

STATE OF ARKANSAS INSURANCE DEPARTMENT

Report for 1928

(Business of 1927)

J. S. MALONEY

INSURANCE COMMISSIONER AND STATE FIRE MARSHAL

A. D. DU LANEY

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 1927, 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.

CRAIG
METROPOLITAN LIFE INSURANCE COMPANY
Actuarial Division
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Little Rock, Arkansas,
May 15, 1928.

HON. HARVEY PARNELL.
Governor of Arkansas,
Little Rock, Arkansas.

Honored Governor:

As Commissioner of the Department of Insurance, and State Fire Marshal, we have the honor to submit to you herewith, as required by law, the 47th Annual Report of the Department, for the year 1927.

All insurance companies are required to file annual statements with this Department by March 1st for the business done in the preceding year, showing the condition of each company on December 31st; hence this Report covers the condition of the various companies, foreign and domestic, doing business in this State as of December 31, 1927.

A large amount of work has been done in making examination of companies to ascertain their true condition, and in rendering service to the public with reference to the insurance business generally in the State. The records of this Department are public, and it undertakes to give information fairly and impartially to all persons in order that they may know the true condition of the companies doing business in this State, and have the opportunity to select the companies of their choice and with which they do business.

This Department has frequently heretofore recommended that a new Insurance Code for this State be prepared, for many of the statutes affecting insurance are old and do not meet modern insurance necessities of either the companies or the policyholders. The laws governing this question need to be systematized and classified so as to cover the various lines of insurance and the companies transacting different lines of insurance, and we again submit this recommendation.

This Department has followed the law with reference to the Firemen's Relief and Pension Fund, and a tabulated statement with reference thereto is set out in this report. In this connection we desire to call your attention to the fact that the percentage of the premium tax allotted by law for this purpose is now greater each year than the amount appropriated for that purpose by the Legislature. For the period ending June 30, 1927, \$45,000.00 was appropriated, and approximately \$53,000.00 accrued. For each annual period ending in 1928 and 1929 the sum of \$50,000.00 was appropriated, and approximately the same \$53,000.00, or probably a greater amount, will accrue; hence we recommend that the appropriation for that purpose be increased so that the Department may certify for payment the total amount received.

In conformity with Act No. 115, this Department has undertaken to conduct a Fire Prevention Division under the direction of the Deputy and Attorney of this Department, and we are glad to report that in our opinion much good has been done. The total fire loss in the State in 1927 was approximately three million dollars less than in 1926. The work of fire prevention does not consist alone in ferreting out and prosecuting arson cases, though this is very important, but it is necessary that a campaign of education be properly conducted, to the end that the people of this State may know, appreciate and practice modern fire prevention methods. The law requiring the teaching of fire prevention in the public schools has given splendid results, and we wish to acknowledge the co-operation in that

respect by the Assistants to this Department mentioned in Act 115 of 1927, and also acknowledge our appreciation of the efforts of the Department of Education and the teachers of this State in that work.

In this connection, the Department has been hampered on account of insufficient funds to conduct a campaign of education, but we have taken advantage of every available source to spread fire prevention information. Copies of the Fire Prevention Rules promulgated by this Department, together with a copy of Act 115, have been distributed to all county superintendents, high schools, all assistants named in Act 115, and all county officers. We have received valued assistance through the press of the State and the teachers' publications in the publication of the rules promulgated by this Department and the provisions of Act 115. Through these sources and the mailing list of the Department, we have endeavored to reach every citizen of the State in this fire prevention campaign, but this campaign should not end with two years. It should be continued along definite lines of education until the people of this State are thoroughly aroused to the importance of this subject.

In this connection we desire to call your attention to the fact that the State collects approximately \$600,000.00 a year from the insurance companies in premium taxes, franchise taxes and various fees, the fire insurance companies, of course, paying their part of the taxes, and these taxes, though on the face of it being paid by the insurance companies, are ultimately paid by the policy holders of this State. It is only fair and right to the policy holders and tax payers of this State that some adequate amount be expended in the investigation and prosecution of arson cases and the teaching of modern fire prevention methods to the people of this State, to the end that their fire losses may be reduced and ultimately that the rates paid by policy holders may be reduced. The expense appropriation for this Department is wholly inadequate for this purpose.

Many states have a Fire Marshal's Division for the purpose of prosecution of arson cases and teaching of fire prevention, and we desire to call your attention to some of the states which levy a special tax upon fire insurance premiums for this purpose:

Indiana, Kansas, Kentucky, Louisiana, Mississippi, North Dakota, Ohio, Oregon, South Dakota and West Virginia each levy a premium tax of one-half of one per cent for the maintenance of the Fire Marshal's Department and the teaching of fire prevention.

Vermont, Oklahoma, Montana and Illinois levy one-fourth of one per cent. South Carolina and Georgia levy one-tenth of one per cent. Nebraska and Minnesota levy three-eighths of one per cent, and Alabama two-fifths of one per cent, for the same purpose.

Arkansas levies a two per cent premium tax on all foreign companies, except mutual assessments and fraternal. The foreign mutual assessment companies should pay this tax.

The total expense appropriation for the entire Insurance and Fire Marshal's Department is \$3,400.00 per year for this State. Oklahoma, in addition to paying the salaries of seven people in the Fire Prevention Department, has an expense appropriation of \$10,000.00; and Illinois, in addition to the salaries and expenses, has an appropriation of \$25,000.00 for its Fire Prevention Department alone.

In connection with the franchise tax mentioned above, the law, as it now stands, does not levy a tax upon foreign reciprocal companies, and we think they should be included along with the other companies.

There are many splendid provisions in Act 115 of 1927. Evidently, through inadvertence, the sheriffs of the various counties were not specifically made assistants to this Department in investigating arson cases

and in fire prevention, and we think that office should be included. Section 7 of the same Act makes it the duty of the Commissioner of this Department to enforce the law respecting the first six sub-divisions of that Section, and with the exception of arson there is practically no law of this State upon the subjects therein mentioned, and we recommend the enactment of proper laws upon those subjects. This Department is of the opinion that it has no authority to issue any rules governing the six subjects mentioned in said Section 7. This Department has promulgated rules under the last paragraph of subdivision 8 of said Section.

This report is filed with you for your careful consideration, and we assure you of the hearty co-operation of this Department in matters affecting your administration.

Respectfully submitted,

J. S. MALONEY,

Insurance Commissioner and State Fire Marshal.

FIRE PREVENTION RULES AND REGULATIONS

Issued by the Insurance Commissioner and State Fire Marshal, Little Rock, Ark., for Safeguarding Life and Property

The following rules and regulations are for the purpose of supplementing existing laws, or supplying rules and regulations where none exist, and not intended in anywise to conflict with ordinances that may have been passed and are being enforced by any city or town; which ordinances it is the duty of this Department to aid municipalities to enforce. This duty is placed on this department by Act 115 of the General Assembly of 1927.

Many of the fire dangers and hazards that are causing serious fire losses in this State should be abated at once, and for that purpose the following rules and regulations are hereby made, and to the end that we make "Make Arkansas Safe for Life and Property."

No. 1

RUBBISH, trash, waste paper, loose excelsior, waste packing materials, empty boxes or barrels, and other combustible materials of like nature, must not be kept upon premises within the business district, or on any sidewalk, alley or street, or within 30 feet of any building, for a longer time than one day; and at no time inside a building except when placed in a metal container with a closed metal lid, and the contents of such container shall be removed, hauled away or burned each day.

No. 2

OPEN BURNING OF TRASH and other combustibles within the business district is prohibited and must not be done, except it may be burned in a metal or other safe incinerator made of such material as would be satisfactory to the Fire Chief or other official having in charge such safety measures, and at no time shall the burning be done at night.

No. 3

GASOLINE, naphtha, benzine or other light product of crude petroleum shall not be kept above ground, within the fire limits or business limits of any city or town, in greater quantities than five gallons in any one building (bowls of filling station stands excepted), and then only when kept in a metal container free from leaks and closely capped. Inflammable liquids must not be drawn or handled in any other than daylight, except when lighting is done by incandescent electric lamps.

No. 4

Fireworks and other pyrotechnics having been the cause of numerous fires, injuries and deaths to persons, the discharge or explosion of such shall be prohibited within the business district of any city or town.

No. 5

SMOKING is hereby prohibited in all buildings used as places of amusement, or other public buildings where people congregate in large numbers, and in industrial and manufacturing plants. The owners or lessees of such buildings shall post in conspicuous places in all such buildings signs in

large letters as follows: "SMOKING PROHIBITED BY ORDER OF THE STATE FIRE MARSHAL." Persons striking or using matches for any purpose shall see that all fire is extinguished before discarding the same.

No. 6

DYNAMITE AND OTHER EXPLOSIVES shall not be kept within the business district of any city or town, except that it be kept in containers made of heavy steel or other safe metal, placed on wheels and kept outside the building and adjacent thereto. Said container to be plainly marked "DANGEROUS EXPLOSIVES" in letters not less than three inches high, where they can be plainly seen. Provided, that this regulation shall not apply to as much as fifty (50) pounds of gunpowder when kept in metal containers, away from artificial heat and light. A warehouse located outside the city or town limits should be provided for the storage of dynamite, nitro-glycerine, TNT, giant powder and other explosives, and large orders filled therefrom; otherwise, in large quantities it should not be carried.

No. 7

FIRE PREVENTION INSPECTION shall be regularly made under the direction of the Chief of the Fire Department not less than four times each year in the business and manufacturing districts, schools, churches and all public buildings, and the exterior of dwellings not less than twice each year. All fire hazards found thereon shall be called to the attention of the owner or occupant of the premises, who shall be required to remove or correct the fire danger within the time specified by written notice given by the Chief of the Fire Department or inspector acting under his direction.

No. 8

FIRE DRILLS. All teachers in private and public schools shall have at least one fire drill each month by their pupils, and all doors and exits of school buildings shall be unlocked during school hours. (Section 12, Act 115 of 1927.)

No. 9

TEACHING FIRE PREVENTION. The study of fire prevention shall be taught in the primary grades of all public schools, not less than twenty minutes each week, in accordance with Act No. 147 of 1927. The text adopted by the State Text Book Commission shall be used.

No. 10

REPORTS. Teachers shall make reports to the county superintendents, and said superintendents shall report to the Insurance Commissioner the work done under Rules 8 and 9 set out, by August 1st each year.

No. 11

THESE RULES are issued under and by order of Act 115 of the Acts of 1927, and the penalties imposed by said Act for violation thereof shall apply. It shall be the duty of all officers named in said Act to enforce these rules.

The above rules are hereby adopted and promulgated on this the first day of August, 1927, and effective this date.

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 Companies (direct).....	119
Fire and Marine, Stock Companies (re-insurance).....	39
Fire, Mutual Companies.....	11
Fire, Reciprocal Companies.....	21
Casualty, Reciprocal Companies.....	7
Farmers Mutual Aid Associations.....	11
Life, Legal Reserve.....	111
Life, Stipulated Premium Plan.....	11
Miscellaneous Casualty	34
Fidelity and Surety.....	1
Miscellaneous Casualty, Fidelity and Surety.....	32
Mutual Assessment	10
Fraternal, White	32
Fraternal, Colored	25
Total.....	464

New Arkansas Companies

Companies organized in Arkansas, and Certificate of Authority issued to, since May 15, 1927:

LEGAL RESERVE MUTUAL—

Jefferson Mutual Insurance Company, Pine Bluff. Admitted May 18, 1927.

Pinnacle Old Line Insurance Company, Little Rock. Admitted April 26, 1928.

STIPULATED PREMIUM—

Bankers Guaranty Life Insurance Company, Little Rock. Admitted December 22, 1927.

Companies of Other States

FIRE

American Automobile Fire Insurance Company, St. Louis, Mo. Admitted December 30, 1927.

Dixie Fire Insurance Company, Greensboro, N. C. Admitted October 10, 1927.

New Brunswick Fire Insurance Company, New Brunswick, N. J. Admitted July 11, 1927.

New England Fire Insurance Company, Pittsfield, Mass. Admitted September 12, 1927.

Southern Home Insurance Company of the Carolinas, Charleston, S. C. Admitted July 2, 1927.

American Merchant Marine Insurance Company, New York. Admitted August 11, 1927.

British General Insurance Company, New York. Admitted November 3, 1927.

Commonwealth Fire & Marine Insurance Company, Kansas City, Kan. Admitted April 25, 1928.

Mercury Insurance Company, St. Paul, Minn. Admitted May 1, 1928.

Re-Insurance Corporation of America, New York. Admitted March 8, 1928.

RECIPROCAL

Universal Casualty Underwriters, Kansas City, Mo. Admitted March 23, 1928.

LIFE

American Life Insurance Company, Dallas, Tex. Admitted March 1, 1928.

Equity Life Insurance Company, Omaha, Neb. Admitted March 16, 1928.

Globe Life Insurance Company, Wilmington, Del. Admitted November 12, 1927.

Guaranty Life Insurance Company, Davenport, Ia. Admitted April 12, 1928.

Lincoln National Life Insurance Company, Fort Wayne, Ind. Admitted November 5, 1927.

Penn Mutual Life Insurance Company, Philadelphia, Pa. Admitted January 12, 1928.

Shenandoah Life Insurance Company, Roanoke, Va. Admitted April 18, 1928.

Southland Life Insurance Company, Dallas, Tex. Admitted August 1, 1927.

Union Labor Life Insurance Company, Washington, D. C. Admitted June 6, 1927.

MISCELLANEOUS CASUALTY, FIDELITY AND SURETY

Century Indemnity Company, Hartford, Conn. Admitted July 2, 1927.

Columbia Casualty Company, New York. Admitted March 6, 1928.

Employers' Liability Assurance Corporation, Ltd., Boston, Mass. Admitted March 27, 1928.

General Accident Fire & Life Assurance Corporation, Ltd., Philadelphia, Pa. Admitted October 28, 1927.

General Indemnity Corporation of America, Rochester, N. Y. Admitted March 27, 1928.

Republic Casualty Company, Pittsburg, Pa. Admitted August 6, 1927.

Union & Planters Bank & Trust Company (Title Insurance), Memphis, Tenn. Admitted February 21, 1928.

FRATERNAL

Afro-American Sons & Daughters, Yazoo City, Miss. Admitted April 4, 1928.

Changes, Withdrawals, Etc.

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

FIRE

Illinois Travelers Home Fire Insurance Company, Chicago, Ill. Withdrew March 1, 1928.

Standard American Fire Insurance Company, Chicago. Merged with Central Federal of Davenport, Ia. Name changed to Standard Federal Fire Insurance Company of Davenport, Ia.

Stuyvesant Insurance Company, New York. Withdrew in 1927.

LIFE

American Mutual Life Insurance Company, Lake Charles, La. Converted to stock company, and name changed to American Southern Life Insurance Company, February 15, 1928.

American Old Line Life, Omaha, Neb. Withdrew March 1, 1928.

American Reserve Life Insurance Company, Omaha, Neb. Withdrew March 1, 1928.

Empire Mutual Life Insurance Company, Kansas City. Withdrew March 1, 1928.

Great American Life Insurance Company, Hutchinson, Kan. Withdrew March 1, 1928.

North American National Life Insurance Company, Omaha, Neb. Reinsured by Inter Southern Life Insurance Company, Louisville, Ky.

Southern National Insurance Company, Little Rock, Ark. Transferred to Stipulated Premium Plan Company, March 8, 1928.

Union Labor Life Insurance Company, Washington, D. C. Withdrew March 1, 1928.

STIPULATED PREMIUM PLAN

Commonwealth Accident Insurance Company, and Commonwealth Life Insurance Company, Little Rock, examined and found insolvent. Referred to Attorney General. Receiver appointed, and being wound up in Chancery Court of Pulaski County.

MISCELLANEOUS CASUALTY

Eastern Casualty Insurance Company, Boston, Mass. Withdrew March 1, 1928.

Loyal Protective Insurance Company, Boston, Mass. Withdrew March 1, 1928.

Oklahoma Mutual Indemnity Corporation, Oklahoma City. Name changed to Southwest Mutual Indemnity Corporation, November 2, 1927.

ASSESSMENT ASSOCIATIONS

Citizens Benefit Association, Camden, Ark. Quit business March 1, 1928.

Interstate Business Men's Accident Association, Des Moines, Ia. Withdrew March 1, 1928.

Mutual Aid Union, Rogers, Ark. Reinsured by Union Aid Life Insurance Company of Rogers. Mutual Aid Union surrendered Certificate of Authority June 1, 1927.

State Mutual Fire Insurance Association, Newport, Ark., and Little Rock, Ark. Authority revoked August 15, 1927; referred to Attorney Gen-

eral. Receiver appointed in Chancery Court of Pulaski County to wind up the company.

Western Mutual Life Association, Los Angeles, Cal. Withdrew March 1, 1928.

WHITE FRATERNALS

Modern Order of Praetorians, Dallas, Tex. Name changed to Praetorians, May 27, 1927.

Railway Mail Association, Portsmouth, N. H. Withdrew April 1, 1928.

RECIPROCALS

Federal Automobile Insurance Association, Indianapolis, Ind. Receiver appointed.

