

Indicator 9: Penalties and Surcharges Issued - 4th 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>
26042	WAUSAU UNDERWRITERS INS CO	178	0	100.00%	98.21%	95.04%
29157	UNITED WISCONSIN	251	1	99.60%	98.25%	97.41%
15261	SOCIETY INSURANCE A MUTUAL CO	189	1	99.47%	98.99%	98.93%
15350	WEST BEND MUTUAL INS CO	263	3	98.86%	96.52%	96.18%
23043	LIBERTY MUTUAL INS CO	84	1	98.81%	97.06%	85.79%
28460	SENTRY CASUALTY CO	289	4	98.62%	98.79%	98.86%
24988	SENTRY INSURANCE A MUTUAL CO	153	3	98.04%	96.27%	97.17%
25402	EMPLOYERS ASSURANCE CORP	45	1	97.78%	91.67%	94.97%
24449	REGENT INSURANCE CO	134	3	97.76%	95.51%	96.99%
21458	EMPLOYERS INSURANCE CO OF WAUSAU	71	2	97.18%	94.26%	93.43%
42404	LIBERTY INSURANCE CORP	117	5	95.73%	96.53%	95.32%
SI	CITY OF MILWAUKEE	134	6	95.52%	96.02%	96.23%
23841	NEW HAMPSHIRE INSURANCE CO	173	9	94.80%	90.89%	92.17%
26069	WAUSAU BUSINESS INS CO	110	7	93.64%	96.49%	93.20%
16535	ZURICH AMERICAN INSURANCE COMPAN	231	16	93.07%	82.56%	82.13%
14184	ACUITY INSURANCE CO	189	17	91.01%	92.22%	94.68%
22667	ACE AMERICAN INSURANCE CO	202	22	89.11%	88.88%	89.02%
25674	TRAVELERS PROPERTY CAS CO OF AMER	177	38	78.53%	61.09%	76.73%
Totals for Group:		2,990	139	95.35%	92.87%	93.20%

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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>
24830	CITIES & VILLAGES MUTUAL INS CO	16	0	100.00%	100.00%	96.96%
13935	FEDERATED MUTUAL INS CO	13	0	100.00%	100.00%	99.15%
SI	SCHNEIDER NATIONAL CARRIERS INC	12	0	100.00%	100.00%	98.99%
11527	LEAGUE OF WIS MUNICIPALITIES MUTU.	44	0	100.00%	99.33%	96.84%
11150	ARCH INSURANCE CO	25	0	100.00%	98.96%	97.80%
20508	VALLEY FORGE INS CO	42	1	97.62%	98.75%	99.42%
SI	NEWPAGE WISCONSIN SYSTEM INC	13	0	100.00%	98.31%	96.34%
19950	WILSON MUTUAL INS CO	95	3	96.84%	98.28%	99.01%
24414	GENERAL CAS CO OF WI	22	1	95.45%	98.15%	95.96%
SI	WISCONSIN BELL INC	10	0	100.00%	97.96%	94.92%
SI	KOHLER CO	21	1	95.24%	97.83%	94.65%
SI	DEPT OF ADMINISTRATION	109	0	100.00%	97.54%	98.24%
23787	NATIONWIDE MUTUAL INS CO	36	2	94.44%	97.52%	97.38%
19410	COMMERCE & INDUSTRY INS CO	42	0	100.00%	96.91%	87.99%
11371	GREAT WEST CASUALTY CO	21	1	95.24%	96.88%	95.35%
23434	MIDDLESEX INSURANCE CO	46	1	97.83%	96.76%	95.99%
23035	LIBERTY MUTUAL FIRE INS CO	32	0	100.00%	96.72%	81.34%
18988	AUTO OWNERS INS CO	47	0	100.00%	96.64%	96.38%
14303	INTEGRITY MUTUAL INS CO	34	1	97.06%	96.58%	96.65%
20494	TRANSPORTATION INSURANCE CO	57	0	100.00%	96.35%	97.12%
21407	EMCASCO INSURANCE CO	50	1	98.00%	96.34%	97.34%
22659	INDIANA INSURANCE CO	47	3	93.62%	96.15%	92.06%
SI	MILWAUKEE BOARD OF SCHOOL DIR	94	1	98.94%	96.10%	96.24%
15091	RURAL MUTUAL INS CO	70	1	98.57%	95.61%	96.52%
10166	ACCIDENT FUND INS CO OF AMERICA	41	2	95.12%	95.10%	87.77%
19429	INSURANCE COMPANY OF STATE OF PA	41	2	95.12%	94.44%	89.07%
11374	SFM MUTUAL INS CO	44	2	95.45%	94.09%	96.25%
21415	EMPLOYERS MUTUAL CASUALTY CO	108	4	96.30%	93.93%	95.49%
29459	TWIN CITY FIRE INS CO	39	2	94.87%	92.72%	95.49%
13986	FRANKENMUTH MUTUAL INS CO	37	1	97.30%	92.00%	94.49%
35386	FIDELITY & GUARANTY INS CO	14	1	92.86%	90.91%	91.67%
10998	MICHIGAN COMMERCIAL INS MUTUAL	27	0	100.00%	90.70%	91.29%
SI	COLUMBIA-ST MARY'S GROUP	12	1	91.67%	90.24%	90.06%
31003	TRI STATE INS CO OF MN	23	1	95.65%	90.09%	91.41%
40142	AMERICAN ZURICH INS CO	41	6	85.37%	90.06%	89.05%
19445	NATIONAL UNION FIRE INS CO OF PITTSI	21	1	95.24%	89.55%	84.31%
SI	UW-SYSTEM ADMINISTRATION	42	0	100.00%	89.13%	95.50%
37885	XL SPECIALTY INSURANCE COMPANY	31	3	90.32%	88.60%	91.29%
22543	SECURA INSURANCE A MUTUAL CO	113	2	98.23%	88.25%	93.39%
10677	CINCINNATI INSURANCE CO THE	68	4	94.12%	87.14%	89.10%
14176	HASTINGS MUTUAL INS CO	25	4	84.00%	87.01%	94.40%
23817	ILLINOIS NATIONAL INS CO	26	4	84.62%	86.82%	92.04%
10804	CONTINENTAL WESTERN INS CO	13	3	76.92%	86.76%	92.69%
31895	AMERICAN INTERSTATE INS CO	30	1	96.67%	85.92%	91.39%
SI	CITY OF MADISON	40	2	95.00%	85.89%	93.53%
19275	AMERICAN FAMILY MUTUAL INS CO	24	3	87.50%	84.78%	93.32%
15377	WESTERN NATIONAL MUTUAL INS CO	50	4	92.00%	83.73%	86.45%
SI	COUNTY OF MILWAUKEE	36	4	88.89%	82.68%	90.35%
24147	OLD REPUBLIC INS CO	92	11	88.04%	76.22%	87.61%

