STATE OF ARKANSAS

INSURANCE DEPARTMENT

REPORT FOR 1927
(Business of 1926)

J. S. MALONEY
Insurance Commissioner and State Fire Marshal

A. D. DULANEY
Deputy Insurance Commissioner and State Fire Marshal

TOM EDWARDS
Assistant Insurance Commissioner

J. W. HATLEY
Deputy and Clerk

MRS. W. S. TURNER
Clerk and Stenographer

MRS. BEULAH SHEWMAKE
Clerk and Stenographer

Condensed report compiled from annual statements covering business of 1926, as filed by Joint Stock and Mutual Fire and Life Insurance Companies, Miscellaneous Casualty, Fidelity, Surety, Employers' Liability, Workmen's Compensation Companies, Assessment Associations, Fraternal Benefit Societies, and Co-operative Fire Associations prior to audit by the Department.

Little Rock, Ark.,
May 10th, 1927.

Hon. John E. Martineau,
Governor of Arkansas,
Little Rock, Arkansas.

Dear Sir:—

As Commissioner of the Department of Insurance, Commissioner and State Fire Marshal, we have the honor to submit to you, as required by law, this, the 46th annual report of this Department.

Under Act No. 115 of the General Assembly of 1927, approved March 5th, 1927, the Department of Insurance and Revenues was separated, and the Department and office of Insurance Commissioner and State Fire Marshal was created. Your present Commissioner, by your appointment, has been conducting the affairs of this Department under said Act and other laws governing the Department, since his appointment.

There is much work to be done to ascertain the condition of the various companies authorized to do business in this State, and this Department is causing examinations to be made of said companies as rapidly as time and the finances of the Department will permit. The records of this Department, showing the condition of all companies operating in Arkansas, are open to the public, and we are daily called upon for service and facts with reference to the operation and condition of the various companies. We undertake to give this information fairly and impartially, to all alike, and leave the insuring public to select the companies of their choice.

We submit to you in this report, a full tabulated statement, copied from the last annual statements of the companies doing business in this State, showing the condition of each company on December 31st, 1926, which statements were filed with the Department on or before March 1, 1927.

The Department again desires to call your attention to the necessity for a new code of insurance laws for this State. Many of the statutes still in force are old, and are not in keeping with modern necessities of either the companies or the policy holders. There are many conflicts and apparent conflicts in these statutes, and it is vitally important that a re-digest be had and a new code be enacted of these statutes.

In order that the proper information may be accumulated or a proper code of insurance laws be prepared so that the same may be submitted to the legislature of 1929, we recommend to you the appointment of a Commission to prepare such code, or, that you take such action in the matter as you may deem best.

We beg to report that in conformity with the requirements of Act No. 115 recently passed, this Department has had printed and is sending this Act to all officers named in Section 8 of the Act, who are made assistants to the Commissioner of this Department.

We take pleasure in stating that A. D. DuLaney, the Chief Deputy and Attorney of this Department, will be actively in charge of the Fire Prevention Department and the prosecution of arson cases. This Department will place special stress upon a campaign of education, to undertake to educate the people of this State, and especially the fire policy-holders, that losses from fire, whether caused by a criminal act, by negligence, carelessness, improper physical condition or construction, or otherwise, are paid by the policy holders. If we can secure an aroused public sentiment by a campaign of education which will reduce the fire losses of this state, then, automatically there will come a reduction of rates. We beg to inform you that every effort of this Department will be directed and every officer and employee in the Department will do everything in their power to bring about this much desired result.

In addition to the above, it is the policy of this Department to do everything possible to prevent discrimination in the matter of rates, and it is especially important that the policyholders themselves realize that the rate is governed by the risk.

Your Commissioner found by investigation that uniform practices did not exist with reference to the time within which premiums on insurance policies were paid. Without uniformity of time of payment, discrimination resulted. The giving of one month to one policy holder within which to pay his premium, and an extension of credit to another of three months or six months, amounted to a discrimination in favor of the latter.

In order to prevent discrimination of this kind, your Commissioner, on April 16th, 1927, made an order affecting the payment of premiums, which is as follows:

"TO ALL FIRE AND MARINE, CASUALTY OR MISCELLANEOUS AND BOND AND SURETY COMPANIES LICENSED IN THE STATE OF ARKANSAS:

"On and after the 1st day of June, 1927, premiums for insurance policies issued by stock and mutual insurance companies and reciprocal or inter-insurance exchanges, classified generally as fire and marine, casualty or miscellaneous, bond and surety companies, MUST BE PAID WITHIN THE MAXIMUM CREDIT PERIOD SET FORTH BELOW UNDER THE HEADING 'MAXIMUM CREDIT PERIOD.' Such payment may be made either in cash or by interest bearing note dated within the said maximum credit period, and bearing interest from such date.

"Violation of this ruling by extending credit beyond the maximum credit period without interest will be considered by this Department as being in violation of the provisions of Sections 5967, 6012 and 6128 of Crawford & Moses' Digest of the laws of Arkansas, and the Company or Agent extending such credit will be subject to the penalty set forth in Sections 5975 and 6129 of Crawford & Moses' Digest, and Section 9, Act 493 of 1921.

"Companies are requested to notify all of their Agents licensed in Arkansas of the provisions of this ruling and of the penalty for violation thereof, such penalty consisting of a fine of from $25.00 to $200.00 for each offense, and/or suspension or revocation of the license of the offending agent or company.

"Premiums on all policies of fire, tornado or marine insurance, miscellaneous or casualty insurance, and on all bonds executed by bonding companies MUST BE COLLECTED NOT LATER THAN THE FIFTEENTH DAY OF THE SECOND MONTH SUCCEEDING THAT IN WHICH THE INSURANCE BECOMES EFFECTIVE, unless the policy or binder has been returned to the company for cancellation.

"All agents licensed by this Department are hereby required to observe all the terms of their contracts with their companies and make payments and remittances in accordance with said contracts.

"Premiums for fire insurance on farm risks written on the installment note plan, when the interest is included in the computation of the premium, and premiums for judicial or court bonds are excepted from the provisions of this ruling.

"The provisions of this ruling apply to all business written or renewed effective on and after the 1st day of June, 1927.

"Where the 15th day of the month falls on Sunday or on a legal holiday, the 16th day of the same month shall be considered as the last day of the credit period.

"As an example, to explain the operation of the ruling, the premium on a policy, written or renewed, effective during the month of June, must be paid either in cash or by interest bearing note on or before the 15th day of August.

"It is not intended that anything contained in this ruling be construed to prevent companies or agents from exacting terms of settlement less liberal than herein required. Prompt collection of premiums is to be commended."

A similar ruling to the above has been made by a number of states including Virginia, Alabama, California, Florida, Maryland, Oklahoma, Tennessee, West Virginia and Missouri.

The Department is faithfully following the law with reference to the Firemen's Relief and Pension Fund, a full tabulated statement with reference thereto being set out in this report. We are glad to report that the last legislature passed an Act requiring each city or town to file its application with this Department by December 31st, in accordance with the recommendation made in the last annual report of the Commissioner of this Department.

We submit this report for your careful consideration, and assure you of our hearty co-operation in all matters affecting the Department and your administration.

Respectfully submitted,

J. S. MALONEY,

Insurance Commissioner and State Fire Marshal

INTRODUCTION

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

Fire and Marine, Stock and Mutual	159
Life, Legal Reserve	106
Life, Stipulated Premium Plan	11
Miscellaneous Casualty, Fidelity and Surety	62
Assessment	14
Fraternal, White	32
Fraternal, Colored	24
Reciprocal Exchanges	27
Farmers Mutual Fire Associations	12
Total	447

NEW ARKANSAS COMPANIES

Companies organized in Arkansas and Certificate of Authority issued to since last report.

STOCK COMPANIES—

Century Life Insurance Co., Little Rock, November 2, 1926.

LEGAL RESERVE MUTUAL—

Dependable Life Insurance Co., Camden, July 14, 1926.

Old Safety National Insurance Co., Helena, August 5, 1926.

Southern National Insurance Co., Little Rock, July 16, 1926.

First American Life & Accident Insurance Co., Fort Smith, January 5, 1927.

Policy Holders' Acme Life Insurance Co., Little Rock, March 1, 1927.

United Security Life & Accident Insurance Co., Little Rock, January 31, 1927.

American Liberty Mutual Insurance Co., Little Rock, January 24, 1927. (Other than life.)

STIPULATED PREMIUM PLAN COMPANIES—

Commonwealth Accident Insurance Co., Little Rock, December 4, 1926.

Unionaid Life Insurance Co., Rogers, December 10, 1926.

FRATERNAL—

Supreme Circle of United Links, Pine Bluff, February 10, 1927.

ASSESSMENT—

Great Protective Association, Wabbaseka, December 22, 1926.

COMPANIES OF OTHER STATES

FIRE

Homestead Fire Insurance Co.	Baltimore	May 12, 1926
Universal Automobile Insurance Co.	Dallas	July 12, 1926
Kyodo Fire Insurance Co., Ltd.	110 William St., New York; Osaka, Japan	July 14, 1926
Trinity Fire Insurance Co.	Dallas	July 17, 1926
Guardian Fire Assurance Corp'n.	New York	Aug. 14, 1926
Rhode Island Insurance Co.	Providence	Aug. 16, 1926
Pilot Reinsurance Co.	New York	Sept. 4, 1926
Caledonian Insurance Co., of Scotland	Hartford	Sept. 24, 1926
Commerce Insurance Co.	Glens Falls, N. Y.	Oct. 6, 1926
United Firemen's Insurance Co., of Phil.	Philadelphia	Oct. 23, 1926
Merchants Insurance Co.	Providence	Nov. 2, 1926
Norwich Union Fire Ins. Soc., Ltd.	New York	Dec. 6, 1926
Concordia Fire Insurance Co.	Milwaukee	Dec. 23, 1926
National Ben Franklin Fire Ins. Co.	Pittsburgh	Dec. 23, 1926
Superior Fire Insurance Co.	Pittsburgh	Dec. 23, 1926

LIFE

The Reinsurance Life Co., of America	Des Moines	May 17, 1926
Great American Life Insurance Co.	Hutchinson, Kan.	May 26, 1926
Rockford Life Insurance Co.	Rockford, Ill.	Sept. 7, 1926
Columbian Mutual Life Insurance Co.	Memphis	Sept. 13, 1926
Volunteer Life Insurance Co.	Chattanooga	Sept. 27, 1926
Crescent Life Insurance Co.	Indianapolis	Oct. 30, 1926
Sentinel Life Insurance Co.	Kansas City, Mo.	Dec. 8, 1926
United Benefit Life Insurance Co.	Omaha	March 1, 1927
Anchor Life Insurance Co.	Tulsa	March 16, 1927
United Fidelity Life Insurance Co.	Dallas	Feb. 18, 1927

MISCELLANEOUS CASUALTY, FIDELITY AND SURETY

St. Paul Mercury Indemnity Co.	St. Paul	June 28, 1926
Central Surety and Insurance Corp'n.	Kansas City, Mo.	Aug. 16, 1926
Constitution Indemnity Co.	Philadelphia	Aug. 30, 1926
American Indemnity Co.	Galveston	March 1, 1926

ASSESSMENT

Inter-State Protective Association	Mountain Grove, Mo.	Aug. 23, 1926

FRATERNAL

Pioneer Mutual Aid Society	Mound Bayou, Miss.	July 27, 1926
Aid Association for Lutherans	Appleton, Wis.	Oct. 18, 1926

RECIPROCAL

Continental Auto Ins. Underwriters	Springfield, Ill.	April 15, 1927

Changes, Withdrawals, Etc.

Changes in name of company, address, withdrew from state, merged, reinsured or ceased business since the last report.

FIRE

Pacific States Fire Insurance Co., Portland, Oregon, withdrew June 1, 1926.

Consolidated Assurance Co., Ltd., London, withdrew September 13, 1926.

British America Assurance Co., Toronto, withdrew March 1, 1927.

Importers and Exporters Insurance Co., New York, withdrew February 11, 1927.

Palmetto Fire Insurance Co., Sumter, S. C., withdrew June 30, 1926.

Osaka Marine and Fire Insurance Co., Ltd., Osaka, Japan, withdrew March 1, 1927.

Utah Home Fire Insurance Co., Salt Lake City, withdrew March 1, 1927.

LIFE

Great Southern Mutual Life Insurance Co., Little Rock, reinsured by the Universal Life Insurance Co., of Memphis, December 27, 1926.

International Life and Annuity Co., Moline, Ill., reinsured by Crescent Life Insurance Co., Indianapolis, December 31, 1926.

North Carolina Mutual Life Insurance Co., Durham, reinsured Arkansas business in Century Life Insurance Co., of Little Rock, and withdrew March 1, 1927.

Standard Life Insurance Co., Eureka Springs, Arkansas. Quit business.

STIPULATED PREMIUM

American Liberty Life and Casualty Co. Quit business February 8, 1927.

MISCELLANEOUS CASUALTY

Guaranty Abstract & Title Co., Fort Smith, quit business and reinsured with Kansas City Title & Trust Co., May 7, 1926.

Kansas City Title & Trust Co., Kansas City, Mo., withdrew March 1, 1927.

Security Union Casualty Co., Houston, name changed to Security Union Insurance Co. Amended charter filed August 9, 1926.

Union Title & Guaranty Co., New Orleans, withdrew August 19, 1926.

Oklahoma Mutual Indemnity Corporation, name changed to Oklahoma Indemnity Corporation.

Sun Indemnity Company of New York, withdrew March 1, 1927.

ASSESSMENT COMPANIES

American Guaranty Life Insurance Co., Eureka Springs, failed to complete organization. Quit business.

National Burial Association, Helena. Surrendered Certificate of Authority to organize and had not commenced business July 1, 1926.

Inter-State Protective Association, Mountain Grove, Mo., withdrew March 1, 1927.

Masonic Life Association, Buffalo, New York, changed name to Buffalo Life Association.

FRATERNAL

Columbian Mutual Life Assurance Society, Memphis, converted to legal Mutual Reserve Life Co., name changed to Columbian Mutual Life Insurance Co., and authorized in Arkansas September 13, 1926.

Woman's Benefit Association of the Maccabees. Name changed to Woman's Benefit Association, Port Huron, Mich.

United Knights and Ladies of Honor of the World, Pine Bluff. License revoked April 1, 1927.

RECIPROCALS

National Retail Lumber Dealers Inter-Insurance Exchange, Detroit, withdrew. Reinsured by Indiana Lumbermen's Mutual.

Universal Lloyds, Dallas, withdrew. Reinsured by Universal Automobile Insurance Co., of Dallas, May, 1926.

