

2020 Financial and Statistical Data

Strength. Resilience. Innovation.

Table E

Wisconsin Market Shares



Financial and Statistical Data

Notes to Table E

The financial information was obtained from the National Association of Insurance Commissioners (NAIC) database downloaded on May 16, 2021, for those companies filing electronically with NAIC and annual statements filed with OCI for those companies not filing electronically with NAIC. The tables report the financial position of companies licensed to do business in Wisconsin as of December 31, 2020, and the results of their 2020 operations. Companies in rehabilitation and liquidation may not be included in the financial data.

Table E does not contain financial data for the Other Entities Subject to Limited Regulation.

Direct premiums written reported in Table E excludes dividends and deposit and other considerations. Direct benefits and dividends paid include both benefits paid, and dividends paid or applied during the year.

Direct business written in Wisconsin by Domestic Surplus Lines insurers on an unauthorized basis is excluded from Table E. These premiums were included in the nationwide amounts reported in Tables C and F. The total direct business written, direct premiums earned, and direct losses incurred by Domestic Surplus Lines insurers excluded in the amounts reported in Table E were \$3,372,850, \$2,862,237, and \$6,331,145, respectively.

Life premiums totaling \$2,561,949 were not included in Table E due to the lack of detail in the information provided.

Direct premiums written in Table E include insurers with negative premiums written. This may result in premiums written for the 20 ranked insurers in certain lines of business to be greater than all insurers writing that line of business.

Explanation of Terms Used in Tables

Wisconsin Operations columns report the direct premiums and losses for Wisconsin-only business for 2020.

Nationwide Operations columns report the net premiums and losses for all operations for 2020.

Direct Business refers to business for which the insurer issued an insurance policy and accepted the premium.

Net business is direct business plus reinsurance assumed and less reinsurance ceded.

Reinsurance is the transfer of risk between insurance companies. Almost all direct writing companies use reinsurance to transfer a portion of the risk associated with its direct policies. Reinsurance assumed is accepting the risk of other insurers, while reinsurance ceded is transferring the risk to other insurers. Some companies

specialize in providing reinsurance to other companies versus writing business directly.

Premium Written is usually defined as premium billed by fire and casualty companies. Rules of life insurance accounting require reporting premiums actually collected. Premium written is a measure of sales activity for the year.

Premium Earned is the result of premiums written in the current and previous years and, in some instances, premiums to be written in the future for current coverages. It is approximately the pro rata portion of the premium charged for each policy for the portion of coverage provided within the calendar year.

Losses Incurred equals losses paid, plus an estimate at the close of the current year of the amounts to be paid in the future for all unsettled claims as of the financial statement

date, less the corresponding estimate made at the end of the prior year. If the estimates were exactly correct, then the incurred losses would be the actual cost of all claims arising from coverage provided during the current year. The estimates would also include amounts for IBNR claims (incurred but not reported). Loss adjustment expenses are also included in the losses incurred for nationwide operations of title companies.

Annuity Considerations is revenue received for annuity contracts during the year. The amount corresponds to premiums written on insurance contracts.

Deposits are amounts placed with the insurer that do not incorporate risk from the death or disability of the policyholder and are more comparable to financial or investment instruments than insurance contracts.

Other Considerations are annuity considerations or other deposits which are not allocated to a specific policy but include an insurable risk.

Net Loss Ratio is equal to net losses incurred plus net loss adjustment expenses incurred, divided by net premiums earned.

Expense Ratio is equal to underwriting expenses divided by net premiums written. The loss ratio is determined based on net premiums earned as losses occur randomly throughout the policy term which matches the period the premiums are earned. The expense ratio is determined using net premiums written, because most underwriting expenses (commissions, home office underwriting, and clerical expenses) are incurred at the time the policy is written, not evenly throughout the policy term.

Wisconsin Direct Loss Ratio is a pure loss ratio equal to the direct losses incurred divided by the direct premiums earned for Wisconsin business. This ratio does not include Loss Adjustment Expenses. For insurers with small direct premiums earned, this ratio may not be a meaningful representation of their overall operations. Negative losses incurred would result from the company overestimating the cost to settle open claims as of the end of the prior year or the receipt of salvage or other recoveries from claims paid in prior years which were in excess of amounts incurred for the current year claims.

Additional Reports

The Office of the Commissioner of Insurance submits reports to the governor and to the legislature each year providing overviews of the insurance industry, the operations of OCI, and important *Financial and Statistical Data* on the insurers doing business in Wisconsin.

The *Directory of Licensed Insurers* includes all companies, fraternal benefit societies, associations, and town mutuals

licensed or otherwise authorized to transact the business of insurance in Wisconsin as of December 31 of the year of the *Wisconsin Insurance Report*.

All of these reports can be viewed and downloaded on the OCI website at oci.wi.gov/Pages/AboutOCI/WisconsinInsuranceReport.aspx.

TABLE E
Wisconsin Market Shares - Business of 2020
Top 20

ORDINARY LIFE			
RANK	INSURER	% OF MARKET	Premiums Written
1	NORTHWESTERN MUTUAL LIFE INS CO THE	20.0	\$ 461,574,160
2	THRIVENT FINANCIAL FOR LUTHERANS	7.7	\$ 178,142,219
3	PRUCO LIFE INS CO	3.8	\$ 87,609,411
4	LINCOLN NATIONAL LIFE INS CO THE	3.6	\$ 83,877,209
5	AMERICAN FAMILY LIFE INS CO	3.2	\$ 74,336,518
6	STATE FARM LIFE & ACCIDENT ASSUR CO	2.9	\$ 66,035,981
7	MASSACHUSETTS MUTUAL LIFE INS CO	2.7	\$ 61,458,666
8	JOHN HANCOCK LIFE INS CO (USA)	2.5	\$ 57,594,917
9	PACIFIC LIFE INS CO	2.1	\$ 47,586,363
10	NEW YORK LIFE INS CO	1.9	\$ 44,522,498
11	MINNESOTA LIFE INS CO	1.7	\$ 38,477,481
12	AMERICAN GENERAL LIFE INS CO	1.6	\$ 37,096,548
13	TRANSAMERICA LIFE INS CO	1.4	\$ 32,320,137
14	PROTECTIVE LIFE INS CO	1.4	\$ 31,942,938
15	EQUITABLE FINANCIAL LIFE INS CO	1.3	\$ 31,079,025
16	AMERICAN INCOME LIFE INS CO	1.3	\$ 30,680,031
17	UNITED OF OMAHA LIFE INS CO	1.2	\$ 28,618,151
18	PRIMERICA LIFE INS CO	1.2	\$ 27,298,428
19	BRIGHTHOUSE LIFE INS CO	1.1	\$ 26,325,634
20	GUARDIAN LIFE INS CO OF AMER THE	1.1	\$ 26,000,070
TOTALS FOR 20 RANKED INSURERS		63.7	\$ 1,472,576,385
TOTALS FOR 339 RANKED INSURERS WRITING THIS LINE		100.0	\$ 2,311,871,260

