

State of Arkansas
State Insurance
Department
Report for the Year of 1946

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June 25, 1947

Honorable Ben Laney
Governor of Arkansas
State Capitol Building
Little Rock

My dear Governor:

I am pleased to submit the sixty-sixth annual report of the State Insurance Department, which report includes the information given in this letter of transmittal and the attached papers covering transactions in the Department for the calendar year 1946.

COLLECTIONS

The amounts collected by this Department in taxes and fees during the year 1946 totalled \$1,115,906.16. This was paid into the State Treasury as required by law and allocated as follows: General Revenue Fund \$859,349.94; Sanitation Fund \$112,061.60; Firemen's Relief and Pension Fund \$75,599.83; Workmen's Compensation Fund (not including taxes paid by self insurers to the Commission) \$68,894.79. In addition \$67,650.00 in Franchise Tax on insurance companies was paid direct to the State Treasurer by the companies licensed by this Department.

LEGISLATION

The 1947 General Assembly passed several Bills affecting the duties and powers of the Insurance Department. Broader supervision and closer control of rates are provided by Act 50 and Act 116 applying to fire insurance and casualty insurance respectively. These measures require the licensing of Rating Bureaus, the filing and approval of rates to be used by companies in Arkansas and set out the powers and duties of the Department in rating matters more clearly than previous laws. The above Acts were made necessary by the fact that the United States Supreme Court has held insurance to be commerce and as it is conducted across state lines becomes interstate commerce and is subject to the impact of several Federal Acts.

Act 385 requires Taxicabs operating in Arkansas to carry liability insurance or to give bond to protect the interest of the public. Act 51 becomes our current premium

tax statute and requires all foreign insurance companies doing business in Arkansas to pay a tax on premiums collected on business done in this State. This replaces Act 187 of the 1945 General Assembly which, by its own terms, expires in 1947. Several other Acts were passed affecting insurance companies and their operations, but I do not deem it necessary to mention all of them.

FIRE INSURANCE RATES

During the past two or three years when fire losses nation-wide have been reaching an all-time high and some states have ordered increases in fire rates. Arkansas has experienced an unusually good and a lower fire loss ratio. Rate reductions and adjustments made have been continued in force throughout the year 1946. A net reduction on fire rates of \$276,900.00 was made to policyholders in 1946. There will be adjustments in rates on certain classes during the year 1947.

WORKMEN'S COMPENSATION

Premium income on this class of business continues to show a gradual decline since the end of the war. This is due primarily to the lack of operation of war plants in Arkansas. The decrease in 1946 in the Workmen's Compensation premiums was not as sharp compared to the 1945 premiums as was the decrease in 1945 as compared to 1944. A comparison of the last three years shows the following in Workmen's Compensation premiums:

1944	\$5,500,000.00
1945	\$4,465,000.00
1946	\$4,095,584.00

Revised compensation rates showing an over-all reduction of 1.6% were approved to become effective June 1st of this year. This reduction as in other years, has affected the various classifications differently, some classifications having a substantial reduction, others a small reduction, some classifications no reduction at all, while in some classifications an increase has been made, the adjustment in all of these classes being made upon the experience of the particular class or classes affected. A revised up-set payroll factor and rates for pulpwood operations, Code 2705, was approved by this Department in order to produce a premium equivalent of 25c per cord as was intended when this plan was originally adopted.

FIRE MARSHAL'S DIVISION

During this year arson has shown a gradual increase in the number of requests for investigation and the Fire Marshal's office has given attention to all of these requests, with increased attention to fire prevention activities. Our files reflect that this office, in cooperation with the Arkansas Insurance Fieldmen's Club, has been directly responsible for the initial inspection of fire hazards in two hundred and thirty-six Arkansas hotels, with one hundred and thirty-two of these hotels having a re-inspection. This hotel inspection program has resulted in unusual cooperation on the part of the hotel owners and the Arkansas Hotel Association, and at least 85% of the hotel owners have removed fire hazards and installed exit and escape facilities and alarm systems. The Fire Marshal's office has accomplished the following investigations and inspections other than those above mentioned:

Arson Investigations	73
General Inspections	23
Theatres	51
Night Clubs	14
Colleges and Universities	7
Public Schools	30

Twenty-one of the fires investigated were definitely determined to be of incendiary origin. Six persons were convicted of arson; one hotel operator was convicted and fined for unsafe premises and Chancery Court proceedings were successfully prosecuted against one theatre owner which resulted in an injunction against the further operation of the theatre due to unsafe and hazardous conditions. This Department has also cooperated with several Arkansas towns in assisting them in the establishment of and the improvement of their municipal fire departments.

This Department is endeavoring to courteously and efficiently serve the citizenship of this State and to make available for their insurance needs companies of sound management and financial structure. We sincerely appreciate your interest and cooperation in the work of this Department and wish to assure you of our continued efforts to serve in a courteous and efficient manner the people of this State.

Respectfully submitted

JACK G. McKENZIE

Insurance Commissioner

FINANCIAL STATEMENT

1946

Receipts of the Department, itemized below,
for the Calendar Year 1946.....\$1,183,556.16

Source	Allocation	Amount	
Premium Tax	General Revenue	\$814,516.94	
	Sanitation Fund	112,061.60	
	Firemen's Pension	75,599.83	
	Workmen's Compensation	68,894.79	
Fees, Agents' Licenses	General Revenue	38,758.00	
All Other	General Revenue	6,075.00	\$1,115,906.16
Franchise Tax paid by Insurance Companies direct to State Treasurer			67,650.00
			<u>\$1,183,556.16</u>

Disbursements of the Department, itemized below,
for the Calendar Year 1946.....\$33,781.21

Salaries	\$ 24,462.50
Travel Expense	5,869.37
Maintenance	3,449.34
	<u>\$ 33,781.21</u>

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 Loss	.7	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)	5.00	48.72	46.31
1939-1943 Profit (Reduction ordered)	7.69	47.12	45.18
1940-1944 Profit (Reduction ordered)	5.38	46.15	48.47
1941-1945 Profit (Reduction ordered)	8.36	46.78	44.84
1942-1946 Profit (Reduction ordered and continued)	9.94	46.43	43.62

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

INSURANCE COMPANY DEVELOPMENTS IN ARKANSAS FOR THE YEAR 1946

FIRE INSURANCE COMPANIES ADMITTED:

Arkansas Farmers Mutual Fire Insurance Company,
Little Rock, Arkansas, September 26, 1946.

Automobile Mutual Insurance Company of America,
Providence, R. I., April 2, 1946.

Employers Mutual Fire Insurance Company, Wausau,
Wisconsin, April 6, 1946.

Farmers Mutual Hail Insurance Company of Iowa, Des
Moines, Iowa, March 14, 1946.

Kansas City Fire & Marine Insurance Company, Kansas
City, Missouri, August 14, 1946.

Louisville Fire & Marine Insurance Company, Inc.,
Louisville, Kentucky, January 1, 1946.

Merchants Fire Assurance Corporation of New York,
New York, N. Y., July 1, 1946.

Merrimack Mutual Fire Insurance Company, Andover,
Mass., January 1, 1946.

Planet Insurance Company, Detroit, Michigan, March
19, 1946.

Resolute Fire Insurance Company, Providence, Rhode
Island, September 17, 1946.

Seaboard Fire & Marine Insurance Company of New
York, New York, N. Y., November 13, 1946.

Surety Fire Insurance Company, New York, N. Y.,
January 22, 1946.

Yorkshire Insurance Company, Ltd., York, England,
New York, August 30, 1946.

MISCELLANEOUS CASUALTY COMPANIES ADMITTED:

Factory Mutual Liability Insurance Company of Amer-
ica, Providence, Rhode Island, April 2, 1946.

John Marshall Insurance Company, Chicago, Illinois,
October 21, 1946.

Service Casualty Company of New York, New York, N. Y., January 24, 1946.

United National Indemnity Company, Hartford, Conn., April 23, 1946.

Western Surety Company, Sioux Falls, S. D., September 11, 1946.

LIFE INSURANCE COMPANIES ADMITTED:

American Hospital & Life Insurance Company, San Antonio, Texas, March 19, 1946.

Lincoln Income Life Insurance Company, Louisville, Kentucky, March 7, 1946.