EXAMINATIONS

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

1. Arkansas State Life Insurance Co. .... Little Rock
2. Atlas Life Insurance Co. .... Tulsa, Okla.
3. Citizens Benefit Association .... Camden
4. Co-operative Burial & Life Insurance Co. .... Pine Bluff
5. Farmers' Mutual Life Insurance Co. .... Malvern
6. Farmers' Protective Aid Association .... Stuttgart
7. Home Accident Insurance Co. .... Little Rock
8. Home Fire Insurance Co. .... Little Rock
9. Home Life Insurance Co. .... Little Rock
10. Knights of the Guiding Star of the East .... Morrilton
11. Knights of Pythias N. A. S. A., etc. .... Little Rock
12. Modern Order of Magians .... Camden
13. Mutual Aid Union .... Rogers
14. National Benefit Society .... Helena
15. National Equity Life Insurance Co. .... Little Rock
16. National Order Mosaic Templars of America .... Little Rock
17. Odd Fellows Benefit Association .... Marianna
18. Progressive Life Insurance Co. .... Rogers
19. Royal Arch Benefit Association .... Wynne
20. Southern Casualty Co. .... Alexandria, La.
21. Southern Life Insurance Co. .... Little Rock
22. Supreme Council of Shepherds .... Marianna
23. State Mutual Aid Association .... Little Rock
24. Union Life Insurance Co. .... Rogers
25. United Knights and Ladies of Honor of the World .... Pine Bluff
26. Woodmen of Union .... Hot Springs

FINANCIAL STATEMENT

Receipts of the Department during 1926:

From Taxes, all sources	$518,160.61
From Fees, all sources	47,479.80
Total Receipts	$565,640.41

DISBURSEMENTS DURING 1926

This Department was a part of the Department of Insurance and Revenues during 1926 and the expenses were not kept separate, so there is no way to arrive at the amount paid out as expenses for the Insurance Department only.

STATE OF ARKANSAS

DEPARTMENT OF

INSURANCE COMMISSIONER AND STATE FIRE MARSHAL

CERTIFICATE

Hon. J. Carrol Cone,
Auditor of State,
Little Rock, Arkansas

Re: Firemen's Pension Fund

Dear Sir:

In accordance with the provisions of Section 12, Act 491, I hereby certify to you the names of the cities and towns of this state that have made proper filings with this Department claiming the Firemen's Relief and Pension Fund Tax in said Act provided; also the amount of premiums collected by all fire, tornado and marine insurance companies, corporations or associations incorporated under the laws of any State or Nation other than the State of Arkansas and doing business in the State of Arkansas during the year 1926, in said cities and towns; also the amount of taxes collected on said premiums at 2% and one-half of said tax properly apportioned under the provisions of said Act to said cities and towns, as follows, to-wit:

NAME OF CITY OR TOWN	PREMIUMS COLLECTED	TAX AT 2%	ONE-HALF OF 2% TAX	
				84%
Arkansas City	$23.256.92	$ 465.13	$ 232.56	$ 193.35
Ashdown	36,855.12	737.10	368.55	309.58
Augusta	15,723.89	314.47	157.23	132.07
Batesville	79,451.50	1,589.03	794.51	667.38
Bentonville	37,585.03	751.70	375.85	315.71
Blytheville	190,137.77	3,802.75	1,901.37	1,597.16
Brinkley	30,927.10	618.54	309.27	259.78
Camden	99,039.99	1,980.80	990.40	831.93
Charleston	9,093.75	181.87	90.94	76.39
Clarendon	18,495.36	369.90	184.95	155.36
Clarksville	27,200.63	544.01	272.00	228.48
Conway	92,191.26	1,843.82	921.91	774.40
Dardanelle	18,113.92	362.27	181.14	152.15
DeQueen	32,985.27	659.70	329.85	277.07
Dewitt	22,002.46	440.04	220.02	184.81
Dumas	21,078.75	421.57	210.79	177.06
El Dorado	201,389.36	4,027.78	2,013.89	1,691.66
England	24,893.45	497.84	248.92	209.09
Eureka Springs	18,081.95	361.64	180.82	151.89
Fayetteville	114,362.19	2,287.24	1,143.62	960.64
Fordyce	43,610.56	872.21	436.10	366.32

NAME OF CITY OR TOWN	PREMIUMS COLLECTED	TAX AT 2%	ONE-HALF OF 2 % TAX	
				84%
Forrest City	$ 72,938.68	$ 1,458.67	$ 729.38	$ 612.68
Fort Smith	396,176.17	7,923.52	3,961.76	3,327.87
Gurdon	16,042.29	320.84	160.42	134.75
Harrison	42,123.21	842.46	421.23	353.83
Heber Springs	17,215.72	344.31	172.15	144.60
Helena	247,713.75	4,954.27	2,477.13	2,080.79
Hope	70,346.25	1,406.92	703.46	590.90
Hot Springs	365,146.40	7,302.92	3,651.46	3,067.22
Jonesboro	154,724.62	3,094.49	1,547.24	1,299.68
Lake Village	42,328.76	846.57	423.28	355.55
Little Rock	1,174,166.73	23,483.33	11,741.66	9,862.97
Luxora	6,538.99	130.77	65.39	54.93
McGehee	44,320.35	886.40	443.20	372.29
Magnolia	36,673.64	733.47	366.73	318.05
Marianna	77,077.83	1,541.55	770.77	647.45
Mena	48,083.10	961.66	480.83	403.90
Monticello	39,861.72	797.23	398.61	334.83
Morrilton	61,577.49	1,231.56	615.78	517.26
Newport	111,869.67	2,237.39	1,118.69	939.70
North Little Rock	58,664.08	1,173.28	586.64	492.78
Paragould	68,212.08	1,364.24	682.12	572.98
Piggott	15,836.99	316.74	158.37	133.03
Pine Bluff	399,181.85	7,983.63	3,991.81	3,353.12
Prescott	36,871.37	737.42	368.71	309.02
Rogers	40,007.69	800.15	400.07	336.06
Russellville	57,773.65	1,155.47	577.73	485.29
Searcy	51,856.87	1,037.13	518.56	435.59
Siloam Springs	41,239.11	824.78	412.39	346.41
Springdale	24,968.12	499.36	249.68	209.73
Stuttgart	83,172.92	1,663.56	831.73	698.65
Texarkana	178,027.76	3,560.55	1,780.27	1,495.43
Van Buren	25,019.11	500.38	250.19	210.15
West Helena	13,896.96	277.94	138.97	116.67
Wynne	43,336.67	866.73	433.36	364.02
Totals	$5,319,465.83	$106,389.10	$53,194.46	$44,692.46

And I do certify.

Witness my hand and seal of this Department this, the 5th day of April, A. D. 1927.

J. S. MALONEY,
Insurance Commissioner and State Fire Marshal

Received of J. S. Maloney, Insurance Commissioner and State Fire Marshal of the State of Arkansas, a copy of above instrument this 18th day of April, 1927.

J. CARROLL CONE,
Auditor of State

RALPH KOONCE,
State Treasurer

STOCK FIRE INSURANCE COMPANIES—(Direct Writing)
Showing Financial Condition on December 31, 1926

NAME OF COMPANY	ASSETS	LIABILITIES	CAPITAL	SURPLUS
Aetna Insurance Co.	$ 49,039,588	$ 32,005,672	$ 5,000,000	$ 12,033,916
Agricultural Fire Insurance Co.	10,477,768	7,044,293	1,000,000	2,433,475
Alliance Insurance Co.	7,786,940	4,034,236	1,000,000	2,752,704
American Alliance Insurance Co.	7,729,250	2,052,444	2,000,000	3,676,806
American Central Insurance Co.	9,496,975	6,276,702	1,000,000	2,220,273
American Druggists' Fire Insurance Co.	1,663,551	267,954	500,000	895,597
American Equitable Assur. Co. of New York	4,896,544	2,968,138	700,000	1,228,406
American Insurance Co.	26,036,524	17,632,803	4,000,000	4,403,721
Atlas Assurance Co.	6,891,598	4,584,105	300,000*	2,007,493
Automobile Insurance Co.	25,214,449	18,598,175	5,000,000	1,616,274
Bankers and Shippers Insurance Co.	5,369,404	3,258,910	1,000,000	1,110,494
Bankers Fire Insurance Co.	371,590	127,634	200,800	43,156
Caledonian Insurance Co., of Scotland	4,656,317	3,404,396	200,000*	1,051,921
California Insurance Co.	4,740,268	2,904,004	1,000,000	836,264
Camden Fire Insurance Association	10,866,469	6,319,279	2,000,000	2,547,190
Carolina Insurance Co.	1,843,358	745,928	500,000	597,430
Central States Fire Insurance Co.	409,186	5,485	250,000	153,701
Citizens Insurance Co.	1,245,825	862,398	200,000	183,427
City of New York Insurance Co.	5,604,696	3,338,910	1,000,000	1,265,786
Columbia Insurance Co.	2,823,576	1,101,823	400,000	1,321,753
Commercial Union Assurance Co.	16,374,377	11,331,878	800,000*	4,242,499
Commercial Union Fire Insurance Co.	3,018,088	2,251,784	200,000	566,304
Concordia Fire Insurance Co.	6,575,515	5,132,493	1,000,000	443,022
Connecticut Fire Insurance Co.	16,147,001	9,119,249	1,000,000	6,027,752
Continental Insurance Co.	70,945,403	35,446,499	10,000,000	25,498,904
Detroit Fire and Marine Insurance Co.	4,019,350	1,857,320	1,000,000	1,162,030
East and West Insurance Co.	1,970,749	687,208	500,000	783,541
Equitable Fire and Marine Insurance Co.	5,272,174	1,813,799	1,000,000	2,458,375
Equity Fire Insurance Co.	836,000	165,227	200,000	470,773

*Deposit Capital

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

NAME OF COMPANY	ASSETS	LIABILITIES	CAPITAL	SURPLUS
Export Fire Insurance Co.	$ 2,201,507	$ 202,146	$ 600,000	$ 1,399,361
Federal Insurance Co.	10,321,125	4,975,762	1,000,000	4,345,363
Federal Union Insurance Co.	2,245,689	881,226	1,000,000	364,463
Fidelity-Phenix Fire Insurance Co.	54,634,682	28,417,042	10,000,000	16,217,640
Fidelity Union Fire Insurance Co.	1,404,298	753,148	500,000	151,150
Fire Association of Philadelphia	22,242,351	12,404,874	3,000,000	6,837,477
Fireman's Fund Insurance Co.	31,308,254	20,532,263	5,000,000	5,775,991
Firemen's Insurance Co.	21,382,011	11,550,522	5,000,000	4,831,489
Franklin Fire Insurance Co.	10,980,895	6,683,372	1,000,000	3,297,523
General Exchange Insurance Corporation	6,608,414	5,245,866	500,000	862,548
Girard Fire and Marine Insurance Co.	6,177,933	3,820,348	1,000,000	1,357,585
Glens Falls Insurance Co.	16,142,370	10,016,391	2,500,000	3,625,979
Globe and Rutgers Fire Insurance Co.	71,740,997	42,630,421	3,500,000	25,610,576
Great American Insurance Co.	53,238,585	23,110,446	12,500,000	17,628,139
Harmonia Fire Insurance Co.	1,722,002	494,150	500,000	727,852
Hartford Fire Insurance Co.	83,126,148	55,314,714	10,000,000	17,811,434
Home Fire Insurance Co.	2,305,299	1,203,373	500,000	601,926
Home Fire and Marine Insurance Co.	5,466,385	2,793,096	1,000,000	1,673,289
Home Insurance Co., The	91,604,550	51,536,076	18,000,000	22,068,474
Homestead Fire Insurance Co.	524,196	135,656	250,000	138,540
Hudson Insurance Co.	3,597,798	2,359,502	500,000	738,296
Illinois Travelers Home Fire	471,285	33,395	100,000	337,890
Imperial Assurance Co.	3,482,110	1,303,207	500,000	1,678,903
Importers and Exporters Insurance Co.	4,516,185	2,669,218	1,000,000	846,967
Indemnity Mutual Marine Assurance	1,293,473	518,534	300,000*	474,939
Insurance Co., of North America	63,149,627	35,101,277	7,500,000	20,548,350
Insurance Co., State of Pennsylvania	6,389,177	3,296,763	1,000,000	2,092,414
La Salle Fire Insurance Co.	1,173,045	156,434	500,000	516,611
Liverpool and London and Globe Insurance Co.	19,295,715	14,653,404	500,000*	4,142,311
London and Lancashire Fire Insurance Co.	9,129,426	4,977,085	400,000*	3,752,341

*Deposit Capital

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

NAME OF COMPANY	ASSETS	LIABILITIES	CAPITAL	SURPLUS
Mechanics and Traders Insurance Co.	$ 3,843,321	$ 2,039,493	$ 300,000	$ 1,503,828
Mechanics Insurance Co.	4,786,820	3,305,595	600,000	881,225
Mercantile Insurance Co., of America	6,234,198	3,580,941	1,000,000	1,653,257
Merchants Insurance Co.	2,142,200	1,031,420	709,180	401,600
Milwaukee Mechanics Insurance Co.	12,198,121	7,324,070	2,000,000	2,874,051
National Ben Franklin Fire Insurance Co.	5,682,249	4,381,584	1,000,000	300,665
National Fire Insurance Co.	41,377,484	26,703,532	3,000,000	11,673,952
National Liberty Insurance Co., of America	19,115,323	10,550,640	1,500,000	7,064,683
National Security Fire Insurance Co.	1,241,098	433,927	500,000	307,171
National Union Fire Insurance Co.	16,402,765	11,408,179	3,500,000	1,494,586
Newark Fire Insurance Co.	7,574,121	4,476,686	1,000,000	2,097,435
New Hampshire Fire Insurance Co.	13,679,786	6,994,699	2,500,000	4,185,087
New York Underwriters Insurance Co.	5,632,738	602,038	2,000,000	3,030,700
Niagara Fire Insurance Co.	22,438,307	13,396,249	3,000,000	6,042,058
North British and Mercantile Insurance Co.	16,268,019	10,137,728	400,000*	5,730,291
North River Insurance Co., The	18,115,035	11,563,441	2,000,000	4,551,594
Orient Insurance Co.	7,648,278	4,042,773	1,000,000	2,605,505
Palatine Insurance Co.	5,210,130	3,708,609	210,000*	1,291,521
Palmetto Fire Insurance Co.	1,089,462	343,832	500,000	245,630
Patriotic Insurance Co., of America	1,845,002	1,120,884	200,000	524,118
Pennsylvania Fire Insurance Co.	14,914,385	8,955,319	1,000,000	4,959,066
Philadelphia Fire and Marine Insurance	4,369,883	2,004,070	1,000,000	1,365,813
Phoenix Assurance Co., Ltd.	8,061,754	4,954,209	400,000*	2,707,545
Phoenix Insurance Co.	36,965,660	15,498,005	6,000,000	15,467,655
Providence-Washington Insurance	15,471,853	6,843,054	3,000,000	5,628,799
Queen Insurance Co., of America	21,398,020	11,242,434	3,000,000	7,155,586
Reliance Insurance Co., of Philadelphia	3,136,405	1,608,422	1,000,000	527,983
Rhode Island Insurance Co.	5,080,279	3,274,377	1,000,000	805,902
Royal Exchange Assurance	5,130,090	3,393,144	400,000*	1,336,946
Royal Insurance Co., Ltd.	25,228,800	17,139,928	400,000*	7,688,872

