

STATE OF ARKANSAS INSURANCE DEPARTMENT

Report for 1929

(Business of 1928)

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 1928 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.

STATE OF ARKANSAS TREASURY DEPARTMENT

January 1, 1924

January 1, 1924

January 1, 1924

January 1, 1924

January 1, 1924

January 1, 1924

January 1, 1924

January 1, 1924

January 1, 1924

Little Rock, Arkansas,
May 15, 1929.

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

Honored Governor:

In compliance with law, and as Commissioner of the Department of Insurance and State Fire Marshal, I submit to you herewith the forty-eighth annual report of this department, for the year 1928.

This report covers the business for the fiscal year 1928, ending December 31st thereof.

This department has undertaken to follow the law in the management of all matters under its supervision, and we desire to especially thank you for the splendid assistance and co-operation which you have given us in all matters pertaining to the department.

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 "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 schools 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).....	143
Fire and Marine, Stock Companies (re-insurance).....	38
Fire, Mutual Companies.....	12
Fire, Reciprocal Companies.....	19
Casualty, Reciprocal Companies.....	9
Farmers Mutual Aid Associations.....	11
Life, Legal Reserve.....	112
Life, Stipulated Premium Plan.....	8
Casualty, Fidelity and Surety.....	76
Mutual Assessment.....	6
Fraternal, White.....	31
Fraternal, Colored.....	22
Total.....	487

New Arkansas Companies

Golden Rule Life Insurance Company, Little Rock, Arkansas, is a conversion of the State Mutual Aid Association to a legal reserve mutual life insurance company, January 7, 1929.

Lincoln Security Life Insurance Company, Little Rock, Arkansas, organized November 17, 1928.

Companies of Other States Admitted

FIRE

Albany Insurance Company, New York, N. Y., admitted March 1, 1929.
American & Foreign Insurance Company, New York, N. Y., admitted February 6, 1929.

American Constitution Fire Assurance Company, New York, N. Y., admitted April 27, 1929.

American Fire and Marine Insurance Company, Galveston, Texas, admitted September 17, 1928.

American Home Fire Assurance Company, New York, N. Y., admitted April 27, 1929.

Anchor Insurance Company, Providence, R. I., admitted April 2, 1929.
Brooklyn Fire Insurance Company, New York, N. Y., admitted October 16, 1928.

Columbian National Fire Insurance Company, Lansing, Mich., admitted September 7, 1928.

Cosmopolitan Fire Insurance Company, New York, N. Y., admitted December 11, 1928.

Fidelity & Guaranty Fire Corporation, Baltimore, Md., admitted March 18, 1929.

Georgia Home Insurance Company, Columbus, Ga., admitted April 11, 1929.

Great States Insurance Company, Dallas, Texas, admitted April 2nd, 1929.

Guaranty Fire Insurance Company, Providence, R. I., admitted January 1, 1929.

Halifax Fire Insurance Company, Halifax, N. S., admitted July 11, 1928.

Lion Fire Insurance Company, New York, N. Y., admitted September 7, 1928.

Merchants & Manufacturers Fire Insurance Company, Newark, N. J., admitted October 16, 1928.

New York Fire Insurance Company, New York, N. Y., admitted July 10, 1928.

Occidental Insurance Company, San Francisco, Calif., admitted May 14, 1928.

Potomac Insurance Company, Washington, D. C., admitted June 9, 1928.

Rochester American Insurance Company, New York, N. Y., admitted July 2, 1928.

Stuyvesant Insurance Company, New York, N. Y., admitted February 8, 1929.

Sussex Fire Insurance Company, Newark, N. J., admitted April 15, 1929.

Sylvania Insurance Company, Philadelphia, Pa., admitted January 22, 1929.

Triangle Fire Insurance Company, Pittsburg, Pa., admitted November 8, 1928.

Twin City Fire Insurance Company, Minneapolis, Minn., admitted April 25, 1929.

Underwriters Reinsurance Company, Atlantic City, N. J., admitted November 5, 1928.

United Mutual Fire Insurance Company, Boston, Mass., admitted June 1, 1928.

LIFE

American Life Insurance Company, Denver, Colo., admitted May 28, 1928.

American Life Insurance Company, Detroit, Mich., admitted September 27, 1928.

American Savings Life Insurance Company, Kansas City, Mo., admitted December 6, 1928.

Atlantic Life Insurance Company, Richmond, Va., admitted February 11, 1929.

Detroit Life Insurance Company, Detroit, Mich., admitted April 11, 1929.

Monarch Life Insurance Company, Springfield, Mass., admitted March 1, 1929.

National Life Company, Des Moines, Iowa, admitted March 1, 1929.

Northern States Life Insurance Company, Hammond, Ind., admitted December 22, 1928.

Service Life Insurance Company, Lincoln, Neb., admitted April 8, 1929.

STIPULATED PREMIUM COMPANIES

Springfield Life Insurance Company, Springfield, Mo., admitted March 15, 1929.

MISCELLANEOUS CASUALTY, FIDELITY AND SURETY COMPANIES

Alliance Casualty Company, Philadelphia, Pa., admitted March 1, 1929.

American Mutual Liability Insurance Company, Boston, Mass., admitted November 14, 1928. (Miscellaneous casualty only.)

Commonwealth Casualty Company, Philadelphia, Pa., admitted March 18, 1929 (miscellaneous casualty only).

Equitable Casualty & Surety Company, New York, N. Y., admitted April 11, 1929.

Liberty Insurance Company, Dayton, Ohio, admitted October 27, 1928 (miscellaneous casualty and automobile).

Lloyds Plate Glass Insurance Company, name changed to Lloyds Casualty Company, February 13, 1929.

Ohio Casualty Insurance Company, Hamilton, Ohio, admitted May 24, 1928 (miscellaneous casualty and automobile).

Pennsylvania Surety Corporation, Pittsburgh, Pa., admitted July 7, 1928.

Southern Surety Company of New York, New York, N. Y., admitted August 8, 1928.

Universal Casualty Company, Dallas, Texas, admitted October 16, 1928.

Changes, Withdrawals, Etc.

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

FIRE

Bankers Fire Insurance Company, Durham, N. C., withdrew June 30, 1928.

Commonwealth Fire & Marine Insurance Company, Kansas City, Kansas, withdrew December 1, 1928.

Equity Fire Insurance Company, Kansas City, Mo., withdrew March 1, 1929.

Farmers Tri-County Mutual Fire Association, Paragould, Ark., name changed January 10, 1929, to Farmers Home Mutual Fire Insurance Company.

World Auxiliary Insurance Corporation, Ltd., London, withdrew January 15, 1929.

LIFE

International Life Insurance Company, St. Louis, Mo., receivership. Policies reinsured by Missouri State Life Insurance Company, August 25, 1928.

Louisiana State Life Insurance Company, Shreveport, La. Policies reinsured by Great Southern Life Insurance Company, Houston, Texas, March 5, 1929.

Merchants Life Insurance Company, Des Moines, Iowa. Policies reinsured by Lincoln National Life Insurance Company, Fort Wayne, Ind.

National Life Company, Des Moines, Iowa, is a conversion of the National Life Association to a legal reserve mutual company February 4, 1929.

Ohio National Life Insurance Company, Cincinnati, Ohio, withdrew March 1, 1929.

Old Colony Life Insurance Company, Chicago, Ill. Court proceedings against this company by Commissioner of Insurance of Illinois. License in Arkansas not renewed March 1, 1929.

Royal Union Life Insurance Company, Des Moines, Iowa., withdrew March 1, 1929.

United Security Life & Accident Insurance Company, Little Rock, Ark. Policies reinsured by Pyramid Life Insurance Company, May, 25, 1928.

STIPULATED PREMIUM PLAN

Commercial Life Insurance Company, Kansas City, Mo., withdrew August 25, 1928.

Liberty Life Insurance Company, Muskogee, Okla., merged with Springfield Life Insurance Company, Springfield, Mo., April 3, 1929.

MISCELLANEOUS CASUALTY

Lloyds Plate Glass Insurance Company, name changed to Lloyds Casualty Company, February 13, 1929.

Nebraska Indemnity Company, Omaha, Neb., withdrew January 1, 1929.

Pennsylvania Surety Corporation, Pittsburgh, took over Republic Casualty Company, July 7, 1928.

Southern Surety Company, Des Moines, Iowa. Assets transferred, liabilities assumed and business reinsured by Southern Surety Company of New York, N. Y., July 27, 1928. Last named company admitted to Arkansas August 8, 1928.

ASSESSMENT ASSOCIATIONS

National Life Association, Des Moines, Iowa. Amended articles filed converting to legal reserve mutual life insurance company as National Life Company, Des Moines, Iowa, February 4, 1929.

State Mutual Aid Association, Little Rock, Ark. Amended articles filed converting to a legal reserve, mutual life insurance company as Golden Rule Life Insurance Company, January 7, 1929.

WHITE FRATERNALS

Eagles, Fraternal Order of, Grand Aerie, Kansas City, Mo., withdrew April 1, 1929.

NEGRO FRATERNALS

Knights & Daughters of Tabor, Little Rock, Ark. Found insolvent, referred to Attorney General March 19th, 1929.

Odd Fellows Benefit Association, Marianna, Ark. Asked for receiver to liquidate its insurance business (February 24, 1929). Being wound up. Pioneer Mutual Aid Society, Mound Bayou, Miss. Not relicensed April 1, 1929.

United Brothers of Friendship & S. M. T., Texarkana and Little Rock, Ark. Not relicensed April 1, 1929.

Examinations

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

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

Home Fire Insurance Company, Little Rock, Ark.

Home Life Insurance Company, Little Rock, Ark.

Home Accident Insurance Company, Little Rock, Ark.

Lumber Underwriters, Little Rock, Ark.

Old Safety National Insurance Company, Helena, Ark.

Imperial Council of Jugamos, Forrest City, Ark.

Knights of Pythias (colored), Little Rock, Ark.

Masonic Benefit Association, Pine Bluff, Ark.

Mosaic Templars of America, Little Rock, Ark.

National Benefit Society, Helena, Ark.

Old American Insurance Company, Little Rock, Ark.

Participated in Convention Examination of:

Guarantee Fund Life Association, Omaha, Nebraska.

National Benefit Life Insurance Company, Washington, D. C.

Southern Insurance Company, Nashville, Tenn.

Financial Statement

RECEIPTS OF THE DEPARTMENT DURING 1928

2% Premium taxes paid by foreign companies.....	\$547,841.94
5% taxes.....	411.52
Fees, all sources.....	48,383.15
Franchise Taxes (paid State Treasurer).....	59,200.00
Total receipts.....	\$655,836.61

DISBURSEMENTS DURING 1928

From maintenance appropriation.....	\$ 3,047.52
From salaries appropriation.....	18,800.00
Total disbursements.....	\$ 21,847.52
Excess of receipts above disbursements.....	\$633,989.09

State of Arkansas
DEPARTMENT OF INSURANCE COMMISSIONER AND
STATE FIRE MARSHAL

Certificate

HON. J. OSCAR HUMPHREY,
Auditor of State,
Little Rock, Arkansas.

Dear Sir:

In accordance with the provisions of Section 12, Act 491, of 1921, I hereby certify to you the names of the cities and towns of this state which 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 1928, in said cities and towns; also the amount of taxes collected on said premiums at 2%, and one-half of said tax, the said fund amounting to \$55,200.16, and the amount appropriated and available for the payment thereof being \$50,000.00, the said fund is apportioned on the basis of 90.58% to said cities and towns, as follows, to-wit:

Name of City or Town	Premiums Collected	Tax at 2%	One-half of 2% Tax	90.58%
Arkansas City.....	\$ 11,820.00	\$ 236.40	\$ 118.20	\$ 107.06
Ashdown.....	26,718.00	534.36	267.18	242.01
Augusta.....	18,398.00	367.96	183.98	166.64
Batesville.....	66,720.00	1,334.40	667.20	604.34
Bentonville.....	33,598.00	671.96	335.98	304.33
Blytheville.....	181,622.00	3,632.44	1,816.22	1,645.13
Brinkley.....	29,960.00	599.20	299.60	271.37
Camden.....	116,416.00	2,328.32	1,164.16	1,054.49
Cha leston.....	11,341.00	226.82	113.41	102.72
Clarendon.....	18,804.00	316.08	158.04	143.15
Clarksville.....	35,752.00	715.04	357.52	323.84
Conway.....	70,416.00	1,408.32	704.16	637.82
Dardanelle.....	20,731.00	414.62	207.31	187.78
DeQueen.....	30,052.00	601.04	300.52	272.21
Dermott.....	37,587.00	751.74	375.87	340.46
DeWitt.....	22,622.00	452.44	226.22	204.91
Dumas.....	20,140.00	402.80	201.40	182.42
El Dorado.....	208,302.00	4,166.04	2,083.02	1,886.79
England.....	32,006.00	640.12	320.06	289.91
Eudora.....	27,705.00	554.10	277.05	250.95
Eureka Springs.....	20,863.00	417.26	208.63	188.97
Fayetteville.....	128,148.00	2,562.96	1,281.48	1,160.76
Fordyce.....	32,681.00	653.62	326.81	296.02
Forrest City.....	78,138.00	1,562.76	781.38	707.77
Fort Smith.....	409,464.00	8,049.29	4,024.64	3,645.51
Gurdon.....	14,561.00	291.26	145.61	131.89
Hamburg.....	22,577.00	451.54	225.77	204.50

Name of City or Town	Premiums Collected	Tax at 2%	One-half of 2% Tax	90.58%
Harrison.....	\$ 45,354.00	\$ 907.08	\$ 453.54	\$ 410.81
Heber Springs.....	17,465.00	349.30	174.65	152.19
Helena.....	241,326.00	4,826.52	2,413.26	2,185.93
Hope.....	74,727.00	1,494.54	747.27	676.87
Hot Springs.....	338,638.00	6,776.76	3,388.38	3,069.19
Jonesboro.....	173,750.00	3,475.00	1,737.50	1,573.82
Lake Village.....	34,692.00	693.84	346.92	314.24
Little Rock.....	1,147,496.00	22,949.92	11,474.96	10,394.01
Lonoke.....	15,097.00	301.94	150.97	136.74
Luxora.....	5,508.00	110.12	55.06	49.87
McGehee.....	43,043.00	860.96	430.43	389.88
Magnolia.....	47,323.00	946.46	473.23	428.65
Malvern.....	54,343.00	1,086.86	543.43	492.23
Marianna.....	83,393.00	1,657.86	833.93	755.37
Mena.....	50,393.00	1,007.66	503.83	456.36
Monticello.....	41,604.00	832.08	416.04	376.84
Morrilton.....	52,933.00	1,058.66	529.33	479.48
Newport.....	73,874.00	1,477.48	738.74	669.15
North Little Rock.....	76,026.00	1,520.52	760.26	688.84
Paragould.....	66,926.00	1,338.52	669.26	606.21
Piggott.....	16,514.00	330.28	165.14	149.58
Pine Bluff.....	375,843.00	7,516.86	3,758.43	3,404.39
Prescott.....	42,650.00	853.00	426.50	366.32
Rogers.....	46,239.00	964.78	482.39	436.94
Russellville.....	56,829.00	1,176.58	588.29	532.87
Searcy.....	59,906.00	1,198.12	599.05	542.62
Siloam Springs.....	35,869.00	717.38	358.69	324.90
Smackover.....	6,810.00	136.20	68.10	61.68
Springdale.....	34,432.00	683.64	344.32	311.88
Stuttgart.....	80,511.00	1,610.22	805.11	729.26
Texarkana.....	183,988.00	3,679.76	1,839.88	1,666.56
Van Buren.....	26,768.00	535.36	267.68	242.46
Warren.....	69,344.00	1,386.88	693.44	626.11
West Helena.....	28,434.00	568.68	284.34	257.55
Wynne.....	50,638.00	1,012.76	506.38	458.68
Totals.....	\$5,520,016.00	\$110,400.32	\$55,200.16	\$50,000.00

And I do certify.

Witness my hand and seal of this Department, this, the 10th day of April, A. D. 1929.

J. S. MALONEY,

Insurance Commissioner and State Fire Marshal.

By Tom Edwards, Assistant Commissioner.

