

STATE OF ARKANSAS

DEPARTMENT OF INSURANCE  
AND FIRE PREVENTION

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INSURANCE COMMISSIONER AND FIRE MARSHAL

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DEPUTY INSURANCE COMMISSIONER AND FIRE MARSHAL

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M. J. HARRISON  
CHIEF CLERK

MRS. BEULAH SHEWMAKE  
LICENSE CLERK

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CONDENSED REPORT

FIRE, LIFE, CASUALTY AND FRATERNAL  
1918 BUSINESS

Little Rock, Arkansas,  
May, 1919.

HONORABLE CHARLES H. BROUGH,  
Governor of Arkansas,  
Little Rock, Arkansas.

DEAR SIR:—

In accordance with the laws of the State of Arkansas, Iherewith submit the Thirty-eighth Annual Report of the Department of Insurance and Fire Prevention.

This report contains statistical tables and exhibits compiled from the annual statements of the insurance companies, associations and fraternal societies operating in this state during the year 1918, and those which have been admitted to the state during the first five months of 1919.

In the preparation of the report, it has been the aim of the Department to collect and classify the information presented in such a manner that the financial standing and business production of the different companies and societies may be readily ascertained.

The Department is ready at all times to supply additional information to the citizens of the state in regard to any company or association.

Respectfully submitted,

BRUCE T. BULLION,  
Insurance Commissioner.

LETTER OF STATE COMPTROLLER TRANSMITTING COPY  
OF REPORT OF AUDIT OF STATE INSURANCE  
DEPARTMENT TO THE GOVERNOR.

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HON. CHAS. H. BROUGH, Governor,  
Executive Chambers, Building.

MY DEAR SIR:—

I herewith submit our report on the audit of the State Insurance Department, made by our Mr. Robert W. Hankins, Department Accountant, covering a period of April 1, 1917, to October 1, 1918. All accounts of the Department were carefully checked and audited and the appropriation accounts reconciled with those affecting this Department in the office of State Auditor and State Treasurer; and it affords us great pleasure to state that no irregularities were found to exist and nothing subject to criticism could be found in the Department.

By referring to page 18, it will be noted that, during the eighteen months under review, the Insurance Department has collected in taxes and fees the amount of \$259,202.83—averaging \$14,400.15 a month.

By referring to page 15, it will be noted that, during the same period, the cost of operating has been \$16,271.38—an average of \$903.96 a month; giving to the General Revenue Fund a net earning, in eighteen months, through the Insurance Department, of \$242,931.45.

It will be noted further that the cost of operation of the Department has only been 6.3% of its earnings. As I view it, this audit reflects nothing but efficiency and faithful services on the part of those connected with the Insurance Department. The splendid showing made by the Department was accomplished during the early period of its career, at a time when the process of organization had to be applied concurrently with the activities thereof, and with such a showing

already having been made, under those conditions, we can reasonably expect this Department to become a substantial factor in state revenue by giving material aid to the General Fund.

The Exhibits and Statements herewith incorporated are true exposures of the financial condition of the Department at the close of business September 30th, 1918, as compiled from the books of account and other records submitted; and according to the best of our knowledge and belief such records truly reflect all transactions of the said Department.

You will find in the following pages Mr. Hankins report, together with the various Exhibits and Schedules comprising the audit, all of which is respectfully submitted.

Very respectfully,

W. T. REYNOLDS,

State Comptroller.

Little Rock, Arkansas,  
March 19th, 1919.



# INTRODUCTION

The following number of companies have complied with the laws of this state and are, at the date of this report, authorized to transact business herein:

Fire, stock .....	67
Fire, mutual .....	6
Fire, reinsurance .....	32
Reciprocal Associations .....	27
Life, legal reserve .....	51
Life, assessment .....	21
Miscellaneous and casualty .....	36
Fraternal, white .....	38
Fraternal, colored .....	34
Farmers Mutuals .....	12
Total .....	324

## NEW ARKANSAS COMPANIES

The following companies have been organized and authorized to transact business under the laws of Arkansas since May 15th, 1918:

### FIRE

Farmers Tri-County Mutual.....Paragould, Ark.

### LIFE

Delta Mutual Life & Accident Ass'n.....McGehee, Ark.  
 Capital Life Insurance Co.....Little Rock, Ark.  
 Enterprise Mutual Insurance Co.....Pine Bluff, Ark.

### FRATERNAL SOCIETIES

Grand Court of Calanthe.....Fort Smith, Ark.  
 Household of Ruth No. 2.....Little Rock, Ark.  
 Progressive National True Aid Society.....North Little Rock  
 Rising Sons & Daughters of America.....North Little Rock  
 United Friends of America.....Little Rock, Ark.  
 United Order of Good Samaritans.....Forrest City, Ark.

## NEW FOREIGN COMPANIES

The following foreign companies and associations have complied with the laws of the state and have been admitted to transact business herein since the date of our last report:

## FIRE

Agricultural Fire Insurance Co.....	Watertown, N. Y.
American Druggists Fire Insurance Co.....	Cincinnati, Ohio
American Equitable Insurance Co.....	New York City
Alliance Insurance Co.....	Philadelphia, Pa.
Boston Insurance Co.....	Boston, Mass.
Cleveland National Fire Insurance Co.....	Cleveland, Ohio
Christiania General Insurance Co.....	Christiania, Norway
Home Fire and Marine Insurance Co.....	San Francisco, Cal.
Norwegian Atlas Insurance Company.....	Christiania, Norway
Prudential Re-and-Co. Insurance Co.....	Zurich, Switzerland
Rossia Insurance Company of America.....	Hartford, Conn.
Spanish American Union Insurance Co.....	Havana, Cuba
Star Insurance Company of America.....	New York, City
United States Fire Insurance Co.....	New York City
Urbaine Fire Insurance Co.....	Paris, France
United States Lloyds.....	New York City

## LIFE

American National Assurance Co.....	St. Louis, Mo.
Mid-Continent Life Insurance Co.....	Oklahoma City
North Carolina Mutual & Provident Ass'n.....	Durham, N. C.
Pioneer Life Insurance Company of America.....	Kansas City, Mo.

## MISCELLANEOUS AND CASUALTY

Interstate Life & Accident Company.....	Chattanooga, Tenn.
United States Casualty Company.....	New York City
Western Indemnity Company.....	Dallas, Texas

## FRATERNAL SOCIETIES

American Insurance Union.....	Columbus, Ohio
National Fraternal Society of the Deaf.....	Chicago, Ill.

## RECIPROCAL OR INTER-INSURERS

Belt Automobile Indemnity Ass'n.....	El Paso, Ill.
Inter-Insurers Exchange.....	Kansas City, Mo.
Lumbermens Reciprocal Association.....	Houston, Texas
Lumbermens Indemnity Exchange.....	Seattle, Wash.
Merchants Reciprocal Underwriters.....	Dallas, Texas

## WITHDRAWALS FROM STATE

The following table shows the companies withdrawing from the state, merging, reinsuring or ceasing business since May 15th, 1918.

## FIRE

Subscribers at U. S. Lloyds.....	New York City
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## LIFE

American Life & Accident Insurance Co.	Kansas City, Mo.
American Life Association	Campbell, Mo.
Arkansas Mutual Relief Association	Texarkana, Ark.
Bankers Life Insurance Company	Jonesboro, Ark.
Gulf & Interstate Life & Accident Ass'n	Little Rock, Ark.
Home Protective Association	Springdale, Ark.
Maryland Assurance Corporation	Baltimore, Md.
Oklahoma National Life Insurance Co.	Oklahoma City
St. Francis Mutual Benefit Ass'n	Forrest City, Ark.
Standard Insurance Association	Little Rock, Ark.
Southern Life & Trust Co.	Greensboro, N. C.
United Assurance Association	Morrilton, Ark.
United Life Insurance Company	Little Rock, Ark.
United Life & Accident Insurance Co.	Concord, N. H.
Widows & Orphans Protective Ass'n	Boydsville, Ark.

## CASUALTY OR MISCELLANEOUS

Atlantic Mutual Insurance Co.	Little Rock, Ark.
American Life & Accident Insurance Co.	Kansas City, Mo.
Clover Leaf Casualty Co.	Jacksonville, Ill.
Kansas City Casualty Co.	Kansas City, Mo.
London Guarantee & Accident Co., Ltd.	London, England
Lincoln Mutual Casualty Co.	Springfield, Ill.

## FRATERNAL SOCIETIES

American Equitable Annuity	Jonesboro, Ark.
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## ARKANSAS COMPANIES REINSURING

Table showing the domestic companies and associations reinsuring since May 15th, 1918, and the company or association in which the membership was placed:

Company Reinsured	Reinsured With
Gulf & Interstate Life & Accident	Home Protective Ass'n, Okla.
Home Protective Association	American Insurance Union, Ohio.
Standard Insurance Association	Bankers & Planters, Morrilton.
American Equitable Annuity	Capital Life, Little Rock.
Arkansas Mutual Relief	Home Protective, Oklahoma.
Peoples Aid Union	Farmers Mutual, Prairie Grove
United Assurance Ass'n.	Bankers & Planters, Morrilton
Widows & Orphans Protective	Bankers & Planters, Morrilton

## LICENSES REVOKED OR REFUSED

American Life Association (Life)	Campbell, Mo.
American Equitable Annuity (Fraternal)	Jonesboro, Ark.
Bankers Life Insurance Company (Life)	Jonesboro, Ark.
Four Wonders of the World (Fraternal)	Little Rock, Ark.
Supreme Union of Ethiopia (Fraternal)	Pine Bluff, Ark.

## EXAMINATIONS

During the year 1918 the following companies, associations and societies were examined by the Department:

Ancient Order of United Workmen.....	Little Rock, Ark.
American Woodmen.....	Denver, Colo.
Arkansas Union Mutual Association.....	Little Rock, Ark.
Bankers & Planters Mutual Insurance Ass'n.....	Morrilton, Ark.
Bear State Life & Accident Insurance Co.....	Little Rock, Ark.
Eastern Star Benefit Association.....	Grady, Ark.
Home Protective Association.....	Springdale, Ark.
Home Fire Insurance Company.....	Fordyce, Ark.
Home Life & Accident Company.....	Fordyce, Ark.
Imperial Council of Jugamos.....	Forrest City, Ark.
Knights of Pythias, Grand Lodge.....	Little Rock, Ark.
Knights and Daughters of Tabor.....	Little Rock, Ark.
Masonic Benefit Association.....	Prescott, Ark.
Supreme Council of Shepherds.....	Marianna, Ark.
Supreme Royal Circle of Friends.....	Forrest City, Ark.
Supreme Union of Ethiopia.....	Pine Bluff, Ark.

## FINANCIAL STATEMENT

## RECEIPTS OF THE DEPARTMENT DURING 1918.

From Taxes, all sources.....	\$225,557.32
From Fees, all sources.....	25,679.60
Total Receipts .....	\$ 251,236.92

## DISBURSEMENTS DURING 1918.

Out of Postage and Printing Appropriation.....	\$ 1,227.64
Out of Traveling Expense Appropriation.....	2,140.21
Out of Salary Appropriation.....	8,599.92
Total Disbursements.....	\$11,967.77
Excess of Receipts above Disbursements.....	\$239,269.15

NOTE: Foreign insurance companies pay a tax of 2 per cent on premium receipts in this state, which tax is due and payable by March 1st annually. A tax of 5 per cent is also collected on premiums paid for insurance in unauthorized companies. The fees collected by the Department are principally for agent's licenses of which there are annually issued about eleven thousand. The fees of the Department are turned into the State Treasury and placed to the credit of the General Revenue Fund.

Since January 1st, 1919, there has been collected to June 1st, 1919, a total of \$296,849.10.

## FIRE MARSHAL'S DIVISION

Seventy-eight requests have been made by the authorized officials of the State and received by this department to investigate fires supposed to be of an incendiary origin. In conformity with the law, and these requests, we have made investigations of these fires (some, however, are not completed). A report of all the completed investigations has been made to the Prosecuting Attorney in whose district the fire occurred, as required by law.

These investigations have resulted in thirty-nine indictments, which have been disposed of as follows:

Convictions-----	4
Acquittals -----	6
Hung Juries-----	4
Indictments not tried-----	12

However, some of the parties who are indicted have not been apprehended and in several of the cases *Nolle Prosequis* have been entered owing to the fact that the Supreme Court held that under our statute it was not a violation of the law for a man to burn his own house, as the crime of arson was defined by our statute to be "the burning of the house of another." As a result of such holding, cases that disclosed that the owner burned his own property and which had been investigated before such holding and not indicted were not reported to the Prosecuting Attorney nor submitted to the Grand Jury. And all investigations made since the decision that disclosed that the owner was the guilty party were suspended and further proceedings were abandoned therein.

There have been ten investigations made and completed that have not been submitted to the grand jury but which will be submitted when the Court having jurisdiction convenes. There are also seven cases which are under process of investigation but at this time not completed.

The prevalence of the influenza last fall and winter greatly hindered and delayed investigations and the prosecutions of cases in the courts. The great war for humanity, right and continued justice carried many important witnesses beyond the jurisdiction of the courts and some to death. These unavoidable causes have materially delayed the State in the prosecution of several cases and have worked the dismissal of some and will ultimately cause the dismissal of others.

This department has inaugurated and begun a campaign for fire prevention by public addresses to teachers county institutes, high schools, court gatherings and bank group meetings where opportunity afforded to urge the necessity of fire prevention and the prevention of fires by careless use of oils, matches, cigar stubs, waste paper, defective flues, defective wiring of houses and many other acts of thoughtlessness. Twenty-four of these addresses have been made by the Deputy Insurance Commissioner and State Fire Marshal.

We know the people of the State of Arkansas will always do the right thing when they fully understand it, and that most all great civic questions have been settled by campaigns of education for the right. And realizing that it requires the assistance of the people to accomplish and secure good results, we are calling on all good people publicly to co-operate with us to prevent fires, thereby saving approximately 25 human lives and \$2.50 per capita for every man, woman and child in the State annually. While the prosecution of arsonists will, in a great measure, prevent fires, it will not prevent needless and careless fires.

## FIRE DRILLS IN SCHOOLS

The law provides that the Insurance Commissioner and State Fire Marshal shall require teachers in all schools both private and public to have one fire drill each month in the manner and form as required by said Commissioner and Fire Marshal. This law is not merely directory, but mandatory. Rules and regulations have been published and posted to the County Examiners and Superintendents for the teachers in their respective counties. Under such rules and regulations it is the duty of the teacher to hold these fire drills monthly and to make report at the close of the school to the Board of Directors the number of drills held and the date of holding them. It is then the duty of the Board of Directors to make said report to the Superintendent or County Examiner and then each County Examiner is required to report to the Insurance Commissioner and Fire Marshal on or before the 10th day of August each year the number of fire drills held and the length of each school in his county.

The above provisions also apply to all superintendents, presidents, principals and teachers of private schools and colleges and it is the duty of said parties to conduct and make report of all fire drills held in the same manner as above set out. We regret to say that while these regulations have been distributed among the Superintendents and Examiners of public schools, as well as to the Presidents and Superintendents of Colleges and private schools, a very limited number have made the report in accordance with the law and said rules and regulations.

## LAW AGAINST BURNING THE PROPERTY OF ANY PERSON

The last legislature, at the instance and request of this department, enacted a law that makes it a felony to burn any house, whether owned by the party doing the burning or not. It further makes it a misdemeanor to burn personal property under the value of ten dollars and a felony where the value of the property is over ten dollars.