Standard Life Insurance Company, Indianapolis, Indiana, April 1, 1946.

OTHER DEVELOPMENTS IN ARKANSAS DURING 1946:

Southern National Insurance Company of Little Rock, Arkansas, on December 10, 1946, converted to Capital Stock Legal Reserve, writing Life, Accident and Health Insurance.

Cotton States Life Insurance Company, West Memphis, Arkansas, organized and commenced business as Legal Reserve Mutual Life, Health and Accident Company, August 16, 1946.

Industrial Life and Health Insurance Company, Atlanta, Georgia, changed name to Life Insurance Company of Georgia on May 26, 1947.

COMPANIES WITHDRAWING:

National Security Insurance Company, Omaha, Nebraska, and Philadelphia, reinsured by Philadelphia Fire and Marine Insurance Company on January 1, 1946.

Central Insurance Company, Baltimore and Philadelphia, reinsured by Philadelphia Fire and Marine Insurance Company, January 1, 1946.

First American Fire Insurance Company, 80 Maiden Lane, New York, and Maryland Insurance Company, 80 Maiden Lane, New York, having merged with the Niagara Fire in the America Fore Group, withdrew as of March 1, 1946.

Security National Fire Insurance Company of Galveston and Dallas, Texas, withdrew as of March 1, 1946.

NUMBER OF COMPANIES LICENSED:

There are 439 Insurance Companies of all classes licensed to transact business in Arkansas, as follows:

Fire and Marine Stock and Mutual	197
Fire and Marine Stock Reinsurance	10
Reciprocal Exchanges	18
Life, Legal Reserve	76
Life, Stipulated Premium	8
Assessment	6
Miscellaneous Casualty Stock and Mutual	97
Fraternal — White	24
Fraternal — Colored	3
	439
Farmers Mutual Aid Associations (no license required)	15
Total Companies—all classes	454

FIREMEN'S RELIEF AND PENSION FUND TAX

In accordance with Act 491 of 1921, the Firemen's Relief and Pension Fund tax has been computed and deposited in the State Treasury. The sum of \$107,233.48 was credited to this fund which, after deducting \$1,880.41 as its pro rata contribution to the General Revenue Fund as provided as Act 311 of 1945, the sum of \$105,353.07 was left for distribution among the qualified cities and towns.

Since the current appropriation is limited to \$75,000.00 (Section 1, Act 423 of 1945) a transfer of \$30,353.07 has been approved to balance the total vouchers drawn and enable us to disburse all available funds in the account.

City or Town	Premiums Collected	½ (2%) Tax	Less \$1880.41 Pro Rata Ded.	Net Payable Cities & Towns
Alma	\$ 13,798	\$ 137.98	\$ 2.28	\$ 135.70
Altheimer	9,504	95.04	1.62	93.42
Arkadelphia	11,227	1,112.27	19.42	1,092.85
Arkansas City	8,837	88.37	1.40	86.97
Ashdown	33,021	330.21	4.62	325.59
Atkins	22,060	220.60	3.34	216.76
Augusta	33,708	337.08	4.75	332.33
Bald Knob	16,834	168.34	2.16	166.18
Batesville	116,487	1,164.87	20.30	1,144.57
Bearden	8,872	88.72	1.42	87.30
Beebe	15,584	155.84	2.28	153.56
Benton	67,232	672.32	12.04	660.28
Bentonville	42,694	426.94	7.41	419.53
Berryville	31,375	313.75	4.28	309.47
Blytheville	296,927	2,969.27	54.66	2,914.61
Booneville	23,470	234.70	4.13	230.57
Brinkley	40,905	409.05	7.08	401.97
Cabot	13,200	132.00	2.18	129.82
Calico Rock	5,160	51.60	.88	50.72
Camden	170,893	1,708.93	29.75	1,679.18
Carlisle	28,207	282.07	3.88	278.19
Charleston	12,845	128.45	2.13	126.32
Clarendon	20,572	205.72	3.54	202.18
Clarksville	58,588	585.88	10.36	575.52
Conway	84,258	842.58	14.68	827.90
Corning	27,195	271.95	4.33	267.62
Cotton Plant	24,278	242.78	3.66	239.12
Crawfordsville	25,017	250.17	4.36	245.81
Crossett	15,860	158.60	2.60	156.00
Dardanelle	16,154	161.54	2.61	158.93
DeQueen	43,142	431.42	7.58	423.84
Dermott	75,626	756.26	13.15	743.11
Des Arc	12,057	120.57	2.10	118.47
DeValls Bluff	4,415	44.15	.70	43.45
DeWitt	63,488	634.88	11.20	623.68
Dumas	39,135	391.35	6.94	384.41
Earle	75,584	755.84	13.14	742.70
El Dorado	224,527	2,245.27	39.23	2,206.04
England	41,405	414.05	7.02	407.03
Eudora	72,778	727.78	13.06	714.72
Eureka Springs	34,395	343.95	4.68	339.27
Fayetteville	260,611	2,606.11	47.62	2,558.49
Fordyce	87,797	877.97	15.60	862.37
Forrest City	144,666	1,446.66	22.30	1,424.36
Fort Smith	757,060	7,570.60	133.50	7,437.10
Glenwood	26,868	268.68	4.40	264.28
Gravette	9,156	91.56	1.57	89.99
Green Forest	12,582	125.82	2.18	123.64
Greenwood	10,833	108.33	1.90	106.43
Gurdon	27,502	275.02	4.80	270.22
Hamburg	49,519	495.19	8.67	486.52
Harrisburg	31,859	318.59	4.57	314.02
Harrison	75,865	758.65	13.23	745.42
Heber Springs	29,451	294.51	5.17	289.34
Helena	321,697	3,216.97	54.27	3,162.70
Holly Grove	13,115	131.15	2.29	128.86
Hope	152,042	1,520.42	24.60	1,495.82
Hot Springs	431,723	4,317.23	75.58	4,241.65
Hughes	20,433	204.33	3.56	200.77
Humphrey	3,414	34.14	.55	33.59
Jonesboro	376,602	3,766.02	63.89	3,702.13
Judsonia	12,782	127.82	2.21	125.61
Lake City	5,579	55.79	.94	54.85
Lake Village	35,010	350.10	5.13	344.97
Leachville	35,157	351.57	5.14	346.43
Lepanto	17,880	178.80	2.57	176.23
Lewisville	12,907	129.07	2.28	126.79
Lincoln	3,740	37.40	.91	36.49
Little Rock	1,933,624	19,336.24	359.24	18,977.00
Lonoke	20,890	208.90	3.64	205.26
Luxora	7,975	79.75	1.40	78.35
McCrary	23,495	234.95	2.29	232.66
McGehee	62,882	628.82	10.89	617.93
Magnolia	103,996	1,039.96	18.26	1,021.70
Malvern	100,001	1,000.01	17.50	982.51

