



Wisconsin

Insurance Report

Scott Walker
Governor



Theodore K. Nickel
Commissioner of Insurance

Business of
2016



State of Wisconsin / OFFICE OF THE COMMISSIONER OF INSURANCE

Scott Walker, Governor
Theodore K. Nickel, Commissioner

Wisconsin.gov

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

Dear Governor Walker:

I am pleased to submit the 148th *Wisconsin Insurance Report* covering calendar year 2016 activities.

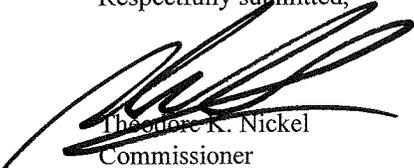
This report provides you with details regarding the industry's participants and the Office of the Commissioner of Insurance's (OCI) activities.

Insurers play an important role in Wisconsin's economy. Over the past year, Wisconsin's tradition of sound solvency regulation, combined with robust consumer protections, continued to support a healthy and competitive insurance market. Over 2,100 companies, 380 domiciled in Wisconsin, are vying for a share of Wisconsin's insurance market. Wisconsin is the fifth largest insurance market in the country. This competitive environment allows for a consumer friendly marketplace with choices among all lines of insurance resulting in some of the lowest insurance premiums in the country.

This report also highlights OCI's progress with enhancing efficient and reliable services. Among those, OCI launched a newly redesigned Web site aimed to improve access to information and usability of OCI's services such as the consumer complaint portal. In addition, OCI launched a Twitter account making it easier for consumers and members of industry to stay informed on OCI's latest news.

Overall, I am confident to report Wisconsin's insurance marketplace remains a strong, vibrant and competitive place to conduct business. This industry protects Wisconsin's consumers, provides jobs and contributes to Wisconsin's growing economy.

Respectfully submitted,



Theodore K. Nickel
Commissioner

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2016

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 Commissioner of Insurance was made elective in 1881. In 1911 the Commissioner of Insurance was made appointive instead of elective.

Introduction

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

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

OCI's major functions include:

- Responding to consumer complaints against agents and insurance companies and attempting to bring the matter to a fair and reasonable conclusion.
 - Investigating and pursuing administrative actions against agents and insurers who violate Wisconsin insurance laws and regulations.
 - Conducting financial examinations of domestic and foreign insurers to assure compliance with Wisconsin regulations and rules.
 - Monitoring the financial status of licensed companies and applicant companies to provide early warning of financial difficulty.
 - Issuing licenses to companies, agents, brokers, surplus lines brokers, managing general agents, reinsurance brokers and managers, and organizations, including employee benefit plan administrators.
 - Examining and analyzing rates filed by insurance companies to determine if they meet actuarial guidelines.
 - Evaluating insurance policies that are sold in Wisconsin to determine if they meet the requirements of Wisconsin's laws.
 - Conducting a comprehensive program of consumer education and public information to educate consumers about insurance through public speaking, insurance guides, and press releases.
 - Developing legislation and promulgating administrative rules that ensure a strong insurance market through proactive policy and skillful enforcement.
 - Operating a state life insurance fund, a property fund for the property owned by local units of government, and a patients compensation fund insuring health care providers for medical malpractice.
 - Developing and using business intelligence tools to better evaluate the insurance market, spot trends, and focus regulatory resources on problem areas.
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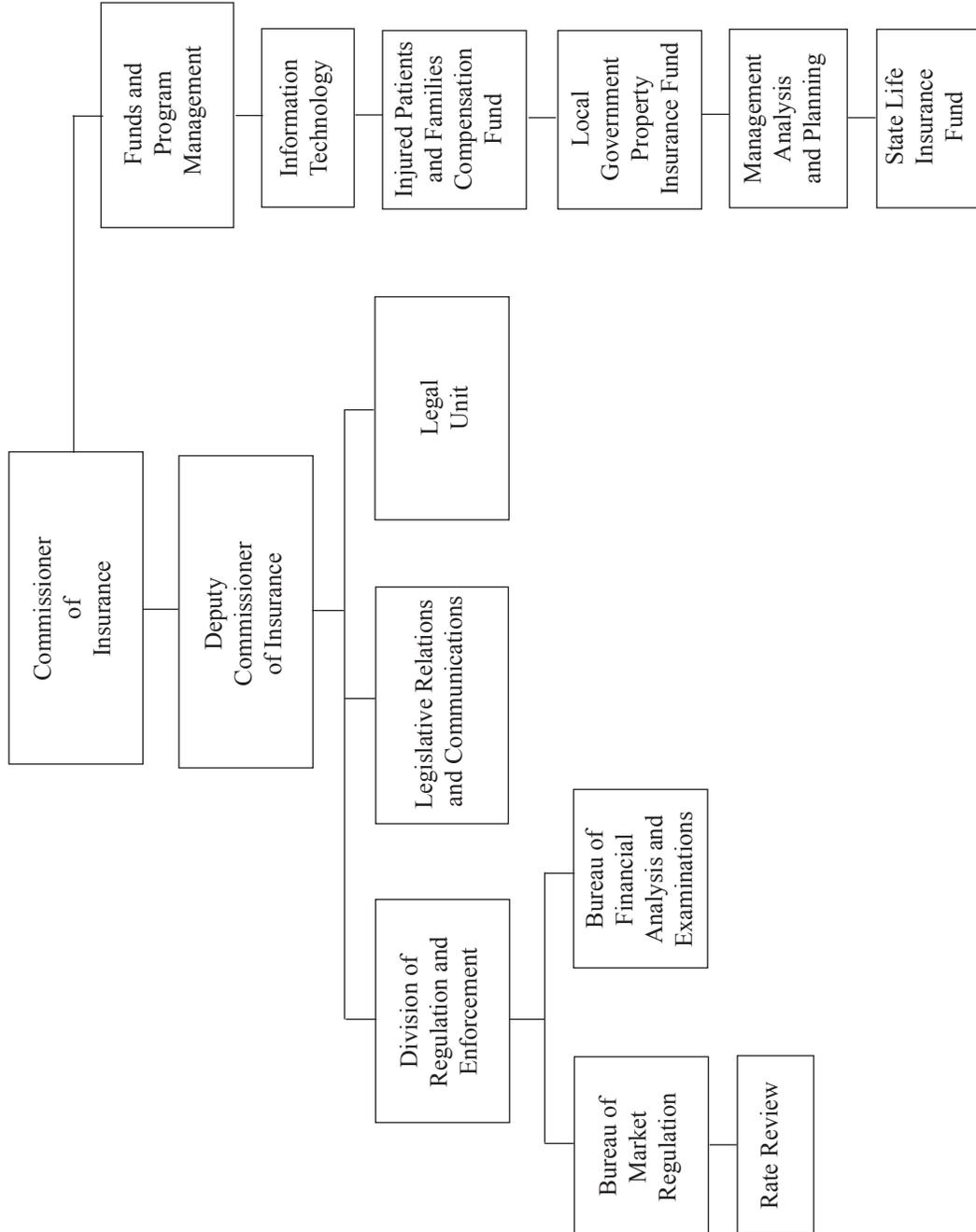
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I. Administration of the Office



**Organizational Chart of the
Office of the Commissioner of Insurance**



Organizational Structure

OCI is organized by the Legal Unit, Legislative Relations and Communications, Funds and Program Management, and the Division of Regulation and Enforcement.

Legal Unit

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

Legislative Relations and Communications

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

Funds and Program Management

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

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

- The Injured Patients and Families Compensation Fund provides medical malpractice protection to health care providers for claims in excess of \$1,000,000 per claim or \$3,000,000 annual aggregate for each policy year.
- The Local Government Property Insurance Fund offers property insurance protection to participating Wisconsin local government units.
- The State Life Insurance Fund offers life insurance to Wisconsin residents in amounts not exceeding \$10,000 per person.

Division of Regulation and Enforcement

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

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

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

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

Management Staff

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

In addition to supervising OCI staff and serving as the chief regulator of insurance, Commissioner Nickel serves as the final adjudicator of all administrative actions; co-chairs the Governor’s Council on Financial Literacy; 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.

In December 2016, Commissioner Nickel was elected as President of the National Association of Insurance Commissioners (NAIC). As President, he serves on the Executive (EX) Committee, Cybersecurity (EX) Task Force, Government Relations (EX) Leadership Council, International Insurance Relations (EX) Leadership Group, and the Internal Administration (EX1) Subcommittee. He is a member of the NAIC American Indian and Alaska Native Liaison Committee and serves on several other NAIC task forces and committees. In addition, he chairs the Mortgage Guaranty Insurance (E) Working Group.

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

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

Commissioner Nickel has been actively engaged in insurance industry affairs in Wisconsin. 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. He has served on the board of directors of the Wisconsin Insurance Alliance, including having served as chair. Commissioner Nickel served on the board of directors of the Wisconsin Insurance Security Fund and the Oklahoma Property Casualty Insurance Guaranty Association, as well as having served as a member of the Legal and Government Affairs Committee of the Property Casualty Insurers Association of America.

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

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

Deputy Commissioner Wieske, subject to the general direction of the Commissioner, supervises the regulatory, public information, and administrative functions of the Office of the Commissioner of Insurance. As Deputy, he also exercises and performs the functions of the Commissioner in the Commissioner’s absence. Prior to this appointment, Mr. Wieske served as the OCI Legislative Liaison/Public Information Officer (PIO) for 5 years.

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

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

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

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

Prior to her appointment as Legislative Liaison/PIO, Ms. Hizmi served as the Division Administrator for Policy Development at the Department of Safety and Professional Services (DSPS). The Division of Policy Development is responsible for providing administrative support and policy guidance to professional regulatory boards and consultation about continuing education requirements and examination requirements for regulated professions in Wisconsin. The Division is also home to

the Prescription Drug Monitoring Program (PDMP), a tool to improve patient care and safety and to reduce the abuse and diversion of prescription drugs.

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

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

Charlotte Klenke—Charlotte Klenke was appointed as Chief Legal Counsel in February 2017. She is responsible for providing legal counsel to the Commissioner's Unit and overseeing OCI's Legal Unit.

Prior to her appointment, Ms. Klenke was the Associate General Counsel for Schneider National, Inc., in Green Bay, Wisconsin. During her long-term tenure at Schneider, Ms. Klenke was directly involved in, and responsible for, the successful handling of a wide array of business legal issues involving clients throughout all levels of the organization.

As an attorney in Green Bay, she practiced with the law firms of Godfrey & Kahn, S.C., and Liebmann, Conway, Olejniczak & Jerry, where she concentrated in the areas of corporate, bankruptcy, commercial and business transactional matters.

Prior to practicing law in Green Bay, Ms. Klenke was a certified public accountant with the accounting firm of Arthur Andersen & Co., in Houston, Texas, where she specialized in the audit and review of financial statements for compliance with SEC regulations. Ms. Klenke also served as a Business Law instructor for a course preparing candidates for the certified public accounting exam.

Ms. Klenke received her Juris Doctor degree from the University of Houston Law Center where she received the American Jurisprudence Award for Real Estate. She received her Bachelor of Business Administration undergraduate degree, with honors, from Loyola University of New Orleans and was recognized as the Outstanding Freshman by the Loyola School of Business.

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

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

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

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

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

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

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

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

**Office Personnel
(As of June 2017)
Ted Nickel, Commissioner
J.P. Wieske, Deputy Commissioner**

Susan Ezalarab
Roger Frings
Jill Kelly
Jo LeDuc
Kylie Nelson
Jennifer Stegall

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

Legal Unit

Charlotte Klenke
Richard Wicka
Tim Cornelius
Karyn Culver
Mark Hepfinger
Alice Shuman-Johnson
Julie Walsh
Lynn Welsh

Chief Legal Counsel
Deputy Chief Legal Counsel
Insurance Examiner Senior
Paralegal
Attorney
Attorney
Senior Attorney
Attorney

Legislative Relations and Communications

Elizabeth Hizmi
Marcia Elliott
Jeff Grothman
Ashley Natysin

Legislative Liaison/Public Information Officer
IS Comprehensive Services Senior
Administrative Policy Advisor
Education and Outreach Specialist

Funds and Program Management

Kate Ludlum

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

Luke Pacholski
Shawn Vang

IS Systems Development Services Specialist
IS Systems Development Services Specialist

Infrastructure Unit

Jim Angus
Koteshwar Katukam

Network Administrator
IS Data Services Consultant Administrator

Quality Assurance/Project Portfolio Unit

Theresa Daggett

IS Systems Development Services Senior

Injured Patients and Families Compensation Fund

Terri Carlson
DuWayne Kottwitz
Ana Lopera
John Macy
Mary Moore
Andrea Nelson
Wendy Powers

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

Local Government Property Insurance Fund

Brynn Bruijn-Hansen

Insurance Program Manager

Management Analysis and Planning

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

State Life Insurance Fund

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

Division of Regulation and Enforcement

Cari Lee	Administrator
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Bureau of Financial Analysis and Examinations

Rebecca Easland	Director
Peter Medley	Deputy Bureau Director
Karl Albert	Insurance Financial Examiner
Shelly Bueno	Insurance Financial Examiner
Jacob Burkett	Insurance Financial Examiner
Ana Careaga	Insurance Financial Examiner
John Coyle	Insurance Financial Examiner
Josh Daggett	Insurance Financial Examiner
Jerry DeArmond	Insurance Financial Examiner
John Ebsen	Insurance Financial Examiner
Stephanie Falck	Insurance Financial Examiner
Kristin Forsberg	Insurance Financial Examiner Chief
Mary Sue Gilardi	Records Management Supervisor
Nick Hartwig	Insurance Financial Examiner
Diana Havitz	Insurance Financial Examiner
Tom Hilger	Insurance Financial Examiner
Richard Hinkel	Insurance Financial Examiner Chief
Thomas Houston	Insurance Financial Examiner
Thomas Janke	Insurance Financial Examiner
Adrian Jaramillo	Insurance Financial Examiner
Tom Jefferson	Insurance Financial Examiner
David Jensen	Insurance Financial Examiner
Steven Junior	Insurance Financial Examiner Chief
Jim Krueger	Insurance Financial Examiner
James Lindell	Insurance Financial Examiner
John Litweiler	Insurance Financial Examiner
Terry Lorenz	Insurance Financial Examiner
Eleanor Lu	Insurance Financial Examiner
Amy Malm	Insurance Financial Examiner Chief
Michael Mancusi-Ungaro	Insurance Financial Examiner
Penny Marten	Operations Program Associate
Robert McLaughlin	Insurance Financial Examiner
Judith Michael	Insurance Financial Examiner
Greg Mielke	Insurance Financial Examiner
Mike Miller	Insurance Financial Examiner
Randal Milquet	Insurance Financial Examiner
Junji Nartatez	Insurance Financial Examiner
Levi Olson	Insurance Financial Examiner
Vickie Ostien	Insurance Financial Examiner
John Pollock	Insurance Financial Examiner

Gene Renard	Insurance Financial Examiner
Marisa Rodgers	Insurance Financial Examiner
Angelita Romaker	Insurance Financial Examiner
Dana Tice	Insurance Financial Examiner
James Vanden Branden	Insurance Financial Examiner
Sheng Vang	Insurance Financial Examiner
Elena Vetrina	Insurance Financial Examiner Chief
Julie Wipperfurth	Operations Program Associate
Yi Xu	Insurance Financial Examiner
Kongmeng Yang	Insurance Financial Examiner
Zoey Ye	Insurance Financial Examiner

Bureau of Market Regulation

Rebecca Rebholz	Director
Brian Brown	Insurance Examiner
Elena Hafenbredl	Insurance Examiner
John Pegelow	Insurance Examiner

Complaints Unit

Barry Haney	Insurance Program Manager
Shasta Hoffhein	Operations Program Associate
Lisa Jewson	Operations Program Associate
Shannon McNally	Consumer Complaint Program Associate
Anna Morgan	Operations Program Associate
Marilyn Williams	Consumer Complaint Program Associate

Accident and Health Unit

Diane Dambach	Insurance Examiner Chief
Barbara Belling	Managed Care Specialist
Lori Carlson	Insurance Examiner
Linda Low	Insurance Examiner
Darcy Paskey	Insurance Examiner
Mary Kay Rodriguez	Insurance Examiner
Jody Ullman	Insurance Examiner
Moua Yang	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
Leilani Marcellino	Insurance Examiner
Kevin Zwart	Insurance Examiner

Property and Casualty Unit

Christina Keeley	Insurance Examiner Chief
Karen Becker	Insurance Examiner
Justine Bellamy	Insurance Examiner
Monica Hale	Insurance Examiner
David Haushalter	Insurance Examiner
Drew Hunkins	Insurance Examiner
Katherine Otis	Insurance Examiner
Andrew Stoughton	Insurance Examiner

Agent Licensing Section

Melody Esquivel	Insurance Supervisor
Laura Adkins	License Permit Program Associate
Erin Aussem	Consumer Protection Investigator
Kristi Prindle	Consumer Protection Investigator
Richard West	Consumer Protection Investigator

**Office of the Commissioner of Insurance—Finances
General Fund—Supervision of the Insurance Industry
Fiscal Year 2016 (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	\$177,326	\$	\$177,326
Fire Department Dues	20,239		20,239
Liquidation Account Interest	6		6
Forfeitures	246		246
Insurance Company Examination Charges	7,314	7,314	
Resident/Nonresident Appointment Billings and Renewals	28,302	28,302	
Agent Continuing Education Fees	50	50	
Resident Producer License Issuance	978	978	
Nonresident Producer License Issuance	1,438	1,438	
Resident Biennial License Renewals	932	932	
Nonresident Biennial License Renewals	3,848	3,848	
Reinstatements	55	55	
Other Licensing Fees	171	171	
Company Licenses, Admissions, and Renewals	139	139	
Miscellaneous ²	152	152	
Total Revenue	<u>\$241,195</u>	<u>43,378</u>	<u>\$197,817</u>
Less Total Operating Expenditures		<u>17,691</u>	
Net Operating Revenue/(Loss)		25,687	
Cash Lapse to State's General Fund (Transfer Out)		<u>(26,278)</u>	
Net Change in Fund Equity		<u>\$ (591)</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 2016 (Amounts in \$000s)**

	Total Revenue	Operating Expenses	Net Revenue
Injured Patients and Families Compensation Fund	\$22,119	\$(50,761)	\$72,880 ³
Local Government Property Insurance Fund	4,906	2,787	2,118 ⁴
State Life Insurance Fund	13,414	7,979	(5,844) ⁵

³ Due to 30% decrease in assessment fees.

⁴ Due to 80% decrease in policyholders.

⁵ Due to investment changes.

II. Executive Initiatives



Regulatory Developments and Trends

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

Wisconsin's insurance marketplace is reflective of the competitive environment, which keeps insurers conducting business in Wisconsin. The healthy and competitive nature of the insurance industry helps keep insurance rates in Wisconsin among the lowest in the country. Wisconsin's auto insurance premiums are 3rd lowest in the nation and 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 2016 include:

- Processing 22,581 new individual/firm applications.
- Licensing 2 new domestic insurers, 22 nondomestic insurers, 3 vehicle protection products, 1 life settlement provider, and 16 service contract providers.
- Examining 35 domestic insurance companies' finances and analyzing more than 1,880 financial statements.
- Closing and completing 4 market conduct examinations, 52 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 4,014 written consumer complaints, and recovering over \$4.4 million for policyholders.
- Enrolling over 600 insurance companies in OCI's new complaint portal.

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 2016, OCI reviewed, updated, and added to its list of consumer publications and staff provided consumer education at numerous public speaking events.

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

Using Technology for Insurance Regulation

OCI continues to improve state regulation and service through the use of technology by implementing Web applications, which enable our constituents to access information and transact business. The commitment to technology improvements is a key strategy in the agency's business plan. Technology achievements in 2016 included a launch of a redesigned Web site and transitioned to a new version of NAIC's State Based Systems (SBS). OCI's Web site includes a number of new features including a more scalable design for consumers using mobile devices. The most important change is the Web site usability for the public including consumers, agents, and insurers. OCI completed a successful transition to the new release of SBS 2016, which offers agents and companies an improved customer interface, making it easier to view and find agent and company information, as well as continuing education course details.

Implementation of the Patient Protection and Affordable Care Act

Wisconsin continues to be the primary regulator of the health insurance market despite federal interference. OCI has worked extensively to protect the state's right to regulate health insurance and implemented a communication plan to inform consumers and employers about changes which occurred in 2016. OCI continued to work with various stakeholders including representatives of the federal government, consumers, agents, insurance companies, and others to protect consumers. OCI also testified in front of Congress relating to efforts in repealing and replacing the Affordable Care Act and highlighting Wisconsin's experiences in the health insurance market.

Coordination Among the States

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 Industry Liaison Committee, Life Insurance Illustration Issues (A) Working Group, Mortgage Insurance (E) Working Group, Health Care Reform Regulatory Alternatives (B) Working Group, Regulatory Framework (B) Task Force, Accident and Sickness Insurance Minimum Standards (B) Subgroup, and Model #22 Subgroup.

In 2016, OCI used the Market Conduct Annual Statement (MCAS) as a tool to assist states in conducting coordinated evaluation of insurers. 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), which 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), which creates a single point of filing for insurance company forms, allowing multiple states to review a single filing.

Development of standards which 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 to ensure consistent regulation while still recognizing state authority. The state-based regulatory system continued to prove the most effective method to regulate insurance.

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

In 2016, OCI continued implementation of a number of projects that resulted from recent legislative and regulatory changes including:

- 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.
- Working with the industry to ensure timely disaster responses.
- Encouraging and embracing innovation and technology in the insurance market.

Lean Government Initiatives

OCI continues to expand lean government initiatives within the agency's everyday operations. These initiatives aim to improve processes in order to eliminate waste, improve customer experience, and increase operational efficiency. With over 60 OCI lean government initiatives, the agency continues successful project completions. Additionally, in 2016, one OCI employee successfully completed Yellow Belt training to gain the skills needed to lead specific project teams.

2016 Project Highlights

Legal Unit—Administrative Rule Process

Based on data collected from the last five years, 90% of the time, the process for completing an administrative rule was executed with an unplanned delay. Unplanned delays are identified as:

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

Project goal: Simplify the rule-making process internally and decrease the number of days it takes to draft each step by eliminating unplanned delays.

Project result: Accomplished. The internal process was reduced by 27 to 63 days.

Division of Regulation and Enforcement/Funds and Program Management—Surplus Lines Payments

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

form indicating zero premiums. The process is largely manual and time-consuming. Forms and checks are first processed through the mailroom, routed to the Bureau of Financial Analysis and Examinations for review, then sent to the agency accountant to manually process, and finally sent to Central Files to be filed. The check-routing process through multiple staff increases the risk of a check being misplaced or lost.

Project goal: Automate and simplify the process for surplus lines agents to pay their taxes and file their tax forms as well as eliminate processing steps for OCI staff.

Project result: Accomplished. Of the 1,676 surplus lines insurers required to file for 2016, 342 filed paper filings. That number is expected to go down next year as many indicated they would file online through the OPTins program. 174 annual hours of staff time was saved by this project's completion.

Bureau of Market Regulation—Risk Purchasing Group (RPG) Registration and Update Procedure

The initial application process for RPG registration and update procedure are largely manual and time-consuming. Registrations and updates are printed and completed by companies then sent via mail to OCI. This requires two OCI staff to monitor, print, scan, stuff, mail, and enter information into an online system for approximately 270 RPGs.

Project goal: Have an online form available to RPGs to complete and submit to OCI via e-mail to save company time and postage and ultimately decrease the amount of OCI processing time.

Project result: Accomplished. The online form was implemented prior to the end of January 2017. Four steps in the process were eliminated with a savings of 34 hours.

Advisory Boards, Committees, and Councils

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

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

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

Birth to 3 Program Interagency Coordinating Council

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

Governor's Committee for People with Disabilities

In 1948, a Governor's committee was established with one goal: to improve employment opportunities for people with disabilities. The group's mission was broadened in 1976 to cover many aspects of disability in Wisconsin, and the group became the Governor's Committee for People with Disabilities (GCPD) which is dedicated to enhancing the health and general well being of disabled citizens in Wisconsin. The committee consists of the Lt. Governor and not more than 20 other members, including 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 OCI and other government agencies, private entities and non-profit organizations, consider and implement research and policy initiatives, and serve as a sounding board for the Office of the Governor and the Office of Financial Literacy in the Department of Financial Institutions to provide guidance and develop strategies to improve financial literacy among Wisconsin's citizens. The council also promotes the statewide financial literacy awareness and education campaign entitled Money Smart Week® Wisconsin.

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, 2016, 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
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

Injured Patients and Families Compensation Fund Board

The 13-member board is created by s. 619.04 (3), Wis. Stat., and 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 members as of December 31, 2016, were:

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

Insurance Security Fund Board

This board administers the Insurance Security Fund established by ch. 646, Wis. Stat., to provide a mechanism for protecting insureds in the event of liquidation of insurers

and to assess the cost of such protection among insurers. The Commissioner, along with the Attorney General and the State Treasurer, are members of this board and serve with 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 consists of four insurance company members, two agent members, and three public members. The members in 2016 were:

Rick Parks, Society Insurance, Fond du Lac, Chair
Mark Behrens, Johnson Insurance Services, LLC,
Racine
Trena Bond, Housing Resources, Inc., Milwaukee
Janet Dettmann, American Family Mutual Insur-
ance Company, Madison
Raymond Hansen, Diversified Insurance Services,
Brookfield
Peter Hanson, Wisconsin Restaurant Association,
Madison
Aaron Perry, State Farm Insurance Agency, Madison
Mike Ruder, Rural Mutual Insurance, Madison
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 legislature.

Wisconsin Insurance Plan Governing Committee

The Wisconsin Insurance Plan is a risk-sharing plan for property insurance companies created by s. Ins 4.10, Wis. Adm. Code. The purpose of the plan is to help qualified property owners obtain insurance coverage if they are unable to find adequate coverage in the private market. The plan is overseen by a Governing Committee subject to the supervision of the Commissioner of Insurance. The Governing Committee consists of eight insurer representatives, two insurance agents, and five public members. The Commissioner of Insurance appoints the agents and the public members and selects a liaison to attend meetings. Seven of the insurer representatives are selected by trade associations. One is elected by insurers that are not members of these trade associations.

Wisconsin Retirement Board

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

Wisconsin State Council on Alcohol and Other Drug Abuse

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

National Association of Insurance Commissioners' (NAIC) Activities

OCI actively participates in the NAIC. During 2016, Commissioner Nickel and his representatives were members of the following NAIC committees, task forces, working groups and subgroups.

Committees and Subcommittees

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

Task Forces

Cybersecurity (EX) Task Force
Financial Stability (EX) Task Force
Governance Review (EX) Task Force
Health Actuarial (B) Task Force
Regulatory Framework (B) Task Force (Chair)
Senior Issues (B) Task Force
Accounting Practices and Procedures (E) Task Force
Examination Oversight (E) Task Force
Reinsurance (E) Task Force

Councils

Government Relations (EX) Leadership Council (Vice Chair)

Leadership Group

International Insurance Relations (EX) Leadership Group (Vice Chair)

NAIC Working Groups and Subgroups

Producer Licensing (EX) Task Force
Producer Licensing (EX) Working Group
Life Insurance and Annuities (A) Committee
Life Insurance Illustration Issues (A) Working Group (Chair)
Preventing Abuses in Life Insurance and Annuities (A) Working Group
Unclaimed Life Insurance Benefits (A) Working Group
Health Insurance and Managed Care (B) Committee
Health Care Reform Regulatory Alternatives (B) Working Group (Chair)
Consumer Information (B) Subgroup
CO-OP Solvency and Receivership (B) Subgroup
Short-Term Health Policies Providing Long-Term Care Benefits (B) Subgroup
Health Actuarial (B) Task Force (Member)
Health Care Reform Actuarial (B) Working Group

Regulatory Framework (B) Task Force (Chair)

ERISA (B) Working Group
Accident and Sickness Insurance Minimum Standards (B) Subgroup (Chair)
Model #22 (B) Subgroup (Chair)

Property and Casualty Insurance (C) Committee

Creditor-Placed Insurance Model Act Review (C) Working Group
Sharing Economy (C) Working Group
Market Regulation and Consumer Affairs (D) Committee
Market Analysis Procedures (D) Working Group
Market Conduct Examinations Standards (D) Working Group
Market Information Systems Research and Development (D) Working Group

Financial Condition (E) Committee

Mortgage Guaranty Insurance Working Group (Chair)
Financial Analysis (E) Working Group
Group Solvency Issues (E) Working Group
National Treatment and Coordination (E) Working Group
Health Reform Solvency Impact (E) Subgroup
Own Risk and Solvency Assessment (ORSA) Subgroup
Risk-Focused Surveillance (E) Working Group

Accounting Practices and Procedures (E) Task Force (Member)

Statutory Accounting Principles (E) Working Group
Blanks (E) Working Group
Restricted Asset (E) Subgroup

Capital Adequacy (E) Task Force

Property and Casualty Risk-Based Capital (E) Working Group
Health Risk-Based Capital (E) Working Group
Investment Risk-Based Capital (E) Working Group
Operational Risk (E) Subgroup

Examination Oversight (E) Task Force (Member)

Financial Analysis Research and Development (E) Working Group
Financial Examiners Handbook (E) Technical Working Group
Financial Examiners Coordination (E) Working Group
Financial Analysis Handbook (E) Working Group
Analyst Team System Oversight (E) Working Group
Electronic Workpaper (E) Working Group
IT Examination (E) Working Group

Reinsurance (E) Task Force (Member)

Reinsurance Financial Analysis (E) Working Group

Bulletins to Insurers

March 16, 2016

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. Policies may continue to be renewed on or before October 1, 2017, provided the policy will terminate by December 31, 2017.

May 27, 2016

To all agents authorized to write auto insurance coverage in Wisconsin clarifying the provisions in Wisconsin Act 135 and “for-hire” carriers.

June 8, 2016

To all insurers authorized to write health insurance in Wisconsin to ensure all carriers continue to review colorectal cancer screening guidelines issued by the U.S. Preventive Services Task Force, the National Cancer Institute, or the American Cancer Society which are used as a basis for coverage of colorectal cancer screening tests and procedures in accordance with s. 632.895 (16m), Wis. Stat., and s. Ins 3.35, Wis. Adm. Code.

July 18, 2016

To insurers authorized to write small group and individual transitional health insurance plans regarding the extension of transitional health insurance plans through December 31, 2017. Guidance from the Centers for Medicare and Medicaid Services not only permits the extension of the plans but also allows insurers to extend an annual policy through December 31, 2017, so consumers are not left with a gap in coverage from the date of policy renewal to the end of the year.

October 31, 2016

To all insurers authorized to write health insurance in Wisconsin regarding auto re-enrollment. OCI provides guidance to ensure all insurers participating on the federal healthcare exchange provide ample opportunity for consumers to make their own decisions regarding choice of insurer for their health insurance needs.

November 15, 2016

To Wisconsin surplus lines agents regarding change in submission and payment for surplus lines taxes to Online Premium Tax for Insurance (OPT_{ins}). OCI has implemented OPT_{ins}, a product of the National Association of Insurance Commissioners (NAIC), for producers/agents filing and paying Wisconsin surplus lines taxes. OPT_{ins} makes filing faster and easier.

December 7, 2016

To all insurers authorized to write health insurance in Wisconsin and sell on the 2017 federal health insurance exchange regarding guaranteed renewability of individual policies. This bulletin provides guidance to insurers regarding the Centers for Medicare and Medicaid Services directives in violation of Wisconsin law that individual health insurance policies be guaranteed renewable.

December 16, 2016

To insurance companies with Wisconsin agent appointments regarding Wisconsin agent appointment renewal invoices for 2017.

Legislation

In 2016, Governor Walker signed legislation affecting the business of insurance in Wisconsin. Legislative materials may be found online at legis.wisconsin.gov and also may be obtained from the Wisconsin Legislative Council at lc.legis.wisconsin.gov or by calling (608) 266-1307.

The list of Wisconsin laws and brief summaries follows:

2015 Wisconsin Act 133—Statutes of limitation on claims involving property damage and on claims arising from a motor vehicle accident and covered by a motor vehicle insurance policy

Renumbers and amends 893.43, 893.52, 893.54 (intro.), and 893.54 (1) and (2); creates 893.43 (2), 893.52 (2), and 893.54 (2m), Wis. Stat.

Act 133 shortens the statute of limitations in an action on a motor vehicle insurance policy, including recovery of property damages from six years to three years. In addition, the act shortens the statute of limitations to recover damages if death arises from a motor vehicle accident to two years.

Effective February 6, 2016

2015 Wisconsin Act 288—Social and financial impact reports

Renumbers 601.423 (1) (a), 601.423 (1) (b), 601.423 (1) (c), and 601.423 (1) (d); amends 601.423 (1) (intro.), 601.423 (2), 601.423 (3) (a) (intro.), and 601.423 (3) (b) (intro.); and creates 13.0966, 601.423 (1) (bm), and 601.423 (1) (cm), Wis. Stat.

Act 288 expands the definition of a “health insurance mandate” to also require OCI to submit a report if a proposal would require a particular benefit design or would impose any limits or conditions on a contract between an insurer and a health care provider. In addition, Act 288 specifies the procedure for OCI to submit the report to the legislature.

Effective April 1, 2016

2015 Wisconsin Act 325—Rate regulations, assessment levies, and dividends for the Local Government Property Insurance Fund

Creates 605.22, Wis. Stat.

Act 325 requires the Local Government Property Insurance Fund (Fund) to meet a minimum surplus standard of 2:1 or 200%, meaning the Fund must hold at least \$1 in reserves to every \$2 in premiums collected, net of reinsurance.

Act 325 also requires the Fund to levy an assessment on each participating local government unit when the surplus is below the specified targeted amount or refund when the surplus is exceeded.

Effective July 1, 2018

2015 Wisconsin Act 326—Rights under certain agreements or qualified financial contracts

Amends 645.675 (2) (a) (intro.), Wis. Stat.

Act 326 makes technical changes to the financial guarantee contracts between financial institutions and insurers. Under a previously passed OCI technical bill, these contracts were subject to a 24-hour stay requirement. Federal banking rules recognized some stays but not those required under state law.

Effective April 1, 2016

Administrative Rules

In 2016, OCI promulgated the following changes in the Wisconsin Administrative Code.

Ins 17.50 amending (2) (am), (e), (4) (L) and (m), (6) (title), (c) (intro.) and 1., and (6m), Wis. Adm. Code—Relating to self-insured plans covering health care providers subject to ch. 655, Wis. Stat., and affecting small business

The rule implements 2013 Wisconsin Act 20 statutory amendment and updates the financial requirements for affiliated health care providers choosing to self-insure the providers' health care liability for purposes of complying with the requirement of proof of financial responsibility pursuant to s. 655.23 (3) (a), Wis. Stat. The impact of this rule is to facilitate the ability of larger entities that are under common control to self-insure the health care providers' health care liability by modifying the initial filing and funding requirement for providers to reflect the submission of Generally Accepted Accounting Principles (GAAP) statements on a consolidated basis. The rule further precludes affiliated health care providers from using letters of credit for initial funding. The rule also creates a new provision specifically addressing the minimum funding level for affiliated health care providers as the greater of \$2,000,000 or the amount of the actuarial estimate. The rule retains current financial funding levels for individual or single-entity health care providers choosing to self-insure for purposes of s. 655.23 (3) (a), Wis. Stat., so they are not disadvantaged or limited by this rule. The rule defines "affiliated health care providers" to be two or more health care providers that are either legal entities or are employed by one or more legal entities over which operating control is exercised and whose incomes are consolidated with the controlling legal entity in audited financial statements under GAAP. The term "provider" is amended to include, unless otherwise specified, both individual or affiliated health care providers.

Effective October 1, 2016

In 2016, OCI had no emergency rules in effect.

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: docs.legis.wisconsin.gov/code/admin_code/ins. Information regarding the status and text of OCI rules pending or promulgated is available at oci.wi.gov/Pages/Regulation/RulesCurrentlyPending.aspx and adminrules.wisconsin.gov.

Administrative Actions
(As Reported by the Legal Unit)

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

Allegations and Actions Against Agents:

Rebecca B. Adams
6301 Brookhaven Tr., Arlington, TX 76001
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. January 2016

Maria C. Aguilar, c/o State Farm Licensing
8th Floor, 1251 State St., Ste. 1000, Richardson, TX 75082
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 California on a licensing application. April 2016

Paul A. Akre
N24 W30990 Fairway Ct., Pewaukee, WI 53072
Was ordered to pay a forfeiture of \$500.00 and was ordered to timely and fully disclose all reportable matters to OCI. These actions were taken based on allegations of failing to report to OCI an administrative action taken by FINRA. November 2016

Kendra Aleman
P.O. Box 2487, Rancho Cucamonga, CA 91729
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 and North Dakota on a licensing application. April 2016

Vanessa Alicea
2112 W. Layton Ave., Apt. 134, Milwaukee, WI 53221
Had her application for an insurance license denied. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. June 2016

William P. Allen
3328 N. 39th St., Milwaukee, WI 53216
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 prelicensing education and a fingerprinting/criminal background check, and failing to retake an examination. March 2016

Carlene L. Alloway
602 La Salle St., Wausau, WI 54403
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. April 2016

Marivel P. Alvarez
8727 Westfield Dr., Dallas, TX 75243
Had her insurance license revoked. This action was taken based on allegations of failing to pay a forfeiture and failing to provide information as ordered by the Commissioner. December 2016

Edward A. Alvey
5877 N. South Great Northern, Mercer, WI 54547
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. March 2016

Lea Anderson
232 E. River Dr., New Richmond, WI 54017
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. December 2016

Theodore Balthazor
2 N. Systems Dr., Appleton, WI 54914
Agreed to pay a forfeiture of \$2,886.33, agreed to pay consumer restitution of \$4,862.03, and agreed to comply with annuity suitability and replacement laws and guidelines. These actions were taken based on allegations of violating Wisconsin annuity marketing and sales laws. November 2016

Brandi Barfield
10250 W. Sharon Ln., Apt. 1, Milwaukee, WI 53225
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. December 2016

Dustin C. Barnett
Barnett Insurance Agency, 521 Broadway St. N, Menomonie, WI 54751
Was ordered to pay a forfeiture of \$1,000.00, was ordered to maintain proper business records, and was ordered

to cease and desist making unauthorized changes to insurance policies. These actions were taken based on allegations of making an unauthorized replacement of an insurance policy and failing to maintain communication records. April 2016

Justin Baumann

2733 N. University Dr., Apt. 202, Waukesha, WI 53188
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. July 2016

Whitney Berthiaume

5760 Wild Rose Ln., Eau Claire, WI 54701
Had her application for an insurance license denied. This action was taken based on allegations of failing to complete prelicensing education and failing to respond promptly to inquiries from OCI. January 2016

Frank L. Bifulk

106 S. Jackson St., Albany, WI 53502
Had his application for an insurance license denied for 60 days. This action was taken based on allegations of failing to disclose criminal charges on a licensing application. April 2016

Kevin P. Blaney

2248 High Meadows Ln., Neenah, WI 54956
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. June 2016

Sandra L. Blindauer

N2401 Hwy. 57, Waldo, WI 53093
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. October 2016

Matthew C. Bowar

6258 14th St., Fargo, ND 58104
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of North Dakota on a licensing application. May 2016

Richard A. Brammer

1030 S. 2nd St., Milwaukee, WI 53204
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. December 2016

Beata Brandt

4509 W. Morgan Ave., Greenfield, WI 53220
Had her application for an insurance license denied. This action was taken based on allegations of failing to complete required prelicensing education, examination, and background/fingerprint check, and failing to respond promptly to inquiries from OCI. January 2016

Julie A. Bremness

605 E. Oak St., Cadott, WI 54727
Agreed to pay a forfeiture of \$500.00 and agreed to a 90-day suspension of her insurance license. These actions were taken based on allegations of making a misrepresentation to an insurance company. February 2016

Sean P. Brennan

131 Hart Rd., Sun Prairie, WI 53590
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. December 2016

Carmen A. Brown

8847 N. Swan Rd., Apt. J., Milwaukee, WI 53224
Had her application for an insurance license denied. This action was taken based on allegations of owing delinquent child support. November 2016

Ilya Brown

2308 Minnesota Ave., Stevens Point, WI 54481
Had his application for an insurance license denied. This action was taken based on allegations of failing to complete the fingerprinting/criminal background check and failing to respond promptly to inquiries from OCI. April 2016

Ilya Brown

2308 Minnesota Ave., Stevens Point, WI 54481
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. May 2016

Jennifer A. Brown

1420 Riverview Dr., Apt. 12, Black Earth, WI 53588
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. December 2016

Tracey Brown a/k/a Tracey Phillips

967 E. Desert Holly Dr., San Tan Valley, AZ 85143
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. December 2016

Lawrence A. Bullard
770 Summit Ave., Cincinnati, OH 45204
Was ordered to pay a forfeiture of \$1,000.00, was ordered to timely report all matters required to be disclosed to OCI, and was ordered to provide accurate and complete information to OCI. These actions were taken based on allegations of providing false information on a licensing application and failing to timely report an administrative action taken by the state of Ohio. December 2016

Eric G. Butt
W68N1038 Kensington Ave., Cedarburg, WI 53012
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. March 2016

Jodi S. Campbell
2402 Wildwood Ave., Ste. 200, Sherwood, AR 72120
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, owing delinquent Wisconsin taxes, and failing to respond promptly to inquiries from OCI. March 2016

Jodi S. Campbell
2402 Wildwood Ave., Ste. 200, Sherwood, AR 72120
Had her application for an insurance license denied. This action was taken based on allegations of failing to disclose previous administrative actions taken by the state of Wisconsin, criminal convictions, and unpaid delinquent Wisconsin tax obligations on a licensing application and providing false information on a licensing application. June 2016

Richard P. Caputo
2615 Barnes Dr., Coraopolis, PA 15108
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose all administrative actions taken by other states on a licensing application and having administrative actions taken by the states of Pennsylvania, New York, Virginia, and Delaware. March 2016

Robert H. Cargile, Sr.
6914 Waunakee Cir., Mequon, WI 53092
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. December 2016

Andrew Carrillo
10607 Tesch Ln. #14, Rothschild, WI 54474
Had his application for an insurance license denied. This action was taken based on allegations of having criminal convictions that may be substantially related to insurance marketing type conduct. August 2016

David E. Caudill
2005 Wagon Gap Dr., Round Rock, TX 78681
Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support and failing to respond to inquiries from OCI. January 2016

Lucinda N. Ceranski
4803 W. Brownview Dr., Janesville, WI 53545
Agreed to pay a forfeiture of \$250.00 and agreed to cease and desist violating Wisconsin insurance laws. These actions were taken based on allegations of failing to timely submit insurance applications to an insurer after receiving premium payments and misstating the existence of insurance coverage. May 2016

Barbara A. Chobor
528 79th St., Brooklyn, NY 11209
Had her application for an insurance license denied. This action was taken based on allegations of failing to provide evidence of equivalent resident state licensure and failing to respond promptly to inquiries from OCI. April 2016

Herbert J. Clack
8119 Datapoint Dr., Ste. 400, San Antonio, TX 78229
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. November 2016

Oliver M. Clement
3054 Hamlin Ave., Mount Pleasant, WI 53403
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. May 2016

Juan A. Cobos
3700 S. Stonebridge Dr., McKinney, TX 75070
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. January 2016

Rachel Cook
321 N. Main St., West Bend, WI 53095
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. September 2016

Joanne Cramer
8327 Wheatland Rd., Burlington, WI 53105
Was ordered to pay a forfeiture of \$1,000.00 and was ordered to fully and timely disclose to OCI all administrative actions and other matters requiring disclosure. These actions were taken based on allegations of failing to timely report an administrative action taken by FINRA and failing to timely report a pending criminal proceeding to OCI. February 2016

Andrew J. Dalton
2015 Scheuring Rd., Apt. 8, De Pere, WI 54115
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 Georgia on a licensing application. April 2016

Theodore P. Danes
265 S. Perkins Blvd., Burlington, WI 53105
Was ordered to pay a forfeiture of \$500.00 and was ordered to timely and completely disclose to OCI all matters required to be disclosed under Wisconsin insurance law. These actions were taken based on allegations of failing to timely disclose criminal charges and convictions to OCI. August 2016

Susan L. Davies
E3729 Hwy. 14 & 60, Spring Green, WI 53588
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. March 2016

Brian E. Davis
1634 Sun Crest Dr., Harlingen, TX 78552
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. November 2016

Debora L. Davis
P.O. Box 1786, Benton, AR 72018
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 Arkansas on a licensing application. December 2016

Dawn M. Deates
12760 Hampstead Dr., Brookfield, WI 53005
Had her application for an insurance license denied. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application and having a criminal conviction that may be substantially related to insurance marketing type conduct. December 2016

Vincent Del Franco
4541 E. Chuckwalla Cyn, Phoenix, AZ 85044
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and having an incomplete licensing application. March 2016

Kathleen M. Dermody
222 Golden Lakes Ln., Oconomowoc, WI 53066
Had her insurance license revoked and was ordered to pay a forfeiture of \$6,000.00. These actions were taken based on allegations of making misrepresentations and affiliating with a disciplined agent. March 2016

Davis J. DeWolfe
2036 Wintercress Dr., Green Bay, WI 54313
Had his application for an insurance license denied. This action was taken based on allegations of failing to respond promptly to inquiries from OCI. March 2016

Thomas C. Dickmeyer
c/o Three Points Insurance Group, LLC
2246 S. State Route 157, Ste. 350, Glen Carbon, IL 62034
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 on a licensing application. October 2016

Jeffrey R. Dobrunz
229 E. Roeland Ave., Appleton, WI 54915
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose administrative actions taken by the state of Wisconsin on a licensing application, providing materially untrue information on a licensing application, having unpaid civil money judgments and a history of tax and unemployment compensation warrants, and failing to respond promptly and completely to inquiries from OCI. May 2016

Kristin Dow
S77W19283 Lakewood Dr., Muskego, WI 53150
Had her application for an insurance license denied for 180 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application and having a criminal conviction that may be substantially related to insurance marketing type conduct. March 2016

Ernest D. Dufour
2450 W. Pecos Rd., Apt. 2161, Chandler, AZ 85224
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 Arizona and Utah on a licensing application. December 2016

Shannon E. Dwyer
320 Forest Grove Dr., Pewaukee, WI 53072
Agreed to the denial of her licensing application for 60 days and agreed to respond promptly to all requests for information from OCI. These actions were taken based on allegations of failing to timely complete a criminal background check and failing to respond promptly to inquiries from OCI. March 2016

Nathaniel E. Edie
19841 Gertrude St., Gretna, NE 68028
Was ordered to pay a forfeiture of \$500.00 and was ordered to timely and fully disclose all reportable matters to OCI. These actions were taken based on allegations of failing to report to OCI an administrative action taken by FINRA. November 2016

Wade Edwards, Jr.
2527 Glenholly Park, Sugar Land, TX 77498
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 2016

Wade Edwards, Jr.
2527 Glenholly Park, Sugar Land, TX 77498
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose a criminal conviction and an administrative action taken by the state of Wisconsin on a licensing application and having a criminal conviction that may be substantially related to insurance marketing type conduct. December 2016

Shervin Eftekhari-Asl
1808 Sweetbriar Ave., Nashville, TN 37212
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose administrative actions taken by the states of Minnesota and North Carolina on a licensing application. November 2016

Regina L. Ellis
5151 Village Fair Dr., Apt. 12103, Dallas, TX 75224
Had her 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. January 2016

Nathan E. Erickson
6942 Old Amsterdam Way, DeForest, WI 53532
Had his application for an insurance license denied. This action was taken based on allegations of failing to complete the required fingerprint/background check and failing to respond promptly to inquiries from OCI. January 2016

Nathan E. Erickson
6942 Old Amsterdam Way, DeForest, WI 53532
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. March 2016

Lisa M. Ermi
272 Field Club Cir., McKees Rocks, PA 15136
Had her application for an insurance license denied. This action was taken based on allegations of failing to provide evidence of equivalent resident state licensure and failing to respond promptly to inquiries from OCI. March 2016

Stephen C. Fells
3519 N. 14th St., Milwaukee, WI 53201
Had his application for an insurance license denied for 60 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. November 2016

Merrill J. Fischbein
1655 Westwood Hills Dr., St. Louis Park, MN 55426
Was ordered to pay a forfeiture of \$1,000.00, was ordered to fully and timely disclose all matters to OCI as required by Wisconsin insurance law, and was ordered to provide complete and accurate information on licensing applications. These actions were taken based on allegations of failing to timely report to OCI an administrative action taken by the state of Minnesota and failing to disclose administrative actions on a licensing renewal application. August 2016

Danielle R. Fischer
627 1/2 S. 5th Ave., Wausau, WI 54401
Agreed to the 9-month suspension of her insurance license followed by 12 months of supervision, and agreed to a 5-year license revocation upon any future violations of Wisconsin insurance laws. These actions were taken based on allegations of failing to disclose replacement transactions and failing to properly consider suitability in selling life insurance. May 2016

Charles Flagg

2849 Harson Way, Fort Pierce, FL 34946

Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support, failing to provide employment history on an application, and failing to respond promptly to inquiries from OCI. January 2016

Jennifer M. Flicker

1431 Wildcat Ct., Apt. 208, River Falls, WI 54022

Had her application for an insurance license denied. This action was taken based on allegations of failing to complete a criminal background check and failing to respond promptly to inquiries from OCI. March 2016

Joseph Flores

502 S. Magnolia Ave., Yuma, AZ 85364

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. January 2016

Jennifer Foster

2202 E. Pratt St., Baltimore, MD 21231

Had her application for an insurance license denied. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application and failing to respond promptly to inquiries from OCI. January 2016

John T. Foster

615 N. Capitol Ave., Ste. 1, Lansing, MI 48933

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 Michigan on a licensing application, having an administrative action involving fiduciary violations, and being the subject of a current Wisconsin consumer complaint alleging agent misconduct. March 2016

Sandra Fowler

42 American Ave., Concord, NC 28025

Had her insurance license revoked and was ordered to pay a forfeiture of \$300.00. These actions were taken based on allegations of failing to timely report administrative actions taken by the states of Georgia, Louisiana, Maine, and North Dakota; failing to comply with the terms of a previous Wisconsin administrative action; and failing to respond promptly to inquiries from OCI. July 2016

Shunell Fregiste

5150 Regent Blvd., Irving, TX 75063

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 2016

Richard R. Frith II

2159 Erin Ct., New Brighton, MN 55112

Was ordered to pay a forfeiture of \$500.00 and was ordered to timely report all matters required to be disclosed to OCI. These actions were taken based on allegations of failing to report an administrative action taken by FINRA. December 2016

Christopher C. Gack

214 N. Grove St., Blue Earth, MN 56013

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. March 2016

Dante Garth

541 Monroe St., Oshkosh, WI 54901

Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support, having criminal convictions that may be substantially related to insurance marketing type conduct, having unpaid civil money judgments, and failing to respond promptly to inquiries from OCI. May 2016

Angel Gaston

3367A N. 3rd St., Milwaukee, WI 53212

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. April 2016

Justin Gehrke

4606 Bonner Ln., Madison, WI 53704

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. November 2016

William J. Gigstead

22 Adams Way, Little Chute, WI 54140

Agreed to the denial of his licensing application for 31 days and agreed to report to OCI in writing within 30 days of any administrative action taken in any state and any criminal charges or convictions. These actions

were taken based on allegations of failing to disclose an administrative action taken by the state of California on a licensing application. March 2016

David E. Gilliam
4024 S. Austin St., 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. January 2016

Michael Glodoski
219 Minshall Ave., Apt. 1, Viroqua, WI 54665
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. July 2016

Rebecca Godbolt
241 16th Ave., South Milwaukee, WI 53172
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. May 2016

Joshua L. Gottlieb
15300 Suffolk Ln., Russell Township, OH 44022
Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent state and federal taxes, failing to disclose tax delinquencies on a licensing application, being involved in lawsuits, and failing to respond promptly to inquiries from OCI. January 2016

Jill A. Gray
1326 Scheuring Rd., Apt. 2, De Pere, WI 54115
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. January 2016

Mark A. Guard
1063 Manitowoc Rd., Menasha, WI 54952
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. November 2016

Mason A. Gunderson
960 John Nolen Dr. #315, Madison, WI 53713
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. August 2016

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 administrative actions taken by the state of Wisconsin on a licensing application and failing to respond promptly to inquiries from OCI. March 2016

Benjamin M. Hahn
209 4th St. West, Menomonie, WI 54751
Had his application for an insurance license denied. This action was taken based on allegations of having criminal convictions that may be substantially related to insurance marketing type conduct and failing to disclose a military offense on a licensing application. May 2016

Tamira S. Hamilton
3839 N. Humboldt Blvd., Apt. 210, Milwaukee, WI 53212
Had her insurance license revoked. This action was taken based on allegations of failing to pay delinquent Wisconsin taxes. March 2016

Gregory P. Handel
P.O. Box 351, New Richmond, WI 54017
Had his application for an insurance license denied. This action was taken based on allegations of failing to pay an application fee; failing to disclose an administrative action taken by the state of Wisconsin on a licensing application; having a Department of Financial Institutions' action involving allegations of misrepresentation, misappropriation of funds and breach of fiduciary duty to an insurance client; providing false information on a licensing application; and exhibiting evidence of financial irresponsibility in the conduct of business. November 2016

Clifford C. Hansen
P.O. Box 3541, Telluride, CO 81435
Was ordered to pay a forfeiture of \$1,000.00, was ordered to disclose true and accurate information on future licensing applications, and was ordered to timely disclose administrative actions. These actions were taken based on allegations of failing to disclose a criminal conviction on a licensing application and failing to timely report an administrative action taken by the state of California. May 2016

Willie A. Hardy
8650 W. Douglas Ave., Milwaukee, WI 53225
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. June 2016

Deveron T. Harris
3720 McLarty Dr., Dallas, TX 75241
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to respond promptly to inquiries from OCI and having an incomplete licensing application. March 2016

Thomas J. Harris
7715 W. Briarwood Dr., Franklin, WI 53132
Had his application for an insurance license denied. This action was taken based on allegations of failing to retake an insurance examination and failing to respond promptly to inquiries from OCI. January 2016

David J. Hartwig
3024 N. 7th St., Wausau, WI 54403
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. May 2016

Rebecca A. Hawkins
3317 E. Ramsey Ave., Cudahy, WI 53110
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 2016

Sheila A. Hawkinson
609 Monroe St., Beaver Dam, WI 53916
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. October 2016

Donald A. Haworth
871 Klondike Ave., Hillsboro, WI 54634
Was ordered to pay a forfeiture of \$1,000.00 and was ordered to timely and fully disclose all reportable matters to OCI. These actions were taken based on allegations of failing to report to OCI an administrative action taken by the state of Oregon and for failing to disclose the action on a renewal licensing application. November 2016

Clementine R. Haynes
5240 N. 54th St., Milwaukee, WI 53218
Had her application for an insurance license denied for 30 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. December 2016

Sarah Hebbe
216 S. 3rd Ave., Wausau, WI 54403
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. September 2016

Daniel L. Heins
2521 133rd Ln. NW, Andover, MN 55304
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. October 2016

Stephanie E. Henckel
926 First St., Stevens Point, WI 54481
Had her application for an insurance license denied. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application and having a criminal conviction that may be substantially related to insurance marketing type conduct. January 2016

Cynthia K. Henthorne
605 65th St., Kenosha, WI 53140
Had her insurance license revoked. This action was taken based on allegations of failing to pay a required licensing fee. April 2016

Robert M. Herb
829 Renninger Rd., New Franklin, OH 44319
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Ohio on a licensing application. July 2016

Arlo A. Herron
4442 N. 66th St., Milwaukee, WI 53218
Had his application for an insurance license denied for 60 days. This action was taken based on allegations of failing to disclose criminal convictions on a licensing application. November 2016

Jeffrey J. Hershberger
1940 Easlan Dr., 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. July 2016

Scott O. Hicks
2813 Shefford Dr., Madison, WI 53719
Had his application for an insurance license denied for 15 days. This action was taken based on allegations of

failing to disclose a criminal conviction on a licensing application. June 2016

John Hill

1374 Olden Ave. N.W., Palm Bay, FL 32907

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. January 2016

Annette Hinterthuer

644 Racine St. Upper, Menasha, WI 54952

Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. October 2016

Joseph D. Hofstetter

1726 E. Racine Ave., Apt. 302, Waukesha, WI 53186

Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. March 2016

Justin M. Howard

3660 E. University Dr., Ste. 3, Mesa, AZ 85205

Had his application for an insurance license denied for six months. This action was taken based on allegations of failing to disclose a criminal conviction and administrative actions taken by the states of California, Massachusetts, Virginia, Maine, Delaware, and Alabama on a licensing application. July 2016

Quentin M. Hoye

4357 Wayne Ave., Philadelphia, PA 19140

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. January 2016

Scott D. Hubbell

8716 Tall Grass Pl., Lone Tree, CO 80124

Was ordered to fully disclose all matters as required by statutory and regulatory provisions and was ordered to fully and correctly respond to all requests from OCI. These actions were taken based on allegations of failing to disclose a criminal conviction on a licensing application. March 2016

Marie Huff

W126 County Rd. C., Apt. B, Brooklyn, WI 53521

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 2016

Joseph E. Huston

3438 Hargrove St., Madison, WI 53714

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. March 2016

Tiffani L. Jahnke

407 Janesville Ave., Fort Atkinson, WI 53538

Agreed to the 31-day denial of her licensing application and agreed to certain reporting requirements. These actions were taken based on allegations of failing to disclose a criminal charge on a licensing application and having unpaid court costs. January 2016

Blake A. Jalovec

1165 Auburn Dr., Brookfield, WI 53045

Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. April 2016

Brian W. James

4552 La Tienda Rd., Westlake Village, CA 91362

Was ordered to pay a forfeiture of \$1,500.00 and was ordered to timely report to OCI all administrative actions and other matters requiring disclosure. These actions were taken based on allegations of failing to timely report administrative actions taken by the states of Missouri, Maine, and Indiana. February 2016

Jon Janaka

5719 Merlin St., Fitchburg, WI 53711

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. January 2016

Michael E. Jenkins

6093 Hobart Cir., King George, VA 22485

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 Virginia on a licensing application. December 2016

April L. Johnson

8376 N. West Shore Ln., Hayward, WI 54843

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

failing to disclose criminal convictions on a licensing application. April 2016

Catherine Johnson
5166 N. Lovers Ln., Milwaukee, WI 53225
Was ordered to pay a forfeiture of \$1,500.00 and was ordered to fully and completely disclose all matters to OCI as required by relevant Wisconsin insurance law. These actions were taken based on allegations of failing to timely report administrative actions taken by the states of Washington, Utah, and Delaware. August 2016

Jeremy R. Johnson
2762 Sun Rise Ln., Grand Prairie, TX 75052
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. January 2016

Michael A. Jump
574 Carolyn Ln., P.O. Box 382, Somonauk, IL 60552
Was ordered to pay a forfeiture of \$500.00 and was ordered to timely and fully disclose all reportable matters to OCI. These actions were taken based on allegations of failing to report to OCI an administrative action taken by FINRA. November 2016

Steven P. Kaufmann
1219 Center St., Peru, IL 61354
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Illinois on a licensing application, having an administrative action related to misappropriation of consumer funds, and failing to respond promptly to inquiries from OCI. November 2016

Carla B. Kelley
117 12th Ave., Monroe, WI 53566
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, failing to disclose criminal convictions on a licensing application, having unpaid civil money judgments, providing false information on a licensing application, failing to apply for a federal crime waiver, and failing to respond promptly to inquiries from OCI. June 2016

Carla B. Kelley
149 N. Main St., Apt. 5, Monticello, WI 53570
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, failing to disclose an administrative action taken by the state of Wisconsin on a licensing application, having unpaid civil money judgments, failing to apply for a federal crime waiver, and failing to respond promptly to inquiries from OCI. October 2016

Katlyn N. Kershaw
P.O. Box 248, Chetek, WI 54728
Had her application for an insurance license denied. This action was taken based on allegations of failing to complete a criminal background check and failing to respond promptly to inquiries from OCI. March 2016

Royce E. Kershaw
1400 Union Meeting Rd., Ste. 202, Blue Bell, PA 19422
Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction which may be substantially related to insurance marketing type conduct and failing to respond promptly to inquiries from OCI. March 2016

Kamal D. Khoury
145 Oyster Bay Cir., Apt. 110,
Altamonte Springs, FL 32701
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. January 2016

Jennifer J. Kimball
1328 Morningstar Dr., Apt. 9, Janesville, WI 53546
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. June 2016

Mark Kimbrough
2402 Wildwood Ave., Ste. 200, Sherwood, AR 72120
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. January 2016

Lois P. King
18450 Rutherford St., Detroit, MI 48235
Had her application for an insurance license denied. This action was taken based on allegations of being involved in a lawsuit alleging fraud, misrepresentation, misappropriation or breach of fiduciary duty and failing to respond promptly to inquiries from OCI. January 2016

Rebecca Kitelinger
W15914 Thompson Ln., Osseo, WI 54758
Had her application for an insurance license denied. This action was taken based on allegations of failing to complete prelicensing education and failing to respond promptly to inquiries from OCI. January 2016

Erin Klein
415 Priscilla Ln., Bloomington, IL 61704
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. January 2016

Erin Klein
415 Priscilla Ln., Bloomington, IL 61704
Had her 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 and failing to respond promptly to inquiries from OCI. March 2016

Simon K. Kling
N621 Country Rd. F, Lot 4, Montello, WI 53949
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose criminal convictions on a licensing application. April 2016

Sierra R. Knuth
422 1st Ave., Antigo, WI 54409
Had her applications for an insurance license denied. This action was taken based on allegations of failing to accurately complete a licensing application, providing incomplete and misleading information on a licensing application, having criminal convictions that may be substantially related to insurance marketing type conduct, and failing to respond to inquiries from OCI. June 2016

Mary Ann Koch
2000 U.S. Business Hwy. 287, Ennis, TX 75119
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. November 2016

Jerry S. Krause
W146N6202 Wigwam Dr., Menomonee Falls, WI 53051
Was ordered not to reapply for an insurance license for a period of five years, was ordered to pay consumer

restitution, and was ordered to cease and desist violation of Wisconsin insurance laws. These actions were taken based on allegations of engaging in personal financial transactions with insurance clients. May 2016

Lawrence "Larry" H. Krause
10816 84th St., Pleasant Prairie, WI 53158
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 accurately complete a licensing application, and failing to respond promptly to inquiries from OCI. June 2016

Daniel D. Krohn
1612 Randolph Rd., Janesville, WI 53545
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. August 2016

Louise E. Ladd
10304 Premia Pl., Las Vegas, NV 89135
Had her application for an insurance license denied for 60 days. This action was taken based on allegations of failing to disclose information on a licensing application, failing to timely report administrative actions while licensed, and failing to respond promptly to inquiries from OCI. January 2016

Elizabeth M. Larson
5980 Wild Acres Rd., Pequot Lakes, MN 56472
Was ordered to pay a forfeiture of \$1,000.00 and was ordered to timely and fully disclose all reportable matters to OCI. These actions were taken based on allegations of failing to disclose an administrative action taken by the state of Minnesota on a licensing application. November 2016

Gabriel Lavine
957 Sims Ave. NW, Atlanta, GA 30318
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. December 2016

Tony S. Lazzar
8432 W. Betty Terr., Niles, IL 60714
Had his insurance license revoked. This action was taken based on allegations of engaging in unfair insurance trade practices by submitting falsified advertising expenses for reimbursement to an insurance company and failing to respond promptly to inquiries from OCI. June 2016

Stephanie LeMahieu
16 1/2 W. Main St., Evansville, WI 53536
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application and having an unpaid civil money judgment. June 2016

Jeffrey L. Lemley
1700 S. 169th St., New Berlin, WI 53151
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. December 2016

John M. Leonard
8805 Tamiami Trl. N., Unit 109, Naples, FL 34108
Had his application for an insurance license denied. This action was taken based on allegations of providing false information on a licensing application and having a history of securities law violations. December 2016

Mark L. Lingofelt
4570 Spring Canyon Heights, Apt. 308,
Colorado Springs, CO 80907
Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent Wisconsin taxes. January 2016

Kelly J. Linster
3645 Bailey Ridge Ct., Woodbury, MN 55125
Had his application for an insurance license denied. This action was taken based on allegations of having administrative actions taken by the states of North Dakota and Minnesota. July 2016

Keith E. Lomen
4274 Fisher Ln., White Bear Lake, MN 55110
Had his application for an insurance license denied. This action was taken based on allegations of failing to timely report an administrative action to OCI, failing to disclose an employment termination for cause and an administrative action taken by the state of North Dakota on a licensing application, and failing to respond promptly to inquiries from insurance regulators. November 2016

Nathaniel G. Long
2159 S. 66th St., West Allis, WI 53219
Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support. June 2016

Lori S. Lupton
4704 Speros Ln., Apt. 4, Eau Claire, WI 54701
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. May 2016

Katie A. Manor
414 Red Pine Ave., Cameron, WI 54822
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. July 2016

Austin J. Marion
2810 N. Park Drive Ln., Apt. 7, Appleton, WI 54911
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. June 2016

Danny C. Market
240 W. Washington Ave., Fall Creek, WI 54742
Agreed to the 60-day denial of his application for an insurance license and agreed to timely disclose this and any future administrative action, or any criminal or civil charges, to OCI. These actions were taken based on allegations of failing to disclose criminal convictions on a licensing application, having a criminal conviction that may be substantially related to insurance marketing type conduct, and failing to provide accurate information to OCI. July 2016

Robert James Mael
1425 W. Hiawatha Dr., Appleton, WI 54914
Had his application for an insurance license denied. This action was taken based on allegations of providing false information on a licensing application, owing delinquent Wisconsin taxes, having unpaid civil money judgments, having criminal convictions that may be substantially related to insurance marketing type conduct, and failing to respond promptly to inquiries from OCI. April 2016

Haywood McDaniel, Jr.
1251 N. 46th St., Milwaukee, WI 53208
Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child support. April 2016

