

State of Arkansas

State Insurance

Department

Report for the Year 1942



PERSONNEL

J. HERBERT GRAVES	Commissioner of Insurance
LEWIS M. ROBINSON	Deputy Commissioner and Fire Marshal
A. D. DULANEY	Executive Assistant Commissioner
J. W. HATLEY	Assistant Commissioner and Deputy Custodian of Securities
MALCOLM RUSSELL	Rate Expert, Workmen's Compensation
J. B. FLOYD	Deputy Fire Marshal
KENNETH M. HARRISON	Chief Clerk and Accountant
MRS. BEULAH SHEWMAKE	License Clerk
MRS. OMA MAI SULLIVAN	Secretary to the Commissioner
MISS MARJORIE MILLWEE	Stenographer

Little Rock, Arkansas

June 15, 1943

Honorable Homer M. Adkins,
Governor of Arkansas,
Little Rock, Arkansas.

Dear Governor:

I am pleased to submit to you the sixty-second annual report of the State Insurance Department, giving information as to the activities of this Department for the preceding year. This report gives a condensed financial statement of the business transacted by all insurance companies, foreign and domestic, authorized to transact business in this State during the year 1942.

COLLECTIONS

The collections of this Department from January 1, 1942, to December 31, 1942, inclusive, were \$832,623.16. This amount was according to law deposited to the credit of the following accounts in the State Treasury:

General Fund \$639,464.74; Firemen's Relief and Pension Fund \$49,816.60; Sanitation Fund of the State Board of Health \$80,180.91; Workmen's Compensation Fund \$63,160.81. The increase over the previous year's collections totals \$83,471.47.

WORKMEN'S COMPENSATION

Since the Workmen's Compensation law became effective December 5, 1940, 56 Companies have qualified to write Workmen's Compensation Insurance, and each paid the \$500.00 qualifying fee as required by law. The first compensation rates in Arkansas were based on the Louisiana rate plus the necessary loading to meet contingencies under the Arkansas law. We have made an earnest effort to correct inequalities in rates as rapidly as possible. The entire Arkansas Compensation rate structure has been amended twice since the effective date of our law. Many individual industry classifications have been amended from time to time in addition to the two general rate reductions.

The first general downward revision of the rate structure was made effective December 1, 1942, and provided for a flat 10% reduction in all compensation rates except coal mining. This reduction was based on the general favorable experience developed in Arkansas, and effected an annual savings to Arkansas employers of approximately \$350,000.00.

The second general downward revision of the rate structure became effective June 1, 1943, and provided for an over-all reduction averaging 5½%. This reduction was based on the actual experience of the principal industries in the State, and effected an annual savings to Arkansas employers of approximately \$175,000.00.

In addition to the above general rate reductions there have been a number of reductions covering specific industries, which, because of the heavy payrolls in these industries, effected an annual savings to Arkansas employers of many thousands of dollars. Below I am listing several of these representative industries, giving the original manual rate and the present manual rate.

Code	Classification	1940 rate	Present rate
0400	Cotton Compressing	4.82	3.10
8295	Cotton Merchants	4.82	3.10
0401	Cotton Gin Operation	8.32	6.53
5213	Concrete Construction	11.47	8.79
5551	Roofing	13.51	10.70
8391	Auto Garages	3.34	2.34

A proposal by the National Council on Compensation Insurance to increase the rate for Classification Code 1016-Underground Coal Mines from \$8.00 to \$9.53 was disapproved by me for the reason that I considered there was insufficient Arkansas experience in the coal mining industry to justify this increase.

REDUCTION OF FIRE INSURANCE RATES

Reductions in fire insurance rates were ordered by this Department in both years, 1938 and 1939. The fire underwriting profit report is made on a five year basis. All reductions in rates were spread over a five-year period or one-fifth of the amount applied each year. As a result of the reduction of rates previously ordered by this Depart-

ment as stated above, the amount of savings to policyholders during the year 1942, was \$293,699.08, applied as follows: \$209,284.08 to dwellings in cities and towns; \$84,415.00 to mercantile and office buildings, garages and dry cleaning plants and contents, also lumber, forest products in sheds and on yards, and paper mills; plus the following annual reductions which were made effective in 1939 by the Arkansas Fire Prevention Bureau with the approval of this Department; sixteen re-rated towns, annual reduction, \$33,041.11; cotton and cotton compresses, annual reduction, \$76,940.63; public buildings, fire proof and sprinkler risks, annual reduction, \$73,982.00; which makes a grand total reduction of \$477,662.71 in 1942 for policyholders of Arkansas.

THREE-FOURTHS VALUE CLAUSE ELIMINATED

Shortly after the Southeastern Underwriters Association announced the abandonment of the three-fourths value clause, I addressed a request to a committee representing the fire insurance companies asking that the requirements likewise be eliminated in Arkansas policies.

Consequently the Arkansas Fire Prevention Bureau announced that effective May 1, 1943, "the use of the three-fourths value clause is no longer required on any class of risk in Arkansas". The Bureau also announced that the operation of the clause in policies issued prior to May 1, 1943, is automatically waived.

In my opinion this action is welcomed by both the local agents and the insurance buying public as it eliminates the misunderstanding that often arose in the settlement of claims under the three-fourths value clause.

FIRE MARSHAL'S DIVISION

During the year the Fire Marshal investigated 76 fires. During the same period of time he made 51 inspections of buildings used for public assembly. These investigations and inspections were made in all sections of Arkansas, and in making them the Fire Marshal traveled approximately 40,000 miles at a total cost of \$1,901.43.

As a result of the investigations made by the Fire Marshal and the assistance given to local officers in the in-

vestigation of arson, eleven persons were convicted. Nine persons have been indicted for arson and will stand trial at the next term of the court where they stand charged.

We are pleased to report that there has been a marked decrease in fires of suspicious origin in the past year. Out of the 76 fires investigated 6 were automobile fires. Out of the eleven convictions two were for the burning of automobiles.

For the past twelve months there has been a growing demand upon the Fire Marshal's Division for inspections of public buildings, and buildings used for public assembly, for fire hazards. Since there are approximately 15,000 buildings in this state used for public assembly it is reasonable to expect requests for inspections to increase. In order to meet this growing demand for inspections the Fire Marshal's Office should have at least two additional men to do this type of work.

We recommend that the State Text Book Commission adopt a text book on fire prevention for use in the primary grades of our public schools as authorized by Act 147 of 1927. We believe this to be most important at this time in view of the National emergency through which we are passing which necessitates the conserving of all our resources.

Every fire in this state, whether of suspicious origin or not, should be reported to this department by the chiefs of the departments throughout the state and a complete record of each fire kept for statistical purposes.

There are many duties placed upon the Fire Marshal's office by the laws of this State and the public is becoming more and more informed concerning these duties. Increasing demands are being made for the discharge of the same. It is the desire and intention of this department to meet these demands promptly and to the best of our ability.

CIVILIAN DEFENSE

I have continued during the past year to serve in the capacity of State Coordinator, Citizens Defense Corps, under the direction of Honorable Ben H. Wooten, Chairman of the State Defense Council. In cooperation with other

divisions of the State Defense Council a comprehensive citizens' defense plan has been organized, which plan, I believe, will function very efficiently for the protection of the people of this State in any emergency that might arise. My principal assistant coordinator, H. T. Buchanan, Chief Engineer, Arkansas Fire Prevention Bureau, is now in active military service, and has been succeeded by Carl Smalley, Fire Department Instructor, Arkansas Fire Prevention Bureau, and he, together with assistant coordinator, H. A. "Hank" Ritgerod, Manager, Arkansas Association of Insurance Agents, are continuing to give valuable time to defense efforts. I am greatly indebted to these men for the success of the program.

In view of the many national defense industries located in Arkansas we know that our State is vulnerable to attack, and, therefore, have made a special effort to see that our industries shall be properly protected against sabotage and incendiarism. We are continuing to work in close cooperation with the State Police and the F. B. I.

CONCLUSION

In keeping with your leadership, this department is endeavoring to serve courteously and efficiently the citizens of our State. We are continuing to do our utmost to protect them against "fly-by-night" unauthorized companies who cannot or will not comply with the laws of our State, and we urge all who are in doubt as to the stability of any insurance company to contact this department for information before putting any money or trust in such company.

The Department appreciates your cooperation in every phase of its work, and wishes to assure you of our continued efforts to serve well the people of Arkansas.

Respectfully submitted,

J. HERBERT GRAVES,
Insurance Commissioner.

INSURANCE COMPANY ADMISSIONS AND WITHDRAWALS

FIRE INSURANCE COMPANIES

Allied American Mutual Fire Ins. Co., Boston, Mass., admitted July 2, 1942.

British and Foreign Marine Ins. Co. Ltd., Liverpool, England, admitted August 19, 1942.

Farmers Alliance Ins. Co., McPherson, Kansas, admitted May 25, 1942.

Grain Dealers National Mutual Fire Ins. Co., Indianapolis, Ind., admitted March 1, 1942.

Manufacturer's Fire Ins. Co., Philadelphia, Pennsylvania, admitted December 9, 1942.

The Netherlands Ins. Co., Ltd., U. S. Branch Office, Hartford, Conn., admitted August 19, 1942.

Stuyvesant Ins. Co., New York, N. Y., admitted July 11, 1942.

Thames and Mersey Marine Ins. Co., Ltd., Liverpool, England, admitted July 27, 1942.

Twin City Fire Ins. Co., Minneapolis, Minnesota, admitted May 19, 1943.

Globe and Rutgers Fire Ins. Co., New York, N. Y., withdrew March 1, 1943.

LIFE INSURANCE COMPANIES

Franklin Life Insurance Company, Springfield, Illinois, admitted April 6, 1942.

Security Life and Trust Company, Winston-Salem, N. C., admitted September 26, 1942.

World Ins. Co., Omaha, Nebraska (Amended Articles to include Life Insurance), admitted January, 1943.

American Savings Life Ins. Co., Kansas City, Missouri, withdrew July 31, 1942.

Home Life Insurance Company, New York, N. Y., withdrew June 1, 1942.

Republic National Li~~g~~ Ins. Co., Dallas, Texas, withdrew May 8, 1942.

MISCELLANEOUS INSURANCE COMPANIES

American Re-Insurance Co., New York, N. Y., admitted May 28, 1943.

