



# State of Wisconsin / OFFICE OF THE COMMISSIONER OF INSURANCE

Scott Walker, Governor  
Theodore K. Nickel, Commissioner

[Wisconsin.gov](http://Wisconsin.gov)

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

Dear Governor Walker:

I am pleased to submit the 143rd *Wisconsin Insurance Report*, covering calendar year 2011 activities.

Wisconsin's tradition of sound solvency regulation, combined with robust consumer protections, continued over the past year. OCI completed 7,258 complaint investigations which resulted in \$3.8 million recovered for complainants during the year.

Wisconsin's insurance marketplace remains a strong, vibrant, and competitive place to do business. Over 2,000 companies, 380 of them domiciled in the state, are vying for a piece of Wisconsin's insurance market. This makes Wisconsin the fifth largest insurance market in the country. This competitive environment makes Wisconsin's insurance marketplace very consumer friendly, with multiple choices along all lines of insurance and some of the lowest insurance premiums in the country. With over 121,000 licensed agents, there is always someone for consumers to turn to for advice on insurance products.

The strength of the insurance marketplace in Wisconsin also means that the industry is a major employer in the state. Wisconsin is home to some of the world's largest insurance companies in their line of business, and those companies provide good jobs to tens of thousands of Wisconsin residents. These insurers also give back to their communities through charitable and volunteer efforts.

Insurers play an important role in Wisconsin's economy. This report will provide you with details about the industry's participants and the activities of the agency.

Sincerely,

A handwritten signature in black ink, appearing to read 'Theodore K. Nickel', written over a white background.

Theodore K. Nickel  
Commissioner