



# *Wisconsin*

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## *Insurance Report*

**Jim Doyle**  
**Governor**



**Sean Dilweg**  
**Commissioner of Insurance**

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**Business of**  
**2009**

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# State of Wisconsin / OFFICE OF THE COMMISSIONER OF INSURANCE

**Jim Doyle, Governor**  
**Sean Dilweg, Commissioner**

**Wisconsin.gov**

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The Honorable Jim Doyle  
Governor, State of Wisconsin  
115 E. State Capitol  
Madison, WI 53702

Dear Governor Doyle:

I am pleased to submit the 141st *Wisconsin Insurance Report*, covering the business of 2009.

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

- Examined 63 domestic insurers.
- Reviewed and enhanced the procedures for both market conduct and financial analysis and monitoring of licensed insurers.
- Successfully implemented provisions of 2009 Wisconsin Act 28 including mandated insurance coverage of autism treatment, expanded independent review of insurer denials and revised minimum limits for automobile insurance.
- Responded to 8,398 consumer complaints and recovered more than \$4.2 million for consumers.
- Created a major line of variable life/variable annuities insurance agent license.

Sincerely,

A handwritten signature in black ink, appearing to read "Sean Dilweg".

Sean Dilweg  
Commissioner

# *Wisconsin*

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## *Insurance Report*

**Jim Doyle**  
**Governor**

**Sean Dilweg**  
**Commissioner of Insurance**

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**Business of**  
**2009**

*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	

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

## Introduction

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

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

The major functions of the office include:

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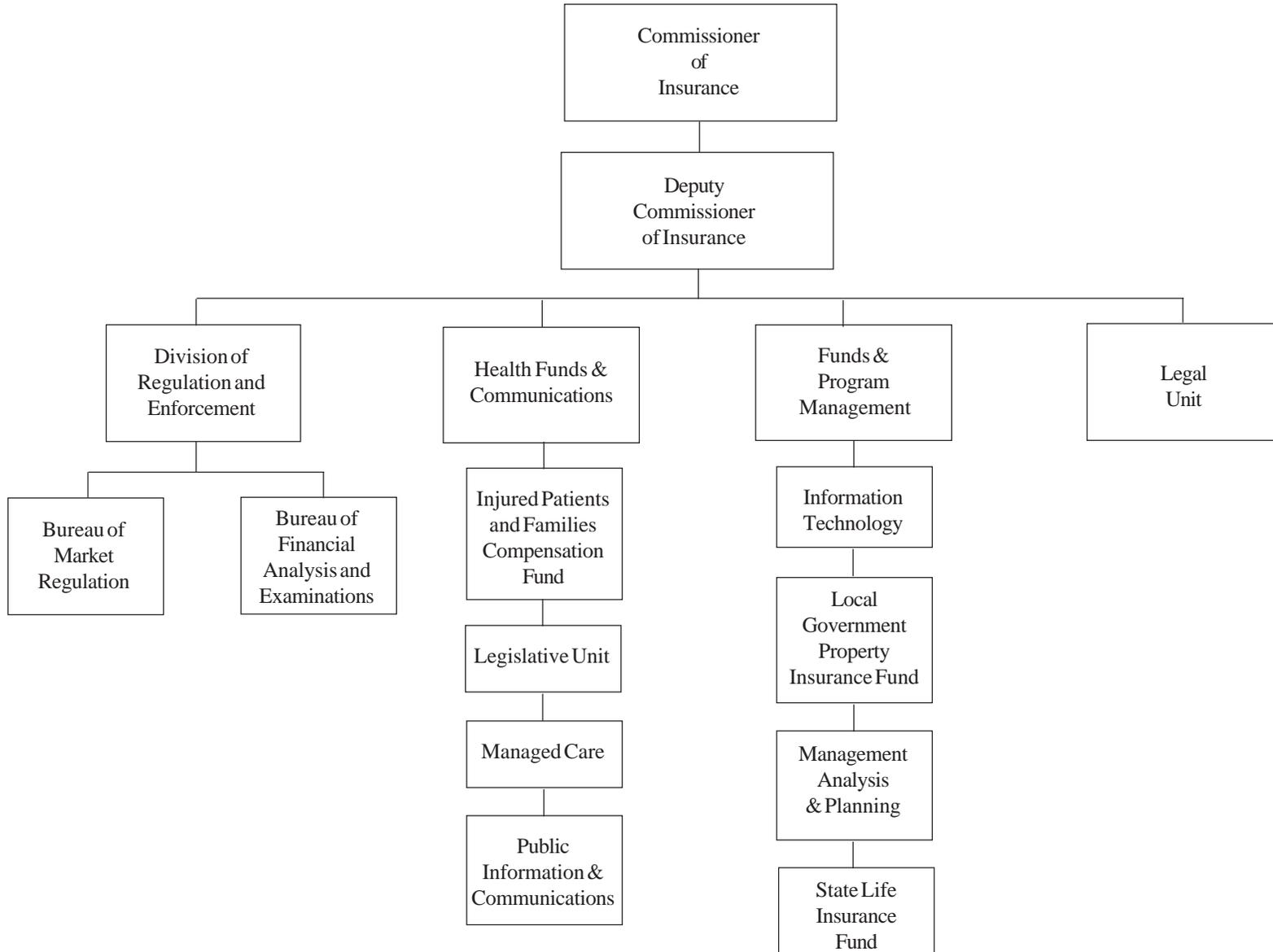
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## **I. Administration of the Office**



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



## Organizational Structure

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

### Legal Unit

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

### Health Funds and Communication

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

The OCI managed care specialist, who serves as an ombudsman for consumers who have questions or problems with their managed care plans, is assigned to this unit. 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.

This unit also has administrative responsibilities for the Injured Patients and Families Compensation Fund. The 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.

### Funds and Program Management

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

This unit also has program responsibilities for the Local Government Property Insurance Fund and the State Life Insurance Fund.

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

The division fulfills its regulatory responsibilities primarily through its two bureaus, described below.

*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 intermediaries licensing and continuing education program.

## Management Staff

**Sean Dilweg**—Governor Jim Doyle appointed Sean Dilweg Commissioner of Insurance for the State of Wisconsin on January 1, 2007. The Office of the Commissioner of Insurance regulates the business of insurance in Wisconsin. The office has a staff of 135 and is responsible for examining industry financial practices and market conduct, licensing agents, reviewing policy forms for compliance with state legislation, investigating consumer complaints and providing consumer information. In addition to its regulatory duties, the agency administers the State Life Insurance Fund, Local Government Property Insurance Fund and the Injured Patients and Families Compensation Fund.

Commissioner Dilweg served on the following NAIC committees:

**Chair**

Valuation of Securities Task Force

**Vice Chair**

SVO Initiatives Working Group

Senior Issues Task Force

Prior to this appointment he served as the Executive Assistant to the Secretary of the Wisconsin Department of Administration (DOA) from 2003 to 2006. In addition to managing key agency activities, including external communications, tribal negotiations and state finances, he advised the Secretary of the Department of Administration and Governor Jim Doyle on legislative and policy matters. He played a lead role for the administration in the creation of the HIRSP Authority under 2005 Act 74.

Commissioner Dilweg holds a Masters in Public Administration from the La Follette Institute of Public Affairs at the University of Wisconsin - Madison (1998) and a B.A. in English from Lawrence University in Appleton (1989).

**Kimberly Shaul**—Commissioner Sean Dilweg appointed Kimberly Shaul Deputy Commissioner of Insurance for the State of Wisconsin on April 3, 2007. Ms. Shaul, subject to the general direction of the commissioner, supervises the regulatory, public information and administrative functions of OCI. As Deputy, Ms. Shaul also exercises and performs the functions of the commissioner in the commissioner's absence. In addition, Ms. Shaul has worked extensively with a number of advisory councils and NAIC committees, including acting as chair of the Annuity Sales

Supervision Advisory Committee which is working to set minimum supervisory requirements that annuity writers need to meet in order to sell annuity products in Wisconsin.

Ms. Shaul is an attorney and has extensive legal and business experience in the insurance industry. Most recently, she was Claims Director for American Family Insurance Group in its Life and Health Division. In this position, her responsibilities included general business management, customer service, claims processing, strategic planning, vendor management and contracting, project management, budget and financial analysis and employee development. Ms. Shaul also served in legal and compliance functions at American Family. She started at the company as a litigation attorney for the Property and Casualty Claims Division. She next served as Assistant General Counsel and then Life/Health Compliance Director before her work as Claims Director. Prior to her tenure at American Family, Ms. Shaul worked in a private law firm and also for the Wisconsin State Assembly.

Ms. Shaul received both her law degree and B.A. from the University of Wisconsin-Madison.

**Eileen Mallow**—Ms. Mallow was appointed Assistant Deputy Commissioner of Insurance in November 1999. Her duties at the agency include executive assistance on public policy issues affecting insurance regulation at the state and national level, managing the agency's public information and legislative activities, and supervision of the Injured Patients and Families Compensation Fund. She also sits on the Health Insurance Risk-Sharing Plan (HIRSP) Board of Governors, the Group Insurance Board, the Governor's Council on Financial Literacy and the State Council on Alcohol and Other Drug Abuse.

Ms. Mallow has worked at OCI since 1995. Prior to her current assignment, she was responsible for analyzing public policy and legislative issues for the Commissioner. From 1995 to 1996, she was the director of the Health Insurance Risk-Sharing Plan (HIRSP).

Prior to OCI, Ms. Mallow worked as an analyst at the Cost Containment Commission reviewing applications by hospitals, ambulatory surgery centers and home health agencies to expand. Ms. Mallow has also been an analyst for nursing home reimbursement policy for the Wisconsin Medical Assistance program and a Budget Analyst in the state Department of Health and Family Services.

Ms. Mallow has a B.S. degree from the University of Wisconsin-Madison.

**John Montgomery**—A state employee since 1977, Mr. Montgomery has worked at OCI since 2001. He is currently serving as Insurance Administrator for the Funds and Program Management unit and is responsible for the Local Government Property Insurance Fund, State Life Insurance Fund and all internal administrative activities including budget, accounting, personnel and information technology. Prior to coming to OCI, he worked 14 years as Deputy State Budget Director in the State Budget Office and also served as Chief of Budget Operations. A native of Chicago, he has master's degrees in both public administration and in planning from the University of Wisconsin-Madison.

**Fred Nepple**—Mr. Nepple has served as OCI General Counsel since 1984. Mr. Nepple received his B.A. (1971), law (1974) and master's in accounting (1986) degrees from the University of Wisconsin. After a period in private practice he became a staff attorney for the Wisconsin Council on Criminal Justice and then for the Wisconsin state legislature. He served as General Counsel for the Commissioner of Savings and Loan from 1980 to 1984 before joining OCI. Mr. Nepple chairs the NAIC ERISA Working Group and received the NAIC Robert Dineen Award in 2003.

**Guenter Ruch**—Mr. Ruch heads up the Division of Regulation and Enforcement at OCI and is responsible for the enforcement of the Wisconsin insurance laws. Mr. Ruch has been involved in the regulation of insurance for over 30 years. He has been active in the National Association of Insurance Commissioners, a trade association consisting of the country's chief insurance regulatory officials, for over 15 years, focusing on senior health insurance issues and actively participating in its insurance market conduct and financial solvency activities.

Prior to his return to OCI, Mr. Ruch had served as Senior Vice President at WPS Health Insurance in Madison where he headed up the Actuarial, Underwriting and Marketing Divisions.

Mr. Ruch also served as the director of OCI's Market Regulation Bureau within the Division of Regulation and Enforcement. The Bureau is responsible for handling consumer complaints, processing insurance policy forms, investigating insurance companies and agents for insurance law violations, and participating in the development

of administrative rules. He also served as the Assistant Director of OCI's Financial Analysis and Examinations Bureau within the Division of Regulation and Enforcement.

Mr. Ruch participated on numerous panels and has written a number of insurance-related articles including "Medicare Supplement Insurance Standardization – Myth or Miracle" and "The Use of CPA Working Papers in the Financial Examination Process." He has a BBA from the University of Wisconsin-Whitewater and was the 1998 recipient of the NAIC's Robert Dineen Award for outstanding service and contribution to state regulation of insurance.

**Susan Ezalarab**—Ms. Ezalarab has been the Director of the Bureau of Market Regulation for OCI since 1994. Her current responsibilities include managing the market analysis and market conduct examination, policy form and rate filing, complaints and enforcement, producer licensing and continuing education functions.

Ms. Ezalarab received a B.S. in Education and an M.A. in Public Policy and Administration from the University of Wisconsin-Madison. She holds the following designations: Certified Insurance Examiner (CIE), Fellow, Life Management Institute (FLMI); and Chartered Property Casualty Underwriter (CPCU).

**Roger Peterson**—Mr. Peterson became Director of the Bureau of Financial Analysis and Examinations in June 2004. Mr. Peterson's current responsibilities focus on monitoring the solvency of insurers operating in the state and enforcement of the related Wisconsin insurance laws. Mr. Peterson has been involved in the regulation of insurance since 1988. His previous positions include Insurance Financial Examiner Chief, Policy and Claim Reserve Specialist and financial examiner.

Mr. Peterson is active in the NAIC including chairing three financial analysis-related working groups. Mr. Peterson received a B.S. in business and economics from the University of Wisconsin-Platteville and an M.B.A. in finance from the University of Wisconsin-Whitewater.

## Office Personnel

(as of June 2010)

Sean Dilweg, Commissioner  
Kimberly Shaul, Deputy Commissioner

Anne Debevoise Ostby	Attorney
Kelli Banks	Executive Staff Assistant
Mary Reines	Executive Staff Assistant
Alice Shuman-Johnson	Attorney
Jennifer Stegall	Policy Initiatives Advisor-Administrator

### Legal Unit

Fred Nepple	General Counsel
Sheila Becker	Legal Secretary
James Harris	Attorney
Robert Luck	Attorney
Holly Strop	Insurance Examiner
Julie Walsh	Attorney
Lynn Welsh-Steinmeyer	Paralegal

### Health Funds and Communications

Eileen Mallow	Insurance Administrator
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#### Injured Patients and Families Compensation Fund

Theresa Wedekind	Insurance Program Officer
Audrey Hawk	Office Operations Associate
Jeffrey Kohlmann	Insurance Program Specialist
Mary Moore	Financial Specialist
Andrea Nelson	Insurance Program Specialist
Rodney Orr	Regulatory Specialist
Thomas Raymakers	Accountant

#### Legislative Unit

Roger Frings	Policy Advisor
James Guidry	Legislative Liaison

#### Managed Care

Barbara Belling	Managed Care Specialist
-----------------	-------------------------

#### Public Information and Communications

Marcia Elliott	IS Comprehensive Services Senior
Betsey Rewey	Office Operations Associate
Inger Williams	Office Operations Associate

### Funds and Program Management

Vacant	Insurance Administrator
--------	-------------------------

#### Information Services Section

Amit Trivedi	Management Information Chief
James Angus	IS Network Services Specialist
Steve Bartholow	IS Comprehensive Consultant
Scott Bradach	IS Auditor
Theresa Daggett	IS Systems Development Services Senior
Jackson Ellis	IS Data Services Specialist
Cindy Gramann	IS Systems Development Services Consultant/Administrator
Peter Howe	IS Systems Development Services Senior
Kathleen Keleher	IS Business Automation Senior
Erik Mickelson	IS Business Automation Senior
Steve Nickell	IS Systems Development Services Consultant/Administrator
Benjamin Schilling	IS Comprehensive Services Senior
Shawn Vang	IS Systems Development Services Specialist
Kaz Wojtkow	IS Systems Development Services Senior



Yvonne Sherry  
Thomas Thomas  
Frederick Thornton  
Timothy VandeHey  
Elena Vetrina  
Julie Wipperfurth

Records Management Supervisor  
Insurance Financial Examiner  
Insurance Financial Examiner  
Insurance Financial Examiner  
Insurance Financial Examiner  
Operations Program Associate

**Bureau of Market Regulation**

Susan Ezalarab  
Jo LeDuc  
Stephanie Cook  
William Genne  
Deborah Hamele  
Ashley Natysin

Director  
Administrative Manager  
Insurance Examiner  
Insurance Examiner  
Operations Program Associate  
Insurance Examiner

**Complaints Unit**

Annette Byrnes  
Monica Hale  
Jennifer Harris  
Shasta Hoffhein  
Cindy Lawton  
Mary Richardson  
Lae Thompson

Insurance Supervisor  
Consumer Complaint Program Associate  
Consumer Complaint Program Associate  
Operations Program Associate  
Office Operations Associate  
Office Operations Associate  
Office Operations Associate

**Property and Casualty Unit**

Rhonda Peterson  
Karen Becker  
Ronnie Demergian  
Barry Haney  
Drew Hunkins  
Gary Morris  
Katherine Otis  
Rebecca Rebholz  
Ellen Schwartz

Insurance Examiner Chief  
Insurance Examiner  
Insurance Examiner

**Life and Health Unit**

Michael Honeck  
Renee Fabry  
Janelle Dvorak  
John Kitslaar  
Erin Mirza  
Glen Navis  
John Pegelow  
Marcia Zimmer

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

**Accident and Health Unit**

Diane Dambach  
Linda Low  
Nitza Pfaff  
Lynn Pink  
Moua Yang  
Kevin Zwart

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

**Agent Licensing Section**

Laurna Landphier  
Laura Adkins  
Melody Esquivel  
Linda Goad  
Donald Peckham

Insurance Program Officer  
Office Operations Associate  
Consumer Protection Investigator  
License Permit Program Associate  
Office Associate

**Office of the Commissioner of Insurance—Office Finances**  
**General Fund—Supervision of the Insurance Industry**  
**Fiscal Year 2009 (Amounts in \$000s)**

	Total Revenue	Retained by Office of the Commissioner of Insurance	Transferred to State's General Purpose & Other Revenue Funds <sup>1</sup>
Premium Taxes	\$ 136,291	\$	\$ 136,291
Fire Department Dues	15,758		15,758
Liquidation Account Interest	Ⓔ		Ⓔ
Forfeitures	2,498		2,498
Insurance Company Examination Charges	6,551	5,896	655
Resident Appointment Billings and Renewals	4,033	3,630	403
Nonresident Appointment Billings and Renewals	8,642	7,778	864
Agent Continuing Education Fees	126	113	13
Resident Producer License Issuance	949	854	95
Nonresident Producer License Issuance	833	750	83
Resident Biennial License Renewals	518	466	52
Nonresident Biennial License Renewals	1,043	938	105
Other Licensing Fees	129	116	13
Company Licenses, Admissions, and Renewals	432	389	43
Miscellaneous <sup>2</sup>	277	275	2
<b>Total Revenue</b>	<b><u>\$178,149</u></b>	<b>21,205</b>	<b><u>\$156,944</u></b>
Less Total Operating Expenditures		<u>15,862</u>	
Net Operating Revenue/(Loss)		5,343	
Cash Lapse to State's General Fund (Transfer Out)		<u>(5,405)</u>	
<b>Net Change in Fund Equity</b>		<b><u>\$ (62)</u></b>	

<sup>1</sup> The Office of the Commissioner of Insurance retains 90% of licenses, services, and various other revenues. Taxes plus 10% of licenses, services, and various other revenues are remitted to the State of Wisconsin General Purpose Revenue Fund. Fire Department Dues are remitted to Wisconsin Fire Departments. Liquidation Account Interest accrues to liquidation account bank balances. Forfeitures are remitted to the Common School Fund.

<sup>2</sup> 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 2009 (Amounts in \$000s)**

	Total Revenue	Admin. Expenses	Operating Expenses	Net Operating Revenue
Injured Patients and Families Compensation Fund	\$26,346	\$5,230	\$(59,905) <sup>1</sup>	\$81,021
Local Government Property Insurance Fund	17,955	1,788	11,626	4,541
State Life Insurance Fund	7,721	632	6,248	841

<sup>1</sup> Actuarial Estimates were reduced for fiscal year 2009.

## **II. Executive Initiatives**



## Regulatory Developments and Trends

The Office of the Commissioner of Insurance (OCI) was created by the Legislature in 1871 and vested with broad powers to ensure that the insurance industry responsibly and adequately meet the insurance needs of Wisconsin citizens. Wisconsin has a tradition of sound regulation combined with strong consumer protections. A solid regulatory framework recognizes that consumers and the marketplace are best served by efficient, market-oriented regulation of the business of insurance.

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

Wisconsin continues to lead the way for savings in worker's compensation insurance. Wisconsin became the first state to protect laborers with worker's compensation in 1911. Wisconsin has a very stable and successful worker's compensation insurance system that has developed over many years, with a small increase announced in 2009. Worker's compensation will celebrate a centennial in 2011.

The 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 2009 include:

- Licensing 20,537 new agents, 2 new domestic insurers, 21 nondomestic insurers, 11 gift annuities and 6 warranty plans.
- Examining 63 domestic insurance companies' finances, analyzing more than 2,000 financial statements, conducting market conduct examinations on 8 companies, conducting market analysis for 5 lines of business to identify companies for further analysis.
- Responding to more than 35,000 consumer inquiries and 8,398 written consumer complaints and recovering over \$4.2 million for policyholders.

### *Educating and Informing the Insurance Consumer*

Consumer education is critical in a competitive-based insurance market. Consumers have an incentive to invest in the effort to identify the insurance products that best fit their needs and budgets. In 2009, OCI reviewed and updated its extensive list of consumer publications. Commissioner Dilweg and other OCI staff provided consumer education at numerous public speaking events.

### *Using Technology for Insurance Regulation*

OCI continues to improve state regulation and service through the use of technology by implementing Web applications that enable our constituents to access information and transact business. The commitment to the use of technology is a key strategy in the agency's business plan. Technology achievements in 2009 include:

- Continuing the development of the Internet Filing (Fillable Forms) project that will convert Web forms to more user-friendly, interactive forms that save data to a centralized database.
- Implementing the Interstate Insurance Product Regulation Compact (IIPRC).
- Implementing a file-and-use system for most insurance company rate and form filings.

### *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.

Wisconsin also served as Vice Chair of the IIPRC that creates a single point of filing for insurance company forms, allowing multiple states to review a single filing.

### *Emerging Trends*

Continued stresses in the overall economy may cause similar stresses in the insurance market. OCI Financial Examination staff will continue to closely monitor the market for problems in specific insurance lines.

In 2010 OCI will finalize implementation of a number of projects that resulted from legislative changes in 2009, including:

- Licensing and financial oversight of care management organizations (CMOs).
- Adopting and implementing regulations necessary for the autism mandate.
- Implementing mandatory automobile insurance and statutory changes in minimum coverage amounts required of drivers.
- Implementing state regulatory changes from the recently adopted health insurance reforms in the Accountable Care Act of 2010 (ACA).
- Continuing active monitoring of the suitability of annuity sales in Wisconsin, particularly those directed to our senior citizens.
- Life settlements.
- Mental health.

## Legislation

During 2009 Governor Doyle signed legislation that affects the business of insurance in Wisconsin. Legislative materials may be obtained from the Wisconsin Legislative Council, One East Main Street, Suite 401, Madison, Wisconsin 53703-3382, or by calling (608) 266-1304.

Legislative material also can be found on the Internet at [www.legis.state.wi.us](http://www.legis.state.wi.us).

The list of Wisconsin laws follows:

### **2009 Act 11—State continuation changes**

*Section 632.746 (3) (b), Wis. Stat.*

Permits terminated insureds eligible for state continuation to elect continuation coverage during special enrollment periods for the purpose of obtaining federal subsidies of 65% of the health premium cost for continuation on a former employer's health plan. Provides that employers must provide notice to terminated employees of the enrollment eligibility and provides OCI with rulemaking authority to promulgate rules governing election or extension of election periods, notice, rates, premiums, premium payment, application of preexisting condition exclusions, and election of alternative coverage.

Effective May 19, 2009

### **2009 Act 14—Health insurance coverage of hearing aids and cochlear implants for persons under 18 years of age**

*Sections 40.51 (8), 40.51 (8m), 66.0137 (4), 111.91 (2) (n), 120.13 (2) (g), 185.981 (4t), 185.983 (1) (intro.), 609.86 and 632.895 (16), Wis. Stat.*

Requires health insurance policies and governmental self-insured health plans to cover the cost of hearing aids and cochlear implants that are prescribed by a physician or a licensed audiologist in accordance with accepted professional medical or audiological standards. The coverage applies to a child under the policy or plan who is under 18 years of age and who is certified as deaf or hearing impaired by a physician or a licensed audiologist. In addition, the policy or plan must cover the cost of treatment related to hearing aids and cochlear implants, including procedures for the implantation of cochlear devices, for such a child.

The coverage of the cost of hearing aids is not required to exceed the cost of one hearing aid per ear per child more often than once every three years. The required coverage may be subject to any cost-sharing provisions, limitations, or exclusions, other than a preexisting

condition exclusion, that apply generally under the policy or plan.

Act 14 does not apply to any of the following: (1) a policy that covers only certain specified diseases; (2) a policy or plan that provides only limited-scope dental or vision benefits; (3) a plan offered by a limited service health organization or a preferred provider plan that is not a defined network plan; (4) a long-term care insurance policy; (5) a Medicare replacement policy or a Medicare supplement policy; and (6) a short-term individual plan (a plan that is not renewable and that has a specified termination date that, including any extensions that the policyholder may elect without the insurer's consent, is less than 12 months after the original effective date).

Effective January 1, 2010

### **2009 Act 28—State budget act**

#### Intermediary Fees

*Section 601.31, Wis. Stat.*

Has been amended to increase intermediary appointment fees to \$16 for resident agents and \$50 annually for nonresident agents. The statute also provides that the Commissioner may, by rule, set a higher fee.

#### Fraternal Benefit Societies

*Section 614.10 (2) (c) 3, Wis. Stat.*

Has been amended to include domestic partners as defined in ch. 770, Wis. Stat., as a definition for a covered person in the context of the statute.

#### Auto Insurance

*Section 344.01 (2) (am), Wis. Stat.*

Increases the motor vehicle liability minimum limits to the following:

1. From January 1, 2010, to December 31, 2016, \$50,000 because of bodily injury to or death of one person in any one accident and, subject to such limit for one person, \$100,000 because of bodily injury to or death of two or more persons in any one accident, and \$15,000 because of injury to or destruction of property of others in any one accident.
2. After December 31, 2016, the limits shall be the amounts established by the Department of Transportation under newly created s. 344.11, Wis. Stat.

For those policies that are issued for the purpose of complying with financial responsibility requirements, these provisions take effect on January 1, 2010. For all other purposes, these provisions take effect on June 1, 2010.

Auto Insurance

*Subchapter VI of ch. 344, Wis. Stat.*

Mandatory motor vehicle liability insurance, is created with the following provisions:

1. No person may operate a motor vehicle unless the owner or operator of the vehicle has in effect a motor vehicle liability policy with respect to the vehicle being driven.
2. No person may operate a motor vehicle unless the person, while operating the vehicle, has in his or her immediate possession proof of motor vehicle liability insurance.
3. Exceptions:
  - a. If the owner or operator has in effect a bond that meets the requirements of the law.
  - b. If the motor vehicle is a school bus and is insured as required under s. 121.53, Wis. Stat., or if the motor vehicle is insured as required under a commercial motor vehicle policy under s. 191.41, Wis. Stat., or is a commercial vehicle with the required proof of financial responsibility and the vehicle is being operated by the owner or with the owner's permission.
  - c. The motor vehicle is owned by a self-insurer holding a valid certificate of self-insurance and the vehicle is being operated with the owner's permission.
  - d. The owner or operator of the vehicle has made a deposit of cash or a security meeting the requirements of the law and the vehicle is being operated by or with the permission of the person who made the deposit.
  - e. The motor vehicle is subject to the financial responsibility requirements for rented and human service vehicles (s. 344.51, Wis. Stat.), the financial responsibility requirements for foreign rented vehicles (s. 344.52, Wis. Stat.) and the insurance requirements for human service vehicles (s. 344.55, Wis. Stat.).
  - f. The vehicle is owned by or leased to the United States, this or another state, or any county or municipality of this or another state, and the vehicle is being operated with the owner's or lessee's permission.

These provisions take effect on June 1, 2010.

Auto Insurance

*Subchapter IV of ch. 632, Wis. Stat.*

Is amended as follows:

1. Uninsured motorists coverage limits have increased to a minimum of \$100,000 per person and \$300,000 per accident [s. 632.32 (4) (a) 1, Wis. Stat.].
2. The definition of an uninsured motor vehicle has been changed to include an unidentified motor vehicle that does not actually hit another vehicle, provided that an independent third party provides evidence in support of the unidentified motor vehicle's involvement in the accident [s. 632.32 (2) (g) 2, Wis. Stat.].
3. Underinsured motorists coverage limits have increased to a minimum of \$100,000 per person and \$300,000 per accident [s. 632.32 (4) (a) 2m, Wis. Stat.].
4. A definition of underinsured motorist coverage has been added. Underinsured motorist coverage means coverage for the protection of persons insured under that coverage who are legally entitled to recover damages for bodily injury, death, sickness, or disease from owners or operators of underinsured motor vehicles [s. 632.32 (d), Wis. Stat.].
5. A definition of underinsured motor vehicle has been added. Underinsured motor vehicle means a motor vehicle to which all of the following apply [s. 632.32 (2) (a), Wis. Stat.]:
  - a. The motor vehicle is involved in an accident with a person who has underinsured motorist coverage,
  - b. A bodily injury liability insurance policy applies to the motor vehicle at the time of the accident, and
  - c. The limits under the bodily injury liability insurance policy are less than the amount needed to fully compensate the insured for his or her damages.
6. Underinsured motorist coverage must be included in a motor vehicle policy and may no longer be rejected by the applicant or insured.
7. Medical payments coverage has increased to the amount of at least \$10,000 [s. 632.32 (4) (a) 3m, Wis. Stat.]. However, applicants and insureds may still reject medical payments coverage.

8. Insurers that provide umbrella or excess liability coverage that insure, with respect to a motor vehicle, against loss resulting from liability imposed by law for bodily injury or death of a person arising out of the ownership, maintenance or use of a motor vehicle must provide written offers of uninsured and underinsured motorist coverage as follows [s. 632.32 (4r), Wis. Stat.]:
- Each application for an umbrella or excess liability policy issued on or after the effective date of this requirement shall contain a written offer of uninsured and underinsured.
  - For umbrella or excess liability policies that are in effect on the effective date of this requirement, the insurers must, at the time of first renewal, provide a written **offer** of uninsured motorist coverage to the named insureds under each policy that does not include uninsured motorist coverage and a written **offer** of underinsured motorist coverage to the named insureds under each policy that does not include underinsured motorist coverage.
  - The offers may be rejected by the insureds or applicants. The insurer is not required to make such offers in subsequent renewal notices.
  - If an umbrella or excess liability policy in effect on the date of enactment or issued on or after the date of enactment does not provide for either uninsured or underinsured motorist coverage and the insurer failed to provide the written offer for these coverages, then, on the request of the insured, a court shall reform the policy to include these coverages with the same limits as the liability coverage limits under the policy.
  - The above requirements do not apply to town mutual insurers.
9. A policy may limit the number of motor vehicles to three for which the limits for coverage for uninsured and underinsured motorists coverage may be added together [s. 632.32 (6) (d) and (e), Wis. Stat.].
10. A policy may limit the number of motor vehicles to three for which the limits for coverage for medical payments coverage may be added together [s. 632.32 (6) (f), Wis. Stat.].
11. A policy may not provide that the limits under the policy for uninsured motorist or underinsured motorist coverage for bodily injury or death resulting from any one accident may be reduced by [s. 632.32 (6) (g), Wis. Stat.]:
- Amounts paid by or on behalf of any person or organization that may be legally responsible for

the bodily injury or death for which the payment is made;

- Amounts paid or payable under any worker's compensation law; and
- Amounts paid or payable under any disability benefits laws.

12. An insurer may not place an applicant or insured in a high-risk category on the basis that the applicant or insured has not previously had motor vehicle insurance [s. 632.355, Wis. Stat.].

The above provisions are effective for policies issued or renewed November 1, 2009.

#### Health Insurance

*Section 601.41, Wis. Stat.*

Concerns the use of a uniform application for individual health insurance and contains the following provisions:

- OCI is required by rule to prescribe uniform questions and the format for applications which may not exceed 10 pages in length for individual major medical health insurance policies;
- After the effective date of the rules promulgated by the office, an insurer may only use the prescribed questions and format; and
- For the uniform application requirements, an individual major medical policy includes health coverage provided on an individual basis through an association.

#### Health Insurance

*Section 601.428, Wis. Stat.*

Requires, beginning in 2009, every insurer that issues individual health insurance policies to annually report to the office the total number of individual health insurance policies issued in the preceding year and the total number of individual health insurance policies with respect to which the insurer initiated or completed a cancellation or rescission in the preceding year. OCI will prescribe a reporting form.

#### Health Insurance

*Section 609.655, Wis. Stat.*

Requires defined network plans to include a licensed mental health professional as defined in s. 632.89 (1) (e) 2,

3, or 4, Wis. Stat., in covering the clinical assessment of a dependent student's nervous or mental disorders or alcoholism or other drug abuse.

Health Insurance

Section 632.7495 (4), Wis. Stat.

Concerning the renewability of individual health insurance policies designed to provide short-term coverage as bridge coverage is amended. An insurer is not required to renew a bridge policy so long as:

1. The coverage is marketed and designed to provide short-term coverage as a bridge between coverage periods;
2. The coverage has a term of not more than 12 months; and
3. The coverage term aggregated with all consecutive periods of the insurer's coverage of the insured by individual health benefit plan coverage not required to be renewed does not exceed 18 months. Coverage periods are consecutive if there are no more than 63 days between the coverage periods.

The Commissioner is required to promulgate rules governing the disclosures related to, and may promulgate rules setting standards for, the sale of these products.

The above provisions take effect for those policies issued or renewed on or after January 1, 2010.

Health Insurance

Section 632.7497, Wis. Stat.

Concerning policyholder or certificate holder rights under an individual major medical policy or comprehensive health benefit plan, including a group policy that is underwritten on an individual basis, includes the following provisions:

1. At the time of renewal and at the request of an insured, an insurer must permit the insured to do either of the following:
  - a. Change the coverage to:
    - i. A different but comparable individual major medical or comprehensive health benefit plan currently offered by the insurer;
    - ii. An individual major medical or comprehensive health benefit plan offered by the insurer with more limited benefits; or

- iii. An individual major medical or comprehensive health benefit plan offered by the insurer with higher deductibles.

- b. Modify the existing coverage by electing an optional higher deductible, if any, under the individual major medical or comprehensive health benefit plan.

2. The insurer may not impose new preexisting condition exclusions under the new or modified coverage selected by the insured that did not apply to the original coverage and shall allow credit under the new or modified coverage for the period of original coverage.

3. The insurer may not rate for health status for the new or modified coverage other than the insured's health status at the time the insured applied for original coverage and as disclosed on the original application.

4. Annually, insurers shall mail, not more than 3 months nor less than 60 days before the renewal date, to each insured under an individual major medical or comprehensive health benefit plan a notice containing the following:

- a. The right to elect alternative coverage;
  - b. A description of the alternative coverage(s) available; and
  - c. The process for making the election.

5. Insurers are not required to offer alternative coverage if the individual major medical or comprehensive health benefit plan is cancelled or nonrenewed for the reasons contained in s. 632.7495 (2), (3) (b), or (4), Wis. Stat.

6. Notwithstanding the provisions of s. 600.01 (1) (b) 3 and 4, Wis. Stat., the above applies to group health benefit plans if the group health benefit plans are individual major medical or comprehensive health benefit plans as defined in this section.

The provisions of this section first apply to individual major medical and comprehensive health benefit plans that are renewed on or after January 1, 2010.

For short-term plans, the treatment of s. 632.7495 (5), Wis. Stat., the renumbering and amendments to s. 632.7495 (4), Wis. Stat., and the creation of s. 632.7495 (4) (b), (c), and (d), Wis. Stat., first apply to individual health benefit plans that are short-term plans and that are issued or renewed on or after January 1, 2010.

Health Insurance

Section 632.76 (2) (ac), Wis. Stat.

Concerning preexisting condition limitations for individual disability insurance coverage includes the following:

1. No claim incurred after 12 months from the date of issue of an individual disability insurance policy as defined in s. 632.895 (1) (a), Wis. Stat., may be reduced or denied on the ground that a disease or physical condition existed prior to the effective date of coverage, unless the condition was excluded from coverage by name or specific description by a provision effective on the date of the loss.
2. An individual disability insurance policy as defined in s. 632.895 (1) (a), Wis. Stat., other than a short-term policy subject to s. 632.7495 (4) and (5), Wis. Stat., may not define a preexisting condition more restrictively than a condition, whether physical or mental, regardless of the cause of the condition, for which medical advice, diagnosis, care, or treatment was recommended or received within 12 months before the effective date of coverage.
3. All of the following apply to short-term disability insurance policies subject to s. 632.7495 (4) and (5), Wis. Stat.:
  - a. A short-term individual disability insurance policy may not define a preexisting condition more restrictively than a condition, whether physical or mental, regardless of the cause of the condition, for which medical advice, diagnosis, care, or treatment was recommended or received before the effective date of the coverage;
  - b. The policy shall reduce the length of time during which a preexisting condition exclusion may be imposed by the aggregate of the insured's consecutive periods of coverage under the insurer's individual short-term disability policies. Coverage periods are consecutive if there are no more than 63 days between the coverage periods.

The above provisions take effect for those policies issued or renewed on or after January 1, 2010.

Health Insurance

Section 632.835, Wis. Stat.

Concerning independent review of adverse insurer findings has been expanded to include coverage denial

determinations, including preexisting condition exclusion denial determinations and rescissions of a policy or certificate, and contains the following new statutory provisions:

1. New definitions are included in the section:
  - a. "Coverage denial determination" means an adverse determination, an experimental treatment determination, a preexisting condition exclusion denial determination, or a rescission of a policy or certificate.
  - b. "Preexisting condition exclusion denial determination" means a determination by or on behalf of an insurer that issues a health benefit plan denying or terminating treatment or payment for treatment on the basis of a preexisting condition as defined in the statutes.
2. The statute affirmatively states that nothing in the section affects an insured's right to commence a civil proceeding relating to a coverage denial determination [s. 632.835 (2) (e), Wis. Stat.].
3. The \$25 required fee of the person requesting the independent review has been eliminated [s. 632.835 (3) (a), Wis. Stat.].
4. The statute states that the decision of the independent review organization regarding a preexisting condition exclusion denial determination or a rescission is not binding on the insured [s. 632.835 (3) (f) 2, Wis. Stat.].
5. OCI must make a determination that at least one independent review organization has been certified by the office to effectively provide independent reviews for preexisting condition exclusion denial determinations and rescissions and must publish a notice in the Wisconsin Administrative Register that states a date that is two months after the office makes the determination. The date contained in the notice is the date on which the independent review procedure begins operating with respect to preexisting condition exclusion denial determinations and rescissions [s. 632.835 (8) (b), Wis. Stat.].
6. The independent review concerning preexisting condition exclusion denial determinations and rescissions is available to an insured who receives an adverse notice of the disposition of his or her internal grievance [s. 632.835 (9) (b), Wis. Stat.].

The above provisions take effect on July 1, 2009.

Health Insurance

Section 632.845, Wis. Stat.

Prohibits an insurer that provides coverage under a health care plan, as defined in s. 628.36 (2), Wis. Stat., to refuse to cover health care services that are provided to an insured under the plan and for which there is coverage under the plan on the basis that there may be coverage for such services under a liability insurance policy.

The above provision takes effect on November 1, 2009.

Health Insurance

Section 632.885, Wis. Stat.

Concerns coverage of dependents. It applies to disability insurance policies as defined in s. 632.895 (1) (a), Wis. Stat., and self-insured health plans of the state or of a county, city, village, town, or school district, along with limited service health organizations, preferred provider plans and defined network plans. It contains the following provisions:

1. Insurers that offer disability insurance policies and self-insured health plans are required to offer, and if requested by an applicant or insured, coverage for an adult child of the applicant or insured as a dependent of the applicant or insured if the child satisfies all of the following:
  - a. The child is over 17 but less than 27 years of age;
  - b. The child is not married; and
  - c. The child is not eligible for coverage under a group health benefit plan that is offered by the child's employer and for which the amount of the child's premium contribution is no greater than the premium amount for his or her coverage as a dependent under the parent's plan.
2. Notwithstanding the above requirements, the coverage requirements apply to an adult child who satisfies all of the following:
  - a. The child is a full-time student, regardless of age;
  - b. The child is not married and the child is not eligible for coverage under a group health benefit plan that is offered by the child's employer and for which the amount of the child's premium contribution is no greater than the premium amount for his or her coverage as a dependent under the parent's plan; and
  - c. The child was under 27 years of age when he or she was called to federal active duty in the National Guard or in a reserve component of the

U.S. armed forces while the child was attending, on a full-time basis, an institution of higher education.

3. An insurer or self-insured plan is required to determine the premium for coverage of a child who is over 18 on the same basis as the premium is determined for a dependent who is 18 years of age or younger.
4. An insurer or self-insured health plan may require documentation from an applicant or an insured seeking coverage of a dependent child initially and annually thereafter that the child meets the criteria for coverage under this provision.

The above provisions take effect on January 1, 2010.

Health Insurance

Section 632.89 (1dm), Wis. Stat.

Adds the definition of licensed mental health professional to mean a clinical social worker who is licensed under ch. 457, Wis. Stat., a marriage and family therapist who is licensed under s. 457.10, Wis. Stat., or a professional counselor who is licensed under s. 457.12, Wis. Stat.

Health Insurance

Section 632.89 (1) (e) 3, Wis. Stat.

Is repealed and recreated to read a psychologist licensed under ch. 455, Wis. Stat.

Health Insurance

Section 632.89 (1) (e) 4, Wis. Stat.

Is created to read a licensed mental health professional practicing within the scope of his or license under ch. 457, Wis. Stat., and applicable rules.

The above provisions apply to policies issued or renewed on or after July 1, 2009.

Health Insurance

Section 632.895 (12m), Wis. Stat.

Requires coverage for the treatment of autism spectrum disorders. Following are major provisions of the statute. OCI will promulgate an administrative rule interpreting and implementing certain provisions of the statute.

1. Autism spectrum disorder means any of the following:
  - a. Autism disorder;

- b. Asperger's syndrome; or
  - c. Pervasive developmental disorder not otherwise specified.
2. This requirement applies to every disability insurance policy and self-insured health plan of the state, county, city, town, village, or school district. It also applies to defined network plans as contained in s. 609.87, Wis. Stat. It does not apply to:
- a. A disability policy that covers only certain specified diseases;
  - b. A health care plan offered by a limited service health organization or by a preferred provider plan that is not a defined network plan;
  - c. A long-term care insurance policy; or
  - d. A Medicare replacement or a Medicare supplement policy.
3. The coverage required shall provide at least \$50,000 for intensive-level services per insured per year, with a minimum of 30 to 35 hours of care per week for a minimum duration of 4 years, and at least \$25,000 for nonintensive-level services per insured per year, except that these minimum coverage monetary amounts shall be adjusted annually, beginning in 2011, to reflect changes in the consumer price index for all urban consumers, U.S. city average, for the medical group, as determined by the U.S. Department of Labor.
4. The coverage may be subject to deductibles, coinsurance, or co-payments that generally apply to other conditions covered by the policy or plan. The coverage may not be subject to limitations or exclusions, including limitations on the number of treatment visits.

The above provisions apply to policies issued or renewed on or after November 1, 2009.

Health Insurance

*Section 632.895 (15), Wis. Stat.*

Coverage of student on medical leave, has been amended so that the provisions contained in newly created s. 632.885, Wis. Stat., coverage for dependents, are extended to coverage for students on medical leave.

This provision takes effect on January 1, 2010.

Health Insurance

*Section 632.895 (17), Wis. Stat.*

Was created to require coverage for contraceptives and services in all disability insurance policies and self-

insured health plans of the state or of a county, city, town, village, or school district, that provide coverage for outpatient health care services, preventive treatments and services, or prescription drugs and devices, including limited service health organizations, preferred provider plans and defined network plans, as follows:

1. Coverage for contraceptives prescribed by a health care provider;
2. Coverage for outpatient consultations, examinations, procedures, and medical services, if covered for any other drug benefits under the policy or plan;
3. Coverage may only be subject to the exclusions, limitations, and cost-sharing provisions that apply generally to the applicable coverage under the policy or plan;
4. This requirement does not apply to:
  - a. A disability policy that covers only certain specified diseases;
  - b. A health care plan offered by a limited service health organization or by a preferred provider plan that is not a defined network plan;
  - c. A long-term care insurance policy; or
  - d. A Medicare replacement or a Medicare supplement policy.

These provisions take effect on January 1, 2010.

Unless otherwise noted above, the newly enacted provisions of Act 28 take effect on the first day beginning after publication of this Act.

Effective June 30, 2009

**2009 Act 83—Health insurance coverage denials for eligibility under the Health Insurance Risk-Sharing Plan**

*Sections 149.12 (2) (c) and 149.14 (2) (a), Wis. Stat.*

Permits the Health Insurance Risk-Sharing Authority to increase the allowable lifetime limit above the previous limit of \$1,000,000.

Effective December 16, 2009

**2009 Act 84—Health insurance coverage denials for eligibility under the Health Insurance Risk-Sharing Plan**

*Section 149.12 (1) (a), Wis. Stat.*

Changes the eligibility requirements for the Health Insurance Risk-Sharing Plan to require a notice of rejection for coverage to one or more insurers.

Effective December 16, 2009

## Administrative Rules

In 2009, OCI promulgated the following changes in the Wisconsin Administrative Code:

*Ins 2.19—Relating to sales of life insurance and annuities to the military*

Congress on September 29, 2006, enacted the Military Personnel Financial Services Protection Act, Pub. L. No. 109-290 (2006) (the Federal Act). Congress found it imperative that members of the United States Armed Forces be shielded from “abusive and misleading sales practices” and protected from certain life insurance products that are “improperly marketed as investment products, providing minimal death benefits in exchange for excessive premiums that are front-loaded in the first few years, making them entirely inappropriate for most military personnel.”

The Federal Act asks that the “states collectively work with the Secretary of Defense to ensure implementation of appropriate standards to protect members of the Armed Forces from dishonest and predatory insurance sales practices while on a military installation.” The Federal Act calls on the National Association of Insurance Commissioners (NAIC) to, in coordination with the Secretary, create standards for products specifically designed to meet the particular needs of members of the Armed Forces, regardless of the sales location.

The NAIC developed the Military Sales Practices Model Regulation (Model) to address the Federal Act request. The Model specifically prohibits certain acts and practices as false, misleading, deceptive or unfair under Wisconsin’s unfair trade practices statute (s. 628.34, Wis. Stat.). Many of the provisions incorporate Department of Defense (DoD) solicitation rules. For example, by tracking DoD regulations the Model prohibits the practice of soliciting the sales of life insurance in barracks, day rooms and other restricted areas.

The Model also addresses Congressional concerns regarding suitability and product standards. In this regard, the Model prohibits recommending the purchase of any life insurance product which includes a “side fund” to junior enlisted service members in pay grades E-4 and below, unless the insurer has reasonable grounds for believing that the life insurance portion of the product, standing alone, is suitable.

This rule conforms to the recommended NAIC Model.  
Effective March 1, 2009

*Ins 3.39—Relating to Medicare supplement and replacement insurance products and affecting small business*

The rule implements modifications delineated by the NAIC Medicare Supplement Insurance Minimum Standards Model Act that includes modifications to comply with both the Genetic Information Nondiscrimination Act of 2008 (GINA) and the Medicare Improvements for Patients and Providers Act of 2008 (MIPPA). Medigap policies are policies purchased by Medicare beneficiaries to cover Medicare deductibles, coinsurance, copayments and selected services that Medicare does not cover. Medicare establishes eligibility rules, benefits and coverage limits. The rule incorporates the NAIC Model Act into Wisconsin’s current Medicare supplement and Medicare replacement rules.

The rule contains a new paragraph that specifically implements the GINA requirements as they relate to Medicare supplement or replacement plans. The rule also updates requirements relating to the submission of form filings and advertisements to the Office of the Commissioner of Insurance (OCI), including the repeal and recreation of Appendices 2 and 3 and modification of s. Ins 3.39 (15), Wis. Adm. Code.

The rule implements the changes to the Medicare supplement benefits that are to be effective by June 1, 2010, in accordance with MIPPA. Specifically, although Wisconsin is waived by CMS from offering specific Medicare supplement plans, OCI is proposing to incorporate the benefits contained within the federal newly created standardized plans labeled “M” and “N” into two new rider options. These riders will create a Medicare Part A 50% deductible with no out-of-pocket maximum limitation and will create a Medicare Part B 100% deductible with copayment requirements for office and emergency room visits.

While the federal standardized plans eliminate the preventive health care coverage, the rule retains those benefits. Also, although the standardized plans are first incorporating a hospice care benefit, OCI has required a hospice benefit for more than three years and will retain the benefit for policies that become effective on or after June 1, 2010. The rule includes a newly created paragraph to address issuers’ use of new or innovative benefits as contained in the NAIC Model Act.

For clarity, the rule renumbers existing appendices to include newly created Appendices 2 through 6 for the

Medicare supplement plans that are effective on or after June 1, 2010. The new appendices follow product lines with one appendix dedicated to premium information and various disclosures. Parallel cites ease the use of the new regulations by creating s. Ins 3.39 (4s), (5m) and (30m), Wis. Adm. Code.

The rule preserves the regulatory oversight of products primarily sold to Wisconsin seniors and maintains rigorous standards for disclosure of benefits, consumer rights and marketing practices. In furthering this oversight, the rule includes specific requirements for issuers marketing and selling insurance products intended to wrap around or fill gaps in Medicare Advantage products. The rule will require these insurance products to comply with the Medicare supplement and replacement regulations.

Effective July 1, 2009

*Ins 2.07—Relating to replacement of life insurance or annuity contracts: disclosure requirements*

The Office of the Commissioner of Insurance has established minimum standards of conduct to be observed by insurers and producers in life insurance and annuity replacement or financed purchase transactions to assure disclosure of material information to purchasers and to reduce opportunities for misrepresentation and unfair business practices. The rule expands and clarifies the information that must be communicated by a producer to a purchaser at the time an application is completed. The rule provides notice formats to assure uniform disclosures. The rule requires that certification of the disclosure be obtained from the purchaser and the producer, and that a copy of the certification along with a copy of all sales materials be provided to the purchaser and submitted to the insurer with the completed application. The rule defines and includes financed purchases in the replacement disclosure and reporting requirements.

Under this rule, insurers who use producers are required to maintain a system of supervision, control and monitoring to assure compliance which at a minimum must provide training, guidance, review and detection procedures. Insurers must have the capacity to monitor each producer's replacement activity and to maintain and produce transactional records upon request of the Commissioner. Records must be retained by the insurer for at least five years. A replacing insurer must notify an existing insurer of a replacement transaction within five business days of receipt of a completed application and must notify a purchaser of the right to cancel the transaction within 30 days of delivery of a policy or

contract and receive a refund. An existing insurer must retain replacement notices for at least five years, must notify the existing policyholder of the right to receive information regarding the existing policy or contract and must notify the existing policyholder of the potential effect of release of policy values. Insurers engaging in direct response solicitation where there is no producer are required to make inquiries and provide disclosures to an applicant in any transaction that may involve a replacement.

Effective July 1, 2009

*Ins 17.01 (3), 17.28(3) (c), and 17.28 (6)—Relating to fiscal 2010 Fund fees, provider classifications, and Mediation Panel fees and affecting small business*

This rule establishes the fees that participating health care providers must pay to the Fund for the fiscal year beginning July 1, 2009. These fees represent a 9.9% increase from fees paid for the 2008-09 fiscal year. The Board approved these fees at its meeting on December 17, 2008, based on the recommendation of the Board's actuarial and underwriting committee and reports of the Fund's actuaries.

This rule includes additions to the Insurance Services Office (ISO) code listing to address new classification specialties. ISO codes are the numerical designation for a health care provider's specialty and are used to classify the provider for assessment purposes.

The Board is also required to promulgate by rule the annual fees for the operation of the Injured Patients and Families Compensation Mediation System, based on the recommendation of the director of state courts. The recommendation of the director of state courts was reviewed by the Board's actuarial and underwriting committee. This rule implements the funding level approved by the Board by establishing Mediation Panel fees for the next fiscal year at \$25.00 for physicians and \$5.00 per occupied bed for hospitals, representing an increase of \$7.00 per physician and \$2.50 per occupied bed for hospitals from 2008-09 fiscal year Mediation Panel fees.

Effective July 1, 2009

*Ins 6, 26, and 28—Relating to licensing, prelicensing and continuing education for insurance agents and affecting small business*

This rule changes the agent licensing requirements to conform to the NAIC model requirements for licensing and regulation of insurance agents. Three new lines of authority—variable life, crop, and surety—are created to

bring Wisconsin into conformance with the lines in the NAIC model. For the variable line, there will be a six-month transition period during which an agent can solicit under either the current licensing requirements or the new ones. After that period, the agent is only able to solicit under the new requirements.

This rule will now allow online, self-study, and correspondence course credits to satisfy the existing prelicensing education requirements and conforms Wisconsin to requirements under the NAIC model. Prelicensing course providers will be required to pay the same course approval fees as currently paid by continuing education providers.

The NAIC model requires that the state of residence use fingerprint identification for crime checks. There are 16 states that now require fingerprinting of their resident insurance agent applicants including Alaska, Arizona, California, Connecticut, Florida, Idaho, Montana, New Jersey, Nevada, Pennsylvania, Ohio, Oregon, Tennessee, Utah, Washington and West Virginia. Wisconsin statutes permit the Commissioner to require fingerprints for this purpose [see s. 628.04 (1c), Wis. Stat.]. Currently, a resident agent applicant's criminal records are checked using only the Department of Justice, Crime Information Bureau (CIB). The CIB database contains no information about federal convictions or convictions in other states. The CIB matches are currently done using a name match and can result in inaccurate matches. A fingerprint match is the only method that the CIB match can verify. Thus a person who applies for a Wisconsin insurance license could fail to disclose significant convictions under federal law, in other states or even Wisconsin and OCI would have no method to catch the falsehood. OCI would license the person without knowing that the public may be at significant risk of harm.

The FBI requires fingerprints in order to provide criminal records to the Commissioner. Other Wisconsin agencies currently require fingerprint crime checks with the FBI as part of their licensing process, including:

The Wisconsin Department of Financial Institutions, Securities Division, does not collect fingerprints but uses the national Financial Industry Regulatory Authority (FINRA) to conduct fingerprint criminal checks

Teacher licenses under s. 118.19 (10) c, Wis. Stat.

Private Detective licenses under RL 31.03 (b), Wis. Adm. Code

Private Security Guard licenses under RL 31.036 (1) (b), Wis. Adm. Code

Wholesale Pharmacy Distribution Reps under s. 450.071 (3) (c) 9, Wis. Stat.

The current testing vendor contracted with OCI holds the current statewide contract for fingerprinting and provides those services for the licenses identified above except FINRA. Pursuant to the current contract, the fingerprints collected would be used only to do an FBI and CIB crime check and then destroyed under the contract with the current testing vendor utilized by OCI.

The application fee for the initial licensing of insurance agents has also been increased. Currently, the fees OCI collects from insurance agent applicants are less than what OCI pays to have the licensing examination administered. The contract for the administration of the licensing examination was recently rebid with the new contract effective July 1, 2009. This new contract contains higher charges for examination and processing and makes the current fee structure inadequate.

Effective September 1, 2009

*Ins 2.81—Relating to use of the 1980 CSO Standard Ordinary Life Valuation Mortality Table in determining the minimum standard of valuation reserves and the minimum standard nonforfeiture values for preneed funeral life insurance products*

Section Ins 2.81, Wis. Adm. Code, sets forth the requirements for use of the 2001 Commissioners' Standard Ordinary (CSO) Mortality Table by insurers meeting prescribed conditions in determining minimum reserve liabilities and minimum nonforfeiture values which may be used for policies issued on or after January 1, 2005, and before January 1, 2009, and which shall be used for policies issued on or after January 1, 2009. Research completed by the Deloitte University of Connecticut Actuarial Center commissioned by the Society of Actuaries as a part of a study of preneed mortality determined that the 2001 CSO Mortality Table produces inadequate reserves for policies issued to fund funeral services and expenses. This rule provides that insurers shall use the 1980 Commissioners' Standard Ordinary (CSO) Mortality Table for determining the minimum mortality standard for determining reserve liabilities and nonforfeiture values for funeral policies as defined in s. 632.415, Wis. Stat. Insurers may elect to use the 2001 CSO Mortality Table for funeral policies issued on or after January 1, 2009, and before January 1, 2012, provided that the insurer certifies to the Commissioner with

supporting information that the reserve methodology employed by the insurer using the 2001 CSO Mortality Table as a minimum standard develops adequate reserves.

Effective October 1, 2009

*Ins 6.90—Relating to designations or certifications purporting to demonstrate special expertise in the financial or retirement needs of seniors*

Chapter Ins 6.90, Wis. Adm. Code, sets forth general information regarding prohibited business practices of insurers and insurance intermediaries. Recently, states have identified possible fraudulent marketing and sales activity related to the use of senior-specific certifications in the sale of insurance products to seniors. In 2008, the National Association of Insurance Commissioners (NAIC) created a committee to establish a model rule setting standards for the use of senior-specific certifications and professional designations by insurance producers in the sale of life insurance and annuities to all consumers regardless of age. The NAIC Model Rule was adopted in July of 2008. The Wisconsin rule follows the NAIC Model with two exceptions. First, the rule adds the term “advertising” to the list of practices and conduct to which the rule applies. Second, the rule adds health insurance to life insurance and annuity products in the list of insurance products to which the rule applies.

Effective January 1, 2010

In 2009, OCI had the following emergency rules in effect:

*Ins 3.36—Relating to treatment of autism spectrum disorders*

Under 2009 Wisconsin Act 28, the Commissioner is required pursuant to s. 632.895 (12m), Wis. Stat., to define four terms: “intensive-level services,” “nonintensive-level services,” “qualified,” and “paraprofessional” for purposes of providing services under this subsection. The statute further authorizes the Commissioner to promulgate rules governing the interpretation or administration of this subsection.

To ensure clear understanding of current provider qualifications and treatment options for autism spectrum disorders, the Commissioner established the Autism Working Group. The working group was charged with advising the Commissioner on definitions for the four required terms and making recommendations on how the statute should be implemented. The group was composed of parents, providers, insurers, and advocates. Administrators of the Waiver Program at the Department of Health Ser-

vices also participated. The group met every other week beginning June 23, 2009, until September 10, 2009.

The Waiver Program was used as a baseline to discuss the implementation of the new mandate. Current literature on autism spectrum disorders and information from other states was presented to the working group for review and consideration. Because the research and literature in the realm of autism treatments is rapidly evolving, the working group recommended defining “evidence-based” and “behavioral” rather than creating a list of approved therapies that could readily become outdated.

The rule includes definitions of intensive-level behavioral therapy and nonintensive-level therapy. Based upon current research, the rule limits intensive-level services to children aged two to nine years, as this period of time has shown to be optimum for gains for individuals diagnosed with autism spectrum disorders. Building from the waiver program, the working group developed a comprehensive regulation.

The rule contains criteria necessary for one to be considered a qualified provider, qualified professional, qualified therapist, and qualified paraprofessional. The criteria include a combination of educational, professional, and specific training with individuals diagnosed with autism spectrum disorders. For qualified paraprofessionals, specific requirements for supervised implementation of a treatment plan for the insured are required. The rule includes provisions to permit individuals who are currently providing services through the Department’s Waiver Program to be deemed qualified for up to two years and to permit insurers and self-funded plans to contract with these individuals who are experienced but may not meet the “qualified” requirements.

The rule also handles several administrative concerns. It allows insurers to deny claims they believe to be fraudulent, to exclude travel time from the required hours of treatment and allocated dollars for treatment, and permits dispute resolution through independent review organizations.

Effective September 28, 2009

*Ins 3.75—Relating to continuation of group health insurance policies*

The United States Department of the Treasury, Internal Revenue Service, published an interpretation of the American Recovery and Reinvestment Act of 2009 that provided a continuation election opportunity for covered employees, including former employees, when

an employer discontinues a group health plan. The rule considers continuation coverage election options for employees meeting the requirements of s. 632.897, Wis. Stat., or s. 9126 of 2009 Wisconsin Act 11 whose employer or former employer discontinues the group health insurance policy. The rule considers election and eligibility criteria for continuation of coverage through a group policy.

Effective October 1, 2009

*Ins 57—Relating to care management organizations and affecting small business*

Chapter 648, Wis. Stat., was created to establish the financial regulation of care management organizations that provide and coordinate services for the Family Care program. Family Care is a Wisconsin Medicaid program designed to provide cost-effective, comprehensive and flexible long-term care that fosters consumers' independence and quality of life, while recognizing the need for interdependence and support. Family Care improves the cost-effective coordination of long-term care services by creating a single flexible benefit that includes a large number of health and long-term care services that are typically only available separately. Enrollees have access to specific health care services offered by Medicaid as well as long-term care services in the Home and Community-Based Waivers and the state-funded Community Options Program.

Family Care is a public program operated by the Wisconsin Department of Health Services (Department) that contracts with both private and public plans to provide consumers an option for coverage of long-term care services beyond fee-for-service and the self-directed supports waiver. The care management organizations receive a fixed capitated amount per enrollee from the Department through the waiver programs. However, due to the nature of the organizations and the structure of the plan, care management organizations, unlike insurers, may be less able to build and draw upon reserves both during the expansion periods and due to the potential for unforeseen expenditures.

The rule implements ch. 648, Wis. Stat., financial regulatory oversight of the care management organizations in coordination with the Department to ensure that the organizations use sound financial tools when commencing operations and ongoing oversight of the financial condition of the organizations. Specifically, the proposed rule establishes minimum financial standards, financial reporting requirements, regulatory examinations, and restricted

reserves for care management organizations in the event of insolvency.

Effective October 10, 2009

*Ins 3.34—Relating to coverage of dependents to age 27 and affecting small business*

The rule interprets and implements the requirements of s. 632.885, Wis. Stat., by clarifying and defining eligibility criteria and providing guidance as to how insurers and self-insured health plans are to determine an adult child's eligibility for coverage. The rule clarifies that the mandate applies to individual and group health insurance, limited-scope health insurance, including vision and dental plans, as well as self-insured health plans. The rule also clarifies that this mandate does not apply to certain insurance products including long-term care and Medigap policies. Further, as described in the applicability provisions of 2009 Wisconsin Act 28, the rule states when the mandate first applies, including the initial applicability for collectively bargained health plans.

The rule provides clarity through definitions of "premium contribution" and "premium amount." The Commissioner received the greatest volume of inquiries seeking guidance on how the premium comparison was to be conducted. The rule simplifies and guides insurers and self-insured plans on exactly what is to be compared for this element of eligibility determination.

Guidance is also provided regarding to whom an offer of coverage for an eligible adult child is to be given and reinforces the statutory provision that it is only the applicant or the insured who determines whether or not an eligible dependent is added to his or her health plan. The rule further informs insurers and self-insured plans on prohibited practices that would unduly restrict an otherwise eligible dependent from coverage contrary to the intent of the statute.

The rule further provides specific guidance to insurers offering individual health insurance products as compared to insurers or self-insured health plans offering group health insurance coverage. Insurers offering individual health insurance may rate, may utilize preexisting condition waiting periods, and may apply elimination riders to an eligible adult child, but may not impose such limitations as coverage would be rendered illusory. Insurers offering group health insurance or limited-scope insurance and self-insured health plans must comply with s. 632.746, Wis. Stat., with regards to preexisting condition waiting periods and application of

creditable coverage. The rule also requires insurers and self-insured health plans to treat an eligible adult child as a new entrant and provide annually at least a 30-day enrollment period.

Finally, the rule clarifies s. 632.885 (2) (a) 3 and (b) 3, Wis. Stat. An adult child is an eligible adult child when the child is between the ages of 17 and 27, is not married and who is not eligible for his or her employer-sponsored coverage or whose employer does not offer health insurance to its employees. An adult child who has been called to federal active duty is an eligible adult child when a full-time student, less than 27 years of age when called to active duty. The rule clarifies that the adult child will have up to 12 months after completing active duty to apply for full-time student status at an institution of higher education, and that if the adult child is called more than once in four years of the first call to active duty, insurers and self-insured health plans may only use the adult child's age at the time of the first call to active duty when determining eligibility.

Effective October 31, 2009

*Ins 6.77—Relating to exempting commercial umbrella and commercial liability policies covering only hired and non-owned autos from having to offer or include uninsured and underinsured motorist coverage*

This rule exempts commercial liability insurance and commercial umbrella policies which cover only HNO from the requirement to offer or to include UM/UIM coverages. This continues the current regulatory requirements for these policies.

Effective November 1, 2009

*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: [www.legis.state.wi.us/rsb/code/ins/ins.html](http://www.legis.state.wi.us/rsb/code/ins/ins.html). Information regarding the status and text of OCI rules pending or promulgated is available on the internet at: [oci.wi.gov/ocirules.htm](http://oci.wi.gov/ocirules.htm) and [adminrules.wisconsin.gov](http://adminrules.wisconsin.gov).*

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

OCI actively participates in the NAIC. During 2009 Commissioner Dilweg and his representatives were members of the following committees, task forces, and working groups of the NAIC.

### Committees

Executive (EX) Committee (Vice-Chair of Midwest Zone)  
Life Insurance and Annuities (A) Committee  
Market Regulation and Consumer Affairs (D) Committee  
NAIC/Consumer Liaison Committee  
NAIC/Industry Liaison Committee  
NAIC/State Government Liaison Committee

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

*Property and Casualty Insurance (C) Committee*  
Professional Employer Organization Model Law (C)  
Working Group

*Market Regulation and Consumer Affairs (D) Committee*

### Task Forces

Climate Change and Global Warming (EX) Task Force  
Solvency Modernization Initiative (EX) Task Force  
Long-Term Care (EX) Task Force  
Information Systems (EX1) Task Force  
Regulatory Framework (B) Task Force  
Senior Issues (B) Task Force (Vice-Chair)  
Accounting Practices and Procedures (E) Task Force  
Capital Adequacy (E) Task Force  
Examination Oversight (E) Task Force  
IT Examination Oversight (E) Task Force (Chair)  
Reinsurance (E) Task Force  
Valuation of Securities (E) Task Force

Consumer Connections (D) Working Group  
Market Actions (D) Working Group  
Market Analysis Procedures (D) Working Group  
Market Conduct Examinations Standards (D)  
Working Group  
Special Accreditation (D) Working Group

*Financial Condition (E) Committee*

Capital and Surplus Relief (E) Working Group  
Credit Default Swap (E) Working Group  
Financial Analysis (E) Working Group (Chair)  
Financial Guaranty Insurance Guideline (E)  
Working Group  
Investments of Insurers Model Act Revisions (E)  
Working Group  
IT Examination (E) Working Group (Chair)  
National Treatment and Coordination (E) Working  
Group  
Rating Agency (E) Working Group

### NAIC Working and Technical Groups/Subgroups/ Councils/Boards

*Executive (EX) Committee*

Securities Valuation Office Initiatives (EX) Working  
Group (Vice-Chair)  
AIG Special (EX) Working Group

*Solvency Modernization Initiative (EX) Task Force*

Group Solvency Issues (EX) Working Group  
International Accounting Standards (EX) Working  
Group  
International Solvency (EX) Working Group

*Speed to Market (EX) Task Force*

Operational Efficiencies (EX) Working Group

*Life Insurance and Annuities (A) Committee*

Suitability of Annuity Sales (A) Working Group  
(Chair)  
Indexed Annuities (A) Working Group  
Annuity Disclosure (A) Working Group

*Accounting Practices and Procedures (E) Task Force*

Emerging Accounting Issues (E) Working Group  
Property and Casualty Reinsurance (E) Study  
Group  
Statutory Accounting Principles (E) Working  
Group

*Capital Adequacy (E) Task Force*

Property Risk-Based Capital (E) Working Group

*Examination Oversight (E) Task Force*

Financial Analysis Research and Development (E)  
Working Group (Chair)  
Financial Examiners Handbook (E) Technical Group  
Financial Analysis Handbook (E) Working Group  
(Chair)  
Analyst Team System Oversight (E) Working  
Group

## Advisory Boards, Committees, and Councils

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

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

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

### **Annuity Sales Supervision Advisory Committee**

The Annuity Sales Supervision Advisory Committee is created under s. 15.04 (1) (c), Wis. Stat. Kim Shaul, Deputy Commissioner, serves as the committee chairperson. The committee met several times in 2009 and provided recommendations to the NAIC Suitability of Annuity Sales Working Group with regard to concepts that should be considered in revising the NAIC Suitability in Annuity Transactions Model Regulation. This committee resumed meetings after annuity suitability work at the NAIC progressed and made a recommendation to the legislature. The committee has two representatives from companies selling life insurance, one representative from the Wisconsin Council of Life Insurers (WCLI), two independent financial advisors, one member from the Department of Financial Institutions, one representative of securities dealers and two public members. The members during 2009 were:

Kim Shaul, Deputy Commissioner, Chair  
Barbara Becker, Becker and Hickey, S.C.,  
Milwaukee  
Scott Borchert, Financial Industry Regulatory  
Authority, St. Paul, Minnesota  
John Hendrick, Coalition of Wisconsin Aging  
Groups, Madison  
Martha Kendler, Northwestern Mutual Life  
Insurance Company, Milwaukee

Duwayne Mews, Financial Strategies, Auburndale  
Connie O'Connell, Wisconsin Council of Life  
Insurers, Madison  
Carla Strauch, Thrivent Financial for Lutherans,  
Appleton  
Patricia Struck, Department of Financial  
Institutions, Madison  
John Wheeler, John Patrick Planning Group,  
Green Bay

### **Birth to 3 Interagency Coordinating Council (ICC)**

The council was first established in Executive Order 17, June 26, 1987; recreated in Executive Order 334, May 21, 1998; and continued in Executive Order 17, July 23, 2004. Often called the "Birth to 3 ICC," it was created to comply with the federal Individuals With Disabilities Act of 1986 and recreated to comply with the federal Individuals With Disabilities Education Act of 1997. The council advises and assists with the Department of Health Services in the development and administration of early intervention services for infants and toddlers with developmental delays and their families. The council consists of at least 15 members and not more than 25 members. The council is directed by the Governor to include at least 4 parents of children aged 12 or younger with disabilities with at least 1 of these parents having a child age 6 years or younger; at least 4 private or public providers of early intervention services; at least 1 state legislator; at least 1 member involved in personnel training; at least 1 member from the Department of Public Instruction responsible for preschool services to children with disabilities; at least 1 member from the agency responsible for the state governance of health insurance (Commissioner of Insurance or the Commissioner's designee); at least 1 representative from the Wisconsin Council on Developmental Disabilities; at least 1 representative of a Head Start agency or program; and other members representing state agencies that provide services or payment for early intervention services to infants and toddlers and their families. Members, other than those serving ex officio, serve three-year terms.

### **Governor's Committee for People With Disabilities**

In 1948, a Governor's committee was established with one goal: to improve employment opportunities for people with disabilities. The group's mission was broadened in 1976 to cover many aspects of disability in Wisconsin, and the group became the Governor's

Committee for People with Disabilities (GCPD) which is dedicated to enhancing the health and general well being of disabled citizens in Wisconsin. The committee consists of the Lt. Governor and not more than 20 other members, including 6 members appointed from specific statutory councils: the Council on Blindness, the Council for the Deaf and Hard of Hearing, the Council on Developmental Disabilities, the Council on Mental Health, the Council on Alcohol and Other Drug Abuse, and the Council on Physical Disabilities. The committee selects a representative and informs the GCPD afterwards. The selected person is then appointed by the Governor and remains part of the GCPD as long as they are serving on their respective council. 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. The council consists of 20 members or less. The council's mission is to measurably improve the financial literacy of Wisconsin citizens to ensure that resources are utilized in an efficient and meaningful manner. This will be accomplished by collaborating with existing state agencies (the Department of Financial Institutions, the Jump\$tart Coalition for Personal Financial Literacy, the State Superintendent, the Secretary of the Department of Workforce Development, the Commissioner of Insurance and the Secretary of the Department of Revenue), private entities, and non-profit associations. The council serves as a continuous sounding board for the Governor's office and the Department of Financial Institution's Office of Financial Literacy.

#### **Group Insurance Board (Board)**

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

#### **Health Advisory Council**

This council advises the Commissioner on regulatory matters in the areas of health insurance. The Health Advisory Council meets quarterly. The members are appointed by the Commissioner and serve a three-year term. The council has four health insurance company members, two agent members, three members representing the business community, one member representing hospitals and two public members. The members during 2009 were:

Alice Torti, Great Big Pictures, Inc., Madison, Chair  
Terry Frett, Frett Barrington, Pewaukee  
Karen E. Geiger, Blue Cross Blue Shield of Wisconsin, Milwaukee  
Roma Hanson, AIDS Resource Center of Wisconsin, Milwaukee  
Chris Hewler, Stoughton Trailers, Stoughton  
Linda Kuklinski, Generac Power Systems, Waukesha  
Mike Muelmans, Write Resources, Monona  
Terry Murphy, East Town Insurance Services, Elm Grove  
Robert Palmer, Dean Health Plan, Madison  
Mary Ellen Powers, Metropolitan Milwaukee Association of Commerce, Milwaukee  
George Quinn, Wisconsin Hospital Association, Madison  
Roberta Riportella, University of Wisconsin, Madison  
Kris Seymour, Humana, Milwaukee  
James Sykes, University of Wisconsin, Madison  
Marilyn Windschiegl, WEA Trust, Madison

#### **Health Insurance Risk-Sharing Plan Authority**

The Health Insurance Risk-Sharing Plan Authority (HIRSP Authority) was created for the primary purpose of assuming the administration of HIRSP, beginning on July 1, 2006.

The board of directors of the HIRSP Authority consists of the Commissioner of Insurance (Commissioner) or the Commissioner's designee, as a nonvoting member, and 13 other members who are appointed by the Governor, with the advice and consent of the senate, for staggered three-year terms. The members include 4 insurers, 4 health care providers (a representative of the State Medical Society, a representative of the Wisconsin Hos-

pital Association, a representative of the State Pharmacy Society, and a representative of health care plans), 2 policyholders, a small business representative that purchases private health insurance, a professional consumer advocate, and a representative of the public.

**Injured Patients and Families Compensation Fund Board (Board)**

The Board was created by s. 619.04 (3), Wis. Stat. The 13-member Board consists of 3 insurance industry representatives, a member named by the Wisconsin Association for Justice, a member named by the State Bar of Wisconsin, 2 members named by the Wisconsin Medical Society, a member named by the Wisconsin Hospital Association, 4 public members appointed by the Governor, and the Commissioner who serves as the chair. The members as of December 31, 2009, were:

- Sean Dilweg, Commissioner of Insurance
- Marilu Bintz, M.D., Wisconsin Hospital Association
- Randy Blumer, Industry Representative
- Dennis Conta, Public Member
- Stan Davis, Public Member
- Scott Froehlke, Public Member
- Erik Huth, Industry Representative
- Robert Jaeger, M.D., Wisconsin Medical Society
- James Jansen, Wisconsin Association for Justice
- Reid Olson, M.D., Public Member
- Christopher Spencer, Industry Representative
- Susan Turney, M.D., Wisconsin Medical Society
- John Walsh, State Bar of Wisconsin

**Insurance Security Fund Board (Board)**

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

**Interagency Council on Transportation Coordination (ICTC)**

This council was created on October 4, 2005, by Governor Jim Doyle. Major goals of the council are to eliminate administrative barriers in state agencies to human services transportation (HST) coordination, and through the work of a consultant develop a Wisconsin model of HST coordination with implementation strategies. The model will enhance coordination and mobility for individuals through service duplication, increased efficiency of services provided, and broader sharing of transportation services.

The Wisconsin state agencies represented on the council are the Department of Veterans Affairs, the Department of Health Services (includes Medicaid, Family Care and Aging), the Department of Workforce Development (includes the Division of Vocational Rehabilitation and the Wisconsin Employment Transportation Assistance Program), the Office of the Commissioner of Insurance, and the Department of Transportation.

**Joint Survey Committee on Retirement Systems**

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

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

### **Life Advisory Council**

This council advises the Commissioner on regulatory matters in the areas of life insurance. The council has three life insurance company members, two agent members and three consumer members. The members during 2009 were:

Sharon Brosnan, Thrivent Financial for Lutherans,  
Appleton, Chair  
Barbara Becker, Becker & Hickey, S.C., Milwaukee  
Greg Gurlik, Northwestern Mutual Life Insurance  
Company, Milwaukee  
Dave Larson, American Family Insurance, Madison  
Martin O'Brien, Principal Financial Group, Neenah  
Sarah Orr, UW Law School, Madison  
Jill Shilbauer, WEA Trust, Madison  
Julie Short, Coalition of Wisconsin Aging Groups,  
Madison

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

This council, created by s. Ins 6.79, Wis. Adm. Code, advises the Commissioner on regulatory matters in the areas of property and casualty insurance. The council has four insurance company members, two agent members, and three public members. The members during 2009 were:

James Thomas, Society Insurance a Mutual Company,  
Fond du Lac, Chair  
Brad Bodden, Brad Bodden Insurance Agency,  
Madison  
John Duwell, West Bend Mutual Insurance Company,  
West Bend  
Lemuel Eaton, Metro Milwaukee Fair Housing  
Council, Milwaukee  
Mary Kaiser, Spectrum Insurance Group, LLC,  
Eau Claire  
Brian Peacy, Employers Insurance Company of  
Wausau, Wausau  
Julie Rupert, American Family Mutual Insurance  
Company, Madison  
Bill Smith, National Federation of Independent  
Business, Madison  
Steve Tauke, Marshall & Ilsley Corporation,  
Milwaukee  
Scott Taylor, Urban & Taylor, Milwaukee

### **Retirement Research Committee**

This committee performs duties mandated under s. 13.51, Wis. Stat. Its membership represents employee and employer groups having vested interests in various

state retirement programs. The committee has investigatory powers over all state retirement systems for public employees. In addition, it may require any public pension or retirement system to furnish it with periodic financial reports and records. The committee conducts a continuous review of retirement benefits afforded to public employees under the existing state system. It maintains a current reference library of all public employee pension and retirement plans throughout the United States and makes its findings and recommendations available to the Governor and the legislature.

### **Title Advisory Council**

This council advises the Commissioner on regulatory matters in the areas of title insurance. The council has three title company members, one realtor member, four financial members and one public member. The members during 2009 were:

Thomas Rostad, Dane County Title, Madison,  
Chair  
Lemuel Eaton, Metropolitan Milwaukee Fair  
Housing Council, Milwaukee  
Linda Marincel, Royal Credit Union, Eau Claire  
Sona V. Olson, Olson Realty, Deerfield  
Jean Plale, Department of Financial Institutions,  
Madison  
David Silberman, Stewart Title, Milwaukee  
Ron Steinhof, Mortgage Banking Group,  
Madison  
Joe Theisen, Fairway Independent Mortgage,  
Sun Prairie  
Michael Turney, Langlade Abstract and Title Co.,  
Antigo

### **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 (Board)**

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

### **Wisconsin State Council on Alcohol and Other Drug Abuse**

The State Council on Alcohol and Other Drug Abuse was created in the Office of the Governor in August 1970 to provide leadership and coordination regarding alcohol and other drug abuse (AODA) issues confronting the state. Wisconsin Act 210 was enacted on April 6, 1994, merging the Citizens Council on Alcohol and Other Drug Abuse with the State Council. The bill expanded the duties and the membership of the State Council. The State Council on Alcohol and Other Drug Abuse recommends, coordinates, and reviews the efforts of state agencies to control and prevent alcohol and drug abuse. It evaluates program effectiveness, recommends improved programming, issues reports to educate people about the dangers of drug abuse, and allocates responsibility for various legislation. The 22-member council consists of the Governor, the Attorney General, the state Superintendent of the Department of Public Instruction, the Secretary 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, chosen as are the members of standing committees in their respective houses.

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

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

## Bulletins to Insurers

**January 6, 2009:** To all life insurers transacting business in Wisconsin regarding determining minimum standards for funeral policies under s. 632.415, Wis. Stat. Effective January 1, 2009, the 1980 CSO Mortality Table may continue to be used in determining the minimum standard valuation of reserves and the minimum standard for nonforfeiture values for funeral insurance products.

**May 4, 2009:** To group health plan insurers subject to s. 632.897, Wis. Stat., Wisconsin continuation and conversion requirements, regarding American Recovery and Reinvestment Act of 2009 (ARRA). In mid-March the U.S. Department of Labor drafted model notices to be provided to qualified beneficiaries informing them of the COBRA premium reduction that is available to assistance-eligible individuals and to provide certain individuals a second COBRA continuation election period under ARRA.

**July 15, 2009** (Revised on August 14, 2009): To all insurers and agents regarding promulgation of rules effective September 1, 2009, and approval of statutory authority relating to licensing, prelicensing, and continuing education for insurance agents. (Note: Variable life/variable annuity line of authority effective date corrected.) Three new lines of authority, variable life/variable annuity, crop, and surety, are created to bring Wisconsin in conformance with the lines in the NAIC model.

**July 24, 2009** (Revised on September 1, 2009): To insurers and intermediaries licensed to do business in Wisconsin regarding insurance statutory provisions contained in the 2009-2011 Wisconsin state budget - 2009 Wisconsin Act 28. (Note: Section 632.835, Wis. Stat., concerning independent review, effective date corrected on September 1, 2009.) This is a summary of most of the provisions contained in Act 28 affecting insurance.

**August 13, 2009** (Revised on August 14, 2009): To all licensed life agents and all licensed insurers with the authority to transact variable life insurance and variable annuity business in Wisconsin regarding variable life/variable annuity line of authority. (Note: Effective date corrected.) After March 31, 2010, agents will only be able to sell variable life/variable annuity products if they hold the variable life/variable annuity line of authority and have been appointed by their insurer for this line. Agents who satisfy the current requirements for variable life/variable annuity can continue selling under their existing license and appointment until March 31, 2010.

**September 29, 2009:** To all insurers authorized to write life insurance in Wisconsin regarding s. Ins 2.07, Wis. Adm. Code, relating to replacement of life insurance or annuity contracts; disclosure requirements. The amended rule establishes minimum standards of conduct to be observed by insurers and producers in life insurance and annuity replacement or financed purchase transactions to ensure disclosure of material information to purchasers and to reduce opportunities for misrepresentation and unfair business practices.

**October 1, 2009:** To all insurers authorized to write health insurance in Wisconsin regarding s. Ins 3.75, Wis. Adm. Code, relating to continuing group health insurance coverage for federal assistance-eligible individuals under policies discontinued and not replaced on or after June 30, 2009. Health insurers are required to exercise due diligence to identify employer group health plans that terminated on or after June 30, 2009, and not replaced, and to ask the employer to provide the required notice to assistance-eligible individuals or provide the notice themselves if the employer does not do so within 30 days of the effective date of the rule (October 2, 2009).

**November 13, 2009:** To agent licensing sections of all insurance companies licensed to do business in the state of Wisconsin relating to resident and nonresident annual billing reminder. All payments must be completed by Electronic Funds Transfer (EFT) at our Web site.

**December 17, 2009:** To all licensed agents and agent licensing sections of all insurance companies licensed to do business in the state of Wisconsin relating to guidance regarding use of the NAIC/NIPR Attachments Warehouse for the electronic filing of insurance producer licensing documents. Recent improvements permit applicants or licensees to electronically file required documents when applying for or renewing an insurance license and allow licensees to satisfy the statutory requirements regarding notification and reporting of all administrative and criminal actions as required under s. Ins 6.61 (16), Wis. Adm. Code.

Copies of the bulletins are available on OCI's Web site at [oci.wi.gov/bulletin.htm](http://oci.wi.gov/bulletin.htm).

## Administrative Actions

(As Reported by the Legal Unit)

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

### *Allegations and Actions Against Agents:*

Dale Ivan Adams  
17827 N. 20th St., Phoenix, AZ 85022  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and an administrative action taken by another state. April 2009

Matthew John Adams  
1907 N. Edgewood Ave., Appleton, WI 54914  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and an administrative action taken by another state. April 2009

Shannon Marie Adaway  
4663 N. 71st St., Milwaukee, WI 53218  
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. April 2009

Robert Glenn Aikins  
1021 E. Maes Ave., Kimberly, WI 54136  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose a previous administrative action taken by the state of Wisconsin on an insurance license application. January 2009

Guadalupe R. Alba  
11775 W. Chapman Ave., Greenfield, WI 53228  
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. July 2009

Claude W. Baker  
3361 Kimball Rd. Apt. 1, Rockford, IL 61114  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose an administrative action taken by the state of Wisconsin on an insurance license application. August 2009

Kate J. Barbieri  
2340 N. 80th St., Wauwatosa, WI 53213  
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. October 2009

Katie L. Barry  
1670 Brighton Beach Rd., Menasha, WI 54952  
Agreed to pay a forfeiture of \$500.00, to maintain policyholder records for at least three years, and to respond promptly to all written inquiries from OCI. These actions were based on allegations of failing to respond to numerous OCI requests regarding a complaint file. May 2009

Timothy P. Barry  
648 White Birch Ct., Appleton, WI 54915  
Has had his insurance license revoked and was ordered to pay a forfeiture of \$10,000.00 in addition to restitution of \$18,346.23. These actions were based on allegations of repeatedly violating s. 628.34 (1), Wis. Stat., by making false and misleading communications about insurance contracts, repeatedly violating s. Ins 2.16 (6), Wis. Adm. Code, by recommending life insurance and annuities to a customer without a reasonable basis to believe the policies were not unsuitable, and repeatedly violating s. 628.10 (2) (b), Wis. Stat., by engaging in methods and practices which endangered the legitimate interests of his customer. May 2009

Brian E. Bates  
4920 N. 24th Pl., Milwaukee, WI 53209  
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose a previous criminal conviction on an insurance license application. November 2009

George R. Battle  
101 Captiva Way, Coatesville, PA 19320  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose an administrative action on an insurance license application. April 2009

Kenneth M. Bauer  
6967 S. Oakland Rd., Superior, WI 54880  
Was ordered to pay a forfeiture of \$250.00 and to cease and desist from enrolling Medicare beneficiaries into Medicare Advantage plans in violation of ch. Ins 20, Wis. Adm. Code, and without a scheduled appointment with

the proposed beneficiary. This action was based on allegations of improperly soliciting a Medicare Advantage policy. February 2009

Chelsie A. Bellisle  
633 Pine St., Pulaski, WI 54162

Has had her application for an insurance license denied. This action was based on allegations of recent convictions for driving after revocation which shows evidence of untrustworthiness and may be substantially related to insurance marketing type conduct. November 2009

Richard L. Bigelow  
19373 315th St., Red Wing, MN 55066  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose a previous administrative action taken by the state of Minnesota on an insurance license application. February 2009

Walter Edward Biggs II  
3092 Sunnyside St., Stoughton, WI 53589  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. April 2009

Susan K. Bird-Winbun  
417 Lincoln Ave., Baraboo, WI 53913  
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI, failing to pay delinquent taxes, and a criminal conviction which may be substantially related to insurance marketing type conduct. August 2009

Joshua J. Bishop  
305 Lynn Ave. Apt. A108, Baraboo, WI 53913  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2009

Christopher Peace Blake  
9238 Shay CV, Ooltewah, TN 37363  
Was ordered to pay a forfeiture of \$500.00 and to respond to OCI's request for information. This action was based on allegations of using Medicare supplement insurance advertising not in compliance with the law and failing to respond promptly to inquiries from OCI. April 2009

Timothy G. Blechl  
233 N. Thompson Dr. Apt. 8, Madison, WI 53714  
Has had his insurance license suspended beginning November 13, 2009. This action was based on allegations of failing to pay past child support due. November 2009

Beverly D. Bowen  
335 E. Fieldstone Cir. #4, Oak Creek, WI 53154  
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2009

Darick D. Bradford  
2658 Cormier Rd., Green Bay, WI 54313  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. May 2009

Harry Chase Brandon  
713 Hwy. H, Kewaskum, WI 53040  
Has had his insurance license revoked. This action was based on allegations of failing to respond promptly to inquiries from OCI, improperly soliciting a Medicare Part D policy, and failing to appear for an administrative hearing. April 2009

Ryan P. Brennan  
2578 N. 58th St., Milwaukee, WI 53210  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. October 2009

Richard W. Brewster  
857 Columbus St., Sun Prairie, WI 53590  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. July 2009

Amy Jo Brown  
527 Roosevelt Rd., Kohler, WI 53044  
Agreed to surrender her Wisconsin insurance intermediary licenses. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose a previous criminal conviction on an insurance license application. August 2009

Kimberly D. Brown  
10961 County Rd. Z, Nekoosa, WI 54457  
Has had her license denied for 31 days. This action was based on allegations of failing to disclose a previous criminal conviction on an insurance license application. May 2009

Phillip E. Bryson  
11695 Center Hill Rd., Darlington, WI 53530  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2009

Bradley J. Burlage  
3728 Coronado St., Kieler, WI 53812  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose a previous criminal conviction on an insurance license application. September 2009

Randy L. Caldwell  
12690 249th Ave., Trevor, WI 53179  
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct. August 2009

Tiffany K. Cappello  
42 Mayfield St. #2, Dorchester, MA 02125  
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. March 2009

Linden D. Carson  
3957 N. 51st Blvd., Milwaukee, WI 53216  
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose a previous criminal conviction on an insurance license application. November 2009

Eric D. Ciepluch  
1242 Woodview Dr., Waukesha, WI 53189  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. October 2009

Stockley S. Clarke  
8853A N. Swan Rd., Milwaukee, WI 53224  
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct. July 2009

Paul L. Clements  
60778 Utopia Ln., Prairie du Chien, WI 53821  
Was ordered to cease and desist from performing or offering to perform any service as an insurance intermediary, individually or in affiliation with any person engaged in the business of insurance in Wisconsin. This action was based on allegations of engaging in prohibited practices during license revocation in violation of s. 628.345, Wis. Stat. August 2009

Tina M. Clements  
60778 Utopia Ln., Prairie du Chien, WI 53821  
Agreed to have her insurance license revoked. This action was based on allegations of engaging in repeated and continuous affiliation in the solicitation and sale of insurance products with an insurance intermediary whose license has been revoked, in violation of s. 628.345, Wis. Stat. April 2009

Steve J. Coffee  
5656 Cty. Rd. Q, Colgate, WI 53017  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2009

David A. Colbert  
17479 Havenwood Rd., Sparta, WI 54656  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2009

Thomas E. Coleman  
29340 Rocky Rd., Burlington, WI 53105  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. July 2009

Timothy R. Cornell  
1248 Seitz Dr., Waukesha, WI 53186  
Agreed to pay a forfeiture of \$1,200.00 and to pay consumer restitution of \$3,800.00. These actions were based on allegations of failing to properly consider suitability in selling life insurance and annuity products. June 2009

Andrew C. Cory  
2505 N. Bosworth Ave., Chicago, IL 60614  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose a previous administrative action taken by the state of Indiana on an insurance license application. February 2009

Susan Anne Counard  
1959 Cottage Rd., Little Suamico, WI 54141  
Has had her license denied for 31 days. This action was based on allegations of failing to disclose a previous criminal conviction on an insurance license application. February 2009

Jeffrey P. Couper  
1312 E. Grand Boulevard Cir., Iron Mountain, MI 49801  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond

promptly to inquiries from OCI and failing to disclose administrative actions taken by the states of Michigan, Wisconsin, and FINRA on an insurance license application. August 2009

Felice M. Crayton  
2106C Mac Arthur Rd. Apt. 22, Waukesha, WI 53188  
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. October 2009

Angela E. Dail  
30812 Baltusrol St., Sorrento, FL 32776  
Has had her application for an insurance license denied. This action was based on allegations of failing to disclose administrative actions taken by the states of Indiana, Iowa, South Dakota, and Washington on an insurance license application and on the basis of the administrative actions taken by the other states. June 2009

Bonnie L. Daniels  
N8530 Navarino Rd., Black Creek, WI 54106  
Has had her license denied for 31 days. This action was based on allegations of failing to disclose a previous criminal conviction on an insurance license application. September 2009

Graham E. Davis  
806 W. Willow St., Chippewa Falls, WI 54729  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. August 2009

Jefferson E. Davis  
W169 N8630 Sheridan Dr., Menomonee Falls, WI 53051  
Was ordered to pay a forfeiture of \$750.00. This action was based on allegations of failing to report 2004 criminal charges and 2005 convictions to the Commissioner as required by s. Ins 6.61 (16), Wis. Adm. Code. October 2009

Douglas E. Deback  
4904 S. 20th St., Milwaukee, WI 53221  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. July 2009

Michael B. Dermody  
222 Golden Lake Ln., Oconomowoc, WI 53066  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2009

William B. Dewitt  
524 McDowell St., Delavan, WI 53115  
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose a previous administrative action taken by the Financial Industry Regulatory Authority on an insurance license application. November 2009

Zachary T. Dietrich  
S79 W17524 Scenic Dr., Muskego, WI 53150  
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct. May 2009

Blake C. Dinger  
1510 Martin Rd., Bloomer, WI 54724  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2009

Joshua L. Disch  
5451 Patriot Dr., Madison, WI 53718  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and having a criminal conviction which may be substantially related to insurance marketing type conduct. May 2009

Christopher J. Dollar  
3000 15th Ave., South Milwaukee, WI 53172  
Has had his insurance license application denied for 20 days. This action was based on allegations of failing to disclose previous criminal charges and a conviction on an insurance license application. October 2009

Mark R. Donovan  
822A Cedar St., Minocqua, WI 54548  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose a previous criminal conviction on an insurance license application. February 2009

Charles J. Dorner  
N3549 Church Rd., Kewaunee, WI 54216  
Agreed to pay a forfeiture of \$25,000.00 and to have his insurance license revoked. These actions were based on

allegations of making unsuitable recommendations and misrepresentations to Wisconsin consumers regarding the sale of annuity products. February 2009

Ronald R. Dowling  
9334 Chestnut Tr., Tinley Park, IL 60477  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken by the states of Massachusetts and South Dakota on an insurance license application. September 2009

Abdou N. Drammeh  
1418 Wayridge Dr. Apt. 204, Madison, WI 53704  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose Wisconsin delinquent taxes due on an insurance license application. January 2009

Jahara L. Draper  
N4612 970th St., Elk Mound, WI 54739  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI, having a criminal conviction which may be substantially related to insurance marketing type conduct, and failing to pay past due child support. May 2009

Nick W. Duerst  
N5494 Gutzmer Rd., Monticello, WI 53570  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. October 2009

Eric S. Durrant  
E3328 Cty. Rd. K, Waupaca, WI 54981  
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct. July 2009

Christopher V. Eardley  
3101 SW 34th #905-463, Ocala, FL 34474  
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to report an administrative action taken by the state of Florida, Office of Financial Regulation. December 2009

Brian D. Eck  
10706 Minnetonka Blvd., Hopkins, MN 55305  
Agreed to pay a forfeiture of \$500.00, to respond promptly to OCI, and to not act as an insurance agent unless properly licensed. These actions were based on

allegations of failing to respond promptly to inquiries from OCI and of acting as an agent when not licensed. August 2009

Curtis R. Edmark  
3911 45th Ave., Kenosha, WI 53144  
Was ordered to pay a forfeiture of \$5,000.00 and to pay \$5,000.00 in restitution. These actions were based on allegations of making false and misleading statements to consumers regarding the sale of insurance products and making unsuitable recommendations to senior consumers regarding the purchase of annuities. January 2009

Okoi O. Eduson  
6487 N. 42nd St. Milwaukee, WI 53209  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. July 2009

Okoi O. Eduson  
6487 N. 42nd St., Milwaukee, WI 53209  
Agreed to promptly remit premium payments to the Wisconsin Insurance Plan. This action was based on allegations of failing to promptly remit premium to the Wisconsin Insurance Plan. October 2009

Gregory R. Ernst  
3710 Stanley St., Stevens Point, WI 54481  
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct. June 2009

Robert Michael Fazio  
21339 Waterwood, Garden Ridge, TX 78266  
Agreed to pay a forfeiture of \$250.00 and to respond promptly to all inquiries from OCI. These actions were based on allegations of failing to respond promptly to inquiries from OCI. February 2009

Erik W. Femrite  
2413 Fountain Ave. Apt. 21, Appleton, WI 54915  
Has had his application for an insurance license denied. This action was based on allegations of failing to disclose pending criminal charges on an insurance license application and a criminal conviction which may be substantially related to insurance marketing type conduct. September 2009

David L. Ferraro  
S89 W34547 Eagle Ter., Eagle, WI 53119  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2009

Robert H. Fletcher  
1070 Luanna Dr., Rockford, IL 61103  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose an administrative action taken by the state of Colorado on an insurance license application. September 2009

Carol L. Flood  
W11423 Catherine Ct., Waupun, WI 53963  
Has had her application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose a previous criminal conviction on an insurance license application. November 2009

David Smith Folmar  
3120 Bryn Mawr Dr., Dallas, TX 75225  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI relating to termination for cause and a pending lawsuit. April 2009

Ronald K. Fosu  
2039 Shopiere Rd., Beloit, WI 53511  
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct. November 2009

Todd T. Fox  
23030 State Rd. 57, Kiel, WI 53042  
Agreed to pay a forfeiture of \$1,000.00 and agreed to not solicit, negotiate, place, or advise others about insurance needs and coverages for lines of authority for which he is not licensed. This action was based on allegations of acting as an unlicensed agent. September 2009

Steven R. Freund  
1307 Lawton Ct., Waunakee, WI 53597  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2009

Dustin Michael Fritz  
3453 62nd Ave., Elk Mound, WI 54739  
Agreed to be supervised for a one-year period ending May 1, 2010. This action was based on allegations of a military court martial which may be substantially related to insurance marketing type conduct. May 2009

Scott A. Froemming  
573 E. Red Pine Cir., Dousman, WI 53118  
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing

to disclose previous criminal convictions on insurance license applications. December 2009

Lee A. Gaither  
1300 16th St., Racine, WI 53403  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose a previous criminal conviction on an insurance license application. August 2009

Patrick J. Gallagher  
7501 Hiddenbrook Ln., Bloomfield Hills, MI 48301  
Agreed to pay a forfeiture of \$250.00 and to promptly reply to inquiries from OCI. This action was based on allegations of failing to respond promptly to inquiries from OCI. March 2009

Joe Gamez  
1407 American Ave., Waukesha, WI 53188  
Was ordered to pay a forfeiture of \$1,000.00 and had his insurance license revoked. These actions were based on allegations of theft, unapproved use of a client's credit card, and failure to notify OCI of a criminal conviction and an address change. Agent Gamez did not answer the allegations and failed to appear at either the prehearing or the hearing. June 2009

Leonard B. Garr  
8713 W. Cheyenne St., Milwaukee, WI 53224  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. March 2009

Lacinda G. Gerke  
1283 County Rd. PH, Onalaska, WI 54650  
Agreed to pay a forfeiture of \$250.00 and agreed to report all administrative actions in writing to OCI as required by s. Ins 6.61, Wis. Adm. Code. These actions were based on allegations of failing to report to OCI administrative actions taken by the Wisconsin Real Estate Board in 2006 and 2008. June 2009

Thomas Daniel Germann  
3000 S. Webster Ave., Green Bay, WI 54301  
Has had his application for an insurance license denied. This action was based on a previous administrative action as well as allegations of failing to pay Wisconsin delinquent taxes due and failing to respond promptly to inquiries from OCI. March 2009

Anthony J. Giangreco  
175A W. Main St., Whitewater, WI 53190  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose a previous criminal conviction on an insurance license application. February 2009

Troy N. Girolamo  
N51012 Hutchins Ln., Eleva, WI 54738  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. November 2009

Nicole L. Godfroy  
1417 Clearwater Dr. S., Oconomowoc, WI 53066  
Has had her license denied for 31 days. This action was based on allegations of failing to disclose a previous criminal conviction on an insurance license application. January 2009

Maurice D. Gray  
4720 Regent St. Apt. 96A, Madison, WI 53705  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. October 2009

Jeffrey Lee Grieshammer  
4405 School Rd., Madison, WI 53704  
Has had his insurance license denied for 31 days. This action was based on allegations of failing to disclose an administrative action on a previous insurance license application. March 2009

Robert E. Grim III  
111 Frederick St., Plymouth, WI 53073  
Has had his insurance license denied for 31 days. This action was based on allegations of failing to disclose a previous criminal conviction on an insurance license application. March 2009

Christopher J. Grochola  
4312 Hearthridge Dr., Janesville, WI 53546  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2009

Duane A. Gurtner  
107 Vadnais Ln., Balsam Lake, WI 54810  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. October 2009

Allison B. Hairston  
6689 Whispering Dr., Rural Hall, NC 27045  
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. April 2009

Samuel R. Hamilton  
1215 Buena Vista Dr., Sun Prairie, WI 53590  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2009

David W. Hampton  
905 Daffodil St., West Salem, WI 54669  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2009

Gail Annette Hardy  
4230 N. Oakland Ave. #308, Shorewood, WI 53211  
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2009

Glenn R. Harris  
626 Middle Rincon Rd., Santa Rosa, CA 95409  
Agreed to surrender his insurance agent's license and not to reapply for any Wisconsin insurance licenses for a period of five years. These actions were based on allegations of failing to report an administrative action taken by another agency. September 2009

Lawrence D. Hathaway  
2811 Gladstone Ave., Gladstone, MI 49837  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose a previous administrative action taken by the state of Wisconsin on an insurance license application. September 2009

Steven M. Haukedahl  
1510 Sharp Rd., Waterford, WI 53185  
Has had his license denied for 14 days. This action was based on allegations of failing to disclose a previous criminal conviction on an insurance license application. February 2009

Christopher Allan Heath  
3308 Eastlawn St., Eau Claire, WI 54703  
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct. March 2009

Knut Hervig  
5818 Tolman Ter., Madison, WI 53711  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose a previous administrative action taken by the state of Wisconsin on an insurance license application. January 2009

Marlo M. Hill  
4115 W. Highland Blvd. Apt. 8, Milwaukee, WI 53208  
Has had her application for an insurance license denied. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. May 2009

Steven T. Hill  
S76 W13426 Roger Dr., Muskego, WI 53150  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose a previous criminal conviction on an insurance license application. August 2009

Kristin J. Hothersall  
805 Thornberry Dr., Alpharetta, GA 30022  
Has had her application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose an administrative action taken by the state of Alabama on an insurance license application. June 2009

Kelly J. Jackson  
5414 N. Santa Monica Blvd., Milwaukee, WI 53217  
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2009

Annette Jackson-Thomas  
6336 N. 107th St., Milwaukee, WI 53225  
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2009

Jeffrey Jacobs  
908 Erie Ave., Sheboygan, WI 53081  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose a previous criminal conviction on an insurance license application. August 2009

Pieter Janse-Vreeling  
2628 Castle Pl., La Crosse, WI 54601  
Agreed to pay a forfeiture of \$250.00, agreed to respond promptly to all inquiries from OCI, and agreed to a suspension of his license for 31 days. This action was

based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose previous criminal convictions on an insurance license application. May 2009

Diana F. Jefferson  
1056 Ten Mile Rd., New Richmond, OH 45157  
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding bankruptcy. May 2009

Brian A. Jeske  
129 S. Birch Ave., Gillette, WI 54124  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose a previous criminal conviction on an insurance license application. September 2009

Predrag Jevtic  
2925 S. 92nd St., West Allis, WI 53227  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2009