Manufacturers' Casualty Ins. Co., Philadelphia, Pa., admitted June 1, 1943.

COMPANIES IN ARKANSAS

There are 409 insurance companies of all classes licensed to transact business in Arkansas, as follows:

Fire Insurance Companies, Stock	164
Fire Insurance Companies, Mutual.....	20
Lloyds	1
Fire Reinsurance Companies, Stock	10
Reciprocal or Inter-Insurance Exchange, Fire.....	10
Reciprocal or Inter-Insurance, Exchanges, Miscellaneous Casualty	8
Legal Reserve Life Insurance Companies.....	72
Stipulated Premium Plan Life Insurance Companies.....	7
Miscellaneous Casualty Insurance Companies, Stock	67
Miscellaneous Casualty Insurance Companies, Mutual	13
Miscellaneous Casualty Insurance Companies, Lloyds	1
White Fraternal Insurance Associations, Life.....	22
White Fraternal Insurance Associations, Accident & Health	2
Colored Fraternal Associations, Life	3
Assessment Associations, Life	6
Assessment Associations, Accident and Health	3
TOTAL	409

FINANCIAL STATEMENT

Calendar Year 1942

RECEIPTS OF THE DEPARTMENT FOR THE YEAR 1942

Premium Tax (General Fund)	\$602,683.19
Premium Tax (Workmen's Compensation)	63,160.81
Premium Tax (Sanitation Fund)	80,180.91
Premium Tax (Firemen's Pension)	49,816.60
Agents' Licenses (General Fund)	30,564.00
Other Fees (General Fund)	6,217.65
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	\$832,623.16
Franchise Tax (Paid Direct to Treasurer)	58,700.00
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TOTAL	\$891,323.16

DISBURSEMENTS OF DEPARTMENT DURING 1942		
Salaries	\$ 20,962.42	
Maintenance, Travel Expense and Court Costs	8,922.91	
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TOTAL	\$ 29,885.33	

UNDERWRITING PROFIT REPORT

Stock Fire Insurance Companies are required to make reports as to premiums earned, and losses and expenses incurred in Arkansas, December 31, each year, for the previous five years. See tabulation below:

	Underwriting Profit or Loss %	Expense Ratio %	Loss Ratio %
1931-1935 Loss7	44.5	56.2
1932-1936 Profit	4.5	46.6	49.
1933-1937 Profit (Reduction ordered)	8.75	49.3	42.2
1934-1938 Profit (Reduction ordered)	10.53	49.2	40.1
1935-1939 Profit (Reduction continued)	9.2	48.6	42.1
1936-1940 Profit (Reduction continued)	5.	47.53	47.4
1937-1941 Profit (Reduction continued)	6.30	48.1	45.5
1938-1942 Profit (Reduction continued)	5.	48.7	46.3

Under Pope's Digest, Sec. 7730, the companies are allowed a 5% underwriting profit on business done. On profits shown above, this 5% should be deducted to get the excess profit, if any.

The above was made from the sworn reports of the companies. For the 1938-1942 period, the earned premiums were \$25,266,677; incurred losses \$11,715,455; and incurred expenses \$12,307,129 as shown by the reports.

STATE OF ARKANSAS
INSURANCE DEPARTMENT
CERTIFICATE
FIREMEN'S PENSION FUND

Honorable Oscar Humphrey,
Auditor of State,
Little Rock, Arkansas.

Dear Sir:

In accordance with the provisions of Section 12, Act 491 of 1921, subject to the appropriation limitations set forth in Act 197 of 1941 and supplemental appropriation Act 348 of 1943, I hereby certify to you the names of the cities and towns of this State that have made proper filings with this Department claiming the Firemen's Relief and Pension Fund Tax 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 1942, the amount of taxes collected on said premiums at 2%, and one-half of said taxes, under the provisions of said Act; also the net amount apportioned to said cities and towns, including the sum of \$4,816.60 which was withheld from the 1941 apportionment on account of limited appropriation and which was specifically released for distribution by the supplemental appropriation Act 348 of 1943.

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

One-half of 2% tax provided by

Act 491 of 1921.....	\$55,136.12
1941 funds released by Act 348 of 1943	4,816.60

Total funds apportioned	\$59,952.72
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Less amount withheld due to limited appropriation for 1942 (Acts 197 of 1941, 348 of 1943)*	1,136.12
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Net amount apportioned to cities and towns	\$58,816.60
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*Act 197 of 1941 limits total amount payable for each of the years 1941 and 1942 to \$45,000; supplemental appropriation Act 348 of 1943 increases the amount payable to any sum not in excess of \$9,000 additional for the year 1942, a maximum limit of \$54,000, making it necessary to reduce the total 1942 apportionment by above amount.

Name of City or Town	Premiums Collected	Tax 1/2 of 2 %	Less \$1136.12 Approp. Lim.	Plus \$4,816.60 1941 Bal.	Net Balance To Town
Alma	\$ 12,288	\$ 122.88	\$ 2.61	\$ 4.12	\$ 124.39
Altheimer	3,809	38.09	.78	1.12	38.43
Arkadelphia	67,266	673.66	13.88	46.79	706.57
Arkansas City	6,351	63.51	1.31	7.68	69.88
Ashdown	18,256	182.56	3.76	16.58	195.38
Atkins	7,405	74.05	1.53	8.78	81.30
Augusta	14,800	148.00	3.05	17.80	162.75
Bald Knob	3,721	37.21	.77	5.15	41.69
Batesville	56,532	565.72	11.66	51.94	606.00
Bearden	2,884	28.84	.59	3.92	32.17
Beebe	9,046	90.46	1.86	8.23	96.83
Benton	29,346	293.46	6.05	30.65	318.06
Bentonville	27,680	276.80	5.70	33.03	304.13
Berryville	7,770	77.70	1.60	9.91	86.01
Blytheville	128,509	1,285.09	26.48	108.13	1,366.79
Booneville	21,780	217.80	4.49	18.02	231.33
Brinkley	21,073	210.73	4.34	28.29	234.68
Cabot	5,618	56.18	1.16	5.91	60.93
Calico Rock	1,972	19.72	.41	1.70	21.01
Camden	83,300	833.00	17.16	80.95	896.79
Carlisle	11,832	118.32	2.44	12.39	128.27
Charleston	1,025	10.23	.21	3.73	13.75
Clarendon	11,317	113.17	2.33	13.55	124.39
Clarksville	21,546	215.46	4.44	28.82	239.84
Conway	48,535	485.35	10.00	47.11	522.46
Corning	11,906	119.06	2.46	14.14	130.74
Cotton Plant	13,296	132.96	2.74	13.29	143.51
Crawfordsville	10,425	104.25	2.15	7.80	109.90
Dardanelle	16,641	166.41	3.43	15.66	179.64
DeQueen	23,646	236.46	4.87	22.98	254.57
Dermott	47,258	472.58	9.74	36.58	499.42
Des Arc	9,969	99.69	2.05	8.75	106.39
DeValls Bluff	2,077	20.77	.43	2.59	22.93
DeWitt	35,350	353.50	7.28	25.27	371.49
Dumas	16,582	165.82	3.42	27.26	189.66
Earle	37,682	376.82	7.77	36.87	405.92
El Dorado	117,994	1,179.94	24.31	102.70	1,258.33
England	24,725	247.25	5.10	27.03	279.18
Eudora	27,151	271.51	5.59	29.03	294.95
Eureka Springs	14,241	142.41	2.93	13.55	153.03
Fayetteville	121,618	1,216.18	25.06	95.75	1,286.87
Fordyce	38,992	389.92	8.03	36.60	418.49
Forrest City	65,215	652.15	13.44	72.48	711.19
Fort Smith	462,109	4,621.09	95.22	426.32	4,952.19
Glenwood	7,334	73.34	1.51	5.09	76.92
Gravette	5,555	55.55	1.15	5.08	59.48
Green Forest	4,456	44.56	.91	3.61	47.26
Greenwood	5,358	53.58	1.10	6.09	58.57
Gurdon	15,116	151.16	3.11	10.14	152.19
Hamburg	22,813	228.13	4.70	19.50	242.93
Harrisburg	11,951	119.51	2.46	9.29	126.34
Harrison	43,480	434.80	8.95	32.41	458.26
Heber Springs	16,668	166.68	3.43	16.98	180.23
Helena	162,728	1,627.28	33.53	123.94	1,717.69
Holly Grove	7,534	75.34	1.55	9.20	82.99
Hope	79,824	798.24	16.44	69.42	851.22
Hot Springs	250,560	2,505.60	51.63	241.40	2,695.37
Hughes	11,218	112.18	2.28	10.36	120.26
Humphrey	5,474	54.74	1.13	1.10	54.71
Jonesboro	147,343	1,473.43	30.36	142.83	1,585.90
Judsonia	7,574	75.74	1.56	5.46	79.64
Lake City	4,399	43.99	.91	3.50	46.58
Lake Village	20,205	202.05	4.16	18.82	116.71
Leachville	13,522	135.22	2.79	10.20	142.63
Lepanto	11,276	112.76	2.32	8.13	118.57
Lincoln	1,553	15.53	.29	.29	15.53
Little Rock	1,053,391	10,533.91	217.06	913.70	11,230.55
Lonoke	10,428	104.28	2.15	9.38	111.51
Luxora	6,048	60.48	1.25	8.31	67.54
McCrory	8,262	82.62	1.70	7.83	88.75
McGehee	38,386	383.86	7.91	40.05	416.00
Magnolia	44,860	448.60	9.25	39.23	478.58
Malvern	42,303	423.03	8.72	38.53	452.84
Mammoth Spring	2,129	21.29	.44	1.53	22.38

