

Indicator 9: Penalties and Forfeitures Issued - 3rd Quarter 2009

Large Insurers (400 Claims or more per year)

| <u>NAIC</u>              | <u>INSURER</u>                       | <u>Claims</u> | <u>Forfeitures<br/>&amp; penalties</u> | <u>No Penalty<br/>Ratio</u> | <u>Year To Date</u> | <u>12 Qtr Percent</u> |
|--------------------------|--------------------------------------|---------------|--|-----------------------------|---------------------|-----------------------|
| 15261                    | SOCIETY INSURANCE A MUTUAL CO        | 218           | 0                                      | 100.00%                     | 99.36%              | 98.61%                |
| 22543                    | SECURA INSURANCE A MUTUAL CO         | 76            | 0                                      | 100.00%                     | 98.44%              | 96.02%                |
| SI                       | CITY OF MILWAUKEE                    | 158           | 1                                      | 99.37%                      | 96.03%              | 96.70%                |
| 42404                    | LIBERTY INSURANCE CORP               | 93            | 1                                      | 98.92%                      | 97.22%              | 94.67%                |
| 24449                    | REGENT INSURANCE CO                  | 131           | 2                                      | 98.47%                      | 97.84%              | 97.67%                |
| 29157                    | UNITED WISCONSIN                     | 311           | 6                                      | 98.07%                      | 95.90%              | 97.35%                |
| 15350                    | WEST BEND MUTUAL INS CO              | 263           | 6                                      | 97.72%                      | 96.64%              | 96.56%                |
| 14184                    | ACUITY INSURANCE CO                  | 187           | 5                                      | 97.33%                      | 96.22%              | 93.53%                |
| 21415                    | EMPLOYERS MUTUAL CASUALTY CO         | 73            | 2                                      | 97.26%                      | 97.79%              | 95.89%                |
| 24988                    | SENTRY INSURANCE A MUTUAL CO         | 136           | 7                                      | 94.85%                      | 96.55%              | 97.15%                |
| 23817                    | ILLINOIS NATIONAL INS CO             | 94            | 5                                      | 94.68%                      | 94.58%              | 88.50%                |
| 25402                    | EMPLOYERS ASSURANCE CORP             | 124           | 7                                      | 94.35%                      | 95.09%              | 95.60%                |
| 26069                    | WAUSAU BUSINESS INS CO               | 110           | 9                                      | 91.82%                      | 90.77%              | 90.12%                |
| 26042                    | WAUSAU UNDERWRITERS INS CO           | 110           | 9                                      | 91.82%                      | 90.34%              | 90.70%                |
| 21458                    | EMPLOYERS INSURANCE CO OF WAUSAU     | 117           | 13                                     | 88.89%                      | 88.89%              | 93.02%                |
| 16535                    | ZURICH AMERICAN INSURANCE COMPAN     | 226           | 29                                     | 87.17%                      | 85.75%              | 86.41%                |
| 22667                    | ACE AMERICAN INSURANCE CO            | 206           | 27                                     | 86.89%                      | 90.05%              | 88.25%                |
| 24147                    | OLD REPUBLIC INS CO                  | 47            | 9                                      | 80.85%                      | 90.77%              | 92.21%                |
| 25674                    | TRAVELERS PROPERTY CAS CO OF AMERICA | 115           | 26                                     | 77.39%                      | 89.40%              | 91.97%                |
| <b>Totals for Group:</b> |                                      | <b>2,795</b>  | <b>164</b>                             | <b>94.13%</b>               | <b>94.07%</b>       | <b>94.05%</b>         |

