

Indicator 9: Penalties and Surcharges Issued - 3rd Quarter 2010

Large Insurers (400 Claims or more per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Claims</u>	<u>Forfeitures & penalties</u>	<u>No Penalty Ratio</u>	<u>Year To Date</u>	<u>12 Qtr Percent</u>
23043	LIBERTY MUTUAL INS CO	81	0	100.00%	96.56%	83.41%
25402	EMPLOYERS ASSURANCE CORP	54	0	100.00%	90.11%	94.78%
28460	SENTRY CASUALTY CO	284	1	99.65%	98.86%	98.95%
15261	SOCIETY INSURANCE A MUTUAL CO	219	2	99.09%	98.85%	98.80%
29157	UNITED WISCONSIN	277	3	98.92%	97.74%	97.18%
26042	WAUSAU UNDERWRITERS INS CO	159	3	98.11%	97.51%	94.06%
SI	CITY OF MILWAUKEE	157	3	98.09%	96.19%	96.17%
42404	LIBERTY INSURANCE CORP	117	3	97.44%	96.82%	95.14%
24988	SENTRY INSURANCE A MUTUAL CO	112	3	97.32%	95.48%	97.24%
15350	WEST BEND MUTUAL INS CO	243	7	97.12%	95.65%	95.90%
21458	EMPLOYERS INSURANCE CO OF WAUSAU	95	3	96.84%	93.59%	92.90%
24449	REGENT INSURANCE CO	139	5	96.40%	94.79%	96.95%
26069	WAUSAU BUSINESS INS CO	127	5	96.06%	97.34%	92.77%
23841	NEW HAMPSHIRE INSURANCE CO	161	8	95.03%	89.50%	91.82%
14184	ACUITY INSURANCE CO	189	14	92.59%	92.62%	94.73%
16535	ZURICH AMERICAN INSURANCE COMPAN	232	24	89.66%	79.11%	82.33%
22667	ACE AMERICAN INSURANCE CO	207	22	89.37%	88.39%	88.76%
25674	TRAVELERS PROPERTY CAS CO OF AME	167	50	70.06%	54.24%	78.22%
Totals for Group:		3,020	156	94.83%	92.02%	93.08%