ARKANSAS INSURANCE REPORT, 1942

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Name of City or Town	Premiums Collected	1/2 of 2 % Tax	Less \$1136.12 Approp. Lim.	Plus \$4,816.60 1941 Bal.	Net Balance To Town
Manilla	7,129	71.29	1.47	4.66	74.48
Mansfield	2,948	29.48	.61	2.50	31.37
Marianna	48,748	487.48	10.04	47.73	525.17
Marion	10,317	103.17	2.13	9.68	110.72
Marked Tree	22,769	227.69	4.69	29.59	252.59
Marshall	4,841	48.41	1.00	7.36	54.77
Mena	30,603	306.05	6.31	5.24	304.98
Marmaduke	5,801	58.01	1.20	16.75	73.56
Marvell	17,342	173.42	3.57	29.16	199.01
Morrilton	72,758	727.58	15.00	36.34	748.92
Monticello	38,718	387.18	7.98	48.71	427.91
Mountain View	1,264	12.64	.26	1.44	13.82
Mulberry	1,521	15.21	.31	5.06	19.96
Nashville	29,383	293.83	6.05	20.46	308.14
Newport	63,136	631.36	13.01	50.53	668.88
North Little Rock	128,528	1,285.28	26.48	122.51	1,381.31
Osceola	42,790	427.90	8.80	40.90	460.00
Ozark	9,775	97.75	2.00	10.00	105.75
Paragould	62,392	623.92	12.86	52.86	663.92
Paris	21,561	215.61	4.44	28.40	239.57
Parkin	13,402	134.02	2.76	13.66	144.92
Piggott	12,474	124.74	2.57	14.35	136.52
Pine Bluff	281,634	2,816.34	58.03	210.34	2,968.65
Pocahontas	21,962	219.62	4.62	19.28	234.28
Portland	4,970	49.70	1.02	5.67	54.35
Prairie Grove	2,883	28.83	.58	.62	28.87
Prescott	41,087	410.87	8.47	42.47	444.87
Rector	11,918	119.18	2.46	12.64	129.36
Rogers	36,430	364.30	7.50	32.73	389.53
Russellville	44,830	448.30	9.24	38.52	447.61
Searcy	37,012	370.12	7.63	43.91	406.40
Sheridan	17,714	177.14	3.65	17.22	190.71
Siloam Springs	25,755	257.55	5.31	18.47	270.71
Smackover	8,142	81.42	1.68	6.41	86.15
Springdale	30,885	308.85	6.36	33.54	336.03
Stamps	7,879	78.79	1.62	9.84	87.03
Star City	4,981	49.81	1.03	3.38	52.16
Stephens	969	9.69	.19	1.74	11.24
Stuttgart	51,027	510.27	10.52	50.77	550.52
Texarkana	161,132	1,611.32	33.20	123.18	1,701.30
Tillar	4,187	41.87	.87	5.18	46.18
Van Buren	32,115	321.15	6.60	22.74	337.29
Waldo	7,646	76.46	1.58	5.77	80.65
Waldron	14,188	141.88	2.92	11.11	150.07
Walnut Ridge	25,735	257.35	5.30	24.73	276.78
Warren	65,868	658.68	17.90	55.26	906.04
West Helena	18,321	183.21	3.76	18.94	198.39
West Memphis	62,908	629.08	12.96	51.47	667.59
Wynne	39,808	398.08	8.20	32.43	422.31
TOTALS	\$ 5,513,612	\$ 55,136.12	\$ 1,136.12	\$ 4,816.60	\$ 58,816.60

Witness my hand and the seal of this Department, this the 1st day of June, 1943.

J. HERBERT GRAVES,

Insurance Commissioner

STOCK FIRE AND MARINE INSURANCE COMPANIES (Direct Writing)

Name of Company	Home Office	Assets	Liabilities	Capital	Surplus	1942 Ark. Business—Net Risks Written		Expenses Received		Not Included Net Premiums Received		Net Losses Paid	
						Net Risks Written	Net Premiums Received	Business—Expenses Received	Net Premiums Received	Not Included Net Losses Paid	Net Losses Paid		
Aetna	Hartford, Conn.	\$ 59,857,478	\$ 35,143,621	\$ 7,500,000	\$ 17,213,856	\$ 25,791,396	\$ 402,379	\$ 209,960	\$ 20,567	\$ 209,960			
Agricultural	Watertown, N. Y.	16,256,233	9,459,436	3,000,000	3,664,766	2,270,800	2,291,715	28,339	7,902	7,902			
Albany	New York, N. Y.	2,912,447	1,730,302	1,000,000	1,125,106	691,853	5,971	5,971	5,265	5,265			
Allstate	Philadelphia, Pa.	11,168,559	4,476,102	1,000,000	5,625,496	84,960	4,370	4,370	102	102			
American Alliance	Chicago, Ill.	2,265,571	1,368,257	300,000	567,314	5,447,645	51,729	51,729	884	884			
American & Foreign	New York, N. Y.	8,648,116	2,976,430	3,000,000	2,687,725	2,687,725	18,906	18,906	13,607	13,607			
American Automobile	New York, N. Y.	7,518,385	2,686,712	1,500,000	3,331,672	2,686,712	2,686,712	2,686,712	14,033	14,033			
American Central	St. Louis, Mo.	5,212,154	3,419,784	300,000	1,496,370	246,600	7,328	7,328	4,126	4,126			
American Druggists	St. Louis, Mo.	7,433,480	3,109,900	1,000,000	3,323,580	3,149,913	34,674	34,674	3,003	3,003			
American Eagle	Cincinnati, Ohio	2,296,010	341,150	750,000	1,204,860	628,654	7,451	7,451	16,714	16,714			
American Equitable	New York, N. Y.	18,197,746	5,925,496	1,000,000	11,272,250	8,263,058	83,540	83,540	13,976	13,976			
American	Newark, N. J.	9,368,174	6,187,840	1,000,000	2,180,334	7,249,700	53,338	53,338	25,728	25,728			
Anchor	Providence, R. I.	37,302,225	23,616,285	3,333,740	10,332,200	12,436,047	196,564	196,564	88,118	88,118			
Atlas	London, England	2,804,196	901,833	1,000,000	902,362	1,985,409	14,033	14,033	2,311	2,311			
Automobile	Hartford, Conn.	7,177,525	4,654,838	500,000*	2,022,627	16,152,580	168,586	168,586	57,302	57,302			
Baltimore American	New York, N. Y.	32,778,446	17,955,160	5,000,000	9,322,265	4,024,398	11,153	11,153	42,247	42,247			
Bankers & Shippers	New York, N. Y.	6,241,165	2,644,689	1,500,000	2,096,476	2,505,504	18,617	18,617	6,031	6,031			
Boston	Boston, Mass.	6,886,479	4,110,877	1,000,000	1,756,101	8,400,400	91,402	91,402	41,426	41,426			
British & Foreign	Liverpool, England	25,711,618	9,922,703	3,000,000	12,783,915	3,177,600	25,576	25,576	9,252	9,252			
Calvert	Philadelphia, Pa.	4,830,033	2,829,759	500,000	1,520,274	0	0	0	0	0			
Canfield	Camden, N. J.	6,040,063	2,275,524	1,000,000	2,766,538	51,069	111,032	111,032	64,946	64,946			
Capital	Sacramento, Calif.	13,986,290	8,423,512	2,000,000	3,562,717	18,60,900	7,408	7,408	1,148	1,148			
Carolina	Wilmington, N. C.	2,617,167	1,172,561	1,000,000	953,898	802,893	4,929	4,929	506	506			
Central States	Baltimore, Md.	4,458,325	1,704,015	1,000,000	1,944,806	4,506,824	40,478	40,478	15,168	15,168			
Central Surety	Wichita, Kansas	2,161,381	2,635,801	1,000,000	1,754,310	3,800,792	34,592	34,592	8,705	8,705			
Citizens	Jersey City, Mo.	828,540	270,453	250,000	897,981	897,981	802	802	457	457			
City of New York	New York, N. Y.	3,743,191	673,305	1,000,000	308,086	Un known	7,408	7,408	11,133	11,133			
Columbia	New York, N. Y.	5,145,251	2,682,728	1,500,000	2,045,782	12,690,523	39,301	39,301	12,862	12,862			
Commerce	Glens Falls, N. Y.	5,509,266	550,368	1,000,000	962,523	802,893	28,910	28,910	11,133	11,133			
Commercial Standard	Fort Worth, Texas	2,617,167	1,172,561	1,000,000	1,219,799	2,121,041	27,547	27,547	21,351	21,351			
Commercial Union Assur.	London, England	4,006,589	2,441,891	1,000,000	1,358,791	1,082,949	7,901	7,901	2,749	2,749			
Commercial Union Fire	New York, N. Y.	16,157,972	9,440,181	1,000,000	4,559,078	1,050,956	191,985	191,985	76,033	76,033			
Commonwealth	New York, N. Y.	3,019,265	1,248,884	1,000,000	6,217,790	10,638,275	69,586	69,586	30,605	30,605			
Concordia	Milwaukee, Wis.	8,194,629	2,887,290	1,000,000	7,701,320	2,283,799	12,146	12,146	10,446	10,446			
Connecticut	Hartford, Conn.	4,886,707	2,445,025	1,000,000	4,307,339	1,421,762	1,861,600	1,861,600	17,790	17,790			
Continental	New York, N. Y.	24,836,361	8,753,257	2,000,000	14,033,103	5,858,857	9,011	9,011	46,596	46,596			
		100,521,682	34,886,827	5,000,000	60,634,254	139,660,793	100	100	37,347	37,347			

* Statutory Deposit

STOCK FIRE AND MARINE INSURANCE COMPANIES (Direct Writing)

