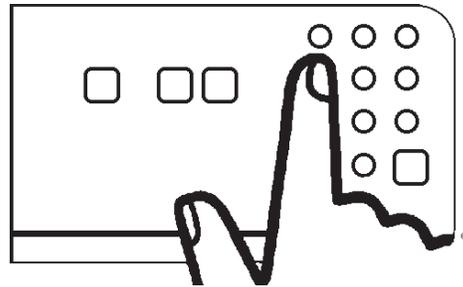
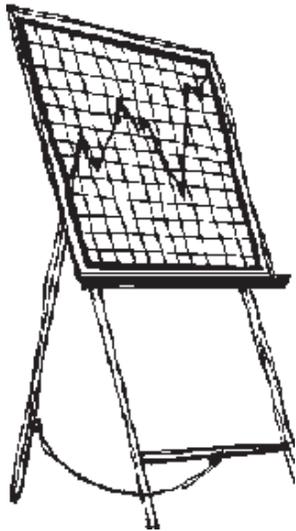


## Financial and Statistical Data





## **Notes to Tables**

The financial information was obtained from the NAIC database downloaded on June 13, 2006, 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, 2005, and the results of their 2005 operations. Companies in rehabilitation and liquidation may not be included in the financial data.

Table A includes Risk Retention Groups and Vehicle Protection Plans as authorized insurers. Neither group of entities is 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. Vehicle Protection Plans register with this office pursuant to the requirements of s. 100.203, Wis. Stat., and ch. Ins 14, Wis. Adm. Code.

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 2005. The “*Nationwide Operations*” columns report the net premiums and losses for all operations for 2005.

“*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 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, 2005**  
**Counts by Type and Domicile**

TYPE OF COMPANY	DOMESTIC COMPANIES	NONDOMESTIC COMPANIES	TOTAL
<b>REGULATED ENTITIES</b>			
STOCK LIFE AND HEALTH	27	416	443
MUTUAL LIFE AND HEALTH	4	31	35
FRATERNALS	8	41	49
HEALTH MAINTENANCE ORGANIZATIONS	26	0	26
OTHER HEALTH INSURERS	14	0	14
STOCK PROPERTY AND CASUALTY	76	747	823
MUTUAL PROPERTY AND CASUALTY	35	65	100
RECIPROCAL EXCHANGES	0	16	16
TOWN MUTUALS	71	0	71
<b>SUBTOTAL</b>	<b>261</b>	<b>1,316</b>	<b>1,577</b>
<b>OTHER ENTITIES SUBJECT TO LIMITED REGULATION*</b>			
CONTINUING CARE RETIREMENT COMMUNITIES	25	0	25
GIFT ANNUITIES	79	118	197
MOTOR CLUBS	0	28	28
VEHICLE PROTECTION PRODUCT WARRANTORS*	0	10	10
RISK RETENTION GROUPS *	0	45	45
VIATICALS	0	6	6
WARRANTY PLANS	12	111	123
<b>SUBTOTAL</b>	<b>116</b>	<b>318</b>	<b>434</b>
<b>GRAND TOTAL</b>	<b>377</b>	<b>1,634</b>	<b>2,011</b>

**TABLE B**  
**2005 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	\$11,807,770,189	\$ 9,218,679,620	
MUTUAL LIFE AND HEALTH	1,322,411,126	1,134,361,861	
FRATERNALS	595,786,577	575,209,521	
<b>TOTALS</b>	<b>\$13,725,967,892</b>	<b>\$10,928,251,002</b>	

TYPE OF COMPANY	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
HEALTH MAINTENANCE ORGANIZATIONS	\$ 4,218,001,776	\$3,762,203,754	89
OTHER HEALTH INSURERS	567,382,134	464,836,376	82
STOCK PROPERTY AND CASUALTY	4,578,349,723	3,227,872,241	71
MUTUAL PROPERTY AND CASUALTY	3,156,953,505	1,685,649,853	53
RECIPROCAL EXCHANGES	220,091,231	123,992,141	56
TOWN MUTUALS	70,426,722	36,316,915	52
<b>TOTALS</b>	<b>12,811,205,091</b>	<b>9,300,871,280</b>	<b>73</b>

\* See Notes to Tables.

