

STATE OF ARKANSAS

DEPARTMENT OF INSURANCE  
AND FIRE PREVENTION

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ANNUAL REPORT SHOWING THE ARKANSAS  
BUSINESS FOR THE YEAR  
1917

OF ALL INSURANCE COMPANIES, ASSOCIATIONS AND FRATERNAL  
ORDERS TRANSACTING BUSINESS IN ARKANSAS

LITTLE ROCK, ARKANSAS, May 15, 1918.

*Honorable Charles H. Brough,  
Governor of Arkansas,  
Little Rock, Arkansas.*

DEAR SIR:

I herewith submit the Annual Report of the Department of Insurance and Fire Prevention showing the financial standing and business transactions of all Fire, Marine, Life, Casualty and Miscellaneous Insurance Companies and Associations and of all Fraternal Beneficiary Societies which were licensed in Arkansas for the year 1917.

The report contains some general information and statistical tables which have not previously been included in reports of this Department. It is, however, far from complete, but contains all of the data it was possible to include on account of our meager appropriation for printing purposes.

The citizens of Arkansas paid for insurance (all kinds) in 1917, the sum of \$14,802,256.00. They are entitled to know how these funds are collected, handled, invested and disbursed. This information is on file with the Department in the form of annual statements supplied by the more than 300 companies and societies operating in the State, but a complete digest of same cannot be compiled until additional funds are made available.

Very respectfully,

BRUCE T. BULLION,  
*Insurance Commissioner.*

## INTRODUCTION

The work of the Insurance Department was formerly placed by law in the office of the Auditor of State. The "Insurance Bureau" was established in the Auditor's office by the Act of April 25th, 1873, the Auditor being charged by same with the execution of the laws of the state relating to insurance. In recent years, because of the growth of insurance companies and the increase in the volume of business transacted in this state, a Deputy Insurance Commissioner was added to the Auditor's office, which deputy was given the active management and control of affairs relating to insurance. This was under the provisions of Act No. 164, approved April 7th, 1911.

The General Assembly of 1917, by Act No. 190, approved March 7th, 1917, on account of the greatly increased volume of work required to be done by the insurance department, separated same from the office of the Auditor of State and created the Insurance Department, adding to the duties of the Insurance Commissioner those of Fire Marshal as set out in said Act. The Department is now known as the "Department of Insurance and Fire Prevention."

At the beginning of 1917, the following number of companies and societies were authorized to transact the business of insurance in this state:

Fire .....	97
Farmers Mutuals.....	11
Legal Reserve Life.....	54
Casualty .....	42
Assessment Companies.....	35
Fraternal Societies.....	64
Reciprocals .....	24
Total .....	327

## NEW FOREIGN COMPANIES

The following companies and societies complied with the laws of the state and were admitted to transact business herein during 1917, and to the date of this report:

### Fire Companies

Automobile Insurance Co.....	Hartford, Conn.
British America Assurance Co.....	Toronto, Canada.
Eagle & British Dominions Ins. Co., Ltd.....	London, England.
Eagle Fire Insurance Co.....	Newark, N. J.

Girard Fire & Marine Ins. Co.....	Philadelphia, Pa.
Michigan Millers Mutual Fire Ins. Co.....	Lansing, Mich.
National Insurance Company.....	Copenhagen, Denmark.
Newark Fire Insurance Company.....	Newark, N. J.
Norwegian Assurance Union.....	Christiana, Norway.

### Life Companies

Conservative Life Insurance Co.....	Wheeling, W. Va.
Farmers & Bankers Life Ins. Co.....	Wichita, Kans.
Manhattan Life Insurance Co.....	New York, N. Y.
Marquette Life Insurance Co.....	Springfield, Ill.
Mississippi Beneficial Life Ins. Co.....	Indianola, Miss.
United Life & Accident Ins. Co.....	Concord, N. H.
Maryland Assurance Corporation.....	Baltimore, Md.

### Casualty Companies

American Credit Indemnity Co. of New York....	St. Louis, Mo.
Clover Leaf Casualty Co.....	Jacksonville, Ill.
Employers Indemnity Corporation.....	Kansas City, Mo.
London Guarantee & Accident Co., Ltd.....	London, England.
Masonic Mutual Accident Company.....	Springfield, Mass.

### Fraternal Societies

Ancient Order of Gleaners.....	Detroit, Mich.
Bretherhood of American Yeomen.....	Des Moines, Iowa.
Columbian Circle.....	Chicago, Ill.

### Reciprocals, or Inter-Insurers

Consolidated Underwriters.....	Kansas City, Mo.
Millers Indemnity Underwriters.....	Dallas, Texas.
Coal Operators' Exchange.....	Kansas City, Mo.
Nat'l. Lbr. Mfg. Inter-Ins. Exchange.....	Chicago, Ill.
U. S. Automobile Insurance Exchange.....	Kansas City, Mo.

### NEW ARKANSAS COMPANIES

The following companies were organized under the laws of this State and granted certificates of authority by this Department, from Jan. 1st, 1917, to the date of this report:

**Life Companies**

Atlantic Mutual Insurance Co.....	Little Rock, Ark.
Bankers Life Insurance Co.....	Jonesboro, Ark.
Farmers Mutual Benefit Association.....	Prairie Grove, Ark.
Gulf & Interstate Life & Accident Ass'n.....	Little Rock, Ark.
Peoples Aid Union.....	Cotter, Ark.
Mutual Portective Unit.....	Little Rock, Ark.

**Fraternal Societies**

International Order of Daniel.....	Little Rock, Ark.
Modern Successful Workers of the World.....	Morrilton, Ark.

**WITHDRAWALS FROM STATE**

The following companies ceased business or withdrew from this state from Jan. 1st, 1917, to the date of this report:

**Fire Companies**

First National Fire Insurance Co.....	Washington, D. C.
Hamburg-Bremen Fire Ins. Co.....	Hamburg, Germany.
Minerva Retrocession & Reinsurance Co.....	Cologne, Germany.

**Life Companies**

Amicable Life Insurance Company.....	Waco, Texas.
Arkansas Assurance Association.....	Little Rock, Ark.
American Mutual Benefit Association.....	Jonesboro, Ark.
Franklin Life Insurance Co.....	Springfield, Ill.
LaFayette Life Insurance Co.....	Lafayette, Ind.
Massachusetts Mutual Life Ins. Co.....	Springfield, Mass.
Mid-Continent Life Insurance Co.....	Oklahoma City, Okla.
Mutual Life Insurance Co. of Arkansas.....	Hope, Ark.
Mutual Protective Unit.....	Little Rock, Ark.
Mutual Relief Union.....	Ft. Smith, Ark.
Peoples Aid Union.....	Cotter, Ark.
Security Mutual Association.....	Wenton, Ark.
United Life Insurance Company.....	Little Rock, Ark.
Atlanta Mutual Insurance Co.....	Atlanta, Ga.

**Casualty Companies**

Farmers Mutual Life Stock Benefit Ass'n.....	Fayetteville, Ark.
General Accident, Fire & Life Corp.....	Perth, Scotland.
General Indemnity Corporation of America.....	Rochester, N. Y.
Southern Livestock Insurance Co.....	Stephens, Ark.

### Fraternal Societies

Sterling Mutual Benefit Ass'n.....Wilkesbarre, Pa.

### Reciprocal Exchanges

Coal Operators Exchange.....Kansas City, Mo.

Lumbermen's Indemnity Exchange.....Kansas City, Mo.

### LICENSED TO LIQUIDATE

The following fire and marine companies transacting business in Arkansas, were, during 1917, licensed to liquidate by the Secretary of the Treasury under the "Trading with the Enemy Act." Under the terms of the licenses granted, the risks of these companies may either be reinsured or run to expiration:

Balkan National Insurance Co.....	Sofia, Bulgaria.
Cologne Re-Insurance Company.....	Cologne, Germany.
First Bulgarian Insurance Co.....	Rustchuk, Bulgaria.
Frankona Re-Insurance Co.....	Berlin, Germany.
Hamburg Assurance Co.....	Hamburg, Germany.
International Re-Assurance Co.....	Vienna, Austria.
Nord-Deutsche Insurance Co.....	Hamburg, Germany.
South German Re-Insurance Co.....	Munich, Bavaria.

At the date of this report the following number of companies are authorized to transact business in this state:

Fire Companies .....	87
Life Companies .....	79
Casualty Companies .....	39
Fraternal Societies .....	67
Reciprocal Exchanges .....	22
Farmers Mutuals .....	13
Total .....	307

### EXAMINATIONS

During 1917 the Department made examinations of the following companies and societies:

Southern Livestock Insurance Co.....	Stephens, Ark.
Mosaic Templars .....	Little Rock, Ark.
Knights & Daughters of Tabor.....	Little Rock, Ark.

Heralds of Liberty-----	Philadelphia, Pa.
Mutual Aid Union-----	Rogers, Ark.
Mutual Life Insurance Co. of Arkansas-----	Hope, Ark.
Columbian Woodmen-----	Atlanta, Ga.

Under the law, the expenses of these examinations are borne by the companies and societies examined.

## FINANCIAL STATEMENT

### Receipts by the Department during 1917

From taxes, all sources-----	\$137,761.92
From fees, all sources-----	28,261.80
Total -----	\$166,023.72

### Disbursements during 1917

Out of postage, stationery, etc., appropriation-----	\$ 772.36
Out of traveling expense appropriation-----	1,365.08
Out of salary appropriation-----	6,449.94
Total -----	\$8,587.38
Excess of receipts above disbursements-----	\$157,436.34

NOTE: All taxes and fees collected by the Department from insurance companies and individuals are paid into the State Treasury and placed to the credit of the General Revenue Fund. During 1917 the basis for taxing insurance companies was  $1\frac{1}{2}\%$  of premium receipts of foreign companies in this state. Under the provisions of Act No. 264 of 1917, the basis for taxation of insurance companies on 1917 business is 2% of premium receipts. To the date of this report and since January 1st, 1918, the taxes and fees collected by the Department amount to \$246,917.57.

## GENERAL STATEMENT

On the 16th day of August, 1917, the license of the Southern Livestock Insurance Company, of Stephens, Arkansas, was revoked, because of the failure of the company to give a good and sufficient bond as required by law, and because an examination of the affairs of the company disclosed the fact that it was insolvent and unable to pay claims.

The Insurance Department has approved contracts of re-insurance between domestic companies and associations as follows:



Company Reinsured.	Reinsured with
Mutual Life Ins. Co. of Ark., Hope—Heralds of Liberty, Philadelphia, Pa.	
Mutual Life Ins. Co. of Ark., Hope—Peoples Mutual Life, Jonesboro, Ark.	
American Mutual Benefit Ass'n, Jonesboro—Home Protective Ass'n, Springdale, Ark.	
Mutual Relief Union, Ft. Smith—Home Protective Ass'n, Springdale, Ark.	
Mutual Relief Union, Ft. Smith—Bankers & Planters, Morrilton, Ark.	
United Life Insurance Co., Little Rock—Bear State Life & Ac., Paragould, Ark.	