Name of Company	Home Office	Assets	Liabilities	Capital	Surplus	1942 Ark. Business Expenses Not Included			
						Net Risks Written	Net Premiums Received	Net Premiums Paid	Net Losses
Dixie Eagle Star	Greensboro, N. C.	2,250,275	408,818	1,000,000	841,457	2,651,314	38,524	13,988	
East & West	London, England	4,036,050	500,000*	1,000,000	1,857,270	2,706,334	5,801	5,254	
Empire State	New Haven, Conn.	3,817,031	1,402,050	1,000,000	1,414,971	650,084	4,121	460	
Employers' Fire & Marine	Watertown, N. Y.	4,639,560	3,274,782	1,000,000	1,264,777	2,539,803	23,823	7,439	
Equitable Fire & Marine	Boston, Mass.	7,706,793	4,706,733	1,000,000	2,000,000	3,745,803	43,932	7,106	
Providence, R. I.	Providence, R. I.	7,700,158	1,721,255	1,000,000	4,979,472	4,319,471	34,870	14,531	
Cincinnati, Ohio	Cincinnati, Ohio	7,446,273	4,209,913	1,000,000	2,236,360	9,203	95	72	
New York, N. Y.	New York, N. Y.	1,397,732	331,624	500,000	566,108	21,078,125	61,604	0	
Export	Jersey City, N. J.	24,148,340	7,514,934	4,000,000	12,632,356	50,1673	117,162	25,528	
Federal Union	Chicago, Ill.	3,669,319	1,468,293	1,000,000	1,141,041	3,832	341	341	
Fidelity & Guaranty	Baltimore, Md.	9,482,519	6,492,281	1,000,000	1,390,238	12,911,702	144,601	48,585	
Fidelity-Phenix Fire Association	New York, N. Y.	78,826,047	21,617,937	3,750,000	47,458,110	19,205,509	167,492	64,869	
Firemen's Fund	Philadelphia, Pa.	24,982,737	14,123,084	2,000,000	8,859,652	15,246,181	64,524	19,243	
First American	San Francisco, Calif.	54,977,549	25,049,551	5,046,816	24,881,181	7,948,206	82,305	37,956	
First National	Newark, N. J.	37,873,316	22,321,430	9,387,690	6,154,195	35,533,200	377,660	271,256	
First Puerto Rican	New York, N. Y.	4,482,403	1,230,946	1,000,000	2,251,457	8,851,066	46,553	1,250	
First Puerto Rican	Seattle, Wash.	1,837,792	590,000	3,000,000	39,313	213,440	1,823	0	
First Puerto Rican	Philadelphia, Pa.	19,467,761	9,656,615	4,000,000	6,811,146	11,813,980	131,224	48,071	
General Exchange	New York, N. Y.	29,125,224	16,635,951	1,000,000	8,489,273	(7,40,856)	- (12,887)	90,849	
General	Seattle, Wash.	13,393,335	1,000,000	7,454,769	7,254,520	35,352	19,193		
Georgia Home	Columbus, Ga.	2,892,896	1,529,870	500,000	683,025	3,916,134	20,014	14,643	
Gibraltar F. & M.	New York, N. Y.	3,800,334	2,028,890	1,000,000	771,504	93,367	27,146		
Gibraltar F. & M.	Philadelphia, Pa.	5,355,130	2,972,513	1,000,000	1,382,617	6,420,500	71,721	27,885	
Glens Falls	Glens Falls, N. Y.	23,226,133	14,986,064	2,500,000	5,740,069	11,727,068	77,785	15,899	
Globe & Rutgers	Philadelphia, Pa.	5,453,196	3,504,209	1,000,000	948,987	509,900	3,184	1,438	
Granite State	New York, N. Y.	12,296,216	6,557,991	2,053,605	3,986,680	957,801	6,521	12,399	
Great American	Portsmouth, N. H.	4,831,442	2,193,724	1,000,000	1,637,717	323,600	3,298	646	
Halifax	New York, N. Y.	51,082,55	21,795,694	8,150,000	21,136,660	24,346,045	145,382	56,376	
Hanover	Halifax, N. S.	2,214,050	841,611	500,000*	872,438	2,740,689	25,460	1,370	
Hartford	New York, N. Y.	19,284,381	10,904,181	4,000,000	4,320,200	3,341,258	21,662	6,674	
Home Fire & Marine	Hartford, Conn.	133,641,779	61,641,779	12,000,000	60,000,000	71,449,101	457,739	228,962	
Home	San Francisco, Calif.	8,851,339	4,526,201	1,000,000	3,325,137	10,631,419	10,627	50,865	
Homestead	New York, N. Y.	116,983,481	66,119,115	15,000,000	35,884,365	60,034,471	592,180	426,140	
Imperial Assurance	New York, N. Y.	4,379,229	1,317,568	1,000,000	1,881,460	Not shown	3,984	5,365	
		3,276,276	1,894,883	1,000,000	381,393	1,939,018	16,415	2,828	
		4,361,244	1,558,851	1,000,000	1,862,363	6,334	6,334	2,880	

* Statutory Deposit

STOCK FIRE AND MARINE INSURANCE COMPANIES (Direct Writing)

Name of Company	Home Office	Assets	Liabilities	Capital	Surplus	1942 Ark. Business--Expenses Not Included		
						Not Written	Net Premiums Received	Net Losses Paid
Insurance Co. of No. America--Ins. Co. of State of Pa.	Philadelphia, Pa.	121,625,131 4,111,920	48,797,803 2,135,562	12,000,000 1,000,000	60,827,327 9,673,358	10,386,916 2,530,999	41,471 36,361	17,368 17,455
Jersey	Philadelphia, Pa.	4,567,304	2,135,562	1,000,000	2,169,185	2,169,210	31,945	13,436
Liverpool-London & Globe	New York, N. Y.	19,862,700	13,231,377	500,000*	6,131,322	5,519,210	58,648	61,808
London Assurance	London, England	10,007,178	5,839,810	500,000*	3,667,367	2,224,899	19,913	7,073
London & Lancashire	London, England	7,888,356	4,722,102	500,000*	2,686,266	3,586,400	41,1296	12,234
Manhattan F. & M.	New York, N. Y.	3,545,633	1,455,613	1,000,000	1,050,019	2,192,753	20,876	3,383
Manufacturer's	Philadelphia, Pa.	1,235,052	659,398	252,000	313,664	0	0	0
Maryland	Wilmington, Delaware	3,374,908	1,019,667	1,000,000	1,355,641	2,550,654	39,592	12,517
Massachusetts F. & M.	Boston, Mass.	2,698,854	710,426	1,000,000	988,437	10,248,802	90,492	53,767
Mechanics & Traders	Hartford, Conn.	5,980,412	2,036,182	1,000,000	2,954,230	4,315,996	17,075	6,857
Mercantile	New York, N. Y.	7,860,379	2,766,249	1,000,000	4,034,129	Not shown	16,599	7,527
Mercury	St. Paul, Minn.	7,238,765	3,201,033	1,000,000	3,037,151	4,030,772	38,044	16,338
Michigan F. & M.	Detroit, Mich.	4,965,402	2,397,876	1,000,000	1,538,525	9,466,300	108,955	47,264
Milwaukee Mechanics'	Milwaukee, Wis.	12,646,922	6,695,246	2,000,000	3,951,675	7,104,700	83,604	27,927
Monarchs	Cleveland, Ohio	3,375,709	1,739,961	919,336	726,512	27,795	209	0
Motors	New York, N. Y.	6,673,797	2,035,024	1,500,000	3,138,712	2,380,527	154,716	43,473
National Ben Franklin	Pittsburgh, Conn.	4,779,114	2,476,895	1,000,000	1,302,208	1,421,527	16,229	7,651
National Liberty	Paterson, N. J.	52,790,762	28,565,334	5,000,000	19,245,428	13,674,456	81,924	40,614
National Security	New York, N. Y.	18,872,926	7,052,401	4,000,000	7,820,524	15,434,527	137,626	62,437
National Surety Marine	Omaha, Nebraska	3,156,025	908,925	1,000,000	1,247,100	1,610,531	17,281	3,427
National Union	New York, N. Y.	1,984,068	286,668	1,000,000	747,400	65,833	1,562	945
Netherlands	Pittsburgh, Pa.	21,338,761	15,074,524	1,100,000	5,163,696	10,738,015	110,356	35,339
Newark	Hartford, Conn.	1,764,633	740,765	500,000*	523,867	42,500	785	0
New Brunswick, N. J.	Newark, N. J.	10,800,558	4,533,582	2,000,000	4,206,976	7,827	1,383	
New Brunswick	New Brunswick, N. J.	4,793,357	2,342,447	1,000,000	1,450,820	7,034,744	67,412	30,549
New England	Springfield, Mass.	2,635,436	539,469	1,000,000	1,025,967	5,696,700	70,084	21,053
New Hampshire	Manchester, N. H.	17,915,234	7,118,810	3,000,000	7,786,483	5,189,100	46,527	11,009
New York	New York, N. Y.	5,835,544	3,115,775	1,000,000	1,719,769	4,962,600	37,163	24,991
New York Underwriters	New York, N. Y.	9,884,382	2,883,454	2,000,000	2,000,000	9,754,206	104,771	34,370
Niagara	New York, N. Y.	24,965,955	8,343,551	2,000,000	14,533,414	5,564,159	47,960	38,648
N. British & Mercantile	London, England	16,164,956	9,355,734	500,000*	6,369,212	Not shown	65,917	44,996
N. Assurance	London, England	24,929,632	6,373,347	500,000*	2,656,294	3,251,258	14,659	3,796
North River	New York, N. Y.	24,739,838	10,823,437	2,000,000	11,526,620	Not shown	122,297	42,573
N. W. F. and M.	Minneapolis, Minn.	3,150,052	1,056,673	1,000,000	1,000,000	1,033,418	13,759,532	48,760
Occidental	San Francisco, Calif.	5,166,504	1,757,610	1,000,000	2,408,894	3,545,787	30,811	13,287
Ocean Marine	London, England	1,454,333	534,127	250,000*	2,630,235	Not shown	3,815	3,473

* Statutory Deposit

STOCK FIRE AND MARINE INSURANCE COMPANIES (Direct Writing)