Casey Kyle Johnson  
5237 E. Cty. Rd. J, Clinton, WI 53525  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose a previous administrative action taken by the state of Wisconsin on an insurance license application. February 2009

Tammy R. Johnson  
N7486 Cty. Rd. N, New Glarus, WI 53574  
Was ordered to pay a forfeiture of \$15,000.00 and restitution of \$22,484.74 and has had her insurance license revoked. These actions were based on allegations of multiple misrepresentations concerning life insurance, annuities, and health insurance in violation of ss. 628.10 (2) (b) and 628.34 (1) (a), Wis. Stat., failure to determine suitability and sale of unsuitable insurance products in violation of ss. Ins 2.16 (5) and (6) and 3.27 (6) and (7), Wis. Adm. Code, and s. 628.347, Wis. Stat. April 2009

Sheila L. Jones  
12109 W. Bobolink Ave., Milwaukee, WI 53225  
Was ordered to pay a forfeiture of \$15,000.00 and has had her insurance license revoked. These actions were based on allegations of submitting falsified and inaccurate insurance applications and failing to repay unearned commissions. July 2009

John P. Jungbacker  
1215 Bay Shore Dr., Oshkosh, WI 54901  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. May 2009

James G. Kaiser  
557 Oenoke Ridge Rd., New Canaan, CT 06840  
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken by the states of Connecticut and New Jersey on an insurance license application. April 2009

Gregory J. Kapp  
1400 Celebration Ave. Unit 308, Kissimmee, FL 34747  
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose a previous administrative action taken by the state of Wisconsin on an insurance license application. November 2009

Tracy A. Kasten  
3825 Capitol Ct., Appleton, WI 54913  
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose a previous criminal charge on an insurance license application. November 2009

Katharina K. Kato-Berndt  
1788 Sanctuary Ct. Apt. 48, Appleton, WI 54914  
Has had her license denied for 31 days. This action was based on allegations of failing to disclose a previous administrative action taken by the state of Wisconsin on an insurance license application. January 2009

Duane M. Keith  
132 Dell Range Blvd., Cheyenne, WY 82009  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2009

Kevin T. Keller  
229 Forest Ave., Kewaskum, WI 53040  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. April 2009

Marlene M. Kernan  
1310 Utica St., P.O. Box 750, Oriskany, NY 13424  
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI, a criminal arrest and conviction which may be substantially related to insurance marketing type conduct, and a previous administrative action taken by another state. November 2009

Lance M. Kessler  
25706 Presidio Alley, Boerne, TX 78015  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken by the states of Florida, New York, and Virginia on an insurance license application. May 2009

Richard J. Klinkner  
1618 29th St., Two Rivers, WI 54241  
Had his insurance license revoked, was ordered to pay forfeitures of \$85,000.00, and was ordered to make consumer restitution of \$44,729.00. These actions were based on allegations of making false and misleading statements to consumers regarding the purchase of insurance products and making unsuitable recommendations to consumers to purchase annuities and life insurance products. August 2009

Kenneth A. Klubnik  
5705 Abbyshire Dr., Hudson, OH 44236  
Has had his application for a license denied for 31 days. This action was based on allegations of failing to disclose an administrative action taken by the state of Georgia on an insurance license application. December 2009

Michelle A. Knecht  
712 Otter Creek Tr., Altoona, WI 54720  
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. May 2009

Walter Bugbee Knorpp  
612 W. Fifth St., Clarendon, TX 79226  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose previous administrative actions taken by the states of Kansas and Texas on an insurance license application. January 2009

Chad R. Koehler  
504 S. Alexander St., Merrill, WI 54452  
Has had his insurance license denied for 31 days. This action was based on allegations of failing to disclose a previous criminal conviction on an insurance license application. August 2009

Lee A. Koeller  
4598 Landing Rd., Rhinelander, WI 54501  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. October 2009

Kent R. Korlesky  
2517 Dewey St., Manitowoc, WI 54220  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. October 2009

Rhonda R. Kothe  
6242 Adobe Way, Madison, WI 53719  
Agreed to respond promptly to all inquiries from OCI and agreed to the revocation of her insurance license. This action was based on allegations of failing to pay a previous forfeiture when due and failing to respond promptly to inquiries from OCI. May 2009

Tami L. Kraft  
W5596 County Rd. P, Tony, WI 54563  
Has had her application for an insurance license denied. This action was based on a 2007 revocation that provided evidence of untrustworthiness and prevented relicensing for five years. January 2009

Susan D. Kraimer  
4555 S. Kansas Ave., St. Francis, WI 53235  
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding bankruptcy or judgment and proof of prelicensing education, as well as a criminal conviction which may be substantially related to insurance marketing type conduct and an administrative action taken by another state. July 2009

Amy L. Lacy  
1978 Division St., East Troy, WI 53120  
Has had her application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose a previous Wisconsin administrative action on an insurance license application. April 2009

Satma W. Lal  
4202 Bass Rd., Stockton, CA 95219  
Has had her application for an insurance license denied. This action was based on allegations of failing to disclose administrative actions taken by the states of Kansas, New York, Virginia, and Wisconsin on an insurance license application and failing to respond promptly to inquiries from OCI. August 2009

Daniel D. Lamarch  
2553 Wilder Ct., Green Bay, WI 54311  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. July 2009

Sandy M. Lapoint  
5422 35th Ave., Kenosha, WI 53144  
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2009

Craig E. J. Lasley  
340 S. Prentice St., Clayton, WI 54004  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2009

John Neal LaVelle  
314 Jefferson Ave., Glencoe, MO 63038  
Agreed to pay a forfeiture of \$15,000.00, to stop charging Wisconsin residents any fees not included in the premium rates filed with OCI, to use only properly licensed agents to solicit Wisconsin residents, to maintain all records required under s. Ins 6.61, Wis. Adm. Code, and to refund all fees collected from Wisconsin policyholders in 2008. This action was based on allegations of charging an illegal fee, utilizing unlicensed agents to submit insurance applications, and failing to maintain adequate records. March 2009

Thomas J. Lawton  
2718 Northside Dr., Lantana, FL 33462  
Agreed to pay a forfeiture of \$500.00, to provide requested information, and to respond promptly to all inquiries from the Commissioner. This action was based on allegations of failing to respond promptly to OCI inquiries. October 2009

Jeffrey L. Lemley  
10145 Plum Tree Cir. Apt. 202, Hales Corners, WI 53130  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2009

Stacy L. Lincoln  
1000 Divot Pl., Green Bay, WI 54313  
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI, failing to report an administrative action taken by the state of Wisconsin, and a criminal conviction which may be substantially related to insurance marketing type conduct. March 2009

Terry A. Lincoln  
4204 Rugby Dr., Toledo, OH 43614  
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct. May 2009

Eric J. Linden  
6319 Century Ave. Apt. 6, Middleton, WI 53562  
Has had his application for an insurance license denied. This action was based on allegations of failing to disclose a previous criminal conviction on an insurance license application, criminal convictions which may be substantially related to insurance marketing type conduct, failing to pay amounts due in previous criminal cases, and providing misleading statements in a criminal investigation. July 2009

Talisa L. Linder-Hayes  
3720 N. Second St., Milwaukee, WI 53212  
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. July 2009

Randall Lee Lindsey  
615 N. 13th Ave., Onalaska, WI 54650  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose a previous criminal conviction on an insurance license application. February 2009

Stephen K. Love  
2726 Springbrook Rd., Pleasant Prairie, WI 53158  
Agreed to pay a forfeiture of \$5,000.00 and to have his insurance license revoked for two years. This action was based on allegations of failing to make required disclosures upon initial contact with consumers, making misrepresentations in the sale of annuities and life insurance products, and making unsuitable recommendations of replacement and sales of life insurance and annuities to seniors. January 2009

Jason Edward Lucchesi  
3441 N. 92nd St., Milwaukee, WI 53222  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose a previous criminal conviction on an insurance license application. March 2009

Richard W. Mace  
4031 S. Cty. Rd. E, South Range, WI 54874  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond

promptly to inquiries from OCI and failing to disclose a previous criminal conviction on an insurance license application. August 2009

Tim R. MacNerland  
135 S. Marquette St., Madison, WI 53704  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. October 2009

Gregory G. Maines  
13 S. Syverson Dr., Westby, WI 54667  
Has had his application for an insurance license denied. This action was based on allegations of failing to disclose previous criminal convictions on an insurance license application and criminal convictions which may be substantially related to insurance marketing type conduct. Agent Maines did not appear at the hearing or prehearing. October 2009

Matthew A. Malone  
2201 Snowbird Ave., Wausau, WI 54401  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. October 2009

Lorie Martinez  
415 Wonder Pky., San Antonio, TX 78213  
Has had her license denied for 31 days. This action was based on allegations of failing to disclose a previous administrative action taken by the state of Alabama on an insurance license application. January 2009

Paul N. Marx  
502 Dorn Dr., Waunakee, WI 53597  
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose a previous administrative action taken by the state of Wisconsin on an insurance license application. June 2009

Art Mattox  
217 Christie Ln., Twin Lakes, WI 53181  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2009

Matthew McCann  
33 Greenbriar Ln., Darien, IL 60561  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose a previous administrative action taken by the state of Illinois on an insurance license application. January 2009

Michael J. McCluskey  
7100 Applewood Dr., Madison, WI 53719  
Has had his insurance license application denied for 31 days. This action was based on allegations of failing to disclose an administrative action taken by the state of Kentucky on an insurance license application. October 2009

James M. Mertens  
308 Star Magnolia Dr., Morrisville, NC 27560  
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken by the states of California, Georgia, and Wisconsin on an insurance license application. October 2009

James Methu  
3070 N. 55th St., Milwaukee, WI 53210  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to written inquiries from OCI regarding an incomplete application. November 2009

Stephen R. Millin  
1302 E. Fairway Dr., Ladysmith, WI 54848  
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct. September 2009

Alma C. Minley  
1800 W. Cherry St., Milwaukee, WI 53205  
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. July 2009

Alma C. Minley  
1800 W. Cherry St., Milwaukee, WI 53205  
Agreed to pay a forfeiture of \$250.00, to report any criminal charges or convictions, and to truthfully answer any questions regarding administrative actions, charges, or convictions. These actions were based on allegations of failing to disclose a previous administrative action taken by the state of Wisconsin and failing to disclose a previous criminal conviction on an insurance license application. September 2009

Neil I. Mishleau  
126 Eagle St., Seymour, WI 54165  
Has had his application for an insurance license denied. This action was based on allegations of failing to disclose administrative actions taken by the Wisconsin Department of Financial Institutions, Division of

Securities, on insurance license applications in August 2006 and April 2009. The bases of those administrative actions provided evidence of untrustworthiness. September 2009

Mai L. Moua  
5906 N. 38th St., Milwaukee, WI 53209  
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2009

Anne M. Mullen  
31905 Cty. Rd. 115, Underwood, MN 56586  
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a previous insurance company termination for misconduct that showed evidence of untrustworthiness. August 2009

Robert Lee Munoz  
1918 W. Apple Ave., West Terre Haute, IN 47885  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose a previous administrative action taken by the state of Indiana on an insurance license application. January 2009

Charles R. Murphy  
6 Center St., Sea Bright, NJ 07760  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding bankruptcy or judgment. July 2009

Alphonse J. Nault  
W68 N709 Evergreen Blvd., Cedarburg, WI 53012  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2009

Dale I. Nealey  
320 Race St., Dover, OH 44622  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and administrative actions taken by the states of Colorado, New Jersey, and Oregon. July 2009

William C. Neubert  
2825 N. University Dr. Apt. 105, Waukesha, WI 53188  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2009

Margie E. Neville  
7314 Old Plank Rd., Fredericksburg, VA 22407  
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. July 2009

Timothy W. Newkirk  
1307 Western Ave., Green Bay, WI 54303  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI, failing to disclose previous criminal convictions and administrative actions on an insurance license application, and failing to disclose administrative actions taken by other states within 30 days of the actions. July 2009

Michael L. Niemczyk  
843 Wedgewood Ct., Lindenhurst, IL 60046  
Agreed to pay a forfeiture of \$1,500.00 and agreed to submit to OCI a copy of each advertisement directed to Wisconsin residents in connection with his seminars and/or his solicitation or selling of insurance. This action was based on allegations of using marketing and advertising materials that were not in compliance with Wisconsin insurance laws. May 2009

Luke J. Nolan  
6124 Meadowcrest Dr., Dallas, TX 75230  
Was ordered to pay a forfeiture of \$500.00 and to respond promptly to all inquiries from OCI, and had his application for an insurance license denied for 31 days. These actions were based on allegations of failing to respond promptly to inquiries from OCI regarding an administrative action taken by another state. July 2009

Jared M. Obendorfer  
2565 N. Fratney St. Apt. A, Milwaukee, WI 53212  
Had his insurance license suspended beginning on September 21, 2009. This action was based on allegations of failing to pay past child support due. September 2009

Amoda R. Olorunoje  
7303 W. Marine Dr., Milwaukee, WI 53223  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding proof of eligibility to work in the United States and failing to accurately complete an insurance licensing application. August 2009

Devin John Olson  
3903 Sternberg Ave., Schofield, WI 54476  
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct. March 2009

Henry A. Otten  
1135 Briar Cliff Tr., Brookfield, WI 53045  
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose an administrative action taken by the state of Wisconsin, Department of Financial Institutions, Division of Securities, on an insurance license application. December 2009

Leo F. Owen, Jr.  
2414 Dorret Rd. Apt. A, Eau Claire, WI 54703  
Was ordered to pay a forfeiture of \$1,000.00 and has had his insurance license revoked. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose criminal arrests and convictions on an insurance license application. Agent Owen did not appear at the hearing or prehearing. October 2009

Eric H. Padags  
12838 Stanwick Cir., Clearwater, FL 33764  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and an administrative action taken by another state that showed evidence of untrustworthiness or incompetence. August 2009

Melissa S. Palzewicz  
1100 N. Spring St., Beaver Dam, WI 53916  
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2009

Michael G. Panter  
4230 Kauth Dr., Wisconsin Rapids, WI 54494  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2009

Linda L. Parizo  
2833 Stein Blvd., Eau Claire, WI 54701  
Has had her license denied for 31 days. This action was based on allegations of failing to disclose previous criminal convictions on insurance license applications. May 2009

Lee Michael Parrish  
2497 91st Ave., Osceola, WI 54020  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. August 2009

Judy Lee Patt  
3591 Quail Lakes Dr., Stockton, CA 95207  
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose a previous criminal conviction on an insurance license application. April 2009

Aaron L. Pescheck  
1234 W. Lawrence St., Appleton, WI 54914  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose a previous criminal conviction on an insurance license application. March 2009

Jason L. Peterson  
928 James St., Eau Claire, WI 54703  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. July 2009

Sone Phrakousonh  
W171 N4892 Greenview Ave., Menomonee Falls, WI 53051  
Agreed to pay a forfeiture of \$10,000.00, to facilitate consumer restitution, to cease selling indexed annuities until November 1, 2012, to sell insurance products only under supervision until November 1, 2012, and to attend additional continuing education courses regarding the sale of annuities to senior citizens. This action was based on allegations of failing to properly consider suitability when recommending annuity products and failing to properly consider suitability in selling life insurance or annuities. November 2009

Stephan Pickman  
43 Hill St., Floral Park, NY 11001  
Has had his application for an insurance license denied. This action was based on allegations of administrative actions taken by the states of California, Nebraska, and Utah. July 2009

Suzanne M. Pilger  
1020 18th St. S., Wisconsin Rapids, WI 54494  
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2009

Mary S. Pillock  
611 NW 69th Ave., Margate, FL 33063  
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to pay past due child support. August 2009

Brent Arthur Pinkerton  
992 Tamiami Trl. Ste. G, Port Charlotte, FL 33953  
Has had his application for an insurance license denied. This action was based on allegations of an administrative action taken by the state of Florida. March 2009

Randy P. Polakoski  
114 Ray St., Fond du Lac, WI 54935  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2009

Shawn C. Polzin  
2339 CTH N, Brussels, WI 54204  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2009

Jeff E. Pope  
3073 Secretariat Ct., Aurora, IL 60502  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose previous administrative actions taken by the states of Illinois and Wisconsin on an insurance license application. February 2009

Larry F. Propson  
336 Steven St., Green Bay, WI 54303  
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose a previous criminal conviction on an insurance license application. November 2009

Kenneth J. Putz  
312 Scott Rd., Mount Horeb, WI 53572  
Has had his insurance license denied for 31 days. This action was based on allegations of failing to disclose previous criminal convictions on an insurance license application. September 2009

Barbara Lynn Pytlak  
6711 N. El Dorado, Stockton, CA 95207  
Has had her license denied for 31 days. This action was based on allegations of failing to disclose a previous administrative action taken by the state of Wisconsin on an insurance license application. January 2009

Lori Jean Quaintance  
931 Branch St., Reading, PA 19604  
Has had her license denied for 31 days. This action was based on allegations of failing to disclose a previous administrative action taken by the state of Pennsylvania on an insurance license application. January 2009

Marcos Antonio Ramos-Garcia  
4326 W. Monrovia Way, Milwaukee, WI 53209  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. March 2009

Douglas William Ray  
165 High Ridge Ct., Slinger, WI 53086  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2009

Alice E. Reed  
3309 Grandview Blvd., Madison, WI 53713  
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2009

Jeremy D. Ricker  
204 W. Main St. Apt. 304, Whitewater, WI 53190  
Has had his application for an insurance license denied. This action was based on allegations of failing to disclose a previous criminal conviction on an insurance license application and a criminal conviction which may be substantially related to insurance marketing type conduct. September 2009

Michael J. Rieth  
688 Yorkshire Rd., Neenah, WI 54956  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2009

Robert M. Roland  
P.O. Box 285, New London, WI 54961  
Was ordered to pay a forfeiture of \$500.00, to file with the Commissioner prior to use of any Medicare supplement

advertisements or advertisements offering information concerning the federal Medicare program, and to cease and desist from further violations of ss. Ins 3.27 and 3.39, Wis. Adm. Code. These actions were based on allegations of using Medicare supplement insurance advertising not in compliance with the law. February 2009

Erick L. Rolfson  
N27 W27250 Woodland Dr., Pewaukee, WI 53072  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2009

John J. Roscioli  
11545 14th Ave., Pleasant Prairie, WI 53158  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2009

Chad T. Rumfelt  
644 S. Lakeshore Blvd., Lake Wales, FL 33853  
Has had his license denied for 31 days. This action was based on allegations of failing to report administrative actions taken by the states of Indiana and South Dakota while previously licensed in Wisconsin. July 2009

Steven A. Sack  
595 Rosewood Ave., Winnetka, IL 60093  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose an administrative action taken by the state of Indiana on an insurance license application. August 2009

Larry V. Sain  
7900 Black River Rd., Verona, WI 53593  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. October 2009

William A. Salmon  
1207 Lady Violet Dr., Ambler, PA 19002  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose a previous administrative action taken by the state of New Jersey on an insurance license application. January 2009

John A. Sams  
3385 Horseshoe Spring Rd., Wausau, WI 54403  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. July 2009

James C. Schaitel  
P.O. Box 3388, Evergreen, CO 80437  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2009

William H. Scherrer  
650 Meadow Ln., Burlington, WI 53105  
Has had his insurance license application denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken by the state of Wisconsin and FINRA on an insurance license application, failing to report an administrative action taken by FINRA while previously licensed, and failing to disclose appointment listing terminations for cause while previously licensed. September 2009

Adam W. Schmitz  
S12176 Williams Rd., Spring Green, WI 53588  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2009

Therese A. Schneider  
100 Thackery Dr., Oshkosh, WI 54904  
Has had her application for an insurance license denied. This action was based on allegations of an administrative action taken by the State of Wisconsin Department of Regulation and Licensing, Nursing Examining Board. November 2009

Robb A. Schuler  
417 Pleasure St., Chetek, WI 54728  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2009

Grant L. Schultz  
N977 Shore Dr., Marinette, WI 54143  
Agreed to pay a forfeiture of \$1,000.00 and to respond promptly to all inquiries from OCI. This action was based on allegations of failing to respond promptly to inquiries from OCI. April 2009

Henry V. Schultz  
1150 Jonathan Ln. Apt. 16, Neenah, WI 54956  
Was ordered to pay a forfeiture of \$500.00 and has had his insurance license revoked. These actions were based on allegations of failing to disclose an administrative action and failing to respond promptly to inquiries from OCI. August 2009

Steve A. Schultz  
514 E. Lake St., Horicon, WI 53032  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2009

Lori L. Schwandt  
3292 Leonard Point Ln., Oshkosh, WI 54904  
Has had her application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose a previous administrative action taken by the Financial Industry Regulatory Authority on an insurance license application. November 2009

George L. Scott  
2081 Lilly St. Apt. 1, East Troy, WI 53120  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI, failing to disclose a previous criminal conviction, and failing to disclose a pending criminal charge on an insurance license application. April 2009

Julia E. Scott  
517 King Arthur Dr., Franklin, IN 46131  
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to pay a delinquent tax obligation. August 2009

Mack E. Scott  
3760 N. 88th St., Milwaukee, WI 53222  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose a previous criminal conviction on an insurance license application. May 2009

Jeffrey P. Sepesi  
158 Printers Ln., New London, NC 28127  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose an administrative action taken by the state of Alabama on an insurance license application. May 2009

Anthony G. Sexe  
988 Drover Tr., Hudson, WI 54016  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2009

Nicolle R. Sievers  
892 Dutchman Dr. Apt. 2, Chippewa Falls, WI 54729  
Has had her application for an insurance license denied. This action was based on allegations of failing to disclose previous criminal charges or convictions on an insurance license application and criminal convictions which may be substantially related to insurance marketing type conduct. September 2009

Daniel J. Simon  
7527 Harold Ave., Minneapolis, MN 55427  
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose a previous administrative action taken by the state of Minnesota on an insurance license application. November 2009

Steven S. Simonovich  
12322 87th Ave., Pleasant Prairie, WI 53158  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken by the State of Wisconsin, Department of Regulation and Licensing, Real Estate Examining Board, on an insurance license application. September 2009

Randall S. Skalet  
621 S. First St., Mt. Horeb, WI 53572  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2009

Randall S. Skalet  
621 S. First St., Mt. Horeb, WI 53572  
Agreed to pay a forfeiture of \$500.00, to more fully assess the suitability of insurance sales, and to promptly notify OCI of address changes. These actions were based on allegations of failing to properly assess the suitability of some insurance policies sold before 2007 and failing to notify OCI of address changes. September 2009

Brian J. Smith  
3310 Packer Dr. Apt. 204, Racine, WI 53404  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. August 2009

Torrance T. Snow  
5835 Gemini Dr., Madison, WI 53718  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond

promptly to inquiries from OCI, failing to disclose a previous criminal conviction on an insurance license application, and failing to pay past due child support. August 2009

Debra L. Socha  
337 Holy Hill Rd. Apt. 101, Twin Lakes, WI 53181  
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose a criminal conviction on an insurance license application. August 2009

Christopher J. Solberg  
N7399 Spring St., Fond du Lac, WI 54935  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. August 2009

Tanvir S. Sra  
2644 Granite Rd., Madison, WI 53711  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding proof of eligibility to work in the United States. August 2009

Timothy F. Starr  
7110 W. Drexel Ave., Franklin, WI 53132  
Agreed to cease and desist using advertisements which misrepresent the financial condition of an insurer. This action was based on allegations of using an advertisement which misrepresented the financial condition of the AIG insurance companies. June 2009

Jeffrey W. Steffenhagen  
1208 Bobolink Ln., West Bend, WI 53095  
Agreed to pay a forfeiture of \$1,000.00, to pay restitution of \$331.19, to refrain from selling Medicare Advantage products until he successfully completes training related to Medicare Advantage and Medicare Part D insurance products, and to comply with Medicare supplement and Medicare Advantage regulations. This action was based on allegations of improperly soliciting a Medicare Advantage plan. May 2009

Nicholas Lee Steiner  
4075 Arizona St. Apt. 1, San Diego, CA 92104  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose a previous administrative action taken by the state of California and failing to disclose a previous criminal conviction on an insurance license application. January 2009

Paul G. Steinmetz  
2815 N. 83rd St., Milwaukee, WI 53222  
Agreed to pay a forfeiture of \$500.00 and agreed to use only licensed insurance agents to advise, solicit, and negotiate insurance. These actions were based on allegations of utilizing the services of an unlicensed agent and providing business cards to an unlicensed agent. September 2009

George H. Stevens  
1815 80th St., Kenosha, WI 53143  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2009

Paula D. Stroika  
5083 N. 126th St., Butler, WI 53007  
Has had her application for an insurance license denied. This action was based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct. March 2009

Jacqueline Strong  
6060 W. Calumet Rd. Apt. 202, Milwaukee, WI 53223  
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. July 2009

Thomas T. Struebing II  
1620 S. 90th St. Apt. 3, Milwaukee, WI 53214  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose a previous criminal conviction on an insurance license application. January 2009

Huey P. Sullivan  
701 N. Broadway Lot 32, Menomonie, WI 54751  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to pay past due child support. August 2009

Daryl Dante Suttles  
2516 N. Palmer St., Milwaukee, WI 53212  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. April 2009

Patrick S. Sweeney  
5763 Golden Ter., Fitchburg, WI 53711  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. July 2009

Patrick S. Sweeney  
5763 Golden Ter., Madison, WI 53711  
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose a previous administrative action taken by the state of Wisconsin on an insurance license application. December 2009

John Joseph Taaffe  
13906 Village Lake Pl., Tampa, FL 33624  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose a previous administrative action taken by the state of Florida on an insurance license application. January 2009

Richard A. Tannebaum  
14319 Wooded Path Ln., Orland Park, IL 60462  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose a previous administrative action taken by the state of Illinois on an insurance license application. January 2009

Michael T. Teigen  
N5608 Albany N., Mondovi, WI 54755  
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose a previous Wisconsin administrative action on an insurance license application. December 2009

Marcy Ann Thompson  
316 Jefferson Blvd., Mingo Junction, OH 43938  
Was ordered to pay a forfeiture of \$15,000.00 and had her insurance license revoked. This action was based on allegations of making false and misleading statements to consumers regarding the solicitation and sale of insurance products, making unsuitable recommendations to consumers during the sale of insurance products, and using misleading advertisements and sales presentations when soliciting and selling insurance products. January 2009

Daniel R. Thrun  
1400 Archibald St., Northfield, MN 55057  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2009

Christian C. Umhoefer  
18600 Crest Ct., Brookfield, WI 53045  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. May 2009

John Michael Vaccaro  
520 Fox River Hills Dr., Waterford, WI 53185  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and a criminal conviction which may be substantially related to insurance marketing type conduct. April 2009

John A. Valiga  
W7296 Pine Ln., Phillips, WI 54555  
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction which may be substantially related to insurance marketing type conduct, failing to report a criminal conviction to OCI, and failing to disclose previous criminal convictions on an insurance license application. May 2009

Elaine M. Vanderslice  
N4509 Kolba Ave., Mauston, WI 53948  
Has had her license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the State of Wisconsin, Department of Regulation and Licensing, Real Estate Examining Board, on an insurance license application. July 2009

John C. Vandreel  
3318 Spur Ln., Green Bay, WI 54313  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI, failing to disclose a previous criminal conviction on an insurance license application, and failing to disclose an administrative action taken by the state of Wisconsin on an insurance license application. August 2009

Shanon S. Vanepren  
10660 S. Chicago Rd., Oak Creek, WI 53154  
Has had her application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose a previous criminal conviction on an insurance license application. June 2009

Kong M. Vang  
2632 Lind Ave. Apt. C, Clovis, CA 93612  
Has had his license denied for 31 days. This action was based on allegations of failing to disclose an

administrative action taken by the state of California on an insurance license application. May 2009

Daniel R. VanLinn  
W1872 Conservation Rd., Brillion, WI 54110  
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose a previous criminal conviction on an insurance license application. November 2009

Eric J. Wales  
9902 Soaring Sky Run, Verona, WI 53593  
Has had his insurance license application denied for 31 days. This action was based on allegations of failing to disclose a previous administrative action taken by the state of Wisconsin on an insurance license application. September 2009

Mark S. Walker  
2987 Babcock Blvd. #101, Pittsburgh, PA 15237  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose a previous administrative action taken by the state of Nebraska on an insurance license application. January 2009

Michael A. Wankowski  
3151 S. Delaware Ave., Milwaukee, WI 53207  
Has had his application for an insurance license denied. This action was based on allegations of failure to properly credit premiums payments and falsely answering "No" to an application question regarding any previous company terminations with allegations of misconduct. January 2009

Wendy C. Warren  
28085 Hildare Rd., Pueblo, CO 81006  
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. October 2009

Rodney J. Weber  
195 Hampton Pky., Kenmore, NY 14217  
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding bankruptcy. May 2009

Rodney J. Weber  
5959 N. Lake Dr., West Bend, WI 53095  
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose a previous administrative action taken by the

state of Wisconsin on an insurance license application.  
December 2009

Vincent M. Weible  
1107 S. Dewey St., Eau Claire, WI 54701  
Has had his application for an insurance license denied.  
This action was based on allegations of failing to respond  
promptly to inquiries from OCI and a criminal conviction  
which may be substantially related to insurance marketing  
type conduct. April 2009

Holly J. Weitkumat  
5859 Fleming Ct., Greendale, WI 53129  
Has had her insurance license revoked. This action was  
based on allegations of failing to pay Wisconsin  
delinquent taxes due. December 2009

Lindsay Wendt-Sheikh  
6157 First St., Hartford, WI 53027  
Has had her application for an insurance license denied.  
This action was based on allegations of failing to respond  
promptly to inquiries from OCI and failing to disclose a  
criminal conviction on an insurance license application.  
August 2009

Dana R. Wickersham  
2638 11th St., Kenosha, WI 53140  
Has had her insurance license revoked. This action was  
based on allegations of failing to pay Wisconsin  
delinquent taxes due. August 2009

Patricia A. Wilk  
421 E. Maple St., Woodville, WI 54028  
Has had her insurance license revoked. This action was  
based on allegations of failing to pay Wisconsin  
delinquent taxes due. December 2009

Allen H. Wilson  
133 Marmora Rd., Parsippany, NJ 07054  
Has had his license denied for 31 days. This action was  
based on allegations of failing to disclose previous  
administrative actions taken by the states of Florida and  
New Jersey on an insurance license application.  
January 2009

Ernest D. Winters  
3410 High Rd., Middleton, WI 53562  
Has had his insurance license revoked. This action was  
based on allegations of failing to pay Wisconsin  
delinquent taxes due. October 2009

Mark Wise  
16062 Colleton Ct., Carmel, IN 46033  
Has had his application for an insurance license denied  
for 31 days. This action was based on allegations of failing  
to disclose a previous administrative action taken by the  
state of Oklahoma on an insurance license application.  
December 2009

Howard W. Witt, Jr.  
831 Liliana Ter., Oregon, WI 53575  
Has had his application for an insurance license denied  
for 31 days. This action was based on allegations of failing  
to disclose a previous criminal conviction on an insurance  
license application. November 2009

David J. Woggon  
W7705 Van Dunk Pl., Holmen, WI 54636  
Has had his insurance license revoked. This action was  
based on allegations of failing to pay Wisconsin  
delinquent taxes due. December 2009

Brian H. Wolff  
910 Gallagher St., Green Bay, WI 54303  
Has had his license denied for 31 days. This action was  
based on allegations of failing to disclose a previous  
criminal conviction on an insurance license application.  
May 2009

Paul B. Wuebben  
2820 Lakewood Cir., Stoughton, WI 53589  
Has had his license denied for 31 days. This action was  
based on allegations of failing to disclose a previous  
criminal conviction on an insurance license application.  
May 2009

John B. Yancey  
2312 Shades Crest Rd., Birmingham, AL 35216  
Agreed to pay a forfeiture of \$250.00 and to report all  
administrative actions to OCI as required by s. Ins 6.61,  
Wis. Adm. Code. These actions were based on allegations  
of failing to report an administrative action taken by the  
state of Alabama on an insurance license application.  
August 2009

Jonathan T. Yeadon  
2604 S. La Prairie Town Hall Rd., Janesville, WI 53546  
Has had his insurance license suspended beginning  
November 13, 2009. This action was based on allegations  
of failing to pay past child support due. November 2009

Kerry A. Zach  
S72 W17511 Schubring Dr., Muskego, WI 53150  
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. July 2009

Gordon J. Zastrow  
509 Wild Oak Dr., Manitowoc, WI 54220  
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2009

Leann M. Ziehr  
206 Mulberry Dr., Waldo, WI 53093  
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2009

Josh A. Zoerner  
1867 15th Ave., Kenosha, WI 53140  
Agreed to pay a forfeiture of \$7,500.00, to cease selling indexed annuities until November 1, 2012, and to attend additional continuing education classes regarding the sale of annuities to senior citizens. This action was based on allegations of failing to properly consider suitability in selling annuity policies. November 2009

***Allegations and Actions Against Companies:***

Advantech Solutions Ins. LLC  
4890 W. Kennedy Blvd. Ste. 500, Tampa, FL 33609  
Has had its business entity insurance license denied for 31 days. This action was based on allegations of failing to disclose an administrative action taken by the state of South Dakota on an insurance license application. March 2009

Aetna Health Insurance Company  
980 Jolly Rd. U11S, Bluebell, PA 19422  
Was ordered to pay a forfeiture of \$2,000.00, to pay fees when due, and to respond promptly to OCI. These actions were based on allegations of failing to pay required fees and failing to respond promptly to inquiries from OCI. June 2009

Alliance National Insurance Agency, Inc.  
37 E. Grand Ave. 2nd Fl., Fox Lake, IL 60020  
Has had its insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. December 2009

American Hardware Mutual Insurance Company  
471 E. Broad St., Columbus, OH 43215  
Was ordered to pay a forfeiture of \$500.00, to pay fees when due, and to respond promptly to all inquiries from OCI. These actions were based on allegations of failing to pay required fees and failing to respond promptly to inquiries from OCI. June 2009

Baraboo Mutual Insurance Company  
509 South Blvd., Baraboo, WI 53913  
Was ordered to pay a forfeiture of \$500.00. This action was based on allegations of failing to comply with a previous examination order related to potential conflicts of interest. August 2009

Blue Cross Blue Shield of Wisconsin  
6775 W. Washington St., West Allis, WI 53214  
Was ordered to pay a forfeiture of \$3,000.00, to provide the requested information within ten days of the date of the order, and to promptly reply in writing to all information requested by OCI. This action was based on allegations of failing to respond promptly to inquiries from OCI. January 2009

Brunswick Product Protection Corporation  
1 N. Field Ct., Lake Forest, IL 60045  
Was ordered to pay a forfeiture of \$5,000.00 and to file financial statements when due. This action was based on allegations of failing to file required financial statements by the due date. October 2009

Butler and Company, Inc.  
3144 County Rd. S, Little Suamico, WI 54141  
Has had its insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. October 2009

Catholic Family Life Insurance  
1572 E. Capitol Dr., Milwaukee, WI 53211  
Was ordered to pay a forfeiture of \$1,000.00. This action was based on allegations of failing to comply with a previous examination order. September 2009

Cinergy Health, Inc.  
19495 Biscayne Blvd. Ste. 604, Aventura, FL 33180  
Was ordered to pay a forfeiture of \$500.00 and to report any administrative actions to the Commissioner as required by s. Ins 6.61, Wis. Adm. Code. This action was based on allegations of failing to report administrative actions taken by the state of Florida in 2008. February 2009

Citizens Insurance Company of America  
645 W. Grand River, Howell, MI 48843  
Was ordered to pay a forfeiture of \$500.00, to provide requested information within ten days, to promptly reply in writing, and to provide all information requested in response to all inquiries from the Commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. November 2009

Clarion Associates, Inc.  
35 Arkay Dr. Ste. 400, Hauppauge, NY 11788  
Agreed to pay a forfeiture of \$1,000.00 and to respond promptly to all inquiries from OCI. These actions were based on allegations of failing to respond promptly to inquiries from OCI and failing to disclose administrative actions taken by the state of New York on an insurance license application. April 2009

CMG Mortgage Assurance Company  
22 Fourth St. 13th Fl., San Francisco, CA 94103  
Was ordered to pay a forfeiture of \$1,000.00. This action was based on allegations of failing to comply with previous examination orders related to executive compensation and suspense premium reporting. August 2009

CMG Mortgage Insurance Company  
22 Fourth St. 13th Fl., San Francisco, CA 94103  
Was ordered to pay a forfeiture of \$1,000.00. This action was based on allegations of failing to comply with previous examination orders related to executive compensation and suspense premium reporting. August 2009

CMG Mortgage Reinsurance Company  
22 Fourth St. 13th Fl., San Francisco, CA 94103  
Was ordered to pay a forfeiture of \$500.00. This action was based on allegations of failing to comply with a previous examination order related to executive compensation reporting. August 2009

Conseco Health Insurance Company  
11825 N. Pennsylvania St., Carmel, IN 46032  
Agreed to pay a forfeiture of \$20,000.00 and to comply with Wisconsin insurance laws, including the Wisconsin chiropractic mandate, by timely and accurately processing and paying chiropractic claims, paying interest on claims not finally processed within 30 days, and complying with the terms of its policies. These actions were based on allegations of failing to comply with s. 632.87 (3), Wis. Stat., failing to comply with the chiropractic mandate, and utilizing unfair claims settlement practices. June 2009

Dean Health Insurance, Inc.  
1277 Deming Way, Madison, WI 53717  
Was ordered to pay a forfeiture of \$500.00. This action was based on allegations of failing to comply with a previous examination order related to executive compensation reporting. August 2009

Dean Health Plan, Inc.  
1277 Deming Way, Madison, WI 53717  
Was ordered to pay a forfeiture of \$500.00. This action was based on allegations of failing to comply with a previous examination order related to executive compensation reporting. August 2009

Dimension Service Corporation  
400 Metro Place N. Ste. 300, Dublin, OH 43017  
Was ordered to pay a forfeiture of \$3,500.00 and to make all future financial statement filings by the due date. This action was based on allegations of failing to file required financial statements by the due date. March 2009

Esurance Insurance Company  
650 Davis St., San Francisco, CA 94111  
Was ordered to pay a forfeiture of \$500.00, to cease and desist from issuing improper and misleading renewal notices, and to revise its renewal notices to include specific expiration and due dates. These actions were based on allegations of issuing an improper renewal billing notice for an insurance policy. June 2009

Evanston Insurance Company  
Ten Parkway N., Deerfield IL 60015  
Agreed to pay a forfeiture of \$100,000.00, to not issue any new policy offering mortgage guaranty insurance as defined in s. Ins 6.75 (2) (i), Wis. Adm. Code, and to provide a copy of the stipulation to all current insureds. This action was based on allegations of violating surplus lines laws by failing to provide a "Proposal," issuing surplus lines policies that did not have the notice required in s. 618.41 (9), Wis. Stat., and writing mortgage guaranty insurance when s. Ins 6.17, Wis. Adm. Code, prohibits surplus lines insurers from writing mortgage guaranty insurance. November 2009

Extended Auto Warranty Corp.  
21360 Center Ridge Rd., Rocky River, OH 44116  
Was ordered to pay a forfeiture of \$500.00, to provide proof of financial security for any in-force vehicle service contracts, to cease and desist from soliciting and selling auto warranties in the state of Wisconsin, and to promptly respond to all requests for information from OCI. This action was based on allegations of failing to respond

promptly to inquiries from OCI and violating Wisconsin insurance laws related to unlicensed warranty business. August 2009

First Health Life & Health Insurance Company  
222 W. Colinas Blvd. Ste. 1350, Irving, TX 75030  
Was ordered to pay a forfeiture of \$500.00, to respond promptly to all inquiries from OCI, and to pay required fees. This action was based on allegations of failing to pay a required fee to OCI and failing to respond promptly to inquiries from OCI. January 2009

GEICO General Insurance Company  
One Geico Plaza, Washington, DC 20076  
Was ordered to pay a forfeiture of \$2,000.00 and to cease and desist from issuing renewal billing notices which fail to clearly state the effect of nonpayment of premium by due date. This action was based on allegations of issuing an improper midterm cancellation or nonrenewal of an insurance policy. March 2009

G.G.I.S. Ltd., LLP, and Michael P. McIntyre  
7929 Brookriver Dr. Ste. 777, Dallas, TX 75247  
Has had its application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI; failing to report administrative actions taken by the states of New York, Pennsylvania, Wisconsin, Iowa, Minnesota, and Missouri; evidence of previous lawsuits involving fraud, misappropriation, misrepresentation, or breach of fiduciary duty; and failure to accurately complete an insurance licensing application form. August 2009

Group Health Cooperative of South Central Wisconsin  
1265 John Q. Hammons Dr., Madison, WI 53717  
Was ordered to pay a forfeiture of \$2,500.00. This action was based on allegations of failing to comply with a previous examination order related to financial reporting. August 2009

Gundersen Lutheran Health Plan, Inc.  
1836 South Ave., La Crosse, WI 54601  
Was ordered to pay a forfeiture of \$1,500.00. This action was based on allegations of failing to comply with a previous financial examination order. August 2009

The Hanover Insurance Company  
Ten Corporate Dr. Ste. 200, Bedford, NH 03110  
Was ordered to pay a forfeiture of \$500.00, to provide requested information within ten days, to promptly reply in writing, and to provide all information requested in response to all inquiries from the Commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. November 2009

Health Care Service Corporation a Mutual Legal Reserve Company  
300 E. Randolph St., Chicago, IL 60601  
Was ordered to pay a forfeiture of \$500.00, to pay fees when due, and to respond promptly to all inquiries from OCI. These actions were based on allegations of failing to pay a required fee to OCI and failing to respond promptly to inquiries from OCI. July 2009

Homestead Mutual Insurance Company  
5291 Cty. Rd. II, Larsen, WI 54947  
Was ordered to pay a forfeiture of \$300.00. This action was based on allegations of failing to comply with a previous examination order. September 2009

Insure On The Spot  
7142 W. Belmont Ave., Chicago, IL 60634  
Has had its license denied for 31 days. This action was based on allegations of failing to disclose previous administrative actions taken by the state of Illinois on an insurance license application. January 2009

Interstate National Dealer Services, Inc.  
333 Earle Ovington Blvd. Ste. 700, Uniondale, NY 11553  
Agreed to pay a forfeiture of \$10,000.00 and to file financial statements by the ordered dates due. These actions were based on allegations of failing to file required financial statements by the due date. February 2009

JJB Hilliard WL Lyons LLC  
500 W. Jefferson St., Louisville, KY 40202  
Was ordered to pay a forfeiture of \$2,000.00 and to respond promptly to all inquiries from OCI. This action was based on allegations of failing to respond promptly to inquiries from OCI and administrative actions taken by the NASD, NYSE, SEC and the states of Indiana, Wisconsin, Kentucky, Illinois, Iowa, New Jersey, Pennsylvania, and Minnesota. March 2009

Kingdom Business Services  
515 N. Broad St., Thomasville, GA 31792  
Was ordered to cease and desist from misleading consumers in Wisconsin through inaccurate telemarketing calls and from making statements misrepresenting the purpose of consumer appointments. These actions were based on allegations of misleading consumers and misrepresenting the purpose of solicitation calls on behalf of Medicare Advantage products. June 2009

Liberty Mutual Insurance Company  
175 Berkeley St., Boston, MA 02117  
Was ordered to pay a forfeiture of \$500.00, to reply to requested information within ten days of receipt of the

order, and to provide in writing all information requested in response to all inquiries from OCI requesting a reply. This action was based on allegations of failing to respond promptly to inquiries from OCI. February 2009

Madison National Life Insurance Company, Inc.  
1241 John Q. Hammons Dr., Madison, WI 53707  
Was ordered to pay a forfeiture of \$3,000.00. This action was based on allegations of failing to promptly notify OCI of the formation or acquisition of a subsidiary. September 2009

Massachusetts Bay Insurance Company  
Ten Corporate Dr. Ste. 200, Bedford, NH 03110  
Was ordered to pay a forfeiture of \$500.00, to provide requested information within ten days, to promptly reply in writing, and to provide all information requested in response to all inquiries from the Commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. November 2009

Meemic Insurance Company  
P.O. Box 3199, Winston-Salem, NC 27102  
Was ordered to pay a forfeiture of \$500.00, to pay fees when due, and to respond promptly to inquiries from OCI. These actions were based on allegations of failing to pay a required fee to OCI and failing to respond promptly to inquiries from OCI. July 2009

MetLife Insurance Company of Connecticut  
18210 Crane Nest Dr. 3rd Fl., Tampa, FL 33647  
Agreed to pay a forfeiture of \$3,000.00 and agreed to respond promptly to all inquires from OCI. These actions were based on allegations of failing to respond promptly to inquiries and to an order issued by OCI. September 2009

Mutual Warranty Company  
Denver Place 30th Fl., 999 18th St., Denver, CO 80202  
Was ordered to pay a forfeiture of \$500.00 and to promptly reply in writing with all information requested in response to all inquiries from OCI. These actions were based on allegations of conducting an insurance business without proper authority. August 2009

National Surety Corporation  
777 San Marin Dr., Novato, CA 94998  
Was ordered to pay a forfeiture of \$1,000.00 and to respond completely to all inquiries from OCI. These actions were based on allegations of failing to timely and completely respond to inquiries from OCI by not providing an agent statement from one of its appointed agents. July 2009

Nationwide Assurance Company  
One W. Nationwide Blvd., Columbus, OH 43215  
Was ordered to pay a forfeiture of \$500.00. This action was based on allegations of failing to comply with a previous examination order related to filing changes in its articles and bylaws. August 2009

Network Health Insurance Corporation  
1570 Midway Pl., Menasha, WI 54952  
Was ordered to pay a forfeiture of \$3,000.00. This action was based on allegations of failing to file a required financial statement by the due date. August 2009

Network Health Insurance Corporation  
1570 Midway Pl., Menasha, WI 54952  
Was ordered to pay a forfeiture of \$1,000.00. This action was based on allegations of failing to comply with a previous financial examination order. August 2009

Network Health Plan  
1570 Midway Pl., Menasha, WI 54952  
Was ordered to pay a forfeiture of \$3,000.00. This action was based on allegations of failing to file a required financial statement by the due date. August 2009

Network Health Plan  
1570 Midway Pl., Menasha, WI 54952  
Was ordered to pay a forfeiture of \$1,000.00. This action was based on allegations of failing to comply with a previous financial examination order. August 2009

New Era Life Insurance Company of the Midwest  
200 Westlake Park Blvd. Ste. 1200, Houston, TX 77079  
Was ordered to pay a forfeiture of \$500.00, to pay fees when due, and to respond promptly to inquiries from OCI. These actions were based on allegations of failing to pay required fees and failing to respond promptly to inquiries from OCI. June 2009

New York Marine & General Insurance Company  
919 Third Ave. 10th Fl., New York, NY 10022  
Was ordered to pay a forfeiture of \$2,000.00, to pay fees when due, and to respond promptly to inquiries from OCI. These actions were based on allegations of failing to pay required fees and failing to respond promptly to inquiries from OCI. June 2009

North American Elite Insurance Company  
650 Elm St., Manchester, NH 03101  
Was ordered to pay a forfeiture of \$500.00, to pay fees when due, and to respond promptly to inquiries from OCI. These actions were based on allegations of failing to pay a required fee to OCI and failing to respond promptly to inquiries from OCI. July 2009

North American Specialty Insurance Company  
650 Elm St., Manchester, NH 03101  
Was ordered to pay a forfeiture of \$500.00, to pay fees when due, and to respond promptly to inquiries from OCI. These actions were based on allegations of failing to pay required fees and failing to respond promptly to inquiries from OCI. June 2009

Pacific Indemnity Company  
15 Mountain View Rd., Warren, NJ 07059  
Was ordered to pay a forfeiture of \$500.00. This action was based on allegations of failing to comply with a previous examination order. October 2009

Paris Mutual Fire Insurance Company  
3401 169th Ave., Kenosha, WI 53144  
Was ordered to pay a forfeiture of \$750.00. This action was based on allegations of failing to comply with a previous examination order related to unearned premium calculations. August 2009

Physicians Plus Insurance Corporation  
22 E. Mifflin St. Ste. 200, Madison, WI 53703  
Was ordered to pay a forfeiture of \$1,000.00. This action was based on allegations of failing to comply with a previous examination order. September 2009

Reassure America Life Insurance Company  
175 King St., Armonk, NY 10504  
Was ordered to pay a forfeiture of \$500.00, to pay fees when due, and to reply promptly to inquiries from OCI. These actions were based on allegations of failing to pay required fees and failing to respond promptly to inquiries from OCI. June 2009

State Farm Mutual Automobile Insurance Company  
One State Farm Plaza, Bloomington, IL 61710  
Was ordered to pay a forfeiture of \$500.00, to provide requested information to OCI, and to reply promptly in writing in response to all inquiries from OCI. These actions were based on allegations of failing to respond promptly to inquiries from OCI. August 2009

United Services Automobile Association  
9800 Fredericksburg Rd., San Antonio, TX 78288  
Was ordered to pay a forfeiture of \$500.00, to promptly reply in writing, and to provide all information requested in response to all inquiries from OCI. These actions were based on allegations of failing to respond promptly to inquiries from OCI. September 2009

Unity Health Plans Insurance Corporation  
840 Carolina St., Sauk City, WI 53583  
Was ordered to pay a forfeiture of \$500.00. This action was based on allegations of failing to comply with a previous examination order related to conflict of interest disclosure requirements. August 2009

Vemeco, Inc.  
2200 Hwy. 121, Ste. 200, Bedford, TX 76021  
Was ordered to pay a forfeiture of \$5,000.00, to pay an additional amount upon receipt of a complete listing of all Wisconsin warranty holders, to cease and desist from acting as a warranty plan administrator unless and until it obtains authority to do so, and to provide all requested information to OCI within ten days. This action was based on allegations of conducting an insurance business without proper authority and failing to respond promptly to inquiries from OCI. January 2009

Vision Insurance Plan of America, Inc.  
6737 W. Washington St. Ste. 2202, West Allis, WI 53214  
Was ordered to pay a forfeiture of \$1,000.00. This action was based on allegations of failing to comply with a previous examination order related to filing of bylaws, amendments, and financial reporting. August 2009

Warrantech Automotive, Inc.  
P.O. Box 1179, Bedford, TX 76095  
Was ordered to pay a forfeiture of \$5,000.00, to provide the information requested by OCI, and to cease and desist soliciting and selling warranties listing CoverEdge Worldwide or any other unauthorized administrators until granted proper authority. This action was based on allegations of failing to respond promptly to inquiries from OCI and using unapproved policy forms. February 2009

Warranty Services Group  
2709 Water Ridge Pky. Ste. 400, Charlotte, NC 28217  
Was ordered to pay a forfeiture of \$500.00, to cease and desist from selling unlicensed warranties in the state of Wisconsin, and to respond to all inquiries from OCI. This action was based on allegations of failing to reply to an OCI inquiry and failing to obtain a limited certificate of authority to operate a warranty plan in Wisconsin. August 2009

Washington International Insurance Company  
1200 N. Arlington Heights Rd. Ste. 400, Itasca, IL 60143  
Was ordered to pay a forfeiture of \$500.00, to pay fees when due, and to respond promptly to inquiries from OCI. These actions were based on allegations of failing to pay required fees and failing to respond promptly to inquiries from OCI. June 2009

WEA Insurance Corporation

45 Nob Hill Rd., Madison, WI 53713

Was ordered to pay a forfeiture of \$500.00. This action was based on allegations of failing to comply with a previous financial examination order. August 2009

Wisconsin American Mutual Insurance Company

101 Wisconsin American Dr. Ste. 300, Fond du Lac, WI 54937

Was ordered to pay a forfeiture of \$500.00. This action was based on allegations of failing to comply with a previous financial examination order related to loss and loss adjustment expense reserves. August 2009

Wisconsin Auto and Truck Dealers Ins. Corporation

150 E. Gilman St. Level A, Madison, WI 53703

Was ordered to pay a forfeiture of \$500.00. This action was based on allegations of failing to comply with a previous examination order related to conflicts of interest reporting. August 2009

Wisconsin Physicians Service Insurance Corporation

1717 W. Broadway, Madison, WI 53713

Was ordered to pay a forfeiture of \$500.00. This action was based on allegations of failing to comply with a previous examination order. September 2009

Wisconsin Vision Service Plan, Inc.

3333 Quality Dr., Rancho Cordova, CA 95670

Was ordered to pay a forfeiture of \$2,500.00. This action was based on allegations of failing to comply with a previous examination order. September 2009

Zurich American Insurance Company

1400 American Ln. Tower 1, 19th Fl., Schaumburg, IL 60196

Was ordered to pay a forfeiture of \$500.00, to provide requested information within ten days, to promptly reply in writing, and to provide all information requested in response to all inquiries from the Commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. November 2009

### **III. Health Funds and Communications**



The administrator of Health Funds and Communications is responsible for providing advice on executive matters affecting the office's goals and initiatives and directs the office's legislative initiatives, communication activities, and provides advice on technical insurance-related issues. This unit also has administrative responsibilities for the Injured Patients and Families Compensation Fund.

## **Public Information and Communications**

The Public Information and Communications Section has primary responsibility in developing and maintaining the office's consumer publications, providing information and materials on the office's Web site, and providing basic and essential services including records management, forms management, printing and service of process.

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

The OCI Web sites are managed within Public Information and Communications in accordance with the group's Communication Plan. Web management issues are addressed in a committee with representatives of all agency areas. Industry and constituents readily utilize information and support available via this interface. We frequently reassess the value of the information provided on our site and strive to assure fresh content consistent with current issues. There were 153 new Web pages added in 2009. Another 933 pages were updated.

### **2009 Major Accomplishments**

- Issued 36 press releases to inform consumers about insurance issues and notify the public of significant regulatory actions.
- Provided significant staff support on adopting the agency's budget initiatives by the Wisconsin Legislature.
- Staffed several new and continuing advisory committees. Significant committees included:
  - ◆ Implementing 2009 Wisconsin Act 28 provisions mandating the coverage of autism treatment by insurers. Following bi-weekly meetings in the summer and early fall, this committee produced a proposed administrative rule to define intensive and non-intensive treatment and paraprofessional and qualified providers. An emergency rule was adopted for the November 1, 2009, effective date of the statute.
  - ◆ Considering changes to Wisconsin's annuity suitability statutes to conform to the newly adopted NAIC model act.
  - ◆ Evaluating the need for additional statutory authority to regulate life settlements in Wisconsin and recommending to the Commissioner additional statutes. This committee produced a draft statute that was later adopted by the Wisconsin Legislature as 2009 Act 344.
  - ◆ Implementing the provisions of 2009 Wisconsin Act 28, directing the Commissioner to adopt a uniform application for use in the individual health insurance market.
  - ◆ Evaluating whether changes to ss. Ins 6.05 and 6.07, Wis. Adm. Code, may be needed to improve the readability of insurance forms.
  - ◆ Implementing the provisions of 2009 Wisconsin Act 28 that expand Wisconsin's independent external review process to insurance company rescissions and preexisting condition exclusions.
- Continued to expand our consumer education by updating major publications on long-term care insurance, Medicare supplement and Medicare Advantage products.
- Published the Wisconsin Insurance News (WIN), both electronically and in print. The WIN provides insurance agents and other interested parties with information on the ongoing activities of OCI.
- Published a Wisconsin Insurance Update newsletter to inform members of the Wisconsin Legislature and other interested parties of regulatory issues being addressed by the agency and providing information on issues that may be raised by their constituents.

- Continued work to convert rate and form filings to an electronic format that is searchable by consumers on the agency Web site.
- Participated in numerous boards and committees including the Group Insurance Board, Health Insurance Risk-Sharing Plan, State Council on Alcohol and Other Drug Abuse, and subcommittees of the Public Records and Forms Board.
- Continued work on the fillable forms project.
- Began work to evaluate OCI's Web site for upgraded software and improved ability for the public to access materials posted to the agency Web site.
- Participated in NAIC task forces and working groups including Health Insurance (B) Committee, Consumer Liaison Committee, Insurer Liaison Committee, and the Interstate Insurance Product Review (IIPRC) subcommittees.

## Consumer Publications

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

### Auto

- **Consejos para ahorrar en los seguros de automóvil (PI-318)**
- **Consumer's Guide to Auto Insurance (PI-057)**—Explains the types of coverage provided in an auto insurance policy, how to shop for insurance, collision damage waiver coverage for rental cars, and contains premiums for five hypothetical examples.
- **Guía del Consumidor para Seguros de Automóvil (PI-157)**—Explica los tipos de cobertura que se brindan en las pólizas de seguro de automóvil, cómo contratar un seguro, la cobertura por daños en caso de choque para automóviles de alquiler, e incluye las primas para cinco casos hipotéticos.
- **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

- **Guía para los Cuidados a Largo Plazo (PI-147)**—Explica los diferentes tipos de seguro de cuidado a largo plazo y los tipos de pólizas vendidas en Wisconsin para cubrir gastos de cuidado a largo plazo.
- **Guide to Long-Term Care (PI-047)**—Explains different types of long-term care insurance and the types of policies sold in Wisconsin to cover long-term care expenses.
- **Long-Term Care Insurance Policies Approved in Wisconsin (PI-046)**—Lists individual, group, and tax-qualified long-term care insurance policies, nursing home policies, and home health care policies including information regarding benefits and sample premiums.

#### Medicare Supplement

- **12 Things to Know Before Signing up for Medicare Part D (PI-222)**—Provides a list of things all seniors should know before signing up for Medicare Part D.
- **Medicare Advantage Plans 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 Supplement Insurance Approved Policies (PI-010)**—Lists policies available in Wisconsin including benefits and current premiums.
- **Wisconsin Guide to Health Insurance for People with Medicare (PI-002)**—Explains Medicare and supplemental insurance to cover those expenses not paid by Medicare.

#### General

- **ANSI Codes (OCI 17-007)**—American National Standards Institute (ANSI) claim disposition codes that must be used by providers and their narrative explanation.
- **A Guide to Health Insurance and Worker's Compensation Insurance for Farm Families (PI-072)**—Provides information about health insurance and limitations for work-related injuries.
- **A Shopper's Guide to Cancer Insurance (PI-001)**—Describes cancer insurance policies and the limitations many of these policies have.
- **Consumer's Guide to Grievances and Complaints (PI-217)**—Provides information on how to resolve disputes with your health plan.
- **Consumer's Guide to Health Insurance Portability and Accountability Act of 1996 (HIPAA) and Wisconsin Insurance Laws (PI-096)**—Provides a general overview of the new federal law, as well as the changes made to state health insurance laws.
- **Consumer's Guide to Managed Care Health Plans in Wisconsin (PI-044)**—Provides information on all HMO and Limited Service Health Organization plans in Wisconsin.
- **Fact Sheet on Continuation and Conversion 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 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 Managed Care Consumer Protections in Wisconsin (PI-102)**—Describes consumer protections available to Wisconsin residents enrolled in managed care plans.

- **Fact Sheet on Mandated Benefits in Health Insurance Policies (PI-019)**—Gives a brief description of current mandated benefits.
- **Fact Sheet on Mandated Benefits for the Treatment of Nervous and Mental Disorders, Alcoholism, and Other Drug Abuse (PI-008)**— Summarizes required coverages in group health insurance policies.
- **Group Health Insurance Index (July PI-081 and January PI-080)**—Survey results listing the monthly premiums for group health insurance policies for four hypothetical groups.
- **Guía del consumidor para presentar reclamos y quejas (PI-317)**—Se ofrece información acerca de cómo resolver disputas con su plan de salud.
- **Health Insurance Coverage in Wisconsin (PI-094)**—Survey results listing the number of people covered by an HMO, Preferred Provider Organization, Point-of-Service plan, and traditional health insurance in Wisconsin.
- **Health Insurance for Small Employers and Their Employees (PI-206)**—Discusses the Small Employer Health Insurance Law and contains monthly premiums for three hypothetical groups.
- **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).
- **Mammograms: Mandated Insurance Coverage (PI-056)**—Summarizes required coverage for mammograms under health insurance policies.
- **Resumen informativo sobre el proceso de revisión independiente en Wisconsin (PI-303)**—Describe los derechos del consumidor a apelar una decisión del plan de salud mediante una revisión de un médico experto independiente.
- **Resumen informativo sobre los derechos de continuación y conversión de las pólizas de seguros de salud (PI-123)**—Describe los derechos del consumidor según las leyes de Wisconsin y la ley federal COBRA, a seguir o cambiar su cobertura de seguro médico después de perder la elegibilidad previa para la cobertura de seguro médico.
- **Seguro de Salud para Pequeños Empleadores y sus Empleados (PI-306)**—Analiza la Ley de Seguros de Salud para Pequeños Empleadores y publica primas de tres ejemplos hipotéticos.

## 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.
- **Consejos para ahorrar en seguros para propietarios de viviendas (PI-319)**
- **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, the Wisconsin Insurance Plan, and contains premium tables for four hypothetical examples.
- **Guía del Consumidor para Seguros de Vivienda (PI-115)**—Explica las coberturas básicas incluidas en las pólizas de seguros de propietarios de viviendas e inquilinos, los tipos de pólizas, qué debe hacer en caso de pérdida, el plan de seguros de Wisconsin y contiene tablas de tarifas para cuatro ejemplos hipotéticos.
- **La compra de una vivienda: términos sobre seguros para recordar al comprar una vivienda (PI-321)**
- **Mobile Home Insurance (PI-066)**—Explains the basic coverages included in a mobile home insurance policy.
- **Personal Property Home Inventory (PI-224)**—A personal property home inventory guide to list all the items that you have in your home.
- **Seguro de condominio (PI-168)**—Explica las coberturas básicas contenidas en una póliza de seguro del condominio.
- **Seguro de vivienda móvil (PI-166)**—Explica las coberturas básicas contenidas en una póliza de seguro del vivienda móvil.
- **Settling Property Insurance Claims (PI-084)**—Provides information on what to do after a loss, how to settle an insurance claim, flood insurance, and tips on what to do before a loss.

- **Tips for Saving on Homeowner's Insurance (PI-219)**
- **Una Breve Guía Sobre el Seguro del Arrendatario (PI-117)**—Explica las coberturas básicas contenidas en una póliza de seguro del arrendatario y aconseja cómo contratar un seguro del arrendatario.

## Liability

- **Consumer's Guide to Commercial Liability Insurance (PI-045)**—Contains basic information on commercial liability insurance, risk management, legal protections, required coverages, and optional coverages.
- **Consumer's Guide to Day Care Liability Insurance (PI-054)**—Answers questions about liability insurance coverage for day care facilities.
- **Consumer's Guide to Insurance for Small Business Owners (PI-085)**—Provides information about business, worker's compensation, health, and auto insurance.
- **Consumer's Guide to Worker's Compensation Insurance for Employers (PI-065)**—Provides information on worker's compensation insurance requirements and answers frequently asked questions.
- **Fact Sheet on Foster Parent Liability Insurance (PI-048)**—Answers questions about liability insurance coverage for foster children.
- **Guía del Consumidor de Seguros para Propietarios de Negocios Pequeños (PI-185)**—Proporciona información sobre seguros de negocios, de indemnizaciones a los trabajadores, de salud y del automóvil.
- **Information Sheet on Surplus Lines Insurers and Agents (PI-026)**—Answers questions about surplus lines insurance and procedures for placing surplus lines insurance.
- **Warranties (PI-069)**—Discusses the Magnuson-Moss Warranty Act, the federal law that covers warranties, and answers questions about extended warranties.

## Life Insurance and Annuities

- **NAIC Life Insurance Buyer's Guide**—A copy of *The NAIC Life Insurance Buyer's Guide* is available by calling 1-800-236-8517 (in state only) or (608) 266-3585 (bulk copies may be obtained by calling the NAIC Office at 816-783-8301).

- **State Life Insurance Fund**—Information about the State Life Insurance Fund that offers life insurance to Wisconsin residents. This also includes a rate table and an application. For more information, call 1-800-562-5558 (Wisconsin residents only).
- **Understanding Annuities (PI-214)**—Explains the different types of annuity contracts, describes the various contractual features and discusses how to shop for an annuity.
- **Wisconsin Buyer's Guide to Annuities (PI-016)**—Describes annuities and provides consumer information.

## Other

- **Consejos para comprar seguros por Internet (PI-320)**
- **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.
- **Fact Sheet on Standard Health Insurance Forms (PI-083)**—Describes the requirements for billing formats to be used by providers and explanation of benefits and remittance advice forms used by insurers to explain claim payments.
- **Frequently Asked Questions About C.L.U.E. (PI-207)**—Tips to help you understand how claims information obtained from a C.L.U.E. report may affect your insurance premiums.
- **Guía del Consumidor Seguros (PI-151)**—Brinda información general sobre los seguros de salud, de vida, del automóvil, de propietarios de vivienda y de indemnización laboral.
- **Insurance 101, A Guide to Insurance Basics for College Students (PI-215)**—Provides information about the types of insurance college students should consider when going away to school.

- **Insurance Complaints and Administrative Actions (PI-030)**—An annual report listing companies with an above-average number of complaints in automobile, homeowner's and tenant's, individual accident and health, group accident and health, and life and annuities insurance.
- **Learning about the Office of the Commissioner of Insurance on the World Wide Web (PI-095)**—Provides information on what is available on OCI's Web site ([oci.wi.gov](http://oci.wi.gov)).
- **OCI (Oficina del Comisionado de Seguros) en Internet — En Español (PI-211)**—Brinda información sobre lo disponible en el sitio de Internet en español de la Oficina del Comisionado de Seguros.
- **Other Sources of Help (OCI 51-051)**—Provides information on Small Claims Court.
- **Otras fuentes de ayuda (OCI 51-251)**—Brinda información sobre los juzgados de reclamos de menor cuantía.
- **Quejas de seguros y acciones administrativas (PI-130)**—Informe anual que enumera las compañías con un número de reclamaciones superiores a la media en los seguros del automóvil, de propietario de vivienda e inquilino, accidentes y salud individual y colectivo y seguros de vida y de renta.
- **Tips for Buying Insurance on the Internet (PI-220)**
- **Understanding How Insurance Companies Use Credit Information (PI-204)**—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, and pay and employee benefits.

## Managed Care Specialist

The OCI managed care specialist, who serves as an ombudsman for consumers who have questions or problems with their managed care plans, is assigned to the Health Funds and Communications unit. 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.

adverse 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 2009 are summarized below.

### Independent Review Process

According to state insurance law, health insurance claimants have a right to an independent review of an

For more information on the independent review process, see the consumer brochure "Fact Sheet on the Independent Review Process in Wisconsin" available on OCI's Web site at [oci.wi.gov/pub\\_list/pi-203.htm](http://oci.wi.gov/pub_list/pi-203.htm).

IRO	Total Received	Total Declined*	Number Adverse Determinations	Number Experimental Treatment Determinations	Number Both Adverse Experimental Treatment	Number (%) Reversed	Number (%) Partially Reversed	Number (%) Upheld
IPRO	35	1	10	22	2	22 (64.7%)	3 (8.8%)	9 (26.5%)
Maximus*	29	4	17	6	0	6 (26.1%)	4 (17.4%)	13 (56.5%)
MCMC	17	1	7	9	0	3 (18.8%)	0 (0.0%)	13 (81.2%)
Med Rev Institute of America	27	0	23	4	0	2 (7.4%)	1 (3.7%)	24 (88.9%)
National Medical Reviews	1	0	0	0	1	0 (0.0%)	0 (0.0%)	1 (100.0%)
Permedion**	36	1	20	13	1	11 (32.3%)	2 (5.9%)	21 (61.8%)
Prest & Assoc.	4	2	1	0	1	0 (0.0%)	0 (0.0%)	2 (100.0%)
<b>TOTALS</b>	<b>149</b>	<b>9</b>	<b>78</b>	<b>54</b>	<b>5</b>	<b>44 (32.1%)</b>	<b>10 (7.3%)</b>	<b>83 (60.6%)</b>

\* An IRO may decline a case if it determines that the dispute is not eligible for an independent review, the request was received directly from the consumer, or the IRO has a potential conflict of interest.

\*\* In two cases, the insurer voluntarily reversed its denial before the IRO completed its review.

The independent review program began in 2002. 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.

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.

	Upheld	Reversed
2002	57.8%	42.2%
2003	65.3	34.7
2004	61.5	38.5
2005	66.9	33.1
2006	73.4	26.6
2007	66.7	33.3
2008	64.0	36.0
2009	60.6	39.4

IROs Newly Certified	IROs Recertified
National Medical Reviews, Inc.	IPRO
	Prest & Assoc.

### Injured Patients and Families Compensation Fund (Fund)

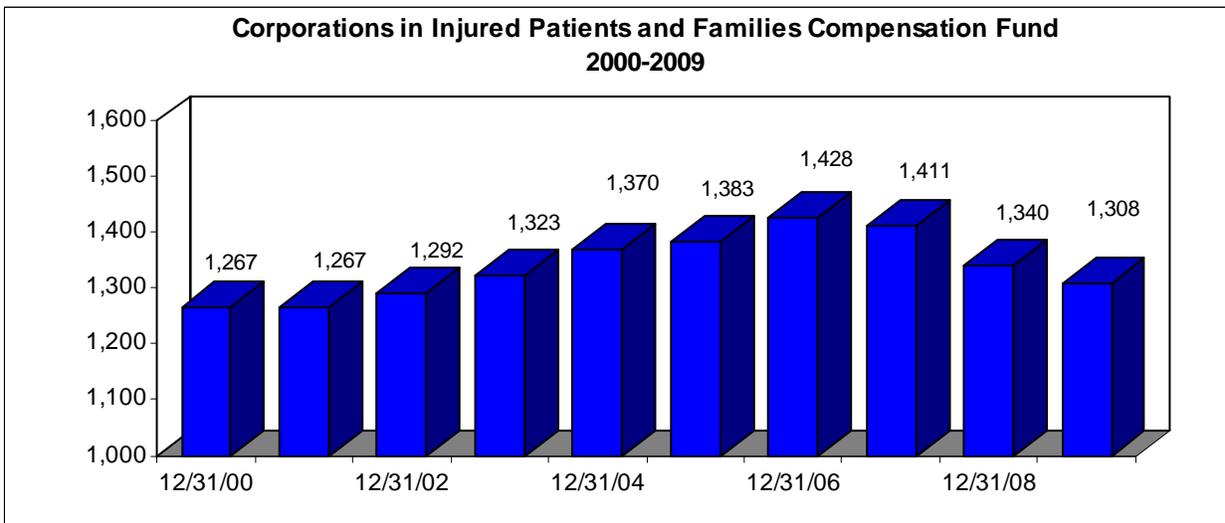
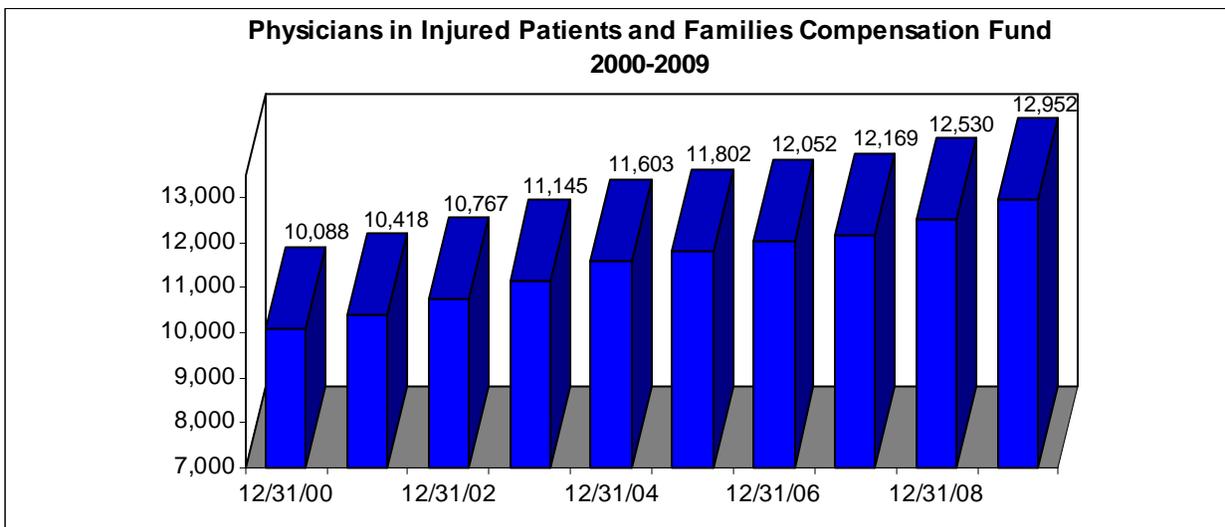
The Fund was created in 1975 to provide excess medical malpractice insurance for Wisconsin health care providers. The Fund is governed by a 13-member Board of Governors (Board) that consists of 3 insurance industry representatives, a member named by the Wisconsin Association for Justice, a member named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

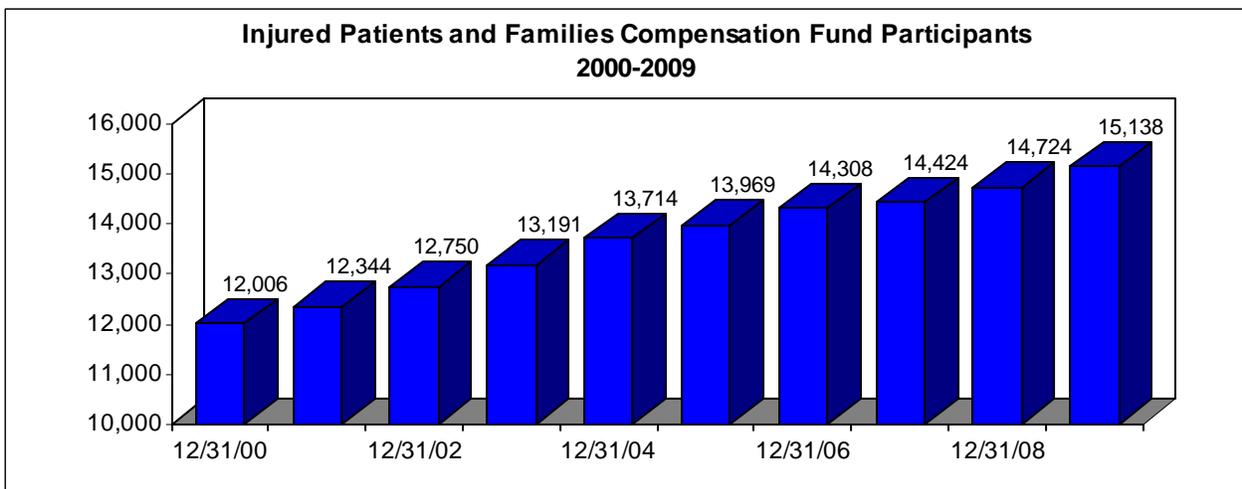
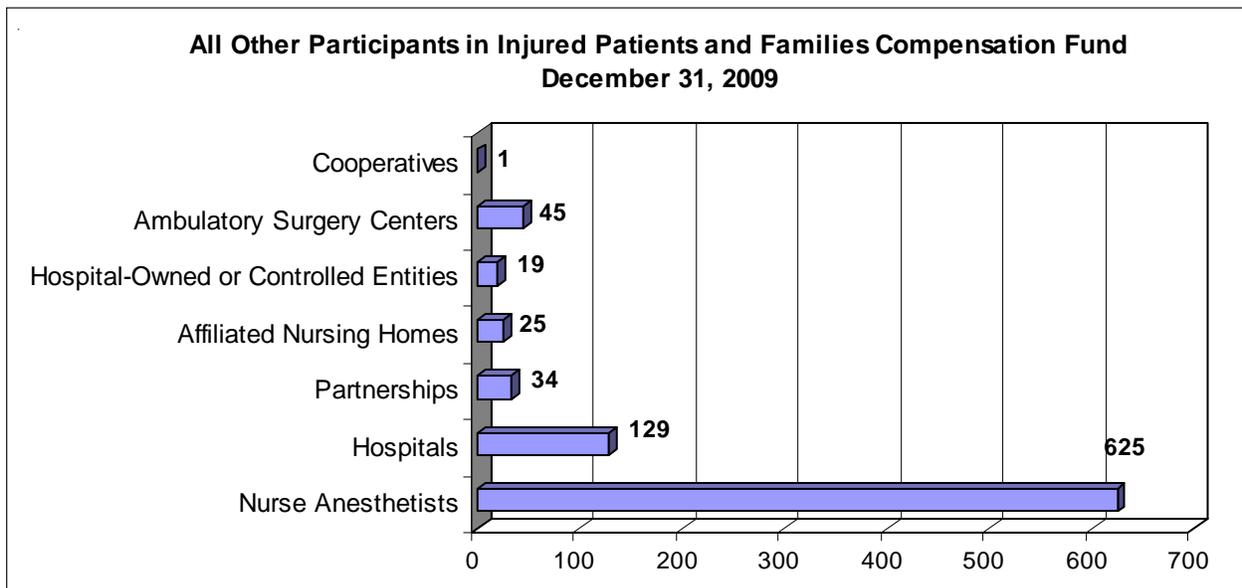
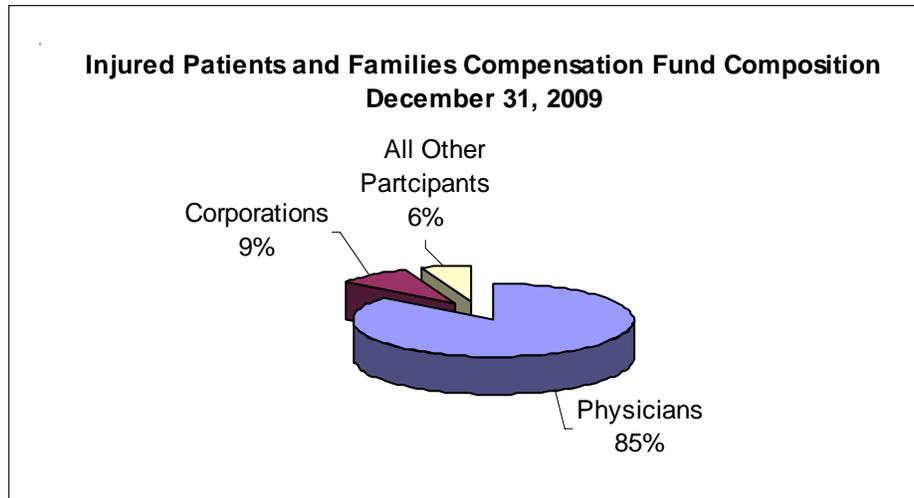
The Board is assisted by an Underwriting and Actuarial Committee, a Legal Committee, a Claims Committee, an Investment/Finance and Audit Committee, a Special Advisory Committee on Fund Participation, a Risk Management and Patient Safety Committee, and a

Peer Review Council. The Board and its committees meet quarterly.

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

As of December 31, 2009, the vast majority of Fund participants were physicians at 85%, with corporations comprising another 9% and the remaining 6% comprised of various other participant types as illustrated in the charts below. At year-end 2009, Fund participants totaled 15,138 comprised of 12,952 physicians, 1,308 corporations, 625 nurse anesthetists, 129 hospitals with 25 affiliated nursing homes, 45 ambulatory surgery centers, 34 partnerships, 19 hospital-owned or controlled entities, and one cooperative.





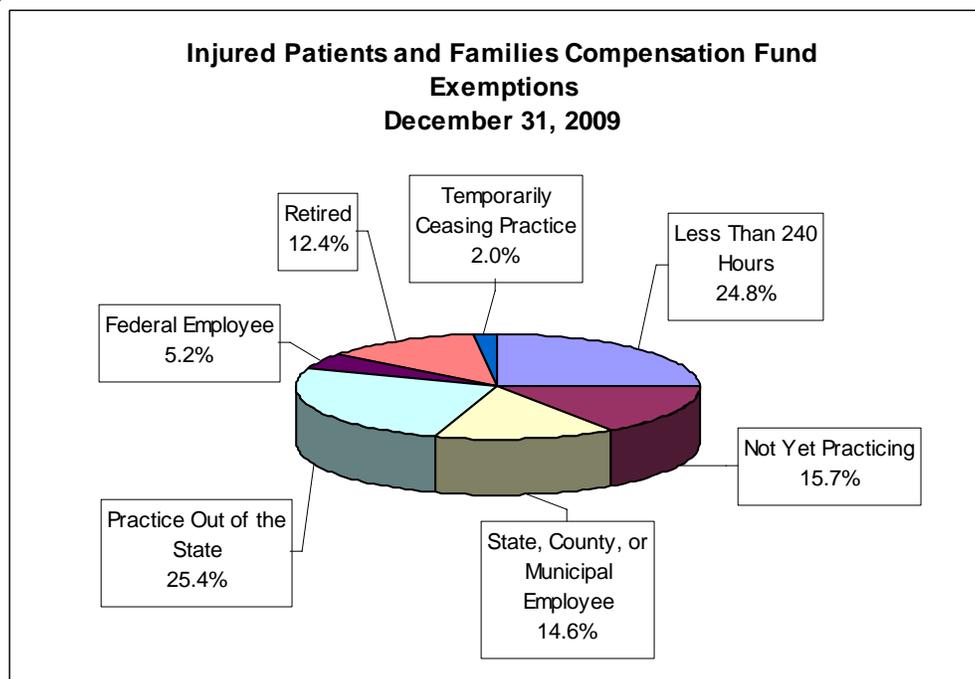
From July 1, 1975, through December 31, 2009, 5,657 claims had been filed in which the Fund was named. During this period, the Fund's total number of paid claims was 665, totaling \$772,337,268. Of the total number of claims in which the Fund has been named, 4,800 claims have been closed with no indemnity payment.

### 2009 Major Activities

- The Fund is currently in the process of developing a replacement automated operating system. The Fund is a unique operation in that there are no other patient compensation funds like the Wisconsin Fund; therefore, no off-the-shelf application software was available. The development process was nearly complete and it is expected that the new system will be in production by spring of 2010.
- Fund administration closely monitors the use of outside counsel. Pursuant to a court decision in 2000, the Fund hires separate defense counsel on each claim. Fund staff monitors the claims and the use of this outside counsel to ensure that while the Fund receives the necessary representation, legal fees are controlled.
- Fund administration is monitoring the lawsuit filed by the Wisconsin Medical Society challenging the constitutionality of the provision in 2007 Wisconsin

Act 20 which transferred monies from the Fund to the Medicaid Trust Account. The circuit court ruled in December 2007 in the state's favor and dismissed the Medical Society's claim. The Medical Society appealed the circuit court decision and the Appellate Court has referred this issue to the Supreme Court which has accepted the case.

- Pursuant to a Legislative Audit Bureau recommendation and a directive by the Board of Governors, an actuarial audit was performed in 2008. The audit report concluded that the claim reserves were at the high end of the reasonable range. The report did include a recommendation regarding methodology which has been implemented by the Fund's outside actuary. Another actuarial audit will be performed during 2010 and the results will be reported in future Functional and Progress Reports to the Legislature.
- Extensive work continued during 2009 to verify and process up-to-date exemption status for providers that held a license to practice in Wisconsin but for which a current exemption or certificate 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, 2009, there were 9,735 providers exempt from participation in the Fund. The various bases for the exemptions are illustrated in the chart below:



*Wisconsin Insurance Report Business of 2009*  
*Health Funds and Communications, Injured Patients and Families Compensation Fund*

Following are financial statements—statement of net assets and statement of revenues, expenses and changes in Fund equity—for the Fund for the fiscal year ending June 30, 2009. The figures reported are on an unaudited basis.

**Injured Patients and Families Compensation Fund**  
**Statement of Net Equity**  
**June 30, 2009, Unaudited**

<b>Assets</b>		<b>Liabilities</b>	
<b>Current Assets</b>		<b>Current Liabilities</b>	
Cash	\$ 0	Future Benefits and Loss Liabilities -	
State Investment Fund Shares (market value)	0	Short-term	\$ 84,275,655
Short-term Investments (market value)	65,930,462	Unearned Assessments Levied	1,385,595
Bond Investment Income Receivable	8,445,517	Provider Refunds Payable	325,167
State Shares Interest Receivable	0	Medical Mediation Panels Payable	19,431
Investment and Securities Lending Receivable	763,332	General & Administrative Expense Payable	94,241
Assessments Receivable	76,262	Due to State Investment Fund	76,831,399
Less: Allowance for Uncollectible Accounts	(144)	Compensated Absences	<u>10,888</u>
Prepaid Items	7,069	<b>Total Current Liabilities</b>	<u>162,942,376</u>
Office Supplies	2,321	<b>Noncurrent Liabilities</b>	
Other Receivables	<u>22,757</u>	Loss Liabilities:	
<b>Total Current Assets</b>	<u>75,247,576</u>	Liability for IBNR	629,545,861
<b>Noncurrent Assets</b>		Liability for Reported Losses	33,040,212
Long-term Investments (market value)	569,901,068	Liability for LAE	<u>124,896,628</u>
Capital Assets, Net of Accumulated		Estimated Loss Liabilities	787,482,700
Depreciation	<u>0</u>	Less: Amount Representing Interest	<u>148,046,748</u>
<b>Total Noncurrent Assets</b>	<u>569,901,068</u>	Discounted Loss Liabilities	639,435,952
<b>Total Assets</b>	<u>\$645,148,643</u>	Liabilities for Future Medical Expenses	34,970,448
		Contributions Being Held	<u>1,000,000</u>
		Total Loss Liabilities	675,406,400
		Less: Short-term Future Benefits &	
		Loss Liabilities	<u>84,275,655</u>
		Noncurrent Loss Liabilities	591,130,745
		Premium Deficiency Reserve	0
		Compensated Absences - Long-term	33,526
		Other Post-employment Benefits	<u>24,090</u>
		<b>Total Noncurrent Liabilities</b>	<u>591,188,361</u>
		<b>Total Liabilities</b>	<u>\$ 754,130,738</u>
		<b>Net Equity</b>	
		Invested in Capital Assets, Net of	
		Related Debt	\$ 0
		Restricted for Injured Patients and Families	<u>(108,982,094)</u>
		<b>Total Net Equity</b>	<u>\$(108,982,094)</u>

**Injured Patients and Families Compensation Fund**  
**Statement of Revenues, Expenses**  
**and Changes in Fund Net Equity for the**  
**Fiscal Year Ended June 30, 2009, Unaudited**

**Operating Revenues:**

Assessment (Charges for Goods and Services)	\$ 26,184,712
Assessment Interest Income (Charges for Goods and Services)	130,247
Assessment Administrative Fee	<u>36,050</u>
<b>Total Operating Revenues</b>	<u>26,351,009</u>

**Operating Expenses:**

Underwriting Expenses:	
Net Losses Paid	53,048,161
LAE Paid	5,362,789
Risk Management Expenses	104,541
Medical Expenses Paid	1,426,762
Change in Liability for IBNR	(109,045,234)
Change in Liability for Premium Deficiency Reserve	0
Change in Liability for Reported Losses	(16,593,610)
Change in Liability for Loss Adjustment Expense	(40,025,884)
Change in Amount Representing Interest	33,051,264
Change in Liability for Future Med Exp	<u>11,555,257</u>
<b>Total Underwriting Expenses</b>	(61,115,954)
General and Administrative Expenses	<u>1,216,520</u>
<b>Total Operating Expenses</b>	<u>(59,899,434)</u>
Operating Income (Loss)	<u>86,250,443</u>

**Nonoperating Revenues (Expenses):**

Investment Income	(3,545,599)
Other/Miscellaneous Income	8,755
Interest Expense (Nonoperating)	<u>(1,692,994)</u>
Net Income (Loss) Before Transfers	81,020,606
Transfers Out - Impending	0
Transfers to the Medical Assistance Trust Fund	(128,500,000)
Transfers to the General Fund	<u>(13,040)</u>
Net Change in Fund Equity	(47,492,434)
<b>Net Assets</b>	
Net Assets - Beginning of Period	<u>(61,489,660)</u>
Net Assets - End of Period	<u><u>\$(108,982,094)</u></u>

## **IV. Funds and Program Management**



## Information Services Section

The Information Services Section provides new applications project management, architecture, design work and programming; network and database operations and security; maintenance support for all in-house computer applications and interfaces for all external applications; hardware and software testing and acquisitions; and help desk support for desktop and laptop PCs, printers, faxes, scanners and copiers. The section is also responsible for the agency's project management office and staff education and development. The section strives for 99.9% uptime of the database and network. Agency telecommunications services are also provided or coordinated through this section.

### Applications

On the applications side of the Information Services Section, the following work was accomplished in support of user business applications:

- Continued development of an Injured Patients and Families Compensation Fund business management application to replace the existing legacy system.
- Continued development of the Internet Filing (Fillable Forms) project for Market Regulation to convert legacy Web forms to more user-friendly, interactive forms that save data to a centralized database.
- Continued to work on the process of digitizing older rate and form documents that OCI maintains on microfilm to create a database to capture data identifying the documents to enable viewing them on-line.
- Provided support for and maintenance of existing OCI systems:
  - ◆ OCI Enterprise - put out several new builds of the OCI Enterprise system to incorporate periodic improvements in applications, such as Complaints and Legal.
  - ◆ Financial databases and applications.
  - ◆ Performed system improvements or maintenance work for the Injured Patients and Families Compensation Fund business management application to improve reliability and stability of the application and facilitate the development of a replacement system
- Completed work on Agent Renewals e-payments.
- Completed work on an on-line Spanish Complaint form.

### Technical

On the technical side of the Information Services Section, the following work was accomplished to improve business users' computing environment:

- Completed deployment of new workstation and laptop images.
- Continued server migration project.
- Provided telecom systems administration, maintenance, and support for the agency:
  - ◆ Telephone hardware and network.
  - ◆ Cell phone hardware.
  - ◆ CallCenterAnywhere call center application.
  - ◆ Automated call distribution (ACD) system.
- Provided IT infrastructure administration and support services for the agency:
  - ◆ IT Help Desk services.
  - ◆ E-mail system software and hardware.
  - ◆ Hardware [servers, routers, switches, storage area network (SAN), racks, uninterruptible power supplies (UPS), etc.].
  - ◆ Operating systems and administration software.
  - ◆ Desktop and laptop computer and software administration, management, and support.

### Management

On the management side of the Information Services Section, the following work was accomplished to improve overall IT program management:

- Evaluated technologies used in IT and made recommendations for consolidating technologies and implementing process improvements.
- Continued work on the Continuous Improvement project to improve IT process for development and technical services.
  - ◆ Developed new document templates and procedures.
  - ◆ Provided training related to Business Analysis and Capability Maturity Model, Integration.
  - ◆ Started Enterprise Business Architecture Project.
- Continued work to update the agency's disaster recovery plan including specific pandemic planning efforts.

### **Project Management**

In 2006, Executive Management gave direction and support to define and implement procedures and standards that would facilitate more rigorous project management, oversight, and communication with the goal of improving organizational efficiency and project performance.

The Project Management Program is designed to ensure that business process and information technology projects undertaken are aligned with OCI's Strategic Business Plan, facilitate the Project Governance Board meetings, provide project status reports to the Project Governance Board, and ensure consistency between projects and project managers for performance metrics, documentation, and communication.

Project management activities in 2009 included:

- The Project Governance Board reviewed the list of agency projects and, based on OCI's business goals, reprioritized the projects.
- Continued improvements to the project management process.
- Closing of the following projects in 2009:
  - ◆ Web – Fillable Forms (Financial)
  - ◆ Electronic Receipting of Payments
  - ◆ Title Insurance Premium Survey
  - ◆ Exam Assessment Enhancement
  - ◆ On-line Spanish Complaint Form

### **Staff Development**

Training activities in 2009 included:

- Utilized all available NAIC grant/zone funds to support our regulatory training needs.
- Specialized industry training in-house, including NAIC IACL training.

## Management Analysis and Planning

The Management Analysis and Planning Section (MAPS) supports the mission of the Office of the Commissioner of Insurance (OCI) through oversight of the agency's business planning processes in the areas of financial management and office management. This section is responsible for the agency's budget, accounting, and fiscal responsibilities and administers continuity of operations planning and office management services, including risk management, health and safety, mail and reception functions. MAPS staff also serves as liaison between the agency and the Department of Administration for human resources and procurement services.

### Financial Management

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

The staff is responsible for providing technical budget assistance and guidance to OCI managers and staff, tracking expenditures and revenues, collecting accounts receivables, calculating and billing the annual examination assessment, calculating and billing the annual care management organization examination charges, administering the state purchasing card program, cashiering and serving as liaison with the Department of Administration-Procurement.

Some of the accomplishments in this area during the past year include:

- Chaired the State Agency Purchasing Council.
- Continued meeting requirements for obtaining IT contract services through the vendor managed IT services contract.
- Updated the agency's Continuity of Operations Plan/Continuity of Government Plan to guide agency business resumption activities in the event a disaster interrupts business operations.

- Completed Phase 2 of the electronic receipting project which has potential savings to the agency.
- Completed an enhancement to the computer system which calculates the annual exam assessment.
- Developed a billing process for the Care Management Organization charges.
- Assumed the agency's printing functions which were previously done by the Records/Forms Management Specialist in the Public Information & Communications Section.

### Office Management

The Office Management area provides essential office leadership and services in an effort to achieve a quality workforce and environment in support of the mission of the agency. This area is responsible for monitoring and maintaining agency policies and procedures, managing administrative matters affecting the business operation of the agency, and serving as liaison with the Department of Administration-Human Resources. In an effort to strive to achieve physical accommodations for maximum comfort, security, and safety for staff and visitors alike, this area is responsible for the management of building maintenance and security, along with provision of health and safety oversight. The Office Management area is also responsible for providing the agency's mail, reception and publication distribution services.

Some of this area's major accomplishments for 2009 were:

- Continued the agency's ongoing supported work efforts by renewing the employment of disabled individuals through Community Work Services, Inc.
- Responded to requests for both individual and bulk publication orders.
- Maintained the development of a publication inventory system database.
- Responded to employees' ergonomic needs.
- Implemented contractor confidentiality agreements.
- Reviewed and updated the agency's Health and Safety Action Plan.
- Reconfigured office space to accommodate organizational changes.
- Conducted an all-staff cultural survey.

## **Alternative Work Patterns**

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

employees. Approximately 90% of the agency's staff has some form of nonstandard work schedule. The agency also reviews requests, on a case-by-case basis, from staff who wish to temporarily work from their home. The agency recognizes that alternative work pattern schedules may provide opportunities for individuals to productively utilize their skills, talents, and abilities. It recognizes that a traditional full-time work schedule may not meet the needs of individuals who, due to age, health, or family circumstances, find such a schedule in conflict with responsibilities outside of work.

### Local Government Property Insurance Fund (Fund)

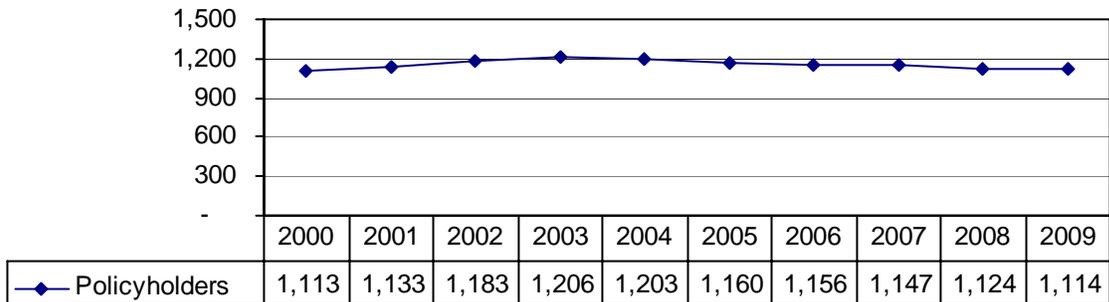
The purpose of the Fund is to make reasonably priced property insurance available for tax-supported local government property, such as government buildings, schools, libraries, and motor vehicles. The Commissioner of Insurance by law is designated as the Fund's manager. The Fund has one state employee who supervises day-to-day operations of the Fund by contracting for specialized services, such as claims and policy administration, which are performed by The ASU Group located in Madison, Wisconsin.

During fiscal year 2009 the Fund continued to enhance program and administrative operations relating to its policy processing and computer system and also to its investment authority. A major enhancement to policy processing, including renewals and all policy changes, continued to be implemented in 2009. Specifically, the Electronic Statement of Values (ESOV) project is a Web-based software program that allows policyholders to make all of their policy changes on line. Functionality within

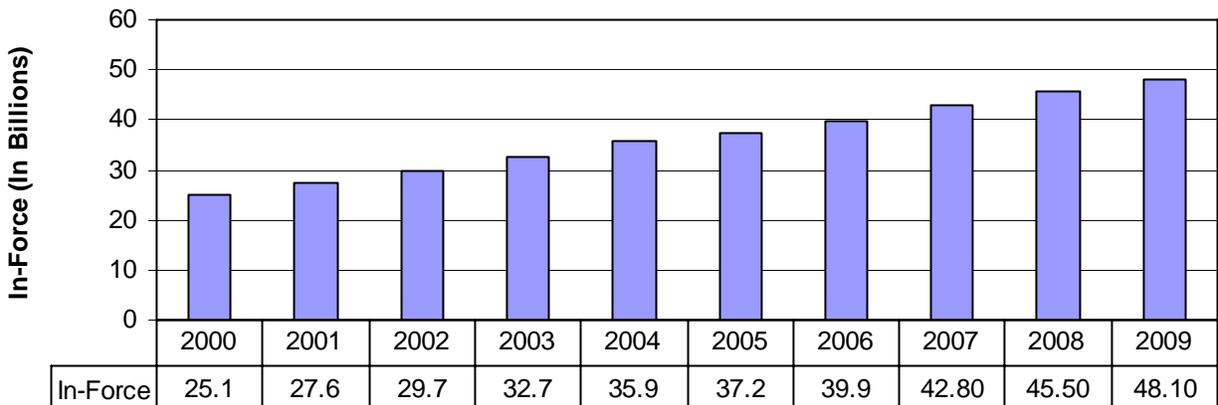
ESOV also gives the policyholder the option to export their statement of values to Excel spreadsheet format and sort by that entity's own department codes. The Fund also obtained statutory authority expanding its ability to invest its assets in more than just the state's short-term cash investment fund. The change grants the State of Wisconsin Investment Board (SWIB) the authority to invest Fund assets in higher yielding longer term investment securities consistent with the Fund's cash flow needs and has the potential to produce additional investment income that could be used to moderate premium rates.

As of June 30, 2009, the Fund insured 1,114 policyholders: 71 counties, 315 schools, 156 cities, 187 towns, 262 villages, and 123 miscellaneous (libraries, etc.). Combining new business and terminations, the overall number of policyholders decreased by 10 since the previous fiscal year-end. Two graphs are included that reflect changes in the Fund's policyholder base and growth in its insurance coverage in force.

**Number of Policyholders  
Fiscal Years 2000- 2009**



**Local Government Property Insurance Fund  
Growth of Coverage In-Force**



The Fund's insurance 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 in force as of June 30, 2009, was \$48.1 billion, up from \$45.5 billion as of the previous fiscal year-end. The Fund's total insurance in force increased \$2.6 billion over the prior year, while its surplus (total assets minus total liabilities) increased by approximately \$3.6 million over the same time period.

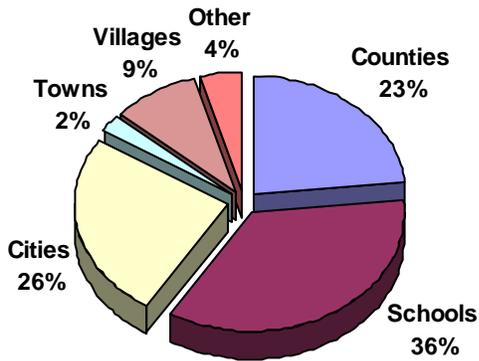
Three pie charts are included in this report reflecting the premium earned, the percent of policies by type of policyholder entity and a breakdown of the type of policy purchased. The majority of the Fund's insureds are using the valuation project service that began in 1988. This method of valuing buildings, contents, property in the open and contractor's equipment was developed to promote equity in premiums and the proper reporting of values. Valuation participants not only have broader coverage than those insureds that purchase a coinsurance policy but also enjoy the benefits of automatic computer-

generated statements of value. The coinsurance policy requires the insured to establish the insurance value for the property which caps the maximum recovery in the event of a total loss and can also impose limitations when paying partial losses if the property is not insured to full value.

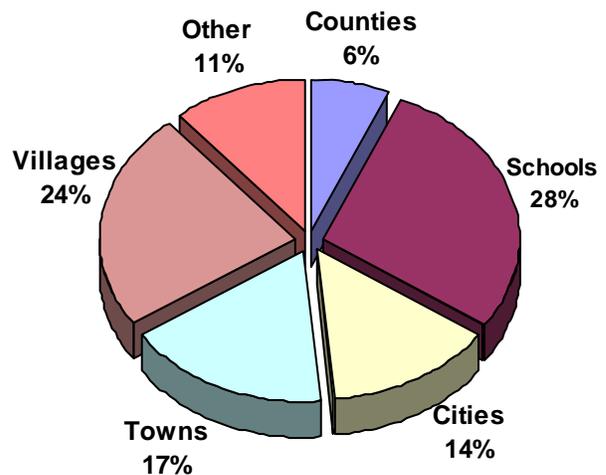
The Fund's balance sheet and income statement for the fiscal year ending June 30, 2009, are included with this report. The Fund experienced an underwriting gain of approximately \$3.8 million following an underwriting loss of \$6.6 million the previous year. After accounting for investment income, the Fund realized a net increase in surplus of \$4.5 million for the year.

Fund management will continue to monitor insurance in force, claims trends and Fund surplus when evaluating the Fund's rating structure. Claims costs coupled with higher self-insured Fund reinsurance retention levels and reinsurance premium will continue to be factors considered in the rate-setting analysis.

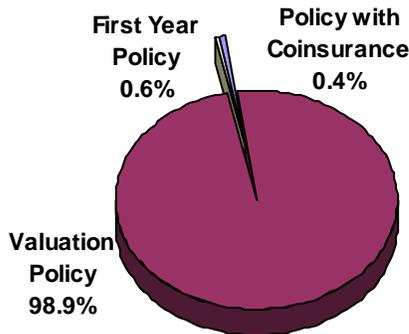
**Direct Premium Earned by Entity Type  
Fiscal Year Ending June 30, 2009**



**Percent of Policies by Entity Type  
Fiscal Year Ending June 30, 2009**



**Percent of Policies by Policy Type  
Fiscal Year Ending June 30, 2009**



*Wisconsin Insurance Report Business of 2009*  
*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, 2009.