Received of J. S. Maloney, Insurance Commissioner and State Fire Marshal of the State of Arkansas, a copy of above instrument this 10th day of April, 1929.

J. OSCAR HUMPHREY,

Auditor of State.

RALPH KOONCE,

State Treasurer.

STOCK FIRE INSURANCE COMPANIES—(Direct Writing)
Showing Financial Condition on December 31, 1928

Name of Company	Assets	Liabilities	Capital	Surplus
Actna	\$ 59,665,903	\$ 34,723,863	\$ 7,500,000	\$ 17,442,040
Agricultural	15,072,985	8,897,021	2,000,000	4,175,964
Alliance	8,919,168	4,470,694	1,000,000	3,448,474
American Alliance	9,199,792	2,166,878	2,000,000	5,032,914
American Automobile	1,883,485	941,323	500,000	442,162
American Central	8,480,135	4,741,360	1,000,000	2,738,775
American Druggist	1,907,729	309,219	500,000	1,098,510
American Equitable	10,099,162	4,994,266	2,000,000	3,104,896
American F. & M.	1,412,416	235,006	600,000	577,410
American	32,637,447	18,550,195	5,000,000	9,087,252
Atlas	7,141,015	4,751,107	500,000*	1,689,908
Automobile	23,675,779	11,673,943	5,000,000	7,001,836
Bankers and Shippers	6,475,562	3,444,466	1,000,000	2,031,096
Bankers	345,441	119,062	200,800	25,579
Brooklyn	5,762,813	3,262,813	1,000,000	1,500,000
Caledonian	4,688,344	3,147,956	200,000*	1,340,388
California	5,226,803	2,855,474	1,000,000	1,371,329
Camden	13,502,577	6,690,339	2,000,000	4,812,238
Carolina	2,298,408	1,075,919	500,000	722,489
Central States	713,046	5,000	400,000	308,046
Citizens	1,288,938	643,436	200,000	445,502
City of New York	7,227,595	3,634,962	1,000,000	2,542,633
Columbia	3,078,867	1,173,810	400,000	1,505,057
Columbian National	1,790,708	944,784	650,000	195,924
Commercial Union Assurance	15,549,924	9,506,976	802,000*	5,240,948
Commercial Union Fire	3,337,378	1,518,514	1,000,000	818,864
Concordia	5,359,804	2,486,092	1,000,000	1,873,712
Connecticut	19,093,304	9,902,800	2,000,000	7,190,504

* Deposit capital.

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

Name of Company	Assets	Liabilities	Capital	Surplus
Continental	\$ 91,655,480	\$ 39,545,820	\$ 15,000,000	\$ 37,109,650
Detroit F. & M.	4,526,195	2,164,687	1,000,000	1,361,508
Dixie	1,722,910	480,153	500,000	742,757
East and West	3,019,581	778,267	1,000,000	1,241,314
Employers	3,906,992	2,136,522	1,000,000	770,470
Equitable F. & M.	6,336,264	2,144,425	1,000,000	3,191,839
Equity	945,047	223,948	200,000	521,099
Export	3,465,481	842,659	600,000	2,032,822
Federal	13,704,109	6,074,307	1,500,000	6,129,802
Federal Union	2,385,746	838,080	1,000,000	547,666
Fidelity-Phoenix	72,865,030	33,336,941	10,000,000	29,528,089
Fidelity Union	1,647,204	776,481	500,000	370,723
Fire Association	31,318,410	13,950,090	5,500,000	11,868,320
Firemen's Fund	34,403,956	20,741,017	5,000,000	8,662,939
Firemen's	56,065,676	19,562,550	13,500,000	23,003,126
Franklin	12,946,433	7,871,491	1,000,000	4,074,942
General Exchange	13,693,919	8,452,379	1,000,000	4,241,540
Girard F. & M.	6,036,606	2,834,467	1,000,000	2,202,139
Glens Falls	21,527,957	11,931,445	4,000,000	5,596,512
Globe and Rutgers	98,190,644	53,937,737	7,000,000	37,252,917
Great American	67,194,853	24,465,534	15,000,000	27,729,319
Halfax	1,945,355	408,361	350,000	1,186,994
Harmonia	4,031,013	1,093,718	1,000,000	1,937,295
Hartford	92,621,326	54,575,239	10,000,000	28,046,087
Home (of Arkansas)	2,726,143	1,504,608	750,000	471,535
Home F. & M.	6,404,082	3,191,746	1,000,000	2,212,336
Home of New York	102,797,291	54,977,512	18,000,000	29,819,779
Homestead	1,535,396	601,655	500,000	433,741
Hudson	4,340,289	2,671,780	500,000	1,168,509
Imperial Assurance	3,892,942	1,461,804	500,000	1,931,138

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

Name of Company	Assets	Liabilities	Capital	Surplus
Indemnity Mutual Marine.....	\$ 1,388,613	\$ 569,113	\$ 300,000*	\$ 519,500
Insurance Co. of N. A.....	86,029,362	40,279,334	10,000,000	35,750,028
Insurance Co. of State of Penn.....	7,896,724	3,765,657	1,000,000	3,131,067
LaSalle	1,884,450	476,461	500,000	907,989
Liverpool & London & Globe.....	19,449,768	13,786,495	500,000*	5,163,273
London & Lancashire.....	9,310,805	5,026,966	410,000*	3,873,839
Mechanics & Traders	4,568,297	2,263,390	300,000	2,004,907
Mechanics	4,881,357	2,770,413	600,000	1,510,944
Mercantile	6,971,051	3,735,158	1,000,000	2,235,893
Merchants	3,152,733	1,501,698	1,000,000	651,035
Merchants & Mfrs.....	5,774,475	3,274,475	1,000,000	1,500,000
Mercury	2,924,220	1,609,012	600,000	2,000,000
Milwaukee Mechanics.....	12,792,945	7,243,099	2,000,000	3,549,846
National Ben Franklin.....	5,021,040	2,502,743	1,000,000	1,518,297
National	46,402,714	26,805,114	3,000,000	16,597,600
National Liberty.....	42,533,162	11,951,566	10,000,000	20,581,596
National Security.....	2,460,039	589,614	1,000,000	870,425
National Union.....	20,252,856	13,456,710	4,000,000	2,796,146
Newark	9,265,795	4,836,762	1,500,000	2,928,963
New Brunswick.....	4,254,963	1,705,671	1,000,000	1,549,292
New England.....	1,297,787	286,178	300,000	711,609
New Hampshire.....	16,486,770	6,760,092	2,500,000	7,226,678
New York Fire.....	2,922,000	1,127,051	1,000,000	794,949
New York Underwriters.....	6,551,262	929,916	2,000,000	3,621,346
Niagra	28,374,879	13,369,896	5,000,000	10,004,983
North British & Mercantile.....	16,635,089	10,641,110	400,000*	5,593,979
North River.....	25,772,401	11,924,198	2,000,000	11,848,903
Occidental	3,225,279	310,865	1,000,000	1,914,414
Orient	7,831,760	3,879,677	1,000,000	2,952,083
Palatine	4,522,448	2,385,241	210,000*	1,927,207

*Deposit capital.

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

Name of Company	Assets	Liabilities	Capital	Surplus
Patriotic	\$ 1,954,323	\$ 1,053,472	\$ 200,000	\$ 700,851
Pennsylvania	16,885,554	9,484,879	1,000,000	6,400,675
Philadelphia F. & M.	4,894,148	2,344,954	1,000,000	1,549,194
Phoenix Assurance	8,903,975	5,603,453	400,000*	2,900,522
Phoenix Insurance	44,180,588	17,059,816	6,000,000	21,120,772
Potonac	3,541,576	1,871,999	500,000	1,169,577
Providence-Washington	22,486,317	6,905,906	3,000,000	12,580,411
Queen	24,414,423	11,478,915	5,000,000	7,735,508
Reliance	2,947,608	1,422,770	1,000,000	524,838
Rhode Island	6,872,521	3,551,555	1,500,000	1,820,966
Rochester American	2,677,378	107,553	1,000,000	1,569,825
Royal Exchange Assurance	5,415,299	3,461,426	400,000*	1,553,873
Royal Insurance	25,289,139	16,012,501	400,000*	8,876,638
Scottish Union & National	8,922,953	5,755,680	200,000*	2,967,273
Sea	3,070,042	1,847,527	200,000*	1,022,515
Security	13,515,926	7,140,708	2,000,000	4,375,218
Sentinel	1,574,727	282,757	500,000	791,970
Southern Home	1,845,423	830,716	750,000	264,707
Springfield F. & M.	37,023,868	20,007,337	4,500,000	12,516,531
Standard Federal	993,619	493,619	350,000	150,000
Standard Marine	4,155,193	1,348,508	200,000*	2,606,685
Star	5,137,024	2,489,069	1,000,000	1,647,955
St. Paul F. & M.	32,524,437	17,025,395	4,000,000	11,499,042
Sun	8,340,205	5,604,150	400,000*	2,336,055
Superior	4,837,239	2,492,228	1,000,000	1,345,011
Svea	3,216,547	2,035,486	200,000*	981,061
Thames & Mersey	1,478,912	579,078	200,000*	699,834
Tokio Marine & Fire	10,841,544	3,306,308	500,000*	7,035,236
Travelers	14,598,363	10,182,043	2,000,000	2,416,320
Triangle	390,106	107,348	100,000	182,758

* Deposit capital.

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

Name of Company	Assets	Liabilities	Capital	Surplus
Trinity	\$ 2,100,031	\$ 403,616	\$ 1,000,000	\$ 696,415
Union Assurance	3,233,494	1,916,851	363,000*	953,643
Union Insurance	3,762,714	1,315,972	400,000*	2,046,742
Union Marine	1,193,632	391,217	200,000*	602,415
United Firemen's	3,588,331	1,932,775	400,000	1,255,556
United States	38,570,144	18,524,501	4,000,000	16,045,643
U. S. Merchants & Shippers	6,871,180	3,994,965	1,000,000	1,876,215
Universal Automobile	1,514,803	686,975	500,000	327,828
Victory	2,745,367	1,240,094	1,000,000	505,273
Westchester	18,126,112	10,192,970	2,000,000	5,933,142
Western Assurance	5,897,270	3,373,575	400,000*	2,123,695
World F. & M.	3,314,193	1,445,966	1,000,000	866,227

* Deposit capital.

STOCK FIRE INSURANCE COMPANIES—(Direct Writing)
Business in Arkansas for the Year Ending December 31, 1928

Name of Company	Location	Net Risks	Net Premiums	Net Losses
Aetna	Hartford.....	\$ 38,293,961	\$ 343,273	\$ 248,591
Agricultural	Watertown.....	4,184,200	40,026	21,186
Alliance	Philadelphia.....	1,270,413	11,672	9,431
American Alliance.....	New York.....	2,102,152	17,683	3,943
American Automobile.....	St. Louis.....	513,200	11,291	1,453
American Central.....	St. Louis.....	4,846,544	56,545	33,364
American Druggist.....	Cincinnati.....	424,250	6,074	1,618
American Equitable.....	New York.....	336,944	6,742	8,941
American Fire & Marine.....	Galveston.....	494,352	3,245	.....
American	Newark.....	25,819,541	263,367	223,753
Atlas Assurance.....	London.....	8,601,476	69,870	22,935
Automobile	Hartford.....	11,585,637	124,554	67,890
Bankers & Shippers.....	New York.....	5,201,181	61,777	32,463
Bankers	Durham.....	—44,900	521	9,971
Brooklyn	Brooklyn.....	250,808	2,945	.....
Caledonian	Hartford.....	154,506	1,091	2,234
California	San Francisco.....	76,402	533	1,132
Camden	Camden.....	6,178,985	54,039	31,041
Carolina	Wilmington.....	9,249,852	96,270	49,379
Central States.....	Wichita.....	.....	.....	.....
Citizens	St. Louis.....	5,097,451	52,988	15,490
City of New York.....	New York.....	6,596,029	87,090	45,957
Columbia	Jersey City.....	1,047,993	9,863	11,737
Columbian National.....	Lansing.....	66,800	345	.....
Commercial Union Assurance.....	London.....	9,311,623	98,349	63,126
Commercial Union Fire.....	New York.....	2,550,086	23,471	11,165
Concordia	Milwaukee.....	322,457	1,187	6,814
Connecticut	Hartford.....	7,259,653	57,867	31,134
Continental	New York.....	16,620,941	200,958	95,829

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

Name of Company	Location	Net Risks \$	Net Premiums \$	Net Losses \$
Detroit Fire and Marine.....	Detroit.....	5,667,914	46,583	20,330
Dixie	Greensboro.....	1,528,697	14,632	4,795
East & West.....	New Haven.....	987,933	4,939	1,464
Employers	Boston.....	217,780	2,916	1,131
Equitable Fire & Marine.....	Providence.....	4,010,045	45,750	22,069
Equity	Kansas City.....	197,400	2,068	.....
Export	New York.....	1,473,621	18,006	.....
Federal	Jersey City.....	10,036,540	38,029	14,501
Federal Union.....	Chicago.....	565,138	5,712	4,012
Fidelity-Phoenix.....	New York.....	22,350,766	182,465	91,279
Fidelity Union.....	Dallas.....	38,800	358	678
Fire Association.....	Philadelphia.....	11,408,043	133,021	55,215
Fireman's Fund.....	San Francisco.....	6,405,918	93,884	41,296
Fireman's	Newark.....	46,986,376	493,675	345,649
Franklin	Philadelphia.....	9,514,170	95,648	67,833
General Exchange.....	New York.....	5,612,650	112,256	57,668
Glard Fire & Marine.....	Philadelphia.....	14,264,233	170,002	139,178
Glens Falls.....	Glens Falls.....	12,170,175	89,366	48,998
Globe & Rutgers	New York.....	14,815,066	194,370	103,978
Great American.....	New York.....	30,002,012	218,222	82,527
Halifax Fire	Halifax.....	195,150	2,994	.....
Harmonia Fire.....	New York.....	2,835,542	28,106	21,512
Hartford Fire.....	Hartford.....	42,759,944	365,801	183,005
Home Fire.....	Little Rock.....	48,161,573	487,592	235,803
Home Fire & Marine.....	San Francisco.....	1,480,758	17,870	9,521
Home	New York.....	58,540,767	674,281	364,581
Homestead Fire.....	Baltimore.....	4,926,063	34,433	12,246
Hudson	New York.....	2,247,319	18,756	5,066
Imperial Assurance.....	London.....	1,321,384	12,436	4,974
Indemnity Mutual Marine.....	London.....	204,624	2,042	765

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

Name of Company	Location	Net Risks	Net Premiums	Net Losses
Insurance Co. of N. A.....	Philadelphia.....	\$ 18,379,587	\$ 127,501	\$ 91,178
Insurance Co. of State of Penn.....	Philadelphia.....	2,310,518	28,715	23,948
LaSalle Fire.....	New Orleans.....	1,627,822	39,600	10,838
Liverpool & London & Globe.....	Liverpool.....	9,148,301	91,390	64,199
London & Lancashire.....	Hartford.....	4,401,660	51,569	28,508
Mechanics & Traders.....	New Orleans.....	1,624,723	16,142	19,354
Mechanics.....	Philadelphia.....	10,362,288	121,675	74,706
Mercantile.....	New York.....	1,104,638	11,726	6,375
Merchants.....	Providence.....	2,614,517	26,759	16,187
Merchants & Manufacturers.....	Newark.....	163,525	1,447	.....
Mercury.....	St. Paul.....	620,244	6,808	1,406
Milwaukee Mechanics.....	Milwaukee.....	5,504,767	54,857	43,159
National Ben Franklin.....	Newark.....	494,328	4,159	912
National Fire.....	Hartford.....	12,972,611	131,205	97,437
National Liberty.....	New York.....	7,437,999	70,345	45,223
National Security Fire.....	Omaha.....	108,139	461	135
National Union Fire.....	Pittsburgh.....	12,117,447	131,264	99,053
Newark Fire.....	Newark.....	1,653,994	15,136	10,367
New Brunswick Fire.....	New Brunswick.....	6,228,416	88,759	14,644
New England Fire.....	Tittsfield.....	133,065	1,635	4
New Hampshire Fire.....	Manchester.....	2,580,531	31,454	16,492
New York Fire.....	New York.....	2,399,434	18,691	.....
New York Underwriters.....	New York.....	15,485,169	157,872	101,999
Niagara Fire.....	New York.....	6,526,951	79,447	47,984
North British & Mercantile.....	London.....	12,557,169	76,580	31,547
North River.....	New York.....	17,304,770	224,790	140,329
Occidental.....	San Francisco.....	416,695	5,228	26
Orient.....	Hartford.....	3,109,637	35,213	21,876
Palatine.....	London.....	4,524,542	47,406	26,613
Patristic.....	New York.....	77,241	545	1,122