Holly A. McKay
27803 Rota, Mission Viejo, CA 92692
Had her application for an insurance license denied. This action was taken based on allegations of failing to provide evidence of equivalent resident state licensure and failing to respond promptly to inquiries from OCI. January 2016

Mandy M. McNair (Robbins)
4108 N. 6th St., Wausau, WI 54403
Agreed to the denial of her insurance licensing applications for 60 days, agreed to promptly notify OCI in writing within 10 days of any new civil or criminal charges, and agreed to make monthly payments towards civil money judgments. These actions were taken based on allegations of failing to disclose a criminal conviction on a licensing application, providing inaccurate information to OCI, and having unpaid civil money judgments. August 2016

Russell K. Menendez, Jr.
741 Athletic Way, Sun Prairie, WI 53590
Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent Wisconsin taxes. May 2016

David F. Mettler
616 N. Jefferson, Huntington, IN 46750
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 Indiana on a licensing application and failing to respond promptly to inquiries from OCI. August 2016

Joseph M. Milbauer
49 Spring Floral Dr., New Providence, NJ 07974
Was ordered to pay a forfeiture of \$1,000.00 and was ordered to timely and fully disclose all reportable matters to OCI. These actions were taken based on allegations of failing to report to OCI administrative actions taken by the states of North Dakota and Louisiana. November 2016

Jeremy S. Mileski
1894 Quarry Park Dr., Apt. 1, De Pere, WI 54115
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, and failing to respond completely to inquiries from OCI. May 2016

Bredell Mitchell
1624 Fordem Ave., Apt. 107, Madison, WI 53704
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, owing delinquent child support, having a criminal conviction that may be substantially related to insurance marketing type conduct, having unpaid civil money judgments, and being involved in a lawsuit involving allegations of fraud. November 2016

Timothy M. Mogensen
S15W33156 US Hwy. 18, Delafield, WI 53018
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose criminal convictions on a licensing application. July 2016

Brian R. Molstad
808 Heggen St., Apt. 1421, Hudson, WI 54016
Had his application for an insurance license denied. This action was taken based on allegations of failing to complete a licensing application; providing false information on a licensing application; having criminal convictions that may be substantially related to insurance marketing type conduct; being involved in a lawsuit or arbitration involving allegations of fraud, misrepresentation, misappropriation or breach of fiduciary duty; failing to complete a Federal 1033 waiver application; having medical licenses revoked; and failing to respond promptly to inquiries from OCI. November 2016

Brooke A. Morris
871 S. Main St., Lot 82, Fond du Lac, WI 54935
Had her application for an insurance license denied. This action was taken based on allegations of failing to disclose criminal convictions on a licensing application and owing delinquent child support. August 2016

Carlos A. Muhammad
544 E. Ogden Ave. #700, Milwaukee, WI 53202
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose administrative actions taken by the state of Wisconsin on a licensing application. August 2016

Heather M. Nickerson a/k/a Heather M. Jump
W3133 St. Killian Dr., Campbellsport, WI 53010
Had her application for an insurance license denied for 60 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application, having a criminal conviction that may be substantially related to insurance marketing type conduct, and failing to timely disclose a criminal charge and conviction when previously licensed. December 2016

Stephen L. Nims
39 Ox Yoke Dr., Kensington, CT 06037
Had his application for an insurance license denied. This action was taken based on allegations of providing incomplete and misleading information on a licensing application and selling insurance in other states without being licensed. December 2016

Scott J. Nordentoft
147 N. Main St., Jefferson, WI 53549
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. October 2016

John M. Norquay
3133 Peachtree St., Janesville, WI 53548
Was ordered to pay a forfeiture of \$2,500.00 and had his insurance license suspended for two years. These actions were taken based on allegations of engaging in personal financial transactions with consumers. September 2016

Patricia M. Nugent
86241 Pinot Noir Ln., Coachella, CA 92236
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 California on a licensing application. December 2016

Jeffrey P. Omalia
96 Glendale Rd., Apt. 6, Avoca, PA 18641
Was ordered to pay a \$500.00 forfeiture and was ordered to timely disclose all matters required to be disclosed to OCI. These actions were taken based on allegations of failing to report criminal charges and convictions to OCI. December 2016

Robert L. Parsons, Jr.
6172 Chili Riga Center Rd., Churchville, NY 14428
Was ordered to pay a forfeiture of \$1,500.00 and was ordered to timely and fully disclose all reportable matters to OCI. These actions were taken based on allegations of providing false information on a licensing application and failing to timely disclose criminal convictions to OCI. November 2016

Lori A. Patoka
5325 County Rd. J, Plover, WI 54467
Had her application for a federal crime waiver denied. This action was taken based on allegations of having a felony conviction involving dishonesty or breach of trust. March 2016

Weston Patrick
1220 Post Rd., Apt. 308, Fitchburg, WI 53713
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 2016

Richard B. Patterson, Jr.
1102 Lapham St., Janesville, WI 53546
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 2016

Courtney E. Paul
718 Dorbe St., Eau Claire, WI 54701
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 2016

Samantha M. Peaslee
602 Roosevelt Dr., West Bend, WI 53090
Had her application for an insurance license denied for 60 days. This action was taken based on allegations of failing to disclose criminal convictions on a licensing application. July 2016

Michael N. Peden
4106 N. Maryland Ave., Milwaukee, WI 53211
Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent Wisconsin taxes. February 2016

Troy A. Pederson
442 Overlook Ct., Warrens, WI 54666
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose criminal and military convictions on a licensing application, having criminal and military convictions that may be substantially related to insurance marketing type conduct, having unpaid civil money judgments and court costs, providing material misrepresentations on a licensing application, and failing to respond promptly to inquiries from OCI. April 2016

Timothy G. Perkowski
4240 County Rd. Q, Unit A, Colgate, WI 53017
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, providing false information on a licensing application, owing delinquent Wisconsin taxes, having unpaid civil money judgments, and failing to pay restitution and complete terms of probation. March 2016

Alex J. Pingel
2021 Deckner Ave., Apt. 509, Green Bay, WI 54302
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. May 2016

Ronald V. Pullman
605 Edward Ln., Pittsburgh, PA 15205
Was ordered to pay a forfeiture of \$2,000.00 and was ordered to timely and fully disclose all matters to OCI as required by Wisconsin insurance law. These actions were taken based on allegations of failing to timely report and disclose administrative actions taken by the states of Pennsylvania, Massachusetts, and North Carolina. August 2016

Ericka L. Puzia
28828 Golden Cir., Waterford, WI 53185
Had her 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. March 2016

Anthony T. Rich
4802 Mitchell Ave., Saint Joseph, MO 64507
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. October 2016

Duane B. Robertson
8140 N. 107th St., Milwaukee, WI 53224
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. May 2016

Rolando A. Rodriguez
5255 S. 22nd St., Milwaukee, WI 53221
Was ordered to pay a forfeiture of \$1,000.00 and was ordered to timely and completely disclose to OCI all matters required to be disclosed by Wisconsin insurance law. These actions were taken based on allegations of failing to report and disclose an administrative action taken by the state of California. August 2016

Eliseo Rosario, Jr.
1380 S. Babcock St., Melbourne, FL 32901
Had his application for an insurance license denied. This action was taken based on allegations of failing to provide evidence of equivalent resident state licensure and failing to respond promptly to inquiries from OCI. January 2016

Chad T. Rumfel
1233 Commonwealth Ave., Bronx, NY 10472
Was ordered to pay a forfeiture of \$1,000.00, was ordered to fully and timely disclose all matters to OCI as required by Wisconsin insurance law, and was ordered to provide complete and accurate information

on licensing applications. These actions were taken based on allegations of failing to report and disclose an administrative action taken by the state of Virginia and failing to disclose administrative actions on a licensing application. August 2016

Michelle M. Samadany
13611 S. Tracewood Bend, Houston, TX 77077
Had her application for an insurance license denied for 60 days. This action was taken based on allegations of failing to disclose a criminal conviction and administrative actions taken by the state of Ohio on a licensing application. July 2016

Michelle M. Samadany
13611 S. Tracewood Bend, Houston, TX 77077
Had her application for an insurance license denied. This action was taken based on allegations of submitting a duplicate application to avoid a temporary denial that had been previously issued. July 2016

De'Shaun U. Saunders
4221 7th St. SE, Washington, DC 20032
Had her application for an insurance license denied. This action was taken based on allegations of owing delinquent child support. June 2016

Diana G. Scarber a/k/a Diana G. Woodham
3789 Town Crossing Blvd., Apt. 603, Mesquite, TX 75150
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 South Dakota and Texas on a licensing application, failing to disclose a criminal conviction on a licensing application, failing to timely report administrative actions while licensed, and failing to comply with an administrative order taken by the state of Texas. February 2016

Brian Schoenbeck
602 Roosevelt Dr., West Bend, WI 53090
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. July 2016

Nancy Schomburg
506 Pleasant Valley Pkwy., Waunakee, WI 53597
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. March 2016

Darin J. Schubring
705 Cricket Ln., Unit 5, Middleton, WI 53562
Was ordered to pay a forfeiture of \$500.00 and was ordered to timely and fully disclose all reportable matters to OCI. These actions were taken based on allegations of failing to report to OCI an administrative action taken by FINRA. November 2016

Paul C. Schuelke
W182 N8838 Duke Ct., Menomonee Falls, WI 53051
Had his application for an insurance license denied for 15 days. This action was taken based on allegations of failing to disclose an administrative action taken by the state of Wisconsin on a licensing application. June 2016

Ashley I. Schwem
1022 5th Ave., Eau Claire, WI 54703
Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. March 2016

Michael R. Severance
7905 Pioneer Tr., Loretto, MN 55357
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. July 2016

Lonnie R. Shilts
2628 8 1/4 Ave., Chetek, WI 54728
Agreed to pay restitution in the amount of \$10,796.20 plus 2% interest. This action was taken based on allegations of violating annuity marketing and sales laws. June 2016

Douglas J. Siebert
4432 Rangeline Rd., Manitowoc, WI 54220
Had his application for an insurance license denied. This action was taken based on allegations of failing to complete a licensing application and failing to respond to inquiries from OCI. October 2016

J. Herbert B. Sigmon
700 Walnut Ridge Dr., Apt. 2018, Irving, TX 75028
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, providing inaccurate information on a licensing application, and owing delinquent child support. July 2016

J. Herbert B. Sigmon
700 Walnut Ridge Dr., Apt. 2018, Irving, TX 75028
Agreed to the 60-day denial of his application for an insurance license, agreed to report to OCI in writing within 10 days any failure to comply with his current child support order, and agreed to the automatic cancellation of his insurance license upon failure to comply with his child support order. These actions were taken based on allegations of owing delinquent child support at the time of his licensing application. August 2016

Steven P. Silverstein
10001 W. Oakland Park Blvd., Ste. 302, Sunrise, FL 33351
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose an insurance employment termination for cause on licensing applications, providing untrue information on licensing applications, having administrative actions taken by the states of Virginia and Wisconsin, and engaging in fraudulent activity in the insurance business. May 2016

Karlreese L. Sims
9650 Edgefield, Roscoe, IL 61073
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. June 2016

Danyel R. Smith
1929 Victory St., Apt. 17, La Crosse, WI 54601
Was ordered to pay a forfeiture of \$1,500.00 and was ordered to timely and fully disclose all reportable matters to OCI. These actions were taken based on allegations of failing to report to OCI administrative actions taken by the states of North Dakota and Indiana and failing to disclose those actions on a licensing application. November 2016

Jennifer L. Smith
733 Sixth St., Menasha, WI 54952
Had her application for an insurance license denied. This action was taken based on allegations of having criminal convictions that may be substantially related to insurance marketing type conduct, having unpaid civil money judgments, and failing to obtain a federal crime waiver. June 2016

Craig J. Smogoleski
1390 Greenway Terr., Unit 1, Brookfield, WI 53005
Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent child and family support. June 2016

Dawn M. Splittgerber
W8207 Wolf Dr., Pardeeville, WI 53954
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose criminal convictions on a licensing application. July 2016

Audi M. Stedman
121 S. Clover St., Chippewa Falls, WI 54729
Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose pending felony charges on a licensing application and having criminal convictions that may be substantially related to insurance marketing type conduct. December 2016

Marc D. L. Steffens
17025 W. Lisbon Rd., Brookfield, WI 53005
Had his application for an insurance license denied for 30 days. This action was taken based on allegations of failing to disclose a delinquent tax obligation on a licensing application. January 2016

Geoffrey C. Steger
36 Hibbard Rd., Northfield, IL 60093
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. May 2016

James F. Stein
N1074 Vander Maazen Dr., Hortonville, WI 54944
Had his application for an insurance license denied. This action was taken based on allegations of owing delinquent Wisconsin taxes, having an administrative action taken by the state of Wisconsin, failing to complete the fingerprinting/background check, and failing to respond promptly to inquiries from OCI. February 2016

Satta B. Thor
4642 Hayes Rd., Apt. 1, Madison, WI 53704
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 criminal convictions that may be substantially related to insurance marketing type conduct, having pending felony charges, and having unpaid civil money judgments. June 2016

Daniel J. Tromello
477 W. Gainsborough Rd., Apt. 102,
Thousand Oaks, CA 91360
Was ordered to pay a forfeiture of \$1,000.00 and was ordered to fully report all matters required to be disclosed

to OCI. These actions were taken based on allegations of failing to timely report administrative actions taken by the state of California and FINRA. December 2016

Daniel J. Van Boxtel
W6121 Colonial Dr., Appleton, WI 54914
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. October 2016

Chang S. Vang
402 19th Ave. W., Apt. 2, Menomonie, WI 54751
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. May 2016

Maxwell J. Verkuilen
39 Shamrock Ct., Appleton, WI 54914
Was ordered to pay a forfeiture of \$500.00 and was ordered to reply promptly in writing and to provide all information requested in response to all inquiries from OCI. These actions were taken based on allegations of failing to timely report criminal charges to OCI. May 2016

Jean A. Walsh-Josephson
5699 Hwy. 91, Oshkosh, WI 54904
Had her insurance license permanently revoked, was ordered to pay consumer restitution of \$516,434.46, and was ordered to pay forfeitures in the amount of \$1,053,406.18. These actions were taken based on allegations of misappropriating client funds, forging client signatures on insurance documents, creating false documents, and engaging in multiple consumer misrepresentations. April 2016

Jean A. Walsh-Josephson
5699 Hwy. 91, Oshkosh, WI 54904
Had her insurance license summarily suspended and was ordered to cease and desist all activities of an insurance intermediary. These actions were taken based on allegations of making misrepresentations to insurance consumers and misappropriating insurance premiums. See separate press release at oci.wi.gov/Pages/PressReleases/20160506WalshJosephson.aspx. April 2016

Keven A. Walter
408 S. 6th St., La Crosse, WI 54601
Had his application for an insurance license denied. This action was taken based on allegations of providing materially untrue information on a licensing application, having unpaid civil money judgments, and having multiple

criminal convictions that may be substantially related to insurance marketing type conduct. March 2016

Danny L. Wayne

1110 S. 85th St., West Allis, WI 53214

Had his application for an insurance license denied. This action was taken based on allegations of failing to disclose felony and misdemeanor convictions on a licensing application; having criminal convictions that may be substantially related to insurance marketing type conduct; being involved in lawsuits alleging fraud, misrepresentation, misappropriation or breach of fiduciary duty; failing to disclose criminal charges while a licensed agent; having unpaid civil money judgments; and failing to respond promptly to inquiries from OCI. September 2016

Patrick N. Wedeking

1258 Galactic Pl., Castle Rock, CO 80108

Had his application for an insurance license denied for 90 days. This action was taken based on allegations of failing to disclose administrative actions taken by the states of Alabama, Oregon, Wisconsin, Colorado, and Louisiana on a licensing application. April 2016

Kyle J. Weik

9464 Fairhaven Ave., Chili, WI 54420

Had his application for an insurance license denied for 15 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. June 2016

Patricia C. Weisgerber

1515 Vandenbroek Rd., Little Chute, WI 54140

Had her application for an insurance license denied. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application, providing false information on a licensing application, and having unpaid civil money judgments. July 2016

Mark P. Welhouse

261 River Dr., Appleton, WI 54915

Agreed to the revocation of his insurance license, agreed not to apply for relicensure for a minimum period of five years, and agreed to pay a forfeiture of \$5,000.00 if and when he reapplies. These actions were taken based on allegations of committing securities fraud and failing to timely notify OCI of administrative actions taken by the Securities and Exchange Commission and the Wisconsin Division of Securities, and employment termination for cause. September 2016

Terry L. Westlund

11225 College Blvd., Ste. 300, Overland Park, KS 66210

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 FINRA on a licensing application. December 2016

Erik D. Whalen

1603 Knollwood Tr., Altoona, WI 54720

Had his application for an insurance license denied. This action was taken based on allegations of having a criminal conviction that is substantially related to insurance marketing type conduct. September 2016

Karla I. Wheelock

425 Bay Hill Dr., Madison, WI 53717

Agreed to pay a forfeiture of \$1,000.00, agreed to the suspension of her insurance license for 90 days, and agreed to the automatic revocation of her insurance license upon the occurrence of subsequent violations. These actions were taken based on allegations of misappropriating insurance premiums. November 2016

Shelita S. Wilder

4426 W. North Ave., Milwaukee, WI 53208

Had her insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. March 2016

Antonio C. Williams

8 Mt. Vernon Ct., Madison, WI 53704

Had his application for an insurance license denied. This action was taken based on allegations of having unpaid civil money judgments and court costs. July 2016

Daphne L. Williams

505 Northport Dr., Apt. 1, Madison, WI 53704

Had her application for a Federal s.1033 waiver denied. This action was taken based on allegations of having criminal convictions that may be substantially related to insurance marketing type conduct. May 2016

Daphne L. Williams

505 Northport Dr., Apt. 1, Madison, WI 53704

Had her insurance license revoked. 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. May 2016

Jermaine E. Williams
324 Dover Way, Sun Prairie, WI 53590
Had his insurance license revoked. This action was taken based on allegations of owing delinquent Wisconsin taxes. June 2016

Kevin L. Wilson
4238 Sylvia Lane N., Shoreview, MN 55126
Was ordered to pay a forfeiture of \$1,000.00 and was ordered to fully and timely disclose all matters to OCI. These actions were taken based on allegations of failing to timely report an administrative action taken by the state of Minnesota. February 2016

Bradley A. Winchester
5646 Old Oak Dr., Fitchburg, WI 53711
Had his application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. September 2016

Julie Ann Wolfe
N10822 Red Pine Rd., Tomahawk, WI 54487
Had her application for an insurance license denied for 31 days. This action was taken based on allegations of failing to disclose a criminal conviction on a licensing application. November 2016

Geoffrey M. Woltertorff
615 S. Barstow St., Eau Claire, WI 54701
Was ordered to pay a forfeiture of \$1,000.00 and was ordered to cease and desist soliciting insurance without insurer appointments and from making misrepresentations to consumers. These actions were taken based on allegations of soliciting sales without being appointed with Rockford Mutual Insurance Company and for misrepresenting dividend benefits of worker's compensation policies. February 2016

Darion F. Woods
3755 N. 24th Pl., Milwaukee, WI 53206
Had his application for an insurance license denied. This action was taken based on allegations of having criminal convictions that may be substantially related to insurance marketing type conduct and failing to respond promptly to inquiries from OCI. April 2016

Neil G. Wynveen
2535 Northern Rd., Ste. B, Appleton, WI 54914
Agreed to pay a forfeiture of \$2,886.33, agreed to pay consumer restitution of \$4,862.03, and agreed to comply with annuity suitability and replacement laws and

guidelines. These actions were taken based on allegations of violating Wisconsin annuity marketing and sales laws. November 2016

Greg H. Zastrow
W5190 Sumac Rd., Plymouth, WI 53073
Agreed to a 9-month license suspension followed by a year of supervision, agreed to pay a forfeiture of \$10,000.00, agreed to pay consumer restitution of \$10,000.00, and agreed to a 5-year license revocation upon any future violations of Wisconsin insurance laws. These actions were taken based on allegations of failing to disclose replacement transactions and failing to properly consider suitability in selling life insurance and annuities. May 2016

Allegations and Actions Against Companies:

American Family Home Insurance Company
1301 Riverplace Blvd., Ste. 1300, Jacksonville, FL 32207
Was ordered to cease and desist issuing improper mid-term policy cancellations. This action was taken based on allegations of terminating homeowner's policies when the condition of the properties was not a permissible reason for cancellation. April 2016

American General Life Insurance Company
P.O. Box 1591, Houston, TX 77251
Was ordered to pay a forfeiture of \$1,000.00. This action was taken based on allegations of failing to timely file a required financial statement. February 2016

American Standard Insurance Company of Wisconsin
6000 American Pkwy., Madison, WI 53783
Was ordered to cease and desist charging short-rate cancellation penalties without providing separate written notices to consumers. This action was taken based on allegations of failing to issue a written notice to a consumer regarding the penalties for early policy cancellations. April 2016

Applied Risk Services, Inc., and
Continental Indemnity Company
10805 Old Mill Rd., Omaha, NE 68154
Agreed to pay a forfeiture of \$140,000.00 and agreed to cease and desist marketing, binding, issuing, and renewing certain worker's compensation policies. These actions were taken based on allegations of violating a previous stipulation and order related to renewing insurance products not in compliance with Wisconsin laws. January 2016

AXA Equitable Life Insurance Company
500 Plaza Dr., Fl. 6, Secaucus, NJ 07094
Was ordered to pay a forfeiture of \$500.00, was ordered to provide specific information to OCI, and was ordered to timely and completely respond to all inquiries from OCI. These actions were taken based on allegations of failing to respond to inquiries from OCI. August 2016

Cincinnati Insurance Company, The
6200 S. Gilmore Rd., Fairfield, OH 45014
Was ordered to cease and desist renewing policies with altered terms without providing required notice. This action was taken based on allegations of failing to notify policyholders of altered terms 60 days prior to policies' renewal dates in violation of Wisconsin insurance law. August 2016

Climate Insurance Agency, LLC
201 Third St., Ste. 1100, San Francisco, CA 94103
Was ordered to pay a forfeiture of \$500.00 and was ordered to fully and timely disclose all matters to OCI. These actions were taken based on allegations of failing to timely report an administrative action taken by the state of Missouri. February 2016

Country Mutual Insurance Company
1711 General Electric Rd., Bloomington, IL 61702
Agreed to pay a forfeiture of \$1,000.00, along with additional forfeitures for any future violations of the stipulation; agreed to develop and implement a compliance plan; and agreed to provide regular reports to OCI. These actions were taken based on allegations of issuing improper policy nonrenewals. September 2016

Coverys Insurance Services, Inc.
3100 West Rd., Ste. 200, East Lansing, MI 48823
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 South Dakota on a licensing application. January 2016

Dailyfeats, Inc.
101 Tremont St., Ste. 1100, Boston, MA 02108
Was ordered to pay a forfeiture of \$1,000.00 and was ordered to comply with notice requirements to OCI. These actions were taken based on allegations of failing to timely notify OCI of an address change, failing to timely report and disclose an administrative action taken by the state of Massachusetts, and failing to respond promptly to inquiries from OCI. August 2016

Energy Insurance Agency, Inc.
3008 Atkinson Ave., Lexington, KY 40509
Had its application for an insurance license denied. This action was taken based on allegations of failing to disclose administrative actions taken by the state of Kentucky on a licensing application, having a history of administrative actions substantially related to insurance marketing type conduct, and having a poor regulatory compliance history in its resident state. March 2016

Health Exchange Resources, Inc.
500 W. Silver Spring Dr., Ste. 200, Glendale, WI 53217
Had its application for an insurance license denied. This action was taken based on allegations of having a firm name that may cause consumer confusion. March 2016

Independent Car Rental Systems, Inc.
8453 Newman St., Douglasville, GA 30134
Had its application for an insurance license denied. This action was taken based on allegations of owing delinquent Wisconsin taxes and providing false information on a licensing application. May 2016

Insurance Specialty Group, LLC
4501 Circle Pkwy. SE, Ste. F6200, Atlanta, GA 30339
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 Florida, Georgia, and Massachusetts on a licensing application. April 2016

Interstate Insurance Services, Ltd.
P.O. Box 459, Newton, IA 50208
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 Indiana and Florida on a licensing application, failing to complete a licensing application, and failing to respond promptly to inquiries from OCI. September 2016

Invida Financial Network, LLC
P.O. Box 742852, Boynton Beach, FL 33474
Had its application for an insurance license denied. This action was taken based on allegations of failing to provide evidence of equivalent resident state licensure and failing to respond promptly to inquiries from OCI. January 2016

Mercycare HMO, Inc.
580 N. Washington St., Janesville, WI 53547
Was ordered to pay a forfeiture of \$500.00. This action was taken based on allegations of failing to comply with a previous examination order related to surplus calculations. August 2016

Molina Healthcare of Wisconsin, Inc.
11200 W. Parkland Ave., Milwaukee, WI 53224
Agreed to pay a forfeiture of \$11,000.00 and agreed to develop and submit a compliance plan that addresses all required components of handling communications with OCI. These actions were taken based on allegations of repeatedly failing to respond promptly to inquiries from OCI. May 2016

Oxley & Goldburn Insurance, Inc.
204 Monroe St., Ste. 210, Rockville, MD 20850
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 Maryland on a licensing application. December 2016

QBE Insurance Corporation
One General Dr., Sun Prairie, WI 53596
Was ordered to cease and desist improperly renewing policies with altered terms. This action was taken based on allegations of renewing insurance policies with premium increases before providing adequate notice. May 2016

Rampart Insurance Company
1880 JFK Blvd., Ste. 801, Philadelphia, PA 19103
Was ordered to pay a forfeiture of \$2,500.00. This action was taken based on allegations of failing to timely file a financial statement. November 2016

United States Life Insurance Company in the City of New York, The
2727 Allen Pkwy, Houston, TX 77019
Was ordered to pay a forfeiture of \$1,000.00. This action was taken based on allegations of failing to timely file a required financial statement. February 2016

Variable Annuity Life Insurance Company, The
P.O. Box 1591 3-D1, Houston, TX 7725
Was ordered to pay a forfeiture of \$1,000.00. This action was taken based on allegations of failing to timely file a required financial statement. February 2016

Wisconsin Counties Association
22 E. Mifflin St., Madison, WI 53703
Agreed to pay a forfeiture of \$10,000.00 and agreed to revise its participation agreement and marketing materials to clarify that the Group Health Trust is not a licensed insurer. These actions were taken based on allegations of misleading marketing practices. January 2016

Zenith Insurance Company
21255 Califa St., Woodland Hills, CA 91367
Was ordered to pay a forfeiture of \$500.00 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 agent appointment fees. May 2016



III. Legislative Relations and Communications



The director of Legislative Relations and Communications provides advice on executive matters affecting the agency's goals and initiatives, directs the agency's legislative initiatives and communication activities, and provides advice on technical insurance-related issues.

Public Information and Communications

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

OCI's Web site is managed within PIC in accordance with the agency's communication plan. Industry and constituents readily utilize information and support available via this interface. In 2016, OCI launched a redesigned Web site making it easier for users to find information and connect with OCI services. The site's responsive design allows content to be accessed on tablets and mobile devices, and the site leverages a Web content management system which gives OCI staff the ability to manage and update content without requiring technical Web developer resources.

OCI is required by statute to administer and maintain a Forms Management program. All office forms and brochures, regardless of format or method of delivery, are reviewed for statutory requirements and agency standards. An inventory and history file is kept for each form, brochure, and special report. This material is composed using a variety of specialized tools and is then distributed and made available via digital and paper means. The Forms Manager is a liaison with office staff, the agency Printing Coordinator, and other state agencies.

Insurance Education and Outreach

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

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

Education and outreach activities are conducted throughout the state of Wisconsin reaching hundreds of consumers and interested parties. In 2016, some of the activities focused specifically on veterans, tribes, financial literacy, automobile insurance, senior populations, and disaster response.

2016 Major Accomplishments

PIC's strategic plan and goals resulted in thousands of consumer contacts over the course of 2016, 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.
 - Continued to develop working relationships with community support organizations on tribal, county, and federal levels.
 - Continued to provide outreach and education to veterans and those organizations that provide services to current veterans and those transitioning from the military.
 - Continued to provide technical expertise to organizations that promote financial literacy.
- Presented consumer information on changes to administrative rules and consumer buying tips at numerous events.

- Expanded our consumer education by updating major publications including on health insurance, Medicare supplement and Medicare Advantage products, credit insurance, long-term care insurance, and manufactured home insurance. Thousands of consumers download our publications annually.
- Continued to study the issues surrounding major health insurance reform plan and continued efforts to preserve state regulatory authority.
- Discussed health insurance implementation issues and problems with consumers, providers, legislators, and the industry.
- Issued 29 press releases to inform consumers about insurance issues and notify the public of significant regulatory actions.
- Launched a Twitter account for updates on consumer publications, insurance bulletins, press releases, insurance news, and events attended by OCI.
- 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, life claims settlements, contingent deferred annuities, health insurance rate review, health insurance reform, health insurance risk adjustment, cyber security, principle based reserving and the consumer complaint system.
- The Property and Casualty Advisory Council met and discussed issues such as the National Flood Insurance Program (NFIP), cyber security, big data, unfair inducements, surplus lines, Federal Insurance Office, corporate governance, and the Local Government Property Insurance Fund.
- Participated in numerous boards and committees including the Group Insurance Board and State Council on Alcohol and Other Drug Abuse.
- As the insurance industry is a major Wisconsin employer, OCI worked to promote industry jobs initiatives and advocating the Wisconsin workforce.
- Participated in NAIC task forces and working groups including Unclaimed Life Insurance Benefits (A) Working Group, Consumer Information (B) Subgroup, Health Care Reform Actuarial (B) Working Group, Accident and Sickness Insurance Minimum Standards (B) Subgroup, Model #22 (B) Subgroup, Short-Term Health Policies Providing Long-Term Care Benefits (B) Subgroup, and Creditor-Placed Insurance Model Act Review (C) working Group.

Consumer Publications

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

Auto

- **Consumer's Guide to Auto Insurance (PI-057)**—Explains the types of coverage provided in an auto insurance policy, how to shop for insurance, and collision damage waiver coverage for rental cars.
- **Frequently Asked Questions - Auto Insurance (PI-233)**
- **Teenagers and Auto Insurance (PI-200)**—Provides information on buying car insurance, saving money, and how underage drinking affects your insurance premium.
- **Tips for Saving on Auto Insurance (PI-218)**

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)**—Lists insurance companies in Wisconsin indicating they offer stand-alone long-term care insurance policies.

Medicare Supplement

- **Medicare Advantage in Wisconsin (PI-099)**—Explains options available to Medicare-eligible persons age 65 and over, and some Medicare-eligible disabled individuals under age 65, who are looking for information about the Medicare Advantage program.
- **Medicare Part D - Things to Know Before Signing Up (PI-222)**—Provides a list of things all seniors should know before signing up for Medicare Part D.
- **Medicare Supplement Insurance Approved Policies List (PI-010)**—Lists policies available in Wisconsin including benefits and current premiums.
- **Wisconsin Guide to Health Insurance for People with Medicare (PI-002)**—Explains Medicare and supplemental insurance to cover those expenses not paid by Medicare.

General

- **A Guide to Health Insurance and Worker's Compensation Insurance for Farm Families (PI-072)**—Provides information about health insurance and limitations for work-related injuries.

- **A Shopper's Guide to Cancer Insurance (PI-001)**—Describes cancer insurance policies and the limitations many of these policies have.
- **Consumer's Guide to Grievances and Complaints (PI-217)**—Provides information on how to resolve disputes with your health plan.
- **Consumer's Guide to Managed Care Health Plans in Wisconsin (PI-044)**—Provides information on all Health Maintenance Organization and Limited Service Health Organization plans in Wisconsin.
- **Fact Sheet on Continuation 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.
- **Frequently Asked Questions on Mandated Coverage for Autism Services (PI-234)**
- **Guide to Health Care Insurance (PI-225)**—Provides information on comprehensive health insurance and many of the Affordable Care Act changes.
- **Health Insurance for Small Employers and Their Employees (PI-206)**—Discusses the Small Employer Health Insurance Law and contains monthly new business premium rates.

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.
- **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.
- **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.

Frequently Asked Questions - Homeowner's Insurance (PI-232)

- **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.
- **Settling Property Insurance Claims (PI-084)**—Provides information on what to do after a loss, how to settle an insurance claim, flood insurance, and tips on what to do before a loss.
- **Tips for Saving on Homeowner's Insurance (PI-219)**

Understanding Home-Sharing in Wisconsin (PI-235)— Provides information to potential guests and hosts on important insurance considerations for home-sharing.

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.

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 NAIC at 816-783-8301).
- **State Life Insurance Fund**—Information about the State Life Insurance Fund that offers life insurance to Wisconsin residents. This also includes a rate table and an application. For more information, call 1-800-562-5558 (Wisconsin residents only).
- **Understanding Annuities (PI-214)**—Explains the different types of annuity contracts, describes the various contractual features and discusses how to shop for an annuity.
- **NAIC Buyer's Guide to Annuities** (http://www.naic.org/prod_serv_publications.htm)

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.
- **Insurance 101, A Guide to Insurance Basics for College Students (PI-215)**—Provides information about the types of insurance college students should consider when going away to school.
- **Insurance Complaints and Administrative Actions (PI-030)**—An annual report summarizing complaint activity and enforcement actions.
- **Other Sources of Help (OCI 51-051)**—Provides information on Small Claims Court.
- **Tips for Buying Insurance on the Internet (PI-220)**
- **Title Insurance, Frequently Asked Questions (PI-229)**
- **Understanding How Insurance Companies Use Credit Information (PI-204)**—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.
- **Volunteers and Insurance (PI-236)**—Tips for understanding volunteer insurance for volunteers and organizations. This also provides a list of insurance carriers offering volunteer driver coverages.



IV. Funds and Program Management



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

Management Analysis and Planning

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

Financial Management

This section provides accounting, budgeting, contract management, internal control, procurement, risk management, and vendor payment services for OCI. The section produces the annual operating budgets for all units of OCI, external financial reports at the fund and agency level, GAAP reports, and required statutory reports, e.g., the minority contracting reports, as well as annual contract justification for continued contract renewals.

The 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, cashing and serving as liaison with the Department of Administration (DOA) Procurement.

Some of the accomplishments in this section include:

- Member of the State Agency Purchasing Council
- Continued meeting requirements for obtaining IT contract services through the vendor-managed IT services contract
- Implemented OCI's 2015-2017 Biennial Budget Request
- Prepared GAAP information for general fund and the insurance liquidation account pursuant to DOA guidelines and requirements
- Certified that the internal controls have been reviewed and no material weaknesses in the controls were reported

- Developed and prepared the complex cost allocations of administering the insurance company examination program for annual assessment
- Continued OCI's ongoing supported work efforts by renewing the employment of disabled individuals through Community Work Services, Inc.
- Transitioned to STAR for financial, procurement, employee self-service and time reporting

Project Portfolio Management

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

Some of the accomplishments include:

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

Records Management

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

Alternative Work Patterns

OCI is cognizant of the need to offer a flexible work environment in order to maximize the employment options available to existing and potential state employees and to meet the needs of our constituents. OCI encourages the utilization of alternative work patterns such as flex time and part-time to increase productivity, extend services, reduce absenteeism, improve employee morale, allow for employee development, and maximize energy conservation through ridesharing and use of mass

transit systems. Approximately 90% of OCI's staff has some form of nonstandard work schedule. The agency recognizes that alternative work pattern schedules may provide opportunities for individuals to productively utilize their skills, talents, and abilities. It recognizes that a traditional full-time work schedule may not meet the needs of individuals who, due to age, health, or family circumstances, find such a schedule in conflict with responsibilities outside of work.

Information Services Section

The Information Services Section provides new applications, IT project management, architecture, design work and programming; network administration, database operations and security; maintenance support for all in-house computer applications and interfaces for all external applications; hardware and software testing and acquisitions; and help desk support for desktop and laptop computers, printers, scanners, and multi-function devices. The section is also responsible for OCI's data management, which aids in the Business Intelligence initiatives as well as coordination of telecommunication services with OCI, DOA, and third-party vendors.

Applications

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

Business Intelligence (BI)

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

Infrastructure

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

Management

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

Security

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

Injured Patients and Families Compensation Fund (Fund)

The Fund was created in 1975 to provide excess medical malpractice insurance for Wisconsin health care providers. The Fund is governed by a 13-member Board of Governors (Board) which is chaired by the Commissioner of Insurance. The Board is comprised of 4 public members appointed by the Governor, 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, and a member named by the Wisconsin Hospital Association. The Fund’s administrative staff is provided by OCI.

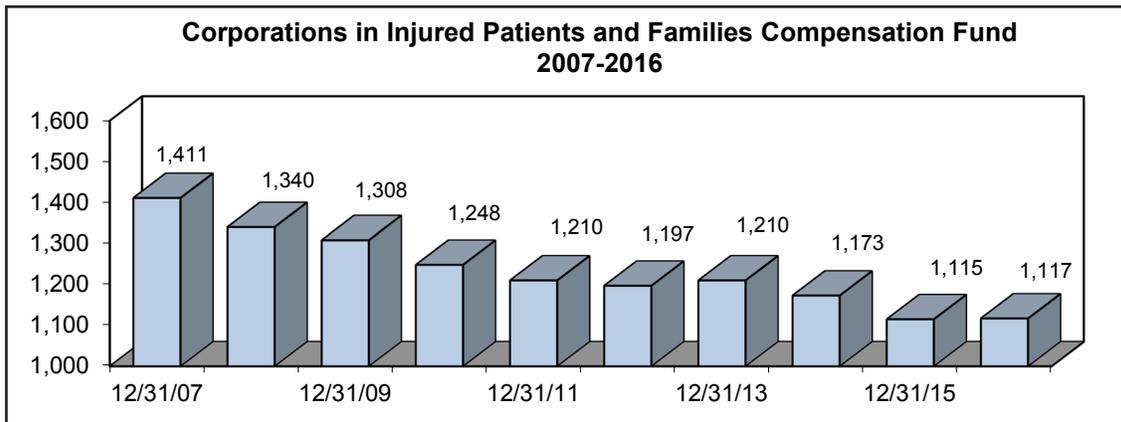
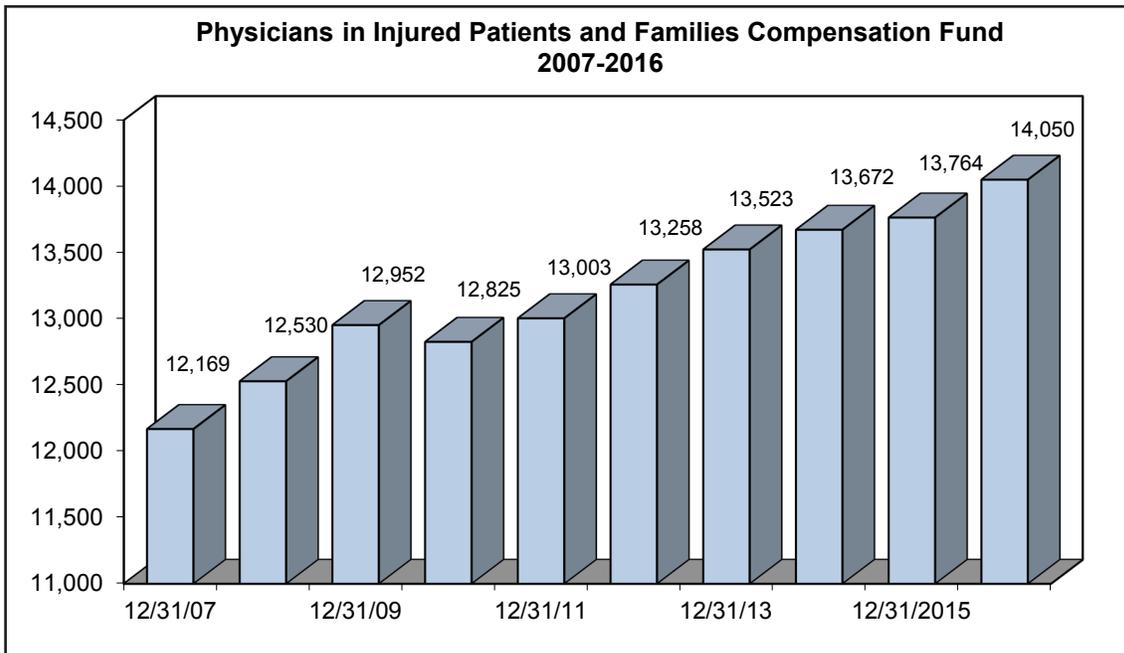
- Legal Committee
- Claims Committee
- Finance/Investment/Audit Committee
- Risk Management and Patient Safety Committee
- Peer Review Council

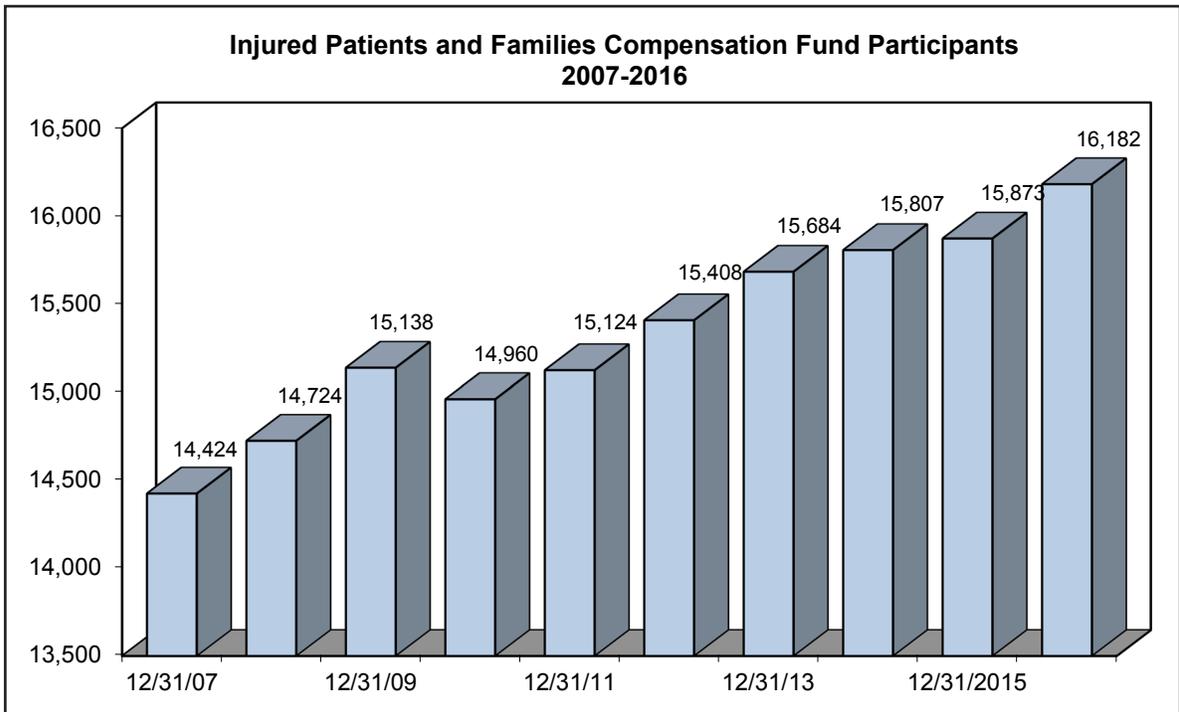
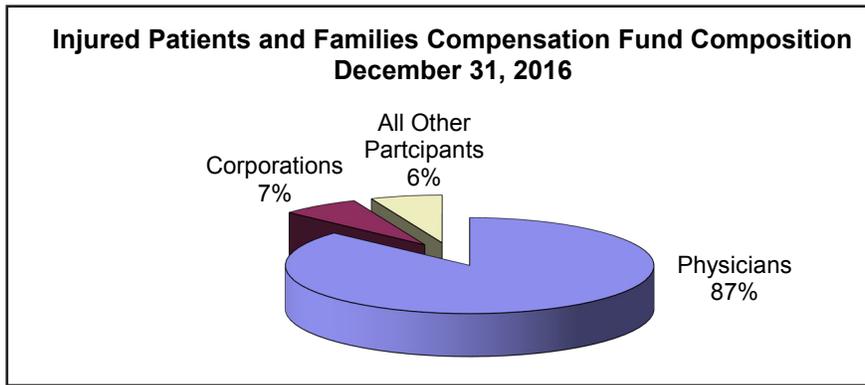
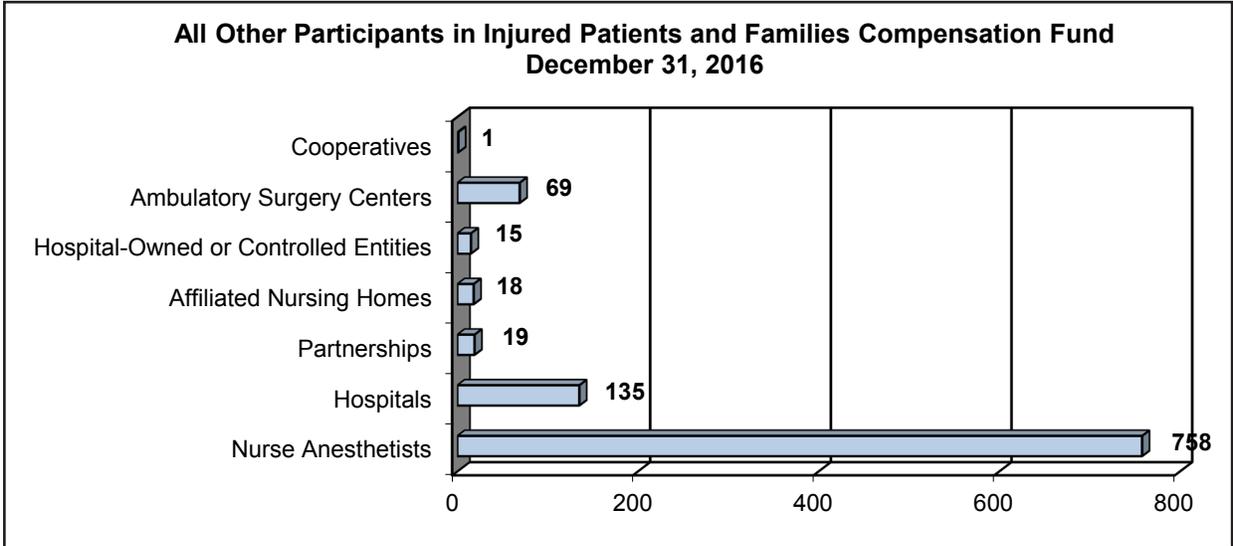
The Fund operates on a fiscal year basis—July 1 through June 30. Administrative costs, operating costs, and claim payments are funded through assessments on participating health care providers.

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

- Actuarial and Underwriting Committee

As of December 31, 2016, the vast majority of Fund participants were physicians at 87%, with corporations comprising another 7%, and the remaining 6% included all other participants. At year-end 2016, Fund participants totaled 16,182, comprised of 14,050 physicians, 1,117 corporations, 758 nurse anesthetists, 135 hospitals





with 18 affiliated nursing homes, 69 ambulatory surgery centers, 19 partnerships, 15 hospital-owned or controlled entities, and 1 cooperative.

From July 1, 1975, through December 31, 2016, the Fund was named in 6,090 claims filed. During this period, the Fund's total number of paid claims was 670, totaling \$861,026,275. Of the total number of claims in which the Fund was named, 5,290 claims were closed with no indemnity payment.

2016 Major Activities

- 2016's enhancements to the Fund's Web-based interface provides benefits to participants and staff by offering daily licensing updates, allowing electronic signature for exemption filing, and providing expanded secure access.

2016's enhancements are part of a series of ongoing releases of Fund system development initiated in 2010.

- Release of 2010 provided Web-based interface for Fund system.
- Release of 2011 provided carriers and self-insurers secure access to download certificates.
- Release of 2012 allowed the general public to search the database for participant coverage records and provided participants and employers secure access to paperless billing.
- Release of 2013 allowed participants to make electronic payment and update certain account information.
- Release of 2014 improved processes for participants with secure access, allowing for online updates of employee counts and outpatient visits. Participants also receive electronic notice of noncompliance issues.
- Release of 2015 offered online availability of fillable standard forms (Request for Exemption and Request for Retroactive Coverage).

Continued development will incorporate further functionality for improved customer service.

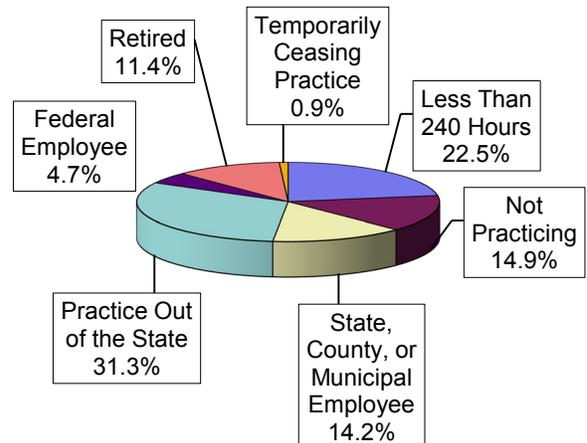
Links to the public database and to secure log-in access are available on OCI's Fund Web page (oci.wi.gov/Pages/Funds/IPFCFAccessFundSystem.aspx).

- Fund administration closely monitors the use of outside counsel. Pursuant to a court decision in 2000, the

Fund hires separate defense counsel on each claim. Fund staff monitors the claims and the use of this outside counsel to ensure, while the Fund receives the necessary representation, legal fees are controlled.

- Pursuant to a Legislative Audit Bureau recommendation and a directive by the Board, an actuarial audit was performed in 2011 on the analysis performed in 2010 by the outside actuarial firm. This audit opinion concluded that the assumptions and methodologies used by the Fund's actuary and the risk margin of 25% established by the Board were reasonable. A recommendation was made to reduce the discount factor used to discount the claim liability reserves. 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. In 2012, the Board reduced the discount factor another .5%, to 4.5%, applicable to June 30, 2013, reserves and in 2015 the Board reduced the discount factor .5% to 4.0%, applicable to the June 30, 2014, 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, 2016, there were 12,909 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, 2016**



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, 2016.

**Injured Patients and Families Compensation Fund
Statement of Net Position
June 30, 2016, Unaudited**

Assets	Liabilities
<p>Current Assets</p> <p>Cash \$ 6,736,008</p> <p>State Investment Fund Shares 19,340,480</p> <p>Short-term Investments (market value) 0</p> <p>Bond Investment Income Receivable 8,876,191</p> <p>Securities Sold Receivable 9,995,076</p> <p>Investment and Securities Lending Receivable 9,925</p> <p>Assessments Receivable 144,728</p> <p>Less: Allowance for Uncollectible Accounts (761)</p> <p>Prepaid Items 57</p> <p>Supplies Inventory and Other Assets 1,162</p> <p>Other Receivables 10,202</p> <hr style="width: 100%;"/> <p>Total Current Assets 45,113,067</p> <p>Noncurrent Assets</p> <p>Restricted Cash – Liability for FME Account 32,338,520</p> <p>Long-term Investments (market value) 1,237,466,256</p> <p>Capital Assets, Net of Accumulated Depreciation 1,030,651</p> <hr style="width: 100%;"/> <p>Total Noncurrent Assets 1,270,835,427</p> <p>Total Assets 1,315,948,494</p> <p>Deferred Outflows of Resources 287,748</p> <hr style="width: 100%;"/> <p>Total Assets and Deferred Outflows of Resources <u>\$1,316,236,242</u></p>	<p>Current Liabilities</p> <p>Future Benefits and Loss Liabilities - Short-term \$ 52,261,840</p> <p>Assessments Received in Advance 2,089,470</p> <p>Provider Refunds Payable 1,938,597</p> <p>General and Administrative Expenses Payable 102,614</p> <p>Medical Mediation Panels Payable 10,164</p> <p>Securities Purchases Payable 8,066,794</p> <p>Due to Other Funds 398,347</p> <p>Compensated Absences 14,444</p> <hr style="width: 100%;"/> <p>Total Current Liabilities 64,882,270</p> <p>Noncurrent Liabilities</p> <p>Loss Liabilities:</p> <p>Liability for IBNR 365,972,002</p> <p>Liability for Reported Losses 20,999,466</p> <p>Liability for LAE 66,838,413</p> <hr style="width: 100%;"/> <p>Estimated Loss Liabilities 453,809,880</p> <p>Less: Amount Representing Interest (62,665,619)</p> <p>Discounted Loss Liabilities 391,144,261</p> <p>Liabilities for Future Medical Expenses 32,338,520</p> <p>Contributions Being Held 1,000,000</p> <hr style="width: 100%;"/> <p>Total Loss Liabilities 424,482,781</p> <p>Less: Loss Liabilities, Current Portion (52,261,840)</p> <p>Noncurrent Loss Liabilities 372,220,941</p> <p>Compensated Absences - Long-term 36,153</p> <p>Net Pension Liability 53,924</p> <p>Other Post-employment Benefits 51,674</p> <hr style="width: 100%;"/> <p>Total Noncurrent Liabilities 372,362,692</p> <p>Total Liabilities 437,244,962</p> <p>Deferred Inflows of Resources 114,596</p> <hr style="width: 100%;"/> <p>Total Liabilities and Deferred Inflows of Resources 437,359,558</p> <p>Net Position</p> <p>Invested in Capital Assets, Net of Related Debt 1,030,651</p> <p>Restricted for Injured Patients and Families 877,846,032</p> <hr style="width: 100%;"/> <p>Total Net Position 878,876,683</p> <p>Total Liabilities, Deferred Inflows of Resources and Net Position <u>\$1,316,236,242</u></p>

Injured Patients and Families Compensation Fund
Statement of Revenues, Expenses
and Changes in Fund Net Position for the
Fiscal Year Ended June 30, 2016, Unaudited

Operating Revenues:

Assessments	\$ 22,086,621
Assessment Interest Income	2,098
Administrative Fee Income	<u>30,072</u>
Total Operating Revenues	<u>22,118,761</u>

Operating Expenses:

Underwriting Expenses:	
Net Losses Paid	2,851,174
Loss Adjustment Expense Paid	4,277,120
Risk Management Expenses	27,319
Medical Expenses Paid	1,688,065
Change in Liability for IBNR	(75,035,771)
Change in Liability for Reported Losses	16,998,565
Change in Liability for Loss Adjustment Expense	(13,576,363)
Change in Amount Representing Interest	17,074,361
Change in Liability for Future Medical Expense	<u>(6,016,984)</u>
Total Underwriting Expenses	(51,712,515)
General and Administrative Expenses	737,366
Depreciation Expense	<u>213,841</u>
Total Operating Expenses	<u>(50,761,309)</u>

Operating Income (Loss) 72,880,070

Nonoperating Revenues (Expenses):

Investment Income	72,144,662
Miscellaneous Revenue	<u>14,283</u>

Change in Net Assets 145,039,015
Transfers to the General Fund (14,679)

Change in Net Position 145,024,335

Net Position

Net Position - Beginning of Period 733,852,348

Net Position - End of Period \$878,876,683

Local Government Property Insurance Fund (Fund)

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

As of June 30, 2016, the Fund insured 219 policyholders: 9 counties, 22 schools, 1 city, 84 towns, 41 villages, and 62 miscellaneous (libraries, etc.) jurisdictions. Com-

binning new business and terminations, the overall number of policyholders decreased by 736 since the previous fiscal year-end.

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, 2016, was \$3.5 billion, down from \$51 billion as of the previous fiscal year-end.

The Fund's balance sheet and income statement for the fiscal year ending June 30, 2016, are included with this report.

Wisconsin Insurance Report Business of 2016
Funds and Program Management, Local Government Property Insurance Fund

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

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

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

Wisconsin is the only state in the nation that offers a life insurance program to residents. All policies issued are participating and there is no marketing of the Fund. The lapse rate on Fund policies is a low 0.004%. As of December 31, 2016, there were 24,734 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 2016, a distribution of \$3.6 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, 2016.

State Life Insurance Fund Balance Sheet December 31, 2016	
Assets	
Bonds	\$104,559,098
Policy Loans	3,286,620
Cash and Bank Deposits	1,611,824
Premiums Deferred and Uncollected	60,004
Investment Income Due and Accrued	1,328,474
Recoverable Reins.	<u>0</u>
Total Assets	<u>\$110,846,020</u>
Liabilities and Surplus	
Reserves for Life Policies and Contracts	\$ 65,811,636
Interest Maintenance Reserve	8,871,313
Policy Claims	202,000
Dividends Due and Unpaid (2016)	16,816
Dividends - Provision for 2016	3,628,920
Deposit-Type Contracts	23,211,375
Unclaimed Property	64,508
Taxes, Licenses, Fees Accrued	775
Suspense and Cancelled Drafts	41,757
Expenses Due and Accrued	181,148
Back Up Withholding	705
Premiums Received in Advance	24,106
Asset Valuation Reserve	<u>333,754</u>
Total Liabilities	\$102,388,813
Surplus	<u>8,457,207</u>
Total Liabilities and Surplus	<u>\$110,846,020</u>

State Life Insurance Fund Income Statement December 31, 2016	
Income	
Premiums	\$1,322,941
Investment Income	4,840,275
Amortization of Interest Maintenance Reserve	423,490
Miscellaneous Income	<u>2,580</u>
Total Income	\$ 6,589,286
Expenses	
Death Benefits	1,231,640
Matured Endowments	256,000
Other Policy Benefits	1,074,452
Increase in Reserve	430,431
General Operating Expense	<u>694,337</u>
Expenses before Dividends	<u>3,686,860</u>
Net Gain before Dividends	<u>2,902,426</u>
Dividends to Policyholders	<u>3,554,540</u>
Net Gain (Loss) from Operations	<u>\$ (652,114)</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 OCI's Legal Unit, is responsible for enforcing the state's insurance laws. In addition, it assists with OCI's consumer education program by providing technical expertise in the development and publication of OCI's consumer education publications. In compliance with s. 601.01 (5), Wis. Stat., the Division works with other state and federal regulatory agencies in carrying out the purposes of Wisconsin's insurance laws and the agency's mission.

Bureau of Financial Analysis and Examinations

The principal function of the Bureau of Financial Analysis and Examinations (Bureau) is to monitor the financial condition of all insurers licensed to do business in Wisconsin and determine whether their financial condition meets the minimum requirements for continued operation in Wisconsin. Monitoring includes the examination of the accounts and records of insurance companies organized under Wisconsin law and the analysis of financial statements of all insurers licensed to do business in the state of Wisconsin, the review of CPA audit reports, and updates to the company profile database. The Bureau maintains and reviews holding company filings required by ch. Ins 40, Wis. Adm. Code, administers insurer applications for admission to Wisconsin, and processes merger and acquisition plans. The Bureau also collects and processes all premium taxes submitted by insurers.

2016 Major Accomplishments

- Maintained accreditation by the National Association of Insurance Commissioners.
- Examined 35 domestic insurers.
- Analyzed the financial statements of over 1,880 insurers.
- Continued oversight of 1 domestic insurer in liquidation and 1 domestic insurer in rehabilitation.
- Licensed 2 new domestic insurers, 4 property service contract providers, and 1 care management organization.
- Approved 5 domestic insurers to dissolve.
- Re-issued permits to 7 care management organizations under ch. 648, Wis. Stat.
- Licensed 22 nondomestic insurers, 16 service contract providers, 2 warranty plans, 1 motor club, 1 life settlement provider, 1 continuing care retirement organization, and 3 vehicle protection product providers.
- Permitted 12 licensed entities to withdraw from Wisconsin.
- Reviewed and approved 2 mergers involving domestic insurers.
- Reviewed changes of control involving 5 domestic insurers, pursuant to holding company regulations, and 2 holding company reorganizations.

- Reviewed redemptions of 6 insurers to Wisconsin and 4 out of Wisconsin.
- Reviewed and enhanced the procedures for financial analysis and monitoring of licensed insurers.
- Enhanced the process for insurance companies to file Wisconsin-specific forms electronically with OCI.
- Continued the development of automated applications used in financial analysis and examinations.
- Made available insurer financial and demographic data on the OCI Web site.
- Participated in NAIC task forces and working groups, including:
 - Accounting Practices and Procedures Task Force
 - Affiliated Investment Ad Hoc Group
 - Analyst Team System Oversight Working Group
 - Blanks Working Group
 - Cybersecurity Task Force
 - Cybersecurity Task Force – Ad Hoc Exam Subgroup
 - Electronic Workpaper Working Group
 - Examination Oversight Task Force
 - Financial Analysis Handbook Working Group
 - Financial Analysis Research and Development Working Group
 - Financial Analysis Working Group
 - Financial Examiners Coordination Working Group
 - Financial Examiners Handbook Technical Group
 - Financial Stability Task Force
 - Group Solvency Issues Working Group
 - Health Reform Solvency Impact Subgroup
 - Health Risk-Based Capital Working Group (Vice Chair)
 - Information Technology Examination Working Group
 - Investment Reporting Subgroup
 - Investment Risk-Based Capital Working Group
 - Mortgage Guaranty Insurance Working Group (Chair)
 - NAIC Reporting Exceptions Analysis Working Group
 - National Treatment and Coordination Working Group
 - Operational Risk Subgroup
 - ORSA Implementation Working Group

P&C Risk-Based Capital Working Group
Reinsurance Financial Analysis Working Group
Reinsurance Task Force
Restricted Asset Subgroup
Risk-Focused Surveillance Working Group

Statutory Accounting Principles Working Group
Valuation of Securities Task Force
• Participated in the Financial Stability Board
Workstream on Other Shadow Banking Entities.

Companies Examined in 2016

American Dental Plan of WI, Inc.
Arch Mortgage Assurance Co.
Arch Mortgage Guaranty Co.
Arch Mortgage Ins. Co.
Arch Mortgage Reinsurance Co.
Arlington Mutual Fire Ins. Co.
Care Wisconsin First, Inc. (CMO)
Care Wisconsin Health Plan, Inc.
Catholic Financial Life
Community Care Health Plan, Inc.
Community Care, Inc. (CMO)
CUMIS Mortgage Reinsurance Co.
Dental Protection Plan, Inc.
Eagle Point Mutual Ins. Co.
Ellington Mutual Ins. Co.
EPIC Life Ins. Co., The
Farmington Mutual Ins. Co.
Group Health Coop. of South Central WI
Health Tradition Health Plan

Humana Ins. Co.
Humana Wisconsin Health Organization Ins. Corp.
HumanaDental Ins. Co.
Merrimac Lodi Mutual Ins. Co.
Molina Healthcare of WI, Inc.
National Guardian Life Ins. Co.
Northwestern National Ins. Co. of Milwaukee, WI
Northwestern National Ins. Co. of Milwaukee, WI
(Segregated Account)*
Omaha Indemnity Co., The
Partners Mutual Ins. Co.
Physicians Plus Ins. Corp.
Settlers Life Ins. Co.
Third Coast Ins. Co.
UCare Health, Inc.
United Wisconsin Ins. Co.
Wisconsin Physicians Service Ins. Corp.
WPS Health Plan, Inc.

*Northwestern National Ins. Co. of Milwaukee, WI, and Segregated Account—1 report for the 2 exams.