In April, 1917, the Department secured from Hon. John D. Arbuckle, Attorney General, an opinion that it is illegal to write what is commonly termed a "Dual-Pay" policy in this state. The Mutual Life Insurance Company of Arkansas, Hope, Arkansas, was writing this form of policy and also The Heralds of Liberty of Philadelphia, Pa. This company and fraternal society were given hearings on this matter and the writing of this form of insurance in Arkansas was stopped by this Department on July 1st, 1917.

The Department, by advertising and through other activities and agencies, has practically stopped the operations of several "wild-cat" and unauthorized insurance concerns and organizations. One of these concerns was the Continental Reciprocal Underwriters of Dallas, Texas, which was unlicensed in the state of Texas and non-admitted to this state. This company was collecting considerable money from the citizens of the state and giving no return whatever therefor.

The Department has lent its assistance to the individuals and agencies interested in seeing that the insurance of the state is handled in a proper, safe and legal manner. It has discouraged improper practices, and has issued a ruling that licenses of agents who rebate on insurance premiums will be revoked.

Under the law, as we construe it, it is the duty of this Department to weed out the bad companies and encourage the good ones; to see that the affairs of our domestic companies are properly handled; that the books are correctly kept and the moneys collected from the citizens properly accounted for; that one taking insurance with these companies and associations will get what he pays for. Such is our object and purpose.



## **FIRE MARSHAL'S DIVISION**

The work of this department was begun on April 1st, 1917. To this time, with a limited force and with limited powers under the law, its work has been as follows:

### **Investigations of Alleged Incendiary Fires**

Fires of alleged incendiary origin can only be investigated by the Department upon a signed request from a Circuit Judge, Prosecuting Attorney, Sheriff, County Judge, Mayor or Chief of a Fire Department.

Forty-six requests for such investigations have been received by the Department. Of this number, approximately thirty-five have been completed and eleven are in process of investigation.

As a result of the investigations, fourteen people have been indicted for arson in different sections of the state.

Only three of the parties indicted have been tried to this date. These trials resulted in one acquittal and two hung juries. In one other case a demurrer to the indictment was sustained, the court holding that to charge a party with burning his own property did not charge an offense within the meaning of our law.

In quite a number of our investigations evidence has been developed tending to show that the property destroyed was burned by the owner. To burn one's own property is not a violation of the law in Arkansas. If this were a crime, more indictments for arson would have been secured. We think unquestionably this defect in our law should be remedied.

### **Appeals**

The Department has caused two cases to be appealed to the Supreme Court, each case involving a construction of our arson statutes. In this way doubtful questions have been settled so that remedial legislation may be obtained through the General Assembly.

### **Bulletins**

Five Department bulletins have been issued in the interest of fire prevention, which bulletins have been furnished to the newspapers of the state and to others interested. A poster was issued and sent out in the interest of the "Clean-Up Week" named by the Governor this spring.

### **Fire Drills in Schools**

A pamphlet containing rules and regulations for fire drills in the schools of the state has been issued and sent to County Superintendents and County Examiners for distribution to the teachers of the state.

Report will be made to this Department by the Superintendents and Examiners, in August of this year, of the number of drills held during the year in the various schools in each county.

#### Inspections

In co-operation with the National Government, the Governor of Arkansas and the Council of Defense in the work of conservation, this Department appointed forty-six inspectors to make inspections of all mills, factories, wholesale groceries, granaries, warehouses, oil mills, etc., of the state. This inspection was made for the purpose of having all places where our food stuff, products and manufactured articles are stored, cleaned up and fire hazards removed. The inspectors reported to this Department each inspection made, and where defects were found, the matter was taken up with the owners, and, in practically all instances, corrections were made and hazards removed. This inspection was made at no cost to the state, the inspectors being volunteers in a good cause, and we feel sure that much of our valuable food stuff and products has been saved from the flames as a result.

#### Fire Losses

The Department has done everything in its power to decrease fire hazards in the state and reduce the fire loss. Fire losses have been decreased. The loss ratio of the direct writing fire insurance companies in Arkansas during the year 1916, was 60.90%. In 1917 the loss ratio of the companies in this state was 36.11%. This shows a considerable reduction in fire losses in Arkansas during 1917. The same companies that showed an actual loss ratio in this state during 1917 of 36.11%, showed an average loss ratio in the United States for 1917 of 56.55%. This looks very favorable for Arkansas. The reasonable conclusion as to the cause of this reduction is the prompt investigation and rigid prosecution by this department in cases of incendiary fires, that the people have been awakened to the dangers of fire and fire hazards; that they are rapidly curing defects where found to exist; that better building construction is being employed generally, and that care is being exercised where carelessness has heretofore prevailed. The war, among its other great lessons, is teaching us that we cannot afford to have our resources destroyed by needless fires.

## GENERAL SUMMARY STATEMENT

Showing the total income and disbursement by classes of all insurance companies, associations and fraternal societies operating in the State of Arkansas for the year 1917, also the percentage of claims paid out of each \$1.00 received.

No.	Classes	Total Funds Received	Total Claims Paid	Ratio of Return
56	Stock Fire .....	\$ 3,867,997	\$ 1,322,531	34 cents
28	Fire Re-Insurance .....	408,477	189,754	46 cents
4	Mutual Fire .....	44,801	36,384	81 cents
62	Legal Reserve Life .....	5,547,875	*2,699,398	49 cents
5	Assessment Life .....	180,943	107,305	59 cents
22	Pro Rata Assessment .....	760,532	457,226	60 cents
42	Legal Reserve Casualty .....	1,327,489	488,341	37 cents
4	Assessment Accident .....	71,142	31,636	47 cents
21	Reciprocal .....	261,610	125,826	48 cents
37	White Fraternal .....	1,670,865	1,083,790	65 cents
29	Negro Fraternal .....	660,535	519,451	78 cents
310	Totals .....	\$14,802,256	\$ 7,061,642	48 cents

\*This amount, in addition to death claims, includes the amount paid in endowments and cash surrenders.

## STOCK FIRE INSURANCE COMPANIES

*Assets, liabilities and capital stock on December 31, 1917.*

Companies	Assets	Total Liabilities Except Capital	Paid up Capital	Surplus
Aetna ..... Hartford, Conn.	\$29,852,186	\$16,290,218	\$ 5,000,000	\$ 8,561,968
American Central.....St. Louis, Mo.	4,264,809	2,167,807	1,000,000	1,097,002
American Alliance.....New York, N. Y.	2,716,145	773,833	1,000,000	942,312
American.....Newark, N. J.	12,102,339	7,266,335	2,000,000	2,836,004
Atlas Assurance.....London, Eng.	3,433,839	2,361,411		872,428
Camden Fire.....Camden, N. J.	4,481,349	2,641,148	800,000	1,040,201
Commercial Union.....London, Eng.	11,647,743	8,705,843		2,741,901
Columbia.....Jersey City, N. J.	1,275,939	255,573	400,000	620,365
Com. Union Fire.....New York, N. Y.	1,438,873	884,574	200,000	354,298
Citizen.....St. Louis, Mo.	1,096,824	616,962	200,000	279,862
Connecticut Fire.....Hartford, Conn.	8,414,874	5,442,173	1,000,000	1,972,701
Continental.....New York, N. Y.	32,590,654	13,815,934	10,000,000	8,774,721
Fidelity-Phenix.....New York, N. Y.	18,980,315	11,297,797	2,500,000	5,182,518
Fire Association.....Philadelphia, Pa.	12,216,632	7,759,045	1,000,000	3,457,586
Firemen's Fund.....San Francisco, Cal.	16,719,843	11,387,918	1,500,000	3,831,924
Firemens.....Newark, N. J.	7,802,217	4,167,246	1,250,000	2,384,971
Franklin Fire.....Philadelphia, Pa.	2,953,111	1,940,967	500,000	512,144
Great American.....New York, N. Y.	23,454,989	12,927,269	2,000,000	8,527,719
Glens Falls.....Glens Falls, N. Y.	7,150,222	4,160,885	500,000	2,489,338
Globe & Rutgers.....New York, N. Y.	22,022,227	13,896,113	700,000	7,426,114
Hartford Fire.....Hartford, Conn.	34,654,101	24,546,575	2,000,000	8,107,526
Home Fire.....Fondy, Ark.	660,475	323,950	100,000	236,525
Home (The).....New York, N. Y.	44,048,652	25,047,401	6,000,000	13,001,251
Indemnity Mutual Marine.....London, Eng.	1,121,808	451,435	300,000	370,373
Ins. Co. of N. A.....Philadelphia, Pa.	28,523,026	19,523,026	4,000,000	5,000,000
Ins. Co. State of Pa.....Philadelphia, Pa.	4,442,614	3,206,406	1,000,000	236,208
L. & L. & G. Ins. Co.....Liverpool, Eng.	16,153,069	11,359,090		4,593,978
L. & L. Fire.....Liverpool, Eng.	5,842,474	3,414,190		2,228,284
Mechanics & Traders.....New Orleans, La.	1,754,618	793,577	300,000	661,040
Milwaukee Mechanics.....Milwaukee, Wis.	5,572,342	3,264,562	1,250,000	1,057,780
National Fire.....Hartford, Conn.	19,229,533	13,110,090	2,000,000	4,119,443
National Liberty.....New York, N. Y.	8,163,582	5,223,032	1,000,000	1,940,550
National Union Fire.....Pittsburg, Pa.	5,332,591	3,659,384	1,000,000	673,208
New Hampshire Fire.....Manchester, N. H.	7,383,894	3,771,704	1,500,000	2,112,189
Niagara Fire.....New York, N. Y.	9,275,078	5,351,405	1,000,000	2,923,673
Nord-Deutsche.....Hamburg, Germany	3,316,120	1,876,947	400,000	1,039,173
North British & Merc.....London, Eng.	9,241,746	6,722,323		2,319,423
Orient.....Hartford, Conn.	4,258,995	2,206,313	1,000,000	1,052,682
Palatine.....London, Eng.	3,586,807	2,498,552		888,255
Pennsylvania Fire.....Philadelphia, Pa.	8,084,933	5,734,658	750,000	1,600,275
Phoenix Assurance.....London, Eng.	4,933,136	3,149,181		1,583,955
Phoenix Insurance.....Hartford, Conn.	18,040,850	8,181,809	3,000,000	6,859,041
Providence-Washington.....Providence, R. I.	6,811,890	4,034,837	1,000,000	1,777,054
Queen Insurance.....New York, N. Y.	13,422,862	7,190,794	2,000,000	4,232,069
Royal.....London, Eng.	16,475,925	12,086,966	662,000	3,726,959
Royal Exchange.....London, Eng.	3,828,456	2,482,171	400,000	946,285
Sea.....Liverpool, Eng.	2,680,191	1,944,899	200,000	535,293
Scottish Union & Nat.....Edinburg, Scot.	7,536,676	3,604,173	200,000	3,732,503
Security.....New Haven, Conn.	4,906,928	3,069,455	1,000,000	837,473
Springfield F. & M.....Springfield, Mass.	13,224,033	8,198,313	2,500,000	2,525,720
Sterling Fire.....Indianapolis, Ind.	1,810,347	531,346	850,000	429,001
St. Paul F. & M.....St. Paul, Minn.	13,577,621	8,580,485	1,000,000	3,997,135
Stuyvesant.....New York, N. Y.	1,990,292	1,218,065	700,000	72,227
Sun.....London, Eng.	5,306,790	3,596,956		1,509,834
U. S. Lloyds.....New York, N. Y.	2,856,884	1,838,527	100,000	918,357
Westchester Fire.....New York, N. Y.	7,978,374	5,439,160	1,000,000	1,539,214
Western Assurance.....Toronto, Can.	4,194,579	2,526,888	400,000	1,267,692
Totals .....	\$574,837,422	\$348,517,696	\$70,162,000	\$154,557,725