City or Town	Premiums Collected	½ (2%) Tax	Less \$1880.41 Pro Rata Ded.	Net Payable Cities & Towns
Mammoth Spring	\$ 5,710	\$ 57.10	\$ 1.01	\$ 56.09
Manila	18,370	183.70	3.17	180.53
Mansfield	8,065	80.55	1.40	79.15
Marianna	129,390	1,293.99	22.59	1,271.31
Marion	21,077	210.77	3.68	207.09
Marked Tree	38,802	388.02	6.85	381.17
Marmaduke	7,775	77.75	1.41	76.34
Marshall	13,675	136.75	2.38	134.37
Marvell	21,950	219.50	3.85	215.65
Mena	73,010	730.10	13.13	716.97
Morrilton	106,342	1,063.42	18.55	1,044.87
Monticello	62,735	627.35	10.92	616.43
Mountain View	2,020	20.20	.35	19.85
Mulberry	7,370	73.70	1.26	72.44
Murfreesboro	10,985	109.85	1.90	107.95
Nashville	75,816	758.16	13.68	744.48
Newport	115,368	1,153.68	20.18	1,133.50
North Little Rock	259,216	2,592.16	43.29	2,548.87
Osceola	143,600	1,436.00	25.18	1,410.82
Ozark	20,192	201.92	3.52	198.40
Paragould	99,015	990.15	17.32	972.83
Paris	44,266	442.66	7.77	434.89
Parkin	21,783	217.83	3.80	214.03
Piggott	31,355	313.55	1.14	312.41
Pine Bluff	535,180	5,351.80	98.63	5,253.17
Pocahontas	41,020	410.20	7.18	403.02
Portland	7,705	77.05	1.29	75.80
Prairie Grove	6,687	66.87	1.17	65.70
Prescott	67,446	674.46	11.82	662.58
Rector	23,060	230.60	4.0	226.56
Rogers	89,718	897.18	15.6	881.56
Russellville	96,655	966.55	17.4	949.13
Searcy	103,780	1,037.80	18.15	1,019.65
Sheridan	18,200	182.00	3.1	178.83
Siloam Springs	54,868	548.68	9.68	539.00
Smackover	16,115	161.15	2.8	158.3
Springdale	70,766	707.66	12.4	695.26
Stamps	15,700	157.00	2.6	154.35
Star City	18,213	182.13	3.13	179.00
Stephens	5,370	53.70	.90	52.80
Stuttgart	98,335	983.35	17.4	966.20
Texarkana	305,035	3,050.35	58.3	2,994.00
Tillar	5,536	55.36	.97	54.39
Van Buren	43,893	438.93	7.72	431.21
Waldo	15,025	150.25	2.63	147.62
Waldron	33,040	330.40	4.73	325.67
Walnut Ridge	60,506	605.06	10.59	594.47
Warren	100,544	1,005.44	17.3	987.83
West Helena	54,337	543.37	9.48	533.89
West Memphis	138,521	1,385.21	18.21	1,367.00
Wynne	60,195	601.95	11.51	590.44
TOTALS	\$10,723,348	\$107,233.48	\$1,880.41	\$105,353.07

STATEMENT

Gross Deposits—½ (2%)	\$10,723,348	\$107,233.48
Less Pro Rata Deduction for General Revenue Fund as provided by Act 311 of 1945		1,880.41
Net Payable to Cities and Towns		\$105,353.07
Appropriation (Sec. 1, Act 245 of 1945)		\$ 75,000.00
By Transfer from 641-611-47LM		30,353.07
		\$105,353.07

STOCK FIRE AND MARINE INSURANCE COMPANY (Direct Writing) 1946

Name of Company	Home Office	Assets	Liabilities	Capital	Surplus	1946 Arkansas Business (all Ins.)	
						Net Premiums Received	Expenses not included Net Losses Paid
Aetna	Hartford	\$ 86,136,868	\$ 54,518,599	\$ 7,500,000	\$ 24,118,269	\$ 612,276	\$ 264,608
Agricultural	Watertown	22,349,233	14,807,392	3,000,000	1,541,941	67,599	19,138
Albany	New York	3,775,987	1,159,454	1,000,000	1,616,532	6,667	20,846
Allemania Fire	Pittsburgh	7,120,071	3,297,925	1,200,000	2,622,145	8,866	1,049
Alliance	Philadelphia	16,514,228	9,405,301	1,000,000	9,108,426	16,506	5,216
Allstate Fire	Chicago	2,299,317	993,130	300,000	1,007,187	3,825	4,880
American Alliance	New York	12,664,434	4,925,885	3,000,000	4,737,943	62,881	18,563
American Automobile Fire	New York	10,318,293	4,478,705	1,500,000	4,337,593	27,805	13,396
American Aviation & General	St. Louis	7,433,572	1,642,117	600,000	1,665,375	15,471	15,471
American Central	Reading	2,533,745	5,673,674	500,000	451,628	74,151	15,567
American Drugists'	Cincinnati	9,483,240	404,335	1,000,000	2,908,565	58,868	9,509
American Eagle Fire	New York	34,327,181	13,124,063	750,000	1,292,541	10,375	4,180
American Equitable	New York	22,246,610	16,417,992	5,000,000	16,203,541	150,632	71,807
American Fire & Casualty	New York	2,675,072	2,133,885	1,500,000	4,328,618	88,630	40,532
American	Orlando	64,027,172	43,086,873	250,000	292,187	20,991	8,470
Anchor	Newark	3,890,122	1,520,113	3,343,740	17,596,559	428,717	106,317
Atlas	Providence	9,920,184	6,782,987	1,000,000	1,370,009	23,223	5,610
Automobile	New York	47,131,571	29,815,514	500,000*	2,637,196	196,847	14,880
Baltimore American	Hartford	8,741,415	4,508,414	5,000,000	12,316,056	205,544	68,918
Bankers & Shippers	New York	8,693,686	5,191,588	1,000,000	2,733,000	22,142	9,446
Birmingham Fire	New York	2,744,863	536,558	1,000,000	2,502,097	154,932	66,551
Boston	Pittsburgh	32,193,424	12,444,152	3,000,000*	1,208,309	5,443	53
British & Foreign	Boston	6,767,698	3,632,966	500,000	16,749,271	191,154	44,593
Caledonian-American	Liverpool	1,957,782	1,201,861	500,000	3,134,732	0	0
Calvert Fire	Hartford	7,527,881	4,578,204	1,000,000	255,891	13,987	6,218
Camden Fire	Philadelphia	20,259,386	13,670,482	1,000,000	1,949,677	70,050	22,258
Capital Fire	Camden	3,204,955	1,130,668	2,000,000	4,588,903	337,470	96,652
Carolina	Sacramento	3,235,585	1,710,511	1,000,000	1,074,287	80	0
Central Surety Fire	New York	949,163	386,709	500,000	1,023,074	56,336	34,922
Citizens	Kansas City	4,381,380	792,400	250,000	312,454	95,918	14,951
City of New York	Hartford	6,682,129	3,514,621	1,000,000	2,588,079	52,116	7,707
Columbia	New York	4,417,696	2,513,965	1,500,000	1,667,508	44,971	6,562
Commerce	New York	7,568,863	3,946,740	1,000,000	8,695,731	59,423	19,588
Commercial Standard	Glens Falls	5,667,953	2,586,011	1,000,000	2,622,128	34,276	5,701
Commercial Union Assurance	Fort Worth	19,996,007	12,719,673	500,000*	775,000	244,762	131,820
	New York				6,716,333	113,364	39,079