TABLE E
Wisconsin Market Shares - Business of 2020
Top 20

CREDIT LIFE

RANK	INSURER	% OF MARKET	Premiums Written
1.00	CMFG LIFE INS CO	28.7	\$ 1,988,384
2.00	AMERICAN HEALTH & LIFE INS CO	19.3	\$ 1,333,113
3.00	MINNESOTA LIFE INS CO	17.2	\$ 1,190,320
4.00	PEKIN LIFE INS CO	11.6	\$ 803,650
5.00	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	9.2	\$ 635,002
6.00	AMERICAN REPUBLIC INS CO	8.9	\$ 617,583
7.00	AMERICAN NATIONAL INS CO	2.7	\$ 185,761
8.00	PROTECTIVE LIFE INS CO	1.1	\$ 74,323
9.00	PLATEAU INSURANCE CO	1.0	\$ 66,490
10.00	SECURIAN LIFE INS CO	0.7	\$ 50,423
11.00	PAVONIA LIFE INS CO OF MI	0.4	\$ 25,968
12.00	AMERICAN BANKERS LIFE ASSUR CO OF FL	0.1	\$ 10,080
13.00	TRANSAMERICA LIFE INS CO	0.1	\$ 3,841
14.00	AMERICAN GENERAL LIFE INS CO	0.0	\$ 86
15.00	INDIVIDUAL ASSURANCE CO LIFE HEALTH & ACCIDENT	0.0	\$ (234)
16.00	GUARANTEE TRUST LIFE INS CO	0.0	\$ (670)
17.00	MERIT LIFE INS CO	-0.9	\$ (63,768)
TOTALS FOR 17 RANKED INSURERS		100.0	\$ 6,920,352
TOTALS FOR 17 RANKED INSURERS WRITING THIS LINE		100.0	\$ 6,920,352

TABLE E
Wisconsin Market Shares - Business of 2020
Top 20

GROUP LIFE				
RANK	INSURER	% OF MARKET		Premiums Written
1	MINNESOTA LIFE INS CO	14.5	\$	106,346,117
2	METROPOLITAN LIFE INS CO	12.3	\$	89,905,985
3	ZURICH AMERICAN LIFE INS CO	9.8	\$	71,791,012
4	PRUDENTIAL INSURANCE CO OF AMER THE	7.8	\$	57,205,124
5	LIFE INSURANCE CO OF NORTH AMER	4.0	\$	29,258,213
6	HARTFORD LIFE & ACCIDENT INS CO	3.9	\$	28,263,281
7	NATIONAL GUARDIAN LIFE INS CO	3.8	\$	27,920,933
8	NEW YORK LIFE INS CO	3.6	\$	26,400,009
9	UNUM LIFE INS CO OF AMER	3.6	\$	26,185,870
10	SECURIAN LIFE INS CO	2.9	\$	21,204,622
11	STANDARD INSURANCE CO	2.8	\$	20,595,721
12	RELIASTAR LIFE INS CO	2.6	\$	19,068,485
13	LINCOLN NATIONAL LIFE INS CO THE	2.1	\$	15,314,548
14	HOMESTEADERS LIFE CO	1.9	\$	13,940,810
15	SUN LIFE ASSUR CO OF CN	1.7	\$	12,644,836
16	UNITED OF OMAHA LIFE INS CO	1.7	\$	12,202,277
17	RELIANCE STANDARD LIFE INS CO	1.5	\$	11,157,554
18	PEKIN LIFE INS CO	1.5	\$	10,907,594
19	UNITEDHEALTHCARE INSURANCE CO	1.5	\$	10,744,379
20	PHYSICIANS LIFE INS CO	1.4	\$	10,086,785
TOTALS FOR 20 RANKED INSURERS		84.7	\$	621,144,155
TOTALS FOR 154 RANKED INSURERS WRITING THIS LINE		100.0	\$	733,561,985

TABLE E
Wisconsin Market Shares - Business of 2020
Top 20

ANNUITIES			
RANK	INSURER	% OF MARKET	Premiums Written
1	MASSACHUSETTS MUTUAL LIFE INS CO	9.1	\$ 593,329,269
2	PACIFIC LIFE INS CO	6.8	\$ 443,121,582
3	JACKSON NATIONAL LIFE INS CO	5.9	\$ 387,678,597
4	THRIVENT FINANCIAL FOR LUTHERANS	5.6	\$ 366,765,566
5	LINCOLN NATIONAL LIFE INS CO THE	5.3	\$ 346,397,662
6	VOYA RETIREMENT INS & ANNUITY CO	4.6	\$ 297,300,753
7	ATHENE ANNUITY & LIFE CO	3.4	\$ 224,201,268
8	ALLIANZ LIFE INS CO OF NORTH AMER	3.2	\$ 208,741,436
9	AMERICAN UNITED LIFE INS CO	2.6	\$ 170,927,648
10	GREAT-WEST LIFE & ANNUITY INS CO	2.6	\$ 168,328,425
11	EQUITABLE FINANCIAL LIFE INS CO	2.4	\$ 158,202,966
12	BRIGHTHOUSE LIFE INS CO	2.4	\$ 157,500,050
13	NATIONWIDE LIFE INS CO	2.3	\$ 152,045,580
14	NORTHWESTERN MUTUAL LIFE INS CO THE	2.2	\$ 141,440,787
15	FORETHOUGHT LIFE INS CO	2.1	\$ 138,791,562
16	PRINCIPAL LIFE INS CO	2.1	\$ 137,112,534
17	AMERICAN GENERAL LIFE INS CO	2.0	\$ 130,317,707
18	TEACHERS INSURANCE & ANNUITY ASSN OF AMER	1.9	\$ 122,911,202
19	RIVERSOURCE LIFE INS CO	1.5	\$ 101,145,834
20	NEW YORK LIFE INS & ANNUITY CORP	1.5	\$ 100,480,044
TOTALS FOR 20 RANKED INSURERS		69.6	\$ 4,546,740,472
TOTALS FOR 222 RANKED INSURERS WRITING THIS LINE		100.0	\$ 6,531,275,719