*Deposit Capital

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

NAME OF COMPANY	ASSETS	LIABILITIES	CAPITAL	SURPLUS
Scottish Union and National Insurance Co.	$ 9,693,252	$ 5,543,046	$ 200,000*	$ 3,950,206
Sea Insurance Co., Ltd.	3,007,310	1,678,844	200,000*	1,128,466
Security Insurance Co.	10,749,511	6,585,332	1,500,000	2,664,179
Sentinel Fire Insurance Co.	1,246,301	140,668	500,000	605,633
Springfield Fire and Marine Insurance	28,791,602	17,289,116	3,500,000	8,002,486
Standard Marine Insurance Co.	4,012,796	1,609,026	200,000*	2,203,770
Star Insurance Co., of America	4,868,119	2,647,761	1,000,000	1,220,358
St. Paul Fire and Marine Insurance Co.	26,834,753	15,020,372	4,000,000	7,814,381
Stuyvesant Insurance Co.	4,329,837	2,614,481	1,000,000	715,356
Sun Insurance Office	8,141,640	5,891,872	400,000*	1,849,768
Superior Fire Insurance Co.	5,013,935	3,537,529	1,000,000	476,406
Svea Fire and Life Insurance Co., Ltd.	2,996,775	1,906,511	200,000*	890,264
Thames and Mersey Marine Insurance Co.	1,440,320	570,296	200,000*	670,024
Tokio Marine and Fire Insurance Co., Ltd.	8,132,324	2,771,905	500,000*	4,860,419
Travelers Fire Insurance Co.	9,562,491	7,032,830	1,500,000	1,029,661
Trinity Fire Insurance Co.	1,351,049	83,188	650,000	617,861
Union Assurance Society, Ltd.	3,528,814	2,480,655	363,000*	685,159
Union Insurance Society of Canton	6,665,146	3,540,135	400,000*	2,725,011
Union Marine Insurance Co., Ltd.	1,202,805	356,292	200,000*	646,513
United Firemen's Insurance Co., of Phila.	3,170,816	1,724,994	400,000	1,045,822
United States Fire Insurance Co.	27,452,307	17,311,623	2,000,000	8,140,684
U. S. Merchants and Shippers Fire Ins.	5,335,216	3,027,869	1,000,000	1,307,347
Universal Automobile Insurance Co.	508,951	206,628	200,000	102,323
Victory Insurance Co., of Philadelphia	2,881,127	1,357,931	1,000,000	523,196
Westchester Fire Insurance Co.	13,293,449	8,898,185	1,500,000	2,895,264
Western Assurance Co.	4,890,560	3,134,435	400,000*	1,356,125
World Fire and Marine Insurance Co.	3,086,512	1,740,585	1,000,000	345,927
Totals	$1,474,667,369	$853,869,848	$201,732,980	$419,064,541

*Deposit Capital

STOCK FIRE INSURANCE COMPANIES—(Direct Writing)
Business in Arkansas for the Year 1926

NAME OF COMPANY	LOCATION	NET RISKS	NET PREMIUMS	NET LOSSES
Aetna Insurance Co.	Hartford	$ 40,667,816	$ 392,570	$ 266,252
Agricultural Fire Insurance Co.	Watertown	3,853,700	46,849	30,134
Alliance Insurance Co.	Philadelphia	1,672,426	20,089	19,537
American Alliance Insurance Co.	New York	2,457,401	19,099	5,938
American Central Insurance Co.	St. Louis	14,974,202	80,261	41,166
American Druggists' Fire Ins. Co.	Cincinnati	343,850	4,913	5,867
American Equitable Assur. Co. of N. Y.	New York	819,445	10,957	15,560
American Insurance Co.	Newark	24,275,335	251,690	140,364
Atlas Assurance	Chicago	6,446,077	53,839	25,545
Automobile Insurance Co.	Hartford	21,556,498	193,095	172,031
Bankers and Shippers Ins. Co.	New York	4,692,547	70,441	25,526
Bankers Fire Insurance Co.	Durham	817,785	11,017	336
Caledonian Ins. Co. of Scotland	Hartford	16,978	179	4
California Insurance Co.	San Francisco	486,842	3,019	1,101
Camden Fire Insurance Association	Camden	7,363,299	74,430	61,318
Carolina Insurance Co.	Wilmington	1,572,110	11,838	6,023
Central States Fire Insurance Co.	Wichita	....	....	....
Citizens Insurance Co.	St. Louis	5,868,210	71,159	33,235
City of New York Insurance Co.	New York	8,510,347	64,880	37,561
Columbia Insurance Co.	Jersey City	1,940,799	19,730	9,073
Commercial Union Assur. Co.	London	15,391,550	153,759	100,438
Commercial Union Fire Insurance Co.	New York	2,841,935	28,794	18,102
Concordia Fire Insurance Co.	Milwaukee	33,932	324	16
Connecticut Fire Insurance Co.	Hartford	6,055,559	55,182	27,827
Continental Insurance Co.	New York	14,713,040	141,916	127,728
Detroit Fire and Marine Ins. Co.	Detroit	2,465,437	24,655	10,216
East and West Insurance Co.	New Haven	568,126	3,951	601
Equitable Fire and Marine Ins. Co.	Providence	1,211,663	10,915	5,564
Equity Fire Insurance Co.	Kansas City	71,673	1,817	27

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

NAME OF COMPANY	LOCATION	NET RISKS	NET PREMIUMS	NET LOSSES
Export Fire Insurance Co.	New York	$ 35,164	$ 342	$ ....
Federal Insurance Co.	Jersey City	5,726,019	1,129	....
Federal Union Insurance Co.	Chicago	549,802	6,397	5,086
Fidelity-Phenix Fire Insurance Co.	New York	12,621,179	129,237	76,203
Fidelity Union Fire Insurance Co.	Dallas	1,455,100	21,979	24,505
Fire Association of Philadelphia	Philadelphia	10,126,061	131,084	96,259
Fireman's Fund Insurance Co.	San Francisco	6,483,518	112,019	58,835
Firemen's Insurance Co.	Newark	55,109,980	575,056	418,773
Franklin Fire Insurance Co.	Philadelphia	10,567,175	138,540	66,176
General Exchange Insurance Corp.	New York	4,842,613	80,266	19,204
Girard Fire and Marine Ins. Co.	Philadelphia	10,444,264	115,541	58,075
Glens Falls Insurance Co.	Glens Falls	12,726,421	104,894	82,749
Globe and Rutgers Fire Ins. Co.	New York	11,196,679	200,374	163,035
Great American Insurance Co.	New York	25,382,149	220,445	131,553
Harmonia Fire Insurance Co.	New York	1,098,719	8,393	2,283
Hartford Fire Insurance Co.	Hartford	48,239,928	474,465	453,443
Home Fire Insurance Co.	Little Rock	42,895,935	443,355	266,630
Home Fire and Marine Ins. Co.	San Francisco	1,372,624	18,989	13,103
Home Insurance Co., The	New York	99,242,448	733,962	401,994
Homestead Fire Ins. Co.	Baltimore	428,517	2,879	1,555
Hudson Insurance Co.	New York	204,071	1,470	2,598
Illinois Travelers Home Fire Ins. Co.	Chicago	1,591,634	16,295	10,886
Imperial Assurance Co.	London	626,489	6,346	1,132
Importers and Exporters Ins. Co.	New York	1,276,422	20,253	33,733
Indemnity Mutual Marine Assur. Co.	London	336,684	3,625	2,483
Insurance Co. of North America	Philadelphia	22,896,341	203,252	202,427
Insurance Co. of the State of Pa.	Philadelphia	2,715,414	36,886	14,073
La Salle Fire Insurance Co.	New Orleans	90,115	3,017	39
Liverpool and London and Globe Ins. Co.	Liverpool	8,964,790	109,356	81,364
London and Lancashire Fire Ins. Co.	Hartford	4,834,349	55,037	24,604

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

NAME OF COMPANY	LOCATION	NET RISKS	NET PREMIUMS	NET LOSSES
Mechanics and Traders Ins. Co.	New Orleans	$ 1,874,956	$ 24,780	$ 19,386
Mechanics Insurance Co.	Philadelphia	6,723,899	73,148	64,844
Mercantile Ins. Co. of America	New York	865,764	8,364	4,227
Merchants Insurance Co.	Providence	345,410	4,819	186
Milwaukee Mechanics Ins. Co.	Milwaukee	5,277,308	55,718	36,683
National Ben Franklin Fire Ins. Co.	Newark	176,048	1,578	1,365
National Fire Insurance Co.	Hartford	12,600,535	140,422	127,898
National Liberty Ins. Co. of America	New York	8,147,502	80,477	72,340
National Security Fire Ins. Co.	Omaha	44,057	455	69
National Union Fire Ins. Co.	Pittsburgh	19,707,740	214,374	169,731
Newark Fire Insurance Co.	Newark	1,834,247	23,895	17,947
New Hampshire Fire Ins. Co.	Manchester	2,786,096	40,230	34,289
New York Underwriters Ins. Co.	New York	16,526,696	195,301	74,669
Niagara Fire Insurance Co.	New York	8,275,603	110,975	101,000
North British and Mercantile Ins. Co.	London	7,265,264	72,771	35,648
North River Insurance Co., The	New York	17,746,700	267,882	154,198
Orient Insurance Co.	Hartford	3,016,275	35,620	31,221
Palatine Insurance Co.	London	5,084,588	55,566	33,041
Palmetto Fire Insurance Co.	Sumter	797,543	6,031	8,222
Patriotic Ins. Co. of America	New York	65,194	679	1,133
Pennsylvania Fire Insurance Co.	Philadelphia	4,766,603	52,956	21,975
Philadelphia Fire and Marine Ins. Co.	Philadelphia	1,844,708	9,994	10,128
Phoenix Assurance Co., Ltd.	London	10,962,316	86,343	75,965
Phoenix Insurance Co.	Hartford	10,141,915	92,617	46,123
Providence-Washington Ins. Co.	Providence	5,074,771	62,126	33,960
Queen Ins. Co. of America	New York	8,503,252	90,377	79,272
Reliance Ins. Co. of Philadelphia	Philadelphia	1,015,973	13,203	9,628
Rhode Island Insurance Co.	Providence	622,137	8,485	953
Royal Exchange Assurance	London	2,024,470	20,397	7,244
Royal Insurance Co., Ltd.	Liverpool	25,085,827	205,634	216,262

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

NAME OF COMPANY	LOCATION	NET RISKS	NET PREMIUMS	NET LOSSES
Scottish Union and National Ins. Co.	Edinburgh	$ 3,345,910	$ 32,924	$ 26,950
Sea Insurance, Ltd.	Liverpool	4,889,290	15,735	181
Security Insurance Co.	New Haven	3,813,906	48,630	44,404
Sentinel Fire Insurance Co.	Springfield	104,641	993	145
Springfield Fire and Marine Ins. Co.	Springfield	18,846,745	158,028	129,015
Standard Marine Insurance Co.	Liverpool	3,453,395	10,255	626
Star Insurance Co. of America	New York	1,610,490	18,678	15,260
St. Paul Fire and Marine Ins. Co.	St. Paul	16,073,404	127,038	68,200
Stuyvesant Insurance Co.	New York	693,970	8,486	27,534
Sun Insurance Office	London	7,025,576	68,164	36,077
Superior Fire Insurance Co.	Newark	17,265	179	....
Svea Fire and Life Ins. Co., Ltd.	New York	185,853	1,749	1,148
Thames and Mersey Marine Ins. Co.	Liverpool	1,484,278	3,167	389
Tokio Marine and Fire Ins. Co., Ltd.	Tokio	669,158	5,219	8,834
Travelers Fire Insurance Co.	Hartford	7,355,758	80,608	10,227
Trinity Fire Insurance Co.	Dallas	152,750	1,321	....
Union Assurance Society, Ltd.	London	3,118,612	31,121	15,593
Union Insurance Society of Canton	Canton, China	435,877	35,626	62,917
Union Marine Ins. Co., Ltd.	Liverpool	309,052	1,343	13
United Firemen's Ins. Co. of Phila.	New York	22,339	232	....
United States Fire Insurance Co.	New York	6,586,981	84,878	68,727
United States Merchants and Shippers	New York	3,632,744	43,601	18,060
Universal Automobile Insurance Co.	San Antonio	....	13,157	2,811
Victory Insurance Co. of Phila.	Philadelphia	1,015,972	13,153	9,628
Westchester Fire Insurance Co.	New York	10,198,770	118,246	62,111
Western Assurance Co.	Toronto	3,591,078	45,813	37,271
World Fire and Marine Ins. Co.	Hartford	2,808,877	27,928	12,272
Totals		$886,415,274	$8,847,740	$6,047,890

FIRE REINSURANCE COMPANIES
Financial Condition on December 31, 1926

NAME OF COMPANY	ASSETS	LIABILITIES	CAPITAL	SURPLUS
American Eagle Fire Ins. Co.	$ 11,283,828	$ 7,852,968	$ 1,000,000	$ 2,430,860
American Reserve Ins. Co.	3,156,561	2,024,334	400,000	732,227
Boston Ins. Co.	17,072,855	8,796,055	2,000,000	6,276,800
Commerce Ins. Co.	3,519,584	1,477,362	1,000,000	1,042,222
Commonwealth Ins. Co.	6,745,448	3,682,215	500,000	2,563,233
County Fire Ins. Co. of Phila.	2,248,229	1,156,153	500,000	592,076
Eagle Star and British Dominion	5,971,031	4,078,098	410,000*	1,482,933
Employers' Fire Ins. Co.	3,492,813	1,977,062	1,000,000	515,751
Eureka Security Fire and Marine Ins. Co.	2,564,406	1,291,332	500,000	773,074
Fire Reassurance Co. of New York	3,438,529	2,747,917	400,000	290,612
Guardian Fire Assurance Corporation	3,219,319	1,699,238	500,000	1,020,081
Hamburg American Ins. Co. of N. Y.	1,451,305	1,019,030	200,000	232,275
Hanover Fire Ins. Co.	11,191,875	5,891,190	1,500,000	3,800,685
International Ins. Co.	7,873,254	5,328,240	1,000,000	1,545,014
Jupiter General Ins. Co., Ltd.	963,991	525,341	200,000*	238,650
Kyodo Fire Ins. Co., Ltd.	800,403	246,927	200,000*	353,476
Lincoln Fire Ins. Co. of New York	3,232,121	2,046,404	600,000	585,717
New India Assurance Co., Ltd.	1,718,358	1,204,162	200,000*	314,196
Nippon Fire Ins. Co., Ltd.	1,190,148	401,369	200,000*	588,779
North Star Ins. Co. of New York	3,152,949	2,255,032	300,000	597,917
Norwich Union Fire Ins. Society, Ltd.	7,551,603	5,195,317	430,000*	1,926,286
Osaka Marine and Fire Ins. Co., Ltd.	662,920	122,462	200,000*	340,458
Pilot Reinsurance Co.	2,175,744	765,740	800,000	610,004
Prudentia Re and Co Ins. Co., Ltd.	7,923,385	6,962,797	200,000*	760,588
Prudential Ins. Co. of Great Britian	3,258,569	2,012,162	500,000	746,407
Reinsurance Company Salamandra	5,785,726	4,900,601	200,000*	685,125
Rossia Ins. Co. of America	12,273,748	9,341,370	1,600,000	1,332,378
Skandia Insurance Co.	2,493,476	1,728,486	200,000*	564,990

