

STATE OF ARKANSAS
DEPARTMENT OF INSURANCE
AND FIRE PREVENTION

BRUCE T. BULLION
INSURANCE COMMISSIONER AND FIRE MARSHAL

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DEPUTY INSURANCE COMMISSIONER AND FIRE MARSHAL

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ASSISTANT INSURANCE COMMISSIONER

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CLERK AND STENOGRAPHER

CONDENSED REPORT
FIRE, LIFE, CASUALTY *and* FRATERNAL
1923 BUSINESS

Little Rock, Arkansas, April 17, 1924.

HON. THOMAS C. McRAE,
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 1923. In same is set out the financial standing, and business transacted by all fire, life and miscellaneous companies and associations and fraternal societies in the State of Arkansas during the 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 and Mutual.....	141
Reciprocal Exchanges.....	34
Life, Legal Reserve.....	78
Assessment	40
Miscellaneous and Casualty.....	45
Fraternal, White.....	32
Fraternal, Colored	24
Farmers Mutual Fire Associations.....	12
Total.....	406

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:

Arkansas Mutual Benefit Association.....	Camden
Christian Benevolent Association.....	Jonesboro
Citizens Benefit Association.....	Magnolia
Citizens Mutual Protective Association.....	Little Rock
Dixie Mutual Life Insurance Company.....	Edmondson
Farmers Mutual Fire Insurance Company.....	Ma vern
Farmers Mutual Life Insurance Company.....	Malvern
National Equity Life Insurance Company.....	Little Rock
National Mutual Insurance Company for the Blind.....	Fort Smith
National Reserve Insurance Company.....	Hot Springs
Protestant American Life Association.....	Little Rock
South Arkansas Mutual Fire Insurance Association.....	Smackover
Southern Mutual Life Association.....	Texarkana

Temporary Permits

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

Hardware & Furniture Dealers Mutual Fire Insurance Co. The.....	Stuttgart
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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

Bankers and Shippers Insurance Company.....	New York
East and West Insurance Company.....	New Haven, Conn.
Employers Fire Insurance Company.....	Boston
Fidelity Union Fire Insurance Company.....	Dallas, Texas
Lincoln Fire Insurance Company.....	New York
Mercantile Insurance Company of America.....	New York
Mississippi Fire Insurance Company.....	Jackson, Miss.
Philadelphia Fire & Marine Insurance Company.....	Philadelphia
World Fire & Marine Insurance Company.....	Hartford, Conn.

LIFE

American Mutual Life Insurance Company.....	Lake Charles, La.
American Old Line Insurance Company.....	Lincoln, Nebraska
National Benefit Life Insurance Company.....	Washington, D. C.
North American National Life Insurance Company.....	Omaha, Nebraska
Peoples Life Insurance Company.....	Frankfort, Ind.
Royal Union Life Insurance Company.....	Des Moines, Iowa
Royal Union Mutual Life Insurance Company.....	Des Moines, Iowa
Southern Insurance Company.....	Nashville, Tenn.
Standard Life Insurance Company.....	Decatur, Ill.
United States National Life & Casualty Company.....	Chicago, Ill.

MISCELLANEOUS AND CASUALTY

Indemnity Insurance Company of North America.....	Philadelphia
Liberty Mutual Insurance Company.....	Boston
New York Indemnity Company.....	New York
Ridgely Protective Association.....	Worcester, Mass.
Sun Indemnity Company of New York.....	New York

RECIPROCAL

Affiliated Underwriters.....	New York
American Bankers Indemnity Alliance.....	Kansas City, Mo.
Casualty Indemnity Exchange.....	St. Louis
Lumbermans Exchange.....	Kansas City, Mo.
National Retail Lumber Dealers.....	Detroit
Oilmens Reciprocal Association.....	Houston, Texas
Reciprocal Annex.....	Kansas City, Mo.
Reciprocal Underwriters.....	Kansas City, Mo.
Universal Underwriters.....	Kansas City, Mo.

Withdrawals from the State

The following companies have either withdrawn from the state or ceased business:

FIRE

Federated Fire Reinsurance Company.....	Mason City, Iowa
First Russian Insurance Company.....	Petrograd, Russia
Moscow Fire Insurance Company.....	Moscow, Russia
Norwegian Atlas Insurance Company, Limited.....	Christiania, Norway
Russian Reinsurance Company.....	Petrograd, Russia

LIFE

Mississippi Life Insurance Company (merged).....	Memphis, Tenn.
North American Life Insurance Company.....	Chicago
Protective Life Insurance Company.....	Birmingham, Ala.
Royal Union Mutual Life Insurance Company.....	Des Moines, Iowa
Shenandoah Life Insurance Company.....	Roanoke, Va.

MISCELLANEOUS AND CASUALTY

Federal Casualty Company.....	Detroit, Mich.
Peerless Casualty Company.....	Keene, New H.

ASSESSMENT

Mutual Legion of America.....	Little Rock
Peoples Protective Association (merged).....	Little Rock
Protective Unit Association (merged).....	Little Rock
Southern Mutual Life Association.....	Texarkana
United Brotherhood of Arkansas.....	Malvern

FRATERNAL

St. Joseph's Aid of the Universe.....	Augusta
United Brothers & Sisters of the African Race.....	North Little Rock

Examinations

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

American Mutual Union.....	Eureka Springs
Ancient Order of United Workmen.....	Little Rock
Arkansas State Life Insurance Company.....	Little Rock
Great Southern Fraternal Union.....	Little Rock
Great Southern Mutual Life Insurance Company.....	Little Rock
Home Fire Insurance Company.....	Little Rock
Home Life Insurance Company.....	Little Rock
Home Accident Insurance Company.....	Little Rock
Knights of Pythias (colored).....	Little Rock
Modern Order of Magians.....	Camden
Mosaic Templars of America.....	Little Rock
Mutual Aid Union.....	Rogers
Mutual Income Insurance Company.....	Little Rock
National Equity Life Insurance Company.....	Little Rock
Southern Mutual Life Association.....	Little Rock
State Mutual Aid Association.....	Little Rock
United Friends of America.....	Little Rock

Financial Statement

Receipts of the Department During 1923

From Taxes, all sources.....	\$399,710.48
From Fees, all sources.....	39,822.40
Total Receipts.....	\$439,532.88

Disbursements During 1923

Out of "Maintenance" Appropriation.....	\$ 4,199.41
Out of "Salaries" Appropriation.....	13,000.00
Total Disbursements.....	\$ 17,199.41
Excess of Receipts above Disbursements.....	\$422,333.47

Firemen's Pension Fund

As required by law, we give below a list of the cities and towns of this State that have so far claimed this tax, the amount of premiums collected by fire companies, corporations and associations as reported to us, the amount of tax on such premiums at 2%, and one-half of such tax apportionable to each of said cities and towns as follows:

NAME OF CITY OR TOWN	PREMIUMS COLLECTED	TAX AT 2%	ONE-HALF OF 2% TAX
Augusta.....	\$ 23,374.60	\$ 467.49	\$ 233.74
Batesville.....	66,560.09	1,331.20	665.60
Bentonville.....	27,907.73	558.15	279.07
Blytheville.....	134,672.48	2,693.45	1,346.72
Conway.....	77,504.27	1,550.09	775.04
Dardanelle.....	17,389.25	347.78	173.89
De Queen.....	23,543.35	470.87	235.43
El Dorado.....	161,386.71	3,227.73	1,613.86
England.....	29,587.85	591.75	295.87
Fayetteville.....	89,497.46	1,789.95	894.97
Fordyce.....	39,159.66	783.19	391.59
Fort Smith.....	390,814.88	7,816.29	3,908.14
Helena.....	242,726.82	4,854.53	2,427.26
Hope.....	68,466.57	1,369.33	684.66
Hot Springs.....	297,131.22	5,942.62	2,971.31
Jonesboro.....	147,511.28	2,950.23	1,475.11
Little Rock.....	990,202.72	19,804.05	9,902.02
Luxora.....	4,029.47	80.59	40.29
Marianna.....	74,376.25	1,487.52	743.76
Mena.....	38,863.51	777.27	388.63
Morrilton.....	50,624.18	1,012.48	506.24
Newport.....	82,904.64	1,658.09	829.04
North Little Rock.....	50,590.72	1,011.81	505.90
Paragould.....	62,031.28	1,240.63	620.31
Pine Bluff.....	361,950.13	7,239.00	3,619.50
Prescott.....	25,696.90	513.93	256.96
Rogers.....	41,677.30	833.55	416.77
Russellville.....	41,670.40	833.41	416.70
Siloam Springs.....	33,609.20	672.18	336.09
Springdale.....	23,621.70	472.43	236.21
Texarkana.....	141,654.20	2,833.08	1,416.54
Van Buren.....	35,636.66	712.73	356.36
Wynne.....	44,527.59	890.55	445.27
Totals.....	\$3,940,901.07	\$78,817.95	\$39,408.85

The above figures are based on the business of the companies during the year 1923, and were compiled by us under the provisions of the Firemen's Relief and Pension Fund Act of 1921.

Fire Marshal's Division

Since the last report of this Department seventy-nine requests have been made by proper officials for investigation of fires said to be of incendiary origin. In compliance with the law we have made investigations of these fires, some of which have not been completed at this time, and have also completed the investigation of fires which were not completed at the time of the last report. We have reported the completed investigation to the Prosecuting Attorney of the District in which the investigation was made, as required by law.

Since our last report we have made the following disposition of cases:

Indictments	31
Convictions	7
Hung juries.....	4
Acquittals	5
Nolle prossed.....	3
Indictments not tried.....	20
To be submitted.....	11
Submitted, no indictment.....	5
Not submitted, lack of evidence.....	37
Examinations not completed.....	3

The campaign of education in fire prevention has been carried on as heretofore in public addresses in schools and public assemblies, in which we have impressed on the people the necessity of fire prevention to save property and human life from careless and needless fires. The number of people burned to death in this State last year was seventy-nine white and thirty-eight colored, a total of one hundred seventeen.

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 of 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.

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.

GENERAL SUMMARY STATEMENT

Companies Transacting Business in Arkansas During 1923

No.	CLASSES	ASSETS	LIABILITIES	CAPITAL	SURPLUS
91	Direct Writing Fire.....	\$1,117,047,666	\$674,618,691	\$155,034,660	\$287,394,315
35	Fire Reinsurance.....	110,285,634	76,388,246	13,575,000	20,322,388
13	Mutual Fire.....	20,384,185	11,826,769	.....	8,557,416
33	Reciprocal Exchanges..	26,762,411	10,459,676	.....	16,302,735
74	Legal Reserve Life.....	6,917,983,893	6,591,809,610	45,982,987	280,191,296
32	Pro Rata Assessment....	333,707	243,769	.....	89,938
8	Assessment	14,682,648	3,321,247	.....	11,361,401
45	Casualty (a)	418,789,130	291,006,969	64,875,540	62,906,621
32	White Fraternal.....	271,938,842	53,643,498	.....	218,295,344
25	Colored Fraternal.....	3,089,021	289,377	.....	2,799,644
Totals.....		\$8,901,297,137	\$7,713,607,852	\$279,468,187	\$908,221,098

(a) Assets, Liabilities, Capital Stock and Surplus of 18 Legal Reserve Life Companies writing casualty lines not included.