Examinations

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

Ancient Order United Workmen, Little Rock, Ark.
Farmers Mutual Life Insurance Company, Malvern, Ark.
Great Protective Association, Wabbaseka, Ark.
The Great Southern Fraternal Union, Little Rock, Ark.
International Order of Daniel, Little Rock, Ark.
Liberty Life Insurance Company, Muskogee, Okla.
Lincoln Mutual Insurance Company, Lincoln, Ark.
Physicians Life Insurance Company, Little Rock, Ark.
Policy Holders Acme Life Insurance Company, Little Rock, Ark.
Pyramid Life Insurance Company, Little Rock, Ark.
Royal Circle of Friends, Forrest City, Ark.
Commonwealth Accident Insurance Company, Little Rock, Ark.
Commonwealth Life Insurance Company, Little Rock, Ark.

Financial Statement

RECEIPTS OF THE DEPARTMENT DURING 1927:

From premium taxes	\$551,903.50
From fees, all sources	53,080.55
From franchise taxes	55,050.00
Total receipts.....	\$660,034.05

DISBURSEMENTS DURING 1927

The appropriation for the Insurance Department was effective April 1, 1927, and from then until December 31, 1927, there was disbursed:

From "Maintenance" appropriation.....	\$ 2,550.00
From "Salaries" appropriation	14,100.00
Total disbursements.....	\$ 16,650.00
Excess of receipts above disbursements.....	643,384.05

State of Arkansas
DEPARTMENT OF INSURANCE COMMISSIONER AND
STATE FIRE MARSHAL

Certificate

HON. J. CARROLL CONE,
Auditor of State,
Little Rock, Arkansas.

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 1927, 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	93.6%
Arkansas City.....	\$ 19,055.83	\$ 381.12	\$ 190.56	\$ 178.36
Ashdown.....	27,969.12	559.38	279.69	261.78
Augusta.....	17,109.88	342.20	171.10	160.14
Batesville.....	68,759.68	1,375.20	687.60	643.59
Bentonville.....	36,648.75	732.96	366.48	343.02
Blytheville.....	156,163.76	3,123.28	1,561.64	1,461.69
Brinkley.....	28,309.40	566.18	283.09	264.97
Camden.....	110,293.97	2,205.88	1,102.95	1,032.35
Charleston.....	8,683.86	173.68	86.84	81.28
Clarendon.....	19,374.63	387.48	193.74	181.34
Clarksville.....	35,527.23	710.54	355.27	332.53
Conway.....	68,928.59	1,378.68	689.30	645.28
Dardanelle.....	20,194.27	403.88	201.94	189.01
De Queen.....	31,714.56	634.30	317.15	296.85
Dermott.....	29,401.33	588.02	294.02	275.20
DeWitt.....	22,693.86	453.88	226.94	212.41
Dumas.....	24,341.39	486.82	243.41	227.83
El Dorado.....	202,023.53	4,040.46	2,020.23	1,890.93
England.....	22,383.80	447.68	223.84	209.50
Eureka Springs.....	22,661.53	453.22	226.62	212.11
Fayetteville.....	112,468.09	2,249.36	1,124.68	1,052.64
Fordyce.....	30,406.65	608.12	304.07	284.60
Forrest City.....	76,962.19	1,539.24	769.62	720.36
Fort Smith.....	400,938.30	8,018.76	4,009.38	3,752.77
Harrison.....	47,525.82	950.52	475.26	444.84
Helena.....	210,668.65	4,213.36	2,106.68	1,971.85
Hope.....	72,262.40	1,445.24	722.62	676.37
Hot Springs.....	377,348.56	7,546.96	3,773.48	3,531.97

Name of City or Town	Premiums Collected	Tax at 2%	One-Half of 2% Tax	93.6%
Jonesboro.....	166,946.36	3,338.92	1,669.46	1,562.61
Lake Village.....	26,411.46	528.22	264.12	247.21
Little Rock.....	1,216,622.42	24,332.44	12,166.22	11,387.58
Luxora.....	5,946.97	118.94	59.47	55.65
McGehee.....	34,226.57	684.52	342.26	320.35
Magnolia.....	56,663.62	1,133.28	566.64	530.37
Marianna.....	84,973.59	1,699.48	849.74	795.34
Mena.....	46,692.45	933.88	466.93	437.04
Monticello.....	37,437.77	748.76	374.38	350.41
Morrilton.....	49,517.51	990.34	495.18	463.48
Newport.....	78,215.99	1,564.32	782.16	732.10
North Little Rock...	76,827.26	1,536.54	768.27	719.10
Paragould.....	63,328.76	1,266.58	633.29	592.75
Piggott.....	17,998.65	359.98	179.99	168.47
Pine Bluff.....	370,182.39	7,403.64	3,701.82	3,464.90
Prescott.....	33,187.67	663.76	331.88	310.62
Rogers.....	45,806.92	916.14	458.07	428.74
Russellville.....	54,943.26	1,098.86	549.43	514.26
Searcy.....	58,448.50	1,168.96	584.48	547.05
Siloam Springs.....	39,111.63	782.24	391.12	366.08
Smackover.....	5,638.80	112.78	56.39	52.78
Springdale.....	27,928.08	558.56	279.28	261.40
Stuttgart.....	77,283.03	1,545.66	772.83	723.36
Texarkana.....	182,654.29	3,653.08	1,826.54	1,709.64
Van Buren.....	28,697.57	573.96	286.98	268.51
Warren.....	77,295.22	1,545.90	772.95	723.48
West Helena.....	26,369.95	527.38	263.69	246.81
Wynne.....	48,096.01	961.92	480.96	450.17
Totals.....	\$5,338,272.33	\$106,765.44	\$53,382.72	\$49,965.83

And I do certify.

Witness my hand and seal of this Department, this the 13th day of April, A. D. 1928.

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 13th day of April, 1928.

(SEAL)

J. CARROLL CONE,
Auditor of State.

RALPH KOONCE,
State Treasurer.

STOCK FIRE INSURANCE COMPANIES—(Direct Writing)
Showing Financial Condition on December 31, 1927

Name of Company	Assets	Liabilities	Capital	Surplus
Aetna Insurance Co.....	\$ 53,532,184	\$ 33,844,376	\$ 5,000,000	\$ 14,687,808
Agricultural Fire Ins Co.....	13,542,406	7,978,343	2,000,000	3,564,063
Alliance Insurance Co.....	8,607,359	4,486,455	1,000,000	3,120,904
American Alliance Ins. Co.....	8,400,924	2,017,332	2,000,000	4,382,692
American Automobile Fire Ins. Co.....	600,612	0	200,000	400,612
American Central Ins. Co.....	9,047,790	5,321,332	1,000,000	2,726,458
American Druggrists Fire Ins. Co.....	1,820,748	284,395	500,000	1,036,353
American Equitable Assurance Co.....	6,000,569	3,595,005	1,000,000	1,405,564
American Insurance Co.....	28,172,193	18,461,201	4,000,000	5,710,992
Atlas Assurance Co.....	7,135,135	4,849,521	500,000*	1,785,614
Automobile Insurance Co.....	20,466,864	11,654,537	5,000,000	3,812,117
Bankers & Shippers Ins. Co.....	6,012,820	3,343,837	1,000,000	1,668,963
Bankers Fire Ins. Co.....	344,881	132,802	200,800	11,279
Caledonian Ins. Co.....	4,695,604	3,343,082	200,000*	1,152,522
California Ins. Co.....	5,045,070	2,980,903	1,000,000	1,064,167
Camden Fire Ins. Co.....	12,228,438	6,679,729	2,000,000	3,548,709
Carolina Ins. Co.....	2,073,002	919,992	500,000	653,010
Central States Fire Ins. Co.....	417,646	3,000	250,000	164,646
Citizens Insurance Co.....	1,282,706	662,443	200,000	420,263
City of New York Ins. Co.....	6,269,349	3,524,755	1,000,000	1,744,594
Columbia Insurance Co.....	2,950,607	1,246,535	400,000	1,304,072
Commercial Union Assurance Co.....	16,192,715	10,244,022	802,000*	5,146,693
Commercial Union Fire Ins. Co.....	2,841,305	1,664,787	200,000	976,518
Concordia Fire Ins. Co.....	5,250,424	2,567,448	1,000,000	1,682,976
Connecticut Fire Ins. Co.....	17,823,980	9,662,165	2,000,000	6,161,815
Continental Insurance Co.....	81,467,066	38,678,957	15,000,000	27,788,109
Detroit Fire & Marine Ins. Co.....	4,326,671	2,036,263	1,000,000	1,290,408
Dixie Fire Ins. Co.....	1,738,563	447,169	500,000	791,394
East & West Ins. Co.....	2,249,937	749,905	500,000	1,000,032
Equitable Fire & Marine Ins. Co.....	5,796,351	2,062,485	1,000,000	2,733,866

*Deposit capital.

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

Name of Company	Assets	Liabilities	Capital	Surplus
Equity Fire Ins. Co.....	\$ 866,919	\$ 176,297	\$ 200,000	\$ 490,622
Export Fire Ins. Co.....	2,840,864	637,618	600,000	1,603,246
Federal Ins. Co.....	11,812,352	5,543,617	1,500,000	4,768,735
Federal Union Ins. Co.....	2,405,796	836,750	1,000,000	569,046
Fidelity Phoenix Fire Ins. Co.....	63,026,823	31,368,277	10,000,000	21,658,546
Fidelity Union Fire Ins. Co.....	1,411,700	710,829	500,000	200,871
Fire Association of Philadelphia.....	23,360,503	13,071,944	3,000,000	7,288,559
Firemen's Fund Ins. Co.....	33,567,862	21,308,096	5,000,000	7,259,766
Firemen's Insurance Co.....	40,000,136	19,459,279	7,500,000	13,040,857
Franklin Fire Ins. Co.....	12,092,791	7,338,877	1,000,000	3,753,914
General Exchange Ins. Corporation.....	10,594,061	6,821,856	1,000,000	2,773,205
Girard Fire & Marine Ins. Co.....	6,000,966	2,930,594	1,000,000	2,070,372
Glens Falls Ins. Co.....	20,289,660	11,067,450	4,000,000	5,222,210
Globe & Rutgers Fire Ins. Co.....	80,193,738	47,179,139	3,500,000	29,514,599
Great American Ins. Co.....	56,982,974	23,422,855	12,500,000	21,060,119
Harmonia Fire Ins. Co.....	2,184,122	876,772	500,000	807,350
Hartford Fire Ins. Co.....	88,116,375	55,502,962	10,000,000	22,613,413
Home Fire Ins. Co.....	2,612,530	1,457,058	750,000	405,472
Home Fire & Marine Ins. Co.....	6,054,597	3,048,886	1,000,000	2,005,711
Home Ins. Co.....	96,105,332	54,195,342	18,000,000	23,909,990
Homestead Fire Ins. Co.....	736,663	337,292	250,000	149,371
Hudson Insurance Co.....	4,106,116	2,603,347	500,000	1,002,769
Illinois Travelers Home Fire Ins. Co.....	437,990	241,233	100,000	96,757
Imperial Assurance Co.....	3,704,099	1,461,990	500,000	1,742,109
Indemnity Mutual Marine Assurance Co.....	1,363,929	569,130	300,000*	494,799
Insurance Co. of North America.....	70,061,271	38,900,910	7,500,000	23,660,361
Insurance Co. of the State of Pennsylvania.....	7,087,775	3,484,815	1,000,000	2,602,960
La Salle Fire Ins. Co.....	1,611,175	195,395	500,000	915,780
Liverpool & London & Globe Ins. Co.....	19,518,787	13,806,347	500,000*	5,212,440
London & Lancashire Ins. Co.....	9,393,436	5,095,613	410,000*	3,887,823
Mechanics & Traders Ins. Co.....	4,238,231	2,205,065	300,000	1,733,166

* Deposit capital.

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

Name of Company	Assets	Liabilities	Capital	Surplus
Mechanics Ins. Co.....	\$ 4,828,245	\$ 2,820,808	\$ 600,000	\$ 1,407,437
Mercantile Ins. Co.....	6,707,044	3,620,362	1,000,000	2,086,682
Mechanics Ins. Co.....	2,413,576	1,235,255	750,000	428,321
Milwaukee Mechanics Ins. Co.....	12,754,329	7,582,784	2,000,000	3,171,545
National Ben Franklin Fire Ins. Co.....	4,907,721	2,557,216	1,000,000	1,350,505
National Fire Ins. Co.....	44,075,693	26,549,875	3,000,000	14,525,818
National Liberty Ins. Co.....	27,785,197	11,095,704	2,000,000	14,689,493
National Security Fire Ins. Co.....	1,372,556	508,760	500,000	363,796
National Union Fire Ins. Co.....	18,925,713	12,143,957	4,000,000	2,781,756
Newark Fire Ins. Co.....	8,588,518	4,673,598	1,000,000	2,914,920
New Brunswick Fire Ins. Co.....	3,447,726	1,039,967	1,000,000	1,407,759
New England Fire Ins. Co.....	1,134,638	243,955	300,000	590,683
New Hampshire Fire Ins. Co.....	14,675,712	7,032,749	2,500,000	5,142,963
New York Underwriters Ins. Co.....	6,131,737	758,096	2,000,000	3,373,641
Niagara Fire Ins. Co.....	24,539,772	13,382,142	3,000,000	8,157,630
North British & Mercantile Ins. Co.....	16,569,029	10,524,750	400,000*	5,644,279
North River Ins. Co.....	21,629,860	12,107,306	2,000,000	7,522,554
Orient Ins. Co.....	8,038,774	4,093,226	1,000,000	2,945,548
Palatine Ins. Co.....	4,651,214	2,549,416	210,000*	1,891,798
Patriotic Ins. Co.....	1,908,596	1,067,236	200,000	641,330
Pennsylvania Fire Ins. Co.....	16,137,465	9,137,445	1,000,000	6,000,020
Philadelphia Fire & Marine Ins. Co.....	4,729,301	2,293,635	1,000,000	1,435,666
Phoenix Assurance Co., Ltd.....	8,435,954	5,772,347	400,000*	2,263,607
Phoenix Ins. Co.....	40,711,623	16,663,872	6,000,000	18,047,751
Providence-Washington Ins. Co.....	18,855,044	6,977,071	3,000,000	8,877,973
Queen Ins. Co. of America.....	23,143,100	11,344,841	5,000,000	6,798,259
Reliance Ins. Co. of Philadelphia.....	2,809,193	1,184,898	1,000,000	624,295
Rhode Island Ins. Co.....	5,592,577	3,427,316	1,000,000	1,165,261
Royal Exchange Assurance.....	5,365,869	3,457,574	400,000*	1,508,295
Royal Ins. Co., Ltd.....	25,911,360	16,821,899	400,000*	8,689,461
Scottish Union & National Ins. Co., Ltd.....	9,411,332	5,700,632	200,000*	3,510,700

*Deposit capital.

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

Name of Company	Assets	Liabilities	Capital	Surplus
Sea Ins. Co., Ltd.	\$ 3,079,760	\$ 1,781,557	\$ 200,000*	\$ 1,098,203
Security Ins. Co.	11,701,610	6,932,334	1,500,000	3,269,276
Sentinel Fire Ins. Co.	1,541,372	358,910	500,000	682,462
Southern Home of the Carolinas	1,818,470	833,902	750,000	234,568
Springfield Fire & Marine Ins. Co.	32,826,395	19,075,298	3,500,000	10,251,097
Standard Marine Ins. Co.	3,949,103	1,568,416	200,000*	2,180,687
Star Ins. Co. of America	5,137,428	2,543,961	1,000,000	1,593,467
St. Paul Fire & Marine Ins. Co.	29,432,540	15,685,987	4,000,000	9,746,553
Sun Ins. Office	8,423,977	5,730,926	400,000*	2,293,051
Superior Fire Ins. Co.	4,855,369	2,520,317	1,000,000	1,315,052
Svea Fire & Life Ins. Co., Ltd.	3,214,210	1,957,537	200,000*	1,056,673
Thames & Mersey Marine Ins. Co.	1,487,189	616,257	200,000*	670,932
Tokio Marine & Fire Ins. Co., Ltd.	9,771,118	3,114,155	500,000*	6,156,963
Travelers Fire Ins. Co.	14,350,377	9,599,229	2,000,000	2,751,148
Trinity Fire Ins. Co.	1,720,796	245,704	750,000	725,092
Union Assurance Society, Ltd.	3,355,335	2,085,775	363,000*	906,560
Union Ins. Society of Canton	4,904,164	1,376,044	400,000*	3,128,120
Union Marine Ins. Co., Ltd.	1,305,730	428,713	200,000*	677,017
United Firemen's Ins. Co.	3,418,385	1,923,526	400,000	1,094,859
United States Fire Ins. Co.	32,672,659	18,354,576	2,000,000	12,318,083
U. S. Merchants & Shippers Ins. Co.	6,034,983	3,659,277	1,000,000	1,375,706
Universal Automobile Ins. Co.	813,122	309,936	300,000	203,186
Victory Ins. Co. of Philadelphia	14,270,773	1,133,602	1,000,000	601,171
Westchester Fire Ins. Co.	2,470,786	8,669,181	1,500,000	4,101,605
Western Assurance Co.	5,526,433	3,267,768	400,000*	1,858,665
World Fire & Marine Ins. Co.	3,320,746	1,762,266	1,000,000	558,480
Totals	\$1,626,947,690	\$883,202,287	\$218,485,800	\$525,259,603

*Deposit Capital.