TABLE E
Wisconsin Market Shares - Business of 2020
Top 20

FIRE			
RANK	INSURER	% OF MARKET	Premiums Written
1	AUTO-OWNERS INSURANCE CO	8.2	\$ 16,885,757
2	WEST BEND MUTUAL INS CO	6.9	\$ 14,197,689
3	FACTORY MUTUAL INS CO	6.2	\$ 12,789,195
4	FOREMOST INSURANCE CO GRAND RAPIDS MI	5.5	\$ 11,330,276
5	ACUITY A MUTUAL INS CO	5.1	\$ 10,581,831
6	XL INSURANCE AMER INC	3.9	\$ 7,932,482
7	TRAVELERS INDEMNITY CO THE	3.6	\$ 7,353,461
8	TRAVELERS PROPERTY CSLTY CO OF AMER	3.2	\$ 6,633,906
9	ZURICH AMERICAN INS CO	2.5	\$ 5,224,264
10	MUNICIPAL PROPERTY INS CO	2.1	\$ 4,407,470
11	LIBERTY MUTUAL FIRE INS CO	1.9	\$ 3,945,145
12	ALLIANZ GLOBAL RISKS US INS CO	1.8	\$ 3,638,142
13	AFFILIATED F M INS CO	1.7	\$ 3,517,207
14	AMERICAN GUARANTEE & LIABILITY INS CO	1.7	\$ 3,447,029
15	EMPLOYERS MUTUAL CSLTY CO	1.7	\$ 3,405,649
16	EMPLOYERS INSURANCE CO OF WAUSAU	1.6	\$ 3,287,022
17	CINCINNATI INSURANCE CO THE	1.5	\$ 3,097,157
18	HARTFORD FIRE INS CO	1.5	\$ 3,015,510
19	FIREMANS FUND INS CO	1.4	\$ 2,786,115
20	STANDARD GUARANTY INS CO	1.2	\$ 2,480,689
TOTALS FOR 20 RANKED INSURERS		63.1	\$ 129,955,996
TOTALS FOR 270 RANKED INSURERS WRITING THIS LINE		100.0	\$ 206,013,212

TABLE E
Wisconsin Market Shares - Business of 2020
Top 20

FARMOWNERS MULTIPLE PERIL				
RANK	INSURER	% OF MARKET	\$	Premiums Written
1	RURAL MUTUAL INS CO	34.9	\$	70,508,905
2	AMERICAN FAMILY MUTUAL INS CO SI	10.9	\$	22,061,286
3	SECURA INSURANCE A MUTUAL CO	8.5	\$	17,188,771
4	HASTINGS MUTUAL INS CO	7.6	\$	15,294,573
5	MT MORRIS MUTUAL INS CO	5.1	\$	10,294,987
6	STATE FARM FIRE & CSLTY CO	3.8	\$	7,657,551
7	WISCONSIN MUTUAL INS CO	3.6	\$	7,351,965
8	MCMILLAN-WARNER MUTUAL INS CO	3.1	\$	6,169,136
9	AUTO-OWNERS INSURANCE CO	2.6	\$	5,294,350
10	NATIONWIDE AGRIBUSINESS INS CO	2.4	\$	4,839,620
11	AMERICAN FAMILY INS CO	2.4	\$	4,817,916
12	WILSON MUTUAL INS CO	2.3	\$	4,641,816
13	MUTUAL OF WAUSAU INS CORP	1.8	\$	3,658,887
14	OWNERS INSURANCE CO	1.7	\$	3,530,007
15	MAPLE VALLEY MUTUAL INS CO	1.5	\$	3,042,056
16	GERMANTOWN MUTUAL INS CO	1.2	\$	2,419,663
17	UNITED MUTUAL INS CO	1.1	\$	2,147,633
18	WESTFIELD INSURANCE CO	0.8	\$	1,649,571
19	EAGLE POINT MUTUAL INS CO	0.6	\$	1,286,974
20	HOMESTEAD MUTUAL INS CO	0.6	\$	1,208,327
TOTALS FOR 20 RANKED INSURERS		96.6	\$	195,063,994
TOTALS FOR 54 RANKED INSURERS WRITING THIS LINE		100.0	\$	201,904,314