<b>Local Government Property Insurance Fund Balance Sheet—Statutory Basis June 30, 2009</b>	
<b>Assets</b>	
Bonds	\$18,961,071
Investment Fund	33,602,000
Cash at Treasury	684
Premiums Receivable	479,021
Reinsurance Recoverable	1,054,424
Interest Receivable	<u>133,278</u>
<b>Total Assets</b>	<u><u>\$54,230,478</u></u>
<b>Liabilities and Surplus</b>	
<b>Liabilities</b>	
Net Loss Reserves	\$ 6,492,050
Loss Adjustment Expenses Payable	298,182
Net Unearned Premiums	4,436,714
Reinsurance Payable	639,582
Premium Received in Advance	472,150
Other Expenses Payable	<u>670,231</u>
<b>Total Liabilities</b>	\$13,008,909
<b>Surplus</b>	
Surplus - Beginning of Year	36,694,058
Net Income	<u>4,527,511</u>
<b>Surplus - End of Year</b>	<u>41,221,569</u>
<b>Total Liabilities and Surplus</b>	<u><u>\$54,230,478</u></u>

<b>Local Government Property Insurance Fund Income Statement—Statutory Basis June 30, 2009</b>	
<b>Premiums Earned</b>	
Direct Premium Earned	\$21,913,029
Reinsurance Ceded	<u>(4,689,013)</u>
<b>Net Premium Earned</b>	\$17,224,016
<b>Losses Incurred</b>	
Direct Losses Incurred	9,774,592
Reinsurance Loss Recoveries (Earned) Incurred	<u>1,074,960</u>
<b>Net Losses Incurred</b>	10,849,552
<b>Loss Adjustment Expenses</b>	776,304
<b>Other Underwriting Expenses</b>	<u>1,823,216</u>
<b>Total Net Losses and Expenses</b>	<u>13,449,072</u>
<b>Underwriting Income</b>	3,774,944
<b>Investment &amp; Other Income</b>	
Investment Fund Earnings	<u>752,567</u>
<b>Net Investment Income</b>	<u>752,567</u>
<b>Net Income</b>	<u><u>\$ 4,527,511</u></u>

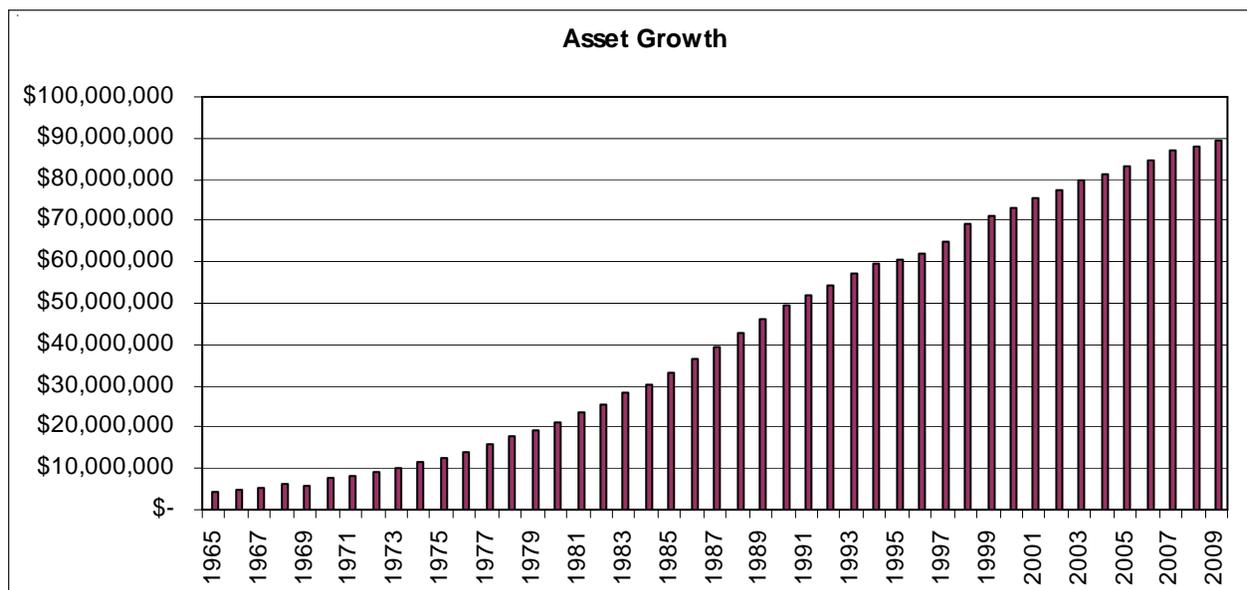
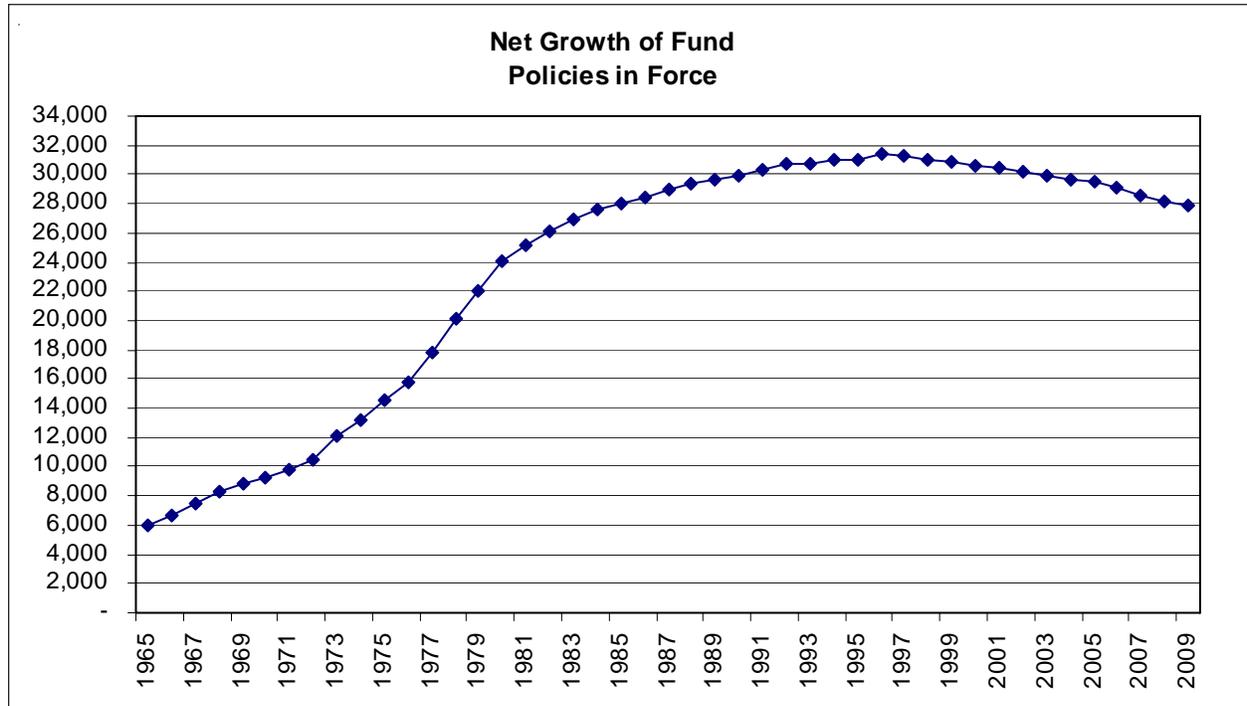
### State Life Insurance Fund (Fund)

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

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 2009, a distribution of \$2.1 million was paid to policyholders in the form of dividends.

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 1.0%. As of December 31, 2009, there were 27,822 policies in force.



*Wisconsin Insurance Report Business of 2009*  
*Funds and Program Management, State Life Insurance Fund*

Following are financial statements—balance sheet and income statements—for the Fund for the year ending December 31, 2009.

<b>State Life Insurance Fund Balance Sheet December 31, 2009</b>	<b>State Life Insurance Fund Income Statement December 31, 2009</b>																																																																										
<p><b>Assets</b></p> <table style="width: 100%; border-collapse: collapse;"> <tr><td>Bonds</td><td style="text-align: right;">\$82,207,587</td></tr> <tr><td>Policy Loans</td><td style="text-align: right;">3,852,111</td></tr> <tr><td>Cash and Bank Deposits</td><td style="text-align: right;">1,923,157</td></tr> <tr><td>Premiums Deferred &amp; Uncollected</td><td style="text-align: right;">130,919</td></tr> <tr><td>Investment Income Due &amp; Accrued</td><td style="text-align: right;">1,487,746</td></tr> <tr><td>Recoverable Reins.</td><td style="text-align: right;"><u>0</u></td></tr> <tr><td><b>Total Assets</b></td><td style="text-align: right;"><b><u>\$89,601,520</u></b></td></tr> </table> <p><b>Liabilities and Surplus</b></p> <table style="width: 100%; border-collapse: collapse;"> <tr><td>Reserves for Life Policies &amp; Contracts</td><td style="text-align: right;">\$61,771,252</td></tr> <tr><td>Interest Maintenance Reserve</td><td style="text-align: right;">83,961</td></tr> <tr><td>Policy Claims</td><td style="text-align: right;">173,355</td></tr> <tr><td>Dividends Due and Unpaid (2009)</td><td style="text-align: right;">16,613</td></tr> <tr><td>Dividends - Provision for 2010</td><td style="text-align: right;">2,112,814</td></tr> <tr><td>Deposit Type Contracts</td><td style="text-align: right;">17,853,330</td></tr> <tr><td>Unclaimed Property</td><td style="text-align: right;">46,849</td></tr> <tr><td>Taxes, Licenses, Fees Accrued</td><td style="text-align: right;">63</td></tr> <tr><td>Suspense and CANC Drafts</td><td style="text-align: right;">112,438</td></tr> <tr><td>Expenses Due &amp; Accrued</td><td style="text-align: right;">37,793</td></tr> <tr><td>Back Up Withholding</td><td style="text-align: right;">524</td></tr> <tr><td>Premiums Received in Advance</td><td style="text-align: right;">43,522</td></tr> <tr><td>Asset Valuation Reserve</td><td style="text-align: right;"><u>0</u></td></tr> <tr><td><b>Total Liabilities</b></td><td style="text-align: right;"><b>\$82,252,514</b></td></tr> <tr><td>Surplus</td><td style="text-align: right;"><u>7,349,006</u></td></tr> <tr><td><b>Total Liabilities and Surplus</b></td><td style="text-align: right;"><b><u>\$89,601,520</u></b></td></tr> </table>	Bonds	\$82,207,587	Policy Loans	3,852,111	Cash and Bank Deposits	1,923,157	Premiums Deferred & Uncollected	130,919	Investment Income Due & Accrued	1,487,746	Recoverable Reins.	<u>0</u>	<b>Total Assets</b>	<b><u>\$89,601,520</u></b>	Reserves for Life Policies & Contracts	\$61,771,252	Interest Maintenance Reserve	83,961	Policy Claims	173,355	Dividends Due and Unpaid (2009)	16,613	Dividends - Provision for 2010	2,112,814	Deposit Type Contracts	17,853,330	Unclaimed Property	46,849	Taxes, Licenses, Fees Accrued	63	Suspense and CANC Drafts	112,438	Expenses Due & Accrued	37,793	Back Up Withholding	524	Premiums Received in Advance	43,522	Asset Valuation Reserve	<u>0</u>	<b>Total Liabilities</b>	<b>\$82,252,514</b>	Surplus	<u>7,349,006</u>	<b>Total Liabilities and Surplus</b>	<b><u>\$89,601,520</u></b>	<p><b>Income</b></p> <table style="width: 100%; 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## **V. Division of Regulation and Enforcement**



The Division of Regulation and Enforcement, through its Bureau of Financial Analysis and Examinations and Bureau of Market Regulation, and in conjunction with the office's Legal Unit, is responsible for enforcing the state's insurance laws. In addition, it assists with the office's consumer education program by providing technical expertise in the development and publication of the office's consumer education publications. In compliance with s. 601.01(5), Wis. Stat., the Division works with other state and federal regulatory agencies in carrying out the purposes of the Wisconsin insurance laws and the mission of the office.

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

The principal function of the Bureau of Financial Analysis and Examinations 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, reviews financial reports for surplus lines insurers, 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.

#### **2009 Major Accomplishments**

- Maintained accreditation by the National Association of Insurance Commissioners.
- Examined 63 domestic insurers.
- Analyzed the financial statements of over 2,000 insurers.
- Continued oversight of 1 company in liquidation and 2 companies in rehabilitation.
- Licensed 2 new domestic insurers.
- Licensed 21 nondomestic insurers, 11 gift annuities, and 6 warranty plans.
- Issued permits to 9 new Care Management Organizations, under the recently enacted ch. 648, Wis. Stat.
- Permitted 8 licensed entities to withdraw from Wisconsin.
- Reviewed changes of control involving 3 domestic insurers, pursuant to holding company regulations.
- Reviewed and approved 3 mergers involving domestic insurers.

- Reviewed and enhanced the procedures for financial analysis and monitoring of licensed insurers.
- Enhanced the process for insurance companies to file Wisconsin-specific forms electronically with OCI.
- Continued the development of automated applications used in financial analysis and examinations.
- Made available insurer financial and demographic data on the OCI Internet Web site.
- Continued participation in the IT Strategic Planning Committee charged with the development of comprehensive plans and standards for the agency and Bureau.
- Participated in NAIC task forces and working groups, including:
  - Accounting Practices and Procedures Task Force
  - Capital Adequacy Task Force
  - Examination Oversight Task Force
  - Reinsurance Task Force
  - Solvency Modernization Initiative Task Force
  - Valuation of Securities Task Force
  - Analyst Team System Oversight
  - Audit Software
  - Emerging Accounting Issues
  - Financial Analysis Handbook (Chair)
  - Financial Analysis Research and Development (Chair)
  - Financial Analysis Working Group (Chair)
  - Financial Examiners Handbook
  - Group Solvency Issues
  - International Solvency
  - International Accounting Standards
  - National Treatment
  - P&C Risk-Based Capital
  - Risk Assessment
  - Solvency Modernization Initiatives Task Force
  - Statutory Accounting Principles

### **Companies Examined in 2009**

Abri Health Plan, Inc.	Middlesex Ins. Co.
Ameriprise Ins. Co.	Midwest Security Life Ins. Co.
Badger Mutual Ins. Co.	Mt. Pleasant-Perry Mutual Ins. Co.
Barron Mutual Ins. Co.	North American Ins. Co.
Blue Ridge Indemnity Co.	Northern Finnish Mutual Ins. Co.
Blue Ridge Ins. Co.	Parker Centennial Assurance Co.
Bristol Town Ins. Co.	Patriot General Ins. Co.
Church Mutual Ins. Co.	Peak Property & Casualty Ins. Co.
Cities & Villages Mutual Ins. Co.	Reedsburg Westfield Mutual Ins. Co.
Community Care Health Plan, Inc.	Regent Ins. Co.
Community Ins. Corp.	Secura Ins. A Mutual Co.
Dairyland Ins. Co.	Secura Supreme Ins. Co.
Employes Mutual Benefit Assn.	Sentry Casualty Co.
General Casualty Co. of WI	Sentry Ins. A Mutual Co.
General Casualty Ins. Co.	Sentry Life Ins. Co.
Hamburg Stark Mutual Ins. Co.	Sentry Select Ins. Co.
Hawkeye Security Ins. Co.	Shelby Farmers Mutual Ins. Co.
Health Tradition Health Plan	South Central Mutual Ins. Co.
Homestead Mutual Ins. Co.	Southern Fire & Casualty Co.
IDS Property Casualty Ins. Co.	Southern Guaranty Ins. Co.
Integrity Mutual Ins. Co.	Southern Pilot Ins. Co.
Integrity Property & Casualty Ins. Co.	State Auto Ins. Co.
Jewelers Mutual Ins. Co.	Sugar Creek Mutual Ins. Co.
John Alden Life Ins. Co.	Theresa Mutual Ins. Co.
Laurier Indemnity Co.	Time Ins. Co.
Little Black Mutual Ins. Co.	Trilogy Health Ins. Co.
Marcellon-Courtland-Springvale Mutual Ins. Co.	Viking Ins. Co. of WI
Medica Health Plans of WI	Wilson Mutual Ins. Co.
Medina Mutual Ins. Co.	Wisconsin County Mutual Ins.
Mercycare HMO, Inc.	Wisconsin Municipal Mutual Ins. Co.
Mercycare Ins. Co.	Wisconsin Mutual Ins. Co.

**Wisconsin Insurance Corporations Organized and Licensed**

January 1, 2009 - December 31, 2009

Mortgage Assurance Corporation	Madison, WI
Requia Life Ins. Corporation	Madison, WI

**Insurance Corporations Domiciled in Other States Admitted**

January 1, 2009 - December 31, 2009

Arcadia Ins. Co.	Westbrook, ME
American Hallmark Ins. Co. of TX	Fort Worth, TX
American International Ins. Co. of DE	Wilmington, DE
American Pet Ins. Co.	Seattle, WA
Casualty Underwriters Ins. Co.	Wichita, KS
Colony Specialty Ins. Co.	Richmond, VA
Eagle Life Ins. Co.	Des Moines, IA
Equitable Life & Casualty Ins. Co.	Salt Lake City, UT
Essent Guaranty, Inc.	Radnor, PA
Express Scripts Ins. Co.	St. Louis, MO
Housing Enterprise Ins. Co., The	Cheshire, CT
Municipal and Infrastructure Assur. Corp.	New York, NY
PACO Assurance Co., Inc.	Franklin, TN
R.V.I. America Ins. Co.	Stamford, CT
Service Ins. Co.	Bradenton, FL
Southwest Marine and General Ins. Co.	New York, NY
SureTec Ins. Co.	Houston, TX
Title Resources Guaranty Co.	Dallas, TX
Travelers Personal Ins. Co.	Hartford, CT
Travelers Personal Security Ins. Co.	Hartford, CT
Unitrin Direct Ins. Co.	Vista, CA

**Organizations Licensed as Care Management Organizations**

January 1, 2009 - December 31, 2009

Care Wisconsin First, Inc.	Madison, WI
Community Care of Central WI	Stevens Point, WI
Community Care, Inc.	Milwaukee, WI
Community Health Partnership, Inc.	Eau Claire, WI
Lakeland Care District	Fond du Lac, WI
Milwaukee County Department of Aging	Milwaukee, WI
Northern Bridges	Hayward, WI
Southwest Family Care Alliance	Richland Center, WI
Western Wisconsin Cares	LaCrosse, WI

**Organizations Licensed to Issue Gift Annuities**

January 1, 2009 - December 31, 2009

Fellowship of Reconciliation, Inc.	Nyack, NY
Froedtert Hospital Foundation, Inc.	Milwaukee, WI
Intercollegiate Studies Institute, Inc.	Wilmington, DE
International Rescue Committee, Inc.	New York, NY
Milwaukee Symphony Orchestra Endowment Trust	Milwaukee, WI
National Society Daughters of the American Revolution	Washington, DC
Physicians Committee for Responsible Medicine, Inc.	Washington, DC
Richland Hospital Foundation, Inc.	Richland Center, WI
Union of Concerned Scientists, Inc.	Cambridge, MA
Watchtower Bible and Tract Society of Florida, Inc.	Patterson, NY
We the People, Inc. of the United States	Tallahassee, FL

**Organizations Licensed to Issue Warranty Plans**

January 1, 2009 - December 31, 2009

LKQ Smart Parts, Inc.	Hustisford, WI
Pablo Creek Services, Inc.	Northbrook, IL
Signal, The	Wayne, PA
Sterling Jewelers, Inc.	Akron, OH
W.G. & R. Extended Services, LLC	Green Bay, WI
Western Service Contract Corp.	Menlo Park, CA

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

January 1, 2009 - December 31, 2009

**Withdrawals**

Dent Wizard International Corp	07/02/2009
Farmers Alliance Mutual Ins. Co.	12/31/2009
General Electric Co.	08/20/2009
Grace Lutheran Church	04/02/2009
Home Buyers Resale Warranty Corp.	03/24/2009
Lumber Mutual Ins. Co.	11/03/2009
Marine Corps Heritage Foundation	04/20/2009
Warranty Corporation of America	12/02/2009

**Rehabilitations**

Insurance Corporation of New York	06/30/2009
Penn Treaty Network America Ins. Co.	01/06/2009
Shenandoah Life Ins. Co.	02/12/2009
Standard Life Ins. Co. of Indiana	12/18/2008

### Liquidations

Circuit City Stores, Inc.

05/28/2009

### Mergers

Company Name	Merged Into	Date
American Ambassador Casualty Co.	Peerless Indemnity Ins. Co.	10/21/2009
American Investors Life Ins. Co.	Aviva Life and Annuity Co.	09/30/2009
American Life & Health Ins. Co.	First Health Life & Health Ins. Co.	12/31/2008
Canada Life Ins. Co. of America	Great-West Life & Annuity Ins. Co.	09/30/2009
Censtar Title Ins. Co.	First American Title Ins. Co.	08/31/2009
Globe American Casualty Co.	Midwestern Indemnity Co., The	12/30/2009
Hamburg-Stark Mutual Ins. Co.	Wisconsin Mutual Ins. Co.	09/30/2009
John Hancock Life Ins. Co.	John Hancock Life Ins. Co. USA	12/31/2009
John Hancock Variable Life Ins. Co.	John Hancock Life Ins. Co. USA	12/31/2009
Nationwide Life Ins. Co. of America	Nationwide Life Ins. Co.	12/31/2009
Nationwide Life and Annuity Co. of America	Nationwide Life and Annuity Ins. Co.	12/31/2009
Seaboard Surety Co.	Travelers Casualty & Surety Co. of America	01/02/2009

### Redomestications

Company Name	From	To	Effective Date
Allied World Reinsurance Co.	NJ	NH	11/01/2009
Berkley National Ins. Co.	OK	IA	12/29/2009
Colorado Casualty Ins. Co.	CO	NH	10/01/2009
Continental General Ins. Co.	NE	OH	10/03/2009
Fairmont Specialty Ins. Co.	DE	CA	02/19/2009
First Liberty Ins. Corp.	IA	IL	09/02/2009
Genworth Residential Mortgage Assurance Corp.	WI	NC	09/15/2009
HDI-Gerling America Ins. Co.	NY	IL	06/23/2009
John Hancock Life & Health Ins. Co.	DE	MA	01/01/2009
LM General Ins. Co.	DE	IL	09/02/2009
LM Ins. Corp.	IA	IL	09/02/2009
LM Personal Ins. Co.	DE	IL	09/02/2009
Liberty National Life Ins. Co.	AL	NE	03/28/2008
Liberty Personal Ins. Co.	MI	NH	10/01/2009
PMI Mortgage Assurance Co.	WI	AZ	11/11/2009
Praetorian Ins. Co.	IL	PA	07/29/2009
Redland Ins. Co.	NJ	PA	07/29/2009
Renaissance Life & Health Ins. Co. of America	DE	IN	09/01/2009
SAFECO National Ins. Co.	MO	NH	10/01/2009
SPARTA Ins. Co.	MA	CT	04/30/2009
Union Central Life Ins. Co.	OH	NE	04/22/2009
Union Security Ins. Co.	IA	KS	09/30/2009
United Investors Life Ins. Co.	MO	NE	06/30/2009
Verlan Fire Ins. Co.	MD	NH	01/01/2009

**Insurance Corporations Which Changed Their Names**

January 1, 2009 - December 31, 2009

<b>Previous Name</b>	<b>New Name</b>
All Nation Ins. Co.	First Mercury Casualty Co.
AIG Annuity Ins. Co.	Western National Life Ins. Co.
AIG Casualty Co.	Chartis Property Casualty Co.
AIG Life Ins. Co.	American General Life Ins. Co. of Delaware
AIG SunAmerica Life Assurance Co.	SunAmerica Annuity and Life Assurance Co.
AmCOMP Assurance Corp.	Employers Assurance Co.
AmCOMP Preferred Ins. Co.	Employers Preferred Ins. Co.
American International South Ins. Co.	Chartis Casualty Co.
American Merchants Casualty Co.	Endurance Risk Solutions Assurance Co.
Central Benefits National Life Ins. Co.	SeeChange Health Ins. Co.
Christian Children's Fund Incorporated	ChildFund International, USA
Commercial Loan Ins. Corp.	PMI Mortgage Assurance Co.
DaimlerChrysler Ins. Co.	Chrysler Ins. Co.
Dodge Health Foundation, Inc.	Beaver Dam Community Hospitals Foundation, Inc.
Doral Dental Plan of Wisconsin, Inc.	DentaQuest Dental Plan of WI, Inc.
Eye Care of Wisconsin, Inc.	Eye Care of Wisconsin Ins., Inc.
Financial Security Assurance, Inc.	Assured Guaranty Municipal Corp.
GE Capital Management Corp.	Wachovia Management Corp.
GE Capital Warranty Corp.	Wachovia Warranty Corp.
Gerling America Ins. Co.	HDI-Gerling America Ins. Co.
GMAC Direct Ins. Co.	Maiden Reinsurance Co.
IBS-STL Ministries Foundation	Biblica Ministries Foundation
Interstate Indemnity Co.	AGCS Marine Ins. Co.
MBIA Insurance Corp. of Illinois	National Public Finance Guarantee Corp.
Medical Assurance Co., Inc.	ProAssurance Indemnity Co., Inc.
Medico Life Ins. Co.	Ability Ins. Co.
Mid-Continent Preferred Life Ins. Co.	American Benefit Life Ins. Co.
Northeast Investors Title Ins. Co.	National Investors Title Ins. Co.
Podiatry Ins. Co. of America A Mutual Co.	Podiatry Insurance Co. of America
ProNational Ins. Co.	ProAssurance Casualty Co.
Trinity Universal Ins. Co. of Kansas, Inc.	AmTrust Insurance Co. of Kansas, Inc.
Union Standard Ins. Co.	Berkley National Ins. Co.
United HealthCare Ins. Co.	UnitedHealthcare Ins. Co.
United Way of America	United Way Worldwide
Verex Assurance, Inc.	Genworth Residential Mortgage Assurance Corp.
Warranty America, LLC	American Auto Shield, LLC
Wellmark Community Ins., Inc.	Guggenheim Life and Annuity Co.

## Companies in Liquidation or Rehabilitation

### Ambac Assurance Corporation Segregated Account, in Rehabilitation

Ambac Assurance Corporation Segregated Account was placed in rehabilitation on March 24, 2010, by William D. Johnston, a Lafayette County Circuit Court Judge, presiding by a judicial assignment order of the Circuit Court for Dane County, Wisconsin. Kimberly A. Shaul is appointed as special deputy rehabilitator.

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's present corporate organization was established in connection with a corporate restructuring executed on June 18, 1985, under the supervision of the Wisconsin Commissioner of Insurance. Under the 1985 restructuring, the business of the company's predecessor legal entity, American Municipal Bond Assurance Corporation, was transferred to a successor legal entity, AMBAC Indemnity Corporation, which was subsequently renamed Ambac Assurance Corporation. 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.

From its founding in 1970 until the 1990s, Ambac's business was almost exclusively related to traditionally low-risk, low-margin public finance bonds. In the mid-1990s, however, Ambac began to diversify by 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 present hazard for policyholders. Ambac's investment portfolio assets have 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 today 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 thirty years. Without restructuring, there was an increasing risk that policyholders who presented short-tail claims in the next several 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 will mature within approximately five years, and certain CDOs of ABS policies, most of which will not mature for twenty 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 and a last-dollar reinsurance policy limited only by the assets of the General Account of Ambac. Ambac also allocated to the Segregated Account its limited liability interest in Ambac Credit Products LLC, Ambac Conduit Funding LLC, Aleutian Investments LLC and Juneau Investments LLC.

All assets within the Segregated Account will be available exclusively for satisfying liabilities attributable to the Segregated Account. Pursuant to s. 611.24 (3) (b), Wis. Stat., any income, gains and losses, whether or not realized, from assets and investments attributable to the

### **Ambac Assurance Corporation Segregated Account, in Rehabilitation (continued)**

Segregated Account, if any, will be credited to or charged against the Segregated Account without regard to other income, gains or losses of Ambac's General Account.

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.

At the time the rehabilitation was ordered, the rehabilitation plan was not yet final and ready for approval. As part of the rehabilitation process, it is expected that a plan of rehabilitation will be finalized for Court approval. On March 24, 2010, the Court issued an order for temporary injunctive relief that shall remain effective until further order of the Court. Policyholders and other claimants

should submit their notices of claim or similar demands for payment pursuant to the procedures and service requirements specified in their policies or contracts, and those notices of claim or similar demands for payment shall be tracked and recorded by the Rehabilitator or his authorized representatives so they may be processed for payment pursuant to the terms and conditions specified in whatever form of final plan of rehabilitation is approved by the Court following notice and hearing. Counterparties on credit default swaps may not trigger and submit mark-to-market claims, but may submit scheduled payment claims.

Ambac Assurance Corporation's General Account is not in any form of receivership proceeding.

As of March 31, 2010, the first period for which it reported, the Ambac Assurance Corporation Segregated Account reported assets of \$2,002,198,133, liabilities of \$2,001,972,603, and surplus of \$225,530.

### **Health Plan for Community Living, Inc., In Liquidation**

Health Plan for Community Living, Inc., was placed into liquidation on April 29, 2008. Roger A. Peterson was appointed as special deputy liquidator.

Health Plan for Community Living, Inc., was headquartered in Madison, Wisconsin, and had business in force only in Wisconsin. Health Plan for Community Living, Inc., 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 369 members were transitioned into another partnership program prior to May 1, 2008.

On May 13, 2008, 797 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 November 20, 2008. On February 19, 2009, 51 additional notices were sent out to creditors that were not included on the May 13, 2008, mailing. These creditors had until August 31, 2009, to file a claim. On August 7, 2009, the liquidator was ordered to make a 35% distribution on processed claims. Checks totaling \$1,219,729 were distributed to creditors.

As of December 31, 2009, Health Plan for Community Living, Inc., reported assets of \$3,806,635, liabilities of \$3,397,926, and surplus of \$408,709.

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

Master Plumbers' Limited Mutual Liability Company was placed in rehabilitation on March 29, 1994, by the Circuit Court for Dane County, Wisconsin. Roger A. Peterson is appointed as special deputy rehabilitator. Society Insurance, a Mutual Company, performs claim adjustment and administrative services for the rehabilitator pursuant to a contract approved by the court.

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

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

As of December 31, 2009, Master Plumbers' reported assets of \$1,154,960, liabilities of \$872,765, and surplus of \$282,195.

## **Northwestern National Insurance Company of Milwaukee, Wisconsin, in Rehabilitation**

Northwestern National Insurance Company of Milwaukee, Wisconsin (NNIC) was placed in rehabilitation on March 12, 2007. Roger A. Peterson is appointed as special deputy rehabilitator.

NNIC was incorporated as a Wisconsin domestic stock property and casualty insurance corporation on February 20, 1869. NNIC wrote both direct insurance and reinsurance. In 1986, the company began a run-off operation. Since that time, except for mandatory writings, including guaranteed renewable accident and health insurance policies, assignments, and retroactive adjustments and endorsements to prior year policies, NNIC has written no new business.

Affiliates Universal Reinsurance Corporation and Bellefonte Underwriters Insurance Company were merged with and into NNIC effective January 1, 1991, and June 30, 1991, respectively. These affiliated insurers were also in run-off prior to the mergers.

By a stipulation and order dated May 13, 2004, the Commissioner and NNIC agreed that, pursuant to a restructuring plan, NNIC would establish a segregated account from which it would satisfy its obligations to its direct policyholders and certain other obligations. All other obligations of NNIC, including reinsurance obligations, would be satisfied from NNIC's remaining funds in its general account.

As part of the restructuring plan, NNIC offered reinsureds an opportunity to voluntarily commute all business ceded by the reinsureds to its general account. Approximately 75% of the total number of reinsureds representing approximately 71% of the total liabilities of the general account have entered into commutation agreements with NNIC.

On or about April 18, 2007, a Notice of Appeal was filed with the Wisconsin Court of Appeals raising certain challenges to the rehabilitation order and plan of rehabilitation. On August 30, 2007, the Wisconsin Court of Appeals entered an order dismissing the appeal, thereby enabling the rehabilitator and his delegates to proceed in implementing the rehabilitation plan. Due to the delay occasioned by the appeals process, the rehabilitation court amended the effective date of the plan from March 12, 2007, to September 1, 2007, and set October 31, 2007, as the deadline for the distribution of discounted liability calculations to reinsureds that had not voluntarily commuted all business they had ceded to NNIC's general account. The rehabilitation completed distribution of initial commutation payments under the terms of the rehabilitation plan in December 2008. Upon conclusion of a limited number of claim matters, it is anticipated that the company will be released from rehabilitation.

As of December 31, 2009, the general account of NNIC reported assets of \$56,944,436, liabilities of \$52,131,805, and surplus of \$4,812,631. As of December 31, 2009, the segregated account of NNIC reported assets of \$55,789,834, liabilities of \$50,977,203, and surplus of \$4,812,631.

## **Bureau of Market Regulation (Bureau)**

In 2009, the Bureau of Market Regulation consisted of five sections: Complaints and Central Services, Accident and Health Insurance, Health and Life Insurance, Property and Casualty Insurance, and Agent Licensing. Agent licensing activities are described in a separate section. A Deputy Bureau Director position was added in 2009.

The Bureau of Market Regulation is responsible for the administration and enforcement of laws and rules relating to all market conduct activities of insurers and agents. In order to complete its duties, the Bureau conducts market analysis and targeted market conduct examinations of insurers in the areas of underwriting and rating; marketing, advertising and sales; claims; and policyholder services and grievances. The Bureau investigated and resolved 8,398 written consumer complaints and inquiries and answered 35,000 telephone inquiries during 2009. The Bureau also processed 3,577 rate and rule filings and received 7,766 policy form filings during 2009.

### **Market Conduct Annual Statement**

The Market Conduct Annual Statement (MCAS) was developed through the National Association of Insurance Commissioners (NAIC) with the input of state regulators and representatives from the industry. The MCAS is an analysis tool that states can use to review market activity of the entire insurance marketplace in a consistent manner and to identify companies whose practices are outside normal ranges. The project collects data on an industry-wide basis and is comprised of two major components: a Life & Annuity statement and a Property & Casualty statement. The Property & Casualty statement is further divided into two subsections: a Private Passenger Automobile section and a Homeowner's section.

For the 2008 Life & Annuity MCAS, licensed companies with at least \$50,000 in subject life premium and/or annuity considerations were required to participate in the project in Wisconsin. A total of 299 companies participated in the project by filing statements with OCI. For the 2008 Property & Casualty MCAS, licensed companies with at least \$50,000 in subject homeowner's and/or private passenger automobile premium were required to participate in the project in Wisconsin. A total of 197 companies participated in the project and OCI received 172 private passenger automobile statements and 130 homeowner's statements.

### **Level 1 and Level 2 Market Analysis**

Wisconsin conducted analysis on insurance companies for five lines of business: homeowner's, personal auto, group health, individual health, and life. The analysis follows a uniform process that included reviews of complaints and information collected in the financial statements and other NAIC databases. Analysts identified companies for further action and recorded the results of the reviews in the NAIC Market Analysis Review System (MARS). Examiners used a comprehensive guide to complete a detailed analysis of the company in up to 21 areas of review. This process was used to identify companies for further review up to and including market conduct examinations.

### **2009 Major Accomplishments**

- Developed a formal examination schedule and conducted eight market conduct examinations.
- Worked with federal regulators to address questions and implementation issues related to mental health parity and its impact on Wisconsin mandated mental health benefits.
- Worked with the Department of Health Services to implement and monitor the Long-Term Care Partnership Program, including reviewing and approving qualified long-term care insurance policies, responding to consumer information, and monitoring the agent training programs.
- Worked on changes needed due to the implementation of the Interstate Insurance Product Regulation Commission (IIPRC), including participating in the NAIC National Standards Working Group and the IIPRC Product Standards Committee, reviewing product standards, developing procedures to monitor Compact filings, and providing staff support to the Commissioner and technical assistance to the IIPRC staff.
- Implemented a file and use process for most policy form filings, including updating checklists, bulletins and reviewing filings as part of the market analysis process.
- Worked closely with CMS and local advocates during the Medicare Part D and Medicare Advantage open enrollment to identify marketing abuses and

- misleading sales tactics including participating in monthly calls with the CMS regional office, reviewing CMS complaints and responding to requests for agent investigations.
- Continued to improve the market analysis and the market conduct examination program by working with other states through the NAIC Market Regulation and Consumer Affairs Committee, the Special Accreditation Standards Working Group, the Market Actions Working Group, the Market Analysis Procedures Working Group, the Consumer Connections Working Group and the Market Conduct Examinations Standards Working Group to develop standards for market analysis and market conduct examinations and coordinating with other states where appropriate.
  - Participated in the Market Conduct Annual Statement program, collecting and analyzing data on claims and underwriting in life, annuities, and homeowner's and auto insurance and using the data as part of the market analysis program.
  - Identified consumer complaints about sales of life insurance, annuity, Medicare Advantage and Medicare supplement insurance to senior citizens and investigated and prepared actions against insurance agents who were targeting elderly consumers.
  - Participated in developing administrative rules involving life insurance and annuity replacement, dependent coverage, autism, continuation of health insurance, sale of life insurance and annuities to the military, senior designations, Medicare supplement insurance, and commercial umbrella coverage.
  - Continued the urban outreach project by providing staff to conduct training sessions for consumer groups in cooperation with the Community Insurance Information Center in Milwaukee and facilitated meetings between insurers and consumer groups.
  - Participated in the Wisconsin Insurance Plan and the Wisconsin Automobile Insurance Plan meetings and quarterly meetings with the Worker's Compensation Rating Bureau and the Department of Workforce Development and provided technical assistance to Wisconsin Emergency Management and the Health Insurance Risk-Sharing Plan (HIRSP).
  - Served on the following NAIC committees, task forces and working groups: Senior Issues Task Force, Operational Efficiencies Working Group, the Interstate Compact National Standards Working Group, the Market Analysis Priorities Working Group, the Special Accreditation Standards Working Group, Market Analysis Working Group, Market Conduct Examinations Standards Working Group, and the Consumer Complaint Handling Working Group.

## Policy Submissions and Rate Filings

The following tables summarize the policy submission data for 2008 and 2009. Table I shows the number of policy submissions received in 2008 and 2009 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 2008 and 2009**

Product Category	Total for 2008	Total for 2009
<b>Health and Life</b>		
Continuing Care Retirement Community	0	2
Credit Accident & Health	4	0
Credit Life	11	7
Group Accident & Health	384	482
Group Annuity	130	86
Group Life	112	75
Health & Life Other	118	221
Health Maintenance Organization	215	288
Individual Accident & Health	528	776
Individual Annuity	476	516
Individual Life	<u>1,471</u>	<u>1,180</u>
<b>Total Health and Life</b>	<u>3,449</u>	<u>3,633</u>
<b>Property and Casualty</b>		
Aviation	43	26
Bonds	42	76
Commercial Property & Multiperil	544	520
Commercial Motor Vehicle	299	397
Credit Property	26	32
Homeowner's	226	154
Inland Marine	318	239
Liability	1,286	1,312
Mortgage Guaranty	7	12
Other Lines	618	597
Personal Farmowner's	76	74
Personal Motor Vehicle	299	302
Property	193	221
Title	15	9
Worker's Compensation	<u>156</u>	<u>162</u>
<b>Total Property and Casualty</b>	<u>4,148</u>	<u>4,133</u>
<b>Grand Total</b>	<u>7,597</u>	<u>7,766</u>

**Table II**  
**Rate Filings Received**  
**By Product Category for 2009**

<b>Accident and Health Section</b>	
Credit Accident & Health	3
Credit Life	4
Health Maintenance Organization	24
Individual Accident & Health	<u>278</u>
<b>Total Accident and Health Section</b>	<u>309</u>
<b>Property and Casualty Section</b>	
Aviation	9
Bonds	126
Commercial Property & Multiperil	470
Commercial Motor Vehicle	362
Credit Property	19
Homeowner's	266
Inland Marine	75
Liability	856
Mortgage Guaranty	28
Other Lines	151
Personal Farmowner's	74
Property	268
Personal Motor Vehicle	520
Title	28
Worker's Compensation	<u>16</u>
<b>Total Property and Casualty Section</b>	<u>3,268</u>
<b>Grand Total</b>	<u><u>3,577</u></u>

## Trends in Complaints

OCI received the highest number of calls and complaints about the laws mandating increased health insurance coverage for dependents to age 27 and mandatory automobile insurance and changes in coverage requirements for uninsured and underinsured motorist coverage. There were also complaints and inquiries from consumers who were losing their group health insurance coverage. There were complaints and inquiries about how to obtain the premium subsidy to help pay COBRA premiums. OCI also received 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 last fall.

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 35,000 general inquiries or requests for information in 2009. Most such inquiries were by telephone, with the remainder being written communications, including e-mail, and "walk-ins."

Table II shows 2008 and 2009 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. Seventy 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
2004	7,940	8,678
2005	8,186	8,688
2006	8,094	8,282
2007	8,195	8,840
2008	8,818	8,774
2009	8,398	9,564

	2004	2005	2006	2007	2008	2009
Health	3,861	3,766	3,951	4,027	4,684	4,350
P&C	2,693	2,447	2,257	2,373	2,457	2,096
Life	613	525	511	433	451	489
Annuities	186	228	256	248	262	178

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

	<b>2008</b>	<b>2009</b>
<b>Accident and Health</b>		
Group Accident and Health	942	832
Individual Accident and Health	270	332
Medicare Supplement	496	509
Long-Term Care	89	68
HMO	368	327
PPO	1,173	994
LSHO	3	2
Credit	56	53
Self-Funded Health Plans	<u>1,287</u>	<u>1,233</u>
<b>Total Accident and Health</b>	<u>4,684</u>	<u>4,350</u>
<b>Property and Casualty</b>		
Automobile	707	663
Homeowner's, Tenant's, Farmowner's	624	491
Fire, Allied Lines, Other Property	124	114
General Liability	87	67
Worker's Compensation	195	170
All Other Lines	<u>720</u>	<u>591</u>
<b>Total Property and Casualty</b>	<u>2,457</u>	<u>2,096</u>
<b>Life, Including Credit and Annuities</b>	<u>713</u>	<u>667</u>
<b>Grand Total</b>	<u>7,854</u>	<u>7,113</u>

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

**Table III**  
**Reasons for Complaints\***

<b>Basis for Complaint</b>	<b>Through 4th Quarter 2008</b>	<b>Percent of Total</b>	<b>Through 4th Quarter 2009</b>	<b>Percent of Total</b>
Claim Handling	5,595	69.9%	4,940	69.4%
Policyholder Service	855	10.7	736	10.3
Marketing and Sales	836	10.4	686	9.6
Underwriting	518	6.5	606	8.5
Other	203	2.5	152	2.1

\*A complaint may have more than one basis.

The Bureau keeps track of the amount of money recovered by complainants who filed a complaint with our office. From January 1 through the 4th quarter of 2009, the office assisted complainants in recovering \$5,069,863 from insurers as follows:

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

Coverage Type	Claim Handling	Policyholder Service	Marketing and Sales	Underwriting	Other	Total
Group Health	\$ 336,556	\$ 8,327	\$ 18,051	\$39,551	\$ 0	\$ 402,485
Ind. Accident and Health	221,985	3,794	17,255	0	0	243,034
Ind. Medicare Supplement	61,403	27,266	5,816	0	0	94,485
Long-Term Care	81,336	0	0	0	0	81,336
HMO/PPO/LSHO	358,644	19,151	5,948	6,469	0	390,212
Credit Health	25,316	0	0	0	0	25,316
Automobile	201,832	1,683	2,643	21,456	0	227,614
Life, Including						
Credit and Annuities	708,204	336,519	451,596	537	0	1,496,856
Homeowner's, Tenant's, Farmer's	301,035	2,875	1,451	3,068	0	308,429
Fire, Allied Lines, Other Property	61,820	132,585	4,024	1,756	0	200,185
General Liability	20,169	130,000	0	0	0	150,169
Worker's Compensation	88,605	3,400	0	4,386	0	96,391
All Other Lines	<u>535,557</u>	<u>5,132</u>	<u>10,137</u>	<u>0</u>	<u>1,042</u>	<u>551,868</u>
<b>Total</b>	<u>\$3,002,462</u>	<u>\$670,732</u>	<u>\$516,921</u>	<u>\$77,223</u>	<u>\$1,042</u>	<u>\$4,268,380</u>

Complainants may appeal the results of the Bureau's determination on their complaints when the complaints were not resolved as originally requested. The appeal gives the complainants an opportunity to have their complaints reviewed by the office's management staff or to provide additional information on their complaint to office management. Table V reflects the complaint appeal activity. The low number of complaint appeals makes trend analysis 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**  
**2009 Complaint Appeals Filed by Section**

	Property & Casualty	Life & Health	Total
Number of Complaint Files Appealed in 2009*	70	63	133

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

**Table VI**  
**Complainant Survey**  
**2009**

Survey Cards Sent	839
Survey Cards Returned	349
Response Rate	42%

**Results**

1. How did you hear about the Office of the Commissioner of Insurance?					
Word of Mouth	102				
Insurance Agent	44				
Insurance Company	29				
Phone Book	10				
Lawyer	17				
Health Care Provider	49				
Other	110				
No Answer	65				
		<b>Yes</b>	<b>%</b>	<b>No</b>	<b>%</b>
2. Did we respond to your complaint promptly?		303	87.3%	44	12.7%
3. Do you feel your complaint was handled fairly by our office?		261	75.4%	85	24.6%
4. Do you feel you were given an adequate explanation on your complaint?		257	75.1%	85	24.9%
5. If you called our office, do you feel we treated you courteously?		185	94.4%	11	5.6%
6. If you have another insurance problem, would you contact our office again?		276	89.6%	32	10.4%

**Companies Examined in 2009**

Wilson Mutual  
 NGL (National Guardian Life)  
 John Hancock  
 American Republic  
 American Republic Corp.  
 First Auto & Casualty  
 Abri Health Plan Inc.  
 American Family Life Insurance Company

## Agent Licensing Section

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

During 2009 there were 14,399 tests administered in all lines of insurance to 5,572 candidates seeking a resident agent license. In all, a total of 20,537 new licenses were issued to resident and nonresident agent candidates.

As of December 31, 2009, there were 114,284 licensed insurance agents and 728,558 active appointments by insurance companies authorizing the licensed agents to market and sell their products.

### 2009 Projects

- In order to simplify multi-state licensing of insurance producers, Wisconsin adopted additional rules relating to uniform licensing standards put forth by the NAIC. The rule also created new limited lines for surety and crop insurance.

The major line of variable life/variable annuities was created to conform to the national standards. Agents soliciting these products were required to add this qualification to their existing license by April 1, 2010.

- Rules were promulgated to require resident agent candidates to submit fingerprints in order to conduct an FBI criminal history check as part of the application process.
- Changes were made to permit self-study, correspondence, and online prelicensing courses. Prelicensing instructor approval qualifications have been expanded to include certain professional designations.
- In an effort to reduce printing and mailing costs, hard copy licenses are no longer mailed. Licenses can be printed online at OCI's Web site free of charge.
- Continued involvement with the NAIC in the enhancement of the National Insurance Producer Registry (NIPR). The database is speeding up and simplifying the licensing process and provides benefits to both regulators and industry. Wisconsin participated as the pilot state for the project and provides daily updates to the database along with all other states.
- Continued participation in the NAIC's Producer Working Group. The goal of this committee, comprised of state regulators and industry representatives, is to improve the effectiveness and efficiency of the state licensing process resulting in uniformity through increased coordination, automation, standardization, and reciprocity.

**Commercial Liability Insurance Reports**  
Section 601.422, Wis. Stat.

The following tables summarize the reports on commercial liability insurance required by s. 601.422, Wis. Stat., that were received in 2009. All of the information is for commercial liability insurance written in Wisconsin by authorized insurers. The data required by this statute were collected from the following three sources:

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

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

Tables IA and IB include information required for policy years 2006 and 2007, respectively. Lines one and two were calculated by applying the ratios of investment gain and other expenses to net premium earned for other liability as reported in the Insurance Expense Exhibit to direct premiums earned. The Insurance Expense Exhibit information is on a calendar year basis; therefore, the ratios applied represent the average of the two calendar years included in the applicable policy year. The number of policies written, the number of claims closed without payment, and the number of legal actions filed were provided by the insurers. The remaining policy year information was provided by statistical agents.

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

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

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

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

<b>Policy Year 2006</b>	<b>Premises &amp; Operations</b>	<b>Products &amp; Completed Operations</b>	<b>Excess</b>	<b>Umbrella</b>	<b>Lawyers Professional</b>	<b>All Other Professional</b>	<b>Day Care</b>	<b>Recreational</b>	<b>Municipal</b>	<b>Pollution</b>	<b>Liquor Liability</b>
1. Investment gain	\$ 12,646	\$ 5,214	\$ 3,586	\$ 12,752	\$ 738	\$ 6,456	\$ 1,335	\$ 757	\$ 205	\$ 160	\$ 119
2. Expenses incurred other than loss adjusting expenses	41,216	16,995	11,688	41,564	2,406	21,043	4,353	2,468	669	520	389
3. Number of policies written	78,344	30,140	436	40,398	704	12,282	79	4,659	1,548	376	644
4. Direct dollar premium earned	134,387	55,411	38,110	135,520	7,843	68,610	14,191	8,046	2,180	1,697	1,267
5. Average premium per policy	1,715	1,838	87,408	3,355	11,141	5,586	179,638	1,727	1,408	4,513	1,967
6. Number of outstanding claims	430	102	17	20	31	74	5	17	4	2	0
7. Direct case reserves for outstanding claims	18,126	5,524	194	4,989	966	5,085	697	263	100	0	0
8. Liability for claims incurred but not reported	36,081	10,464	2,737	8,821	744	14,114	2,940	932	436	491	333
9. Loss adjustment expense liability for open claims	1,621	440	146	1	299	1,174	2	83	30	1	9
10. Losses paid	24,358	4,766	125	5,644	1,034	25,878	133	824	203	0	23
11. Pure loss ratio	58.5%	37.5%	8.0%	14.4%	35.0%	65.7%	26.6%	25.1%	33.9%	28.9%	28.1%
12. Allocated loss adjusting expense paid	6,088	1,489	537	475	308	3,698	51	68	166	2	1
13. Number claims paid	4,438	657	5	14	20	395	131	190	85	0	10
14. Ultimate incurred losses including allocated loss adjustment expense and incurred but not reported losses	86,274	24,518	3,227	19,931	3,432	51,244	3,992	3,023	970	495	426
15. Ultimate incurred losses including all loss adjustment expense and incurred but not reported losses	84,143	38,893	3,277	15,654	3,678	52,627	1,892	3,144	1,024	509	436
16. Number of claims closed without payment	1,973	885	25	26	45	189	3	57	213	6	8
17. Number of legal actions filed	340	105	8	16	15	99	1	3	35	4	0

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

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

<b>Policy Year 2007</b>	<b>Premises &amp; Operations</b>	<b>Products &amp; Completed Operations</b>	<b>Excess</b>	<b>Umbrella</b>	<b>Lawyers Professional</b>	<b>All Other Professional</b>	<b>Day Care</b>	<b>Recreational</b>	<b>Municipal</b>	<b>Pollution</b>	<b>Liquor Liability</b>
1. Investment gain	\$ 12,234	\$ 4,846	\$ 6,577	\$ 12,437	\$ 714	\$ 7,944	\$ 158	\$ 692	\$ 180	\$ 176	\$ 124
2. Expenses incurred other than loss adjusting expenses	39,875	15,795	21,438	40,536	2,328	25,893	514	2,257	588	575	404
3. Number of policies written	97,325	36,401	591	51,219	671	13,626	115	3,470	1,620	413	822
4. Direct dollar premium earned	130,014	51,499	69,898	132,169	7,590	84,424	1,677	7,359	1,917	1,874	1,316
5. Average premium per policy	1,336	1,415	118,271	2,580	11,311	6,196	14,584	2,121	1,183	4,538	1,601
6. Number of outstanding claims	1,008	154	21	46	86	194	17	71	18	1	0
7. Direct case reserves for outstanding claims	24,402	4,807	1,038	11,879	2,394	5,100	205	2,484	190	0	0
8. Liability for claims incurred but not reported	62,014	17,749	3,299	11,694	2,165	47,282	943	4,144	1,054	739	556
9. Loss adjustment expense liability for open claims	1,500	607	202	3	569	817	17	69	123	1	9
10. Losses paid	19,971	3,605	407	9,105	821	4,188	139	435	275	0	14
11. Pure loss ratio	81.8%	50.8%	6.8%	24.7%	70.9%	67.0%	76.7%	96.0%	79.3%	39.4%	43.3%
12. Allocated loss adjusting expense paid	2,268	766	21	16	189	1,599	49	143	150	0	0
13. Number claims paid	4,774	576	4	18	13	353	122	221	74	0	4
14. Ultimate incurred losses including allocated loss adjustment expense and incurred but not reported losses	110,155	27,534	4,186	32,696	6,138	58,961	1,352	7,276	1,792	741	579
15. Ultimate incurred losses including all loss adjustment expense and incurred but not reported losses	111,538	47,152	4,252	30,204	6,762	61,109	1,457	7,632	1,874	760	597
16. Number of claims closed without payment	2,382	932	0	22	64	218	2	39	236	2	3
17. Number of legal actions filed	225	66	4	7	41	74	0	1	32	12	0

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

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

	Premises & Operations	Products & Completed Operations	Excess	Umbrella	Lawyers Lawyers Profes- sional	All Other All Other Profes- sional	Day Care	Recrea- tional	Municipal	Pollution	Liquor Liability
Loss Ratios											
2007	81.8%	50.8%	6.8%	24.7%	70.9%	67.0%	76.7%	96.0%	79.3%	39.4%	43.3%
2006	58.5	37.5	8.0	14.4	35.0	65.7	26.6	25.1	33.9	28.9	28.1
2005	40.9	39.8	10.5	30.3	38.5	35.0	37.5	36.8	34.3	24.1	14.3
2004	41.3	41.9	6.1	26.9	39.5	31.9	24.9	93.5	45.0	17.2	31.5
2003	42.4	42.8	83.7	45.8	18.3	44.2	182.6	23.6	19.5	17.1	8.4
<b>Five-year average</b>	53.0	42.6	23.0	28.4	40.4	48.8	69.6	55.0	42.4	25.3	25.1
Average Incurred Loss Per Claim											
2007	7,674	11,524	57,776	327,874	32,476	16,980	2,473	9,998	5,052	1	3,587
2006	8,727	13,557	14,510	312,739	39,227	66,020	6,103	5,247	3,399	21	2,277
2005	8,711	15,157	153,101	548,433	47,144	44,341	14,197	11,053	4,957	0	9,250
2004	10,805	20,027	31,270	493,415	47,447	46,617	4,405	24,844	10,104	0	120,500
2003	19,661	21,530	581,244	983,363	24,346	62,816	10,782	6,005	4,480	7,965	6,873
<b>Five-year average</b>	11,116	16,359	167,580	533,165	38,128	47,355	7,592	11,430	5,598	1,597	28,497
Average Case Reserve Per Claim											
2007	24,208	31,214	49,405	258,238	27,836	26,290	12,069	34,987	10,528	0	0
2006	42,153	54,154	11,420	249,447	31,177	68,712	139,300	15,443	25,000	0	0
2005	56,681	69,634	27,099	376,286	36,883	63,573	7,333	54,367	7,667	0	0
2004	51,113	43,879	100,075	119,667	97,265	85,407	0	241,518	0	0	0
2003	67,985	64,412	33,351	287,769	10,750	640,984	0	40,672	0	0	0
<b>Five-year average</b>	48,428	52,658	44,270	258,281	40,782	176,993	31,740	77,397	8,639	0	2,100
Allocated LAE: Premium Earned											
2007	2.9%	2.7%	0.3%	0.0%	10.0%	2.9%	3.9%	2.9%	14.2%	0.1%	0.7%
2006	5.7	3.5	1.8	0.4	7.7	7.1	0.4	1.9	9.0	0.2	0.7
2005	5.8	6.6	0.8	0.2	10.8	6.3	1.1	8.9	15.5	0.0	0.7
2004	7.9	9.6	1.9	0.2	8.1	9.0	8.8	29.1	14.4	0.0	3.5
2003	10.2	10.5	1.1	0.2	11.4	7.5	22.8	4.8	8.7	0.0	0.3
<b>Five-year average</b>	6.5	6.6	1.2	0.2	9.6	6.6	7.4	9.5	12.4	0.1	1.2
IBNR: Premium Earned											
2007	47.7%	34.5%	4.7%	8.8%	28.5%	56.0%	56.2%	56.3%	55.0%	39.4%	42.2%
2006	26.8	18.9	7.2	6.5	9.5	20.6	20.7	11.6	20.0	28.9	26.3
2005	11.7	21.0	3.0	5.4	7.1	11.1	10.5	11.5	11.8	24.1	13.5
2004	7.3	14.4	3.8	7.0	6.4	8.1	7.7	8.2	8.1	17.2	7.9
2003	14.5	14.2	3.9	5.5	4.4	4.2	3.8	4.1	3.9	15.9	4.8
<b>Five-year average</b>	21.6	20.6	4.5	6.7	11.2	20.0	19.8	18.3	19.8	25.1	18.9
Percentage Change In Premium Earned											
2006 to 2007	-3.3%	-7.1%	83.4%	-2.5%	-3.2%	23.0%	-88.2%	-8.5%	-12.1%	10.5%	3.9%
2005 to 2006	-3.6	0.6	-6.7	4.3	-10.0	0.0	3.7	-2.5	-2.4	-19.1	18.1
2004 to 2005	1.1	-5.4	-7.6	-4.9	10.5	6.1	30.2	15.2	-5.4	10.4	5.1
2003 to 2004	160.8	12.6	1.1	7.6	0.1	0.5	463.9	20.1	-12.6	-1.8	7.4

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

The following table summarizes the reports on medical malpractice insurance required by s. 601.427, Wis. Stat., that were received in 2010. All of the information is for medical malpractice insurance written in Wisconsin by authorized insurers. Insurers that wrote less than \$300,000 annually in medical malpractice insurance premiums in Wisconsin were not required to report.

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

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

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

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

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

	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
1. Investment and other income**	\$ 21,969	\$18,160	\$15,119	\$10,415	\$ 14,329	\$ 14,303	\$ 10,920	\$ 8,290	\$ 17,781	\$ 6,227	\$ 3,570
2. Incurred loss adjustment expense**	11,867	14,903	5,720	10,660	21,962	17,916	18,580	29,388	33,563	(386)	10,851
3. All other incurred expenses**	15,155	13,845	11,640	11,121	10,915	16,849	17,732	23,940	13,695	6,009	5,114
4. Policies written	44,165	45,751	49,082	49,365	49,962	48,529	45,676	26,488	17,350	27,528	
5. Direct premiums written	68,707	70,072	60,568	91,321	112,365	106,732	104,474	122,859	67,079	109,600	
6. Average written premium per policy	1,556	1,532	1,234	1,850	2,249	2,199	2,287	4,638	3,866	3,981	
7. Number of open claims	2	4	3	7	6	22	37	95	84	1,741,884	
8. Direct case reserves for open claims	54,512	46,674	39,741	29,463	18,327	14,726	9,928	7,243	4,732	1,410	
9. Paid claims	2	2	2	1	1	1	1	1	205	0	
10. IBNR reserves	303	1	1	1	1	1	1	0	0	0	
11. Pure loss ratio	79.8%	66.6%	65.6%	32.3%	16.3%	13.8%	9.5%	5.9%	7.4%	1.3%	
12. Claims reported	2,089	1,659	2,091	1,333	1,223	851	732	612	204,648	476	
13. Claims closed without payment	303,264	1,040	1,126	1,170	1,107	994	784	434	357	270	
14. Claims closed with payment	790	764	781	489	303	174	119	111	58	73	
15. Legal actions filed	776	688	864	646	514	362	279	183	138	155	
16. Verdicts/judgements for defendants	84	90	94	69	64	24	4	2	3	1	
17. Verdicts/judgements for plaintiffs	86	57	41	27	15	3	0	0	0	1	
18. Amount awarded to plaintiffs	14,937	10,802	7,829	4,979	2,946	897	0	18	21	3,762	
19. Average claim paid	3	2	3	3	4	5	6	6	3,528	7	

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

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

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

The following table summarizes the reports on product liability insurance required by s. 601.425, Wis. Stat., that were received in 2010. All of the information is for product liability insurance written in Wisconsin by authorized insurers. Insurers that wrote less than \$50,000 annually in product liability insurance premiums in Wisconsin were not required to report.

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

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

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

	<b>1999</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>
1. Investment and other income net gain or loss**	\$15,400	\$14,399	\$ 18,106	\$13,366	\$ 15,283	\$ 24,818	\$ 29,618	\$ 19,327	\$ 9,880	\$ 10,440	\$13,542
2. Incurred loss adjustment expenses**	5,047	24,402	51,638	11,048	39,730	105,062	41,717	42,334	30,207	28,975	13,673
3. All other incurred expenses**	12,566	12,843	12,711	19,245	18,159	20,760	17,138	30,678	17,568	18,080	13,440
4. Policies written	65,150	68,647	161,555	66,069	349,711	123,570	116,919	124,246	39,928	187,741	
5. Direct written premiums	36,195	36,807	46,517	60,720	70,553	78,284	66,308	51,401	56,181	58,657	
6. Average written premium per policy	556	536	288	919	202	634	567	414	1,407	312	
7. Number of open claims	14	22	54	38	33	49	82	105	94	307	
8. Direct case reserves for open claims	60	507	1,025	562	1,422	1,214	5,927	4,665	5,403	17,745	
9. Reserves for IBNR Claims	2,856	1,960	2,537	3,851	5,887	6,688	7,321	6,021	9,322	46,605	
10. Amount paid on product liability claims	11	2,009	3,170	1,234	4,398	1,969	1,814	3,879	2,127	4,045	
11. Pure loss ratio	8.1%	12.2%	14.5%	9.3%	16.6%	12.6%	22.7%	28.3%	30.0%	116.6%	
12. Claims reported	18	18	40	31	39	49	77	104	139	1,553	
13. Claims closed without payment	342	433	12	21	37	59	34	61	136	861	
14. Claims closed with payment	4	11	24	19	27	31	32	60	68	803	
15. Legal actions filed	2	13	8	13	6	17	15	37	19	83	
16. Verdicts/judgements for defendants	0	0	0	0	0	2	4	4	4	4	
17. Verdicts/judgements for plaintiffs	0	0	0	0	0	0	2	0	0	0	
18. Amount awarded to plaintiffs	0	0	0	0	0	0	56	0	0	2	

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

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

## **VI. Financial and Statistical Data**



## **Notes to Tables**

The financial information was obtained from the NAIC database downloaded on June 15, 2010, 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, 2009, and the results of their 2009 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 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.

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.

Excess Workers Compensation was first reported in the annual statement starting in 2009. This information is now reported in Tables D and E.

### Explanation of Terms Used in Tables

The “*Wisconsin Operations*” columns report the direct premiums and losses for Wisconsin only business for 2009. The “*Nationwide Operations*” columns report the net premiums and losses for all operations for 2009.

“*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, 2009**  
**Counts by Type and Domicile**

TYPE OF COMPANY	DOMESTIC COMPANIES	NONDOMESTIC COMPANIES	TOTAL
<b>REGULATED ENTITIES</b>			
STOCK LIFE AND HEALTH	26	397	423
MUTUAL LIFE AND HEALTH	3	27	30
FRATERNALS	8	40	48
HEALTH MAINTENANCE ORGANIZATIONS	23	0	23
OTHER HEALTH INSURERS	15	0	15
STOCK PROPERTY AND CASUALTY	77	786	863
MUTUAL PROPERTY AND CASUALTY	34	64	98
RECIPROCAL EXCHANGES	0	17	17
TOWN MUTUALS	65	0	65
SUBTOTAL	251	1,331	1,582
<b>OTHER ENTITIES SUBJECT TO LIMITED REGULATION*</b>			
CONTINUING CARE RETIREMENT COMMUNITIES	24	0	24
GIFT ANNUITIES	92	161	253
MOTOR CLUBS	0	26	26
VEHICLE PROTECTION PLANS	0	20	20
VIATICALS	0	5	5
WARRANTY PLANS	12	107	119
SUBTOTAL	128	319	447
<b>GRAND TOTAL</b>	<b>379</b>	<b>1,650</b>	<b>2,029</b>

**TABLE B**  
**2009 Summary of Wisconsin Operations of All Insurers by Type of Company**

TYPE OF COMPANY	DIRECT PREMIUMS AND DEPOSITS *	DIRECT BENEFITS AND DIVIDENDS PAID *	
STOCK LIFE AND HEALTH	\$13,901,370,565	\$10,934,365,840	
MUTUAL LIFE AND HEALTH	1,549,659,990	1,430,236,482	
FRATERNALS	840,036,384	607,669,664	
<b>TOTALS</b>	<b>\$16,291,066,939</b>	<b>\$12,972,271,986</b>	
TYPE OF COMPANY	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
HEALTH MAINTENANCE ORGANIZATIONS	\$ 6,504,457,359	\$ 5,954,354,948	92
OTHER HEALTH INSURERS	621,460,881	522,811,226	84
STOCK PROPERTY AND CASUALTY	4,669,852,729	2,772,790,083	59
MUTUAL PROPERTY AND CASUALTY	3,097,361,458	1,710,364,902	55
RECIPROCAL EXCHANGES	278,080,519	171,380,408	62
TOWN MUTUALS	65,681,594	36,372,254	55
<b>TOTALS</b>	<b>\$15,236,894,540</b>	<b>\$11,168,073,821</b>	<b>73</b>

\* See Notes to Tables.

**TABLE C**  
**2009 Summary of Nationwide**  
**Financial Operations of Wisconsin Insurers**

❖ **LIFE AND HEALTH INSURERS** ❖

ASSETS	\$241,455,735,396
CAPITAL AND SURPLUS	21,402,630,775
NET PREMIUMS AND ANNUITY CONSIDERATIONS	37,840,100,444
NET BENEFITS INCURRED	35,845,074,599
NET INCOME	831,038,403
DIRECT PREMIUMS, ANNUITY CONSIDERATIONS, AND DEPOSITS	38,560,317,747

❖ **PROPERTY AND CASUALTY INSURERS** ❖

ASSETS	\$ 67,818,110,989
CAPITAL AND SURPLUS	21,829,303,540
NET EARNED PREMIUMS	19,065,022,839
NET LOSSES INCURRED	15,067,271,753
NET INCOME	-1,172,998,883
DIRECT PREMIUMS WRITTEN	26,433,511,952

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

ASSETS	\$ 1,957,666,321
CAPITAL AND SURPLUS	1,082,202,435
NET EARNED PREMIUMS	6,969,363,984
NET LOSSES INCURRED	6,215,419,675
NET INCOME	150,853,277
DIRECT PREMIUMS WRITTEN	\$ 7,130,102,904

❖ **ALL INSURERS COMBINED** ❖

ASSETS	\$311,231,512,706
CAPITAL AND SURPLUS	44,314,136,750
NET PREMIUMS AND ANNUITY CONSIDERATIONS	37,840,100,444
NET BENEFITS INCURRED	35,845,074,599
NET EARNED PREMIUMS	26,034,386,823
NET LOSSES INCURRED	21,282,691,428
NET INCOME	-191,107,203
DIRECT PREMIUMS, ANNUITY CONSIDERATIONS, AND DEPOSITS	\$ 72,123,932,603

**TABLE D**  
**2009 Summary of Wisconsin Operations**  
**of All Insurers by Line of Insurance**

LINE OF INSURANCE	DIRECT PREMIUMS AND DEPOSITS*		
LIFE INSURANCE			
ORDINARY	\$2,380,797,620		
CREDIT	16,539,718		
GROUP	494,595,646		
INDUSTRIAL	4,518,417		
TOTAL	\$2,896,451,401		
ANNUITIES	\$5,489,253,882		
DEPOSITS	637,192,371		
OTHER	1,058,181,910		
BENEFIT TYPE	DIRECT BENEFITS AND DIVIDENDS PAID*		
DIVIDENDS	\$ 580,697,100		
DEATH BENEFITS	1,276,609,181		
ANNUITY BENEFITS	1,508,088,369		
ALL OTHER BENEFITS	4,540,391,819		
LINE OF INSURANCE	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
ACCIDENT AND HEALTH			
GROUP	\$ 9,884,506,712	\$ 8,840,681,231	89
CREDIT	30,347,397	15,626,835	51
INDIVIDUAL	3,742,332,684	2,999,654,920	80
TOTAL	\$13,657,186,793	\$11,855,962,986	87
MULTIPLE PERIL			
FARMOWNERS	\$ 117,814,917	\$ 66,758,645	57
HOMEOWNERS	915,893,227	508,990,067	56
COMMERCIAL	572,339,330	303,760,043	53
TOTAL	\$ 1,606,047,474	\$ 879,508,755	55
AUTOMOBILE			
PRIVATE PASSENGER CARS	\$ 2,238,451,720	\$ 1,300,431,717	58
COMMERCIAL VEHICLES	466,916,851	227,618,381	49
TOTAL	\$ 2,705,368,571	\$ 1,528,050,098	56

\* 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	\$ 140,743,670	\$ 181,756,465	129
MEDICAL MALPRACTICE	91,755,065	33,735,044	37
WORKERS COMPENSATION	1,535,065,620	1,045,757,615	68
EXCESS WORKERS COMPENSATION	6,853,165	11,166,760	163
OTHER LIABILITY	602,595,906	224,723,270	37
FIDELITY	19,979,476	3,615,770	18
SURETY	45,082,369	3,851,085	9
CREDIT	23,315,833	27,270,679	117
TITLE	124,093,368	2,641,027	2
MORTGAGE GUARANTY	98,076,448	110,118,323	112
ALL OTHER	776,258,734	358,021,126	46
<b>TOTAL</b>	<b>\$3,463,819,654</b>	<b>\$2,002,657,164</b>	<b>58</b>

**Table E**

**Wisconsin Market Shares  
(Business of 2009)**



*Wisconsin Insurance Report Business of 2009*  
*Financial and Statistical Data, Table E*

**ORDINARY LIFE**

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	NORTHWESTERN MUTUAL LIFE INS CO THE	19.5	\$ 376,434,127
2	THRIVENT FINANCIAL FOR LUTHERANS	7.0	135,625,952
3	JOHN HANCOCK LIFE INS CO USA	4.1	78,928,646
4	AMERICAN FAMILY LIFE INS CO	3.4	65,321,300
5	LINCOLN NATIONAL LIFE INS CO THE	2.7	51,447,712
6	STATE FARM LIFE & ACCIDENT ASSUR CO	2.3	44,955,837
7	NEW YORK LIFE INS CO	2.1	40,534,770
8	PRUDENTIAL INSURANCE CO OF AMER THE	2.1	39,516,827
9	AXA EQUITABLE LIFE INS CO	1.8	35,445,038
10	METROPOLITAN LIFE INS CO	1.8	34,796,856
11	PRINCIPAL LIFE INS CO	1.8	34,284,793
12	PRUCO LIFE INS CO	1.7	33,223,872
13	AMERICAN GENERAL LIFE INS CO	1.7	31,853,667
14	AVIVA LIFE & ANNUITY CO	1.6	30,594,586
15	HARTFORD LIFE & ANNUITY INS CO	1.6	30,254,617
16	GUARDIAN LIFE INS CO OF AMER THE	1.5	28,716,356
17	PACIFIC LIFE INS CO	1.5	28,093,510
18	MASSACHUSETTS MUTUAL LIFE INS CO	1.4	26,938,665
19	PROTECTIVE LIFE INS CO	1.4	26,862,445
20	NEW YORK LIFE INS & ANNUITY CORP	1.3	25,697,268
<b>TOTALS FOR 20 RANKED INSURERS</b>		62.2	\$1,199,526,844
<b>TOTALS FOR 372 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$1,927,122,056

**CREDIT LIFE**

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	CUNA MUTUAL INS SOCIETY	23.4	\$ 3,866,751
2	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	15.9	2,628,511
3	MINNESOTA LIFE INS CO	13.8	2,280,451
4	AMERICAN MODERN LIFE INS CO	7.1	1,176,975
5	HOUSEHOLD LIFE INS CO	6.3	1,048,919
6	AMERICAN HEALTH & LIFE INS CO	5.8	956,180
7	PEKIN LIFE INS CO	5.7	938,379
8	AMERICAN BANKERS LIFE ASSUR CO OF FL	4.1	678,912
9	PROTECTIVE LIFE INS CO	3.9	638,614
10	AMERICAN REPUBLIC INS CO	3.4	566,127
11	MADISON NATIONAL LIFE INS CO INC	2.7	453,735
12	MERIT LIFE INS CO	2.6	433,706
13	AMERICAN NATIONAL INS CO	2.6	426,316
14	TRANSAMERICA LIFE INS CO	1.8	297,347
15	MONUMENTAL LIFE INS CO	1.4	237,276
16	CENTURION LIFE INS CO	1.4	225,988
17	GUARANTEE TRUST LIFE INS CO	0.6	100,173
18	CARDIF LIFE INS CO	0.4	58,060
19	INDIVIDUAL ASSURANCE CO LIFE HEALTH & ACCIDENT	0.3	57,826
20	STONEBRIDGE LIFE INS CO	0.3	45,237
<b>TOTALS FOR 20 RANKED INSURERS</b>		103.5	\$ 17,115,483
<b>TOTALS FOR 37 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$ 16,539,718

*Wisconsin Insurance Report Business of 2009*  
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**GROUP LIFE**

<b>RANK</b>	<b>INSURER</b>	<b>% OF MARKET</b>	<b>PREMIUMS WRITTEN</b>
1	MINNESOTA LIFE INS CO	16.6	\$ 81,933,951
2	METROPOLITAN LIFE INS CO	14.4	70,739,934
3	HARTFORD LIFE & ACCIDENT INS CO	5.5	27,339,008
4	PRUDENTIAL INSURANCE CO OF AMER THE	5.4	26,763,114
5	UNUM LIFE INS CO OF AMER	5.4	26,659,722
6	NATIONAL GUARDIAN LIFE INS CO	4.8	23,886,697
7	SUN LIFE ASSUR CO OF CN	4.3	21,351,780
8	RELIASTAR LIFE INS CO	3.3	16,364,888
9	NEW YORK LIFE INS CO	3.2	15,774,100
10	HOMESTEADERS LIFE CO	2.6	12,945,986
11	LINCOLN NATIONAL LIFE INS CO THE	2.4	11,811,723
12	PRINCIPAL LIFE INS CO	2.3	11,346,224
13	LIFE INSURANCE CO OF NORTH AMER	2.1	10,250,295
14	STANDARD INSURANCE CO	2.0	10,075,866
15	CUNA MUTUAL INS SOCIETY	1.5	7,210,158
16	UNION SECURITY INS CO	1.4	7,099,843
17	RELIANCE STANDARD LIFE INS CO	1.3	6,308,706
18	PEKIN LIFE INS CO	1.2	6,159,123
19	GREAT WESTERN INS CO	1.2	6,155,341
20	EPIC LIFE INS CO THE	1.2	5,946,118
<b>TOTALS FOR 20 RANKED INSURERS</b>		82.4	\$ 406,122,577
<b>TOTALS FOR 172 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$ 492,773,978

**ANNUITIES**

<b>RANK</b>	<b>INSURER</b>	<b>% OF MARKET</b>	<b>PREMIUMS WRITTEN</b>
1	JACKSON NATIONAL LIFE INS CO	5.4	\$ 297,367,370
2	LINCOLN NATIONAL LIFE INS CO THE	5.4	296,061,384
3	THRIVENT FINANCIAL FOR LUTHERANS	5.1	277,837,718
4	PACIFIC LIFE INS CO	4.5	246,215,291
5	PRUDENTIAL ANNUITIES LIFE ASSUR CORP	4.2	228,655,204
6	RIVERSOURCE LIFE INS CO	4.0	218,068,961
7	ALLIANZ LIFE INS CO OF NORTH AMER	3.9	211,421,170
8	METLIFE INVESTORS USA INS CO	3.3	182,066,680
9	AXA EQUITABLE LIFE INS CO	3.2	172,148,776
10	ING LIFE INS & ANNUITY CO	2.9	160,296,532
11	CUNA MUTUAL INS SOCIETY	2.9	157,307,411
12	AVIVA LIFE & ANNUITY CO	2.9	156,112,154
13	METROPOLITAN LIFE INS CO	2.7	146,014,405
14	ING USA ANNUITY & LIFE INS CO	2.6	140,601,526
15	NEW YORK LIFE INS & ANNUITY CORP	2.5	137,641,525
16	SUN LIFE ASSUR CO OF CN US	2.3	127,494,604
17	TRANSAMERICA LIFE INS CO	2.1	115,688,952
18	JOHN HANCOCK LIFE INS CO USA	1.9	105,731,797
19	TEACHERS INSURANCE & ANNUITY ASSN OF AMER	1.8	97,941,526
20	OHIO NATIONAL LIFE INS CO	1.7	90,135,667
<b>TOTALS FOR 20 RANKED INSURERS</b>		65.3	\$3,564,808,653
<b>TOTALS FOR 244 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$5,458,098,921

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**F I R E**

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	WEST BEND MUTUAL INS CO	90	\$ 13,157,735
2	AMERICAN SECURITY INS CO	75	11,039,758
3	FACTORY MUTUAL INS CO	68	10,003,976
4	AUTO OWNERS INS CO	54	7,984,297
5	ACUITY A MUTUAL INS CO	35	5,195,298
6	LIBERTY MUTUAL FIRE INS CO	35	5,098,252
7	LOCAL GOVERNMENT PROP INS FUND	34	4,952,375
8	TRAVELERS INDEMNITY CO THE	26	3,861,414
9	RSUI INDEMNITY CO	25	3,685,727
10	ALLIANZ GLOBAL RISKS US INS CO	23	3,395,738
11	TRAVELERS PROPERTY CAS CO OF AMER	22	3,289,684
12	AMERICAN GUARANTEE & LIABILITY INS CO	19	2,755,213
13	MERITPLAN INSURANCE CO	18	2,630,441
14	AMERICAN MODERN HOME INS CO	15	2,194,063
15	GERMANTOWN MUTUAL INS CO	15	2,146,050
16	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	13	1,857,696
17	CINCINNATI INSURANCE CO THE	12	1,773,466
18	AFFILIATED FM INS CO	12	1,771,754
19	WAUSAU STETTIN MUTUAL INS CO	12	1,698,184
20	FOREMOST INSURANCE CO	1.1	1,669,139
<b>TOTALS FOR 20 RANKED INSURERS</b>		61.5	\$ 90,160,260
<b>TOTALS FOR 289 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$ 146,718,142

**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	32.3	\$ 38,769,920
2	AMERICAN FAMILY MUTUAL INS CO	14.7	17,699,327
3	HASTINGS MUTUAL INS CO	8.1	9,791,749
4	SECURA INSURANCE A MUTUAL CO	7.2	8,633,874
5	WILSON MUTUAL INS CO	5.3	6,412,146
6	MT MORRIS MUTUAL INS CO	4.8	5,798,864
7	MCMILLAN WARNER MUTUAL INS CO	4.5	5,381,548
8	STATE FARM FIRE & CSLTY CO	3.9	4,648,562
9	AUTO OWNERS INS CO	3.5	4,217,559
10	NATIONWIDE MUTUAL INS CO	2.5	2,949,873
11	WISCONSIN MUTUAL INS CO	2.1	2,523,132
12	MAPLE VALLEY MUTUAL INS CO	2.0	2,400,380
13	GERMANTOWN MUTUAL INS CO	1.3	1,606,194
14	MANITOWOC MUTUAL INS CO	1.3	1,573,544
15	INDEMNITY INSURANCE CO OF NORTH AMER	0.9	1,059,512
16	FARMINGTON MUTUAL INS CO	0.8	1,020,700
17	LITTLE BLACK MUTUAL INS CO	0.8	979,372
18	ELLINGTON MUTUAL INS CO	0.7	815,942
19	NATIONAL FARMERS UNION PROP & CSLTY CO	0.5	657,158
20	AMERICAN RELIABLE INS CO	0.5	623,427
<b>TOTALS FOR 20 RANKED INSURERS</b>		97.8	\$ 117,562,783
<b>TOTALS FOR 38 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$ 120,208,793

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**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	23.5	\$ 223,782,705
2	STATE FARM FIRE & CSLTY CO	16.4	155,526,505
3	ACUITY A MUTUAL INS CO	3.8	36,351,566
4	WEST BEND MUTUAL INS CO	3.3	31,288,090
5	AUTO OWNERS INS CO	2.1	20,239,924
6	GENERAL CASUALTY CO OF WI	2.0	18,894,653
7	AUTO CLUB INS ASSOC	1.9	18,104,736
8	FIRE INSURANCE EXCHANGE	1.9	17,733,611
9	ERIE INSURANCE EXCHANGE	1.8	16,965,728
10	WISCONSIN MUTUAL INS CO	1.8	16,944,129
11	BADGER MUTUAL INS CO	1.7	15,936,527
12	WILSON MUTUAL INS CO	1.6	15,487,407
13	SECURA SUPREME INS CO	1.6	15,090,199
14	ALLSTATE PROPERTY & CSLTY INS CO	1.5	14,347,167
15	ALLSTATE INSURANCE CO	1.5	14,220,564
16	SENTRY INSURANCE A MUTUAL CO	1.5	14,139,949
17	LIBERTY MUTUAL FIRE INS CO	1.4	13,651,061
18	RURAL MUTUAL INS CO	1.4	13,350,082
19	FARMERS AUTOMOBILE INS ASSN THE	1.3	11,911,852
20	ALLSTATE INDEMNITY CO	1.2	11,776,569
<b>TOTALS FOR 20 RANKED INSURERS</b>		73.2	\$ 695,743,024
<b>TOTALS FOR 158 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$ 950,596,136

**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	8.2	\$ 46,514,152
2	SOCIETY INSURANCE A MUTUAL CO	5.2	29,807,987
3	CINCINNATI INSURANCE CO THE	4.6	26,120,061
4	GENERAL CASUALTY CO OF WI	4.4	24,920,086
5	TRAVELERS PROPERTY CAS CO OF AMER	4.1	23,560,798
6	RURAL MUTUAL INS CO	3.6	20,358,876
7	WILSON MUTUAL INS CO	3.2	18,313,797
8	ACUITY A MUTUAL INS CO	3.0	16,820,871
9	STATE FARM FIRE & CSLTY CO	3.0	16,793,089
10	FEDERAL INSURANCE CO	2.6	15,001,671
11	REGENT INSURANCE CO	2.6	14,736,486
12	SECURA INSURANCE A MUTUAL CO	2.6	14,549,677
13	OWNERS INSURANCE CO	2.3	13,073,503
14	CHURCH MUTUAL INS CO	2.1	11,909,158
15	CHARTER OAK FIRE INS CO THE	2.0	11,228,375
16	AUTO OWNERS INS CO	1.8	10,492,101
17	ERIE INSURANCE EXCHANGE	1.6	8,861,234
18	GREAT NORTHERN INS CO	1.4	7,873,161
19	INTEGRITY MUTUAL INS CO	1.3	7,434,169
20	CONTINENTAL WESTERN INS CO	1.3	7,389,789
<b>TOTALS FOR 20 RANKED INSURERS</b>		60.9	\$ 345,759,041
<b>TOTALS FOR 233 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$ 567,892,722

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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 WISCONSIN INS CO	31.7	\$ 28,707,389
2	CONTINENTAL CASUALTY CO	18.3	16,579,264
3	MEDICAL PROTECTIVE CO THE	14.2	12,873,909
4	MIDWEST MEDICAL INS CO	13.6	12,373,924
5	WISCONSIN HEALTH CARE LIABILITY INS PLAN	5.8	5,294,348
6	MHA INSURANCE CO	3.7	3,333,030
7	AMERICAN CASUALTY CO OF READING PA	2.3	2,082,277
8	NCMIC INSURANCE CO	2.1	1,899,563
9	CINCINNATI INSURANCE CO THE	1.7	1,546,322
10	PODIATRY INSURANCE CO OF AMER	1.6	1,465,191
11	PREFERRED PROFESSIONAL INS CO	1.2	1,103,913
12	CHICAGO INSURANCE CO	0.7	626,540
13	ACE AMERICAN INS CO	0.6	537,045
14	NATIONAL UNION FIRE INS CO OF PITTSBURGH	0.5	482,788
15	AMERICAN PHYSICIANS ASSUR CORP	0.4	357,181
16	PHARMACISTS MUTUAL INS CO	0.3	294,283
17	ZURICH AMERICAN INS CO	0.3	265,034
18	DOCTORS CO AN INTERINS EXCHANGE THE	0.3	252,955
19	EMPIRE FIRE & MARINE INS CO	0.1	121,193
20	CHURCH MUTUAL INS CO	0.1	116,913
<b>TOTALS FOR 20 RANKED INSURERS</b>		99.6	\$ 90,313,062
<b>TOTALS FOR 29 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$ 90,665,605

**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	11.2	\$1,110,156,759
2	WEA INSURANCE CORP	8.7	858,441,747
3	DEAN HEALTH PLAN INC	7.6	755,458,396
4	UNITEDHEALTHCARE OF WI INC	7.5	745,797,332
5	SECURITY HEALTH PLAN OF WI INC	5.7	566,179,429
6	BLUE CROSS BLUE SHIELD OF WI	4.4	436,565,770
7	NETWORK HEALTH PLAN	4.3	427,397,091
8	COMPCARE HEALTH SERVICES INS CORP	3.8	374,849,464
9	PHYSICIANS PLUS INS CORP	3.8	372,681,211
10	UNITY HEALTH PLANS INS CORP	3.5	350,423,847
11	HUMANA INSURANCE CO	3.3	331,640,080
12	WISCONSIN PHYSICIANS SERVICE INS CORP	2.7	266,216,385
13	HUMANA WISCONSIN HEALTH ORGANIZATION INS CORP	2.5	250,892,099
14	MANAGED HEALTH SERVICES INS CORP	2.5	243,992,417
15	GROUP HEALTH COOP OF SOUTH CENTRAL WI	2.3	231,166,212
16	GROUP HEALTH COOP OF EAU CLAIRE	2.0	200,924,773
17	HEALTH TRADITION HEALTH PLAN	1.3	130,036,530
18	PARTNERSHIP HEALTH PLAN INC	1.2	119,476,265
19	MERCYCARE HMO INC	1.1	111,320,535
20	DELTA DENTAL OF WI INC	1.1	107,600,698
<b>TOTALS FOR 20 RANKED INSURERS</b>		80.7	\$7,991,217,040
<b>TOTALS FOR 263 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$9,901,194,686

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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	CUNA MUTUAL INS SOCIETY	37.5	\$ 8,639,138
2	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	12.4	2,854,460
3	MINNESOTA LIFE INS CO	12.0	2,770,528
4	AMERICAN HEALTH & LIFE INS CO	4.7	1,072,850
5	PEKIN LIFE INS CO	4.2	970,306
6	HOUSEHOLD LIFE INS CO	3.9	895,215
7	PROTECTIVE LIFE INS CO	3.9	887,301
8	MADISON NATIONAL LIFE INS CO INC	3.5	808,397
9	AMERICAN NATIONAL INS CO	3.3	750,768
10	AMERICAN MODERN LIFE INS CO	3.0	694,607
11	AMERICAN BANKERS LIFE ASSUR CO OF FL	2.4	553,571
12	AMERICAN REPUBLIC INS CO	2.1	483,294
13	CENTRAL STATES INDEMNITY CO OF OMAHA	2.0	470,380
14	AMERICAN BANKERS INS CO OF FL	1.8	412,332
15	AMERICAN SECURITY INS CO	1.6	372,761
16	TRANSAMERICA LIFE INS CO	1.1	258,952
17	MONUMENTAL LIFE INS CO	1.1	246,336
18	MERIT LIFE INS CO	1.0	237,383
19	GUARANTEE TRUST LIFE INS CO	0.5	117,159
20	STATE FARM MUTUAL AUTOMOBILE INS CO	0.4	96,155
<b>TOTALS FOR 20 RANKED INSURERS</b>		102.5	\$ 23,591,893
<b>TOTALS FOR 42 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$ 23,008,474

**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	BLUE CROSS BLUE SHIELD OF WI	11.4	\$ 430,247,638
2	HUMANA INSURANCE CO	10.9	408,584,916
3	UNITEDHEALTHCARE INSURANCE CO	8.0	300,838,540
4	UNITEDHEALTHCARE OF WI INC	7.8	294,300,770
5	SECURITY HEALTH PLAN OF WI INC	6.3	237,914,391
6	NETWORK HEALTH INS CORP	5.3	199,802,397
7	DEAN HEALTH PLAN INC	4.9	182,886,374
8	WISCONSIN PHYSICIANS SERVICE INS CORP	4.5	169,371,686
9	INDEPENDENT CARE HEALTH PLAN	3.7	139,824,566
10	GUNDERSEN LUTHERAN HEALTH PLAN INC	3.3	124,272,371
11	COMPCARE HEALTH SERVICES INS CORP	2.6	98,440,083
12	AETNA LIFE INS CO	2.3	86,041,985
13	CARE WISCONSIN HEALTH PLAN INC	1.8	68,831,612
14	AMERICAN FAMILY LIFE ASSURNC CO OF COLUMBUS	1.6	61,490,175
15	FIRST HEALTH LIFE & HEALTH INS CO	1.3	48,510,946
16	PYRAMID LIFE INS CO THE	1.3	48,281,634
17	PENNSYLVANIA LIFE INS CO	1.2	43,652,356
18	BANKERS LIFE & CSLTY CO	1.0	39,153,250
19	AMERICAN FAMILY MUTUAL INS CO	1.0	38,552,948
20	ANTHEM INS COS INC	1.0	37,283,151
<b>TOTALS FOR 20 RANKED INSURERS</b>		81.3	\$3,058,281,789
<b>TOTALS FOR 299 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$3,760,165,951

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**WORKERS COMPENSATION**

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	UNITED WISCONSIN INS CO	5.4	\$ 83,300,520
2	WEST BEND MUTUAL INS CO	5.0	78,067,716
3	ACUITY A MUTUAL INS CO	4.7	72,095,416
4	ZURICH AMERICAN INS CO	4.4	68,182,390
5	NEW HAMPSHIRE INS CO	4.3	66,607,685
6	ACE AMERICAN INS CO	4.0	62,461,104
7	SENTRY CASUALTY CO	4.0	61,793,360
8	REGENT INSURANCE CO	3.6	56,056,429
9	SOCIETY INSURANCE A MUTUAL CO	3.3	51,039,909
10	TRAVELERS PROPERTY CAS CO OF AMER	2.7	41,779,090
11	WAUSAU UNDERWRITERS INS CO	2.4	37,885,437
12	WAUSAU BUSINESS INS CO	2.4	36,667,995
13	SECURA INSURANCE A MUTUAL CO	2.1	32,068,528
14	LIBERTY INSURANCE CORP	2.0	31,700,116
15	TRAVELERS INDEMNITY CO OF CT THE	2.0	30,392,378
16	SENTRY INSURANCE A MUTUAL CO	1.9	29,751,648
17	WILSON MUTUAL INS CO	1.4	22,328,852
18	RURAL MUTUAL INS CO	1.4	22,139,309
19	EMPLOYERS INSURANCE CO OF WAUSAU	1.4	20,941,439
20	OLD REPUBLIC INS CO	1.3	20,409,203
<b>TOTALS FOR 20 RANKED INSURERS</b>		59.8	\$ 925,668,524
<b>TOTALS FOR 278 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$1,547,715,985

**EXCESS WORKERS COMPENSATION**

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	SAFETY NATIONAL CSLTY CORP	31.3	\$ 2,088,870
2	TRAVELERS PROPERTY CAS CO OF AMER	13.3	886,533
3	ACE AMERICAN INS CO	11.1	738,473
4	LIBERTY INSURANCE CORP	8.5	568,197
5	XL SPECIALTY INS CO	8.2	550,265
6	SENTRY INSURANCE A MUTUAL CO	5.6	372,003
7	PROTECTIVE INSURANCE CO	5.2	344,337
8	ZURICH AMERICAN INS CO	4.8	322,793
9	NATIONAL UNION FIRE INS CO OF PITTSBURGH	2.8	183,801
10	ARCH INSURANCE CO	2.1	139,592
11	EMPLOYERS INSURANCE CO OF WAUSAU	1.8	120,474
12	OLD REPUBLIC INS CO	1.7	112,606
13	UNITED WISCONSIN INS CO	1.6	110,189
14	SENTRY CASUALTY CO	0.8	50,785
15	HARTFORD CASUALTY INS CO (NJ)	0.7	50,087
16	US FIDELITY & GUARANTY CO	0.7	44,091
17	OHIO CASUALTY INS CO THE	0.2	10,258
18	DISCOVER PROPERTY & CASUALTY INS CO	-0.2	-14,099
<b>TOTALS FOR 18 RANKED INSURERS</b>		100.0	6,693,354
<b>TOTALS FOR 18 RANKED INSURERS WRITING THIS LINE</b>		100.0	6,679,255

*Wisconsin Insurance Report Business of 2009*  
*Financial and Statistical Data, Table E*

**OTHER LIABILITY**

<b>RANK</b>	<b>INSURER</b>	<b>% OF MARKET</b>	<b>PREMIUMS WRITTEN</b>
1	WEST BEND MUTUAL INS CO	7.6	\$ 46,620,720
2	AMERICAN FAMILY MUTUAL INS CO	5.8	35,654,608
3	FEDERAL INSURANCE CO	5.5	33,529,830
4	CONTINENTAL CASUALTY CO	4.1	25,173,955
5	NATIONAL UNION FIRE INS CO OF PITTSBURGH	4.0	24,145,521
6	ACUITY A MUTUAL INS CO	3.6	21,798,251
7	STATE FARM FIRE & CSLTY CO	3.0	18,244,382
8	ACE AMERICAN INS CO	2.8	16,800,793
9	CINCINNATI INSURANCE CO THE	2.7	16,667,496
10	ZURICH AMERICAN INS CO	2.4	14,673,621
11	GENERAL CASUALTY CO OF WI	2.0	12,126,908
12	ST PAUL MERCURY INS CO	1.8	11,094,573
13	TRAVELERS PROPERTY CAS CO OF AMER	1.8	10,849,356
14	ST PAUL FIRE & MARINE INS CO	1.7	10,253,583
15	TRAVELERS CASUALTY & SURETY CO OF AMER	1.4	8,677,680
16	EMPLOYERS MUTUAL CSLTY CO	1.1	6,981,329
17	ACE PROPERTY & CSLTY INS CO	1.1	6,964,308
18	PHILADELPHIA INDEMNITY INS CO	1.1	6,843,785
19	VIGILANT INSURANCE CO	1.0	6,308,778
20	LEAGUE OF WI MUNICIPALITIES MUTUAL INS	1.0	6,285,721
<b>TOTALS FOR 20 RANKED INSURERS</b>		55.7	\$ 339,695,198
<b>TOTALS FOR 387 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$ 609,611,506

**PRIVATE PASSENGER CARS**

<b>RANK</b>	<b>INSURER</b>	<b>% OF MARKET</b>	<b>PREMIUMS WRITTEN</b>
1	AMERICAN FAMILY MUTUAL INS CO	21.3	\$ 483,141,085
2	STATE FARM MUTUAL AUTOMOBILE INS CO	13.1	296,920,229
3	ACUITY A MUTUAL INS CO	3.9	88,334,355
4	ARTISAN & TRUCKERS CAS CO	3.5	79,381,607
5	PROGRESSIVE UNIVERSAL INS CO	3.1	69,846,203
6	WEST BEND MUTUAL INS CO	2.8	64,261,438
7	PROGRESSIVE CLASSIC INS CO	2.6	58,853,835
8	AMERICAN STANDARD INS CO OF WI	2.2	50,435,062
9	ALLSTATE PROPERTY & CSLTY INS CO	2.0	45,371,624
10	AUTO CLUB INS ASSOC	2.0	44,916,071
11	FARMERS INSURANCE EXCHANGE	2.0	44,879,216
12	WISCONSIN MUTUAL INS CO	1.5	33,987,758
13	ALLSTATE INSURANCE CO	1.5	33,675,954
14	GENERAL CASUALTY CO OF WI	1.5	33,577,144
15	PROGRESSIVE NORTHERN INS CO	1.5	32,958,937
16	LIBERTY MUTUAL FIRE INS CO	1.4	31,861,056
17	ERIE INSURANCE EXCHANGE	1.3	29,755,165
18	RURAL MUTUAL INS CO	1.3	28,544,807
19	GEICO GENERAL INS CO	1.2	26,917,021
20	REGENT INSURANCE CO	1.1	25,106,841
<b>TOTALS FOR 20 RANKED INSURERS</b>		70.8	\$1,602,725,408
<b>TOTALS FOR 204 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$2,263,150,974

*Wisconsin Insurance Report Business of 2009*  
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**COMMERCIAL VEHICLES**

<b>RANK</b>	<b>INSURER</b>	<b>% OF MARKET</b>	<b>PREMIUMS WRITTEN</b>
1	ACUITY A MUTUAL INS CO	75	\$ 34,285,069
2	WEST BEND MUTUAL INS CO	63	28,923,937
3	GREAT WEST CSLTY CO	56	25,560,521
4	DISCOVER PROPERTY & CSLTY INS CO	45	20,421,023
5	GENERAL CASUALTY CO OF WI	43	19,683,773
6	TRAVELERS PROPERTY CAS CO OF AMER	26	12,082,410
7	ARTISAN & TRUCKERS CAS CO	25	11,257,157
8	CINCINNATI INSURANCE CO THE	24	11,204,844
9	NORTHLAND INSURANCE CO	24	11,175,443
10	RURAL MUTUAL INS CO	24	11,069,084
11	SECURA INSURANCE A MUTUAL CO	24	10,817,679
12	REGENT INSURANCE CO	21	9,746,646
13	ZURICH AMERICAN INS CO	18	8,454,464
14	AUTO OWNERS INS CO	18	8,111,720
15	EMPLOYERS MUTUAL CSLTY CO	17	7,987,389
16	AMERICAN FAMILY MUTUAL INS CO	16	7,098,423
17	SENTRY SELECT INS CO	15	6,906,932
18	CONTINENTAL WESTERN INS CO	14	6,552,667
19	SOCIETY INSURANCE A MUTUAL CO	14	6,336,271
20	WAUSAU UNDERWRITERS INS CO	13	5,799,080
<b>TOTALS FOR 20 RANKED INSURERS</b>		57.5	\$ 263,474,532
<b>TOTALS FOR 307 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$ 457,823,122

**FIDELITY**

<b>RANK</b>	<b>INSURER</b>	<b>% OF MARKET</b>	<b>PREMIUMS WRITTEN</b>
1	FEDERAL INSURANCE CO	25.6	\$ 4,810,274
2	CUMIS INSURANCE SOCIETY INC	100	1,880,075
3	NATIONAL UNION FIRE INS CO OF PITTSBURGH	83	1,558,441
4	TRAVELERS CASUALTY & SURETY CO OF AMER	82	1,546,233
5	FIDELITY & DEPOSIT CO OF MD	55	1,036,352
6	ST PAUL FIRE & MARINE INS CO	45	841,908
7	GREAT AMERICAN INS CO	34	643,889
8	WEST BEND MUTUAL INS CO	28	527,828
9	ST PAUL MERCURY INS CO	25	468,441
10	OHIO CASUALTY INS CO THE	22	420,827
11	WESTERN SURETY CO	21	400,916
12	HARTFORD FIRE INS CO	18	333,341
13	KANSAS BANKERS SURETY CO THE	17	324,762
14	ACUITY A MUTUAL INS CO	13	252,590
15	CINCINNATI INSURANCE CO THE	12	231,383
16	REGENT INSURANCE CO	12	222,563
17	EMPLOYERS MUTUAL CSLTY CO	12	221,591
18	BANC INSURE INC	1.1	210,015
19	GENERAL CASUALTY CO OF WI	1.1	201,881
20	CAPITOL INDEMNITY CORP	1.0	193,574
<b>TOTALS FOR 20 RANKED INSURERS</b>		86.7	\$ 16,326,884
<b>TOTALS FOR 111 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$ 18,825,011

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**S U R E T Y**

<b>RANK</b>	<b>INSURER</b>	<b>% OF MARKET</b>	<b>PREMIUMS WRITTEN</b>
1	TRAVELERS CASUALTY & SURETY CO OF AMER	133	\$ 5,814,490
2	WESTERN SURETY CO	90	3,934,805
3	LIBERTY MUTUAL INS CO	89	3,893,660
4	FIDELITY & DEPOSIT CO OF MD	73	3,191,771
5	CONTINENTAL CASUALTY CO	64	2,806,271
6	HANOVER INSURANCE CO THE	61	2,655,071
7	GRANITE RE INC	54	2,350,915
8	WEST BEND MUTUAL INS CO	35	1,544,617
9	OHIO CASUALTY INS CO THE	33	1,456,819
10	SAFECO INSURANCE CO OF AMER	32	1,386,423
11	OLD REPUBLIC SURETY CO	25	1,110,360
12	AMERICAN HOME ASSUR CO	23	1,000,000
13	MERCHANTS BONDING CO MUTUAL	22	941,275
14	EVERGREEN NATIONAL INDEMNITY CO	19	835,028
15	WESTCHESTER FIRE INS CO	18	765,781
16	HARTFORD FIRE INS CO	17	723,677
17	NORTH AMERICAN SPECIALTY INS CO	13	587,139
18	CAPITOL INDEMNITY CORP	1.1	485,021
19	FEDERAL INSURANCE CO	1.0	442,064
20	LEXON INSURANCE CO	0.9	386,927
<b>TOTALS FOR 20 RANKED INSURERS</b>		83.2	\$ 36,312,114
<b>TOTALS FOR 131 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$ 43,655,694

**C R E D I T**

<b>RANK</b>	<b>INSURER</b>	<b>% OF MARKET</b>	<b>PREMIUMS WRITTEN</b>
1	OLD REPUBLIC INS CO	28.5	\$ 5,412,610
2	AMERICAN SECURITY INS CO	14.2	2,685,261
3	EULER AMERICAN CREDIT INDEMNITY CO	9.5	1,803,736
4	VIRGINIA SURETY CO INC	9.1	1,722,843
5	AMERICAN BANKERS INS CO OF FL	7.8	1,479,745
6	AMERICAN NATIONAL PROP & CSLTY CO	5.9	1,112,002
7	GREAT AMERICAN INS CO	4.5	854,716
8	FIRST COLONIAL INS CO	3.1	588,928
9	STATE NATIONAL INS CO INC	3.0	566,343
10	COFACE NORTH AMER INS CO	2.9	558,934
11	QBE INSURANCE CORP	2.5	466,225
12	ATRADIUS TRADE CREDIT INS INC	2.4	448,373
13	AMERICAN RELIABLE INS CO	1.2	226,678
14	HSBC INSURANCE CO OF DE	1.1	216,771
15	WESCO INSURANCE CO	0.9	177,912
16	ARCH INSURANCE CO	0.8	149,099
17	ACE AMERICAN INS CO	0.8	142,426
18	BANC INSURE INC	0.6	120,917
19	EMPLOYERS FIRE INS CO THE	0.5	98,732
20	US SPECIALTY INS CO	0.4	70,944
<b>TOTALS FOR 20 RANKED INSURERS</b>		99.6	\$ 18,903,195
<b>TOTALS FOR 29 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$ 18,975,090

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T I T L E			
RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	FIRST AMERICAN TITLE INS CO	37.7	\$ 45,436,921
2	CHICAGO TITLE INS CO	19.9	23,996,988
3	STEWART TITLE GUARANTY CO	12.1	14,581,053
4	COMMONWEALTH LAND TITLE INS CO	8.6	10,398,499
5	LAWYERS TITLE INS CORP	7.7	9,241,732
6	TICOR TITLE INS CO	4.9	5,944,927
7	SECURITY UNION TITLE INS CO	3.2	3,858,387
8	OLD REPUBLIC NATL TITLE INS CO	2.9	3,507,013
9	FIDELITY NATIONAL TITLE INS CO	1.5	1,758,155
10	TICOR TITLE INS CO OF FL	0.8	980,420
11	ATTORNEYS TITLE GUARANTY FUND INC	0.3	358,386
12	NATIONAL TITLE INS OF NY INC	0.3	341,493
13	AMERICAN GUARANTY TITLE INS CO	0.0	37,575
<b>TOTALS FOR 13 RANKED INSURERS</b>		100.0	\$ 120,441,549
<b>TOTALS FOR 13 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$ 120,441,549