STOCK FIRE INSURANCE COMPANIES—(Direct Writing)
Showing Financial Condition on December 31, 1923

NAME OF COMPANY	ASSETS	LIABILITIES	CAPITAL	SURPLUS
Aetna.....	\$ 41,931,880	\$ 26,001,499	\$ 5,000,000	\$ 10,930,381
Agricultural.....	8,296,361	5,263,063	1,000,000	2,033,298
Alliance.....	6,214,860	3,714,860	1,000,000	1,500,000
American Alliance.....	4,844,356	1,808,016	1,000,000	2,036,340
American Central.....	8,181,693	5,313,644	1,000,000	1,868,049
American Drugists.....	1,101,677	208,390	300,000	593,287
American Eagle.....	7,472,266	4,664,690	1,000,000	1,807,576
American Fire Corp.....	1,869,933	1,284,786	300,000	285,147
American Insurance.....	20,912,008	14,129,373	3,000,000	3,782,635
Atlas.....	5,837,594	4,322,153	400,000*	1,115,441
Automobile.....	16,505,486	11,978,739	2,000,000	2,526,747
Bankers & Shippers.....	4,266,649	2,451,178	1,000,000	815,471
British America.....	2,274,517	1,451,783	200,000*	622,734
Camden.....	8,285,436	4,779,006	1,500,000	2,006,430
Citizens.....	1,218,168	855,665	200,000	162,503
City of New York.....	4,203,903	2,478,391	1,000,000	725,518
Columbia.....	2,178,085	988,230	400,000	789,855
Commercial Union Assurance.....	15,832,085	10,324,441	1,020,000	4,487,644
Commercial Union Fire.....	2,552,364	1,850,911	200,000	501,453
Connecticut.....	13,794,539	8,764,522	1,000,000	4,030,017
Continental.....	51,988,628	25,718,238	10,000,000	16,270,390
Detroit F. & M.....	3,370,112	1,455,362	800,000	1,114,750
East & West.....	1,185,839	202,643	500,000	483,196
Employers Fire.....	2,961,154	997,375	1,000,000	963,779
Equitable F. & M.....	4,166,376	1,487,327	1,000,000	1,679,049
Export.....	899,674	45,842	400,000	443,832
Federal.....	8,201,600	4,886,334	1,000,000	2,315,266
Federated Fire.....	800,199	51,686	600,000	148,513
Fidelity Phenix.....	38,784,758	20,658,652	5,000,000	13,126,106
Fire Association.....	16,569,962	10,483,644	1,000,000	5,086,318
Fireman's Fund.....	24,152,968	16,799,808	3,000,000	4,353,160

STOCK FIRE INSURANCE COMPANIES--(Direct Writing)--(Continued)

NAME OF COMPANY	ASSETS	LIABILITIES	CAPITAL	SURPLUS
Firemen's.....	\$14,683,598	\$ 8,181,979	\$ 2,250,000	\$ 4,251,619
Franklin.....	8,251,533	5,069,238	1,000,000	2,182,305
Girard F. & M.....	5,025,111	2,949,854	1,000,000	1,075,257
Glens Falls.....	11,888,241	7,882,537	1,000,000	3,005,704
Globe & Rutgers.....	52,893,275	33,700,560	3,500,000	15,692,715
Great American.....	46,282,041	21,316,680	12,500,000	12,465,361
Hartford.....	74,493,584	52,307,184	8,000,000	14,186,400
Hone Fire.....	1,779,742	839,477	500,000	440,265
Home F. & M.....	4,270,856	2,311,222	1,000,000	959,634
Home, The.....	82,454,768	47,971,481	18,000,000	16,483,287
Importers & Exporters.....	2,773,896	1,520,272	700,000	553,624
Indemnity Marine.....	1,325,878	438,122	300,000*	587,756
Ins. Co. of North America.....	50,019,377	35,019,377	5,000,000	10,000,000
Ins. Co. of State of Pennsylvania.....	5,271,662	3,169,954	1,000,000	1,101,708
L. & L. & G.....	20,703,720	14,442,938	600,000*	5,660,782
L. & L. Fire.....	8,420,860	4,412,971	510,000*	3,497,889
Mechanics.....	3,044,607	1,440,621	300,000	1,303,986
Milwaukee Mechanics.....	3,673,819	2,208,445	600,000	866,374
Mississippi Fire.....	8,940,822	5,277,001	1,250,000	2,413,821
National Fire.....	1,104,042	441,054	351,240	311,748
National Liberty.....	32,200,948	21,099,378	2,000,000	9,101,570
National Security.....	12,518,517	8,015,624	1,500,000	3,002,893
National Union.....	1,056,329	222,158	500,000	334,171
Newark.....	10,063,938	6,937,265	2,000,000	1,126,673
New Hampshire.....	5,207,441	3,285,473	500,000	1,421,968
Niagara.....	11,275,627	5,873,397	2,000,000	3,402,230
North British.....	17,580,218	10,847,084	3,000,000	3,733,134
North River.....	13,838,495	8,648,165	400,000*	4,790,330
Orient.....	12,323,400	7,740,417	2,000,000	2,582,983
Pacific States.....	6,369,115	3,367,984	1,000,000	2,001,131
Palatine.....	1,029,284	526,308	310,420	192,556
	5,359,070	3,535,554	330,000*	1,483,516

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

NAME OF COMPANY	ASSETS	LIABILITIES	CAPITAL	SURPLUS
Pennsylvania.....	\$ 11,929,511	\$ 7,392,458	\$ 1,000,000	\$ 3,537,053
Philadelphia F. & M.....	3,279,170	1,133,254	1,000,000	1,145,916
Phoenix Assurance.....	7,320,808	4,842,215	400,000*	2,078,593
Phoenix Insurance.....	29,397,973	13,247,379	5,000,000	11,150,594
Providence-Washington.....	11,297,222	6,125,562	1,000,000	4,171,660
Queen.....	18,307,514	10,134,716	3,000,000	5,172,798
Reliance.....	1,296,193	695,547	400,000	200,646
Royal Exchange.....	5,275,923	3,355,180	400,000*	1,520,743
Royal Insurance.....	21,756,058	15,892,200	400,000*	5,463,858
Scottish Union.....	8,319,099	4,738,093	200,000*	3,381,006
Sea.....	2,783,097	1,659,988	200,000*	883,109
Security.....	8,502,583	5,407,577	1,000,000	2,095,006
Springfield F. & M.....	22,473,096	14,022,004	3,500,000	4,951,092
Standard Marine.....	3,391,697	1,804,439	200,000*	1,387,258
Star.....	4,889,061	2,119,780	1,000,000	1,269,281
Sterling.....	2,879,690	1,429,594	850,000	600,096
St. Paul F. & M.....	21,413,890	11,327,444	4,000,000	6,086,446
Stuyvesant.....	2,699,113	1,591,925	700,000	407,188
Sun.....	7,227,782	5,080,377	400,000*	1,747,405
Thames & Mersey.....	1,466,656	546,809	200,000*	719,847
Union Assurance.....	3,075,937	2,283,680	463,000*	329,257
Union Insurance.....	8,964,640	7,117,721	400,000*	1,446,919
Union Marine.....	1,260,308	502,768	200,000*	557,540
U. S. Fire.....	18,624,519	11,821,776	2,000,000	4,802,743
U. S. Merchants & S.....	4,447,787	2,331,202	1,000,000	1,116,583
Victory.....	1,258,804	540,795	500,000	218,009
Westchester.....	12,733,963	8,089,278	1,500,000	3,144,685
Western Assurance.....	4,296,822	2,865,113	400,000*	1,031,709
Totals.....	\$1,117,047,666	\$874,618,691	\$155,034,660	\$287,394,315

*Deposit Capital.

†Formerly United States Lloyds, Inc. Name changed December 18, 1923.

STOCK FIRE INSURANCE COMPANIES--(Direct Writing)
Business in Arkansas for the Year 1923

NAME OF COMPANY	LOCATION	NET RISKS	NET PREMIUMS	NET LOSSES
Aetna.....	Hartford.....	\$ 35,310,980	\$ 410,484	\$ 253,394
Agricultural.....	Watertown, N. Y.....	8,481,100	38,406	16,529
Assurance.....	Philadelphia.....	2,674,337	25,548	24,222
American Alliance.....	New York.....	2,296,126	17,981	6,404
American Central.....	St. Louis.....	7,355,087	52,550	38,753
American Druggists.....	Cincinnati.....	232,150	3,562	486
American Eagle.....	New York.....	3,126,150	29,207	12,560
American Fire Corporation.....	New York.....	260,948	11,305	6,178
American Insurance.....	Newark, N. J.....	10,164,852	130,043	57,820
Atlas.....	London, Eng.....	3,206,662	40,755	36,129
Automobile.....	Hartford.....	10,949,730	126,297	66,076
Bankers & Shippers.....	New York.....	2,041,375	33,231	12,981
British America.....	Toronto, Can.....	699,625	9,263	4,975
Camden.....	Camden, N. J.....	3,584,708	41,260	33,289
Citizens.....	St. Louis.....	3,413,839	47,068	36,954
City of New York.....	New York.....	3,286,698	39,333	13,489
Columbia.....	Jersey City.....	410,699	5,884	6,222
Commercial Union Assurance.....	London, Eng.....	12,478,817	169,636	96,431
Commercial Union Fire.....	New York.....	2,399,565	32,648	19,000
Connecticut.....	Hartford.....	4,584,710	46,471	22,409
Continental.....	New York.....	15,642,035	146,274	63,547
Detroit F. & M.....	Detroit.....	589,767	6,139	2,132
East & West.....	New Haven.....	112,521	1,471	104
Employers Fire.....	Boston.....	174,250	3,133	1,762
Equitable F. & M.....	Providence, R. I.....	566,373	6,014	1,837
Export.....	New York.....	17,389	296	373
Federal.....	Jersey City.....	10,439,835	29,291	16,065
Fidelity-Phenix.....	New York.....	12,488,448	116,872	50,570
Fire Association.....	Philadelphia.....	4,261,687	94,088*	67,449
Fireman's Fund.....	San Francisco.....	6,665,328	82,320	81,258
Firemen's.....	Newark, N. J.....	34,784,605	378,911	208,506

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

NAME OF COMPANY	LOCATION	NET RISKS	NET PREMIUMS	NET LOSSES
Franklin.....	Philadelphia.....	\$ 8,705,965	\$ 112,498	\$ 71,535
Girard F. & M.....	Philadelphia.....	5,594,722	60,043	29,525
Glens Falls.....	Glens Falls, N. Y.....	8,833,907	94,566	50,182
Globe & Rutgers.....	New York.....	11,932,261	211,845	123,300
Great American.....	New York.....	20,973,891	197,165	123,150
Hartford.....	Hartford.....	53,137,790	632,328	388,380
Home Fire.....	Little Rock.....	21,971,919	287,654	91,290
Home F. & M.....	San Francisco.....	303,303	15,891	9,441
Home, The.....	New York.....	46,772,063	604,190	321,816
Importers & Exporters.....	New York.....	445,813	5,282	4,629
Indemnity Marine.....	London, Eng.....	383,568	4,791	1,326
Insurance Company of North America.....	Philadelphia.....	24,516,418	262,029	218,553
Insurance Company of State of Pa.....	Philadelphia.....	1,698,520	34,591	37,486
L. & L. & G.....	Liverpool, Eng.....	12,377,902	177,577	97,978
Mechanics & Traders.....	New Orleans.....	3,308,708	41,034	19,810
Mechanics.....	Philadelphia.....	1,302,548	18,767	11,836
Milwaukee Mechanics.....	Milwaukee.....	3,760,536	38,192	21,645
Mississippi Fire.....	Jackson, Miss.....	3,458,557	38,445	14,505
National Fire.....	Hartford.....	193,150	2,833	0
National Liberty.....	New York.....	11,654,756	149,116	87,624
National Security.....	New York.....	4,644,496	47,463	21,181
National Union.....	Omaha.....	0	140	119
Newark.....	Pittsburgh.....	8,078,585	138,323	82,376
New Hampshire.....	Newark, N. J.....	2,046,245	23,200	19,110
Niagara.....	Manchester, N. H.....	2,052,676	34,578	32,931
North British.....	New York.....	7,562,005	105,737	70,404
North River.....	London, Eng.....	4,793,182	60,394	34,106
Orient.....	New York.....	3,728,355	48,649	34,536
Pacific States.....	Hartford.....	2,011,438	25,189	11,707
Palatine.....	Portland, Ore.....	410,257	7,406	207
Pennsylvania.....	London, Eng.....	5,658,890	65,197	40,720
	Philadelphia.....	3,458,150	42,757	11,628