## STOCK FIRE INSURANCE COMPANIES

(Business in Arkansas for 1917)

*Net risks, net premiums, losses incurred, losses paid, loss ratio in state and in United States.*

Companies.	Net Risks Written	Net Prem. Received	Net losses Incurred	Net losses Paid	Loss Ratio in Ark.	Loss Ratio in U. S.
Aetna.....Hartford, Conn.	\$ 24,123,998	\$ 226,329	\$ 79,123	\$ 81,792	34.95	53.57
American Alliance.....New York, N. Y.	693,905	7,904	2,328	2,308	29.45	55.47
American Central.....St. Louis, Mo.			3,945	7,412		58.19
American.....Newark, N. J.	2,152,223	34,990	14,026	19,687	40.09	52.10
Atlas Assurance.....London, Eng.	1,720,367	31,302	12,855	11,184	41.07	60.30
Camden Fire.....Camden, N. J.	1,960,552	38,079	19,338	15,357	50.78	54.92
Commercial Union.....London, Eng.	7,004,105	127,050	52,408	49,623	41.25	55.24
Columbia.....Jersey City, N. J.	629,894	11,183	3,233	3,378	28.91	67.50
Com. Union Fire.....New York, N. Y.	2,116,289	35,224	17,118	12,151	48.60	52.60
Citizens.....St. Louis, Mo.	2,093,694	33,228	12,534	5,148	37.72	63.90
Connecticut Fire.....Hartford, Conn.	4,118,531	52,115	13,722	17,089	26.33	49.39
Continental.....New York, N. Y.	3,940,896	45,525	27,320	25,198	60.01	50.74
Fidelity-Phenix.....New York, N. Y.	2,839,012	41,322	17,985	13,331	43.52	53.32
Fire Association.....Philadelphia, Pa.	6,849,377	118,540	36,874	38,543	31.11	58.22
Firemen's Fund.....San Francisco, Cal.	2,959,246	47,642	16,095	12,128	33.78	59.07
Firemens.....Newark, N. J.	9,764,685	144,414	42,387	54,686	29.35	54.20
Franklin Fire.....Philadelphia, Pa.	2,530,537	27,383	6,313	11,718	23.05	50.40
Great American.....New York, N. Y.	15,062,261	203,506	66,893	72,827	32.87	54.26
Glens Falls.....Glens Falls, N. Y.	1,247,532	18,919	9,522	7,392	50.33	58.30
Globe & Rutgers.....New York, N. Y.	4,652,433	116,053	38,186	41,320	32.90	59.90
Hartford Fire.....Hartford, Conn.	17,117,569	307,301	130,757	108,628	42.55	52.40
Home Fire.....Fondyck, Ark.	7,380,606	127,469	57,537	36,618	45.14	58.70
Home (The).....New York City	17,279,974	318,701	86,338	92,810	27.09	54.50
Indemnity Mutual Marine, .....London, Eng.	73,937	1,522	315	146	20.69	58.00
Ins. Co. of N. A.....Philadelphia, Pa.	14,107,484	160,508	42,001	29,912	26.17	56.41
Ins. Co. State of Pa.....Philadelphia, Pa.	1,080,876	29,632	18,874	20,473	63.69	65.40
L. & L. & G. Ins. Co.....Liverpool, Eng.	5,846,526	99,025	39,450	35,695	39.84	57.80
L. & L. Fire.....Liverpool, Eng.	2,292,130	37,988	16,408	12,219	43.19	47.75
Mechanics & Traders, .....New Orleans, La.	1,294,547	23,104	4,731	2,560	20.48	55.20
Milwaukee Mechanics, .....Milwaukee, Wis.	1,182,768	16,349	3,797	5,295	23.22	53.84
National Fire.....Hartford, Conn.	5,605,930	139,839	30,089	26,888	21.52	54.52
National Liberty.....New York, N. Y.	1,109,446	13,621	3,995	3,369	29.33	63.84
National Union Fire.....Pittsburg, Pa.	5,651,803	118,059	41,781	36,177	35.39	60.96
New Hampshire Fire, .....Manchester, N. H.	1,550,376	31,551	14,333	13,888	45.42	54.40
Niagara Fire.....New York, N. Y.	3,796,727	53,278	21,125	20,688	39.65	55.90
Nord-Deutsche.....Hamburg, Germany	319,822	6,455	3,638	6,471	56.35	52.30
North British & Merc., .....London, Eng.	2,699,219	50,042	16,955	15,426	33.88	57.38
Orient.....Hartford, Conn.	1,112,924	18,494	7,843	9,950	42.41	50.78
Palatine.....London, Eng.	3,184,368	59,336	19,225	14,286	32.40	56.65
Pennsylvania Fire.....Philadelphia, Pa.	3,922,803	66,300	15,691	19,255	23.67	55.87
Phenix Assurance.....London, Eng.	4,326,243	66,180	18,575	18,621	28.06	48.81
Phoenix Insurance.....Hartford, Conn.	3,025,819	42,819	14,247	15,443	33.21	51.00
Providence-Washington, .....Providence, R. I.	2,991,258	41,992	11,847	14,277	28.21	55.00
Queen Insurance.....New York, N. Y.	3,193,580	51,522	14,038	15,796	27.25	47.99
Royal.....London, Eng.	10,099,430	136,893	64,323	56,149	46.99	50.44
Royal Exchange.....London, Eng.	2,897,074	44,937	16,429	17,760	36.56	59.07
Sea.....Liverpool, Eng.	3,655,063	17,373	6,751	6,688	38.86	
Scottish Union & Nat., .....Edinburgh, Scot.	1,707,476	30,457	10,626	8,439	34.88	55.06
Security.....New Haven, Conn.	1,137,740	21,175	5,358	5,474	25.30	55.56
Springfield F. & M., .....Springfield, Mass.	5,832,383	81,512	28,460	22,783	34.91	54.27
Sterling Fire.....Indianapolis, Ind.	1,659,278	26,592	9,164	7,175	34.46	64.87
St. Paul F. & M.....St. Paul, Minn.	6,836,632	75,386	31,587	29,464	41.90	62.90
Stuyvesant.....New York, N. Y.	84,206	11,305	23,022	16,502	203.64	88.63
Sun.....London, Eng.	2,468,190	36,081	13,156	16,838	36.46	55.20
U. S. Lloyds.....New York, N. Y.	9,262,221	34,293	839	4,022	2.44	56.93
Westchester Fire.....New York, N. Y.	2,687,466	54,087	37,871	40,202	70.01	59.44
Western Assurance.....Toronto, Can.	2,255,590	56,025	23,314	19,872	41.61	57.63
Totals.....	\$257,199,021	\$3,867,987	\$1,396,695	\$1,322,531	36.11 actual av.	56.55 av. per Co.

## FIRE RE-INSURANCE COMPANIES

*Assets, liabilities, capital stock and surplus.*

Companies	Assets	Liabilities Except Capital	Deposit Capital	Surplus
Balkan Natn'l.....Sofia, Bulgara	\$.....	\$.....	\$.....	\$.....
Cologne Re.....Cologne, Ger.	1,973,098	1,270,143	200,000	502,955
Federal.....Jersey City, N. J.	5,479,388	3,033,002	1,000,000*	1,446,385
Fire Re-Assurance.....Paris, France	2,357,431	1,775,748	200,000	381,683
First Bulgarian.....Rustchuk, Bulg.	.....	.....	.....	.....
First Russian.....Petrograd	2,223,642	1,690,862	200,000	332,780
Frankona.....Berlin, Germany	884,526	532,966	200,000	151,560
International.....New York, N. Y.	4,773,489	4,169,306	200,000	404,183
International Re.....Vienna, Austria	983,978	627,405	200,000	156,577
Jakor.....Moscow, Russia	4,105,116	3,567,195	200,000	337,927
Moscow Fire.....Moscow, Russia	2,893,187	2,322,257	200,000	370,930
National.....Copenhagen	1,277,399	623,430	400,000	253,969
Northern.....Moscow, Russia	1,650,125	1,353,338	200,000	96,788
Norske-Lloyd.....Christiana	2,054,532	1,590,159	200,000	264,373
Norwegian As. Union.....Christiana	697,391	246,445	200,000	250,945
Paternelle.....Paris, France	1,433,444	1,051,094	200,000	182,349
Rossia.....Petrograd, Russia	9,656,113	7,374,519	200,000	2,081,595
Russian Re.....Petrograd, Russia	2,428,427	1,791,136	200,000	437,291
Salamandra.....Petrograd, Russia	4,078,104	3,611,617	200,000	266,486
Second Russian.....Petrograd, Russia	1,656,184	1,300,169	200,000	156,014
Skandia.....Stockholm, Sweden	1,864,518	1,103,183	330,000	431,335
Skandinavia Re.....Copenhagen, Denmark	2,038,708	1,110,848	400,000	527,859
Standard Marine.....Liverpool, Eng.	2,708,477	876,381	200,000	1,632,096
Swiss National.....Basle, Switz.	2,670,745	2,262,959	200,000	207,786
Swiss Re.....Zurich, Switz.	1,745,006	1,084,248	200,000	460,758
Thames & M. Marine.....Liverpool	1,549,994	669,556	200,000	680,438
Union & Phenix Esp.....Madrid, Spain	2,064,625	1,658,938	200,000	205,687
Warsaw.....Warsaw, Russia	1,030,078	683,892	200,000	146,186
Totals .....	\$66,277,723	\$47,380,796	\$ 6,530,000	\$12,366,924

\*Capital Stock.