Wisconsin Insurance Corporations Organized and Licensed

January 1, 2016 - December 31, 2016

Aspirus Arise Health Plan of Wisconsin, Inc.	Wausau, WI
JM Care Plan, Inc.	Neenah, WI
Johnson Ford of New Richmond, Inc.	New Richmond, WI
My Choice Family Care, Inc.	Milwaukee, WI
Planet Powersports LLC	Onalaska, WI
Unos Auto Sales & Service Inc.	Milwaukee, WI
Wisconsin Collaborative Ins. Co.	Waukesha, WI

Insurance Corporations Domiciled in Other States Admitted

January 1, 2016 - December 31, 2016

Alliant National Title Ins. Co. Inc.	Longmont, CO
Alpha Warranty Services, Inc.	Riverton, UT
American Guardian Warranty Services, Inc.	Warrenville, IL
American Honda Motor Co., Inc.	Torrance, CA
American Standard Ins. Co. of Ohio	Columbus, OH
American Warranty Corp.	Irving, TX
Axiom Product Administration LLC (SCP)	Lake St. Louis, MO
Axiom Product Administration LLC (VPP)	Lake St. Louis, MO
Cal-Tex Protective Coatings, Inc.	Schertz, TX
Capital Processing Systems, Inc.	Charlotte, NC
Clear Spring Life Ins. Co.	Indianapolis, IN
COPIC Ins. Co.	Denver, CO
Foresight Services Group, Inc.	McKinney, TX
Furniture Care Protection, Inc.	Edmond, OK
Global Administrators, LLC	Mansfield, MA
Homesite Indemnity Co.	Boston, MA
IAS Warranty, Inc.	Austin, TX
Investors Heritage Life Ins. Co.	Frankfort, KY
Lexington National Ins. Corp.	Lutherville, MD
MCNA Ins. Co.	Fort Lauderdale, FL
Merit Health Ins. Co.	Skokie, IL
Midwest Builders' Casualty Mutual Co.	Kansas City, MO
Minnehoma Automobile Association, Inc.	Tulsa, OK
National Auto Assurance, Inc.	Pompano Beach, FL
New World Warranty Corp.	Pompano Beach, FL
Newcastle Senior Care, LLC	Mequon, WI
NORCAL Mutual Ins. Co.	San Francisco, CA
OBI America Ins. Co.	Plymouth, MN
Radian Mortgage Guaranty Inc.	Philadelphia, PA
Radnor Specialty Ins. Co.	Wayne, PA
Real Advantage Title Ins. Co.	Santa Ana, CA
Residential Warranty Services, Inc.	Carmel, IN
Roadside Protect, Inc.	Itasca, IL
Rockwood Casualty Ins. Co.	Rockwood, PA
Signet Service Plans, Inc.	Akron, OH
Sompo Japan Fire and Marine Ins. Co. of America	Charlotte, NC

Insurance Corporations Domiciled in Other States Admitted (continued)

Synergy Ins. Co.	Charlotte, NC
Third Coast Ins. Co.	Chicago, IL
Tire Shield, Inc.	St. Augustine, FL
Trinity Warranty Solutions LLC	Villa Park, IL
Universal Underwriters Service Corp.	Schaumburg, IL
Vehicle Administrative Services, Ltd.	Dallas, TX
ViaSource Funding Group, LLC	Bernards Township, NJ
Western United Life Assurance Co.	Spokane, WA
White Pine Ins. Co.	Birmingham, MI

Organizations Licensed as Service Contract Providers

January 1, 2016 - December 31, 2016

Alpha Warranty Services, Inc.	Riverton, UT
American Honda Motor Co., Inc.	Torrance, CA
American Warranty Corp.	Irving, TX
Axiom Product Administration LLC	Lake St. Louis, MO
Cal-Tex Protective Coatings, Inc.	Schertz, TX
Capital Processing Systems, Inc.	Charlotte, NC
Furniture Care Protection, Inc.	Edmond, OK
Global Administrators, LLC	Mansfield, MA
IAS Warranty, Inc.	Austin, TX
JM Care Plan, Inc.	Neenah, WI
Johnson Ford of New Richmond, Inc.	New Richmond, WI
Minnehoma Automobile Association, Inc.	Tulsa, OK
Planet Powersports LLC	Onalaska, WI
Residential Warranty Services, Inc.	Carmel, IN
Signet Service Plans, Inc.	Akron, OH
Tire Shield, Inc.	St. Augustine, FL
Trinity Warranty Solutions LLC	Villa Park, IL
Universal Underwriters Service Corp.	Schaumburg, IL
Unos Auto Sales & Service Inc.	Milwaukee, WI
Vehicle Administrative Services, Ltd.	Dallas, TX

**Insurance Corporation Mergers, Consolidations, Dissolutions,
Withdrawals, Rehabilitations, Liquidations, or Redomestications**
January 1, 2016 - December 31, 2016

Withdrawals

American TV & Appliance of Madison, Inc.	03/20/2016
Automotive Warranty Services, Inc.	07/08/2013*
Consumer Program Administrators, Inc.	07/08/2013*
CPP Warranties, LLC	05/18/2016
DHD Warranty LLC	11/01/2016
Financial Guaranty Ins. Co.	11/29/2016
Ford Auto Club, Inc.	09/12/2016
Legacy Benefits, LLC	03/17/2011*
Microsoft Corporation	03/22/2016
Trinity Health Services, Inc.	01/01/2016
Warranty Acceptance Corp.	08/19/2015*
Workmen's Auto Ins. Co.	03/28/2016

Dissolutions

MGIC Mortgage Reinsurance Corp.	10/01/2016
MGIC Reinsurance Corp.	10/01/2016
MGIC Residential Reinsurance Corp.	10/01/2016
MIC Reinsurance Corp.	10/10/2016
MIC Reinsurance Corp. of WI	10/10/2016

Rehabilitations

Affirmative Direct Ins. Co.	09/17/2015*
CastlePoint National Ins. Co.	07/28/2016

Liquidations

Affirmative Ins. Co.	03/24/2016
American Medical and Life Ins. Co.	12/28/2016
Excalibur Reinsurance Corp.	07/18/2016
Lumbermen's Underwriting Alliance	05/23/2016

* Information not available in prior Wisconsin Insurance Report.

Mergers

Company Name	Merged Into	Date
American Safety Casualty Ins. Co.	TIG Ins. Co.	06/30/2016
Assurance Company of America	Maryland Casualty Co.	12/31/2015*
Charter National Life Ins. Co.	Allstate Life Ins. Co.	01/01/2016
CIFG Assurance North America, Inc.	Assured Guaranty Corp.	07/05/2016
Clearwater Ins. Co.	TIG Ins. Co.	09/30/2016
Deerfield Ins. Co.	Markel Ins. Co.	12/31/2015*
Express Scripts Ins. Co.	Medco Containment Life Ins. Co.	10/01/2015*
Heritage Union Life Ins. Co.	Wilco Life Ins. Co.	12/23/2015*
LCS-Westminster Newcastle LLC	Newcastle Senior Care, LLC	07/27/2016
Maryland Casualty Co.	Zurich American Ins. Co.	12/31/2015*
Milwaukee County Department of Family Care	My Choice Family Care, Inc.	09/01/2016
Northern Ins. Co. of New York	Maryland Casualty Co.	12/31/2015*
Preserver Ins. Co.	CastlePoint National Ins. Co.	07/19/2016
PXRE Reinsurance Co.	SPARTA Ins. Co.	11/20/2015*
Security Life Ins. Co. of America	Ameritas Life Insurance Corp.	12/31/2016
St. Paul Fire and Casualty Ins. Co.	St. Paul Fire and Marine Ins. Co.	01/01/2016
Stonebridge Life Ins. Co.	Transamerica Life Ins. Co.	10/01/2015*
Tower Ins. Co. of New York	CastlePoint National Ins. Co.	07/19/2016
Tower National Ins. Co.	CastlePoint National Ins. Co.	07/19/2016
Unione Italiana Reinsurance Co. of America, Inc.	Finial Reinsurance Co.	08/01/2016
United Teacher Associates Ins. Co.	Continental General Ins. Co.	12/31/2016
Universal Underwriters Life Ins. Co.	Zurich American Life Ins. Co.	09/30/2016

Redomestications

Company Name	From	To	Effective Date
AIG Assurance Co.	PA	IL	12/31/2016
Allegheny Casualty Co.	PA	NJ	12/31/2015*
American Family Ins. Co.	OH	WI	12/09/2015*
American Specialty Health Ins. Co.	IL	IN	12/22/2016
American Standard Ins. Co. of Ohio	OH	WI	09/30/2016
Ashmere Ins. Co.	IL	FL	10/12/2016
Clover Ins. Co.	TX	NJ	04/20/2016
Colorado Bankers Life Ins. Co.	CO	NC	12/31/2015
Commercial Casualty Ins. Co.	CA	IN	09/20/2016
Continental American Ins. Co.	SC	NE	12/07/2016
Continental General Ins. Co.	OH	TX	12/31/2016
Developers Surety and Indemnity Co.	IA	CA	12/01/2016
Generation Life Ins. Co.	AZ	MO	11/29/2016
Genesis Ins. Co.	CT	DE	06/30/2016
Homesite Indemnity Co.	KS	WI	09/30/2016
Homesite Ins. Co.	CT	WI	09/30/2016
Homesite Ins. Co. of the Midwest	ND	WI	09/30/2016
Insurance Co. of the State of Pennsylvania, The	PA	IL	12/31/2016
Key Risk Ins. Co.	NC	IA	12/31/2015
Maxum Casualty Ins. Co.	DE	CT	12/01/2016

* Information not available in prior Wisconsin Insurance Report.

Redomestications (continued)

National Casualty Co.	WI	OH	08/17/2016
Nationwide Assurance Co.	WI	OH	08/17/2016
Nationwide Ins. Co. of America	WI	OH	08/17/2016
Old Republic Security Assurance Co.	AZ	IL	12/31/2015*
ProSelect Ins. Co.	MA	NE	09/22/2016
SeaBright Ins. Co.	IL	TX	05/20/2016
Sun Life and Health Ins. Co. (U.S.)	CT	MI	04/22/2016
Technology Ins. Co., Inc.	NH	DE	12/05/2016
Third Coast Ins. Co.	IL	WI	09/12/2016
United National Specialty Ins. Co.	WI	TX	10/14/2016
Vision Service Plan Ins. Co.	CT	OH	11/01/2016
Watford Ins. Co.	MI	NJ	08/01/2016

Insurance Corporations Which Changed Their Names

January 1, 2016 - December 31, 2016

Previous Name	New Name
ATX Premier Ins. Co.	Windhaven National Ins. Co.
Catamaran Ins. of Ohio, Inc.	Optum Ins. of Ohio, Inc.
Chrysler Group LLC	FCA US LLC
Districts Mutual Ins.	Districts Mutual Ins. and Risk Management Services
eSecuritel Holdings, LLC	Brightstar Device Protection, LLC
Federal Life Ins. Co. (Mutual)	Federal Life Ins. Co.
GM Motor Club, Inc.	National General Motor Club, Inc.
GMAC Service Agreement Corp.	Ally Service Agreement Corp.
HDI Global Ins. Co.	HDI-Gerling America Ins. Co.
Lyndon Property Ins. Co.	Protective Property & Casualty Ins. Co.
Mosaic Ins. Co.	Metromile Ins. Co.
Mutual Trust Life Ins. Co., a Pan-American Life Ins. Group Stock Co.	MTL Ins. Co.
Professionals Direct Ins. Co.	Watford Ins. Co.
ULLICO Life Ins. Co.	Clover Ins. Co.
Underwriter for the Professions Ins. Co.	TDC National Assurance Co.
United National Specialty Ins. Co.	City National Ins. Co.
XL Life Ins. and Annuity Co.	Omaha Health Ins. Co.

* Information not available in prior Wisconsin Insurance Report.

Companies in Liquidation or Rehabilitation

Ambac Assurance Corporation Segregated Account, in Rehabilitation

Ambac Assurance Corporation Segregated Account was placed in rehabilitation on March 24, 2010. This rehabilitation is currently under the supervision of Judge Richard G. Niess of the Circuit Court for Dane County, Wisconsin. Daniel J. Schwartz is the Special Deputy Commissioner for this rehabilitation and has served in this capacity since February 17, 2016.

Ambac Assurance Corporation (Ambac), headquartered in New York, New York, is the successor to American Municipal Bond Assurance Corporation, which was incorporated in Wisconsin on September 29, 1970. The company operates as a financial guaranty insurer, and its principal business is the guaranty of timely payment of principal and periodic interest when due on credit obligations. The company is licensed in all U.S. states, the District of Columbia, Guam, Puerto Rico, and U.S. Virgin Islands.

In the mid-1990s, Ambac began offering financial guaranty insurance on riskier, higher-margin private “structured finance” investments, including residential mortgage-backed securities (RMBS) and collateralized debt obligations of asset-backed securities (CDOs of ABS). When the riskier insured structured finance investments began to deteriorate en masse during the economic crisis of 2008, Ambac’s projected future liabilities grew while its credit ratings and statutory surplus plummeted. Consequently, its prospects for writing new business evaporated, it stopped writing new policies, and it initiated an informal run-off.

These events created a hazard for policyholders. At the time of rehabilitation, Ambac’s investment portfolio assets had a 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 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 requirement that the General Account shall always maintain minimum surplus as regards policyholders of \$100,000,000. 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 Commissioner of Insurance, in his capacity as Rehabilitator (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 the Rehabilitation Court 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 had 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.

Ambac Assurance Corporation and the Rehabilitator are actively engaged in assessing whether there is any means by which its capital base may be improved to a level that would permit conclusion of the Segregated Account rehabilitation proceedings.

As of December 31, 2016, the Ambac Assurance Corporation Segregated Account reported assets of \$8,196,047, liabilities of \$(373,091,363), surplus of \$381,287,410, and net income of \$0. The negative liability exists because the General Account's reinsurance policy provides coverage on surplus notes issued in satisfaction of claims. As of December 31, 2016, the Segregated Account had disbursed \$3,789,751,251 to policyholder trustees and claim submitting agents, including the issuance of \$53,000,000 in surplus notes at par value, on \$6,783,898,119 of permitted policy claims, including amounts paid or permitted to bondholders under commutations.

Partnership Health Plan, Inc., in Liquidation

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

Partnership Health Plan was headquartered in Eau Claire, Wisconsin, and had business in force only in Wisconsin. Partnership Health Plan contracted with the Department of Health Services to provide managed health and long-term care support to participants in the Family Care Partnership Program, a comprehensive program of services for older adults and people with physical disabilities. The 1,394 members were transitioned into either another partnership program or another long-term care program overseen by DHS effective January 1, 2013.

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

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

On July 29, 2013, 450 notices were mailed to members, creditors and other parties whose interests may in some way be affected by the liquidation. The deadline for filing claims with the liquidator was January 31, 2014. There were 49 proof-of-claim forms filed and they were reviewed to determine amounts payable, if any. To date payments totaling \$1,134,574 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 one late-filed claim.

As of December 31, 2016, Partnership Health Plan had assets of \$4,678,465, liabilities of \$410,000, and surplus of \$4,268,465.

Bureau of Market Regulation

In 2016 the Bureau of Market Regulation (Bureau) consisted of six sections: Complaints and Central Services, Accident and Health Insurance, Health and Life Insurance, Property and Casualty Insurance, Federal Health Insurance Rate Review, and Agent Licensing. Agent licensing and rate review activities are described in separate sections.

The Bureau of Market Regulation is responsible for the administration and enforcement of laws and rules relating to all market conduct activities of insurers and agents. In order to complete its duties, the Bureau conducts market analysis and targeted market conduct examinations of insurers in the areas of underwriting and rating; marketing, advertising and sales; claims; form review; and policyholder services and grievances. The Bureau investigated and resolved 4,014 written consumer complaints and inquiries and answered over 25,000 telephone inquiries. The Bureau also processed 3,158 rate and rule filings and received 5,300 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 states may use to review market activity of the entire insurance marketplace in a consistent manner and to identify companies whose practices are outside normal ranges. The project collects data on an industry-wide basis and is comprised of three major components: a Life & Annuity statement, a Property & Casualty statement, and a Long-Term Care statement. The Life & Annuity statement is further divided into four lines of business: Individual Life Cash Value Products, Individual Life Non-Cash Value Products, Individual Fixed Annuities, and Individual Variable Annuities. The Property & Casualty statement is further divided into two subsections: a Private Passenger Automobile section and a Homeowner's section. The Long-Term Care statement is divided into three lines of business: Stand-Alone, Life Hybrid, and Annuity Hybrid.

For the 2016 Life & Annuity MCAS, licensed companies with at least \$50,000 in subject life premium and/or annuity considerations were required to participate in the project in Wisconsin. OCI received 240 life statements and 133 annuity statements. For the 2016 Property & Casualty MCAS, licensed companies with at least \$50,000 in subject homeowner's and/or

private passenger automobile premium were required to participate in the project in Wisconsin. OCI received 140 private passenger automobile statements and 134 homeowner's statements. For the 2016 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 89 companies participated in the project by filing statements with OCI.

Level 1 and Level 2 Market Analysis

Wisconsin conducted analysis on 52 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, which 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.

2016 Major Accomplishments

- Closed and completed 4 market conduct examinations and 52 internal reviews consisting of desk audits and market conduct analysis of companies in 11 lines of business.
- Provided 181 domestic company market regulation analysis reports for the Bureau of Financial Analysis and Examinations.
- Signed participation agreements to assist in three multi-state collaborative market conduct examinations by providing state-specific information and assistance to the lead states.
- Increased participation in the company complaint access portal to 613 companies. The system has significantly streamlined the complaint process for both consumers and companies. Companies can

- view, track, and respond to their consumer complaints online. Since inception of the online portal, the agency has maintained increased efficiencies such as reducing mailing and printing costs and reduced average response time for consumers by 7.4 days.
- Developed and implemented new market conduct business analysis tools to better visualize and analyze market conduct activity for companies conducting business in Wisconsin. This new tool is expected to help streamline OCI's internal market conduct processes and procedures.
 - Continued to work closely with the Centers for Medicare & Medicaid Services (CMS) to facilitate insurer, agent, and consumer questions regarding ongoing changes to the Federal Affordable Care Act.
 - Continued to improve the market analysis and the market conduct examination program by working with other states through the NAIC Market Information Systems Task Force, Market Analysis Working Group, the Market Conduct Examination Standards Working Group, and the Market Analysis Procedures Working Group to coordinate examinations, improve uniformity in the market conduct examination and analysis process, and work collaboratively with other states.
 - Actively participated in the NAIC Market Accreditation Working Group to help facilitate the development of market conduct accreditation standards.
 - Reviewed comprehensive health insurance policy form filings and performed health insurer desk audits in order to ensure they are complying with both federal and state requirements.
 - Participated in the Market Conduct Annual Statement program, collecting and analyzing data on claims, complaints, and underwriting in life, annuities, homeowner's and auto insurance and using the data as part of the market analysis program.
 - Provided technical assistance and support in the updating and revision of a variety of consumer publications available from OCI.
 - Participated in the Wisconsin Insurance Plan and the Wisconsin Automobile Insurance Plan meetings, quarterly meetings with the Worker's Compensation Rating Bureau and the Department of Workforce Development, and provided technical assistance to Wisconsin Emergency Management.
 - Served on the following NAIC committees, task forces and working groups: Market Information Systems Task Force, Producer Licensing Working Group, the Interstate Insurance Product Regulation Commission, the Market Analysis Procedures Working Group, and the Market Conduct Examination Standards Working Group.

Policy Submissions and Rate Filings

The following tables summarize the policy submission data for 2015 and 2016. Table I shows the number of policy submissions received in 2015 and 2016 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 2015 and 2016

Product Category	Total for 2015	Total for 2016
Health and Life		
Continuing Care Retirement Community	2	1
Credit Accident and Health	2	0
Credit Life	4	13
Group Accident and Health	388	383
Group Annuity	90	77
Group Life	57	60
Health and Life Other	403	310
Health Maintenance Organization	380	510
Individual Accident and Health	248	143
Individual Annuity	164	117
Individual Life	82	79
Annuities Other	<u>38</u>	<u>28</u>
Total Health and Life	<u>1,858</u>	<u>1,721</u>
Property and Casualty		
Aviation	51	33
Bonds	71	113
Commercial Property and Multiperil	515	307
Commercial Motor Vehicle	243	223
Credit Property	19	16
Homeowner's	166	177
Inland Marine	281	227
Liability	1,405	1,143
Mortgage Guaranty	7	2
Other Lines	986	868
Personal Farmowner's	48	51
Personal Motor Vehicle	147	155
Property	309	219
Title	17	19
Worker's Compensation	<u>4</u>	<u>26</u>
Total Property and Casualty	<u>4,269</u>	<u>3,579</u>
Grand Total	<u>6,127</u>	<u>5,300</u>

Table II
Rate Filings Received
By Product Category for 2016

Accident and Health Section	
Credit Accident and Health	4
Credit Life	3
Health Maintenance Organization	53
Health Other	<u>570</u>
Total Accident and Health Section	<u>630</u>
Property and Casualty Section	
Aviation	14
Bonds	125
Commercial Property and Multiperil	320
Commercial Motor Vehicle	269
Credit Property	9
Homeowner's	238
Inland Marine	60
Liability	715
Mortgage Guaranty	27
Other Lines	214
Personal Farmowner's	57
Property	116
Personal Motor Vehicle	311
Title	19
Worker's Compensation	<u>34</u>
Total Property and Casualty Section	<u>2,528</u>
Grand Total	<u><u>3,158</u></u>

Trends in Complaints

In 2016, OCI received the highest number of calls and complaints about health insurance. The most common inquiry and complaint was about how to obtain coverage; additionally, OCI continues to receive questions regarding the implementation of federal laws related to health insurance. 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.

OCI continued to receive complaints about rate increases on long-term care insurance policies. During 2016, the rate increases ranged from 5.4% to 95.5% for 24 companies that submitted rate filings. These rate increases affected 20,027 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 2016. Most inquiries were by telephone, with the remainder being written communications, including e-mail, and "walk-ins."

Table II shows 2015 and 2016 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. Forty-eight 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
2011	6,244	7,258
2012	6,120	6,633
2013	4,144	4,634
2014	3,801	4,100
2015	3,508	3,780
2016	3,756	4,014

	2011	2012	2013	2014	2015	2016
Health	2,803	2,700	1,749	1,771	1,612	1,793
P&C	2,274	2,405	3,018	966	1,435	1,362
Life	446	558	472	332	349	648
Annuities	142	142	122	161	135	123

Table II
Complaints Filed By Type of Insurance*

	2015	2016
Accident and Health		
Group Accident and Health	718	811
Individual Accident and Health	717	807
Medicare Supplement	113	119
Long-Term Care	<u>64</u>	<u>56</u>
Total Accident and Health	<u>1,612</u>	<u>1,793</u>
Property and Casualty		
Automobile	614	635
Homeowner's, Tenant's, Farmowner's	427	358
Fire, Allied Lines, Other Property	103	92
General Liability/Liability	57	38
Worker's Compensation	100	114
All Other Lines	<u>108</u>	<u>125</u>
Total Property and Casualty	<u>1,409</u>	<u>1,362</u>
Life, Including Credit and Annuities	<u>484</u>	<u>598</u>
Grand Total	<u>3,505</u>	<u>3,753</u>

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

Table III
Reasons for Complaints*

Basis for Complaint	Through 4th Quarter 2015	Percent of Total	Through 4th Quarter 2016	Percent of Total
Claim Handling	2,237	50.0%	2,269	47.7%
Policyholder Service	1,217	27.0	1,491	31.3
Marketing and Sales	584	13.0	537	11.3
Underwriting	440	10.0	459	9.7

* A complaint may have more than one basis.

The Bureau keeps track of the amount of money recovered by complainants who filed a complaint with OCI. From January 1 through the 4th quarter of 2016, OCI assisted complainants in recovering \$4,462,857 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	\$ 964,999	\$ 8,977	\$ 2,293	\$ 0	\$ 976,269
Ind. Accident and Health	830,997	35,101	17,619	12	883,729
Automobile	220,125	3,858	185	18	224,186
Life, Including Credit and Annuities	792,259	498,018	558,869	200,000	2,049,146
Homeowner's, Tenant's, Farmowners	156,225	1,283	3,630	0	161,138
Fire, Allied Lines, Other Property	84,628	14,246	376	0	99,250
General Liability/Liability	6,116	0	1,700	0	7,816
All Other Lines	<u>54,309</u>	<u>4,853</u>	<u>2,161</u>	<u>0</u>	<u>61,323</u>
Total	<u>\$3,109,658</u>	<u>\$566,336</u>	<u>\$586,833</u>	<u>\$200,030</u>	<u>\$4,462,857</u>

Complainants may appeal the results of the Bureau's determination on their complaints when the complaints were not resolved as originally requested. The appeal gives the complainants an opportunity to have their complaints reviewed by OCI'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
2016 Complaint Appeals Filed by Section

	Property & Casualty	Life & Health	Accident & Health	Market Reg. Complaints	Total
Number of Complaint Files					
Appealed in 2016*	34	4	14	72	124

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

Table VI
Complainant Survey
2016

Survey Cards Sent	606
Survey Cards Returned	221
Response Rate	36%

Results

1. How did you hear about the Office of the Commissioner of Insurance?				
Word of Mouth	44			
Insurance Agent	31			
Insurance Company	11			
Internet	36			
Phone Book	4			
Lawyer	10			
Health Care Provider	16			
Other	78			
Yes % No %				
2. Did we respond to your complaint promptly?	185	83.71%	39	16.29%
3. Do you feel your complaint was handled fairly by OCI?	189	85.52%	32	14.48%
4. Do you feel you were given an adequate explanation on your complaint?	179	81.00%	42	19.00%
5. If you called OCI, do you feel we treated you courteously?	186	84.16%	35	15.84%
6. If you have another insurance problem, would you contact OCI again?	198	89.59%	23	10.41%

Managed Care Specialist

OCI's managed care specialist, who serves as an ombudsman for consumers who have questions or problems with their managed care plans, is assigned to the Bureau of Market Regulation. The managed care specialist investigates complex managed care complaints received by OCI and educates consumers on their rights under managed care plans. Administering the state's independent review program is the responsibility of the managed care specialist.

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 2016 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/Documents/Consumers/PI-203.pdf.

IRO	Total Received	Total Declined	Number Adv. Det.	Number Exp. Treatment Det.	Number Both Adv. and Exp. Treatment Det.	Number Pre-existing Det.	Number Rescissions	Number (%) Reversed	Number (%) Partially Reversed	Number (%) Upheld
Advanced Medical Reviews	0	0	0	0	0	0	0	0	0	0
IPRO	2	0	2	0	0	0	0	2 (100%)	0	0
Maximus	0	0	0	0	0	0	0	0	0	0
MCMC	1	0	1	0	0	0	0	0	0	1 (100%)
Medical Consult. Network	3	0	3	0	0	0	0	3 (100%)	0	0
Med. Rev. Institute of America	39	3	29	1	6	0	0	5 (13.9%)	0	31 (86.1%)
National Med Rev	0	0	0	0	0	0	0	0	0	0
Permedion	0	0	0	0	0	0	0	0	0	0
Prest & Assoc.	0	0	0	0	0	0	0	0	0	0
Totals	45	3	35	1	6	0	0	10 (23.8%)	0	32 (76.2%)

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
2012	64	78.1%	21.9%
2013	43	81.4	18.6
2014	49	77.6	22.4
2015	54	66.7	33.3
2016	45	76.2	23.8

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, business entities, managing general agents, and employee benefit plan administrators. Agent Licensing provides oversight of the professional licensing testing services and administration of prelicensing and continuing education programs.

As of December 31, 2016, there were 146,495 licensed individual intermediaries and 5,997 licensed business entities. During 2016 there were 9,921 examinations given to candidates seeking a resident intermediary license.

2016 Major Accomplishments

- Processed:
 - 22,581 new individual/firm applications
 - 35 approved education provider applications
 - 909 education course applications
 - 741,000 company appointment renewals
 - 165,800 new company appointments
- Successfully transitioned to a new version of State Based Systems (SBS) software “SBS 2016 (Solar).” Wisconsin continues to create more uniform standards and establish best practices to better service all individuals and business entities regulated by OCI.
- Agent Licensing is now issuing licenses for Employee Benefit Plan Administrators in Wisconsin and has implemented an electronic application process for more efficient processing and better customer service.
- Continued to enhance the transmission and processing of information and notifications using the National Insurance Producer Registry (NIPR) which benefited both individuals and business entities in processing applications, appointments, and licensing updates.
- Continued to enhance electronic services to allow licensees to have access to managing and maintaining their license electronically, providing the most accurate, up-to-date information available.
- Continued the comprehensive review and updating of all business rules to ensure that the automated licensing systems utilize current and correct business rules and are functioning properly.
- Continued to monitor implementation of National Association of Registered Agents and Brokers (NARAB) through the National Association of Insurance Commissioners (NAIC) and NIPR.
- Participated in the NAIC’s Producer Licensing Working Group and the Producer Licensing Task Force. The goal of these committees is to improve the effectiveness and efficiency of the state licensing process resulting in uniformity through increased coordination, automation, standardization, and reciprocity.

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 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. Wisconsin's 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 2016, Wisconsin had a competitive comprehensive health insurance market with 20 companies offering individual coverage, 28 companies offering small group coverage, and 27 companies offering large group coverage.

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., received in 2017. 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 the data is from individual insurer reports and has been accepted by OCI 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 OCI.

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

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Investment and other income**	\$ 10,564	\$ 17,522	\$ 9,275	\$ 5,606	\$ 9,409	\$ 16,060	\$ 16,118	\$ 14,994	\$ 12,212	\$ 11,943	\$ 30,551
2. Incurred loss adjustment expense**	32,183	36,887	910	16,580	18,475	6,277	5,188	18,224	18,053	11,398	12,975
3. All other incurred expenses**	18,145	20,434	6,092	6,870	11,999	13,155	20,736	20,452	26,854	17,489	18,163
4. Number of policies written	47,314	23,625	14,991	25,394	31,382	29,378	30,231	27,332	25,974	19,402	
5. Direct premiums written	115,833	131,634	70,791	109,506	106,303	83,920	95,788	68,811	78,908	66,289	
6. Average written premium per policy	2,448	5,572	4,722	4,312	3,387	2,857	3,169	2,518	3,038	3,417	
7. Number of open claims	4	1	4	2	7	26	56	94	102	340	
8. Direct case reserves	18,236	16,569	19,163	22,854	13,706	13,764	14,043	8,984	5,633	3,069	
9. Paid claims	1	1	5	1	10	1	1	1	1	1	
10. IBNR reserves	1	1	1	1	1	1	1	1	1	0	
11. Pure loss ratio	15.7%	12.6%	27.1%	20.9%	12.9%	16.4%	14.7%	13.1%	7.1%	4.6%	
12. Number of claims reported	1,124	988	4,976	973	9,821	1,044	1,144	933	986	643	
13. Claims closed without payment	1,252	1,116	1,140	1,170	1,260	1,126	1,077	844	680	315	
14. Claims closed with payment	241	197	139	163	202	109	109	100	88	23	
15. Number of legal actions filed	351	298	301	326	291	257	312	235	168	103	
16. Verdicts for defendants	25	50	60	45	28	21	13	8	3	4	
17. Verdicts for plaintiffs	16	13	3	6	4	6	2	0	0	0	
18. Amount awarded to plaintiffs	2,168	347	2	5,001	4,158	205	378	0	0	910	
19. Average claim paid	5	5	36	6	49	10	10	9	11	28	

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

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

VI. Financial and Statistical Data



Notes to Tables

The financial information was obtained from NAIC database downloaded on May 1, 2017, for those companies filing electronically with NAIC and annual statements filed with OCI for those companies not filing electronically with NAIC. The tables report the financial position of companies licensed to do business in Wisconsin as of December 31, 2016, and the results of their 2016 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 \$3,306,192 were not included in Table E due to the lack of detail in the information provided.

Direct premiums written in Table E includes insurers with negative premiums written. This may result in premiums written for the 20 ranked insurers in certain lines of business to be greater than all insurers writing that line of business.

All of the amounts in Tables F-I, except ratio amounts, have been rounded to thousands. Ratios in excess of 999% were reported as "999" and ratios less than 0 were reported as "0". Ratio results outside these thresholds are meaningless.

Explanation of Terms Used in Tables

The “*Wisconsin Operations*” columns report the direct premiums and losses for Wisconsin-only business for 2016. The “*Nationwide Operations*” columns report the net premiums and losses for all operations for 2016.

“*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, 2016
Counts by Type and Domicile

TYPE OF COMPANY	DOMESTIC COMPANIES	NONDOMESTIC COMPANIES	TOTAL
REGULATED ENTITIES			
STOCK LIFE AND HEALTH	24	380	404
MUTUAL LIFE AND HEALTH	3	22	25
FRATERNALS	5	38	43
HEALTH MAINTENANCE ORGANIZATIONS	23	0	23
OTHER HEALTH INSURERS	17	0	17
STOCK PROPERTY AND CASUALTY	77	763	840
MUTUAL PROPERTY AND CASUALTY	34	62	96
RECIPROCAL EXCHANGES	0	16	16
TOWN MUTUALS	55	0	55
SUBTOTAL	238	1,281	1,519
OTHER ENTITIES SUBJECT TO LIMITED REGULATION *			
CARE MANAGEMENT ORGANIZATIONS	7	0	7
CONTINUING CARE RETIREMENT COMMUNITIES	22	1	23
LIFE SETTLEMENT PROVIDER	0	9	9
MOTOR CLUBS	0	26	26
SERVICE CONTRACT PROVIDER	46	96	142
VEHICLE PROTECTION PLANS	0	29	29
WARRANTY PLANS	11	107	118
SUBTOTAL	86	268	354
GRAND TOTAL	324	1,549	1,873

TABLE B
2016 Summary of Wisconsin Operations of All Insurers by Type of Company

TYPE OF COMPANY	DIRECT PREMIUM WRITTEN *	DIRECT BENEFITS PAID *	
STOCK LIFE AND HEALTH	\$14,060,190,628	\$12,898,628,900	
MUTUAL LIFE AND HEALTH	1,764,782,675	1,581,731,533	
FRATERNALS	1,050,320,142	754,820,139	
TOTALS	\$16,875,293,445	\$15,235,180,572	
TYPE OF COMPANY	DIRECT PREMIUM EARNED	DIRECT LOSSES PAID	LOSS RATIO
HEALTH MAINTENANCE ORGANIZATIONS	\$ 8,862,232,698	\$ 7,805,981,458	88
OTHER HEALTH INSURERS	1,385,000,684	1,227,268,947	89
STOCK PROPERTY AND CASUALTY	6,235,645,464	3,434,409,942	55
MUTUAL PROPERTY AND CASUALTY	3,841,074,042	1,935,516,043	50
RECIPROCAL EXCHANGES	333,227,976	189,023,325	57
TOWN MUTUALS	61,222,131	23,912,799	39
TOTALS	\$20,718,402,995	\$14,616,112,514	71

* See Notes to Tables.

TABLE C
2016 Summary of Nationwide
Financial Operations of Wisconsin Insurers

LIFE AND HEALTH INSURERS

ASSETS	\$363,975,435,338
CAPITAL AND SURPLUS	35,619,884,146
NET PREMIUMS AND ANNUITY CONSIDERATIONS	54,267,514,411
NET BENEFITS INCURRED	51,088,323,858
NET INCOME	2,063,445,608
DIRECT PREMIUMS, ANNUITY CONSIDERATIONS, AND DEPOSITS	55,963,316,950

PROPERTY AND CASUALTY INSURERS

ASSETS	\$ 78,375,637,144
CAPITAL AND SURPLUS	31,394,891,904
NET EARNED PREMIUMS	24,271,188,455
NET LOSSES INCURRED	13,146,092,619
NET INCOME	1,951,713,202
DIRECT PREMIUMS WRITTEN	28,948,465,219

HEALTH MAINTENANCE ORGANIZATIONS
AND OTHER HEALTH INSURERS

ASSETS	\$ 4,170,566,497
CAPITAL AND SURPLUS	1,939,647,278
NET EARNED PREMIUMS	13,535,597,722
NET LOSSES INCURRED	11,437,262,930
NET INCOME	190,088,168
DIRECT PREMIUMS WRITTEN	13,626,064,348

ALL INSURERS COMBINED

ASSETS	\$446,521,638,979
CAPITAL AND SURPLUS	68,954,423,328
NET PREMIUMS AND ANNUITY CONSIDERATIONS	54,267,514,411
NET BENEFITS INCURRED	51,088,323,858
NET EARNED PREMIUMS	37,806,786,177
NET LOSSES INCURRED	24,583,355,549
NET INCOME	4,205,246,978
DIRECT PREMIUMS, ANNUITY CONSIDERATIONS, AND DEPOSITS	98,537,846,517

**TABLE D
2016 Summary of Wisconsin Operations
of All Insurers by Line of Insurance**

LINE OF INSURANCE	DIRECT PREMIUMS AND DEPOSITS*
LIFE INSURANCE	
ORDINARY	\$2,591,185,928
CREDIT	9,398,688
GROUP	650,676,665
INDUSTRIAL	3,058,420
TOTAL	\$3,254,319,701
ANNUITIES	\$5,496,050,549
DEPOSITS	724,990,462
OTHER	1,256,254,258

BENEFIT TYPE	DIRECT BENEFITS AND DIVIDENDS PAID*
DIVIDENDS	\$ 591,011,601
DEATH BENEFITS	1,891,645,540
ANNUITY BENEFITS	1,738,172,959
ALL OTHER BENEFITS	6,116,991,938

LINE OF INSURANCE	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
ACCIDENT AND HEALTH			
GROUP	\$ 9,832,497,544	\$ 8,537,367,127	87
CREDIT	14,108,502	5,998,990	43
INDIVIDUAL	7,071,466,483	5,892,639,292	83
TOTAL	\$16,918,072,529	\$14,436,005,409	85
MULTIPLE PERIL			
FARMOWNERS	\$ 177,427,389	\$ 80,168,793	45
HOMEOWNERS	1,363,214,526	583,875,869	43
COMMERCIAL	685,940,141	280,277,098	41
TOTAL	\$ 2,226,582,056	\$ 944,321,760	42
AUTOMOBILE			
PRIVATE PASSENGER CARS	\$ 2,892,653,873	\$ 1,857,736,079	64
COMMERCIAL VEHICLES	549,453,564	317,365,441	58
TOTAL	\$ 3,442,107,437	\$ 2,175,101,520	63

* See Notes to Tables.

TABLE D (continued)

LINE OF INSURANCE	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
ALL OTHER LINES			
FIRE	\$ 166,514,244	\$ 78,697,161	47
MEDICAL MALPRACTICE	64,817,753	-11,956,118	-18
WORKERS COMPENSATION	1,975,956,067	1,234,600,066	62
EXCESS WORKERS COMPENSATION	9,122,158	3,292,652	36
OTHER LIABILITY	787,367,343	337,635,947	43
FIDELITY	23,222,779	21,989,011	95
SURETY	55,390,875	1,467,530	3
CREDIT	17,353,154	5,811,333	33
TITLE	178,583,024	2,749,417	2
MORTGAGE GUARANTY	102,829,564	10,712,301	10
ALL OTHER	896,013,764	354,778,799	40
TOTAL	\$4,277,170,725	\$2,039,778,099	48

Table E

**Wisconsin Market Shares
(Business of 2016)**



Wisconsin Insurance Report Business of 2016
Financial and Statistical Data, Table E

ORDINARY LIFE

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	NORTHWESTERN MUTUAL LIFE INS CO THE	20.3	\$ 437,100,061
2	THRIVENT FINANCIAL FOR LUTHERANS	7.7	165,449,660
3	LINCOLN NATIONAL LIFE INS CO THE	3.9	84,552,277
4	AMERICAN FAMILY LIFE INS CO	3.2	69,251,160
5	PRUCO LIFE INS CO	2.8	61,233,601
6	JOHN HANCOCK LIFE INS CO (USA)	2.8	60,742,947
7	STATE FARM LIFE & ACCIDENT ASSUR CO	2.7	57,472,482
8	MASSACHUSETTS MUTUAL LIFE INS CO	2.0	42,549,854
9	NEW YORK LIFE INS CO	1.9	41,683,746
10	METLIFE INSURANCE CO USA	1.7	35,634,958
11	PACIFIC LIFE INS CO	1.5	33,128,544
12	AXA EQUITABLE LIFE INS CO	1.5	33,060,294
13	PROTECTIVE LIFE INS CO	1.5	32,415,881
14	AMERICAN GENERAL LIFE INS CO	1.4	30,427,560
15	PRIMERICA LIFE INS CO	1.3	26,934,155
16	MINNESOTA LIFE INS CO	1.2	25,959,802
17	PRUDENTIAL INSURANCE CO OF AMER THE	1.2	25,263,417
18	GUARDIAN LIFE INS CO OF AMER THE	1.2	25,240,152
19	METROPOLITAN LIFE INS CO	1.2	25,093,978
20	AMERICAN INCOME LIFE INS CO	1.1	23,995,659
TOTALS FOR 20 RANKED INSURERS		62.1	\$1,337,190,188
TOTALS FOR 343 RANKED INSURERS WRITING THIS LINE		100.0	\$2,154,170,398

CREDIT LIFE

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	CMFG LIFE INS CO	32.5	\$ 3,058,448
2	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	12.9	1,212,029
3	MINNESOTA LIFE INS CO	11.9	1,115,147
4	MERIT LIFE INS CO	10.5	988,668
5	PEKIN LIFE INS CO	8.9	836,619
6	AMERICAN HEALTH & LIFE INS CO	6.5	612,712
7	AMERICAN REPUBLIC INS CO	4.4	416,807
8	PROTECTIVE LIFE INS CO	3.1	287,525
9	PAVONIA LIFE INS CO OF MI	2.3	217,585
10	AMERICAN NATIONAL INS CO	1.9	177,786
11	AMERICAN MODERN LIFE INS CO	1.5	139,018
12	AMERICAN BANKERS LIFE ASSUR CO OF FL	1.3	126,125
13	TRANSAMERICA LIFE INS CO	0.9	86,703
14	PLATEAU INSURANCE CO	0.7	70,435
15	TRANSAMERICA PREMIER LIFE INS CO	0.3	25,620
16	INDIVIDUAL ASSURANCE CO LIFE HEALTH & ACCIDENT	0.1	10,059
17	GUARANTEE TRUST LIFE INS CO	0.1	7,126
18	CENTURION LIFE INS CO	0.1	5,859
19	ZALE LIFE INS CO	0.0	3,164
20	AMERICAN GENERAL LIFE INS CO	0.0	913
TOTALS FOR 20 RANKED INSURERS		100.0	\$ 9,398,348
TOTALS FOR 24 RANKED INSURERS WRITING THIS LINE		100.0	\$ 9,398,688

*Wisconsin Insurance Report Business of 2016
Financial and Statistical Data, Table E*

GROUP LIFE

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	MINNESOTA LIFE INS CO	15.5	\$ 100,992,167
2	METROPOLITAN LIFE INS CO	11.4	74,363,098
3	MASSACHUSETTS MUTUAL LIFE INS CO	8.1	52,357,789
4	PRUDENTIAL INSURANCE CO OF AMER THE	7.0	45,313,638
5	NATIONAL GUARDIAN LIFE INS CO	5.4	35,122,813
6	UNUM LIFE INS CO OF AMER	4.5	29,397,339
7	HARTFORD LIFE & ACCIDENT INS CO	4.3	28,110,963
8	NEW YORK LIFE INS CO	3.7	23,837,048
9	LIFE INSURANCE CO OF NORTH AMER	2.5	16,524,420
10	LINCOLN NATIONAL LIFE INS CO THE	2.4	15,399,174
11	SUN LIFE ASSUR CO OF CN	2.3	14,720,692
12	RELIANCE STANDARD LIFE INS CO	2.2	14,068,919
13	RELIASTAR LIFE INS CO	2.1	13,412,364
14	HOMESTEADERS LIFE CO	2.0	12,789,780
15	PEKIN LIFE INS CO	2.0	12,720,080
16	PRINCIPAL LIFE INS CO	1.8	11,868,489
17	PHYSICIANS LIFE INS CO	1.7	11,085,447
18	STANDARD INSURANCE CO	1.7	10,877,692
19	SECURIAN LIFE INS CO	1.7	10,842,467
20	AETNA LIFE INS CO	1.6	10,689,125
TOTALS FOR 20 RANKED INSURERS		83.8	\$ 544,493,504
TOTALS FOR 153 RANKED INSURERS WRITING THIS LINE		100.0	\$ 649,625,514

ANNUITIES

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	THRIVENT FINANCIAL FOR LUTHERANS	8.8	\$ 477,971,276
2	JACKSON NATIONAL LIFE INS CO	8.4	456,069,242
3	VOYA RETIREMENT INS & ANNUITY CO	5.9	319,914,649
4	LINCOLN NATIONAL LIFE INS CO THE	4.9	267,889,760
5	ALLIANZ LIFE INS CO OF NORTH AMER	3.9	214,628,908
6	PACIFIC LIFE INS CO	3.6	194,103,684
7	AXA EQUITABLE LIFE INS CO	3.5	190,557,781
8	PRUCO LIFE INS CO	3.1	168,016,245
9	NORTHWESTERN MUTUAL LIFE INS CO THE	2.7	144,820,988
10	GREAT-WEST LIFE & ANNUITY INS CO	2.6	142,400,157
11	AMERICAN GENERAL LIFE INS CO	2.5	138,111,665
12	MASSACHUSETTS MUTUAL LIFE INS CO	2.5	137,163,928
13	NEW YORK LIFE INS & ANNUITY CORP	2.4	131,486,110
14	TEACHERS INSURANCE & ANNUITY ASSN OF AMER	2.3	124,517,723
15	AMERICAN UNITED LIFE INS CO	2.2	119,814,353
16	ATHENE ANNUITY & LIFE CO	2.2	117,916,899
17	RIVERSOURCE LIFE INS CO	2.2	117,912,467
18	METLIFE INSURANCE CO USA	2.0	109,337,475
19	AMERICAN EQUITY INVESTMENT LIFE INS CO	1.9	104,790,018
20	MIDLAND NATIONAL LIFE INS CO	1.7	90,461,503
TOTALS FOR 20 RANKED INSURERS		69.1	\$3,767,884,831
TOTALS FOR 221 RANKED INSURERS WRITING THIS LINE		100.0	\$5,455,591,884

*Wisconsin Insurance Report Business of 2016
Financial and Statistical Data, Table E*

F I R E

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	AUTO-OWNERS INSURANCE CO	8.1	\$ 13,762,191
2	WEST BEND MUTUAL INS CO	7.5	12,750,218
3	FOREMOST INSURANCE CO GRAND RAPIDS MI	4.9	8,394,928
4	ACUITY A MUTUAL INS CO	4.9	8,386,755
5	FACTORY MUTUAL INS CO	4.1	7,031,680
6	AMERICAN HOME ASSUR CO	3.9	6,719,061
7	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	3.1	5,196,346
8	TRAVELERS INDEMNITY CO THE	2.5	4,308,686
9	TRAVELERS PROPERTY CSLTY CO OF AMER	2.3	3,921,636
10	LIBERTY MUTUAL FIRE INS CO	2.3	3,915,631
11	ZURICH AMERICAN INS CO	2.3	3,840,046
12	STANDARD GUARANTY INS CO	2.0	3,402,760
13	CINCINNATI INSURANCE CO THE	1.9	3,271,117
14	MUNICIPAL PROPERTY INS CO	1.8	3,033,590
15	AFFILIATED F M INS CO	1.8	3,004,117
16	CONTINENTAL CASUALTY CO	1.6	2,747,620
17	GERMANTOWN MUTUAL INS CO	1.5	2,629,262
18	EMPLOYERS MUTUAL CSLTY CO	1.5	2,500,198
19	ALLIANZ GLOBAL RISKS US INS CO	1.2	1,968,344
20	XL INSURANCE AMER INC	1.1	1,807,566
TOTALS FOR 20 RANKED INSURERS		60.2	\$ 102,591,752
TOTALS FOR 280 RANKED INSURERS WRITING THIS LINE		100.0	\$ 170,362,041

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	35.2	\$ 63,175,388
2	AMERICAN FAMILY MUTUAL INS CO	13.0	23,309,760
3	HASTINGS MUTUAL INS CO	8.9	15,971,689
4	SECURA INSURANCE A MUTUAL CO	7.6	13,630,054
5	MT MORRIS MUTUAL INS CO	5.2	9,246,710
6	STATE FARM FIRE & CSLTY CO	3.8	6,906,795
7	MCMILLAN-WARNER MUTUAL INS CO	3.4	6,187,317
8	WILSON MUTUAL INS CO	3.4	6,127,981
9	WISCONSIN MUTUAL INS CO	3.4	6,022,049
10	NATIONWIDE AGRIBUSINESS INS CO	2.9	5,256,384
11	AUTO-OWNERS INSURANCE CO	2.7	4,843,322
12	MUTUAL OF WAUSAU INS CORP	2.2	3,864,569
13	MAPLE VALLEY MUTUAL INS CO	1.6	2,916,288
14	GERMANTOWN MUTUAL INS CO	1.1	1,992,482
15	LITTLE BLACK MUTUAL INS CO	0.7	1,320,395
16	OWNERS INSURANCE CO	0.6	1,156,901
17	HOMESTEAD MUTUAL INS CO	0.6	1,004,403
18	EAGLE POINT MUTUAL INS CO	0.6	998,650
19	ELLINGTON MUTUAL INS CO	0.6	996,367
20	FARMINGTON MUTUAL INS CO	0.5	865,150
TOTALS FOR 20 RANKED INSURERS		98.0	\$ 175,792,654
TOTALS FOR 44 RANKED INSURERS WRITING THIS LINE		100.0	\$ 179,409,484

*Wisconsin Insurance Report Business of 2016
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	20.1	\$ 276,775,844
2	STATE FARM FIRE & CSLTY CO	16.6	228,284,978
3	ACUITY A MUTUAL INS CO	4.9	68,187,973
4	WEST BEND MUTUAL INS CO	4.2	58,006,451
5	AUTO-OWNERS INSURANCE CO	3.6	49,184,598
6	ERIE INSURANCE CO	2.3	32,171,749
7	SECURA SUPREME INS CO	1.8	24,851,290
8	AUTO CLUB INS ASSN	1.6	22,630,163
9	FARMERS INSURANCE EXCHANGE	1.6	22,494,064
10	WISCONSIN MUTUAL INS CO	1.6	22,134,027
11	ERIE INSURANCE EXCHANGE	1.5	20,801,745
12	HOMESITE INSURANCE CO	1.4	19,678,555
13	ALLSTATE VEHICLE & PROP INS CO	1.4	18,986,380
14	WAUSAU GENERAL INS CO	1.3	18,303,973
15	UNITED SERVICES AUTOMOBILE ASSN	1.3	18,206,158
16	BADGER MUTUAL INS CO	1.3	17,690,335
17	RURAL MUTUAL INS CO	1.2	16,627,618
18	FARMERS AUTOMOBILE INS ASSN THE	1.2	16,297,685
19	GERMANTOWN MUTUAL INS CO	1.1	15,550,364
20	ALLSTATE PROPERTY & CSLTY INS CO	1.1	14,564,230
TOTALS FOR 20 RANKED INSURERS		71.2	\$ 981,428,180
TOTALS FOR 167 RANKED INSURERS WRITING THIS LINE		100.0	\$1,377,802,803

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	6.4	\$ 44,117,692
2	SOCIETY INSURANCE A MUTUAL CO	5.7	39,591,998
3	RURAL MUTUAL INS CO	4.2	29,254,330
4	ACUITY A MUTUAL INS CO	4.0	27,770,727
5	SECURA INSURANCE A MUTUAL CO	4.0	27,449,406
6	CINCINNATI INSURANCE CO THE	3.5	24,409,766
7	OWNERS INSURANCE CO	3.1	21,730,012
8	STATE FARM FIRE & CSLTY CO	3.0	20,526,880
9	ERIE INSURANCE EXCHANGE	3.0	20,409,793
10	FEDERAL INSURANCE CO	2.9	20,058,818
11	WEST BEND MUTUAL INS CO	2.7	18,656,450
12	TRAVELERS PROPERTY CSLTY CO OF AMER	2.5	17,460,342
13	GENERAL CASUALTY CO OF WI	2.4	16,514,546
14	CHURCH MUTUAL INS CO	2.2	15,127,592
15	AUTO-OWNERS INSURANCE CO	1.9	13,275,205
16	GERMANTOWN MUTUAL INS CO	1.8	12,318,686
17	WILSON MUTUAL INS CO	1.8	12,227,831
18	CHARTER OAK FIRE INS CO THE	1.7	11,972,219
19	INTEGRITY MUTUAL INS CO	1.5	10,596,879
20	PHILADELPHIA INDEMNITY INS CO	1.5	10,570,237
TOTALS FOR 20 RANKED INSURERS		60.0	\$ 414,039,409
TOTALS FOR 273 RANKED INSURERS WRITING THIS LINE		100.0	\$ 690,036,344

*Wisconsin Insurance Report Business of 2016
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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	30.8	\$ 20,020,065
2	CONTINENTAL CASUALTY CO	16.6	10,782,764
3	MMIC INSURANCE INC	15.9	10,318,589
4	MEDICAL PROTECTIVE CO THE	11.7	7,620,559
5	MHA INSURANCE CO	5.7	3,715,316
6	AMERICAN CASUALTY CO OF READING PA	3.2	2,049,372
7	NCMIC INSURANCE CO	3.1	2,046,945
8	WISCONSIN HEALTH CARE LIABILITY INS PLAN	2.4	1,567,755
9	PREFERRED PROFESSIONAL INS CO	1.4	900,879
10	CINCINNATI INSURANCE CO THE	1.3	830,026
11	PODIATRY INSURANCE CO OF AMER	1.3	827,590
12	PHARMACISTS MUTUAL INS CO	1.1	724,941
13	LIBERTY INSURANCE UNDERWRITERS INC	1.0	668,673
14	DOCTORS COMPANY AN INTERINSURANCE EXCHANGE THE	1.0	639,501
15	ACE AMERICAN INS CO	0.8	498,383
16	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	0.8	498,092
17	ZURICH AMERICAN INS CO	0.3	222,332
18	ISMIE MUTUAL INS CO	0.3	210,650
19	CHURCH MUTUAL INS CO	0.3	182,145
20	PACO ASSURANCE CO INC	0.2	124,758
TOTALS FOR 20 RANKED INSURERS		99.2	\$ 64,449,335
TOTALS FOR 35 RANKED INSURERS WRITING THIS LINE		100.0	\$ 64,994,997

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 INSURANCE CO	10.8	\$1,060,340,674
2	DEAN HEALTH PLAN INC	8.4	828,162,773
3	UNITY HEALTH PLANS INS CORP	7.8	763,385,185
4	BLUE CROSS BLUE SHIELD OF WI	7.1	700,960,759
5	SECURITY HEALTH PLAN OF WI INC	5.5	541,318,647
6	WEA INSURANCE CORP	5.1	500,120,741
7	HUMANA INSURANCE CO	4.8	467,504,738
8	COMPCARE HEALTH SERVICES INS CORP	4.7	460,901,089
9	GROUP HEALTH COOPERATIVE OF SOUTH CENTRAL WI	3.4	331,973,479
10	NETWORK HEALTH PLAN	2.8	274,172,195
11	GUNDERSEN HEALTH PLAN INC	2.7	269,393,149
12	SIERRA HEALTH & LIFE INS CO INC	2.6	260,195,565
13	CHILDRENS COMMUNITY HEALTH PLAN INC	2.4	235,885,205
14	WISCONSIN PHYSICIANS SERVICE INS CORP	2.4	231,817,961
15	PHYSICIANS PLUS INS CORP	2.2	212,657,715
16	MEDICA INSURANCE CO	2.1	209,431,545
17	DELTA DENTAL OF WI INC	2.0	196,953,586
18	UNITEDHEALTHCARE OF WI INC	1.8	175,077,999
19	HUMANA WISCONSIN HEALTH ORGANIZATION INS CORP	1.3	127,268,209
20	HEALTHPARTNERS INSURANCE CO	1.2	117,822,000
TOTALS FOR 20 RANKED INSURERS		81.1	\$7,965,343,214
TOTALS FOR 232 RANKED INSURERS WRITING THIS LINE		100.0	\$9,825,888,244

*Wisconsin Insurance Report Business of 2016
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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	42.5	\$ 5,799,503
2	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	10.5	1,427,024
3	AMERICAN HEALTH & LIFE INS CO	8.9	1,218,425
4	MERIT LIFE INS CO	8.8	1,203,326
5	MINNESOTA LIFE INS CO	8.1	1,101,808
6	PEKIN LIFE INS CO	6.2	845,415
7	AMERICAN REPUBLIC INS CO	3.7	506,743
8	PROTECTIVE LIFE INS CO	2.8	377,278
9	AMERICAN NATIONAL INS CO	1.9	262,949
10	CENTRAL STATES INDEMNITY CO OF OMAHA	1.2	157,674
11	AMERICAN BANKERS INS CO OF FL	1.0	140,740
12	TRANSAMERICA LIFE INS CO	1.0	135,142
13	AMERICAN MODERN LIFE INS CO	0.8	112,124
14	PAVONIA LIFE INS CO OF MI	0.8	105,355
15	AMERICAN SECURITY INS CO	0.6	76,790
16	PLATEAU INSURANCE CO	0.5	63,354
17	AMERICAN BANKERS LIFE ASSUR CO OF FL	0.4	58,635
18	TRANSAMERICA PREMIER LIFE INS CO	0.3	35,529
19	INDIVIDUAL ASSURANCE CO LIFE HEALTH & ACCIDENT	0.1	11,466
20	CENTURION LIFE INS CO	0.1	10,055
TOTALS FOR 20 RANKED INSURERS		100.0	\$ 13,649,335
TOTALS FOR 29 RANKED INSURERS WRITING THIS LINE		100.0	\$ 13,646,784

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	21.8	\$1,551,673,367
2	SECURITY HEALTH PLAN OF WI INC	8.9	636,732,499
3	HUMANA INSURANCE CO	7.8	554,813,597
4	NETWORK HEALTH INS CORP	7.6	541,857,930
5	DEAN HEALTH PLAN INC	6.3	445,222,949
6	MOLINA HEALTHCARE OF WI INC	5.7	405,002,363
7	COMPCARE HEALTH SERVICES INS CORP	4.3	308,424,724
8	INDEPENDENT CARE HEALTH PLAN	3.0	215,489,095
9	WISCONSIN PHYSICIANS SERVICE INS CORP	2.7	194,089,309
10	HUMANA WISCONSIN HEALTH ORGANIZATION INS CORP	2.3	163,467,584
11	CARE WISCONSIN HEALTH PLAN INC	1.8	124,890,669
12	WPS HEALTH PLAN INC	1.4	100,474,016
13	NETWORK HEALTH PLAN	1.4	100,227,390
14	UNITY HEALTH PLANS INS CORP	1.4	97,350,401
15	ALL SAVERS INS CO	1.4	96,854,095
16	BLUE CROSS BLUE SHIELD OF WI	1.2	87,728,199
17	GROUP HEALTH COOPERATIVE OF EAU CLAIRE	1.2	85,788,441
18	COMMON GROUND HEALTHCARE COOPERATIVE	1.1	80,231,500
19	CARE IMPROVEMENT PLUS WI INS CO	1.1	78,729,827
20	SILVERSCRIPT INSURANCE CO	0.9	63,915,492
TOTALS FOR 20 RANKED INSURERS		83.3	\$5,932,963,447
TOTALS FOR 297 RANKED INSURERS WRITING THIS LINE		100.0	\$7,119,504,121

*Wisconsin Insurance Report Business of 2016
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WORKERS COMPENSATION

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	WEST BEND MUTUAL INS CO	7.8	\$ 156,857,012
2	TRAVELERS PROPERTY CSLTY CO OF AMER	5.7	113,867,003
3	ACUITY A MUTUAL INS CO	5.2	103,927,227
4	SOCIETY INSURANCE A MUTUAL CO	3.8	76,748,959
5	ZURICH AMERICAN INS CO	3.7	73,921,685
6	TRAVELERS INDEMNITY CO OF CT THE	3.6	71,572,506
7	UNITED WISCONSIN INS CO	3.4	67,553,852
8	ACE FIRE UNDERWRITERS INS CO	3.1	63,035,508
9	SENTRY CASUALTY CO	3.1	61,501,694
10	SECURA INSURANCE A MUTUAL CO	2.9	57,898,071
11	NEW HAMPSHIRE INS CO	2.4	48,788,493
12	TWIN CITY FIRE INS CO	2.3	46,887,083
13	SENTRY INSURANCE A MUTUAL CO	2.1	43,067,760
14	EMCASCO INSURANCE CO	2.0	40,512,873
15	RURAL MUTUAL INS CO	1.7	33,841,992
16	OLD REPUBLIC INS CO	1.7	33,096,167
17	SFM MUTUAL INS CO	1.5	30,546,937
18	MIDDLESEX INSURANCE CO	1.3	25,478,068
19	XL SPECIALTY INS CO	1.2	23,460,433
20	ERIE INSURANCE EXCHANGE	1.1	21,542,179
TOTALS FOR 20 RANKED INSURERS		59.6	\$1,194,105,502
TOTALS FOR 309 RANKED INSURERS WRITING THIS LINE		100.0	\$2,004,582,550

EXCESS WORKERS COMPENSATION

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	SAFETY NATIONAL CSLTY CORP	31.0	\$ 2,931,529
2	ACE AMERICAN INS CO	21.0	1,988,012
3	TRAVELERS PROPERTY CSLTY CO OF AMER	11.5	1,085,588
4	WISCONSIN MUNICIPAL MUTUAL INS CO	11.1	1,049,934
5	OLD REPUBLIC INS CO	5.5	520,753
6	ARCH INSURANCE CO	5.0	476,992
7	ZURICH AMERICAN INS CO	4.9	463,603
8	SENTRY INSURANCE A MUTUAL CO	3.2	303,073
9	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	3.0	288,157
10	LM INSURANCE CORP	2.1	195,974
11	HARTFORD CASUALTY INS CO	1.9	179,719
12	XL SPECIALTY INS CO	-0.2	-16,675
TOTALS FOR 12 RANKED INSURERS		100.0	\$ 9,466,659
TOTALS FOR 12 RANKED INSURERS WRITING THIS LINE		100.0	\$ 9,466,659

Wisconsin Insurance Report Business of 2016
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OTHER LIABILITY

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	WEST BEND MUTUAL INS CO	7.3	\$ 59,153,346
2	FEDERAL INSURANCE CO	5.4	44,014,568
3	AMERICAN FAMILY MUTUAL INS CO	4.9	39,826,785
4	ACUITY A MUTUAL INS CO	3.9	32,102,306
5	ZURICH AMERICAN INS CO	3.6	29,013,978
6	VIRGINIA SURETY CO INC	3.2	26,324,248
7	TRAVELERS PROPERTY CSLTY CO OF AMER	3.2	25,921,599
8	STATE FARM FIRE & CSLTY CO	2.6	20,769,902
9	CONTINENTAL CASUALTY CO	2.5	20,271,537
10	CINCINNATI INSURANCE CO THE	2.4	19,453,108
11	TRAVELERS CASUALTY & SURETY CO OF AMER	2.3	18,888,659
12	CUMIS INSURANCE SOCIETY INC	2.3	18,400,229
13	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	2.0	16,560,868
14	CONTINENTAL INSURANCE CO THE	1.3	10,394,660
15	ACE AMERICAN INS CO	1.2	10,046,540
16	EMPLOYERS MUTUAL CSLTY CO	1.2	9,994,855
17	GREAT WEST CSLTY CO	1.1	9,335,200
18	TRAVELERS INDEMNITY CO THE	1.1	9,161,906
19	LEAGUE OF WI MUNICIPALITIES MUTUAL INS	1.0	8,161,488
20	SECURA INSURANCE A MUTUAL CO	1.0	8,138,866
TOTALS FOR 20 RANKED INSURERS		53.6	\$ 435,934,648
TOTALS FOR 410 RANKED INSURERS WRITING THIS LINE		100.0	\$ 813,553,886

PRIVATE PASSENGER CARS

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	AMERICAN FAMILY MUTUAL INS CO	16.8	\$ 495,042,944
2	STATE FARM MUTUAL AUTOMOBILE INS CO	13.9	410,339,110
3	ARTISAN AND TRUCKERS CSLTY CO	8.8	259,577,643
4	PROGRESSIVE UNIVERSAL INS CO	7.1	210,214,761
5	ALLSTATE PROPERTY & CSLTY INS CO	3.8	111,995,094
6	ACUITY A MUTUAL INS CO	3.8	111,254,689
7	WEST BEND MUTUAL INS CO	3.0	87,854,362
8	GEICO CASUALTY CO	2.8	83,621,528
9	ERIE INSURANCE EXCHANGE	2.7	79,825,499
10	MID-CENTURY INSURANCE CO	1.9	56,181,540
11	LM GENERAL INS CO	1.4	39,946,063
12	WISCONSIN MUTUAL INS CO	1.3	39,799,702
13	AMERICAN STANDARD INS CO OF WI	1.3	38,431,569
14	SECURA SUPREME INS CO	1.2	35,949,562
15	OWNERS INSURANCE CO	1.2	35,586,252
16	AUTO CLUB GROUP INS CO	1.2	34,985,688
17	RURAL MUTUAL INS CO	1.1	33,862,789
18	STATE FARM FIRE & CSLTY CO	1.1	33,341,250
19	FARMERS AUTOMOBILE INS ASSN THE	1.0	29,836,782
20	GEICO GENERAL INS CO	0.9	26,454,868
TOTALS FOR 20 RANKED INSURERS		76.4	\$2,254,101,695
TOTALS FOR 176 RANKED INSURERS WRITING THIS LINE		100.0	\$2,950,710,836

*Wisconsin Insurance Report Business of 2016
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COMMERCIAL VEHICLES

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	ACUITY A MUTUAL INS CO	8.4	\$ 46,342,803
2	GREAT WEST CSLTY CO	7.9	43,785,989
3	WEST BEND MUTUAL INS CO	6.5	36,106,382
4	ARTISAN AND TRUCKERS CSLTY CO	4.5	25,106,337
5	SECURA INSURANCE A MUTUAL CO	4.0	21,959,232
6	RURAL MUTUAL INS CO	2.5	13,911,194
7	CINCINNATI INSURANCE CO THE	2.2	12,059,263
8	TRAVELERS INDEMNITY CO OF CT THE	2.1	11,387,769
9	INTEGRITY MUTUAL INS CO	1.9	10,554,525
10	ZURICH AMERICAN INS CO	1.7	9,457,433
11	SENTRY SELECT INS CO	1.7	9,441,524
12	EMPLOYERS MUTUAL CSLTY CO	1.6	8,994,178
13	GENERAL CASUALTY CO OF WI	1.6	8,781,411
14	SOCIETY INSURANCE A MUTUAL CO	1.6	8,747,226
15	OWNERS INSURANCE CO	1.5	8,144,993
16	NORTHLAND INSURANCE CO	1.5	8,135,976
17	AUTO-OWNERS INSURANCE CO	1.4	8,000,210
18	ACE AMERICAN INS CO	1.4	7,824,874
19	ERIE INSURANCE EXCHANGE	1.3	7,000,436
20	TRAVELERS INDEMNITY CO THE	1.2	6,608,243
TOTALS FOR 20 RANKED INSURERS		56.4	\$ 312,349,998
TOTALS FOR 308 RANKED INSURERS WRITING THIS LINE		100.0	\$ 553,890,345

FIDELITY

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	FEDERAL INSURANCE CO	25.5	\$ 5,950,385
2	TRAVELERS CASUALTY & SURETY CO OF AMER	16.2	3,780,738
3	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	7.9	1,848,964
4	CUMIS INSURANCE SOCIETY INC	6.2	1,442,053
5	FIDELITY AND DEPOSIT CO OF MD	3.7	868,659
6	GREAT AMERICAN INS CO	3.1	728,249
7	WEST BEND MUTUAL INS CO	3.0	689,254
8	BERKLEY REGIONAL INS CO	2.7	633,146
9	CONTINENTAL CASUALTY CO	2.4	561,292
10	SECURITY NATIONAL INS CO	1.9	446,021
11	WESTERN SURETY CO	1.9	444,018
12	ATLANTIC SPECIALTY INS CO	1.9	441,052
13	EMPLOYERS MUTUAL CSLTY CO	1.7	399,794
14	HANOVER INSURANCE CO THE	1.5	343,214
15	ZURICH AMERICAN INS CO	1.4	337,842
16	HARTFORD FIRE INS CO	1.4	317,051
17	OHIO CASUALTY INS CO THE	1.3	302,426
18	ACUITY A MUTUAL INS CO	1.2	279,458
19	EVEREST NATIONAL INS CO	1.1	257,974
20	AXIS INSURANCE CO	1.0	230,171
TOTALS FOR 20 RANKED INSURERS		87.0	\$ 20,301,761
TOTALS FOR 119 RANKED INSURERS WRITING THIS LINE		100.0	\$ 23,335,825