This act was approved February 14, 1919. Prior to the passage and approval of said law it was not a violation of the law to burn one's own house and not arson to burn personal property of oneself or another person. A copy of the law is as follows:

## ACT NO. 79, APPROVED FEBRUARY 14, 1919

AN ACT providing penalties for the burning of property.

*Section*

1. Unlawful to burn property.
2. Unlawful to burn food stuffs. Penalty for violation.

3. Emergency declared; effective after passage.

*Be it enacted by the General Assembly of the State of Arkansas:*

*Be it enacted by the People of the State of Arkansas:*

Section 1. Every person who shall wilfully and maliciously burn or cause to be burned any dwelling house or other house, although not herein specifically named, the property of himself or of another person, shall be deemed guilty of

a felony and upon conviction shall be imprisoned in the State Penitentiary for a period of not less than two nor more than ten years.

Section 2. Every person who shall wilfully and maliciously burn or cause to be burned any corn, wheat, oats, barley, rye, rice, or any other grain, or any food or foodstuffs; any hay, fodder, straw, or any other feedstuff not herein specifically named; any cotton, cotton seed, cotton seed meal or hulls; any goods, wares or merchandise; any farming implements, machinery, or any vehicle; or any other personal property not herein specifically named, the property of himself or of another, when the value of said property is more than ten (\$10.00) Dollars, shall be deemed guilty of a felony and upon conviction shall be imprisoned in the Penitentiary for a period of not less than one nor more than ten years; and every person who shall wilfully and maliciously burn or cause to be burned any of the property named in this section or any other personal property not specifically named herein, the property of himself or of another, when the value of same does not exceed the sum of Ten (\$10.00) Dollars, shall be deemed guilty of a misdemeanor and upon conviction shall be punished by imprisonment in the County Prison not more than one year, and shall be fined in any sum not less than ten nor more than three hundred (\$300.00) Dollars.

Section 3. This act being necessary for the immediate preservation of the public peace, health and safety, shall take effect and be in force from and after its passage.

While the law does not empower this department to make fire inspections and compel the removal of fire hazards, yet we have made a great many personal inspections and have been successful in causing the removal of a good many needless hazards by getting people to see and think.

## EXAMINATION OF THE ARKANSAS ACTUARIAL BUREAU

In compliance with Section 5 of Act 163 of the Acts of 1919, the Department employed Mr. C. W. Soderstrom, the Actuary of the Oklahoma Insurance Department, who, with M. J. Harrison of this Department, examined the Arkansas Actuarial Bureau. This examination was begun on the 22nd day of May and completed on the 30th.

A letter of recommendation of Mr. Soderstrom from Hon. A. L. Welch, Insurance Commissioner of Oklahoma, and the full report of examination made by the examiners above-named is contained herein.

## STATE OF OKLAHOMA

## INSURANCE DEPARTMENT

Oklahoma City, Okla., April 22, 1919.

HON. BRUCE T. BULLION,  
Insurance Commission,  
Little Rock, Arkansas.

MY DEAR MR. BULLION:

I feel that you and your good State are very fortunate in securing Mr. C. W. Soderstrom of this city as one of the examiners who will participate in the examination of the Arkansas Actuarial Bureau.

Mr. Soderstrom is a very conscientious gentleman and he does his work thoroughly. He has been connected with the supervision of rates and the making of fire insurance rates for a number of years. He was connected with the Minnesota Department as Supervisor of Fire Rates until two years ago, at which time he became connected with the Oklahoma Department. It is needless for me to say that we are well pleased with him and we find him to be a very competent actuary in the supervision and making of rates.

I am sure that Mr. Soderstrom's services will be rendered in a very satisfactory manner, both to yourself and your constituents.

With kind personal regards, I beg to remain,

Yours very truly,

A. L. WELCH, Insurance Commissioner.

Little Rock, Arkansas, May 30, 1919.

HON. BRUCE T. BULLION,  
Commissioner of Insurance, State of Arkansas,  
Little Rock, Arkansas,

SIR:

Agreeable to your request I have made an examination of the Arkansas Actuarial Bureau located at 330 Gazette Bldg., Little Rock, beginning on the 22nd day of May and ending this date, and herewith beg to submit my report thereof.



## ORGANIZATION OF BUREAU

Under Act 159 of Acts of 1913 the various Insurance Companies in this State were permitted to employ a common expert for the purpose of inspecting individual risks and advise the premium rate therefor. In conformity with this proposition the several Stock Fire Insurance Companies in this State selected Mr. J. S. Speed of Little Rock, in May, 1913, as their common expert. Mr. Speed in assuming the position adopted the name of Arkansas Actuarial Bureau for his office. This name is still retained and Mr. Speed is now operating the Bureau under Act 163 of Acts of 1919, relating to regulation and supervision of rating Bureaus in the State of Arkansas.

## MEMBERSHIP

The membership of this Bureau is composed of all the Stock Fire Insurance Companies authorized to do business in this State, a list of which is attached hereto. Each member contributes to the operating cost of the Bureau on the basis of premium income in this State, with a minimum charge of one hundred dollars per year for direct writing companies, and a minimum charge of twenty-five dollars per year for re-insurance companies.

## CONTROL AND MANAGEMENT

The control of this Bureau is vested in a committee selected by the members of the Bureau, and consists at present of the following members:

- Mr. S. Y. Tupper, Manager Queen Insurance Company, Atlanta, Ga.
- Mr. C. A. Ludlum, Vice-President Home Insurance Company, New York, N. Y.
- Mr. H. A. Wray, President Commercial Union Insurance Company, New York, N. Y.
- Mr. H. A. Smith, President National Insurance Company, Hartford, Conn.
- Mr. H. W. Gray, Secretary Orient Insurance Company, New York, N. Y.
- Mr. A. F. Dean, Manager Springfield Fire & Marine Ins. Co., Chicago, Ill.
- Mr. Edw. Milligan, President Phoenix Insurance Co., Hartford, Conn.

This committee having authority from the members of the Bureau decides on all matters relating to the Bureau, adopts the basis schedules used in this State, decides on rules and regulations to be used in connection with established rates. The manager of the Bureau is subject to the decision of this committee in all matters, with the exception of actually making rates under the adopted schedules after inspection and survey of the individual risks. Thus, the committee, and not the manager, becomes responsible for the level of rates maintained, as this is regulated by the basis schedules.

## SCHEDULES

The following schedules have been adopted by the Bureau and are now used in this State in establishing rates, upon property herein, all of which are on file in your department.

1. National Standard rating schedule for classification of Public Fire Protection of cities and towns.
2. Analytic System for Measurement of Relative Fire Hazards, 1914 Edition, with amendment of November, 1917.
3. Schedule for Lumber Yards.
4. Schedule for Oil Tanks and Still.
5. Schedule for Electric Light & Power Plants.
6. Schedule for Traction Car Houses and Yards and Rolling Stock.

7. Schedule for Meat Packing, Slaughter Houses and Animals Products Factories.
8. Schedule for Gas Plants.
9. Schedule for Glass Factories.
10. Schedule for Cement and Stone Works.
11. Schedule for Cotton Seed Oil Mills.
12. Schedule for Cotton Compresses.
13. Schedule for Cotton Warehouses.
14. Schedule for Distilleries.
15. Schedule for Flour Mills.
16. Schedule for Grain Elevators.
17. Schedule for Rice Mills.
18. Schedule for Saw Mills.
19. Schedule for Railway Properties.
20. Schedule for Creosoting Plants.
21. Schedule for Sprinklered Risks.

The grading schedule is the National Standard under which the classification necessary for rating purposes is established, according to the Public Fire Protection maintained by any city or town.

The schedule number two herein, Analytic System for Measurement of Relative Fire Hazards is the most important schedule used by this Bureau, as it applies to all Mercantile, Public and most Industrial properties. This system of rating is the most comprehensive and complete yet devised for the purpose of making fire insurance rates, being in use in all of the Central states and in some of the Eastern territory. It gives consideration to the several and different kind of buildings, provides penalties or credits for deviations from the standards described, classifies the various kinds of occupancies according to their probability to cause fire, and their combustibility when fire occurs, providing for exposures according to severity, and establishes a differential for the contents of a building commensurate with the damagability thereof.

The schedule has five sections; Section A—applying to brick buildings; Section B—applying to fire proof buildings; Section D—applying to frame buildings; Section C—relating to occupancies and hazards which may be found in any kind of a building or risks; Section E—contains exposure formulas for any combination of conditions which may be found.

The schedule contains a number of basis tables for each kind of buildings, any of which may be selected to obtain the desired level of rates. The tables adopted for and in use in Arkansas at present are given in the following schedule of indicated tables:

#### SCHOOLS, CHURCHES AND PUBLIC BUILDINGS

<i>Basis Tables</i>	<i>Fireproof</i>		<i>Brick</i>	<i>Brick</i>	<i>Frame</i>
	<i>Bldgs.</i>	<i>Conts.</i>	<i>Bldgs.</i>	<i>Conts.</i>	<i>Basis</i>
1 to 3½ class towns.....	45	50	60	75	125
4 and 4½ class towns.....	45	50	65	75	125
5 and 6 class towns.....	45	50	75	75	125

#### ANALYTIC SYSTEM WOODWORKERS

<i>Basis Tables</i>	<i>Fireproof</i>		<i>Brick</i>	<i>Brick</i>	<i>Frame</i>
	<i>Bldgs.</i>	<i>Conts.</i>	<i>Bldgs.</i>	<i>Conts.</i>	<i>Basis</i>
1 to 3½ class towns.....	55	55	70	75	125
4 and 4½ class towns.....	55	55	80	75	125
5 and 6 class towns.....	55	55	90	75	125

## ALL OTHERS

<i>Basis Tables</i>	<i>Fireproof Bldgs.</i>	<i>Conts.</i>	<i>Brick Bldgs.</i>	<i>Brick Conts.</i>	<i>Frame Basis</i>
1 to 3½ class towns-----	55	55	70	75	150
4 and 4½ class towns-----	55	55	80	75	150
5 and 6 class towns-----	55	55	90	75	150

The full tables as here indicated are found under the proper index of the schedule.

The tables as indicated above disclose the fact that the same basis tables are in use for fire proof and frame buildings for the several classes of risks in the entire state, but for brick buildings different tables are used according to the class of fire protection maintained. As each town is graded and classified according to the effectiveness of the fire protection provided and maintained therein, and each basis table is constructed so as to give the proper differential in accordance therewith, it is in my opinion contrary to the principle and correct application of the system to use more than one basis table on any class of risks in the same unit of operation. It disregards the result of a proper grading of a public fire protection obtained by the application of the grading schedule, and establishes a much greater relative differential in basis rates between towns classed three and one-half and class four, and between towns classed four and one-half and class five, applicable to brick risks, than if only one basis table would apply, as now does apply to fireproof and frame risks. The reason for this difference, according to the manager of the bureau, is that when the system was first adopted for Arkansas there was a desire to conform to existing rates as nearly as possible and to obtain such a result this deviation was necessary. Correction cannot be accomplished without either increasing or lowering the majority of rates established under these tables, and it would undoubtedly be advisable to defer any correction until the experience of the class permit a decrease in the level of rates thereon. The separate basis table adopted for public buildings and frame woodworkers is permissible under the system as it merely establishes a different level of rates on each of these classes.

The amendment of November, 1917, contains modifications of several items in this schedule and contains rules relating to the application of certain items, formulated to maintain uniformity.

On page four of this amendment there is provided that the public building class shall include churches, city halls, fire department houses, court houses, school houses, alms houses, infirmaries, poor houses, libraries, jails, asylums, hospitals and reform schools when not in a block with mercantile or special hazard risks, but if found in such blocks the basis tables for all others to apply. This rule appears to be improper, as the schedule itself measures the hazard of location under any condition and therefore to provide a higher basis rate on account thereof is, in my opinion, a violation of the schedule.

Schedules numbered 3-9 inclusive herein are part of the Analytic system and treat the special risk to which each one applies in a similar manner, but are of more recent publication.

Schedules numbered 10-21 herein are applicable to special classes of risks which have not as yet been brought under the Analytic system or cannot be treated by such a schedule.

All the foregoing schedules are used by the Bureau in making rates on survey from inspections. In addition the Bureau issues a "Desk Tariff" for the information and use of the agents in the State, which contains abstracts of general basis schedules for distant and isolated risks of various kinds, also a Cotton Gin schedule, a Dwelling Rate schedule, Tornado Rate schedule and a section containing Rules, Charges and Credits for the attachment of various per-

mits and clauses, a schedule of Builders Risks Rates, a schedule for Use and Occupancy insurance, Short Rate Tables and a Table of Credits for the attachment of a contribution clause on Fireproof Risks; also a list of risks on which a certain percentage of insurance to value is required.

### OPERATION OF THE BUREAU

In order to maintain and promote efficiency in the work of the Bureau there is established three divisions or departments, as follows:

Engineering Department, which handles all matters relating to fire protection in connection with the making of rates, such as classifying towns and special risks having private fire protection. It also has charge of all Sprinklered Risks and Special Industrial Risks requiring constant inspections and reports thereon. It also furnishes plans and specifications for protection against fire and submits information in regard to elimination of fire hazard without cost to any one requesting same.

Inspection and Rating Department, which inspects all risks and establishes rates thereon under the several schedules used by the Bureau. The work of this Department was carefully investigated, surveys and rate make-ups examined, and risks inspected, in order to ascertain in what manner the various schedules are applied by the Bureau. It was found that a uniform, impartial and consistent application of the schedules is made by the department after the inspection of the risk, which is generally fairly recorded on the survey.

Distribution and Record Department handles the mailing of rates and other incidental information to the members of the Bureau and their agents in this State, which is sent out simultaneously at stated intervals. This rule is strictly adhered to in order to prevent advance information being communicated to any one in particular. This department also prints Policy Forms and Indorsements, Clauses and Riders which any agent may obtain upon request.

The activities of the Bureau described under this heading constitutes the main purpose for which it was organized and is maintained and it is only fair to state that the work in its entirety is conducted in a systematic, efficient and serviceable manner.

### CONCLUSION

In conclusion, I wish to say that while the making and promulgation of rates and the handling of matters incident thereto, for which the manager of the Bureau is responsible, is efficiently and correctly accomplished, improvement should be made in the matter of schedule adoption. The committee having control of the Bureau is an Eastern committee but the rating system used comes from the Middle Western territory and the result thereof, as I have been able to learn during this examination, is that the various rules and regulations in effect do not harmonize entirely with the system of rating. As the Analytic System is handled and continually extended by the Western Actuarial Bureau of Chicago, maintained by the companies, and as all Rating Bureaus using this system maintain close connections therewith, it is proper to say that this Bureau should be put in a similar relation to this Western Actuarial Bureau, thereby assuring this Bureau and the people of this State all the benefits accruing from the constant and consistent work done by this Central Bureau, to improve and complete the Analytic system and to establish proper and uniform practices in connection therewith.

I wish to acknowledge the courtesy and co-operation accorded me in making this examination by the manager and his staff, who all willingly submitted any information requested. I also wish to acknowledge the assistance of Mr. M. J. Harrison of your Department during this examination.

Respectfully submitted,

C. W. SODERSTROM, Actuary.

## FIRE INSURANCE

Fire insurance rates in Arkansas are high. Also, the fire losses in the state for several years preceding 1917 were excessive. The following shows the ratio of losses paid to premiums received by the direct writing and reinsuring companies for the years 1913 to 1918 inclusive:

1913-----	125.08%	1916-----	61.50
1914-----	80.04%	1917-----	38.71
1915-----	100.8%	1918-----	51.93

The expense ratio of the companies for the years named will average about 40 per cent to 41 per cent.