## FIRE RE-INSURANCE COMPANIES

(Business in Arkansas for 1917)

*Net risks, net premiums, net losses incurred, net losses paid, loss ratio in state and in United States.*

	Net Risks Written	Net Pre- miums Re- ceived	Net Losses In- curred	Net Losses Paid	Loss Ratio in Ark. %	Loss Ratio in U. S. %
Balkan Natn'l.....Sofia, Bulgaria	\$ 1,296,931	\$ 23,614	\$ 18,367	\$ 16,175	77.78	.....
Cologne Re.....Cologne, Ger.	985,931	16,228	7,247	6,163	44.66	67.49
Federal.....Jersey City, N. J.	32,026	531	73	20	13.75	45.61
Fire Re-Assurance.....Paris, France	544,910	22,043	8,688	8,869	39.41	59.70
First Bulgarian.....Rustchuk, Bulg.	346,646	9,073	20,216	19,557	222.81	.....
First Russian.....Petrograd, Russia	409,972	8,521	3,870	3,587	45.42	67.20
Frankona.....Berlin, Germany	23,754	1,336	491	2,133	36.75	77.60
International.....New York, N. Y.	1,495,011	23,797	26,381	13,888	110.85	70.80
International Re.....Vienna, Austria	270,392	5,410	8,730	4,787	161.37	86.21
Jakor.....Moscow, Russia	1,280,361	20,426	20,493	9,864	100.33	70.33
Moscow Fire.....Moscow, Russia	806,531	15,098	6,142	6,298	40.68	64.80
National.....Copenhagen, Denmark	146,806	1,683	820	3	48.72	60.39
Northern.....Moscow, Russia	2,288,454	32,145	5,306	1,039	16.50	68.90
Norske-Lloyd.....Christiana, Norway	716,434	12,176	19,063	1,353	156.56	87.00
Norwegian As. Unin.....Christiana, Norway	149,022	1,883	18	2	.95	60.20
Paternelle.....Paris, France	964,585	16,578	5,679	4,747	34.26	59.50
Rossia.....Petrograd, Russia	2,327,339	53,808	27,560	37,682	51.22	61.70
Russian Re.....Petrograd, Russia	544,279	10,295	4,017	4,134	39.01	65.60
Salamandra.....Petrograd, Russia	1,280,360	20,426	20,682	9,864	101.25	70.60
Second Russian.....Petrograd, Russia	465,585	7,428	7,547	3,587	101.60	69.80
Skandia.....Stockholm, Sweden	897,692	16,108	4,552	4,403	28.26	61.32
Skandinavia Re.....Copenhagen, Denmark	335,275	4,277	913	592	21.34	73.61
Standard Marine.....Liverpool, Eng.	1,268,271	11,263	.....	.....	.....	.....
Swiss National.....Basle, Switz.	1,319,264	18,615	23,927	12,806	128.54	74.20
Swiss Re.....Zurich, Switz.	1,084,594	19,146	5,723	7,831	29.89	59.95
Thames & M. Marine.....Liverpool, Eng.	374,865	14,135	1,484	1,559	10.49	40.40
Union & Phenix Esp.....Madrid, Spain	1,166,229	15,936	7,670	4,882	48.13	62.80
Warsaw.....Warsaw, Russia	415,661	6,498	2,976	3,930	45.80	65.20
Totals.....	\$23,237,140	\$408,477	\$258,635	\$189,754	63.31	66.04



**EXPERIENCE TABLE**

*Showing the experience of the fire insurance companies operating in this state for the past thirty-seven years, beginning with 1881, the average loss ratio being 63.98%; the average expense ratio, estimated, 37%.*

Year.	Loss Ratio	Premiums	Losses Paid
1881.....	71.53	\$ 299,497	\$ 213,257
1882.....	82.18	307,577	252,760
1883.....	100.31	367,264	368,408
1884.....	64.53	412,698	266,320
1885.....	70.45	449,797	316,894
1886.....	68.82	431,593	297,037
1887.....	49.30	475,727	950,160
1888.....	95.40	509,434	486,017
1889.....	51.90	534,517	277,426
1890.....	38.36	685,022	362,769
1891.....	73.72	943,697	696,080
1892.....	70.45	796,402	561,003
1893.....	61.25	659,985	404,230
1894.....	61.70	705,398	430,989
1895.....	53.33	707,365	377,276
1896.....	56.06	707,126	396,460
1897.....	49.90	760,033	379,270
1898.....	50.92	853,635	434,656
1899.....	65.31	967,092	631,623
1900.....	75.76	1,119,701	848,317
1901.....	57.03	1,278,878	729,344
1902.....	43.05	1,377,688	593,086
1903.....	39.57	1,549,272	613,033
1904.....	54.26	1,721,481	934,058
1905.....	69.61	1,840,639	1,281,269
1906.....	37.98	1,709,363	649,301
1907.....	36.73	2,587,042	950,160
1908.....	48.65	2,114,901	1,028,910
1909.....	66.55	2,623,962	1,716,165
1910.....	55.85	2,321,339	1,203,803
1911.....	76.67	2,486,401	1,906,406
1912.....	63.86	2,801,063	1,685,030
1913.....	125.08	3,053,246	3,819,167
1914.....	80.04	3,049,252	2,450,017
1915.....	100.80	2,971,903	3,119,386
1916.....	61.50	3,445,781	2,070,820
1917.....	38.71	4,276,464	1,512,285
Totals.....	63.98 av.	\$53,712,214	\$34,645,385

**MUTUAL FIRE INSURANCE COMPANIES**

(Legal Reserve)

*Financial standing on December 31, 1917.*

Companies	Assets	Liabilities	Surplus
Indiana Lumbermens.....Indianapolis, Ind.	\$ 847,559	\$ 321,379	\$ 526,179
Lumbermen's Mutual.....Mansfield, Ohio	1,091,860	597,109	494,751
Lumber Mutual Fire.....Boston, Mass.	1,210,463	549,901	660,562
Penn. Lumbermen's Mutual Fire.....Philadelphia, Pa.	1,025,276	327,831	697,445
Totals.....	\$4,175,158	\$1,796,220	\$2,378,937

**MUTUAL FIRE INSURANCE COMPANIES**

(Legal Reserve)

(Business in Arkansas for 1917)

*Showing net risks written, premiums received, losses incurred, losses paid, loss ratios in Arkansas and in United States.*

	Net Risks Written	Net Prem- iums Re- ceived	Net Losses In- curred	Net Losses Paid	Loss Ratio in Ar- kansas %	Loss Ratio in U. S. %
Indiana Lumbermens.....Indianapolis, Ind.	\$ 921,300	\$19,052	\$10,967	\$11,013	57.56	32.10
Lumbermen's Mutual.....Mansfield, Ohio	400,291	9,766	8,508	8,558	87.12	50.28
Lumber Mutual Fire.....Boston, Mass.	416,351	9,716	8,419	8,414	86.55	30.16
Penn. Lumbermen's.....Philadelphia, Pa.	500,050	6,267	8,358	8,399	133.36	30.75
Totals.....	\$2,237,992	\$44,801	\$36,252	\$36,384	80.92 actual	35.82 average

## RECIPROCAL OR INTER-INSURERS

*Financial standing on December 31, 1917.*

Companies	Assets	Liabilities	Surplus
Bankers Inter-Ins. Alliance.....Kansas City, Mo.	\$ 42,649	\$ 12,217	\$ 30,431
Canners Exchange.....Chicago, Ill.	541,660	219,406	322,255
Casualty Reciprocal Exchange.....Kansas City, Mo.	425,690	223,151	202,539
Central States Inter-Ins. Ex.....St. Louis, Mo.	50,059	26,077	23,982
Consolidated Underwriters.....Kansas City, Mo.	1,204,838	751,776	453,062
Druggists Indemnity Exchg.....St. Louis, Mo.	110,606	67,421	43,185
Lumber Mfg. Inter-Ins. Ass'n.....New York, N. Y.	292,961	245,669	47,291
Lumbermen's Underwrtg. Alliance.....Kansas City, Mo.	1,200,270	467,442	755,836
Mfg. Lumbermens Underwriters.....Kansas City, Mo.	1,186,918	430,931	755,987
Mfg. Woodworkers Underwriters.....Chicago, Ill.	207,021	128,612	78,409
Millers Indemnity Underwriters.....Dallas, Texas	176,817	85,254	91,563
National Inter-Ins. Bureau.....Kansas City, Mo.	52,307	16,561	35,746
Natn'l Lbr. Mfg. Inter-Ins. Exchg.....Chicago, Ill.	130,480	122,820	7,660
New York Reciprocal Underwriters.....New York City	2,363,747	792,331	1,571,416
Reciprocal Exchange.....Kansas City, Mo.	660,608	256,407	404,201
Southern Lumber Underwriters.....New Orleans, La.	60,005	44,253	15,752
Underwriters Exchange.....Chicago, Ill.	1,189,970	175,238	1,014,733
Utilities Indemnity Exchange.....St. Louis, Mo.	157,711	100,717	56,994
U. S. Auto Insurance Exchg.....Kansas City, Mo.	44,313	13,925	30,388
Wholesale Grocery Subscribers.....Chicago, Ill.	77,399	69,997	7,403
Western Reciprocal Underwriters.....Kansas City, Mo.	108,802	67,845	40,957
Wholesale Gro. Recip. Ind. Exchg.....St. Louis, Mo.	158,466	60,896	97,571
	\$10,443,297	\$4,378,946	\$6,087,361

## RECIPROCAL OR INTER-INSURERS

(Business in Arkansas for 1917)

*Showing net risks written, net premiums received, net losses paid and net losses incurred.*

Companies	Net Risks Written	Net Pre-miums	Net Losses Paid	Net Losses Incurred
Bankers Inter-Ins. Alliance.....Kansas City, Mo.	\$ 11,000	\$ 155	\$ .....	\$ .....
Canners Exchange.....Chicago, Ill.	168,050	3,292	.....	.....
Casualty Reciprocal Exchange.....Kansas City, Mo.	(a)	2,828	580	1,145
Central States Inter-Ins. Ex.....St. Louis, Mo.	37,300	669	273	273
Consolidated Underwriters.....Kansas City, Mo.	(a)	49,626	56,702	(a)
Druggists Indemnity Exchg.....St. Louis, Mo.	111,875	1,426	.....	.....
Lumber Mfg. Inter-Ins. Ass'n.....New York, N. Y.	1,846,863	33,016	6,295	14,060
Lumbermen's Underwriting Alliance.....Kansas City, Mo.	3,861,832	60,190	22,764	22,764
Mfg. Lumbermens Underwriters.....Kansas City, Mo.	2,844,065	48,902	26,304	26,304
Mfg. Woodworkers Underwriters.....Chicago, Ill.	513,006	9,732	.....	.....
Millers Indemnity Underwriters.....Dallas, Texas	(a)	636	186	322
National Inter-Ins. Bureau.....Kansas City, Mo.	34,900	988	.....	.....
Natn'l Lbr. Mfg. Inter-Ins. Exchg.....Chicago, Ill.	572,950	9,693	81	(a)
New York Reciprocal Underwriters.....New York, N. Y.	980,000	3,816	.....	.....
Reciprocal Exchange.....Kansas City, Mo.	664,650	8,188	613	613
Southern Lumber Underwriters.....New Orleans, La.	67,500	1,269	1,700	1,700
Underwriters Exchange.....Chicago, Ill.	1,200,000	1,410	.....	.....
Utilities Indemnity Exchange.....St. Louis, Mo.	(a)	9,852	3,924	5,571
Wholesale Grocery Subscribers.....Chicago, Ill.	353,450	3,016	285	285
Western Reciprocal Underwriters.....Kansas City, Mo.	423,360	4,894	2,119	2,119
Wholesale Gro. Recip. Ind. Exchg.....St. Louis, Mo.	550,950	8,022	4,000	.....
Totals.....	\$14,241,751(b)	\$261,610	\$125,826	\$75,156(b)

(a) Not reported.

