STATE OF ARKANSAS

DEPARTMENT OF INSURANCE AND FIRE PREVENTION

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M. J. HARRISON
CHIEF CLERK

MRS. BEULAH SHEWMAKE
LICENSE CLERK

CONDENSED REPORT

FIRE, LIFE, CASUALTY & FRATERNAL 1919 BUSINESS

Little Rock, Arkansas,
April 30, 1920.

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

Dear Sir:—

In accordance with the laws of this State, I herewith submit the report of the State Insurance Department for the year of 1919. In same is set out the standing and business transacted by all fire, life and miscellaneous companies and associations and fraternal societies in the State of Arkansas during said year.

Respectfully submitted,

Bruce T. Bullion,

Insurance Commissioner.

INTRODUCTION

The following number and classes of companies, at the date of this report, are authorized and licensed to transact business in Arkansas:

Fire and Marine, Stock, Mutual and Re-Insurance	126
Reciprocal Exchanges	29
Life, Legal Reserve and Assessment	80
Miscellaneous and Casualty	35
Fraternal, White	35
Fraternal, Colored	34
Farmers Mutual Fire Associations	12
Total	351

NEW ARKANSAS COMPANIES.

Since the last report of this Department, the following companies have been organized and authorized to transact business under the laws of this State:

American Mutual Union	Eureka Springs
Mutual Burial Association	McGehee
Mutual Automobile Insurance Association	Bentonville
Protective Unit Association	Little Rock
Royal Arch Benefit Association	Wynne
United Brotherhood of Arkansas	Malvern

All the above companies operate under the pro rata assessment law except the Royal Arch Benefit Association which is a colored fraternal society.

TEMPORARY PERMITS.

Temporary permits have been issued by the Department to the following companies and societies, which permits merely grant authority to complete their organizations as provided by law:

MUTUAL FIRE.

Mutual Fire Insurance Association of Arkansas	Camden
Progressive Mutual Fire Insurance Company	Little Rock
Harmony Mutual Fire Insurance Association	Little Rock

FRATERNAL.

Modern Order of Magians	Newport
Progressive Union of Ethiopia	Pine Bluff

NEW COMPANIES OF OTHER STATES.

The following companies, organized under the laws of other states, have been admitted to Arkansas since the date of the last report:

FIRE.

Union Insurance Society of Canton	Hongkong, China
South Carolina Insurance Company	Columbia, S. C.
Columbian National Fire Insurance Company	Detroit, Mich.
Minnesota Implement Mutual Fire	Owatonna, Minn.
American Fire Insurance Corporation	New York, N. Y.
Scandinavian-American Assurance Corporation	Christiania, Norway
Utah Home Fire Insurance Company	Salt Lake City, Utah
Reinsurance Company Salamandra	Copenhagen, Denmark
Nippon Fire Insurance Company, Ltd.,	Tokio, Japan
Retail Hardware Mutual	Minneapolis, Minn.
Marine & Motor Insurance Company of America	Galveston, Texas
Jefferson Insurance Company	New York City
Liberty Marine Insurance Company	New York City
North Atlantic Insurance Company	New York City
Mechanics Insurance Company	Philadelphia, Pa.
Equitable Fire & Marine Insurance Company	Providence, R. I.
Victory Insurance Company	Philadelphia, Pa.
Detroit Fire & Marine	Detroit, Mich.
Consolidated Assurance Company, Ltd.,	London, England
Globe National Fire Insurance Company	Sioux City, Iowa
City Equitable Fire Insurance Company	London, England
City of New York Insurance Company	New York City

LIFE.

Central States Life Insurance Company	St. Louis, Mo.
Atlas Life Insurance Company	Tulsa, Oklahoma
Two Republics Life Insurance Company	El Paso, Texas

MISCELLANEOUS AND CASUALTY.

Safety First Health & Accident Insurance Company	Oklahoma City, Okla.
Nebraska Live Stock Insurance Company	Omaha, Nebraska
Union Indemnity Company	New Orleans, La.

FRATERNALS.

Grand Aerie Fraternal Order of Eagles	Kansas City, Mo.

RECIPROCALS.

Auto Owners Protective Exchange	Kankakee, Ill.
Wichita Great Western Underwriters	Wichita Falls, Texas
American Inter-Insurance Exchange	Kansas City, Mo.
Millers Fire Underwriters	Dallas, Texas
Sprinklered Risk Underwriters	Chicago, Ill.
Associated Employers Reciprocal	Chicago, Ill.

WITHDRAWALS FROM STATE.

The following companies, societies and associations have either withdrawn from the State or ceased business:

FIRE.

Rossia Insurance Company ---- Petrograd, Russia

LIFE.

Bear State Life & Accident Insurance Company ---- Little Rock, Ark.
Capital Life Insurance Company ---- Little Rock, Ark.
Louisiana State Life Insurance Company ---- Shreveport, La.
Volunteer State Life Insurance Company ---- Chattanooga, Tenn.
Marquette Life Insurance Company ---- Springfield, Ill.

MISCELLANEOUS.

Nebraska Live Stock Insurance Company ---- Omaha, Neb.

FRATERNAL.

National Medes of America ---- Pine Bluff, Ark.
Independent Order of Puritans ---- Pittsburgh, Pa.
Ancient Order of Gleaners ---- Detroit, Mich.
National Protective Order Knights & Ladies ---- Pine Bluff, Ark.

RECIPROCALS.

Wholesale Grocers Reciprocal Indemnity Exchange ---- St. Louis, Mo.
Auto Owners Protective Exchange ---- Kankakee, Ill.
Southern Lumber Underwriters ---- New Orleans, La.
Lumber Manufacturers Inter-Insurance Association ---- New York City

ARKANSAS ASSOCIATIONS MERGING OR RE-INSURING.

Arkansas State Mutual Life Ass'n., reinsured by Home Mutual Benefit, Fayetteville.

Bear State Life & Accident, reinsured by Protective Unit Ass'n, Little Rock.

Capital Life Ins. Co., reinsured by Mutual Life Ins. Co., Jonesboro.

EXAMINATIONS.

The following companies, societies and associations have been examined by the Department since the last report:

Mutual Relief Association ---- Booneville, Ark.
Odd Fellows Benefit Association ---- Marianna, Ark.
Union Indemnity Company ---- New Orleans, La.
Ozark Mutual Life Association ---- Mena, Ark.
Farmers Mutual Benefit Association ---- Prairie Grove, Ark.
United Brothers of Friendship, Etc., ---- Pine Bluff, Ark.
Imperial Council of Jugamos ---- Forrest City, Ark.
Royal Circle of Friends ---- Helena, Ark.
Southern Mutual Life Association ---- Little Rock, Ark.
Fayetteville Mutual Benefit Association ---- Fayetteville, Ark.
Mutual Life Insurance Company ---- Jonesboro, Ark.
Mutual Aid Union ---- Rogers, Ark.
Home Mutual Benefit Association ---- Fayetteville, Ark.
Independent Order of Puritans ---- Pittsburgh, Pa.

Grand Court of Calanthe	Ft. Smith, Ark.
American Insurance Union	Columbus, Ohio
Delta Mutual Life & Accident Company	McGehee, Ark.
United Knight & Ladies of Honor	Pine Bluff, Ark.
Sisters and Brothers Mutual Aid Society	Camden, Ark.
Enterprise Mutual Insurance Company	Pine Bluff, Ark.
Cooperative Burial & Industrial Association	Pine Bluff, Ark.
United Brothers of the African Race	North Little Rock, Ark.
International Order of Seventys	Grady, Ark.
True Aid Society	Little Rock, Ark.
Woodmen of Union	Marianna, Ark.
National Medes of America	Pine Bluff, Ark.

FINANCIAL STATEMENT.

Receipts of the Department During 1919.

From Taxes, all Sources	$273,656.34
From Fees, all Sources	29,041.05
Total Receipts	$302,697.39

Disbursements During 1919.

Out of "Current Expense" Appropriation	$ 4,833.03
Out of "Salaries" Appropriation	11,300.14
Total Disbursements	16,133.17
Excess of Receipts above Disbursements	$286,564.22

NOTE:—The receipts of the Department are increasing rapidly, as the volume of insurance written annually in the State shows large increases. The two per cent tax on premium receipts is paid only by foreign fire, life and casualty companies, domestic companies and fraternal beneficiary associations being exempted, under the law, from the payment of same.

Since January 1st, 1920, the collections of the Department amount to, in round figures, $357,000.00.

FIVE YEARS EXPERIENCE OF FIRE COMPANIES.

Under the provisions of Act No. 163 of 1919, the Department tabulated the experience of the fire and marine companies for the five year period from 1914 to 1918, inclusive, for the purpose of determining the underwriting profits or losses of the companies in this State during that time.

There are two methods of figuring underwriting profits, one known as the "incurred basis" and another as the "paid-for basis." When the former method is used, premiums earned and losses and expenses incurred during a given period are used, the latter method taking into consideration premiums actually received and losses and expenses actually paid. It is the contention of most of the companies that the former method is the correct one.

The National Association of Insurance Commissioners not yet having outlined a plan for determining underwriting profits of fire companies, this Department has adopted the plan as outlined by a meeting of actuaries and fire rating experts of the State Insurance Departments of Kentucky, Oklahoma, Minnesota, Missouri and Arkansas held in St. Louis on November 7th and 8th, 1919. At this meeting it was determined that the paid-for basis rather than the incurred basis is the proper one to use in tabulating an experience covering a period of five years or more.

For the information of those interested the tabulation on both bases is here given, as follows:

	Premiums	Losses	Expenses
Incurred Basis	$15,949,747	$11,210,524	$6,542,752
Paid-for Basis	18,602,454	11,069,172	6,355,324

LOSS RATIOS FIVE YEAR PERIOD.

Incurred	70.22%
Paid For	59.50

EXPENSE RATIOS FIVE YEAR PERIOD.

Incurred	41.09
Paid For	34.16

RATIO OF LOSSES AND EXPENSES TO PREMIUMS FIVE YEARS.

Incurred	111.31
Paid For	93.66

UNDERWRITING PROFIT OR LOSS FIVE YEARS.

Incurred Basis	LOSS	11.31
Paid For Basis	PROFIT	6.34

On the "paid-for basis," therefore, as adopted by this Department, it is shown that the companies made a profit in excess of five per cent over the five year period, aggregating $247,836.00.

The 10% war surcharge, however, was collected in this State from April 1st, 1918, to September 1st, 1919, which surcharge amounted to in excess of $300,000.00. Without this amount, which is included in the five year's premium receipts, no excess profits would be shown. It is because of the collection of the surcharge that the excess profit was made. This surcharge was removed in Arkansas on September 1st, 1919. Fire insurance rates, therefore, at the time of the completion of the tabulation of the Department were 10% lower than they were in 1918. Under these conditions no further reduction of rates could be ordered at the time of the completion of the tabulation above referred to.

Attention is again called to the fact that, under the law now in existence in this State, a decrease in the fire losses must inevitably result in a lowering of fire insurance rates, and the public is urged to cooperate with this Department in its efforts to reduce the fire losses to the minimum.

FIRE MARSHAL'S DIVISION.

The statute creating this office provides that the Insurance Commissioner and State Fire Marshal shall enforce all laws of this State relating to insurance, and to enforce all laws regarding the prevention of fires, the installation of fire alarm systems and fire extinguishing equipment; the storage, sale and use of combustibles and explosives; the construction and regulation of fire escapes; the means and adequacy of exits in cases of fire, from factories, asylums, hospitals, churches, schools, halls, theatres, amphitheatres and all other places in which numbers of persons work, live or congregate from time to time for any purpose; the suppression and investigation of the cause, origin and circumstances of fires, and to assist in the prosecution of the crime of arson; and upon request to furnish all available information to the citizens of this State concerning the proper construction and alteration of buildings which tend to lessen the fire hazard; to disseminate information concerning the best known methods of fire prevention; and it is also the duty of the Insurance Commissioner and State Fire Marshal, his deputies and assistants to require teachers of public and private schools and educational institutions to have at least one fire drill each month, and such teachers shall be required to keep all doors and exits unlocked during school hours.