This Department is charged with the duty of fire prevention, and although the present laws are inadequate to do effective work to any great extent, our efforts are being directed towards accomplishing what we can by way of interesting the people of the state in putting a stop to the preventable fires. The lowering of the loss ratio is one of the most effective methods of getting fire rates reduced.

Prior to the year 1919 the Insurance Department had nothing whatever to do with the rates made by fire insurance companies in the state. The matter has heretofore been solely in the hands of the companies, and the people of the state have had no guarantee that a reduction of fire losses would lead to a reduction in the rates. However, Act 163 of 1919 limits the underwriting profit of the companies to 5 per cent covering a period of five years, and requires this Department to annually figure these profits, and, when same exceed five per cent, order a corresponding reduction in the rates charged for insurance. If the people of the state will interest themselves in stopping as far as possible our enormous fire losses and thereby hold down the loss ratio to a reasonable amount, the rates will be decreased correspondingly under the provisions of the above mentioned law.

The Department is now engaged in making the first compilation of the experience of the companies for the five year period called for in this new law, but is not able to complete the data in time for publishing the result in this report.

## GENERAL SUMMARY STATEMENT

Showing Total Assets, Liabilities, Capital Stock and Surplus of All  
Insurance Companies, Associations and Fraternal Societies  
Authorized to Transact Business in Arkansas

No.	CLASSES	Assets	Liabilities	Capital Stock	Surplus
67	Stock Fire.....	\$ 689,084,455	\$ 418,994,645	\$82,901,580	\$270,489,804
32	Fire Re-insurance.....	91,769,351	61,867,782	*9,550,000	31,507,652
6	Mutual Fire.....	6,782,950	3,508,881	.....	3,274,070
56	Legal Reserve Life.....	5,108,661,168	4,970,971,750	28,200,111	109,501,672
4	Assessment Life.....	5,319,068	834,365	.....	4,484,703
13	Pro Rata Assessment.....	322,710	252,719	.....	69,991
46	Casualty (a).....	197,839,090	135,455,412	33,802,598	62,383,679
5	Assessment Accident.....	869,355	488,930	.....	377,176
27	Reciprocal.....	13,010,405	5,792,018	.....	7,218,387
38	White Fraternal.....	152,776,783	43,266,717	.....	110,510,066
34	Negro Fraternal.....	1,184,805	273,209	.....	911,596
328	Totals.....	\$6,267,620,140	\$5,641,706,428	\$154,454,289	\$600,728,796

\*Deposit Capital.

(a) Assets, liabilities, capital stock and surplus of eleven Legal Reserve Life Companies writing casualty lines not included.

## 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 1918, also the Percentage of Claims Paid Out of Each \$1.00 Received

No.	CLASSES	Total Funds Received	Total Claims Paid	Ratio of Return
64	Stock Fire.....	\$5,150,845	\$2,547,199	\$0.49
27	Fire Re-insurance.....	503,169	389,424	0.77
6	Mutual Fire.....	52,615	94,763	1.80
55	Legal Reserve Life.....	6,279,943	2,552,370	0.41
5	Assessment Life.....	160,414	121,258	0.75
13	Pro Rata Assessment.....	877,255	532,551	0.61
46	Casualty.....	1,622,451	525,467	0.32
5	Assessment Accident.....	78,554	43,497	0.55
23	Reciprocal.....	375,192	354,333	0.93
35	White Fraternal.....	1,969,809	1,504,121	0.76
30	Negro Fraternal.....	1,072,388	719,843	0.67
309	Totals.....	\$18,142,635	\$9,384,826	\$0.52

## STOCK FIRE INSURANCE COMPANIES

Assets, Liabilities and Capital Stock on December 31, 1918

COMPANIES	LOCATION	Assets	Total Liabilities Except Capital	Paid Up Capital	Surplus
1. Aetna.....	Hartford, Conn.....	\$32,074,778	\$18,170,745	\$ 5,000,000	\$13,904,033
2. Alliance.....	Philadelphia, Pa.....	3,831,946	1,765,002	750,000	2,066,944
3. American Alliance.....	New York, N. Y.....	3,021,208	976,689	1,000,000	2,044,519
4. American Central.....	St. Louis, Mo.....	4,562,928	2,324,949	1,000,000	2,237,979
5. Agricultural Fire.....	Watertown, N. Y.....	6,168,420	3,737,561	500,000	2,430,858
6. American Druggists.....	Cincinnati, Ohio.....	557,341	120,391	200,000	436,950
7. American.....	Newark, N. J.....	13,623,744	8,923,231	2,000,000	4,700,512
8. American Equitable.....	New York, N. Y.....	1,947,828	1,054,565	400,000	833,263
9. Atlas.....	London, England.....	3,957,086	2,728,807	* 200,000	1,228,279
10. Automobile.....	Hartford, Conn.....	9,216,201	5,382,334	2,000,000	3,833,867
11. Boston.....	Boston, Mass.....	11,047,647	6,823,509	1,000,000	4,224,138
12. British America.....	Toronto, Canada.....	2,462,182	1,645,684	* 200,000	816,498
13. Camden Fire.....	Camden, N. J.....	5,352,623	3,372,233	1,000,000	1,980,390
14. Citizens.....	St. Louis, Mo.....	1,186,668	699,871	200,000	486,797
15. Cleveland National.....	Cleveland, Ohio.....	1,662,213	452,400	839,580	1,209,812
16. Columbia.....	Jersey City, N. J.....	1,459,099	310,613	400,000	1,148,486
17. Commercial Union.....	London, England.....	12,444,648	9,233,621	* 200,000	3,211,027
18. Commercial Union Fire.....	New York, N. Y.....	1,607,579	1,024,181	200,000	583,398
19. Connecticut Fire.....	Hartford, Conn.....	9,457,835	6,406,091	1,000,000	3,051,744
20. Continental.....	New York, N. Y.....	36,458,187	16,285,372	10,000,000	20,172,815
21. Fidelity Phenix.....	New York, N. Y.....	22,304,214	13,771,529	2,500,000	8,532,685

\*Deposit Capital



## STOCK FIRE INSURANCE COMPANIES—Continued

COMPANIES	LOCATION	Assets	Total Liabilities Except Capital	Paid Up Capital	Surplus
22. Fire Association.....	Philadelphia, Pa.....	13,481,581	8,381,958	1,000,000	4,599,623
23. Firemen's Fund.....	San Francisco, Cal.....	17,939,823	12,422,715	1,500,000	5,517,108
24. Firemens.....	Newark, N. J.....	8,530,979	5,034,835	1,250,000	3,496,144
25. Franklin Fire.....	Philadelphia, Pa.....	3,772,414	2,590,202	500,000	1,182,212
26. Girard Fire & Marine.....	Philadelphia, Pa.....	2,881,418	2,008,383	500,000	873,035
27. Glens Falls.....	Glens Falls, N. Y.....	7,884,153	4,823,799	500,000	3,060,354
28. Globe & Rutgers.....	New York, N. Y.....	30,389,462	20,865,461	700,000	9,524,000
29. Great American.....	New York, N. Y.....	30,716,447	15,231,513	5,000,000	15,484,934
30. Hartford Fire.....	Hartford, Conn.....	39,723,889	28,600,229	2,000,000	11,123,660
31. Home Fire & Marine.....	San Francisco, Cal.....	2,029,320	683,161	500,000	1,346,159
32. Home Fire.....	Fordyce, Ark.....	767,066	396,100	100,000	370,966
33. Home (The).....	New York, N. Y.....	50,291,006	29,034,302	6,000,000	21,256,704
34. Indemnity Mut. Marine.....	London, England.....	1,240,272	539,446	300,000	700,825
35. Insurance Co. of N. A.....	Philadelphia, Pa.....	30,863,269	17,861,541	4,000,000	13,001,727
36. Ins. Co. State of Pa.....	Philadelphia, Pa.....	4,737,533	3,426,615	1,000,000	1,310,918
37. L. & L. & Globe.....	Liverpool, Eng.....	17,084,397	12,203,190	* 200,000	4,881,207
38. L. & L. Fire.....	Liverpool, Eng.....	6,445,711	3,622,308	* 200,000	2,823,404
39. Mechanics and Traders.....	New Orleans, La.....	1,939,043	876,205	300,000	1,062,838
40. Milwaukee Mechanics.....	Milwaukee, Wis.....	6,079,240	3,513,047	1,250,000	2,566,193
41. National Fire.....	Hartford, Conn.....	21,263,293	14,588,051	2,000,000	6,675,242
42. National Liberty.....	New York, N. Y.....	10,004,667	6,214,228	1,000,000	3,790,439

\*Deposit Capital

## STOCK FIRE INSURANCE COMPANIES—Continued

COMPANIES	LOCATION	Assets	Total Liabilities Except Capital	Paid Up Capital	Surplus
43. National Union Fire.....	Pittsburg, Pa.....	\$ 5,215,674	\$3,449,586	\$1,000,000	\$ 1,766,087
44. Newark Fire.....	Newark, N. J.....	2,777,427	1,717,374	500,000	1,060,053
45. New Hampshire Fire.....	Manchester, N. H.....	8,011,410	4,374,108	1,500,000	3,637,302
46. Niagara Fire.....	New York, N. Y.....	10,286,584	6,169,477	1,000,000	4,117,107
47. North Brit. & Merc.....	London, Eng.....	10,373,470	7,053,176	* 400,000	3,320,295
48. Orient.....	Hartford, Conn.....	4,596,114	2,406,416	1,000,000	2,189,698
49. Palatine.....	London, Eng.....	3,976,134	2,710,279	* 200,000	1,265,856
50. Pennsylvania Fire.....	Philadelphia, Pa.....	8,826,073	5,930,244	750,000	2,895,829
51. Phoenix Assurance.....	London, Eng.....	5,359,591	3,330,983	* 200,000	2,028,608
52. Phoenix Insurance.....	Hartford, Conn.....	19,706,198	9,199,786	3,000,000	10,506,412
53. Providence-Washington.....	Providence, R. I.....	7,350,772	4,208,583	1,000,000	3,142,188
54. Queen.....	New York, N. Y.....	14,457,150	7,796,700	2,000,000	6,660,450
55. Royal Exchange.....	London, Eng.....	4,219,966	2,804,052	* 400,000	1,415,913
56. Royal.....	Liverpool, Eng.....	18,269,657	12,804,136	* 682,000	5,465,521
57. Scottish Union & Nat.....	Edinburgh, Scot.....	7,884,235	3,955,800	* 200,000	3,928,495
58. Sea.....	Liverpool, Eng.....	2,464,275	1,654,140	* 200,000	810,135
59. Security.....	New Haven, Conn.....	5,823,675	3,861,075	1,000,000	1,962,600
60. Springfield F. & M.....	Springfield, Mass.....	14,742,702	9,164,342	2,500,000	5,578,360
61. Sterling Fire.....	Indianapolis, Ind.....	2,024,350	697,710	350,000	1,326,640
62. St. Paul F. & M.....	St. Paul, Minn.....	14,026,944	8,722,408	1,000,000	5,304,536
63. Sudyesant.....	New York, N. Y.....	2,204,879	1,388,233	700,000	816,647
64. Sun.....	London, Eng.....	5,862,308	4,493,434	* 200,000	1,368,874
65. U. S. Lloyds.....	New York, N. Y.....	3,281,045	2,018,585	400,000	1,262,460
66. Westchester Fire.....	New York, N. Y.....	8,563,080	6,223,574	1,000,000	2,339,506
67. Western Assurance.....	Toronto, Canada.....	4,693,581	2,959,964	* 400,000	1,733,616
Totals.....	.....	\$689,084,455	\$418,994,645	\$82,901,580	\$270,489,804

## STOCK FIRE INSURANCE COMPANIES—(Direct Writing)

(BUSINESS IN ARKANSAS FOR THE YEAR 1918)

## Net Fire and Marine Risks Written and Net Premiums Received

COMPANIES	NET RISKS WRITTEN		NET PREMIUMS RECEIVED	
	Fire	Marine	Fire	Marine
Aetna.....	\$ 16,973,824	\$5,632,453	\$303,737	\$ 2,008
Alliance.....	669,160	8,453	10,575	278
Amer. Alliance.....	1,207,305	.....	14,204	.....
Amer. Central.....	908,258	.....	10,654	.....
Agricultural.....	463,500	.....	6,887	.....
American.....	2,411,975	.....	44,411	.....
Amer. Equitable.....	503,192	.....	6,621	.....
Atlas.....	2,621,484	267,025	39,430	1,724
Automobile.....	1,317,518	1,000	23,266	25
Boston.....	435,459	.....	8,096	.....
Brit.-America.....	571,916	.....	9,370	.....
Camden Fire.....	2,723,432	64,435	52,316	323
Citizens.....	3,424,397	.....	52,678	.....
Columbia.....	.....	717,699	.....	12,866
Com. Union.....	10,209,896	5,001,622	170,674	23,303
Com. Union Fire.....	2,579,779	.....	39,312	.....
Connecticut.....	4,388,997	80,039	62,311	149
Continental.....	3,718,181	1,200,569	60,945	366
Fidelity-Phe.....	3,290,669	605,564	53,186	276
Fire Assa.....	7,561,109	.....	145,315	.....
Firemen's Fund.....	4,137,008	174,649	69,617	884
Firemens.....	9,101,781	.....	144,446	.....
Franklin.....	3,533,192	32,175	52,036	912
Girard F. & M.....	1,109,205	.....	15,430	.....
Glens Falls.....	1,555,334	.....	26,256	.....
Globe & Rutgers.....	3,182,859	.....	94,904	.....
Great American.....	13,300,564	51,700	238,187	390
Hartford.....	40,508,290	639,852	566,190	3,664
Home Fire.....	9,254,051	.....	170,792	.....
Home (The).....	18,373,578	833,993	421,133	6,769
I. Mutual Marine.....	.....	132,645	.....	2,996
Ins. Co. of N. A.....	7,327,511	7,346,563	127,838	36,539
Ins. Co. S. of Pa.....	1,422,287	.....	41,345	.....
L. & L. & Globe.....	8,849,347	469,620	138,751	901
L. & L. Fire.....	2,246,392	.....	45,150	.....
Mech. & Traders.....	1,473,516	.....	29,868	.....
Milwaukee Mech.....	1,263,421	.....	21,788	.....
National Fire.....	7,612,727	.....	165,053	.....
Nat'l Liberty.....	1,526,028	180,350	22,714	2,947
National Union.....	6,356,395	.....	124,638	.....