Indicator 9: Penalties and Surcharges Issued - 3rd Quarter 2010

Medium Size Insurers (85 -399 Claims or more per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Claims</u>	<u>Forfeitures & penalties</u>	<u>No Penalty Ratio</u>	<u>Year To Date</u>	<u>12 Qtr Percent</u>
SI	SCHNEIDER NATIONAL CARRIERS INC	16	0	100.00%	100.00%	99.03%
13935	FEDERATED MUTUAL INS CO	14	0	100.00%	100.00%	97.63%
20508	VALLEY FORGE INS CO	45	0	100.00%	99.17%	99.62%
11527	LEAGUE OF WIS MUNICIPALITIES MUTU.	34	0	100.00%	99.05%	96.30%
24414	GENERAL CAS CO OF WI	30	0	100.00%	98.85%	95.99%
23787	NATIONWIDE MUTUAL INS CO	32	1	96.88%	98.82%	95.76%
19950	WILSON MUTUAL INS CO	84	1	98.81%	98.81%	99.33%
SI	KOHLER CO	29	0	100.00%	98.59%	94.79%
11150	ARCH INSURANCE CO	29	1	96.55%	98.59%	97.05%
24830	CITIES & VILLAGES MUTUAL INS CO	14	0	100.00%	98.48%	95.79%
SI	NEWPAGE WISCONSIN SYSTEM INC	20	0	100.00%	97.87%	89.27%
SI	WISCONSIN BELL INC	16	0	100.00%	97.44%	92.82%
11371	GREAT WEST CASUALTY CO	19	1	94.74%	97.33%	94.90%
22659	INDIANA INSURANCE CO	62	3	95.16%	96.88%	91.90%
SI	DEPT OF ADMINISTRATION	80	1	98.75%	96.50%	98.04%
23434	MIDDLESEX INSURANCE CO	49	2	95.92%	96.45%	96.04%
14303	INTEGRITY MUTUAL INS CO	34	1	97.06%	96.43%	96.94%
19410	COMMERCE & INDUSTRY INS CO	45	3	93.33%	95.87%	87.07%
21407	EMCASCO INSURANCE CO	35	2	94.29%	95.71%	97.27%
23035	LIBERTY MUTUAL FIRE INS CO	32	0	100.00%	95.51%	81.38%
10166	ACCIDENT FUND INS CO OF AMERICA	61	3	95.08%	95.15%	85.09%
20494	TRANSPORTATION INSURANCE CO	47	2	95.74%	94.85%	97.19%
SI	MILWAUKEE BOARD OF SCHOOL DIR	37	1	97.30%	94.71%	96.21%
15091	RURAL MUTUAL INS CO	81	3	96.30%	94.69%	96.14%
18988	AUTO OWNERS INS CO	34	0	100.00%	94.59%	95.49%
19429	INSURANCE COMPANY OF STATE OF PA	29	0	100.00%	94.12%	87.23%
11374	SFM MUTUAL INS CO	56	4	92.86%	93.71%	96.43%
21415	EMPLOYERS MUTUAL CASUALTY CO	79	11	86.08%	92.83%	95.19%
29459	TWIN CITY FIRE INS CO	65	3	95.38%	92.22%	95.43%
40142	AMERICAN ZURICH INS CO	52	3	94.23%	90.84%	90.47%
35386	FIDELITY & GUARANTY INS CO	27	0	100.00%	90.48%	91.73%
SI	COLUMBIA-ST MARY'S GROUP	10	2	80.00%	90.00%	89.24%
13986	FRANKENMUTH MUTUAL INS CO	30	3	90.00%	89.77%	94.92%
14176	HASTINGS MUTUAL INS CO	17	3	82.35%	88.68%	95.63%
31003	TRI STATE INS CO OF MN	27	1	96.30%	88.64%	90.96%
19445	NATIONAL UNION FIRE INS CO OF PITTSI	25	3	88.00%	88.50%	82.39%
37885	XL SPECIALTY INSURANCE COMPANY	31	3	90.32%	88.10%	89.97%
23817	ILLINOIS NATIONAL INS CO	27	6	77.78%	87.25%	92.36%
10998	MICHIGAN COMMERCIAL INS MUTUAL	30	3	90.00%	86.89%	90.76%
SI	UW-SYSTEM ADMINISTRATION	39	6	84.62%	85.92%	95.34%
10677	CINCINNATI INSURANCE CO THE	55	5	90.91%	84.39%	88.85%
22543	SECURA INSURANCE A MUTUAL CO	108	8	92.59%	84.38%	93.08%
SI	CITY OF MADISON	38	1	97.37%	82.79%	93.70%
10804	CONTINENTAL WESTERN INS CO	17	6	64.71%	82.46%	92.41%
19275	AMERICAN FAMILY MUTUAL INS CO	19	4	78.95%	82.35%	93.41%
15377	WESTERN NATIONAL MUTUAL INS CO	45	12	73.33%	80.17%	85.41%
SI	COUNTY OF MILWAUKEE	36	2	94.44%	80.00%	90.71%
31895	AMERICAN INTERSTATE INS CO	14	5	64.29%	78.05%	88.26%
24147	OLD REPUBLIC INS CO	130	34	73.85%	71.61%	88.11%