It will be noted that the law provides that this department shall enforce all laws of the State regarding the prevention of fires, etc. However, the Legislature has so far failed to pass any laws for this Department to enforce except the law regarding investigation of alleged incendiary fires and prosecution of cases of arson. And while it is also required that fire drills be held in schools and doors and exits be kept unlocked during school hours, yet no penalty is provided for failure on the part of those in charge of schools to comply with this provision. However, a great many of the schools of the State are obeying this law strictly.

The law provides that upon request of a Judge, Prosecuting Attorney, Sheriff, Mayor or Chief of a Fire Department, the State Fire Marshal shall investigate alleged incendiary fires and report his findings, if he deems it necessary, to the Prosecuting Attorney. We believe the law should give this Department power to order the removal of fire hazards where dangerous conditions, imperiling life or property, are found to exist.

A fire prevention campaign has been conducted by the Department at many places in the State. Addresses have been made on this subject at many public gatherings, banker's conventions, teacher's institutes, civic club meetings, school improvement associations and to many of the public and private schools, the object sought being to interest the people of the state in making fire prevention an individual matter and to assist in preventing the enormous waste of life and property in Arkansas from fires that are preventable. Eighty-five such addresses have been made since last report, seventy of which have been made to schools and teachers institutes, reaching, in this way over 35,000 school children and 2,000 teachers. Prizes have been offered to the student of each school writing the best essay on the subject. They are urged to talk to their parents about the subject of the lecture and many of them do so. In this manner many of our citizens are reached and interested in the subject, and are led to inspect their premises and remove existing hazards. The prizes are given by the Department members out of their private funds. No newspaper advertising has been done and no bulletins have been issued for general distribution because of the limited appropriation for the maintenance of the Department.

In the past many things have been gained for the people of Arkansas by campaigns of education. Our aim and purpose is to continue this campaign of fire prevention until our citizens are thoroughly awakened to the necessity of putting a stop to our enormous loss of life and property from needless fires. The fire loss in the State for the year 1919 has been about $2.60 per capita, so far as the Department has been able to ascertain. Trash, gasoline, the careless use of matches, cigars, cigarettes and defective wiring are largely responsible for this loss. From the first day of April, 1919, to the first day of April, 1920, there were fifty people burned to death in the State, thirty-eight of whom were women and children. Forty were burned by the careless use of gas and gasoline. The law provides no means for gathering these statistics and these figures are obtained from newspaper clippings. We have no record of those crippled and maimed from burns.

A great many fire hazards have been pointed out, and the parties maintaining them, have, at our suggestion, very readily removed same.

Since the last report of this Department thirty-two requests have been made by officials for investigation of fires alleged to have been of incendiary origin. In conformity with the law we have made investigation of these fires, some, however, not being completed at this time. A report of the completed investigations has been made to the Prosecuting Attorney of the district as required by law. These investigations have resulted in 27 indictments which have been disposed of as follows:

Convictions	5
Acquittals	4
Nol Pros	6
Indictments not Tried	22
Not Submitted for Lack of Evidence	13
Submitted, but no Indictment	7
To Be Submitted to Grand Jury	6
To be Investigated	3

Of the indictments pending and not tried, some were carried over from the year 1918.

The fire prevention work of the Department is in the hands of Mr. F. G. Lindsey, Deputy Insurance Commissioner and State Fire Marshal, who devotes his entire time to same, in addition to the legal work of the office.

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
74	Stock Fire	$ 797,100,290	$ 482,941,416	$ 90,994,970	$219,223,321
41	Fire Reinsurance	120,595,894	78,555,121	14,114,000	28,126,772
8	Mutual Fire	10,216,892	4,856,243	0	5,360,649
30	Reciprocal	16,806,264	7,230,144	0	9,576,126
59	Legal Reserve Life	5,286,790,955	5,125,492,005	30,220,022	129,379,007
3	Assessment Life	5,875,326	1,244,253	0	4,631,073
12	Pro Rata Assessment	279,134	211,137	0	67,997
6	Assessment Accident	1,183,782	379,626	0	604,156
42	Casualty (a)	215,149,238	153,973,379	36,925,625	33,250,779
37	White Fraternal	155,447,233	29,324,617	0	126,122,616
34	Negro Fraternal	1,529,339	228,289	0	1,301,050
346	Totals	$6,610,974,347	$5,884,436,230	$172,254,617	$557,643,540

(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 Disbursements by Classes of All Insurance Companies, Associations and Fraternal Societies Operating in the State of Arkansas for the Year 1919, also the Percentage of Claims Paid Out of Each $1.00 Received.

No.	CLASSES	Total Funds Received	Total Claims Paid	Ratio of Return
73	Stock Fire	$ 5,733,603	$ 2,523,683	44.02
38	Fire Reinsurance	575,740	496,445	86.23
8	Mutual Fire	74,531	34,457	46.23
27	Reciprocal	398,311	248,318	62.34
59	Legal Reserve Life	8,226,258	2,440,542	29.66
3	Assessment Life	143,248	127,000	88.65
12	Pro Rata Assessment	1,062,296	634,171	59.69
6	Assessment Accident	93,930	68,758	73.20
42	Casualty	2,076,959	629,748	30.32
37	White Fraternal	2,151,796	2,052,839	95.40
34	Negro Fraternal	1,192,485	904,615	75.86
339	Totals	$21,729,157	$10,160,576	46.76

STOCK FIRE INSURANCE COMPANIES.

Assets, Liabilities and Capital Stock on December 31, 1919.

COMPANIES	LOCATION	ASSETS	Total Liabilities Except Capital	Paid Up Capital	Surplus
1. Aetna	Hartford, Conn.	$ 37,114,626	$ 21,408,631	$ 5,000,000	$ 10,705,995
2. Agricultural	Watertown, N. Y.	6,711,670	4,201,330	500,000	2,010,340
3. Alliance	Philadelphia, Pa.	4,497,809	2,233,216	750,000	1,514,594
4. American Alliance	New York, N. Y.	3,297,554	1,249,208	1,000,000	1,048,346
5. American Central	St. Louis, Mo.	4,938,849	2,456,977	1,000,000	1,481,872
6. American Druggists	Cincinnati, Ohio	628,180	150,472	200,000	277,708
7. Amer can Equitable	New York, N. Y.	1,980,219	1,179,042	400,000	401,178
8. American Insurance	Newark, N. J.	14,845,138	9,655,605	2,000,000	3,189,533
9. Atlas Assurance	London, England	4,489,759	3,136,421	* 200,000	1,353,338
10. Automobile	Hartford, Conn.	11,022,207	6,966,657	2,000,000	2,055,551
11. Boston	Boston, Masss.	12,574,604	7,447,927	1,000,000	4,126,677
12. British America	Toronto, Canada	2,297,350	1,517,851	* 200,000	579,500
13. Camden Fire	Camden, N. J.	6,075,176	3,975,176	1,000,000	1,100,000
14. Citizens	St. Louis, Mo.	1,061,616	529,569	200,000	332,047
15. Cleveland National	Cleveland, Ohio	1,827,042	580,968	839,580	406,493
16. Columbia	Jersey City, N. J.	1,796,955	583,561	400,000	813,394
17. Columbian National	Detroit, Mich.	1,850,694	722,132	976,675	151,887
18. Commercial Union	London, England	14,881,522	10,414,827	* 300,000	4,466,694
19. Commercial Union Fire	New York, N. Y.	1,817,683	1,177,164	200,000	440,519
20. Connecticut	Hartford, Conn.	10,977,535	6,925,636	1,000,000	3,051,899
21. Continental	New York, N. Y.	39,624,376	18,259,552	10,000,000	11,364,824
22. Equitable Fire & Marine	Providence, R. I.	2,380,454	760,546	750,000	869,908
23. Fidelity Phenix	New York, N. Y.	25,816,262	16,045,428	2,500.000	7,270,834
24. Fire Association	Philadelphia, Pa.	14,938,835	9,753,342	1,000,000	4,185,493
25. Firemen's Fund	San Francisco, Cal.	20,010,853	13,211,084	1,500,000	5,299,768
26. Firemens	Newark, N. J.	9,242,502	5,692,109	1,250,000	2,300,393
27. Franklin	Philadelphia, Pa.	5,300,192	3,002,172	1,000,000	1,298,019
28. Girard Fire & Marine	Philadelphia, Pa.	3,057,671	2,279,764	500,000	277,907
29. Glens Falls	Glens Falls, N. Y.	9,328,299	5,633,155	1,000,000	2,695,144
30. Globe & Rutgers	New York, N. Y.	33,687,274	22.841,243	700,000	10,146,031
31. Great American	New York, N. Y.	33,201,679	17.191,302	5,000,000	11,010,377
32. Hartford	Hartford, Conn.	50.590,485	32,461,678	4,000,000	14,128,807
33. Home Fire & Marine	San Francisco, Cal.	2,741,847	1,537,407	500,000	204,440
34. Home Fire	Fordyce, Ark.	944,597	457,108	200.000	287,489
35. Home (The)	New York, N. Y.	54,595,060	32,769,094	6,000,000	15,825,966
36. Indemnity Mut. Marine	London, England	1,233,259	595.156	* 300,000	338,103
37. Insurance Co. of N. A.	Philadelphia, Pa.	35,018,153	20,166,270	4.000,000	6,000,000

STOCK FIRE INSURANCE COMPANIES—*Continued.*

COMPANIES	LOCATION	ASSETS	Total Liabilities Except Capital	Paid Up Capital	Surplus
38. Ins. Co. State of Pa.	Philadelphia, Pa.	4,744,821	3,093,703	1,000,000	651,118
39. L. & L. & Globe	Liverpool, England	18,710,037	12,959,435	* 600,000	5,750,602
40. L. & L. Fire	Liverpool, England	6,836,752	4,088,310	* 510,000	2,748,442
41. Marine & Motor	Galveston, Texas	448,979	166,815	200,000	82,164
42. Mechanics	Philadelphia, Pa.	1,894,644	1,363,590	250,000	281,054
43. Mechanics & Traders	New Orleans, La.	2,250,814	987,468	300,000	963,346
44. Milwaukee Mechanics	Milwaukee, Wis.	6,796,894	4,105,355	1,250,000	1,441,539
45 National Fire	Hartford, Conn.	24,723,964	16,666,385	2,000,000	6,057,578
46. National Liberty	New York, N. Y.	10,750,512	6,638,598	1,000,000	3,111,913
47. National Union	Pittsburgh, Pa.	6,176,156	4,221,407	1,000,000	954,750
48. Newark Fire	Newark, N. J.	3,315,680	2,069,785	498,415	747,480
49. New Hampshire	Manchester, N. H.	9,054,148	5,040,767	1,500,000	2,513,381
50. Niagara Fire	New York, N. Y.	11,817,340	7,421,432	1,000,000	3,395,908
51. North Brit. & Merc.	London, England	11,082,577	7,589,679	* 400,000	3,092,898
52. Orient	Hartford, Conn.	5,207,263	2,731,305	1,000,000	1,475,958
53. Palatine	London, England	4,672,714	3,051,788	* 310,000	1,621,925
54. Pennsylvania Fire	Philadelphia, Pa.	9,280,907	6,305,380	750,000	2,225,527
55. Phoenix Assurance	London, England	5,794,433	3,507,623	* 510,300	2,286,810
56. Phoenix Insurance	Hartford, Conn.	21,738,531	9,998,060	3,000,000	8,740,471
57. Providence-Wash.	Providence, R. I.	9,166,586	5,055,050	1,000,000	2,111,536
58. Queen	New York, N. Y.	15,871,765	8,394,164	2,000,000	5,477,601
59. Royal Exchange	London, England	4,318,796	3,194,323	* 400,000	724,474
60. Royal Insurance	Liverpool, England	19,489,740	14,212,108	* 400,000	4,877,632
61. Scottish Union & Nat.	Edinburgh, Scotland	7,974,870	4,766,529	* 200,000	3,008,341
62. Sea	Liverpool, England	3,004,559	2,007,794	* 200,000	796,765
63. Security	New Haven, Conn.	7,034,971	4,652,529	1,000,000	1,382,442
64. Springfield F. & M.	Springfield, Mass.	17,303,137	10,824,226	2,500,000	3,978,911
65. Sterling Fire	Indianapolis, Ind.	2,140,495	748,033	850,000	542,462
66. St. Paul Fire & Marine	St. Paul, Minn.	16,648,602	10,204,270	1,000,000	5,444,332
67. Stuyvesant	New York, N. Y.	2,251,816	1,299,522	700,000	252,294
68. Sun	London, England	6,287,138	4,896,815	* 200,000	1,190,323
69. Union Ins. Soc. of Canton	Hongkong, China	4,428,388	3,203,377	* 400,000	825,011
70. United States Fire	New York, N. Y.	10,689,094	6,376,190	1,400,000	2,912,904
71. United States Lloyds	New York, N. Y.	3,411,886	2,168,213	400,000	823,672
72. Victory	Philadelphia, Pa.	1,000,451	0	500,000	500,451
73. Westchester	New York, N. Y.	9,408,912	6,689,576	1,000,000	1,719,337
74. Western Assurance	Toronto, Canada	4,973,932	3,073,032	* 400,000	1,500,900
Totals		$797,100,290	$482,941,416	$ 90,994,970	$219,223,321

*Deposit Capital.

