

Indicator 9: Penalties and Surcharges Issued - 4th Quarter 2009

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	82	0	100.00%	98.37%	96.14%
29157	UNITED WISCONSIN	303	4	98.68%	96.65%	97.31%
24988	SENTRY INSURANCE A MUTUAL CO	132	2	98.48%	96.92%	97.45%
15261	SOCIETY INSURANCE A MUTUAL CO	195	4	97.95%	99.01%	98.74%
42404	LIBERTY INSURANCE CORP	137	3	97.81%	97.40%	94.90%
14184	ACUITY INSURANCE CO	204	6	97.06%	96.29%	94.29%
SI	CITY OF MILWAUKEE	129	4	96.90%	96.17%	96.50%
15350	WEST BEND MUTUAL INS CO	249	11	95.58%	96.48%	96.40%
24449	REGENT INSURANCE CO	135	6	95.56%	97.44%	97.71%
22543	SECURA INSURANCE A MUTUAL CO	81	4	95.06%	97.62%	96.00%
26042	WAUSAU UNDERWRITERS INS CO	140	10	92.86%	91.01%	90.65%
25402	EMPLOYERS ASSURANCE CORP	99	8	91.92%	94.58%	95.38%
21458	EMPLOYERS INSURANCE CO OF WAUSAU	115	11	90.43%	89.17%	92.70%
23817	ILLINOIS NATIONAL INS CO	39	4	89.74%	93.99%	89.84%
26069	WAUSAU BUSINESS INS CO	121	14	88.43%	90.07%	89.98%
22667	ACE AMERICAN INSURANCE CO	171	20	88.30%	89.75%	88.70%
16535	ZURICH AMERICAN INSURANCE COMPAN	253	31	87.75%	86.07%	85.51%
24147	OLD REPUBLIC INS CO	50	8	84.00%	89.39%	92.70%
25674	TRAVELERS PROPERTY CAS CO OF AMER	162	100	38.27%	75.08%	88.06%
Totals for Group:		2,797	250	91.06%	93.33%	93.88%

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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>12 Qtr Percent</u>
20508	VALLEY FORGE INS CO	45	0	100.00%	100.00%	99.46%
14176	HASTINGS MUTUAL INS CO	21	0	100.00%	100.00%	95.72%
13935	FEDERATED MUTUAL INS CO	14	0	100.00%	100.00%	95.33%
23442	PATRIOT GENL INS CO	10	0	100.00%	100.00%	99.01%
19950	WILSON MUTUAL INS CO	72	0	100.00%	99.63%	99.64%
SI	UW-SYSTEM ADMINISTRATION	41	0	100.00%	99.45%	98.18%
28460	SENTRY CASUALTY CO	264	1	99.62%	99.09%	98.92%
SI	NEWPAGE WISCONSIN SYSTEM INC	13	0	100.00%	98.73%	81.40%
SI	CITY OF MADISON	30	0	100.00%	98.68%	95.04%
20494	TRANSPORTATION INSURANCE CO	39	3	92.31%	98.64%	97.55%
SI	SCHNEIDER NATIONAL CARRIERS INC	15	0	100.00%	98.51%	99.06%
11374	SFM MUTUAL INS CO	54	1	98.15%	98.50%	97.01%
23787	NATIONWIDE MUTUAL INS CO	32	0	100.00%	98.45%	93.09%
SI	DEPT OF ADMINISTRATION	76	2	97.37%	98.31%	98.78%
11150	ARCH INSURANCE CO	28	0	100.00%	97.83%	96.74%
11371	GREAT WEST CASUALTY CO	16	0	100.00%	97.10%	92.17%
21407	EMCASCO INSURANCE CO	40	0	100.00%	97.06%	97.16%
SI	KOHLER CO	22	0	100.00%	96.74%	95.15%
37885	XL SPECIALTY INSURANCE COMPANY	37	1	97.30%	96.72%	90.05%
18988	AUTO OWNERS INS CO	31	1	96.77%	96.69%	96.61%
SI	TARGET CORP (STORES)	19	1	94.74%	96.61%	97.99%
15091	RURAL MUTUAL INS CO	60	1	98.33%	96.55%	97.10%
11527	LEAGUE OF WIS MUNICIPALITIES MUTU.	26	0	100.00%	95.83%	95.98%
29459	TWIN CITY FIRE INS CO	52	5	90.38%	95.63%	94.45%
13986	FRANKENMUTH MUTUAL INS CO	37	3	91.89%	95.33%	95.84%
35386	FIDELITY & GUARANTY INS CO	28	1	96.43%	95.24%	92.63%
SI	MILWAUKEE BOARD OF SCHOOL DIR	61	1	98.36%	95.22%	95.78%
14303	INTEGRITY MUTUAL INS CO	32	3	90.63%	95.03%	97.22%
31895	AMERICAN INTERSTATE INS CO	20	0	100.00%	95.00%	89.08%
24830	CITIES & VILLAGES MUTUAL INS CO	14	0	100.00%	94.94%	96.00%
23434	MIDDLESEX INSURANCE CO	35	3	91.43%	94.54%	96.20%
19429	INSURANCE COMPANY OF STATE OF PA	50	1	98.00%	94.29%	81.97%
10804	CONTINENTAL WESTERN INS CO	24	1	95.83%	94.20%	95.92%
24228	PEKIN INSURANCE CO	23	0	100.00%	93.88%	96.98%
19275	AMERICAN FAMILY MUTUAL INS CO	26	6	76.92%	93.39%	95.10%
SI	COUNTY OF MILWAUKEE	28	2	92.86%	93.38%	94.56%
23841	NEW HAMPSHIRE INSURANCE CO	143	7	95.10%	93.30%	92.30%
24414	GENERAL CAS CO OF WI	24	1	95.83%	91.87%	95.85%
40142	AMERICAN ZURICH INS CO	31	3	90.32%	91.43%	91.57%
10998	MICHIGAN COMMERCIAL INS MUTUAL	25	3	88.00%	91.01%	92.86%
10677	CINCINNATI INSURANCE CO THE	68	5	92.65%	90.88%	90.23%
10166	ACCIDENT FUND INS CO OF AMERICA	53	2	96.23%	90.87%	79.61%
15377	WESTERN NATIONAL MUTUAL INS CO	37	3	91.89%	90.83%	87.68%
SI	MILWAUKEE TRANSPORT SERVICES INC	35	3	91.43%	90.35%	90.03%
22659	INDIANA INSURANCE CO	35	0	100.00%	88.75%	88.75%
31003	TRI STATE INS CO OF MN	53	6	88.68%	88.59%	90.97%
19410	COMMERCE & INDUSTRY INS CO	38	2	94.74%	88.57%	82.06%
23043	LIBERTY MUTUAL INS CO	93	14	84.95%	88.09%	82.34%
19445	NATIONAL UNION FIRE INS CO OF PITTSI	35	3	91.43%	87.68%	83.51%
23035	LIBERTY MUTUAL FIRE INS CO	42	8	80.95%	85.06%	84.55%

