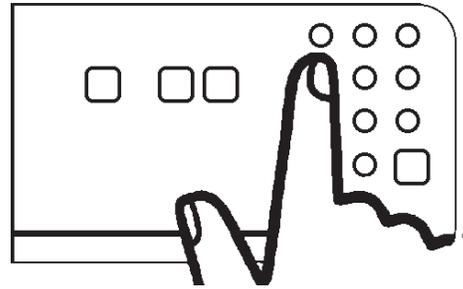
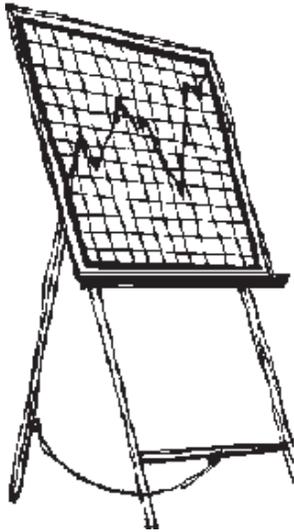


Financial and Statistical Data





Notes to Tables

The financial information was obtained from the NAIC database downloaded on May 5, 2005, for those companies filing electronically with the NAIC and annual statements filed with OCI for those companies not filing electronically with the NAIC. The tables report the financial position of companies licensed to do business in Wisconsin as of December 31, 2004, and the results of their 2004 operations. Companies in rehabilitation and liquidation may not be included in the financial data.

Table A includes Risk Retention Groups as authorized insurers. They are not technically authorized as they are not issued a certificate of authority to write business. Risk Retention Groups are required to register with this office pursuant to the Federal Liability Risk Retention Act of 1986.

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 includes direct premiums written, annuity, deposit, and other considerations and policyholder dividends used for renewals and paid-up additions. Direct premiums written reported in Table E excludes dividends, and deposit and other considerations. Direct benefits and dividends paid includes both benefits paid and dividends paid or applied during the year.

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

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

Explanation of Terms Used in Tables

The “*Wisconsin Operations*” columns report the direct premiums and losses for Wisconsin only business for 2004. The “*Nationwide Operations*” columns report the net premiums and losses for all operations for 2004.

“*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 risk. 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 in the state 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, 2004
Counts by Type and Domicile

TYPE OF COMPANY	DOMESTIC COMPANIES	NONDOMESTIC COMPANIES	TOTAL
REGULATED ENTITIES			
STOCK LIFE AND HEALTH	25	416	441
MUTUAL LIFE AND HEALTH	4	32	36
FRATERNALS	9	42	51
HEALTH MAINTENANCE ORGANIZATIONS	24	0	24
OTHER HEALTH INSURERS	15	0	15
STOCK PROPERTY AND CASUALTY	73	733	806
MUTUAL PROPERTY AND CASUALTY	35	66	101
RECIPROCAL EXCHANGES	0	17	17
TOWN MUTUALS	73	0	73
SUBTOTAL	258	1,306	1,564
OTHER ENTITIES SUBJECT TO LIMITED REGULATION*			
CONTINUING CARE ORGANIZATIONS	23	0	23
GIFT ANNUITIES	82	110	192
MOTOR CLUBS	0	25	25
RISK RETENTION GROUPS *	0	41	41
VIATICALS	0	5	5
WARRANTY PLANS	12	108	120
SUBTOTAL	117	248	365
GRAND TOTAL	375	1,595	1,970

TABLE B
2004 Summary of Wisconsin Operations of All Insurers by Type of Company

TYPE OF COMPANY	DIRECT PREMIUMS AND DEPOSITS *	DIRECT BENEFITS AND DIVIDENDS PAID *	
STOCK LIFE AND HEALTH	\$11,168,595,097	\$8,130,886,311	
MUTUAL LIFE AND HEALTH	1,419,043,993	1,132,111,458	
FRATERNALS	655,865,977	519,982,410	
TOTALS	\$13,243,505,067	\$9,782,980,179	
TYPE OF COMPANY	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
HEALTH MAINTENANCE ORGANIZATIONS	\$ 4,303,062,351	\$3,818,801,717	89
OTHER HEALTH INSURERS	512,772,798	417,847,484	81
STOCK PROPERTY AND CASUALTY	4,401,416,097	2,573,717,960	58
MUTUAL PROPERTY AND CASUALTY	3,045,808,730	1,612,885,299	53
RECIPROCAL EXCHANGES	204,590,452	112,946,700	55
TOWN MUTUALS	67,166,831	32,612,295	49
TOTALS	\$12,534,817,259	\$8,568,811,455	68

* See Notes to Tables.