STOCK FIRE INSURANCE COMPANIES—(Direct Writing.)

(BUSINESS IN ARKANSAS FOR THE YEAR 1919.)

Net Fire and Marine Risks Written and Net Premiums Received.

COMPANIES	NET RISKS WRITTEN		NET PREMIUMS RECEIVED	
	Fire	Marine	Fire	Marine
Aetna	$ 21,486,145	$ 8,099,267	$ 349,192	$ 1,930
Agricultural	382,815	3,625	7,428	151
Alliance	704,527	16,944	13,747	294
American Alliance	1,702,380	....	19,160	....
American Central	669,376	....	10,044	....
American Druggists	101,925	....	1,794	....
American Equitable	— 59,277	....	3,335	....
American Insurance	2,959,137	....	51,147	....
Atlas Assurance	2,172,004	* 580,500	42,159	2,526
Automobile	3,814,753	35,950	30,712	1,608
Boston	474,224	....	9,336	....
British America	799,978	....	11,501	....
Camden Fire	3,001,512	467,156	56,741	4,129
Citizens	3,175,517	....	48,381	....
Cleveland National	181,207	....	3,361	....
Columbia	3,825	777,465	54	17,414
Columbian National	544,566	....	9,990	....
Commercial Union	13,111,026	2,129,312	223,759	9,347
Commercial Union Fire	3,057,604	....	48,983	....
Connecticut	4,060,841	479,153	57,132	4,389
Continental	5,066,124	305,920	73,079	57
Equitable Fire & Marine	500	232,061	7	2,085
Fidelity Phenix	4,107,243	305,920	66,966	57
Fire Association	8,560,280	321,345	158,909	7,897
Firemen's Fund	4,537,132	243,179	80,311	44
Firemens	14,085,712	42,078	193,581	89
Franklin	3,042,652	32,125	50,758	1,195
Girard Fire & Marine	2,046,499	....	29,453	....
Glens Falls	2,699,254	1,525	39,079	84
Globe & Rutgers	4,927,234	....	127,076	....
Great American	18,035,537	84,837	232,122	710
Hartford	33,613,930	394,869	512,896	2,440
Home Fire & Marine	1,259,563	....	16,559	....
Home Fire	12,028,962	....	222,253	....
Home (The)	20,497,126	4,012,105	414,287	11,745
Indemnity Mut. Marine	....	714,143	....	7,285

STOCK FIRE INSURANCE COMPANIES—(Direct Writing.) (*Continued.*)

COMPANIES	NET RISKS WRITTEN		NET PREMIUMS RECEIVED	
	Fire	Marine	Fire	Marine
Insurance Co. of N. A.	8,647,003	4,228,484	161,775	6,264
Ins. Co. State of Pa.	1,923,567		50,501	
L. & L. & Globe	11,124,767	727,086	161,781	2,922
L. & L. Fire	2,771,470		46,222	
Marine & Motor			107	
Mechanics			5	
Mechanics & Traders	1,735,846		29,708	
Milwaukee Mechanics	1,646,717		22,183	
National Fire	9,706,550	11,597	168,091	311
National Liberty	2,429,236	97,511	29,721	1,938
National Union	7,958,863		138,934	
Newark Fire	1,273,742	11,500	17,838	147
New Hampshire	2,215,270	50,712	46,466	929
Niagara Fire	4,670,423	43,500	77,177	33
North Brit. & Merc.	4,036,817	— 829	56,281	— 13
Orient	1,585,293		25,957	
Palatine	9,676,745		75,272	
Pennsylvania Fire	2,264,377		38,307	
Phoenix Assurance	4,649,492	1,688,813	62,724	17,958
Phoenix Insurance	3,128,102	755,319	53,604	7,327
Providence-Wash.	3,487,349	218,564	55,730	667
Queen	3,533,795	285,982	61,187	6,351
Royal Exchange	3,142,515	3,821,069	56,006	22,196
Royal Insurance	10,731,552	6,335,356	172,714	31,037
Scottish Union & Nat.	2,487,147		42,627	2,545
Sea		633,241		4,840
Security	1,998,831	65,860	33,337	303
Springfield F. & M.	7,098,519	259,293	104,028	1,795
Sterling Fire	2,096,070		33,890	
St. Paul Fire & Marine	6,067,922	8,952,749	93,365	37,801
Stuyvesant	1,422,650	156,800	49,887	1,343
Sun	4,073,447	69,327	56,760	1,102
Union Ins. Soc. of Canton	2,311,102	76,897	23,149	2,796
United States Fire	2,666,586		42,641	
United States Lloyds		15,918,939		72,672
Westchester	3,843,655		73,534	
Western Assurance	3,860,796		58,111	
Totals	$337,118,049	$ 63,687,249	$ 5,434,862	$ 298,740

*Tornado.

STOCK FIRE INSURANCE COMPANIES—(Direct Writing.)

(BUSINESS IN ARKANSAS FOR THE YEAR 1919.)

Summary of Net Fire and Marine Premiums Received, Losses Incurred and Losses Paid.

COMPANIES	Net Premiums Received	Net Losses Incurred	Net Losses Paid
Aetna	$ 351,122	$ 137,902	$ 170,140
Agricultural	7,579	4,158	6,485
Alliance	14,041	8,573	9,464
American Alliance	19,160	9,744	9,834
American Central	10,044	5,604	6,138
American Druggists	1,794	0	0
American Equitable	3,335	5,555	4,695
American Insurance	51,147	18,106	24,317
Atlas Assurance	44,685	25,934	27,672
Automobile	32,320	15,879	9,349
Boston	9,336	4,815	8,281
British America	11,501	5,616	6,850
Camden Fire	60,870	29,272	55,449
Citizens	48,381	23,284	22,451
Cleveland National	3,361	285	88
Columbia	17,467	11,079	12,842
Columbian National	9,990	1,539	1,430
Commercial Union	233,106	233,257	77,979
Commercial Union Fire	48,983	24,138	30,430
Connecticut	61,521	14,510	12,178
Continental	73,137	38,704	39,000
Equitable Fire & Marine	2,092	0	0
Fidelity Phenix	67,023	40,113	38,730
Fire Association	166,807	66,885	78,311
Firemen's Fund	80,355	47,596	28,298
Firemens	193,670	68,269	72,298
Franklin	51,953	16,483	15,950
Girard Fire & Marine	29,453	8,755	11,860
Glens Falls	39,163	13,440	14,546
Globe & Rutgers	127,076	48,505	53,759
Great American	232,832	110,749	105,607
Hartford	515,337	218.963	207,393
Home Fire & Marine	16,559	2,864	2,960
Home Fire	222,253	73,265	76,275
Home (The)	426,032	211,830	208,475
Indemnity Mut. Marine	7,285	2,281	2,198

STOCK FIRE INSURANCE COMPANIES—(Direct Writing.) (*Continued.*)

COMPANIES	Net Premiums Received	Net Losses Paid	Net Losses Incurred
Insurance Co. of N. A.	168,039	60,667	67,710
Ins. Co. State of Pa.	50,501	20,023	16,293
L. & L. & Globe	164,653	57,496	70,854
L. & L. Fire	46,222	22,263	27,284
Marine & Motor	107	0	0
Mechanics	5	0	0
Mechanics & Traders	29,708	10,987	13,841
Milwaukee Mechanics	22,183	9,998	13,803
National	168,402	57,186	61,417
National Liberty	31,659	16,424	14,610
National Union	138,934	47,341	48,001
Newark	17,985	5,713	7,197
New Hampshire	47,395	12,493	21,392
Niagara Fire	77,209	25,088	28,698
North Brit. & Merc.	56,267	15,703	43,110
Orient	25,957	7,411	8,165
Palatine	75,272	30,495	31,212
Pennsylvania	38,307	22,837	27,198
Phoenix Assurance	80,682	56,975	57,699
Phoenix Insurance	60,931	16,506	15,227
Providence-Wash.	56,397	26,503	42,415
Queen	67,539	22,520	45,661
Royal Exchange	78,202	24,090	29,317
Royal Insurance	203,752	88,610	113,934
Scottish Union & Nat.	45,172	20,027	18,276
Sea	4,840	119	— 29,237
Security	33,640	11,164	16,613
Springfield F. & M.	105,823	45,552	46,791
Sterling	33,890	19,182	19,044
St. Paul Fire & Marine	131,166	66,386	65,444
Stuyvesant	51,230	20,411	18,215
Sun	57,862	28,008	32,792
Union Ins. So. of Canton	25,944	4,591	4,148
United States Fire	42,641	15,570	8,961
United States Lloyds	72,672	7,333	6,563
Westchester	73,534	23,539	39,168
Western Assurance	58,111	18,687	20,135
Totals	$ 5,733,603	$ 2,485,850	$ 2,523,683

FIRE RE-INSURANCE COMPANIES.

Assets, Liabilities, Deposit Capital and Surplus.

COMPANIES	LOCATION	ASSETS	Liabilities Except Capital	Deposit Capital	Surplus
1. American Fire Ins. Corp.	New York, N. Y.	$ 795,409	$ 299,624	$ * 200,000	$ 295,785
2. Christiania General	Christiania, Nor.	3,902,475	2,819,603	200,000	882,872
3. Consolidated Assur. Co.	London, England	508,209	0	200,000	308,209
4. Detroit Fire & Marine	Detroit, M ch.	3,036,006	1,285,187	* 500,000	1,250,819
5. Eagle Fire	Newark, N. J.	1,200,399	370,251	400,000	430,148
6. Eagle Star & B. D.	London, England	2,672,352	1,768,711	* 510,000	393,642
7. Federal	Jersey City, N. J.	5,696,084	3,705,893	*1,000,000	990,191
8. Fire Reassurance	Paris, France	2,909,590	1,845,289	200,000	864,300
9. First Russian	Petrograd, Russia	3,115,057	2,163,356	200,000	751,701
10. International	New York, N. Y.	5.038,558	2,886,238	*1,000,000	1,152,320
11. Jakor	Moscow, Russia	3,783,127	2,530,976	200,000	1,052,151
12. Jefferson	New York, N. Y.	1,594,173	1,073,350	* 400,000	120,822
13. Liberty Marine	New York, N. Y.	1,496,329	1,133,724	* 250,000	112,605
14. Moscow Fire	Moscow, Russia	3,423,683	2,305,173	200,000	918,510
15. National	Copenhagen, Den.	2,929,253	2,206,128	400,000	323,125
16. Nippon	Tokio, Japan	693,444	104,748	321,000	267,696
17. Norske-Lloyd	Christiania, Nor.	5,089,596	4,008,116	400,000	681,480
18. Northern	Moscow, Russia	1,129,923	518,737	300,000	311,186
19. North Atlantic	New York, N. Y.	1,505,872	1,134,171	* 250,000	121,700
20. Norwegian Assurance	Christiania, Nor.	2,487,165	1,783,797	400,000	303,369
21. Norwegian Atlas	Christiania, Nor.	1,782,629	820,407	400,000	562,223