(b) Incomplete.

### FARMERS MUTUAL FIRE ASSOCIATIONS

*Showing date commenced business, risks in force Dec. 31, 1917, losses paid and expense of operation for the year 1917.*

Associations	Commenced Business	Risks in Force End of Year	Losses Paid During the Year	Expense of Operation
German Catholic Benevolent Society.....Subiaco	....., 1893	\$ 65,328	\$ 108	\$ 8
Green & Clay Co. Farmers Mutual.....Rector	....., 1909	456,310	1,615	323
Farmers Mutual Aid, Carroll Co.....GreenForest	....., 1917	308,105	.....	35
Farmers Mut. Aid Ins. Co. of Union.....Paris	Nov. 1, 1917	4,100	.....	.....
Farmers Mutual Aid Assn.....Gentry	Jan. 1, 1902	127,330	.....	201
Farmers Mutual Ins. Co.....Rogers	Oct. 23, 1911	746,428	1,800	363
Farmers Mutual Aid Ass'n.....Atkins	Apr. 17, 1899	277,350	107	248
Farmers Mutual Fire Ins. Co.....Collins	Nov. 1, 1917	10,665	.....	16
Farmers Mutual Fire, White Co.....Judsonia	Dec. 11, 1911	299,519	1,284	490
Farmers Protective Aid Society.....Stuttgart	Aug. 1, 1888	289,269	1,190	200
Farmers Tri-County Mutual Fire.....Paragould	Nov. 7, 1914	1,046,500	2,113	1,156
Little River Co., Farmers Mutual (a).....Ashdown	Jan. 8, 1917	31,155	25	28
Mutual Aid Ass'n Concordia.....Alexander	Jan. 8, 1917	31,155	25	28
Totals.....		\$3,662,059	\$8,242	\$3,068

(a) Correct statement not filed to date of this report.

## LEGAL RESERVE LIFE INSURANCE COMPANIES

*Assets, liabilities, paid up capital and surplus on December 31, 1917.*

Companies	Assets	Total Liabilities Except Capital	Paid up Capital	Surplus
Aetna Life (a).....	Hartford, Conn. \$ 140,584,445	\$ 122,055,273	\$ 5,000,000	\$ 13,529,172
American Central.....	Indianapolis, Ind. 5,966,115	5,454,896	137,000	374,218
American National (a).....	Galveston, Tex. 5,206,754	4,083,113	250,000	873,641
Amicable Life.....	Waco, Tex. 2,961,940	1,381,571	820,000	760,369
Bankers Reserve.....	Omaha, Neb. 7,385,558	6,016,901	100,000	1,268,655
Conservative Life.....	Wheeling, W. Va. 831,839	447,743	290,710	93,386
Cotton States Life.....	Memphis, Tenn. 253,072	92,897	151,190	8,985
Equitable.....	New York, N. Y. 576,837,344	565,092,085	100,000	11,645,258
Farmers & Bankers.....	Wichita, Kan. 1,293,176	894,075	275,000	124,102
Federal Life (a).....	Chicago, Ill. 4,176,288	3,781,876	300,000	94,412
Fidelity Mutual.....	Philadelphia, Pa. 34,450,303	32,932,013	.....	1,518,291
Guardian Life (b).....	New York, N. Y. 54,664,135	52,700,465	200,000	1,763,670
Great Republic.....	Los Angeles, Cal. 970,780	363,331	500,000	107,449
Great Southern.....	Houston, Tex. 3,459,056	2,792,892	500,000	166,164
Home Life & Accident (a).....	Fordyce, Ark. 1,014,699	686,338	250,000	78,361
Home Life.....	New York, N. Y. 34,542,304	33,029,856	.....	1,512,448
Indiana National.....	Indianapolis, Ind. 1,781,797	1,311,888	450,315	19,594
International.....	St. Louis, Mo. 9,409,293	8,576,316	525,000	307,977
Inter-Southern.....	Louisville, Ky. 4,600,957	3,757,162	750,000	93,795
Jefferson Standard.....	Greensboro, N. C. 8,464,405	7,764,405	350,000	350,000
Kansas City Life.....	Kansas City, Mo. 8,742,727	8,314,463	100,000	331,763
LaFayette Life.....	LaFayette, Ind. 1,406,205	1,365,928	.....	40,277
Life & Casualty.....	Nashville, Tenn. 500,980	234,429	200,000	66,551
Lincoln Reserve.....	Birmingham, Ala. 278,816	155,111	114,560	9,145
Louisiana State.....	Shreveport, La. 491,632	177,265	250,000	64,367
Manhattan Life.....	New York, N. Y. 19,419,443	19,011,480	100,000	307,964
Massachusetts Mutual.....	Springfield, Mass. 100,768,580	94,063,695	.....	6,704,885
Merchants Life.....	Des Moines, Ia. 2,722,227	2,243,168	400,000	79,059
Metropolitan.....	New York, N. Y. 704,025,515	672,498,057	.....	31,527,459
Mississippi Beneficial.....	Indianola, Miss. 85,832	23,241	52,500	10,091
Missouri State Life.....	St. Louis, Mo. 17,025,068	14,657,522	1,000,000	1,367,546
Mutual Life.....	New York, N. Y. 633,999,569	633,999,569	.....	.....
Nat'l Life & Accident (Ind.).....	Nashville, Tenn. 2,871,350	2,100,586	300,000	470,763
Nat'l Life of U. S. A. (a).....	Chicago, Ill. 15,260,230	14,441,633	500,000	318,597
New York Life.....	New York, N. Y. 934,929,382	934,929,382	.....	.....
Northwestern Mutual.....	Milwaukee, Wis. 393,533,924	373,844,491	.....	19,689,433
Northwestern Nat'l.....	Minneapolis, Minn. 6,186,694	5,702,163	.....	484,532
Oklahoma National.....	Oklahoma City, Okla. 1,281,149	857,972	200,000	223,177
Old Colony Life.....	Chicago, Ill. 1,127,532	963,838	126,452	37,242
Pacific Mutual (a).....	Los Angeles, Cal. 42,068,783	39,950,442	1,000,000	1,118,342
Pan American.....	New Orleans, La. 6,142,387	4,666,080	1,000,000	476,307
Penn Mutual.....	Philadelphia, Pa. 183,090,500	183,090,500	.....	.....
Phoenix Mutual.....	Hartford, Conn. 45,941,596	45,941,596	.....	.....
Prudential.....	Newark, N. J. 475,371,914	457,966,119	2,000,000	15,405,795
Provident Life & Accident (a).....	Chattanooga, Tenn. 471,223	186,907	200,000	84,316
Reliance Life (a).....	Pittsburgh, Pa. 7,550,502	6,244,620	1,000,000	305,882
Reserve Loan Life.....	Indianapolis, Ind. 4,195,019	3,934,538	100,000	160,481
Security Life.....	Chicago, Ill. 3,158,959	2,715,082	220,000	223,877
Security Mutual.....	Binghamton, N. Y. 8,761,752	8,600,730	.....	161,022
Southern Life & Trust.....	Greensboro, N. C. 2,696,215	2,232,672	400,000	63,543
Southland Life.....	Dallas, Tex. 3,003,933	2,578,132	300,000	125,801
State Life.....	Indianapolis, Ind. 18,920,668	16,306,547	.....	2,614,120
Standard Life.....	Atlanta, Ga. 334,222	186,028	125,000	23,194
Travelers (a).....	Hartford, Conn. 129,311,110	115,248,167	6,000,000	8,062,943
Union Central.....	Cincinnati, O. 121,399,448	114,512,810	2,000,000	4,886,637
United Life & Accident.....	Concord, N. H. 1,287,354	535,241	500,000	252,113
Volunteer State Life.....	Chattanooga, Tenn. 3,106,714	2,801,592	200,000	105,122
<b>TOTALS.....</b>	<b>\$4,800,323,414</b>	<b>\$4,640,496,892</b>	<b>\$ 29,337,727</b>	<b>\$130,492,294</b>

(a) See casualty tables also.

(b) Formerly Germania Life. Name changed March 1, 1918.

# LEGAL RESERVE LIFE INSURANCE COMPANIES

(Arkansas Life Business in 1917)

The following table shows the insurance in force at the beginning of the year, the amount written during the year, the amount in force at the end of the year, death, accident and disability claims paid, the amount paid to living policyholders on account of matured endowments, cash surrenders, etc., (not including loans on policies), and gross premiums collected in the state. Where nothing is shown in the column "Paid to living policyholders," we either were unable to obtain these figures from the companies or nothing has been paid on this account.