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

NAME OF COMPANY	LOCATION	NET RISKS	NET PREMIUMS	NET LOSSES
Philadelphia F. & M.	Philadelphia	\$ 2,316,908	\$ 12,437	\$ 1,231
Phoenix Assurance	London, Eng.	7,835,794	69,439	28,287
Phoenix Insurance	Hartford	5,592,968	61,792	39,569
Providence-Washington	Providence, R. I.	4,042,500	52,927	30,670
Queen	New York	6,670,566	85,192	51,913
Reliance	Philadelphia	757,045	9,442	802
Royal Exchange	London, Eng.	3,733,671	49,137	32,132
Royal Insurance	Liverpool, Eng.	24,583,363	213,872	116,154
Scottish Union	Edinburgh, Scotland	2,966,152	35,937	15,268
Sea	Liverpool, Eng.	1,459,908	12,013	1,454
Security	New Haven	3,129,356	37,040	11,270
Springfield F. & M.	Springfield, Mass.	16,266,538	119,757	65,137
Standard Marine	Liverpool Eng.	3,396,302	17,309	14,041
Star	New York	1,668,817	16,663	13,006
Sterling	Indianapolis	3,569,393	42,531	31,393
St. Paul F. & M.	St. Paul, Minn.	13,449,682	110,210	44,059
Stuyvesant	New York	2,984,612	68,321	70,863
Sun	London, Eng.	6,527,726	71,776	33,504
Thames & Mersey	Liverpool, Eng.	1,862,335	5,931	282
Union Assurance	London, Eng.	1,839,593	22,212	9,808
Union Insurance	Canton, China	2,182,941	45,371	31,473
Union Marine	Liverpool, Eng.	1,562,552	7,274	255
U. S. Fire	New York	6,996,671	119,351	53,085
*U. S. Merch. & Ship	New York	1,435,617	17,041	2,688
Victory	Philadelphia	1,182,409	14,770	8,485
Westchester	New York	8,483,778	93,027	49,314
Western Assurance	Toronto, Can.	3,541,751	40,241	14,456
Totals		\$629,009,920	\$7,204,624	\$4,092,139

*Formerly U. S. Lloyds, Inc.

FIRE RE-INSURANCE COMPANIES Financial Condition on December 31, 1923

NAME OF COMPANY	ASSETS	LIABILITIES	CAPITAL	SURPLUS
Alpha General.....	\$ 2,065,148	\$ 1,651,806	\$ 349,000*	\$ 64,342
Anchor.....	1,657,441	730,771	500,000	426,670
Boston.....	13,304,105	7,911,448	1,000,000	4,392,657
Christiania General.....	3,768,359	2,787,189	200,000*	781,170
Consolidated Assurance.....	2,249,591	1,917,826	200,000*	131,765
Cuban National.....	718,660	186,762	345,000*	186,898
Eagle Star.....	5,849,736	4,919,388	510,000*	420,348
Eureka-Security.....	1,453,787	612,931	250,000	590,856
Fire Reassurance.....	3,170,155	2,338,310	400,000	431,844
First Reinsurance.....	4,342,359	3,121,509	500,000	720,850
International.....	6,632,994	3,976,664	1,000,000	1,656,330
Inter-Ocean.....	2,274,990	1,340,664	500,000	434,326
Lincoln.....	2,291,063	1,451,528	400,000	439,555
Metropolitan National.....	1,048,215	524,063	200,000*	324,152
New India.....	2,187,375	1,359,574	200,000*	127,801
Nippon.....	1,265,284	736,921	321,000*	207,363
Northern.....	844,387	385,336	300,000*	159,051
Osaka Marine & Fire.....	1,163,792	838,105	200,000*	125,687
Paternelle.....	1,856,461	1,566,495	200,000*	89,966
Prudential Re & Co.....	5,022,893	4,002,697	200,000*	820,196
Prudential of Great Britain.....	2,390,799	1,277,350	500,000	613,449
Reinsurance Co. Salaman.....	6,149,586	4,913,029	200,000*	1,036,557
Rossia of America.....	9,492,434	6,570,357	1,200,000	1,722,077
Savannah.....	589,843	305,851	200,000	83,992
Second Russian.....	1,088,909	565,715	400,000*	123,194
Standia.....	2,318,529	1,639,662	200,000*	478,867
Skandinavla.....	3,519,134	2,406,363	400,000*	712,771
Swiss Reins.....	4,224,796	3,389,342	200,000*	635,454
Union Hispano.....	1,841,412	1,408,411	300,000*	83,001
Union & Phenix.....	4,258,675	3,873,808	400,000	84,867
Union Reserve.....	1,734,504	1,002,481	500,000	232,023

FIRE RE-INSURANCE COMPANIES—(Continued)

NAME OF COMPANY	ASSETS	LIABILITIES	CAPITAL	SURPLUS
Urbaine.....	\$ 5,671,342	\$ 4,758,609	\$ 300,000*	\$ 612,733
Utah Home.....	2,128,329	836,610	400,000	891,719
Warsaw.....	856,063	209,020	300,000*	347,043
World Auxiliary.....	754,484	371,650	200,000*	182,834
Totals.....	\$110,285,634	\$76,388,246	\$13,575,000	\$20,322,388

*Deposit Capital.

FIRE RE-INSURANCE COMPANIES Business in Arkansas for the Year 1923

NAME OF COMPANY	LOCATION	NET RISKS	NET PREMIUMS	NET LOSSES
Alpha General.....	Calcutta, India.....	\$ 883,711	\$ 12,907	\$ 16,469
Anchor.....	New York.....	485,072	9,318	6,507
Boston.....	Boston.....	572,165	8,994	5,715
Christiana General.....	Norway.....	1,330,750	21,207	14,417
Consolidated Assurance.....	London.....	1,400,928	20,897	28,576
Cuban National.....	Havana.....	0	0	4,105
Eagle Star.....	London.....	2,595,523	38,002	40,424
Eureka-Security.....	Cincinnati.....	87,305	1,163	164
Fire Reassurance.....	Hartford.....	3,500,688	50,419	37,135
First Reinsurance.....	Hartford.....	867,569	1,764	1,394
International.....	New York.....	2,995,262	58,076	20,819
Inter-Ocean.....	Des Moines.....	259,957	4,539	3,511
Lincoln.....	Hartford.....	2,216,725	15,888	1,783
Metropolitan National.....	Havana.....	331,585	5,106	1,030
New India.....	India.....	1,035,648	22,880	28,341
Nippon.....	Japan.....	582,584	8,612	9,918
Northern.....	Russia.....	171,350	2,383	1,453
Osaka Marine.....	Japan.....	384,106	7,789	14,930
Paternelle.....	France.....	936,677	15,368	13,467
Prudential Re & Co.....	Switzerland.....	3,187,986	45,932	30,042
Prudential of Great Britain.....	New York.....	480,064	8,494	9,900
Reins Co. Salamandra.....	Denmark.....	1,303,027	24,114	21,051
Rossia of America.....	Hartford.....	617,782	34,163	38,006
Savannah.....	Savannah.....	140,789	1,970	959
Second Russian.....	Russia.....	491,721	8,043	3,279
Skandia.....	Sweden.....	946,676	15,428	13,457
Skandinavica.....	Denmark.....	454,503	11,326	11,470
Swiss Re.....	Switzerland.....	3,241,132	51,464	27,608
Union Hispano.....	New York.....	406,052	8,133	4,092
Union & Phenix.....	Spain.....	1,909,494	27,080	15,506

FIRE RE-INSURANCE COMPANIES—(Continued)

NAME OF COMPANY	LOCATION	NET RISKS	NET PREMIUMS	NET LOSSES
Union Reserve.....	New York.....	\$ 0	\$ 2,385	\$ 4,930
Urbaine.....	France.....	2,384,800	34,486	29,082
Utah Home.....	Salt Lake City.....	28,945	484	508
Warsaw.....	Russia.....	21,289	1,033	2,066
World Auxiliary.....	London.....	110,758	3,562	2,300
Totals.....		\$36,362,623	\$583,379	\$464,414

Table Showing Net Premiums Received, Net Losses Paid,
by Stock Fire Insurance Companies on Certain
Classes of Risks During 1923 in the
State of Arkansas

CLASS	NET PREMIUMS	NET LOSSES	RATIO
Fire.....	\$6,576,250	\$4,254,692	64.55%
Motor Vehicle.....	344,408	88,645	25.74%
Ocean Marine.....	53,112	18,447	34.54%
Inland Navigation & Trans.....	75,414	29,691	39.37%
Tornado, Windstorm & Cyclone.....	673,518	107,696	15.99%
Hail.....	30,211	41,723	138.11%
Sprinkler Leakage.....	15,600	604	3.88%
Riot, Civil Commotion, Explosion.....	5,665	0	0%
*All Other Classes.....	13,891	13,500	97.19%
Totals.....	\$7,778,069	\$4,554,998	58.56%

*Includes Rain and Flood, Registered Mail, Use and Occupancy.

EXPERIENCE TABLE

Showing the Combined Experience of the Stock Fire Insurance Companies (Direct Writing and Re-Insurance) for the past forty-three years. Expense ratio (estimated for the entire period) 37 per cent.

YEAR	LOSS RATIO %	NET 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	234,574
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
1920.....	40.68	7,997,057	3,253,897
1921.....	91.61	6,646,428	6,098,779
1922.....	57.10	6,857,465	3,915,756
1923.....	58.51	7,788,003	4,556,553
Totals.....	.....	\$94,964,524	\$58,427,121

RECIPROCAL INSURANCE EXCHANGES

Financial Condition on December 31, 1923

NAME OF EXCHANGE	ASSETS	LIABILITIES	SURPLUS
Affiliated Underwriters.....	\$ 1,014,416	\$ 531,298	\$ 483,118
American Bankers Indemnity.....	91,845	35,351	56,494
Associated Employers.....	1,619,350	1,118,336	501,014
Belt Automobile.....	541,593	355,329	186,264
Canners Exchange.....	1,694,049	501,621	1,192,428
Casualty Indemnity.....	91,180	24,047	67,133
Casualty Reciprocal.....	1,099,201	387,436	711,765
Consolidated Underwriters.....	2,147,025	1,107,428	1,039,597
Druggists Indemnity.....	248,778	76,701	172,077
Federal Automobile.....	175,647	123,204	52,543
Hardware Underwriters.....	483,980	167,847	316,133
Indemnity Exchange.....	97,335	38,331	59,054
Individual Underwriters.....	1,423,089	618,927	810,162
Inter-Insurers Exchange.....	228,946	61,464	167,482
Lumberman's Exchange.....	142,959	76,687	66,272
Lumbermen's Reciprocal.....	906,746	592,982	313,764
Lumbermen's Underwriting.....	2,484,457	847,081	1,637,376
Lumber Underwriters, The.....	212,730	0*	212,730
Manufacturing Lumbermen's.....	2,541,196	860,872	1,680,224
Merchant's Reciprocal.....	197,093	37,572	159,521
National Lumber Mfg.....	410,269	115,935	294,334
National Retail Lumber Dealers.....	132,829	35,085	97,744
New York Reciprocal.....	3,315,790	981,976	2,333,814
Oilmen's Reciprocal.....	182,889	71,346	111,543
Reciprocal Annex.....	110,288	49,715	60,573
Reciprocal Exchange.....	1,171,336	380,000	791,336
Reciprocal Underwriters.....	158,753	75,688	83,065
Sprinklered Risk Underwriters.....	459,433	111,039	348,394
Underwriters Exchange.....	1,705,582	284,300	1,421,282
U. S. Automobile.....	225,065	106,655	118,410
Utilities Indemnity.....	397,640	227,047	170,593
Western Reciprocal.....	444,899	242,443	202,456
Wholesale Grocery.....	599,973	215,833	384,140
Totals.....	\$26,762,411	\$10,459,676	\$16,302,735

*Entire liability reinsured.