*Wisconsin Insurance Report Business of 2016
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S U R E T Y

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	TRAVELERS CASUALTY & SURETY CO OF AMER	18.0	\$ 10,987,318
2	FIDELITY AND DEPOSIT CO OF MD	11.1	6,784,347
3	LIBERTY MUTUAL INS CO	8.5	5,203,345
4	WESTERN SURETY CO	6.7	4,050,511
5	FEDERAL INSURANCE CO	5.6	3,417,487
6	GRANITE RE INC	4.2	2,568,474
7	MERCHANTS BONDING CO (MUTUAL)	3.7	2,246,202
8	WEST BEND MUTUAL INS CO	3.2	1,921,125
9	EVERGREEN NATIONAL INDEMNITY CO	2.8	1,725,800
10	OLD REPUBLIC SURETY CO	2.7	1,665,071
11	HANOVER INSURANCE CO THE	2.7	1,659,615
12	OHIO CASUALTY INS CO THE	2.7	1,622,616
13	CONTINENTAL CASUALTY CO	2.3	1,406,936
14	WESTCHESTER FIRE INS CO	2.2	1,330,526
15	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	1.9	1,174,811
16	HUDSON INSURANCE CO	1.8	1,107,552
17	HARTFORD FIRE INS CO	1.5	939,021
18	BERKLEY INSURANCE CO	1.3	807,421
19	NORTH AMERICAN SPECIALTY INS CO	1.3	773,271
20	RLI INSURANCE CO	1.1	662,502
TOTALS FOR 20 RANKED INSURERS		85.5	\$ 52,053,951
TOTALS FOR 119 RANKED INSURERS WRITING THIS LINE		100.0	\$ 60,877,290

C R E D I T

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	EULER HERMES NORTH AMER INS CO	16.8	\$ 3,058,697
2	AMERICAN NATIONAL PROP & CSLTY CO	12.2	2,224,779
3	GREAT AMERICAN INS CO	12.0	2,189,604
4	OHIO INDEMNITY CO	11.0	2,010,872
5	OLD REPUBLIC INS CO	9.8	1,792,014
6	ATRADIUS TRADE CREDIT INS INC	8.6	1,560,194
7	GREAT AMERICAN ASSUR CO	6.3	1,140,188
8	COFACE NORTH AMER INS CO	5.8	1,060,484
9	ARCH INSURANCE CO	3.6	663,719
10	AMERICAN BANKERS INS CO OF FL	3.1	570,038
11	AMERICAN SECURITY INS CO	2.1	390,815
12	US SPECIALTY INS CO	2.0	366,636
13	FIRST COLONIAL INS CO	1.7	303,700
14	WESCO INSURANCE CO	0.8	154,611
15	QBE INSURANCE CORP	0.8	148,298
16	TRANSAMERICA CASUALTY INS CO	0.8	145,930
17	CUMIS INSURANCE SOCIETY INC	0.8	140,714
18	KNIGHTBROOK INSURANCE CO	0.8	136,794
19	ATLANTIC SPECIALTY INS CO	0.5	95,939
20	ACE AMERICAN INS CO	0.2	34,805
TOTALS FOR 20 RANKED INSURERS		99.8	\$ 18,188,831
TOTALS FOR 27 RANKED INSURERS WRITING THIS LINE		100.0	\$ 18,228,959

*Wisconsin Insurance Report Business of 2016
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T I T L E

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	FIRST AMERICAN TITLE INS CO	41.9	\$ 75,362,679
2	CHICAGO TITLE INS CO	19.4	34,946,111
3	STEWART TITLE GUARANTY CO	10.1	18,239,091
4	OLD REPUBLIC NATL TITLE INS CO	8.5	15,337,901
5	FIDELITY NATIONAL TITLE INS CO	8.1	14,570,447
6	COMMONWEALTH LAND TITLE INS CO	6.3	11,289,624
7	ATTORNEYS TITLE GUARANTY FUND INC	2.7	4,873,395
8	WESTCOR LAND TITLE INS CO	0.9	1,618,003
9	NORTH AMERICAN TITLE INS CO	0.9	1,614,894
10	ATLANTIC TITLE INS CO	0.4	722,998
11	AMERICAN GUARANTY TITLE INS CO	0.4	670,600
12	NATIONAL TITLE INS OF NY INC	0.3	611,620
13	TITLE RESOURCES GUARANTY CO	0.0	13,460
14	GUARDIAN NATIONAL TITLE INS CO	0.0	1,784
TOTALS FOR 14 RANKED INSURERS		100.0	\$ 179,872,607
TOTALS FOR 14 RANKED INSURERS WRITING THIS LINE		100.0	\$ 179,872,607

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	32.5	\$ 34,321,133
2	UNITED GUARANTY RESIDENTIAL INS CO	19.3	20,351,609
3	GENWORTH MORTGAGE INS CORP	13.8	14,632,017
4	ARCH MORTGAGE INS CO	12.5	13,194,254
5	RADIAN GUARANTY INC	9.8	10,325,186
6	ESSENT GUARANTY INC	6.0	6,309,622
7	NATIONAL MORTGAGE INS CORP	2.6	2,773,076
8	PMI MORTGAGE INS CO	1.8	1,941,585
9	REPUBLIC MORTGAGE INS CO	1.3	1,401,429
10	UNITED GUARANTY MORTGAGE INDEMNITY CO	0.3	333,880
11	MGIC CREDIT ASSUR CORP	0.0	35,482
12	ARCH MORTGAGE GUARANTY CO	0.0	19,789
13	ARCH MORTGAGE ASSUR CO	0.0	9,013
14	MGIC INDEMNITY CORP	0.0	56
TOTALS FOR 14 RANKED INSURERS		100.0	\$ 105,648,131
TOTALS FOR 14 RANKED INSURERS WRITING THIS LINE		100.0	\$ 105,648,131



Table F

**2016 Financial Data
of
Property and Casualty Insurers**

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



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	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
1ST AUTO & CSLTY INS CO	28,964	11,228	-885	22,173	13,572	77	33	9,259	4,929	53	
21ST CENTURY ADVANTAGE INS CO	29,471	29,324	387	0	48	0	0	0	-1	0	
21ST CENTURY ASSUR CO	70,288	69,754	603	0	95	0	0	0	0	0	
21ST CENTURY CENTENNIAL INS CO	593,046	588,858	5,218	0	950	0	0	5,120	3,368	66	
21ST CENTURY CSLTY CO	12,438	12,376	62	0	12	0	0	0	0	0	
21ST CENTURY INDEMNITY INS CO	67,946	67,518	1,695	0	95	0	0	0	-1	0	
21ST CENTURY INS CO	944,965	934,868	31,253	0	950	0	0	0	0	0	
21ST CENTURY NATL INS CO	24,572	24,340	276	0	48	0	0	0	-14	0	
21ST CENTURY NORTH AMER INS CO	584,934	563,595	4,926	0	1,189	0	0	1,117	801	72	
21ST CENTURY PREMIER INS CO	285,156	283,011	4,548	0	475	0	0	0	-5	0	
21ST CENTURY SECURITY INS CO	199,668	197,560	1,718	0	380	0	0	0	0	0	
ACA FINANCIAL GUARANTY CORP	309,358	42,107	849	22,747	34,182	173	999	37	0	0	
ACADIA INSURANCE CO	159,980	52,323	645	0	0	0	0	393	210	53	
ACCEPTANCE CASUALTY INS CO	112,450	55,672	655	46,552	23,016	64	29	0	0	0	
ACCEPTANCE INSURANCE CO	15,939	3,975	-758	0	-127	0	0	0	0	0	
ACCIDENT FUND GENERAL INS CO	272,125	69,876	4,512	45,878	23,612	63	21	3,893	2,638	68	
ACCIDENT FUND INS CO OF AMER	3,114,133	897,371	93,495	877,418	451,584	63	22	19,261	1,400	7	
ACCIDENT FUND NATL INS CO	283,481	80,837	10,392	68,817	35,418	63	18	6,630	2,606	39	
ACCREDITED SURETY & CSLTY CO INC	46,002	23,071	835	9,195	-54	0	86	0	0	0	
ACE AMERICAN INS CO	13,035,792	2,812,366	180,923	1,820,550	1,141,092	77	17	35,159	27,935	79	
ACE FIRE UNDERWRITERS INS CO	114,294	76,879	1,947	9,841	6,168	77	17	62,934	40,516	64	
ACE GUARANTY CORP	3,271,971	1,895,577	107,611	180,205	42,500	38	151	493	0	0	
ACE PROPERTY & CSLTY INS CO	8,192,212	2,157,583	181,247	1,722,142	1,079,411	77	17	19,969	4,054	20	
ACIG INSURANCE CO	460,353	133,741	7,245	64,109	20,568	56	41	85	30	35	
ACSTAR INSURANCE CO	58,543	27,121	2,211	1,118	-407	0	102	33	0	0	
ACUITY A MUTUAL INS CO	3,621,328	1,606,644	145,791	1,289,359	661,540	61	30	414,141	209,994	51	
ADDISON INSURANCE CO	118,203	47,032	2,533	37,445	21,374	70	30	4,125	-350	0	
ADM INSURANCE CO	638,061	23,874	674	0	0	0	0	36,524	6,211	17	
ADMIRAL INDEMNITY CO	57,708	41,673	941	0	0	0	0	0	0	0	
ADVANTAGE WORKERS COMPENSATION INS CO	491,478	210,607	3,512	63,313	36,736	72	25	65	0	0	
AEGIS SECURITY INS CO	127,438	55,540	-1,390	69,427	28,796	49	49	241	6	2	
AETNA INSURANCE CO OF CT	16,104	15,646	313	0	-29	0	0	0	0	0	
AFFILIATED F M INS CO	2,992,883	1,618,652	83,417	421,458	226,029	57	27	9,831	2,271	23	
AFFIRMATIVE DIRECT INS CO	5,151	5,064	-196	0	0	0	0	0	0	0	
AGCS MARINE INS CO	326,584	188,177	4,914	0	0	0	0	11,939	1,225	10	
AGRI GENERAL INS CO	120,544	111,478	1,587	0	0	0	0	5,815	3,782	65	
AIG ASSURANCE CO	34,446	33,131	594	0	0	0	0	-13	-12	95	
AIG PROPERTY CSLTY CO	4,179,990	951,693	440,229	849,981	791,647	100	31	5,719	14,539	254	
AIOI NISSAY DOWA INS CO OF AMER	133,161	62,128	1,824	24,074	10,903	66	28	0	0	0	
AIU INSURANCE CO	72,145	65,896	892	0	0	0	0	-530	39	0	
ALAMANCE INSURANCE CO	475,029	371,596	11,696	29,296	8,358	48	54	0	0	0	

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	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
ALEA NORTH AMER INS CO	101,203	81,667	1,167	15	-896	0	999	0	0	0	
ALL AMERICA INS CO	283,892	152,615	6,488	95,893	54,462	64	34	0	0	0	
ALLEGHENY CASUALTY CO	34,944	22,844	497	31,874	-30	0	98	73	-2	0	
ALLIANT NATIONAL TITLE INS CO INC	27,472	7,780	2,765	121,450	3,792	3	94	0	0	0	
ALLIANZ GLOBAL RISKS US INS CO	8,002,547	1,931,848	-268,575	1,672,008	943,214	73	39	10,893	6,173	57	
ALLIED EASTERN INDEMNITY CO	77,338	16,879	574	20,537	11,788	69	27	2	0	0	
ALLIED INSURANCE CO OF AMER	50,114	14,174	97	0	0	0	0	212	62	29	
ALLIED PROPERTY & CSLTY INS CO	390,671	58,984	643	0	0	0	0	9,449	5,314	56	
ALLIED WORLD INS CO	1,713,439	1,030,671	11,271	206,625	112,272	75	34	586	86	15	
ALLIED WORLD NATL ASSUR CO	306,194	155,474	-535	45,917	24,949	75	34	0	0	0	
ALLIED WORLD SPECIALTY INS CO	795,181	413,105	7,838	114,792	62,373	75	34	6,459	1,827	28	
ALLMERICA FINANCIAL ALLIANCE INS CO	20,254	20,225	417	0	0	0	0	0	0	0	
ALLMERICA FINANCIAL BENEFIT INS CO	40,537	40,504	727	0	0	0	0	21,344	15,352	72	
ALLMERICA FIRE & CSLTY INS CO	261,959	258,705	2,599	0	0	0	0	0	0	0	
ALLSTATE INDEMNITY CO	121,678	110,800	1,385	0	0	0	0	21,989	8,888	40	
ALLSTATE INSURANCE CO	45,624,231	15,559,948	1,379,830	28,367,319	17,171,545	72	25	13,665	-3,091	0	
ALLSTATE NORTHBROOK INDEMNITY CO	58,155	57,811	712	0	0	0	0	0	284	0	
ALLSTATE PROPERTY & CSLTY INS CO	250,647	236,476	2,521	0	0	0	0	126,180	79,167	63	
ALLSTATE VEHICLE & PROP INS CO	59,380	54,604	693	0	0	0	0	16,911	8,131	48	
ALPHA PROPERTY & CSLTY INS CO	29,900	13,422	415	0	0	0	0	2,111	1,303	62	
ALPS PROPERTY & CSLTY INS CO	114,354	38,308	2,710	30,232	8,639	68	32	0	0	0	
ALTERRA AMERICA INS CO	421,791	192,978	29,221	112,395	37,750	45	45	1,329	1,809	136	
AMALGAMATED CASUALTY INS CO	56,744	42,821	450	9,511	4,825	71	29	0	0	0	
AMBAC ASSURANCE CORP	5,450,296	976,477	359,052	204,604	-45,509	1	197	772	0	0	
AMCO INSURANCE CO	951,707	201,328	2,658	0	0	0	0	28,213	21,191	75	
AMERICAN AGRI-BUSINESS INS CO	675,832	30,226	3,261	0	0	0	0	3,158	726	23	
AMERICAN AGRICULTURAL INS CO	1,249,234	575,916	29,253	331,333	228,128	74	19	0	0	0	
AMERICAN ALTERNATIVE INS CORP	535,315	198,421	27,853	0	0	0	0	10,265	2,795	27	
AMERICAN AUTOMOBILE INS CO	134,487	75,902	1,141	0	0	0	0	1,954	417	21	
AMERICAN BANKERS INS CO OF FL	1,986,257	528,529	143,607	879,603	365,138	45	38	15,465	5,096	33	
AMERICAN BUSINESS & MERCANTILE INS MUTUAL INC	64,647	30,627	-712	3,743	4,287	129	41	45	-61	0	
AMERICAN CASUALTY CO OF READING PA	139,574	139,503	9,932	0	0	0	0	5,189	1,041	20	
AMERICAN COMMERCE INS CO	336,139	108,261	1,823	188,550	124,455	78	25	309	72	23	
AMERICAN COMPENSATION INS CO	71,475	53,566	336	0	0	0	0	919	713	78	
AMERICAN CONTRACTORS INDEMNITY CO	302,094	117,099	17,925	19,329	-9,988	0	58	195	-14	0	
AMERICAN COUNTRY INS CO	86,963	25,061	-1,283	40,106	23,512	79	27	963	1,381	143	
AMERICAN ECONOMY INS CO	69,540	67,374	-536	0	0	0	0	483	-141	0	
AMERICAN EMPIRE INS CO	50,562	19,750	-956	9,932	9,152	120	15	0	0	0	
AMERICAN EQUITY SPECIALTY INS CO	77,641	28,474	2,900	21,342	11,032	63	30	0	0	0	
AMERICAN FAMILY HOME INS CO	404,652	186,620	6,899	200,460	97,728	55	49	5,845	2,702	46	

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	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
AMERICAN FAMILY INS CO	38,714	23,617	585	0	0	0	0	7,510	6,825	91	
AMERICAN FAMILY MUTUAL INS CO	16,193,740	6,866,974	211,707	7,063,439	4,081,231	68	31	911,455	421,360	46	
AMERICAN FARMERS & RANCHERS INS CO	8,791	8,743	3	0	1	0	0	0	0	0	
AMERICAN FIRE & CSLTY CO	42,353	40,075	552	0	0	0	0	1,806	1,472	82	
AMERICAN GUARANTEE & LIABILITY INS CO	253,583	178,784	3,864	0	0	0	0	20,985	5,818	28	
AMERICAN GUARANTY TITLE INS CO	36,811	26,559	5,672	40,736	1,044	3	82	675	0	0	
AMERICAN HALLMARK INS CO OF TX	417,721	139,182	3,040	120,142	67,407	71	29	15	8	54	
AMERICAN HEALTHCARE INDEMNITY CO	21,559	21,347	47	0	0	0	0	0	0	0	
AMERICAN HOME ASSUR CO	29,684,870	6,447,592	-243,761	6,052,183	5,211,860	91	30	4,198	-3,700	0	
AMERICAN INSURANCE CO THE	141,763	63,961	-1,718	0	0	0	0	1,054	5,566	528	
AMERICAN INTERSTATE INS CO	1,225,520	394,016	78,953	296,692	133,901	54	21	13,880	4,036	29	
AMERICAN MERCURY INS CO	362,693	161,713	12,073	184,241	124,026	77	28	186	130	70	
AMERICAN MINING INS CO	36,935	26,086	399	0	0	0	0	213	-58	0	
AMERICAN MODERN HOME INS CO	1,115,147	406,895	15,773	352,660	171,929	55	49	4,783	1,584	33	
AMERICAN MODERN PROP & CSLTY INS CO	22,260	16,865	166	3,712	1,810	55	49	328	138	42	
AMERICAN MODERN SELECT INS CO	325,273	57,482	5,160	37,122	18,098	55	49	1,136	409	36	
AMERICAN NATIONAL GENERAL INS CO	103,160	67,265	1,670	32,514	20,491	78	24	28	106	380	
AMERICAN NATIONAL PROP & CSLTY CO	1,320,142	626,985	7,125	519,477	343,280	77	28	5,512	2,840	52	
AMERICAN PET INS CO	55,169	30,451	4,081	152,027	97,865	72	23	636	314	49	
AMERICAN PHYSICIANS ASSUR CORP	340,473	266,045	18,776	-2,010	-19,227	930	0	0	0	0	
AMERICAN RELIABLE INS CO	236,996	91,635	3,372	64,034	35,448	67	40	904	149	17	
AMERICAN ROAD INS CO THE	658,824	247,916	3,698	158,137	148,443	99	4	2,827	626	22	
AMERICAN SECURITY INS CO	1,552,539	555,202	84,150	983,722	432,050	49	54	822	81	10	
AMERICAN SELECT INS CO	254,989	114,879	7,037	89,333	45,549	62	36	1,039	402	39	
AMERICAN SENTINEL INS CO	36,280	16,949	-45	23,143	9,602	49	49	0	0	0	
AMERICAN SOUTHERN HOME INS CO	171,431	47,479	3,083	29,698	14,478	55	49	192	36	19	
AMERICAN SOUTHERN INS CO	110,920	41,489	5,931	53,762	28,198	64	31	46	1	2	
AMERICAN STANDARD INS CO OF OH	11,374	8,262	262	0	0	0	0	0	0	0	
AMERICAN STANDARD INS CO OF WI	401,743	343,137	5,742	0	0	0	0	40,721	19,153	47	
AMERICAN STATES INS CO	139,687	132,393	5,828	0	0	0	0	354	-487	0	
AMERICAN STATES PREFERRED INS CO	23,180	22,007	261	0	0	0	0	0	6	0	
AMERICAN STRATEGIC INS CORP	1,079,987	489,359	19,795	573,122	324,976	64	32	5,264	1,770	34	
AMERICAN SUMMIT INS CO	48,747	30,462	2,124	26,639	13,852	59	33	1	0	0	
AMERICAN WEST INS CO	16,184	11,801	782	9,135	5,482	64	25	0	0	0	
AMERICAN ZURICH INS CO	315,946	230,735	4,717	0	0	0	0	20,858	14,689	70	
AMERIPRISE INSURANCE CO	49,127	47,311	1,085	0	0	0	0	0	0	0	
AMERISURE INSURANCE CO	836,430	245,826	7,521	239,264	127,228	70	30	5,110	1,032	20	
AMERISURE MUTUAL INS CO	2,231,781	937,947	40,449	534,356	284,143	70	30	6,357	4,154	65	
AMERISURE PARTNERS INS CO	84,794	24,488	519	23,926	12,723	70	30	146	41	28	
AMERITRUST INSURANCE CORP	41,194	30,132	6,140	0	0	0	0	127	32	25	
AMEX ASSURANCE CO	227,782	181,407	59,699	183,684	61,290	39	15	1,002	302	30	

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	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
PROPERTY/CASUALTY INSURER (000s OMITTED)										
AMGUARD INSURANCE CO	600,335	140,893	12,329	141,805	70,848	59	23	267	338	126
AMICA MUTUAL INS CO	5,120,644	2,583,674	146,159	2,010,870	1,352,828	78	24	10,316	9,150	89
AMTRUST INSURANCE CO OF KS INC	151,517	32,563	8,354	39,148	24,084	70	0	1,230	434	35
ANSUR AMERICA INS CO	114,121	43,213	3,817	47,308	25,841	63	30	200	23	11
ANTHEM INSURANCE COMPANIES INC	2,947,486	968,603	430,978	6,126,103	5,013,071	83	6	24,639	20,263	82
ARAG INSURANCE CO	76,086	57,128	13,300	76,536	33,440	46	31	205	82	40
ARCH INDEMNITY INS CO	81,054	29,116	2,395	0	0	0	0	0	0	0
ARCH INSURANCE CO	3,729,307	888,602	49,666	786,025	414,584	71	24	31,817	21,988	69
ARCH MORTGAGE ASSUR CO	16,005	15,807	-82	52	36	69	348	9	22	244
ARCH MORTGAGE GUARANTY CO	51,292	49,577	47	122	30	29	209	20	0	0
ARCH MORTGAGE INS CO	547,479	155,507	-31,797	73,696	1,127	4	84	12,380	321	3
ARCH MORTGAGE REINSURANCE CO	20,345	15,586	2,011	200	-645	0	101	0	0	0
ARGONAUT GREAT CENTRAL INS CO	37,807	25,700	577	0	0	0	0	32	-29	0
ARGONAUT INSURANCE CO	1,675,031	799,671	52,006	198,841	74,217	62	35	2,243	859	38
ARGONAUT-MIDWEST INSURANCE CO	21,689	17,505	304	0	0	0	0	89	-8	0
ARMED FORCES INS EXCHANGE	139,924	66,632	-8,106	69,173	48,346	82	37	340	1,044	307
ARROWOOD INDEMNITY CO	1,322,412	219,295	-37,457	677	4,115	999	0	0	342	999
ARTISAN AND TRUCKERS CSLTY CO	324,223	62,661	6,003	46,499	28,451	70	18	284,706	180,354	63
ASHMERE INSURANCE CO	9,352	9,151	-661	0	0	70	999	0	0	0
ASPEN AMERICAN INS CO	881,081	454,491	14,392	101,044	57,417	69	21	1,060	796	75
ASSOCIATED INDEMNITY CORP	111,862	88,582	1,210	0	0	0	0	203	-265	0
ASSURED GUARANTY MUNICIPAL CORP	5,333,522	2,321,005	190,726	295,799	78,946	35	59	5,698	0	0
ATAIN INSURANCE CO	82,937	49,495	1,133	14,003	8,108	84	25	0	0	0
ATLANTA INTERNATIONAL INS CO	42,238	22,315	2,338	-17,458	-11,328	111	0	0	0	0
ATLANTIC SPECIALTY INS CO	2,232,655	624,848	34,925	552,736	252,274	69	34	8,540	1,359	16
ATLANTIC TITLE INS CO	118,004	27,638	3,384	333,706	11,009	3	101	691	0	0
ATRADIUS TRADE CREDIT INS INC	112,385	63,242	-3,221	17,897	12,284	75	75	1,270	-1,061	0
ATTORNEYS TITLE GUARANTY FUND INC	65,062	44,090	3,741	64,275	1,830	3	118	4,855	16	0
AUSTIN MUTUAL INS CO	57,617	45,885	4,321	0	0	0	0	7,229	4,166	58
AUTO CLUB GROUP INS CO	359,992	126,371	8,750	139,569	85,324	69	28	34,990	21,711	62
AUTO CLUB INS ASSN	4,074,568	1,809,396	97,039	1,475,443	902,313	69	28	34,981	14,042	40
AUTO-OWNERS INSURANCE CO	14,313,471	9,690,076	454,883	3,027,782	1,343,199	52	31	126,542	46,089	36
AUTOMOBILE INSURANCE CO OF HARTFORD CT THE	1,006,619	316,403	35,621	292,387	151,137	63	30	1,220	102	8
AVEMCO INSURANCE CO	80,256	52,626	8,018	27,180	6,327	31	36	857	323	38
AXA ART INS CORP	14,821	9,696	-535	876	-3	0	121	0	0	0
AXA INSURANCE CO	226,001	128,266	14,560	50,471	14,838	37	63	2,798	451	16
AXIS INSURANCE CO	1,505,392	574,525	13,938	308,260	170,314	68	40	8,493	1,498	18
AXIS REINSURANCE CO	3,003,195	896,247	17,223	525,168	335,703	71	36	111	-30	0
AXIS SPECIALTY INS CO	65,234	51,711	-633	7	-76	999	999	0	-136	0
BADGER MUTUAL INS CO	177,602	66,998	4,664	88,126	52,329	70	29	43,407	19,744	45
BALBOA INSURANCE CO	87,653	77,831	239	-130	202	0	0	3	-9	0

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	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
PROPERTY/CASUALTY INSURER (000s OMITTED)										
BANKERS INSURANCE CO	149,479	84,170	13,338	38,092	14,872	47	63	34	11	33
BANKERS STANDARD INS CO	636,327	166,138	12,905	147,612	92,521	77	17	4,733	3,091	65
BAR PLAN MUTUAL INS CO THE	43,597	17,561	251	10,088	1,803	60	46	15	0	0
BCS INSURANCE CO	269,416	155,153	11,394	101,621	64,453	65	26	1,937	825	43
BEAZLEY INSURANCE CO INC	300,199	122,072	2,398	70,794	36,206	56	42	2,612	1,706	65
BEDIVERE INSURANCE CO	259,255	106,603	3,458	156	-38,225	0	999	0	-180	0
BENCHMARK INSURANCE CO	275,884	88,183	8,390	43,105	18,706	59	17	1,598	665	42
BERKLEY INSURANCE CO	17,940,465	5,493,044	702,830	5,553,406	2,624,230	61	34	3,603	329	9
BERKLEY NATIONAL INS CO	127,178	50,972	908	0	0	0	0	8,961	3,049	34
BERKLEY REGIONAL INS CO	748,237	706,922	13,026	0	0	0	0	2,590	1,045	40
BERKSHIRE HATHAWAY ASSUR CORP	2,351,355	1,793,761	254,141	237,309	22,502	10	36	0	0	0
BERKSHIRE HATHAWAY DIRECT INS CO	132,895	117,714	1,621	61	45	251	195	0	0	0
BERKSHIRE HATHAWAY HOMESTATE INS CO	2,467,209	1,257,473	3,996	432,863	313,101	87	23	4,521	3,806	84
BERKSHIRE HATHAWAY SPECIALTY INS CO	4,086,473	3,337,139	-58,039	170,097	100,154	71	26	1,610	250	16
BITCO GENERAL INS CORP	851,809	295,571	24,093	232,558	125,000	72	24	1,954	1,728	88
BITCO NATIONAL INS CO	501,303	145,374	6,132	148,513	94,113	74	32	2,661	1,864	70
BLUE RIDGE INDEMNITY CO	6,962	6,776	179	0	0	0	0	0	0	0
BLUESHORE INSURANCE CO	73,708	17,171	743	10,507	7,336	70	22	0	0	0
BOND SAFEGUARD INS CO	88,533	40,666	7,407	43,842	7,729	25	51	6	-8	0
BRISTOL WEST INS CO	130,272	46,546	444	0	94	0	0	4,033	2,175	54
BROTHERHOOD MUTUAL INS CO	600,709	244,715	12,249	324,340	176,698	62	33	3,956	1,326	34
BUCKEYE STATE MUTUAL INS CO	61,982	21,056	-2,012	39,735	25,277	70	35	0	0	0
BUILD AMERICA MUTUAL ASSUR CO	496,686	431,482	-32,724	657	0	0	357	8	0	0
BUILDERS MUTUAL INS CO	779,790	310,032	19,573	276,921	141,978	64	30	0	825	0
CALIFORNIA CASUALTY & FIRE INS CO	67,177	20,309	-1,729	34,268	23,040	82	27	0	0	0
CALIFORNIA CASUALTY GENERAL INS CO OF OR	112,187	24,346	-2,074	41,122	27,648	82	27	0	0	0
CALIFORNIA CASUALTY INDEMNITY EXCHANGE	582,840	273,028	-6,954	239,876	161,277	82	27	0	0	0
CALIFORNIA CASUALTY INS CO	102,517	67,838	-1,234	27,414	18,432	82	27	0	0	0
CALIFORNIA INSURANCE CO	851,052	528,665	55,024	255,613	84,950	44	29	0	0	0
CAMICO MUTUAL INS CO	90,925	40,182	1,245	30,941	8,231	69	30	155	3	2
CAMPED CASUALTY & INDEMNITY CO INC	20,861	20,841	372	0	0	0	0	0	0	0
CANAL INSURANCE CO	818,979	439,701	10,321	194,736	133,577	83	31	1,142	665	58
CAPITOL INDEMNITY CORP	520,006	234,240	8,475	166,207	63,116	53	44	5,293	879	17
CAPITOL SPECIALTY INS CORP	131,940	55,442	1,599	35,616	14,019	55	44	1,007	233	23
CAPSON PHYSICIANS INS CO	25,598	5,166	-1,585	12,298	5,194	73	41	50	0	0
CAROLINA CASUALTY INS CO	171,347	101,297	2,667	0	0	0	0	230	-273	0
CASUALTY UNDERWRITERS INS CO	4,471	4,291	47	210	168	87	59	0	0	0
CATERPILLAR INSURANCE CO	687,246	316,199	18,885	165,688	118,573	72	14	5,174	2,794	54
CATLIN INDEMNITY CO	133,339	68,612	-186	5,692	3,858	87	29	3,463	1,068	31
CATLIN INSURANCE CO INC	230,503	56,663	-887	39,845	27,007	87	29	1,802	1,707	95
CENSTAT CASUALTY CO	24,518	17,501	431	2,071	1,038	54	36	1	0	0

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	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
CENTRAL MUTUAL INS CO	1,514,508	743,048	32,531	503,438	285,926	64	34	0	0	0	
CENTRAL STATES INDEMNITY CO OF OMAHA	447,854	378,010	8,050	59,389	33,895	60	45	1,631	681	42	
CENTRE INSURANCE CO	58,416	20,490	559	0	1,061	0	0	0	0	0	
CENTURION CASUALTY CO	34,421	33,961	11,687	10,271	467	5	18	32	2	6	
CENTURY INDEMNITY CO	675,137	25,000	-69	0	-25,110	0	0	0	761	0	
CENTURY SURETY CO	235,462	180,635	25,746	0	0	0	0	0	-19	0	
CENTURY-NATIONAL INSURANCE CO	513,706	248,029	10,425	199,954	109,617	71	22	70	161	229	
CGB INSURANCE CO	373,745	151,768	6,413	0	0	0	0	10,988	1,677	15	
CHARTER OAK FIRE INS CO THE	918,009	242,890	30,854	271,045	140,105	63	30	22,439	17,715	79	
CHEROKEE INSURANCE CO	498,494	180,736	13,609	183,770	144,439	92	8	338	-213	0	
CHICAGO INSURANCE CO	80,880	65,603	281	0	0	0	0	0	107	0	
CHICAGO TITLE INS CO	1,904,579	978,006	298,659	2,059,157	103,801	5	91	35,019	1,135	3	
CHUBB INDEMNITY INS CO	378,127	163,668	10,935	38,002	15,419	54	32	12,501	8,094	65	
CHUBB NATIONAL INS CO	343,509	162,929	10,785	38,002	15,419	54	32	163	147	90	
CHURCH INSURANCE CO THE	24,197	15,975	353	558	441	96	96	0	0	0	
CHURCH MUTUAL INS CO	1,625,579	663,763	49,350	629,839	291,435	56	35	29,520	11,226	38	
CIM INSURANCE CORP	17,745	17,302	86	0	0	0	0	0	0	0	
CINNATI CASUALTY CO THE	408,281	359,899	11,094	0	0	0	0	9,169	6,445	70	
CINNATI INDEMNITY CO THE	130,336	93,179	4,127	0	0	0	0	8,460	2,984	35	
CINNATI INSURANCE CO THE	12,092,697	4,685,962	434,088	4,302,086	2,353,834	65	30	110,204	45,109	41	
CITIES AND VILLAGES MUTUAL INS CO	49,488	28,409	-136	13,934	5,392	57	28	13,934	5,392	39	
CITIZENS INSURANCE CO OF AMER	1,596,175	705,517	105,520	687,455	350,941	58	27	12,967	7,417	57	
CITY NATIONAL INS CO	11,437	11,310	3,512	9,170	4,739	66	44	462	-414	0	
CLARENDON NATIONAL INS CO	704,025	166,447	11,063	2,461	-8,371	0	999	0	0	0	
CLEAR BLUE INS CO	29,991	27,726	-281	0	0	0	0	0	0	0	
CLEARWATER SELECT INS CO	1,193,461	473,386	54,474	190,546	108,385	58	27	0	0	0	
CLERMONT INSURANCE CO	26,089	22,715	465	0	0	0	0	0	0	0	
CM VANTAGE SPECIALTY INS CO	55,008	52,494	500	0	0	0	0	0	0	0	
COFACE NORTH AMER INS CO	162,762	46,110	-7,974	50,666	23,154	53	64	1,071	485	45	
COLISEUM REINSURANCE CO	261,811	159,399	-109,939	7	103	999	999	0	0	0	
COLONIAL AMERICAN CSLTY & SURETY CO	25,220	22,846	532	0	0	0	0	52	-15	0	
COLONIAL SURETY CO	57,830	36,158	4,161	9,359	-96	5	40	86	-46	0	
COLONY SPECIALTY INS CO	62,206	20,870	368	0	0	0	0	47	14	30	
COLORADO CASUALTY INS CO	24,602	24,599	117	0	0	0	0	0	0	0	
COMMERCE AND INDUSTRY INS CO	387,284	381,925	152,805	0	82,693	0	12	4,626	471	10	
COMMERCIAL CASUALTY INS CO	67,581	62,640	2,161	-54,997	-47,098	105	1	0	0	0	
COMMONWEALTH INSURANCE CO OF AMER	10,980	10,601	298	-1	-809	999	0	0	0	0	
COMMONWEALTH LAND TITLE INS CO	672,112	356,843	46,829	641,382	30,017	0	93	11,260	98	1	
COMMUNITY INSURANCE CORP	6,680	6,005	97	0	0	0	0	8,954	6,983	78	
COMPASS INSURANCE CO	12,343	11,337	822	0	-428	0	0	0	13	0	
COMPUTER INSURANCE CO	23,439	23,945	-136	0	0	0	0	0	0	0	

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	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
CONSOLIDATED INSURANCE CO	14,024	13,085	100	0	0	0	0	759	-4	0	
CONSTITUTION INSURANCE CO	26,190	21,654	2,139	6,023	272	5	50	0	0	0	
CONTINENTAL CASUALTY CO	43,519,515	10,748,324	1,009,919	5,470,965	3,523,382	83	33	90,724	46,019	51	
CONTINENTAL INDEMNITY CO	200,385	97,432	11,260	54,774	18,341	44	29	2,808	1,083	39	
CONTINENTAL INSURANCE CO THE	1,667,485	1,500,343	55,377	0	106,429	0	0	17,734	12,359	70	
CONTINENTAL WESTERN INS CO	221,428	92,072	2,073	0	0	0	0	13,671	3,893	28	
CONTRACTORS BONDING & INS CO	210,169	117,094	12,191	66,007	14,428	31	49	3	0	0	
COPIC INSURANCE CO	696,778	410,456	7,014	99,726	29,271	64	23	0	0	0	
COREPOINTE INSURANCE CO	90,912	55,903	-2,441	13,174	9,407	77	88	17	98	564	
COUNTRY CASUALTY INS CO	83,782	69,573	628	0	0	0	0	338	210	62	
COUNTRY MUTUAL INS CO	4,390,611	2,207,718	109,212	2,004,270	1,260,563	72	29	18,862	8,797	47	
COUNTRY PREFERRED INS CO	248,852	69,704	1,910	0	0	0	0	14,380	10,228	71	
COURTESY INSURANCE CO	789,576	377,840	10,683	126,505	102,200	86	15	1,874	1,942	104	
CRESTBROOK INSURANCE CO	133,096	82,637	4,225	0	0	0	0	352	58	17	
CRUM & FORSTER INDEMNITY CO	52,147	16,551	1,567	17,695	9,174	64	35	1,203	504	42	
CUMIS INSURANCE SOCIETY INC	1,832,590	869,240	69,818	795,443	469,604	65	30	21,129	11,872	56	
CUMIS MORTGAGE REINSURANCE CO	12,201	9,714	-154	2,388	115	5	36	0	0	0	
DAIRYLAND INSURANCE CO	1,272,807	475,431	24,104	344,004	207,925	74	30	7,250	3,593	50	
DAKOTA TRUCK UNDERWRITERS	116,104	45,285	4,778	35,234	18,667	67	21	247	497	201	
DEALERS ASSURANCE CO	106,512	61,217	5,413	11,349	1,008	11	24	454	323	71	
DENTISTS INSURANCE CO THE	327,180	178,670	11,688	62,478	30,322	79	27	0	0	0	
DEPOSITORS INSURANCE CO	302,278	37,039	512	0	0	0	0	3,886	3,950	102	
DEVELOPERS SURETY & INDEMNITY CO	140,415	98,147	4,601	-2,679	-2,774	408	999	67	-1	0	
DIAMOND INSURANCE CO	48,321	8,629	440	19,738	12,024	76	30	1,333	1,153	86	
DIAMOND STATE INS CO	122,011	63,923	15,856	30,737	17,015	67	40	669	48	7	
DIRECT NATIONAL INS CO	14,812	5,482	-1,109	12,387	9,149	87	29	0	0	0	
DISCOVER PROPERTY & CSLTY INS CO	136,371	63,022	4,215	29,879	15,445	63	30	1	-10,301	0	
DISTRICTS MUTUAL INS & RISK MANAGEMENT SERVICES	24,125	13,374	-79	5,430	2,282	60	49	6,710	2,356	35	
DOCTORS COMPANY AN INTERINSURANCE EXCHANGE THE	4,132,177	1,925,861	-70,202	610,409	218,581	78	25	580	154	26	
DONEGAL MUTUAL INS CO	469,048	235,162	16,777	114,419	55,762	59	30	3,777	1,382	37	
DORINCO REINSURANCE CO	1,522,889	531,958	85,501	165,066	80,218	51	19	64	0	0	
EAGLE POINT MUTUAL INS CO	4,979	3,509	184	1,019	334	42	46	1,488	812	55	
EASTERN ADVANTAGE ASSUR CO	49,551	14,952	635	16,720	9,772	71	25	1	0	0	
EASTERN ALLIANCE INS CO	278,515	103,523	5,497	96,156	55,997	70	26	6	0	0	
EASTGUARD INSURANCE CO	136,007	43,637	3,531	40,516	20,184	59	23	132	58	44	
ECONOMY FIRE & CSLTY CO	502,015	381,681	15,030	0	0	0	0	20	0	2	
ECONOMY PREFERRED INS CO	44,357	11,049	348	0	0	0	0	0	0	0	
ECONOMY PREMIER ASSUR CO	85,191	49,080	1,699	0	0	0	0	5,068	2,644	52	
ELECTRIC INSURANCE CO	1,488,572	534,058	30,196	313,813	159,150	76	22	10,805	2,703	25	

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	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
ELLINGTON MUTUAL INS CO	6,237	3,760	234	2,329	887	45	51	3,965	756	19	
EMC PROPERTY & CSLTY CO	97,528	88,821	8,883	0	0	0	17	452	-108	0	
EMCASCO INSURANCE CO	485,668	144,787	12,976	205,410	113,683	65	32	52,343	21,203	41	
EMPIRE FIRE & MARINE INS CO	112,905	38,720	919	0	0	0	0	3,880	-217	0	
EMPLOYERS ASSURANCE CO	460,670	179,839	11,929	83,376	41,340	63	28	9,613	4,301	45	
EMPLOYERS COMPENSATION INS CO	1,083,823	358,287	38,090	243,179	120,574	63	29	0	0	0	
EMPLOYERS FIRE INS CO THE	11,682	11,507	126	0	0	0	0	0	2	0	
EMPLOYERS INSURANCE CO OF WAUSAU	5,614,332	1,585,837	57,877	2,064,978	1,169,464	70	32	9,781	19,191	196	
EMPLOYERS MUTUAL CSLTY CO	3,197,978	1,378,562	65,941	1,063,843	597,107	65	30	38,374	12,581	33	
EMPLOYERS PREFERRED INS CO	899,820	136,422	64,879	243,179	120,574	63	28	6,555	3,399	52	
ENCOMPASS INDEMNITY CO	29,347	26,211	425	0	0	0	0	8,231	6,555	80	
ENCOMPASS INSURANCE CO OF AMER	20,806	20,527	505	0	0	0	0	340	125	37	
ENDURANCE AMERICAN INS CO	1,293,279	283,077	20,342	244,573	166,078	79	15	5,057	7,570	150	
ENDURANCE RISK SOLUTIONS ASSUR CO	231,644	72,461	7,415	92,292	62,671	79	15	0	0	0	
ERIE INSURANCE CO	967,695	353,708	19,484	304,543	178,490	69	28	31,044	15,691	51	
ERIE INSURANCE CO OF NY	108,976	31,521	1,349	30,454	17,849	69	28	84	-22	0	
ERIE INSURANCE EXCHANGE	15,016,907	7,710,611	509,812	5,755,857	3,373,455	69	28	149,167	92,447	62	
ERIE INSURANCE PROP & CSLTY CO	103,313	12,346	252	0	0	0	0	149	13	9	
ESSENT GUARANTY INC	1,323,610	578,887	215,951	331,542	12,084	4	28	6,239	218	3	
ESSENTIA INSURANCE CO	85,727	26,450	-4,855	13,667	5,967	45	51	5,452	1,313	24	
ESURANCE INSURANCE CO	179,014	164,219	1,240	0	0	0	0	17,775	10,557	59	
ESURANCE INSURANCE CO OF NJ	14,143	11,840	76	0	0	0	0	0	0	0	
ESURANCE PROPERTY & CSLTY INS CO	112,578	42,295	478	0	0	0	0	1,827	1,187	65	
EULER HERMES NORTH AMER INS CO	417,971	148,069	16,010	85,131	37,388	48	46	3,096	910	29	
EVEREST NATIONAL INS CO	1,101,774	133,299	30,125	0	0	0	0	2,649	2,088	79	
EVEREST REINSURANCE CO	10,224,829	3,635,121	523,547	2,095,048	1,075,961	64	27	2,133	1,675	79	
EVERGREEN NATIONAL INDEMNITY CO	47,552	33,283	2,006	11,647	617	6	71	1,798	29	2	
EVERSPAN FINANCIAL GUARANTEE CORP	230,082	227,654	4,756	31	0	0	0	0	0	0	
EXECUTIVE RISK INDEMNITY INC	2,901,397	1,250,965	188,951	608,012	246,706	54	32	926	-186	0	
FACTORY MUTUAL INS CO	16,764,262	11,519,356	601,562	2,819,104	1,436,644	54	29	40,274	17,758	44	
FAIR AMERICAN INS & REINSURANCE CO	205,595	187,668	5,730	3,734	940	52	65	62	6	10	
FALLS LAKE NATL INS CO	369,333	56,706	660	7,464	3,000	85	23	2	0	22	
FARMERS AUTOMOBILE INS ASSN THE	1,266,914	514,558	-1,750	486,571	324,883	78	30	49,106	32,542	66	
FARMERS INSURANCE EXCHANGE	16,057,240	4,218,840	-147,947	7,831,063	4,845,038	73	33	28,922	10,174	35	
FARMERS MUTUAL HAIL INS CO OF IA	702,773	427,035	48,207	328,665	176,697	64	20	12,467	2,831	23	
FARMERS SPECIALTY INS CO	59,454	17,011	352	0	0	0	0	0	0	0	
FARMERS UNION MUTUAL INS CO	110,114	63,606	1,311	61,397	37,436	70	30	0	0	0	
FARMINGTON CASUALTY CO	1,017,706	289,495	37,044	315,864	163,272	63	30	1	196	999	
FARMINGTON MUTUAL INS CO	8,540	7,047	224	1,124	443	45	43	1,598	817	51	
FARMLAND MUTUAL INS CO	566,653	171,377	-300	191,938	125,285	75	32	5,046	1,133	22	
FEDERAL INSURANCE CO	27,371,175	11,423,809	3,239,191	5,706,234	2,251,044	52	33	97,645	38,700	40	

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	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
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PROPERTY/CASUALTY INSURER (000s OMITTED)											
FEDERATED MUTUAL INS CO	5,456,754	3,091,101	185,374	1,411,313	851,044	69	24	47,343	28,648	61	
FEDERATED RURAL ELECTRIC INS EXCHANGE	522,718	185,472	23,488	124,729	84,702	79	14	4,347	-221	0	
FEDERATED SERVICE INS CO	488,845	228,342	19,096	156,813	94,560	69	24	4,432	1,132	26	
FIDELITY AND DEPOSIT CO OF MD	208,974	167,884	1,250	0	0	0	0	6,262	538	9	
FIDELITY AND GUARANTY INS CO	21,929	19,201	394	0	0	0	0	-123	-4,129	999	
FIDELITY AND GUARANTY INS UNDERWRITERS INC	153,261	89,996	4,388	21,342	11,032	63	30	-12	1,366	0	
FIDELITY NATIONAL TITLE INS CO	1,290,013	466,562	187,208	1,838,406	107,429	6	92	14,480	4	0	
FINANCIAL INDEMNITY CO	87,522	22,462	350	0	0	0	0	0	0	0	
FINANCIAL PACIFIC INS CO	232,264	95,080	5,022	74,890	42,748	70	30	0	0	0	
FINIAL REINSURANCE CO	1,486,967	975,545	43,493	72,380	38,614	79	0	0	0	0	
FIRE INSURANCE EXCHANGE	2,429,381	777,223	-14,349	1,134,937	701,691	72	33	11,865	3,586	30	
FIREMANS FUND INS CO	2,811,289	1,670,558	389,313	0	0	0	0	2,267	-1,179	0	
FIREMENS INSURANCE CO OF WA DC	93,446	32,691	593	0	0	0	0	562	210	37	
FIRST AMERICAN PROP & CSLTY INS CO	101,435	43,588	708	59,308	35,580	69	36	7	-1	0	
FIRST AMERICAN TITLE GUARANTY CO	24,973	18,581	9,258	122,784	367	0	87	0	0	0	
FIRST AMERICAN TITLE INS CO	2,592,920	1,187,438	150,027	3,392,793	249,165	7	99	74,367	1,263	2	
FIRST CHICAGO INS CO	65,447	15,272	2,109	43,889	22,675	66	31	1,365	982	72	
FIRST COLONIAL INS CO	349,669	152,856	-7,598	60,493	60,677	106	45	471	522	111	
FIRST DAKOTA INDEMNITY CO	47,617	14,598	1,586	15,830	8,387	67	21	4,989	1,726	35	
FIRST FINANCIAL INS CO	551,119	432,586	12,741	21,972	6,214	48	54	0	0	0	
FIRST GUARD INS CO	27,786	25,496	3,282	22,397	11,469	56	22	285	109	38	
FIRST LIBERTY INS CORP THE	22,263	22,225	2	0	0	0	0	4,308	3,092	72	
FIRST NATIONAL INS CO OF AMER	56,761	56,424	1,022	0	0	0	0	102	221	216	
FIRST NONPROFIT INS CO	69,444	29,186	5,902	26,523	7,727	32	60	1,675	346	21	
FLAGSHIP CITY INS CO	48,962	12,478	266	0	0	0	0	121	-8	0	
FLORISTS MUTUAL INS CO	123,695	22,711	1,369	19,657	11,881	74	30	1,369	282	21	
FMH AG RISK INS CO	124,024	112,199	1,187	0	0	0	0	4,041	578	14	
FOREMOST INSURANCE CO GRAND RAPIDS MI	2,269,455	1,131,646	33,800	0	-1,030	0	0	30,988	9,124	29	
FOREMOST PROPERTY & CSLTY INS CO	63,158	18,113	168	0	0	0	0	2,526	457	18	
FOREMOST SIGNATURE INS CO	64,879	20,044	167	0	0	0	0	651	234	36	
FORTRESS INSURANCE CO	135,430	62,770	1,606	23,509	7,819	76	29	36	7	18	
FORTUITY INSURANCE CO	42,468	18,013	1,518	17,741	9,690	63	30	0	0	0	
FOUNDERS INSURANCE CO	161,046	71,466	2,182	42,904	23,071	65	33	1,446	956	66	
FRANKENMUTH MUTUAL INS CO	1,259,529	555,960	36,985	461,257	251,946	63	30	30,030	16,793	56	
FREEDOM SPECIALTY INS CO	55,912	21,218	609	0	0	0	0	128	17	13	
FREMONT INSURANCE CO	147,996	45,112	4,179	59,815	36,472	69	29	0	0	0	
GARRISON PROPERTY & CSLTY INS CO	1,981,543	751,560	-17,911	1,312,887	1,091,563	92	12	8,052	5,702	71	
GATEWAY INSURANCE CO	64,289	17,549	-1,073	26,737	15,674	79	27	1,363	1,665	122	
GEICO ADVANTAGE INS CO	1,805,206	977,419	-195,662	701,960	653,587	106	30	0	0	0	
GEICO CASUALTY CO	2,920,520	924,480	-66,985	1,778,535	1,368,381	87	18	79,575	57,377	72	
GEICO CHOICE INS CO	826,904	361,566	-48,134	426,053	348,504	93	20	0	0	0	

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	FINANCIAL DATA				NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO		
PROPERTY/CASUALTY INSURER (000s OMITTED)												
GEICO GENERAL INS CO	154,075	153,872	472	0	0	0	0	27,440	19,154	70		
GEICO INDEMNITY CO	8,166,876	4,598,208	160,044	2,491,724	1,741,310	81	13	15,476	9,351	60		
GEICO MARINE INS CO	119,433	47,953	-4,256	30,459	26,756	95	25	856	352	41		
GEICO SECURE INS CO	489,520	269,051	-11,604	194,532	145,786	86	20	0	0	0		
GENERAL CASUALTY CO OF WI	873,513	280,671	21,885	301,473	150,228	59	32	57,698	28,300	49		
GENERAL CASUALTY INS CO	8,732	7,418	359	0	0	0	0	1,326	1,033	78		
GENERAL INSURANCE CO OF AMER	111,577	107,655	1,181	0	0	0	0	148	73	50		
GENERAL REINSURANCE CORP	14,780,097	10,660,518	742,012	549,263	236,501	54	35	345	168	49		
GENERAL SECURITY NATL INS CO	346,086	138,425	16,789	85,873	37,677	48	41	139	92	66		
GENERAL STAR NATL INS CO	234,102	178,117	4,325	10,139	1,480	27	46	238	198	83		
GENERALI (UNITED STATES BRANCH)	57,999	24,748	-1,674	1,591	785	131	160	1,006	-32	0		
GENESIS INSURANCE CO	184,241	125,426	3,991	9,630	4,065	44	31	30	-9	0		
GENWORTH FINANCIAL ASSUR CORP	7,965	7,958	738	-1	-18	999	0	0	0	0		
GENWORTH MORTGAGE INS CORP	2,944,690	1,187,023	390,439	593,807	134,771	24	26	14,061	3,054	22		
GENWORTH MORTGAGE INS CORP OF NC	344,241	161,482	56,122	65,841	19,087	29	0	0	0	0		
GEOVERA INSURANCE CO	90,839	25,052	4,086	27,531	8,084	41	31	0	0	0		
GERMANTOWN MUTUAL INS CO	108,526	56,732	5,640	46,383	23,840	58	31	47,984	22,876	48		
GLOBAL REINSURANCE CORP OF AMER	267,628	83,966	-13,636	27	-1,672	999	999	0	0	0		
GOVERNMENT EMPLOYEES INS CO	27,197,917	15,702,566	728,641	6,853,691	4,958,686	83	11	7,759	4,509	58		
GOVERNMENTAL INTERINSURANCE EXCHANGE	65,577	47,631	316	6,697	3,107	78	53	0	0	0		
GRANGE INDEMNITY INS CO	107,947	55,647	5,301	47,313	23,507	62	32	0	0	0		
GRANGE MUTUAL CSULTY CO	2,311,663	1,106,822	82,542	993,574	493,642	62	32	0	0	0		
GRANITE RE INC	46,596	22,531	4,490	25,484	392	5	72	2,495	-215	0		
GRANITE STATE INS CO	34,707	32,031	644	0	0	0	0	2,952	2,180	74		
GRAY INSURANCE CO THE	283,686	112,763	2,834	59,315	24,402	54	46	16	11	73		
GREAT AMERICAN ALLIANCE INS CO	30,369	30,363	591	0	0	0	0	5,749	2,774	48		
GREAT AMERICAN ASSUR CO	19,752	19,750	243	0	0	0	0	6,655	3,610	54		
GREAT AMERICAN INS CO	6,851,231	1,998,867	349,083	2,402,365	948,823	52	34	42,703	4,424	10		
GREAT AMERICAN INS CO OF NY	48,238	48,178	1,109	0	0	0	0	2,884	232	8		
GREAT AMERICAN SECURITY INS CO	15,337	15,333	188	0	0	0	0	12	-1	0		
GREAT AMERICAN SPIRIT INS CO	16,879	16,866	236	0	0	0	0	619	183	29		
GREAT DIVIDE INS CO	248,764	67,734	1,353	0	0	0	0	3,881	1,719	44		
GREAT MIDWEST INS CO	215,755	104,819	-20,154	92,891	73,399	95	38	5,845	6,787	116		
GREAT NORTHERN INS CO	1,607,604	504,162	88,003	304,007	123,353	54	32	18,412	7,732	42		
GREAT NORTHWEST INS CO	18,932	7,432	566	0	-215	0	0	0	3	0		
GREAT PLAINS CSULTY INC	20,210	17,820	1,641	5,232	2,226	49	10	0	0	0		
GREAT WEST CSULTY CO	2,015,895	622,308	63,391	838,720	524,409	74	22	69,307	45,650	66		
GREATER NEW YORK MUTUAL INS CO	986,985	472,629	20,083	235,667	114,150	66	30	0	0	0		
GREENWICH INSURANCE CO	1,202,510	364,176	31,091	176,688	98,103	69	27	6,371	3,064	48		
GRINNELL MUTUAL REINSURANCE CO	1,104,344	589,903	68,729	548,634	274,817	59	28	8,590	3,615	42		
GRINNELL SELECT INS CO	40,065	24,627	416	0	0	0	0	3,533	1,961	56		

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	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
GUARANTEE COMPANY OF NORTH AMER USA THE	217,833	180,554	11,693	44,994	4,301	14	64	200	4	2	
GUARANTEE INSURANCE CO	417,471	50,786	-23,170	52,973	35,885	82	31	-22	-195	871	
GUARDIAN NATIONAL TITLE INS CO	15,735	8,510	-2,328	11,414	733	6	145	2	0	0	
GUIDEONE AMERICA INS CO	12,545	10,801	186	0	0	0	0	85	0	0	
GUIDEONE ELITE INS CO	30,316	25,054	415	0	0	0	0	1,672	747	45	
GUIDEONE MUTUAL INS CO	1,214,660	421,779	-55,452	359,490	237,983	79	36	4,013	1,276	32	
GUIDEONE SPECIALTY MUTUAL INS CO	267,988	94,238	-4,415	89,872	59,496	79	37	445	311	70	
GUIDERLAND REINSURANCE CO	3,689	3,387	19	0	0	0	0	0	0	0	
HALLMARK INSURANCE CO	308,730	103,731	3,676	113,075	63,442	71	29	542	355	65	
HALLMARK NATIONAL INS CO	85,463	25,740	-378	35,336	19,826	71	32	0	0	0	
HAMILTON INSURANCE CO	31,912	21,658	-9,670	1,828	890	63	404	0	0	0	
HAMILTON MUTUAL INS CO	86,661	35,765	1,957	30,954	17,339	65	31	30	13	43	
HANOVER AMERICAN INS CO THE	30,625	30,592	723	0	0	0	0	367	134	37	
HANOVER INSURANCE CO THE	7,409,277	2,168,160	117,146	3,104,831	1,654,284	69	35	15,919	3,557	22	
HARCO NATIONAL INS CO	437,050	169,176	9,108	118,805	74,583	78	30	2,421	1,314	54	
HARLEYSVILLE INSURANCE CO	158,474	26,405	734	0	0	0	0	3,804	2,376	62	
HARLEYSVILLE LAKE STATES INS CO	59,371	36,605	890	0	0	0	0	2,425	3,205	132	
HARLEYSVILLE PREFERRED INS CO	128,735	47,998	157	0	0	0	0	391	112	29	
HARLEYSVILLE WORCESTER INS CO	196,820	57,201	277	0	0	0	0	135	-217	0	
HARTFORD ACCIDENT & INDEMNITY CO	11,604,545	3,154,455	409,938	3,437,920	2,007,687	70	29	2,036	-417	0	
HARTFORD CASUALTY INS CO	2,267,158	894,036	77,927	578,420	337,788	70	29	13,709	6,574	48	
HARTFORD FIRE INS CO	25,540,586	12,514,621	526,535	4,364,444	2,548,762	70	29	12,257	7,843	64	
HARTFORD INSURANCE CO OF THE MIDWEST	617,181	491,425	18,182	52,584	30,708	70	29	2,893	546	19	
HARTFORD STEAM BOILER INSPECTION & INS CO OF CT	80,949	40,454	11,620	18,096	4,885	28	8	0	0	0	
HARTFORD STEAM BOILER INSPECTION & INS CO THE	1,256,108	598,874	97,409	449,973	115,720	29	54	1,252	839	67	
HARTFORD UNDERWRITERS INS CO	1,594,064	591,903	49,723	420,669	245,664	70	29	6,235	1,495	24	
HASTINGS MUTUAL INS CO	888,852	422,845	31,709	398,579	212,637	61	31	74,545	42,115	56	
HAWKEYE-SECURITY INSURANCE CO	13,813	13,107	112	0	0	0	0	3,284	18	1	
HDI GLOBAL INS CO	290,156	138,625	14,534	6,914	5,099	124	0	3,715	5,238	141	
HEALTHPARTNERS INSURANCE CO	372,727	159,143	-11,826	1,053,792	934,952	90	11	117,857	92,336	78	
HERITAGE CASUALTY INS CO	18,432	14,547	-10	0	0	0	0	0	0	0	
HERITAGE INDEMNITY CO	117,020	50,500	13,849	16,907	13,957	86	19	429	202	47	
HISCOX INSURANCE CO INC	246,476	65,783	3,853	60,692	17,976	64	22	1,739	245	14	
HOME-OWNERS INSURANCE CO	2,168,787	1,071,327	80,692	831,756	475,147	68	25	0	0	0	
HOMESITE INDEMNITY CO	51,575	40,200	362	0	0	0	0	0	0	0	
HOMESITE INSURANCE CO	147,455	87,047	1,388	0	0	0	0	18,696	5,591	30	
HOMESITE INSURANCE CO OF THE MIDWEST	402,546	102,592	1,133	0	0	0	0	112	388	347	
HOMESTEAD MUTUAL INS CO	9,431	7,133	377	2,051	714	43	50	2,778	583	21	
HORACE MANN INS CO	456,116	186,330	7,601	253,225	165,251	75	27	911	870	95	

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	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
PROPERTY/CASUALTY INSURER (000s OMITTED)										
HORACE MANN PROP & CSLTY INS CO	289,205	122,682	6,489	163,052	106,406	75	27	1,536	708	46
HOUSING AUTHORITY PROP INS A MUTUAL CO	167,405	117,369	2,239	43,080	27,239	68	33	1,211	385	32
HOUSING ENTERPRISE INS CO INC	77,614	32,392	728	24,787	13,363	68	31	3,593	2,624	73
HUDSON INSURANCE CO	1,159,905	453,157	36,756	153,965	85,613	72	17	2,211	465	21
IDS PROPERTY CSLTY INS CO	1,826,317	800,321	-8,353	1,073,881	855,494	91	18	15,644	12,896	82
ILLINOIS CASUALTY CO (A MUTUAL INS CO)	102,860	29,957	3,446	42,611	17,564	57	38	1,333	1,052	79
ILLINOIS FARMERS INS CO	250,120	87,706	-1,789	113,494	69,771	72	33	342	70	20
ILLINOIS INSURANCE CO	50,963	32,184	3,629	18,258	6,114	44	29	0	0	0
ILLINOIS NATIONAL INS CO	48,061	38,794	771	0	0	0	0	23,507	11,140	47
IMPERIUM INSURANCE CO	379,257	177,677	-13,028	93,208	68,597	99	30	860	214	25
IMT INSURANCE CO	366,870	179,084	13,339	210,852	102,522	60	33	16,474	7,199	44
INDEMNITY INSURANCE CO OF NORTH AMER	463,694	129,654	9,067	98,408	61,681	77	17	1,754	480	27
INDEPENDENCE AMERICAN INS CO	114,370	66,812	4,048	90,123	54,141	62	34	590	272	46
INDIANA INSURANCE CO	69,491	65,875	1,086	0	0	0	0	421	185	44
INDIANA LUMBERMENS MUTUAL INS CO	54,550	15,640	320	13,874	7,507	64	31	3	-25	0
INFINITY INSURANCE CO	2,012,728	660,619	61,955	1,379,139	932,038	79	23	91	0	1
INSURANCE COMPANY OF IL	21,196	20,800	214	0	0	0	0	0	0	0
INSURANCE COMPANY OF NORTH AMER	944,214	250,160	16,492	246,020	154,202	77	17	38	-1	0
INSURANCE COMPANY OF THE AMERICAS	6,305	4,132	-388	0	341	0	0	0	0	0
INSURANCE COMPANY OF THE STATE OF PA THE	253,293	115,920	6,955	0	0	0	0	22,710	4,182	18
INSURANCE COMPANY OF THE WEST	2,252,846	901,952	104,028	818,397	450,877	65	23	3,552	2,751	77
INSUREMAX INSURANCE CO	3,264	1,132	-844	1,699	1,632	113	0	0	0	0
INTEGON GENERAL INS CORP	41,919	6,461	-253	0	0	0	0	0	0	0
INTEGON INDEMNITY CORP	102,229	23,437	-312	0	0	0	0	0	0	0
INTEGON NATIONAL INS CO	2,489,207	594,437	50,408	1,430,952	930,153	74	34	344	78	23
INTEGRITY MUTUAL INS CO	97,800	50,377	5,639	39,033	19,393	62	32	57,599	31,973	56
INTEGRITY PROPERTY & CSLTY INS CO	22,986	13,571	1,428	8,280	4,114	62	32	30,713	17,374	57
INTERNATIONAL FIDELITY INS CO	214,416	89,109	5,340	97,054	6,236	14	76	244	20	8
INTREPID INSURANCE CO	10,180	10,084	688	0	0	0	0	0	0	0
INVESTORS TITLE INS CO	167,032	84,851	15,061	94,899	2,763	3	81	0	0	0
IOWA MUTUAL INS CO	100,101	36,233	769	21,500	11,280	64	38	0	0	0
IRONSHORE INDEMNITY INC	424,948	165,644	3,867	45,226	26,035	78	49	2,263	328	15
ISMIE MUTUAL INS CO	1,468,442	693,285	24,363	160,173	51,669	62	35	184	1,978	999
JEFFERSON INSURANCE CO	91,441	57,377	7,125	93,097	26,374	30	56	7,423	1,765	24
JEWELERS MUTUAL INS CO	397,809	247,307	11,656	173,226	71,399	48	43	2,882	5,748	199
KEMPER INDEPENDENCE INS CO	95,201	9,504	486	0	0	0	0	19,926	12,285	62
KEY RISK INS CO	47,779	30,834	963	0	0	0	0	0	0	0
KNIGHTBROOK INSURANCE CO	209,330	60,986	-14,825	6,482	21,283	398	47	146	116	80
LAMORAK INSURANCE CO	24,909	24,258	203	0	0	0	0	0	0	0
LANCER INSURANCE CO	674,448	199,688	15,240	260,110	131,920	70	29	1,485	-444	0
LANDCAR CASUALTY CO	41,741	16,872	809	8,623	7,087	83	8	0	0	0