*Deposit Capital

FIRE REINSURANCE COMPANIES—*(Continued)*

NAME OF COMPANY	ASSETS	LIABILITIES	CAPITAL	SURPLUS
Skandinavia Ins. Co., Ltd.	$ 1,391,408	$ 590,795	$ 300,000*	$ 500,613
Swiss Reinsurance Co.	5,665,377	5,119,998	200,000*	345,379
Union and Phenix Espanol. Ins. Co.	2,856,707	2,333,016	200,000*	323,691
Urbaine Fire Ins. Co.	7,131,243	6,163,073	200,000*	768,170
World Auxiliary	889,666	436,654	200,000*	253,012
Totals	$154,346,579	$101,372,900	$17,840,000	$35,133,679

*Deposit Capital

FIRE REINSURANCE COMPANIES
Business in Arkansas for the Year 1926

NAME OF COMPANY	LOCATION	NET RISKS	NET PREMIUMS	NET LOSSES
American Eagle Fire Ins. Co.	New York	$ 1,663,125	$ 4,970	$ 6,917
American Reserve Ins. Co.	Hartford	1,020,264	10,838	13,234
Boston Insurance Co.	Boston	1,058,874	15,506	13,339
Commerce Insurance Co.	Glens Falls	290,932	4,804	4,059
Commonwealth Insurance Co.	New York	279,240	2,983	2,459
County Fire Ins. Co. of Phila.	Manchester	108,900	863	731
Eagle Star and British Dominion	London	614,012	7,289	7,915
Employers' Fire Ins. Co.	Boston	37,230	823	317
Eureka Security Fire and Marine Ins. Co.	Cincinnati	254,684	2,154	661
Fire Reassurance Co. of New York	Hartford	2,032,033	21,096	20,963
Guardian Fire Assurance Corporation	New York	685,812	7,622	1,021
Hamburg American Ins. Co. of N. Y.	New York	371,600	5,629	274
Hanover Fire Insurance Co.	New York	564,897	6,960	7,270
International Insurance Co.	New York	2,168,394	25,504	47,506
Jupiter General Ins. Co., Ltd.	Bombay, India	113,061	1,497	1,419
Kyodo Fire Ins. Co., Ltd.	Osaka, Japan	198,887	2,646	....
Lincoln Fire Ins. Co. of N. Y.	Hartford	832,653	10,246	13,536
New India Assurance Co., Ltd.	Bombay, India	311,100	6,924	7,740
Nippon Fire Ins. Co., Ltd.	Tokyo, Japan	229,425	2,528	439
North Star Ins. Co. of N. Y.	New York	1,320,926	14,719	13,052
Norwich Union Fire Ins. Soc., Ltd.	New York	1,091,782	9,811	5,575
Osaka Marine and Fire Ins. Co., Ltd.	Osaka, Japan	....	537	1,192
Pilot Reinsurance Co.	New York	882,396	7,453	2,499
Prudentia Re and Co Ins. Co., Ltd.	Zurich, Swiss	8,813,892	113,987	58,835
Prudential Ins. Co. of Great Britian	New York	601,155	8,126	1,422
Reinsurance Company Salamandra	Copenhagen	1,821,839	19,950	24,986
Rossia Ins. Co. of America	Hartford	4,260,078	53,323	52,278
Skandia Insurance Co.	Stockholm	1,189,808	15,541	17,046

FIRE REINSURANCE COMPANIES—*(Continued)*

NAME OF COMPANY	LOCATION	NET RISKS	NET PREMIUMS	NET LOSSES
Skandinavia Ins. Co., Ltd.	Copenhagen	$ 281,402	$ 5,943	$ 4,166
Swiss Reinsurance Co.	Zurich, Swiss	6,898,068	93,060	49,347
Union and Phenix Espanol Ins. Co.	Madrid	607,967	8,343	5,177
Urbaine Fire Ins. Co.	Paris	1,716,377	22,632	9,964
World Auxiliary	London	1,716,118	5,314	5,686
Totals		$44,033,931	$519,621	$401,025

EXPERIENCE TABLE

Showing the Combined Experience of the Stock Fire Insurance Companies (Direct Writing and Reinsurance) for the past forty-six 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	2,468,401	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
1924	77.52	7,811,670	6,056,164
1925	64.00	8,715,658	5,577,916
1926	68.84	9,367,361	6,488,915
Totals	....	$120,859,213	$ 76,550,116

RECIPROCAL INSURANCE EXCHANGES
Financial Condition on December 31, 1926

NAME OF EXCHANGE	ASSETS	LIABILITIES	SURPLUS
Affiliated Underwriters	$ 1,592,313	$ 730,321	$ 861,992
Belt Automobile Indem. Assoc.	686,197	473,883	212,314
Canners Exchange Subscribers	2,744,064	863,008	1,881,056
Casualty Indemnity Exchange	141,110	34,157	106,953
Casualty Reciprocal Exchange	1,054,244	414,124	640,120
Consolidated Underwriters	2,580,219	1,590,457	989,762
Druggists' Ind. Exchange	272,453	63,505	208,948
Epperson Underwriters, The	368,964	144,044	224,920
Federal Automobile Ins. Assoc.	430,075	302,610	127,465
Hardware Underwriters	467,887	154,277	313,610
Individual Underwriters	2,185,626	682,089	1,503,537
Inter-Insurers Exchange	257,601	64,622	192,979
Lumbermen's Reciprocal Assoc.	1,105,317	630,731	474,586
Lumbermen's Underwriting Alliance	2,457,837	1,030,664	1,427,173
Lumber Underwriters, The	241,907	....	241,907
Manufacturing Lumbermen's Underwriters	2,303,748	890,682	1,413,066
Nat'l. Lbr. Mfgs. Inter Ins. Ex.	312,097	129,839	182,258
N. Y. Reciprocal Underwriters	3,276,806	818,601	2,458,205
Reciprocal Exchange	1,484,957	422,208	1,062,749
Reciprocal Underwriters	313,505	97,186	216,319
Sprinklered Risk Underwriters, The	464,805	106,020	358,785
Underwriters Exchange	1,787,270	257,891	1,529,379
U. S. Automobile Ins. Ex.	227,499	115,436	112,063
Universal Underwriters	516,169	249,701	266,468
Utilities Indemnity Exchange	589,958	358,491	231,467
Warner Reciprocal Insurers	801,199	294,819	506,380
Western Recip. Underwriters	454,483	234,428	220,055
Totals	$29,118,310	$11,153,794	$17,964,516

RECIPROCAL INSURANCE EXCHANGES

Business in Arkansas for the Year Ending December 31, 1926

NAME OF EXCHANGE	LOCATION	NET RISKS	NET PREMIUMS	NET LOSSES
Affiliated Underwriters	New York	$ 776,659	$ 1,409	$ ....
Belt Automobile Indemnity Assoc.	El Paso, Ill.	....	....	....
Canners Exchange Subscribers	Chicago	258,756	4,584	....
Casualty Indemnity Exchange	St. Louis	105,000	332	....
Casualty Reciprocal Exchange	Kansas City, Mo.	....	10,616	3,737
Consolidated Underwriters	Kansas City	....	55,768	38,663
Druggists' Indemnity Exchange	St. Louis	98,450	1,397	....
Epperson Underwriters, The	Kansas City	1,116,274	7,658	449
Federal Automobile Ins. Assoc.	Indianapolis	615,458	1,345	716
Hardware Underwriters	Elgin	158,833	2,238	1,007
Individual Underwriters	New York	1,711,600	1,373	....
Inter-Insurers Exchange	Kansas City	198,750	129	....
Lumbermen's Reciprocal Assoc.	Houston	....	27,994	11,078
Lumbermen's Underwriting Alliance	Kansas City	11,123,509	159,398	95,024
Lumber Underwriters, The	Fordyce	1,834,372	55,365	68,703
Manufacturing Lumbermen's Underwriters	Kansas City	6,678,022	129,258	155,714
Nat'l. Lumber Mfrs. Inter Ins. Ex.	Chicago	873,207	21,617	45,531
New York Reciprocal Underwriters	New York	2,302,500	1,380	....
Reciprocal Exchange	Kansas City	1,358,970	16,979	2,871
Reciprocal Underwriters	Kansas City	447,304	1,935	463
Sprinklered Risk Underwriters, The	Chicago	86,000	634	....
Underwriters Exchange	Kansas City	2,152,000	2,179	....
U. S. Automobile Insurance Exchange	Kansas City	....	683	....
Universal Underwriters	Kansas City	152,700	2,077	361
Utilities Indemnity Exchange	St. Louis	....	1,454	1,100
Warner Reciprocal Insurers	Chicago	1,628,145	19,702	....
Western Reciprocal Underwriters	Kansas City	2,270,049	15,543	4,654
Totals	....	$35,946,558	$543,047	$430,071

MUTUAL FIRE INSURANCE COMPANIES

Financial Condition on December 31, 1926

NAME OF COMPANY	LOCATION	ASSETS	LIABILITIES	SURPLUS
Farmers' Tri-County Mutual Fire Assoc.	Paragould	$ 55,740	$ 8,530	$ 47,210
Hardware Dealers Mutual Fire Ins. Co.	Stevens Point	2,596,458	1,879,574	716,884
Indiana Lumbermen's Mutual Ins. Co.	Indianapolis	2,053,094	662,074	1,391,020
Lumbermen's Mutual Ins. Co.	Mansfield	1,933,873	1,153,578	780,295
Lumber Mutual Fire Ins. Co.	Boston	2,680,113	575,262	2,104,851
Michigan Millers Mutual Fire Ins. Co.	Lansing	3,234,433	2,127,120	1,107,313
Minnesota Implement Mutual Fire	Owatonna	2,489,609	1,840,832	648,777
National Implement Mutual Ins. Co.	Owatonna	762,453	558,134	204,319
Northwestern Mutual Fire Assoc.	Seattle	3,751,733	3,039,375	712,358
Pennsylvania Lumbermen's Mutual	Philadelphia	2,489,893	533,221	1,956,672
Retail Hardware Mutual Fire Ins. Co.	Minneapolis	3,356,444	1,866,628	1,489,816
Totals		$25,403,843	$14,244,328	$11,159,514

MUTUAL FIRE INSURANCE COMPANIES

Business in Arkansas for the Year 1926

NAME OF COMPANY	NET RISKS	NET PREMIUMS	NET LOSSES
Farmers Tri-County	$ 1,279,820	$ 40,380	$ 17,902
Hardware Dealers Mutual Fire	3,741,717	35,063	17,318
Indiana Lumbermen's	969,315	9,428	11,724
Lumbermen's Mutual	558,027	10,239	8,736
Lumber Mutual Fire	515,698	5,807	8,762
Michigan Millers	601,821	8,688	38,179
Minnesota Implement	3,538,165	31,280	12,258
National Implement	754,855	12,858	3,769
Northwestern Mutual	1,418,267	16,401	35,159
Pennsylvania Lumbermen's	614,050	6,136	8,820
Retail Hardware	3,911,577	35,406	16,012
Totals	$17,903,312	$211,686	$178,639

FARMERS MUTUAL FIRE ASSOCIATIONS

Statement as of December 31, 1926

NAME OF ASSOCIATION	LOCATION	COMMENCED BUSINESS	IN FORCE Dec. 31, 1926	LOSSES PAID	EXPENSES
Farmers Mutual Aid	Alexander	January 8, 1917	$ 168,715	$ 851	$ 310
Farmers Mutual Aid	Atkins	April 17, 1899	395,385	549	407
Northwestern Arkansas Farmers Mutual Tornado Ins. Co.	Fayetteville	May 5, 1924	774,845	6	325
Washington County Farmers Mutual Fire Association	Fayetteville	July 28, 1922	1,060,230	1,686	527
Farmers Mutual Ins. Co.	Gentry	January 2, 1902	586,046	2,133	694
Carroll County Farmers Mutual Insurance Co.	Green Forest	March 20, 1909	845,093	2,775	204
Farmers Mutual Fire Insurance Company of White County	Judsonia	December 11, 1911	976,072	9,697	1,348
Green and Clay County Farmers Mutual Insurance Association	Lafe	May 31, 1910	1,709,335	3,527	925
Farmers Mutual Insurance Co.	Rogers	October 23, 1911	2,655,531	8,222	2,241
Farmers Protective Aid Society of Grand Prairie	Stuttgart	August 1, 1898	110,873	339	123
German Catholic Benevolent Society	Subiaco	1893	139,620	780	122
Lincoln Mutual Insurance Co.	Lincoln	May, 1925	245,300	1,517	1,695
Totals			$9,667,045	$32,082	$8,921

LEGAL RESERVE LIFE INSURANCE COMPANIES

Financial Condition on December 31, 1926

NAME OF COMPANY	ASSETS	LIABILITIES	CAPITAL	SURPLUS
Accacia Mutual	$ 19,067,908	$ 17,881,326	$ ....*	$ 1,186,582
Aetna Life	300,408,821	266,057,053	10,000,000	24,351,768
American Bankers	4,509,090	4,013,450	250,000	245,640
American Central	13,862,503	13,324,712	137,000	400,791
American Mutual	565,867	550,867	............*	15,000
American National Assurance	2,198,876	1,904,363	200,000	94,513
American National Insurance	25,795,734	22,121,733	1,000,000	2,674,001
American Old Line	579,654	428,335	100,000	51,319
American Reserve	131,580	15,841	101,850	13,889
Atlas Life	1,735,607	1,162,576	250,000	323,031
Bankers National Life	500,070	357,573	100,000	42,497
Bankers Reserve Life	17,838,786	16,583,157	100,000	1,155,629
Bank Savings Life	3,519,222	3,077,583	200,000	241,639
Business Men's Assurance	3,937,616	3,008,333	300,000	629,283
Central Life Assurance	23,224,251	21,809,710	............*	1,414,541
Central Life Insurance	2,153,243	2,042,014	............*	111,229
Central States Life	9,490,440	8,913,027	400,000	177,413
Columbian Mutual Life	3,662,978	3,458,010	............*	204,968
Commonwealth Life	8,600,479	6,722,866	1,250,000	627,613
Conservative Life	4,466,946	3,855,493	325,000	286,453
Continental Life	11,651,849	10,892,424	500,000	259,425
Cotton States Life	1,085,152	738,223	300,000	46,929
Crescent Life	1,715,345	1,566,107	100,000	49,238
Dependable Life	14	....	............*	14
Empire Mutual Life	245,644	108,611	100,000	37,033
Equitable Life Assurance	869,604,875	814,401,755	............*	55,203,120
Farmers and Bankers Life	6,662,011	6,061,354	275,000	325,657
Farmers Union Mutual	303,042	258,739	............*	44,303