FIRE RE-INSURANCE COMPANIES—(*Continued.*)

	COMPANIES	LOCATION	ASSETS	Liabilities Except Capital	Deposit Capital	Surplus
22.	Paternelle	Paris, France	1,832,133	1,418,698	200,000	413,435
23.	Prudentia Re-and-Co.	Zurich, Switz.	2,817,227	1,634,344	326,000	856,883
24.	Reinsurance Co. Salamandra	Copenhagen, Den.	1,106,317	676,402	335,000	94,915
25.	Rossia of America	Hartford, Conn.	12,102,928	8,554,858	* 400,000	3,148,070
26.	Russian Re	Petrograd, Russia	2,554,487	1,488,093	200,000	866,394
27.	Salamandra	Petrograd, Russia	4,874,916	3,564,413	300,000	1,010,504
28.	Scandinavian Amer. Assur.	Christiania, Nor.	3,701,044	2,661,111	400,000	639,932
29.	Second Russian	Petrograd, Russia	2,176,911	1,353,140	322,000	501,771
30.	Skandia	Stockholm, Sweden	2,247,118	1,528,339	200,000	518,779
31.	Skandanavia	Copenhagen, Den.	7,482,821	5,762,046	400,000	1,320,775
32.	South Carolina	Columbia, S. C.	611,070	326,163	* 200,000	84,907
33.	Spanish Amer. Union	Havana, Cuba	2,327,518	1,433,593	500,000	393,925
34.	Standard Marine	Liverpool, England	3,367,719	1,767,804	200,000	1,399,875
35.	Star of America	New York, N. Y.	1,907,431	1,109,340	* 400,000	398,091
36.	Swiss Re	Zurich, Switz.	2,837,408	1,940,999	300,000	596,409
37.	Thames & Mersey Marine	Liverpool, England	1,799,474	911,404	200,000	688,069
38.	Union & Phenix Espanol	Madrid, Spain	3,598,698	2,978,955	300,000	319,743
39.	Urbaine Fire	Paris, France	5,083,511	3,495,702	300,000	1,287,809
40.	Utah Home	Salt Lake City, Utah	2,274,600	591,076	* 400,000	1,283,524
41.	Warsaw	Kief, Russia	1,103,230	595,122	300,000	208,108
	TOTALS		$120,595,894	$ 78,555,121	$ 14,114,000	$ 28,126,772

*Capital Stock.

FIRE RE-INSURANCE COMPANIES.

(BUSINESS IN ARKANSAS FOR THE YEAR 1919.)

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

COMPANIES	Net Risks Written	Net Premiums Received	Net Losses Incurred	Net Losses Paid
American Fire Ins. Corp.	$ 172,316	$ 1,943	$ 0	$ 0
Christiania General	946,630	17,940	17,035	15,895
Eagle Fire	154,528	4,392	8,514	8,470
Eagle Star & B. D.	1,041,885	13,935	7,023	6,576
Federal	304,454	417	113	12
Fire Reassurance	1,625,988	29,522	15,502	23,242
First Russian	689,117	13,088	2,744	5,300
International	254,858	5,031	2,173	10,107
Jakor	324,098	9,995	7,127	14,632
Jefferson	702,192	6,489	3,896	3,721
Liberty Marine	702,192	6,489	3,896	3,721
Moscow Fire	1,102,588	20,941	5,268	8,480
National	253,393	4,361	9,882	10,736
Nippon	3,792	34	1	1
Norske-Lloyd	922,336	10,427	14,529	14,043
Northern	— 2,464,792	— 3,217	15,806	17,047
North Atlantic	702,192	6,489	3,896	3,721
Norwegian Assurance	70,157	1,624	5,518	3,481
Norwegian Atlas	198,231	3,075	310	55
Paternelle	986,848	18,423	7,300	21,487

FIRE RE-INSURANCE COMPANIES—(*Continued.*)

COMPANIES	Net Risks Written	Net Premiums Received	Net Losses Incurred	Net Losses Paid
Prudentia Re-and-Co	2,275,136	36,745	29,739	26,581
Reinsurance Co. Salamandra	385,891	6,559	2,579	2,541
Rossia of America	4,260,074	64,702	51,319	66,760
Russian Re	689,117	13,088	3,293	5,300
Salamandra	1,248,816	23,353	14,058	20,433
Scandinav an Amer. Assur.	0	0	0	0
Second Russian	499,441	8,318	4,222	6,085
Skandia	792,564	16,213	3,010	18,127
Skandanavia	1,837,191	33,131	24,294	22,556
South Carolina	153,105	3,150	1,154	1,147
Spanish Amer. Union	1,152,929	16,927	13,209	8,709
Standard Marine	2,092,874	15,346	— 363	— 2,855
Star of America	938,863	14,107	52	20
Swiss Re	2,637,568	51,000	32,614	41,834
Thames & Mersey Marine	1,533,961	7,848	53,068	52,749
Union & Phenix Espanol	1,492,641	24,799	10,775	12,334
Urbaine Fire	3,464,648	56,767	42,102	41,352
Utah Home	0	0	0	0
Warsaw	646,363	12,289	2,185	2,045
TOTALS	$ 34,794,185	$ 575,740	$ 417,843	$ 496,445

EXPERIENCE TABLE.

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

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	69.91	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
1919	47.86	6,309,343	3,020,128
TOTALS		$ 65,675,571	$ 40,602,136

RECIPROCAL INSURANCE EXCHANGES.

Assets, Liabilities and Surplus on December 31, 1919.

	EXCHANGES	LOCATION	Assets	Liabilities	Surplus
1.	American Inter-Ins. Exch.	Kansas City, Mo.	$ 62,857	$ 39,467	$ 23,390
2.	Auto Owners Protec. Exch.	Kankakee, Illinois	50,435	17,806	32,629
3.	Bankers Inter-Ins. Alliance	Kansas City, Mo.	67,602	34,856	32,746
4.	Belt Auto Indemnity Ass'n.	El Paso, Ill.	322,594	288,332	34,262
5.	Canners Exchange Subcsribers	Chicago, Illinois	1,123,488	361,264	762,224
6.	Casualty Reciprocal Exch.	Kansas City, Mo.	931,903	304,521	627,382
7.	Central State Inter-Ins.	St. Louis, Mo.	72,408	33,386	39,022
8.	Consolidated Underwriters	Kansas City, Mo.	2,161,832	1,201,163	960,669
9.	Druggists Indemnity Exch.	St. Louis, Mo.	164,470	66,921	97,548
10.	Inter Insurers Exchange	Kansas City, Mo.	161,164	45,101	116,063
11.	Lumbermens Indemnity Exch.	Seattle, Wash.	* 235,924	126,340	109,584
12.	Lumbermens Reciprocal Ass'n.	Houston, Texas	519,150	357,755	161,395
13.	Lumbermens Underwriting Alli.	Kansas City, Mo.	1,983,289	749,641	1,233,648
14.	Mfg. Lumbermens Underwriters	Kansas City, Mo.	1,675,818	609,641	1,066,176
15.	Mfg. Woodworkers Underwriters	Chicago, Illinois	214,332	191,475	22,857
16.	Merchants Reciprocal Underw.	Dallas, Texas	115,917	39,732	76,185
17.	Millers Indemnity Underwriters	Dallas, Texas	613,090	350,899	262,191
18.	Millers Fire Underwriters	Dallas, Texas	62,562	42,459	20,102
19.	National Inter-Ins. Bureau	Kansas City, Mo.	90,977	60,804	30,173
20.	Nat'l Lbr. Mfgrs. Inter-Ins.	Chicago, Illinois	154,745	109,652	45,093
21.	New York Reciprocal Underw.	New York, N. Y.	2,544,850	946,247	1,598,603
22.	Reciprocal Exchange	Kansas City, Mo.	882,543	308,133	574,419
23.	Southern Lbr. Underwriters	New Orlans, La.	67,329	84,621	† — 17,292
24.	Underwriters Exchange	Kansas City, Mo.	1,341,672	229,141	1,112,531
25.	U. S. Auto Ins. Exch.	Kansas City, Mo.	115,152	67,098	48,054
26.	Utilities Indemnity Exch.	St. Louis, Mo.	154,790	111,110	43,680
27.	Western Reciprocal Underw.	Kansas City, Mo.	187,257	157,043	30,214
28.	Wholesale Gro. Subscribers	Chicago, Illinois	643,390	230,779	412,611
29.	Wichita Great Western Underw.	Wichita Falls, Texas	84,724	64,757	19,967
	TOTALS		$ 16,806,264	$ 7,230,144	$ 9,576,126

*After deducting contingent assets.

†Deficit. License refused.

RECIPROCAL INSURANCE EXCHANGES.

(BUSINESS IN ARKANSAS FOR THE YEAR 1919.)

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

COMPANIES	Net Risks Written	Net Premiums Received	Net Losses Incurred	Net Losses Paid
American Inter-Ins. Exch.	$ 16,000	$ 449	$ 0	$ 0
Auto Owners Protective Exch.	0	0	0	0
Bankers Inter-Ins. Alliance	256,900	4,320	5,910	5,910
Belt Auto Indemnity Ass'n.	123,826	3,685	6,734	6,094
Canners Exchange Subscribers	287,095	4,463	0	0
Casualty Reciprocal Exch.	------------	4,519	664	3,023
Central States Inter.-Ins.	54,500	814	0	0
Consolidated Underwriters	------------	107,169	------------	83,731
Druggists Indemnity Exch.	169,791	2,427	0	0
Inter. Insurers Exchange	463,000	1,000	0	0
Lumbermens Indemnity Exch.	695,908	9,857	342	342
Lumbermens Reciprocal Ass'n.	0	0	0	0
Lumbermens Underwriting Alli.	5,891,503	102,610	32,611	32,611
Mfg. Lumbermens Underwriters	4,054,300	50,343	44,188	44,188
Mfg. Woodworkers Underwriters	904,072	17,564	14,319	14,319
Merchants Reciprocal Underw.	448,600	6,288	4,000	4,000
Millers Indemnity Underw.	------------	19,997	8,722	3,392
Millers Fire Underwriters	0	0	0	0
National Inter-Ins. Bureau	74,850	1,389	217	217
Nat'l. Lbr. Mfgrs. Inter-Ins.	787,827	13,965	13,018	13,018
New York Reciprocal Underw.	1,376,000	597	2,978	2,978
Reciprocal Exchange	723,792	7,436	79	79
Southern Lbr. Underwriters	193,700	2,899	93	93
Underwriters Exchange	1,874,640	— 349	1,621	1,881
U. S. Auto Insurance Exch.	------------	374	0	0
Utilities Indemnity Exch.	------------	4,172	299	11,033
Western Reciprocal Underw.	1,067,750	3,578	15,399	21,409
Wholesale Gro. Subscribers	1,675,200	17,646	0	0
Wichita Great Western Underw.	592,900	11,099	440	------------
TOTALS	$ 21,732,154	$ 398,311	$ 151,634	$ 248,318

MUTUAL FIRE INSURANCE COMPANIES.

Assets, Liabilities and Surplus on December 31, 1919.

COMPANIES	LOCATION	ASSETS	Liabilities	Surplus
1. Farmers Tri-County	Paragould, Ark.	$ 24,762	$ 9,420	$ 15,341
2. Indiana Lumbermens	Indianapolis, Ind.	1,174,603	410,806	763,797
3. Lumbermen's	Mansfield, Ohio	1,439,791	754,900	684,891
4. Lumber Mutual	Boston, Mass.	1,510,917	416,732	1,094,185
5 Michigan Millers	Lansing, Mich.	2,536,467	1,801,602	734,865
6. Minnesota Implement	Owatonna, Minn.	838,914	510,392	328,522
7. Penn. Lumbermens	Philadelphia, Pa.	1,300,412	402,861	897,552
8. Retail Hardware	Minneapolis, Minn.	1,391,026	549,530	841,496
TOTALS		$ 10,216,892	$ 4,856,243	$ 5,360,649

MUTUAL FIRE INSURANCE COMPANIES.