TABLE E
Wisconsin Market Shares - Business of 2020
Top 20

HOMEOWNERS MULTIPLE PERIL				
RANK	INSURER	% OF MARKET		Premiums Written
1	STATE FARM FIRE & CSLTY CO	16.3	\$	260,453,162
2	AMERICAN FAMILY MUTUAL INS CO SI	15.4	\$	246,676,774
3	ACUITY A MUTUAL INS CO	4.4	\$	70,198,657
4	AUTO-OWNERS INSURANCE CO	4.2	\$	67,939,374
5	WEST BEND MUTUAL INS CO	4.1	\$	66,176,230
6	ERIE INSURANCE CO	3.9	\$	62,935,972
7	AMERICAN FAMILY INS CO	3.3	\$	52,479,095
8	ALLSTATE VEHICLE & PROP INS CO	2.4	\$	39,113,270
9	HOMESITE INSURANCE CO OF THE MIDWEST	2.0	\$	31,941,653
10	SECURA SUPREME INS CO	1.9	\$	30,676,658
11	WAUSAU GENERAL INS CO	1.8	\$	28,580,751
12	WISCONSIN MUTUAL INS CO	1.5	\$	24,120,516
13	UNITED SERVICES AUTOMOBILE ASSN	1.4	\$	22,846,378
14	AMERICAN STRATEGIC INS CORP	1.4	\$	22,787,079
15	BADGER MUTUAL INS CO	1.4	\$	22,578,551
16	AUTO CLUB INS ASSN	1.3	\$	21,244,897
17	RURAL MUTUAL INS CO	1.3	\$	21,058,501
18	GERMANTOWN MUTUAL INS CO	1.1	\$	16,842,640
19	COUNTRY MUTUAL INS CO	1.0	\$	16,767,652
20	INTEGRITY SELECT INS CO	1.0	\$	15,578,294
TOTALS FOR 20 RANKED INSURERS		71.3	\$	1,140,996,104
TOTALS FOR 178 RANKED INSURERS WRITING THIS LINE		100.0	\$	1,599,623,822

TABLE E
Wisconsin Market Shares - Business of 2020
Top 20

COMMERCIAL MULTIPLE PERIL				
RANK	INSURER	% OF MARKET		Premiums Written
1	SOCIETY INSURANCE A MUTUAL CO	5.9	\$	45,419,487
2	SECURA INSURANCE A MUTUAL CO	4.5	\$	34,967,090
3	RURAL MUTUAL INS CO	4.5	\$	34,941,607
4	AMERICAN FAMILY MUTUAL INS CO SI	4.3	\$	32,818,655
5	ACUITY A MUTUAL INS CO	4.2	\$	32,419,851
6	OWNERS INSURANCE CO	3.5	\$	26,981,505
7	ERIE INSURANCE EXCHANGE	3.3	\$	25,106,569
8	CINCINNATI INSURANCE CO THE	3.2	\$	24,864,809
9	STATE FARM FIRE & CSLTY CO	3.0	\$	22,980,405
10	FEDERAL INSURANCE CO	2.7	\$	20,368,531
11	WEST BEND MUTUAL INS CO	2.5	\$	19,537,256
12	GERMANTOWN MUTUAL INS CO	2.2	\$	17,180,574
13	AUTO-OWNERS INSURANCE CO	2.2	\$	16,769,570
14	CHURCH MUTUAL INS CO SI	2.1	\$	15,969,343
15	TRAVELERS PROPERTY CSLTY CO OF AMER	1.9	\$	14,321,202
16	CHARTER OAK FIRE INS CO THE	1.7	\$	13,402,974
17	INTEGRITY INSURANCE CO	1.7	\$	13,326,414
18	CITIZENS INSURANCE CO OF AMER	1.4	\$	10,408,262
19	ACE AMERICAN INS CO	1.3	\$	10,181,683
20	PHILADELPHIA INDEMNITY INS CO	1.3	\$	9,835,532
TOTALS FOR 20 RANKED INSURERS		57.5	\$	441,801,319
TOTALS FOR 278 RANKED INSURERS WRITING THIS LINE		100.0	\$	768,591,916

TABLE E
Wisconsin Market Shares - Business of 2020
Top 20

MEDICAL MALPRACTICE			
RANK	INSURER	% OF MARKET	Premiums Written
1	PROASSURANCE CASUALTY CO	29.2	\$ 20,342,980
2	MMIC INSURANCE INC	19.7	\$ 13,708,475
3	CONTINENTAL CASUALTY CO	15.5	\$ 10,828,457
4	MEDICAL PROTECTIVE CO THE	11.0	\$ 7,673,197
5	PROSELECT INSURANCE CO	6.6	\$ 4,567,905
6	AMERICAN CASUALTY CO OF READING PA	3.0	\$ 2,107,089
7	WISCONSIN HEALTH CARE LIABILITY INS PLAN	2.9	\$ 2,022,779
8	NCMIC INSURANCE CO	2.7	\$ 1,894,377
9	PROASSURANCE INSURANCE CO OF AMER	1.2	\$ 821,119
10	PREFERRED PROFESSIONAL INS CO	1.1	\$ 774,192
11	PHARMACISTS MUTUAL INS CO	1.0	\$ 707,000
12	LIBERTY INSURANCE UNDERWRITERS INC	1.0	\$ 700,317
13	CINCINNATI INSURANCE CO THE	0.7	\$ 501,820
14	DOCTORS COMPANY AN INTERINSURANCE EXCHANGE THE	0.7	\$ 468,391
15	ACE AMERICAN INS CO	0.6	\$ 403,695
16	ASPEN AMERICAN INS CO	0.5	\$ 353,513
17	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	0.5	\$ 343,812
18	GREAT DIVIDE INS CO	0.3	\$ 199,018
19	CHURCH MUTUAL INS CO SI	0.2	\$ 169,215
20	ISMIE MUTUAL INS CO	0.2	\$ 152,921
TOTALS FOR 20 RANKED INSURERS		98.6	\$ 68,740,272
TOTALS FOR 42 RANKED INSURERS WRITING THIS LINE		100.0	\$ 69,731,729