*Mutual Company—No Capital

LEGAL RESERVE LIFE INSURANCE COMPANIES—(*Continued*)

NAME OF COMPANY	ASSETS	LIABILITIES	CAPITAL	SURPLUS
Federal Life	$ 9,337,961	$ 8,846,321	$ 300,000	$ 191,640
Fidelity Mutual Life	70,865,041	66,862,374	............*	4,002,667
Great American Life	890,739	668,298	100,000	122,441
Great Republic Life	3,749,560	3,049,345	500,000	200,215
Great Southern Life	19,990,934	18,039,866	600,000	1,351,068
Guardian Life	56,743,394	53,020,938	200,000	3,522,456
Home Life (Arkansas)	2,895,308	2,352,842	280,000	262,466
Home Life (New York)	57,756,218	55,265,348	............*	2,490,870
International Life	40,083,275	37,950,524	937,500	1,195,251
International Life and Annuity	1,711,348	1,302,119	267,695	141,534
Inter-Southern Life	14,034,948	12,964,287	750,000	320,661
Interstate Life and Accident	1,538,216	1,200,337	300,000	37,879
Jefferson Standard Life	35,841,807	33,341,807	1,000,000	1,500,000
John Hancock Mutual Life	407,959,756	375,405,937	............*	32,553,819
Kansas Life	2,270,278	1,626,507	210,000	433,771
Kansas City Life	44,027,758	40,067,872	1,000,000	2,959,886
Lamar Life	4,730,516	4,430,516	130,000	170,000
Liberty Life	2,451,808	2,079,742	300,000	72,066
Life and Casualty	6,234,937	4,950,310	1,000,000	284,627
Lincoln Reserve Life	1,605,087	1,396,917	108,170	100,000
Louisiana State Life	1,753,029	1,372,602	250,000	130,427
Mammoth Life and Accident	397,607	64,847	200,000	132,760
Manhattan Life	19,335,145	18,604,156	100,000	630,989
Massachusetts Protective	826,256	432,793	200,000	193,463
Merchants Life	9,246,167	8,476,438	400,000	369,729
Metropolitan Life	2,108,004,385	1,985,768,263	............*	122,236,122
Mid-Continent Life	2,633,872	2,396,674	100,584	136,614
Missouri State Life	70,554,896	65,786,021	2,000,000	2,768,875
Mutual Life	798,152,133	798,152,133	............*	....

*Mutual Company—No Capital

LEGAL RESERVE LIFE INSURANCE COMPANIES—(*Continued*)

NAME OF COMPANY	ASSETS	LIABILITIES	CAPITAL	SURPLUS
National Benefit Life	$ 1,457,653	$ 1,132,653	$ 175,000	$ 150,000
National Equity Life	195,818	166,754	.........*	29,064
National Life and Accident	17,462,175	14,435,632	1,200,000	1,826,543
National Life U. S. A.	30,528,623	27,009,231	1,000,000	2,519,392
National Old Line	7,478	1,478	.........*	6,000
National Reserve	2,049,916	1,262,480	550,000	237,436
National Savings	498,590	318,528	150,000	30,062
New York Life	1,267,065,866	1,267,065,866	.........*	....
North American National Life	2,153,408	1,962,215	100,000	91,193
Northwestern Mutual	728,766,311	728,766,311	.........*	....
Northwestern National	24,876,465	23,553,819	.........*	1,322,646
Ohio National Life	7,783,131	6,982,131	500,000	301,000
Old Colony Life	3,944,443	3,725,579	126,552	92,312
Old Line Life	2,392,592	2,075,344	200,000	117,248
Old Safety National	1,930	500	.........*	1,430
Pacific Mutual Life	117,113,076	108,683,942	3,000,000	5,429,134
Pan American Life	18,185,525	16,303,304	1,000,000	882,221
Peoples Life	5,002,311	4,485,196	200,000	317,115
Phoenix Mutual	101,327,824	101,327,824	.........*	....
Pilot Life	9,931,761	8,499,125	1,000,000	432,636
Pioneer Reserve Life	62,479	1,471	50,000	11,008
Provident Life and Accident	3,381,089	2,531,089	500,000	350,000
Prudential Insurance Co.	1,572,185,484	1,506,852,420	2,000,000	63,333,064
Pyramid Life	22,161	11,413	.........*	10,748
Reinsurance Life	1,816,384	816,384	500,000	500,000
Reliable Life and Accident	405,768	239,226	100,000	66,542
Reliance Life	41,977,993	39,491,950	1,000,000	1,486,043
Reserve Loan Life	9,303,759	8,682,039	200,000	421,720
Rockford Life	1,902,592	1,591,334	200,000	111,258

*Mutual Company—No Capital

LEGAL RESERVE LIFE INSURANCE COMPANIES—(*Continued*)

NAME OF COMPANY	ASSETS	LIABILITIES	CAPITAL	SURPLUS
Royal Union Life	$ 23,291,765	$ 22,791,765	$ 250,000	$ 250,000
Security Life	7,527,417	7,009,980	250,000	267,437
Security Mutual Life	15,225,579	14,692,798	............*	532,781
Sentinel Life	505,372	41,087	250,000	214,285
Southern Insurance	2,696,018	2,128,742	326,810	240,466
Southern National	1,958	1,877	............*	82
Standard Life	No report filed	No report filed	No report filed	No report filed
State Life	38,406,732	36,406,732	............*	2,000,000
Supreme Life and Casualty	311,245	199,725	100,000	11,520
Travelers Insurance Co.	432,005,902	395,955,342	15,000,000	21,050,560
Union Central Life	242,353,803	228,253,176	2,500,000	11,600,627
Union Life Insurance	305,295	142,328	100,000	62,967
Universal Life Insurance	274,373	161,514	104,500	8,359
Volunteer State Life	11,988,428	10,488,428	1,000,000	500,000
Washington Fidelity Life	1,172,855	520,745	300,000	352,110
Totals	$9,881,009,329	$8,166,894.980	$61,155,661	$1,652,958,689

*Mutual Company—No Capital

LEGAL RESERVE LIFE INSURANCE COMPANIES

Business in Arkansas for the Year Ending December 31, 1926

NAME OF COMPANY	LOCATION	IN FORCE Jan. 1, 1926	WRITTEN IN 1926	IN FORCE Dec. 31, 1926	NET PREMIUMS
Accacia Mutual	Washington, D. C.	$ 687,500	$ 89,000	$ 644,500	$ 22,733
Aetna Life	Hartford	49,640,148	17,185,052	55,686,773	1,453,604
American Bankers	Jacksonville	157,301	297,893	186,171	5,198
American Central	Indianapolis	2,749,462	153,197	2,595,613	79,720
American Mutual	Lake Charles	612,000	119,000	440,000	2,392
American Nat'l Assur.	St. Louis	252,500	453,536	504,036	14,740
American Nat'l Insurance	Galveston	5,375,169	3,808,715	6,326,299	159,351
American Old Line	Lincoln	2,966,000	2,207,000	3,465,000	103,718
American Reserve	Omaha	....	....	....	....
Atlas Life	Tulsa	1,789,833	305,100	1,546,551	37,666
Bankers National Life	Denver	....	69,240	51,800	1,093
Bankers Reserve	Omaha	6,439,715	1,959,041	6,441,140	206,104
Bank Savings	Topeka	770,000	931,000	1,460,400	26,304
Business Men's Assur.	Kansas City	596,819	375,129	648,609	21,516
Central Life Assur.	Des Moines	1,760,159	790,985	2,046,004	77,023
Central Life Insurance	Fort Scott	50,000	429,850	434,850	14,887
Central States	St. Louis	582,196	817,000	1,107,696	37,193
Columbia Mutual	Memphis	1,548,169	639,071	2,030,345	18,129
Commonwealth Life	Louisville	29,500	94,500	106,000	1,750
Conservative Life	Wheeling	1,960,147	582,270	1,734,135	49,869
Continental Life	St. Louis	1,854,715	470,538	1,706,152	54,841
Cotton States	Nashville	1,426,321	507,400	1,847,985	53,584
Crescent Life	Indianapolis	....	....	....	....
Dependable Life	Camden	....	3,450	2,250	....
Empire Mutual	Kansas City	14,240	16,000	14,500	620
Equitable Life Assurance	New York	24,937,202	4,476,381	26,404,967	832,592
Farmers and Bankers	Wichita	1,256,103	639,405	1,460,926	44,047
Farmers Union Mutual	Des Moines	3,000	35,500	34,500	1,195
Federal Life	Chicago	1,217,907	111,500	1,133,344	30,611

LEGAL RESERVE LIFE INSURANCE COMPANIES—*(Continued)*

NAME OF COMPANY	LOCATION	IN FORCE Jan. 1, 1926	WRITTEN IN 1926	IN FORCE Dec. 31, 1926	NET PREMIUMS
Fidelity Mutual	Philadelphia	$ 3,993,038	$ 243,766	$ 3,894,638	$ 118,692
Great American	Hutchinson	....	18,000	18,000	451
Great Republic	Los Angeles	1,986,595	960,450	2,407,620	67,020
Great Southern	Houston	1,740,720	448,480	1,671,841	49,456
Guardian Life	New York	8,889,317	1,746,528	9,754,342	325,087
Home Life (Arkansas)	Little Rock	29,606,852	10,196,753	35,073,242	938,348
Home Life (New York)	New York	4,343,795	807,418	4,373,985	146,129
International	St. Louis	4,657,360	1,352,330	4,691,557	123,565
International Life and Annuity	Moline	523,518	12,843	331,449	1,195
Inter-Southern Life	Louisville	5,900,586	835,206	5,707,998	153,243
Interstate Life and Accident	Chattanooga	423,747	703,569	473,271	12,702
Jefferson Standard	Greensboro	6,983,083	1,444,500	7,245,683	205,115
John Hancock Mutual	Boston	....	1,385,974	1,341,899	40,799
Kansas Life	Topeka	196,000	788,000	859,000	24,171
Kansas City Life	Kansas City	3,081,637	308,312	3,002,449	70,293
Lamar Life	Jackson	1,250,123	563,343	1,410,911	35,940
Liberty Life	Topeka	227,500	38,000	167,000	4,749
Life and Casualty	Nashville	6,151,107	5,140,039	7,314,005	402,252
Lincoln Reserve	Birmingham	3,272,120	921,003	3,251,027	102,897
Louisiana State	Shreveport	280,076	179,000	430,576	13,110
Mammoth Life and Accident	Louisville	....	....	485,251	31,638
Manhattan Life	New York	1,609,758	254,516	1,537,649	49,193
Massachusetts Protective	Worcester	187,000	206,500	263,500	7,110
Merchants Life	Des Moines	1,622,820	28,000	1,542,642	43,792
Metropolitan Life	New York	42,880,401	15,227,393	48,506,461	1,365,462
Mid-Continent Life	Oklahoma City	3,466,500	1,097,000	2,918,000	92,057
Missouri State Life	St. Louis	19,258,159	3,976,100	19,407,159	572,553
Mutual Life	New York	34,049,924	4,567,756	35,884,076	1,338,113
National Benefit	Washington, D. C.	1,761,932	2,232,880	2,006,825	93,413
National Equity	Little Rock	5,945,000	1,287,400	6,777,400	248,611

LEGAL RESERVE LIFE INSURANCE COMPANIES—(*Continued*)

NAME OF COMPANY	LOCATION	IN FORCE Jan. 1, 1926	WRITTEN IN 1926	IN FORCE Dec. 31, 1926	NET PREMIUMS
National Life and Accident	Nashville	$ 6,832,511	$ 5,221,349	$ 8,806,125	$ 258,427
National Life of U. S. A.	Chicago	6,215,200	473,464	5,800,668	171,454
National Old Line	Little Rock	....	1,453,500	1,314,500	53,936
National Reserve	Topeka	267,874	97,500	166,520	4,886
National Savings	Wichita	2,252,672	813,577	2,381,929	76,418
New York Life	New York	56,238,000	7,904,231	59,319,889	2,050,721
North American National	Omaha	2,092,644	879,816	1,421,011	33,701
Northwestern Mutual	Milwaukee	3,910,961	551,105	4,220,639	90,302
Northwestern National	Minneapolis	808,679	121,284	860,196	21,688
Ohio National	Cincinnati	249,500	62,000	144,500	4,230
Old Colony Life	Chicago	2,889,032	350,965	2,333,169	52,911
Old Line Life	Lincoln	44,500	80,500	45,000	2,425
Old Safety National	Helena	....	127,080	88,955	1,072
Pacific Mutual	Los Angeles	13,330,609	1,156,174	13,275,568	393,812
Pan American	New Orleans	3,600,356	1,395,184	3,586,143	86,481
Peoples Life	Frankfort	387,500	479,500	772,500	20,741
Phoenix Mutual	Hartford	2,367,709	343,279	2,382,762	85,653
Pilot Life	Greensboro	113,237	203,500	293,161	9,777
Pioneer Reserve	Little Rock	....	1,640,000	1,530,000	17,158
Provident Life and Accident	Chattanooga	330,500	31,500	240,000	5,491
Prudential Insurance Co.	Newark	8,439,631	1,353,686	9,303,080	261,677
Pyramid Life	Little Rock	936,000	4,431,000	5,277,000	178,126
Reinsurance Life	Des Moines	....	3,783,913	3,783,913	22,966
Reliable Life and Accident	St. Louis	306,530	1,427,184	683,086	67,722
Reliance Life	Pittsburgh	5,977,677	971,785	5,902,721	195,359
Reserve Loan Life	Indianapolis	2,971,686	550,328	2,989,014	85,448
Rockford Life	Rockford	....	35,500	35,500	544
Royal Union Life	Des Moines	108,934	23,000	123,568	4,085
Security Life	Chicago	7,147,167	1,882,084	7,448,070	219,324
Security Mutual	Binghampton	735,589	155,590	785,941	20,285

LEGAL RESERVE LIFE INSURANCE COMPANIES—(*Continued*)