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

Name of Company	Location	Net Risks	Net Premiums	Net Losses
Pennsylvania Fire.....	Philadelphia.....	\$ 3,602,991	\$ 52,531	\$ 15,258
Philadelphia Fire & Marine.....	Philadelphia.....	724,174	6,275	5,341
Phoenix Assurance Co., Ltd.....	London.....	5,294,867	49,971	42,835
Phoenix Ins. Co.....	Hartford.....	8,351,370	58,625	35,490
Potomac.....	Washington.....	584,074	13,227	989
Providence-Washington.....	Providence.....	5,795,291	60,359	28,225
Queen.....	New York.....	7,887,702	80,035	50,213
Reliance.....	Philadelphia.....	1,128,386	13,246	5,503
Rhode Island.....	Providence.....	3,052,210	37,625	15,748
Rochester American.....	New York.....	321,931	2,092	25
Royal Exchange Assurance.....	London.....	2,223,659	18,874	7,208
Royal Ins. Co., Ltd.....	Liverpool.....	20,440,153	158,214	80,456
Scottish Union & National.....	Edinburgh.....	3,229,238	27,483	13,058
Sea.....	Liverpool.....	4,210,318	15,629	9,277
Security.....	New Haven.....	5,920,772	53,915	24,801
Sentinel.....	Springfield.....	130,433	1,630	5
Southern Home.....	Charleston.....	2,308,594	20,558	5,403
Springfield Fire & Marine.....	Springfield.....	20,387,461	144,588	61,305
Standard Federal.....	Davenport.....	1,229,550	9,537	1,403
Standard Marine.....	Liverpool.....	2,219,130	7,442	3,448
Star.....	New York.....	1,684,061	17,028	12,037
St. Paul Fire & Marine.....	St. Paul.....	17,338,533	111,130	56,953
Sun.....	London.....	7,256,505	74,762	24,313
Superior.....	Newark.....	658,347	6,231	—2,781
Svea Fire & Life.....	New York.....	665,498	9,020	4,101
Thames & Mersey Marine.....	Liverpool.....	1,082,776	3,821	374
Tokio Marine & Fire.....	Tokio.....	355,628	1,603	595
Travelers Fire.....	Hartford.....	9,403,529	88,973	40,853
Triangle Automobile.....	Pittsburgh.....	.....	.....	.....
Trinity Fire.....	Dallas.....	853,632	7,895	4,707

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

Name of Company	Location	Net Risks	Net Premiums	Net Losses
Union Assurance Society.....	London.....	\$ 2,445,496	\$ 25,317	\$ 8,608
Union Insurance Society.....	Canton.....	305,129	1,740	2,131
Union Marine.....	Liverpool.....	231,758	1,107	461
United Firemen's.....	New York.....	1,440,828	13,663	4,744
United States Fire.....	New York.....	4,881,627	59,284	32,414
U. S. Merchants & Shippers.....	New York.....	3,447,842	35,416	13,848
Universal Automobile.....	San Antonio.....	.....	69,047	24,429
Victory.....	Philadelphia.....	1,128,385	13,246	5,503
Westchester.....	New York.....	11,543,824	104,818	72,362
Western Assurance.....	Toronto.....	3,587,609	41,871	19,496
World Fire & Marine.....	Hartford.....	1,396,744	14,742	9,158
Totals		\$862,079,771	\$8,539,765	\$4,767,169

FIRE RE-INSURANCE COMPANIES Financial Condition on December 31, 1928

Name of Company	Assets	Liabilities	Capital	Surplus
American Eagle.....	\$ 15,812.186	\$ 8,737,398	\$ 1,000,000	\$ 6,074,288
American Merchant Marine.....	1,666,982	630,014	400,000	636,968
American Reserve.....	4,630,228	2,330,841	500,000	1,799,387
Baltimore American.....	8,970,794	2,549,996	1,000,000	5,420,798
Boston.....	24,637,125	9,232,918	3,000,000	12,464,207
British General.....	1,490,755	753,305	330,000*	407,450
Commerce.....	4,520,181	2,201,720	1,000,000	1,318,461
Commonwealth.....	7,522,290	4,024,407	1,000,000	2,497,883
Cosmopolitan.....	2,613,133	613,133	1,000,000	1,000,000
County.....	1,819,389	655,676	500,000	663,713
Eagle Star & British Dom.....	6,670,300	4,039,342	400,000*	2,230,958
Eureka, Security F. & M.....	3,319,749	1,699,099	500,000	1,210,650
Fire Re-Assurance Co.....	4,548,947	2,864,770	400,000	1,284,177
Guardian.....	7,913,078	4,227,866	1,500,000	2,185,212
Hamburg-American.....	3,106,558	1,550,909	300,000	1,255,649
Hanover.....	19,039,610	6,038,152	3,000,000	10,021,458
International.....	9,925,361	5,486,745	1,000,000	3,438,616
Jupiter General.....	866,414	421,251	200,000*	245,163
Kyoto.....	1,100,835	726,440	200,000*	174,395
Lincoln.....	4,647,331	2,181,769	800,000	1,665,562
Lion.....	644,707	73,310	200,000	371,397
Michigan F. & M.....	2,868,825	1,821,290	400,000	647,535
New India.....	1,732,829	858,074	200,000*	674,755
North Star.....	4,348,954	2,459,231	400,000	1,489,723
Norwich Union.....	7,546,766	5,004,961	430,000*	2,111,805
Old Colony.....	8,824,885	2,601,959	1,000,000	5,222,926
Peoples National.....	6,104,268	1,958,515	1,000,000	3,145,753
Pilot Re-Insurance Co.....	3,554,186	1,819,891	800,000	934,295

*Deposit Capital

FIRE RE-INSURANCE COMPANIES—(Continued)

Name of Company	Assets	Liabilities	Capital	Surplus
Prudential	\$ 1,290,273	\$ 2,426,960	\$ 500,000	\$ 1,363,313
Prudential Re & Co.	10,171,674	9,104,281	200,000*	867,393
Re-Insurance Co. Salamandra ..	5,764,671	4,198,266	200,000*	1,366,405
Re-Insurance Corp. of America ..	2,154,282	1,016,902	300,000	837,390
Rossia	17,367,926	9,905,587	2,000,000	5,462,339
Skandia	2,561,131	1,577,728	200,000*	783,403
Skandinavia	2,227,597	1,225,465	300,000*	702,132
Swiss	8,541,623	6,508,179	200,000*	1,833,444
Underwriters Assur. Corp.	117,616	.....	100,000	17,616
Underwriters Re-Insurance Co.	500,982	55,860	300,000	145,122
Union & Phenix Espanol	2,511,425	1,723,794	200,000*	587,631
Urbaine	8,182,515	5,867,386	200,000*	2,115,128

*Deposit Capital

FIRE RE-INSURANCE COMPANIES
Business in Arkansas for the Year Ending December 31, 1928

Name of Company	Location	Net Risks	Net Premiums	Net Losses
American Eagle.....	New York.....	\$ 1,670,999	\$ 1,538	\$ 2,367
American Merchant Marine.....	New York.....	90,469	1,172	747
American Reserve.....	Hartford.....	1,439,973	12,870	4,836
Baltimore American.....	New York.....	1,108	42	703
Boston.....	Boston.....	985,337	11,299	9,504
British General.....	London.....	.....	.....	278
Commerce.....	Glens Falls.....	414,416	4,867	3,916
Commonwealth.....	New York.....	268,676	2,022	2,564
Cosmopolitan.....	New York.....	50,207	220	.....
County.....	Philadelphia.....	75,913	535	1,117
Eagle Star & British Dom.....	London.....	758,325	4,813	6,589
Eureka Security F. & M.....	Cincinnati.....	782,506	5,906	847
Fire Re-Assurance Co.....	Hartford.....	2,159,720	18,534	6,559
Guardian.....	New York.....	855,419	7,548	6,240
Hamburg-American.....	New York.....	473,368	5,828	3,014
Hanover.....	New York.....	510,194	5,709	3,709
International.....	New York.....	2,009,821	19,326	12,513
Jupiter General.....	Bombay.....	242,385	2,303	1,055
Kyodo.....	Osaka.....	669,565	5,738	1,147
Lincoln.....	Hartford.....	928,547	9,523	4,532
Lion.....	New York.....	28,317	93	.....
Michigan F. & M.....	Detroit.....	253,289	2,816	37
New India.....	Bombay.....	167,286	2,693	2,188
North Star.....	New York.....	828,631	10,151	5,330
Norwich Union.....	New York.....	1,068,182	5,821	10,133
Old Colony.....	Boston.....	174,587	1,328	2,295
Peoples National.....	New York.....	3,948	60	752
Pilot Re-Insurance Co.....	New York.....	485,588	3,575	2,357
Prudential.....	New York.....	520,543	7,726	4,913

FIRE RE-INSURANCE COMPANIES—(Continued)

Name of Company	Location	Net Risks	Net Premiums	Net Losses
Prudential Re & Co.....	Zurich.....	\$ 7,769,935	\$ 76,302	\$ 56,464
Re-Insurance Co. Salamandra.....	Copenhagen.....	1,377,243	15,719	10,688
Re-Insurance Corp. of America.....	New York.....	1,335,959	13,164	895
Rossia.....	Hartford.....	2,874,601	28,251	16,394
Skandia.....	Stockholm.....	746,147	10,352	7,052
Skandinavisk.....	Copenhagen.....	831,074	8,250	3,071
Swiss.....	Zurich.....	5,119,379	56,608	137,648
Underwriters Assur. Corp.....	Little Rock.....	.....	.....	.....
Underwriters Re-Insurance Co.....	New York.....	14,020	285	.....
Union & Phenix Espanol.....	Madrid.....	654,293	8,429	7,619
Urbaine.....	Paris.....	2,848,112	26,418	13,948
Totals.....		\$41,488,082	\$397,833	\$354,521

EXPERIENCE TABLE

Showing the Combined Experience of the Stock Fire Insurance Companies (Direct Writing and Re-Insurance) for the past forty-eight 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
1928.....	57.27	8,937,598	5,121,690
Totals.....		\$138,610,154	\$86,984,700

RECIPROCAL INSURANCE EXCHANGES Financial Condition on December 31, 1928

Name of Company	Location	Assets	Liabilities	Surplus
Affiliated Underwriters.....	New York.....	\$ 1,209,970	\$ 657,398	\$ 552,572
Belt Automobile Ind. Assn.....	Chicago.....	706,665	493,932	212,733
Canners Exchange.....	Chicago.....	2,461,732	761,180	1,700,552
Casualty Indemnity Exchange.....	St. Louis.....	175,788	32,743	143,045
Casualty Reciprocal Exchange.....	Kansas City.....	1,207,598	604,062	603,536
Consolidated Underwriters.....	Kansas City.....	2,804,765	1,638,497	1,166,268
Continental Auto Ins. Und.....	Springfield.....	445,248	331,582	113,666
Druggists Indemnity Exchange.....	St. Louis.....	313,201	65,865	247,336
Epperson Underwriters.....	Kansas City.....	432,411	161,956	270,455
Hardware Underwriters.....	Elgin, Ill.....	385,798	109,126	276,672
Individual Underwriters.....	New York.....	2,679,357	757,852	1,921,505
Inter-Insurers Exchange.....	Kansas City.....	256,286	57,244	199,042
Lumbermen's Reciprocal Assn.....	Houston.....	1,211,622	573,988	637,634
Lumbermen's Underwriting Alliance.....	Kansas City.....	3,183,465	1,114,634	2,068,831
Lumber Underwriters.....	Little Rock.....	394,089	117,903	276,186
Manufacturing Lumbermen's Und.....	Kansas City.....	3,295,703	990,437	2,305,266
National Lbr. Mfrs. Inter-Ins. Exc.....	Kansas City.....	462,403	194,130	268,273
New York Reciprocal Underwriters.....	New York.....	3,592,453	892,548	2,699,885
Reciprocal Exchange.....	Kansas City.....	1,603,061	554,376	1,048,685
Reciprocal Underwriters.....	Kansas City.....	291,773	95,728	196,045
Sprinklered Risk Underwriters.....	Chicago.....	630,676	149,293	481,383
Underwriters Exchange.....	Kansas City.....	1,778,814	275,790	1,503,024
U. S. Automobile Ins. Exchange.....	Kansas City.....	257,162	126,697	130,465
Universal Casualty Underwriters.....	Kansas City.....	144,425	38,579	105,846
Universal Underwriters.....	Kansas City.....	591,868	296,527	295,341
Utilities Indemnity Exchange.....	St. Louis.....	747,702	522,691	225,011
Warner Reciprocal Insurers.....	Chicago.....	1,036,864	337,153	699,711
Western Reciprocal Underwriters.....	Kansas City.....	538,540	307,786	230,754

RECIPROCAL INSURANCE EXCHANGES

Business in Arkansas for the Year Ending December 31, 1928

Name of Company	Location	Net Risks	Net Premiums	Net Losses
Affiliated Underwriters.....	New York.....	\$ 682,824	\$ 3,332	\$ 38
Belt Automobile Ind. Assn.....	Chicago.....	.....	.....	.....
Canners Exchange.....	St. Louis.....	199,615	6,219	.....
Casualty Indemnity Exchange.....	Kansas City.....	100,000	269	.....
Casualty Reciprocal Exchange.....	Kansas City.....	.....	16,021	8,545
Consolidated Underwriters.....	Springfield.....	.....	41,878	27,392
Continental Auto Ins. Und.....	St. Louis.....	3,847	25,179	16,973
Druggists Indemnity Exchange.....	Kansas City.....	117,525	1,489	.....
Epperson Underwriters.....	Elgin, Ill.....	1,140,981	8,144	35
Hardware Underwriters.....	New York.....	134,216	1,446	50
Individual Underwriters.....	Kansas City.....	2,402,550	3,943	.....
Inter-Insurers Exchange.....	Houston.....	223,750	482	.....
Lumbermen's Reciprocal Assn.....	Kansas City.....	.....	22,896	15,060
Lumbermen's Underwriting Alliance.....	Little Rock.....	8,963,893	149,583	63,133
Lumber Underwriters.....	Kansas City.....	1,276,373	30,160	5,817
Manufacturing Lumbermen's Und.....	Kansas City.....	7,040,956	101,202	21,375
National Lbr. Mfrg. Inter-Ins. Exc.....	New York.....	1,568,231	28,582	5,202
New York Reciprocal Underwriters.....	Kansas City.....	2,409,800	2,025	.....
Reciprocal Exchange.....	Kansas City.....	1,926,148	15,670	983
Reciprocal Underwriters.....	Chicago.....	840,100	7,066	1,898
Sprinklered Risk Underwriters.....	Kansas City.....	216,000	1,579	.....
Underwriters Exchange.....	Kansas City.....	1,630,000	1,110	.....
U. S. Automobile Ins. Exchange.....	Kansas City.....	.....	747	1,038
Universal Casualty Underwriters.....	Kansas City.....	.....	159	.....
Universal Underwriters.....	St. Louis.....	20,454	2,087	850
Utilities Indemnity Exchange.....	Chicago.....	1,813,757	1,168	5,275
Warner Reciprocal Insurers.....	Kansas City.....	2,369,420	21,054	.....
Western Reciprocal Underwriters.....	.....	.....	24,006	21,835
Totals.....	.....	\$35,080,440	\$517,496	\$195,499