Indicator 9: Penalties and Forfeitures Issued - 3rd Quarter 2009

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

| <u>NAIC</u>              | <u>INSURER</u>                       | <u>Claims</u> | <u>Forfeitures<br/>&amp; penalties</u> | <u>No Penalty<br/>Ratio</u> | <u>Year To Date</u> | <u>12 Qtr Percent</u> |
|--------------------------|--------------------------------------|---------------|--|-----------------------------|---------------------|-----------------------|
| 20494                    | TRANSPORTATION INSURANCE CO          | 55            | 0                                      | 100.00%                     | 100.00%             | 97.76%                |
| 13935                    | FEDERATED MUTUAL INS CO              | 24            | 0                                      | 100.00%                     | 100.00%             | 94.92%                |
| 28460                    | SENTRY CASUALTY CO                   | 216           | 2                                      | 99.07%                      | 98.86%              | 98.70%                |
| 11374                    | SFM MUTUAL INS CO                    | 43            | 1                                      | 97.67%                      | 98.63%              | 96.55%                |
| SI                       | DEPT OF ADMINISTRATION               | 91            | 2                                      | 97.80%                      | 98.58%              | 98.87%                |
| SI                       | NEWPAGE WISCONSIN SYSTEM INC         | 20            | 1                                      | 95.00%                      | 98.51%              | 81.82%                |
| SI                       | CITY OF MADISON                      | 42            | 1                                      | 97.62%                      | 98.37%              | 94.90%                |
| 14176                    | HASTINGS MUTUAL INS CO               | 21            | 1                                      | 95.24%                      | 98.11%              | 95.11%                |
| 23787                    | NATIONWIDE MUTUAL INS CO             | 28            | 0                                      | 100.00%                     | 97.94%              | 90.43%                |
| SI                       | TARGET CORP (STORES)                 | 12            | 1                                      | 91.67%                      | 97.50%              | 98.04%                |
| 29459                    | TWIN CITY FIRE INS CO                | 45            | 2                                      | 95.56%                      | 97.42%              | 94.39%                |
| 11150                    | ARCH INSURANCE CO                    | 17            | 1                                      | 94.12%                      | 96.92%              | 96.49%                |
| 18988                    | AUTO OWNERS INS CO                   | 34            | 2                                      | 94.12%                      | 96.67%              | 96.30%                |
| 37885                    | XL SPECIALTY INSURANCE COMPANY       | 28            | 1                                      | 96.43%                      | 96.51%              | 89.28%                |
| 13986                    | FRANKENMUTH MUTUAL INS CO            | 40            | 0                                      | 100.00%                     | 96.46%              | 96.21%                |
| 11371                    | GREAT WEST CASUALTY CO               | 9             | 0                                      | 100.00%                     | 96.30%              | 91.67%                |
| 14303                    | INTEGRITY MUTUAL INS CO              | 45            | 1                                      | 97.78%                      | 96.12%              | 97.50%                |
| 15091                    | RURAL MUTUAL INS CO                  | 70            | 3                                      | 95.71%                      | 96.04%              | 96.75%                |
| SI                       | KOHLER CO                            | 15            | 0                                      | 100.00%                     | 95.65%              | 95.50%                |
| 23434                    | MIDDLESEX INSURANCE CO               | 55            | 1                                      | 98.18%                      | 95.27%              | 96.82%                |
| 35386                    | FIDELITY & GUARANTY INS CO           | 37            | 3                                      | 91.89%                      | 95.00%              | 91.79%                |
| 25666                    | TRAVELERS INDEMNITY CO OF AMERIC.    | 20            | 2                                      | 90.00%                      | 95.00%              | 92.74%                |
| 11527                    | LEAGUE OF WIS MUNICIPALITIES MUTU.   | 27            | 0                                      | 100.00%                     | 94.96%              | 95.84%                |