STOCK FIRE INSURANCE COMPANIES—(Direct Writing)
Business in Arkansas for the Year 1927

Name of Company	Location	Net Risks	Net Premiums	Net Losses
Aetna Ins. Co.	Hartford	\$ 39,252,617	\$ 356,528	\$ 197,429
Agricultural Fire Ins. Co.	Watertown	4,227,700	43,503	21,374
Alliance Ins. Co.	Philadelphia	1,233,279	10,320	10,320
American Alliance Ins. Co.	New York	2,352,017	15,803	4,569
American Automobile Fire Ins. Co.	St. Louis	0	0	0
American Central Ins. Co.	St. Louis	960,365	58,056	34,004
American Druggists Fire Ins. Co.	Cincinnati	435,100	6,610	0
American Equitable Assurance Co.	New York	1,035,729	11,333	10,455
American Ins. Co.	Newark	25,090,924	261,117	182,066
Atlas Assurance Co.	Chicago	10,232,254	65,959	21,247
Automobile Ins. Co.	Hartford	16,227,294	128,868	68,648
Bankers & Shippers Ins. Co.	New York	5,445,085	74,794	28,880
Bankers Fire Ins. Co.	Durham	365,290	5,499	15,549
Caledonian Ins. Co.	Hartford	148,227	931	1,633
California Ins. Co.	San Francisco	76,206	387	1,067
Camden Fire Ins. Co.	Camden	5,587,506	57,458	42,224
Carolina Ins. Co.	Wilmington	3,894,393	28,606	9,930
Central State Fire Ins. Co.	Wichita	0	0	0
Citizens Ins. Co.	St. Louis	4,853,473	50,372	20,803
City of New York Ins. Co.	New York	5,929,863	86,919	55,358
Columbia Ins. Co.	Jersey City	1,677,396	13,555	6,629
Commercial Union Assurance Co.	London	10,379,714	110,135	73,655
Commercial Union Fire Ins. Co.	New York	2,880,588	27,767	10,741
Concordia Fire Ins. Co.	Milwaukee	612,840	4,734	485
Connecticut Fire Ins. Co.	Hartford	7,767,256	63,358	37,022
Continental Ins. Co.	New York	18,884,083	182,894	73,509
Detroit Fire & Marine Ins. Co.	Detroit	4,015,559	37,105	17,816
Dixie Fire Ins. Co.	Greensboro	231,976	2,912	753
East & West Ins. Co.	New Haven	747,528	3,823	1,088
Equitable Fire & Marine Ins. Co.	Providence	9,014,984	76,088	28,397

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

Name of Company	Location	Net Risks	Net Premiums	Net Losses
Equity Fire Ins. Co.	Kansas City	\$ 183,778	\$ 2,830	\$ 215
Export Fire Ins. Co.	New York	30,055	300	0
Federal Ins. Co.	Jersey City	10,008,923	39,952	19,775
Federal Union Ins. Co.	Chicago	338,770	6,223	4,310
Fidelity-Phoenix Fire Ins. Co.	New York	18,047,249	180,881	89,729
Fidelity Union Fire Ins. Co.	Dallas	5,400	151	5,382
Fire Association of Philadelphia	Philadelphia	9,636,789	115,261	73,533
Fireman's Fund Ins. Co.	San Francisco	6,838,629	101,833	44,950
Firemen's Ins. Co.	Newark	47,049,359	519,444	358,156
Franklin Fire Ins. Co.	Philadelphia	6,756,210	76,746	59,460
General Exchange Ins. Corporation	New York	2,931,035	82,426	40,301
Glard Fire & Marine Ins. Co.	Philadelphia	15,586,034	172,160	130,732
Glens Falls Ins. Co.	Glens Falls	14,435,899	108,211	94,193
Globe & Rutgers Fire Ins. Co.	New York	15,016,545	199,883	85,079
Great American Ins. Co.	New York	29,523,302	222,021	102,461
Harmocia Fire Ins. Co.	New York	1,717,866	13,667	6,023
Hartford Fire Ins. Co.	Hartford	42,765,327	377,676	289,305
Home Fire Ins. Co.	Little Rock	42,816,294	422,164	263,787
Home Fire & Marine Ins. Co.	San Francisco	1,413,106	17,911	10,621
Home Ins. Co.	New York	65,463,372	704,799	437,654
Homestead Fire Ins. Co.	Baltimore	2,068,840	13,549	4,073
Hudson Ins. Co.	New York	441,478	2,625	1,966
Illinois Travelers Home Fire Ins. Co.	Chicago	3,584,495	30,098	59,026
Imperial Assurance Co.	London	863,597	6,855	7,095
Indemnity Mutual Marine Ins. Co.	London	162,810	1,075	1,700
Ins. Co. of North America	Philadelphia	21,781,244	157,025	104,133
Ins. Co. of the State of Pennsylvania	Philadelphia	2,373,740	28,622	15,949
La Salle Fire Ins. Co.	New Orleans	591,480	12,444	3,106
Liverpool & London & Globe Ins. Co.	Liverpool	5,558,828	99,976	71,733
London & Lancashire Ins. Co.	Hartford	5,583,480	58,664	32,273
Mechanics & Traders Ins. Co.	New Orleans	1,489,549	15,848	20,873
Mechanics Ins. Co.	Philadelphia	12,414,093	132,108	67,860

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

Name of Company	Location	Net Risks	Net Premiums	Net Losses
Mercantile Ins. Co.....	New York.....	\$ 798,096	\$ 9,389	\$ 4,438
Merchants Ins. Co.....	Providence.....	2,281,044	24,110	10,233
Milwaukee Mechanics Ins. Co.....	Milwaukee.....	5,911,223	63,452	28,813
National Ben Franklin Fire Ins. Co.....	Newark.....	297,483	3,183	1,633
National Fire Ins. Co.....	Hartford.....	13,219,904	136,849	96,615
National Liberty Ins. Co.....	New York.....	9,613,334	83,360	45,150
National Security Fire Ins. Co.....	Omaha.....	38,082	398	83
National Union Fire Ins. Co.....	Pittsburgh.....	13,766,229	144,193	144,512
Newark Fire Ins. Co.....	Newark.....	1,938,076	18,782	11,450
New Brunswick Fire Ins. Co.....	New Brunswick.....	1,021,260	13,270	515
New England Fire Ins. Co.....	Pittsfield.....	222,931	1,296	0
New Hampshire Fire Ins. Co.....	Manchester.....	2,454,610	30,522	24,987
New York Underwriters Ins. Co.....	New York.....	18,837,610	181,582	72,121
Niagara Fire Ins. Co.....	New York.....	6,336,589	85,288	61,244
North British & Merc. Ins. Co.....	London.....	6,832,836	79,541	35,488
North River Ins. Co.....	New York.....	15,621,917	223,526	134,517
Orient Ins. Co.....	Hartford.....	3,770,589	40,049	22,866
Palatine Ins. Co.....	London.....	4,760,208	52,962	29,769
Patriotic Ins. Co.....	New York.....	74,886	387	800
Pennsylvania Fire Ins. Co.....	Philadelphia.....	3,664,266	41,905	23,534
Philadelphia Fire & Marine Ins. Co.....	Philadelphia.....	1,263,793	7,203	4,006
Phoenix Assurance Co., Ltd.....	London.....	6,778,277	64,261	57,239
Phoenix Ins. Co.....	Hartford.....	6,781,637	59,696	28,772
Providence-Washington Ins. Co.....	Providence.....	6,079,931	58,410	19,769
Queen Ins. Co. of America.....	New York.....	7,987,032	80,242	42,269
Reliance Ins. Co. of Philadelphia.....	Philadelphia.....	952,030	11,471	7,353
Rhode Island Ins. Co.....	Providence.....	2,722,003	32,854	5,758
Royal Exchange Assurance.....	London.....	2,038,454	17,898	10,957
Royal Ins. Co., Ltd.....	Liverpool.....	22,039,741	183,439	114,485
Scottish Union & National Ins. Co., Ltd.....	Edinburgh.....	2,856,975	25,748	19,382
Sea Ins. Co., Ltd.....	Liverpool.....	3,049,755	15,322	17,090
Security Ins. Co.....	New Haven.....	4,661,332	48,373	22,551

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

Name of Company	Location	Net Risks	Net Premiums	Net Losses
Sentinel Fire Ins. Co.	Springfield	\$ 292,873	\$ 2,124	1,268
Southern Home of the Carolinas	Charleston	1,137,799	13,325	3,645
Springfield Fire & Marine Ins. Co.	Springfield	20,389,225	153,039	66,691
Standard Marine Ins. Co.	Liverpool	2,737,970	7,855	32,014
Star Ins. Co. of America	New York	1,023,308	18,791	13,231
St. Paul Fire & Marine Ins. Co.	St. Paul	16,241,490	111,595	63,037
Sun Ins. Office	London	6,723,094	65,051	20,448
Superior Fire Ins. Co.	Newark	592,007	5,944	227
Svea Fire & Life Ins. Co., Ltd.	New York	245,678	1,718	1,975
Thames & Mersey Marine Ins. Co.	Liverpool	1,028,854	2,643	5,702
Tokio Marine & Fire Ins. Co., Ltd.	Tokio	379,515	1,493	2,468
Travelers Fire Ins. Co.	Hartford	5,005,219	92,070	59,548
Trinity Fire Ins. Co.	Dallas	809,798	5,452	761
Union Assurance Society, Ltd.	London	2,386,570	21,086	11,881
Union Ins. Society of Canton	Canton	—4,202,492	5,778	4,329
Union Marine Ins. Co., Ltd.	Liverpool	266,321	982	2,824
United Firemen's Ins. Co.	New York	486,573	3,855	2,184
United States Fire Ins. Co.	New York	4,449,137	53,380	33,756
United Merchants & Shippers Ins. Co.	New York	3,433,684	28,882	10,745
Universal Automobile Ins. Co.	San Antonio	2,424,156	40,729	15,210
Victory Ins. Co. of Philadelphia	Philadelphia	953,030	11,471	7,353
Westchester Fire Ins. Co.	New York	10,515,974	113,681	70,390
Western Assurance Co.	Toronto	3,810,535	43,398	17,322
World Fire & Marine Ins. Co.	Hartford	2,784,034	23,236	14,129
Totals		\$838,690,407	\$8,380,901	\$5,030,044

FIRE RE-INSURANCE COMPANIES
Financial Condition on December 31, 1927

Name of Company	Assets	Liabilities	Capital	Surplus
American Eagle Fire Ins. Co.	\$ 13,356,187	\$ 8,550,180	\$ 1,000,000	\$ 3,806,007
American Reserve Ins. Co.	3,499,641	2,166,168	400,000	933,473
American Merchant Marine Ins. Co.	1,165,283	343,183	400,000	422,100
Baltimore American Ins. Co.	6,566,765	2,232,590	1,000,000	3,334,175
Boston Ins. Co.	20,430,533	9,110,740	2,000,000	9,319,796
British General Ins. Co.	1,510,411	807,416	200,000*	502,995
Commerce Ins. Co.	4,078,478	1,969,684	1,000,000	1,108,794
Commonwealth Ins. Co.	7,212,925	3,794,180	500,000	2,918,745
County Fire Ins. Co. of Philadelphia	2,446,091	1,284,820	500,000	661,271
Eagle Star & British Dominion	6,457,368	4,628,371	400,000*	1,428,997
Employers Fire Ins. Co.	3,771,574	2,068,819	1,000,000	702,755
Eureka Security F. & M. Ins. Co.	2,956,498	1,479,131	500,000	977,367
Fire Re-Assurance Co. of New York	3,951,026	2,788,164	400,000	762,862
Guardian Fire Assurance Corporation	5,205,907	2,559,205	1,000,000	1,646,702
Hamburg-American Ins. Co.	1,942,170	1,441,136	200,000	301,034
Hanover Fire Ins. Co.	14,021,320	5,995,322	2,000,000	6,025,998
International Ins. Co.	9,118,269	5,429,000	1,000,000	2,689,269
Jupiter General Ins. Co., Ltd.	898,728	455,438	200,000*	243,290
Kyoto Fire Ins. Co., Ltd.	1,160,702	688,684	200,000*	272,018
Lincoln Fire Ins. Co. of New York	4,324,904	2,237,481	800,000	1,287,423
Michigan Fire & Marine Ins. Co.	2,660,750	1,759,531	400,000	501,219
New India Assurance Co., Ltd.	1,712,300	947,908	200,000*	564,392
North Star Ins. Co. of New York	3,378,470	2,046,221	300,000	1,032,249
Norwich Union Fire Ins. Society, Ltd.	7,843,481	5,197,346	430,000*	2,216,135
Old Colony Ins. Co.	7,794,081	2,622,805	1,000,000	4,171,276
Peoples National Fire Ins. Co. of Delaware	4,361,236	1,674,577	1,000,000	1,686,659
Pilot Re-Insurance Co.	3,026,240	1,554,801	800,000	671,439
Prudential Re & Co. Ins. Co., Ltd.	9,646,766	8,584,967	200,000*	861,799
Prudential Ins. Co. of Great Britain	3,910,579	2,217,362	500,000	1,193,217
Re-Insurance Co. Salamandra	6,015,304	4,555,984	200,000*	1,259,320

*Deposit capital.

FIRE RE-INSURANCE COMPANIES—(Continued)

Name of Company	Assets	Liabilities	Capital	Surplus
Rossia Ins. Co. of America.....	\$ 16,139,091	\$ 10,356,782	\$ 2,000,000	\$ 3,782,309
Skandia Ins. Co.....	2,575,917	1,650,502	200,000*	725,415
Skandinavisk Ins. Co., Ltd.....	1,761,205	865,851	300,000*	595,354
Swiss Re-Insurance Co.....	7,680,707	5,877,572	200,000*	1,603,135
Underwriters Assurance Corporation.....	102,182	0	100,000	2,182
Union & Phenix Espanol Ins. Co.....	2,513,427	1,772,338	200,000*	541,089
Urbaine Fire Ins. Co.....	7,836,138	6,062,914	200,000*	1,573,224
World Auxiliary Ins. Corporation, Ltd.....	718,751	91,833	200,000*	426,918
Totals.....	\$203,751,408	\$117,869,006	\$23,130,000	\$62,752,402

*Deposit Capital.

FIRE RE-INSURANCE COMPANIES Business in Arkansas for the Year 1927

Name of Company	Location	Net Risks	Net Premiums	Net Losses
American Eagle Fire Ins. Co.	New York	\$ 1,337,079	\$ 2,828	\$ 993
American Reserve Ins. Co.	Hartford	35,296	484	3,706
American Merchant Marine Ins. Co.	New York	72,981	1,260	1,218
Baltimore American Ins. Co.	New York	0	0	0
Boston Ins. Co.	Boston	1,179,585	13,393	9,845
British General Ins. Co.	London	0	0	0
Commerce Ins. Co.	Glens Falls	389,315	4,558	2,505
Commonwealth Ins. Co.	New York	255,973	2,445	2,801
County Fire Ins. Co. of Philadelphia	Manchester	89,571	481	1,111
Eagle Star & British Dominion	London	1,028,776	8,692	11,191
Employers Fire Ins. Co.	Boston	292,459	2,276	641
Eureka-Security F. & M. Ins. Co.	Cincinnati	115,215	3,090	369
Fire Re-Assurance Co. of New York	Hartford	1,636,465	18,216	6,816
Guardian Fire Assurance Corp.	New York	878,165	5,013	7,535
Hamburg-American Ins. Co.	New York	546,492	6,281	2,740
Hanover Fire Ins. Co.	New York	559,270	5,844	3,878
International Ins. Co.	New York	987,431	14,666	19,024
Jupiter General Ins. Co., Ltd.	Bombay	143,930	2,036	944
Kyoto Fire Ins. Co., Ltd.	Osaka	351,850	5,079	1,578
Lincoln Fire Ins. Co. of New York	Hartford	1,307,920	13,335	4,548
Michigan Fire & Marine Ins. Co.	Detroit	258,890	1,545	0
New India Assurance Co., Ltd.	Bombay	202,126	3,767	4,329
North Star Ins. Co. of New York	New York	1,127,776	10,275	5,758
Norwich Union Fire Ins. Society, Ltd.	New York	1,182,742	9,836	6,465
Old Colony Ins. Co.	Boston	150,597	1,044	1,660
Peoples Natl. Fire Ins. Co. of Delaware	New York	0	0	0
Pilot Re-Insurance Co.	New York	778,873	8,346	8,229
Prudential Re & Co. Ins. Co., Ltd.	Zurich	8,934,484	94,553	57,501
Prudential Ins. Co. of Great Britain	New York	525,384	7,988	7,201
Re-Insurance Co., Salamandra	Copenhagen	2,416,615	18,368	9,133

FIRE RE-INSURANCE COMPANIES—(Continued)