Companies	Insurance in Force Jan. 1, 1917	Ins. Written In 1917	Ins. in Force Dec. 31, 1917	Claims Paid	Paid to Living Policy Holders	Gross Premiums Received
Aetna Life.....Hartford, Conn.	\$ 3,634,140	\$ 2,002,414	\$ 4,969,408	\$ 14,500	\$ 9,670	\$ 136,708
American Central.....Indianapolis, Ind.	1,481,151	480,164	1,643,897	16,616	3,717	45,417
American Nat'l (Ord) Galveston, Tex.	361,127	120,500	387,127	5,490	17,835	12,609
American Nat'l (Ind.) Galveston, Tex.	1,065,675	444,480	1,058,642	.....	.....	43,060
Amicable Life.....Waco, Tex.	118,675	4,000	71,000	.....	201	2,008
Bankers Reserve.....Omaha, Neb.	207,538	234,005	404,236	1,000	743	14,229
Conservative Life.....Wheeling, W. Va.	.....	277,000	277,000	.....	.....	4,081
Cotton States Life.....Memphis, Tenn.	367,925	448,042	773,720	5,000	.....	23,513
Equitable.....New York, N. Y.	13,053,956	696,191	12,892,309	105,253	181,782	417,435
Farmers & Bankers.....Wichita, Kan.	.....	.....	44,500	.....	.....	251
Federal Life (a).....Chicago, Ill.	334,945	114,350	336,537	2,000	35	9,396
Fidelity Mutual.....Philadelphia, Pa.	3,669,911	334,294	3,746,086	38,032	.....	123,918
Franklin Life.....Springfield, Ill.	.....	.....	1,671,587	.....	.....	51,323
Guardian Life (b).....New York, N. Y.	1,628,874	919,080	2,195,204	2,319	7,080	58,274
Great Republic.....Los Angeles, Cal.	297,764	133,448	313,833	2,000	59	10,132
Great Southern.....Houston, Tex.	145,500	128,150	262,650	2,000	.....	6,980
Home Life & Acc. (a).....Fondy, Ark.	5,335,606	2,388,626	6,155,882	39,565	9,775	204,556
Home Life.....New York, N. Y.	1,106,949	494,790	1,466,035	7,607	.....	44,112
Indiana National.....Indianapolis, Ind.	357,000	107,500	399,500	.....	.....	10,801
International.....St. Louis, Mo.	975,055	1,216,466	1,771,112	24,298	.....	54,711
Inter-Southern.....Louisville, Ky.	1,965,516	570,413	2,162,875	27,718	594	61,676
Jefferson Standard.....Greensboro, N. C.	144,636	940,680	1,057,294	4,000	598	30,434
Kansas City Life.....Kansas City, Mo.	1,390,854	350,319	1,551,173	10,500	2,759	42,786
LaPayette Life.....LaPayette, Ind.	474,998	6,314	305,141	5,500	543	10,392
Life & Casualty (Ind.) Nashville, Tenn.	379,005	1,077,369	570,618	5,169	25,316	98,208
Lincoln Reserve.....Birmingham, Ala.	690,200	1,061,550	1,552,700	16,000	.....	73,382
Louisiana State.....Shreveport, La.	220,500	132,500	276,000	.....	.....	4,610
Manhattan Life.....New York, N. Y.	120,298	27,595	136,763	.....	.....	3,061
Mass. Mutual.....Springfield, Mass.	4,731,330	523,320	4,946,320	38,650	53,402	151,345
Merchants Life.....Des Moines, Ia.	486,000	5,000	434,000	4,000	4,000	10,229
Metropolitan (Ord) (a) New York, N. Y.	4,740,289	1,707,061	6,004,670	92,698	52,136	159,423
Metropolitan (Ind) (a) New York, N. Y.	5,374,087	1,322,780	5,896,237	56,736	9,733	203,709
Mid-Continent.....Okla. City, Okla.	46,211	3,000	48,211	.....	.....	1,484
Miss. Beneficial (Ord) Indianola, Miss.	.....	51,500	51,500	.....	.....	1,514
Miss. Beneficial (Ind) Indianola, Miss.	.....	247,920	150,280	.....	.....	6,491
Missouri State Life.....St. Louis, Mo.	6,665,449	3,004,507	8,538,458	75,284	.....	269,740
Mutual Life.....New York, N. Y.	18,366,436	2,032,499	18,948,556	252,281	.....	648,788
Nat'l Life & Acc. (Ind) Nashville, Tenn.	1,668,430	927,135	1,839,816	128,869	96,744	307,078
Nat'l Life of U.S.A. (a) Chicago, Ill.	4,584,916	730,085	4,894,694	32,000	.....	165,665
New York Life.....New York, N. Y.	22,961,740	4,133,925	25,589,839	272,098	264,426	900,866
Northwestern Mutual Milwaukee, Wis.	1,685,747	77,500	1,773,293	6,500	4,912	18,909
Northwestern Nat'l Minneapolis, Minn.	761,314	1,127	618,961	2,000	.....	23,075
Oklahoma National.....Okla. City, Okla.	132,500	13,000	134,500	2,000	100	4,380
Old Colony Life.....Chicago, Ill.	349,450	326,000	568,000	8,000	.....	16,539
Pacific Mutual (a) Los Angeles, Cal.	3,339,923	963,853	4,011,656	21,489	20,498	125,332
Par American.....New Orleans, La.	585,000	696,500	1,027,549	8,500	.....	23,405
Penn Mutual.....Philadelphia, Pa.	3,470,801	332,884	3,554,530	36,500	1,000	106,094
Phoenix Mutual.....Hartford, Conn.	583,525	501,216	1,063,582	7,000	.....	31,806
Prudential.....Newark, N. J.	3,085,837	723,405	3,641,089	20,417	18,647	111,353
Prov. Life & Acc.....Chattanooga, Tenn.	.....	23,500	23,500	500	.....	356
Reliance Life.....Pittsburgh, Pa.	1,646,521	622,500	1,910,085	2,000	.....	65,251
Reserve Loan Life.....Indianapolis, Ind.	917,064	285,000	1,041,537	9,000	1,193	31,185
Security Life.....Chicago, Ill.	1,556,114	1,022,468	2,086,526	8,500	785	64,890
Security Mutual.....Binghamton, N. Y.	994,168	263,677	1,039,264	9,500	1,961	31,014
Southern Life & Trust Greensboro, N. C.	59,500	272,000	284,500	.....	.....	8,361
Southland Life.....Dallas, Tex.	347,791	122,954	420,978	5,000	1,475	11,629
State Life.....Indianapolis, Ind.	2,015,227	473,173	2,400,553	20,000	14,568	52,047
Standard Life.....Atlanta, Ga.	251,750	425,250	538,806	5,000	.....	20,857
Travelers (a).....Hartford, Conn.	1,258,492	40,022	1,218,534	41,083	27,261	27,344
Union Central.....Cincinnati, O.	9,763,249	2,095,375	10,896,671	165,780	198,515	341,117
United Life & Acc.....Concord, N. H.	1,000	2,000	3,000	1,000	.....	43
Vol't. State Life.....Chattanooga, Tenn.	95,270	116,971	126,690	.....	1,383	8,638
<b>Totals</b>	<b>\$142,053,559</b>	<b>\$ 38,799,347</b>	<b>\$164,179,214</b>	<b>\$1,665,952</b>	<b>\$1,033,445</b>	<b>\$5,547,875</b>

(a) See casualty tables also.

(b) Formerly Germania Life. Name changed March 1, 1918.

## CASUALTY COMPANIES

Showing the financial standing on December 31, 1917, and the premiums received and losses paid in the state during the year 1917.

Companies	Assets	Liabilities Except Capital	Paid Up Capital	Surplus	Premiums Received	Losses Paid
Aetna Cas. & Sur.....Hartford, Conn.	\$ 10,695,049	\$ 5,839,166	\$ 2,000,000	\$ 2,855,883	\$ 44,550	\$ 10,949
Aetna Life.....Hartford, Conn.	140,584,445	122,055,273	5,000,000	13,529,172	196,003	65,173
Ameri. Automobile.....St. Louis, Mo.	1,881,926	1,421,839	300,000	160,087	14,139	4,531
Ameri. Credit Ind.....St. Louis, Mo.	1,715,546	965,546	350,000	400,000	4,600	.....
American Indemnity Galveston, Tex.	1,393,476	632,710	500,000	260,766	3,206	309
Amer. Life & Acc. Kansas City, Mo.	125,746	25,373	100,000	373	26,666	8,295
American National.....Galveston, Tex.	5,206,754	4,083,113	250,000	873,641	8,655	5,704
American Surety.....New York, N.Y.	10,070,271	4,362,932	5,000,000	707,339	24,214	8,966
Atlanta Mutual.....Atlanta, Ga.	92,158	3,028	25,000	64,130	12,510	2,495
Clover Leaf Cas.....Jacksonville, Ill.	169,979	20,856	125,000	24,123	a	a
Continental Cas.....Hammond, Ind.	3,033,592	2,433,592	300,000	300,000	22,777	10,127
Employers Ind.....Kansas City, Mo.	467,918	138,731	250,000	79,187	a	a
Fidelity & Casualty.....New York, N.Y.	15,077,331	11,535,344	1,000,000	2,541,987	17,897	6,781
Fidelity & Deposit.....Baltimore, Md.	12,034,692	7,222,369	3,000,000	1,812,323	22,441	17,918
Federal Life.....Chicago, Ill.	4,176,288	3,781,876	300,000	94,412	3,148	1,510
Hartford Acc.&Ind.....Hartford, Conn.	5,295,169	4,063,121	800,000	432,047	7,076	603
Hartford St. Boiler Hartford, Conn.	7,126,584	3,470,789	2,000,000	1,655,795	26,656	2,203
Home Life & Acc.....Fordyce, Ark.	1,014,699	686,338	250,000	78,361	122,882	44,460
Kansas City Casualty.....Kansas City	335,473	64,954	200,000	70,519	889	371
Lincoln Mutual Cas.....Springfield, Ill.	6,960	977	.....	5,984	1,437	386
Lloyds Plate Glass.....New York, N. Y.	952,257	488,338	250,000	213,919	1,686	806
London Guar. & Acc. London, Eng.	8,568,169	7,512,559	(b) 250,000	1,055,610	159,550	15,298
Loyal Protective.....Boston, Mass.	561,925	249,787	100,000	212,138	2,046	811
Maryland Casualty.....Baltimore, Md.	12,702,406	9,660,842	1,500,000	1,541,564	88,082	32,780
Masonic Protective Worcester, Mass.	715,691	397,682	100,000	218,009	10,799	7,855
Mass. Bonding & Ins.....Boston, Mass.	5,005,254	3,134,146	1,500,000	371,108	23,654	8,966
Metropolitan Cas.....New York, N.Y.	942,652	550,771	200,000	191,881	5,613	3,135
Metropolitan Life New York, N. Y.	704,025,515	672,498,057	.....	31,527,459	599	700
National Surety.....New York, N. Y.	14,099,865	5,670,779	4,000,000	4,429,085	23,303	11,135
National Life U.S.A.....Chicago, Ill.	15,260,230	14,441,633	500,000	318,597	20,716	5,569
New Amsterdam Cas. New York, N.Y.	3,567,515	2,316,919	1,000,000	250,596	70,797	38,926
N. Y. Plate Glass.....New York, N.Y.	961,857	487,726	200,000	274,130	2,093	923
North Amer. Acc.....Chicago, Ill.	873,209	464,462	200,000	208,747	9,617	4,165
Ocean Acc. & Guar.....London, Eng.	9,363,868	8,020,261	(b) 250,000	1,093,608	6,252	907
Pacific Mutual.....Los Angeles, Cal.	42,068,783	39,950,442	1,000,000	1,118,342	15,323	7,145
Peerless Casualty.....Keene, N. H.	148,952	23,835	100,000	25,118	3,418	1,989
Prov. Life & Ac.....Chattanooga, Tenn.	471,223	186,907	200,000	84,316	1,918	1,115
Reliance Life.....Pittsburgh, Pa.	7,550,502	6,244,620	1,000,000	305,882	3,120	838
Ridgely Protective.....Worcester, Mass.	549,681	167,039	100,000	282,642	2,252	1,400
Royal Indemnity.....New York, N. Y.	6,307,916	4,737,823	1,000,000	570,093	7,764	9,448
Southern Surety.....St. Louis, Mo.	2,587,034	1,793,198	600,000	193,836	76,569	63,576
Standard Accident.....Detroit, Mich.	7,366,681	5,037,093	1,000,000	1,329,588	50,667	18,067
Travelers.....Hartford, Conn.	129,311,110	115,248,167	6,000,000	8,062,943	15,963	5,053
U. S. F. & G.....Baltimore, Md.	16,041,264	11,207,543	3,000,000	1,833,722	165,760	56,953
<b>TOTAL.....</b>	<b>\$1,210,507,613</b>	<b>\$1,083,298,556</b>	<b>\$45,800,000</b>	<b>\$81,659,062</b>	<b>\$1,327,489</b>	<b>\$488,341</b>

(a) No business transacted in State in 1917.