(BUSINESS IN ARKANSAS FOR THE YEAR 1919.)

Net Risks, Net Premiums, Losses Incurred and Losses Paid.

COMPANIES	Net Risks Written	Net Premiums Received	Net Losses Incurred	Net Losses Paid
Farmers Tri-County	$ 313,525	$ 18,694	$----------	$ 6,153
Indiana Lumbermens	1,151,850	15,385	7,558	7,574
Lumbermen's	449,536	10,508	3,636	3,551
Lumber Mutual	550,347	12,026	3,551	3,551
Michigan Millers	126,291	1,607	5,769	5,780
Minnesota Implement	416,200	6,869	4,291	4,298
Penn. Lumbermens	594,538	8,773	3,534	3,550
Retail Hardware	70,850	669	0	0
TOTALS	$ 3,673,137	$ 74,531	$ 28,339	$ 34,547

LEGAL RESERVE LIFE INSURANCE COMPANIES—*Continued.*

	COMPANIES	LOCATION	ASSETS	Total Liabilities Except Capital	Paid Up Capital	Surplus
31.	Metropolitan Life	New York, N. Y.	864,821,825	835,736,487	0	29,085,337
32.	Mid-Continent Life	Oklahoma City, Okla.	533,100	363,490	100,588	69,023
33.	Mississippi Life	Indianola, Miss.	215,903	107,244	100,000	8,659
34.	Missouri State	St. Louis, Mo.	23,096,073	20,807,551	1,000,000	1,288,522
35.	Mutual Life of N. Y.	New York, N. Y.	662,390,275	662,390,275	0	0
36.	National Life & Accident	Nashville, Tenn.	4,415,089	3,617,859	300,000	497,230
37.	National Life of U. S. A.	Chicago, Illinois	17,436,791	16,730,685	500,000	206,106
38.	New York Life	New York, N. Y.	961,022,120	961,022,120	0	0
39.	North Carolina Mutual	Durham, N. C.	755,744	639,278	0	116,466
40.	Northwestern Mutual	Milwaukee, Wis.	440,861,776	421,114,794	0	19,746,981
41.	Northwestern National	Minneapolis, Minn.	8,184,731	7,979,436	0	505,295
42.	Old Colony Life	Chicago, Illinois	1,537,050	1,315,122	126,552	95,376
43.	Pacific Mutual Life	Los Angeles, Cal.	50,641,694	46,313,721	1,200,000	1,127,974
44.	Pan-American Life	New Orleans, La.	7,431,284	5,979,716	1,000,000	451,568
45.	Penn. Mutual Life	Philadelphia, Pa.	203,720,835	203,720,835	0	0
46.	Phoenix Mutual Life	Hartford, Conn.	52,461,539	52,461,539	0	0
47.	Provident Life & Acc.	Chattanooga, Tenn.	638,800	382,983	200,000	55,817
48.	Prudential Insurance	Newark, N. J.	598,092,626	573,312,411	2,000,000	* 22,780,214
49.	Reliance Life	Pittsburgh, Pa.	10,947,925	9,673,169	1,000,000	274,756
50.	Reserve Loan Life	Ind anapol s, Ind.	4,623,593	4,361,060	100,000	162,533
51.	Security Life	Chicago, Illinois	3,727,126	3,352,736	220,000	154,391
52.	Security Mutual	Binghampton, N. Y.	10.240,330	9,970,802	0	269,609
53.	Southern Life	Dallas, Texas	4,177,283	3,741,507	300,000	135.776
54.	Standard Life	Atlanta, Georgia	686,581	532,011	125,000	29,570
55.	State Life	Indianapolis, Ind.	21,896,755	19,601,534	0	2,295,221
56.	Travelers Insurance	Hartford, Conn.	170,579,918	155,382,066	6,000,000	9,197,852
57.	Two Republics Life	El Paso, Texas	419,242	309,658	100,000	9,584
58.	Union Central Life	Cincinnati, Ohio	136,771,240	130,464,650	2,500,000	3,806,590
59.	Volunteer State	Chattanooga, Tenn.	4,488,265	3,888,265	500,000	100,000
	TOTALS		$5,286,790,955	$5,125,492,005	$ 30,220,022	$ 129,379,007

(a) Formerly Pioneer Life. Name changed January 6, 1920.
*Pursuant to a plan for mutualization, $1,889,737.50 par value of capital stock has been purchased and is held in trust for the policy holders.

LEGAL RESERVE LIFE INSURANCE COMPANIES

(ARKANSAS LIFE BUSINESS IN 1919.)

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, 1919	Insurance Written in 1919.	Insurance In Force Dec. 31, 1919	Net Premiums Received	Claims Paid
Aetna Life	$ 7,092,297	$ 6,449,785	$ 13,542,082	$ 384,227	$ 71,350
American Central	1,569,418	843,545	2,211,814	65,173	15,915
American National Assurance	0	341,000	316,500	7,101	0
American National Insurance	453,675	248,335	631,005	19,132	7,500
American Nat'l. Ins. (b)	1,185,911	756,337	1,561,912	60,240	16,449
Atlas Life	0	49,000	49,000	1,553	0
Bankers Reserve	995,948	1,615,197	2,288,984	80,680	12,500
Central States	0	13,500	13,500	561	0
Conservative Life	583,000	572,000	898,000	21,081	4,600
Cotton States Life	1,081,405	920,000	1,730,167	53,446	3,500
Continental Life (a)	302,750	283,000	486,750	16,311	2,000
Equitable Life	13,055,718	1,901,075	14,045,991	459,925	159,820
Farmers & Bankers	309,754	97,000	349, 978	12,868	0
Federal Life	367,936	489,565	766,000	20,927	4,000
Fidelity Mutual	3,495,974	317,592	3,573,092	127,260	59,589
Guardian Life	2,762,565	1,525,060	3,931,125	135,895	12,968
Great Republic	387,069	226,579	564,595	18,843	2,000
Great Southern	270,650	79,000	303,650	14,019	1,000
Home Life & Accident	7,586,497	3,228,633	8,765,315	282,705	40,670
Home Life	1,767,064	797,500	2,324,256	81,203	14,713
Indiana National	342,500	354,000	648,000	19,932	11,500
International Life	1,772,207	773,450	2,100,530	65,616	8,100
Inter-Southern	2,685,649	1,939,000	4,321,907	127,808	11,500
Interstate Life & Accident	141,821	172,550	138,019	17,645	6,018
Jefferson Standard	3,523,628	4,444,760	6,673,409	181,570	50,932
Kansas City Life	1,631,987	2,945,644	4,212,631	113,227	23,750
Lincoln Reserve	1,981,900	908,998	2,499,398	120,423	27,000
Life & Casualty	0	153,500	148,500	3,198	0
Life & Casualty (b)	813,018	1,262,911	1,205,362	187,853	10,936
Manhattan Life	471,693	539,580	946,684	29,098	0

LEGAL RESERVE LIFE INSURANCE COMPANIES—(*Continued*

COMPANIES	Insurance n Force Jan. 1, 1919	Insurance Written in 1919	Insurance in Force Dec. 31, 1919	Net Premiums Received	Claims Paid
Marquette Life	4,000	3,000	7,000	126	0
Merchants Life	443,578	1,668,920	2,088,498	64,533	1,000
Metropolitan Life	6,560,895	3,578,349	9,261,584	243,344	148,458
Metropolitan Life (b)	6,522,248	2,676,951	8,066,188	269,600	59,689
Mid-Continent Life	47,711	311,422	354,633	10,389	3,000
Mississippi Life	261,000	305,500	440,000	26,357	1,000
Mississippi Life (b)	599,085	858,387	1,073,442	105,932	4,846
Missouri State	9,795,352	3,129,060	11,912,774	391,517	59,448
Mutual Life of N. Y.	20,510,255	3,332,931	22,981,798	773,609	383,242
National Life & Acci. (b)	2,259,735	1,457,560	2,704,881	410,406	165,065
National Life of U. S. A.	4,924,015	1,053,728	5,661,622	189,806	36,460
New York Life	28,846,901	7,071,082	34,232,506	1,237,689	396,064
North Carolina Mutual	0	536,000	440,500	12,091	4,000
Northwestern Mutual	2,059,925	388,000	2,316,303	31,393	38,324
Northwestern National	727,714	373,891	1,041,558	33,544	13,634
Old Colony Life	826,100	755,879	1,351,294	41,678	8,500
Pacific Mutual Life	4,905,282	2,294,990	6,760,701	211,475	46,102
Pan-American Life	1,712,296	2,133,400	3,050,196	75,428	14,500
Penn Mutual Life	3,731,636	564,962	3,992,751	125,209	78,274
Phoenix Mutual L fe	1,281,992	708,013	1,829,480	63,987	15,000
Provident Life & Acci	54,250	125,500	165,000	2,839	1,500
Prudential Insurance	4,057,798	1,025,059	4,838,896	132,457	66,459
Reliance Life	2,298,259	1,380,175	3,236,439	113,208	20,392
Reserve Loan Life	1,305,382	887,180	1,966,872	58.133	9,350
Security Life	2,923,243	2,377,490	4,562,023	140,047	10,983
Security Mutual	1,003,652	58,000	839,295	24,807	7,000
Scuthland Life	739,144	463,500	1,031,019	27,010	5,000
Standard Life	1,057,750	1,111,000	1,619,186	75,327	10,535
State Life	2,786,701	1,162,691	3,698,085	78,060	17,514
Travelers Insurance	1,267,934	209,588	1,426,838	32,423	24,866
Two Republics Life	0	108,693	108,693	3,812	0
Union Central Life	11,684,293	4,264,061	14,743,734	482.635	211,028
Volunteer State	193,506	0	163,376	7,867	1,000
TOTALS	$182,023,666	$ 80,623,058	$239,215,321	$ 8,226,258	$ 2,440,542

(a) Formerly Pioneer Life. Name changed January 6, 1920.

(b) Industrial business.

CASUALTY COMPANIES.

Assets, Liabilities Except Capital, Paid up Capital and Surplus for the Year Ending December 31, 1919.

COMPANIES	LOCATION	ASSETS	Liabilities Except Capital	Paid Up Capital	Surplus
1. Aetna Cas. & Surety	Hartford, Conn.	$ 13,993,117	$ 8,527,913	$ 2,000,000	$ 3,465,204
2. Aetna Life *	Hartford, Conn.	163,097,712	145,642,440	5,000,000	12,455,273
3. American Automobile	St. Louis, Mo.	2,457,058	2,006,199	300,000	150,839
4. American Credit Indem.	St. Louis, Mo.	2,474,662	1,471,336	350,000	653,325
5. American Indemnity	Galveston, Texas	1,999,837	973,728	600,000	426,109
6. American National *	Galveston, Texas	7,325,499	6,318,034	250,000	757,464
7. American Surety	New York, N. Y.	12,783,396	6,501,312	5,000,000	1,282,084
8. Continental Casualty	Hammond, Indiana	5,154,154	4,154,154	600,000	400,000
9. Continental Life (a) *	Kansas City, Mo.	3,566,304	2,995,668	490,000	78,384
10. Employers Indemn ty	Kansas City, Mo.	1,605,627	599,499	700,000	306,128
11. Equitable Life *	New York, N. Y.	599,423,919	582,200,511	100,000	17,123,408
12. Federal Life *	Chicago, Illinois	4,641,049	4,303,419	300,000	37,630
13. Fidelity & Casualty	New York, N. Y.	19,874,289	16,807,696	1,000,000	2,066,593
14. Fidelity & Deposit	Baltimore, Md.	11,878,918	6,604,537	3,000,000	2,274,381
15. Hartford Acc. & Indem.	Hartford, Conn.	9,393,491	7,130,892	1,000,000	1,262,599
16. Hartford Steam Boiler	Hartford, Conn.	8,314,216	4,292,863	2,000,000	2,021,353
17. Home Life & Accident *	Fordyce, Arkansas	1,490,513	1,135,516	250,000	104,998
18. Lloyds Plate Glass	New York, N. Y.	1,057,429	640,423	250,000	167,006
19. Loyal Protective	Boston, Mass.	611,650	306,423	100,000	205,228
20. Maryland Casualty	Baltimore, Md.	21,690,047	17,535,442	2,000,000	2,154,604
21. Masonic Protective	Worcester, Mass.	1,018,423	766,835	100,000	151,588