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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>
20281	FEDERAL INSURANCE CO	38	6	84.21%	72.93%	79.35%
25666	TRAVELERS INDEMNITY CO OF AMERIC.	32	8	75.00%	54.08%	74.43%
25682	TRAVELERS INDEMNITY CO OF CT THE	95	26	72.63%	53.49%	76.15%
SI	MILWAUKEE TRANSPORT SERVICES INC	5	1	80.00%	51.22%	84.44%
Totals for Group:		2,206	126	94.29%	90.38%	92.40%

Indicator 9: Penalties and Surcharges Issued - 4th 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	10	0	100.00%	100.00%	100.00%
11250	COMMUNITY INS CORP	0	0	0.00%	0.00%	100.00%
SI	THE VOLLRATH COMPANY LLC	9	0	100.00%	100.00%	98.77%
29424	HARTFORD CASUALTY INS CO	21	0	100.00%	97.06%	98.67%
18767	CHURCH MUTUAL INSURANCE CO	14	0	100.00%	97.56%	98.62%
12262	PENN MFRS ASSOCIATION INS CO	12	0	100.00%	97.92%	98.60%
SI	COUNTY OF ROCK	5	0	100.00%	100.00%	98.57%
SI	COUNTY OF WINNEBAGO	4	0	100.00%	100.00%	98.55%
23442	PATRIOT GENL INS CO	2	0	100.00%	100.00%	98.51%
SI	CNH AMERICA LLC	14	0	100.00%	96.23%	98.41%
20478	NATIONAL FIRE INS CO OF HARTFORD	1	0	100.00%	100.00%	98.41%
SI	KENOSHA UNIFIED SCHOOL DISTRICT	7	0	100.00%	92.86%	98.18%
19682	HARTFORD FIRE INSURANCE CO	6	0	100.00%	96.00%	97.98%
SI	CITY OF KENOSHA	7	0	100.00%	100.00%	97.37%
21180	SENTRY SELECT	7	0	100.00%	95.45%	97.26%
12006	DISTRICTS MUTUAL INS	5	0	100.00%	100.00%	97.00%
SI	GENERAL MOTORS LLC	0	0	0.00%	100.00%	97.00%
SI	COUNTY OF DANE	18	0	100.00%	96.23%	96.97%
SI	EMERSON ELECTRIC COMPANY	3	1	66.67%	87.50%	96.83%
SI	TARGET CORP (STORES)	19	0	100.00%	92.54%	96.39%
SI	FEDERAL EXPRESS CORPORATION	9	0	100.00%	96.77%	96.08%
20443	CONTINENTAL CASUALTY CO	4	0	100.00%	100.00%	96.08%
10642	CHEROKEE INSURANCE CO	1	0	100.00%	100.00%	95.83%
36463	DISCOVER PROPERTY & CASUALTY INSU	9	0	100.00%	93.18%	95.51%
SI	MARTEN TRANSPORT LTD	7	1	85.71%	93.02%	95.14%
24228	PEKIN INSURANCE CO	15	0	100.00%	92.86%	94.94%
30104	HARTFORD UNDERWRITERS INS CO	4	0	100.00%	93.10%	94.92%
20702	ACE FIRE UNDERWRITERS INSURANCE C	1	0	100.00%	100.00%	94.64%
SI	JOURNAL SENTINEL INC	1	0	100.00%	100.00%	94.59%
SI	DEPT OF TRANSPORTATION	0	0	0.00%	100.00%	94.12%
20397	VIGILANT INSURANCE CO	16	0	100.00%	100.00%	93.62%