Indicator 9: Penalties and Surcharges Issued - 4th Quarter 2009

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>
19380	AMERICAN HOME ASSURANCE CO	3	2	33.33%	81.82%	86.80%
43575	INDEMNITY INSURANCE CO OF NORTH A	6	0	100.00%	80.85%	85.79%
25682	TRAVELERS INDEMNITY CO OF CT THE	71	33	53.52%	80.29%	89.82%
20281	FEDERAL INSURANCE CO	25	11	56.00%	79.19%	84.06%
25666	TRAVELERS INDEMNITY CO OF AMERIC.	28	18	35.71%	76.14%	87.54%
26425	WAUSAU GENERAL INS CO	8	2	75.00%	69.77%	89.67%
Totals for Group:		2,288	163	92.88%	93.75%	92.42%

Indicator 9: Penalties and Surcharges Issued - 4th Quarter 2009

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>
SI	EMERSON ELECTRIC COMPANY	6	0	100.00%	100.00%	100.00%
SI	COUNTY OF LA CROSSE	3	0	100.00%	100.00%	100.00%
26956	WIS COUNTY MUTUAL INS CORP	10	0	100.00%	100.00%	99.35%
29424	HARTFORD CASUALTY INS CO	11	0	100.00%	100.00%	99.19%
12262	PENN MFRS ASSOCIATION INS CO	13	0	100.00%	98.25%	99.13%
SI	CNH AMERICA LLC	10	0	100.00%	100.00%	98.95%
SI	COUNTY OF ROCK	5	1	80.00%	96.15%	98.89%
21180	SENTRY SELECT	4	0	100.00%	100.00%	98.88%
SI	COUNTY OF WINNEBAGO	4	0	100.00%	100.00%	98.77%
SI	KENOSHA UNIFIED SCHOOL DISTRICT	4	0	100.00%	100.00%	98.46%
SI	BRUNSWICK CORPORATION	4	0	100.00%	100.00%	98.39%
11250	COMMUNITY INS CORP	1	0	100.00%	100.00%	98.20%
SI	COUNTY OF SHEBOYGAN	1	0	100.00%	100.00%	97.62%
SI	COUNTY OF DANE	10	0	100.00%	95.24%	97.35%
18767	CHURCH MUTUAL INSURANCE CO	12	0	100.00%	100.00%	97.26%
SI	MARTEN TRANSPORT LTD	10	1	90.00%	94.34%	97.06%
SI	P&H MINING EQUIPMENT INC	13	1	92.31%	97.83%	96.89%
19682	HARTFORD FIRE INSURANCE CO	4	0	100.00%	100.00%	96.77%
SI	GENERAL MOTORS COMPANY	5	1	80.00%	91.67%	96.72%
20443	CONTINENTAL CASUALTY CO	6	0	100.00%	88.89%	96.55%
SI	CITY OF RACINE	3	0	100.00%	85.71%	96.49%
20478	NATIONAL FIRE INS CO OF HARTFORD	11	0	100.00%	100.00%	96.43%
12006	DISTRICTS MUTUAL INS	7	0	100.00%	91.89%	96.23%
SI	THE VOLLRATH COMPANY LLC	6	0	100.00%	95.00%	96.15%
SI	DEPT OF TRANSPORTATION	1	0	100.00%	85.71%	96.09%
SI	CITY OF KENOSHA	5	0	100.00%	100.00%	95.89%
10642	CHEROKEE INSURANCE CO	0	0	0.00%	100.00%	95.52%
34207	WESTPORT INSURANCE CORPORATION	3	0	100.00%	90.00%	95.38%
10472	CAPITOL INDEMNITY CORP	5	1	80.00%	94.59%	95.12%
36463	DISCOVER PROPERTY & CASUALTY INSU	17	0	100.00%	95.16%	95.03%
SI	JOURNAL SENTINEL INC	5	0	100.00%	100.00%	94.81%
41394	BENCHMARK INSURANCE CO	8	0	100.00%	97.44%	94.51%
SI	USF HOLLAND INC	7	1	85.71%	91.67%	93.81%
