

STATE OF ARKANSAS
STATE INSURANCE
DEPARTMENT

Report for 1936 *Ins.*



M. J. HARRISON
State Insurance Commissioner

GUY E. WILLIAMS
State Fire Marshal

J. W. HATLEY
Assistant Commissioner

WALTER C. MAXEY
Chief Clerk

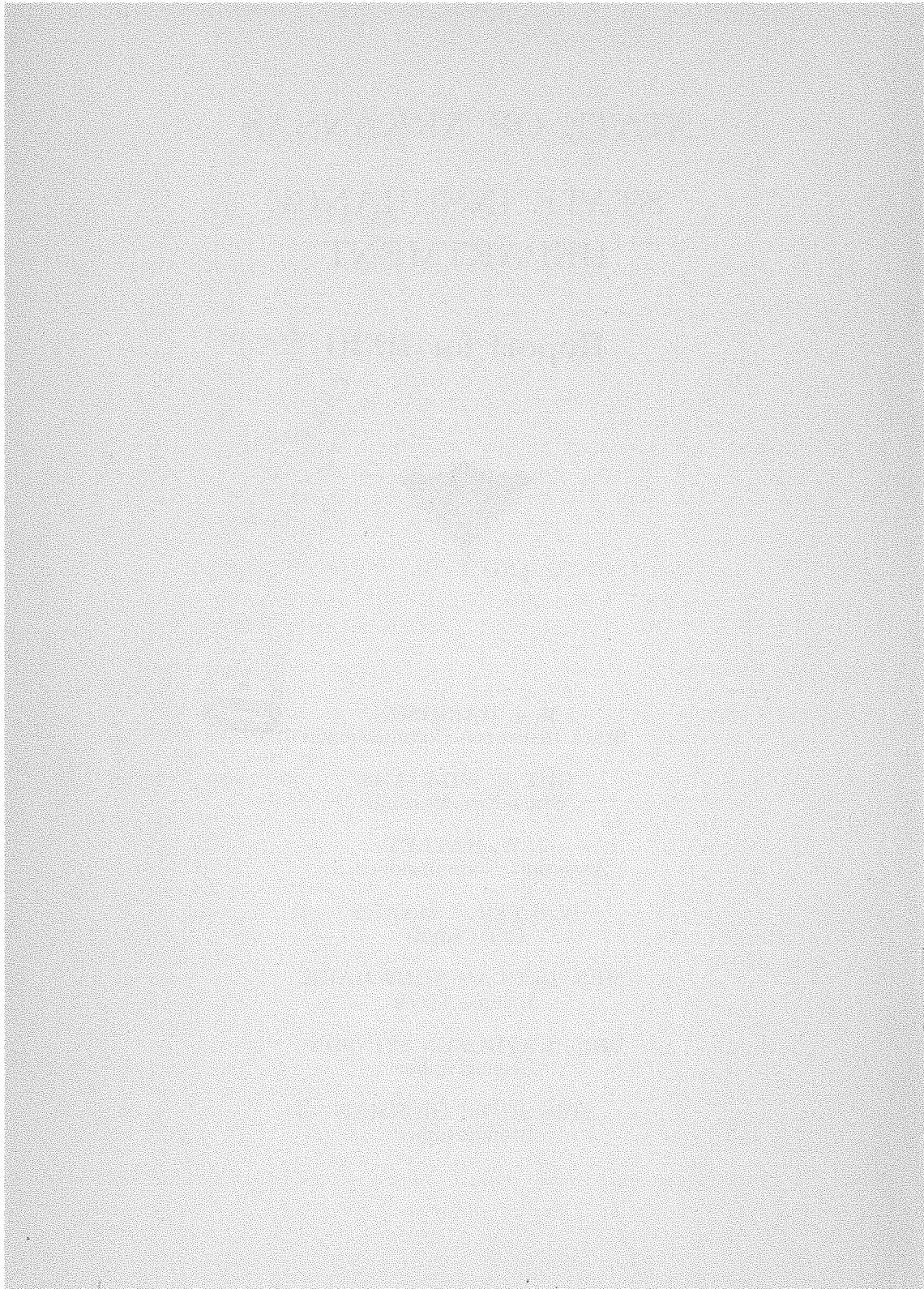
MRS. BEULAH SHEWMAKE
License Clerk

MRS. KATHLEEN STINSON
Stenographer

MRS. RUTH HICKMAN
Stenographer

CRAIG MEMORIAL LIBRARY
METROPOLITAN LIFE INSURANCE COMPANY
Actuarial Division

1/12/38



Little Rock, Arkansas
May 15, 1937.

HONORABLE CARL E. BAILEY,
Governor of Arkansas,
Little Rock, Arkansas.

Dear Governor:

Pursuant to statutory provisions we herewith submit the Fifty-Sixth Annual Report of the State Insurance Department, together with comments and recommendations for the better functioning of this Department. This Annual Report shows a condensed statement of all insurance companies licensed to transact business in Arkansas for the year ending December 31, 1936, together with the receipts and disbursements of the Department for the year 1936.

We would very much appreciate any comments or suggestions you might care to make relative to operation and supervision of the Department.

Respectfully submitted,

M. J. HARRISON,
Insurance Commissioner.

COMMENTS AND RECOMMENDATIONS

Our 1937 legislature by Act No. 2 abolished the office of Insurance Commissioner and State Fire Marshal and created the office of State Insurance Department, which department took over all the powers and duties of the former office. In addition said Act provided that the Deputy Commissioner shall take over all the duties of the Fire Marshal's department, thereby centering this important work and also giving the Insurance Commissioner more time to look after the business of supervising the insurance companies licensed to transact business in the State.

In addition to the above mentioned Act, the 1937 legislature, at our request, saw fit to give us a substantial increase in the appropriation for operating the Fire Marshal's division of the Department. For many years this division has been crippled to the extent that, at times, it could not operate because of lack of funds. At such times, those charged with the duties of investigating alleged incendiary fires, although requested by the proper officials to make investigations, could not leave Little Rock for the reason that there was no appropriation to take care of expenses incident to such investigations. We believe that this appropriation made by the 1937 legislature will result in such a reduction in incendiary fires that the fire insurance companies will have a more favorable experience, hence a reduction in the fire insurance rates.

The Fire Marshal's department has been under the direct supervision of Mr. Guy E. Williams since January 19,

1937, and his activities and investigations have already produced several arrests and indictments. Mr. Williams is co-operating with the prosecuting attorneys, sheriffs, police departments and fire departments throughout the State and we have received many letters of commendation relative to his work.

On taking office in January, 1937, we found that a large percentage of the correspondence from citizens of Arkansas consisted of complaints relative to failure of non-admitted life, health and accident companies to pay claims. We find there are upward of one hundred such companies using the mails in procuring business. This Department cannot reach such transactions and in most cases the Federal authorities have been unable to prosecute these outfits for using the mails to defraud. This Department has been instrumental in getting a bill introduced in Congress to prohibit the use of the mails in a State in which an insurance company is not licensed. This seems to be the only way to curb this evil.

In the meantime, we have issued warnings, which have been published in the newspapers of Arkansas, informing the citizens of the dangers incident to taking insurance in non-admitted companies. Our citizens cannot sue an insurance company in Arkansas, if such company has not, at some time or other, been licensed in the State. We are seeking cooperation of the entire populace of Arkansas in wiping out this illegal business which is taking thousands of dollars out of the State annually with practically no hope of return.

INTRODUCTION

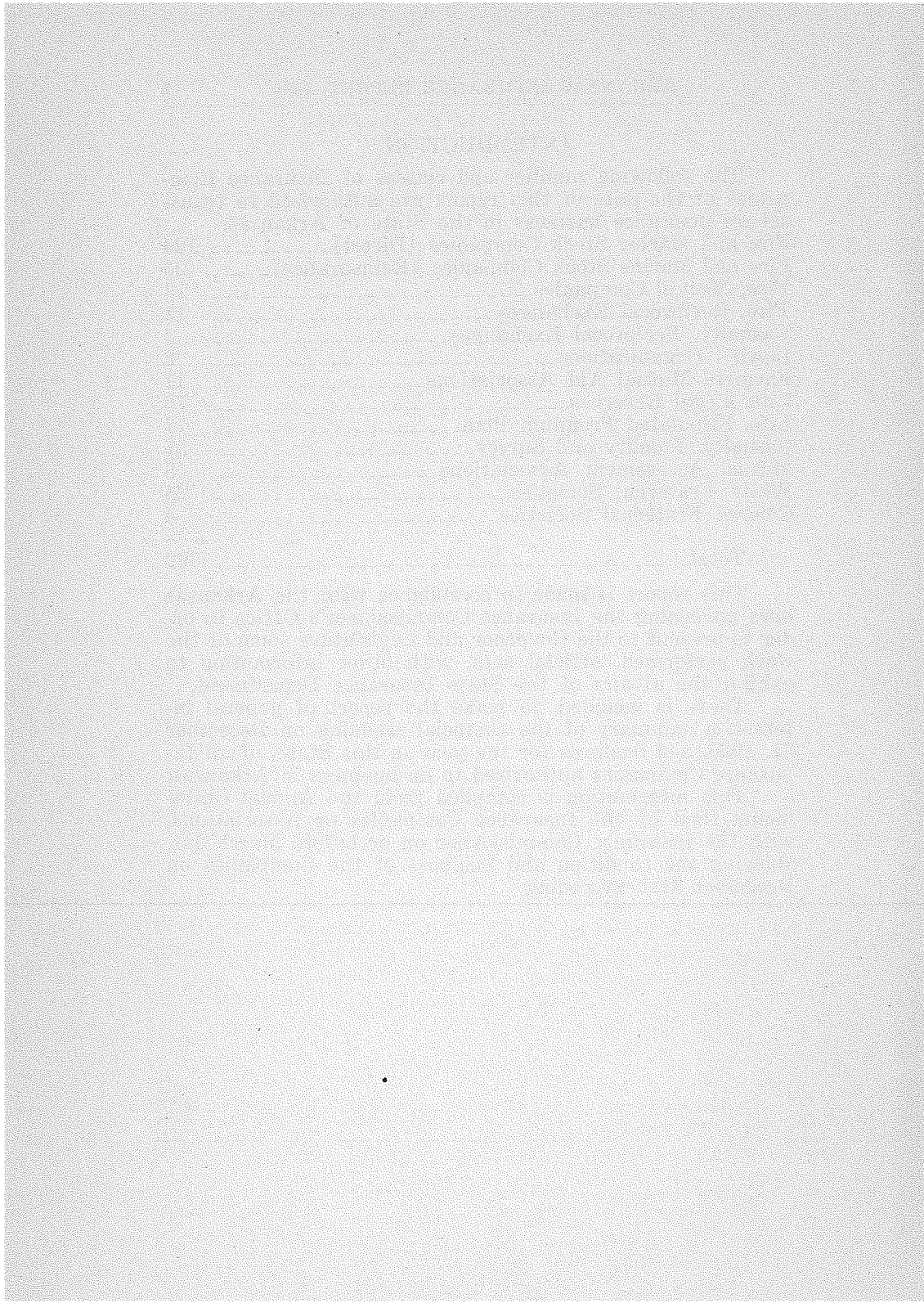
The following number and classes of Insurance Companies at the date of this report are authorized to transact an insurance business in the State of Arkansas.

Fire and Marine Stock Companies (Direct)-----	124
Fire and Marine Stock Companies (Reinsurance)-----	20
Fire, Mutual Companies-----	13
Fire, Reciprocal Exchanges-----	11
Casualty, Reciprocal Exchanges-----	4
Lloyd's Organizations-----	2
Farmers Mutual Aid Associations-----	11
Life, Legal Reserves-----	76
Life, Stipulated Premium Plan-----	7
Casualty, Fidelity and Surety-----	57
Mutual Assessment Associations-----	8
White Fraternal Societies-----	25
Colored Fraternal Societies-----	4
Total-----	362

This report is made in compliance with the Arkansas laws governing the Insurance Commissioner's Office in order to present to the Governor and Legislature some of the work performed, official acts, with other information to exhibit the affairs of the State Insurance Department.

There is included, to make the report of general interest, a summary of the financial standing on December 31, 1936, and business for the year in this State, of all Insurance Companies authorized to do business in Arkansas.

This information is compiled from the Annual Statements filed by the Insurance Companies or Associations, with the Insurance Commissioner on or before March 1st, showing the condition and business of the Companies on December 31st, preceding.



NEW ARKANSAS COMPANIES

Organized Year 1936

Pioneer Reserve Life Insurance Company, Little Rock, Arkansas, was incorporated as a Legal Reserve Mutual Company, November 10, 1936.

Merchants & Planters Life Association, Little Rock, Arkansas, was incorporated as a Mutual Assessment Company, October 7, 1936.

COMPANIES ADMITTED

LIFE COMPANIES

Expressmen's Mutual Life Insurance Company of New York, was admitted October 17, 1936.