SI	COOPER POWER SYSTEMS LLC	0	0	0.00%	0.00%	92.50%
SI	USF HOLLAND INC	3	0	100.00%	95.45%	92.08%
SI	P&H MINING EQUIPMENT INC	5	2	60.00%	75.00%	92.06%
21709	TRUCK INSURANCE EXCHANGE	5	0	100.00%	94.74%	91.78%
13021	UNITED FIRE & CASUALTY CO	9	0	100.00%	86.84%	91.43%
41394	BENCHMARK INSURANCE CO	3	0	100.00%	85.71%	91.36%
25143	STATE FARM FIRE & CASUALTY CO	14	1	92.86%	90.70%	90.91%
25976	UTICA MUTUAL INS CO	5	0	100.00%	93.55%	90.57%
26425	WAUSAU GENERAL INS CO	12	0	100.00%	100.00%	90.23%
SI	COUNTY OF WASHINGTON	8	0	100.00%	100.00%	89.36%
23108	LUMBERMEN'S UNDERWRITING ALLIAN	2	0	100.00%	90.91%	89.29%
19402	CHARTIS PROPERTY CASUALTY CO	7	1	85.71%	85.71%	89.13%
25887	UNITED STATES FIDELITY & GUARANTY	32	1	96.88%	92.31%	89.05%
33600	L M INSURANCE CORP	8	0	100.00%	89.29%	88.89%
10472	CAPITOL INDEMNITY CORP	4	2	50.00%	72.73%	88.78%
36234	PREFERRED PROFESSIONAL INS CO	7	0	100.00%	90.24%	87.23%
25224	GREAT DIVIDE INS CO	3	0	100.00%	57.14%	86.54%
SI	KWIK TRIP INC	6	1	83.33%	86.36%	86.32%

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<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>
14117	GRINNELL MUT REINSUR CO	4	4	0.00%	75.00%	85.94%
19259	SELECTIVE INS CO OF SOUTH CAROLINA	2	0	100.00%	80.00%	85.87%
14508	MICHIGAN MILLERS MUTUAL INS CO	2	0	100.00%	100.00%	85.71%
19380	AMERICAN HOME ASSURANCE CO	0	0	0.00%	100.00%	85.17%
SI	COUNTY OF WAUKESHA	5	0	100.00%	75.86%	83.56%
43575	INDEMNITY INSURANCE CO OF NORTH A	8	2	75.00%	80.00%	82.91%
45934	AMERICAN COMPENSATION	4	3	25.00%	66.67%	81.16%
SI	BRIGGS & STRATTON CORP	5	1	80.00%	95.00%	79.35%
14591	MILWAUKEE INS COMPANY	0	0	0.00%	0.00%	77.50%
19038	TRAVELERS CASUALTY & SURETY CO	13	0	100.00%	53.06%	77.44%
SI	MANITOWOC CRANES INC	1	0	100.00%	0.00%	76.56%
33588	FIRST LIBERTY INS CORP THE	2	0	100.00%	100.00%	75.68%
26247	AMERICAN GUARANTEE & LIABILITY IN	4	0	100.00%	80.95%	73.91%
SI	WISCONSIN ELECTRIC POWER COMPAN	8	1	87.50%	56.82%	69.52%
36919	HAWKEYE SECURITY INS CO	1	0	100.00%	80.00%	66.25%
25615	CHARTER OAK FIRE INS CO	5	4	20.00%	8.70%	63.54%
13714	PHARMACISTS MUTUAL INS CO	2	0	100.00%	83.33%	63.04%
Totals for Group:		430	25	94.19%	89.17%	90.68%