* Statutory Deposit

STOCK FIRE AND MARINE INSURANCE COMPANY (Direct Writing) 1946

Name of Company	Home Office	Assets	Liabilities	Capital	Surplus	1946 Arkansas Business (all lines)	
						Expenses not included Net Premiums Received	Expenses not included Net Losses Paid
Commercial Union Fire	New York	4,369,803	2,745,143	1,000,000	624,660	48,504	15,143
Commonwealth	New York	9,643,268	4,149,840	1,000,000	4,493,428	33,141	10,368
Concordia Fire	Newark	6,309,873	3,955,105	1,000,000	1,354,767	38,844	14,208
Connecticut Fire	Hartford	31,874,894	13,610,774	2,000,000	16,264,119	93,708	33,219
Continental	New York	50,786,535	50,786,535	20,000,000	86,496,849	192,496	55,940
Detroit Fire & Marine	Detroit	157,283,384	2,167,613	1,000,000	2,278,219	34,192	8,242
Dixie Fire	Newark	5,445,832	728,661	1,000,000	1,213,463	82,639	11,855
Dubuque Fire & Marine	Dubuque	2,942,024	5,577,357	1,000,000	1,118,112	58,698	11,072
East & West	New Haven	7,845,470	2,464,408	1,000,000	1,664,963	7,173	2,777
Empire State	South Bend	5,129,392	2,579,165	1,000,000	1,591,598	22,229	16,722
Employers Fire	Watertown	4,370,764	3,588,546	1,000,000	1,356,864	30,984	7,321
Equitable Fire & Marine	Boston	10,640,932	7,339,319	1,000,000	2,301,613	96,568	67,272
Export	Providence	9,670,653	2,693,376	1,000,000	5,972,278	52,408	37,618
Federal	New York	1,369,635	345,646	500,000	543,768	79,678	163
Fidelity and Guaranty	New York	33,946,418	12,209,456	4,000,000	17,736,963	230,913	83,698
Fidelity-Phoenix Fire	New York	4,909,907	2,618,479	1,000,000	1,291,427	18,290	4,459
Fire Association	Baltimore	19,301,261	11,427,256	2,000,000	5,874,004	280,591	99,286
Fireman's Fund	New York	129,875,603	41,539,338	15,000,000	73,336,265	329,656	114,926
Firemen's	Philadelphia	33,248,353	20,059,444	2,400,000	10,791,909	49,102	57,501
First National	San Francisco	103,166,644	63,245,106	5,085,970	34,835,567	166,783	47,376
Franklin Fire	Newark	56,486,003	38,536,453	9,397,690	8,552,859	827,844	213,053
General Exchange Ins. Corp.	Seattle	3,875,569	2,463,430	1,000,000	412,138	9,857	681
General Insurance	New York	26,986,711	15,076,548	3,000,000	8,910,162	159,075	49,918
Georgia Home	New York	27,957,728	11,539,398	4,000,000	12,418,330	-119 Cr.	0
Gibraltar Fire & Marine	Seattle	36,962,881	24,341,912	1,000,000	11,620,969	84,001	11,176
Glens Falls	New York	4,524,789	1,871,057	500,000	1,061,744	32,290	3,377
Globe & Republic	Newark	6,629,416	2,479,304	1,000,000	1,105,465	148,227	57,207
Globe & Rutgers	Newark	37,355,039	4,395,533	1,000,000	1,233,892	125,591	35,933
Granite State Fire	Glens Falls	8,716,443	24,091,706	2,500,000	10,763,333	92,637	45,165
Great American	New York	7,516,443	6,602,716	1,963,800	1,113,725	33,559	6,116
Halifax	Portsmouth	6,191,895	3,715,058	1,000,000	5,225,935	65,460	13,877
Hanover Fire	New York	74,008,629	33,305,677	8,150,000*	32,552,952	5,970	556
Hartford	Nova Scotia	3,065,478	1,534,084	500,000	1,031,593	224,398	119,716
	New York	30,362,088	18,446,395	4,000,000	7,915,692	62,944	29,323
	Hartford	189,607,237	89,800,321	12,000,000	87,306,915	54,171	13,830
						701,472	268,710

* Statutory Deposit

STOCK FIRE AND MARINE INSURANCE COMPANY (Direct Writing) 1946

Name of Company	Home Office	Assets	Liabilities	Capital	Surplus	1946 Arkansas Business (all lines)	
						Expenses not included	Net Losses
						Received	Paid
Home Fire & Marine	San Francisco	15,587,367	9,954,648	1,000,000	4,632,718	140,556	80,511
Home	New York	177,414,538	108,554,346	15,000,000	53,890,211	750,781	235,508
Homeland	New York	4,968,286	2,549,426	1,000,000	1,418,359	33,737	25,758
Homestead Fire	Baltimore	4,075,784	2,165,753	1,000,000	910,030	40,139	4,175
Imperial Assurance	New York	5,267,325	2,983,131	1,000,000	1,294,194	86,781	18,562
Insurance Co. of N. A.	Philadelphia	196,590,936	68,500,154	15,000,000	113,990,782	117,152	29,146
Ins. Co. of the State of Pa.	Philadelphia	5,578,445	2,931,042	1,000,000	1,647,403	35,365	8,507
Jersey	New York	5,703,882	3,304,267	1,000,000	1,389,615	40,773	30,258
Kansas City Fire & Marine	Kansas City	2,733,762	633,762	1,000,000	1,100,000	12,852	6,466
Liverpool & London & Globe	Liverpool	28,193,097	20,547,645	500,000*	7,145,451	97,259	29,340
London & Lancashire	London	8,671,127	5,578,773	500,000*	2,592,348	76,976	13,043
London Assurance	London	13,425,380	8,442,609	500,000*	4,482,770	27,154	13,043
Louisville Fire & Marine	Louisville	3,017,357	981,979	1,000,000	1,035,378	58,968	4,631
Manhattan Fire & Marine	New York	4,363,739	2,391,963	1,000,000	971,775	59,936	25,547
Manufacturers Fire	Philadelphia	3,476,503	1,845,566	1,000,000	630,936	50,084	13,538
Mass. Fire & Marine	Boston	4,036,333	1,296,084	1,000,000	1,810,248	187,156	42,356
Mercantile	New York	9,168,782	4,279,417	1,000,000	3,869,365	32,351	7,657
Mechanics & Traders	Hartford	7,508,091	2,618,852	1,000,000	3,890,129	27,981	5,673
Merchants & Manufacturers	New York	6,064,633	4,018,336	1,000,000	1,046,516	0	0
Merchants Fire Assurance	New York	25,454,633	8,143,632	3,000,000	14,609,686	5,374	14,477
Mercury	St. Paul	10,379,394	6,476,192	2,000,000	1,903,201	61,248	89,910
Michigan Fire & Marine	Detroit	6,393,056	3,678,373	1,000,000	1,714,678	215,467	89,910
Midwestern Fire & Marine	St. Louis	615,060	173,883	250,000	191,176	3,413	0
Milwaukee Mechanics	Milwaukee	16,771,420	10,707,395	2,000,000	4,064,094	148,250	60,110
Motors	New York	6,868,351	2,724,959	1,500,000	2,643,391	377,665	93,435
National-Ben Franklin	Pittsburgh	6,197,014	3,952,420	1,000,000	1,244,593	43,618	18,296
National Fire	Hartford	65,040,080	35,412,254	5,000,000	24,627,825	143,555	75,738
National Liberty	New York	26,790,772	13,767,818	5,000,000	9,022,954	309,180	113,783
National Surety Marine	New York	4,181,363	2,452,901	1,000,000	728,462	36,330	10,081
National Union Fire	Pittsburgh	29,981,142	22,598,238	1,000,000	6,283,183	175,542	112,294
Netherlands	Holland	2,827,174	1,834,656	500,000*	492,518	19,908	3,864
Newark Fire	Flemington	15,117,927	8,358,217	2,000,000	4,759,709	22,608	4,657
New Brunswick	New Brunswick	6,306,141	3,654,925	1,000,000	1,651,216	128,052	48,509
New England Fire	Springfield	3,299,482	933,843	1,000,000	1,365,659	97,846	31,538
New Hampshire	Manchester	23,915,223	14,088,426	3,000,000	6,827,223	90,375	20,555
New York Fire	New York	9,811,373	6,637,899	1,000,000	2,173,474	63,069	30,069