MUTUAL FIRE INSURANCE COMPANIES Financial Condition on December 31, 1928

Name of Company	Location	Assets	Liabilities	Surplus
Farmers Tri-County Mutual Fire Assn.....	Paragould.....	\$ 67,968	\$ 7,980	\$ 59,988
Hardware Dealers Mut. Fire Ins. Co.....	Stevens Point.....	3,586,146	2,384,972	1,201,174
Indiana Lumbermen's Mut. Ins. Co.....	Indianapolis.....	2,114,800	676,534	1,438,266
Lumbermen's Mut. Ins. Co.....	Mansfield.....	2,409,788	1,384,909	1,024,879
Lumber Mutual Fire Ins. Co.....	Boston.....	2,855,927	607,408	2,248,519
Michigan Millers Mut. Fire Ins. Co.....	Lansing.....	3,958,478	2,555,296	1,403,182
Minnesota Implement Mut. Fire Ins. Co.....	Owatonna.....	3,384,001	2,228,494	1,155,507
National Implement Mut. Fire Ins. Co.....	Owatonna.....	950,403	733,040	217,363
Northwestern Mutual Fire Assn.....	Seattle.....	4,398,035	3,391,309	1,006,726
Penn. Lumbermen's Mut. Fire Ins. Co.....	Philadelphia.....	2,644,163	522,683	2,121,480
Retail Hdw. Mut. Fire Ins. Co.....	Minneapolis.....	4,441,887	2,301,619	2,140,268
United Mutual Fire Ins. Co.....	Boston.....	2,501,858	1,371,929	1,129,929

MUTUAL FIRE INSURANCE COMPANIES
Business in Arkansas for the Year Ending December 31, 1928

Name of Company	Location	Net Risks	Net Premiums	Net Losses
Farmers Tri-County Mutual Fire Assn.....	Paragould.....	\$ 1,561,794	\$ 51,426	\$ 18,747
Hardware Dealers Mut. Fire Ins. Co.....	Stevens Point.....	4,650,225	41,906	11,186
Indiana Lumbermen's Mut. Ins. Co.....	Indianapolis.....	1,065,738	9,736	11,519
Lumbermen's Mut. Ins. Co.....	Mansfield.....	618,977	6,778	6,253
Lumber Mutual Fire Ins. Co.....	Boston.....	688,990	6,005	7,498
Michigan Millers Mut. Fire Ins. Co.....	Lansing.....	520,516	7,932	428
Minnesota Implement Mut. Fire Ins. Co.....	Owatonna.....	4,556,793	41,815	10,449
National Implement Mut. Fire Ins. Co.....	Owatonna.....	849,170	13,387	1,391
Northwestern Mutual Fire Assn.....	Seattle.....	1,397,318	16,125	11,088
Penn. Lumbermen's Mut. Fire Ins. Co.....	Philadelphia.....	646,944	6,060	7,492
Retail Hdw. Mut. Fire Ins. Co.....	Minneapolis.....	4,394,981	38,554	10,577
United Mutual Fire Ins. Co.....	Boston.....	902,687	12,050	9,747
Totals.....		\$21,854,133	\$251,774	\$106,375

FARMERS MUTUAL FIRE ASSOCIATIONS

Statement as of December 31, 1928

Name of Association	Location	Commenced Business	In Force Dec. 31, 1928	Losses Paid	Expenses
Farmers Mutual Aid Assn.....	Alexander.....	March 29, 1909.....	\$ 169,839	\$ 1,248	\$ 187
Farmers Mutual Aid Assn.....	Atkins.....	January 8, 1917.....	405,105	512	427
Farmers Mutual Fire Assn. of Carroll County..	Green Forest.....	April 17, 1899.....	936,493	918	131
Farmers Mut. Fire Ins. Co. of White County..	Judsonia.....	December 11, 1911..	1,161,496	5,320	1,578
Farmers Mutual Ins. Co.....	Gentry.....	January 2, 1902.....	680,000	1,192	678
Farmers Mutual Ins. Co.....	Rogers.....	October 3, 1911.....	2,646,476	5,768	2,580
Farmers Protective Aid Soc. of Grand Prairie..	Stuttgart.....	August 1, 1898.....	134,500	234	32
German Catholic Benevolent Society.....	Subiaco.....	, 1893.....	148,344	151	135
Green and Clay Co. Farmers Mut. Ins. Assn...	Lafe.....	May 31, 1910.....	1,396,905	14,638	858
N. W. Ark. Farmers Mut. Tornado Ins. Co...	Fayetteville.....	May 5, 1894.....	1,298,550	5,470	952
Washington Co. Farmers Mut. Fire Assn.....	Fayetteville.....	July 28, 1922.....	1,446,935	8,918	1,227
Totals.....			\$10,424,643	\$44,369	\$8,785

LEGAL RESERVE LIFE INSURANCE COMPANIES
Financial Condition on December 31, 1928

Name of Company	Assets	Liabilities	Capital	Surplus
	\$	\$	\$	\$
Acacia Mutual Life Assn.....	27,943,661	26,821,333	15,000,000	1,122,278
Aetna Life Ins. Co.....	381,616,333	332,573,200	250,000	34,043,133
American Bankers Ins. Co.....	4,899,589	4,534,681	274,000	114,908
American Central Life Ins. Co.....	15,649,609	14,764,919	250,000	610,690
American Life Ins. Co. (Dallas).....	1,613,584	1,138,584	250,000	225,000
American Life Ins. Co. (Denver).....	2,596,189	2,381,189	100,000	115,000
American Life Ins. Co. (Detroit).....	14,304,738	13,395,341	500,000	409,397
American National Assurance Co.....	2,589,359	2,270,510	200,000	118,849
American National Ins. Co.....	33,384,919	29,309,458	2,000,000	2,075,461
American Savings Life Ins. Co.....	872,286	242,248	480,000	150,038
American Southern Life Ins. Co.....	793,679	679,050	100,000	14,629
Anchor Life Ins. Co.....	404,018	78,833	250,000	75,185
Atlantic Life Ins. Co.....	20,790,771	18,988,369	1,000,000	802,402
Atlas Life Ins. Co.....	2,280,504	1,672,870	250,000	357,634
Bankers National Life Ins. Co.....	831,369	661,218	130,310	39,841
Bankers Reserve Life Co.....	20,037,245	18,415,580	100,000	1,521,665
Bank Savings Life Ins. Co.....	4,342,412	3,905,391	200,000	237,021
Business Men's Assurance Co.....	5,491,332	4,529,450	300,000	661,882
Central Life Assurance Society.....	29,427,470	27,450,427	*	1,997,043
Central Life Ins. Co.....	2,347,728	2,232,898	*	114,830
Central States Life Ins. Co.....	11,910,603	11,237,719	400,000	272,884
Columbian Mutual Life Ins. Co.....	3,943,926	3,723,188	*	220,738
Commonwealth Life Ins. Co.....	11,033,991	8,732,484	1,500,000	801,507
Conservative Life Ins. Co.....	5,509,373	4,776,153	325,000	408,230
Continental Life Ins. Co.....	14,332,410	13,354,171	500,000	478,239
Crescent Life Ins. Co.....	2,101,667	1,962,370	100,000	39,297
Equitable Life Assur. Society of U. S.....	1,076,123,632	1,018,806,438	*	57,317,194
Equity Life Ins. Co.....	519,459	353,708	115,000	50,751
Farmers & Bankers Life Ins. Co.....	8,264,150	7,628,492	275,000	360,658

*Mutual Company—no capital.

LEGAL RESERVE LIFE INSURANCE COMPANIES—(Continued)

Name of Company	Assets	Liabilities	Capital	Surplus
Farmers Union Mutual Life Ins. Co.....	\$ 633,684	\$ 572,756	\$*	\$ 60,928
Federal Life Ins. Co.....	11,497,458	10,938,612	300,000	258,846
Fidelity Mutual Life Ins. Co.....	83,161,905	78,456,249	*	4,705,656
Globe Life Ins. Co.....	2,126,943	47,528	1,000,000	1,079,415
Great Republic Life Ins. Co.....	4,580,096	3,936,950	500,000	143,146
Great Southern Life Ins. Co.....	25,585,901	22,019,748	2,400,000	1,166,153
Guaranty Life Ins. Co.....	5,015,146	4,670,978	200,000	144,168
Guardian Life Ins. Co.....	69,907,683	65,948,532	200,000	3,759,151
Home Life Ins. Co. of New York.....	67,243,656	64,129,447	*	3,114,209
Inter-Southern Life Ins. Co.....	19,323,627	17,573,627	1,250,000	500,000
Inter-State Life & Accident Co.....	2,133,606	1,649,758	300,000	183,848
Jefferson Standard Life Ins. Co.....	44,873,543	41,673,543	1,000,000	2,200,000
John Hancock Mutual Life Ins. Co.....	496,171,706	457,503,922	*	38,667,784
Kansas City Life Ins. Co.....	53,694,903	48,534,415	1,000,000	4,160,488
Kansas Life Ins. Co.....	2,780,065	2,113,386	210,000	456,679
Lamar Life Ins. Co.....	6,741,344	6,371,344	130,000	240,000
Liberty Life Ins. Co.....	3,210,566	2,808,912	300,000	101,654
Life & Casualty Ins. Co.....	9,304,455	7,569,866	1,250,000	484,589
Lincoln National Life Ins. Co.....	61,213,945	55,713,945	2,500,000	3,000,000
Lincoln Reserve Life Ins. Co.....	1,847,120	1,641,500	105,620	100,000
Mammoth Life & Accident Ins. Co.....	420,204	130,830	200,000	89,374
Manhattan Life Ins. Co.....	19,924,821	19,154,778	300,000	670,043
Massachusetts Protective Life Assur. Co.....	1,683,903	1,063,707	100,000	320,196
Mid-Continent Life Ins. Co.....	3,541,455	3,294,478	100,584	146,393
Missouri State Life Ins. Co.....	131,608,831	124,380,440	4,000,000	3,228,391
Metropolitan Life Ins. Co.....	2,695,475,965	2,535,399,965	*	160,076,000
Mutual Life Ins. Co.....	927,317,279	927,317,279	.....*	.....
National Benefit Life Ins. Co.....	6,109,866	5,719,427	250,000	140,439
National Life & Accident Ins. Co.....	23,404,791	18,777,373	2,500,000	2,127,418
National Life Ins. Co. of U. S. A.....	57,514,133	50,805,607	2,000,000	4,708,526

*Mutual Company—no capital.

LEGAL RESERVE LIFE INSURANCE COMPANIES—(Continued)

Name of Company	Assets	Liabilities	Capital	Surplus
National Reserve Life Ins. Co.	\$ 2,600,535	\$ 1,698,162	\$ 550,000	\$ 352,373
National Savings Life Ins. Co.	995,962	745,182	200,000	50,780
New York Life Ins. Co.	1,535,080,347	1,535,080,347	*	219,355
Northern States Life Ins. Co.	5,412,143	4,992,288	*	1,462,829
Northwestern Mutual Life Ins. Co.	839,226,914	839,226,914	*	325,000
Northwestern National Life Ins. Co.	33,207,578	30,644,749	1,100,000	147,262
Ohio National Life Ins. Co.	9,913,368	9,088,368	500,000	6,897,625
Old Line Ins. Co.	3,358,416	3,011,154	200,000	1,083,254
Pacific Mutual Life Ins. Co.	145,983,165	135,085,540	200,000	300,000
Pan-American Life Ins. Co.	22,520,145	20,436,891	4,000,000	7,231,258
Penn Mutual Life Ins. Co.	400,396,422	400,396,422	1,000,000	422,939
Peoples Life Ins. Co.	6,249,463	5,649,463	*	500,000
Phoenix Mutual Life Ins. Co.	126,728,633	119,497,375	300,000	64,833,956
Pilot Life Ins. Co.	11,836,407	10,413,468	*	500,000
Provident Life & Accident Ins. Co.	4,591,919	3,291,919	1,000,000	91,757
Prudential Insurance Co.	2,029,018,415	1,962,184,459	2,000,000	2,250,168
Reinsurance Life Co. of America	1,801,107	801,107	500,000	454,379
Reliable Life & Accident Ins. Co.	548,485	306,728	150,000	91,258
Reliance Life Ins. Co.	54,955,277	51,705,109	1,000,000	350,000
Reserve Loan Life Ins. Co.	10,727,385	10,073,006	200,000	268,716
Rockford Life Ins. Co.	2,301,675	2,010,417	200,000	608,545
Royal Union Life Ins. Co.	27,261,506	26,411,506	500,000	44,990
Security Life Ins. Co.	8,890,825	8,124,109	500,000	450,138
Security Mutual Life Ins. Co.	17,939,039	17,330,494	*	157,792
Sentinel Life Insurance Co.	778,078	483,088	250,000	484,524
Shenandoah Life Ins. Co.	4,815,864	3,865,726	500,000	2,000,000
Southern Insurance Co.	1,366,117	980,807	227,518	7,017
Southland Life Ins. Co.	15,353,771	14,369,247	500,000	
State Life Ins. Co.	45,334,666	43,384,666	*	
Supreme Life & Casualty Ins. Co.	469,679	357,557	105,105	

*Mutual Company—no capital.

LEGAL RESERVE LIFE INSURANCE COMPANIES—(Continued)

Name of Company	Assets	Liabilities	Capital	Surplus
Travelers Insurance Co.....	\$553,857.160	\$510,803.736	\$17,500,000	\$25,553,424
Union Central Life Ins. Co.....	288,615,577	273,407,038	2,500,000	12,708,539
United Benefit Life Ins. Co.....	437,509	208,695	200,000	28,814
United Fidelity Life Ins. Co.....	1,869,771	1,539,726	250,000	30,045
Universal Life Ins. Co.....	372,929	247,030	105,575	20,324
Volunteer State Life Ins. Co.....	14,424,812	12,674,812	1,250,000	500,000
Washington Fidelity National Ins. Co.....	1,474,497	664,986	300,000	509,511

LEGAL RESERVE LIFE INSURANCE COMPANIES
Business in Arkansas for the Year Ending December 31, 1928

Name of Company	Location	In Force January 1, 1928	Written in 1928	In Force Dec. 31, 1928	Net Premiums
Acacia Mutual.....	Washington.....	\$ 704,500	\$ 214,500	\$ 842,500	\$ 25,296
Aetna Life.....	Hartford.....	55,372,538	9,787,044	55,185,796	1,436,165
American Bankers.....	Jacksonville.....	63,394	25,837	66,731	1,515
American Central.....	Indianapolis.....	2,458,283	349,455	2,254,016	72,180
American Life.....	Dallas.....	2,682,276	319,261	2,161,758	35,182
American Life.....	Denver.....	.....	22,000	15,000	420
American Life.....	Detroit.....	.....	73,000	73,000	1,276
American National Assur.....	St. Louis.....	373,536	59,000	360,719	10,276
American National Ins.....	Galveston.....	9,204,105	4,192,389	9,176,152	196,175
American Savings.....	Kansas City.....	7,000	5,000	8,000	628
American Southern.....	Lake Charles.....	7,647,120	2,548,795	7,895,297	4,458
Anchor Life.....	Tulsa.....	78,940	263,000	292,500	8,330
Atlantic Life.....	Richmond.....	257,285	34,436	198,465	3,509
Atlas Life.....	Tulsa.....	1,255,500	693,200	1,718,200	47,316
Bankers National.....	Denver.....	201,800	223,125	243,695	6,593
Bankers Reserve.....	Omaha.....	6,615,957	1,441,732	6,612,593	201,018
Bank Savings.....	Topeka.....	1,225,875	572,500	1,454,575	32,128
Business Men's Assur.....	Kansas City.....	579,593	322,180	571,937	15,231
Central Life Assurance.....	Des Moines.....	1,966,036	552,248	2,091,385	67,539
Central Life Ins.....	Fort Scott.....	406,350	346,420	631,770	15,958
Central States.....	St. Louis.....	1,590,804	1,083,302	2,070,869	58,001
Columbian Mutual.....	Memphis.....	1,977,022	310,289	2,032,925	57,415
Commonwealth.....	Louisville.....	78,500	114,450	101,950	2,083
Conservative.....	Wheeling.....	1,658,347	467,457	1,717,448	45,948
Continental.....	St. Louis.....	1,613,224	606,539	1,710,321	53,430
Crescent.....	Indianapolis.....	102,239	250,380	207,014	3,662
Equitable.....	New York.....	27,576,764	4,412,149	28,853,131	919,912
Equity.....	Omaha.....	.....	211,000	152,000	3,173
Farmers & Bankers.....	Wichita.....	1,215,676	352,011	1,059,740	32,940