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	39.4	\$ 37,579,013
2	GENWORTH MORTGAGE INS CORP	15.3	14,547,846
3	UNITED GUARANTY RESIDENTIAL INS CO	12.5	11,905,293
4	PMI MORTGAGE INS CO	9.2	8,770,261
5	CMG MORTGAGE INS CO	8.5	8,073,520
6	RADIAN GUARANTY INC	7.8	7,407,482
7	REPUBLIC MORTGAGE INS CO	6.4	6,117,016
8	TRIAD GUARANTY INS CORP	0.5	458,697
9	MGIC CREDIT ASSUR CORP	0.3	313,579
10	GENWORTH RESIDENTIAL MORTGAGE INS CORP OF NC	0.1	85,376
11	CMG MORTGAGE ASSUR CO	0.1	59,990
12	UNITED GUARANTY MORTGAGE INDEMNITY CO	0.0	47,244
13	MGIC INDEMNITY CORP	0.0	1,183
14	GENWORTH RESIDENTIAL MORTGAGE ASSUR CORP	0.0	888
<b>TOTALS FOR 14 RANKED INSURERS</b>		100.0	\$ 95,367,388
<b>TOTALS FOR 14 RANKED INSURERS WRITING THIS LINE</b>		100.0	\$ 95,367,388



**Table F**

**2009 Financial Data**  
**of**  
**Property and Casualty Insurers**

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



PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
21ST CENTURY CAS CO	14,840	11,675	408	2,371	1,355	70	13	0	0	0
21ST CENTURY INS CO	1,072,387	802,033	68,459	189,707	108,412	70	38	540	444	82
ACA FINANCIAL GUARANTY CORP	463,464	137,456	48,757	15,446	10,422	98	999	67	0	0
ACADIA INSURANCE CO	134,421	53,910	1,277	0	0	0	0	0	0	0
ACCEPTANCE CASUALTY INS CO	41,170	29,075	464	6,438	3,134	70	36	33	4	13
ACCEPTANCE INSURANCE CO	33,619	-11,922	922	0	-1,491	0	0	0	0	0
ACCIDENT FUND GENERAL INS CO	112,975	35,085	3,471	30,848	20,061	78	22	43	-66	0
ACCIDENT FUND INS CO OF AMER	2,131,830	689,923	27,976	616,755	401,221	78	24	15,197	8,977	59
ACCIDENT FUND NATL INS CO	188,873	56,390	4,351	46,277	30,092	78	23	138	26	19
ACCREDITED SURETY & CSLTY CO INC	24,222	18,133	1,320	8,099	492	3	90	3	0	0
ACE AMERICAN INS CO	8,702,697	2,010,797	254,632	1,102,214	576,904	70	20	48,469	98,391	203
ACE FIRE UNDERWRITERS INS CO	98,252	63,850	2,994	6,015	3,113	70	20	-149	-219	147
ACE INDEMNITY INS CO	35,417	16,738	1,299	6,015	3,113	70	20	-2	20	0
ACE PROPERTY & CSLTY INS CO	5,360,910	1,569,003	87,166	1,052,641	544,835	70	20	25,871	19,332	75
ACIG INSURANCE CO	307,979	77,680	3,029	38,248	21,976	73	71	44	6	15
ACSTAR INSURANCE CO	83,295	30,405	3,683	5,230	523	22	78	6	-13	0
ACUITY A MUTUAL INS CO	1,980,962	729,708	42,275	707,107	406,473	68	30	294,965	141,474	48
ADDISON INSURANCE CO	79,632	30,319	410	21,784	14,184	84	30	2,989	1,849	62
ADMIRAL INDEMNITY CO	73,648	31,926	6,201	13,077	3,556	36	13	0	0	0
ADVANTA INSURANCE CO	5,604	5,455	383	1,184	26	2	50	0	0	0
ADVANTAGE WORKERS COMPENSATION INS CO	124,661	66,159	5,744	35,580	15,536	57	31	17	0	0
AEGIS SECURITY INS CO	72,502	39,496	2,241	44,590	19,209	51	47	81	93	115
AETNA INSURANCE CO OF CT	22,862	17,130	-369	2,333	2,031	93	17	101	57	56
AFFILIATED FM INS CO	1,621,717	828,214	115,391	363,402	137,336	42	24	5,697	250	4
AFFIRMATIVE INSURANCE CO	417,335	107,899	-33,162	376,010	248,196	77	35	0	0	0
AGCS MARINE INS CO	537,096	156,295	-43,641	192,086	77,484	44	39	0	-45	0
AGRI GENERAL INS CO	980,773	683,419	195,194	821,535	463,859	57	9	5,869	8,959	153
AIG ADVANTAGE INS CO	36,383	23,821	5,304	9,485	5,421	70	0	2,771	3,130	113
AIG CENTENNIAL INS CO	646,250	391,698	57,330	189,707	108,412	70	43	4,024	2,641	66
AIG INDEMNITY INS CO	60,098	34,969	9,296	18,971	10,841	70	57	539	134	25
AIG NATIONAL INS CO INC	32,702	19,896	4,003	9,485	5,421	70	0	8,224	5,812	71
AIG PREMIER INS CO	308,870	182,144	39,214	94,853	54,206	70	999	17	7	45
AIU INSURANCE CO	2,756,021	706,202	16,597	907,588	544,316	74	35	1,196	602	50
ALAMANCE INSURANCE CO	432,830	296,624	15,590	37,746	13,201	53	41	0	0	0
ALEA NORTH AMER INS CO	238,897	100,263	-16,283	128	2,419	999	999	0	30	0
ALL AMERICA INS CO	249,093	103,132	1,492	86,227	55,221	75	33	0	0	0
ALLEGHENY CASUALTY CO	24,506	17,867	-670	28,000	1,112	5	96	90	7	8
ALLIANZ GLOBAL RISKS US INS CO	5,282,567	3,850,298	45,447	470,359	307,948	71	25	11,362	99,313	874
ALLIED PROPERTY & CSLTY INS CO	117,041	61,632	2,852	0	0	0	0	1,526	800	52
ALLIED WORLD REINS CO	810,776	692,860	51,713	50,600	31,297	72	10	0	14	0
ALLMERICA FINANCIAL ALLIANCE INS CO	17,173	17,167	488	0	0	0	0	3	0	7

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
ALLMERICA FINANCIAL BENEFIT INS CO	16,613	16,599	414	0	0	0	0	7,535	6,560	87
ALLSTATE FIRE & CSLTY INS CO	74,592	73,625	1,317	0	0	0	0	0	0	0
ALLSTATE INDEMNITY CO	156,627	151,568	4,549	0	0	0	0	20,730	8,573	41
ALLSTATE INSURANCE CO	40,828,513	15,026,074	1,285,048	23,984,219	14,285,036	72	25	55,489	7,758	14
ALLSTATE PROPERTY & CSLTY INS CO	163,102	158,999	3,738	0	0	0	0	58,091	31,757	55
ALPHA PROPERTY & CSLTY INS CO	35,402	13,587	563	0	0	0	0	4,719	4,004	85
AMBAC ASSURANCE CORP	8,533,511	801,869	-2,479,612	796,372	1,398,111	189	25	6,265	0	0
AMCO INS CO	1,956,611	444,395	22,756	0	0	0	0	26,219	18,568	71
AMERICAN AGRI BUSINESS INS CO	567,146	19,332	2,608	1	14	999	999	6,000	3,667	61
AMERICAN AGRICULTURAL INS CO	1,094,362	483,288	-36,520	414,112	404,895	100	20	0	0	0
AMERICAN ALTERNATIVE INS CORP	413,779	153,371	27,417	22,712	13,319	71	999	9,551	3,140	33
AMERICAN AUTOMOBILE INS CO	397,400	161,786	83,812	107,887	63,983	71	31	4,351	1,011	23
AMERICAN BANKERS INS CO OF FL	1,167,906	380,413	83,602	728,986	263,010	39	56	22,156	11,788	53
AMERICAN BUSINESS & PERSONAL INS MUTUAL INC	46,263	26,365	-167	409	685	287	66	0	0	0
AMERICAN CASUALTY CO OF READING PA	109,191	108,051	6,038	0	0	0	0	4,479	1,740	39
AMERICAN CENTENNIAL INS CO	28,860	18,212	-695	1	1,051	999	999	0	0	0
AMERICAN COMMERCE INS CO	361,006	133,816	10,179	135,560	80,778	71	27	109	10	9
AMERICAN COMPENSATION INS CO	98,511	47,718	-2,512	23,645	10,915	68	51	1,148	1,109	97
AMERICAN CONTRACTORS INDEMNITY CO	300,530	58,605	1,725	96,763	29,955	47	54	366	115	31
AMERICAN COUNTRY INS CO	93,542	13,104	-5,662	11,425	8,831	69	62	802	577	72
AMERICAN ECONOMY INS CO	1,546,120	508,631	62,276	586,686	297,538	63	34	773	-779	0
AMERICAN EMPIRE INS CO	41,041	22,739	2,217	4,802	980	38	26	0	0	0
AMERICAN EQUITY SPECIALTY INS CO	78,444	30,948	3,826	18,154	8,369	58	32	499	262	52
AMERICAN FAMILY HOME INS CO	476,943	146,605	16,068	225,729	103,940	52	46	989	82	8
AMERICAN FAMILY MUTUAL INS CO	11,172,462	3,920,722	262,348	5,454,175	3,592,968	78	26	861,594	514,450	60
AMERICAN FARMERS & RANCHERS INS CO	12,936	8,960	-597	0	23	0	0	0	-93	0
AMERICAN FEDERATION INS CO	17,868	15,647	242	0	0	0	0	130	39	30
AMERICAN FIRE & CSLTY CO	165,386	41,833	4,927	62,859	31,879	63	32	1,743	2,140	123
AMERICAN FUJI FIRE & MARINE INS CO	93,280	70,533	542	32	438	999	999	0	0	0
AMERICAN GENERAL INDEMNITY CO	8,879	8,228	325	-157	40	0	85	-3	1	0
AMERICAN GENERAL PROP INS CO	36,641	20,530	2,638	-13	257	0	0	0	0	0
AMERICAN GUARANTEE & LIABILITY INS CO	248,925	160,931	5,973	0	0	0	0	18,473	5,367	29
AMERICAN GUARANTY TITLE INS CO	14,723	11,611	-1,408	4,507	1,129	25	92	34	0	0
AMERICAN HALLMARK INS CO OF TX	266,999	107,499	7,675	115,493	61,009	64	34	0	0	0
AMERICAN HARDWARE MUTUAL INS CO	346,810	116,531	1,541	123,613	71,557	73	35	2,053	1,540	75
AMERICAN HEALTHCARE INDEMNITY CO	115,637	48,508	5,662	6,236	424	14	4	0	0	0
AMERICAN HOME ASSUR CO	24,981,144	5,872,349	249,791	6,354,545	4,699,991	86	27	-3,244	-5,275	163
AMERICAN INSURANCE CO THE	1,354,122	369,560	82,280	496,301	294,333	71	31	2,816	2,067	73
AMERICAN INTERNATIONAL INS CO	1,780,744	461,292	84,400	218,164	124,674	70	54	1,290	401	31
AMERICAN INTERNATIONAL INS CO OF DE	80,112	54,915	6,421	18,971	10,841	70	57	0	0	0

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
AMERICAN INTERSTATE INS CO	935,819	323,477	46,257	201,538	110,846	65	21	9,457	4,163	44
AMERICAN MANUFACTURERS MUTUAL INS CO	11,431	11,193	81	0	0	0	0	5	96	999
AMERICAN MERCURY INS CO	334,378	118,837	6,005	193,474	132,691	83	28	443	278	63
AMERICAN MODERN HOME INS CO	965,599	307,034	31,175	397,116	182,868	52	46	6,564	2,565	39
AMERICAN MODERN SELECT INS CO	128,047	23,781	3,176	41,802	19,248	52	46	281	100	35
AMERICAN MOTORISTS INS CO	20,056	19,990	704	0	0	0	0	115	7,465	999
AMERICAN MUTUAL REINS CO	0	0	0	0	0	0	0	0	0	0
AMERICAN NATIONAL GENERAL INS CO	108,299	72,491	775	32,348	24,124	87	17	173	231	134
AMERICAN NATIONAL PROP & CSLTY CO	1,062,467	374,305	-7,323	564,958	424,242	87	23	5,205	3,563	68
AMERICAN PET INS CO	10,124	9,749	-300	1,362	859	72	52	0	0	46
AMERICAN PHYSICIANS ASSUR CORP	825,041	208,718	40,232	116,094	21,505	51	28	355	430	121
AMERICAN RELIABLE INS CO	334,974	115,566	85,719	177,571	99,590	63	42	1,434	228	16
AMERICAN ROAD INS CO THE	501,044	264,061	35,516	98,069	46,234	52	5	989	220	22
AMERICAN SAFETY CSLTY INS CO	156,651	72,778	1,210	22,500	7,349	55	50	9	0	0
AMERICAN SECURITY INS CO	1,856,667	754,400	314,859	1,361,595	342,545	29	45	22,654	8,049	36
AMERICAN SELECT INS CO	169,097	60,368	6,742	72,193	38,760	64	34	0	-5	0
AMERICAN SENTINEL INS CO	21,921	11,973	824	14,864	6,367	50	45	0	0	0
AMERICAN SOUTHERN HOME INS CO	111,505	27,939	2,826	33,441	15,399	52	46	0	0	0
AMERICAN SOUTHERN INS CO	92,403	38,854	4,809	34,300	13,856	55	44	149	462	311
AMERICAN STANDARD INS CO OF WI	357,786	274,358	11,526	0	0	0	0	53,280	28,376	53
AMERICAN STATES INS CO	2,071,916	641,761	88,191	796,216	403,802	63	34	1,160	-663	0
AMERICAN STATES PREFERRED INS CO	212,747	61,125	8,031	83,812	42,505	63	34	0	1	0
AMERICAN STERLING INS CO	18,352	12,614	6,908	8,982	2,253	30	87	0	0	0
AMERICAN SUMMIT INS CO	40,563	27,296	3,308	20,410	8,797	48	31	2	-15	0
AMERICAN WEST INS CO	9,820	8,968	777	3,375	1,774	61	13	0	0	0
AMERICAN ZURICH INS CO	387,525	155,526	8,336	0	0	0	0	8,492	4,581	54
AMERIN GUARANTY CORP	22,135	9,646	-17,915	-13,171	52,870	0	0	0	0	0
AMERIPRISE INSURANCE CO	46,263	45,961	1,226	0	0	0	0	0	0	0
AMERISURE INSURANCE CO	634,536	191,519	8,104	146,566	67,772	69	36	1,450	425	29
AMERISURE MUTUAL INS CO	1,712,356	620,361	8,746	305,202	130,492	65	41	955	913	96
AMERITRUST INSURANCE CORP	83,205	20,231	2,994	31,837	14,594	61	31	116	66	57
AMEX ASSURANCE CO	268,538	205,143	86,624	229,890	75,131	35	15	1,164	-62	0
AMGUARD INSURANCE CO	278,221	70,806	9,864	66,372	33,740	59	32	0	0	0
AMICA MUTUAL INS CO	3,912,039	2,234,117	121,427	1,332,479	729,895	68	24	6,518	2,721	42
AMTRUST INSURANCE CO OF KS INC	30,105	9,648	-263	3,543	2,579	80	46	3	-9	0
ANSUR AMERICA INS CO	59,384	31,541	1,706	5,076	1,414	35	55	139	62	45
ANTHEM INS COS INC	2,158,292	710,878	267,185	4,910,316	4,140,154	86	5	36,751	24,577	67
ARAG INSURANCE CO	50,409	35,430	6,213	54,682	28,997	55	31	172	69	40
ARCH INDEMNITY INS CO	22,429	22,176	821	0	0	0	0	0	1	0
ARCH INSURANCE CO	1,824,136	637,879	36,506	304,775	160,687	74	20	17,583	9,067	52
ARGONAUT GREAT CENTRAL INS CO	110,893	56,672	2,711	0	0	0	0	2,177	2,088	96

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
ARGONAUT INS CO	1,424,929	336,949	56,764	259,884	155,882	76	36	909	585	64
ARGONAUT MIDWEST INS CO	43,502	23,823	1,536	0	0	0	0	677	448	66
ARMED FORCES INS EXCHANGE	142,307	66,469	4,768	62,803	36,159	66	37	176	80	45
ARROWOOD INDEMNITY CO	2,227,585	337,956	-24,970	-6,915	91,257	0	0	189	-4,000	0
ARTISAN & TRUCKERS CAS CO	87,686	26,162	1,638	18,532	10,595	67	20	77,899	48,731	63
ASSOCIATED INDEMNITY CORP	179,416	82,347	6,645	43,134	25,581	71	31	388	-325	0
ASSURANCE COMPANY OF AMER	40,387	19,333	740	0	0	0	0	2,568	592	23
ASSURED GUARANTY CORP	3,049,898	1,223,720	-243,143	194,349	463,667	244	15	48	0	0
ASSURED GUARANTY MUNICIPAL CORP	4,428,950	854,202	183,333	308,800	44,095	17	58	7,247	0	0
ATHENA ASSURANCE CO	200,618	61,335	9,984	52,646	24,270	58	32	1	-177	0
ATLANTA INTERNATIONAL INS CO	47,449	24,345	-715	2,328	12,709	671	17	0	0	0
ATLANTIC MUTUAL INS CO	205,447	-25,107	-21,916	2,668	12,835	999	339	-7	780	0
ATLANTIC SPECIALTY INS CO	67,603	52,152	1,806	10,330	4,514	56	39	0	-126	0
ATRADIUS TRADE CREDIT INS INC	90,110	53,823	1,126	16,928	7,806	49	71	780	793	102
ATTORNEYS TITLE GUARANTY FUND INC	28,143	10,949	1,270	8,786	1,787	20	173	350	-8	0
AUSTIN MUTUAL INS CO	151,616	68,297	3,700	89,502	52,280	67	32	13,975	10,420	75
AUTO CLUB GROUP INS CO	194,673	87,709	3,194	73,762	49,409	76	30	2,208	1,563	71
AUTO CLUB INS ASSOC	3,300,457	1,553,796	80,647	1,327,713	886,804	76	30	63,412	47,067	74
AUTO OWNERS INS CO	9,428,128	5,702,666	222,515	2,139,710	1,403,454	70	30	82,254	42,172	51
AUTOMOBILE INSURANCE CO OF HARTFORD CT	964,082	298,126	51,764	248,705	114,655	58	32	3,781	2,132	56
AVEMCO INSURANCE CO	108,620	63,788	12,860	40,998	12,012	41	25	1,027	306	30
AVOMARK INSURANCE CO	12,091	11,467	454	0	0	0	0	0	0	0
AXA ART INS CORP	47,269	30,473	2,279	13,725	2,413	28	61	122	15	12
AXA INSURANCE CO	176,490	105,786	2,316	25,185	13,609	66	56	1,195	2,565	215
AXA RE PROP & CSLTY INS CO	30,822	23,292	-2,533	0	0	0	0	0	0	0
AXIS INSURANCE CO	715,645	430,496	29,566	120,324	80,719	80	25	3,876	3,031	78
AXIS REINSURANCE CO	2,023,862	609,149	47,918	354,896	176,112	52	34	613	-335	0
BADGER MUTUAL INS CO	166,923	68,523	1,303	90,458	55,346	70	33	44,800	25,525	57
BALBOA INSURANCE CO	3,120,728	1,741,522	408,620	1,597,977	512,568	37	22	6,105	2,644	43
BANC INSURE INC	114,666	39,338	-1,518	50,922	30,388	72	46	1,557	1,282	82
BANKERS STANDARD INS CO	331,624	137,504	11,817	63,158	32,690	70	20	275	132	48
BAR PLAN MUT INS CO THE	57,083	23,560	771	11,947	1,939	70	36	0	0	0
BCS INSURANCE CO	220,245	140,423	3,069	108,140	75,878	73	30	3,816	3,513	92
BEAZLEY INSURANCE CO INC	221,618	115,844	4,204	36,731	21,176	75	23	2,121	962	45
BENCHMARK INSURANCE CO	92,341	41,261	241	19,509	13,039	77	30	2,730	2,248	82
BERKLEY INSURANCE CO	7,190,317	2,477,191	223,726	1,234,609	567,584	60	33	82	57	70
BERKLEY NATIONAL INS CO	23,729	22,997	768	0	0	0	0	0	0	0
BERKLEY REGIONAL INS CO	2,769,587	649,944	105,037	1,182,548	560,520	60	34	346	32	9
BERKSHIRE HATHAWAY ASSUR CORP	1,643,830	992,864	45,771	22,330	0	0	22	0	0	0
BITUMINOUS CASUALTY CORP	738,386	251,037	51,470	181,672	87,797	67	35	1,115	827	74
BITUMINOUS FIRE & MARINE INS CO	476,198	126,524	14,622	112,813	62,797	68	32	1,288	256	20

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
BLUE RIDGE IND CO	7,378	7,372	306	0	0	0	0	0	0	0
BLUE RIDGE INS CO	11,354	11,354	394	0	0	0	0	0	0	0
BOND SAFEGUARD INS CO	66,476	23,616	4,912	26,936	8,116	37	41	181	0	0
BRISTOL WEST INS CO	206,571	40,854	3,541	27,496	20,709	84	15	10,923	6,428	59
BROTHERHOOD MUTUAL INS CO	327,501	143,510	5,433	161,116	89,265	64	34	1,090	827	76
BUCKEYE STATE MUTUAL INS CO	65,403	21,299	1,474	38,755	24,613	70	30	0	0	0
BUILDERS MUTUAL INS CO	470,872	197,062	10,371	85,346	33,164	59	46	-1	200	0
CALIFORNIA CASUALTY & FIRE INS CO	59,779	27,890	667	21,968	12,917	76	27	0	0	0
CALIFORNIA CASUALTY GENL INS CO OF OR	95,824	33,527	976	26,362	15,501	76	27	0	0	0
CALIFORNIA CASUALTY INDEMNITY EXCHANGE	559,544	327,141	5,817	153,778	90,421	76	27	0	0	0
CALIFORNIA CASUALTY INS CO	120,485	89,579	893	17,575	10,334	76	27	0	0	0
CALIFORNIA INSURANCE CO	327,794	129,775	-4,419	71,512	43,025	78	32	0	0	0
CAMDEN FIRE INS ASSN THE	66,232	65,633	362	0	0	0	0	0	0	0
CAMICO MUTUAL INS CO	153,712	32,107	-3,458	29,349	13,364	102	55	457	1,181	258
CANAL INSURANCE CO	984,120	499,147	17,860	206,102	158,776	87	33	1,095	849	78
CAPITAL MARKETS ASSURNC CORP	129,198	128,032	3,206	0	0	0	0	0	0	0
CAPITOL INDEMNITY CORP	424,888	182,224	21,039	116,677	40,448	48	46	11,820	227	2
CAPITOL SPECIALTY INS CORP	83,426	32,144	2,977	25,002	9,302	50	46	1,827	2,007	110
CAROLINA CASUALTY INS CO	283,817	194,867	31,864	132,813	83,701	72	999	3,108	1,259	40
CASTLEPOINT NATIONAL INS CO	470,052	104,448	9,344	137,789	69,659	63	42	20	-10	0
CASUALTY UNDERWRITERS INS CO	4,278	4,010	-25	56	-4	138	207	0	0	0
CATERPILLAR INSURANCE CO	349,371	126,177	14,710	91,001	61,764	68	15	1,822	1,231	68
CATLIN INSURANCE CO INC	138,434	57,287	327	15,323	8,153	71	23	678	244	36
CENTAUR INSURANCE CO	0	0	0	0	0	0	0	0	0	0
CENTENNIAL INSURANCE CO	74,859	-2,030	-9,357	889	4,278	999	336	0	-184	0
CENTRAL MUTUAL INS CO	1,275,163	500,607	-5,264	452,690	289,911	75	33	0	0	0
CENTRAL STATES INDEMNITY CO OF OMAHA	252,427	216,530	8,443	40,754	10,408	30	76	1,898	505	27
CENTRE INSURANCE CO	262,076	56,681	5,792	78	-5,707	0	999	0	-15	0
CENTURION CASUALTY CO	441,549	382,669	24,612	34,336	13,092	38	10	141	85	60
CENTURY INDEMNITY CO	1,214,860	25,000	-10,202	2	64,455	999	999	0	2,013	0
CENTURY NATIONAL INS CO	524,704	288,614	39,278	136,932	42,202	39	40	4	74	999
CENTURY SURETY CO	479,771	144,812	26,622	156,862	71,906	61	32	425	25	6
CHARTER OAK FIRE INS CO THE	901,303	228,631	39,965	230,551	106,286	58	32	17,714	6,846	39
CHARTIS CASUALTY CO	39,758	39,593	1,313	0	0	0	0	10	-27	0
CHARTIS PROPERTY CSLTY CO	4,174,807	1,546,354	-3,883	798,877	616,638	90	25	2,723	1,579	58
CHEROKEE INSURANCE CO	240,041	100,155	2,360	105,379	78,354	89	10	247	-520	0
CHICAGO INSURANCE CO	203,282	62,191	13,596	64,753	38,402	71	31	808	406	50
CHICAGO TITLE INS CO	1,424,416	484,543	194,488	1,415,867	161,237	11	111	25,182	-359	0
CHRYSLER INSURANCE CO	229,385	129,691	12,977	60,163	23,253	52	29	359	-19	0
CHUBB INDEMNITY INS CO	269,905	86,587	12,436	43,074	17,247	56	29	8,278	4,784	58
CHUBB NATIONAL INS CO	213,625	86,375	12,603	43,074	17,247	56	29	175	-113	0

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
CHURCH INSURANCE CO THE	43,561	18,618	527	-330	-937	283	0	0	0	0
CHURCH MUTUAL INS CO	1,192,540	392,640	26,847	470,447	338,511	81	23	20,303	9,190	45
CIFG ASSURANCE NORTH AMER INC	218,563	119,963	111,004	2,929	-121,277	0	0	33	0	0
CIM INSURANCE CORP	17,208	15,928	359	0	0	0	0	0	0	0
CINCINNATI CASUALTY CO THE	275,898	253,907	29,394	0	0	0	0	4,338	4,281	99
CINCINNATI INDEMNITY CO THE	73,106	66,957	7,907	0	0	0	0	1,967	1,754	89
CINCINNATI INSURANCE CO THE	9,144,909	3,647,792	338,946	2,886,770	1,692,298	72	32	98,475	48,145	49
CITIES & VILLAGES MUTUAL INS CO	38,506	23,503	133	10,476	3,939	62	20	10,476	3,939	38
CITIZENS INSURANCE CO OF AMER	1,535,228	703,103	67,409	672,564	387,886	66	28	8,664	4,581	53
CLARENDON NATIONAL INS CO	656,641	280,601	-78,110	-1,201	4,809	0	0	0	-1,999	999
CLEARWATER INS CO	1,306,566	696,196	4,137	4,128	48,599	999	405	0	71	0
CLEARWATER SELECT INS CO	105,236	95,996	4,973	2,696	3,196	123	0	0	0	0
CLERMONT INSURANCE CO	23,282	21,981	538	0	0	0	0	0	0	0
CMG MORTGAGE ASSUR CO	15,635	14,019	669	395	546	157	69	60	126	211
CMG MORTGAGE INS CO	427,363	102,815	12,704	89,259	125,180	142	21	8,329	8,031	96
CMG MORTGAGE REINS CO	46,641	11,625	-1,365	12,570	19,277	153	25	0	0	0
COFACE NORTH AMER INS CO	109,741	49,009	-2,177	38,362	19,624	55	62	712	558	78
COLISEUM REINSURANCE CO	775,799	601,567	26,484	223	-5,839	0	999	0	0	0
COLOGNE REINSURANCE CO OF AMER	107,252	39,471	-44	-106	-718	0	0	0	0	0
COLONIAL AMERICAN CAS & SURETY CO	25,993	22,485	1,311	0	0	0	0	337	30	9
COLONIAL SURETY CO	37,164	16,696	4,035	7,660	-1,179	1	35	7	-1	0
COLONY SPECIALTY INS CO	112,377	74,004	10,836	0	0	0	0	0	0	0
COLORADO CASUALTY INS CO	23,874	20,822	1,073	0	0	0	0	0	0	0
COMMERCE & INDUSTRY INS CO	8,430,620	2,805,172	-12,791	1,757,530	1,343,512	89	25	13,934	8,895	64
COMMERCIAL CASUALTY INS CO	177,523	93,322	26,836	2	-28,358	0	999	0	0	0
COMMONWEALTH LAND TITLE INS CO	586,894	194,400	21,609	542,852	43,272	8	100	11,415	322	3
COMMUNITY INSURANCE CORP	17,980	6,171	-258	3,364	915	85	47	4,241	353	8
COMPANION COMMERCIAL INS CO	15,582	8,858	222	0	0	0	0	0	0	0
COMPANION PROPERTY & CSLTY INS CO	530,249	199,666	4,962	120,484	52,181	55	43	1,439	1,165	81
COMPASS INSURANCE CO	13,667	11,959	-102	0	-108	0	0	0	32	0
COMPUTER INSURANCE CO	24,930	23,400	1,841	4,082	32	5	27	26	0	0
CONSOLIDATED INSURANCE CO	26,332	23,261	994	0	0	0	0	418	477	114
CONSTITUTION INSURANCE CO	12,294	12,212	75	0	0	0	0	0	0	0
CONTINENTAL CASUALTY CO	40,369,468	9,338,152	126,099	5,352,320	3,243,450	81	32	73,889	49,377	67
CONTINENTAL DIVIDE INS CO	9,353	6,825	-685	0	0	0	0	0	0	0
CONTINENTAL INDEMNITY CO	55,513	20,377	-1,052	12,458	7,657	79	34	849	842	99
CONTINENTAL INSURANCE CO THE	3,805,409	1,541,609	-64,240	0	6,025	0	0	15,424	11,222	73
CONTINENTAL WESTERN INS CO	239,471	84,368	3,992	0	0	0	0	22,037	11,478	52
CONTRACTORS BONDING & INS CO	217,922	108,161	11,987	61,984	12,030	29	62	9	-4	0
COOPERATIVE MUTUAL INS CO	25,571	6,506	-2,509	12,500	10,750	98	30	2,691	1,650	61
CORNHUSKER CASUALTY CO	751,197	594,710	14,529	57,047	29,306	59	42	456	252	55

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
COUNTRY CASUALTY INS CO	74,026	62,126	1,245	0	0	0	0	367	135	37
COUNTRY MUTUAL INS CO	3,533,575	1,558,189	-16,397	1,771,989	1,171,750	76	32	15,640	9,367	60
COUNTRY PREFERRED INS CO	105,625	17,323	389	0	0	0	0	8,381	5,655	67
COURTESY INSURANCE CO	448,774	161,939	14,302	100,287	67,459	69	20	1,649	822	50
CRUM & FORSTER INDEMNITY CO	36,062	13,544	479	6,669	3,219	74	37	21	-3	0
CUMIS INSURANCE SOCIETY INC	1,254,391	422,203	-103,144	566,691	359,422	71	44	11,893	7,829	66
DAIRYLAND INSURANCE CO	1,143,391	467,725	34,732	289,559	181,672	75	31	8,751	3,058	35
DAKOTA TRUCK UNDERWRITERS	79,922	26,244	3,085	28,134	17,041	73	26	125	54	43
DALLAS NATIONAL INS CO	289,413	88,518	-824	73,922	33,539	65	42	311	296	95
DARWIN NATIONAL ASSUR CO	700,838	283,294	58,884	115,856	19,196	33	22	2,525	782	31
DEALERS ASSURANCE CO	61,464	36,597	5,166	7,818	-1,069	0	58	292	236	81
DEERBROOK INSURANCE CO	22,726	22,583	804	0	0	0	0	228	200	88
DEERFIELD INSURANCE CO	61,534	43,969	438	3,634	1,780	65	34	55	10	18
DELOS INSURANCE CO	601,209	216,002	10,137	241,405	132,370	75	28	1,799	1,058	59
DENTISTS INSURANCE CO THE	232,742	138,617	1,275	38,830	12,667	73	29	0	0	0
DEPOSITORS INSURANCE CO	63,905	34,153	1,460	0	0	0	0	8,056	4,068	50
DEVELOPERS SURETY & INDEMNITY CO	127,203	78,912	6,060	55,029	15,634	34	66	169	29	17
DIAMOND INSURANCE CO	40,857	4,899	-639	11,826	8,068	91	37	909	112	12
DIAMOND STATE INS CO	189,429	112,532	6,439	11,620	4,613	63	33	359	173	48
DIRECT NATIONAL INS CO	21,554	6,495	-446	14,829	12,042	91	17	0	0	0
DISCOVER PROPERTY & CSLTY INS CO	173,770	57,293	5,412	25,415	11,717	58	32	15,220	11,775	77
DISTRICTS MUTUAL INS	15,474	8,093	1,172	4,117	1,543	60	18	5,788	1,674	29
DOCTORS CO AN INTERINS EXCHANGE THE	2,369,823	1,060,903	169,814	547,604	148,652	58	20	236	-215	0
DONEGAL MUTUAL INS CO	324,988	172,070	6,086	61,748	37,727	72	28	0	0	0
DORINCO REINSURANCE CO	1,741,188	604,389	47,486	223,406	109,633	70	15	13	0	0
EASTERN ALLIANCE INS CO	128,124	41,342	4,427	46,034	23,625	62	27	2	0	0
EASTGUARD INSURANCE CO	88,733	23,209	2,730	18,581	9,728	60	31	0	0	0
ECONOMY FIRE & CSLTY CO	424,793	346,827	19,113	0	0	0	0	0	11	0
ECONOMY PREFERRED INS CO	9,270	8,888	335	0	0	0	0	0	44	0
ECONOMY PREMIER ASSUR CO	94,937	37,105	1,584	0	0	0	0	9,275	3,754	40
ELECTRIC INSURANCE CO	1,329,122	407,063	25,480	412,386	287,093	86	17	13,977	11,201	80
ELLINGTON MUTUAL INS CO	5,674	4,040	244	1,452	538	46	47	2,110	1,296	61
EMC PROPERTY & CSLTY CO	132,326	64,532	4,723	35,943	19,044	66	35	2,469	1,393	56
EMCASCO INSURANCE CO	361,212	98,401	13,927	138,636	73,455	66	35	21,696	13,829	64
EMPIRE FIRE & MARINE INS CO	176,009	55,497	3,861	0	0	0	0	6,674	634	10
EMPLOYERS ASSURANCE CO	430,003	79,636	6,492	40,425	18,572	58	44	24,458	15,654	64
EMPLOYERS FIRE INS CO THE	90,359	52,513	3,435	25,826	11,284	56	39	676	441	65
EMPLOYERS INSURANCE CO OF WAUSAU	3,333,261	1,075,286	36,225	796,764	524,409	85	28	32,272	11,077	34
EMPLOYERS MUTUAL CSLTY CO	2,117,292	856,363	59,755	641,118	336,444	65	35	38,592	19,565	51
EMPLOYERS PREFERRED INS CO	413,912	149,224	17,683	40,425	18,572	58	44	2,278	2,008	88
ENCOMPASS INDEMNITY CO	24,003	23,185	550	0	0	0	0	1,885	561	30

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
ENCOMPASS INSURANCE CO OF AMER	21,275	20,762	874	0	0	0	0	2,399	480	20
ENDURANCE AMERICAN INS CO	290,880	125,172	-13,092	45,358	24,394	67	41	1,011	534	53
ENDURANCE RISK SOLUTIONS ASSUR CO	81,245	54,299	-3,524	17,116	9,205	67	40	0	0	0
ERIE INSURANCE CO	625,086	231,493	15,971	190,907	110,868	69	28	2,378	1,500	63
ERIE INSURANCE CO OF NY	58,585	22,050	1,708	19,091	11,276	70	28	346	242	70
ERIE INSURANCE EXCHANGE	9,547,966	4,517,576	-56,165	3,608,144	2,095,397	69	28	57,439	39,789	69
ERIE INSURANCE PROP & CSLTY CO	62,475	10,183	328	0	0	0	0	547	318	58
ESSENT GUARANTY INC	184,854	175,187	-6,803	0	0	0	0	0	0	0
ESSENTIA INSURANCE CO	53,291	36,261	-2,497	13,545	5,302	60	70	3,096	671	22
ESURANCE INSURANCE CO	492,169	197,853	2,736	118,675	72,717	69	46	8,458	5,887	70
ESURANCE INSURANCE CO OF NJ	25,934	9,915	734	170	-182	0	0	0	0	0
ESURANCE PROPERTY & CAS INS CO	108,230	41,043	8,462	21,678	10,760	58	20	0	0	0
EULER AMERICAN CREDIT INDEMNITY CO	459,706	154,909	-1,523	110,604	91,480	86	39	3,087	919	30
EVEREST NATIONAL INS CO	458,324	164,001	-2,513	81,533	49,283	81	28	1,876	837	45
EVEREST REINSURANCE CO	8,454,676	2,789,740	442,735	1,695,142	889,124	63	26	0	554	0
EVERGREEN NATIONAL INDEMNITY CO	48,883	32,894	2,010	10,594	133	2	75	933	-76	0
EVERSPAN FINANCIAL GUARANTEE CORP	194,647	169,721	13,846	2,200	-1,538	0	0	27	0	0
EXECUTIVE RISK INDEMNITY INC	2,807,635	1,078,688	169,404	689,190	275,955	56	29	3,798	345	9
FACTORY MUTUAL INS CO	10,015,395	6,203,646	899,188	2,601,701	984,238	42	25	40,140	9,676	24
FAIRFIELD INSURANCE CO	25,407	18,372	-1,160	-69	-64	0	0	0	-6	0
FAIRMONT INSURANCE CO	43,024	25,016	-395	-47	698	0	0	0	0	0
FAIRMONT PREMIER INS CO	222,726	190,926	-963	-73	1,074	0	0	0	-7	0
FAIRMONT SPECIALTY INS CO	256,261	139,026	1,334	-244	3,598	0	0	0	0	0
FARMERS AUTOMOBILE INS ASSN THE	872,854	398,235	13,007	318,838	213,753	75	28	35,241	19,364	55
FARMERS INSURANCE EXCHANGE	15,016,597	3,699,240	57,819	5,261,376	2,904,936	68	33	59,441	30,091	51
FARMERS MUTUAL HAIL INS CO OF IA	453,458	287,457	21,506	310,750	193,226	69	24	8,893	10,652	120
FARMERS UNION MUT INS CO	68,653	37,233	3,177	39,990	24,654	67	26	0	0	0
FARMINGTON CASUALTY CO	972,922	271,696	43,519	268,690	123,861	58	32	9	200	999
FARMINGTON MUTUAL INS CO	6,304	4,803	140	1,078	547	59	34	1,595	1,748	110
FARMLAND MUTUAL INS CO	379,058	151,752	-1,378	147,781	89,857	71	33	1,558	592	38
FEDERAL INSURANCE CO	30,688,088	14,321,521	1,541,196	6,499,422	2,613,915	55	30	90,814	52,835	58
FEDERATED MUTUAL INS CO	3,944,861	2,017,773	137,094	845,545	452,815	65	34	48,789	31,369	64
FEDERATED RURAL ELECTRIC INS EXCHANGE	351,652	109,899	12,504	104,740	72,911	86	15	4,808	4,583	95
FEDERATED SERVICE INS CO	361,716	148,268	13,864	93,949	50,313	65	34	3,787	1,570	41
FFG INSURANCE CO	250,787	155,286	-6,800	122	-8,411	999	999	3	11	358
FIDELITY & DEPOSIT CO OF MD	249,242	185,415	8,320	0	0	0	0	5,781	81	1
FIDELITY & GUARANTY INS CO	49,008	19,330	436	0	0	0	0	-11,039	-11,598	105
FIDELITY & GUARANTY INS UNDERWRITERS INC	84,625	36,182	4,159	18,154	8,369	58	32	838	243	29
FIDELITY NATIONAL INS CO	262,482	147,959	-3,648	127,427	82,790	75	34	0	0	0
FIDELITY NATIONAL PROP & CAS INS CO	123,518	92,973	10,142	7,909	4,131	52	0	872	100	11
FIDELITY NATIONAL TITLE INS CO	787,948	250,700	36,162	1,000,252	88,475	9	100	1,787	154	9

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
FINANCIAL GUARANTY INS CO	1,779,337	-1,281,420	-1,617,260	120,052	1,800,926	999	58	824	0	0
FINANCIAL INDEMNITY CO	111,138	30,973	4,261	16,328	10,247	76	75	0	0	0
FINANCIAL PACIFIC INS CO	239,152	71,903	6,016	56,165	23,397	62	36	12	0	0
FINIAL REINSURANCE CO	1,243,234	499,913	53,912	-6,318	-14,246	128	0	0	0	0
FIRE INSURANCE EXCHANGE	2,046,293	672,880	18,500	762,518	420,410	67	33	20,111	7,144	36
FIREMANS FUND INS CO	10,000,731	3,047,659	771,805	3,271,314	1,940,064	71	30	17,982	11,731	65
FIREMENS INSURANCE CO OF WA DC	87,757	32,190	1,520	0	0	0	0	0	0	0
FIRST AMERICAN PROP & CSLTY INS CO	84,744	45,262	4,676	39,081	15,946	46	38	3	0	0
FIRST AMERICAN TITLE INS CO	2,135,112	802,126	213,117	2,322,525	261,168	11	106	45,864	1,857	4
FIRST AUTO & CSLTY INS CO	30,470	13,096	892	16,526	9,170	69	32	11,595	4,849	42
FIRST CHICAGO INS CO	20,501	4,474	-393	15,719	8,525	67	37	106	56	52
FIRST COLONIAL INS CO	311,089	120,149	13,741	179,529	156,175	87	20	2,154	2,001	93
FIRST DAKOTA IND CO	32,608	8,542	874	12,057	7,303	73	25	155	49	32
FIRST FINANCIAL INS CO	508,107	331,207	11,870	28,310	15,523	103	41	0	0	0
FIRST GUARD INS CO	14,567	14,038	1,939	7,453	3,186	50	16	148	43	29
FIRST LIBERTY INS CORP THE	51,133	21,791	278	9,960	6,555	85	26	2,267	2,534	112
FIRST MARINE INS CO	9,454	5,321	273	4,180	1,915	51	46	11	4	31
FIRST MERCURY CSLTY CO	76,719	35,120	2,988	20,670	8,438	62	34	0	0	0
FIRST NATIONAL INS CO OF AMER	262,917	80,665	8,095	83,812	42,505	63	34	472	85	18
FIRST NONPROFIT INS CO	128,055	53,458	934	41,447	14,752	54	39	753	251	33
FIRST SEALORD SURETY INC	13,558	11,032	613	17,123	902	11	81	11	1	10
FLAGSHIP CITY INS CO	25,426	10,347	312	0	0	0	0	624	199	32
FLORISTS MUTUAL INS CO	155,721	51,971	-2,367	47,894	29,264	81	36	1,254	3,241	258
FOREMOST INSURANCE CO	2,036,014	632,621	-55	1,377,100	761,017	62	41	15,270	7,943	52
FOREMOST PROPERTY & CSLTY INS CO	44,147	16,305	395	0	0	0	0	1,561	955	61
FOREMOST SIGNATURE INS CO	57,074	18,696	287	0	0	0	0	52	15	29
FORTRESS INSURANCE CO	51,013	20,922	379	3,318	2,243	105	40	28	40	141
FORTUITY INSURANCE CO	13,798	13,726	449	0	0	0	0	0	0	0
FOUNDERS INSURANCE CO	229,408	65,386	-2,264	110,918	66,978	80	34	2,318	1,686	73
FRANKENMUTH MUTUAL INS CO	987,486	364,239	33,505	409,044	240,074	65	31	34,516	14,954	43
FRONTIER INSURANCE CO	79,424	-83,922	104	-1,741	0	0	0	-2	0	0
GARRISON PROPERTY & CAS INS CO	297,043	109,824	-16,850	205,210	174,699	95	12	1,101	1,080	98
GATEWAY INS CO	40,993	16,314	249	16,505	7,759	62	36	740	115	15
GEICO CASUALTY CO	306,655	145,582	7,618	47,839	29,106	72	19	720	211	29
GEICO GENERAL INS CO	167,575	92,268	3,415	0	0	0	0	25,578	14,889	58
GEICO INDEMNITY CO	5,964,977	2,181,247	151,789	4,080,821	2,808,671	81	19	15,416	8,342	54
GENERAL CASUALTY CO OF WI	1,218,147	556,269	80,171	357,530	197,957	65	36	130,750	72,700	56
GENERAL CASUALTY INS CO	143,681	41,206	-1,306	61,292	33,936	65	37	0	-1	0
GENERAL FIDELITY INS CO	706,351	328,221	-64,086	192,201	182,616	110	63	0	0	0
GENERAL INSURANCE CO OF AMER	2,260,232	547,998	87,724	963,841	488,813	63	34	560	9	2
GENERAL REINSURANCE CORP	15,254,720	9,889,826	1,164,158	651,324	261,193	48	40	581	309	53

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
GENERAL SECURITY NATL INS CO	326,135	115,236	-2,125	-191	-5,298	218	0	0	0	0
GENERAL STAR NATL INS CO	268,023	165,112	-1,705	25,337	16,220	99	47	466	-267	0
GENERALI US BRANCH	56,368	25,099	-1,741	278	-568	340	237	317	-38	0
GENESIS INSURANCE CO	186,604	100,921	6,222	12,741	5,508	56	23	110	-173	0
GENWORTH FINANCIAL ASSUR CORP	74,195	64,888	4,710	1,201	-3,188	0	34	0	0	0
GENWORTH HOME EQUITY INS CORP	12,407	11,741	-64	94	494	527	186	0	0	0
GENWORTH MORTGAGE INS CORP	2,736,403	407,487	-550,553	557,890	1,121,240	212	26	14,926	16,848	113
GENWORTH MORTGAGE INS CORP OF NC	595,339	226,564	-64,863	62,532	178,969	286	1	0	0	0
GENWORTH RESIDENTIAL MORTGAGE ASSUR CORP	29,096	22,858	806	166	46	47	117	1	0	0
GENWORTH RESIDENTIAL MORTGAGE INS CORP OF NC	238,643	128,810	-10,858	21,900	31,768	196	29	96	911	946
GEOVERA INSURANCE CO	98,155	27,441	5,647	26,220	9,260	47	25	0	0	0
GERMANTOWN INSURANCE CO	77,402	39,094	2,686	27,411	17,095	66	25	0	0	0
GERMANTOWN MUTUAL INS CO	67,642	34,000	985	28,494	15,340	63	34	29,431	14,963	51
GLOBAL REINSURANCE CORP OF AMER	463,459	147,853	30,759	-1,028	-17,550	999	0	0	0	0
GMAC INSURANCE CO ONLINE INC	15,236	9,869	-130	1,879	1,576	96	24	0	0	0
GOVERNMENT EMPLOYEES INS CO	15,302,886	6,118,198	552,540	9,240,426	6,075,935	77	16	8,869	4,775	54
GOVERNMENTAL INTERINSURANCE EXCHANGE	64,092	43,298	519	5,246	1,777	103	45	0	0	0
GRAMERCY INSURANCE CO	34,652	15,675	616	11,038	6,032	63	44	0	0	0
GRANGE INDEMNITY INS CO	74,548	34,426	962	43,934	27,073	72	32	0	0	0
GRANGE MUTUAL CSLTY CO	1,662,429	781,053	13,395	922,616	568,539	72	32	0	0	0
GRANITE RE INC	30,247	14,206	1,054	20,514	5,472	29	68	2,347	1,995	85
GRANITE STATE INS CO	36,592	36,074	1,445	0	0	0	0	3,130	1,096	35
GRAY INSURANCE CO THE	343,113	113,618	10,665	72,971	36,881	59	36	0	37	0
GREAT AMERICAN ALLIANCE INS CO	28,111	28,093	680	0	0	0	0	2,151	880	41
GREAT AMERICAN ASSUR CO	17,213	17,195	424	0	0	0	0	6,046	1,577	26
GREAT AMERICAN INS CO	5,353,036	1,433,066	457,973	1,600,614	567,676	45	37	10,635	2,801	26
GREAT AMERICAN INS CO OF NY	60,321	60,220	1,832	0	0	0	0	32,383	29,086	90
GREAT AMERICAN SECURITY INS CO	17,854	17,852	302	0	0	0	0	0	0	0
GREAT AMERICAN SPIRIT INS CO	19,641	19,635	501	0	0	0	0	2	1	36
GREAT DIVIDE INS CO	161,970	69,732	5,969	23,315	8,769	51	30	1,970	897	46
GREAT MIDWEST INS CO	65,648	50,616	1,466	5,556	2,700	55	25	0	-70	0
GREAT NORTHERN INS CO	1,575,583	453,227	89,001	344,595	137,977	56	29	11,770	8,280	70
GREAT NORTHWEST INS CO	24,658	6,886	-651	14,474	9,166	80	34	787	390	50
GREAT WEST CSLTY CO	1,517,295	454,091	60,976	541,719	309,870	70	24	41,760	22,467	54
GREATER NEW YORK MUTUAL INS CO	840,809	390,943	21,193	180,419	81,361	64	34	0	0	0
GREENWICH INSURANCE CO	927,955	440,812	25,454	151,862	103,289	79	32	6,839	4,165	61
GRINNELL MUTUAL REINS CO	737,562	327,356	25,030	353,914	204,206	67	32	7,769	7,193	93
GRINNELL SELECT INS CO	68,622	30,767	3,606	0	0	0	0	2,878	1,910	66
GUARANTEE COMPANY OF NO AMER USA THE	194,606	131,460	8,623	20,252	1,385	14	72	144	-13	0

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
GUARANTEE INSURANCE CO	149,265	17,203	-3,872	35,707	18,784	79	21	0	0	0
GUIDEONE AMERICA INS CO	13,999	9,415	249	0	0	0	0	230	90	39
GUIDEONE ELITE INS CO	27,322	18,774	556	0	0	0	0	2,430	135	6
GUIDEONE MUTUAL INS CO	1,026,857	377,569	28,293	303,686	159,114	63	33	3,654	1,401	38
GUIDEONE SPECIALTY MUTUAL INS CO	228,251	77,049	4,862	75,922	42,890	67	33	665	276	42
GUILDERLAND REINSURANCE CO	15,549	14,109	622	0	-82	0	0	0	0	0
HALLMARK INSURANCE CO	184,834	67,388	10,562	85,549	45,191	64	31	146	77	53
HANOVER INSURANCE CO THE	5,035,014	1,737,116	174,319	1,881,890	1,005,970	64	36	5,666	1,729	31
HARBOR POINT REINS US INC	810,463	530,343	11,050	60,490	40,705	69	31	0	0	0
HARCO NATIONAL INS CO	330,751	143,021	-1,972	64,932	41,424	86	26	1,037	991	96
HARLEYSVILLE INSURANCE CO	143,037	34,065	4,109	42,925	22,484	64	35	10,130	6,109	60
HARLEYSVILLE LAKE STATES INS CO	305,627	73,826	9,362	96,581	50,588	64	35	1,198	1,241	104
HARLEYSVILLE MUTUAL INS CO	1,424,096	827,288	29,557	171,702	91,702	66	38	303	66	22
HARLEYSVILLE PREFERRED INS CO	747,443	173,453	26,685	225,356	118,039	64	35	356	111	31
HARLEYSVILLE WORCESTER INS CO	582,720	137,002	17,541	171,700	89,934	64	35	13	3	21
HARTFORD ACCIDENT & INDEMNITY CO	10,570,336	2,938,033	182,351	3,240,781	1,665,462	64	29	2,468	6,109	248
HARTFORD CASUALTY INS CO (NJ)	2,250,361	981,256	38,604	545,252	280,209	64	29	9,058	4,941	55
HARTFORD FIRE INS CO	24,542,928	13,190,219	906,282	4,114,176	2,114,307	64	29	12,963	9,362	72
HARTFORD INSURANCE CO OF THE MIDWEST	383,026	264,706	21,739	49,568	25,474	64	29	4,427	2,052	46
HARTFORD STEAM BOILER INSPECTION & INS CO OF CT	97,681	44,683	11,570	30,108	9,008	31	15	0	0	0
HARTFORD STEAM BOILER INSPECTION & INS CO THE	1,318,140	611,298	122,022	648,221	187,227	33	49	2,373	834	35
HARTFORD UNDERWRITERS INS CO	1,557,190	645,913	35,467	396,547	203,789	64	29	13,365	3,683	28
HASTINGS MUTUAL INS CO	646,741	307,357	1,891	272,836	177,972	74	31	37,831	20,289	54
HAWKEYE SECURITY INS CO	12,556	12,191	256	0	0	0	0	14,913	8,663	58
HCC INSURANCE CO	16,071	15,652	867	4	-170	0	999	0	0	0
HDI GERLING AMER INS CO	234,771	97,827	4,592	1,802	589	111	0	2,662	856	32
HEALTHPARTNERS INSURANCE CO	127,877	64,083	11,587	447,371	367,411	84	12	69,004	60,433	88
HERITAGE CASUALTY INS CO	91,362	63,870	3,736	-13,893	-12,876	93	14	10	3	27
HERITAGE INDEMNITY CO	189,929	77,855	5,072	51,176	36,350	72	25	310	209	67
HIGHLANDS INSURANCE CO	0	0	0	0	0	0	0	0	0	0
HILLSTAR INSURANCE CO	6,880	5,950	183	848	467	67	28	0	0	0
HISCOX INSURANCE CO INC	63,022	52,783	-3,840	7,356	6,304	104	54	227	131	58
HOME OWNERS INS CO	1,456,936	537,368	30,668	792,687	613,632	81	23	0	0	0
HOMESITE INSURANCE CO	153,643	51,220	-451	79,046	53,947	78	25	3,432	1,314	38
HORACE MANN INS CO	366,880	142,357	14,683	219,298	133,575	73	26	1,039	486	47
HORACE MANN PROP & CSLTY INS CO	186,033	65,628	8,338	132,422	84,522	74	22	1,835	1,046	57
HOUSING AUTHORITY PROP INS A MUT CO	158,195	95,847	6,467	40,465	19,406	52	27	909	210	23
HOUSING ENTERPRISE INS CO INC	39,129	25,697	-48	5,018	2,468	58	59	502	301	60
HOUSTON GENERAL INS CO	27,649	17,705	398	-59	-308	196	0	0	0	0

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
HSBC INSURANCE CO OF DE	277,540	246,515	32,227	73,789	26,951	37	32	208	164	79
HUDSON INSURANCE CO	538,664	227,071	26,630	82,331	33,727	65	37	759	150	20
ICM INSURANCE CO	13,860	5,031	-249	8,483	4,675	73	39	2,756	1,380	50
IDS PROPERTY CSLTY INS CO	952,781	405,385	58,670	647,575	455,583	80	16	6,066	3,574	59
ILLINOIS FARMERS INS CO	220,399	85,165	2,720	76,252	41,746	67	33	0	0	0
ILLINOIS NATIONAL INS CO	62,860	61,949	2,515	0	0	0	0	26,580	23,574	89
IMPERIAL CASUALTY & INDEMNITY CO	39,615	12,344	1,654	-7,139	-11,108	186	0	161	-86	0
IMT INSURANCE CO	232,953	113,452	4,714	109,129	61,820	67	34	7,474	4,701	63
INDEMNITY INSURANCE CO OF NORTH AMER	426,682	157,956	64,785	60,151	31,133	70	20	25	1,546	999
INDEPENDENCE AMERICAN INS CO	72,463	44,215	2,760	85,515	59,273	70	29	131	46	35
INDIANA INSURANCE CO	1,260,247	332,728	38,465	502,873	255,033	63	32	1,020	-315	0
INDIANA LUMBERMENS MUTUAL INS CO	107,417	39,675	11,931	38,052	18,222	58	50	1,793	440	25
INFINITY ASSURANCE INS CO	6,929	5,979	145	848	467	67	28	0	0	0
INFINITY AUTO INS CO	11,343	10,330	361	848	467	67	28	0	-40	0
INFINITY CASUALTY INS CO	8,158	7,094	289	848	467	67	28	0	0	0
INFINITY INSURANCE CO	1,412,486	466,261	107,264	836,513	460,122	67	28	162	33	21
INFINITY PREMIER INS CO	6,857	5,908	206	848	467	67	28	0	25	0
INFINITY SECURITY INS CO	7,444	6,465	264	848	467	67	28	0	0	0
INFINITY SELECT INS CO	6,883	5,934	225	848	467	67	28	0	0	0
INFINITY SPECIALTY INS CO	8,825	7,874	335	848	467	67	28	0	0	0
INFINITY STANDARD INS CO	8,999	7,577	416	848	467	67	28	0	152	0
INSURA PROPERTY & CSLTY INS CO	27,197	26,648	597	0	0	0	0	0	36	0
INSURANCE CO THE	166,417	53,274	999	42,117	25,558	72	40	398	330	83
INSURANCE COMPANY OF IL	46,647	46,057	1,279	0	0	0	0	0	0	0
INSURANCE COMPANY OF NORTH AMER	780,038	281,083	52,431	150,377	77,834	67	20	112	-562	0
INSURANCE COMPANY OF STATE OF PA THE	4,561,152	1,980,647	-2,729	798,877	616,638	90	25	33,262	24,642	74
INSURANCE COMPANY OF THE AMERICAS	37,318	11,308	-1,204	500	-91	0	644	0	0	0
INSURANCE COMPANY OF THE WEST	974,812	354,561	17,664	313,835	174,379	69	40	3	2	54
INSURANCE CORP OF NY THE	0	0	0	0	0	0	0	0	0	0
INSUREMAX INSURANCE CO	17,490	8,591	227	11,206	6,140	66	48	0	-9	0
INTEGON GENERAL INS CORP	45,131	38,289	751	0	0	0	0	0	0	0
INTEGON INDEMNITY CORP	80,394	53,300	8,283	0	0	0	0	0	0	0
INTEGON NATIONAL INS CO	157,315	58,143	2,991	0	0	0	0	1,255	327	26
INTEGRITY MUTUAL INS CO	68,064	31,990	556	36,246	22,335	72	32	50,548	24,750	49
INTEGRITY PROPERTY & CAS INS CO	13,761	6,708	339	7,688	4,738	72	32	5,731	3,967	69
INTERNATIONAL FIDELITY INS CO	227,923	89,550	6,422	95,666	12,662	19	73	295	0	0
INTREPID INSURANCE CO	35,935	26,570	3,080	0	-40	0	95	5	0	0
INVESTORS TITLE INS CO	101,208	45,124	4,405	58,569	9,332	16	83	1	0	0
IOWA MUTUAL INS CO	86,783	28,864	-1,811	23,386	13,538	73	35	0	0	0
IRONSHORE INDEMNITY INC	114,560	83,607	-12	5,309	2,952	53	52	383	177	46
ISMIE MUTUAL INS CO	1,449,731	384,563	14,862	212,551	64,055	73	21	0	0	0

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
JEFFERSON INSURANCE CO	36,979	12,479	1,062	15,184	4,873	34	55	2,445	583	24
JEWELERS MUTUAL INS CO	216,410	128,653	6,586	107,378	52,283	55	38	1,617	453	28
KANSAS BANKERS SURETY CO THE	159,371	136,884	-2,373	12,076	12,721	105	40	882	228	26
KEMPER CASUALTY INS CO	17,631	11,590	1,582	196	-1,864	0	12	0	0	0
KEMPER INDEPENDENCE INS CO	115,979	26,729	5,653	14,349	6,739	56	811	14,638	7,229	49
KNIGHTBROOK INSURANCE CO	38,676	26,843	-704	3,548	1,623	49	45	72	123	171
LANCER INSURANCE CO	611,186	165,987	34,975	155,962	56,075	52	31	1,294	3	0
LAURIER INDEMNITY CO	17,319	14,370	-746	-7,983	-5,357	85	0	-67	-56	84
LAWYERS TITLE INS CORP	689,812	114,576	-8,585	737,598	64,308	9	109	9,715	772	8
LE MARS INS CO	50,923	28,289	716	23,190	14,631	71	35	0	0	0
LEAGUE OF WI MUNICIPALITIES MUTUAL INS	36,475	12,959	-2,081	16,178	8,728	86	19	16,178	8,306	51
LEXON INSURANCE CO	104,412	39,233	11,341	57,792	15,146	31	43	389	2	0
LIBERTY INSURANCE CORP	1,118,518	272,612	-4,418	298,786	196,653	85	26	37,046	37,079	100
LIBERTY INSURANCE UNDERWRITERS INC	175,635	96,013	3,935	0	0	0	0	3,421	7,519	220
LIBERTY MUTUAL FIRE INS CO	4,590,132	1,072,875	-15,334	1,284,782	845,609	85	24	80,330	67,473	84
LIBERTY MUTUAL INS CO	34,830,437	12,491,553	-65,098	7,469,660	4,916,330	85	26	28,891	32,439	112
LIBERTY PERSONAL INS CO	102,533	102,362	650	0	0	0	0	0	0	0
LINCOLN GENERAL INS CO	706,433	2,108	-135,931	182,968	215,178	150	50	244	153	63
LITTLE BLACK MUTUAL INS CO	4,866	2,630	137	1,925	862	54	48	2,979	1,138	38
LM GENERAL INS CO	8,149	7,256	325	0	-234	0	0	0	3	0
LM INSURANCE CORP	76,500	21,495	611	19,919	13,110	85	26	2,613	1,326	51
LM PERSONAL INS CO	8,680	7,078	127	0	0	0	0	0	0	0
LM PROPERTY & CAS INS CO	93,945	33,481	4,480	-44	1,154	999	438	0	16	0
LOCAL GOVERNMENT PROP INS FUND	54,230	41,222	4,528	17,224	10,850	67	11	21,913	9,775	45
LUMBERMENS MUTUAL CSLTY CO	1,124,027	8,123	-110,423	5,177	32,700	999	999	-597	-1,085	182
LUMBERMENS UNDERWRITING ALLIANCE US	337,634	90,369	-12,308	65,925	44,544	81	47	2,037	818	40
LYNDON PROPERTY INS CO	421,426	168,059	-11,460	74,714	96,793	131	34	3,783	2,669	71
MAIDEN REINSURANCE CO	639,535	258,556	-7,826	41,031	29,785	73	29	279	58	21
MANITOWOC MUTUAL INS CO	6,305	2,918	67	3,128	1,791	62	47	4,893	1,773	36
MANUFACTURERS ALLIANCE INS CO	218,367	75,607	9,315	80,513	42,244	66	25	0	0	0
MAPFRE INSURANCE CO	38,137	31,723	1,934	268	-1,204	0	179	0	0	0
MAPLE VALLEY MUTUAL INS CO	9,879	6,607	739	3,615	990	38	46	4,818	1,443	30
MARKEL AMERICAN INS CO	482,473	109,344	6,265	168,287	82,696	61	45	2,169	-57	0
MARKEL INSURANCE CO	710,877	176,567	5,330	225,944	114,196	67	41	3,174	1,738	55
MARYLAND CASUALTY CO	501,545	455,162	13,594	0	0	0	0	3,928	4,111	105
MARYLAND INSURANCE CO	19,359	19,321	1,021	0	0	0	0	0	0	0
MASSACHUSETTS BAY INS CO	48,412	48,408	2,096	0	0	0	0	3,100	665	21
MASTER PLUMBERS LTD MUTUAL LIABILITY CO	0	0	0	0	0	0	0	0	0	0
MAX AMERICA INS CO	37,514	19,934	96	845	670	86	30	6	2	26
MAXUM CASUALTY INS CO	12,558	9,852	304	0	0	0	0	323	-19	0
MBIA INSURANCE CORP	5,031,794	2,053,043	-684,174	395,969	1,733,026	484	21	5,289	0	0

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
MCMILLAN WARNER MUTUAL INS CO	13,330	8,280	225	5,832	3,386	66	33	7,209	5,167	72
MEDICA INSURANCE CO	447,883	196,945	17,431	1,064,834	872,693	85	13	82,106	84,749	103
MEDICAL PROTECTIVE CO THE	2,148,587	722,816	79,173	332,500	160,873	72	19	14,515	10,637	73
MEDMARC CASUALTY INS CO	101,269	35,928	2,788	11,607	2,501	71	36	317	-454	0
MEDMARC MUTUAL INS CO	244,258	127,383	3,937	23,214	5,002	71	36	0	0	0
MEEMIC INSURANCE CO	91,114	72,039	-7,940	0	111	0	0	0	0	0
MEMIC INDEMNITY CO	153,298	57,347	-2,021	46,177	33,776	86	30	5	3	65
MENDAKOTA INSURANCE CO	15,098	9,288	-8	0	0	0	0	0	0	0
MENDOTA INSURANCE CO	130,317	35,157	-3,846	74,847	40,988	72	32	2,109	1,466	70
MERASTAR INSURANCE CO	44,101	14,201	513	0	0	0	0	443	391	88
MERCHANTS BONDING CO MUTUAL	88,671	60,121	4,295	30,771	1,944	18	62	945	27	3
MERIDIAN CITIZENS MUTUAL INS CO	25,708	9,065	47	7,111	4,221	71	33	363	-131	0
MERIDIAN SECURITY INS CO	72,809	31,268	653	0	0	0	0	0	0	0
MERITPLAN INSURANCE CO	204,374	100,857	17,348	69,469	22,290	37	22	3,303	1,058	32
METROPOLITAN CASUALTY INS CO	47,243	46,579	2,580	0	0	0	0	435	142	33
METROPOLITAN DIRECT PROP & CSLTY INS CO	28,145	26,854	1,135	0	0	0	0	1,763	424	24
METROPOLITAN GENERAL INS CO	32,168	31,367	1,434	0	0	0	0	191	76	40
METROPOLITAN GROUP PROP & CSLTY INS CO	390,012	298,411	17,156	0	2,761	0	0	5,872	3,256	55
METROPOLITAN PROPERTY & CSLTY INS CO	4,819,782	1,817,213	285,484	2,918,865	1,635,973	66	27	15,452	7,446	48
MGA INSURANCE CO INC	212,494	96,112	7,092	185,107	113,752	74	28	0	0	0
MGIC ASSURANCE CORP	10,171	9,817	132	219	350	165	54	10	23	234
MGIC CREDIT ASSUR CORP	43,879	42,054	767	533	1,931	364	91	314	760	242
MGIC INDEMNITY CORP	225,525	224,904	1,086	1	3	429	999	1	-3	0
MGIC MORTGAGE REINS CORP	33,846	19,987	1,422	1,628	8,750	552	25	0	0	0
MGIC REINSURANCE CORP	381,486	76,730	-31,849	37,677	92,605	254	16	0	0	0
MGIC REINSURANCE CORP OF WI	1,281,473	83,796	-358,803	139,423	673,855	497	15	0	0	0
MGIC RESIDENTIAL REINS CORP	33,215	19,355	1,288	1,628	8,750	552	25	0	0	0
MHA INSURANCE CO	421,417	211,799	92,884	52,505	-96,510	0	18	3,682	-1,820	0
MIC GENERAL INS CORP	34,214	13,036	-83	0	0	0	0	0	0	0
MIC PROPERTY & CSLTY INS CORP	125,333	51,514	-808	0	0	0	0	39	7	18
MICHIGAN COMMERCIAL INS MUT	119,553	38,175	-5,329	43,262	26,063	74	43	7,648	4,290	56
MICHIGAN MILLERS MUTUAL INS CO	262,892	83,595	-16,752	133,117	97,447	86	39	9,472	3,487	37
MID AMERICAN FIRE & CSLTY CO	9,231	7,696	198	0	0	0	0	0	0	0
MID CENTURY INS CO	3,222,936	777,681	168,177	1,626,706	837,380	61	33	7,788	5,096	65
MIDDLESEX INSURANCE CO	628,327	239,680	18,608	165,462	103,813	75	31	23,512	15,823	67
MIDDLESEX MUTUAL ASSUR CO	247,682	63,184	-1,868	91,861	60,650	76	32	1,895	597	31
MIDSTATES REINSURANCE CORP	136,162	64,083	6,812	0	-3,969	999	0	0	0	0
MIDWEST EMPLOYERS CSLTY CO	337,104	138,135	12,509	26,212	16,967	69	24	1,076	-15	0
MIDWEST FAMILY MUTUAL INS CO	117,281	38,203	3,222	63,464	36,598	71	27	10,020	5,742	57
MIDWEST INSURANCE CO	65,536	14,712	-1,511	26,267	13,310	63	31	41	0	0
MIDWEST MEDICAL INS CO	483,394	197,994	18,630	114,325	35,000	64	17	12,857	6,805	53

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
MIDWESTERN INDEMNITY CO THE	25,527	25,318	409	0	0	0	0	3,130	680	22
MILBANK INSURANCE CO	490,404	155,464	423	241,779	143,529	71	33	-1	0	19
MILLERS CLASSIFIED INS CO	23,170	10,582	-675	11,459	7,287	79	36	4,489	2,437	54
MILLERS FIRST INS CO	36,857	17,571	1,102	8,783	4,111	57	40	0	0	0
MILWAUKEE CASUALTY INS CO	30,366	10,967	514	2,157	1,007	53	28	3,377	1,063	31
MILWAUKEE INSURANCE CO	41,001	33,206	1,225	0	56	0	999	-14	211	0
MINNESOTA LAWYERS MUTUAL INS CO	119,153	49,734	-1,266	30,239	12,672	90	29	237	32	14
MISSION AMERICAN INS CO	0	0	0	0	0	0	0	0	0	0
MITSUI SUMITOMO INS CO OF AMER	718,554	253,316	24,454	133,053	56,858	65	32	727	232	32
MITSUI SUMITOMO INS USA INC	107,319	53,974	2,006	14,784	6,318	65	32	760	90	12
MODERN SERVICE INS CO	27,727	25,464	569	0	1	0	0	0	-5	0
MONROE GUARANTY INS CO	40,196	45,036	1,845	0	0	0	0	0	0	0
MORTGAGE ASSURANCE CORP	0	0	0	0	0	0	0	0	0	0
MORTGAGE GUARANTY INS CORP	7,214,641	1,429,022	341,208	1,096,213	2,457,801	234	16	38,749	32,936	85
MOTORS INSURANCE CORP	5,374,335	1,908,255	152,708	1,772,218	1,111,014	68	31	881	266	30
MT MORRIS MUTUAL INS CO	18,674	7,581	214	11,459	6,740	65	31	13,487	7,759	58
MUNICH REINSURANCE AMER INC	16,030,306	3,824,557	46,651	2,648,634	1,551,046	67	33	0	-138	0
MUNICIPAL & INFRASTRUCTURE ASSUR CORP	75,093	75,060	4	0	0	0	0	0	0	0
NATIONAL AMERICAN INS CO	150,127	54,111	3,602	56,361	27,890	61	37	141	259	184
NATIONAL AMERICAN INS CO OF CA	38,493	11,548	-3,726	9,273	8,227	101	44	0	0	0
NATIONAL CASUALTY CO	161,103	111,175	4,530	0	-19	0	0	7,738	3,786	49
NATIONAL CONTINENTAL INS CO	244,107	40,705	3,628	111,840	75,320	86	26	491	483	98
NATIONAL FARMERS UNION PROP & CSLTY CO	282,632	75,642	-3,220	122,582	67,871	65	32	1,667	743	45
NATIONAL FIRE & CSLTY CO	9,949	6,734	493	1,371	613	65	43	101	2	2
NATIONAL FIRE & INDEMNITY EXCHANGE JOHN L CORLEY INC ATTORNEY IN FACT	11,111	4,821	30	3,801	1,533	55	56	17	1	9
NATIONAL FIRE INS CO OF HARTFORD	133,962	106,919	4,806	0	0	0	0	8,630	6,028	70
NATIONAL GENERAL ASSUR CO	33,162	20,240	880	0	0	0	0	0	0	0
NATIONAL GENERAL INS CO	90,146	45,335	10,096	22,487	12,736	64	29	4,727	3,085	65
NATIONAL INDEMNITY CO	78,440,494	38,435,501	1,609,605	4,895,332	2,155,788	50	28	2,639	424	16
NATIONAL INSURANCE ASSN	11,992	11,989	613	0	0	0	0	0	22	0
NATIONAL INSURANCE CO OF WI INC	47,287	16,808	2,235	12,426	6,731	57	33	3,246	1,625	50
NATIONAL INTERSTATE INS CO	696,273	238,390	33,158	208,263	91,983	53	32	5,743	3,243	56
NATIONAL INVESTORS TITLE INS CO	6,567	5,873	231	2,781	0	0	96	0	0	0
NATIONAL LIABILITY & FIRE INS CO	1,158,872	612,079	52,117	245,733	123,109	60	27	3,497	3,567	102
NATIONAL PUBLIC FINANCE GUARANTEE CORP	6,988,601	653,430	-299,118	385,411	5,666	25	24	0	0	0
NATIONAL REINSURANCE CORP	417,638	276,496	21,599	-363	-1,370	48	0	0	0	0
NATIONAL SPECIALTY INS CO	30,645	17,157	1,117	9,054	4,574	59	34	290	147	51
NATIONAL SURETY CORP	493,429	132,103	26,791	172,640	102,385	71	31	6,038	2,742	45
NATIONAL TITLE INS OF NY INC	26,210	13,195	3,427	42,110	-36	0	91	316	0	0
NATIONAL UNION FIRE INS CO OF PITTSBURGH	32,008,876	12,658,362	840,986	6,071,466	4,753,215	91	25	52,196	15,772	30

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
NATIONS TITLE INS OF NY INC	20,048	13,495	-166	719	1,320	184	254	0	0	0
NATIONWIDE AFFINITY INS CO OF AMER	54,340	9,408	-1,545	18,798	14,458	87	26	20,471	12,258	60
NATIONWIDE AGRIBUSINESS INS CO	187,183	45,817	3,040	0	0	0	0	5,860	3,391	58
NATIONWIDE ASSURANCE CO	61,149	56,846	1,939	0	0	0	0	0	-2	0
NATIONWIDE GENERAL INS CO	55,244	20,926	337	0	0	0	0	0	0	0
NATIONWIDE INSURANCE CO OF AMER	241,988	96,832	5,676	0	0	0	0	2,302	1,467	64
NATIONWIDE MUTUAL FIRE INS CO	4,231,228	2,091,643	69,438	1,669,920	1,015,383	71	33	92	-13	0
NATIONWIDE MUTUAL INS CO	27,261,995	9,475,043	55,235	12,369,234	7,521,025	71	33	17,792	17,560	99
NATIONWIDE PROPERTY & CSLTY INS CO	145,700	38,886	154	0	0	0	0	0	0	0
NAU COUNTRY INS CO	581,952	295,080	95,946	356,163	215,812	65	0	28,431	21,393	75
NAVIGATORS INSURANCE CO	1,789,140	645,820	42,938	479,121	242,947	64	34	3,258	5,310	163
NCMIC INSURANCE CO	494,370	162,482	15,960	82,369	23,871	53	23	1,889	1,182	63
NETHERLANDS INS CO THE	486,124	141,315	17,715	188,578	95,637	63	32	4,585	2,268	49
NEW ENGLAND INS CO	309,220	297,316	6,956	0	115	0	0	0	0	0
NEW HAMPSHIRE INDEMNITY CO INC	261,589	160,259	21,279	75,883	43,365	70	40	0	0	0
NEW HAMPSHIRE INS CO	3,988,646	1,396,851	3,112	798,877	616,638	90	25	69,271	41,384	60
NEW SOUTH INS CO	80,125	28,854	671	0	0	0	0	0	0	0
NEW YORK MARINE & GENERAL INS CO	606,039	202,234	23,163	119,503	36,850	47	41	389	-139	0
NGM INSURANCE CO	1,893,979	691,974	80,418	803,703	426,405	64	33	4	1	14
NIPPONKOA INSURANCE CO LTD (US BRANCH)	238,707	85,926	5,063	56,327	24,821	51	45	120	29	24
NLC MUTUAL INS CO	247,822	75,455	9,672	9,455	7,738	83	26	0	0	0
NORGUARD INSURANCE CO	379,649	100,355	10,289	92,903	49,699	62	31	0	0	0
NORTH AMERICAN ELITE INS CO	39,566	33,418	337	0	0	0	0	0	0	0
NORTH AMERICAN SPECIALTY INS CO	501,697	316,713	33,152	10,512	-17,644	0	0	1,911	532	28
NORTH AMERICAN TITLE INS CO	74,913	44,577	2,577	63,828	2,150	3	94	0	0	0
NORTH POINTE INS CO	105,761	32,562	1,005	38,792	18,064	64	54	53	30	56
NORTH RIVER INS CO THE	1,069,775	554,886	106,132	146,726	70,809	74	37	824	-616	0
NORTH STAR MUTUAL INS CO	376,381	218,757	16,040	160,156	93,160	65	30	0	0	0
NORTH STAR REINS CORP	20,366	19,711	212	0	0	0	0	0	-43	0
NORTHBROOK INDEMNITY CO	39,158	38,935	1,576	0	0	0	0	3	143	999
NORTHERN ASSURANCE CO OF AMER THE	289,748	162,914	6,947	86,087	37,613	56	39	772	137	18
NORTHERN INSURANCE CO OF NY	41,008	30,094	1,334	0	0	0	0	651	-472	0
NORTHLAND CASUALTY CO	101,423	34,162	4,730	25,415	11,717	58	32	76	-7	0
NORTHLAND INSURANCE CO	1,177,771	577,285	72,073	221,475	102,102	58	32	12,397	4,387	35
NORTHWESTERN NATIONAL INS CO OF MILWAUKEE WI	56,944	4,813	-1,924	746	359	353	200	79	164	208
NOVA CASUALTY CO	97,070	87,246	4,928	0	0	0	0	187	67	36
OCCIDENTAL FIRE & CSLTY CO OF NC	244,514	116,039	-9,295	71,285	51,409	88	37	108	96	90
ODYSSEY AMERICA REINS CORP	7,752,763	3,512,819	323,391	1,693,454	1,001,478	64	29	0	0	0
OHIC INS CO	223,626	80,380	6,275	7,571	4,854	128	23	0	-8,873	0
OHIO CASUALTY INS CO THE	5,277,204	1,336,172	197,133	2,137,212	1,083,890	63	32	3,651	-1,236	0

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
OHIO FARMERS INS CO	1,504,225	1,240,154	59,816	129,947	69,768	64	34	239	14	6
OHIO INDEMNITY CO	102,044	45,188	5,301	43,690	19,642	49	42	153	56	37
OHIO MUTUAL INS CO	177,992	142,496	3,752	35,723	18,667	60	33	0	0	0
OHIO SECURITY INS CO	16,387	14,035	353	0	0	0	0	105	3	3
OLD REPUBLIC GENERAL INS CORP	1,038,295	302,279	22,883	157,573	135,957	96	6	223	144	64
OLD REPUBLIC INS CO	2,405,699	899,279	71,153	348,447	196,925	64	33	40,752	32,204	79
OLD REPUBLIC MERCANTILE INS CO	3,082	3,072	41	0	0	0	0	0	0	0
OLD REPUBLIC NATL TITLE INS CO	633,612	172,102	-8,573	738,881	77,800	11	99	4,089	78	2
OLD REPUBLIC SECURITY ASSUR CO	80,145	51,567	-6,520	26,257	30,600	136	11	0	0	0
OLD REPUBLIC SURETY CO	98,629	43,286	2,807	41,655	7,604	25	72	1,236	1	0
OLD UNITED CSLTY CO	404,011	201,507	35,110	81,380	37,104	46	19	225	35	15
OMAHA INDEMNITY CO THE	21,628	14,528	794	0	-128	0	0	0	0	0
OMNI INSURANCE CO	202,022	88,926	11,146	88,963	54,220	74	30	182	7	4
ONEBEACON AMERICA INS CO	743,071	326,803	47,038	282,365	123,372	56	39	3,210	1,433	45
ONEBEACON INS CO	3,053,306	1,353,833	117,821	929,738	406,225	56	39	1,286	902	70
ONEBEACON MIDWEST INS CO	22,208	22,105	700	0	0	0	0	0	-1,052	0
OWNERS INSURANCE CO	2,647,779	893,515	50,549	1,112,769	786,887	78	25	48,430	29,601	61
PACIFIC EMPLOYERS INS CO	2,572,736	874,949	91,497	535,343	277,088	70	20	-113	3,126	0
PACIFIC INDEMNITY CO	5,989,217	2,200,172	329,261	1,478,520	620,172	58	29	5,168	2,149	42
PACIFIC NORTHWEST TITLE INS CO	27,323	12,629	621	50,197	4,517	9	90	0	0	0
PACIFIC SPECIALTY INS CO	250,125	137,293	15,943	127,930	55,050	55	41	4	0	0
PACIFIC STAR INS CO	9,461	7,414	62	1,966	1,142	63	28	0	-17	0
PACO ASSURANCE CO INC	48,370	15,079	-1,685	12,620	5,863	100	29	24	42	176
PARIS RE AMER INS CO	283,497	158,340	8,285	29,485	16,333	60	28	0	0	0
PARTNERRE INSURANCE CO OF NY	119,377	106,120	2,045	113	952	999	156	0	0	0
PARTNERS MUTUAL INS CO	41,836	13,068	-557	31,214	19,394	73	33	23,338	12,265	53
PATHFINDER INSURANCE CO	8,745	8,124	352	0	-504	0	0	0	-9	0
PATRIOT GENERAL INS CO	24,423	23,110	1,540	0	0	0	0	4,351	1,959	45
PEAK PROPERTY & CSLTY INS CORP	26,293	19,072	2,862	0	0	0	0	0	0	0
PEERLESS INDEMNITY INS CO	799,015	219,498	26,949	314,296	159,396	63	32	14,107	9,971	71
PEERLESS INSURANCE CO	8,377,242	2,409,345	213,295	2,640,086	1,338,923	63	32	2,108	1,066	51
PEGASUS INSURANCE CO	10,620	6,423	-1,022	4,290	2,757	86	61	0	-1	0
PEKIN INSURANCE CO	203,484	92,246	4,468	79,710	53,438	75	28	15,516	7,919	51
PENN AMERICA INS CO	339,037	191,122	17,321	29,051	11,531	63	45	-29	-37	129
PENN MILLERS INS CO	209,962	72,491	3,018	75,163	44,650	70	33	802	211	26
PENNSYLVANIA GENERAL INS CO	405,046	150,854	13,275	172,174	75,227	56	39	0	-225	0
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	346,631	108,597	-292	97,844	53,247	64	34	3,281	2,942	90
PENNSYLVANIA MANUFACTURERS ASSN INS CO	774,481	256,702	26,467	241,539	126,731	66	25	3,805	2,258	59
PENNSYLVANIA MANUFACTURERS IND CO	232,463	85,021	10,327	80,513	42,244	66	25	6	1	12
PENNSYLVANIA NATIONAL MUTUAL CSLTY INS CO	1,083,523	484,850	8,459	271,896	146,967	69	36	3	-1	0

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
PERMANENT GENERAL ASSUR CORP	198,546	76,907	5,994	157,229	93,853	69	38	1,283	664	52
PETROLEUM CASUALTY CO	24,785	17,549	2,266	4,361	235	40	33	0	0	0
PHARMACISTS MUTUAL INS CO	197,168	65,997	2,598	85,135	48,727	70	30	4,111	4,898	119
PHILADELPHIA INDEMNITY INS CO	4,517,425	1,647,134	243,726	1,705,653	786,569	56	29	17,975	5,477	30
PHILADELPHIA REINSURANCE CORP	152,365	75,732	-3,137	0	10,500	0	0	0	0	0
PHOENIX INSURANCE CO THE	3,659,027	1,224,747	239,125	907,682	418,450	58	32	7,886	2,484	31
PIONEER SPECIALTY INS CO	35,391	18,282	1,460	9,582	5,220	67	27	965	532	55
PLANS LIABILITY INS CO	80,917	50,835	-44	4,959	2,378	101	94	0	0	0
PLATTE RIVER INS CO	139,357	36,667	2,895	25,002	9,302	50	46	248	-25	0
PLAZA INSURANCE CO	31,231	10,530	-448	5,227	2,413	68	51	165	3	2
PMA CAPITAL INS CO	256,720	5,598	-34,198	-2,403	29,645	0	0	0	0	0
PMI INSURANCE CO	487,947	95,043	-94,470	80,421	246,082	306	14	0	0	0
PMI MORTGAGE ASSUR CO	12,705	12,337	475	21	0	0	999	0	0	0
PMI MORTGAGE INS CO	3,163,140	728,356	-760,952	616,809	1,430,939	241	24	8,909	7,771	87
PODIATRY INSURANCE CO OF AMER	311,471	97,372	4,259	77,931	37,088	80	20	1,513	164	11
POLICYHOLDERS MUTUAL INS CO	227	215	8	11	0	0	81	16	0	0
PRAETORIAN INSURANCE CO	974,528	382,431	8,275	269,548	149,944	69	33	1,408	1,394	99
PRE PAID LEGAL CSLTY INC	22,231	18,164	7,867	53,398	16,899	34	46	3,046	940	31
PREFERRED PROFESSIONAL INS CO	352,569	147,249	13,000	62,048	36,354	84	4	3,416	2,714	79
PROASSURANCE CASUALTY CO	1,141,036	370,721	65,077	129,542	24,962	41	25	11	4	33
PROASSURANCE INDEMNITY CO INC	1,770,924	603,318	145,296	220,521	10,343	26	20	0	0	0
PROASSURANCE WISCONSIN INS CO	367,255	91,567	4,524	51,977	26,346	96	22	30,419	12,235	40
PROCENTURY INSURANCE CO	132,118	29,096	-1,557	50,938	23,350	61	32	84	8	10
PRODUCERS AGRICULTURE INS CO	163,738	49,625	-8,931	47,004	53,470	111	15	4,672	3,005	64
PROFESSIONAL LIABILITY INS CO OF AMER	48,911	22,787	-4,253	14,722	6,233	85	94	0	0	0
PROFESSIONAL SOLUTIONS INS CO	14,869	9,624	33	542	167	62	32	0	-1	0
PROFESSIONALS ADVOCATE INS CO	104,764	59,018	7,508	7,321	310	10	0	0	0	0
PROFESSIONALS DIRECT INS CO	18,588	18,537	2,619	0	0	0	0	234	16	7
PROGRESSIVE ADVANCED INS CO	207,687	77,110	8,236	166,457	102,079	73	20	0	0	0
PROGRESSIVE CASUALTY INS CO	4,880,989	1,361,684	289,893	3,990,149	2,362,179	70	22	1,307	353	27
PROGRESSIVE CLASSIC INS CO	282,770	79,285	25,326	244,295	144,623	70	22	64,356	38,893	60
PROGRESSIVE DIRECT INS CO	3,569,565	1,121,686	203,180	3,225,104	1,977,772	73	20	667	87	13
PROGRESSIVE MAX INS CO	264,007	82,737	17,311	249,686	153,118	73	20	0	0	0
PROGRESSIVE NORTHERN INS CO	1,176,588	326,892	115,789	998,649	589,358	70	22	39,658	15,895	40
PROGRESSIVE NORTHWESTERN INS CO	1,093,328	326,317	104,137	977,179	578,493	70	22	0	0	0
PROGRESSIVE SPECIALTY INS CO	1,189,723	719,871	70,677	570,021	337,454	70	22	0	0	0
PROGRESSIVE UNIVERSAL INS CO	194,626	63,020	9,486	166,457	102,079	73	20	67,499	36,343	54
PROPERTY & CSLTY INS CO OF HARTFORD	222,360	108,574	18,269	49,568	25,474	64	29	15,134	8,896	59
PROPERTY OWNERS INS CO	154,967	77,987	5,198	58,504	34,852	66	26	0	0	0
PROTECTIVE INSURANCE CO	589,992	355,294	20,762	151,184	69,438	53	34	2,624	-105	0
PROVIDENCE WASHINGTON INS CO	117,003	34,934	6,250	-345	-8,717	999	0	0	0	0

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
PUBLIC SERVICE MUTUAL INS CO	635,949	241,262	-10,754	143,103	110,326	89	35	15	7	46
PUTNAM REINSURANCE CO	648,987	203,507	33,055	180,914	108,747	64	28	0	0	0
PXRE REINSURANCE CO	191,835	70,579	4,656	-612	-6,895	999	0	0	0	0
QBE INSURANCE CORP	769,394	238,107	-57,779	284,433	137,568	75	38	5,902	6,658	113
QBE REINSURANCE CORP	1,091,397	580,495	67,084	352,289	198,480	58	40	0	0	0
QUANTA INDEMNITY CO	138,871	52,391	-1,540	1,200	-2,447	0	999	0	-7	0
R&Q REINSURANCE CO	258,736	37,636	-1,196	168	3,711	999	999	0	0	0
RADIAN ASSET ASSUR INC	2,175,381	1,059,143	42,811	146,344	181,406	127	481	146	0	0
RADIAN GUARANTY INC	4,242,976	767,587	-211,803	619,918	922,456	156	30	8,134	13,178	162
RAMPART INSURANCE CO	66,573	22,171	-3,023	25	1,463	999	89	0	0	0
REDLAND INSURANCE CO	161,890	70,792	840	48,391	26,183	65	33	46	-279	0
REGENT INSURANCE CO	209,813	56,321	-2,850	91,936	50,903	65	34	115,685	67,501	58
REINSURANCE COMPANY OF AMER INC	10,984	2,563	-3,189	3,630	3,484	123	43	45	-21	0
REPUBLIC FRANKLIN INS CO	88,587	37,968	-997	17,585	9,469	87	39	4,231	435	10
REPUBLIC INDEMNITY CO OF AMER	828,571	279,056	19,912	164,668	83,411	70	37	0	0	0
REPUBLIC INDEMNITY CO OF CA	41,730	24,784	957	5,093	2,580	70	37	0	0	0
REPUBLIC MORTGAGE INS CO	2,098,543	181,824	-281,228	521,383	757,400	155	12	6,099	8,832	145
REPUBLIC MORTGAGE INS CO OF FL	51,947	8,161	-4,693	8,968	13,253	158	13	0	0	0
REPUBLIC MORTGAGE INS CO OF NC	697,217	142,099	-188,944	114,157	288,094	267	19	0	0	0
REPUBLIC WESTERN INS CO	237,729	118,447	6,016	23,613	9,631	55	52	244	810	331
RESPONSE INS CO	79,994	72,366	416	10,653	9,696	100	28	1	0	5
RESPONSE WORLDWIDE DIRECT AUTO INS CO	33,762	25,685	-5,027	15,626	14,219	99	147	0	0	0
RESPONSE WORLDWIDE INS CO	57,055	47,445	-10,811	31,254	28,437	99	147	327	314	96
RIVERPORT INSURANCE CO	93,566	41,928	2,682	12,572	5,521	63	25	252	687	272
RLI INDEMNITY CO	40,579	39,588	1,149	183	9	0	109	1	0	0
RLI INSURANCE CO	1,426,811	784,161	28,948	277,947	102,149	46	45	5,192	809	16
ROCHDALE INSURANCE CO	179,139	36,782	8,772	43,477	21,440	60	21	1,374	1,021	74
ROCKFORD MUTUAL INS CO	68,925	30,858	1,161	35,828	19,362	64	36	2,612	1,544	59
RSUI INDEMNITY CO	2,635,525	1,119,716	211,728	587,528	190,722	44	27	8,389	2,551	30
RURAL COMMUNITY INS CO	4,249,961	391,882	73,187	330,120	222,983	68	2	70,092	48,603	69
RURAL MUTUAL INS CO	270,695	125,063	12,537	122,728	68,955	64	26	136,768	80,040	59
RVI AMERICA INS CO	61,032	32,345	1,541	3,623	517	0	98	486	-769	0
RVI NATIONAL INS CO	13,657	13,497	321	59	5	8	419	290	11	4
SAFECO INSURANCE CO OF AMER	4,327,405	1,147,112	104,390	1,592,433	807,604	63	32	8,264	3,008	36
SAFECO INSURANCE CO OF IL	633,885	183,746	27,424	209,531	106,264	63	34	10,148	4,267	42
SAFECO INSURANCE CO OF IN	23,601	13,461	453	0	0	0	0	0	0	0
SAFECO NATIONAL INS CO	75,006	62,371	8,136	0	0	0	0	0	-4	0
SAFETY FIRST INS CO	15,423	12,723	210	882	146	26	70	8	11	127
SAFETY NATIONAL CSLTY CORP	2,185,191	626,132	19,442	319,356	218,146	70	30	2,225	7,230	325
SAFEWAY INSURANCE CO	342,486	260,268	8,425	113,847	61,703	71	29	0	0	0
SAGAMORE INSURANCE CO	160,236	113,795	3,683	27,661	15,581	65	42	514	502	98

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
SAN FRANCISCO REINS CO	91,776	80,184	1,875	0	858	0	0	0	0	0
SCOR REINSURANCE CO	1,642,633	551,775	40,571	462,709	232,029	57	31	0	0	0
SCOTTSDALE INDEMNITY CO	46,191	33,269	713	0	0	0	0	694	253	36
SEABRIGHT INSURANCE CO	841,222	306,911	12,565	244,427	131,477	70	28	121	-6	0
SEATON INSURANCE CO	83,704	6,014	-1,472	5	-2,475	999	999	0	-850	0
SEAWORTHY INSURANCE CO	56,746	30,124	122	26,928	16,145	62	34	22	0	0
SECURA INSURANCE A MUTUAL CO	660,278	234,306	14,298	281,535	157,616	66	30	77,497	28,681	37
SECURA SUPREME INS CO	85,964	36,685	3,491	31,282	17,513	66	29	40,710	12,945	32
SECURIAN CASUALTY CO	73,286	48,103	140	39,476	20,299	55	41	4,146	1,857	45
SECURITY NATIONAL INS CO	39,306	15,641	231	4,104	2,652	72	16	3,280	3,059	93
SECURITY UNION TITLE INS CO	102,522	47,573	8,721	67,253	6,355	9	91	3,880	45	1
SELECT INSURANCE CO	63,472	62,640	2,336	0	0	0	0	0	-11	0
SELECTIVE INSURANCE CO OF AMER	2,296,571	489,145	24,710	712,831	398,567	68	33	563	413	73
SELECTIVE INSURANCE CO OF SC	435,002	89,794	10,171	129,606	72,467	68	33	15,478	8,136	53
SELECTIVE INSURANCE CO OF THE SOUTHEAST	334,785	69,178	6,656	100,804	56,363	68	33	2,853	530	19
SENECA INSURANCE CO INC	343,980	167,070	28,355	100,614	23,454	32	42	167	-17	0
SENTINEL INSURANCE CO LTD	198,663	130,250	10,173	29,741	15,284	64	29	5,623	4,320	77
SENTRY CASUALTY CO	169,552	63,540	4,148	41,366	25,953	75	31	63,269	48,712	77
SENTRY INSURANCE A MUTUAL CO	5,578,241	3,114,108	124,807	910,043	570,970	75	31	78,948	45,957	58
SENTRY SELECT INS CO	635,131	225,120	17,237	165,462	103,813	75	31	11,891	7,341	62
SEQUOIA INSURANCE CO	188,479	81,130	6,908	75,157	29,535	49	46	0	0	0
SERVICE INSURANCE CO	15,995	13,422	-966	1,741	-101	21	223	0	0	0
SFM MUTUAL INS CO	371,985	77,341	3,425	94,554	63,860	82	21	13,858	9,403	68
SHEBOYGAN FALLS INS CO	20,311	11,858	588	7,975	4,050	61	37	9,145	4,433	48
SOCIETY INSURANCE A MUTUAL CO	285,824	91,584	2,997	117,794	64,214	70	30	89,929	35,350	39
SOMPO JAPAN INS CO OF AMER	814,448	415,615	25,243	58,541	23,583	51	39	6,038	-6,173	0
SOUTHERN FIRE & CAS CO	7,070	7,063	222	0	0	0	0	0	0	0
SOUTHERN GENERAL INS CO	50,492	15,165	-4,023	33,410	22,857	71	56	0	0	0
SOUTHERN GUARANTY INS CO	175,059	54,251	-704	71,506	39,591	65	42	0	0	0
SOUTHERN INSURANCE CO	49,857	25,858	-772	11,563	6,911	74	29	0	0	0
SOUTHERN PILOT INS CO	13,090	12,834	316	0	0	0	0	0	0	0
SOUTHWEST MARINE & GENERAL INS CO	54,212	27,693	721	15,139	8,067	66	28	0	0	0
SPARTA INSURANCE CO	351,432	254,155	-1,261	63,184	41,843	77	33	2,960	2,064	70
ST PAUL FIRE & CSLTY INS CO	16,231	15,855	621	0	0	0	0	-10	-1,611	999
ST PAUL FIRE & MARINE INS CO	19,017,908	6,591,354	721,994	4,717,481	2,154,381	58	32	26,964	9,928	37
ST PAUL GUARDIAN INS CO	76,479	27,198	3,411	18,154	8,369	58	32	1,021	915	90
ST PAUL MEDICAL LIABILITY INS CO	198,270	61,939	10,039	52,646	24,270	58	32	0	12	0
ST PAUL MERCURY INS CO	281,148	67,015	12,198	72,615	33,476	58	34	13,542	-1,831	0
ST PAUL PROTECTIVE INS CO	512,314	237,755	24,750	105,291	48,540	58	32	658	121	18
STANDARD FIRE INS CO THE	3,697,496	1,375,963	237,094	878,687	405,059	58	32	13,759	5,232	38
STANDARD GUARANTY INS CO	176,354	80,190	29,991	124,635	32,607	33	37	22	32	145

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
STAR INSURANCE CO	715,484	207,035	25,379	193,340	88,627	61	32	1,012	378	37
STARNET INSURANCE CO	185,778	113,991	5,317	18,607	9,656	62	32	3,207	1,747	54
STARR INDEMNITY & LIABILITY CO	723,158	518,742	-22,874	55,768	37,382	78	43	231	90	39
STATE AUTO INS CO OF WI	21,159	11,075	96	0	0	0	0	36,287	20,955	58
STATE AUTO NATL INS CO	93,752	61,792	1,464	38,710	25,743	76	28	1,635	1,312	80
STATE AUTO PROP & CSLTY INS CO	1,812,187	533,881	6,898	839,116	498,129	71	33	6,724	2,689	40
STATE AUTOMOBILE MUTUAL INS CO	1,721,761	924,639	5,242	270,234	155,614	69	34	2,242	1,093	49
STATE FARM FIRE & CSLTY CO	26,422,187	8,540,899	-206,094	12,639,075	8,624,093	81	28	228,243	115,013	50
STATE FARM GENERAL INS CO	4,969,307	2,234,719	312,402	1,744,578	754,683	56	28	0	46	0
STATE FARM MUTUAL AUTOMOBILE INS CO	100,680,581	58,180,271	570,235	32,064,312	22,449,355	83	23	317,866	189,584	60
STATE NATIONAL INS CO INC	184,808	121,372	7,227	58,848	29,730	59	34	1,816	1,340	74
STATESMAN INSURANCE CO	0	0	0	0	0	0	0	0	0	0
STEWART TITLE GUARANTY CO	913,514	385,820	-80,929	1,209,277	154,028	13	98	14,278	-820	0
STONEBRIDGE CASUALTY INS CO	257,563	101,555	5,159	92,103	51,488	57	51	1,184	538	45
STONEWALL INSURANCE CO	92,187	60,851	3,129	0	-15,560	0	0	0	689	0
STONINGTON INS CO	453,478	122,281	-13,853	168,553	108,479	76	39	14,476	13,933	96
STRATFORD INSURANCE CO	173,943	62,514	3,629	17,728	7,730	66	39	116	6	5
SU INSURANCE CO	15,441	9,886	669	8,125	4,703	66	28	645	343	53
SUPERIOR INSURANCE CO	4,779	-3,912	-364	0	202	0	0	0	0	0
SURETEC INSURANCE CO	103,724	59,588	10,115	40,368	6,055	19	51	1	0	25
SWISS REINSURANCE AMER CORP	14,559,211	4,805,205	681,348	1,776,220	886,928	71	32	0	0	0
SYNCORA GUARANTEE INC	1,145,123	99,711	2,000,585	127,449	-1,695,383	0	0	235	0	0
TEACHERS INSURANCE CO	289,232	108,066	6,766	193,328	125,305	77	27	1,875	1,427	76
TICOR TITLE INS CO	247,236	54,637	1,676	276,275	58,647	21	102	6,142	436	7
TICOR TITLE INS CO OF FL	119,661	40,556	11,931	79,066	10,231	13	87	1,041	164	16
TIG INDEMNITY CO	23,653	23,653	666	0	0	0	0	0	0	0
TIG INSURANCE CO	2,202,703	786,637	-195,056	-151	10,945	0	0	0	-1,254	0
TITAN INDEMNITY CO	286,491	162,237	1,704	0	0	0	0	0	37	0
TITLE INSURANCE CO OF OR	58,338	20,131	3,613	47,554	588	1	130	0	0	0
TITLE RESOURCES GUARANTY CO	31,718	14,306	6,238	115,931	2,072	2	89	0	0	0
TNUS INSURANCE CO	60,277	48,228	-146	6,110	3,510	91	48	0	0	0
TOA REINSURANCE CO OF AMER THE	1,414,448	476,026	33,330	235,640	149,349	75	26	0	0	0
TOKIO MARINE & NICHIDO FIRE INS CO LTD	1,598,929	580,534	83,453	283,017	81,200	51	35	1,829	7,263	397
TOWER INSURANCE CO OF NY	1,258,895	233,145	10,094	283,233	143,189	63	38	93	42	46
TOWER NATIONAL INS CO	45,103	12,047	283	15,310	7,740	63	37	155	85	55
TOYOTA MOTOR INS CO	351,226	112,461	6,532	49,230	35,178	71	27	696	456	66
TRADERS & GENERAL INS CO	47,866	47,690	1,198	0	0	0	0	0	0	0
TRADERS INSURANCE CO	13,114	4,094	-5	10,414	6,259	69	32	0	0	0
TRANS PACIFIC INS CO	65,036	46,924	912	989	519	233	0	0	0	180
TRANSATLANTIC REINSURANCE CO	12,420,640	4,016,064	415,534	3,437,356	2,066,196	64	28	0	0	0
TRANSGUARD INSURANCE CO OF AMER INC	206,578	75,991	1,949	50,070	22,990	57	36	295	-370	0