* Statutory Deposit

STOCK FIRE AND MARINE INSURANCE COMPANY (Direct Writing) 1946

Name of Company	Home Office	Assets	Liabilities	Capital	Surplus	1946 Arkansas Business (all lines)	
						Expenses not included Net Losses Received	Net Losses Paid
New York Underwriters	New York	12,438,314	3,833,072	2,000,000	6,606,241	175,196	62,978
Niagara Fire	New York	40,463,570	15,017,357	5,000,000	20,446,212	137,225	42,626
North British & Mercantile	London	19,430,023	14,037,394	500,000*	4,892,638	213,876	14,621
Northern Assurance	London	11,913,198	9,883,301	500,000	1,529,897	25,194	6,152
North River	New York	34,132,287	14,897,256	2,000,000	17,235,030	147,851	55,918
Northwestern Fire & Marine	Minneapolis	3,696,529	1,284,114	1,000,000	1,412,415	229,857	66,304
Ocean Marine	London	1,743,685	794,851	250,000*	697,834	-12 Cr.	183
Orient	Boston	13,833,278	5,246,232	1,000,000	7,592,026	34,463	13,114
Pacific Coast Fire	Hartford	7,328,278	3,487,708	1,000,000	2,838,569	14,015	6,832
Pacific Fire	Vancouver	2,043,076	862,508	500,000*	3,442,692	158,579	65,090
Pacific National Fire	New York	10,465,875	6,024,183	1,000,000	6,327,447	64,436	23,001
Palatine	San Francisco	16,611,058	9,039,611	1,250,000*	1,465,521	32,790	13,933
Paramount Fire	London	3,853,785	1,868,263	500,000*	1,465,521	23,623	6,723
Patriotic	New York	964,502	340,004	300,000	324,487	18,596	3,807
Paul Revere	New York	4,143,915	2,037,363	1,000,000	1,106,531	46,888	20,844
Pennsylvania Fire	Buffalo	4,758,473	2,231,981	1,000,000	1,524,491	62,856	13,186
Philadelphia Fire & Marine	Philadelphia	19,907,434	10,258,829	1,000,000	8,648,604	20,263	45,990
Phoenix Assurance	Philadelphia	34,711,279	11,372,430	5,000,000*	18,338,849	117,285	14,583
Phoenix	London	9,021,418	6,763,126	500,000*	1,758,291	122,232	58,325
Piedmont Fire	Hartford	81,180,211	23,344,939	6,000,000	51,835,271	98,115	18,645
Planet	Charlotte	5,805,415	3,901,119	1,000,000	904,296	286	0
Potomac	Detroit	2,643,836	570,603	1,000,000	1,073,233	3,723	2,865
Providence Washington	Washington, D. C.	7,690,820	5,369,604	1,000,000	1,231,215	200,830	63,026
Providence Fire	Providence	25,283,650	14,042,766	3,000,000	8,240,883	77,988	13,719
Quaker City Fire & Marine	Philadelphia	2,476,007	1,290,596	500,000	685,410	116,892	40,927
Queen	New York	35,112,348	21,744,634	5,000,000	8,367,713	36,885	5,069
Republic	Dallas	11,913,012	5,994,086	2,000,000	3,918,925	14,605	0
Resolute Fire	Providence	1,913,576	1,424,172	250,000	239,404	14,605	15,386
Rhode Island	Providence	12,750,483	9,730,620	1,000,000	2,019,862	31,554	24,630
Richmond	W. New Brighton	6,585,603	2,487,391	1,000,000	3,098,212	80,413	9,633
Rochester American	New York	6,173,250	2,167,613	1,000,000	3,005,636	54,263	60,297
Royal Exchange	London	8,249,869	6,083,331	500,000*	1,666,558	19,173	17,490
Royal	Liverpool	32,316,756	22,016,178	500,000*	9,800,578	156,934	60,297
Safeguard	New York	3,863,726	1,541,893	1,000,000	1,321,833	57,791	7,471
St. Louis Fire & Marine	St. Louis	1,389,210	887,598	250,000	251,611	24,226	1,103
St. Paul Fire & Marine	St. Paul	71,249,607	30,933,348	10,000,000	30,316,258	322,745	145,238

* Statutory Deposit

STOCK FIRE AND MARINE INSURANCE COMPANY (Direct Writing) 1946

Name of Company	Home Office	Assets	Liabilities	Capital	Surplus	1946 Arkansas Business (all lines)	
						Expenses not included Net Premiums Received	Net Losses Paid
Scottish Union & National	Edinburgh	9,840,204	6,617,504	500,000	2,722,700	3,941	2,337
Seaboard Fire & Marine	New York	4,109,003	2,471,480	1,000,000	637,522	147	8
Seaboard	Baltimore	2,333,523	1,010,808	600,000	792,715	82,966	25,524
Sea	Liverpool	8,441,132	4,976,346	500,000	2,964,786	14,228	1,053
Security	New Haven	19,947,114	12,435,998	2,500,000	5,011,115	62,093	17,635
Sentinel	Springfield	3,309,149	936,121	1,000,000	1,373,028	246,230	81,220
Service Fire	New York	12,416,958	7,399,412	2,000,000	3,027,546	254,328	74,727
Springfield Fire & Marine	Springfield	51,261,000	31,426,047	5,000,000	14,834,952	226,969	77,777
Standard Fire	Hartford	9,401,384	5,409,986	1,000,000	2,991,378	138,249	29,742
Standard Ins. Co. of N. Y.	New York	11,869,223	7,845,214	1,500,000	2,924,008	32,371	15,935
Standard Marine	New York	8,301,150	4,749,569	500,000*	3,251,180	803	503
Star	Liverpool	9,277,856	6,094,748	1,000,000	2,183,107	14,408	13,796
Sun Insurance Office	London	10,451,403	8,509,849	500,000*	1,441,634	88,630	24,720
Sun Underwriters	New York	2,335,066	1,341,228	600,000	393,533	24,227	4,245
Surety Fire	New York	2,506,511	838,257	1,000,000	668,274	1,399	114
Switzerland General	Zurich	3,945,961	2,365,573	500,000*	1,080,387	3,250	3,271
Thames & Mersey Marine	Liverpool	4,066,862	2,106,798	500,000*	1,460,083	233	0
Transcontinental	New York	5,621,150	1,286,959	1,000,000	3,334,190	74,305	19,668
Travelers Fire	Hartford	45,131,455	34,378,850	2,000,000	8,852,604	92,322	27,925
Trinity Universal	Dallas	10,122,173	7,060,008	1,000,000	2,062,165	19,980	4,929
Twin City Fire	Minneapolis	2,402,088	616,241	500,000	1,225,847	55,186	19,632
Union Assurance	London	3,082,096	1,896,121	500,000*	685,975	4,274	4,262
Union Insurance Society	Sydney	6,903,144	4,349,996	500,000*	2,053,147	104,550	42,282
United Firemen's	Philadelphia	5,441,959	3,533,133	1,000,000	908,825	16,172	5,969
United States Fire	New York	55,015,431	26,744,041	2,000,000	26,271,390	148,428	44,662
Virginia Fire & Marine	Richmond	1,261,795	2,311,764	1,000,000	950,010	73,479	30,196
Washington Fire & Marine	St. Louis	880,750	2,117,786	250,000	12,870,612	76,396	51,460
Westchester Fire	New York	1,359,241	15,744,296	1,000,000	2,287,471	133,287	37,146
Western Assurance	Toronto	29,614,908	3,408,393	500,000*	2,602,471	53,811	14,778
Western Fire	Fort Scott	5,511,864	1,901,280	550,000	3,755,460	39,768	1,277
Western National	San Francisco	8,451,172	4,098,914	1,000,000	2,352,257	47,328	8,367
Wm. Penn Fire	Philadelphia	9,457,072	3,730,554	1,000,000	726,518	1,150	0
World Fire & Marine	Hartford	9,351,567	3,984,611	1,000,000	4,366,955	84,783	32,127
Yorkshire	York	5,023,020	4,113,786	250,000*	659,234	11,330	199
Zurich Fire	New York	2,858,420	684,900	1,000,000	1,173,520	2,011	244
* Statutory Deposit						\$17,115,453	\$5,891,808

STOCK FIRE AND MARINE REINSURANCE COMPANIES

Name of Company	Home Office	Assets	Liabilities	Capital	Surplus	1946 Arkansas Business (all lines)	
						Expenses not included Net Premiums Received	Net Losses Paid
Caledonian.....	Edinburgh.....	\$ 5,881,920	\$ 4,559,649	\$ 500,000*	\$ 822,270	\$ 3,301	\$ 4,317
La Paternelle.....	Paris.....	741,190	150,993	250,000*	340,106	0	0
Prudential of Great Britain.....	New York.....	8,405,902	6,142,275	600,000	1,663,626	0	0
Reinsurance Corp. of N. Y.....	New York.....	9,561,964	3,197,971	1,530,000	4,403,819	0	0
Union & Puenix Espanol.....	Madrid.....	2,920,845	2,228,542	250,000*	442,302	0	0
Urbaine Fire.....	Paris.....	1,776,930	698,976	250,000*	827,952	0	0
Skandia.....	Stockholm.....	3,649,051	4,040,056	250,000*	1,338,994	0	0
Swiss Reinsurance.....	Zurich.....	22,373,973	25,952,905	500,000*	5,921,068	0	0

* Statutory Deposit

MUTUAL LEGAL RESERVE FIRE AND MARINE INSURANCE COMPANIES (Domestic)

Name of Company	Home Office	Assets	Liabilities	Surplus	1946 Arkansas Business (all lines)	
					Expenses not included Net Premiums Received	Net Losses Paid
Arkansas Farmers Mut. Fire.....	Little Rock.....	\$ 28,646	\$ 14,526	\$ 14,120	\$ 5,760	\$ 3,800
Farmers Home Mutual Fire.....	Paragould.....	239,321	129,865	109,546	100,688	25,516
Southern Farmers Mutual.....	Conway.....	202,000	169,447	32,552	298,912	97,124
Totals.....					\$405,360	\$126,440