Name of Company	Home Office	Assets	Liabilities	Capital	Surplus	1942 Ark. Business Net Risks Written	Business Expenses Net Prms. Received	Not include Net Losses Paid
Old Colony.....	Boston, Mass.	10,347,993	2,856,497	1,000,000	6,491,496	985,100	8,729	1,723
Orient.....	Hartford, Conn.	6,724,397	2,511,640	1,000,000	3,212,757	928,500	7,395	1,465
Pacific.....	New York, N. Y.	8,414,857	4,712,656	1,000,000	2,702,180	7,843,900	88,516	43,777
Pacific Coast.....	Vancouver, B. C.	6,131,151	690,823	500,000*	2,411,328	(1,440)	51	124
Pacific National.....	San Francisco, Calif.	9,419,182	5,726,518	1,250,000	2,442,664	97,445,528	192,827	22,861
Paramount.....	London, England	3,220,774	1,346,797	500,000*	1,373,977	1,687,902	15,387	3,284
Patriotic.....	New York, N. Y.	586,207	54,077	500,000	280,259	0	0	0
Patriotic.....	New York, N. Y.	3,266,819	992,929	1,000,000	1,293,850	1,152,908	8,314	3,850
Pearl Revere.....	Buffalo, N. Y.	3,896,360	1,901,777	1,000,000	964,582	2,559,800	34,799	26,822
Pearl Assurance.....	London, England	14,452,077	4,463,565	500,000*	9,488,512	2,034,834	9,395	22,333
Pennsylvania.....	Philadelphia, Pa.	16,531,159	6,982,912	1,000,000	8,358,247	Not shown	62,011	19,290
Philadelphia F. & M.	Philadelphia, Pa.	6,371,738	2,495,566	1,000,000	2,876,222	1,80,565	9,826	16,396
Phoenix.....	Hartford, Conn.	64,934,599	18,671,238	6,000,000	40,263,360	8,100,532	60,448	30,757
Phoenix Assurance.....	London, England	7,822,499	5,021,119	500,000*	2,301,380	2,340,170	28,781	13,700
Providence Washington.....	Providence, R. I.	16,610,128	8,552,818	3,000,000	3,117,310	6,920,286	52,750	19,033
Quaker City F. and M.	Philadelphia, Pa.	24,941,372	12,436,322	5,000,000	4,974,332	2,448,204	21,895	9,332
Queen.....	New York, N. Y.	9,333,814	4,776,005	2,000,000	7,205,040	5,503,827	48,825	15,612
Republic.....	Dallas, Texas	9,410,987	6,579,416	1,000,000	2,557,803	9,352,311	37,327	1,254
Rhode Island.....	Providence, R. I.	4,975,958	1,818,445	1,000,000	1,831,571	17,902,971	91,325	63,563
Richmond.....	West New Brighton, N. Y.	4,140,379	1,263,941	1,000,000	2,157,513	3,463,115	25,611	2,415
Rochester American.....	New York, N. Y.	23,079,495	13,845,712	500,000*	1,876,437	4,538,591	39,483	11,598
Royal.....	Liverpool, England	6,822,570	4,879,033	500,000*	8,733,732	7,578,087	58,380	32,631
Royal Exchange Assurance.....	London, England	3,069,182	932,158	1,000,000	1,443,476	1,402,656	11,706	4,216
Safeguard.....	Hartford, Conn.	51,419,879	18,806,357	10,000,000	1,167,023	1,722,500	17,337	8,214
St. Paul F. & M.	St. Paul, Minn.	8,561,777	4,231,660	500,000*	22,613,542	22,399,192	160,341	94,860
Scottish Union & Nat'l.....	Edinburgh, Scotland	5,684,148	3,277,186	500,000*	3,330,117	376,232	3,011	254
Sea.....	Liverpool, England	1,746,227	522,928	600,000	1,906,961	346,203	3,229	254
Seaboard.....	Baltimore, Md.	13,904,134	7,904,134	2,000,000	623,289	11,330,027	93,259	57,428
Security.....	New Haven, Conn.	978,619	440,637	250,000	4,000,000	6,646,306	43,124	24,160
Security National.....	Galveston, Texas	2,752,557	605,441	1,000,000	287,982	2,030,465	17,238	11,697
Sentinel.....	Springfield, Mass.	7,534,630	2,671,144	2,000,000	1,11,016	10,593,500	16,272	51,750
Service.....	New York, N. Y.	38,605,022	20,489,500	5,000,000	2,863,435	(497,084)	10,732	13,222
Springfield F. & M.	Springfield, Mass.	6,702,551	3,499,918	1,000,000	12,110,971	102,174	29,932	1,995
Standard.....	Hartford, Conn.	6,649,313	3,651,258	1,000,000	2,202,633	12,329,614	1,998,094	7,598
Star.....	New York, N. Y.	1,547,991	546,006	500,000	501,093	54,900	269	14,532
Suyvesen.....	New York, N. Y.	8,045,744	5,806,881	500,000*	1,738,862	3,368,161	49,114	14,532
Sun Insurance Office.....	London, England							

* Statutory Deposit

STOCK FIRE AND MARINE INSURANCE COMPANIES (Direct Writing)

Name of Company	Home Office	Assets	Liabilities	Capital	Surplus	1942 Ark. Business—Net Premiums Written	1942 Ark. Business—Net Premiums Received	Not Included Net Losses Paid
Sun Underwriters	New York, N. Y.	1,895,660	719,290	600,000	576,369	1,512,673	14,400	4,688
Travelers	Hartford, Conn.	33,477,389	25,383,529	2,000,000	6,194,059	9,687,980	45,864	29,766
Trinity Universal	Dallas, Texas	5,146,137	5,691,075	1,000,000	1,457,061	1,000,200	4,915	1,058
Twin City	Minneapolis, Minn.	1,992,510	430,673	500,000*	1,061,896	979,123	10,687	2,849
Union Assurance	London, England	2,647,863	1,362,013	500,000*	785,849	1,368,598	13,376	3,962
Union Ins. Society	Sydney, Australia	4,358,409	2,396,214	500,000	1,462,194	3,179,106	50,395	15,311
United Firemen's	Philadelphia, Pa.	4,212,809	1,942,091	1,000,000	1,270,418	1,321,533	13,471	4,194
United States	New York, N. Y.	37,410,618	17,474,186	2,000,000	17,936,422	Not shown	80,029	25,829
Washington F. & M.	St. Louis, Mo.	19,771,625	297,159	200,000	102,712	1,479,900	33,402	49,997
Westchester	New York, N. Y.	4,704,190	11,272,079	1,000,000	7,505,546	Not shown	91,598	70,004
Western Assurance	Toronto, Canada	2,153,131	500,000*	2,061,058	2,061,058	31,425	12,487	
World Fire & Marine	Hartford, Conn.	7,402,242	2,496,337	1,000,000	3,905,905	4,408,016	51,453	19,770
Zurich	New York, N. Y.	1,824,432	370,339	300,000	1,154,033	- (17,055)	1,808	1,439
	TOTALS					1,202,963,219	9,293,913	3,842,536

* Statutory Deposit

MUTUAL LEGAL RESERVE FIRE INSURANCE COMPANIES

Name of Company	Home Office	Assets	Liabilities	Surplus	1942 Ark. Business—Net Premiums Received	1942 Ark. Net Risks Written	Business—Expenses Received	Not Included in Premiums	Net Losses Paid
Allied American Central Manufacturers	Boston, Mass.	\$ 1,811,419	\$ 999,551	\$ 815,887	\$ 142,916	\$ 1,485	\$ 289		
Farmers' Alliance	Van Wert, Ohio	9,791,334	6,502,336	3,289,008	7,071,821	67,926	24,222		
Farmers' Home	McPherson, Kans.	1,883,918	1,168,840	685,057	393,155	3,141			
Grain Dealers National	Paragould, Ark.	1,139,040	763,365	62,555	1,764,300	56,372	15,920		
Hardware Dealers	Indianapolis, Ind.	4,673,127	2,986,773	1,676,354	1,107,844	9,465			
Hardware Mutual	Stevens Point, Wis.	9,596,902	5,946,666	3,650,256	18,114,033	175,685	44,603		
Indiana Lumbermen's	Minneapolis, Minn.	7,466,828	5,320,874	2,145,933	1,301,204	29,103	1,438		
Indiana Lumbermen's	Indianapolis, Ind.	4,551,088	2,598,742	1,952,346	8,333,336	73,635			
Lumber Mutual	Boston, Mass.	4,620,664	1,620,664	3,000,000	(200)	22,103			
Lumbermen's Mutual	Mansfield, Ohio	3,887,650	2,837,650	1,050,000	10,956,700	77,632	24,722		
Miller's National	Chicago, Ill.	7,684,939	5,239,743	2,443,195	1,308,924	13,859	3,675		
Mutual Implement & Hdw.	Owatonna, Minn.	6,003,976	6,030,809	1,973,166	17,665,126	164,742	42,731		
Northwestern Mutual	Seattle, Wash.	11,682,009	8,578,768	3,103,240	12,884,922	80,646	16,807		
Pennsylvania Lumbermen's	Philadelphia, Pa.	4,596,414	2,596,414	2,000,000	3,895,926	47,320	16,281		
Southern Farmers	Conway, Ark.	25,753	19,618	6,115	5,085,130	40,353	12,475		
United Mutual	Providence, R. I.	1,907,659	1,335,939	521,760	6,185,228	39,942	34,182		
Western Mutual	Boston, Mass.	10,713,545	7,102,273	3,611,272	3,710,119	36,141	5,595		
Western Millers	Kansas City, Mo.	1,064,592	717,372	347,219	2,624,793	24,218	10,578		
TOTAL					\$ 103,275,077	\$ 941,660	\$ 276,776		

FIRE AND MARINE REINSURANCE COMPANIES

Name of Company	Home Office	Assets	Liabilities	Capital	Surplus	1942 Net Premiums Received	Ark. Business Expenses	Net Losses Paid	Not Included
Caledonian.....	Edinburgh, Scotland.....	\$ 4,751,634	\$ 3,184,392	\$ 500,000	\$ 1,077,241	\$ 607,682	\$ 10,105	\$ 0	0
French Union & Universal.....	Paris, France.....	995,643	8,862	250,000	736,750	0	0	0	0
J.A. Paterneille.....	Paris, France.....	510,729	2,304	250,000	258,425	0	0	0	27,932
Prudential of Great Britain Reinsurance Corporation.....	New York, N. Y.....	7,686,417	5,821,409	600,000	1,245,008	13,113	131	98,230	4,586
Skandia.....	Stockholm, Sweden.....	6,906,754	2,060,981	1,530,000	3,315,773	Not shown	15,564	41,619	11,986
Standard Marine.....	Liverpool, England.....	4,894,471	3,626,526	250,000	927,945	6,286,610	374	1,507	91,841
Swiss Reinsurance.....	Zurich, Switzerland.....	4,688,275	2,209,771	500,000	1,958,594	121,620	113,882	5,002,572	244
Hanmer & Mersey Marine.....	Liverpool, England.....	19,224,406	13,224,406	500,000	5,500,000	14,462,037	113,882	0	0
Union & Phenix Espanol.....	Madrid, Spain.....	3,254,580	1,984,376	500,000	770,204	552,355	0	0	0
Urbaine.....	Paris, France.....	1,703,514	901,209	250,000	789,350	0	0	0	691
Switzerland General.....	Zurich, Switzerland.....	1,051,762	11,812	250,000	790,822	131,212	2,321	0	0
TOTAL.....		1,387,507	2,678,329	500,000					
						\$ 39,921,224	\$ 277,503	\$ 140,197	