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	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
LE MARS INS CO	62,557	25,544	603	29,993	17,783	68	32	48	21	45	
LEAGUE OF WI MUNICIPALITIES MUTUAL INS	64,961	33,979	4,617	23,996	9,399	61	18	26,497	9,436	36	
LEXINGTON NATIONAL INS CORP	58,217	17,475	880	13,032	1,405	11	84	0	0	0	
LEXON INSURANCE CO	236,338	63,214	3,376	71,966	16,565	30	63	693	42	6	
LIBERTY INSURANCE CORP	241,965	240,784	1,139	0	0	0	0	32,763	20,597	63	
LIBERTY INSURANCE UNDERWRITERS INC	209,483	127,200	1,451	0	0	0	0	34,490	24,729	72	
LIBERTY MUTUAL FIRE INS CO	5,650,732	1,474,581	36,205	2,064,978	1,169,464	70	32	53,540	20,647	39	
LIBERTY MUTUAL INS CO	44,001,882	16,528,205	404,312	12,906,111	7,309,150	70	33	12,609	12,331	98	
LIBERTY PERSONAL INS CO	16,855	16,001	-48	0	0	0	0	0	0	0	
LITTLE BLACK MUTUAL INS CO	6,296	3,587	787	2,570	517	32	47	4,120	281	7	
LM GENERAL INS CO	11,691	10,661	-92	0	3	0	0	36,465	23,088	63	
LM INSURANCE CORP	119,058	117,196	1,801	0	0	0	0	22,637	17,344	77	
LM PROPERTY & CASUALTY INS CO	67,221	36,390	240	0	-129	0	0	0	0	0	
LOCAL GOVERNMENT PROP INS FUND	14,497	-6,627	1,871	4,906	1,240	39	162	12,696	-1,209	0	
MADISON MUTUAL INS CO	65,064	39,659	1,338	31,487	21,191	82	27	681	466	68	
MAIDEN REINSURANCE NORTH AMER INC	1,302,634	291,103	-11,752	406,405	305,651	80	27	0	21	0	
MANUFACTURERS ALLIANCE INS CO	200,011	64,875	1,845	51,678	31,319	79	25	903	296	33	
MAPFRE INSURANCE CO	78,187	22,291	419	46,175	30,479	78	25	0	0	0	
MAPLE VALLEY MUTUAL INS CO	13,849	9,125	915	5,259	1,628	40	42	6,523	1,860	29	
MARKEL AMERICAN INS CO	433,410	144,790	-790	162,611	70,258	53	40	3,847	1,290	34	
MARKEL GLOBAL REINSURANCE CO	1,692,904	804,103	4,879	226,300	143,025	69	33	0	0	0	
MARKEL INSURANCE CO	1,564,030	378,767	37,606	537,063	272,245	62	35	4,179	643	15	
MASSACHUSETTS BAY INS CO	65,753	65,723	1,524	0	0	0	0	19,374	7,803	40	
MAXUM CASUALTY INS CO	51,941	16,956	-1,532	13,667	7,807	87	37	43	16	37	
MBIA INSURANCE CORP	514,897	238,243	-322,578	74,113	241,760	357	1	1,145	0	0	
MCMILLAN-WARNER MUTUAL INS CO	16,493	9,701	804	6,999	3,150	53	40	9,721	4,000	41	
MEDICA INSURANCE CO	594,987	277,185	-28,741	1,964,050	1,690,348	88	14	211,374	176,166	83	
MEDICAL MUTUAL OF OH	1,991,521	1,395,788	57,880	2,368,349	1,968,611	86	10	0	0	0	
MEDICAL PROTECTIVE CO THE	2,996,141	1,709,478	109,188	228,980	93,372	65	24	7,999	-28,215	0	
MEDMARC CASUALTY INS CO	290,178	202,045	10,646	32,479	4,826	49	34	151	-28	0	
MEEMIC INSURANCE CO	269,588	80,994	6,581	99,692	60,786	69	28	3,808	3,395	89	
MEMIC INDEMNITY CO	453,450	133,598	1,819	155,986	106,119	78	23	338	183	54	
MENDAKOTA INSURANCE CO	11,401	9,342	58	0	0	0	0	0	0	0	
MENDOTA INSURANCE CO	125,875	41,330	-7,762	109,929	78,810	85	28	0	0	0	
MERASTAR INSURANCE CO	33,484	10,801	496	0	0	0	0	60	3	6	
MERCHANTS BONDING CO (MUTUAL)	179,174	108,418	9,991	76,103	2,955	8	70	2,187	46	2	
MERCHANTS NATIONAL BONDING INC	29,854	13,762	1,343	10,378	403	8	70	284	2	1	
MERIDIAN SECURITY INS CO	122,957	72,156	2,772	0	0	0	0	393	195	50	
MERITPLAN INSURANCE CO	13,751	13,269	158	-6	9	0	0	0	-15	0	
METROMILE INSURANCE CO	18,496	13,228	-2,933	1,553	1,564	163	60	0	0	0	
METROPOLITAN CASUALTY INS CO	202,189	56,652	1,977	0	0	0	0	213	13	6	

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	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
PROPERTY/CASUALTY INSURER (000s OMITTED)										
METROPOLITAN DIRECT PROP & CSLTY INS CO	142,688	32,558	1,168	0	0	0	0	4,941	3,278	66
METROPOLITAN GENERAL INS CO	43,391	38,595	1,305	0	0	0	0	21	34	163
METROPOLITAN GROUP PROP & CSLTY INS CO	695,725	413,720	28,026	0	0	0	0	14,336	10,644	74
METROPOLITAN PROPERTY & CSLTY INS CO	5,630,703	2,271,089	131,262	3,527,711	2,243,415	74	26	26,267	13,229	50
MGIC ASSURANCE CORP	13,432	11,554	-3	151	-83	0	9	1	5	558
MGIC CREDIT ASSUR CORP	8,486	8,160	310	56	-551	0	466	35	-308	0
MGIC INDEMNITY CORP	140,015	89,925	1,529	11,391	395	4	19	4	-2	0
MGIC REINSURANCE CORP OF WI	560,119	153,148	14,717	108,749	25,224	24	20	0	0	0
MHA INSURANCE CO	582,704	313,469	13,924	68,601	28,413	69	38	3,920	12,780	326
MIC GENERAL INS CORP	37,356	17,261	250	0	0	0	0	0	0	0
MIC PROPERTY & CSLTY INS CORP	93,778	54,876	807	0	0	0	0	258	125	49
MICHIGAN COMMERCIAL INS MUTUAL	75,403	17,610	-1,976	35,242	17,133	75	32	433	40	9
MICHIGAN MILLERS MUTUAL INS CO	178,161	53,620	5,445	62,035	33,187	63	38	0	1,011	0
MID-AMERICAN FIRE & CSLTY CO	8,746	8,317	68	0	0	0	0	0	0	0
MID-CENTURY INSURANCE CO	3,980,552	1,052,751	28,394	2,421,198	1,470,176	71	33	59,130	35,219	60
MIDDLESEX INSURANCE CO	717,686	246,817	12,184	196,574	118,814	74	30	26,367	19,076	72
MIDDLESEX MUTUAL ASSUR CO	197,032	87,286	-16,432	74,071	46,586	72	29	582	110	19
MIDSTATES REINSURANCE CORP	78,714	29,335	-1,813	0	-489	0	0	0	0	0
MIDVALE INDEMNITY CO	12,103	13,120	370	0	0	0	0	21	4	16
MIDWEST BUILDERS CSLTY MUTUAL CO	84,581	44,741	869	27,373	17,646	73	28	0	0	0
MIDWEST EMPLOYERS CSLTY CO	155,725	106,108	3,592	0	0	0	0	174	-302	0
MIDWEST FAMILY MUTUAL INS CO	219,214	63,068	5,683	112,200	64,583	69	24	16,638	9,631	58
MIDWEST INSURANCE CO	91,385	35,210	3,678	22,296	9,129	55	34	372	168	45
MIDWESTERN INDEMNITY CO THE	27,778	27,501	160	0	0	0	0	1,238	30	2
MILBANK INSURANCE CO	620,634	144,704	3,043	278,250	167,197	73	34	0	0	0
MILWAUKEE CASUALTY INS CO	88,412	26,762	3,740	36,669	19,289	61	17	4,505	2,238	50
MINNESOTA LAWYERS MUTUAL INS CO	176,780	88,963	9,438	32,160	6,545	54	25	433	9	2
MITSUMI SUMITOMO INS CO OF AMER	929,647	348,176	25,498	192,590	87,220	66	28	1,313	202	15
MITSUMI SUMITOMO INS USA INC	135,037	63,920	1,671	24,074	10,903	66	28	1,253	22	2
MMIC INSURANCE INC	709,214	339,519	27,341	102,123	45,200	75	23	9,308	-2,747	0
MONROE GUARANTY INS CO	51,522	53,085	1,107	0	0	0	0	0	0	0
MORTGAGE GUARANTY INS CORP	4,475,662	1,504,729	68,340	808,394	191,033	26	16	33,834	1,362	4
MOTORISTS COMMERCIAL MUTUAL INS CO	354,654	156,688	4,559	132,583	69,562	64	38	4,035	1,481	37
MOTORS INSURANCE CORP	2,037,991	745,461	50,438	452,067	305,610	71	32	944	499	53
MT MORRIS MUTUAL INS CO	36,354	17,785	2,805	18,962	8,062	50	32	22,836	8,923	39
MUNICH REINSURANCE AMER INC	17,710,281	4,819,534	300,973	3,041,492	1,746,991	65	34	0	704	0
MUNICIPAL ASSURANCE CORP	1,104,819	486,946	141,597	137,220	-7	0	999	3	0	0
MUNICIPAL PROPERTY INS CO	13,954	8,567	311	6,040	3,504	66	27	9,072	5,144	57
MUTUAL OF WAUSAU INS CORP	24,491	15,786	1,062	9,092	2,739	40	47	11,911	3,748	31
NATIONAL AMERICAN INS CO	194,380	68,100	5,916	66,228	30,104	58	38	26	41	161
NATIONAL CASUALTY CO	487,071	138,086	3,180	0	0	0	0	11,302	3,807	34

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	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
NATIONAL CONTINENTAL INS CO	135,122	64,039	12,539	13,843	5,293	89	131	394	309	78	
NATIONAL FARMERS UNION PROP & CSLTY CO	149,312	45,235	1,770	50,245	23,038	59	36	571	127	22	
NATIONAL FIRE & CSLTY CO	10,185	6,217	7	2,587	1,227	67	37	97	8	9	
NATIONAL FIRE & INDEMNITY EXCHANGE											
JOHN L CORLEY INC ATTORNEY-IN-FACT	10,695	5,805	290	3,252	855	35	63	3	0	0	
NATIONAL FIRE INS CO OF HARTFORD	120,522	115,392	4,249	0	0	0	0	3,726	18,196	488	
NATIONAL GENERAL ASSUR CO	39,739	17,019	177	0	0	0	0	0	0	0	
NATIONAL GENERAL INS CO	54,483	25,319	995	0	0	0	0	5,066	5,448	108	
NATIONAL GENERAL INS ONLINE INC	45,499	11,339	53	0	0	0	0	0	0	0	
NATIONAL INDEMNITY CO	178,623,328	101,285,906	7,577,100	19,370,784	13,075,596	77	18	4,109	857	21	
NATIONAL INSURANCE ASSN	13,591	13,589	150	0	0	0	0	0	-5	0	
NATIONAL INSURANCE CO OF WI INC	13,812	12,143	1,151	17	-1,601	0	999	78	-1,549	0	
NATIONAL INTERSTATE INS CO	1,286,549	336,966	16,146	298,151	182,005	70	28	8,412	4,971	59	
NATIONAL INVESTORS TITLE INS CO	15,792	12,421	649	24,014	193	1	97	0	0	0	
NATIONAL LIABILITY & FIRE INS CO	2,605,369	1,126,622	89,417	669,580	392,304	73	27	3,313	622	19	
NATIONAL MORTGAGE INS CORP	634,839	387,037	-28,498	97,278	2,145	2	62	1,056	48	5	
NATIONAL MORTGAGE REINSURANCE INC ONE	36,092	26,771	1,846	5,920	177	3	2	0	0	0	
NATIONAL PUBLIC FINANCE GUARANTEE CORP	4,355,203	2,730,839	191,809	275,384	86,353	42	323	436	0	0	
NATIONAL SPECIALTY INS CO	86,550	48,890	2,823	26,442	11,007	48	39	473	218	46	
NATIONAL SURETY CORP	133,016	71,516	407	0	0	0	0	3,647	35,153	964	
NATIONAL TITLE INS OF NY INC	129,928	62,754	4,359	82,339	4,009	5	91	609	75	12	
NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	26,517,336	5,967,409	-72,635	5,099,888	4,749,886	100	32	72,419	69,137	95	
NATIONWIDE AFFINITY INS CO OF AMER	409,203	12,739	3	0	0	0	0	2,786	719	26	
NATIONWIDE AGRIBUSINESS INS CO	586,795	70,341	596	0	0	0	0	19,216	9,855	51	
NATIONWIDE ASSURANCE CO	145,162	62,045	1,372	0	0	0	0	12,458	8,062	65	
NATIONWIDE INSURANCE CO OF AMER	449,942	153,575	177	0	0	0	0	79	-1	0	
NATIONWIDE MUTUAL FIRE INS CO	6,121,629	2,671,622	12,444	2,303,252	1,503,417	75	32	14,143	8,654	61	
NATIONWIDE MUTUAL INS CO	37,185,213	12,690,338	-314,581	15,930,827	10,398,633	75	32	34,847	2,657	8	
NAU COUNTRY INS CO	1,342,316	337,247	13,984	386,890	192,793	59	35	3,639	698	19	
NAVIGATORS INSURANCE CO	2,808,119	1,026,819	80,698	798,151	377,302	60	33	2,054	162	8	
NCMIC INSURANCE CO	732,656	292,380	29,211	141,808	46,623	53	28	2,081	1,846	89	
NETHERLANDS INSURANCE CO THE	92,947	88,151	1,270	0	0	0	0	0	0	0	
NEW ENGLAND INS CO	19,243	17,456	2,394	0	-28	999	999	0	0	0	
NEW HAMPSHIRE INS CO	204,198	175,705	-15,382	0	0	0	0	58,040	104,274	180	
NEW SOUTH INS CO	50,429	7,860	119	0	0	0	0	0	0	0	
NEW YORK MARINE & GENERAL INS CO	1,277,933	355,366	-28,623	395,720	231,437	74	36	1,464	439	30	
NGM INSURANCE CO	2,468,023	1,039,407	95	1,029,581	606,538	72	32	39	-9	0	
NLC MUTUAL INS CO	336,059	135,953	8,822	13,819	10,469	79	23	0	0	0	
NORCAL MUTUAL INS CO	1,562,060	705,105	136,064	327,117	155,358	78	23	0	0	0	
NORGUARD INSURANCE CO	760,653	198,395	18,416	202,578	100,859	59	23	615	1,117	182	
NORTH AMERICAN ELITE INS CO	133,985	41,309	5,595	0	5	0	0	3,379	14,773	437	

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	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
PROPERTY/CASUALTY INSURER (000s OMITTED)										
NORTH AMERICAN SPECIALTY INS CO	488,064	313,641	7,218	208	-2,121	0	0	2,485	589	24
NORTH AMERICAN TITLE INS CO	122,094	74,000	10,517	224,673	3,527	2	91	1,548	0	0
NORTH POINTE INS CO	19,083	14,007	1,322	0	0	0	0	199	387	194
NORTH RIVER INS CO THE	1,051,367	284,953	-6,589	389,300	201,836	64	35	1,987	1,270	64
NORTH STAR MUTUAL INS CO	694,276	408,987	47,012	345,833	174,878	56	29	0	0	0
NORTHLAND CASUALTY CO	108,750	38,162	3,535	29,879	15,445	63	30	0	2	533
NORTHLAND INSURANCE CO	1,176,903	535,103	52,683	260,374	134,589	63	30	9,215	7,371	80
NORTHWESTERN NATIONAL INS CO OF MILWAUKEE WI	23,656	1,856	-3,625	405	2,134	511	320	0	-163	0
NOVA CASUALTY CO	95,857	95,807	2,446	0	0	0	0	1,127	761	67
NUTMEG INSURANCE CO	825,379	581,474	-62,761	73,617	42,991	70	29	0	190	0
OAK RIVER INS CO	665,625	230,043	18,639	118,565	54,179	61	23	21	7	31
OAKWOOD INSURANCE CO	61,758	27,981	-897	12	0	0	999	0	0	0
OBI AMERICA INS CO	15,337	15,301	196	0	0	0	0	0	0	0
OBI NATIONAL INS CO	13,157	13,135	19	0	0	0	0	314	56	18
OCCIDENTAL FIRE & CSLTY CO OF NC	602,812	172,690	7,689	49,421	25,817	77	36	790	548	69
ODYSSEY REINSURANCE CO	7,162,638	3,193,933	158,439	1,567,073	777,718	55	34	0	0	0
OHIC INSURANCE CO	97,347	46,901	-9,104	0	3,883	0	0	0	0	0
OHIO CASUALTY INS CO THE	5,641,631	1,721,911	73,210	2,064,978	1,169,464	70	32	4,906	1,648	34
OHIO FARMERS INS CO	2,964,704	2,211,868	62,979	339,464	173,086	62	36	207	2	1
OHIO INDEMNITY CO	152,000	45,555	9,061	81,957	38,222	50	38	2,008	883	44
OHIO MUTUAL INS CO	276,644	217,626	3,349	54,788	28,849	62	33	0	0	0
OHIO SECURITY INS CO	15,859	15,751	294	0	0	0	0	6,868	3,516	51
OLD REPUBLIC GENERAL INS CORP	2,021,158	556,790	53,024	196,269	149,763	85	5	616	219	36
OLD REPUBLIC INS CO	2,813,768	1,106,880	106,482	435,173	186,302	55	28	42,284	18,432	44
OLD REPUBLIC NATL TITLE INS CO	1,187,321	518,621	107,450	2,049,779	64,989	3	94	15,284	8	0
OLD REPUBLIC SECURITY ASSUR CO	1,056,640	196,764	-10,899	247,333	175,932	98	27	0	0	0
OLD REPUBLIC SURETY CO	122,947	64,235	7,641	47,504	4,537	15	71	1,775	199	11
OLD UNITED CSLTY CO	605,348	209,702	20,880	112,031	51,709	47	28	7	4	51
OMAHA INDEMNITY CO THE	14,503	12,411	34	0	71	104	0	0	0	0
OMNI INSURANCE CO	118,324	22,077	-14,001	54,244	46,388	104	49	0	0	0
ONECIS INSURANCE CO	21,464	19,157	2,868	3	0	0	15	0	0	0
OWNERS INSURANCE CO	3,924,578	1,696,790	123,224	1,644,449	963,874	69	30	78,986	46,071	58
PACIFIC EMPLOYERS INS CO	3,774,236	1,319,872	114,623	875,832	548,958	77	17	-368	-2,136	580
PACIFIC INDEMNITY CO	6,555,132	2,926,619	417,824	1,295,105	521,539	53	32	7,289	3,447	47
PACIFIC SPECIALTY INS CO	314,193	132,026	17,588	185,388	90,393	57	42	3	0	0
PACIFIC STAR INS CO	13,855	10,427	100	1,399	918	57	38	0	-2	0
PACO ASSURANCE CO INC	68,090	33,291	3,157	9,614	1,461	50	24	119	-9	0
PARTNERRE AMERICA INS CO	370,945	115,955	771	32,043	24,635	86	22	3	-240	0
PARTNERRE INSURANCE CO OF NY	125,576	111,338	2,014	28	-1,247	0	971	0	0	0
PARTNERS MUTUAL INS CO	44,168	11,918	931	13,688	7,431	64	34	27,376	14,371	52

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	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
PROPERTY/CASUALTY INSURER (000s OMITTED)										
PATRIOT GENERAL INS CO	25,719	25,169	673	0	0	0	0	1	-542	0
PEAK PROPERTY & CSLTY INS CORP	46,999	38,970	494	0	0	0	0	0	1	0
PEERLESS INDEMNITY INS CO	192,432	187,546	3,651	0	0	0	0	710	235	33
PEERLESS INSURANCE CO	13,330,783	3,538,886	154,288	5,162,444	2,923,660	70	32	600	1,241	207
PEKIN INSURANCE CO	312,157	128,255	1,193	121,643	81,221	78	30	24,608	13,992	57
PENINSULA INDEMNITY CO	11,686	9,993	320	0	0	0	0	0	0	0
PENINSULA INSURANCE CO THE	91,011	41,977	646	48,226	32,282	73	29	62	0	0
PENN MILLERS INS CO	91,895	41,016	4,678	0	-2,735	0	0	1,261	768	61
PENN-AMERICA INSURANCE CO	138,689	79,894	-569	25,614	14,179	67	40	0	-17	0
PENNSYLVANIA INSURANCE CO	63,191	44,625	3,550	18,258	6,114	44	29	0	0	0
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	466,279	119,093	13,759	138,055	74,812	64	32	3,538	1,939	55
PENNSYLVANIA MANUFACTURERS ASSN INS CO	929,588	283,728	274	155,035	93,957	79	25	5,452	2,388	44
PENNSYLVANIA MANUFACTURERS INDEMNITY CO	211,349	74,929	2,392	51,678	31,319	79	25	644	233	36
PENNSYLVANIA NATIONAL MUTUAL CSLTY INS CO	1,279,711	611,954	29,399	335,363	182,061	64	34	9	2	19
PERMANENT GENERAL ASSUR CORP	417,927	131,975	-17,303	303,471	222,864	83	33	5,680	4,350	77
PERMANENT GENERAL ASSUR CORP OF OH	220,603	92,871	-7,779	130,806	96,062	83	35	0	0	0
PETROLEUM CASUALTY CO	34,187	24,040	3,290	4,912	241	24	27	0	0	0
PHARMACISTS MUTUAL INS CO	291,130	115,240	8,461	99,347	48,347	61	32	3,266	938	29
PHILADELPHIA INDEMNITY INS CO	8,081,000	2,271,497	347,680	2,766,096	1,357,294	61	30	20,177	8,305	41
PHILADELPHIA REINSURANCE CORP	6,522	6,496	-215	0	0	0	0	0	0	0
PHOENIX INSURANCE CO THE	4,184,071	1,718,395	215,894	1,067,407	551,596	63	30	11,661	5,861	50
PIONEER SPECIALTY INS CO	66,666	27,216	1,692	27,025	15,072	66	27	4,964	2,391	48
PLANS LIABILITY INS CO	73,335	32,566	-1,345	2,946	2,703	157	94	0	0	0
PLATEAU CASUALTY INS CO	44,477	20,123	883	20,583	9,000	51	41	5	1	12
PLATTE RIVER INS CO	140,046	43,368	1,735	35,616	14,019	55	44	338	41	12
PLAZA INSURANCE CO	69,869	27,262	384	0	0	0	0	331	60	18
PMI INSURANCE CO	113,775	59,641	7,165	21,173	6,974	34	35	0	0	0
PMI MORTGAGE INS CO	870,779	-1,436,859	112,457	166,467	85,105	55	8	1,978	890	45
PODIATRY INSURANCE CO OF AMER	300,975	120,226	9,332	45,840	14,301	84	16	856	-159	0
POLICYHOLDERS MUTUAL INS CO	290	282	7	22	0	0	91	27	0	0
PRAETORIAN INSURANCE CO	492,016	226,787	4,972	120,589	60,091	59	77	10,839	6,155	57
PRE-PAID LEGAL CSLTY INC	18,980	16,266	4,880	46,332	15,026	38	48	2,566	777	30
PREFERRED PROFESSIONAL INS CO	325,641	170,177	11,809	47,199	13,679	59	21	3,370	197	6
PREVISOR INSURANCE CO	9,111	7,642	-482	108	82	136	318	0	0	0
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	410,797	157,090	-5,834	148,048	76,149	61	39	2,471	1,896	77
PROASSURANCE CASUALTY CO	1,092,912	406,846	39,753	148,367	35,235	63	28	20,362	3,029	15
PROASSURANCE INDEMNITY CO INC	1,247,231	464,754	83,687	210,382	56,573	53	19	0	0	0
PROCENTURY INSURANCE CO	87,663	46,550	9,130	0	0	0	0	1	-20	0
PROCENTURY AGRICULTURE INS CO	377,872	61,338	1,142	0	0	0	0	6,667	6,301	95
PROFESSIONAL SOLUTIONS INS CO	23,485	8,017	-22	3,333	1,352	86	21	16	2	12
PROFESSIONALS ADVOCATE INS CO	136,792	108,699	3,362	5,384	790	51	52	0	0	0

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	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO	
PROGRESSIVE ADVANCED INS CO	467,639	198,983	9,221	317,253	206,660	76	19	0	0	0	
PROGRESSIVE CASUALTY INS CO	6,967,107	1,818,890	321,517	5,408,158	3,506,897	75	20	225	127	56	
PROGRESSIVE CLASSIC INS CO	391,541	110,895	11,863	331,112	214,708	75	20	12,453	6,012	48	
PROGRESSIVE DIRECT INS CO	6,727,475	2,065,360	263,933	6,146,775	4,004,039	76	19	0	-5	999	
PROGRESSIVE MAX INS CO	500,269	162,179	18,540	475,879	309,990	76	19	0	0	0	
PROGRESSIVE NORTHERN INS CO	1,576,372	442,383	60,967	1,324,447	858,832	75	20	15,261	7,136	47	
PROGRESSIVE NORTHWESTERN INS CO	1,537,667	441,629	57,643	1,324,447	858,832	75	20	0	0	0	
PROGRESSIVE SPECIALTY INS CO	943,047	263,431	38,123	772,594	500,985	75	20	0	0	0	
PROGRESSIVE UNIVERSAL INS CO	385,674	130,610	16,697	317,253	206,660	76	19	205,802	131,414	64	
PROPERTY AND CSLTY INS CO OF HARTFORD	249,662	118,223	10,575	52,584	30,708	70	29	9,040	4,375	48	
PROPERTY-OWNERS INSURANCE CO	280,605	124,086	5,572	94,931	45,384	57	32	0	0	0	
PROSECT INSURANCE CO	83,085	24,476	553	0	0	0	0	0	0	0	
PROTECTIVE INSURANCE CO	785,371	397,990	23,172	257,252	146,019	66	31	7,443	5,066	68	
PROTECTIVE PROPERTY & CSLTY INS CO	377,764	168,617	16,630	60,617	39,640	65	17	1,549	551	36	
PROVIDENCE WASHINGTON INS CO	188,434	56,730	-4,732	-18,417	-15,078	73	0	0	0	0	
PUBLIC SERVICE INS CO	295,097	28,265	-51,262	77,275	62,701	96	53	2	1	50	
QBE INSURANCE CORP	2,324,968	748,945	27,732	733,584	365,555	59	34	29,645	20,790	70	
QBE REINSURANCE CORP	1,171,085	863,593	1,100	145,712	72,610	59	39	0	0	0	
QUANTA INDEMNITY CO	20,057	19,046	-963	-6,072	-5,975	94	0	0	0	0	
R&Q REINSURANCE CO	227,845	38,604	36,348	4	-25,742	0	999	0	0	0	
RADIAN GUARANTY INC	3,900,132	1,349,675	480,825	799,467	176,310	23	38	9,983	2,255	23	
RADIAN MORTGAGE ASSUR INC	8,643	8,623	-140	0	0	0	0	0	0	0	
RADIAN MORTGAGE GUARANTY INC	19,762	19,654	-346	0	0	0	0	0	0	0	
RADNOR SPECIALTY INS CO	51,743	51,556	73	8	3	54	999	0	0	0	
RAMPART INSURANCE CO	29,013	10,196	-988	0	920	0	0	0	0	0	
REAL ADVANTAGE TITLE INS CO	8,372	5,562	933	14,028	149	1	93	0	0	0	
REDWOOD FIRE & CSLTY INS CO	1,655,076	637,288	53,036	357,130	175,709	64	20	711	365	51	
REGENT INSURANCE CO	34,951	31,860	1,408	0	0	0	0	40,444	28,399	70	
REPUBLIC CREDIT INDEMNITY CO	65,785	7,266	-870	14,266	-9,508	102	15	0	0	0	
REPUBLIC INDEMNITY CO OF AMER	2,300,335	532,336	104,475	794,102	403,497	64	25	0	0	0	
REPUBLIC INDEMNITY CO OF CA	32,184	32,011	401	0	0	0	0	0	0	0	
REPUBLIC MORTGAGE INS CO	652,423	51,206	86,993	128,989	55,481	34	10	1,425	550	39	
REPUBLIC MORTGAGE INS CO OF FL	23,314	8,950	1,406	2,233	961	35	20	0	0	0	
REPUBLIC MORTGAGE INS CO OF NC	157,590	19,545	13,425	22,962	10,589	41	16	0	0	0	
REPUBLIC-FRANKLIN INSURANCE CO	107,593	52,402	1,794	25,742	13,843	65	33	2,538	3,346	132	
REPWEST INSURANCE CO	321,169	176,009	19,580	41,907	7,455	23	62	537	76	14	
RESPONSE INSURANCE CO	38,537	35,903	113	0	0	0	0	29	81	284	
RESPONSE WORLDWIDE DIRECT AUTO INS CO	7,007	6,982	148	0	0	0	0	0	0	0	
RESPONSE WORLDWIDE INS CO	11,400	11,368	247	0	0	0	0	0	0	0	
RIVERPORT INSURANCE CO	96,397	41,916	583	0	0	0	0	1,971	688	35	
RLI INSURANCE CO	1,753,352	859,976	107,301	450,335	177,538	52	41	5,101	1,029	20	

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	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
ROCHDALE INSURANCE CO	306,388	101,794	13,947	152,213	82,044	63	33	1,010	302	30
ROCKFORD MUTUAL INS CO	83,772	37,370	1,733	46,473	22,580	59	40	7,979	2,546	32
ROCKWOOD CASUALTY INS CO	248,574	87,017	11,338	39,332	12,201	41	37	0	0	0
RSUI INDEMNITY CO	3,401,651	1,529,283	175,217	698,606	280,769	53	29	5,804	3,375	58
RURAL COMMUNITY INS CO	1,753,728	266,994	19,181	1,101	-12,214	0	0	54,586	22,394	41
RURAL MUTUAL INS CO	460,145	241,669	24,922	168,039	86,643	58	25	190,468	96,750	51
RURAL TRUST INS CO	23,634	12,579	-11	5,470	3,517	81	26	202	199	98
RVI AMERICA INS CO	106,616	71,518	2,684	5,572	1,219	3	47	297	0	0
SAFECO INSURANCE CO OF AMER	4,485,053	1,497,864	46,851	1,548,733	877,098	70	32	16,424	4,460	27
SAFECO INSURANCE CO OF IL	190,512	183,590	1,554	0	0	0	0	17,880	10,481	59
SAFECO INSURANCE CO OF IN	15,254	15,245	255	0	0	0	0	0	0	0
SAFECO NATIONAL INS CO	15,090	14,685	325	0	0	0	0	0	0	0
SAFETY FIRST INS CO	71,737	67,637	2,653	1,301	172	38	38	18	-14	0
SAFETY NATIONAL CSLTY CORP	6,450,443	1,812,580	175,332	739,219	592,212	85	26	14,645	8,437	58
SAFEMAY INSURANCE CO	468,266	287,926	-5,454	208,118	150,248	86	24	0	0	0
SAGAMORE INSURANCE CO	157,825	129,064	8,737	17,151	9,150	65	33	41	43	105
SAMSUNG FIRE & MARINE INS CO LTD (US BRANCH)	273,793	71,541	-62,139	55,047	70,276	169	43	41	350	858
SAN FRANCISCO REINSURANCE CO	3,539,798	613,866	-22,051	-443,329	-382,517	76	0	0	0	0
SCOR REINSURANCE CO	3,163,124	1,102,868	60,678	1,005,794	477,450	53	40	0	0	0
SCOTTSDALE INDEMNITY CO	88,743	38,824	775	0	0	0	0	2,358	-67	0
SEABRIGHT INSURANCE CO	29,557	26,254	363	0	0	0	0	-121	-63	52
SECURA INSURANCE A MUTUAL CO	1,090,099	404,207	27,683	476,988	240,518	60	30	134,685	60,318	45
SECURA SUPREME INS CO	136,459	61,185	5,043	52,999	26,724	60	30	61,578	36,417	59
SECURIAN CASUALTY CO	275,761	120,100	4,560	195,828	100,824	56	37	8,365	4,494	54
SECURITY NATIONAL INS CO	1,204,878	217,162	35,503	196,972	74,971	49	24	8,155	3,855	47
SELECT INSURANCE CO	78,476	78,087	2,197	0	0	0	0	0	-4	0
SELECTIVE INSURANCE CO OF AMER	2,314,164	568,591	72,228	687,863	319,010	57	34	12,939	5,321	41
SELECTIVE INSURANCE CO OF SC	644,936	141,855	17,396	193,461	89,722	57	34	29,436	14,204	48
SELECTIVE INSURANCE CO OF THE SOUTHEAST	490,750	109,048	13,409	150,470	69,784	57	34	6,351	1,544	24
SENECA INSURANCE CO INC	194,130	141,228	-9,209	0	0	0	0	515	85	17
SENTINEL INSURANCE CO LTD	260,995	182,549	14,235	31,550	18,425	70	29	4,832	2,122	44
SENTRIITY CASUALTY CO	192,249	47,965	1,178	11,362	6,213	55	16	0	0	0
SENTRY CASUALTY CO	296,165	71,777	4,630	49,143	29,704	74	30	62,015	35,281	57
SENTRY INSURANCE A MUTUAL CO	7,587,291	4,723,513	238,131	1,061,498	641,596	74	30	72,299	30,750	43
SENTRY SELECT INS CO	706,951	231,383	11,581	196,574	118,814	74	30	15,792	6,006	38
SEQUOIA INSURANCE CO	246,944	96,391	6,313	-2,063	-12,813	721	0	0	0	0
SERVICE INSURANCE CO	49,449	41,782	4,384	8,479	2,861	51	30	0	0	0
SFM MUTUAL INS CO	574,319	136,099	10,284	157,356	94,834	73	22	27,566	15,619	57
SHEBOYGAN FALLS INS CO	35,149	13,129	644	19,994	11,664	66	30	22,936	13,672	60
SIRIUS AMERICA INS CO	1,395,066	544,305	82,684	270,801	175,296	74	36	3,641	2,695	74
SOCIETY INSURANCE A MUTUAL CO	407,919	141,482	9,531	155,897	76,687	65	29	127,981	65,696	51

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	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
SOMPO JAPAN FIRE & MARINE INS CO OF AMER	78,503	73,980	-465	129	87	260	732	0	0	0	
SOMPO JAPAN INS CO OF AMER	1,229,522	558,735	34,742	183,390	84,600	61	33	8,215	997	12	
SOUTHERN FIRE & CSLTY CO	7,526	6,669	170	0	0	0	0	0	0	0	
SOUTHERN GUARANTY INS CO	13,164	4,479	2,234	0	0	0	0	0	0	0	
SOUTHERN INSURANCE CO	38,645	29,110	-1,646	117	2,374	999	15	43	2	4	
SOUTHERN PILOT INS CO	9,322	6,906	298	0	0	0	0	0	0	0	
SOUTHWEST MARINE & GENERAL INS CO	119,396	61,469	-1,587	24,676	14,533	75	37	130	11	9	
SPARTA INSURANCE CO	305,306	72,828	-54,268	6,577	41,240	999	124	17	-1,134	0	
SPINNAKER INSURANCE CO	39,149	29,096	-4,034	3,505	2,195	70	66	24	9	37	
ST PAUL FIRE & MARINE INS CO	18,558,672	5,558,231	1,199,437	5,385,616	2,806,244	64	30	618	-842	0	
ST PAUL GUARDIAN INS CO	74,806	24,290	2,405	21,342	11,032	63	30	14	-40	0	
ST PAUL MERCURY INS CO	331,489	121,291	12,146	85,368	44,128	63	30	1,035	1,704	165	
ST PAUL PROTECTIVE INS CO	513,737	222,802	16,884	123,884	63,985	63	30	1	-499	0	
STANDARD FIRE INS CO THE	3,679,128	1,201,822	202,389	1,032,960	533,945	63	30	24,735	16,677	67	
STANDARD GUARANTY INS CO	350,742	143,312	28,008	208,486	64,295	36	56	8,739	1,563	18	
STAR INSURANCE CO	1,915,390	508,326	16,248	592,970	285,888	65	38	1,102	561	51	
STARNET INSURANCE CO	239,218	116,447	2,244	0	0	0	0	3,309	826	25	
STARR INDEMNITY & LIABILITY CO	4,442,325	1,922,462	98,803	1,049,173	679,745	86	19	10,760	1,141	11	
STARSTONE NATIONAL INS CO	379,304	94,135	6,590	106,946	61,748	68	47	731	-219	0	
STATE AUTO INS CO OF WI	17,099	12,055	349	0	0	0	0	22,769	8,252	36	
STATE AUTO PROP & CSLTY INS CO	2,482,632	682,524	19,297	1,013,626	609,077	73	34	6,788	3,273	48	
STATE AUTOMOBILE MUTUAL INS CO	2,461,060	822,552	-14,556	685,688	411,995	73	34	2,134	1,380	65	
STATE FARM FIRE & CSLTY CO	38,352,518	16,354,721	1,713,554	16,198,598	8,732,576	65	27	331,560	172,096	52	
STATE FARM GENERAL INS CO	7,112,139	4,076,026	128,664	1,918,587	1,183,504	95	28	0	48	0	
STATE FARM MUTUAL AUTOMOBILE INS CO	147,697,211	87,573,897	-2,553,847	39,593,379	30,228,036	72	25	423,254	304,044	72	
STATE NATIONAL INS CO INC	369,721	269,415	6,456	59,494	24,766	48	39	4,844	2,461	51	
STEWART TITLE GUARANTY CO	1,054,247	509,929	53,647	1,373,351	73,026	5	95	18,224	142	1	
STILLWATER INSURANCE CO	363,055	186,008	15	204,087	118,341	67	33	0	0	0	
STILLWATER PROPERTY & CSLTY INS CO	128,339	120,401	5,350	2,512	0	0	16	915	497	54	
STONINGTON INSURANCE CO	15,264	14,210	1,089	0	0	0	0	64	-4	0	
STRAITFORD INSURANCE CO	145,643	84,831	1,209	13,828	5,487	68	39	20	-23	0	
SU INSURANCE CO	23,214	12,863	311	14,654	7,000	61	35	44	23	51	
SURETEC INSURANCE CO	227,898	94,495	13,106	59,200	5,284	13	61	69	1	1	
SUSSEX INSURANCE CO	658,715	130,717	-20,690	9,449	-6,781	248	999	0	-600	0	
SWISS REINSURANCE AMER CORP	12,927,241	3,352,296	406,392	1,945,260	1,001,615	57	36	0	0	0	
SYNCORA GUARANTEE INC	1,259,876	1,188,284	60,802	22,137	-75,464	0	455	495	0	0	
SYNERGY INSURANCE CO	62,710	23,101	6,744	17,571	2,623	26	22	9	0	0	
TDC NATIONAL ASSUR CO	317,994	89,261	20,859	18,710	535	11	11	0	0	0	
TEACHERS INSURANCE CO	347,724	151,102	8,229	201,345	131,395	75	27	1,591	1,577	99	
TECHNOLOGY INSURANCE CO INC	2,349,954	577,121	53,869	1,090,849	601,909	65	30	6,831	1,955	29	
THE INSURANCE CO	204,936	52,298	-16,073	66,653	52,986	107	32	1,597	957	60	

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	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
THIRD COAST INS CO	19,033	19,026	510	0	0	0	0	0	0	0	
TIG INSURANCE CO	2,818,449	735,967	-46,141	63,468	151,306	235	122	0	-1,092	0	
TITAN INDEMNITY CO	215,663	145,728	1,923	0	0	0	0	0	0	0	
TITLE RESOURCES GUARANTY CO	78,739	22,429	17,552	318,062	5,045	2	90	13	0	0	
TNUS INSURANCE CO	65,195	56,579	1,392	0	0	0	0	170	184	108	
TOA REINSURANCE CO OF AMER THE	1,775,217	669,267	18,521	385,572	261,693	76	28	0	0	0	
TOKIO MARINE AMER INS CO	1,444,631	539,301	-44	301,667	177,489	75	39	2,650	884	33	
TOYOTA MOTOR INS CO	518,572	246,850	16,576	73,392	48,413	66	18	289	271	94	
TRADERS INSURANCE CO	71,077	22,933	3,563	61,654	39,732	75	17	0	0	0	
TRANS PACIFIC INS CO	70,963	52,693	1,081	-2	851	0	0	53	-64	0	
TRANSAMERICA CASUALTY INS CO	395,516	179,509	11,212	364,796	216,004	59	40	4,340	2,770	64	
TRANSATLANTIC REINSURANCE CO	14,019,364	4,908,709	541,698	3,470,212	1,877,924	58	36	0	0	0	
TRANSGUARD INSURANCE CO OF AMER INC	299,192	137,102	2,999	115,025	51,122	58	30	505	654	130	
TRANSIT MUTUAL INS CORP OF WI	14,372	11,022	1,668	2,726	288	13	19	3,199	288	9	
TRANSPORT INSURANCE CO	36,702	17,241	-1,290	0	-5,498	0	0	0	0	0	
TRANSPORTATION INSURANCE CO	77,502	77,339	1,911	0	0	0	0	11,892	12,596	106	
TRAVCO INSURANCE CO	216,428	69,364	6,412	57,624	29,786	63	30	0	0	0	
TRAVELERS CASUALTY & SURETY CO	16,564,340	6,485,843	1,183,917	4,345,258	2,246,099	63	30	5,309	5,063	95	
TRAVELERS CASUALTY & SURETY CO OF AMER	4,195,752	2,088,189	461,852	1,407,593	291,801	20	40	32,978	9,952	30	
TRAVELERS CASUALTY CO OF CT	321,495	89,847	10,776	100,308	51,850	63	30	0	-2	0	
TRAVELERS CASUALTY CO THE	204,880	62,273	6,906	61,892	31,993	63	30	0	10	0	
TRAVELERS CASUALTY INS CO OF AMER	1,937,020	560,008	67,763	582,640	301,171	63	30	4,018	975	24	
TRAVELERS COMMERCIAL CSLTY CO	326,776	95,270	12,089	100,308	51,850	63	30	0	0	0	
TRAVELERS COMMERCIAL INS CO	354,848	93,947	9,671	100,308	51,850	63	30	0	-2	0	
TRAVELERS CONSTITUTION STATE INS CO	204,845	62,290	6,869	61,892	31,993	63	30	0	-3	0	
TRAVELERS HOME & MARINE INS CO THE	374,852	110,142	7,652	57,624	29,786	63	30	20,225	7,536	37	
TRAVELERS INDEMNITY CO OF AMER THE	615,423	186,698	19,971	164,334	84,946	63	30	23,918	12,425	52	
TRAVELERS INDEMNITY CO OF CT THE	1,084,068	345,102	37,988	292,387	151,137	63	30	87,028	51,908	60	
TRAVELERS INDEMNITY CO THE	21,180,359	7,003,467	1,100,317	4,970,625	2,569,460	63	30	34,725	11,827	34	
TRAVELERS PERSONAL INS CO	206,975	64,201	6,179	57,624	29,786	63	30	0	0	0	
TRAVELERS PERSONAL SECURITY INS CO	210,194	66,737	6,578	57,624	29,786	63	30	0	0	0	
TRAVELERS PROPERTY CSLTY CO OF AMER	837,147	436,887	16,054	76,832	39,715	63	30	186,183	123,548	66	
TRAVELERS PROPERTY CSLTY INS CO	253,747	71,095	6,843	64,026	33,096	63	30	1,762	542	31	
TRENWICK AMERICA REINSURANCE CORP	56,108	31,733	-2,366	3	114	999	848	0	0	0	
TRI-STATE INSURANCE CO OF MN	49,755	32,881	652	0	0	0	0	605	-3,614	0	
TRIANGLE INSURANCE CO INC	88,047	30,204	2,446	39,090	22,875	67	28	2,617	1,471	56	
TRINITY UNIVERSAL INS CO	1,900,775	771,448	70,014	1,194,624	719,054	72	32	0	13	0	
TRITON INSURANCE CO	426,128	139,462	13,866	109,143	45,001	41	47	497	120	24	
TRIUMPH CASUALTY CO	60,947	19,960	829	8,519	5,200	70	28	281	148	53	
TRUCK INSURANCE EXCHANGE	2,143,564	615,673	-19,568	1,172,768	725,249	72	33	5,181	3,694	71	
TRUMBULL INSURANCE CO	226,829	95,506	12,704	52,584	30,708	70	29	10,072	6,958	69	

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	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO	
PROPERTY/CASUALTY INSURER (000s OMITTED)											
TRUSTGARD INSURANCE CO	117,004	70,103	6,098	41,399	20,568	62	32	0	0	0	
TWIN CITY FIRE INS CO	675,475	281,262	21,036	157,751	92,124	70	29	67,363	36,987	55	
UNIGARD INDEMNITY CO	18,855	7,437	84	0	0	0	0	0	0	0	
UNIGARD INSURANCE CO	397,856	107,376	3,963	150,736	75,114	59	34	2	0	0	
UNION INSURANCE CO	137,100	44,787	861	0	0	0	0	1,466	814	56	
UNION INSURANCE CO OF PROVIDENCE	68,174	63,014	5,688	0	0	0	17	1,840	719	39	
UNITED AMERICAS INS CO	5,479	5,120	-14	0	762	0	0	0	0	0	
UNITED EQUITABLE INS CO	23,391	5,343	720	13,759	5,074	49	44	0	0	0	
UNITED FINANCIAL CSLTY CO	2,896,656	664,399	114,541	1,888,281	1,206,068	74	19	0	0	0	
UNITED FIRE & CSLTY CO	1,893,910	770,908	44,101	599,124	341,982	70	30	28,353	14,287	50	
UNITED FIRE & INDEMNITY CO	54,319	19,918	860	18,723	10,687	70	30	0	0	0	
UNITED GUARANTY CREDIT INS CO	25,497	23,804	787	183	-225	0	41	1	0	0	
UNITED GUARANTY MORTGAGE INDEMNITY CO	445,223	303,718	17,907	21,095	7,211	42	27	128	3	2	
UNITED GUARANTY RESIDENTIAL INS CO	3,307,929	1,186,509	335,170	615,037	100,685	18	31	21,677	2,299	11	
UNITED GUARANTY RESIDENTIAL INS CO OF NC	338,500	320,752	105,272	27,117	-18,738	0	14	24	-5	0	
UNITED OHIO INS CO	321,827	160,287	10,495	131,898	69,452	62	33	0	0	0	
UNITED SERVICES AUTOMOBILE ASSN	33,796,524	25,341,021	373,428	6,967,523	5,626,293	90	12	46,015	29,174	63	
UNITED STATES FIDELITY & GUARANTY CO	3,252,086	1,043,283	129,682	941,187	486,508	63	30	-95	-5,493	999	
UNITED STATES FIRE INS CO	3,949,601	1,218,861	32,318	1,344,855	697,253	64	35	15,459	15,489	100	
UNITED STATES LIABILITY INS CO	1,015,344	647,262	25,198	196,273	55,941	39	43	4,012	-400	0	
UNITED WISCONSIN INS CO	415,641	117,527	13,385	108,960	56,079	60	21	63,954	21,241	33	
UNITRIN AUTO & HOME INS CO	76,844	33,612	1,401	0	0	0	0	0	0	0	
UNITRIN DIRECT INS CO	12,127	8,262	285	0	0	0	0	0	0	0	
UNITRIN DIRECT PROP & CSLTY CO	14,339	10,028	432	0	0	0	0	173	36	21	
UNITRIN PREFERRED INS CO	22,246	9,573	402	0	0	0	0	218	145	66	
UNITRIN SAFEGUARD INS CO	26,944	7,517	236	0	0	0	0	0	-2	0	
UNIVERSAL SURETY CO	207,937	152,672	9,133	2,968	34	1	61	214	13	6	
UNIVERSAL SURETY OF AMER	14,623	14,601	185	0	0	0	0	9	-3	0	
UNIVERSAL UNDERWRITERS INS CO	328,859	322,630	-2,931	0	0	0	0	19,888	6,836	34	
UNIVERSAL UNDERWRITERS OF TX INS CO	11,810	9,595	229	0	0	0	0	527	749	142	
US SPECIALTY INS CO	1,792,143	518,153	76,181	445,293	225,172	60	33	4,148	627	15	
US UNDERWRITERS INS CO	172,409	126,927	1,746	12,929	5,060	54	39	0	0	0	
USAA CASUALTY INS CO	10,315,437	4,489,788	-36,559	6,160,469	5,121,949	92	12	27,472	17,575	64	
USAA GENERAL INDEMNITY CO	4,001,369	1,482,009	-23,093	2,625,774	2,183,126	92	11	22,944	17,798	78	
USPLATE GLASS INS CO	28,144	22,089	588	9,764	365	6	80	0	0	0	
UTICA MUTUAL INS CO	2,382,250	866,085	45,663	720,789	387,601	65	33	1,843	259	14	
VALLEY FORGE INS CO	70,259	70,184	2,579	0	0	0	0	12,772	5,075	40	
VALLEY PROPERTY & CSLTY INS CO	12,582	7,757	256	0	0	0	0	0	0	0	
VANLINER INSURANCE CO	405,998	140,347	4,981	110,742	67,602	70	27	3,378	3,662	108	
VANTAPRO SPECIALTY INS CO	23,910	23,169	9	0	0	0	0	0	0	0	
VERLAN FIRE INS CO	26,551	26,524	580	0	0	0	0	2,438	240	10	

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	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS			
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO	
VICTORIA AUTOMOBILE INS CO	30,119	10,956	108	0	0	0	0	0	17	0	
VICTORIA FIRE & CSLTY CO	122,933	42,678	757	0	0	0	0	7	225	999	
VIGILANT INSURANCE CO	508,049	319,505	15,179	38,002	15,419	54	32	13,561	1,531	11	
VIKING INSURANCE CO OF WI	408,912	178,170	7,809	98,287	59,407	74	30	3,870	1,938	50	
VIRGINIA SURETY CO INC	1,169,796	409,998	64,928	259,726	160,641	63	148	18,363	7,495	41	
VISION SERVICE PLAN INS CO	228,976	124,087	22,757	939,996	759,929	82	17	25,578	19,457	76	
WADENA INSURANCE CO	5,487	5,450	118	0	0	0	0	20,487	12,764	62	
WARNER INSURANCE CO	12,319	12,168	118	0	0	0	0	0	0	0	
WASHINGTON INTERNATIONAL INS CO	100,242	80,052	2,926	6	-1,199	0	0	90	19	21	
WATFORD INSURANCE CO	29,716	20,663	698	0	0	0	0	0	0	0	
WAUSAU BUSINESS INS CO	34,833	28,679	50	0	0	0	0	1,028	2,650	258	
WAUSAU GENERAL INS CO	15,031	12,361	181	0	0	0	0	7,021	3,378	48	
WAUSAU UNDERWRITERS INS CO	115,976	67,584	780	0	0	0	0	-356	1,098	0	
WEA PROPERTY & CSLTY INS CO	19,322	5,972	168	11,654	6,754	65	34	14,031	8,087	58	
WESCO INSURANCE CO	1,903,660	363,507	5,936	529,695	319,632	67	29	9,652	6,610	68	
WEST AMERICAN INS CO	51,407	50,284	4,882	0	0	0	0	3,187	1,736	54	
WEST BEND MUTUAL INS CO	2,520,933	946,990	40,071	989,501	529,288	65	31	472,732	244,037	52	
WESTCHESTER FIRE INS CO	1,764,444	702,847	22,905	365,027	190,920	76	34	6,839	5,029	74	
WESTCOR LAND TITLE INS CO	133,171	36,660	5,753	478,725	11,903	2	96	1,555	8	1	
WESTERN AGRICULTURAL INS CO	210,974	103,043	13,105	104,510	55,840	60	27	4	0	0	
WESTERN NATIONAL ASSUR CO	66,836	27,715	2,164	27,025	15,072	66	27	550	261	48	
WESTERN NATIONAL MUTUAL INS CO	956,313	433,543	28,136	337,810	188,403	66	27	39,313	17,213	44	
WESTERN SURETY CO	1,998,784	1,452,411	129,613	364,224	29,772	15	53	4,366	312	7	
WESTFIELD INSURANCE CO	2,739,570	1,177,297	82,302	964,793	491,929	62	36	8,737	3,581	41	
WESTFIELD NATIONAL INS CO	659,497	300,380	18,316	232,265	118,427	62	36	1,409	295	21	
WESTPORT INSURANCE CORP	4,730,103	1,558,561	189,745	280,391	157,921	80	35	8,004	3,023	38	
WHITE PINE INS CO	78,491	32,391	-1,209	43,747	20,122	64	45	0	0	0	
WILLIAMSBURG NATIONAL INS CO	82,092	32,425	6,884	0	0	0	0	0	-8	0	
WILSHIRE INSURANCE CO	291,607	109,076	5,780	85,218	54,356	85	29	1,356	447	33	
WILSON MUTUAL INS CO	89,392	25,867	587	21,500	11,280	64	38	81,420	35,503	44	
WINDHAVEN NATIONAL INS CO	5,903	5,625	-1,106	0	176	0	0	0	0	0	
WISCONSIN COUNTY MUTUAL INS CORP	79,989	31,064	-2,560	24,812	12,422	81	29	20,350	6,220	31	
WISCONSIN HEALTH CARE LIABILITY INS PLAN	51,159	38,684	1,757	1,746	-43	79	40	1,746	-43	0	
WISCONSIN LAWYERS MUTUAL INS CO	32,887	23,112	740	3,878	750	59	36	5,321	1,328	25	
WISCONSIN MUNICIPAL MUTUAL INS CO	52,748	31,752	-5,222	3,216	4,024	184	33	5,272	6,762	128	
WISCONSIN MUTUAL INS CO	151,848	85,376	8,776	72,293	39,939	62	24	75,586	40,897	54	
WISCONSIN REINSURANCE CORP	96,347	59,187	9,235	39,890	15,501	47	23	0	0	0	
WOLVERINE MUTUAL INS CO	56,920	22,050	1,653	35,147	19,647	67	32	8	8	0	
WORK FIRST CSLTY CO	42,265	12,662	1,906	16,032	7,805	68	30	152	-30	0	
WRIGHT NATIONAL FLOOD INS CO	30,651	23,506	8,184	18	0	999	0	750	68	9	
WRM AMERICA INDEMNITY CO INC	15,251	15,202	-382	0	0	0	0	0	-20	0	

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	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
PROPERTY/CASUALTY INSURER (000s OMITTED)										
XL INSURANCE AMER INC	825,361	193,348	9,096	147,240	81,752	69	27	18,887	20,951	111
XL INSURANCE CO OF NY INC	240,365	74,856	-64	44,172	24,526	69	27	0	0	0
XL REINSURANCE AMER INC	6,274,096	2,076,284	90,851	957,060	531,389	69	27	0	0	0
XL SPECIALTY INS CO	920,432	283,310	4,570	88,344	49,051	69	27	29,637	27,544	93
YOSEMITE INSURANCE CO	156,491	62,803	11,251	34,159	6,773	28	38	522	93	18
ZALE INDEMNITY CO	54,336	17,306	89	12,514	1,791	14	70	52	10	19
ZENITH INSURANCE CO	1,824,569	563,563	115,206	791,113	253,138	45	32	424	133	31
ZURICH AMERICAN INS CO	31,002,884	7,851,679	968,850	4,435,582	2,754,279	78	18	157,346	136,034	86
ZURICH AMERICAN INS CO OF IL	49,747	34,205	815	0	0	0	0	2,487	1,894	76

Table G

2016 Financial Data
of
Life and Health Insurers

Includes: Fraternal Insurers
Life Insurers



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	FINANCIAL DATA			NATIONWIDE OPERATIONS			WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID		
LIFE AND HEALTH INSURER (000s OMITTED)									
4 EVER LIFE INS CO	207,497	82,630	570	73,325	61,257	242	51		
5 STAR LIFE INS CO	286,577	40,165	-6,220	125,610	106,428	950	532		
AAA LIFE INS CO	629,206	152,731	13,118	114,628	78,787	10,236	6,246		
ABILITY INSURANCE CO	1,203,363	21,417	-2,373	-191,865	-173,966	623	1,239		
ACCENDO INSURANCE CO	13,685	9,587	-123	-1	-29	0	0		
ACCORDIA LIFE & ANNUITY CO	8,041,033	665,702	-89,192	423,412	456,071	1,831	1,655		
ACE LIFE INS CO	51,707	8,670	-1,971	6,891	9,036	0	0		
AETNA HEALTH & LIFE INS CO	2,388,618	282,537	9,523	804,464	708,138	18	8		
AETNA HEALTH INS CO	43,107	34,762	647	34,841	28,642	0	0		
AETNA LIFE INS CO	22,376,187	3,479,202	1,251,739	18,556,444	15,179,723	172,153	162,920		
ALL SAVERS INS CO	1,551,506	1,054,156	-102,205	1,603,114	1,552,970	129,717	150,398		
ALLIANZ LIFE & ANNUITY CO	10,833	8,022	301	0	270	0	5		
ALLIANZ LIFE INS CO OF NORTH AMER	127,557,708	6,165,279	1,011,282	12,913,781	15,868,013	226,251	211,591		
ALLSTATE ASSURANCE CO	716,711	133,914	-57,820	144,328	115,669	561	45		
ALLSTATE LIFE INS CO	32,126,976	3,046,616	231,868	1,212,656	2,116,411	4,928	47,222		
AMALGAMATED LIFE & HEALTH INS CO	6,122	4,074	531	3,436	1,976	0	0		
AMALGAMATED LIFE INS CO	122,944	57,789	3,507	80,652	69,058	158	20		
AMERICAN BANKERS LIFE ASSUR CO OF FL	378,701	54,676	21,492	35,759	-978	226	182		
AMERICAN BENEFIT LIFE INS CO	124,409	17,284	1,608	25,560	17,216	0	0		
AMERICAN CONTINENTAL INS CO	228,968	93,980	-17,748	472,940	373,062	23,752	19,136		
AMERICAN EQUITY INVESTMENT LIFE INS CO	47,580,207	2,726,664	75,035	5,177,021	7,513,570	105,377	63,003		
AMERICAN FAMILY LIFE ASSUR CO OF COLUMBUS	108,871,355	11,221,055	2,754,520	18,902,763	13,589,009	65,040	26,927		
AMERICAN FAMILY LIFE INS CO	5,497,453	1,001,360	52,151	458,357	351,536	80,011	63,851		
AMERICAN FIDELITY ASSUR CO	5,446,761	414,602	76,434	906,584	642,761	4,541	1,907		
AMERICAN FIDELITY LIFE INS CO	422,531	68,925	3,510	10,061	17,485	69	83		
AMERICAN FINANCIAL SECURITY LIFE INS CO	7,900	5,982	509	5,113	2,397	174	80		
AMERICAN GENERAL LIFE INS CO	170,849,934	9,000,520	1,591,159	7,560,991	865,232	178,084	206,892		
AMERICAN HEALTH & LIFE INS CO	924,203	215,138	71,221	154,307	42,067	2,379	1,624		
AMERICAN HERITAGE LIFE INS CO	1,885,616	344,315	63,109	861,441	463,148	23,174	9,829		
AMERICAN HOME LIFE INS CO THE	254,438	21,452	1,638	25,894	24,947	509	23		
AMERICAN INCOME LIFE INS CO	3,385,202	268,847	147,406	767,519	437,189	28,026	6,236		
AMERICAN MATURITY LIFE INS CO	60,601	48,060	562	7	199	1	71		
AMERICAN MEMORIAL LIFE INS CO	2,962,103	115,451	34,538	530,456	458,868	319	1,944		
AMERICAN MODERN LIFE INS CO	44,677	30,528	1,198	3,073	-345	251	399		
AMERICAN NATIONAL INS CO	18,721,092	2,985,909	48,529	1,726,333	1,980,757	21,831	30,611		
AMERICAN NATIONAL LIFE INS CO OF TX	122,523	35,172	-771	26,797	27,060	255	105		
AMERICAN PUBLIC LIFE INS CO	90,287	26,414	5,942	74,389	36,637	301	157		
AMERICAN REPUBLIC CORP INS CO	23,992	8,921	270	0	0	13,654	8,822		
AMERICAN REPUBLIC INS CO	937,566	511,112	33,068	392,212	271,258	20,185	14,815		
AMERICAN RETIREMENT LIFE INS CO	76,892	40,654	-26,448	255,500	204,267	7,352	5,598		
AMERICAN SPECIALTY HEALTH INS CO	9,541	8,415	178	1,776	806	0	0		

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	FINANCIAL DATA		NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID
LIFE AND HEALTH INSURER (000s OMITTED)							
AMERICAN UNITED LIFE INS CO	24,931,829	960,453	52,409	3,556,009	4,053,565	126,809	123,039
AMERICAN-AMICABLE LIFE INS CO OF TX	273,038	44,476	1,946	62,454	44,696	972	693
AMERICO FINANCIAL LIFE & ANNUITY INS CO	4,281,919	461,773	66,763	453,366	411,233	8,047	4,170
AMERITAS LIFE INS CORP	18,696,586	1,484,066	-4,796	4,423,079	2,832,563	24,092	32,946
AMICA LIFE INS CO	1,240,660	278,821	10,297	70,034	80,733	509	95
ANNUITY INVESTORS LIFE INS CO	3,063,427	269,447	18,841	193,428	297,180	788	739
ANTHEM LIFE INS CO	623,259	108,885	28,300	362,337	276,883	7,356	4,180
ASSURED LIFE ASSN	58,566	12,753	275	6,177	6,184	42	34
ASSURTY LIFE INS CO	2,605,020	324,910	11,951	195,569	187,418	5,386	8,117
ATHENE ANNUITY & LIFE ASSUR CO	10,350,657	1,272,420	71,348	24,782	-240,821	1,368	7,112
ATHENE ANNUITY & LIFE ASSUR CO OF NY	3,261,235	231,037	1,288	23,400	39,989	234	1,319
ATHENE ANNUITY & LIFE CO	47,984,664	1,113,339	99,627	1,133,884	3,625,530	134,521	96,359
ATLANTA LIFE INS CO	46,819	14,461	864	10,535	8,508	12	29
AURIGEN REINSURANCE CO OF AMER	45,801	22,817	-2,874	4,204	7,735	0	0
AURORA NATIONAL LIFE ASSUR CO	2,935,377	126,531	16,573	682	-75,984	124	5,810
AUTO CLUB LIFE INS CO	705,179	82,288	-5,297	162,932	135,743	28	23
AUTO-OWNERS LIFE INS CO	3,897,932	423,188	23,649	265,856	303,339	7,571	5,426
AXA CORPORATE SOLUTIONS LIFE REINSURANCE CO	240,464	148,639	-20,708	5,124	31,400	0	0
AXA EQUITABLE LIFE & ANNUITY CO	467,322	19,762	-2,546	721	22,188	734	404
AXA EQUITABLE LIFE INS CO	174,067,924	4,846,698	678,820	12,837,874	13,606,760	230,535	300,726
BALTIMORE LIFE INS CO THE	1,241,746	81,333	3,186	139,355	142,306	898	634
BANKERS FIDELITY LIFE INS CO	144,259	33,430	1,236	99,567	68,136	85	0
BANKERS LIFE & CSLTY CO	17,602,023	1,300,343	171,175	2,539,209	2,568,893	55,232	53,032
BANKERS RESERVE LIFE INS CO OF WI	410,427	223,692	-20,695	1,958,591	1,754,627	0	0
BANNER LIFE INS CO	2,881,946	481,684	157,634	720,152	458,223	15,272	11,090
BAPTIST LIFE ASSN	30,964	1,511	281	1,008	1,587	2	5
BENEFICIAL LIFE INS CO	2,298,442	177,363	52,415	35,383	121,680	47	152
BERKLEY LIFE & HEALTH INS CO	267,746	143,732	14,067	237,861	185,081	3,829	89
BERKSHIRE HATHAWAY LIFE INS CO OF NE	17,969,607	4,398,425	425,711	2,735,013	2,616,264	0	9,023
BERKSHIRE LIFE INS CO OF AMER	3,526,660	201,639	17,770	123,285	95,463	6,449	598
BLUE CROSS BLUE SHIELD OF WI	544,631	260,498	81,190	758,622	642,309	788,689	640,791
BOSTON MUTUAL LIFE INS CO	1,359,712	177,994	11,444	188,077	152,281	2,433	821
CANADA LIFE ASSUR CO THE	4,567,189	156,953	11,946	211,058	175,377	1,275	7,049
CAPITOL LIFE INS CO THE	241,518	25,372	1,975	28,597	33,469	1	71
CARE IMPROVEMENT PLUS WI INS CO	35,739	19,799	-856	79,145	67,590	78,730	62,064
CATHOLIC FINANCIAL LIFE	1,417,205	70,784	11,620	70,617	102,866	53,170	59,453
CATHOLIC HOLY FAMILY SOCIETY	142,173	5,522	599	18,981	21,256	63	33
CATHOLIC ORDER OF FORESTERS	1,140,024	81,799	2,460	72,279	103,628	12,206	9,765
CATHOLIC UNITED FINANCIAL	919,282	29,125	602	-213,439	-189,283	2,026	537
CELTIC INSURANCE CO	593,030	53,252	1,959	781,894	602,359	0	0
CENTRAL RESERVE LIFE INS CO	30,573	29,350	1,256	3,943	1,904	13	37