MUTUAL LEGAL RESERVE FIRE AND MARINE INSURANCE COMPANIES (Foreign)

Name of Company	Home Office	Assets	Liabilities	Surplus	1946 Arkansas Business (all lines)		
					Net Premiums Received	Expenses not included	Net Losses Paid
Allied American Mutual Fire.....	Boston.....	\$ 3,050,102	\$ 1,773,398	\$ 1,276,714	\$ 2,987		\$ 1,136
Automobile Mutual.....	Providence.....	5,573,078	9,647,495	4,925,583	119,170		0
Central Manufacturers Mutual.....	Van Wert.....	13,744,353	9,910,575	3,833,778	3,494		21,246
Employers Mutual Fire.....	Wausau.....	1,941,114	1,179,439	761,674	38,593		85
Farmers Alliance.....	McPherson.....	2,568,724	1,734,653	834,070	854,070		30,614
Grain Dealers National.....	Des Moines.....	4,329,257	1,115,906	3,213,351	82,878		922
Hardware Dealers Mutual Fire.....	Stevens Point.....	12,536,005	4,916,613	1,925,391	198,900		21,157
Hardware Mut. Ins. Co. of Minn.....	Minneapolis.....	8,667,259	6,291,387	4,210,790	27,418		38,097
Indiana Lumberman's Mutual.....	Indianapolis.....	5,982,817	3,927,047	2,375,872	54,766		90,837
Lumber Mutual Fire.....	Boston.....	5,118,063	1,868,691	3,249,371	141		44,635
Lumbermen's Mutual.....	Mansfield.....	5,163,798	3,814,169	1,349,629	110,521		14
Merrimack Mutual Fire.....	Andover.....	4,315,958	3,058,176	1,257,782	7		33,802
Millers National.....	Chicago.....	8,402,420	5,877,978	2,524,441	20,484		3,822
National Implement & Hardware.....	Owatonna.....	11,294,545	8,595,080	2,699,465	150,768		32,855
National Retailers Mutual.....	Glen Cove.....	5,969,647	4,719,647	1,250,000	39,544		5,910
Northwestern Mutual Fire Assn.....	Seattle.....	17,698,479	13,997,519	3,700,959	146,978		19,481
Penn. Lumberman's Mutual.....	Philadelphia.....	5,959,613	3,122,798	2,836,815	91,376		27,336
Penn. Millers Mutual Fire.....	Wilkes-Barre.....	5,108,005	1,800,494	3,307,521	51,254		9,656
Union Mutual Fire.....	Providence.....	2,501,047	1,814,747	686,299	26,139		10,572
United Mutual Fire.....	Boston.....	14,573,193	9,829,804	4,743,388	38,182		7,926
Western Millers Mutual Fire.....	Kansas City.....	1,298,165	950,533	347,632			13,571
					Totals \$1,234,596		\$413,664

LLOYDS UNDERWRITERS (Fire)

Name of Company	Home Office	Assets	Liabilities	Surplus	1946 Arkansas Business (all lines)		
					Net Premiums Received	Expenses not included	Net Losses Paid
Lloyds, New York.....	New York.....	\$1,366,375	\$674,708	\$691,666	\$62,986		\$39,398

RECIPROCAL OR INTER-INSURANCE EXCHANGES

Name of Company	Location	Attorney-in-Fact	Assets	Liabilities	Surplus	Class	1946 Arkansas Business (all lines)	
							Net Premiums Received	Expenses not included Net Losses Paid
Affiliated Underwriters	New York	Ernest W. Brown, Inc.	\$2,167,540	\$ 1,562,121	\$ 605,419	F & A	\$ 6,313	\$ 3,193
Canners Exchange	Chicago	Lansing B. Warner, Inc.	5,182,360	1,628,541	3,553,819	F & A	9,168	1,350
Casualty Indemnity Exchange	St. Louis	Manlin Service Corp.	359,815	99,674	260,051	Liab.	231	0
Casualty Reciprocal	Kansas City	Bruce Dodson	3,577,774	2,835,638	742,136	Cas. WC	228,126	105,444
Consolidated Underwriters	Kansas City	T. H. Mastin & Co.	6,746,154	3,627,623	3,118,530	Cas. WC	248,974	95,245
Druggists Indemnity Exchange	St. Louis	Manlin Service Corp.	286,504	30,366	256,138	F & A	392	0
Farmers Auto, Inter-Ins. Exc.	Los Angeles	Farmers Under. Assn.	14,897,699	10,716,370	4,181,328	Auto	4,325	3,179
Highway Ins. Underwriters	Austin	Joe C. Carrington	1,239,234	804,766	434,468	Auto	5,441	10,491
Individual Underwriters	New York	Ernest W. Brown, Inc.	2,962,533	902,225	2,060,307	F & A	4,140	1,569
Lumbermen's Reciprocal	Little Rock	The Findley Co.	312,452	75,960	236,503	WC	144,892	55,966
Lumbermen's Underwriting All.	Kansas City	U. S. Epperson Undr. Co.	4,342,592	2,278,967	2,063,624	F & A	102,584	17,385
Natl Aviation Underwriters	St. Louis	Kratz Corporation	145,763	29,353	116,409	Aircl.	24,584	9,670
N.Y. Reciprocal Underwriters	New York	Ernest W. Brown, Inc.	2,458,917	700,220	1,757,996	F & A	1,661	21
Reciprocal Exchange	Kansas City	Bruce Dodson	1,490,737	876,061	614,676	F & A	30,991	4,045
Truck Insurance Exchange	Los Angeles	Truck Under. Assn.	4,740,823	3,443,768	1,297,054	Auto	232	482
Underwriters Exchange	Kansas City	T. H. Mastin & Co.	1,204,324	256,657	947,666	F & A	3,853	3,745
Universal Underwriters	Kansas City	Lynn Underwriting Co.	1,242,321	736,456	506,065	F & A	47,074	15,726
Warner Reciprocal	Chicago	Lansing B. Warner, Inc.	1,455,244	794,515	660,728	F & A	18,465	531
						F & A	\$260,003	\$ 71,887
						Cas. WC	622,223	256,655
						Total	\$882,226	\$328,542

RECAP FIRE INSURANCE PREMIUMS AND LOSSES DURING 1946

Class	Total 1946 Premiums	Total 1946 Losses Paid
Stock	\$17,115,458	\$ 5,891,808
Non-Stock*	\$1,952,945	\$ 651,389
		\$ 6,543,399

*Domestic Mutual	126,440
Foreign Mutual	413,664
Lloyds	39,398
Reciprocal	71,887
Total Non-Stock	\$651,389

FARMERS MUTUAL AID ASSOCIATIONS

Name of Association	Location	Secretary - Address	Commenced Business	In Force Jan. 1, 1946	Written In 1946	In Force Dec. 31, 1946	Total Income During 1946	Losses Paid During 1946
Farmers Fire Ins. Co., Inc.	Conway	W. B. Owen, Conway	March 15, 1941	\$ 6,849,070	\$ 3,990,400	\$ 9,928,390	\$ 52,257	\$ 25,085
Farmers Mut. Aid Assns.	Altus	James Post, Altus	April 17, 1899	549,075	39,425	672,350	5,302	2,763
Farmers Mut. Fire Ins. Co.	Cisco	A. D. Buell, Cisco	June, 1908	1,252,480	522,786	1,453,830	8,695	1,830
Farmers Mut. Insur. Co.	Gentry	Katie D. Smith, Gentry	Jan. 2, 1902	6,809,590	911,730	7,535,250	31,180	8,669
Farmers Mut. Ins. Co.	Lamar	Dayton Hughes, Lamar	Jan. 2, 1907			196,120		622
Farmers Mut. Ins. Co. of Ark.	Mabelvale	Connie Meyer, Rt. 1, Box 142, Mabelvale	Jan. 8, 1917	416,141	84,065	454,961	6,961	3,412
Farmers Mutual Ins. Co.	Rogers	R. R. Carson	Oct. 23, 1911	4,395,810	1,564,450	4,820,335	22,249	10,774
Farmers Protective Aid Soc.	Stuttgart	Louis K. Buerkle	Aug., 1898	1,022,336	252,342	1,191,085	11,940	6,748
Farmers Union Mut. Ins. Co.	Little Rock	J. Albert Hopkins, 1926 Lincoln Avenue	June 2, 1934	1,142,165	2,023,264	3,069,429	38,369	11,778
Greene & Clay Co. Farmers Mut. Insurance Assn.	Lafe	Aug. P. H. Cordes	May 31, 1910	335,940	176,325	363,075	3,967	669
Logan Co. Farmers Mut. Aid	Scranton	Henry Lensing	1893	219,397		1,645		600
N. W. Ark. Farmers Mut. Tor.	Fayetteville	M. A. Dorman, 123 West Mountain	1924	6,214,120	3,112,735	7,588,975		9,142
Security State Fire Ins. Co.	Little Rock	Eli Collins, 310 Rector Bldg.	April 6, 1942	11,957,610	904,950	12,209,310	64,854	27,105
State Farmers Mut. Fire	Walnut Ridge	R. S. Choate	May 4, 1940	459,144	98,662	521,306	3,575	550
Washington Co. Farmers Mutual Fire	Fayetteville	M. A. Dorman, 123 West Mountain	June, 1922	3,389,309	1,724,935	4,237,482		17,067
TOTALS				\$45,012,547	\$15,405,089	\$54,236,896	\$250,294	\$126,814