NAME OF COMPANY	LOCATION	IN FORCE Jan. 1, 1926	WRITTEN IN 1926	IN FORCE Dec. 31, 1926	NET PREMIUMS
Sentinel Life	Kansas City	$	$	$	$ ....
Southern Insurance	Nashville	993,795	49,500	605,250	24,890
Southern National	Little Rock	....	....	....	....
Standard Life	Eureka	No report filed	No report filed	No report filed	No report filed
State Life	Indianapolis	4,042,163	521,072	4,150,119	84,514
Supreme Life and Casualty	Columbus	611,760	1,108,139	1,077,900	26,192
Travelers Insurance	Hartford	3,145,559	1,559,139	4,242,784	94,070
Union Central	Cincinnati	23,526,260	2,522,500	24,040,017	736,762
Union Life	Rogers	5,651,200	2,524,162	5,427,364	142,114
Universal Life	Memphis	2,378,813	333,546	1,890,755	25,977
Volunteer State	Chattanooga	683,603	40,423	607,469	11,815
Washington Fidelity	Chicago	57,816	187,472	122,286	3,772
Totals		$472,610,442	$141,383,283	$520,289,074	$15,665,562

STIPULATED PREMIUM INSURANCE COMPANIES

Financial Condition on December 31, 1926

NAME OF COMPANY	ASSETS	LIABILITIES	CAPITAL	SURPLUS
Arkansas State Life	$ 20,824	$ 4,021	$ 10,000	$ 6,803
Commercial Life	173,547	102,097	66,204	5,246
Commonwealth Life	50,293	19,009	29,200	2,084
Co-Operative Burial Life	17,529	....	10,000	7,529
Liberty Life	....	....	....	....
Old American	20,475	7,754	10,000	2,721
Progressive Life	25,594	6,906	10,000	8,688
Southern Life	17,598	4,527	10,000	3,071
Springfield Life	40,592	15,204	20,000	5,388
Totals	$366,452	$159,518	$165,404	$41,530

STIPULATED PREMIUM INSURANCE COMPANIES

Business in Arkansas for the Year Ending December 31, 1926

NAME OF COMPANY	LOCATION	IN FORCE Jan. 1, 1926	WRITTEN IN 1926	IN FORCE Dec. 31, 1926	NET PREMIUMS
Arkansas State Life	Little Rock	$ 17,460	$ 14,280	$ 11,235	$ 45,207
Commercial Life	Kansas City	4,000	36,000	40,000	1,176
Commonwealth Life	Fort Smith	351,962	2,325,160	2,373,678	60,464
Co-Operative Burial Life	Pine Bluff	61,665	....	547,500	31,205
Liberty Life	Muskogee	651,600	1,611,200	934,000	59,115
Old American	Little Rock	2,732,788	1,910,614	3,572,060	70,682
Progressive Life	Rogers	5,828,500	861,500	5,530,500	78,393
Southern Life	Little Rock	1,713,406	2,587,400	2,079,167	52,050
Springfield Life	Springfield	593,725	124,500	526,460	9,008
Totals		$11,955,106	$9,470,654	$15,614,600	$407,300

CASUALTY COMPANIES

Financial Condition on December 31, 1926

NAME OF COMPANY	ASSETS	LIABILITIES	CAPITAL	SURPLUS
Aetna Casualty and Surety	$ 27,672,540	$ 18,538,057	$ 2,000,000	$ 7,134,483
*Aetna Life	300,408,821	266,057,053	14,657,850	19,693,918
American Automobile	9,105,339	6,579,938	1,000,000	1,525,401
*American Bankers	4,504,090	4,008,450	250,000	245,640
American Credit-Indemnity	4,300,440	2,452,028	1,000,000	848,412
American Employers'	3,204,078	1,597,829	1,000,000	606,249
American Indemnity	1,772,626	665,971	600,000	506,655
*American National	25,795,734	22,121,733	1,000,000	2,674,001
American Surety	20,495,550	11,624,174	5,000,000	3,871,376
Benefit Association	1,312,602	414,024	...............†	898,578
*Business Men's Assurance	3,937,616	3,008,334	300,000	629,282
Central Surety and Insurance Corp.	1,726,836	715,615	500,000	511,221
Commercial Casualty	13,710,848	8,710,848	2,500,000	2,500,000
Constitution Indemnity	2,942,235	70,801	1,000,000	1,871,434
Continental Casualty	15,955,131	11,955,131	2,000,000	2,000,000
*Continental Life	11,651,849	10,892,424	500,000	259,425
Detroit Fidelity and Surety	4,573,955	1,283,747	2,000,000	1,290,208
Eastern Casualty	168,976	46,615	100,000	22,361
Employers Casualty	667,344	343,496	200,000	123,848
Employers Indemnity Corp.	3,715,885	2,665,347	700,000	350,538
*Equitable Life Assur. Soc. of U. S.	869,604,875	814,401,755	...............†	55,203,120
*Federal Life	9,337,961	8,846,321	300,000	191,640
Fidelity and Casualty	35,974,510	24,920,115	4,000,000	7,054,395
Fidelity and Deposit	23,408,018	14,456,575	5,000,000	3,951,443
Fidelity Union Casualty	1,368,090	742,865	500,000	125,225
First Reinsurance	2,685,946	752,142	800,000	1,133,804
Georgia Casualty	2,806,994	2,080,807	500,000	226,187
Globe Indemnity	32,327,255	24,827,255	2,500,000	5,000,000
Great American Casualty	510,559	203,206	250,000	57,353

*Assets, Liabilities, Capital and Surplus of Life Department included.
†Mutual Company. No Capital Stock.

CASUALTY COMPANIES—(*Continued*)

NAME OF COMPANY	ASSETS	LIABILITIES	CAPITAL	SURPLUS
Hardware Mutual Casualty	$ 1,740,329	$ 1,363,627	$ ....†	$ 376,702
Hartford Accident and Indemnity	32,342,853	26,144,212	1,000,000	5,198,641
Hartford Steam Boiler Insp. and Ins.	16,562,273	8,540,826	2,500,000	5,521,447
Home Accident Insurance	2,520,797	1,679,568	500,000	341,229
Indemnity Insurance Co.	15,231,525	11,531,919	1,000,000	2,699,606
Independence Indemnity	9,565,639	6,909,541	1,500,000	1,156,098
Inter-Ocean Casualty	685,237	404,152	200,000	81,085
*Interstate Life and Accident	1,538,216	1,200,337	300,000	37,879
*Liberty Life	2,451,808	2,079,743	300,000	72,065
Liberty Mutual	13,307,643	11,193,950	..........†	2,113,693
Little Rock Title Insurance Co.	107,298	2,547	100,000	4,751
Lloyds Plate Glass	2,275,071	681,464	1,000,000	593,607
London Guarantee and Accident	17,394,220	14,156,562	750,000	2,487,658
Loyal Protective	881,320	471,827	100,000	309,493
Maryland Casualty	40,734,642	30,178,092	5,000,000	5,556,550
Massachusetts Bonding and Insurance Co.	13,340,546	6,882,833	3,000,000	3,457,713
Massachusetts Protective Assn. Inc.	6,398,457	4,537,678	500,000	1,360,779
Metropolitan Casualty	12,796,275	8,042,220	2,500,000	2,254,055
*Metropolitan Life	2,108,004,385	1,985,768,263	..........†	122,236,122
*Mid-Continent Life	2,647,018	2,418,591	100,584	127,843
*Missouri State Life	70,554,896	65,786,021	2,000,000	2,768,875
Monarch Accident	1,006,879	743,966	100,000	162,913
*National Benefit Life	1,457,653	1,132,653	175,000	150,000
National Casualty	872,083	441,500	200,000	230,583
*National Life of U. S. A.	30,528,624	27,009,231	1,000,000	2,519,393
*National Reserve Life	2,049,766	1,262,480	550,000	237,286
National Surety	38,112,029	20,083,350	10,000,000	8,028,679
National Union Indemnity	1,640,454	589,166	750,000	301,288
Nebraska Indemnity	456,776	162,659	200,000	94,117
New Amsterdam Casualty	20,052,972	14,302,972	2,250,000	3,500,000
New York Casualty	4,405,470	1,393,757	1,000,000	2,011,713

*Assets, Liabilities, Capital and Surplus of Life Department included.
†Mutual Company. No Capital Stock.

CASUALTY COMPANIES—(*Continued*)

NAME OF COMPANY	ASSETS	LIABILITIES	CAPITAL	SURPLUS
New York Indemnity	$ 6,976,622	$ 5,386,691	$ 1,000,000	$ 589,931
North American Accident	2,035,956	1,513,218	200,000	322,738
Northwestern Casualty and Surety	2,143,472	901,004	750,000	492,468
Ocean Accident and Guar. Corp., Ltd.	21,702,364	17,359,794	750,000	3,592,570
*Ohio National Life	7,783,131	6,982,131	500,000	301,000
Oklahoma Indemnity Corp.	85,860	45,001	.....†	40,859
*Old Line Life	2,392,592	2,075,344	200,000	117,248
*Pacific Mutual Life	117,113,076	108,683,942	3,000,000	5,429,134
*Pan-American Life	18,185,525	16,303,305	1,000,000	882,220
Petroleum Casualty	329,967	219,967	100,000	10,000
*Pilot Life	9,931,762	8,499,125	1,000,000	432,637
*Provident Life and Accident	3,381,090	2,531,090	500,000	350,000
*Prudential Life	1,572,185,484	1,506,852,420	2,000,000	63,333,064
*Reliance Life	41,977,993	39,491,950	1,000,000	1,486,043
Royal Indemnity	25,221,051	19,153,487	1,000,000	5,067,564
Saint Paul Mercury Indemnity	823,376	71,629	250,000	501,747
Security Union	749,482	268,207	250,000	231,275
Southern Casualty	848,972	468,356	300,000	80,616
Southern National	1,959	1,877	.....†	82
Southern Surety	8,257,284	6,256,751	1,500,000	500,533
Standard Accident	20,385,674	15,641,149	2,500,000	2,244,525
Sun Indemnity	2,667,742	1,588,727	700,000	379,015
Travelers Indemnity	15,045,998	11,565,503	1,500,000	1,980,495
*Travelers Insurance	432,005,903	395,955,342	15,000,000	21,050,561
Union Indemnity	11,108,702	7,631,061	2,500,000	977,641
United States Casualty	10,540,492	8,364,542	1,000,000	1,175,950
United States Fidelity and Guaranty	51,210,564	36,869,594	6,000,000	8,340,970
*Washington Fidelity National	1,172,856	520,746	300,000	352,110
Western Automobile Casualty	697,458	393,333	250,000	54,125
Totals	$6,294,272,263	$5,743,673,649	$133,783,434	$416,815,180

*Assets, Liabilities, Capital and Surplus of Life Department included.
†Mutual Company. No Capital Stock.

CASUALTY COMPANIES
Business in Arkansas for the Year 1926

NAME OF COMPANY	LOCATION	NET PREMIUMS	NET LOSSES
Aetna Casualty and Surety	Hartford	$ 170,400	$ 79,617
Aetna Life	Hartford	326,279	174,475
American Automobile	St. Louis	13,013	1,001
American Bankers	Jacksonville	19,215	7,486
American Credit-Indemnity	New York	6,094	....
American Employers	Boston	4,275	535
American Indemnity	Galveston	....	....
American National	Galveston	35,029	11,813
American Surety	New York	40,176	3,623
Benefit Association	Chicago	68,112	47,227
Business Men's Assurance	Kansas City	129,810	84,720
Central Surety and Insurance Corp.	Kansas City	4,177	32
Commercial Casualty	Newark	6,266	2,486
Constitution Indemnity	Philadelphia	....	....
Continental Casualty	Hammond	87,255	49,807
Continental Life	St. Louis	13,255	4,361
Detroit Fidelity and Surety	Detroit	2,035	7
Eastern Casualty	Boston	131	36
Employers' Casualty	Dallas	33,024	8,085
Employers Indemnity Corp.	Kansas City	18,480	12,053
Equitable Life Assurance Soc. of U. S. A.	New York	7,044	3,542
Federal Life	Chicago	23,347	15,600
Fidelity and Casualty	New York	26,680	24,753
Fidelity and Deposit	Baltimore	109,683	57,067
Fidelity Union Casualty	Dallas	18,794	17,987
First Reinsurance	Hartford	1,609	1,650
Georgia Casualty	Atlanta	91,325	31,480
Globe Indemnity	Newark	22,034	13,474
Great American Casualty	Chicago	16,718	2,202

CASUALTY COMPANIES—*(Continued)*

NAME OF COMPANY	LOCATION	NET PREMIUMS	NET LOSSES
Hardware Mutual Casualty	Stevens Point	$ 4,546	$ 877
Hartford Accident and Indemnity	Hartford	38,925	20,387
Hartford Steam Boiler Insp. and Ins.	Hartford	58,293	10,815
Home Accident	Fordyce	646,830	239,304
Indemnity Insurance Co.	Philadelphia	22,109	13,850
Independence Indemnity	Philadelphia	28,036	16,815
Inter-Ocean Casualty	Cincinnati	836	860
Inter-State Life and Accident	Chatanooga	47,733	17,284
Liberty Life	Topeka	5,071	....
Liberty Mutual	Boston	2,619	1,226
Little Rock Title Insurance Co.	Little Rock	3,941	....
Lloyd Plate Glass	New York	731	11
London Guarantee and Accident	London	85,014	67,853
Loyal Protective	Boston	298	243
Maryland Casualty	Baltimore	111,909	66,562
Massachusetts Bonding and Ins. Co.	Boston	57,611	39,634
Massachusetts Protective Assn., Inc.	Worcester	67,945	51,841
Metropolitan Casualty	New York	35,075	12,005
Metropolitan Life	New York	34,096	15,157
Mid-Continent Life	Oklahoma City	5,182	2,961
Missouri State Life	St. Louis	4,491	1,439
Monarch Accident	Springfield	9,046	6,062
National Benefit Life	Washington	33,107	21,236
National Casualty	Detroit	972	525
National Life of U. S. A.	Chicago	2,163	689
National Reserve Life	Topeka	142	167
National Surety	New York	67,152	240,753
National Union Indemnity	Pittsburgh	2,005	35
Nebraska Indemnity	Omaha	5,544	1,364
New Amsterdam Casualty	New York	49,061	50,296
New York Casualty	New York	1,148	167

CASUALTY COMPANIES—(*Continued*)