Name of Company	Location	Net Risks	Net Premiums	Net Losses
Rossia Ins. Co. of America.....	Hartford.....	\$ 2,938,175	\$ 37,261	\$ 16,275
Skandia Ins. Co.....	Stockholm.....	1,005,921	14,348	4,711
Skandinavisk Ins. Co., Ltd.....	Copenhagen.....	705,040	6,453	3,179
Swiss Re-Insurance Co.....	Zurich.....	7,582,584	77,130	52,743
Underwriters Assurance Corp.....	Little Rock.....	0	0	0
Union & Phenix Espanol Ins. Co.....	Madrid.....	167,737	6,717	5,984
Urbaine Fire Ins. Co.....	Paris.....	1,871,125	23,920	12,698
World Auxiliary Ins. Corp., Ltd.....	London.....	—397,870	914	5,541
Totals.....	.....	\$41,157,972	\$432,442	\$282,850

EXPERIENCE TABLE

Showing the Combined Experience of the Stock Fire Insurance Companies (Direct Writing and Re-Insurance) for the past forty-seven 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.....	62.82	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
1927.....	60.28	8,813,343	5,312,894
Totals..	.....	\$129,672,556	\$81,863,010

RECIPROCAL INSURANCE EXCHANGES Financial Condition on December 31, 1927

Name of Company	Assets	Liabilities	Surplus
Affiliated Underwriters.....	\$ 1,782,397	\$ 811,938	\$ 970,459
Belt Automobile Indemnity Assn.....	668,762	459,654	209,108
Canners Exchange Subscribers.....	2,975,933	714,794	2,261,139
Casualty Indemnity Exchange.....	156,973	31,959	125,014
Casualty Reciprocal Exchange.....	1,171,423	568,966	602,457
Consolidated Underwriters.....	2,707,040	1,646,789	1,060,251
Continental Auto Ins. Underwriters.....	279,191	168,967	110,224
Druggists Indemnity Exchange.....	304,170	71,615	232,555
Epperson Underwriters.....	408,524	143,189	265,335
Hardware Underwriters.....	437,658	143,747	293,911
Individual Underwriters.....	2,431,248	716,116	1,715,132
Inter-Insurers Exchange.....	231,782	59,422	172,360
Lumbermen's Reciprocal Assn.....	1,134,005	598,287	535,718
Lumbermen's Underwriting Alliance.....	2,926,953	996,663	1,930,290
Lumber Underwriters.....	242,240	0	242,240
Manufacturing Lumbermen's Underwriters.....	2,926,785	1,099,141	1,827,644
Natl. Lumber Manufacturers Inter-Insurance Exchange.....	370,507	200,229	170,278
New York Reciprocal Underwriters.....	3,420,614	824,076	2,596,538
Reciprocal Exchange.....	1,485,953	448,608	1,037,345
Reciprocal Underwriters.....	303,335	121,963	181,372
Sprinklered Risk Underwriters.....	538,192	119,208	418,984
Underwriters Exchange.....	1,724,225	256,150	1,468,075
U. S. Automobile Ins. Exchange.....	230,628	98,377	132,251
Universal Underwriters.....	566,205	286,544	279,661
Utilities Indemnity Exchange.....	632,246	419,530	212,716
Warner Reciprocal Insurers.....	925,438	291,072	634,366
Western Reciprocal Underwriters.....	494,411	264,351	230,060
Totals.....	\$31,476,838	\$11,561,355	\$19,915,483

RECIPROCAL INSURANCE EXCHANGES Business in Arkansas for the Year Ending December 31, 1927

Name of Company	Location	Net Risks	Net Premiums	Net Losses
Affiliated Underwriters.....	New York.....	\$ 980,012	\$ 3,244	\$ 885
Belt Automobile Indemnity Assn.....	Chicago.....	0	0	0
Cannors Exchange Subscribers.....	Chicago.....	320,665	3,510	0
Casualty Indemnity Exchange.....	St. Louis.....	130,000	405	0
Casualty Reciprocal Exchange.....	Kansas City.....	0	16,645	13,940
Consolidated Underwriters.....	Kansas City.....	0	56,149	20,892
Continental Auto Ins. Underwriters.....	Springfield.....	51,354	31,991	2,131
Druggists Indemnity Exchange.....	St. Louis.....	114,825	1,556	1,763
Epperson Underwriters.....	Kansas City.....	1,170,895	7,396	944
Hardware Underwriters.....	Elgin.....	164,300	2,043	2,000
Individual Underwriters.....	New York.....	1,528,600	1,675	1,581
Inter-Insurers Exchange.....	Kansas City.....	187,500	577	53
Lumbermen's Reciprocal Assn.....	Houston.....	0	21,307	11,025
Lumbermen's Underwriting Alliance.....	Kansas City.....	10,846,975	133,219	120,970
Lumber Underwriters.....	Fordyce.....	1,936,523	46,594	21,950
Manufacturing Lumbermen's Und.....	Kansas City.....	7,240,026	106,931	61,005
Nat'l Lbr. Mfrs. Inter-Insurance Exch.....	Kansas City.....	1,381,019	22,363	13,463
New York Reciprocal Underwriters.....	New York.....	2,094,800	1,780	553
Reciprocal Exchange.....	Kansas City.....	2,878,173	18,305	38,810
Reciprocal Underwriters.....	Kansas City.....	648,396	3,924	0
Sprinklered Risk Underwriters.....	Chicago.....	101,000	196	0
Underwriters Exchange.....	Kansas City.....	1,085,000	2,262	519
U. S. Automobile Ins. Exchange.....	Kansas City.....	0	3,364	258
Universal Underwriters.....	Kansas City.....	174,163	2,837	520
Utilities Indemnity Exchange.....	St. Louis.....	0	3,252	877
Warner Reciprocal Insurers.....	Chicago.....	1,548,559	18,066	0
Western Reciprocal Underwriters.....	Kansas City.....	2,708,220	25,506	3,985
Totals.....		\$37,291,005	\$535,097	\$318,124

MUTUAL FIRE INSURANCE COMPANIES
Financial Condition on December 31, 1927

Name of Company	Location	Assets	Liabilities	Surplus
Farmers Tri-County Mut. Fire Ins. Assn....	Paragould.....	\$ 55,934	\$ 2,656	\$ 53,278
Hardware Dealers Mut. Fire Ins. Co.....	Stevens Point.....	3,057,483	2,104,742	952,441
Indiana Lumbermen's Mut. Ins. Co.....	Indianapolis.....	2,136,579	711,402	1,425,177
Lumbermen's Mut. Ins. Co.....	Mansfield.....	2,157,904	1,306,662	851,242
Lamber Mutual Fire Ins. Co.....	Boston.....	2,866,314	617,944	2,248,370
Michigan Millers Mutual Fire Ins. Co.....	Lansing.....	3,583,614	2,320,480	1,263,134
Minnesota Implement Mut. Fire Ins. Co...	Owatonna.....	2,943,127	2,052,509	890,618
National Implement Mut. Fire Ins. Co.	Owatonna.....	878,688	700,944	177,744
Northwestern Mutual Fire Assn.....	Seattle.....	4,026,245	3,173,845	852,400
Penn. Lumbermen's Mut. Fire Ins. Co.....	Philadelphia.....	2,639,222	560,859	2,078,363
Retail Hardware Mutual Fire Ins. Co.....	Minneapolis.....	3,851,401	2,079,940	1,771,461
Totals.....		\$28,196,211	\$15,631,983	\$12,564,228

MUTUAL FIRE INSURANCE COMPANIES
Business in Arkansas for the Year 1927

Name of Company	Net Risks	Net Premiums	Net Losses
Farmers Tri-County.....	\$ 1,543,992	\$ 46,479	\$ 30,506
Hardware Dealers Mutual Fire.....	4,393,271	43,986	20,941
Indiana Lumbermen's.....	1,165,675	11,014	12,049
Lumbermen's Mutual.....	684,220	12,490	10,805
Lumber Mutual Fire.....	687,562	7,338	11,095
Michigan Millers.....	347,519	6,402	2,215
Minnesota Implement.....	4,223,165	41,858	21,285
National Implement.....	922,154	15,737	2,764
Northwestern Mutual.....	1,633,030	17,913	8,947
Pennsylvania Lumbermen's.....	670,750	7,326	10,475
Retail Hardware.....	4,285,546	40,980	20,748
Totals.....	\$20,556,884	\$251,523	\$151,830

FARMERS MUTUAL FIRE ASSOCIATIONS

Statement as of December 31, 1927

Name of Association	Location	Commenced Business	In Force Dec. 31, 1927	Losses Paid	Expenses
Farmers Mutual Fire Assn.....	Green Forest.....	March 20, 1909.....	\$ 954,098	\$ 1,711	\$ 147
Farmers Mutual Aid Assn.....	Alexander.....	January 8, 1917.....	156,988	2,616	312
Farmers Mutual Aid Assn.....	Atkins.....	April 17, 1899.....	396,300	1,922	386
Farmers Mutual Fire Ins. Co.....	Judsonia.....	December 11, 1911.....	1,046,105	3,564	1,278
Farmers Mutual Ins. Co.....	Gentry.....	January 2, 1902.....	632,901	2,192	682
Farmers Mutual Ins. Co.....	Rogers.....	October 3, 1911.....	2,615,941	5,937	3,820
Farmers Protective Aid Society.....	Stuttgart.....	August 1, 1898.....	124,200	712	166
German Catholic Benevolent Soc.....	Subiaco.....	, 1893.....	141,044	6	166
Green and Clay Co. Farmers Mut. Ins. Assn.....	Lafe.....	May 31, 1916.....	1,624,350	6,578	891
N. W. Ark. Farmers Mut. Tornado Ins. Co.....	Payetteville.....	May 5, 1894.....	1,062,195	329	430
Washington Co. Farmers Mut. Ins. Co.....	Payetteville.....	July 28, 1922.....	1,280,825	2,459	743
Totals.....			\$10,034,947	\$28,026	\$9,021

LEGAL RESERVE LIFE INSURANCE COMPANIES
Financial Condition on December 31, 1927

Name of Company	Assets	Liabilities	Capital	Surplus
	\$	\$	\$	\$
Acacia Mutual Life Assn.....	23,169,884	22,040,185	0*	1,129,699
Aetna Life Ins. Co.....	338,746,658	297,743,576	15,000,000	25,003,082
American Bankers Ins. Co.....	4,620,201	4,247,448	250,000	122,753
American Central Life Ins. Co.....	14,890,902	14,275,204	137,000	478,698
American Mutual Life Ins. Co.....	622,721	616,863	0*	5,858
American National Assurance Co.....	2,406,293	2,096,554	200,000	109,739
American National Ins. Co.....	29,531,105	25,554,686	2,000,000	1,976,419
American Old Line Ins. Co.....	739,267	539,257	100,000	100,010
Anchor Life Ins. Co.....	186,251	52,178	113,270	20,803
Atlas Life Ins. Co.....	2,034,566	1,430,491	250,000	354,075
Bankers National Life Ins. Co.....	634,016	486,669	100,000	47,347
Bankers Reserve Life Ins. Co.....	18,917,370	17,529,467	100,000	1,287,903
Bank Savings Life Ins. Co.....	3,817,934	3,381,504	200,000	236,430
Business Men's Assurance Co.....	4,703,180	3,752,972	300,000	650,208
Central Life Assurance Society.....	26,264,990	24,260,206	0*	2,004,784
Central Life Ins. Co.....	2,370,855	2,257,541	0*	113,314
Central States Life Ins. Co.....	10,607,835	9,996,267	400,000	211,568
Century Life Ins. Co.....	565,865	430,797	121,320	13,748
Columbian Mutual Life Ins. Co.....	3,822,848	3,608,205	0*	214,643
Commonwealth Life Ins. Co.....	9,693,511	7,691,881	1,250,000	751,630
Conservative Life Ins. Co.....	4,962,649	4,323,563	325,000	314,083
Continental Life Ins. Co.....	13,096,660	12,507,606	500,000	89,054
Cotton States Life Ins. Co.....	1,129,694	825,586	300,000	4,108
Crescent Life Ins. Co.....	1,869,012	1,755,752	100,000	13,260
Dependable Life Ins. Co.....	176	0	0*	176
Empire Mutual Life Ins. Co.....	241,350	133,388	100,000	7,962
Equitable Life Assurance Society.....	966,825,150	911,187,428	0*	55,637,722
Farmers & Bankers Life Ins. Co.....	7,441,613	6,814,038	275,000	352,575
Farmers Union Mutual Life Ins. Co.....	445,556	401,109	0*	44,447
Federal Life Ins. Co.....	10,420,941	9,944,894	300,000	175,147

*Mutual company—no capital.

LEGAL RESERVE LIFE INSURANCE COMPANIES—(Continued)

Name of Company	Assets	Liabilities	Capital	Surplus
Fidelity Mutual Life Ins. Co.....	\$ 76,583,319	\$ 72,325,655	\$ 0*	\$ 4,257,664
First American Life & Acct. Ins. Co.....	0	0	0*	0
Globe Life Ins. Co.....	2,024,028	16,422	1,000,000	1,007,606
Great American Life Ins. Co.....	1,023,896	799,278	100,000	124,618
Great Republic Life Ins. Co.....	4,166,194	3,482,613	500,000	183,581
Great Southern Life Ins. Co.....	23,265,446	20,632,543	600,000	2,032,903
Guardian Life Ins. Co.....	62,498,431	58,671,686	200,000	3,626,745
Home Life Ins. Co. (Ark.).....	3,337,290	2,771,127	300,000	266,163
Home Life Ins. Co. (N. Y.).....	62,384,218	59,651,711	0*	2,732,507
International Life Ins. Co.....	43,186,431	40,818,191	937,500	1,430,740
Inter-Southern Life Ins. Co.....	14,616,515	13,532,404	750,000	334,111
Inter-State Life and Accident Co.....	1,847,013	1,415,273	300,000	131,740
Jefferson Mutual Ins. Co.....	1,078	1,078	0*	0
Jefferson Standard Life Ins. Co.....	40,410,350	37,560,350	1,000,000	1,850,000
John Hancock Mutual Life Ins. Co.....	451,006,878	415,000,775	0*	36,006,103
Kansas Life Ins. Co.....	2,531,485	1,854,933	210,000	466,522
Kansas City Life Ins. Co.....	48,780,042	44,251,434	1,000,000	3,528,608
Lamar Life Ins. Co.....	5,680,776	5,350,776	130,000	200,000
Liberty Life Ins. Co.....	2,820,865	2,433,454	300,000	87,411
Life & Casualty Ins. Co.....	7,803,271	6,215,885	1,000,000	587,336
Lincoln National Life Ins. Co.....	43,392,422	39,392,422	2,000,000	2,000,000
Lincoln Reserve Life Ins. Co.....	1,743,868	1,538,248	105,620	100,000
Louisiana State Life Ins. Co.....	1,867,360	1,516,758	250,000	100,602
Mammoth Life & Accident Ins. Co.....	412,694	93,126	200,000	119,568
Manhattan Life Ins. Co.....	19,539,790	18,780,957	100,000	658,833
Massachusetts Protective Life Assurance Co.....	1,159,882	714,116	200,000	245,766
Merchants Life Ins. Co.....	10,008,818	9,302,971	400,000	305,847
Metropolitan Life Ins. Co.....	2,388,647,636	2,247,281,070	0*	141,366,566
Mid-Continent Life Ins. Co.....	3,098,020	2,828,361	100,584	169,075
Missouri State Life Ins. Co.....	80,262,887	74,233,876	3,000,000	3,029,011
Mutual Life Ins. Co. of New York.....	861,924,534	861,924,534	0*	0
National Benefit Life Ins. Co.....	5,839,198	5,415,779	250,000	173,419

*Mutual company—no capital.

LEGAL RESERVE LIFE INSURANCE COMPANIES—(Continued)

Name of Company	Assets	Liabilities	Capital	Surplus
	\$	\$	\$	\$
National Equity Life Ins. Co.	468,372	280,410	150,000	37,962
National Life & Accident Ins. Co.	20,278,473	16,408,613	1,200,000	2,669,860
National Life Ins. Co. of U. S. A.	53,144,114	49,061,241	2,000,000	2,082,873
National Old Line Ins. Co.	28,826	17,596	0*	11,230
National Reserve Life Ins. Co.	2,313,511	1,471,954	550,000	291,557
National Savings Life Ins. Co.	722,921	521,622	200,000	1,299
New York Life Ins. Co.	1,401,076,821	1,401,076,821	0*	0
North American National Life Ins. Co.	2,223,411	2,024,799	100,000	98,612
Northwestern Mutual Life Ins. Co.	781,604,915	781,604,915	0*	0
Northwestern National Life Ins. Co.	29,347,831	26,843,862	1,100,000	1,403,969
Ohio National Life Ins. Co.	8,758,283	7,945,283	500,000	313,000
Old Colony Life Ins. Co.	4,441,612	4,141,357	126,552	173,703
Old Line Life Ins. Co.	2,839,006	2,527,251	200,000	111,755
Old Safety National Ins. Co.	1,732	0	0*	1,732
Pacific Mutual Life Ins. Co.	132,273,478	121,481,845	4,000,000	6,791,633
Pan American Life Ins. Co.	20,310,930	18,342,506	1,000,000	968,424
Penn Mutual Life Ins. Co.	367,994,584	367,994,584	0*	0
Peoples Life Ins. Co.	5,669,635	5,069,635	300,000	300,000
Phoenix Mutual Life Ins. Co.	113,378,351	113,378,351	0*	0
Pilot Life Ins. Co.	10,830,933	9,397,168	1,000,000	433,765
Pioneer Reserve Life Ins. Co.	62,995	4,033	50,000	8,962
Provident Life & Accident Ins. Co.	3,933,443	3,033,443	500,000	400,000
Policy Holders Acme Life Ins. Co.	1,789,266,619	1,723,171,644	2,000,000	64,034,975
Prudential Ins. Co. of America	110,271	97,509	0*	12,762
Pyramid Life Ins. Co.	1,760,090	760,090	500,000	500,000
Reinsurance Life Co. of America	467,881	273,175	100,000	94,706
Reliable Life & Accident Ins. Co.	48,073,578	45,317,781	1,000,000	1,755,797
Reliance Life Ins. Co.	9,335,024	9,290,550	200,000	444,474
Reserve Loan Life Ins. Co.	2,120,000	1,833,809	200,000	86,191
Rockford Life Ins. Co.	25,236,597	24,726,597	250,000	250,000
Royal Union Life Ins. Co.	8,174,748	7,471,954	500,000	202,794
Security Life Ins. Co.				