(b) U. S. deposit.



## MONTHLY ASSESSMENT ASSOCIATIONS

Showing financial standing and report of business transacted in the state for the year of 1917. The following associations, while collecting regular assessments, retain the right in constitution and by-laws to call extra or increased assessments if necessary. They are required to give bond in the sum of \$20,000, conditioned "for the prompt payment of all assessments to parties or beneficiaries entitled thereto."

Associations	Assets	Liabilities	Arkansas claims paid in 1917	Assessments collected in Arkansas	No. of certificates in Arkansas, Dec. 31, 1917	Net gain or loss in certificates in 1917	Total expenses
American Life Ass'n..Campbell, Mo.	\$ 36,163	\$ 27,175	\$ 6,708	\$ 7,223	606	G 174	.....
Guarantee Fund.....Omaha, Neb.	2,508,580	205,838	2,000	26,314	1,815	G 555	.....
Illinois Bankers.....Monmouth, Ill.	1,254,467	76,120	51,500	51,120	5,934	G 213	.....
Mutual Life of Ark.....Hope, Ark.	16,458	7,605	37,097	84,436	1,446	L 1,691	89,925
National Life Ass'n..Des Moines, Ia.	993,330	321,999	10,000	11,850	512	L 25	.....
Totals.....	\$4,808,088	\$638,737	\$107,305	\$180,943	10,313	L 774	.....

## ASSESSMENT, ACCIDENT AND HEALTH ASSOCIATIONS

Showing financial standing and report of business transacted in the state for the year of 1917.

Associations	Assets	Liabilities	Claims paid	Assessments collected	No. certificates Dec. 31, 1917	Gain or loss in 1917
Business Men's Accident.....Kansas City, Mo.	\$365,737	\$156,783	\$ 9,874	\$19,735	1,621	G 215
Co-Operative Burial & Ind. (Col.) Pine Bluff, Ark	2,809	.....	7,757	16,483	8,542	L 392
Inter-State Business Mens Ass'n..Des Moines, Ia.	245,997	145,708	13,959	34,903	3,021	G 346
Masonic Mutual Accident.....Springfield, Mass.	63,586	39,596	46	21	98	.....
Totals.....	\$678,109	\$342,087	\$31,636	\$71,142	13,282	G 169

## PRO RATA ASSESSMENT INSURANCE

There were twenty white and two colored pro rata assessment associations reporting to this Department last year, the oldest one having been incorporated July 20, 1907.

In the aggregate, they show assets of \$157,925, with liabilities of \$97,540. During the year 1917 they collected in assessments \$760,532, paid claims of \$457,226, and paid for expense of operation \$301,552. An analysis of their business shows that, on the average, out of each \$1.00 collected in assessments, they disbursed in claims 60 cents, for expenses 39 cents and passed to surplus account 1 cent.

They operate under the provisions of Sections 4347, 4348, 4349 and 4350 of Kirby's Digest. In accordance with these laws they are required to file a bond in the sum of \$20,000, conditioned "for the prompt payment of all assessments to parties or beneficiaries entitled thereto," which bond is renewable every two years.

Their general plan of operation is similar and is one of pre-mortem assessment, under which, the members are placed in units of 1,000 each, and the members of each unit assessed to meet the claims accruing therein. No assessments are made for expense purposes but the residue of the mortuary call is assigned for expenses from which the salaries of the officers and directors are derived.

The by-laws limit the amount of each claim paid to the net proceeds of one assessment where necessary. Members are admitted without medical examination and the death rate is higher than in institutions where medical selection is required. The rate of assessment is, of course, not guaranteed and one may be called every time a loss occurs.

## PRO RATA ASSESSMENT ASSOCIATIONS

(Business in Arkansas for 1917)

*Showing assets, liabilities, assessments collected, claims paid, expense of operation, number of certificates in force at the end of the year, and gain or loss in membership.*

Associations	Assets	Liabilities	Assessments collected	Claims paid	Total expenses.	No. certificates Dec. 31, 1917	Gain or loss in certificates
Arkansas Mutual Relief.....Texarkana	\$ 3,592	\$ 1,593	\$ 5,679	\$ 3,000	\$ 3,287	1,926	G 1,111
Arkansas State Mutual.....Siloam Springs	650	575	1,893	849	851	352	L 13
Arkansas Union Mutual (Col.).....Little Rock	145	65	12,674	5,014	8,073	15,035	G 1,335
Bankers Life.....Jonesboro	675	540	7,180		5,197	218	
Bankers & Planters Mutual.....Morrilton	2,734	448	13,018	3,125	7,524	4,614	G 2,137
Bear State Life & Accident.....Little Rock	425	363	3,032	400	5,222	937	G 587
Farmers Mutual Benefit.....Prairie Grove	190		253		1,063	204	
Fayetteville Mutual Benefit.....Fayetteville	5,633	5,444	22,714	16,571	6,844	4,069	L 934
Home Mutual Benefit.....Fayetteville	21,259	15,339	57,417	29,209	26,579	6,822	L 576
Home Protective.....Springdale	13,147	8,880	55,323	27,094	27,975	13,219	G 3,293
Mutual Aid Union.....Rogers	89,914	57,519	471,377	320,555	145,296	54,690	L 4,928
Mutual Protective Unit (Col.).....Little Rock			50		50	42	
Mutual Relief.....Booneville	8,174	1,418	19,652	11,338	9,265	4,140	G 900
Mutual Relief Union.....Ft. Smith	983	525	12,593	5,050	7,666	2,029	L 323
Ozark Mutual Life.....Mena	3,410	1,700	10,315	5,725	4,525	3,913	G 2,680
Peoples Aid Union.....Cotter	10	139	348		638	132	
Peoples Mutual Life.....Jonesboro	920	813	14,160	6,348	9,200	4,367	L 442
Southern Mutual Life.....Little Rock	1,682	986	20,166	4,066	19,333	4,254	G 2,054
Standard Insurance.....Little Rock	1,903	505	2,923	961	1,697	994	G 4
St. Francis Mutual Benefit.....Forrest City	225		361	179	932	113	G 72
United Assurance.....Morrilton	2,254	688	24,541	14,754	8,318	4,871	G 1,836
Widows & Orphans Protective.....Boydsville			4,863	2,988	2,017	1,702	G 459
Totals.....	\$157,925	\$97,540	\$760,532	\$457,226	\$301,552	128,643	G 9,252

## WHITE FRATERNAL SOCIETIES

Showing total assets, total liabilities, total income in force, total income, total claims paid and total expense of operation in the United States. The financial standing is given as of December 31, 1917, and the business transacted is for the year 1917. These societies meet the requirements of Act 462 of 1917, commonly termed the New York Conference bill. Under this law the future solvency of a fraternal society is indicated through an annual valuation of its certificates. The publication of the solvency showing by each society, furnishes its members with a true index as to the sufficiency of the rates then being collected. This law is now in force in thirty-seven states and is expected to greatly stabilize fraternal insurance.

Societies	Assets	Liabilities*	Insurance in Force	Total Income	Claims Paid	Expenses Paid
Amer-Equitable Annuity.....	\$ 1,229	\$ 1,181	\$ 1,004,125	\$ 18,000	\$ 510	\$ 17,221
A. O. U. W.....	243,900	13,181	9,113,500	283,072	57,022	80,332
Ancient Order Gleaners.....	1,132,816	73,855	56,468,876	728,124	435,446	153,291
American Workmen.....	32,536	830	1,045,400	58,970	6,499	22,731
Ben Hur, Supreme Tribe, Crawfordville, Ind.	1,727,580	201,598	83,431,065	1,632,486	1,099,846	417,482
Brotherhood Amer. Yeomen, Des Moines, Ia.	4,556,843	785,074	313,777,000	3,121,976	1,927,757	796,157
Benefit Ass'n Ky. Employees.....	114,554	24,149	504,000	416,959	203,195	191,012
Catholic Knights of Amer.....	1,189,986	62,755	19,857,258	564,037	530,660	19,525
Columbian Circle.....	1,529,427	(a) 90,646	23,818,250	510,978	459,626	115,040
Columbian Woodmen.....	893,266	(a) 159,017	24,223,223	520,460	262,977	117,302
Commercial Travelers.....	886,497	278,839	383,095,000	1,027,193	674,942	186,865
Degree of Honor.....	1,182,363	4,335	20,071,493	383,884	196,250	46,390
Fraternal Aid Union.....	1,794,096	(a) 960,488	121,555,713	3,398,384	2,795,186	642,246
Heralds of Liberty.....	217,095	66,533	19,938,200	467,731	173,300	208,688
Huntsville, Ala.	484,760	48,733	38,528,500	453,377	262,035	134,713
Homesteaders, The.....	148,749	147,214	13,764,341	311,142	178,513	118,435
Ind. Order of Puritans.....	470,186	6,498	10,454,000	184,696	53,106	40,854
Jun. Ord. United Am. Mechanics, Pittsburg, Pa.	3,063,912	422,236	23,153,000	2,858,376	2,327,926	556,712
K. & L. of Security.....	8,190,124	(b) 6,188,790	131,679,400	2,371,491	987,926	355,347
Knights of Columbus.....	9,701,148	(b) 8,465,562	94,506,135	2,865,849	1,583,183	373,803
Knights of Pythias.....	441,115	67,382	17,855,481	472,175	291,539	183,421
Loyal American Life.....	15,007,462	1,910,282	359,824,688	7,082,975	5,970,191	652,883
Maccabees, The.....	398,768	163,851	26,605,000	599,741	471,681	96,250
Masonic Mutual Life.....	1,359,859	(b) 1,291,293	19,809,512	500,437	103,614	175,689
Modern Workmen.....	16,114,502	2,489,516	1,638,899,500	17,112,584	14,968,437	1,661,014
Modern Order Praetorians.....	1,902,889	112,610	32,215,423	716,046	225,776	46,138
National Americans.....	78,459	(a) 37,841	7,610,077	106,389	59,279	19,764
Nat'l Benevolent Society.....	4,763	405	129,000	19,629	6,145	11,565
Nat'l Slovak Society.....	1,399,649	174,086	31,231,000	577,608	384,577	54,231
Polish Nat'l Alliance.....	3,641,777	322,977	71,297,800	1,498,695	733,214	114,087
Railway Mail Ass'n.....	171,510	24,554	51,960,000	138,531	89,724	18,763
Royal Arcanum.....	5,297,007	783,234	246,382,162	8,171,648	6,892,331	218,279
Royal Neighbors.....	3,495,897	356,840	352,911,250	2,806,705	1,953,946	498,066
Sterling Mut. Benefit.....	10,920	20,720	827,050	38,052	5,814	22,345
Travelers Protective.....	313,211	88,932	326,005,000	568,464	440,616	94,832
Womans Benefit Ass'n of the Maccabees.....	11,507,040	201,764	134,439,965	2,820,861	1,329,176	428,683
Woodmen Circle.....	6,773,443	285,048	183,307,930	2,479,499	1,088,372	557,421
Woodmen of the World.....	35,236,695	3,010,756	1,122,930,200	14,927,803	8,847,939	2,038,475
Totals.....	\$148,549,876	\$ 29,341,705	\$6,228,230,487	\$82,878,027	\$38,078,283	\$11,663,252