STOCK CASUALTY COMPANIES

Name of Company	Home Office	Assets	Liabilities	Capital Paid Up	Surplus	1946 Arkansas Business (all lines)	
						Net Premiums Received	Expenses not included Net Losses Paid
Accident and Casualty	Winterthur	\$ 7,337,683	\$ 4,837,683	\$ 850,000	\$ 1,650,000	\$ 154,505	\$ 5,163
Aetna Casualty & Surety	Hartford	120,973,615	79,796,938	6,000,000	34,276,677	287,890	238,623
Allstate	Chicago	22,003,558	13,896,813	1,500,000	6,606,744	21,560	6,798
American Automobile	St. Louis	46,942,140	31,362,684	2,000,000	13,379,458	113,102	47,983
American Bonding	Baltimore	2,715,749	392,168	1,000,000	1,323,640	17,743	929
American Casualty	Reading	14,719,317	10,944,701	2,000,000	1,774,615	227,863	79,590
American Credit Indemnity	New York	10,597,956	3,354,793	1,500,000	5,742,463	3,079	0
American Employers	Boston	23,733,420	18,163,367	1,000,000	6,576,033	79,802	39,761
American Fidelity & Casualty	Richmond	5,698,651	2,701,163	900,000	2,992,488	13,096	273
American Fire and Casualty	Orlando	2,676,072	2,153,863	250,000	1,578,280	8,470	8,470
American Guarantee & Liab.	New York	5,352,621	2,534,349	1,250,000	1,578,280	-378,710 Cr.	107,775
American Indemnity	Galveston	5,612,222	3,512,222	1,000,000	1,000,000	674	223
American Re-Insurance	New York	26,295,091	13,342,582	4,000,000	8,952,508	4,115	0
American Surety	New York	39,296,134	20,167,846	7,500,000	11,628,287	30,081	10,302
Anchor Casualty	Saint Paul	6,543,618	5,119,416	600,000	824,201	258	2
Arex Indemnity	New York	1,386,216	636,742	451,770	247,703	3,842	1,898
Associated Indemnity	San Francisco	15,320,307	10,613,676	1,000,000	4,306,630	370,504	155,456
Bankers Indemnity	Newark	13,241,093	9,238,839	1,000,000	3,012,164	1,348	3,633
Bituminous Casualty	Rock Island	17,072,340	14,308,828	1,000,000	1,763,511	10,847	5,492
Burlington Casualty	Burlington	633,183	278,132	250,000	105,051	66,608	16,305
Central Surety & Insurance	Kansas City	14,412,821	10,020,163	1,000,000	3,392,657	522,082	192,900
Coal Operators Casualty	Greensburg	5,447,306	4,743,263	300,000	404,043	157,897	38,264
Columbia Casualty	New York	12,220,859	8,073,749	1,000,000	3,147,109	5,044	4,114
Commercial Standard	Fort Worth	5,667,958	4,586,011	775,000	306,946	244,761	131,820
Commercial Casualty	Newark	18,320,419	13,963,780	1,000,000	3,356,639	76,546	18,626
Connecticut Indemnity	New Haven	5,642,988	3,802,877	500,000	1,340,110	852	197
Continental Casualty	Hammond	76,832,587	51,749,240	5,000,000	20,983,347	115,059	48,376
Continental Fire & Casualty	Dallas	1,332,061	877,999	300,000	154,062	-45 Cr.	0
Eagle Indemnity	New York	14,343,711	9,642,458	1,000,000	3,701,252	3,845	1,633
Emico Casualty	South Bend	7,320,592	1,415,591	450,000	434,931	5,535	6,334
Employers Casualty	Dallas	7,729,013	5,493,291	500,000	1,735,721	26,460	15,069
Employers Liability	London	63,198,991	49,317,291	250,000*	15,631,080	308,504	138,813
Employers Reinsurance	Kansas City	31,147,655	13,356,253	2,000,000	10,597,601	1,842	0
Fidelity & Casualty of N. Y.	New York	85,278,660	52,941,919	2,250,000	30,086,741	393,206	111,541
Fidelity and Deposit	Baltimore	39,059,941	18,909,434	2,400,000	17,750,506	74,707	9,770
Firemen's Fund Indemnity	San Francisco	24,601,909	17,161,045	1,000,000	6,440,863	8,760	2,234
General Accident	Perth	57,079,715	33,759,211	1,050,000*	22,270,504	37,769	5,861

STOCK CASUALTY COMPANIES

Name of Company	Home Office	Assets	Liabilities	Capital Paid Up	Surplus	1946 Arkansas Business (all lines)	
						Net Premiums Received	Net Losses Paid
General Casualty.....	Seattle	14,546,962	9,906,836	1,200,000	3,440,126	12,489	2,608
General Insurance Corp.....	Fort Worth	724,872	339,882	200,000	184,989	169	20
Glens Falls Indemnity.....	Glens Falls	23,884,841	17,717,731	1,000,000	5,167,110	1,260	487
Globe Indemnity.....	New York	59,851,358	36,756,047	2,500,000	20,595,310	85,531	15,655
Great American Indemnity.....	New York	32,180,473	19,876,368	2,000,000	10,304,105	123,719	31,395
Great American Ind. Ins. Co. of Minn.....	Minneapolis	3,946,600	3,171,865	400,000	428,735	9,264	2,562
Hartford Accident & Ind. Co.....	Hartford	139,180,733	92,069,497	5,000,000	42,111,246	587,613	268,368
Hartford Steam Boiler.....	Hartford	25,524,968	14,230,686	3,000,000	8,294,282	58,086	11,745
Home Indemnity.....	New York	15,855,648	12,021,399	1,050,000	2,784,259	108,903	26,055
Indemnity Ins. Co. of N. A.....	Philadelphia	68,129,565	44,566,431	2,500,000	21,063,133	20,108	14,866
John Marshall.....	Chicago	180,449	1,450	100,000	78,996	0	0
Kansas City Title.....	Kansas City	2,497,972	852,753	1,000,000	575,239	12,456	0
Lawyers Title.....	Richmond	3,458,263	1,707,413	1,100,000	630,847	1,718	106
London Guarantee & Accident.....	London	21,547,189	14,481,177	900,000*	6,156,012	84,547	27,900
Manufacturers & Mer. Ind.....	Cincinnati	2,576,640	983,723	700,000	892,917	28,562	15,268
Manufacturers Casualty.....	Philadelphia	19,481,578	13,921,768	1,000,000	4,239,870	88,442	12,735
Maryland Casualty.....	Baltimore	79,341,121	53,982,196	5,598,623	19,760,301	567,140	239,738
Massachusetts Bonding.....	Boston	36,967,603	23,961,662	2,000,000	11,005,940	70,839	16,020
Massachusetts Protective.....	Worcester	23,903,535	11,602,912	2,000,000	10,300,623	68,059	23,633
Metropolitan Casualty.....	Newark	18,147,231	13,344,479	1,500,000	3,302,752	106,282	17,235
National Automobile.....	Los Angeles	12,282,128	10,754,372	1,000,000	527,755	183,073	86,785
National Casualty.....	Detroit	9,570,428	5,352,349	1,500,000	2,718,079	8,786	3,515
National Surety.....	New York	38,587,665	16,496,350	2,500,000	19,590,715	88,033	4,573
New Amsterdam.....	New York	48,625,711	31,061,494	1,000,000	16,564,217	62,162	16,432
New York Casualty.....	New York	11,319,287	7,097,139	1,500,000	2,722,147	68,389	25,773
Northwest Casualty.....	Seattle	5,395,133	4,101,125	400,000	894,007	27,431	9,343
Ocean Accident & Guarantee.....	New York	24,114,963	17,574,604	900,000	5,640,358	8,676	1,367
Ohio Casualty.....	Hamilton	17,433,525	11,149,000	1,200,000	5,084,525	38,540	11,603
Pacific Employers.....	Los Angeles	16,813,125	11,488,329	1,000,000	1,324,795	4,795	14,468
Pennsylvania Casualty.....	Philadelphia	1,637,197	0	1,000,000	637,197	1,757	4,172
Phoenix Indemnity.....	New York	12,847,647	8,285,576	2,000,000	2,562,070	15,737	3,128
Royal Indemnity.....	New York	54,065,223	34,659,144	2,500,000	16,906,079	30,422	13,159
St. Paul-Mercury Indemnity.....	St. Paul	28,792,950	19,581,262	3,000,000	6,211,667	354,018	119,835
Services Casualty.....	New York	783,126	32,594	375,000	3,375,602	577	272
Standard Accident.....	Detroit	48,515,271	36,461,517	3,518,760	8,534,993	156,933	65,998
Standard Surety & Casualty.....	New York	7,810,700	6,139,106	1,000,000	8,671,594	25,678	14,558
Traders & General.....	Dallas	3,792,404	2,641,357	500,000	651,047	169,651	81,352