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
TRANSIT MUTUAL INS CORP OF WI	10,802	6,148	260	2,855	1,137	52	26	3,194	1,137	36
TRANSPORT INSURANCE CO	42,571	13,361	-3,491	0	-1,079	0	0	0	0	0
TRANSPORTATION INSURANCE CO	31,343	31,179	1,021	0	0	0	0	17,744	9,995	56
TRAVCO INSURANCE CO	203,359	69,078	9,065	49,015	22,596	58	32	650	604	93
TRAVELERS CASUALTY & SURETY CO	15,754,091	6,197,926	1,335,452	3,696,883	1,703,928	58	32	5,134	8,740	170
TRAVELERS CASUALTY & SURETY CO OF AMER	4,331,706	1,836,849	403,304	1,272,726	230,403	30	39	15,052	2,090	14
TRAVELERS CASUALTY CO OF CT	313,554	88,876	14,584	85,322	39,334	58	32	0	1	0
TRAVELERS CASUALTY INS CO OF AMER	1,850,816	519,428	94,547	495,595	228,474	58	32	1,574	774	49
TRAVELERS COMMERCIAL CSLTY CO	312,129	94,846	16,627	85,322	39,334	58	32	0	0	0
TRAVELERS COMMERCIAL INS CO	323,708	92,976	15,550	85,322	39,334	58	32	444	179	40
TRAVELERS HOME & MARINE INS CO THE	246,470	69,369	9,166	49,015	22,596	58	32	17,071	8,874	52
TRAVELERS INDEMNITY CO OF AMER THE	587,638	150,409	26,367	139,783	64,441	58	32	16,187	8,332	51
TRAVELERS INDEMNITY CO OF CT THE	1,028,972	345,176	44,463	248,705	114,655	58	32	35,539	17,010	48
TRAVELERS INDEMNITY CO THE	21,250,204	8,372,639	1,200,458	4,229,988	1,946,632	58	32	24,707	-2,905	0
TRAVELERS PERSONAL INS CO	190,916	63,963	9,524	49,015	22,596	58	32	0	0	0
TRAVELERS PERSONAL SECURITY INS CO	197,159	65,997	9,507	49,015	22,596	58	32	0	0	0
TRAVELERS PROPERTY CAS CO OF AMER	264,770	95,882	10,338	65,353	30,128	58	32	107,479	62,154	58
TRAVELERS PROPERTY CSLTY INS CO	236,256	89,862	10,424	54,461	25,107	58	32	1,065	676	64
TRENWICK AMERICA REINS CORP	141,989	29,474	-2,558	-502	1,378	0	0	0	0	0
TRI STATE INS CO OF MN	32,299	30,374	1,031	0	0	0	0	9,211	7,144	78
TRIAD GUARANTY INS CORP	826,982	122,814	-577,116	189,206	752,960	411	17	460	832	181
TRIANGLE INSURANCE CO INC	40,038	13,333	-340	17,876	13,727	88	21	953	612	64
TRINITY UNIVERSAL INS CO	2,794,669	874,799	79,216	1,829,035	1,097,336	71	29	0	0	0
TRITON INSURANCE CO	819,881	385,542	14,067	169,160	130,076	77	26	1,878	1,606	85
TRUCK INSURANCE EXCHANGE	1,680,225	540,444	14,218	787,936	434,587	67	33	4,563	2,572	56
TRUMBULL INSURANCE CO	201,882	88,081	10,514	49,568	25,474	64	29	363	113	31
TRUSTGARD INSURANCE CO	73,429	36,678	3,987	38,442	23,689	72	32	0	0	0
TWIN CITY FIRE INS CO	647,365	305,239	36,178	148,705	76,421	64	29	30,975	14,112	46
ULLICO CASUALTY CO	270,471	96,716	2,408	95,592	40,631	61	38	182	-107	0
UNDERWRITER FOR THE PROFESSIONS INS CO	261,722	76,706	1,500	-17,313	804	0	7	0	0	0
UNIGARD INDEMNITY CO	73,513	22,349	-1,317	30,645	16,967	65	34	0	0	0
UNIGARD INSURANCE CO	602,250	188,381	-6,212	245,163	135,742	65	32	7	2	27
UNION INSURANCE CO	96,636	26,030	1,215	0	0	0	0	2	0	0
UNIONE ITALIANA REINS CO OF AMER INC	75,792	31,430	-132	3	628	999	512	0	0	0
UNITED AMERICAS INS CO	7,333	5,375	-672	0	-1,348	999	0	0	0	0
UNITED EQUITABLE INS CO	14,969	3,327	-607	11,452	6,186	67	37	0	0	0
UNITED FINANCIAL CSLTY CO	1,790,391	405,405	183,784	1,141,339	618,999	64	21	0	0	0
UNITED FIRE & CSLTY CO	1,238,668	556,265	-11,590	361,611	235,454	84	30	10,662	7,644	72
UNITED FIRE & INDEMNITY CO	42,233	14,230	-369	13,070	8,510	84	30	0	0	0
UNITED GENERAL TITLE INS CO	15,741	15,528	64	0	0	0	0	0	0	0
UNITED GUARANTY CREDIT INS CO	23,089	19,343	518	1,173	1,131	98	54	1	0	0

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
UNITED GUARANTY MORTGAGE INDEMNITY CO	410,245	104,663	-12,312	26,844	47,589	140	55	63	15	25
UNITED GUARANTY RESIDENTIAL INS CO	2,578,652	1,044,773	46,406	458,350	410,849	93	15	11,934	19,881	167
UNITED GUARANTY RESIDENTIAL INS CO OF NC	686,004	127,582	-44,180	196,002	446,775	236	11	62	59	96
UNITED NATIONAL CAS INS CO	50,856	23,286	999	5,810	2,306	63	33	0	0	0
UNITED NATIONAL SPECIALTY INS CO	93,625	59,363	2,326	5,810	2,306	63	33	639	-107	0
UNITED OHIO INS CO	221,467	111,258	11,886	107,170	56,000	60	33	0	0	0
UNITED SECURITY INS CO	5,936	5,611	-142	0	0	0	0	2	0	0
UNITED SERVICES AUTOMOBILE ASSN	20,971,910	14,538,126	105,304	5,121,285	3,253,861	74	14	30,222	19,324	64
UNITED WISCONSIN INS CO	297,821	78,518	4,886	77,209	50,153	78	21	83,518	40,951	49
UNITRIN AUTO & HOME INS CO	142,812	30,935	2,791	0	0	0	0	0	0	0
UNITRIN DIRECT INS CO	25,775	15,246	317	3,310	2,302	79	66	0	0	0
UNITRIN DIRECT PROP & CAS CO	33,853	12,945	941	0	0	0	0	1,432	651	45
UNITRIN PREFERRED INS CO	44,227	17,773	2,812	0	0	0	0	247	99	40
UNITRIN SAFEGUARD INS CO	18,973	10,444	532	0	0	0	0	0	-180	0
UNIVERSAL SURETY CO	105,981	73,746	4,107	2,852	581	22	56	331	150	45
UNIVERSAL SURETY OF AMER	26,138	14,673	1,138	3,575	-83	0	84	18	-3	0
UNIVERSAL UNDERWRITERS INS CO	408,453	352,079	10,452	0	0	0	0	15,708	9,891	63
UNIVERSAL UNDERWRITERS OF TX INS CO	19,430	9,667	288	0	0	0	0	0	0	0
US FIDELITY & GUARANTY CO	4,627,716	2,465,756	212,257	800,576	369,073	58	32	15,181	10,192	67
US FIRE INS CO	2,743,388	1,055,477	41,294	506,870	244,614	74	37	8,554	10,744	126
US LIABILITY INS CO	512,550	311,435	81,773	76,992	17,447	42	43	2,220	493	22
US SPECIALTY INS CO	1,528,353	424,893	34,733	456,019	290,290	71	25	8,036	1,129	14
USAA CASUALTY INS CO	6,816,526	3,533,066	395,217	3,551,365	2,262,820	73	14	14,994	10,382	69
USAA GENERAL INDEMNITY CO	564,173	207,038	2,476	412,129	321,756	87	12	2,271	1,966	87
USAGENCIES DIRECT INS CO	4,430	4,244	83	0	0	0	0	0	0	0
USPLATE GLASS INS CO	19,004	13,919	2,376	10,066	165	3	60	0	0	0
UTICA MUTUAL INS CO	2,229,193	720,501	-44,317	521,688	280,900	87	39	6,271	7,267	116
VALIANT INS CO	80,810	51,353	-10,111	10,147	4,941	68	113	146	98	67
VALLEY FORGE INS CO	54,176	54,028	2,667	0	0	0	0	18,559	7,953	43
VALLEY PROPERTY & CAS INS CO	16,920	7,938	423	0	0	0	0	0	0	0
VANLINER INSURANCE CO	508,591	119,352	8,160	151,766	84,364	76	22	1,387	1,445	104
VERLAN FIRE INS CO	22,115	22,020	1,226	0	0	0	0	251	529	211
VESTA INSURANCE CORP	0	0	0	0	0	0	0	0	0	0
VICTORIA AUTOMOBILE INS CO	17,317	8,362	181	0	0	0	0	616	856	139
VICTORIA FIRE & CSLTY CO	385,868	54,434	-1,607	78,507	53,555	78	34	4,449	2,627	59
VIGILANT INSURANCE CO	395,909	176,625	16,035	43,074	17,247	56	29	15,802	3,063	19
VIKING INSURANCE CO OF WI	358,291	159,752	8,661	82,731	51,906	75	31	8,630	4,433	51
VIRGINIA SURETY CO INC	1,055,449	302,937	36,827	338,615	203,555	63	31	14,423	12,609	87
VISION SERVICE PLAN INS CO	178,307	94,141	27,675	568,917	487,032	86	10	0	0	0
WADENA INSURANCE CO	53,393	8,418	610	5,744	3,254	67	34	5,766	3,943	68
WARNER INSURANCE CO	37,252	31,276	-1,114	4,262	3,878	99	145	0	0	0

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
WASHINGTON INTERNATIONAL INS CO	110,265	60,235	5,769	5,485	855	30	8	119	1	1
WAUSAU BUSINESS INS CO	190,333	55,938	1,746	39,838	26,220	85	26	40,030	25,296	63
WAUSAU GENERAL INS CO	32,002	30,083	1,021	0	0	0	0	-932	-1,784	191
WAUSAU UNDERWRITERS INS CO	253,590	95,512	4,329	39,838	26,220	85	26	48,397	29,675	61
WEA PROPERTY & CSLTY INS CO	14,204	5,122	714	9,297	4,461	56	37	11,143	4,878	44
WESCO INSURANCE CO	229,682	52,875	6,806	19,960	9,724	56	7	3,084	955	31
WEST AMERICAN INS CO	308,801	213,373	8,999	0	0	0	0	5,690	4,309	76
WEST BEND MUTUAL INS CO	1,559,828	489,807	5,615	670,198	372,274	68	33	295,449	155,210	53
WESTCHESTER FIRE INS CO	2,459,552	807,250	136,426	513,948	212,763	54	24	4,633	129	3
WESTERN AGRICULTURAL INS CO	255,295	53,681	1,467	72,010	48,385	73	29	8,361	8,078	97
WESTERN INSURANCE CO	32,855	17,183	-2,978	10,362	4,557	89	50	0	0	45
WESTERN NATIONAL ASSUR CO	42,997	17,905	1,697	13,415	7,308	67	27	0	0	0
WESTERN NATIONAL MUTUAL INS CO	513,032	235,127	15,426	159,063	86,655	67	27	22,179	12,493	56
WESTERN SURETY CO	1,342,021	679,302	123,556	418,031	52,942	16	52	4,373	336	8
WESTFIELD INSURANCE CO	2,090,438	654,638	72,563	924,065	496,128	64	34	1,600	2,211	138
WESTFIELD NATIONAL INS CO	459,141	176,608	19,440	187,701	100,776	64	34	31	-60	0
WESTPORT INSURANCE CORP	7,251,701	1,961,487	56,081	96,378	30,697	169	73	5,697	-30,946	0
WHITE MOUNTAINS REINS CO OF AMER	2,438,110	832,021	46,904	498,312	270,362	69	26	0	-73	0
WILLIAMSBURG NATIONAL INS CO	101,586	22,896	3,035	36,261	16,622	61	32	186	37	20
WILSHIRE INSURANCE CO	155,469	81,214	5,660	55,534	25,515	55	36	1	8	633
WILSON MUTUAL INS CO	81,784	17,690	-606	20,045	11,604	73	35	93,871	51,690	55
WISCONSIN AMERICAN MUTUAL INS CO	4,015	1,201	-584	3,411	2,833	101	34	5,066	5,371	106
WISCONSIN COUNTY MUTUAL INS CORP	55,678	25,594	6,875	12,702	730	21	30	16,023	920	6
WISCONSIN HEALTH CARE LIABILITY INS PLAN	73,142	27,357	-11,921	5,756	2,431	91	20	5,756	2,431	42
WISCONSIN LAWYERS MUTUAL INS CO	27,233	18,354	756	3,548	308	60	30	4,641	905	20
WISCONSIN MUNICIPAL MUTUAL INS CO	49,622	33,666	-158	3,133	1,656	64	26	4,308	3,040	71
WISCONSIN MUTUAL INS CO	97,941	50,250	5,440	52,905	31,561	68	25	58,143	37,406	64
WISCONSIN REINSURANCE CORP	69,944	36,110	1,029	35,069	26,599	84	19	0	0	0
WMAC CREDIT INS CORP	6,336	6,295	160	0	0	0	0	0	0	0
WOLVERINE MUTUAL INS CO	39,625	13,293	696	28,468	16,998	72	37	8	13	162
WORK FIRST CSLTY CO	35,117	12,202	8	17,596	11,565	83	25	476	400	84
WORKMENS AUTO INS CO	67,048	22,685	1,294	61,111	31,687	63	34	0	0	0
WRM AMERICA INDEMNITY CO INC	58,982	58,264	-2,194	-436	68	0	0	2	1	30
XL INSURANCE AMER INC	662,978	234,084	1,321	126,551	86,074	79	32	5,988	2,662	44
XL INSURANCE CO OF NY INC	220,745	70,894	3,381	37,965	25,822	79	32	0	0	0
XL REINSURANCE AMER INC	5,278,997	2,191,298	85,953	822,584	559,483	79	32	0	0	0
XL SPECIALTY INS CO	541,125	171,908	-64	75,931	51,645	79	32	10,576	11,876	112
YORK INSURANCE CO	21,905	10,608	781	-49	-1,231	999	0	0	-1	0
YOSEMITE INSURANCE CO	357,791	262,041	22,675	59,630	24,672	47	20	1,423	404	28
ZALE INDEMNITY CO	15,704	10,585	2,308	6,461	1,410	28	29	10	2	22
ZENITH INS CO	1,995,155	979,164	44,455	453,819	224,020	69	38	419	77	18

PROPERTY/CASUALTY INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
ZURICH AMERICAN INS CO	29,935,745	7,417,151	426,597	4,641,278	2,698,404	77	21	114,263	69,165	61
ZURICH AMERICAN INS CO OF IL	53,957	39,105	1,750	0	0	0	0	212	-78	0



**Table G**

**2009 Financial Data**  
**of**  
**Life Insurers**

**Includes: Fraternal Insurers**  
**Life Insurers**



LIFE/HEALTH INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID
5 STAR LIFE INS CO	188,378	50,997	499	98,881	86,178	1,396	995
AAA LIFE INS CO	402,849	84,242	2,160	105,366	73,703	6,114	3,527
ABILITY INSURANCE CO	195,279	21,720	-7,486	22,899	29,682	725	1,564
ACACIA LIFE INS CO	1,517,203	321,553	33,819	65,493	89,364	1,696	1,796
ACCENDO INSURANCE CO	259,019	68,317	27,133	633,916	559,014	6,977	5,978
ACE LIFE INS CO	40,242	19,055	-6,277	4,555	4,605	0	0
ADMIRAL LIFE INS CO OF AMER	13,455	9,547	515	3,574	2,951	5,930	5,361
ADVANTA LIFE INS CO	4,354	4,166	32	230	27	0	0
AETNA HEALTH & LIFE INS CO	1,772,955	205,779	23,088	396,075	396,129	0	0
AETNA HEALTH INS CO	40,795	17,189	1,913	109,603	94,235	0	0
AETNA LIFE INS CO	22,490,327	4,858,175	882,619	15,428,580	13,437,910	158,547	146,151
AGL LIFE ASSUR CO	3,776,960	21,212	441	153,233	612,113	0	0
ALL SAVERS INS CO	4,249	4,063	54	9	29	0	0
ALLIANZ LIFE & ANNUITY CO	16,918	10,765	-677	0	1,530	0	14
ALLIANZ LIFE INS CO OF NORTH AMER	75,453,862	3,923,209	-30,706	8,403,348	7,808,933	221,104	154,288
ALLSTATE ASSURANCE CO	10,835	9,239	309	0	0	0	101
ALLSTATE LIFE INS CO	63,008,532	3,467,413	-895,895	3,261,847	14,037,835	35,486	76,771
ALTA HEALTH & LIFE INS CO	50,006	41,977	17,920	26,926	18,271	35	40
AMALGAMATED LIFE & HEALTH INS CO	6,990	3,868	660	5,877	4,298	0	0
AMALGAMATED LIFE INS CO	65,764	33,536	2,482	44,462	37,919	221	49
AMERICAN AMICABLE LIFE INS CO OF TX	374,417	57,697	338	44,068	30,917	766	154
AMERICAN BANKERS LIFE ASSUR CO OF FL	671,086	116,618	26,997	100,951	36,241	1,395	1,152
AMERICAN BENEFIT LIFE INS CO	21,565	3,966	-250	10,454	6,837	0	0
AMERICAN COMMUNITY MUTUAL INS CO	107,071	21,101	-49,135	363,840	294,389	5,898	3,484
AMERICAN EQUITY INVESTMENT LIFE INS CO	16,697,568	1,193,130	124,636	2,852,157	3,035,252	81,586	38,260
AMERICAN FAMILY LIFE ASSURNC CO OF COLUMBUS	75,798,442	5,767,939	1,414,136	16,829,938	11,676,425	65,725	28,908
AMERICAN FAMILY LIFE INS CO	4,153,238	556,480	76,921	385,984	345,018	87,257	63,537
AMERICAN FIDELITY ASSUR CO	3,567,593	282,119	49,489	619,732	430,325	7,639	5,885
AMERICAN FIDELITY LIFE INS CO	460,907	71,489	-879	14,263	8,129	133	109
AMERICAN FINANCIAL SECURITY LIFE INS CO	1,914	1,833	-361	19	8	0	0
AMERICAN FRATERNAL UNION	23,614	1,194	-14	1,603	1,926	2	8
AMERICAN GENERAL ASSUR CO	184,651	91,453	10,648	67,354	18,767	1,456	3,311
AMERICAN GENERAL LIFE & ACCIDENT INS CO	9,359,041	751,345	108,960	903,758	862,777	205	158
AMERICAN GENERAL LIFE INS CO	39,653,080	5,954,032	-100,502	1,729,180	3,376,590	55,134	43,200
AMERICAN GENERAL LIFE INS CO OF DE	9,357,652	454,784	-23,177	187,315	686,415	14,928	18,506
AMERICAN HEALTH & LIFE INS CO	1,360,547	623,730	100,015	148,500	50,547	2,047	2,123
AMERICAN HERITAGE LIFE INS CO	1,404,488	240,911	18,197	458,349	257,121	11,659	4,884
AMERICAN HOME LIFE INS CO THE	176,385	14,390	-145	26,637	25,805	72	119
AMERICAN INCOME LIFE INS CO	1,932,816	188,073	85,462	577,805	302,016	19,577	4,892
AMERICAN INTERNATIONAL LIFE ASSURNC CO OF NY	6,543,627	523,626	178,235	152,193	246,948	24	3,631
AMERICAN MATURITY LIFE INS CO	60,928	45,408	1,463	14	353	11	207

LIFE/HEALTH INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID
AMERICAN MEDICAL & LIFE INS CO	27,084	7,569	-6,130	44,865	35,350	1,972	1,109
AMERICAN MEDICAL SECURITY LIFE INS CO	79,638	39,919	18,271	166,346	113,679	5,493	4,906
AMERICAN MEMORIAL LIFE INS CO	2,067,829	109,717	18,240	288,204	281,984	1,865	2,786
AMERICAN MODERN LIFE INS CO	63,389	20,823	2,792	11,052	3,729	1,872	1,162
AMERICAN NATIONAL INS CO	15,359,313	1,892,467	53,888	2,630,327	2,716,443	63,144	50,936
AMERICAN NATIONAL LIFE INS CO OF TX	125,415	26,668	-14,466	105,097	86,896	1,564	1,925
AMERICAN PUBLIC LIFE INS CO	77,202	17,582	3,516	41,458	20,283	12	4
AMERICAN REPUBLIC CORP INS CO	14,406	7,834	709	20,613	13,931	7,865	4,203
AMERICAN REPUBLIC INS CO	521,456	240,953	19,009	399,751	288,282	40,536	33,082
AMERICAN SPECIALTY HEALTH INS CO	8,198	7,522	183	6,211	3,105	0	0
AMERICAN UNITED LIFE INS CO	14,839,168	758,847	61,345	2,198,161	2,012,433	88,584	41,509
AMERICO FINANCIAL LIFE & ANNUITY INS CO	3,557,790	311,287	54,072	312,656	275,790	3,712	3,840
AMERITAS LIFE INS CORP	6,531,587	1,235,996	35,481	1,228,645	972,597	27,607	35,365
AMICA LIFE INS CO	989,219	167,748	8,850	87,875	96,511	383	0
ANNUITY INVESTORS LIFE INS CO	2,167,233	129,596	-2,994	421,944	431,709	723	1,278
ANTHEM LIFE INS CO	285,246	60,796	18,295	165,060	97,837	11,924	8,715
ASSURED LIFE ASSN	55,044	9,534	732	4,589	5,051	56	50
ASSURITY LIFE INS CO	2,237,619	248,678	-5,842	267,143	248,878	7,390	8,340
ATLANTA LIFE INS CO	74,928	11,152	-2,842	58,042	53,852	28	101
AURORA NATIONAL LIFE ASSURNC CO	2,999,844	336,719	-1,354	1,145	-77,179	353	4,013
AUTO CLUB LIFE INS CO	450,264	62,962	4,610	64,015	58,931	55	101
AUTO OWNERS LIFE INS CO	2,338,753	240,547	9,189	429,526	263,525	6,163	2,264
AVIVA LIFE & ANNUITY CO	41,990,392	2,282,876	-95,868	-405,965	6,797,665	202,359	103,623
AXA CORPORATE SOLUTIONS LIFE REINS CO	1,433,393	401,438	-8,306	88,251	-148,191	0	0
AXA EQUITABLE LIFE & ANNUITY CO	517,713	55,487	5,442	4,630	27,594	956	105
AXA EQUITABLE LIFE INS CO	126,783,596	3,115,942	1,782,902	10,236,259	6,696,613	214,470	250,488
BALBOA LIFE INS CO	48,100	37,077	5,565	14,778	2,697	311	92
BALTIMORE LIFE INS CO THE	856,828	80,274	1,334	116,357	103,213	312	321
BANKERS FIDELITY LIFE INS CO	116,032	31,493	2,469	57,162	41,480	23	1
BANKERS LIFE & CSLTY CO	12,318,840	730,238	86,696	2,609,189	2,466,139	89,281	60,562
BANKERS RESERVE LIFE INS CO OF WI	114,793	56,439	6,588	459,358	400,565	0	0
BANNER LIFE INS CO	1,414,139	311,310	101,261	206,161	46,662	7,218	7,438
BAPTIST LIFE ASSN	26,393	781	155	3,622	3,976	1	0
BCS LIFE INS CO	181,394	80,566	2,435	189,020	158,059	76	15
BENEFICIAL LIFE INS CO	3,446,437	478,068	10,480	303,004	432,042	520	720
BERKLEY LIFE & HEALTH INS CO	26,630	26,210	569	0	-29	0	0
BERKSHIRE HATHAWAY LIFE INS CO OF NE	7,617,099	805,744	-1,374,962	2,338,888	2,514,552	0	9,903
BERKSHIRE LIFE INS CO OF AMER	2,626,861	452,274	33,987	445,553	333,521	3,496	143
BLUE CROSS BLUE SHIELD OF WI	503,499	218,364	85,315	867,652	702,630	866,813	748,917
BOSTON MUTUAL LIFE INS CO	995,277	108,146	9,985	170,524	135,399	1,312	489
BROKERS NATIONAL LIFE ASSUR CO	28,383	19,130	2,733	41,621	25,930	77	68

LIFE/HEALTH INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID
CANADA LIFE ASSURNC CO THE	4,197,814	187,404	53,004	70,770	8,492	4,232	13,195
CAPITOL LIFE INS CO THE	226,288	10,793	-517	24,538	29,751	0	540
CARDIF LIFE INS CO	54,227	17,468	682	5,359	-2,108	123	63
CATHOLIC AID ASSN THE	625,938	26,505	-483	51,393	68,334	1,378	539
CATHOLIC FAMILY LIFE INS	286,559	5,304	-734	30,507	36,439	18,751	17,605
CATHOLIC HOLY FAMILY SOCIETY	94,534	9,142	-1,212	12,957	13,040	117	84
CATHOLIC KNIGHTS	873,716	32,058	-12,267	67,286	88,618	63,264	37,080
CATHOLIC ORDER OF FORESTERS	685,405	38,125	2,780	108,592	117,674	19,124	15,813
CELTIC INSURANCE CO	58,158	19,797	2,332	79,363	49,678	1,797	989
CENTRAL RESERVE LIFE INS CO	26,121	16,716	-532	15,494	10,852	962	916
CENTRAL STATES HEALTH & LIFE CO OF OMAHA	329,652	98,105	4,154	57,757	21,047	7,695	3,982
CENTRAL UNITED LIFE INS CO	332,629	44,620	4,203	98,207	73,160	325	307
CENTRE LIFE INS CO	1,969,019	77,075	-4,801	10,232	-53	527	162
CENTURION LIFE INS CO	1,887,808	1,023,395	37,462	202,164	187,355	2,166	352
CHARTER NATIONAL LIFE INS CO	158,196	10,317	294	0	-1	9	413
CHESAPEAKE LIFE INS CO THE	73,365	42,256	-1,136	18,061	15,064	1,301	1,074
CHURCH LIFE INS CORP	219,533	35,308	2,281	35,005	34,590	460	157
CINCINNATI LIFE INS CO THE	2,830,559	300,245	15,090	338,209	380,323	15,391	2,767
CM LIFE INS CO	8,170,601	717,528	43,752	871,880	1,230,465	18,810	20,242
COLONIAL LIFE & ACCIDENT INS CO	2,141,799	459,733	124,365	1,042,960	537,395	4,628	2,167
COLONIAL PENN LIFE INS CO	683,579	32,651	-3,776	182,276	127,497	2,865	2,443
COLORADO BANKERS LIFE INS CO	154,632	14,172	-4,192	68,865	36,195	619	62
COLUMBIAN LIFE INS CO	248,445	19,024	-725	42,531	34,278	4,373	2,815
COLUMBIAN MUTUAL LIFE INS CO	872,777	86,529	6,651	145,920	103,548	78	66
COLUMBUS LIFE INS CO	2,719,124	271,591	3,857	247,505	269,628	863	957
COMBINED INSURANCE CO OF AMER	2,508,210	642,729	178,890	869,154	448,572	23,144	9,759
COMMERCIAL TRAVELERS MUTUAL INS CO	33,773	8,780	-2,654	34,797	24,081	31	9
COMMONWEALTH ANNUITY & LIFE INS CO	6,929,434	455,862	-140,553	1,534,010	2,458,632	2,016	15,321
COMPANION LIFE INS CO	140,246	84,831	6,992	152,080	95,431	7,615	5,970
CONGRESS LIFE INS CO	58,654	57,948	887	-2,188	-2,188	0	0
CONNECTICUT GENERAL LIFE INS CO	19,036,994	2,919,212	647,088	6,866,276	5,654,907	37,517	44,024
CONSECO HEALTH INS CO	2,558,880	150,574	-6,468	298,349	219,907	4,383	3,338
CONSECO INSURANCE CO	759,442	137,694	-6,933	97,333	-111,400	3,305	11,428
CONSECO LIFE INS CO	4,382,162	111,499	-21,176	317,277	488,142	3,571	7,548
CONSTITUTION LIFE INS CO	54,702	27,507	3,735	-3,763	-15,888	9,913	7,050
CONSUMERS LIFE INS CO	31,048	14,903	-2,177	42,291	19,682	1,083	1,366
CONTINENTAL AMERICAN INS CO	117,984	38,471	5,803	87,342	30,630	511	162
CONTINENTAL ASSURANCE CO	3,208,225	447,634	-65,086	726	178,036	844	3,240
CONTINENTAL GENERAL INS CO	214,082	32,144	-2,884	67,121	60,367	3,818	2,491
CONTINENTAL LIFE INS CO OF BRENTWOOD TN	146,042	61,387	11,131	152,193	111,774	398	366
COUNTRY INVESTORS LIFE ASSUR CO	205,383	154,947	1,798	0	2,616	2,293	1,615

LIFE/HEALTH INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID
COUNTRY LIFE INS CO	7,895,262	918,023	-38,786	727,922	710,528	10,399	12,056
COVENTRY HEALTH & LIFE INS CO	871,964	388,726	1,628	3,198,751	2,876,425	66,131	56,005
CROATIAN FRATERNAL UNION OF AMER	326,486	14,080	213	26,756	37,262	295	298
CROWN LIFE INS CO	313,462	33,394	4,904	7,854	16,370	1,018	2,108
CSA FRATERNAL LIFE	115,174	3,647	944	6,067	9,228	314	178
CSI LIFE INS CO	17,602	12,965	-2,354	6,133	2,836	4	1
CUNA MUTUAL INS SOCIETY	12,441,231	1,201,075	281,644	2,555,382	2,164,581	191,931	154,942
DEAN HEALTH INS INC	76,468	72,456	1,236	26,495	20,570	26,495	24,646
DEGREE OF HONOR PROTECTIVE ASSN	182,011	4,620	-2,594	30,674	34,085	10,438	3,654
DELAWARE AMERICAN LIFE INS CO	65,311	25,880	2,683	-5,759	-16,386	31	12
DENTEGRA INSURANCE CO	28,216	17,119	201	25,344	1,371	2,158	1,369
DIRECT GENERAL LIFE INS CO	29,433	17,065	6,555	21,386	1,992	0	0
EAGLE LIFE INS CO	32,759	5,895	-373	27,722	26,224	0	0
EMC NATIONAL LIFE CO	958,729	55,011	-21,962	129,266	131,717	5,858	2,688
EMPHEYSYS INSURANCE CO	4,614	4,102	247	1,745	1,049	0	0
EMPLOYEES LIFE CO MUTUAL	477,181	18,554	598	221,078	208,833	16,055	3,740
EMPLOYERS REASSURANCE CORP	9,604,673	724,509	-129,832	675,468	1,123,064	0	0
EMPLOYES MUTUAL BENEFIT ASSN	1,279	886	115	525	247	506	236
ENTERPRISE LIFE INS CO	13,049	4,911	1,237	-463	-2,584	-13	10
ENVISION INSURANCE CO	37,590	21,588	2,358	34,038	27,882	2,809	2,369
EPIC LIFE INS CO THE	47,788	23,857	1,174	18,259	12,088	15,983	5,736
EQUITABLE LIFE & CSLTY INS CO	233,120	30,040	-1,471	109,090	85,376	81	125
EQUITABLE RESERVE ASSN	124,622	5,143	-1,721	10,347	13,308	8,836	5,976
EQUITRUST LIFE INS CO	7,163,793	434,967	57,224	604,636	866,360	16,230	25,982
ERIE FAMILY LIFE INS CO	1,665,915	173,543	3,245	224,638	245,219	4,223	783
EXPRESS SCRIPTS INS CO	19,096	11,486	2,506	20,649	16,701	1,337	1,098
FAMILY HERITAGE LIFE INS CO OF AMER	365,394	41,694	13,334	131,950	75,049	611	13
FAMILY LIFE INS CO	122,349	25,987	4,370	16,215	7,721	139	21
FAMILY SERVICE LIFE INS CO	519,558	96,540	7,965	15	20,227	0	0
FARM BUREAU LIFE INS CO	5,983,345	428,458	45,518	607,201	646,319	21,085	22,476
FARMERS NEW WORLD LIFE INS CO	6,739,594	674,128	-13,309	600,688	516,288	12,349	7,517
FEDERAL LIFE INS CO MUTUAL	219,367	25,629	-6,079	22,884	23,211	742	1,753
FEDERATED LIFE INS CO	1,018,531	234,536	19,176	135,397	110,309	5,682	2,868
FIDELITY INVESTMENTS LIFE INS CO	14,513,448	669,319	13,303	1,193,998	1,241,283	9,937	15,955
FIDELITY LIFE ASSN A LEGAL RESERVE LIFE INS CO	484,842	220,503	-19,680	41,637	31,408	1,254	2,097
FIDELITY SECURITY LIFE INS CO	608,514	93,875	10,388	362,985	286,432	5,675	4,212
FIRST ALLMERICA FINANCIAL LIFE INS CO	1,580,619	156,923	10,812	147,824	193,993	155	480
FIRST CATHOLIC SLOVAK LADIES ASSN OF THE US OF AMER	590,102	86,527	1,618	43,374	60,500	3,552	598
FIRST CATHOLIC SLOVAK UNION USA	234,795	13,169	4,309	17,676	25,333	110	3
FIRST CONTINENTAL LIFE & ACCIDENT INS CO	8,413	2,610	-2,159	7,506	6,533	0	0

LIFE/HEALTH INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID
FIRST HEALTH LIFE & HEALTH INS CO	811,138	269,529	-49,415	2,729,212	2,613,517	67,401	60,380
FIRST INVESTORS LIFE INS CO	1,139,212	120,027	9,737	82,095	97,987	254	485
FIRST PENN PACIFIC LIFE INS CO	1,857,132	205,404	31,618	2,471	65,838	2,593	3,881
FORETHOUGHT LIFE INS CO	4,543,351	346,778	68,278	922,874	905,651	14,441	6,591
FORT DEARBORN LIFE INS CO	3,093,100	457,396	-39,808	1,142,260	2,141,195	24,401	6,104
FUNERAL DIRECTORS LIFE INS CO	632,477	57,766	6,007	143,524	135,380	4,990	2,347
GARDEN STATE LIFE INS CO	93,243	18,690	-724	36,375	23,962	378	103
GENERAL AMERICAN LIFE INS CO	11,049,153	995,160	65,499	393,280	668,395	9,642	10,852
GENERAL FIDELITY LIFE INS CO	214,902	170,548	2,810	55,737	3,015	0	0
GENERAL RE LIFE CORP	2,780,942	560,763	99,128	1,072,826	882,769	0	0
GENERALI USA LIFE REASSURANCE CO	913,098	311,423	12,371	293,010	226,824	0	0
GENWORTH LIFE & ANNUITY INS CO	25,113,007	1,935,719	250,877	-5,050	712,018	39,851	45,075
GENWORTH LIFE INS CO	32,974,558	3,164,850	-199,352	1,266,363	2,075,251	39,147	33,386
GERBER LIFE INS CO	1,712,613	194,251	17,586	379,022	294,870	8,547	4,397
GLOBE LIFE & ACCIDENT INS CO	2,899,403	479,548	225,108	498,061	278,197	7,711	3,337
GOLDEN RULE INS CO	524,422	175,793	156,253	1,324,297	834,698	60,476	45,967
GOVERNMENT PERSONNEL MUT LIFE INS CO	801,887	87,788	630	55,215	60,880	292	404
GRANGE LIFE INS CO	271,857	37,911	2,896	44,779	39,477	746	258
GREAT AMERICAN LIFE INS CO	9,962,026	874,636	-54,440	911,617	946,223	24,258	10,391
GREAT SOUTHERN LIFE INS CO	254,776	34,292	-21	359	-304	512	460
GREAT WEST LIFE & ANNUITY INS CO	40,039,587	1,375,267	282,033	6,056,018	4,636,431	76,979	53,231
GREAT WEST LIFE ASSUR CO THE	112,134	24,782	2,406	4,504	2,612	649	1,462
GREAT WESTERN INS CO	462,148	34,308	-4,067	120,951	103,999	7,285	5,528
GREATER BENEFICIAL UNION OF PITTSBURGH	602,550	31,005	2,104	119,313	141,388	11,811	2,758
GREEK CATHOLIC UNION OF THE USA	659,675	18,167	4,804	83,400	108,438	8,050	8,934
GUARANTEE TRUST LIFE INS CO	232,502	40,358	1,583	164,610	99,518	8,977	4,406
GUARDIAN INSURANCE & ANNUITY CO INC THE	9,022,922	236,201	9,899	1,268,182	1,049,527	18,066	16,965
GUARDIAN LIFE INS CO OF AMER THE	30,895,175	4,187,965	27,732	5,928,561	5,087,370	57,879	35,170
GUGGENHEIM LIFE & ANNUITY CO	1,302,828	115,721	-27,938	-27	1,189,433	0	0
HARLEYSVILLE LIFE INS CO	357,170	19,652	-1,936	53,082	54,440	420	7
HARTFORD LIFE & ACCIDENT INS CO	14,254,524	6,005,261	70,450	3,350,855	2,359,845	83,497	48,391
HARTFORD LIFE & ANNUITY INS CO	73,406,512	4,085,601	2,408,611	-55,103,007	3,394,682	104,137	270,553
HARTFORD LIFE INS CO	140,231,960	5,365,015	-538,834	5,824,578	9,101,366	160,434	164,851
HCC LIFE INS CO	598,019	367,721	65,955	651,838	496,140	28,188	22,588
HCSC INSURANCE SERVICES CO	166,255	71,301	5,418	428,804	325,174	0	0
HEALTH CARE SERVICE CORP A MUT LEGAL RESERVE CO	11,377,915	6,692,380	514,461	17,335,566	14,928,340	3,980	3,617
HEALTH NET LIFE INS CO	643,099	383,551	58,165	1,161,565	931,652	8,651	6,524
HEALTHMARKETS INSURANCE CO	8,996	8,793	-366	0	0	0	0
HEALTHSPRING LIFE & HEALTH INS CO INC	90,686	34,576	17,454	138,201	94,717	2,773	1,114
HEALTHY ALLIANCE LIFE INS CO	624,295	252,111	106,665	1,591,164	1,263,790	0	0

LIFE/HEALTH INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID
HERITAGE LIFE INS CO	30,896	28,931	5,011	0	-199	0	0
HERITAGE UNION LIFE INS CO	9,344	9,160	-2,463	3	0	791	1,513
HM HEALTH INS CO	28,510	11,392	-1,244	91,686	87,678	0	0
HM LIFE INS CO	346,167	157,802	12,718	394,099	282,441	6,348	7,608
HOMESTEADERS LIFE CO	1,762,231	94,432	10,326	358,289	353,213	13,060	5,403
HORACE MANN LIFE INS CO	5,087,047	307,550	39,492	453,084	537,560	13,685	6,844
HOUSEHOLD LIFE INS CO	797,433	351,666	18,673	207,113	112,767	2,256	1,428
HUMANA INSURANCE CO	4,373,948	2,182,713	308,063	14,243,936	11,659,450	741,486	627,883
HUMANADENTAL INSURANCE CO	92,293	58,408	15,582	295,216	199,777	20,360	14,659
IA AMERICAN LIFE INS CO	37,856	16,866	-8,722	12,408	13,042	16	1,359
IDEALIFE INSURANCE CO	19,853	14,347	-287	1,870	2,627	41	57
ILLINOIS MUTUAL LIFE INS CO	1,248,028	136,360	1,037	138,505	119,274	11,403	4,459
INDEPENDENCE LIFE & ANNUITY CO	125,888	55,431	2,566	-550	9,529	0	162
INDEPENDENT ORDER OF FORESTERS THE	2,811,479	241,167	-109,751	191,930	259,718	2,679	3,031
INDEPENDENT ORDER OF VIKINGS	2,617	1,343	6	137	53	3	1
INDIVIDUAL ASSURANCE CO LIFE HEALTH & ACCIDENT	44,823	12,131	46	20,902	11,262	291	194
INDUSTRIAL ALLIANCE PACIFIC INS & FINANCIAL SERVICES INC	435,251	15,910	-4,303	72,310	79,481	6	114
ING LIFE INS & ANNUITY CO	62,474,626	1,762,126	271,647	8,325,674	8,781,759	162,842	132,909
ING USA ANNUITY & LIFE INS CO	71,917,082	1,485,056	-638,279	6,863,292	7,251,426	142,115	122,856
INTEGRITY LIFE INS CO	5,414,032	501,528	-12,397	556,022	619,439	13,750	10,176
INVESTORS LIFE INS CO OF NORTH AMER	746,067	39,481	1,869	175	-9,564	208	490
JACKSON NATIONAL LIFE INS CO	77,789,118	3,972,694	373,594	13,419,931	7,919,750	307,089	133,129
JEFFERSON NATIONAL LIFE INS CO	1,572,584	25,905	1,379	147,792	139,645	3,163	5,535
JMIC LIFE INS CO	54,939	32,338	12,279	-23,466	-14,449	-861	537
JOHN ALDEN LIFE INS CO	462,740	85,197	1,824	486,791	359,178	7,126	4,666
JOHN HANCOCK LIFE & HEALTH INS CO	6,443,031	350,912	-1,423	1,149,193	237,577	32	2,592
JOHN HANCOCK LIFE INS CO USA	203,396,347	5,018,613	-71,601	12,933,691	11,856,201	451,575	281,152
KANAWHA INSURANCE CO	926,380	92,684	-77,113	156,630	191,522	2,353	1,477
KANSAS CITY LIFE INS CO	3,152,631	336,615	19,455	297,720	338,927	3,617	4,614
KEMPER INVESTORS LIFE INS CO	13,324,913	187,496	17,405	-58,777	1,436,165	4,989	44,226
KNIGHTS OF COLUMBUS	15,548,928	1,647,504	22,517	978,505	896,915	29,250	22,987
KSKJ LIFE AMER SLOVENIAN CATHOLIC UNION	148,729	5,195	412	44,677	47,990	702	327
LAFAYETTE LIFE INS CO THE	2,268,230	115,750	221	406,542	380,204	9,692	2,863
LIBERTY BANKERS LIFE INS CO	1,040,432	96,011	4,235	290,644	312,199	8,091	2,538
LIBERTY LIFE ASSUR CO OF BOSTON	12,983,175	597,543	-23,476	1,208,829	1,434,827	64,704	7,736
LIBERTY LIFE INS CO	4,326,571	274,963	-31,856	994,763	1,021,284	21,296	4,759
LIBERTY NATIONAL LIFE INS CO	5,514,587	721,609	62,668	597,186	596,274	5,449	732
LIFE INSURANCE CO OF NORTH AMER	5,732,662	769,441	215,628	2,304,469	1,707,114	20,263	18,798
LIFE INSURANCE CO OF THE SOUTHWEST	8,209,832	492,310	51,775	1,574,649	1,726,084	7,385	5,774
LIFESECURE INSURANCE CO	96,145	9,749	-11,953	12,650	50,169	63	193

LIFE/HEALTH INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID
LINCOLN BENEFIT LIFE CO	2,418,532	305,997	8,525	0	-16,741	35,018	108,961
LINCOLN HERITAGE LIFE INS CO	697,715	109,752	166	218,430	146,499	2,757	1,358
LINCOLN LIFE & ANNUITY CO OF NY	9,375,138	818,994	13,175	865,145	972,563	812	484
LINCOLN MUTUAL LIFE & CSLTY INS CO	32,712	11,273	268	6,633	3,834	7	3
LINCOLN NATIONAL LIFE INS CO THE	143,345,609	6,245,064	-116,195	16,107,998	14,659,159	385,651	288,165
LONDON LIFE REINS CO	704,488	73,996	6,768	51,054	44,629	1,234	376
LONGEVITY INSURANCE CO	8,253	8,222	-586	0	3	11	2
LOYAL AMERICAN LIFE INS CO	465,849	33,330	961	52,928	42,438	460	868
LOYAL CHRISTIAN BENEFIT ASSN	159,231	3,939	-254	20,935	24,376	8	83
MADISON NATIONAL LIFE INS CO INC	784,366	169,301	21,423	121,470	101,579	27,124	19,574
MANHATTAN LIFE INS CO THE	345,166	34,226	2,484	14,162	21,599	258	421
MANHATTAN NATIONAL LIFE INS CO	210,736	9,523	1,118	2,153	3,040	1,697	1,989
MARQUETTE NATIONAL LIFE INS CO	10,592	6,003	768	11,035	6,966	298	402
MASSACHUSETTS MUTUAL LIFE INS CO	121,329,281	9,258,844	-289,365	12,391,696	12,551,061	149,716	174,084
MEDAMERICA INSURANCE CO	497,148	33,132	4,484	42,785	58,802	597	70
MEDCO CONTAINMENT LIFE INS CO	208,743	107,420	9,196	494,608	431,639	5,896	5,544
MEDICO INSURANCE CO	113,109	44,669	-3,972	18,583	15,476	1,825	1,466
MEGA LIFE & HEALTH INS CO THE	651,185	239,119	67,579	688,460	365,162	21,622	13,974
MEMBERS LIFE INS CO	54,337	21,565	4,531	4,551	2,771	7	20
MERCYCARE INSURANCE CO	13,380	13,131	-1,381	962	1,034	889	1,126
MERIT LIFE INS CO	659,563	316,091	28,016	56,858	12,990	940	835
MERRILL LYNCH LIFE INS CO	11,102,780	599,014	225,287	288,125	787,455	7,897	6,206
METLIFE INSURANCE CO OF CT	67,232,743	4,928,675	80,524	2,786,121	4,483,851	37,865	55,310
METLIFE INVESTORS INS CO	11,670,931	410,754	49,043	1,384,362	609,331	40,118	17,332
METLIFE INVESTORS USA INS CO	40,666,152	1,406,057	-24,221	8,905,330	3,324,085	197,017	40,059
METROPOLITAN LIFE INS CO	289,575,344	12,633,855	1,221,422	25,391,028	29,210,095	429,979	343,212
METROPOLITAN TOWER LIFE INS CO	5,000,315	866,623	57,181	49,556	167,432	2,232	5,968
MIDLAND NATIONAL LIFE INS CO	26,496,854	1,391,869	-31,253	2,284,752	1,915,049	66,784	61,337
MIDWEST NATIONAL LIFE INS CO OF TN	197,285	77,820	31,869	247,541	136,899	5,947	3,292
MIDWEST SECURITY LIFE INS CO	39,759	20,906	5,819	90,061	72,438	20,168	18,307
MIDWESTERN UNITED LIFE INS CO	243,674	102,865	7,473	4,215	2,791	19	22
MII LIFE INC	164,376	6,497	-934	465	-7	1,905	954
MINNESOTA LIFE INS CO	22,800,080	1,741,622	60,714	4,434,873	4,002,980	154,102	87,204
MML BAY STATE LIFE INS CO	4,345,097	158,093	7,725	38,029	97,336	1,655	1,119
MODERN WOODMEN OF AMER	9,266,005	1,136,447	29,831	946,547	1,177,879	76,991	45,946
MOLINA HEALTHCARE INS CO	8,954	8,578	288	0	0	6	21
MONARCH LIFE INS CO	813,222	3,824	-6,581	8,648	57,261	525	2,276
MONUMENTAL LIFE INS CO	34,727,978	1,436,586	191,678	1,858,923	5,356,953	32,063	38,781
MONY LIFE INS CO	9,181,461	728,706	44,565	401,994	528,721	8,310	16,586
MONY LIFE INS CO OF AMER	4,276,906	273,755	11,662	223,448	518,641	3,657	8,795
MOTORISTS LIFE INS CO	359,305	44,497	-1,056	57,951	55,460	1,008	432

LIFE/HEALTH INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID
MTL INSURANCE CO	1,398,474	92,138	-2,224	154,906	161,136	10,887	6,822
MUNICH AMERICAN REASSURNC CO	5,984,409	609,661	46,109	1,073,248	1,356,078	0	0
MUTUAL OF AMER LIFE INS CO	12,427,574	796,924	-2,730	1,441,993	1,432,691	26,714	20,315
MUTUAL OF OMAHA INS CO	4,730,154	2,237,934	26,034	1,620,392	1,217,471	13,454	8,487
NATIONAL BENEFIT LIFE INS CO	781,311	358,956	31,259	129,622	62,525	516	51
NATIONAL CATHOLIC SOCIETY OF FORESTERS	127,221	12,128	925	4,637	6,964	1,018	1,784
NATIONAL FARMERS UNION LIFE INS CO	251,770	43,631	5,250	6,570	10,015	166	205
NATIONAL GUARDIAN LIFE INS CO	1,776,303	187,433	8,242	239,673	281,023	36,617	22,204
NATIONAL HEALTH INS CO	25,239	16,316	-217	27,416	21,204	760	476
NATIONAL LIFE INS CO	8,501,197	1,134,203	-11,397	542,272	620,536	11,828	17,954
NATIONAL MUTUAL BENEFIT	258,197	25,697	-2,878	19,768	24,251	13,775	8,927
NATIONAL SLOVAK SOCIETY OF THE USA	370,283	8,699	1,601	111,816	121,711	8,300	546
NATIONAL STATES INS CO	64,302	5,785	-8,477	64,072	53,766	10,547	7,615
NATIONAL TEACHERS ASSOCIATES LIFE INS CO	272,944	35,270	4,661	83,412	51,167	6	0
NATIONAL WESTERN LIFE INS CO	6,726,515	817,042	72,944	986,657	1,078,109	15,166	6,059
NATIONWIDE LIFE & ANNUITY INS CO	5,243,361	213,512	-61,089	292,830	441,752	3,058	16,738
NATIONWIDE LIFE INS CO	88,955,178	3,129,557	397,293	8,886,032	9,819,199	196,791	153,435
NETWORK HEALTH INS CORP	51,575	27,011	6,418	204,625	178,708	204,640	170,169
NEW ENGLAND LIFE INS CO	10,718,859	564,189	110,817	934,567	1,041,031	16,665	22,070
NEW ERA LIFE INS CO OF THE MIDWEST	46,752	8,642	-773	36,378	32,267	20	419
NEW YORK LIFE INS & ANNUITY CORP	88,832,647	4,997,629	225,227	12,031,929	12,993,219	165,567	72,143
NEW YORK LIFE INS CO	117,835,521	13,686,268	455,267	11,162,063	11,219,066	117,703	96,608
NIPPON LIFE INS CO OF AMER	157,904	114,720	744	211,475	168,614	355	236
NORTH AMERICAN CO FOR LIFE & HEALTH INS	9,117,526	647,389	-7,720	1,461,380	1,259,118	36,665	14,705
NORTH AMERICAN INS CO	14,330	9,301	847	1,275	539	719	1,495
NORTHWESTERN LONG TERM CARE INS CO	528,231	71,403	-17,112	186,466	126,556	13,696	632
NORTHWESTERN MUTUAL LIFE INS CO THE	166,746,624	12,402,560	338,147	12,875,582	13,802,894	821,215	844,163
NYLIFE INSURANCE CO OF AZ	193,204	54,514	2,896	38,714	20,419	907	202
OCCIDENTAL LIFE INS CO OF NC	261,453	32,924	3,017	31,514	23,202	242	268
OHIO NATIONAL LIFE ASSUR CORP	2,886,948	277,844	-565	267,446	349,680	7,704	5,516
OHIO NATIONAL LIFE INS CO	15,785,004	816,716	80,833	2,882,320	1,010,310	104,593	48,400
OHIO STATE LIFE INS CO	12,174	8,282	848	0	-247	164	219
OLD AMERICAN INS CO	239,744	19,780	1,077	63,818	40,852	1,180	735
OLD REPUBLIC LIFE INS CO	151,874	41,039	5,142	25,492	16,506	563	781
OLD UNITED LIFE INS CO	73,529	40,155	4,222	3,359	-2,082	0	0
OM FINANCIAL LIFE INS CO	16,742,277	816,375	-319,144	780,518	1,390,141	18,386	30,729
ONENATION INSURANCE CO	78,313	77,921	2,890	802	-61	0	0
OPTIMUM RE INS CO	78,977	24,173	1,375	31,923	22,794	0	0
ORDER OF UNITED COMMERCIAL TRAVELERS OF AMER	22,564	10,644	2,116	14,008	11,607	12,575	10,878
OXFORD LIFE INS CO	501,599	133,867	3,277	68,290	65,785	290	196
OZARK NATIONAL LIFE INS CO	642,878	107,302	23,172	85,837	58,283	4,721	2,664

LIFE/HEALTH INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID
PACIFIC LIFE & ANNUITY CO	3,539,136	370,986	117,537	804,733	579,243	0	462
PACIFIC LIFE INS CO	94,738,487	5,005,942	651,829	8,579,486	7,621,467	274,726	136,590
PACIFICARE LIFE & HEALTH INS CO	745,709	680,457	120,705	322,107	252,459	602	486
PAN AMERICAN ASSUR CO	23,772	17,305	741	59	94	118	415
PAN AMERICAN LIFE INS CO	1,515,358	259,446	9,020	190,354	166,320	5,667	4,309
PARK AVENUE LIFE INS CO	419,366	156,228	6,285	4,818	14,288	5	1
PARKER CENTENNIAL ASSUR CO	68,625	41,065	1,510	2,824	3,970	2,824	213
PAUL REVERE LIFE INS CO THE	4,744,807	450,488	131,418	92,046	16,302	3,563	4,265
PAUL REVERE VARIABLE ANNUITY INS CO	49,142	31,776	7,085	0	-21,709	14	10
PEKIN LIFE INS CO	925,953	111,824	-2,741	245,363	241,661	33,202	20,899
PENN INSURANCE & ANNUITY CO	1,092,166	103,591	-2,052	98,077	130,734	1,440	1,108
PENN MUTUAL LIFE INS CO THE	10,939,523	1,364,335	70,756	1,321,958	1,126,106	27,986	10,920
PENNSYLVANIA LIFE INS CO	901,412	261,001	94,647	1,726,174	1,331,838	44,567	42,352
PERICO LIFE INS CO	78,626	49,780	10,308	83,744	57,858	2,906	1,480
PHARMACISTS LIFE INS CO THE	46,292	5,906	-318	6,753	7,733	121	0
PHILADELPHIA AMERICAN LIFE INS CO	175,184	20,933	160	51,339	43,452	144	306
PHL VARIABLE INS CO	4,586,303	235,696	-51,598	364,170	580,798	6,494	8,550
PHOENIX LIFE & ANNUITY CO	60,427	25,423	-339	2,381	3,631	135	0
PHOENIX LIFE INS CO	14,654,500	517,162	-59,874	651,793	1,131,838	13,208	17,745
PHYSICIANS BENEFITS TRUST LIFE INS CO	18,508	9,672	-713	26,654	22,852	0	0
PHYSICIANS LIFE INS CO	1,252,706	101,506	6,279	197,629	190,887	26,905	19,149
PHYSICIANS MUTUAL INS CO	1,539,420	799,112	25,041	386,005	294,225	29,687	20,721
PIONEER MUTUAL LIFE INS CO	476,310	31,506	958	36,120	44,904	736	542
PIONEER SECURITY LIFE INS CO	99,962	76,477	3,079	4,824	4,091	29	0
POLISH FALCONS OF AMER	56,206	2,209	-184	5,003	6,747	5	7
POLISH NATIONAL ALLIANCE OF THE US OF NA	437,152	29,825	-1,027	18,724	28,550	187	335
POLISH ROMAN CATHOLIC UNION OF AMER	178,199	4,312	-1,595	17,256	22,751	200	389
POLISH WOMENS ALLIANCE OF AMER	53,502	876	-737	1,461	3,208	38	45
PRESIDENTIAL LIFE INS CO	3,613,890	269,777	36,029	211,242	327,046	1,548	3,539
PRIMERICA LIFE INS CO	6,805,090	1,705,595	125,943	1,193,479	736,865	25,593	8,761
PRINCIPAL LIFE INS CO	118,786,258	4,588,745	42,053	6,037,114	5,758,257	482,175	161,243
PRINCIPAL NATIONAL LIFE INS CO	12,663	11,889	168	1	0	0	0
PROFESSIONAL INSURANCE CO	111,215	33,632	39	71,490	49,672	228	141
PROTECTIVE LIFE INS CO	26,654,688	2,616,531	549,924	2,505,426	2,341,261	59,930	50,525
PROVIDENT AMERICAN LIFE & HEALTH INS CO	19,393	12,166	-2,472	40,628	30,539	16	2
PROVIDENT LIFE & ACCIDENT INS CO	8,004,252	567,078	113,255	862,466	557,217	14,491	12,163
PRUCO LIFE INS CO	29,252,495	874,836	106,372	4,727,576	1,971,525	123,695	59,606
PRUDENTIAL ANNUITIES LIFE ASSUR CORP	49,615,991	880,978	266,600	11,596,194	4,486,364	228,991	90,376
PRUDENTIAL INSURANCE CO OF AMER THE	225,787,699	10,041,654	1,100,605	17,199,665	21,123,185	233,418	268,197
PRUDENTIAL RETIREMENT INS & ANTY	59,982,602	1,166,402	107,045	71,571	144,276	240,181	161,573
PYRAMID LIFE INS CO THE	369,314	179,546	24,369	1,063,452	849,000	48,418	44,044

LIFE/HEALTH INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID
REASSURE AMERICA LIFE INS CO	16,106,982	647,931	83,974	367,922	684,160	16,380	25,200
RELIABLE LIFE INS CO THE	21,877	10,656	10,387	-9,282	-642,909	8	28
RELIANCE STANDARD LIFE INS CO	3,821,310	541,009	-29,061	1,213,383	993,651	32,071	14,513
RELIASTAR LIFE INS CO	20,673,305	2,190,310	-92,496	569,900	1,709,153	59,843	70,842
RELIASTAR LIFE INS CO OF NY	3,209,428	322,591	95,246	286,672	389,175	693	605
RENAISSANCE LIFE & HEALTH INS CO OF AMER	38,859	19,023	-4,946	102,733	87,033	554	356
REQUIA LIFE INS CORP	2,736	2,697	-501	0	0	0	0
RESOURCE LIFE INS CO	49,882	16,836	3,696	-6,678	-9,387	-201	589
RGA REINSURANCE CO	14,893,433	1,416,550	63,189	2,239,593	2,865,058	0	0
RIVERSOURCE LIFE INS CO	81,313,114	3,370,671	1,886,563	9,759,168	8,120,983	244,689	152,568
ROYAL NEIGHBORS OF AMER	719,165	221,546	99	82,031	75,613	8,946	5,540
SAFEHEALTH LIFE INS CO	19,070	14,881	-203	38,582	30,288	19	12
SAGICOR LIFE INS CO	676,694	38,643	-23,761	152,955	163,470	3,366	1,128
SAVINGS BANK LIFE INS CO OF MA	2,203,667	162,938	-8,507	216,277	266,297	129	148
SCOR GLOBAL LIFE RE INS CO OF TX	320,955	19,891	-9,291	27,211	23,419	0	0
SCOR GLOBAL LIFE US RE INS CO	2,307,874	126,158	-51,253	500,092	545,075	0	0
SEARS LIFE INS CO	83,297	59,247	6,651	24,245	13,313	1,096	582
SECURIAN LIFE INS CO	149,667	126,512	3,922	44,628	34,622	208	115
SECURITY BENEFIT LIFE INS CO	9,862,138	427,351	-21,098	518,812	977,595	9,476	27,696
SECURITY LIFE INS CO OF AMER	79,206	24,450	3,186	75,749	49,080	2,438	2,162
SECURITY LIFE OF DENVER INS CO	20,770,378	1,697,472	23,735	950,541	1,509,817	10,208	10,150
SECURITY MUTUAL LIFE INS CO OF NY	2,426,937	112,993	7,220	319,509	281,628	1,843	3,416
SECURITY NATIONAL LIFE INS CO	364,164	17,063	3,233	44,361	46,679	10	22
SEECCHANGE HEALTH INS CO	5,806	5,770	-980	0	0	0	0
SENIOR HEALTH INS CO OF PA	3,251,995	193,449	-17,457	249,911	375,820	3,448	4,621
SENTRY LIFE INS CO	3,340,602	275,113	18,516	342,865	353,811	46,407	58,282
SETTLERS LIFE INS CO	414,801	53,325	6,861	41,236	36,417	1,725	3,156
SIGNIFICA INSURANCE GROUP INC	34,606	11,570	-20,897	74,333	77,016	0	0
SILVERSCRIPT INSURANCE CO	439,036	144,894	12,126	1,157,485	1,081,183	20,312	18,400
SLOVAK CATHOLIC SOKOL	52,267	9,210	-480	848	1,872	14	19
SLOVAK GYMNASTIC UNION SOKOL OF THE USA	11,031	5,366	83	200	311	0	5
SLOVENE NATIONAL BENEFIT SOCIETY	165,020	5,287	-685	13,137	18,886	274	189
SONS OF NORWAY	282,315	6,830	-1,830	36,779	43,727	4,636	2,267
SOUTHERN LIFE & HEALTH INS CO	94,667	31,264	957	28	1,904	0	0
STANDARD INSURANCE CO	14,524,929	1,193,708	217,793	3,360,601	2,823,151	32,768	22,793
STANDARD LIFE & ACCIDENT INS CO	505,917	217,655	3,230	121,019	95,165	631	257
STANDARD LIFE INS CO OF IN	1,948,951	18,384	-19,436	4,167	39,180	47	5,751
STANDARD SECURITY LIFE INS CO OF NY	370,831	115,055	8,783	181,253	126,985	8,605	6,198
STARMOUNT LIFE INS CO	32,891	15,608	2,478	50,944	35,034	81	0
STATE FARM LIFE & ACCIDENT ASSUR CO	1,792,629	289,151	25,661	183,718	165,251	63,176	36,698
STATE LIFE INS CO THE	3,162,483	210,204	27,612	373,480	437,752	18,033	1,330

LIFE/HEALTH INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID
STATE LIFE INS FUND	89,602	7,349	920	1,907	2,671	2,923	3,973
STATE MUTUAL INS CO	392,821	29,894	1,335	30,115	29,991	599	1,718
STERLING LIFE INS CO	331,679	209,036	12,279	942,716	798,315	1,892	2,236
STONEBRIDGE LIFE INS CO	2,024,829	182,141	135,014	509,900	241,479	9,963	8,706
SUN LIFE & HEALTH INS CO (US)	72,719	40,792	-1,145	0	-1,440	5,371	1,562
SUN LIFE ASSUR CO OF CN	15,278,469	661,996	156,457	2,600,058	2,581,658	98,105	63,380
SUN LIFE ASSUR CO OF CN US	42,453,649	1,749,838	-44,014	4,235,446	4,364,487	128,709	13,338
SUNAMERICA ANNUITY & LIFE ASSUR CO	25,887,982	653,857	122,616	881,838	2,884,000	21,488	67,800
SUNAMERICA LIFE INS CO	17,549,131	4,023,612	222,287	11,144	355,866	14	3,821
SUPREME COUNCIL OF THE ROYAL ARCANUM	82,775	12,644	441	4,152	3,804	3	17
SURETY LIFE INS CO	13,303	12,660	428	0	-135	518	938
SUSA LIFE INS CO INC	14,340	9,488	-1,824	1,114	1,303	1	0
SWISS RE LIFE & HEALTH AMER INC	12,176,227	3,039,453	367,292	311,523	59,213	0	7
SYMETRA LIFE INS CO	20,799,084	1,415,435	43,052	2,827,928	3,170,139	31,010	13,929
SYMETRA NATIONAL LIFE INS CO	16,784	10,244	241	316	450	4	0
TEACHERS INSURANCE & ANNUITY ASSN OF AMER	201,727,945	22,843,951	-452,061	10,234,264	18,169,428	106,208	129,582
TEXAS LIFE INS CO	727,016	48,359	18,080	103,518	82,125	322	217
THRIVENT FINANCIAL FOR LUTHERANS	54,372,055	4,126,774	-18,270	4,209,352	4,882,136	501,501	400,302
THRIVENT LIFE INS CO	3,035,086	172,162	12,355	154,885	357,672	10,290	18,979
TIAA CREF LIFE INS CO	3,319,088	353,313	-7,016	232,514	198,233	3,389	848
TIME INSURANCE CO	795,822	239,511	-43,507	1,310,813	992,599	59,461	48,335
TRANS WORLD ASSUR CO	338,375	70,012	3,953	12,403	5,083	129	39
TRANSAMERICA FINANCIAL LIFE INS CO	20,937,072	911,627	274,899	4,328,524	2,757,338	23,851	6,767
TRANSAMERICA LIFE INS CO	101,455,188	5,026,824	-99,471	8,100,131	3,435,469	182,133	153,653
TRAVELERS PROTECTIVE ASSN OF AMER	11,226	9,685	-47	1,300	714	41	49
TRILOGY HEALTH INS INC	4,315	1,271	-1,421	20,288	16,748	20,600	15,880
TRUSTMARK INSURANCE CO	1,172,032	240,292	26,153	261,413	151,736	4,150	4,273
TRUSTMARK LIFE INS CO	362,207	184,619	2,110	380,637	287,218	8,344	13,102
UBS LIFE INS CO USA	44,075	38,578	471	438	63,998	0	20
ULLICO LIFE INS CO	13,720	9,865	-1,819	960	646	17	25
UNICARE LIFE & HEALTH INS CO	1,482,436	381,336	156,488	2,429,212	1,920,212	7,781	6,721
UNIFIED LIFE INS CO	139,062	14,317	3,332	28,443	25,682	29	10
UNIMERICA INSURANCE CO	262,067	112,957	5,235	235,655	187,088	3,850	5,488
UNION BANKERS INS CO	66,424	36,719	8,045	-8,870	-12,578	2,043	1,256
UNION CENTRAL LIFE INS CO THE	6,743,143	400,877	-119,780	730,497	946,539	9,253	7,818
UNION FIDELITY LIFE INS CO	18,377,842	611,682	32,730	344,692	1,955,259	715	854
UNION LABOR LIFE INS CO THE	3,882,289	92,058	8,713	155,150	126,805	1,087	730
UNION SECURITY INS CO	5,653,173	418,397	59,863	1,103,261	856,847	32,596	38,389
UNITED AMERICAN INS CO	1,649,620	257,005	79,354	787,172	617,879	8,854	7,497
UNITED CONCORDIA INS CO	59,003	40,103	-1,991	142,831	122,125	157	112
UNITED FIDELITY LIFE INS CO	690,452	328,441	-8,384	11,606	18,054	110	297

LIFE/HEALTH INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID
UNITED HERITAGE LIFE INS CO	438,330	40,807	648	55,968	57,137	194	45
UNITED HOME LIFE INS CO	62,925	16,398	307	10,880	3,735	162	31
UNITED INSURANCE CO OF AMER	3,238,886	303,513	52,046	407,370	1,253,734	2,102	2,566
UNITED INVESTORS LIFE INS CO	2,753,457	466,771	37,081	279,418	331,614	1,157	1,428
UNITED LIFE INS CO	1,480,566	160,179	3,523	258,309	290,980	23,377	12,055
UNITED OF OMAHA LIFE INS CO	14,037,295	1,245,139	-5,248	2,418,003	2,307,013	53,563	28,931
UNITED TEACHER ASSOCIATES INS CO	736,878	66,245	-7,360	235,756	195,339	1,762	1,161
UNITED WORLD LIFE INS CO	92,756	43,172	2,270	2,239	2,597	15,779	13,553
UNITEDHEALTHCARE INSURANCE CO	11,899,664	3,425,789	1,993,882	35,846,046	29,559,571	1,416,776	1,192,776
UNITY FINANCIAL LIFE INS CO	87,263	8,113	1,380	28,690	23,566	1,664	224
UNITY MUTUAL LIFE INS CO	277,027	17,041	-2,094	26,361	22,913	30	118
UNIVERSAL GUARANTY LIFE INS CO	265,010	27,350	204	9,144	16,641	42	55
UNIVERSAL UNDERWRITERS LIFE INS CO	258,997	75,322	13,009	8,906	1,866	181	1,189
UNUM LIFE INS CO OF AMER	17,214,784	1,541,119	249,419	2,634,578	1,430,074	93,931	60,481
US FINANCIAL LIFE INS CO	598,828	70,561	16,700	61,202	91,883	4,433	1,880
US LETTER CARRIERS MUT BENEFIT ASSN	186,418	19,998	898	15,699	19,771	361	253
US LIFE INS CO IN THE CITY OF NY THE	5,318,059	488,892	193,876	491,969	318,041	4,633	3,255
USAA DIRECT LIFE INS CO	9,303	9,247	97	0	0	0	0
USAA LIFE INS CO	14,780,134	1,295,124	41,961	2,281,950	2,674,146	18,168	4,428
USABLE LIFE	305,878	122,286	2,672	384,004	270,706	368	365
VANTISLIFE INSURANCE CO	870,801	71,078	345	237,447	249,694	17	1
VARIABLE ANNUITY LIFE INS CO THE	59,451,514	3,625,701	129,605	5,259,731	7,001,915	14,239	34,728
VISTA LIFE INS CO	40,139	39,362	1,586	0	-355	0	0
WASHINGTON NATIONAL INS CO	1,926,723	400,130	-43,315	180,054	3,476	2,715	9,323
WEA INSURANCE CORP	596,588	240,176	2,688	863,435	814,448	858,442	786,414
WELLCARE HEALTH INS OF IL INC	105,352	30,553	-2,477	531,460	468,250	19	1,719
WELLCARE PRESCRIPTION INS INC	222,431	99,435	-3,079	778,163	698,346	19,023	18,725
WELLINGTON LIFE INS CO	7,091	6,528	178	1,889	922	0	0
WEST COAST LIFE INS CO	3,529,519	525,617	-95,921	215,182	278,962	17,796	23,163
WESTERN & SOUTHERN LIFE INS CO THE	7,955,404	3,464,875	78,838	286,465	335,481	2,114	2,296
WESTERN CATHOLIC UNION	294,740	3,432	-1,468	78,745	-16,152	28,240	5,904
WESTERN FRATERNAL LIFE ASSN	228,894	20,319	492	18,116	22,736	3,311	3,440
WESTERN NATIONAL LIFE INS CO	43,440,973	3,185,303	-228,590	3,610,196	933,315	45,192	88,658
WESTERN RESERVE LIFE ASSUR CO OF OH	8,821,381	363,146	115,655	656,251	792,058	11,567	23,270
WESTERN SOUTHERN LIFE ASSUR CO	10,884,697	1,005,041	-57,389	1,198,756	1,483,517	85,550	21,040
WESTWARD LIFE INS CO	10,373	8,300	48	90	21	0	0
WILLIAM PENN ASSN	199,480	19,894	-1,181	20,068	25,647	64	54
WILTON REASSURANCE CO	1,179,640	258,305	1,636	33,495	489,733	0	0
WILTON REASSURANCE LIFE CO OF NY	1,182,496	95,258	28,017	53,592	62,249	96	11
WISCONSIN AUTO & TRUCK DEALERS INS CORP	5,368	2,515	-1,512	9,566	9,777	10,230	9,981
WOMANS LIFE INS SOCIETY	185,701	29,237	855	9,817	13,001	75	215

LIFE/HEALTH INSURER (000s OMITTED)	FINANCIAL DATA			NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	PREMIUM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID
WOODMEN OF THE WORLD LIFE INS SOCIETY	8,074,593	823,308	7,991	803,621	856,155	227	285
WORKMENS BENEFIT FUND OF THE USA	34,308	492	-208	1,314	2,173	7	31
WORLD CORP INS CO	22,984	22,164	-185	1,658	1,564	0	0
WORLD INSURANCE CO	251,900	107,101	2,594	211,303	150,879	3,305	3,058
WYSSTA INSURANCE CO INC	5,144	4,647	-329	3,544	2,916	3,544	2,916
XL LIFE INS & ANNUITY CO	67,032	19,353	2,185	0	826	0	0
XL RE LIFE AMER INC	65,130	31,947	-5,321	7,402	9,190	5	131
ZALE LIFE INS CO	11,006	8,604	538	1,879	519	4	1



**Table H**

**2009 Financial Data  
of  
Other Health Insurers**

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



## FINANCIAL DATA

## WISCONSIN OPERATIONS

OTHER HEALTH INSURER (000s OMITTED)	FINANCIAL DATA			WISCONSIN OPERATIONS						
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
ABRI HEALTH PLAN INC	14,619	6,971	1,290	57,752	49,744	90	7	94,462	79,095	84
AMERICAN DENTAL PLAN OF WI INC	237	105	0	3,025	2,583	85	15	3,025	2,583	85
CARE PLUS DENTAL PLANS INC	1,261	0	0	19,317	19,063	99	1	19,317	19,063	99
CARE WISCONSIN HEALTH PLAN INC	22,983	12,132	1,344	68,222	51,415	93	7	68,832	51,565	75
CHILDRENS COMMUNITY HEALTH PLAN INC	16,323	5,297	1,232	64,727	79,397	127	4	64,900	79,534	123
COMMUNITY CARE HEALTH PLAN INC	20,557	12,273	968	73,875	63,325	88	11	73,875	63,915	87
COMPCARE HEALTH SERVICES INS CORP	128,397	63,739	13,116	473,072	408,407	90	10	473,072	408,407	86
DEAN HEALTH PLAN INC	121,477	70,885	8,786	938,345	873,162	94	5	938,345	873,162	93
DELTA DENTAL OF WI INC	135,237	104,399	-2,063	110,003	94,774	92	13	107,618	91,636	85
DENTAL COM INS PLAN	7	0	0	2,544	2,290	90	7	2,544	2,290	90
DENTAL PROTECTION PLAN INC	31	3	-8	58	0	0	114	58	0	0
DENTAQUEST DENTAL PLAN OF WI INC	788	549	38	342	180	53	30	342	180	53
DIRECT DENTAL SERVICE PLAN INC	2	2	0	3,182	2,800	88	12	3,182	2,800	88
EYE CARE OF WI INS INC	340	199	116	64	554	999	15	64	554	862
FIRST COMMONWEALTH LTD HEALTH SERVICE CORP	3,008	2,103	-422	5,543	5,586	101	11	5,543	5,586	101
GROUP HEALTH COOP OF EAU CLAIRE	58,525	22,863	3,146	200,624	184,351	93	9	201,694	185,593	92
GROUP HEALTH COOP OF SOUTH CENTRAL WI	101,639	68,813	2,080	238,537	220,202	94	8	239,394	221,456	93
GUNDERSEN LUTHERAN HEALTH PLAN INC	22,943	14,739	1,034	211,252	197,888	96	4	210,393	197,051	94
HEALTH TRADITION HEALTH PLAN	16,459	8,316	287	131,639	120,112	95	5	133,303	120,519	90
HUMANA WISCONSIN HEALTH ORGANIZATION INS CORP	57,936	31,604	223	151,625	136,464	92	11	250,919	224,905	90
INDEPENDENT CARE HEALTH PLAN	45,971	15,478	4,344	139,630	116,400	88	8	139,825	116,419	83
MANAGED HEALTH SERVICES INS CORP	77,993	51,893	9,696	236,910	211,384	92	7	243,992	337,677	138
MEDICA HEALTH PLANS OF WI	2,972	2,922	-13	2	3	152	998	2	3	152
MEDICAL ASSOC CLINIC HEALTH PLAN OF WI THE	3,299	2,282	294	26,958	24,402	92	8	26,958	24,402	91
MERCYCARE HMO INC	25,923	11,233	48	110,319	105,047	96	4	110,396	105,760	96
NETWORK HEALTH PLAN	103,114	69,803	10,493	424,433	375,752	93	5	427,397	379,153	89
PARTNERSHIP HEALTH PLAN INC	25,016	7,581	-2,994	119,317	109,497	97	6	119,476	109,385	92
PHYSICIANS PLUS INS CORP	80,986	46,384	3,174	393,469	362,379	93	6	393,469	363,109	92
SECURITY HEALTH PLAN OF WI INC	214,044	124,870	37,041	804,094	725,957	92	4	804,094	725,957	90
SENIORDENT DENTAL PLAN INC	186	183	4	145	76	52	44	33	16	49
UCARE WISCONSIN INC	8,567	3,120	-1,778	24,493	23,713	98	9	24,493	23,713	97
UNITEDHEALTHCARE OF WI INC	228,487	93,745	45,617	1,038,086	890,253	87	7	1,039,356	891,057	86
UNITY HEALTH PLANS INS CORP	76,564	39,775	8,110	354,717	310,264	90	6	355,292	310,333	87
VISION CARE NETWORK INS CORP	31	31	2	63	35	55	27	63	0	0
VISION INSURANCE PLAN OF AMER INC	1,351	686	1,219	9,175	5,312	58	25	8,566	5,044	59
WISCONSIN PHYSICIANS SERVICE INS CORP	303,346	167,082	5,575	430,420	349,893	88	14	435,206	359,043	82
WISCONSIN VISION SERVICE PLAN INC	12,536	9,285	71	11,655	10,301	89	8	11,407	10,301	90
WPS HEALTH PLAN INC	24,511	10,856	-1,214	91,730	82,454	94	8	95,012	85,897	90



**Table I**

**2009 Financial Data  
of  
Town Mutual Insurers**

**Includes: Town Mutual Insurers**



TOWN MUTUAL INSURER (000s OMITTED)	FINANCIAL DATA			WISCONSIN OPERATIONS						
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
ALL STAR MUTUAL INS CO	2,107	1,051	-28	1,136	762	73	38	1,743	812	47
ARLINGTON MUTUAL FIRE INS CO	4,257	3,239	122	1,107	555	56	38	1,711	867	51
ASHLAND COUNTY TOWN INS CO	1,206	1,006	116	240	28	16	54	429	124	29
BARABOO MUTUAL INS CO	1,784	1,506	111	325	121	41	37	579	235	41
BARRON MUTUAL INS CO	3,417	2,467	187	1,050	380	40	45	1,550	698	45
BERRY & ROXBURY MUTUAL INS CO	2,436	2,183	77	228	64	32	45	434	86	20
BLOOMINGTON FARMERS MUTUAL INS CO	2,191	1,043	-160	1,007	895	101	34	1,676	2,584	154
BRISTOL TOWN INS CO	1,093	1,043	30	82	8	19	108	174	9	5
CALEDONIA MUTUAL FIRE INS CO	539	523	11	15	5	49	60	86	13	15
CALUMET EQUITY MUTUAL INS CO	1,992	1,099	-227	700	538	88	51	1,149	1,290	112
CLARNO MUTUAL INS CO	2,390	2,025	31	394	248	67	43	628	239	38
COLUMBUS MUTUAL TOWN INS CO	1,955	1,553	-49	334	266	85	45	640	646	101
DARLINGTON MUTUAL INS CO	2,051	1,015	-202	812	646	90	51	1,231	2,571	209
DUPONT MUTUAL INS CO	3,076	1,940	64	1,027	438	52	52	1,823	647	35
EAGLE POINT MUTUAL INS CO	3,508	2,903	41	549	270	66	37	1,054	882	84
ETTRICK MUTUAL INS CO	1,224	795	-17	498	259	59	39	732	336	46
FALL CREEK MUTUAL INS CO	2,677	2,089	203	561	119	28	43	1,115	165	15
FARMERS TOWN MUTUAL INS CO	2,117	1,861	66	258	112	49	44	514	181	35
FLYWAY MUTUAL INS CO	2,318	1,877	61	424	88	26	77	932	541	58
FOUNTAIN CITY MUTUAL INS CO	2,458	1,863	196	590	158	31	51	896	177	20
FRANKLIN FARMERS MUTUAL INS CO	2,086	1,171	-67	883	654	77	39	1,319	855	65
GREEN COUNTY MUTUAL INS CO	2,415	1,585	-8	762	401	60	43	1,469	588	40
HELENVILLE MUTUAL INS CO	2,506	1,340	-40	1,107	620	69	44	1,782	1,614	91
HENRIETTA GREENWOOD & UNION MUTUAL FIRE INS CO	581	505	3	20	8	64	84	166	50	30
HOLLAND MUTUAL FIRE INS CO	721	470	50	236	88	41	48	442	88	20
HOMESTEAD MUTUAL INS CO	7,892	6,629	283	1,388	613	48	51	2,252	1,216	54
IXONIA MUTUAL INS CO	3,860	3,340	149	634	95	22	56	955	155	16
JAMESTOWN MUTUAL INS CO	4,057	1,925	-47	997	824	89	28	1,386	3,165	228
KENOSHA COUNTY MUTUAL INS CO	3,650	3,471	-96	150	137	99	71	267	151	57
LAPRAIRIE MUTUAL INS CO	2,357	1,978	45	429	146	41	61	610	147	24
LEBANON CLYMAN MUTUAL INS CO	1,609	1,349	141	351	-17	3	68	642	40	6
LIBERTY MUTUAL FIRE INS CO	2,740	2,175	-168	740	702	100	50	1,158	1,737	150
LUCK MUTUAL INS CO	2,519	1,954	213	664	179	32	41	935	310	33
MARCELLON COURTLAND SPRINGVALE MUTUAL INS CO	1,758	1,648	25	136	65	55	62	291	98	34
MEDINA MUTUAL INS CO	2,540	876	53	1,547	965	66	36	2,247	1,332	59
MERRIMAC LODI MUT INS CO	3,540	2,972	89	574	193	42	55	1,109	272	25
MIDDLETON INSURANCE CO	2,466	1,868	102	690	272	46	47	998	269	27
MT PLEASANT PERRY MUT INS CO	3,349	2,345	58	960	472	54	40	1,722	1,062	62
NEW HOPE MUTUAL INS CO	754	515	-75	280	187	75	66	564	303	54

TOWN MUTUAL INSURER (000s OMITTED)	FINANCIAL DATA			WISCONSIN OPERATIONS						
	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	LOSS RATIO	EXP RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	PURE LOSS RATIO
NEWARK MUTUAL INS CO	687	278	-60	358	251	77	50	606	415	69
NORTHEASTERN MUTUAL INS CO	2,433	2,048	152	458	115	29	46	864	173	20
NORTHERN FINNISH MUTUAL INS CO	1,447	931	22	537	157	37	70	813	362	45
PARIS MUTUAL FIRE INS CO	614	575	17	50	1	6	73	81	31	38
PELLA MUTUAL INS CO	4,098	2,043	224	2,049	905	53	38	3,071	896	29
PRICE COUNTY TOWN MUTUAL INS CO	1,716	1,234	58	495	234	54	44	883	284	32
RACINE COUNTY MUTUAL INS CO	2,772	2,347	146	508	61	20	59	738	229	31
REEDSBURG WESTFIELD MUTUAL INS CO	2,365	2,047	115	384	98	30	40	705	104	15
RIVER FALLS MUTUAL INS CO	2,976	2,469	268	556	159	35	31	1,083	285	26
ROSENDALE MUTUAL INS CO	708	515	20	184	47	28	70	447	117	26
SENECA SIGEL MUTUAL INS CO	2,624	2,075	197	762	197	33	52	1,185	618	52
SHELBY FARMERS MUTUAL INS CO	685	373	-152	276	277	105	57	442	425	96
SOUTH CENTRAL MUTUAL INS CO	2,388	1,776	91	504	159	39	52	915	263	29
SOUTHEAST MUTUAL INS CO	1,825	1,569	125	187	-7	2	58	429	131	30
SPRING GROVE MUTUAL INS CO	1,402	1,288	-12	110	54	62	90	277	411	148
STOCKHOLM TOWN MUTUAL INS CO	2,801	2,525	237	293	48	19	22	496	43	9
SUGAR CREEK MUTUAL INS CO	7,589	6,660	364	1,231	242	23	45	1,704	233	14
THERESA MUTUAL INS CO	3,583	3,140	25	506	204	46	50	885	919	104
TRADE LAKE MUTUAL INS CO	1,869	1,401	-43	652	335	60	56	992	811	82
TRI COUNTY MUTUAL TOWN INS CO	895	717	48	213	73	46	54	358	83	23
WASHINGTON TOWN MUTUAL INS CO	1,934	1,847	38	91	5	18	94	178	11	6
WATERTOWN MUTUAL INS CO	2,276	1,551	-143	634	286	56	69	1,038	826	80
WAUKESHA COUNTY MUTUAL INS CO	1,206	1,012	-99	219	97	54	78	408	203	50
WAUSAU STETTIN MUTUAL INS CO	14,463	10,002	847	4,987	1,277	40	41	6,551	1,594	24
WEST CENTRAL MUTUAL INS CO	2,269	1,783	19	485	215	66	53	842	269	32
YORKVILLE & MT PLEASANT MUTUAL INS CO	1,623	1,529	25	101	47	51	79	283	80	28

## **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, 2009. (For current information, see OCI's Web site at <https://ociaccess.oci.wi.gov/CmpInfo/CmpInfo.oci>). 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 non-profit 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).** May be a domestic benefit society organized and operating under ch. 614, Wis. Stat., or a nondomestic benefit society operating under ch. 618, Wis. Stat. A fraternal benefit society is a nonstock corporation which exists for social, educational, charitable, or religious purposes, and also may sell individual life or health insurance to its members. A fraternal is governed through a lodge system and a representative form of government, and members voluntarily perform charitable, educational, etc., services for other members or the public. Fraternal benefit societies file the NAIC Fraternal Orders annual statement blank.

**GA—Gift Annuity Corporation.** Established by a domestic or foreign nonprofit corporation under ch. 615, Wis. Stat. Gift annuities receive gifts of money or property, in return for agreeing to pay an annuity to the donor. Remaining income may be transferred to the nonprofit corporation for its charitable, religious, etc. purposes. Gift annuities file the NAIC Charitable Annuity Corporations annual statement blank.

**HMO—Health Maintenance Organization (HMO).** Established under chs. 185, 611, 613, or 618, Wis. Stat., and operates under ch. 609, Wis. Stat. HMOs may be for profit, nonprofit, or a cooperative. An HMO makes available comprehensive health care services (performed by providers contracted by the HMO) to enrolled participants for predetermined fixed payments. An HMO may hire medical service providers as employees or may contract with existing hospitals and clinics to provide services to

participants. HMOs file the NAIC Health annual statement blank.

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

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

**LHSO—Limited Health Service Organization (LHSO).** 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.

**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.

**VI—Viatical Settlement Providers.** Established under s. 632.68, Wis. Stat., to provide payment to the policyholders of a life insurance policy insuring the life of a person who has a catastrophic or life threatening illness or condition.

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

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

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*Directory of Licensed Insurers*

Name of Company, Society, or Association	State of Domicile	Company Type	Mailing Address and Telephone	Incorporated or Organized	Commenced Business in Wisconsin
21ST CENTURY CAS CO	CA	PC	3 BEAVER VALLEY RD WILMINGTON DE 19803-1115 (302) 252-2000	1987	2005
21ST CENTURY INS CO	CA	PC	3 BEAVER VALLEY RD 21ST CENTURY PLZ WILMINGTON DE 19803 (302) 252-2000	1967	2005
5 STAR LIFE INS CO	LA	LAH	909 N WASHINGTON ST ALEXANDRIA VA 22314 (800) 776-2322	1943	2003
AAA LIFE INS CO	MI	LAH	17900 N LAUREL PARK DR LIVONIA MI 48152-3985 (734) 779-2600	1969	1971
AAGI INC	IL	VPP	1500 W SHURE DR 7TH FL ONE NORTH ARLINGTON ARLINGTON HEIGHTS IL 60004 (888) 442-2886	1999	2005
AAGI INC	IL	WP	P O BOX 925 ARLINGTON HEIGHTS IL 60006 (847) 385-0405	1999	2000
AARP INSTITUTE	DC	GA	601 E STREET NW WASHINGTON DC 20049 (202) 434-6210	1963	2006
ABILITY INS CO	NE	LAH	1515 S 75TH ST OMAHA NE 68124-1618 (402) 218-4069	1967	1971
ABRI HEALTH PLAN INC	WI	HMO	2400 S 102ND ST STE 103 WEST ALLIS WI 53227 (414) 847-1777	2004	2004
ACA FINANCIAL GUARANTY CORP	MD	PC	140 BROADWAY 47TH FL NEW YORK NY 10005 (212) 375-2000	1986	1989
ACACIA LIFE INS CO	DC	LAH	5900 O ST LINCOLN NE 68510 (402) 467-1122	1869	1923
ACADIA INS CO	NH	PC	P O BOX 9010 WESTBROOK ME 04098 (207) 772-4300	1992	2009
ACCENDO INS CO	UT	LAH	221 N CHARLES LINDBERGH DR SALT LAKE CITY UT 84116 (801) 961-6000	1955	1970
ACCEPTANCE CASUALTY INS CO	NE	PC	P O BOX 10800 RALEIGH NC 27605 (919) 833-1600	1920	1970
ACCEPTANCE INS CO	NE	PC	300 W BROADWAY STE 1600 COUNCIL BLUFFS IA 51503 (712) 329-3600	1979	1993
ACCIDENT FUND GENERAL INS CO	MI	PC	P O BOX 40790 LANSING MI 48901 (517) 342-4200	2005	2006
ACCIDENT FUND INS CO OF AM	MI	PC	P O BOX 40790 LANSING MI 48901 (517) 342-4200	1994	2000
ACCIDENT FUND NATL INS CO	MI	PC	P O BOX 40790 LANSING MI 48901 (517) 342-4200	2005	2006
ACCREDITED SURETY AND CASUALTY CO INC	FL	PC	P O BOX 140855 ORLANDO FL 32814 (407) 629-2131	1971	2005
ACE AMERICAN INS CO	PA	PC	436 WALNUT ST P O BOX 1000 PHILADELPHIA PA 19106 (215) 640-1000	1945	1971

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ACE FIRE UNDERWRITERS INS CO	PA	PC	436 WALNUT ST P O BOX 1000 PHILADELPHIA PA 19106 (215) 640-1000	1941	1967
ACE INDEMNITY INS CO	PA	PC	436 WALNUT ST P O BOX 1000 PHILADELPHIA PA 19106 (215) 640-1000	1967	1989
ACE LIFE INS CO	CT	LAH	P O BOX 1000 PHILADELPHIA PA 19106 (203) 352-6602	1965	1966
ACE PROPERTY AND CASUALTY INS CO	PA	PC	436 WALNUT ST P O BOX 1000 PHILADELPHIA PA 19106 (215) 640-1000	1819	1851
ACIG INS CO	IL	PC	12222 MERIT DR STE 1660 DALLAS TX 75251 (800) 563-6051 427	1985	2004
ACORD	NY	RS	P O BOX 1529 PEARL RIVER NY 10965 (914) 620-1700	1994	1994
ACSTAR INS CO	IL	PC	P O BOX 2350 NEW BRITAIN CT 06050 (860) 224-2000	1970	1981
ACUITY A MUTUAL INS CO	WI	PC	P O BOX 58 SHEBOYGAN WI 53082 (920) 458-9131	1925	1925
ADDISON INS CO	IL	PC	P O BOX 73909 CEDAR RAPIDS IA 52407 (319) 399-5700	1855	1996
ADMIRAL INDEMNITY CO	DE	PC	1255 CALDWELL RD CHERRY HILL NJ 08034 (630) 210-0360	1992	2001
ADMIRAL LIFE INS CO OF AMERICA	AZ	LAH	P O BOX 33 ROME GA 30162 (706) 295-1505	1958	1986
ADVANTA INS CO	AZ	PC	P O BOX 429 WELSH & MCKEAN RDS SPRING HOUSE PA 19477 (215) 444-5769	1986	1990
ADVANTA LIFE INS CO	AZ	LAH	P O BOX 429 WELSH & MCKEAN RDS SPRING HOUSE PA 19477 (215) 444-5769	1972	1990
ADVANTAGE WARRANTY CORP THE	FL	WP	ONE CHESTERFIELD PLACE 14755 N OUTER FORTY RD STE 400 ST LOUIS MO 63017 (636) 536-5600	1985	1993
ADVANTAGE WORKERS COMPENSATION INS CO	IN	PC	P O BOX 571918 SALT LAKE CITY UT 84157-1918 (801) 288-8750	1981	1984
ADVENTIST FRONTIER MISSIONS INC	MI	GA	P O BOX 286 BERRION SPRINGS MI 49103 (269) 473-4250	1985	2003
AEGIS SECURITY INS CO	PA	PC	P O BOX 3153 HARRISBURG PA 17105 (717) 657-9671	1977	1990
AETNA HEALTH & LIFE INS CO	CT	LAH	151 FARMINGTON AVE RT21 HARTFORD CT 06156 (860) 273-0123	1971	1972
AETNA HEALTH INS CO	PA	LAH	980 JOLLY RD U11S BLUEBELL PA 19422	1956	1967

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AETNA INS CO OF CT	CT	PC	151 FARMINGTON AVE RT21 HARTFORD CT 06156 (860) 273-0123	1990	1990
AETNA LIFE INS CO	CT	LAH	151 FARMINGTON AVE RT21 HARTFORD CT 06156 (860) 273-0123	1853	1858
AFFILIATED FM INS CO	RI	PC	P O BOX 7500 JOHNSTON RI 02919 (401) 275-3000	1949	1950
AFFINITY ROAD & TRAVEL CLUB INC	TX	MC	64 INVERNESS DRIVE EAST ENGLEWOOD CO 80112 (303) 790-2267	1978	1979
AFFIRMATIVE INS CO	IL	PC	P O BOX 9030 ADDISON TX 75001 (972) 728-6300	1983	1988
AGCS MARINE INS CO	IL	PC	33 W MONROE ST CHICAGO IL 60603 (312) 346-6400	1961	1982
AGL LIFE ASSURANCE CO	PA	LAH	610 W GERMANTOWN PIKE STE 460 PLYMOUTH MEETING PA 19462 (484) 530-4800	1960	1994
AIG CENTENNIAL INS CO	PA	PC	3 BEAVER VALLEY RD WILMINGTON DE 19803 (302) 252-2000	1981	1982
AIG INDEMNITY INS CO	PA	PC	3 BEAVER VALLEY RD WILMINGTON DE 19803 (302) 252-2000	1984	1984
AIG NATIONAL INS CO INC	NY	PC	3 BEAVER VALLEY RD WILMINGTON DE 19803 (302) 252-2000	1938	1985
AIG PREMIER INS CO	PA	PC	3 BEAVER VALLEY RD WILMINGTON DE 19803 (302) 252-2000	1910	1911
AGRI GENERAL INS CO	IA	PC	9200 NORTHPARK DR STE 350 JOHNSTON IA 50131 (515) 559-1000	1983	1991
AIPSO	RI	RS	302 CENTRAL AVE JOHNSTON RI 02919	1971	1972
AIU INS CO	NY	PC	175 WATER ST 24TH FL NEW YORK NY 10038 (212) 770-7000	1851	1915
ALAMANCE INS CO	IL	PC	238 INTERNATIONAL RD BURLINGTON NC 27215 (336) 586-2500	1998	2000
ALDO LEOPOLD FOUNDATION INC	WI	GA	P O BOX 77 BARABOO WI 53913 (608) 355-0279	1982	2006
ALEA NORTH AMERICAN INS CO	NY	PC	55 CAPITAL BLVD ROCKY HILL CT 06067 (860) 513-4180	1932	1982
ALEXIAN VILLAGE OF MILWAUKEE	WI	CC	9301 N 76TH ST MILWAUKEE WI 53223 (414) 355-9300	1974	1974
ALEXICO CORPORATION	NV	VPP	6201 COLLEGE BLVD STE 300 OVERLAND PARK KS 66211 (913) 338-0009	2001	2005
ALL AMERICA INS CO	OH	PC	P O BOX 351 VAN WERT OH 45891 (419) 238-1010	1961	1974
ALL SAVERS INS CO	IN	LAH	7440 WOODLAND DR INDIANAPOLIS IN 46278 (317) 290-8100	1986	1987

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ALL-STAR MUTUAL INS CO	WI	TM	100 N BUSINESS PK CIRCLE STE 102 STOUGHTON WI 53589 (608) 877-9750	1882	1882
ALLEGHENY CASUALTY CO	PA	PC	P O BOX 1116 MEADVILLE PA 16335 (814) 336-2521	1936	1956
ALLIANZ GLOBAL RISKS US INS CO	CA	PC	225 W WASHINGTON ST STE 2000 CHICAGO IL 60606-3484 (312) 224-3300	1977	1977
ALLIANZ LIFE AND ANNUITY CO	MN	LAH	5701 GOLDEN HILLS DR MINNEAPOLIS MN 55416-1297 (763) 765-6500	1984	1991
ALLIANZ LIFE INS CO OF NORTH AMERICA	MN	LAH	5701 GOLDEN HILLS DR GOLDEN VALLEY MN 55416-1297 (763) 765-6500	1896	1899
ALLIED PROPERTY AND CASUALTY INS CO	IA	PC	ONE W NATIONWIDE BLVD DSPF-76 COLUMBUS OH 43215 (515) 508-4211	1983	1999
ALLIED WORLD REINSURANCE CO	NH	PC	225 FRANKLIN ST BOSTON MA 02110 (857) 288-6000	1986	1991
ALLMERICA FINANCIAL ALLIANCE INS CO	NH	PC	440 LINCOLN ST WORCESTER MA 01605 (508) 853-7200	1995	1996
ALLMERICA FINANCIAL BENEFIT INS CO	MI	PC	440 LINCOLN ST WORCESTER MA 01653 (508) 853-7200	1976	1993
ALLSTATE ASSURANCE CO	IL	LAH	3075 SANDERS RD STE H1A NORTHBROOK IL 60062 (847) 402-5000	1978	1978
ALLSTATE FIRE AND CASUALTY INS CO	IL	PC	2775 SANDERS RD NORTHBROOK IL 60062 (847) 402-5000	1972	1981
ALLSTATE INDEMNITY CO	IL	PC	3075 SANDERS RD STE H1A NORTHBROOK IL 60062 (847) 402-5000	1960	1964
ALLSTATE INS CO	IL	PC	3075 SANDERS RD STE H1A NORTHBROOK IL 60062 (847) 402-5000	1931	1936
ALLSTATE LIFE INS CO	IL	LAH	3075 SANDERS RD STE H1A NORTHBROOK IL 60062 (847) 402-6018	1957	1958
ALLSTATE MOTOR CLUB INC	DE	MC	51 W HIGGINS STE S1A S BARRINGTON IL 60010 (847) 551-2440	1982	1983
ALLSTATE PROPERTY & CASUALTY INS CO	IL	PC	3075 SANDERS RD STE H1A NORTHBROOK IL 60062 (847) 402-5000	1985	1987
ALPHA PROPERTY & CASUALTY INS CO	WI	PC	P O BOX 223687 DALLAS TX 75222 (972) 690-5500	1979	1979
ALVERNO COLLEGE	WI	GA	P O BOX 343922 MILWAUKEE WI 53234 (414) 382-6128	1940	1993
ALZHEIMERS DISEASE & RELATED DISORDERS INC	DE	GA	225 N MICHIGAN AVE 17TH FL CHICAGO IL 60601 (312) 335-5717	1980	1997
AMALGAMATED LIFE & HEALTH INS CO	IL	LAH	333 S ASHLAND AVE CHICAGO IL 60607 (914) 367-5000	1939	1963

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AMALGAMATED LIFE INS CO	NY	LAH	333 WESTCHESTER AVE WHITE PLAINS NY 10604 (914) 367-5000	1943	1995
AMBAC ASSURANCE CORP	WI	PC	1 STATE ST PLZ NEW YORK NY 10004 (212) 668-0340	1970	1970
AMCO INS CO	IA	PC	ONE W NATIONWIDE BLVD DSPF-76 COLUMBUS OH 43215 (515) 508-4211	1958	1974
AMERICAN AGRI-BUSINESS INS CO	TX	PC	7101 82ND ST LUBBOCK TX 79424 (806) 473-0333	1948	2006
AMERICAN AGRICULTURAL INS CO	IN	PC	1501 E WOODFIELD RD STE 300W SCHAUMBURG IL 60173 (847) 969-2900	1948	1972
AMERICAN ALTERNATIVE INS CORP	DE	PC	P O BOX 5241 PRINCETON NJ 08543 (609) 243-4200	1995	1997
AMERICAN AMICABLE LIFE INS CO OF TX	TX	LAH	P O BOX 2549 WACO TX 76702 (254) 297-2777	1981	1986
AMERICAN ASSOC OF INS SERVICES	IL	RS	1745 S NAPERVILLE RD WHEATON IL 60189-5898 (630) 681-8347	1970	1970
AMERICAN AUTO SHIELD LLC	WY	WP	5695 YUKON ST ARVADA CO 80002 (303) 420-7488	2002	2005
AMERICAN AUTOMOBILE INS CO	MO	PC	777 SAN MARIN DR NOVATO CA 94998 (415) 899-2000	1911	1916
AMERICAN BANKERS INS CO OF FLORIDA	FL	PC	11222 QUAIL ROOST DR MIAMI FL 33157 (305) 253-2244	1947	1961
AMERICAN BANKERS LIFE ASSUR CO OF FLORIDA	FL	LAH	11222 QUAIL ROOST DR MIAMI FL 33157 (305) 253-2244	1952	1959
AMERICAN BAPTIST FOREIGN MISSION SOCIETY	PA	GA	P O BOX 851 VALLEY FORGE PA 19482-0851 (610) 768-2203	1821	1978
AMERICAN BAPTIST HOMES OF THE MIDWEST	MN	GA	14850 SCENIC HEIGHTS RD STE 125 EDEN PRAIRIE MN 55344 (952) 253-1459	1930	1992
AMERICAN BENEFIT LIFE INS CO	OK	LAH	1605 LBJ FREEWAY STE 710 DALLAS TX 75234 (972) 484-6063	1909	1988
AMERICAN BIBLE SOCIETY	NY	GA	1865 BROADWAY NEW YORK NY 10023 (212) 408-1276	1841	1978
AMERICAN BUSINESS & PERSONAL INS MUTUAL INC	DE	PC	307 N MICHIGAN AVE CHICAGO IL 60601 (312) 346-8100	1981	1985
AMERICAN CANCER SOCIETY	NY	GA	250 WILLIAMS ST NW ATLANTA GA 30303 (404) 329-4306	1922	1997
AMERICAN CASUALTY CO OF READING PA	PA	PC	333 S WABASH AVE CHICAGO IL 60604 (312) 822-5000	1902	1944
AMERICAN CENTENNIAL INS CO	DE	PC	3501 SILVERSIDE RD 203 NAAMANS BLDG WILMINGTON DE 19810-4910 (302) 479-2100	1970	1979

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AMERICAN COMMERCE INS CO	OH	PC	211 MAIN ST WEBSTER MA 01570 (508) 943-9000	1946	1960
AMERICAN COMMUNITY MUTUAL INS CO	MI	LAH	39201 W SEVEN MILE RD LIVONIA MI 48152 (734) 591-4645	1947	1995
AMERICAN COMPENSATION INS CO	MN	PC	8500 NORMANDALE LAKE BLVD STE 1400 BLOOMINGTON MN 55437 (952) 893-0403	1991	1997
AMERICAN CONTRACTORS INDEMNITY CO	CA	PC	601 S FIGUEROA ST LOS ANGELES CA 90017-5704 (310) 649-0990	1990	2003
AMERICAN COUNTRY INS CO	IL	PC	150 NW POINT BLVD STE 300 ELK GROVE VILLAGE IL 60007-1040 (847) 700-8200	1997	1997
AMERICAN DENTAL PLAN OF WISCONSIN INC	WI	LHSO	1221 JOHN Q HAMMONS DR MADISON WI 53717-2912 (608) 831-1047	1993	1994
AMERICAN ECONOMY INS CO	IN	PC	175 BERKELEY ST BOSTON MA 02116-5066 (617) 357-9500	1959	1962
AMERICAN EMPIRE INS CO	OH	PC	P O 5370 CINCINNATI OH 45201 (513) 369-3000	1979	1981
AMERICAN EQUITY INVESTMENT LIFE INS CO	IA	LAH	P O BOX 71216 DES MOINES IA 50325 (888) 221-1234	1980	1981
AMERICAN EQUITY SPECIALTY INS CO	CT	PC	ONE TOWER SQ HARTFORD CT 06183 (860) 277-0111	1997	1998
AMERICAN FAMILY HOME INS CO	FL	PC	P O BOX 5323 CINCINNATI OH 45102 (513) 943-7200	1965	1984
AMERICAN FAMILY LIFE ASSUR CO OF COLUMBUS	NE	LAH	1932 WYNNNTON RD COLUMBUS GA 31999 (706) 323-3431	1955	1970
AMERICAN FAMILY LIFE INS CO	WI	LAH	6000 AMERICAN PKY MADISON WI 53783 (608) 249-2111	1957	1957
AMERICAN FAMILY MUTUAL INS CO	WI	PC	6000 AMERICAN PKY MADISON WI 53783 (608) 249-2111	1927	1927
AMERICAN FARMERS & RANCHERS INS CO	ID	PC	P O BOX 24000 OKLAHOMA CITY OK 73124 (405) 218-5535	1979	1991
AMERICAN FARMLAND TRUST THE	DC	GA	1200 18TH ST NW STE 800 WASHINGTON DC 20036 (202) 378-1267	1980	2006
AMERICAN FEDERATION INS CO	FL	PC	P O BOX 2450 GRAND RAPIDS MI 49501 (616) 942-3000	1983	1998
AMERICAN FIDELITY ASSUR CO	OK	LAH	P O BOX 25523 OKLAHOMA CITY OK 73125 (405) 523-2000	1960	1980
AMERICAN FIDELITY LIFE INS CO	FL	LAH	4060 BARRANCAS AVE PENSACOLA FL 32507 (850) 456-7401	1956	1965
AMERICAN FINANCIAL SECURITY LIFE INS CO	MO	LAH	10308 METCALF AVE PMB #275 OVERLAND PARK KS 66212 (913) 341-1190	1957	1981