Occidental Life Insurance Company, Los Angeles, California, was admitted May 25, 1936.

Pacific Mutual Life Insurance Company, reorganized, was admitted August 4, 1936.

CASUALTY COMPANIES

National Standard Insurance Company, Houston, Texas, was admitted July 31st, 1936.

RECIPROCAL EXCHANGES

Southern Underwriters, Houston, Texas, was admitted December 7, 1936.

CHANGES, WITHDRAWALS, ETC.

FIRE COMPANIES

Harmonica Fire Insurance Company changed name to The Paul Revere Fire Insurance Company, March 11, 1937.

Southern Fire Insurance Company of New York changed name to Gibraltar Fire and Marine Insurance Company, March 15, 1937.

Superior Fire Insurance Company, Newark, New Jersey, withdrew March 1st, 1937.

LIFE COMPANIES

Continental Life Insurance Company, St. Louis, Missouri, was reinsured July 25, 1936, by the Kansas City Life Insurance Company, the latter company taking over all assets and liabilities and placing 50% lien on reserves of the Continental Life policy holders.

Acacia Mutual Life Insurance Company, Washington, D. C., withdrew December 7, 1936.

Guaranty Mutual Life Insurance Company, Omaha, Nebraska, withdrew October 1, 1936.

National Aid Life, Springfield, Illinois, was reinsured June 1, 1936, by Central Life Insurance Company, Chicago, Illinois, the latter assuming all assets and liabilities with no lien against reserves.

Southern Equitable Life Association reorganized June 13, 1936, forming a Legal Reserve Mutual Life Company.

The United Mutual Life Insurance Company of Indianapolis, Indiana, merged on December 31, 1936, with the American Central Life Insurance Company of Indianapolis, Indiana, forming the American United Life Insurance Company, continuing in Arkansas under the new name with all policyholders fully protected.

CASUALTY COMPANIES

National Standard Insurance Company, Houston, Texas, withdrew. The company had reinsured or cancelled all Arkansas business, leaving no liabilities against it.

WHITE FRATERNAL SOCIETIES

Ancient Order United Workmen, Newton, Kansas, withdrew May 16, 1936.

FINANCIAL STATEMENT

RECEIPTS OF THE DEPARTMENT FOR THE YEARS 1935 AND 1936

	1935	1936
2% Premium Tax.....	\$458,688.38	\$479,148.38
½% Premium Tax.....	66,464.53	69,947.36
5% Premium Tax (unauthorized Business).....	54.71	56.44
Miscellaneous Fees, all sources.....	32,199.15	34,401.86
Franchise Tax (Paid State Treasurer).....	51,900.00	51,950.00
Total Receipts.....	\$609,306.77	\$635,504.04

DISBURSEMENTS DURING 1936

Calendar Year

From Salary Appropriations.....	\$ 15,000.00
From Maintenance Appropriations.....	2,996.91
Total Disbursements.....	\$ 17,996.91

COMPARATIVE STATEMENT OF NET PREMIUMS RECEIVED AND NET LOSSES PAID IN 1935 AND 1936 BY CLASSES ON ARKANSAS BUSINESS
ALSO THE RATIO OF NET LOSSES PAID TO NET PREMIUMS RECEIVED FOR THE YEAR 1936

	Net Premiums		Net Losses		Loss %
	1935	1936	1935	1936	Ratio
Fire: Stock, Direct					
Writers	\$ 6,119,827	\$ 6,489,314	\$ 2,096,985	\$ 2,650,972	40.85
Stock, Reinsurers	103,695	115,765	69,758	72,024	62.21
Mutual Companies....	364,275	443,634	120,395	104,626	23.58
Reciprocal Exchanges.	412,944	485,895	148,424	272,018	55.98
Life: Legal Reserve.....	13,608,868	15,785,844	5,477,639	6,404,706	42.68
Stipulated	555,305	411,833	172,777	140,418	32.24
Assessm't Associations	168,090	194,630	90,127	96,005	49.35
Fraternal Associations	1,058,252	1,010,783	764,096	853,172	84.40
Miscellaneous: Health					
and Accident.....	745,595	747,633	442,839	426,085	56.99
Auto Liability.....	686,904	859,306	513,566	474,552	55.22
Lia. other than Auto.	1,342,080	1,605,381	644,254	813,031	50.64
Auto Property Damage	143,173	168,887	58,454	73,263	43.37
Auto Collision.....	14,158	17,985	8,833	9,640	53.60
Fidelity	250,144	232,527	49,322	66,853	28.75
Surety	279,166	307,872	50,181	21,048	10.12
Plate Glass	46,458	44,671	16,160	14,850	33.24
Burglary and Theft...	115,175	106,882	24,883	35,555	33.26
Workmen's Compen- sation	5,158	5,408	2,988	1,270	23.48
Steam Boiler.....	38,594	34,210	2,884	758	02.21
Machinery	24,698	18,216	1,879	1,175	06.45
Property Damage and Collision other than Auto	11,175	19,089	2,023	2,544	13.32
Workmen's Collective.	14,376	20,001	5,458	7,577	27.48
Auto Fire and Theft..	9,242	9,684	1,930	2,300	23.75
Credit	15,245	11,723	1,569	7,369	62.85
Sprinkler and Water Damage	2,400	1,754	448	159	09.06
TOTAL	\$ 26,134,997	\$ 29,148,827	\$ 10,764,734	\$ 12,551,970	

Fire Companies 7.6% Increase in Net Premiums.

Life Companies 6.5% Increase in Net Premiums.

Casualty Companies 12.4% Increase in Net Premiums.

Average 7.6% Increase in Net Premiums.

COMPARATIVE STATEMENT OF BUSINESS IN FORCE IN ARKANSAS AT THE
CLOSE OF BUSINESS FOR THE LAST FOUR YEARS BY
FIRE AND LIFE COMPANIES UNDER CLASSES

	1933	1934	1935	1936
Fire Stock, Direct Writing.....	\$661,172,575	\$719,727,631	\$787,142,126	\$762,605,330
Stock, Reinsurance.....	15,563,454	15,644,360	15,574,971	16,666,164
Mutual Companies.....	29,348,841	34,076,369	40,968,963	41,051,312
Reciprocal Exchanges.....	22,356,895	32,037,960	Not Given	Not Given
Total Fire Business.....	\$728,441,765	\$801,486,320	\$843,686,060	\$820,322,806
Life: Legal Reserve, Ordinary....	\$398,289,554	\$395,900,353	\$389,562,157	\$399,277,957
Legal Reserve, Group.....	30,454,852	32,480,443	31,516,262	33,190,563
Legal Reserve Industrial....	46,522,575	51,203,275	56,124,007	57,474,225
Stipulated Premium Plan....	9,329,295	11,621,849	13,077,798	12,517,134
Fraternal Societies.....	51,143,050	49,645,026	49,448,411	47,906,862
Total Life Business.....	\$535,739,426	\$540,850,946	\$539,723,635	\$550,366,741

COMPARATIVE STATEMENT OF BUSINESS WRITTEN IN THIS STATE DUR-
ING THE LAST FOUR YEARS BY LEGAL RESERVE LIFE COMPANIES

	1933	1934	1935	1936
Ordinary	\$ 58,170,756	\$ 65,710,800	\$ 56,416,112	\$ 58,531,046
Group	7,957,871	8,833,724	7,418,736	10,117,596
Industrial	28,729,618	33,648,434	32,286,325	32,686,402
Total	\$ 94,858,245	\$108,192,958	\$ 96,121,173	\$101,335,044

COMPARATIVE STATEMENT OF STOCK FIRE INSURANCE COMPANIES (DI-
RECT WRITING AND REINSURANCE) SHOWING THE UNDERWRITING LOSS
IN ARKANSAS BASED ON PREMIUMS EARNED, LOSSES INCURRED, AND
EXPENSES INCURRED, ALSO THE EXPENSE RATIO BASED ON PREMIUMS
EARNED AND EXPENSES INCURRED. THIS IS ON FIVE YEAR PERIODS,
ENDING DECEMBER 31, OF DATES GIVEN BELOW:

	Underwriting Loss %	Expense Ratio %
1924.....	15.0	43.9
1925.....	19.0	43.8
1926.....	14.1	43.2
1927.....	13.7	43.1
1928.....	12.6	43.9
1929.....	3.6	42.4
1930.....	7.7	43.9
1931.....	7.0	43.7
1932.....	10.9	43.9
1933.....	10.3	43.3
1934.....	11.4	45.4
1935.....	.7	44.5
1936 (Underwriting Profit).....	4.5	46.6

STATE OF ARKANSAS
STATE INSURANCE DEPARTMENT

CERTIFICATE

April 1, 1937.

HONORABLE 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 name of the cities and towns of this State that have made proper filings with this Department claiming the Firemen's Relief and Pension Fund Tax under said Act; also the amount of premiums collected in said cities and towns 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, during the year 1936, the amount of taxes collected on said premiums at 2%, and one-half of said tax under the provisions of said Act; also net amount apportioned to said cities and towns.

The net amount apportioned to cities and towns was arrived at as follows:

One-half of the 2% tax under the provisions of said Act	\$ 39,974.99
Less transfer to the Auditorial Department un- der Section 6, Act 75 of 1933	250.00
Net amount apportioned to cities and towns_	\$ 39,724.99

as follows:

Name of City, Town	Premiums Collected	Tax at 2%	½ of 2% Tax	Less \$250.00 Adjustment	Net Balance Apportioned To Towns
Arkadelphia	\$ 45,361.59	\$ 907.23	\$ 453.62		\$ 450.79
Arkansas City	5,414.43	109.49	54.74		54.20
Asdown	19,371.05	387.42	193.71		192.50
Augusta	12,943.56	258.87	129.43		128.62
Bald Knob	4,529.24	90.58	45.29		45.01
Batesville	50,348.90	1,006.97	503.48		500.34
Bearden	3,314.27	66.28	33.14		32.93
Beebe	6,645.10	132.90	66.45		66.43
Benton	23,377.97	467.55	233.78		232.32
Bentonville	16,601.47	332.02	166.01		164.97
Berryville	6,751.53	135.03	67.51		67.09
Bitheville	93,890.98	1,877.81	938.90		933.03
Brinkley	22,987.08	459.74	229.87		228.44
Camden	76,858.48	1,537.16	768.58		763.78
Charleston	3,168.94	63.37	31.68		31.48
Clarendon	14,961.23	299.22	149.61		148.63
Clarksville	26,586.60	531.73	265.86		264.20
Conway	47,247.04	944.94	472.47		469.52
Dardanelle	12,433.62	248.67	124.33		123.55
DeQueen	19,611.52	392.23	196.11		194.88
Dermott	19,394.37	387.88	193.94		192.73
Des Arc	3,564.74	71.29	35.64		35.42
DeWitt	26,023.03	520.46	260.23		258.60
Dumas	21,243.32	422.86	212.43		211.10
El Dorado	107,002.96	2,140.05	1,070.02		1,063.33
England	22,462.10	449.24	224.62		223.22
Eudora	20,645.69	412.91	206.45		205.16
Eureka Springs	15,636.49	312.72	156.36		155.88
Fayetteville	80,040.11	1,600.80	800.40		795.40
Fordyce	44,952.75	899.05	449.52		446.71
Forrest City	58,390.69	1,167.61	583.90		580.25
Fort Smith	268,871.43	5,377.42	2,688.71		2,670.90
Gravette	4,701.40	94.02	47.01		46.72
Gurdon	11,419.89	228.39	114.19		113.48
Hamburg	12,861.48	257.62	128.81		128.00
Harrison	30,914.77	618.29	309.14		307.21
Heber Springs	11,913.55	238.27	119.13		118.38
Helena	116,891.07	2,337.62	1,168.91		1,160.69
Hope	64,434.64	1,288.69	644.34		640.31
Hot Springs	243,015.36	4,860.30	2,430.15		2,414.96
Humphrey	4,079.85	81.69	40.79		40.53
Jonesboro	119,281.20	2,385.62	1,192.81		1,185.35
Lake Village	22,552.63	451.05	225.52		224.11
Little Rock	838,749.67	16,774.04	8,387.02		8,334.57
Lonoke	12,375.15	247.50	123.75		122.98
Luxora	5,310.48	106.20	53.10		54.77
McCrory	10,182.59	203.65	101.82		101.18
McGehee	38,461.72	769.23	384.61		382.21
Magnolia	30,611.61	612.23	306.52		304.61
Malvern	30,724.42	614.48	307.24		305.32
Marianna	40,086.50	801.73	400.87		398.37
Mena	35,420.38	708.40	354.61		352.40
Monticello	39,580.39	791.60	395.80		393.32
Morrilton	33,912.74	678.25	339.12		337.00
Nashville	22,960.80	459.21	229.60		228.17
Newport	43,767.71	875.35	437.67		434.93
North Little Rock	86,010.32	1,720.20	860.10		854.72
Osceola	21,779.69	435.59	217.79		216.45
Paragould	51,118.74	1,022.37	511.18		507.99
Paris	21,968.93	439.37	219.69		218.32
Parkin	9,524.24	190.48	95.24		94.64
Piggott	13,009.05	260.18	130.09		129.25
Pine Bluff	188,609.41	3,772.18	1,886.09		1,874.30
Prescott	38,942.87	778.85	389.42		386.98
Rogers	31,193.62	623.87	311.93		309.98
Russellville	40,893.45	817.86	408.93		406.37
Searcy	36,601.33	732.02	366.01		363.72
Sheridan	7,895.34	157.90	78.95		78.46
Siloam Springs	21,003.91	420.07	210.03		208.72
Smackover	3,936.50	78.73	39.36		39.11
Springdale	19,564.52	391.29	195.64		194.42
Stuttgart	52,575.60	1,051.51	525.75		522.32

Name of City, Town	Premiums Collected	Tax at 2%	½ of 2% Tax	Less \$250.00 Adjustment	Net Balance Apportioned To Towns
Texarkana	131,557.20	2,631.14	1,315.57	.....	1,307.54
Van Buren	19,941.83	398.83	199.41	.....	198.16
Walnut Ridge	21,239.41	424.78	212.39	.....	211.06
Warren	76,638.30	1,532.76	766.38	.....	761.59
West Helena	26,372.33	527.44	263.72	.....	262.07
West Memphis	19,326.40	386.52	193.26	.....	192.05
Wynne	32,874.13	657.48	328.74	.....	326.52
TOTAL	\$ 3,997,499.65	\$ 78,949.98	\$ 39,974.99	\$	\$ 39,724.99

Witness my hand and seal of this Department, this, the 1st day of April, 1937.

