

Indicator 9: Penalties and Forfeitures Issued - 4th Quarter 2008

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>
21415	EMPLOYERS MUTUAL CASUALTY CO	92	0	100.00%	94.67%	95.88%
15261	SOCIETY INSURANCE A MUTUAL CO	229	4	98.25%	98.82%	98.48%
24449	REGENT INSURANCE CO	146	3	97.95%	97.84%	97.73%
24147	OLD REPUBLIC INS CO	87	2	97.70%	94.34%	92.66%
25402	AMCOMP ASSURANCE CORP	94	3	96.81%	96.69%	94.41%
21458	EMPLOYERS INSURANCE CO OF WAUSAU	215	10	95.35%	95.69%	95.11%
24988	SENTRY INSURANCE A MUTUAL CO	314	15	95.22%	97.57%	97.67%
23817	ILLINOIS NATIONAL INS CO	103	5	95.15%	92.64%	86.79%
29157	UNITED WISCONSIN	301	15	95.02%	97.32%	97.98%
42404	LIBERTY INSURANCE CORP	145	8	94.48%	92.31%	94.78%
14184	ACUITY INSURANCE CO	271	17	93.73%	94.83%	93.70%
22543	SECURA INSURANCE A MUTUAL CO	137	9	93.43%	94.82%	96.11%
15350	WEST BEND MUTUAL INS CO	333	23	93.09%	95.52%	96.90%
22667	ACE AMERICAN INSURANCE CO	221	22	90.05%	88.59%	88.75%
25674	TRAVELERS PROPERTY CAS CO OF AMEI	191	21	89.01%	90.79%	93.25%
16535	ZURICH AMERICAN INSURANCE COMPA	285	59	79.30%	78.76%	88.21%
Totals for Group:		3,164	216	93.17%	93.66%	94.62%

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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>3 Year Percent</u>
SI	TARGET CORP (STORES)	18	0	100.00%	100.00%	98.66%
20508	VALLEY FORGE INS CO	49	1	97.96%	99.51%	99.06%
SI	DEPT OF ADMINISTRATION	97	0	100.00%	98.88%	98.86%
14303	INTEGRITY MUTUAL INS CO	44	1	97.73%	98.24%	98.57%
13935	FEDERATED MUTUAL INS CO	23	1	95.65%	98.13%	95.12%
19275	AMERICAN FAMILY MUTUAL INS CO	44	1	97.73%	97.77%	96.04%
29459	TWIN CITY FIRE INS CO	67	0	100.00%	97.65%	89.96%
24414	GENERAL CAS CO OF WI	32	1	96.88%	97.60%	96.80%
SI	MILWAUKEE BOARD OF SCHOOL DIR	66	0	100.00%	97.49%	97.31%
15091	RURAL MUTUAL INS CO	75	0	100.00%	97.43%	96.98%
23442	PATRIOT GENL INS CO	14	1	92.86%	97.10%	98.00%
24228	PEKIN INSURANCE CO	20	0	100.00%	97.01%	95.13%
SI	GENERAL MOTORS CORPORATION	16	0	100.00%	96.97%	93.09%
20443	CONTINENTAL CASUALTY CO	20	0	100.00%	96.83%	95.13%
SI	CITY OF MADISON	44	2	95.45%	96.73%	94.84%
12006	DISTRICTS MUTUAL INS	8	0	100.00%	96.72%	97.93%
11150	ARCH INSURANCE CO	16	0	100.00%	96.51%	96.55%
14176	HASTINGS MUTUAL INS CO	22	0	100.00%	96.30%	93.43%
23787	NATIONWIDE MUTUAL INS CO	41	0	100.00%	96.27%	87.53%
11374	SFM MUTUAL INS CO	53	2	96.23%	96.23%	96.12%
23434	MIDDLESEX INSURANCE CO	58	2	96.55%	96.17%	97.90%
20494	TRANSPORTATION INSURANCE CO	86	2	97.67%	95.96%	96.77%
30104	HARTFORD UNDERWRITERS INS CO	7	0	100.00%	95.56%	80.98%
26042	WAUSAU UNDERWRITERS INS CO	116	6	94.83%	95.22%	92.64%
11527	LEAGUE OF WIS MUNICIPALITIES MUTU.	24	2	91.67%	95.07%	96.88%
13986	FRANKENMUTH MUTUAL INS CO	61	7	88.52%	94.81%	96.61%
25682	TRAVELERS INDEMNITY CO OF CT THE	70	4	94.29%	94.77%	94.96%
SI	COUNTY OF MILWAUKEE	30	2	93.33%	94.56%	95.06%
31003	TRI STATE INS CO OF MN	34	2	94.12%	93.58%	93.58%
26425	WAUSAU GENERAL INS CO	31	2	93.55%	93.44%	93.81%
SI	NEWPAGE WISCONSIN SYSTEM INC	26	1	96.15%	92.86%	79.87%
26069	WAUSAU BUSINESS INS CO	117	10	91.45%	92.76%	91.66%
11371	GREAT WEST CASUALTY CO	26	1	96.15%	92.63%	90.70%
31895	AMERICAN INTERSTATE INS CO	30	2	93.33%	92.55%	91.19%
23841	NEW HAMPSHIRE INSURANCE CO	108	7	93.52%	92.53%	90.33%
SI	MILWAUKEE TRANSPORT SERVICES INC	27	1	96.30%	91.06%	90.88%
SI	KOHLER CO	36	4	88.89%	91.04%	96.98%
25666	TRAVELERS INDEMNITY CO OF AMERIC.	35	4	88.57%	90.91%	92.86%
37885	XL SPECIALTY INSURANCE COMPANY	29	1	96.55%	89.66%	89.87%
10677	CINCINNATI INSURANCE CO THE	69	6	91.30%	89.31%	91.51%
35386	FIDELITY & GUARANTY INS CO	41	3	92.68%	88.84%	89.08%
40142	AMERICAN ZURICH INS CO	42	5	88.10%	87.41%	93.25%
43575	INDEMNITY INSURANCE CO OF NORTH A	15	1	93.33%	86.67%	89.66%
15377	WESTERN NATIONAL MUTUAL INS CO	33	3	90.91%	85.19%	88.36%
19380	AMERICAN HOME ASSURANCE CO	28	3	89.29%	84.85%	89.11%
20281	FEDERAL INSURANCE CO	48	10	79.17%	84.57%	87.29%
19410	COMMERCE & INDUSTRY INS CO	60	6	90.00%	82.56%	82.59%
19259	SELECTIVE INS CO OF SOUTH CAROLINA	9	5	44.44%	82.54%	88.16%
10166	ACCIDENT FUND INS CO OF AMERICA	58	10	82.76%	80.65%	81.83%
19429	INSURANCE COMPANY OF STATE OF PA	55	3	94.55%	79.70%	78.57%