RECIPROCAL INSURANCE EXCHANGES—(Continued)
Business in Arkansas for the Year 1923

NAME OF EXCHANGE	LOCATION	NET RISKS	NET PREMIUMS	NET LOSSES
Affiliated Underwriters.....	New York.....	\$ 107,500	\$ 420	\$ 0
American Bankers Indemnity.....	Kansas City, Mo.....	5,000	1,125	0
Associated Employers.....	Chicago.....		48,452	53,085
Belt Automobile.....	El Paso, Ill.....	0	47	0
Canners Exchange.....	Chicago.....	95,950	3,874	0
Casualty Indemnity.....	St. Louis.....	40,000	105	0
Casualty Reciprocal.....	Kansas City, Mo.....		5,854	2,266
Consolidated Underwriters.....	Kansas City, Mo.....		132,175	119,608
Druggists Indemnity.....	St. Louis.....	100,775	1,183	3,498
Federal Automobile.....	Indianapolis.....	274,741	1,560	2,134
Hardware Underwriters.....	Elgin, Ill.....	249,319	4,059	3,035
Indemnity Exchange.....	Chicago.....	34,000	1,060	0
Individual Underwriters.....	New York.....	1,340,150	3,614	0
Inter-Insurers Exchange.....	Kansas City, Mo.....	82,000	280	0
Lumberman's Exchange.....	Kansas City, Mo.....	112,334	963	7,721
Lumbermen's Underwriters.....	Houston, Tex.....		1,100	13,060
Lumber Underwriter, The.....	Kansas City, Mo.....	6,298,813	84,490	110,955
Mfg. Lumbermen's.....	Chicago.....	2,905,614	61,903	37,657
Merchants Reciprocal.....	Kansas City, Mo.....	5,485,051	81,783	46,949
Nat'l Lbr. Mfg.....	Dallas, Tex.....	576,150	11,705	2,174
New York Reciprocal.....	Chicago.....	824,546	7,721	2,425
Ollmen's Reciprocal.....	New York.....	2,462,000	3,998	162
Reciprocal Annex.....	Houston, Tex.....		16,175	4,773
Reciprocal Exchange.....	Kansas City, Mo.....	77,334	649	3,228
Reciprocal Underwriters.....	Kansas City, Mo.....	1,499,200	18,440	37,623
Sprinklered Risk.....	Kansas City, Mo.....	110,334	879	7,721
Underwriters Exchange.....	Chicago, Ill.....	224,500	564	2,258
Utilities Indemnity.....	Kansas City, Mo.....	2,092,640	4,207	0
Western Reciprocal.....	St. Louis, Mo.....		4,079	4,134
Wholesale Grocery.....	Kansas City, Mo.....	1,524,267	18,780	18,313
	Chicago.....	1,831,324	26,427	534
Totals.....		\$28,353,542	\$547,671	\$483,303

MUTUAL FIRE INSURANCE COMPANIES
Financial Condition on December 31, 1923

NAME OF COMPANY	LOCATION	ASSETS	LIABILITIES	SURPLUS
Farmers Tri-County.....	Paragould, Ark.	\$ 57,495	\$ 13,741	\$ 43,754
Hardware Dealers.....	Stevens Point, Wis.	1,610,179	1,219,769	390,410
Indiana Lumbermen's.....	Indianapolis.....	1,752,502	605,561	1,146,941
Lumbermen's Mutual.....	Mansfield, Ohio.....	1,846,813	1,149,753	697,060
Lumber Mutual.....	Boston.....	2,112,142	560,401	1,551,741
Michigan Millers.....	Lansing.....	2,360,558	1,310,459	1,050,099
Minnesota Implement.....	Owatonna.....	1,932,575	1,461,897	470,678
National Implement.....	Owatonna.....	487,577	328,248	159,329
Northwestern Mutual.....	Seattle.....	2,491,843	2,043,441	448,402
Pawtucket Mutual.....	Pawtucket, R. I.....	1,073,012	691,618	381,394
Penn.-National Hardware.....	Huntington, Pa.....	450,777	289,163	161,614
Pennsylvania Lumbermen's.....	Philadelphia.....	1,948,604	526,020	1,422,584
Retail Hardware.....	Minneapolis.....	2,260,108	1,626,698	633,410
Totals.....	.....	\$20,384,185	\$11,826,769	\$8,557,416

MUTUAL FIRE INSURANCE COMPANIES
Business in Arkansas for the Year 1923

NAME OF COMPANY	NET RISKS	NET PREMIUMS	NET LOSSES
Farmers Tri-County.....	\$ 1,248,925	\$ 36,504	\$11,744
Hardware Dealers	1,907,456	24,812	6,077
Indiana Lumbermen's.....	1,229,900	12,519	3,337
Lumbermen's Mutual.....	729,525	13,594	7,093
Lumber Mutual.....	629,364	7,108	1,793
Michigan Millers.....	300,358	5,227	2,069
Minnesota Implement.....	2,247,451	25,983	1,566
National Implement.....	111,765	5,426	374
Northwestern Mutual.....	594,644	8,757	1,318
Pawtucket Mutual.....	58,207	1,009	1,679
Penn-National Hardware.....	4,142,178	56,942	23,834
Pennsylvania Lumbermen's.....	639,200	7,090	1,634
Retail Hardware.....	1,818,711	24,022	8,889
Totals.....	\$15,657,684	\$228,993	\$71,407

FARMERS MUTUAL FIRE ASSOCIATIONS
Statement as of December 31, 1923

NAME OF ASSOCIATION	LOCATION	COMMENCED BUSINESS	IN FORCE DEC. 31, 1923	LOSSES PAID	EXPENSES
Farmers Mutual Aid.....	Alexander.....	January 8, 1917.....	\$ 127,146	\$ 189	\$ 388
Farmers Mutual Aid.....	Atkins.....	April 17, 1899.....	365,551	1,389	321
Farmers Mutual Fire.....	Fayetteville.....	January 1, 1918.....	6,194,380	16,783	4,885
Washington County Mutual.....	Fayetteville.....	July 28, 1922.....	229,975	110	286
Farmers Home Mutual.....	Fort Smith.....	January 1, 1922.....	1,450,960	4,511	1,023
Farmers Mutual Aid.....	Gentry.....	January 2, 1902.....	449,106	2,166	557
Carroll County Farmers.....	Green Forest.....	March 20, 1909.....	860,448	920	64
Farmers Mutual Fire.....	Judsonia.....	December 11, 1911.....	741,097	1,952	1,156
Greene & Clay County.....	Lafe.....	May 31, 1910.....	1,066,555	1,419	456
Farmers Mutual Fire.....	Rogers.....	October 23, 1911.....	2,286,275	6,805	1,704
Farmers Protective.....	Stuttgart.....	August 1, 1898.....	101,822	634	117
German Catholic.....	Subiaco.....	, 1893.....	111,551	630	110
Totals.....	.....	.....	\$13,984,866	\$37,308	\$11,067

LEGAL RESERVE LIFE INSURANCE COMPANIES
Financial Condition on December 31, 1923

NAME OF COMPANY	ASSETS	LIABILITIES	CAPITAL	SURPLUS
Acacia Mutual.....	\$ 9,259,891	\$ 8,446,370	\$ *	\$ 813,521
Aetna Life.....	224,647,296	196,863,407	10,000,000	17,783,889
American Central.....	10,395,055	9,961,165	137,000	296,890
American Mutual.....	381,354	346,558	*	34,796
American National.....	17,070,588	14,501,867	1,000,000	1,568,721
American Old Life.....	338,193	126,691	150,000	61,502
Atlas Life.....	1,081,765	565,025	250,000	266,740
Bankers Reserve.....	13,975,003	12,540,749	100,000	1,334,254
Bank Savings.....	2,641,750	2,213,665	200,000	228,085
Business Men's Assurance.....	2,119,696	1,551,582	250,000	318,114
Central Life Assurance.....	16,134,547	14,786,472	*	1,358,075
Central States.....	5,619,942	5,113,588	400,000	106,354
Century Life.....	544,284	333,214	200,000	11,070
Cloverleaf Life.....	1,108,982	750,166	250,000	108,816
Conservative Life.....	2,919,858	2,381,328	345,440	237,090
Continental Life.....	6,298,533	5,496,361	490,000	312,172
Cotton States.....	647,171	439,431	128,375	89,365
Equitable.....	686,944,357	639,848,968	100,000	46,995,394
Farmers & Bankers.....	4,589,459	4,089,298	275,000	225,161
Federal Life.....	6,931,929	6,547,543	300,000	134,386
Fidelity Mutual.....	56,188,624	53,573,924	*	2,584,700
Great Republic.....	2,399,624	1,784,008	500,000	115,516
Great Southern.....	13,941,836	12,756,783	600,000	585,053
Great Southern Mutual.....	1,291	289	*	1,002
Guardian Life.....	45,339,284	42,008,204	200,000	3,131,080
Home Life (Fordyce).....	1,905,799	1,453,428	250,000	202,371
Home Life (N. Y.).....	48,655,222	46,889,726	*	1,765,496
International.....	23,103,188	21,249,382	937,500	916,306
Inter-Southern.....	10,464,498	9,537,643	674,957	251,898
Interstate Life & Accident.....	378,743	200,805	150,000	27,938
Jefferson Standard.....	23,217,319	22,012,215	700,000	505,104

LEGAL RESERVE LIFE INSURANCE COMPANIES—(Continued)

NAME OF COMPANY	ASSETS	LIABILITIES	CAPITAL	SURPLUS
Kansas City Life.....	\$ 30,017,137	\$ 27,533,470	\$ 500,000	\$ 1,983,667
Lamar Life.....	2,548,364	2,305,864	130,000	112,500
Liberty Life.....	1,348,320	977,104	300,000	71,216
Life & Casualty.....	3,153,125	2,250,037	700,000	203,088
Lincoln Reserve.....	1,119,584	919,630	119,640	80,314
Louisiana State.....	1,182,799	832,799	250,000	100,000
Manhattan Life.....	19,536,743	18,853,798	100,000	582,945
Merchants Life.....	6,459,563	5,910,814	400,000	148,749
Metropolitan.....	1,431,399,418	1,356,650,006	*	74,749,412
Mid-Continent.....	1,504,759	1,304,151	100,584	100,024
Missouri State.....	45,989,946	43,083,395	2,000,000	906,551
Mutual Life (N. Y.).....	695,748,508	695,748,508	*	0
National Benefit.....	859,855	657,231	123,439	79,185
National Equity.....	630	50	*	580
National Life & Accident.....	10,832,417	8,708,806	600,000	1,523,611
National Life of U. S. A.....	25,746,174	23,016,100	1,000,000	1,730,074
National Reserve.....	781,155	474,401	225,000	81,754
National Savings.....	186,328	24,549	150,000	11,779
New York Life.....	1,003,773,762	1,003,773,762	0	0
North American Life.....	8,464,907	7,336,360	700,000	428,547
North American National.....	1,962,848	1,722,501	100,000	140,347
North Carolina Mutual.....	1,945,522	1,870,886	*	74,636
Northwestern Mutual.....	539,029,701	551,544,504	*	37,485,197
Northwestern National.....	16,666,178	15,513,810	*	1,152,368
Old Colony Life.....	2,762,324	2,336,194	126,552	99,578
Pacific Mutual.....	81,913,266	77,777,824	1,500,000	2,635,442
Pan American Life.....	12,725,863	11,020,508	1,000,000	705,355
Phoenix Mutual.....	75,760,356	75,360,356	*	0
Provident Life & Accident.....	1,864,979	1,301,462	300,000	262,777
Prudential.....	1,039,412,823	994,075,505	2,000,000	43,337,318
Reliable L. & A.....	293,119	154,740	100,000	38,419
Reliance Life.....	26,180,676	24,567,484	1,000,000	613,192

LEGAL RESERVE LIFE INSURANCE COMPANIES—(Continued)

NAME OF COMPANY	ASSETS	LIABILITIES	CAPITAL	SURPLUS
Reserve Loan.....	\$ 7,086,896	\$ 6,535,649	\$ 200,000	\$ 351,247
Security Life.....	5,668,015	5,237,837	220,000 *	210,178
Security Mutual.....	13,343,880	12,688,488		655,392
Standard Life.....	2,655,036	2,253,250	250,000 *	151,786
State Life.....	30,937,828	28,937,828		2,000,000
Supreme Life & Casualty.....	153,703	49,649	100,000	4,054
Travelers.....	286,092,881	260,766,691	10,000,000	15,326,190
Union Central.....	190,248,915	178,312,086	2,500,000	9,436,829
Union Life.....	139,899	17,003	75,000	47,896
U. S. National Life & Casualty.....	604,346	141,512	300,000	162,834
Western National.....	1,003,064	742,668	225,000	35,396
Total.....	\$6,917,983,893	\$6,591,809,610	\$45,982,987	\$280,191,296

*Mutual Company, no Capital.