## STOCK FIRE INSURANCE COMPANIES—(Direct Writing)

—Continued

COMPANIES	NET RISKS WRITTEN		NET PREMIUMS RECEIVED	
	Fire	Marine	Fire	Marine
Newark Fire.....	\$ 813,055	\$ 2,800	\$ 12,718	\$ 72
New Hampshire.....	1,894,450	.. .. .	42,573	.. .. .
Niagara Fire.....	3,677,530	.. .. .	57,703	.. .. .
North B. & M.....	7,085,401	6,144	68,785	339
Orient.....	1,409,607	.. .. .	24,214	.. .. .
Palatine.....	4,025,242	.. .. .	66,031	.. .. .
Pennsylvania.....	2,794,050	.. .. .	37,340	.. .. .
Phoenix Assur.....	3,054,871	1,505,380	58,110	21,509
Phoenix Insur.....	2,878,066	120,058	48,623	223
Providence-Wash.....	3,228,034	93,435	54,579	739
Queen.....	3,926,707	233,059	66,177	3,907
Royal Exchange.....	2,609,759	1,526,458	50,526	10,890
Royal.....	10,008,376	8,194,013	176,016	20,570
Scottish U. & N.....	1,608,106	.. .. .	33,522	.. .. .
Sea.....	.. .. .	1,870,815	.. .. .	7,715
Security.....	1,881,057	.. .. .	34,373	.. .. .
Springfield F. & M.....	6,782,722	67,217	102,126	624
Sterling Fire.....	1,998,103	.. .. .	34,233	.. .. .
St. Paul F. & M.....	4,822,529	4,641,465	75,494	25,938
Stuyvesant.....	1,177,329	134,033	44,688	1,217
Sun.....	2,979,044	.. .. .	42,184	.. .. .
U. S. Lloyds.....	.. .. .	12,490,700	.. .. .	60,793
Westchester.....	4,280,968	.. .. .	82,270	.. .. .
Western Assur.....	2,886,825	.. .. .	56,991	.. .. .
Totals.....	\$284,025,368	\$54,325,983	\$4,899,300	\$251,856

## STOCK FIRE INSURANCE COMPANIES—(Direct Writing)

(BUSINESS IN ARKANSAS FOR THE YEAR 1918)

## Summary of Net Fire and Marine Premiums Received, Losses Incurred, Losses Paid and Loss Ratio in the State of Arkansas

COMPANIES	Net Premiums Received	Net Losses Incurred	Net Losses Paid	Loss Ratio
Aetna.....	\$305,745	\$158,187	\$127,122	44.46
Alliance.....	10,853	6,951	8,329	64.13
Amer. Alliance.....	14,204	5,410	5,896	38.08
Amer. Central.....	10,654	5,852	5,185	54.92
Agricultural.....	6,887	5,745	3,655	83.41
American.....	44,411	21,967	14,152	49.46
Amer. Equitable.....	6,621	1,494	3	22.56
Atlas.....	41,154	24,319	24,812	59.09
Automobile.....	23,291	13,365	11,446	57.37
Boston.....	8,096	8,015	4,597	98.99
Brit. America.....	9,370	5,128	3,407	54.62
Camden Fire.....	52,630	37,538	34,690	71.32
Citizens.....	52,678	16,668	19,149	31.64
Columbia.....	12,866	8,571	6,371	66.61
Com. Union.....	193,877	106,261	100,685	54.81
Com. Union Fire.....	39,312	31,652	30,625	80.51
Connecticut.....	62,460	26,066	33,046	41.73
Continental.....	61,311	21,345	26,305	34.81
Fidelity,-Phe.....	53,462	16,407	22,078	30.87
Fire Assa.....	145,315	85,401	70,511	58.76
Firemen's Fund.....	70,501	42,552	45,293	60.35
Firemens.....	144,446	71,223	65,803	49.30
Franklin.....	52,948	47,772	44,956	90.25
Girard F. & M.....	15,430	4,069	492	27.02
Glens Falls.....	26,256	17,783	18,337	67.72
Globe & Rutgers.....	94,904	55,760	43,188	58.75
Great American.....	238,577	114,167	112,151	47.85
Hartford.....	569,854	189,651	239,779	33.28
Home Fire.....	170,792	84,839	80,518	49.67
Home (The).....	427,902	219,058	212,625	51.19
I. Mutual Marine.....	2,996	1,020	837	34.04
Ins. Co. of N. A.....	164,377	80,493	82,098	48.96
Ins. Co. S. of Pa.....	41,345	4,269	10,194	10.30
L. & L. & Globe.....	139,652	49,040	38,749	35.11
L. & L. Fire.....	45,150	29,717	32,640	65.81
Mech. & Traders.....	29,868	12,346	10,308	41.33
Milwaukee Mech.....	21,788	17,466	14,319	80.15
National Fire.....	165,053	89,332	100,263	54.13
Nat'l. Liberty.....	25,631	19,669	20,192	76.64
National Union.....	124,688	37,959	34,450	30.44

## STOCK FIRE INSURANCE COMPANIES—(Direct Writing)

—Continued

COMPANIES	Net Premiums Received	Net Losses Incurred	Net Losses Paid	Loss Ratio
Newark Fire.....	\$ 12,790	\$ 6,464	\$ 6,810	50.53
New Hampshire.....	42,573	28,477	24,683	66.88
Niagara Fire.....	57,703	35,830	31,963	62.09
North B. & M.....	69,124	68,518	41,916	99.12
Orient.....	24,214	5,589	10,249	23.08
Palatine.....	66,031	37,377	37,938	56.60
Pennsylvania.....	37,340	39,367	40,136	105.42
Phoenix Assur.....	79,619	35,086	28,622	44.06
Phoenix Insur.....	48,846	25,745	27,076	52.70
Providence-Wash.....	55,318	72,309	59,985	130.71
Queen.....	70,084	43,197	26,679	61.63
Royal Exchange.....	61,416	31,699	34,533	51.61
Royal.....	196,586	113,020	99,053	57.49
Scottish U. & N.....	33,522	13,518	4,613	40.32
Sea.....	7,715	6,065	3,093	78.61
Security.....	34,373	17,350	13,681	50.47
Springfield F. & M.....	102,750	58,050	55,580	56.49
Sterling Fire.....	34,233	29,578	25,815	86.40
St. Paul F. & M.....	101,432	61,037	62,632	60.17
Stuyvesant.....	45,905	20,275	23,821	44.16
Sun.....	41,882	24,106	15,479	57.55
U. S. Lloyds.....	60,793	41,817	18,645	68.78
Westchester.....	82,270	52,574	42,648	63.90
Western Assur.....	50,991	47,165	52,294	82.75
Totals.....	\$5,150,845	\$2,708,750	\$2,547,199	52.58

# FIRE RE-INSURANCE COMPANIES Assets, Liabilities, Capital Stock and Surplus

COMPANIES	Location	Assets	Liabilities Except Capital	Deposit Capital	Surplus
1 Christiania Gen.....	Christiania, Nor.....	\$ 2,544,474	\$1,665,757	\$ 200,000	\$ 486,797
2 Eagle Fire.....	Newark, N. J.....	811,217	376,062	250,000	435,155
3 Eagle Star & B. D.....	London, England.....	1,306,526	687,751	200,000	818,775
4 Federal.....	Jersey City, N. J.....	5,537,434	3,215,470	*1,000,000	2,321,964
5 Fire Reassurance.....	Paris, France.....	2,596,009	1,864,618	200,000	741,391
6 First Russian.....	Petrograd, Russia.....	2,698,878	2,063,976	200,000	634,902
7 International.....	New York, N. Y.....	4,833,319	4,055,618	* 200,000	827,701
8 Jakor.....	Moscow, Russia.....	3,993,061	3,149,378	200,000	843,683
9 Moscow Fire.....	Moscow, Russia.....	3,162,150	2,444,142	200,000	718,008
10 National.....	Copenhagen, Den.....	2,793,079	1,682,683	400,000	1,110,396
11 Norske Lloyd.....	Christiania, Nor.....	3,104,641	2,636,898	200,000	467,743
12 Northern.....	Moscow, Russia.....	1,224,451	783,670	200,000	640,781
13 Norwegian Assurance.....	Christiania, Nor.....	1,760,145	1,123,523	200,000	636,621
14 Norwegian Atlas.....	Christiania, Nor.....	593,566	0	210,000	503,566
15 Paternelle.....	Paris, France.....	1,495,395	1,115,629	200,000	579,767
16 Prudentia Re-and-Co.....	Zurich, Switz.....	1,476,486	587,532	200,000	1,088,954
17 Russia of America.....	Hartford, Conn.....	508,513	0	* 250,000	508,513
18 Rossia.....	Petrograd, Russia.....	11,468,405	8,664,517	200,000	2,803,888
19 Russian Re.....	Petrograd, Russia.....	2,456,950	1,672,120	200,000	784,831
20 Salamandra.....	Petrograd, Russia.....	3,979,941	3,013,285	200,000	1,166,656
21 Second Russian.....	Petrograd, Russia.....	1,616,089	1,078,517	200,000	737,572
22 Skandia.....	Stockholm, Sweden.....	2,185,943	1,387,901	330,000	798,042
23 Skandinaviska.....	Copenhagen, Den.....	4,492,821	3,654,133	400,000	838,688
24 Spanish Amer. Union.....	Havana, Cuba.....	776,805	174,766	510,000	602,039
25 Standard Marine.....	Liverpool, Eng.....	2,779,482	871,840	200,000	1,908,142
26 Star of America.....	New York, N. Y.....	1,577,508	666,874	* 400,000	911,194
27 Swiss Re.....	Zurich, Switz.....	2,264,770	1,589,955	200,000	872,818
28 Thames & Mersey M.....	Liverpool, Eng.....	1,958,708	1,181,085	200,000	777,623
29 Union & Phenix Espsa.....	Madrid, Spain.....	2,697,815	2,087,900	200,000	709,914
30 United States Fire.....	New York, N. Y.....	8,637,649	5,211,525	*1,400,000	3,426,125
31 Urbaine Fire.....	Paris, France.....	3,690,189	2,684,917	200,000	1,205,271
32 Warsaw Fire.....	Kief, Russia.....	386,872	486,740	200,000	600,132
TOTALS.....	.....	\$91,769,351	\$61,867,782	\$9,550,000	\$31,507,652

\*Capital stock.

## FIRE RE-INSURANCE COMPANIES

(BUSINESS IN ARKANSAS FOR THE YEAR 1918)

Net Risks Written, Net Premiums Received, Net Losses Incurred,  
Net Losses Paid and Loss Ratio in the State

COMPANIES	Net Risks Written	Net Premiums Received	Net Losses Incurred	Net Losses Paid	Loss Ratio
Christiania Gen.....	957,249	\$15,126	\$ 4,932	\$ 1,838	32.60
Eagle Fire.....	89,878	4,276	8,291	7,095	193.89
Eagle Star & B. D.....	294,706	4,459	555	,948	12.44
Federal.....	124,725	1,476	1,370	1,089	92.81
Fire Reassurance.....	745,720	25,192	19,971	11,729	79.27
First Russian.....	446,429	10,701	3,591	1,263	33.55
International.....	1,137,364	20,512	20,108	26,099	98.03
Jakor.....	946,068	17,051	16,256	20,823	95.33
Moscow Fire.....	681,346	16,405	6,955	3,911	42.33
National.....	102,507	2,227	8,692	3,862	390.30
Norske Lloyd.....	948,119	17,745	36,467	24,089	205.50
Northern.....	1,271,903	6,249	24,652	25,336	394.49
Norwegian Assur.....	332,511	6,549	3,247	1,640	49.58
Paternelle.....	1,274,343	22,295	16,090	15,290	72.16
Prudential Re-&Co.....	1,268,886	17,048	5,366	2,970	31.47
Rossia.....	5,195,688	71,207	74,779	50,617	105.01
Russian Re.....	425,843	10,253	4,936	3,159	48.14
Salamandra.....	1,293,682	22,435	21,678	27,284	96.62
Second Russian.....	,445,425	7,737	5,679	8,017	73.40
Skandia.....	1,180,126	21,921	22,163	8,868	101.10
Skandinavia.....	1,254,453	22,022	14,387	8,217	65.33
Standard Marine.....	1,014,625	4,475	0	0	0
Swiss Re.....	3,036,791	53,480	22,508	11,631	42.08
Thames & Mersey.....	3,066,450	13,411	0	0	00.00
Union & Phe. Espa.....	1,181,963	20,790	13,960	14,436	67.14
Urbaine.....	5,309,545	65,380	31,393	25,448	48.01
Warsaw.....	,141,101	2,747	1,398	2,022	50.89
TOTALS.....	\$33,167,446	\$503,169	\$389,424	\$307,681	77.35



## EXPERIENCE TABLE

Showing the Combined Experience of the Stock Fire Insurance Companies (Direct Writing and Re-Insurance) for the Past Thirty-Eight Years

Average loss ratio, 63.14 per cent. Expense ratio (estimated for the entire period), 37 per cent.

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
1918.....	51.93	5,654,014	2,936,623
Totals.....	63.14 av.	\$59,366,228	\$37,582,008

## MUTUAL FIRE INSURANCE COMPANIES

Assets, Liabilities and Surplus on December 31, 1918

COMPANIES	Location	Assets	Liabilities	Surplus
1. Farmers Tri-County.....	Paragould, Ark.....	\$ 19,461	\$ 6,623	\$ 12,838
2. Ind. Lumbermens.....	Indianapolis, Ind.....	954,376	356,959	597,417
3. Lumbermen's.....	Mansfield, Ohio.....	1,164,936	596,749	568,187
4. Lumber Mutual.....	Boston, Mass.....	1,305,792	578,532	727,260
5. Michigan Millers.....	Lansing, Mich.....	2,147,662	1,533,874	613,788
6. Penn. Lumbermens.....	Philadelphia, Pa.....	1,190,723	436,144	754,579
TOTALS.....		\$6,782,950	\$3,508,881	\$3,274,070

## MUTUAL FIRE INSURANCE COMPANIES

(BUSINESS IN ARKANSAS FOR THE YEAR 1918)

Net Risks, Net Premiums, Losses Incurred, Losses Paid

COMPANIES	Net Risks Written	Net Premiums Received	Net Losses Incurred	Net Losses Paid
Farmers Tri-County.....	\$770,400	\$ 6,259	\$ 3,516	\$43,516
Ind. Lumbermens.....	933,700	18,997	15,662	15,515
Lumbermen's.....	327,943	8,869	11,891	11,891
Lumber Mutual.....	356,605	9,359	11,164	11,166
Michigan Millers.....	187,717	3,833	1,519	1,618
Penn. Lumbermens.....	465,644	5,298	11,054	11,057
TOTALS.....	\$3,042,009	\$52,615	\$54,806	\$94,763

# RECIPROCAL INSURANCE EXCHANGES

## Assets, Liabilities and Surplus on December 31, 1918

Exchanges	Location	Assets	Liabilities	Surplus
1 Bankers Inter-Ins. Alliance.....	Kansas City, Mo.....	\$ 44,803	\$ 15,656	\$ 29,147
2 Belt Auto. Indemnity Assa.....	El Paso, Ill.....	242,824	183,910	58,913
3 Cannors Exchange.....	Chicago, Ill.....	758,057	293,811	464,246
4 Casualty Reciprocal Exchange.....	Kansas City, Mo.....	676,736	266,040	410,697
5 Central States Inter-Ins. Exchange.....	St. Louis, Mo.....	32,204	18,744	13,461
6 Consolidated Underwriters.....	Kansas City, Mo.....	1,068,155	922,388	745,767
7 Druggists Indemnity Exchange.....	St. Louis, Mo.....	131,446	62,764	68,682
8 Inter Insurers Exchange.....	Kansas City, Mo.....	125,492	42,705	82,786
9 Lumber Mfgs. Inter-Ins. Assa.....	Kansas City, Mo.....	331,072	258,222	72,850
10 Lumbermens Indemnity Exchange.....	New York, N. Y.....	* 224,435	147,552	76,883
11 Lumbermens Reciprocal Assa.....	Seattle, Wash.....	247,518	87,211	160,307
12 Lumbermens Underwriting Allia.....	Houston, Texas.....	1,404,140	556,931	847,209
13 Lumbermens Underwriters.....	Kansas City, Mo.....	1,145,573	551,982	593,590
14 Mfg. Woodworkers Underwriters.....	Kansas City, Mo.....	338,528	305,650	32,877
15 Merchants Reciprocal Underwriters.....	Chicago, Ill.....	50,793	21,698	29,096
16 Millers Indemnity Underwriters.....	Dallas, Texas.....	358,580	165,432	193,148
17 National Inter-Ins. Bureau.....	Dallas, Texas.....	69,438	32,400	36,978
18 Nat'l Lumber Mfg. Inter-Ins. Exchange.....	Kansas City, Mo.....	131,178	123,609	7,569
19 New York Reciprocal Underwriters.....	Chicago, Ill.....	2,383,861	777,289	1,606,572
20 Reciprocal Exchange.....	New York, N. Y.....	722,833	296,007	426,826
21 Southern Lumber Underwriters.....	Kansas City, Mo.....	85,724	67,869	17,855
22 Underwriters Exchange.....	New Orleans, La.....	1,113,898	203,062	910,836
23 U. S. Auto Insurance Exchange.....	Kansas City, Mo.....	54,848	26,808	28,039
24 Utilities Indemnity Exchange.....	Kansas City, Mo.....	171,281	111,475	59,806
25 Western Reciprocal Underwriters.....	St. Louis, Mo.....	145,372	102,993	42,379
26 Wholesale Gro. Recip. Ind. Exchange.....	Kansas City, Mo.....	55,719	41,833	13,887
27 Wholesale Grocery Subscribers.....	Chicago, Ill.....	295,897	107,917	187,981
TOTALS.....		\$13,010,405	\$5,792,018	\$7,218,387

\*After deducting contingent assets.