NAME OF COMPANY	LOCATION	NET PREMIUMS	NET LOSSES
New York Indemnity	New York	$ 10,555	$ 1,291
North American Accident	Chicago	14,213	5,593
Northwestern Casualty and Surety	Milwaukee	1,875	3
Ocean Accident and Guarantee Corp., Ltd.	New York	22,050	14,247
Ohio National Life	Cincinnati	101	155
Oklahoma Indemnity Corp.	Oklahoma City	8,344	858
Old Line Life	Lincoln	....	....
Pacific Mutual Life	Los Angeles	67,274	31,228
Pan American Life	New Orleans	1,002	53
Petroleum Casualty	Houston	41,500	20,061
Pilot Life	Greensboro	232	41
Provident Life and Accident	Chatanooga	9,007	7,416
Prudential Life	Newark	112	....
Reliance Life	Pittsburgh	10,752	4,124
Royal Indemnity	New York	5,981	5,882
Saint Paul Mercury Indemnity	St. Paul	1,014	22
Security Union	Houston	91,766	45,507
Southern Casualty	Alexandria	27,287	12,728
Southern National	Little Rock	6,565	2,414
Southern Surety	Des Moines	83,225	43,442
Standard Accident	Detroit	81,057	45,234
Sun Indemnity	New York	396	....
Travelers Indemnity	Hartford	5,707	1,699
Travelers Insurance	Hartford	76,883	23,031
Union Indemnity	New Orleans	218,581	74,106
United States Casualty	New York	14,566	10,106
United States Fidelity and Guaranty	Baltimore	402,208	159,971
Washington Fidelity National	Chicago	56,846	24,616
Western Automobile Casualty	Fort Scott	5,123	2,600
Totals		$3,990,113	$2,091,965

CASUALTY COMPANIES—(*Continued*)
Business by Classes in Arkansas for the Year 1926

NAME OF COMPANY	ACCIDENT		HEALTH	
	NET PREMIUMS	NET LOSSES	NET PREMIUMS	NET LOSSES
Aetna Casualty and Surety	$ 356	$ 1	$ 267	$ ....
Aetna Life	51,688	32,976	21,828	9,342
*American Bankers	19,215	7,486	....	....
American Employers	62	337	....	....
American National	17,514	2,510	17,514	9,303
*Benefit Association	68,112	47,227	....	....
Business Men's Assurance	46,272	27,837	83,537	56,883
Commercial Casualty	2,946	1,280	2,956	1,170
Continental Casualty	50,961	23,211	29,775	25,789
*Continental Life	13,255	4,361	....	....
*Eastern Casualty	131	36	....	....
*Employers Indemnity Corp.	8,041	7,210	....	....
*Equitable Life Assur. Soc. U. S. A.	7,044	3,542	....	....
*Federal Life	23,347	15,600	....	....
Fidelity Casualty	1,310	....	440	339
Fidelity Union Casualty	2,653	178	....	....
*First Reinsurance	1,609	1,650	....	....
Globe Indemnity	84	....	31	....
Great American Casualty	16,718	2,201	....	....
Hartford Accident and Indemnity	1,689	237	265	257
Home Accident	1,859	600	....	....
Indemnity Insurance	897	307	....	....
Independence Indemnity	118	....	6	....
Inter-Ocean Casualty	836	860	....	....
Inter-State Life and Accident	93	108	47,640	17,176
*Liberty Life	5,070	....	....	....

*Accident and Health Combined.

CASUALTY COMPANIES—*(Continued)*

NAME OF COMPANY	ACCIDENT		HEALTH	
	NET PREMIUMS	NET LOSSES	NET PREMIUMS	NET LOSSES
London Guarantee and Accident	$ 1,581	$ 160	$ 316	$ 71
*Loyal Protective	298	243	....	....
Maryland Casualty	716	242	256	16
Massachusetts Bonding and Ins. Co.	22,076	13,784	16,538	23,226
*Massachusetts Protective Assn. Inc.	67,945	51,841	....	....
Metropolitan Casualty	212	62	45	....
*Metropolitan Life	34,096	15,157	....	....
*Midcontinent Life	5,182	2,961	....	....
Missouri State Life	3,450	1,286	1,042	153
*Monarch Accident	9,046	6,062	....	....
*National Benefit Life	33,107	21,236	....	....
*National Casualty	972	525	....	....
*National Life of U. S. A.	2,163	689	....	....
National Reserve Life	142	166	....	....
New Amsterdam Casualty	786	....	250	....
New York Indemnity	4,778	539	145	123
North American Accident	14,213	5,594	....	....
Ocean Accident and Guarantee Corp.	168	195	56	532
*Ohio National Life	101	155	....	....
*Pacific Mutual Life	67,274	31,228	....	....
Pan American Life	550	53	452	....
*Pilot Life	232	41	....	....
Provident Life and Accident	9,007	7,416	....	....
Prudential	112	....	....	....
Reliance	5,130	826	5,623	3,298
Royal Indemnity	213	403	210	320
*Southern National	6,565	2,414	....	....

*Accident and Health Combined.

CASUALTY COMPANIES—*(Continued)*

NAME OF COMPANY	ACCIDENT		HEALTH	
	NET PREMIUMS	NET LOSSES	NET PREMIUMS	NET LOSSES
Southern Surety	$ 8,590	$ 5,490	$ 564	$ 669
Standard Accident	8,075	3,554	2,357	4,694
Sun Indemnity	8	....	12	....
Travelers Indemnity	783	240	....	....
Travelers Insurance	25,951	4,276	2,609	810
Union Indemnity	17,072	5,301	6,044	3,442
United States Casualty	4,374	1,430	4,217	3,908
United States Fidelity and Guaranty	16,389	12,906	4,976	2,598
*Washington Fidelity Casualty	56,847	24,616	....	....
Totals	$770,084	$400,847	$249,971	$164,119

*Accident and Health Combined.

CASUALTY COMPANIES—*(Continued)*

NAME OF COMPANY	FIDELITY		SURETY	
	PREMIUMS	LOSSES	PREMIUMS	LOSSES
Aetna Casualty and Surety	$ 14,130	$ 12,085	$ 37,280	$ 17,829
American Employers	40	....	....	....
American Surety	17,748	3,365	18,692	990
Central Surety and Insurance Corp.	....	....	14	....
Continental Casualty	163	....	389	....
*Detroit Fidelity and Surety	2,035	7	....	....
Fidelity and Casualty	1,310	....	1,042	5,908
Fidelity and Deposit	42,642	27,573	57,483	28,520
Globe Indemnity	2,247	121	11,795	10,968
Hartford Accident and Indemnity	1,607	205	8,053	1,823
Home Accident	11,773	....	53,267	49
Indemnity Insurance	831	927	3,688	....
Independence Indemnity	11	....	462	....
Maryland Casualty	3,534	1,508	12,809	5,676
Massachusetts Bonding and Ins. Co.	1,534	....	3,465	....
Metropolitan Casualty Ins. Co.	1,492	....	1,058	....
National Surety Co.	36,592	44,524	21,370	194,670
New Amsterdam Casualty	5,740	448	8,063	16,330
Northwestern Casualty and Surety	753	3	828	....
Ocean Accident and Guaranty Corp.	21	....	....	....
Royal Indemnity	100	....	1,690	....
Southern Surety Co.	1,694	85	43,166	26,240
Standard Accident Insurance	2,530	....	5,063	....
Sun Indemnity	....	....	18	....
Union Indemnity	6,050	6,082	39,654	8,809
United States Fidelity and Guaranty	36,631	7,607	51,514	....
Totals	$191,208	$104,540	$380,863	$315,989

*Fidelity and Surety combined.

CASUALTY COMPANIES—*(Continued)*

Business by Classes in Arkansas for the Year 1926

NAME OF COMPANY	AUTO LIABILITY		OTHER LIABILITY	
	PREMIUMS	LOSSES	PREMIUMS	LOSSES
Aetna Casualty and Surety	$ 16,797	$ 7,674	$ 870	$ 18
Aetna Life	48,576	20,015	192,821	106,230
American Employers	1,465	....	1,276	31
Central Surety and Insurance Corp.	779	....	109	....
Commercial Casualty	141	....	55	....
Continental Casualty	2,836	390	598	58
Employers Casualty	176	....	32,586	8,058
Employers Indemnity	3,349	1,283	4,805	2,233
Fidelity and Casualty	1,097	23	19,913	18,127
Fidelity Union Casualty	5,822	6,524	3,499	5,821
Georgia Casualty	17,943	3,747	50,573	17,579
Globe Indemnity	728	481	....	....
Hardware Mutual Casualty	1,295	35	4	....
Hartford Accident and Indemnity	5,302	2,679	18,292	13,468
Home Accident	41,658	20,312	392,579	143,501
Indemnity Insurance Co.	4,259	1,412	7,993	3,612
Independence Indemnity	311	....	25,545	16,040
Liberty Mutual	480	....	2,052	1,194
London Guarantee and Accident	17,193	10,804	42,651	45,245
Maryland Casualty	12,654	11,324	62,651	41,075
Massachusetts Bonding and Ins. Co.	6,187	271	2,364	1,011
Metropolitan Casualty	3,612	2,856	15,826	5,223
National Union Indemnity	1,191	....	....	....
Nebraska Indemnity	1,491	....	....	....
New Amsterdam Casualty	8,618	4,386	15,308	22,014
New York Indemnity	1,717	....	2,725	141
Northwestern Casualty and Surety	142	....	41	....

CASUALTY COMPANIES—*(Continued)*

NAME OF COMPANY	AUTO LIABILITY		OTHER LIABILITY	
	PREMIUMS	LOSSES	PREMIUMS	LOSSES
Ocean Accident and Guarantee Corp.	$ 2,972	$ 903	$ 12,055	$ 11,230
Oklahoma Indemnity Corp.	6,801	417	....	....
Royal Indemnity	103	....	2,237	5,159
Saint Paul Mercury Indemnity	666	....	....	....
Security Union	169	....	90,919	45,507
Southern Casualty	647	....	12,862	8,411
Southern Surety	3,951	4,759	15,957	5,531
Standard Accident	12,203	5,564	37,469	24,952
Sun Indemnity	341	....	28	....
Travelers Indemnity	....	....	74	....
Travelers Insurance	1,167	500	47,155	17,444
Union Indemnity	27,666	7,596	78,513	26,522
United States Casualty	3,426	3,822	1,767	547
United States Fidelity and Guaranty	54,589	11,615	176,055	121,966
Western Automobile Casualty	3,052	2,219	....	....
Totals	$323,392	$131,611	$1,370,227	$717,948

CASUALTY COMPANIES—*(Continued)*

Business by Classes in Arkansas for the Year 1926

NAME OF COMPANY	AUTO COLLISION		AUTO FIRE AND THEFT	
	NET PREMIUMS	NET LOSSES	NET PREMIUMS	NET LOSSES
Aetna Casualty and Surety	$ 12,770	$ 10,952	$	$ ....
American Employers	54	....	....	....
Central Surety and Ins. Corp.	983	....	....	....
Commercial Casualty	40	....	....	....
Continental Casualty	99	....	....	....
Employers Casualty	66	....	69	....
Employers Indemnity	233	420	....	....
Fidelity Union Casualty	2,059	4,181	....	....
Georgia Casualty	5,701	3,607	....	....
Hardware Mutual Casualty	226	171	891	18
Hartford Accident and Indemnity	382	861	....	....
Home Accident	3,226	5,658	....	....
Indemnity Insurance Co.	1,027	2,356	....	....
London Guarantee and Accident	1,229	1,132	....	....
Maryland Casualty	419	150	....	....
Massachusetts Bonding and Ins. Co.	403	....	....	....
Metropolitan Casualty	268	....	....	....
National Union Indemnity	148	7	....	....
Nebraska Indemnity	1,385	699	1,732	307
New Amsterdam Casualty	660	120	....	....
New York Indemnity	23	....	....	....
Ocean Accident and Guarantee	488	60	....	....
Royal Indemnity	15	....	....	....
Saint Paul Mercury Indemnity	92	....	....	....
Security Union	345	....	236	....
Southern Casualty	248	....	700	300

CASUALTY COMPANIES—*(Continued)*

NAME OF COMPANY	AUTO COLLISION		AUTO FIRE AND THEFT	
	NET PREMIUMS	NET LOSSES	NET PREMIUMS	NET LOSSES
Southern Surety	$ 323	$ 13	$	$ ....
Standard Accident	1,533	2,339	....	....
Travelers Indemnity	33	85	....	....
Union Indemnity	7,333	3,880	....	....
U. S. Casualty	8	20	....	....
U. S. Fidelity and Guaranty	6,058	2,679	....	....
Western Automobile Casualty	507	....	....	....
Totals	$48,414	$39,390	$ 3,628	$ 625

CASUALTY COMPANIES—*(Continued)*
Business by Classes in Arkansas for the Year 1926

NAME OF COMPANY	PLATE GLASS		BURGLARY AND THEFT	
	NET PREMIUMS	NET LOSSES	NET PREMIUMS	NET LOSSES
Aetna Casualty and Surety	$ 18,425	$ 6,397	$ 33,839	$ 9,850
American Employers	86	....	231	166
American Surety	....	....	3,735	814
Central Surety and Insurance	1,844	....	....	....
Commercial Casualty	78	....	....	....
Continental Casualty	324	....	145	....
Employers Indemnity	1,443	733	171	....
Fidelity and Casualty	....	....	646	....
Fidelity and Deposit	....	....	9,558	974
Fidelity Union Casualty	1,774	312	30	....
Georgia Casualty	4,611	1,051	1,226	353
Globe Indemnity	188	....	840	2,557
Hardware Mutual Casualty	1,502	651	....	....
Hartford Accident and Indemnity	184	51	896	106
Home Accident	4,855	609	6,615	4,186
Indemnity Insurance	643	83	330	4,108
Independence Indemnity	30	....	70	....
Lloyds Plate Glass	730	11	....	....
London Guarantee and Accident	4,362	1,309	3,082	2,418
Maryland Casualty	2,023	729	4,142	2,880
Massachusetts Bonding and Insurance	1,031	120	744	413
Metropolitan Casualty	8,902	3,139	1,577	237
National Surety	....	....	7,255	1,065
New Amsterdam Casualty	2,974	1,057	3,178	4,353
New York Casualty	1,138	167	11	....
New York Indemnity	367	152	88	....
Northwestern Casualty and Surety	28	....	....	....