| SI                       | MILWAUKEE BOARD OF SCHOOL DIR        | 42            | 1                                      | 97.62%                      | 94.33%              | 95.94%                |
| SI                       | COUNTY OF MILWAUKEE                  | 45            | 5                                      | 88.89%                      | 93.64%              | 94.61%                |
| 31895                    | AMERICAN INTERSTATE INS CO           | 25            | 0                                      | 100.00%                     | 93.44%              | 89.56%                |
| 10804                    | CONTINENTAL WESTERN INS CO           | 10            | 0                                      | 100.00%                     | 93.33%              | 96.26%                |
| 19429                    | INSURANCE COMPANY OF STATE OF PA     | 55            | 3                                      | 94.55%                      | 93.21%              | 80.67%                |
| 23841                    | NEW HAMPSHIRE INSURANCE CO           | 96            | 11                                     | 88.54%                      | 92.53%              | 91.70%                |
| 10998                    | MICHIGAN COMMERCIAL INS MUTUAL I     | 19            | 1                                      | 94.74%                      | 92.19%              | 93.51%                |
| 40142                    | AMERICAN ZURICH INS CO               | 47            | 1                                      | 97.87%                      | 91.78%              | 91.96%                |
| 24414                    | GENERAL CAS CO OF WI                 | 38            | 5                                      | 86.84%                      | 90.91%              | 95.84%                |
| 15377                    | WESTERN NATIONAL MUTUAL INS CO       | 35            | 4                                      | 88.57%                      | 90.36%              | 87.69%                |
| 10677                    | CINCINNATI INSURANCE CO THE          | 81            | 3                                      | 96.30%                      | 90.34%              | 90.82%                |
| SI                       | MILWAUKEE TRANSPORT SERVICES INC     | 26            | 4                                      | 84.62%                      | 89.87%              | 89.63%                |
| 25682                    | TRAVELERS INDEMNITY CO OF CT THE     | 53            | 12                                     | 77.36%                      | 89.47%              | 93.45%                |
| 10166                    | ACCIDENT FUND INS CO OF AMERICA      | 68            | 4                                      | 94.12%                      | 88.95%              | 79.14%                |
| 23043                    | LIBERTY MUTUAL INS CO                | 144           | 25                                     | 82.64%                      | 88.84%              | 82.69%                |
| 31003                    | TRI STATE INS CO OF MN               | 39            | 5                                      | 87.18%                      | 88.55%              | 91.37%                |
| 24228                    | PEKIN INSURANCE CO                   | 10            | 1                                      | 90.00%                      | 88.46%              | 95.26%                |
| 23035                    | LIBERTY MUTUAL FIRE INS CO           | 43            | 5                                      | 88.37%                      | 87.22%              | 86.41%                |
| 19445                    | NATIONAL UNION FIRE INS CO OF PITTSI | 32            | 1                                      | 96.88%                      | 86.41%              | 82.57%                |
| 22659                    | INDIANA INSURANCE CO                 | 43            | 3                                      | 93.02%                      | 85.60%              | 86.96%                |
| 19410                    | COMMERCE & INDUSTRY INS CO           | 25            | 3                                      | 88.00%                      | 85.44%              | 81.57%                |
| 20281                    | FEDERAL INSURANCE CO                 | 38            | 7                                      | 81.58%                      | 84.00%              | 85.69%                |
| 19380                    | AMERICAN HOME ASSURANCE CO           | 2             | 2                                      | 0.00%                       | 83.33%              | 87.30%                |
| 43575                    | INDEMNITY INSURANCE CO OF NORTH A    | 15            | 3                                      | 80.00%                      | 78.05%              | 85.94%                |
| 26425                    | WAUSAU GENERAL INS CO                | 7             | 3                                      | 57.14%                      | 68.57%              | 90.89%                |
| <b>Totals for Group:</b> |                                      | <b>2,032</b>  | <b>137</b>                             | <b>93.26%</b>               | <b>93.44%</b>       | <b>91.77%</b>         |