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	FINANCIAL DATA		NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID
LIFE AND HEALTH INSURER (000s OMITTED)							
CENTRAL STATES HEALTH & LIFE CO OF OMAHA	420,021	134,261	10,488	51,345	9,616	3,228	1,564
CENTRAL UNITED LIFE INS CO	384,999	95,604	-1,594	99,946	72,771	334	232
CENTRE LIFE INS CO	1,809,800	93,806	-509	1,357	1,143	293	277
CENTURION LIFE INS CO	1,288,220	317,732	22,514	172,787	181,545	16	96
CHESAPEAKE LIFE INS CO THE	133,324	69,720	11,636	184,511	58,555	3,803	1,287
CHURCH LIFE INS CORP	297,068	56,661	2,789	44,021	45,148	406	302
CIGNA HEALTH & LIFE INS CO	7,410,886	3,390,093	1,396,642	11,625,169	9,564,490	73,031	65,120
CINCINNATI LIFE INS CO THE	4,266,451	200,328	2,085	276,405	378,639	11,974	6,259
CITIZENS SECURITY LIFE INS CO	24,011	14,442	4,079	48,424	28,189	0	0
CLEAR SPRING LIFE INS CO	281,013	51,886	116	-253	7,856	0	0
CLOVER INSURANCE CO	189,017	67,929	-34,571	45,955	50,745	0	0
CM LIFE INS CO	8,462,232	1,546,674	61,721	-79,088	189,414	8,617	17,798
CMFG LIFE INS CO	16,573,512	2,002,670	195,171	3,165,840	2,526,637	124,078	96,410
COLONIAL LIFE & ACCIDENT INS CO	3,143,855	562,132	151,529	1,414,511	753,137	8,182	3,538
COLONIAL PENN LIFE INS CO	854,721	95,825	-1,897	352,452	237,059	10,238	8,392
COLORADO BANKERS LIFE INS CO	354,054	58,489	4,957	61,696	24,403	634	195
COLUMBIAN LIFE INS CO	319,556	26,846	-3,266	56,091	50,022	2,757	1,789
COLUMBIAN MUTUAL LIFE INS CO	1,397,980	96,213	9,182	183,231	156,786	92	268
COLUMBUS LIFE INS CO	3,769,165	290,056	-20,242	270,403	364,791	1,624	919
COMBINED INSURANCE CO OF AMER	1,432,051	131,497	30,677	447,478	266,767	17,948	8,269
COMMERCIAL TRAVELERS MUTUAL INS CO	16,561	4,914	-711	3,264	1,650	4	0
COMMONWEALTH ANNUITY & LIFE INS CO	11,379,080	2,155,615	105,232	156,522	249,483	1,688	15,261
COMPANION LIFE INS CO	338,692	186,243	16,442	237,372	153,676	27,143	22,387
CONNECTICUT GENERAL LIFE INS CO	17,646,349	4,074,387	1,180,430	402,445	663,655	4,058	10,452
CONSTITUTION LIFE INS CO	444,070	55,559	-11,798	90,038	116,731	5,351	3,355
CONSUMERS LIFE INS CO	41,824	23,296	647	31,390	23,383	0	0
CONTINENTAL AMERICAN INS CO	607,026	174,356	46,755	536,052	195,033	5,695	2,210
CONTINENTAL GENERAL INS CO	1,344,137	76,912	-15,348	82,227	129,219	2,578	2,197
CONTINENTAL LIFE INS CO OF BRENTWOOD TN	307,080	173,830	-7,755	427,239	328,287	47,249	37,462
CORVESTA LIFE INS CO	9,314	8,077	-891	5	3	0	0
COUNTRY INVESTORS LIFE ASSUR CO	297,281	188,920	4,666	0	3,541	2,148	1,608
COUNTRY LIFE INS CO	9,170,468	1,138,660	27,073	694,670	2,129,153	11,603	9,779
COVENTRY HEALTH & LIFE INS CO	1,512,484	1,145,328	77,623	2,484,541	2,032,750	-21	45
CROATIAN FRATERNAL UNION OF AMER	474,311	40,874	4,410	37,310	51,398	150	323
CSA FRATERNAL LIFE	139,796	3,546	269	8,105	12,046	1,623	716
CSI LIFE INS CO	19,748	13,886	-602	18,857	12,066	0	0
DEAN HEALTH INS INC	118,371	117,568	314	0	0	0	0
DEARBORN NATIONAL LIFE INS CO	1,872,507	497,032	19,656	409,250	340,015	1,613	6,874
DEGREE OF HONOR PROTECTIVE ASSN	202,883	6,405	237	13,333	17,772	2,143	4,067
DELAWARE AMERICAN LIFE INS CO	132,755	72,550	15,231	89,878	36,194	53	13
DELAWARE LIFE INS CO	37,683,974	1,635,897	309,945	1,843,032	3,799,098	7,717	82,139

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	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID		
LIFE AND HEALTH INSURER (000s OMITTED)									
DENTEGA INSURANCE CO	84,452	43,472	-5,740	69,356	6,911	3,645	2,281		
DIRECT GENERAL LIFE INS CO	25,526	15,115	3,302	17,625	1,435	0	0		
DSM USA INS CO INC	7,689	6,697	-227	2,445	615	0	0		
EAGLE LIFE INS CO	527,621	166,608	3,618	122,355	121,401	2,057	37		
ELCO MUTUAL LIFE & ANNUITY	704,023	51,430	7,868	185,928	192,188	26,986	25,104		
EMC NATIONAL LIFE CO	947,885	103,978	9,577	60,230	73,316	1,853	3,573		
EMPHEYS INSURANCE CO	4,392	4,285	-13	0	1	0	0		
EMPLOYERS REASSURANCE CORP	11,334,915	978,385	-209,861	320,553	998,100	0	0		
EMPLOYEES MUTUAL BENEFIT ASSN	1,010	770	-50	364	216	357	212		
ENTERPRISE LIFE INS CO	34,883	23,451	53	62,684	35,252	0	0		
ENVISION INSURANCE CO	309,925	49,590	-3,393	235,911	223,083	8,732	8,228		
EPIC LIFE INS CO THE	46,203	14,578	1,492	25,467	17,852	23,261	12,318		
EQUITABLE LIFE & CSLTY INS CO	313,615	44,777	-2,086	64,700	58,737	228	136		
EQUITRUST LIFE INS CO	17,268,013	931,610	227,438	1,953,187	2,075,074	34,911	20,916		
ERIE FAMILY LIFE INS CO	2,247,013	310,727	326	162,281	212,052	5,261	1,531		
FAMILY HERITAGE LIFE INS CO OF AMER	1,108,816	104,228	23,818	264,619	200,918	2,485	280		
FAMILY LIFE INS CO	155,847	33,958	1,049	26,033	19,154	782	682		
FAMILY SERVICE LIFE INS CO	326,402	34,639	6,013	10	6,902	0	0		
FARM BUREAU LIFE INS CO	8,760,403	617,321	100,657	699,532	881,048	30,389	25,055		
FARMERS NEW WORLD LIFE INS CO	7,155,345	527,702	137,906	592,855	547,199	11,653	7,027		
FEDERAL LIFE INS CO	227,519	14,716	-64	23,001	26,648	746	911		
FEDERATED LIFE INS CO	1,776,836	359,808	24,337	196,376	195,530	8,915	3,922		
FIDELITY & GUARANTY LIFE INS CO	21,414,229	1,323,049	20,937	2,729,091	3,163,349	51,552	33,774		
FIDELITY INVESTMENTS LIFE INS CO	25,859,639	830,023	82,424	1,275,791	1,688,323	18,524	27,664		
FIDELITY LIFE ASSN A LEGAL RESERVE LIFE INS CO	405,014	132,225	5,236	60,282	30,831	2,059	980		
FIDELITY SECURITY LIFE INS CO	875,125	186,846	17,472	121,989	104,726	8,241	5,698		
FINANCIAL AMERICAN LIFE INS CO	5,921	2,529	-1,182	-809	-1,571	-1	5		
FIRST ALLAMERICA FINANCIAL LIFE INS CO	3,435,046	184,765	8,557	28,816	138,885	123	493		
FIRST CATHOLIC SLOVAK LADIES ASSN OF THE UNITED STATES OF AMER	866,267	99,391	3,847	58,566	85,731	5,009	3,077		
FIRST CATHOLIC SLOVAK UNION USA	382,380	28,099	1,826	21,458	32,289	1,944	535		
FIRST CONTINENTAL LIFE & ACCIDENT INS CO	5,701	3,895	-2,037	2,217	1,528	0	0		
FIRST HEALTH LIFE & HEALTH INS CO	454,920	211,087	-1,664	798,257	633,958	18,725	14,490		
FIRST PENN-PACIFIC LIFE INS CO	1,578,933	201,702	20,600	124,858	179,870	1,639	2,703		
FORESTERS LIFE INS & ANNUITY CO	2,142,197	60,120	7,048	217,667	236,664	197	506		
FORETHOUGHT LIFE INS CO	24,910,992	1,632,169	83,880	5,416,246	5,744,709	92,348	11,379		
FRESENIUS HEALTH PLANS INS CO	30,913	15,753	-2,424	20,886	18,424	0	0		
FUNERAL DIRECTORS LIFE INS CO	1,248,024	110,424	12,461	225,161	223,302	13,835	7,681		
GARDEN STATE LIFE INS CO	129,628	69,172	6,968	21,852	12,981	244	83		
GBU FINANCIAL LIFE	2,192,369	154,075	27,288	356,492	420,886	55,953	11,953		
GENERAL AMERICAN LIFE INS CO	12,411,529	922,746	-2,068	783,777	1,030,967	5,541	17,650		

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	FINANCIAL DATA			NATIONWIDE OPERATIONS			WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID		
LIFE AND HEALTH INSURER (000s OMITTED)									
GENERAL FIDELITY LIFE INS CO	24,526	16,451	-73	426	340	0	0		
GENERAL RE LIFE CORP	3,504,636	644,268	34,358	1,022,787	1,016,401	0	0		
GENERATION LIFE INS CO	52,569	43,284	-4,575	3,843	7,590	135	18		
GENWORTH LIFE & ANNUITY INS CO	22,447,755	1,487,451	-301,246	-2,338,488	1,277,601	23,069	42,617		
GENWORTH LIFE INS CO	40,172,492	3,099,555	-39,133	2,110,669	4,382,229	48,669	43,794		
GERBER LIFE INS CO	3,397,640	306,977	15,277	690,008	561,737	22,163	16,586		
GLOBE LIFE & ACCIDENT INS CO	3,955,340	260,618	81,146	679,021	544,772	10,456	5,373		
GOLDEN RULE INS CO	529,488	170,050	65,218	1,354,232	960,370	63,710	53,114		
GOVERNMENT PERSONNEL MUTUAL LIFE INS CO	835,139	120,880	3,996	44,970	54,576	480	338		
GRANGE LIFE INS CO	452,270	73,746	-28,819	68,280	85,928	1,229	1,546		
GREAT AMERICAN LIFE INS CO	29,301,506	1,976,409	147,944	4,241,840	4,827,277	90,641	31,930		
GREAT SOUTHERN LIFE INS CO	216,608	47,472	2,859	234	586	376	562		
GREAT WESTERN INS CO	1,214,554	77,120	7,903	194,636	186,677	6,523	6,669		
GREAT-WEST LIFE & ANNUITY INS CO	56,436,025	1,053,333	100,657	-397,783	6,066,939	156,496	136,270		
GREAT-WEST LIFE ASSUR CO THE	77,030	22,558	2,107	2,703	2,950	295	1,770		
GREEK CATHOLIC UNION OF THE USA	1,549,961	108,532	20,636	263,701	304,928	37,046	15,398		
GUARANTEED TRUST LIFE INS CO	550,719	77,007	9,084	219,188	133,043	10,130	3,605		
GUARDIAN INSURANCE & ANNUITY CO INC THE	16,780,861	260,383	-139,736	-963,261	1,342,824	18,938	21,043		
GUARDIAN LIFE INS CO OF AMER THE	51,883,712	6,172,487	367,666	7,775,093	6,658,367	62,533	41,783		
GUGGENHEIM LIFE & ANNUITY CO	13,716,199	651,117	205,415	960,694	1,046,375	14,508	8,183		
HARKEN HEALTH INS CO	112,518	40,724	-63,729	147,227	244,034	0	0		
HARLEYSVILLE LIFE INS CO	411,848	44,243	2,965	17,723	26,727	367	0		
HARTFORD LIFE & ACCIDENT INS CO	8,785,878	1,623,850	208,315	2,241,892	1,599,955	70,624	59,679		
HARTFORD LIFE & ANNUITY INS CO	36,793,192	1,913,758	146,146	283,348	4,350,254	30,009	187,772		
HARTFORD LIFE INS CO	111,449,827	4,397,909	951,922	564,800	4,192,701	46,993	149,954		
HCC LIFE INS CO	981,612	601,849	104,763	987,676	730,951	46,650	36,126		
HCSC INSURANCE SERVICES CO	581,525	189,840	-37,313	1,391,671	1,181,318	0	0		
HEALTH CARE SERVICE CORP A MUTUAL									
LEGAL RESERVE CO	18,036,101	9,535,945	106,348	30,335,796	26,387,407	4,095	3,936		
HEALTH NET LIFE INS CO	727,212	409,950	-171,826	809,753	924,573	0	0		
HEALTHMARKETS INSURANCE CO	25,263	15,976	291	0	-55	0	1		
HEALTHSPRING LIFE & HEALTH INS CO INC	602,829	280,203	-50,828	2,360,408	2,028,665	0	-17		
HERITAGE LIFE INS CO	4,471,995	983,942	87,089	109,563	208,845	0	0		
HM HEALTH INS CO	187,495	29,714	593	0	0	0	0		
HM LIFE INS CO	643,308	360,739	17,754	673,437	516,394	10,868	9,468		
HOMESTEADERS LIFE CO	2,771,528	180,484	14,817	456,752	452,729	13,299	8,830		
HORACE MANN LIFE INS CO	8,845,207	447,014	51,726	635,096	817,329	18,801	10,464		
HUMANA BENEFIT PLAN OF IL INC	248,641	161,763	32,079	969,515	804,287	0	0		
HUMANA INSURANCE CO	6,870,621	4,224,739	506,068	22,960,934	18,970,068	1,022,318	846,653		
HUMANADENTAL INSURANCE CO	111,088	69,844	23,857	318,824	203,261	15,893	11,201		
IA AMERICAN LIFE INS CO	165,435	69,173	35,216	17,680	9,637	23	906		

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	FINANCIAL DATA		NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID
LIFE AND HEALTH INSURER (000s OMITTED)							
IDEALIFE INSURANCE CO	20,858	15,534	763	1,634	1,631	19	9
ILLINOIS MUTUAL LIFE INS CO	1,434,324	225,951	9,373	103,509	99,241	9,272	5,608
INDEPENDENCE LIFE & ANNUITY CO	3,028,042	182,816	3,608	-393	2,269	0	275
INDEPENDENT ORDER OF FORESTERS THE	3,154,452	244,699	-17,593	113,856	56,322	4,653	4,557
INDEPENDENT ORDER OF VIKINGS	2,660	1,303	14	122	64	3	0
INDIVIDUAL ASSURANCE CO LIFE HEALTH & ACCIDENT	26,211	9,296	1,152	5,339	2,732	1,503	1,175
INDUSTRIAL ALLIANCE INS & FINANCIAL SERVICES INC	220,653	43,046	-2,339	70,546	42,428	3	14
INTEGRITY LIFE INS CO	7,999,573	808,318	115,907	1,212,119	1,324,267	24,016	13,359
INVESTORS HERITAGE LIFE INS CO	448,993	25,958	2,074	44,839	9,827	21	17
INVESTORS LIFE INS CO OF NORTH AMER	614,818	54,867	414	-134	19,935	132	801
JACKSON NATIONAL LIFE INS CO	204,781,179	4,918,868	-563,839	18,639,967	14,275,816	471,543	327,947
JEFFERSON NATIONAL LIFE INS CO	4,610,567	39,032	261	713,945	412,874	18,802	10,898
JOHN ALDEN LIFE INS CO	227,575	15,588	2,387	12,681	-3,168	332	2,212
JOHN HANCOCK LIFE & HEALTH INS CO	11,875,204	723,557	101,581	351,904	52,415	181	2,664
JOHN HANCOCK LIFE INS CO (USA)	229,892,290	6,153,742	29,318	13,427,566	14,573,706	420,596	485,432
KANAWHA INSURANCE CO	2,342,978	146,964	-523,231	193,825	917,588	4,568	2,837
KANSAS CITY LIFE INS CO	3,359,088	323,304	12,457	301,429	371,083	6,647	4,630
KNIGHTS OF COLUMBUS	23,626,969	1,947,519	88,691	1,266,451	1,529,735	40,900	38,397
KSKJ LIFE AMER SLOVENIAN CATHOLIC UNION	485,146	16,263	1,773	50,164	60,876	2,340	2,430
LAFAYETTE LIFE INS CO THE	4,911,435	288,655	2,919	571,073	602,375	8,065	7,485
LIBERTY BANKERS LIFE INS CO	1,547,601	204,859	6,559	281,895	293,644	19,801	7,173
LIBERTY LIFE ASSUR CO OF BOSTON	17,479,290	1,160,960	5,348	2,714,779	2,917,120	24,649	18,692
LIBERTY NATIONAL LIFE INS CO	7,820,780	573,672	131,258	761,856	610,164	1,049	865
LIFE INSURANCE CO OF NORTH AMER	8,604,445	1,477,757	111,874	3,751,319	3,152,560	37,061	23,345
LIFE INSURANCE CO OF THE SOUTHWEST	16,805,444	1,067,881	168,737	1,261,518	1,403,351	10,001	8,142
LIFECARE ASSURANCE CO	2,282,457	102,358	5,450	233,342	281,193	0	0
LIFESECURE INSURANCE CO	309,155	32,504	-520	61,936	41,328	485	118
LINCOLN BENEFIT LIFE CO	11,517,599	559,535	51,530	102,085	226,171	16,854	47,178
LINCOLN HERITAGE LIFE INS CO	935,388	111,480	2,698	319,222	194,219	3,531	1,569
LINCOLN LIFE & ANNUITY CO OF NY	13,729,788	1,207,351	378,792	-719,649	-1,030,795	78	1,666
LINCOLN NATIONAL LIFE INS CO THE	221,258,928	7,472,979	789,868	17,185,137	21,478,720	396,625	461,326
LOMBARD INTERNATIONAL LIFE ASSUR CO	5,912,320	26,389	-5,973	555,749	258,930	0	0
LONDON LIFE REINSURANCE CO	289,306	58,539	2,326	1,525	650	0	0
LONGEVITY INSURANCE CO	7,810	7,810	-159	0	0	2	108
LOYAL AMERICAN LIFE INS CO	272,856	86,274	15,579	281,738	191,595	722	710
LOYAL CHRISTIAN BENEFIT ASSN	185,373	3,541	-750	19,419	22,779	108	12
MADISON NATIONAL LIFE INS CO INC	329,744	178,978	-1,615	86,931	43,621	19,480	14,106
MANHATTAN LIFE INS CO THE	543,132	11,077	13,942	125,606	130,941	2,619	238
MANHATTAN NATIONAL LIFE INS CO	166,415	51,567	-157	2,248	2,952	1,381	1,703
MAPFRE LIFE INS CO	21,581	18,137	-1,032	1,029	676	2	0
MASSACHUSETTS MUTUAL LIFE INS CO	223,670,466	15,423,490	-13,883	21,431,972	27,734,775	311,826	218,837

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	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID		
LIFE AND HEALTH INSURER (000s OMITTED)									
MCNA INSURANCE CO	171,915	121,435	27,744	551,429	409,880	0	0		
MEDAMERICA INSURANCE CO	939,156	31,709	-1,154	64,619	96,241	1,427	439		
MEDCO CONTAINMENT LIFE INS CO	1,688,977	462,545	80,527	672,161	579,673	6,276	4,337		
MEDICO CORP LIFE INS CO	53,706	21,773	415	0	0	9,313	4,855		
MEDICO INSURANCE CO	87,269	38,753	1,763	626	822	2,690	2,391		
MEDICO LIFE & HEALTH INS CO	15,165	14,702	1,022	0	0	2	2		
MEMBERS LIFE INS CO	73,916	23,205	1,051	-21	1	41,897	1,035		
MERCY CARE INSURANCE CO	17,379	15,352	-1,422	618	1,780	624	1,547		
MERIT HEALTH INS CO	146,955	58,284	8,759	56,958	47,402	0	0		
MERIT LIFE INS CO	559,261	133,369	19,846	127,362	62,968	2,482	1,215		
METLIFE INSURANCE CO USA	170,909,597	4,374,450	1,186,052	8,653,782	13,686,159	147,473	225,312		
METROPOLITAN LIFE INS CO	396,366,830	11,194,820	3,444,218	25,046,790	26,176,111	336,529	399,428		
METROPOLITAN TOWER LIFE INS CO	4,403,665	668,656	8,459	19,410	152,114	1,739	6,479		
MID-WEST NATIONAL LIFE INS CO OF TN	86,086	17,119	-17,994	8,826	-11,224	472	278		
MIDLAND NATIONAL LIFE INS CO	51,098,306	3,099,125	546,417	4,968,526	7,119,227	108,726	64,167		
MIDWESTERN UNITED LIFE INS CO	234,433	131,379	3,696	3,303	5,672	6	9		
MII LIFE INC	813,030	39,883	9,549	632	0	6,385	3,970		
MINNESOTA LIFE INS CO	40,438,053	2,971,602	82,323	6,239,386	5,692,958	216,062	147,064		
MML BAY STATE LIFE INS CO	4,814,287	288,294	20,255	-105,789	96,630	426	1,074		
MODERN WOODMEN OF AMER	15,401,301	1,632,782	28,245	1,043,070	1,344,153	84,559	64,626		
MONARCH LIFE INS CO	667,086	4,685	1,653	4,042	41,820	205	1,917		
MONY LIFE INS CO	7,386,894	464,988	59,300	242,579	398,979	5,307	7,803		
MONY LIFE INS CO OF AMER	3,155,553	318,572	-14,409	457,914	289,061	7,655	5,167		
MOTORISTS LIFE INS CO	467,352	62,201	-1,180	53,514	56,614	1,780	1,009		
MUNICH AMERICAN REASSURANCE CO	7,663,885	670,240	-99,095	865,037	985,220	0	0		
MUTUAL OF AMER LIFE INS CO	19,041,784	993,422	16,359	2,263,951	2,380,566	36,688	30,891		
MUTUAL OF OMAHA INS CO	7,278,931	3,048,285	103,424	2,726,458	2,083,394	21,221	13,017		
MUTUAL TRUST LIFE INS CO A PAN-AMERICAN LIFE INS GROUP STOCK CO	1,959,783	144,814	3,391	160,251	182,805	11,670	8,587		
NATIONAL BENEFIT LIFE INS CO	513,918	164,316	16,415	74,010	41,367	415	219		
NATIONAL CATHOLIC SOCIETY OF FORESTERS	173,559	16,335	1,901	5,750	8,425	723	1,593		
NATIONAL FARMERS UNION LIFE INS CO	203,210	42,475	3,542	7,121	12,098	94	171		
NATIONAL GUARDIAN LIFE INS CO	3,657,859	293,265	18,051	553,214	529,461	55,677	41,471		
NATIONAL HEALTH INS CO	25,853	12,048	2,957	7,623	1,000	2,789	1,550		
NATIONAL LIFE INS CO	9,276,887	1,925,228	-51,129	332,072	382,464	4,020	78,759		
NATIONAL MUTUAL BENEFIT	337,933	35,831	326	19,301	26,055	14,081	16,302		
NATIONAL SLOVAK SOCIETY OF THE USA	1,025,532	43,563	8,322	165,020	192,989	7,106	2,817		
NATIONAL TEACHERS ASSOCIATES LIFE INS CO	10,820,603	102,431	11,158	129,221	74,793	39	3		
NATIONAL WESTERN LIFE INS CO	10,820,603	1,251,361	88,712	980,216	1,162,998	14,897	12,806		
NATIONWIDE LIFE & ANNUITY INS CO	14,466,199	968,248	-226,643	3,565,161	3,336,466	49,614	6,593		
NATIONWIDE LIFE INS CO	133,344,875	5,208,442	750,997	9,870,460	12,920,163	177,457	208,839		

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LIFE AND HEALTH INSURER (000s OMITTED)							
NEW ENGLAND LIFE INS CO	9,801,685	454,833	108,842	198,146	482,487	3,401	16,752
NEW ERA LIFE INS CO OF THE MIDWEST	116,832	12,338	249	64,828	61,843	5	278
NEW YORK LIFE INS & ANNUITY CORP	141,352,944	8,724,515	777,688	12,770,036	14,382,017	154,182	142,194
NEW YORK LIFE INS CO	170,761,835	20,107,561	298,027	15,441,304	15,250,546	132,484	130,963
NIPPON LIFE INS CO OF AMER	212,259	139,556	538	285,665	225,891	0	0
NORTH AMERICAN CO FOR LIFE & HEALTH INS	22,182,255	1,410,097	97,371	2,999,962	3,499,869	91,804	28,332
NORTH AMERICAN INS CO	19,988	12,691	1,039	15,969	13,131	3,036	3,009
NORTHWESTERN LONG TERM CARE INS CO	172,726	82,227	2,589	160	261	36,567	3,761
NORTHWESTERN MUTUAL LIFE INS CO THE	250,507,191	20,229,584	810,131	17,915,170	19,082,429	1,005,471	995,697
NYLIFE INSURANCE CO OF AZ	182,926	103,933	12,367	18,497	-1,074	446	231
OCCIDENTAL LIFE INS CO OF NC	254,589	28,566	1,325	36,365	30,421	671	772
OHIO NATIONAL LIFE ASSUR CORP	3,956,974	277,951	14,116	253,398	327,850	6,649	6,761
OHIO NATIONAL LIFE INS CO	29,061,741	1,082,091	36,427	2,181,065	2,565,432	60,404	55,377
OHIO STATE LIFE INS CO	13,414	10,594	-40	0	0	118	199
OLD AMERICAN INS CO	258,567	26,314	-1,076	81,751	52,165	2,983	897
OLD REPUBLIC LIFE INS CO	124,958	31,428	2,312	19,421	13,116	5,195	2,732
OLD UNITED LIFE INS CO	81,609	43,852	1,811	7,865	818	0	0
OMAHA HEALTH INS CO	17,086	16,723	153	0	0	0	0
OPTIMUM RE INS CO	170,052	33,996	3,463	47,785	44,842	0	0
OPTUM INSURANCE OF OH INC	87,073	40,425	7,329	0	0	4	0
ORDER OF UNITED COMMERCIAL TRAVELERS OF AMER	16,891	9,411	-92	11,839	7,803	3,078	2,301
OXFORD LIFE INS CO	1,684,348	189,279	17,473	316,052	334,025	3,502	905
OZARK NATIONAL LIFE INS CO	801,856	136,287	14,844	82,726	63,435	4,329	1,950
PACIFIC LIFE & ANNUITY CO	6,582,776	539,430	41,169	463,538	592,804	30	1,285
PACIFIC LIFE INS CO	118,628,447	8,548,420	849,987	8,300,625	11,424,788	230,416	255,899
PACIFICARE LIFE & HEALTH INS CO	189,203	180,837	3,225	14,261	10,060	2,020	1,866
PAN-AMERICAN ASSURANCE CO	24,407	18,257	612	32	37	82	201
PAN-AMERICAN LIFE INS CO	1,260,901	244,561	21,341	226,511	161,832	3,709	2,818
PARK AVENUE LIFE INS CO	267,601	63,530	5,666	2,161	6,003	1	0
PARKER CENTENNIAL ASSUR CO	90,786	46,484	1,727	1,123	2,657	1,123	3,110
PAUL REVERE LIFE INS CO THE	3,790,415	251,396	65,620	95,160	-98,211	1,876	4,254
PAVONIA LIFE INS CO OF MI	1,057,410	63,194	4,295	64,616	91,027	625	775
PEKIN LIFE INS CO	1,459,574	124,564	-973	222,532	215,237	32,003	21,716
PENN INSURANCE & ANNUITY CO	4,371,819	393,919	-4,191	427,335	481,482	3,704	923
PENN MUTUAL LIFE INS CO THE	19,105,797	1,740,616	99,361	1,269,008	1,922,612	15,882	17,418
PENNSYLVANIA LIFE INS CO	53,981	30,537	8,040	-676	-3,767	1,548	1,292
PHARMACISTS LIFE INS CO	101,558	7,305	-123	5,427	8,165	120	14
PHILADELPHIA AMERICAN LIFE INS CO	263,269	34,218	1,380	141,211	114,589	253	78
PHIL VARIABLE INS CO	6,386,822	166,733	-69,942	-1,051,781	858,464	13,746	25,748
PHOENIX LIFE & ANNUITY CO	31,841	10,889	-1	-192	107	64	0
PHOENIX LIFE INS CO	12,450,786	393,168	51,862	305,402	588,254	9,383	12,054

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	FINANCIAL DATA			NATIONWIDE OPERATIONS			WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID
LIFE AND HEALTH INSURER (000s OMITTED)									
PHYSICIANS BENEFITS TRUST LIFE INS CO	8,458	4,893	-1,176	4,656	4,636	0	0	0	0
PHYSICIANS LIFE INS CO	1,596,431	150,779	13,188	299,511	269,878	40,230	22,234	40,230	22,234
PHYSICIANS MUTUAL INS CO	2,208,570	919,166	29,142	454,477	362,343	47,690	32,443	47,690	32,443
PHYSICIANS PLUS INS CORP	75,375	33,351	1,884	243,420	218,368	244,752	209,739	244,752	209,739
PIONEER MUTUAL LIFE INS CO	517,255	46,459	-1,740	23,483	41,508	516	208	516	208
PIONEER SECURITY LIFE INS CO	82,929	55,221	23,780	14,531	6,095	34	11	34	11
PLATEAU INSURANCE CO	25,945	11,456	704	18,334	6,596	134	2	134	2
POLISH FALCONS OF AMER	67,453	1,369	170	5,734	7,648	6	14	6	14
POLISH NATIONAL ALLIANCE OF THE US OF NA	435,951	19,416	1,823	14,123	25,350	85	342	85	342
POLISH ROMAN CATHOLIC UNION OF AMER	201,574	7,709	530	28,569	33,819	1,260	923	1,260	923
POLISH WOMENS ALLIANCE OF AMER	51,900	-969	46	89	1,501	2	35	2	35
PREFEREDONE INSURANCE CO	78,255	38,927	-5,817	178,195	167,229	0	0	0	0
PRIMERICA LIFE INS CO	1,431,575	572,748	392,899	250,101	75,759	26,950	18,747	26,950	18,747
PRINCIPAL LIFE INS CO	171,337,718	4,643,791	996,725	7,837,916	8,118,366	394,758	91,008	394,758	91,008
PRINCIPAL NATIONAL LIFE INS CO	239,848	127,876	-4,414	7	1	13,611	2,657	13,611	2,657
PROFESSIONAL INSURANCE CO	110,001	41,955	4,474	24,475	16,156	83	36	83	36
PROTECTIVE LIFE INS CO	44,644,938	4,236,900	-391,563	2,393,311	3,293,906	56,286	65,733	56,286	65,733
PROVIDENT AMERICAN LIFE & HEALTH INS CO	19,485	18,067	1,754	8,697	5,946	11	0	11	0
PROVIDENT LIFE & ACCIDENT INS CO	8,272,593	728,167	191,709	840,772	396,033	14,461	11,142	14,461	11,142
PRUCO LIFE INS CO	111,524,057	1,250,087	738,042	-821,032	-1,020,882	230,563	128,825	230,563	128,825
PRUDENTIAL ANNUITIES LIFE ASSUR CORP	58,775,749	5,718,153	-2,017,586	15,511,697	16,816,710	2,359	74,926	2,359	74,926
PRUDENTIAL INSURANCE CO OF AMER THE	260,294,334	11,173,696	5,213,317	25,558,408	29,286,468	255,833	349,793	255,833	349,793
PRUDENTIAL RETIREMENT INS & ANNUITY CO	71,587,951	1,020,490	172,420	862,413	1,457,136	311,188	261,995	311,188	261,995
PURITAN LIFE INS CO OF AMER	42,210	11,675	-401	2,624	3,276	848	499	848	499
PYRAMID LIFE INS CO THE	76,842	14,771	-840	17,972	13,667	61	62	61	62
RELIABLE LIFE INS CO THE	20,990	11,392	639	0	0	5	6	5	6
RELIANCE STANDARD LIFE INS CO	10,889,434	1,066,091	166,047	1,804,347	1,672,591	70,169	44,746	70,169	44,746
RELIASTAR LIFE INS CO	19,828,482	1,662,036	-506,582	784,293	1,232,036	71,023	62,184	71,023	62,184
RELIASTAR LIFE INS CO OF NY	2,978,004	313,253	5,578	166,567	308,656	990	477	990	477
RENAISSANCE LIFE & HEALTH INS CO OF AMER	86,509	65,627	7,891	142,731	103,824	1,302	994	1,302	994
RESERVE NATIONAL INS CO	126,855	40,215	-1,986	143,584	84,938	187	26	187	26
RESOURCE LIFE INS CO	7,024	6,674	130	0	0	0	0	0	0
RG REINSURANCE CO	25,432,772	1,521,644	148,576	2,636,088	3,163,217	0	0	0	0
RIVERSOURCE LIFE INS CO	100,920,661	2,971,181	321,955	5,630,831	8,562,864	146,878	232,748	146,878	232,748
ROYAL NEIGHBORS OF AMER	979,306	189,102	-1,397	103,293	97,021	4,393	3,182	4,393	3,182
SAFEHEALTH LIFE INS CO	12,220	12,191	188	254	85	0	0	0	0
SAGICOR LIFE INS CO	1,086,410	72,250	-27,705	74,810	108,740	4,157	2,590	4,157	2,590
SAVINGS BANK LIFE INS CO OF MA THE	3,016,370	225,618	26,573	160,163	179,682	1,499	690	1,499	690
SCOR GLOBAL LIFE AMERICAS REINSURANCE CO	1,327,603	204,061	7,567	114,304	110,253	3	0	3	0
SCOR GLOBAL LIFE REINSURANCE CO OF DE	470,463	101,043	29,362	79,413	56,899	0	0	0	0
SCOR GLOBAL LIFE USA REINSURANCE CO	767,760	333,029	3,466	167,347	127,310	0	0	0	0

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	FINANCIAL DATA			NATIONWIDE OPERATIONS			WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID		
LIFE AND HEALTH INSURER (000s OMITTED)									
SECURIAN LIFE INS CO	577,115	260,252	420	175,731	155,295	11,505	6,489		
SECURITY BENEFIT LIFE INS CO	29,812,876	1,561,668	-81,045	3,665,540	4,743,415	36,761	39,808		
SECURITY LIFE OF DENVER INS CO	13,294,842	897,140	93,180	534,865	720,525	7,669	8,183		
SECURITY MUTUAL LIFE INS CO OF NY	2,722,394	162,737	7,636	188,344	203,508	1,323	1,884		
SECURITY NATIONAL LIFE INS CO	567,108	36,789	2,601	74,505	59,604	226	19		
SENIOR HEALTH INS CO OF PA	2,736,141	28,294	-39,426	-1,152,982	-1,030,616	1,632	6,552		
SENTRY LIFE INS CO	6,092,874	262,972	21,269	695,901	668,734	79,340	97,768		
SETTLERS LIFE INS CO	401,843	42,080	2,802	51,830	44,984	1,457	2,606		
SHELTERPOINT INSURANCE CO	8,573	8,115	-610	0	0	0	0		
SHENANDOAH LIFE INS CO	1,077,355	83,725	14,109	60,472	83,921	108	748		
SIERRA HEALTH & LIFE INS CO INC	2,396,904	1,177,420	438,258	8,918,324	7,164,643	260,196	202,536		
SILVERSCRIPT INSURANCE CO	2,823,573	799,163	206,056	2,483,618	1,753,102	64,203	47,700		
SLOVAK CATHOLIC SOKOL	78,737	7,602	-260	7,007	8,137	3,946	996		
SLOVENE NATIONAL BENEFIT SOCIETY	208,817	6,188	467	11,275	17,251	104	298		
SMART INSURANCE CO	24,071	23,706	20,179	0	0	0	0		
SONS OF NORWAY	363,902	15,016	729	23,446	32,885	3,581	3,685		
SOUTHERN LIFE & HEALTH INS CO	74,971	29,524	6,008	164	-27	0	0		
STANDARD INSURANCE CO	21,792,139	1,040,371	144,761	4,080,574	4,347,093	72,393	26,574		
STANDARD LIFE & ACCIDENT INS CO	518,826	287,087	13,564	95,097	70,329	3,602	2,363		
STANDARD SECURITY LIFE INS CO OF NY	154,943	70,620	-10,480	84,740	45,556	8,808	6,466		
STARMOUNT LIFE INS CO	76,213	32,250	-434	144,289	98,401	2,546	1,712		
STATE FARM LIFE & ACCIDENT ASSUR CO	2,776,042	489,258	28,716	245,212	234,398	85,730	48,756		
STATE LIFE INS CO THE	6,754,115	459,818	16,922	788,390	893,175	24,191	8,584		
STATE LIFE INS FUND	110,846	8,457	-652	1,323	2,993	2,397	5,449		
STATE MUTUAL INS CO	279,385	26,082	-9,018	22,795	16,525	313	858		
STERLING LIFE INS CO	46,871	24,358	5,793	76,509	55,810	240	141		
SUN LIFE & HEALTH INS CO (US)	485,311	198,501	-44,817	248,107	208,310	1,091	1,086		
SUN LIFE ASSUR CO OF CN	19,562,813	1,019,044	-535,099	3,803,204	3,156,607	109,940	88,794		
SUPREME COUNCIL OF THE ROYAL ARCANUM	109,423	12,095	-361	7,306	9,154	3	4		
SURETY LIFE INS CO	19,738	18,982	-2,690	0	0	409	1,065		
SUSA LIFE INS CO INC	13,102	7,533	-549	978	1,141	1	0		
SWISS RE LIFE & HEALTH AMER INC	14,226,812	1,380,878	-5,756	2,289,724	2,295,499	0	13		
SYMETRA LIFE INS CO	34,289,243	2,082,384	43,380	4,421,769	5,079,522	67,792	35,162		
SYMETRA NATIONAL LIFE INS CO	17,135	10,660	244	212	249	4	10		
SYMPHONIX HEALTH INS INC	531,561	59,146	-38,802	357,947	281,775	8,823	9,358		
TEACHERS INSURANCE & ANNUITY ASSN OF AMER	282,442,386	35,583,089	1,489,730	15,327,148	21,643,620	132,412	182,972		
TEXAS LIFE INS CO	1,104,949	79,653	30,818	238,578	157,567	451	262		
THRIVENT FINANCIAL FOR LUTHERANS	84,833,536	7,725,614	555,808	5,528,679	6,058,308	702,009	497,332		
THRIVENT LIFE INS CO	3,615,270	156,386	6,695	163,030	383,386	14,341	15,416		
TIAA-CREF LIFE INS CO	11,882,471	409,674	2,552	693,814	592,047	73,416	1,781		
TIME INSURANCE CO	219,769	91,027	37,500	18,236	-100,708	17,205	28,739		

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	FINANCIAL DATA		NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID
LIFE AND HEALTH INSURER (000s OMITTED)							
TRANS WORLD ASSUR CO	354,355	86,962	4,841	10,662	14,460	79	43
TRANSAMERICA ADVISORS LIFE INS CO	8,309,563	696,043	71,053	29,033	669,053	191	5,743
TRANSAMERICA FINANCIAL LIFE INS CO	32,318,395	1,092,304	224,978	5,775,260	6,008,654	62,631	27,409
TRANSAMERICA LIFE INS CO	131,790,027	5,234,756	471,091	14,022,653	14,499,100	245,962	276,271
TRANSAMERICA PREMIER LIFE INS CO	41,515,552	1,677,677	338,879	3,275,573	3,129,555	41,508	50,466
TRAVELERS PROTECTIVE ASSN OF AMER	14,891	13,044	-34	639	228	22	26
TRU/ASSURE INSURANCE CO	7,151	5,983	-1,381	5,567	4,887	248	231
TRUSTMARK INSURANCE CO	1,460,156	294,751	21,022	322,033	180,838	2,631	2,550
TRUSTMARK LIFE INS CO	308,648	162,728	16,700	137,425	108,316	119	4,946
UBS LIFE INS CO USA	40,993	40,023	219	8	13,626	0	0
UNICARE LIFE & HEALTH INS CO	305,985	88,065	28,330	275,236	252,799	6,875	4,131
UNIFIED LIFE INS CO	219,033	25,859	1,223	60,421	46,354	5,417	3,659
UNIMERICA INSURANCE CO	476,392	154,738	21,069	876,959	804,737	6,337	4,790
UNION FIDELITY LIFE INS CO	19,644,463	765,839	-64,986	266,433	1,752,277	323	327
UNION LABOR LIFE INS CO THE	3,354,734	89,163	10,190	124,213	59,189	4,148	1,442
UNION SECURITY INS CO	2,690,261	158,528	481,703	-1,468,939	-1,236,491	28,729	30,716
UNITED AMERICAN INS CO	1,563,267	157,705	37,061	706,019	507,781	12,339	9,793
UNITED CONCORDIA INS CO	62,234	35,411	-1,762	141,952	105,634	798	684
UNITED FIDELITY LIFE INS CO	766,507	473,419	31,878	7,076	12,863	69	146
UNITED HERITAGE LIFE INS CO	559,098	61,960	4,203	70,557	71,173	1,533	994
UNITED HOME LIFE INS CO	88,216	20,076	759	20,191	10,502	456	139
UNITED INSURANCE CO OF AMER	3,775,973	407,414	31,982	359,868	297,171	1,443	1,433
UNITED LIFE INS CO	1,524,559	139,806	-3,177	142,077	172,534	13,636	13,582
UNITED OF OMAHA LIFE INS CO	20,698,229	1,429,513	9,012	3,692,085	3,205,462	105,403	43,036
UNITED SECURITY ASSUR CO OF PA	20,591	11,233	7,070	12,377	9,297	1,016	881
UNITED STATES LETTER CARRIERS MUTUAL BENEFIT ASSN OF & FOR THE NATIONAL ASSOCIATION OF LETTER CARRIERS	243,945	30,956	-531	14,621	20,210	283	203
UNITED STATES LIFE INS CO IN THE CITY OF NY THE	28,609,893	1,836,969	93,235	1,755,304	2,630,851	2,360	5,366
UNITED WORLD LIFE INS CO	119,806	51,412	4,849	1,346	-266	4,725	3,194
UNITEDHEALTHCARE INSURANCE CO	17,922,647	5,250,447	1,924,648	44,379,154	35,046,442	1,067,676	845,386
UNITEDHEALTHCARE LIFE INS CO	508,127	167,505	-8,990	960,769	858,024	28,801	26,333
UNITY FINANCIAL LIFE INS CO	227,034	13,302	1,095	46,075	42,552	2,406	1,290
UNIVERSAL GUARANTY LIFE INS CO	337,732	45,167	4,590	6,652	15,312	27	127
UNUM INSURANCE CO	59,484	44,999	1,846	0	381	56	41
UNUM LIFE INS CO OF AMER	21,077,758	1,686,517	349,316	3,348,041	1,715,544	103,336	80,927
US FINANCIAL LIFE INS CO	599,156	108,797	14,629	38,789	55,247	2,421	4,915
US HEALTH & LIFE INS CO	31,222	14,001	2,639	32,825	26,815	157	208
USAA LIFE INS CO	24,028,817	2,362,443	243,850	1,804,437	2,340,113	12,979	6,973
USABLE LIFE	498,201	241,630	24,346	587,813	401,837	154	93
VANTIS LIFE INS CO	255,378	54,378	-15,043	52,855	49,349	168	103

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	FINANCIAL DATA		NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID
LIFE AND HEALTH INSURER (000s OMITTED)							
VARIABLE ANNUITY LIFE INS CO THE	76,674,793	2,387,824	757,694	4,636,135	7,497,661	15,237	18,070
VOYA INSURANCE & ANNUITY CO	60,761,895	1,906,214	232,411	2,148,782	6,711,296	24,754	155,818
VOYA RETIREMENT INS & ANNUITY CO	93,159,737	1,959,323	266,238	12,404,935	13,877,123	320,844	280,515
WASHINGTON NATIONAL INS CO	5,397,646	431,144	-53,005	664,171	982,005	7,693	10,690
WEA INSURANCE CORP	644,896	140,894	1,091	496,570	475,283	500,121	471,234
WELLICARE HEALTH INS CO OF KY INC	682,887	283,232	42,198	2,753,399	2,374,737	0	0
WELLICARE PRESCRIPTION SERVICES INC	852,868	209,453	68,382	755,576	557,370	5,138	4,090
WEST COAST LIFE INS CO	5,158,402	448,379	92,450	375	104,094	11,392	10,613
WESTERN AND SOUTHERN LIFE INS CO THE	10,107,674	4,815,530	53,598	253,766	399,531	2,037	2,027
WESTERN CATHOLIC UNION	181,952	8,857	-254	18,877	22,972	1,241	5,882
WESTERN FRATERNAL LIFE ASSN	295,326	23,993	183	16,385	22,437	3,803	2,370
WESTERN UNITED LIFE ASSUR CO	1,157,780	74,705	8,413	148,582	173,690	0	14
WESTERN-SOUTHERN LIFE ASSUR CO	12,350,057	1,092,838	55,222	614,839	856,007	15,974	39,971
WILCAC LIFE INS CO	2,315,205	145,970	4,563	133	170,490	432	3,128
WILCO LIFE INS CO	3,197,405	156,889	11,090	99,156	232,144	2,738	6,949
WILLIAM PENN ASSN	411,863	27,499	-924	44,836	56,672	88	61
WILTON REASSURANCE CO	2,866,569	674,174	21,378	188,783	310,731	0	0
WILTON REASSURANCE LIFE CO OF NY	905,142	96,258	4,852	19,429	47,887	57	265
WOMANS LIFE INS SOCIETY	203,594	21,559	-862	11,867	15,600	52	66
WOODMEN OF THE WORLD LIFE INS SOCIETY	10,846,690	1,270,236	159,245	644,448	787,673	156	250
WORKMENS BENEFIT FUND OF THE							
UNITED STATES OF AMER	33,846	1,049	331	1,008	1,707	3	9
WYSSTA INSURANCE CO INC	10,361	9,363	1,081	10,349	7,041	10,349	6,950
ZALE LIFE INS CO	11,752	9,702	-1	17	261	5	0
ZURICH AMERICAN LIFE INS CO	12,330,200	124,351	-21,288	-15,480	326,911	4,295	16,241

Table H

**2016 Financial Data
of
Other Health Insurers**

**Includes: Health Maintenance Organizations
Limited Service Health Organizations
Hospital Medical Dental Indemnity Plans
Life and Health Cooperatives**



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	FINANCIAL DATA				WISCONSIN OPERATIONS							
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO		
OTHER HEALTH INSURER (000s OMITTED)												
AMERICAN DENTAL PLAN OF WI INC	148	79	0	1,452	1,170	81	19	0	1,170	0		
ASPIRUS ARISE HEALTH PLAN OF WI INC	2,367	1,052	-448	0	0	0	0	0	0	0		
CARE WISCONSIN HEALTH PLAN INC	43,228	28,436	6,346	124,725	101,546	90	5	124,891	102,096	82		
CARE-PLUS DENTAL PLANS INC	1,833	0	0	24,110	23,558	98	2	24,110	23,558	98		
CHILDRENS COMMUNITY HEALTH PLAN INC	85,346	44,069	4,217	235,664	208,157	95	3	235,885	208,157	88		
COMMON GROUND HEALTHCARE COOPERATIVE	59,241	24,609	-36,009	88,751	106,783	124	21	91,150	121,741	134		
COMMUNITY CARE HEALTH PLAN INC	20,322	12,471	3,236	94,606	83,639	91	6	94,606	83,962	89		
COMPARE HEALTH SERVICES INS CORP	265,264	135,365	45,791	769,067	622,779	85	9	769,307	627,295	82		
DEAN HEALTH PLAN INC	212,746	113,066	15,915	1,249,241	1,071,730	87	11	1,273,386	1,086,263	85		
DELTA DENTAL OF WI INC	218,460	174,908	9,965	223,355	186,363	88	10	223,355	175,453	79		
DENTAL COM INS PLAN	26	0	0	3,001	2,701	90	10	3,001	2,701	90		
DENTAL PROTECTION PLAN INC	37	1	8	77	0	0	90	77	0	0		
GROUP HEALTH COOPERATIVE OF EAU CLAIRE	56,526	27,965	-2,917	130,575	117,987	93	9	130,993	117,987	90		
GROUP HEALTH COOPERATIVE OF SOUTH												
CENTRAL WI												
GUNDERSEN HEALTH PLAN INC	85,957	39,593	914	364,913	291,593	83	8	365,508	332,524	91		
HEALTH TRADITION HEALTH PLAN	47,307	20,794	-5,704	301,411	273,054	94	6	297,543	271,953	91		
HUMANA WI HEALTH ORGANIZATION INS CORP	40,649	12,109	-9	142,169	120,483	89	10	144,620	128,444	89		
INDEPENDENT CARE HEALTH PLAN	200,326	113,192	2,717	614,433	527,291	90	11	290,736	259,305	89		
MANAGED HEALTH SERVICES INS CORP	71,162	27,397	-515	215,085	180,940	92	8	215,489	180,964	84		
MEDICA HEALTH PLANS OF WI	72,288	51,510	9,489	108,442	89,049	84	10	108,770	150,792	139		
MEDICAL ASSOCIATES CLINIC HEALTH PLAN	98,182	27,576	-32,286	221,551	224,740	103	14	51,095	43,769	86		
OF WI THE												
MERCYCARE HMO INC	3,184	2,697	104	25,093	22,535	93	9	25,225	22,535	89		
MOLINA HEALTHCARE OF WI INC	31,019	15,828	1,533	81,981	74,725	93	6	82,979	75,334	91		
MOMENTUM INSURANCE PLANS INC	141,037	47,232	-34,243	403,072	377,276	97	15	404,754	391,520	97		
NETWORK HEALTH INS CORP	1,255	1,009	-330	926	902	114	20	926	902	97		
NETWORK HEALTH PLAN	185,041	81,528	-3,279	550,635	503,827	95	7	551,677	505,025	92		
PREFERRED INSURANCE AFFILIATES INC	102,578	41,435	644	370,916	322,388	89	11	374,825	326,012	87		
SECURITY HEALTH PLAN OF WI INC	192	148	11	170	119	70	24	0	119	0		
SENIORDENT DENTAL PLAN INC	383,971	225,132	11,372	1,178,051	1,063,624	92	8	1,178,051	1,076,438	91		
SUPERIOR VISION INS PLAN OF WI INC	412	409	-18	172	80	47	65	59	31	53		
TRILOGY HEALTH INS INC	3,815	1,331	577	20,881	15,306	75	20	13,978	9,577	69		
UCARE HEALTH INC	7,291	3,784	80	20,399	17,420	90	9	20,610	17,535	85		
UNITEDHEALTHCARE OF WI INC	15,688	14,546	4,679	1,595	-2,979	0	1	-260	-4,816	999		
UNITY HEALTH PLANS INS CORP	1,223,843	452,569	199,865	4,484,282	3,516,590	83	10	1,673,057	1,390,952	83		
VISION CARE NETWORK INS CORP	167,417	61,318	-7,995	863,304	767,721	92	8	864,752	773,329	89		
WISCO DENTAL INS PLAN INC	27	26	-6	0	0	0	0	0	0	0		
WISCONSIN COLLABORATIVE INS CO	153	0	0	249	0	0	100	0	0	0		
WISCONSIN PHYSICIANS SERVICE INS CORP	4,094	3,575	-6,372	0	0	0	16	0	0	0		
WPS HEALTH PLAN INC	267,751	109,829	8,751	435,445	350,406	84	16	425,833	348,038	82		
	50,384	23,056	-5,992	185,800	173,759	96	15	186,246	182,585	98		



Table I

**2016 Financial Data
of
Town Mutual Insurers**

Includes: Town Mutual Insurers



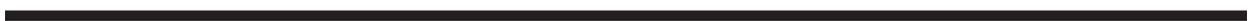
Wisconsin Insurance Report Business of 2016
Financial and Statistical Data, Table I

	FINANCIAL DATA				WISCONSIN OPERATIONS							
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO		
TOWN MUTUAL INSURER (000s OMITTED)												
ALL-STAR/NEWARK MUTUAL INS CO	4,344	2,243	128	1,842	865	52	45	3,000	1,276	43		
ARLINGTON MUTUAL FIRE INS CO	3,277	2,334	-50	959	504	62	54	1,552	398	26		
ASHLAND COUNTY TOWN INS CO	1,686	1,505	56	231	44	25	59	342	137	40		
BARABOO MUTUAL INS CO	1,901	1,531	-14	357	245	73	36	647	310	48		
BARRON MUTUAL INS CO	4,954	3,907	290	1,161	197	22	46	1,666	378	23		
BERRY AND ROXBURY MUTUAL INS CO	2,059	1,817	-169	153	215	150	81	396	141	36		
BLOOMINGTON FARMERS MUTUAL INS CO	2,917	1,678	326	1,225	491	45	35	2,159	701	32		
BRISTOL TOWN INS CO	1,101	1,024	-3	81	22	34	81	157	21	14		
CALEDONIA MUTUAL FIRE INS CO	685	670	-41	16	3	32	24	107	6	6		
CALUMET EQUITY MUTUAL INS CO	2,209	1,310	41	830	350	56	46	1,402	1,165	83		
CLARNO MUTUAL INS CO	2,589	2,177	25	392	146	41	50	613	233	38		
COLUMBUS MUTUAL TOWN INS CO	1,875	1,462	41	381	159	48	48	758	226	30		
DARLINGTON MUTUAL INS CO	1,546	537	-125	853	625	80	53	1,659	961	58		
DUPONT MUTUAL INS CO	2,137	1,237	103	873	363	52	49	1,494	973	65		
FALL CREEK MUTUAL INS CO	3,289	2,593	39	608	258	51	48	1,153	395	34		
FARMERS TOWN MUTUAL INS CO	2,063	1,592	-122	318	296	101	42	768	635	83		
FLYWAY MUTUAL INS CO	3,513	2,760	-24	708	311	52	57	1,404	259	18		
FORWARD MUTUAL INS CO	7,482	6,423	271	1,186	330	34	51	1,797	351	20		
FRANKLIN FARMERS MUTUAL INS CO	1,746	691	47	1,334	696	58	44	2,152	1,005	47		
GREEN COUNTY MUTUAL INS CO	3,236	2,263	103	955	420	51	42	1,653	448	27		
HEARTLAND MUTUAL INS CO	1,598	988	104	550	114	27	58	938	119	13		
HELENVILLE MUTUAL INS CO	1,927	725	-113	1,101	765	83	42	1,879	936	50		
HENRIETTA GREENWOOD & UNION MUTUAL FIRE INS CO	679	583	-21	42	42	114	40	178	146	82		
HOLLAND MUTUAL FIRE INS CO	779	461	-96	321	229	75	66	688	706	103		
JAMESTOWN MUTUAL INS CO	3,906	2,731	221	1,254	573	49	29	1,857	582	31		
KENOSHA COUNTY MUTUAL INS CO	4,976	4,704	77	214	158	82	60	350	264	76		
LAPRAIRIE MUTUAL INS CO	2,501	2,028	105	476	39	16	66	647	68	11		
LEBANON-CLYMAN MUTUAL INS CO	2,434	1,803	149	748	177	28	46	1,274	321	25		
LIBERTY MUTUAL FIRE INS CO	3,568	3,032	82	638	189	36	63	991	443	45		
LUCK MUTUAL INS CO	3,131	2,378	93	742	273	42	48	1,183	455	38		
MARCELLON-COURTLAND-SPRINGVALE MUTUAL INS CO	1,726	1,480	74	250	38	22	43	509	29	6		
MEDINA MUTUAL INS CO	2,094	1,148	124	817	288	43	49	1,397	545	39		
MERRIMAC LODI MUTUAL INS CO	4,415	3,610	3	836	508	67	42	1,358	523	39		
MIDDLETON INSURANCE CO	2,849	2,068	-81	747	452	66	55	1,419	782	55		
MT PLEASANT-PERRY MUTUAL INS CO	4,358	3,024	217	1,143	543	51	38	2,066	663	32		
NEW HOPE MUTUAL INS CO	882	669	33	227	151	29	71	374	51	14		
NORTHEASTERN MUTUAL INS CO	3,260	2,776	156	552	143	31	49	1,076	113	11		
NORTHERN FINNISH MUTUAL INS CO	1,608	1,140	47	480	78	26	73	770	94	12		
PELLA MUTUAL INS CO	3,205	1,898	70	1,516	594	56	56	2,479	481	19		

Wisconsin Insurance Report Business of 2016
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)										
PRICE COUNTY TOWN MUTUAL INS CO	2,118	1,616	83	558	214	45	47	824	282	34
RACINE COUNTY MUTUAL INS CO	3,760	2,914	33	879	429	56	45	1,254	874	70
REEDSBURG-WESTFIELD MUTUAL INS CO	3,245	2,779	69	469	211	51	45	838	169	20
RIVER FALLS MUTUAL INS CO	4,115	3,430	164	759	260	40	35	1,245	323	26
RIVER VALLEY MUTUAL INS CO	6,169	4,599	-6	1,540	809	63	50	2,318	2,032	88
SENECA SIGEL MUTUAL INS CO	2,734	2,211	-14	713	277	54	57	1,142	448	39
SOUTH CENTRAL MUTUAL INS CO	3,210	2,422	43	652	331	57	53	1,398	383	27
SOUTHEAST MUTUAL INS CO	1,779	1,504	-68	195	110	61	76	588	243	41
SPRING GROVE MUTUAL INS CO	1,489	1,306	53	216	62	35	60	357	66	18
STOCKHOLM TOWN MUTUAL INS CO	2,968	2,690	-89	304	264	93	44	460	278	60
SUGAR CREEK MUTUAL INS CO	9,194	8,279	93	1,191	582	55	54	1,657	838	51
THERESA MUTUAL INS CO	4,797	4,254	186	640	180	31	45	994	52	5
TRADE LAKE MUTUAL INS CO	1,916	1,194	89	529	113	27	51	970	376	39
TRI-COUNTY MUTUAL TOWN INS CO	939	795	28	214	64	37	69	345	127	37
WASHINGTON TOWN MUTUAL INS CO	2,108	2,012	10	78	10	27	108	195	25	13
YORKVILLE AND MT PLEASANT MUTUAL INS CO	2,111	1,977	32	139	30	26	60	327	55	17

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, 2016. (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 Organization. These entities are certified under s. 632.835, Wis. Stat., to provide independent medical reviews to resolve some coverage disputes between an insured individual and the health insurer. To be certified, the IRO must demonstrate that it is unbiased and that its clinical peer reviewers are qualified and independent.

LAH—Life and Accident and Health Company. May be a domestic insurer organized and operating under ch. 611, Wis. Stat., or a nondomestic insurer licensed under ch. 618, Wis. Stat., and may be a mutual company or a stock company. Life and accident and health companies write a wide range of life, annuity, individual, and group health insurance. Life and accident and health companies file either the NAIC Life and Accident and Health annual statement blank or the NAIC Health annual statement blank.

LSP—Life Settlement Provider. Established under s. 632.69, Wis. Stat., to provide payment to the policyholders of a life insurance policy insuring the life of a person in return for the owner's interest in the policy.

LSHO—Limited Service Health Organization (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 Provider. Established under s. 616.50, Wis. Stat. A service contract provider is a third party which provides repair, replacement, or maintenance services in connection with the sale of goods from seller to buyer (e.g., automobiles, homes, appliances, etc.). (Warranties by the seller, manufacturer, or provider of service directly to the buyer are exempted from regulation

by OCI.) Service contract providers file audited GAAP-based financial statements with OCI. If the service contract provider files an acceptable reimbursement insurance policy to assure its performance, then it is exempt from filing financial statements.

TI—Title Company. May be a domestic insurer organized and operating under ch. 611, Wis. Stat., or a nondomestic insurer operating under ch. 618, Wis. Stat. Title companies notify a prospective purchaser of recorded liens or easements on a parcel of real estate, and provide insurance against loss due to other defects in title to property (e.g., due to forgery, fraud, errors in public records, wills not probated, etc.). Title companies file the NAIC Title Insurance annual statement blank.

TM—Town Mutual of Wisconsin. A domestic fire and casualty insurer subject to ch. 612, Wis. Stat., as an assessable mutual. Town mutuals are authorized to write a limited range of property and liability coverage in a limited

number of counties in Wisconsin. Town mutuals may file either the NAIC Fire and Casualty annual statement blank or the Wisconsin Town Mutual annual statement blank.

VPP—Vehicle Protection Plan. Established under s. 100.203, Wis. Stat., to provide warranty coverage to vehicle protection products, including alarm systems, body-part marketing products, steering locks, window-etch products, pedal and ignition locks, fuel and ignition kill switches, and electronic, radio, and satellite tracking devices.

WP—Warranty Plan. Established under ch. Ins 15, Wis. Adm. Code. A warranty plan is a third party which provides repair, replacement, or maintenance services in connection with the sale of goods from seller to buyer (e.g., automobiles, homes, appliances, etc.). (Warranties by the seller, manufacturer, or provider of service directly to the buyer are exempted from regulation by OCI.) Warranty plans file audited GAAP-based financial statements with OCI.