(SEAL) M. J. HARRISON,
Insurance Commissioner.

Received of M. J. Harrison, Insurance Commissioner of the State of Arkansas, a copy of the above instrument, this, the 2nd day of April, 1937.

(SEAL) J. OSCAR HUMPHREY,
Auditor of State.

(SEAL) EARL PAGE,
State Treasurer.

By J. H. Williams.
(SEAL) J. O. GOFF,

State Comptroller.
By S. A. Crockett.

Witness my hand and seal of office at the City of Little Rock and State of Arkansas on this the 2nd day of April, A. D. 1937.

(SEAL) M. J. HARRISON,
Insurance Commissioner.

I hereby acknowledge receipt of a copy of the foregoing report on the Firemen's Relief and Pension Fund tax, this, the 2nd day of April, A. D. 1937. In evidence thereof, I have hereunto signed my name and caused to be affixed my seal of office.

(SEAL) J. OSCAR HUMPHREY,
Auditor of State.

I hereby acknowledge receipt of a copy of the foregoing report on the Firemen's Relief and Pension Fund tax, this, the 2nd day of April, A. D. 1937. In evidence thereto, I have hereunto signed my name and caused to be affixed my seal of office.

(SEAL) EARL PAGE,
State Treasurer.

By J. H. Williams.
(SEAL) J. O. GOFF,

State Comptroller.
By S. A. Crockett.

EXPERIENCE TABLE

Showing the Loss Ratio in Arkansas by the Stock Fire Insurance Companies (Direct Writing and Reinsurance) for the past fifty-five years, based on net premiums received and net losses paid.

Year	Loss Ratio %	Net Premium Received	Net Losses Paid
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	363,769
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	631,263
1900.....	75.76	1,119,701	848,317
1901.....	57.03	1,278,878	729,344
1902.....	43.05	1,278,878	729,344
1903.....	39.57	1,549,272	613,033
1904.....	54.26	1,721,481	934,058
1905.....	69.91	1,840,639	1,281,169
1906.....	37.98	1,709,363	649,301
1907.....	36.73	2,687,042	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	2,871,903	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	8,997,057	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
1929.....	49.09	9,350,376	4,590,264
1930.....	64.89	8,345,790	5,415,430
1931.....	77.92	6,862,271	5,347,070
1932.....	79.81	5,735,951	4,577,903
1933.....	60.70	5,237,231	3,178,330
1934.....	39.87	6,040,831	2,408,572
1935.....	34.82	6,223,522	2,166,743
1936.....	40.85	6,489,314	2,650,972
TOTALS.....	.....	\$ 182,595,943	\$ 117,107,277

STOCK FIRE AND MARINE INSURANCE COMPANIES (Direct Writing)
(Expenses Paid By Companies Not Included)

Name of Company	Home Office	Assets	Liabilities	Capital	Surplus	Net Risks	Premiums	Net Losses Paid
Aetna.....	Hartford, Connecticut	\$ 50,694,283	\$ 23,837,828	\$ 7,500,000	\$ 19,356,455	\$ 32,264,520	\$ 264,559	\$ 113,743
Albany.....	Albany, New York	2,769,764	633,843	1,000,000	1,125,918	969,979	7,424	2,791
Alliance.....	Philadelphia, Pennsylvania	10,571,555	3,106,789	1,000,000	6,464,766	446,434	4,994	616
Allstate Fire.....	Chicago, Illinois	697,910	225,388	250,000	40,030	222,522	1,670	876
American Alliance.....	New York, New York	9,628,414	2,171,780	3,000,000	4,356,634	3,808,546	25,231	8,013
American Central.....	St. Louis, Missouri	2,697,313	2,714,376	1,000,000	3,792,936	3,891,953	29,077	9,215
American Drugists' Fire.....	Cincinnati, Ohio	7,507,771	301,968	750,000	1,175,803	449,400	5,886	1,054
American Eagle.....	New York, New York	16,307,620	4,187,290	1,000,000	11,120,330	5,815,318	37,414	17,402
American Equitable.....	New York, New York	13,596,156	6,369,990	1,000,000	3,527,166	3,201,916	33,940	8,992
American and Foreign.....	New York, New York	6,438,174	1,468,625	1,500,000	3,527,549	4,007,357	6,010	2,282
Anchor.....	Newark, New Jersey	31,145,711	14,861,097	3,343,740	12,940,874	17,861,856	188,598	70,618
Atlas Assurance.....	Providence, Rhode Island	2,774,175	675,270	1,000,000	1,098,905	1,254,477	7,254	2,139
Automobile.....	London and New York, N. Y.	6,919,015	3,586,118	400,000*	2,932,897	4,992,642	38,820	14,651
Baltimore American.....	Hartford, Connecticut	24,894,913	13,063,629	5,000,000	6,831,284	14,737,585	89,257	26,881
Bankers and Shippers.....	New York, New York	6,990,439	2,869,310	1,500,000	2,621,129	2,875,934	18,788	7,299
Boston.....	New York, New York	7,378,300	3,398,231	1,000,000	2,980,159	3,318,600	35,098	31,599
Caledonian.....	Boston, Massachusetts	25,350,439	7,071,527	3,000,000	15,858,972	3,201,243	22,523	3,770
Camden.....	Edinburg, Scotland, Hartford, Conn.	3,633,324	1,891,034	200,000*	1,342,290	26,035	165,233	2
Carolina.....	Camden, New Jersey	13,045,583	6,021,183	2,000,000	5,026,400	14,704,639	47,639	59,342
Citizens.....	Wilmington, N. C.	2,571,203	1,033,182	500,000	1,038,021	5,846,243	4,406	33,781
City of New York.....	Jersey City, New Jersey	3,155,233	489,909	1,500,000	1,665,323	5,614,655	3,362	1,806
Columbia.....	New York, New York	7,286,547	3,294,393	1,500,000	2,432,244	5,554,848	7,442	2,722
Commercial Union Assurance.....	Jersey City, New Jersey	3,546,405	946,762	1,000,000	1,600,643	826,385	53,971	17,045
Commercial Union Fire.....	London & New York, N. Y.	13,341,836	6,171,932	400,000*	6,769,904	7,251,541	11,486	3,641
Commonwealth.....	New York, New York	3,244,058	1,065,782	1,000,000	1,178,276	1,537,382	12,466	3,123
Concordia Fire.....	New York, New York	7,298,785	2,379,000	1,000,000	3,919,785	1,719,964	15,077	2,531
Continental.....	Milwaukee, Wisconsin	4,552,507	1,479,263	1,000,000	2,073,244	1,479,626	40,859	10,690
Dixie Fire.....	Hartford, Connecticut	22,794,194	6,205,123	2,000,000	14,589,071	6,628,005	114,458	38,354
East and West.....	New York, N. Y.	104,456,414	27,609,982	5,000,000	71,826,482	18,451,007	1,235	1,235
Employers Fire.....	Greensboro, N. C.	1,553,245	262,655	500,000	790,590	363,362	3,745	1,028
Equitable Fire & Marine.....	New Haven, Connecticut	3,527,137	693,894	1,000,000	1,827,253	514,226	3,022	5,524
Eureka Security, Fire & Mar.....	Boston, Massachusetts	5,234,656	2,399,709	1,000,000	1,834,947	1,114,932	17,028	10,983
Export.....	Providence, Rhode Island	7,181,339	1,234,495	1,000,000	4,946,844	3,690,557	32,905	5,793
Federal Union.....	Cincinnati, Ohio	4,420,973	2,106,792	1,000,000	1,314,181	365,415	6,187	43
Fidelity and Guaranty Fire.....	New York, N. Y.	747,725	78,815	400,000	78,815	222,939	2,623	3,737
	Jersey City, New Jersey	20,692,155	4,797,236	4,000,000	11,894,919	4,726,510	27,629	1,589
	Chicago, Illinois	2,858,626	751,701	1,000,000	1,136,925	608,993	4,137	18,210
	Baltimore, Md.	5,555,420	3,534,728	1,000,000	2,000,692	5,858,606	41,413	

*Statutory Deposit.

STOCK FIRE AND MARINE INSURANCE COMPANIES (Direct Writing)—(Continued)
(Expenses Paid By Companies Not Included)

Name of Company	Home Office	Assets	Liabilities	Capital	Surplus	Net Risks	Premiums	Net Losses Paid
Fidelity-Phoenix.....	New York, N. Y.	83,260,112	21,515,664	3,760,000	57,994,448	18,923,247	130,949	33,872
Fire Association.....	Philadelphia, Pennsylvania	23,087,705	11,237,647	2,000,000	9,800,058	4,742,136	49,048	23,977
Firemen's Fund.....	San Francisco, California	40,619,567	17,061,669	7,500,000	15,657,898	6,808,291	76,644	28,955
Firemen's.....	Newark, New Jersey	35,215,612	14,744,923	3,397,690	11,472,959	38,735	308,705	136,058
Franklin Fire.....	Philadelphia, Pennsylvania	24,585,924	9,086,167	3,000,000	12,449,757	13,992,869	33,592	60,941
General Exchange.....	New York, N. Y.	45,974,224	28,587,854	4,000,000	13,386,370	6,899,290	347,231	137,262
Georgia Home.....	Columbus, Georgia	1,229,324	1,229,324	500,000	1,011,072	3,055,059	27,632	14,181
Grand Fire and Marine.....	Philadelphia	4,634,549	1,784,911	1,000,000	1,850,538	5,912,073	57,763	18,204
Glens Falls.....	Glens Falls, New York	20,993,046	8,227,711	2,500,000	10,265,335	11,522,176	68,471	39,743
Globe and Rutgers.....	New York, N. Y.	20,440,170	8,347,785	2,363,414	9,728,972	1,219,442	10,658	626
Granite State.....	Portsmouth, New Hampshire	4,354,736	1,418,113	1,000,000	1,938,623	202,442	2,155	1,471
Great American.....	New York, New York	52,314,990	15,592,355	8,150,000	28,572,634	27,019,677	179,705	42,630
Halifax.....	Halifax, N. S.	2,855,178	773,888	200,000*	1,881,290	2,080,099	14,886	5,001
Harmonia.....	Buffalo, New York	4,380,560	1,515,685	1,000,000	1,864,874	5,017,488	73,530	235,286
Hartford.....	Hartford, Connecticut	101,999,680	40,523,616	12,000,000	49,476,073	56,773,085	548,616	6,753
Home Fire & Marine.....	San Francisco, California	6,625,795	2,660,669	1,000,000	2,565,086	2,267,460	19,538	465,399
Home Insurance.....	New York, New York	139,759,201	60,660,342	14,500,000	64,598,858	63,974,929	864,149	684
Homestead.....	New York, New York	3,601,544	919,592	1,000,000	1,682,042	87,545	1,904	10,009
Imperial Assurance.....	Baltimore, Maryland	3,449,664	1,236,697	1,000,000	1,212,966	1,524,231	12,881	3,465
Insurance Co. of N. A.....	New York, N. Y.	4,209,366	1,238,932	1,000,000	1,980,433	1,051,763	9,471	23,360
Insur. Co. State of Pa.....	Philadelphia, Pennsylvania	109,301,866	31,429,685	12,000,000	65,872,181	20,939,058	42,368	9,106
Liverpool & London & Globe.....	Philadelphia	5,548,778	2,322,635	1,000,000	2,226,143	1,841,813	16,160	24,897
London & Lancashire.....	Liverpool, England	70,821,220	10,703,086	400,000*	8,978,134	2,587,823	28,443	5,928
London Assurance.....	London, England	8,222,955	4,104,216	400,000*	3,318,756	2,486,362	16,742	6,006
Manhattan Fire & Marine.....	London, Eng.	3,201,846	1,124,166	400,000*	4,198,788	1,098,732	5,638	1,749
Massachusetts Fire & Marine.....	New York, N. Y.	2,801,527	887,932	1,000,000	1,313,914	816,083	5,673	2,329
Mechanics & Traders.....	Boston, Massachusetts	5,547,396	520,297	1,000,000	2,848,346	880,655	14,821	2,987
Mercantile.....	Hartford, Connecticut	7,044,441	1,699,049	1,000,000	3,546,561	2,342,613	16,975	6,521
Mercury.....	Providence, Rhode Island	3,439,645	2,487,880	1,000,000	1,115,111	1,343,994	19,007	8,200
Michigan Fire & Marine.....	Detroit, Michigan	5,596,339	1,324,534	1,000,000	2,489,168	3,096,020	18,502	6,750
Milwaukee Mechanics.....	Detroit, Michigan	10,671,815	1,677,927	1,000,000	1,456,688	8,111,662	18,965	13,965
Monarch.....	Milwaukee, Wisconsin	3,794,706	4,132,364	2,000,000	4,489,452	4,580,745	44,655	5,794
National Ben Franklin.....	Cleveland, Ohio	52,971,288	2,144,645	819,336	770,724	898,415	6,187	4,773
National Fire.....	Pittsburg, Pennsylvania	23,119,742	1,480,121	5,000,000	22,234,296	1,030,823	10,414	26,151
National Liberty.....	Hartford	16,135,420	25,336,949	5,000,000	11,854,983	76,369	78,897	35,759
National Union.....	New York, N. Y.	16,135,420	7,790,900	4,000,000	11,828,842	13,157,767	97,254	34,460
Pittsburg, Pennsylvania	Pittsburg, Pennsylvania	16,135,420	9,515,069	1,100,000	5,550,351	9,754,801		