RECIPROCAL OR INTER-INSURANCE EXCHANGES

Name of Exchange:	Home	Office	Assets	Liabilities	Surplus	(Artisanus Premiums Collected)	Business Losses Paid	Business Premiums Collected	Business Premiums Collected	Business Premiums Collected	Business Premiums Collected
Affiliated Underwriters.....			\$ 1,522,749	\$ 993,658	\$ 529,091	\$ 15,188	\$ 4,660				
Allied Underwriters			216,559	164,829	51,729	53,482	20,988				
Cairns Exchange			4,654,096	1,556,315	3,117,780	32,538	5,773				
Casualty Indemnity Exchange			263,550	75,403	188,147	185	0				
Casualty Reciprocal Exchange			2,860,551	1,894,905	985,646	103,541	47,642				
Consolidated Underwriters			5,639,251	3,173,995	2,465,256	183,370	63,500				
Druggist Indemnity Exchange			273,109	31,094	242,015	558	0				
Farmers Automobile Inter-Ins. Exchg.			9,041,855	5,991,855	3,650,000	1,296	4,825				
Highway Insurance Underwriters			807,735	470,331	227,404	3,867	3,931				
Individual Underwriters			2,548,891	659,431	1,389,460	8,982	7,998				
Kansas City, Mo.			1,655,656	828,573	827,082	23,613	20,078				
Little Rock, Arkansas			216,011	61,342	154,668	77,772	47,000				
Kansas City, Mo.			1,997,685	1,197,786	1,014,898	145,752	41,602				
New York-N. Y.			2,078,664	548,495	1,530,169	7,165	4,45				
Los Angeles, Calif.			1,773,302	1,223,302	550,169	0	0				
Kansas City, Mo.			1,550,923	1,218,513	938,410	1,581	5,762				
Kansas City, Mo.			753,885	297,367	456,517	13,597	2,439				
Chicago, Illinois			1,550,331	967,919	582,412	10,138	0				
TOTAL							\$ 760,355				\$ 254,345

LLOYD'S UNDERWRITERS

Name	Home Office	Assets	Liabilities	Surplus	(Arkansas Business Losses Premiums Collected)	1942 Losses Paid
Associated Employers Lloyds (Casualty Lloyds, New York (Fire))	Fort Worth, Texas	\$ 645,307	\$ 410,077	\$ 235,230	\$ 2,551	\$ 709
	New York, N.Y.	1,476,303	553,845	922,457	41,325	21,187
	TOTAL			\$ 43,376		\$ 21,896

FARMERS MUTUAL AID ASSOCIATIONS

Name of Association	Address of Secretary	Commenced Business	Risks In Force Jan 1 1942	Risks Written In 1942	Risks Cancelled In 1942	Risks In Force Dec. 31, 1942	Risks In Force Dec. 31, 1942	Losses Paid During 1942	Expenses During 1942
Farmers Fire Insurance Co., Inc.	Conway, Arkansas	4-41	\$ 1,069,672	\$ 2,129,410	\$ 319,487	\$ 2,879,595	\$ 2,973	\$ 7,618	\$ 491
Farmers Mutual Aid Association	Altus, Arkansas	4-17-99	461,640	422,080	12,200	491,520	1,076		551
Farmers Mutual Fire Ins. Co.	Cisco, Arkansas	--1908	945,660	265,985	241,530	970,115	1,237		7,921
Farmers Mutual Insurance Co.	Gentry, Arkansas	1-2,002	3,953,930	724,180	967,740	3,710,340	8,952		50
Farmers Mutual Ins. Co. of Lamar	Lamar, Arkansas	--1907	132,938	978		133,966	10		530
Farmers Mutual Insurance Co.	Little Rock, Arkansas	1-8-17	356,191	9,227		359,573	4,517		3,289
Farmers Mutual Insurance Co.	Rogers, Arkansas	10-23-11	3,189,290	704,610	444,610	3,449,290	4,322		
Farmers Protective Aid Society	Stuttgart, Arkansas	8-98	293,339	125,560	16,780	402,119	3,100		969
Farmers Union Mutual	Little Rock, Arkansas	6-2-34				1,095,495	10,632		9,000
Greene & Clay Co. Farmers Mutual	Lafe, Arkansas	5-3-10	267,980	108,205		309,785	982		386
J. W. Ark. County Farmers Mutual	Scranton, Arkansas	--1893	224,722	5,080		229,802	67		276
J. W. Ark. Farmers Mutual Tornado	Fayetteville, Arkansas	5-1-24	3,764,335	1,055,780	589,625	4,225,550	5,931		2,540
Security State Fire Insurance Co.	Little Rock, Arkansas	4-6-42				557,150	1,323,755		1,914
State Farmers Mutual Fire Ins. Co.	Walnut Ridge, Arkansas	5-4-40	461,825	1,380,905	102,955	399,570	1,966		920
Washington County Farmers Mutual	Fayetteville, Arkansas	6-1-22	2,151,037	584,537	417,172	2,318,302	4,894		5,127
TOTAL						\$ 22,298,777	\$ 52,835	\$ 41,582	

FOREIGN LEGAL RESERVE LIFE INSURANCE COMPANIES

FOREIGN LEGAL RESERVE LIFE INSURANCE COMPANIES—(Continued)

Name of Company	Home Office	Assets	Liabilities	Capital	Surplus	Business in Arkansas During 1942			Premiums In Force Dec. 31, 1942	Premiums Collected Dec. 31, 1942
						In Force Jan. 1, 1942	New Business 1942	Business in Arkansas During 1942		
John Hancock (Ord.)	Boston, Mass.	1,288,048,649	1,180,097,156	Mutual	107,551,492	11,137,464	1,514,593	12,084,508	390,927	7,833
John Hancock (Group)	Boston, Mass.					772,000	166,000	655,000		4,314
John Hancock (Ind.)	Boston, Mass.					83,542	59,754	130,114		58,442
John Hancock (Annuities)	Boston, Mass.									128,186
Kansas City Life (Ord.)	Kansas City, Mo.	138,522,397	130,750,917	1,000,000	6,771,479	4,840,499	587,476	4,900,412		503
Kansas City Life (Group)	Kansas City, Mo.					21,200	0	20,200		415
Kansas City Life (Annuit.)	Kansas City, Mo.									118,341
Lamar Life	Jackson, Miss.	19,001,313	17,371,894	300,000	1,129,418	4,080,617	523,544	4,338,641		4,173
Liberty Nat'l (Industrial)	Birmingham, Ala.	8,879,972	7,712,473	500,000	667,497	136,579	11,195	15,201		5,602
Liberty Nat'l (Industrial)	Birmingham, Ala.					27,639	17,221	35,058		143,354
Life & Cas. Ins. (Ord.)	Nashville, Tenn.	37,434,126	31,414,126	2,000,000	4,020,000	5,168,008	1,367,036	5,522,651		579,467
Life & Cas. Ins. (Ind.)	Nashville, Tenn.					16,779,339	6,502,624	17,433,044		154,766
Ft. Wayne, Ind.	Ft. Wayne, Ind.	196,614,460	183,904,578	2,500,000	10,209,831	11,387,756	1,718,713	11,871,929		20,015
Ft. Wayne, Ind.	Ft. Wayne, Ind.					1,564,380	64,842	1,626,822		10,315
Worcester, Mass.	Worcester, Mass.	10,598,492	9,289,440	300,000	1,009,052	683,119	49,147	695,406		22,579
Metropolitan (Ordinary)	New York, N.Y.	5,994,915,576	5,612,846,386	Mutual	382,069,190	39,663,507	4,564,791	42,616,003	1,054,350	9,238
Metropolitan (Group)	New York, N.Y.					17,577,501	5,900,264	17,414,567		22,563
Metropolitan (Ind.)	New York, N.Y.					24,844,902	2,576,019	25,929,210		1,090,578
Mutual Life (Ordinary)	New York, N.Y.	1,587,529,495	1,551,991,145	Mutual	35,538,349	29,252,938	1,812,472	28,743,917	955,669	
Mutual Life (Annuities)	New York, N.Y.									24,906
St. Louis, Mo.	St. Louis, Mo.	19,703,448	18,162,392	(751,693)*	789,362	7,435,866	71,137	6,375,603		14,602
National Life & Acc. (Gr.)	St. Louis, Mo.					386,750	4,000	3,612,250		3,612,250
National Life & Acc. (Ind.)	Oklahoma City, Okla.	1,472,447	1,204,056	100,000	1,790,300	1,731,900				9,238
National Burial (Ind.)	Memphis, Tenn.	1,843,836	1,348,219	110,000	385,652	197,921				48,521
National Life	Montpelier, Vt.	251,247,877	239,198,749	Mutual	12,048,128	6,588,827	1,327,609	1,700,000		38,195
Nat'l Life & Acc. (Ord.)	Nashville, Tenn.	111,461,864	95,200,747	5,000,000	11,261,117	294,550	165,533	298,400		7,507
Nat'l Life & Acc. (Ind.)	Nashville, Tenn.					13,389,747	3,899,905	14,518,207		162,136
Nat'l Life & Acc. (Annu.)	Nashville, Tenn.									1,499
New York Life (Ord.)	New York, N.Y.	3,142,232,054	2,940,478,923	Mutual	201,753,180	56,172,593	2,808,959	56,713,146	1,724,134	
New York Life (Annu.)	New York, N.Y.									32,987
Northwestern Mut. (Ord.)	Milwaukee, Wisc.	1,655,724,943	1,443,742,809	Mutual	82,982,133	5,452,570	192,027	5,828,838	136,197	
Northwestern Mut. (Annu.)	Milwaukee, Wisc.									11,050
Northwestern Nat'l (Ord.)	Minn.'ap'lis, Minn.	33,777,557	36,629,562	1,650,000	5,497,965	3,925,337	648,552	4,329,493	103,918	
Northwestern Nat'l (Gr.)	Minn.'ap'lis, Minn.					279,000	144,000	680,500		5050
Northwestern Nat'l (Annu.)	Minn.'ap'lis, Minn.									6,801