**TABLE C**  
**2005 Summary of Nationwide**  
**Financial Operations of Wisconsin Insurers**

**❖ LIFE AND HEALTH INSURERS ❖**

ASSETS	\$202,532,020,154
CAPITAL AND SURPLUS	17,534,455,717
NET PREMIUMS AND ANNUITY CONSIDERATIONS	25,869,294,220
NET BENEFITS INCURRED	23,526,237,761
NET INCOME	1,805,452,801
DIRECT PREMIUMS, ANNUITY CONSIDERATIONS, AND DEPOSITS	27,112,597,118

**❖ PROPERTY AND CASUALTY INSURERS ❖**

ASSETS	\$ 64,476,750,128
CAPITAL AND SURPLUS	22,471,579,701
NET EARNED PREMIUMS	21,048,189,416
NET LOSSES INCURRED	11,337,107,389
NET INCOME	3,254,027,903
DIRECT PREMIUMS WRITTEN	27,152,796,711

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

ASSETS	\$ 1,480,982,372
CAPITAL AND SURPLUS	820,243,371
NET EARNED PREMIUMS	4,774,820,273
NET LOSSES INCURRED	4,103,825,035
NET INCOME	187,590,066
DIRECT PREMIUMS WRITTEN	4,781,512,131

**❖ ALL INSURERS COMBINED ❖**

ASSETS	\$268,489,752,654
CAPITAL AND SURPLUS	40,826,278,789
NET PREMIUMS AND ANNUITY CONSIDERATIONS	25,869,294,220
NET BENEFITS INCURRED	23,526,237,761
NET EARNED PREMIUMS	25,823,009,689
NET LOSSES INCURRED	15,440,932,424
NET INCOME	5,247,070,770
DIRECT PREMIUMS, ANNUITY CONSIDERATIONS, AND DEPOSITS	59,046,905,960

**TABLE D**  
**2005 Summary of Wisconsin Operations**  
**of All Insurers by Line of Insurance**

LINE OF INSURANCE	DIRECT PREMIUMS AND DEPOSITS*
LIFE INSURANCE	
ORDINARY	\$2,273,475,816
CREDIT	25,325,582
GROUP	410,614,023
INDUSTRIAL	5,674,746
<b>TOTAL</b>	<b>\$2,715,090,167</b>
ANNUITIES	\$4,378,044,040
DEPOSITS	785,052,608
OTHER	1,562,144,616
<b>DIRECT BENEFITS AND DIVIDENDS PAID*</b>	
DIVIDENDS	\$ 549,757,715
DEATH BENEFITS	1,089,858,266
ANNUITY BENEFITS	1,458,803,603
ALL OTHER BENEFITS	4,618,563,039

LINE OF INSURANCE	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
ACCIDENT AND HEALTH			
GROUP	\$7,772,422,461	\$7,078,985,550	91
CREDIT	50,902,535	24,422,569	48
INDIVIDUAL	1,543,476,188	1,100,345,194	71
<b>TOTAL</b>	<b>\$9,366,801,184</b>	<b>\$8,203,753,313</b>	<b>88</b>
MULTIPLE PERIL			
FARMOWNERS	\$ 106,611,867	\$ 50,474,785	47
HOMEOWNERS	815,196,296	357,131,456	44
COMMERCIAL	589,991,147	260,559,492	44
<b>TOTAL</b>	<b>\$1,511,799,310</b>	<b>\$ 668,165,733</b>	<b>44</b>
AUTOMOBILE			
PRIVATE PASSENGER CARS	\$2,311,156,646	\$1,302,507,676	56
COMMERCIAL VEHICLES	570,059,406	322,220,934	57
<b>TOTAL</b>	<b>\$2,881,216,052</b>	<b>\$1,624,728,610</b>	<b>56</b>

\* See Notes to Tables.

**TABLE D (continued)**

<b>LINE OF INSURANCE</b>	<b>DIRECT PREMIUMS EARNED</b>	<b>DIRECT LOSSES INCURRED</b>	<b>LOSS RATIO</b>
ALL OTHER LINES			
FIRE	\$ 131,799,448	\$ 46,634,972	35
MEDICAL MALPRACTICE	103,336,784	42,758,529	41
WORKERS COMPENSATION	1,560,560,510	1,256,911,618	81
OTHER LIABILITY	609,779,460	384,942,651	63
FIDELITY	21,261,844	4,329,227	20
SURETY	41,922,717	52,926,954	126
CREDIT	24,274,503	16,834,191	69
TITLE	149,989,098	7,547,679	5
MORTGAGE GUARANTY	83,834,687	33,789,501	40
ALL OTHER	634,455,104	288,676,392	45
<b>TOTAL</b>	<b>\$3,361,214,155</b>	<b>\$2,135,351,714</b>	<b>64</b>