TABLE E
Wisconsin Market Shares - Business of 2020
Top 20

GROUP ACCIDENT & HEALTH

RANK	INSURER	% OF MARKET	Premiums Written
1	QUARTZ HEALTH BENEFIT PLANS CORP	12.3	\$ 1,287,335,518
2	UNITEDHEALTHCARE INSURANCE CO	9.4	\$ 983,169,620
3	DEAN HEALTH PLAN INC	8.6	\$ 899,589,277
4	BLUE CROSS BLUE SHIELD OF WI	8.1	\$ 851,537,803
5	WEA INSURANCE CORP	6.1	\$ 644,837,659
6	SIERRA HEALTH & LIFE INS CO INC	5.0	\$ 524,989,425
7	COMPCARE HEALTH SERVICES INS CORP	4.4	\$ 466,637,628
8	GROUP HEALTH COOPERATIVE OF SOUTH CENTRAL WI	3.6	\$ 374,556,184
9	HUMANA INSURANCE CO	2.8	\$ 292,031,261
10	SECURITY HEALTH PLAN OF WI INC	2.8	\$ 289,091,480
11	CHILDRENS COMMUNITY HEALTH PLAN INC	2.6	\$ 270,887,093
12	UNITEDHEALTHCARE OF WI INC	2.6	\$ 270,608,483
13	AETNA LIFE INS CO	2.3	\$ 242,820,305
14	DELTA DENTAL OF WI INC	2.2	\$ 226,477,770
15	HEALTHPARTNERS INSURANCE CO	1.9	\$ 202,823,941
16	NETWORK HEALTH PLAN	1.9	\$ 198,098,873
17	MEDICA INSURANCE CO	1.9	\$ 197,259,741
18	HUMANA WISCONSIN HEALTH ORGANIZATION INS CORP	1.6	\$ 166,302,059
19	WISCONSIN PHYSICIANS SERVICE INS CORP	1.5	\$ 154,908,755
20	SUN LIFE ASSUR CO OF CN	1.4	\$ 150,867,564
TOTALS FOR 20 RANKED INSURERS		82.8	\$ 8,694,830,439
TOTALS FOR 233 RANKED INSURERS WRITING THIS LINE		100.0	\$ 10,494,918,719

TABLE E
Wisconsin Market Shares - Business of 2020
Top 20

CREDIT ACCIDENT & HEALTH				
RANK	INSURER	% OF MARKET	\$	Premiums Written
1	CMFG LIFE INS CO	41.7	\$	3,415,938
2	AMERICAN HEALTH & LIFE INS CO	18.3	\$	1,495,689
3	MINNESOTA LIFE INS CO	11.8	\$	967,354
4	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	8.4	\$	691,678
5	PEKIN LIFE INS CO	7.6	\$	619,575
6	AMERICAN REPUBLIC INS CO	6.2	\$	511,167
7	AMERICAN NATIONAL INS CO	2.5	\$	207,393
8	PROTECTIVE LIFE INS CO	1.0	\$	83,275
9	CENTRAL STATES INDEMNITY CO OF OMAHA	0.9	\$	75,125
10	PLATEAU INSURANCE CO	0.7	\$	53,512
11	SECURIAN LIFE INS CO	0.4	\$	34,932
12	AMERICAN SECURITY INS CO	0.2	\$	15,112
13	PAVONIA LIFE INS CO OF MI	0.2	\$	14,713
14	AMERICAN BANKERS LIFE ASSUR CO OF FL	0.1	\$	11,337
15	AMERICAN BANKERS INS CO OF FL	0.1	\$	5,357
16	STATE FARM MUTUAL AUTOMOBILE INS CO	0.0	\$	3,929
17	TRANSAMERICA CASUALTY INS CO	0.0	\$	1,576
18	INDIVIDUAL ASSURANCE CO LIFE HEALTH & ACCIDENT	0.0	\$	(230)
19	GUARANTEE TRUST LIFE INS CO	0.0	\$	(715)
20	TRANSAMERICA LIFE INS CO	0.0	\$	(2,050)
TOTALS FOR 20 RANKED INSURERS		100.2	\$	8,204,667
TOTALS FOR 21 RANKED INSURERS WRITING THIS LINE		100.0	\$	8,186,142

TABLE E
Wisconsin Market Shares - Business of 2020
Top 20

INDIVIDUAL ACCIDENT & HEALTH			
RANK	INSURER	% OF MARKET	Premiums Written
1	UNITEDHEALTHCARE OF WI INC	23.5	\$ 2,322,120,228
2	SECURITY HEALTH PLAN OF WI INC	9.9	\$ 974,604,839
3	NETWORK HEALTH INS CORP	6.7	\$ 667,648,548
4	COMPCARE HEALTH SERVICES INS CORP	5.4	\$ 532,196,329
5	DEAN HEALTH PLAN INC	4.9	\$ 484,008,944
6	HUMANA INSURANCE CO	4.7	\$ 467,629,632
7	COMMON GROUND HEALTHCARE COOPERATIVE	4.6	\$ 455,904,372
8	INDEPENDENT CARE HEALTH PLAN	3.5	\$ 350,514,225
9	MOLINA HEALTHCARE OF WI INC	3.4	\$ 339,653,257
10	HUMANA WISCONSIN HEALTH ORGANIZATION INS CORP	3.1	\$ 307,017,441
11	QUARTZ HEALTH PLAN CORP	2.8	\$ 272,179,456
12	CARE WISCONSIN HEALTH PLAN - TRILOGY HEALTH INS INC	2.1	\$ 210,753,833
13	QUARTZ HEALTH BENEFIT PLANS CORP	2.0	\$ 196,477,521
14	WISCONSIN PHYSICIANS SERVICE INS CORP	1.8	\$ 181,561,842
15	NETWORK HEALTH PLAN	1.7	\$ 166,742,968
16	MANAGED HEALTH SERVICES INS CORP	1.6	\$ 158,473,394
17	GROUP HEALTH COOPERATIVE OF EAU CLAIRE	1.2	\$ 119,732,121
18	CHILDRENS COMMUNITY HEALTH PLAN INC	1.1	\$ 109,396,051
19	AETNA LIFE INS CO	0.8	\$ 83,859,245
20	MEDICA COMMUNITY HEALTH PLAN	0.8	\$ 76,353,850
TOTALS FOR 20 RANKED INSURERS		85.7	\$ 8,476,828,096
TOTALS FOR 305 RANKED INSURERS WRITING THIS LINE		100.0	\$ 9,893,191,626