*Wisconsin Insurance Report Business of 2016
Directory of Licensed Insurers*

Name of Company, Society, or Association	State of Domicile	Company Type	Incorporated or Organized	Commenced Business in Wisconsin
1ST AUTO & CAS INS CO	WI	PC	1991	1991
21ST CENTURY ADVANTAGE INS CO	MN	PC	1987	1992
21ST CENTURY ASSUR CO	DE	PC	1989	2009
21ST CENTURY CENTENNIAL INS CO	PA	PC	1981	1982
21ST CENTURY CAS CO	CA	PC	1987	2005
21ST CENTURY INDEMNITY INS CO	PA	PC	1984	1984
21ST CENTURY INS CO	CA	PC	1967	2005
21ST CENTURY NATL INS CO	NY	PC	1938	1985
21ST CENTURY NORTH AMER INS CO	NY	PC	1824	1979
21ST CENTURY PREMIER INS CO	PA	PC	1910	1911
21ST CENTURY SECURITY INS CO	PA	PC	1951	1979
4 EVER LIFE INS CO	IL	LAH	1949	1953
5 STAR LIFE INS CO	LA	LAH	1943	2003
AAA LIFE INS CO	MI	LAH	1969	1971
AAGI INC	IL	VPP	1999	2005
AAGI INC	IL	WP	1999	2000
ABILITY INS CO	NE	LAH	1967	1971
ACA FINANCIAL GUARANTY CORP	MD	PC	1986	1989
ACADIA INS CO	NH	PC	1992	2009
ACCENDO INS CO	UT	LAH	1955	1970
ACCEPTANCE CAS INS CO	NE	PC	1920	1970
ACCEPTANCE INS CO	NE	PC	1979	1993
ACCIDENT FUND GENERAL INS CO	MI	PC	2005	2006
ACCIDENT FUND INS CO OF AMER	MI	PC	1994	2000
ACCIDENT FUND NATL INS CO	MI	PC	2005	2006
ACCORDIA LIFE & ANNUITY CO	IA	LAH	1967	2011
ACCREDITED SURETY & CAS CO INC	FL	PC	1971	2005
ACE AMERICAN INS CO	PA	PC	1945	1971
ACE FIRE UNDERWRITERS INS CO	PA	PC	1941	1967
ACE LIFE INS CO	CT	LAH	1965	1966
ACE PROP & CAS INS CO	PA	PC	1819	1851
ACIG INS CO	IL	PC	1985	2004
ACORD	NY	RS	1994	1994
ACSTAR INS CO	IL	PC	1970	1981
ACTION POWERSPORTS INC	WI	SCP	2012	2014
ACUITY A MUTUAL INS CO	WI	PC	1925	1925
ADDISON INS CO	IA	PC	1855	1996
ADM INS CO	AZ	PC	1986	1990
ADMINISTRATION AMERICA LLC	MO	VPP	2006	2015
ADMIRAL INDEMNITY CO	DE	PC	1992	2001
ADVANCED MEDICAL REVIEWS	CA	IRO	2005	2012
ADVANTAGE WORKERS COMPENSATION INS CO	IN	PC	1981	1984
AEGIS SECURITY INS CO	PA	PC	1977	1990
AETNA HEALTH & LIFE INS CO	CT	LAH	1971	1972
AETNA HEALTH INS CO	PA	LAH	1956	1967

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Name of Company, Society, or Association	State of Domicile	Company Type	Incorporated or Organized	Commenced Business in Wisconsin
AETNA INS CO OF CT	CT	PC	1990	1990
AETNA LIFE INS CO	CT	LAH	1853	1858
AFFILIATED F M INS CO	RI	PC	1949	1950
AFFINION BENEFITS GROUP LLC	DE	WP	2007	2012
AFFINITY ROAD & TRAVEL CLUB LLC	TX	MC	1978	1979
AFFIRMATIVE DIRECT INS CO	NY	PC	1989	1996
AGCS MARINE INS CO	IL	PC	1961	1982
AGRI GENERAL INS CO	IA	PC	1983	1991
AIG ASSURANCE CO	IL	PC	1946	1986
AIG PROP CAS CO	PA	PC	1871	1929
AIG WARRANTYGUARD INC	DE	SCP	1996	2014
AIG WARRANTYGUARD INC	DE	WP	1996	2000
AIOI NISSAY DOWA INS CO OF AMER	NY	PC	1994	2012
AIPSO	RI	RS	1971	1972
AIU INS CO	NY	PC	1851	1915
ALAMANCE INS CO	IL	PC	1998	2000
ALEA NORTH AMER INS CO	NY	PC	1932	1982
ALEXIAN VILLAGE OF MILWAUKEE	WI	CC	1974	1974
ALL AMERICA INS CO	OH	PC	1961	1974
ALL SAVERS INS CO	IN	LAH	1986	1987
ALL-STAR/NEWARK MUTUAL INS CO	WI	TM	1882	1882
ALLEGHENY CAS CO	NJ	PC	1936	1956
ALLIANT NATL TITLE INS CO INC	CO	TI	2005	2016
ALLIANZ GLOBAL RISKS US INS CO	IL	PC	1977	1977
ALLIANZ LIFE & ANNUITY CO	MN	LAH	1984	1991
ALLIANZ LIFE INS CO OF NORTH AMER	MN	LAH	1896	1899
ALLIED EASTERN INDEMNITY CO	PA	PC	2002	2011
ALLIED INS CO OF AMER	OH	PC	2005	2014
ALLIED PROP & CAS INS CO	IA	PC	1983	1999
ALLIED WORLD INS CO	NH	PC	1986	1991
ALLIED WORLD NATL ASSUR CO	NH	PC	1996	2015
ALLIED WORLD SPECIALTY INS CO	DE	PC	1972	2004
ALLMERICA FINANCIAL ALLIANCE INS CO	NH	PC	1995	1996
ALLMERICA FINANCIAL BENEFIT INS CO	MI	PC	1976	1993
ALLSTATE ASSUR CO	IL	LAH	1978	1978
ALLSTATE FIRE & CAS INS CO	IL	PC	1972	1981
ALLSTATE INDEMNITY CO	IL	PC	1960	1964
ALLSTATE INS CO	IL	PC	1931	1936
ALLSTATE LIFE INS CO	IL	LAH	1957	1958
ALLSTATE MOTOR CLUB INC	DE	MC	1982	1983
ALLSTATE NORTHBROOK INDEMNITY CO	IL	PC	1978	1980
ALLSTATE PROP & CAS INS CO	IL	PC	1985	1987
ALLSTATE VEHICLE & PROP INS CO	IL	PC	1979	1996
ALLY SERVICE AGREEMENT CORP	MI	SCP	1998	2015
ALLY SERVICE AGREEMENT CORP	MI	WP	1998	2001

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Name of Company, Society, or Association	State of Domicile	Company Type	Incorporated or Organized	Commenced Business in Wisconsin
ALPHA PROP & CAS INS CO	WI	PC	1979	1979
ALPHA WARRANTY SERVICES INC	UT	SCP	2004	2016
ALPS PROP & CAS INS CO	MT	PC	1986	2014
ALTERRA AMERICA INS CO	DE	PC	1919	1939
AMALGAMATED CAS INS CO	DC	PC	1938	2015
AMALGAMATED LIFE & HEALTH INS CO	IL	LAH	1939	1963
AMALGAMATED LIFE INS CO	NY	LAH	1943	1995
AMBAC ASSUR CORP	WI	PC	1970	1970
AMBAC ASSUR CORP SEGREGATED ACCOUNT	WI	PC	2010	2010
AMCO INS CO	IA	PC	1958	1974
AMERICAN AGRI-BUSINESS INS CO	TX	PC	1948	2006
AMERICAN AGRICULTURAL INS CO	IN	PC	1948	1972
AMERICAN ALTERNATIVE INS CORP	DE	PC	1995	1997
AMERICAN ASSOCIATION OF INS SERVICES	IL	RS	1970	1970
AMERICAN ASSUR CO 2 INC	MN	WP	2011	2012
AMERICAN ASSUR CO 3 INC	MN	WP	2011	2012
AMERICAN AUTO GUARDIAN INC	IL	SCP	1998	2013
AMERICAN AUTO SHIELD LLC	WY	WP	2002	2005
AMERICAN AUTOMOBILE INS CO	MO	PC	1911	1916
AMERICAN BANKERS INS CO OF FL	FL	PC	1947	1961
AMERICAN BANKERS LIFE ASSUR CO OF FL	FL	LAH	1952	1959
AMERICAN BENEFIT LIFE INS CO	OK	LAH	1909	1988
AMERICAN BUSINESS & MERCANTILE INS MUTUAL INC	DE	PC	1981	1985
AMERICAN CAS CO OF READING PA	PA	PC	1902	1944
AMERICAN COMMERCE INS CO	OH	PC	1946	1960
AMERICAN COMPENSATION INS CO	MN	PC	1991	1997
AMERICAN CONTINENTAL INS CO	TN	LAH	2005	2011
AMERICAN CONTRACTORS INDEMNITY CO	CA	PC	1990	2003
AMERICAN COUNTRY INS CO	IL	PC	1997	1997
AMERICAN DENTAL PLAN OF WI INC	WI	LSHO	1993	1994
AMERICAN ECONOMY INS CO	IN	PC	1959	1962
AMERICAN EMPIRE INS CO	OH	PC	1979	1981
AMERICAN EQUITY INVESTMENT LIFE INS CO	IA	LAH	1980	1981
AMERICAN EQUITY SPECIALTY INS CO	CT	PC	1997	1998
AMERICAN FAMILY HOME INS CO	FL	PC	1965	1984
AMERICAN FAMILY INS CO	WI	PC	1995	2015
AMERICAN FAMILY LIFE ASSUR CO OF COLUMBUS	NE	LAH	1955	1970
AMERICAN FAMILY LIFE INS CO	WI	LAH	1957	1957
AMERICAN FARMERS & RANCHERS INS CO	OK	PC	1979	1991
AMERICAN FIDELITY ASSUR CO	OK	LAH	1960	1980
AMERICAN FIDELITY LIFE INS CO	FL	LAH	1956	1965
AMERICAN FINANCIAL SECURITY LIFE INS CO	MO	LAH	1957	1981
AMERICAN FIRE & CAS CO	NH	PC	1906	1979
AMERICAN GENERAL LIFE INS CO	TX	LAH	1917	1966
AMERICAN GUARANTEE & LIABILITY INS CO	NY	PC	1939	1939

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AMERICAN GUARANTY TITLE INS CO	OK	TI	1979	2006
AMERICAN GUARDIAN WARRANTY SERVICES INC	IL	VPP	1998	2016
AMERICAN GUARDIAN WARRANTY SERVICES INC	IL	WP	1998	2000
AMERICAN GUARDIAN WARRANTY SERVICES OF WI INC	IL	SCP	2012	2013
AMERICAN HALLMARK INS CO OF TX	TX	PC	1982	2009
AMERICAN HEALTH & LIFE INS CO	TX	LAH	1954	1959
AMERICAN HEALTHCARE INDEMNITY CO	OK	PC	1980	1986
AMERICAN HERITAGE LIFE INS CO	FL	LAH	1956	1962
AMERICAN HOME ASSUR CO	NY	PC	1899	1930
AMERICAN HOME LIFE INS CO THE	KS	LAH	1909	1998
AMERICAN HOME SHIELD OF ME INC	ME	WP	1990	1993
AMERICAN HONDA FINANCE CORP	CA	WP	1980	2010
AMERICAN HONDA MOTOR CO INC	CA	SCP	1959	2016
AMERICAN HONDA PROTECTION PRODUCTS CORP	AZ	WP	2007	2010
AMERICAN INCOME LIFE INS CO	IN	LAH	1954	1966
AMERICAN INS CO THE	OH	PC	1846	1880
AMERICAN INTERSTATE INS CO	NE	PC	1973	1995
AMERICAN MATURITY LIFE INS CO	CT	LAH	1972	1987
AMERICAN MEMORIAL LIFE INS CO	SD	LAH	1959	1980
AMERICAN MERCURY INS CO	OK	PC	1962	1980
AMERICAN MINING INS CO	IA	PC	1984	2012
AMERICAN MODERN HOME INS CO	OH	PC	1965	1981
AMERICAN MODERN HOME SERVICE CO	OH	WP	1988	1998
AMERICAN MODERN LIFE INS CO	OH	LAH	1956	1995
AMERICAN MODERN PROP & CAS INS CO	OH	PC	1982	1998
AMERICAN MODERN SELECT INS CO	OH	PC	1980	2006
AMERICAN NATL GENERAL INS CO	MO	PC	1980	1984
AMERICAN NATL INS CO	TX	LAH	1905	1957
AMERICAN NATL LIFE INS CO OF TX	TX	LAH	1954	1992
AMERICAN NATL PROP & CAS CO	MO	PC	1973	1980
AMERICAN NUCLEAR INSURERS	CT	RS	1973	1973
AMERICAN PET INS CO	NY	PC	2000	2009
AMERICAN PHYSICIANS ASSUR CORP	MI	PC	1975	1996
AMERICAN PUBLIC LIFE INS CO	OK	LAH	1945	2008
AMERICAN RELIABLE INS CO	AZ	PC	1952	1987
AMERICAN REPUBLIC CORP INS CO	IA	LAH	1962	2007
AMERICAN REPUBLIC INS CO	IA	LAH	1929	1958
AMERICAN RETIREMENT LIFE INS CO	OH	LAH	1978	2011
AMERICAN RISK SERVICES LLC	OH	SCP	2007	2014
AMERICAN ROAD INS CO THE	MI	PC	1959	1960
AMERICAN SECURITY INS CO	DE	PC	1983	1984
AMERICAN SELECT INS CO	OH	PC	1959	1995
AMERICAN SENTINEL INS CO	PA	PC	1956	2006
AMERICAN SOUTHERN HOME INS CO	FL	PC	1982	2006
AMERICAN SOUTHERN INS CO	KS	PC	1936	1988

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AMERICAN SPECIALTY HEALTH INS CO	IN	LAH	1972	1979
AMERICAN STANDARD INS CO OF OH	WI	PC	1995	2016
AMERICAN STANDARD INS CO OF WI	WI	PC	1961	1961
AMERICAN STATES INS CO	IN	PC	1929	1961
AMERICAN STATES PREFERRED INS CO	IN	PC	1979	1980
AMERICAN STRATEGIC INS CORP	FL	PC	1997	2010
AMERICAN SUMMIT INS CO	TX	PC	1955	1996
AMERICAN TRAVELER MOTOR CLUB INC THE	DE	MC	1979	1981
AMERICAN UNITED LIFE INS CO	IN	LAH	1877	1955
AMERICAN WARRANTY CORP	TX	SCP	2016	2016
AMERICAN WEST INS CO	ND	PC	1990	1991
AMERICAN ZURICH INS CO	IL	PC	1981	1983
AMERICAN-AMICABLE LIFE INS CO OF TX	TX	LAH	1981	1986
AMERICO FINANCIAL LIFE & ANNUITY INS CO	TX	LAH	1946	1957
AMERIPRISE INS CO	WI	PC	2005	2006
AMERISURE INS CO	MI	PC	1968	1981
AMERISURE MUTUAL INS CO	MI	PC	1912	1937
AMERISURE PARTNERS INS CO	MI	PC	2000	2012
AMERITAS LIFE INS CORP	NE	LAH	1887	1984
AMERITRUST INS CORP	MI	PC	1996	2006
AMEX ASSUR CO	IL	PC	1973	1980
AMGUARD INS CO	PA	PC	1982	2001
AMICA LIFE INS CO	RI	LAH	1968	1982
AMICA MUTUAL INS CO	RI	PC	1972	1972
AMT WARRANTY CORP	DE	VPP	2004	2013
AMT WARRANTY CORP	NY	SCP	2004	2013
AMT WARRANTY CORP	DE	WP	2004	2006
AMTRUST INS CO OF KS INC	KS	PC	1972	1993
ANNUITY INVESTORS LIFE INS CO	OH	LAH	1981	1984
ANSUR AMERICA INS CO	MI	PC	1999	2003
ANTHEM INS COMPANIES INC	IN	PC	1944	1991
ANTHEM LIFE INS CO	IN	LAH	1953	1986
APCO SERVICES LLC	DE	VPP	2002	2005
APPLE INC	CA	WP	1977	2008
APPLECARE SERVICE CO INC	AZ	WP	2007	2008
ARAG INS CO	IA	PC	1989	2001
ARCH INDEMNITY INS CO	MO	PC	1969	1969
ARCH INS CO	MO	PC	1971	1987
ARCH MORTGAGE ASSUR CO	WI	PC	1969	2000
ARCH MORTGAGE GUARANTY CO	WI	PC	1966	1966
ARCH MORTGAGE INS CO	WI	PC	1968	1972
ARCH MORTGAGE REINSURANCE CO	WI	PC	1999	1999
ARGONAUT GREAT CENTRAL INS CO	IL	PC	1967	1969
ARGONAUT INS CO	IL	PC	1957	1959
ARGONAUT-MIDWEST INS CO	IL	PC	1962	1972

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ARLINGTON MUTUAL FIRE INS CO	WI	TM	1873	1873
ARMED FORCES INS EXCHANGE	KS	PC	1982	1988
ARROWOOD INDEMNITY CO	DE	PC	1979	1980
ARTISAN AND TRUCKERS CAS CO	WI	PC	1994	2006
ASHLAND COUNTY TOWN INS CO	WI	TM	1901	1901
ASHMERE INS CO	FL	PC	1981	1990
ASPEN AMERICAN INS CO	TX	PC	1981	1993
ASPIRUS ARISE HEALTH PLAN OF WI INC	WI	HMO	2016	2016
ASSOCIATED INDEMNITY CORP	CA	PC	1922	1937
ASSOCIATED SERVICE CORP	MO	WP	1980	1999
ASSURED GUARANTY CORP	MD	PC	1985	2007
ASSURED GUARANTY MUNICIPAL CORP	NY	PC	1984	1988
ASSURED LIFE ASSN	CO	FR	1891	1995
ASSURITY LIFE INS CO	NE	LAH	1964	1969
ASURE EXTENDED SERVICE CO LLC	TX	SCP	2014	2014
ASURION CONSUMER SOLUTIONS INC	DE	WP	2008	2010
ASURION CONSUMER SOLUTIONS INC	DE	SCP	2008	2014
ASURION SERVICE PLANS INC	DE	WP	2008	2010
ASURION SERVICE PLANS INC	DE	SCP	2008	2014
ASURION SERVICES LLC	DE	WP	1983	2010
ASURION TECHNOLOGY SERVICES INC	DE	WP	2008	2010
ASURION TECHNOLOGY SERVICES INC	DE	SCP	2008	2014
ASURION WARRANTY PROTECTION SERVICES LLC	KS	SCP	2001	2014
ASURION WARRANTY PROTECTION SERVICES LLC	KS	WP	2001	2002
ASURION WARRANTY SERVICES INC	TN	WP	1991	2003
ASURION WARRANTY SERVICES INC	TN	SCP	2002	2013
ATAIN INS CO	TX	PC	1987	2011
ATHENE ANNUITY & LIFE ASSUR CO	DE	LAH	1909	1916
ATHENE ANNUITY & LIFE ASSUR CO OF NY	NY	LAH	1965	1985
ATHENE ANNUITY & LIFE CO	IA	LAH	1896	1902
ATHENS ADMINISTRATIVE LLC	OK	WP	2011	2013
ATLANTA INTERNATIONAL INS CO	NY	PC	1929	1930
ATLANTA LIFE INS CO	GA	LAH	1916	1992
ATLANTIC SPECIALTY INS CO	NY	PC	1986	2001
ATRADIUS TRADE CREDIT INS INC	MD	PC	1993	1998
ATTIC ANGEL PLACE INC	WI	CC	1926	1984
ATTIC ANGEL PRAIRIE POINT INC	WI	CC	1999	2006
ATTORNEYS TITLE GUARANTY FUND INC	IL	TI	1964	1994
AURORA NATL LIFE ASSUR CO	CA	LAH	1961	1984
AUSTIN MUTUAL INS CO	MN	PC	1896	1934
AUTO CLUB GROUP INS CO	MI	PC	1969	1996
AUTO CLUB GROUP THE	MI	MC	1997	2005
AUTO CLUB INS ASSN	MI	PC	1922	1996
AUTO CLUB LIFE INS CO	MI	LAH	1974	1981
AUTO CLUB OF AMER CORP	OK	MC	1986	1995

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AUTO HELP LINE OF AMER INC	NY	MC	1976	1992
AUTO KNIGHT MOTOR CLUB INC	CA	SCP	2002	2015
AUTO KNIGHT MOTOR CLUB INC	CA	MC	2002	2005
AUTO SERVICES CO INC	AR	WP	1986	2006
AUTO-OWNERS INS CO	MI	PC	1916	1957
AUTO-OWNERS LIFE INS CO	MI	LAH	1965	1968
AUTOMOBILE INS CO OF HARTFORD CT THE	CT	PC	1968	1970
AUTOMOBILE PROTECTION CORP-APCO	GA	WP	1987	1995
AUTOMOBILE PROTECTION CORP-APCO	GA	VPP	1984	2009
AUTOMOBILE PROTECTION CORP-APCO	GA	SCP	1984	2014
AUTOMOTIVE WARRANTY SERVICES INC	IL	SCP	1977	2013
AUTOMOTIVE WARRANTY SERVICES INC	DE	VPP	1977	2013
AUTOMOTIVE WARRANTY SERVICES OF FL INC	FL	WP	1997	2001
AUTOXCEL CORP	NC	WP	2004	2012
AVEMCO INS CO	MD	PC	1960	1968
AXA ART INS CORP	NY	PC	1986	1989
AXA CORPORATE SOLUTIONS LIFE REINSURANCE CO	DE	LAH	1981	1983
AXA EQUITABLE LIFE & ANNUITY CO	CO	LAH	1984	1986
AXA EQUITABLE LIFE INS CO	NY	LAH	1859	1915
AXA INS CO	NY	PC	1839	1979
AXIOM PRODUCT ADMINISTRATION LLC	MO	SCP	2014	2016
AXIOM PRODUCT ADMINISTRATION LLC	MO	VPP	2014	2016
AXIS INS CO	IL	PC	1979	1979
AXIS REINSURANCE CO	NY	PC	1991	1992
AXIS SPECIALTY INS CO	CT	PC	1983	2010
BADGER MUTUAL INS CO	WI	PC	1887	1891
BALBOA INS CO	CA	PC	1948	1964
BALTIMORE LIFE INS CO THE	MD	LAH	1882	1990
BANKERS FIDELITY LIFE INS CO	GA	LAH	1955	1999
BANKERS INS CO	FL	PC	1976	2010
BANKERS LIFE & CAS CO	IL	LAH	1880	1960
BANKERS RESERVE LIFE INS CO OF WI	WI	LAH	1961	1964
BANKERS STANDARD INS CO	PA	PC	1962	1979
BANKERS WARRANTY GROUP INC	FL	WP	2005	2006
BANNER LIFE INS CO	MD	LAH	1981	1982
BAPTIST LIFE ASSN	NY	FR	1899	1924
BAR PLAN MUTUAL INS CO THE	MO	PC	1985	2003
BARABOO MUTUAL INS CO	WI	TM	1876	1877
BARRON MUTUAL INS CO	WI	TM	1891	1891
BCS INS CO	OH	PC	1950	1979
BEAZLEY INS CO INC	CT	PC	1978	1980
BEDIVERE INS CO	PA	PC	1956	1956
BENCHMARK INS CO	KS	PC	1964	1974
BENEFICIAL LIFE INS CO	UT	LAH	1905	1991
BERKLEY INS CO	DE	PC	1975	1996

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BERKLEY LIFE & HEALTH INS CO	IA	LAH	1962	1966
BERKLEY NATIONAL INS CO	IA	PC	1980	2007
BERKLEY REGIONAL INS CO	DE	PC	1985	1988
BERKSHIRE HATHAWAY ASSUR CORP	NY	PC	2007	2008
BERKSHIRE HATHAWAY DIRECT INS CO	NE	PC	1970	1979
BERKSHIRE HATHAWAY HOMESTATE INS CO	NE	PC	1970	1992
BERKSHIRE HATHAWAY LIFE INS CO OF NE	NE	LAH	1993	1995
BERKSHIRE HATHAWAY SPECIALTY INS CO	NE	PC	1866	1970
BERKSHIRE LIFE INS CO OF AMER	MA	LAH	1968	1974
BERRY AND ROXBURY MUTUAL INS CO	WI	TM	1876	1876
BILL KUMMER INC	WI	SCP	1974	2014
BITCO GENERAL INS CORP	IL	PC	1928	1939
BITCO NATIONAL INS CO	IL	PC	1942	1950
BLOOMINGTON FARMERS MUTUAL INS CO	WI	TM	1874	1874
BLUE CROSS BLUE SHIELD OF WI	WI	LAH	1939	1939
BLUE RIDGE INDEMNITY CO	WI	PC	1981	2003
BLUESHORE INS CO	CO	PC	1986	1986
BOND SAFEGUARD INS CO	SD	PC	1971	2006
BONDED BUILDERS SERVICE CORP	FL	WP	1989	2003
BONDED BUILDERS SERVICE CORP	FL	SCP	1989	2013
BOSTON MUTUAL LIFE INS CO	MA	LAH	1891	1980
BRAEGER AUTO SALES OF FRANKLIN LLC	WI	SCP	2012	2014
BRAEGER CHEVROLET INC	WI	SCP	2012	2014
BRAEGER FORD INC	WI	SCP	2012	2013
BREAMAN MERRILL FORD MERCURY INC	WI	SCP	2012	2014
BRICKELL FINANCIAL SERVICES-MOTOR CLUB INC	FL	MC	1978	1985
BRIGHTSTAR DEVICE PROTECTION LLC	DE	SCP	2005	2013
BRISTOL TOWN INS CO	WI	TM	1875	1875
BRISTOL WEST INS CO	OH	PC	1968	1968
BROTHERHOOD MUTUAL INS CO	IN	PC	1935	1999
BUCKEYE STATE MUTUAL INS CO	OH	PC	1897	1994
BUILD AMERICA MUTUAL ASSUR CO	NY	PC	2012	2012
BUILDERS MUTUAL INS CO	NC	PC	1997	2001
CAL-TEX PROTECTIVE COATINGS INC	TX	SCP	1983	2016
CAL-TEX PROTECTIVE COATINGS INC	TX	VPP	1983	2005
CALEDONIA MUTUAL FIRE INS CO	WI	TM	1873	1873
CALIFORNIA CAS & FIRE INS CO	CA	PC	1973	1995
CALIFORNIA CAS GENERAL INS CO OF OR	OR	PC	1977	1995
CALIFORNIA CAS INDEMNITY EXCHANGE	CA	PC	1914	1995
CALIFORNIA CAS INS CO	OR	PC	1967	1995
CALIFORNIA INS CO	CA	PC	1965	2007
CALUMET EQUITY MUTUAL INS CO	WI	TM	1873	1873
CAMICO MUTUAL INS CO	CA	PC	1986	1998
CAMPED CAS & INDEMNITY CO INC	NH	PC	1993	2010
CANADA LIFE ASSUR CO THE	MI	LAH	1849	1986

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CANAL INS CO	SC	PC	1939	1959
CAPITAL PROCESSING SYSTEMS INC	NC	SCP	2014	2016
CAPITAL WARRANTY SERVICES INC	WI	WP	2000	2001
CAPITOL INDEMNITY CORP	WI	PC	1959	1960
CAPITOL LAKES INC	WI	CC	1966	1984
CAPITOL LIFE INS CO THE	TX	LAH	1905	1959
CAPITOL SPECIALTY INS CORP	WI	PC	1961	1961
CAPSON PHYSICIANS INS CO	TX	PC	1961	1996
CARE IMPROVEMENT PLUS WI INS CO	WI	LAH	2011	2011
CARE WISCONSIN FIRST INC	WI	CMO	1976	2009
CARE WISCONSIN HEALTH PLAN INC	WI	HMO	2003	2004
CARE-PLUS DENTAL PLANS INC	WI	LSHO	1983	1983
CAREGARD WARRANTY SERVICES INC	TX	VPP	1999	2005
CAREGARD WARRANTY SERVICES INC	TX	WP	1999	2003
CARGUARD ADMINISTRATION INC	KS	SCP	2015	2015
CAROLINA CAS INS CO	IA	PC	1951	1966
CARS PROTECTION PLUS INC	PA	SCP	1998	2014
CARS WARRANTY PLAN LLC	WI	WP	2010	2011
CASUALTY UNDERWRITERS INS CO	UT	PC	1986	2009
CATERPILLAR INS CO	MO	PC	1963	1969
CATHOLIC FINANCIAL LIFE	WI	FR	1885	1885
CATHOLIC HOLY FAMILY SOCIETY	IL	FR	1915	1995
CATHOLIC ORDER OF FORESTERS	IL	FR	1883	1895
CATHOLIC UNITED FINANCIAL	MN	FR	1892	1967
CATLIN INDEMNITY CO	DE	PC	1928	1968
CATLIN INS CO INC	TX	PC	1913	1934
CE CARE PLAN CORP	CA	SCP	2008	2012
CELTIC INS CO	IL	LAH	1949	1959
CENSTAT CAS CO	NE	PC	2002	2012
CENTAUR INS CO	IL	PC	1973	1983
CENTRAL MUTUAL INS CO	OH	PC	1876	1894
CENTRAL RESERVE LIFE INS CO	OH	LAH	1963	1988
CENTRAL STATES HEALTH & LIFE CO OF OMAHA	NE	LAH	1932	1962
CENTRAL STATES INDEMNITY CO OF OMAHA	NE	PC	1977	1984
CENTRE INS CO	DE	PC	1969	1969
CENTRE LIFE INS CO	MA	LAH	1926	1959
CENTURION CAS CO	IA	PC	1983	1990
CENTURION LIFE INS CO	IA	LAH	1956	1979
CENTURY AUTOMOTIVE SERVICE CORP	CA	VPP	1999	2006
CENTURY AUTOMOTIVE SERVICE CORP	CA	WP	1999	2013
CENTURY INDEMNITY CO	PA	PC	1963	1969
CENTURY SURETY CO	OH	PC	1978	1991
CENTURY WARRANTY SERVICES INC	DE	WP	2002	2004
CENTURY-NATIONAL INS CO	CA	PC	1955	1995
CGB INS CO	IN	PC	2001	2003

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CHARTER OAK FIRE INS CO THE	CT	PC	1931	1935
CHEROKEE INS CO	MI	PC	1946	1980
CHESAPEAKE LIFE INS CO THE	OK	LAH	1956	1970
CHICAGO INS CO	IL	PC	1956	1969
CHICAGO TITLE INS CO	FL	TI	1961	1961
CHILDRENS COMMUNITY HEALTH PLAN INC	WI	HMO	2009	2010
CHUBB INDEMNITY INS CO	NY	PC	1922	1925
CHUBB NATIONAL INS CO	IN	PC	1993	1997
CHURCH INS CO THE	NY	PC	1929	1954
CHURCH LIFE INS CORP	NY	LAH	1922	2005
CHURCH MUTUAL INS CO	WI	PC	1897	1897
CIGNA HEALTH & LIFE INS CO	CT	LAH	1963	1982
CIM INS CORP	MI	PC	1998	1999
CINCINNATI CAS CO THE	OH	PC	1972	1979
CINCINNATI INDEMNITY CO THE	OH	PC	1988	1990
CINCINNATI INS CO THE	OH	PC	1950	1974
CINCINNATI LIFE INS CO THE	OH	LAH	1987	1988
CITIES AND VILLAGES MUTUAL INS CO	WI	PC	1987	1987
CITIZENS INS CO OF AMER	MI	PC	1974	1984
CITIZENS SECURITY LIFE INS CO	KY	LAH	1965	2015
CITY NATIONAL INS CO	TX	PC	1982	1982
CLARENDON NATIONAL INS CO	IL	PC	1941	1960
CLARNO MUTUAL INS CO	WI	TM	1874	1874
CLEAR BLUE INS CO	IL	PC	1987	2001
CLEAR SPRING LIFE INS CO	TX	LAH	2015	2016
CLEARWATER SELECT INS CO	CT	PC	1993	1997
CLEMENT MANOR INC	WI	CC	1963	1985
CLERMONT INS CO	IA	PC	1977	1984
CLOVER INS CO	NJ	LAH	1976	1976
CM LIFE INS CO	CT	LAH	1981	1982
CM VANTAGE SPECIALTY INS CO	WI	PC	2015	2015
CMFG LIFE INS CO	IA	LAH	1935	1935
CNA NATIONAL WARRANTY CORP	AZ	WP	1995	1995
CNA WARRANTY SERVICES INC	AZ	SCP	2013	2014
COACH-NET MOTOR CLUB INC	DE	MC	1966	1980
COACH-NET RV MOTOR CLUB INC	NV	MC	2003	2005
COFACE NORTH AMER INS CO	MA	PC	1974	1975
COLISEUM REINSURANCE CO	DE	PC	1978	1988
COLLEGE RETIREMENT EQUITIES FUND	NY	LAH	1972	1987
COLONIAL AMERICAN CAS & SURETY CO	MD	PC	1977	1996
COLONIAL LIFE & ACCIDENT INS CO	SC	LAH	1939	1963
COLONIAL PENN LIFE INS CO	PA	LAH	1957	1967
COLONIAL SURETY CO	PA	PC	1930	2005
COLONY SPECIALTY INS CO	OH	PC	1978	2009
COLORADO BANKERS LIFE INS CO	NC	LAH	1974	1985

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COLORADO CAS INS CO	NH	PC	1980	1995
COLUMBIAN LIFE INS CO	IL	LAH	1988	1990
COLUMBIAN MUTUAL LIFE INS CO	NY	LAH	1882	1989
COLUMBUS LIFE INS CO	OH	LAH	1986	1991
COLUMBUS MUTUAL TOWN INS CO	WI	TM	1873	1873
COMBINED INS CO OF AMER	IL	LAH	1919	1962
COMMERCE AND INDUSTRY INS CO	NY	PC	1957	1966
COMMERCIAL CAS INS CO	IN	PC	1986	1992
COMMON GROUND HEALTHCARE COOPERATIVE	WI	LAH	2011	2013
COMMONWEALTH ANNUITY & LIFE INS CO	MA	LAH	1974	1975
COMMONWEALTH INS CO OF AMER	DE	PC	1994	2012
COMMONWEALTH LAND TITLE INS CO	FL	TI	1944	1962
COMMUNITY CARE HEALTH PLAN INC	WI	HMO	2004	2005
COMMUNITY CARE INC	WI	CMO	1977	2009
COMMUNITY INS CORP	WI	PC	2002	2002
COMPANION LIFE INS CO	SC	LAH	1970	1979
COMPASS INS CO	NY	PC	1968	1972
COMPCARE HEALTH SERVICES INS CORP	WI	HMO	1984	1984
COMPLETE PRODUCT CARE CORP	DE	WP	2008	2011
COMPUTER INS CO	RI	PC	1989	1992
CONNECTICUT GENERAL LIFE INS CO	CT	LAH	1865	1936
CONSOLIDATED INS CO	IN	PC	1955	1973
CONSTITUTION INS CO	NY	PC	1992	2000
CONSTITUTION LIFE INS CO	TX	LAH	1929	1959
CONSUMER PROGRAM ADMINISTRATORS INC	IL	SCP	1994	2013
CONSUMERS LIFE INS CO	OH	LAH	1955	2006
CONTINENTAL AMERICAN INS CO	NE	LAH	1968	2000
CONTINENTAL CAR CLUB INC	TN	MC	1983	1993
CONTINENTAL CAS CO	IL	PC	1897	1898
CONTINENTAL GENERAL INS CO	TX	LAH	1961	1980
CONTINENTAL INDEMNITY CO	IA	PC	1986	1990
CONTINENTAL INS CO THE	PA	PC	1977	1977
CONTINENTAL LIFE INS CO OF BRENTWOOD TN	TN	LAH	1983	2000
CONTINENTAL SERVICE PROVIDER INC	IL	WP	2002	2004
CONTINENTAL WESTERN INS CO	IA	PC	1907	1959
CONTRACTORS BONDING & INS CO	IL	PC	1979	1989
COPIC INS CO	CO	PC	1984	2016
COREPOINTE INS CO	MI	PC	1964	1965
CORVESTA LIFE INS CO	AZ	LAH	1965	1994
COUNTRY CAS INS CO	IL	PC	1999	1999
COUNTRY INVESTORS LIFE ASSUR CO	IL	LAH	1981	1999
COUNTRY LIFE INS CO	IL	LAH	1928	1965
COUNTRY MUTUAL INS CO	IL	PC	1925	1999
COUNTRY PREFERRED INS CO	IL	PC	1999	1999
COURTESY INS CO	FL	PC	1987	1995

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COVENTRY FIRST LLC	DE	LSP	1999	2001
COVENTRY HEALTH & LIFE INS CO	MO	LAH	1968	1990
CREDIT SUISSE LIFE SETTLEMENTS LLC	DE	LSP	2007	2010
CRESTBROOK INS CO	OH	PC	1985	2013
CROATIAN FRATERNAL UNION OF AMER	PA	FR	1897	1917
CROSS COUNTRY MOTOR CLUB OF CA INC	CA	MC	1976	1981
CRUM & FORSTER INDEMNITY CO	DE	PC	2003	2003
CSA FRATERNAL LIFE	IL	FR	1854	1938
CSI LIFE INS CO	NE	LAH	1973	2006
CT AUTO CLUB INC	CA	MC	1968	1988
CUMIS INS SOCIETY INC	IA	PC	1960	1960
CUMIS MORTGAGE REINSURANCE CO	WI	PC	2013	2013
D & P HOLDINGS INC	TX	SCP	1993	2015
DAIRYLAND INS CO	WI	PC	1965	1965
DAKOTA TRUCK UNDERWRITERS	SD	PC	1989	2006
DARLINGTON MUTUAL INS CO	WI	TM	1875	1875
DEALERS ALLIANCE CORP	OH	VPP	1977	2006
DEALERS ALLIANCE CORP	OH	WP	1977	1998
DEALERS ASSURANCE CO	OH	PC	1935	1996
DEAN HEALTH INS INC	WI	LAH	1995	1995
DEAN HEALTH PLAN INC	WI	HMO	1995	1995
DEARBORN NATIONAL LIFE INS CO	IL	LAH	1966	1979
DEGREE OF HONOR PROTECTIVE ASSN	MN	FR	1971	1971
DELAWARE AMERICAN LIFE INS CO	DE	LAH	1964	1979
DELAWARE LIFE INS CO	DE	LAH	1970	1973
DELL MARKETING LP	TX	WP	1991	2011
DELTA DENTAL OF WI INC	WI	LAH	1962	1965
DENT ZONE COMPANIES INC	TX	WP	2007	2010
DENTAL COM INS PLAN INC	WI	LSHO	2003	2003
DENTAL PROTECTION PLAN INC	WI	LSHO	1987	1987
DENTEGRA INS CO	DE	LAH	1966	1997
DENTISTS INS CO THE	CA	PC	1979	1995
DEPOSITORS INS CO	IA	PC	1983	1986
DEVELOPERS SURETY & INDEMNITY CO	CA	PC	1956	1974
DIAMOND INS CO	IL	PC	1996	2006
DIAMOND STATE INS CO	IN	PC	1981	2000
DIMENSION SERVICE CORP	OH	WP	1994	2006
DIMENSION SERVICE CORP	OH	SCP	1994	2014
DIRECT GENERAL LIFE INS CO	SC	LAH	1982	1984
DIRECT NATIONAL INS CO	AR	PC	1945	1953
DISCOVER PROP & CAS INS CO	CT	PC	1978	1980
DISTRICTS MUTUAL INS & RISK MANAGEMENT SERV	WI	PC	2004	2004
DOCTORS CO AN INTERINSURANCE EXCHANGE THE	CA	PC	1975	1989
DONEGAL MUTUAL INS CO	PA	PC	1889	2007
DORINCO REINSURANCE CO	MI	PC	1977	1989

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DSM USA INS CO INC	TX	LAH	1901	1973
DUPONT MUTUAL INS CO	WI	TM	1883	1883
EAGLE LIFE INS CO	IA	LAH	2008	2009
EAGLE POINT MUTUAL INS CO	WI	PC	1879	1879
EASTCASTLE PLACE INC	WI	CC	1884	1985
EASTERN ADVANTAGE ASSUR CO	PA	PC	2007	2011
EASTERN ALLIANCE INS CO	PA	PC	1997	2007
EASTGUARD INS CO	PA	PC	1827	2001
ECOBLOCK INC	TX	VPP	2002	2008
ECONOMY FIRE & CAS CO	IL	PC	1935	1954
ECONOMY PREFERRED INS CO	IL	PC	1979	1980
ECONOMY PREMIER ASSUR CO	IL	PC	1980	1986
ECP INCORPORATED	IL	SCP	1975	2014
EFG HOME SERVICES LLC	TX	SCP	2010	2015
ELCO MUTUAL LIFE & ANNUITY	IL	LAH	1946	1946
ELECTRIC INS CO	MA	PC	1966	1972
ELECTROLUX WARRANTY CORP	NV	WP	2001	2002
ELLINGTON MUTUAL INS CO	WI	PC	1878	1878
EMC NATIONAL LIFE CO	IA	LAH	1962	1967
EMC PROP & CAS CO	IA	PC	1953	2000
EMCASCO INS CO	IA	PC	1958	1962
EMPHEYSYS INS CO	TX	LAH	1978	1984
EMPIRE FIRE & MARINE INS CO	NE	PC	1954	1973
EMPLOYERS ASSURANCE CO	FL	PC	1979	1980
EMPLOYERS COMPENSATION INS CO	CA	PC	2002	2012
EMPLOYERS FIRE INS CO THE	PA	PC	1921	1923
EMPLOYERS INS CO OF WAUSAU	WI	PC	1911	1911
EMPLOYERS MUTUAL CAS CO	IA	PC	1911	1945
EMPLOYERS PREFERRED INS CO	FL	PC	1995	2007
EMPLOYERS REASSURANCE CORP	KS	LAH	1986	1986
EMPLOYES MUTUAL BENEFIT ASSN	WI	FR	1912	1914
ENCOMPASS INDEMNITY CO	IL	PC	1984	2003
ENCOMPASS INS CO OF AMER	IL	PC	1994	2003
ENDURANCE AMERICAN INS CO	DE	PC	1996	1997
ENDURANCE DEALER SERVICES LLC	IL	SCP	2010	2014
ENDURANCE RISK SOLUTIONS ASSUR CO	DE	PC	1986	1988
ENGELHART INC	WI	SCP	2012	2014
ENTERPRISE FINANCIAL GROUP INC	TX	SCP	1977	2013
ENTERPRISE FINANCIAL GROUP INC	TX	WP	1977	1992
ENTERPRISE LIFE INS CO	TX	LAH	1978	1992
ENTITLE INS CO	OH	TI	1978	2010
ENVISION INS CO	OH	LAH	2006	2008
EPIC LIFE INS CO THE	WI	LAH	1984	1984
EQUITABLE LIFE & CAS INS CO	UT	LAH	1935	2009
EQUITRUST LIFE INS CO	IL	LAH	1966	1969

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ERIE FAMILY LIFE INS CO	PA	LAH	1967	2000
ERIE INS CO	PA	PC	1972	2000
ERIE INS CO OF NY	NY	PC	1885	2007
ERIE INS EXCHANGE	PA	PC	1925	2000
ERIE INS PROP & CAS CO	PA	PC	1993	2000
ESSENT GUARANTY INC	PA	PC	2008	2009
ESSENTIA INS CO	MO	PC	1979	1983
ESURANCE INS CO	WI	PC	1933	2005
ESURANCE INS CO OF NJ	WI	PC	1919	1958
ESURANCE PROP & CAS INS CO	WI	PC	1987	2005
ETHOS ADMINISTRATIVE SERVICES INC	TX	SCP	1996	2014
EULER HERMES NORTH AMER INS CO	MD	PC	1893	1899
EVEREST NATIONAL INS CO	DE	PC	1985	1995
EVEREST REINSURANCE CO	DE	PC	1973	1975
EVERGREEN NATIONAL INDEMNITY CO	OH	PC	1939	1957
EVERGREEN RETIREMENT COMMUNITY INC	WI	CC	1965	1984
EVERSPAN FINANCIAL GUARANTEE CORP	WI	PC	1968	1968
EXECUTIVE RISK INDEMNITY INC	DE	PC	1977	1993
EXPLORE INFORMATION SERVICES LLC	MO	RS	2002	2010
EXPRESS SYSTEMS INC	CA	VPP	1994	2009
EXPRESS SYSTEMS INC	CA	SCP	1994	2013
EXTENDED SERVICE CONTRACT ADVISORS LLC	WI	SCP	2009	2015
EXTENDED VEHICLE PROTECTION LLC	MI	SCP	2013	2014
FABCO EQUIPMENT INC	WI	WP	1982	2002
FACTORY MUTUAL INS CO	RI	PC	1968	1968
FAIR AMERICAN INS & REINSURANCE CO	NY	PC	1977	1980
FAIRHAVEN CORPORATION	WI	CC	1960	1977
FALL CREEK MUTUAL INS CO	WI	TM	1875	1875
FALLS LAKE NATL INS CO	OH	PC	1974	1974
FAMILY HERITAGE LIFE INS CO OF AMER	OH	LAH	1989	2005
FAMILY LIFE INS CO	TX	LAH	1949	1960
FAMILY SERVICE LIFE INS CO	TX	LAH	1955	1987
FARM BUREAU LIFE INS CO	IA	LAH	1944	1993
FARMERS AUTOMOBILE INS ASSN THE	IL	PC	1921	1964
FARMERS INS EXCHANGE	CA	PC	1928	1954
FARMERS MUTUAL HAIL INS CO OF IA	IA	PC	1893	1932
FARMERS NEW WORLD LIFE INS CO	WA	LAH	1910	1921
FARMERS SPECIALTY INS CO	MI	PC	1983	1998
FARMERS TOWN MUTUAL INS CO	WI	TM	1876	1876
FARMERS UNION MUTUAL INS CO	ND	PC	1944	2006
FARMINGTON CAS CO	CT	PC	1982	1985
FARMINGTON MUTUAL INS CO	WI	PC	1878	1878
FARMLAND MUTUAL INS CO	IA	PC	1909	1948
FCA US LLC	DE	WP	2009	2011
FEDERAL INS CO	IN	PC	1901	1903

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FEDERAL LIFE INS CO	IL	LAH	1899	1950
FEDERAL WARRANTY SERVICE CORP	IL	SCP	1988	2015
FEDERAL WARRANTY SERVICE CORP	CA	WP	1993	1995
FEDERATED LIFE INS CO	MN	LAH	1958	1966
FEDERATED MUTUAL INS CO	MN	PC	1904	1914
FEDERATED RURAL ELECTRIC INS EXCHANGE	KS	PC	1957	1959
FEDERATED SERVICE INS CO	MN	PC	1972	1998
FIDELITY & GUARANTY LIFE INS CO	IA	LAH	1959	1960
FIDELITY AND DEPOSIT CO OF MD	MD	PC	1969	1982
FIDELITY AND GUARANTY INS CO	IA	PC	1977	1979
FIDELITY AND GUARANTY INS UNDERWRITERS INC	WI	PC	1951	1959
FIDELITY INVESTMENTS LIFE INS CO	UT	LAH	1981	1984
FIDELITY LIFE ASSN A LEGAL RESERVE LIFE INS CO	IL	LAH	1896	1899
FIDELITY NATIONAL TITLE INS CO	FL	TI	1981	2003
FIDELITY SECURITY LIFE INS CO	MO	LAH	1969	1975
FIDELITY WARRANTY SERVICES INC	FL	WP	1978	1993
FIDELITY WARRANTY SERVICES INC	FL	VPP	1978	2005
FINANCIAL AMERICAN LIFE INS CO	KS	LAH	1964	1970
FINANCIAL INDEMNITY CO	IL	PC	1945	1995
FINANCIAL PACIFIC INS CO	CA	PC	1986	1999
FINIAL REINSURANCE CO	CT	PC	1990	1996
FIRE INS EXCHANGE	CA	PC	1942	1954
FIREMANS FUND INS CO	CA	PC	1958	1967
FIREMENS INS CO OF WA DC	DE	PC	1837	2007
FIRST ALLMERICA FINANCIAL LIFE INS CO	MA	LAH	1844	1947
FIRST AMERICAN HOME BUYERS PROTECTION CORP	CA	WP	1984	2002
FIRST AMERICAN PROP & CAS INS CO	CA	PC	1977	1992
FIRST AMERICAN TITLE GUARANTY CO	TX	TI	1983	2000
FIRST AMERICAN TITLE INS CO	NE	TI	1968	1990
FIRST AUTOMOTIVE SERVICE CORP	NM	WP	2000	2003
FIRST CATHOLIC SLOVAK LADIES ASSN OF THE UNITED STATES OF AMER	OH	FR	1899	1941
FIRST CATHOLIC SLOVAK UNION USA	OH	FR	1892	1940
FIRST CHICAGO INS CO	IL	PC	1920	1921
FIRST COLONIAL INS CO	FL	PC	1987	2001
FIRST CONTINENTAL LIFE & ACCIDENT INS CO	TX	LAH	1979	1979
FIRST DAKOTA INDEMNITY CO	SD	PC	1995	2006
FIRST EXTENDED SERVICE CORP OF FL	FL	WP	1995	2002
FIRST FINANCIAL INS CO	IL	PC	1970	1983
FIRST GUARD INS CO	AZ	PC	1996	2005
FIRST HEALTH LIFE & HEALTH INS CO	TX	LAH	1978	1980
FIRST LIBERTY INS CORP THE	IL	PC	1989	1990
FIRST NATIONAL INS CO OF AMER	NH	PC	1928	1930
FIRST NONPROFIT INS CO	DE	PC	1978	2005
FIRST PENN-PACIFIC LIFE INS CO	IN	LAH	1963	1981

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FLAGSHIP CITY INS CO	PA	PC	1992	2000
FLORISTS MUTUAL INS CO	IL	PC	1887	1953
FLYWAY MUTUAL INS CO	WI	TM	1874	1874
FMH AG RISK INS CO	IA	PC	1979	1989
FORD MOTOR SERVICE CO	MI	SCP	2012	2012
FORD MOTOR SERVICE CO	MI	WP	1997	1998
FOREMOST INS CO GRAND RAPIDS MI	MI	PC	1952	1955
FOREMOST PROP & CAS INS CO	MI	PC	1984	1990
FOREMOST SIGNATURE INS CO	MI	PC	1982	1984
FORESIGHT SERVICES GROUP INC	TX	SCP	1996	2013
FORESIGHT SERVICES GROUP INC	TX	VPP	1996	2016
FORESTERS LIFE INS & ANNUITY CO	NY	LAH	1962	1991
FORETHOUGHT LIFE INS CO	IN	LAH	1980	1982
FORTRESS INS CO	IL	PC	1997	2003
FORTUITY INS CO	MI	PC	1999	2003
FORWARD MUTUAL INS CO	WI	TM	1875	1876
FOUNDERS INS CO	IL	PC	1972	1994
FRANKENMUTH MUTUAL INS CO	MI	PC	1921	1972
FRANKLIN FARMERS MUTUAL INS CO	WI	TM	1877	1877
FREEDOM SPECIALTY INS CO	OH	PC	1929	2013
FREMONT INS CO	MI	PC	1876	2010
FRESENIUS HEALTH PLANS INS CO	IN	LAH	1974	1982
FUNERAL DIRECTORS LIFE INS CO	TX	LAH	1981	1998
FURNITURE CARE PROTECTION INC	OK	SCP	2010	2016
GAI WARRANTY CO	OH	WP	2001	2006
GARDEN STATE LIFE INS CO	TX	LAH	1956	1964
GARRISON PROP & CAS INS CO	TX	PC	1900	1913
GATEWAY INS CO	MO	PC	1986	1999
GBU FINANCIAL LIFE	PA	FR	1892	1935
GEICO ADVANTAGE INS CO	NE	PC	2011	2012
GEICO CAS CO	MD	PC	1982	1996
GEICO CHOICE INS CO	NE	PC	2011	2012
GEICO GENERAL INS CO	MD	PC	1978	1978
GEICO INDEMNITY CO	MD	PC	1961	1963
GEICO MARINE INS CO	MD	PC	1989	2005
GEICO SECURE INS CO	NE	PC	2011	2012
GENERAL AMERICAN LIFE INS CO	MO	LAH	1933	1968
GENERAL CAS CO OF WI	WI	PC	1925	1925
GENERAL CAS INS CO	WI	PC	1972	1991
GENERAL FIDELITY LIFE INS CO	SC	LAH	1980	1982
GENERAL INS CO OF AMER	NH	PC	1923	1926
GENERAL RE LIFE CORP	CT	LAH	1967	1987
GENERAL REINSURANCE CORP	DE	PC	1970	1971
GENERAL SECURITY NATL INS CO	NY	PC	1980	1985
GENERAL STAR NATL INS CO	DE	PC	1864	1922

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GENERALI (UNITED STATES BRANCH)	NY	PC	1831	1984
GENESIS INS CO	DE	PC	1976	1984
GENWORTH FINANCIAL ASSUR CORP	NC	PC	1992	1992
GENWORTH LIFE & ANNUITY INS CO	VA	LAH	1871	1981
GENWORTH LIFE INS CO	DE	LAH	1956	1979
GENWORTH MORTGAGE INS CORP	NC	PC	1980	1981
GENWORTH MORTGAGE INS CORP OF NC	NC	PC	1961	1979
GEORGE VETESNIK MOTORS INC	WI	SCP	2012	2014
GEOVERA INS CO	CA	PC	1997	2005
GERBER LIFE INS CO	NY	LAH	1967	1971
GERMANTOWN MUTUAL INS CO	WI	PC	1854	1854
GLENN CURTISS MOTORSPORTS INC	WI	SCP	2005	2014
GLOBAL ADMINISTRATORS LLC	MA	SCP	2011	2016
GLOBAL AEROSPACE INC	NJ	RS	2000	2000
GLOBAL AUTO SOLUTIONS INC	OH	SCP	2012	2012
GLOBAL REINSURANCE CORP OF AMER	NY	PC	1940	1971
GLOBE LIFE & ACCIDENT INS CO	NE	LAH	1979	1979
GOLDEN RULE INS CO	IN	LAH	1940	1983
GOVERNMENT EMPLOYEES INS CO	MD	PC	1937	1947
GOVERNMENT PERSONNEL MUTUAL LIFE INS CO	TX	LAH	1934	2003
GOVERNMENTAL INTERINSURANCE EXCHANGE	IL	PC	1977	1995
GRANGE INDEMNITY INS CO	OH	PC	1995	1996
GRANGE LIFE INS CO	OH	LAH	1968	1996
GRANGE MUTUAL CAS CO	OH	PC	1935	1996
GRANITE RE INC	OK	PC	1986	2001
GRANITE STATE INS CO	IL	PC	1885	1908
GRAY INS CO THE	LA	PC	1977	2000
GREAT AMERICAN ALLIANCE INS CO	OH	PC	1945	1979
GREAT AMERICAN ASSUR CO	OH	PC	1905	1905
GREAT AMERICAN INS CO	OH	PC	1942	1947
GREAT AMERICAN INS CO OF NY	NY	PC	1947	1948
GREAT AMERICAN LIFE INS CO	OH	LAH	1959	1961
GREAT AMERICAN SECURITY INS CO	OH	PC	1987	1991
GREAT AMERICAN SPIRIT INS CO	OH	PC	1988	1989
GREAT DIVIDE INS CO	ND	PC	1986	1986
GREAT MIDWEST INS CO	TX	PC	1985	1991
GREAT NORTHERN INS CO	IN	PC	1952	1953
GREAT NORTHWEST INS CO	MN	PC	1986	1989
GREAT PLAINS CAS INC	IA	PC	2007	2013
GREAT SOUTHERN LIFE INS CO	TX	LAH	1979	1982
GREAT WEST CAS CO	NE	PC	1956	1972
GREAT WESTERN INS CO	UT	LAH	1983	1999
GREAT-WEST LIFE & ANNUITY INS CO	CO	LAH	1907	1964
GREAT-WEST LIFE ASSUR CO THE	MI	LAH	1891	1967
GREATER NEW YORK MUTUAL INS CO	NY	PC	1927	1963

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GREEN COUNTY MUTUAL INS CO	WI	TM	1873	1873
GREENWICH INS CO	DE	PC	1946	1973
GRINNELL ADVISORY CO	IA	RS	2004	2005
GRINNELL MUTUAL REINSURANCE CO	IA	PC	1909	1980
GRINNELL SELECT INS CO	IA	PC	1984	1995
GROUP HEALTH COOPERATIVE OF EAU CLAIRE	WI	HMO	1972	1976
GROUP HEALTH COOPERATIVE OF SOUTH CENTRAL WI	WI	HMO	1972	1975
GS ADMINISTRATORS INC	TX	SCP	1988	2013
GUARANTEE CO OF NORTH AMER USA THE	MI	PC	1990	1997
GUARANTEE INS CO	FL	PC	1965	1979
GUARANTEE TRUST LIFE INS CO	IL	LAH	1936	1966
GUARDIAN INS & ANNUITY CO INC THE	DE	LAH	1970	1971
GUARDIAN LIFE INS CO OF AMER THE	NY	LAH	1860	1920
GUGGENHEIM LIFE & ANNUITY CO	DE	LAH	1985	1988
GUIDEONE AMERICA INS CO	IA	PC	1983	1983
GUIDEONE ELITE INS CO	IA	PC	1983	1988
GUIDEONE MUTUAL INS CO	IA	PC	1946	1953
GUIDEONE SPECIALTY MUTUAL INS CO	IA	PC	1948	1958
GUILDERLAND REINSURANCE CO	NY	PC	1969	1979
GUNDERSEN HEALTH PLAN INC	WI	HMO	1995	1995
GWC WARRANTY CORP	PA	WP	1995	2012
GWG LIFE LLC	DE	LSP	2007	2014
HABERSHAM FUNDING LLC	GA	LSP	2001	2005
HALLMARK INS CO	AZ	PC	1988	2008
HALLMARK NATIONAL INS CO	AZ	PC	1991	1995
HAMILTON INS CO	DE	PC	1973	1975
HAMILTON MUTUAL INS CO	IA	PC	1858	2010
HANOVER AMERICAN INS CO THE	NH	PC	1989	2012
HANOVER INS CO THE	NH	PC	1972	1973
HARCO NATIONAL INS CO	IL	PC	1954	1959
HARKEN HEALTH INS CO	WI	LAH	1972	1986
HARLEYSVILLE INS CO	PA	PC	1930	1930
HARLEYSVILLE LAKE STATES INS CO	MI	PC	1915	1994
HARLEYSVILLE LIFE INS CO	PA	LAH	1960	2001
HARLEYSVILLE PREFERRED INS CO	PA	PC	1977	2006
HARLEYSVILLE WORCESTER INS CO	PA	PC	1823	2007
HARTFORD ACCIDENT & INDEMNITY CO	CT	PC	1913	1913
HARTFORD CAS INS CO	IN	PC	1987	1987
HARTFORD FIRE INS CO	CT	PC	1810	1851
HARTFORD INS CO OF THE MIDWEST	IN	PC	1979	1984
HARTFORD LIFE & ACCIDENT INS CO	CT	LAH	1967	1969
HARTFORD LIFE & ANNUITY INS CO	CT	LAH	1955	1956
HARTFORD LIFE INS CO	CT	LAH	1978	1979
HARTFORD STEAM BOILER INSPECTION & INS CO OF CT	CT	PC	1988	2002
HARTFORD STEAM BOILER INSPECTION & INS CO THE	CT	PC	1866	1871

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HARTFORD UNDERWRITERS INS CO	CT	PC	1987	1988
HASTINGS MUTUAL INS CO	MI	PC	1885	1984
HAWKEYE-SECURITY INS CO	WI	PC	1979	1979
HCC LIFE INS CO	IN	LAH	1981	1982
HCSC INS SERVICES CO	IL	LAH	1958	1994
HDI GLOBAL INS CO	IL	PC	1981	1984
HEALTH CARE SERVICE CORP A MUTUAL LEGAL RESERVE CO	IL	LAH	1936	2006
HEALTH NET LIFE INS CO	CA	LAH	1986	2004
HEALTH TRADITION HEALTH PLAN	WI	HMO	1986	1986
HEALTHPARTNERS INS CO	MN	PC	1991	1997
HEALTHSPRING LIFE & HEALTH INS CO INC	TX	LAH	2007	2008
HEARTLAND MUTUAL INS CO	WI	TM	1877	1877
HELENVILLE MUTUAL INS CO	WI	TM	1876	1876
HELZBERGS DIAMOND SHOPS INC	MO	SCP	1945	2013
HENRIETTA GREENWOOD & UNION MUTUAL FIRE INS CO	WI	TM	1883	1883
HERITAGE CAS INS CO	KS	PC	1974	1982
HERITAGE CHEVROLET INC	WI	SCP	2012	2014
HERITAGE INDEMNITY CO	CA	PC	1979	1989
HERITAGE LIFE INS CO	AZ	LAH	1957	1967
HIGHLANDS INS CO	TX	PC	1957	1969
HIGHWAY LOSS DATA INSTITUTE	DC	RS	1973	1973
HISCOX INS CO INC	IL	PC	1952	1962
HM HEALTH INS CO	PA	LAH	1954	1955
HM LIFE INS CO	PA	LAH	1981	1982
HOLLAND MUTUAL FIRE INS CO	WI	TM	1870	1870
HOMAN FORD INC	WI	SCP	2013	2014
HOME SECURITY ASSN INC	WI	WP	1993	1993
HOME WARRANTY OF AMER INC	IL	WP	1996	2000
HOME WARRANTY OF THE MIDWEST INC	IA	WP	1999	2013
HOME-OWNERS INS CO	MI	PC	1863	2001
HOMESITE INDEMNITY CO	WI	PC	1948	2016
HOMESITE INS CO	WI	PC	1985	1989
HOMESITE INS CO OF THE MIDWEST	WI	PC	1969	2015
HOMESTEAD MUTUAL INS CO	WI	PC	1873	1873
HOMESTEADERS LIFE CO	IA	LAH	1906	1999
HOMESURE OF AMER INC	FL	WP	1978	1985
HORACE MANN INS CO	IL	PC	1963	1964
HORACE MANN LIFE INS CO	IL	LAH	1949	1968
HORACE MANN PROP & CAS INS CO	IL	PC	1965	1974
HOUSE OF HARLEY-DAVIDSON INC	WI	SCP	2012	2014
HOUSING AUTHORITY PROP INS A MUTUAL CO	VT	PC	1987	2005
HOUSING ENTERPRISE INS CO INC	VT	PC	2000	2009
HUDSON INS CO	DE	PC	1918	1999
HUMANA BENEFIT PLAN OF IL INC	IL	LAH	1994	2012
HUMANA INS CO	WI	LAH	1968	1968

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HUMANA WIS HEALTH ORGANIZATION INS CORP	WI	HMO	1985	1985
HUMANADENTAL INS CO	WI	LAH	1908	1908
IA AMERICAN LIFE INS CO	TX	LAH	1980	1988
IAS WARRANTY INC	TX	VPP	2003	2006
IAS WARRANTY INC	TX	SCP	2003	2016
IDEALIFE INS CO	CT	LAH	1981	1988
IDS PROP CAS INS CO	WI	PC	1972	1973
ILLINOIS FARMERS INS CO	IL	PC	1968	1971
ILLINOIS INS CO	IA	PC	1988	1995
ILLINOIS MUTUAL LIFE INS CO	IL	LAH	1912	1926
ILLINOIS NATIONAL INS CO	IL	PC	1933	1979
IMPERIAL LIFE SETTLEMENTS LLC	DE	LSP	2006	2015
IMPERIUM INS CO	TX	PC	1977	1981
IMT INS CO	IA	PC	1883	1997
INDEMNITY INS CO OF NORTH AMER	PA	PC	1977	1984
INDEPENDENCE AMERICAN INS CO	DE	PC	1973	2005
INDEPENDENCE LIFE & ANNUITY CO	DE	LAH	1934	1951
INDEPENDENT CARE HEALTH PLAN	WI	HMO	2003	2003
INDEPENDENT DEALER GROUP INC	NJ	SCP	1986	2014
INDEPENDENT ORDER OF VIKINGS	IL	FR	1895	1972
INDEPENDENT STATISTICAL SERVICE INC	IL	RS	2003	2004
INDIANA INS CO	IN	PC	1960	1972
INDIANA LUMBERMENS MUTUAL INS CO	IN	PC	1897	1978
INDIVIDUAL ASSURANCE CO LIFE HEALTH & ACCIDENT	OK	LAH	1973	1980
INDUSTRIAL ALLIANCE INS & FINANCIAL SERVICES INC	TX	LAH	1967	2013
INFINITY INS CO	IN	PC	1978	1981
INSURANCE CO OF IL	IL	PC	1970	1989
INSURANCE CO OF NORTH AMER	PA	PC	1794	1864
INSURANCE CO OF THE AMERICAS	FL	PC	1976	1980
INSURANCE CO OF THE STATE OF PA THE	IL	PC	1794	1906
INSURANCE CO OF THE WEST	CA	PC	1972	1991
INSURANCE SERVICES OFFICE INC	NY	RS	1971	1971
INSUREMAX INS CO	IN	PC	1998	2004
INTEGON GENERAL INS CORP	NC	PC	1960	1996
INTEGON INDEMNITY CORP	NC	PC	1946	1996
INTEGON NATIONAL INS CO	NC	PC	1988	1988
INTEGRITY LIFE INS CO	OH	LAH	1966	1996
INTEGRITY MUTUAL INS CO	WI	PC	1933	1933
INTEGRITY PROP & CAS INS CO	WI	PC	2007	2007
INTERCONTINENTAL WARRANTY SERVICES INC	FL	WP	1991	1999
INTERNATIONAL FIDELITY INS CO	NJ	PC	1904	1998
INTERNATIONAL MOTOR SPORTS INC	WI	SCP	1993	2014
INTERSTATE NATIONAL DEALER SERVICES INC	DE	WP	1991	1997
INTREPID INS CO	IA	PC	1999	2005
INVESTORS HERITAGE LIFE INS CO	KY	LAH	1960	2016

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INVESTORS LIFE INS CO OF NORTH AMER	TX	LAH	1963	1969
INVESTORS TITLE INS CO	NC	TI	1972	1997
IOWA MUTUAL INS CO	IA	PC	1900	1962
IRONSHORE INDEMNITY INC	MN	PC	1919	1947
ISLAND PEER REVIEW ORGANIZATION INC	NY	IRO	1999	2003
ISMIE MUTUAL INS CO	IL	PC	1976	2003
ISO DATA INC	NY	RS	1988	1988
IWS ACQUISITION CORP	FL	SCP	2012	2013
JACKSON NATIONAL LIFE INS CO	MI	LAH	1961	1981
JAMESTOWN MUTUAL INS CO	WI	TM	1885	1885
JEFFERSON INS CO	NY	PC	1950	1967
JEFFERSON NATIONAL LIFE INS CO	TX	LAH	2017	1967
JEWELERS MUTUAL INS CO	WI	PC	1913	1914
JIM OLSON CHRYSLER DODGE JEEP & RAM TRUCK LLC	WI	SCP	2012	2014
JIM OLSON MOTORS INC	WI	SCP	2012	2014
JM CARE PLAN INC	WI	SCP	2016	2016
JOHN ALDEN LIFE INS CO	WI	LAH	1973	1973
JOHN HANCOCK LIFE & HEALTH INS CO	MA	LAH	1981	1982
JOHN HANCOCK LIFE INS CO (USA)	MI	LAH	1955	1979
JOHNSON FORD OF NEW RICHMOND INC	WI	SCP	2015	2016
JOHNSON MOTOR SALES INC	WI	SCP	1930	2014
JOHNSON MOTORS OF MENOMONIE	WI	SCP	1998	2014
JOHNSON MOTORS OF ST CROIX FALLS INC	WI	SCP	2005	2014
KANAWHA INS CO	SC	LAH	1958	1990
KANSAS CITY LIFE INS CO	MO	LAH	1895	1922
KEMPER INDEPENDENCE INS CO	IL	PC	1998	1999
KENOSHA COUNTY MUTUAL INS CO	WI	TM	1860	1860
KEY RISK INS CO	IA	PC	1997	2011
KNIGHTBROOK INS CO	DE	PC	1934	1955
KNIGHTS OF COLUMBUS	CT	FR	1882	1900
KSKJ LIFE AMER SLOVENIAN CATHOLIC UNION	IL	FR	1898	1917
LAFAYETTE LIFE INS CO THE	OH	LAH	1905	1955
LAMORAK INS CO	PA	PC	1971	1971
LANCER INS CO	IL	PC	1945	1947
LANDCAR AGENCY INC	UT	SCP	1996	2015
LANDCAR CAS CO	UT	PC	1989	2014
LAPRAIRIE MUTUAL INS CO	WI	TM	1873	1873
LE MARS INS CO	IA	PC	1901	1996
LEAGUE OF WI MUNICIPALITIES MUTUAL INS	WI	PC	2002	2002
LEBANON-CLYMAN MUTUAL INS CO	WI	TM	1887	1887
LEGACY VISION INS INC	WI	LSHO	2014	2015
LEXINGTON NATIONAL INS CORP	FL	PC	1989	2016
LEXON INS CO	TX	PC	1984	2000
LIBERTY BANKERS LIFE INS CO	OK	LAH	1957	1998
LIBERTY INS CORP	IL	PC	1983	1984

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LIBERTY INS UNDERWRITERS INC	IL	PC	1978	1982
LIBERTY LIFE ASSUR CO OF BOSTON	NH	LAH	1963	1966
LIBERTY MUTUAL FIRE INS CO	WI	PC	1908	1926
LIBERTY MUTUAL FIRE INS CO	WI	TM	1872	1872
LIBERTY MUTUAL INS CO	MA	PC	1912	1919
LIBERTY NATIONAL LIFE INS CO	NE	LAH	1929	1982
LIBERTY PERSONAL INS CO	NH	PC	1960	1972
LIFE EQUITY LLC	OH	LSP	2000	2011
LIFE INS CO OF NORTH AMER	PA	LAH	1956	1958
LIFE INS CO OF THE SOUTHWEST	TX	LAH	1955	1981
LIFECARE ASSURANCE CO	AZ	LAH	1980	2014
LIFESECURE INS CO	MI	LAH	1954	1998
LINCOLN BENEFIT LIFE CO	NE	LAH	1938	1979
LINCOLN HERITAGE LIFE INS CO	IL	LAH	1963	1994
LINCOLN LIFE & ANNUITY CO OF NY	NY	LAH	1897	1959
LINCOLN NATIONAL LIFE INS CO THE	IN	LAH	1905	1921
LITTLE BLACK MUTUAL INS CO	WI	PC	1889	1889
LKQ SMART PARTS INC	DE	WP	2000	2009
LM GENERAL INS CO	IL	PC	1978	1982
LM INS CORP	IL	PC	1989	1990
LM PROP & CAS INS CO	IN	PC	1975	1975
LOCAL GOVERNMENT PROP INS FUND	WI	PC	1882	1903
LOMBARD INTERNATIONAL LIFE ASSUR CO	PA	LAH	1960	1994
LOMIRA AUTO SALES & SERVICE INC	WI	SCP	1986	2014
LONDON LIFE REINSURANCE CO	PA	LAH	1969	1984
LONGEVITY INS CO	TX	LAH	1965	1967
LOWES HOME CENTERS LLC	NC	WP	1958	2010
LOYAL AMERICAN LIFE INS CO	OH	LAH	1955	1971
LOYAL CHRISTIAN BENEFIT ASSN	PA	FR	1890	1906
LUCK MUTUAL INS CO	WI	TM	1881	1881
LUTHERAN HOMES OF OCONOMOWOC INC	WI	CC	1939	2008
MAD CITY POWER SPORTS INC	WI	SCP	2012	2014
MAD CITY SALES INC	WI	SCP	2000	2014
MADISON MUTUAL INS CO	IL	PC	1920	2013
MADISON NATIONAL LIFE INS CO INC	WI	LAH	1961	1962
MAGNA LIFE SETTLEMENTS INC	FL	LSP	1988	2010
MAIDEN REINSURANCE NORTH AMER INC	MO	PC	2000	2003
MANAGED HEALTH SERVICES INS CORP	WI	HMO	1990	1990
MANHATTAN LIFE INS CO THE	NY	LAH	1850	1959
MANHATTAN NATIONAL LIFE INS CO	OH	LAH	1956	1962
MANUFACTURERS ALLIANCE INS CO	PA	PC	1979	2006
MAPFRE INS CO	NJ	PC	1985	1995
MAPFRE LIFE INS CO	DE	LAH	1975	1978
MAPLE VALLEY MUTUAL INS CO	WI	PC	1891	1891
MARCELLON-COURTLAND-SPRINGVALE MUTUAL INS CO	WI	TM	1889	1889