LEGAL RESERVE LIFE INSURANCE COMPANIES—(Continued)

Name of Company	Location	In Force January 1, 1928	Written in 1928	In Force Dec. 31, 1928	Net Premiums
Farmers Union Mutual.....	Des Moines.....	\$ 18,000	\$ 14,500	\$ 32,500	\$ 1,139
Federal.....	Chicago.....	965,544	137,019	973,102	25,607
Fidelity Mutual.....	Philadelphia.....	3,843,125	298,831	3,734,401	130,569
Globe.....	Wilmington.....	5,000	977,500	937,000	5,518
Great Republic.....	Los Angeles.....	2,628,052	441,143	2,153,447	61,190
Great Southern.....	Houston.....	1,624,743	650,025	1,926,365	56,782
Guaranty.....	Davenport.....				
Guardian.....	New York.....	9,859,153	834,412	9,938,122	353,946
Home.....	New York.....	4,270,806	671,529	4,371,494	149,752
Inter-Southern.....	Louisville.....	8,742,775	1,644,670	8,447,407	224,018
Inter-State Life & Accident.....	Chattanooga.....	1,044,130	1,550,123	1,152,820	31,053
Jefferson Standard.....	Greensboro.....	6,962,195	1,336,500	7,212,650	209,281
John Hancock Mutual.....	Boston.....	2,941,993	2,096,919	4,571,313	141,332
Kansas City Life.....	Kansas City.....	3,478,424	1,501,760	4,399,264	92,995
Kansas.....	Topeka.....	876,000	2,288,000	2,659,500	90,349
Lamar.....	Jackson.....	1,435,491	779,370	1,750,862	43,686
Liberty.....	Topeka.....	159,500	10,000	155,000	4,476
Life & Casualty.....	Nashville.....	8,064,892	5,649,670	8,242,372	448,582
Lincoln National.....	Fort Wayne.....	94,554	4,423,065	3,848,774	60,312
Lincoln Reserve.....	Birmingham.....	3,052,996	846,755	3,241,003	106,908
Mammoth Life & Accident.....	Louisville.....	649,362	495,262	872,853	27,217
Manhattan.....	New York.....	1,659,736	208,602	1,541,255	47,266
Massachusetts Protective.....	Worcester.....	306,500	179,500	392,728	10,723
Mid-Continent.....	Oklahoma City.....	2,425,970	565,000	2,452,000	71,896
Missouri State.....	St. Louis.....	19,564,406	9,454,981	24,576,216	598,350
Metropolitan.....	New York.....	55,128,539	18,384,800	60,891,357	1,654,563
Mutual Life.....	New York.....	36,970,522	3,310,796	37,029,521	1,258,223
National Benefit.....	Washington.....	3,373,870	3,296,579	3,384,193	127,204
National Life & Accident.....	Nashville.....	9,666,004	5,672,967	11,067,304	610,495
National.....	Chicago.....	5,306,016	739,372	5,404,310	155,795
National Reserve.....	Topeka.....	407,275	274,500	453,956	14,556

LEGAL RESERVE LIFE INSURANCE COMPANIES—(Continued)

Name of Company	Location	In Force January 1, 1928	Written in 1928	In Force Dec. 31, 1928	Net Premiums
National Savings.....	Wichita.....	\$ 3,074,134	\$ 1,538,829	\$ 3,094,320	\$ 94,636
New York Life.....	New York.....	61,936,461	8,331,350	65,000,233	2,225,657
Northern States.....	Hammond.....	.....	.....	.....	.....
Northwestern Mutual.....	Milwaukee.....	4,565,412	500,900	4,774,342	102,157
Northwestern National.....	Minneapolis.....	781,868	92,932	765,491	19,841
Ohio National.....	Chicinnati.....	194,500	100,000	221,500	7,472
Old Line.....	Lincoln.....	168,000	153,500	169,000	6,875
Pacific Mutual.....	Los Angeles.....	13,082,338	1,664,215	13,352,140	395,115
Pan-American.....	New Orleans.....	3,166,068	594,039	3,019,072	77,195
Penn Mutual.....	Philadelphia.....	3,194,655	1,530,532	4,325,315	111,376
Peoples.....	Frankfort.....	518,360	95,500	368,508	9,215
Phoenix Mutual.....	Hartford.....	2,129,419	237,772	1,913,303	72,833
Pilot.....	Greensboro.....	865,848	473,800	934,820	25,313
Provident Life & Accident.....	Chattanooga.....	206,000	53,000	211,500	5,528
Prudential.....	Newark.....	9,570,593	1,678,575	10,508,994	279,870
Re-Insurance Life Co.....	Des Moines.....	5,310,486	1,096,820	5,420,329	46,892
Reliable Life & Accident.....	St. Louis.....	817,290	1,383,543	957,220	109,101
Reliance.....	Pittsburgh.....	5,585,857	779,263	5,661,790	181,135
Reserve Loan.....	Indianapolis.....	2,952,556	579,025	3,103,337	91,106
Rockford.....	Rockford.....	191,870	413,998	501,392	11,904
Royal Union.....	Des Moines.....	90,568	38,500	128,522	3,896
Security.....	Richmond.....	7,232,178	1,638,227	7,294,091	210,188
Security Mutual.....	Binghampton.....	684,677	16,496	630,233	15,341
Sentinel.....	Kansas City.....	.....	.....	.....	.....
Shenandoah.....	Roanoke.....	15,000	218,000	233,000	8,429
Southern.....	Nashville.....	603,916	.....	.....	9,964
Southland.....	Dallas.....	780,889	124,000	826,395	20,838
State Life.....	Indianapolis.....	4,076,430	501,780	4,188,967	79,645
Supreme Life & Casualty.....	Columbus.....	1,422,447	1,320,173	1,580,837	44,532
Travelers.....	Hartford.....	4,955,211	2,339,101	6,000,944	114,580
Union Central.....	Chicinnati.....	24,664,416	3,463,912	25,584,529	826,099

LEGAL RESERVE LIFE INSURANCE COMPANIES—(Continued)

Name of Company	Location	In Force January 1, 1928	Written in 1928	In Force Dec. 31, 1928	Net Premiums
United Benefit.....	Omaha.....	\$ 77,000	\$ 242,000	\$ 237,000	\$ 5,166
United Fidelity.....	Dallas.....	616,500	941,885	1,209,885	32,492
Universal.....	Memphis.....	2,301,924	614,794	2,023,065	94,745
Volunteer State.....	Chattanooga.....	674,261	48,440	522,886	9,160
Washington Fidelity National.....	Chicago.....	139,064	314,169	261,261	7,083
Totals.....		\$489,084,433	\$131,955,909	\$522,598,677	\$15,566,919

DOMESTIC LEGAL RESERVE LIFE INSURANCE COMPANIES
Financial Condition on December 31, 1928

Name of Company	Assets	Liabilities	Capital	Surplus
Century Life Ins. Co.....	\$ 617,318	\$ 476,654	\$ 130,170	\$ 10,494
Dependable Life Ins. Co.....	849	387	*	462
First American Life & Accident Ins. Co.....	2,745	2,117	*	628
Home Life Ins. Co.....	3,816,800	3,234,864	300,000	281,936
Jefferson Mutual Ins. Co.....	140	.....	.....*	.....
Lincoln Security Life Ins. Co.....	.....	.....	.....	.....
National Equity Life Ins. Co.....	594,385	415,468	150,000	28,917
National Old Line Ins. Co.....	91,855	69,996	*	21,859
Old Safety National Ins. Co.....	2,700	363	*	2,337
Pinnacle Old Line Ins. Co.....	1,783	372	*	1,411
Pioneer Reserve Life Ins. Co.....	69,892	8,631	50,000	11,261
Pyramid Life Ins. Co.....	260,490	192,178	52,802	15,510
Union Life Ins. Co.....	369,448	236,281	100,000	33,167

*Mutual Company—no capital.

DOMESTIC LEGAL RESERVE LIFE INSURANCE COMPANIES
Business in Arkansas for the Year Ending December 31, 1928

Name of Company	Location	In Force January 1, 1928	Written in 1928	In Force Dec. 31, 1928	Net Premiums
Century Life.....	Little Rock.....	\$ 2,926,485	\$ 1,937,221	\$ 2,926,485	\$ 155,359
Dependable Life.....	Camden.....	62,800	62,100	51,060	1,216
First American.....	Fort Smith.....	213,000	42,100	88,300	8,159
Home Life.....	Little Rock.....	38,880,278	11,550,811	42,359,238	1,039,334
Jefferson Mutual.....	Pine Bluff.....	233,373	688,114	577,925	16,585
Lincoln Security.....	Little Rock.....	.....	.....	.....	.....
National Equity.....	Little Rock.....	8,065,206	2,124,671	9,004,604	274,508
National Old Line.....	Little Rock.....	4,067,000	3,009,500	5,346,500	168,834
Old Safety National.....	Helena.....	216,042	538,657	231,777	21,090
Pinnacle Old Line.....	Little Rock.....	.....	78,800	78,800	14,118
Pioneer Reserve.....	Little Rock.....	1,221,500	1,110,500	1,428,700	33,601
Pyramid Life.....	Little Rock.....	7,250,500	3,995,930	8,002,500	225,294
Union Life.....	Rogers.....	6,008,814	2,076,250	5,934,513	144,829
Totals.....		\$69,145,498	\$27,214,654	\$76,030,402	\$2,102,427

STIPULATED PREMIUM INSURANCE COMPANIES
Financial Condition on December 31, 1928

Name of Company	Assets	Liabilities	Capital	Surplus
Arkansas State Life Ins. Co.....	\$ 25,221	\$ 7,086	\$ 10,000	\$ 8,135
Bankers Guaranty Life Ins. Co.....	10,177	1,764	10,000	—1,587
Co-Operative Burial & Life Ins. Co.....	18,933	.....	10,000	8,933
Liberty Life Insurance Co.....	19,400	1,407	10,000	7,993
Old American Ins. Co.....	36,063	5,140	20,000	10,923
Progressive Life Ins. Co.....	33,459	10,798	10,000	13,261
Southern Life Ins. Co.....	22,071	3,195	10,000	8,876
Southern National Ins. Co.....	14,816	4,541	10,000	275
Unionaid Life Ins. Co.....	47,692	28,274	10,000	9,418

STIPULATED PREMIUM INSURANCE COMPANIES
Business in Arkansas for the Year Ending December 31, 1928

Name of Company	Location	In Force January 1, 1928	Written in 1928	In Force Dec. 31, 1928	Net Premiums
*Arkansas State Life.....	Little Rock.....	\$.....	\$.....	\$.....	\$ 38,522
Bankers Guaranty Life.....	Little Rock.....	592,500	180,350	593,750	37,092
Co-Operative Burial and Life.....	Pine Bluff.....	662,800	1,015,000	892,300	15,612
Liberty Life.....	Muskogee.....	3,224,260	620,600	2,862,660	72,704
Old American.....	Little Rock.....	9,128,500	1,220,500	4,360,500	131,432
Progressive Life.....	Rogers.....	2,081,020	558,100	2,069,060	46,875
Southern Life.....	Little Rock.....	34,353,000	1,511,450	18,028,852	63,190
*Southern National.....	Little Rock.....				446,494
Unionaid Life.....	Rogers.....				
Totals.....		\$50,742,080	\$5,112,500	\$28,807,122	\$851,921

* Health and Accident business.

ASSESSMENT ASSOCIATIONS
Financial Condition on December 31, 1928

Name of Association	Location	Assets	Liabilities	Surplus
Arkansas Mutual Benefit & Burial Assn.....	Dermott.....	\$.....	\$.....	\$.....
Buffalo Life Assn.....	Buffalo, N. Y.....	800,997	263,366	537,331
Great Protective Assn.....	Pine Bluff.....	2,859	.....	2,859
Guarantee Fund Life Assn.....	Omaha.....	13,834,332	3,593,675	10,240,657
Illinois Bankers Life Assn.....	Monmouth.....	7,378,703	560,384	6,818,319
Mutual Benefit H. & A. Assn.....	Omaha.....	1,716,385	1,405,027	311,358
National Life Assn.....	Des Moines.....	4,990,925	1,243,026	3,747,899
State Mutual Aid Assn.....	Little Rock.....	22,782	16,495	6,287

ASSESSMENT ASSOCIATIONS
Business in Arkansas for the Year Ending December 31, 1928

Name of Association	Assessments Collected	Claims Paid	Total Expense	Number of Certificates December 31, 1928
Arkansas Mutual B. & B. Assn.....	\$ 1,800	\$ 1,000	\$	\$ 2,610
Buffalo Life Assn.....	13,539	12,000	.....	402
Great Protective Assn.....	6,525	1,122	.....	9,400
Guarantee Fund Life Assn.....	72,087	40,250	.....	2,836
Illinois Bankers Life Assn.....	80,688	72,722	29,098	5,279
Mutual Benefit H. & A. Assn.....	206,495	181,185	20,172	5,242
National Life Assn.....	28,752	33,900	.....	1,331
State Mutual Aid Assn.....	71,092	35,850	8,610	8,376
Totals.....	\$480,978	\$378,029	\$63,527	\$35,476

CASUALTY COMPANIES Financial Condition on December 31, 1928

Name of Company	Assets	Liabilities	Capital	Surplus
Aetna Casualty & Surety Co.....	\$ 35,994,426	\$ 20,830,867	\$ 3,000,000	\$ 12,163,559
*Aetna Life Ins. Co.....	381,616,333	332,573,200	15,000,000	34,043,133
American Automobile Ins. Co.....	11,705,196	7,936,536	1,000,000	2,768,660
*American Bankers Ins. Co.....	4,899,589	4,534,681	250,000	114,908
American Credit Indemnity Co.....	4,281,132	2,477,167	1,000,000	803,965
American Employers Ins. Co.....	5,524,498	3,896,246	1,000,000	628,252
American Indemnity Co.....	2,053,010	913,034	600,000	539,976
American Mut. Liability Ins. Co.....	22,617,881	18,383,377	0†	4,234,504
*American National Ins. Co.....	33,384,919	29,309,458	2,000,000	2,075,461
American Surety Co.....	23,287,316	12,259,485	5,000,000	6,027,831
Automobile Underwriters Ins. Co.....	823,236	492,857	250,000	80,379
Benefit Assn. of Ry. Employees.....	1,760,193	541,193	0†	1,219,000
*Business Men's Assurance Co.....	5,491,332	4,529,450	300,000	661,882
Central Surety & Ins. Corporation.....	3,682,507	1,539,511	1,000,000	1,142,396
Century Indemnity Co.....	4,131,334	2,627,900	1,000,000	503,434
Columbia Casualty Co.....	6,829,092	4,558,426	1,000,000	1,270,666
Commercial Casualty Co.....	14,975,568	9,975,568	2,500,000	2,500,000
Constitution Indemnity Co.....	4,056,244	2,297,250	1,000,000	758,994
Continental Casualty Co.....	21,596,813	15,096,813	3,000,000	3,500,000
*Continental Life Ins. Co.....	14,332,410	13,354,171	500,000	478,239
Detroit Fidelity & Surety Co.....	4,497,772	1,381,482	2,000,000	1,116,290
Employers Casualty Co.....	1,251,050	730,986	300,000	220,064
Employers' Liability Assurance Corporation.....	37,080,452	29,372,161	250,000	7,458,291
Employers Re-Insurance Corporation.....	6,823,233	3,073,233	1,500,000	2,250,000
*Equitable Life Assurance Society.....	1,076,123,632	1,018,806,438	0†	57,317,194
*Federal Life Ins. Co.....	11,497,458	10,938,613	300,000	558,845
Fidelity & Casualty Co.....	39,658,651	28,417,185	4,000,000	7,241,466

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

†Mutual company—no capital stock.