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AMERICAN FIRE & CASUALTY CO	OH	PC	175 BERKELEY ST BOSTON MA 02116 (617) 357-9500	1906	1979
AMERICAN FRATERNAL UNION	MN	FR	P O BOX 59 ELY MN 55731 (218) 365-3143	1900	1964
AMERICAN FRIENDS SERVICE COMMITTEE INC	DE	GA	1501 CHERRY ST PHILADELPHIA PA 19102 (215) 241-7000	1949	1978
AMERICAN FUJI FIRE & MARINE INS CO	IL	PC	2 LOGAN SQ STE 600 PHILADELPHIA PA 19103 (877) 514-3542	1981	1990
AMERICAN GENERAL ASSUR CO	IL	LAH	3600 ROUTE 66 NEPTUNE NJ 07754 (732) 922-7000	1929	1964
AMERICAN GENERAL INDEMNITY CO	IL	PC	3600 RTE 66 NEPTUNE NJ 07754 (732) 922-7000	1986	1993
AMERICAN GENERAL LIFE & ACCIDENT INS CO	TN	LAH	458N AMERICAN GENERAL CTR NASHVILLE TN 37250 (615) 749-1000	1900	1970
AMERICAN GENERAL LIFE INS CO	TX	LAH	P O BOX 1591 HOUSTON TX 77251 (713) 522-1111	1917	1966
AMERICAN GENERAL LIFE INS CO OF DE	DE	LAH	P O BOX 1591 HOUSTON TX 77251 (713) 522-1111	1962	1979
AMERICAN GENERAL PROPERTY INS CO	TN	PC	458 N AMERICAN GENERAL CTR NASHVILLE TN 37250 (615) 749-1000	1974	1975
AMERICAN GUARANTEE & LIABILITY INS CO	NY	PC	1400 AMERICAN LN TOWER 1 19 TH FL SCHAUMBERG IL 60196 (847) 605-6000	1939	1939
AMERICAN GUARANTY TITLE INS CO	OK	TI	4040 N TULSA OKLAHOMA CITY OK 73112 (405) 942-4848	1979	2006
AMERICAN GUARDIAN WARRANTY SERVICES INC	IL	WP	800 ROOSEVELT RD STE C-1 GLEN ELLYN IL 60137 (630) 534-4125	1998	2000
AMERICAN HALLMARK INS CO OF TX	TX	PC	777 MAIN ST STE 1000 FORT WORTH TX 76102-5314 (817) 348-1600	1982	2009
AMERICAN HARDWARE MUTUAL INS CO	OH	PC	471 E BROAD ST COLUMBUS OH 43215 (614) 225-8211	1899	1918
AMERICAN HEALTH & LIFE INS CO	TX	LAH	P O BOX 2548 FORT WORTH TX 76113 (817) 348-7500	1954	1959
AMERICAN HEALTH ASSISTANCE FOUNDATION	DC	GA	22512 GATEWAY CTR DR CLARKSBURG MD 20871 (301) 948-3244	1973	1996
AMERICAN HEALTHCARE INDEMNITY CO	DE	PC	1888 CENTURY PARK E STE 800 LOS ANGELES CA 90067 (310) 551-5900	1980	1986
AMERICAN HEART ASSOCIATION INC	NY	GA	7272 GREENVILLE AVE DALLAS TX 75231 (214) 373-6300	1924	1993
AMERICAN HERITAGE LIFE INS CO	FL	LAH	1776 AMERICAN HERITAGE LIFE DR JACKSONVILLE FL 32224 (904) 992-1776	1956	1962

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AMERICAN HOME ASSURANCE CO	NY	PC	175 WATER ST FL 18 NEW YORK NY 10038-4976 (212) 770-7000	1899	1930
AMERICAN HOME LIFE INS CO THE	KS	LAH	P O BOX 1497 TOPEKA KS 66601 (785) 235-6276	1909	1998
AMERICAN HOME SHIELD OF MAINE INC	ME	WP	860 RIDGELAKE BLVD MEMPHIS TN 38120 (901) 537-8030	1990	1993
AMERICAN INCOME LIFE INS CO	IN	LAH	P O BOX 2608 WACO TX 76797 (254) 761-6400	1954	1966
AMERICAN INSTITUTE FOR CANCER RESEARCH THE	DC	GA	1759 R ST NW WASHINGTON DC 20009 (202) 328-7744	1981	2000
AMERICAN INS CO THE	OH	PC	777 SAN MARIN DR NOVATO CA 94998 (415) 899-2000	1846	1880
AMERICAN INTERNATIONAL INS CO OF DELAWARE	DE	PC	3 BEAVER VALLEY RD WILMINGTON DE 19803-1115 (302) 252-2000	1989	2009
AMERICAN INTERNATIONAL LIFE ASSUR CO OF NY	NY	LAH	P O BOX 727 WALL ST STATION NEW YORK NY 10268 (212) 770-7000	1962	1964
AMERICAN INTERSTATE INS CO	LA	PC	2301 HIGHWAY 190 W DERIDDER LA 70634 (800) 256-9052	1973	1995
AMERICAN LEBANESE SYRIAN ASSOC CHARITIES INC	IL	GA	501 ST JUDE PLACE MEMPHIS TN 38105 (901) 578-2150	1957	1996
AMERICAN LUNG ASSOCIATION	NY	GA	14 WALL ST STE 8C NEW YORK NY 10005-2113 (715) 425-8390	1918	2002
AMERICAN MANUFACTURERS MUTUAL INS CO	IL	PC	1 KEMPER DR LONG GROVE IL 60049 (847) 320-2000	1974	1974
AMERICAN MATURITY LIFE INS CO	CT	LAH	ONE HARTFORD PLZ HARTFORD CT 06115 (860) 547-5000	1972	1987
AMERICAN MEDICAL & LIFE INS CO	NY	LAH	8 WEST 38TH ST STE 1002 NEW YORK NY 10018 (646) 223-9300	1964	2005
AMERICAN MEDICAL SECURITY LIFE INS CO	WI	LAH	P O BOX 19032 GREEN BAY WI 54307 (920) 661-6020	1982	1982
AMERICAN MEMORIAL LIFE INS CO	SD	LAH	P O BOX 2730 RAPID CITY SD 57709 (605) 719-0999	1959	1980
AMERICAN MERCURY INS CO	OK	PC	P O BOX 728847 OKLAHOMA CITY OK 73172 (405) 621-6590	1962	1980
AMERICAN MODERN HOME INS CO	OH	PC	P O BOX 5323 CINCINNATI OH 45201 (800) 543-2644	1965	1981
AMERICAN MODERN HOME SERVICE CO	OH	WP	P O BOX 5323 CINCINNATI OH 45201 (513) 943-7200	1988	1998
AMERICAN MODERN LIFE INS CO	OH	LAH	P O BOX 5323 CINCINNATI OH 45201 (513) 943-7200	1956	1995
AMERICAN MODERN SELECT INS CO	OH	PC	P O BOX 5323 CINCINNATI OH 45201-5323 (513) 943-7200	1980	2006

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AMERICAN MOTORISTS INS CO	IL	PC	1 KEMPER DR LONG GROVE IL 60049 (847) 320-3127	1926	1927
AMERICAN MUTUAL REINSURANCE CO	IL	PC	C/O OFC DEPUTY RECVR STE 1450 222 MERCHANDISE MART PLZ CHICAGO IL 60654 (312) 836-9500	1941	1964
AMERICAN NATIONAL GENERAL INS CO	MO	PC	1949 E SUNSHINE AMERICAN NATL CORP CTR SPRINGFIELD MO 65899 (417) 887-4990	1980	1984
AMERICAN NATIONAL INS CO	TX	LAH	1 MOODY PLZ GALVESTON TX 77550 (409) 763-4661	1905	1957
AMERICAN NATIONAL LIFE INS CO OF TX	TX	LAH	1 MOODY PLZ GALVESTON TX 77550 (409) 763-4661	1954	1992
AMERICAN NATIONAL PROPERTY & CASUALTY CO	MO	PC	AMERICAN NATL CORP CTR 1949 E SUNSHINE SPRINGFIELD MO 65899-0001 (417) 887-4990	1973	1980
AMERICAN NUCLEAR INSURERS	CT	RS	95 GLASTONBURY BLVD STE 300 GLASTONBURY CT 06033-4453 (860) 682-1301	1973	1973
AMERICAN PET INS CO	NY	PC	1148 NW LEARY WAY SEATTLE WA 98107 (888) 738-7478	2000	2009
AMERICAN PHYSICIANS ASSURANCE CORP	MI	PC	P O BOX 1471 E LANSING MI 48823 (517) 351-1150	1975	1996
AMERICAN PUBLIC LIFE INS CO	OK	LAH	P O BOX 925 JACKSON MS 39205 (601) 936-6600	1945	2008
AMERICAN RELIABLE INS CO	AZ	PC	8655 E VIA DE VENTURA STE E200 SCOTTSDALE AZ 85258 (408) 483-8666	1952	1987
AMERICAN REPUBLIC CORP INS CO	NE	LAH	P O BOX 3160 OMAHA NE 68103 (402) 496-8000	1962	2007
AMERICAN REPUBLIC INS CO	IA	LAH	P O BOX 1 DES MOINES IA 50301 (515) 245-2000	1929	1958
AMERICAN ROAD INS CO THE	MI	PC	ONE AMERICAN ROAD MD 7600 DEARBORN MI 48126 (313) 337-1102	1959	1960
AMERICAN SAFETY CASUALTY INS CO	OK	PC	100 GALLERIA PKY SE STE 700 ATLANTA GA 30339 (770) 916-1908	1981	1983
AMERICAN SECURITY INS CO	DE	PC	260 INTERSTATE N CIRCLE SE ATLANTA GA 30339 (770) 763-1000	1983	1984
AMERICAN SELECT INS CO	OH	PC	P O BOX 5001 WESTFIELD CTR OH 44251 (330) 887-0101	1959	1995
AMERICAN SENTINEL INS CO	PA	PC	P O BOX 61140 HARRISBURG PA 17106-1140 (717) 540-0600	1956	2006
AMERICAN SOCIETY FOR THE PREVENTION OF CRUELTY TO ANIMALS	NY	GA	424 EAST 92ND ST NEW YORK NY 10128 (212) 876-7700	1866	2005

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AMERICAN SOUTHERN HOME INS CO	FL	PC	P O BOX 5323 CINCINNATI OH 45201 (800) 543-2644	1982	2006
AMERICAN SOUTHERN INS CO	KS	PC	P O BOX 723030 ATLANTA GA 31139 (404) 266-9599	1936	1988
AMERICAN SPECIALTY HEALTH INS CO	IL	LAH	777 FRONT ST SAN DIEGO CA 92101 (619) 578-2000	1972	1979
AMERICAN STANDARD INS CO OF WI	WI	PC	6000 AMERICAN PKY MADISON WI 53783 (608) 249-2111	1961	1961
AMERICAN STATES INS CO	IN	PC	175 BERKELEY ST BOSTON MA 02116-5066 (617) 357-9500	1929	1961
AMERICAN STATES PREFERRED INS CO	IN	PC	175 BERKELEY ST BOSTON MA 02116-5066 (617) 357-9500	1979	1980
AMERICAN STERLING INS CO	CA	PC	28202 CABOT RD STE 640 LAGUNA NIGUEL CA 92677-1260 (949) 545-6408	1979	1995
AMERICAN SUMMIT INS CO	TX	PC	P O BOX 2650 WACO TX 76702 (254) 399-0626	1955	1996
AMERICAN TRAVELER MOTOR CLUB INC THE	DE	MC	P O BOX 1838 SARASOTA FL 34236 (941) 952-5522	1979	1981
AMERICAN TV & APPLIANCE OF MADISON INC	WI	WP	2404 W BELTLINE HWY MADISON WI 53713 (608) 275-7400	1963	2003
AMERICAN UNITED LIFE INS CO	IN	LAH	P O BOX 368 INDIANAPOLIS IN 46206 (317) 285-1877	1877	1955
AMERICAN WEST INS CO	ND	PC	P O BOX 2502 FARGO ND 58108-2502 (701) 298-4200	1990	1991
AMERICAN ZURICH INS CO	IL	PC	1400 AMERICAN LN TOWER 1 19TH FL SCHAUMBURG IL 60196 (847) 605-6000	1981	1983
AMERICO FINANCIAL LIFE AND ANNUITY INS CO	TX	LAH	P O BOX 410288 KANSAS CITY MO 64141 (816) 391-2000	1946	1957
AMERIPRISE INS CO	WI	PC	3500 PACKERLAND DR DE PERE WI 54115-9034 (920) 330-5100	2005	2006
AMERISURE INS CO	MI	PC	P O BOX 2060 FARMINGTON HILLS MI 48333 (248) 615-9000	1968	1981
AMERISURE MUTUAL INS CO	MI	PC	P O BOX 2060 FARMINGTON HILLS MI 48333 (248) 615-9000	1912	1937
AMERITAS LIFE INS CORP	NE	LAH	P O BOX 81889 LINCOLN NE 68501 (402) 467-1122	1887	1984
AMERITRUST INS CORP	MI	PC	26255 AMERICAN DR SOUTHFIELD MI 48034 (248) 358-1100	1996	2006
AMEX ASSURANCE CO	IL	PC	19640 N 31ST AVE MC 18-02-19 PHOENIX AZ 85027 (623) 492-3236	1973	1980

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AMGUARD INS CO	PA	PC	P O BOX A-H WILKES-BARRE PA 18703 (570) 825-9900	1982	2001
AMICA LIFE INS CO	RI	LAH	P O BOX 6008 PROVIDENCE RI 02940 (800) 652-6422	1968	1982
AMICA MUTUAL INS CO	RI	PC	P O BOX 6008 PROVIDENCE RI 02940 (800) 652-6422	1972	1972
AMNESTY INTERNATIONAL OF THE U S A INC	NY	GA	5 PENN PLZ 16TH FL NEW YORK NY 10001 (212) 633-4224	1996	1998
AMT WARRANTY CORP	DE	WP	59 MAIDEN LN 6TH FL NEW YORK NY 10038 (212) 220-7120	2004	2006
AMTRUST INS CO OF KS INC	KS	PC	P O BOX 650771 DALLAS TX 75265-0771 (214) 360-8000	1972	1993
AMYOTROPHIC LATERAL SCLEROSIS ASSOC	DE	GA	27001 AGOURA RD STE 250 CALABASAS HILLS CA 91301 (818) 587-2212	1985	2006
ANNUITY INVESTORS LIFE INS CO	OH	LAH	P O BOX 5423 CINCINNATI OH 45201-5423 (513) 357-3300	1981	1984
ANSUR AMERICA INS CO	MI	PC	ONE MUTUAL AVE FRANKENMUTH MI 48787 (989) 652-6121	1999	2003
ANTHEM INS COS INC	IN	PC	120 MONUMENT CIR INDIANAPOLIS IN 46204 (317) 488-6000	1944	1991
ANTHEM LIFE INS CO	IN	LAH	P O BOX 182361 COLUMBUS OH 43218 (614) 433-8800	1953	1986
APCO SERVICES LLC	DE	VPP	6010 ATLANTIC BLVD NORCROSS GA 30071 (800) 521-2774	2002	2005
APPLE INC	CA	WP	1 INFINITE LOOP MS 3-MAL CUPERTINO CA 95014 (408) 974-5409	1977	2008
APPLECARE SERVICE CO INC	AZ	WP	1 INFINITE LOOP MS 3-MAL CUPERTINO CA 95014 (408) 974-5409	2007	2008
ARAG INS CO	IA	PC	400 LOCUST ST STE 480 DES MOINES IA 50309 (515) 246-1200	1989	2001
ARCH INDEMNITY INS CO	NE	PC	300 PLZ 3 JERSEY CITY NJ 07311-1107 (201) 743-4000	1969	1969
ARCH INS CO	MO	PC	300 PLZ 3 JERSEY CITY NJ 07311-1107 (212) 743-4000	1971	1987
ARCHDIOCESE OF MILWAUKEE	WI	GA	P O BOX 070912 MILWAUKEE WI 53207 (414) 769-3334	1903	1994
ARGONAUT GREAT CENTRAL INS CO	IL	PC	3625 N SHERIDAN RD PEORIA IL 61633 (309) 688-8571	1967	1969
ARGONAUT INS CO	IL	PC	10101 REUNION PL STE 500 SAN ANTONIO TX 78216 (210) 321-8400	1957	1959
ARGONAUT MIDWEST INS CO	IL	PC	10101 REUNION PL STE 500 SAN ANTONIO TX 78216 (800) 470-7958	1962	1972

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ARLINGTON MUTUAL FIRE INS CO	WI	TM	P O BOX 199 ARLINGTON WI 53911 (608) 635-4754	1873	1873
ARMED FORCES INS EXCHANGE	KS	PC	550 EISENHOWER RD LEAVENWORTH KS 66048 (913) 727-5500	1982	1988
ARROWOOD INDEMNITY CO	DE	PC	3600 ARCO CORPORATE DR CHARLOTTE NC 28273 (704) 522-2000	1979	1980
ARTISAN AND TRUCKERS CAS CO	WI	PC	P O BOX 89490 CLEVELAND OH 44101-6490 (440) 461-5000	1994	2006
ASBURY THEOLOGICAL SEMINARY	KY	GA	204 N LEXINGTON AVE WILMORE KY 40390 (859) 858-2282	1931	1993
ASHLAND COUNTY TOWN INS CO	WI	TM	P O BOX 147 BUTTERNUT WI 54514 (715) 769-3650	1901	1901
ASSEMBLIES OF GOD FOUNDATION	MO	GA	1661 N BOONVILLE AVE SPRINGFIELD MO 65803-2751 (417) 520-3214	1960	1981
ASSOCIATED INDEMNITY CORP	CA	PC	777 SAN MARIN DR NOVATO CA 94998 (415) 899-2000	1922	1937
ASSOCIATED SERVICE CORP	MO	WP	655 CRAIG RD STE 100 ST LOUIS MO 63141 (314) 567-6162	1980	1999
ASSURANCE CO OF AMER	NY	PC	1400 AMERICAN LN TOWER 1 19TH FL SCHAUMBURG IL 60196 (847) 605-6000	1945	1948
ASSURED GUARANTY CORP	MD	PC	31 W 52ND ST NEW YORK NY 10019-6118 (212) 974-0100	1985	2007
ASSURED GUARANTY MUNICIPAL CORP	NY	PC	31 W 52ND ST NEW YORK NY 10019-6118 (212) 974-0100	1984	1988
ASSURED LIFE ASSOCIATION	CO	FR	8000 E MAPLEWOOD AVE STE 105 GREENWOOD VILLAGE CO 80111 (303) 792-9777	1891	1995
ASSURITY LIFE INS CO	NE	LAH	P O BOX 82533 LINCOLN NE 68501 (402) 437-6500	1964	1969
ASURION WARRANTY PROTECTION SERVICES LLC	KS	WP	P O BOX 411605 KANSAS CITY MO 64141 (816) 237-3000	2001	2002
ASURION WARRANTY SERVICES INC	TN	WP	8880 WARD PKY KANSAS CITY MO 64114 (816) 237-3135	1991	2003
ATHENA ASSURANCE CO	MN	PC	385 WASHINGTON ST ST PAUL MN 55102 (651) 310-7911	1982	1984
ATLANTA INTERNATIONAL INS CO	NY	PC	7230 MCGINNIS FERRY RD STE 200 SUWANEE GA 30024 (678) 512-2400	1929	1930
ATLANTA LIFE INS CO	GA	LAH	100 AUBURN AVE N E ATLANTA GA 30303 (404) 654-8825	1916	1992
ATLANTIC MUTUAL INS CO	NY	PC	100 WALL ST 28TH FL NEW YORK NY 10005 (212) 943-1800	1842	1949

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ATLANTIC SPECIALTY INS CO	NY	PC	ONE BEACON LN CANTON MA 02021 (781) 332-7000	1986	2001
ATRADIUS TRADE CREDIT INS INC	MD	PC	230 SCHILLING CIR STE 240 HUNT VALLEY MD 21031-1409 (410) 246-5510	1993	1998
ATTIC ANGEL ASSOC	WI	GA	640 JUNCTION RD MADISON WI 53717 (608) 662-8900	1926	2007
ATTIC ANGEL NURSING HOME	WI	CC	8301 OLD SAUK RD MIDDLETON WI 53562 (608) 662-8842	1926	1984
ATTIC ANGEL PRAIRIE POINT INC	WI	CC	640 JUNCTION RD MADISON WI 53717 (608) 662-8900	1999	2006
ATTORNEYS TITLE GUARANTY FUND INC	IL	TI	2102 WINDSOR PL CHAMPAIGN IL 61820 (217) 359-2000	1964	1994
AURORA FOUNDATION INC	WI	GA	3031 W MONTANA ST MILWAUKEE WI 53215 (414) 389-5881	1987	2000
AURORA NATIONAL LIFE ASSUR CO	CA	LAH	55 HARTLAND ST EAST HARTFORD CT 06108 (860) 513-6090	1961	1984
AUSTIN MUTUAL INS CO	MN	PC	P O BOX 1420 MAPLE GROVE MN 55311-6420 (763) 657-8600	1896	1934
AUTO CLUB GROUP INS CO	MI	PC	1 AUTO CLUB DR DEARBORN MI 48126 (313) 336-1234	1969	1996
AUTO CLUB GROUP THE	MI	MC	1 AUTO CLUB DR DEARBORN MI 48126 (313) 336-1049	1997	2005
AUTO CLUB INS ASSOC	MI	PC	1 AUTO CLUB DR DEARBORN MI 48126 (313) 336-1234	1922	1996
AUTO CLUB LIFE INS CO	MI	LAH	17900 N LAUREL PARK DR LIVONIA MI 48152 (734) 779-2600	1974	1981
AUTO CLUB OF AMERICA CORP	OK	MC	P O BOX 21443 OKLAHOMA CITY OK 73156 (405) 751-4430	1986	1995
AUTO HELP LINE OF AMERICA INC	NY	MC	P O BOX 21570 OKLAHOMA CITY OK 73156 (800) 221-8062	1976	1992
AUTO KNIGHT MOTOR CLUB INC	CA	MC	1009 N PALM CANYON PALM SPRINGS CA 92262 (800) 451-0459	2002	2005
AUTO SERVICES CO INC	AR	WP	P O BOX 2400 MOUNTAIN HOME AR 72654 (870) 425-8330	1986	2006
AUTO SERVICES CO OF WI INC	AR	WP	971 COLEY DR MOUNTAIN HOME AR 72653 (870) 425-8330	2002	2003
AUTO-OWNERS INS CO	MI	PC	P O BOX 30660 LANSING MI 48909 (517) 323-1200	1916	1957
AUTO-OWNERS LIFE INS CO	MI	LAH	P O BOX 30660 LANSING MI 48901 (517) 323-1200	1965	1968
AUTOMOBILE INS CO OF HARTFORD CT	CT	PC	ONE TOWER SQ HARTFORD CT 06183 (860) 277-0111	1968	1970

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AUTOMOBILE PROTECTION CORP-APCO	GA	VPP	6010 ATLANTIC BLVD NORCROSS VA 30071 800-458-7071	1984	2009
AUTOMOBILE PROTECTION CORP-APCO	GA	WP	6010 ATLANTIC BLVD NORCROSS GA 30071 (678) 225-1001	1987	1995
AUTOMOTIVE WARRANTY SERVICES INC	DE	WP	175 W JACKSON BLVD CHICAGO IL 60604 (847) 953-1000	1977	1992
AUTOMOTIVE WARRANTY SERVICES OF FLORIDA INC	FL	WP	175 W JACKSON BLVD CHICAGO IL 60604 (847) 953-1000	1997	2001
AVEMCO INS CO	MD	PC	411 AVIATION WAY FREDERICK MD 21701 (301) 694-5700	1960	1968
AVIVA LIFE AND ANNUITY CO	IA	LAH	P O BOX 1555 MAILSTOP H73 DES MOINES IA 50306 (515) 283-2371	1896	1902
AXA ART INS CORPORATION	NY	PC	3 W 35TH ST FL 11 NEW YORK NY 10001-2204 (212) 415-8421	1986	1989
AXA CORPORATE SOLUTIONS LIFE REINS CO	DE	LAH	1290 AVENUE OF THE AMERICAS 12TH FL NEW YORK NY 10104 (212) 314-4167	1981	1983
AXA EQUITABLE LIFE AND ANNUITY CO	CO	LAH	1290 AVENUE OF THE AMERICAS NEW YORK NY 10104 (212) 314-5642	1984	1986
AXA EQUITABLE LIFE INS CO	NY	LAH	1290 AVENUE OF THE AMERICAS NEW YORK NY 10104 (212) 554-1234	1859	1915
AXA INS CO	NY	PC	17 STATE ST NEW YORK NY 10004 (212) 493-9300	1839	1979
AXA RE PROPERTY AND CASUALTY INS CO	DE	PC	17 STATE ST NEW YORK NY 10004 (212) 493-9300	1971	1977
AXIS INS CO	IL	PC	11680 GREAT OAKS WAY STE 500 ALPHARETTA GA 30022 (678) 746-9400	1979	1979
AXIS REINSURANCE CO	NY	PC	11680 GREAT OAKS WAY STE 500 ALPHARETTA GA 30022 (678) 746-9400	1991	1992
BACK TO THE BIBLE FOUNDATION	NE	GA	P O BOX 82808 LINCOLN NE 68501 (402) 464-7200	1958	2007
BADGER MUTUAL INS CO	WI	PC	1635 W NATIONAL AVE MILWAUKEE WI 53204 (414) 383-1234	1887	1891
BALBOA INS CO	CA	PC	P O BOX 19702 IRVINE CA 92623 (949) 222-8000	1948	1964
BALBOA LIFE INS CO	CA	LAH	P O BOX 19702 IRVINE CA 92623 (949) 222-8000	1968	1973
BALTIMORE LIFE INS CO THE	MD	LAH	10075 RED RUN BLVD OWINGS MILLS MD 21117 (410) 581-6600	1882	1990
BANC INSURE INC	OK	PC	P O BOX 26104 OKLAHOMA CITY OK 73126 (405) 290-5678	1985	1987

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BANKERS FIDELITY LIFE INS CO	GA	LAH	P O BOX 105185 ATLANTA GA 30348 (404) 266-5500	1955	1999
BANKERS LIFE & CASUALTY CO	IL	LAH	600 W CHICAGO AVE CHICAGO IL 60654-2800 (312) 396-6000	1880	1960
BANKERS RESERVE LIFE INS CO OF WI	WI	LAH	7711 CARONDELET AVE STE 800 SAINT LOUIS MO 63105 (314) 725-4477 25579	1961	1964
BANKERS STANDARD INS CO	PA	PC	436 WALNUT ST PHILADELPHIA PA 19106 (215) 640-1000	1962	1979
BANKERS WARRANTY GROUP INC	FL	WP	11101 ROOSEVELT BLVD NORTH ST PETERSBURG FL 33716 (800) 431-5843	2005	2006
BANNER LIFE INS CO	MD	LAH	1701 RESEARCH BLVD ROCKVILLE MD 20850 (301) 279-4800	1981	1982
BAPTIST GENERAL CONFERENCE	IL	GA	2002 S ARLINGTON HEIGHTS RD ARLINGTON HEIGHTS IL 60005 (847) 879-3256	1900	1998
BAPTIST LIFE ASSN	NY	FR	8555 MAIN ST BUFFALO NY 14221 (716) 633-4393	1899	1924
BAR PLAN MUTUAL INS CO THE	MO	PC	1717 HIDDEN CREEK CT ST LOUIS MO 63131 (314) 965-3333	1985	2003
BARABOO MUTUAL INS CO	WI	TM	P O BOX 527 BARABOO WI 53913 (608) 356-5000	1876	1877
BARNABAS FOUNDATION	IL	GA	18601 N CREEK DR STE B TINLEY PARK IL 60477 (708) 532-3444	1976	2004
BARRON MUTUAL INS CO	WI	TM	P O BOX 205 BARRON WI 54812 (715) 537-5141	1891	1891
BCS INS CO	OH	PC	2 MID AMERICA PLZ STE 200 OAKBROOK TERRACE IL 60181 (630) 472-7700	1950	1979
BCS LIFE INS CO	IL	LAH	2 MID AMERICA PLZ STE 200 OAKBROOK TERRACE IL 60181 (630) 472-7700	1949	1953
BEACON INDUSTRIES WORLDWIDE INC	DE	VPP	5610 NW 12TH AVE STE 209 FORT LAUDERDALE FL 33309 (888) 722-3824	1999	2007
BEAVER DAM COMMUNITY HOSPITALS FOUNDATION INC	WI	GA	707 S UNIVERSITY AVE BEAVER DAM WI 53916-3027 (920) 887-4077	1984	2002
BEAZLEY INS CO INC	CT	PC	30 BATTERSON PARK RD FARMINGTON CT 06032 (860) 677-3700	1978	1980
BENCHMARK INS CO	KS	PC	775 PRAIRIE CTR DR STE 420 EDEN PRAIRIE MN 55344 (952) 974-2200	1964	1974
BENEDICTINE MONKS INC	WI	GA	12605 224TH AVE BENET LAKE WI 53102 (262) 396-4311	1946	1978
BENEFICIAL LIFE INS CO	UT	LAH	150 SOCIAL HALL AVE SALT LAKE CITY UT 84136-0001 (801) 933-1100	1905	1991
BERKLEY INS CO	DE	PC	475 STEAMBOAT RD 1ST FL GREENWICH CT 06830 (203) 542-3800	1975	1996

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BERKLEY LIFE & HEALTH INS CO	IA	LAH	475 STEAMBOAT RD GREENWICH CT 06830 (203) 542-3800	1962	1966
BERKLEY NATIONAL INS CO	IA	PC	P O BOX 152180 IRVING TX 75015 (972) 719-2400	1980	2007
BERKLEY REGIONAL INS CO	DE	PC	P O BOX 1594 DES MOINES IA 50306 (515) 473-3000	1985	1988
BERKSHIRE HATHAWAY ASSURANCE CORP	NY	PC	3024 HARNEY ST OMAHA NE 68131-3580 (402) 536-3000	2007	2008
BERKSHIRE HATHAWAY LIFE INS CO OF NE	NE	LAH	3024 HARNEY ST OMAHA NE 68131 (402) 536-3000	1993	1995
BERKSHIRE LIFE INS CO OF AMERICA	MA	LAH	700 SOUTH ST PITTSFIELD MA 01201 (413) 499-4321	1968	1974
BERRY & ROXBURY MUTUAL INS CO	WI	TM	4766 HIGHWAY KP CROSS PLAINS WI 53528 (608) 798-4766	1876	1876
BETHANY LUTHERAN COLLEGE AND SEMINARY INC	MN	GA	700 LUTHER DR MANKATO MN 56001 (507) 344-7862	1927	2002
BETHESDA LUTHERAN COMMUNITIES INC	WI	GA	600 HOFFMANN DR WATERTOWN WI 53094 (920) 261-3050	1903	1977
BETHESDA LUTHERAN FOUNDATION INC	WI	GA	600 HOFFMAN DR WATERTOWN WI 53094 (920) 261-3050	1979	2007
BIBLICA MINISTRIES FOUNDATION	CO	GA	1820 JET STREAM DR COLORADO SPRINGS CO 80921-3618 (719) 867-2667	1866	1987
BILLY GRAHAM EVANGELISTIC ASSN	MN	GA	1 BILLY GRAHAM PKY CHARLOTTE NC 28201 (704) 401-2741	1950	1977
BITUMINOUS CASUALTY CORP	IL	PC	P O BOX 1210 BROOKFIELD WI 53008-1210 (262) 792-9254	1928	1939
BITUMINOUS FIRE & MARINE INS CO	IL	PC	320 18TH ST ROCK ISLAND IL 61201-8716 (309) 732-0409	1942	1950
BLOOMINGTON FARMERS MUTUAL INS CO	WI	TM	P O BOX 98 BLOOMINGTON WI 53804 (608) 994-2683	1874	1874
BLUE CROSS BLUE SHIELD OF WI	WI	LAH	6775 W WASHINGTON ST WEST ALLIS WI 53214 (414) 459-5000	1939	1939
BLUE RIDGE IND CO	WI	PC	ONE GENERAL DR SUN PRAIRIE WI 53596 (608) 837-4440	1981	2003
BLUE RIDGE INS CO	WI	PC	ONE GENERAL DR SUN PRAIRIE WI 53596 (608) 837-4440	1928	1968
BNAI BRITH FOUNDATION OF THE US	DC	GA	2020 K ST NW 7TH FL WASHINGTON DC 20006 (202) 857-6590	1958	2008
BOARD OF TRUSTEES OF BELOIT COLLEGE	WI	GA	700 COLLEGE ST BELOIT WI 53511 (608) 363-2000	1846	1997
BOND SAFEGUARD INS CO	IL	PC	900 S FRONTAGE RD STE 250 WOODRIDGE IL 60517-4092 (800) 962-5212	1971	2006

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BOSTON MUTUAL LIFE INS CO	MA	LAH	120 ROYALL ST CANTON MA 02021 (781) 828-7000	1891	1980
BOY SCOUTS OF AMERICA	DC	GA	1325 W WALNUT HILL LN IRVING TX 75038-3008 (972) 580-2310	1916	1995
BOYS & GIRLS CLUBS OF AM	DC	GA	1275 PEACHTREE ST NE ATLANTA GA 30309 (404) 487-5700	1956	2008
BRICKELL FINANCIAL SERVICES MOTOR CLUB INC	FL	MC	7300 CORPORATE CTR DR STE 601 MIAMI FL 33126 (305) 392-4300	1978	1985
BRISTOL TOWN INS CO	WI	TM	6338 HIGHWAY VV SUN PRAIRIE WI 53590 (608) 837-5894	1875	1875
BRISTOL WEST INS CO	OH	PC	5701 STIRLING RD DAVIE FL 33314 (954) 316-5200	1968	1968
BROKERS NATIONAL LIFE ASSURANCE CO	AR	LAH	P O BOX 92529 AUSTIN TX 78709 (512) 383-0220	1964	2006
BROTHERHOOD MUTUAL INS CO	IN	PC	P O BOX 2227 FORT WAYNE IN 46801 (260) 482-8668	1935	1999
BRUNSWICK PRODUCT PROTECTION CORP	DE	WP	1 N FIELD CT LAKE FOREST IL 60045 (847) 735-4700	2003	2004
BUCKEYE STATE MUTUAL INS CO	OH	PC	ONE HERITAGE PL PIQUA OH 45356 (937) 778-5000	1897	1994
BUILDERS MUTUAL INS CO	NC	PC	P O BOX 150005 RALEIGH NC 27624 (919) 845-1976	1997	2001
CAL-TEX PROTECTIVE COATINGS INC	TX	VPP	7455 NATURAL BRIDGE CAVERNS RD SCHERTZ TX 78154 (210) 564-3220	1983	2005
CALEDONIA MUTUAL FIRE INS CO	WI	TM	N5725 HWY 78 PORTAGE WI 53901 (608) 742-4885	1873	1873
CALIFORNIA CASUALTY & FIRE INS CO	CA	PC	P O BOX M SAN MATEO CA 94402 (650) 574-4000	1973	1995
CALIFORNIA CASUALTY GENERAL INS CO OF OR	OR	PC	10260 SW GREENBURG RD STE 448 PORTLAND OR 97223 (650) 574-4000	1977	1995
CALIFORNIA CASUALTY INDEMNITY EXCHANGE	CA	PC	P O BOX M SAN MATEO CA 94402 (650) 574-4000	1914	1995
CALIFORNIA CASUALTY INS CO	CA	PC	P O BOX M SAN MATEO CA 94402 (650) 574-4000	1967	1995
CALIFORNIA INS CO	CA	PC	P O BOX 3646 OMAHA NE 68103-0646 (402) 827-3424	1965	2007
CALUMET EQUITY MUTUAL INS CO	WI	TM	1828 WISCONSIN AVE NEW HOLSTEIN WI 53061 (920) 898-4488	1873	1873
CAMDEN FIRE INS ASSOCIATION THE	NJ	PC	ONE BEACON LN CANTON MA 02021 (781) 332-7000	1841	1901

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CAMICO MUTUAL INS CO	CA	PC	1235 RADIO RD REDWOOD CITY CA 94065-1217 (650) 802-2507	1986	1998
CAMP MANITO WISH YMCA INC	WI	GA	P O BOX 246 BOULDER JUNCTION WI 54512 (715) 385-2312 228	1970	2008
CANADA LIFE ASSUR CO THE	MI	LAH	8515 E ORCHARD RD GREENWOOD VILLAGE CO 80111 (303) 737-3000	1849	1986
CANAL INS CO	SC	PC	P O BOX 7 GREENVILLE SC 29602 (864) 242-5365	1939	1959
CANCER RESEARCH INSTITUTE	NY	GA	681 5TH AVE NEW YORK NY 10022 (212) 688-7515 237	1953	2004
CANINE COMPANIONS FOR INDEPENDENCE INC	CA	GA	P O BOX 446 2965 DUTTON AVE SANTA ROSA CA 95402-0446 (707) 577-1789	1978	2006
CAPITAL MARKETS ASSUR CORP	NY	PC	113 KING ST ARMONK NY 10504 (914) 273-4545	1928	1928
CAPITAL WARRANTY SERVICES INC	WI	WP	22 NE 22ND AVE POMPANO BEACH FL 33062 (954) 784-9400	2000	2001
CAPITOL INDEMNITY CORP	WI	PC	P O BOX 5900 MADISON WI 53705-0900 (608) 829-4200	1959	1960
CAPITOL LAKES INC	WI	CC	110 S HENRY ST MADISON WI 53703 (608) 283-2000	1966	1984
CAPITOL LIFE INS CO THE	TX	LAH	1605 LBJ FREEWAY STE 710 DALLAS TX 75234 (469) 522-4400	1905	1959
CAPITOL SPECIALTY INS CORP	WI	PC	P O BOX 5900 MADISON WI 53705-0900 (608) 829-4200	1961	1961
CARDIF LIFE INS CO	KS	LAH	P O BOX 77-0250 MIAMI FL 33177 (305) 234-1771	1964	1970
CARE PLUS DENTAL PLANS INC	WI	LHSO	11711 W BURLEIGH ST WAUWATOSA WI 53222 (414) 771-1711	1983	1983
CARE WISCONSIN FIRST INC	WI	CMO	P O BOX 14017 MADISON WI 53708-0017 (608) 240-0020		2009
CARE WISCONSIN HEALTH PLAN INC	WI	HMO	2802 INTERNATIONAL LN MADISON WI 53704 (608) 240-0020	2003	2004
CAREGARD WARRANTY SERVICES INC	TX	VPP	1900 CHAMPAGNE BLVD GRAPEVINE TX 76051 (817) 552-4100	1999	2005
CAREGARD WARRANTY SERVICES INC	TX	WP	1900 CHAMPAGNE BLVD GRAPEVINE TX 76051 (817) 552-4100	1999	2003
CARLETON COLLEGE	MN	GA	ONE N COLLEGE ST NORTHFIELD MN 55057 (507) 222-4169	1866	2008
CAROLINA CASUALTY INS CO	IA	PC	P O BOX 2575 JACKSONVILLE FL 32203 (904) 363-0900	1951	1966
CARROLL UNIVERSITY INC	WI	GA	100 N EAST AVE WAUKESHA WI 53186 (262) 524-7201	1846	1977

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CARTHAGE COLLEGE	IL	GA	2001 ALFORD PARK DR KENOSHA WI 53140 (262) 551-6200	1870	1992
CASTLEPOINT NATIONAL INS CO	IL	PC	222 S RIVERSIDE PLZ STE 1600 CHICAGO IL 60606 (312) 277-1600	1981	1984
CASUALTY UNDERWRITERS INS CO	UT	PC	P O BOX 9510 WICHITA KS 67277-0510 (316) 794-2200	1986	2009
CATERPILLAR INS CO	MO	PC	P O BOX 340001 NASHVILLE TN 37203 (615) 341-8147	1963	1969
CATHOLIC AID ASSOCIATION THE	MN	FR	3499 LEXINGTON AVE N STE 201 ARDEN HILLS MN 55126 (651) 490-0170	1892	1967
CATHOLIC CHURCH EXTENSION SOCIETY OF THE UNITED STATES OF AMERICA THE	IL	GA	150 S WACKER DR FL 20 CHICAGO IL 60606-4226 (312) 795-6050	1912	2001
CATHOLIC DIOCESE OF GREEN BAY	WI	GA	P O BOX 23825 GREEN BAY WI 54305 (920) 272-8206	1907	1982
CATHOLIC FOREIGN MISSION SOC OF AM INC	NY	GA	P O BOX 306 MARYKNOLL NY 10545 (914) 941-7590 2537	1912	2004
CATHOLIC HOLY FAMILY SOCIETY	IL	FR	P O BOX 2909 JOLIET IL 60434 (815) 725-5880	1915	1995
CATHOLIC MEDICAL MISSION BOARD INC	NY	GA	10 W 17TH ST NEW YORK NY 10011 (212) 609-2597	1928	2002
CATHOLIC NEAR EAST WELFARE ASSOC	NY	GA	1011 FIRST AVE 15TH FL NEW YORK NY 10022 (212) 826-1480 301	1942	1999
CATHOLIC ORDER OF FORESTERS	IL	FR	P O BOX 3012 NAPERVILLE IL 60566 (630) 983-4900	1883	1895
CATHOLIC RELIEF SERVICES USCC INC	DC	GA	228 W LEXINGTON ST BALTIMORE MD 21201-3422 (410) 951-7213	1943	1996
CATLIN INS CO INC	TX	PC	3340 PEACHTREE RD NE STE 2950 ATLANTA GA 30326 (404) 443-4910	1913	1934
CEDAR COMMUNITY FOUNDATION INC	WI	GA	5595 COUNTY RD Z WEST BEND WI 53095-9285 (262) 306-4212	1953	1977
CELTIC INS CO	IL	LAH	233 S WACKER DR STE 700 CHICAGO IL 60606 (312) 332-5401	1949	1959
CENTAUR INS CO	IL	PC	C/O SPEC DEP RECEIVER STE 1450 222 MERCHANDISE MART PLZ CHICAGO IL 60654 (312) 836-9500	1973	1983
CENTENNIAL INS CO	NY	PC	100 WALL ST 28TH FL NEW YORK NY 10005 (212) 943-1800	1941	1949
CENTER FOR SCIENCE IN THE PUBLIC INTEREST	DC	GA	1875 CONNECTICUT AVE NW #300 WASHINGTON DC 20009-5728 (202) 777-8314	1971	2008
CENTRAL MUTUAL INS CO	OH	PC	P O BOX 351 VAN WERT OH 45891 (419) 238-1010	1876	1894

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CENTRAL RESERVE LIFE INS CO	OH	LAH	11200 LAKELINE BLVD STE 100 AUSTIN TX 78717 (512) 451-2224	1963	1988
CENTRAL STATES HEALTH & LIFE CO OF OMAHA	NE	LAH	P O BOX 34350 OMAHA NE 68134 (402) 397-1111	1932	1962
CENTRAL STATES INDEMNITY CO OF OMAHA	NE	PC	P O BOX 34888 OMAHA NE 68134 (402) 997-8000	1977	1984
CENTRAL UNITED LIFE INS CO	AR	LAH	2727 ALLEN PKY WORTHAM TOWER STE 500 HOUSTON TX 77019 (713) 529-0045	1962	1985
CENTRE INS CO	DE	PC	ONE LIBERTY PLZ 165 BROADWAY 33RD FL NEW YORK NY 10006 (212) 859-2600	1969	1969
CENTRE LIFE INS CO	MA	LAH	ONE LIBERTY PLZ 165 BROADWAY 33RD FL NEW YORK NY 10006 (212) 859-2600	1926	1959
CENTURION CASUALTY CO	IA	PC	800 WALNUT ST DES MOINES IA 50309 (515) 557-2131	1983	1990
CENTURION LIFE INS CO	IA	LAH	800 WALNUT ST DES MOINES IA 50309 (515) 557-7346	1956	1979
CENTURY AUTOMOTIVE SERVICE CORP	CA	VPP	18 BUNSEN DR IRVINE CA 92618 (505) 881-2244	1999	2006
CENTURY INDEMNITY CO	PA	PC	P O BOX 1000 PHILADELPHIA PA 19106 (215) 640-1000	1963	1969
CENTURY NATIONAL INS CO	CA	PC	P O BOX 3999 NORTH HOLLYWOOD CA 91609-0599 (818) 760-0880	1955	1995
CENTURY SURETY CO	OH	PC	26255 AMERICAN DR SOUTHFIELD MI 48034-6112 (248) 358-1100	1978	1991
CENTURY WARRANTY SERVICES INC	DE	WP	500 JIM MORAN BLVD DEERFIELD BEACH FL 33442 (954) 429-2103	2002	2004
CHARTER NATIONAL LIFE INS CO	IL	LAH	3075 SANDERS RD STE H1A NORTHBROOK IL 60062 (847) 402-5000	1955	1963
CHARTER OAK FIRE INS CO THE	CT	PC	ONE TOWER SQ HARTFORD CT 06183-6014 (860) 277-0111	1931	1935
CHARTIS CASUALTY CO	PA	PC	175 WATER ST FL 18 NEW YORK NY 10038-4976 (212) 458-5000	1946	1986
CHARTIS PROPERTY CASUALTY CO	PA	PC	175 WATER ST FL 18 NEW YORK NY 10038-4976 (212) 458-5000	1871	1929
CHEROKEE INS CO	MI	PC	34200 MOUND RD STERLING HEIGHTS MI 48310 (800) 201-0450 3474	1946	1980
CHESAPEAKE LIFE INS CO THE	OK	LAH	9151 BLVD 26 NORTH RICHLAND HILLS TX 76180 (817) 255-3100	1956	1970

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CHEVRON TRAVEL CLUB INC	CA	MC	2003 DIAMOND BLVD RM 32057 CONCORD CA 94520 (925) 827-7931	1968	1988
CHICAGO INS CO	IL	PC	33 W MONROE ST 12TH FL CHICAGO IL 60603 (312) 346-6400	1956	1969
CHICAGO TITLE INS CO	NE	TI	601 RIVERSIDE AVE JACKSONVILLE FL 32204 (904) 854-8100	1961	1961
CHILDFUND INTERNATIONAL USA	VA	GA	2821 EMERYWOOD PKY RICHMOND VA 23261-6484 (804) 756-3502	1938	2002
CHILDREN INTERNATIONAL	MO	GA	2000 E RED BRIDGE RD KANSAS CITY MO 64131 (816) 942-2000	1951	1978
CHP-LTS INC	WI	CMO	2240 EASTRIDGE CTR EAU CLAIRE WI 54701 (715) 838-2900		2009
CHRISTIAN AND MISSIONARY ALLIANCE THE	CO	GA	P O BOX 35660 COLORADO SPRINGS CO 80935 (719) 268-7218	1992	2000
CHRISTIAN APPALACHIAN PROJECT INC	KY	GA	322 CRAB ORCHARD ST LANCASTER KY 40444 (859) 269-0635	1964	1995
CHRISTIAN BROADCASTING NETWORK INC THE	VA	GA	977 CTRVILLE TURNPIKE VIRGINIA BEACH VA 23463 (757) 226-3648	1960	1993
CHRISTIAN CHURCH FOUNDATION INC	IN	GA	P O BOX 1986 INDIANAPOLIS IN 46206 (317) 713-2436	1961	2003
CHRISTIAN COMMUNITY FOUNDATION INC	TX	GA	2925 PROFESSIONAL PL STE 201 COLORADO SPRINGS CO 80904 (719) 447-4620	1980	2003
CHRYSLER INS CO	MI	PC	CIMS:405-26-10 P O BOX 9217 FARMINGTON HILLS MI 48333-9217 (248) 427-5622	1964	1965
CHUBB INDEMNITY INS CO	NY	PC	15 MOUNTAIN VIEW RD WARREN NJ 07059 (908) 903-2000	1922	1925
CHUBB NATIONAL INS CO	IN	PC	15 MOUNTAIN VIEW RD WARREN NJ 07059 (908) 903-2000	1993	1997
CHURCH INS CO THE	NY	PC	445 FIFTH AVE NEW YORK NY 10016 (212) 592-1800	1929	1954
CHURCH LIFE INS CORP	NY	LAH	445 FIFTH AVE NEW YORK NY 10016 (212) 592-1800	1922	2005
CHURCH MUTUAL INS CO	WI	PC	P O BOX 357 MERRILL WI 54452 (715) 536-5577	1897	1897
CIFG ASSURANCE NORTH AM INC	NY	PC	825 THIRD AVE NEW YORK NY 10022 (212) 909-3939	2003	2004
CIM INS CORPORATION	MI	PC	500 W 5TH ST WINSTON-SALEM NC 27102-3199 (336) 435-2838	1998	1999
CINCINNATI CASUALTY CO THE	OH	PC	P O BOX 145496 CINCINNATI OH 45250 (513) 870-2000	1972	1979

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CINCINNATI INDEMNITY CO THE	OH	PC	P O BOX 145496 CINCINNATI OH 45250 (513) 870-2000	1988	1990
CINCINNATI INS CO THE	OH	PC	P O BOX 145496 CINCINNATI OH 45250 (513) 870-2000	1950	1974
CINCINNATI LIFE INS CO THE	OH	LAH	P O BOX 145496 CINCINNATI OH 45250 (513) 870-2000	1987	1988
CITIES & VILLAGES MUTUAL INS CO	WI	PC	1250 S SUNNY SLOPE RD BROOKFIELD WI 53005 (262) 784-5666	1987	1987
CITIZENS INS CO OF AMER	MI	PC	645 W GRAND RIVER AVE HOWELL MI 48843 (517) 546-2160	1974	1984
CLARENDON NATIONAL INS CO	NJ	PC	466 LEXINGTON AVE NEW YORK NY 10017 (212) 790-9700	1941	1960
CLARNO MUTUAL INS CO	WI	TM	1922 10TH ST MONROE WI 53566 (608) 325-1303	1874	1874
CLEARWATER INS CO	DE	PC	300 FIRST STAMFORD PL STAMFORD CT 06902 (203) 977-8000	1974	1978
CLEARWATER SELECT INS CO	DE	PC	300 FIRST STAMFORD PL STAMFORD CT 06902 (203) 977-8000	1993	1997
CLEMENT MANOR INC	WI	CC	9339 W HOWARD AVE GREENFIELD WI 53228 (414) 546-7374	1963	1985
CLERMONT INS CO	IA	PC	1255 CALDWELL RD CHERRY HILL NJ 08034 (630) 210-0360	1977	1984
CM LIFE INS CO	CT	LAH	1295 STATE ST SPRINGFIELD MA 01111 (413) 788-8411	1981	1982
CMG MORTGAGE ASSURANCE CO	WI	PC	5910 MINERAL POINT RD MADISON WI 53705 (608) 238-5851	1969	2000
CMG MORTGAGE INS CO	WI	PC	5910 MINERAL POINT RD MADISON WI 53705 (608) 238-5851	1968	1972
CMG MORTGAGE REINSURANCE CO	WI	PC	5910 MINERAL POINT RD MADISON WI 53705 (608) 238-5851	1999	1999
CNA NATIONAL WARRANTY CORP	AZ	WP	4150 N DRINKWATER BLVD STE 400 SCOTTSDATE AZ 85251 (480) 941-1626	1995	1995
COACH NET MOTOR CLUB INC	NV	MC	130 E JOHN CARPENTER FWY IRVING TX 75062 (972) 999-4584	2003	2005
COFACE NORTH AMERICA INS CO	MA	PC	50 MILLSTONE RD BLDG 100 STE 360 EAST WINDSOR NJ 08520 (609) 469-0400	1974	1975
COLISEUM REINSURANCE CO	DE	PC	17 STATE ST NEW YORK NY 10004 (212) 493-9300	1978	1988
COLLEGE RETIREMENT EQUITIES FUND	NY	LAH	730 3RD AVE NEW YORK NY 10017 (212) 490-9000	1972	1987

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COLOGNE REINSURANCE CO OF AMERICA	CT	PC	695 E MAIN ST STAMFORD CT 06901 (203) 328-5000	1975	1979
COLONIAL AMERICAN CAS & SURETY CO	MD	PC	1400 AMERICAN LN TOWER 1 19TH FL SCHAUMBURG IL 60196 (847) 605-6000	1977	1996
COLONIAL LIFE & ACCIDENT INS CO	SC	LAH	1200 COLONIAL LIFE BLVD COLUMBIA SC 29210 (803) 798-7000	1939	1963
COLONIAL PENN LIFE INS CO	PA	LAH	399 MARKET ST PHILADELPHIA PA 19181 (215) 928-8000	1957	1967
COLONIAL SURETY CO	PA	PC	50 CHESTNUT RIDGE RD MONTVALE NJ 07645-1814 (201) 573-8788	1930	2005
COLONY SPECIALTY INS CO	OH	PC	P O BOX 85122 RICHMOND VA 23285-5122 (804) 560-2000	1978	2009
COLORADO BANKERS LIFE INS CO	CO	LAH	5990 GREENWOOD PLZ BLVD #325 GREENWOOD VILLAGE CO 80111 (303) 220-8500	1974	1985
COLORADO CASUALTY INS CO	NH	PC	175 BERKELEY ST BOSTON MA 02116-5066 (617) 357-9500	1980	1995
COLUMBIA ST MARYS FOUNDATION INC	WI	GA	4425 N PORT WASHINGTON RD GLENDALE WI 53212 (414) 326-2232	1909	1990
COLUMBIAN LIFE INS CO	IL	LAH	P O BOX 1381 BINGHAMTON NY 13902 (607) 724-2472	1988	1990
COLUMBIAN MUTUAL LIFE INS CO	NY	LAH	P O BOX 1381 BINGHAMTON NY 13902 (607) 724-2472	1882	1989
COLUMBUS LIFE INS CO	OH	LAH	400 EAST 4TH ST CINCINNATI OH 45202 (513) 361-6700	1986	1991
COLUMBUS MUTUAL TOWN INS CO	WI	TM	205 S UNIVERSITY AVE BEAVER DAM WI 53916 (920) 885-9409	1873	1873
COMBINED INS CO OF AMER	IL	LAH	1000 N MILWAUKEE AVE GLENVIEW IL 60025 (847) 953-2025	1919	1962
COMMERCE & INDUSTRY INS CO	NY	PC	175 WATER ST FL 18 NEW YORK NY 10038-4976 (212) 770-7000	1957	1966
COMMERCIAL CASUALTY INS CO	CA	PC	3024 HARNEY ST OMAHA NE 68131-3580 (402) 916-3000	1986	1992
COMMERCIAL TRAVELERS MUTUAL INS CO	NY	LAH	70 GENESEE ST UTICA NY 13502 (800) 422-6200	1883	1967
COMMONWEALTH ANNUITY & LIFE INS CO	MA	LAH	132 TURNPIKE RD STE 210 SOUTHBOROUGH MA 01772 (508) 460-2400	1974	1975
COMMONWEALTH LAND TITLE INS CO	NE	TI	601 RIVERSIDE AVE JACKSONVILLE FL 32204 (904) 854-8100	1944	1962
COMMUNITY CARE HEALTH PLAN INC	WI	HMO	1555 S LAYTON BLVD MILWAUKEE WI 53215 (414) 385-6600	2004	2005

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COMMUNITY CARE INC	WI	CMO	1555 S LAYTON BLVD MILWAUKEE WI 53215 (414) 385-6600		2009
COMMUNITY CARE OF CENTRAL WISCONSIN	WI	CMO	3349 CHURCH ST STE 1 STEVENS POINT WI 54481 (715) 345-5968		2009
COMMUNITY FOUNDATION FOR THE FOX VALLEY REGION INC	WI	GA	4455 W LAWRENCE ST APPLETON WI 54914 (920) 830-1290	1986	2003
COMMUNITY FOUNDATION OF GREATER SOUTH WOOD COUNTY INC	WI	GA	478 E GRAND AVE WISCONSIN RAPIDS WI 54494 (715) 423-3863	1993	2005
COMMUNITY FOUNDATION OF NORTH CENTRAL WI INC	WI	GA	500 FIRST ST STE 2600 WAUSAU WI 54403 (715) 845-9555	1987	2007
COMMUNITY INS CORP	WI	PC	C/O WISCONSIN COUNTIES ASSOC 22 E MIFFLIN ST STE 900 MADISON WI 53703 (262) 781-7020	2002	2002
COMMUNITY MEMORIAL FOUNDATION OF MENOMONEE FALLS INC	WI	GA	N180 N8085 TOWN HALL RD MENOMONEE FALLS WI 53052 (262) 257-3760	1988	1999
COMPANION COMMERCIAL INS CO	SC	PC	P O BOX 100165 COLUMBIA SC 29202 (803) 735-0672	1997	1999
COMPANION LIFE INS CO	SC	LAH	P O BOX 100102 COLUMBIA SC 29202-3102 (803) 735-1251	1970	1979
COMPANION PROPERTY & CASUALTY INS CO	SC	PC	P O BOX 100165 COLUMBIA SC 29202 (803) 735-0672	1984	1999
COMPASS INS CO	NY	PC	9277 CENTRE POINTE DR STE 140 WEST CHESTER OH 45069-4844 (513) 425-5899	1968	1972
COMPASSION & CHOICES	CO	GA	P O BOX 101810 DENVER CO 80250 (303) 639-1202	1981	2000
COMPCARE HEALTH SERVICES INS CORP	WI	HMO	6775 W WASHINGTON ST WEST ALLIS WI 53214 (414) 459-5000	1984	1984
COMPUTER INS CO	RI	PC	10 WEYBOSSET ST STE 502 PROVIDENCE RI 02903-2818 (401) 431-2920	1989	1992
CONCORDIA COLLEGE	MN	GA	901 S 8TH ST MOOHEAD MN 56562 (218) 299-3327	1891	2008
CONGREGATION OF THE PASSION HOLY CROSS PROVINCE THE	IL	GA	5700 N HARLEM AVE CHICAGO IL 60631 (773) 631-6336	1954	2006
CONGRESS LIFE INS CO	AZ	LAH	P O BOX 10055 SCOTTSDALE AZ 85271 (602) 385-3625	1965	1988
CONNECTICUT GENERAL LIFE INS CO	CT	LAH	TWO LIBERTY PL TL14A 1601 CHESTNUT ST PHILADELPHIA PA 19192 (860) 226-6000	1865	1936
CONSECO HEALTH INS CO	AZ	LAH	11825 N PENNSYLVANIA ST CARMEL IN 46032 (317) 817-4300	1970	1984
CONSECO INS CO	IL	LAH	11825 N PENNSYLVANIA ST CARMEL IN 46032 (317) 817-4000	1951	1974

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CONSECO LIFE INS CO	IN	LAH	11825 N PENNSYLVANIA ST CARMEL IN 46032 (317) 817-6400	1962	1965
CONSOLIDATED INS CO	IN	PC	175 BERKELEY ST BOSTON MA 02117 (617) 357-9500	1955	1973
CONSTITUTION INS CO	NY	PC	P O BOX 8424 OMAHA NE 68108-0424 (866) 705-5000	1992	2000
CONSTITUTION LIFE INS CO	TX	LAH	P O BOX 958465 LAKE MARY FL 32795-8465 (407) 995-8000	1929	1959
CONSUMER PROGRAM ADMINISTRATORS INC	IL	WP	175 W JACKSON BLVD CHICAGO IL 60604 (847) 953-1000	1994	1994
CONSUMERS LIFE INS CO	OH	LAH	2060 E NINTH ST CLEVELAND OH 44115 (216) 687-7000	1955	2006
CONSUMERS UNION OF U S INC	NY	GA	101 TRUMAN AVE YONKERS NY 10703 (202) 238-9258	1936	2003
CONTINENTAL AMERICAN INS CO	SC	LAH	2801 DEVINE ST COLUMBIA SC 29205-2507 (803) 256-6265	1968	2000
CONTINENTAL ASSURANCE CO	IL	LAH	333 S WABASH AVE CHICAGO IL 60604 (312) 822-5000	1911	1922
CONTINENTAL CAR CLUB INC	TN	MC	P O BOX 451 DAYTON TN 37321 (423) 775-9611	1983	1993
CONTINENTAL CASUALTY CO	IL	PC	333 WABASH AVE CHICAGO IL 60604 (312) 822-5000	1897	1898
CONTINENTAL DIVIDE INS CO	CO	PC	P O BOX 3126 ENGLEWOOD CO 80155 (303) 779-4770	1978	1992
CONTINENTAL GENERAL INS CO	OH	LAH	11200 LAKELINE BLVD STE 100 AUSTIN TX 78717 (512) 451-2224	1961	1980
CONTINENTAL INDEMNITY CO	IA	PC	P O BOX 3646 OMAHA NE 68103-0646 (402) 827-3424	1986	1990
CONTINENTAL INS CO THE	PA	PC	333 S WABASH AVE CHICAGO IL 60604 (312) 822-5000	1977	1977
CONTINENTAL LIFE INS CO OF BRENTWOOD TN	TN	LAH	P O BOX 1188 BRENTWOOD TN 37024 (615) 377-1300	1983	2000
CONTINENTAL SERVICE PLAN INC	NJ	WP	4150 N DRINKWATER BLVD STE 400 SCOTTSDALE AZ 85251 (480) 941-1626	1992	1992
CONTINENTAL SERVICE PROVIDER INC	IL	WP	4150 N DRINKWATER BLVD STE 400 SCOTTSDALE AZ 85251 (480) 941-1626	2002	2004
CONTINENTAL WESTERN INS CO	IA	PC	P O BOX 1594 DES MOINES IA 50306 (515) 473-3000	1907	1959
CONTRACTORS BONDING & INS CO	WA	PC	P O BOX 9271 SEATTLE WA 98109 (206) 628-7200	1979	1989

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COOPERATIVE FOR ASSISTANCE & RELIEF EVERYWHERE INC	GA	GA	151 ELLIS ST NE ATLANTA GA 30303 (404) 681-2552	1945	2003
COOPERATIVE MUTUAL INS CO	NE	PC	3905 S 148TH ST STE 100 OMAHA NE 68144 (402) 408-2177	1935	1985
CORNHUSKER CASUALTY CO	NE	PC	9290 W DODGE RD STE 300 OMAHA NE 68114 (402) 393-7255	1970	1992
CORPORATION FOR NATIONAL ASSOCIATION OF CONGREGATIONAL CHRISTIAN CHURCH	WI	GA	8473 S HOWELL AVE OAK CREEK WI 53154 (414) 764-1620	1961	1978
COUNTRY CASUALTY INS CO	IL	PC	P O BOX 2020 BLOOMINGTON IL 61702-2020 (309) 821-3000	1999	1999
COUNTRY INVESTORS LIFE ASSURANCE CO	IL	LAH	P O BOX 2020 BLOOMINGTON IL 61702-2020 (309) 821-3000	1981	1999
COUNTRY LIFE INS CO	IL	LAH	P O BOX 2020 BLOOMINGTON IL 61702-2020 (309) 821-3000	1928	1965
COUNTRY MUTUAL INS CO	IL	PC	P O BOX 2020 BLOOMINGTON IL 61702-2020 (309) 821-3000	1925	1999
COUNTRY PREFERRED INS CO	IL	PC	P O BOX 2020 BLOOMINGTON IL 61702-2020 (309) 821-3000	1999	1999
COURTESY INS CO	FL	PC	500 JIM MORAN BLVD DEERFIELD BEACH FL 33442-1723 (954) 429-2150	1987	1995
COVENTRY FIRST LLC	DE	VI	7111 VALLEY GREEN RD FT WASHINGTON PA 19034-2209 (404) 233-7000	1999	2001
COVENTRY HEALTH & LIFE INS CO	DE	LAH	6705 ROCKLEDGE DR STE 900 BETHESDA MD 20817 (717) 671-2474	1968	1990
CPP WARRANTIES LLC	DE	WP	5100 GAMBLE DR STE 600 ST LOUIS PARK MN 55416 (952) 541-5807	2003	2004
CROATIAN FRATERNAL UNION OF AMERICA	PA	FR	100 DELANEY DR PITTSBURGH PA 15235 (412) 843-0380	1897	1917
CROSS COUNTRY MOTOR CLUB OF CALIFORNIA INC	CA	MC	ONE CABOT RD MEDFORD MA 02155 (781) 393-9300	1976	1981
CROWN LIFE INS CO	MI	LAH	1901 SCARTH ST STE 1900 REGINA SASKATCHEWAN S4P 4 CANADA (306) 751-6000	1900	1964
CRUM & FORSTER INDEMNITY CO	DE	PC	305 MADISON AVE MORRISTOWN NJ 07962 (973) 490-6600	2003	2003
CSA FRATERNAL LIFE	IL	FR	P O BOX 3039 OAK BROOK IL 60522 (630) 472-0500	1854	1938
CSI LIFE INS CO	NE	LAH	P O BOX 34888 OMAHA NE 68134 (402) 997-8000	1973	2006
CUMIS INS SOCIETY INC	IA	PC	P O BOX 1084 MADISON WI 53701 (608) 238-5851	1960	1960

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CUNA MUTUAL INS SOCIETY	IA	LAH	P O BOX 391 MADISON WI 53701 (608) 238-5851	1935	1935
DAIRYLAND INS CO	WI	PC	1800 N POINT DR STEVENS POINT WI 54481 (715) 346-6000	1965	1965
DAKOTA TRUCK UNDERWRITERS	SD	PC	P O BOX 89310 SIOUX FALLS SD 57109 (605) 361-4142	1989	2006
DALLAS NATIONAL INS CO	TX	PC	P O BOX 800499 DALLAS TX 75380 (800) 533-0457	1987	1995
DARLINGTON MUTUAL INS CO	WI	TM	P O BOX 165 DARLINGTON WI 53530 (608) 776-2319	1875	1875
DARWIN NATIONAL ASSUR CO	DE	PC	9 FARM SPRINGS RD FARMINGTON CT 06032 (860) 284-1300	1972	2004
DATADOT DEALER SERVICES LLC	NC	VPP	9449 BALBOA AVE STE 300 SAN DIEGO CA 92123 (858) 810-1700	2001	2009
DEALERS ALLIANCE CORP	OH	WP	3518 RIVERSIDE DR COLUMBUS OH 43221 (800) 282-8913	1977	1998
DEALERS ALLIANCE CORP	OH	VPP	P O BOX 21185 COLUMBUS OH 43221 (800) 282-8913	1977	2006
DEALERS ASSURANCE CO	OH	PC	3518 RIVERSIDE DR UPPER ARLINGTON OH 43221 (614) 459-0364	1935	1996
DEAN HEALTH INS INC	WI	LAH	1277 DEMING WAY MADISON WI 53717 (608) 836-1400	1995	1995
DEAN HEALTH PLAN INC	WI	HMO	1277 DEMING WAY MADISON WI 53717 (608) 836-1400	1995	1995
DEERBROOK INS CO	IL	PC	3075 SANDERS RD STE H1A NORTHBROOK IL 60062 (847) 402-5000	1979	1996
DEERFIELD INS CO	IL	PC	TEN PARKWAY N DEERFIELD IL 60015 (847) 572-6000	1911	1989
DEFENDERS OF WILDLIFE	DC	GA	1130 SEVENTEENTH ST NW WASHINGTON DC 20036 (202) 682-9400	1947	2005
DEGREE OF HONOR PROTECTIVE ASSN	MN	FR	400 ROBERT ST N STE 1600 ST PAUL MN 55101 (651) 228-7600	1971	1971
DELAWARE AMERICAN LIFE INS CO	DE	LAH	P O BOX 1591 HOUSTON TX 77251 (713) 522-1111	1964	1979
DELOS INS CO	DE	PC	120 W 45TH ST 36TH FL NEW YORK NY 10036 (212) 702-3700	1977	1981
DELTA DENTAL OF WI INC	WI	LAH	P O BOX 828 STEVENS POINT WI 54481 (715) 344-6087	1962	1965
DENTAL COM INS PLAN	WI	LHSO	P O BOX 929 MARSHFIELD WI 54449 (715) 387-1702	2003	2003
DENTAL PROTECTION PLAN INC	WI	LHSO	7130 W GREENFIELD AVE WEST ALLIS WI 53214 (414) 259-9522	1987	1987

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DENTAQUEST DENTAL PLAN OF WI INC	WI	LHSO	12121 N CORPORATE PKY MEQUON WI 53092 (262) 241-7140	1995	1995
DENTEGRA INS CO	DE	LAH	ONE DELTA DR MECHANICSBURG PA 17055 (717) 766-8500	1966	1997
DENTISTS INS CO THE	CA	PC	P O BOX 1582 SACRAMENTO CA 95812 (916) 554-5307	1979	1995
DEPAUW UNIVERSITY	IN	GA	313 S LOCUST ST GREENCASTLE IN 46135 (765) 658-4127	1837	2004
DEPOSITORS INS CO	IA	PC	ONE W NATIONWIDE BLVD DSPF 76 COLUMBUS OH 43215 (614) 249-1545	1983	1986
DEVELOPERS SURETY & INDEMNITY CO	IA	PC	P O BOX 19725 IRVINE CA 92623 (949) 263-3300	1956	1974
DIAMOND INS CO	IL	PC	1051 PERIMETER DR STE 620 SCHAUMBURG IL 60173-5833 (847) 230-1331	1996	2006
DIAMOND STATE INS CO	IN	PC	THREE BALA PLZ STE 300E BALA CYNWYD PA 19004 (610) 664-1500	1981	2000
DIMENSION SERVICE CORP	OH	WP	400 METRO PL N STE 300 DUBLIN OH 43017 (614) 726-3150 4125	1994	2006
DIOCESE OF LA CROSSE	WI	GA	3710 EAST AVE S LA CROSSE WI 54601 (608) 791-2668	1914	2002
DIRECT DENTAL SERVICE PLAN INC	WI	LHSO	1320 S GREEN BAY RD RACINE WI 53406 (262) 637-9371	1987	1987
DIRECT GENERAL LIFE INS CO	SC	LAH	1281 MURFREESBORO RD NASHVILLE TN 37217 (615) 399-4700	1982	1984
DIRECT NATIONAL INS CO	AR	PC	1281 MURFREESBORO RD NASHVILLE TN 37217 (615) 399-4700	1945	1953
DISABLED AMERICAN VETERANS CHARITABLE SERVICE TRUST	DC	GA	3725 ALEXANDRIA PIKE COLD SPRING KY 41076-1712 (859) 441-7300	1986	2001
DISCOVER PROPERTY & CASUALTY INS CO	IL	PC	385 WASHINGTON ST ST PAUL MN 55102 (651) 310-7911	1978	1980
DISTRICTS MUTUAL INS	WI	PC	212 W PINEHURST TRL DAKOTA DUNES SD 57049 (605) 422-2655	2004	2004
DOCTORS CO AN INTERINSURANCE EXCHANGE THE	CA	PC	P O BOX 94558 NAPA CA 94558 (707) 226-0100	1975	1989
DOCTORS WITHOUT BORDERS USA INC	NY	GA	333 SEVENTH AVE 2ND FL NEW YORK NY 10001 (212) 763-5791	1987	2008
DONEGAL MUTUAL INS CO	PA	PC	1195 RIVER RD MARIETTA PA 17547 (717) 426-1931	1889	2007
DORINCO REINSURANCE CO	MI	PC	1320 WALDO AVE STE 200 MIDLAND MI 48642 (989) 636-0047	1977	1989
DUPONT MUTUAL INS CO	WI	TM	P O BOX 175 MARION WI 54950 (715) 754-2525	1883	1883

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EAA AVIATION FOUNDATION INC	WI	GA	P O BOX 3086 OSHKOSH WI 54903 (920) 426-4833	1962	1984
EAGLE LIFE INS CO	IA	LAH	P O BOX 71216 DES MOINES IA 50325 (515) 221-0002	2008	2009
EAGLE POINT MUTUAL INS CO	WI	TM	P O BOX 456 CHIPPEWA FALLS WI 54729 (715) 723-9333	1879	1879
EARTHJUSTICE LEGAL DEFENSE FUND	CA	GA	426 17TH ST 6TH FL OAKLAND CA 94612 (510) 550-6700	1971	2003
EASTCASTLE PLACE INC	WI	CC	2505 E BRADFORD AVE MILWAUKEE WI 53211 (414) 332-8610	1884	1985
EASTERN ALLIANCE INS CO	PA	PC	P O BOX 83777 LANCASTER PA 17608 (717) 396-7095	1997	2007
EASTGUARD INS CO	PA	PC	P O BOX A-H WILKES-BARRE PA 18703 (570) 825-9900	1827	2001
ECOBLOCK INC	TX	VPP	15920 ADDISON RD ADDISON TX 75001-3290 (972) 813-0913	2002	2008
ECONOMY FIRE & CASUALTY CO	IL	PC	700 QUAKER LN WARWICK RI 02886 (401) 827-2400	1935	1954
ECONOMY PREFERRED INS CO	IL	PC	700 QUAKER LN WARWICK RI 02887 (401) 827-2400	1979	1980
ECONOMY PREMIER ASSURANCE CO	IL	PC	700 QUAKER LN WARWICK RI 02887 (401) 827-2400	1980	1986
ELECTRIC INS CO	MA	PC	75 SAM FONZO DR BEVERLY MA 01915 (978) 921-2080	1966	1972
ELECTROLUX WARRANTY CORP	NV	WP	DUNLAP & SHIPMAN PA 2065 THOMASVILLE RD 1ST FL TALLAHASSEE FL 32308-0733 (850) 385-5000	2001	2002
ELLINGTON MUTUAL INS CO	WI	PC	P O BOX 356 HORTONVILLE WI 54944 (920) 779-4515	1878	1878
EMC NATIONAL LIFE CO	IA	LAH	P O BOX 9202 DES MOINES IA 50306 (515) 345-4000	1962	1967
EMC PROPERTY & CASUALTY CO	IA	PC	P O BOX 712 DES MOINES IA 50303 (515) 280-2511	1953	2000
EMCASCO INS CO	IA	PC	P O BOX 712 DES MOINES IA 50303 (515) 280-2511	1958	1962
EMPHEYSYS INS CO	TX	LAH	P O BOX 740036 LOUISVILLE KY 40201 (502) 580-1000	1978	1984
EMPIRE FIRE & MARINE INS CO	NE	PC	1400 AMERICAN LN 19TH FL SCHAUMBURG IL 60196 (847) 605-6000	1954	1973
EMPLOYEES LIFE CO MUTUAL	IL	LAH	916 SHERWOOD DR LAKE BLUFF IL 60044 (847) 295-6000	1946	1946
EMPLOYERS ASSURANCE CO	FL	PC	P O BOX 88806 NORTH PALM BEACH FL 33408 (561) 840-7171	1979	1980

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EMPLOYERS FIRE INS CO THE	MA	PC	ONE BEACON LN CANTON MA 02021 (781) 332-7000	1921	1923
EMPLOYERS INS CO OF WAUSAU	WI	PC	175 BERKELEY ST BOSTON MA 02116-5066 (715) 845-5211	1911	1911
EMPLOYERS MUTUAL CASUALTY CO	IA	PC	P O BOX 712 DES MOINES IA 50309 (515) 280-2511	1911	1945
EMPLOYERS PREFERRED INS CO	FL	PC	P O BOX 88806 NORTH PALM BEACH FL 33408 (561) 840-7171	1995	2007
EMPLOYERS REASSURANCE CORP	KS	LAH	P O BOX 2981 MISSION KS 66202 (913) 982-3700	1986	1986
EMPLOYES MUTUAL BENEFIT ASSN	WI	FR	231 W MICHIGAN ST MILWAUKEE WI 53203 (414) 221-2701	1912	1914
ENCOMPASS INDEMNITY CO	IL	PC	3075 SANDERS RD STE H1A NORTHBROOK IL 60062 (847) 402-5000	1984	2003
ENCOMPASS INS CO OF AMERICA	IL	PC	2775 SANDERS RD STE H1A NORTHBROOK IL 60062 (847) 402-5000	1994	2003
ENDURANCE AMERICAN INS CO	DE	PC	767 THIRD AVE 5TH FL NEW YORK NY 10017 (914) 468-8000	1996	1997
ENDURANCE RISK SOLUTIONS ASSUR CO	DE	PC	767 THIRD AVE 5TH FL NEW YORK NY 10017 (914) 468-8000	1986	1988
ENGENDERHEALTH INC	NJ	GA	440 NINTH AVE NEW YORK NY 10001 (212) 561-8000 8013	1943	2007
ENTERPRISE FINANCIAL GROUP INC	TX	WP	122 W CARPENTER FWY 6TH FL IRVING TX 76209 (800) 527-1984 8273	1977	1992
ENTERPRISE LIFE INS CO	TX	LAH	122 W CARPENTER FWY IRVING TX 75039 (972) 445-8300	1978	1992
ENVISION INS CO	OH	LAH	2181 E AURORA RD TWINSBURG OH 44087 (330) 405-8080	2006	2008
EPIC LIFE INS CO THE	WI	LAH	P O BOX 14196 MADISON WI 53708-0196 (608) 221-6882	1984	1984
EPISCOPAL CHURCH FOUNDATION	NY	GA	815 SECOND AVE 7TH FL NEW YORK NY 10017 (212) 697-2858	1949	1998
EQUITABLE LIFE & CASUALTY INS CO	UT	LAH	P O BOX 2460 SALT LAKE CITY UT 84110 (801) 579-3400	1935	2009
EQUITABLE RESERVE ASSN	WI	FR	P O BOX 448 NEENAH WI 54957 (920) 722-1574	1897	1897
EQUITRUST LIFE INS CO	IA	LAH	5400 UNIVERSITY AVE WEST DES MOINES IA 50266 (515) 225-5400	1966	1969
ERIE FAMILY LIFE INS CO	PA	LAH	100 ERIE INS PL ERIE PA 16530 (814) 870-2000	1967	2000
ERIE INS CO OF NY	NY	PC	120 CORPORATE WOODS STE 150 ROCHESTER NY 14623 (814) 870-2000	1885	2007

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ERIE INS CO	PA	PC	100 ERIE INS PL ERIE PA 16530 (814) 870-2000	1972	2000
ERIE INS EXCHANGE	PA	PC	100 ERIE INS PL ERIE PA 16530 (814) 870-2000	1925	2000
ERIE INS PROPERTY & CASUALTY CO	PA	PC	100 ERIE INS PL ERIE PA 16530 (814) 870-2000	1993	2000
ESECURITEL HOLDINGS LLC	DE	WP	2325 LAKEVIEW PKY STE 125 ALPHARETTA GA 30009 (678) 389-6219	2005	2005
ESSENT GUARANTY INC	PA	PC	201 KING OF PRUSSIA RD RADNOR PA 19807 (610) 230-0555	2008	2009
ESSENTIA INS CO	MO	PC	ONE BEACON LN CANTON MA 02021 (781) 332-7000	1979	1983
ESURANCE INS CO	WI	PC	650 DAVIS ST SAN FRANCISCO CA 94111 (415) 875-4500	1933	2005
ESURANCE INS CO OF NJ	WI	PC	650 DAVIS ST SAN FRANCISCO CA 94111 (415) 875-4500	1919	1958
ESURANCE PROPERTY & CAS INS CO	CA	PC	650 DAVIS ST SAN FRANCISCO CA 94111 (415) 875-4500	1987	2005
ETTRICK MUTUAL INS CO	WI	TM	P O BOX 35 ETTRICK WI 54627 (608) 525-3201	1877	1877
EULER HERMES AMERICAN CREDIT INDEMNITY CO	MD	PC	800 RED BROOK BLVD OWINGS MILLS MD 21117 (410) 753-0718	1893	1899
EVANGELICAL COVENANT CHURCH THE	IL	GA	5101 N FRANCISCO AVE CHICAGO IL 60625 (847) 583-3200	1885	1998
EVANGELICAL FREE CHURCH OF AMERICA THE	MN	GA	901 E 78TH ST MINNEAPOLIS MN 55420-1334 (440) 239-8900	1908	1987
EVANGELICAL LUTHERAN CHURCH IN AMERICA	MN	GA	8765 W HIGGINS RD CHICAGO IL 60631 (773) 380-2917	1987	1988
EVANGELICAL LUTHERAN GOOD SAMARITAN SOCIETY THE	ND	GA	P O BOX 5038 SIOUX FALLS SD 57117 (605) 362-3306	1922	2000
EVEREST NATIONAL INS CO	DE	PC	P O BOX 830 LIBERTY CORNER NJ 07938 (908) 604-3000	1985	1995
EVEREST REINSURANCE CO	DE	PC	P O BOX 830 LIBERTY CORNER NJ 07938 (908) 604-3000	1973	1975
EVERGREEN NATIONAL INDEMNITY CO	OH	PC	6140 PARKLAND BLVD STE 321 MAYFIELD HEIGHTS OH 44124 (440) 229-3420	1939	1957
EVERGREEN RETIREMENT COMMUNITY INC	WI	CC	1130 N WESTFIELD ST OSHKOSH WI 54901 (920) 233-2340	1965	1984
EVERSPAN FINANCIAL GUARANTEE CORP	WI	PC	ONE STATE ST PLZ 15TH FL NEW YORK NY 10004 (212) 668-0340	1968	1968
EXECUTIVE RISK INDEMNITY INC	DE	PC	15 MOUNTAIN VIEW RD WARREN NJ 07059 (908) 903-2000	1977	1993

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EXPRESS SCRIPTS INS CO	AZ	LAH	ONE EXPRESS WAY MS HQ2E04 SAINT LOUIS MO 63121 (602) 257-7468	1994	2009
EXPRESS SYSTEMS INC	CA	VPP	11 VANDERBILT IRVINE CA 92618 (949) 789-6220	1994	2009
EYE CARE OF WISCONSIN INS INC	WI	LHSO	8633 N PORT WASHINGTON RD FOX POINT WI 53217 (414) 351-3030	1986	1986
FABCO EQUIPMENT INC	WI	WP	11200 W SILVER SPRING RD MILWAUKEE WI 53225 (414) 461-9100	1982	2002
FACTORY MUTUAL INS CO	RI	PC	P O BOX 7500 JOHNSTON RI 02919 (401) 275-3000	1968	1968
FAIRFIELD INS CO	CT	PC	120 LONG RIDGE RD STAMFORD CT 06902-1839 (203) 328-5000	1991	1994
FAIRHAVEN CORP	WI	CC	435 W STARIN RD WHITEWATER WI 53190 (262) 473-2140	1960	1977
FAIRHAVEN CORP	WI	GA	435 W STARIN RD WHITEWATER WI 53190 (262) 753-0010	1960	1977
FAIRMONT INS CO	CA	PC	250 COMMERCIAL ST STE 5000 MANCHESTER NH 03101 (603) 656-2233	1970	1984
FAIRMONT PREMIER INS CO	CA	PC	250 COMMERCIAL ST STE 5000 MANCHESTER NH 03103 (603) 656-2233	1941	1949
FAIRMONT SPECIALTY INS CO	CA	PC	250 COMMERCIAL ST STE 5000 MANCHESTER NH 03101 (603) 656-2200	1923	1964
FALL CREEK MUTUAL INS CO	WI	TM	P O BOX 186 FALL CREEK WI 54742 (715) 877-2771	1875	1875
FAMILY HERITAGE LIFE INS CO OF AM	OH	LAH	P O BOX 470608 CLEVELAND OH 44147 (440) 922-5200	1989	2005
FAMILY LIFE INS CO	TX	LAH	2727 ALLEN PKY STE 500 WORTHAM TOWER HOUSTON TX 77019 (713) 529-0045	1949	1960
FAMILY SERVICE LIFE INS CO	TX	LAH	7 HANOVER SQ NEW YORK NY 10004 (212) 919-2702	1955	1987
FARM BUREAU LIFE INS CO	IA	LAH	5400 UNIVERSITY AVE WEST DES MOINES IA 50266 (515) 225-5400	1944	1993
FARMERS AUTOMOBILE INS ASSN THE	IL	PC	2505 COURT ST PEKIN IL 61558 (309) 346-1161	1921	1964
FARMERS INS EXCHANGE	CA	PC	P O BOX 2478 TERMINAL ANNEX LOS ANGELES CA 90051 (323) 932-3200	1928	1954
FARMERS MUTUAL HAIL INS CO OF IA	IA	PC	6785 WESTOWN PKY WEST DES MOINES IA 50266 (515) 282-9104	1893	1932
FARMERS NEW WORLD LIFE INS CO	WA	LAH	3003 77TH AVE SE MERCER ISLAND WA 98040-2837 (206) 232-8400	1910	1921

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FARMERS TOWN MUTUAL INS CO	WI	TM	P O BOX 234 WILTON WI 54670 (608) 435-6901	1876	1876
FARMERS UNION MUT INS CO	ND	PC	P O BOX 2020 JAMESTOWN ND 58402 (701) 252-2702	1944	2006
FARMINGTON CASUALTY CO	CT	PC	ONE TOWER SQ HARTFORD CT 06183 (860) 277-0111	1982	1985
FARMINGTON MUTUAL INS CO	WI	PC	264 STATE RD 35 OSCEOLA WI 54020 (715) 294-3186	1878	1878
FARMLAND MUTUAL INS CO	IA	PC	ONE W NATIONWIDE BLVD DSPF 76 COLUMBUS OH 43215 (614) 249-1545	1909	1948
FATHER FLANAGANS BOYS HOME	NE	GA	14086 MOTHER TERESA LN BOYS TOWN NE 68010 (402) 498-3127	1920	1978
FCNL EDUCATION FUND	DC	GA	245 SECOND ST NE WASHINGTON DC 20002 (202) 547-6000	1982	2006
FEDERAL INS CO	IN	PC	P O BOX 1615 WARREN NJ 07061 (908) 903-2000	1901	1903
FEDERAL LIFE INS CO MUTUAL	IL	LAH	3750 W DEERFIELD RD RIVERWOODS IL 60015 (847) 520-1900	1899	1950
FEDERAL WARRANTY SERVICE CORP	CA	WP	260 INTERSTATE NORTH CIR SE ATLANTA GA 30339 (305) 253-2244 32140	1993	1995
FEDERATED LIFE INS CO	MN	LAH	121 E PARK SQ OWATONNA MN 55060 (507) 455-5200	1958	1966
FEDERATED MUTUAL INS CO	MN	PC	121 E PARK SQ OWATONNA MN 55060 (507) 455-5200	1904	1914
FEDERATED RURAL ELECTRIC INS EXCHANGE	KS	PC	P O BOX 15147 LENEXA KS 66285 (913) 541-0150	1957	1959
FEDERATED SERVICE INS CO	MN	PC	121 E PARK SQ OWATONNA MN 55060 (507) 455-5200	1972	1998
FELLOWSHIP OF RECONCILIATION INC	NY	GA	521 N BROADWAY NYACK NY 10960 (845) 358-4601	1994	2009
FFG INS CO	TX	PC	3024 HARNEY ST OMAHA NE 68131-3535 (402) 916-3000	1981	1993
FIDELITY & DEPOSIT CO OF MD	MD	PC	1400 AMERICAN LN TOWER 1 19TH FL SCHAUMBURG IL 60196 (847) 605-6000	1969	1982
FIDELITY & GUARANTY INS CO	IA	PC	385 WASHINGTON ST ST PAUL MN 55102 (651) 310-7911	1977	1979
FIDELITY & GUARANTY INS UNDERWRITERS INC	WI	PC	385 WASHINGTON ST ST PAUL MN 55102 (651) 310-7911	1951	1959
FIDELITY INVESTMENTS LIFE INS CO	UT	LAH	82 DEVONSHIRE ST V5A BOSTON MA 02109 (617) 392-2708	1981	1984

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FIDELITY LIFE ASSN A LEGAL RESERVE LIFE INS CO	IL	LAH	1211 W 22ND ST STE 209 OAK BROOK IL 60523 (630) 522-0392	1896	1899
FIDELITY NATIONAL INS CO	CA	PC	601 RIVERSIDE AVE BLDG 5 STE 200 JACKSONVILLE FL 32204 (904) 997-7312	1990	2005
FIDELITY NATIONAL PROP & CAS INS CO	NY	PC	601 RIVERSIDE AVE BLDG 5 STE 200 JACKSONVILLE FL 32204 (904) 997-7310	1971	1989
FIDELITY NATIONAL TITLE INS CO	CA	TI	601 RIVERSIDE AVE JACKSONVILLE FL 32204 (904) 854-8100	1981	2003
FIDELITY SECURITY LIFE INS CO	MO	LAH	3130 BROADWAY ST KANSAS CITY MO 64111 (816) 756-1060	1969	1975
FIDELITY WARRANTY SERVICES INC	FL	WP	500 JIM MORAN BLVD DEERFIELD BEACH FL 33442 (954) 429-2103	1978	1993
FIDELITY WARRANTY SERVICES INC	FL	VPP	P O BOX 8567 DEERFIELD BEACH FL 33443 (954) 596-3158	1978	2005
FINANCIAL GUARANTY INS CO	NY	PC	125 PARK AVE NEW YORK NY 10017 (212) 312-3000	1972	1972
FINANCIAL INDEMNITY CO	CA	PC	P O BOX 223687 DALLAS TX 75222-3687 (972) 690-5500 1316	1945	1995
FINANCIAL PACIFIC INS CO	CA	PC	P O BOX 292220 SACRAMENTO CA 95829 (916) 630-5000	1986	1999
FINIAL REINSURANCE CO	CT	PC	3024 HARNEY ST OMAHA NE 68131 (402) 536-3000	1990	1996
FIRE INS EXCHANGE	CA	PC	P O BOX 2478 TERMINAL ANNEX LOS ANGELES CA 90051 (323) 932-3200	1942	1954
FIREMANS FUND INS CO	CA	PC	777 SAN MARIN DR NOVATO CA 94998 (415) 899-2000	1958	1967
FIREMENS INS CO OF WASHINGTON DC	DE	PC	P O BOX 61038 RICHMOND VA 23261 (804) 285-2700	1837	2007
FIRST ALLMERICA FINANCIAL LIFE INS CO	MA	LAH	132 TURNPIKE RD STE 210 SOUTHBOROUGH MA 01772-2132 (508) 460-2400	1844	1947
FIRST AMERICAN HOME BUYERS PROTECTION CORP	CA	WP	P O BOX 10180 VAN NUYS CA 91410 (818) 781-5050	1984	2002
FIRST AMERICAN PROPERTY & CASUALTY INS CO	CA	PC	114 E FIFTH ST SANTA ANA CA 92701 (714) 560-7856	1977	1992
FIRST AMERICAN TITLE INS CO	CA	TI	1 FIRST AMERICAN WAY SANTA ANA CA 92707 (714) 800-3000	1968	1990
FIRST AUTO & CASUALTY INS CO	WI	PC	P O BOX 7988 MADISON WI 53718 (608) 242-4505	1991	1991
FIRST AUTOMOTIVE SERVICE CORP	NM	WP	15920 ADDISON RD ADDISON TX 75001 (877) 881-2244 19931	2000	2003

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FIRST CATHOLIC SLOVAK LADIES ASSOCIATION OF THE UNITED STATES OF AMERICA	OH	FR	24950 CHAGRIN BLVD BEACHWOOD OH 44122 (216) 464-8015	1899	1941
FIRST CATHOLIC SLOVAK UNION USA	OH	FR	6611 ROCKSIDE RD INDEPENDENCE OH 44131 (216) 642-9406	1892	1940
FIRST CHICAGO INS CO	IL	PC	P O BOX 389508 BEDFORD PARK IL 60638 (708) 552-4400	1920	1921
FIRST CHURCH OF CHRIST SCIENTIST IN BOSTON MA	MA	GA	210 MASSACHUSETTS AVE P5-10 BOSTON MA 02115 (617) 450-3259	1892	2008
FIRST COLONIAL INS CO	FL	PC	1776 AMER HERITAGE LIFE DR JACKSONVILLE FL 32224 (904) 992-1776	1987	2001
FIRST COMMONWEALTH LIMITED HEALTH SERVICE CORP	WI	LHSO	550 W JACKSON BLVD STE 800 CHICAGO IL 60661 (312) 993-1000	1996	1996
FIRST CONTINENTAL LIFE & ACCIDENT INS CO	TX	LAH	12946 DAIRY ASHFORD STE 360 SUGAR LAND TX 77478 (281) 313-7150	1979	1979
FIRST DAKOTA IND CO	SD	PC	P O BOX 89310 SIOUX FALLS SD 57109 (605) 361-4142	1995	2006
FIRST EXTENDED SERVICE CORP	TX	WP	P O BOX 130745 DALLAS TX 75313 (800) 527-3448	1976	1992
FIRST EXTENDED SERVICE CORP OF FL	FL	WP	1345 RIVER BEND DR STE 200 DALLAS TX 75247 (800) 527-3448	1995	2002
FIRST FINANCIAL INS CO	IL	PC	238 INTERNATIONAL RD BURLINGTON NC 27215 (336) 586-2500	1970	1983
FIRST GUARD INS CO	AZ	PC	200 NOKOMIS AVE S FL 4 VENICE FL 34285-2315 (941) 485-6210	1996	2005
FIRST HEALTH LIFE & HEALTH INS CO	TX	LAH	3200 HIGHLAND AVE DOWNERS GROVE IL 60515 (630) 737-7900	1978	1980
FIRST INVESTORS LIFE INS CO	NY	LAH	RARITAN PLZ 1 P O BOX 7836 EDISON NJ 08818 (212) 858-8200	1962	1991
FIRST LIBERTY INS CORP THE	IL	PC	175 BERKELEY ST BOSTON MA 02116-5066 (617) 357-9500	1989	1990
FIRST MARINE INS CO	MO	PC	P O BOX 5323 CINCINNATI OH 45201-5323 (573) 348-2743	1982	1998
FIRST MERCURY CASUALTY CO	MN	PC	29621 NORTHWESTERN HWY SOUTHFIELD MI 48034 (248) 358-4010	1961	1979
FIRST NATIONAL INS CO OF AMERICA	WA	PC	175 BERKELEY ST BOSTON MA 02116-5066 (617) 357-9500	1928	1930
FIRST NONPROFIT INS CO	IL	PC	111 N CANAL ST STE 801 CHICAGO IL 60606 (312) 715-3010	1978	2005
FIRST PENN PACIFIC LIFE INS CO	IN	LAH	1300 S CLINTON ST FORT WAYNE IN 46802 (260) 455-2000	1963	1981
FIRST SEALORD SURETY INC	PA	PC	P O BOX 900 VILLANOVA PA 19085 (610) 664-2259	1991	2000

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FLAGSHIP CITY INS CO	PA	PC	144 E SIXTH ST ERIE PA 16530 (814) 428-7554	1992	2000
FLORISTS MUTUAL INS CO	IL	PC	P O BOX 428 EDWARDSVILLE IL 62025 (618) 656-4240	1887	1953
FLYWAY MUTUAL INS CO	WI	TM	918 W MAIN ST WAUPUN WI 53963 (920) 324-2571	1874	1874
FOCUS ON THE FAMILY	CA	GA	8605 EXPLORER DR COLORADO SPRINGS CO 80920 (719) 548-5720	1977	1998
FORD AUTO CLUB INC	DE	MC	P O BOX 1732 STE 2804/MD7480 DEARBORN MI 48126 (313) 594-0019	1981	1987
FORD MOTOR SERVICE CO	MI	WP	THE AMERICAN RD DEARBORN MI 48121 (312) 845-0676	1997	1998
FOREMOST INS CO	MI	PC	P O BOX 2450 GRAND RAPIDS MI 49501-2450 (616) 956-8476	1952	1955
FOREMOST PROPERTY & CASUALTY INS CO	MI	PC	P O BOX 2450 GRAND RAPIDS MI 49501 (616) 942-3000	1984	1990
FOREMOST SIGNATURE INS CO	MI	PC	P O BOX 2450 GRAND RAPIDS MI 49501 (616) 942-3000	1982	1984
FORETHOUGHT LIFE INS CO	IN	LAH	300 N MERIDIAN ST STE 1800 INDIANAPOLIS IN 46204 (317) 223-2700	1980	1982
FORT DEARBORN LIFE INS CO	IL	LAH	1020 31ST ST DOWNERS GROVE IL 60515 (630) 824-6094	1966	1979
FORT MEMORIAL HOSPITAL FOUNDATION INC	WI	GA	611 SHERMAN AVE FORT ATKINSON WI 53538 (920) 568-5157	1981	2006
FORTRESS INS CO	IL	PC	6133 N RIVER RD STE 650 ROSEMONT IL 60018 (847) 384-0062	1997	2003
FORTUITY INS CO	MI	PC	ONE MUTUAL AVE FRANKENMUTH MI 48787 (989) 652-6121	1999	2003
FOUNDATION FIGHTING BLINDNESS INC	MD	GA	11435 CRONHILL DR OWINGS MILLS MD 21117 (410) 568-0150	1971	2008
FOUNDERS INS CO	IL	PC	1645 E BIRCHWOOD AVE DES PLAINES IL 60018 (847) 768-0040	1972	1994
FOUNTAIN CITY MUTUAL INS CO	WI	TM	2 SOUTH SHORE DR FOUNTAIN CITY WI 54629 (608) 687-3221	1874	1874
FOX VALLEY TECHNICAL COLLEGE FOUNDATION INC	WI	GA	P O BOX 2277 APPLETON WI 54912 (920) 735-5603	1976	2003
FRANKENMUTH MUTUAL INS CO	MI	PC	1 MUTUAL AVE FRANKENMUTH MI 48787 (989) 652-6121	1921	1972
FRANKLIN FARMERS MUTUAL INS CO	WI	TM	146 WEST JEFFERSON ST SPRING GREEN WI 53588 (608) 588-2081	1877	1877
FRIENDS FIDUCIARY CORP	PA	GA	1650 ARCH ST STE 1904 PHILADELPHIA PA 19103 (215) 242-7272	1975	2003

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FROEDTERT HOSPITAL FOUNDATION INC	WI	GA	9200 W WISCONSIN AVE MILWAUKEE WI 53226-3596 (414) 805-2699	1982	2009
FRONTIER INS CO	NY	PC	195 LAKE LOUISE MARIE RD ROCK HILL NY 12775 (845) 796-2100	1962	1991
FUNERAL DIRECTORS LIFE INS CO	TX	LAH	P O BOX 5649 ABILENE TX 79608 (325) 695-3412	1981	1998
GAI WARRANTY CO	OH	WP	49 EAST FOURTH ST CINCINNATI OH 45202 (513) 287-8233	2001	2006
GARDEN STATE LIFE INS CO	TX	LAH	ONE MOODY PLZ GALVESTON TX 77550 (409) 763-4661	1956	1964
GARRISON PROPERTY AND CAS INS CO	TX	PC	9800 FREDERICKSBURG RD SAN ANTONIO TX 78288 (210) 498-2211	1900	1913
GATEWAY INS CO	MO	PC	1401 S BRENTWOOD BLVD STE 1000 ST LOUIS MO 63144 (314) 373-3333	1986	1999
GEICO CASUALTY CO	MD	PC	ONE GEICO PLZ WASHINGTON DC 20076 (301) 986-2669	1982	1996
GEICO GENERAL INS CO	MD	PC	ONE GEICO PLZ WASHINGTON DC 20076 (301) 986-2669	1978	1978
GEICO INDEMNITY CO	MD	PC	ONE GEICO PLZ WASHINGTON DC 20076 (301) 986-2669	1961	1963
GENERAL AMERICAN LIFE INS CO	MO	LAH	18210 CRANE NEST DR 3RD FL TAMPA FL 33647 (314) 843-8700	1933	1968
GENERAL BOARD OF THE CHURCH OF THE NAZARENE	MO	GA	17001 PRAIRIE STAR PKY LENEXA KS 66220 (913) 397-7992	1923	2002
GENERAL CASUALTY CO OF WI	WI	PC	ONE GENERAL DR SUN PRAIRIE WI 53596 (608) 837-4440	1925	1925
GENERAL CASUALTY INS CO	WI	PC	ONE GENERAL DR SUN PRAIRIE WI 53596 (608) 837-4440	1972	1991
GENERAL FEDERATION OF WOMENS CLUBS	DC	GA	1734 N STREET NW WASHINGTON DC 20036 (202) 347-3168	1901	2007
GENERAL FIDELITY INS CO	SC	PC	151 MEETING ST STE 301 CHARLOTTE SC 29401 (843) 577-1363	1987	2006
GENERAL FIDELITY LIFE INS CO	SC	LAH	151 MEETING ST STE 301 CHARLESTON SC 29401 (843) 577-1362	1980	1982
GENERAL INS CO OF AMERICA	WA	PC	175 BERKELEY ST BOSTON MA 02116-5066 (617) 357-9500	1923	1926
GENERAL RE LIFE CORP	CT	LAH	695 E MAIN ST STAMFORD CT 06901 (203) 352-3000	1967	1987
GENERAL REINSURANCE CORP	DE	PC	120 LONG RIDGE RD STAMFORD CT 06902-1839 (203) 328-5000	1970	1971
GENERAL SECURITY NATIONAL INS CO	NY	PC	199 WATER ST STE 2100 NEW YORK NY 10038 (212) 480-1900	1980	1985

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GENERAL STAR NATL INS CO	OH	PC	120 LONG RIDGE RD STAMFORD CT 06902-1839 (203) 328-5000	1864	1922
GENERALI UNITED STATES BRANCH	NY	PC	7 WORLD TRADE CTR 33RD FL NEW YORK NY 10007-2140 (212) 602-7600	1831	1984
GENERALI USA LIFE REASSURANCE CO	MO	LAH	P O BOX 419076 KANSAS CITY MO 64114 (816) 412-3600	1982	1984
GENESIS INS CO	CT	PC	120 LONG RIDGE RD STAMFORD CT 06902-1839 (203) 328-5000	1976	1984
GENWORTH FINANCIAL ASSURANCE CORP	NC	PC	8325 SIX FORKS RD RALEIGH NC 27615-2959 (919) 846-4100	1992	1992
GENWORTH HOME EQUITY INS CORP	NC	PC	8325 SIX FORKS RD RALEIGH NC 27615-2959 (919) 846-4100	1982	1984
GENWORTH LIFE & ANNUITY INS CO	VA	LAH	6604 W BROAD ST RICHMOND VA 23230 (804) 662-2400	1871	1981
GENWORTH LIFE INS CO	DE	LAH	6604 W BROAD ST RICHMOND VA 23230 (804) 662-2400	1956	1979
GENWORTH MORTGAGE INS CORP	NC	PC	8325 SIX FORKS RD RALEIGH NC 27615 (919) 846-4100	1980	1981
GENWORTH MORTGAGE INS CORP OF NC	NC	PC	8325 SIX FORKS RD RALEIGH NC 27615-2959 (919) 846-4100	1961	1979
GENWORTH RESIDENTIAL MORTGAGE ASSUR CORP	NC	PC	8325 SIX FORKS RD RALEIGH NC 27615-2959 (919) 846-4100	1969	1969
GENWORTH RESIDENTIAL MORTGAGE INS CORP OF NC	NC	PC	8325 SIX FORKS RD RALEIGH NC 27615-2959 (919) 846-4100	1972	1973
GEOVERA INS CO	CA	PC	4820 BUSINESS CTR DR STE 200 FAIRFIELD CA 94534 (707) 863-3700	1997	2005
GERBER LIFE INS CO	NY	LAH	1311 MAMARONECK AVE WHITE PLAINS NY 10605 (914) 272-4000	1967	1971
GERMANTOWN INS CO	PA	PC	212 S FOURTH ST PHILADELPHIA PA 19106 (215) 627-1752	1843	1961
GERMANTOWN MUTUAL INS CO	WI	PC	P O BOX 1020 GERMANTOWN WI 53022-8220 (262) 251-6680	1854	1854
GLOBAL AEROSPACE INC	NJ	RS	51 JOHN F KENNEDY PKY SHORT HILLS NJ 07078 (973) 379-0820	2000	2000
GLOBAL REINSURANCE CORP OF AM	NY	PC	TIMES SQ TOWER 7 TIMES SQ 37TH FL NEW YORK NY 10036 (212) 754-7500	1940	1971
GLOBE LIFE & ACCIDENT INS CO	NE	LAH	GLOBE LIFE CTR OKLAHOMA CITY OK 73184 (405) 270-1400	1979	1979
GM MOTOR CLUB INC	NC	MC	500 W FIFTH ST M/C 1214 WINSTON-SALEM NC 27152 (336) 770-3067	1995	1996