*—Lien Reduction Fund—A Mutual Company

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FOREIGN LEGAL RESERVE LIFE INSURANCE COMPANIES—(Continued)

Name of Company	Home Office	Assets	Liabilities	Capital	Surplus	In Force Jan. 1, 1942	New Business In Force Dec. 31, 1942	(Business in Arkansas During 1942) Premiums Collected
Occidental Life (Ord.)	Los Angeles, Cal.	89,760,400	83,826,051	1,000,000	4,834,349	857,015	197,952	1,029,730
Occidental Life (Group)	Los Angeles, Cal.					198,208	111,000	284,803
Old Republic Credit	Chicago, Ill.	1,010,973	648,479	200,000	162,494	1,141,408	1,055,949	4,744
Pacific Mutual (Ord.)	Los Angeles, Cal.	165,738,375	165,028,876	Mutual	709,599	8,005,397	369,901	960
Pan-American (Ord.)	New Orleans, La.	45,435,949	1,000,000	1,835,181	2,359,162	336,998	2,360,918	9,783
Paul Revere	Worcester, Mass.	8,095,171	5,407,630	400,000	2,287,540	346,766	127,466	202,007
Penn Mutual (Ord.)	Philadelphia, Pa.	848,692,591	807,441,405	Mutual	41,251,286	12,494,395	5,78,851	7,232
Phoenix Mutual	Hartford, Ct.	306,829,132	295,240,852	Mutual	11,178,279	931,436	140,750	64,811
Provident L. & Acc. (Ord.)	Chattanooga, Tenn.	20,538,854	16,353,795	2,455,059	319,166	59,267	423,841	574
Prudential (Ordinary)	Newark, N. J.	4,927,047,491	4,844,351,933	2,000,000	80,655,557	13,967,886	738,008	10,045
Prudential Industrial	Newark, N. J.					21,347,799	21,802,234	428,788
Prudential (Annuities)	Topera, Kans.	3,720,837	3,257,722	210,000	253,115	738,372	56,025	8,486
Reliance (Ordinary)	Pittsburgh, Pa.	153,583,219	147,883,820	1,000,000	4,689,398	863,027	179,731	551,123
Reliable (Industrial)	St. Louis, Mo.	1,961,154	1,498,176	225,000	238,388	4,464,698	454,561	32,806
Reserve Loan Life (Ord.)	Dallas, Tex.	12,193,143	11,683,597	200,000	309,546	4,339,413	4,613,281	61,435
Reserve Loan Life Group	Dallas, Tex.					1,929,688	1,929,577	23,280
Security Life & Accident	Denver, Colo.	7,333,828	6,483,389	250,000	600,439	1,510,638	1,350	143
Security Life & Trust	W.-Salem, N. C.	9,408,079	8,507,759	400,000	500,319	741,088	755,405	52,502
State Life	Binghampton, N. Y.	28,367,680	27,626,591	Mutual	0	691,082	1,178,640	None
Sun Life Assurance (Ord.)	Indiana's Ind.	57,159,122	56,468,038	250,000†	0	755,405	87,164	None
Sun Life Assur. (Group)	Montreal, C. n. da.	40,1,231,768	401,231,768			1,178,640	13,467	None
Sun Life Assur. (Annuit.)	Montreal, C. n. da.					3,904,522	141,559	5,993
Travelers (Ord.)	Hartford, Ct.	1,231,914,216	1,145,206,445	20,000,000	66,707,870	4,889,530	1,605,656	128,757
Travelers (Group)	Hartford, Ct.					5,560,332	5,560,332	79,770
Union Central (Ord.)	Cincinnati, O.	455,956,016	443,419,604	2,500,000	10,036,412	13,050,823	268,066	150,701
Union Central (Annuities)	Cincinnati, O.					12,688,257	12,688,257	14,311

FOREIGN LEGAL RESERVE LIFE INSURANCE COMPANIES—(Continued)

†—Deposit Capital required of companies domiciled outside U. S. A.

DOMESTIC LEGAL RESERVE LIFE INSURANCE COMPANIES (Total Business)

DOMESTIC STIPULATED PREMIUM PLAN INSURANCE COMPANIES (Total Business)

Name of Company	Home Office	Assets	Liabilities	Capital	Surplus	In Force Jan 1, 1942	New Business 1942	In Force Dec. 31, 1942	Premiums Collected
Cooperative Burial & Life	Pine Bluff	\$ 33,420	\$ 49	10,000	\$ 23,372	\$ 770,337	\$ 435,820	\$ 997,313	\$ 55,297
Cosmopolitan Life	N. Little Rock	19,905	974	10,000	8,331	526,807	457,905	413,990	10,153
Dixie Life & Accident	Little Rock	19,510	592	14,405	4,453	1,507,717	1,054,681	1,806,447	34,225
Dubisson Ins. Assn.	Little Rock	11,995	0	10,000	1,995	5,459	83,525	88,168	7,230
Progressive Life	Rogers	169,221	20,769	10,000	163,462	8,457,621	2,741,177	8,386,017	135,313
Southern National	Little Rock	169,448	21,332	37,500	110,596	1,789,900	1,428,245	2,583,047	338,295
Unionaid Life	Rogers	47,598	5,220	10,000	32,378	2,668,617	0	2,524,682	33,960
	TOTAL								
						\$ 15,720,999	\$ 5,707,828	\$ 16,971,506	\$ 648,573

MUTUAL ASSESSMENT LIFE, H. & A. FOREIGN AND DOMESTIC COMPANIES

Name of Company	Home Office	Assets	Liabilities		Surplus	Premiums	(Business in Arkansas During 1942)
American Ins. Co. of Tex.	Dallas	\$ 55,256	\$ 17,986	\$	\$ 37,272	\$ 33,095	\$ 16,358
American Republic	Little Rock	11,532	3,075	18	8,477	54,900	5,695
Desoto Life	Little Rock	2,541	2,541		2,533	16,581	1,640
Guaranty Life Assn.	Pine Bluff	27,443	299		27,184	30,443	34,921
Reliable Funeral Benefit	Rogers	20,516	450	20,066	48,918	25,139	14,097
Samaritan Life	Harrison	5,145	1,265	3,880			
	TOTAL				\$ 210,046	\$ 86,711	

DOMESTIC COOPERATIVE NON-PROFIT LIFE BENEFIT ASSOCIATION

Name of Company	Home Office	Assets	Liabilities		Surplus	In Force Jan 1, 1942	New Business 1942	In Force Dec. 31, 1942	Premiums Collected
Equitable Investors	Little Rock	\$ 120,256	\$ 88,860	\$ Mutual	\$ 31,390	\$ 2,758,500	\$ 1,396,000	\$ 3,465,500	\$ 107,784

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CASUALTY COMPANIES—ARKANSAS BUSINESS BY CLASSES—1942

Name of Company	Home Office	Assets	Liabilities	1942 Ark. Business—Expenses Not Included			
				Capital	Surplus	Premiums	Net Losses
Accident and Casualty		\$ 5,210,499	\$ 2,710,499	\$ 850,000	\$ 1,650,000	\$ 349	\$ 265,769
Aetna Casualty & Surety		89,064,288	63,015,440	3,000,000	\$ 23,048,348	1,832,344	
Allstate	Hartford	9,933,1794	6,882,118	1,000,000	1,939,666	7,723	5,391
American Bonding	Chicago	28,297,876	16,252,906	2,000,000	10,054,959	24,755	4,299
American Casualty	St. Louis	2,197,354	248,585	1,000,000	948,749	5,836	53
American Credit Indemnity	Baltimore	6,223,714	4,723,714	750,000	750,000	2,021,172	(259)
American Employers	New York	7,063,004	3,361,833	1,500,000	2,040,000	45,540	10,845
American Fidelity & Casualty	Boston	16,909,838	12,909,838	1,000,000	3,000,000	10,898	8,355
American Guarantee & Liability	Richmond	4,066,871	1,881,617	900,000	1,285,254	5,252	185
American Mutual Liability	New York	3,636,136	1,012,873	1,250,000	1,373,254	247,985	44,296
American Surety	Boston	56,020,555	48,030,239	700,000*	7,300,316	76,491	37,019
Arex Indemnity	New York	31,132,295	16,638,660	7,500,000	7,003,635	3,792	1,088
Associated Employers Lloyds	New York	1,080,424	384,424	451,770	244,056	2,551	710
Associated Employers Lloyds	Fort Worth	645,307	410,077	100,000†	135,230	2,551	127,848
Associated Indemnity	San Francisco	9,331,997	7,331,997	750,000	1,250,000	283,218	16,081
Benefit Association of Railway Employees	Chicago	3,474,329	1,724,403	Mutual	1,749,921	21,789	6,206
Bituminous Casualty	Rock Island	10,525,632	9,025,652	500,000	1,000,000	11,114	4,858
Central Mutual Casualty	Kansas City	365,392	173,084	Mutual	92,307	23,373	220,373
Central Surety & Insurance	Kansas City	11,161,093	7,417,308	1,000,000	2,743,285	362,559	67,769
Columbia Casualty	New York	9,397,854	5,930,414	1,000,000	3,067,440	17,470	1,494
Combined Mutual Casualty	Chicago	159,527	107,390	Mutual	51,513	12,794	19,831
Commercial Casualty	Newark	11,380,161	8,695,024	1,000,000	2,285,137	56,879	73,499
Commercial Standard	Fort Worth	4,006,569	2,941,891	605,000	1,439,678	174,34	71,521
Continental Casualty	Hannibal, Ind.	48,071,916	34,425,422	2,500,000	11,146,496	112,721	9,788
Employers Casualty	Dallas	4,668,865	3,398,036	500,000	770,823	53,321	63,888
Employers Liability	London	50,141,918	40,141,918	250,000†	9,750,000	330,076	208,462
Employers Mutual Liability	Wausau, Wisc.	34,663,501	28,821,316	Mutual	5,832,185	77,762	1,513
Employers Reinsurance Corporation	Kansas City	22,442,527	16,462,545	2,000,000	4,000,000	64,004	12,715
Equity Mutual Fidelity and Casualty	Kansas City	795,329	537,380	Mutual	257,969	36,823	
Fidelity and Deposit	New York	59,423,786	42,064,863	2,250,000	15,108,923	573,707	102,516
Fidelity and Deposit	Baltimore	20,368,593	16,101,319	2,400,000	11,887,279	47,078	41,112
Fireman's Fund Indemnity	San Francisco	14,822,581	10,156,941	1,000,000	3,305,640	9,216	23,368
General Accident Fire & Life	Perth, Scotland	44,105,273	29,105,273	600,000	14,400,000	39,356	7,006
General Casualty	Seattle	9,123,018	6,729,341	1,000,000	1,333,677	6,274	1,448
Glens Falls Indemnity	Glen Falls, N. Y.	15,733,988	11,241,980	1,000,000	3,542,003	3,248	313
Globe Indemnity	New York	45,843,199	35,843,199	2,500,000	7,500,000	136,655	60,996
Great American Indemnity	New York	21,987,257	14,062,559	2,000,000	5,904,658	43,926	7,973