# RECIPROCAL INSURANCE EXCHANGES

(BUSINESS IN ARKANSAS FOR THE YEAR 1918)

Net Risks Written, Net Premiums Received, Net Losses Incurred,  
Net Losses Paid

COMPANIES	Net Risks Written	Net Premiums Received	Net Losses Incurred	Net Losses Paid
Bankers Inter-Ins. Alliance.....	\$ 3,500	\$ 45	\$ 0	\$ 0
Canners Exchange.....	151,800	3,777	0	0
Casualty Reciprocal Exchange.....	(a)	6,635	10,915	11,139
Central States Inter-Ins. Ex.....	40,200	331	0	1,108
Consolidated Underwriters.....	(a)	102,581	0	60,321
Druggists Indemnity Exchange.....	128,440	1,858	0	0
Lumber Mfgs. Inter-Ins. Assa.....	866,330	27,650	27,054	27,422
Lumbermens Indemnity Exchange....	416,625	6,911	15,523	15,523
Lumbermens Underwriting Allia.....	4,391,488	78,105	13,433	13,433
Mfg. Lumbermens Underwriters.....	3,244,609	65,815	32,839	32,839
Mfg. Woodworkers Underwriters.....	686,072	16,936	1,904	1,904
Millers Indemnity Underwriters.....	(a)	8,310	1,849	244
National Inter-Ins. Bureau.....	72,075	1,448	1,508	1,508
Nat'l Lumber Mfg. Inter-Ins. Ex.....	565,794	10,551	0	3,688
New York Reciprocal Underwriters	990,000	539	0	0
Reciprocal Exchange.....	681,485	8,553	6,097	6,097
Southern Lumber Underwriters.....	162,800	2,475	1,100	1,100
Underwriters Exchange.....	1,597,750	2,300	151,857	151,357
U. S. Auto. Insurance Ex.....	(a)	401	0	0
Utilities Indemnity Exchange.....	(a)	5,784	378	414
Western Reciprocal Underwrit.....	842,850	9,829	7,582	1,136
Wholesale Grocery Sub.....	1,032,200	11,501	0	0
Wholesale Gro. Recip. Ind. Exch.....	332,200	2,857	0	25,100
TOTALS.....	\$16,206,218	\$375,192	\$272,039	\$354,333

(a) Information not furnished.

## FARMERS MUTUAL FIRE ASSOCIATIONS

Date Commenced Business, Risks in force December 31, 1918, Losses  
Paid and Expense of Operation for the Year of 1918

ASSOCIATIONS	Location	Commenced Business	In Force End of Year	Losses Paid in 1918	Expenses
1 Carroll Co. Farmers Mutual.....	Green Forest.	March 20, 1909.....	\$413,562	\$ 18	47
2 Farmers Mutual Aid.....	Adkins.....	April 17, 1899.....	289,297	642	328
3 Farmers Mutual Aid Concordia.....	Alexander.....	January 8, 1917.....	30,105	0	27
4 Farmers Mutual.....	Springdale.....	January 1, 1918.....	983,780	1,805	2,161
5 Farmers Mutual of Union.....	Paris.....	November 1, 1917.....	4,100	0	0
6 Farmers Mutual.....	Judsonia.....	December 11, 1911.....	414,419	1,040	561
7 Farmers Mutual.....	Rogers.....	October 23, 1911.....	931,805	1,900	530
8 Farmers Mutual.....	Gentry.....	January 1, 1902.....	148,707	1,001	221
9 Farmers Protective Aid.....	Stuttgart.....	August 1, 1888.....	157,716	395	29
10 German Catholic Benevolent.....	Subiaco.....	....., 1893.	72,938	31	8
11 Green & Clay Co. Farmers.....	Rector.....	May 31, 1910.....	529,465	344	361
12 Little River Co. Farmers.....	Ashdawn.....	June 1, 1916.....	53,490	200	39
TOTALS.....	.....	.....	\$4,029,384	\$6,376	\$4,312

## LEGAL RESERVE LIFE INSURANCE COMPANIES

Assets, Liabilities, Paid up Capital and Surplus on December 31, 1918

COMPANIES	Location	Assets	Total Liabilities Except Capital	Paid Up Capital	Surplus
1. Aetna Life.....	Hartford, Conn.....	\$ 149,788,100	\$ 132,623,456	\$ 5,000,000	\$ 12,164,654
2. American Central.....	Indianapolis, Ind.....	6,472,351	6,123,470	137,000	211,881
3. American National Assurance	St. Louis, Mo.....	638,388	300,273	200,000	78,115
4. American National Insurance	Galveston, Texas.....	6,004,329	5,062,472	250,000	691,867
5. Bankers Reserve Life.....	Omaha, Neb.....	8,205,029	6,867,068	100,000	1,237,961
6. Conservative Life.....	Wheeling, W. Va.....	967,951	632,838	289,710	45,403
7. Cotton States Life.....	Memphis, Tenn.....	341,840	132,725	206,060	3,055
8. Equitable Life.....	New York, N. Y.....	611,813,920	598,787,107	100,000	12,926,813
9. Farmers & Bankers.....	Wichita Kansas.....	1,604,194	1,273,533	275,000	55,661
10. Federal Life.....	Chicago, Ill.....	4,360,517	4,042,509	300,000	18,008
11. Fidelity Mutual.....	Philadelphia, Pa.....	37,246,448	36,153,288	0	1,083,161
12. Guardian Life.....	New York, N. Y.....	55,690,501	54,136,499	200,000	1,354,001
13. Great Republic.....	Los Angeles, Cal.....	1,107,331	529,605	500,000	77,725
14. Great Southern.....	Houston, Texas.....	8,586,676	7,833,442	600,000	153,234
15. Home Life & Accident.....	Fordyce, Ark.....	1,247,079	918,132	250,000	78,947
16. Home Life.....	New York, N. Y.....	36,097,017	35,173,396	0	923,621
17. Indiana National.....	Indianapolis, Ind.....	1,779,313	1,520,745	210,000	48,568
18. International.....	St. Louis, Mo.....	11,593,660	10,941,044	525,000	127,606
19. Inter-Southern.....	Louisville, Ky.....	4,762,262	4,008,873	729,433	23,956

## LEGAL RESERVE LIFE INSURANCE COMPANIES—Continued

COMPANIES	Location	Assets	Total Liabilities Except Capital	Paid Up Capital	Surplus
20. Jefferson Standard.....	Greensboro, N. C.....	\$ 9,703,325	\$ 9,128,325	\$ 350,000	\$ 225,000
21. Kansas City Life.....	Kansas City, Mo.....	10,922,099	10,592,867	200,000	129,233
22. Life & Casualty.....	Nashville, Tenn.....	567,990	360,062	200,000	7,929
23. Lincoln Reserve.....	Birmingham, Ala.....	387,857	293,005	101,030	6,177
24. Louisiana State.....	Shreveport, La.....	542,367	255,178	250,000	37,189
25. Manhattan Life.....	New York, N. Y.....	19,212,265	18,930,545	100,000	181,720
26. Marquette Life.....	Springfield, Ill.....	834,353	579,350	254,742	261
27. Merchants Life.....	Des Moines, Iowa.....	3,099,592	2,622,082	400,000	77,509
28. Metropolitan.....	New York, N. Y.....	775,454,698	748,405,784	0	27,048,914
29. Mid Continent Life.....	Oklahoma City, Okla.....	455,708	300,513	100,584	64,611
30. Mississippi Beneficial.....	Indianola, Miss.....	149,068	38,798	100,000	10,270
31. Missouri State Life.....	St. Louis, Mo.....	19,895,654	17,809,778	1,000,000	1,085,876
32. Mutual Life.....	New York, N. Y.....	673,714,294	673,714,294	0	0
33. National Life & Accident.....	Nashville, Tenn.....	3,103,495	2,545,972	300,000	257,523
34. National Life of U. S. A.....	Chicago, Ill.....	16,635,957	15,971,640	500,000	164,317
35. New York Life.....	New York, N. Y.....	995,087,285	995,087,285	0	0
36. N. C. Mutual & Provident Ass.....	Durham, N. C.....	476,696	401,168	0	75,528
37. Northwestern Mutual.....	Milwaukee, Wis.....	414,837,472	395,338,695	0	19,498,777

## ARKANSAS INSURANCE REPORT, 1919.

## LEGAL RESERVE LIFE INSURANCE COMPANIES—Continued

COMPANIES	Location	Assets	Total Liabilities Except Capital	Paid Up Capital	Surplus
38. Northwestern National.....	Minneapolis, Minn.....	\$ 7,109,269	\$ 6,607,966	\$ 0	\$ 501,303
39. Old Colony Life.....	Chicago, Ill.....	1,300,154	1,131,976	120,552	41,626
40. Pacific Mutual.....	Los Angeles, Cal.....	45,432,696	43,606,944	1,000,000	825,752
41. Pan American.....	New Orleans, La.....	6,469,617	5,030,374	1,000,000	439,242
42. Penn Mutual.....	Philadelphia, Pa.....	202,862,995	202,862,995	0	0
43. Phoenix Mutual.....	Hartford, Conn.....	48,881,385	48,881,385	0	0
44. Pioneer Life.....	Kansas City, Mo.....	589,368	379,260	200,000	10,109
45. Prudential.....	Newark, N. J.....	571,462,309	558,038,025	2,000,000	11,424,284
46. Provident Life & Accident.....	Chattanooga, Tenn.....	487,959	248,763	200,000	39,196
47. Reliance Life.....	Pittsburg, Pa.....	8,790,975	7,538,008	1,000,000	202,967
48. Reserve Loan Life.....	Indianapolis, Ind.....	4,258,823	3,998,341	100,000	160,481
49. Security Life.....	Chicago, Ill.....	3,377,176	3,004,474	220,000	152,702
50. Security Mutual.....	Binghamton, N. Y.....	9,393,453	9,232,531	0	160,922
51. Southland Life.....	Dallas, Texas.....	3,686,270	3,282,632	300,000	103,638
52. Standard Life.....	Atlanta, Ga.....	478,781	335,476	125,000	18,305
53. State Life.....	Indianapolis, Ind.....	20,364,664	17,750,543	0	2,614,121
54. Travelers.....	Hartford, Conn.....	148,568,440	133,948,892	6,000,000	8,619,548
55. Union Central.....	Cincinnati, Ohio.....	128,104,484	122,221,842	2,000,000	3,942,642
56. Volunteer State.....	Chattanooga, Tenn.....	3,585,279	3,315,507	200,000	69,773
Totals.....		\$5,108,661,168	\$4,970,971,750	\$28,200,111	\$109,501,672



## LEGAL RESERVE LIFE INSURANCE COMPANIES

(Arkansas Life Business in 1918)

Showing 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, Net Premiums Received and Death, Accident and Disability Claims Paid.

COMPANIES	Insurance In Force Jan. 1, 1918	Insurance Written in 1918	Insurance In Force Dec. 31, 1918	Net Premiums Received	Claims Paid
Aetna Life.....	\$ 4,969,408	\$2,850,238	\$ 7,092,297	\$217,445	\$ 88,007
American Central.....	1,643,897	222,482	1,569,418	46,598	23,627
American National Insurance.....	387,127	118,708	453,675	15,085	5,000
American National Insurance (a).....	1,058,642	498,663	1,185,911	48,593	18,018
Bankers Reserve Life.....	404,235	705,694	995,948	35,339	9,310
Conservative Life.....	277,000	434,000	583,000	13,008	4,000
Cotton States Life.....	764,195	478,833	1,091,611	28,466	16,000
Equitable Life.....	12,892,309	980,947	13,125,877	415,142	211,827
Farmers & Bankers.....	44,500	285,851	309,754	12,060	1,000
Federal Life.....	336,537	128,500	367,936	13,888	11,953
Fidelity Mutual.....	3,746,086	165,237	3,495,974	121,704	29,420
Guardian Life.....	2,195,204	802,120	2,762,565	87,683	29,071
Great Republic.....	313,833	116,804	387,069	11,228	1,000
Great Southern.....	262,650	67,000	270,650	7,550	1,000
Home Life & Accident.....	6,155,882	3,107,180	7,586,477	245,282	73,500
Home Life.....	1,466,035	538,469	1,767,064	59,859	41,442
Indiana National.....	399,500	41,500	342,500	10,050	6,500
International.....	1,771,112	554,715	1,772,207	53,655	9,750
Inter-Southern.....	2,162,875	967,421	2,685,639	75,096	40,500
Jefferson Standard.....	1,057,294	2,868,250	3,523,628	104,829	43,914

## ARKANSAS INSURANCE REPORT, 1919.

## LEGAL RESERVE LIFE INSURANCE COMPANIES—Continued.

COMPANIES	Insurance in force Jan. 1, 1918	Ins. Written in 1918	Ins. in force Dec. 31, 1918	Net Premiums Received	Claims Paid
Kansas City Life.....	\$ 1,551,173	\$ 278,324	\$ 1,631,987	\$ 44,346	\$ 20,750
Life & Casualty (a).....	570,618	1,041,558	813,018	138,363	8,378
Lincoln Reserve.....	1,552,700	783,900	1,931,900	90,414	20,500
Louisiana State.....	276,000	49,000	248,500	6,666	0
Manhattan Life.....	136,763	351,670	471,693	12,744	5,000
Marquette Life.....	0	4,000	4,000	175	0
Merchants Life.....	434,000	40,000	443,578	10,763	2,000
Metropolitan.....	6,004,670	1,180,609	6,560,895	178,303	93,901
Metropolitan (a).....	5,896,237	1,671,133	6,522,248	227,540	75,494
Mid-Continent Life.....	48,211	3,500	47,711	1,496	0
Mississippi Beneficial.....	51,500	383,500	261,000	13,137	0
Mississippi Beneficial (a).....	150,272	835,048	599,085	54,765	2,664
Missouri State Life.....	8,538,458	2,465,062	9,795,352	336,671	214,639
Mutual Life.....	18,948,556	2,269,679	20,510,255	705,279	310,967
National Life & Accident (a).....	1,839,816	1,040,280	2,259,735	345,718	172,973
National Life of U. S. A.....	4,894,694	567,095	4,924,015	163,177	78,005
New York Life.....	25,589,839	5,000,413	28,846,901	1005,593	386,542
Northwestern Mutual.....	1,773,293	115,500	2,059,925	23,397	10,916
Northwestern National.....	718,961	77,329	727,714	24,783	8,721

## LEGAL RESERVE LIFE INSURANCE COMPANIES—Continued.

COMPANIES	Insurance in force Jan. 1, 1918	Ins. Written in 1918	Ins. in force Dec. 31, 1918	Net Premiums Received	Claims Paid
Old Colony Life.....	\$ 568,000	\$ 439,600	\$ 826,100	\$ 24,804	\$ 20,500
Pacific Mutual.....	4,011,656	1,256,831	4,905,282	148,934	37,843
Pan American.....	1,027,549	1,089,300	1,712,296	41,421	10,000
Penn Mutual.....	3,554,530	273,110	3,731,636	109,318	49,437
Phoenix Mutual.....	1,063,582	346,998	1,281,992	44,770	12,500
Pioneer Life.....	100,250	240,500	302,750	8,152	3,500
Prudential.....	3,641,089	625,520	4,057,798	111,393	35,379
Provident Life & Accident.....	23,500	47,750	54,250	1,681	500
Reliance Life.....	1,910,085	632,200	2,298,259	80,614	13,577
Reserve Loan Life.....	1,041,537	422,290	1,305,382	36,573	15,016
Security Life.....	2,133,026	1,484,321	2,923,243	85,571	27,083
Security Mutual.....	1,039,269	178,509	1,003,652	30,424	23,504
Southern Life & Trust.....	284,500	214,500	395,000	11,285	6,000
Southland Life.....	420,978	411,120	739,144	20,481	1,000
Standard Life.....	538,806	785,784	1,057,750	48,283	9,943
State Life.....	2,400,553	601,837	2,786,701	60,393	23,058
Travelers.....	1,218,534	88,722	1,267,934	26,806	17,560
Union Central.....	10,896,671	1,972,890	11,684,293	376,795	160,681
Volunteer State.....	126,690	163,251	193,506	6,355	9,000
Totals.....	\$157,284,887	\$45,371,245	\$182,605,680	\$6,279,943	\$2,552,370

(a) Industrial business.