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GMAC INS CO ONLINE INC	MO	PC	P O BOX 3199 WINSTON-SALEM NC 27102-3199 (336) 435-2000	2000	2001
GMAC SERVICE AGREEMENT CORP	MI	WP	300 GALLERIA OFFICENTRE STE 200 SOUTHFIELD MI 48034 (248) 263-6900	1998	2001
GOLDEN RULE INS CO	IN	LAH	7440 WOODLAND DR INDIANAPOLIS IN 46278 (317) 290-8100	1940	1983
GOVERNMENT EMPLOYEES INS CO	MD	PC	ONE GEICO PLZ WASHINGTON DC 20076 (301) 986-2669	1937	1947
GOVERNMENT PERSONNEL MUT LIFE INS CO	TX	LAH	GPM LIFE BLDG P O BOX 659567 SAN ANTONIO TX 78265 (210) 357-2222	1934	2003
GOVERNMENTAL INTERINSURANCE EXCHANGE	IL	PC	P O BOX 157 BLOOMINGTON IL 61702 (309) 663-1393	1977	1995
GRAMERCY INS CO	TX	PC	5000 QUORUM DR STE 111 DALLAS TX 75254 (888) 202-0422	1979	2008
GRANGE INDEMNITY INS CO	OH	PC	P O BOX 1218 COLUMBUS OH 43216 (614) 445-2900	1995	1996
GRANGE LIFE INS CO	OH	LAH	650 S FRONT ST P O BOX 1218 COLUMBUS OH 43216 (614) 445-2900	1968	1996
GRANGE MUTUAL CASUALTY CO	OH	PC	650 S FRONT ST P O BOX 1218 COLUMBUS OH 43216-1218 (614) 445-2900	1935	1996
GRANITE RE INC	OK	PC	14001 QUAILBROOK DR OKLAHOMA CITY OK 73134 (405) 752-2600	1986	2001
GRANITE STATE INS CO	PA	PC	175 WATER ST FL 18 NEW YORK NY 10038-4976 (212) 770-7000	1885	1908
GRAY INS CO THE	LA	PC	P O BOX 6202 METAIRIE LA 70009 (504) 888-7790	1977	2000
GREAT AMERICAN ALLIANCE INS CO	OH	PC	580 WALNUT ST CINCINNATI OH 45202 (513) 369-5000	1945	1979
GREAT AMERICAN ASSURANCE CO	OH	PC	580 WALNUT ST CINCINNATI OH 45202 (513) 369-5000	1905	1905
GREAT AMERICAN INS CO	OH	PC	580 WALNUT ST CINCINNATI OH 45202 (513) 369-5000	1942	1947
GREAT AMERICAN INS CO OF NY	NY	PC	580 WALNUT ST CINCINNATI OH 45202-3110 (513) 369-5000	1947	1948
GREAT AMERICAN LIFE INS CO	OH	LAH	P O BOX 5420 CINCINNATI OH 45201 (513) 357-3300	1959	1961
GREAT AMERICAN SECURITY INS CO	OH	PC	580 WALNUT ST CINCINNATI OH 45202 (513) 369-5000	1987	1991
GREAT AMERICAN SPIRIT INS CO	OH	PC	580 WALNUT ST CINCINNATI OH 45202 (513) 369-5000	1988	1989

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GREAT COMMISSION FOUNDATION OF CAMPUS CRUSADE FOR CHRIST INC	CA	GA	100 LAKE HART DR #3600 ORLANDO FL 32832 (407) 541-5102	1972	2004
GREAT DIVIDE INS CO	ND	PC	7233 E BUTHERUS DR SCOTTSDALE AZ 85260 (480) 951-0905	1986	1986
GREAT MIDWEST INS CO	MI	PC	800 GESSNER RD STE 600 HOUSTON TX 77024-4538 (713) 935-7400	1985	1991
GREAT NORTHERN INS CO	IN	PC	15 MOUNTAIN VIEW RD WARREN NJ 07059 (908) 903-2000	1952	1953
GREAT NORTHWEST INS CO	IN	PC	400 N ROBERT ST STE 1100 ST PAUL MN 55101 (651) 325-0060	1986	1989
GREAT SOUTHERN LIFE INS CO	TX	LAH	P O BOX 410288 KANSAS CITY MO 64141 (816) 391-2000	1979	1982
GREAT WEST CASUALTY CO	NE	PC	P O BOX 277 S SIOUX CITY NE 68776 (402) 494-2411	1956	1972
GREAT WEST LIFE & ANNUITY INS CO	CO	LAH	8515 E ORCHARD RD GREENWOOD VILLAGE CO 80111 (303) 737-3000	1907	1964
GREAT WEST LIFE ASSURANCE CO THE	MI	LAH	8515 E ORCHARD RD GREENWOOD VILLAGE CO 80111 (303) 737-3000	1891	1967
GREAT WESTERN INS CO	UT	LAH	P O BOX 3428 OGDEN UT 84409 (801) 689-1401	1983	1999
GREATER BENEFICIAL UNION OF PITTSBURGH	PA	FR	4254 CLAIRTON BLVD PITTSBURGH PA 15227 (412) 884-5100	1892	1935
GREATER MILWAUKEE FOUNDATION INC	WI	GA	1020 N BROADWAY MILWAUKEE WI 53202 (414) 272-5805	1989	1995
GREATER NEW YORK MUTUAL INS CO	NY	PC	200 MADISON AVE NEW YORK NY 10016 (212) 683-9700	1927	1963
GREEK CATHOLIC UNION OF THE USA	PA	FR	5400 TUSCARAWAS RD BEAVER PA 15009 (724) 495-3400	1893	1995
GREEN COUNTY MUTUAL INS CO	WI	TM	1629 4TH AVE W MONROE WI 53566 (608) 325-3416	1873	1873
GREENPEACE FUND INC	CA	GA	702 H ST STE 300 WASHINGTON DC 20001-3876 (202) 319-2425	1978	2008
GREENWICH INS CO	DE	PC	505 EAGLEVIEW BLVD STE 100 EXTON PA 19341-0636 (800) 327-1414	1946	1973
GRINNELL ADVISORY CO	IA	RS	GRINNELL MUTUAL REINS CO P O BOX 790 GRINNELL IA 50112 (642) 269-8000		2005
GRINNELL MUTUAL REINS CO	IA	PC	P O BOX 790 GRINNELL IA 50112 (641) 269-8000	1909	1980
GRINNELL SELECT INS CO	IA	PC	P O BOX 790 GRINNELL IA 50112 (641) 269-8000	1984	1995
GROUP HEALTH COOP OF EAU CLAIRE	WI	HMO	P O BOX 3217 EAU CLAIRE WI 54702 (715) 552-4300	1972	1976

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GROUP HEALTH COOP OF SOUTH CENTRAL WI	WI	HMO	P O BOX 44971 MADISON WI 53744 (608) 251-4156	1972	1975
GS ADMINISTRATORS INC	TX	WP	1345 ENCLAVE PKY HOUSTON TX 77077-2026 (713) 580-3165	1988	2006
GUARANTEE CO OF NO AM USA THE	MI	PC	25800 NORTHWESTERN HWY STE 720 SOUTHFIELD MI 48075-8410 (248) 281-0281	1990	1997
GUARANTEE INS CO	FL	PC	401 E LAS OLAS BLVD STE 1540 FORT LAUDERDALE FL 33301 (954) 670-2900	1965	1979
GUARANTEE TRUST LIFE INS CO	IL	LAH	1275 MILWAUKEE AVE GLENVIEW IL 60025 (847) 699-0600	1936	1966
GUARDIAN INS & ANNUITY CO INC THE	DE	LAH	7 HANOVER SQ NEW YORK NY 10004 (212) 598-8000	1970	1971
GUARDIAN LIFE INS CO OF AMER THE	NY	LAH	7 HANOVER SQ NEW YORK NY 10004 (212) 598-8000	1860	1920
GUGGENHEIM LIFE & ANNUITY CO	IA	LAH	222 INDIANAPOLIS BLVD STE 100 SCHERERVILLE IN 46375 (219) 864-6040	1985	1988
GUIDEONE AMERICA INS CO	IA	PC	1111 ASHWORTH RD WEST DES MOINES IA 50265 (515) 267-5000	1983	1983
GUIDEONE ELITE INS CO	IA	PC	1111 ASHWORTH RD WEST DES MOINES IA 50265 (515) 267-5000	1983	1988
GUIDEONE MUTUAL INS CO	IA	PC	1111 ASHWORTH RD WEST DES MOINES IA 50265 (515) 267-5000	1946	1953
GUIDEONE SPECIALTY MUTUAL INS CO	IA	PC	1111 ASHWORTH RD WEST DES MOINES IA 50265-3538 (515) 267-5000	1948	1958
GUIDEPOSTS A CHURCH CORP	NY	GA	39 SEMINARY HILL RD CARMEL NY 10512 (845) 228-2220	1974	1979
GUILDERLAND REINSURANCE CO	NY	PC	P O BOX 686 VALLEY VIEW PA 17983 (323) 692-8904	1969	1979
GUNDERSEN LUTHERAN HEALTH PLAN INC	WI	HMO	1836 SOUTH AVE MS NCA2-09 LACROSSE WI 54601 (608) 782-7300	1995	1995
GUNDERSEN LUTHERAN MEDICAL FOUNDATION INC	WI	GA	1836 SOUTH AVE LACROSSE WI 54601 (608) 775-6748	1976	1994
GWG LIFE SETTLEMENTS LLC	DE	VI	60 S SIXTH ST STE 950 MINNEAPOLIS MN 55402 (612) 746-1933	2007	2008
HABERSHAM FUNDING LLC	GA	VI	3495 PIEDMONT RD NE STE 910 ATLANTA GA 30305 (404) 233-8275	2001	2005
HABITAT FOR HUMANITY INTERNATIONAL INC	GA	GA	121 HABITAT ST AMERICUS GA 31709 (229) 924-6935 2128	1977	2001
HALLMARK INS CO	AZ	PC	777 MAIN ST STE 1000 FORT WORTH TX 75102 (817) 348-1600	1988	2008
HANOVER INS CO THE	NH	PC	440 LINCOLN ST WORCESTER MA 01653 (508) 853-7200	1972	1973

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HARBOR POINT REINSURANCE US INC	CT	PC	4 ESSEX AVE BERNARDSVILLE NJ 07924 (908) 630-2700	1997	1998
HARCO NATIONAL INS CO	IL	PC	702 OBERLIN RD RALEIGH NC 27605-0800 (847) 321-4800	1954	1959
HARLEYSVILLE INS CO	PA	PC	355 MAPLE AVE HARLEYSVILLE PA 19438 (215) 256-5000	1930	1930
HARLEYSVILLE LAKE STATES INS CO	MI	PC	355 MAPLE AVE HARLEYSVILLE PA 19438 (215) 256-5000	1915	1994
HARLEYSVILLE LIFE INS CO	PA	LAH	355 MAPLE AVE HARLEYSVILLE PA 19438-2297 (215) 256-5000	1960	2001
HARLEYSVILLE MUTUAL INS CO	PA	PC	355 MAPLE AVE HARLEYSVILLE PA 19438 (215) 256-5000	1917	1983
HARLEYSVILLE PREFERRED INS CO	PA	PC	355 MAPLE AVE HARLEYSVILLE PA 19438-2297 (215) 256-5022	1977	2006
HARLEYSVILLE WORCESTER INS CO	PA	PC	355 MAPLE AVE HARLEYSVILLE PA 19438 (215) 256-5000	1823	2007
HARTFORD ACCIDENT & INDEMNITY CO	CT	PC	ONE HARTFORD PLZ HARTFORD CT 06155 (860) 547-5000	1913	1913
HARTFORD CASUALTY INS CO (NEW JERSEY)	IN	PC	ONE HARTFORD PLZ HARTFORD CT 06155-0001 (860) 547-5000	1987	1987
HARTFORD FIRE INS CO	CT	PC	ONE HARTFORD PLZ HARTFORD CT 06155 (860) 547-5000	1810	1851
HARTFORD INS CO OF THE MIDWEST	IN	PC	ONE HARTFORD PLZ HARTFORD CT 06155 (860) 547-5000	1979	1984
HARTFORD LIFE & ACCIDENT INS CO	CT	LAH	ONE HARTFORD PLZ HARTFORD CT 06115 (860) 547-5000	1967	1969
HARTFORD LIFE AND ANNUITY INS CO	CT	LAH	ONE HARTFORD PLZ HARTFORD CT 06115 (860) 547-5000	1955	1956
HARTFORD LIFE INS CO	CT	LAH	ONE HARTFORD PLZ HARTFORD CT 06115 (860) 547-5000	1978	1979
HARTFORD STEAM BOILER INSPECTION & INS CO OF CT	CT	PC	ONE STATE ST P O BOX 299 HARTFORD CT 06141 (860) 722-5057	1988	2002
HARTFORD STEAM BOILER INSPECTION & INS CO THE	CT	PC	P O BOX 5024 HARTFORD CT 06102 (860) 722-1866	1866	1871
HARTFORD UNDERWRITERS INS CO	CT	PC	ONE HARTFORD PLZ HARTFORD CT 06155 (860) 547-5000	1987	1988
HASTINGS MUTUAL INS CO	MI	PC	404 E WOODLAWN AVE HASTINGS MI 49058 (800) 442-8277	1885	1984
HAWKEYE SECURITY INS CO	WI	PC	175 BERKELEY ST BOSTON MA 02116 (617) 357-9500	1979	1979
HCC LIFE INS CO	IN	LAH	225 TOWN PARK DR NW STE 145 KENNESAW GA 30144 (770) 973-9851	1981	1982

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HCSC INS SERVICES CO	IL	LAH	300 E RANDOLPH CHICAGO IL 60601 (312) 653-6000	1958	1994
HDI GERLING AMERICA INS CO	IL	PC	150 N WACKER DR FL 29 CHICAGO IL 60606-1610 (312) 580-1900	1981	1984
HEALTH CARE SERVICE CORP A MUT LEGAL RESERVE CO	IL	LAH	300 E RANDOLPH ST CHICAGO IL 60601 (312) 653-6000	1936	2006
HEALTH INS RISK SHARING PLAN	WI	LAH	P O BOX 8961 MADISON WI 53708 (608) 221-4551	1979	1979
HEALTH NET LIFE INS CO	CA	LAH	21281 BURBANK BLVD B3 WOODLAND HILLS CA 91367 (818) 676-8256	1986	2004
HEALTH TRADITION HEALTH PLAN	WI	HMO	1808 E MAIN ST ONALASKA WI 54653 (608) 781-9692	1986	1986
HEALTHMARKETS INS CO	OK	LAH	9151 BLVD 26 N RICHLAND HILLS TX 76180 (817) 255-3100	1981	1982
HEALTHPARTNERS INS CO	MN	PC	8170 33RD AVE S MINNEAPOLIS MN 55440 (952) 883-6000	1991	1997
HEALTHSPRING LIFE & HEALTH INS CO INC	TX	LAH	601 MAINSTREAM DR NASHVILLE TN 37228 (615) 565-8100	2007	2008
HEALTHY ALLIANCE LIFE INS CO	MO	LAH	6775 W WASHINGTON ST MILWAUKEE WI 53214 (414) 459-6833	1971	1984
HEIFER INTERNATIONAL FOUNDATION	AR	GA	P O BOX 727 LITTLE ROCK AR 72203 (501) 907-4900	1990	2004
HELENVILLE MUTUAL INS CO	WI	TM	P O BOX 67 HELENVILLE WI 53137 (920) 674-5188	1876	1876
HENRIETTA GREENWOOD & UNION MUTUAL FIRE INS CO	WI	TM	E237 CTY HWY EE WONEWOC WI 53968 (608) 464-7642	1883	1883
HERITAGE CASUALTY INS CO	IL	PC	200 N MARTINGALE RD SCHAUMBURG IL 60173 (847) 605-3000	1974	1982
HERITAGE FOUNDATION THE	DC	GA	214 MASSACHUSETTS AVE NE WASHINGTON DC 20002 (202) 608-6026	1973	2000
HERITAGE INDEMNITY CO	CA	PC	7125 W JEFFERSON AVE #200 LAKEWOOD CO 80235 (303) 987-5500	1979	1989
HERITAGE LIFE INS CO	AZ	LAH	7111 VALLEY GREEN RD FORT WASHINGTON PA 19034-2207 (215) 542-4590	1957	1967
HERITAGE UNION LIFE INS CO	AZ	LAH	115 S 15TH ST STE 500 RICHMOND VA 23219-4256 (804) 212-2824	1963	1971
HIGHLANDS INS CO	TX	PC	275 PHILIPS BLVD TRENTON NJ 08618 (609) 896-1921	1957	1969
HIGHWAY LOSS DATA INSTITUTE	DC	RS	1005 N GLEBE RD STE 800 ARLINGTON VA 22201 (703) 247-1600	1973	1973
HILLSTAR INS CO	IN	PC	P O BOX 830189 BIRMINGHAM AL 35283 (205) 870-4000	1992	1999

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HISCOX INS CO INC	IL	PC	P O BOX 520 GENEVA IL 60134 (630) 232-2100	1952	1962
HM HEALTH INS CO	PA	LAH	120 FIFTH AVE STE 924 PITTSBURGH PA 15222-3022 (412) 544-7000	1954	1955
HM LIFE INS CO	PA	LAH	P O BOX 535061 PITTSBURGH PA 15253 (800) 328-5433	1981	1982
HOLLAND MUTUAL FIRE INS CO	WI	TM	265 S MAIN ST CEDAR GROVE WI 53013 (920) 668-8948	1870	1870
HOME MISSIONERS OF AMERICA THE	OH	GA	P O BOX 465618 CINCINNATI OH 45246 (513) 874-8900	1940	1979
HOME SECURITY ASSOC INC	WI	WP	310 N MIDVALE BLVD MADISON WI 53705 (608) 231-0010	1993	1993
HOME WARRANTY OF AM INC	IL	WP	1371 ABBOTT CT BUFFALO GROVE IL 60089 (888) 492-7359 711	1996	2000
HOME-OWNERS INS CO	MI	PC	P O BOX 30660 LANSING MI 48909 (517) 323-1200	1863	2001
HOMESITE INS CO	CT	PC	99 BEDFORD ST BOSTON MA 02111 (617) 832-1300	1985	1989
HOMESTEAD MUTUAL INS CO	WI	TM	5291 COUNTY ROAD II LARSEN WI 54947-9718 (920) 836-3577	1873	1873
HOMESTEADERS LIFE CO	IA	LAH	P O BOX 1756 DES MOINES IA 50306 (515) 440-7777	1906	1999
HOMESURE OF AMERICA INC	FL	WP	P O BOX 551540 FT LAUDERDALE FL 33325 (800) 327-9787	1978	1985
HORACE MANN INS CO	IL	PC	1 HORACE MANN PLZ SPRINGFIELD IL 62715 (217) 789-2500	1963	1964
HORACE MANN LIFE INS CO	IL	LAH	1 HORACE MANN PLZ SPRINGFIELD IL 62715 (217) 789-2500	1949	1968
HORACE MANN PROPERTY & CASUALTY INS CO	CA	PC	1 HORACE MANN PLZ SPRINGFIELD IL 62715 (217) 789-2500	1965	1974
HOUSEHOLD LIFE INS CO	MI	LAH	545 WASHINGTON BLVD 11TH FL JERSEY CITY NJ 07310-1607 (800) 443-7187	1980	1988
HOUSING AUTHORITY PROP INS A MUT CO	VT	PC	P O BOX 189 CHESHIRE CT 06410 (203) 272-8220	1987	2005
HOUSING ENTERPRISE INS CO INC	VT	PC	P O BOX 189 CHESHIRE CT 06410-0189 (203) 272-8220	2000	2009
HOUSTON GENERAL INS CO	TX	PC	ONE BEACON LN CANTON MA 02021 (781) 332-7000	1980	1987
HSBC INS CO OF DE	DE	PC	545 WASHINGTON BLVD 11TH FL JERSEY CITY NJ 07310-1612 (800) 443-7187	1965	2006
HUDSON INS CO	DE	PC	17 STATE ST 29TH FL NEW YORK NY 10004 (212) 978-2800	1918	1999

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HUMANA INS CO	WI	LAH	P O BOX 740036 LOUISVILLE KY 40201 (920) 336-1100	1968	1968
HUMANA WISCONSIN HEALTH ORGANIZATION INS CORP	WI	HMO	P O BOX 740036 LOUISVILLE KY 40201 (502) 580-1000	1985	1985
HUMANADENTAL INS CO	WI	LAH	P O BOX 740036 LOUISVILLE KY 40201 (920) 336-1100	1908	1908
IA AMERICAN LIFE INS CO	GA	LAH	P O BOX 27650 SCOTTSDALE AZ 85255-0144 (480) 473-5540	1980	1988
IAS WARRANTY INC	TX	VPP	12800 ANGEL SIDE DR LEANDER TX 78641 (800) 346-6469	2003	2006
ICM INS CO	NY	PC	100 COMMONS WAY STE 210 HOLMDEL NJ 07733 (732) 706-7888	1981	1992
IDEALIFE INS CO	CT	LAH	695 E MAIN ST STAMFORD CT 06901 (203) 352-3000	1981	1988
IDS PROPERTY CASUALTY INS CO	WI	PC	3500 PACKERLAND DR DEPERE WI 54115 (920) 330-5100	1972	1973
ILLINOIS FARMERS INS CO	IL	PC	P O BOX 2094 AURORA IL 60507 (630) 907-0030	1968	1971
ILLINOIS MUTUAL LIFE INS CO	IL	LAH	300 SW ADAMS ST PEORIA IL 61634 (309) 674-8255	1912	1926
ILLINOIS NATIONAL INS CO	IL	PC	175 WATER ST FL 18 NEW YORK NY 10038-4976 (212) 770-7000	1933	1979
IMT INS CO	IA	PC	P O BOX 1336 DES MOINES IA 50306 (515) 327-2777	1883	1997
INDEMNITY INS CO OF NORTH AMERICA	PA	PC	436 WALNUT ST PHILADELPHIA PA 19106 (215) 640-1000	1977	1984
INDEPENDENCE AMERICAN INS CO	DE	PC	485 MADISON AVE 14TH FL NEW YORK NY 10022 (212) 355-4141	1973	2005
INDEPENDENCE LIFE & ANNUITY CO	RI	LAH	ONE SUN LIFE EXEC PK WELLESLEY HILLS MA 02481 (781) 237-6030	1934	1951
INDEPENDENT CARE HEALTH PLAN	WI	HMO	1555 N RIVERCENTER DR STE 206 MILWAUKEE WI 53212 (414) 223-4847	2003	2003
INDEPENDENT ORDER OF FORESTERS THE	NY	FR	789 DON MILLS RD TORONTO M3C 1 (416) 429-3000	1877	1967
INDEPENDENT ORDER OF VIKINGS	IL	FR	P O BOX 5147 SPRINGFIELD IL 62705 (877) 881-1777	1895	1972
INDEPENDENT STATISTICAL SERVICE INC	IL	RS	EXECUTIVE VICE PRESIDENT 2600 S RIVER RD DES PLAINES IL 60018 (847) 297-7800		2004
INDIANA INS CO	IN	PC	175 BERKELEY ST BOSTON MA 02117 (617) 357-9500	1960	1972
INDIANA LUMBERMENS MUTUAL INS CO	IN	PC	3600 WOODVIEW TRCE INDIANAPOLIS IN 46268 (317) 875-3600	1897	1978

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INDIVIDUAL ASSUR CO LIFE HEALTH & ACCIDENT	MO	LAH	2400 W 75TH ST PRAIRIE VILLAGE KS 66208-3509 (913) 432-1451	1973	1980
INDUSTRIAL ALLIANCE PACIFIC INS & FINANCIAL SERVICES INC	WA	LAH	P O BOX 27650 SCOTTSDALE AZ 85255-0131 (888) 473-5540	1967	2007
INFINITY ASSURANCE INS CO	OH	PC	P O BOX 830189 BIRMINGHAM AL 35283-0189 (205) 870-4000	1980	1992
INFINITY AUTO INS CO	OH	PC	P O BOX 830189 BIRMINGHAM AL 35283 (205) 870-4000	1963	1979
INFINITY CASUALTY INS CO	OH	PC	P O BOX 830189 BIRMINGHAM AL 35243-0189 (205) 870-4000	1972	1989
INFINITY INS CO	IN	PC	P O BOX 830189 BIRMINGHAM AL 35283 (205) 870-4000	1978	1981
INFINITY PREMIER INS CO	IN	PC	P O BOX 830189 BIRMINGHAM AL 35283 (205) 870-4000	1989	1991
INFINITY SECURITY INS CO	IN	PC	P O BOX 830189 BIRMINGHAM AL 35283 (205) 870-4000	1980	1993
INFINITY SELECT INS CO	IN	PC	P O BOX 830189 BIRMINGHAM AL 35283 (205) 870-4000	1991	1995
INFINITY SPECIALTY INS CO	OH	PC	P O BOX 830189 BIRMINGHAM AL 35283 (205) 870-4000	1974	1974
INFINITY STANDARD INS CO	IN	PC	P O BOX 830189 BIRMINGHAM AL 35283 (205) 870-4000	1987	1989
ING LIFE INS AND ANNUITY CO	CT	LAH	5780 POWERS FERRY RD NW ATLANTA GA 30327-4390 (770) 980-5100	1976	1976
ING USA ANNUITY & LIFE INS CO	IA	LAH	5780 POWERS FERRY RD NW ATLANTA GA 30327 (770) 980-5100	1973	1974
INSURA PROPERTY & CASUALTY INS CO	IL	PC	P O BOX 9030 ADDISON TX 75001 (972) 728-6300	1980	1984
INSURANCE CO OF IL	IL	PC	175 BERKLEY ST BOSTON MA 02117 (617) 357-9500	1970	1989
INSURANCE CO OF NORTH AMERICA	PA	PC	436 WALNUT ST P O BOX 1000 PHILADELPHIA PA 19106 (215) 640-1000	1794	1864
INSURANCE CO OF STATE OF PA THE	PA	PC	175 WATER ST FL 18 NEW YORK NY 10038-4976 (212) 770-7000	1794	1906
INSURANCE CO OF THE AMERICAS	FL	PC	P O BOX 855 ORISKANY NY 13424 (315) 768-2726	1976	1980
INSURANCE CO OF THE WEST	CA	PC	P O BOX 85563 SAN DIEGO CA 92186 (858) 350-2400	1972	1991
INSURANCE SERVICES OFFICE INC	NY	RS	545 WASHINGTON BLVD JERSEY CITY NJ 07310 (212) 898-6000	1971	1971
INSUREMAX INS CO	IN	PC	P O BOX 607 NEWBURGH IN 47629 (812) 858-4100	1998	2004

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INTEGON GENERAL INS CORP	NC	PC	P O BOX 3199 WINSTON-SALEM NC 27102 (336) 770-2000	1960	1996
INTEGON INDEMNITY CORP	NC	PC	P O BOX 3199 WINSTON-SALEM NC 27102 (336) 435-2000	1946	1996
INTEGON NATIONAL INS CO	NC	PC	P O BOX 3199 WINSTON-SALEM NC 27102 (314) 770-2000	1988	1988
INTEGRITY LIFE INS CO	OH	LAH	400 BROADWAY CINCINNATI OH 45202 (513) 629-1800	1966	1996
INTEGRITY MUTUAL INS CO	WI	PC	P O BOX 539 APPLETON WI 54912-0539 (920) 734-4511	1933	1933
INTEGRITY PROPERTY & CAS INS CO	WI	PC	P O BOX 539 APPLETON WI 54912-0539 (920) 734-4511	2007	2007
INTERCOLLEGIATE STUDIES INSTITUTE INC	DC	GA	3901 CTRVILLE RD WILMINGTON DE 19807-1938 (302) 652-4600	1952	2009
INTERCONTINENTAL WARRANTY SERVICES INC	FL	WP	600 W HILLSBORO BLVD STE 250 DEERFIELD BEACH FL 33441 (954) 379-1629	1991	1999
INTERNATIONAL FELLOWSHIP OF CHRISTIANS & JEWS INC	IL	GA	30 N LASALLE ST 2600 CHICAGO IL 60602 (312) 641-8675	1983	2005
INTERNATIONAL FIDELITY INS CO	NJ	PC	ONE NEWARK CTR NEWARK NJ 07102 (973) 624-7200	1904	1998
INTERNATIONAL LUTHERAN LAYMENS LEAGUE	MO	GA	660 MASON RIDGE CTR DR ST LOUIS MO 63141 (314) 317-4125	1967	2004
INTERNATIONAL RESCUE COMMITTEE	NY	GA	122 E 42ND ST NEW YORK NY 10168-0002 (212) 551-3147	1942	2009
INTERSTATE NATIONAL DEALER SERVICES INC	DE	WP	6120 POWERS FERRY RD NE STE 200 ATLANTA GA 30339 (678) 894-3500	1991	1997
INTERVARSITY CHRISTIAN FELLOWSHIP/USA	WI	GA	P O BOX 7895 MADISON WI 53707 (608) 443-3730	1941	2003
INTREPID INS CO	MI	PC	36455 CORPORATE DR FARMINGTON HILLS MI 48331 (248) 991-6700	1999	2005
INVESTORS LIFE INS CO OF NORTH AMERICA	TX	LAH	P O BOX 410288 KANSAS CITY MO 64141-0288 (816) 391-2000	1963	1969
INVESTORS TITLE INS CO	NC	TI	P O DRAWER 2687 CHAPEL HILL NC 27514 (919) 968-2200	1972	1997
IOWA MUTUAL INS CO	IA	PC	P O BOX 290 DEWITT IA 52742 (563) 659-3231	1900	1962
IRONSHORE INDEMNITY INC	MN	PC	ONE STATE ST PLZ 8TH FL NEW YORK NY 10004 (646) 826-6600	1919	1947
ISLAND PEER REVIEW ORGANIZATION INC	NY	IRO	1979 MARCUS AVE LAKE SUCCESS NY 11042 (516) 326-7767	1999	2003
ISMIE MUTUAL INS CO	IL	PC	20 N MICHIGAN AVE CHICAGO IL 60602 (312) 782-2749	1976	2003

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ISO DATA INC	NY	RS	545 WASHINGTON BLVD JERSEY CITY NJ 07310 (212) 898-6000	1988	1988
JA WORLDWIDE	CO	GA	ONE EDUCATION WAY COLORADO SPRINGS CO 80906 (719) 540-8000	1993	2006
JACKSON NATIONAL LIFE INS CO	MI	LAH	1 CORPORATE WAY LANSING MI 48951 (517) 381-5500	1961	1981
JAMESTOWN MUTUAL INS CO	WI	TM	P O BOX 130 KIELER WI 53812 (608) 568-3278	1885	1885
JANE GOODALL INSTITUTE FOR WILDLIFE RESEARCH EDUCATION & CONSERVATION	CA	GA	4245 N FAIRFAX DR STE 600 ARLINGTON VA 22203 (703) 682-9267	1977	2008
JEFFERSON INS CO	NY	PC	2805 N PARHAM RD RICHMOND VA 23294 (804) 285-3300	1950	1967
JEFFERSON NATIONAL LIFE INS CO	TX	LAH	9920 CORPORATE CAMPUS DR STE 1000 LOUISVILLE KY 40223 (502) 587-7626	1937	1967
JEWELERS MUTUAL INS CO	WI	PC	P O BOX 468 NEENAH WI 54957 (920) 725-4326	1913	1914
JEWISH FEDERATIONS OF NORTH AM INC	NY	GA	25 BROADWAY STE 1700 NEW YORK NY 10004 (212) 284-6639	1935	2006
JMIC LIFE INS CO	FL	LAH	500 JIM MORAN BLVD DEERFIELD BEACH FL 33442 (954) 429-2333	1979	1991
JOHN ALDEN LIFE INS CO	WI	LAH	P O BOX 3050 MILWAUKEE WI 53203 (414) 271-3011	1973	1973
JOHN HANCOCK LIFE & HEALTH INS CO	MA	LAH	P O BOX 717 BOSTON MA 02117 (617) 572-6000	1981	1982
JOHN HANCOCK LIFE INS CO USA	MI	LAH	P O BOX 111 BOSTON MA 02117 (617) 572-6000	1955	1979
JOHNS HOPKINS UNIVERSITY	MD	GA	3400 N CHARLES ST SAN MARTIN CTR 2ND FL BALTIMORE MD 21218 (410) 516-7954	1867	2007
JUDICIAL WATCH INC	DC	GA	501 SCHOOL ST SW STE 700 WASHINGTON DC 20024 (202) 646-5172	1994	2007
JUVENILE DIABETES FOUNDATION INTERNATIONAL	PA	GA	26 BROADWAY FL 14 NEW YORK NY 10004-1838 (212) 479-7551	1970	2001
JX ENTERPRISES INC	WI	WP	900 B SILVERNAIL RD PEWAUKEE WI 53072 (262) 513-5077	1984	2003
KANAWHA INS CO	SC	LAH	P O BOX 610 LANCASTER SC 29721 (803) 283-5300	1958	1990
KANSAS BANKERS SURETY CO THE	KS	PC	P O BOX 1654 TOPEKA KS 66601 (785) 228-0000	1909	1981
KANSAS CITY LIFE INS CO	MO	LAH	P O BOX 219139 KANSAS CITY MO 64121 (816) 753-7000	1895	1922

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KEMPER CASUALTY INS CO	IL	PC	1 KEMPER DR LONG GROVE IL 60049 (847) 320-2000	1970	1984
KEMPER INDEPENDENCE INS CO	IL	PC	12926 GRAN BAY PKY W JACKSONVILLE FL 32258 (904) 245-5600	1998	1999
KEMPER INVESTORS LIFE INS CO	IL	LAH	15375 SE 30TH PL STE 310 BELLEVUE WA 98007 (425) 577-5100	1979	1981
KENOSHA COUNTY MUTUAL INS CO	WI	TM	P O BOX 115 BRISTOL WI 53104 (262) 857-2876	1860	1860
KNIGHTBROOK INS CO	DE	PC	P O BOX 686 VALLEY VIEW PA 17983-0686 (323) 692-8904	1934	1955
KNIGHTS OF COLUMBUS	CT	FR	P O BOX 1670 NEW HAVEN CT 06507 (203) 752-4000	1882	1900
KSKJ LIFE AMERICAN SLOVENIAN CATHOLIC UNION	IL	FR	2439 GLENWOOD AVE JOLIET IL 60435 (815) 741-2001	1898	1917
LAFAYETTE LIFE INS CO THE	IN	LAH	P O BOX 7007 LAFAYETTE IN 47903 (765) 477-7411	1905	1955
LAKELAND CARE DISTRICT	WI	CMO	N6650 ROLLING MEADOWS DR FOND DU LAC WI 54937-9471 (920) 906-5100		2009
LAKELAND COLLEGE	WI	GA	P O BOX 359 SHEBOYGAN WI 53082 (920) 565-1327	1868	1983
LANCER INS CO	IL	PC	P O BOX 9004 LONG BEACH NY 11561 (516) 431-4441	1945	1947
LAPRAIRIE MUTUAL INS CO	WI	TM	460 S RANDALL AVE JANESVILLE WI 53545 (608) 752-2724	1873	1873
LAURIER INDEMNITY CO	WI	PC	111 W MICHIGAN ST MILWAUKEE WI 53203 (414) 908-8000	1988	1995
LAWRENCE UNIVERSITY OF WI	WI	GA	P O BOX 599 APPLETON WI 54912-0599 (920) 832-6540	1847	1977
LAWYERS TITLE INS CORP	NE	TI	601 RIVERSIDE AVE JACKSONVILLE FL 32204 (904) 854-8100	1925	1948
LE MARS INS CO	IA	PC	P O BOX 1608 LE MARS IA 51031 (712) 546-7847	1901	1996
LEAGUE OF WISC MUNICIPALITIES MUTUAL INS	WI	PC	402 GAMMON PL STE 225 MADISON WI 53719 (608) 833-9595	2002	2002
LEBANON CLYMAN MUTUAL INS CO	WI	TM	P O BOX 86 LEBANON WI 53047 (920) 925-3755	1887	1887
LEGACY BENEFITS CORP	NY	VI	EMPIRE STATE BLDG 350 FIFTH AVE STE 4320 NEW YORK NY 10118 (212) 643-1190	1991	2002
LEHIGH UNIVERSITY	PA	GA	27 MEMORIAL DR W BETHLEHEM PA 18015 (610) 758-4063	1866	2006
LEUKEMIA & LYMPHOMA SOCIETY INC THE	NY	GA	1311 MAMARONECK AVE WHITE PLAINS NY 10605 (914) 821-8828	1949	2001

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LEXON INS CO	TX	PC	10002 SHELBYVILLE RD STE 100 LOUISVILLE KY 40223 (502) 253-6500	1984	2000
LIBERTY BANKERS LIFE INS CO	OK	LAH	P O BOX 5147 SPRINGFIELD IL 62705 (217) 241-6300	1957	1998
LIBERTY INS CORP	IL	PC	175 BERKELEY ST BOSTON MA 02117 (617) 357-9500	1983	1984
LIBERTY INS UNDERWRITERS INC	NY	PC	175 BERKELEY ST BOSTON MA 02116-5066 (617) 357-9500	1811	1922
LIBERTY LIFE ASSURANCE CO OF BOSTON	MA	LAH	100 LIBERTY WAY DOVER NH 03820 (603) 749-2600	1963	1966
LIBERTY LIFE INS CO	SC	LAH	P O BOX 1389 GREENVILLE SC 29602-1389 (864) 609-3600	1909	1916
LIBERTY MUTUAL FIRE INS CO	WI	PC	175 BERKELEY ST BOSTON MA 02116 (617) 357-9500	1908	1926
LIBERTY MUTUAL FIRE INS CO	WI	TM	11524 KLUCKHOHN ST STITZER WI 53825 (608) 943-8333	1872	1872
LIBERTY MUTUAL INS CO	MA	PC	175 BERKELEY ST BOSTON MA 02116 (617) 357-9500	1912	1919
LIBERTY NATIONAL LIFE INS CO	NE	LAH	2001 3RD AVE S BIRMINGHAM AL 35233-2115 (205) 325-2722	1929	1982
LIBERTY PERSONAL INS CO	NH	PC	175 BERKELEY ST BOSTON MA 02117 (617) 357-9500	1960	1972
LIBERTY UNIVERSITY INC	VA	GA	1971 UNIVERSITY BLVD LYNCHBURG VA 24502 (434) 592-6028	1971	2004
LIFE INS CO OF NORTH AMERICA	PA	LAH	TWO LIBERTY PL TL14A 1601 CHESTNUT ST PHILADELPHIA PA 19192 (215) 761-1000	1956	1958
LIFE INS CO OF THE SOUTHWEST	TX	LAH	P O BOX 569080 DALLAS TX 75356 (214) 638-7100	1955	1981
LIFESECURE INS CO	MI	LAH	10559 CITATION DR STE 300 BRIGHTON MI 48116 (810) 220-7700	1954	1998
LINCOLN BENEFIT LIFE CO	NE	LAH	3075 SANDERS RD STE H1A NORTHBROOK IL 60062 (847) 402-5000	1938	1979
LINCOLN GENERAL INS CO	PA	PC	P O BOX 3709 YORK PA 17402 (717) 757-0000	1977	1992
LINCOLN HERITAGE LIFE INS CO	IL	LAH	4343 E CAMELBACK RD PHOENIX AZ 85018 (602) 957-1650	1963	1994
LINCOLN LIFE & ANNUITY CO OF NEW YORK	NY	LAH	100 N GREENE ST GREENSBORO NC 27401-2547 (315) 428-8400	1897	1959
LINCOLN MUTUAL LIFE & CASUALTY INS CO	ND	LAH	P O BOX 1918 FARGO ND 58107 (701) 282-1807	1935	1956
LINCOLN NATIONAL LIFE INS CO THE	IN	LAH	1300 SOUTH CLINTON ST FORT WAYNE IN 46802 (260) 455-2000	1905	1921

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LIONS CLUBS INTL FOUNDATION	IL	GA	300 W 22ND ST OAK BROOK IL 60523 (630) 571-5466	1968	2002
LITTLE BLACK MUTUAL INS CO	WI	PC	P O BOX 406 MEDFORD WI 54451 (715) 748-6040	1889	1889
LKQ SMART PARTS INC	DE	WP	N4079 HIGHWAY E HUSTISFORD WI 53034 (920) 349-3236	2000	2009
LM GENERAL INS CO	IL	PC	175 BERKELEY ST BOSTON MA 02116 (617) 357-9500	1978	1982
LM INS CORP	IL	PC	175 BERKELEY ST BOSTON MA 02116-5066 (617) 357-9500	1989	1990
LM PERSONAL INS CO	IL	PC	175 BERKELEY ST BOSTON MA 02116-5066 (617) 357-9500	1978	1982
LM PROPERTY & CAS INS CO	IN	PC	175 BERKELEY ST BOSTON MA 02116 (617) 357-9500	1975	1975
LOCAL GOVERNMENT PROPERTY INS FUND	WI	PC	7633 GANSER WAY STE 206 C/O ASU GROUP MADISON WI 53719 (608) 821-1189	1882	1903
LONDON LIFE REINS CO	PA	LAH	P O BOX 1120 BLUEBELL PA 19422 (215) 542-7200	1969	1984
LONGEVITY INS CO	TX	LAH	C/O MORGAN STANLEY 1585 BROADWAY FL 4 NEW YORK NY 10036-8200 (800) 223-2440	1965	1967
LONGYEAR FOUNDATION	MA	GA	1125 BOYLSTON ST CHESTNUT HILL MA 02467 (617) 278-9000	1923	2004
LOYAL AMERICAN LIFE INS CO	OH	LAH	P O BOX 26580 AUSTIN TX 78755 (512) 451-2224	1955	1971
LOYAL CHRISTIAN BENEFIT ASSN	PA	FR	P O BOX 13005 ERIE PA 16514-1305 (814) 453-4331	1890	1906
LUCK MUTUAL INS CO	WI	TM	P O BOX 437 LUCK WI 54853 (715) 472-2861	1881	1881
LUMBERMENS MUTUAL CASUALTY CO	IL	PC	1 KEMPER DR LONG GROVE IL 60049 (847) 320-2000	1912	1913
LUMBERMENS UNDERWRITING ALLIANCE US	MO	PC	1905 NW CORPORATE BLVD BOCA RATON FL 33431 (561) 994-1900	1905	1913
LUTHER MANOR TERRACE	WI	CC	4545 N 92ND ST MILWAUKEE WI 53225 (414) 464-3880	1957	1984
LUTHERAN CHURCH MISSOURI SYNOD FOUNDATION	MO	GA	1333 S KIRKWOOD RD SAINT LOUIS MO 63122-7226 (314) 965-9917	1958	1990
LUTHERAN COMMUNITY FOUNDATION	MN	GA	625 FOURTH AVE STE 1500 MINNEAPOLIS MN 55415 (612) 844-4107	1994	2005
LUTHERAN HOMES OF OCONOMOWOC INC	WI	CC	P O BOX 208 OCONOMOWOC WI 53066 (262) 567-8341	1939	2008

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LUTHERAN SOCIAL SERVICES OF WI & UPPER MI INC	WI	GA	647 W VIRGINIA ST STE 300 MILWAUKEE WI 53204 (414) 281-4400	1977	1993
LUTHERAN UNIVERSITY ASSOCIATION INC THE	IN	GA	1700 CHAPEL DR FINANCE OFC VALPARAISO IN 46383 (219) 464-5215	1925	1998
LYNDON PROPERTY INS CO	MO	PC	14755 N OUTER FORTY DR STE 400 ST LOUIS MO 63017 (636) 536-5600	1978	1981
MADISON COMMUNITY FOUNDATION	WI	GA	P O BOX 5010 MADISON WI 53705 (608) 232-1763	1942	2003
MADISON NATIONAL LIFE INS CO INC	WI	LAH	P O BOX 5008 MADISON WI 53705-0008 (608) 830-2000	1961	1962
MAERP REINSURANCE ASSOC	IL	RS	3158 S RIVER RD #103 DES PLAINES IL 60611 (847) 297-4749	1973	1973
MAIDEN REINSURANCE CO	MO	PC	6000 MIDATLANTIC DR STE 200 MOUNT LAUREL NJ 08054 (856) 359-2400	2000	2003
MANAGED HEALTH SERVICES INS CORP	WI	HMO	7711 CARONDELET AVE STE 800 ST LOUIS MO 63105 (314) 725-4477	1990	1990
MANHATTAN LIFE INS CO THE	NY	LAH	2727 ALLEN PKY STE 500 WORTHAM TOWER HOUSTON TX 77019 (713) 529-0045	1850	1959
MANHATTAN NATIONAL LIFE INS CO	IL	LAH	P O BOX 5420 CINCINNATI OH 45201 (513) 357-3300	1956	1956
MANITOWOC MUTUAL INS CO	WI	PC	P O BOX 430 REEDSVILLE WI 54230 (920) 754-4440	1874	1874
MANOR PARK FOUNDATION INC	WI	GA	3023 S 84TH ST MILWAUKEE WI 53227 (414) 607-4100	1976	1993
MANUFACTURERS ALLIANCE INS CO	PA	PC	P O BOX 3031 BLUE BELL PA 19422 (610) 397-5000	1979	2006
MAPFRE INS CO	NJ	PC	100 CAMPUS DR FLORHAM PARK NJ 07932-1006 (973) 443-0443	1985	1995
MAPLE VALLEY MUTUAL INS CO	WI	PC	P O BOX 59 LENA WI 54139 (920) 829-5525	1891	1891
MARANATHA BAPTIST BIBLE COLLEGE	WI	GA	745 W MAIN ST WATERTOWN WI 53094-7638 (920) 261-9300	1968	1998
MARCELLON-COURTLAND-SPRINGVALE MUTUAL INS CO	WI	TM	P O BOX 280 PARDEEVILLE WI 53954-0280 (608) 617-2829	1889	1889
MARIAN UNIVERSITY	WI	GA	45 S NATIONAL AVE FOND DU LAC WI 54935 (800) 262-7426	1976	2008
MARINE INNOVATIONS WARRANTY CORP	MN	WP	5125 COUNTY RD 101 STE 200 MINNETONKA MN 55345 (612) 473-0255	1995	1995
MARKEL AMERICAN INS CO	VA	PC	4600 COX RD GLEN ALLEN VA 23060 (804) 527-2700	1986	1995

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MARKEL INS CO	IL	PC	4600 COX RD GLEN ALLEN VA 23060 (847) 572-6000	1980	1984
MARQUETTE NATIONAL LIFE INS CO	TX	LAH	P O BOX 958465 LAKE MARY FL 32795 (407) 995-8000	1967	1982
MARQUETTE UNIVERSITY	WI	GA	P O BOX 1881 MILWAUKEE WI 53201 (414) 288-7479	1864	1978
MARQUETTE UNIVERSITY HIGH SCHOOL	WI	GA	3401 W WISCONSIN AVE MILWAUKEE WI 53208 (414) 933-7220	1975	2002
MARSHFIELD CLINIC	WI	GA	1000 N OAK AVE MARSHFIELD WI 54449 (715) 389-3868	1916	1994
MARYKNOLL SISTERS OF ST DOMINIC INC	NY	GA	P O BOX 310 MARYKNOLL NY 10545 (914) 941-7575	1915	2006
MARYLAND CASUALTY CO	MD	PC	1400 AMERICAN LN TOWER 1 19TH FL SCHAUMBURG IL 60196 (847) 605-6000	1898	1898
MARYLAND INS CO	TX	PC	1400 AMERICAN LN TOWER 1 19TH FL SCHAUMBURG IL 60196 (847) 605-6000	1961	1996
MASSACHUSETTS BAY INS CO	NH	PC	440 LINCOLN ST WORCESTER MA 01653 (508) 853-7200	1956	1958
MASSACHUSETTS MUTUAL LIFE INS CO	MA	LAH	1295 STATE ST SPRINGFIELD MA 01111 (413) 788-8411	1851	1916
MASTER PLUMBERS LTD MUTUAL LIABILITY CO	WI	PC	P O BOX 585 FOND DU LAC WI 54936 (414) 922-3569	1911	1912
MAX AMERICA INS CO	IN	PC	9020 STONY POINT PKY STE 325 RICHMOND VA 23235-1986 (804) 287-6900	1919	1939
MAXIMUS FEDERAL SERVICES INC	VA	IRO	11419 SUNSET HILLS RD RESTON VA 20190 (703) 251-8545		2008
MAXUM CASUALTY INS CO	DE	PC	3655 N POINT PKY STE 500 ALPHARETTA GA 30005-2025 (678) 597-4500	1996	2005
MAYO FOUNDATION FOR MED EDU & RESEARCH	MN	GA	200 FIRST ST SW ROCHESTER MN 55905 (507) 284-5261	1984	2000
MBIA INS CORP	NY	PC	113 KING ST ARMONK NY 10504 (914) 273-4545	1967	1986
MCMC LLC	DE	IRO	5272 RIVER RD STE 650 BETHESDA MD 20816 (301) 652-1818	2002	2006
MCMILLAN-WARNER MUTUAL INS CO	WI	PC	P O BOX 429 MARSHFIELD WI 54449-0429 (715) 387-8454	1898	1898
MECHANICAL BREAKDOWN PROTECTION INC	MO	WP	250 NE MULBERRY LEE'S SUMMIT MO 64086 (816) 347-0900	1982	1992
MEDAMERICA INS CO	PA	LAH	P O BOX 41930 ROCHESTER NY 14604 (585) 238-4659	1966	1986

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MEDCO CONTAINMENT LIFE INS CO	PA	LAH	100 PARSONS POND DR FRANKLIN LAKES NJ 07417 (201) 269-3400	1954	1979
MEDICA HEALTH PLANS OF WI	WI	HMO	P O BOX 9310 MINNEAPOLIS MN 55440-9310 (952) 992-2900	1996	1996
MEDICA INS CO	MN	PC	P O BOX 9310 RT NO CP475 MINNEAPOLIS MN 55440 (952) 992-2900	1984	1996
MEDICAL ASSOC CLINIC HEALTH PLAN OF WI THE	WI	HMO	1605 ASSOCIATES DR STE 101 DUBUQUE IA 52002-2270 (563) 556-8070	1984	1984
MEDICAL COLLEGE OF WI INC THE	WI	GA	8701 WATERTOWN PLANK RD MILWAUKEE WI 53226 (414) 456-8506	1925	1995
MEDICAL PROTECTIVE CO THE	IN	PC	5814 REED RD FORT WAYNE IN 46835 (260) 485-9622	1909	1915
MEDICAL REVIEW INSTITUTE OF AMERICA INC	UT	IRO	P O BOX 25547 SALT LAKE CITY UT 84125 (801) 261-3003		2004
MEDICO INS CO	NE	LAH	P O BOX 3477 OMAHA NE 68103 (402) 391-6900	1930	2003
MEDINA MUTUAL INS CO	WI	TM	500 PLZ DR MARSHALL WI 53559 (608) 655-4161	1875	1875
MEDMARC CASUALTY INS CO	VT	PC	P O BOX 10809 CHANTILLY VT 20153 (703) 652-1300	1950	1981
MEDMARC MUTUAL INS CO	VT	PC	P O BOX 10809 CHANTILLY VA 20153 (703) 652-1300	1991	1995
MEEMIC INS CO	MI	PC	1685 N OPDYKE RD AUBURN HILLS MI 48326-2656 (248) 375-7502	1949	2003
MEGA LIFE & HEALTH INS CO THE	OK	LAH	9151 BLVD 26 NORTH RICHLAND HILLS TX 76180 (817) 255-3100	1981	1984
MEMBERS LIFE INS CO	IA	LAH	P O BOX 391 MADISON WI 53701 (608) 238-5851	1976	1976
MEMIC INDEMNITY CO	NH	PC	1750 ELM ST STE 500 MANCHESTER NH 03104 (603) 695-6601	2000	2007
MEMORIAL SLOAN KETTERING CANCER CTR	NY	GA	633 THIRD AVE 12TH FL NEW YORK NY 10017 (646) 227-3519	1960	1996
MENDAKOTA INS CO	MN	PC	P O BOX 64586 ST PAUL MN 55164 (952) 656-9820	1985	1999
MENDOTA INS CO	MN	PC	2805 DODD RD STE 300 EAGAN MN 55121 (952) 656-9820	1989	1992
MERASTAR INS CO	IN	PC	P O BOX 181101 CHATTANOOGA TN 37414 (423) 296-7400	1974	1981
MERCHANTS BONDING CO MUTUAL	IA	PC	2100 FLEUR DR DES MOINES IA 50321 (515) 243-8171	1933	1991
MERCURY SELECT MANAGEMENT CO INC	TX	WP	P O BOX 728847 OKLAHOMA CITY OK 73172 (405) 621-6585	1983	1994

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MERCYCARE HMO INC	WI	HMO	P O BOX 2770 JANESVILLE WI 53547-2770 (608) 752-3431	2004	2004
MERCYCARE INS CO	WI	LAH	P O BOX 2770 JANESVILLE WI 53547-2770 (608) 752-3431	1993	1993
MERIDIAN CITIZENS MUTUAL INS CO	IN	PC	518 E BROAD ST COLUMBUS OH 43215 (614) 464-5000	1914	1970
MERIDIAN SECURITY INS CO	IN	PC	518 E BROAD ST COLUMBUS OH 43215 (614) 464-5000	1967	1993
MERIT LIFE INS CO	IN	LAH	P O BOX 39 EVANSVILLE IN 47701 (812) 424-8031	1957	1980
MERITER FOUNDATION INC	WI	GA	202 S PARK ST MADISON WI 53715 (608) 417-5811	1970	1978
MERITPLAN INS CO	CA	PC	P O BOX 19702 IRVINE CA 92623-9702 (949) 222-8000	1952	1979
MERRILL LYNCH LIFE INS CO	AR	LAH	4333 EDGEWOOD RD NE CEDAR RAPIDS IA 52499 (319) 355-8511	1986	1988
MERRIMAC LODI MUT INS CO	WI	TM	431 WATER ST STE 115 PRAIRIE DU SAC WI 53578-2105 (608) 644-1900	1873	1874
METHODIST MANOR INC	WI	CC	3023 S 84TH ST MILWAUKEE WI 53227 (414) 541-2600	1956	1984
METLIFE INS CO OF CT	CT	LAH	18210 CRANE NEST DR 3RD FL TAMPA FL 33647 (813) 983-4100	1863	1965
METLIFE INVESTORS INS CO	MO	LAH	18210 CRANE NEST DR 3RD FL TAMPA FL 33647 (813) 983-4100	1981	1986
METLIFE INVESTORS USA INS CO	DE	LAH	18210 CRANE NEST DR 3RD FL TAMPA FL 33647 (813) 983-4100	1960	1986
METROPOLITAN CASUALTY INS CO	RI	PC	P O BOX 350 WARWICK RI 02887 (401) 827-2400	1981	1982
METROPOLITAN DIRECT PROP & CAS INS CO	RI	PC	P O BOX 350 WARWICK RI 02887 (401) 827-2400	1949	1961
METROPOLITAN GENERAL INS CO	RI	PC	P O BOX 350 WARWICK RI 02887 (401) 827-2400	1980	1982
METROPOLITAN GROUP PROP & CAS INS CO	RI	PC	P O BOX 350 WARWICK RI 02887 (401) 827-2400	1976	1994
METROPOLITAN LIFE INS CO	NY	LAH	18210 CRANE NEST DR 3RD FL TAMPA FL 33647 (212) 578-2211	1866	1884
METROPOLITAN PROP & CAS INS CO	RI	PC	P O BOX 350 WARWICK RI 02886 (401) 827-2400	1972	1973
METROPOLITAN TOWER LIFE INS CO	DE	LAH	18210 CRANE NEST DR 3RD FL TAMPA FL 33647 (813) 983-4100	1982	1983
MGA INS CO INC	TX	PC	P O BOX 199023 DALLAS TX 75219 (972) 629-4301	1981	1989

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MGIC ASSURANCE CORP	WI	PC	P O BOX 756 MILWAUKEE WI 53201 (800) 558-9900	1937	1996
MGIC CREDIT ASSURANCE CORP	WI	PC	P O BOX 756 MILWAUKEE WI 53201 (800) 558-9900	1997	1997
MGIC INDEMNITY CORP	WI	PC	P O BOX 756 MILWAUKEE WI 53201 (800) 558-9900	1956	1957
MGIC MORTGAGE REINS CORP	WI	PC	P O BOX 756 MILWAUKEE WI 53201 (800) 558-9900	1996	1996
MGIC REINSURANCE CORP	WI	PC	P O BOX 756 MILWAUKEE WI 53201 (800) 558-9900	1985	1985
MGIC REINSURANCE CORP OF WI	WI	PC	P O BOX 756 MILWAUKEE WI 53201 (800) 558-9900	1996	1996
MGIC RESIDENTIAL REINSURANCE CORP	WI	PC	P O BOX 756 MILWAUKEE WI 53201 (800) 558-9900	1996	1996
MHA INS CO	MI	PC	6215 W ST JOSEPH HWY LANSING MI 48917 (517) 703-8500	1976	1999
MHS INC	WI	GA	742 WCAPITOL DR MILWAUKEE WI 53206 (414) 264-5440	1985	2006
MIC GENERAL INS CORP	MI	PC	P O BOX 3199 WINSTON-SALEM NC 27102-3199 (336) 435-2000	1980	1981
MIC PROPERTY & CASUALTY INS CORP	MI	PC	500 W 5TH ST WINSTON-SALEM NC 27102-3199 (336) 435-2838	1980	1981
MICHIGAN COMMERCIAL INS MUT	MI	PC	P O BOX 80440 LANSING MI 48908 (517) 886-3900	1999	2006
MICHIGAN MILLERS MUTUAL INS CO	MI	PC	P O BOX 30060 LANSING MI 48909 (517) 482-6211	1881	1900
MICHIGAN TECH FUND	MI	GA	1400 TOWNSEND DR HOUGHTON MI 49931 (906) 487-1931	1965	2004
MID AMERICAN FIRE & CASUALTY CO	OH	PC	175 BERKELEY ST BOSTON MA 02117 (617) 357-9500	1980	1996
MID CENTURY INS CO	CA	PC	P O BOX 2478 TERMINAL ANNEX LOS ANGELES CA 90051 (323) 932-3200	1949	1956
MIDDLESEX INS CO	WI	PC	1800 N POINT DR STEVENS POINT WI 54481 (715) 346-6000	1826	1994
MIDDLESEX MUTUAL ASSUR CO	CT	PC	213 COURT ST MIDDLETOWN CT 06457-0891 (860) 347-4621	1836	2003
MIDDLETON GLEN INC	WI	CC	C/O ESSEX CORP 11606 NICHOLAS ST STE 100 OMAHA NE 68154 (402) 431-0500	1997	1998
MIDDLETON INS CO	WI	TM	6924 UNIVERSITY AVE MIDDLETON WI 53562-2768 (608) 831-5642	1876	1877

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MIDLAND NATIONAL LIFE INS CO	IA	LAH	1 SAMMONS PLZ SIOUX FALLS SD 57193-1001 (605) 335-5700	1906	1959
MIDSTATES REINSURANCE CORP	IL	PC	10560 SUCCESS LN STE A WASHINGTON TOWNSHIP OH 45458 (937) 428-6218	1941	1951
MIDWEST EMPLOYERS CASUALTY CO	DE	PC	14755 N OUTER FORTY DR STE 300 CHESTERFIELD MO 63017 (636) 449-7000	1986	1989
MIDWEST FAMILY MUTUAL INS CO	MN	PC	P O BOX 9425 MINNEAPOLIS MN 55440 (763) 951-7000	1891	1922
MIDWEST INS CO	IL	PC	300 S BRADFORDTON RD SPRINGFIELD IL 62711-9208 (217) 726-6811	1998	2008
MIDWEST NATIONAL LIFE INS CO OF TN	TX	LAH	9151 BLVD 26 NORTH RICHLAND HILLS TX 76180 (817) 255-3100	1965	1986
MIDWEST SECURITY LIFE INS CO	WI	LAH	2700 MIDWEST DR ONALASKA WI 54650 (608) 783-7130	1972	1986
MIDWESTERN INDEMNITY CO THE	OH	PC	175 BERKELEY ST BOSTON MA 02117 (617) 357-9500	1947	1983
MIDWESTERN UNITED LIFE INS CO	IN	LAH	5780 POWERS FERRY RD NW ATLANTA GA 30327 (770) 980-5100	1948	1962
MII LIFE INC	MN	LAH	P O BOX 64560 ST PAUL MN 55164 (651) 662-8000	1954	1989
MILBANK INS CO	SD	PC	518 E BROAD ST COLUMBUS OH 43215-3976 (614) 464-5000	1982	1982
MILLERS CLASSIFIED INS CO	WI	PC	P O BOX 9006 ALTON IL 62002 (618) 463-3636	1981	1994
MILLERS FIRST INS CO	IL	PC	111 E FOURTH ST ALTON IL 62002 (618) 463-3636	1877	1900
MILLIMAN USA INC	WA	RS	15800 BLUEMOUND RD STE 400 MILWAUKEE WI 53005 (262) 784-2250	1957	2001
MILWAUKEE ART MUSEUM	WI	GA	750 N LINCOLN MEMORIAL DR MILWAUKEE WI 53202 (414) 224-3200	1910	1996
MILWAUKEE CASUALTY INS CO	WI	PC	P O BOX 650771 DALLAS TX 75265-0771 (214) 360-8000	1973	1973
MILWAUKEE CATHOLIC HOME	WI	CC	2462 N PROSPECT AVE MILWAUKEE WI 53211 (414) 224-9700	1913	1984
MILWAUKEE COUNTY DEPARTMENT ON AGING	WI	CMO	310 W WISCONSIN AVE MILWAUKEE WI 53203 (414) 289-6269		2009
MILWAUKEE INS CO	WI	PC	N19 W24400 RIVERWOOD DR STE 340 WAUKESHA WI 53188 (262) 953-4620	1916	1917
MILWAUKEE JEWISH FEDERATION INC	WI	GA	1360 N PROSPECT AVE MILWAUKEE WI 53202 (414) 390-5711	1938	2001

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MILWAUKEE RESCUE MISSION	WI	GA	830 N 19TH ST MILWAUKEE WI 53233 (414) 935-0216	1893	2004
MILWAUKEE SERVICE CONTRACT CORP	WI	WP	6001 W CAPITAL DR MILWAUKEE WI 53216 (414) 447-5125	1991	1992
MILWAUKEE SYMPHONY ORCHESTRA ENDOWMENT TRUST	WI	GA	700 N WATER ST STE 700 MILWAUKEE WI 53202-4239 (414) 226-7802	1959	2009
MINNEHOMA AUTOMOBILE ASSOCIATION INC	FL	WP	8282 S MEMORIAL DR STE 202 TULSA OK 74133 (918) 307-1000	1980	2000
MINNESOTA LAWYERS MUTUAL INS CO	MN	PC	333 S 7TH ST STE 2200 MINNEAPOLIS MN 55402 (612) 341-4530	1981	2001
MINNESOTA LIFE INS CO	MN	LAH	400 ROBERT ST N ST PAUL MN 55101 (651) 665-3500	1880	1946
MISSION AMERICAN INS CO	CA	PC	P O BOX 5810 LONG BEACH CA 90805 (310) 605-3300	1949	1955
MITSUI SUMITOMO INS CO OF AM	NY	PC	15 INDEPENDENCE BLVD P O BOX 4602 WARREN NJ 07059-0602 (908) 604-2900	1893	1979
MITSUI SUMITOMO INS USA INC	NY	PC	15 INDEPENDENCE BLVD P O BOX 4602 WARREN NJ 07059-0602 (908) 604-2900	1988	1988
MML BAY STATE LIFE INS CO	CT	LAH	1295 STATE ST SPRINGFIELD MA 01111 (413) 788-8411	1935	1982
MOBIL AUTO CLUB INC	DE	MC	51 WEST HIGGINS RD STE R1C SOUTH BARRINGTON IL 60010 (847) 551-2920	1981	1982
MODERN SERVICE INS CO	IL	PC	P O BOX 2100 BLOOMINGTON IL 61701 (309) 821-3000	1968	1968
MODERN WOODMEN OF AMERICA	IL	FR	1701 FIRST AVE ROCK ISLAND IL 61201 (309) 786-6481	1884	1895
MOLINA HEALTHCARE INS CO	OH	LAH	200 OCEANGATE STE 100 LONG BEACH CA 90802 (562) 435-3666	1948	1990
MONARCH LIFE INS CO	MA	LAH	330 WHITNEY AVE STE 500 HOLYOKE MA 01040 (413) 784-2000	1901	1949
MONROE GUARANTY INS CO	IN	PC	6300 UNIVERSITY PKY SARASOTA FL 34240 (317) 571-3000	1974	1999
MONUMENTAL LIFE INS CO	IA	LAH	4333 EDGEWOOD RD N E CEDAR RAPIDS IA 52499 (319) 355-8511	1858	1979
MONY LIFE INS CO OF AMERICA	AZ	LAH	1290 AVE OF THE AMERICAS NEW YORK NY 10104 (212) 554-1234	1969	1982
MONY LIFE INS CO	NY	LAH	1290 AVE OF THE AMERICAS NEW YORK NY 10104 (212) 554-1234	1842	1915
MORTGAGE ASSURANCE CORP	WI	PC	1600 ASPEN COMMONS STE 950 MIDDLETON WI 53562-4770 (608) 830-2500	2009	2009

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MORTGAGE GUARANTY INS CORP	WI	PC	P O BOX 756 MILWAUKEE WI 53201 (800) 558-9900	1979	1979
MOTOR CLUB OF AMERICA ENTERPRISES INC	DE	MC	3200 W WILSHIRE BLVD OKLAHOMA CITY OK 73116 (800) 227-6459	1968	1974
MOTORCYCLE MANAGEMENT CONSULTING SERVICES INC	CA	WP	P O BOX 546 CORONA DEL MAR CA 92625 (800) 832-3237	1986	1992
MOTORISTS LIFE INS CO	OH	LAH	471 E BROAD ST COLUMBUS OH 43215 (614) 225-8211	1965	1996
MOTORS INS CORPORATION	MI	PC	300 GALLERIA OFFICENTRE SOUTHFIELD MI 48034 (248) 263-6900	1998	1999
MOUNT MARY COLLEGE	WI	GA	2900 N MENOMONEE RIVER PKY MILWAUKEE WI 53222 (414) 256-1202	1928	1996
MPP CO INC	KS	VPP	P O BOX 634 SHAWNEE MISSION KS 66201 (913) 895-0269	1978	2007
MPP CO INC	KS	WP	P O BOX 634 SHAWNEE MISSION KS 66201 (800) 747-4400	1978	1995
MT PLEASANT-PERRY MUT INS CO	WI	TM	P O BOX 38 MONTICELLO WI 53570 (608) 938-4008	1876	1876
MT MORRIS MUTUAL INS CO	WI	PC	N1211 COUNTY RD B COLOMA WI 54930 (715) 228-5541	1876	1876
MTL INS CO	IL	LAH	1200 JORIE BLVD OAK BROOK IL 60523 (630) 990-1000	1904	1917
MUNICH AMERICAN REASSUR CO	GA	LAH	P O BOX 3210 ATLANTA GA 30302 (770) 350-3200	1959	1982
MUNICH REINSURANCE AMERICA INC	DE	PC	P O BOX 5241 PRINCETON NJ 08543 (609) 243-4200	1917	1978
MUNICIPAL AND INFRASTRUCTURE ASSUR CORP	NY	PC	125 W 55TH ST NEW YORK NY 10019-5369 (212) 895-2000	2008	2009
MUSCO WARRANTY CO INC	IA	WP	P O BOX 808 OSKALOOSA IA 52577 (641) 673-0411	2001	2003
MUSCULAR DYSTROPHY ASSOC INC	NY	GA	3300 E SUNRISE DR TUCSON AZ 85718 (520) 529-2000	1950	2008
MUTUAL OF AMERICA LIFE INS CO	NY	LAH	320 PARK AVE NEW YORK NY 10022 (212) 224-1600	1945	1980
MUTUAL OF OMAHA INS CO	NE	LAH	MUTUAL OF OMAHA PLZ OMAHA NE 68175 (402) 342-7600	1909	1939
NATION MOTOR CLUB INC	FL	MC	800 YAMATO RD STE 100 BOCA RATON FL 33431 (561) 226-3600 209	1978	2004
NATION MOTOR CLUB INC	FL	VPP	800 YAMATO RD STE 100 BOCA RATON FL 33431 (954) 596-4880	1978	2005
NATIONAL ACADEMY OF SCIENCES	DC	GA	2101 CONSTITUTION AVE NW WASHINGTON DC 20418 (202) 334-3003	1863	1995

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NATIONAL ADMINISTRATIVE SERVICE CO LLC	OH	WP	5747 PERIMETER ST STE 200 DUBLIN OH 43017 (614) 358-1500	2001	2003
NATIONAL AMERICAN INS CO	OK	PC	P O BOX 9 CHANDLER OK 74834 (405) 258-0804	1919	1971
NATIONAL AMERICAN INS CO OF CA	CA	PC	P O BOX 32039 LONG BEACH CA 90832 (562) 279-1300	1966	1989
NATIONAL ARBOR DAY FOUNDATION	NE	GA	211 N 12TH ST LINCOLN NE 68508 (402) 474-5655 248	1971	2006
NATIONAL AUTO CARE CORP	OH	WP	575 WESTAR CROSSING WESTERVILLE OH 43082 (614) 839-7441	1984	2001
NATIONAL AUTOMOTIVE PROTECTION PLAN INC	WI	WP	1106 S MILITARY AVE GREEN BAY WI 54304 (920) 429-6245	2006	2008
NATIONAL BENEFIT LIFE INS CO	NY	LAH	ONE COURT SQ 44TH FL LONG ISLAND CITY NY 11120-0001 (718) 248-8000	1962	1968
NATIONAL CASUALTY CO	WI	PC	ONE W NATIONWIDE BLVD DSPF-76 COLUMBUS OH 43215 (480) 365-4000	1904	1905
NATIONAL CATHOLIC SOCIETY OF FORESTERS	IL	FR	320 S SCHOOL ST MT PROSPECT IL 60056 (847) 342-4500	1894	1896
NATIONAL CHRISTIAN CHARITABLE FOUNDATION INC	GA	GA	11625 RAINWATER DR STE 500 ALPHARETTA GA 30009 (404) 252-0100	1982	2004
NATIONAL COMMITTEE OF PROPERTY INS	MA	RS	10 WINTHROP SQ BOSTON MA 02110	1983	1983
NATIONAL CONTINENTAL INS CO	NY	PC	P O BOX 89490 CLEVELAND OH 44101 (440) 461-5000	1897	1920
NATIONAL COUNCIL OF COMPENSATION INS	NY	RS	750 PARK OF COMMERCE DR BOCA RATON FL 33487 (407) 997-4399	1982	1982
NATIONAL CROP INS SERVICES INC	KS	RS	8900 INDIAN CREEK PKY STE 600 OVERLAND PARK KS 66210 (913) 685-2767	1970	1970
NATIONAL FARMERS UNION LIFE INS CO	TX	LAH	P O BOX 410288 KANSAS CITY MO 64141-0288 (816) 391-2000	1937	1953
NATIONAL FARMERS UNION PROP & CAS CO	CO	PC	5619 DTC PKY STE 300 GREENWOOD VILLAGE CO 80111 (303) 337-5500	1984	1986
NATIONAL FIRE & CASUALTY CO	IL	PC	P O BOX 157 BLOOMINGTON IL 61702 (309) 663-1393	1980	1994
NATIONAL FIRE AND INDEMNITY EXCHANGE JOHN L CORLEY INC ATTORNEY-IN-FACT	MO	PC	P O BOX 39903 SAINT LOUIS MO 63139 (314) 832-1118	1915	1980
NATIONAL FIRE INS CO OF HARTFORD	IL	PC	333 S WABASH AVE CHICAGO IL 60604 (312) 822-5000	1869	1925
NATIONAL FOUNDATION FOR CANCER RESEARCH INC	MA	GA	4600 EAST-WEST HWY STE 525 BETHESDA MD 20814 (301) 654-1250	1974	2007
NATIONAL FOUNDATION INC	MD	GA	2925 PROFESSIONAL PL STE 201 COLORADO SPRINGS CO 80904 (719) 447-4715	1983	2002

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NATIONAL GENERAL ASSURANCE CO	MO	PC	P O BOX 3199 WINSTON-SALEM NC 27102 (336) 435-2000	1983	1995
NATIONAL GENERAL INS CO	MO	PC	P O BOX 3199 WINSTON-SALEM NC 27102-3199 (336) 435-2000	1966	1971
NATIONAL GEOGRAPHIC SOCIETY	DC	GA	1145 17TH ST NW WASHINGTON DC 20036-4688 (202) 775-6597	1888	2008
NATIONAL GUARDIAN LIFE INS CO	WI	LAH	P O BOX 1191 MADISON WI 53701-1191 (608) 257-5611	1909	1910
NATIONAL HEALTH INS CO	TX	LAH	P O BOX 619999 DALLAS TX 75261 (817) 640-1900	1965	1986
NATIONAL INDEMNITY CO	NE	PC	3024 HARNEY ST OMAHA NE 68131 (402) 536-3000	1940	1956
NATIONAL INDEPENDENT STATISTICAL SERVICE	IL	RS	3601 VINCENNES RD P O BOX 68950 INDIANAPOLIS IN 46268 (317) 876-4320	1970	1970
NATIONAL INS ASSN	IN	PC	175 BERKELEY BOSTON MA 02116 (617) 357-9500	1972	1987
NATIONAL INS CO OF WI INC	WI	PC	250 S EXECUTIVE DR BROOKFIELD WI 53005 (262) 785-9995	1895	1895
NATIONAL INTERSTATE INS CO	OH	PC	3250 INTERSTATE DR RICHFIELD OH 44286 (330) 659-8900	1989	1996
NATIONAL INVESTORS TITLE INS CO	SC	PC	121 N COLUMBIA ST CHAPEL HILL NC 27514-3502 (919) 968-2200	1973	2008
NATIONAL JEWISH HEALTH	CO	GA	1400 JACKSON ST M220 DENVER CO 80206-2761 (303) 398-1003	1900	1999
NATIONAL KIDNEY FOUNDATION INC	NY	GA	30 E 33RD ST NEW YORK NY 10016 (212) 889-2210	1950	1997
NATIONAL LIABILITY & FIRE INS CO	CT	PC	3024 HARNEY ST OMAHA NE 68131 (402) 536-3000	1957	1979
NATIONAL LIFE INS CO	VT	LAH	1 NATIONAL LIFE DR MONTPELIER VT 05604 (802) 229-3333	1848	1927
NATIONAL MEDICAL REVIEWS INC	PA	IRO	8 NESHAMINY INTERPLEX STE 207 TREVOSE PA 19053 (215) 352-7800 121	2009	2009
NATIONAL MOTOR CLUB OF AMERICA THE	TX	MC	130 E JOHN CARPENTER FWY IRVING TX 75062 (972) 999-4584	1956	1981
NATIONAL MULTIPLE SCLEROSIS SOCIETY	NY	GA	733 THIRD AVE NEW YORK NY 10017 (212) 476-0424	1946	2001
NATIONAL MUTUAL BENEFIT	WI	FR	6522 GRAND TETON PLZ MADISON WI 53719 (608) 833-1936	1916	1916
NATIONAL PARKS CONSERVATION ASSOC	DC	GA	1300 19TH ST NW STE 300 WASHINGTON DC 20036 (202) 223-6722	1919	2008

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NATIONAL PRODUCT CARE CO	IL	WP	175 W JACKSON BLVD CHICAGO IL 60604 (847) 953-1000	1984	1995
NATIONAL PROTECTION PLAN INC	WI	WP	22 NORTHEAST 22ND AVE POMPANO BEACH FL 33062 (954) 784-9400	2001	2003
NATIONAL PUBLIC FINANCE GUARANTEE CORP	NY	PC	113 KING ST ARMONK NY 10504-1610 (914) 273-4545	1959	1979
NATIONAL REINSURANCE CORP	DE	PC	120 LONG RIDGE RD STAMFORD CT 06902-1839 (203) 328-5000	1806	1977
NATIONAL SLOVAK SOCIETY OF THE USA	PA	FR	351 VALLEY BROOK RD MCMURRAY PA 15317 (800) 488-1890	1894	1918
NATIONAL SOC DAUGHTERS OF AM REVOLUTION	DC	GA	1776 D ST NW WASHINGTON DC 20006-5303 (202) 879-3343	1891	2009
NATIONAL SPECIALTY INS CO	TX	PC	P O BOX 24622 FORT WORTH TX 76124-1622 (817) 265-2000	1960	1980
NATIONAL SPIRITUAL ASSEMBLY OF THE BAHAIS OF THE U S	IL	GA	1233 CENTRAL ST EVANSTON IL 60201 (847) 733-3400	1994	2004
NATIONAL STATES INS CO	MO	LAH	1830 CRAIG PARK CT ST LOUIS MO 63146-4148 (314) 878-0101	1964	1969
NATIONAL SURETY CORP	IL	PC	777 SAN MARIN DR NOVATO CA 94998 (312) 346-6400	1970	1972
NATIONAL TEACHERS ASSOCIATES LIFE INS CO	TX	LAH	4949 KELLER SPRINGS RD ADDISON TX 75001 (972) 532-2100	1938	1999
NATIONAL TITLE INS OF NEW YORK INC	NY	TI	2550 RED HILL AVE SANTA ANA CA 92705-5516 (949) 936-2740	1929	1961
NATIONAL UNION FIRE INS CO OF PITTSBURGH	PA	PC	175 WATER ST 18TH FL NEW YORK NY 10038 (212) 770-7000	1901	1901
NATIONAL WESTERN LIFE INS CO	CO	LAH	850 E ANDERSON LN AUSTIN TX 78752 (512) 836-1010	1956	1966
NATIONAL WILDLIFE FEDERATION	DC	GA	11100 WILDLIFE CTR DR RESTON VA 20190 (703) 438-6027	1939	1990
NATIONWIDE AFFINITY INS CO OF AMERICA	OH	PC	ONE WEST NATIONWIDE BLVD DSPF-76 COLUMBUS OH 43215 (614) 249-7111	1924	1926
NATIONWIDE AGRIBUSINESS INS CO	IA	PC	ONE WEST NATIONWIDE BLVD DSPF-76 COLUMBUS OH 43215 (614) 249-1545	1973	1989
NATIONWIDE ASSURANCE CO	WI	PC	ONE W NATIONWIDE BLVD COLUMBUS OH 43215 (614) 249-7111	1942	1984
NATIONWIDE GENERAL INS CO	OH	PC	ONE WEST NATIONWIDE BLVD COLUMBUS OH 43215 (614) 249-7111	1957	1998
NATIONWIDE INS CO OF AMER	WI	PC	ONE W NATIONWIDE BLVD DSPF-76 COLUMBUS OH 43215	1960	1962

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NATIONWIDE LIFE & ANNUITY INS CO	OH	LAH	(614) 249-1545 1 NATIONWIDE PLZ COLUMBUS OH 43215-2220 (610) 407-1717	1981	1983
NATIONWIDE LIFE INS CO	OH	LAH	1 NATIONWIDE PLZ COLUMBUS OH 43215 (800) 882-2822	1929	1976
NATIONWIDE MUTUAL FIRE INS CO	OH	PC	ONE WEST NATIONWIDE BLVD DSPF-76 COLUMBUS OH 43215 (614) 249-7111	1933	1966
NATIONWIDE MUTUAL INS CO	OH	PC	ONE WEST NATIONWIDE BLVD DSPF-76 COLUMBUS OH 43215 (614) 249-7111	1925	1966
NATIONWIDE PROPERTY & CASUALTY INS CO	OH	PC	ONE WEST NATIONWIDE BLVD DSPF-76 COLUMBUS OH 43215 (614) 249-7111	1979	1984
NATURAL RESOURCES FOUNDATION OF WI INC	WI	GA	P O BOX 2317 MADISON WI 53701 (608) 266-3138	2004	2004
NATURE CONSERVANCY THE	DC	GA	4245 N FAIRFAX DR STE 100 ARLINGTON VA 22203 (703) 841-4859	1951	2001
NAU COUNTRY INS CO	MN	PC	7333 SUNWOOD DR RAMSEY MN 55303 (763) 427-3770	1985	1987
NAVIGATORS INS CO	NY	PC	6 INTERNATIONAL DR RYE BROOK NY 10573 (914) 934-8999	1981	1986
NCMIC INS CO	IA	PC	P O BOX 9118 DES MOINES IA 50306-9118 (515) 313-4500	1946	1967
NETHERLANDS INS CO THE	NH	PC	175 BERKELEY ST BOSTON MA 02117 (617) 357-9500	1979	1979
NETWORK HEALTH INS CORP	WI	LAH	P O BOX 120 MENASHA WI 54952 (920) 720-1200	2001	2001
NETWORK HEALTH PLAN	WI	HMO	P O BOX 120 MENASHA WI 54952 (920) 720-1200	1986	1986
NEUMA INC	IL	VI	CONCOURSE OFFICE PLZ TOWER 2 SKOKIE IL 60076 (847) 674-1165	1991	2002
NEW ENGLAND INS CO	CT	PC	100 HIGH ST BOSTON MA 02110-2301 (617) 526-8500	1954	1969
NEW ENGLAND LIFE INS CO	MA	LAH	18210 CRANE NEST DR 3RD FL TAMPA FL 33647 (617) 578-2000	1980	1981
NEW ERA LIFE INS CO OF THE MIDWEST	TX	LAH	200 WESTLAKE PARK BLVD STE 1200 HOUSTON TX 77079-2663 (281) 368-7200	1960	1971
NEW HAMPSHIRE INDEMNITY CO INC	PA	PC	3 BEAVER VALLEY RD WILMINGTON DE 19803 (302) 252-2000	1951	1979
NEW HAMPSHIRE INS CO	PA	PC	175 WATER ST FL 18 NEW YORK NY 10038-4976 (212) 770-7000	1869	1877

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NEW HOPE MUTUAL INS CO	WI	TM	N11311 CTY HWY P IOLA WI 54945 (715) 677-3833	1887	1887
NEW SOUTH INS CO	NC	PC	P O BOX 3199 WINSTON-SALEM NC 27102 (336) 435-2000	1952	1997
NEW YORK LIFE INS & ANNUITY CORP	DE	LAH	51 MADISON AVE NEW YORK NY 10010 (212) 576-7000	1980	1981
NEW YORK LIFE INS CO	NY	LAH	51 MADISON AVE NEW YORK NY 10010 (212) 576-7000	1841	1851
NEW YORK MARINE & GENERAL INS CO	NY	PC	919 THIRD AVE 10TH FL NEW YORK NY 10022 (212) 551-0600	1972	1986
NEW YORK PROVINCE OF THE SOCIETY OF JESUS	NY	GA	39 E 83RD ST NEW YORK NY 10028 (212) 774-5543	1979	2007
NEWARK MUTUAL INS CO	WI	TM	1205 MADISON RD BELOIT WI 53511 (608) 362-3173	1874	1874
NEWCASTLE PLACE INC	WI	CC	12600 N PORT WASHINGTON RD MEQUON WI 53092 (262) 387-8800	2001	2001
NGM INS CO	FL	PC	55 WEST ST KEENE NH 03431 (904) 380-7282	1923	1937
NICOR ENERGY SERVICES CO	DE	WP	2019 CORPORATE LN STE 159 NAPERVILLE IL 60563 (630) 718-2774	1992	2006
NIPPON LIFE INS CO OF AMERICA	IA	LAH	521 FIFTH AVE NEW YORK NY 10175 (212) 909-9861	1972	1980
NIPPONKOA INS CO LIMITED (U S BRANCH)	NY	PC	14 WALL ST 8TH FL NEW YORK NY 10005 (212) 405-1650	1944	1984
NISSAN EXTENDED SERVICES NO AM G P	DE	WP	P O BOX 685004 (A-4-F) FRANKLIN TN 37068 (615) 725-0894	2005	2005
NISSAN NORTH AMERICA INC	CA	WP	P O BOX 191 GARDENA CA 90248 (310) 532-3111	1960	2001
NLC MUTUAL INS CO	VT	PC	1301 PENNSYLVANIA AVE NW STE 550 WASHINGTON DC 20004 (202) 626-3110	1986	2001
NORBERTINE FATHERS	WI	GA	1016 N BROADWAY DEPERE WI 54115 (920) 337-4398	1932	1994
NORGUARD INS CO	PA	PC	P O BOX A-H WILKES-BARRE PA 18702 (570) 825-9900	1987	2001
NORTH AMERICAN BAPTISTS INC	IL	GA	1 S 210 SUMMIT AVE OAKBROOK TERRACE IL 60181 (630) 495-2000 218	1947	1998
NORTH AMERICAN CO FOR LIFE & HEALTH INS	IA	LAH	1 SAMMONS PLZ SIOUX FALLS SD 57193 (605) 373-2371	1886	1892
NORTH AMERICAN ELITE INS CO	NH	PC	650 ELM ST MANCHESTER NH 03101 (603) 644-6600	1987	1991
NORTH AMERICAN INS CO	WI	LAH	P O BOX 44160 MADISON WI 53744 (602) 263-6666	1962	1965

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NORTH AMERICAN SPECIALTY INS CO	NH	PC	650 ELM ST MANCHESTER NH 03101 (603) 644-6600	1973	1974
NORTH AMERICAN TITLE INS CO	CA	TI	700 NW 107TH AVE STE 300 MIAMA FL 33172 (925) 935-5599	1958	2006
NORTH POINTE INS CO	MI	PC	28819 FRANKLIN RD SOUTHFIELD MI 48034 (248) 358-1171	1986	1996
NORTH RIVER INS CO THE	NJ	PC	305 MADISON AVE MORRISTOWN NJ 07962 (973) 490-6600	1972	1972
NORTH STAR MUTUAL INS CO	MN	PC	P O BOX 48 COTTONWOOD MN 56229 (507) 423-6262	1920	2008
NORTH STAR REINS CORP	DE	PC	120 LONG RIDGE RD STAMFORD CT 06902-1839 (203) 328-5000	1956	1981
NORTHBROOK INDEMNITY CO	IL	PC	3075 SANDERS RD STE H1A NORTHBROOK IL 60062 (847) 402-5000	1978	1980
NORTHEASTERN MUTUAL INS CO	WI	TM	P O BOX 96 ALGOMA WI 54201 (920) 487-5954	1874	1875
NORTHERN ASSURANCE CO OF AMER THE	MA	PC	ONE BEACON LN CANTON MA 02021 (781) 332-7000	1954	1955
NORTHERN BRIDGES	WI	CMO	15954 RIVER'S EDGE DR #200 HAYWARD WI 54843 (715) 934-2266		2009
NORTHERN FINNISH MUTUAL INS CO	WI	TM	41396 ST HWY 13 MARENGO WI 54855 (715) 278-3944	1914	1915
NORTHERN INS CO OF NY	NY	PC	1400 AMERICAN LN TOWER 1 19TH FL SCHAUMBURG IL 60196 (847) 605-6000	1897	1906
NORTHLAND CASUALTY CO	MN	PC	P O BOX 64816 ST PAUL MN 55120 (651) 688-4100	1959	1959
NORTHLAND INS CO	MN	PC	P O BOX 64816 ST PAUL MN 55164 (651) 310-4100	1948	1950
NORTHLAND MISSION INC	WI	GA	W10085 PIKE PLAINS RD DUNBAR WI 54119 (715) 324-6900	1958	2007
NORTHWESTERN LONG TERM CARE INS CO	WI	LAH	720 E WISCONSIN AVE MILWAUKEE WI 53202 (414) 661-2510	1953	1966
NORTHWESTERN MUTUAL LIFE INS CO THE	WI	LAH	720 E WISCONSIN AVE MILWAUKEE WI 53202 (414) 271-1444	1857	1858
NORTHWESTERN NATIONAL INS CO OF MILW WI	WI	PC	9277 CENTRE POINTE DR STE 140 WEST CHESTER OH 45069-4844 (513) 425-5899	1869	1869
NORTHWESTERN NATIONAL INS CO OF MILW WI	WI	PC	9277 CENTRE POINTE DR STE 140 WEST CHESTER OH 45069-4844 (513) 425-5899	2003	2003
NOVA CASUALTY CO	NY	PC	726 EXCHANGE ST STE 1020 BUFFALO NY 14210 (716) 856-3722	1979	2006

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NRA FOUNDATION INC THE	DC	GA	11250 WAPLES MILL RD FAIRFAX VA 22030 (703) 267-1664	1990	2005
NYLIFE INS CO OF AZ	AZ	LAH	51 MADISON AVE NEW YORK NY 10010 (212) 576-7000	1987	1989
OAK SERVICES INC	IL	VPP	340 W BUTTERFIELD RD STE 3A ELMHURST IL 60126 (630) 833-9770	1975	2008
OAKWOOD FOUNDATION INC	WI	GA	6201 MINERAL POINT RD MADISON WI 53705 (608) 230-4356	1982	1994
OAKWOOD VILLAGE APARTMENTS INC	WI	CC	6165 MINERAL POINT RD MADISON WI 53705 (608) 230-4699	1974	1998
OAKWOOD VILLAGE EAST APARTMENT HOMES INC	WI	CC	6165 MINERAL POINT RD MADISON WI 53705 (608) 230-4000	1999	1999
OCCIDENTAL FIRE & CASUALTY CO OF NC	NC	PC	P O BOX 10800 702 OBERLIN RD RALEIGH NC 27605-0800 (919) 833-1600	1961	1964
OCCIDENTAL LIFE INS CO OF NC	TX	LAH	P O BOX 2595 WACO TX 76702 (254) 297-2775	1906	1966
OCOMA INDUSTRIES INC	DE	MC	51 W HIGGINS RD STE R1C-CC17 S BARRINGTON IL 60010 (847) 551-2920	1965	1967
ODEN INS SERVICES INC	OK	RS	7645 EAST 63RD ST STE 200 TULSA OK 74133 (918) 610-9990	1998	1998
ODYSSEY AMERICA REINSURANCE CORP	CT	PC	300 FIRST STAMFORD PL STAMFORD CT 06902 (203) 977-8024	1986	1987
OHIC INS CO	OH	PC	155 E BROAD ST COLUMBUS OH 43215 (614) 221-7777	1978	1991
OHIO CASUALTY INS CO THE	OH	PC	175 BERKELEY ST BOSTON MA 02116 (617) 357-9500	1919	1929
OHIO FARMERS INS CO	OH	PC	P O BOX 5001 WESTFIELD CTR OH 44251 (330) 887-0101	1848	1913
OHIO INDEMNITY CO	OH	PC	250 E BROAD ST 7TH FL COLUMBUS OH 43215 (614) 228-2800	1956	1989
OHIO MUTUAL INS CO	OH	PC	1725 HOPLEY AVE BUCYRUS OH 44820 (419) 562-3011	1901	2007
OHIO NATIONAL LIFE ASSURANCE CORP	OH	LAH	P O BOX 237 CINCINNATI OH 45201 (513) 794-6100	1979	1985
OHIO NATIONAL LIFE INS CO	OH	LAH	P O BOX 237 CINCINNATI OH 45201 (513) 794-6100	1909	1985
OHIO SECURITY INS CO	OH	PC	175 BERKELEY ST BOSTON MA 02116 (617) 357-9500	1950	1964
OHIO STATE LIFE INS CO	TX	LAH	P O BOX 410288 KANSAS CITY MO 64141 (816) 391-2000	1906	1982
OLD AMERICAN INS CO	MO	LAH	P O BOX 218573 KANSAS CITY MO 64141 (816) 753-7000	1939	1968

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OLD REPUBLIC GENERAL INS CORP	IL	PC	307 N MICHIGAN AVE CHICAGO IL 60601 (312) 346-8100	1960	1984
OLD REPUBLIC HOME PROTECTION CO INC	CA	WP	2 ANNABEL LN #112 SAN RAMON CA 94583 (925) 866-1500	1982	2002
OLD REPUBLIC INS CO	PA	PC	P O BOX 789 GREENSBURG PA 15601 (724) 834-5000	1935	1956
OLD REPUBLIC LIFE INS CO	IL	LAH	307 N MICHIGAN AVE CHICAGO IL 60601 (312) 346-8100	1931	1939
OLD REPUBLIC MERCANTILE INS CO	IL	PC	307 N MICHIGAN AVE CHICAGO IL 60601 (312) 346-8100	1985	1995
OLD REPUBLIC NATL TITLE INS CO	MN	TI	400 2ND AVE S MINNEAPOLIS MN 55401 (612) 371-1111	1907	1956
OLD REPUBLIC SECURITY ASSUR CO	AZ	PC	307 N MICHIGAN AVE CHICAGO IL 60601-5311 (312) 346-8100	1977	1977
OLD REPUBLIC SURETY CO	WI	PC	P O BOX 1635 MILWAUKEE WI 53201 (262) 797-2640	1981	1981
OLD UNITED CASUALTY CO	KS	PC	P O BOX 795 SHAWNEE MISSION KS 66201 (913) 895-0200	1988	1995
OLD UNITED LIFE INS CO	AZ	LAH	P O BOX 795 SHAWNEE MISSION KS 66201 (913) 895-0200	1963	1995
OM FINANCIAL LIFE INS CO	MD	LAH	1001 FLEET ST 6TH FL BALTIMORE MD 21202 (410) 895-0100	1959	1960
OMAHA INDEMNITY CO THE	WI	PC	MUTUAL OF OMAHA PLZ OMAHA NE 68175 (402) 351-5468	1956	1967
OMNI INS CO	IL	PC	1862 CHARTER LN STE 102 LANCASTER PA 17601-5858 (717) 735-7740	1980	1995
ONEBEACON AMERICA INS CO	MA	PC	ONE BEACON LN CANTON MA 02021 (781) 332-7000	1971	1971
ONEBEACON INS CO	PA	PC	ONE BEACON LN CANTON MA 02021 (781) 332-7000	1956	1956
ONEBEACON MIDWEST INS CO	WI	PC	ONE BEACON LN CANTON MA 02021-1030 (781) 332-7000	1991	1991
ONENATION INS CO	IN	LAH	120 MONUMENT CIR INDIANAPOLIS IN 46204 (317) 488-6000	1974	1982
OPTIMUM RE INS CO	TX	LAH	P O BOX 660010 DALLAS TX 75266 (214) 528-2020	1978	1991
ORAL ROBERTS UNIV	OK	GA	7777 S LEWIS AVE TULSA OK 74171 (918) 495-6013	1963	1978
ORDER OF UNITED COMMERCIAL TRAVELERS OF AMER	OH	FR	1801 WATERMARK DR STE 100 COLUMBUS OH 43215 (614) 487-9680	1890	1904
OSHKOSH AREA COMMUNITY FOUNDATION THE	WI	GA	230 OHIO ST STE 100 OSHKOSH WI 54902 (920) 426-3993	1928	2004

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OWNERS INS CO	OH	PC	P O BOX 30660 LANSING MI 48909 (517) 323-1200	1975	1984
OXFORD LIFE INS CO	AZ	LAH	2721 N CENTRAL AVE PHOENIX AZ 85004 (602) 263-6666	1965	1995
OZARK NATIONAL LIFE INS CO	MO	LAH	P O BOX 15688 KANSAS CITY MO 64106-0688 (816) 842-6300	1964	1992
PABLO CREEK SERVICES INC	IL	WP	2775 SANDERS RD NORTHBROOK IL 60062-6110 (800) 621-4871	2008	2009
PACIFIC EMPLOYERS INS CO	PA	PC	436 WALNUT ST P O BOX 1000 PHILADELPHIA PA 19106 (215) 640-1000	1923	1951
PACIFIC INDEMNITY CO	WI	PC	15 MOUNTAIN VIEW RD WARREN NJ 07059-6711 (908) 903-2000	1926	1950
PACIFIC LIFE & ANNUITY CO	AZ	LAH	700 NEWPORT CTR DR NEWPORT BEACH CA 92660 (949) 219-3011	1982	1990
PACIFIC LIFE INS CO	NE	LAH	700 NEWPORT CTR DR NEWPORT BEACH CA 92660 (949) 219-3011	1868	1936
PACIFIC NORTHWEST TITLE INS CO	WA	TI	215 COLUMBIA ST SEATTLE WA 98104 (206) 622-1040	1926	2007
PACIFIC SPECIALTY INS CO	CA	PC	3601 HAVEN AVE MENLO PARK CA 94025 (650) 780-4800	1988	1997
PACIFIC STAR INS CO	WI	PC	P O BOX 509020 SAN DIEGO CA 92150 (858) 527-3655	1987	1987
PACIFICARE LIFE & HEALTH INS CO	IN	LAH	5995 PLZ DR CYPRESS CA 90630-5028 (714) 226-3361	1967	2005
PACO ASSURANCE CO INC	IL	PC	3000 MERIDIAN BLVD STE 400 FRANKLIN TN 37067-9900 (615) 371-8776	1994	2009
PALLOTTINE FATHERS & BROTHERS INC	WI	GA	5424 W BLUEMOUND RD MILWAUKEE WI 53208-3011 (414) 259-0688	1978	1988
PAN AMERICAN ASSURANCE CO	LA	LAH	P O BOX 53372 NEW ORLEANS LA 70153 (504) 566-1300	1981	1994
PAN AMERICAN LIFE INS CO	LA	LAH	P O BOX 60219 NEW ORLEANS LA 70160 (504) 566-1300	1911	1992
PARIS MUTUAL FIRE INS CO	WI	TM	3401 169TH AVE KENOSHA WI 53144 (262) 859-2018	1873	1873
PARIS RE AMERICA INS CO	DE	PC	801 BRICKELL AVE STE 850 MIAMI FL 33131 (305) 377-1292	1919	1981
PARK AVENUE LIFE INS CO	DE	LAH	7 HANOVER SQ NEW YORK NY 10004 (212) 919-3741	1964	1966
PARKER CENTENNIAL ASSUR CO	WI	LAH	1800 N POINT DR STEVENS POINT WI 54481 (715) 346-6000	1973	1988
PARTNERRE INS CO OF NY	NY	PC	ONE GREENWICH PLZ GREENWICH CT 06830 (203) 485-4200	1875	1986

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PARTNERS MUTUAL INS CO	WI	PC	P O BOX 2003 MILWAUKEE WI 53201 (262) 798-5050	1931	1932
PARTNERSHIP HEALTH PLAN INC	WI	HMO	2240 EASTRIDGE CTR EAU CLAIRE WI 54701 (715) 838-2900	2005	2005
PATHFINDER INS CO	CO	PC	76 SAINT PAUL ST STE 500 BURLINGTON VT 05401 (802) 264-4578	1986	1986
PATRIOT GENERAL INS CO	WI	PC	1800 N POINT RD STEVENS POINT WI 54481 (715) 346-6000	1968	1994
PAUL REVERE LIFE INS CO THE	MA	LAH	1 FOUNTAIN SQ CHATTANOOGA TN 37402 (423) 294-1011	1930	1930
PAUL REVERE VARIABLE ANNUITY INS CO	MA	LAH	1 FOUNTAIN SQ CHATTANOOGA TN 37402-1307 (423) 294-1011	1965	1966
PEAK PROPERTY & CASUALTY INS CORP	WI	PC	1800 N POINT DR STEVENS POINT WI 54481 (715) 346-6000	1985	1987
PEERLESS INDEMNITY INS CO	IL	PC	175 BERKELEY ST BOSTON MA 02117 (617) 357-9500	2002	2002
PEERLESS INS CO	NH	PC	175 BERKELEY ST BOSTON MA 02116 (617) 357-9500	1901	1946
PEGASUS INS CO	OK	PC	P O BOX 729 ALEXANDER CITY AL 35011-0729 (256) 234-6208	1979	1991
PEKIN INS CO	IL	PC	2505 COURT ST PEKIN IL 61558 (309) 346-1161	1961	1983
PEKIN LIFE INS CO	IL	LAH	2505 COURT ST PEKIN IL 61558-0001 (309) 346-1161	1965	1983
PELLA MUTUAL INS CO	WI	TM	W11261 HWY D MARION WI 54950 (715) 754-5039	1876	1877
PENN AMERICA INS CO	PA	PC	3 BALA PLZ E STE 300E BALA CYNWYD PA 19004 (610) 664-1500	1975	1996
PENN INS & ANNUITY CO	DE	LAH	600 DRESHER RD HORSHAM PA 19044 (215) 956-8000	1980	1981
PENN MILLERS INS CO	PA	PC	P O BOX P WILKES-BARRE PA 18773 (570) 822-8111	1887	1911
PENN MUTUAL LIFE INS CO THE	PA	LAH	600 DRESHER RD HORSHAM PA 19044 (215) 956-8000	1847	1915
PENN TREATY NETWORK AMERICA INS CO	PA	LAH	3440 LEHIGH ST ALLENTOWN PA 18103 (610) 965-2222	1954	1971
PENNSYLVANIA GENERAL INS CO	PA	PC	ONE BEACON LN CANTON MA 02021 (781) 332-7000	1955	1957
PENNSYLVANIA LIFE INS CO	PA	LAH	P O BOX 958465 LAKE MARY FL 32795 (407) 995-8000	1948	1960
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	PA	PC	2005 MARKET ST STE 1200 PHILADELPHIA PA 19103-7008 (215) 825-9208	1895	1981