TABLE E
Wisconsin Market Shares - Business of 2020
Top 20

WORKERS COMPENSATION

RANK	INSURER	% OF MARKET	Premiums Written
1	WEST BEND MUTUAL INS CO	7.6	\$ 132,297,238
2	ACE FIRE UNDERWRITERS INS CO	5.7	\$ 99,768,721
3	ACUITY A MUTUAL INS CO	4.8	\$ 83,031,090
4	NEW HAMPSHIRE INS CO	3.8	\$ 65,578,236
5	TRAVELERS INDEMNITY CO OF CT THE	3.7	\$ 64,715,348
6	TRAVELERS PROPERTY CSLTY CO OF AMER	3.5	\$ 61,629,496
7	SOCIETY INSURANCE A MUTUAL CO	3.2	\$ 55,607,540
8	SECURA INSURANCE A MUTUAL CO	3.0	\$ 52,606,168
9	ZURICH AMERICAN INS CO	3.0	\$ 51,835,912
10	SENTRY CASUALTY CO	2.5	\$ 43,090,682
11	UNITED WISCONSIN INS CO	2.4	\$ 42,766,819
12	EMCASCO INSURANCE CO	2.4	\$ 41,911,527
13	SENTRY INSURANCE A MUTUAL CO	2.4	\$ 41,897,061
14	ACCIDENT FUND INS CO OF AMER	2.2	\$ 38,467,741
15	TWIN CITY FIRE INS CO	2.0	\$ 35,523,391
16	OLD REPUBLIC INS CO	1.9	\$ 33,044,362
17	SFM MUTUAL INS CO	1.8	\$ 31,937,248
18	RURAL MUTUAL INS CO	1.8	\$ 31,120,117
19	INTEGRITY INSURANCE CO	1.4	\$ 23,636,917
20	AMERICAN ZURICH INS CO	1.3	\$ 23,355,987
TOTALS FOR 20 RANKED INSURERS		60.3	\$ 1,053,821,601
TOTALS FOR 330 RANKED INSURERS WRITING THIS LINE		100.0	\$ 1,747,688,069

TABLE E
Wisconsin Market Shares - Business of 2020
Top 20

EXCESS WORKERS COMPENSATION

RANK	INSURER	% OF MARKET	Premiums Written
1	SAFETY NATIONAL CSLTY CORP	39.3	\$ 4,284,805
2	ACE AMERICAN INS CO	19.6	\$ 2,143,459
3	ARCH INSURANCE CO	10.0	\$ 1,093,228
4	ZURICH AMERICAN INS CO	7.5	\$ 815,964
5	TRAVELERS PROPERTY CSLTY CO OF AMER	6.5	\$ 707,982
6	XL SPECIALTY INS CO	4.2	\$ 461,450
7	OLD REPUBLIC INS CO	4.2	\$ 461,198
8	SENTRY INSURANCE A MUTUAL CO	2.8	\$ 303,596
9	LM INSURANCE CORP	2.2	\$ 245,222
10	HARTFORD CASUALTY INS CO	1.7	\$ 188,641
11	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	1.1	\$ 114,758
12	WISCONSIN MUNICIPAL MUTUAL INS CO	0.8	\$ 90,526
TOTALS FOR 12 RANKED INSURERS		100.0	\$ 10,910,829
TOTALS FOR 12 RANKED INSURERS WRITING THIS LINE		100.0	\$ 10,910,829

TABLE E
Wisconsin Market Shares - Business of 2020
Top 20

OTHER LIABILITY				
RANK	INSURER	% OF MARKET		Premiums Written
1	WEST BEND MUTUAL INS CO	7.2	\$	69,406,228
2	FEDERAL INSURANCE CO	4.2	\$	40,206,512
3	AMERICAN FAMILY MUTUAL INS CO SI	4.0	\$	38,487,937
4	ACUITY A MUTUAL INS CO	3.8	\$	36,318,904
5	TRAVELERS PROPERTY CSLTY CO OF AMER	3.6	\$	35,143,030
6	ZURICH AMERICAN INS CO	3.4	\$	33,054,576
7	CUMIS INSURANCE SOCIETY INC	2.7	\$	26,217,579
8	STATE FARM FIRE & CSLTY CO	2.7	\$	25,757,602
9	TRAVELERS CASUALTY & SURETY CO OF AMER	2.7	\$	25,549,462
10	VIRGINIA SURETY CO INC	2.5	\$	24,516,147
11	CINCINNATI INSURANCE CO THE	2.3	\$	21,802,154
12	CONTINENTAL CASUALTY CO	2.2	\$	21,416,297
13	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	2.1	\$	20,503,768
14	CONTINENTAL INSURANCE CO THE	2.0	\$	19,322,424
15	ACE AMERICAN INS CO	1.4	\$	13,968,015
16	GREAT AMERICAN INS CO	1.4	\$	13,323,745
17	ACE PROPERTY & CSLTY INS CO	1.2	\$	11,731,395
18	SECURA INSURANCE A MUTUAL CO	1.2	\$	11,599,049
19	EMPLOYERS MUTUAL CSLTY CO	1.2	\$	11,326,189
20	HANOVER INSURANCE CO THE	1.0	\$	9,575,776
TOTALS FOR 20 RANKED INSURERS		52.8	\$	509,226,789
TOTALS FOR 432 RANKED INSURERS WRITING THIS LINE		100.0	\$	963,638,422

TABLE E
Wisconsin Market Shares - Business of 2020
Top 20

PRIVATE PASSENGER CARS			
RANK	INSURER	% OF MARKET	Premiums Written
1	STATE FARM MUTUAL AUTOMOBILE INS CO	13.4	\$ 436,900,659
2	AMERICAN FAMILY MUTUAL INS CO SI	11.4	\$ 372,474,193
3	ARTISAN AND TRUCKERS CSLTY CO	10.6	\$ 346,365,807
4	PROGRESSIVE UNIVERSAL INS CO	10.1	\$ 329,386,551
5	ALLSTATE PROPERTY & CSLTY INS CO	3.9	\$ 127,976,365
6	AMERICAN FAMILY INS CO	3.9	\$ 127,686,213
7	GEICO CASUALTY CO	3.8	\$ 124,924,700
8	ERIE INSURANCE EXCHANGE	3.7	\$ 119,939,610
9	WEST BEND MUTUAL INS CO	3.1	\$ 101,305,359
10	ACUITY A MUTUAL INS CO	3.1	\$ 101,190,492
11	OWNERS INSURANCE CO	1.7	\$ 55,384,349
12	MID-CENTURY INSURANCE CO	1.5	\$ 50,338,085
13	INTEGRITY PROPERTY & CSLTY INS CO	1.4	\$ 46,533,320
14	SECURA SUPREME INS CO	1.3	\$ 43,807,454
15	WISCONSIN MUTUAL INS CO	1.3	\$ 41,922,447
16	RURAL MUTUAL INS CO	1.3	\$ 41,069,525
17	AUTO CLUB GROUP INS CO	1.1	\$ 34,936,750
18	LM GENERAL INS CO	1.0	\$ 32,761,354
19	UNITED SERVICES AUTOMOBILE ASSN	1.0	\$ 31,982,664
20	SAFECO INSURANCE CO OF IL	0.8	\$ 27,617,881
TOTALS FOR 20 RANKED INSURERS		79.6	\$ 2,594,503,778
TOTALS FOR 183 RANKED INSURERS WRITING THIS LINE		100.0	\$ 3,260,442,707