CASUALTY COMPANIES—(*Continued.*)

	COMPANIES	LOCATION	ASSETS	Liabilities Except Capital	Paid Up Capital	Surplus
22.	Mass. Bonding & Ins.	Boston, Mass.	6,238,920	4,106,006	1,500,000	632,914
23.	Metropolitan Casualty	New York, N. Y.	1,081,949	766,479	200,000	115,470
24.	National Life U. S. A.*	Chicago, Illinois	17,436,791	16,730,685	500,000	206,106
25.	National Surety	New York, N. Y.	19,308,922	8,808,691	5,000,000	5,500,231
26.	Nebraska Live Stock	Omaha, Nebraska	314,284	36,915	175,625	101,744
27.	New Amsterdam Casualty	New York, N. Y.	6,234,378	4,584,378	1,250,000	400,000
28.	N. Y. Plate Glass	New York, N. Y.	1,236,472	793,254	300,000	143,218
29.	North American Acc.	Chicago, Illinois	902,082	529,947	200,000	172,134
30.	Ocean Acc. & Guarantee	London, England	15,305,077	13,945,004	(b) 800,000	560,072
31.	Pacific Mutual Life *	Los Angeles, Cal	50,641,694	48,313,721	1,200,000	1,127,974
32.	Peerless Casualty	Keene, N. H.	175,069	26,842	100,000	48,226
33.	Provident Life & Acc. *	Chattanooga, Tenn.	638,800	382,983	200,000	55,817
34.	Reliance Life *	Pittsburgh, Pa.	10,947,925	9,673.169	1,000,000	274,756
35	Ridgely Protective	Worcester, Mass.	501,638	225,534	100,000	176,104
36.	Royal Inndemnity	New York, N. Y.	10,650,948	8,219.717	1,000,000	1,431,231
37.	Southern Surety	Des Moines, Iowa	3,807,894	2,243.053	1,000,000	564,840
38.	Standard Accident	Detroit, Michigan	11,281,069	8,630.265	1,000,000	1,650,904
39.	Travelers *	Hartford, Conn.	170,579,918	155.382.066	6,000,000	9,197,853
40.	U. S. Casualty	New York, N. Y.	5,294,430	4,269.430	500,000	525,000
41.	U. S. F. & G.	Baltimore, Md.	25,751,586	17.281.196	4,500,000	3,970,390
42.	Western Indemnity	Dallas, Texas	1,758,206	1,187,396	300,000	270,810
	Total		$1,253,939,362	$1,127,051,591	$ 52,215,625	$ 74,670,441

*Assets, Liabilities, Capital Stock and Surplus of Life Department included.

(a) Formerly Pioneer Life. Name changed January 6, 1920.

(b) Deposit Capital.

CASUALTY COMPANIES.

(BUSINESS IN ARKANSAS FOR THE YEAR 1919.)

Aggregate Net Premiums Received and Net Losses Paid in 1919.

COMPANIES	LOCATION	Net Premiums	Net Losses
1. Aetna Cas. & Surety	Hartford, Conn.	$ 103,748	$ 33,162
2. Aetna Life	Hartford, Conn.	286,023	110,132
3. American Automobile	St. Louis, Mo.	13,920	2,103
4. American Credit Indem.	St. Louis, Mo.	4,726	— 70
5. American Indemnity	Galveston, Texas	3,655	4,698
6. American National	Galveston, Texas	8,546	2,576
7. American Surety	New York, N. Y.	63,486	— 445
8. Continental Casualty	Hammond, Indiana	23,659	8,681
9. Continental Life	Kansas City, Mo.		
10. Employers Indemnity	Kansas City, Mo.	30,936	15,704
11. Equitable Life	New York, N. Y.	1,260	0
12. Federal Life	Chicago, Illinois	4,938	2,589
13. Fidelity & Casualty	New York, N. Y.	40,925	8,161
14. Fidelity & Deposit	Baltimore, Md.	17,542	8,942
15. Hartford Acc. & Indem.	Hartford, Conn.	10,957	6,404
16. Hartford Steam Boiler	Hartford, Conn.	29,046	1,809
17. Home Life & Accident	Fordyce, Arkansas	238,320	89,853
18. Lloyds Plate Glass	New York, N. Y.	2,612	879
19. Loyal Protective	Boston, Mass.	1,219	969
20. Maryland Casualty	Baltimore, Md.	148,597	51,227
21. Masonic Protective	Worcester, Mass.	15,798	9,642

CASUALTY COMPANIES—(*Continued.*)

	COMPANIES	LOCATION	Net Premiums	Net Losses.
22.	Mass. Bonding & Ins.	Boston, Mass.	60,378	11,833
23.	Metropolitan Casualty	New York, N. Y.	7,397	10,000
24.	National Life U. S. A.	Chicago, Illinois.	43,411	14,446
25.	National Surety	New York, N. Y.	36,711	28,001
26.	Nebraska Live Stock	Omaha, Nebraska	26	0
27.	New Amsterdam Casualty	New York, N. Y.	119,597	50,303
28.	N. Y. Plate Glass	New York, N. Y.	3,099	1,804
29.	North American Acc.	Chicago, Illinois.	10,538	1,477
30.	Ocean Acc. & Guarantee	London, England	6,736	3,245
31.	Pacif c Mutual Life	Los Angeles, Cal	49,683	7,571
32.	Peerless Casualty	Keene, N. H.	4,142	1,774
33.	Provident Life & Acc.	Chattanooga, Tenn.	6,236	2,855
34.	Reliance Life	Pittsburgh, Pa.	3,961	986
35.	Ridgely Protective	Worcester, Mass.	2,849	1,608
36.	Royal Indemnity	New York, N. Y.	2,701	188
37.	Southern Surety	Des Moines, Iowa	179,983	47,212
38.	Standard Accident	Detroit, Michigan	83,668	42,347
39.	Travelers	Hartford, Conn.	20,032	6,669
40.	U. S. Casualty	New York, N. Y.	33,595	7,055
41.	U. S. F. & G.	Baltimore, Md.	337,548	131,975
42.	Western Indemnity	Dallas, Texas.	2,838	1,383
	Totals		$ 2,076,959	$ 629,748

COMPANIES	ACCIDENT		HEALTH	
	Net Premiums Received	Net Losses Paid	Net Premiums Received	Net Losses Paid
Aetna Casualty & Surety	$ 75	$ 0	$----------	$----------
Aetna Life Ins. Co.	56,973	15,396	26,627	18,593
American National Ins.	4,273	750	4,273	1,826
Continental Casualty	17,657	4,123	5,930	4,558
Continentl Life	* 11,917	0	----------	----------
Employers Indemnity	28,828	15,134	----------	----------
Equitable Life	607	0	654	0
Federal Life	4,938	2,589	----------	----------
Fidelity & Casualty	4,984	742	3,705	1,076
Fidelity & Deposit	24	5,582	1	478
Hartford Acc. & Indem.	576	24	55	0
Loyal Protective	* 1,219	* 969		
Masonic Protective	* 15,798	* 9,642		
Mass. Bonding & Insurance	* 29,344	* 10,041		
Metropolitan Casualty	20	6,508	----------	----------
National Life of U. S. A.	* 43,411	* 14,446		
New Amsterdam Casualty	3,132	171	2,148	1,753
North American Accident	10,538	1,477	----------	----------
Ocean Accident & Guar.	----------	----------	56	0
Pacific Mutual Life	32,466	5,299	17,217	2,271
Peerless Casualty	* 4,142	* 1,774		
Provident Life & Accident	* 6,236	* 2,855		
Reliance Life	2,084	178	1,877	808
Ridgely Protective	* 2,849	* 1,608		
Royal Indemnity	239	66	218	59
Southern Surety	* 9,743	* 3,639		
Standard Accident	13,564	6,724	5,705	4,264
Travelers	7,253	803	1,337	259
U. S. Casualty	2,328	233	2,174	886
U. S. F. & G.	9,839	1,357	4,038	1,306
Western Indemnity	819	0	566	1,142
TOTALS	$ 325,876	$ 112,130	$ 76,581	$ 39,279

*Accident and Health combined.

COMPANIES	FIDELITY		SURETY	
	Net Premiums Received	Net Losses Paid	Net Premiums Received	Net Losses Paid
Aetna Cas. & Surety	$ 11,497	$ 5,898	$ 25,683	$ 585
American Indemnity	69	0	117	4,2[illegible]5
American Surety	16,358	732	45,741	— 1,177
Fidelity & Casualty	1,737	130	1,581	0
Fidelity & Deposit	3,836	0	13,295	1,602
Hartford Acc. & Ind.	1,639	130	1,024	0
Home Life & Accident	----------	----------	12,668	0
Maryland Casualty	3,361	1,258	14,432	4,645
Mass. Bonding & Ins.	1,732	0	19,701	0
National Surety	13,843	4,020	19,379	18,308
New Amsterdam Cas.	2,649	0	15,056	0
Ocean Acc. & Guar.	99	0	----------	----------
Southern Surety	393	10	115,469	0
U. S. F. & G.	20,303	11,188	95,546	71,438
TOTALS:	$ 77,516	$ 23,366	$ 379,692	$ 99,616

COMPANY	LIABILITY		A. & T. PROP. DAMAGE	
	Net Premiums Received	Net Losses Paid	Net Premiums Received	Net Losses Paid
Aetna Casualty & Surety	$ 257	$ 0	$ 35,727	$ 10,152
Aetna Life	192,292	72,911	----------	----------
American Automobile	----------	----------	13,920	2,102
American Indemnity	1,314	35	411	26
Employers Indemnity	1,465	115	100	0
Fidelity & Casualty	20,418	3,695	— 32	322
Fidelity & Deposit	38	0	0	71
Hartford Acc. & Indemnity	1,839	455	1,304	957
Home Life & Accident	155,775	57,395	2,201	416
Maryland Casualty	95,924	30,825	6,834	1,915
Mass Bonding & Insurance	5,975	364	1,304	181
New Amsterdam Casualty	57,871	30,671	5,232	1,318
Ocean Accident & Guar.	3,520	83	22	0
Royal Indemnity Co.	678	0	53	0
Southern Surety	39,564	30,655	5,621	9,599
Standard Accident	56,892	27,864	6,733	3,315
Travelers	11,441	5,606	----------	----------
U. S. Casualty	17,174	932	5,204	1,839
U. S. F. & G.	161,522	32,509	10,942	3,753
Western Indemnity	779	6	208	0
TOTALS	$ 824,738	$ 294,121	$ 95,784	$ 35,966

COMPANY	PLATE GLASS		BURGLARY AND THEFT	
	Net Premiums Received	Net Losses Paid	Net Premiums Received	Net Losses Paid
Aetna Cas. & Surety	$ 13,975	$ 5,946	$ 12,174	$ 11,422
American Indemnity	912	376	11	0
American Surety	----------	----------	1,388	0
Continental Casualty	----------	----------	73	0
Employers Indemnity	72	450	21	0
Fidelity & Casualty	2,689	1,874	2,335	321
Fidelity & Deposit	0	177	346	948
Hartford Acc. & Indemnity	0	27	800	261
Home Life & Accident	----------	----------	263	0
Lloyds Plate Glass	2,612	879	----------	----------
Maryland Casualty	5,189	2,687	8,235	5,642
Mass. Bonding & Ins.	1,860	1,056	462	191
Metropolitan Casualty	7,377	3,491	----------	----------
National Surety	----------	----------	3,489	5,673
New Amsterdam Casualty	2,329	2,359	1,579	2,173
New York Plate Glass	3,099	1,804	----------	----------
Ocean Accident & Guar.	85	0	1,703	2,448
Royal Indemnity	0	62	8	0
Southern Surety	6,010	2,578	426	0
U. S. Casualty	3,528	1,230	3,186	1,935
U. S. F. & G.	7,317	4,721	12,993	2,042
Western Indemnity	465	235	----------	----------
TOTALS	$ 57,519	$ 29,952	$ 49,492	$ 33,056