†—Statutory deposit

‡—Subscribers' Deposits

*—Guaranty capital

CASUALTY COMPANIES—ARKANSAS BUSINESS BY CLASSES—1942 —(Continued)

Name of Company	Home Office	Assets	Liabilities	Capital	1942 Ark. Business Surplus	Business Expenses Net Premiums	Not Included Net Losses
Hardware Indemnity.....		2,027,175	1,397,835	400,000	229,340	5,952	425
Hardware Mutual Casualty.....		17,567,046	13,960,308	Mutual	3,606,738	116,757	23,924
Hartford Accident and Indemnity.....		102,469,889	76,469,889	5,000,000	21,000,000	460,408	239,344
Hartford Steam Boiler.....		22,807,095	13,132,935	3,000,000	6,674,000	32,142	4,461
Home Indemnity.....		9,361,037	6,108,637	1,050,000	2,203,005	53,289	31,371
Indemnity Ins. Co. of North America.....		41,437,378	28,637,362	2,500,000	1,000,016	8,657	880
Kansas City Title.....		1,665,897	232,253	1,000,000	438,554	8,183	
Lawyers Title.....		2,164,443	918,155	1,100,000	146,308	6,443	100
Liberty Mutual.....	Boston	113,684,611	100,390,219	1,250,000*	12,000,000*	377,472	93,653
London Guaranty & Accident.....	London	16,564,243	9,999,531	900,000*	5,664,722	80,556	25,526
Lumberman's Mutual Casualty.....	Chicago	9,917,057	6,217,057	Mutual	7,000,000	63,396	20,484
Maryland Casualty.....	Baltimore	60,255,683	39,061,054	16,220,376	4,974,273	678,197	138,800
Massachusetts Bonding & Insurance.....	Boston	26,790,242	18,001,022	2,000,000	6,789,040	74,565	33,262
Massachusetts Protective.....	Worcester	15,131,609	8,557,632	1,000,000	5,572,976	57,067	20,481
Metropolitan Casualty Co.	New York	11,570,267	8,899,331	1,500,000	1,170,885	67,808	12,939
Mutual Benefit Health & Accident.....	Omaha	21,602,673	16,365,539	300,000*	5,237,119	196,016	10,382
National Automobile Insurance Company.....	Los Angeles	7,554,144	5,518,133	300,000*	1,706,011	33,219	11,254
National Casualty Company.....	Detroit	5,940,873	3,690,873	1,000,000	1,250,000	7,007	6,531
National Mutual Casualty Company.....	Tulsa, Okla.	759,025	671,429	Mutual	87,595	16,937	46,961
National Surety Corporation.....	New York	32,780,344	13,750,399	2,500,000	12,580,005	85,681	47,875
New Amsterdam Casualty Company.....	New York	32,764,904	24,764,904	1,000,000	7,000,000	93,626	15,884
New York Casualty Co.	New York	7,339,344	4,565,249	1,000,000	1,804,095	29,603	
North American Accident.....	Chicago	2,273,315	2,891,355	400,000	981,459	17,812	5,400
Ocean Accident & Guarantee.....	New York	20,059,751	13,754,062	900,000	5,445,689	18,351	4,316
Ohio Casualty & Surety.....	Hamilton, O.	11,485,474	7,500,085	1,200,000	2,765,388	21,228	4,415
Pennsylvania Casualty Company.....	Philadelphia	3,735,460	2,481,858	1,000,000	233,602	68,558	32,070
Phoenix Indemnity Company.....	New York	9,584,907	5,524,716	1,100,000	2,980,191	3,803	9521
Royal Indemnity Company.....	New York	40,332,416	30,342,416	2,500,000	2,500,000	30,237	20,462
Saint Paul-Mercury.....	St. Paul	18,184,917	11,965,319	1,000,000	5,218,997	223,988	60,927
Standard Accident Insurance.....		34,751,688	24,360,936	8,621,371	252,992		
Standard Surety & Casualty.....	New York	5,739,341	3,451,751	1,000,000	8,621,371		
Pennsylvania Casualty Company.....	Bloomington	29,632,845	20,637,863	250,000	8,744,662	1,345	120
Superior Lloyds of America.....	Dallas	655,786	365,773	127,500	142,512	57,383	18,282
Traders & General Insurance.....	Dallas	2,369,243	1,714,201	250,000	405,041	187,325	0
Travelers Indemnity.....	Harrisburg	33,943,977	26,470,527	3,000,000	6,473,450	21,477	61,239
Trinity Universal Insurance.....	Dallas	8,451,051	5,932,990	1,000,000	1,457,061	45,985	9,215

*—Guaranty capital t—Contingent funds on Deposit with Nebraska

CASUALTY COMPANIES—ARKANSAS BUSINESS BY CLASSES—1942—(Continued)

Name of Company	Home Office	Assets	Liabilities	Capital	1942 Ark. Surplus	Business—Expenses Prerunins	Net Included Losses
Union Planters Title Guarantee	Memphis	711,293	127,276	500,000	84,006	7,476	529
United States Casualty Co.	New York	14,316,473	10,816,473	1,000,000	2,500,000	31,104	2,667
United States Fidelity & Guaranty	Baltimore	55,316,336	55,316,334	2,000,000	18,378,812	792,608	150,698
United States Guarantee Company	New York	21,925,580	12,156,640	2,000,000	7,168,940	35,081	4,404
Virginia Surety Company	Toledo	738,903	274,829	300,000	164,074	95	0
World Insurance Company	Omaha	1,196,502	706,460	Mutual	400,041	36,792	12,211
Zurich General Accident and Liability	Chicago	38,413,384	27,730,600	600,000	11,082,784	250,134	86,028
	TOTAL				\$ 9,300,936	\$ 2,638,497	

WHITE FRATERNAL SOCIETIES

Name of Society	Home Office	Assets	Liabilities	Surplus	New Business 1942	Ark. Business— Dec. 31, 1942	Expenses— Principals Collected	Not Included Claims Paid
Aid Association For Lutherans		\$ 47,704,638	\$ 43,985,001	\$ 3,719,637	\$ 13,250	\$ 301,771	\$ 8,149	\$ 384
Ben Hur	16,687,345	16,036,650	550,725	464,076	1,543,503	27,984	13,454	
Catholic Knights of America	3,933,469	3,338,511	394,943	103,355	1,117,909	26,680	4,000	
Degree of Honor Protective	17,940,961	15,795,166	2,145,795	7,750	633,464	15,894	22,223	
Grand Carniolian Slovenian								
Catholic Union	5,150,776	4,014,043	1,136,733	0	6,300	170	420	
Homesteaders Life Assn.	4,692,828	4,682,828	10,000	0	52,250	1,354	0	
Knights of Columbus	53,492,382	48,122,244	5,369,813	51,500	664,034	10,883	2,326	
Maccabees	56,988,738	56,004,888	2,983,930	75,750	859,347	26,686	19,676	
Modern Woodmen of America	104,791,554	103,775,810	1,015,724	104,925	5,356,745	13,899	97,100	
National Fraternal Society								
of the Deaf	2,434,550	1,903,587	530,962	3,500	61,849	1,518	984	
Pittsburgh, Pa.	7,216,062	6,995,319	220,683	0	35,335	75	1,000	
Denver, Colo.	687,257	673,633	13,574	63,085	58,145	571		
Chicago, Ill.	3,227,122	2,844,779	382,343	5,000	297,868	9,424	4,088	
Columbus, Ohio	2,466,230	534,050	1,932,179	1,005,000	4,760,000	14,880	6,459	
Chicago, Ill.	31,547,107	29,965,325	1,581,732	3,000	86,172	1,653	2,400	
Chicago, Ill.	20,264,535	18,815,673	1,448,862	0	64,678	1,310	1,000	
Dallas, Texas	10,763,120	10,768,120	0	249,573	4,315	4,909		
Rock Island, Ill.	90,160,887	87,988,902	2,971,905	55,000	3,244,300	64,225	29,674	
Topeka, Kansas	16,988,847	16,661,967	336,880	113,980	1,221,804	38,756		
Lawrence, Kans.	11,163,305	10,467,714	695,591	184,000	1,116,211	22,799	5,886	
St. Louis, Mo.		1,554,210	351,500	1,302,720	6,863	1,655	
Port Huron, Mich.	46,221,516	44,278,384	1,943,132	15,500	1,387,399	25,986	20,608	
Omaha, Nebr.	35,717,327	31,185,657	4,531,650	117,382	3,636,468	91,215	71,513	
Woodmen of the World	134,055,833	122,946,541	11,409,352	719,750	12,813,623	310,633	279,396	
TOTAL				\$ 3,105,793	\$ 39,727,738	\$ 851,011	\$ 607,896	

NEGRO FRATERNAL SOCIETIES

Name of Society	Home Office	Assets	Liabilities	Surplus	New Business 1942	1942 Art. Business In Force Dec. 31, 1942	Business—Expenses Not Included Collected Premiums	Claims Paid
American Woodmen	Denver, Colo.	\$ 3,683,192	\$ 2,717,715	\$ 788,832	\$ 15,400	\$ 132,561	\$ 3,795	\$ 2,100
Imperial Council of Jugamos	Forrest City, Ark.	46,145	0	95,150	145,302	6,034	4,074	
United Friends of America	Little Rock, Ark.	51,823	2,887	48,935	229,425	742,730	16,007	10,568
TOTAL				\$ 837,757	\$ 339,975	\$ 904,593	\$ 25,835	\$ 16,162