* Mutual company—no capital.

LEGAL RESERVE LIFE INSURANCE COMPANIES—(Continued)

Name of Company	Assets	Liabilities	Capital	Surplus
Security Mutual Life Ins. Co.....	\$ 16,524,561	\$ 15,967,530	\$ 0*	\$ 557,031
Sentinel Life Ins. Co.....	707,740	384,468	250,000	73,272
Southern Insurance Co.....	2,361,024	1,882,003	320,733	158,288
Southern National Ins. Co.....	4,529	4,189	0*	340
Southland Life Ins. Co.....	13,833,237	12,916,015	500,000	417,222
State Life Ins. Co.....	41,782,259	39,782,259	0*	2,000,000
Supreme Life & Casualty Co.....	390,289	279,713	102,147	8,429
Travelers Ins. Co.....	489,700,320	450,763,300	15,000,000	23,937,020
Union Central Life Ins. Co.....	234,456,398	249,754,874	2,500,000	12,201,524
Union Life Ins. Co.....	329,529	197,128	100,000	32,401
United Benefit Life Ins. Co.....	321,660	57,345	200,000	64,315
United Security Life & Accident Ins. Co.....	2,118	1,623	0*	495
Universal Life Ins. Co.....	328,500	198,857	104,500	25,143
United Fidelity Life Ins. Co.....	1,604,047	1,269,475	250,000	84,572
Union Labor Life Ins. Co.....	618,539	34,033	375,000	209,506
Volunteer State Life Ins. Co.....	13,251,654	11,501,654	1,250,000	500,000
Washington Fidelity National Ins. Co.....	1,415,354	589,141	300,000	526,223
Totals.....	\$11,471,113,568	\$10,970,847,183	\$76,334,226	\$423,932,159

*Mutual company--no capital.

LEGAL RESERVE LIFE INSURANCE COMPANIES

Business in Arkansas for the Year Ending December 31, 1927

Name of Company	Location	In Force January 1, 1927	Written in 1927	In Force December 31, 1927	Net Premiums
Acacia Mutual.....	Washington.....	\$ 644,500	\$ 119,500	\$ 704,500	\$ 23,643
Aetna.....	Hartford.....	55,686,773	10,798,256	55,372,538	1,526,066
American Bankers.....	Jacksonville.....	186,171	10,941	57,605	1,465
American Central.....	Indianapolis.....	2,595,613	189,295	2,458,283	70,771
American Mutual.....	Lake Charles.....	440,000	42,000	379,500	6,854
American National Assurance.....	St. Louis.....	504,036	78,000	373,536	10,377
American National Insurance.....	Galveston.....	6,326,299	6,247,617	9,204,105	186,288
American Old Line.....	Omaha.....	3,465,000	138,500	1,685,817	50,487
Anchor.....	Tulsa.....	0	87,440	78,940	1,629
Atlas.....	Tulsa.....	1,546,551	82,049	1,255,500	45,587
Bankers National.....	Denver.....	51,800	252,300	201,800	12,402
Bankers Reserve.....	Omaha.....	6,441,140	2,072,053	6,615,957	210,387
Bank Savings.....	Topeka.....	1,460,400	491,300	1,256,875	37,041
Business Men's Assurance.....	Kansas City.....	648,609	286,779	579,593	25,736
Central Life Assurance Society.....	Des Moines.....	2,046,004	545,656	1,966,036	65,878
Central Life Ins.....	Port Scott.....	438,850	202,000	406,350	12,343
Central States.....	St. Louis.....	1,107,696	926,608	1,590,804	48,742
Century.....	Little Rock.....	4,198,118	1,270,547	3,704,093	108,511
Columbian Mutual.....	Memphis.....	2,030,345	310,500	1,977,022	56,282
Commonwealth.....	Louisville.....	106,000	37,375	78,500	2,481
Conservative.....	Wheeling.....	1,734,135	438,484	1,658,347	44,177
Continental.....	St. Louis.....	1,706,152	397,850	1,613,234	48,636
Cotton States.....	Nashville.....	1,847,985	227,500	1,703,485	41,957
Crescent.....	Indianapolis.....	331,439	54,500	102,239	1,750
Dependable.....	Camden.....	2,250	106,440	62,800	1,244
Empire Mutual.....	Kansas City.....	14,500	7,000	17,500	773
Equitable Life Assurance.....	New York.....	26,404,967	4,460,719	27,576,764	876,935
Farmers & Bankers.....	Wichita.....	1,460,925	364,001	1,215,676	35,209
Farmers Union Mutual.....	Des Moines.....	34,500	2,000	18,000	419

LEGAL RESERVE LIFE INSURANCE COMPANIES—(Continued)

Name of Company	Location	In Force January 1, 1927	Written in 1927	In Force December 31, 1927	Net Premiums
Federal.....	Chicago.....	\$ 1,133,344	\$ 111,000	\$ 965,844	\$ 26,796
Fidelity Mutual.....	Philadelphia.....	3,894,638	385,364	3,843,125	139,519
First American.....	Fort Smith.....	0	303,500	213,000	9,937
Globe.....	Omaha.....	0	5,000	5,000	87
Great American.....	Hutchinson.....	18,000	21,000	23,000	810
Great Republic.....	Los Angeles.....	2,407,620	896,685	2,628,052	71,291
Great Southern.....	Houston.....	1,671,841	367,530	1,624,743	51,822
Guardian.....	New York.....	9,754,342	1,223,197	9,859,153	317,988
Home.....	Little Rock.....	35,053,242	11,978,647	38,880,278	1,003,027
Home Life.....	New York.....	4,373,985	432,130	4,270,806	146,202
International.....	St. Louis.....	4,691,557	734,891	4,271,687	130,126
Inter Southern.....	Louisville.....	5,707,598	1,157,780	6,070,810	170,303
Inter State.....	Chattanooga.....	473,271	1,345,290	1,044,130	23,646
Jefferson Mutual.....	Pine Bluff.....	0	323,537	233,873	2,481
Jefferson Standard.....	Greensboro.....	7,245,683	1,003,800	6,942,195	201,030
John Hancock Mutual.....	Boston.....	1,342,059	1,794,168	2,941,993	104,158
Kansas.....	Topeka.....	859,000	550,500	876,000	22,132
Kansas City.....	Kansas City.....	3,002,449	1,017,922	3,478,424	78,869
Lamar.....	Jackson.....	1,410,911	543,810	1,435,491	37,923
Liberty.....	Topeka.....	167,000	32,000	159,500	5,804
Life & Casualty.....	Nashville.....	7,314,005	5,665,967	8,064,892	418,227
Lincoln National.....	Fort Wayne.....	0	94,554	94,554	6,137
Lincoln Reserve.....	Birmingham.....	3,251,027	747,951	3,052,996	105,201
Louisiana State.....	Shreveport.....	430,576	684,250	1,040,529	29,617
Mammoth Life and Accident.....	Louisville.....	485,251	522,454	649,362	30,078
Manhattan.....	New York.....	1,537,649	313,686	1,659,736	51,096
Massachusetts Protective.....	Worcester.....	263,500	142,000	306,500	8,857
Merchants.....	Des Moines.....	1,542,642	54,000	1,449,177	39,562
Metropolitan.....	New York.....	48,506,461	17,521,549	55,128,539	1,592,671
Mid-Continent.....	Oklahoma.....	2,918,000	429,470	2,425,970	66,905
Missouri State.....	St. Louis.....	19,407,159	4,071,175	19,564,406	559,708

LEGAL RESERVE LIFE INSURANCE COMPANIES—(Continued)

Name of Company	Location	In Force January 1, 1927	Written in 1927	In Force December 31, 1927	Net Premiums
Mutual Life.....	New York.....	\$ 35,884,076	\$ 4,377,197	\$ 36,970,522	\$ 1,316,690
National Benefit.....	Washington.....	3,373,708	3,169,727	3,373,870	63,988
National Equity.....	Little Rock.....	6,777,400	2,106,939	8,065,206	279,216
National Life and Accident.....	Nashville.....	8,806,125	5,163,925	9,666,004	564,094
National Life.....	Chicago.....	5,800,668	524,982	5,306,016	168,732
National Old Line.....	Little Rock.....	1,314,500	3,287,500	4,067,000	151,886
National Reserve.....	Topeka.....	166,520	334,400	407,275	11,627
National Savings.....	Wichita.....	2,381,929	2,390,410	3,074,134	84,795
New York Life.....	New York.....	59,319,859	7,947,222	61,936,461	2,113,088
North American National.....	Omaha.....	1,421,011	657,000	1,062,055	33,446
Northwestern Mutual.....	Minwaukee.....	4,220,639	443,815	4,565,412	94,660
Northwestern National.....	Minneapolis.....	860,196	26,055	781,868	18,873
Ohio National.....	Cincinnati.....	144,500	121,500	194,500	6,161
Old Colony.....	Chicago.....	2,333,169	292,959	2,073,909	47,578
Old Line.....	Lincoln.....	45,000	172,000	168,000	6,431
Old Safety National.....	Helena.....	88,955	496,831	216,042	10,597
Pacific Mutual.....	Los Angeles.....	13,275,568	1,085,903	13,082,338	401,314
Pan American.....	New Orleans.....	3,586,143	581,493	3,166,068	80,674
Penn Mutual.....	Philadelphia.....	0	0	0	0
Peoples.....	Frankfort.....	772,500	123,500	518,360	10,494
Phoenix Mutual.....	Hartford.....	2,382,762	96,789	2,129,419	79,733
Pilot.....	Greensboro.....	293,161	737,300	865,848	21,319
Pioneer Reserve.....	Little Rock.....	1,530,000	431,000	1,221,500	28,691
Provident Life and Accident.....	Chattanooga.....	240,000	65,500	206,000	6,218
Policy Holders' Acme.....	Little Rock.....	0	12,500	7,600	1,099
Prudential.....	Newark.....	9,303,080	1,173,925	9,570,593	265,420
Pyramid.....	Little Rock.....	5,277,000	3,227,000	7,250,500	208,506
Re-Insurance Life Co.....	Des Moines.....	3,783,913	1,894,116	5,310,486	45,378
Reliable Life and Accident.....	St. Louis.....	683,086	1,323,810	817,290	82,637
Rollance.....	Pittsburgh.....	5,902,721	482,528	5,585,857	175,448
Reserve Loan.....	Indianapolis.....	2,989,014	489,194	2,952,556	84,144

LEGAL RESERVE LIFE INSURANCE COMPANIES—(Continued)

Name of Company	Location	In Force January 1, 1927	Written in 1927	In Force December 31, 1927	Net Premiums
Rockford.....	Rockford.....	\$ 35,500	\$ 170,500	\$ 191,870	\$ 4,412
Royal Union.....	Des Moines.....	123,588	0	90,568	2,854
Security.....	Chicago.....	7,448,070	1,483,684	7,232,178	215,902
Security Mutual.....	Binghampton.....	785,941	52,616	684,677	19,386
Sentinel.....	Kansas City.....	0	0	0	0
Southern.....	Nashville.....	605,250	0	380,500	19,654
*Southern National.....	Little Rock.....				32,870
Southland.....	Dallas.....	868,022	16,500	780,633	15,067
State Life.....	Indianapolis.....	4,150,119	414,811	4,076,430	78,915
Supreme Life & Casualty.....	Columbus.....	1,027,900	1,789,064	1,422,447	34,745
†Travelers.....	Hartford.....				
Union Central.....	Cincinnati.....	24,040,017	3,503,469	24,664,416	773,418
Union Life.....	Rogers.....	5,427,364	2,910,082	6,008,814	147,927
United Benefit.....	Omaha.....	0	96,000	77,000	1,068
United Security.....	Little Rock.....	0	676,000	397,000	10,259
Universal.....	Memphis.....	1,890,755	1,447,916	2,301,924	90,976
United Fidelity.....	Dallas.....	0	616,500	616,500	17,458
Union Labor.....	Washington.....	0	0	0	0
Volunteer State.....	Chattanooga.....	607,469	153,500	674,261	11,763
Washington Fidelity.....	Chicago.....	122,286	138,765	139,064	4,312
Totals.....		\$522,413,502	\$141,418,394	\$551,490,135	\$16,949,803

*Industrial. †In preparation.

STIPULATED PREMIUM INSURANCE COMPANIES

Financial Condition on December 31, 1927

Name of Company	Assets	Liabilities	Capital	Surplus
Arkansas State Life Ins. Co.	\$ 25,663	\$ 3,724	\$ 10,000	\$ 11,939
Bankers Guaranty Life Ins. Co.	35,004	20,397	10,000	4,607
Commercial Life Ins. Co.	204,659	118,725	68,900	17,034
Co-Operative Burial & Life Ins. Co.	18,875	0	10,000	8,875
Liberty Life Ins. Co.	24,332	10,357	10,000	3,975
Old American Ins. Co.	17,560	4,067	10,000	3,493
Progressive Life Ins. Co.	30,216	14,912	10,000	5,304
Southern Life Ins. Co.	18,250	1,957	10,000	6,293
Springfield Life Ins. Co.	54,798	19,716	20,000	15,082
Union Aid Life Ins. Co.	176,181	142,373	10,000	23,808
Totals.....	\$605,538	\$336,228	\$168,900	\$100,410

STIPULATED PREMIUM INSURANCE COMPANIES
Business in Arkansas for the Year Ending December 31, 1927

Name of Company	Location	in Force January 1, 1927	Written in 1927	in Force Dec. 31, 1927	Net Premiums
*Arkansas State Life.....	Little Rock.....	\$.....	\$.....	\$.....	\$ 37,765
Bankers Guaranty.....	Little Rock.....	0	0	0	0
Commercial Life.....	Kansas City.....	44,000	126,500	144,000	3,416
Co-operative Burial & Life.....	Pine Bluff.....	.....	.....	.....	33,408
Liberty Life.....	Muskogee.....	934,000	978,000	662,800	40,000
Old American.....	Little Rock.....	3,572,160	2,579,700	3,924,360	70,157
Progressive Life.....	Rogers.....	5,530,500	5,416,500	9,128,500	164,998
Southern Life.....	Little Rock.....	2,079,167	734,833	2,081,020	48,473
Springfield Life.....	Springfield.....	526,460	1,800	443,900	8,662
Union Aid Life.....	Rogers.....	29,308,500	7,416,000	33,275,000	709,517
Totals.....	.....	\$41,994,787	\$17,253,333	\$49,659,580	\$1,106,496

*Industrial business.

CASUALTY COMPANIES Financial Condition on December 31, 1927

Name of Company	Assets	Liabilities	Capital	Surplus
Aetna Casualty & Surety Co.....	\$ 31,601,484	\$ 20,077,452	\$ 2,000,000	\$ 9,524,032
*Aetna Life Ins. Co.....	338,746,658	297,743,576	15,000,000	26,003,082
American Automobile Ins. Co.....	10,275,231	7,014,294	1,000,000	2,260,937
*American Bankers Ins. Co.....	4,620,201	4,247,448	250,000	122,753
American Credit Indemnity Co.....	4,450,343	2,491,475	1,000,000	958,868
American Employers Ins. Co.....	4,282,850	2,490,470	1,000,000	792,380
American Indemnity Co.....	1,871,180	752,497	600,000	518,683
*American National Ins. Co.....	29,531,105	25,554,686	2,000,000	1,976,419
American Surety Co.....	21,883,986	11,783,748	5,000,000	5,100,238
Automobile Underwriters Ins. Co.....	834,895	458,332	250,000	126,513
Benefit Association of Railway Employees	1,561,583	457,114	0†	1,104,469
*Business Men's Assurance Co.....	4,703,180	3,752,972	300,000	650,208
Central Surety & Ins. Corporation	2,278,999	1,155,735	500,000	623,214
Century Indemnity Co.....	3,402,806	1,164,895	1,000,000	1,238,001
Columbia Casualty Co.....	7,452,527	5,194,363	1,000,000	1,258,164
Commercial Casualty Co.....	14,617,553	9,617,553	2,500,000	2,500,000
Constitution Indemnity Co.....	3,536,030	1,083,720	1,000,000	1,452,310
Continental Casualty Co.....	20,375,039	13,875,039	3,000,000	3,500,000
*Continental Life Ins. Co.....	13,096,660	12,507,606	500,000	89,054
Detroit Fidelity & Surety Co.....	4,503,132	1,400,333	2,000,000	1,102,799
Eastern Casualty Ins. Co.....	166,292	48,803	100,000	17,489
Employers Casualty Co.....	923,010	587,321	200,000	135,689
Employers Indemnity Corporation	3,773,672	2,563,096	700,000	510,576
*Equitable Life Assurance Society	966,825,150	911,187,438	0†	55,637,722
*Federal Life Ins. Co.....	10,420,041	9,944,894	300,000	175,147
Fidelity & Casualty Co.....	38,598,066	27,256,566	4,000,000	7,311,500
Fidelity & Deposit Co.....	26,843,076	15,549,746	5,000,000	6,293,330
Fidelity Union Casualty Co.....	1,434,253	772,662	500,000	161,591
First Re-Insurance Co., The.....	3,057,281	1,138,025	800,000	1,119,256

*Assets, liabilities, capital and surplus of Life Department included.