Indicator 9: Penalties and Surcharges Issued - 3rd Quarter 2010

Medium Size Insurers (85 -399 Claims or more per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Claims</u>	<u>Forfeitures & penalties</u>	<u>No Penalty Ratio</u>	<u>Year To Date</u>	<u>12 Qtr Percent</u>
20281	FEDERAL INSURANCE CO	31	10	67.74%	68.75%	78.27%
SI	MILWAUKEE TRANSPORT SERVICES INC	2	0	100.00%	47.22%	84.38%
25682	TRAVELERS INDEMNITY CO OF CT THE	77	28	63.64%	44.93%	77.86%
25666	TRAVELERS INDEMNITY CO OF AMERIC.	21	10	52.38%	41.18%	75.49%
Totals for Group:		2,116	201	90.50%	88.83%	92.08%

Indicator 9: Penalties and Surcharges Issued - 3rd Quarter 2010

Small Size Insurers (Less than 85 Claims per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Claims</u>	<u>Forfeitures & penalties</u>	<u>No Penalty Ratio</u>	<u>Year To Date</u>	<u>12 Qtr Percent</u>
26956	WIS COUNTY MUTUAL INS CORP	8	0	100.00%	100.00%	100.00%
11250	COMMUNITY INS CORP	0	0	0.00%	0.00%	100.00%
23442	PATRIOT GENL INS CO	2	0	100.00%	100.00%	98.72%
SI	COUNTY OF ROCK	3	0	100.00%	100.00%	98.65%
SI	COUNTY OF WINNEBAGO	4	0	100.00%	100.00%	98.61%
SI	EMERSON ELECTRIC COMPANY	5	0	100.00%	92.31%	98.53%
12262	PENN MFRS ASSOCIATION INS CO	10	0	100.00%	97.22%	98.52%
SI	CNH AMERICA LLC	11	0	100.00%	94.87%	98.31%
SI	KENOSHA UNIFIED SCHOOL DISTRICT	1	0	100.00%	87.50%	98.21%
29424	HARTFORD CASUALTY INS CO	21	1	95.24%	96.00%	97.95%
18767	CHURCH MUTUAL INSURANCE CO	9	0	100.00%	96.30%	97.86%
SI	THE VOLLRATH COMPANY LLC	4	0	100.00%	100.00%	97.37%
SI	GENERAL MOTORS LLC	2	0	100.00%	100.00%	97.30%
21180	SENTRY SELECT	5	1	80.00%	93.33%	97.26%
19682	HARTFORD FIRE INSURANCE CO	11	0	100.00%	94.74%	97.09%
20478	NATIONAL FIRE INS CO OF HARTFORD	3	0	100.00%	100.00%	97.01%
12006	DISTRICTS MUTUAL INS	13	0	100.00%	100.00%	96.97%
SI	TARGET CORP (STORES)	20	2	90.00%	89.58%	96.32%
SI	FEDERAL EXPRESS CORPORATION	6	1	83.33%	95.45%	96.00%
SI	MARTEN TRANSPORT LTD	8	0	100.00%	94.59%	95.97%
SI	CITY OF KENOSHA	11	0	100.00%	100.00%	95.95%
SI	COUNTY OF DANE	10	1	90.00%	94.44%	95.90%
36463	DISCOVER PROPERTY & CASUALTY INSU	8	0	100.00%	91.43%	95.68%
30104	HARTFORD UNDERWRITERS INS CO	8	0	100.00%	92.00%	95.45%
20443	CONTINENTAL CASUALTY CO	2	0	100.00%	100.00%	95.16%
24228	PEKIN INSURANCE CO	9	3	66.67%	88.89%	95.06%
10642	CHEROKEE INSURANCE CO	0	0	0.00%	100.00%	95.00%
SI	JOURNAL SENTINEL INC	5	0	100.00%	100.00%	94.74%
20702	ACE FIRE UNDERWRITERS INSURANCE C	13	0	100.00%	100.00%	94.49%
SI	DEPT OF TRANSPORTATION	0	0	0.00%	100.00%	94.44%
SI	P&H MINING EQUIPMENT INC	8	1	87.50%	78.95%	93.94%
14117	GRINNELL MUT REINSUR CO	4	0	100.00%	100.00%	93.15%
SI	USF HOLLAND INC	5	0	100.00%	94.74%	92.31%
SI	COOPER POWER SYSTEMS LLC	0	0	0.00%	0.00%	92.31%
13021	UNITED FIRE & CASUALTY CO	7	0	100.00%	82.76%	92.05%
41394	BENCHMARK INSURANCE CO	7	1	85.71%	84.00%	91.95%
20397	VIGILANT INSURANCE CO	19	0	100.00%	100.00%	91.85%
10472	CAPITOL INDEMNITY CORP	13	0	100.00%	77.78%	91.82%
25143	STATE FARM FIRE & CASUALTY CO	10	0	100.00%	89.66%	91.43%
21709	TRUCK INSURANCE EXCHANGE	5	1	80.00%	92.86%	91.30%
19402	CHARTIS PROPERTY CASUALTY CO	0	0	0.00%	85.71%	90.91%
26425	WAUSAU GENERAL INS CO	7	0	100.00%	100.00%	90.34%
25976	UTICA MUTUAL INS CO	9	0	100.00%	92.31%	89.66%
SI	COUNTY OF WASHINGTON	4	0	100.00%	100.00%	89.58%
33600	L M INSURANCE CORP	9	1	88.89%	85.00%	88.57%
23108	LUMBERMEN'S UNDERWRITING ALLIAN	1	0	100.00%	88.89%	88.33%
36234	PREFERRED PROFESSIONAL INS CO	10	0	100.00%	88.24%	87.63%
25224	GREAT DIVIDE INS CO	3	1	66.67%	45.45%	86.44%
SI	KWIK TRIP INC	13	1	92.31%	86.84%	86.26%