*Statutory Deposit.

STOCK FIRE AND MARINE INSURANCE COMPANIES (Direct Writing)—(Continued)
(Expenses Paid By Companies Not Included)

Name of Company	Home Office	Assets	Liabilities	Capital	Surplus	Net Risks	Premiums	Net Losses Paid
Newark.....	Newark, New Jersey	10,226,062	3,681,505	2,000,000	4,544,557	3,542,190	21,097	8,192
New Brunswick.....	New Brunswick, New Jersey	5,578,946	2,230,982	1,000,000	2,447,964	6,583,496	60,427	22,685
New England.....	Pittsfield, Massachusetts	1,542,769	424,532	1,000,000	718,087	7,700,988	4,591	1,683
New Hampshire.....	Manchester, N. H.	17,640,573	5,257,601	3,000,000	9,282,912	2,010,676	28,674	12,115
New York Fire.....	New York, N. Y.	7,605,330	3,257,601	1,000,000	8,282,594	1,871,970	17,812	5,598
New York Underwriters.....	New York, N. Y.	8,302,489	1,468,676	2,000,000	4,863,817	1,870,788	17,600	8,406
Niagara.....	New York, N. Y.	27,373,195	6,622,328	2,000,000	18,750,867	2,364,089	20,516	2,330
No. British & Mercantile.....	London, England	15,437,782	8,298,150	400,000*	6,739,603	10,560,080	62,904	14,092
North River.....	New York, N. Y.	25,371,377	7,371,161	2,000,000	16,000,215	11,124,992	100,511	37,103
Northwestern Fire & Marine.....	Minneapolis, Minnesota	2,882,855	1,901,523	1,000,000	981,327	803,058	7,217	3,517
Occidental.....	San Francisco, California	4,646,260	1,007,637	1,000,000	2,238,603	1,054,752	7,894	3,145
Old Colony.....	Boston, Massachusetts	10,418,642	2,118,101	1,000,000	7,300,541	764,433	4,661	90
Orient.....	Hartford, Connecticut	6,732,402	2,191,975	1,000,000	3,540,427	1,873,751	18,719	7,998
Pacific National.....	San Francisco, California	5,838,227	2,823,523	1,250,000	1,764,699	285,339	819	151
Patriotic.....	London, England	3,856,560	1,132,505	400,000*	1,773,965	1,720,437	12,021	4,096
Pearl Assurance.....	New York, New York	2,717,080	666,930	1,000,000	1,050,100	718,567	5,872	635
Pennsylvania.....	London, England	16,121,269	9,922,724	400,000*	5,798,545	5,161,467	32,476	17,230
Philadelphia Fire & Marine.....	Philadelphia, Pennsylvania	15,573,152	6,336,868	1,000,000	8,186,289	5,770,129	36,238	10,549
Phoenix Assurance.....	Philadelphia, Pennsylvania	6,510,743	1,718,519	1,000,000	3,792,224	1,269,378	9,008	2,323
Phoenix Insurance.....	London, England	7,623,055	3,926,754	400,000*	3,296,301	4,056,801	36,532	13,364
Phoenix Insurance.....	Hartford, Connecticut	62,406,194	18,223,877	6,000,000	38,182,317	13,209,882	57,258	22,317
Provident-Washington.....	Providence, Rhode Island	16,262,901	5,682,928	3,000,000	7,579,974	8,123,429	51,633	17,869
Queen Insurance.....	New York, N. Y.	23,444,662	8,789,093	5,000,000	9,685,565	8,729,465	45,739	17,720
Rhode Island.....	Providence, Rhode Island	4,118,425	1,961,138	1,000,000	1,157,297	2,015,990	25,462	9,731
Rochester American.....	New York, N. Y.	4,092,890	950,185	1,000,000	2,142,705	1,577,794	10,595	3,332
Royal Exchange Assurance.....	London, England	7,992,621	2,638,320	400,000*	1,784,301	1,599,481	15,473	9,132
Royal Insurance Co., Ltd.....	Liverpool, England	22,789,440	11,284,879	400,000*	11,104,561	11,388,462	64,416	24,904
Scottish Union & National.....	Edinburgh, Scotland	8,883,953	3,710,143	400,000*	4,775,809	1,804,413	6,916	3,794
Sea Insurance Co., Ltd.....	Liverpool, England	3,228,738	1,217,115	2,000,000	4,650,974	1,611,678	8,426	9,866
Security.....	New Haven, Connecticut	11,863,175	5,312,201	1,000,000	1,220,057	762,918	29,845	1,588
Scandia.....	Stockholm, Sweden	2,637,066	417,099	1,000,000	1,422,843	3,005,496	3,895	1,394
Southwestern.....	New York, New York	3,162,591	1,539,748	200,000*	1,828,604	5,922,869	56,944	30,068
Springfield Fire & Marine.....	Springfield, Massachusetts	4,313,097	1,434,493	5,000,000	14,253,397	23,901,045	157,801	57,376
Standard.....	Hartford, Connecticut	5,432,334	1,416,606	1,000,000	1,769,438	2,124,858	4,619	1,017
Star Ins. Co. of America.....	Liverpool, England	3,591,040	869,075	400,000*	2,381,964	85,962	527	74
Star Ins. Co. of America.....	New York, N. Y.	5,346,114	2,091,057	1,000,000	2,255,047	1,822,338	12,391	4,800
St. Paul Fire & Marine.....	St. Paul, Minnesota	38,447,891	13,057,404	4,000,000	21,390,415	17,153,441	100,158	37,316

*Statutory Deposit.

STOCK FIRE AND MARINE INSURANCE COMPANIES (Direct Writing)—(Continued)
(Expenses Paid By Companies Not Included)

Name of Company	Home Office	Assets	Liabilities	Capital	Surplus	Net Risks	Premiums	Net Losses Paid
Sun Insurance Office.....	London, England.....	7,698,867	3,889,628	400,000*	3,409,289	6,256,966	44,628	10,329
Sun Underwriters.....	New York, N. Y.	1,712,624	599,098	600,000	603,526	1,630,651	11,624	8,924
Superior.....	Pittsburg, Pennsylvania.....	3,566,450	1,517,930	1,000,000	1,048,520	755,559	6,190	3,525
Thames & Mersey.....	Liverpool, England.....	1,228,240	389,743	200,000*	647,492	84,639	50	21
Travelers.....	Hartford, Connecticut.....	23,837,223	16,805,250	2,000,000	5,031,974	10,684,541	36,016	18,199
Trinity Universal.....	Dallas, Texas.....	5,003,111	2,788,140	1,000,000	1,264,971	491,800	2,845	330
Union Assur. Society, Ltd.....	London, England.....	2,860,933	1,200,167	400,000*	1,260,767	1,777,450	13,280	4,210
Union Insurance Society.....	Hong Kong, China.....	3,119,363	827,416	400,000*	1,891,946	16,842	96	20
United Firemen.....	Philadelphia, Pennsylvania.....	4,131,138	1,562,085	1,000,000	1,569,103	1,126,889	10,148	3,712
United States Fire.....	Philadelphia, N. Y.	35,079,074	11,830,468	2,000,000	21,248,606	8,739,949	78,813	28,699
Westchester.....	New York, N. Y.	20,027,790	7,414,699	1,000,000	11,613,091	10,054,248	91,532	31,957
World Fire & Marine.....	Toronto, Canada.....	4,682,864	1,644,494	400,000*	2,638,369	2,854,595	29,048	13,869
	Hartford, Connecticut.....	5,357,684	1,221,008	1,000,000	3,136,673	2,327,605	17,600	2,601
TOTAL.....						\$762,605,330	\$ 6,489,314	\$ 2,650,972

*Statutory Deposit.

MUTUAL FIRE INSURANCE COMPANIES
(Expenses Paid By Companies Not Included)

Name of Company	Home Office	Assets	Liabilities	Surplus	Net Risks	Premiums	Net Losses Paid
Farmers Home Mutual.....	Paragould, Arkansas.....	64,128	6,378	57,750	\$ 834,906	\$ 32,226	\$ 10,028
Hardware Dealers Mutual.....	Stevens Point, Wisconsin.....	6,657,467	3,763,256	2,694,211	7,237,612	83,115	19,135
Indiana Lumbermen's Mutual.....	Minneapolis, Minnesota.....	7,950,730	5,012,197	2,438,533	8,050,062	89,170	20,034
Lumbermen's Mutual.....	Indianapolis, Indiana.....	3,243,453	1,576,361	1,667,092	1,944,939	20,778	13,075
Lumber Mutual Fire.....	Mansfield, Ohio.....	2,734,418	1,738,311	796,107	3,840,753	34,911	7,078
Michigan Millers Mutual.....	Boston, Massachusetts.....	3,878,479	1,278,497	2,600,000	977,631	10,494	604
Millers' National.....	Lansing, Michigan.....	4,275,959	2,127,888	2,148,076	613,975	4,622	317
Minnesota Implement Mutual.....	Chicago, Illinois.....	6,224,814	3,628,387	1,596,427	898,955	7,758	786
Northwestern Mutual.....	Owatonna, Minnesota.....	6,074,055	4,380,406	1,493,650	7,296,040	84,609	20,602
Pennsylvania Lumbermen's Mutual.....	Seattle, Washington.....	6,907,141	4,890,935	1,916,207	3,369,065	24,761	2,642
United Mutual Fire.....	Philadelphia, Pennsylvania.....	3,760,392	1,701,977	2,058,414	2,078,188	21,720	5,017
Western Underwriters' Mutual.....	Boston, Massachusetts.....	5,569,814	3,066,231	2,403,583	2,950,993	25,204	2,932
	Kansas City, Missouri.....	488,512	233,241	235,272	2,958,103	4,266	3,976
TOTAL.....					\$ 41,051,312	\$ 443,664	\$ 104,626

FIRE AND MARINE RE-INSURANCE COMPANIES
(Expenses Paid By Companies Not Included)

Name of Company	Home Office	Assets	Liabilities	Capital	Surplus	Net Risks	Net Premiums	Net Losses Paid
Commerce Insurance Co....	Glens Falls, New York	\$ 4,959,366	\$ 1,656,721	\$ 1,000,000	\$ 2,302,644	\$ 176,115	\$ 1,518	\$ 466
Eagle Star & British Dom....	London, England	6,490,084	2,629,595	400,000*	3,460,489	513,861	3,102	244
French Union and Universal	Paris, France	1,948,402	718,659	200,000*	1,029,744	712,208	4,893	2,693
General Fire Assurance....	Paris, France	4,913,141	1,825,302	400,000*	2,687,839	421,590	5,916	7,021
Hanover Fire.....	New York, New York	18,425,922	5,679,591	4,000,000	8,746,031	583,816	4,418	369
International.....	New York, New York	6,943,312	1,392,867	1,000,000	4,660,444	516,692	4,520	2,711
Jupiter General.....	Bombay, India	809,763	1,302,780	200,000*	290,989	746,448	3,889	2,609
Metropolitan Fire Re-Assur....	New York, New York	3,603,937	1,687,008	400,000	1,516,988	1,573,175	11,685	6,779
New India Assurance.....	Bombay, India	733,191	18,467	200,000*	574,734	—3,875	—17	43
Phenix.....	New York, New York	4,693,855	1,655,295	1,200,000	1,838,661	318,123	2,669	3,447
Prudential.....	New York, New York	5,888,970	3,037,061	500,000	2,351,909	1,294,186	180	3,625
Rossia.....	Hartford, Connecticut	7,549,839	3,652,889	1,500,000	2,396,949	1,406,865	14,208	12,093
Scandinavia.....	Copenhagen, Denmark	2,105,021	1,077,733	200,000*	827,288	183,789	4,648	4,899
Swiss.....	Zurich, Switzerland	\$ 15,036,057	\$ 10,036,057	200,000*	4,800,000	5,974,209	39,690	18,277
Switzerland.....	Zurich, Switzerland	2,014,938	807,689	400,000*	807,249	487,893	718	202
Union Marine & General.....	Liverpool, Eng'land	2,654,720	871,287	400,000*	1,383,433	475,863	4,364	1,508
Union & Phoenix Espanol....	Madrid, Spain	1,722,035	998,262	200,000*	523,774	573,158	4,651	1,845
Urbaine.....	Paris, France	1,877,583	729,190	200,000*	948,392	712,209	4,803	2,693
TOTAL.....					\$ 16,666,164	\$ 16,666,164	\$ 115,765	\$ 72,024

*Statutory Deposit.