CASUALTY COMPANIES—(Continued)

Name of Company	Assets	Liabilities	Capital	Surplus
Fidelity & Deposit Co.....	\$ 28,729,382	\$ 16,821,451	\$5,000,000	\$ 6,907,931
Fidelity Union Casualty Co.....	1,535,013	869,778	500,000	165,235
First Re-Insurance Co. of Hartford	3,278,347	1,282,485	800,000	1,195,862
General Accident Fire & Life	22,450,197	18,766,345	500,000	3,183,851
General Indemnity Corporation.....	1,587,188	57,605	1,000,000	529,583
Georgia Casualty Co.....	3,523,182	1,869,723	750,000	903,459
Globe Indemnity Co.....	36,722,130	29,222,130	2,500,000	5,000,000
Great American Casualty Co.....	542,841	294,370	200,000	48,471
Hardware Mutual Casualty Co.....	2,772,726	2,134,285	0†	638,441
Hartford Accident & Indemnity Co.....	42,442,029	32,756,839	1,000,000	8,685,190
Hartford Steam Boiler Insp. & Ins. Co.....	21,130,290	10,891,090	3,000,000	7,239,200
Home Accident Ins. Co.....	2,769,827	1,812,722	750,000	207,105
Indemnity Insurance Co. of N. A.....	19,698,961	14,542,677	1,000,000	4,156,284
Independence Indemnity Co.....	10,118,179	7,849,921	1,500,000	768,258
Inter-Ocean Casualty Co.....	724,771	424,771	200,000	100,000
*Inter-Southern Life Ins. Co.....	19,323,627	17,573,627	1,250,000	500,000
*Inter-State Life & Accident Co.....	2,133,606	1,649,758	300,000	183,848
Liberty Insurance Co.....	1,319,256	765,088	250,000	304,168
*Liberty Life Ins. Co.....	3,210,566	2,808,912	300,000	101,654
Liberty Mutual Ins. Co.....	19,451,318	16,409,861	0†	3,041,457
Little Rock Title Ins. Co.....	113,359	3,959	100,000	9,400
Lloyds Plate Glass Ins. Co.....	2,412,466	562,463	1,000,000	850,003
London Guarantee & Accident Co. Ltd.....	16,999,264	12,803,529	800,000	3,395,735
Maryland Casualty Co.....	47,104,670	34,985,765	5,000,000	7,118,905
Massachusetts Bonding & Ins. Co.....	19,013,460	8,466,059	4,000,000	6,546,801
Massachusetts Protective Assn. Inc.....	7,917,172	5,582,341	500,000	1,834,831
Metropolitan Casualty Ins. Co.....	15,452,308	10,173,698	1,500,000	3,778,610
*Metropolitan Life Ins. Co.....	2,695,475,965	2,535,399,965	0†	160,076,000
*Mid-Continent Life Ins. Co.....	3,541,455	3,294,478	100,584	146,393

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

†Mutual company—no capital stock.

CASUALTY COMPANIES—(Continued)

Name of Company	Assets	Liabilities	Capital	Surplus
*Missouri State Life Ins. Co.....	\$ 131,608,831	\$ 124,380,440	\$ 4,000,000	\$ 3,238,391
Monarch Accident Ins. Co.....	1,434,108	831,807	300,000	302,301
*National Benefit Life Ins. Co.....	6,109,866	5,719,428	250,000	140,438
National Casualty Co.....	2,583,083	1,083,083	750,000	750,000
*National Life Ins. Co. of U. S. A.....	57,514,133	50,805,607	2,000,000	4,708,526
National Surety Co.....	48,331,802	20,848,010	15,000,000	12,483,792
National Union Indemnity Co.....	3,085,009	1,879,576	1,000,000	205,433
Nebraska Indemnity Co.....	543,874	229,374	200,000	114,500
New Amsterdam Casualty Co.....	27,111,433	17,111,433	3,000,000	7,000,000
New York Casualty Co.....	7,030,520	2,668,100	1,500,000	2,862,420
New York Indemnity Co.....	8,567,665	6,887,866	1,000,000	679,799
North American Accident Ins. Co.....	2,640,688	1,901,353	400,000	339,335
Northwestern Casualty & Surety Co.....	2,838,265	1,479,515	750,000	608,750
Ocean Accident & Guarantee Corporation.....	19,706,086	* 14,900,365	800,000	4,005,721
Ohio Casualty Ins. Co.....	3,212,145	2,461,851	250,000	500,294
*Old Life Ins. Co.....	3,858,416	3,011,154	200,000	147,262
*Pacific Mutual Life Ins. Co.....	145,383,165	135,085,539	4,000,000	6,897,626
*Pan-American Life Ins. Co.....	22,520,145	20,436,891	1,000,000	1,083,254
Pennsylvania Surety Corporation.....	2,777,778	1,551,920	500,000	725,858
Petroleum Casualty Co.....	556,661	446,661	100,000	10,000
*Pilot Life Ins. Co.....	11,836,407	10,413,467	1,000,000	422,940
*Provident Life & Accident Ins. Co.....	4,591,919	3,291,919	800,000	500,000
*Prudential Ins. Co. of America.....	2,029,018,415	1,962,184,460	2,000,000	64,835,955
*Reliance Life Ins. Co.....	54,955,277	51,705,109	1,000,000	2,250,168
Royal Indemnity Co.....	24,362,999	18,784,466	1,000,000	4,578,533
Saint Paul Mercury Indemnity Co.....	2,037,383	702,774	800,000	534,609
Security Union Ins. Co.....	778,079	483,088	250,000	44,991
*Sentinel Life Ins. Co.....	14,817	4,542	10,000	275
*Southern National Ins. Co.....				

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

CASUALTY COMPANIES—(Continued)

Name of Company	Assets	Liabilities	Capital	Surplus
Southern Casualty Co.....	\$ 900,100	\$ 505,045	\$ 300,000	\$ 95,055
Southern Surety Co.....	11,698,016	7,698,016	2,500,000	1,500,000
Southwest Mutual Indemnity Corporation.....	196,187	94,928	0†	101,259
Standard Accident Ins. Co.....	24,772,406	19,771,446	2,500,000	2,500,960
Travelers Indemnity Co.....	20,601,807	12,211,473	3,000,000	5,390,334
*Travelers Ins. Co.....	553,857,160	510,803,736	17,500,000	25,553,424
Union Indemnity Co.....	14,013,834	10,414,038	2,500,000	1,099,796
United States Casualty Co.....	13,318,216	9,486,002	1,500,000	2,332,214
United States Fidelity & Guaranty Co.....	67,872,612	41,924,386	10,000,000	15,948,226
Universal Casualty Co.....	432,707	22,102	200,000	210,605
*Washington-Fidelity National Ins. Co.....	1,474,497	664,986	300,000	509,511
Western Automobile Casualty Co.....	1,696,627	696,627	500,000	500,000

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

†Mutual company—no capital stock.

CASUALTY COMPANIES

Business in Arkansas for the Year Ending December 31, 1928

Name of Company	Location	Net Premiums	Net Losses
Aetna Casualty & Surety Co.....	Hartford.....	\$ 177,949	\$ 140,856
Aetna Life Ins. Co.....	Hartford.....	261,587	150,848
American Automobile Ins. Co.....	St. Louis.....	27,819	8,343
American Bankers Ins. Co.....	Jacksonville.....	1,826	150
American Credit Indemnity Co.....	New York.....	9,296	1,350
American Employers Ins. Co.....	Boston.....	47,668	31,516
American Indemnity Co.....	Galveston.....	15,661	6,959
American Mutual Liability Ins. Co.....	Boston.....	934	55
American National Ins. Co.....	Galveston.....	11,270	7,111
American Surety Co.....	New York.....	48,065	35,874
Automobile Underwriters Ins. Co.....	Dallas.....	18,388	1,322
Benefit Assn. of Ry. Employees.....	Chicago.....	73,266	75,168
Business Men's Assurance Co.....	Kansas City.....	89,888	84,159
Central Surety & Ins. Corporation.....	Kansas City.....	7,452	2,007
Century Indemnity Co.....	Hartford.....	1,274	6
Columbia Casualty Co.....	New York.....	3,090	7,500
Commercial Casualty Co.....	Newark.....	20,678	8,857
Constitution Indemnity Co.....	Philadelphia.....	13,875	2,786
Continental Casualty Co.....	Hammond.....	105,554	72,680
Continental Life Ins. Co.....	St. Louis.....	34,988	15,886
Detroit Fidelity & Surety Co.....	Detroit.....	8,960	397
Employers Casualty Co.....	Dallas.....	40,130	35,520
Employers Liability Assurance Corporation.....	London.....	48,290	17,860
Employers Reinsurance Corporation.....	Kansas City.....	11,551	50,027
Equitable Life Assurance Society.....	New York.....	2,959	892
Federal Life Ins. Co.....	Chicago.....	20,207	14,852
Fidelity & Casualty Co.....	New York.....	29,146	9,405
Fidelity & Deposit Co.....	Baltimore.....	82,903	53,172
Fidelity Union Casualty Co.....	Dallas.....	9,800	8,083

CASUALTY COMPANIES—(Continued)

Name of Company	Location	Net Premiums	Net Losses
First Reinsurance Co. of Hartford.....	Hartford.....	\$ 2,512	\$ 25,378
General Accident Fire & Life.....	Perth.....	5,656	6,756
General Indemnity Corporation.....	Rochester.....	436	0
Georgia Casualty Co.....	Atlanta.....	114,407	66,620
Globe Indemnity Co.....	Newark.....	13,398	39,459
Great American Casualty Co.....	Chicago.....	250	1,688
Hardware Mutual Casualty Co.....	Stevens Point.....	7,402	6,645
Hartford Accident & Indemnity Co.....	Hartford.....	32,663	41,546
Hartford Steam Boiler Insp. & Ins. Co.....	Hartford.....	47,066	5,757
Home Accident Ins. Co.....	Little Rock.....	528,227	349,814
Independence Indemnity Co.....	Philadelphia.....	16,255	21,200
Inter-Ocean Casualty Co.....	Philadelphia.....	15,329	14,724
Inter-Southern Life Ins. Co.....	Cincinnati.....	1,199	807
Inter-State Life & Accident Co.....	Louisville.....	41	0
Liberty Ins. Co.....	Chattanooga.....	29,631	16,735
Liberty Life Ins. Co.....	Dayton.....	8	0
Liberty Mutual Ins. Co.....	Topeka.....	127	6,878
Little Rock Title Ins. Co.....	Boston.....	3,631	212
Lloyds Plate Glass Ins. Co.....	Little Rock.....	8,922	0
London Guarantee & Accident Co., Ltd.....	New York.....	816	98
Maryland Casualty Co.....	London.....	58,788	35,118
Massachusetts Bonding & Ins. Co.....	Baltimore.....	101,766	133,278
Massachusetts Protective Assn. Inc.....	Boston.....	57,564	40,416
Metropolitan Casualty Ins. Co.....	Worcester.....	80,214	74,587
Metropolitan Life Ins. Co.....	New York.....	37,144	14,998
Mid-Continent Life Ins. Co.....	New York.....	61,627	38,908
Missouri State Life Ins. Co.....	Oklahoma City.....	5,466	2,067
Monarch Accident Ins. Co.....	St. Louis.....	8,898	3,739
National Benefit Life Ins. Co.....	Springfield.....	12,265	8,467
	Washington.....	43,064	25,285

CASUALTY COMPANIES—(Continued)

Name of Company	Location	Net Premiums	Net Losses
National Casualty Co.	Detroit	\$ 1,487	\$ 879
National Life Ins. Co. of U. S. A.	Chicago	2,882	1,486
National Surety Co.	New York	88,864	39,864
National Union Indemnity Co.	Pittsburgh	4,775	2,032
Nebraska Indemnity Co.	Omaha	3,077	2,342
New Amsterdam Casualty Co.	New York	43,259	62,744
New York Casualty Co.	New York	3,006	211
New York Indemnity Co.	New York	10,580	2,742
North American Accident Ins. Co.	Chicago	17,296	6,008
Northwestern Casualty & Surety Co.	Milwaukee	56,769	28,651
Ocean Accident & Guarantee Corporation	New York	13,306	18,118
Ohio Casualty Ins. Co.	Hamilton	1,160	0
Old Line Ins. Co.	Lincoln	26	0
Pacific Mutual Life Ins. Co.	Los Angeles	67,845	19,970
Pan-American Life Ins. Co.	New Orleans	1,255	2,196
Pennsylvania Surety Corporation	Pittsburgh	3,996	1,600
Petroleum Casualty Co.	Houston	17,822	3,321
Pilot Life Ins. Co.	Greensboro	408	563
Provident Life & Accident Ins. Co.	Chattanooga	17,583	5,461
Prudential Insurance Co. of America	Newark	12,156	9,270
Reliance Life Ins. Co.	Pittsburgh	7,976	3,148
Royal Indemnity Co.	New York	8,054	2,077
Saint Paul Mercury Indemnity Co.	St. Paul	2,774	354
Security Union Ins. Co.	Houston	56,884	48,908
Sentinel Life Ins. Co.	Kansas City	3,333	1,372
Southern National Ins. Co.	Little Rock	63,190	14,010
Southern Casualty Co.	Alexandria	19,185	9,934
Southern Surety Co.	New York	23,495	8,687
Southwest Mutual Indemnity Corporation	Oklahoma City	10,798	3,426
Standard Accident Ins. Co.	Detroit	82,564	79,264

CASUALTY COMPANIES—(Continued)

Name of Company	Location	Net Premiums	Net Losses
Travelers Indemnity Co.....	Hartford.....	\$ 10,867	\$ 2,766
Travelers Insurance Co.....	Hartford.....	78,005	57,156
Union Indemnity Co.....	New Orleans.....	297,454	147,492
United States Casualty Co.....	New York.....	8,794	4,249
United States Fidelity & Guaranty Co.....	Baltimore.....	405,261	253,115
Universal Casualty Co.....	Dallas.....	47	0
Washington Fidelity National Ins. Co.....	Chicago.....	41,739	23,061
Western Automobile Casualty Co.....	Fort Scott.....	7,136	6,815
Totals.....		\$4,014,484	\$2,698,113

CASUALTY COMPANIES Business by Classes in Arkansas for the Year 1928

Name of Company	ACCIDENT		HEALTH	
	Net Premiums	Net Losses	Net Premiums	Net Losses
Aetna Casualty & Surety Co.....	\$ 618	\$ 261	\$ 309	\$ 144
Aetna Life Ins. Co.....	38,862	29,056	15,779	7,972
*American Bankers Ins. Co.....	1,826	150	.....	.....
American Employers Ins. Co.....	140	.....	200	.....
American National Ins. Co.....	5,635	934	5,635	6,177
*Benefit Association of Ry. Employees	73,266	75,168	.....	.....
Business Men's Assurance Co.....	35,903	34,984	53,854	49,175
Century Indemnity Co.....	47	.....	.....	.....
Columbia Casualty Co.....	18	7,500	.....	.....
Commercial Casualty Co.....	8,157	4,114	12,218	4,708
Constitution Indemnity Co.....	132	.....	45	.....
Continental Casualty Co.....	58,674	31,826	40,624	35,941
Continental Life Ins. Co.....	13,642	3,161	21,345	12,724
Employers Liability Assurance Corporation.....	192	152	.....	200
*Employers Reinsurance Corporation.....	905	1,250	.....	.....
Equitable Assurance Society of U. S.....	195	.....	70	348
*Federal Life Ins. Co.....	20,207	14,852	.....	.....
Fidelity & Casualty Co.....	591	.....	224	.....
Fidelity Union Casualty Co.....	2,392	587	.....	.....
First Reinsurance Co. of Hartford.....	1,561	25,101	573	252
General Accident Fire & Life.....	177	131	147	330
Globe Indemnity Co.....	101	4,085	69	145
*Great American Casualty Co.....	250	1,688	.....	.....
Hartford Accident & Indemnity Co.....	2,099	17,102	236	28
Home Accident Ins. Co.....	8,959	2,072	.....	.....

*Accident and health combined.