LEGAL RESERVE LIFE INSURANCE COMPANIES
Business in Arkansas for the Year Ending December 31, 1923

NAME OF COMPANY	LOCATION	IN FORCE JAN. 1, 1923	WRITTEN IN 1923	IN FORCE DEC. 31, 1923	NET PREMIUMS
Acacia Mutual.....	Washington.....	\$ 369,000	\$ 228,000	\$ 551,500	\$ 16,554
Aetna Life.....	Hartford.....	25,547,780	9,182,282	30,970,507	861,815
American Central.....	Indianapolis.....	2,923,815	696,609	3,253,639	90,825
American National.....	Galveston.....	3,847,952	2,980,043	4,712,807	129,041
American Old Line.....	Lincoln.....	0	8,500	8,500	276
Atlas Life.....	Tulsa.....	713,350	992,500	1,417,350	28,756
Bankers Reserve.....	Omaha.....	4,301,490	2,393,634	5,568,075	174,373
Bank Savings.....	Topeka.....	0	224,000	224,000	5,762
Business Men's.....	Kansas City.....	344,000	269,000	414,500	11,421
Central Life.....	Des Moines.....	556,634	847,340	1,044,904	42,070
Central States.....	St. Louis.....	141,596	132,500	232,096	19,088
Century Life.....	Indianapolis.....	0	229,600	225,600	5,295
Cloverleaf.....	Jacksonville.....	83,329	67,571	116,700	2,360
Conservative.....	Wheeling.....	1,100,000	868,100	1,243,060	35,427
Continental.....	St. Louis.....	1,108,180	1,315,900	1,798,804	62,936
Cotton States.....	Memphis.....	1,836,683	446,046	1,834,961	53,707
Equitable (N. Y.).....	New York.....	18,509,752	4,789,620	20,850,358	672,394
Farmers & Bankers.....	Wichita.....	1,042,617	729,065	1,432,726	42,528
Federal.....	Chicago.....	931,000	348,456	1,076,409	29,883
Fidelity Mutual.....	Philadelphia.....	3,614,535	368,316	3,702,161	115,537
Great Republic.....	Los Angeles.....	1,146,429	409,544	1,306,045	38,405
Great Southern.....	Houston.....	931,435	816,627	1,305,590	32,781
Great Southern Mutual.....	Little Rock.....	42,000	76,133	76,133	34,261
Guardian Life.....	New York.....	6,957,678	1,706,492	7,984,894	265,172
Home Life.....	Fordyce.....	14,017,439	7,522,954	19,048,285	509,173
Home Life.....	New York.....	3,329,978	826,445	3,656,144	129,761
International.....	St. Louis.....	3,028,055	1,341,860	3,515,491	104,588
Inter-Southern.....	Louisville.....	5,032,009	1,929,470	5,738,190	164,457
Inter-State Life.....	Chattanooga.....	179,040	583,458	293,774	7,848
Jefferson Standard.....	Greensboro.....	5,839,568	1,552,000	6,423,152	197,095

LEGAL RESERVE LIFE INSURANCE COMPANIES—(Continued)

NAME OF COMPANY	LOCATION	IN FORCE JAN. 1, 1923	WRITTEN IN 1923	IN FORCE DEC. 31, 1923	NET PREMIUMS
Kansas City Life.....	Kansas City.....	\$2,984,607	\$ 206,000	\$ 3,008,107	\$ 83,003
Lamar Life.....	Jackson.....	188,655	363,649	417,761	8,146
Liberty Life.....	Topeka.....	0	185,000	185,000	7,646
Life & Casualty.....	Nashville.....	3,338,011	4,044,380	4,334,033	275,962
Lincoln Reserve.....	Birmingham.....	1,865,553	717,671	2,066,154	76,461
Louisiana State.....	Shreveport.....	160,500	7,000	134,000	5,598
Manhattan.....	New York.....	1,483,025	280,453	1,472,767	45,573
Merchants Life.....	Des Moines.....	1,690,386	246,000	1,712,386	53,868
Metropolitan.....	New York.....	27,362,311	9,103,302	31,852,888	906,802
Mid Continent.....	Oklahoma City.....	486,948	1,272,500	1,447,422	50,015
Missouri State.....	St. Louis.....	15,871,022	4,307,664	17,624,897	531,856
Mutual Life.....	New York.....	29,240,195	5,628,957	30,941,484	1,216,362
National Equity.....	Little Rock.....	0	74,500	74,500	14,928
National Life & Accident.....	Nashville.....	3,230,525	2,548,373	4,109,949	395,869
National Life U. S. A.....	Chicago.....	5,714,160	878,610	6,042,490	183,378
National Reserve.....	Topeka.....	96,000	53,000	55,000	1,657
National Savings.....	Wichita.....	10,000	223,594	192,594	6,711
New York Life.....	New York.....	45,276,271	7,321,550	48,830,895	1,663,199
North American.....	Chicago.....	200,238	97,500	248,738	6,444
North American National.....	Omaha.....	10,000	74,576	84,576	370
North Carolina Mutual.....	Durham.....	2,676,833	2,571,122	2,732,095	80,270
Northwestern Mutual.....	Milwaukee.....	2,657,555	144,100	2,790,911	43,956
Northwestern National.....	Minneapolis.....	929,577	60,979	864,099	24,677
Old Colony.....	Chicago.....	2,354,263	1,383,191	2,917,741	64,600
Pacific Mutual.....	Los Angeles.....	11,191,945	1,991,751	12,234,855	371,736
Pan American.....	New Orleans.....	3,187,736	1,128,942	3,147,640	80,590
Phoenix Mutual.....	Hartford.....	2,351,962	461,771	2,506,938	80,564
Provident Life.....	Chattanooga.....	204,500	51,000	228,000	5,713
Prudential.....	Newark.....	6,181,789	706,000	6,654,415	203,610
Reliable.....	St. Louis.....	0	179,400	65,200	7,133
Reliance.....	Pittsburgh.....	4,421,652	1,199,161	4,921,807	166,147

LEGAL RESERVE LIFE INSURANCE COMPANIES—(Continued)

NAME OF COMPANY	LOCATION	IN FORCE JAN. 1, 1923	WRITTEN IN 1923	IN FORCE DEC. 31, 1923	NET PREMIUMS
Reserve Loan.....	Indianapolis.....	\$ 2,458,803	\$ 654,258	\$ 2,568,301	\$ 72,344
Security Life.....	Chicago.....	7,081,850	2,541,900	7,856,155	225,951
Security Mutual.....	Birmingham.....	971,549	183,272	971,694	27,333
Standard Life.....	Atlanta.....	1,473,663	440,271	1,457,139	66,023
State Life.....	Indianapolis.....	4,035,865	636,835	3,892,340	78,396
Supreme Life & Casualty.....	Columbus.....	89,500	228,000	195,000	6,808
Travelers.....	Hartford.....	2,181,183	405,473	2,381,414	49,543
Union Central.....	Cincinnati.....	19,599,919	2,913,352	21,069,758	642,899
Union Life.....	Rogers.....	957,500	1,127,950	1,657,950	48,979
Western National.....	Cheyenne.....	0	119,000	91,500	4,024
Totals.....	.....	\$321,841,425	\$100,644,032	\$366,046,448	\$11,763,783

CASUALTY COMPANIES Financial Condition on December 31, 1923

NAME OF COMPANY	ASSETS	LIABILITIES	CAPITAL	SURPLUS
Aetna Casualty.....	\$ 18,999,653	\$ 12,684,415	\$ 2,000,000	\$ 4,315,238
*Aetna Life.....	224,647,296	196,363,407	10,000,000	17,783,889
American Automobile.....	4,669,757	3,641,431	300,000	728,326
American Credit.....	2,664,073	1,410,337	700,000	553,736
*American National.....	17,070,588	14,501,867	1,000,000	1,568,721
American Surety.....	16,539,408	9,351,956	5,000,000	2,187,452
Benevolent Association Ry. Emp.	808,592	139,591	0	669,001
*Business Men's Assurance.....	2,119,696	1,551,582	250,000	318,114
*Cloverleaf Life.....	1,108,982	750,166	250,000	108,816
Continental Casualty.....	12,189,500	9,189,500	2,000,000	1,000,000
*Continental Life.....	6,298,533	5,496,361	490,000	312,172
Employers Indemnity.....	2,855,154	1,749,665	700,000	405,489
*Equitable Life.....	686,944,357	639,348,963	100,000	46,995,394
Federal Casualty.....	559,904	113,812	350,000	96,092
*Federal Life.....	6,981,930	6,547,543	300,000	134,387
Fidelity & Casualty.....	29,055,192	20,153,677	4,000,000	4,901,515
Fidelity & Deposit.....	16,220,337	9,622,144	5,000,000	1,598,193
Fidelity Union.....	927,728	563,803	300,000	63,925
Georgia Casualty.....	2,549,604	2,045,867	300,540	203,197
Globe Indemnity.....	20,983,301	15,983,301	1,500,000	3,500,000
Hardware Mutual.....	664,570	549,941	0	114,629
Hartford Accident & Indemnity.....	19,942,895	15,494,947	1,000,000	3,447,948
Hartford Steam Boiler.....	12,166,028	6,305,865	2,500,000	3,360,163
Home Accident.....	1,521,248	869,134	500,000	152,114
*Interstate Life.....	378,743	200,805	150,000	27,938
Liberty Mutual.....	7,885,683	6,550,580	0	1,335,103
Lloyds Plate Glass.....	1,973,990	761,173	750,000	462,817
London Guarantee & Accident.....	18,485,697	15,847,277	750,000†	1,888,420
Loyal Protective.....	739,458	367,721	100,000	271,737
Maryland Casualty.....	32,081,549	21,475,429	5,000,000	5,606,120
Masonic Accident.....	502,253	296,838	100,000	105,415

CASUALTY COMPANIES—(Continued)