RECIPROCAL OR INTER-INSURANCE EXCHANGES

Name of Exchange	Home Office	Assets	Liabilities	Surplus	Premiums	Net Losses Paid
Affiliated Underwriters.....	New York, New York	\$ 936,859	\$ 509,432	\$ 227,427	\$ 13,466	\$ 2,276
Canners Exchange.....	Chicago, Illinois	3,773,211	722,494	1,267,310	4,315	1,250
Casualty Ind. Exchange.....	St. Louis, Missouri	234,305	38,763	195,542	126	.....
Casualty Reciprocal Exchange.....	Kansas City, Missouri	2,568,218	1,857,506	710,711	72,684	52,042
Consolidated Underwriters.....	Kansas City, Missouri	3,317,782	2,076,318	1,241,465	74,146	38,314
Druggists' Indemnity Exchange.....	St. Louis, Missouri	296,463	46,377	250,085	462	500
Individual Underwriters.....	New York, New York	1,896,938	430,632	1,266,305	5,657	14
Inter-Insurers Exchange.....	Kansas City, Missouri	159,871	350	158,820	—83	.....
Lumbermen's Underwriting Alliance.....	Kansas City, Missouri	2,373,950	1,393,881	1,070,068	222,560	123,572
New York Reciprocal Underwriters.....	New York, New York	1,790,739	393,310	1,197,429	1,141	1,153
Reciprocal Exchange.....	Kansas City, Missouri	1,723,437	701,563	1,021,774	17,527	10,702
Republic Underwriters.....	Waco, Texas	1,302,763	186,749	1,116,014	55,558	6,913
Underwriters Exchange.....	Kansas City, Missouri	1,180,364	181,011	1,029,353	4,393	.....
Universal Underwriters.....	Kansas City, Missouri	662,432	304,264	358,177	6,116	6,429
Warner Reciprocal Insurers.....	Chicago, Illinois	1,074,979	367,943	357,574	7,127	28,753
TOTAL.....				\$ 357,574	\$ 485,895	\$ 272,018

FARMERS MUTUAL FIRE ASSOCIATIONS

Name of Association	Location	Commenced Business	Business In Force	Losses Paid	Expenses
Farmers' Mutual Aid.....	Altus, Arkansas	4-17-1899	\$ 4,444	\$ 2,256	\$ 356
Farmers' Mutual Fire Association of Carroll County.....	Cisco, Arkansas	3-20-1908	687,900	1,270	334
Farmers' Mutual Fire Insurance Company.....	Lutherville, Arkansas	.....	.....	.....	.....
Farmers' Mutual Insurance Company.....	Little Rock, Arkansas	.....	218,907	1,991	233
Farmers' Mutual Insurance Company.....	Rogers, Arkansas	1- 8-1917	2,233,501	3,440	2,255
Farmers' Mutual Insurance Company.....	Gentry, Arkansas	10-23-1911	1,863,175	3,161	1,351
Farmers' Mutual Insurance Company.....	Stuttgart, Arkansas	1- 2-1902	185,900	1,455	236
Farmers' Protective Aid Association.....	Little Rock, Arkansas	8- 1-1898	560,959	5,200	2,743
Green and Clay Counties Farmers' Mutual Insurance Company.....	Lafayette, Arkansas	6- 2-1934	193,925	2,393	276
Logan County Farmers' Mutual Aid.....	Prairie View, Arkansas	5-31-1910	.....	.....	.....
Northwest Arkansas Farmers' Mutual Tornado Insurance Co.....	Fayetteville, Arkansas	5- 5-1924	1,694,241	380	979
Progressive Farmers' Mutual Insurance Company.....	Fayetteville, Arkansas	9-16-1935	719,648	409	371
Southern Mutual Aid Fire Insurance Company.....	Truman, Arkansas	.....	.....	.....	.....
Washington County Farmers' Mutual Fire Insurance.....	Fayetteville, Arkansas	7-22-1922	1,362,555	4,432	635
TOTAL.....			\$ 9,731,155	\$ 26,987	\$ 9,800

LEGAL RESERVE LIFE INSURANCE COMPANIES

Name of Company	Location	Assets	Liabilities	Capital	Surplus	In Force Jan. 1, 1936	New Busi- ness, 1936	In Force Dec. 31, 1936	Premium Collected
Aetna (Group).....	Hartford, Connecticut.....	\$547,604,514	\$514,338,084	\$ 15,000,000	\$ 18,265,430	\$ 40,740,701	\$ 4,846,323	\$ 40,292,966	\$ 1,129,267
Alliance Life.....	Hartford, Connecticut.....	16,847,716	15,147,491	600,000	1,120,225	4,871,766	1,636,809	5,035,355	60,194
American National.....	Peoria, Illinois.....	61,643,688	51,511,257	2,000,000	8,132,431	334,647	148,597	333,284	8,220
American National (Group).....	Galveston, Texas.....	.....	.....	.....	.....	2,750,938	485,515	2,868,885	42,518
Amer. National (Industrial).....	Galveston, Texas.....	.....	.....	.....	.....	6,500	11,500	18,000	304
American National Savings.....	Galveston, Texas.....	.....	.....	.....	.....	4,562,111	3,318,038	4,604,860	106,889
American United.....	Kansas City, Missouri.....	2,131,084	1,840,202	200,000	90,882	154,772	77,009	161,281	4,269
Amer. United (Fraternal).....	Indianapolis, Indiana.....	45,764,061	44,114,061	*	1,650,000	1,076,874	907,910	2,545,737	33,771
American United (Acquired from Amer. Central Life)	Indianapolis, Indiana.....	.....	.....	.....	.....	1,237,146	64,569	1,183,833	33,598
Atlas.....	Tulsa, Oklahoma.....	3,421,933	2,967,192	301,610	162,830	1,068,379	.....	.....	.....
Business Men's Assurance.....	Kansas City, Missouri.....	13,398,732	12,591,633	500,000	847,099	2,159,106	475,402	1,776,319	48,015
Central States.....	St. Louis, Missouri.....	20,841,114	19,999,795	400,000	441,319	13,554,225	1,129,293	12,311,183	275,664
Central States (Group).....	.....	.....	.....	.....	.....	787,250	35,500	757,250	12,212
Colorado.....	Denver, Colorado.....	2,868,432	2,430,409	250,000	188,083	1,462,727	275,875	1,195,021	37,552
Conservative.....	Wheeling, W. Virginia.....	6,396,582	5,548,110	325,000	523,472	792,346	124,974	767,569	19,593
Equitable (Group).....	New York, New York.....	1,984,449,583	1,906,364,147	*	78,085,486	24,581,195	2,623,264	24,912,789	791,094
Equitable (Annuities).....	New York, New York.....	.....	.....	.....	.....	1,216,765	187,163	1,219,965	400,150
Expressmen's Mutual.....	New York, New York.....	8,869,465	8,177,845	*	691,620	338,644	9,000	331,644	9,945
Farmers' & Bankers'.....	Wichita, Kansas.....	10,663,889	9,988,889	275,000	405,445	2,571,776	1,327,765	2,761,543	73,455
Federal.....	Chicago, Illinois.....	15,760,083	15,012,002	375,000	363,081	619,594	138,882	637,254	14,244
Fidelity Mutual.....	Philadelphia, Penn.....	112,438,052	106,110,664	*	6,327,337	3,407,369	245,438	3,258,624	89,182
General American.....	St. Louis, Missouri.....	123,046,148	118,972,778	500,000	3,563,370	9,244,617	305,738	8,630,087	215,371
General American (Group).....	St. Louis, Missouri.....	.....	.....	.....	.....	1,138,425	1,384,801	2,157,826	23,618
Gen. American (Annuities).....	St. Louis, Missouri.....	.....	.....	.....	.....	.....	.....	.....	761
Great Southern.....	Houston, Texas.....	44,756,972	40,756,972	3,000,000	1,000,000	2,166,302	324,344	1,971,821	51,186
Guardian Life.....	New York, New York.....	115,737,356	110,390,988	200,000	5,146,368	8,893,402	800,296	8,722,895	290,118
Guardian Life (Annuities).....	.....	.....	.....	.....	.....	.....	.....	.....	13,632
Hercules.....	Chicago, Illinois.....	33,265,614	32,370,169	500,000	495,445	2,461,037	32,950	2,300,718	45,163
Home Life.....	New York, New York.....	91,218,291	87,557,636	*	3,660,665	2,671,291	147,644	2,599,744	96,401
Home Life (Annuities).....	.....	.....	.....	.....	.....	.....	.....	.....	2,690
Illinois Bankers.....	New York, New York.....	.....	.....	.....	.....	.....	.....	.....	94,771
Interstate Life & Accident.....	Monmouth, Illinois.....	32,002,444	31,015,482	200,000	786,962	3,677,525	555,329	3,630,671	2,618
Interstate Life & Ac. (Indus).....	Chattanooga, Tennessee.....	2,743,311	2,350,833	300,000	92,478	105,500	26,500	2,241,177	144,142
Jefferson Standard.....	Greensboro, N. C.....	67,632,246	64,432,246	1,000,000	2,200,000	5,274,006	894,400	5,604,418	150,871
Jefferson Standard (An ties).....	Greensboro, N. C.....	.....	.....	.....*	.....	.....	.....	.....	557
John Hancock.....	Boston, Massachusetts.....	796,893,305	746,196,887	.....	50,196,417	7,060,217	1,227,624	7,780,144	324,138
John Hancock (Group).....	.....	.....	.....	.....	.....	549,500	89,500	545,000	6,237

LEGAL RESERVE LIFE INSURANCE COMPANIES—(Continued)