## ARKANSAS INSURANCE REPORT, 1919.

## CASUALTY COMPANIES

Assets, Liabilities, Except Capital, Paid up Capital and Surplus for  
the Year Ending December 31, 1918

COMPANIES	Location	Assets	Liabilities Except Capital	Paid Up Capital	Surplus
1. Aetna Cas. & Sur.....	Hartford, Conn.....	\$ 12,482,152	\$ 7,241,444	\$2,000,00	\$ 5,240,707
2. Aetna Life.....	Hartford, Conn.....	149,788,100	132,623,446	5,000,000	17,164,654
3. American Automobile.....	St. Louis, Mo.....	2,300,306	1,832,874	300,000	467,433
4. American Credit Ind.....	New York, N. Y.....	2,083,036	1,307,467	350,000	775,569
5. American Indemnity.....	Galveston, Texas.....	1,606,635	604,307	500,000	1,002,328
6. American National.....	Galveston, Texas.....	6,004,329	5,062,472	250,000	941,857
7. American Surety.....	New York, N. Y.....	11,366,226	5,186,540	5,000,000	6,179,686
8. Continental Cas.....	Hammond, Ind.....	3,966,826	3,066,826	600,000	900,000
9. Employers Indemnity.....	Kansas City, Mo.....	932,197	426,483	350,000	505,714
10. Federal Life.....	Chicago, Ill.....	4,360,517	4,042,509	300,000	318,008
11. Fidelity & Causalty.....	New York, N. Y.....	17,275,632	14,072,029	1,000,000	3,203,602
12. Fidelity & Deposit.....	Baltimore, Md.....	10,780,945	6,058,928	3,000,000	4,722,018
13. Hartford Acc. & Ind.....	Hartford, Conn.....	6,832,978	5,201,635	800,000	1,631,343
14. Hartford St. Boiler.....	Hartford, Conn.....	7,840,948	3,949,890	2,000,000	3,891,057
15. Home Life & Acc.....	Fordyce, Ark.....	1,247,079	918,132	250,000	328,947
16. Interstate Life & Acc.....	Chattanooga, Tenn.....	217,199	60,099	152,598	157,101
17. Kansas City Casualty.....	Kansas City, Mo.....	332,691	110,432	200,000	222,259
18. Lincoln Mutual Cas.....	Springfield, Ill.....	6,785	682	0	6,103
19. Lloyds Plate Glass.....	New York, N. Y.....	942,393	568,296	250,000	374,097
20. London Guar. & Acc.....	London, England.....	12,025,766	10,957,267	250,000	1,068,500
21. Loyal Protective.....	Boston, Mass.....	551,328	291,046	100,000	260,282
22. Maryland Assurance.....	Baltimore, Md.....	1,393,393	876,302	500,000	517,091
23. Maryland Casualty.....	Baltimore, Md.....	16,880,104	13,401,323	2,000,000	3,478,781

## CASUALTY COMPANIES—Continued

COMPANIES	Location	Assets	Liabilities Except Capital	Paid Up Capital	Surplus
24. Masonic Protective.....	Worcester, Mass.....	728,415	525,060	100,000	203,355
25. Mass. Bonding & Ins.....	Boston, Mass.....	5,389,363	3,430,430	1,500,000	1,952,933
26. Metropolitan Cas.....	New York, N. Y.....	962,259	659,417	200,000	302,841
27. Metropolitan Life.....	New York, N. Y.....	775,454,698	748,405,784	0	27,048,914
28. National Life U. S. A.....	Chicago, Ill.....	16,635,957	15,971,640	500,000	664,317
29. National Surety.....	New York, N. Y.....	16,085,373	7,219,473	4,000,000	8,865,900
30. New Amsterdam Cas.....	New York, N. Y.....	4,335,555	3,227,130	1,000,000	1,108,225
31. N. Y. Plate Glass.....	New York, N. Y.....	1,023,926	718,402	200,000	305,524
32. North American Acc.....	Chicago, Ill.....	898,296	526,753	200,000	371,543
33. Ocean Acc. & Guar.....	London, England.....	12,590,022	11,236,782	250,000	1,353,240
34. Pacific Mutual.....	Los Angeles, Cal.....	45,432,696	43,606,944	1,000,000	1,825,752
35. Peerless Cas.....	Keene, N. H.....	159,375	30,457	100,000	128,918
36. Pioneer Life.....	Kansas City, Mo.....	589,368	379,260	200,000	210,109
37. Provident Life & Acc.....	Chattanooga, Tenn.....	487,959	248,763	200,000	239,196
38. Reliance Life.....	Pittsburg, Pa.....	8,790,975	7,588,008	1,000,000	1,202,967
39. Ridgely Protective.....	Worcester, Mass.....	497,388	256,174	100,000	241,214
40. Royal Indemnity.....	New York, N. Y.....	8,263,171	6,084,009	1,000,000	2,179,163
41. Southern Surety.....	Des Moines, Iowa.....	2,770,084	1,288,016	1,000,000	1,482,067
42. Standard Accident.....	Detroit, Mich.....	9,284,813	6,824,912	1,000,000	2,459,901
43. Travelers.....	Hartford, Conn.....	148,568,440	133,948,892	6,000,000	14,619,548
44. U. S. Casualty.....	New York, N. Y.....	4,894,094	3,719,094	500,000	1,175,000
45. U. S. F. & G.....	Baltimore, Md.....	18,554,714	13,407,453	3,000,000	5,147,261
46. Western Indemnity.....	Dallas, Texas.....	1,584,902	1,081,980	300,000	502,923
Totals.....	.....	\$1,355,199,208	\$1,228,251,262	\$48,502,598	\$126,947,948

## CASUALTY COMPANIES

(Business in Arkansas)

Aggregate Net Premiums Received and Net Losses Paid in 1918

COMPANIES	Location	Net Premiums	Net Losses
1. Aetna Cas. & Sur.....	Hartford, Conn.....	\$ 59,972	\$ 32,100
2. Aetna Life.....	Hartford, Conn.....	308,926	105,890
3. American Automobile.....	St. Louis, Mo.....	5,535	4,527
4. American Credit Ind.....	New York, N. Y.....	7,339	369
5. American Indemnity.....	Galveston, Texas.....	5,028	492
6. American National.....	Galveston, Texas.....	7,540	3,662
7. American Surety.....	New York, N. Y.....	27,946	14,802
8. Continental Cas.....	Hammond, Ind.....	22,847	12,926
9. Employers Indemnity.....	Kansas City, Mo.....	16,138	5,463
10. Federal Life.....	Chicago, Ill.....	4,986	2,517
11. Fidelity & Casualty.....	New York, N. Y.....	44,616	7,468
12. Fidelity & Deposit.....	Baltimore, Md.....	6,449	5,662
13. Hartford Acc. & Ind.....	Hartford, Conn.....	9,035	2,852
14. Hartford St. Boiler.....	Hartford, Conn.....	21,062	.....
15. Home Life & Acc.....	Fordyce, Ark.....	167,428	55,710
16. Interstate Life & Acc.....	Chattanooga, Tenn.....	8,836	3,820
17. Kansas City Casualty.....	Kansas City, Mo.....	1,069	417
18. Lincoln Mutual Cas.....	Springfield, Ill.....	1,327	480
19. Lloyds Plate Glass.....	New York, N. Y.....	1,938	589
20. London Guar. & Acc.....	London, England.....	30,804	7,454
21. Loyal Protective.....	Boston, Mass.....	1,639	991
22. Maryland Assurance.....	Baltimore, Md.....	389	569
23. Maryland Casualty.....	Baltimore, Md.....	140,026	45,128
24. Masonic Protective.....	Worcester, Mass.....	10,816	7,455
25. Mass. Bonding & Ins.....	Boston, Mass.....	24,497	10,755
26. Metropolitan Cas.....	New York, N. Y.....	5,878	3,781
27. Metropolitan Life.....	New York, N. Y.....	663	601
28. National Life U. S. A.....	Chicago, Ill.....	44,437	12,671
29. National Surety.....	New York, N. Y.....	38,863	19,530
30. New Amsterdam Cas.....	New York, N. Y.....	82,511	22,473
31. N. Y. Plate Glass.....	New York, N. Y.....	3,016	1,618
32. North American Acc.....	Chicago, Ill.....	7,751	2,077
33. Ocean Acc. & Guar.....	London, England.....	3,816	800
34. Pacific Mutual.....	Los Angeles, Cal.....	14,117	3,839
35. Peerless Cas.....	Keene, N. H.....	4,668	1,492
36. Pioneer Life.....	Kansas City, Mo.....	8,570	5,115
37. Provident Life & Acc.....	Chattanooga, Tenn.....	3,148	1,484
38. Reliance Life.....	Pittsburg, Pa.....	1,441	741
39. Ridgely Protective.....	Worcester, Mass.....	2,326	2,063
40. Royal Indemnity.....	New York, N. Y.....	3,915	4,426
41. Southern Surety.....	Des Moines, Iowa.....	81,796	28,785
42. Standard Accident.....	Detroit Mich.....	67,394	26,789
43. Travelers.....	Hartford, Conn.....	20,277	12,495
44. U. S. Casualty.....	New York, N. Y.....	8,011	358
45. U. S. S. F. & G.....	Baltimore, Md.....	283,188	41,913
46. Western Indemnity.....	Dallas, Texas.....	477	818
Totals.....		\$1,622,451	\$525,467

Arkansas Business of Accident, Casualty and Surety Companies, for  
The Year of 1918, Classified

ACCIDENT AND HEALTH

COMPANIES	ACCIDENT		HEALTH	
	Net Premiums Received	Net Losses Paid	Net Premiums Received	Net Losses Paid
Aetna Casualty & Surety.....	\$ 75	\$ 204	\$. . . . .	\$. . . . .
Aetna Life.....	54,909	47,059	23,084	13,629
American National.....	3,770	1,444	3,770	2,218
Continental Cas.....	16,722	9,028	6,125	3,897
Employers Indemnity.....	14,721	5,446	.....	.....
Federal Life.....	4,986	2,517	.....	.....
Fidelity & Casualty.....	5,784	1,172	4,404	1,122
Fidelity & Deposit.....	-384	307	-155	1,430
Hartford Acct. & Ind.....	511	0	73	17
Interstate Life & Ac.....	* 8,836	3,820	.....	.....
Kansas City Casualty.....	* 59	117	.....	.....
Lincoln Mutual Casualty.....	1,327	480	.....	.....
London Guarantee & A.....	12	0	.....	.....
Loyal Protective.....	* 1,639	991	.....	.....
Maryland Assurance.....	261	120	118	449
Maryland Casualty.....	3	46	-27	0
Masonic Protective.....	* 10,816	7,455	.....	.....
Mass. Bonding & Ins.....	* 17,812	8,793	.....	.....
Metropolitan Casualty.....	20	0	.....	.....
Metropolitan Life.....	* 663	601	.....	.....
Nat'l. Life of U. S. A.....	* 44,437	12,671	.....	.....
New Amsterdam Cas.....	4,033	784	2,571	4,806
North American Acct.....	7,751	2,077	.....	.....
Ocean Accident & G.....	10	0	14	0
Pacific Mutual.....	11,352	2,393	2,764	1,447
Peerless Casualty.....	* 4,668	1,492	.....	.....
Pioneer Life.....	* 8,570	5,115	.....	.....
Provident Life & A.....	* 3,148	1,484	.....	.....
Reliance Life.....	950	296	492	446
Ridgely Protective.....	* 2,326	2,063	.....	.....
Royal Indemnity.....	248	0	188	0
Southern Surety.....	* 11,322	4,151	.....	.....
Standard Accident.....	12,804	5,952	4,970	3,031
Travelers.....	7,549	2,379	1,060	902
U. S. Casualty.....	1,543	5	1,937	354
U. S. Fidelity & G.....	7,974	1,313	2,783	1,216
Western Indemnity.....	228	100	173	599
Totals.....	\$271,465	\$131,875	\$54,344	\$35,563

\*Includes health.