COMPANY	CREDIT		SPRINKLER	
	Net Premiums Received	Net Losses Paid	Net Premiums Received	Net Losses Paid
Aetna Casualty & Surety	$----------	$----------	$ 4,070	$ 329
American Cred t Indemnity	4,726	— 79	----------	----------
Home Life & Accident	347	0	----------	----------
Maryland Casualty	----------	----------	1,671	43
TOTALS	$ 5,073	$ — 79	$ 5,741	$ 372

COMPANY	FLY WHEEL		STEAM BOILER	
	Net Premiums Received	Net Losses Paid	Net Premiums Received	Net Losses Paid
Aetna Casualty & Surety	$ 290	$ 0	$----------	$----------
Fidelity & Casualty	1,304	0	2,204	0
Fidelity & Depos t	----------	----------	0	56
Hartford Steam Boiler	2,039	0	27,007	1,809
Maryland Casualty	177	0	4,214	0
Ocean Accident & Guar	----------	----------	1,253	714
Royal Indemnity	339	0	1,167	0
TOTALS	$ 4,149	$ 0	$ 35,845	$ 2,579

COMPANY	WORKMENS COLLECTIVE		WORKMENS COMPENSATION	
	Net Premiums Received	Net Losses Paid	Net Premiums Received	Net Losses Paid
Aetna Life	$ 10,132	$ 3,232	$----------	$----------
Employers Indemnity	----------	----------	450	5
Fidelity & Deposit	----------	----------	0	28
Home Life & Accident	67,067	32,042	----------	----------
Maryland Casualty	8,563	4,210	0	0
New Amsterdam	29,602	11,859	----------	----------
Southern Surety	2,757	731	----------	----------
Standard Accident	774	180	----------	----------
U. S. F. & G.	15,028	3,662	----------	----------
TOTALS	$ 133,923	$ 55,916	$ 450	$ 33

COMPANY	LIVE STOCK		TITLE	
	Net Premiums Received	Net Losses Paid	Net Premiums Received	Net Losses Paid
Harrtford Acc. & Indemnity	$ 3,720	$ 4,551	------------	------------
Nebraska Live Stock	26	0	------------	------------
TOTALS	$ 3,746	$ 4,551	------------	------------

MONTHLY ASSESSMENT ASSOCIATIONS.

Assets, Liabilities and Surplus on December 31, 1919. 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, Nebraska	$ 3,409,067	$1,020,558(a)	$ 2,388,509
Illinois Bankers	Monmouth, Ill.	1,333,427	147,712	1,185,715
National Life Ass'n.	Des Moines, Iowa	1,132,832	75,983	1,056,849
TOTALS		$ 5,875,326	$1,244,253	$ 4,631,073

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

(a) Includes $623,262, one year renewable term reserve on certificates in force.

MONTHLY ASSESSMENT ASSOCIATIONS—Continued.

(BUSINESS IN ARKANSAS FOR THE YEAR 1919.)

Assessments Collected, Claims Paid, Number of Members on December 31, 1919, Net Gain or Loss in Members.

ASSOCIATIONS	Assessments Collected	Claims Paid	Number of Members	Gain or Loss
Guarantee Fund	$ 37,977	$ 12,000	$ 1,171	G 282
Illinois Bankers	92,345	96,000	6,314	G 518
National Life Ass'n	12,926	19,000	1,622	G1,020
TOTALS	$ 143,248	$ 127,000	$ 9,107	G1,820

PRO RATA ASSESSMENT ASSOCIATIONS.

Cash Assets, Other Assets, Total Assets and Liabilities.

ASSOCIATIONS	Location	Cash Assets	Other Assets*	Total Assets	Liabilities
Arkansas Union Mutual (Col)	Little Rock	$ 356	$ 0	$ 356	$ 82
Bankers & Planters Mutual	Morrilton	3,391	6,100	9,491	6,100
Delta Mutual Life & Acc.	McGehee	4,782	0	4,782	0
Farmers Mutual Benefit	Prairie Grove	397	600	997	997
Fayetteville Mutual Benef t	Fayetteville	547	21,758	22,305	15,760
Home Mutual Benefit	Fayetteville	2,729	14,698	17,427	15,599
Mutual Aid Union	Rogers	55,076	130,735	185,811	146,728
Mutual Life Ins. Co.	Jonesboro	2,556	6,192	8,747	10,502
Mutual Relief Ass'n	Booneville	1,269	5,106	6,375	4,128
Ozark Mutual Life	Mena	1,017	7,900	8,917	3,900
Protective Unit Ass'n	Little Rock	53	227	280	169
Southern Mutual Life	Little Rock	7,037	6,609	13,646	7,172
TOTALS		$ 79,210	$ 199,925	$ 279,134	$ 211,137

*Consist almost entirely of assessments to be called on the membership.

PRO RATA ASSESSMENT ASSOCIATIONS.

(BUSINESS IN ARKANSAS FOR THE YEAR 1919.)

ASSOCIATIONS	Assessments Collected	Claims Paid	Total Expenses	No. Certificates Dec. 31, 1919.	Gain or Loss
Arkansas Union Mutual (Col)	$ 12,527	$ 3,702	$ 8,818	16,464	G 1308
Bankers & Planters Mutual	71,704	38,368	34,561	10,125	G 1271
Delta Mutual	21,381	1,018	15,930	1,850	G 1635
Farmers Mutual Benefit	4,118	2,617	1,329	743	G 275
Fayetteville Mutual	48,396	41,661	11,288	3,505	L 242
Home Mutual Benefit	54,926	38,722	25,198	3,390	L 1021
Mutual Aid Union	707,056	420,828	117,213	51,390	L 88
Mutual Relief Ass'n	22,024	18,414	3,528	1,950	L 359
Mutual Life Ins. Co	42,720	29,843	30,103	2,762	L 1338
Ozark Mutual Life	30,321	21,700	8,379	3,713	G 343
Protective Unit Ass'n	8,844	1,037	9,204	1,884	G 1884
Southern Mutual Life	38,279	16,261	18,414	3,945	L 467
TOTALS	$ 1,062,296	$ 634,171	$ 283,965	101,721	G 3201

MONTHLY AND WEEKLY ASSESSMENT ASSOCIATIONS.—ACCIDENT, HEALTH AND INDUSTRIAL.

Assets, Liabilities and Surplus on December 31, 1919.

ASSOCIATIONS	Location	Assets	Liabilities	Surplus
Business Men's Accident*	Kansas City, Mo.	$ 654,674	$ 313,987	$ 340,687
Co-Operative Burial & Ind.	Pine Bluff, Ark.	2,159	0	2,159
Enterprise Mutual	Pine Bluff, Ark.	418	0	418
Inter-State Business Men's	Des Moines, Iowa	341,922	186,249	155,673
Masonic Mutual Accident	Springfield, Mass.	107,957	75,557(a)	32,400
Safety First Health & Acc.	Oklahoma City, Okla.	76,652	3,833	72,819
TOTALS		$ 1,183,782	$ 379,626	$ 604,156

*Converted into a Stock Company on March 9, 1920 and name changed to Business Men's Assurance Co. of America. Licensed for 1920 to transact Legal Reserve Life, Health and Accident Insurance.

(a) Includes $36,990 unearned premium reserve.

BUSINESS IN ARKANSAS FOR THE YEAR 1919.

Assessments Collected, Claims Paid, Number of Members on December 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
Business Men's Accident	$ 19,224	$ 22,634	2,584	G 650	
Co-Operative Burial & Ind.	20,909	10,972	6,425	G 427	10,588
Enterprise Mutual	12,736	2,159	2,766	G 2766	10,578
Inter-State Business Men's	35,974	30,890	2,996	G 368	
Masonic Mutual Accident	4,968	2,078	650	G 441	
Safety First Health & Acc.	119	25	13	G 13	
TOTALS	$ 93,930	$ 68,758	15,434	G 4665	

WHITE FRATERNAL SOCIETIES.

Assets, Liabilities and Insurance in Force on December 31, 1919.

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

SOCIETIES	LOCATION	ASSETS	Liabilit es	Insurance in Force Dec. 31, 1919
1. American Insurance Union	Washington, D. C.	$ 966,531	$ 235,530	$ 96,436,649
2. Ancient Order Gleaners (a)	Detroit, Mich.	1,272,460	78,199	54,772,205
3. A. O. U. W.	Little Rock, Ark.	426,730	(b) 98,512	11,430,500
4. Benefit Ass'n. Ry. Employees	Chicago, Illinois	254,818	35,583	1,859,000
5. Ben Hur, Supreme Tribe	Crawfordsville, Ind.	2,115,159	133,531	79,365,794
6. Brotherhood Amer. Yeomen	Des Moines, Iowa	4,471,184	(c) 1,297,380	353,277,500
7. Catholic Knights America	St. Louis, Mo.	1,103,182	107,656	19,189,335
8. Columb an Circle	Chicago, Ill nois	624,373	(d) 105,161	24,557,000
8. Columbian Circle	Atlanta, Georgia	1,583,580	(e) 1,478,519	26,680,619
10. Commercial Travelers	Columbus, Ohio	1,109,062	241,212	423,485,000
11. Degree of Honor	St. Paul, Minn.	1,622,200	9,925	24,298,200
12. Eagles, Fraternal Order	Kansas City, Mo.	16,366	4,365	716,000
13. Fraternal Aid Union	Lawrence, Kansas	2,422,933	(f) 1,293,763	109,568,306
14. Heralds of Liberty	Huntsville, Ala.	323,680	203,620	16,709,700
15. Homesteaders, The	Des Moines, Iowa	371,212	40,434	40,796,500
16. Ind. Order of Puritans (g)	Pittsburgh, Pa.			
17. Jun. Order United Am. Mechanics	Pittsburgh, Pa.	613,454	35,093	19,168,000
18. Knights of Columbus	New Haven, Conn.	9,743,792	212,160	176,766,562
19. Knights of Pythias	Indianapolis, Ind.	11,264,855	(h) 10,328,802	101,248,894
20. Loyal American Life	Chicago, Illinois	528,668	83,419	16,478,419
21. Maccabees, The	Detroit, Mich.	14,740,769	1,785,101	352,343,547
22. Masonic Life	Buffalo, N. Y.	341,978	214,687	29,564,500

WHITE FRATERNAL SOCIETIES—(*Continued.*)

SOCIETIES	LOCATION	ASSETS	Liabilities	Insurance in Force Dec. 31, 1919
23. Masonic Mutual Life	Washington, D. C.	2,202,757	(i) 2,150,977	37,657,924
24. Modern Order Praetorians	Dallas, Texas	2,729,704	117,829	40,038,391
25. Modern Woodmen	Rock Island, Ill.	14,861,510	2,592,841	1,627,088,500
26. Nat'l Benevolent Society	Kansas City, Mo.	10,066	543	195,850
27. Nat'l Frat. Soc. of the Deaf	Chicago, Illinois	224,490	2,818	3,191,500
28. National Slovak Society	Chicago, Illinois	1,767,219	256,839	29,473,750
29. Polish National Alliance	Chicago, Illinois	4,773,506	388,305	68,984,800
30. Railway Mail Association	Portsmouth, N. H.	150,591	15,223	56,508,000
31. Royal Arcanum	Boston, Mass.	7,547,061	568,922	221,978,058
32. Royal Neighbors	Rock Island, Ill.	3,447,766	513,431	394,612,000
33. Security Benefit Ass'n. (j)	Topeka, Kansas	2,151,149	495,883	287,376,000
34. Travelers Protective	St. Louis, Mo.	500,494	84,049	412,665,000
35. Woman's Ben. Ass'n. of Maccabees	Port Huron, Mich.	13,323,313	247,099	158,115,907
36. Woodmen Circle	Omaha, Nebraska	8,051,750	640,417	211,990,700
37. Woodmen of the World	Omaha, Nebraska	37,788,871	(k) 3,226,789	1,173,423,275
TOTALS		$155,447,233	$ 29,324,617	$6,751,011,885

(a) Withdrew April 1, 1920.
(b) Maintains full reserve on all certif cates. Amount not ascertained in time to include n liabilities.
(c) Includes $61,598 reserve on adequate rate class and Juvenile certificates.
(d) Includes $1,618 reserve on Twenty Payment Life certificates.
(e) Includes $1,348,217 full reserve on all certificates n force.
(f) Includes $595,371 reserve on adequate rate classes.
(g) Withdrew October 11, 1919.
(h) Includes $10,015,094 full reserve on all certificatess in force.
(i) Includes $2,106,905 full reserve on American Experience 3 1-2 per cent Table on all certificates.
(j) Merger of National Americans and Knights & Ladies of Security August 15, 1919.
(k) Includes $86,340 reserve on certif cates issued through Universal Camp and Juvenile Departments.