Name of Company	Location	Assets	Liabilities	Capital	Surplus	In force Jan. 1, 1936	New Busi- ness, 1936	In force Dec. 31, 1936	Premium Collected
John Hancock (Industrial)...	Boston, Massachusetts...	...	...	...	...	51,075	12,584	52,643	2,183
John Hancock (Annuities)...	Boston, Massachusetts...	...	...	...	...	...	...	...	95,071
Kansas City Life...	Kansas City, Missouri...	100,830,286	92,732,311	1,000,000	6,797,374	3,763,916	670,080	4,147,887	98,103
Kansas City Life (Group)...	Kansas City, Missouri...	...	...	...	...	...	100,700	97,100	432
Kan. City Life (Annuities)...	Kansas City, Missouri...	...	...	...	...	...	...	...	12,322
Kansas City Life (Acquired by Re-insurance)...	...	...	...	...	...	...	...	...	...
Lamar Life...	Jackson, Mississippi...	11,926,357	11,226,357	300,000	400,000	...	473,021	...	...
Lamar Life (Annuities)...	Jackson, Mississippi...	...	...	...	...	2,740,832	989,189	3,281,558	79,138
Liberty National...	Birmingham, Alabama...	3,514,808	3,002,672	209,145	302,991	88,938	21,500	110,798	3,983
Life & Casualty...	Nashville, Tennessee...	17,489,904	14,881,743	800,000	1,808,161	3,060,653	1,061,809	3,869,200	87,577
Life & Casualty (Group)...	Nashville, Tennessee...	...	...	...	...	26,000	...	22,000	904
Life & Casualty (Indus.)...	Nashville, Tennessee...	...	...	...	...	10,801,303	9,147,519	12,617,780	379,586
Lincoln National...	Fort Wayne, Indiana...	130,757,669	124,757,669	2,500,000	3,500,000	6,986,521	1,666,744	7,249,391	169,123
Lincoln National (Group)...	Fort Wayne, Indiana...	...	...	...	...	2,857,113	434,975	2,361,223	30,300
Lincoln Nat. (Annuities)...	Fort Wayne, Indiana...	...	...	...	...	...	...	...	21,170
Massachusetts Protective...	Worcester, Mass...	5,873,121	4,689,052	300,000	884,059	559,643	98,531	595,697	18,177
Metropolitan...	New York, New York...	4,494,701,722	4,216,277,104	...	278,424,668	31,333,727	5,405,807	33,140,289	841,799
Metropolitan (Group)...	New York, New York...	...	...	...	...	12,772,170	3,149,841	13,703,382	183,744
Metropolitan (Industrial)...	New York, New York...	...	...	...	...	22,073,059	6,155,737	23,605,135	1,031,074
Metropolitan (Annuities)...	New York, New York...	...	...	...	...	...	...	...	98,615
Mid-Continent...	Oklahoma City, Okla...	...	...	...	...	...	624,500	1,914,599	53,973
Modern Life...	New York, New York...	5,523,824	5,028,206	100,584	400,034	1,677,971	...	10,000	527
Mutual Life...	St. Paul, Minnesota...	2,059,424	1,865,721	155,720	37,383	122,500	3,163,950	29,049,101	1,015,944
Mutual Life (Annuities)...	New York, New York...	1,308,278,819	1,246,757,953	...	61,526,866	28,343,788	...	...	36,608
Mutual Life (Industrial)...	Memphis, Tennessee...	367,694	146,694	110,500	110,500	229,768	276,534	341,064	23,299
National Life...	Montpelier, Vermont...	187,774,530	178,608,281	3,000,000	9,166,249	3,845,622	1,426,811	4,057,833	94,144
National Life & Accident...	Nashville, Tennessee...	48,145,581	41,397,518	...	3,748,063	276,000	285,000	258,000	1,441
Nat'l Life & Acci. (Group)...	Nashville, Tennessee...	...	...	...	...	9,455,138	5,715,820	10,872,996	463,570
Nat'l Life & Acci. (Indus.)...	Nashville, Tennessee...	...	...	...	...	...	...	...	1,374
Nat'l Life & Acci. (An'ties)...	Nashville, Tennessee...	...	...	...	...	...	...	...	1,814,189
New York Life...	New York, New York...	2,404,236,414	2,280,339,781	...	123,896,632	54,648,999	3,634,080	54,786,234	410,357
New York Life (Annuities)...	New York, New York...	...	...	...	...	...	...	...	110,651
Northwestern Mutual...	Milwaukee, Wisconsin...	1,129,853,696	1,075,394,894	...	54,458,302	4,378,632	131,995	4,358,508	69,623
Northwestern National...	Minneapolis, Minnesota...	60,047,054	56,895,433	1,100,000	2,111,616	2,933,029	1,054,372	3,114,485	97,500
Northwestern Nat'l (Group)...	Minneapolis, Minnesota...	...	...	...	...	30,500	71,000	97,500	961
Occidental Life...	Los Angeles, California...	37,371,017	34,995,785	1,000,000	1,375,232	132,505	185,814	265,250	3,355
Occidental Life (Annuities)...	Los Angeles, California...	...	...	...	...	...	...	...	21
Ohio National...	Cincinnati, Ohio...	41,204,958	39,375,478	828,580	1,000,000	3,612,907	161,394	3,370,828	83,840
Pacific Mutual...	Los Angeles, California...	224,553,061	220,166,391	1,000,000	3,486,670	9,288,953	267,505	9,247,468	98,507

*Republic Nat'l Life Ins. Co. of Dallas, Texas
admitted April 17, 1936*

LEGAL RESERVE LIFE INSURANCE COMPANIES—(Continued)

Name of Company	Location	Assets	Liabilities	Capital	Surplus	In Force Jan. 1, 1936	New Busi- ness, 1936	In Force Dec. 31, 1936	Premium Collected
Pacific Mutual (Annuities)	Los Angeles, California	31,566,148	29,583,202	1,000,000	1,082,946	2,079,698	582,660	2,165,978	3,242
Pan American	New Orleans, La.	...	...	...	...	...	...	...	65,272
Pan American (Annuities)	New Orleans, La.	...	...	...	...	...	...	...	2,500
Paul Revere	Worcester, Mass.	1,871,112	1,148,063	400,000	323,049	162,660	102,338	210,938	5,377
Penn Mutual	Philadelphia, Penn.	636,875,912	606,513,927	...	30,356,095	9,868,295	1,836,087	10,653,308	391,150
Penn Mutual (Annuities)	Philadelphia, Penn.	...	...	...	...	...	...	...	28,122
Peoples Mutual	Frankfort, Indiana	8,610,102	7,910,102	300,000	400,000	1,357,998	61,500	1,268,590	44,902
Phoenix Mutual	Hartford, Connecticut	209,882,552	202,150,958	...	7,731,594	936,580	106,045	931,954	29,286
Protective Life	Birmingham, Alabama	9,774,344	8,448,899	1,000,000	327,445	46,500	40,000	60,500	66
Protective Life (Annuities)	Birmingham, Alabama	...	...	...	...	...	...	...	6,493
Provident Life & Accident	Chattanooga, Tennessee	8,472,204	6,672,204	1,000,000	800,000	237,802	133,519	302,817	7,097
Provident Life & Ac. (Grp)	Chattanooga, Tennessee	...	...	...	...	...	...	...	273,227
Prudential (Group)	Newark, New Jersey	3,367,773,683	3,291,127,602	2,000,000	74,646,081	10,549,365	1,227,464	11,123,596	12,040
Prudential (Annuities)	Newark, New Jersey	...	...	...	...	...	...	...	54,472
Pyramit	Newark, New Jersey	3,339,227	2,852,386	...	...	...	...	...	28,273
Reliance Life (Annuities)	Topeka, Kansas	689,861	420,493	210,000	326,841	1,374,205	100,000	1,308,705	53,447
Reliance	St. Louis, Missouri	99,362,606	95,344,854	150,000	119,368	2,594,820	2,336,704	2,248,239	119,789
Reserve Loan	Pittsburg, Penn.	10,254,028	9,831,291	1,000,000	3,607,763	3,847,926	275,720	3,692,306	42,247
Security Mutual	Indianapolis, Indiana	21,793,802	556,917	200,000	2,227,737	1,748,392	206,580	1,620,563	27,810
State Life	Birmingham, Alabama	50,400,684	49,147,285	...	563,329	652,382	80,000	636,289	32,233
Sun Life of Canada	Indianapolis, Indiana	775,146,354	757,723,995	2,000,000	15,421,369	1,563,142	34,204	1,474,917	114,644
Sun Life of Canada (Group)	Montreal, Canada	...	...	...	...	...	...	...	59,665
Travelers	Montreal, Canada	860,471,355	812,946,709	20,000,000	27,624,646	3,821,530	447,705	4,083,224	118,792
Travelers (Group)	Hartford, Connecticut	...	...	...	...	...	...	...	14,288
Union Central	Hartford, Connecticut	343,035,516	332,075,589	2,500,000	8,459,927	4,316,214	360,300	4,418,951	451,820
Union Central (Annuities)	Cincinnati, Ohio	...	...	...	...	...	...	...	87,646
United Benefit	Cincinnati, Ohio	10,346,027	9,770,027	300,000	275,000	905,300	1,069,696	14,279,056	17,013
United Fidelity	Omaha, Nebraska	4,778,416	4,299,163	...	...	677,660	305,938	759,559	57
Universal	Dallas, Texas	638,661	427,091	310,000	169,253	932,590	138,650	892,940	10,474
Universal (L.D.)	Memphis, Tennessee	...	...	108,413	103,187	294,000	261,000	329,000	44,711
Universal (Industrial)	Memphis, Tennessee	...	...	...	...	404,466	202,134	400,706	46,088
Washington National	Chicago, Illinois	5,219,799	3,118,630	1,000,000	1,101,169	582,538	834,636	833,641	1,584
Washington Nat'l (Indus)	Chicago, Illinois	...	...	...	...	48,561	38,497	32,247	690
Washington Nat'l (Annuities)	Chicago, Illinois	...	...	...	...	...	...	...	14,407,969
TOTAL						\$4,177,710	\$8,182,171	\$4,522,244,898	\$ 14,407,969

*Mutual

DOMESTIC LEGAL RESERVE INSURANCE COMPANIES (Total Business)

Name of Company	Location	Assets	Liabilities	Capital	Surplus	In Force Jan. 1, 1936	New Busi- ness, 1936	In Force Dec. 31, 1936	Premiums Collected
National Equity.....	Little Rock, Arkansas..	\$ 1,234,641	\$ 1,101,313	\$ 105,000	\$ 28,328	\$ 8,124,839	\$ 4,121,168	\$ 10,127,989	\$ 306,345
National Old Line.....	Little Rock, Arkansas..	928,607	612,523	226,500	89,484	6,042,327	1,716,000	7,758,327	179,419
Old Safety National.....	Helena, Arkansas.....	352	30	*	322	16,761	62,352	.....	6,185
Pyramid Life.....	Little Rock, Arkansas..	1,303,683	1,100,220	139,160	63,703	9,167,954	3,480,965	12,619,408	305,987
Pioneer Reserve.....	Little Rock, Arkansas..	1,307	212	*	1,095	.....	25,075	24,975	225
Security National.....	Little Rock, Arkansas..	1,107	135	*	972	.....	426,750	335,150	6,296
Southern Equitable.....	Warren, Arkansas.....	3,952	.....	*	3,952	213,375	138,250	300,900	5,541
Union Life.....	Little Rock, Arkansas..	518,620	397,595	100,000	21,025	3,741,028	1,143,135	3,924,474	89,943
Union Life (Industrial).....	Little Rock, Arkansas..	.....	.....	.....	.....	2,305,686	3,089,178	2,606,684	77,934
TOTAL.....	.....	.....	.....	.....	.....	\$ 29,611,970	\$ 14,202,873	\$ 37,697,907	\$ 977,875

*Mutual

STIPULATED PREMIUM PLAN INSURANCE COMPANIES (Total Business)

Name of Company	Location	Assets	Liabilities	Capital	Surplus	In Force Jan. 1, 1936	New Busi- ness, 1936	In Force Dec. 31, 1936	Premiums Collected
Co-Operative Burial & Life.....	Pine Bluff, Arkansas...	\$ 24,907	\$ 2,778	\$ 10,000	\$ 14,907	.....	.....	\$ 1,201,784	\$ 30,583
Cosmopolitan.....	North Little Rock, Ark.	12,929	.....	10,000	151	142,074	197,850	150,754	6,887
Dubisson Ins. Association.....	Little Rock, Arkansas..	13,276	.....	10,000	.....	504,850	252,450	450,900	10,111
Progressive Life.....	Rogers, Arkansas.....	98,819	15,350	10,000	73,470	4,635,118	3,184,950	5,759,690	79,348
Public National.....	Little Rock, Arkansas..	443,354	294,420	121,567	27,367	1,345,250	2,174,803	2,138,710	70,619
Southern National.....	Little Rock, Arkansas..	28,689	11,422	10,000	7,267	.....	.....	266,088	12,067
Southern National (H. & A.).....	Little Rock, Arkansas..	.....	.....	.....	.....	.....	.....	83,194	102,895
Unionaid Life.....	Rogers, Arkansas.....	48,942	13,460	10,000	25,492	4,021,460	39,635	3,667,798	99,333
TOTAL.....	.....	.....	.....	.....	.....	\$ 10,648,762	\$ 5,849,588	\$ 13,718,918	\$ 411,833

ASSESSMENT ASSOCIATIONS

Name of Company	Location	Assets	Liabilities	Surplus	In Force Jan. 1, 1936	New Busi- Dec. 1, 1936	In Force Dec. 31, 1936	Premiums Collected	Losses Paid
Great Protective Association.	Pine Bluff, Arkansas...	13,919	\$ 175	\$ 13,744	\$.....	\$.....	\$.....	\$ 25,977	\$ 15,980
Guaranty Life Association...	Pine Bluff, Arkansas...	3,811	64	3,747	1,105,000	571,000	1,508,000	12,232	3,000
Merchants & Planters L. Assn.	Little Rock, Arkansas...	1,121	.....	1,121	.....	111,600	111,600	2,946	.....
Mutual Benefit H. & A. Assn.	Omaha, Nebraska...	4,692,073	4,292,073	400,000	283,387	237,060	341,534	95,123	61,268
National Aid Life Assn.	Oklahoma City, Okla.	432,490	87,765	344,725	37,499,533	16,530,948	35,725,963	33,376	10,860
Nazarene Mut. Benev. Assn.	Kansas City, Missouri...	138,291	14,283	124,007	4,265,445	531,775	4,543,320	1,485	.....
Neighbors Life Ins. Co.	Little Rock, Arkansas...	2,213	1,567	646	409,255	523,400	241,209	13,847	3,069
Reliable Funeral Benefit Ins.	Springdale, Arkansas...	1,387	.....	1,387	256,700	1,269,010	932,010	9,542	1,838
TOTAL.....	.....	.....	.....	.....	.....	.....	\$ 43,463,267	\$ 194,530	\$ 96,005