ARKANSAS INSURANCE REPORT, 1924

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NAME OF COMPANY	ASSETS	LIABILITIES	CAPITAL	SURPLUS
Massachusetts Bonding & Ins.....	\$ 8,233,148	\$ 5,415,987	\$ 1,500,000	\$ 1,317,161
Massachusetts Protective.....	3,881,247	2,669,560	500,000	711,887
Metropolitan Casualty.....	2,269,766	825,200	750,000	694,566
*Metropolitan Life.....	1,431,399,418	1,356,650,006	0	74,749,412
*Mid Continent Life.....	1,504,759	1,304,151	100,584	100,024
*Missouri State Life.....	45,989,946	43,083,395	2,000,000	906,551
Mutual Income.....	552	288	0	264
National Casualty.....	637,707	245,890	200,000	191,817
*National Life U. S. A.....	25,746,174	23,016,100	1,000,000	1,730,074
National Surety.....	31,840,223	17,779,033	10,000,000	4,061,190
New Amsterdam.....	12,330,277	8,980,277	1,750,000	1,600,000
New York Indemnity.....	4,349,208	2,478,443	1,000,000	870,765
New York Plate Glass.....	2,113,882	863,349	500,000	750,533
North American Accident.....	1,344,708	957,572	200,000	187,136
Ocean Accident.....	19,035,151	17,584,402	750,000†	700,749
*Pacific Mutual Life.....	81,913,266	77,777,824	1,500,000	2,635,442
*Pan American Life.....	12,725,863	11,020,508	1,000,000	705,355
*Provident Life.....	1,864,239	1,301,462	300,000	262,777
*Reliance Life.....	26,180,676	24,567,484	1,000,000	613,192
Ridgely Protective.....	648,602	318,248	100,000	230,354
Royal Indemnity.....	18,940,759	14,662,782	1,000,000	3,277,977
Southern Casualty.....	821,144	494,157	275,000	51,987
Southern Surety.....	6,595,010	4,986,193	1,000,000	608,817
Standard Accident.....	16,483,081	11,803,113	2,500,000	2,179,938
Sun Indemnity Company.....	1,704,768	699,594	700,000	306,174
Travelers Indemnity.....	10,867,618	7,933,999	1,500,000	1,433,619
*Travelers Insurance Company.....	286,092,881	260,766,691	10,000,000	15,326,190
Union Indemnity Company.....	5,946,413	3,793,195	1,500,000	653,218
U. S. Casualty Company.....	8,518,607	6,437,275	1,000,000	1,081,332
U. S. Fidelity & Guarantees.....	36,877,874	26,936,064	5,000,000	4,941,810
*U. S. National Life & Casualty.....	604,346	141,512	300,000	162,834
Western Casualty.....	363,811	73,944	200,000	89,867
Totals.....	\$3,278,360,823	\$2,956,496,796	\$94,516,124	\$227,347,903

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

†Deposit Capital.

CASUALTY COMPANIES Business in Arkansas for the Year 1923

NAME OF COMPANY	LOCATION	NET PREMIUMS	NET LOSSES
Aetna Casualty.....	Hartford.....	\$ 140,106	\$ 44,867
Aetna Life.....	Hartford.....	267,081	113,694
American Automobile.....	St. Louis.....	11,762	3,352
American Credit.....	New York.....	5,748	179
American National.....	Galveston.....	14,097	4,400
American Surety.....	New York.....	43,530	0
Benefit Association Railway Employees.....	Chicago.....	42,414	21,061
Business Men's Assurance.....	Kansas City, Mo.....	134,411	123,405
Cloverleaf Life.....	Jacksonville, Ill.....	6,359	3,471
Continental Casualty.....	Hammond, Ind.....	66,395	31,557
Continental Life.....	St. Louis.....	5,754	3,219
Employers Indemnity.....	Kansas City, Mo.....	23,974	27,381
Equitable Life.....	New York.....	7,900	3,755
Federal Casualty.....	Detroit.....	255	201
Federal Life.....	Chicago.....	10,797	2,791
Fidelity & Casualty.....	New York.....	32,131	16,369
Fidelity & Deposit.....	Baltimore.....	87,835	9,356
Fidelity Union Casualty.....	Dallas.....	15,154	9,109
Georgia Casualty.....	Macon, Ga.....	39,183	13,564
Globe Indemnity.....	Newark, N. J.....	32,617	22,545
Hardware Mutual.....	Stevens Point, Wis.....	1,023	384
Hartford Accident.....	Hartford.....	31,515	8,235
Hartford Steam Boiler.....	Hartford.....	53,597	2,310
Home Accident.....	Forcyce, Ark.....	305,179	128,381
Interstate Life & Accident.....	Chattanooga.....	32,892	10,984
Liberty Mutual.....	Boston.....	912	0
Lloyds Plate Glass.....	New York.....	5,254	2,524
London Guarantee & Accident.....	London, Eng.....	132,989	62,947
Loyal Protective.....	Boston.....	594	607
Maryland Casualty.....	Baltimore.....	148,731	85,357
Masonic Accident.....	Springfield, Mass.....	18,066	14,364

CASUALTY COMPANIES—(Continued)

ARKANSAS INSURANCE REPORT, 1924

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NAME OF COMPANY	LOCATION	NET PREMIUMS	NET LOSSES
Massachusetts Bonding & Ins.	Boston.....	\$ 61,337	\$ 29,135
Massachusetts Protective	Worcester, Mass.....	61,090	57,934
Metropolitan Casualty	New York.....	12,214	3,674
Metropolitan Life	New York.....	3,677	1,661
Mid-Continent Life	Oklahoma City.....	179	0
Missouri State Life	St. Louis.....	1,340	1,222
Mutual Income	Little Rock.....	6,275	1,451
National Casualty	Detroit.....	922	584
National Life U. S. A.	Chicago.....	43,663	19,237
National Surety	New York.....	78,470	50,122
New Amsterdam Casualty	New York.....	35,518	5,618
New York Indemnity	New York.....	991	14
New York Plate Glass	New York.....	2,412	491
North American Accident	Chicago.....	20,367	7,221
Ocean Accident	London, Eng.....	18,118	8,743
Pacific Mutual Life	Los Angeles.....	56,437	22,983
Pan American Life	New Orleans.....	304	0
Provident Life & Accident	Chattanooga.....	11,282	5,200
Reliance Life	Pittsburgh.....	9,398	4,351
Ridgely Protective	Worcester, Mass.....	1,358	2,072
Royal Indemnity	New York.....	3,635	372
Southern Casualty	Alexandria, La.....	21,644	18,024
Southern Surety	Des Moines.....	88,314	70,392
Standard Accident	Detroit.....	66,913	39,554
Sun Indemnity	New York.....	6,150	3,046
Travelers Indemnity	Hartford.....	1,623	0
Travelers Insurance	Hartford.....	25,577	6,019
Union Indemnity	New Orleans.....	109,627	30,081
U. S. Casualty	New York.....	22,482	5,088
U. S. Fidelity & Guarantee	Baltimore.....	365,582	174,596
U. S. National Life & Casualty	Chicago.....	8,522	2,798
Western Casualty	Denver.....	1,983	2,522
Totals.....		\$2,865,709	\$1,340,223

CASUALTY COMPANIES—(Continued)
Business by Classes in Arkansas for the Year 1923

NAME OF COMPANY	ACCIDENT		HEALTH	
	Net Premiums	Net Losses	Net Premiums	Net Losses
Aetna Casualty.....	\$ 393	\$ 0	\$ 146	\$ 0
Aetna Life.....	51,815	16,867	23,412	9,448
American National.....	7,048	942	7,048	3,458
*Benefit Association Railway Employees.....	42,414	21,061	.....	.....
Business Men's Assurance.....	55,908	38,330	78,503	85,075
*Cloverleaf Life.....	6,359	3,471	.....	.....
Continental Casualty.....	44,541	18,793	19,217	12,524
*Continental Life.....	5,754	3,219	.....	.....
*Employers Indemnity.....	22,676	25,131	.....	.....
Equitable Life.....	2,645	0	5,255	3,755
*Federal Casualty.....	255	201	.....	.....
Federal Life.....	10,797	2,791	0	0
Fidelity & Casualty.....	3,559	346	1,683	1,014
Globe Indemnity.....	189	19	96	18
Hartford Accident.....	4,010	826	203	100
Home Accident.....	419	0	0	0
*Interstate Life & Accident.....	32,892	10,984	.....	.....
London Guarantee & Accident.....	2,551	828	1,718	552
*Loyal Protective.....	594	607	.....	.....
Maryland Casualty.....	568	140	275	0
*Masonic Accident.....	18,066	14,364	.....	.....
*Massachusetts Bonding.....	48,450	27,893	.....	.....
*Massachusetts Protective.....	61,090	57,934	.....	.....
Metropolitan Life.....	1,011	570	2,666	1,091
*Mid-Continent Life.....	179	0	.....	.....
Missouri State Life.....	1,140	276	200	946
*Mutual Income.....	6,275	1,451	.....	.....

CASUALTY COMPANIES—(Continued)

NAME OF COMPANY	ACCIDENT		HEALTH	
	Net Premiums	Net Losses	Net Premiums	Net Losses
*National Casualty.....	\$ 922	\$ 534	\$	\$
*National Life U. S. A.....	43,663	19,237	.....	.....
New Amsterdam Casualty.....	919	183	294	17
North American Accident.....	20,367	7,221	0	0
Ocean Accident.....	343	193	128	156
Pacific Mutual Life.....	37,420	11,405	19,017	11,578
Pan American Life.....	162	0	242	0
*Provident Life & Accident.....	11,282	5,200	.....	.....
Reliance Life.....	4,133	1,606	5,265	2,746
*Ridgely Protective.....	1,358	2,072	.....	.....
Royal Indemnity.....	647	0	629	0
Southern Surety.....	6,644	1,039	1,175	906
Standard Accident.....	10,306	2,366	4,935	2,589
Travelers Indemnity Company.....	102	0	2	0
Travelers Insurance Company.....	14,697	1,869	1,286	1,387
Union Indemnity Company.....	4,981	1,405	2,593	1,267
U. S. Casualty Company.....	5,077	537	4,965	2,134
U. S. Fidelity & Guarantee.....	10,538	3,312	5,723	3,524
*U. S. National Life & Casualty.....	8,522	2,798	.....	.....
*Western Casualty.....	1,983	2,522	.....	.....
Totals.....	\$615,714	\$310,593	\$186,676	\$144,285

*Accident and Health combined.

CASUALTY COMPANIES—(Continued)

NAME OF COMPANY	FIDELITY		SURETY	
	NET PREMIUMS	NET LOSSES	NET PREMIUMS	NET LOSSES
Aetna Casualty & Surety Company.....	\$ 18,691	\$ 1,593	\$ 23,290	\$10,187
American Surety Company.....	21,362	9,502	18,779	0
Continental Casualty Company.....	0	0	375	0
Employers Indemnity Company.....	0	0	50	0
Fidelity & Casualty.....	1,842	3,848	1,175	0
Fidelity & Deposit Company.....	30,955	7,545	48,861	1,446
Globe Indemnity Company.....	2,666	402	2,435	0
Hartford Accident & Indemnity Company.....	2,989	167	6,653	46
Home Accident Company.....	320	0	2,747	0
London Guarantee & Accident.....	5,259	33	11,826	1,904
Maryland Casualty.....	8,139	2,813	24,435	0
Massachusetts Bonding & Ins. Company.....	1,158	0	1,084	0
Metropolitan Casualty Company.....	0	0	94	0
National Surety Company.....	33,365	23,598	27,349	15,523
New Amsterdam Casualty Company.....	7,915	2,287	6,138	0
Royal Indemnity Company.....	0	0	250	0
Southern Surety Company.....	1,733	0	55,584	55,374
Standard Accident.....	0	0	6,000	0
Union Indemnity Company.....	3,172	1,884	21,168	0
U. S. Fidelity & Guar. Company.....	27,742	13,037	65,287	0
Totals.....	\$167,308	\$66,709	\$323,580	\$84,480

CASUALTY COMPANIES—(Continued)