TABLE E
Wisconsin Market Shares - Business of 2020
Top 20

COMMERCIAL VEHICLES				
RANK	INSURER	% OF MARKET		Premiums Written
1	ACUITY A MUTUAL INS CO	9.3	\$	65,110,942
2	WEST BEND MUTUAL INS CO	7.8	\$	54,482,808
3	ARTISAN AND TRUCKERS CSLTY CO	6.3	\$	44,080,529
4	GREAT WEST CSLTY CO	5.0	\$	35,228,229
5	SECURA INSURANCE A MUTUAL CO	5.0	\$	35,081,804
6	INTEGRITY INSURANCE CO	2.6	\$	18,552,716
7	RURAL MUTUAL INS CO	2.6	\$	18,079,515
8	ZURICH AMERICAN INS CO	2.1	\$	14,921,054
9	SENTRY SELECT INS CO	2.1	\$	14,874,481
10	TRAVELERS INDEMNITY CO OF CT THE	1.8	\$	12,903,648
11	ERIE INSURANCE EXCHANGE	1.8	\$	12,899,184
12	CINCINNATI INSURANCE CO THE	1.8	\$	12,643,808
13	SOCIETY INSURANCE A MUTUAL CO	1.7	\$	12,121,280
14	ACE AMERICAN INS CO	1.7	\$	11,671,350
15	EMPLOYERS MUTUAL CSLTY CO	1.6	\$	11,377,471
16	OWNERS INSURANCE CO	1.6	\$	11,158,078
17	NATIONAL INTERSTATE INS CO	1.3	\$	9,376,781
18	WESTERN NATIONAL MUTUAL INS CO	1.2	\$	8,734,961
19	ARCH INSURANCE CO	1.2	\$	8,235,750
20	AUTO-OWNERS INSURANCE CO	1.1	\$	8,033,775
TOTALS FOR 20 RANKED INSURERS		59.9	\$	419,568,164
TOTALS FOR 302 RANKED INSURERS WRITING THIS LINE		100.0	\$	700,144,431

TABLE E
Wisconsin Market Shares - Business of 2020
Top 20

FIDELITY			
RANK	INSURER	% OF MARKET	Premiums Written
1	FEDERAL INSURANCE CO	18.0	\$ 4,356,606
2	TRAVELERS CASUALTY & SURETY CO OF AMER	16.4	\$ 3,966,882
3	CUMIS INSURANCE SOCIETY INC	7.0	\$ 1,687,168
4	NATIONAL UNION FIRE INS CO OF PITTSBURGH PA	6.5	\$ 1,581,350
5	GREAT AMERICAN INS CO	5.3	\$ 1,276,337
6	FIDELITY AND DEPOSIT CO OF MD	3.5	\$ 839,231
7	WEST BEND MUTUAL INS CO	2.9	\$ 709,729
8	ZURICH AMERICAN INS CO	2.9	\$ 704,816
9	AXIS INSURANCE CO	2.3	\$ 556,510
10	CONTINENTAL CASUALTY CO	2.3	\$ 555,979
11	BERKLEY INSURANCE CO	2.1	\$ 513,606
12	SOUTHWEST MARINE & GENERAL INS CO	2.1	\$ 506,417
13	EMPLOYERS MUTUAL CSLTY CO	1.9	\$ 462,520
14	BEAZLEY INSURANCE CO INC	1.8	\$ 445,181
15	SECURITY NATIONAL INS CO	1.8	\$ 443,295
16	ATLANTIC SPECIALTY INS CO	1.7	\$ 414,869
17	HANOVER INSURANCE CO THE	1.7	\$ 404,979
18	WESTERN SURETY CO	1.5	\$ 374,799
19	OHIO CASUALTY INS CO THE	1.4	\$ 348,560
20	ACUITY A MUTUAL INS CO	1.2	\$ 285,843
TOTALS FOR 20 RANKED INSURERS		84.4	\$ 20,434,677
TOTALS FOR 106 RANKED INSURERS WRITING THIS LINE		100.0	\$ 24,217,188

TABLE E
Wisconsin Market Shares - Business of 2020
Top 20

SURETY				
RANK	INSURER	% OF MARKET		Premiums Written
1	LIBERTY MUTUAL INS CO	14.2	\$	9,205,800
2	TRAVELERS CASUALTY & SURETY CO OF AMER	11.5	\$	7,442,412
3	FIDELITY AND DEPOSIT CO OF MD	8.9	\$	5,780,631
4	WESTERN SURETY CO	6.6	\$	4,305,767
5	GRANITE RE INC	4.5	\$	2,939,697
6	OLD REPUBLIC SURETY CO	4.4	\$	2,842,108
7	WEST BEND MUTUAL INS CO	3.7	\$	2,383,898
8	MERCHANTS BONDING CO (MUTUAL)	3.0	\$	1,931,632
9	OHIO CASUALTY INS CO THE	2.7	\$	1,762,577
10	FEDERAL INSURANCE CO	2.6	\$	1,689,107
11	HUDSON INSURANCE CO	2.4	\$	1,549,130
12	CONTINENTAL CASUALTY CO	2.3	\$	1,506,159
13	EVERGREEN NATIONAL INDEMNITY CO	2.3	\$	1,469,256
14	ATLANTIC SPECIALTY INS CO	2.2	\$	1,442,061
15	NORTH AMERICAN SPECIALTY INS CO	1.7	\$	1,091,355
16	HARTFORD FIRE INS CO	1.6	\$	1,052,215
17	GREAT AMERICAN INS CO	1.5	\$	958,920
18	LEXON INSURANCE CO	1.4	\$	937,442
19	US SPECIALTY INS CO	1.4	\$	900,794
20	PHILADELPHIA INDEMNITY INS CO	1.4	\$	884,040
TOTALS FOR 20 RANKED INSURERS		80.4	\$	52,075,001
TOTALS FOR 114 RANKED INSURERS WRITING THIS LINE		100.0	\$	64,794,669