CASUALTY COMPANIES—ARKANSAS BUSINESS BY CLASSES

Name of Company	Location	Assets	Liabilities	Capital	Surplus	Premiums	Losses	Health and Accident Premiums	Losses Paid
x Aetna Casualty & Surety	Hartford, Connecticut	\$ 47,254,366	\$ 31,811,153	\$ 3,000,000	\$ 12,443,233	\$ 295,333	\$ 82,115	\$ 95	\$ 1,088
x Aetna Life	Hartford, Connecticut	2,796,926	1,541,707	350,000	905,220	25,447	43,960	23,722	29,607
Allstate Insurance Company	Chicago, Illinois	1,891,765	245,338	1,000,000	646,418	.....	2,607	.....	.....
American Bonding	Baltimore, Maryland	.....	.....	.....	.....	.....	.....	.....	.....
x American Savings	Kansas City, Missouri	5,022,476	1,781,243	1,500,000	1,741,233	8,263	6,434	350	39
American Credit Indemnity	New York, New York	10,175,769	6,624,914	1,000,000	2,550,855	51,786	17,644	.....	.....
American Employers	Boston, Massachusetts	1,739,303	829,727	258,000	651,576	22,637	10,760	.....	.....
American Fidelity & Cas.	Richmond, Virginia	29,786,488	24,777,653	.....	680,835	26,101	9,611	.....	.....
American Mutual Liability	Boston, Massachusetts	26,384,033	13,763,040	7,500,000	5,120,992	34,993	15,708	.....	.....
American Surety	New York, New York	5,077,663	3,150,178	750,000	1,177,485	65,389	15,116	.....	.....
Associated Indemnity	San Francisco, Calif.	2,129,984	906,207	.....	1,223,776	32,184	21,308	32,184	21,308
Benefit Assn. Ry. Employees	Chicago, Illinois	.....	.....	.....	.....	66,925	36,483	66,925	36,483
x Business Men's Assurance	Kansas City, Missouri	5,529,150	3,450,491	1,000,000	1,078,600	79,014	20,094	909	18,856
Central Surety & Ins. Corp.	Kansas City, Missouri	.....	.....	.....	.....	46,045	18,856	46,045	.....
x Colorado Life	Denver, Colorado	6,759,350	3,047,257	1,000,000	2,742,102	1,936	11,496	5,159	3,164
Columbia Casualty	New York, New York	9,292,810	7,217,779	1,000,000	1,005,800	83,070	45,580	.....	.....
Commercial Casualty	New York, New York	2,759,875	1,837,107	500,000	422,768	80,517	33,860	18,940	33,015
Continental Casualty	Hammond, Indiana	29,003,909	23,350,712	1,750,000	3,903,196	26,126	298	.....	.....
Employers Casualty	Dallas, Texas	2,183,842	1,547,304	300,000	336,538	6,840	87,598	526	1,410
Employers Liability Assur.	London, England	41,226,993	32,187,023	250,000	8,779,971	203,732	15,649	513	1,543
Emp'l's Reinsurance Corp.	Kansas City, Missouri	13,533,913	9,533,913	1,600,000	2,500,000	29,197	.....	6,882	5,325
x Equitable Life	New York, New York	.....	.....	.....	.....	.....	.....	.....	.....
Equity Mutual	Kansas City, Missouri	318,896	168,283	.....	150,613	9,274	1,639	9,817	5,345
x Federal Life	Chicago, Illinois	47,853,372	32,164,986	2,250,000	13,438,387	8,031	11,533	8,031	2,555
Fidelity & Casualty	New York, New York	21,840,698	14,299,568	2,400,000	5,141,130	266,437	187,099	5,073	1,134
Fidelity & Deposit	Baltimore, Maryland	1,666,876	725,938	500,000	440,938	5,100	12,184	.....	.....
First Reinsurance Company	Hartford, Connecticut	32,009,590	21,876,440	550,000	9,583,151	26,175	5,447	2,131	1,413
General Acci. Fire & Life	Perth, Scotland	.....	.....	.....	.....	.....	.....	98	30
x General American	St. Louis, Missouri	35,664,265	28,164,265	2,500,000	5,000,000	26,193	5,380	9,817	5,345
Globe Indemnity	New York, New York	14,860,710	9,926,797	1,000,000	3,933,913	11,533	11,562	39	.....
Great American	New York, New York	8,509,839	6,809,533	.....	1,200,305	241,125	32,717	51	.....
Hardware Mutual	Stevens Point, Wis.	64,365,075	47,365,075	3,000,000	14,000,000	441,125	66,002	10,068	3,352
Hartford Acci. & Indemnity	Hartford, Connecticut	19,295,291	8,440,039	3,000,000	7,955,253	21,440	8,893	.....	.....
Hartford Steam Boiler	Hartford, Connecticut	6,359,827	3,206,078	1,050,000	2,103,750	53,655	8,993	.....	.....
Home Indemnity	New York, New York	25,616,025	18,943,850	1,000,000	5,672,175	10,570	2,415	.....	.....
Indemnity Insurance Co.	Philadelphia, Penn.	.....	.....	.....	.....	.....	.....	.....	.....
x Interstate Life & Accident	Chattanooga, Tenn.	1,203,275	105,428	300,000	107,848	35	10,229	329	117
Lawyers Title Ins. Corp.	Richmond, Virginia	.....	.....	.....	.....	.....	.....	.....	.....
Liberty Mutual	Boston, Massachusetts	47,131,487	40,091,523	.....	6,839,965	29,647	.....	.....	.....

*Mutual. †Statutory Deposit.

xFor Financial Statement see report on Life Companies.

CASUALTY COMPANIES—ARKANSAS BUSINESS BY CLASSES—(Continued)

Name of Company	Location	Assets	Liabilities	Capital	Surplus	Premiums	Losses	Health and Accident Premiums	Losses Paid
London Guarantee & Acci..	London, England	16,116,513	9,911,950	800,000†	4,403,563	69,881	41,750	1,150	398
Maryland Casualty	Baltimore, Maryland	38,664,113	30,388,729	2,709,143	6,476,241	390,956	203,019	1,085	154
Mass. Bonding & Ins. Co.	Boston, Massachusetts	20,143,018	14,384,393	2,000,000	3,758,624	15,274	8,964	1,279	5,254
Mass. Protective Ass'n.	Worcester, Mass.	9,785,883	5,988,418	1,000,000	2,797,465	53,078	39,355	53,078	39,355
Metropolitan Casualty	New York, New York	10,834,967	7,024,017	1,500,000	2,310,950	56,953	25,286	20,269	10,349
xMetropolitan Life	New York, New York							66,988	44,679
National Casualty	Detroit, Michigan	3,696,679	2,196,679	750,000	750,000	654	329	539	329
National Surety	New York, New York	19,761,011	10,987,382	2,500,000	6,273,630	76,412	10,869		
New Amsterdam	Baltimore, Maryland	28,260,620	18,260,620	1,000,000	4,000,000	78,220	21,214	3,607	877
New York Casualty	New York, New York	4,495,760	2,633,116	1,000,000	862,644	8,475	1,769		
North American Accident	Chicago, Illinois	2,824,743	2,027,818	400,000	390,924	17,258	5,739	17,258	5,739
Ocean Accident & Guar.	New York, New York	17,595,348	12,853,764	850,000†	3,891,884	8,535	2,840	13	
xOccidental Life	Los Angeles, Calif.								
Ohio Casualty	Hamilton, Ohio	5,389,765	4,086,846	600,000	702,919	27,743	5,183	50	
xPacific Mutual Life	Los Angeles, Calif.							24,615	12,062
xPaul Reverse	Worcester, Mass.							6,346	1,488
xProvident Life & Accident	Chattanooga, Tenn.					63,652	33,985	63,652	33,985
xPrudential of America	New York, New York					3,670	1,984	3,670	1,984
xReliable Life	St. Louis, Missouri					76,434	25,267	76,434	25,267
xReliance	Pittsburg, Penn.					5,454	1,200	5,454	1,200
Royal Indemnity	New York, New York	28,018,410	23,018,410	2,500,000	2,500,000	24,841	18,172	24	
Saint Paul Mercury	St. Paul, Minnesota	7,202,430	4,322,800	1,000,000	1,879,531	113,770	35,991		
Standard Accident	Detroit, Michigan	20,499,621	16,736,802	1,456,630	2,306,140	100,751	77,529		
Standard Surety & Casualty	New York, New York	5,985,841	3,599,910	1,500,000	885,931	1,714			
State Farm Mutual	Bloomington, Illinois	11,933,700	9,071,369		2,862,331	21,651	27,151		
Traders & General	Dallas, Texas	1,588,023	1,083,320	250,000	254,703	24,147	5,650		
Travelers Indemnity	Hartford, Connecticut	26,831,866	16,921,399	3,000,000	6,909,966	8,942	2,876		
xTravelers Insurance	Hartford, Connecticut								
Trinity	Dallas, Texas	5,003,111	2,739,140	1,000,000	1,264,971	186,058	75,191	60,034	23,790
U. S. Casualty	New York, New York	9,529,609	6,529,609	1,000,000	2,000,000	13,724	8,291		
U. S. Fidelity & Guaranty	Baltimore, Maryland	46,735,859	37,406,464	2,000,000	7,329,395	13,010	5,012	1,089	374
U. S. Guarantee	New York, New York	14,275,711	7,047,795	2,000,000	5,227,916	483,636	221,866	27,467	5,227
Utilities Insurance Co.	St. Louis, Missouri	836,527	518,027	203,500	105,000	32,181	43,595		
xWashington National	Chicago, Illinois					32,463	13,315		
Western Casualty & Surety	Fort Scott, Kansas	3,713,129	2,654,928	750,000	308,201	1,005	20,249	32,166	20,249
Zurich Gen. Acci. & Liability	Zurich, Switzerland	26,782,262	22,682,262	600,000†	3,500,000	65,019	71,396	40,447	26,681
TOTAL						\$ 4,096,835	\$ 1,891,220	\$ 747,633	\$ 426,085

xFor Financial Statement see report on Life Companies.

*Mutual.

†Statutory Deposit.

CASUALTY COMPANIES—ARKANSAS BUSINESS BY CLASSES—(Continued)