CASUALTY COMPANIES—(Continued)

Name of Company	ACCIDENT		HEALTH	
	Net Premiums	Net Losses	Net Premiums	Net Losses
Indemnity Ins. Co.....	\$ 745	\$ 77	\$	\$
Independence Indemnity Co.....	82	5,500		
*Inter-Ocean Casualty Co.....	1,200	807		
Inter-Southern Life Ins. Co.....	41			
Inter-State Life & Accident Co.....	158	100	238	23
*Liberty Life Ins. Co.....	127	6,878		
London Guarantee & Accident Co.....	1,529	6,548	100	47
Maryland Casualty Co.....	474	13,722	384	403
Massachusetts Bonding & Ins. Co.....	19,037	11,333	18,070	18,927
*Massachusetts Protective Association.....	1,404	1,815		
Metropolitan Casualty Co.....	242	5,751		
Metropolitan Life Ins. Co.....	19,221	12,161	42,048	26,747
*Mid-Continent Life Ins. Co.....	5,466	2,067		
Missouri State Life Ins. Co.....	6,789	2,203	2,099	1,535
*Monarch Accident Ins. Co.....	3,799	1,764		
*National Benefit Life Ins. Co.....	43,064	25,285		
*National Casualty Co.....	1,455	879		
*National Life Ins. Co.....	2,882	1,486		
New Amsterdam Casualty Co.....	1,132	10,048	794	1,263
New York Indemnity Co.....	6,517	511	48	
North American Accident Ins. Co.....	17,296	6,008		
Northwestern Casualty & Surety Co.....	1,925	300	200	542
Ocean Accident & Guarantee Corporation.....	107	12,521	93	
Ohio Casualty Co.....	5			
*O'd Line Ins. Co.....	26			
Pacific Mutual Life Ins. Co.....	31,903	7,952	16,955	9,799
Pan-American Life Ins. Co.....	757	1,376	497	819

*Accident and health combined.

CASUALTY COMPANIES—(Continued)

Name of Company	ACCIDENT		HEALTH	
	Net Premiums	Net Losses	Net Premiums	Net Losses
Pilot Life Ins. Co.....	\$ 279	\$ 563	\$ 89	\$
*Provident Life & Accident Ins. Co.....	17,583	5,461	.....	8,770
Prudential Insurance Co.....	1,083	500	11,072	2,166
Reliance Life Ins. Co.....	4,434	981	3,541	297
Royal Indemnity Co.....	114	24	134	904
Sentinel Life Ins. Co.....	1,383	457	1,726	.....
*Southern National Ins. Co.....	63,190	14,010	.....	.....
Southern Surety Co.....	3,741	503	561	1,600
Standard Accident Ins. Co.....	6,625	36,722	2,600	.....
Travelers Indemnity Co.....	789	922	.....	.....
Travelers Insurance Co.....	30,437	8,336	4,301	5,495
Union Indemnity Co.....	20,570	35,047	4,874	3,364
United States Casualty Co.....	3,133	1,049	2,730	1,874
United States Fidelity & Guaranty.....	13,291	30,566	4,197	1,249
*Washington Fidelity National Ins. Co.....	41,739	23,061	.....	.....
Totals.....	\$649,973	\$549,468	\$268,679	\$203,968

*Accident and health combined.

CASUALTY COMPANIES
Business by Classes in Arkansas for the Year 1928

Name of Company	NON-CANCELLABLE HEALTH AND ACCIDENT		INDUSTRIAL HEALTH AND ACCIDENT	
	Premiums	Losses	Premiums	Losses
Aetna Casualty & Surety Co.....	\$ 222	\$ 25		\$
Aetna Life Ins. Co.....	4,103	1,257		.....
Business Men's Assurance Co.....	130			.....
Continental Casualty Co.....	394	13		.....
Employers Reinsurance Corporation.....	5,573	7,700		.....
Equitable Life Assurance Society.....	2,693	544		.....
First Reinsurance Co. of Hartford.....	365	25		.....
Inter-State Life & Accident Co.....			29,234	16,611
Massachusetts Protective Association.....	78,810	72,772		.....
Metropolitan Life Ins. Co.....	357			.....
Monarch Accident Ins. Co.....	8,466	6,703		.....
Pacific Mutual Life Ins. Co.....	18,986	2,218		.....
Pilot Life Ins. Co.....	40			.....
Sentinel Life Ins. Co.....	273	10		.....
Travelers Ins. Co.....	306			.....
Totals.....	\$120,718	\$91,267	\$29,234	\$16,611

CASUALTY COMPANIES Business by Classes in Arkansas for the Year 1928

Name of Company	AUTO LIABILITY		LIABILITY OTHER THAN AUTO	
	Premiums	Losses	Premiums	Losses
Aetna Casualty & Surety Co.....	\$ 21,299	\$ 8,588	\$ 823	\$ 13
Aetna Life Ins. Co.....	44,173	29,756	152,564	81,153
American Employers Ins. Co.....	8,944	10,559	24,052	16,332
American Indemnity Co.....	5,333	3,878	.....	.....
American Mutual Liability Co.....	85	.....	803	55
Automobile Underwriters Ins. Co.....	4,381	47	.....	.....
Central Surety & Ins. Corporation.....	90	85	508	34
Century Indemnity Co.....	219	.....	.....	.....
Columbia Casualty Co.....	216	.....	220	.....
Commercial Casualty Co.....	168	34	7	.....
Constitution Indemnity Co.....	2,560	281	5,113	752
Continental Casualty Co.....	1,056	2,246	1,389	2,063
Employers Casualty Co.....	13	.....	35,168	34,542
Employers Liability Assurance Corporation.....	3,987	3,001	31,912	12,685
Employers Reinsurance Corporation.....	5,573	7,700	4,755	41,072
Fidelity & Casualty Co.....	849	475	19,313	8,758
Fidelity Union Casualty Co.....	3,286	3,165	66	2,560
First Reinsurance Co.....	3	.....	.....	.....
General Accident Fire & Life.....	903	1,873	3,964	4,324
Georgia Casualty Co.....	19,391	15,700	76,334	39,097
Globe Indemnity Co.....	1,161	85	17,445	15,100
Hardware Mutual Casualty Co.....	3,622	5,023	.....	.....
Hartford Accident & Indemnity Co.....	1,795	1,066	19,666	21,348
Home Accident Ins. Co.....	50,390	24,892	247,918	230,172
Indemnity Insurance Co.....	4,629	2,617	5,206	14,493
Independence Indemnity Co.....	—26	.....	15,136	8,059
Liberty Mutual Ins. Co.....	1,242	65	2,203	78

CASUALTY COMPANIES—(Continued)

Name of Company	AUTO LIABILITY		LIABILITY OTHER THAN AUTO	
	Premiums	Losses	Premiums	Losses
London Guarantee & Accident Co.....	\$ 11,017	\$ 12,042	\$ 21,152	\$ 6,824
Maryland Casualty Co.....	14,303	18,730	50,031	24,322
Massachusetts Bonding & Ins. Co.....	5,521	8,312	2,719	823
Metropolitan Casualty Co.....	3,813	135	21,434	4,639
National Casualty Co.....	9	.....	20	.....
National Union Indemnity Co.....	2,526	749	10	.....
Nebraska Indemnity Co.....	1,624	295	.....	.....
New Amsterdam Casualty Co.....	4,351	4,636	17,909	13,730
New York Casualty Co.....	652	.....	.....	.....
New York Indemnity Co.....	745	17	2,158	1,227
Northwestern Casualty & Surety Co.....	7,128	4,935	17,560	5,413
Ocean Accident & Guarantee Corporation.....	3,791	2,610	3,876	943
Ohio Casualty Ins. Co.....	403	.....	.....	.....
Pennsylvania Surety Corporation.....	.....	.....	3,616	1,600
Royal Indemnity Co.....	3,642	32	1,630	1,414
St. Paul Mercury Indemnity Co.....	2,179	10	.....	.....
Southern Casualty Co.....	963	100	9,082	6,446
Southern Surety Co.....	152	615	6,461	7,976
Southwest Mutual Indemnity Corporation.....	7,610	1,946	.....	.....
Standard Accident Ins. Co.....	14,231	8,308	36,830	26,160
Travelers Indemnity Co.....	.....	.....	1,011	.....
Travelers Ins. Co.....	8,882	3,858	33,631	39,458
Union Indemnity Co.....	46,089	18,741	114,854	52,351
United States Casualty Co.....	1,253	955	1,050	165
United States Fidelity & Guaranty Co.....	53,964	32,380	171,571	95,433
Western Automobile Casualty Co.....	4,412	5,037	.....	.....
Totals.....	\$384,602	\$245,579	\$1,181,170	\$821,614

CASUALTY COMPANIES Business by Classes in Arkansas for the Year 1928

Name of Company	WORKMEN'S COMPENSATION		WORKMEN'S COLLECTIVE	
	Premiums	Losses	Premiums	Losses
Aetna Life Ins. Co.....	\$	\$	\$ 6,103	\$ 1,652
American Employers Ins. Co.....	.....	.....	584	.....
Constitution Indemnity Co.....	.....	60	.....	.....
Employers Liability Assurance Corporation .....	.....	.....	60	.....
Employers Reinsurance Corporation.....	—300	.....	.....	.....
Home Accident Ins. Co.....	—78	.....	20,444	51,046
London Guarantee & Accident Co.....	.....	.....	1,533	933
Maryland Casualty Co.....	5,142	.....	.....	.....
Petroleum Casualty Co.....	17,822	.....	.....	.....
Southern Casualty Co.....	.....	.....	6,599	.....
Travelers Ins. Co.....	446	7	.....	2,324
U. S. Fidelity & Guaranty Co.....	497	.....	.....	.....
Totals.....	\$ 23,529	\$ 67	\$35,323	\$56,555

CASUALTY COMPANIES Business by Classes in Arkansas for the Year 1928

Name of Company	FIDELITY		SURETY	
	Premiums	Losses	Premiums	Losses
Aetna Casualty & Surety Co.....	\$ 18,177	\$ 19,797	\$ 30,791	\$ 54,387
American Employers Ins. Co.....	687	.....	4,818	.....
American Indemnity Co.....	.....	.....	105	.....
American Surety Co.....	13,056	34,887	29,311	488
Central Surety & Ins. Corporation.....	.....	.....	2,480	.....
Century Indemnity Co.....	302	.....	448	.....
Columbia Casualty Co.....	1,709	.....	587	.....
Constitution Indemnity Co.....	2,253	.....	—132	.....
Continental Casualty Co.....	634	.....	1,331	.....
Detroit Fidelity & Surety Co.....	349	294	8,611	103
Employers Liability Assurance Corporation.....	255	—11	5,399	.....
Employers Reinsurance Corporation.....	—3	.....	120	.....
Fidelity & Casualty Co.....	1,001	17	1,827	.....
Fidelity & Deposit Co.....	33,972	44,473	41,569	5,751
Globe Indemnity Co.....	1,004	666	—7,427	20,077
Hartford Accident & Indemnity Co.....	3,066	—50	4,584	1,043
Home Accident Ins. Co.....	22,940	2,241	124,356	27,339
Indemnity Insurance Co.....	45	2,185	2,010	.....
Independence Indemnity Co.....	35	.....	485	217
Maryland Casualty Co.....	4,231	6,217	10,232	65,369
Massachusetts Bonding & Ins. Co.....	3,690	.....	3,080	.....
Metropolitan Casualty Ins. Co.....	111	500	1,199	.....
National Surety Co.....	37,205	15,823	32,577	19,537
National Union Indemnity Co.....	20	.....	646	.....
New Amsterdam Casualty Co.....	3,806	3,546	10,703	28,191
New York Casualty Co.....	.....	.....	1,633	.....
Northwestern Casualty & Surety Co.....	5,081	8,678	17,613	5,352

CASUALTY COMPANIES—(Continued)

Name of Company	FIDELITY		SURETY	
	Premiums	Losses	Premiums	Losses
Ocean Accident & Guarantee Corporation.....	\$ 275	\$	\$ 136	\$
Pennsylvania Surety Corporation.....	20	.....	360	.....
Royal Indemnity Co.....	440	.....	543	.....
Southern Surety Co.....	341	32	11,778	—1,085
Standard Accident Ins. Co.....	1,890	1,089	4,316	.....
Union Indemnity Co.....	16,914	18,979	38,758	41
United States Fidelity & Guaranty Co.....	36,254	7,897	65,108	63,771
Totals.....	\$209,760	\$167,250	\$449,955	\$290,499

CASUALTY COMPANIES Business by Classes in Arkansas for the Year 1928

Name of Company	PLATE GLASS		BURGLARY AND THEFT	
	Premiums	Losses	Premiums	Losses
Aetna Casualty & Surety Co.....	\$16,627	\$ 5,700	\$ 33,307	\$20,823
American Employers Ins. Co.....	2,336	339	422	447
American Surety Co.....	130		5,558	498
Central Surety & Ins. Corporation.....	4,187	1,185	44	
Century Indemnity Co.....	12	6	101	
Columbia Casualty Co.....			52	
Commercial Casualty Co.....			44	
Constitution Indemnity Co.....	314	83	325	14
Continental Casualty Co.....	357	8	410	168
Employers Liability Assurance Corporation.....	596	47	326	
Employers Reinsurance Corporation.....			502	5
Fidelity & Casualty Co.....	33		403	
Fidelity & Deposit Co.....			7,361	2,947
Fidelity Union Casualty Co.....	1,400	574		
First Reinsurance Co. of Hartford.....			9	
General Accident Fire & Life.....			—17	
General Indemnity Corporation.....			436	
Georgia Casualty Co.....	2,923	1,607	831	880
Globe Indemnity Co.....			276	—766
Hardware Mutual Casualty Co.....	1,938	607	13	
Hartford Accident & Indemnity Co.....	148	83	221	
Home Accident Ins. Co.....	6,816	1,252	13,283	7,951
Indemnity Ins. Co.....	403	234	669	143
Independence Indemnity Co.....			35	
Lloyds Plate Glass Ins. Co.....	816			
London Guarantee & Accident Co.....	1,793	444	2,915	585
Maryland Casualty Co.....	1,844	554	3,316	771

CASUALTY COMPANIES—(Continued)

Name of Company	PLATE GLASS		BURGLARY AND THEFT	
	Premiums	Losses	Premiums	Losses
Massachusetts Bonding & Ins. Co.....	\$ 647	\$ 139	\$ 1,006	\$.....
Metropolitan Casualty Ins. Co.....	7,232	2,894	1,166	313
National Surety Co.....	898	46	15,561	3,207
National Union Indemnity Co.....	86	.....	105	.....
New Amsterdam Casualty Co.....	1,084	297	1,077	—176
New York Casualty Co.....	313	162	12	.....
New York Indemnity Co.....	147	196	319	157
Northwestern Casualty & Surety Co.....	1,387	553	1,343	290
Ocean Accident & Guarantee Corporation.....	589	250	1,650	378
Royal Indemnity Co.....	88	.....	286	.....
St. Paul Mercury Indemnity Co.....	181	35	.....	.....
Southern Surety Co.....	.....	.....	170	.....
Standard Accident Ins. Co.....	3,213	666	3,375	934
Travelers Indemnity Co.....	1,103	380	587	.....
Union Indemnity Co.....	12,133	3,799	11,178	1,651
United States Casualty Co.....	—24	.....	—6	.....
United States Fidelity & Guaranty Co.....	10,212	3,721	19,954	3,163
Universal Casualty Co.....	12	.....	34	.....
Western Automobile Casualty Co.....	116	.....	.....	.....
Totals.....	\$82,090	\$25,861	\$128,659	\$44,383

CASUALTY COMPANIES Business by Classes in Arkansas for the Year 1928

Name of Company	STEAM BOILER		MACHINERY	
	Premiums	Losses	Premiums	Losses
Aetna Casualty & Surety Co.....	\$ 1,057	\$	\$ 22	\$
American Employers Ins. Co.....	805	.....	256	182
Columbia Casualty Co.....	.....	.....	169	.....
Employers Liability Assurance Corporation.....	1,125	.....	1,884	.....
Fidelity & Casualty Co.....	2,520	.....	2,164	.....
Hartford Steam Boiler Insp. & Ins. Co.....	30,925	2,072	16,140	3,685
Independence Indemnity Co.....	—788	.....	.....	.....
London Guarantee & Accident Co.....	5,071	.....	5,985	3,245
Maryland Casualty Co.....	3,372	.....	2	.....
New York Indemnity Co.....	228	213	.....	.....
Ocean Accident & Guarantee Corporation.....	92	541	169	346
Travelers Indemnity Co.....	556	.....	187	.....
Totals.....	\$44,963	\$ 2,826	\$26,466	\$ 7,458

