Wisconsin Insurance Security Fund

2025 Year-End Estimated Liabilities for Statutory Accounting

Account	Active Insolvencies	Active Insolvencies w/Open Estates	Current Assessment Base (2024)	Current Account Balance	Current Projected Future Liabilities	Net Account Position
Property & Casualty	23	18	$ 13,892,028,332	$ 19,222,014	$ 29,863,507	($ 10,641,493)
Life & Annuity -Life	3	2	$ 3,017,365,934	$ 1,104,415	$ 588,938	$ 515,477
Life & Annuity - Annuity	1	1	$ 8,369,274,072	($ 4,088,425)	$ 2,300,186	($ 6,388,611)
Disability (Health)	3	2	$ 6,000,015,495	$ 10,235,415	$ 10,135,845	$ 99,570
HMO	0	0	$ 6,508,990,188	$ -	$ -	$ -
Fund (all accounts)				**$ 26,473,419**	**$ 42,888,476**	**($ 16,415,057)**

Life & Annuity, P&C, Disability and HMO accounts all use the year prior (or most recent available) to assessment authorization as the base year.

All amounts indicated for future liabilities are estimates and are subject to change.

1. The timing of assessments is determined, and will be dependent upon, by the cash flow needs of the Security Fund related to insolvency estates.
2. The amount assessed may be reduced by distributions from open liquidation estates, investment income and premium revenue. New this year, the P&C projected liabilities reflects the beneficial effect of net worth recoveries.
3. The Fund can't predict whether future insolvencies will occur that require assessments.

Report was produced on 12-1-2025
NOTE: In order to produce this report earlier, the Security Fund adjusted the current balances and future liabilites to reflect projected changes in the last two (2) months of 2025.

Report Column Descriptions:

Active Insolvencies: Includes all liquidations where the Fund continues to maintain estate level tracking and has projected liabilities. Open estates range widely with the oldest remaining P&C estates dating from 1985, oldest life estate is from 1981 and disability account estate is from 2010.

Active with Open Estates: Includes only estates when the liquidation estate is also still open. This is significant because in many cases the bar dates have not been set and administrative costs are reimbursed and estate distribution continue.

Current Assessment Base: The preliminary assessment base for the most current year. The Life, Annuity and Disability account information comes from the annual statement reconciliation and NOLHGA Assessment Data Survey (results usually available by September 30th). P&C and HMO account information comes from the annual statements through OCI (results usually available by June 1st).

Current Account Balance: The funds currently held in each account for all liquidation estates. These funds are receipts (assessments, early access, estate distributions, premium, recoveries and investment income) after all expenses (claims, adjustment costs and allocated administrative expenses) have been subtracted.

Current Projected Future Liabilities: Claims and claims adjustment reserves, but does not include allocated administrative expenses. The Fund annually allocates between 75-80% of its approximately $1,389,000 annual administrative budget through a time/effort based allocation formula.

For additional information or clarification,
contact the Security Fund's Executive Director Allan Patek at 608.242.9473.

Wisconsin Insurance Security Fund
2802 Walton Commons Lane, Suite 102 Madison WI 53718-6785
844.344.5484 or 608.242.9473 Information@WISecurityFund.org www.WISecurityFund.org