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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>3 Year Percent</u>
19445	NATIONAL UNION FIRE INS CO OF PITTSI	40	8	80.00%	77.22%	81.88%
23035	LIBERTY MUTUAL FIRE INS CO	53	4	92.45%	71.90%	89.26%
23043	LIBERTY MUTUAL INS CO	65	14	78.46%	68.01%	84.47%
36919	HAWKEYE SECURITY INS CO	3	2	33.33%	58.82%	90.71%
Totals for Group:		2,339	153	93.46%	91.30%	92.15%

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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>3 Year Percent</u>
22322	GREENWICH INSURANCE CO	0	0	0.00%	50.00%	97.84%
10472	CAPITOL INDEMNITY CORP	12	1	91.67%	92.86%	96.67%
29424	HARTFORD CASUALTY INS CO	10	0	100.00%	100.00%	96.30%
SI	KENOSHA UNIFIED SCHOOL DISTRICT	8	0	100.00%	100.00%	96.05%
36463	DISCOVER PROPERTY & CASUALTY INSU	13	0	100.00%	98.15%	95.57%
20478	NATIONAL FIRE INS CO OF HARTFORD	4	0	100.00%	96.15%	95.45%
19682	HARTFORD FIRE INSURANCE CO	9	0	100.00%	97.78%	95.42%
10642	CHEROKEE INSURANCE CO	2	0	100.00%	93.33%	95.28%
34207	WESTPORT INSURANCE CORPORATION	2	0	100.00%	91.67%	94.94%
14117	GRINNELL MUT REINSUR CO	9	0	100.00%	90.91%	94.68%
20397	VIGILANT INSURANCE CO	14	2	85.71%	91.84%	94.66%
SI	STOUGHTON TRAILERS, LLC	1	0	100.00%	66.67%	94.37%
SI	WISCONSIN BELL INC	16	1	93.75%	91.80%	93.83%
19402	AIG CASUALTY CO	13	2	84.62%	89.47%	93.81%
33600	L M INSURANCE CORP	9	0	100.00%	85.96%	93.55%
10239	SECURA SUPREME	0	1	0.00%	0.00%	93.55%
33588	FIRST LIBERTY INS CORP THE	2	0	100.00%	86.36%	93.20%
SI	FEDERAL EXPRESS CORPORATION	11	0	100.00%	97.14%	93.00%
18767	CHURCH MUTUAL INSURANCE CO	17	0	100.00%	98.25%	92.86%
SI	WISCONSIN ELECTRIC POWER COMPAN	3	0	100.00%	84.62%	92.31%
25976	UTICA MUTUAL INS CO	10	2	80.00%	83.33%	90.70%
SI	CITY OF GREEN BAY	5	0	100.00%	95.00%	89.39%
10120	EVEREST NATIONAL INS CO	1	0	100.00%	100.00%	89.19%
41394	BENCHMARK INSURANCE CO	6	0	100.00%	85.71%	88.51%
SI	COLUMBIA-ST MARY'S INC	14	0	100.00%	83.33%	88.11%
SI	BRIGGS & STRATTON CORP	3	0	100.00%	75.00%	86.60%
14508	MICHIGAN MILLERS MUTUAL INS CO	17	2	88.24%	82.26%	84.66%
19356	MARYLAND CASUALTY CO	5	1	80.00%	80.00%	84.00%
14591	MILWAUKEE INS COMPANY	7	1	85.71%	86.11%	81.52%
45934	AMERICAN COMPENSATION	9	2	77.78%	86.84%	80.95%
21113	UNITED STATES FIRE INS CO	4	2	50.00%	25.00%	80.46%
13714	PHARMACISTS MUTUAL INS CO	5	5	0.00%	30.00%	78.31%
24767	ST PAUL FIRE & MARINE INS CO	6	0	100.00%	76.19%	75.25%
25887	UNITED STATES FIDELITY & GUARANTY	6	1	83.33%	72.41%	71.55%
21261	ELECTRIC INSURANCE CO	6	0	100.00%	75.00%	70.31%
40827	VIRGINIA SURETY CO INC	0	2	0.00%	-25.00%	62.50%
21865	ASSOCIATED INDEMNITY CORP	1	1	0.00%	-44.44%	-7.14%
Totals for Group:		260	26	90.00%	85.39%	88.43%