Arkansas Business of Accident, Casualty and Surety Companies  
For the Year of 1918, Classified—*Continued*

## FIDELITY AND SURETY

COMPANIES	FIDELITY		SURETY	
	Net Premiums Received	Net Losses Paid	Net Premiums Received	Net Losses Paid
Aetna Cas. & Surety.....	\$ 7,112	\$11,828	\$15,067	\$—,186
American Indemnity.....	197	—101	669	223
American Surety.....	15,309	4,931	12,157	9,870
Fidelity & Casualty.....	822	0	2,085	450
Fidelity & Deposit.....	4,248	182	3,890	311
Hartford Acct. & Ind.....	785	0	1,676	00
Home Life & Accident.....	.....	.....	1,252	0
Mass. Bonding & Ins.....	848	—365	36	0
Maryland Casualty.....	2,977	234	17,781	—3,080
National Surety.....	12,231	16,208	24,257	2,981
New Amsterdam Cas.....	3,346	0	4,283	—62
Ocean Accident & G.....	309	0		
Southern Surety.....	948	0	14,936	1
U. S. Fidelity & G.....	—19,519	—2,887	61,101	6,662
Totals.....	\$68,651	\$30,030	\$159,190	\$17,170



Arkansas Business of Accident, Casualty and Surety Companies, for  
The Year of 1918, Classified—*Continued*

LIABILITY AND WORKMEN'S COMPENSATION

COMPANIES	LIABILITY		WORKMEN'S COMPENSATION	
	Net Premiums Received	Net Losses Paid	Net Premiums Received	Net Losses Paid
Aetna Cas. & Surety.....	\$ 71	\$ -5	\$	\$
Aetna Life.....	223,201	43,141	.....	.....
American Indemnity.....	1,983	0	.....	.....
Employers Indemnity.....	807	17	530	0
Fidelity & Casualty.....	20,913	1,703	.....	.....
Fidelity & Deposit.....	-879	2,197	.....	.....
Hartford Acct. & Ind.....	2,193	908	.....	.....
Home Life & Accident.....	110,739	34,418	.....	.....
Kansas City Casualty.....	270	0	.....	.....
London Guarantee & A.....	30,760	7,454	.....	.....
Maryland Casualty.....	96,685	32,072	.....	.....
Mass. Bonding & Ins.....	3,678	0	.....	.....
New Amsterdam Cas.....	41,192	7,023	.....	.....
Ocean Accident & G.....	1,277	41	.....	.....
Royal Indemnity.....	1,482	780	.....	.....
Southern Surety.....	20,679	11,143	125	392
Standard Accident.....	41,537	13,885	.....	.....
Travelers.....	11,668	9,215	.....	.....
U. S. Casualty.....	2,756	0	.....	.....
U. S. Fidelity & G.....	160,122	24,295	.....	.....
Western Indemnity.....	49	98	.....	.....
Totals.....	\$771,188	\$188,385	\$ 655	\$ 392

Arkansas Business of Accident, Casualty and Surety Companies, for  
The Year of 1918, Classified—*Continued*

## PLATE GLASS AND BURGLARY AND THEFT

COMPANIES	PLATE GLASS		BURGLARY & THEFT	
	Net Premiums Received	Net Losses Paid	Net Premiums Received	Net Losses Paid
Aetna Cas. & Surety.....	\$8,205	\$4,061	\$ 8,061	\$1,579
American Indemnity.....	687	370	894	.....
American Surety.....	.....	.....	480	.....
Fidelity & Casualty.....	2,292	515	2,742	2,127
Fidelity & Deposit.....	- 674	437	580	773
Hartford Acct. & Ind..	-31	34	672	415
Home Life Accident.....	.....	.....	192	.....
Kansas City Casualty.....	717	300	49	.....
Lloyds Plate Glass.....	1,938	589	.....	.....
Maryland Casualty.....	4,127	2,614	4,596	5,171
Mass. Bonding & Ins.....	1,200	362	222	1,927
Metropolitan Casualty.	5,858	3,781	.....	.....
National Surety.....	.....	.....	2,375	342
New Amsterdam Cas....	2,350	758	679	789
N. Y. Plate Glass.....	3,016	1,618	.....	.....
Ocean Accident & G.....	81	0	2,128	683
Royal Indemnity.....	200	42	94	238
Southern Surety.....	4,608	1,602	506	62
U. S. Casualty.....	889	.....	364	0
U. S. Fidelity & G.....	4,545	1,953	7,880	1,546
Western Indemnity.....	27	21	.....	.....
TOTALS.....	\$40,045	\$19,057	\$32,514	\$14,074

## CREDIT

## SPRINKLER

Aetna Cas. & Surety.....	\$ . . . . .	\$ . . . . .	\$1,646	\$8,183
American Credit Ind..	7,339	369	.....	.....
Home Life & Accident..	355	.....	.....	.....
Maryland Casualty.....	.....	.....	565	2,333
TOTALS.....	\$7,694	\$ 369	\$2,211	\$10,516

## FLY WHEEL

## STEAM BOILER

Aetna Cas. & Surety.....	\$ -12	.....	\$.....	\$.....
Fidelity & Casualty.....	540	.....	3,693	230
Hartford Stem Boiler....	1,431	.....	19,631	.....
Maryland Casualty.....	160	.....	3,974	.....
Ocean Accident & G.....	.....	.....	-80	.....
Royal Indemnity.....	.....	.....	1,391	3,000
TOTALS.....	\$2,119	.....	\$28,609	\$3,230

## LIVE STOCK

## TITLE

Hartford Acct. & Ind..	\$1,423	\$ 500	\$ . . . . .	\$ . . . . .
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Arkansas Business of Accident, Casualty and Surety Companies, for  
The Year of 1918, Classified—*Continued*

AUTO AND TEAMS PROPERTY DAMAGE AND WORKMEN'S COLLECTIVE

COMPANIES	A. & T. PROPERTY DAMAGE		WORKMEN'S COLLECTIVE	
	Net Premiums Received	Net Losses Paid	Net Premiums Received	Net Losses Paid
Aetna Cas. & Surety.....	\$19,749	.. \$ 6,436	...\$.....	....\$.....
Aetna Life.....	.....	.....	7,731	2,062
American Automobile.....	5,535	.. 4,527	.....	.....
American Indemnity.....	589	.. .....	.....	.....
Employers Indemnity.....	80	.. .....	.....	.....
Fidelity & Casualty.....	1,336	148	.....	.....
Fidelity & Deposit.....	-177	25	.....	.....
Hartford Acct. & Ind.....	1,733	477	.....	.....
Home Life & Accident.....	338	0	54,553	21,292
Kansas City Casualty.....	-26	0	.....	.....
London Guarantee & A.....	31	0	.....	.....
Mass. Bonding & Ins.....	700	38	.....	.....
Maryland Casualty.....	3,651	1,838	5,534	3,899
New Amsterdam Cas.....	2,491	145	21,566	9,808
Ocean Accident & G.....	77	76	.....	.....
Royal Indemnity.....	310	366	.....	.....
Southern Surety.....	26,637*	10,116*	2,036	1,319
Standard Accident.....	6,131	3,842	1,952	579
U. S. Casualty.....	523	0	.....	.....
U. S. Fidelity & G.....	6,117	2,048	13,127	5,767
Total.....	\$75,825	\$29,582	\$106,499	\$44,726

\*Includes auto liability premiums and losses.

## MONTHLY ASSESSMENT ASSOCIATIONS

Assets, Liabilities and Surplus on December 31, 1918. The following Associations Operate Solely on the Assessment Plan, the Members Being Liable for all Assessments Called, in Accordance with the Constitution and By-Laws. Rates are not Guaranteed.

ASSOCIATIONS	Location	Assets	Liabilities	Surplus
Guarantee Fund.....	Omaha, Neb.....	\$2,915,321	\$ 466,801*	\$ 2,448,520
Illinois Bankers.....	Monmouth, Ill.....	1,320,884	261,574*	1,059,310
Mutual Life (a).....	Jonesboro, Ark.....	28,010	26,889*	1,121
National Life Assa.....	Des Moines, Ia.....	1,054,853	79,101*	975,752
TOTALS.....		\$5,319,068	\$834,365	\$4,484,703

(a) Formerly Peoples Mutual Life Insurance Company. Name changed on Feb. 1, 1919 to Mutual Life Insurance Company of Jonesboro.

\*No legal reserve on certificates is maintained by these assessment associations, hence, amount of liabilities shown includes only unpaid claims, taxes, rents, etc.

## MONTHLY ASSESSMENT ASSOCIATIONS—Continued

(BUSINESS IN ARKANSAS FOR THE YEAR 1918)

Assessments Collected, Claims Paid, Number of Members on Dec 31, Net Gain or Loss in Members and Total Expense of Operation of one Domestic Association for the Year

ASSOCIATIONS	Assessments Collected	Claims Paid	Number of Members	Gain or Loss	Expense of Operation
American Life Ass'n. *	\$ 3,221	\$ 2,000	76	L 530	\$.....
Guarantee Fund.....	24,324	12,000	1,778	L 37	.....
Illinois Bankers.....	89,371	80,500	5,796	L 138	.....
Mutual Life.....	31,658	9,758	4,100	L 267	18,412
National Life Ass'n.....	11,840	17,000	602	G 90	.....
Totals.....	\$160,414	\$121,258	12,352	L 882	.....

\*Annual statement of American Life Association of Campbell, Mo., filed with the Department on March 19, 1919, showed assets of \$14,100 and liabilities of \$47,475. A renewal of license for 1919 was refused.

## PRO RATA ASSESSMENT INSURANCE

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One year ago there were nineteen pro-rata assessment associations in active operation in this state. Since that time eight have ceased business reinsuring their outstanding certificates, thus leaving only eleven in operation.

Some of the promoters of these associations found after a few months experience that their business venture had been both costly and unsuccessful. The Department feels that our laws governing these associations are inadequate and do not allow proper supervision. To this end a bill was prepared and introduced at the last session of the legislature, (Senate Bill No. 503 by Wilson), but as the session was near its close, the bill was not enacted into law. A law along this line allowing ample time for the associations to begin the collection of adequate rates and requiring medical selection of the members would eventually place them upon a scientific basis of operation.

Under their plan of operation these associations have the right to scale all death claims to an amount not exceeding the amount realized from the assessment called to pay the claim. Some of them have been compelled to scale claims in the past and this practice has resulted in the receipt of innumerable inquiries by the Department from members, not understanding this to be a provision of their contracts.

Without medical selection the death rate in these associations will continue to be above normal. In the past it has run from 12 to 28 deaths per year, per 1,000 members.

## ARKANSAS INSURANCE REPORT, 1919.

PRO RATA ASSESSMENT ASSOCIATIONS  
Cash Assets, Other Assets, Total Assets and Liabilities

ASSOCIATIONS	Location	Cash Assets	Other Assets	Total Assets	Liabilities
1. Arkansas State Mutual.....	Siloam Springs.....	\$ 137	\$ 0	\$ 137	\$ 45
2. Arkansas Union Mutual (Col).....	Little Rock.....	51	0	51	25
3. Bankers & Planters Mutual.....	Morrilton.....	4,616	12,481	17,097	9,824
4. Delta Mutual Life & Acc.....	McGehee.....	78	0	78	0
5. Farmers Mutual Benefit.....	Prairie Grove.....	225	0	225	196
6. Fayetteville Mut. Benefit.....	Fayetteville.....	58	22,760	22,818	17,600
7. Home Mutual Benefit.....	Fayetteville.....	3,312	13,361	16,673	12,367
8. *Home Protective.....	Springdale.....	1,098	32,354	33,452	31,197
9. Mutual Aid Union.....	Rogers.....	32,596	155,165	187,761	154,360
10. Mutual Relief Ass'n.....	Booneville.....	1,679	21,387	23,066	12,967
11. Ozark Mutual Life.....	Mena.....	1,093	10,324	11,417	5,775
12. Southern Mutual Life.....	Little Rock.....	3,112	6,146	9,258	8,138
13. Standard (x).....	Little Rock.....	20	657	677	225
Totals.....		\$48,075	\$274,635	\$322,710	\$252,719

\*Re-insured in American Insurance Union.

(x) Re-insured in Bankers &amp; Planters.

PRO RATA ASSESSMENT ASSOCIATIONS  
(Business in Arkansas for 1918)

	Assessments Collected	Claims Paid	Total Expenses	No. Certi- ficates Dec. 31, 1918	Gain or Loss
Arkansas State Mutual.....	\$ 2,601	\$ 2,000	\$ 764	327	L 25
Arkansas Union Mutual (Col).....	11,249	4,652	7,042	15,156	G 121
Bankers & Planters Mutual.....	40,542	20,233	19,086	8,954	G6,208
Delta Mutual Life & Acc.....	1,173	33	1,561	178	G 178
Farmers Mutual Benefit.....	666	383	648	468	G 264
Fayetteville Mut. Benefit.....	33,625	27,622	8,049	4,229	G 160
Home Mutual Benefit.....	62,338	41,781	20,879	4,411	L1,344
*Home Protective.....	81,482	41,545	40,270	12,779	G1,755
Mutual Aid Union.....	565,971	356,175	202,650	55,086	G 396
Mutual Relief Ass'n.....	23,239	12,492	9,621	3,884	L 256
Ozark Mutual Life.....	20,362	12,415	7,271	3,370	G 537
Southern Mutual Life.....	30,807	11,977	18,243	4,412	G 158
Standard (x).....	3,200	1,243	2,833	394	L 600
Totals.....	\$877,255	\$532,551	\$338,917	113,648	G7,552

\* Re-insured in American Ins. Union.

(x) Re-insured in Bankers &amp; Planters.

## MONTHLY ASSESSMENT ASSOCIATIONS

## —Accident and Health

Assets, Liabilities and Surplus on December 31, 1918

ASSOCIATIONS	Location	Assets	Liabilities	Surplus
Bear State Life & A.....	Little Rock, Ark.....	\$ 500	\$ 125	\$ 375
Business Men's Accident.....	Kansas City, Mo.....	485,286	249,792	235,494
Co-Operative Burial & Ind...	Pine Bluff, Ark.....	3,249	.....	.....
Inter-State Business Mens....	Des Moines, Iowa.....	306,316	181,709	124,607
Masonic Mutual Accident.....	Springfield, Mass.....	74,004	* 57,304	16,700
Totals.....		\$869,355	\$488,930	\$377,176

\*Includes \$19,266 unearned premium reserve.

## MONTHLY ASSESSMENT ASSOCIATIONS

## —Accident and Health—Continued

(BUSINESS IN ARKANSAS FOR THE YEAR 1918)

Assessments Collected, Claims paid, Number of Members on Dec. 31,  
 Net Gain or Loss in Members, and Total Expense of Operation  
 Of Two Domestic Associations for the Year

ASSOCIATIONS	Assessments Collected	Claims Paid	Number of Members	Gain or Loss	Expense of Operation
Bear State Life & A.....	\$ 5,114	\$ 1,654	723	L 214	\$5,593
Business Men's Accident.....	21,457	9,560	1,934	G 313	.....
Co-Operative Burial & Ind	19,249	10,494	5,798	G1,300	8,579
Inter-State Business Mens...	30,765	20,578	2,628	L 393	.....
Masonic Mutual Accident...	1,969	1,211	209	G 111	.....
Totals.....	\$78,554	\$43,497	11,292	G 1117	.....

## VALUATION OF FRATERNAL CERTIFICATES

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Under the provisions of Act 462 of 1917, commonly termed the New York Conference Bill, certificates of fraternal societies must now be valued by competent actuaries and a report of such valuation filed with the Insurance Departments of the different states in which these societies operate.

The New York Conference Bill has been enacted into law in thirty states and is in force by Departmental rulings in two other states. The law requires that a standard of solvency be established by each society making a valuation of its certificates as of December 31, 1917. It is further provided that each society shall maintain such standard of valuation at each triennial valuation. And, any society failing to do this shall, within two years after such triennial valuation, make up such deficiency in valuation or thereafter write all new members on adequate rates.

No member of a fraternal society need fear the operation of this law as it will greatly stabilize the fraternal situation. We publish for the first time the percentages of actuarial solvency of fraternal societies as of December 31, 1917. This is not to be taken as a test of financial solvency, as each society is deemed to be solvent when its admitted assets exceed its matured liabilities, but it does indicate the sufficiency of the rates now being collected.



## WHITE FRATERNAL SOCIETIES

## Assets, Liabilities and Insurance in Force on December 31, 1918

(Where no references are made to foot-notes, the liabilities consist only of unpaid claims and do not include any reserve on certificates in force.)