TABLE C
2004 Summary of Nationwide
Financial Operations of Wisconsin Insurers

❖ **LIFE AND HEALTH INSURERS** ❖

ASSETS	\$190,829,050,083
CAPITAL AND SURPLUS	15,466,403,626
NET PREMIUMS AND ANNUITY CONSIDERATIONS	25,125,084,591
NET BENEFITS INCURRED	23,091,593,033
NET INCOME	1,639,605,010
DIRECT PREMIUMS, ANNUITY CONSIDERATIONS, AND DEPOSITS	26,411,558,787

❖ **PROPERTY AND CASUALTY INSURERS** ❖

ASSETS	\$ 56,735,875,676
CAPITAL AND SURPLUS	19,751,647,966
NET EARNED PREMIUMS	19,175,852,424
NET LOSSES INCURRED	10,569,048,468
NET INCOME	2,773,710,919
DIRECT PREMIUMS WRITTEN	21,257,325,792

❖ **HEALTH MAINTENANCE ORGANIZATIONS** ❖
❖ **AND OTHER HEALTH INSURERS** ❖

ASSETS	\$ 1,462,981,512
CAPITAL AND SURPLUS	755,809,202
NET EARNED PREMIUMS	4,795,890,083
NET LOSSES INCURRED	4,154,000,137
NET INCOME	195,389,786
DIRECT PREMIUMS WRITTEN	4,823,112,037

❖ **ALL INSURERS COMBINED** ❖

ASSETS	\$249,027,907,271
CAPITAL AND SURPLUS	35,973,860,794
NET PREMIUMS AND ANNUITY CONSIDERATIONS	25,125,084,591
NET BENEFITS INCURRED	23,091,593,033
NET EARNED PREMIUMS	23,971,742,507
NET LOSSES INCURRED	14,723,048,605
NET INCOME	4,608,705,715
DIRECT PREMIUMS, ANNUITY CONSIDERATIONS, AND DEPOSITS	52,491,996,616

TABLE D
2004 Summary of Wisconsin Operations
of All Insurers by Line of Insurance

LINE OF INSURANCE	DIRECT PREMIUMS AND DEPOSITS*
LIFE INSURANCE	
ORDINARY	\$2,251,400,699
CREDIT	24,405,558
GROUP	414,030,616
INDUSTRIAL	4,460,845
TOTAL	\$2,694,297,718
ANNUITIES	\$4,419,177,437
DEPOSITS	824,840,122
OTHER	1,572,499,945

BENEFIT TYPE	DIRECT BENEFITS AND DIVIDENDS PAID*
DIVIDENDS	\$ 557,851,416
DEATH BENEFITS	1,021,876,714
ANNUITY BENEFITS	1,536,085,590
ALL OTHER BENEFITS	3,870,857,674

LINE OF INSURANCE	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
ACCIDENT AND HEALTH			
GROUP	\$7,435,550,561	\$6,370,270,340	86
CREDIT	58,489,763	29,788,913	51
INDIVIDUAL	1,317,242,227	923,815,399	70
TOTAL	\$8,811,282,551	\$7,323,874,652	83
MULTIPLE PERIL			
FARMOWNERS	\$ 103,493,733	\$ 41,049,438	40
HOMEOWNERS	762,472,804	362,645,063	48
COMMERCIAL	566,136,538	262,068,776	46
TOTAL	\$1,432,103,075	\$ 665,763,277	46
AUTOMOBILE			
PRIVATE PASSENGER CARS	\$2,308,234,078	\$1,344,294,939	58
COMMERCIAL VEHICLES	573,876,074	285,306,716	50
TOTAL	\$2,882,110,152	\$1,629,601,655	57

* See Notes to Tables.

TABLE D (continued)

LINE OF INSURANCE	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
ALL OTHER LINES			
FIRE	\$ 130,932,407	\$ 44,181,040	34
MEDICAL MALPRACTICE	97,786,983	38,633,837	40
WORKERS COMPENSATION	1,526,496,512	1,008,472,113	66
OTHER LIABILITY	449,735,699	315,773,505	70
FIDELITY	21,533,314	5,404,601	25
SURETY	39,212,133	7,116,245	18
CREDIT	24,206,334	17,966,019	74
TITLE	168,326,161	3,699,443	2
MORTGAGE GUARANTY	79,061,143	42,360,694	54
ALL OTHER	624,670,149	365,120,683	58
TOTAL	\$3,161,960,835	\$1,848,728,180	58