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PENNSYLVANIA MANUFACTURERS ASSN INS CO	PA	PC	P O BOX 3031 BLUE BELL PA 19422 (610) 397-5000	1964	1979
PENNSYLVANIA MANUFACTURERS INDEMNITY CO	PA	PC	P O BOX 3031 BLUE BELL PA 19422 (610) 397-5000	1982	2006
PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	PA	PC	P O BOX 2361 HARRISBURG PA 17105 (717) 234-4941	1919	1962
PEOPLE FOR THE ETHICAL TREATMENT OF ANIMALS INC	VA	GA	501 FRONT ST NORFOLK VA 23510 (757) 962-8304	1998	2001
PERICO LIFE INS CO	DE	LAH	225 TOWNPARK DR NW STE 145 KENNESAW GA 30144 (770) 973-9851	1975	1978
PERMANENT GENERAL ASSURANCE CORP	TN	PC	P O BOX 305054 NASHVILLE TN 37230 (615) 744-1221	1978	1982
PERMEDION INC	OH	IRO	350 WORTHINGTON RD STE H WESTERVILLE OH 43082 (614) 895-9900	2000	2002
PETROLEUM CASUALTY CO	TX	PC	CORP-BH4-1169D P O BOX 3342 HOUSTON TX 77253 (713) 680-7148	1925	1970
PHARMACISTS LIFE INS CO THE	IA	LAH	P O BOX 370 ALGONA IA 50511 (515) 295-2461	1979	1997
PHARMACISTS MUTUAL INS CO	IA	PC	P O BOX 370 ALGONA IA 50511 (515) 295-2461	1909	1919
PHILADELPHIA AMERICAN LIFE INS CO	TX	LAH	200 WESTLAKE PARK BLVD STE 1200 HOUSTON TX 77079 (281) 368-7200	1978	1978
PHILADELPHIA INDEMNITY INS CO	PA	PC	1 BALA PLZ STE 100 BALA CYNWYD PA 19004 (610) 617-7900	1980	1986
PHILADELPHIA REINSURANCE CORP	PA	PC	3024 HARNEY ST OMAHA NE 68131-3580 (402) 536-3000	1952	1972
PHL VARIABLE INS CO	CT	LAH	P O BOX 5056 HARTFORD CT 06102 (860) 403-5000	1981	1982
PHOENIX AMERICAN WARRANTY CO INC	FL	WP	6303 BLUE LAGOON DR STE 225 MIAMI FL 33126 (305) 266-5665	1985	1992
PHOENIX INS CO THE	CT	PC	ONE TOWER SQ HARTFORD CT 06183 (860) 277-0111	1850	1872
PHOENIX LIFE & ANNUITY CO	CT	LAH	P O BOX 5056 HARTFORD CT 06102 (860) 403-5000	1981	1990
PHOENIX LIFE INS CO	NY	LAH	P O BOX 5056 HARTFORD CT 06102 (860) 403-5000	1851	1928
PHYSICIANS BENEFITS TRUST LIFE INS CO	IL	LAH	20 N MICHIGAN AVE STE 700 CHICAGO IL 60602 (312) 782-2749	1909	1959
PHYSICIANS COMMITTEE FOR RESPONSIBLE MEDICINE INC	DE	GA	5100 WISCONSIN AVE NW STE 400 WASHINGTON DC 20016-4131 (202) 686-2210	1985	2009

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PHYSICIANS LIFE INS CO	NE	LAH	2600 DODGE ST OMAHA NE 68131 (402) 633-1000	1970	1971
PHYSICIANS MUTUAL INS CO	NE	LAH	2600 DODGE ST OMAHA NE 68131 (402) 633-1000	1902	1963
PHYSICIANS PLUS INS CORP	WI	HMO	22 E MIFFLIN ST STE 200 MADISON WI 53703 (608) 282-8900	1986	1986
PINNACLE MOTOR CLUB INC	NV	MC	130 E JOHN CARPENTER FWY IRVING TX 75062 (972) 999-4584	2002	2004
PIONEER MUTUAL LIFE INS CO	ND	LAH	P O BOX 368 INDIANAPOLIS IN 46206 (701) 297-5700	1947	1995
PIONEER SECURITY LIFE INS CO	TX	LAH	P O BOX 2550 WACO TX 76702 (254) 297-2778	1955	1981
PIONEER SPECIALTY INS CO	MN	PC	5350 W 78TH ST MINNEAPOLIS MN 55439-3101 (952) 921-9250	1981	2007
PLANNED PARENTHOOD FEDERATION OF AM INC	NY	GA	434 W 33RD ST NEW YORK NY 10001 (212) 261-4345	1922	2006
PLANS LIABILITY INS CO	OH	PC	2 MID AMERICA PLZ STE 200 OAKBROOK TERRACE IL 60181 (630) 472-7700	1986	2006
PLATTE RIVER INS CO	NE	PC	P O BOX 5900 MADISON WI 53705 (608) 829-4200	1972	1996
PLAZA INS CO	MO	PC	700 W 47TH ST STE 350 KANSAS CITY MO 64112 (816) 412-1800	1972	1988
PMI INS CO	AZ	PC	3003 OAK RD WALNUT CREEK CA 94597 (925) 658-7878	1994	1996
PMI MORTGAGE ASSURANCE CO	AZ	PC	3003 OAK RD WALNUT CREEK CA 94597 (925) 658-7878	1966	1966
PMI MORTGAGE INS CO	AZ	PC	3003 OAK RD WALNUT CREEK CA 94597 (925) 658-7878	1972	1975
PODIATRY INS CO OF AM	IL	PC	3000 MERIDIAN BLVD STE 400 FRANKLIN TN 37067-9900 (615) 371-8776	1980	1986
POLICYHOLDERS MUTUAL INS CO	WI	PC	P O BOX 14106 MADISON WI 53708-0101 (608) 246-2552	1988	1989
POLISH FALCONS OF AMERICA	PA	FR	381 MANSFIELD AVE STE 301 PITTSBURGH PA 15220-2751 (412) 922-2244	1928	1964
POLISH NATIONAL ALLIANCE OF THE U S OF N A	IL	FR	6100 N CICERO AVE CHICAGO IL 60646 (773) 286-0500	1896	1917
POLISH ROMAN CATHOLIC UNION OF AMER	IL	FR	984 N MILWAUKEE AVE CHICAGO IL 60622 (773) 782-2600	1887	1927
POLISH WOMENS ALLIANCE OF AMER	IL	FR	6643 N NORTHWEST HWY CHICAGO IL 60631 (773) 358-3050	1902	1932
PRAETORIAN INS CO	PA	PC	88 PINE ST 4TH FL WALL STREET PLZ NEW YORK NY 10005 (212) 805-9700	1979	1983

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PRE PAID LEGAL CASUALTY INC	OK	PC	P O BOX 145 ADA OK 74821 (580) 436-1234	1979	1988
PREFERRED CAPITAL HOLDINGS LLC	WI	WP	4066 W SPENCER ST APPLETON WI 54914 (920) 993-7800	2006	2007
PREFERRED PROFESSIONAL INS CO	NE	PC	P O BOX 540658 OMAHA NE 68154 (402) 392-1566	1976	1990
PREMIER DEALER SERVICES INC	IL	VPP	9449 BALBOA AVE STE 300 SAN DIEGO CA 92123 (858) 810-1700	1998	2005
PRESBYTERIAN CHURCH USA FOUNDATION	PA	GA	200 E 12TH ST JEFFERSONVILLE IN 47130 (502) 569-5911	1799	1977
PRESIDENTIAL LIFE INS CO	NY	LAH	69 LYDECKER ST NYACK NY 10960 (845) 358-2300	1965	1985
PREST & ASSOCIATES INC	NV	IRO	2712 MARSHALL CT STE 1 MADISON WI 53705 (608) 232-9919	1992	2003
PRICE COUNTY TOWN MUTUAL INS CO	WI	TM	P O BOX 69 PHILLIPS WI 54555 (715) 339-2833	1901	1901
PRIESTS OF THE SACRED HEART	WI	GA	P O BOX 289 HALES CORNERS WI 53130 (414) 427-4268	1956	1977
PRIMERICA LIFE INS CO	MA	LAH	3120 BRECKINRIDGE BLVD DULUTH GA 30099 (770) 381-1000	1927	1948
PRINCIPAL LIFE INS CO	IA	LAH	711 HIGH ST DES MOINES IA 50392 (515) 247-5111	1879	1895
PRINCIPAL NATIONAL LIFE INS CO	IA	LAH	711 HIGH ST DES MOINES IA 50392 (515) 247-5111	1967	1979
PRIZM ADMINISTRATIVE SERVICES OF WI INC	GA	WP	14755 N OUTER FORTY RD STE 400 ST LOUIS MO 63017 (636) 536-5600	2004	2006
PROASSURANCE CASUALTY CO	MI	PC	100 BROOKWOOD PL BIRMINGHAM AL 35209 (205) 877-4400	1980	1998
PROASSURANCE INDEMNITY CO INC	AL	PC	P O BOX 590009 BIRMINGHAM AL 35259 (205) 877-4400	1976	1995
PROASSURANCE WISCONSIN INS CO	WI	PC	P O BOX 590009 BIRMINGHAM AL 35259-0009 (205) 877-4400	1986	1986
PROCENTURY INS CO	TX	PC	26255 AMERICAN DR SOUTHFIELD MI 48034-6112 (248) 204-8157	1962	2007
PRODUCERS AGRICULTURE INS CO	TX	PC	P O BOX 229 AMARILLO TX 79105-0229 (806) 372-6785	1977	2004
PROFESSIONAL INS CO	TX	LAH	ONE SUN LIFE EXECUTIVE PK WELLESLEY HILLS MA 02481 (781) 237-6030	1936	1995
PROFESSIONAL LIABILITY INS CO OF AMERICA	NY	PC	123 WILLIAM ST NEW YORK NY 10038-3804 (314) 727-3100	1958	1958
PROFESSIONAL SOLUTIONS INS CO	IA	PC	P O BOX 9118 DES MOINES IA 50306-9118 (515) 313-4594	2001	2005

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PROFESSIONALS ADVOCATE INS CO	MD	PC	225 INTERNATIONAL CR HUNT VALLEY MD 21030 (410) 785-0050	1985	1998
PROFESSIONALS DIRECT INS CO	MI	PC	5211 CASCADE RD SE GRAND RAPIDS MI 49546-6495 (616) 456-8899	1987	2003
PROGRESSIVE ADVANCED INS CO	OH	PC	P O BOX 89490 CLEVELAND OH 44101-6490 (440) 461-5000	1930	2007
PROGRESSIVE CASUALTY INS CO	OH	PC	P O BOX 89490 CLEVELAND OH 44101-6490 (440) 461-5000	1956	1973
PROGRESSIVE CLASSIC INS CO	WI	PC	P O BOX 89490 CLEVELAND OH 44101-6490 (440) 461-5000	1983	1983
PROGRESSIVE DIRECT INS CO	OH	PC	P O BOX 89490 CLEVELAND OH 44101 (440) 461-5000	1986	1999
PROGRESSIVE MAX INS CO	OH	PC	P O BOX 89490 CLEVELAND OH 44101 (440) 461-5000	1937	1999
PROGRESSIVE NORTHERN INS CO	WI	PC	P O BOX 89490 CLEVELAND OH 44101-6490 (440) 461-5000	1980	1980
PROGRESSIVE NORTHWESTERN INS CO	OH	PC	P O BOX 89490 CLEVELAND OH 44101 (440) 461-5000	1982	1999
PROGRESSIVE SPECIALTY INS CO	OH	PC	P O BOX 89490 CLEVELAND OH 44143 (440) 461-5000	1975	1979
PROGRESSIVE UNIVERSAL INS CO	WI	PC	P O BOX 89490 MAYFIELD VILLAGE OH 44101 (440) 461-5000	1992	2004
PROJECT HOPE THE PEOPLE TO PEOPLE HEALTH FOUNDATION INC	DC	GA	255 CARTER HALL LN MILLWOOD VA 22646 (540) 837-2100	1958	2006
PROPERTY & CASUALTY INS CO OF HARTFORD	IN	PC	ONE HARTFORD PLZ HARTFORD CT 06155-0001 (860) 547-5000	1989	1996
PROPERTY-OWNERS INS CO	IN	PC	P O BOX 30660 LANSING MI 48909 (517) 323-1200	1976	2001
PROTECTIVE ADMINISTRATIVE SERVICES INC	MO	WP	ONE CHESTERFIELD PL 14755 N OUTER FORTY RD STE 400 ST LOUIS MO 63017 (636) 536-5600	1995	1996
PROTECTIVE INS CO	IN	PC	1099 N MERIDIAN ST INDIANAPOLIS IN 46204 (317) 636-9800	1954	1958
PROTECTIVE LIFE INS CO	TN	LAH	P O BOX 2606 BIRMINGHAM AL 35202 (205) 268-1000	1907	1981
PROVIDENCE WASHINGTON INS CO	RI	PC	1275 WAMPANOAG TR EAST PROVIDENCE RI 02915 (401) 453-7000	1799	1873
PROVIDENT AMERICAN LIFE & HEALTH INS CO	OH	LAH	11200 LAKELINE BLVD STE 100 AUSTIN TX 78717 (512) 451-2224	1949	1986
PROVIDENT LIFE & ACCIDENT INS CO	TN	LAH	1 FOUNTAIN SQ CHATTANOOGA TN 37402 (423) 294-1881	1887	1926

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PROVINCE OF ST JOSEPH OF THE CAPUCHIN ORDER THE	WI	GA	301 CHURCH ST MOUNT CALVARY WI 53057 (920) 753-7500	1882	1978
PRUCO LIFE INS CO	AZ	LAH	213 WASHINGTON ST 9TH FL NEWARK NJ 07102 (877) 301-1212	1971	1982
PRUDENTIAL ANNUITIES LIFE ASSURANCE CORP	CT	LAH	213 WASHINGTON ST 9TH FL NEWARK NJ 07102 (800) 628-6039	1969	1977
PRUDENTIAL INS CO OF AMERICA THE	NJ	LAH	213 WASHINGTON ST 9TH FL NEWARK NJ 07102 (973) 802-6000	1873	1887
PRUDENTIAL RETIREMENT INS & ANNUITY CO	CT	LAH	213 WASHINGTON ST 9TH FL NEWARK NJ 06103 (860) 534-2000	1981	1989
PUBLIC SERVICE MUTUAL INS CO	NY	PC	ONE PARK AVE NEW YORK NY 10016 (212) 591-9438	1925	1964
PUTNAM REINSURANCE CO	NY	PC	80 PINE ST NEW YORK NY 10005 (212) 770-2000	1977	1980
PXRE REINSURANCE CO	CT	PC	379 THORNALL ST 2ND FL EDISON NJ 08837 (732) 906-8100	1987	1987
PYRAMID LIFE INS CO THE	KS	LAH	P O BOX 958465 LAKE MARY FL 32795 (407) 995-8000	1913	1970
QBE INS CORP	PA	PC	WALL STREET PLZ 88 PINE ST 16TH FL NEW YORK NY 10005 (212) 422-9888	1980	1984
QBE REINSURANCE CORP	PA	PC	WALL STREET PLZ 88 PINE ST 16TH FL NEW YORK NY 10005 (212) 422-1212	1964	1979
QUANTA INDEMNITY CO	CO	PC	48 WALL ST 14TH FL NEW YORK NY 10005 (212) 373-1800	1968	1968
QUIET HOUR INC	MI	GA	630 BROOKSIDE AVE REDLANDS CA 92373 (909) 793-2588	1954	2006
R&Q REINSURANCE CO	PA	PC	2 CENTRAL SQ CAMBRIDGE MA 02139 (215) 765-3792	1971	1972
R V I AMERICA INS CO	CT	PC	177 BROAD ST 9TH FL STAMFORD CT 06901 (203) 975-2100	1994	2009
RACINE COUNTY MUTUAL INS CO	WI	TM	P O BOX 201 FRANKSVILLE WI 53126 (262) 886-3617	1873	1873
RADIAN ASSET ASSURANCE INC	NY	PC	335 MADISON AVE NEW YORK NY 10017 (212) 983-3100	1985	1995
RADIAN GUARANTY INC	PA	PC	1601 MARKET ST PHILADELPHIA PA 19103 (215) 231-1225	1976	1979
RAMPART INS CO	NY	PC	5 HANOVER SQ 10TH FL NEW YORK NY 10004 (212) 480-0570	1979	1994
RAWHIDE INC	WI	GA	E7475 RAWHIDE RD NEW LONDON WI 54961 (920) 982-6100	1965	2001

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REASSURE AMERICA LIFE INS CO	IN	LAH	175 KING ST ARMONK NY 10504-1606 (800) 637-4475	1956	1959
REEDSBURG WESTFIELD MUTUAL INS CO	WI	TM	P O BOX 548 REEDSBURG WI 53959-0548 (608) 524-3405	1876	1876
REGENT INS CO	WI	PC	ONE GENERAL DR SUN PRAIRIE WI 53596-0001 (608) 837-4440	1963	1963
REINSURANCE CO OF AMERICA INC	IL	PC	P O BOX 855 ORISKANY NY 13424 (315) 768-2726	1972	1981
RELIABLE LIFE INS CO THE	MO	LAH	12115 LACKLAND RD ST LOUIS MO 63146 (314) 819-4300	1911	1969
RELIANCE STANDARD LIFE INS CO	IL	LAH	2001 MARKET ST STE 1500 PHILADELPHIA PA 19103 (267) 256-3500	1907	1952
RELIASTAR LIFE INS CO	MN	LAH	5780 POWERS FERRY RD NW ATLANTA GA 30327 (770) 980-5100	1885	1954
RELIASTAR LIFE INS CO OF NY	NY	LAH	5780 POWERS FERRY RD NW ATLANTA GA 30327-4390 (516) 682-8700	1917	1967
RENAISSANCE LIFE & HEALTH INS CO OF AM	IN	LAH	P O BOX 30381 LANSING MI 48909 (517) 349-6000	1953	1957
REPUBLIC FRANKLIN INS CO	OH	PC	P O BOX 530 UTICA NY 13503-0530 (315) 734-2000	1949	1997
REPUBLIC INDEMNITY CO OF AMERICA	CA	PC	15821 VENTURA BLVD STE 370 ENCINO CA 91436 (818) 990-9860	1972	1995
REPUBLIC INDEMNITY CO OF CA	CA	PC	15821 VENTURA BLVD STE 370 ENCINO CA 91436 (818) 990-9860	1982	1995
REPUBLIC MORTGAGE INS CO	NC	PC	P O BOX 2514 WINSTON-SALEM NC 21702 (336) 661-0015	1972	1991
REPUBLIC MORTGAGE INS CO OF FL	FL	PC	P O BOX 2514 WINSTON-SALEM NC 27102-2514 (336) 661-0015	1974	2003
REPUBLIC MORTGAGE INS CO OF NC	NC	PC	P O BOX 2514 WINSTON-SALEM NC 27102 (336) 661-0015	1973	2003
REPUBLIC WESTERN INS CO	AZ	PC	2721 N CENTRAL AVE PHOENIX AZ 85004 (602) 263-6755	1973	1980
REQUIA LIFE INS CORP	WI	LAH	999 FOURIER DR STE 101 MADISON WI 53717-2914 (608) 257-1757	2009	2009
RESOURCE LIFE INS CO	IL	LAH	175 W JACKSON BLVD 11TH FL CHICAGO IL 60604 (312) 356-2563	1963	1975
RESPONSE INS CO	IL	PC	1 E WACKER DR STE 3700 CHICAGO IL 60601-1817 (312) 661-4700	1983	1984
RESPONSE WORLDWIDE DIRECT AUTO INS CO	IL	PC	1 E WACKER DR STE 3700 CHICAGO IL 60601-1817 (312) 661-4700	1961	1986
RG REINSURANCE CO	MO	LAH	1370 TIMBERLAKE MANOR PKY CHESTERFIELD MO 63017 (636) 736-7000	1981	1983

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RICHLAND HOSPITAL FOUNDATION INC	WI	GA	333 E 2ND ST RICHLAND CENTER WI 53581-1914 (608) 647-6321	1986	2009
RIDGEVIEW HEIGHTS INDEPENDENT LIVING CORP	WI	CC	2090 RIDGEWAY DR REEDSBURG WI 53959 (608) 524-9088	1988	1996
RIDGEVIEW HEIGHTS INDEPENDENT LIVING CORP 11	WI	CC	2090 RIDGEVIEW DR REEDSBURG WI 53959 (608) 524-6487	1996	2006
RIPON COLLEGE	WI	GA	P O BOX 248 RIPON WI 54971 (920) 748-8310	1855	1977
RIVER FALLS MUTUAL INS CO	WI	TM	218 N MAIN ST RIVER FALLS WI 54022 (715) 425-5292	1876	1876
RIVERPORT INS CO	MN	PC	P O BOX 948 MINNEAPOLIS MN 55440 (612) 766-3000	1989	1995
RIVERSOURCE LIFE INS CO	MN	LAH	227 AMERIPRISE FINANCIAL CTR MINNEAPOLIS MN 55474 (612) 671-3131	1957	1963
RLI INDEMNITY CO	IL	PC	9025 N LINDBERGH DR PEORIA IL 61615 (309) 692-1000	1987	2001
RLI INS CO	IL	PC	9025 N LINDBERG DR PEORIA IL 61615 (309) 692-1000	1959	1972
ROADWAY PROTECTION AUTO CLUB INC	DE	MC	51 W HIGGINS RD STE RGA S BARRINGTON IL 60010 (847) 551-2440	1996	2005
ROCHDALE INS CO	NY	PC	59 MAIDEN LN NEW YORK NY 10038 (212) 220-7120	1955	1982
ROCKFORD MUTUAL INS CO	IL	PC	P O BOX 5626 ROCKFORD IL 61125 (815) 229-1500	1896	1974
ROMAN CATHOLIC DIOCESE OF MADISON	WI	GA	P O BOX 44983 MADISON WI 53744 (608) 821-3021	1946	2001
ROSENDALE MUTUAL INS CO	WI	TM	P O BOX 3 ROSENDALE WI 54974 (920) 872-2016	1874	1874
ROYAL ADMINISTRATION SERVICES INC	FL	WP	51 MILL ST BLDG F HANOVER MA 02339 (781) 659-4165	2000	2002
ROYAL NEIGHBORS OF AMERICA	IL	FR	230 16TH ST ROCK ISLAND IL 61201 (309) 788-4561	1895	1898
RSUI INDEMNITY CO	NH	PC	945 E PACES FERRY RD STE 1800 ATLANTA GA 30326 (404) 231-2366	1977	1992
RURAL COMMUNITY INS CO	MN	PC	3501 THURSTON AVE ANOKA MN 55303 (763) 427-0290	1980	1995
RURAL MUTUAL INS CO	WI	PC	P O BOX 5555 MADISON WI 53705 (608) 836-5525	1934	1935
RVI NATIONAL INS CO	CT	PC	177 BROAD ST 9TH FL STAMFORD CT 06901 (203) 975-2100	1883	1897
S USA LIFE INS CO INC	AZ	LAH	P O BOX 1050 NEWARK NJ 07101 (877) 725-4375	1995	1997

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SAFE DRIVER MOTOR CLUB INC	DE	MC	333 CITY BLVD W 17TH FL ORANGE CA 92868 (714) 937-2058	1966	1980
SAFE-GUARD PRODUCTS INTERNATIONAL LLC	GA	WP	3500 PIEDMONT RD NE STE 400 ATLANTA GA 30305 (404) 816-3221	1992	2008
SAFE-GUARD PRODUCTS INTERNATIONAL LLC	GA	VPP	3500 PIEDMONT RD NE STE 400 ATLANTA GA 30305 (404) 816-3221	1992	2005
SAFECO INS CO OF AMERICA	WA	PC	175 BERKELEY ST BOSTON MA 02116-5066 (617) 357-9500	1953	1955
SAFECO INS CO OF IL	IL	PC	175 BERKELEY ST BOSTON MA 02116-5066 (617) 357-9500	1980	1984
SAFECO INS CO OF INDIANA	IN	PC	175 BERKELEY ST BOSTON MA 02116-5066 (617) 357-9500	1976	1979
SAFECO NATIONAL INS CO	NH	PC	175 BERKELEY ST BOSTON MA 02116-5066 (617) 357-9500	1972	1991
SAFEHEALTH LIFE INS CO	CA	LAH	18210 CRANE NEST DR 3RD FL TAMPA FL 33647 (949) 425-4300	1970	1995
SAFETY FIRST INS CO	IL	PC	1832 SCHUETZ RD SAINT LOUIS MO 63146-3540 (314) 995-5300	2001	2005
SAFETY NATIONAL CASUALTY CORP	MO	PC	1832 SCHUETZ RD SAINT LOUIS MO 63146-3540 (314) 995-5300	1942	1989
SAFEWAY INS CO	IL	PC	790 PASQUINELLI DR WESTMONT IL 60559 (630) 887-8300	1962	1992
SAGAMORE INS CO	IN	PC	P O BOX 7099 INDIANAPOLIS IN 46207 (317) 636-9800	1981	1989
SAGICOR LIFE INS CO	TX	LAH	P O BOX 52121 PHOENIX AZ 85072-2121 (480) 425-5100	1977	1986
SAMARITANS PURSE	NC	GA	P O BOX 3000 BOONE NC 28607 (828) 262-1980	1980	2004
SAN CAMILLO INC	WI	CC	10200 W BLUEMOUND RD WAUWATOSA WI 53226 (414) 259-6333	1983	1984
SAN FRANCISCO REINS CO	CA	PC	777 SAN MARIN DR NOVATO CA 94998 (415) 899-2000	1956	1981
SAVE THE CHILDREN FEDERATION INC	CT	GA	54 WILTON RD WESTPORT CT 06880 (203) 221-4020	1962	1998
SAVINGS BANK LIFE INS CO OF MA	MA	LAH	ONE LINS COTT RD WOBURN MA 01801 (781) 938-3500	1991	2008
SCHOOL SISTERS OF NOTRE DAME MILW PROV INC	WI	GA	13105 WATERTOWN PLANK RD ELM GROVE WI 53122 (262) 787-1005	1869	1993
SCHOOL SISTERS OF ST FRANCIS INC	WI	GA	1501 S LAYTON BLVD MILWAUKEE WI 53215 (414) 384-4105	1980	1993
SCOR GLOBAL LIFE RE INS CO OF TX	TX	LAH	3900 DALLAS PKY PLANO TX 75093 (469) 246-9500	1977	1985

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SCOR GLOBAL LIFE U S RE INS CO	TX	LAH	3900 DALLAS PKY PLANO TX 75093 (469) 246-9500	1945	1963
SCOR REINSURANCE CO	NY	PC	199 WATER ST NEW YORK NY 10038 (212) 480-1900	1984	1998
SCOTTSDALE INDEMNITY CO	OH	PC	ONE W NATIONWIDE BLVD DSPF-76 COLUMBUS OH 43215 (614) 249-1545	1984	1994
SEABRIGHT INS CO	IL	PC	P O BOX 91100 SEATTLE WA 98111 (206) 269-8500	1962	1989
SEARS LIFE INS CO	TX	LAH	P O BOX 2548 FORT WORTH TX 76113 (800) 316-5607	1956	1992
SEARS PROTECTION CO	IL	WP	3333 BEVERLY RD B5-207A HOFFMAN ESTATES IL 60179 (847) 286-3215	2001	2004
SEATON INS CO	RI	PC	200 METRO CTR BLVD STE 8 WARWICK RI 02886 (401) 921-5234	1901	1913
SEAWORTHY INS CO	MD	PC	P O BOX 22674 ALEXANDRIA VA 22304 (703) 823-9550	1989	2005
SECURA INS A MUTUAL CO	WI	PC	P O BOX 819 APPLETON WI 54912 (920) 739-3161	1900	1900
SECURA SUPREME INS CO	WI	PC	P O BOX 819 APPLETON WI 54912 (920) 739-3161	1995	1995
SECURIAN CASUALTY CO	MN	PC	2960 RIVERSIDE DR MACON GA 31204 (651) 665-3500	1994	1996
SECURIAN LIFE INS CO	MN	LAH	400 ROBERT ST N ST PAUL MN 55101 (651) 665-3500	1981	1993
SECURITY BENEFIT LIFE INS CO	KS	LAH	ONE SECURITY BENEFIT PL TOPEKA KS 66636 (785) 438-3000	1892	1963
SECURITY HEALTH PLAN OF WI INC	WI	HMO	P O BOX 8000 MARSHFIELD WI 54449 (715) 221-9555	1986	1986
SECURITY LIFE INS CO OF AMER	MN	LAH	10901 RED CIRCLE DR MINNETONKA MN 55343 (952) 544-2121	1956	1961
SECURITY LIFE OF DENVER INS CO	CO	LAH	5780 POWERS FERRY RD NW ATLANTA GA 30327 (303) 860-1290	1949	1969
SECURITY MUTUAL LIFE INS CO OF NY	NY	LAH	P O BOX 1625 BINGHAMTON NY 13902 (607) 723-3551	1886	1895
SECURITY NATIONAL INS CO	TX	PC	P O BOX 650771 DALLAS TX 75265-0771 (214) 360-8000	1924	1993
SECURITY NATIONAL LIFE INS CO	UT	LAH	P O BOX 57220 SALT LAKE CITY UT 84157 (801) 264-1060	1967	1967
SECURITY UNION TITLE INS CO	CA	TI	601 RIVERSIDE AVE JACKSONVILLE FL 32204 (904) 854-8100	1962	1979
SECHANGE HEALTH INS CO	OH	LAH	10159 WAYZATA BLVD STE 200 MINNEAPOLIS MN 55305 (763) 582-1260	1956	1971

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SELECT INS CO	TX	PC	ONE TOWER SQ HARTFORD CT 06183 (860) 277-0111	1955	1970
SELECTIVE INS CO OF AMERICA	NJ	PC	40 WANTAGE AVE BRANCHVILLE NJ 07890 (973) 948-3000	1925	1997
SELECTIVE INS CO OF SC	IN	PC	40 WANTAGE AVE BRANCHVILLE NJ 07890 (973) 948-3000	1951	1995
SELECTIVE INS CO OF THE SOUTHEAST	IN	PC	40 WANTAGE AVE BRANCHVILLE NJ 07890 (973) 948-3000	1980	1995
SENECA INS CO INC	NY	PC	160 WATER ST NEW YORK NY 10038 (212) 344-3000	1978	1978
SENECA SIGEL MUTUAL INS CO	WI	TM	P O BOX 27 VESPER WI 54489 (715) 569-4775	1891	1891
SENIOR HEALTH INS CO OF PA	PA	LAH	1289 W CITY CTR DR STE 200 CARMEL IN 46032 (317) 817-3700	1887	1992
SENIOR HOUSING OF MIDDLETON	WI	CC	6720 CENTURY AVE MIDDLETON WI 53562 (608) 836-8900	1999	2000
SENIORDENT DENTAL PLAN INC	WI	LHSO	8725 W HIGGINS RD STE 485 CHICAGO IL 60631 (773) 329-4450	2008	2008
SENTINEL INS CO LTD	CT	PC	ONE HARTFORD PLZ HARTFORD CT 06155-0001 (860) 547-5000	1999	2001
SENTRY CASUALTY CO	WI	PC	1800 N POINT RD STEVENS POINT WI 54481 (715) 346-6000	1973	1999
SENTRY INS A MUTUAL CO	WI	PC	1800 N POINT DR STEVENS POINT WI 54481 (715) 346-6000	1913	1914
SENTRY LIFE INS CO	WI	LAH	1800 N POINT DR STEVENS POINT WI 54481 (715) 346-6000	1958	1958
SENTRY SELECT INS CO	WI	PC	1800 N POINT DR STEVENS POINT WI 54481 (715) 346-6000	1981	1982
SEQUOIA INS CO	CA	PC	P O BOX 1510 MONTEREY CA 93942 (831) 333-9880	1946	2007
SERVICE INS CO	FL	PC	P O BOX 9729 BRADENTON FL 34206-9729 (800) 780-8423	1977	2009
SERVICE SAVER INCORPORATED	FL	WP	175 W JACKSON BLVD CHICAGO IL 60604 (800) 209-6206	1987	2002
SERVICEPLAN INC	IL	WP	175 W JACKSON BLVD CHICAGO IL 60604 (847) 953-1000	1933	1995
SERVICEPLAN OF FLORIDA INC	FL	WP	175 W JACKSON BLVD CHICAGO IL 60604 (800) 209-6206	1989	2002
SETTLERS LIFE INS CO	WI	LAH	P O BOX 1031 MADISON WI 53701-1031 (608) 257-5611	1982	1997
SEVENTH DAY BAPTIST MEMORIAL FUND INC	WI	GA	P O BOX 1678 JANESVILLE WI 53547-1678 (608) 752-5055	1985	1996

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SFM MUTUAL INS CO	MN	PC	P O BOX 9416 MINNEAPOLIS MN 55440-9416 (952) 838-4200	1983	1998
SHEBOYGAN FALLS INS CO	WI	PC	511 WATER ST SHEBOYGAN FALLS WI 53085-1454 (920) 467-4613	1899	1899
SHELBY FARMERS MUTUAL INS CO	WI	TM	P O BOX 863 WEST SALEM WI 54669 (608) 786-3111	1874	1874
SHENANDOAH LIFE INS CO	VA	LAH	P O BOX 12847 ROANOKE VA 24029 (540) 985-4400	1914	2001
SHEPHERDS BAPTIST MINISTRIES INC	WI	GA	1805 15TH AVE UNION GROVE WI 53182 (262) 878-5620	1958	1984
SIGNAL	PA	WP	676 E SWEDES FORD RD STE 300 WAYNE PA 19087 (610) 341-8905	1990	2009
SIGNATURE MOTOR CLUB INC	DE	MC	51 W HIGGINS RD STE R1C SOUTH BARRINGTON IL 60010 (847) 551-2920	1973	1974
SIGNATURES NATIONWIDE AUTO CLUB INC	DE	MC	51 W HIGGINS RD STE R1C-CC17 SOUTH BARRINGTON IL 60010 (847) 551-2920	1984	1984
SIGNIFICA INS GROUP INC	PA	LAH	19 N MAIN ST WILKES-BARR PA 18711 (570) 200-4440	1901	1973
SILVERSCRIPT INS CO	TN	LAH	445 GREAT CIRCLE RD NASHVILLE TN 37228-1403 (615) 743-6600	2005	2007
SINSINAWA DOMINICANS INC	WI	GA	585 COUNTY RD Z SINSINAWA WI 53824 (608) 748-4411	1868	1992
SISTERS OF ST FRANCIS OF ASSISI THE	WI	GA	3221 S LAKE DR ST FRANCIS WI 53235 (414) 744-1160	1898	1990
SLOVAK CATHOLIC SOKOL	NJ	FR	P O BOX 899 PASSAIC NJ 07055 (973) 777-2605	1898	1947
SLOVAK GYMNAS TIC UNION SOKOL OF THE USA	NJ	FR	P O BOX 189 EAST ORANGE NJ 07019 (973) 676-0280	1912	1939
SLOVENE NATIONAL BENEFIT SOCIETY	PA	FR	247 W ALLEGHENY RD IMPERIAL PA 15126 (724) 695-1100	1907	1917
SOCIETY INS A MUTUAL CO	WI	PC	P O BOX 1029 FOND DU LAC WI 54936 (920) 922-1220	1915	1915
SOCIETY OF THE DIVINE SAVIOR INC	WI	GA	1735 N HI-MOUNT BLVD MILWAUKEE WI 53208 (920) 898-4201	1899	2006
SOMP O JAPAN INS CO OF AMERICA	NY	PC	2 WORLD FINANCIAL CTR 225 LIBERTY ST FL 43 NEW YORK NY 10281 (212) 416-1200	1962	1981
SONS OF NORWAY	MN	FR	1455 W LAKE ST MINNEAPOLIS MN 55408 (612) 827-3611	1898	1903
SONSIO INTERNATIONAL OF WI INC	CO	WP	5630 WARD RD ARVADA CO 80002 (303) 736-1159	2005	2006

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SOUTH CENTRAL MUTUAL INS CO	WI	TM	P O BOX 176 FRIESLAND WI 53935 (920) 348-5163	1874	1874
SOUTHEAST MUTUAL INS CO	WI	TM	26530 WASHINGTON AVE WATERFORD WI 53185 (262) 534-4300	1968	1968
SOUTHERN FIRE & CAS CO	WI	PC	ONE GENERAL DR SUN PRAIRIE WI 53596 (608) 837-4440	1953	2005
SOUTHERN GENERAL INS CO	GA	PC	P O BOX 28155 ATLANTA GA 30358 (770) 952-0080	1979	1988
SOUTHERN GUARANTY INS CO	WI	PC	ONE GENERAL DR SUN PRAIRIE WI 53596 (608) 837-4440	1963	2005
SOUTHERN INS CO	TX	PC	P O BOX 809076 DALLAS TX 75380 (972) 788-6000	1947	2005
SOUTHERN LIFE & HEALTH INS CO	WI	LAH	600 UNIVERSITY PARK PL STE 300 BIRMINGHAM AL 35209 (205) 414-3000	1890	1995
SOUTHERN PILOT INS CO	WI	PC	ONE GENERAL DR SUN PRAIRIE WI 53596 (608) 837-4440	1962	2005
SOUTHERN POVERTY LAW CTR INC THE	AL	GA	400 WASHINGTON AVE MONTGOMERY AL 36104 (334) 956-8367	1971	1995
SOUTHERN WI AND NORTHERN IL FIREMEN'S ASSOCIATION DEATH BENEFIT PLAN	WI	FR	P O BOX 2652 ROCKFORD IL 61132 (815) 654-2904	1962	1978
SOUTHWEST FAMILY CARE ALLIANCE	WI	CMO	28526 US HIGHWAY 14 LONE ROCK WI 53556-5114 (608) 647-4729 510		2009
SOUTHWEST MARINE & GENERAL INS CO	AZ	PC	919 3RD AVE NEW YORK NY 10022-3902 (212) 551-0600	2005	2009
SPARTA INS CO	CT	PC	185 ASYLUM ST CITY PL II HARTFORD CT 06103 (860) 275-6500	1923	1924
SPRING GROVE MUTUAL INS CO	WI	TM	1105 W SECOND AVE BRODHEAD WI 53520 (608) 897-2148	1875	1875
SSM HEALTH CARE OF WI INC	WI	GA	700 S PARK ST MADISON WI 53715 (608) 258-5675	1956	2004
ST COLUMBANS FOREIGN MISSION SOCIETY	NE	GA	400 N CALHOUN ST ST COLUMBANS NE 68056 (402) 291-1920	1929	1996
ST JOHNS HOME OF MILWAUKEE	WI	CC	1840 N PROSPECT AVE MILWAUKEE WI 53202 (414) 272-2022	1869	1984
ST JOHNS MILITARY ACADEMY FOUNDATION INC	WI	GA	1101 N GENESEE ST DELAFIELD WI 53018 (262) 646-7124	1984	1998
ST JOHNS NORTHWESTERN MILITARY ACADEMY INC	WI	GA	1101 N GENESEE ST DELAFIELD WI 53018 (262) 646-3311	1938	1998
ST JOSEPHS BENEVOLENT SOCIETY OF MILWAUKEE	WI	FR	P O BOX 18017 MILWAUKEE WI 53218 (414) 251-2833	1863	1978
ST LUKES MEDICAL CTR INC	WI	GA	3031 W MONTANA ST MILWAUKEE WI 53215 (414) 389-5881	1935	1993

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ST MICHAELS PRIEST FUND OF THE ARCHD OF MILW	WI	GA	P O BOX 070912 MILWAUKEE WI 53207 (414) 769-3334	1987	1987
ST NORBERT COLLEGE INC	WI	GA	100 GRANT ST DE PERE WI 54115 (920) 403-3152	1981	1989
ST PAUL FIRE & CASUALTY INS CO	WI	PC	385 WASHINGTON ST ST PAUL MN 55102 (651) 310-7911	1982	1982
ST PAUL FIRE & MARINE INS CO	MN	PC	385 WASHINGTON ST ST PAUL MN 55102 (651) 310-7911	1925	1925
ST PAUL MEDICAL LIABILITY INS CO	MN	PC	385 WASHINGTON ST ST PAUL MN 55102 (651) 310-7911	1982	1984
ST PAUL MERCURY INS CO	MN	PC	385 WASHINGTON ST ST PAUL MN 55102 (651) 310-7911	1964	1967
ST PAUL PROTECTIVE INS CO	IL	PC	385 WASHINGTON ST ST PAUL MN 55102 (651) 310-7911	1931	1936
ST PAUL GUARDIAN INS CO	MN	PC	385 WASHINGTON ST ST PAUL MN 55102 (651) 310-7911	1970	1971
STANDARD FIRE INS CO THE	CT	PC	ONE TOWER SQ HARTFORD CT 06183 (860) 277-0111	1905	1910
STANDARD GUARANTY INS CO	DE	PC	260 INTERSTATE N CIRCLE SE ATLANTA GA 30339 (770) 763-1000	1983	1987
STANDARD INS CO	OR	LAH	P O BOX 711 PORTLAND OR 97207 (971) 321-7000	1906	1987
STANDARD LIFE AND ACCIDENT INS CO	TX	LAH	1 MOODY PLZ GALVESTON TX 77550-7947 (409) 763-4661	1976	2006
STANDARD LIFE INS CO OF IN	IN	LAH	P O BOX 80609 INDIANAPOLIS IN 46280 (317) 574-6201	1934	1963
STANDARD SECURITY LIFE INS CO OF NY	NY	LAH	485 MADISON AVE 14TH FL NEW YORK NY 10022 (212) 355-4141	1957	1980
STANDARD TRANE WARRANTY CO	TX	WP	P O BOX 9035 TYLER TX 75711 (800) 554-8005	2000	2004
STAR INS CO	MI	PC	26255 AMERICAN DR SOUTHFIELD MI 48034 (248) 358-1100	1985	1987
STARMOUNT LIFE INS CO	LA	LAH	P O BOX 98100 BATON ROUGE LA 70898 (225) 926-2888	1983	2003
STARNET INS CO	DE	PC	475 STEAMBOAT RD GREENWICH CT 06830-7144 (203) 542-3800	1998	2000
STARR INDEMNITY & LIABILITY CO	TX	PC	399 PARK AVE FL 8 NEW YORK NY 10022-4617 (646) 227-6523	1979	1980
STATE AUTO INS CO OF WISCONSIN	WI	PC	518 E BROAD ST COLUMBUS OH 43215 (614) 464-5000	1974	1974
STATE AUTO NATIONAL INS CO	OH	PC	518 E BROAD ST COLUMBUS OH 43215 (614) 464-5000	1991	1995

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STATE AUTO PROPERTY & CASUALTY INS CO	IA	PC	518 E BROAD ST COLUMBUS OH 43215 (614) 464-5000	1950	1988
STATE AUTOMOBILE MUTUAL INS CO	OH	PC	518 E BROAD ST COLUMBUS OH 43215-3976 (614) 464-5000	1921	1988
STATE FARM FIRE & CASUALTY CO	IL	PC	ONE STATE FARM PLZ BLOOMINGTON IL 61710 (309) 766-2311	1935	1950
STATE FARM GENERAL INS CO	IL	PC	ONE STATE FARM PLZ BLOOMINGTON IL 61710 (309) 766-2311	1962	1962
STATE FARM LIFE & ACCIDENT ASSURANCE CO	IL	LAH	ONE STATE FARM PLZ BLOOMINGTON IL 61710 (309) 766-2311	1960	1961
STATE FARM MUTUAL AUTOMOBILE INS CO	IL	PC	ONE STATE FARM PLZ BLOOMINGTON IL 61710 (309) 766-2311	1922	1939
STATE LIFE INS CO THE	IN	LAH	P O BOX 406 INDIANAPOLIS IN 46206 (317) 285-2300	1894	1981
STATE LIFE INS FUND	WI	LAH	P O BOX 7873 MADISON WI 53707-7873 (608) 266-0107	1911	1913
STATE MUTUAL INS CO	GA	LAH	P O BOX 153 ROME GA 30162 (706) 291-1054	1894	1992
STATE NATIONAL INS CO INC	TX	PC	P O BOX 24622 FORT WORTH TX 76124 (817) 265-2000	1984	1991
STATESMAN INS CO	IN	PC	275 PHILLIPS BLVD TRENTON NJ 08618 (609) 896-1921	1956	1992
STERLING JEWELERS INC	DE	WP	375 GHENT RD AKRON OH 44333-4600 (330) 668-5000	1972	2009
STERLING LIFE INS CO	IL	LAH	2219 RIMLAND DR BELLINGTON WA 98226 (360) 647-9080	1958	2007
STEWART TITLE GUARANTY CO	TX	TI	P O BOX 2029 HOUSTON TX 77252 (713) 625-8040	1908	1970
STOCKHOLM TOWN MUTUAL INS CO	WI	TM	P O BOX 632 STOCKHOLM WI 54769 (715) 442-4364	1872	1872
STONEBRIDGE CASUALTY INS CO	OH	PC	4333 EDGEWOOD RD NE CEDAR RAPIDS IA 52499 (319) 355-8511	1961	1973
STONEBRIDGE LIFE INS CO	VT	LAH	4333 EDGEWOOD RD NE CEDAR RAPIDS IA 52499 (319) 355-8511	1900	1965
STONEWALL INS CO	RI	PC	200 METRO CTR BLVD STE 8 WARWICK RI 02886-1753 (401) 921-5234	1866	1970
STONINGTON INS CO	TX	PC	5801 TENNYSON PKY STE 600 PLANO TX 75024-6113 (972) 664-7000	1938	1989
STOUT UNIVERSITY FOUNDATION INC	WI	GA	320 S BROADWAY MENOMONIE WI 54751 (715) 232-1151	1962	1996
STRATFORD INS CO	NH	PC	400 PARSONS POND DR FRANKLIN LAKES NJ 07417 (201) 847-8600	1981	1991

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STUDENT CONSERVATION ASSN INC THE	NY	GA	P O BOX 550 CHARLESTOWN NH 03603 (603) 543-1700	1964	2003
SU INS CO	WI	PC	9667 S 20TH ST OAK CREEK WI 53154-4931 (414) 281-1100	2005	2005
SUBARU OF AMERICA INC	NJ	WP	P O BOX 6000 CHERRY HILL NJ 08034 (856) 488-8591	1977	2001
SUDAN INTERIOR MISSION INC	NJ	GA	14830 CHOATE CIRCLE CHARLOTTE NC 28273 (704) 587-1470	1926	1979
SUGAR CREEK MUTUAL INS CO	WI	TM	P O BOX 863 ELKHORN WI 53121-0863 (262) 723-3244	1873	1873
SUN LIFE AND HEALTH INS CO (U S)	CT	LAH	ONE SUN LIFE EXECUTIVE PARK WELLESLEY HILLS MA 02481 (781) 446-1523	1973	1976
SUN LIFE ASSURANCE CO OF CANADA	MI	LAH	1 SUN LIFE EXEC PK WELLESLEY HILLS MA 02481 (781) 237-6030	1865	1962
SUN LIFE ASSURANCE CO OF CANADA U S	DE	LAH	1 SUN LIFE EXECUTIVE PARK WELLESLEY HILLS MA 02481 (781) 237-6030	1970	1973
SUNAMERICA ANNUITY & LIFE ASSUR CO	AZ	LAH	21650 OXNARD ST WOODLAND HILLS CA 91367 (310) 772-6000	1965	1969
SUNAMERICA LIFE INS CO	AZ	LAH	21650 OXNARD ST 6TH FL WOODLAND HILLS CA 91367-4901 (800) 871-2000	1897	1962
SUPERIOR INS CO	FL	PC	P O BOX 110 TALLAHASSEE FL 32302 (850) 413-4486	1952	1992
SUPREME COUNCIL OF THE ROYAL ARCANUM	MA	FR	61 BATTERYMARCH ST BOSTON MA 02110 (617) 426-4135	1877	1895
SURETEC INS CO	TX	PC	952 ECHO LN STE 450 HOUSTON TX 77024-2815 (713) 812-0800	1998	2009
SURETY ASSOC OF AMERICA THE	NJ	RS	1101 CONNECTICUT AVE NW STE 800 WASHINGTON DC 20036 (202) 778-3626	1970	1970
SURETY LIFE INS CO	NE	LAH	3075 SANDERS RD STE H1A NORTHBROOK IL 60062 (800) 525-2799	1936	1963
SVD FUNDS INC	IL	GA	P O BOX 6067 TECHNY IL 60082 (847) 753-7418	1983	1994
SWARTHMORE COLLEGE	PA	GA	500 COLLEGE AVE SWARTHMORE PA 19081-1306 (610) 328-8334	1864	2008
SWISS RE LIFE & HEALTH AMERICA INC	CT	LAH	175 KING ST ARMONK NY 10504 (877) 794-7773	1967	1979
SWISS REINSURANCE AMERICA CORP	NY	PC	175 KING ST ARMONK NY 10504 (913) 676-5200	1940	1959
SYMETRA LIFE INS CO	WA	LAH	P O BOX 34690 SEATTLE WA 98124-1690 (425) 256-8000	1957	1959
SYMETRA NATIONAL LIFE INS CO	WA	LAH	P O BOX 34690 SEATTLE WA 98124-1690 (425) 256-8000	1979	1980

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SYNCORA GUARANTEE INC	NY	PC	825 8TH AVE FL 24 NEW YORK NY 10019-7570 (212) 478-3400	1991	1992
TEACHERS INS & ANNUITY ASSN OF AMER	NY	LAH	730 3RD AVE NEW YORK NY 10017 (212) 490-9000	1918	1972
TEACHERS INS CO	IL	PC	1 HORACE MANN PLZ SPRINGFIELD IL 62715 (217) 789-2500	1971	1973
TEXAS LIFE INS CO	TX	LAH	P O BOX 830 WACO TX 76703 (254) 752-6521	1901	1996
THE INS CO	LA	PC	P O BOX 67008 TREASURE ISLAND FL 33736-7008 (727) 367-6900	1969	1993
THERESA MUTUAL INS CO	WI	TM	P O BOX 233 THERESA WI 53091 (920) 488-4401	1879	1879
THREE ANGELS BROADCASTING NETWORK INC	IL	GA	P O BOX 220 WEST FRANKFORT IL 62890 (618) 627-4651	1985	2007
THRIVENT FINANCIAL FOR LUTHERANS	WI	FR	625 4TH AVE S MINNEAPOLIS MN 55415-1624 (612) 844-7000	1902	1902
THRIVENT LIFE INS CO	MN	LAH	625 4TH AVE S MINNEAPOLIS MN 55415 (612) 844-7000	1982	1984
TIAA-CREF LIFE INS CO	NY	LAH	730 THIRD AVE NEW YORK NY 10017 (212) 490-9000	1996	1997
TICOR TITLE INS CO	CA	TI	601 RIVERSIDE AVE JACKSONVILLE FL 32204 (904) 854-8100	1965	1966
TIG INDEMNITY CO	CA	PC	250 COMMERCIAL ST STE 5000 MANCHESTER NH 03101 (603) 656-2233	1944	1954
TIG INS CO	CA	PC	250 COMMERCIAL ST STE 5000 MANCHESTER NH 03101 (603) 656-2233	1911	1934
TIME INS CO	WI	LAH	P O BOX 3050 MILWAUKEE WI 53201-3050 (414) 271-3011	1910	1910
TITAN INDEMNITY CO	TX	PC	ONE W NATIONWIDE BLVD DSPF-76 COLUMBUS OH 43215 (614) 249-1545	1984	1989
TITLE INS CO OF OREGON	OR	TI	222 SW COLUMBIA ST PORTLAND OR 97201-6600 (503) 222-3651	1937	1997
TITLE RESOURCES GUARANTY CO	TX	TI	8111 LBJ FREEWAY STE 1200 DALLAS TX 75251 (972) 644-6500	1984	2009
TNUS INS CO	NY	PC	230 PARK AVE NEW YORK NY 10169 (212) 297-6600	1914	1979
TOA REINSURANCE CO OF AMERICA THE	DE	PC	177 MADISON AVE P O BOX 1930 MORRISTOWN NJ 07962-1930 (973) 898-9480	1971	1984
TOKIO MARINE & NICHIDO FIRE INS CO LTD	NY	PC	230 PARK AVE NEW YORK NY 10169 (212) 297-6600	1879	1974

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TOWER INS CO OF NY	NY	PC	120 BROADWAY 31ST FL NEW YORK NY 10271 (212) 655-2000	1989	2007
TOWER NATIONAL INS CO	MA	PC	120 BROADWAY 31ST FL NEW YORK NY 10271 (212) 655-2000	1983	1987
TOYOTA MOTOR INS CO	IA	PC	19001 S WESTERN AVE NF22 TORRANCE CA 90501 (310) 468-1407	1909	1935
TOYOTA MOTOR INS SERVICES INC	CA	WP	19001 S WESTERN AVE TORRANCE CA 90509 (310) 468-8102	1986	1993
TRADE LAKE MUTUAL INS CO	WI	TM	11733 HIGHWAY 48 FREDERIC WI 54837 (715) 327-4800	1874	1874
TRADERS & GENERAL INS CO	TX	PC	ONE BEACON LN CANTON MA 02021 (781) 332-7000	1980	1996
TRADERS INS CO	MO	PC	P O BOX 5374 KANSAS CITY MO 64131 (816) 822-1887	1980	2008
TRANS PACIFIC INS CO	NY	PC	230 PARK AVE NEW YORK NY 10169 (212) 297-6600	1982	1984
TRANS WORLD ASSURANCE CO	CA	LAH	885 S EL CAMINO REAL SAN MATEO CA 94402 (650) 348-2300	1962	1979
TRANS WORLD RADIO	NJ	GA	300 GREGSON DR CARY NC 27511 (919) 460-3700	1960	2004
TRANSAMERICA FINANCIAL LIFE INS CO	NY	LAH	440 MAMARONECK AVE HARRISON NY 10528-2418 (914) 627-3630	1947	1949
TRANSAMERICA LIFE INS CO	IA	LAH	4333 EDGEWOOD RD NE CEDAR RAPIDS IA 52499 (319) 355-8511	1961	1979
TRANSATLANTIC REINSURANCE CO	NY	PC	80 PINE ST NEW YORK NY 10005 (212) 770-2000	1952	1980
TRANSGUARD INS CO OF AMERICA INC	IL	PC	702 OBERLIN RD RALEIGH NC 27605 (919) 833-1600	1987	1993
TRANSIT MUTUAL INS CORP OF WI	WI	PC	2575 S MEMORIAL DR STE 105 APPLETON WI 54915 (920) 832-3970	1985	1985
TRANSPORT INS CO	OH	PC	2 CENTRAL SQ CAMBRIDGE MA 02139 (617) 234-3801	1976	1977
TRANSPORTATION INS CO	IL	PC	333 S WABASH AVE CHICAGO IL 60604 (312) 822-5000	1938	1938
TRAVCO INS CO	CT	PC	ONE TOWER SQ HARTFORD CT 06183 (860) 277-0111	1991	1996
TRAVELERS CASUALTY & SURETY CO	CT	PC	ONE TOWER SQ HARTFORD CT 06183 (860) 277-0111	1964	1964
TRAVELERS CASUALTY & SURETY CO OF AMERICA	CT	PC	ONE TOWER SQ HARTFORD CT 06183 (860) 277-0111	1974	1975
TRAVELERS CASUALTY CO OF CT	CT	PC	ONE TOWER SQ HARTFORD CT 06183 (860) 277-0111	1990	1990

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TRAVELERS CASUALTY INS CO OF AM	CT	PC	ONE TOWER SQ HARTFORD CT 06183 (860) 277-0111	1971	1974
TRAVELERS COMMERCIAL CASUALTY CO	CT	PC	ONE TOWER SQ HARTFORD CT 06183 (860) 277-0111	1981	1988
TRAVELERS COMMERCIAL INS CO	CT	PC	ONE TOWER SQ HARTFORD CT 06183 (860) 277-0111	1990	1990
TRAVELERS HOME AND MARINE INS CO THE	CT	PC	ONE TOWER SQ HARTFORD CT 06183 (860) 277-0111	1991	1996
TRAVELERS INDEMNITY CO OF AMERICA THE	CT	PC	ONE TOWER SQ HARTFORD CT 06183 (860) 277-0111	1946	1968
TRAVELERS INDEMNITY CO OF CT THE	CT	PC	ONE TOWER SQ HARTFORD CT 06183 (860) 277-0111	1859	1875
TRAVELERS INDEMNITY CO THE	CT	PC	ONE TOWER SQ HARTFORD CT 06183 (860) 277-0111	1903	1907
TRAVELERS MOTOR CLUB INC	OK	MC	P O BOX 54799 OKLAHOMA CITY OK 73154 (405) 848-1711	1965	1982
TRAVELERS PERSONAL INS CO	CT	PC	ONE TOWER SQ HARTFORD CT 06183 (860) 277-0111	1990	2009
TRAVELERS PERSONAL SECURITY INS CO	CT	PC	ONE TOWER SQ HARTFORD CT 06183 (860) 277-0111	1990	2009
TRAVELERS PROPERTY CAS CO OF AM	CT	PC	ONE TOWER SQ HARTFORD CT 06183 (860) 277-0111	1972	1972
TRAVELERS PROPERTY CASUALTY INS CO	CT	PC	ONE TOWER SQ HARTFORD CT 06183 (860) 277-0111	1990	1990
TRAVELERS PROTECTIVE ASSN OF AMERICA	MO	FR	3755 LINDELL BLVD SAINT LOUIS MO 63108 (314) 371-0533	1890	1896
TRENWICK AMERICA REINS CORP	CT	PC	1499 POST RD 2ND FL FAIRFIELD CT 06824 (203) 418-4100	1984	1985
TRI COUNTY MUTUAL TOWN INS CO	WI	TM	P O BOX 157 IRON RIVER WI 54847 (715) 372-8577	1909	1909
TRI STATE INS CO OF MN	MN	PC	P O BOX 1594 DES MOINES IA 50306 (515) 473-3000	1974	1974
TRIAD GUARANTY INS CORP	IL	PC	P O BOX 2300 WINSTON-SALEM NC 27102 (336) 723-1282	1987	1991
TRIANGLE INS CO INC	OK	PC	P O BOX 1189 ENID OK 73702 (580) 237-4276	1992	2005
TRILOGY HEALTH INS INC	WI	LAH	18000 W SARAH LN STE 310 BROOKFIELD WI 53045 (262) 432-9140	2006	2007
TRINITY HEALTH SERVICES INC	WI	CC	3023 S 84TH ST MILWAUKEE WI 53227 (414) 607-4100	2004	2004
TRINITY INTERNATIONAL UNIVERSITY	IL	GA	2065 HALF DAY RD DEERFIELD IL 60015 (847) 317-7003	1965	2003

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TRINITY UNIVERSAL INS CO	TX	PC	12926 GRAN BAY PKY W JACKSONVILLE FL 32258 (904) 245-5600	1926	1993
TRITON INS CO	TX	PC	3001 MEACHAM BLVD STE 100 FORT WORTH TX 76137 (817) 348-7565	1982	1995
TRUCK INS EXCHANGE	CA	PC	P O BOX 2478 TERMINAL ANNEX LOS ANGELES CA 90051 (323) 932-3441	1935	1951
TRUMBULL INS CO	CT	PC	ONE HARTFORD PLZ HARTFORD CT 06155 (860) 547-5000	1986	1996
TRUSTEES OF THE HAMLINE UNIVERSITY OF MN	MN	GA	1536 HEWITT AVE MS-C1940 ST PAUL MN 55104 (651) 523-2565	1854	2005
TRUSTEES OF THE UNIVERSITY OF PA	PA	GA	3600 MARKET ST STE 135 PHILADELPHIA PA 19104-2642 (215) 898-6171	1785	2008
TRUSTEES OF TUFTS COLLEGE	MA	GA	80 GEORGE ST 3RD FL MEDFORD MA 02155 (617) 627-3876	1852	2006
TRUSTGARD INS CO	OH	PC	650 S FRONT ST P O BOX 1218 COLUMBUS OH 43216-1218 (614) 445-2900	1981	1984
TRUSTMARK INS CO	IL	LAH	400 FIELD DR LAKE FOREST IL 60045 (847) 615-1500	1913	1913
TRUSTMARK LIFE INS CO	IL	LAH	400 FIELD DR LAKE FOREST IL 60045 (847) 615-1500	1925	1985
TUDOR OAKS RETIREMENT CTR	WI	CC	S77 W12929 MCSHANE RD HALES CORNERS WI 53130 (414) 529-0100	1930	1984
TWG HOME WARRANTY SERVICES INC	DE	WP	175 W JACKSON BLVD CHICAGO IL 60604 (847) 953-1000	1996	1996
TWG INNOVATIVE SOLUTIONS INC	MO	WP	175 W JACKSON BLVD CHICAGO IL 60604 (847) 953-1000	1985	1992
TWIN CITY FIRE INS CO	IN	PC	ONE HARTFORD PLZ HARTFORD CT 06155-0001 (860) 547-5000	1987	1987
UBS LIFE INS CO USA	CA	LAH	P O BOX 1795 ERIE PA 16507-0795 (800) 986-0088	1956	1961
UCARE WISCONSIN INC	WI	LAH	C/O UCARE MINNESOTA P O BOX 52 MINNEAPOLIS MN 55440 (612) 676-6500	2007	2007
ULLICO CASUALTY CO	DE	PC	1625 EYE ST NW WASHINGTON DC 20006 (202) 682-6925	1979	1987
ULLICO LIFE INS CO	TX	LAH	1625 EYE ST NW WASHINGTON DC 20006 (202) 682-0900	1976	1976
UNDERWRITER FOR THE PROFESSIONS INS CO	CO	PC	P O BOX 2900 NAPA CA 94558 (707) 226-0100	1989	2004
UNICARE LIFE & HEALTH INS CO	IN	LAH	233 S WACKER DR STE 3900 CHICAGO IL 60606 (877) 864-2273	1971	1981

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UNIFIED LIFE INS CO	TX	LAH	P O BOX 25326 OVERLAND PARK KS 66225-5326 (913) 685-2233	2001	2005
UNIGARD INDEMNITY CO	WA	PC	15805 NE 24TH ST BELLEVUE WA 98008 (425) 644-5236	1972	1991
UNIGARD INS CO	WA	PC	15805 NE 24TH ST BELLEVUE WA 98009 (425) 644-5236	1960	1961
UNIMERICA INS CO	WI	LAH	3900 MCCARTY LN STE 220 LAFAYETTE IN 47905-8701 (877) 832-7734	1990	2002
UNION BANKERS INS CO	TX	LAH	P O BOX 958465 LAKE MARY FL 32795 (407) 995-8000	1953	1974
UNION CENTRAL LIFE INS CO THE	NE	LAH	P O BOX 40888 CINCINNATI OH 45240 (513) 595-2200	1867	1956
UNION FIDELITY LIFE INS CO	IL	LAH	500 VIRGINIA DR FORT WASHINGTON PA 19034 (215) 542-4590	1925	1951
UNION INS CO	IA	PC	P O BOX 1594 DES MOINES IA 50306 (515) 473-3000	1973	2005
UNION LABOR LIFE INS CO THE	MD	LAH	1625 EYE ST NW WASHINGTON DC 20006 (202) 682-0900	1925	1932
UNION OF CONCERNED SCIENTISTS INC	DC	GA	2 BRATTLE SQ CAMBRIDGE MA 02238-9105 (617) 547-5552	1973	2009
UNION SECURITY INS CO	KS	LAH	P O BOX 419052 KANSAS CITY MO 64141 (816) 474-2345	1962	1963
UNIONE ITALIANA REINS CO OF AMERICA INC	NY	PC	3024 HARNEY ST OMAHA NE 68131 (402) 536-3000	1978	1984
UNITED AMERICAN INS CO	NE	LAH	3700 S STONEBRIDGE DR MCKINNEY TX 75070 (972) 529-5085	1947	1965
UNITED AMERICAS INS CO	NY	PC	110 E 55TH ST FL 12 NEW YORK NY 10022-4550 (212) 486-0700	1978	1983
UNITED CAR CARE INC	CO	WP	P O BOX 3988 GREENWOOD VILLAGE CO 80155 (303) 306-0502	1995	2000
UNITED CHURCH FOUNDATION INC	CT	GA	475 RIVERSIDE DR RM 1020 NEW YORK NY 10115 (617) 742-9310	1909	2006
UNITED CONCORDIA INS CO	AZ	LAH	4401 DEER PATH RD HARRISBURG PA 17110 (717) 260-7081	1975	2003
UNITED EQUITABLE INS CO	IL	PC	5700 OLD ORCHARD RD SKOKIE IL 60077 (847) 583-4600	1959	1960
UNITED FIDELITY LIFE INS CO	TX	LAH	P O BOX 410288 KANSAS CITY MO 64141-0288 (816) 391-2000	1977	1979
UNITED FINANCIAL CASUALTY CO	OH	PC	P O BOX 89490 CLEVELAND OH 44101 (440) 461-5000	1984	1986
UNITED FIRE & CASUALTY CO	IA	PC	P O BOX 73909 CEDAR RAPIDS IA 52407 (319) 399-5700	1946	1956

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UNITED FIRE & INDEMNITY CO	TX	PC	P O BOX 73909 CEDAR RAPIDS IA 52407 (319) 399-5700	1936	1963
UNITED GENERAL TITLE INS CO	CA	TI	7887 E BELLEVIEW AVE STE 900 ENGLEWOOD CO 80111-6018 (303) 305-1300	1983	2000
UNITED GUARANTY CREDIT INS CO	NC	PC	P O BOX 20597 GREENSBORO NC 27420 (336) 373-0232	1981	1991
UNITED GUARANTY MORTGAGE INDEMNITY CO	NC	PC	P O BOX 20597 GREENSBORO NC 27420 (336) 373-0232	1972	1980
UNITED GUARANTY RESIDENTIAL INS CO	NC	PC	P O BOX 20597 GREENSBORO NC 27420 (336) 373-0232	1963	1968
UNITED GUARANTY RESIDENTIAL INS CO OF NC	NC	PC	P O BOX 20597 GREENSBORO NC 27420 (336) 373-0232	1963	1973
UNITED HERITAGE LIFE INS CO	ID	LAH	P O BOX 7777 MERIDIAN ID 83680 (208) 493-6100	1934	2005
UNITED HOME LIFE INS CO	IN	LAH	P O BOX 7192 INDIANAPOLIS IN 46207 (317) 692-7979	1948	2005
UNITED INS CO OF AMERICA	IL	LAH	12115 LACKLAND RD ST LOUIS MO 63146 (314) 819-4300	1927	1957
UNITED INVESTORS LIFE INS CO	NE	LAH	P O BOX 10207 BIRMINGHAM AL 35202 (205) 325-4300	1981	1982
UNITED LIFE INS CO	IA	LAH	P O BOX 73909 CEDAR RAPIDS IA 52407 (319) 399-5700	1962	1964
UNITED NATIONAL CAS INS CO	IN	PC	3 BALA PLZ E STE 300E BALA CYNWYD PA 19004 (610) 664-1500	2001	2003
UNITED NATIONAL SPECIALTY INS CO	WI	PC	3 BALA PLZ STE 300E BALA CYNWYD PA 19004-3406 (610) 664-1500	1982	1982
UNITED NEGRO COLLEGE FUND INC	NY	GA	8260 WILLOW OAKS CORP DR FAIRFAX VA 22031 (703) 205-3400	1944	2008
UNITED OF OMAHA LIFE INS CO	NE	LAH	MUTUAL OF OMAHA PLZ OMAHA NE 68175 (402) 342-7600	1926	1932
UNITED OHIO INS CO	OH	PC	1725 HOPLEY AVE BUCYRUS OH 44820 (419) 562-3011	1966	2007
UNITED SECURITY INS CO	CO	PC	5619 DTC PARKWAY STE 300 GREENWOOD VILLAGE CO 80111 (303) 337-5500	1946	1949
UNITED SERVICE PROTECTION CORPORATION	DE	WP	P O BOX 159 SAND HILL MS 39161 (601) 829-0405	1999	2000
UNITED SERVICES AUTOMOBILE ASSN	TX	PC	9800 FREDERICKSBURG RD SAN ANTONIO TX 78288 (210) 498-2211	1922	1960
UNITED STATES AUTO CLUB MOTORING DIV INC	IN	MC	P O BOX 660460 DALLAS TX 75266 (214) 576-9970	1968	1970
UNITED STATES AVIATION UNDERWRITERS	IL	RS	ONE SEAPORT PLZ 199 WATER STREET NEW YORK NY 10038 (212) 952-0100	1988	1988

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UNITED STATES FIDELITY & GUARANTY CO	CT	PC	ONE TOWER SQ HARTFORD CT 06183-6014 (860) 277-0111	1896	1896
UNITED STATES FIRE INS CO	DE	PC	305 MADISON AVE MORRISTOWN NJ 07962 (973) 490-6600	2003	2003
UNITED STATES LETTER CARRIERS MUT BENEFIT ASSN	TN	FR	100 INDIANA AVE NW WASHINGTON DC 20001 (202) 638-4318	1892	1968
UNITED STATES LIABILITY INS CO	PA	PC	P O BOX 6700 WAYNE PA 19087 (610) 688-2535	1867	1980
UNITED STATES LIFE INS CO IN THE CITY OF NEW YORK THE	NY	LAH	P O BOX 1580 NEPTUNE NJ 07754 (212) 709-6000	1850	1953
UNITED STATES WARRANTY CORP	FL	WP	22 NE 22ND AVE POMPANO BEACH FL 33062 (800) 432-4566	1970	2001
UNITED STATES WARRANTY E S P CORP	OH	WP	6140 PARKLAND BLVD STE 230 MAYFIELD HEIGHTS OH 44124-6106 (800) 233-9878	2005	2005
UNITED TEACHER ASSOCIATES INS CO	TX	LAH	P O BOX 26580 AUSTIN TX 78755 (512) 451-2224	1958	1996
UNITED WAY WORLDWIDE	NY	GA	701 N FAIRFAX ST ALEXANDRIA VA 22314 (703) 836-7100 533	1932	2002
UNITED WISCONSIN INS CO	WI	PC	P O BOX 3026 MILWAUKEE WI 53201 (262) 787-7700	1957	1957
UNITED WORLD LIFE INS CO	NE	LAH	MUTUAL OF OMAHA PLZ OMAHA NE 68175 (402) 342-7600	1970	1970
UNITEDHEALTHCARE INS CO	CT	LAH	185 ASYLUM ST HARTFORD CT 06103-3408 (877) 832-7734	1972	1972
UNITEDHEALTHCARE OF WISCONSIN INC	WI	HMO	P O BOX 26649 WAUWATOSA WI 53226-0649 (414) 443-4070	1986	1986
UNITRIN AUTO & HOME INS CO	NY	PC	12926 GRAN BAY PKY W JACKSONVILLE FL 32258 (904) 245-5600	1996	1998
UNITRIN DIRECT INS CO	IL	PC	2790 BUSINESS PARK DR VISTA CA 92081-7860 (760) 599-4700	1995	2009
UNITRIN DIRECT PROP & CAS CO	IL	PC	1 E WACKER DR STE 3700 CHICAGO IL 60601-1817 (312) 661-4700	1998	1999
UNITRIN PREFERRED INS CO	NY	PC	12926 GRAN BAY PKY W JACKSONVILLE FL 32258 (904) 245-5600	1942	1983
UNITRIN SAFEGUARD INS CO	WI	PC	12926 GRAN BAY PKY W JACKSONVILLE FL 32258-4469 (904) 245-5600	1982	1982
UNITY FINANCIAL LIFE INS CO	PA	LAH	4675 CORNELL RD STE 160 CINCINNATI OH 45241-2498 (513) 247-0711	1964	2000
UNITY HEALTH PLANS INS CORP	WI	HMO	840 CAROLINA ST SAUK CITY WI 53583 (608) 643-2491	1983	1983
UNITY MUTUAL LIFE INS CO	NY	LAH	P O BOX 5000 SYRACUSE NY 13250 (315) 448-7000	1903	1990

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UNIVERSAL GUARANTY LIFE INS CO	OH	LAH	P O BOX 5147 SPRINGFIELD IL 62705 (217) 241-6300	1966	1987
UNIVERSAL HOME PROTECTION LLC	WI	WP	1289 DEMING WAY STE 201 MADISON WI 53717 (608) 831-0285	1999	2003
UNIVERSAL SURETY CO	NE	PC	P O BOX 80468 LINCOLN NE 68501 (402) 435-4302	1947	1971
UNIVERSAL SURETY OF AMERICA	SD	PC	P O BOX 5077 SIOUX FALLS SD 57117 (605) 336-0850	1984	1996
UNIVERSAL UNDERWRITERS INS CO	KS	PC	1400 AMERICAN LN TOWER 1 19TH FL SCHAUMBURG IL 60196 (847) 413-5048	1982	1983
UNIVERSAL UNDERWRITERS LIFE INS CO	KS	LAH	7045 COLLEGE BLVD OVERLAND PARK KS 66211 (913) 339-1000	1964	1973
UNIVERSAL UNDERWRITERS OF TX INS CO	TX	PC	1400 AMERICAN LN TOWER 1 19TH FL SCHAUMBURG IL 60196-1056 (847) 413-5048	1981	2008
UNIVERSAL UNDERWRITERS SERVICE CORP	MO	VPP	7045 COLLEGE BLVD OVERLAND PARK KS 66211 (913) 339-1000	1982	2005
UNIVERSAL UNDERWRITERS SERVICE CORP	MO	WP	7045 COLLEGE BLVD OVERLAND PARK KS 66211 (800) 821-7803	1984	1992
UNIVERSAL WARRANTY CORP	MI	WP	11819 MIAMI ST STE 101 OMHA NE 68164 (402) 691-5428	2000	2000
UNIVERSITY LAKE SCHOOL	WI	GA	P O BOX 290 HARTLAND WI 53029 (262) 367-6502	1956	2001
UNIVERSITY OF CT FOUNDATION INC THE	CT	GA	2390 ALUMNI DR UNIT 3206 STORRS CT 06269 (860) 486-4436	1964	2002
UNIVERSITY OF MN FOUNDATION	MN	GA	200 OAK ST SE STE 500 MINNEAPOLIS MN 55455 (612) 624-3333	1962	1982
UNIVERSITY OF NE FOUNDATION	NE	GA	1010 LINCOLN MALL STE 300 LINCOLN NE 68508 (402) 458-1169	1963	2003
UNIVERSITY OF ST THOMAS	MN	GA	2115 SUMMIT AVE ST PAUL MN 55105 (651) 962-6958	1894	2000
UNIVERSITY OF WI FOUNDATION	WI	GA	P O BOX 8860 MADISON WI 53708 (608) 263-4545	1945	1990
UNIVERSITY OF WI RIVER FALLS FOUNDATION INC	WI	GA	410 S THIRD ST RIVER FALLS WI 54022 (715) 425-3505	1948	1990
UNIVERSITY OF WISCONSIN STEVENS POINT FOUNDATION	WI	GA	2100 MAIN ST RM 212 STEVENS POINT WI 54481 (715) 346-4522	1965	1997
UNIVERSITY SCHOOL OF MILWAUKEE CORP THE	WI	GA	2100 W FAIRY CHASM RD MILWAUKEE WI 53217 (414) 540-3312	1964	2004
UNUM LIFE INS CO OF AMERICA	ME	LAH	2211 CONGRESS ST PORTLAND ME 04122 (207) 575-2211	1966	1971

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US FINANCIAL LIFE INS CO	OH	LAH	1290 AVE OF THE AMERICAS NEW YORK NY 10104 (212) 554-1234	1974	1988
US SPECIALTY INS CO	TX	PC	13403 NORTHWEST FREEWAY HOUSTON TX 77040-6094 (713) 462-1000	1986	1988
USAA CASUALTY INS CO	TX	PC	9800 FREDERICKSBURG RD SAN ANTONIO TX 78288 (210) 498-2211	1968	1974
USAA DIRECT LIFE INS CO	NE	LAH	9800 FREDERICKSBURG RD SAN ANTONIO TX 78288 (210) 489-8000	1969	1980
USAA GENERAL INDEMNITY CO	TX	PC	9800 FREDERICKSBURG RD SAN ANTONIO TX 78288 (210) 498-2211	1972	1989
USAA LIFE INS CO	TX	LAH	9800 FREDERICKSBURG RD SAN ANTONIO TX 78288 (210) 498-8000	1963	1972
USABLE LIFE	AR	LAH	P O BOX 1650 LITTLE ROCK AR 72203 (501) 375-7200	1978	1997
USAGENCIES DIRECT INS CO	NY	PC	8550 UNITED PLZ BLVD STE 805 BATON ROUGE LA 70809 (225) 928-9000	1989	1996
USPLATE GLASS INS CO	IL	PC	1 WESTBROOK CORPORATE CTR STE 320 WESTCHESTER IL 60154 (708) 449-6060	1991	2007
UTICA MUTUAL INS CO	NY	PC	P O BOX 530 UTICA NY 13503 (315) 734-2000	1914	1924
UW-WHITEWATER FOUNDATION INC	WI	GA	ALUMNI CTR 800 W MAIN ST WHITEWATER WI 53190 (262) 472-1105	1962	1992
UWM FOUNDATION INC THE	WI	GA	3230 E KENWOOD BLVD MILWAUKEE WI 53211-3460 (414) 906-4645	1974	2001
VALIANT INS CO	DE	PC	110 WILLIAM ST FL 21 NEW YORK NY 10038-3934 (212) 444-4000	1973	1975
VALLEY FORGE INS CO	PA	PC	333 S WABASH AVE CHICAGO IL 60604 (312) 822-5000	1944	1944
VALLEY PROPERTY & CAS INS CO	OR	PC	12926 GRAN BAY PKY W STE 400 JACKSONVILLE FL 32258 (904) 245-5600	1996	2006
VANLINER INS CO	MO	PC	1 PREMIER DR ST LOUIS MO 63026 (636) 343-9889	1953	1987
VARIABLE ANNUITY LIFE INS CO THE	TX	LAH	P O BOX 3206 HOUSTON TX 77253 (713) 522-1111	1968	1969
VEHICLE PROTECTION PLUS LLC	TN	WP	268 CHRISTIAN CHURCH RD STE 1 JOHNSON CITY TN 37615 (423) 282-4883	1995	1996
VERLAN FIRE INS CO	NH	PC	8403 COLESVILLE RD STE 300 SILVER SPRING MD 20910-3352 (301) 495-7722	1970	2006
VESTA INS CORP	IL	PC	300 RIVERHILLS BUSINESS PARK BIRMINGHAM AL 35242 (205) 970-7051	1983	1989

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VETERANS OF FOREIGN WARS NATL HOME FOR CHILDREN	MI	GA	3573 S WAVERLY RD EATON RAPIDS MI 48827 (517) 663-1521	1925	2005
VICTORIA AUTOMOBILE INS CO	IN	PC	ONE W NATIONWIDE BLVD DSPF-76 COLUMBUS OH 43215 (614) 249-1545	1994	1997
VICTORIA FIRE & CASUALTY CO	OH	PC	ONE W NATIONWIDE BLVD DSP-76 COLUMBUS OH 43215 (440) 461-3461	1983	1989
VIGILANT INS CO	NY	PC	15 MOUNTAIN VIEW RD WARREN NJ 07059 (908) 903-2000	1939	1954
VIKING INS CO OF WI	WI	PC	1800 N POINT DR STEVENS POINT WI 54481 (715) 346-6000	1971	1971
VILLAGE ON THE SQ INC	WI	CC	410 N MAIN ST DOUSMAN WI 53118 (262) 965-2111	1989	1990
VIRGINIA SURETY CO INC	IL	PC	175 W JACKSON BLVD 11TH FL CHICAGO IL 60604 (312) 356-3000	1982	1982
VISION CARE NETWORK INS CORP	WI	LHSO	1421 WASHINGTON AVE RACINE WI 53403 (262) 637-7494	1989	1989
VISION INS PLAN OF AMERICA INC	WI	LHSO	P O BOX 44077 WEST ALLIS WI 53214 (414) 475-1875	1992	1992
VISION SERVICE PLAN INS CO	CT	PC	3333 QUALITY DR RANCHO CORDOVA CA 95670 (916) 851-5000	1987	1992
VISTA LIFE INS CO	MI	LAH	ONE AMERICAN RD MD 7600 DEARBORN MI 48126-2701 (313) 337-1102	1974	1982
VOICE OF PROPHECY THE	CA	GA	P O BOX 500 SIMI VALLEY CA 93062 (805) 955-7624	1965	2004
WACHOVIA ADMINISTRATIVE SERVICES INC	FL	WP	7125 W JEFFERSON AVE STE 200 LAKEWOOD CO 80235-2305 (303) 987-5500	1993	2001
WACHOVIA MANAGEMENT CORP	CA	WP	7125 W JEFFERSON AVE STE 200 LAKEWOOD CO 80235 (303) 987-4154	1980	1991
WACHOVIA WARRANTY CORP	CA	WP	7125 W JEFFERSON AVE STE 200 LAKEWOOD CO 80235 (303) 987-5500	1992	1992
WADENA INS CO	IA	PC	P O BOX 1336 WEST DES MOINES IA 50306 (515) 327-2777	2005	2007
WARNER INS CO	IL	PC	1 E WACKER DR STE 3700 CHICAGO IL 60601-1817 (312) 661-4700	1985	1986
WARRANTECH AUTOMOTIVE INC	CT	WP	2200 HIGHWAY 121 STE 100 BEDFORD TX 76201 (817) 685-6601	1990	1992
WARRANTECH CONSUMER PRODUCT SERVICES INC	CT	WP	2200 HWY 121 STE 100 BEDFORD TX 76021 (817) 785-5588	1990	1992
WARRANTY ACCEPTANCE CORPORATION	FL	WP	4400 GOVERNMENT BLVD MOBILE AL 36693 (251) 660-1901	1997	1997

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WARRANTY BUSINESS SERVICES CORP	MO	WP	14755 N OUTER FORTY RD STE 400 ST LOUIS MO 63017 (636) 536-5600	1978	2001
WASHINGTON INTERNATIONAL INS CO	NH	PC	475 N MARTINGALE RD STE 850 SCHAUMBURG IL 60173-2276 (847) 273-1210	1976	1993
WASHINGTON NATIONAL INS CO	IL	LAH	600 W CHICAGO AVE CHICAGO IL 60654-2800 (317) 817-6100	1923	1925
WASHINGTON TOWN MUTUAL INS CO	WI	TM	1246 MAIN RD WASHINGTON ISLAND WI 54246 (920) 847-2041	1889	1890
WATCHTOWER BIBLE & TRACT SOC OF FL INC	FL	GA	25 COLUMBIA HEIGHTS BROOKLYN NY 11201 (718) 560-5000	1986	2009
WATCHTOWER BIBLE AND TRACT SOCIETY OF NEW YORK INC	NY	GA	25 COLUMBIA HEIGHTS BROOKLYN NY 11201 (718) 560-5000	1909	2001
WAUKESHA COUNTY MUTUAL INS CO	WI	TM	107 ARCADIAN AVE WAUKESHA WI 53186 (262) 542-4112	1874	1874
WAUKESHA MEMORIAL HOSP FOUNDATION INC	WI	GA	725 AMERICAN AVE WAUKESHA WI 53188 (262) 928-8632	1978	1993
WAUSAU BUSINESS INS CO	WI	PC	175 BERKELEY ST BOSTON MA 02116-5066 (715) 845-5211	1907	1989
WAUSAU GENERAL INS CO	WI	PC	175 BERKELEY ST BOSTON MA 02116-5066 (715) 845-5211	1972	1991
WAUSAU UNDERWRITERS INS CO	WI	PC	175 BERKELEY ST BOSTON MA 02116-5066 (715) 845-5211	1979	1979
WAUSAU-STETTIN MUTUAL INS CO	WI	TM	P O BOX 269 WAUSAU WI 54402 (715) 842-0686	1998	1998
WAYLAND ACADEMY	WI	GA	101 N UNIVERSITY AVE BEAVER DAM WI 53916-2253 (920) 885-3373	1939	1988
WE THE PEOPLE INC OF THE US	MA	GA	2636 MITCHAM DR TALLAHASSEE FL 32308 (850) 907-0600	1987	2009
WEA INS CORP	WI	LAH	P O BOX 7338 MADISON WI 53707-7338 (608) 276-4000	1985	1985
WEA PROPERTY & CASUALTY INS CO	WI	PC	45 NOB HILL RD MADISON WI 53713 (608) 276-4000	1993	1993
WELLCARE HEALTH INS OF IL INC	IL	LAH	P O BOX 31391 TAMPA FL 33631-3391 (813) 290-6200	1962	1984
WELLCARE PRESCRIPTION INS INC	FL	LAH	8735 HENDERSON REN 2 TAMPA FL 33634 (813) 290-6200	2005	2007
WELLINGTON LIFE INS CO	AZ	LAH	240 CORPORATE BLVD NORFOLK VA 23502 (757) 459-5200	1975	1986
WELS FOUNDATION INC	WI	GA	2929 N MAYFAIR RD MILWAUKEE WI 53222 (414) 256-3252	1965	1977
WESCO INS CO	DE	PC	59 MAIDEN LN NEW YORK NY 10038 (212) 220-7120	1962	1989

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WEST AMERICAN INS CO	IN	PC	175 BERKELEY ST BOSTON MA 02116 (617) 357-9500	1923	1958
WEST BEND MUTUAL INS CO	WI	PC	1900 S 18TH AVE WEST BEND WI 53095 (262) 334-5571	1894	1894
WEST CENTRAL MUTUAL INS CO	WI	TM	36396 MAIN ST WHITEHALL WI 54773 (715) 538-2249	1871	1872
WEST COAST LIFE INS CO	NE	LAH	P O BOX 2606 BIRMINGHAM AL 35223 (205) 268-1000	1915	1985
WESTCHESTER FIRE INS CO	NY	PC	436 WALNUT ST P O BOX 1000 PHILDELPHIA PA 19106 (215) 640-1000	1837	1874
WESTCHESTER SPECIALTY INS SERVICES INC	NV	WP	510 WALNUT ST PHILADELPHIA PA 19106 (215) 640-4876	1908	1999
WESTERN & SOUTHERN LIFE INS CO THE	OH	LAH	400 BROADWAY ST CINCINNATI OH 45202 (513) 629-1800	1888	1960
WESTERN AGRICULTURAL INS CO	IA	PC	5400 UNIVERSITY AVE WEST DES MOINES IA 50266 (515) 225-5400	1971	1999
WESTERN CATHOLIC UNION	IL	FR	510 MAINE ST QUINCY IL 62301 (217) 223-9721	1877	1964
WESTERN FRATERNAL LIFE ASSN	IA	FR	1900 1ST AVE NE CEDAR RAPIDS IA 52402 (319) 363-2653	1897	1900
WESTERN GENERAL WARRANTY CORP	CA	WP	5230 LAS VIRGENES RD STE 100 CALABASAS CA 91302 (636) 536-5695	1992	1995
WESTERN INS CO	NV	PC	P O BOX 21030 RENO NV 89515 (775) 829-6650	1994	2008
WESTERN NATIONAL ASSURANCE CO	MN	PC	P O BOX 1463 MINNEAPOLIS MN 55440 (952) 835-5350	1957	1996
WESTERN NATIONAL LIFE INS CO	TX	LAH	2929 ALLEN PKY HOUSTON TX 77019 (806) 345-7400	1944	1973
WESTERN NATIONAL MUTUAL INS CO	MN	PC	5350 W 78TH ST EDINA MN 55439 (952) 835-5350	1915	1954
WESTERN RESERVE LIFE ASSURANCE CO OF OH	OH	LAH	P O BOX 5068 CLEARWATER FL 33758 (727) 299-1800	1957	1967
WESTERN SERVICE CONTRACT CORP	CA	WP	3601 HAVEN AVE MENLO PARK CA 94025-1064 (800) 828-3003	1985	2009
WESTERN SOUTHERN LIFE ASSURANCE CO	OH	LAH	400 BROADWAY ST CINCINNATI OH 45202 (513) 629-1800	1980	1981
WESTERN SURETY CO	SD	PC	P O BOX 5077 SIOUX FALLS SD 57117 (605) 336-0850	1900	1942
WESTERN WISCONSIN CARES	WI	CMO	1407 SAINT ANDREW ST STE 100 LACROSSE WI 54603 (608) 785-6266		2009
WESTFIELD INS CO	OH	PC	P O BOX 5001 WESTFIELD CTR OH 44251 (330) 887-0101	1929	1946

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WESTFIELD NATIONAL INS CO	OH	PC	P O BOX 5001 WESTFIELD CTR OH 44251 (330) 887-0101	1968	1982
WESTPORT INS CORP	MO	PC	P O BOX 2991 OVERLAND PARK KS 66201 (913) 676-5200	1981	1981
WESTWARD LIFE INS CO	AZ	LAH	9 EXECUTIVE CIRCLE STE 200 IRVINE CA 92614-6798 (949) 250-8627	1965	1994
WG&R EXTENDED SERVICE LLC	WI	WP	900 CHALLENGER DR GREEN BAY WI 54311-8329 (920) 469-5018	2008	2009
WHEATON COLLEGE	IL	GA	501 COLLEGE AVE WHEATON IL 60187 (630) 752-5127	1861	2004
WHEATON FRANCISCAN SERVICES INC	IL	GA	26 W 171 ROOSEVELT RD WHEATON IL 60187 (630) 909-6900	1983	1998
WHITE MOUNTAINS REINS CO OF AM	NY	PC	ONE LIBERTY PLZ 19TH FL NEW YORK NY 10006 (212) 312-2500	1979	1983
WILDERNESS SOCIETY THE	DC	GA	1615 M ST NW WASHINGTON DC 20036 (202) 429-2613	1937	2006
WILLIAM PENN ASSN	PA	FR	709 BRIGHTON RD PITTSBURGH PA 15233 (412) 231-2979	1886	1953
WILLIAMSBURG NATIONAL INS CO	MI	PC	26255 AMERICAN DR SOUTHFIELD MI 48034 (248) 358-1100	1986	1999
WILSHIRE INS CO	NC	PC	P O BOX 10800 RALEIGH NC 27605 (919) 833-1600	1985	1991
WILSON MUTUAL INS CO	WI	PC	P O BOX 1340 SHEBOYGAN WI 53082 (920) 458-3359	1872	1872
WILTON REASSURANCE CO	MN	LAH	187 DANBURY RD RIVERVIEW BLDG 3RD FL WILTON CT 06897 (203) 762-4400	1900	1967
WILTON REASSURANCE LIFE CO OF NEW YORK	NY	LAH	187 DANBURY RD RIVERVIEW BLDG 3RD FL WILTON CT 06897 (203) 762-4400	1955	1958
WINDOW TO THE WORLD COMMUNICATIONS INC	IL	GA	5400 N ST LOUIS AVE CHICAGO IL 60625 (773) 509-5553	1953	2007
WISCONSIN A U L INC	CA	WP	1250 MAIN ST STE 300 NAPA CA 94559 (707) 257-9700	1999	1999
WISCONSIN AMERICAN MUTUAL INS CO	WI	PC	P O BOX 1438 FOND DU LAC WI 54936 (920) 923-9680	1898	1898
WISCONSIN ASSOCIATION OF MUTUAL INS COS	WI	RS	P O BOX 14106 MADISON WI 53714 (608) 246-2552	1995	1995
WISCONSIN AUTO AND TRUCK DEALERS INS CORP	WI	LAH	P O BOX 5345 MADISON WI 53703 (608) 251-5577	2001	2001
WISCONSIN AUTOMOBILE INS PLAN	WI	PC	20700 SWENSON DR STE 100 WAUKESHA WI 53186 (262) 796-4599	1967	1967

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WISCONSIN COMPENSATION RATING BUREAU	WI	RS	P O BOX 3080 MILWAUKEE WI 53201 (262) 796-4540	1975	1975
WISCONSIN CORP OF SEVENTH-DAY ADVENTISTS	WI	GA	P O BOX 100 FALL RIVER WI 53932-0100 (920) 484-6555	1947	1998
WISCONSIN COUNTY MUTUAL INS CORP	WI	PC	22 E MIFFLIN ST STE 900 MADISON WI 53703 (262) 781-7020	1987	1987
WISCONSIN HEALTH CARE LIABILITY INS PLAN	WI	PC	P O BOX 8017 WAUSAU WI 54402 (715) 842-6777	1976	1976
WISCONSIN INS PLAN	WI	PC	700 W MICHIGAN ST STE 320 MILWAUKEE WI 53233 (414) 291-5353	1970	1970
WISCONSIN LAWYERS MUTUAL INS CO	WI	PC	725 HEARTLAND TRAIL STE 300 MADISON WI 53717 (608) 824-1700	1986	1986
WISCONSIN LUTHERAN COLLEGE INC	WI	GA	8800 W BLUEMOUND RD MILWAUKEE WI 53226 (414) 443-8627	1972	1999
WISCONSIN MASONIC FOUNDATION	WI	GA	36275 SUNSET DR DOUSMAN WI 53118 (262) 965-2200	1925	2002
WISCONSIN MUNICIPAL MUTUAL INS CO	WI	PC	4785 HAYES RD MADISON WI 53704 (608) 246-3336	1987	1987
WISCONSIN MUTUAL INS CO	WI	PC	P O BOX 974 MADISON WI 53701 (608) 836-4663	1903	1903
WISCONSIN PHYSICIANS SERVICE INS CORP	WI	LAH	1717 W BROADWAY MADISON WI 53713 (608) 221-4711	1977	1977
WISCONSIN PROVINCE OF THE SOCIETY OF JESUS	WI	GA	3400 W WISCONSIN AVE MILWAUKEE WI 53208 (414) 727-5232	1954	1979
WISCONSIN REINSURANCE CORP	WI	PC	2810 CITY VIEW DR MADISON WI 53718 (608) 242-4500	1972	1972
WISCONSIN UNITED METHODIST FOUNDATION INC	WI	GA	750 WINDSOR ST STE 305 SUN PRAIRIE WI 53590 (608) 837-9582	1894	1994
WISCONSIN VISION SERVICE PLAN INC	WI	LAH	3333 QUALITY DR RANCHO CORDOVA CA 95670 (916) 851-5000	1957	1968
WOLVERINE MUTUAL INS CO	MI	PC	1 WOLVERINE WAY M62E DOWAGIAC MI 49047-0530 (269) 782-3451	1917	2004
WOMANS LIFE INS SOCIETY	MI	FR	P O BOX 5020 PORT HURON MI 48061-5020 (810) 985-5191	1897	1897
WOODMEN OF THE WORLD LIFE INS SOCIETY	NE	FR	1700 FARNAM ST OMAHA NE 68102 (402) 342-1890	1891	1893
WORK FIRST CASUALTY CO	DE	PC	3411 SILVERSIDE RD BAYNARD BLDG STE 101 WILMINGTON DE 19810 (302) 477-1710	1936	2008
WORKMEN'S AUTO INS CO	CA	PC	P O BOX 54845 LOS ANGELES CA 90054-0845 (213) 747-6492	1949	2000
WORKMENS BENEFIT FUND OF THE USA	NY	FR	399 CONKLIN ST STE 310 FARMINGDALE NY 11735 (516) 938-6060	1899	1944

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WORLD CORP INS CO	NE	LAH	P O BOX 3160 OMAHA NE 68103 (402) 496-8000	1960	2007
WORLD INS CO	NE	LAH	P O BOX 3160 OMAHA NE 68103 (402) 496-8000	1903	1971
WORLD LITERATURE CRUSADE	CA	GA	P O BOX 64000 COLORADO SPRINGS CO 80962 (719) 260-8888	1954	2003
WORLD VISION INC	CA	GA	P O BOX 9716 FEDERAL WAY WA 98063 (253) 815-2336	1950	1978
WORLD WILDLIFE FUND INC	DE	GA	1250 24TH ST NW WASHINGTON DC 20037 (202) 778-9638	1990	2000
WPS HEALTH PLAN INC	WI	HMO	P O BOX 14540 MADISON WI 53708 (608) 221-6882	2005	2005
WRM AMERICA INDEMNITY CO INC	NY	PC	333 EARLE OVINGTON BLVD STE 505 UNIONDALE NY 11553-3622 (516) 750-9412	1991	1992
WYCLIFFE BIBLE TRANSLATORS INC	CA	GA	P O BOX 620486 ORLANDO FL 32862-0486 (407) 852-3649	1942	2003
WYNN'S EXTENDED CARE INC	CA	WP	6303 BLUE LAGOON DR STE 225 MIAMI FL 33126 (305) 266-5665	1972	1999
WYSSTA INS CO INC	WI	LAH	P O BOX 828 STEVENS POINT WI 54481 (715) 344-6087	2005	2005
XL INS AMERICA INC	DE	PC	505 EAGLEVIEW BLVD STE 100 EXTON PA 19341-0636 (800) 327-1414	1945	1959
XL INS CO OF NEW YORK INC	NY	PC	SEAVIEW HOUSE 70 SEAVIEW AVE STAMFORD CT 06902 (203) 964-5200	1994	1984
XL LIFE INS & ANNUITY CO	IL	LAH	20 N MARTINGALE RD STE 200 SCHAUMBURG IL 60173 (847) 517-2990	1978	1980
XL REINSURANCE AMERICA INC	NY	PC	SEAVIEW HOUSE 70 SEAVIEW AVE STAMFORD CT 06902 (203) 964-5200	1929	1938
XL SPECIALTY INS CO	DE	PC	505 EAGLEVIEW BLVD STE 100 EATON PA 19341-0636 (203) 964-5200	1979	1988
YORK INS CO	RI	PC	1275 WAMPANOAG TR EAST PROVIDENCE RI 02915 (401) 453-7000	1955	1973
YORKVILLE & MT PLEASANT MUTUAL INS CO	WI	TM	P O BOX 35 UNION GROVE WI 53182 (262) 878-5300	1874	1874
YOSEMITE INS CO	IN	PC	P O BOX 159 EVANSVILLE IN 47701-0159 (812) 424-8031	1964	1974
YOUNG AMERICA'S FOUNDATION	TN	GA	110 ELDEN ST HERNDON VA 20170 (703) 318-9608	1969	2006
YOUNG MEN'S CHRISTIAN ASSOCIATION OF METROPOLITAN MILWAUKEE INC THE	WI	GA	161 W WISCONSIN AVE STE 4000 MILWAUKEE WI 53203 (414) 274-1719	1882	1999

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ZALE INDEMNITY CO	TX	PC	P O BOX 152762 MS 5 A-9 IRVING TX 75015-2762 (972) 580-4039	1973	2007
ZALE LIFE INS CO	AZ	LAH	P O BOX 152762 IRVING TX 75015 (972) 580-4499	1964	2007
ZENITH INS CO	CA	PC	21255 CALIFA ST WOODLAND HILLS CA 91367 (818) 713-1000	1949	1996
ZURICH AMERICAN INS CO	NY	PC	1400 AMERICAN LN TOWER 1 19TH FL SCHAUMBURG IL 60196 (847) 605-6000	1913	1913
ZURICH AMERICAN INS CO OF IL	IL	PC	1400 AMERICAN LN TOWER 1 19TH FL SCHAUMBURG IL 60196 (847) 605-6000	1973	1985

## **VIII. Directory of Insurance Commissioners**



**Insurance Commissioners  
Listing as of May 2010**

Honorable Linda Hall  
Director of Insurance  
Alaska Division of Insurance  
550 W. Seventh Ave., Ste. 1560  
Anchorage, AK 99501-3567  
907-269-7900

Honorable Jim L. Ridling  
Commissioner of Insurance  
Alabama Dept. of Insurance  
201 Monroe St., Ste. 1700  
Montgomery, AL 36104  
334-269-3550

Honorable Fiaigoa A. Paogofie  
Insurance Commissioner  
Office of the Governor  
American Samoa Government  
Pago Pago, American Samoa 96799  
684-633-4116

Honorable Jay Bradford  
Commissioner of Insurance  
Arkansas Dept. of Insurance  
1200 W. Third St.  
Little Rock, AR 72201-1904  
501-371-2600

Honorable Christina Urias  
Director of Insurance  
Arizona Dept. of Insurance  
2910 N. 44th St., Ste. 210  
Phoenix, AZ 85018-7256  
602-364-3100

Honorable Steve Poizner  
Insurance Commissioner  
California Dept. of Insurance  
300 Capitol Mall, Ste. 1700  
Sacramento, CA 95814  
916-492-3500

Honorable Marcy Morrison  
Commissioner of Insurance  
Colorado Division of Insurance  
1560 Broadway, Ste. 850  
Denver, CO 80202  
303-894-7499

Honorable Thomas Sullivan  
Commissioner of Insurance  
Connecticut Dept. of Insurance  
P.O. Box 816  
Hartford, CT 06142-0816  
860-297-3800

Honorable Gennet Purcell  
Commissioner of Insurance  
Dept. of Insurance, Securities & Banking  
Govt. of the District of Columbia  
810 First St. NE, Ste. 701  
Washington, DC 20002  
202-727-8000

Honorable Karen Weldin-Stewart  
Commissioner of Insurance  
Delaware Dept. of Insurance  
Rodney Bldg.  
841 Silver Lake Blvd.  
Dover, DE 19904  
302-674-7300

Honorable Kevin McCarty  
Commissioner of Insurance Regulation  
Office of Insurance Regulation  
The Larson Bldg.  
200 E. Gaines St., Rm. 101  
Tallahassee, FL 32399-0301  
850-413-5914

Honorable John Oxendine  
Commissioner of Insurance  
Georgia Dept. of Insurance  
2 Martin Luther King Jr. Dr.  
West Tower, Ste. 704  
Atlanta, GA 30334  
404-656-2056

Honorable John Camacho  
Banking Insurance Commissioner  
Dept. of Rev. & Tax. Ins. Branch  
Government of Guam  
P.O. Box 23607 GMF  
Barrigada, Guam 96921  
671-635-1817

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Honorable J. P. Schmidt  
Insurance Commissioner  
Hawaii Insurance Division  
Dept. of Comm. & Cons. Affairs  
P.O. Box 3614  
Honolulu, HI 96811-3614  
808-586-2790

Honorable Susan Voss  
Commissioner of Insurance  
Division of Insurance  
State of Iowa  
330 Maple St.  
Des Moines, IA 50319  
515-281-5705

Honorable William Deal  
Director of Insurance  
Idaho Dept. of Insurance  
700 W. State St., 3rd Fl.  
Boise, ID 83720-0043  
208-334-4250

Honorable Michael McRaith  
Director of Insurance  
Dept. of Fin. and Professional Regulation  
Division of Insurance  
320 W. Washington St., 4th Fl.  
Springfield, IL 62767-0001  
217-782-4515

Honorable Carol Cutter  
Commissioner of Insurance  
Indiana Dept. of Insurance  
311 W. Washington St., Ste. 300  
Indianapolis, IN 46204-2787  
317-232-2385

Honorable Sandy Praeger  
Commissioner of Insurance  
Kansas Dept. of Insurance  
420 SW Ninth St.  
Topeka, KS 66612-1678  
785-296-3071

Honorable Sharon P. Clark  
Commissioner of Insurance  
Kentucky Department of Insurance  
P.O. Box 517  
Frankfort, KY 40602-0517  
502-564-3630

Honorable James J. Donelon  
Commissioner of Insurance  
Louisiana Dept. of Insurance  
P.O. Box 94214  
Baton Rouge, LA 70804-9214  
225-342-5423

Honorable Joseph G. Murphy  
Commissioner of Insurance  
Office of Consumer Affairs and  
Business Administration  
MA Division of Insurance  
One South Station, 5th Fl.  
Boston, MA 02210  
617-521-7794

Honorable Elizabeth Sammis  
Acting Commissioner of Insurance  
Maryland Insurance Administration  
200 Saint Paul Pl., Ste. 2700  
Baltimore, MD 21202-2272  
410-468-2090

Honorable Mila Kofman  
Superintendent of Insurance  
Maine Bureau of Insurance  
Dept. of Professional & Financial Reg.  
State Office Bldg., Sta. 34  
Augusta, ME 04333-0034  
207-624-8475

Honorable Ken Ross  
Commissioner of Insurance  
Office of Financial and Insurance Services  
Attn: Office of the Commissioner  
State of Michigan  
P.O. Box 30220  
Lansing, MI 48909  
517-373-0220

Honorable Glenn Wilson  
Commissioner of Insurance  
Minnesota Dept. of Commerce  
85 7th Place E., Ste. 500  
St. Paul, MN 55101-2198  
651-296-4026

Honorable John M. Huff  
Director of Insurance  
Missouri Dept. of Insurance  
301 W. High St., Ste. 530  
Jefferson City, MO 65101  
573-751-4126

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Honorable Michael Ada  
Commissioner  
N. Mariana Islands  
Dept. of Commerce  
Office of the Insurance Commissioner  
Caller Box 10007 CK  
Saipan, MP 96950  
670-664-3064

Honorable Mike Chaney  
Commissioner of Insurance  
Mississippi Insurance Dept.  
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