NAME OF COMPANY	AUTO LIABILITY		OTHER LIABILITY	
	Premiums	Losses	Premiums	Losses
Aetna Casualty & Surety Company.....	\$ 13,906	\$ 9,280	\$ 403	\$ 0
Aetna Life.....	36,336	7,651	148,241	75,196
Continental Casualty.....	710	30	1,267	160
Employers Indemnity.....	344	623	126	768
Fidelity & Casualty.....	926	82	19,443	10,809
Fidelity Union Casualty.....	1,635	79	13,364	8,897
Georgia Casualty Company.....	11,532	4,871	17,748	4,966
Globe Indemnity Company.....	1,462	216	23,404	21,672
Hardware Mutual Casualty.....	697	0	0	0
Hartford Accident & Indemnity Company.....	3,497	920	11,213	3,954
Home Accident Company.....	21,826	4,718	199,029	90,759
London Guarantee & Accident Company.....	18,096	2,661	50,778	41,757
Maryland Casualty Company.....	10,191	3,955	81,251	72,176
Massachusetts Bonding & Insurance Company.....	5,138	90	599	322
New Amsterdam Casualty.....	5,941	195	5,343	508
New York Indemnity Company.....	157	0	202	13
Ocean Accident.....	1,372	108	14,119	8,582
Royal Indemnity Company.....	194	0	521	0
Southern Casualty Company.....	523	0	10,751	14,266
Southern Surety Company.....	4,706	1,532	12,703	12,470
Standard Accident.....	13,699	9,681	25,593	22,678
Sun Indemnity Company.....	0	0	6,150	3,046
Travelers Insurance Company.....	288	0	2,764	2,764
Union Indemnity Company.....	14,208	2,040	32,049	12,467
U. S. Casualty.....	5,429	207	2,688	680
U. S. Fidelity & Guaranty Company.....	41,227	9,576	161,458	126,921
Totals.....	\$213,500	\$58,515	\$847,748	\$535,831

CASUALTY COMPANIES—(Continued)

NAME OF COMPANY	PLATE GLASS		BURGLARY AND THEFT	
	Net Premiums	Net Losses	Net Premiums	Net Losses
Aetna Casualty.....	\$ 20,041	\$ 7,931	\$29,569	\$ 4,596
American Surety.....	0	0	3,389	404
Employers Indemnity.....	613	474	0	0
Fidelity & Casualty.....	0	0	471	204
Fidelity and Deposit.....	0	0	8,019	365
Georgia Casualty.....	2,561	885	1,030	682
Globe Indemnity.....	8	0	1,973	149
Hardware Mutual.....	618	384	0	0
Hartford Accident.....	103	0	1,413	332
Home Accident.....	0	0	193	0
Lloyds Plate Glass.....	5,254	2,524	0	0
London Guarantee & Accident.....	5,827	2,353	3,439	811
Maryland Casualty.....	6,124	1,781	9,572	3,237
Massachusetts Bonding & Ins.....	1,580	290	1,106	488
Metropolitan Casualty.....	12,120	3,674	0	0
National Surety.....	0	0	12,484	11,001
New Amsterdam Casualty.....	2,666	1,410	3,710	620
New York Indemnity.....	132	0	424	0
New York Plate Glass.....	2,412	491	0	0
Ocean Accident.....	17	0	2,026	0
Royal Indemnity.....	0	0	3	290
Southern Surety.....	3,001	1,710	549	0
Standard Accident.....	139	115	115	0
Travelers Indemnity.....	20	0	117	0
Union Indemnity.....	10,753	3,551	3,418	1,519
U. S. Casualty.....	1,282	614	99	47
U. S. Fidelity & Guaranty.....	14,575	7,246	16,929	4,935
Totals.....	\$89,846	\$35,318	\$100,048	\$29,680

CASUALTY COMPANIES—(Continued)

NAME OF COMPANY	AUTO PROPERTY DAMAGE		OTHER PROPERTY DAMAGE	
	Net Premiums	Net Losses	Net Premiums	Net Losses
Aetna Casualty.....	\$ 26,845	\$ 8,554	\$ 880	\$367
*American Automobile.....	11,762	3,352	0	0
Continental Casualty.....	285	50	0	0
Employers Indemnity.....	310	384	0	0
Fidelity & Casualty.....	247	68	0	0
Georgia Casualty.....	6,316	2,161	0	0
Globe Indemnity.....	385	69	0	0
Hardware Mutual.....	208	0	0	0
Hartford Accident.....	1,338	1,890	46	0
Home Accident.....	9,278	2,372	0	0
London Guarantee.....	8,559	3,639	502	157
Maryland Casualty.....	3,613	1,895	52	0
Massachusetts Bonding & Insurnace.....	2,152	393	71	50
New Amsterdam Casualty.....	2,561	559	30	0
New York Indemnity.....	76	0	0	0
Ocean Accident & Guaranty.....	483	125	0	0
Royal Indemnity.....	84	0	0	0
Southern Casualty.....	739	442	0	0
Southern Surety.....	2,067	589	50	37
Standard Accident.....	6,067	2,255	59	10
Travelers Indemnity.....	120	0	0	0
Union Indemnity.....	8,822	2,270	180	60
U. S. Casualty.....	2,933	832	10	37
U. S. Fidelity & Guaranty.....	18,700	6,533	238	4
Totals.....	\$114,000	\$38,432	\$2,118	\$722

*General coverage.

CASUALTY COMPANIES—(Continued)

NAME OF COMPANY	WORKMEN'S COLLECTIVE		WORKMEN'S COMPENSATION	
	Net Premiums	Net Losses	Net Premiums	Net Losses
Aetna Life.....	\$ 7,277	\$ 4,532	\$ 0	\$ 0
Home Accident.....	71,368	30,969	0	0
London Guaranty & Accident.....	12,652	4,055	0	0
Southern Casualty.....	9,531	3,316	0	0
Union Indemnity.....	8,283	3,584	0	0
U. S. Fidelity & Guaranty.....	2,977	75	0	0
Totals.....	\$112,088	\$46,531	\$ 0	\$ 0

NAME OF COMPANY	STEAM BOILER		ENGINE AND FLY WHEEL	
	Net Premiums	Net Losses	Net Premiums	Net Losses
Aetna Casualty.....	\$ 0	\$ 0	\$ 1,762	\$1,450
Fidelity & Casualty.....	2,548	0	287	0
Hartford Steam Boiler.....	39,198	502	14,399	1,807
London Guaranty & Accident.....	2,428	0	9,355	4,197
Maryland Casualty.....	3,238	0	203	7
Royal Indemnity.....	1,231	0	76	133
Travelers Indemnity.....	1,262	0	0	0
Totals.....	\$49,905	\$502	\$26,082	\$7,594

CASUALTY COMPANIES—(Continued)

NAME OF COMPANY	CREDIT		SPRINKLER	
	Net Premiums	Net Losses	Net Premiums	Net Losses
Aetna Casualty.....	\$ 0	\$ 0	\$4,180	\$908
American Credit.....	5,748	179	0	0
Maryland Casualty.....	0	0	1,069	61
National Surety.....	5,271	0	0	0
U. S. Fidelity & Guaranty.....	0	0	138	29
Totals.....	\$11,019	\$179	\$5,387	\$998

MONTHLY AND WEEKLY ASSESSMENT ASSOCIATIONS

The Associations in the four tables following operate solely on the Assessment Plan, the membership being liable for all assessments called in accordance with the Constitution and By-laws. Rates are not guaranteed.

NAME OF COMPANY	LOCATION	ASSETS	*LIABILITIES	SURPLUS
Co-Operative Burial.....	Pine Bluff, Ark.....	\$ 5,353	\$ 0	\$ 5,353
Enterprise Mutual.....	Pine Bluff, Ark.....	1,290	0	1,290
Guarantee Fund.....	Omaha, Neb.....	6,996,478	1,724,026	5,272,452†
Illinois Bankers.....	Monmouth, Ill.....	3,671,397	187,087	3,484,320
Inter-State Business Men's.....	Des Moines, Ia.....	586,172	174,146	412,026
Masonic Life Association.....	Buffalo, N. Y.....	535,177	241,464	293,713
Mutual Benefit Health & Accident.....	Omaha, Neb.....	574,079	351,016	223,063
National Life Association.....	Des Moines, Ia.....	2,312,702	643,518	1,669,184†
Totals.....		\$14,682,648	\$3,321,247	\$11,361,401

*No legal reserve on certificates is maintained, therefore amount of liabilities shown includes only unpaid claims, taxes, rents, etc.
 †Includes reserve maintained on certain classes.

MONTHLY AND WEEKLY ASSESSMENT
ASSOCIATIONS

Business in Arkansas for the Year 1923

NAME OF ASSOCIATION	ASSESSMENTS COLLECTED	CLAIMS PAID	NO. OF MEMBERS
Co-Operative Burial.....	\$ 27,767	\$ 10,438	10,300
Enterprise Mutual.....	32,500	9,880	6,752
Guarantee Fund.....	83,335	62,500	2,177
Illinois Bankers.....	112,249	64,543	5,479
Inter-State Business Men's.....	31,515	22,201	2,395
Masonic Life Association.....	8,925	1,000	294
Mutual Benefit Health & Acc.....	111,219	81,186	6,426
National Life Association.....	43,732	9,600	1,543
Totals.....	\$451,242	\$261,348	35,366

PRO-RATA ASSESSMENT ASSOCIATIONS
Financial Condition December 31, 1923

NAME OF ASSOCIATION	LOCATION	ACTUAL ASSETS	CONTINGENT *ASSETS	TOTAL ASSETS	LIABILITIES
Afro-Mutual Association.....	Forrest City.....	\$ 0	\$ 0	\$ 0	\$ 0
American Mutual Union.....	Eureka Springs.....	6,532	13,163	19,695	13,418
Arkansas Life Association.....	Fayetteville.....	203	0	203	100
Arkansas Mutual Benefit.....	Camden.....	122	0	122	96
Arkansas Mutual Benevolent.....	McGehee.....	10	0	10	0
Arkansas Mutual Burial.....	Dernott.....	108	0	108	0
Arkansas State Life.....	Little Rock.....	657	0	657	358
Bankers & Planters.....	Fort Smith.....	4,122	0	4,122	3,898
Christian Benevolent.....	Jonesboro.....	119	0	119	0
Citizens Benefit.....	Magnolia.....	13	0	13	294
Commonwealth Life.....	Fort Smith.....	264	0	264	0
Co-operative Fire.....	Fayetteville.....	0	0	0	0
Dixie Mutual.....	Edmondson.....	0	0	0	0
Farmers Mutual Fire.....	Malvern.....	295	0	295	287
Farmers Mutual Life.....	Malvern.....	0	0	0	0
Fayetteville Mutual.....	Fayetteville.....	821	15,723	16,544	15,723
Globe Mutual.....	Little Rock.....	0	0	0	0
Home Mutual.....	Little Rock.....	7,670	2,050	9,720	4,993
Mothers Union Mutual.....	Forrest City.....	345	189	534	409
Mutual Aid Union.....	Rogers.....	52,743	172,134	224,877	181,469
Mutual Legion.....	Little Rock.....	88	0	88	1,391
Mutual Relief.....	Booneville.....	995	10,928	11,923	840
National Mutual.....	Harrisburg.....	0	0	0	228
National Reserve.....	Hot Springs.....	57	0	57	500
Old American.....	Little Rock.....	4,074	0	4,074	1,700
Ozark Mutual.....	Mena.....	1,400	5,650	7,050	4,112
South Arkansas Mutual Fire.....	Snackover.....	0	0	0	0
Southern Mutual.....	Little Rock.....	8,739	722	9,461	3,746
Southern Mutual.....	Texarkana.....	0	0	0	0

PRO-RATA ASSESSMENT ASSOCIATIONS—(Continued)

NAME OF ASSOCIATION	LOCATION	ACTUAL ASSETS	CONTINGENT *ASSETS	TOTAL ASSETS	LIABILITIES
Springfield Mutual.....	Springfield, Mo.....	\$ 16,730	\$ 1,223	\$ 17,953	\$ 9,880
State Mutual Aid.....	Little Rock.....	711	0	711	0
Travelers Life Association.....	Little Rock.....	1,217	3,890	5,107	327
Totals.....		\$108,035	\$225,672	\$333,707	\$243,769