WHITE FRATERNAL SOCIETIES.

(BUSINESS IN ARKANSAS FOR THE YEAR 1919.)

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, 1919.		Assessments Collected	Claims Paid		Gain or Loss
	No.	Amount		No.	Amount	
American Insurance Union	11,692	$ 11,803,860	$ 103,423	251	$ 85,307	G 11,692
A. O. U. W.	9,746	11,430,500	205,919	112	149,818	G 1123
Benefit Ass'n Ry. Employees	297	----------	3,787	3	----------	G 200
Ben Hur, Supreme Tribe	2,079	2,522,048	35,867	28	27,425	G 344
Brotherhood Amer. Yeomen	1,707	1,975,500	19,690	26	19,678	L 21
Catholic Knights of America	791	644,750	13,068	7	6,500	G 32
Columbian Circle	109	112,000	2,718	1	1,000	G 74
Columbian Woodmen	1,299	1,858,137	38,183	29	23,709	L 94
Commercial Travelers	892	4,460,000	9,842	48	3,833	G 93
Degree of Honor	944	963,500	12,596	6	7,000	G 274
Eagles, Fraternal Order	35	37,000	----------	4	2,500	G 35
Fraternal Aid Union	1,741	1,954,343	----------	34	38,469	L 234
Heralds of Liberty	1,068	538,500	18,507	19	15,,300	L 2975
Homesteaders, The	116	154,000	2,680	1	790	G 88
Jun. Order United Amer. Mechanics	13	15,000	294	2	1,750	G 4
Knights of Columbus	352	411,000	5,857	3	3,000	G 50
Knights of Pythias	1,692	2,887,767	77,165	36	71,099	G 50
Loyal American Life	95	135,700	3,718	3	3,950	L 37

WHITE FRATERNAL SOCIETIES—(*Continued.*)

	In Force Dec. 31, 1919		Assessments Collected	Claims Paid		Gain or Loss
	No.	Amount		No.	Amount	
Maccabees, The	2,615	3,307,000	53,257	86	66,777	L 12
Masonic Life	167	286,500	3,453	1	1,000	G 71
Masonic Mutual Life	192	290,500	7,525	4	5,000	L 26
Modern Order Praetorians	232	288,989	5,389	1	1,000	G 3
Modern Woodmen	14,558	19,753,500	256,004	185	245,303	G 82
Nat'l Benevolent Society	742	20,650	4,360	288	2,120	G 390
Nat'l Frat. Soc of the Deaf	58	52,500	1,174	9	195	G 7
National Slovak Society	106	74,700	1,266	0	0	L 5
Polish National Alliance	84	55,700	1,669	1	390	L 5
Railway Mail Association	132	528,000	1,367	10	4,810	G 3
Royal Arcanum	464	940,225	31,810	13	31,535	L 23
Royal Neighbors	4,448	4,789,250	38,698	55	58,700	G 293
Security Benefit Association	4,792	6,323,000	57,234	55	61,710	G 1148
Travelers Protective	1,063	5,315,000	10,241	42	15,223	G 391
Womans Ben. Ass'n of Maccabees	2,331	2,467,400	35,032	15	17,100	G 293
Woodmen Circle	14,092	14,170,700	179,068	141	134,833	G 1103
Woodmen of the World	55,833	66,493,719	910,435	806	948,515	G 2253
TOTALS	136,577	$167,060,938	$ 2,151,796	2,321	$ 2,052,839	G 16,664

WHITE FRATERNAL SOCIETIES.

Total Assessments Collected, Total Amount of Claims Paid and Total Amount Used for Expenses During 1919, also Percentages of Solvency on December 31, 1918.

SOCIETIES	Assessments Collected	Claims Paid	Expenses	Solvency
American Insurance Union	$ 1,386,463	$ 1,125,512	$ 492,902	109.04
A. O. U. W.	205,919	149,818	79,567	100.80
Benefit Ass'n Ry. Employees	635,089	259,090	293,894	104.45
Ben Hur, Supreme Tribe	1,685,754	1,032,519	382,686	93,72
Brotherhood Amer. Yeomen	3,638,768	3,286,179	1,318,110	35.13
Catholic Knights of America	477,464	587,882	36,390	76.71
Columbian Circle	494,340	429,180	88,285	94.92
Columbian Woodmen	649,942	351,998	204,432	110.99
Commercial Travelers	1,016,828	721,793	184,662	Z
Degree of Honor	434,420	283,797	77,785	103.50
Eagles, Fraternal Order	13,968	2,504	5,591	101.17
Fraternal Aid Union	3,605,704	2,398,189	621,928	(a) 44.66
Heralds of Liberty	422,606	242,418	234,992	73.29
Homesteaders, The	522,,344	447,502	198,523	38.95
Jun. Order United Am. Mechanics	270,890	111,595	100,337	79.38
Knight of Columbus	2,635,390	1,753,783	528,517	119.32
Knights of Pythias	2,571,868	1,881,976	421,512	114.00
Loyal American Life	435,213	290,135	174,353.	92.01
Maccabees, The	6,693,492	6,826,742	747,649	87.41
Masonic Life	630,395	581,825	169,291	78.98
Masonic Mutual Life	947,761	224,120	396,355	101.00

WHITE FRATERNAL SOCIETIES—(*Continued.*)

SOCIETIES	Assessments Collected	Claims Paid	Expenses	Solvency
Modern Order Praetorians	737,590	347,645	244,229	(b)87.92
Modern Woodmen	21,517,828	21,526,138	2,015,805	33.48
Nat'l Benevolent Society	30,510	10,820	19,198	107.00
Nat'l Frat. Soc of the Deaf	72,293	29,083	11,489	127.88
National Slovak Society	808,758	457,397	68,210	77.46
Polish National Alliance	1,915,631	1,382,505	139,213	89.95
Railway Mail Association	163,045	139,445	22,506	Z
Royal Arcanum	6,725,962	5,454,653	232,715	97.86
Royal Neighbors	3,667,080	3,699,603	545,010	31.53
Security Benefit Association	3,134,310	3,514,847	720,829	(c)
Travelers Protective	675,537	410,952	116,561	Z
Womans Ben. Ass'n of Maccabees	2,600,824	1,717,651	594,942	100.50
Woodmen Circle	2,796,370	1,991,627	713,283	55.56
Woodmen of the World	15,667,703	16,700,128	3,035,647	60.73
TOTALS	$ 88,888,059	$ 80,371,051	$ 15,237,398	------------

(a) Valuation of inadequate rate class. One other class shows 100 per cent, while still another shows 109.62.

(b) Solvency of inadequate rate classes 53.25 per cent.

(c) This society represents a merger of two societies, the National Americans and Knights & Ladies of Security on December 31st, 1918, the former had a percentage of solvency of 81.60% and the latter 38.70%.

Z These societies limit their membership to one hazardous occupation and are therefore not required to file a valuation report.

NEGRO FRATERNAL SOCIETIES.

(BUSINESS IN ARKANSAS FOR THE YEAR 1919.)

SOCIETIES	LOCATION	ASSETS	Liabilities	No. Members Dec. 31, 1919.	Assessments Collected	Claims Paid	Total Expenses
1. American Knights of Freedom	Arkadelphia	$ 7,806	$ 2,608	1,039	$ 5,070	$ 4,047	$ 2,017
2. American Woodmen (a)	Denver, Colo.	413,050	9,658	1,790	9,086	1,740	----------
3. American Workmen (b)	Washington, D. C.	88,870	2,164	1,488	13,209	1,706	----------
4. Eastern Star Benefit Ass'n.	Grady	27,522	6,892	8,675	51,719	48,600	6,035
5. Grand Court of Calanthe	Pine Bluff	26,655	7,875	10,030	65,075	56,595	10,703
6. Household of Ruth No. 2	Little Rock	13,877	2,500	4,921	47,932	41,708	4,116
7. Imperial Council Jugamos	Forrest City	14,051	200	7,252	52,467	28,895	13,117
8. Ind. Order Immaculates	Harrisburg	737	90	628	4,892	3,246	1,809
9. International Order Daniel	Little Rock	300	0	100	459	25	134
10. International Order 70s	Grady	955	730	523	2,042	1,395	520
11. Knights & Daughters of Tabor	Little Rock	123,990	47,010	40,671	221,128	177,103	6,890
12. Knights Guiding Star of East	Morrilton	8,688	1,039	2,242	8,803	9,219	3,647
13. Knights of Honor of World	Little Rock	93	21	502	977	925	111
14. Knights of Pythias, Etc.	Little Rock	63,668	11,700	14,760	105,433	72,114	16,683
15. Masonic Benefit Ass'n.	Prescott	50,240	17,650	16,018	88,638	62,610	4,832
16. National Mosaic Templars	Little Rock	473,498	87,546	(c)31,664	110,653	91,993	----------
17. Odd Fellows Benefit Ass'n (d)	Marianna	25,615	16,725	10,100	96,267	79,382	5,594
18. Progressive Nat'l True Aid	No. Little Rock	102	50	535	1,574	850	54
19. Royal Arch Benefit Ass'n.	Wynne	4,686	225	----------	3,500	600	528

NEGRO FRATERNAL SOCIETIES—(*Continued.*)

	SOCIETIES	Location	Assets	Liabil ties	No. Members Dec. 31, 1919.	Assessments Collected	Claims Paid	Total Expenses
20.	Rising Sons & Daughters	No. Little Rock	167	0	502	462	250	76
21.	Royal Circle Friends	Forrest City	109,383	4,169	23,372	140,288	109,452	26,197
22.	S. & B. Mutual Aid	Camden	602	200	221	990	413	529
23.	St. Joseph's Aid	Augusta	3,686	0	2,096	10,302	8,525	1,709
24.	Supreme Council Shepherds	Marianna	25,390	2,080	3,918	25,218	14,105	4,,204
25.	True Aid Society	Little Rock	100	100	300	1,061	875	675
26.	United Bros. African Race	No. Little Rock	1,141	30	639	3,361	3,303	212
27.	United Bros. Friendship	Pine Bluff	5,132	3,775	4,155	21,296	23,458	4,495
28.	United Friends of America	Little Rock	845	0	1,219	1,990	93	1,152
29.	United K. & L. Honor of World	Pine Bluff	3,443	1,300	2,504	12,897	7,597	1,216
30.	United Modern Success. Workers	Morrilton	0	0	0	212	0	364
31.	United Order Good Samaritans	Forrest City	2,314	300	2,754	3,659	600	2,723
32.	W. & L. True Aid	Little Rock	536	10	457	428	300	284
33.	Western Thinkers of America	Little Rock	194	150	402	864	25	645
34.	Woodmen of Union	Hot Springs	32,003	1,492	11,723	80,533	52,866	28,285
	TOTALS		$ 1,529,339	$ 228,289	207,200	$ 1,192,485	$ 904,615	$ 149,556

(a) Solvency December 31, 1918, 111.90 per cent.
(b) Solvency December 31, 1918, 103.33 per cent.
(c) Includes number of members in Arkansas only.
(d) Conducting business by order of Circuit Court.