Indicator 9: Penalties and Surcharges Issued - 3rd Quarter 2010

Small Size Insurers (Less than 85 Claims per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Claims</u>	<u>Forfeitures & penalties</u>	<u>No Penalty Ratio</u>	<u>Year To Date</u>	<u>12 Qtr Percent</u>
19380	AMERICAN HOME ASSURANCE CO	0	0	0.00%	100.00%	85.44%
25887	UNITED STATES FIDELITY & GUARANTY	25	2	92.00%	90.70%	84.92%
14508	MICHIGAN MILLERS MUTUAL INS CO	1	0	100.00%	100.00%	84.48%
SI	COUNTY OF WAUKESHA	4	0	100.00%	70.83%	83.78%
45934	AMERICAN COMPENSATION	5	1	80.00%	90.91%	83.75%
43575	INDEMNITY INSURANCE CO OF NORTH A	6	0	100.00%	81.25%	83.23%
19259	SELECTIVE INS CO OF SOUTH CAROLINA	3	0	100.00%	76.92%	82.08%
SI	MANITOWOC CRANES INC	1	4	-300.00%	-14.29%	77.61%
14591	MILWAUKEE INS COMPANY	0	0	0.00%	0.00%	77.55%
19038	TRAVELERS CASUALTY & SURETY CO	13	2	84.62%	36.11%	77.54%
SI	BRIGGS & STRATTON CORP	8	0	100.00%	100.00%	76.77%
36919	HAWKEYE SECURITY INS CO	9	1	88.89%	78.95%	76.27%
26247	AMERICAN GUARANTEE & LIABILITY IN	5	1	80.00%	76.47%	73.91%
33588	FIRST LIBERTY INS CORP THE	2	0	100.00%	100.00%	71.79%
SI	WISCONSIN ELECTRIC POWER COMPAN	7	0	100.00%	48.57%	69.81%
25615	CHARTER OAK FIRE INS CO	6	10	-66.67%	5.56%	67.01%
13714	PHARMACISTS MUTUAL INS CO	1	1	0.00%	75.00%	61.70%
Totals for Group:		442	37	91.63%	87.78%	90.59%