†Mutual company—no capital stock.

CASUALTY COMPANIES—(Continued)

Name of Company	Assets	Liabilities	Capital	Surplus
General Accident Fire & Life.....	\$ 20,119,074	\$ 16,851,401	\$ 500,000	\$ 2,767,673
Georgia Casualty Co.....	3,163,264	2,057,065	500,000	612,199
Globe Indemnity Co.....	36,766,169	29,266,169	2,500,000	5,000,000
Great American Casualty Co.....	528,522	231,441	250,000	47,081
Hardware Mutual Casualty Co.....	2,210,195	1,724,831	0†	485,364
Hartford Accident & Indemnity Co.....	37,228,569	29,544,252	1,000,000	6,684,317
Hartford Steam Boiler Insp. & Ins. Co.....	18,865,847	9,649,877	2,500,000	6,715,970
Home Accident Ins. Co.....	2,785,394	1,884,668	750,000	150,726
Indemnity Ins. Co. of North America.....	17,799,671	13,275,961	1,000,000	3,523,710
Independence Indemnity Co.....	10,601,455	7,914,828	1,500,000	1,186,627
Inter-Ocean Casualty Co.....	696,875	391,519	200,000	105,356
*Inter-Southern Life Ins. Co.....	14,616,515	13,532,404	750,000	334,111
*Inter-State Life & Accident Co.....	1,847,013	1,415,273	300,000	131,740
*Liberty Life Ins. Co.....	2,820,865	2,423,454	300,000	87,411
Liberty Mutual Ins. Co.....	16,349,041	13,814,430	0†	2,534,611
Little Rock Title Ins. Co.....	115,001	4,657	100,000	10,344
Lloyds Plate Glass Ins. Co.....	2,383,688	648,071	1,000,000	735,617
London Guarantee & Accident Co., Ltd.....	17,080,889	13,326,719	750,000	3,004,170
Loyal Protective Ins. Co.....	958,513	517,668	100,000	340,844
Maryland Casualty Co.....	44,394,435	33,165,300	5,000,000	6,229,135
Massachusetts Bonding & Ins. Co.....	15,274,709	7,784,893	3,000,000	4,489,816
Massachusetts Protective Ass'n, Inc.....	7,339,432	5,077,267	500,000	1,762,165
Metropolitan Casualty Ins. Co.....	15,295,959	10,284,747	3,000,000	2,011,212
*Metropolitan Life Ins. Co.....	2,388,647,636	2,247,281,070	0†	141,366,566
*Mid-Continent Life Ins. Co.....	3,098,020	2,828,361	100,584	169,075
*Missouri State Life Ins. Co.....	80,262,887	74,233,876	3,000,000	3,029,011
Monarch Accident Ins. Co.....	964,576	695,978	100,000	168,598
*National Benefit Life Ins. Co.....	5,839,195	5,415,779	250,000	173,419
National Casualty Co.....	2,278,089	778,089	750,000	750,000
*National Life Ins. Co. of U. S. A.....	53,144,114	49,061,241	2,000,000	2,082,873

*Assets, liabilities, capital and surplus of Life Department included.

†Mutual company—no capital stock.

CASUALTY COMPANIES—(Continued)

Name of Company	Assets	Liabilities	Capital	Surplus
National Surety Co.....	\$ 46,875,244	\$ 19,547,180	\$ 15,000,000	\$ 12,328,064
National Union Indemnity Co.....	2,520,490	1,366,546	1,000,000	153,944
Nebraska Indemnity Co.....	502,033	193,945	200,000	108,088
New Amsterdam Casualty Co.....	24,381,426	15,381,426	2,700,000	6,300,000
New York Casualty Co.....	4,862,578	1,752,455	1,000,000	2,110,123
New York Indemnity Co.....	8,219,774	6,457,165	1,000,000	862,609
North American Accident Ins. Co.....	2,367,387	1,735,000	200,000	432,387
Northwestern Casualty & Surety Co.....	2,178,550	1,080,136	750,000	368,414
Ocean Accident & Guarantee Corporation.....	21,391,666	16,427,284	800,000	4,164,382
*Ohio National Life Ins. Co.....	8,758,283	7,945,283	500,000	313,000
*Old Line Ins. Co.....	2,829,006	2,527,251	200,000	111,755
*Pacific Mutual Life Ins. Co.....	132,273,478	121,481,845	4,000,000	6,791,633
*Pan-American Life Ins. Co.....	20,310,930	18,342,506	1,000,000	968,424
Petroleum Casualty Co.....	372,294	262,294	100,000	10,000
*Pilot Life Ins. Co.....	10,830,933	9,397,168	1,000,000	433,765
*Provident Life & Accident Ins. Co.....	3,933,443	3,033,443	500,000	400,000
*Prudential Ins. Co., The.....	1,789,266,619	1,723,171,644	2,000,000	64,094,975
*Reliance Life Ins. Co.....	48,073,578	45,317,781	1,000,000	1,755,797
Royal Indemnity Co.....	24,462,332	18,932,975	1,000,000	4,529,357
Saint Paul-Mercury Indemnity Co.....	1,092,068	365,620	250,000	476,448
Security Union Ins. Co.....	979,763	503,567	250,000	226,196
*Sentinel Life Ins. Co.....	707,740	384,468	250,000	73,272
Southern Casualty Co.....	883,765	493,300	300,000	90,465
*Southern National Ins. Co.....	4,529	4,189	0†	340
Southern Surety Co.....	8,857,801	6,248,763	1,200,000	1,409,038
Southwest Mutual Indemnity Corporation.....	177,414	72,219	0†	105,195
Standard Accident Ins. Co.....	23,133,943	18,331,500	2,500,000	2,302,343
Travelers Indemnity Co.....	19,352,222	11,453,292	3,000,000	4,898,930
*Travelers Insurance Co.....	489,700,320	450,763,300	15,000,000	23,937,020
Union Indemnity Co.....	12,164,749	8,434,870	2,500,000	1,229,879

*Assets, liabilities, capital and surplus of Life Department included.

†Mutual company—no capital stock.

CASUALTY COMPANIES—(Continued)

Name of Company	Assets	Liabilities	Capital	Surplus
United States Casualty Co.....	\$ 11,207,010	\$ 8,886,068	\$ 1,000,000	\$ 1,320,942
United States Fidelity & Guaranty Co.....	58,509,266	39,762,676	7,500,000	11,246,590
*Washington Fidelity National Ins. Co.....	1,415,364	589,141	300,000	526,223
Western Automobile Casualty Co.....	910,913	558,268	250,000	102,645
Totals.....	\$7,182,619,807	\$6,548,143,159	\$151,350,584	\$483,123,064

*Assets, liabilities, capital and surplus of Life Department included.

CASUALTY COMPANIES Business in Arkansas for the Year 1927

Name of Company	Location	Net Premiums	Net Losses
Aetna Casualty & Surety Co.....	Hartford.....	\$ 176,635	\$ 77,917
Aetna Life Ins. Co.....	Hartford.....	273,190	136,254
American Automobile Ins. Co.....	St. Louis.....	18,057	1,735
American Bankers Ins. Co.....	Jacksonville.....	2,904	1,572
American Credit Indemnity Co.....	New York.....	6,879	0
American Employers Ins. Co.....	Boston.....	24,905	557
American Indemnity Co.....	Galveston.....	5,098	975
American National Ins. Co.....	Galveston.....	11,452	3,383
American Surety Co.....	New York.....	50,340	14,552
Automobile Underwriters Ins. Co.....	Dallas.....	0	0
Benefit Ass'n of Railway Employees.....	Chicago.....	69,898	55,197
Business Men's Assurance Co.....	Kansas City.....	115,935	103,823
Central Surety & Ins. Corporation.....	Kansas City.....	4,793	1,752
Century Indemnity Co.....	Hartford.....	439	0
Columbia Casualty Co.....	New York.....	0	0
Commercial Casualty Co.....	Newark.....	12,583	6,510
Constitution Indemnity Co.....	Philadelphia.....	9,303	3,177
Continental Casualty Co.....	Hammond.....	90,270	54,492
Continental Life Ins. Co.....	St. Louis.....	24,430	11,106
Detroit Fidelity & Surety Co.....	Detroit.....	0	992
Eastern Casualty Ins. Co.....	Boston.....	54	30
Employers Casualty Co.....	Dallas.....	40,040	24,928
Employers Indemnity Corporation.....	Kansas City.....	10,532	629
Equitable Life Assurance Society.....	New York.....	5,804	3,766
Federal Life Ins. Co.....	Chicago.....	19,213	13,651
Fidelity & Casualty Co.....	New York.....	25,600	18,074
Fidelity & Deposit Co.....	Baltimore.....	82,415	55,373
Fidelity Union Casualty Co.....	Dallas.....	11,654	6,741
First Re-Insurance Co.....	Hartford.....	3,287	451
General Accident Fire & Life.....	Philadelphia.....	8,300	2,842
Georgia Casualty Co.....	Atlanta.....	95,900	58,612

CASUALTY COMPANIES—(Continued)

Name of Company	Location	Net Premiums	Net Losses
Globe Indemnity Co.....	Newark.....	\$ 17,324	\$ 11,340
Great American Casualty Co.....	Chicago.....	97	1,415
Hardware Mutual Casualty Co.....	Stevens Point.....	4,803	2,375
Hartford Accident & Indemnity Co.....	Hartford.....	50,931	20,526
Hartford Steam Boiler Insp. & Ins. Co.....	Hartford.....	33,898	2,733
Home Accident Ins. Co.....	Fordyce.....	723,736	316,625
Indemnity Ins. Co. of North America.....	Philadelphia.....	27,314	7,121
Independence Indemnity Co.....	Philadelphia.....	16,162	17,103
Inter-Ocean Casualty Co.....	Cincinnati.....	754	938
Inter-Southern Life Ins. Co.....	Louisville.....	0	0
Inter-State Life & Accident Co.....	Chattanooga.....	34,233	16,231
Liberty Life Ins. Co.....	Topeka.....	4,387	5,266
Liberty Mutual Ins. Co.....	Boston.....	7,235	1,769
Little Rock Title Ins. Co.....	Little Rock.....	11,046	554
Lloyds Plate Glass Ins. Co.....	New York.....	1,055	209
London Guarantee & Accident Co., Ltd.....	London.....	62,798	45,431
Loyal Protective Ins. Co.....	Boston.....	243	230
Maryland Casualty Co.....	Baltimore.....	101,365	58,598
Massachusetts Bonding & Ins. Co.....	Boston.....	51,773	39,456
Massachusetts Protective Ass'n, Inc.....	Worcester.....	69,564	56,956
Metropolitan Casualty Ins. Co.....	New York.....	35,793	16,891
Metropolitan Life Ins. Co.....	New York.....	47,213	27,092
Mid-Continent Life Ins. Co.....	Oklahoma City.....	8,585	2,046
Missouri State Life Ins. Co.....	St. Louis.....	7,426	5,891
Monarch Accident Ins. Co.....	Springfield.....	10,088	1,065
National Benefit Life Ins. Co.....	Washington.....	40,836	23,724
National Casualty Co.....	Detroit.....	775	194
National Life Ins. Co. of U. S. A.....	Chicago.....	2,445	804
National Surety Co.....	New York.....	66,338	47,436
National Union Indemnity Co.....	Pittsburgh.....	4,400	4,756
Nebraska Indemnity Co.....	Omaha.....	3,980	3,769
New Amsterdam Casualty Co.....	New York.....	31,353	14,919

CASUALTY COMPANIES—(Continued)

Name of Company	Location	Net Premiums	Net Losses
New York Casualty Co.....	New York.....	\$ 902	\$ 260
New York Indemnity Co.....	New York.....	10,572	6,213
North American Accident Ins. Co.....	Chicago.....	14,139	4,818
Northwestern Casualty & Surety Co.....	Milwaukee.....	38,671	2,768
Ocean Accident & Guarantee Corporation.....	New York.....	16,823	4,953
Ohio National Life Ins. Co.....	Cincinnati.....	101	0
Old Line Ins. Co.....	Lincoln.....	5	0
Pacific Mutual Life Ins. Co.....	Los Angeles.....	74,517	43,722
Pan-American Life Ins. Co.....	New Orleans.....	689	64
Petroleum Casualty Co.....	Houston.....	24,290	7,170
Pilot Life Ins. Co.....	Greensboro.....	661	53
Provident Life & Accident Ins. Co.....	Chattanooga.....	7,888	5,685
Prudential Ins. Co.....	Newark.....	480	250
Reliance Life Ins. Co.....	Pittsburgh.....	8,379	9,009
Royal Indemnity Co.....	New York.....	6,663	2,077
St. Paul Mercury Indemnity Co.....	St. Paul.....	2,824	86
Security Union Ins. Co.....	Houston.....	50,853	45,570
Sentinel Life Ins. Co.....	Kansas City.....	6,202	975
Southern Casualty Co.....	Alexandria.....	25,358	7,595
Southern National Ins. Co.....	Little Rock.....	32,870	11,474
Southern Surety Co.....	Des Moines.....	78,906	32,545
Southwest Mutual Indemnity Corporation.....	Oklahoma City.....	7,551	2,062
Standard Accident Ins. Co.....	Detroit.....	84,762	55,690
Travelers Indemnity Co.....	Hartford.....	6,522	2,693
Travelers Insurance Co.....	Hartford.....	.....	.....
Union Indemnity Co.....	New Orleans.....	242,150	78,132
United States Casualty Co.....	New York.....	10,615	14,735
United States Fidelity & Guaranty Co.....	Baltimore.....	374,457	187,705
Washington Fidelity National Ins. Co.....	Chicago.....	47,867	27,201
Western Automobile Casualty Co.....	Fort Scott.....	6,594	2,581
Totals.....	.....	\$3,860,172	\$1,968,630

CASUALTY COMPANIES Business by Classes in Arkansas for the Year 1927

Name of Company	ACCIDENT		HEALTH	
	Net Premiums	Net Losses	Net Premiums	Net Losses
Aetna Casualty & Surety Co.....	\$ 1,016	\$ 98	\$ 458	\$ 73
Aetna Life Ins. Co.....	44,599	24,149	18,820	12,788
*American Bankers Ins. Co.....	2,904	1,572		
American Employers Ins. Co.....	85	0	0	0
American National Ins. Co.....	5,726	1,140	5,726	2,242
*Benefit Ass'n of Railway Employees				
Business Men's Assurance Co.....	46,294	44,492	69,898	55,197
Commercial Casualty Co.....	4,880	2,135	69,441	59,331
Constitutional Indemnity Co.....	75	0	7,320	4,332
Continental Casualty Co.....	51,216	25,295	45	0
Continental Life Ins. Co.....	20,704	9,892	31,456	26,731
*Eastern Casualty Co.....	54	30	3,726	1,213
*Employers Indemnity Corporation	604	225		
Equitable Life Assurance Society	816	1,839	2,008	645
*Federal Life Ins. Co.....	19,213	13,651		
Fidelity & Casualty Co.....	142	0	110	0
Fidelity Union Casualty Co.....	2,037	301	0	0
First Re-Insurance Co.....	2,097	300	837	151
General Accident Fire & Life.....	48	0	0	0
Globe Indemnity Co.....	81	0	44	135
*Great American Casualty Co.....	97	1,415		
Hartford Accident Indemnity Co.....	1,411	67	348	3
Home Accident Ins. Co.....	4,095	997		
Indemnity Ins. Co. of North America	920	151		
Independence Indemnity Co.....	60	350	0	0
*Inter-Ocean Casualty Co.....	754	938		
*Inter-State Life & Accident Co.....	209	0		

*Accident and health combined.