CASUALTY COMPANIES Business by Classes in Arkansas for the Year 1928

Name of Company	AUTO PROPERTY DAMAGE		AUTO COLLISION	
	Premiums	Losses	Premiums	Losses
Aetna Casualty & Surety Co.....	\$ 32,148	\$17,103	\$14,594	\$10,841
American Employers Ins. Co.....	4,099	3,368	725	278
American Indemnity Co.....	3,079	1,101	361	85
American Mutual Liability Ins. Co.....	45	.....	.....	.....
Automobile Underwriters Ins. Co.....	2,556	179	639	.....
Central Surety & Ins. Corporation.....	46	25	93	677
Century Indemnity Co.....	96	.....	47	.....
Columbia Casualty Co.....	117	.....	.....	.....
Commercial Casualty Co.....	82	.....	.....	.....
Constitution Indemnity Co.....	1,273	567	1,989	1,027
Continental Casualty Co.....	603	414	74	.....
Employers Casualty Co.....	6	6	.....	.....
Employers Liability Assurance Corporation.....	2,113	551	337	1,234
Employers Reinsurance Corporation.....	8	.....	.....	.....
Fidelity & Casualty Co.....	216	154	.....	.....
Fidelity Union Casualty Co.....	1,562	652	1,093	543
General Accident Fire & Life.....	490	86	43	.....
Georgia Casualty Co.....	10,296	6,652	4,724	2,681
Globe Indemnity Co.....	598	55	157	9
Hardware Mutual Casualty Co.....	1,623	702	203	311
Hartford Accident & Indemnity Co.....	664	577	158	345
Home Accident Insurance Co.....	25,004	2,794	4,500	115
Indemnity Insurance Co.....	2,272	1,274	405	173
Independence Indemnity Co.....	—33	947	.....	.....
Liberty Mutual Insurance Co.....	234	68	.....	.....
London Guarantee & Accident.....	4,479	4,138	726	80
Maryland Casualty Co.....	7,087	3,157	810	28

CASUALTY COMPANIES—(Continued)

Name of Company	AUTO PROPERTY DAMAGE		AUTO COLLISION	
	Premiums	Losses	Premiums	Losses
Massachusetts Bonding & Ins. Co.....	\$ 3,115	\$ 878	\$ 651	\$ 26
Metropolitan Casualty Co.....	1,792	713	129	.....
National Casualty Co.....	3	.....	.....	..... 471
National Union Indemnity Co.....	1,414	811	—36	.....
Nebraska Indemnity Co.....	935	297	.....	..... 464
New Amsterdam Casualty Co.....	2,392	740	.....	.....
New York Casualty Co.....	279	48	115	.....
New York Indemnity Co.....	420	417	—6	.....
Northwestern Casualty & Surety Co.....	3,311	1,827	1,216	 757
Ocean Accident & Guarantee Corporation.....	2,001	380	523	 146
Ohio Casualty Insurance Co.....	152	.....	23	.....
Royal Indemnity Co.....	1,150	308	25	.....
St. Paul Mercury Indemnity Co.....	375	308	37	.....
Southern Casualty Co.....	580	188	568	 96
Southern Surety Co.....	84	645	186	.....
Southwest Mutual Indemnity Corporation.....	3,164	1,479	24	.....
Standard Accident Ins. Co.....	7,503	2,612	1,892	 1,169
Travelers Indemnity Co.....	4,359	1,197	303	 192
Union Indemnity Co.....	23,093	9,017	8,750	 4,424
United Casualty Co.....	659	201	—3	.....
United States Fidelity & Guaranty Co.....	23,589	10,565	5,955	 4,347
Western Automobile Casualty Co.....	2,186	1,178	421	.....
Totals.....	\$183,319	\$78,332	\$52,365	\$30,519

CASUALTY COMPANIES

Business by Classes in Arkansas for the Year 1928

Name of Company	PROPERTY DAMAGE AND COLLISION OTHER THAN AUTO		SPRINKLER AND WATER DAMAGE	
	Premiums	Losses	Premiums	Losses
Aetna Casualty & Surety Co.....	\$ 1,209	\$ 206		\$ 2,964
American Employers Ins. Co.....	107	7	\$ 6,738	
Continental Casualty Co.....	5			
Employers Liability Assurance Corporation.....	99			
Employers Reinsurance Corporation.....	19			
General Accident Fire & Life.....	34	9		
Georgia Casualty Co.....	—53			
Globe Indemnity Co.....	10			
Hartford Accident & Indemnity Co.....	21			
Home Accident Insurance Co.....	2,832	35	858	
Indemnity Insurance Co.....	—132			
Independence Indemnity Co.....	402			
Liberty Mutual Ins. Co.....	1			
London Guarantee & Accident Co.....	298	226		
Maryland Casualty Co.....	10		517	
Massachusetts Bonding & Ins. Co.....	22			
Metropolitan Casualty Co.....	23		—2	25
National Union Indemnity Co.....	2			
New Amsterdam Casualty Co.....	8	3		
Southern Surety Co.....	19			
Standard Accident Ins. Co.....	83			
Travelers Indemnity Co.....	1,969	73		
Union Indemnity Co.....	238	157		
United States Fidelity & Guaranty Co.....	582	24	79	
Totals.....	\$ 7,768	\$ 740	\$ 8,194	\$ 2,989

CASUALTY COMPANIES Business by Classes in Arkansas for the Year 1928

Name of Company	AUTO FIRE AND THEFT		CREDIT	
	Premiums	Losses	Premiums	Losses
American Credit Indemnity Co.....	\$.....	\$.....	\$ 9,296	\$ 1,350
American Indemnity Co.....	6,781	1,894	.....	.....
Automobile Underwriters Ins. Co.	10,811	4,145	.....	.....
Employers Casualty Co.....	4,939	970	.....	.....
Liberty Insurance Co.....	8	.....	.....	.....
London Guarantee & Accident Co.....	.....	.....	2,185	.....
National Surety Co.....	.....	.....	2,620	1,250
Nebraska Indemnity Co.....	517	1,750	.....	.....
Ohio Casualty Ins. Co.....	577	.....	.....	.....
Southern Casualty Co.....	1,391	- 179	.....	.....
Totals.....	\$ 25,024	\$ 9,938	\$14,101	\$ 2,600

CASUALTY COMPANIES Business by Classes in Arkansas for the Year 1928

Name of Company	AUTOMOBILE		AUTO TORNADO	
	Premiums	Losses	Premiums	Losses
American Automobile Ins. Co.....	\$27,819	\$ 8,343	\$.....	\$.....
Employers Casualty Co.....	.....	.....	3	.....
Totals.....	\$27,819	\$ 8,343	\$ 3	\$.....

WHITE FRATERNAL SOCIETIES
Financial Condition on December 31, 1928

Name of Society	Location	Assets	Liabilities	Insurance in Force Dec. 31, 1928
Aid Associations for Lutherans.....	Appleton.....	\$ 8,146,797	\$ 154,455	\$ 76,540,943
American Insurance Union.....	Columbus.....	4,726,025	2,104,949	148,526,544
Ancient Order United Workmen.....	Little Rock.....	972,411	253,312	11,026,000
Ben Hur Supreme Tribe of.....	Crawfordsville.....	7,633,420	179,703	63,331,998
*Brotherhood of American Yoemen.....	Des Moines.....	16,855,735	16,855,735	157,739,913
Catholic Knights of America.....	St. Louis.....	1,979,212	34,086	13,342,258
Chicago Fraternal Life Association.....	Chicago.....	1,913,561	1,913,561	22,464,108
Degree of Honor Protective Association.....	St. Paul.....	7,764,573	28,769	54,526,290
Eagles, Fraternal Order of.....	Kansas City.....	439,570	45,529	4,001,788
*Fraternal Aid Union.....	Lawrence.....	11,734,086	9,744,036	71,956,391
*Homesteaders Life Association.....	Des Moines.....	1,676,689	1,597,601	19,748,477
Junior Order United American Mechanics.....	Pittsburgh.....	4,196,573	118,399	29,170,046
Knights of Columbus.....	New Haven.....	29,316,524	385,481	273,124,402
*Knights of Pythias.....	Indianapolis.....	23,196,933	21,332,134	118,209,230
*Liberty Life Assurance Society.....	Birmingham.....	1,033,387	915,055	30,672,650
Loyal American Life Association.....	Chicago.....	1,119,830	75,648	13,138,596
*The Macabees.....	Detroit.....	40,719,923	40,164,144	203,560,439
National Benevolent Society.....	Kansas City.....	18,542	827	262,400
Modern Woodmen of America.....	Rock Island.....	49,376,404	3,813,753	1,697,700,000
National Fraternal Society of the Deaf.....	Chicago.....	1,111,735	3,085	5,391,526
National Slovak Society of U. S. A.....	Pittsburgh.....	3,969,599	277,837	33,283,000
Order of United Commercial Travelers of Am.....	Columbus.....	2,103,998	294,051	554,640,000
Polish National Alliance of the U. S. of N. A.....	Chicago.....	16,006,847	500,449	115,575,250
Polish Roman Catholic Union of America.....	Chicago.....	9,325,001	81,353	67,127,613
The Praetorians.....	Dallas.....	7,500,573	85,901	57,136,570
Royal Arcanum.....	Boston.....	24,961,722	866,816	154,373,668
Royal Neighbors of America.....	Rock Island.....	38,846,502	771,538	485,380,250
*Security Benefit Association.....	Topeka.....	6,033,129	2,285,256	228,201,433

*Reserve liability and surplus set up.

WHITE FRATERNAL SOCIETIES—(Continued)

Name of Society	Location	Assets	Liabilities	Insurance in Force Dec. 31, 1928
Travelers Protective Association of America.....	St. Louis.....	\$ 911,748	\$ 310,093	Accident Only
Woman's Benefit Association.....	Port Huron.....	26,547,080	384,363	168,803,832
Woodmen Circle.....	Omaha.....	22,462,122	299,502	134,356,268
Woodmen of the World.....	Omaha.....	90,454,188	1,495,225	587,749,251

WHITE FRATERNAL SOCIETIES Business in Arkansas for the Year Ending December 31, 1928

Name of Society	Insurance in Force December 31, 1928	Assessments Collected	Claims Paid
Aid Association for Lutherans.....	\$ 91,000	\$ 1,690	\$ 1,056
American Insurance Union.....	5,351,146	58,850	56,399
Ancient Order United Workmen.....	11,026,000	309,562	88,954
Ben Hur, Supreme Tribe of.....	1,205,393	32,494	10,551
Brotherhood of American Yeomen.....	400,331	9,434	2,250
Catholic Knights of America.....	1,035,850	29,413	158
Chicago Fraternal Life Association.....	28,000	2,143	500
Degree of Honor Protective Association.....	1,310,757	28,260	7,094
Eagles, Fraternal Order of.....	78,500	1,913	.....
Fraternal Aid Union.....	1,745,766	49,323	24,518
The Homesteaders Life Association.....	217,000	6,593	4,725
Junior Order United American Mechanics.....	5,972	206	.....
Knights of Columbus.....	547,514	6,795	3,000
Knights of Pythias.....	2,241,280	59,710	51,087
Liberty Life Assurance Society.....	156,099	10,699	12,000
Loyal American Life Association.....	65,750	2,296	249
The Maccabees.....	1,447,837	53,622	34,396
National Benevolent Society.....	34,750	2,459	2,459
Modern Woodmen of America.....	17,902,500	276,130	167,505
National Fraternal Society of the Deaf.....	75,477	1,708	350
National Slovak Society of U. S. A.....	60,250	1,470	3,045
Order of United Commercial Travelers.....	6,490,000	14,696	13,585
Polish National Alliance of U. S.....	70,400	1,471	2,190
Polish Roman Catholic Union of America.....	82,098	1,616	1,575
Prætorians, The.....	395,887	7,962	2,702
Royal Arcanum.....	429,500	16,385	14,000
Royal Neighbors of America.....	5,852,750	94,955	46,195
Security Benefit Association.....	3,157,146	62,824	34,446

WHITE FRATERNAL SOCIETIES—(Continued)

Name of Society	Insurance in Force December 31, 1928	Assessments Collected	Claims Paid
Travelers Protective Association.....	Accident Only	\$ 15,774	\$ 10,295
Woman's Benefit Association.....	2,482,713	48,198	27,634
Woodmen Circle.....	6,470,840	127,991	83,895
Woodmen of the World.....	27,417,095	509,375	402,751
Totals.....	\$97,875,502	\$1,846,017	\$1,109,564

NEGRO FRATERNAL SOCIETIES
Financial Condition on December 31, 1928

Name of Society	Location	Assets	Liabilities	Insurance in Force Dec. 31, 1928
Afro-American Sons & Daughters.....	Yazoo, City.....	\$ 93,380	\$ 545	\$ 3,603,800
American Woodmen.....	Denver.....	1,925,441	66,827	26,672,250
American Workmen.....	Washington.....	653,291	11,248	4,790,500
Eastern Star Benefit Association.....	Pine Bluff.....	47,082	6,550	3,360,522
Grand Court Order of Calanthe.....	Little Rock.....	52,380	3,150	2,131,340
Great Southern Fraternal Union.....	Little Rock.....	10,800	3,972	380,671
Household of Ruth.....	Fort Smith.....	8,396	2,875	1,485,000
Imperial Council of Jugamos.....	Forrest City.....	51,186	.....	1,595,620
Independent Order of Immaculates.....	Forrest City.....	1,103	3,661	234,850
International Order of Daniel.....	Little Rock.....	4,582	620	179,365
Knights of G. S. E.....	Morrilton.....	6,474	2,300	118,275
Knights of Pythias.....	Little Rock.....	73,313	36,707	1,837,082
Masonic Benefit Association.....	Pine Bluff.....	177,437	20,740	4,601,800
Modern Order of Magians.....	Camden.....	18,710	1,309	569,500
National Benefit Society.....	Helena.....	228	.....	137,325
National Order Mosaic Templars.....	Little Rock.....	639,426	327,653	15,540,995
Royal Arch Benefit Association.....	Wynne.....	17,167	200	148,600
Supreme Royal Circle of Friends.....	Forrest City.....	164,530	177,738	944,258
Supreme Circle of United Links.....	Pine Bluff.....	3,557	.....	321,100
United Friends of America.....	Little Rock.....	56,211	5,225	1,593,850
United Order of Good Samaritan.....	Little Rock.....	39,486	175	1,742,600
Woodmen of Union.....	Hot Springs.....	643,102	5,425	20,665,954
Total.....				\$92,655,257

NEGRO FRATERNAL SOCIETIES
Business in Arkansas for the Year Ending December 31, 1928

Name of Society	Assessments Collected	Claims Paid	Solvency Valuation %	Insurance in Force
Afro-American Sons & Daughters.....	\$.....	\$ 6	102.08	\$ 57,800
American Woodmen.....	7,098	1,550	102.37	282,450
American Workmen.....	22,605	7,395	105.32	504,720
Eastern Star Benefit Association.....	81,728	65,289	88.49	3,360,522
Grand Court Order of Calanthe.....	52,686	41,901	89.89	2,131,340
Great Southern Fraternal Union.....	22,584	3,204	76.60	380,671
Household of Ruth.....	36,629	31,956	123.86	1,485,000
Imperial Council of Jugamos.....	27,358	20,865	135.56	1,158,765
Independent Order of Immaculates.....	6,730	3,150	.....	234,850
International Order of Daniel.....	9,172	3,225	117.49	179,365
Knights of G. S. E.....	4,483	2,593	81.08	118,275
Knights of Pythias.....	72,983	48,139	70.90	1,837,082
Masonic Benefit Association.....	119,305	116,742	77.06	4,601,800
Modern Order of Magians.....	14,507	1,215	142.30	360,200
National Benefit Society.....	2,943	1,224	117.34	137,325
National Order Moslem Templars.....	409,860	270,406	99.07	3,132,269
Royal Arch Benefit Association.....	3,380	3,725	99.48	148,600
Supreme Royal Circle of Friends.....	142,838	92,046	113.30	944,258
Supreme Circle of United Links.....	2,854	350	180.90	321,100
United Friends of America.....	66,568	26,424	76.51	1,556,350
United Order of Good Samaritans.....	52,640	24,310	71.46	1,742,600
Woodmen of Union.....	213,268	167,768	100.87	8,037,590
Totals.....	\$1,372,209	\$933,483		\$32,712,932