SOCIETIES	Location	Assets	Liabilities	Insurance in Force Dec. 31 1918
1. American Insurance Union.....	Columbus, Ohio.....	\$ 875,404	\$ 345,970	\$ 71,540,732
2. American Workmen.....	Washington, D. C.....	55,715	2,690	1,325,150
3. Ancient Order Gleaners.....	Detroit, Mich.....	1,255,868	168,636	54,925,005
4. A. O. U. W.....	Little Rock, Ark.....	467,939	(a) 452,374	10,123,000
5. Benefit Ass'n. Ry. Employees.....	Chicago, Ill.....	157,131	42,745	901,000
6. Ben Hur, Supreme Tribe.....	Crawfordsville, Ind.....	1,778,887	183,213	75,963,709
7. Brotherhood Amer. Yeomen.....	Des Moines, Iowa.....	5,341,935	1,907,670	322,177,000
8. Catholic Knights of America.....	St. Louis, Mo.....	1,178,425	128,392	19,510,839
9. Columbian Circle.....	Chicago, Ill.....	609,433	(b) 100,529	22,101,000
10. Columbian Woodmen.....	Atlanta, Ga.....	1,393,100	(c) 1,130,939	24,161,315
11. Commercial Travelers.....	Columbus, Ohio.....	975,251	272,101	373,205,000
12. Degree of Honor.....	St. Paul, Minn.....	1,474,643	37,809	22,093,032
13. Fraternal Aid Union.....	Lawrence, Kansas.....	1,712,276	(d) 1,036,057	123,683,967
14. Herald of Liberty.....	Huntsville, Ala.....	313,068	174,767	18,740,200
15. Homesteaders, The.....	Des Moines, Iowa.....	462,189	150,164	39,576,000
16. Ind. Order of Puritans.....	Pittsburg, Pa.....	168,033	166,034	13,989,317
17. Jun. Ord. United Am. Mechanics.....	Pittsburg, Pa.....	529,209	57,561	12,825,000
18. K. & L. of Security.....	Topeka, Kans.....	2,981,295	1,131,088	247,708,500
19. Knights of Columbus.....	New Haven, Conn.....	8,889,204	618,493	137,214,434
20. Knights of Pythias.....	Indianapolis, Ind.....	10,459,458	(e) 9,474,184	96,365,445

## WHITE FRATERNAL SOCIETIES—Continued

SOCIETIES	Location	Assets	Liabilities	Insurance in Force Dec. 31 1918
21. Loyal American Life.....	Chicago, Ill.....	\$ 487,129	118,842	\$ 17,270,761
22. Macabees, The.....	Detroit, Mich.....	15,127,983	2,445,212	354,254,160
23. Masonic Life.....	Buffalo, N. Y.....	366,809	246,186	27,144,000
24. Masonic Mutual Life.....	Washington, D. C.....	1,680,776	(f) 1,665,363	24,044,612
25. Modern Order Praetorians.....	Dallas, Texas.....	2,121,544	209,406	33,839,282
26. Modern Woodmen.....	Rock Island, Ill.....	15,892,673	6,366,114	1,644,662,000
27. National Americans.....	Kansas City, Mo.....	71,048	(g) 63,158	6,649,813
28. Nat'l Benevolent Society.....	Kansas City, Mo.....	8,868	477	157,825
29. National Fraternal Soc. of Deaf.....	Chicago, Ill.....	181,962	8,013	2,719,750
30. National Slovak Society.....	Chicago, Ill.....	1,438,229	307,464	31,115,750
31. Polish National Alliance.....	Chicago, Ill.....	4,611,845	1,331,539	70,366,000
32. Railway Mail Association.....	Portsmouth, N. H.....	144,772	18,733	52,412,000
33. Royal Arcanum.....	Boston, Mass.....	6,395,651	1,034,605	228,009,531
34. Royal Neighbors.....	Rock Island, Ill.....	3,607,061	1,557,625	378,851,000
35. Travelers Protective.....	St. Louis, Mo.....	327,965	98,204	331,210,000
36. Woman's Benefit Assn. of Maccabees.....	Port Huron, Mich.....	12,410,778	378,342	138,492,521
37. Woodmen Circle.....	Omaha, Neb.....	7,493,807	800,465	210,876,600
38. Woodmen of the World.....	Omaha, Neb.....	39,329,310	(h) 9,045,553	1,187,718,754
TOTALS.....		\$152,776,783	\$43,266,717	\$6,427,924,004

(a) Includes \$22,314, full reserve on all certificates.

(b) Includes \$5,136, reserve on two classes of certificates taken over from the Southern Woodmen of Birmingham, Ala.

(c) Includes \$900,229, full reserve on all certificates, also \$50,000 special reserve for liens and contingencies.

(d) Includes \$369,023 reserve on 2 classes.

(e) Includes \$9,069,702 reserve on practically all classes.

(f) Includes \$1,592,398 reserve on all certificates.

(g) Includes \$5,079 reserve on 1 class.

(h) Includes \$22,693 reserve on certificates issued through Universal Camp and Juvenile Department.

WHITE FRATERNAL SOCIETIES  
(BUSINESS IN ARKANSAS FOR THE YEAR 1918)

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, 1918		Assessments Collected	Claims Paid		Gain or Loss
	No.	Amount		No.	Amount	
American Workmen.....	877	\$ 109,100	\$ 7,437	78	\$ 610	G 285
A. O. U. W.....	8,023	10,123,000	200,675	90	105,444	G 822
Benefit Ass'n Ry. Employees.....	97	.....	1,206	52	2,319	L 64
Ben Hur, Supreme Tribe of.....	1,735	1,919,821	26,230	22	22,805	L 133
Brotherhood American Yeomen.....	1,728	2,009,500	19,973	20	19,835	L 47
Catholic Knights of America.....	759	611,500	12,135	12	13,000	0
Columbian Circle.....	46	69,000	.....	1	100	L 23
Columbian Woodmen.....	1,393	1,970,637	42,254	32	21,467	L 115
Commercial Travelers.....	799	3,995,000	9,316	47	10,518	G 67
Degree of Honor.....	670	629,093	9,426	8	7,500	G 61
Fraternal Aid Union.....	1,975	2,219,778	62,420	43	51,371	L 90
Heralds of Liberty.....	4,043	2,027,500	16,300	8	5,300	L 67
Homesteaders, The.....	28	46,000	513	0	0,000	L 2
Ind. Order of Puritans.....	325	773,200	13,029	15	5,256	G 10
Jun. Order United Am. Mechanics.....	9	10,500	185	1	500	G 2
K. & L. of Security.....	3,644	4,460,000	43,054	40	43,074	L 31
Knights of Columbus.....	302	338,000	4,851	0	0	G 38

## WHITE FRATERNAL SOCIETIES—Continued

SOCIETIES	In Force Dec. 31, 1918		Assessments Collected	Claims Paid		Gain or Loss
	No.	Amount		No.	Amount	
Knights of Pythias.....	1,642	2,829,947	75,909	21	45,500	L 12
Loyal American Life.....	132	194,400	4,043	2	1,500	G 51
Maccabees, The.....	2,627	3,325,000	52,772	71	40,692	G 2
Masonic Life.....	96	155,000	2,606	00	00,000	L 37
Masonic Mutual Life.....	218	317,000	8,596	1	1,000	G 49
Modern Order Praetorians.....	229	303,489	4,940	3	4,000	G 930
Modern Woodmen.....	144,476	19,450,000	230,562	137	186,000	L 15
National Americans.....	243	173,122	(a)	2	1,079	G 21
Natn'l Benevolent Society.....	352	12,755	2,315	123	1,186	L 3
National Slovak Society.....	113	80,700	1,424	3	2,500	G 1
Polish National Alliance.....	89	57,800	1,346	3	1,131	L 8
Railway Mail Association.....	129	516,000	1,138	11	432	L 36
Royal Arcanum.....	487	1,003,291	35,326	16	37,500	G 336
Royal Neighbors.....	44,155	4,556,750	33,674	32	34,000	G 99
Travelers Protective.....	672	3,360,000	6,908	32	18,778	G 51
Womans Benefit Ass'n. of the Macabees.....	2,038	2,107,800	32,109	21	20,052	G1022
Woodmen Circle.....	12,989	14,098,400	164,250	160	152,683	G4432
Woodmen of the World.....	533,580	68,806,684	842,827	542	646,989	G7577
Totals.....	121,320	\$152,659,767	\$1,969,809	1,649	\$1,504,121	

(a) Information not given.

## WHITE FRATERNAL SOCIETIES

(BUSINESS IN ARKANSAS FOR THE YEAR 1918)

Total Income, Total Amount of Claims Paid and Total Amount Used  
For Expenses, Also Percentages of Solvency for 1917

SOCIETIES	Income	Claims Paid	Expenses	Solvency
American Insurance Union.....	\$1,296,151	\$ 744,658	\$ 486,693	108.33%
American Workmen.....	77,822	11,321	43,393	102.67
Ancient Order Gleaners.....	778,792	466,621	145,556	47.15
A. O. U. W.....	406,756	105,444	92,893	110.77
Benefit Ass'n Ry. Employees..	488,548	236,650	218,643	Z
Ben Hur, Supreme Tribe of.....	1,663,719	1,269,233	351,296	96.44
Brotherhood Amer. Yeomen.....	3,517,797	2,277,470	803,068	35.76
Catholic Knights of America....	537,571	521,308	29,368	80.70
Columbian Circle.....	436,446	378,654	106,794	104.70
Columbian Woodmen.....	693,641	332,279	129,504	114.89
Commercial Travelers.....	1,035,460	776,989	188,180	Z
Degree of Honor.....	558,978	227,649	63,298	79.70
Fraternal Aid Union.....	3,483,006	2,991,228	644,670	(a) 50.19
Heralds of Liberty.....	478,899	144,000	240,675	76.35
Homesteaders, The.....	473,718	358,447	138,429	40.95
Ind. Order of Puritans.....	349,434	195,342	142,104	Y
Jun. Order Unit. Am. Mechanics	222,525	106,267	57,980	81.52
K. & L. of Security.....	3,020,548	2,772,575	460,546	39.84
Knights of Columbus.....	2,589,935	1,543,559	380,202	132.35
Knights of Pythias.....	2,991,851	1,835,018	378,748	115.00
Loyal American Life.....	477,698	267,723	164,261	91.72
Maccabees, The.....	7,437,765	6,396,265	996,826	89.31
Masonic Life.....	617,432	552,413	92,391	79.90
Masonic Mutual Life.....	673,803	203,807	198,770	102.20
Modern Order Praetorians.....	837,467	379,263	244,943	100.14
Modern Woodmen.....	20,729,195	18,383,423	1,761,448	34.99
National Americans.....	105,089	70,467	38,936	56.18
National Benevolent Society.....	25,065	8,566	12,394	130.00
Natn'l Fraternal Soc. of Deaf..	69,410	32,561	9,907	.....
National Slovak Society.....	672,224	601,111	73,704	79.00
Polish National Alliance.....	2,068,144	766,200	335,956	89.86
Railway Mail Association.....	129,382	138,261	20,085	Z
Royal Arcanum.....	7,388,109	6,008,349	434,538	99.00
Royal Neighbors.....	3,106,869	2,499,699	452,187	31.79
Travelers Protective.....	568,722	454,268	93,976	Z
WomansBenefitAssn.Maccabees.	2,995,673	1,669,023	437,530	100.42
Woodmen Circle.....	2,776,069	1,591,844	537,818	56.49
Woodmen of the World.....	16,714,048	10,997,669	1,876,942	57.83
Totals.....	\$92,493,761	\$68,315,624	\$12,884,652	

NOTE—In connection with the percentages of solvency shown read "Valuation of Fraternal Certificates."

(a) Valuation of inadequate rate class. One other class shows 100 per cent, while still another shows 110.46 per cent.

Z Valuation report not required.

Y Report not received.

# NEGRO FRATERNAL SOCIETIES

(BUSINESS IN ARKANSAS FOR THE YEAR 1918)

Showing Assets, Liabilities, Number of Members, Dec. 31, 1918. Assessments Collected, Claims Paid and Total Expense of Operation for the Year 1918

SOCIETIES	Location	Assets	Liabilities	No. Members Dec. 31, 1918	Assessments Collected	Claims Paid	Total Expenses
1. American Knights of Freedom.....	Arkadelphia.....	\$ 6,951	\$ 4,312	\$ 767	\$ 2,969	\$ 1,800	\$ 1,138
2. American Woodmen (a).....	Denver, Col.....	263,727	16,259	(b) 973	(b) 4,757	(b) 1,105	.. 6,450
3. Eastern Star Benefit Ass'n.....	Grady.....	31,489	5,467	7,497	49,149	23,363	.. ..
4. Grand Court of Calanthe (c).....	Ft. Smith.....	.....	.....	.....	.....	.....	.....
5. Household of Ruth No. 2.....	Little Rock.....	11,769	3,900	3,570	26,447	7,875	.. .. 365
6. Imperial Council Jugamos.....	Forrest City.....	3,550	244	7,890	47,391	36,828	14,617
7. Ind. Order Immaculates.....	Harrisburg.....	,900	300	1,000	5,950	4,553	1,300
8. International Order 70s.....	Grady.....	1,013	150	373	1,367	700	1,152
9. International Order Daniel.....	Little Rock.....	,115	000	1	150	25	40
10. Knights of Honor of World.....	Little Rock.....	,152	21	777	1,618	976	626
11. Knights and Daughters of Tabor.....	Little Rock.....	136,565	62,773	33,315	171,618	125,810	35,817
12. Knights Guiding Star of East.....	Morrilton.....	8,105	2,146	(d) 2,071	12,335	6,407	4,178
13. Knights of Pythias etc.....	Helena.....	45,181	13,550	12,973	94,153	61,212	13,424
14. Masonic Benefit Ass'n.....	Prescott.....	171,194	13,957	14,386	72,794	62,837	12,467
15. National Medes.....	Pine Bluff.....	,104	000	100	308	300	60
16. National Mosaic Templers.....	Little Rock.....	321,262	98,998	(d) 24,481	(h) 248,253	(h) 140,495	(h) 29,498
17. National Knights & Ladies.....	Pine Bluff.....	,184	000	43	167	000	181

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## NEGRO FRATERNAL SOCIETIES—Continued

SOCIETIES	Location	Assets	Liabilities	No. Members Dec. 31, 1918	Assessments Collected	Claims Paid	Total Expenses
18. Odd Fellows Benefit.....	Marianna.....	42,580	20,825	13,485	83,823	79,049	4,850
19. Progressive Nat'l True Aid.....	North Little Rock.....	91	000	323	1,881	828	1,286
20. Royal Circle Friends.....	Forrest City.....	95,021	17,286	22,940	140,502	82,127	23,901
21. Rising Sons and Daughters.....	North Little Rock.....	30	000	20	30	000	000
22. S. & B. Mutual Aid.....	Camden.....	536	150	191	1,193	265	236
23. St. Josephs Aid.....	Little Rock.....	3,600	700	2,059	10,221	10,432	2,319
24. Supreme Council Shepherds.....	Marianna.....	17,767	1,060	2,804	21,175	22,432	3,014
25. True Aid Society.....	Little Rock.....	295	000	566	1,017	525	457
26. United Bros. Friendship.....	Little Rock.....	11,789	9,930	5,200	28,122	15,581	3,675
27. United Bros. African Race.....	North Little Rock.....	1,976	155	612	3,850	1,899	574
28. United K. & L. Honor of World.....	Hot Springs.....	1,200	982	2,486	9,043	8,568	1,296
29. United Mod. Successful Workers (e).....	Morrilton.....	000	000	000	000	000	000
30. United Order Good Samaritans (f).....	Forrest City.....	000	000	000	000	000	000
31. United Friends of America (g).....	Little Rock.....	000	000	000	000	000	000
32. W. & L. True Aid.....	North Little Rock.....	692	19	200	495	100	440
33. Western Thinkers of America.....	Little Rock.....	87	25	88	264	177	177
34. Woodmen of Union.....	Marianna.....	6,879	.....	6,795	31,341	23,691	20,647
Totals.....		\$1,184,805	\$273,209	\$167,685	\$1,072,388	\$719,843	183,135

(e) Operates on adequate rates. Solvency Dec. 31, 1917, 107.7 per cent. Dec. 31, 1918, 111.9 per cent. This is the only colored society operating in Arkansas that files a valuation report.

(f) Related to Arkansas business only.

(g) Licensed March 26, 1919.

(h) Includes number of members in Arkansas only.

(i) Licensed March 27, 1918. Transacted no business during 1918.

(j) Admitted January 18, 1919.

(k) Admitted January 21, 1919.

(l) Total business.