CASUALTY COMPANIES—(Continued)

Name of Company	ACCIDENT		HEALTH	
	Net Premiums	Net Losses	Net Premiums	Net Losses
*Liberty Life Ins. Co.....	\$ 4,387	\$ 2,283	\$ 0	\$ 2,983
London Guarantee & Accident Co., Ltd.....	1,552	269	280	69
*Loyal Protective Ins. Co.....	243	230		
Maryland Casualty Co.....	504	78	360	238
Massachusetts Bonding & Ins. Co.....	17,653	14,735	17,181	19,187
*Massachusetts Protective Ass'n.....	1,556	1,440	0	0
Metropolitan Casualty Co.....	211	0	0	0
Metropolitan Life Ins. Co.....	14,434	5,719	32,409	21,373
*Mid-Continent Life Ins. Co.....	8,585	544		1,501
Missouri State Life Ins. Co.....	5,785	3,618		2,273
*Monarch Accident Ins. Co.....	4,413	354	1,641	
*National Benefit Life Ins. Co.....	40,836	23,724		
*National Casualty Co.....	776	194		
*National Life Ins. Co.....	2,445	804		
New Amsterdam Casualty Co.....	2,972	376	401	10
New York Indemnity Co.....	6,328	2,646	35	0
North American Accident Ins. Co.....	14,139	4,818	0	0
Northwestern Casualty & Surety Co.....	1,278	197	217	178
Ocean Accident & Guarantee Corporation.....	130	0	48	141
Ohio National Life Ins. Co.....	3	0	5	0
*Old Line Ins. Co.....	5	0		
Pacific Mutual Life Ins. Co.....	37,062	16,269	20,289	17,789
Pan-American Life Ins. Co.....	287	64	402	
Pilot Life Ins. Co.....	443	53	178	0
*Provident Life & Accident Ins. Co.....	7,888	5,685		
Prudential Ins. Co.....	0	0	480	250
Reliance Life Ins. Co.....	4,351	3,354	4,027	5,655
Royal Indemnity Co.....	364	24	525	297

*Accident and health combined.

CASUALTY COMPANIES—(Continued)

Name of Company	ACCIDENT		HEALTH	
	Net Premiums	Net Losses	Net Premiums	Net Losses
*Sentinel Life Ins. Co.....	\$ 5,714	\$ 652	\$	\$
*Southern National Ins. Co.....	32,870	11,474	.....	.....
Southern Surety Co.....	10,605	3,702	1,364	1,794
Standard Accident Ins. Co.....	9,941	4,335	3,318	2,406
Travelers Indemnity Co.....	1,146	185	0	0
†Travelers Ins. Co.....	.....	.....	.....	.....
Union Indemnity Co.....	16,065	6,198	6,577	5,900
United States Casualty Co.....	3,742	8,225	3,583	3,763
United States Fidelity & Guaranty Co.....	12,629	2,394	4,296	4,021
*Washington Fidelity National Ins. Co.....	47,867	27,201	.....	.....
Totals.....	\$527,346	\$280,882	\$307,853	\$252,669

* Accident and health combined.

† In preparation.

CASUALTY COMPANIES Business by Classes in Arkansas for the Year 1927

Name of Company	NON-CANCELLABLE HEALTH AND ACCIDENT		INDUSTRIAL HEALTH AND ACCIDENT	
	Net Premiums	Net Losses	Net Premiums	Net Losses
Actna Casualty & Surety Co.....	\$ 189	\$ 6	\$	\$
Aetna Life Ins. Co.....	3,888	688	.....	.....
Business Men's Assurance Co.....	199	0	.....	.....
Continental Casualty Co.....	440	501	.....	.....
Equitable Life Assurance Society.....	2,979	1,282	.....	.....
First Re-Insurance Co.....	351	0	34,024	16,221
Inter-State Life & Accident Ins. Co.....	0	0	.....	.....
Massachusetts Protective Ass'n.....	68,008	55,517	0	0
Metropolitan Life Ins. Co.....	368	0	.....	.....
Monarch Accident Ins. Co.....	5,674	711	.....	.....
Ohio National Life Ins. Co.....	93	0	.....	.....
Pacific Mutual Life Ins. Co.....	17,165	9,663	.....	.....
Pilot Life Ins. Co.....	40	0	.....	.....
Sentinel Life Ins. Co.....	488	322	.....	.....
†Travelers Ins. Co.....	.....	.....	.....	.....
Totals.....	\$99,882	\$68,690	\$34,024	\$16,221

†In preparation.

CASUALTY COMPANIES Business by Classes in Arkansas for the Year 1927

Name of Company	AUTO LIABILITY		LIABILITY OTHER THAN AUTO	
	Net Premiums	Net Losses	Net Premiums	Net Losses
Aetna Casualty & Surety Co.....	\$ 18,328	\$ 4,725	\$ 643	\$ 30
Aetna Life Ins. Co.....	45,112	20,778	153,895	76,005
American Employers Ins. Co.....	5,343	0	10,486	127
American Indemnity Co.....	1,461	0	0	0
Central Surety & Ins. Corporation.....	413	0	59	0
Commercial Casualty Co.....	136	0	132	42
Constitution Indemnity Co.....	1,791	1,050	2,548	506
Continental Casualty Co.....	2,879	1,025	664	19
Employers Casualty Co.....	15	79	38,151	24,817
Employers Indemnity Corporation.....	2,619	0	6,875	33
Fidelity & Casualty Co.....	808	2,808	20,480	14,572
Fidelity Union Casualty Co.....	3,209	1,975	2,179	1,156
First Re-Insurance Co.....	1	0	0	0
General Accident Fire & Life Assurance Co.....	1,736	480	5,093	2,054
Georgia Casualty Co.....	19,257	23,262	53,944	22,710
Globe Indemnity Co.....	449	4	13,116	10,477
Hardware Mutual Casualty Co.....	2,044	300	0	0
Hartford Accident & Indemnity Co.....	4,098	1,173	31,255	13,857
Home Accident Ins. Co.....	39,821	25,710	435,632	193,198
Indemnity Insurance Co.....	5,042	2,870	11,880	1,821
Independence Indemnity Co.....	365	35	13,236	16,668
Liberty Mutual Ins. Co.....	442	129	6,606	1,580
London Guarantee & Accident Co.....	11,403	8,939	31,092	28,154
Maryland Casualty Co.....	11,318	3,031	60,744	47,947
Massachusetts Bonding & Ins. Co.....	6,236	3,333	1,439	268
Metropolitan Casualty Co.....	3,583	237	19,754	8,319
National Union Indemnity Co.....	2,249	1,300	0	0

CASUALTY COMPANIES—(Continued)

Name of Company	AUTO LIABILITY		LIABILITY OTHER THAN AUTO	
	Net Premiums	Net Losses	Net Premiums	Net Losses
Nebraska Indemnity Co.....	\$ 1,537	\$ 0	\$ 0	\$ 0
New Amsterdam Casualty Co.....	3,135	3,648	6,052	8,203
New York Indemnity Co.....	1,079	1,600	701	1,618
Northwestern Casualty & Surety Co.....	5,020	200	8,215	1,720
Ocean Accident & Guarantee Corporation.....	3,300	376	7,346	2,920
Royal Indemnity Co.....	1,906	32	1,660	1,414
St. Paul Mercury Indemnity Co.....	1,838	0	0	0
Security Union Indemnity Co.....	72	0	50,511	45,494
Southern Casualty Co.....	591	51	12,770	3,669
Southern Surety Co.....	4,405	3,017	19,944	11,365
Southwest Mutual Indemnity Corporation.....	4,793	1,343	0	0
Standard Accident Ins. Co.....	11,129	11,369	38,789	23,361
Travelers Indemnity Co.....	0	0	185	0
Union Indemnity Co.....	30,613	7,483	70,237	31,498
United States Casualty Co.....	1,210	1,884	1,170	146
U. S. Fidelity & Guaranty Co.....	49,591	23,885	150,681	82,289
Western Automobile Casualty Co.....	4,042	1,040	0	0
Totals.....	\$314,513	\$159,163	\$1,288,164	\$681,257

CASUALTY COMPANIES Business by Classes in Arkansas for the Year 1927

Name of Company	WORKMEN'S COLLECTIVE		WORKMEN'S COMPENSATION	
	Net Premiums	Net Losses	Net Premiums	Net Losses
Aetna Life Ins. Co.....	\$ 6,874	\$ 1,844	\$ 0	\$ 0
American Employers Ins. Co.....	560	251	480	0
Employers Indemnity Co.....	0	0	141	0
Georgia Casualty Co.....	87	199	0	0
Hartford Accident & Indemnity Co.....	0	0	13	0
Home Accident Ins. Co.....	92,524	54,442	0	0
London Guarantee & Accident Co., Ltd.....	2,826	1,457	0	0
Petroleum Casualty Co.....	0	0	24,290	7,170
Southern Casualty Co.....	10,380	3,604	0	0
Southern Surety Co.....	0	0	0	10
United States Casualty Co.....	0	0	8	35
U. S. Fidelity & Guaranty Co.....	0	0	1,321	0
Totals.....	\$113,077	\$61,797	\$26,211	\$7,215

CASUALTY COMPANIES
Business by Classes in Arkansas for the Year 1927

Name of Company	FIDELITY		SURETY	
	Net Premiums	Net Losses	Net Premiums	Net Losses
Aetna Casualty & Surety Co.....	\$ 21,043	\$ 3,090	\$ 33,003	\$ 21,827
American Employers Ins. Co.....	646	0	480	0
American Surety Co.....	12,602	8,733	31,708	5,541
Central Surety & Ins. Corporation.....	0	0	14	0
Century Indemnity Co.....	0	0	439	0
Constitution Indemnity Co.....	0	0	1,012	0
Continental Casualty Co.....	164	0	1,181	0
Detroit Fidelity & Surety Co.....	0	344	0	648
Employers Indemnity Corporation.....	31	0	116	0
Fidelity & Casualty Co.....	824	0	1,255	80
Fidelity & Deposit Co.....	36,287	38,498	37,355	16,038
Globe Indemnity Co.....	1,016	158	1,543	156
Hartford Accident & Indemnity Co.....	2,816	59	7,506	2,852
Home Accident Ins. Co.....	19,616	97	86,705	21,566
Indemnity Ins. Co. of North America.....	178	69	4,072	0
Independence Indemnity Co.....	0	0	356	0
Maryland Casualty Co.....	3,472	248	9,655	67
Massachusetts Bonding & Ins. Co.....	2,354	331	1,541	0
Metropolitan Casualty Ins. Co.....	275	4,556	479	0
National Surety Co.....	33,949	34,325	21,864	10,544
New Amsterdam Casualty Co.....	5,022	1,450	10,381	1,349
New York Casualty Co.....	0	0	25	0
New York Indemnity Co.....	111	0	281	0
Northwestern Casualty & Surety Co.....	2,041	44	16,400	286
Royal Indemnity Co.....	240	0	816	0
Southern Surety Co.....	1,227	0	32,594	11,020
Standard Accident Ins. Co.....	2,759	1,348	3,404	0
Union Indemnity Co.....	16,387	1,109	58,043	11,219
U. S. Fidelity & Guaranty Co.....	36,164	21,721	63,294	13,536
Totals.....	\$199,224	\$116,180	\$425,522	\$113,355

CASUALTY COMPANIES Business by Classes in Arkansas for the Year 1927

Name of Company	PLATE GLASS		BURGLARY AND THEFT	
	Net Premiums	Net Losses	Net Premiums	Net Losses
Aetna Casualty & Surety Co.....	\$16,741	\$ 6,498	\$ 28,161	\$ 6,981
American Employers Ins. Co.....	965	0	456	0
American Surety Co.....	224	0	5,805	277
Central Surety & Ins. Corporation.....	3,876	1,446	10	0
Commercial Casualty Ins. Co.....	0	0	33	0
Constitution Indemnity Co.....	130	10	715	0
Continental Casualty Co.....	327	65	183	0
Employers Indemnity Corporation.....	6	317	127	0
Fidelity & Casualty Co.....	27	0	306	0
Fidelity & Deposit Co.....	0	0	8,772	807
Fidelity Union Casualty Co.....	1,387	649	0	0
General Accident Fire & Life Assurance Corporation.....	0	0	249	0
Georgia Casualty Co.....	4,365	1,340	806	1,135
Globe Indemnity Co.....	5	0	699	398
Hardware Mutual Casualty Co.....	1,656	865	0	0
Hartford Accident & Indemnity Co.....	114	16	814	1,110
Home Accident Ins. Co.....	4,849	1,628	11,459	8,137
Indemnity Ins. Co. of North America.....	854	91	604	249
Independence Indemnity Co.....	0	0	77	0
Lloyds Plate Glass Ins. Co.....	1,056	210	0	0
London Guarantee & Accident Co., Ltd.....	3,054	1,140	3,234	690
Maryland Casualty Co.....	1,618	804	3,862	2,354
Massachusetts Bonding & Ins. Co.....	754	112	952	0
Metropolitan Casualty Ins. Co.....	7,856	2,424	2,115	583
National Surety Co.....	0	0	10,089	2,129
New Amsterdam Casualty Co.....	1,577	1,002	1,968	383
New York Casualty Co.....	877	260	0	0
New York Indemnity Co.....	912	64	221	3

CASUALTY COMPANIES—(Continued)

Name of Company	PLATE GLASS		BURGLARY AND THEFT	
	Net Premiums	Net Losses	Net Premiums	Net Losses
Northwestern Casualty & Surety Co.....	\$ 1,089	\$ 273	\$ 915	\$ 0
Ocean Accident & Guarantee Corporation.....	676	601	2,081	123
Royal Indemnity Co.....	88	0	331	0
St. Paul Mercury Indemnity Co.....	223	4	0	0
Southern Surety Co.....	744	187	214	261
Standard Accident Ins. Co.....	2,395	728	2,781	6,659
Travelers Indemnity Co.....	271	8	1,217	2,172
Union Indemnity Co.....	10,600	3,793	10,007	869
United States Casualty Co.....	58	104	138	0
U. S. Fidelity & Guaranty Co.....	10,556	4,735	17,368	21,881
Totals.....	\$79,918	\$29,374	\$116,769	\$57,261

CASUALTY COMPANIES
Business by Classes in Arkansas for the Year 1927

Name of Company	STEAM BOILER		ENGINE AND MACHINERY	
	Net Premiums	Net Losses	Net Premiums	Net Losses
Aetna Casualty & Surety Co.....	\$ 0	\$ 0	\$ 765	\$ 0
American Employers Ins. Co.....	1,425	0	767	0
Fidelity & Casualty Co.....	1,007	0	560	683
Hartford Steam Boiler Inspection & Ins. Co.....	28,463	1,289	5,435	1,443
Indemnity Insurance Co. of North America.....	75	0	0	0
Independence Indemnity Co.....	1,723	0	0	0
London Guarantee & Accident Co.....	1,090	750	1,616	621
Maryland Casualty Co.....	2,507	0	383	0
New York Indemnity Co.....	219	0	84	0
Ocean Accident & Guarantee Corporation.....	1,098	350	93	0
Royal Indemnity Co.....	216	0	0	0
Southern Surety Co.....	483	0	0	0
Travelers Indemnity Co.....	1,093	0	60	0
Totals.....	\$39,249	\$2,389	\$9,763	\$2,747

CASUALTY COMPANIES
Business by Classes in Arkansas for the Year 1927

Name of Company	AUTO PROPERTY DAMAGE		AUTO COLLISION	
	Net Premiums	Net Losses	Net Premiums	Net Losses
Aetna Casualty & Surety Co.....	\$ 32,434	\$19,385	\$14,703	\$13,067
American Employers Ins./ Co.....	2,615	180	270	0
American Indemnity Co.....	855	32	26	0
Central Surety & Ins. Corporation.....	283	109	136	197
Commercial Casualty Co.....	80	0	0	0
Constitution Indemnity Co.....	1,062	890	1,922	720
Continental Casualty Co.....	1,650	747	107	106
Employers Casualty Co.....	260	4	166	28
Employers Indemnity Corporation.....	3	25	7	29
Fidelity & Casualty Co.....	76	91	0	0
Fidelity Union Casualty Co.....	1,607	1,600	1,190	1,057
General Accident Fire & Life.....	865	309	307	0
Georgia Casualty Co.....	11,033	5,222	6,453	4,682
Globe Indemnity Co.....	223	19	46	0
Hardware Mutual Casualty Co.....	826	219	118	373
Hartford Accident & Indemnity Co.....	1,847	1,197	656	140
Home Accident Insurance Co.....	22,051	8,048	4,037	2,687
Indemnity Insurance Co. of North America.....	2,613	1,020	811	847
Independence Indemnity Co.....	219	50	0	0
Liberty Mutual Ins. Co.....	138	59	49	0
London Guarantee & Accident Co.....	5,018	2,961	1,107	129
Maryland Casualty Co.....	6,024	3,807	420	145
Massachusetts Bonding & Ins. Co.....	3,270	820	365	668
Metropolitan Casualty Insurance Co.....	1,604	771	100	0
National Union Indemnity Co.....	1,573	553	577	2,823
Nebraska Indemnity Co.....	918	210	400	534
New Amsterdam Casualty Co.....	1,469	656	354	553
New York Indemnity Co.....	575	280	22	0

CASUALTY COMPANIES—(Continued)

