OHIO SECURITY INS CO	16,036	15,182	149	0	0	0	0	4,328	4,022	93	
OLD REPUBLIC GENERAL INS CORP	1,925,685	494,088	62,751	300,538	242,231	89	6	153	133	87	
OLD REPUBLIC INS CO	2,609,357	1,035,783	105,557	399,236	195,213	62	32	45,913	35,301	77	
OLD REPUBLIC NATL TITLE INS CO	953,146	436,069	82,263	1,616,394	66,983	4	94	11,524	157	1	
OLD REPUBLIC SECURITY ASSUR CO	6,654	6,576	-11	0	0	0	0	0	0	0	
OLD REPUBLIC SURETY CO	112,764	56,065	7,480	42,262	2,266	9	73	1,232	-44	0	
OLD UNITED CAS CO	656,648	335,373	39,024	94,120	40,329	43	27	106	-19	0	
OMAHA INDEMNITY CO THE	14,618	12,502	132	0	126	0	0	0	0	0	
OMNI INS CO	198,564	65,928	-14,657	100,023	74,480	91	33	0	0	0	
ONEBEACON AMERICA INS CO	25,860	23,266	543	0	0	0	0	92	4,308	999	
ONEBEACON INS CO	295,215	130,022	58,061	62	-10,742	0	0	16	365	999	

Wisconsin Insurance Report Business of 2014
Financial and Statistical Data, Table F

	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	
ONECIS INS CO	23,534	21,180	4,070	2	0	0	15	0	0	0	
OWNERS INS CO	3,721,926	1,395,497	96,176	1,649,564	997,947	68	29	87,208	52,884	61	
PACIFIC EMPLOYERS INS CO	3,390,509	1,170,180	48,413	786,166	493,009	78	19	968	1,355	140	
PACIFIC INDEMNITY CO	6,822,353	2,922,214	421,583	1,596,646	688,555	56	28	5,990	3,022	50	
PACIFIC SPECIALTY INS CO	304,598	133,813	13,873	181,092	90,383	60	42	8	0	0	
PACIFIC STAR INS CO	9,262	6,563	16	2,017	1,423	77	27	0	-2	0	
PACO ASSURANCE CO INC	73,452	35,685	2,092	11,189	3,906	67	27	132	-9	0	
PARTNERRE AMERICA INS CO	298,448	133,591	8,224	25,685	19,410	75	0	934	895	96	
PARTNERRE INS CO OF NY	141,187	116,417	588	12	-2,175	0	0	0	0	0	
PARTNERS MUTUAL INS CO	40,362	8,617	357	13,064	7,221	65	33	22,513	14,651	65	
PATRIOT GENERAL INS CO	27,394	26,274	690	0	0	0	0	2	62	999	
PEAK PROPERTY & CAS INS CORP	47,511	39,615	730	0	0	0	0	0	0	0	
PEERLESS INDEMNITY INS CO	190,231	180,229	5,052	0	0	0	0	1,279	1,979	155	
PEERLESS INS CO	12,800,885	3,058,917	247,179	4,928,506	2,776,576	70	31	1,304	498	38	
PEKIN INS CO	281,180	118,697	5,536	110,240	71,544	74	29	23,214	16,895	73	
PENINSULA INDEMNITY CO	10,671	9,417	289	0	0	0	0	0	0	0	
PENINSULA INS CO	83,222	42,065	2,951	40,952	26,437	70	29	0	0	0	
PENN AMERICA INS CO	190,599	84,418	-21	24,944	15,074	75	40	4	-5	0	
PENN MILLERS INS CO	147,446	83,313	2,588	0	2,911	0	0	1,051	250	24	
PENNSYLVANIA INS CO	47,922	35,324	4,190	16,032	3,461	30	29	0	0	0	
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	445,051	111,458	-2,015	138,333	96,839	78	35	3,021	1,241	41	
PENNSYLVANIA MANUFACTURERS ASSN INS CO	834,044	266,069	-2,123	148,793	104,464	91	20	9,143	5,516	60	
PENNSYLVANIA MANUFACTURERS INDEMNITY CO	191,170	72,199	-1,242	49,598	34,821	91	20	58	66	114	
PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	1,192,560	558,828	23,811	320,059	176,920	65	33	5	1	23	
PERMANENT GENERAL ASSUR CORP	260,115	89,838	-517	185,134	107,876	67	40	2,655	2,068	78	
PERMANENT GENERAL ASSUR CORP OF OH	145,579	64,384	1,622	79,799	46,498	67	40	0	0	0	
PETROLEUM CAS CO	30,775	22,551	908	3,088	197	54	53	0	0	0	
PHARMACISTS MUTUAL INS CO	258,816	97,763	6,762	86,016	42,481	62	32	3,513	1,372	39	
PHILADELPHIA INDEMNITY INS CO	7,182,217	2,337,376	306,111	2,457,777	1,229,117	62	29	19,225	24,320	127	
PHILADELPHIA REINSURANCE CORP	221,683	135,407	3,901	0	-1,116	0	0	0	0	0	
PHOENIX INS CO THE	4,196,159	1,739,387	207,815	998,972	461,801	61	30	10,155	3,987	39	
PIONEER SPECIALTY INS CO	55,082	23,668	1,735	21,609	11,988	66	26	2,901	1,699	59	
PLANS LIABILITY INS CO	80,090	37,591	-2,562	2,670	3,487	190	116	0	0	0	
PLATEAU CAS INS CO	39,504	20,460	594	14,117	4,633	41	47	0	0	0	
PLATTE RIVER INS CO	124,541	41,540	258	27,653	11,341	56	51	394	6	2	
PLAZA INS CO	64,793	26,273	405	0	0	0	0	102	63	61	
PMI INS CO	96,605	65,384	141	5,869	5,177	93	21	0	0	0	
PMI MORTGAGE INS CO	1,315,351	-1,446,998	72,139	140,376	312,947	232	0	3,424	732	21	
PODIATRY INS CO OF AMER	318,806	128,723	13,263	62,002	23,487	68	26	1,012	243	24	
POLICYHOLDERS MUTUAL INS CO	272	254	9	15	0	0	76	20	0	0	
PRAETORIAN INS CO	996,841	264,930	-7,094	409,565	239,716	69	31	15,391	10,989	71	

Wisconsin Insurance Report Business of 2014
Financial and Statistical Data, Table F

	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
PRE PAID LEGAL CAS INC	17,728	15,078	3,667	42,667	13,831	37	51	2,438	740	30	
PREFERRED PROFESSIONAL INS CO	311,385	150,691	17,479	44,112	14,606	54	19	6,229	4,471	72	
PRESERVER INS CO	140,076	10,077	3,049	7,765	4,166	109	0	0	0	0	
PREVISOR INS CO	5,581	5,430	-99	0	0	0	0	0	0	0	
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	219,952	68,681	-13,660	85,627	39,268	55	47	881	397	45	
PROASSURANCE CAS CO	1,274,130	534,071	81,419	168,501	35,548	45	27	22,239	-3,689	0	
PROASSURANCE INDEMNITY CO INC	1,539,315	667,250	120,340	232,502	39,940	44	24	0	0	0	
PROCURANTY INS CO	199,246	48,709	3,499	59,825	29,901	66	37	12	-9	0	
PRODUCERS AGRICULTURE INS CO	302,172	55,984	6,332	56	1,722	999	0	5,811	5,567	96	
PROFESSIONAL SOLUTIONS INS CO	21,285	9,141	-318	2,890	1,290	84	34	3	0	9	
PROFESSIONALS ADVOCATE INS CO	129,545	100,789	6,555	5,723	285	11	0	0	0	0	
PROFESSIONALS DIRECT INS CO	22,418	22,344	490	0	0	0	0	0	-11	0	
PROGRESSIVE ADVANCED INS CO	355,261	147,176	10,981	250,222	158,506	74	20	0	0	0	
PROGRESSIVE CAS INS CO	6,061,657	1,611,378	527,996	4,864,741	2,999,422	72	21	316	270	85	
PROGRESSIVE CLASSIC INS CO	334,832	98,010	19,798	297,841	183,638	72	21	18,558	10,830	58	
PROGRESSIVE DIRECT INS CO	5,180,161	1,571,451	253,568	4,848,047	3,071,059	74	20	0	-10	0	
PROGRESSIVE MAX INS CO	384,311	122,892	17,830	375,333	237,759	74	20	0	0	0	
PROGRESSIVE NORTHERN INS CO	1,349,241	385,795	90,652	1,191,365	734,552	72	21	18,296	10,092	55	
PROGRESSIVE NORTHWESTERN INS CO	1,313,533	387,593	92,883	1,191,365	734,552	72	21	0	0	0	
PROGRESSIVE SPECIALTY INS CO	880,174	314,145	56,931	694,963	428,489	72	21	0	0	0	
PROGRESSIVE UNIVERSAL INS CO	304,618	104,433	14,160	250,222	158,506	74	20	161,461	114,692	71	
PROPERTY & CAS INS CO OF HARTFORD	229,682	107,958	13,763	50,483	27,822	67	29	10,262	6,164	60	
PROPERTY OWNERS INS CO	216,166	109,647	5,033	70,221	40,121	65	34	0	0	0	
PROSECT INS CO	95,484	25,583	448	0	0	0	0	0	0	0	
PROTECTIVE INS CO	791,786	397,391	29,694	234,098	115,300	57	32	5,325	1,900	36	
PROVIDENCE WASHINGTON INS CO	138,813	36,208	6,315	111	276	0	999	0	0	0	
PUBLIC SERVICE INS CO	505,738	112,044	-21,222	153,124	116,957	99	34	21	133	638	
PXRE REINSURANCE CO	25,840	17,091	-447	-61	-1,297	0	0	0	0	0	
QBE INS CORP	2,113,302	681,245	4,179	733,343	429,220	69	31	21,576	13,621	63	
QBE REINSURANCE CORP	1,176,117	826,836	4,955	185,411	108,520	69	35	0	0	0	
QUANTA INDEMNITY CO	53,387	18,990	-2,231	47	-1,044	0	0	0	-6	0	
R&Q REINSURANCE CO	148,129	8,478	-8,697	126	19,475	999	999	0	0	0	
RADIAN ASSET ASSUR INC	1,349,699	1,138,942	12,589	47,640	-1,413	2	226	19	0	0	
RADIAN GUARANTY INC	3,643,318	1,325,184	273,744	732,864	210,004	33	29	8,764	2,671	30	
RADIAN MORTGAGE ASSUR INC	17,507	17,471	-507	0	0	0	0	0	0	0	
RAMPART INS CO	34,070	10,984	-405	14	-59	999	999	0	0	0	
REDWOOD FIRE & CAS INS CO	1,257,675	533,348	5,141	328,182	193,241	73	25	0	0	0	
REGENT INS CO	114,150	30,506	-269	47,045	27,535	69	32	50,099	26,988	54	
REPUBLIC CREDIT INDEMNITY CO	59,400	9,273	-1,623	24,976	16,448	102	9	0	0	0	
REPUBLIC FRANKLIN INS CO	102,517	49,036	1,113	21,491	11,512	66	36	2,671	225	8	
REPUBLIC INDEMNITY CO OF AMER	2,229,469	503,629	6,679	658,920	351,188	67	25	0	0	0	

Wisconsin Insurance Report Business of 2014
Financial and Statistical Data, Table F

	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
REPUBLIC INDEMNITY CO OF CA	36,932	34,565	1,422	1,701	752	59	47	0	0	0	
REPUBLIC MORTGAGE INS CO	803,216	32,469	109,758	188,472	79,853	49	8	2,355	1,443	61	
REPUBLIC MORTGAGE INS CO OF FL	26,395	8,003	1,584	3,262	1,378	49	16	0	0	0	
REPUBLIC MORTGAGE INS CO OF NC	216,138	14,635	17,700	35,927	17,427	53	14	0	0	0	
REPWEST INS CO	306,370	155,835	21,287	35,769	5,064	20	68	576	-16	0	
RESPONSE INS CO	26,888	23,417	154	0	0	0	0	109	15	14	
RESPONSE WORLDWIDE DIRECT AUTO INS CO	6,709	6,656	132	0	0	0	0	0	0	0	
RESPONSE WORLDWIDE INS CO	10,615	10,557	216	0	0	0	0	0	-1	0	
RIVERPORT INS CO	111,994	38,455	928	0	0	0	0	2,085	2,686	129	
RLI INDEMNITY CO	44,159	43,697	795	215	-35	0	187	1	0	0	
RLI INS CO	1,706,982	849,297	238,448	423,636	170,237	51	41	5,237	1,401	27	
ROCHDALE INS CO	301,358	82,350	9,440	89,466	47,916	63	22	1,780	2,949	166	
ROCKFORD MUTUAL INS CO	73,897	29,235	1,021	46,350	26,775	67	35	6,491	4,338	67	
RSUI INDEMNITY CO	3,286,794	1,466,138	197,525	765,921	312,398	52	27	5,921	520	9	
RURAL COMMUNITY INS CO	3,758,240	618,486	21,091	405,558	368,428	91	4	75,990	59,159	78	
RURAL MUTUAL INS CO	385,912	194,016	19,979	148,904	79,512	60	25	170,154	84,873	50	
RURAL TRUST INS CO	12,772	11,429	-251	573	165	36	96	0	0	0	
RVI AMERICA INS CO	100,005	70,547	2,532	4,589	0	3	63	125	0	0	
SAFECO INS CO OF AMER	4,233,251	1,278,917	106,793	1,478,552	832,973	70	31	17,083	8,370	49	
SAFECO INS CO OF IL	185,381	178,012	785	0	0	0	0	19,549	12,603	64	
SAFECO INS CO OF IN	14,823	14,797	182	0	0	0	0	0	0	0	
SAFECO NATIONAL INS CO	16,493	14,354	670	0	0	0	0	0	0	0	
SAFETY FIRST INS CO	18,167	14,644	415	1,459	416	35	80	60	26	43	
SAFETY NATIONAL CAS CORP	4,985,127	1,367,629	110,162	663,355	560,394	88	24	10,734	4,704	44	
SAFEMAY INS CO	446,114	298,804	7,305	165,482	102,489	76	26	0	0	0	
SAGAMORE INS CO	156,081	124,661	-93	22,144	13,895	74	36	103	-261	0	
SAMSUNG FIRE & MARINE INS CO LTD US BRANCH	213,639	55,217	-5,918	76,744	41,698	75	35	106	55	52	
SAN FRANCISCO REINS CO	98,435	74,477	1,841	0	813	0	0	0	0	0	
SCOR REINSURANCE CO	2,269,578	704,262	75,090	750,922	366,025	55	37	2,275	478	21	
SCOTTSDALE INDEMNITY CO	72,124	37,232	210	0	0	0	0	0	234	0	
SEABRIGHT INS CO	463,114	104,833	4,078	2,606	5,685	448	491	-55	0	0	
SEATON INS CO	62,530	19,164	9,195	26	-33,524	0	999	0	0	0	
SEAWORTHY INS CO	90,665	53,496	-285	21,605	16,259	83	38	401	213	53	
SECURA INS A MUTUAL CO	940,359	332,916	37,910	407,759	207,041	63	30	108,241	52,777	49	
SECURA SUPREME INS CO	115,592	51,328	3,508	45,306	23,005	63	30	50,834	26,005	51	
SECURIAN CAS CO	193,267	102,593	10,790	138,182	61,788	48	40	6,730	2,653	39	
SECURITY NATIONAL INS CO	701,462	123,573	30,666	57,029	31,009	69	0	5,854	3,620	62	
SELECT INS CO	73,783	73,554	2,284	0	0	0	0	0	-19	0	
SELECTIVE INS CO OF AMER	2,044,615	492,968	83,927	592,835	297,668	62	34	9,615	5,097	53	
SELECTIVE INS CO OF SC	564,331	115,107	14,006	166,735	83,719	62	34	24,716	13,643	55	
SELECTIVE INS CO OF THE SOUTHEAST	429,792	84,923	10,534	129,683	65,115	62	34	5,660	2,545	45	

Wisconsin Insurance Report Business of 2014
Financial and Statistical Data, Table F

	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
PROPERTY/CASUALTY INSURER (000s OMITTED)										
SENECA INS CO INC	193,915	134,147	171	0	0	0	0	315	152	48
SENTINEL INS CO LTD	224,787	152,804	18,261	30,290	16,693	67	29	5,181	1,886	36
SENTRUITY CAS CO	140,074	43,126	2,445	10,099	4,559	45	15	0	0	0
SENTRY CAS CO	261,478	71,448	5,407	45,304	27,624	75	27	67,366	57,262	85
SENTRY INS A MUTUAL CO	6,981,319	4,164,416	272,459	996,681	607,733	75	27	80,940	49,646	61
SENTRY SELECT INS CO	658,608	235,127	18,974	181,215	110,497	75	27	13,837	7,768	56
SEQUOIA INS CO	247,763	79,474	9,535	5,940	3,743	72	167	0	0	225
SERVICE INS CO	50,049	34,673	8,868	14,487	3,043	25	25	0	0	0
SFM MUTUAL INS CO	502,085	110,058	8,646	144,880	94,937	78	20	20,961	6,818	33
SHEBOYGAN FALLS INS CO	28,812	11,553	-707	15,937	10,959	78	30	18,313	13,557	74
SIRIUS AMERICA INS CO	1,550,474	620,588	56,084	266,241	103,626	45	39	1,870	985	53
SOCIETY INS A MUTUAL CO	368,184	123,516	9,894	147,270	74,475	66	28	121,433	61,723	51
SOMPO JAPAN INS CO OF AMER	1,238,485	598,276	8,760	195,818	99,126	63	43	6,668	2,143	32
SOUTHERN FIRE & CAS CO	16,052	5,555	17	5,535	3,239	69	32	0	0	0
SOUTHERN GUARANTY INS CO	90,033	23,909	-11	35,975	21,056	69	36	0	0	0
SOUTHERN INS CO	44,667	30,660	1,778	1,167	643	75	26	0	-1	0
SOUTHERN PILOT INS CO	32,643	8,791	63	11,069	6,479	69	32	0	0	0
SOUTHWEST MARINE & GENERAL INS CO	126,810	57,452	1,349	27,715	11,005	60	25	86	24	29
SPARTA INS CO	377,114	125,641	-40,759	74,465	77,898	134	154	1,976	-726	0
ST PAUL FIRE & CAS INS CO	16,243	16,010	479	0	0	0	0	30	-252	0
ST PAUL FIRE & MARINE INS CO	18,917,211	5,994,070	933,678	5,079,565	2,344,412	60	30	7,102	6,922	97
ST PAUL GUARDIAN INS CO	76,478	26,126	3,194	19,979	9,236	61	30	98	233	237
ST PAUL MERCURY INS CO	345,048	130,249	14,577	79,918	36,944	61	30	2,420	-461	0
ST PAUL PROTECTIVE INS CO	507,768	226,223	20,412	115,881	53,569	61	30	0	-162	0
STANDARD FIRE INS CO THE	3,627,132	1,215,172	228,155	967,055	447,023	61	30	13,482	8,536	63
STANDARD GUARANTY INS CO	490,774	160,733	21,485	258,765	135,462	60	32	12,204	6,200	51
STAR INS CO	963,830	324,285	14,692	227,068	113,490	66	37	1,783	1,215	68
STARNET INS CO	219,677	111,253	2,113	0	0	0	0	2,789	1,397	50
STARR INDEMNITY & LIABILITY CO	3,755,060	1,832,326	54,609	910,345	544,858	78	19	10,037	3,752	37
STATE AUTO INS CO OF WI	17,908	11,736	223	0	0	0	0	26,071	11,307	43
STATE AUTO PROP & CAS INS CO	2,291,464	628,895	-13,559	842,758	487,576	72	34	6,834	3,076	45
STATE AUTOMOBILE MUTUAL INS CO	2,352,072	816,764	-17,553	570,087	329,705	72	35	2,455	1,009	41
STATE FARM FIRE & CAS CO	33,480,992	12,193,839	1,853,020	15,608,911	8,435,426	66	27	302,530	155,419	51
STATE FARM GENERAL INS CO	6,714,926	3,821,204	352,190	1,898,656	855,330	58	29	0	0	0
STATE FARM MUTUAL AUTOMOBILE INS CO	138,797,903	79,876,876	1,045,782	36,296,998	23,547,889	82	25	364,112	268,473	74
STATE NATIONAL INS CO INC	290,719	215,842	3,224	46,655	16,872	43	48	3,023	1,711	57
STATESMAN INS CO	0	0	0	0	0	0	0	0	0	0
STEWART TITLE GUARANTY CO	1,082,474	525,766	53,212	1,183,605	51,918	4	96	15,321	154	1
STILLWATER INS CO	307,246	161,841	17,491	163,396	84,745	61	34	0	0	0
STILLWATER PROPERTY & CAS INS CO	119,043	112,395	6,475	2,102	0	0	49	686	187	27
STONINGTON INS CO	156,696	41,141	-290	60,881	35,633	69	32	57	28	50

Wisconsin Insurance Report Business of 2014
Financial and Statistical Data, Table F

	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
PROPERTY/CASUALTY INSURER (000s OMITTED)										
STRAITFORD INS CO	163,938	80,160	9,932	28,674	11,872	28	34	253	222	88
SU INS CO	22,212	12,114	232	13,365	7,059	66	31	213	98	46
SURETEC INS CO	175,586	81,884	12,247	49,535	2,613	10	58	42	-3	0
SWISS REINSURANCE AMER CORP	13,109,146	4,259,834	498,052	1,873,146	805,592	49	36	0	0	0
SYNCORA GUARANTEE INC	1,219,531	855,996	-52,742	49,210	113,520	240	144	259	0	0
TEACHERS INS CO	340,468	149,854	16,167	188,795	112,729	69	28	1,452	1,499	103
TECHNOLOGY INS CO INC	1,502,381	479,437	21,418	586,381	344,683	68	21	1,174	586	50
TIG INS CO	2,054,934	714,880	680,551	10	143	999	999	0	-1,332	0
TITAN INDEMNITY CO	250,913	171,958	1,957	0	0	0	0	-1	0	0
TITLE RESOURCES GUARANTY CO	73,381	27,697	13,271	229,771	4,816	2	91	0	0	0
TNUS INS CO	68,808	51,727	1,171	0	0	0	0	91	22	24
TOA REINSURANCE CO OF AMER THE	1,773,335	714,616	72,831	361,399	189,944	62	29	0	0	0
TOKIO MARINE AMER INS CO	1,349,244	497,319	25,364	249,178	152,688	77	36	1,584	985	62
TORUS NATIONAL INS CO	180,284	77,186	4,717	35,363	7,708	34	33	638	196	31
TOWER INS CO OF NY	480,507	133,976	8,413	21,353	11,458	109	0	196	-471	0
TOWER NATIONAL INS CO	39,452	7,030	1,219	1,941	1,042	109	0	-7	-39	594
TOYOTA MOTOR INS CO	452,976	211,363	14,857	52,586	22,681	43	24	256	151	59
TRADERS INS CO	46,268	14,748	4,374	37,516	21,872	67	16	0	0	0
TRANS PACIFIC INS CO	68,122	49,648	1,527	10	-7	0	0	103	-71	0
TRANSAMERICA CAS INS CO	314,275	130,326	13,546	280,265	171,340	62	36	3,328	1,827	55
TRANSATLANTIC REINSURANCE CO	14,574,640	4,770,499	562,117	2,991,254	1,525,226	55	35	0	0	0
TRANSGUARD INS CO OF AMER INC	245,580	127,764	10,301	61,306	26,481	53	31	409	309	76
TRANSIT MUTUAL INS CORP OF WI	13,781	9,341	1,178	2,533	706	32	12	2,889	706	24
TRANSPORT INS CO	33,812	10,185	-1,619	0	22	0	0	0	0	0
TRANSPORTATION INS CO	82,220	82,128	1,895	0	0	0	0	16,997	-2,785	0
TRAVCO INS CO	219,743	70,169	7,883	53,944	24,937	61	30	0	-1	0
TRAVELERS CAS & SURETY CO	16,436,178	6,469,471	1,141,293	4,068,613	1,880,452	60	31	4,549	1,754	39
TRAVELERS CAS & SURETY CO OF AMER	4,225,234	2,114,657	565,775	1,361,648	178,308	9	38	32,606	9,994	31
TRAVELERS CAS CO	203,937	63,157	8,950	57,940	26,784	61	30	0	-23	0
TRAVELERS CAS CO OF CT	322,386	92,761	13,530	93,903	43,409	61	30	0	-8	0
TRAVELERS CAS INS CO OF AMER	1,918,485	566,183	91,414	545,439	252,143	61	30	3,915	3,257	83
TRAVELERS COMMERCIAL CAS CO	327,241	96,440	14,737	93,903	43,409	61	30	0	0	0
TRAVELERS COMMERCIAL INS CO	344,668	94,348	13,261	93,903	43,409	61	30	0	-16	0
TRAVELERS CONSTITUTION STATE INS CO	204,192	63,428	9,151	57,940	26,784	61	30	0	2	0
TRAVELERS HOME & MARINE INS CO THE	410,165	137,294	8,374	53,944	24,937	61	30	21,319	9,964	47
TRAVELERS INDEMNITY CO OF AMER THE	635,735	202,800	26,124	153,842	71,117	61	30	20,091	7,946	40
TRAVELERS INDEMNITY CO OF CT THE	1,117,796	383,067	56,582	273,718	126,533	61	30	73,258	40,436	55
TRAVELERS INDEMNITY CO THE	20,724,466	6,633,406	942,184	4,655,474	2,148,280	60	30	22,592	2,120	9
TRAVELERS PERSONAL INS CO	198,739	64,866	7,965	53,944	24,937	61	30	0	0	0
TRAVELERS PERSONAL SECURITY INS CO	206,242	66,850	7,722	53,944	24,937	61	30	0	0	0
TRAVELERS PROPERTY CAS CO OF AMER	933,171	505,006	18,431	71,926	33,250	61	30	185,285	118,355	64

Wisconsin Insurance Report Business of 2014
Financial and Statistical Data, Table F

	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	
TRAVELERS PROPERTY CAS INS CO	233,327	70,911	8,879	59,938	27,708	61	30	1,991	920	46	
TRENWICK AMERICA REINS CORP	75,222	40,879	7,281	-3,802	-12,178	304	30	0	0	0	
TRI STATE INS CO OF MIN	36,299	31,563	678	0	0	0	0	14	-561	0	
TRIANGLE INS CO INC	66,620	25,974	2,726	31,059	17,916	65	25	2,308	1,640	71	
TRINITY UNIVERSAL INS CO	2,200,122	943,423	82,472	1,339,999	758,978	68	33	0	-1	0	
TRITON INS CO	492,799	190,415	55,006	129,042	40,266	31	27	667	82	12	
TRIUMPH CAS CO	36,843	18,450	823	8,131	5,198	77	26	105	39	37	
TRUCK INS EXCHANGE	2,077,583	618,705	-7,315	1,052,654	586,724	66	35	5,813	1,830	31	
TRUMBULL INS CO	216,884	96,022	13,891	50,483	27,822	67	29	7,963	5,645	71	
TRUSTGARD INS CO	105,764	59,001	4,907	41,354	23,773	69	30	0	0	0	
TWIN CITY FIRE INS CO	650,422	288,909	27,560	151,450	83,466	67	29	62,519	32,278	52	
UNDERWRITER FOR THE PROFESSIONS INS CO	272,155	58,457	4,453	9,659	5,837	114	10	0	0	0	
UNIGARD INDEMNITY CO	47,840	12,596	-232	19,371	11,338	69	34	0	0	0	
UNIGARD INS CO	365,504	111,297	643	138,367	80,985	69	35	5	69	56	
UNION INS CO	115,793	28,833	823	0	0	0	0	124	426	33	
UNION INS CO OF PROVIDENCE	113,557	55,516	2,493	35,198	20,395	70	30	1,277	0	0	
UNIONE ITALIANA REINS CO OF AMER INC	68,516	31,901	728	0	-144	0	0	0	0	0	
UNITED AMERICAS INS CO	7,098	6,138	-78	0	-522	0	999	0	0	0	
UNITED EQUITABLE INS CO	21,215	4,708	296	14,484	6,846	60	38	0	0	0	
UNITED FINANCIAL CAS CO	2,301,125	546,075	161,975	1,582,267	941,233	69	20	0	0	0	
UNITED FIRE & CAS CO	1,661,867	685,866	32,954	498,510	265,269	67	31	20,403	14,702	72	
UNITED FIRE & INDEMNITY CO	46,818	17,128	841	15,339	8,162	67	31	0	0	0	
UNITED GUARANTY CREDIT INS CO	24,172	22,306	400	249	109	46	93	1	0	0	
UNITED GUARANTY MORTGAGE INDEMNITY CO	284,068	115,140	13,917	39,920	20,127	49	26	25	33	130	
UNITED GUARANTY RESIDENTIAL INS CO	3,247,683	1,383,831	254,627	682,384	180,544	27	24	17,894	4,284	24	
UNITED GUARANTY RESIDENTIAL INS CO OF NC	461,107	432,283	62,600	75,873	-17,420	0	5	35	6	17	
UNITED NATIONAL SPECIALTY INS CO	37,855	19,254	685	4,989	3,015	75	40	981	286	29	
UNITED OHIO INS CO	284,293	137,876	10,540	121,466	67,303	64	33	0	0	0	
UNITED SERVICES AUTOMOBILE ASSN	30,991,005	22,854,378	850,891	6,446,561	4,507,175	79	13	42,947	29,365	68	
UNITED WISCONSIN INS CO	283,777	88,833	13,927	86,835	51,433	69	19	70,165	52,034	74	
UNITRIN AUTO & HOME INS CO	92,587	33,400	1,737	0	0	0	0	0	0	0	
UNITRIN DIRECT INS CO	14,114	8,229	322	0	0	0	0	0	0	0	
UNITRIN DIRECT PROP & CAS CO	17,108	9,754	395	0	0	0	0	211	54	26	
UNITRIN PREFERRED INS CO	25,406	9,699	1,051	0	0	0	0	360	73	20	
UNITRIN SAFEGUARD INS CO	25,879	7,036	228	0	0	0	0	0	-2	0	
UNIVERSAL SURETY CO	189,003	134,730	6,295	3,364	852	30	49	233	-59	0	
UNIVERSAL SURETY OF AMER	15,851	15,765	141	0	0	0	0	10	-7	0	
UNIVERSAL UNDERWRITERS INS CO	363,810	338,891	8,619	0	0	0	0	17,245	9,121	53	
UNIVERSAL UNDERWRITERS OF TX INS CO	12,720	10,111	272	0	0	0	0	1,624	598	37	
US FIDELITY & GUARANTY CO	4,677,409	2,466,232	206,798	881,093	407,308	61	30	484	3,414	706	
US FIRE INS CO	3,248,634	898,616	195,686	985,324	490,554	68	34	10,747	5,242	49	

Wisconsin Insurance Report Business of 2014
Financial and Statistical Data, Table F

	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO	
US LIABILITY INS CO	885,904	563,321	4,582	158,697	54,344	51	42	3,612	1,704	47	
US SPECIALTY INS CO	1,890,820	577,067	133,155	434,525	180,799	47	33	4,635	-433	0	
US UNDERWRITERS INS CO	175,319	122,718	13,460	13,468	2,040	21	38	0	0	0	
USAA CAS INS CO	8,699,013	4,392,204	338,387	4,642,847	3,406,880	81	12	24,499	14,696	60	
USAA GENERAL INDEMNITY CO	2,933,591	1,096,697	108,448	2,089,281	1,533,096	81	11	14,949	11,356	76	
USAGENCIES DIRECT INS CO	5,341	5,326	26	0	0	0	0	0	0	0	
USPLATE GLASS INS CO	26,163	20,604	2,829	9,314	316	5	66	0	0	0	
UTICA MUTUAL INS CO	2,228,815	805,875	34,026	618,221	331,056	66	36	2,329	-150	0	
VALLEY FORGE INS CO	73,715	73,671	2,935	0	0	0	0	11,313	9,227	82	
VALLEY PROPERTY & CAS INS CO	12,126	7,277	234	0	0	0	0	0	0	0	
VANLINER INS CO	352,468	127,260	4,940	105,703	68,976	79	26	1,432	1,918	134	
VERLAN FIRE INS CO	25,407	25,374	631	0	0	0	0	2,112	1,291	61	
VICTORIA AUTOMOBILE INS CO	25,814	10,671	113	0	0	0	0	11	33	311	
VICTORIA FIRE & CAS CO	170,777	58,468	751	0	0	0	0	2,076	1,571	76	
VIGILANT INS CO	502,539	292,313	23,318	46,009	20,188	57	29	11,939	5,609	47	
VIKING INS CO OF WI	387,727	179,072	8,278	90,607	55,248	75	27	6,049	4,268	71	
VIRGINIA SURETY CO INC	1,022,673	300,789	50,438	301,294	185,218	64	21	15,717	7,709	49	
VISION SERVICE PLAN INS CO	203,931	124,752	16,627	754,885	618,028	83	16	0	0	0	
WADENA INS CO	11,031	10,977	255	0	0	0	0	17,725	11,407	64	
WARNER INS CO	11,696	11,609	101	0	0	0	0	0	0	0	
WASHINGTON INTERNATIONAL INS CO	104,292	74,495	1,566	3,525	1,560	52	45	100	-1	0	
WAUSAU BUSINESS INS CO	39,678	26,638	1,590	0	0	0	0	228	373	163	
WAUSAU GENERAL INS CO	13,007	11,919	301	0	0	0	0	157	146	93	
WAUSAU UNDERWRITERS INS CO	96,129	64,539	2,602	0	0	0	0	5,106	2,744	54	
WEA PROPERTY & CAS INS CO	16,203	5,180	-416	9,959	5,935	69	36	12,796	6,642	52	
WESCO INS CO	1,113,583	215,530	14,150	146,398	98,274	73	13	5,607	2,915	52	
WEST AMERICAN INS CO	77,517	45,168	-27,003	0	0	0	0	1,970	928	47	
WEST BEND MUTUAL INS CO	2,171,161	823,123	57,510	852,175	426,467	64	30	420,666	235,486	56	
WESTCHESTER FIRE INS CO	2,011,860	906,058	81,853	319,180	117,044	56	31	8,014	5,872	73	
WESTCOR LAND TITLE INS CO	82,805	23,777	4,640	282,673	4,614	2	96	1,655	0	0	
WESTERN AGRICULTURAL INS CO	182,749	77,398	5,827	98,887	62,812	70	26	9	28	307	
WESTERN NATIONAL ASSUR CO	55,484	24,090	1,964	21,609	11,988	66	26	1	9	788	
WESTERN NATIONAL MUTUAL INS CO	762,510	349,951	23,365	270,110	149,854	66	26	37,209	27,137	73	
WESTERN SURETY CO	1,998,253	1,368,026	164,157	429,501	26,934	11	50	4,806	438	9	
WESTFIELD INS CO	2,556,054	1,043,041	93,255	914,216	472,676	63	34	6,929	6,304	91	
WESTFIELD NATIONAL INS CO	598,653	263,059	16,600	220,089	113,792	63	34	909	807	89	
WESTPORT INS CORP	5,215,703	1,630,528	160,810	243,177	138,803	68	24	6,754	1,439	21	
WFG NATIONAL TITLE INS CO	69,751	18,915	-2,784	203,979	5,881	3	103	775	0	0	
WILLIAMSBURG NATIONAL INS CO	140,559	33,847	2,643	42,587	21,285	66	37	37	-17	0	
WILSHIRE INS CO	226,429	107,639	1,758	66,537	36,219	72	31	982	441	45	
WILSON MUTUAL INS CO	96,365	24,076	1,281	21,442	11,301	64	36	100,205	64,739	65	

Wisconsin Insurance Report Business of 2014
Financial and Statistical Data, Table F

	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
PROPERTY/CASUALTY INSURER (000s OMITTED)										
WISCONSIN COUNTY MUTUAL INS CORP	78,354	34,730	1,854	19,977	6,220	60	29	16,241	2,447	15
WISCONSIN HEALTH CARE LIABILITY INS PLAN	50,074	34,041	3,532	1,713	-1,126	0	46	1,713	-1,126	0
WISCONSIN LAWYERS MUTUAL INS CO	31,218	21,643	227	3,624	1,151	79	33	5,007	1,600	32
WISCONSIN MUNICIPAL MUTUAL INS CO	54,815	40,323	1,123	3,408	-798	10	29	5,163	-855	0
WISCONSIN MUTUAL INS CO	130,695	65,698	6,237	66,543	39,249	66	24	70,283	40,030	57
WISCONSIN REINSURANCE CORP	84,104	42,535	4,526	42,486	25,539	72	18	0	0	0
WOLVERINE MUTUAL INS CO	50,654	18,074	471	36,000	21,950	71	32	6	2	37
WOODRIDGE INS CO	8,335	8,255	-179	0	5	0	0	0	0	0
WORK FIRST CAS CO	40,227	9,124	97	12,921	7,086	78	33	0	-161	0
WORKMENS AUTO INS CO	43,959	17,391	-9,574	29,145	26,546	112	39	0	0	0
WRIGHT NATIONAL FLOOD INS CO	17,668	10,874	2,260	713	661	988	999	793	24	3
WRM AMERICA INDEMNITY CO INC	24,915	14,886	-568	5,183	3,209	83	43	0	-55	0
XL INS AMER INC	752,912	232,292	16,278	125,516	64,986	62	36	13,220	5,543	42
XL INS CO OF NY INC	211,186	79,221	3,238	37,655	19,496	62	36	0	0	0
XL REINSURANCE AMER INC	5,627,642	2,233,596	219,848	815,851	422,410	62	36	0	0	0
XL SPECIALTY INS CO	432,659	143,180	8,977	75,309	38,992	62	36	17,643	15,927	90
YOSEMITE INS CO	210,062	107,696	15,803	44,865	9,987	28	33	785	162	21
ZALE INDEMNITY CO	47,489	16,420	4,058	17,382	2,299	16	40	58	-1	0
ZENITH INS CO	1,834,095	564,535	110,724	700,019	265,331	53	33	407	340	83
ZURICH AMERICAN INS CO	30,309,699	8,015,409	1,000,452	4,589,997	2,792,131	78	19	129,500	70,074	54
ZURICH AMERICAN INS CO OF IL	53,642	35,292	1,243	0	0	0	0	2,348	2,105	90

Table G

2014 Financial Data
of
Life and Health Insurers

Includes: Fraternal Insurers
Life Insurers



Wisconsin Insurance Report Business of 2014
Financial and Statistical Data, Table G

	FINANCIAL DATA			NATIONWIDE OPERATIONS			WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID		
LIFE AND HEALTH INSURER (000s OMITTED)									
4 EVER LIFE INS CO	198,538	92,265	7,279	152,864	120,912	180	31		
5 STAR LIFE INS CO	268,588	40,794	-9,639	124,239	98,871	1,195	780		
AAA LIFE INS CO	575,091	122,702	15,622	112,211	71,481	8,832	3,570		
ABILITY INS CO	957,998	32,863	-787	25,590	35,331	793	1,529		
ACCENDO INS CO	15,817	8,808	2,574	-1,750	-6,039	0	-2		
ACCORDIA LIFE & ANNUITY CO	7,754,848	496,744	97,430	438,622	524,027	216	5		
ACE LIFE INS CO	37,366	7,219	-551	6,224	6,787	0	0		
AETNA HEALTH & LIFE INS CO	2,254,618	319,737	85,208	568,834	475,101	0	0		
AETNA HEALTH INS CO	59,123	38,859	-1,550	52,395	46,084	0	0		
AETNA LIFE INS CO	22,795,395	3,871,901	1,321,725	15,914,435	13,043,041	110,271	95,569		
ALL SAVERS INS CO	61,591	31,146	4,959	111,928	84,314	35,266	27,959		
ALLIANZ LIFE & ANNUITY CO	17,643	12,647	642	0	223	0	16		
ALLIANZ LIFE INS CO OF NORTH AMER	116,205,628	5,255,180	701,423	15,150,605	18,745,137	274,522	221,425		
ALLSTATE ASSURANCE CO	12,193	10,740	272	0	0	0	87		
ALLSTATE LIFE INS CO	34,120,938	2,712,255	974,889	-9,872,175	-8,996,635	5,505	66,344		
AMALGAMATED LIFE & HEALTH INS CO	6,021	3,295	-54	3,960	2,678	0	0		
AMALGAMATED LIFE INS CO	111,781	50,999	3,486	72,370	60,759	672	915		
AMERICAN AMICABLE LIFE INS CO OF TX	285,928	93,407	8,737	42,026	34,553	803	703		
AMERICAN BANKERS LIFE ASSUR CO OF FL	489,615	55,917	18,577	68,020	5,535	557	547		
AMERICAN BENEFIT LIFE INS CO	99,674	13,289	468	23,096	16,314	0	0		
AMERICAN CONTINENTAL INS CO	177,248	86,359	-12,694	378,740	275,839	3,494	1,261		
AMERICAN EQUITY INVESTMENT LIFE INS CO	36,129,668	2,172,455	340,000	3,882,403	5,283,927	61,129	54,104		
AMERICAN FAMILY LIFE ASSURNC CO OF COLUMBUS	100,966,071	10,839,119	2,392,618	19,362,853	14,164,773	62,418	26,296		
AMERICAN FAMILY LIFE INS CO	5,230,459	888,610	80,704	342,174	345,849	82,097	69,436		
AMERICAN FIDELITY ASSUR CO	4,958,980	380,373	69,252	822,734	578,452	7,502	5,078		
AMERICAN FIDELITY LIFE INS CO	433,114	68,146	-2,312	10,573	19,344	85	97		
AMERICAN FINANCIAL SECURITY LIFE INS CO	6,728	5,336	150	4,058	2,271	324	190		
AMERICAN GENERAL LIFE INS CO	161,875,759	9,166,744	1,861,928	14,215,813	13,797,561	262,075	205,471		
AMERICAN HEALTH & LIFE INS CO	912,753	188,616	69,963	209,908	99,725	2,203	1,333		
AMERICAN HERITAGE LIFE INS CO	1,799,723	333,256	123,260	744,848	371,253	19,790	7,482		
AMERICAN HOME LIFE INS CO THE	241,637	20,477	1,715	24,042	24,893	495	30		
AMERICAN INCOME LIFE INS CO	2,898,631	228,863	151,648	713,748	381,552	25,081	6,130		
AMERICAN MATURITY LIFE INS CO	61,674	47,270	-4	6	61	1	71		
AMERICAN MEDICAL & LIFE INS CO	5,742	-2,102	-3,025	4,792	2,138	243	96		
AMERICAN MEMORIAL LIFE INS CO	2,655,548	112,433	26,659	489,853	438,579	1,822	2,617		
AMERICAN MODERN LIFE INS CO	47,789	27,926	2,060	5,126	-361	575	716		
AMERICAN NATIONAL INS CO	18,112,985	2,879,154	134,584	1,321,495	1,587,226	21,559	39,695		
AMERICAN NATIONAL LIFE INS CO OF TX	136,259	36,751	611	38,372	34,435	339	466		
AMERICAN PUBLIC LIFE INS CO	83,209	21,625	4,438	52,813	26,582	351	175		
AMERICAN REPUBLIC CORP INS CO	25,436	8,468	341	0	0	15,219	9,210		
AMERICAN REPUBLIC INS CO	802,461	468,061	34,132	297,930	201,649	21,589	15,675		

Wisconsin Insurance Report Business of 2014
Financial and Statistical Data, Table G

	FINANCIAL DATA			NATIONWIDE OPERATIONS			WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID		
LIFE AND HEALTH INSURER (000s OMITTED)									
AMERICAN RETIREMENT LIFE INS CO	55,702	31,011	-17,701	120,372	90,074	3,546	1,981		
AMERICAN SPECIALTY HEALTH INS CO	8,119	7,529	446	3,030	1,245	0	0		
AMERICAN UNITED LIFE INS CO	23,401,516	1,017,009	48,151	3,155,572	3,367,337	120,280	160,379		
AMERICO FINANCIAL LIFE & ANNUITY INS CO	3,921,858	458,699	84,379	437,112	414,615	8,803	5,231		
AMERTAS LIFE INS CORP	16,822,005	1,623,458	129,843	2,121,191	2,240,758	36,213	46,801		
AMICA LIFE INS CO	1,196,383	260,314	4,538	62,607	73,311	457	68		
ANNUITY INVESTORS LIFE INS CO	2,994,759	227,090	27,589	229,217	338,994	673	1,053		
ANTHEM LIFE INS CO	582,363	109,138	34,403	357,803	267,435	6,520	4,392		
ASSURED LIFE ASSN	58,707	12,439	-439	7,305	7,266	36	46		
ASSURIFY LIFE INS CO	2,463,613	300,547	19,184	192,864	180,436	5,140	6,938		
ATHENE ANNUITY & LIFE ASSUR CO	11,159,892	1,154,089	116,210	113,715	87,740	17,821	3,520		
ATHENE ANNUITY & LIFE ASSUR CO OF NY	3,382,915	168,147	7,140	11,807	27,439	330	2,473		
ATHENE ANNUITY & LIFE CO	44,405,333	1,040,026	262,821	406,795	1,284,914	69,379	112,846		
ATLANTA LIFE INS CO	45,891	13,863	328	12,170	10,138	16	32		
AURIGEN REINSURANCE CO OF AMER	25,984	22,089	-7,584	1,280	3,344	1	0		
AURORA NATIONAL LIFE ASSURNC CO	3,061,579	321,098	18,002	663	-42,256	158	5,823		
AUTO CLUB LIFE INS CO	562,462	73,603	-8,024	117,649	96,853	31	1		
AUTO OWNERS LIFE INS CO	3,632,334	344,022	16,043	388,662	313,621	7,155	3,627		
AXA CORPORATE SOLUTIONS LIFE REINS CO	490,895	419,468	95,109	-536,110	-557,692	0	0		
AXA EQUITABLE LIFE & ANNUITY CO	468,631	20,953	781	2,061	21,703	791	90		
AXA EQUITABLE LIFE INS CO	165,941,802	5,170,013	1,663,841	12,126,202	14,599,898	223,979	379,072		
BALTIMORE LIFE INS CO THE	1,140,446	74,742	4,526	144,020	141,712	703	218		
BANKERS FIDELITY LIFE INS CO	139,087	34,004	2,739	100,165	68,730	68	0		
BANKERS LIFE & CAS CO	16,590,665	1,193,077	211,648	2,393,014	2,597,579	58,389	57,602		
BANKERS RESERVE LIFE INS CO OF WI	468,762	268,032	11,216	2,363,587	2,058,348	0	0		
BANNER LIFE INS CO	1,818,562	369,087	-73,917	219,799	156,497	13,462	4,770		
BAPTIST LIFE ASSN	30,759	1,108	251	1,198	1,905	2	1		
BENEFICIAL LIFE INS CO	2,910,594	553,636	60,132	39,453	143,568	65	21		
BERKLEY LIFE & HEALTH INS CO	197,606	105,997	11,676	145,470	104,211	3,775	150		
BERKSHIRE HATHAWAY LIFE INS CO OF NE	14,786,448	3,283,262	361,134	1,693,570	1,956,862	0	8,877		
BERKSHIRE LIFE INS CO OF AMER	3,377,311	269,463	16,943	114,013	101,225	5,519	322		
BLUE CROSS BLUE SHIELD OF WI	454,226	232,139	84,327	699,435	589,072	681,404	586,576		
BOSTON MUTUAL LIFE INS CO	1,245,224	145,310	9,945	185,315	147,033	2,321	675		
CANADA LIFE ASSURNC CO THE	4,425,112	136,212	5,746	132,150	119,457	2,045	5,067		
CAPTOL LIFE INS CO THE	214,383	21,688	2,726	8,833	15,276	0	397		
CARE IMPROVEMENT PLUS WI INS CO	24,861	11,610	-3,130	45,051	41,256	45,081	40,787		
CATAMARAN INS OF OH INC	46,647	12,154	3,271	0	0	5	13		
CATHOLIC FINANCIAL LIFE	1,350,071	45,994	10,758	63,417	94,350	51,701	57,873		
CATHOLIC HOLY FAMILY SOCIETY	132,022	4,395	-142	16,691	18,995	140	60		
CATHOLIC ORDER OF FORESTERS	1,050,227	72,720	7,138	60,457	86,425	11,520	7,807		
CATHOLIC UNITED FINANCIAL	833,711	26,373	784	48,013	70,605	1,161	808		

Wisconsin Insurance Report Business of 2014
Financial and Statistical Data, Table G

	FINANCIAL DATA			NATIONWIDE OPERATIONS			WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID
LIFE AND HEALTH INSURER (000s OMITTED)									
CELTIC INS CO	136,599	29,361	4,310	129,793	96,883	71	31	71	31
CENTRAL RESERVE LIFE INS CO	25,755	23,657	997	5,511	3,723	19	17	19	17
CENTRAL STATES HEALTH & LIFE CO OF OMAHA	414,730	119,582	5,484	72,742	29,200	4,420	1,808	4,420	1,808
CENTRAL UNITED LIFE INS CO	305,060	76,791	3,860	92,740	59,181	203	258	203	258
CENTRE LIFE INS CO	1,926,096	97,959	-2,740	-2	4,174	355	263	355	263
CENTURION LIFE INS CO	1,259,284	251,231	-165,536	314,002	404,177	26	134	26	134
CHARTER NATIONAL LIFE INS CO	132,679	11,677	264	0	0	15	636	15	636
CHESAPEAKE LIFE INS CO THE	75,099	43,135	441	119,536	39,408	3,150	1,158	3,150	1,158
CHURCH LIFE INS CORP	287,479	51,698	1,464	33,691	37,664	299	390	299	390
CIGNA HEALTH & LIFE INS CO	6,204,475	2,799,671	1,046,977	9,789,256	8,038,371	61,603	57,999	61,603	57,999
CINCINNATI LIFE INS CO THE	3,915,975	223,454	-18,616	243,971	363,536	10,831	5,660	10,831	5,660
CM LIFE INS CO	8,792,465	1,304,754	160,421	317,963	563,685	9,354	17,667	9,354	17,667
CMFG LIFE INS CO	15,490,073	1,632,877	106,948	2,511,976	1,965,654	85,879	93,806	85,879	93,806
COLONIAL LIFE & ACCIDENT INS CO	2,921,975	567,058	160,939	1,277,471	693,373	6,919	3,041	6,919	3,041
COLONIAL PENN LIFE INS CO	742,844	73,256	-17,075	303,720	183,685	8,183	5,339	8,183	5,339
COLORADO BANKERS LIFE INS CO	284,192	33,895	3,868	90,189	58,810	659	213	659	213
COLUMBIAN LIFE INS CO	314,520	37,911	-943	58,048	48,179	2,577	1,660	2,577	1,660
COLUMBIAN MUTUAL LIFE INS CO	1,326,349	79,189	5,557	175,274	144,821	131	98	131	98
COLUMBUS LIFE INS CO	3,337,259	222,630	-23,704	251,198	357,072	1,518	969	1,518	969
COMBINED INS CO OF AMER	1,378,321	134,360	60,131	434,511	270,001	19,724	9,330	19,724	9,330
COMMERCIAL TRAVELERS MUTUAL INS CO	18,039	5,942	349	4,667	1,095	16	2	16	2
COMMONWEALTH ANNUITY & LIFE INS CO	10,504,764	1,653,715	215,518	552,519	677,464	6,936	16,714	6,936	16,714
COMPANION LIFE INS CO	284,897	149,024	15,589	220,525	145,568	34,674	27,782	34,674	27,782
CONNECTICUT GENERAL LIFE INS CO	17,768,920	3,473,301	212,572	1,174,263	1,390,517	6,155	14,628	6,155	14,628
CONSECO LIFE INS CO	3,732,015	225,344	62,619	156,016	272,462	2,423	4,825	2,423	4,825
CONSTITUTION LIFE INS CO	316,534	36,980	11,116	94,384	64,543	5,794	4,004	5,794	4,004
CONSUMERS LIFE INS CO	36,449	19,722	-1,368	25,914	21,786	0	0	0	0
CONTINENTAL AMERICAN INS CO	396,956	109,651	-17,321	240,566	126,409	5,447	2,194	5,447	2,194
CONTINENTAL ASSURANCE CO	2,450,382	250,306	34,001	249	160,412	521	2,133	521	2,133
CONTINENTAL GENERAL INS CO	242,414	21,500	1,944	14,331	24,583	1,913	1,317	1,913	1,317
CONTINENTAL LIFE INS CO OF BRENTWOOD TN	277,835	156,367	2,994	330,639	238,673	55,150	44,157	55,150	44,157
CORVESTA LIFE INS CO	9,189	7,633	-1,051	14	1	0	0	0	0
COUNTRY INVESTORS LIFE ASSUR CO	286,452	178,313	4,657	0	1,631	1,288	2,059	1,288	2,059
COUNTRY LIFE INS CO	10,697,206	1,123,968	51,508	628,258	665,740	10,569	9,290	10,569	9,290
COVENTRY HEALTH & LIFE INS CO	1,616,312	704,240	159,124	4,565,559	3,799,320	3,322	2,661	3,322	2,661
CROATIAN FRATERNAL UNION OF AMER	436,474	33,138	4,365	22,824	36,552	431	461	431	461
CSA FRATERNAL LIFE	135,293	3,447	564	7,974	11,619	1,005	359	1,005	359
CSI LIFE INS CO	17,691	14,641	428	3,417	1,054	2	2	2	2
DEAN HEALTH INS INC	97,574	96,954	-14	0	4	0	4	0	4
DEARBORN NATIONAL LIFE INS CO	2,145,536	514,685	54,825	380,146	304,970	1,724	10,351	1,724	10,351
DEGREE OF HONOR PROTECTIVE ASSN	211,773	5,989	-512	17,878	21,549	3,275	3,549	3,275	3,549