TABLE E
Wisconsin Market Shares - Business of 2020
Top 20

CREDIT			
RANK	INSURER	% OF MARKET	Premiums Written
1	EULER HERMES NORTH AMER INS CO	18.2	\$ 4,060,736
2	OHIO INDEMNITY CO	16.5	\$ 3,680,891
3	GREAT AMERICAN INS CO	8.9	\$ 1,996,285
4	AMERICAN NATIONAL PROP & CSLTY CO	8.8	\$ 1,964,824
5	ATRADIUS TRADE CREDIT INS INC	7.0	\$ 1,552,997
6	GREAT AMERICAN ASSUR CO	6.7	\$ 1,503,937
7	COFACE NORTH AMER INS CO	6.6	\$ 1,470,307
8	BLUE RIDGE INDEMNITY CO	5.3	\$ 1,181,935
9	ARCH INSURANCE CO	3.8	\$ 841,134
10	QBE INSURANCE CORP	3.3	\$ 737,052
11	US SPECIALTY INS CO	2.3	\$ 505,575
12	FIRST COLONIAL INS CO	1.8	\$ 409,337
13	WESCO INSURANCE CO	1.8	\$ 408,807
14	OLD REPUBLIC INS CO	1.5	\$ 324,868
15	SECURIAN CASUALTY CO	1.0	\$ 233,516
16	FALLS LAKE NATL INS CO	1.0	\$ 227,567
17	ACE AMERICAN INS CO	1.0	\$ 212,188
18	TRITON INSURANCE CO	0.8	\$ 184,277
19	STARR INDEMNITY & LIABILITY CO	0.8	\$ 175,800
20	CUMIS INSURANCE SOCIETY INC	0.7	\$ 167,007
TOTALS FOR 20 RANKED INSURERS		97.8	\$ 21,839,040
TOTALS FOR 31 RANKED INSURERS WRITING THIS LINE		100.0	\$ 22,332,626

TABLE E
Wisconsin Market Shares - Business of 2020
Top 20

TITLE				
RANK	INSURER	% OF MARKET	\$	Premiums Written
1	FIRST AMERICAN TITLE INS CO	41.5	\$	97,448,961
2	CHICAGO TITLE INS CO	15.6	\$	36,619,376
3	STEWART TITLE GUARANTY CO	12.4	\$	29,125,190
4	OLD REPUBLIC NATL TITLE INS CO	9.8	\$	22,996,636
5	FIDELITY NATIONAL TITLE INS CO	7.4	\$	17,301,351
6	WESTCOR LAND TITLE INS CO	4.5	\$	10,489,133
7	COMMONWEALTH LAND TITLE INS CO	4.2	\$	9,898,802
8	ATTORNEYS TITLE GUARANTY FUND INC	2.5	\$	5,779,056
9	ATLANTIC TITLE INS CO	0.6	\$	1,358,119
10	AMERICAN GUARANTY TITLE INS CO	0.3	\$	661,684
11	ALLIANT NATIONAL TITLE INS CO INC	0.3	\$	652,645
12	TITLE RESOURCES GUARANTY CO	0.2	\$	582,271
13	AGENTS NATIONAL TITLE INS CO	0.2	\$	579,529
14	NATIONAL TITLE INS OF NY INC	0.2	\$	534,887
15	NORTH AMERICAN TITLE INS CO	0.2	\$	432,737
16	RADIAN TITLE INS INC	0.0	\$	71,260
17	REAL ADVANTAGE TITLE INS CO	0.0	\$	58,157
TOTALS FOR 17 RANKED INSURERS		100.0	\$	234,589,794
TOTALS FOR 17 RANKED INSURERS WRITING THIS LINE		100.0	\$	234,589,794

TABLE E
Wisconsin Market Shares - Business of 2020
Top 20

MORTGAGE GUARANTY				
RANK	INSURER	% OF MARKET	\$	Premiums Written
1	MORTGAGE GUARANTY INS CORP	26.5	\$	30,505,041
2	ARCH MORTGAGE INS CO	24.5	\$	28,215,319
3	GENWORTH MORTGAGE INS CORP	12.7	\$	14,655,927
4	RADIAN GUARANTY INC	11.1	\$	12,779,917
5	ESSENT GUARANTY INC	9.8	\$	11,252,763
6	NATIONAL MORTGAGE INS CORP	7.4	\$	8,531,803
7	UNITED GUARANTY RESIDENTIAL INS CO	6.9	\$	7,929,858
8	PMI MORTGAGE INS CO	0.4	\$	496,100
9	ARCH MORTGAGE GUARANTY CO	0.4	\$	407,087
10	REPUBLIC MORTGAGE INS CO	0.3	\$	358,997
11	MGIC INDEMNITY CORP	0.0	\$	8,565
12	GENWORTH MORTGAGE INS CORP OF NC	0.0	\$	2,778
13	MGIC CREDIT ASSUR CORP	0.0	\$	1,905
14	ARCH MORTGAGE ASSUR CO	0.0	\$	1,463
TOTALS FOR 14 RANKED INSURERS		100.0	\$	115,147,523
TOTALS FOR 14 RANKED INSURERS WRITING THIS LINE		100.0	\$	115,147,523



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