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

PRO-RATA ASSESSMENT ASSOCIATIONS—(Continued)
Business in Arkansas for the Year 1923

NAME OF ASSOCIATION	ASSESSMENTS COLLECTED	CLAIMS PAID	TOTAL *EXPENSES	NO. CERTIFICATES DEC. 31, 1923
Afro Mutual Association.....	\$ 0	\$ 0	\$ 0	0
American Mutual Union.....	41,497	†	†	†
Arkansas Life Association.....	1,433	100	1,130	130
Arkansas Mutual Benefit.....	741	0	715	114
Arkansas Mutual Benevolent.....	62	47	123	141
Arkansas Mutual Burial.....	728	367	296	296
Arkansas State Life.....	5,703	1,259	4,101	667
Bankers & Planters.....	55,581	17,130	37,134	4,829
Christian Benevolent.....	676	94	463	103
Citizens Benefit.....	76	112	145	185
Commonwealth Life Association.....	7,575	1,040	1,781	455
Co-operative Fire Association.....	2,710	566	1,144	372
Dixie Mutual.....	300	58	482	77
Farmers Mutual Fire.....	475	0	467	60
Farmers Mutual Life.....	0	0	0	0
Fayetteville Mutual.....	27,765	21,683	8,243	2,415
Globe Mutual.....	257	0	379	19
Home Mutual.....	52,280	15,225	30,922	3,041
Mothers Union Mutual.....	8,121	3,058	4,781	1,518
Mutual Aid Union.....	1,008,647	575,739	426,549	35,075
Mutual Legion.....	1,253	44	1,913	51
Mutual Relief.....	36,600	31,124	5,122	2,630
National Mutual.....	0	0	0	0
National Reserve.....	256	0	698	28
Old American.....	17,405	2,099	12,253	1,678
Ozark Mutual.....	38,292	27,755	10,440	3,564
South Arkansas Mutual Fire.....	0	0	0	0
Southern Mutual (Little Rock).....	42,599	14,105	30,104	3,047
Southern Mutual (Texarkana).....	0	0	0	0
Springfield Mutual.....	8,199	820	†	†
State Mutual Aid.....	6,171	4,000	6,163	1,496
Travelers Life Association.....	11,645	2,095	10,021	1,143
Totals.....	\$1,377,047	\$718,490	\$595,589	63,134

*Exclusive of claims paid.

†Not reported.

WHITE FRATERNAL SOCIETIES

NAME OF SOCIETY	LOCATION	ASSETS	LIABILITIES	INS. IN FORCE DEC. 31, 1923
American Insurance Union.....	Columbus, Ohio.....	\$ 2,136,565	\$ 279,623	\$ 129,259,084
A. O. U. W.....	Little Rock.....	583,067	18,393	19,312,000
Ben Hur, Supreme Tribe.....	Crawfordsville.....	4,489,311	140,185	67,887,951
Brotherhood American Yeomen.....	Des Moines.....	5,587,687	2,870,979*	212,910,550
Catholic Knights.....	St. Louis.....	1,142,246	89,790	17,330,677
Columbian Circle.....	Chicago.....	677,486	671,591*	16,580,146
Columbian Mutual Assurance.....	Memphis.....	2,762,054	2,687,000	33,319,369
Commercial Travelers.....	Columbus, Ohio.....	1,803,208	274,620	547,815,000
Degree of Honor.....	St. Paul, Minn.....	3,498,907	41,387	37,512,656
Eagles, Grand Aerie.....	Kansas City, Mo.....	129,921	18,992	4,135,070
Fraternald Aid Union.....	Lawrence, Kan.....	6,423,670	4,550,774*	86,084,031
Heralds of Liberty.....	Philadelphia.....	220,828	31,402	19,300,700
Homesteaders, The.....	Des Moines.....	871,794	73,465	29,111,398
Junior Order American Mechanics.....	Pittsburgh.....	1,639,716	78,562	22,942,000
Knights of Columbus.....	New Haven.....	18,338,431	285,668	249,172,196
Knights of Pythias.....	Indianapolis.....	16,679,057	14,811,274*	117,408,654
Loyal American Life.....	Chicago.....	945,466	33,821	16,063,959
Maccabees, The.....	Detroit.....	19,047,151	17,785,405*	211,256,280
Modern Praetorians.....	Dallas, Tex.....	4,406,778	96,860	47,225,447
Modern Woodmen.....	Rock Island, Ill.....	38,656,809	2,506,807	1,664,454,000
National Benevolent.....	Kansas City, Mo.....	14,845	956	251,650
National Fraternal Society of Deaf.....	Chicago.....	531,955	4,915	4,355,719
National Slovak.....	Pittsburgh.....	2,547,199	253,183	30,125,750
Polish National.....	Chicago.....	8,203,550	450,729	84,517,100
Railway Mail Association.....	Portsmouth, N. H.....	199,269	6,845	69,092,000
Royal Arcanum.....	Boston.....	14,934,265	504,004	194,145,768
Royal Neighbors.....	Rock Island, Ill.....	16,680,226	439,584	419,679,000
Security Benefit.....	Topeka, Kan.....	3,363,646	822,166*	247,191,992
Travelers Protective.....	St. Louis.....	1,036,858	192,152	185,475,000
Woman's Ben. of Maccabees.....	Port Huron, Mich.....	19,556,391	410,952	132,482,104
Woodmen Circle.....	Omaha, Neb.....	13,651,372	252,006	628,338,216
Woodmen of the World.....	Omaha, Neb.....	61,178,614	2,559,168	
Totals.....		\$271,938,842	\$53,643,498	\$5,544,725,467

*Includes reserve.

†Not reported.

WHITE FRATERNAL SOCIETIES—(Continued)

Business in Arkansas for the Year 1923

NAME OF SOCIETY	INS. IN FORCE DEC. 31, 1923	ASSESSMENTS COLLECTED	CLAIMS PAID
American Insurance Union.....	\$ 5,203,170	\$ 89,084	\$ 59,065
A. O. U. W.....	15,206,000	247,617	116,821
Ben Hur, Supreme Tribe.....	1,879,456	33,885	24,500
Brotherhood American Yeomen.....	747,350	13,861	10,299
Catholic Knights of America.....	†	†	†
Columbian Circle.....	39,000	1,576	1,000
Columbian Mutual Assurance.....	1,860,062	40,445	29,410
Commercial Travelers.....	6,650,000	13,233	18,423
Degree of Honor.....	1,598,607	30,070	8,366
Eagles, Grand Aerie.....	80,500	2,054	0
Fraternal Aid Union.....	1,666,988	62,598	25,076
Heralds of Liberty.....	247,000	9,719	12,500
Homesteaders, The.....	173,000	3,272	1,000
Junior Order Amer. Mech.....	9,500	289	0
Knights of Columbus.....	586,000	7,503	1,000
Knights of Pythias.....	2,748,523	77,703	60,729
Loyal American Life.....	121,250	3,107	2,432
Maccabees, The.....	2,164,620	76,289	44,595
Modern Order Praetorians.....	404,750	9,460	2,500
Modern Woodmen.....	19,271,500	278,176	150,699
National Benevolent.....	46,675	8,287	5,170
National Frat. Society of Deaf....	70,250	1,807	290
National Sloyak Society.....	64,450	1,260	555
Polish National Alliance.....	61,300	1,297	1,290
Railway Mail Association.....	796,000	1,292	381
Royal Arcanum.....	717,500	21,998	24,515
Royal Neighbors.....	4,839,250	74,364	45,265
Security Benefit Association.....	3,881,424	74,522	54,333
Travelers Protective.....	†	†	17,169
Woman's Ben. of Maccabees.....	2,692,950	45,152	22,286
Woodmen Circle.....	7,529,988	142,151	83,914
Woodmen of World.....	29,371,748	593,222	361,815
Totals.....	\$110,788,811	\$1,965,291	\$1,186,148

†Not reported.

NEGRO FRATERNAL SOCIETIES

NAME OF SOCIETY	LOCATION	ASSETS	LIABILITIES	NO. MEMBERS
American Woodmen.....	Denver, Colo.....	\$1,009,042	\$ 48,797	58,180
American Workmen.....	Washington, D. C.....	321,273	4,908	17,313
Calanthe, Grand Court.....	Pine Bluff.....	50,210	15,550	10,512
Eastern Star Benefit.....	Pine Bluff.....	24,963	3,350	11,442
Great Southern Fraternal Union.....	Little Rock.....	3,584	1,032	3,509
Household of Ruth.....	Little Rock.....	16,812	2,643	6,367
Imperial Council Jugamos.....	Forrest City.....	35,370	0	3,207
Independent Order Immaculates.....	Forrest City.....	1,442	600	1,433
International Order Daniel.....	Little Rock.....	1,685	0	415
Knights of Tabor.....	Little Rock.....	117,252	54,120	21,079
Knights of Guiding Star.....	Morrilton.....	5,420	875	2,291
Knights of Pythias.....	Little Rock.....	75,325	14,133	*
Masonic Benefit Association.....	Prescott.....	216,491	23,268	17,664
Modern Order Magians.....	Camden.....	6,269	2,024	643
Mosaic Templars.....	Little Rock.....	651,261	58,445	20,454
Odd Fellows Benefit.....	Marianna.....	26,131	19,993	4,265
Royal Arch Benefit.....	Wynne.....	11,598	325	1,532
Royal Circle of Friends.....	Forrest City.....	161,313	14,612	13,297
Supreme Council Shepherds.....	Marianna.....	12,779	1,400	1,127
United Brothers of Friendship.....	Little Rock.....	5,551	4,175	4,766
United Brothers African Race.....	North Little Rock.....	503	1,900	443
United Friends of America.....	Little Rock.....	13,276	2,100	4,018
United Knights & Ladies.....	Pine Bluff.....	2,339	1,700	1,654
United Order Good Samaritan.....	Forrest City.....	15,391	2,350	3,766
Woodmen of Union.....	Hot Springs.....	303,241	11,027	12,900
Totals.....		\$3,089,021	\$289,377	222,267

*Not reported.

NEGRO FRATERNAL SOCIETIES—(Continued)

Business in Arkansas for the Year 1923

NAME OF SOCIETY	ASSESSMENTS COLLECTED	CLAIMS PAID	SOLVENCY VALUATION DEC. 31, 1922 %
American Woodmen.....	\$ 9,346	\$ 2,700	102.69
American Workman.....	18,883	4,156	100.69
Calanthe, Grand Court.....	69,580	70,973	53.56
Eastern Star Benefit.....	65,943	62,515	73.69
Great Southern Fraternal Union...	15,438	3,137	81.10
Household of Ruth.....	47,199	43,261	84.18
Imperial Council Jugamos.....	29,807	19,425	99.13
Ind. Order Immaculates.....	11,052	6,905	71.10
International Order Daniel.....	2,251	1,130	81.70
Knights & Daughters of Tabor.....	153,870	133,589	73.49
Knights of Guiding Star.....	9,249	6,943	93.17
Knights of Pythias.....	84,392	62,550	76.48
Masonic Benefit.....	100,403	90,370	79.14
Modern Order Magians.....	9,204	2,083	150.80
Mosaic Templars.....	82,313	96,468	74.39
Odd Fellows Benefit.....	40,047	31,994	85.68
Royal Arch Benefit.....	4,481	2,650	77.60
Royal Circle of Friends.....	167,741	122,866	86.86
Supreme Council Shepherds.....	13,583	8,345	74.08
United Brothers of Friendship.....	29,530	19,000	76.62
United Brothers African Race.....	4,381	2,955	63.98
United Friends of America.....	34,144	18,152	77.61
United Knights & Ladies.....	10,648	8,373	76.40
United Order Good Samaritan.....	27,459	15,048	74.69
Woodmen of Union.....	130,484	92,204	84.45
Totals.....	\$1,171,428	\$927,792	