Wisconsin Insurance Report Business of 2014
Financial and Statistical Data, Table G

	FINANCIAL DATA		NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID
LIFE AND HEALTH INSURER (000s OMITTED)							
DELAWARE AMERICAN LIFE INS CO	136,746	69,282	9,963	102,109	48,609	27	0
DELAWARE LIFE INS CO	40,699,777	1,591,483	315,761	1,812,246	4,910,967	14,594	99,451
DENTEGRA INS CO	48,027	36,974	-4,708	51,562	4,194	3,861	2,497
DIRECT GENERAL LIFE INS CO	26,997	14,901	3,412	19,343	2,972	0	0
DSM USA INS CO INC	8,511	7,697	154	1,974	822	0	0
EAGLE LIFE INS CO	216,379	42,276	3,028	23,962	28,696	3,156	0
ELCO MUTUAL LIFE & ANNUITY	527,046	43,789	3,436	130,472	123,473	20,253	14,018
EMC NATIONAL LIFE CO	1,009,848	98,846	10,477	57,916	77,194	1,857	3,914
EMPHEYS INS CO	4,432	4,340	-4	24	1	0	0
EMPLOYERS REASSURANCE CORP	10,776,319	830,391	-44,550	414,058	817,515	0	0
EMPLOYES MUTUAL BENEFIT ASSN	1,085	837	66	413	99	405	165
ENTERPRISE LIFE INS CO	19,760	14,888	1,333	21,050	8,012	0	3
ENVISION INS CO	515,036	37,646	-3,129	119,931	111,621	9,066	8,542
EPIC LIFE INS CO THE	61,444	31,357	362	25,679	18,444	23,448	10,934
EQUITABLE LIFE & CAS INS CO	295,923	41,801	10,323	70,391	54,313	164	110
EQUITRUST LIFE INS CO	14,454,696	897,033	179,558	2,206,246	2,999,182	45,873	15,919
ERIE FAMILY LIFE INS CO	2,096,925	303,455	10,061	150,292	204,191	4,920	1,673
EXPRESS SCRIPTS INS CO	270,827	83,990	32,437	120,106	97,233	8,509	6,865
FAMILY HERITAGE LIFE INS CO OF AMER	775,235	67,407	18,058	237,029	137,849	1,825	169
FAMILY LIFE INS CO	146,501	36,230	1,710	25,176	14,941	966	785
FAMILY SERVICE LIFE INS CO	372,030	32,634	5,665	13	7,926	0	0
FARM BUREAU LIFE INS CO	8,088,772	552,021	97,393	656,413	802,151	25,040	25,193
FARMERS NEW WORLD LIFE INS CO	7,063,723	497,629	117,005	588,902	558,206	10,261	9,174
FEDERAL LIFE INS CO MUTUAL	229,695	17,287	-620	20,627	24,298	711	1,228
FEDERATED LIFE INS CO	1,526,253	308,085	19,311	169,374	171,080	7,779	2,093
FIDELITY & GUARANTY LIFE INS CO	18,973,195	1,211,598	104,640	2,534,625	3,100,788	66,964	32,487
FIDELITY INVESTMENTS LIFE INS CO	24,504,254	685,814	65,973	1,874,581	1,381,157	23,564	17,001
FIDELITY LIFE ASSN A LEGAL RESERVE LIFE INS CO	411,864	134,701	30,172	59,875	33,436	2,183	1,910
FIDELITY SECURITY LIFE INS CO	831,653	151,857	18,434	204,996	159,649	7,117	5,208
FINANCIAL AMERICAN LIFE INS CO	21,856	9,825	2,308	-3,563	-6,755	-23	49
FIRST ALLMERICA FINANCIAL LIFE INS CO	4,248,212	224,171	81,498	79,505	226,531	138	675
FIRST CATHOLIC SLOVAK LADIES ASSN OF THE US OF AMER	781,261	92,544	4,133	33,030	57,683	1,060	2,047
FIRST CATHOLIC SLOVAK UNION USA	351,427	24,150	2,059	16,870	27,305	1,310	429
FIRST CONTINENTAL LIFE & ACCIDENT INS CO	4,001	2,133	570	5,879	4,468	0	0
FIRST HEALTH LIFE & HEALTH INS CO	475,011	226,021	-6,608	925,276	793,346	17,813	15,961
FIRST INVESTORS LIFE INS CO	1,852,770	58,700	7,976	240,357	211,207	1,036	183
FIRST PENN PACIFIC LIFE INS CO	1,741,790	208,426	54,206	145,681	161,757	1,857	2,205
FORETHOUGHT LIFE INS CO	12,583,873	804,955	170,313	4,908,508	3,569,484	61,906	9,689
FUNERAL DIRECTORS LIFE INS CO	1,068,899	91,897	7,116	209,010	209,179	13,248	6,260
GARDEN STATE LIFE INS CO	121,538	55,313	5,847	24,174	17,073	246	67

Wisconsin Insurance Report Business of 2014
Financial and Statistical Data, Table G

	FINANCIAL DATA			NATIONWIDE OPERATIONS			WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID		
LIFE AND HEALTH INSURER (000s OMITTED)									
GBU FINANCIAL LIFE	1,630,593	105,338	25,097	219,414	267,747	27,769	8,340		
GENERAL AMERICAN LIFE INS CO	12,213,418	866,539	129,123	672,176	820,973	5,834	16,371		
GENERAL FIDELITY LIFE INS CO	38,203	25,814	-717	985	3,096	0	0		
GENERAL RE LIFE CORP	3,422,173	702,514	140,027	1,055,589	878,496	0	0		
GENERATION LIFE INS CO	32,348	30,634	-3,557	3,201	592	115	1		
GENWORTH LIFE & ANNUITY INS CO	24,241,989	2,148,170	199,821	1,655,276	2,733,128	33,632	56,381		
GENWORTH LIFE INS CO	38,163,215	3,224,359	-179,727	1,739,246	2,562,848	56,419	45,809		
GERBER LIFE INS CO	2,812,152	285,323	24,153	565,259	455,749	29,155	18,392		
GLOBE LIFE & ACCIDENT INS CO	3,519,429	239,400	82,306	630,373	469,018	9,475	4,582		
GOLDEN RULE INS CO	718,208	313,183	76,661	1,850,627	1,370,852	82,613	73,258		
GOVERNMENT PERSONNEL MUT LIFE INS CO	837,513	112,380	3,287	46,223	56,157	244	169		
GRANGE LIFE INS CO	370,655	56,130	3,397	50,024	47,572	1,099	99		
GREAT AMERICAN LIFE INS CO	22,772,580	1,636,032	356,017	3,469,381	3,979,777	48,686	21,745		
GREAT SOUTHERN LIFE INS CO	224,791	42,888	2,909	222	481	403	589		
GREAT WEST LIFE & ANNUITY INS CO	54,523,477	1,000,938	134,091	5,633,950	6,491,961	152,105	94,116		
GREAT WEST LIFE ASSUR CO THE	77,558	18,352	1,886	2,846	5,094	354	1,922		
GREAT WESTERN INS CO	900,044	66,339	5,748	415,861	403,857	5,638	6,296		
GREEK CATHOLIC UNION OF THE USA	1,196,637	71,825	18,166	165,386	204,346	22,762	0		
GUARANTEED TRUST LIFE INS CO	433,254	62,270	9,651	210,673	115,191	10,193	3,179		
GUARDIAN INS & ANNUITY CO INC THE	15,656,247	227,185	-399	1,504,359	1,622,109	30,018	24,329		
GUARDIAN LIFE INS CO OF AMER THE	45,297,378	5,691,568	711,826	7,002,979	6,052,141	55,313	37,805		
GUGGENHEIM LIFE & ANNUITY CO	12,812,437	645,958	146,732	1,675,190	1,696,506	21,109	6,317		
HARLEYSVILLE LIFE INS CO	415,114	34,073	7,861	34,843	33,984	473	29		
HARTFORD LIFE & ACCIDENT INS CO	9,086,883	1,592,335	-331,342	2,486,267	1,746,319	73,344	61,294		
HARTFORD LIFE & ANNUITY INS CO	47,246,338	3,408,897	95,204	41,392,754	6,577,155	54,837	385,178		
HARTFORD LIFE INS CO	123,444,991	5,564,442	35,413	-1,060,725	7,242,128	58,892	182,414		
HCC LIFE INS CO	923,465	554,272	116,083	956,439	685,822	39,710	26,883		
HCSC INS SERVICES CO	464,949	249,726	-44,970	1,020,719	926,450	0	0		
HEALTH CARE SERVICE CORP A MUT LEGAL RESERVE CO	17,829,421	9,942,246	-281,884	27,705,480	23,954,073	4,545	6,252		
HEALTH NET LIFE INS CO	624,028	363,878	-9,285	1,040,860	886,546	0	0		
HEALTHMARKETS INS CO	29,179	17,876	-667	13,450	11,057	540	373		
HEALTHSPRING LIFE & HEALTH INS CO INC	581,095	327,862	-7,890	2,198,965	1,821,594	2,183	2,004		
HERITAGE LIFE INS CO	4,685,944	1,027,634	57,570	36,763	242,128	0	0		
HERITAGE UNION LIFE INS CO	11,750	10,455	1,552	1	-1,991	477	1,858		
HM HEALTH INS CO	304,819	28,272	2,006	0	0	0	0		
HM LIFE INS CO	574,506	309,209	24,125	647,916	491,128	7,666	4,067		
HOMESTEADERS LIFE CO	2,500,756	161,133	12,400	399,768	406,481	9,611	8,525		
HORACE MANN LIFE INS CO	7,893,970	398,654	46,793	587,202	745,738	16,804	10,390		
HUMANA BENEFIT PLAN OF IL INC	88,522	61,853	19,535	280,195	225,344	0	0		
HUMANA INS CO	6,237,013	3,307,500	505,268	22,315,208	18,520,239	901,012	752,559		
HUMANADENTAL INS CO	150,649	95,164	28,334	506,377	334,267	26,931	20,950		

Wisconsin Insurance Report Business of 2014
Financial and Statistical Data, Table G

	FINANCIAL DATA		NET INCOME	NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
	ADMITTED ASSETS	CAPITAL AND SURPLUS		PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID
LIFE AND HEALTH INSURER (000s OMITTED)							
IA AMERICAN LIFE INS CO	241,359	141,090	-4,282	11,397	11,279	10	925
IDEALIFE INS CO	20,464	14,821	-237	2,022	2,036	21	14
ILLINOIS MUTUAL LIFE INS CO	1,367,748	196,305	28,205	100,790	99,625	8,467	5,335
INDEPENDENCE LIFE & ANNUITY CO	2,639,454	126,499	-1,315	-398	8,977	0	176
INDEPENDENT ORDER OF FORESTERS THE	2,911,784	106,442	-28,773	354,931	302,360	4,361	3,482
INDEPENDENT ORDER OF VIKINGS	2,602	1,253	-52	128	108	2	0
INDIVIDUAL ASSURANCE CO LIFE HEALTH & ACCIDENT	17,859	8,044	-1,202	2,302	1,474	184	65
INDUSTRIAL ALLIANCE INS & FINANCIAL SERVICES INC	193,736	59,640	-737	54,420	24,937	3	66
INTEGRITY LIFE INS CO	6,107,078	663,788	56,960	414,419	551,692	10,526	8,137
INVESTORS LIFE INS CO OF NORTH AMER	680,740	53,327	2,753	-135	-3,863	147	1,172
JACKSON NATIONAL LIFE INS CO	180,834,423	4,486,137	878,304	23,581,059	12,861,185	610,002	282,942
JEFFERSON NATIONAL LIFE INS CO	3,713,998	39,817	-2,877	795,985	278,954	18,783	7,912
JOHN ALDEN LIFE INS CO	313,838	35,619	13,172	171,663	123,892	4,675	5,607
JOHN HANCOCK LIFE & HEALTH INS CO	10,700,129	745,756	2,800	576,049	352,666	258	4,174
JOHN HANCOCK LIFE INS CO USA	245,892,218	5,328,291	-2,464,402	12,921,528	13,836,549	421,860	520,481
KANAWHA INS CO	1,458,810	122,074	-38,533	169,484	16,710	5,538	2,712
KANSAS CITY LIFE INS CO	3,402,855	339,137	27,124	319,032	365,962	3,769	4,349
KNIGHTS OF COLUMBUS	21,461,708	1,897,305	114,736	1,218,486	1,454,940	33,761	29,292
KSKJ LIFE AMER SLOVENIAN CATHOLIC UNION	416,721	14,220	3,036	58,621	69,462	4,351	1,944
LAFAYETTE LIFE INS CO THE	4,067,789	204,368	8,917	537,799	574,703	9,080	7,981
LIBERTY BANKERS LIFE INS CO	1,141,379	195,455	11,526	234,660	243,384	12,882	8,212
LIBERTY LIFE ASSUR CO OF BOSTON	14,628,755	902,441	36,998	2,411,225	2,658,192	17,237	12,492
LIBERTY NATIONAL LIFE INS CO	7,419,550	578,534	164,681	575,268	575,716	774	813
LIFE INS CO OF NORTH AMER	7,562,578	1,346,036	287,763	3,192,274	2,446,686	35,735	28,368
LIFE INS CO OF THE SOUTHWEST	13,382,043	778,979	105,627	1,578,052	1,852,474	9,007	5,385
LIFECARE ASSURANCE CO	1,945,579	107,073	20,954	230,312	240,414	0	0
LIFESEURE INS CO	226,862	20,367	-12,952	42,477	42,720	283	254
LINCOLN BENEFIT LIFE CO	12,651,250	719,015	225,970	7,037,975	8,731,064	17,916	70,320
LINCOLN HERITAGE LIFE INS CO	805,208	109,015	4,660	314,918	165,900	2,485	1,427
LINCOLN LIFE & ANNUITY CO OF NY	12,840,172	652,543	39,356	1,291,411	1,187,166	263	961
LINCOLN NATIONAL LIFE INS CO THE	213,625,079	7,526,338	1,520,349	22,073,164	20,804,128	415,110	403,320
LINCOLN REPUBLIC INS CO	30,349	12,092	-826	873	1,871	3	1
LONDON LIFE REINS CO	316,205	56,629	4,224	2,225	1,679	0	0
LONGEVITY INS CO	8,554	7,542	-306	0	0	1	139
LOYAL AMERICAN LIFE INS CO	249,349	73,544	20,201	243,679	158,444	662	947
LOYAL CHRISTIAN BENEFIT ASSN	181,113	5,349	-392	15,588	19,495	21	178
MADISON NATIONAL LIFE INS CO INC	496,738	81,534	9,876	147,545	103,258	18,361	13,906
MANHATTAN LIFE INS CO THE	362,391	40,967	2,770	71,136	78,397	1,568	496
MANHATTAN NATIONAL LIFE INS CO	176,928	13,135	517	1,332	1,930	1,514	2,150
MAPFRE LIFE INS CO	26,011	22,779	-1,328	-3	-2	2	0
MARQUETTE NATIONAL LIFE INS CO	6,728	5,595	-36	354	255	409	279

Wisconsin Insurance Report Business of 2014
Financial and Statistical Data, Table G

	FINANCIAL DATA		NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID
LIFE AND HEALTH INSURER (000s OMITTED)							
MASSACHUSETTS MUTUAL LIFE INS CO	197,189,089	14,231,326	623,125	18,382,600	23,619,772	273,959	217,451
MEDAMERICA INS CO	859,386	43,192	-1,929	60,858	84,891	1,454	225
MEDCO CONTAINMENT LIFE INS CO	1,180,772	310,193	23,596	584,862	556,463	4,215	2,129
MEDICO CORP LIFE INS CO	27,458	24,410	577	0	0	0	0
MEDICO INS CO	69,134	30,939	-241	869	811	2,022	1,953
MEMBERS LIFE INS CO	25,249	18,365	-1,792	139	111	17,411	295
MERCYCARE INS CO	17,228	16,881	-108	1,241	1,272	1,221	1,022
MERIT LIFE INS CO	588,178	171,383	-2,411	157,096	117,187	2,207	1,022
METLIFE INS CO USA	174,605,978	6,041,527	1,543,463	-966,132	8,678,281	115,870	236,371
METROPOLITAN LIFE INS CO	391,924,845	12,007,897	1,487,066	42,067,589	35,480,395	287,207	415,258
METROPOLITAN TOWER LIFE INS CO	4,999,227	767,200	51,110	23,837	143,582	1,902	5,553
MIDLAND NATIONAL LIFE INS CO	41,138,736	2,794,047	203,434	3,289,885	4,216,553	74,619	75,249
MIDWEST NATIONAL LIFE INS CO OF TN	291,780	90,623	18,960	194,144	136,447	4,247	2,940
MIDWEST SECURITY LIFE INS CO	7,588	6,700	523	0	29	0	0
MIDWESTERN UNITED LIFE INS CO	236,542	124,760	2,732	4,020	7,533	6	23
MII LIFE INC	511,411	27,393	1,874	488	0	5,020	2,831
MINNESOTA LIFE INS CO	35,716,004	2,600,420	203,981	5,597,764	5,260,305	197,647	148,252
MML BAY STATE LIFE INS CO	4,670,965	211,694	15,802	24,112	98,149	490	1,023
MODERN WOODMEN OF AMER	14,131,105	1,479,047	85,380	1,071,024	1,385,561	88,045	63,104
MONARCH LIFE INS CO	725,091	4,813	-1,902	5,506	49,563	278	1,129
MONY LIFE INS CO	7,674,482	490,647	137,842	284,340	377,669	6,417	8,988
MONY LIFE INS CO OF AMER	2,830,558	384,879	11,728	297,985	182,206	7,545	4,500
MOTORISTS LIFE INS CO	523,589	56,359	2,364	65,443	68,575	1,207	658
MTL INS CO	1,927,955	132,022	7,539	174,959	193,201	11,501	10,565
MUNICH AMERICAN REASSURNC CO	7,289,466	737,884	-59,187	1,451,494	1,409,633	0	0
MUTUAL OF AMER LIFE INS CO	17,790,884	997,719	59,168	1,964,100	1,679,252	31,124	31,021
MUTUAL OF OMAHA INS CO	6,426,766	2,795,657	30,361	2,186,269	1,615,255	12,150	6,679
NATIONAL BENEFIT LIFE INS CO	481,623	171,935	20,339	60,931	32,344	449	116
NATIONAL CATHOLIC SOCIETY OF FORESTERS	172,348	13,447	1,061	5,498	9,292	832	2,536
NATIONAL FARMERS UNION LIFE INS CO	216,579	43,666	4,665	4,964	8,542	121	130
NATIONAL GUARDIAN LIFE INS CO	2,948,272	250,133	24,405	476,176	468,040	50,314	43,797
NATIONAL HEALTH INS CO	13,737	11,536	1,169	22	41	91	-5
NATIONAL LIFE INS CO	9,209,945	1,541,155	19,079	413,449	568,094	11,157	16,880
NATIONAL MUTUAL BENEFIT	326,851	34,156	2,705	19,525	25,667	14,224	12,431
NATIONAL SLOVAK SOCIETY OF THE USA	801,926	28,219	7,532	111,728	134,948	5,040	2,739
NATIONAL TEACHERS ASSOCIATES LIFE INS CO	422,858	80,943	7,834	117,500	67,805	34	2
NATIONAL WESTERN LIFE INS CO	10,262,748	1,185,643	77,220	1,109,864	1,357,539	20,757	10,123
NATIONWIDE LIFE & ANNUITY INS CO	7,896,735	690,623	-122,431	1,088,046	872,261	11,587	9,655
NATIONWIDE LIFE INS CO	128,585,070	4,407,978	341,474	11,646,982	12,322,080	197,899	211,989
NEW ENGLAND LIFE INS CO	11,179,519	675,238	303,157	-3,290,861	837,887	4,165	19,563
NEW ERA LIFE INS CO OF THE MIDWEST	83,609	11,687	1,618	64,432	56,735	135	385

Wisconsin Insurance Report Business of 2014
Financial and Statistical Data, Table G

	FINANCIAL DATA		NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID
LIFE AND HEALTH INSURER (000s OMITTED)							
NEW YORK LIFE INS & ANNUITY CORP	126,837,329	7,668,503	742,729	12,061,163	12,080,544	154,392	131,837
NEW YORK LIFE INS CO	146,267,048	18,605,993	848,263	13,935,226	14,991,228	88,000	97,947
NIPPON LIFE INS CO OF AMER	216,431	141,100	8,153	315,723	246,620	0	0
NORTH AMERICAN CO FOR LIFE & HEALTH INS	16,970,038	1,176,712	85,365	1,659,702	2,255,589	49,981	30,153
NORTH AMERICAN INS CO	21,811	11,589	886	22,596	17,545	4,675	4,440
NORTHWESTERN LONG TERM CARE INS CO	161,441	77,180	403,614	-1,548,341	-1,839,292	31,712	1,817
NORTHWESTERN MUTUAL LIFE INS CO THE	230,003,964	19,055,128	330,943	18,549,810	19,144,596	971,327	877,173
NYLIFE INS CO OF AZ	199,781	79,648	11,038	32,989	17,142	622	236
OCCIDENTAL LIFE INS CO OF NC	261,386	36,894	3,711	34,044	28,756	685	285
OHIO NATIONAL LIFE ASSUR CORP	3,605,812	296,020	18,103	281,209	343,597	11,767	5,139
OHIO NATIONAL LIFE INS CO	27,449,337	1,097,074	90,391	2,759,629	1,953,492	64,552	53,830
OHIO STATE LIFE INS CO	13,765	10,476	171	0	0	142	194
OLD AMERICAN INS CO	250,085	22,826	1,042	72,049	47,021	1,933	942
OLD REPUBLIC LIFE INS CO	125,093	30,572	838	20,076	18,102	4,325	1,011
OLD UNITED LIFE INS CO	91,394	46,254	2,365	8,188	4,382	0	0
ONENATION INS CO	13,286	12,945	1,535	0	0	0	0
OPTIMUM RE INS CO	132,735	29,155	2,238	44,175	36,105	0	0
ORDER OF UNITED COMMERCIAL TRAVELERS OF AMER	19,931	9,612	412	12,476	8,077	4,269	2,681
OXFORD LIFE INS CO	1,197,513	158,512	12,115	191,782	203,424	2,579	623
OZARK NATIONAL LIFE INS CO	750,203	124,530	13,196	82,841	62,258	4,364	2,594
PACIFIC LIFE & ANNUITY CO	6,151,141	512,590	53,136	469,027	452,842	30	1,222
PACIFIC LIFE INS CO	112,503,493	7,171,552	634,781	8,574,241	10,574,721	272,073	263,518
PACIFICARE LIFE & HEALTH INS CO	204,828	193,271	7,914	36,280	24,867	2,575	1,946
PAN AMERICAN ASSUR CO	22,392	17,109	497	24	113	76	114
PAN AMERICAN LIFE INS CO	1,345,436	237,499	23,849	239,492	136,795	5,417	2,810
PARK AVENUE LIFE INS CO	305,282	75,690	2,170	2,688	15,663	5	4
PARKER CENTENNIAL ASSUR CO	89,421	46,041	1,809	5,098	6,683	5,098	231
PAUL REVERE LIFE INS CO THE	4,145,127	278,031	76,458	91,039	-11,340	2,311	3,553
PAUL REVERE VARIABLE ANNUITY INS CO	56,159	41,634	2,295	0	280	4	0
PAVONIA LIFE INS CO OF MI	405,919	82,294	11,261	96,397	78,931	835	1,143
PEKIN LIFE INS CO	1,324,059	120,333	5,890	206,207	199,711	29,958	23,321
PENN INS & ANNUITY CO	3,254,696	417,234	25,372	211,399	326,830	3,028	1,720
PENN MUTUAL LIFE INS CO THE	17,270,766	1,799,777	9,284	664,006	738,472	20,536	16,307
PENNSYLVANIA LIFE INS CO	478,018	430,839	18,381	-238	-24,391	1,970	4,938
PHARMACISTS LIFE INS CO THE	93,020	7,277	-99	4,387	7,099	111	4
PHILADELPHIA AMERICAN LIFE INS CO	220,220	33,245	5,897	144,107	114,381	119	122
PHILADELPHIA FINANCIAL LIFE ASSUR CO	4,910,398	20,130	2,076	441,490	935,564	0	307
PHL VARIABLE INS CO	6,533,902	198,589	-41,101	935,058	929,373	30,310	30,766
PHOENIX LIFE & ANNUITY CO	45,380	21,614	-479	121	1,648	60	0
PHOENIX LIFE INS CO	13,249,350	609,198	132,472	318,429	614,397	7,735	13,983
PHYSICIANS BENEFITS TRUST LIFE INS CO	12,022	6,731	-3,461	15,831	16,898	0	0

Wisconsin Insurance Report Business of 2014
Financial and Statistical Data, Table G

	FINANCIAL DATA		NET INCOME	NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
	ADMITTED ASSETS	CAPITAL AND SURPLUS		PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID
LIFE AND HEALTH INSURER (000s OMITTED)							
PHYSICIANS LIFE INS CO	1,430,485	130,062	7,044	265,041	248,476	36,388	20,455
PHYSICIANS MUTUAL INS CO	2,026,152	845,467	42,806	424,521	326,359	40,109	24,560
PIONEER MUTUAL LIFE INS CO	511,371	38,345	-2,455	26,417	45,811	493	291
PIONEER SECURITY LIFE INS CO	132,187	109,681	4,477	7,963	5,303	33	6
PLATEAU INS CO	26,254	12,049	401	18,425	6,757	0	0
POLISH FALCONS OF AMER	66,206	1,418	-229	3,590	5,913	4	15
POLISH NATIONAL ALLIANCE OF THE US OF NA	432,835	15,920	6,269	16,053	27,801	74	358
POLISH ROMAN CATHOLIC UNION OF AMER	204,121	7,119	1,127	14,758	19,876	315	389
POLISH WOMENS ALLIANCE OF AMER	54,750	-636	-1,021	594	3,067	9	56
PREFEREDONE INS CO	146,814	47,919	-20,925	430,165	399,485	0	0
PRIMERICA LIFE INS CO	1,279,437	498,992	268,316	277,117	-93,446	25,645	12,316
PRINCIPAL LIFE INS CO	154,073,617	4,202,121	535,475	5,581,471	5,769,924	333,550	109,604
PRINCIPAL NATIONAL LIFE INS CO	141,248	84,813	-4,526	7	0	11,603	71
PROFESSIONAL INS CO	108,917	35,918	1,842	31,583	24,296	104	93
PROTECTIVE LIFE INS CO	41,231,736	3,498,906	554,247	2,370,490	3,241,898	65,150	68,122
PROVIDENT AMERICAN LIFE & HEALTH INS CO	16,644	14,589	1,851	12,180	8,246	8	1
PROVIDENT LIFE & ACCIDENT INS CO	8,297,290	719,959	187,050	889,815	440,735	15,222	12,155
PRUCO LIFE INS CO	106,837,999	2,656,494	108,943	8,744,818	5,620,818	252,423	112,320
PRUDENTIAL ANNUITIES LIFE ASSUR CORP	47,706,643	605,740	392,626	-145,138	4,610,232	4,039	93,594
PRUDENTIAL INS CO OF AMER THE	309,101,912	10,330,977	901,050	22,564,766	27,964,657	182,524	312,865
PRUDENTIAL RETIREMENT INS & ANTY	78,877,499	932,669	190,985	568,410	1,185,788	221,290	275,287
PURITAN LIFE INS CO OF AMER	37,783	5,967	-160	6,889	6,323	1,532	1,106
PYRAMID LIFE INS CO THE	168,560	88,364	8,376	207,870	175,474	13,774	8,696
RELIABLE LIFE INS CO THE	21,190	12,788	827	0	0	5	12
RELIAANCE STANDARD LIFE INS CO	7,583,752	713,332	166,944	1,788,478	1,573,657	111,734	29,099
RELIASTAR LIFE INS CO	21,468,699	1,944,708	103,860	-144,014	215,903	68,110	52,956
RELIASTAR LIFE INS CO OF NY	3,201,620	298,751	-40,679	142,000	342,987	770	1,517
RENAISSANCE LIFE & HEALTH INS CO OF AMER	68,623	51,358	8,632	103,623	77,104	916	693
RESERVE NATIONAL INS CO	118,153	50,969	1,703	131,802	69,737	177	25
RESOURCE LIFE INS CO	8,828	5,681	227	-118	-202	0	2
RG A REINSURANCE CO	24,178,420	1,528,301	17,085	3,494,171	3,377,268	0	0
RIVERSOURCE LIFE INS CO	104,762,556	3,332,338	1,153,888	5,872,324	7,598,635	154,140	227,608
ROYAL NEIGHBORS OF AMER	904,387	209,062	-860	89,309	90,552	3,843	3,248
SAFEHEALTH LIFE INS CO	12,597	11,901	504	4,242	1,990	0	0
SAGICOR LIFE INS CO	1,214,895	74,250	189	74,709	101,609	3,899	1,551
SAVINGS BANK LIFE INS CO OF MA	2,795,577	256,801	12,868	200,349	221,579	1,192	226
SCOR GLOBAL LIFE AMERICAS REINS CO	1,479,982	151,725	15,146	110,276	97,422	5	0
SCOR GLOBAL LIFE REINS CO OF DE	456,493	46,511	-4,529	51,292	62,668	0	0
SCOR GLOBAL LIFE USA REINS CO	812,301	377,608	22,276	184,307	163,235	0	0
SEARS LIFE INS CO	49,435	19,738	3,751	11,247	6,023	648	421
SECURIAN LIFE INS CO	325,440	202,060	6,542	111,308	86,402	628	373

Wisconsin Insurance Report Business of 2014
Financial and Statistical Data, Table G

	FINANCIAL DATA		NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID
LIFE AND HEALTH INSURER (000s OMITTED)							
SECURITY BENEFIT LIFE INS CO	24,987,373	1,301,456	122,058	5,061,253	5,631,165	95,490	43,974
SECURITY LIFE INS CO OF AMER	72,704	20,251	727	80,827	48,337	3,060	1,927
SECURITY LIFE OF DENVER INS CO	14,228,257	1,128,790	141,574	-61,208	314,817	7,313	6,621
SECURITY MUTUAL LIFE INS CO OF NY	2,672,044	138,615	6,720	166,264	199,347	1,463	1,806
SECURITY NATIONAL LIFE INS CO	507,817	34,356	5,137	61,452	61,657	83	5
SEECCHANGE HEALTH INS CO	8,041	-16,479	-26,512	98,750	97,808	0	0
SENIOR HEALTH INS CO OF PA	2,906,965	80,006	-56,079	155,223	346,208	2,148	6,894
SENTRY LIFE INS CO	5,333,590	271,389	26,743	557,290	527,279	60,154	138,972
SETTLERS LIFE INS CO	394,243	52,576	7,072	44,813	39,136	1,597	2,362
SHELTERPOINT INS CO	7,953	7,748	-620	0	0	0	0
SHENANDOAH LIFE INS CO	1,204,439	85,455	18,314	50,250	69,987	151	730
SIERRA HEALTH & LIFE INS CO INC	170,074	75,585	15,780	426,883	348,637	0	0
SILVERSCRIPT INS CO	2,764,216	448,078	124,561	2,516,234	1,996,448	66,111	50,464
SLOVAK CATHOLIC SOKOL	69,651	8,055	278	7,975	8,959	1,960	1,050
SLOVENE NATIONAL BENEFIT SOCIETY	203,299	5,509	381	10,142	16,083	56	282
SMART INS CO	44,753	43,935	889	0	-3	0	0
SONS OF NORWAY	357,481	13,048	889	19,684	29,339	3,710	2,975
SOUTHERN LIFE & HEALTH INS CO	91,322	34,992	7,637	40	1,551	0	0
STANDARD INS CO	20,361,118	1,151,785	209,362	4,026,837	3,475,257	40,324	25,337
STANDARD LIFE & ACCIDENT INS CO	530,177	259,084	20,632	120,749	78,297	4,533	2,825
STANDARD SECURITY LIFE INS CO OF NY	252,408	116,525	12,074	207,336	140,984	8,962	5,748
STARMOUNT LIFE INS CO	59,130	25,007	3,819	95,159	65,839	1,195	1,098
STATE FARM LIFE & ACCIDENT ASSUR CO	2,469,853	438,264	24,285	220,457	213,985	78,878	43,536
STATE LIFE INS CO THE	5,522,202	354,163	23,522	599,260	722,006	24,107	5,029
STATE LIFE INS FUND	100,175	9,913	-1,546	1,557	3,138	2,598	5,310
STATE MUTUAL INS CO	292,460	33,901	203	404	-63,526	353	776
STERLING LIFE INS CO	110,465	49,640	7,847	158,893	126,668	9,298	6,332
STONEBRIDGE LIFE INS CO	1,711,257	150,447	101,869	408,459	209,601	9,086	6,066
SUN LIFE & HEALTH INS CO (US)	371,841	175,492	-1,386	168,037	127,683	1,651	1,378
SUN LIFE ASSUR CO OF CN	17,090,508	940,294	-64,264	2,349,134	2,015,491	95,930	76,978
SUPREME COUNCIL OF THE ROYAL ARCANUM	105,722	13,718	23	6,991	8,815	3	10
SURETY LIFE INS CO	16,941	16,228	-823	0	0	379	1,072
SUSA LIFE INS CO INC	13,576	7,947	-213	1,177	1,324	1	0
SWISS RE LIFE & HEALTH AMER INC	11,247,500	1,460,975	-924,099	2,109,576	2,959,699	0	10
SYMETRA LIFE INS CO	29,151,724	2,078,335	240,981	3,254,184	3,920,768	37,944	27,349
SYMETRA NATIONAL LIFE INS CO	16,937	9,955	-37	234	510	4	0
SYMPHONIX HEALTH INS INC	64,924	7,569	-11,584	80,088	72,422	1,949	1,376
TEACHERS INS & ANNUITY ASSN OF AMER	262,634,190	33,919,944	984,254	11,906,152	17,681,709	106,040	172,390
TEXAS LIFE INS CO	1,016,570	68,947	25,557	208,244	150,223	379	235
THRIVENT FINANCIAL FOR LUTHERANS	76,994,356	6,492,586	765,192	5,539,621	5,149,611	663,817	466,927
THRIVENT LIFE INS CO	3,500,429	159,653	23,316	120,832	304,229	9,150	15,975

Wisconsin Insurance Report Business of 2014
Financial and Statistical Data, Table G

	FINANCIAL DATA		NET INCOME	NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
	ADMITTED ASSETS	CAPITAL AND SURPLUS		PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID
LIFE AND HEALTH INSURER (000s OMITTED)							
TIAA CREF LIFE INS CO	9,803,159	354,575	-17,526	675,516	556,645	47,878	3,894
TIME INS CO	991,020	389,722	-64,617	1,755,527	1,376,200	74,425	75,192
TRANS WORLD ASSUR CO	350,117	81,388	4,607	10,974	15,487	91	18
TRANSAMERICA ADVISORS LIFE INS CO	9,692,474	912,090	201,479	32,539	986,195	29	6,658
TRANSAMERICA FINANCIAL LIFE INS CO	31,099,280	957,697	23,929	5,439,646	5,574,694	73,012	31,170
TRANSAMERICA LIFE INS CO	124,486,493	5,835,337	233,554	15,826,823	12,162,965	270,485	245,873
TRANSAMERICA PREMIER LIFE INS CO	42,248,242	1,774,705	350,731	6,337,326	2,240,810	39,778	54,325
TRAVELERS PROTECTIVE ASSN OF AMER	15,507	13,340	540	771	325	25	23
TRUASSURE INS CO	7,383	7,062	-1,664	261	128	0	0
TRUSTMARK INS CO	1,393,484	287,674	18,944	312,227	173,717	2,909	2,634
TRUSTMARK LIFE INS CO	353,189	162,637	13,960	206,905	157,356	10,520	7,185
UBS LIFE INS CO USA	43,283	39,250	1,075	69	39,711	0	0
ULLICO LIFE INS CO	11,736	11,496	-14	0	0	11	0
UNICARE LIFE & HEALTH INS CO	413,316	63,827	25,034	329,588	303,841	7,062	2,669
UNIFIED LIFE INS CO	183,540	24,924	2,715	33,672	28,111	758	441
UNIMERICA INS CO	415,040	187,835	76,871	582,377	423,987	5,610	3,689
UNION FIDELITY LIFE INS CO	19,673,709	518,428	-280,806	285,855	2,056,679	402	361
UNION LABOR LIFE INS CO THE	3,337,534	76,386	1,355	142,112	115,669	3,317	1,663
UNION SECURITY INS CO	4,937,110	415,720	67,287	1,016,007	735,316	28,650	30,632
UNITED AMERICAN INS CO	1,694,916	178,420	29,481	870,925	603,791	14,256	13,570
UNITED CONCORDIA INS CO	61,342	37,842	-1,176	169,997	131,841	123	62
UNITED FIDELITY LIFE INS CO	779,568	464,247	44,181	7,950	12,819	77	122
UNITED HERITAGE LIFE INS CO	522,581	58,017	6,263	63,049	63,980	1,254	367
UNITED HOME LIFE INS CO	78,259	19,477	709	17,780	9,320	373	217
UNITED INS CO OF AMER	3,644,802	439,401	122,461	362,683	241,574	1,810	1,885
UNITED LIFE INS CO	1,635,364	155,667	3,517	205,223	238,869	23,645	27,139
UNITED OF OMAHA LIFE INS CO	18,786,688	1,422,723	164,426	2,712,910	2,301,001	73,687	42,852
UNITED SECURITY ASSUR CO OF PA	151,298	10,678	-3,505	31,848	28,426	1,118	1,039
UNITED TEACHER ASSOCIATES INS CO	1,018,099	56,138	-36,576	83,777	160,352	1,053	627
UNITED WORLD LIFE INS CO	119,429	49,371	1,567	1,503	2,190	5,801	3,707
UNITEDHEALTHCARE INS CO	15,113,368	5,595,828	2,658,055	43,936,435	34,924,455	1,112,616	869,261
UNITEDHEALTHCARE LIFE INS CO	132,600	41,438	-15,379	244,970	229,334	5,959	6,668
UNITY FINANCIAL LIFE INS CO	190,112	11,480	869	43,360	39,499	2,753	1,034
UNIVERSAL GUARANTY LIFE INS CO	343,179	41,147	12,200	7,283	13,192	29	67
UNIVERSAL UNDERWRITERS LIFE INS CO	160,614	23,171	2,014	6,525	8,052	178	69
UNUM LIFE INS CO OF AMER	19,701,372	1,546,131	195,009	2,914,647	1,652,484	96,872	69,553
US FINANCIAL LIFE INS CO	642,942	102,179	35,128	38,147	35,127	2,954	6,622
US HEALTH & LIFE INS CO	26,792	8,321	-977	54,862	48,920	11,099	12,022
US LETTER CARRIERS MUT BENEFIT ASSN	234,167	29,719	4,576	17,670	23,199	202	262
US LIFE INS CO IN THE CITY OF NY THE	27,985,442	2,000,834	319,762	1,920,859	2,176,180	2,675	4,451
USAA LIFE INS CO	21,985,395	2,140,727	279,157	1,621,601	2,133,314	12,322	8,132

Wisconsin Insurance Report Business of 2014
Financial and Statistical Data, Table G

	FINANCIAL DATA		NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID
LIFE AND HEALTH INSURER (000s OMITTED)							
USABLE LIFE	446,030	194,283	24,612	591,683	417,667	177	-36
VANTIS LIFE INS CO	874,351	69,558	2,995	34,735	54,141	155	16
VARIABLE ANNUITY LIFE INS CO THE	77,095,195	3,618,076	1,024,577	4,873,815	6,964,348	24,278	51,319
VOYA INS & ANNUITY CO	66,778,844	2,119,410	335,646	2,479,970	8,439,585	24,988	236,845
VOYA RETIREMENT INS & ANNUITY CO	89,253,483	2,007,887	321,684	9,837,495	12,441,268	228,256	240,230
WASHINGTON NATIONAL INS CO	4,775,252	326,988	50,790	610,783	522,916	8,406	12,870
WEA INS CORP	683,936	200,192	-28,004	593,276	591,545	598,015	578,389
WELLCARE HEALTH INS CO OF KY INC	522,623	211,709	88,989	2,419,363	2,062,557	0	0
WELLCARE PRESCRIPTION INS INC	822,183	108,999	-14,833	986,822	894,279	0	0
WELLINGTON LIFE INS CO	6,119	6,109	7	131	41	0	0
WEST COAST LIFE INS CO	4,810,068	412,267	-89,230	3,634	145,350	12,803	12,209
WESTERN & SOUTHERN LIFE INS CO THE	9,918,276	4,294,210	519,462	263,300	372,093	2,175	2,031
WESTERN CATHOLIC UNION	184,016	12,024	635	7,102	13,192	560	7,371
WESTERN FRATERNAL LIFE ASSN	282,275	23,271	1,183	17,750	22,379	3,825	3,389
WESTERN SOUTHERN LIFE ASSUR CO	13,146,952	1,051,344	179,581	804,390	1,031,054	22,442	41,083
WILLIAM PENN ASSN	354,820	25,838	2,243	31,802	42,560	93	47
WILTON REASSURANCE CO	3,095,513	842,598	450,626	610,259	-298,677	0	0
WILTON REASSURANCE LIFE CO OF NY	910,838	106,559	-1,743	18,259	53,557	72	167
WOMANS LIFE INS SOCIETY	196,905	22,412	-96	11,046	14,792	68	197
WOODMEN OF THE WORLD LIFE INS SOCIETY	10,439,990	1,096,904	74,603	773,303	898,219	280	144
WORKMENS BENEFIT FUND OF THE USA	34,043	761	278	1,121	1,862	5	2
WYSSA INS CO INC	8,572	7,584	699	6,698	4,506	6,698	4,491
XL LIFE INS & ANNUITY CO	15,137	15,130	1,398	0	0	0	0
ZALE LIFE INS CO	11,673	9,430	790	1,981	324	12	0
ZURICH AMERICAN LIFE INS CO	12,689,298	146,941	3,886	30,565	216,980	5,450	19,047

Table H

**2014 Financial Data
of
Other Health Insurers**

**Includes: Health Maintenance Organizations
Limited Service Health Organizations
Hospital Medical Dental Indemnity Plans
Life and Health Cooperatives**



Wisconsin Insurance Report Business of 2014
Financial and Statistical Data, Table H

	FINANCIAL DATA				WISCONSIN OPERATIONS							
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO		
OTHER HEALTH INSURER (000s OMITTED)												
AMERICAN DENTAL PLAN OF WI INC	218	92	0	2,762	2,444	88	12	2,762	2,444	88		
CARE PLUS DENTAL PLANS INC	1,782	0	0	21,111	20,507	97	3	21,111	20,507	97		
CARE WISCONSIN HEALTH PLAN INC	28,568	10,754	-9,358	102,144	92,346	99	5	102,144	92,814	91		
CHILDRENS COMMUNITY HEALTH PLAN INC	70,303	29,798	9,678	228,204	201,252	94	1	228,401	201,252	88		
COMMON GROUND HEALTHCARE COOPERATIVE	105,609	36,881	-36,545	123,520	123,939	105	9	128,065	161,589	126		
COMMUNITY CARE HEALTH PLAN INC	17,527	10,052	-5,577	92,181	90,759	100	6	92,181	90,826	99		
COMPICARE HEALTH SERVICES INS CORP	228,599	107,636	29,098	660,767	527,610	83	12	661,689	545,305	82		
DEAN HEALTH PLAN INC	178,323	93,277	183	1,141,150	1,002,339	87	10	1,141,150	1,019,235	89		
DELTA DENTAL OF WI INC	191,036	160,550	12,642	184,158	154,546	89	11	184,158	146,359	79		
DENTAL COM INS PLAN	20	0	0	3,029	2,726	90	10	3,029	2,726	90		
DENTAL PROTECTION PLAN INC	30	-7	-2	74	0	0	103	74	0	0		
DIRECT DENTAL SERVICE PLAN INC	2	2	0	2,387	2,100	88	11	2,387	2,100	88		
GROUP HEALTH COOP OF EAU CLAIRE	48,990	24,313	12,538	102,190	80,524	82	11	102,523	80,616	79		
GROUP HEALTH COOP OF SOUTH CENTRAL WI	87,646	38,050	-18,747	367,119	356,797	98	10	368,991	357,233	97		
GUNDERSEN HEALTH PLAN INC	39,697	22,070	2,312	295,526	271,848	95	5	290,370	271,197	93		
HEALTH TRADITION HEALTH PLAN	35,776	12,846	385	168,233	150,535	93	6	170,339	152,668	90		
HUMANA WI HEALTH ORGANIZATION INS CORP	69,873	35,673	-929	287,582	246,347	93	11	287,945	246,347	86		
INDEPENDENT CARE HEALTH PLAN	55,437	22,189	1,796	175,468	144,367	90	8	175,730	144,465	82		
MANAGED HEALTH SERVICES INS CORP	69,020	30,892	6,718	104,487	91,784	93	9	104,670	140,909	135		
MEDICA HEALTH PLANS OF WI	57,762	47,576	4,813	30,558	20,802	69	14	21,026	13,904	66		
MEDICAL ASSOC CLINIC HEALTH PLAN OF WI THE	4,303	3,357	276	21,723	19,457	93	9	21,896	19,457	89		
MERCY CARE HMO INC	28,935	15,080	-1,927	98,580	91,388	94	8	98,698	93,352	95		
MOLINA HEALTHCARE OF WI INC	53,325	22,444	-933	160,964	129,746	85	15	161,153	132,493	82		
MOMENTUM INS PLANS INC	1,185	974	465	473	10,498	999	4	473	417	88		
NETWORK HEALTH INS CORP	155,166	64,734	-33,244	499,084	464,043	98	6	499,594	465,710	93		
NETWORK HEALTH PLAN	83,827	39,320	2,489	402,575	343,188	89	9	406,124	346,120	85		
PHYSICIANS PLUS INS CORP	74,495	39,167	2,782	231,730	205,072	91	11	231,730	205,437	89		
SECURITY HEALTH PLAN OF WI INC	320,201	187,942	28,272	1,098,011	994,617	92	6	1,098,011	1,028,638	94		
SENIORDENT DENTAL PLAN INC	493	456	61	1,338	897	67	26	768	518	68		
SUPERIOR VISION INS PLAN OF WI INC	3,788	1,218	-331	18,160	13,621	75	28	0	8,363	0		
TRILOGY HEALTH INS INC	3,110	1,204	-1,652	5,146	4,476	94	22	5,192	4,476	86		
UCARE HEALTH INC	23,490	3,594	-10,653	73,869	75,072	104	6	73,663	74,960	102		
UNITEDHEALTHCARE OF WI INC	373,187	171,106	31,035	1,357,486	1,102,300	86	9	1,358,863	1,102,300	81		
UNITY HEALTH PLANS INS CORP	143,128	59,142	4,650	752,584	669,366	92	8	754,070	674,603	89		
VISION CARE NETWORK INS CORP	35	35	-5	0	1	0	0	0	1	0		
WISCONSIN PHYSICIANS SERVICE INS CORP	315,610	145,416	3,618	560,868	470,224	87	16	555,030	487,763	88		
WISCONSIN VISION SERVICE PLAN INC	17,672	15,433	809	18,802	15,403	83	13	18,722	15,403	82		
WPS HEALTH PLAN INC	28,394	14,635	-7,366	139,975	131,003	96	12	138,116	149,895	109		



Table I

**2014 Financial Data
of
Town Mutual Insurers**

Includes: Town Mutual Insurers



Wisconsin Insurance Report Business of 2014
Financial and Statistical Data, Table I

	FINANCIAL DATA				WISCONSIN OPERATIONS							
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO		
TOWN MUTUAL INSURER (000s OMITTED)												
ALL STAR MUTUAL INS CO	2,625	1,263	-42	1,490	824	62	45	2,287	1,352	59		
ARLINGTON MUTUAL FIRE INS CO	3,174	1,977	-276	1,029	794	85	51	1,981	631	32		
ASHLAND COUNTY TOWN INS CO	1,471	1,271	91	239	24	15	52	363	-15	0		
BARABOO MUTUAL INS CO	1,688	1,360	-14	336	229	72	37	640	311	49		
BARRON MUTUAL INS CO	4,218	3,170	-182	1,002	666	82	50	1,567	843	54		
BERRY & ROXBURY MUTUAL INS CO	2,196	1,981	-125	180	210	125	66	431	872	202		
BLOOMINGTON FARMERS MUTUAL INS CO	2,581	1,334	52	1,128	699	67	36	2,080	1,218	59		
BRISTOL TOWN INS CO	1,041	973	8	61	5	19	98	158	9	6		
CALEDONIA MUTUAL FIRE INS CO	689	674	26	16	4	42	65	93	24	25		
CALUMET EQUITY MUTUAL INS CO	1,573	830	107	756	300	53	45	1,246	624	50		
CLARNO MUTUAL INS CO	2,472	2,122	-157	374	351	100	53	621	466	75		
COLUMBUS MUTUAL TOWN INS CO	1,766	1,438	57	287	62	32	71	756	514	68		
DARLINGTON MUTUAL INS CO	1,642	627	67	898	480	60	54	1,700	235	14		
DUPONT MUTUAL INS CO	1,723	801	-5	958	557	67	49	1,629	712	44		
EAGLE POINT MUTUAL INS CO	3,919	3,097	-46	867	532	74	39	1,353	529	39		
FALL CREEK MUTUAL INS CO	3,109	2,410	43	567	247	53	46	1,139	948	83		
FARMERS TOWN MUTUAL INS CO	1,952	1,594	0	308	205	78	39	693	953	138		
FLYWAY MUTUAL INS CO	3,104	2,343	-116	656	410	70	63	1,382	924	67		
FORWARD MUTUAL INS CO	7,071	5,866	299	1,215	291	32	50	1,866	295	16		
FRANKLIN FARMERS MUTUAL INS CO	2,149	793	-248	1,055	764	76	44	1,897	798	42		
GREEN COUNTY MUTUAL INS CO	2,811	1,954	133	921	406	50	38	1,589	517	33		
HEARTLAND MUTUAL INS CO	1,355	760	49	588	190	38	58	983	186	19		
HELVILLE MUTUAL INS CO	1,847	839	147	1,115	532	64	45	1,982	734	37		
HENRIETTA GREENWOOD & UNION MUTUAL FIRE INS CO	659	567	34	38	11	44	0	171	14	8		
HOLLAND MUTUAL FIRE INS CO	756	482	-26	314	183	61	59	623	524	84		
HOMESTEAD MUTUAL INS CO	7,302	5,706	-61	1,690	1,008	65	48	2,595	1,386	53		
JAMESTOWN MUTUAL INS CO	3,684	2,539	194	1,153	529	49	30	1,756	658	37		
KENOSHA COUNTY MUTUAL INS CO	4,908	4,478	89	235	80	39	54	357	397	111		
LAPRAIRIE MUTUAL INS CO	2,307	1,777	-28	491	181	44	65	660	217	33		
LEBANON CLYMAN MUTUAL INS CO	2,165	1,452	59	639	227	42	52	1,055	651	62		
LIBERTY MUTUAL FIRE INS CO	3,280	2,755	46	647	279	48	60	1,029	905	88		
LUCK MUTUAL INS CO	2,617	1,868	-260	712	624	96	43	1,108	1,230	111		
MARCELLON COURTLAND SPRINGVALE MUTUAL INS CO	1,549	1,376	12	144	62	56	67	407	210	52		
MEDINA MUTUAL INS CO	1,552	781	2	868	389	53	58	1,566	785	50		
MERRIMAC LODI MUTUAL INS CO	4,103	3,363	69	726	342	55	44	1,205	415	34		
MIDDLETON INS CO	2,523	1,753	-301	818	779	99	48	1,421	1,490	105		
MT PLEASANT PERRY MUT INS CO	3,482	2,348	7	1,149	690	64	39	1,968	1,031	52		
NEW HOPE MUTUAL INS CO	678	474	70	264	75	30	64	439	72	16		
NEWARK MUTUAL INS CO	699	486	-70	217	131	69	49	512	287	56		

Wisconsin Insurance Report Business of 2014
Financial and Statistical Data, Table I

	FINANCIAL DATA				WISCONSIN OPERATIONS						
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO	
TOWN MUTUAL INSURER (000s OMITTED)											
NORTHEASTERN MUTUAL INS CO	2,935	2,404	95	503	147	35	49	972	1,044	107	
NORTHERN FINNISH MUTUAL INS CO	1,415	886	-72	525	232	54	71	872	368	42	
PELLA MUTUAL INS CO	3,084	1,410	50	2,048	1,210	70	43	3,218	2,271	71	
PRICE COUNTY TOWN MUTUAL INS CO	1,853	1,314	-8	557	333	68	43	888	542	61	
RACINE COUNTY MUTUAL INS CO	3,483	2,749	14	658	252	47	54	1,079	279	26	
REEDSBURG WESTFIELD MUTUAL INS CO	2,924	2,509	69	405	192	55	46	778	347	45	
RIVER FALLS MUTUAL INS CO	3,535	2,768	207	730	177	30	29	1,279	511	40	
RIVER VALLEY MUTUAL INS CO	2,578	3,558	18	1,294	544	56	64	2,129	885	42	
SENECA SIGEL MUTUAL INS CO	2,842	1,970	0	736	320	61	64	1,236	784	63	
SOUTH CENTRAL MUTUAL INS CO	1,914	2,050	104	690	296	48	50	1,355	706	52	
SOUTHEAST MUTUAL INS CO	1,359	1,640	-59	164	114	78	66	508	150	30	
SPRING GROVE MUTUAL INS CO	2,923	1,175	-52	191	142	81	56	319	110	35	
STOCKHOLM TOWN MUTUAL INS CO	8,262	2,662	-97	310	143	55	75	457	99	22	
SUGAR CREEK MUTUAL INS CO	4,359	7,328	168	1,076	425	45	55	1,648	364	22	
THERESA MUTUAL INS CO	1,476	3,839	173	512	118	28	47	973	91	9	
TRADE LAKE MUTUAL INS CO	834	919	-308	537	451	97	66	974	889	91	
TRI COUNTY MUTUAL TOWN INS CO	2,061	699	12	195	69	43	65	328	106	32	
WASHINGTON TOWN MUTUAL INS CO	1,986	1,966	15	74	0	17	116	192	2	1	
YORKVILLE & MT PLEASANT MUTUAL INS CO		1,873	116	133	31	28	56	309	42	14	

VII. Directory of Licensed Insurers



Directory of Licensed Insurers

This directory includes all companies, fraternal benefit societies, associations, and town mutuals licensed or otherwise authorized to transact the business of insurance in this state as of December 31, 2014. (For current information, see OCI's Web site at oci.wi.gov. The codes used to designate the kind of company and a brief description of each follows.