Indicator 9: Penalties and Forfeitures Issued - 3rd Quarter 2009

Small Size Insurers (Less than 85 Claims per year)

| <u>NAIC</u>              | <u>INSURER</u>                     | <u>Claims</u> | <u>Forfeitures<br/>&amp; penalties</u> | <u>No Penalty<br/>Ratio</u> | <u>Year To Date</u> | <u>12 Qtr Percent</u> |
|--------------------------|------------------------------------|---------------|--|-----------------------------|---------------------|-----------------------|
| 29424                    | HARTFORD CASUALTY INS CO           | 9             | 0                                      | 100.00%                     | 100.00%             | 98.35%                |
| SI                       | MARTEN TRANSPORT LTD               | 12            | 1                                      | 91.67%                      | 95.35%              | 97.79%                |
| SI                       | THE VOLLRATH COMPANY LLC           | 7             | 0                                      | 100.00%                     | 92.86%              | 96.72%                |
| 12006                    | DISTRICTS MUTUAL INS               | 8             | 0                                      | 100.00%                     | 90.63%              | 96.71%                |
| 20478                    | NATIONAL FIRE INS CO OF HARTFORD   | 3             | 0                                      | 100.00%                     | 100.00%             | 96.34%                |
| 19682                    | HARTFORD FIRE INSURANCE CO         | 5             | 0                                      | 100.00%                     | 100.00%             | 96.21%                |
| 10472                    | CAPITOL INDEMNITY CORP             | 18            | 1                                      | 94.44%                      | 96.88%              | 96.18%                |
| SI                       | GENERAL MOTORS COMPANY             | 3             | 1                                      | 66.67%                      | 94.74%              | 95.85%                |
| 10642                    | CHEROKEE INSURANCE CO              | 1             | 1                                      | 0.00%                       | 80.00%              | 95.29%                |
| 36463                    | DISCOVER PROPERTY & CASUALTY INSU  | 10            | 1                                      | 90.00%                      | 93.33%              | 94.84%                |
| 34207                    | WESTPORT INSURANCE CORPORATION     | 2             | 0                                      | 100.00%                     | 85.71%              | 94.37%                |
| 25143                    | STATE FARM FIRE & CASUALTY CO      | 16            | 2                                      | 87.50%                      | 92.50%              | 94.04%                |
| 18767                    | CHURCH MUTUAL INSURANCE CO         | 9             | 0                                      | 100.00%                     | 100.00%             | 93.92%                |
| SI                       | JOURNAL SENTINEL INC               | 3             | 0                                      | 100.00%                     | 100.00%             | 93.67%                |
| SI                       | WISCONSIN BELL INC                 | 13            | 0                                      | 100.00%                     | 96.43%              | 93.64%                |
| 19402                    | AIG CASUALTY CO                    | 4             | 0                                      | 100.00%                     | 87.50%              | 92.56%                |
| 20397                    | VIGILANT INSURANCE CO              | 14            | 1                                      | 92.86%                      | 88.24%              | 92.37%                |
| 14117                    | GRINNELL MUT REINSUR CO            | 3             | 0                                      | 100.00%                     | 80.00%              | 92.31%                |
| 33600                    | L M INSURANCE CORP                 | 9             | 1                                      | 88.89%                      | 90.48%              | 92.06%                |
| SI                       | FEDERAL EXPRESS CORPORATION        | 12            | 1                                      | 91.67%                      | 93.55%              | 91.00%                |
| SI                       | STOUGHTON TRAILERS, LLC            | 0             | 0                                      | 0.00%                       | 100.00%             | 90.24%                |
| 25976                    | UTICA MUTUAL INS CO                | 7             | 2                                      | 71.43%                      | 93.94%              | 90.23%                |
| SI                       | WISCONSIN ELECTRIC POWER COMPAN    | 4             | 2                                      | 50.00%                      | 79.31%              | 90.00%                |
| 30104                    | HARTFORD UNDERWRITERS INS CO       | 13            | 0                                      | 100.00%                     | 94.29%              | 89.94%                |
| 22322                    | GREENWICH INSURANCE CO             | 0             | 0                                      | 0.00%                       | 0.00%               | 89.66%                |
| SI                       | COLUMBIA-ST MARY'S GROUP           | 20            | 1                                      | 95.00%                      | 94.83%              | 88.75%                |
| 14508                    | MICHIGAN MILLERS MUTUAL INS CO     | 3             | 0                                      | 100.00%                     | 87.50%              | 86.88%                |
| 19259                    | SELECTIVE INS CO OF SOUTH CAROLINA | 3             | 0                                      | 100.00%                     | 100.00%             | 86.74%                |
| 36919                    | HAWKEYE SECURITY INS CO            | 5             | 1                                      | 80.00%                      | 61.90%              | 83.01%                |
| 45934                    | AMERICAN COMPENSATION              | 4             | 1                                      | 75.00%                      | 80.00%              | 82.30%                |
| 10120                    | EVEREST NATIONAL INS CO            | 0             | 0                                      | 0.00%                       | 100.00%             | 80.00%                |
| 14591                    | MILWAUKEE INS COMPANY              | 0             | 1                                      | 0.00%                       | 50.00%              | 74.67%                |
| 13714                    | PHARMACISTS MUTUAL INS CO          | 2             | 0                                      | 100.00%                     | 81.82%              | 73.91%                |
| 25887                    | UNITED STATES FIDELITY & GUARANTY  | 16            | 2                                      | 87.50%                      | 90.63%              | 69.70%                |
| 21113                    | UNITED STATES FIRE INS CO          | 2             | 0                                      | 100.00%                     | 66.67%              | 67.31%                |
| 24767                    | ST PAUL FIRE & MARINE INS CO       | 0             | 0                                      | 0.00%                       | 0.00%               | 64.81%                |
| 21865                    | ASSOCIATED INDEMNITY CORP          | 0             | 0                                      | 0.00%                       | 0.00%               | -43.24%               |
| <b>Totals for Group:</b> |                                    | <b>240</b>    | <b>20</b>                              | <b>91.67%</b>               | <b>91.50%</b>       | <b>89.24%</b>         |