Name of Company	Location	Auto Liability		Liability Other Than Auto		Auto Property Damage		Auto Collision	
		Premiums	Losses Paid	Premiums	Losses Paid	Premiums	Losses Paid	Premiums	Losses Paid
Aetna Casualty & Surety	Hartford, Connecticut	\$ 83,467	\$ 34,883	\$ 118,754	\$ 26,911	\$ 16,397	\$ 6,218	\$ 1,003	\$ 1,095
Aetna Life	Hartford, Connecticut	481	10,596	1,568	3,706	951	420	.....	.....
Allstate Insurance Co.	Chicago, Illinois	3,865	2,157	.....	.....	2,670	1,154	185	.....
American Employers	Boston, Massachusetts	15,997	4,273	21,970	10,553	4,907	1,087	.....	.....
American Fidelity & Casualty	Richmond, Virginia	17,731	9,673	.....	.....	6,100	2,09	.....	.....
American Mutual Liability	Boston, Massachusetts	3,460	5,659	21,714	3,744	84	.....	20	.....
American Surety	New York, New York	357	.....	1,539	.....	.....	.....	.....	.....
Associated Indemnity	San Francisco, Calif.	483	25	64,652	15,091	.....	.....	.....	.....
Central Surety & Insurance	Kansas City, Missouri	48,320	12,422	2,719	1,842	5,582	1,998	167	82
Columbia Casualty	New York, New York	10	.....	438	.....	3,624	760	286	156
Commercial Casualty	Newark, New Jersey	17,912	6,635	3,384	65	8,726	3,671	958	658
Commercial Standard	Fort Worth, Texas	30,802	23,753	33,311	13,622	287	46	44	.....
Continental Casualty	Hammond, Indiana	1,473	360	2,856	479	46	.....	.....	.....
Employers' Casualty	Dallas, Texas	145	.....	6,625	298	4,058	2,069	350	14
Employers' Liability Assur.	London, England	19,163	23,370	161,551	56,634	1,856	852	510	.....
Employers' Reinsurance Corp.	Kansas City, Missouri	19,486	13,128	5,035	250	3,077	848	539	199
Equity Mutual Insurance Co.	Kansas City, Missouri	5,194	.....	40	.....	5,877	3,527	140	207
Fidelity & Casualty	New York, New York	73,800	78,977	122,328	80,431	468	.....	.....	.....
First Reinsurance Company	Hartford, Connecticut	2,113	.....	287	.....	324	403	112	.....
General Acci. Fire & Life	Perth, Scotland	1,744	3,140	23,157	1,763	477	67	15	.....
Globe Indemnity	New York, New York	2,563	.....	10,502	3,889	1,018	765	94	.....
Great American Indemnity	New York, New York	4,791	853	2,632	9,976	6,574	2,870	1,711	515
Hardware Mutual Casualty	Stevens Point, Wis.	82,682	24,284	1,775	4,911	15,209	5,540	945	499
Hartford Acc. & Indemnity	Hartford, Connecticut	70,038	12,801	101,465	40,769	9,244	4,968	461	427
Home Indemnity	New York, New York	41,381	4,103	17	.....	31	96	7	.....
Indemnity Ins. Co. of N. A.	Philadelphia, Penn.	1,179	1,181	2,703	.....	730	.....	21	.....
Liberty Mutual	Boston, Massachusetts	4,814	1,771	16,559	8,436	5,839	2,842	241	6
London Guaranty & Accident	London, England	28,110	12,369	23,378	24,578	17,620	6,571	1,144	1,261
Maryland Casualty	Baltimore, Maryland	85,215	55,827	223,580	182,451	652	.....	6	.....
Massachusetts Bonding & Ins.	Boston, Massachusetts	3,441	20	3,761	1,248	3,975	1,482	341	241
Metropolitan Casualty	New York, New York	18,666	8,735	2,740	278	.....	.....	.....	.....
National Casualty	Detroit, Michigan	12	.....	4	.....	3	.....	.....	.....
New Amsterdam Casualty	New York, New York	8,896	4,624	44,472	19,419	1,442	1,201	116	.....
New York Casualty	New York, New York	357	.....	1,307	46	143	30	57	.....
Ocean Accident & Guaranty	New York, New York	1,911	2,535	945	38	351	161	.....	.....
Ohio Casualty	Hamilton, Ohio	18,020	2,909	266	.....	3,529	983	1,255	831
Royal Indemnity	New York, New York	1,925	—150	4,858	16,842	488	9	15	.....
Saint Paul Mercery Indem.	St. Paul, Minn.	29,117	2,865	69,482	29,150	6,214	2,058	115	.....
Standard Accident	New York, New York	14,693	8,074	51,664	67,722	4,195	1,451	169	.....
Standard Surety & Casualty	New York, New York	905	.....	56	.....	298	.....	.....	.....

CASUALTY COMPANIES—ARKANSAS BUSINESS BY CLASSES—(Continued)

Name of Company	Location	Auto Liability		Liability Other Than Auto		Auto Property Damage		Auto Collision	
		Premiums	Losses Paid	Premiums	Losses Paid	Premiums	Losses Paid	Premiums	Losses Paid
State Farm Mutual Auto.	Elcomington, Illinois	13,401	24,358	23,624	1,821	4,330	1,821	2,365	863
Traders & General.	Dallas, Texas	353	850	1,607	87	2,792	1,505	232	366
Travelers Indemnity.	Hartford, Connecticut	11,166	2,292	112,441	49,109	344	318	2,058	1,093
Travelers Insurance.	Hartford, Connecticut	1,063	323	9,980	4,266	151	72	2,129	477
Trinity Universal.	Dallas, Texas	940	300	217,223	116,395	16,795	6,965	214	298
U. S. Casualty.	New York, New York	91,570	51,374	73,465	34,749	1,805	1,207	—16	262
U. S. Fidelity & Guaranty.	Baltimore, Maryland	8,667	5,998	349	484	2,084	7,954	17,985	9,640
U. S. Guarantee.	New York, New York	8,455	10,657	127	409	131	—	—	—
Utilities Insurance Co.	St. Louis, Missouri	646	—2,680	13,176	27,548	1,788	7,263	—	—
Western Casualty.	Fort Scott, Kansas	9,302	9,823	1,605,381	813,031	168,887	73,263	—	—
Zurich General.	Zurich, Switzerland								
TOTAL.		\$ 859,306	\$ 474,552	\$ 1,605,381	\$ 813,031	\$ 168,887	\$ 73,263	\$ 17,985	\$ 9,640

CASUALTY COMPANIES—ARKANSAS BUSINESS BY CLASSES—(Continued)

Name of Company	Location	Fidelity		Surety		Plate Glass		Burglary and Theft	
		Premiums	Losses Paid	Premiums	Losses Paid	Premiums	Losses Paid	Premiums	Losses Paid
Trinity Universal.....	Dallas, Texas	5,703	.....	.....	.....	.....	.....	.....	.....
U. S. Casualty.....	New York, New York.....	661	.....	35	.....	.....	.....	24	.....
U. S. Fidelity & Guaranty.....	Baltimore, Maryland	36,537	.....	62,323	.....	.....	.....	16,177	3,775
U. S. Guarantee.....	New York, New York.....	249	11,982	3,661	22,175	.....	2,234	1,382	121
Western Casualty & Surety.....	Fort Scott, Kansas .....	.....	.....	.....	.....	.....	460	30	14
Zurich General.....	Zurich, Switzerland .....	.....	.....	.....	.....	23	243	127	.....
TOTAL.....	.....	\$ 232,527	\$ 66,853	\$ 307,572	\$ 21,048	\$ 44,671	\$ 14,850	\$ 106,382	\$ 36,555

CASUALTY COMPANIES—ARKANSAS BUSINESS BY CLASSES—(Continued)

Name of Company	Location	Workmen's Collective		Auto, Fire and Theft		Credit		Sprinkler, Water Damage	
		Premiums	Losses Paid	Premiums	Losses Paid	Premiums	Losses Paid	Premiums	Losses Paid
Aetna Casualty & Surety....	Hartford, Connecticut...	\$ 10,419	\$ 3,024	\$.....	\$.....	\$.....	\$.....	\$ 1,526	\$ 68
American Credit & Indem....	New York, New York....	.....	.....	.....	.....	.....	.....	.....	.....
American Employers.....	Boston, Massachusetts..	3,315	1,539	.....	.....	8,224	6,434	.....	.....
Employers' Liability.....	London, England.....	6,267	3,014	.....	.....	.....	.....	.....	.....
Employers' Reinsurance....	Kansas City, Missouri..	.....	.....	.....	.....	.....	.....	.....	.....
London Guarantee & Acci....	London, England.....	.....	.....	.....	.....	35	.....	.....	.....
Maryland Casualty.....	Baltimore, Maryland....	.....	.....	.....	.....	3,464	935	.....	.....
Metropolitan Casualty.....	Newark, New Jersey....	.....	.....	.....	.....	.....	.....	192	.....
Ohio Casualty.....	Hamilton, Ohio.....	.....	.....	.....	.....	.....	.....	16	.....
State Farm Mutual Auto....	Bloomington, Illinois...	.....	.....	3,764	796	.....	.....	.....	.....
Traders & General.....	Dallas, Texas.....	.....	.....	1,456	109	.....	.....	.....	.....
Trinity Universal.....	Dallas, Texas.....	.....	.....	48	.....	.....	.....	.....	.....
U. S. Fidelity & Guaranty...	Baltimore, Maryland....	.....	.....	4,416	1,395	.....	.....	.....	.....
TOTAL.....	.....	\$ 20,001	\$ 7,577	\$ 9,684	\$ 2,300	\$ 11,723	\$ 7,369	\$ 1,754	\$ 159

WHITE FRATERNAL SOCIETIES

Name of Society	Location	Assets	Liabilities	In Force Jan. 1, 1936	In Force Dec. 31, 1936	Ark. Ins. In Force Dec. 31, 1936	Arkansas Assessments Collected	Arkansas Claims Paid
Aid Ass'n of Lutherans.....	Appleton, Wisconsin	\$ 21,078,760	\$ 19,211,170	\$140,186,823	\$156,093,550	\$ 207,528	\$ 4,207	\$ 350
Ben Hur Life Association.....	Crawfordsville, Indiana	9,309,873	8,831,746	46,132,490	53,634,118	1,689,435	24,115	7,364
Catholic Knights of America.....	St. Louis, Missouri	3,217,778	2,669,923	9,839,609	10,084,118	916,114	23,542	15,235
Degree of Honor Pro. Ass'n.....	St. Paul, Minnesota	13,221,183	10,707,256	49,059,787	52,970,087	1,118,086	16,329	16,250
Homesteaders' Life Ass'n.....	Des Moines, Iowa	4,383,070	4,248,645	18,709,340	22,280,953	340,074	4,544	900
Jun. Or. United Amer. Mech.	Philadelphia, Pennsylvania	5,997,419	4,472,647	25,783,740	30,220,657	5,117	203	.....
Knights of Columbus.....	New Haven, Connecticut	46,193,120	38,149,650	265,007,222	277,321,372	685,250	5,899	5,171
Maccabees.....	Detroit, Michigan	46,256,962	42,576,502	159,202,559	182,104,015	1,097,930	30,331	15,703
Modern Woodmen of America	Rock Island, Illinois	68,500,805	64,608,249	650,393,463	690,980,592	7,293,294	159,553	118,626
National Benevolent Society	Kansas City, Missouri	12,832	11,571	72,200	76,275	6,500	1,022	610
Nat'l Fraternal So. of Deaf	Chicago, Illinois	1,921,358	1,427,207	4,802,578	4,985,008	65,271	1,302	739
Nat'l Slovak So. of N. S. A.	Pittsburg, Pennsylvania	6,265,407	5,577,845	25,793,084	25,466,145	47,260	1,138	236
North American Union Life	Chicago, Illinois	1,583,016	1,218,631	10,175,881	10,418,344	591,380	15,772	6,348
Or. United Com. Travelers.....	Columbus, Ohio	1,449,157	1,572,717	226,400,000	330,235,000	15,972	10,158	15,972
Polish National Alliance.....	Chicago, Illinois	23,394,311	21,819,490	160,093,510	160,045,135	38,150	1,427	1,700
Pol. Rom. Cath. Un. of Amer.	Chicago, Illinois	14,101,346	13,697,016	78,790,997	80,101,041	69,674	1,447	1,500
Prætorians, The.....	Dallas, Texas	7,915,561	7,682,901	611,321	665,951	632,811	11,392	5,000
Royal Arcanum.....	Boston, Massachusetts	30,438,914	24,833,506	100,888,039	95,360,647	134,384	7,072	14,148
Royal Neighbors of America	Rock Island, Illinois	58,048,401	50,127,738	467,330,469	406,902,762	4,187,670	72,876	51,725
Security Benefit Association	Topeka, Kansas	8,256,265	6,559,536	92,899,534	87,392,179	1,258,119	45,940	17,350
Standard Life Association.....	Lawrence, Kansas	13,614,191	11,631,718	47,617,318	45,009,576	1,311,317	27,565	21,915
Travelers' Protective Ass'n.....	St. Louis, Missouri	625,215	625,215	.....	.....	.....	8,798	7,192
Woman's Benefit Association	Port Huron, Michigan	36,180,611	34,527,948	123,024,148	121,207,533	1,546,635	30,148	26,989
Woodmen Circle.....	Port Huron, Michigan	26,045,838	21,373,109	100,139,224	100,711,691	4,229,100	99,751	84,712
Woodmen of the World.....	Omaha, Nebraska	115,072,079	95,979,523	407,053,031	408,878,263	16,293,650	358,973	391,315
TOTAL.....						\$ 46,894,699	\$ 964,104	\$ 827,670

NEGRO FRATERNAL SOCIETIES

Name of Society	Location	Assets	Liabilities	Surplus	In Force Jan. 1, 1936	In Force Dec. 31, 1936	Ark. Ins. In Force Dec. 31, 1936	Arkansas Assessments Collected	Arkansas Claims Paid
Amer. Woodmen, Su. Camp.	Denver, Colorado	\$ 2,777,832	\$ 2,157,842	\$ 619,990	\$ 16,843,800	\$ 16,792,250	\$ 148,300	\$ 3,656	\$ 2,400
American Workmen	Washington, D. C.	608,456	6,632*	601,824	2,318,450	2,614,293	202,371	7,354	9,688
Imperial Council of Jugamos	Forrest City, Arkansas	43,737	*	43,737	128,814	125,873	102,142	4,351	3,027
United Friends of America	Little Rock, Arkansas	46,122	1,958*	44,163	500,350	568,000	564,350	31,308	10,387
TOTAL		.....	.....	.....	\$ 19,691,414	\$ 20,100,416	\$ 1,012,163	\$ 46,679	\$ 25,502

*Reserve Liability not included.