CC—Continuing Care Organization. Organized under ch. 647, Wis. Stat. Continuing care organizations provide nursing, medical, or personal care services, and maintenance services, for a period over one year or the duration of a person's life, conditioned upon payment of an entrance fee or a portion of the person's estate. Continuing care organizations file a financial statement, on a GAAP basis, which is audited by an independent CPA.

CMO—Care Management Organization. These are nonprofit entities that have been issued a permit under ch. 648, Wis. Stat. CMOs contract with the Department of Health Services to provide care for members through the Family Care program.

FR—Fraternal Benefit Society (or Mutual Benefit Society). A domestic benefit society organized and operating under ch. 614, Wis. Stat., or a nondomestic benefit society operating under ch. 618, Wis. Stat. A fraternal benefit society is a nonstock corporation which exists for social, educational, charitable, or religious purposes, and also may sell individual life or health insurance to its members. A fraternal is governed through a lodge system and a representative form of government, and members voluntarily perform charitable, educational, etc., services for other members or the public. Fraternal benefit societies file the NAIC Fraternal Orders annual statement blank.

HMO—Health Maintenance Organization (HMO). Established under chs. 185, 611, 613, or 618, Wis. Stat., and operates under ch. 609, Wis. Stat. HMOs may be for profit, nonprofit, or a cooperative. An HMO makes available comprehensive health care services (performed by providers contracted by the HMO) to enrolled participants for predetermined fixed payments. An HMO may hire medical service providers as employees or may contract with existing hospitals and clinics to provide services to participants. HMOs file the NAIC Health annual statement blank.

IRO—Independent Review Organizations. These entities are certified under s. 632.835, Wis. Stat., to provide independent medical reviews to resolve some coverage disputes between an insured individual and the health insurer. To be certified, the IRO must demonstrate that it is unbiased and that its clinical peer reviewers are qualified and independent.

LAH—Life and Accident and Health Company. May be a domestic insurer organized and operating under ch. 611, Wis. Stat., or a nondomestic insurer licensed under ch. 618, Wis. Stat., and may be a mutual company or a stock company. Life and accident and health companies write a wide range of life, annuity, individual, and group health insurance. Life and accident and health companies file either the NAIC Life and Accident and Health annual statement blank or the NAIC Health annual statement blank.

LSP—Life Settlement Providers. Established under s. 632.69, Wis. Stat., to provide payment to the policyholders of a life insurance policy insuring the life of a person in return for the owner's interest in the policy.

LSHO—Limited Service Health Organization (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 annual statement blank.

MC—Motor Club Plan. Established under ch. 616, Wis. Stat. A motor club plan may provide emergency road service, towing, bail bonds, map and touring service, etc., to members. Motor club plans file a financial statement which has been audited by an independent CPA.

PC—Property and Casualty Company. A domestic insurer organized and operating under ch. 611, Wis. Stat., or a nondomestic insurer licensed under ch. 618, Wis. Stat., and may be a mutual or stock company. Fire and casualty companies write a wide range of property and liability coverages and individual and group health insurance. Fire and casualty companies file the NAIC Fire and Casualty annual statement blank. Some nondomestic insurers licensed under ch. 618, Wis. Stat., are called reciprocals. Reciprocals are unincorporated associations, operating through an attorney-in-fact, by which subscribers with similar interests (e.g., lumberyards, dry cleaners) provide fire and casualty insurance to each other through the exchange of insurance contracts. Reciprocals file the NAIC Fire and Casualty annual statement blank.

RS—Rate Service Organization. These entities are licensed under s. 625.31, Wis. Stat., to file rates on behalf of designated insurers. These entities are not licensed insurers and are not authorized to transact the business of insurance.

SCP—Service Contract Providers. Established under s. 616.50, Wis. Stat. A service contract provider is a third party which provides repair, replacement, or maintenance services in connection with the sale of goods from seller to buyer (e.g., automobiles, homes, appliances, etc.). (Warranties by the seller, manufacturer, or provider of service directly to the buyer are exempted from regulation

by this office.) Service contract providers file audited GAAP-based financial statements with this office. If the service contract provider files an acceptable reimbursement insurance policy to assure its performance, then it is exempt from filing financial statements.

TI—Title Company. May be a domestic insurer organized and operating under ch. 611, Wis. Stat., or a nondomestic insurer operating under ch. 618, Wis. Stat. Title companies notify a prospective purchaser of recorded liens or easements on a parcel of real estate, and provide insurance against loss due to other defects in title to property (e.g., due to forgery, fraud, errors in public records, wills not probated, etc.). Title companies file the NAIC Title Insurance annual statement blank.

TM—Town Mutual of Wisconsin. A domestic fire and casualty insurer subject to ch. 612, Wis. Stat., as an assessable mutual. Town mutuals are authorized to write a limited range of property and liability coverage in a limited number of counties in Wisconsin. Town mutuals may file either the NAIC Fire and Casualty annual statement blank or the Wisconsin Town Mutual annual statement blank.

VPP—Vehicle Protection Plan. Established under s. 100.203, Wis. Stat., to provide warranty coverage to vehicle protection products, including alarm systems, body-part marketing products, steering locks, window-etch products, pedal and ignition locks, fuel and ignition kill switches, and electronic, radio, and satellite tracking devices.

WP—Warranty Plan. Established under ch. Ins 15, Wis. Adm. Code. A warranty plan is a third party which provides repair, replacement, or maintenance services in connection with the sale of goods from seller to buyer (e.g., automobiles, homes, appliances, etc.). (Warranties by the seller, manufacturer, or provider of service directly to the buyer are exempted from regulation by this office.) Warranty plans file audited GAAP-based financial statements with this office.

Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
21ST CENTURY ADVANTAGE INS CO	MN	PC	3 BEAVER VALLEY RD WILMINGTON DE 19803 (302) 252-2000	1987	1992
21ST CENTURY ASSURANCE CO	DE	PC	3 BEAVER VALLEY RD WILMINGTON DE 19803 (302) 252-2000	1989	2009
21ST CENTURY CAS CO	CA	PC	3 BEAVER VALLEY RD WILMINGTON DE 19803 (302) 252-2000	1987	2005
21ST CENTURY CENTENNIAL INS CO	PA	PC	3 BEAVER VALLEY RD WILMINGTON DE 19803 (302) 252-2000	1981	1982
21ST CENTURY INDEMNITY INS CO	PA	PC	3 BEAVER VALLEY RD WILMINGTON DE 19803 (302) 252-2000	1984	1984
21ST CENTURY INS CO	CA	PC	3 BEAVER VALLEY RD WILMINGTON DE 19803 (302) 252-2000	1967	2005
21ST CENTURY NATIONAL INS CO	NY	PC	3 BEAVER VALLEY RD WILMINGTON DE 19803 (302) 252-2000	1938	1985
21ST CENTURY NORTH AM INS CO	NY	PC	3 BEAVER VALLEY RD WILMINGTON DE 19803 (302) 252-2000	1824	1979
21ST CENTURY PREMIER INS CO	PA	PC	3 BEAVER VALLEY RD WILMINGTON DE 19803 (302) 252-2000	1910	1911
21ST CENTURY SECURITY INS CO	PA	PC	3 BEAVER VALLEY RD WILMINGTON DE 19803 (302) 252-2000	1951	1979
4 EVER LIFE INS CO	IL	LAH	2 MID AMERICA PLZ STE 200 OAKBROOK TERRACE IL 60181 (630) 472-7700	1949	1953
5 STAR LIFE INS CO	LA	LAH	909 N WASHINGTON ST ALEXANDRIA VA 22314 (800) 776-2322	1943	2003
AAA LIFE INS CO	MI	LAH	17900 N LAUREL PARK DR LIVONIA MI 48152-3985 (734) 779-2600	1969	1971
AAGI INC	IL	VPP	1700 E GOLF RD STE 700 SCHAUMBURG IL 60173-5839 (888) 442-2886	1999	2005
AAGI INC	IL	WP	1700 E GOLF RD STE 700 SCHAUMBURG IL 60173-5839 (888) 442-2886	1999	2000
ABILITY INS CO	NE	LAH	P O BOX 3735 OMAHA NE 68103 (402) 218-4069	1967	1971
ACA FINANCIAL GUARANTY CORP	MD	PC	600 5TH AVE 2ND FL NEW YORK NY 10020-2302 (212) 375-2000	1986	1989
ACADIA INS CO	NH	PC	P O BOX 9010 WESTBROOK ME 04098-5010 (207) 772-4300	1992	2009
ACCENDO INS CO	UT	LAH	221 N CHARLES LINDBERGH DR SALT LAKE CITY UT 84116 (401) 770-7699	1955	1970
ACCEPTANCE CASUALTY INS CO	NE	PC	P O BOX 10800 RALEIGH NC 27605 (919) 833-1600	1920	1970
ACCEPTANCE INS CO	NE	PC	300 W BROADWAY STE 215 COUNCIL BLUFFS IA 51503 (712) 329-3600	1979	1993

*Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers*

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
ACCIDENT FUND GENERAL INS CO	MI	PC	P O BOX 40790 LANSING MI 48901-7990 (517) 342-4200	2005	2006
ACCIDENT FUND INS CO OF AM	MI	PC	P O BOX 40790 LANSING MI 48901-7990 (517) 342-4200	1994	2000
ACCIDENT FUND NATL INS CO	MI	PC	P O BOX 40790 LANSING MI 48901-7990 (517) 342-4200	2005	2006
ACCORDIA LIFE AND ANNUITY CO	IA	LAH	215 10TH ST STE 1100 DES MOINES IA 50309 (515) 393-3900	1967	2011
ACCREDITED SURETY AND CASUALTY CO INC	FL	PC	P O BOX 140855 ORLANDO FL 32814 (407) 629-2131	1971	2005
ACE AMERICAN INS CO	PA	PC	436 WALNUT ST P O BOX 1000 PHILADELPHIA PA 19106 (215) 640-1000	1945	1971
ACE FIRE UNDERWRITERS INS CO	PA	PC	436 WALNUT ST P O BOX 1000 PHILADELPHIA PA 19106 (215) 640-1000	1941	1967
ACE LIFE INS CO	CT	LAH	1133 AVENUE OF THE AMERICAS NEW YORK NY 10036 (212) 642-7861	1965	1966
ACE PROPERTY AND CASUALTY INS CO	PA	PC	436 WALNUT ST P O BOX 1000 PHILADELPHIA PA 19106 (215) 640-1000	1819	1851
ACIG INS CO	IL	PC	2600 N CENTRAL EXPY STE 800 RICHARDSON TX 75080-2064 (800) 563-6051	1985	2004
ACORD	NY	RS	P O BOX 1529 PEARL RIVER NY 10965 (914) 620-1700	1994	1994
ACSTAR INS CO	IL	PC	30 SOUTH RD FARMINGTON CT 06032 (860) 415-8400	1970	1981
ACTION POWERSPORTS INC	WI	SCP	202 TRAVIS LN WAUKESHA WI 53189-7928 (262) 547-3088	2012	2014
ACUITY A MUTUAL INS CO	WI	PC	P O BOX 58 SHEBOYGAN WI 53082 (920) 458-9131	1925	1925
ADDISON INS CO	IA	PC	P O BOX 73909 CEDAR RAPIDS IA 52407-3909 (319) 399-5700	1855	1996
ADM INS CO	AZ	PC	76 ST PAUL ST STE 500 BURLINGTON VT 05401 (802) 264-4711	1986	1990
ADMIRAL INDEMNITY CO	DE	PC	301 STATE RT 17 STE 900 RUTHERFORD NJ 07070-2581 (201) 518-2500	1992	2001
ADVANCED MEDICAL REVIEWS	CA	IRO	10780 SANTA MONICA BLVD STE 333 LOS ANGELES CA 90025 (310) 575-0935	2005	2012
ADVANTAGE WORKERS COMPENSATION INS CO	IN	PC	P O BOX 571918 SALT LAKE CITY UT 84157-1918 (385) 743-3000	1981	1984
AEGIS SECURITY INS CO	PA	PC	P O BOX 3153 HARRISBURG PA 17105 (717) 657-9671	1977	1990

*Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers*

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
AETNA HEALTH & LIFE INS CO	CT	LAH	151 FARMINGTON AVE RT21 HARTFORD CT 06156 (860) 273-0123	1971	1972
AETNA HEALTH INS CO	PA	LAH	980 JOLLY RD BLUE BELL PA 19422-1904 (215) 775-5673	1956	1967
AETNA INS CO OF CT	CT	PC	151 FARMINGTON AVE RT21 HARTFORD CT 06156 (860) 273-0123	1990	1990
AETNA LIFE INS CO	CT	LAH	151 FARMINGTON AVE RT21 HARTFORD CT 06156 (860) 273-0123	1853	1858
AFFILIATED FM INS CO	RI	PC	P O BOX 7500 JOHNSTON RI 02919-0750 (401) 275-3000	1949	1950
AFFINION BENEFITS GROUP LLC	DE	WP	400 DUKE DR FRANKLIN TN 37067 (615) 764-2577	2007	2012
AFFINITY ROAD & TRAVEL CLUB LLC	TX	MC	64 INVERNESS DR EAST ENGLEWOOD CO 80112 (303) 790-2267	1978	1979
AFFIRMATIVE INS CO	IL	PC	P O BOX 9030 ADDISON TX 75001 (972) 728-6300	1983	1988
AGCS MARINE INS CO	IL	PC	225 W WASHINGTON ST STE 1800 CHICAGO IL 60606 (312) 462-4289	1961	1982
AGRI GENERAL INS CO	IA	PC	9200 NORTH PARK DR STE 350 JOHNSTON IA 50131 (515) 559-1000	1983	1991
AIG ASSURANCE CO	PA	PC	175 WATER ST FL 18 NEW YORK NY 10038-4976 (212) 770-7000	1946	1986
AIG PROPERTY CASUALTY CO	PA	PC	175 WATER ST FL 18 NEW YORK NY 10038-4976 (212) 770-7000	1871	1929
AIG WARRANTYGUARD INC	DE	SCP	300 S RIVERSIDE PLZ STE 2100 CHICAGO IL 60606-6612 (812) 258-4700	1996	2014
AIG WARRANTYGUARD INC	DE	WP	80 PINE ST F13 NEW YORK NY 10005 (212) 458-1842	1996	2000
AIOI NISSAY DOWA INS CO OF AM	NY	PC	475 N MARTINGALE RD STE 330 SCHAUMBURG IL 60173-2275 (847) 619-4928	1994	2012
AIPSO	RI	RS	302 CENTRAL AVE JOHNSTON RI 02919 (888) 424-0026	1971	1972
AIU INS CO	NY	PC	175 WATER ST 24TH FL NEW YORK NY 10038 (212) 770-7000	1851	1915
ALAMANCE INS CO	IL	PC	238 INTERNATIONAL RD BURLINGTON NC 27215 (336) 586-2500	1998	2000
ALEA NORTH AMERICAN INS CO	NY	PC	55 CAPITAL BLVD ROCKY HILL CT 06067 (860) 513-4180	1932	1982
ALEXIAN VILLAGE OF MILWAUKEE	WI	CC	9301 N 76TH ST MILWAUKEE WI 53223 (414) 355-9300	1974	1974
ALL AMERICA INS CO	OH	PC	P O BOX 351 VAN WERT OH 45891 (419) 238-1010	1961	1974

Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
ALL SAVERS INS CO	IN	LAH	7440 WOODLAND DR INDIANAPOLIS IN 46278-1719 (317) 290-8100	1986	1987
ALL-STAR MUTUAL INS CO	WI	TM	704 23RD ST BRODHEAD WI 53520-1939 (608) 897-2552	1882	1882
ALLEGHENY CASUALTY CO	PA	PC	1 NEWARK CTR 20TH FL NEWARK NJ 07102 (973) 624-7200	1936	1956
ALLIANZ GLOBAL RISKS US INS CO	IL	PC	225 W WASHINGTON ST CHICAGO IL 60606-3458 (312) 462-4289	1977	1977
ALLIANZ LIFE AND ANNUITY CO	MN	LAH	5701 GOLDEN HILLS DR MINNEAPOLIS MN 55416-1297 (763) 765-6500	1984	1991
ALLIANZ LIFE INS CO OF NORTH AMERICA	MN	LAH	5701 GOLDEN HILLS DR MINNEAPOLIS MN 55416-1297 (763) 765-6500	1896	1899
ALLIED EASTERN INDEMNITY CO	PA	PC	P O BOX 83777 LANCASTER PA 17608-3777 (855) 533-3444	2002	2011
ALLIED INS CO OF AM	OH	PC	1 W NATIONWIDE BLVD 1-04-701 COLUMBUS OH 43215-2752 (614) 249-7111	2005	2014
ALLIED PROPERTY AND CASUALTY INS CO	IA	PC	1 W NATIONWIDE BLVD 1-04-701 COLUMBUS OH 43215-2220 (515) 508-4211	1983	1999
ALLIED WORLD INS CO	NH	PC	199 WATER ST NEW YORK NY 10038-3526 (646) 794-0500	1986	1991
ALLMERICA FINANCIAL ALLIANCE INS CO	NH	PC	440 LINCOLN ST WORCESTER MA 01653 (508) 853-7200	1995	1996
ALLMERICA FINANCIAL BENEFIT INS CO	MI	PC	440 LINCOLN ST WORCESTER MA 01653 (508) 853-7200	1976	1993
ALLSTATE ASSURANCE CO	IL	LAH	3075 SANDERS RD STE H1E NORTHBROOK IL 60062 (847) 402-5000	1978	1978
ALLSTATE FIRE AND CASUALTY INS CO	IL	PC	2775 SANDERS RD STE H1E NORTHBROOK IL 60062 (847) 402-5000	1972	1981
ALLSTATE INDEMNITY CO	IL	PC	3075 SANDERS RD STE H1E NORTHBROOK IL 60062 (847) 402-5000	1960	1964
ALLSTATE INS CO	IL	PC	3075 SANDERS RD STE H1E NORTHBROOK IL 60062 (847) 402-5000	1931	1936
ALLSTATE LIFE INS CO	IL	LAH	3075 SANDERS RD STE H1E NORTHBROOK IL 60062 (847) 402-5000	1957	1958
ALLSTATE MOTOR CLUB INC	DE	MC	2775 SANDERS RD STE A2E NORTHBROOK IL 60061 (847) 401-6957	1982	1983
ALLSTATE NORTHBROOK INDEMNITY CO	IL	PC	3075 SANDERS RD STE H1E NORTHBROOK IL 60062 (847) 402-5000	1978	1980
ALLSTATE PROPERTY & CASUALTY INS CO	IL	PC	3075 SANDERS RD STE H1E NORTHBROOK IL 60062 (847) 402-5000	1985	1987
ALLSTATE VEHICLE & PROPERTY INS CO	IL	PC	3075 SANDERS RD STE H1E NORTHBROOK IL 60062 (847) 402-5000	1979	1996

*Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers*

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
ALPHA PROPERTY & CASUALTY INS CO	WI	PC	P O BOX 223687 DALLAS TX 75222 (972) 690-5500	1979	1979
ALPS PROPERTY & CASUALTY INS CO	MT	PC	P O BOX 9169 MISSOULA MT 59807-9169 (406) 728-3113	1986	2014
ALTERRA AMERICA INS CO	DE	PC	P O BOX 5338 GLEN ALLEN VA 23058-5338 (804) 287-6900	1919	1939
ALTERRA REINSURANCE USA INC	CT	PC	535 SPRINGFIELD AVE SUMMIT NJ 07901-2631 (908) 630-2700	1997	1998
AMALGAMATED LIFE & HEALTH INS CO	IL	LAH	333 S ASHLAND AVE CHICAGO IL 60607 (914) 367-5000	1939	1963
AMALGAMATED LIFE INS CO	NY	LAH	333 WESTCHESTER AVE WHITE PLAINS NY 10604 (914) 367-5000	1943	1995
AMBAC ASSURANCE CORP	WI	PC	1 STATE ST PLZ NEW YORK NY 10004 (212) 668-0340	1970	1970
AMBAC ASSURANCE CORP SEG ACCT	WI	PC	1 STATE ST PLZ NEW YORK NY 10004 (212) 668-0340	2010	2010
AMCO INS CO	IA	PC	1 W NATIONWIDE BLVD 1-04-701 COLUMBUS OH 43215-2220 (515) 508-4211	1958	1974
AMERICAN AGRI-BUSINESS INS CO	TX	PC	7101 82ND ST LUBBOCK TX 79424 (806) 473-0333	1948	2006
AMERICAN AGRICULTURAL INS CO	IN	PC	1501 E WOODFIELD RD STE 300W SCHAUMBURG IL 60173 (847) 969-2900	1948	1972
AMERICAN ALTERNATIVE INS CORP	DE	PC	P O BOX 5241 PRINCETON NJ 08543 (609) 243-4200	1995	1997
AMERICAN AMICABLE LIFE INS CO OF TX	TX	LAH	P O BOX 2549 WACO TX 76702 (254) 297-2777	1981	1986
AMERICAN ASSOC OF INS SERVICES	IL	RS	1745 S NAPERVILLE RD WHEATON IL 60189-5898 (630) 681-8347	1970	1970
AMERICAN ASSURANCE CO 2 INC	MN	WP	22 NE 22ND AVE POMPANO BEACH FL 33062 (800) 432-4566	2011	2012
AMERICAN ASSURANCE CO 3 INC	MN	WP	22 NE 22ND AVE POMPANO BEACH FL 33062 (800) 432-4566	2011	2012
AMERICAN AUTO GUARDIAN INC	IL	SCP	1700 E GOLF RD STE 700 SCHAUMBURG IL 60173-5839 (888) 442-2886	1998	2013
AMERICAN AUTO SHIELD LLC	WY	WP	1597 COLE BLVD STE 200 LAKEWOOD CO 80401-3418 (303) 420-7488 2211	2002	2005
AMERICAN AUTOMOBILE INS CO	MO	PC	777 SAN MARIN DR NOVATO CA 94998 (415) 899-2000	1911	1916
AMERICAN BANKERS INS CO OF FL	FL	PC	11222 QUAIL ROOST DR MIAMI FL 33157 (305) 253-2244	1947	1961
AMERICAN BANKERS LIFE ASSUR CO OF FL	FL	LAH	11222 QUAIL ROOST DR MIAMI FL 33157 (305) 253-2244	1952	1959

*Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers*

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
AMERICAN BENEFIT LIFE INS CO	OK	LAH	1605 LBJ FREEWAY STE 710 DALLAS TX 75234 (469) 522-4400	1909	1988
AMERICAN BUSINESS & MERCANTILE INS MUTUAL INC	DE	PC	307 N MICHIGAN AVE CHICAGO IL 60601 (312) 346-8100	1981	1985
AMERICAN CASUALTY CO OF READING PA	PA	PC	333 S WABASH AVE CHICAGO IL 60604 (312) 822-5000	1902	1944
AMERICAN CENTENNIAL INS CO	DE	PC	3024 HARNEY ST OMAHA NE 68131 (402) 916-3362	1970	1979
AMERICAN COMMERCE INS CO	OH	PC	211 MAIN ST WEBSTER MA 01570 (508) 943-9000	1946	1960
AMERICAN COMPENSATION INS CO	MN	PC	8500 NORMANDALE LAKE BLVD STE 1400 BLOOMINGTON MN 55437 (952) 893-0403	1991	1997
AMERICAN CONTINENTAL INS CO	TN	LAH	800 CRESCENT CENTRE DR STE 200 FRANKLIN TN 37067-7285 (800) 264-4000	2005	2011
AMERICAN CONTRACTORS INDEMNITY CO	CA	PC	601 S FIGUEROA ST LOS ANGELES CA 90017-5704 (310) 649-0990	1990	2003
AMERICAN COUNTRY INS CO	IL	PC	150 NW POINT BLVD STE 300 ELK GROVE VILLAGE IL 60007-1040 (847) 700-8603	1997	1997
AMERICAN DENTAL PLAN OF WISCONSIN INC	WI	LSHO	1221 JOHN Q HAMMONS DR MADISON WI 53717-2912 (608) 831-1047	1993	1994
AMERICAN ECONOMY INS CO	IN	PC	175 BERKELEY ST BOSTON MA 02116-5066 (617) 357-9500	1959	1962
AMERICAN EMPIRE INS CO	OH	PC	P O BOX 5370 CINCINNATI OH 45201 (513) 369-3000	1979	1981
AMERICAN EQUITY INVESTMENT LIFE INS CO	IA	LAH	P O BOX 71216 DES MOINES IA 50325 (515) 221-0002	1980	1981
AMERICAN EQUITY SPECIALTY INS CO	CT	PC	1 TOWER SQ HARTFORD CT 06183 (860) 277-0111	1997	1998
AMERICAN FAMILY HOME INS CO	FL	PC	P O BOX 5323 CINCINNATI OH 45201 (513) 943-7200	1965	1984
AMERICAN FAMILY LIFE ASSUR CO OF COLUMBUS	NE	LAH	1932 WYNNNTON RD COLUMBUS GA 31999 (706) 323-3431	1955	1970
AMERICAN FAMILY LIFE INS CO	WI	LAH	6000 AMERICAN PKY MADISON WI 53783 (608) 249-2111	1957	1957
AMERICAN FAMILY MUTUAL INS CO	WI	PC	6000 AMERICAN PKY MADISON WI 53783 (608) 249-2111	1927	1927
AMERICAN FARMERS & RANCHERS INS CO	OK	PC	P O BOX 24000 OKLAHOMA CITY OK 73124-4000 (405) 218-5400	1979	1991
AMERICAN FIDELITY ASSUR CO	OK	LAH	P O BOX 25523 OKLAHOMA CITY OK 73125 (405) 523-2000	1960	1980
AMERICAN FIDELITY LIFE INS CO	FL	LAH	4060 BARRANCAS AVE PENSACOLA FL 32507 (850) 456-7401	1956	1965

*Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers*

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
AMERICAN FINANCIAL SECURITY LIFE INS CO	MO	LAH	55 NE FIFTH AVE STE 502 BOCA RATON FL 33432 (561) 910-1056	1957	1981
AMERICAN FIRE & CASUALTY CO	NH	PC	175 BERKELEY ST BOSTON MA 02116 (617) 357-9500	1906	1979
AMERICAN GENERAL LIFE INS CO	TX	LAH	P O BOX 1591 HOUSTON TX 77251 (713) 522-1111	1917	1966
AMERICAN GUARANTEE & LIABILITY INS CO	NY	PC	1400 AMERICAN LN TOWER 1 18TH FL SCHAUMBURG IL 60196 (847) 605-6000	1939	1939
AMERICAN GUARANTY TITLE INS CO	OK	TI	4040 N TULSA OKLAHOMA CITY OK 73112 (405) 942-4848	1979	2006
AMERICAN GUARDIAN WARRANTY SERVICES INC	IL	WP	4450 WEAVER PKWY STE 200 WARRENVILLE IL 60555 (630) 534-4125	1998	2000
AMERICAN GUARDIAN WARRANTY SERVICES OF WI INC	IL	SCP	4450 WEAVER PKWY STE 200 WARRENVILLE IL 60555 (630) 534-4125	2012	2013
AMERICAN HALLMARK INS CO OF TX	TX	PC	777 MAIN ST STE 1000 FORT WORTH TX 76102-5314 (817) 348-1600	1982	2009
AMERICAN HEALTH & LIFE INS CO	TX	LAH	P O BOX 2548 FORT WORTH TX 76113 (817) 348-7500	1954	1959
AMERICAN HEALTHCARE INDEMNITY CO	DE	PC	P O BOX 2900 NAPA CA 94558 (707) 226-0100	1980	1986
AMERICAN HERITAGE LIFE INS CO	FL	LAH	1776 AMERICAN HERITAGE LIFE DR JACKSONVILLE FL 32224 (904) 992-1776	1956	1962
AMERICAN HOME ASSURANCE CO	NY	PC	175 WATER ST FL 18 NEW YORK NY 10038-4976 (212) 770-7000	1899	1930
AMERICAN HOME LIFE INS CO THE	KS	LAH	P O BOX 1497 TOPEKA KS 66601 (785) 235-6276	1909	1998
AMERICAN HOME SHIELD OF MAINE INC	ME	WP	860 RIDGELAKE BLVD MEMPHIS TN 38120 (901) 537-8030	1990	1993
AMERICAN HONDA FINANCE CORP	CA	WP	20800 MADRONA AVE 2D TORRANCE CA 90503 (310) 972-2401	1980	2010
AMERICAN HONDA PROTECTION PRODUCTS CORP	AZ	WP	20800 MADRONA AVE 2D TORRANCE CA 90503 (800) 999-5901	2007	2010
AMERICAN INCOME LIFE INS CO	IN	LAH	P O BOX 2608 WACO TX 76797 (254) 761-6400	1954	1966
AMERICAN INS CO THE	OH	PC	777 SAN MARIN DR NOVATO CA 94998 (415) 899-2000	1846	1880
AMERICAN INTERSTATE INS CO	NE	PC	2301 HIGHWAY 190 W DERIDDER LA 70634 (800) 256-9052	1973	1995
AMERICAN MATURITY LIFE INS CO	CT	LAH	200 HOPMEADOW ST SIMSBURY CT 06089 (860) 547-5000	1972	1987
AMERICAN MEDICAL & LIFE INS CO	NY	LAH	14 WALL ST STE 5H NEW YORK NY 10005-2140 (646) 223-9300	1964	2005

*Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers*

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
AMERICAN MEMORIAL LIFE INS CO	SD	LAH	P O BOX 2730 RAPID CITY SD 57709 (605) 719-0999	1959	1980
AMERICAN MERCURY INS CO	OK	PC	P O BOX 728847 OKLAHOMA CITY OK 73172 (405) 621-6590	1962	1980
AMERICAN MINING INS CO	IA	PC	P O BOX 660847 BIRMINGHAM AL 35266-0847 (205) 870-3535	1984	2012
AMERICAN MODERN HOME INS CO	OH	PC	P O BOX 5323 CINCINNATI OH 45201 (800) 543-2644	1965	1981
AMERICAN MODERN HOME SERVICE CO	OH	WP	P O BOX 5323 CINCINNATI OH 45201 (513) 943-7200	1988	1998
AMERICAN MODERN LIFE INS CO	OH	LAH	400 ROBERT ST N ST PAUL MN 55101-2098 (651) 665-3500	1956	1995
AMERICAN MODERN PROPERTY & CAS INS CO	OH	PC	P O BOX 5323 CINCINNATI OH 45201-5323 (573) 348-2743	1982	1998
AMERICAN MODERN SELECT INS CO	OH	PC	P O BOX 5323 CINCINNATI OH 45201-5323 (513) 943-7200	1980	2006
AMERICAN NATIONAL GENERAL INS CO	MO	PC	AMERICAN NATIONAL CORP CTR 1949 E SUNSHINE SPRINGFIELD MO 65899 (417) 887-4990	1980	1984
AMERICAN NATIONAL INS CO	TX	LAH	1 MOODY PLZ GALVESTON TX 77550 (409) 763-4661	1905	1957
AMERICAN NATIONAL LIFE INS CO OF TX	TX	LAH	1 MOODY PLZ GALVESTON TX 77550 (409) 763-4661	1954	1992
AMERICAN NATIONAL PROPERTY & CASUALTY CO	MO	PC	AMERICAN NATIONAL CORP CTR 1949 E SUNSHINE SPRINGFIELD MO 65899 (417) 887-4990	1973	1980
AMERICAN NUCLEAR INSURERS	CT	RS	95 GLASTONBURY BLVD STE 300 GLASTONBURY CT 06033-4453 (860) 682-1301	1973	1973
AMERICAN PET INS CO	NY	PC	907 NW BALLARD WAY SEATTLE WA 98107 (888) 738-7478	2000	2009
AMERICAN PHYSICIANS ASSURANCE CORP	MI	PC	1301 N HAGADORN RD EAST LANSING MI 48823-2320 (517) 351-1150	1975	1996
AMERICAN PUBLIC LIFE INS CO	OK	LAH	P O BOX 925 JACKSON MS 39205 (601) 936-6600	1945	2008
AMERICAN RELIABLE INS CO	AZ	PC	8655 E VIA DE VENTURA STE E200 SCOTTSDALE AZ 85258 (480) 483-8666	1952	1987
AMERICAN REPUBLIC CORP INS CO	NE	LAH	P O BOX 14510 DES MOINES IA 50306-3510 (800) 705-9100	1962	2007
AMERICAN REPUBLIC INS CO	IA	LAH	P O BOX 1 DES MOINES IA 50306-0001 (515) 245-2000	1929	1958
AMERICAN RETIREMENT LIFE INS CO	OH	LAH	11200 LAKLINE BLVD STE 100 AUSTIN TX 78717 (512) 451-2224	1978	2011

Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Com- pany Type	Mailing Address and Telephone	Incor- porated or Organized	Commenced Business in Wisconsin
AMERICAN RISK SERVICES LLC	OH	SCP	75 E FOUNTAIN AVE GLENDALE OH 45246-4452 (850) 222-3533	2007	2014
AMERICAN ROAD INS CO THE	MI	PC	1 AMERICAN RD MD 7600 DEARBORN MI 48126 (313) 337-1102	1959	1960
AMERICAN SAFETY CASUALTY INS CO	OK	PC	100 GALLERIA PKWY SE STE 700 ATLANTA GA 30339 (770) 916-1908	1981	1983
AMERICAN SECURITY INS CO	DE	PC	260 INTERSTATE N CIRCLE SE ATLANTA GA 30339 (770) 763-1000	1983	1984
AMERICAN SELECT INS CO	OH	PC	P O BOX 5001 WESTFIELD CTR OH 44251 (330) 887-0101	1959	1995
AMERICAN SENTINEL INS CO	PA	PC	P O BOX 61140 HARRISBURG PA 17106-1140 (717) 540-0600	1956	2006
AMERICAN SOUTHERN HOME INS CO	FL	PC	P O BOX 5323 CINCINNATI OH 45201 (800) 543-2644	1982	2006
AMERICAN SOUTHERN INS CO	KS	PC	P O BOX 723030 ATLANTA GA 31139-0030 (404) 266-9599	1936	1988
AMERICAN SPECIALTY HEALTH INS CO	IL	LAH	10221 WATERIDGE CIRCLE SAN DIEGO CA 92121 (858) 754-2000	1972	1979
AMERICAN STANDARD INS CO OF WI	WI	PC	6000 AMERICAN PKWY MADISON WI 53783-0001 (608) 249-2111	1961	1961
AMERICAN STATES INS CO	IN	PC	175 BERKELEY ST BOSTON MA 02116-5066 (617) 357-9500	1929	1961
AMERICAN STATES PREFERRED INS CO	IN	PC	175 BERKELEY ST BOSTON MA 02116-5066 (617) 357-9500	1979	1980
AMERICAN STRATEGIC INS CORP	FL	PC	1 ASI WAY ST PETERSBURG FL 33702-2514 (727) 821-8765	1997	2010
AMERICAN SUMMIT INS CO	TX	PC	P O BOX 2650 WACO TX 76702 (254) 399-0626	1955	1996
AMERICAN TRAVELER MOTOR CLUB INC THE	DE	MC	1440 MAIN ST SARASOTA FL 34236 (941) 952-5522	1979	1981
AMERICAN TV & APPLIANCE OF MADISON INC	WI	WP	2404 W BELTLINE HWY MADISON WI 53713 (608) 275-7400	1963	2003
AMERICAN UNITED LIFE INS CO	IN	LAH	P O BOX 368 INDIANAPOLIS IN 46206 (317) 285-1877	1877	1955
AMERICAN WEST INS CO	ND	PC	P O BOX 2502 FARGO ND 58108-2502 (701) 298-4200	1990	1991
AMERICAN ZURICH INS CO	IL	PC	1400 AMERICAN LN TOWER 1 18TH FL SCHAUMBURG IL 60196-1056 (847) 605-6000	1981	1983
AMERICO FINANCIAL LIFE AND ANNUITY INS CO	TX	LAH	P O BOX 410288 KANSAS CITY MO 64141-0288 (816) 391-2000	1946	1957

*Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers*

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
AMERIPRISE INS CO	WI	PC	3500 PACKERLAND DR DE PERE WI 54115-9070 (920) 330-5100	2005	2006
AMERISURE INS CO	MI	PC	P O BOX 2060 FARMINGTON HILLS MI 48333 (248) 615-9000	1968	1981
AMERISURE MUTUAL INS CO	MI	PC	P O BOX 2060 FARMINGTON HILLS MI 48333 (248) 615-9000	1912	1937
AMERISURE PARTNERS INS CO	MI	PC	P O BOX 2060 FARMINGTON HILLS MI 48333 (248) 615-9000	2000	2012
AMERITAS LIFE INS CORP	NE	LAH	P O BOX 81889 LINCOLN NE 68501-1889 (402) 467-1122	1887	1984
AMERITRUST INS CORP	MI	PC	26255 AMERICAN DR SOUTHFIELD MI 48034 (248) 358-1100	1996	2006
AMEX ASSURANCE CO	IL	PC	P O BOX 53701 PHOENIX AZ 85072-3701 (623) 492-3094	1973	1980
AMGUARD INS CO	PA	PC	P O BOX A-H WILKES-BARRE PA 18703 (570) 825-9900	1982	2001
AMICA LIFE INS CO	RI	LAH	P O BOX 6008 PROVIDENCE RI 02940 (800) 652-6422	1968	1982
AMICA MUTUAL INS CO	RI	PC	P O BOX 6008 PROVIDENCE RI 02940 (800) 652-6422	1972	1972
AMT WARRANTY CORP	DE	WP	59 MAIDEN LN 6TH FL NEW YORK NY 10038 (212) 220-7120	2004	2006
AMT WARRANTY CORP	NY	SCP	59 MAIDEN LN 6TH FL NEW YORK NY 10038 (212) 220-7120		2013
AMT WARRANTY CORP	DE	VPP	800 SUPERIOR AVE E 21ST FL CLEVELAND OH 44114 (216) 328-6224	2004	2013
AMTRUST INS CO OF KS INC	KS	PC	P O BOX 650771 DALLAS TX 75265-0771 (214) 360-8000	1972	1993
ANNUITY INVESTORS LIFE INS CO	OH	LAH	P O BOX 5423 CINCINNATI OH 45201-5423 (513) 357-3300	1981	1984
ANSUR AMERICA INS CO	MI	PC	1 MUTUAL AVE FRANKENMUTH MI 48787 (989) 652-6121	1999	2003
ANTHEM INS COS INC	IN	PC	120 MONUMENT CIR INDIANAPOLIS IN 46204 (317) 488-6000	1944	1991
ANTHEM LIFE INS CO	IN	LAH	6775 W WASHINGTON ST MILWAUKEE WI 53214 (614) 433-8800	1953	1986
APCO SERVICES LLC	DE	VPP	6010 ATLANTIC BLVD NORCROSS GA 30071 (800) 521-2774	2002	2005
APPLE INC	CA	WP	1 INFINITE LOOP MS 3-MAL CUPERTINO CA 95014 (408) 974-5409	1977	2008
APPLECARE SERVICE CO INC	AZ	WP	1 INFINITE LOOP MS 3-MAL CUPERTINO CA 95014 (408) 974-5409	2007	2008

*Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers*

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
ARAG INS CO	IA	PC	400 LOCUST ST STE 480 DES MOINES IA 50309 (515) 246-1200	1989	2001
ARCH INDEMNITY INS CO	MO	PC	300 PLZ 3 JERSEY CITY NJ 07311-1107 (201) 743-4000	1969	1969
ARCH INS CO	MO	PC	300 PLZ 3 JERSEY CITY NJ 07311-1107 (212) 743-4000	1971	1987
ARCH MORTGAGE ASSURANCE CO	WI	PC	3003 OAK RD WALNUT CREEK CA 94597 (800) 909-4264	1969	2000
ARCH MORTGAGE GUARANTY CO	WI	PC	3003 OAK RD WALNUT CREEK CA 94597 (925) 658-7878	1966	1966
ARCH MORTGAGE INS CO	WI	PC	3003 OAK RD WALNUT CREEK CA 94597 (800) 909-4264	1968	1972
ARCH MORTGAGE REINSURANCE CO	WI	PC	3003 OAK RD WALNUT CREEK CA 94597 (800) 909-4264	1999	1999
ARGONAUT GREAT CENTRAL INS CO	IL	PC	P O BOX 469011 SAN ANTONIO TX 78246-9011 (210) 321-8400	1967	1969
ARGONAUT INS CO	IL	PC	P O BOX 469011 SAN ANTONIO TX 78246-9011 (210) 321-8400	1957	1959
ARGONAUT MIDWEST INS CO	IL	PC	P O BOX 469011 SAN ANTONIO TX 78246-9011 (210) 321-8400	1962	1972
ARLINGTON MUTUAL FIRE INS CO	WI	TM	P O BOX 199 203 MAIN ST ARLINGTON WI 53911 (608) 635-4754	1873	1873
ARMED FORCES INS EXCHANGE	KS	PC	550 EISENHOWER RD LEAVENWORTH KS 66048 (913) 727-5500	1982	1988
ARROWOOD INDEMNITY CO	DE	PC	3600 ARCO CORPORATE DR CHARLOTTE NC 28273 (704) 522-2000	1979	1980
ARTISAN AND TRUCKERS CAS CO	WI	PC	P O BOX 89490 CLEVELAND OH 44101-6490 (440) 461-5000	1994	2006
ASHLAND COUNTY TOWN INS CO	WI	TM	P O BOX 147 BUTTERNUT WI 54514 (715) 769-3650	1901	1901
ASHMERE INS CO	IL	PC	628 HEBRON AVE STE 106 GLASTONBURY CT 06033-5018 (860) 368-2000	1981	1990
ASPEN AMERICAN INS CO	TX	PC	3024 HARNEY ST OMAHA NE 68131-3580 (402) 916-3000	1981	1993
ASSOCIATED INDEMNITY CORP	CA	PC	777 SAN MARIN DR NOVATO CA 94998 (415) 899-2000	1922	1937
ASSOCIATED SERVICE CORP	MO	WP	655 CRAIG RD STE 100 ST LOUIS MO 63141 (314) 567-6162	1980	1999
ASSURANCE CO OF AMER	NY	PC	1400 AMERICAN LN TOWER 1 18TH FL SCHAUMBURG IL 60196 (847) 605-6000	1945	1948

Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
ASSURED GUARANTY CORP	MD	PC	31 W 52ND ST NEW YORK NY 10019-6118 (212) 974-0100	1985	2007
ASSURED GUARANTY MUNICIPAL CORP	NY	PC	31 W 52ND ST NEW YORK NY 10019-6118 (212) 974-0100	1984	1988
ASSURED LIFE ASSOCIATION	CO	FR	6030 GREENWOOD PLZ BLVD STE 100 GREENWOOD VILLAGE CO 80111-4825 (303) 792-9777	1891	1995
ASSURITY LIFE INS CO	NE	LAH	P O BOX 82533 LINCOLN NE 68501-2533 (402) 437-3481	1964	1969
ASURE EXTENDED SERVICE CO LLC	TX	SCP	5151 SAN FELIPE ST STE 500 HOUSTON TX 77056-3650 (713) 263-5035	2014	2014
ASURION CONSUMER SOLUTIONS INC	DE	SCP	8880 WARD PKWY 5TH FL KANSAS CITY MO 64114 (816) 237-3124	2008	2014
ASURION CONSUMER SOLUTIONS INC	DE	WP	8880 WARD PKWY 5TH FL KANSAS CITY MO 64114 (703) 318-7700	2008	2010
ASURION SERVICE PLANS INC	DE	WP	875 N MICHIGAN AVE STE 1404 CHICAGO IL 60611-1896 (571) 323-7171	2008	2010
ASURION SERVICE PLANS INC	DE	SCP	300 S WACKER DR STE 1350 CHICAGO IL 60606-6601 (816) 237-3124	2008	2014
ASURION SERVICES LLC	DE	WP	8880 WARD PKWY 5TH FL KANSAS CITY MO 64114 (703) 375-8100	1983	2010
ASURION TECHNOLOGY SERVICES INC	DE	WP	8880 WARD PKWY 5TH FL KANSAS CITY MO 64114 (703) 318-7700	2008	2010
ASURION TECHNOLOGY SERVICES INC	DE	SCP	300 S WACKER DR STE 1350 CHICAGO IL 60606-6601 (816) 237-3000	2008	2014
ASURION WARRANTY PROTECTION SERVICES LLC	KS	WP	P O BOX 411605 KANSAS CITY MO 64141 (816) 237-3000	2001	2002
ASURION WARRANTY PROTECTION SERVICES LLC	KS	SCP	300 S WACKER DR STE 1350 CHICAGO IL 60606-6601 (816) 237-3124	2001	2014
ASURION WARRANTY SERVICES INC	TN	WP	8880 WARD PKWY 5TH FL KANSAS CITY MO 64114 (816) 237-3135	1991	2003
ASURION WARRANTY SERVICES INC	TN	SCP	648 GRASSMERE PARK STE 100 NASHVILLE TN 37211 (816) 237-3124	2002	2013
ATAIN INS CO	TX	PC	30833 NORTHWESTERN HWY STE 220 FARMINGTON HILLS MI 48334-2551 (248) 538-4530	1987	2011
ATHENE ANNUITY & LIFE ASSURANCE CO	DE	LAH	P O BOX 1389 GREENVILLE SC 29602-1389 (864) 609-1000	1909	1916
ATHENE ANNUITY & LIFE ASSURANCE CO OF NY	NY	LAH	69 LYDECKER ST NYACK NY 10960 (845) 358-2300	1965	1985
ATHENE ANNUITY AND LIFE CO	IA	LAH	7700 MILLS CIVIC PKWY WEST DES MOINES IA 50266-3862 (515) 342-3935	1896	1902

Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
ATHENS ADMINISTRATIVE LLC	OK	WP	P O BOX 961 O FALLON IL 62269-0961 (800) 205-8988	2011	2013
ATLANTA INTERNATIONAL INS CO	NY	PC	3024 HARNEY ST OMAHA NE 68131 (402) 916-3000	1929	1930
ATLANTA LIFE INS CO	GA	LAH	191 PEACHTREE ST STE 2600 ATLANTA GA 30303 (404) 659-2100	1916	1992
ATLANTIC SPECIALTY INS CO	NY	PC	150 ROYALL ST CANTON MA 02021 (781) 332-7000	1986	2001
ATRADIUS TRADE CREDIT INS INC	MD	PC	230 SCHILLING CIRCLE STE 240 HUNT VALLEY MD 21031-1409 (410) 568-3876	1993	1998
ATTIC ANGEL NURSING HOME	WI	CC	8301 OLD SAUK RD MIDDLETON WI 53562 (608) 662-8842	1926	1984
ATTIC ANGEL PRAIRIE POINT INC	WI	CC	640 JUNCTION RD MADISON WI 53717 (608) 662-8900	1999	2006
ATTORNEYS TITLE GUARANTY FUND INC	IL	TI	P O BOX 9136 CHAMPAIGN IL 61826 (217) 359-2000	1964	1994
ATX PREMIER INS CO	TX	PC	800 OVERLOOK III 2859 PACES FERRY RD ATLANTA GA 30339 (770) 257-1777	1989	1991
AURIGEN REINSURANCE CO OF AM	AR	LAH	2 BRIDGE AVE STE 111 RED BANK NJ 07701-4601 (732) 212-6889	1964	2006
AURORA NATIONAL LIFE ASSUR CO	CA	LAH	175 KING ST ARMONK NY 10504-1606 (972) 776-8500	1961	1984
AUSTIN MUTUAL INS CO	MN	PC	P O BOX 1420 MAPLE GROVE MN 55311-6420 (763) 657-8600	1896	1934
AUTO CLUB GROUP INS CO	MI	PC	1 AUTO CLUB DR DEARBORN MI 48126 (313) 336-1234	1969	1996
AUTO CLUB GROUP THE	MI	MC	1 AUTO CLUB DR DEARBORN MI 48126 (313) 336-1009	1997	2005
AUTO CLUB INS ASSOC	MI	PC	1 AUTO CLUB DR DEARBORN MI 48126 (313) 336-1234	1922	1996
AUTO CLUB LIFE INS CO	MI	LAH	17900 N LAUREL PARK DR LIVONIA MI 48152 (734) 779-2600	1974	1981
AUTO CLUB OF AMERICA CORP	OK	MC	P O BOX 21443 OKLAHOMA CITY OK 73156 (405) 751-4430	1986	1995
AUTO HELP LINE OF AMERICA INC	NY	MC	3200 W WILSHIRE BLVD OKLAHOMA CITY OK 73116 (800) 221-8062	1976	1992
AUTO KNIGHT MOTOR CLUB INC	CA	MC	10151 DEERWOOD PARK BLVD BLDG 100-330 AKMC JACKSONVILLE FL 32256 (904) 350-9660	2002	2005
AUTO SERVICES CO INC	AR	WP	P O BOX 2400 MOUNTAIN HOME AR 72654 (870) 425-8330	1986	2006

*Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers*

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
AUTO-OWNERS INS CO	MI	PC	P O BOX 30660 LANSING MI 48909 (517) 323-1200	1916	1957
AUTO-OWNERS LIFE INS CO	MI	LAH	P O BOX 30660 LANSING MI 48901 (517) 323-1200	1965	1968
AUTOMOBILE INS CO OF HARTFORD CT	CT	PC	1 TOWER SQ HARTFORD CT 06183 (860) 277-0111	1968	1970
AUTOMOBILE PROTECTION CORP APCO	GA	SCP	6010 ATLANTIC BLVD NORCROSS GA 30071 (678) 225-1000	1984	2014
AUTOMOBILE PROTECTION CORP APCO	GA	VPP	6010 ATLANTIC BLVD NORCROSS VA 30071 (800) 458-7071	1984	2009
AUTOMOBILE PROTECTION CORP APCO	GA	WP	6010 ATLANTIC BLVD NORCROSS GA 30071 (678) 225-1001	1987	1995
AUTOMOTIVE WARRANTY SERVICES INC	IL	SCP	175 W JACKSON BLVD CHICAGO IL 60604 (312) 356-3000	1977	2013
AUTOMOTIVE WARRANTY SERVICES INC	DE	VPP	175 W JACKSON BLVD CHICAGO IL 60604 (800) 209-6206	1977	2013
AUTOMOTIVE WARRANTY SERVICES INC	DE	WP	175 W JACKSON BLVD CHICAGO IL 60604 (847) 953-1000	1977	1992
AUTOMOTIVE WARRANTY SERVICES OF FLORIDA INC	FL	WP	175 W JACKSON BLVD CHICAGO IL 60604 (847) 953-1000	1997	2001
AUTOXCEL CORP	NC	WP	272 N FRONT ST STE 220 WILMINGTON NC 28401-3977 (910) 762-5300	2004	2012
AVEMCO INS CO	MD	PC	8490 PROGRESS DR STE 100 FREDERICK MD 21701-4994 (301) 694-5700	1960	1968
AXA ART INS CORP	NY	PC	3 W 35TH ST FL 11 NEW YORK NY 10001-2204 (212) 415-8421	1986	1989
AXA CORPORATE SOLUTIONS LIFE REINS CO	DE	LAH	525 WASHINGTON BLVD 32ND FL JERSEY CITY NJ 07310-1692 (201) 743-7217	1981	1983
AXA EQUITABLE LIFE AND ANNUITY CO	CO	LAH	1290 AVE OF THE AMERICAS 12TH FL NEW YORK NY 10104 (201) 743-5159	1984	1986
AXA EQUITABLE LIFE INS CO	NY	LAH	1290 AVE OF THE AMERICAS 12TH FL NEW YORK NY 10104 (212) 554-1234	1859	1915
AXA INS CO	NY	PC	125 BROAD ST NEW YORK NY 10004 (212) 493-9300	1839	1979
AXIS INS CO	IL	PC	11680 GREAT OAKS WAY STE 500 ALPHARETTA GA 30022 (678) 746-9400	1979	1979
AXIS REINSURANCE CO	NY	PC	11680 GREAT OAKS WAY STE 500 ALPHARETTA GA 30022 (678) 746-9400	1991	1992
AXIS SPECIALTY INS CO	CT	PC	11680 GREAT OAKS WAY STE 500 ALPHARETTA GA 30022 (678) 746-9400	1983	2010

Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
BADGER MUTUAL INS CO	WI	PC	1635 W NATIONAL AVE MILWAUKEE WI 53204 (414) 383-1234	1887	1891
BALBOA INS CO	CA	PC	5 PARK PLZ STE 500 MAIL STOP CA6-503-05-35 IRVINE CA 92614-8525 (949) 517-4008	1948	1964
BALTIMORE LIFE INS CO THE	MD	LAH	10075 RED RUN BLVD OWINGS MILLS MD 21117 (410) 581-6600	1882	1990
BANKERS FIDELITY LIFE INS CO	GA	LAH	P O BOX 105185 ATLANTA GA 30348 (404) 266-5600	1955	1999
BANKERS INS CO	FL	PC	P O BOX 15707 ST PETERSBURG FL 33733 (727) 823-4000	1976	2010
BANKERS LIFE & CASUALTY CO	IL	LAH	111 E WACKER DR STE 2100 CHICAGO IL 60601-4508 (312) 396-6000	1880	1960
BANKERS RESERVE LIFE INS CO OF WI	WI	LAH	7700 FORSYTH BLVD ST LOUIS MO 63105 (314) 505-6143	1961	1964
BANKERS STANDARD INS CO	PA	PC	436 WALNUT ST PHILADELPHIA PA 19106 (215) 640-1000	1962	1979
BANKERS WARRANTY GROUP INC	FL	WP	11101 ROOSEVELT BLVD N ST PETERSBURG FL 33716 (800) 431-5843	2005	2006
BANNER LIFE INS CO	MD	LAH	3275 BENNETT CREEK AVE FREDERICK MD 21704-7608 (301) 279-4800	1981	1982
BAPTIST LIFE ASSN	NY	FR	8555 MAIN ST BUFFALO NY 14221 (716) 633-4393	1899	1924
BAR PLAN MUT INS CO THE	MO	PC	1717 HIDDEN CREEK CT ST LOUIS MO 63131 (314) 965-3333	1985	2003
BARABOO MUTUAL INS CO	WI	TM	P O BOX 527 509 SOUTH BLVD BARABOO WI 53913-0527 (608) 356-5000	1876	1877
BARRON MUTUAL INS CO	WI	TM	P O BOX 205 437 E DIVISION AVE BARRON WI 54812 (715) 537-5141	1891	1891
BCS INS CO	OH	PC	2 MID AMERICA PLZ STE 200 OAKBROOK TERRACE IL 60181 (630) 472-7700	1950	1979
BEAZLEY INS CO INC	CT	PC	30 BATTERSON PARK RD FARMINGTON CT 06032 (860) 677-3700	1978	1980
BENCHMARK INS CO	KS	PC	100 LAKE ST W WAYZATA MN 55391 (952) 974-2200	1964	1974
BENEFICIAL LIFE INS CO	UT	LAH	P O BOX 45654 SALT LAKE CITY UT 84145-0654 (801) 933-1100	1905	1991
BERKLEY INS CO	DE	PC	P O BOX 1594 DES MOINES IA 50306-1594 (203) 542-3800	1975	1996
BERKLEY LIFE & HEALTH INS CO	IA	LAH	2445 KUSER RD STE 201 HAMILTON SQ NJ 08690-3361 (203) 542-3800	1962	1966

*Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers*

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
BERKLEY NATIONAL INS CO	IA	PC	215 SHUMAN BLVD STE 200 NAPERVILLE IL 60563 (630) 210-0360	1980	2007
BERKLEY REGIONAL INS CO	DE	PC	11201 DOUGLAS AVE URBANDALE IA 50322 (515) 473-3137	1985	1988
BERKSHIRE HATHAWAY ASSUR CORP	NY	PC	3024 HARNEY ST OMAHA NE 68131-3580 (402) 916-3000	2007	2008
BERKSHIRE HATHAWAY HOMESTATE INS CO	NE	PC	3333 FARNAM ST STE 350 OMAHA NE 68131 (402) 393-7255	1970	1992
BERKSHIRE HATHAWAY LIFE INS CO OF NE	NE	LAH	3024 HARNEY ST OMAHA NE 68131 (402) 916-3000	1993	1995
BERKSHIRE HATHAWAY SPECIALTY INS CO	NE	PC	3024 HARNEY ST OMAHA NE 68131 (402) 916-3000	1866	1970
BERKSHIRE LIFE INS CO OF AMERICA	MA	LAH	700 SOUTH ST PITTSFIELD MA 01201 (413) 499-4321	1968	1974
BERRY & ROXBURY MUTUAL INS CO	WI	TM	4766 HIGHWAY KP CROSS PLAINS WI 53528 (608) 798-4766	1876	1876
BILL KUMMER INC	WI	SCP	3736 S TAYLOR DR SHEBOYGAN WI 53081 (920) 458-0777	1974	2014
BITCO GENERAL INS CORP	IL	PC	320 18TH ST ROCK ISLAND IL 61201 (309) 786-5401	1928	1939
BITCO NATIONAL INS CO	IL	PC	320 18TH ST ROCK ISLAND IL 61201 (309) 732-0409	1942	1950
BLOOMINGTON FARMERS MUTUAL INS CO	WI	TM	P O BOX 98 BLOOMINGTON WI 53804-0098 (608) 994-2683	1874	1874
BLUE CROSS BLUE SHIELD OF WI	WI	LAH	N17 W24340 RIVERWOOD DR WAUKESHA WI 53188 (262) 523-4020	1939	1939
BLUE RIDGE IND CO	WI	PC	QBE THE AMERICAS 1 GENERAL DR SUN PRAIRIE WI 53590-9334 (608) 825-5066	1981	2003
BLUESHORE INS CO	CO	PC	76 ST PAUL ST STE 500 BURLINGTON VT 05401-4477 (802) 264-4709	1986	1986
BOND BUILDERS SERVICE CORP	FL	SCP	1500 KINGS HWY PORT CHARLOTTE FL 33980-5231 (941) 255-3274	1989	2013
BOND SAFEGUARD INS CO	SD	PC	12890 LEBANON RD MOUNT JULIET TN 37122-2870 (615) 553-9500	1971	2006
BONDED BUILDERS SERVICE CORP	FL	WP	1500 KINGS HIGHWAY PORT CHARLOTTE FL 33980 (800) 749-0381 3109	1989	2003
BOSTON MUTUAL LIFE INS CO	MA	LAH	120 ROYALL ST CANTON MA 02021-1098 (781) 828-7000	1891	1980
BPG HOME WARRANTY CO	CA	WP	4300 ALEXANDER DR STE 200 ALPHARETTA GA 30022-3780 (866) 443-5599	1987	2011
BRAEGER AUTO SALES OF FRANKLIN LLC	WI	SCP	4100 S 27TH ST MILWAUKEE WI 53221-1830 (414) 281-5000 3344	2012	2014

Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
BRAEGER CHEVROLET INC	WI	SCP	4100 S 27TH ST MILWAUKEE WI 53221-1830 (414) 281-5000	2012	2014
BRAEGER FORD INC	WI	SCP	3804 S 27TH ST MILWAUKEE WI 53221-1307 (414) 281-5000	2012	2013
BREAMAN MERRILL FORD MERCURY INC	WI	SCP	1301 N CTR AVE MERRILL WI 54452-1253 (715) 536-4542	2012	2014
BRICKELL FINANCIAL SERVICES MOTOR CLUB INC	FL	MC	7300 CORPORATE CTR DR STE 601 MIAMI FL 33126 (305) 392-4404	1978	1985
BRISTOL TOWN INS CO	WI	TM	6338 HIGHWAY VV SUN PRAIRIE WI 53590 (608) 837-5894	1875	1875
BRISTOL WEST INS CO	OH	PC	5701 STIRLING RD DAVIE FL 33314 (954) 316-5200	1968	1968
BROTHERHOOD MUTUAL INS CO	IN	PC	P O BOX 2227 FORT WAYNE IN 46801 (260) 482-8668	1935	1999
BUCKEYE STATE MUTUAL INS CO	OH	PC	1 HERITAGE PL PIQUA OH 45356 (937) 778-5000	1897	1994
BUILD AMERICA MUT ASSUR CO	NY	PC	1 WORLD FINANCIAL CTR FL 27 200 LIBERTY ST NEW YORK NY 10281 (212) 235-2500	2012	2012
BUILDERS MUTUAL INS CO	NC	PC	P O BOX 150005 RALEIGH NC 27624 (919) 845-1976	1997	2001
CAL-TEX PROTECTIVE COATINGS INC	TX	VPP	7455 NATURAL BRIDGE CAVERNS RD SCHERTZ TX 78154 (210) 564-3220	1983	2005
CALEDONIA MUTUAL FIRE INS CO	WI	TM	N5725 HWY 78 PORTAGE WI 53901 (608) 742-4885	1873	1873
CALIFORNIA CASUALTY & FIRE INS CO	CA	PC	P O BOX M SAN MATEO CA 94402-0080 (650) 574-4000	1973	1995
CALIFORNIA CASUALTY GENERAL INS CO OF OR	OR	PC	P O BOX M SAN MATEO CA 94402-0080 (650) 574-4000	1977	1995
CALIFORNIA CASUALTY INDEMNITY EXCHANGE	CA	PC	P O BOX M SAN MATEO CA 94402-0080 (650) 574-4000	1914	1995
CALIFORNIA CASUALTY INS CO	OR	PC	P O BOX M SAN MATEO CA 94402-0080 (650) 574-4000	1967	1995
CALIFORNIA INS CO	CA	PC	P O BOX 3646 OMAHA NE 68103-0646 (402) 827-3424	1965	2007
CALUMET EQUITY MUTUAL INS CO	WI	TM	1828 WISCONSIN AVE NEW HOLSTEIN WI 53061 (920) 898-4488	1873	1873
CAMICO MUTUAL INS CO	CA	PC	1800 GATEWAY DR STE 300 SAN MATEO CA 94404 (650) 802-2507	1986	1998
CAMPMED CASUALTY & INDEMNITY CO INC	NH	PC	111 BERRY ST SE VIENNA VA 22180-4806 (703) 242-9224	1993	2010

Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
CANADA LIFE ASSUR CO THE	MI	LAH	8515 E ORCHARD RD GREENWOOD VILLAGE CO 80111 (303) 737-3000	1849	1986
CANAL INS CO	SC	PC	P O BOX 7 GREENVILLE SC 29602 (864) 242-5365	1939	1959
CAPITAL WARRANTY SERVICES INC	WI	WP	22 NE 22ND AVE POMPANO BEACH FL 33062 (954) 784-9400	2000	2001
CAPITOL INDEMNITY CORP	WI	PC	P O BOX 5900 MADISON WI 53705-0900 (608) 829-4200	1959	1960
CAPITOL LAKES INC	WI	CC	110 S HENRY ST MADISON WI 53703 (608) 283-2000	1966	1984
CAPITOL LIFE INS CO THE	TX	LAH	1605 LBJ FREEWAY STE 710 DALLAS TX 75234 (469) 522-4400	1905	1959
CAPITOL SPECIALTY INS CORP	WI	PC	P O BOX 5900 MADISON WI 53705-0900 (608) 829-4200	1961	1961
CAPSON PHYSICIANS INS CO	TX	PC	221 W 6TH ST STE 301 AUSTIN TX 78701-3424 (512) 609-7900	1961	1996
CARE IMPROVEMENT PLUS WI INS CO	WI	LAH	351 W CAMDEN ST STE 100 BALTIMORE MD 21201-2480 (410) 625-2200	2011	2011
CARE PLUS DENTAL PLANS INC	WI	LSHO	11711 W BURLEIGH ST MILWAUKEE WI 53222-3108 (414) 771-1711	1983	1983
CARE WISCONSIN FIRST INC	WI	CMO	P O BOX 14017 MADISON WI 53708-0017 (608) 240-0020	1976	2009
CARE WISCONSIN HEALTH PLAN INC	WI	HMO	P O BOX 14017 MADISON WI 53708-0017 (608) 240-0020	2003	2004
CAREGARD WARRANTY SERVICES INC	TX	VPP	1900 CHAMPAGNE BLVD GRAPEVINE TX 76051 (817) 552-4100	1999	2005
CAREGARD WARRANTY SERVICES INC	TX	WP	1900 CHAMPAGNE BLVD GRAPEVINE TX 76051 (817) 552-4100	1999	2003
CAROLINA CASUALTY INS CO	IA	PC	P O BOX 2575 JACKSONVILLE FL 32203 (904) 363-0900	1951	1966
CARS PROTECTION PLUS INC	PA	SCP	4331 WILLIAM PENN HWY STE 1 MURRYSVILLE PA 15668 (888) 335-6838 231	1998	2014
CARS WARRANTY PLAN LLC	WI	WP	44 E MIFFLIN ST STE 404 MADISON WI 53703-2895 (608) 255-0566	2010	2011
CASTLEPOINT NATIONAL INS CO	CA	PC	59 MAIDEN LN FL 38 NEW YORK NY 10271 (312) 655-2000	1981	1984
CASUALTY UNDERWRITERS INS CO	UT	PC	P O BOX 9510 WICHITA KS 67277 (316) 794-2200 132	1986	2009
CATAMARAN INS OF OH INC	OH	LAH	1600 MCCONNOR PKWY FL 11 SCHAUMBURG IL 60173-6803 (800) 282-3232	1948	1990
CATERPILLAR INS CO	MO	PC	P O BOX 340001 NASHVILLE TN 37203 (615) 341-8147	1963	1969

*Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers*

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
CATHOLIC FINANCIAL LIFE	WI	FR	1100 W WELLS ST MILWAUKEE WI 53233-2316 (414) 273-6266	1885	1885
CATHOLIC HOLY FAMILY SOCIETY	IL	FR	1 FAIRLANE DR JOLIET IL 60435 (815) 725-5880	1915	1995
CATHOLIC ORDER OF FORESTERS	IL	FR	P O BOX 3012 NAPERVILLE IL 60566 (630) 983-4900	1883	1895
CATHOLIC UNITED FINANCIAL	MN	FR	3499 LEXINGTON AVE N STE 201 ST PAUL MN 55126-7056 (651) 490-0170	1892	1967
CATLIN INDEMNITY CO	DE	PC	3340 PEACHTREE RD NE STE 2950 ATLANTA GA 30326 (404) 443-4910	1928	1968
CATLIN INS CO INC	TX	PC	3340 PEACHTREE RD NE STE 2950 ATLANTA GA 30326 (404) 443-4910	1913	1934
CE CARE PLAN CORP	CA	SCP	360 3RD ST 6TH FL SAN FRANCISCO CA 94107 (415) 541-1000 1138		2012
CELTIC INS CO	IL	LAH	77 W WACKER DR STE 1200 CHICAGO IL 60601 (312) 619-3000	1949	1959
CENSTAT CASUALTY CO	NE	PC	P O BOX 642180 OMAHA NE 68164 (402) 397-1111	2002	2012
CENTAUR INS CO	IL	PC	C/O SPEC DEP RECEIVER STE 1450 222 MERCHANDISE MART PLZ CHICAGO IL 60654 (312) 836-9500	1973	1983
CENTRAL MUTUAL INS CO	OH	PC	P O BOX 351 VAN WERT OH 45891 (419) 238-1010	1876	1894
CENTRAL RESERVE LIFE INS CO	OH	LAH	11200 LAKELINE BLVD STE 100 AUSTIN TX 78717 (512) 451-2224	1963	1988
CENTRAL STATES HEALTH & LIFE CO OF OMAHA	NE	LAH	P O BOX 34350 OMAHA NE 68134 (402) 397-1111	1932	1962
CENTRAL STATES INDEMNITY CO OF OMAHA	NE	PC	P O BOX 34888 OMAHA NE 68134 (402) 997-8000	1977	1984
CENTRAL UNITED LIFE INS CO	AR	LAH	2727 ALLEN PKWY WORTHAM TOWER STE 500 HOUSTON TX 77019 (713) 529-0045	1962	1985
CENTRE INS CO	DE	PC	1 LIBERTY PLZ 165 BROADWAY NEW YORK NY 10006 (212) 859-2600	1969	1969
CENTRE LIFE INS CO	MA	LAH	1 LIBERTY PLZ 165 BROADWAY NEW YORK NY 10006 (212) 859-2640	1926	1959
CENTURION CASUALTY CO	IA	PC	800 WALNUT ST DES MOINES IA 50309 (515) 557-7271	1983	1990
CENTURION LIFE INS CO	IA	LAH	800 WALNUT ST DES MOINES IA 50309 (515) 557-7346	1956	1979
CENTURY AUTOMOTIVE SERVICE CORP	CA	WP	18 BUNSEN IRVINE CA 92618 (800) 395-5277	1999	2013

*Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers*

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
CENTURY AUTOMOTIVE SERVICE CORP	CA	VPP	18 BUNSEN DR IRVINE CA 92618 (505) 881-2244	1999	2006
CENTURY INDEMNITY CO	PA	PC	P O BOX 1000 PHILADELPHIA PA 19106 (215) 640-1000	1963	1969
CENTURY NATIONAL INS CO	CA	PC	P O BOX 3999 NORTH HOLLYWOOD CA 91609-0599 (818) 760-0880	1955	1995
CENTURY SURETY CO	OH	PC	550 POLARIS PARKWAY STE 300 WESTERVILLE OH 43082 (614) 895-2000	1978	1991
CENTURY WARRANTY SERVICES INC	DE	WP	500 JIM MORAN BLVD DEERFIELD BEACH FL 33442 (954) 429-2103	2002	2004
CGB INS CO	IN	PC	1608A W LAFAYETTE AVE JACKSONVILLE IL 62650-1980 (217) 479-6000	2001	2003
CHARTER NATIONAL LIFE INS CO	IL	LAH	3075 SANDERS RD STE H1E NORTHBROOK IL 60062 (847) 402-5000	1955	1963
CHARTER OAK FIRE INS CO THE	CT	PC	1 TOWER SQ HARTFORD CT 06183-6014 (860) 277-0111	1931	1935
CHEROKEE INS CO	MI	PC	34200 MOUND RD STERLING HEIGHTS MI 48310 (800) 201-0450	1946	1980
CHESAPEAKE LIFE INS CO THE	OK	LAH	9151 BLVD 26 NORTH RICHLAND HILLS TX 76180 (817) 255-3100	1956	1970
CHICAGO INS CO	IL	PC	33 W MONROE ST CHICAGO IL 60603 (312) 346-6400	1956	1969
CHICAGO TITLE INS CO	NE	TI	601 RIVERSIDE AVE JACKSONVILLE FL 32204 (904) 854-8100	1961	1961
CHILDRENS COMMUNITY HEALTH PLAN INC	WI	HMO	9000 W WISCONSIN AVE MILWAUKEE WI 53226-4874 (414) 266-6328	2009	2010
CHRYSLER GROUP LLC	DE	WP	1000 CHRYSLER DR AUBURN HILLS MI 48326-2766 (248) 512-1267	2009	2011
CHUBB INDEMNITY INS CO	NY	PC	15 MOUNTAIN VIEW RD WARREN NJ 07059 (908) 903-2000	1922	1925
CHUBB NATIONAL INS CO	IN	PC	15 MOUNTAIN VIEW RD WARREN NJ 07059 (908) 903-2000	1993	1997
CHURCH INS CO THE	NY	PC	19 E 34TH ST NEW YORK NY 10016 (212) 592-1800	1929	1954
CHURCH LIFE INS CORP	NY	LAH	19 E 34TH ST NEW YORK NY 10016 (212) 592-1800	1922	2005
CHURCH MUTUAL INS CO	WI	PC	P O BOX 357 MERRILL WI 54452-0357 (715) 536-5577	1897	1897
CIFG ASSURANCE NORTH AM INC	NY	PC	850 THIRD AVE 10TH FL NEW YORK NY 10022 (212) 909-3939	2003	2004
CIGNA HEALTH AND LIFE INS CO	CT	LAH	1601 CHESTNUT ST TL14A TWO LIBERTY PL PHILADELPHIA PA 19192 (860) 226-6000	1963	1982

Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
CIM INS CORP	MI	PC	300 GALLERIA OFFICENTRE STE 200 MAIL CODE 480-300-200 SOUTHFIELD MI 48034	1998	1999
CINCINNATI CASUALTY CO THE	OH	PC	P O BOX 145496 CINCINNATI OH 45250 (513) 870-2000	1972	1979
CINCINNATI INDEMNITY CO THE	OH	PC	P O BOX 145496 CINCINNATI OH 45250 (513) 870-2000	1988	1990
CINCINNATI INS CO THE	OH	PC	P O BOX 145496 CINCINNATI OH 45250 (513) 870-2000	1950	1974
CINCINNATI LIFE INS CO THE	OH	LAH	6200 S GILMORE RD FAIRFIELD OH 45014-5141 (513) 870-2000	1987	1988
CITIES & VILLAGES MUTUAL INS CO	WI	PC	9898 W BLUEMOUND RD MILWAUKEE WI 53226-4319 (262) 784-5666	1987	1987
CITIZENS INS CO OF AMER	MI	PC	808 N HIGHLANDER WAY HOWELL MI 48843-1070 (508) 853-7200	1974	1984
CLARENDON NATIONAL INS CO	IL	PC	411 FIFTH AVE 5TH FL NEW YORK NY 10016 (212) 790-9700	1941	1960
CLARNO MUTUAL INS CO	WI	TM	1922 10TH ST MONROE WI 53566 (608) 325-1303	1874	1874
CLEARWATER INS CO	DE	PC	200 COMMERCIAL ST STE 5000 MANCHESTER NH 03101 (603) 656-2233	1974	1978
CLEARWATER SELECT INS CO	CT	PC	300 FIRST STAMFORD PL STAMFORD CT 06902 (203) 977-8000	1993	1997
CLEMENT MANOR INC	WI	CC	9339 W HOWARD AVE GREENFIELD WI 53228 (414) 546-7374	1963	1985
CLERMONT INS CO	IA	PC	3 UNIVERSITY PLZ HACKENSACK NJ 07801 (201) 518-2500	1977	1984
CM LIFE INS CO	CT	LAH	1295 STATE ST SPRINGFIELD MA 01111 (413) 788-8411	1981	1982
CMFG LIFE INS CO	IA	LAH	P O BOX 391 MADISON WI 53701 (608) 238-5851	1935	1935
CNA NATIONAL WARRANTY CORP	AZ	WP	4150 N DRINKWATER BLVD STE 400 SCOTTSDATE AZ 85251 (480) 941-1626	1995	1995
CNA WARRANTY SERVICES INC	AZ	SCP	333 S WABASH AVE CHICAGO IL 60604 (312) 822-3955	2013	2014
COACH-NET MOTOR CLUB INC	DE	MC	333 CITY BLVD WEST 17TH FL ORANGE CA 92868 (714) 937-2058	1966	1980
COACH-NET RV MOTOR CLUB INC	NV	MC	130 E JOHN CARPENTER FREEWAY IRVING TX 75062 (972) 999-4584	2003	2005
COFACE NORTH AMERICA INS CO	MA	PC	50 MILLSTONE RD BLDG 100 STE 360 EAST WINDSOR NJ 08520-1419 (609) 469-0400	1974	1975

Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
COLISEUM REINSURANCE CO	DE	PC	125 BROAD ST NEW YORK NY 10004 (212) 859-0500	1978	1988
COLLEGE RETIREMENT EQUITIES FUND	NY	LAH	730 3RD AVE NEW YORK NY 10017 (212) 490-9000	1972	1987
COLONIAL AMERICAN CAS & SURETY CO	MD	PC	1400 AMERICAN LN TOWER 1 18TH FL SCHAUMBURG IL 60196 (847) 605-6000	1977	1996
COLONIAL LIFE & ACCIDENT INS CO	SC	LAH	1200 COLONIAL LIFE BLVD COLUMBIA SC 29210 (803) 798-7000	1939	1963
COLONIAL PENN LIFE INS CO	PA	LAH	399 MARKET ST PHILADELPHIA PA 19181 (215) 928-8000	1957	1967
COLONIAL SURETY CO	PA	PC	50 CHESTNUT RIDGE RD MONTVALE NJ 07645-1814 (201) 573-8788	1930	2005
COLONY SPECIALTY INS CO	OH	PC	P O BOX 469012 SAN ANTONIO TX 78246-9012 (804) 560-2000	1978	2009
COLORADO BANKERS LIFE INS CO	CO	LAH	5990 GREENWOOD PLZ BLVD #325 GREENWOOD VILLAGE CO 80111 (303) 220-8500	1974	1985
COLORADO CASUALTY INS CO	NH	PC	175 BERKELEY ST BOSTON MA 02116-5066 (617) 357-9500	1980	1995
COLUMBIAN LIFE INS CO	IL	LAH	P O BOX 1381 BINGHAMTON NY 13902 (607) 724-2472	1988	1990
COLUMBIAN MUTUAL LIFE INS CO	NY	LAH	P O BOX 1381 BINGHAMTON NY 13902 (607) 724-2472	1882	1989
COLUMBUS LIFE INS CO	OH	LAH	400 E 4TH ST CINCINNATI OH 45202-3302 (513) 361-6700	1986	1991
COLUMBUS MUTUAL TOWN INS CO	WI	TM	205 S UNIVERSITY AVE BEAVER DAM WI 53916 (920) 885-9409	1873	1873
COMBINED INS CO OF AMER	IL	LAH	1000 MILWAUKEE AVE GLENVIEW IL 60025-2423 (866) 445-8872	1919	1962
COMMERCE & INDUSTRY INS CO	NY	PC	175 WATER ST FL 18 NEW YORK NY 10038-4976 (212) 770-7000	1957	1966
COMMERCIAL CASUALTY INS CO	CA	PC	3024 HARNEY ST OMAHA NE 68131-3580 (402) 916-3000	1986	1992
COMMERCIAL TRAVELERS MUTUAL INS CO	NY	LAH	70 GENESEE ST UTICA NY 13502 (800) 422-6200	1883	1967
COMMON GROUND HEALTHCARE COOPERATIVE	WI	LAH	120 BISHOPS WAY STE 150 BROOKFIELD WI 53005-6271 (414) 455-0500	2011	2013
COMMONWEALTH ANNUITY & LIFE INS CO	MA	LAH	132 TURNPIKE RD STE 210 SOUTHBOROUGH MA 01772 (508) 460-2400	1974	1975
COMMONWEALTH INS CO OF AM	WA	PC	P O BOX 34069 SEATTLE WA 98124-1069 (206) 382-6670	1994	2012
COMMONWEALTH LAND TITLE INS CO	NE	TI	601 RIVERSIDE AVE JACKSONVILLE FL 32204 (904) 854-8100	1944	1962

Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
COMMUNITY CARE CONNECTIONS OF WISCONSIN	WI	CMO	3349 CHURCH ST STE 1 STEVENS POINT WI 54481 (715) 345-5968		2009
COMMUNITY CARE HEALTH PLAN INC	WI	HMO	205 BISHOPS WAY BROOKFIELD WI 53005 (414) 231-4000	2004	2005
COMMUNITY CARE INC	WI	CMO	205 BISHOPS WAY BROOKFIELD WI 53005 (414) 231-4000	1977	2009
COMMUNITY INS CORP	WI	PC	C/O WISCONSIN COUNTIES ASSOC 22 E MIFFLIN ST STE 900 MADISON WI 53703 (262) 781-7020	2002	2002
COMPANION COMMERCIAL INS CO	SC	PC	P O BOX 100165 COLUMBIA SC 29202 (803) 735-0672	1997	1999
COMPANION LIFE INS CO	SC	LAH	P O BOX 100102 COLUMBIA SC 29202-3102 (803) 735-1251	1970	1979
COMPANION PROPERTY & CASUALTY INS CO	SC	PC	P O BOX 100165 COLUMBIA SC 29202 (803) 735-0672	1984	1999
COMPASS INS CO	NY	PC	9277 CENTRE POINTE DR STE 140 WEST CHESTER OH 45069-4844 (513) 425-5899	1968	1972
COMPCARE HEALTH SERVICES INS CORP	WI	HMO	N17W24340 RIVERWOOD DR WAUKESHA WI 53188-1142 (262) 523-4020	1984	1984
COMPLETE PRODUCT CARE CORP	DE	WP	575 MARKET ST FL 10 SAN FRANCISCO CA 94105-2844 (415) 541-1019	2008	2011
COMPUTER INS CO	RI	PC	76 ST PAUL ST STE 500 BURLINGTON VT 05401 (802) 264-4718	1989	1992
CONNECTICUT GENERAL LIFE INS CO	CT	LAH	TWO LIBERTY PL TL14A 1601 CHESTNUT ST PHILADELPHIA PA 19192 (860) 226-6000	1865	1936
CONSECO LIFE INS CO	IN	LAH	187 DANBURY RD RIVERVIEW BLDG FL 3 WILTON CT 06897 (203) 762-4400	1962	1965
CONSOLIDATED INS CO	IN	PC	175 BERKELEY ST BOSTON MA 02116-5066 (617) 357-9500	1955	1973
CONSTITUTION INS CO	NY	PC	P O BOX 8424 OMAHA NE 68108-0424 (402) 330-6800	1992	2000
CONSTITUTION LIFE INS CO	TX	LAH	P O BOX 958465 LAKE MARY FL 32795-8465 (407) 995-8000	1929	1959
CONSUMER PROGRAM ADMINISTRATORS INC	IL	SCP	175 W JACKSON BLVD CHICAGO IL 60604 (312) 356-3000	1994	2013
CONSUMER PROGRAM ADMINISTRATORS INC	IL	WP	175 W JACKSON BLVD CHICAGO IL 60604 (847) 953-1000	1994	1994
CONSUMERS LIFE INS CO	OH	LAH	2060 E NINTH ST CLEVELAND OH 44115 (216) 687-7000	1955	2006
CONTINENTAL AMERICAN INS CO	SC	LAH	P O BOX 427 COLUMBIA SC 29202-0427 (803) 256-6265	1968	2000

*Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers*

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
CONTINENTAL ASSURANCE CO	IL	LAH	187 DANBURY RD RIVERVIEW BLDG FL 3 WILTON CT 06897 (203) 762-4400	1911	1922
CONTINENTAL CAR CLUB INC	TN	MC	10151 DEERWOOD PARK BLVD BLDG 100-330 AKMC JACKSONVILLE FL 32256 (904) 350-9660	1983	1993
CONTINENTAL CASUALTY CO	IL	PC	333 S WABASH AVE CHICAGO IL 60685 (312) 822-5000	1897	1898
CONTINENTAL GENERAL INS CO	OH	LAH	301 E 4TH ST CINCINNATI OH 45202-4201 (513) 357-3300	1961	1980
CONTINENTAL INDEMNITY CO	IA	PC	P O BOX 3646 OMAHA NE 68103-0646 (402) 827-3424	1986	1990
CONTINENTAL INS CO THE	PA	PC	333 S WABASH AVE CHICAGO IL 60604 (312) 822-5000	1977	1977
CONTINENTAL LIFE INS CO OF BRENTWOOD TN	TN	LAH	800 CRESCENT CENTRE DR STE 200 FRANKLIN TN 37067 (800) 264-4000	1983	2000
CONTINENTAL SERVICE PROVIDER INC	IL	WP	4150 N DRINKWATER BLVD STE 400 SCOTTSDALE AZ 85251 (480) 941-1626	2002	2004
CONTINENTAL WESTERN INS CO	IA	PC	P O BOX 1594 DES MOINES IA 50306 (515) 473-3000	1907	1959
CONTINUUS	WI	CMO	28526 US HIGHWAY 14 LONE ROCK WI 53556-5114 (608) 647-4729 510		2009
CONTRACTORS BONDING & INS CO	IL	PC	9025 N LINDBERGH DR PEORIA IL 61615-1499 (309) 692-1000	1979	1989
COREPOINTE INS CO	MI	PC	401 S OLD WOODWARD AVE STE 300 BIRMINGHAM MI 48009-6612 (800) 782-9164	1964	1965
CORVESTA LIFE INS CO	AZ	LAH	4818 STARKEY RD ROANOKE VA 24018 (800) 842-0875	1965	1994
COUNTRY CASUALTY INS CO	IL	PC	P O BOX 2100 BLOOMINGTON IL 61702-2100 (309) 821-3000	1999	1999
COUNTRY INVESTORS LIFE ASSURANCE CO	IL	LAH	P O BOX 2000 BLOOMINGTON IL 61702-2000 (309) 821-3000	1981	1999
COUNTRY LIFE INS CO	IL	LAH	P O BOX 2000 BLOOMINGTON IL 61702-2000 (309) 821-3000	1928	1965
COUNTRY MUTUAL INS CO	IL	PC	P O BOX 2100 BLOOMINGTON IL 61702-2100 (309) 821-3000	1925	1999
COUNTRY PREFERRED INS CO	IL	PC	P O BOX 2100 BLOOMINGTON IL 61702-2100 (309) 821-3000	1999	1999
COURTESY INS CO	FL	PC	500 JIM MORAN BLVD DEERFIELD BEACH FL 33442-1723 (954) 429-2150	1987	1995
COVENTRY FIRST LLC	DE	LSP	7111 VALLEY GREEN RD FT WASHINGTON PA 19034-2209 (404) 233-7000	1999	2001

Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
COVENTRY HEALTH & LIFE INS CO	MO	LAH	6705 ROCKLEDGE DR 8TH FL BETHESDA MD 20817 (717) 571-2474	1968	1990
CPP WARRANTIES LLC	DE	WP	5100 GAMBLE DR STE 600 ST LOUIS PARK MN 55416 (952) 541-5807	2003	2004
CREDIT SUISSE LIFE SETTLEMENTS LLC	DE	LSP	11 MADISON AVE FL 4 NEW YORK NY 10010 (212) 538-6584	2007	2010
CRESTBROOK INS CO	OH	PC	1 W NATIONWIDE BLVD COLUMBUS OH 43215-2752 (614) 249-1545	1985	2013
CROATIAN FRATERNAL UNION OF AMER	PA	FR	100 DELANEY DR PITTSBURGH PA 15235 (412) 843-0380	1897	1917
CROSS COUNTRY MOTOR CLUB OF CALIFORNIA INC	CA	MC	1 CABOT RD MEDFORD MA 02155 (800) 833-5500	1976	1981
CRUM & FORSTER INDEMNITY CO	DE	PC	305 MADISON AVE MORRISTOWN NJ 07962 (973) 490-6609	2003	2003
CSA FRATERNAL LIFE	IL	FR	2050 FINLEY RD STE 70 P O BOX 249 LOMBARD IL 60148 (630) 472-0500	1854	1938
CSI LIFE INS CO	NE	LAH	P O BOX 34888 OMAHA NE 68134 (402) 997-8000	1973	2006
CT AUTO CLUB INC	CA	MC	3410 MIDCOURT RD #215 CARROLLTON TX 75006-5915 (214) 570-3012	1968	1988
CUMIS INS SOCIETY INC	IA	PC	P O BOX 1084 MADISON WI 53701 (608) 238-5851	1960	1960
CUMIS MORTGAGE REINSURANCE CO	WI	PC	P O BOX 391 5910 MINERAL POINT RD MADISON WI 53701-0391 (608) 238-5851	2013	2013
DAIRYLAND INS CO	WI	PC	1800 N POINT DR STEVENS POINT WI 54481 (715) 346-6000	1965	1965
DAKOTA TRUCK UNDERWRITERS	SD	PC	P O BOX 89310 SIOUX FALLS SD 57109 (605) 361-4142	1989	2006
DARLINGTON MUTUAL INS CO	WI	TM	116 E LOUISA ST DARLINGTON WI 53530 (608) 776-2319	1875	1875
DARWIN NATIONAL ASSUR CO	DE	PC	1690 NEW BRITAIN AVE STE 101 FARMINGTON CT 06032 (860) 284-1300	1972	2004
DATADOT DEALER SERVICES LLC	NC	VPP	9449 BALBOA AVE STE 300 SAN DIEGO CA 92123 (858) 810-1700	2001	2009
DEALERS ALLIANCE CORP	OH	WP	15920 ADDISON RD ADDISON TX 75001 (972) 813-0716 11940	1977	1998
DEALERS ALLIANCE CORP	OH	VPP	15920 ADDISON RD ADDISON TX 75001 (972) 813-0716 11940	1977	2006
DEALERS ASSURANCE CO	OH	PC	240 N 5TH ST STE 350 COLUMBUS OH 43215-2600 (614) 459-0364	1935	1996

Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
DEAN HEALTH INS INC	WI	LAH	1277 DEMING WAY MADISON WI 53717-1971 (608) 836-1400	1995	1995
DEAN HEALTH PLAN INC	WI	HMO	1277 DEMING WAY MADISON WI 53717-1971 (608) 836-1400	1995	1995
DEARBORN NATIONAL LIFE INS CO	IL	LAH	701 E 22ND ST LOMBARD IL 60148 (630) 458-5745	1966	1979
DEERFIELD INS CO	IL	PC	TEN PARKWAY N DEERFIELD IL 60015 (847) 572-6000	1911	1989
DEGREE OF HONOR PROTECTIVE ASSN	MN	FR	287 W LAFAYETTE FRONTAGE RD STE 200 ST PAUL MN 55107-3464 (651) 228-7600	1971	1971
DELAWARE AMERICAN LIFE INS CO	DE	LAH	18210 CRANE NEST DR 3RD FL TAMPA FL 33647 (813) 983-4100	1964	1979
DELAWARE LIFE INS CO	DE	LAH	1 SUN LIFE EXECUTIVE PARK WELLESLEY HILLS MA 02481 (781) 446-1523	1970	1973
DELL MARKETING LP	TX	WP	1 DELL WAY MS 8602 ROUND ROCK TX 78682 (512) 338-4400	1991	2011
DELTA DENTAL OF WI INC	WI	LAH	P O BOX 828 STEVENS POINT WI 54481 (715) 344-6087	1962	1965
DENT ZONE COS INC	TX	WP	5100 N O CONNOR BLVD STE 100 IRVING TX 75039-5594 (214) 393-2200	2007	2010
DENTAL COM INS PLAN	WI	LSHO	P O BOX 929 MARSHFIELD WI 54449 (715) 387-1702	2003	2003
DENTAL PROTECTION PLAN INC	WI	LSHO	7130 W GREENFIELD AVE WEST ALLIS WI 53214 (414) 259-9522	1987	1987
DENTEGRA INS CO	DE	LAH	1 DELTA DR MECHANICSBURG PA 17055 (717) 766-8500	1966	1997
DENTISTS INS CO THE	CA	PC	P O BOX 1582 SACRAMENTO CA 95812 (916) 554-5307	1979	1995
DEPOSITORS INS CO	IA	PC	1 W NATIONWIDE BLVD 1-04-701 COLUMBUS OH 43215 (614) 249-1545	1983	1986
DEVELOPERS SURETY & INDEMNITY CO	IA	PC	P O BOX 19725 IRVINE CA 92623 (949) 263-3300	1956	1974
DHD WARRANTY LLC	WI	WP	5233 PRESERVATION PL SUN PRAIRIE WI 53590-9245 (608) 516-5366	2013	2013
DIAMOND INS CO	IL	PC	1051 PERIMETER DR STE 1100 SCHAUMBURG IL 60173-5833 (847) 230-1331	1996	2006
DIAMOND STATE INS CO	IN	PC	THREE BALA PLZ STE 300E BALA CYNWYD PA 19004 (610) 664-1500	1981	2000
DIMENSION SERVICE CORP	OH	SCP	5500 FRANTZ RD STE 100 DUBLIN OH 43017-3545 (614) 726-3150	1994	2014
DIMENSION SERVICE CORP	OH	WP	5500 FRANTZ RD STE 100 DUBLIN OH 43017-3545 (614) 726-3150	1994	2006

Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
DIRECT DENTAL SERVICE PLAN INC	WI	LSHO	1101 S AIRLINE RD RACINE WI 53406-3888 (262) 637-9371	1987	1987
DIRECT GENERAL LIFE INS CO	SC	LAH	1281 MURFREESBORO RD NASHVILLE TN 37217 (615) 399-4700	1982	1984
DIRECT NATIONAL INS CO	AR	PC	1281 MURFREESBORO RD NASHVILLE TN 37217 (615) 399-4700	1945	1953
DISCOVER PROPERTY & CASUALTY INS CO	CT	PC	1 TOWER SQ HARTFORD CT 06183 (860) 277-0111	1978	1980
DISTRICTS MUTUAL INS	WI	PC	212 W PINEHURST TRL DAKOTA DUNES SD 57049 (608) 821-0600	2004	2004
DOCTORS CO AN INTERINSURANCE EXCHANGE THE	CA	PC	P O BOX 2900 NAPA CA 94558-0900 (707) 226-0100	1975	1989
DONEGAL MUTUAL INS CO	PA	PC	1195 RIVER RD MARIETTA PA 17547-0302 (717) 426-1931	1889	2007
DORINCO REINSURANCE CO	MI	PC	1320 WALDO AVE STE 200 MIDLAND MI 48642 (989) 636-0047	1977	1989
DSM USA INS CO INC	TX	LAH	465 MEDFORD ST BOSTON MA 02129 (617) 886-1000	1901	1973
DUPONT MUTUAL INS CO	WI	TM	P O BOX 175 104 S MAIN ST MARION WI 54950-0175 (715) 754-2525	1883	1883
EAGLE LIFE INS CO	IA	LAH	P O BOX 71216 DES MOINES IA 50325 (515) 221-0002	2008	2009
EASTCASTLE PLACE INC	WI	CC	2505 E BRADFORD AVE MILWAUKEE WI 53211 (414) 332-8610	1884	1985
EASTERN ADVANTAGE ASSURANCE CO	PA	PC	P O BOX 83777 LANCASTER PA 17608-3777 (855) 533-3444	2007	2011
EASTERN ALLIANCE INS CO	PA	PC	P O BOX 83777 LANCASTER PA 17608-3777 (855) 533-3444	1997	2007
EASTGUARD INS CO	PA	PC	P O BOX A-H WILKES-BARRE PA 18703 (570) 825-9900	1827	2001
ECOBLOCK INC	TX	VPP	15920 ADDISON RD ADDISON TX 75001-3290 (972) 813-0913	2002	2008
ECONOMY FIRE & CASUALTY CO	IL	PC	P O BOX 350 WARWICK RI 02887-0350 (401) 827-2400	1935	1954
ECONOMY PREFERRED INS CO	IL	PC	700 QUAKER LN WARWICK RI 02886 (401) 827-2400	1979	1980
ECONOMY PREMIER ASSURANCE CO	IL	PC	P O BOX 350 WARWICK RI 02887-0350 (401) 827-2400	1980	1986
ECP INCORPORATED	IL	SCP	11210 KATHERINE XING STE 100 WOODRIDGE IL 60517-4043 (630) 754-4200	1975	2014
ELCO MUTUAL LIFE & ANNUITY	IL	LAH	916 SHERWOOD DR LAKE BLUFF IL 60044-2285 (847) 295-6000	1946	1946

*Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers*

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
ELECTRIC INS CO	MA	PC	75 SAM FONZO DR BEVERLY MA 01915 (978) 921-2080	1966	1972
ELECTROLUX WARRANTY CORP	NV	WP	COZEN O'CONNOR 1 N CLEMATIS ST STE 510 WEST PALM BEACH FL 33401 (561) 515-5256	2001	2002
ELLINGTON MUTUAL INS CO	WI	PC	P O BOX 356 HORTONVILLE WI 54944 (920) 779-4515	1878	1878
EMC NATIONAL LIFE CO	IA	LAH	P O BOX 9202 DES MOINES IA 50306 (515) 237-2000	1962	1967
EMC PROPERTY & CASUALTY CO	IA	PC	P O BOX 712 DES MOINES IA 50306-0712 (515) 280-2511	1953	2000
EMCASCO INS CO	IA	PC	P O BOX 712 DES MOINES IA 50306-0712 (515) 280-2511	1958	1962
EMPHEYSYS INS CO	TX	LAH	P O BOX 740036 LOUISVILLE KY 40201 (502) 580-1000	1978	1984
EMPIRE FIRE & MARINE INS CO	NE	PC	1400 AMERICAN LN TOWER 1 18TH FL SCHAUMBURG IL 60196 (847) 605-6000	1954	1973
EMPLOYERS ASSURANCE CO	FL	PC	10375 PROFESSIONAL CIR RENO NV 89521-4802 (775) 327-2700	1979	1980
EMPLOYERS COMPENSATION INS CO	CA	PC	10375 PROFESSIONAL CIR RENO NV 89521-4802 (775) 327-2700	2002	2012
EMPLOYERS FIRE INS CO THE	PA	PC	150 ROYALL ST CANTON MA 02021 (781) 332-7000	1921	1923
EMPLOYERS INS CO OF WAUSAU	WI	PC	175 BERKELEY ST BOSTON MA 02116-5066 (715) 845-5211	1911	1911
EMPLOYERS MUTUAL CASUALTY CO	IA	PC	P O BOX 712 DES MOINES IA 50306-0712 (515) 280-2511	1911	1945
EMPLOYERS PREFERRED INS CO	FL	PC	10375 PROFESSIONAL CIR RENO NV 89521-4802 (775) 327-2700	1995	2007
EMPLOYERS REASSURANCE CORP	KS	LAH	P O BOX 2981 MISSION KS 66201 (913) 982-3700	1986	1986
EMPLOYES MUTUAL BENEFIT ASSN	WI	FR	231 W MICHIGAN ST P244 MILWAUKEE WI 53203 (414) 221-2706	1912	1914
ENCOMPASS INDEMNITY CO	IL	PC	3075 SANDERS RD STE H1E NORTHBROOK IL 60062 (847) 402-5000	1984	2003
ENCOMPASS INS CO OF AMERICA	IL	PC	2775 SANDERS RD STE H1E NORTHBROOK IL 60062 (847) 402-5000	1994	2003
ENDURANCE AMERICAN INS CO	DE	PC	333 WESTCHESTER AVE WHITE PLAINS NY 10604 (914) 468-8000	1996	1997
ENDURANCE DEALER SERVICES LLC	IL	SCP	400 SKOKIE BLVD STE 105 NORTHBROOK IL 60062-7937	2010	2014
ENDURANCE RISK SOLUTIONS ASSUR CO	DE	PC	333 WESTCHESTER AVE WHITE PLAINS NY 10604 (914) 468-8000	1986	1988

*Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers*

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
ENGELHART INC	WI	SCP	1589 GREENWAY CROSS MADISON WI 53713-3112 (608) 274-2366	2012	2014
ENTERPRISE FINANCIAL GROUP INC	TX	SCP	122 W CARPENTER FWY 6TH FL IRVING TX 75039	1977	2013
ENTERPRISE FINANCIAL GROUP INC	TX	WP	122 W CARPENTER FWY 6TH FL IRVING TX 75039 (800) 527-1984	1977	1992
ENTERPRISE LIFE INS CO	TX	LAH	3100 BURNETT PLZ 801 CHERRY ST #33 FORT WORTH TX 76102 (817) 878-3300	1978	1992
ENTITLE INS CO	OH	TI	3 SUMMIT PARK DR STE 525 INDEPENDENCE OH 44131 (216) 524-3400	1978	2010
ENVISION INS CO	OH	LAH	2181 E AURORA RD TWINSBURG OH 44087 (330) 405-8089	2006	2008
EPIC LIFE INS CO THE	WI	LAH	P O BOX 14196 MADISON WI 53708-0196 (608) 221-6882	1984	1984
EQUITABLE LIFE & CASUALTY INS CO	UT	LAH	P O BOX 2460 SALT LAKE CITY UT 84110 (801) 579-3400	1935	2009
EQUITRUST LIFE INS CO	IL	LAH	7100 WESTOWN PKWY STE 200 WEST DES MOINES IA 50266-2521 (317) 816-9038	1966	1969
ERIE FAMILY LIFE INS CO	PA	LAH	100 ERIE INS PL ERIE PA 16530 (814) 870-2000	1967	2000
ERIE INS CO OF NY	NY	PC	100 ERIE INS PL ERIE PA 16530 (814) 870-2000	1885	2007
ERIE INS CO	PA	PC	100 ERIE INS PL ERIE PA 16530 (814) 870-2000	1972	2000
ERIE INS EXCHANGE	PA	PC	100 ERIE INS PL ERIE PA 16530 (814) 870-2000	1925	2000
ERIE INS PROPERTY & CASUALTY CO	PA	PC	100 ERIE INS PL ERIE PA 16530 (814) 870-2000	1993	2000
ESECURITEL HOLDINGS LLC	DE	SCP	2325 LAKEVIEW PKWY STE 700 ALPHARETTA GA 30009-7921 (678) 389-6219	2005	2013
ESSENT GUARANTY INC	PA	PC	2 RADNOR CORP CTR 100 MATSONFORD RD RADNOR PA 19087 (610) 230-0555	2008	2009
ESSENTIA INS CO	MO	PC	10 PARKWAY N DEERFIELD IL 60015-2526 (847) 572-6000	1979	1983
ESURANCE INS CO	WI	PC	650 DAVIS ST SAN FRANCISCO CA 94111 (415) 875-4500	1933	2005
ESURANCE INS CO OF NJ	WI	PC	650 DAVIS ST SAN FRANCISCO CA 94111 (415) 875-4500	1919	1958
ESURANCE PROPERTY & CAS INS CO	CA	PC	650 DAVIS ST SAN FRANCISCO CA 94111 (415) 875-4500	1987	2005
ETHOS ADMINISTRATIVE SERVICES INC	TX	SCP	5215 N O CONNOR BLVD STE 1200 IRVING TX 75039-3740 (972) 331-1000	1996	2014

Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
EULER HERMES NORTH AMERICA INS CO	MD	PC	800 RED BROOK BLVD OWINGS MILLS MD 21117 (410) 753-0718	1893	1899
EVEREST NATIONAL INS CO	DE	PC	P O BOX 830 LIBERTY CORNER NJ 07938-0830 (908) 604-3000	1985	1995
EVEREST REINSURANCE CO	DE	PC	P O BOX 830 LIBERTY CORNER NJ 07938-0830 (908) 604-3000	1973	1975
EVERGREEN NATIONAL INDEMNITY CO	OH	PC	6140 PARKLAND BLVD STE 321 MAYFIELD HEIGHTS OH 44124 (440) 229-3420	1939	1957
EVERGREEN RETIREMENT COMMUNITY INC	WI	CC	1130 N WESTFIELD ST OSHKOSH WI 54901 (920) 233-2340	1965	1984
EVERSPAN FINANCIAL GUARANTEE CORP	WI	PC	1 STATE ST PLZ 15TH FL NEW YORK NY 10004 (212) 668-0340	1968	1968
EXCALIBUR REINSURANCE CORP	PA	PC	1880 JFK BLVD STE 801 PHILADELPHIA PA 19103 (215) 665-5000	1980	1991
EXECUTIVE RISK INDEMNITY INC	DE	PC	15 MOUNTAIN VIEW RD WARREN NJ 07059 (908) 903-2000	1977	1993
EXPLORE INFORMATION SERVICES LLC	MO	RS	1580 N POINT PRAIRIE RD FORISTELL MO 63348-1034 (636) 639-1880 227		2010
EXPRESS SCRIPTS INS CO	AZ	LAH	1 EXPRESS WAY-HQ2E04 ST LOUIS MO 63121 (314) 810-3006	1994	2009
EXPRESS SYSTEMS INC	CA	VPP	11 VANDERBILT IRVINE CA 92618 (949) 789-6220	1994	2009
EXPRESS SYSTEMS INC	CA	SCP	11 VANDERBILT IRVINE CA 92618 (949) 789-6220	1994	2013
EXTENDED VEHICLE PROTECTION LLC	MI	SCP	1000 CHRYSLER DR AUBURN HILLS MI 48326-2766 (586) 497-3083	2013	2014
FABCO EQUIPMENT INC	WI	WP	11200 W SILVER SPRING RD MILWAUKEE WI 53225 (414) 461-9100	1982	2002
FACTORY MUTUAL INS CO	RI	PC	P O BOX 7500 JOHNSTON RI 02919 (401) 275-3000	1968	1968
FAIR AMERICAN INS & REINSURANCE CO	NY	PC	165 BROADWAY 1 LIBERTY PLZ NEW YORK NY 10006 (212) 770-2200	1977	1980
FAIRHAVEN CORP	WI	CC	435 W STARIN RD WHITEWATER WI 53190 (262) 473-2140	1960	1977
FAIRMONT INS CO	CA	PC	250 COMMERCIAL ST STE 5000 MANCHESTER NH 03101 (603) 656-2233	1970	1984
FAIRMONT PREMIER INS CO	CA	PC	250 COMMERCIAL ST STE 5000 MANCHESTER NH 03103 (603) 656-2233	1941	1949
FAIRMONT SPECIALTY INS CO	CA	PC	250 COMMERCIAL ST STE 5000 MANCHESTER NH 03101 (603) 656-2233	1923	1964

Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
FALL CREEK MUTUAL INS CO	WI	TM	P O BOX 186 140 S STATE ST FALL CREEK WI 54742 (715) 877-2771	1875	1875
FALLS LAKE NATIONAL INS CO	OH	PC	P O BOX 97488 RALEIGH NC 27624-7488 (919) 882-3500	1974	1974
FAMILY HERITAGE LIFE INS CO OF AM	OH	LAH	P O BOX 470608 CLEVELAND OH 44147 (440) 922-5200	1989	2005
FAMILY LIFE INS CO	TX	LAH	2727 ALLEN PKWY STE 500 WORTHAM TOWER HOUSTON TX 77019 (713) 529-0045	1949	1960
FAMILY SERVICE LIFE INS CO	TX	LAH	7 HANOVER SQ NEW YORK NY 10004 (212) 598-8829	1955	1987
FARM BUREAU LIFE INS CO	IA	LAH	5400 UNIVERSITY AVE WEST DES MOINES IA 50266 (515) 225-5400	1944	1993
FARMERS AUTOMOBILE INS ASSN THE	IL	PC	2505 COURT ST PEKIN IL 61558 (309) 346-1161	1921	1964
FARMERS INS EXCHANGE	CA	PC	P O BOX 2478 TERMINAL ANNEX LOS ANGELES CA 90051 (323) 932-3200	1928	1954
FARMERS MUTUAL HAIL INS CO OF IA	IA	PC	6785 WESTOWN PKWY WEST DES MOINES IA 50266 (515) 282-9104	1893	1932
FARMERS NEW WORLD LIFE INS CO	WA	LAH	3003 77TH AVE SE MERCER ISLAND WA 98040-2837 (206) 232-8400	1910	1921
FARMERS SPECIALTY INS CO	MI	PC	P O BOX 2450 GRAND RAPIDS MI 49501 (616) 942-3000	1983	1998
FARMERS TOWN MUTUAL INS CO	WI	TM	400 E ST STE 105 WILTON WI 54670 (608) 435-6901	1876	1876
FARMERS UNION MUT INS CO	ND	PC	P O BOX 2020 JAMESTOWN ND 58402 (701) 252-2702	1944	2006
FARMINGTON CASUALTY CO	CT	PC	1 TOWER SQ HARTFORD CT 06183 (860) 277-0111	1982	1985
FARMINGTON MUTUAL INS CO	WI	PC	264 STATE RD 35 OSCEOLA WI 54020 (715) 294-3186	1878	1878
FARMLAND MUTUAL INS CO	IA	PC	1 W NATIONWIDE BLVD 1-04-701 COLUMBUS OH 43215-2220 (614) 249-1545	1909	1948
FEDERAL INS CO	IN	PC	15 MOUNTAIN VIEW RD WARREN NJ 07059 (908) 903-2000	1901	1903
FEDERAL LIFE INS CO MUTUAL	IL	LAH	3750 W DEERFIELD RD RIVERWOODS IL 60015 (847) 520-1900	1899	1950
FEDERAL WARRANTY SERVICE CORP	CA	WP	260 INTERSTATE NORTH CIRCLE SE ATLANTA GA 30339 (305) 253-2244 32140	1993	1995
FEDERATED LIFE INS CO	MN	LAH	121 E PARK SQ OWATONNA MN 55060 (507) 455-5200	1958	1966

Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
FEDERATED MUTUAL INS CO	MN	PC	121 E PARK SQ OWATONNA MN 55060-3046 (507) 455-5200	1904	1914
FEDERATED RURAL ELECTRIC INS EXCHANGE	KS	PC	P O BOX 15147 LENEXA KS 66214 (913) 541-0150	1957	1959
FEDERATED SERVICE INS CO	MN	PC	121 E PARK SQ OWATONNA MN 55060 (507) 455-5200	1972	1998
FIDELITY & DEPOSIT CO OF MD	MD	PC	1400 AMERICAN LN TOWER 1 19TH FL SCHAUMBURG IL 60196 (847) 605-6000	1969	1982
FIDELITY & GUARANTY INS CO	IA	PC	385 WASHINGTON ST ST PAUL MN 55102 (651) 310-7911	1977	1979
FIDELITY & GUARANTY INS UNDERWRITERS INC	WI	PC	385 WASHINGTON ST ST PAUL MN 55102 (651) 310-7911	1951	1959
FIDELITY AND GUARANTY LIFE INS CO	IA	LAH	699 WALNUT ST STE 400 DES MOINES IA 50309 (888) 697-5433	1959	1960
FIDELITY INVESTMENTS LIFE INS CO	UT	LAH	100 SALEM ST O2N SMITHFIELD RI 02917 (801) 537-2070	1981	1984
FIDELITY LIFE ASSN A LEGAL RESERVE LIFE INS CO	IL	LAH	8700 W BRYN MAWR AVE STE 900S CHICAGO IL 60631 (312) 379-2397	1896	1899
FIDELITY NATIONAL TITLE INS CO	CA	TI	601 RIVERSIDE AVE JACKSONVILLE FL 32204-2946 (904) 854-8100	1981	2003
FIDELITY SECURITY LIFE INS CO	MO	LAH	3130 BROADWAY ST KANSAS CITY MO 64111 (816) 756-1060	1969	1975
FIDELITY WARRANTY SERVICES INC	FL	VPP	P O BOX 8567 DEERFIELD BEACH FL 33443 (954) 596-3158	1978	2005
FIDELITY WARRANTY SERVICES INC	FL	WP	500 JIM MORAN BLVD DEERFIELD BEACH FL 33442 (954) 429-2103	1978	1993
FINANCIAL AMERICAN LIFE INS CO	KS	LAH	P O BOX 77-0250 MIAMI FL 33177 (305) 234-1771	1964	1970
FINANCIAL GUARANTY INS CO	NY	PC	521 5TH AVE FL 15 NEW YORK NY 10175-1201 (212) 312-3000	1972	1972
FINANCIAL INDEMNITY CO	IL	PC	P O BOX 223687 DALLAS TX 75222-3687 (972) 690-5500	1945	1995
FINANCIAL PACIFIC INS CO	CA	PC	P O BOX 73909 CEDAR RAPIDS IA 52407 (319) 399-5700	1986	1999
FINIAL REINSURANCE CO	CT	PC	3024 HARNEY ST OMAHA NE 68131 (402) 916-3000	1990	1996
FIRE INS EXCHANGE	CA	PC	P O BOX 2478 TERMINAL ANNEX LOS ANGELES CA 90051 (323) 932-3200	1942	1954
FIREMANS FUND INS CO	CA	PC	777 SAN MARIN DR NOVATO CA 94998 (415) 899-2000	1958	1967

Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
FIREMENS INS CO OF WASHINGTON DC	DE	PC	4820 LAKE BROOK DR GLEN ALLEN VA 23060 (804) 285-2700	1837	2007
FIRST ALLMERICA FINANCIAL LIFE INS CO	MA	LAH	132 TURNPIKE RD STE 210 SOUTHBOROUGH MA 01772-2132 (508) 460-2400	1844	1947
FIRST AMERICAN HOME BUYERS PROTECTION CORP	CA	WP	P O BOX 10180 VAN NUYS CA 91410 (818) 781-5050	1984	2002
FIRST AMERICAN PROPERTY & CASUALTY INS CO	CA	PC	4 FIRST AMERICAN WAY SANTA ANA CA 92707 (714) 560-7904	1977	1992
FIRST AMERICAN TITLE GUARANTY CO	TX	TI	1 FIRST AMERICAN WAY SANTA ANA CA 92707-5913 (714) 250-3224	1983	2000
FIRST AMERICAN TITLE INS CO	NE	TI	1 FIRST AMERICAN WAY SANTA ANA CA 92707 (714) 250-3000	1968	1990
FIRST AUTO & CASUALTY INS CO	WI	PC	P O BOX 7988 MADISON WI 53707-7988 (608) 242-4505	1991	1991
FIRST AUTOMOTIVE SERVICE CORP	NM	WP	15920 ADDISON RD ADDISON TX 75001 (877) 881-2244 19931	2000	2003
FIRST CATHOLIC SLOVAK LADIES ASSOCIATION OF THE UNITED STATES OF AMERICA	OH	FR	24950 CHAGRIN BLVD BEACHWOOD OH 44122 (800) 464-4642	1899	1941
FIRST CATHOLIC SLOVAK UNION USA	OH	FR	6611 ROCKSIDE RD INDEPENDENCE OH 44131 (216) 642-9406	1892	1940
FIRST CHICAGO INS CO	IL	PC	P O BOX 389508 BEDFORD PARK IL 60638 (708) 552-4422	1920	1921
FIRST COLONIAL INS CO	FL	PC	1776 AMERICAN HERITAGE LIFE DR JACKSONVILLE FL 32224 (904) 992-1776	1987	2001
FIRST CONTINENTAL LIFE & ACCIDENT INS CO	TX	LAH	101 PARKLANE BLVD STE 301 SUGAR LAND TX 77478 (281) 313-7150	1979	1979
FIRST DAKOTA IND CO	SD	PC	P O BOX 89310 SIOUX FALLS SD 57109 (605) 361-4142	1995	2006
FIRST EXTENDED SERVICE CORP OF FL	FL	WP	1345 RIVER BEND DR STE 200 DALLAS TX 75247 (800) 527-3448	1995	2002
FIRST FINANCIAL INS CO	IL	PC	238 INTERNATIONAL RD BURLINGTON NC 27215 (336) 586-2500	1970	1983
FIRST GUARD INS CO	AZ	PC	200 NOKOMIS AVE S FL 4 VENICE FL 34285-2315 (941) 485-6210	1996	2005
FIRST HEALTH LIFE & HEALTH INS CO	TX	LAH	3200 HIGHLAND AVE DOWNERS GROVE IL 60515 (630) 737-7900	1978	1980
FIRST INVESTORS LIFE INS CO	NY	LAH	RARITAN PLZ 1 P O BOX 7836 EDISON NJ 08818 (212) 858-8200	1962	1991
FIRST LIBERTY INS CORP THE	IL	PC	175 BERKELEY ST BOSTON MA 02116-5066 (617) 357-9500	1989	1990
FIRST NATIONAL INS CO OF AMERICA	NH	PC	175 BERKELEY ST BOSTON MA 02116-5066 (617) 357-9500	1928	1930

Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
FIRST NONPROFIT INS CO	DE	PC	1 S WACKER DR STE 2380 CHICAGO IL 60606 (312) 715-3010	1978	2005
FIRST PENN PACIFIC LIFE INS CO	IN	LAH	100 N GREENE ST GREENSBORO NC 27401 (260) 455-2000	1963	1981
FLAGSHIP CITY INS CO	PA	PC	100 ERIE INS PL ERIE PA 16530-0001 (814) 870-2000	1992	2000
FLORISTS MUTUAL INS CO	IL	PC	P O BOX 428 EDWARDSVILLE IL 62025 (618) 656-4240	1887	1953
FLYWAY MUTUAL INS CO	WI	TM	P O BOX 308 WAUPUN WI 53963 (920) 324-2571	1874	1874
FORD AUTO CLUB INC	DE	MC	1 AMERICAN RD STE MD 7480 DEARBORN MI 48126 (313) 594-0019	1981	1987
FORD MOTOR SERVICE CO	MI	SCP	1 AMERICAN RD STE MD 7480 DEARBORN MI 48126 (313) 248-8078	2012	2012
FORD MOTOR SERVICE CO	MI	WP	1 AMERICAN RD STE MD 7480 DEARBORN MI 48126 (313) 248-8078	1997	1998
FOREMOST INS CO GRAND RAPIDS MICHIGAN	MI	PC	P O BOX 2450 GRAND RAPIDS MI 49501 (616) 956-8476	1952	1955
FOREMOST PROPERTY & CASUALTY INS CO	MI	PC	P O BOX 2450 GRAND RAPIDS MI 49501 (616) 942-3000	1984	1990
FOREMOST SIGNATURE INS CO	MI	PC	P O BOX 2450 GRAND RAPIDS MI 49501 (616) 942-3000	1982	1984
FORESIGHT SERVICES GROUP INC	TX	SCP	3948 LEGACY DR STE 106-382 PLANO TX 75023 (972) 542-1890	1996	2013
FORETHOUGHT LIFE INS CO	IN	LAH	300 N MERDIAN ST STE 1800 INDIANAPOLIS IN 46204 (317) 223-2700	1980	1982
FORTRESS INS CO	IL	PC	6133 N RIVER RD STE 650 ROSEMONT IL 60018 (847) 384-0062	1997	2003
FORTUITY INS CO	MI	PC	1 MUTUAL AVE FRANKENMUTH MI 48787 (989) 652-6121	1999	2003
FORWARD MUTUAL INS CO	WI	TM	W1202 GLENVIEW AVE IXONIA WI 53036-9746 (920) 261-6616	1875	1876
FOUNDERS INS CO	IL	PC	1111 E TOUHY AVE STE 300 DES PLAINES IL 60018 (847) 768-0040	1972	1994
FRANKENMUTH MUTUAL INS CO	MI	PC	1 MUTUAL AVE FRANKENMUTH MI 48787 (989) 652-6121	1921	1972
FRANKLIN FARMERS MUTUAL INS CO	WI	TM	146 W JEFFERSON ST SPRING GREEN WI 53588 (608) 588-2081	1877	1877
FREEDOM SPECIALTY INS CO	OH	PC	1 W NATIONWIDE BLVD DSPF-76 COLUMBUS OH 43215-2220 (614) 249-1545	1929	2013
FREMONT INS CO	MI	PC	933 E MAIN ST FREMONT MI 49412-9751 (231) 924-0300	1876	2010

Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
FUNERAL DIRECTORS LIFE INS CO	TX	LAH	P O BOX 5649 ABILENE TX 79608 (325) 695-3412	1981	1998
GAI WARRANTY CO	OH	WP	301 E 4TH ST CINCINNATI OH 45202 (513) 287-8233	2001	2006
GARDEN STATE LIFE INS CO	TX	LAH	1 MOODY PLZ GALVESTON TX 77550 (409) 763-4661	1956	1964
GARRISON PROPERTY AND CAS INS CO	TX	PC	9800 FREDERICKSBURG RD SAN ANTONIO TX 78288 (210) 498-8000	1900	1913
GATEWAY INS CO	MO	PC	150 NW POINT BLVD FL 3 ELK GROVE VILLAGE IL 60007-1015 (847) 472-6700	1986	1999
GBU FINANCIAL LIFE	PA	FR	4254 CLAIRTON BLVD PITTSBURGH PA 15227 (412) 884-5100	1892	1935
GEICO ADVANTAGE INS CO	NE	PC	1 GEICO PLZ WASHINGTON DC 20076 (301) 986-2669	2011	2012
GEICO CASUALTY CO	MD	PC	1 GEICO PLZ WASHINGTON DC 20076 (301) 986-2669	1982	1996
GEICO CHOICE INS CO	NE	PC	1 GEICO PLZ WASHINGTON DC 20076 (301) 986-2669	2011	2012
GEICO GENERAL INS CO	MD	PC	1 GEICO PLZ WASHINGTON DC 20076 (301) 986-2669	1978	1978
GEICO INDEMNITY CO	MD	PC	1 GEICO PLZ WASHINGTON DC 20076 (301) 986-2669	1961	1963
GEICO SECURE INS CO	NE	PC	1 GEICO PLZ WASHINGTON DC 20076 (301) 986-2669	2011	2012
GENERAL AMERICAN LIFE INS CO	MO	LAH	18210 CRANE NEST DR 3RD FL TAMPA FL 33647 (314) 843-8700	1933	1968
GENERAL CASUALTY CO OF WI	WI	PC	1 GENERAL DR SUN PRAIRIE WI 53596 (608) 837-4440	1925	1925
GENERAL CASUALTY INS CO	WI	PC	1 GENERAL DR SUN PRAIRIE WI 53596 (608) 837-4440	1972	1991
GENERAL FIDELITY INS CO	SC	PC	250 COMMERCIAL ST STE 5000 MANCHESTER NH 03101-1116 (603) 656-2233	1987	2006
GENERAL FIDELITY LIFE INS CO	SC	LAH	150 N COLLEGE ST NC1-028-20-01 CHARLOTTE NC 28255 (980) 386-3640	1980	1982
GENERAL INS CO OF AMERICA	NH	PC	175 BERKELEY ST BOSTON MA 02116-5066 (617) 357-9500	1923	1926
GENERAL RE LIFE CORP	CT	LAH	120 LONG RIDGE RD STAMFORD CT 06902 (203) 352-3000	1967	1987
GENERAL REINSURANCE CORP	DE	PC	120 LONG RIDGE RD STAMFORD CT 06902 (203) 328-5000	1970	1971
GENERAL SECURITY NATIONAL INS CO	NY	PC	199 WATER ST STE 2100 NEW YORK NY 10038 (212) 480-1900	1980	1985

*Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers*

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
GENERAL STAR NATL INS CO	DE	PC	120 LONG RIDGE RD STAMFORD CT 06902-1839 (203) 328-6010	1864	1922
GENERALI UNITED STATES BRANCH	NY	PC	250 GREENWICH ST 7 WORLD TRADE CTR 33RD FL NEW YORK NY 10007 (212) 602-7600	1831	1984
GENERATION LIFE INS CO	AZ	LAH	P O BOX 459 COLUMBIA TN 38402-0459 (855) 436-4533	1965	1988
GENESIS INS CO	CT	PC	120 LONG RIDGE RD STAMFORD CT 06902-1839 (203) 328-5000	1976	1984
GENWORTH FINANCIAL ASSURANCE CORP	NC	PC	8325 SIX FORKS RD RALEIGH NC 27615-2959 (919) 846-4100	1992	1992
GENWORTH LIFE & ANNUITY INS CO	VA	LAH	6604 W BROAD ST RICHMOND VA 23230 (804) 662-2400	1871	1981
GENWORTH LIFE INS CO	DE	LAH	6604 W BROAD ST RICHMOND VA 23230 (804) 662-2400	1956	1979
GENWORTH MORTGAGE INS CORP	NC	PC	8325 SIX FORKS RD RALEIGH NC 27615-2959 (919) 846-4100	1980	1981
GENWORTH MORTGAGE INS CORP OF NC	NC	PC	8325 SIX FORKS RD RALEIGH NC 27615-2959 (919) 846-4100	1961	1979
GENWORTH RESIDENTIAL MORTGAGE INS CORP OF NC	NC	PC	8325 SIX FORKS RD RALEIGH NC 27615-2959 (919) 846-4100	1972	1973
GEORGE VETESNIK MOTORS INC	WI	SCP	27475 HIGHWAY 14 RICHLAND CTR WI 53581 (608) 647-8808	2012	2014
GEOVERA INS CO	CA	PC	4820 BUSINESS CTR DR STE 200 FAIRFIELD CA 94534-1900 (707) 863-3700	1997	2005
GERBER LIFE INS CO	NY	LAH	1311 MAMARONECK AVE WHITE PLAINS NY 10605 (914) 272-4000	1967	1971
GERMANTOWN MUTUAL INS CO	WI	PC	P O BOX 1020 GERMANTOWN WI 53022-8220 (262) 509-2212	1854	1854
GLENN CURTISS MOTORSPORTS INC	WI	SCP	4345 HIGHWAY 33 WEST BEND WI 53095 (262) 338-3684	2005	2014
GLOBAL AEROSPACE INC	NJ	RS	1 SYLVAN WAY PARSSIPANY NJ 07054 (973) 490-8500	2000	2000
GLOBAL AUTO SOLUTIONS INC	OH	SCP	14000 QUAIL SPRINGS PKWY STE 2500 OKLAHOMA CITY OK 73134-2618 (405) 844-9066	2012	2012
GLOBAL REINSURANCE CORP OF AM	NY	PC	TIMES SQ TOWER 7 TIMES SQ 37TH FL NEW YORK NY 10036 (212) 754-7500	1940	1971
GLOBAL WARRANTY GROUP LLC	NY	WP	500 MIDDLE COUNTRY RD STE 100 ST JAMES NY 11780-3236 (631) 750-0300 1435	2001	2012
GLOBE LIFE & ACCIDENT INS CO	NE	LAH	GLOBE LIFE CTR OKLAHOMA CITY OK 73184 (405) 270-1400	1979	1979

Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
GM MOTOR CLUB INC	NC	MC	P O BOX 3199 WINSTON SALEM NC 27102-3199 (336) 770-3067	1995	1996
GMAC SERVICE AGREEMENT CORP	MI	WP	300 GALLERIA OFFICENTRE STE 200 SOUTHFIELD MI 48034 (248) 263-6900	1998	2001
GOLDEN RULE INS CO	IN	LAH	7440 WOODLAND DR INDIANAPOLIS IN 46278 (317) 290-8100	1940	1983
GOVERNMENT EMPLOYEES INS CO	MD	PC	1 GEICO PLZ WASHINGTON DC 20076-0001 (301) 986-2669	1937	1947
GOVERNMENT PERSONNEL MUT LIFE INS CO	TX	LAH	GPM LIFE BLDG P O BOX 659567 SAN ANTONIO TX 78265 (210) 357-2222	1934	2003
GOVERNMENTAL INTERINSURANCE EXCHANGE	IL	PC	P O BOX 157 BLOOMINGTON IL 61702 (309) 663-1393	1977	1995
GRANGE INDEMNITY INS CO	OH	PC	671 S HIGH ST COLUMBUS OH 43206 (614) 445-2900	1995	1996
GRANGE LIFE INS CO	OH	LAH	P O BOX 1218 COLUMBUS OH 43216 (614) 445-2900	1968	1996
GRANGE MUTUAL CASUALTY CO	OH	PC	671 S HIGH ST COLUMBUS OH 43206 (614) 445-2900	1935	1996
GRANITE RE INC	OK	PC	14001 QUAILBROOK DR OKLAHOMA CITY OK 73134 (405) 752-2600	1986	2001
GRANITE STATE INS CO	IL	PC	175 WATER ST FL 18 NEW YORK NY 10038-4976 (212) 770-7000	1885	1908
GRAY INS CO THE	LA	PC	P O BOX 6202 METAIRIE LA 70009 (504) 888-7790	1977	2000
GREAT AMERICAN ALLIANCE INS CO	OH	PC	301 E FOURTH ST CINCINNATI OH 45202 (513) 369-5000	1945	1979
GREAT AMERICAN ASSURANCE CO	OH	PC	301 E FOURTH ST CINCINNATI OH 45202 (513) 369-5000	1905	1905
GREAT AMERICAN INS CO	OH	PC	301 E FOURTH ST CINCINNATI OH 45202 (513) 369-5000	1942	1947
GREAT AMERICAN INS CO OF NY	NY	PC	301 E FOURTH ST CINCINNATI OH 45202 (513) 369-5000	1947	1948
GREAT AMERICAN LIFE INS CO	OH	LAH	P O BOX 5420 CINCINNATI OH 45201 (513) 357-3300	1959	1961
GREAT AMERICAN SECURITY INS CO	OH	PC	301 E FOURTH ST CINCINNATI OH 45202 (513) 369-5000	1987	1991
GREAT AMERICAN SPIRIT INS CO	OH	PC	301 E FOURTH ST CINCINNATI OH 45202 (513) 369-5000	1988	1989
GREAT DIVIDE INS CO	ND	PC	P O BOX 1594 DES MOINES IA 50306-1594 (480) 951-0905	1986	1986
GREAT MIDWEST INS CO	TX	PC	800 GESSNER RD STE 600 HOUSTON TX 77024-4538 (713) 935-0226	1985	1991

Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
GREAT NORTHERN INS CO	IN	PC	15 MOUNTAIN VIEW RD WARREN NJ 07059 (908) 903-2000	1952	1953
GREAT NORTHWEST INS CO	MN	PC	332 MINNESOTA ST STE W1800 ST PAUL MN 55101-1314 (612) 276-6250	1986	1989
GREAT PLAINS CAS INC	IA	PC	P O BOX 68 CEDAR RAPIDS IA 52406-0068 (319) 390-2691	2007	2013
GREAT SOUTHERN LIFE INS CO	TX	LAH	P O BOX 410288 KANSAS CITY MO 64141-0288 (816) 391-2000	1979	1982
GREAT WEST CASUALTY CO	NE	PC	P O BOX 277 S SIOUX CITY NE 68776 (402) 494-2411	1956	1972
GREAT WEST LIFE & ANNUITY INS CO	CO	LAH	8515 E ORCHARD RD GREENWOOD VILLAGE CO 80111 (303) 737-3000	1907	1964
GREAT WEST LIFE ASSURANCE CO THE	MI	LAH	8515 E ORCHARD RD GREENWOOD VILLAGE CO 80111 (303) 737-3000	1891	1967
GREAT WESTERN INS CO	UT	LAH	P O BOX 3428 OGDEN UT 84409 (801) 689-1401	1983	1999
GREATER NEW YORK MUTUAL INS CO	NY	PC	200 MADISON AVE NEW YORK NY 10016 (212) 683-9700	1927	1963
GREEK CATHOLIC UNION OF THE USA	PA	FR	5400 TUSCARAWAS RD BEAVER PA 15009 (724) 495-3400	1893	1995
GREEN COUNTY MUTUAL INS CO	WI	TM	326 6TH ST MONROE WI 53566 (608) 325-3416	1873	1873
GREENWICH INS CO	DE	PC	SEAVIEW HOUSE 70 SEAVIEW AVE STAMFORD CT 06902-6073 (203) 964-5200	1946	1973
GRINNELL ADVISORY CO	IA	RS	GRINNELL MUTUAL REINS CO P O BOX 790 GRINNELL IA 50112 (642) 269-8000		2005
GRINNELL MUTUAL REINS CO	IA	PC	P O BOX 790 GRINNELL IA 50112 (641) 269-8000	1909	1980
GRINNELL SELECT INS CO	IA	PC	P O BOX 790 GRINNELL IA 50112 (641) 269-8000	1984	1995
GROUP HEALTH COOP OF EAU CLAIRE	WI	HMO	P O BOX 3217 EAU CLAIRE WI 54702 (715) 552-4300	1972	1976
GROUP HEALTH COOP OF SOUTH CENTRAL WI	WI	HMO	P O BOX 44971 MADISON WI 53744 (608) 251-4156	1972	1975
GS ADMINISTRATORS INC	TX	SCP	1345 ENCLAVE PKWY HOUSTON TX 77077-2026 (713) 580-3100	1988	2013
GUARANTEE CO OF NO AM USA THE	MI	PC	1 TOWNE SQ STE 1470 SOUTHFIELD MI 48076 (248) 281-0281	1990	1997
GUARANTEE INS CO	FL	PC	401 E LAS OLAS BLVD STE 1640 FORT LAUDERDALE FL 33301 (954) 670-2900	1965	1979

*Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers*

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
GUARANTEE TRUST LIFE INS CO	IL	LAH	1275 MILWAUKEE AVE GLENVIEW IL 60025 (847) 699-0600	1936	1966
GUARDIAN INS & ANNUITY CO INC THE	DE	LAH	7 HANOVER SQ NEW YORK NY 10004 (212) 598-8000	1970	1971
GUARDIAN LIFE INS CO OF AMER THE	NY	LAH	7 HANOVER SQ NEW YORK NY 10004 (212) 598-8000	1860	1920
GUGGENHEIM LIFE & ANNUITY CO	DE	LAH	401 PENNSYLVANIA PKWY INDIANAPOLIS IN 46280 (317) 396-9950	1985	1988
GUIDEONE AMERICA INS CO	IA	PC	1111 ASHWORTH RD WEST DES MOINES IA 50265 (515) 267-5000	1983	1983
GUIDEONE ELITE INS CO	IA	PC	1111 ASHWORTH RD WEST DES MOINES IA 50265 (515) 267-5000	1983	1988
GUIDEONE MUTUAL INS CO	IA	PC	1111 ASHWORTH RD WEST DES MOINES IA 50265 (515) 267-5000	1946	1953
GUIDEONE SPECIALTY MUTUAL INS CO	IA	PC	1111 ASHWORTH RD WEST DES MOINES IA 50265 (515) 267-5000	1948	1958
GUILDERLAND REINSURANCE CO	NY	PC	P O BOX 686 VALLEY VIEW PA 17983 (323) 692-8904	1969	1979
GUNDERSEN HEALTH PLAN INC	WI	HMO	1836 SOUTH AVE LA CROSSE WI 54601-5429 (608) 775-8000	1995	1995
GWC WARRANTY CORP	PA	WP	SHOWROOM LEVEL 40 COAL ST WILKES BARRE PA 18702-5236 (800) 482-7357	1995	2012
GWG LIFE LLC	DE	LSP	220 S 6TH ST STE 1200 MINNEAPOLIS MN 55402-4512 (612) 746-1944	2007	2014
HABERSHAM FUNDING LLC	GA	LSP	3495 PIEDMONT RD NE STE 910 ATLANTA GA 30305 (404) 233-8275	2001	2005
HALLMARK INS CO	AZ	PC	777 MAIN ST STE 1000 FORT WORTH TX 76102 (817) 348-1600	1988	2008
HALLMARK NATIONAL INS CO	AZ	PC	777 MAIN ST STE 1000 FORT WORTH TX 76102 (817) 348-1600	1991	1995
HAMILTON INS CO	DE	PC	600 COLLEGE RD E PRINCETON NJ 08540 (609) 349-7700	1973	1975
HAMILTON MUTUAL INS CO	IA	PC	P O BOX 712 DES MOINES IA 50306-0712 (515) 280-2511	1858	2010
HANOVER AMERICAN INS CO	NH	PC	440 LINCOLN ST WORCESTER MA 01653 (508) 853-7200	1989	2012
HANOVER INS CO THE	NH	PC	440 LINCOLN ST WORCESTER MA 01653 (508) 853-7200	1972	1973
HARCO NATIONAL INS CO	IL	PC	702 OBERLIN RD RALEIGH NC 27605-0800 (919) 833-1600	1954	1959
HARLEYSVILLE INS CO	PA	PC	355 MAPLE AVE HARLEYSVILLE PA 19438 (215) 256-5000	1930	1930

*Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers*

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
HARLEYSVILLE LAKE STATES INS CO	MI	PC	355 MAPLE AVE HARLEYSVILLE PA 19438 (215) 256-5000	1915	1994
HARLEYSVILLE LIFE INS CO	PA	LAH	355 MAPLE AVE HARLEYSVILLE PA 19438 (215) 256-5000	1960	2001
HARLEYSVILLE PREFERRED INS CO	PA	PC	355 MAPLE AVE HARLEYSVILLE PA 19438 (215) 256-5000	1977	2006
HARLEYSVILLE WORCESTER INS CO	PA	PC	355 MAPLE AVE HARLEYSVILLE PA 19438 (215) 256-5000	1823	2007
HARTFORD ACCIDENT & INDEMNITY CO	CT	PC	1 HARTFORD PLZ HARTFORD CT 06155-0001 (860) 547-5000	1913	1913
HARTFORD CASUALTY INS CO (NEW JERSEY)	IN	PC	1 HARTFORD PLZ HARTFORD CT 06155-0001 (860) 547-5000	1987	1987
HARTFORD FIRE INS CO	CT	PC	1 HARTFORD PLZ HARTFORD CT 06155-0001 (860) 547-5000	1810	1851
HARTFORD INS CO OF THE MIDWEST	IN	PC	1 HARTFORD PLZ HARTFORD CT 06155-0001 (860) 547-5000	1979	1984
HARTFORD LIFE & ACCIDENT INS CO	CT	LAH	200 HOPMEADOW ST SIMSBURY CT 06089-9793 (860) 547-5000	1967	1969
HARTFORD LIFE AND ANNUITY INS CO	CT	LAH	200 HOPMEADOW ST SIMSBURY CT 06089-9793 (860) 547-5000	1955	1956
HARTFORD LIFE INS CO	CT	LAH	200 HOPMEADOW ST SIMSBURY CT 06089-9793 (860) 547-5000	1978	1979
HARTFORD STEAM BOILER INSPECTION & INS CO OF CT	CT	PC	P O BOX 299 HARTFORD CT 06141 (860) 722-5057	1988	2002
HARTFORD STEAM BOILER INSPECTION & INS CO THE	CT	PC	P O BOX 5024 HARTFORD CT 06102 (860) 722-1866	1866	1871
HARTFORD UNDERWRITERS INS CO	CT	PC	1 HARTFORD PLZ HARTFORD CT 06155-0001 (860) 547-5000	1987	1988
HASTINGS MUTUAL INS CO	MI	PC	404 E WOODLAWN AVE HASTINGS MI 49058 (800) 442-8277	1885	1984
HAWKEYE SECURITY INS CO	WI	PC	175 BERKELEY ST BOSTON MA 02116 (617) 357-9500	1979	1979
HCC LIFE INS CO	IN	LAH	225 TOWN PARK DR NW STE 350 KENNESAW GA 30144 (770) 973-9851	1981	1982
HCSC INS SERVICES CO	IL	LAH	300 E RANDOLPH CHICAGO IL 60601 (312) 653-6000	1958	1994
HDI GERLING AMERICA INS CO	IL	PC	161 N CLARK ST FL 48 CHICAGO IL 60601-3213 (312) 580-1900	1981	1984
HEALTH CARE SERVICE CORP A MUT LEGAL RESERVE CO	IL	LAH	300 E RANDOLPH ST CHICAGO IL 60601 (312) 653-6000	1936	2006
HEALTH NET LIFE INS CO	CA	LAH	21281 BURBANK BLVD B3 WOODLAND HILLS CA 91367 (818) 676-8256	1986	2004

Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
HEALTH TRADITION HEALTH PLAN	WI	HMO	4001 41ST ST NW ROCHESTER MN 55901-8901 (507) 538-5212	1986	1986
HEALTHMARKETS INS CO	OK	LAH	9151 BLVD 26 N RICHLAND HILLS TX 76180 (817) 255-3100	1981	1982
HEALTHPARTNERS INS CO	MN	PC	8170 33RD AVE S MINNEAPOLIS MN 55440 (952) 883-6000	1991	1997
HEALTHSPRING LIFE & HEALTH INS CO INC	TX	LAH	9009 CAROTHERS PKWY FRANKLIN TN 37067 (615) 291-7000	2007	2008
HEARTLAND MUTUAL INS CO	WI	TM	P O BOX 35 ETTRICK WI 54627-0035 (608) 525-3201	1877	1877
HELENVILLE MUTUAL INS CO	WI	TM	P O BOX 67 W3320 HWY 18 HELENVILLE WI 53137 (920) 674-5188	1876	1876
HELZBERGS DIAMOND SHOPS INC	MO	SCP	1825 SWIFT NORTH KANSAS CITY MO 64116 (816) 627-1236	1945	2013
HENRIETTA GREENWOOD & UNION MUT FIRE INS CO	WI	TM	E237 CTY HWY EE WONEWOC WI 53968 (608) 464-7642	1883	1883
HERITAGE CASUALTY INS CO	KS	PC	7101 COLLEGE BLVD STE 1400 OVERLAND PARK KS 66210-2082 (913) 982-3700	1974	1982
HERITAGE CHEVROLET INC	WI	SCP	1227 N 4TH ST TOMAHAWK WI 54487-2126 (715) 453-2119	2012	2014
HERITAGE INDEMNITY CO	CA	PC	7125 W JEFFERSON AVE STE 200 LAKEWOOD CO 80235 (303) 987-5500	1979	1989
HERITAGE LIFE INS CO	AZ	LAH	401 PENNSYLVANIA PKWY STE 300 INDIANAPOLIS IN 46280 (317) 396-9956	1957	1967
HERITAGE UNION LIFE INS CO	MN	LAH	187 DANBURY RD RIVERVIEW BLDG 3RD FL WILTON CT 06897 (203) 762-4400	1963	1971
HIGHLANDS INS CO	TX	PC	BRIAN E RIEWE PC P O BOX 776 SMITHVILLE TX 78957-0776 (512) 236-9955	1957	1969
HIGHWAY LOSS DATA INSTITUTE	DC	RS	1005 N GLEBE RD STE 800 ARLINGTON VA 22201 (703) 247-1600	1973	1973
HISCOX INS CO INC	IL	PC	104 S MICHIGAN AVE STE 600 CHICAGO IL 60603-5950 (312) 380-5555	1952	1962
HM HEALTH INS CO	PA	LAH	120 FIFTH AVE PITTSBURGH PA 15222-3022 (412) 544-7000	1954	1955
HM LIFE INS CO	PA	LAH	P O BOX 535061 PITTSBURGH PA 15253 (800) 328-5433	1981	1982
HOLLAND MUTUAL FIRE INS CO	WI	TM	265 S MAIN ST CEDAR GROVE WI 53013 (920) 668-8948	1870	1870
HOMAN FORD INC	WI	SCP	1036 W FOND DU LAC ST RIPON WI 54971-9286 (920) 748-7777	2013	2014

Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
HOME SECURITY ASSOC INC	WI	WP	310 N MIDVALE BLVD MADISON WI 53705 (608) 231-0010	1993	1993
HOME WARRANTY INC	IA	WP	112 S STORY ST STE 200 ROCK RAPIDS IA 51246-1526 (712) 472-4949	1999	2013
HOME WARRANTY OF AM INC	IL	WP	1371 ABBOTT CT BUFFALO GROVE IL 60089 (888) 492-7359 711	1996	2000
HOME-OWNERS INS CO	MI	PC	P O BOX 30660 LANSING MI 48909 (517) 323-1200	1863	2001
HOMESITE INS CO	CT	PC	1 FEDERAL ST FL 4 BOSTON MA 02110-2003 (617) 832-1383	1985	1989
HOMESTEADERS LIFE CO	IA	LAH	P O BOX 1756 DES MOINES IA 50306 (515) 440-7777	1906	1999
HOMESURE OF AMERICA INC	FL	WP	P O BOX 551540 FT LAUDERDALE FL 33325 (800) 327-9787	1978	1985
HORACE MANN INS CO	IL	PC	1 HORACE MANN PLZ SPRINGFIELD IL 62715 (217) 789-2500	1963	1964
HORACE MANN LIFE INS CO	IL	LAH	1 HORACE MANN PLZ SPRINGFIELD IL 62715 (217) 789-2500	1949	1968
HORACE MANN PROPERTY & CASUALTY INS CO	IL	PC	1 HORACE MANN PLZ SPRINGFIELD IL 62715 (217) 789-2500	1965	1974
HOUSE OF HARLEY DAVIDSON INC	WI	SCP	6221 W LAYTON AVE MILWAUKEE WI 53220-4696 (414) 282-2211	2012	2014
HOUSING AUTHORITY PROP INS A MUT CO	VT	PC	P O BOX 189 CHESHIRE CT 06410 (203) 272-8220	1987	2005
HOUSING ENTERPRISE INS CO INC	VT	PC	P O BOX 189 CHESHIRE CT 06410 (203) 272-8220	2000	2009
HUDSON INS CO	DE	PC	100 WILLIAM ST FL 5 NEW YORK NY 10038-5044 (212) 978-2800	1918	1999
HUMANA BENEFIT PLAN OF IL INC	IL	LAH	P O BOX 740036 LOUISVILLE KY 40201 (502) 580-1000	1994	2012
HUMANA INS CO	WI	LAH	P O BOX 740036 LOUISVILLE KY 40201 (920) 336-1100	1968	1968
HUMANA WISC HEALTH ORGANIZATION INS CORP	WI	HMO	P O BOX 740036 LOUISVILLE KY 40201 (502) 580-1000	1985	1985
HUMANADENTAL INS CO	WI	LAH	P O BOX 740036 LOUISVILLE KY 40201 (502) 580-1000	1908	1908
IA AMERICAN LIFE INS CO	TX	LAH	P O BOX 2549 WACO TX 76702-2549 (254) 297-2777	1980	1988
IAS WARRANTY INC	TX	VPP	10800 PECAN PARK BLVD STE 410 AUSTIN TX 78750-1477 (800) 346-6469	2003	2006
IDEALIFE INS CO	CT	LAH	120 LONG RIDGE RD STAMFORD CT 06902 (203) 352-3000	1981	1988

Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
IDS PROPERTY CASUALTY INS CO	WI	PC	3500 PACKERLAND DR DE PERE WI 54115-9070 (920) 330-5100	1972	1973
ILLINOIS CASUALTY CO A MUT CO	IL	PC	P O BOX 5018 ROCK ISLAND IL 61204-5018 (309) 793-1700	2004	2012
ILLINOIS FARMERS INS CO	IL	PC	P O BOX 2094 AURORA IL 60507 (630) 907-0030	1968	1971
ILLINOIS INS CO	IA	PC	P O BOX 3646 OMAHA NE 68103-0646 (402) 827-3424	1988	1995
ILLINOIS MUTUAL LIFE INS CO	IL	LAH	300 SW ADAMS ST PEORIA IL 61634 (309) 674-8255	1912	1926
ILLINOIS NATIONAL INS CO	IL	PC	175 WATER ST FL 18 NEW YORK NY 10038-4976 (212) 770-7000	1933	1979
IMPERIUM INS CO	TX	PC	800 GESSNER RD STE 600 HOUSTON TX 77024-4538 (713) 935-4800	1977	1981
IMT INS CO	IA	PC	P O BOX 1336 DES MOINES IA 50306 (515) 327-2777	1883	1997
INDEMNITY INS CO OF NORTH AMERICA	PA	PC	436 WALNUT ST PHILADELPHIA PA 19106-3703 (215) 640-1000	1977	1984
INDEPENDENCE AMERICAN INS CO	DE	PC	485 MADISON AVE 14TH FL NEW YORK NY 10022 (212) 355-4141	1973	2005
INDEPENDENCE LIFE & ANNUITY CO	DE	LAH	1 SUN LIFE EXEC PK WELLESLEY HILLS MA 02481 (781) 237-6030	1934	1951
INDEPENDENT CARE HEALTH PLAN	WI	HMO	1555 N RIVERCENTER DR STE 206 MILWAUKEE WI 53212 (414) 223-4847	2003	2003
INDEPENDENT DEALER GROUP INC	NJ	SCP	851 INTERNATIONAL PKWY STE 100 RICHARDSON TX 75081-2846 (800) 242-7316	1986	2014
INDEPENDENT ORDER OF FORESTERS THE	NY	FR	789 DON MILLS RD TORONTO M3C 1 (416) 429-3000	1877	1967
INDEPENDENT ORDER OF VIKINGS	IL	FR	P O BOX 5147 SPRINGFIELD IL 62705-5147 (217) 241-6300	1895	1972
INDEPENDENT STATISTICAL SERVICE INC	IL	RS	EXECUTIVE VICE PRESIDENT 2600 S RIVER RD DES PLAINES IL 60018 (847) 297-7800		2004
INDIANA INS CO	IN	PC	175 BERKELEY ST BOSTON MA 02117 (617) 357-9500	1960	1972
INDIANA LUMBERMENS MUTUAL INS CO	IN	PC	8888 KEYSTONE XING STE 250 INDIANAPOLIS IN 46240-7602 (317) 875-3600	1897	1978
INDIVIDUAL ASSURANCE CO LIFE HEALTH & ACCIDENT	OK	LAH	P O BOX 30685 EDMOND OK 73003-0012 (913) 432-1451	1973	1980
INDUSTRIAL ALLIANCE INS & FINANCIAL SERVICES INC	TX	LAH	P O BOX 2549 WACO TX 76702-2549 (254) 297-2777	1967	2013
INFINITY INS CO	IN	PC	P O BOX 830189 BIRMINGHAM AL 35283 (205) 870-4000	1978	1981

*Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers*

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
INSURANCE CO OF IL	IL	PC	175 BERKLEY ST BOSTON MA 02117 (617) 357-9500	1970	1989
INSURANCE CO OF NORTH AMERICA	PA	PC	436 WALNUT ST PHILADELPHIA PA 19106-3703 (215) 640-1000	1794	1864
INSURANCE CO OF STATE OF PA THE	PA	PC	175 WATER ST FL 18 NEW YORK NY 10038-4976 (212) 770-7000	1794	1906
INSURANCE CO OF THE AMERICAS	FL	PC	4140 E BASELINE RD STE 201 MESA AZ 85206 (877) 709-7690	1976	1980
INSURANCE CO OF THE WEST	CA	PC	P O BOX 85563 SAN DIEGO CA 92186 (858) 350-2400	1972	1991
INSURANCE SERVICES OFFICE INC	NY	RS	545 WASHINGTON BLVD JERSEY CITY NJ 07310 (212) 898-6000	1971	1971
INSUREMAX INS CO	IN	PC	P O BOX 607 NEWBURGH IN 47629 (812) 858-4100	1998	2004
INTEGON GENERAL INS CORP	NC	PC	P O BOX 3199 WINSTON SALEM NC 27102-3199 (336) 435-2000	1960	1996
INTEGON INDEMNITY CORP	NC	PC	P O BOX 3199 WINSTON SALEM NC 27102-3199 (336) 435-2000	1946	1996
INTEGON NATIONAL INS CO	NC	PC	P O BOX 3199 WINSTON SALEM NC 27102-3199 (336) 435-2000	1988	1988
INTEGRITY LIFE INS CO	OH	LAH	400 BROADWAY CINCINNATI OH 45202 (513) 629-1800	1966	1996
INTEGRITY MUTUAL INS CO	WI	PC	P O BOX 539 APPLETON WI 54912-0539 (920) 734-4511	1933	1933
INTEGRITY PROPERTY & CAS INS CO	WI	PC	P O BOX 539 APPLETON WI 54912-0539 (920) 734-4511	2007	2007
INTERCONTINENTAL WARRANTY SERVICES INC	FL	WP	5901 BROKEN SOUND PKWY NW STE 400 BOCA RATON FL 33487 (954) 379-1629	1991	1999
INTERNATIONAL FIDELITY INS CO	NJ	PC	1 NEWARK CTR NEWARK NJ 07102-5207 (973) 624-7200	1904	1998
INTERNATIONAL MOTOR SPORTS INC	WI	SCP	7518 HIGHWAY 60 CEDARBURG WI 53012 (262) 377-5700	1993	2014
INTERSTATE NATIONAL DEALER SERVICES INC	DE	WP	6120 POWERS FERRY RD NE STE 200 ATLANTA GA 30339 (678) 894-3500	1991	1997
INTREPID INS CO	MI	PC	36455 CORPORATE DR FARMINGTON HILLS MI 48331 (248) 991-6700	1999	2005
INVESTORS LIFE INS CO OF NORTH AMERICA	TX	LAH	P O BOX 410288 KANSAS CITY MO 64141-0288 (816) 391-2000	1963	1969
INVESTORS TITLE INS CO	NC	TI	P O DRAWER 2687 CHAPEL HILL NC 27515 (919) 968-2200	1972	1997
IOWA MUTUAL INS CO	IA	PC	P O BOX 290 DEWITT IA 52742 (563) 659-3231	1900	1962

*Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers*

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
IRONSHORE INDEMNITY INC	MN	PC	P O BOX 3407 NEW YORK NY 10008-3407 (646) 826-6600	1919	1947
ISLAND PEER REVIEW ORGANIZATION INC	NY	IRO	1979 MARCUS AVE LAKE SUCCESS NY 11042 (516) 326-7767	1999	2003
ISMIE MUTUAL INS CO	IL	PC	20 N MICHIGAN AVE CHICAGO IL 60602 (312) 782-2749	1976	2003
ISO DATA INC	NY	RS	545 WASHINGTON BLVD JERSEY CITY NJ 07310 (212) 898-6000	1988	1988
IWS ACQUISITION CORP	FL	SCP	5901 BROKEN SOUND PKWY NW STE 400 BOCA RATON FL 33487 (561) 981-7039	2012	2013
JACKSON NATIONAL LIFE INS CO	MI	LAH	1 CORPORATE WAY LANSING MI 48951 (517) 381-5500	1961	1981
JAMESTOWN MUTUAL INS CO	WI	TM	3810 DRY HOLLOW RD CUBA CITY WI 53807 (608) 568-3278	1885	1885
JEFFERSON INS CO	NY	PC	9950 MAYLAND DR RICHMOND VA 23233 (804) 285-3300	1950	1967
JEFFERSON NATIONAL LIFE INS CO	TX	LAH	P O BOX 36740 LOUISVILLE KY 40233-6740 (502) 587-7626	1937	1967
JEWELERS MUTUAL INS CO	WI	PC	P O BOX 468 NEENAH WI 54957-0468 (920) 725-4326	1913	1914
JIM OLSON CHRYSLER DODGE JEEP & RAM TRUCK LLC	WI	SCP	812 GREEN BAY RD STURGEON BAY WI 54235-3060 (920) 743-6271	2012	2014
JIM OLSON MOTORS INC	WI	SCP	632 GREEN BAY RD STURGEON BAY WI 54235-3039 (920) 743-4461	2012	2014
JOHN ALDEN LIFE INS CO	WI	LAH	P O BOX 3050 MILWAUKEE WI 53201 (414) 271-3011	1973	1973
JOHN DEERE INS CO	IA	PC	6400 NW 86TH ST JOHNSTON IA 50131-2945 (515) 267-3000	1979	1989
JOHN HANCOCK LIFE & HEALTH INS CO	MA	LAH	P O BOX 717 BOSTON MA 02117 (617) 572-6000	1981	1982
JOHN HANCOCK LIFE INS CO USA	MI	LAH	P O BOX 111 BOSTON MA 02117-0111 (617) 572-6000	1955	1979
JOHNSON MOTOR SALES	WI	SCP	620 DEERE DR NEW RICHMOND WI 54017-1254 (715) 246-2261	1930	2014
JOHNSON MOTORS OF MENOMONIE	WI	SCP	1603 US HIGHWAY 12 W MENOMONIE WI 54751-9068 (715) 235-1000	1998	2014
JOHNSON MOTORS OF ST CROIX FALLS	WI	SCP	2180 US HIGHWAY 8 ST CROIX FALLS WI 54024-8328 (715) 483-2000	2005	2014
KANAWHA INS CO	SC	LAH	P O BOX 740036 LANCASTER SC 29720 (803) 283-5300	1958	1990
KANSAS CITY LIFE INS CO	MO	LAH	P O BOX 219139 KANSAS CITY MO 64121 (816) 753-7000	1895	1922

*Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers*

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
KEMPER INDEPENDENCE INS CO	IL	PC	12926 GRAN BAY PKWY W JACKSONVILLE FL 32258 (904) 245-5600	1998	1999
KENOSHA COUNTY MUTUAL INS CO	WI	TM	P O BOX 115 BRISTOL WI 53104 (262) 857-2876	1860	1860
KEY RISK INS CO	NC	PC	P O BOX 49129 GREENSBORO NC 27419-1129 (336) 668-9050	1997	2011
KNIGHTBROOK INS CO	DE	PC	P O BOX 686 VALLEY VIEW PA 17983-0686 (323) 692-8904	1934	1955
KNIGHTS OF COLUMBUS	CT	FR	P O BOX 1670 NEW HAVEN CT 06507 (203) 752-4000	1882	1900
KSKJ LIFE AMERICAN SLOVENIAN CATHOLIC UNION	IL	FR	2439 GLENWOOD AVE JOLIET IL 60435 (815) 741-2001	1898	1917
LAFAYETTE LIFE INS CO THE	OH	LAH	400 BROADWAY CINCINNATI OH 45202 (513) 362-4900	1905	1955
LAKELAND CARE DISTRICT	WI	CMO	N6650 ROLLING MEADOWS DR FOND DU LAC WI 54937-9471 (920) 906-5100		2009
LANCER INS CO	IL	PC	P O BOX 9004 LONG BEACH NY 11561 (516) 431-4441	1945	1947
LANDCAR CASUALTY CO	UT	PC	9350 S 150 EAST STE 990 SANDY UT 84070 (801) 563-4150	1989	2014
LAPRAIRIE MUTUAL INS CO	WI	TM	460 S RANDALL AVE JANESVILLE WI 53545-4224 (608) 752-2724	1873	1873
LCS WESTMINSTER NEWCASTLE LLC	IA	CC	400 LOCUST ST STE 820 DES MOINES IA 50309-2334 (515) 875-4780	2012	2012
LE MARS INS CO	IA	PC	P O BOX 1608 LE MARS IA 51031 (712) 546-7847	1901	1996
LEAGUE OF WISCONSIN MUNICIPALITIES MUTUAL INS	WI	PC	402 GAMMON PL STE 225 MADISON WI 53719 (608) 833-9595	2002	2002
LEBANON CLYMAN MUTUAL INS CO	WI	TM	P O BOX 86 LEBANON WI 53047 (920) 925-3755	1887	1887
LEGACY BENEFITS LLC	DE	LSP	350 5TH AVE STE 4320 NEW YORK NY 10118-4318 (212) 643-1190	2007	2010
LEXON INS CO	TX	PC	10002 SHELBYVILLE RD STE 100 LOUISVILLE KY 40223 (502) 253-6500	1984	2000
LIBERTY BANKERS LIFE INS CO	OK	LAH	1605 LBJ FREEWAY STE 710 DALLAS TX 75234 (469) 522-4400	1957	1998
LIBERTY INS CORP	IL	PC	175 BERKELEY ST BOSTON MA 02116 (617) 357-9500	1983	1984
LIBERTY INS UNDERWRITERS INC	IL	PC	175 BERKELEY ST BOSTON MA 02116 (212) 208-8834	1978	1982
LIBERTY LIFE ASSURANCE CO OF BOSTON	NH	LAH	100 LIBERTY WAY DOVER NH 03820-4597 (617) 357-9500	1963	1966

*Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers*

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
LIBERTY MUTUAL FIRE INS CO	WI	PC	175 BERKELEY ST BOSTON MA 02116 (617) 357-9500	1908	1926
LIBERTY MUTUAL FIRE INS CO	WI	TM	P O BOX 58 STITZER WI 53825-0058 (608) 943-8333	1872	1872
LIBERTY MUTUAL INS CO	MA	PC	175 BERKELEY ST BOSTON MA 02116 (617) 357-9500	1912	1919
LIBERTY NATIONAL LIFE INS CO	NE	LAH	P O BOX 2612 BIRMINGHAM AL 35202-2612 (972) 569-4000	1929	1982
LIBERTY PERSONAL INS CO	NH	PC	175 BERKELEY ST BOSTON MA 02116 (617) 357-9500	1960	1972
LIFE EQUITY LLC	OH	LSP	5611 HUDSON DR STE 100 HUDSON OH 44236-4452 (330) 342-7772	2000	2011
LIFE INS CO OF NORTH AMERICA	PA	LAH	TWO LIBERTY PL TL14A 1601 CHESTNUT ST PHILADELPHIA PA 19192 (215) 761-1000	1956	1958
LIFE INS CO OF THE SOUTHWEST	TX	LAH	1 NATIONAL LIFE DR MONTPELIER VT 05604 (802) 229-3333	1955	1981
LIFECARE ASSURANCE CO	AZ	LAH	P O BOX 4243 WOODLAND HILLS CA 91365-4243 (818) 887-4436	1980	2014
LIFESECURE INS CO	MI	LAH	10559 CITATION DR STE 300 BRIGHTON MI 48116 (810) 220-7700	1954	1998
LINCOLN BENEFIT LIFE CO	NE	LAH	2940 S 84TH ST LINCOLN NE 68506-4142 (847) 402-5000	1938	1979
LINCOLN GENERAL INS CO	PA	PC	P O BOX 3709 YORK PA 17402-0136 (717) 757-0000	1977	1992
LINCOLN HERITAGE LIFE INS CO	IL	LAH	4343 E CAMELBACK RD PHOENIX AZ 85018 (602) 957-1650	1963	1994
LINCOLN LIFE & ANNUITY CO OF NEW YORK	NY	LAH	100 N GREENE ST GREENSBORO NC 27401-2547 (315) 428-8400	1897	1959
LINCOLN NATIONAL LIFE INS CO THE	IN	LAH	1300 S CLINTON ST FORT WAYNE IN 46802 (260) 455-2000	1905	1921
LINCOLN REPUBLIC INS CO	ND	LAH	P O BOX 14571 DES MOINES IA 50306-3571 (800) 325-6915	1935	1956
LITTLE BLACK MUTUAL INS CO	WI	PC	P O BOX 406 MEDFORD WI 54451 (715) 748-6040	1889	1889
LKQ SMART PARTS INC	DE	WP	500 W MADISON STE 2800 CHICAGO IL 60661 (312) 621-2778	2000	2009
LM GENERAL INS CO	IL	PC	175 BERKELEY ST BOSTON MA 02116 (617) 357-9500	1978	1982
LM INS CORP	IL	PC	175 BERKELEY ST BOSTON MA 02116-5066 (617) 357-9500	1989	1990
LM PROPERTY & CAS INS CO	IN	PC	175 BERKELEY ST BOSTON MA 02116 (617) 357-9500	1975	1975

*Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers*

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
LOCAL GOVERNMENT PROPERTY INS FUND	WI	PC	C/O ASU GROUP 559 D'ONOFRIO DR STE 10 MADISON WI 53719 (608) 821-1189	1882	1903
LOMIRA AUTO SALES & SERVICE INC	WI	SCP	900 EAST AVE LOMIRA WI 53048 (920) 269-4420	1986	2014
LONDON LIFE REINS CO	PA	LAH	P O BOX 1120 BLUEBELL PA 19422 (215) 542-7200	1969	1984
LONGEVITY INS CO	TX	LAH	5801 SW 6TH ST TOPEKA KS 66636 (800) 223-2440	1965	1967
LOWES HOME CTRS LLC	NC	WP	P O BOX 1000 (MC- NB3TA) MOORESVILLE NC 28115 (704) 758-1000	1958	2010
LOYAL AMERICAN LIFE INS CO	OH	LAH	11200 LAKELINE BLVD STE 100 AUSTIN TX 78717 (512) 451-2224	1955	1971
LOYAL CHRISTIAN BENEFIT ASSN	PA	FR	P O BOX 13005 ERIE PA 16514-1305 (814) 453-4331	1890	1906
LUCK MUTUAL INS CO	WI	TM	P O BOX 437 LUCK WI 54853 (715) 472-2861	1881	1881
LUMBERMENS UNDERWRITING ALLIANCE US	MO	PC	GOVERNMENTAL AFFAIRS 1905 NW CORPORATE BLVD BOCA RATON FL 33431 (561) 994-1900 460	1905	1913
LUTHERAN HOMES OF OCONOMOWOC INC	WI	CC	P O BOX 208 OCONOMOWOC WI 53066 (262) 567-8341	1939	2008
LYNDON PROPERTY INS CO	MO	PC	14755 N OUTER FORTY DR STE 400 ST LOUIS MO 63017 (636) 536-5600	1978	1981
MAD CITY POWER SPORTS INC	WI	SCP	4246 DAENTL RD DE FOREST WI 53532-2919 (608) 249-0240	2012	2014
MAD CITY SALES	WI	SCP	99 W BELTLINE HWY MADISON WI 53713-2148 (608) 244-2004	2000	2014
MADISON MUTUAL INS CO	IL	PC	1 MUTUAL CT EDWARDSVILLE IL 62025-0129 (618) 656-3410	1920	2013
MADISON NATIONAL LIFE INS CO INC	WI	LAH	P O BOX 5008 MADISON WI 53705-0008 (608) 830-2000	1961	1962
MAERP REINSURANCE ASSOC	IL	RS	3158 S RIVER RD #103 DES PLAINES IL 60611 (847) 297-4749	1973	1973
MAGNA LIFE SETTLEMENTS INC	FL	LSP	805 LAS CIMAS PKWY STE 350 AUSTIN TX 78746-6527 (305) 341-1287	1988	2010
MAIDEN REINSURANCE NORTH AM INC	MO	PC	6000 MIDATLANTIC DR STE 200 S MOUNT LAUREL NJ 08054 (856) 359-2400	2000	2003
MANAGED HEALTH SERVICES INS CORP	WI	HMO	7700 FORSYTH BLVD ST LOUIS MO 63105 (314) 505-6972	1990	1990
MANHATTAN LIFE INS CO THE	NY	LAH	2727 ALLEN PKWY STE 500 WORTHAM TOWER HOUSTON TX 77019 (713) 529-0045	1850	1959

Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
MANHATTAN NATIONAL LIFE INS CO	OH	LAH	301 E FOURTH ST CINCINNATI OH 45201 (513) 357-3300	1956	1956
MANUFACTURERS ALLIANCE INS CO	PA	PC	P O BOX 3031 BLUE BELL PA 19422 (610) 397-5000	1979	2006
MAPFRE INS CO	NJ	PC	211 MAIN ST WEBSTER MA 01570 (508) 943-9000	1985	1995
MAPFRE LIFE INS CO	DE	LAH	211 MAIN ST WEBSTER MA 01570 (508) 949-4122	1975	1978
MAPLE VALLEY MUTUAL INS CO	WI	PC	P O BOX 59 LENA WI 54139 (920) 829-5525	1891	1891
MARCELLON-COURTLAND-SPRINGVALE MUTUAL INS CO	WI	TM	P O BOX 280 PARDEEVILLE WI 53954-0280 (608) 617-2829	1889	1889
MARITIME FORD LINCOLN INC	WI	SCP	1305 FRANKLIN ST MANITOWOC WI 54220-5114 (920) 684-0261	2012	2014
MARKEL AMERICAN INS CO	VA	PC	4521 HIGHWOODS PKWY GLEN ALLEN VA 23060 (804) 527-2700	1986	1995
MARKEL INS CO	IL	PC	4521 HIGHWOODS PKWY GLEN ALLEN VA 23060 (847) 572-6000	1980	1984
MARQUETTE NATIONAL LIFE INS CO	TX	LAH	P O BOX 958465 LAKE MARY FL 32795 (407) 995-8000	1967	1982
MARYLAND CASUALTY CO	MD	PC	1400 AMERICAN LN TOWER 1 18TH FL SCHAUMBURG IL 60196 (847) 605-6000	1898	1898
MASSACHUSETTS BAY INS CO	NH	PC	440 LINCOLN ST WORCESTER MA 01653 (508) 853-7200	1956	1958
MASSACHUSETTS MUTUAL LIFE INS CO	MA	LAH	1295 STATE ST SPRINGFIELD MA 01111 (413) 788-8411	1851	1916
MAXIMUS FEDERAL SERVICES INC	VA	IRO	1891 METRO CTR DR RESTON VA 20190 (703) 251-8545		2008
MAXUM CASUALTY INS CO	DE	PC	3655 N POINT PKWY STE 500 ALPHARETTA GA 30005-2025 (678) 597-4500	1996	2005
MBIA INS CORP	NY	PC	1 MANHATTANVILLE RD STE 301 PURCHASE NY 10577-2100 (914) 273-4545	1967	1986
MCMC LLC	DE	IRO	300 CROWN COLONY DR STE 203 QUINCY MA 02169 (301) 652-1818	2002	2006
MCMILLAN-WARNER MUTUAL INS CO	WI	PC	P O BOX 429 MARSHFIELD WI 54449-0429 (715) 387-8454	1898	1898
MECHANICAL BREAKDOWN PROTECTION INC	MO	WP	250 NE MULBERRY LEES SUMMIT MO 64086 (816) 347-0900	1982	1992
MEDAMERICA INS CO	PA	LAH	P O BOX 41930 ROCHESTER NY 14604 (585) 238-4659	1966	1986
MEDCO CONTAINMENT LIFE INS CO	PA	LAH	100 PARSONS POND DR FRANKLIN LAKES NJ 07417-2604 (201) 269-3400	1954	1979

Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
MEDICA HEALTH PLANS OF WI	WI	LAH	P O BOX 9310 MINNEAPOLIS MN 55440-9310 (952) 992-2900	1996	1996
MEDICA INS CO	MN	PC	P O BOX 9310 RT NO CP330 MINNEAPOLIS MN 55440 (952) 992-2900	1984	1996
MEDICAL ASSOC CLINIC HEALTH PLAN OF WI THE	WI	HMO	1605 ASSOCIATES DR STE 101 DUBUQUE IA 52002-2270 (563) 556-8070	1984	1984
MEDICAL CONSULTANTS NETWORK INC	WA	IRO	1301 5TH AVE STE 2900 SEATTLE WA 98101 (206) 363-6100 2206	1998	2011
MEDICAL MUTUAL OF OH	OH	PC	2060 E 9TH ST CLEVELAND OH 44115-1313 (216) 687-7000	1934	2011
MEDICAL PROTECTIVE CO THE	IN	PC	5814 REED RD FORT WAYNE IN 46835 (260) 485-9622	1909	1915
MEDICAL REVIEW INSTITUTE OF AMERICA INC	UT	IRO	P O BOX 25547 SALT LAKE CITY UT 84125 (801) 261-3003	1983	2004
MEDICO CORP LIFE INS CO	NE	LAH	P O BOX 10482 DES MOINES IA 50306-0482 (800) 822-9993	1960	2007
MEDICO INS CO	NE	LAH	P O BOX 10386 DES MOINES IA 50306-0386 (800) 228-6080	1930	2003
MEDINA MUTUAL INS CO	WI	TM	500 PLZ DR MARSHALL WI 53559-8514 (608) 655-4161	1875	1875
MEDMARC CASUALTY INS CO	VT	PC	P O BOX 10809 CHANTILLY VA 20151-2219 (703) 652-1300	1950	1981
MEEMIC INS CO	MI	PC	1685 N OPDYKE RD AUBURN HILLS MI 48326-2656 (248) 373-5700	1949	2003
MEMBERS LIFE INS CO	IA	LAH	P O BOX 391 MADISON WI 53701 (608) 238-5851	1976	1976
MEMIC INDEMNITY CO	NH	PC	1750 ELM ST STE 500 MANCHESTER NH 03104 (603) 314-0600	2000	2007
MENDAKOTA INS CO	MN	PC	P O BOX 64586 ST PAUL MN 55164 (952) 656-9820	1985	1999
MENDOTA INS CO	MN	PC	P O BOX 64586 ST PAUL MN 55164 (952) 656-9820	1989	1992
MERASTAR INS CO	IL	PC	1 E WACKER DR STE 3700 CHICAGO IL 60601-1817 (312) 661-4700	1974	1981
MERCHANTS BONDING CO MUTUAL	IA	PC	2100 FLEUR DR DES MOINES IA 50321 (515) 243-8171	1933	1991
MERCHANTS NATIONAL BONDING INC	IA	PC	2100 FLEUR DR DES MOINES IA 50321 (515) 243-8171	2003	2012
MERCURY SELECT MANAGEMENT CO INC	TX	WP	P O BOX 728847 OKLAHOMA CITY OK 73172 (405) 621-6585	1983	1994
MERCYCARE HMO INC	WI	HMO	P O BOX 550 JANESVILLE WI 53547-0550 (608) 752-3431	2004	2004

Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
MERCYCARE INS CO	WI	LAH	P O BOX 550 JANESVILLE WI 53547-0550 (608) 752-3431	1993	1993
MERIDIAN SECURITY INS CO	IN	PC	518 E BROAD ST COLUMBUS OH 43215 (614) 464-5000	1967	1993
MERIT LIFE INS CO	IN	LAH	P O BOX 39 EVANSVILLE IN 47701 (812) 424-8031	1957	1980
MERITPLAN INS CO	CA	PC	5 PARK PLZ STE 500 MAIL STOP CA6-503-05-35 IRVINE CA 92614-8525 (949) 517-4008	1952	1979
MERRIMAC LODI MUTUAL INS CO	WI	TM	431 WATER ST STE 115 PRAIRIE DU SAC WI 53578-2105 (608) 644-1900	1873	1874
METHODIST MANOR INC	WI	CC	3023 S 84TH ST MILWAUKEE WI 53227 (414) 541-2600	1956	1984
METLIFE INS CO USA	DE	LAH	18210 CRANE NEST DR TAMPA FL 33647-2748 (813) 983-4100	1863	1965
METROPOLITAN CASUALTY INS CO	RI	PC	P O BOX 350 WARWICK RI 02887 (401) 827-2400	1981	1982
METROPOLITAN DIRECT PROPERTY & CASUALTY INS CO	RI	PC	P O BOX 350 WARWICK RI 02887 (401) 827-2400	1949	1961
METROPOLITAN GENERAL INS CO	RI	PC	P O BOX 350 WARWICK RI 02887 (401) 827-2400	1980	1982
METROPOLITAN GROUP PROP & CASUALTY INS CO	RI	PC	P O BOX 350 WARWICK RI 02887 (401) 827-2400	1976	1994
METROPOLITAN LIFE INS CO	NY	LAH	18210 CRANE NEST DR 3RD FL TAMPA FL 33647 (212) 578-2211	1866	1884
METROPOLITAN PROPERTY & CASUALTY INS CO	RI	PC	P O BOX 350 WARWICK RI 02886 (401) 827-2400	1972	1973
METROPOLITAN TOWER LIFE INS CO	DE	LAH	18210 CRANE NEST DR 3RD FL TAMPA FL 33647 (813) 983-4100	1982	1983
MGIC ASSURANCE CORP	WI	PC	P O BOX 756 MILWAUKEE WI 53201	1937	1996
MGIC CREDIT ASSURANCE CORP	WI	PC	P O BOX 756 MILWAUKEE WI 53201	1997	1997
MGIC INDEMNITY CORP	WI	PC	P O BOX 756 MILWAUKEE WI 53201 (800) 558-9900	1956	1957
MGIC MORTGAGE REINS CORP	WI	PC	P O BOX 756 MILWAUKEE WI 53201	1996	1996
MGIC REINSURANCE CORP	WI	PC	P O BOX 756 MILWAUKEE WI 53201	1985	1985
MGIC REINSURANCE CORP OF WI	WI	PC	P O BOX 756 MILWAUKEE WI 53201	1996	1996
MGIC RESIDENTIAL REINSURANCE CORP	WI	PC	P O BOX 756 MILWAUKEE WI 53201	1996	1996
MHA INS CO	MI	PC	3100 WEST RD BLDG 1 STE 200 EAST LANSING MI 48823 (517) 703-8500	1976	1999
MIC GENERAL INS CORP	MI	PC	P O BOX 3199 WINSTON SALEM NC 27102-3199 (336) 435-2000	1980	1981

Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
MIC PROPERTY & CASUALTY INS CORP	MI	PC	300 GALLERIA OFFICENTRE STE 200 MAIL CODE 480-300-200 SOUTHFIELD MI 48034 (248) 263-6900	1980	1981
MIC REINSURANCE CORP	WI	PC	P O BOX 756 MILWAUKEE WI 53201-0756 (414) 347-2779	2009	2010
MIC REINSURANCE CORP OF WI	WI	PC	P O BOX 756 MILWAUKEE WI 53201-0756 (414) 347-2779	2009	2010
MICHIGAN COMMERCIAL INS MUT	MI	PC	P O BOX 80440 LANSING MI 48908 (517) 886-3900	1999	2006
MICHIGAN MILLERS MUTUAL INS CO	MI	PC	P O BOX 30060 LANSING MI 48909 (517) 482-6211	1881	1900
MICROSOFT CORP	WA	SCP	1 MICROSOFT WAY REDMOND WA 98052-6399 (425) 882-8080	1993	2013
MID AMERICAN FIRE & CASUALTY CO	NH	PC	175 BERKELEY ST BOSTON MA 02116-5066 (617) 357-9500	1980	1996
MID CENTURY INS CO	CA	PC	P O BOX 2478 TERMINAL ANNEX LOS ANGELES CA 90051 (323) 932-3200	1949	1956
MIDDLESEX INS CO	WI	PC	1800 N POINT DR STEVENS POINT WI 54481-8020 (715) 346-6000	1826	1994
MIDDLESEX MUTUAL ASSUR CO	CT	PC	213 COURT ST MIDDLETOWN CT 06457-0891 (860) 347-4621	1836	2003
MIDDLETON GLEN INC	WI	CC	6720 CENTURY AVE MIDDLETON WI 53562 (608) 836-7998 223	1997	1998
MIDDLETON INS CO	WI	TM	6924 UNIVERSITY AVE MIDDLETON WI 53562 (608) 831-5642	1876	1877
MIDLAND NATIONAL LIFE INS CO	IA	LAH	1 SAMMONS PLZ SIOUX FALLS SD 57193-1001 (605) 335-5700	1906	1959
MIDSTATES REINSURANCE CORP	IL	PC	10560 SUCCESS LN STE A DAYTON OH 45458 (937) 428-6218	1941	1951
MIDVALE INDEMNITY CO	IL	PC	6000 AMERICAN PKWY MADISON WI 53783-0001 (608) 249-2111	1970	1984
MIDWEST EMPLOYERS CASUALTY CO	DE	PC	14755 N OUTER FORTY DR STE 300 CHESTERFIELD MO 63017 (636) 449-7000	1986	1989
MIDWEST FAMILY MUTUAL INS CO	IA	PC	P O BOX 9425 MINNEAPOLIS MN 55440-9425 (763) 951-7000	1891	1922
MIDWEST INS CO	IL	PC	300 S BRADFORDTON RD SPRINGFIELD IL 62711-9208 (217) 726-6811	1998	2008
MIDWEST NATIONAL LIFE INS CO OF TN	TX	LAH	9151 BLVD 26 NORTH RICHLAND HILLS TX 76180 (817) 255-3100	1965	1986
MIDWEST SECURITY LIFE INS CO	WI	LAH	2700 MIDWEST DR ONALASKA WI 54650 (608) 783-7130	1972	1986

*Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers*

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
MIDWEST WARRANTY CORP	WI	WP	22 NE 22ND AVE POMPANO BEACH FL 33062-5202 (954) 784-9400	2009	2010
MIDWESTERN INDEMNITY CO THE	NH	PC	175 BERKELEY ST BOSTON MA 02116-5066 (617) 357-9500	1947	1983
MIDWESTERN UNITED LIFE INS CO	IN	LAH	5780 POWERS FERRY RD NW ATLANTA GA 30327 (770) 980-5100	1948	1962
MII LIFE INC	MN	LAH	P O BOX 64560 ST PAUL MN 55164 (651) 662-8000	1954	1989
MILBANK INS CO	IA	PC	518 E BROAD ST COLUMBUS OH 43215-3976 (614) 464-5000	1982	1982
MILLERS CLASSIFIED INS CO	IL	PC	P O BOX 9006 ALTON IL 62002 (618) 463-3636	1981	1994
MILLERS FIRST INS CO	IL	PC	111 E FOURTH ST ALTON IL 62002 (618) 463-3636	1877	1900
MILLIMAN USA INC	WA	RS	15800 BLUEMOUND RD STE 400 MILWAUKEE WI 53005 (262) 784-2250	1957	2001
MILWAUKEE CASUALTY INS CO	WI	PC	P O BOX 650771 DALLAS TX 75265 (262) 207-8500	1973	1973
MILWAUKEE CATHOLIC HOME	WI	CC	2462 N PROSPECT AVE MILWAUKEE WI 53211 (414) 224-9700	1913	1984
MILWAUKEE COUNTY DEPARTMENT OF FAMILY CARE	WI	CMO	901 N 9TH ST STE 307C MILWAUKEE CTY COURTHOUSE MILWAUKEE WI 53233 (414) 287-7600		2009
MILWAUKEE SERVICE CONTRACT CORP	WI	WP	6001 W CAPITAL DR MILWAUKEE WI 53216 (414) 447-5125	1991	1992
MINNEHOMA AUTOMOBILE ASSOCIATION INC	FL	WP	8282 S MEMORIAL DR STE 202 TULSA OK 74133 (918) 307-1000	1980	2000
MINNESOTA LAWYERS MUTUAL INS CO	MN	PC	333 S 7TH ST STE 2200 MINNEAPOLIS MN 55402 (612) 341-4530	1981	2001
MINNESOTA LIFE INS CO	MN	LAH	400 ROBERT ST N ST PAUL MN 55101 (651) 665-3500	1880	1946
MITSUMI SUMITOMO INS CO OF AM	NY	PC	P O BOX 4602 WARREN NJ 07059-0602 (908) 604-2900	1893	1979
MITSUMI SUMITOMO INS USA INC	NY	PC	15 INDEPENDENCE BLVD P O BOX 4602 WARREN NJ 07059-0602 (908) 604-2900	1988	1988
MMIC INS INC	MN	PC	7701 FRANCE AVE S STE 500 MINNEAPOLIS MN 55435-5288 (952) 838-6700	1980	1996
MML BAY STATE LIFE INS CO	CT	LAH	1295 STATE ST SPRINGFIELD MA 01111 (413) 788-8411	1935	1982
MODERN SERVICE INS CO	IL	PC	P O BOX 2100 BLOOMINGTON IL 61701 (309) 821-3000	1968	1968

Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
MODERN WOODMEN OF AMERICA	IL	FR	1701 FIRST AVE ROCK ISLAND IL 61201 (309) 786-6481	1884	1895
MOLINA HEALTHCARE OF WI INC	WI	HMO	2400 S 102ND ST STE 103 MILWAUKEE WI 53227-2132 (414) 847-1777	2004	2004
MOMENTUM INS PLANS INC	WI	LSHO	2971 CHAPEL VALLEY RD FITCHBURG WI 53711-7420 (608) 729-6500	2010	2010
MONARCH LIFE INS CO	MA	LAH	330 WHITNEY AVE STE 500 HOLYOKE MA 01040 (413) 784-2000	1901	1949
MONROE GUARANTY INS CO	IN	PC	6300 UNIVERSITY PARKWAY SARASOTA FL 34240 (317) 571-3000	1974	1999
MONTAGE INC	MN	WP	4035 PARK EAST COURT SE STE 300 GRAND RAPIDS MI 49546 (616) 426-6130	1972	2010
MONY LIFE INS CO OF AMERICA	AZ	LAH	525 WASHINGTON BLVD 35TH FL JERSEY CITY NJ 07310 (201) 743-5132	1969	1982
MONY LIFE INS CO	NY	LAH	5788 WIDEWATERS PKWY FL 2 SYRACUSE NY 13214-1853 (212) 554-1234	1842	1915
MORTGAGE GUARANTY INS CORP	WI	PC	P O BOX 756 MILWAUKEE WI 53201 (800) 558-9900	1979	1979
MOSAIC INS CO	DE	PC	125 BROAD ST NEW YORK NY 10004 (212) 859-0500	1971	1977
MOTOR CLUB OF AMERICA ENTERPRISES INC	DE	MC	3200 W WILSHIRE BLVD OKLAHOMA CITY OK 73116 (800) 227-6459	1968	1974
MOTORCYCLE MANAGEMENT CONSULTING SERVICES INC	CA	WP	126 E DYER RD STE A SANTA ANA CA 92707-3755 (714) 546-0808	1986	1992
MOTORISTS COMMERCIAL MUTUAL INS CO	OH	PC	471 E BROAD ST COLUMBUS OH 43215 (614) 225-8211	1899	1918
MOTORISTS LIFE INS CO	OH	LAH	471 E BROAD ST COLUMBUS OH 43215 (614) 225-8211	1965	1996
MOTORS INS CORP	MI	PC	300 GALLERIA OFFICENTRE STE 200 MAIL CODE: 480-300-200 SOUTHFIELD MI 48034 (248) 263-6900	1998	1999
MPP CO INC	KS	WP	P O BOX 634 SHAWNEE MISSION KS 66201 (800) 747-4400	1978	1995
MPP CO INC	KS	VPP	P O BOX 634 SHAWNEE MISSION KS 66201 (913) 895-0269	1978	2007
MT PLEASANT-PERRY MUT INS CO	WI	TM	P O BOX 38 MONTICELLO WI 53570 (608) 938-4008	1876	1876
MT MORRIS MUTUAL INS CO	WI	PC	N1211 COUNTY RD B COLOMA WI 54930 (715) 228-5541	1876	1876
MTL INS CO	IL	LAH	1200 JORIE BLVD OAK BROOK IL 60523 (630) 990-1000	1904	1917
MUNICH AMERICAN REASSURANCE CO	GA	LAH	P O BOX 3210 ATLANTA GA 30302 (770) 350-3200	1959	1982

Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
MUNICH REINSURANCE AMERICA INC	DE	PC	P O BOX 5241 PRINCETON NJ 08543 (609) 243-4200	1917	1978
MUNICIPAL ASSURANCE CORP	NY	PC	31 W 52ND ST NEW YORK NY 10019 (212) 974-0100	2008	2009
MUTUAL OF AMERICA LIFE INS CO	NY	LAH	320 PARK AVE NEW YORK NY 10022 (212) 224-1600	1945	1980
MUTUAL OF OMAHA INS CO	NE	LAH	MUTUAL OF OMAHA PLZ OMAHA NE 68175 (402) 342-7600	1909	1939
MUTUAL OF WAUSAU INS CORP	WI	PC	P O BOX 269 WAUSAU WI 54402-0269 (715) 842-0686	1998	1998
NATION MOTOR CLUB INC	DE	VPP	800 YAMATO RD STE 100 BOCA RATON FL 33431 (954) 596-4880	1978	2005
NATION MOTOR CLUB LLC	DE	MC	800 YAMATO RD STE 100 BOCA RATON FL 33431 (561) 226-3600	1978	2004
NATIONAL ADMINISTRATIVE SERVICE CO LLC	OH	SCP	5500 FRANTZ RD STE 100 DUBLIN OH 43017-3545 (614) 652-3628	2001	2014
NATIONAL ADMINISTRATIVE SERVICE CO LLC	OH	WP	5500 FRANTZ RD STE 100 DUBLIN OH 43017-3545 (614) 652-3628	2001	2003
NATIONAL AMERICAN INS CO	OK	PC	P O BOX 9 CHANDLER OK 74834 (405) 258-0804	1919	1971
NATIONAL AUTO CARE CORP	OH	WP	575 WESTAR CROSSING WESTERVILLE OH 43082 (614) 839-7441	1984	2001
NATIONAL AUTOMOTIVE DISTRIBUTION NETWORK INC	PA	WP	40 COAL ST SHOWROOM LEVEL WILKES BARRE PA 18702 (570) 414-7777	1996	2013
NATIONAL AUTOMOTIVE PROTECTION PLAN INC	WI	WP	1106 S MILITARY AVE GREEN BAY WI 54304 (920) 429-6245	2006	2008
NATIONAL BENEFIT LIFE INS CO	NY	LAH	1 COURT SQ 44TH FL LONG ISLAND CITY NY 11120-0001 (718) 248-8000	1962	1968
NATIONAL CASUALTY CO	WI	PC	1 W NATIONWIDE BLVD 1-04-701 COLUMBUS OH 43215 (480) 365-4000	1904	1905
NATIONAL CATHOLIC SOCIETY OF FORESTERS	IL	FR	320 S SCHOOL ST MOUNT PROSPECT IL 60056-3334 (847) 342-4500	1894	1896
NATIONAL CONTINENTAL INS CO	NY	PC	P O BOX 89490 CLEVELAND OH 44101 (440) 461-5000	1897	1920
NATIONAL COUNCIL OF COMPENSATION INS	NY	RS	750 PARK OF COMMERCE DR BOCA RATON FL 33487 (407) 997-4399	1982	1982
NATIONAL CROP INS SERVICES INC	KS	RS	8900 INDIAN CREEK PKWY STE 600 OVERLAND PARK KS 66210 (913) 685-2767	1970	1970
NATIONAL FARMERS UNION LIFE INS CO	TX	LAH	P O BOX 410288 KANSAS CITY MO 64141-0288 (816) 391-2000	1937	1953
NATIONAL FARMERS UNION PROPERTY & CASUALTY CO	WI	PC	1 GENERAL DR SUN PRAIRIE WI 53596-0001 (608) 837-4440	1984	1986

*Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers*

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
NATIONAL FIRE & CASUALTY CO	IL	PC	P O BOX 157 BLOOMINGTON IL 61702 (309) 663-1393	1980	1994
NATIONAL FIRE AND INDEMNITY EXCHANGE JOHN L CORLEY INC ATTORNEY IN FACT	MO	PC	P O BOX 39903 ST LOUIS MO 63139 (314) 832-1118	1915	1980
NATIONAL FIRE INS CO OF HARTFORD	IL	PC	333 S WABASH AVE CHICAGO IL 60604 (312) 822-5000	1869	1925
NATIONAL GENERAL ASSURANCE CO	MO	PC	P O BOX 3199 WINSTON SALEM NC 27102 (336) 435-2000	1983	1995
NATIONAL GENERAL INS CO	MO	PC	P O BOX 3199 WINSTON SALEM NC 27102 (336) 435-2000	1966	1971
NATIONAL GENERAL INS ONLINE INC	MO	PC	P O BOX 3199 WINSTON SALEM NC 27102 (336) 435-2000	2000	2001
NATIONAL GUARDIAN LIFE INS CO	WI	LAH	P O BOX 1191 MADISON WI 53701-1191 (608) 257-5611	1909	1910
NATIONAL HEALTH INS CO	TX	LAH	P O BOX 619999 DALLAS TX 75261 (336) 435-2000	1965	1986
NATIONAL INDEMNITY CO	NE	PC	3024 HARNEY ST OMAHA NE 68131-3580 (402) 536-3000	1940	1956
NATIONAL INDEPENDENT STATISTICAL SERVICE	IL	RS	3601 VINCENNES RD P O BOX 68950 INDIANAPOLIS IN 46268 (317) 876-4320	1970	1970
NATIONAL INS ASSN	IN	PC	175 BERKELEY BOSTON MA 02116 (617) 357-9500	1972	1987
NATIONAL INS CO OF WI INC	WI	PC	250 S EXECUTIVE DR BROOKFIELD WI 53005 (262) 785-9995	1895	1895
NATIONAL INTERSTATE INS CO	OH	PC	3250 INTERSTATE DR RICHFIELD OH 44286 (330) 659-8900	1989	1996
NATIONAL INVESTORS TITLE INS CO	TX	TI	121 N COLUMBIA ST CHAPEL HILL NC 27514-3502 (919) 968-2200	1973	2008
NATIONAL LIABILITY & FIRE INS CO	CT	PC	3024 HARNEY ST OMAHA NE 68131 (402) 916-3000	1957	1979
NATIONAL LIFE INS CO	VT	LAH	1 NATIONAL LIFE DR MONTPELIER VT 05604 (802) 229-3333	1848	1927
NATIONAL MEDICAL REVIEWS INC	PA	IRO	250 KNOWLES AVE STE 330 SOUTHAMPTON PA 18966 (215) 352-7800 121	2009	2009
NATIONAL MORTGAGE INS CORP	WI	PC	2100 POWELL ST 12TH FL EMERYVILLE CA 94608 (855) 873-2584	2009	2009
NATIONAL MORTGAGE REINSURANCE INC ONE	WI	PC	2100 POWELL ST 12TH FL EMERYVILLE CA 94608 (855) 873-2584	2010	2010
NATIONAL MOTOR CLUB GROUP SERVICES INC	NV	MC	800 POINT VISTA DR STE 532 HICKORY CREEK TX 75065-7639 (972) 999-4584	2002	2004
NATIONAL MOTOR CLUB OF AMERICA THE	TX	MC	800 POINT VISTA DR STE 532 HICKORY CREEK TX 75065-7639 (972) 999-4584	1956	1981

Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
NATIONAL MUTUAL BENEFIT	WI	FR	6522 GRAND TETON PLZ MADISON WI 53719 (608) 833-1936	1916	1916
NATIONAL PRODUCT CARE CO	IL	SCP	175 W JACKSON BLVD CHICAGO IL 60604 (312) 356-3000		2013
NATIONAL PROTECTION PLAN INC	WI	WP	22 NORTHEAST 22ND AVE POMPANO BEACH FL 33062 (954) 784-9400	2001	2003
NATIONAL PUBLIC FINANCE GUARANTEE CORP	NY	PC	1 MANHATTANVILLE RD STE 301 PURCHASE NY 10577-2100 (914) 273-4545	1959	1979
NATIONAL SLOVAK SOCIETY OF THE USA	PA	FR	351 VALLEY BROOK RD MCMURRAY PA 15317 (800) 488-1890	1894	1918
NATIONAL SPECIALTY INS CO	TX	PC	1900 L DON DODSON DR BEDFORD TX 76121 (817) 265-2000	1960	1980
NATIONAL SURETY CORP	IL	PC	777 SAN MARIN DR NOVATO CA 94998 (312) 346-6400	1970	1972
NATIONAL TEACHERS ASSOCIATES LIFE INS CO	TX	LAH	4949 KELLER SPRINGS RD ADDISON TX 75001 (972) 532-2100	1938	1999
NATIONAL TITLE INS OF NEW YORK INC	NY	TI	601 RIVERSIDE AVE JACKSON FL 32204 (877) 220-5441	1929	1961
NATIONAL UNION FIRE INS CO OF PITTSBURGH	PA	PC	175 WATER ST 18TH FL NEW YORK NY 10038 (212) 770-7000	1901	1901
NATIONAL WESTERN LIFE INS CO	CO	LAH	850 E ANDERSON LN AUSTIN TX 78752 (512) 836-1010	1956	1966
NATIONWIDE AFFINITY INS CO OF AMERICA	OH	PC	1 W NATIONWIDE BLVD 1-04-701 COLUMBUS OH 43215 (614) 249-7111	1924	1926
NATIONWIDE AGRIBUSINESS INS CO	IA	PC	1 W NATIONWIDE BLVD 1-04-701 COLUMBUS OH 43215 (614) 249-1545	1973	1989
NATIONWIDE ASSURANCE CO	WI	PC	1 W NATIONWIDE BLVD 1-04-701 COLUMBUS OH 43215 (614) 249-7111	1942	1984
NATIONWIDE GENERAL INS CO	OH	PC	1 W NATIONWIDE BLVD 1-04-701 COLUMBUS OH 43215 (614) 249-7111	1957	1998
NATIONWIDE INS CO OF AMER	WI	PC	1 W NATIONWIDE BLVD 1-04-701 COLUMBUS OH 43215 (614) 249-1545	1960	1962
NATIONWIDE LIFE & ANNUITY INS CO	OH	LAH	1 W NATIONWIDE BLVD 1-04-701 COLUMBUS OH 43215 (800) 822-2822	1981	1983
NATIONWIDE LIFE INS CO	OH	LAH	1 W NATIONWIDE BLVD 1-04-701 COLUMBUS OH 43215 (800) 882-2822	1929	1976
NATIONWIDE MUTUAL FIRE INS CO	OH	PC	1 W NATIONWIDE BLVD 1-04-701 COLUMBUS OH 43215 (614) 249-7111	1933	1966
NATIONWIDE MUTUAL INS CO	OH	PC	1 W NATIONWIDE BLVD 1-04-701 COLUMBUS OH 43215 (614) 249-7111	1925	1966
NATIONWIDE PROPERTY & CASUALTY INS CO	OH	PC	1 W NATIONWIDE BLVD 1-04-701 COLUMBUS OH 43215 (614) 249-7111	1979	1984

Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
NAU COUNTRY INS CO	MN	PC	7333 SUNWOOD DR NW RAMSEY MN 55303-5119 (763) 427-3770	1985	1987
NAVIGATORS INS CO	NY	PC	400 ATLANTIC ST 8TH FL STAMFORD CT 06901 (203) 905-6090	1981	1986
NCMIC INS CO	IA	PC	P O BOX 9118 DES MOINES IA 50306-9118 (515) 313-4500	1946	1967
NETHERLANDS INS CO THE	NH	PC	175 BERKELEY ST BOSTON MA 02117 (617) 357-9500	1979	1979
NETWORK HEALTH INS CORP	WI	LAH	1570 MIDWAY PL MENASHA WI 54952 (920) 720-1200	2013	2013
NETWORK HEALTH PLAN	WI	HMO	P O BOX 120 MENASHA WI 54952 (920) 720-1200	1986	1986
NEW ENGLAND INS CO	CT	PC	100 HIGH ST BOSTON MA 02110-2301 (617) 526-8500	1954	1969
NEW ENGLAND LIFE INS CO	MA	LAH	18210 CRANE NEST DR 3RD FL TAMPA FL 33647 (617) 578-2000	1980	1981
NEW ERA LIFE INS CO OF THE MIDWEST	TX	LAH	11720 KATY FREEWAY STE 1700 HOUSTON TX 77079 (281) 368-7200	1960	1971
NEW HAMPSHIRE INS CO	IL	PC	175 WATER ST FL 18 NEW YORK NY 10038 (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 LEAF SERVICE CONTRACTS LLC	DE	SCP	8700 FREEPORT PKWY STE 210 IRVING TX 75063 (972) 573-1265	2011	2013
NEW SOUTH INS CO	NC	PC	P O BOX 3199 WINSTON SALEM NC 27102 (336) 435-2000	1952	1997
NEW YORK LIFE INS & ANNUITY CORP	DE	LAH	51 MADISON AVE NEW YORK NY 10010 (212) 576-7000	1980	1981
NEW YORK LIFE INS CO	NY	LAH	51 MADISON AVE NEW YORK NY 10010 (212) 576-7000	1841	1851
NEW YORK MARINE & GENERAL INS CO	NY	PC	412 MT KEMBLE AVE STE 300C MORRISTOWN NJ 07960-6666 (973) 532-1969	1972	1986
NEWARK MUTUAL INS CO	WI	TM	1205 MADISON RD BELOIT WI 53511-4132 (608) 362-3173	1874	1874
NGM INS CO	FL	PC	55 WEST ST KEENE NH 03431 (904) 380-7282	1923	1937
NIPPON LIFE INS CO OF AMERICA	IA	LAH	655 THIRD AVE NEW YORK NY 10017 (212) 682-3000	1972	1980
NISSAN EXTENDED SERVICES NO AM G P	DE	WP	P O BOX 685004 (A-4-F) FRANKLIN TN 37068 (615) 725-0894	2005	2005
NIU OF FLORIDA INC	FL	WP	800 YAMATO RD STE 100 BOCA RATON FL 33431 (561) 226-3600	2008	2012

Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
NLC MUTUAL INS CO	VT	PC	1301 PENNSYLVANIA AVE NW STE 550 WASHINGTON DC 20004 (202) 626-3110	1986	2001
NORGUARD INS CO	PA	PC	P O BOX A-H WILKES-BARRE PA 18703 (570) 825-9900	1987	2001
NORTH AMERICAN CO FOR LIFE & HEALTH INS	IA	LAH	1 SAMMONS PLZ SIOUX FALLS SD 57193 (605) 373-2371	1886	1892
NORTH AMERICAN ELITE INS CO	NH	PC	650 ELM ST MANCHESTER NH 03101 (603) 644-6600	1987	1991
NORTH AMERICAN INS CO	WI	LAH	2721 N CENTRAL AVE PHOENIX AZ 85004 (602) 263-6666	1962	1965
NORTH AMERICAN SPECIALTY INS CO	NH	PC	650 ELM ST MANCHESTER NH 03101-2596 (603) 644-6600	1973	1974
NORTH AMERICAN TITLE INS CO	CA	TI	700 NW 107TH AVE STE 300 MIAMA FL 33172 (925) 935-5599	1958	2006
NORTH POINTE INS CO	PA	PC	1 GENERAL DR SUN PRAIRIE WI 53596 (608) 837-4440	1986	1996
NORTH RIVER INS CO THE	NJ	PC	305 MADISON AVE MORRISTOWN NJ 07962 (973) 490-6600	1972	1972
NORTH STAR MUTUAL INS CO	MN	PC	P O BOX 48 COTTONWOOD MN 56229 (507) 423-6262	1920	2008
NORTHCOAST WARRANTY SERVICES INC	DE	SCP	800 SUPERIOR AVE E 21ST FL CLEVELAND OH 44114 (216) 328-6100	2013	2013
NORTHCOAST WARRANTY SERVICES INC	DE	VPP	800 SUPERIOR AVE E 21ST FL CLEVELAND OH 44114 (817) 785-6337	2013	2013
NORTHEASTERN MUTUAL INS CO	WI	TM	515 1ST ST ALGOMA WI 54201-1201 (920) 487-5954	1874	1875
NORTHERN FINNISH MUTUAL INS CO	WI	TM	41396 ST HWY 13 MARENGO WI 54855 (715) 278-3944	1914	1915
NORTHERN INS CO OF NY	NY	PC	1400 AMERICAN LN TOWER 1 18TH FL SCHAUMBURG IL 60196 (847) 605-6000	1897	1906
NORTHLAND CASUALTY CO	CT	PC	1 TOWER SQ HARTFORD CT 06183-0001 (860) 277-0111	1959	1959
NORTHLAND INS CO	CT	PC	1 TOWER SQ HARTFORD CT 06183-0001 (860) 277-0111	1948	1950
NORTHRIDGE CHEVROLET INC	WI	SCP	28715 W HIGHWAY 2 ASHLAND WI 54806 (715) 682-8400	1994	2014
NORTHWESTERN LONG TERM CARE INS CO	WI	LAH	720 E WISCONSIN AVE MILWAUKEE WI 53202-4703 (414) 661-2510	1953	1966
NORTHWESTERN MUTUAL LIFE INS CO THE	WI	LAH	720 E WISCONSIN AVE MILWAUKEE WI 53202 (414) 271-1444	1857	1858

Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
NORTHWESTERN NATIONAL INS CO OF MILWAUKEE WI	WI	PC	9277 CENTRE POINTE DR STE 140 WEST CHESTER OH 45069-4844 (513) 425-5899	1869	1869
NORTHWESTERN NATIONAL INS CO OF MILWAUKEE WI (SEG ACCT)	WI	PC	9277 CENTRE POINTE DR STE 140 WEST CHESTER OH 45069-4844 (513) 425-5899	2003	2003
NOVA CASUALTY CO	NY	PC	5 WATERSIDE CROSSING STE 201 WINDSOR CT 06095 (860) 683-4250	1979	2006
NUTMEG INS CO	CT	PC	1 HARTFORD PLZ HARTFORD CT 06155-0001 (860) 547-5000	1980	2012
NWAN INC	OH	VPP	8370 DOW CIRCLE STE 100 STRONGSVILLE OH 44136	2012	2014
NWAN INC	OH	SCP	8370 DOW CIRCLE STE 100 STRONGSVILLE OH 44136	2012	2014
NYLIFE INS CO OF AZ	AZ	LAH	51 MADISON AVE NEW YORK NY 10010 (212) 576-7000	1987	1989
OAK RIVER INS CO	NE	PC	3333 FARNAM ST STE 300 OMAHA NE 68131 (402) 393-7255	1993	2014
OAK SERVICES INC	IL	VPP	340 W BUTTERFIELD RD STE 3A ELMHURST IL 60126 (630) 833-9770	1975	2008
OAKWOOD INS CO	TN	PC	628 HEBRON AVE STE 106 GLASTONBURY CT 06033-5018 (860) 368-2000	1974	1975
OAKWOOD VILLAGE PRAIRIE RIDGE APARTMENTS INC	WI	CC	6165 MINERAL POINT RD MADISON WI 53705 (608) 230-4365	1999	1999
OAKWOOD VILLAGE UNIVERSITY WOODS APARTMENTS INC	WI	CC	6165 MINERAL POINT RD MADISON WI 53705 (608) 230-4365	1974	1998
OBI NATIONAL INS CO	PA	PC	150 ROYALL ST CANTON MA 02021-1030 (781) 332-7000	2011	2012
OCCIDENTAL FIRE & CASUALTY CO OF NC	NC	PC	P O BOX 10800 702 OBERLIN RD RALEIGH NC 27605-0800 (919) 833-1600	1961	1964
OCCIDENTAL LIFE INS CO OF NC	TX	LAH	P O BOX 2595 WACO TX 76702 (254) 297-2775	1906	1966
ODEN INS SERVICES INC	OK	RS	7645 E 63RD ST STE 200 TULSA OK 74133 (918) 610-9990	1998	1998
ODYSSEY REINSURANCE CO	CT	PC	300 FIRST STAMFORD PL STAMFORD CT 06902 (203) 977-8000	1986	1987
OHIC INS CO	OH	PC	155 E BROAD ST COLUMBUS OH 43215 (707) 226-0100	1978	1991
OHIO CASUALTY INS CO THE	NH	PC	175 BERKELEY ST BOSTON MA 02116 (617) 357-9500	1919	1929
OHIO FARMERS INS CO	OH	PC	P O BOX 5001 WESTFIELD CENTER OH 44251 (330) 887-0101	1848	1913
OHIO INDEMNITY CO	OH	PC	250 E BROAD ST 7TH FL COLUMBUS OH 43215 (614) 228-2800	1956	1989

Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
OHIO MUTUAL INS CO	OH	PC	1725 HOPLEY AVE BUCYRUS OH 44820 (419) 562-3011	1901	2007
OHIO NATIONAL LIFE ASSURANCE CORP	OH	LAH	P O BOX 237 CINCINNATI OH 45201 (513) 794-6100	1979	1985
OHIO NATIONAL LIFE INS CO	OH	LAH	P O BOX 237 CINCINNATI OH 45201 (513) 794-6100	1909	1985
OHIO SECURITY INS CO	NH	PC	175 BERKELEY ST BOSTON MA 02116 (617) 357-9500	1950	1964
OHIO STATE LIFE INS CO	TX	LAH	P O BOX 410288 KANSAS CITY MO 64141 (816) 391-2000	1906	1982
OLD AMERICAN INS CO	MO	LAH	P O BOX 218573 KANSAS CITY MO 64121 (816) 753-7000	1939	1968
OLD REPUBLIC GENERAL INS CORP	IL	PC	307 N MICHIGAN AVE CHICAGO IL 60601 (312) 346-8100	1960	1984
OLD REPUBLIC HOME PROTECTION CO INC	CA	WP	2 ANNABEL LN #112 SAN RAMON CA 94583 (925) 866-1500	1982	2002
OLD REPUBLIC INS CO	PA	PC	P O BOX 789 GREENSBURG PA 15601 (724) 834-5000	1935	1956
OLD REPUBLIC LIFE INS CO	IL	LAH	307 N MICHIGAN AVE CHICAGO IL 60601 (312) 346-8100	1931	1939
OLD REPUBLIC NATL TITLE INS CO	MN	TI	400 2ND AVE S MINNEAPOLIS MN 55401 (612) 371-1111	1907	1956
OLD REPUBLIC SECURITY ASSUR CO	AZ	PC	307 N MICHIGAN AVE CHICAGO IL 60601-5311 (312) 346-8100	1977	1977
OLD REPUBLIC SURETY CO	WI	PC	P O BOX 1635 MILWAUKEE WI 53201 (262) 797-2640	1981	1981
OLD UNITED CASUALTY CO	KS	PC	P O BOX 795 SHAWNEE MISSION KS 66201 (913) 895-0200	1988	1995
OLD UNITED LIFE INS CO	AZ	LAH	P O BOX 795 SHAWNEE MISSION KS 66201 (913) 895-0200	1963	1995
OMAHA INDEMNITY CO THE	WI	PC	MUTUAL OF OMAHA PLZ OMAHA NE 68175 (402) 351-5468	1956	1967
OMNI INS CO	IL	PC	805 ESTELLE DR STE 209 LANCASTER PA 17601-2131 (717) 898-0504	1980	1995
ONEBEACON AMERICA INS CO	PA	PC	150 ROYALL ST CANTON MA 02021 (781) 332-7000	1971	1971
ONEBEACON INS CO	PA	PC	150 ROYALL ST CANTON MA 02021 (781) 332-7000	1956	1956
ONECIS INS CO	IL	PC	1601 SAWGRASS CORPORATE PKWY STE 400 FT LAUDERDALE FL 33323 (954) 236-8100	1972	2010
ONENATION INS CO	IN	LAH	120 MONUMENT CIR INDIANAPOLIS IN 46204 (317) 488-6000	1974	1982

*Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers*

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
OPTIMUM RE INS CO	TX	LAH	P O BOX 660010 DALLAS TX 75266 (214) 528-2020	1978	1991
ORDER OF UNITED COMMERCIAL TRAVELERS OF AMER	OH	FR	1801 WATERMARK DR STE 100 COLUMBUS OH 43215 (614) 487-9680	1890	1904
ORION SERVICE CORP	MI	SCP	301 W CEDAR ST KALAMAZOO MI 49007-5106 (855) 996-7466	2013	2013
OWNERGUARD CORP	CA	SCP	1785 HANCOCK ST STE 100 SAN DIEGO CA 92110-2051 (619) 228-0100	1995	2012
OWNERS INS CO	OH	PC	P O BOX 30660 LANSING MI 48909 (517) 323-1200	1975	1984
OXFORD LIFE INS CO	AZ	LAH	2721 N CENTRAL AVE PHOENIX AZ 85004 (602) 263-6666	1965	1995
OZARK NATIONAL LIFE INS CO	MO	LAH	P O BOX 219541 KANSAS CITY MO 64121-9541 (816) 842-6300	1964	1992
PABLO CREEK SERVICES INC	IL	SCP	2775 SANDERS RD NORTHBROOK IL 60062-6110 (847) 402-5471	2008	2013
PABLO CREEK SERVICES INC	IL	VPP	1776 AMERICAN HERITAGE LIFE DR JACKSONVILLE FL 32224 (904) 992-3009	2008	2010
PABLO CREEK SERVICES INC	IL	WP	1776 AMERICAN HERITAGE LIFE DR JACKSONVILLE FL 32224 (904) 992-3009	2008	2009
PACIFIC EMPLOYERS INS CO	PA	PC	436 WALNUT ST PHILADELPHIA PA 19106 (215) 640-1000	1923	1951
PACIFIC INDEMNITY CO	WI	PC	15 MOUNTAIN VIEW RD WARREN NJ 07059-6711 (908) 903-2000	1926	1950
PACIFIC LIFE & ANNUITY CO	AZ	LAH	700 NEWPORT CTR DR NEWPORT BEACH CA 92660 (949) 219-3011	1982	1990
PACIFIC LIFE INS CO	NE	LAH	700 NEWPORT CTR DR NEWPORT BEACH CA 92660 (949) 219-3011	1868	1936
PACIFIC SPECIALTY INS CO	CA	PC	3601 HAVEN AVE MENLO PARK CA 94025 (650) 780-4800	1988	1997
PACIFIC STAR INS CO	WI	PC	P O BOX 509020 SAN DIEGO CA 92150 (858) 527-3655	1987	1987
PACIFICARE LIFE & HEALTH INS CO	IN	LAH	5995 PLZ DR CYPRESS CA 90630-5028 (714) 226-3321	1967	2005
PACO ASSURANCE CO INC	IL	PC	3000 MERIDIAN BLVD STE 400 FRANKLIN TN 37067-9900 (615) 371-8776	1994	2009
PAN AMERICAN ASSURANCE CO	LA	LAH	P O BOX 53372 NEW ORLEANS LA 70153 (504) 566-1300	1981	1994
PAN AMERICAN LIFE INS CO	LA	LAH	P O BOX 60219 NEW ORLEANS LA 70160 (504) 566-1300	1911	1992
PARK AVENUE LIFE INS CO	DE	LAH	7 HANOVER SQ NEW YORK NY 10004 (212) 598-8829	1964	1966

Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
PARKER CENTENNIAL ASSUR CO	WI	LAH	1800 N POINT DR STEVENS POINT WI 54481 (715) 346-6000	1973	1988
PARTNERRE AMERICA INS CO	DE	PC	1 GREENWICH PLZ GREENWICH CT 06830 (203) 485-4200	1919	1981
PARTNERRE INS CO OF NY	NY	PC	1 GREENWICH PLZ GREENWICH CT 06830 (203) 485-4200	1875	1986
PARTNERS MUTUAL INS CO	WI	PC	P O BOX 2003 MILWAUKEE WI 53201 (262) 798-5050	1931	1932
PATRIOT GENERAL INS CO	WI	PC	1800 N POINT RD STEVENS POINT WI 54481 (715) 346-6000	1968	1994
PAUL REVERE LIFE INS CO THE	MA	LAH	1 FOUNTAIN SQ CHATTANOOGA TN 37402 (423) 294-1011	1930	1930
PAUL REVERE VARIABLE ANNUITY INS CO	MA	LAH	1 FOUNTAIN SQ CHATTANOOGA TN 37402 (423) 294-1011	1965	1966
PAVONIA LIFE INS CO OF MI	MI	LAH	180 MOUNT AIRY RD BASKING RIDGE NJ 07920 (201) 388-7111	1980	1988
PAWN AMERICA WI LLC	MN	SCP	181 S RIVER RIDGE CIR BURNSVILLE MN 55337-1627 (952) 646-1760	2007	2014
PEAK PROPERTY & CASUALTY INS CORP	WI	PC	1800 N POINT DR STEVENS POINT WI 54481 (715) 346-6000	1985	1987
PEERLESS INDEMNITY INS CO	IL	PC	175 BERKELEY ST BOSTON MA 02117 (617) 357-9500	2002	2002
PEERLESS INS CO	NH	PC	175 BERKELEY ST BOSTON MA 02116 (617) 357-9500	1901	1946
PEKIN INS CO	IL	PC	2505 COURT ST PEKIN IL 61558 (309) 346-1161	1961	1983
PEKIN LIFE INS CO	IL	LAH	2505 COURT ST PEKIN IL 61558 (309) 346-1161	1965	1983
PELLA MUTUAL INS CO	WI	TM	W11261 HWY D MARION WI 54950 (715) 754-5039	1876	1877
PENINSULA INDEMNITY CO	MD	PC	P O BOX 108 SALISBURY MD 21803-0108 (410) 742-5132	1990	2013
PENINSULA INS CO	MD	PC	P O BOX 108 SALISBURY MD 21803-0108 (410) 742-5132	1960	2013
PENN AMERICA INS CO	PA	PC	3 BALA PLZ E STE 300E BALA CYNWYD PA 19004 (610) 664-1500	1975	1996
PENN INS & ANNUITY CO	DE	LAH	600 DRESHER RD HORSHAM PA 19044 (215) 956-8000	1980	1981
PENN MILLERS INS CO	PA	PC	436 WALNUT ST PHILADELPHIA PA 19106 (216) 640-1000	1887	1911
PENN MUTUAL LIFE INS CO THE	PA	LAH	600 DRESHER RD HORSHAM PA 19044 (215) 956-8000	1847	1915

Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
PENN TREATY NETWORK AMERICA INS CO	PA	LAH	3440 LEHIGH ST ALLENTOWN PA 18103 (610) 965-2222	1954	1971
PENN WARRANTY CORP	PA	WP	1081 HANOVER ST WILKES-BARRE PA 18706-2028 (800) 356-9441	1990	2011
PENNSYLVANIA INS CO	IA	PC	P O BOX 3646 OMAHA NE 68103-0646 (402) 827-3424	1955	1957
PENNSYLVANIA LIFE INS CO	PA	LAH	2211 SANDERS RD NORTHBROOK IL 60062-6150 (401) 770-7699	1948	1960
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	PA	PC	2005 MARKET ST STE 1200 PHILADELPHIA PA 19103-7008 (267) 825-9206	1895	1981
PENNSYLVANIA MANUFACTURERS ASSN INS CO	PA	PC	P O BOX 3031 BLUE BELL PA 19422 (610) 397-5000	1964	1979
PENNSYLVANIA MANUFACTURERS INDEMNITY CO	PA	PC	P O BOX 3031 BLUE BELL PA 19422 (610) 397-5000	1982	2006
PENNSYLVANIA NATIONAL MUTUAL CASUALTY INS CO	PA	PC	P O BOX 2361 HARRISBURG PA 17105 (717) 234-4941	1919	1962
PERMANENT GENERAL ASSURANCE CORP	OH	PC	P O BOX 305054 NASHVILLE TN 37230-5054 (615) 242-1961	1978	1982
PERMANENT GENERAL ASSURANCE CORP OF OH	OH	PC	P O BOX 305054 NASHVILLE TN 37230-5054 (615) 242-1961	1991	2010
PERMEDION INC	OH	IRO	350 WORTHINGTON RD STE H WESTERVILLE OH 43082 (614) 895-9900	2000	2002
PETROLEUM CASUALTY CO	TX	PC	CORP-BH4-1169B P O BOX 3342 HOUSTON TX 77253 (713) 680-7148	1925	1970
PHARMACISTS LIFE INS CO THE	IA	LAH	P O BOX 370 ALGONA IA 50511 (515) 295-2461	1979	1997
PHARMACISTS MUTUAL INS CO	IA	PC	P O BOX 370 ALGONA IA 50511 (515) 295-2461	1909	1919
PHILADELPHIA AMERICAN LIFE INS CO	TX	LAH	11720 KATY FREEWAY STE 1700 HOUSTON TX 77079 (281) 368-7200	1978	1978
PHILADELPHIA FINANCIAL LIFE ASSURANCE CO	PA	LAH	1650 MARKET ST FL 54 PHILADELPHIA PA 19103-7309 (484) 530-4800	1960	1994
PHILADELPHIA INDEMNITY INS CO	PA	PC	1 BALA PLZ STE 100 BALA CYNWYD PA 19004-1401 (610) 617-7900	1980	1986
PHILADELPHIA REINSURANCE CORP	PA	PC	3024 HARNEY ST OMAHA NE 68131-3580 (402) 536-3000	1952	1972
PHL VARIABLE INS CO	CT	LAH	P O BOX 5056 HARTFORD CT 06102 (860) 403-5000	1981	1982
PHOENIX AMERICAN WARRANTY CO INC	FL	WP	6303 BLUE LAGOON DR STE 225 MIAMI FL 33126 (305) 266-5665	1985	1992
PHOENIX INS CO THE	CT	PC	1 TOWER SQ HARTFORD CT 06183 (860) 277-0111	1850	1872

*Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers*

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
PHOENIX LIFE & ANNUITY CO	CT	LAH	P O BOX 5056 HARTFORD CT 06102 (860) 403-5000	1981	1990
PHOENIX LIFE INS CO	NY	LAH	P O BOX 5056 HARTFORD CT 06102 (860) 403-5000	1851	1928
PHYSICIANS BENEFITS TRUST LIFE INS CO	IL	LAH	20 N MICHIGAN AVE STE 700 CHICAGO IL 60602 (312) 782-2749	1909	1959
PHYSICIANS LIFE INS CO	NE	LAH	2600 DODGE ST OMAHA NE 68131 (402) 633-1000	1970	1971
PHYSICIANS MUTUAL INS CO	NE	LAH	2600 DODGE ST OMAHA NE 68131 (402) 633-1000	1902	1963
PIONEER MUTUAL LIFE INS CO	ND	LAH	P O BOX 368 INDIANAPOLIS IN 46206 (317) 285-1877	1947	1995
PIONEER SECURITY LIFE INS CO	TX	LAH	P O BOX 2550 WACO TX 76702 (254) 297-2778	1955	1981
PIONEER SPECIALTY INS CO	MN	PC	P O BOX 1463 MINNEAPOLIS MN 55440 (952) 921-5350	1981	2007
PLANS LIABILITY INS CO	OH	PC	2 MID AMERICA PLZ STE 200 OAKBROOK TERRACE IL 60181 (630) 472-7700	1986	2006
PLATEAU CASUALTY INS CO	TN	PC	P O BOX 7001 CROSSVILLE TN 38557-7001 (931) 484-8411	1995	2014
PLATEAU INS CO	TN	LAH	P O BOX 7001 CROSSVILLE TN 38557-7001 (931) 484-8411	1980	2014
PLATTE RIVER INS CO	NE	PC	P O BOX 5900 MADISON WI 53705 (608) 829-4200	1972	1996
PLAZA INS CO	IA	PC	700 W 47TH ST STE 350 KANSAS CITY MO 64112 (816) 412-1800	1972	1988
PMI INS CO	AZ	PC	3003 OAK RD WALNUT CREEK CA 94597 (925) 658-7878	1994	1996
PMI MORTGAGE INS CO	AZ	PC	3003 OAK RD WALNUT CREEK CA 94597 (925) 658-7878	1972	1975
PODIATRY INS CO OF AM	IL	PC	3000 MERIDIAN BLVD STE 400 FRANKLIN TN 37067-9900 (615) 371-8776	1980	1986
POLICYHOLDERS MUTUAL INS CO	WI	PC	7203 GENE ST STE A DE FOREST WI 53532-1994 (608) 846-7203	1988	1989
POLISH FALCONS OF AMERICA	PA	FR	381 MANSFIELD AVE PITTSBURGH PA 15220 (412) 922-2244	1928	1964
POLISH NATIONAL ALLIANCE OF THE U S OF N A	IL	FR	6100 N CICERO AVE CHICAGO IL 60646 (773) 286-0500	1896	1917
POLISH ROMAN CATHOLIC UNION OF AMER	IL	FR	984 N MILWAUKEE AVE CHICAGO IL 60642-4101 (773) 782-2600	1887	1927
POLISH WOMENS ALLIANCE OF AMER	IL	FR	6643 N NORTHWEST HWY CHICAGO IL 60631 (773) 358-3050	1902	1932

*Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers*

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
PORTFOLIO SERVICES LTD INC	AZ	SCP	1757 E BASELINE RD # 118 GILBERT AZ 85233-1532 (949) 789-6200	2012	2014
POWER PAC INC	WI	SCP	P O BOX 340 MARSHFIELD WI 54449-0340 (715) 387-1106	1970	2014
PRAETORIAN INS CO	PA	PC	88 PINE ST 4TH FL WALL STREET PLZ NEW YORK NY 10005 (212) 422-1212	1979	1983
PRE PAID LEGAL CASUALTY INC	OK	PC	P O BOX 145 ADA OK 74821 (580) 436-1234	1979	1988
PREFERRED INS AFFILIATES INC	WI	LSHO	1029 HOWARD ST STE 201 EVANSTON IL 60202-3877 (847) 491-0660	2014	2014
PREFERRED PROFESSIONAL INS CO	NE	PC	P O BOX 540658 OMAHA NE 68154 (402) 392-1566	1976	1990
PREFERREDONE INS CO	MN	LAH	6105 GOLDEN HILLS DR MINNEAPOLIS MN 55416-1023 (763) 847-4000	2003	2013
PREMIER DEALER SERVICES INC	IL	WP	9449 BALBOA AVE STE 300 SAN DIEGO CA 92123 (858) 810-1700	1998	2011
PREMIER DEALER SERVICES INC	IL	VPP	9449 BALBOA AVE STE 300 SAN DIEGO CA 92123 (858) 810-1700	1998	2005
PRESERVER INS CO	NJ	PC	59 MAIDEN LN 38TH FL NEW YORK NY 10038 (212) 655-2000	1992	2010
PREST & ASSOCIATES INC	NV	IRO	2712 MARSHALL CT STE 1 MADISON WI 53705 (608) 232-9919	1992	2003
PREVISOR INS CO	CO	PC	717 CHERRY ST STE C COLUMBIA MO 65201-4878 (573) 499-4333	1946	1949
PRICE COUNTY TOWN MUTUAL INS CO	WI	TM	P O BOX 69 PHILLIPS WI 54555 (715) 339-2833	1901	1901
PRIMERICA LIFE INS CO	MA	LAH	1 PRIMERICA PKWY DULUTH GA 30099-0001 (770) 381-1000	1927	1948
PRINCIPAL LIFE INS CO	IA	LAH	711 HIGH ST DES MOINES IA 50392 (515) 247-5111	1879	1895
PRINCIPAL NATIONAL LIFE INS CO	IA	LAH	711 HIGH ST DES MOINES IA 50392 (515) 247-5111	1967	1979
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	FL	PC	44 S BROADWAY STE L3 WHITE PLAINS NY 10601-4411 (914) 328-7399	2007	2011
PRO MOTORSPORTS OF FOND DU LAC INC	WI	SCP	86 N ROLLING MEADOWS DR FOND DU LAC WI 54937-9444 (820) 922-8521	1992	2014
PROASSURANCE CASUALTY CO	MI	PC	100 BROOKWOOD PL BIRMINGHAM AL 35209 (205) 877-4426	1980	1998
PROASSURANCE INDEMNITY CO INC	AL	PC	P O BOX 590009 BIRMINGHAM AL 35259 (205) 877-4400	1976	1995
PROCENTURY INS CO	MI	PC	26255 AMERICAN DR SOUTHFIELD MI 48034-6112 (614) 895-2000	1962	2007

Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
PRODUCERS AGRICULTURE INS CO	TX	PC	P O BOX 229 AMARILLO TX 79105-0229 (806) 372-6785	1977	2004
PROFESSIONAL INS CO	TX	LAH	1 SUN LIFE EXECUTIVE PK WELLESLEY HILLS MA 02481 (781) 237-6030	1936	1995
PROFESSIONAL SOLUTIONS INS CO	IA	PC	P O BOX 9118 DES MOINES IA 50306-9118 (515) 313-4594	2001	2005
PROFESSIONALS ADVOCATE INS CO	MD	PC	225 INTERNATIONAL CIR HUNT VALLEY MD 21030 (410) 785-0050	1985	1998
PROFESSIONALS DIRECT INS CO	MI	PC	5211 CASCADE RD SE GRAND RAPIDS MI 49546-6495 (616) 456-8899	1987	2003
PROGRESSIVE ADVANCED INS CO	OH	PC	P O BOX 89490 CLEVELAND OH 44101 (440) 461-5000	1930	2007
PROGRESSIVE CASUALTY INS CO	OH	PC	P O BOX 89490 CLEVELAND OH 44101 (440) 461-5000	1956	1973
PROGRESSIVE CLASSIC INS CO	WI	PC	P O BOX 89490 CLEVELAND OH 44101 (440) 461-5000	1983	1983
PROGRESSIVE DIRECT INS CO	OH	PC	P O BOX 89490 CLEVELAND OH 44101 (440) 461-5000	1986	1999
PROGRESSIVE MAX INS CO	OH	PC	P O BOX 89490 CLEVELAND OH 44101 (440) 461-5000	1937	1999
PROGRESSIVE NORTHERN INS CO	WI	PC	P O BOX 89490 CLEVELAND OH 44101 (440) 461-5000	1980	1980
PROGRESSIVE NORTHWESTERN INS CO	OH	PC	P O BOX 89490 CLEVELAND OH 44101 (440) 461-5000	1982	1999
PROGRESSIVE SPECIALTY INS CO	OH	PC	P O BOX 89490 CLEVELAND OH 44101 (440) 461-5000	1975	1979
PROGRESSIVE UNIVERSAL INS CO	WI	PC	P O BOX 89490 CLEVELAND OH 44101 (440) 461-5000	1992	2004
PROPERTY & CASUALTY INS CO OF HARTFORD	IN	PC	1 HARTFORD PLZ HARTFORD CT 06155-0001 (860) 547-5000	1989	1996
PROPERTY-OWNERS INS CO	IN	PC	P O BOX 30660 LANSING MI 48909 (517) 323-1200	1976	2001
PROSELECT INS CO	MA	PC	P O BOX 55178 BOSTON MA 02205-5178 (617) 330-1755	1856	2014
PROTECTIVE ADMINISTRATIVE SERVICES INC	MO	SCP	14755 N OUTER FORTY RD STE 400 ST LOUIS MO 63017 (636) 536-5600	1995	2014
PROTECTIVE ADMINISTRATIVE SERVICES INC	MO	WP	14755 N OUTER FORTY RD STE 400 ST LOUIS MO 63017 (636) 536-5600	1995	1996
PROTECTIVE INS CO	IN	PC	111 CONGRESSIONAL BLVD STE 500 CARMEL IN 46032 (317) 636-9800	1954	1958
PROTECTIVE LIFE INS CO	TN	LAH	P O BOX 2606 BIRMINGHAM AL 35202 (205) 268-1000	1907	1981

*Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers*

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
PROVIDENCE WASHINGTON INS CO	RI	PC	475 KILVERT ST STE 330 WARWICK RI 02886 (401) 453-7000	1799	1873
PROVIDENT AMERICAN LIFE & HEALTH INS CO	OH	LAH	11200 LAKELINE BLVD STE 100 AUSTIN TX 78717 (512) 451-2224	1949	1986
PROVIDENT LIFE & ACCIDENT INS CO	TN	LAH	1 FOUNTAIN SQ CHATTANOOGA TN 37402 (423) 294-1882	1887	1926
PRUCO LIFE INS CO	AZ	LAH	100 MULBERRY ST GATEWAY 3 7TH FL NEWARK NJ 07102 (877) 301-1212	1971	1982
PRUDENTIAL ANNUITIES LIFE ASSURANCE CORP	AZ	LAH	1 CORPORATE DR SHELTON CT 06484 (800) 628-8039	1969	1977
PRUDENTIAL INS CO OF AMERICA THE	NJ	LAH	100 MULBERRY ST GATEWAY 3 7TH FL NEWARK NJ 07102 (973) 802-6000	1873	1887
PRUDENTIAL RETIREMENT INS & ANNUITY	CT	LAH	100 MULBERRY ST GATEWAY 3 7TH FL NEWARK NJ 07102 (860) 534-2000	1981	1989
PUBLIC SERVICE INS CO	IL	PC	1 PARK AVE NEW YORK NY 10016 (212) 591-9500	1925	1964
PURITAN LIFE INS CO OF AM	TX	LAH	4020 E INDIAN SCHOOL RD STE A PHOENIX AZ 85018-5220 (800) 513-3243	1958	1986
PXRE REINSURANCE CO	CT	PC	2 LOGAN SQ STE 600 PHILADELPHIA PA 19103 (877) 514-3542	1987	1987
PYRAMID LIFE INS CO THE	KS	LAH	P O BOX 958465 LAKE MARY FL 32795 (407) 995-8000	1913	1970
Q CAPITAL STRATEGIES LLC	DE	LSP	119 W 72ND ST #340 NEW YORK NY 10023 (212) 418-3270	2008	2010
QBE INS CORP	PA	PC	WALL STREET PLZ 88 PINE ST 16TH FL NEW YORK NY 10005 (212) 422-1212	1980	1984
QBE REINSURANCE CORP	PA	PC	WALL STREET PLZ 88 PINE ST 16TH FL NEW YORK NY 10005 (212) 422-1212	1964	1979
QUANTA INDEMNITY CO	CO	PC	40 FULTON ST STE 1200 NEW YORK NY 10038-5085 (212) 373-1800	1968	1968
QUEST TOWING SERVICES LLC	MI	MC	106 W TOLLES DR ST JOHNS MI 48879 (989) 224-6768	2003	2012
R&Q REINSURANCE CO	PA	PC	101 SUMMER ST 5TH FL BOSTON MA 02110 (857) 300-4127	1971	1972
RACINE COUNTY MUTUAL INS CO	WI	TM	P O BOX 201 FRANKSVILLE WI 53126-0201 (262) 886-3617	1873	1873
RADIAN ASSET ASSURANCE INC	NY	PC	335 MADISON AVE NEW YORK NY 10017 (212) 983-3100	1985	1995

*Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers*

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
RADIAN GUARANTY INC	PA	PC	1601 MARKET ST PHILADELPHIA PA 19103 (215) 231-1225	1976	1979
RADIAN MORTGAGE ASSURANCE INC	PA	PC	1601 MARKET ST PHILADELPHIA PA 19103 (215) 564-6600	1974	1991
RAMPART INS CO	NY	PC	5 HANOVER SQ 10TH FL NEW YORK NY 10004 (212) 480-0570	1979	1994
REDWOOD FIRE AND CASUALTY INS CO	NE	PC	3333 FARNAM ST STE 300 OMAHA NE 68131-3406 (402) 393-7255	1970	2014
REEDSBURG WESTFIELD MUTUAL INS CO	WI	TM	P O BOX 548 REEDSBURG WI 53959-0548 (608) 524-3405	1876	1876
REGENT INS CO	WI	PC	1 GENERAL DR SUN PRAIRIE WI 53596-0001 (608) 837-4440	1963	1963
RELIABLE LIFE INS CO THE	MO	LAH	12115 LACKLAND RD ST LOUIS MO 63146-4003 (314) 819-4300	1911	1969
RELIANCE STANDARD LIFE INS CO	IL	LAH	2001 MARKET ST STE 1500 PHILADELPHIA PA 19103 (267) 256-3500	1907	1952
RELIASTAR LIFE INS CO	MN	LAH	5780 POWERS FERRY RD NW ATLANTA GA 30327 (770) 980-5100	1885	1954
RELIASTAR LIFE INS CO OF NY	NY	LAH	5780 POWERS FERRY RD NW ATLANTA GA 30327 (770) 980-5100	1917	1967
RENAISSANCE LIFE & HEALTH INS CO OF AM	IN	LAH	P O BOX 30381 LANSING MI 48909 (800) 745-7509	1953	1957
REO MOTORS INC	WI	SCP	2777 S 27TH ST MILWAUKEE WI 53215-3601 (414) 383-8788	2013	2013
REPUBLIC CREDIT INDEMNITY CO	IL	PC	307 N MICHIGAN AVE CHICAGO IL 60601 (312) 346-8100	1985	1995
REPUBLIC FRANKLIN INS CO	OH	PC	P O BOX 530 UTICA NY 13503-0530 (315) 734-2000	1949	1997
REPUBLIC INDEMNITY CO OF AMERICA	CA	PC	15821 VENTURA BLVD STE 370 ENCINO CA 91436 (818) 990-9860	1972	1995
REPUBLIC INDEMNITY CO OF CA	CA	PC	15821 VENTURA BLVD STE 370 ENCINO CA 91436 (818) 990-9860	1982	1995
REPUBLIC MORTGAGE INS CO	NC	PC	P O BOX 2514 WINSTON SALEM NC 27102 (336) 661-0015	1972	1991
REPUBLIC MORTGAGE INS CO OF FL	FL	PC	P O BOX 2514 WINSTON SALEM NC 27102 (336) 661-0015	1974	2003
REPUBLIC MORTGAGE INS CO OF NC	NC	PC	P O BOX 2514 WINSTON SALEM NC 27102 (336) 661-0015	1973	2003
REPWEST INS CO	AZ	PC	2721 N CENTRAL AVE PHOENIX AZ 85004 (602) 263-6755	1973	1980
RESERVE NATIONAL INS CO	OK	LAH	601 E BRITTON RD OKLAHOMA CITY OK 73114-7710 (405) 848-7931	1956	2010

*Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers*

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
RESOURCE LIFE INS CO	IL	LAH	175 W JACKSON BLVD 11TH FL CHICAGO IL 60604 (312) 356-2563	1963	1975
RESPONSE INS CO	IL	PC	1 E WACKER DR STE 3700 CHICAGO IL 60601-1817 (312) 661-4700	1983	1984
RESPONSE WORLDWIDE DIRECT AUTO INS CO	IL	PC	1 E WACKER DR STE 3700 CHICAGO IL 60601-1817 (312) 661-4700	1961	1986
RESPONSE WORLDWIDE INS CO	IL	PC	1 E WACKER DR STE 3700 CHICAGO IL 60601-1817 (312) 661-4700	1979	1979
RGA REINSURANCE CO	MO	LAH	16600 SWINGLEY RIDGE RD CHESTERFIELD MO 63017-1706 (636) 736-7000	1981	1983
RIDGEVIEW HEIGHTS INDEPENDENT LIVING CORP	WI	CC	2090 RIDGEWAY DR REEDSBURG WI 53959 (608) 768-6248	1988	1996
RIDGEVIEW HEIGHTS INDEPENDENT LIVING CORP 11	WI	CC	2090 RIDGEVIEW DR REEDSBURG WI 53959 (608) 768-6248	1996	2006
RIVER FALLS MUTUAL INS CO	WI	TM	218 N MAIN ST RIVER FALLS WI 54022 (715) 425-5292	1876	1876
RIVER VALLEY AUTO INC	WI	SCP	E7341 COUNTY ROAD Y VIROQUA WI 54665-7093 (608) 637-2000	2007	2014
RIVER VALLEY AUTO SALES LLC	WI	SCP	400 ELM ST BOSCOBEL WI 53805-1216 (608) 375-2211	2007	2014
RIVER VALLEY MUTUAL INS CO	WI	TM	P O BOX 646 WHITEHALL WI 54773-0646 (715) 538-2123	1871	1872
RIVERPORT INS CO	IA	PC	P O BOX 1594 DES MOINES IA 50306-1594 (515) 473-3137	1989	1995
RIVERSIDE AUTO SALES OF MARINETTE/ MENOMINEE INC	MI	SCP	1505 N LINCOLN RD ESCANABA MI 49829-1834 (906) 786-1600	2012	2014
RIVERSOURCE LIFE INS CO	MN	LAH	227 AMERIPRISE FINANCIAL CTR MINNEAPOLIS MN 55474 (612) 671-3131	1957	1963
RLI INDEMNITY CO	IL	PC	9025 N LINDBERGH DR PEORIA IL 61615 (309) 692-1000	1987	2001
RLI INS CO	IL	PC	9025 N LINDBERGH DR PEORIA IL 61615 (309) 692-1000	1959	1972
ROAD TRACK & TRAIL LLC	WI	SCP	W228 S 6932 ENTERPRISE DR BIG BEND WI 53103 (262) 662-1500	2012	2014
ROBS PERFORMANCE MOTORSPORTS LLC	WI	SCP	P O BOX 159 JOHNSON CREEK WI 53038-0159 (920) 699-3288	2012	2014
ROCHDALE INS CO	NY	PC	59 MAIDEN LN NEW YORK NY 10038 (212) 220-7120	1955	1982
ROCKFORD MUTUAL INS CO	IL	PC	P O BOX 5626 ROCKFORD IL 61125-0626 (815) 489-3178	1896	1974
ROYAL ADMINISTRATION SERVICES INC	FL	WP	51 MILL ST BLDG F HANOVER MA 02339 (781) 659-4165	2000	2002

*Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers*

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
ROYAL NEIGHBORS OF AMERICA	IL	FR	230 16TH ST ROCK ISLAND IL 61201 (309) 788-4561	1895	1898
RSUI INDEMNITY CO	NH	PC	945 E PACES FERRY RD STE 1800 ATLANTA GA 30326 (404) 231-2366	1977	1992
RURAL COMMUNITY INS CO	MN	PC	3501 THURSTON AVE ANOKA MN 55303 (763) 427-0290	1980	1995
RURAL MUTUAL INS CO	WI	PC	P O BOX 5555 MADISON WI 53705 (608) 836-5525	1934	1935
RURAL TRUST INS CO	TX	PC	6301 IVY LN STE 506 GREENBELT MD 20770-6338 (301) 220-3200	1952	2014
RVI AMERICA INS CO	CT	PC	177 BROAD ST 9TH FL STAMFORD CT 06901 (203) 975-2100	1883	1897
S USA LIFE INS CO INC	AZ	LAH	P O BOX 1050 NEWARK NJ 07101 (212) 356-0300	1995	1997
SAFE-GUARD PRODUCTS INTERNATIONAL LLC	GA	WP	2 CONCOURSE PKWY STE 500 ATLANTA GA 30328 (404) 816-3221	1992	2008
SAFE-GUARD PRODUCTS INTERNATIONAL LLC	GA	SCP	2 CONCOURSE PKWY STE 500 ATLANTA GA 30328 (404) 816-3221		2012
SAFE-GUARD PRODUCTS INTERNATIONAL LLC	GA	VPP	2 CONCOURSE PKWY STE 500 ATLANTA GA 30328-5584 (404) 816-3221	1992	2005
SAFECO INS CO OF AMERICA	NH	PC	175 BERKELEY ST BOSTON MA 02116-5066 (617) 357-9500	1953	1955
SAFECO INS CO OF ILLINOIS	IL	PC	175 BERKELEY ST BOSTON MA 02116-5066 (617) 357-9500	1980	1984
SAFECO INS CO OF INDIANA	IN	PC	175 BERKELEY ST BOSTON MA 02116-5066 (617) 357-9500	1976	1979
SAFECO NATIONAL INS CO	NH	PC	175 BERKELEY ST BOSTON MA 02116-5066 (617) 357-9500	1972	1991
SAFEHEALTH LIFE INS CO	CA	LAH	5 PARK PL IRVINE CA 92614 (949) 425-4300	1970	1995
SAFERIDE MOTOR CLUB INC	TX	MC	5001 SPRING VALLEY RD STE 350W DALLAS TX 75244 (972) 455-1900 2042	2004	2011
SAFETY FIRST INS CO	IL	PC	1832 SCHUETZ RD ST LOUIS MO 63146-3540 (314) 995-5300	2001	2005
SAFETY NATIONAL CASUALTY CORP	MO	PC	1832 SCHUETZ RD ST LOUIS MO 63146-3540 (314) 995-5300	1942	1989
SAFEWARE THE INS AGENCY INC	OH	WP	5700 PERIMETER DR STE E DUBLIN OH 43016 (614) 310-1278	1983	2012
SAFEWAY INS CO	IL	PC	790 PASQUINELLI DR WESTMONT IL 60559-1254 (630) 887-8300	1962	1992
SAGAMORE INS CO	IN	PC	111 CONGRESSIONAL BLVD STE 500 CARMEL IN 46032 (317) 636-9800	1981	1989

Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
SAGICOR LIFE INS CO	TX	LAH	P O BOX 52121 PHOENIX AZ 85072-2121 (480) 425-5100	1977	1986
SAINT JOHNS COMMUNITIES INC	WI	CC	1840 N PROSPECT AVE MILWAUKEE WI 53202 (414) 272-2022	1869	1984
SAMSUNG FIRE & MARINE INS CO LTD US BRANCH	NY	PC	85 CHALLENGER RD 6TH FL RIDGEFIELD PARK NJ 07660 (201) 807-6720	1956	2012
SAN CAMILLO INC	WI	CC	10200 W BLUEMOUND RD WAUWATOSA WI 53226 (414) 259-6333	1983	1984
SAN FRANCISCO REINS CO	CA	PC	777 SAN MARIN DR NOVATO CA 94998 (415) 899-2000	1956	1981
SAVINGS BANK LIFE INS CO OF MA	MA	LAH	1 LINSOTT RD WOBURN MA 01801 (781) 938-3500	1991	2008
SCOR GLOBAL LIFE AMERICAS REINSURANCE CO	DE	LAH	101 S TRYON ST STE 3200 CHARLOTTE NC 28202 (704) 344-2700	1945	1963
SCOR GLOBAL LIFE REINS CO OF DE	DE	LAH	101 S TRYON ST STE 3100 CHARLOTTE NC 28280 (704) 330-2700	1977	1985
SCOR GLOBAL LIFE USA REINS CO	DE	LAH	11625 ROSEWOOD ST STE 300 LEAWOOD KS 66211 (913) 901-4600	1982	1984
SCOR REINSURANCE CO	NY	PC	199 WATER ST STE 2100 NEW YORK NY 10038 (212) 480-1900	1984	1998
SCOTTSDALE INDEMNITY CO	OH	PC	1 W NATIONWIDE BLVD 1-04-701 COLUMBUS OH 43215 (614) 249-1545	1984	1994
SEABRIGHT INS CO	IL	PC	P O BOX 91100 SEATTLE WA 98111-9200 (206) 269-8500	1962	1989
SEARS PROTECTION CO	IL	WP	3333 BEVERLY RD A4-258A HOFFMAN ESTATES IL 60179 (847) 286-3215	2001	2004
SEATON INS CO	RI	PC	475 KILVERT ST STE 330 WARWICK RI 02886 (401) 453-7000	1901	1913
SEAWORTHY INS CO	MD	PC	880 S PICKETT ST ALEXANDRIA VA 22304-4606 (703) 823-9550	1989	2005
SECURA INS A MUTUAL CO	WI	PC	P O BOX 819 APPLETON WI 54912-0819 (920) 739-3161	1900	1900
SECURA SUPREME INS CO	WI	PC	P O BOX 819 APPLETON WI 54912 (920) 739-3161	1995	1995
SECURIAN CASUALTY CO	MN	PC	2960 RIVERSIDE DR MACON GA 31204 (651) 665-3500	1994	1996
SECURIAN LIFE INS CO	MN	LAH	400 ROBERT ST N ST PAUL MN 55101-2098 (651) 665-3500	1981	1993
SECURITY BENEFIT LIFE INS CO	KS	LAH	1 SECURITY BENEFIT PL TOPEKA KS 66636 (785) 438-3000	1892	1963
SECURITY HEALTH PLAN OF WI INC	WI	HMO	P O BOX 8000 MARSHFIELD WI 54449 (715) 221-9555	1986	1986

Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
SECURITY LIFE INS CO OF AMER	MN	LAH	10901 RED CIRCLE DR MINNETONKA MN 55343-9137 (952) 544-2121	1956	1961
SECURITY LIFE OF DENVER INS CO	CO	LAH	8055 E TUFTS AVE STE 650 DENVER CO 80237 (770) 980-5100	1949	1969
SECURITY MUTUAL LIFE INS CO OF NY	NY	LAH	P O BOX 1625 BINGHAMTON NY 13902 (607) 723-3551	1886	1895
SECURITY NATIONAL INS CO	DE	PC	P O BOX 650771 DALLAS TX 75265-0771 (214) 360-8217	1924	1993
SECURITY NATIONAL LIFE INS CO	UT	LAH	P O BOX 57220 SALT LAKE CITY UT 84157 (801) 264-1060	1967	1967
SEDLAK CHEVROLET BUICK INC	WI	SCP	P O BOX 1130 MINOCQUA WI 54548-1130 (715) 356-3262	1968	2014
SELECT INS CO	TX	PC	1 TOWER SQ HARTFORD CT 06183 (860) 277-0111	1955	1970
SELECTIVE INS CO OF AMERICA	NJ	PC	40 WANTAGE AVE BRANCHVILLE NJ 07890 (973) 948-3000	1925	1997
SELECTIVE INS CO OF SC	IN	PC	40 WANTAGE AVE BRANCHVILLE NJ 07890 (973) 948-3000	1951	1995
SELECTIVE INS CO OF THE SOUTHEAST	IN	PC	40 WANTAGE AVE BRANCHVILLE NJ 07890 (973) 948-3000	1980	1995
SENECA INS CO INC	NY	PC	160 WATER ST NEW YORK NY 10038 (212) 344-3000	1978	1978
SENECA SIGEL MUTUAL INS CO	WI	TM	P O BOX 27 6541 CAMERON VESPER WI 54489 (715) 569-4775	1891	1891
SENIOR HEALTH INS CO OF PA	PA	LAH	1289 W CITY CTR DR STE 200 CARMEL IN 46032 (317) 566-7563	1887	1992
SENIOR HOUSING OF MIDDLETON	WI	CC	6720 CENTURY AVE MIDDLETON WI 53562 (608) 836-7998 223	1999	2000
SENIORDENT DENTAL PLAN INC	WI	LSHO	10 S RIVERSIDE PLZ STE 19E CHICAGO IL 60606-3712 (773) 329-4450	2008	2008
SENTINEL INS CO LTD	CT	PC	1 HARTFORD PLZ HARTFORD CT 06155-0001 (860) 547-5000	1999	2001
SENTRUITY CASUALTY CO	TX	PC	P O BOX 441828 HOUSTON TX 77244-1828 (713) 580-3100	2007	2011
SENTRY CASUALTY CO	WI	PC	1800 N POINT DR STEVENS POINT WI 54481 (715) 346-6000	1973	1999
SENTRY INS A MUTUAL CO	WI	PC	1800 N POINT DR STEVENS POINT WI 54481 (715) 346-6000	1913	1914
SENTRY LIFE INS CO	WI	LAH	1800 N POINT DR STEVENS POINT WI 54481 (715) 346-6000	1958	1958
SENTRY SELECT INS CO	WI	PC	1800 N POINT DR STEVENS POINT WI 54481 (715) 346-6000	1981	1982

Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
SEQUOIA INS CO	CA	PC	P O BOX 1510 MONTEREY CA 93942 (831) 333-9880	1946	2007
SERVICE DOC INC	FL	SCP	2301 PARK AVE STE 402 ORANGE PARK FL 32073-5568	2010	2013
SERVICE INS CO	FL	PC	P O BOX 9729 BRADENTON FL 34206-9729 (800) 780-8423	1977	2009
SERVICE NET WARRANTY LLC	IN	SCP	650 MISSOURI AVE JEFFERSONVILLE IN 47130 (812) 258-4700	2012	2013
SERVICE NET WARRANTY LLC	DE	WP	650 MISSOURI AVE JEFFERSONVILLE IN 47130 (812) 258-4169	2009	2010
SERVICE SAVER INCORPORATED	FL	WP	175 W JACKSON BLVD CHICAGO IL 60604 (800) 209-6206	1987	2002
SERVICEGUARD SYSTEMS INC	OH	SCP	28601 CHAGRIN BLVD STE 400 WOODMERE OH 44122 (216) 464-6744	1995	2013
SERVICEPLAN INC	IL	SCP	175 W JACKSON BLVD CHICAGO IL 60604	2012	2013
SERVICEPLAN OF FLORIDA INC	FL	WP	175 W JACKSON BLVD CHICAGO IL 60604 (800) 209-6206	1989	2002
SETTLERS LIFE INS CO	WI	LAH	P O BOX 1191 MADISON WI 53701-1191 (608) 257-5611	1982	1997
SFM MUTUAL INS CO	MN	PC	P O BOX 9416 MINNEAPOLIS MN 55440-9416 (952) 838-4200	1983	1998
SHEBOYGAN FALLS INS CO	WI	PC	511 WATER ST SHEBOYGAN FALLS WI 53085-1454 (920) 467-4613	1899	1899
SHELTERPOINT INS CO	FL	LAH	600 NORTHERN BLVD STE 310 GREAT NECK NY 11021-5200 (516) 829-8100	1979	1991
SHENANDOAH LIFE INS CO	VA	LAH	P O BOX 12847 ROANOKE VA 24029 (540) 985-4400	1914	2001
SIERRA HEALTH & LIFE INS CO INC	NV	LAH	P O BOX 14396 LAS VEGAS NV 89114 (702) 242-7149	1906	2014
SIGNATURE MOTOR CLUB INC	DE	MC	2775 SANDERS RD A2E NORTHBROOK IL 60061 (847) 402-6957	1973	1974
SIGNATURES NATIONWIDE AUTO CLUB INC	DE	MC	2775 SANDERS RD A2E NORTHBROOK IL 60061 (847) 402-6957	1984	1984
SILVERSCRIPT INS CO	TN	LAH	445 GREAT CIRCLE RD NASHVILLE TN 37228-1403 (615) 743-6600	2005	2007
SIRIUS AMERICA INS CO	NY	PC	140 BROADWAY FL 32 NEW YORK NY 10005-1123 (212) 312-2500	1979	1983
SLEEPY HOLLOW CHEVROLET BUICK GMC INC	WI	SCP	1225 N MAIN ST VIROQUA WI 54665-1101 (608) 637-8300	2007	2014
SLEEPY HOLLOW CHRYSLER DODGE JEEP INC	WI	SCP	1310 N MAIN ST VIROQUA WI 54665-1149 (608) 637-3482	2009	2014
SLEEPY HOLLOW FORD INC	WI	SCP	150 FAIRLANE DR VIROQUA WI 54665-6127 (608) 637-2145	2012	2014

Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
SLOVAK CATHOLIC SOKOL	NJ	FR	P O BOX 899 PASSAIC NJ 07055 (973) 777-2605	1898	1947
SLOVENE NATIONAL BENEFIT SOCIETY	PA	FR	247 W ALLEGHENY RD IMPERIAL PA 15126 (724) 695-1100	1907	1917
SMART INS CO	AZ	LAH	30775 BAINBRIDGE RD STE 210 SOLOH OH 44139-2266 (440) 368-6183	1972	1990
SMART MOTORS INC	WI	SCP	5901 ODANA RD MADISON WI 53719-1213 (608) 275-7808	1960	2014
SOCIETY INS A MUTUAL CO	WI	PC	P O BOX 1029 FOND DU LAC WI 54936 (920) 922-1220	1915	1915
SOMP O JAPAN INS CO OF AMERICA	NY	PC	11405 N COMMUNITY HOUSE RD STE 600 CHARLOTTE NC 28277-4364 (704) 759-2200	1962	1981
SONDALLE MOTORS INC	WI	SCP	P O BOX 29 BERLIN WI 54923-0029 (920) 361-2151	2012	2013
SONS OF NORWAY	MN	FR	1455 W LAKE ST MINNEAPOLIS MN 55408 (612) 827-3611	1898	1903
SONSIO INTERNATIONAL OF WI INC	CO	WP	5630 WARD RD ARVADA CO 80002 (303) 736-1159	2005	2006
SOUTH CENTRAL MUTUAL INS CO	WI	TM	P O BOX 176 FRIESLAND WI 53935-0176 (920) 348-5163	1874	1874
SOUTHEAST MUTUAL INS CO	WI	TM	8650 SCHAAL RD BURLINGTON WI 53105-8977 (262) 534-4300	1875	1875
SOUTHEAST SALES CORP	WI	SCP	6930 S 76TH ST MILWAUKEE WI 53223 (414) 463-2540	1964	2014
SOUTHERN FIRE & CAS CO	WI	PC	1 GENERAL DR SUN PRAIRIE WI 53596 (608) 837-4440	1953	2005
SOUTHERN GUARANTY INS CO	WI	PC	1 GENERAL DR SUN PRAIRIE WI 53596 (608) 837-4440	1963	2005
SOUTHERN INS CO	TX	PC	5525 LBJ FREEWAY DALLAS TX 75240-6241 (972) 788-6000	1947	2005
SOUTHERN LIFE & HEALTH INS CO	WI	LAH	402 OFFICE PARK DR STE 101 BIRMINGHAM AL 35223 (205) 414-3000	1890	1995
SOUTHERN PILOT INS CO	WI	PC	1 GENERAL DR SUN PRAIRIE WI 53596 (608) 837-4440	1962	2005
SOUTHERN WISCONSIN AND NORTHERN IL FIREMENS ASSOCIATION DEATH BENEFIT PLAN	WI	FR	P O BOX 2652 ROCKFORD IL 61132 (815) 654-2904	1962	1978
SOUTHWEST MARINE & GENERAL INS CO	AZ	PC	412 MOUNT KEMBLE AVE STE 300C MORRISTOWN NJ 07960-6666 (973) 532-1969	2005	2009
SPARTA INS CO	CT	PC	185 ASYLUM ST CITY PL II HARTFORD CT 06103 (860) 275-6500	1923	1924
SPRING GROVE MUTUAL INS CO	WI	TM	1105 W 2ND AVE BRODHEAD WI 53520-1426 (608) 897-2148	1875	1875

Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
ST PAUL FIRE & CASUALTY INS CO	WI	PC	385 WASHINGTON ST ST PAUL MN 55102 (651) 310-7911	1982	1982
ST PAUL FIRE & MARINE INS CO	CT	PC	1 TOWER SQ HARTFORD CT 06183 (860) 277-0111	1925	1925
ST PAUL MERCURY INS CO	CT	PC	1 TOWER SQ HARTFORD CT 06183 (860) 277-0111	1964	1967
ST PAUL PROTECTIVE INS CO	CT	PC	1 TOWER SQ HARTFORD CT 06183 (651) 310-7911	1931	1936
ST PRODUCT CARE CORP	CA	SCP	360 3RD ST 6TH FL SAN FRANCISCO CA 94107 (415) 541-1000		2012
ST PAUL GUARDIAN INS CO	CT	PC	1 TOWER SQ HARTFORD CT 06183 (860) 277-0111	1970	1971
STANDARD FIRE INS CO THE	CT	PC	1 TOWER SQ HARTFORD CT 06183 (860) 277-0111	1905	1910
STANDARD GUARANTY INS CO	DE	PC	260 INTERSTATE N CIRCLE SE ATLANTA GA 30339 (770) 763-1000	1983	1987
STANDARD INS CO	OR	LAH	P O BOX 711 PORTLAND OR 97207 (971) 321-7000	1906	1987
STANDARD LIFE AND ACCIDENT INS CO	TX	LAH	1 MOODY PLZ GALVESTON TX 77550-7947 (409) 763-4661	1976	2006
STANDARD SECURITY LIFE INS CO OF NY	NY	LAH	485 MADISON AVE 14TH FL NEW YORK NY 10022 (212) 355-4141	1957	1980
STANDARD TRANE WARRANTY CO	TX	WP	P O BOX 9035 TYLER TX 75711 (903) 730-4296	2000	2004
STAR INS CO	MI	PC	26255 AMERICAN DR SOUTHFIELD MI 48034 (248) 358-1100	1985	1987
STARMOUNT LIFE INS CO	LA	LAH	P O BOX 98100 BATON ROUGE LA 70898 (225) 926-2888	1983	2003
STARNET INS CO	DE	PC	215 SHUMAN BLVD STE 200 NAPERVILLE IL 60563 (630) 210-0360	1998	2000
STARR INDEMNITY & LIABILITY CO	TX	PC	399 PARK AVE 8TH FL NEW YORK NY 10022-4617 (646) 227-6400	1979	1980
STARR PROTECTION SOLUTIONS LLC	IL	SCP	399 PARK AVE 8TH FL NEW YORK NY 10022 (646) 227-6379	2011	2012
STATE AUTO INS CO OF WISCONSIN	WI	PC	518 E BROAD ST COLUMBUS OH 43215 (614) 464-5000	1974	1974
STATE AUTO PROPERTY & CASUALTY INS CO	IA	PC	518 E BROAD ST COLUMBUS OH 43215 (614) 464-5000	1950	1988
STATE AUTOMOBILE MUTUAL INS CO	OH	PC	518 E BROAD ST COLUMBUS OH 43215 (614) 464-5000	1921	1988
STATE FARM FIRE & CASUALTY CO	IL	PC	1 STATE FARM PLZ BLOOMINGTON IL 61710 (309) 766-2311	1935	1950

Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
STATE FARM GENERAL INS CO	IL	PC	1 STATE FARM PLZ BLOOMINGTON IL 61710 (309) 766-2311	1962	1962
STATE FARM LIFE & ACCIDENT ASSURANCE CO	IL	LAH	1 STATE FARM PLZ BLOOMINGTON IL 61710 (309) 766-2311	1960	1961
STATE FARM MUTUAL AUTOMOBILE INS CO	IL	PC	1 STATE FARM PLZ BLOOMINGTON IL 61710 (309) 766-2311	1922	1939
STATE LIFE INS CO THE	IN	LAH	P O BOX 368 INDIANAPOLIS IN 46206-0368 (317) 285-2300	1894	1981
STATE LIFE INS FUND	WI	LAH	P O BOX 7873 MADISON WI 53707-7873 (608) 266-0107	1911	1913
STATE MUTUAL INS CO	GA	LAH	P O BOX 153 ROME GA 30162 (706) 291-1054	1894	1992
STATE NATIONAL INS CO INC	TX	PC	1900 L DON DODSON DR BEDFORD TX 76021-8222 (817) 265-2000	1984	1991
STATESMAN INS CO	IN	PC	275 PHILLIPS BLVD TRENTON NJ 08618 (609) 896-1921	1956	1992
STERLING JEWELERS INC	DE	WP	375 GHENT RD AKRON OH 44333-4600 (330) 668-5000	1972	2009
STERLING LIFE INS CO	IL	LAH	8735 HENDERSON RD TAMPA FL 33634-1143 (360) 647-9080	1958	2007
STEWART TITLE GUARANTY CO	TX	TI	P O BOX 2029 HOUSTON TX 77252 (713) 625-8040	1908	1970
STILLWATER INS CO	CA	PC	4905 BELFORT RD STE 110 JACKSONVILLE FL 32256-6007 (904) 997-7312	1990	2005
STILLWATER PROPERTY & CAS INS CO	NY	PC	4905 BELFORT RD STE 110 JACKSONVILLE FL 32256-6007 (904) 997-7310	1971	1989
STOCKHOLM TOWN MUTUAL INS CO	WI	TM	P O BOX 632 STOCKHOLM WI 54769-0632 (715) 442-4364	1872	1872
STONEBRIDGE LIFE INS CO	VT	LAH	4333 EDGEWOOD RD NE CEDAR RAPIDS IA 52499 (319) 355-8511	1900	1965
STONINGTON INS CO	TX	PC	1 GENERAL DR SUN PRAIRIE WI 53596 (608) 837-4440	1938	1989
STRATFORD INS CO	NH	PC	400 PARSONS POND DR FRANKLIN LAKES NJ 07417 (201) 847-8600	1981	1991
SU INS CO	WI	PC	9667 S 20TH ST OAK CREEK WI 53154-4931 (414) 281-1100	2005	2005
SUBARU OF AMERICA INC	NJ	WP	P O BOX 6000 CHERRY HILL NJ 08034 (856) 488-8591	1977	2001
SUGAR CREEK MUTUAL INS CO	WI	TM	17 W WALWORTH ST ELKHORN WI 53121-1736 (262) 723-3244	1873	1873
SUN LIFE AND HEALTH INS CO (US)	CT	LAH	1 SUN LIFE EXECUTIVE PARK WELLESLEY HILLS MA 02481 (781) 446-1523	1973	1976

*Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers*

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
SUN LIFE ASSURANCE CO OF CANADA	MI	LAH	1 SUN LIFE EXEC PK WELLESLEY HILLS MA 02481 (781) 237-6030	1865	1962
SUPERIOR VISION INS PLAN OF WI INC	WI	LSHO	939 ELKRIDGE LANDING RD STE 200 LINTHICUM MD 21090 (877) 730-2347	1992	1992
SUPREME COUNCIL OF THE ROYAL ARCANUM	MA	FR	61 BATTERYMARCH ST BOSTON MA 02110 (617) 426-4135	1877	1895
SURETEC INS CO	TX	PC	1330 POST OAK BLVD STE 1100 HOUSTON TX 77056-3309 (713) 812-0800	1998	2009
SURETY ASSOC OF AMERICA THE	NJ	RS	1101 CONNECTICUT AVE NW STE 800 WASHINGTON DC 20036 (202) 778-3626	1970	1970
SURETY LIFE INS CO	NE	LAH	201 NE MULBERRY ST LEES SUMMIT MO 64086-5881 (816) 434-4597	1936	1963
SWISS RE LIFE & HEALTH AMERICA INC	CT	LAH	175 KING ST ARMONK NY 10504 (877) 794-7773	1967	1979
SWISS REINSURANCE AMERICA CORP	NY	PC	175 KING ST ARMONK NY 10504 (913) 676-5200	1940	1959
SYMETRA LIFE INS CO	IA	LAH	P O BOX 34690 SEATTLE WA 98124-1690 (425) 256-8000	1957	1959
SYMETRA NATIONAL LIFE INS CO	IA	LAH	P O BOX 34690 SEATTLE WA 98124-1690 (800) 796-3872	1979	1980
SYMPHONIX HEALTH INS INC	IL	LAH	2111 CHESTNUT AVE STE 270 GLENVIEW IL 60025-1618 (847) 834-0142	1974	1982
SYNCORA GUARANTEE INC	NY	PC	135 W 50TH ST FL 20 NEW YORK NY 10020-1201 (212) 478-3400	1991	1992
TARMO LLC	DE	SCP	777 S FLAGLER DR STE 500 WEST PALM BEACH FL 33401-6121 (561) 313-1232	2011	2013
TEACHERS INS & ANNUITY ASSN OF AMER	NY	LAH	730 3RD AVE NEW YORK NY 10017 (212) 490-9000	1918	1972
TEACHERS INS CO	IL	PC	1 HORACE MANN PLZ SPRINGFIELD IL 62715 (217) 789-2500	1971	1973
TECHNOLOGY INS CO INC	NH	PC	59 MAIDEN LN NEW YORK NY 10038-4502 (212) 220-7120	1991	2011
TEXAS LIFE INS CO	TX	LAH	P O BOX 830 WACO TX 76703 (254) 752-6521	1901	1996
THE INS CO	LA	PC	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
THRIVENT FINANCIAL FOR LUTHERANS	WI	FR	625 4TH AVE S MINNEAPOLIS MN 55415-1624 (612) 844-7000	1902	1902

*Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers*

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
THRIVENT LIFE INS CO	MN	LAH	625 4TH AVE S MINNEAPOLIS MN 55415-1624 (612) 844-7000	1982	1984
TIAA-CREF LIFE INS CO	NY	LAH	730 THIRD AVE NEW YORK NY 10017 (212) 490-9000	1996	1997
TIG INS CO	CA	PC	250 COMMERCIAL ST STE 5000 MANCHESTER NH 03101 (603) 656-2233	1911	1934
TIME INS CO	WI	LAH	P O BOX 3050 MILWAUKEE WI 53201-3050 (414) 271-3011	1910	1910
TITAN INDEMNITY CO	TX	PC	1 W NATIONWIDE BLVD 1-04-701 COLUMBUS OH 43215-2220 (614) 249-1545	1984	1989
TITLE RESOURCES GUARANTY CO	TX	TI	8111 LBJ FREEWAY STE 1200 DALLAS TX 75251 (972) 644-6500	1984	2009
TMI SOLUTIONS LLC	WA	WP	3300 NE 164 ST P-1 RIDGEFIELD WA 98642 (360) 571-3433	2009	2012
TNUS INS CO	NY	PC	230 PARK AVE NEW YORK NY 10169 (212) 297-6600	1914	1979
TOA REINSURANCE CO OF AMERICA THE	DE	PC	177 MADISON AVE P O BOX 1930 MORRISTOWN NJ 07962-1930 (973) 898-9480	1971	1984
TOKIO MARINE AMERICA INS CO	NY	PC	230 PARK AVE NEW YORK NY 10169-0005 (212) 297-6600	1998	2012
TORUS NATIONAL INS CO	DE	PC	HARBORSIDE FINANCIAL CTR PLZ 5 STE 2600 JERSEY CITY NJ 07311 (201) 743-7700	1944	1954
TOWER INS CO OF NY	NY	PC	120 BROADWAY 31ST FL NEW YORK NY 10271 (212) 655-2000	1989	2007
TOWER NATIONAL INS CO	MA	PC	120 BROADWAY 31ST FL NEW YORK NY 10271 (212) 655-2000	1983	1987
TOYOTA MOTOR INS CO	IA	PC	19001 S WESTERN AVE NF22 TORRANCE CA 90501 (310) 468-3609	1909	1935
TOYOTA MOTOR INS SERVICES INC	CA	WP	19001 S WESTERN AVE TORRANCE CA 90509 (310) 468-6119	1986	1993
TOYOTA MOTOR INS SERVICES INC	CA	SCP	19001 S WESTERN AVE NF23 TORRANCE CA 90501 (310) 468-6119	1986	2014
TRADE LAKE MUTUAL INS CO	WI	TM	11733 HIGHWAY 48 FREDERIC WI 54837 (715) 327-4800	1874	1874
TRADERS INS CO	MO	PC	P O BOX 5374 KANSAS CITY MO 64131 (816) 822-1887	1980	2008
TRANS PACIFIC INS CO	NY	PC	230 PARK AVE NEW YORK NY 10169 (212) 297-6600	1982	1984
TRANS WORLD ASSURANCE CO	CA	LAH	885 S EL CAMINO REAL SAN MATEO CA 94402 (650) 348-2300	1962	1979

*Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers*

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
TRANSAMERICA ADVISORS LIFE INS CO	AR	LAH	4333 EDGEWOOD RD NE CEDAR RAPIDS IA 52499 (319) 355-8549	1986	1988
TRANSAMERICA CASUALTY INS CO	OH	PC	4333 EDGEWOOD RD NE CEDAR RAPIDS IA 52499 (319) 355-8511	1961	1973
TRANSAMERICA FINANCIAL LIFE INS CO	NY	LAH	4 MANHATTANVILLE RD PURCHASE NY 10577 (914) 627-3630	1947	1949
TRANSAMERICA LIFE INS CO	IA	LAH	4333 EDGEWOOD RD NE CEDAR RAPIDS IA 52499 (319) 355-8511	1961	1979
TRANSAMERICA PREMIER LIFE INS CO	IA	LAH	4333 EDGEWOOD RD NE CEDAR RAPIDS IA 52499 (319) 355-8511	1858	1979
TRANSATLANTIC REINSURANCE CO	NY	PC	165 BROADWAY 1 LIBERTY PLZ NEW YORK NY 10006 (212) 365-2200	1952	1980
TRANSGUARD INS CO OF AMERICA INC	IL	PC	702 OBERLIN RD RALEIGH NC 27605-1102 (919) 833-1600	1987	1993
TRANSIT MUTUAL INS CORP OF WI	WI	PC	P O BOX 1135 APPLETON WI 54912 (920) 832-3970	1985	1985
TRANSPORT INS CO	OH	PC	101 SUMMER ST 5TH FL BOSTON MA 02110 (857) 300-4127	1976	1977
TRANSPORTATION INS CO	IL	PC	333 S WABASH AVE CHICAGO IL 60604 (312) 822-5000	1938	1938
TRAVCO INS CO	CT	PC	1 TOWER SQ HARTFORD CT 06183 (860) 277-0111	1991	1996
TRAVELERS CASUALTY & SURETY CO	CT	PC	1 TOWER SQ HARTFORD CT 06183 (860) 277-0111	1964	1964
TRAVELERS CASUALTY & SURETY CO OF AMERICA	CT	PC	1 TOWER SQ HARTFORD CT 06183 (860) 277-0111	1974	1975
TRAVELERS CASUALTY CO	CT	PC	1 TOWER SQ HARTFORD CT 06183 (860) 277-0111	1982	1984
TRAVELERS CASUALTY CO OF CT	CT	PC	1 TOWER SQ HARTFORD CT 06183 (860) 277-0111	1990	1990
TRAVELERS CASUALTY INS CO OF AM	CT	PC	1 TOWER SQ HARTFORD CT 06183 (860) 277-0111	1971	1974
TRAVELERS COMMERCIAL CASUALTY CO	CT	PC	1 TOWER SQ HARTFORD CT 06183 (860) 277-0111	1981	1988
TRAVELERS COMMERCIAL INS CO	CT	PC	1 TOWER SQ HARTFORD CT 06183 (860) 277-0111	1990	1990
TRAVELERS CONSTITUTION STATE INS CO	CT	PC	1 TOWER SQ HARTFORD CT 06183 (860) 277-0111	1982	1984
TRAVELERS HOME AND MARINE INS CO THE	CT	PC	1 TOWER SQ HARTFORD CT 06183 (860) 277-0111	1991	1996
TRAVELERS INDEMNITY CO OF AMERICA THE	CT	PC	1 TOWER SQ HARTFORD CT 06183 (860) 277-0111	1946	1968

*Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers*

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
TRAVELERS INDEMNITY CO OF CT THE	CT	PC	1 TOWER SQ HARTFORD CT 06183 (860) 277-0111	1859	1875
TRAVELERS INDEMNITY CO THE	CT	PC	1 TOWER SQ HARTFORD CT 06183 (860) 277-0111	1903	1907
TRAVELERS MOTOR CLUB INC	OK	MC	P O BOX 54799 OKLAHOMA CITY OK 73154 (405) 848-1711	1965	1982
TRAVELERS PERSONAL INS CO	CT	PC	1 TOWER SQ HARTFORD CT 06183 (860) 277-0111	1990	2009
TRAVELERS PERSONAL SECURITY INS CO	CT	PC	1 TOWER SQ HARTFORD CT 06183 (860) 277-0111	1990	2009
TRAVELERS PROPERTY CAS CO OF AM	CT	PC	1 TOWER SQ HARTFORD CT 06183 (860) 277-0111	1972	1972
TRAVELERS PROPERTY CASUALTY INS CO	CT	PC	1 TOWER SQ HARTFORD CT 06183 (860) 277-0111	1990	1990
TRAVELERS PROTECTIVE ASSN OF AMERICA	MO	FR	2041 EXCHANGE DR ST CHARLES MO 63303-5987 (636) 724-2227	1890	1896
TRENWICK AMERICA REINS CORP	CT	PC	40 RICHARDS AVE FL 3 NORWALK CT 06854-2320 (203) 418-4100	1984	1985
TRI COUNTY MUTUAL TOWN INS CO	WI	TM	P O BOX 157 IRON RIVER WI 54847-0157 (715) 372-8577	1909	1909
TRI STATE INS CO OF MN	IA	PC	P O BOX 1594 DES MOINES IA 50306 (515) 473-3000	1974	1974
TRIAD GUARANTY INS CORP	IL	PC	P O BOX 2300 WINSTON SALEM NC 27102 (336) 723-1282	1987	1991
TRIANGLE INS CO INC	OK	PC	P O BOX 1189 ENID OK 73702 (580) 237-4276	1992	2005
TRILOGY HEALTH INS INC	WI	HMO	18000 W SARAH LN STE 310 BROOKFIELD WI 53045 (262) 432-9140	2006	2007
TRINITY HEALTH SERVICES INC	WI	CC	3023 S 84TH ST MILWAUKEE WI 53227 (414) 607-4100	2004	2004
TRINITY UNIVERSAL INS CO	TX	PC	12926 GRAN BAY PKWY W JACKSONVILLE FL 32258 (904) 245-5600	1926	1993
TRITON INS CO	TX	PC	P O BOX 2548 FORT WORTH TX 76113-2548 (817) 348-7565	1982	1995
TRIUMPHE CASUALTY CO	OH	PC	3250 INTERSTATE DR RICHFIELD OH 44286-9000 (330) 659-8900	1981	2012
TRUASSURE INS CO	IL	LAH	111 SHUMAN BLVD NAPERVILLE IL 60563 (630) 718-4782	1979	2013
TRUCK INS EXCHANGE	CA	PC	P O BOX 2478 TERMINAL ANNEX LOS ANGELES CA 90051 (323) 932-3441	1935	1951
TRUMBULL INS CO	CT	PC	1 HARTFORD PLZ HARTFORD CT 06155-0001 (860) 547-5000	1986	1996

Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
TRUSTGARD INS CO	OH	PC	671 S HIGH ST P O BOX 1218 COLUMBUS OH 43216-1218 (614) 445-2900	1981	1984
TRUSTMARK INS CO	IL	LAH	400 FIELD DR LAKE FOREST IL 60045 (847) 615-1500	1913	1913
TRUSTMARK LIFE INS CO	IL	LAH	400 FIELD DR LAKE FOREST IL 60045 (847) 615-1500	1925	1985
TUDOR OAKS RETIREMENT CTR	WI	CC	S77 W12929 MCSHANE DR MUSKEGO WI 53150 (414) 529-0100	1930	1984
TWG HOME WARRANTY SERVICES INC	DE	WP	175 W JACKSON BLVD CHICAGO IL 60604 (847) 953-1000	1996	1996
TWG INNOVATIVE SOLUTIONS INC	MO	WP	175 W JACKSON BLVD CHICAGO IL 60604 (847) 953-1000	1985	1992
TWIN CITY FIRE INS CO	IN	PC	1 HARTFORD PLZ HARTFORD CT 06155-0001 (860) 547-5000	1987	1987
UBS LIFE INS CO USA	CA	LAH	P O BOX 1795 ERIE PA 16507-0795 (800) 986-0088	1956	1961
UCARE HEALTH INC	WI	LAH	P O BOX 52 MINNEAPOLIS MN 55440-0052 (612) 676-6500	2007	2007
ULLICO LIFE INS CO	TX	LAH	1625 EYE ST NW WASHINGTON DC 20006 (202) 682-0900	1976	1976
UNDERWRITER FOR THE PROFESSIONS INS CO	OR	PC	185 GREENWOOD RD NAPA CA 94558-6270 (707) 226-0100	1989	2004
UNICARE LIFE & HEALTH INS CO	IN	LAH	233 S WACKER DR STE 3700 CHICAGO IL 60606-6382 (877) 864-2273	1971	1981
UNIFIED LIFE INS CO	TX	LAH	P O BOX 25326 OVERLAND PARK KS 66225-5326 (913) 871-7284	2001	2005
UNIGARD INDEMNITY CO	WI	PC	1 GENERAL DR SUN PRAIRIE WI 53596 (608) 837-4440	1972	1991
UNIGARD INS CO	WI	PC	1 GENERAL DR SUN PRAIRIE WI 53596 (608) 837-4440	1960	1961
UNIMERICA INS CO	WI	LAH	11000 OPTUM CIR EDEN PRAIRIE MN 55344-2503 (952) 936-1300	1990	2002
UNION FIDELITY LIFE INS CO	KS	LAH	7101 COLLEGE BLVD STE 1400 OVERLAND PARK KS 66210-2082 (913) 982-3700	1925	1951
UNION INS CO OF PROVIDENCE	IA	PC	P O BOX 712 DES MOINES IA 50306-0712 (515) 280-2511	1863	2010
UNION INS CO	IA	PC	P O BOX 1594 DES MOINES IA 50306 (515) 473-3000	1973	2005
UNION LABOR LIFE INS CO THE	MD	LAH	8403 COLESVILLE RD SILVER SPRINGS MD 20910 (202) 682-0900	1925	1932
UNION SECURITY INS CO	KS	LAH	P O BOX 419052 KANSAS CITY MO 64141 (816) 474-2345	1962	1963

Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
UNIONE ITALIANA REINS CO OF AMER INC	NY	PC	3024 HARNEY ST OMAHA NE 68131 (402) 916-3000	1978	1984
UNITED AMERICAN INS CO	NE	LAH	P O BOX 8080 MCKINNEY TX 75070 (972) 529-5085	1947	1965
UNITED AMERICAS INS CO	NY	PC	110 E 55TH ST FL 12 NEW YORK NY 10022-4550 (212) 486-0700	1978	1983
UNITED CAR CARE INC	CO	WP	P O BOX 3988 GREENWOOD VILLAGE CO 80155 (303) 306-0502	1995	2000
UNITED CONCORDIA INS CO	AZ	LAH	4401 DEER PATH RD HARRISBURG PA 17110 (717) 260-7081	1975	2003
UNITED EQUITABLE INS CO	IL	PC	5700 OLD ORCHARD RD SKOKIE IL 60077 (847) 583-4600	1959	1960
UNITED FIDELITY LIFE INS CO	TX	LAH	P O BOX 410288 KANSAS CITY MO 64141-0288 (816) 391-2000	1977	1979
UNITED FINANCIAL CASUALTY CO	OH	PC	P O BOX 89490 CLEVELAND OH 44101 (440) 461-5000	1984	1986
UNITED FIRE & CASUALTY CO	IA	PC	P O BOX 73909 CEDAR RAPIDS IA 52407 (319) 399-5700	1946	1956
UNITED FIRE & INDEMNITY CO	TX	PC	P O BOX 73909 CEDAR RAPIDS IA 52407 (319) 399-5700	1936	1963
UNITED GUARANTY CREDIT INS CO	NC	PC	P O BOX 20597 GREENSBORO NC 27420 (336) 373-0232	1981	1991
UNITED GUARANTY MORTGAGE INDEMNITY CO	NC	PC	P O BOX 20597 GREENSBORO NC 27420 (336) 373-0232	1972	1980
UNITED GUARANTY RESIDENTIAL INS CO	NC	PC	P O BOX 20597 GREENSBORO NC 27420 (336) 373-0232	1963	1968
UNITED GUARANTY RESIDENTIAL INS CO OF NC	NC	PC	P O BOX 20597 GREENSBORO NC 27420 (336) 373-0232	1963	1973
UNITED HERITAGE LIFE INS CO	ID	LAH	P O BOX 7777 MERIDIAN ID 83680 (208) 493-6100	1934	2005
UNITED HOME LIFE INS CO	IN	LAH	P O BOX 7192 INDIANAPOLIS IN 46207 (317) 692-7979	1948	2005
UNITED INS CO OF AMERICA	IL	LAH	12115 LACKLAND RD ST LOUIS MO 63146 (314) 819-4300	1927	1957
UNITED LIFE INS CO	IA	LAH	P O BOX 73909 CEDAR RAPIDS IA 52407 (319) 399-5700	1962	1964
UNITED LUTHERAN PROGRAM FOR THE AGING INC	WI	CC	4545 N 92ND ST WAUWATOSA WI 53225-4807 (414) 464-6396	1957	1984
UNITED MOTOR CLUB OF AMERICA INC	KY	MC	10151 DEERWOOD PARK BLVD BLDG 100 STE 330 JACKSONVILLE FL 32256 (904) 350-9660	1996	2012
UNITED NATIONAL SPECIALTY INS CO	WI	PC	3 BALA PLZ E STE 300 BALA CYNWYD PA 19004-3406 (610) 664-1500	1982	1982

Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
UNITED OF OMAHA LIFE INS CO	NE	LAH	MUTUAL OF OMAHA PLZ OMAHA NE 68175 (402) 342-7600	1926	1932
UNITED OHIO INS CO	OH	PC	1725 HOPLEY AVE BUCYRUS OH 44820 (419) 562-3011	1966	2007
UNITED SECURITY ASSUR CO OF PA	PA	LAH	P O BOX 64477 SOUDERTON PA 18964-0477 (215) 723-3044	1982	2010
UNITED SERVICE PROTECTION CORP	DE	SCP	400 CARILLON PKWY STE 300 ST PETERSBURG FL 33716-1290 (727) 556-2900	1999	2014
UNITED SERVICES AUTOMOBILE ASSN	TX	PC	9800 FREDERICKSBURG RD SAN ANTONIO TX 78288 (210) 498-8000	1922	1960
UNITED STATES AUTO CLUB MOTORING DIV INC	IN	MC	P O BOX 660460 DALLAS TX 75266 (214) 570-3012	1968	1970
UNITED STATES FIDELITY & GUARANTY CO	CT	PC	1 TOWER SQ HARTFORD CT 06183-6014 (860) 277-0111	1896	1896
UNITED STATES FIRE INS CO	DE	PC	305 MADISON AVE MORRISTOWN NJ 07962 (973) 490-6600	2003	2003
UNITED STATES LETTER CARRIERS MUT BENEFIT ASSN	TN	FR	100 INDIANA AVE NW WASHINGTON DC 20001 (202) 638-4318	1892	1968
UNITED STATES LIABILITY INS CO	PA	PC	P O BOX 6700 WAYNE PA 19087 (800) 523-5545	1867	1980
UNITED STATES LIFE INS CO IN THE CITY OF NEW YORK THE	NY	LAH	2727 A ALLEN PKWY HOUSTON TX 77019 (713) 522-1111	1850	1953
UNITED STATES WARRANTY CORP	FL	WP	22 NE 22ND AVE POMPANO BEACH FL 33062 (800) 432-4566	1970	2001
UNITED STATES WARRANTY ESP CORP	OH	WP	6140 PARKLAND BLVD STE 230 MAYFIELD HEIGHTS OH 44124-6106 (800) 233-9878	2005	2005
UNITED TEACHER ASSOCIATES INS CO	TX	LAH	301 E 4TH ST CINCINNATI OH 45202 (866) 830-0607	1958	1996
UNITED WISCONSIN INS CO	WI	PC	P O BOX 3026 MILWAUKEE WI 53201 (262) 787-7700	1957	1957
UNITED WORLD LIFE INS CO	NE	LAH	MUTUAL OF OMAHA PLZ OMAHA NE 68175 (402) 342-7600	1970	1970
UNITEDHEALTHCARE INS CO	CT	LAH	185 ASYLUM ST HARTFORD CT 06103-3408 (877) 832-7734	1972	1972
UNITEDHEALTHCARE LIFE INS CO	WI	LAH	P O BOX 19032 GREEN BAY WI 54307 (920) 661-6020	1982	1982
UNITEDHEALTHCARE OF WISCONSIN INC	WI	HMO	P O BOX 26649 WAUWATOSA WI 53226-0649 (414) 443-4000	1986	1986
UNITRIN AUTO & HOME INS CO	NY	PC	12926 GRAN BAY PKWY W JACKSONVILLE FL 32258 (904) 245-5600	1996	1998
UNITRIN DIRECT INS CO	IL	PC	1 E WACKER DR STE 3700 CHICAGO IL 60601 (312) 661-4700	1995	2009

*Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers*

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
UNITRIN DIRECT PROP & CAS CO	IL	PC	1 E WACKER DR STE 3700 CHICAGO IL 60601 (312) 661-4700	1998	1999
UNITRIN PREFERRED INS CO	NY	PC	12926 GRAN BAY PKWY W JACKSONVILLE FL 32258 (904) 245-5600	1942	1983
UNITRIN SAFEGUARD INS CO	WI	PC	12926 GRAN BAY PKWY W JACKSONVILLE FL 32258 (904) 245-5600	1982	1982
UNITY FINANCIAL LIFE INS CO	OH	LAH	P O BOX 625700 CINCINNATI OH 45262-5700 (513) 247-0711	1964	2000
UNITY HEALTH PLANS INS CORP	WI	HMO	840 CAROLINA ST SAUK CITY WI 53583 (608) 643-2491	1983	1983
UNIVERSAL GUARANTY LIFE INS CO	OH	LAH	P O BOX 5147 SPRINGFIELD IL 62705 (217) 241-6300	1966	1987
UNIVERSAL HOME PROTECTION LLC	WI	WP	1289 DEMING WAY STE 201 MADISON WI 53717 (608) 831-0285	1999	2003
UNIVERSAL SURETY CO	NE	PC	P O BOX 80468 LINCOLN NE 68501-0468 (402) 435-4302	1947	1971
UNIVERSAL SURETY OF AMERICA	SD	PC	333 WABASH AVE CHICAGO IL 60604 (312) 822-5000	1984	1996
UNIVERSAL TECHNICAL SERVICES	UT	WP	1500 S 1000 W LOGAN UT 84321-8206 (850) 681-6710	2009	2011
UNIVERSAL UNDERWRITERS INS CO	IL	PC	1400 AMERICAN LN TOWER 1 18TH FL SCHAUMBURG IL 60196 (847) 605-6000	1982	1983
UNIVERSAL UNDERWRITERS LIFE INS CO	KS	LAH	7045 COLLEGE BLVD OVERLAND PARK KS 66211 (913) 339-1000	1964	1973
UNIVERSAL UNDERWRITERS OF TX INS CO	IL	PC	1400 AMERICAN LN TOWER 1 18TH FL SCHAUMBURG IL 60196 (847) 605-6000	1981	2008
UNIVERSAL UNDERWRITERS SERVICE CORP	MO	VPP	7045 COLLEGE BLVD OVERLAND PARK KS 66211 (847) 706-2603	1982	2005
UNIVERSAL UNDERWRITERS SERVICE CORP	MO	WP	7045 COLLEGE BLVD OVERLAND PARK KS 66211 (800) 821-7803	1984	1992
UNIVERSAL WARRANTY CORP	MI	WP	300 GALLERIA OFFICENTRE STE 200 SOUTHFIELD MI 48034 (248) 263-6922	2000	2000
UNUM LIFE INS CO OF AMERICA	ME	LAH	2211 CONGRESS ST PORTLAND ME 04122 (207) 575-2211	1966	1971
US FINANCIAL LIFE INS CO	OH	LAH	525 WASHINGTON BLVD JERSEY CITY NJ 07310 (201) 743-5132	1974	1988
US HEALTH AND LIFE INS CO	MI	LAH	8220 IRVING RD STERLING HEIGHTS MI 48312-4621 (586) 693-4300	1982	2012
US SPECIALTY INS CO	TX	PC	13403 NORTHWEST FREEWAY HOUSTON TX 77040-6094 (713) 462-1000	1986	1988

Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
US UNDERWRITERS INS CO	ND	PC	P O BOX 6700 WAYNE PA 19087-8700 (800) 523-5545	1992	2013
USAA CASUALTY INS CO	TX	PC	9800 FREDERICKSBURG RD SAN ANTONIO TX 78288 (210) 498-8000	1968	1974
USAA GENERAL INDEMNITY CO	TX	PC	9800 FREDERICKSBURG RD SAN ANTONIO TX 78288 (210) 498-8000	1972	1989
USAA LIFE INS CO	TX	LAH	9800 FREDERICKSBURG RD SAN ANTONIO TX 78288 (210) 498-8000	1963	1972
USABLE LIFE	AR	LAH	P O BOX 1650 LITTLE ROCK AR 72203 (501) 375-7200	1978	1997
USAGENCIES DIRECT INS CO	NY	PC	7163 FLORIDA BLVD BATON ROUGE LA 70806 (225) 928-9000	1989	1996
USPLATE GLASS INS CO	IL	PC	1 WESTBROOK CORPORATE CTR STE 320 WESTCHESTER IL 60154 (708) 449-6060	1991	2007
UTICA MUTUAL INS CO	NY	PC	P O BOX 530 UTICA NY 13503 (315) 734-2000	1914	1924
UTILITY SERVICE PARTNERS PRIVATE LABEL INC	DE	WP	11 GRANDVIEW CIR STE 100 CANONSBURG PA 15317-6508 (724) 749-1037	2005	2011
VALLEY FORGE INS CO	PA	PC	333 S WABASH AVE CHICAGO IL 60604 (312) 822-5000	1944	1944
VALLEY PROPERTY & CAS INS CO	OR	PC	4263 COMMERCIAL ST SE STE 400 SALEM OR 97302-3998 (904) 245-5600	1996	2006
VALSPAR CORP	DE	WP	4999 36TH ST SE GRAND RAPIDS MI 49512-2005 (616) 940-2900	1970	2010
VANLINER INS CO	MO	PC	1 PREMIER DR ST LOUIS MO 63026 (330) 659-8900	1953	1987
VANTAGE WARRANTY INC	TX	VPP	8834 N CAPITAL OF TX HWY STE 250 AUSTIN TX 78759-7901	2011	2013
VANTAGE WARRANTY INC	TX	SCP	8834 N CAPITAL OF TX HWY STE 250 AUSTIN TX 78759-7901 (512) 259-5224	2011	2012
VANTIS LIFE INS CO	CT	LAH	200 DAY HILL RD WINDSOR CT 06095 (860) 298-5400	1963	2004
VARIABLE ANNUITY LIFE INS CO THE	TX	LAH	P O BOX 1591 3-D1 HOUSTON TX 77251-1591 (888) 889-0910	1968	1969
VEHICLE PROTECTION INC	MO	WP	250 NE MULBERRY LEES SUMMIT MO 64086 (816) 347-0900	2002	2010
VEHICLE SERVICE ADMINISTRATOR LLC	MO	SCP	1670 FENPARK DR FENTON MO 63026-2918 (636) 349-1234	2002	2013
VERLAN FIRE INS CO	NH	PC	440 LINCOLN ST WORCESTER MA 01653 (508) 853-7200	1970	2006
VICTORIA AUTOMOBILE INS CO	OH	PC	1 W NATIONWIDE BLVD COLUMBUS OH 43215-2220 (614) 249-1545	1994	1997

Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
VICTORIA FIRE & CASUALTY CO	OH	PC	1 W NATIONWIDE BLVD 1-04-701 COLUMBUS OH 43215 (216) 896-7866	1983	1989
VIGILANT INS CO	NY	PC	15 MOUNTAIN VIEW RD WARREN NJ 07059 (908) 903-2000	1939	1954
VIKING INS CO OF WI	WI	PC	1800 N POINT DR STEVENS POINT WI 54481 (715) 346-6000	1971	1971
VILLAGE ON THE SQ INC	WI	CC	410 N MAIN ST DOUSMAN WI 53118 (262) 965-2111	1989	1990
VIRGINIA SURETY CO INC	IL	PC	175 W JACKSON BLVD CHICAGO IL 60604 (312) 356-3000	1982	1982
VISION CARE NETWORK INS CORP	WI	LSHO	1421 WASHINGTON AVE RACINE WI 53403 (262) 637-7494	1989	1989
VISION SERVICE PLAN INS CO	CT	PC	3333 QUALITY DR RANCHO CORDOVA CA 95670 (916) 851-5000	1987	1992
VISION WARRANTY CORP	TX	SCP	11449 GULF FWY HOUSTON TX 77034-3548 (877) 635-3143	2008	2013
VOYA INS & ANNUITY CO	IA	LAH	5780 POWERS FERRY RD NW ATLANTA GA 30327 (770) 980-5100	1973	1974
VOYA RETIREMENT INS & ANNUITY CO	CT	LAH	5780 POWERS FERRY RD NW ATLANTA GA 30327 (770) 980-5100	1976	1976
WADENA INS CO	IA	PC	P O BOX 1336 WEST DES MOINES IA 50306 (515) 327-2777	2005	2007
WARNER INS CO	IL	PC	1 E WACKER DR STE 3700 CHICAGO IL 60601-1817 (312) 661-4700	1985	1986
WARRANTECH AUTOMOTIVE INC	CT	WP	2200 HWY 121 STE 100 BEDFORD TX 76021 (817) 685-6601	1990	1992
WARRANTECH AUTOMOTIVE INC	CT	VPP	2200 HWY 121 STE 100 BEDFORD TX 76021 (817) 785-6601	1990	2013
WARRANTECH CONSUMER PRODUCT SERVICES INC	CT	WP	2200 HWY 121 STE 100 BEDFORD TX 76021 (817) 785-6337	1990	1992
WARRANTY ACCEPTANCE CORP	FL	WP	4400 GOVERNMENT BLVD MOBILE AL 36693 (251) 660-1901	1997	1997
WARRANTY GLOBAL GROUP INC	TX	SCP	15920 ADDISON RD ADDISON TX 75001-3290 (877) 853-7613	2003	2013
WARRANTY SOLUTIONS ADMINISTRATIVE SERVICES INC	FL	WP	7125 W JEFFERSON AVE STE 200 LAKEWOOD CO 80235-2305 (303) 987-5500	1993	2001
WARRANTY SOLUTIONS ADMINISTRATIVE SERVICES INC	FL	SCP	7125 W JEFFERSON AVE STE 200 LAKEWOOD CO 80235-2305 (303) 987-5509	1993	2014
WARRANTY SUPPORT SERVICES LLC	DE	SCP	6010 ATLANTIC BLVD NORCROSS GA 30071-1303 (678) 225-1000	2004	2013
WASHINGTON INTERNATIONAL INS CO	NH	PC	475 N MARTINGALE RD STE 850 SCHAUMBURG IL 60173-2276 (603) 644-6600	1976	1993

Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
WASHINGTON NATIONAL INS CO	IN	LAH	11825 N PENNSYLVANIA ST CARMEL IN 46032-9913 (317) 817-6100	1923	1925
WASHINGTON TOWN MUTUAL INS CO	WI	TM	1246 MAIN RD WASHINGTON ISLAND WI 54246 (920) 847-2041	1889	1890
WAUSAU BUSINESS INS CO	WI	PC	175 BERKELEY ST BOSTON MA 02116-5066 (617) 357-9500	1907	1989
WAUSAU GENERAL INS CO	WI	PC	175 BERKELEY ST BOSTON MA 02116-5066 (715) 845-5211	1972	1991
WAUSAU UNDERWRITERS INS CO	WI	PC	175 BERKELEY ST BOSTON MA 02116-5066 (715) 845-5211	1979	1979
WEA INS CORP	WI	LAH	P O BOX 7338 MADISON WI 53707-7338 (608) 276-4000	1985	1985
WEA PROPERTY & CASUALTY INS CO	WI	PC	45 NOB HILL RD MADISON WI 53713 (608) 276-4000	1993	1993
WELLCARE HEALTH INS CO OF KY INC	KY	LAH	P O BOX 31391 TAMPA FL 33631-3391 (813) 290-6200	1962	1984
WELLCARE PRESCRIPTION INS INC	FL	LAH	P O BOX 31391 TAMPA FL 33631-3391 (813) 290-6200	2005	2007
WELLINGTON LIFE INS CO	AZ	LAH	240 CORPORATE BLVD NORFOLK VA 23502 (757) 459-5200	1975	1986
WESCO INS CO	DE	PC	59 MAIDEN LN NEW YORK NY 10038 (212) 220-7120	1962	1989
WEST AMERICAN INS CO	IN	PC	175 BERKELEY ST BOSTON MA 02116 (617) 357-9500	1923	1958
WEST BEND MUTUAL INS CO	WI	PC	1900 S 18TH AVE WEST BEND WI 53095-8796 (262) 365-2512	1894	1894
WEST COAST LIFE INS CO	NE	LAH	P O BOX 2606 BIRMINGHAM AL 35223 (205) 268-1000	1915	1985
WESTCHESTER FIRE INS CO	PA	PC	436 WALNUT ST PHILADELPHIA PA 19106 (215) 640-1000	1967	1989
WESTCOR LAND TITLE INS CO	CA	TI	875 CONCOURSE PARKWAY SOUTH MAITLAND FL 32751 (407) 629-5842	1993	2010
WESTERN & SOUTHERN LIFE INS CO THE	OH	LAH	400 BROADWAY ST CINCINNATI OH 45202 (513) 629-1800	1888	1960
WESTERN AGRICULTURAL INS CO	IA	PC	5400 UNIVERSITY AVE WEST DES MOINES IA 50266-5997 (515) 225-5400	1971	1999
WESTERN CATHOLIC UNION	IL	FR	510 MAINE ST QUINCY IL 62301 (217) 223-9721	1877	1964
WESTERN FRATERNAL LIFE ASSN	IA	FR	1900 1ST AVE NE CEDAR RAPIDS IA 52402 (319) 363-2653	1897	1900
WESTERN NATIONAL ASSURANCE CO	MN	PC	P O BOX 1463 MINNEAPOLIS MN 55440 (952) 835-5350	1957	1996

Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
WESTERN NATIONAL MUTUAL INS CO	MN	PC	P O BOX 1463 MINNEAPOLIS MN 55440 (952) 835-5350	1915	1954
WESTERN SERVICE CONTRACT CORP	CA	WP	3601 HAVEN AVE MENLO PARK CA 94025-1064 (800) 828-3003	1985	2009
WESTERN SOUTHERN LIFE ASSURANCE CO	OH	LAH	400 BROADWAY ST CINCINNATI OH 45202-3312 (513) 629-1800	1980	1981
WESTERN SURETY CO	SD	PC	333 S WABASH AVE CHICAGO IL 60604 (312) 822-5000	1900	1942
WESTERN WISCONSIN CARES	WI	CMO	1407 SAINT ANDREW ST STE 100 LACROSSE WI 54603 (608) 785-6266		2009
WESTFIELD INS CO	OH	PC	P O BOX 5001 WESTFIELD CTR OH 44251 (330) 887-0101	1929	1946
WESTFIELD NATIONAL INS CO	OH	PC	P O BOX 5001 WESTFIELD CTR OH 44251 (330) 887-0101	1968	1982
WESTPORT INS CORP	MO	PC	P O BOX 2991 OVERLAND PARK KS 66201 (913) 676-5200	1981	1981
WFG NATIONAL TITLE INS CO	SC	TI	WILLISTON FINANCIAL GROUP LLC 12909 SW 68TH PKWY STE 350 PORTLAND OR 97223-8384 (503) 387-3636	1974	2011
WG&R EXTENDED SERVICE LLC	WI	WP	900 CHALLENGER DR GREEN BAY WI 54311-8329 (920) 469-5018	2008	2009
WILLIAM PENN ASSN	PA	FR	709 BRIGHTON RD PITTSBURGH PA 15233 (412) 231-2979	1886	1953
WILLIAMSBURG NATIONAL INS CO	MI	PC	26255 AMERICAN DR SOUTHFIELD MI 48034 (248) 358-1100	1986	1999
WILSHIRE INS CO	NC	PC	P O BOX 10800 RALEIGH NC 27605 (919) 833-1600	1985	1991
WILSON MUTUAL INS CO	WI	PC	P O BOX 1340 SHEBOYGAN WI 53082 (920) 458-3359	1872	1872
WILTON REASSURANCE CO	MN	LAH	187 DANBURY RD RIVERVIEW BLDG 3RD FL WILTON CT 06897 (203) 762-4400	1900	1967
WILTON REASSURANCE LIFE CO OF NEW YORK	NY	LAH	187 DANBURY RD RIVERVIEW BLDG 3RD FL WILTON CT 06897 (203) 762-4400	1955	1958
WISCO DENTAL INS PLAN INC	WI	LSHO	2501 E ENTERPRISE AVE APPLETON WI 54913 (414) 271-6560	2014	2014
WISCONSIN A U L INC	CA	WP	1250 MAIN ST STE 300 NAPA CA 94559 (800) 826-3207	1999	1999
WISCONSIN ASSOCIATION OF MUTUAL INS COS	WI	RS	7203 GENE ST STE A DE FOREST WI 53532-1994 (608) 846-7203	1995	1995
WISCONSIN AUTOMOBILE INS PLAN	WI	PC	20700 SWENSON DR STE 100 WAUKESHA WI 53186 (262) 796-4599	1967	1967

Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
WISCONSIN COMPENSATION RATING BUREAU	WI	RS	P O BOX 3080 MILWAUKEE WI 53201 (262) 796-4540	1975	1975
WISCONSIN COUNTY MUTUAL INS CORP	WI	PC	22 E MIFFLIN ST STE 900 MADISON WI 53703 (262) 781-7020	1987	1987
WISCONSIN HEALTH CARE LIABILITY INS PLAN	WI	PC	500 3RD ST STE 700 WAUSAU WI 54403-4857 (715) 841-1680	1976	1976
WISCONSIN INS PLAN	WI	PC	600 W VIRGINIA ST STE 101 MILWAUKEE WI 53204-1552 (414) 291-5353	1970	1970
WISCONSIN LAWYERS MUTUAL INS CO	WI	PC	725 HEARTLAND TRAIL STE 300 MADISON WI 53717 (608) 824-1700	1986	1986
WISCONSIN MUNICIPAL MUTUAL INS CO	WI	PC	4785 HAYES RD MADISON WI 53704 (608) 246-3336	1987	1987
WISCONSIN MUTUAL INS CO	WI	PC	P O BOX 974 MADISON WI 53701 (608) 836-4663	1903	1903
WISCONSIN PHYSICIANS SERVICE INS CORP	WI	LAH	1717 W BROADWAY MADISON WI 53713 (608) 221-4711	1977	1977
WISCONSIN REINSURANCE CORP	WI	PC	P O BOX 7988 MADISON WI 53707-7988 (608) 242-4500	1972	1972
WISCONSIN VISION SERVICE PLAN INC	WI	LAH	3333 QUALITY DR RANCHO CORDOVA CA 95670 (916) 851-5000	1957	1968
WOLVERINE MUTUAL INS CO	MI	PC	1 WOLVERINE WAY M62E DOWAGIAC MI 49047-0530 (269) 782-3451	1917	2004
WOMANS LIFE INS SOCIETY	MI	FR	P O BOX 5020 PORT HURON MI 48061-5020 (810) 985-5191 164	1897	1897
WOODMEN OF THE WORLD LIFE INS SOCIETY	NE	FR	1700 FARNAM ST OMAHA NE 68102 (402) 342-1890	1891	1893
WOODRIDGE INS CO	IL	PC	628 HEBRON AVE STE 106 GLASTONBURY CT 06033-5018 (860) 368-2000	1986	1993
WORK FIRST CASUALTY CO	DE	PC	3521 SILVERSIDE RD STE 2E WILMINGTON DE 19810-4900 (302) 477-1710	1936	2008
WORKMENS AUTO INS CO	CA	PC	P O BOX 54845 LOS ANGELES CA 90054-0845 (213) 747-6492	1949	2000
WORKMENS BENEFIT FUND OF THE USA	NY	FR	399 CONKLIN ST STE 310 FARMINGDALE NY 11735 (516) 938-6060	1899	1944
WPS HEALTH PLAN INC	WI	HMO	P O BOX 14540 MADISON WI 53708-0540 (920) 490-6900	2005	2005
WRIGHT NATIONAL FLOOD INS CO	TX	PC	801 94TH AVE N STE 110 ST PETERSBURG FL 33702-2478 (727) 803-2040	2002	2012
WRM AMERICA INDEMNITY CO INC	NY	PC	333 EARLE OVINGTON BLVD STE 505 UNIONDALE NY 11553-3622 (516) 750-9412	1991	1992
WYNNS EXTENDED CARE INC	CA	WP	6303 BLUE LAGOON DR STE 225 MIAMI FL 33126 (305) 266-5665	1972	1999

*Wisconsin Insurance Report Business of 2014
Directory of Licensed Insurers*

Name of Company, Society, or Association	State of Domicile	Com-pany Type	Mailing Address and Telephone	Incor-porated or Organized	Commenced Business in Wisconsin
WYSSTA INS CO INC	WI	LAH	P O BOX 828 STEVENS POINT WI 54481 (715) 344-6087	2005	2005
XL INS AM INC	DE	PC	SEAVIEW HOUSE 70 SEAVIEW AVE STAMFORD CT 06902 (203) 964-5200	1945	1959
XL INS CO OF NEW YORK INC	NY	PC	SEAVIEW HOUSE 70 SEAVIEW AVE STAMFORD CT 06902 (203) 964-5200	1994	1984
XL LIFE INS & ANNUITY CO	IL	LAH	SEAVIEW HOUSE 70 SEAVIEW AVE STAMFORD CT 08902 (203) 964-5200	1978	1980
XL REINSURANCE AMERICA INC	NY	PC	SEAVIEW HOUSE 70 SEAVIEW AVE STAMFORD CT 06902 (203) 964-5200	1929	1938
XL SPECIALTY INS CO	DE	PC	SEAVIEW HOUSE 70 SEAVIEW AVE STAMFORD CT 06902 (203) 964-5200	1979	1988
Y & D CORP	WI	SCP	2641 EATON RD GREEN BAY WI 54311-4501 (920) 469-3000	1994	2013
YORKVILLE & MT PLEASANT MUTUAL INS CO	WI	TM	P O BOX 35 UNION GROVE WI 53182 (262) 878-5300	1874	1874
YOSEMITE INS CO	IN	PC	P O BOX 159 EVANSVILLE IN 47701-0159 (812) 424-8031	1964	1974
ZACHO SPORTS CTR INC	WI	SCP	2449 S PRAIRIE VIEW RD CHIPPEWA FALLS WI 54729-7504 (715) 723-0264	2012	2013
ZALE DELAWARE INC	DE	WP	901 W WALNUT HILL LN IRVING TX 75038-1001 (972) 580-4129	1986	2012
ZALE INDEMNITY CO	TX	PC	P O BOX 152762 IRVING TX 75015-2762 (972) 580-4039	1973	2007
ZALE LIFE INS CO	AZ	LAH	P O BOX 152762 IRVING TX 75015-2762 (972) 580-4499	1964	2007
ZENITH INS CO	CA	PC	21255 CALIFA ST WOODLAND HILLS CA 91367 (818) 713-1000	1949	1996
ZURICH AMERICAN INS CO	NY	PC	1400 AMERICAN LN TOWER 1 SCHAUMBURG IL 60196-0001 (847) 605-6000	1913	1913
ZURICH AMERICAN INS CO OF IL	IL	PC	1400 AMERICAN LN TOWER 1 FL 18 SCHAUMBURG IL 60196-0001 (847) 605-6000	1973	1985
ZURICH AMERICAN LIFE INS CO	IL	LAH	1 LIBERTY PLZ AT 165 BROADWAY NEW YORK NY 10006 (877) 302-5376	1979	1981



VIII. Directory of Insurance Commissioners



**Insurance Commissioners
Listing as of May 2015**

Honorable Jim L. Ridling
Commissioner of Insurance
Alabama Department of Insurance
201 Monroe St., Ste. 502
Montgomery, AL 36104
334-269-3550

Honorable Lori Wing-Heier
Director of Insurance
Alaska Department of Commerce, Community
& Economic Development
550 W. 7th Ave., Ste. 1560
Anchorage, AK 99501-3567
907-269-7900

Honorable Tau Tanuvasa
Commissioner of Insurance
Office of the Governor
American Samoa Government
AP Lutali Executive Office Building
Pago Pago, American Samoa 96799
684-633-4116

Honorable Germaine L. Marks
Director of Insurance
Arizona Department of Insurance
2910 N. 44th St., Ste. 210
Phoenix, AZ 85018-7269
602-364-3100

Honorable Allen W. Kerr
Commissioner of Insurance
Arkansas Department of Insurance
1200 W. Third St.
Little Rock, AR 72201-1904
501-371-2600

Honorable Dave Jones
Commissioner of Insurance
California Department of Insurance
300 Capitol Mall, 17th Fl.
Sacramento, CA 95814
916-492-3500

Honorable Marguerite Salazar
Commissioner of Insurance
Colorado Department of Regulatory Agencies
1560 Broadway, Ste. 850
Denver, CO 80202
303-894-7499

Honorable Katharine L. Wade
Commissioner of Insurance
Connecticut Department of Insurance
153 Market St., 7th Fl.
Hartford, CT 06103
860-297-3800

Honorable Karen Weldin Stewart, CIR-ML
Commissioner of Insurance
Delaware Department of Insurance
841 Silver Lake Blvd.
Dover, DE 19904
302-674-7300

Honorable Chester A. McPherson
Acting Commissioner of Insurance
Govt. of the District of Columbia
Department of Insurance, Securities & Banking
810 First St. NE, Ste. 701
Washington, DC 20002
202-727-8000

Honorable Kevin McCarty
Commissioner of Insurance
Florida Office of Insurance Regulation
The Larson Bldg.
200 E. Gaines St., Rm. 101A
Tallahassee, FL 32399-0305
850-413-5914

Honorable Ralph T. Hudgens
Commissioner of Insurance
Georgia Office of Insurance & Safety Fire Commissioner
Two Martin Luther King, Jr. Dr.
West Tower, Ste. 704
Atlanta, GA 30334
404-656-2070

Honorable Artemio B. Ilagan
Banking and Insurance Commissioner
Guam Department of Revenue & Taxation
Regulatory Division
1240 Army Dr.
Barrigada, Guam 96913
671-635-1817

Honorable Gordon I. Ito
Commissioner of Insurance
Hawaii Insurance Division
Department of Commerce & Consumer Affairs (DCCA)
335 Merchant St., Rm. 213
Honolulu, HI 96813
808-586-2790

Wisconsin Insurance Report Business of 2014
Directory of Insurance Commissioners

Honorable Thomas A. Donovan
Acting Director of Insurance
Idaho Department of Insurance
700 W. State St., 3rd Fl.
Boise, ID 83720-0043
208-334-4250

Honorable James Stephens
Acting Director of Insurance
Illinois Department of Insurance
320 W. Washington St.
Springfield, IL 62767-0001
217-782-4515

Honorable Stephen W. Robertson
Commissioner of Insurance
Indiana Department of Insurance
311 W. Washington St., Ste. 103
Indianapolis, IN 46204
317-232-2385

Honorable Nick Gerhart
Commissioner of Insurance
Iowa Insurance Division
Two Ruan Center
601 Locust, 4th Fl.
Des Moines, IA 50309-3438
515-281-5705

Honorable Ken Selzer
Commissioner of Insurance
Kansas Insurance Department
420 SW 9th St.
Topeka, KS 66612-1678
785-296-3071

Honorable Sharon P. Clark
Commissioner of Insurance
Kentucky Department of Insurance
P.O. Box 517
Frankfort, KY 40602-0517
502-564-3630

Honorable James J. Donelon
Commissioner of Insurance
Louisiana Department of Insurance
1702 N. 3rd St.
Baton Rouge, LA 70802
225-342-5900

Honorable Eric A. Cioppa
Superintendent of Insurance
Department of Professional & Financial Regulation
Maine Bureau of Insurance
34 State House Station
Augusta, ME 04333-0034
207-624-8475

Honorable Al Redmer Jr.
Commissioner of Insurance
Maryland Insurance Administration
200 Saint Paul Pl., Ste. 2700
Baltimore, MD 21202
410-468-2090

Honorable Daniel Judson
Acting Commissioner of Insurance
Office of Consumer Affairs
& Business Regulation
Massachusetts Division of Insurance
1000 Washington St., 8th Fl.
Boston, MA 02118-6200
617-521-7794

Honorable Annette E. Flood
Director of Insurance
Michigan Department Insurance & Financial Services
Ottawa Building, 3rd Fl.
611 W. Ottawa
Lansing, MI 48933-1070
517-373-0220

Honorable Mike Rothman
Commissioner of Insurance
Minnesota Department of Commerce
85 7th Place E., Ste. 500
St. Paul, MN 55101
651-539-1500

Honorable Mike Chaney
Commissioner of Insurance
Mississippi Insurance Department
1001 Woolfolk State Office Building
501 N. West St.
Jackson, MS 39201
601-359-3569

Honorable John M. Huff
Director of Insurance
Missouri Department of Insurance
Financial Institutions and Professional Registration
301 W. High St., Ste. 530
Jefferson City, MO 65101
573-751-4126

Honorable Monica Lindeen
Commissioner of Securities and Insurance
Montana Office of the Commissioner of Securities
and Insurance, Montana State Auditor
840 Helena Ave.
Helena, MT 59601
406-444-2040

Wisconsin Insurance Report Business of 2014
Directory of Insurance Commissioners

Honorable Bruce R. Ramage
Director of Insurance
Nebraska Department of Insurance
941 O St., Ste. 400
Lincoln, NE 68508
402-471-2201

Honorable Scott Kipper
Commissioner of Insurance
Division of Insurance
Nevada Department of Business & Industry
1818 E. College Pkwy., Ste. 103
Carson City, NV 89706
775-687-0700

Honorable Roger A. Seigny
Commissioner of Insurance
New Hampshire Insurance Department
21 S. Fruit St., Ste. 14
Concord, NH 03301
603-271-2261

Honorable Kenneth E. Kobylowski
Commissioner of Insurance
New Jersey Department of Banking & Insurance
20 W. State St.
P.O. Box 325
Trenton, NJ 08625-0325
609-292-7272

Honorable John G. Franchini
Superintendent of Insurance
New Mexico Office of Superintendent of Insurance
P.E.R.A. Building
1120 Paseo De Peralta
Santa Fe, NM 87501
505-827-4601

Honorable Benjamin M. Lawsky
Superintendent of Insurance
New York State Department of Financial Services
One State St.
New York, NY 10004
212-709-3500

Honorable Wayne Goodwin
Commissioner of Insurance
North Carolina Department of Insurance
1201 Mail Service Center
Raleigh, NC 27699-1201
919-807-6000

Honorable Adam Hamm
Commissioner of Insurance
North Dakota Insurance Department
600 E. Boulevard Ave., 5th Fl.
Bismarck, ND 58505-0320
701-328-2440

Honorable Mark O. Rabauliman
Acting Secretary of Commerce
Commonwealth of the N. Mariana Islands
Department of Commerce
Office of the Insurance Commissioner
Caller Box 10007 CK
Saipan, MP 96950
670-664-3077

Honorable Mary Taylor
Lt. Governor/Director
Ohio Department of Insurance
50 W. Town St., Ste. 300
Columbus, OH 43215
614-644-2658

Honorable John D. Doak
Commissioner of Insurance
Oklahoma Insurance Department
Five Corporate Plaza
3625 NW 56th St., Ste. 100
Oklahoma City, OK 73112
405-521-2828

Honorable Laura N. Cali
Insurance Commissioner/Chief Actuary
Insurance Division
Oregon Department of Consumer & Business Services
350 Winter St., NE
Salem, OR 97301-3883
503-947-7980

Honorable Teresa D. Miller
Acting Commissioner of Insurance
Pennsylvania Insurance Department
1326 Strawberry Sq.
Harrisburg, PA 17120
717-787-7000

Honorable Angela Weyne
Commissioner of Insurance
Puerto Rico Office of the Commissioner of Insurance
B5 Calle Tabonuco
Ste. 216 PMB356
Guaynabo, PR 00968-3029
787-304-8686

Wisconsin Insurance Report Business of 2014
Directory of Insurance Commissioners

Honorable Joseph Torti III
Superintendent of Insurance
Division of Insurance
Rhode Island Department of Business Regulation
1511 Pontiac Ave., Bldg 69-2
Cranston, RI 02920
401-462-9520

Honorable Raymond G. Farmer
Director of Insurance
South Carolina Department of Insurance
1201 Main St., Ste. 1000
Columbia, SC 29201
803-737-6160

Honorable Larry D. Deiter
Director of Insurance
Division of Insurance
South Dakota Department of Labor & Regulation
124 S. Euclid Ave., 2nd Fl.
Pierre, SD 57501
605-773-3563

Honorable Julie Mix McPeak
Commissioner of Insurance
Tennessee Department of Commerce and Insurance
Davy Crockett Tower, 12th Fl.
500 James Robertson Pkwy.
Nashville, TN 37243-0565
615-741-6007

Honorable David Mattax
Commissioner of Insurance
Texas Department of Insurance
333 Guadalupe St.
Austin, TX 78701
512-676-6000

Honorable Todd E. Kiser
Commissioner of Insurance
Utah Department of Insurance
3110 State Office Bldg.
Salt Lake City, UT 84114-6901
801-538-3800

Honorable Susan L. Donegan
Commissioner of Insurance
Vermont Department of Financial Regulation
89 Main St.
Montpelier, VT 05620-3101
802-828-3301

Honorable Osbert E. Potter
Lieutenant Governor/Commissioner
Virgin Islands Division of Banking & Insurance
1131 King St., 3rd Fl., Ste. 101
Christiansted, St. Croix, VI 00820
340-773-6459

Honorable Jacqueline K. Cunningham
Commissioner of Insurance
Virginia State Corporation Commission
Bureau of Insurance
1300 E. Main St.
Richmond, VA 23219
804-371-9741

Honorable Mike Kreidler
Commissioner of Insurance
Washington Office of the Commissioner of Insurance
P.O. Box 40256
Olympia, WA 98504-0256
360-725-7000

Honorable Michael D. Riley
Commissioner of Insurance
West Virginia Office of the Insurance Commissioner
1124 Smith St.
Charleston, WV 25301
304-558-3354

Honorable Ted Nickel
Commissioner of Insurance
Wisconsin Office of the Commissioner of Insurance
125 S. Webster St., 2nd Fl.
Madison, WI 53703
608-266-3585

Honorable Tom Glause
Commissioner of Insurance
Wyoming Insurance Department
106 E. 6th Ave.
Cheyenne, WY 82002-0440
307-777-7401