SI	WISCONSIN PUBLIC SERVICE CORP	5	0	100.00%	85.71%	93.33%
25143	STATE FARM FIRE & CASUALTY CO	15	1	93.33%	92.73%	93.20%
19038	TRAVELERS CASUALTY & SURETY CO	9	4	55.56%	84.62%	93.17%
SI	WISCONSIN BELL INC	13	1	92.31%	95.65%	92.98%
19402	CHARTIS PROPERTY CASUALTY CO	7	0	100.00%	91.30%	92.86%
SI	COUNTY OF WAUKESHA	9	3	66.67%	84.62%	92.77%
13021	UNITED FIRE & CASUALTY CO	7	2	71.43%	91.23%	92.76%
33600	L M INSURANCE CORP	6	0	100.00%	96.00%	92.62%
14117	GRINNELL MUT REINSUR CO	4	0	100.00%	85.71%	92.31%
SI	FEDERAL EXPRESS CORPORATION	6	0	100.00%	94.59%	92.08%
20109	BITUMINOUS FIRE & MARINE INS CO	0	0	0.00%	81.82%	92.00%
SI	CITY OF GREEN BAY	3	0	100.00%	88.89%	91.94%
20397	VIGILANT INSURANCE CO	9	1	88.89%	88.37%	91.60%
SI	COOPER POWER SYSTEMS LLC	1	4	-300.00%	0.00%	91.46%
SI	MANITOWOC CRANES INC	2	1	50.00%	78.95%	91.03%
30104	HARTFORD UNDERWRITERS INS CO	8	0	100.00%	95.35%	90.57%
25976	UTICA MUTUAL INS CO	8	0	100.00%	95.12%	89.52%

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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>12 Qtr Percent</u>
23108	LUMBERMEN'S UNDERWRITING ALLIAN	5	0	100.00%	100.00%	89.39%
SI	STOUGHTON TRAILERS, LLC	0	0	0.00%	100.00%	88.24%
SI	COLUMBIA-ST MARY'S GROUP	9	0	100.00%	95.52%	87.92%
14508	MICHIGAN MILLERS MUTUAL INS CO	7	1	85.71%	87.50%	86.75%
SI	WISCONSIN ELECTRIC POWER COMPAN'	6	3	50.00%	74.29%	86.67%
SI	COUNTY OF WASHINGTON	10	10	0.00%	60.71%	85.57%
19259	SELECTIVE INS CO OF SOUTH CAROLINA	2	0	100.00%	100.00%	85.35%
SI	KWIK TRIP INC	7	2	71.43%	89.74%	85.22%
22322	GREENWICH INSURANCE CO	0	0	0.00%	0.00%	84.78%
25615	CHARTER OAK FIRE INS CO	10	5	50.00%	75.68%	84.76%
33588	FIRST LIBERTY INS CORP THE	2	0	100.00%	50.00%	84.06%
45934	AMERICAN COMPENSATION	7	1	85.71%	82.35%	82.14%
36919	HAWKEYE SECURITY INS CO	3	0	100.00%	66.67%	81.98%
SI	BRIGGS & STRATTON CORP	7	2	71.43%	74.19%	78.83%
26247	AMERICAN GUARANTEE & LIABILITY IN	8	0	100.00%	72.41%	78.82%
25887	UNITED STATES FIDELITY & GUARANTY	22	1	95.45%	92.59%	75.65%
14591	MILWAUKEE INS COMPANY	0	0	0.00%	50.00%	74.63%
13714	PHARMACISTS MUTUAL INS CO	9	1	88.89%	85.00%	73.24%
10120	EVEREST NATIONAL INS CO	0	0	0.00%	100.00%	72.22%
SI	FEDEX FREIGHT INC	3	1	66.67%	81.25%	70.37%
24767	ST PAUL FIRE & MARINE INS CO	0	2	0.00%	0.00%	62.00%
21113	UNITED STATES FIRE INS CO	0	0	0.00%	66.67%	58.54%
21865	ASSOCIATED INDEMNITY CORP	0	1	0.00%	-100.00%	-43.75%
Totals for Group:		443	53	88.04%	91.04%	91.03%