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MARITIME FORD-LINCOLN INC	WI	SCP	2012	2014
MARKEL AMERICAN INS CO	VA	PC	1986	1995
MARKEL GLOBAL REINSURANCE CO	DE	PC	1997	1998
MARKEL INS CO	IL	PC	1980	1984
MASSACHUSETTS BAY INS CO	NH	PC	1956	1958
MASSACHUSETTS MUTUAL LIFE INS CO	MA	LAH	1851	1916
MAXIMUS FEDERAL SERVICES INC	VA	IRO	2011	2008
MAXUM CAS INS CO	CT	PC	1996	2005
MBIA INS CORP	NY	PC	1967	1986
MCMC LLC	DE	IRO	2002	2006
MCMILLAN-WARNER MUTUAL INS CO	WI	PC	1898	1898
MCNA INS CO	TX	LAH	2011	2016
MECHANICAL BREAKDOWN PROTECTION INC	MO	WP	1982	1992
MEDAMERICA INS CO	PA	LAH	1966	1986
MEDCO CONTAINMENT LIFE INS CO	PA	LAH	1954	1979
MEDICA HEALTH PLANS OF WI	WI	LAH	1996	1996
MEDICA INS CO	MN	PC	1984	1996
MEDICAL ASSOCIATES CLINIC HEALTH PLAN OF WI THE	WI	HMO	1984	1984
MEDICAL CONSULTANTS NETWORK INC	WA	IRO	1998	2011
MEDICAL MUTUAL OF OH	OH	PC	1934	2011
MEDICAL PROTECTIVE CO THE	IN	PC	1909	1915
MEDICAL REVIEW INSTITUTE OF AMER INC	UT	IRO	1983	2004
MEDICO CORP LIFE INS CO	IA	LAH	1960	2007
MEDICO INS CO	IA	LAH	1930	2003
MEDICO LIFE & HEALTH INS CO	IA	LAH	1935	1956
MEDINA MUTUAL INS CO	WI	TM	1875	1875
MEDMARC CAS INS CO	VT	PC	1950	1981
MEEMIC INS CO	MI	PC	1949	2003
MEMBERS LIFE INS CO	IA	LAH	1976	1976
MEMIC INDEMNITY CO	NH	PC	2000	2007
MENDAKOTA INS CO	MN	PC	1985	1999
MENDOTA INS CO	MN	PC	1989	1992
MERASTAR INS CO	IL	PC	1974	1981
MERCHANTS BONDING CO (MUTUAL)	IA	PC	1933	1991
MERCHANTS NATIONAL BONDING INC	IA	PC	2003	2012
MERCURY SELECT MANAGEMENT CO INC	TX	WP	1983	1994
MERCYCARE HMO INC	WI	HMO	2004	2004
MERCYCARE INS CO	WI	LAH	1993	1993
MERIDIAN SECURITY INS CO	IN	PC	1967	1993
MERIT HEALTH INS CO	IL	LAH	1992	2016
MERIT LIFE INS CO	IN	LAH	1957	1980
MERITPLAN INS CO	CA	PC	1952	1979
MERRIMAC LODI MUTUAL INS CO	WI	TM	1873	1874
METHODIST MANOR INC	WI	CC	1956	1984
METROMILE INS CO	DE	PC	1971	1977

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METROPOLITAN CAS INS CO	RI	PC	1981	1982
METROPOLITAN DIRECT PROP & CAS INS CO	RI	PC	1949	1961
METROPOLITAN GENERAL INS CO	RI	PC	1980	1982
METROPOLITAN GROUP PROP & CAS INS CO	RI	PC	1976	1994
METROPOLITAN LIFE INS CO	NY	LAH	1866	1884
METROPOLITAN PROP & CAS INS CO	RI	PC	1972	1973
METROPOLITAN TOWER LIFE INS CO	DE	LAH	1982	1983
MGIC ASSURANCE CORP	WI	PC	1937	1996
MGIC CREDIT ASSUR CORP	WI	PC	1997	1997
MGIC INDEMNITY CORP	WI	PC	1956	1957
MGIC REINSURANCE CORP OF WI	WI	PC	1996	1996
MHA INS CO	MI	PC	1976	1999
MIC GENERAL INS CORP	MI	PC	1980	1981
MIC PROP & CAS INS CORP	MI	PC	1980	1981
MICHIGAN COMMERCIAL INS MUTUAL	MI	PC	1999	2006
MICHIGAN MILLERS MUTUAL INS CO	MI	PC	1881	1900
MID-AMERICAN FIRE & CAS CO	NH	PC	1980	1996
MID-CENTURY INS CO	CA	PC	1949	1956
MID-WEST NATIONAL LIFE INS CO OF TN	TX	LAH	1965	1986
MIDDLESEX INS CO	WI	PC	1826	1994
MIDDLETON GLEN INC	WI	CC	1997	1998
MIDDLETON INS CO	WI	TM	1876	1877
MIDLAND NATIONAL LIFE INS CO	IA	LAH	1906	1959
MIDSTATES REINSURANCE CORP	IL	PC	1941	1951
MIDVALE INDEMNITY CO	IL	PC	1970	1984
MIDWEST BUILDERS CAS MUTUAL CO	KS	PC	2008	2016
MIDWEST EMPLOYERS CAS CO	DE	PC	1986	1989
MIDWEST FAMILY MUTUAL INS CO	IA	PC	1891	1922
MIDWEST INS CO	IL	PC	1998	2008
MIDWEST WARRANTY CORP	WI	WP	2009	2010
MIDWESTERN INDEMNITY CO THE	NH	PC	1947	1983
MIDWESTERN UNITED LIFE INS CO	IN	LAH	1948	1962
MII LIFE INC	MN	LAH	1954	1989
MILBANK INS CO	IA	PC	1982	1982
MILLERS CLASSIFIED INS CO	IL	PC	1981	1994
MILLERS FIRST INS CO	IL	PC	1877	1900
MILLIMAN USA INC	WA	RS	1957	2001
MILWAUKEE CAS INS CO	WI	PC	1973	1973
MILWAUKEE CATHOLIC HOME	WI	CC	1913	1984
MILWAUKEE SERVICE CONTRACT CORP	WI	WP	1991	1992
MINNEHOMA AUTOMOBILE ASSN INC	FL	WP	1980	2000
MINNEHOMA AUTOMOBILE ASSN INC	FL	SCP	1980	2016
MINNESOTA LAWYERS MUTUAL INS CO	MN	PC	1981	2001
MINNESOTA LIFE INS CO	MN	LAH	1880	1946
mitsui sumitomo ins co of amer	NY	PC	1893	1979

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MITSUI SUMITOMO INS USA INC	NY	PC	1988	1988
MMIC INS INC	MN	PC	1980	1996
MML BAY STATE LIFE INS CO	CT	LAH	1935	1982
MODERN WOODMEN OF AMER	IL	FR	1884	1895
MOLINA HEALTHCARE OF WI INC	WI	HMO	2004	2004
MOMENTUM INS PLANS INC	WI	LSHO	2010	2010
MONARCH LIFE INS CO	MA	LAH	1901	1949
MONROE GUARANTY INS CO	IN	PC	1974	1999
MONTAGE INC	MN	WP	1972	2010
MONY LIFE INS CO	NY	LAH	1842	1915
MONY LIFE INS CO OF AMER	AZ	LAH	1969	1982
MORTGAGE GUARANTY INS CORP	WI	PC	1979	1979
MOTOR CLUB OF AMER ENTERPRISES INC	DE	MC	1968	1974
MOTORCYCLE MANAGEMENT CONSULTING SERVICES INC	CA	WP	1986	1992
MOTORISTS COMMERCIAL MUTUAL INS CO	OH	PC	1899	1918
MOTORISTS LIFE INS CO	OH	LAH	1965	1996
MOTORS INS CORP	MI	PC	1998	1999
MPP CO INC	KS	VPP	1978	2007
MPP CO INC	KS	WP	1978	1995
MSO INC	NJ	RS	1991	2010
MT MORRIS MUTUAL INS CO	WI	PC	1876	1876
MT PLEASANT-PERRY MUTUAL INS CO	WI	TM	1876	1876
MUNICH AMERICAN REASSURANCE CO	GA	LAH	1959	1982
MUNICH REINSURANCE AMER INC	DE	PC	1917	1978
MUNICIPAL ASSURANCE CORP	NY	PC	2008	2009
MUNICIPAL PROP INS CO	WI	PC	2015	2015
MUTUAL OF AMER LIFE INS CO	NY	LAH	1945	1980
MUTUAL OF OMAHA INS CO	NE	LAH	1909	1939
MUTUAL OF WAUSAU INS CORP	WI	PC	1998	1998
MUTUAL TRUST LIFE INS CO A PAN-AMERICAN LIFE INS GROUP STOCK CO	IL	LAH	1904	1917
MY CHOICE FAMILY CARE INC	WI	CMO	2016	2016
NATION MOTOR CLUB LLC	DE	VPP	1978	2005
NATION MOTOR CLUB LLC	DE	MC	1978	2004
NATIONAL ADMINISTRATIVE SERVICE CO LLC	OH	SCP	2001	2014
NATIONAL ADMINISTRATIVE SERVICE CO LLC	OH	WP	2001	2003
NATIONAL AMERICAN INS CO	OK	PC	1919	1971
NATIONAL AUTO ASSUR INC	DE	WP	2016	2016
NATIONAL AUTO CARE CORP	OH	WP	1984	2001
NATIONAL BENEFIT LIFE INS CO	NY	LAH	1962	1968
NATIONAL CAS CO	OH	PC	1904	1905
NATIONAL CATHOLIC SOCIETY OF FORESTERS	IL	FR	1894	1896
NATIONAL CONTINENTAL INS CO	NY	PC	1897	1920
NATIONAL COUNCIL ON COMPENSATION INS	DE	RS	1982	1982
NATIONAL CROP INS SERVICES INC	KS	RS	1970	1970

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NATIONAL FARMERS UNION LIFE INS CO	TX	LAH	1937	1953
NATIONAL FARMERS UNION PROP & CAS CO	WI	PC	1984	1986
NATIONAL FIRE & CAS CO	IL	PC	1980	1994
NATIONAL FIRE & INDEMNITY EXCHANGE JOHN L CORLEY INC ATTORNEY-IN-FACT	MO	PC	1915	1980
NATIONAL FIRE INS CO OF HARTFORD	IL	PC	1869	1925
NATIONAL GENERAL ASSUR CO	MO	PC	1983	1995
NATIONAL GENERAL INS CO	MO	PC	1966	1971
NATIONAL GENERAL INS ONLINE INC	MO	PC	2000	2001
NATIONAL GENERAL MOTOR CLUB INC	NC	MC	1995	1996
NATIONAL GUARDIAN LIFE INS CO	WI	LAH	1909	1910
NATIONAL HEALTH INS CO	TX	LAH	1965	1986
NATIONAL INDEMNITY CO	NE	PC	1940	1956
NATIONAL INDEPENDENT STATISTICAL SERVICE	IL	RS	1970	1970
NATIONAL INS ASSN	IN	PC	1972	1987
NATIONAL INS CO OF WI INC	WI	PC	1895	1895
NATIONAL INTERSTATE INS CO	OH	PC	1989	1996
NATIONAL INVESTORS TITLE INS CO	TX	TI	1973	2008
NATIONAL LIABILITY & FIRE INS CO	CT	PC	1957	1979
NATIONAL LIFE INS CO	VT	LAH	1848	1927
NATIONAL MEDICAL REVIEWS INC	PA	IRO	2009	2009
NATIONAL MORTGAGE INS CORP	WI	PC	2009	2009
NATIONAL MORTGAGE REINSURANCE INC ONE	WI	PC	2010	2010
NATIONAL MOTOR CLUB OF AMER THE	TX	MC	1956	1981
NATIONAL MUTUAL BENEFIT	WI	FR	1916	1916
NATIONAL PRODUCT CARE CO	IL	SCP	1993	2013
NATIONAL PROTECTION PLAN INC	WI	WP	2001	2003
NATIONAL PUBLIC FINANCE GUARANTEE CORP	NY	PC	1959	1979
NATIONAL SLOVAK SOCIETY OF THE USA	PA	FR	1894	1918
NATIONAL SPECIALTY INS CO	TX	PC	1960	1980
NATIONAL SURETY CORP	IL	PC	1970	1972
NATIONAL TEACHERS ASSOCIATES LIFE INS CO	TX	LAH	1938	1999
NATIONAL TITLE INS OF NY INC	NY	TI	1929	1961
NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	PA	PC	1901	1901
NATIONAL WARRANTY CORP	OR	SCP	1996	2015
NATIONAL WESTERN LIFE INS CO	CO	LAH	1956	1966
NATIONWIDE AFFINITY INS CO OF AMER	OH	PC	1924	1926
NATIONWIDE AGRIBUSINESS INS CO	IA	PC	1973	1989
NATIONWIDE ASSURANCE CO	OH	PC	1942	1984
NATIONWIDE INS CO OF AMER	OH	PC	1960	1962
NATIONWIDE LIFE & ANNUITY INS CO	OH	LAH	1981	1983
NATIONWIDE LIFE INS CO	OH	LAH	1929	1976
NATIONWIDE MUTUAL FIRE INS CO	OH	PC	1933	1966
NATIONWIDE MUTUAL INS CO	OH	PC	1925	1966
NAU COUNTRY INS CO	MN	PC	1985	1987

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NAVIGATORS INS CO	NY	PC	1981	1986
NCMIC INS CO	IA	PC	1946	1967
NETHERLANDS INS CO THE	NH	PC	1979	1979
NETWORK HEALTH INS CORP	WI	LAH	2013	2013
NETWORK HEALTH PLAN	WI	HMO	1986	1986
NEW ENGLAND INS CO	CT	PC	1954	1969
NEW ENGLAND LIFE INS CO	MA	LAH	1980	1981
NEW ERA LIFE INS CO OF THE MIDWEST	TX	LAH	1960	1971
NEW HAMPSHIRE INS CO	IL	PC	1869	1877
NEW HOPE MUTUAL INS CO	WI	TM	1887	1887
NEW LEAF SERVICE CONTRACTS LLC	DE	SCP	2011	2013
NEW SOUTH INS CO	NC	PC	1952	1997
NEW WORLD WARRANTY CORP	DE	WP	2007	2016
NEW YORK LIFE INS & ANNUITY CORP	DE	LAH	1980	1981
NEW YORK LIFE INS CO	NY	LAH	1841	1851
NEW YORK MARINE & GENERAL INS CO	NY	PC	1972	1986
NEWCASTLE SENIOR CARE LLC	DE	CC	2015	2016
NGM INS CO	FL	PC	1923	1937
NIPPON LIFE INS CO OF AMER	IA	LAH	1972	1980
NISSAN EXTENDED SERVICES NORTH AMER GP	DE	WP	2005	2005
NISSAN EXTENDED SERVICES NORTH AMER GP	DE	SCP	2005	2015
NIU OF FL INC	FL	WP	2008	2012
NLC MUTUAL INS CO	VT	PC	1986	2001
NORCAL MUTUAL INS CO	CA	PC	1975	2016
NORGUARD INS CO	PA	PC	1987	2001
NORTH AMERICAN CO FOR LIFE & HEALTH INS	IA	LAH	1886	1892
NORTH AMERICAN ELITE INS CO	NH	PC	1987	1991
NORTH AMERICAN INS CO	WI	LAH	1962	1965
NORTH AMERICAN SPECIALTY INS CO	NH	PC	1973	1974
NORTH AMERICAN TITLE INS CO	CA	TI	1958	2006
NORTH AMERICAN WARRANTY INC	IL	SCP	2014	2015
NORTH CENTRAL WARRANTY CO INC	WI	WP	2014	2015
NORTH POINTE INS CO	PA	PC	1986	1996
NORTH RIVER INS CO THE	NJ	PC	1972	1972
NORTH STAR MUTUAL INS CO	MN	PC	1920	2008
NORTHCOAST WARRANTY SERVICES INC	DE	VPP	2013	2013
NORTHCOAST WARRANTY SERVICES INC	DE	SCP	2013	2013
NORTHEASTERN MUTUAL INS CO	WI	TM	1874	1875
NORTHERN FINNISH MUTUAL INS CO	WI	TM	1914	1915
NORTHLAND CAS CO	CT	PC	1959	1959
NORTHLAND INS CO	CT	PC	1948	1950
NORTHRIDGE CHEVROLET INC	WI	SCP	1994	2014
NORTHWESTERN LONG TERM CARE INS CO	WI	LAH	1953	1966
NORTHWESTERN MUTUAL LIFE INS CO THE	WI	LAH	1857	1858
NORTHWESTERN NATIONAL INS CO OF MILWAUKEE WI	WI	PC	1869	1869

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NORTHWESTERN NATIONAL INS CO OF MILWAUKEE WI (SEG ACCT)	WI	PC	2003	2003
NOVA CAS CO	NY	PC	1979	2006
NUTMEG INS CO	CT	PC	1980	2012
NWAN INC	OH	SCP	2012	2014
NWAN INC	OH	VPP	2012	2014
NYLIFE INS CO OF AZ	AZ	LAH	1987	1989
OAK RIVER INS CO	NE	PC	1993	2014
OAK SERVICES INC	IL	VPP	1975	2008
OAKWOOD INS CO	TN	PC	1974	1975
OAKWOOD VILLAGE PRAIRIE RIDGE APARTMENTS INC	WI	CC	1999	1999
OAKWOOD VILLAGE UNIVERSITY WOODS APARTMENTS INC	WI	CC	1974	1998
OBI AMERICA INS CO	PA	PC	2013	2016
OBI NATIONAL INS CO	PA	PC	2011	2012
OCCIDENTAL FIRE & CAS CO OF NC	NC	PC	1961	1964
OCCIDENTAL LIFE INS CO OF NC	TX	LAH	1906	1966
ODEN A WEST BUSINESS	OK	RS	1998	1998
ODYSSEY REINSURANCE CO	CT	PC	1986	1987
OHIC INS CO	OH	PC	1978	1991
OHIO CAS INS CO THE	NH	PC	1919	1929
OHIO FARMERS INS CO	OH	PC	1848	1913
OHIO INDEMNITY CO	OH	PC	1956	1989
OHIO MUTUAL INS CO	OH	PC	1901	2007
OHIO NATIONAL LIFE ASSUR CORP	OH	LAH	1979	1985
OHIO NATIONAL LIFE INS CO	OH	LAH	1909	1985
OHIO SECURITY INS CO	NH	PC	1950	1964
OHIO STATE LIFE INS CO	TX	LAH	1906	1982
OLD AMERICAN INS CO	MO	LAH	1939	1968
OLD REPUBLIC GENERAL INS CORP	IL	PC	1960	1984
OLD REPUBLIC HOME PROTECTION CO INC	CA	WP	1982	2002
OLD REPUBLIC INS CO	PA	PC	1935	1956
OLD REPUBLIC LIFE INS CO	IL	LAH	1931	1939
OLD REPUBLIC NATL TITLE INS CO	FL	TI	1907	1956
OLD REPUBLIC SECURITY ASSUR CO	IL	PC	1977	1977
OLD REPUBLIC SURETY CO	WI	PC	1981	1981
OLD UNITED CAS CO	KS	PC	1988	1995
OLD UNITED LIFE INS CO	AZ	LAH	1963	1995
OMAHA HEALTH INS CO	NE	LAH	1978	1980
OMAHA INDEMNITY CO THE	WI	PC	1956	1967
OMNI INS CO	IL	PC	1980	1995
ONECIS INS CO	IL	PC	1972	2010
OPTIMUM RE INS CO	TX	LAH	1978	1991
OPTUM INS OF OH INC	OH	LAH	1948	1990
ORDER OF UNITED COMMERCIAL TRAVELERS OF AMER	OH	FR	1890	1904
ORION SERVICE CORP	MI	SCP	2013	2013

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OWNERGUARD CORPORATION	CA	SCP	1995	2012
OWNERS INS CO	OH	PC	1975	1984
OXFORD LIFE INS CO	AZ	LAH	1965	1995
OZARK NATIONAL LIFE INS CO	MO	LAH	1964	1992
PABLO CREEK SERVICES INC	IL	VPP	2008	2010
PABLO CREEK SERVICES INC	IL	SCP	2008	2013
PABLO CREEK SERVICES INC	IL	WP	2008	2009
PACIFIC EMPLOYERS INS CO	PA	PC	1923	1951
PACIFIC INDEMNITY CO	WI	PC	1926	1950
PACIFIC LIFE & ANNUITY CO	AZ	LAH	1982	1990
PACIFIC LIFE INS CO	NE	LAH	1868	1936
PACIFIC SPECIALTY INS CO	CA	PC	1988	1997
PACIFIC STAR INS CO	WI	PC	1987	1987
PACIFICARE LIFE & HEALTH INS CO	IN	LAH	1967	2005
PACO ASSURANCE CO INC	IL	PC	1994	2009
PALMER ADMINISTRATIVE SERVICES INC	DE	SCP	2011	2015
PAN-AMERICAN ASSURANCE CO	LA	LAH	1981	1994
PAN-AMERICAN LIFE INS CO	LA	LAH	1911	1992
PARK AVENUE LIFE INS CO	DE	LAH	1964	1966
PARKER CENTENNIAL ASSUR CO	WI	LAH	1973	1988
PARTNERRE AMERICA INS CO	DE	PC	1919	1981
PARTNERRE INS CO OF NY	NY	PC	1875	1986
PARTNERS MUTUAL INS CO	WI	PC	1931	1932
PATRIOT GENERAL INS CO	WI	PC	1968	1994
PAUL REVERE LIFE INS CO THE	MA	LAH	1930	1930
PAVONIA LIFE INS CO OF MI	MI	LAH	1980	1988
PAWN AMERICA WI LLC	MN	SCP	2007	2014
PEAK PROP & CAS INS CORP	WI	PC	1985	1987
PEERLESS INDEMNITY INS CO	IL	PC	2002	2002
PEERLESS INS CO	NH	PC	1901	1946
PEKIN INS CO	IL	PC	1961	1983
PEKIN LIFE INS CO	IL	LAH	1965	1983
PELLA MUTUAL INS CO	WI	TM	1876	1877
PENINSULA INDEMNITY CO	MD	PC	1990	2013
PENINSULA INS CO THE	MD	PC	1960	2013
PENN INS & ANNUITY CO	DE	LAH	1980	1981
PENN MILLERS INS CO	PA	PC	1887	1911
PENN MUTUAL LIFE INS CO THE	PA	LAH	1847	1915
PENN WARRANTY CORP THE	PA	WP	1990	2011
PENN-AMERICA INS CO	PA	PC	1975	1996
PENNSYLVANIA INS CO	IA	PC	1955	1957
PENNSYLVANIA LIFE INS CO	PA	LAH	1948	1960
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	PA	PC	1895	1981
PENNSYLVANIA MANUFACTURERS ASSN INS CO	PA	PC	1964	1979
PENNSYLVANIA MANUFACTURERS INDEMNITY CO	PA	PC	1982	2006

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PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	PA	PC	1919	1962
PERMANENT GENERAL ASSUR CORP	OH	PC	1978	1982
PERMANENT GENERAL ASSUR CORP OF OH	OH	PC	1991	2010
PERMAPLATE CO LLC	UT	SCP	2002	2015
PERMEDION INC	OH	IRO	2000	2002
PETROLEUM CAS CO	TX	PC	1925	1970
PHARMACISTS LIFE INS CO	IA	LAH	1979	1997
PHARMACISTS MUTUAL INS CO	IA	PC	1909	1919
PHILADELPHIA AMERICAN LIFE INS CO	TX	LAH	1978	1978
PHILADELPHIA INDEMNITY INS CO	PA	PC	1980	1986
PHILADELPHIA REINSURANCE CORP	PA	PC	1952	1972
PHL VARIABLE INS CO	CT	LAH	1981	1982
PHOENIX AMERICAN WARRANTY CO INC	FL	WP	1985	1992
PHOENIX INS CO THE	CT	PC	1850	1872
PHOENIX LIFE & ANNUITY CO	CT	LAH	1981	1990
PHOENIX LIFE INS CO	NY	LAH	1851	1928
PHYSICIANS BENEFITS TRUST LIFE INS CO	IL	LAH	1909	1959
PHYSICIANS LIFE INS CO	NE	LAH	1970	1971
PHYSICIANS MUTUAL INS CO	NE	LAH	1902	1963
PHYSICIANS PLUS INS CORP	WI	LAH	1986	1986
PINNACLE MOTOR CLUB INC	NV	MC	2002	2004
PIONEER MUTUAL LIFE INS CO	ND	LAH	1947	1995
PIONEER SECURITY LIFE INS CO	TX	LAH	1955	1981
PIONEER SPECIALTY INS CO	MN	PC	1981	2007
PLANET POWERSPORTS LLC	WI	SCP	2003	2015
PLANS LIABILITY INS CO	OH	PC	1986	2006
PLATEAU CAS INS CO	TN	PC	1995	2014
PLATEAU INS CO	TN	LAH	1980	2014
PLATTE RIVER INS CO	NE	PC	1972	1996
PLAZA INS CO	IA	PC	1972	1988
PMI INS CO	AZ	PC	1994	1996
PMI MORTGAGE INS CO	AZ	PC	1972	1975
PODIATRY INS CO OF AMER	IL	PC	1980	1986
POLICYHOLDERS MUTUAL INS CO	WI	PC	1988	1989
POLISH FALCONS OF AMER	PA	FR	1928	1964
POLISH NATIONAL ALLIANCE OF THE US OF NA	IL	FR	1896	1917
POLISH ROMAN CATHOLIC UNION OF AMER	IL	FR	1887	1927
POLISH WOMENS ALLIANCE OF AMER	IL	FR	1902	1932
PORTFOLIO SERVICES LTD INC	AZ	SCP	2012	2014
POWER-PAC INC	WI	SCP	1970	2014
PRAETORIAN INS CO	PA	PC	1979	1983
PRE-PAID LEGAL CAS INC	OK	PC	1979	1988
PREFERRED INS AFFILIATES INC	WI	LSHO	2014	2014
PREFERRED PROFESSIONAL INS CO	NE	PC	1976	1990
PREFERRED WARRANTIES INC	PA	SCP	1992	2015

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PREFERREDONE INS CO	MN	LAH	2003	2013
PREMIER DEALER SERVICES INC	IL	WP	1998	2011
PREMIER DEALER SERVICES INC	IL	VPP	1998	2005
PREST & ASSOCIATES INC	NV	IRO	1992	2003
PREVISOR INS CO	CO	PC	1946	1949
PRICE COUNTY TOWN MUTUAL INS CO	WI	TM	1901	1901
PRIME AUTO CARE INC	DE	SCP	2011	2015
PRIMERICA LIFE INS CO	MA	LAH	1927	1948
PRINCIPAL LIFE INS CO	IA	LAH	1879	1895
PRINCIPAL NATIONAL LIFE INS CO	IA	LAH	1967	1979
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	FL	PC	2007	2011
PRO MOTORSPORTS OF FOND DU LAC INC	WI	SCP	1992	2014
PROASSURANCE CAS CO	MI	PC	1980	1998
PROASSURANCE INDEMNITY CO INC	AL	PC	1976	1995
PROCENTURY INS CO	MI	PC	1962	2007
PRODUCERS AGRICULTURE INS CO	TX	PC	1977	2004
PROFESSIONAL INS CO	TX	LAH	1936	1995
PROFESSIONAL SOLUTIONS INS CO	IA	PC	2001	2005
PROFESSIONALS ADVOCATE INS CO	MD	PC	1985	1998
PROGRESSIVE ADVANCED INS CO	OH	PC	1930	2007
PROGRESSIVE CAS INS CO	OH	PC	1956	1973
PROGRESSIVE CLASSIC INS CO	WI	PC	1983	1983
PROGRESSIVE DIRECT INS CO	OH	PC	1986	1999
PROGRESSIVE MAX INS CO	OH	PC	1937	1999
PROGRESSIVE NORTHERN INS CO	WI	PC	1980	1980
PROGRESSIVE NORTHWESTERN INS CO	OH	PC	1982	1999
PROGRESSIVE SPECIALTY INS CO	OH	PC	1975	1979
PROGRESSIVE UNIVERSAL INS CO	WI	PC	1992	2004
PROPERTY AND CAS INS CO OF HARTFORD	IN	PC	1989	1996
PROPERTY-OWNERS INS CO	IN	PC	1976	2001
PROSELECT INS CO	NE	PC	1856	2014
PROTECTIVE ADMINISTRATIVE SERVICES INC	MO	WP	1995	1996
PROTECTIVE ADMINISTRATIVE SERVICES INC	MO	SCP	1995	2014
PROTECTIVE INS CO	IN	PC	1954	1958
PROTECTIVE LIFE INS CO	TN	LAH	1907	1981
PROTECTIVE PROP & CAS INS CO	MO	PC	1978	1981
PROVEN POWER INC	WI	SCP	1997	2015
PROVIDENCE WASHINGTON INS CO	RI	PC	1799	1873
PROVIDENT AMERICAN LIFE & HEALTH INS CO	OH	LAH	1949	1986
PROVIDENT LIFE & ACCIDENT INS CO	TN	LAH	1887	1926
PRUCO LIFE INS CO	AZ	LAH	1971	1982
PRUDENTIAL ANNUITIES LIFE ASSUR CORP	AZ	LAH	1969	1977
PRUDENTIAL INS CO OF AMER THE	NJ	LAH	1873	1887
PRUDENTIAL RETIREMENT INS & ANNUITY CO	CT	LAH	1981	1989
PURITAN LIFE INS CO OF AMER	TX	LAH	1958	1986

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PYRAMID LIFE INS CO THE	KS	LAH	1913	1970
Q CAPITAL STRATEGIES LLC	DE	LSP	2008	2010
QBE ADMINISTRATION SERVICES INC	DE	SCP	2009	2015
QBE INS CORP	PA	PC	1980	1984
QBE REINSURANCE CORP	PA	PC	1964	1979
QUEST TOWING SERVICES LLC	MI	MC	2003	2012
R&Q REINSURANCE CO	PA	PC	1971	1972
RACINE COUNTY MUTUAL INS CO	WI	TM	1873	1873
RADIAN GUARANTY INC	PA	PC	1976	1979
RADIAN MORTGAGE ASSUR INC	PA	PC	1974	1991
RADIAN MORTGAGE GUARANTY INC	PA	PC	2016	2016
RADNOR SPECIALTY INS CO	NE	PC	2014	2016
RAMPART INS CO	NY	PC	1979	1994
REAL ADVANTAGE TITLE INS CO	CA	TI	1985	2016
RED AUTO ADMINISTRATION INC	KS	SCP	2014	2015
REDWOOD FIRE & CAS INS CO	NE	PC	1970	2014
REEDSBURG-WESTFIELD MUTUAL INS CO	WI	TM	1876	1876
REGENT INS CO	WI	PC	1963	1963
RELIABLE LIFE INS CO THE	MO	LAH	1911	1969
RELIANCE STANDARD LIFE INS CO	IL	LAH	1907	1952
RELIASTAR LIFE INS CO	MN	LAH	1885	1954
RELIASTAR LIFE INS CO OF NY	NY	LAH	1917	1967
RENAISSANCE LIFE & HEALTH INS CO OF AMER	IN	LAH	1953	1957
REO MOTORS INC	WI	SCP	2013	2013
REPUBLIC CREDIT INDEMNITY CO	IL	PC	1985	1995
REPUBLIC INDEMNITY CO OF AMER	CA	PC	1972	1995
REPUBLIC INDEMNITY CO OF CA	CA	PC	1982	1995
REPUBLIC MORTGAGE INS CO	NC	PC	1972	1991
REPUBLIC MORTGAGE INS CO OF FL	FL	PC	1974	2003
REPUBLIC MORTGAGE INS CO OF NC	NC	PC	1973	2003
REPUBLIC-FRANKLIN INS CO	OH	PC	1949	1997
REPWEST INS CO	AZ	PC	1973	1980
RESERVE NATIONAL INS CO	OK	LAH	1956	2010
RESIDENTIAL WARRANTY SERVICES INC	IN	SCP	1988	2016
RESOURCE LIFE INS CO	IL	LAH	1963	1975
RESPONSE INS CO	IL	PC	1983	1984
RESPONSE WORLDWIDE DIRECT AUTO INS CO	IL	PC	1961	1986
RESPONSE WORLDWIDE INS CO	IL	PC	1979	1979
RGA REINSURANCE CO	MO	LAH	1981	1983
RIDGEVIEW HEIGHTS INDEPENDENT LIVING CORP	WI	CC	1988	1996
RIDGEVIEW HEIGHTS INDEPENDENT LIVING CORP II	WI	CC	1996	2006
RIVER FALLS MUTUAL INS CO	WI	TM	1876	1876
RIVER VALLEY AUTO INC	WI	SCP	2007	2014
RIVER VALLEY AUTO SALES LLC	WI	SCP	2007	2014
RIVER VALLEY MUTUAL INS CO	WI	TM	1871	1872

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RIVERPORT INS CO	IA	PC	1989	1995
RIVERSIDE AUTO SALES OF MARINETTE/MENOMINEE INC	MI	SCP	2012	2014
RIVERSOURCE LIFE INS CO	MN	LAH	1957	1963
RLI INS CO	IL	PC	1959	1972
ROAD TRACK & TRAIL LLC	WI	SCP	2012	2014
ROADSIDE PROTECT INC	IL	MC	2002	2016
ROCHDALE INS CO	NY	PC	1955	1982
ROCKFORD MUTUAL INS CO	IL	PC	1896	1974
ROCKWOOD CAS INS CO	PA	PC	1990	2016
ROFFE ENTERPRISES INC	MD	IRO	1989	2015
ROYAL ADMINISTRATION SERVICES INC	FL	WP	2000	2002
ROYAL NEIGHBORS OF AMER	IL	FR	1895	1898
RSUI INDEMNITY CO	NH	PC	1977	1992
RURAL COMMUNITY INS CO	MN	PC	1980	1995
RURAL MUTUAL INS CO	WI	PC	1934	1935
RURAL TRUST INS CO	TX	PC	1952	2014
RVI AMERICA INS CO	CT	PC	1883	1897
SAFE-GUARD PRODUCTS INTRNTL LLC	GA	VPP	1992	2016
SAFE-GUARD PRODUCTS INTRNTL LLC	GA	SCP	1992	2012
SAFE-GUARD PRODUCTS INTRNTL LLC	GA	WP	1992	2008
SAFECO INS CO OF AMER	NH	PC	1953	1955
SAFECO INS CO OF IL	IL	PC	1980	1984
SAFECO INS CO OF IN	IN	PC	1976	1979
SAFECO NATIONAL INS CO	NH	PC	1972	1991
SAFEHEALTH LIFE INS CO	CA	LAH	1970	1995
SAFERIDE MOTOR CLUB INC	TX	MC	2004	2011
SAFETY FIRST INS CO	IL	PC	2001	2005
SAFETY NATIONAL CAS CORP	MO	PC	1942	1989
SAFEWARE THE INS AGENCY INC	OH	WP	1983	2012
SAFEWAY INS CO	IL	PC	1962	1992
SAGAMORE INS CO	IN	PC	1981	1989
SAGICOR LIFE INS CO	TX	LAH	1977	1986
SAINT JOHNS COMMUNITIES INC	WI	CC	1869	1984
SAMSUNG FIRE & MARINE INS CO LTD (US BRANCH)	NY	PC	1956	2012
SAN CAMILLO INC	WI	CC	1983	1984
SAN FRANCISCO REINSURANCE CO	CA	PC	1956	1981
SAVINGS BANK LIFE INS CO OF MA THE	MA	LAH	1991	2008
SCOR GLOBAL LIFE AMERICAS REINSURANCE CO	DE	LAH	1945	1963
SCOR GLOBAL LIFE REINSURANCE CO OF DE	DE	LAH	1977	1985
SCOR GLOBAL LIFE USA REINSURANCE CO	DE	LAH	1982	1984
SCOR REINSURANCE CO	NY	PC	1984	1998
SCOTTSDALE INDEMNITY CO	OH	PC	1984	1994
SEABRIGHT INS CO	TX	PC	1962	1989
SEARS PROTECTION CO	IL	WP	2001	2004
SECURA INS A MUTUAL CO	WI	PC	1900	1900

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SECURA SUPREME INS CO	WI	PC	1995	1995
SECURIAN CAS CO	MN	PC	1994	1996
SECURIAN LIFE INS CO	MN	LAH	1981	1993
SECURITY BENEFIT LIFE INS CO	KS	LAH	1892	1963
SECURITY HEALTH PLAN OF WI INC	WI	HMO	1986	1986
SECURITY LIFE OF DENVER INS CO	CO	LAH	1949	1969
SECURITY MUTUAL LIFE INS CO OF NY	NY	LAH	1886	1895
SECURITY NATIONAL INS CO	DE	PC	1924	1993
SECURITY NATIONAL LIFE INS CO	UT	LAH	1967	1967
SEDLAK CHEVROLET BUICK INC	WI	SCP	1968	2014
SELECT INS CO	TX	PC	1955	1970
SELECTIVE INS CO OF AMER	NJ	PC	1925	1997
SELECTIVE INS CO OF SC	IN	PC	1951	1995
SELECTIVE INS CO OF THE SOUTHEAST	IN	PC	1980	1995
SENECA INS CO INC	NY	PC	1978	1978
SENECA SIGEL MUTUAL INS CO	WI	TM	1891	1891
SENIOR HEALTH INS CO OF PA	PA	LAH	1887	1992
SENIOR HOUSING OF MIDDLETON	WI	CC	1999	2000
SENIORDENT DENTAL PLAN INC	WI	LSHO	2008	2008
SENTINEL INS CO LTD	CT	PC	1999	2001
SENTRUITY CAS CO	TX	PC	2007	2011
SENTRY CAS CO	WI	PC	1973	1999
SENTRY INS A MUTUAL CO	WI	PC	1913	1914
SENTRY LIFE INS CO	WI	LAH	1958	1958
SENTRY SELECT INS CO	WI	PC	1981	1982
SEQUOIA INS CO	CA	PC	1946	2007
SERVICE DOC INC THE	FL	SCP	2010	2013
SERVICE INS CO	FL	PC	1977	2009
SERVICE NET WARRANTY LLC	DE	WP	2009	2010
SERVICE NET WARRANTY LLC	IN	SCP	2012	2013
SERVICE SAVER INC	FL	WP	1987	2002
SERVICEGUARD SYSTEMS INC	OH	SCP	1995	2013
SERVICEPLAN INC	IL	SCP	2012	2013
SERVICEPLAN OF FL INC	FL	WP	1989	2002
SETTLERS LIFE INS CO	WI	LAH	1982	1997
SFM MUTUAL INS CO	MN	PC	1983	1998
SHEBOYGAN FALLS INS CO	WI	PC	1899	1899
SHELTERPOINT INS CO	FL	LAH	1979	1991
SHENANDOAH LIFE INS CO	VA	LAH	1914	2001
SIERRA HEALTH & LIFE INS CO INC	NV	LAH	1906	2014
SIGNATURE MOTOR CLUB INC	DE	MC	1973	1974
SIGNATURES NATIONWIDE AUTO CLUB INC	DE	MC	1984	1984
SIGNET SERVICE PLANS INC	OH	SCP	2016	2016
SILVERSCRIPT INS CO	TN	LAH	2005	2007
SIRIUS AMERICA INS CO	NY	PC	1979	1983

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SISKIN ENTERPRISES INC	UT	SCP	1978	2015
SLEEPY HOLLOW CHEVROLET-BUICK-GMC INC	WI	SCP	2007	2014
SLEEPY HOLLOW CHRYSLER DODGE JEEP INC	WI	SCP	2009	2014
SLEEPY HOLLOW FORD INC	WI	SCP	2012	2014
SLOVAK CATHOLIC SOKOL	NJ	FR	1898	1947
SLOVENE NATIONAL BENEFIT SOCIETY	PA	FR	1907	1917
SMART INS CO	AZ	LAH	1972	1990
SMART MOTORS INC	WI	SCP	1960	2014
SOCIETY INS A MUTUAL CO	WI	PC	1915	1915
SONDALLE MOTORS INC	WI	SCP	2012	2013
SONS OF NORWAY	MN	FR	1898	1903
SONSIO INTERNATIONAL OF WI INC	CO	WP	2005	2006
SOUTH CENTRAL MUTUAL INS CO	WI	TM	1874	1874
SOUTHEAST MUTUAL INS CO	WI	TM	1875	1875
SOUTHEAST SALES CORP	WI	SCP	1964	2014
SOUTHERN FIRE & CAS CO	WI	PC	1953	2005
SOUTHERN GUARANTY INS CO	WI	PC	1963	2005
SOUTHERN INS CO	TX	PC	1947	2005
SOUTHERN LIFE & HEALTH INS CO	WI	LAH	1890	1995
SOUTHERN PILOT INS CO	WI	PC	1962	2005
SOUTHERN WI & NORTHERN IL FIREMENS ASSN DEATH BENEFIT PLAN	WI	FR	1962	1978
SOUTHWEST MARINE & GENERAL INS CO	AZ	PC	2005	2009
SPARTA INS CO	CT	PC	1923	1924
SPINNAKER INS CO	IL	PC	1986	1993
SPRING GROVE MUTUAL INS CO	WI	TM	1875	1875
ST PAUL FIRE & MARINE INS CO	CT	PC	1925	1925
ST PAUL GUARDIAN INS CO	CT	PC	1970	1971
ST PAUL MERCURY INS CO	CT	PC	1964	1967
ST PAUL PROTECTIVE INS CO	CT	PC	1931	1936
ST PRODUCT CARE CORP	CA	SCP	2008	2012
STANDARD FIRE INS CO THE	CT	PC	1905	1910
STANDARD GUARANTY INS CO	DE	PC	1983	1987
STANDARD INS CO	OR	LAH	1906	1987
STANDARD LIFE & ACCIDENT INS CO	TX	LAH	1976	2006
STANDARD SECURITY LIFE INS CO OF NY	NY	LAH	1957	1980
STANDARD TRANE WARRANTY CO	TX	WP	2000	2004
STAR INS CO	MI	PC	1985	1987
STARMOUNT LIFE INS CO	LA	LAH	1983	2003
STARNET INS CO	DE	PC	1998	2000
STARR INDEMNITY & LIABILITY CO	TX	PC	1979	1980
STARR PROTECTION SOLUTIONS LLC	IL	SCP	2011	2012
STARSTONE NATIONAL INS CO	DE	PC	1944	1954
STATE AUTO INS CO OF WI	WI	PC	1974	1974
STATE AUTO PROP & CAS INS CO	IA	PC	1950	1988

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STATE AUTOMOBILE MUTUAL INS CO	OH	PC	1921	1988
STATE FARM FIRE & CAS CO	IL	PC	1935	1950
STATE FARM GENERAL INS CO	IL	PC	1962	1962
STATE FARM LIFE & ACCIDENT ASSUR CO	IL	LAH	1960	1961
STATE FARM MUTUAL AUTOMOBILE INS CO	IL	PC	1922	1939
STATE LIFE INS CO THE	IN	LAH	1894	1981
STATE LIFE INS FUND	WI	LAH	1911	1913
STATE MUTUAL INS CO	GA	LAH	1894	1992
STATE NATIONAL INS CO INC	TX	PC	1984	1991
STATESMAN INS CO	IN	PC	1956	1992
STERLING JEWELERS INC	DE	WP	1972	2009
STERLING LIFE INS CO	IL	LAH	1958	2007
STEWART TITLE GUARANTY CO	TX	TI	1908	1970
STILLWATER INS CO	CA	PC	1990	2005
STILLWATER PROP & CAS INS CO	NY	PC	1971	1989
STOCKHOLM TOWN MUTUAL INS CO	WI	TM	1872	1872
STONINGTON INS CO	PA	PC	1938	1989
STRATFORD INS CO	NH	PC	1981	1991
SU INS CO	WI	PC	2005	2005
SUBARU OF AMER INC	NJ	WP	1977	2001
SUGAR CREEK MUTUAL INS CO	WI	TM	1873	1873
SUN LIFE & HEALTH INS CO (US)	MI	LAH	1973	1976
SUN LIFE ASSUR CO OF CN	MI	LAH	1865	1962
SUPERIOR VISION INS PLAN OF WI INC	WI	LSHO	1992	1992
SUPREME COUNCIL OF THE ROYAL ARCANUM	MA	FR	1877	1895
SURETEC INS CO	TX	PC	1998	2009
SURETY & FIDELITY ASSN OF AMER THE	NJ	RS	1970	1970
SURETY LIFE INS CO	NE	LAH	1936	1963
SUSA LIFE INS CO INC	AZ	LAH	1995	1997
SUSSEX INS CO	IL	PC	1984	1999
SWISS RE LIFE & HEALTH AMER INC	MO	LAH	1967	1979
SWISS REINSURANCE AMER CORP	NY	PC	1940	1959
SYMETRA LIFE INS CO	IA	LAH	1957	1959
SYMETRA NATIONAL LIFE INS CO	IA	LAH	1979	1980
SYMPHONIX HEALTH INS INC	IL	LAH	1974	1982
SYNCORA GUARANTEE INC	NY	PC	1991	1992
SYNERGY INS CO	NC	PC	2006	2016
TARMO LLC	DE	SCP	2011	2013
TDC NATIONAL ASSUR CO	OR	PC	1989	2004
TEACHERS INS & ANNUITY ASSN OF AMER	NY	LAH	1918	1972
TEACHERS INS CO	IL	PC	1971	1973
TEAM WINNEBAGOLAND LLC	WI	SCP	2007	2015
TECHNOLOGY INS CO INC	DE	PC	1991	2011
TEXAS LIFE INS CO	TX	LAH	1901	1996
THE INS CO	LA	PC	1969	1993

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THERESA MUTUAL INS CO	WI	TM	1879	1879
THIRD COAST INS CO	WI	PC	1996	2016
THRIVENT FINANCIAL FOR LUTHERANS	WI	FR	1902	1902
THRIVENT LIFE INS CO	MN	LAH	1982	1984
TIAA-CREF LIFE INS CO	NY	LAH	1996	1997
TIG INS CO	CA	PC	1911	1934
TIME INS CO	WI	LAH	1910	1910
TIRE SHIELD INC	FL	SCP	1999	2016
TITAN INDEMNITY CO	TX	PC	1984	1989
TITLE RESOURCES GUARANTY CO	TX	TI	1984	2009
TMI SOLUTIONS LLC	WA	WP	2009	2012
TNUS INS CO	NY	PC	1914	1979
TOA REINSURANCE CO OF AMER THE	DE	PC	1971	1984
TOKIO MARINE AMER INS CO	NY	PC	1998	2012
TOYOTA MOTOR INS CO	IA	PC	1909	1935
TOYOTA MOTOR INS SERVICES INC	CA	SCP	1986	2014
TOYOTA MOTOR INS SERVICES INC	CA	WP	1986	1993
TRADE LAKE MUTUAL INS CO	WI	TM	1874	1874
TRADERS INS CO	MO	PC	1980	2008
TRANS PACIFIC INS CO	NY	PC	1982	1984
TRANS WORLD ASSUR CO	CA	LAH	1962	1979
TRANSAMERICA ADVISORS LIFE INS CO	AR	LAH	1986	1988
TRANSAMERICA CAS INS CO	OH	PC	1961	1973
TRANSAMERICA FINANCIAL LIFE INS CO	NY	LAH	1947	1949
TRANSAMERICA LIFE INS CO	IA	LAH	1961	1979
TRANSAMERICA PREMIER LIFE INS CO	IA	LAH	1858	1979
TRANSATLANTIC REINSURANCE CO	NY	PC	1952	1980
TRANSGUARD INS CO OF AMER INC	IL	PC	1987	1993
TRANSIT MUTUAL INS CORP OF WI	WI	PC	1985	1985
TRANSPORT INS CO	OH	PC	1976	1977
TRANSPORTATION INS CO	IL	PC	1938	1938
TRAVCO INS CO	CT	PC	1991	1996
TRAVELERS CAS & SURETY CO	CT	PC	1964	1964
TRAVELERS CAS & SURETY CO OF AMER	CT	PC	1974	1975
TRAVELERS CAS CO OF CT	CT	PC	1990	1990
TRAVELERS CAS CO THE	CT	PC	1982	1984
TRAVELERS CAS INS CO OF AMER	CT	PC	1971	1974
TRAVELERS COMMERCIAL CAS CO	CT	PC	1981	1988
TRAVELERS COMMERCIAL INS CO	CT	PC	1990	1990
TRAVELERS CONSTITUTION STATE INS CO	CT	PC	1982	1984
TRAVELERS HOME & MARINE INS CO THE	CT	PC	1991	1996
TRAVELERS INDEMNITY CO OF AMER THE	CT	PC	1946	1968
TRAVELERS INDEMNITY CO OF CT THE	CT	PC	1859	1875
TRAVELERS INDEMNITY CO THE	CT	PC	1903	1907
TRAVELERS MOTOR CLUB INC	OK	MC	1965	1982

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TRAVELERS PERSONAL INS CO	CT	PC	1990	2009
TRAVELERS PERSONAL SECURITY INS CO	CT	PC	1990	2009
TRAVELERS PROP CAS CO OF AMER	CT	PC	1972	1972
TRAVELERS PROP CAS INS CO	CT	PC	1990	1990
TRAVELERS PROTECTIVE ASSN OF AMER	MO	FR	1890	1896
TRENWICK AMERICA REINSURANCE CORP	CT	PC	1984	1985
TRI-COUNTY MUTUAL TOWN INS CO	WI	TM	1909	1909
TRI-STATE INS CO OF MN	IA	PC	1974	1974
TRIAD GUARANTY INS CORP	IL	PC	1987	1991
TRIANGLE INS CO INC	OK	PC	1992	2005
TRILOGY HEALTH INS INC	WI	HMO	2006	2007
TRINITY UNIVERSAL INS CO	TX	PC	1926	1993
TRINITY WARRANTY SOLUTIONS LLC	DE	SCP	2013	2016
TRITON INS CO	TX	PC	1982	1995
TRIUMPHE CAS CO	OH	PC	1981	2012
TRUASSURE INS CO	IL	LAH	1979	2013
TRUCK INS EXCHANGE	CA	PC	1935	1951
TRUMBULL INS CO	CT	PC	1986	1996
TRUSTGARD INS CO	OH	PC	1981	1984
TRUSTMARK INS CO	IL	LAH	1913	1913
TRUSTMARK LIFE INS CO	IL	LAH	1925	1985
TUDOR OAKS RETIREMENT CENTER	WI	CC	1930	1984
TWG HOME WARRANTY SERVICES INC	DE	WP	1996	1996
TWG INNOVATIVE SOLUTIONS INC	MO	WP	1985	1992
TWIN CITY FIRE INS CO	IN	PC	1987	1987
UBS LIFE INS CO USA	CA	LAH	1956	1961
UCARE HEALTH INC	WI	LAH	2007	2007
UNICARE LIFE & HEALTH INS CO	IN	LAH	1971	1981
UNIFIED LIFE INS CO	TX	LAH	2001	2005
UNIGARD INDEMNITY CO	WI	PC	1972	1991
UNIGARD INS CO	WI	PC	1960	1961
UNIMERICA INS CO	WI	LAH	1990	2002
UNION FIDELITY LIFE INS CO	KS	LAH	1925	1951
UNION INS CO	IA	PC	1973	2005
UNION INS CO OF PROVIDENCE	IA	PC	1863	2010
UNION LABOR LIFE INS CO THE	MD	LAH	1925	1932
UNION SECURITY INS CO	KS	LAH	1962	1963
UNITED AMERICAN INS CO	NE	LAH	1947	1965
UNITED AMERICAS INS CO	NY	PC	1978	1983
UNITED CAR CARE INC	CO	WP	1995	2000
UNITED CONCORDIA INS CO	AZ	LAH	1975	2003
UNITED EQUITABLE INS CO	IL	PC	1959	1960
UNITED FIDELITY LIFE INS CO	TX	LAH	1977	1979
UNITED FINANCIAL CAS CO	OH	PC	1984	1986
UNITED FIRE & CAS CO	IA	PC	1946	1956

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UNITED FIRE & INDEMNITY CO	TX	PC	1936	1963
UNITED GUARANTY CREDIT INS CO	NC	PC	1981	1991
UNITED GUARANTY MORTGAGE INDEMNITY CO	NC	PC	1972	1980
UNITED GUARANTY RESIDENTIAL INS CO	NC	PC	1963	1968
UNITED GUARANTY RESIDENTIAL INS CO OF NC	NC	PC	1963	1973
UNITED HERITAGE LIFE INS CO	ID	LAH	1934	2005
UNITED HOME LIFE INS CO	IN	LAH	1948	2005
UNITED INS CO OF AMER	IL	LAH	1927	1957
UNITED LIFE INS CO	IA	LAH	1962	1964
UNITED LUTHERAN PROGRAM FOR THE AGING INC	WI	CC	1957	1984
UNITED MOTOR CLUB OF AMER INC	KY	MC	1996	2012
UNITED OF OMAHA LIFE INS CO	NE	LAH	1926	1932
UNITED OHIO INS CO	OH	PC	1966	2007
UNITED SECURITY ASSUR CO OF PA	PA	LAH	1982	2010
UNITED SERVICE PROTECTION CORP	DE	SCP	1999	2014
UNITED SERVICES AUTOMOBILE ASSN	TX	PC	1922	1960
UNITED STATES AUTO CLUB MOTORING DIVISION INC	IN	MC	1968	1970
UNITED STATES FIDELITY & GUARANTY CO	CT	PC	1896	1896
UNITED STATES FIRE INS CO	DE	PC	2003	2003
UNITED STATES LETTER CARRIERS MUTUAL BENEFIT ASSN OF & FOR THE NATIONAL ASSOCIATION OF LETTER CARRIERS	TN	FR	1892	1968
UNITED STATES LIABILITY INS CO	PA	PC	1867	1980
UNITED STATES LIFE INS CO IN THE CITY OF NY THE	NY	LAH	1850	1953
UNITED STATES WARRANTY CORP	FL	WP	1970	2001
UNITED STATES WARRANTY CORP	FL	VPP	1970	2015
UNITED STATES WARRANTY ESP CORP	OH	WP	2005	2005
UNITED WISCONSIN INS CO	WI	PC	1957	1957
UNITED WORLD LIFE INS CO	NE	LAH	1970	1970
UNITEDHEALTHCARE INS CO	CT	LAH	1972	1972
UNITEDHEALTHCARE LIFE INS CO	WI	LAH	1982	1982
UNITEDHEALTHCARE OF WI INC	WI	HMO	1986	1986
UNITRIN AUTO & HOME INS CO	NY	PC	1996	1998
UNITRIN DIRECT INS CO	IL	PC	1995	2009
UNITRIN DIRECT PROP & CAS CO	IL	PC	1998	1999
UNITRIN PREFERRED INS CO	NY	PC	1942	1983
UNITRIN SAFEGUARD INS CO	WI	PC	1982	1982
UNITY FINANCIAL LIFE INS CO	OH	LAH	1964	2000
UNITY HEALTH PLANS INS CORP	WI	HMO	1983	1983
UNIVERSAL GUARANTY LIFE INS CO	OH	LAH	1966	1987
UNIVERSAL HOME PROTECTION LLC	WI	WP	1999	2003
UNIVERSAL SURETY CO	NE	PC	1947	1971
UNIVERSAL SURETY OF AMER	SD	PC	1984	1996
UNIVERSAL TECHNICAL SERVICES	UT	WP	2009	2011
UNIVERSAL UNDERWRITERS INS CO	IL	PC	1982	1983
UNIVERSAL UNDERWRITERS OF TX INS CO	IL	PC	1981	2008

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UNIVERSAL UNDERWRITERS SERVICE CORP	MO	WP	1984	1992
UNIVERSAL UNDERWRITERS SERVICE CORP	MO	VPP	1982	2016
UNIVERSAL UNDERWRITERS SERVICE CORP	MO	SCP	1982	2016
UNIVERSAL WARRANTY CORP	MI	WP	2000	2000
UNIVERSAL WARRANTY CORP	MI	SCP	2000	2015
UNOS AUTO SALES & SERVICE INC	WI	SCP	2016	2016
UNUM INS CO	ME	LAH	1965	1966
UNUM LIFE INS CO OF AMER	ME	LAH	1966	1971
US FINANCIAL LIFE INS CO	OH	LAH	1974	1988
US HEALTH & LIFE INS CO	MI	LAH	1982	2012
US SPECIALTY INS CO	TX	PC	1986	1988
US UNDERWRITERS INS CO	ND	PC	1992	2013
USAA CAS INS CO	TX	PC	1968	1974
USAA GENERAL INDEMNITY CO	TX	PC	1972	1989
USAA LIFE INS CO	TX	LAH	1963	1972
USABLE LIFE	AR	LAH	1978	1997
USPLATE GLASS INS CO	IL	PC	1991	2007
UTICA MUTUAL INS CO	NY	PC	1914	1924
UTILITY SERVICE PARTNERS PRIVATE LABEL INC	DE	WP	2005	2011
VALLEY FORGE INS CO	PA	PC	1944	1944
VALLEY PROP & CAS INS CO	OR	PC	1996	2006
VALSPAR CORPORATION THE	DE	WP	1970	2010
VANLINER INS CO	MO	PC	1953	1987
VANTAGE WARRANTY INC	TX	SCP	2011	2012
VANTAGE WARRANTY INC	TX	VPP	2011	2016
VANTAPRO SPECIALTY INS CO	AR	PC	1991	2016
VANTIS LIFE INS CO	CT	LAH	1963	2004
VARIABLE ANNUITY LIFE INS CO THE	TX	LAH	1968	1969
VEHICLE ADMINISTRATIVE SERVICES LTD	TX	SCP	2011	2016
VEHICLE PROTECTION INC	MO	WP	2002	2010
VEHICLE SERVICE ADMINISTRATOR LLC	MO	SCP	2002	2013
VERIZON WIRELESS SERVICES LLC	DE	SCP	2000	2015
VERLAN FIRE INS CO	NH	PC	1970	2006
VIASOURCE FUNDING GROUP LLC	NJ	LSP	1999	2016
VICTORIA AUTOMOBILE INS CO	OH	PC	1994	1997
VICTORIA FIRE & CAS CO	OH	PC	1983	1989
VIGILANT INS CO	NY	PC	1939	1954
VIKING INS CO OF WI	WI	PC	1971	1971
VILLAGE ON THE SQ INC	WI	CC	1989	1990
VIRGINIA SURETY CO INC	IL	PC	1982	1982
VISION CARE NETWORK INS CORP	WI	LSHO	1989	1989
VISION SERVICE PLAN INS CO	OH	PC	1987	1992
VISION WARRANTY CORP	TX	SCP	2008	2013
VOYA INS & ANNUITY CO	IA	LAH	1973	1974
VOYA RETIREMENT INS & ANNUITY CO	CT	LAH	1976	1976

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WADENA INS CO	IA	PC	2005	2007
WARNER INS CO	IL	PC	1985	1986
WARRANTECH AUTOMOTIVE INC	CT	WP	1990	1992
WARRANTECH AUTOMOTIVE INC	CT	VPP	1990	2016
WARRANTECH CONSUMER PRODUCT SERVICES INC	CT	WP	1990	1992
WARRANTY GLOBAL GROUP INC	TX	SCP	2003	2013
WARRANTY SOLUTIONS ADMINISTRATIVE SERVICES INC	FL	WP	1993	2001
WARRANTY SOLUTIONS ADMINISTRATIVE SERVICES INC	FL	SCP	1993	2014
WARRANTY SUPPORT SERVICES LLC	DE	SCP	2004	2013
WASHINGTON INTERNATIONAL INS CO	NH	PC	1976	1993
WASHINGTON NATIONAL INS CO	IN	LAH	1923	1925
WASHINGTON TOWN MUTUAL INS CO	WI	TM	1889	1890
WATFORD INS CO	NJ	PC	1987	2003
WAUSAU BUSINESS INS CO	WI	PC	1907	1989
WAUSAU GENERAL INS CO	WI	PC	1972	1991
WAUSAU UNDERWRITERS INS CO	WI	PC	1979	1979
WEA INS CORP	WI	LAH	1985	1985
WEA PROP & CAS INS CO	WI	PC	1993	1993
WELLCARE HEALTH INS CO OF KY INC	KY	LAH	1962	1984
WELLCARE PRESCRIPTION INS INC	FL	LAH	2005	2007
WESCO INS CO	DE	PC	1962	1989
WEST AMERICAN INS CO	IN	PC	1923	1958
WEST BEND MUTUAL INS CO	WI	PC	1894	1894
WEST COAST LIFE INS CO	NE	LAH	1915	1985
WESTCHESTER FIRE INS CO	PA	PC	1967	1989
WESTCOR LAND TITLE INS CO	CA	TI	1993	2010
WESTERN AGRICULTURAL INS CO	IA	PC	1971	1999
WESTERN AND SOUTHERN LIFE INS CO THE	OH	LAH	1888	1960
WESTERN CATHOLIC UNION	IL	FR	1877	1964
WESTERN FRATERNAL LIFE ASSN	IA	FR	1897	1900
WESTERN NATIONAL ASSUR CO	MN	PC	1957	1996
WESTERN NATIONAL MUTUAL INS CO	MN	PC	1915	1954
WESTERN SERVICE CONTRACT CORP	CA	WP	1985	2009
WESTERN SURETY CO	SD	PC	1900	1942
WESTERN UNITED LIFE ASSUR CO	WA	LAH	1963	2016
WESTERN-SOUTHERN LIFE ASSUR CO	OH	LAH	1980	1981
WESTFIELD INS CO	OH	PC	1929	1946
WESTFIELD NATIONAL INS CO	OH	PC	1968	1982
WESTPORT INS CORP	MO	PC	1981	1981
WFG NATIONAL TITLE INS CO	SC	TI	1974	2011
WG& R EXTENDED SERVICE LLC	WI	WP	2008	2009
WHITE PINE INS CO	MI	PC	1969	2016
WILCAC LIFE INS CO	IL	LAH	1911	1922
WILCO LIFE INS CO	IN	LAH	1962	1965
WILLIAM PENN ASSN	PA	FR	1886	1953

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WILLIAMSBURG NATIONAL INS CO	MI	PC	1986	1999
WILSHIRE INS CO	NC	PC	1985	1991
WILSON MUTUAL INS CO	WI	PC	1872	1872
WILTON REASSURANCE CO	MN	LAH	1900	1967
WILTON REASSURANCE LIFE CO OF NY	NY	LAH	1955	1958
WINDHAVEN NATIONAL INS CO	TX	PC	1989	1991
WISCO DENTAL INS PLAN INC	WI	LSHO	2014	2014
WISCONSIN ASSOCIATION OF MUTUAL INS COMPANIES	WI	RS	1995	1995
WISCONSIN AUL INC	CA	WP	1999	1999
WISCONSIN AUTOMOBILE INS PLAN	WI	PC	1967	1967
WISCONSIN COLLABORATIVE INS CO	WI	HMO	2016	2016
WISCONSIN COMPENSATION RATING BUREAU	WI	RS	1975	1975
WISCONSIN COUNTY MUTUAL INS CORP	WI	PC	1987	1987
WISCONSIN HEALTH CARE LIABILITY INS PLAN	WI	PC	1976	1976
WISCONSIN INS PLAN	WI	PC	1970	1970
WISCONSIN LAWYERS MUTUAL INS CO	WI	PC	1986	1986
WISCONSIN MUNICIPAL MUTUAL INS CO	WI	PC	1987	1987
WISCONSIN MUTUAL INS CO	WI	PC	1903	1903
WISCONSIN PHYSICIANS SERVICE INS CORP	WI	LAH	1977	1977
WISCONSIN REINSURANCE CORP	WI	PC	1972	1972
WOLVERINE MUTUAL INS CO	MI	PC	1917	2004
WOMANS LIFE INS SOCIETY	MI	FR	1897	1897
WOODMEN OF THE WORLD LIFE INS SOCIETY	NE	FR	1891	1893
WORK FIRST CAS CO	DE	PC	1936	2008
WORKMENS BENEFIT FUND OF THE UNITED STATES OF AMER	NY	FR	1899	1944
WPS HEALTH PLAN INC	WI	HMO	2005	2005
WRIGHT NATIONAL FLOOD INS CO	TX	PC	2002	2012
WRM AMERICA INDEMNITY CO INC	NY	PC	1991	1992
WYNNS EXTENDED CARE INC	CA	WP	1972	1999
WYSSTA INS CO INC	WI	LAH	2005	2005
XL INS AMER INC	DE	PC	1945	1959
XL INS CO OF NY INC	NY	PC	1994	1984
XL REINSURANCE AMER INC	NY	PC	1929	1938
XL SPECIALTY INS CO	DE	PC	1979	1988
Y & D CORP	WI	SCP	1994	2013
YORKVILLE AND MT PLEASANT MUTUAL INS CO	WI	TM	1874	1874
YOSEMITE INS CO	IN	PC	1964	1974
ZACHO SPORTS CENTER INC	WI	SCP	2012	2013
ZALE DELAWARE INC	DE	WP	1986	2012
ZALE INDEMNITY CO	TX	PC	1973	2007
ZALE LIFE INS CO	AZ	LAH	1964	2007
ZENITH INS CO	CA	PC	1949	1996
ZURICH AMERICAN INS CO	NY	PC	1913	1913
ZURICH AMERICAN INS CO OF IL	IL	PC	1973	1985
ZURICH AMERICAN LIFE INS CO	IL	LAH	1979	1981