CASUALTY COMPANIES—*(Continued)*

NAME OF COMPANY	PLATE GLASS		BURGLARY AND THEFT	
	NET PREMIUMS	NET LOSSES	NET PREMIUMS	NET LOSSES
Ocean Accident and Guaranty Corp.	$ 631	$ 95	$ 2,168	$ 716
Royal Indemnity	....	....	50	....
Saint Paul Mercury Indemnity	7	....	....	....
Southern Surety	967	278	197	138
Standard Accident	2,764	681	2,700	1,856
Travelers Indemnity	7	....	1,133	1,060
Union Indemnity	10,946	3,356	10,300	4,765
United States Casualty	63	19	283	....
United States Fidelity and Guaranty	12,867	4,305	17,292	1,367
Totals	$85,794	$25,305	$112,532	$44,382

CASUALTY COMPANIES—*(Continued)*

Business by Classes in Arkansas for the Year 1926

NAME OF COMPANY	AUTO PROPERTY DAMAGE		PROPERTY DAMAGE AND COLLISION OTHER THAN AUTO	
	NET PREMIUMS	NET LOSSES	NET PREMIUMS	NET LOSSES
Aetna Casualty and Surety	$ 31,537	$ 13,575	$ 1,385	$ 558
American Employers	738	....	....	....
Central Surety and Ins. Corp.	447	23	....	....
Commercial Casualty	73	30	....	....
Continental Casualty	1,655	358	....	....
Employers Casualty	127	26	....	....
Employers Indemnity	197	172	....	....
Fidelity and Casualty	318	226	....	....
Fidelity Union Casualty	2,911	969	44	....
Georgia Casualty	10,641	4,866	40	12
Globe Indemnity	299	13	....	....
Hardware Mutual Casualty	627	....	....	....
Hartford Accident and Indemnity	2,177	699	64	....
Home Accident	21,139	10,878	1,054	....
Indemnity Insurance Co. of N. A.	2,136	1,044	211	....
Independence Indemnity	218	75	....	....
Liberty Mutual	87	32	....	....
London Guarantee and Accident	8,006	3,854	663	303
Maryland Casualty	6,452	2,713	34	22
Massachusetts Bonding and Ins. Co.	3,195	896	43	....
Metropolitan Casualty	2,028	487	12	....
National Union Indemnity	666	29	....	....
Nebraska Indemnity	923	358	....	....
New Amsterdam Casualty	3,725	1,588	....	....
New York Indemnity	469	327	....	8
Northwestern Casualty and Surety	83	....	....	....
Ocean Accident and Guarantee Corp.	1,741	517	....	....

CASUALTY COMPANIES—(*Continued*)

NAME OF COMPANY	AUTO PROPERTY DAMAGE		PROPERTY DAMAGE AND COLLISION OTHER THAN AUTO	
	NET PREMIUMS	NET LOSSES	NET PREMIUMS	NET LOSSES
Oklahoma Indemnity Corp.	$ 1,534	$ 441	$	$ ....
Royal Indemnity	53	....	126	....
Saint Paul Mercury Indemnity	249	22	....	....
Security Union	97	....	....	....
Southern Casualty	419	224	....	....
Southern Surety	2,302	407	96	....
Standard Accident	5,998	1,593	128	....
Sun Indemnity	25	....	....	....
Travelers Indemnity	590	313	134	....
Union Indemnity	14,649	4,295	253	58
United States Casualty	360	360	....	....
United States Fidelity and Guaranty	25,528	8,358	195	....
Western Automobile Casualty	1,564	381	....	....
Totals	$155,983	$60,049	$4,482	$ 961

CASUALTY COMPANIES—*(Continued)*

Business by Classes in Arkansas for the Year 1926

NAME OF COMPANY	WORKMEN'S COLLECTIVE		WORKMEN'S COMPENSATION	
	NET PREMIUMS	NET LOSSES	NET PREMIUMS	NET LOSSES
American Employers	$ 321	$	$	$ ....
Commercial Casualty	....	....	23	....
Employers Indemnity	....	....	176	....
Hartford Accident and Indemnity	....	....	13	....
Home Accident	108,804	53,510	....	....
London Guarantee and Accident	3,988	2,244	....	....
Petroleum Casualty	....	....	41,500	20,061
Southern Casualty	12,411	3,794	....	....
United States Casualty	....	....	8	....
Totals	$125,524	$59,548	$41,720	$ 2,061

CASUALTY COMPANIES—(*Continued*)

Business by Classes in Arkansas for the Year 1926

NAME OF COMPANY	STEAM BOILER		ENGINE AND MACHINERY	
	NET PREMIUMS	NET LOSSES	NET PREMIUMS	NET LOSSES
Aetna Casualty and Surety	$........	$........	$ 3,631	$........
Fidelity and Casualty	771	68	169	61
Hartford Steam Boiler	40,905	873	17,387	9,942
Indemnity Insurance of N. A.	93	....	....	....
Independence Indemnity	1,266	701	....	....
London Guarantee and Accident	2,547	315	....	....
Maryland Casualty	4,741	228	885	....
New York Indemnity	242	....	....	....
Ocean Accident and Guarantee	1,102	....	647	....
Royal Indemnity	1,185	....	....	....
Southern Surety	50	....	....	....
Travelers Indemnity	2,951	....	....	....
Totals	$55,853	$ 2,185	$22,719	$10,003

CASUALTY COMPANIES—*(Continued)*

Business by Classes in Arkansas for the Year 1926

NAME OF COMPANY	CREDIT		SPRINKLER	
	NET PREMIUMS	NET LOSSES	NET PREMIUMS	NET LOSSES
Aetna Casualty and Surety	$........	$........	$ 6,267	$ 676
American Credit Indemnity	6,094	....	....	....
Maryland Casualty	....	....	592	....
Metropolitan Casualty	....	....	43	....
National Surety	1,935	465	....	....
Southern Surety	5,367	....	....	....
U. S. Fidelity and Guaranty	....	....	114	....
Totals	$13,396	$ 465	$ 7,016	$ 676

CASUALTY COMPANIES—*(Continued)*

NAME OF COMPANY	TITLE INSURANCE		CHECK FORGERY	
	NET PREMIUMS	NET LOSSES	NET PREMIUMS	NET LOSSES
Little Rock Title Insurance Co.	$3,941	$........	$........	$........
Standard Accident	....	....	235	....
Totals	$3,941	$........	$ 235	$........

ASSESSMENT ASSOCIATIONS

Financial Condition on December 31, 1926

NAME OF ASSOCIATION	LOCATION	ASSETS	LIABILITIES	SURPLUS
Buffalo Life Association	Buffalo	$ 701,875	$ 238,384	$ 463,491
Farmers Mutual Life	Malvern	3,524	1,050	2,474
Great Protective Association	Wabbaseka	348	300	48
Guarantee Fund Life	Omaha	11,062,070	2,314,075	8,747,995
Illinois Bankers Life	Monmouth	5,974,510	349,958	5,624,552
Interstate Business Men's Accident	Des Moines	584,635	234,717	349,918
Inter-State Protective	Mountain Grove	6,398	125	6,273
Mutual Aid Union	Rogers	137,016	89,511	47,505
Mutual Benefit Health and Accident	Omaha	1,340,148	1,139,437	200,711
National Life	Des Moines	3,767,408	905,128	2,862,280
Physicians Life	Little Rock	17,684	15,065	2,619
State Mutual Aid	Little Rock	7,802	....	7,802
Western Mutual Life	Los Angeles	2,043,000	975,657	1,067,343
Totals	....	$25,646,418	$6,263,407	$19,383,011

ASSESSMENT ASSOCIATIONS
Business in Arkansas for the Year 1926

NAME OF ASSOCIATION	ASSESSMENTS COLLECTED	CLAIMS PAID	TOTAL EXPENSES	NUMBER OF CERTIFICATES Dec. 31, 1926
Buffalo Life Association	$ 11,800	$ 2,000	$	$ 432
Farmers Mutual Life	12,474	7,842	2,319	1,613
Great Protective Association	1,630	300	1,272	1,972
Guarantee Fund Life	101,467	18,000	30,469	2,790
Illinois Bankers Life	109,209	62,510	22,181	5,219
Interstate Business Men's Accident	32,658	9,500	11,824	2,546
Mutual Aid Union	786,417	446,722	....	33,059
Mutual Benefit Health and Accident	182,471	120797 ~~15,969~~	....	5,226
National Life	41,260	23,500	11,365	1,457
Physicians Life	....	....	....	....
State Mutual Aid	54,979	17,400	6,665	7,046
Western Mutual Life	1,714	....	257	68
Totals	$1,336,079	$603,743	$86,352	$61,428

WHITE FRATERNAL SOCIETIES
Financial Condition on December 31, 1926

NAME OF SOCIETY	LOCATION	ASSETS	LIABILITIES	INSURANCE IN FORCE Dec. 31, 1926
American Insurance Union	Columbus	$ 6,928,906	$ 3,515,392	$ 142,504,466
Ancient Order United Workmen	Little Rock	761,400	171,298	13,816,000
Aid Association for Lutherans	Appleton	5,722,453	107,843	55,676,802
Ben Hur, Supreme Tribe of	Crawfordsville	6,267,765	218,816	67,263,147
Brotherhood of American Yoemen	Des Moines	11,100,298	9,201,618	161,265,887
Catholic Knights of America	St. Louis	1,529,622	43,943	14,105,985
Chicago Fraternal Life	Chicago	1,455,305	100,284	23,582,504
Commercial Travelers of America	Columbus	2,123,582	306,636	558,800,000
Degree of Honor, Supreme Lodge	St. Paul	5,714,333	26,462	43,259,240
Eagles, Fraternal Order of	Kansas City	302,724	42,516	4,326,615
Fraternal Aid Union	Lawrence	9,292,751	389,813	78,346,915
The Homesteaders	Des Moines	1,308,978	1,086,003	19,820,140
Junior Order United American Mechanics	Pittsburgh	3,113,620	77,021	26,608,747
Knights of Columbus	New Haven	24,850,005	312,422	259,211,374
Knights of Pythias, Ins. Dept.	Indianapolis	20,885,991	18,556,438	120,712,424
Liberty Life Assurance Society	Philadelphia	486,475	192,120	26,256,000
Loyal American Life Assoc.	Chicago	1,078,638	56,879	14,135,983
Macabees, The	Detroit	33,991,908	649,546	225,746,256
Modern Order of Praetorians	Dallas	6,401,054	86,910	47,094,496
Modern Woodmen of America	Rock Island	48,691,984	2,901,116	1,725,817,500
National Benevolent Society	Kansas City	19,419	977	272,950
National Fraternal Society of the Deaf	Chicago	861,963	6,226	5,097,462
National Slovak Society of U. S. A.	Pittsburgh	3,298,602	260,441	32,827,000
Polish National Alliance	Chicago	12,258,628	340,771	104,869,850
Railway Mail Association	Portsmouth	333,255	8,324	75,168,000
Royal Arcanum	Boston	21,473,376	806,493	166,253,540
Royal Neighbors of America	Rock Island	29,333,987	509,895	460,552,250
Security Benefit Association	Topeka	5,061,499	1,483,304	230,801,548

WHITE FRATERNAL SOCIETIES—(*Continued*)

NAME OF SOCIETY	LOCATION	ASSETS	LIABILITIES	INSURANCE IN FORCE Dec. 31, 1926
Travelers Protective Assoc.	St. Louis	$ 1,007,656	$ 293,231	$ ....
Woman's Benefit Assoc.	Port Huron	22,063,251	385,723	184,863,827
Woodman Circle	Omaha	18,941,621	542,152	129,805,174
Woodmen of the World Sov. Camp	Omaha	78,948,932	1,324,020	609,811,359
W. O. W. Infantile Branch	Omaha	582,928	314,102	3,021,795
Totals		$386,192,909	$44,327,735	$5,631,695,216

WHITE FRATERNAL SOCIETIES

Business in Arkansas for the Year 1926

NAME OF SOCIETY	INSURANCE IN FORCE Dec. 31, 1926	ASSESSMENTS COLLECTED	CLAIMS PAID
American Insurance Union	$ 6,973,130	$ 103,106	$ 84,012
Ancient Order United Workmen	13,816,000	352,543	138,251
Aid Association for Lutherans	----	----	----
Ben Hur, Supreme Tribe of	1,526,738	39,393	18,964
Brotherhood of American Yeomen	456,320	17,915	4,235
Catholic Knights of America	1,070,100	27,820	16,500
Chicago Fraternal Life Assoc.	29,500	2,384	2,000
Commercial Travelers of America	6,805,000	14,873	26,485
Degree of Honor, Supreme Lodge of	1,543,318	31,426	6,763
Eagles, Fraternal Order of, Grand Aerie	88,500	2,606	----
Fraternal Aid Union	1,990,122	59,551	35,129
The Homesteaders	309,500	6,108	1,425
Junior Order United American Mechanics	6,975	227	----
Knights of Columbus	506,514	6,751	6,000
Knights of Pythias, Ins. Dept.	2,424,137	63,603	58,120
Liberty Life Assurance Soc.	205,500	7,617	9,000
Loyal American Life Assoc.	85,750	2,215	----
Maccabees, The	1,590,678	58,355	23,089
Modern Order of Praetorians	324,500	8,976	4,500
Modern Woodmen of America	19,797,500	303,979	147,406
National Benevolent Society	48,150	5,230	5,626
National Fraternal Society of the Deaf	76,340	1,809	1,060
National Slovak Society U. S. A.	63,000	1,199	285
Polish National Alliance	73,600	1,592	390
Railway Mail Association	780,000	1,701	492
Royal Arcanum	525,000	22,662	25,900
Royal Neighbors of America	5,259,000	89,611	43,000
Security Benefit Asosciation	3,337,646	66,852	35,428
Travelers Protective Assoc.	----	16,258	10,320
Woman's Benefit Assoc.	2,639,336	47,857	16,850
Woodmen Circle	6,798,763	130,599	57,634
Woodmen of the World	28,276,208	547,112	367,317
W. O. W. Infantile Branch	43,727	981	----
Totals	$107,470,552	$2,042,731	$1,146,181

NEGRO FRATERNAL SOCIETIES
Business in Arkansas for the Year 1926

NAME OF SOCIETY	ASSESSMENTS COLLECTED	CLAIMS PAID	SOLVENCY VALUATION Dec. 31, 1925	INSURANCE IN FORCE Dec. 31, 1926
American Woodmen	$ 8,087	$ 3,065	101.90	$ 306,450
American Workmen	21,429	6,418	104.87	446,070
Eastern Star Benefit Association	83,473	59,350	78.24	1,999,520
Grand Court of Ark., Order of Calanthe	77,166	49,422	86.38	2,603,440
Great Southern Fraternal Union	21,656	6,570	81.30	271,350
Household of Ruth	45,938	43,276	......	1,812,000
Imperial Council of Jugamos	28,367	20,515	115.49	952,950
Independent Order of Immaculates	6,511	4,364	70.40	275,750
International Order of Daniel	4,257	3,750	117.40	......
Knights of the Guiding Star of the East	5,088	3,141	87.96	197,725
Knights of Pythias	83,950	59,750	86.16	......
Masonic Benefit Association	115,817	97,700	82,01	3,925,765
Modern Order of Magians	6,099	2,983	165.20	365,191
National Benefit Society	2,080	......	......	126,750
National Order Mosiac Templars	80,775	70,106	90.48	4,436,875
Odd Fellows Benefit Association	26,077	13,613	86.25	524,980
Pioneer Mutual Aid Society	......	......	......	......
Royal Arch Benefit Association	6,377	2,225	100.00	165,400
Royal Circle of Friends	158,140	118,503	114.08	1,323,705
United Brothers of Friendship	21,893	17,575	95.16	601,300
United Friends of America	48,273	23,149	72.63	861,940
United Order of Good Samaritans	41,919	21,923	70.21	67,445
Woodmen of Union	161,921	105,882	100.27	7,389,340
Totals	$1,048,363	$733,280	......	$28,653,946