Name of Company	AUTO PROPERTY DAMAGE		AUTO COLLISION	
	Net Premiums	Net Losses	Net Premiums	Net Losses
Northwestern Casualty & Surety Co.....	\$ 2,730	\$ 436	\$ 721	\$ 0
Ocean Accident & Guarantee Corporation.....	1,799	440	257	0
Royal Indemnity Co.....	372	308	15	0
St. Paul Mercury Indemnity Co.....	699	81	63	0
Security Union Insurance Co.....	40	0	202	0
Southern Casualty Co.....	405	221	409	8
Southern Surety Co.....	2,620	673	209	291
Southwest Mutual Indemnity Corporation.....	2,678	680	63	0
Standard Accident Ins. Co.....	6,091	2,381	1,678	94
Travelers Indemnity Co.....	1,607	231	61	0
Union Indemnity Co.....	17,354	5,972	6,044	4,008
United States Casualty Co.....	584	576	24	0
U. S. Fidelity & Guaranty Co.....	21,673	10,308	6,432	2,687
Western Automobile Casualty Co.....	2,158	767	393	773
Totals.....	\$161,995	\$72,542	\$50,720	\$36,626

CASUALTY COMPANIES Business by Classes in Arkansas for the Year 1927

Name of Company	PROPERTY DAMAGE AND COLLISION OTHER THAN AUTO		SPRINKLER AND WATER DAMAGE	
	Net Premiums	Net Losses	Net Premiums	Net Losses
Aetna Casualty & Surety Co.....	\$1,557	\$ 636	\$7,587	\$1,293
American Employers Ins. Co.....	321	0	0	0
Employers Indemnity Co.....	20	0	0	0
Fidelity Union Casualty Co.....	44	0	0	0
Georgia Casualty Co.....	125	0	0	0
Globe Indemnity Co.....	98	0	0	0
Hartford Accident & Indemnity Co.....	75	50	0	0
Home Accident Ins. Co.....	1,751	110	1,190	0
Indemnity Ins. Co. of North America.....	411	0	0	0
Independence Indemnity Co.....	125	0	0	0
London Guarantee & Accident Co.....	523	248	0	0
Maryland Casualty Co.....	43	9	449	0
Massachusetts Bonding & Ins. Co.....	22	0	0	0
Metropolitan Casualty Ins. Co.....	47	0	35	0
National Union Indemnity Co.....	0	80	0	0
New Amsterdam Casualty Co.....	18	4	0	0
New York Indemnity Co.....	1	0	0	0
Northwestern Casualty & Surety Co.....	40	3	0	0
Ocean Accident & Guarantee Corporation.....	8	0	0	0
Royal Indemnity Co.....	134	0	0	0
Southern Surety Co.....	72	21	0	0
Standard Accident Ins. Co.....	107	6	0	0
Travelers Indemnity Co.....	878	96	0	0
Union Indemnity Co.....	219	80	0	0
U. S. Casualty Co.....	326	0	120	242
U. S. Fidelity & Guaranty Co.....	11	0	0	0
Totals.....	\$6,960	\$1,343	\$9,311	\$1,535

CASUALTY COMPANIES Business by Classes in Arkansas for the Year 1927

Name of Company	AUTO FIRE AND THEFT		CREDIT	
	Net Premiums	Net Losses	Net Premiums	Net Losses
American Credit Indemnity Co.....	\$ 0	0	\$ 6,879	\$ 0
American Indemnity Co.....	2,756	943	0	0
Employers Casualty Co.....	1,447	0	0	0
Hardware Mutual Casualty Co.....	158	617	0	0
National Surety Co.....	0	0	435	437
Nebraska Indemnity Co.....	1,108	3,025	0	0
Security Union Insurance Co.....	26	0	0	0
Southern Casualty Co.....	802	41	0	0
Southern Surety Co.....	0	0	4,412	0
Southwest Mutual Indemnity Co.....	16	39	0	0
Totals.....	\$6,313	\$4,665	\$11,725	\$437

CASUALTY COMPANIES Business by Classes in Arkansas for the Year 1927

Name of Company	AUTOMOBILE		AUTO TORNADO	
	Net Premiums	Net Losses	Net Premiums	Net Losses
American Automobile Ins. Co.....	\$18,057	\$1,735	\$ 0	\$0
Nebraska Indemnity Co.....	0	0	15	0
Totals.....	\$18,057	\$1,735	\$15	\$0

CASUALTY COMPANIES
Business by Classes in Arkansas for the Year 1927

Name of Company	TITLE INSURANCE		CHECK FORGERY	
	Net Premiums	Net Losses	Net Premiums	Net Losses
Little Rock Title Ins. Co.....	\$11,047	\$555	\$.....	\$..
Southern Surety Co.....	7	0	.....	....
Standard Accident Ins. Co.....	0	0	2,366	0
Totals.....	\$11,054	\$555	\$2,366	\$0

ASSESSMENT ASSOCIATIONS
Business in Arkansas for the Year 1927

Name of Association	Assessments Collected	Claims Paid	Total Expense	Number of Certificates Dec. 31, 1927
Arkansas Mutual Burial & B. Association.....	\$ 1,400	\$ 500	\$ 290	\$ 2,010
Buffalo Life Association.....	18,534	13,000	.....	459
Farmers Mutual Life Ins. Company.....	6,702	6,039	1,759	700
Guarantee Fund Life Association.....	104,048	47,500	32,492	2,749
Illinois Bankers Life Association.....	105,773	55,130	20,573	5,102
Inter-State Business Men's Accident Association.....	29,985	29,262	10,747	2,041
Mutual Benefit H. & A. Association.....	180,832	145,973	.....	5,053
National Life Association.....	38,945	27,782	9,338	1,414
Physicians Life Ins. Company.....	181,034	160,817	52,581	2,384
State Mutual Aid Association.....	68,164	23,400	6,272	8,224
Totals.....	\$590,133	\$383,586	\$81,471	\$28,403

ASSESSMENT ASSOCIATIONS
Financial Condition on December 31, 1927

Name of Association	Location	Assets	Liabilities	Surplus
Arkansas Mutual Burial & B. Association.....	Dermott.....	\$ 0	\$ 0	\$ 0
Buffalo Life Association.....	Buffalo.....	755,932	243,791	512,141
Farmers Mutual Life Ins. Company.....	Malvern.....	1,709	1,530	179
Guarantee Fund Life Association.....	Omaha.....	12,303,645	2,681,720	9,624,925
Illinois Bankers Life Association.....	Monmouth.....	6,674,752	422,153	6,252,599
Inter-State Business Men's Accident Association..	Des Moines.....	609,314	211,824	397,490
Mutual Benefit H. & A. Association.....	Omaha.....	1,545,165	1,226,351	318,814
National Life Association.....	Des Moines.....	4,393,218	1,147,177	3,246,041
Physicians Life Ins. Company.....	Little Rock.....	31,666	25,000	6,666
State Mutual Aid Association.....	Little Rock.....	9,936	0	9,936
Totals.....		\$26,328,337	\$5,959,546	\$20,368,791

WHITE FRATERNAL SOCIETIES Financial Condition on December 31, 1927

Name of Society	Location	Assets	Liabilities	Insurance in Force Dec. 31, 1927
Aid Association for Lutherans.....	Appleton.....	\$ 6,797,096	\$ 125,395	\$ 66,018,908
American Insurance Union.....	Columbus.....	5,466,592	1,573,851	165,179,258
Ancient Order United Workmen.....	Little Rock.....	974,929	260,333	12,003,000
Ben Hur, Supreme Tribe of.....	Crawfordsville.....	6,917,712	140,857	65,307,022
Brotherhood of American Yeomen.....	Des Moines.....	14,146,293	12,218,760	163,033,841
Catholic Knights of America.....	St. Louis.....	1,740,619	42,313	13,920,851
Chicago Fraternal Life Association.....	Chicago.....	1,754,400	1,754,400	23,411,788
Commercial Travelers of America.....	Columbus.....	2,223,481	337,900	557,315,000
Degree of Honor, Supreme Lodge.....	St. Paul.....	6,409,266	30,314	43,932,889
Eagles, Fraternal Order.....	Kansas City.....	381,936	45,230	4,212,637
Fraternal Aid Union.....	Lawrence.....	10,293,963	8,971,523	76,154,542
Homesteaders Life Association, The.....	Des Moines.....	1,448,417	1,354,388	21,093,650
Junior Order U. A. Mechanics.....	Pittsburgh.....	3,591,380	102,680	28,358,222
Knights of Columbus.....	New Haven.....	27,003,995	322,447	263,939,055
Knights of Pythias, Insurance Dept.....	Indianapolis.....	22,079,942	20,300,302	120,003,073
Liberty Life Assurance Society.....	Philadelphia.....	673,656	379,149	30,474,600
Loyal American Life Association.....	Chicago.....	1,089,124	43,792	13,532,264
Maccabees, The.....	Detroit.....	37,432,185	37,432,185	209,775,892
Modern Woodmen of America.....	Rock Island.....	50,190,490	3,332,795	1,703,278,000
National Benevolent Society.....	Kansas City.....	17,431	876	254,200
National Fraternal Society of the Deaf.....	Chicago.....	978,831	3,991	5,245,270
National Slovak Society of U. S. A.....	Pittsburgh.....	3,647,317	271,911	32,739,500
Polish National Alliance.....	Chicago.....	13,874,127	361,270	109,649,750
Polish R. C. Union of America.....	Chicago.....	8,449,515	65,067	64,579,197
Practarians, The.....	Dallas.....	7,002,611	69,240	50,019,822
Railway Mail Association.....	Portsmouth.....	345,692	500	77,148,000
Royal Arcanum, Supreme Council.....	Boston.....	23,664,442	787,284	161,011,780
Royal Neighbors of America.....	Rock Island.....	34,294,552	524,268	494,328,690
Security Benefit Association.....	Topeka.....	5,701,956	1,783,428	228,393,648

WHITE FRATERNAL SOCIETIES—(Continued)

Name of Society	Location	Assets	Liabilities	Insurance in Force Dec. 31, 1927
Travelers Protective Association.....	St. Louis.....	\$ 992,877	\$ 274,341	*
Woman's Benefit Association.....	Port Huron.....	24,017,952	343,745	\$ 174,369,368
Woodmen Circle.....	Omaha.....	20,765,718	554,960	130,385,763
Woodmen of the World.....	Omaha.....	84,790,709	1,288,555	602,077,109
W. O. W., Juvenile Branch.....	Omaha.....	650,414	358,120	3,535,844
Totals.....	.....	\$429,810,620	\$95,466,170	\$5,714,682,461

*Accident only.

WHITE FRATERNAL SOCIETIES Business in Arkansas for the Year 1927

Name of Society	Insurance in Force Dec. 31, 1927	Assessments Collected	Claims Paid
Aid Association for Lutherans.....	\$ 83,500	\$ 333	\$ 0
American Insurance Union.....	6,046,914	81,137	70,452
Ancient Order United Workmen.....	12,003,000	349,976	114,812
Bon Hur, Supreme Tribe of.....	1,212,238	32,169	18,649
Brotherhood of American Yeomen.....	339,394	10,371	4,094
Catholic Knights of America.....	1,072,600	28,284	10,250
Chicago Fraternal Life Association.....	28,500	2,265	2,000
Commercial Travelers of America.....	6,700,000	16,014	10,109
Degree of Honor, Supreme Lodge.....	1,357,956	30,160	13,242
Bagles, Fraternal Order.....	83,000	2,036	1,000
Fraternal Aid Union.....	1,736,644	50,928	36,708
Homesteaders Life Association.....	319,000	7,547	2,900
Junior Order U. A. Mechanics.....	5,971	205	0
Knights of Columbus.....	549,514	6,833	0
Knights of Pythias, Insurance Dept.....	2,364,940	62,893	52,781
Liberty Life Assurance Society.....	193,500	6,320	4,500
Loyal American Life Association.....	74,750	1,794	1,000
Maccabees, The.....	1,507,953	54,204	27,981
Modern Woodmen of America.....	18,517,000	288,575	163,816
National Benevolent Society.....	41,650	2,610	3,043
National Fraternal Society of the Deaf.....	70,613	1,736	860
National Slovak Society of U. S. A.....	58,000	1,420	920
Polish National Alliance.....	67,500	1,555	1,890
Polish R. C. Union of America.....	83,098	1,648	750
Praetorians, The.....	361,368	7,882	0
Railway Mail Association.....	828,000	1,966	1,046
Royal Arcanum, Supreme Council.....	460,500	17,838	22,500
Royal Neighbors of America.....	5,683,500	95,456	40,500
Security Benefit Association.....	3,149,146	62,344	28,255

WHITE FRATERNAL SOCIETIES—(Continued)

Name of Society	Insurance in Force Dec. 31, 1927	Assessments Collected	Claims Paid
Travelers Protective Association.....	\$ 2,531,581	\$ 16,093	\$ 9,632
Woman's Benefit Association.....	6,677,496	48,153	17,400
Woodmen Circle.....	27,459,966	126,567	79,154
Woodmen of the World.....	65,793	526,471	367,704
W. O. W. Juvenile Branch.....		1,131	0
Totals.....	\$101,794,615	\$1,944,914	\$1,107,948

* Accident only.

NEGRO FRATERNAL SOCIETIES
Financial Condition on December 31, 1927

Name of Society	Location	Assets	Liabilities	Insurance in Force Dec. 31, 1927
American Woodmen.....	Denver.....	\$1,785,992	\$ 58,863	\$26,676,300
American Workmen.....	Washington.....	601,350	9,685	4,555,530
Eastern Star Benefit Association.....	Pine Bluff.....	40,363	10,764	3,018,222
Grand Court of Arkansas, Order of Calanthe.....	Little Rock.....	59,385	9,550	2,326,090
Great Southern Fraternal Union.....	Little Rock.....	8,141	705	270,450
Household of Ruth.....	Little Rock.....	8,770	3,725	1,756,400
Imperial Council of Jugamos.....	Forrest City.....	53,175	0	1,266,410
Independent Order of Immaculates.....	Forrest City.....	1,123	565	230,650
Knights and Daughters of Tabor.....	Little Rock.....	95,941	90,230	1,990,432
Knights of the Guiding Star of the East.....	Morrilton.....	6,485	1,844	165,175
Knights of Pythias (Colored).....	Little Rock.....	101,720	42,640	1,983,708
Masonic Benefit Association.....	Prescott.....	210,864	15,100	5,280,720
Modern Order of Magians.....	Camden.....	18,028	1,800	650,750
National Benefit Society.....	Helena.....	360	0	156,100
National Order Mosaic Templars.....	Little Rock.....	805,825	268,137	20,600,860
Odd Fellows Benefit Association.....	Yarianna.....	21,497	34,752	402,350
Pioneer Mutual Aid Society.....	Mound Bayou.....	9,134	225	0
Royal Arch Benefit Association.....	Wynne.....	17,617	100	153,200
Royal Circle of Friends.....	Forrest City.....	155,683	170,970	1,262,382
Supreme Circle of United Links.....	Pine Bluff.....	2,117	0	.....
United Brothers of Friendship.....	Texarkana.....	195	14,570	413,000
United Friends of America.....	Little Rock.....	43,123	2,522	957,680
United Order Good Samaritan.....	Little Rock.....	39,536	100	1,876,550
Woodmen of Union.....	Hot Springs.....	617,865	2,732	18,619,391
Totals.....		\$4,704,289	\$739,639	\$94,612,350

NEGRO FRATERNAL SOCIETIES Business in Arkansas for the Year 1927

Name of Society	Assessments Collected	Claims Paid	Solvency Valuation Dec. 31, 1926	Insurance in Force
American Woodmen.....	\$ 6,150	\$ 4,406	\$101.99	\$ 283,500
American Workmen.....	21,339	5,276	104.53	470,550
Eastern Star Benefit Association.....	85,713	60,416	90.95	3,018,222
Grand Court Order of Calanthe.....	70,393	54,578	84.17	2,326,090
Great Southern Fraternal Union.....	18,621	4,084	78.07	270,450
Household of Ruth.....	38,679	32,098	78.69	1,756,400
Imperial Council of Jugamos.....	27,225	20,551	115.24	996,210
Independent Order of Immaculates.....	6,131	4,364	.....	230,650
Knights and Daughters of Taber.....	86,488	68,384	.....	1,990,432
Knights of the Guiding Star of the East.....	4,888	2,781	82.87	165,175
Knights of Pythias (Colored).....	81,018	53,258	82.71	1,983,708
Masonic Benefit Association.....	140,198	98,491	79.40	5,280,720
Modern Order of Magians.....	7,746	2,050	122.00	375,000
National Benefit Society.....	2,571	800	112.65	156,100
National Order Masonic Templars.....	64,468	77,788	91.06	4,034,770
Odd Fellows Benefit Association.....	23,285	17,615	90.03	402,350
Pioneer Mutual Aid Society.....	0	0	.....	0
Royal Arch Benefit Association.....	4,080	2,650	100.00	153,200
Royal Circle of Friends.....	145,470	100,286	105.39	1,262,382
Supreme Circle of United Links.....	2,885	6	.....	.....
United Brothers of Friendship.....	15,606	9,300	96.88	413,000
United Friends of America.....	52,297	21,404	77.05	957,680
United Order Good Samaritans.....	46,800	16,326	71.56	1,876,550
Woodmen of Union.....	204,284	117,458	100.12	7,002,860
Totals.....	\$1,156,335	\$774,370	.....	\$85,405,999