\* Unless otherwise indicated, no reserves are included.

(a) Includes reserve on classes required.

(b) Includes full reserve on all certificates.

## WHITE FRATERNAL SOCIETIES

(Business in Arkansas for 1917)

Showing number of certificates and amount of insurance in force, assessments collected during the year, number and amount of claims paid during the year, and gain or loss in membership.

Societies	In force Dec. 31, 1917.		Assess- ments collected	Claims paid		Gain or loss in mem- bers
	No.	Amount		No.	Amount	
Amer. Equitable Annuity.....Jonesboro, Ark.	789	\$ 1,004,125	\$ 18,000	(a)	\$ 510	G 291
A. O. U. W.....Little Rock, Ark.	7,801	9,115,500	160,438	44	56,804	G 1,590
American Workmen.....Washington, D. C.	592	58,900	2,540	19	105	G 548
Ben Hur, Supreme Tribe.....Crawfordsville, Ind.	1,868	2,030,600	25,250	13	15,125	L 27
Brotherhood Amer. Yeomen.....Des Moines, Ia.	(a)	(a)	18,770	25	21,589	(a)
Benefit Ass'n. Ry. Employees.....Chicago, Ill.	161	(a)	2,316	39	1,240	G 37
Catholic Knight of Amer. ....St. Louis, Mo.	759	617,250	13,473	7	7,500	L 16
Columbian Circle.....Chicago, Ill.	69	95,500	2,341	1	1,000	L 76
Columbian Woodmen.....Atlanta, Ga.	1,508	2,092,460	44,299	36	24,599	G 22
Commercial Travelers.....Columbus, O.	732	3,660,000	8,412	55	9,955	G 59
Degree of Honor.....Sioux City, Ia.	609	612,343	7,861	2	3,000	L 20
Fraternal Aid Union.....Lawrence, Kans.	(a)	(a)	(a)	44	48,607	(a)
Heralds of Liberty.....Huntsville, Ala.	4,110	2,059,000	13,882	1	500	G 3,749
Homesteaders, The.....Des Moines, Ia.	30	48,000	644	.....	.....	L 12
Ind. Order of Puritans.....Pittsburg, Pa.	315	721,100	13,948	31	3,359	L 39
Jun. Order United Am. Mechanics.....Pittsburg, Pa.	7	9,500	167	.....	.....	L 1
K. & L. of Security.....Topeka, Kans.	3,675	4,489,000	42,839	30	32,940	G 526
Knights of Columbus.....New Haven, Conn.	264	293,000	4,155	.....	.....	L 4
Knights of Pythias.....Indianapolis, Ind.	1,661	2,877,472	73,641	24	55,000	G 3
Loyal American Life.....Chicago, Ill.	144	202,400	3,579	3	6,000	G 33
Maccabees, The.....Detroit, Mich.	2,576	3,260,000	48,863	34	27,631	G 61
Masonic Life.....Buffalo, N. Y.	94	151,000	2,193	1	1,000	G 14
Masonic Mutual Life.....Washington, D. C.	255	362,500	(a)	.....	.....	G 2
Modern Woodmen.....Rock Island, Ill.	13,546	18,633,500	169,831	76	117,000	G 2,249
Modern Order Praetorians.....Dallas, Texas	180	222,920	3,720	2	2,000	G 30
National Americans.....Kansas City, Mo.	258	230,000	4,005	4	2,516	L 53
Natn'l Benevolent Society.....Kansas City, Mo.	331	10,150	2,167	75	695	L 9
Natn'l Slovak Society.....Pittsburg, Pa.	116	82,200	1,437	1	15	G 1
Polish Natn'l Alliance.....Chicago, Ill.	88	56,700	1,192	2	990	L 3
Railway Mail Ass'n.....Portsmouth, N. H.	137	548,000	1,316	9	441	L 1
Royal Arcanum.....Boston, Mass.	523	1,080,791	42,106	18	49,000	L 152
Royal Neighbors.....Rock Island, Ill.	3,819	4,209,000	27,678	28	32,750	G 827
Sterling Mut. Benefit.....Wilkesbarre, Pa.	7	3,500	(a)	.....	.....	L 5
Travelers Protective.....St. Louis, Mo.	573	2,365,000	4,950	32	1,740	G 40
Wom'ns B'fit Ass'n. of Maccabees.....Pt. Huron, Mich.	1,987	2,029,550	29,966	13	11,539	G 109
Woodmen Circle.....Omaha, Neb.	11,967	12,920,800	149,036	100	87,360	G 1,281
Woodmen of the World.....Omaha, Neb.	49,148	63,068,300	725,850	364	461,280	G 3,226
Totals.....	110,699	\$138,220,061	\$1,670,865	1,133	\$1,083,790	G 14,270

(a) Not reported.

## FRATERNAL INSURANCE FOR NEGROES

There were 28 domestic and 1 foreign negro fraternal societies reporting to the Department in 1917. The domestic societies are exempted from the provisions of Act 462 of 1917 for the reason that they do not issue certificates for an amount exceeding \$300. The American Woodmen of Denver, Colorado, comply with this Act.

With the exception of the Mosaic Templars of Little Rock, Arkansas, a rather loose method of accounting has prevailed among the negro domestic societies. This condition is being remedied, however, and the future will show a great improvement along this line. It must be recognized that a large amount of charity is dispensed among the colored people by these societies at a low expense ratio, the ratio of claims paid out of each \$1.00 received in 1917 being 78 cents. For this reason the the Department has maintained a rather tolerant attitude towards them where it has been shown that a genuine effort was being made to correct the existing evils.

## NEGRO FRATERNAL SOCIETIES

(Business in Arkansas for 1917)

*Showing assets, liabilities, number of members, December 31, 1917, assessments collected, claims paid and total expense of operation.*

Societies	Assets	Lia- bilities	No. Mem- bers Dec. 31, 1917	Assess- ments Collected	Claims Paid	Total Ex- penses
Amer. Charitable Homestead..... Little Rock	\$ 177	\$ 150	236	\$ 1,295	\$ 600	\$ 888
Amer. Knights of Freedom..... Arkadelphia	2,408	760	641	2,510	3,006	210
American Woodmen (a)..... Denver, Col.	185,560	3,882	(b) 623	(b) 3,249	(b) 1,967	.....
Eastern Star Benefit..... Helena	13,282	1,238	6,190	29,796	24,400	2,171
Imperial Council Jugamos..... Forrest City	8,088	.....	8,357	48,285	27,878	13,826
Immaculates..... Harrisburg	803	100	3,178	11,606	5,475	5,333
International Order 70s..... Pine Bluff	392	.....	265	816	725	337
International Order Daniel..... Little Rock	1	.....	13	19	.....	18
Knights of Honor of World..... Little Rock	111	50	807	1,656	618	927
K. & D. of Tabor..... Little Rock	62,773	21,700	20,011	100,610	94,130	3,306
Knights Guiding Star..... Morrilton	9,811	525	4,430	5,312	3,526	1,586
Knights of Pythias, etc..... Helena	17,434	500	12,229	63,104	42,586	12,424
Masonic Benefit Ass'n..... Prescott	153,966	6,725	11,256	46,793	34,575	2,003
National Medes..... Pine Bluff	155	.....	76	236	.....	126
Nat'n'l Mosaic Templars..... Little Rock	227,546	20,274	(b) 21,774	(b) 74,330	(b) 43,312	.....
Nat'n'l Knights and Ladies..... Pine Bluff	239	.....	100	1,125	.....	886
Odd Fellows Benefit..... Marianna	17,186	13,050	14,000	85,786	80,461	3,624
Royal Circle Friends..... Helena	65,048	909	27,112	99,560	97,657	11,778
S. & B. Mutual Aid..... Camden	399	.....	187	600	350	173
St. Joseph's Aid..... Little Rock	5,156	.....	1,311	7,212	7,750	853
Sup. Council Shepherds..... Marianna	8,739	.....	2,965	17,928	11,990	3,829
Sup. Union Ethiopia..... Pine Bluff	7,732	818	7,168	18,073	6,463	9,224
True Aid Society..... Little Rock	229	.....	512	1,034	370	341
U. Bros. Friendship, etc..... Little Rock	2,923	1,075	4,052	14,057	12,897	2,998
U. Bros. African Race..... Argenta	600	.....	292	900	1,250	162
U. K. & L. of Honor of World..... Hot Springs	2,022	1,050	2,562	5,076	4,425	477
W. & L. True Aid..... Argenta	387	.....	690	1,015	2,207	608
Woodmen of Union..... Helena	1,268	.....	2,805	18,552	10,833	6,765
	\$794,435	\$72,806	153,842	\$ 660,535	\$ 519,451	\$84,873

(a) Operates on adequate rates and complies with Act 462 of 1917.

(b) Relates to Arkansas business only.