STOCK CASUALTY COMPANIES

Name of Company	Home Office	Assets	Liabilities	Capital Paid Up	Surplus	1946 Arkansas Business (all lines)		
						Expenses not included	Not Premiums	Not Losses
						Received	Paid	Paid
Travelers (Accident Dept.)	Hartford	1,589,220,051	1,422,782,159	20,000,000	146,437,891	132,921	38,686	
Travelers Indemnity	Hartford	58,498,057	39,407,957	3,000,000	19,090,100	23,800	14,357	
Trinity Universal	Dallas	10,421,341	7,359,175	1,000,000	2,062,165	34,269	2,325	
Union Planters Title Guaranty	Memphis	944,266	217,409	500,000	226,856	4,464	50	
United National Indemnity	New York	5,388,195	1,820,402	1,500,000	2,067,792	17,468	265	
United States Casualty	New York	21,278,460	14,981,581	1,000,000	5,296,878	799,610	28,954	
United States Fid. & Gty.	Baltimore	111,759,834	78,273,393	10,000,000	23,486,440	87,181	255,422	
United States Guarantee	New York	26,743,994	12,088,183	2,000,000	12,655,810	28,268	3,321	
Virginia Surety	Toledo	1,377,751	903,463	300,000	174,288	4,036	15,323	
Western Casualty & Surety	Fort Scott	9,725,031	7,591,513	1,000,000	1,133,517	21,000	3,854	
Western Surety	Sioux Falls	2,337,380	1,257,397	500,000	629,982	1,007	0	
Zurich General Acci. & Liab.	Zurich	52,688,900	32,736,637	600,000*	19,331,900	156,463	143,967	
TOTAL						\$7,614,977	\$3,202,129	

MUTUAL CASUALTY COMPANIES

Name of Company	Home Office	Assets	Liabilities	Surplus	Business in Arkansas During 1946 Expenses not included Net Premiums Received Net Losses Paid
American Mutual Liability	Boston	\$ 74,597,431	\$ 58,761,968	\$15,335,562	\$ 69,648
Central Mutual Casualty	Kansas City	301,772	389,751	102,021	40,082
Combined Mutual Casualty	Chicago	1,643,522	1,266,991	376,530	17,992
Employers Mutual Liability	Wausau	57,184,779	45,636,847	11,547,923	108,331
Equity Mutual	Kansas City	1,213,220	911,212	301,007	24,963
Factory Mutual Liability	Providence	17,856,555	5,289,494	12,567,060	118
Fidelity Mutual Insurance	Indianapolis	901,208	644,046	256,261	77,752
Hardware Mutual Casualty	Stevens Point	27,943,035	22,323,734	5,619,301	36,292
Keystone Mut. Casualty Co.	Pittsburg	7,062,935	5,623,868	1,439,066	174,157
Liberty Mutual	Boston	156,932,029	127,252,921	29,679,108	23,508
Lumbermens Mutual Casualty	Chicago	67,418,486	57,418,466	10,000,000	180,371
Michigan Mutual Liability	Detroit	18,892,919	13,938,966	4,953,933	10,710
Mutual Benefit H. & A. Assn.	Omaha	61,257,019	38,042,393	23,214,626	60,329
National Mutual Casualty	Tulsa	1,266,312	1,005,989	262,322	
State Farm Mutual Automobile	Bloomington	61,683,620	47,648,329	14,041,290	
Total				\$1,740,778	\$798,243

LLOYD'S UNDERWRITERS (Casualty)

Name of Company	Home Office	Assets	Liabilities	Surplus	Business in Arkansas During 1946 Expenses not included Net Premiums Received Net Losses Paid
Associated Employers Lloyds	Fort Worth	\$2,068,331	\$911,347	\$1,176,983	\$94

RECAP 1946 CASUALTY BUSINESS

Class	Premiums	Losses	Extension	
			Premiums	Losses
Stock Non-Stock—Mutual Reciprocal Lloyds	\$7,614,977 1,740,778 622,223 753	\$3,202,129 798,243 256,655 94	\$7,614,977	\$3,202,129
Total Stock and Non-Stock	\$9,978,731	\$4,257,121	\$9,978,977	\$4,257,121

FOREIGN LEGAL RESERVE LIFE INSURANCE COMPANIES

Financial Statement as of December 31, 1946

Company Name and Address	Assets	Liabilities	Capital	Surplus	Class	Insurance In Force Jan. 1, 1946	Insurance Written in 1946	Insurance In Force Dec. 31, 1946	Premiums Collected in 1946	Claims Paid in 1946
Aetna Life Ins. Co. Hartford, Conn.	\$1,247,466,206	\$ 1,142,449,569	\$15,000,000	\$90,016,636	Ord Group Annu A & H	\$46,907,834 7,549,917	\$8,301,538 8,094,161	\$51,949,977 13,118,920	\$1,871,089 139,464 39,299	\$874,103 85,080
Alliance Life Ins. Co. Peoria, Illinois	25,432,929	23,209,815	600,000	1,623,704	Ord A & H	638,913	118,299	669,232	134,694	109,073
American Home Mutual Washington, D. C.	749,801	480,203	Mutual	269,597	Ord A & H	280,636	67,319	293,611	3,580	5,500
American Hospital & Life San Antonio	1,762,997	922,114	300,000	540,813	Ord A & H	0	21,177	21,177	145 16,060	21
American Life Ins. Co. Birmingham, Ala.	4,284,990	3,729,322	230,862	324,905	Ord Ind	300,166	720,536	386,644	755 3,470 7,437	0 11,800
American Nat'l Ins. Co. Galveston, Texas	198,168,665	170,747,524	5,000,000	22,421,140	Ord Ind	4,464,559 9,555,448	2,479,654 3,079,319	5,861,127 10,364,925	160,273 226,662	33,202 29,134
American United Life Indianapolis, Indiana	75,153,337	67,905,900	Mutual	7,247,436	Annu Ord Frat	2,272,191 504,628	700,165 0	2,723,042 536,294	2,570 76,669 12,770	14,774 18,088
Atlas Life Ins. Co. Tulsa, Oklahoma	8,021,090	7,399,830	307,260	314,000	Annu Ord A & H	1,353,073	230,223	1,556,653	38,495 2,500 18,495	300 2,500 4,152

FOREIGN LEGAL RESERVE LIFE INSURANCE COMPANIES
Financial Statement as of December 31, 1946

Company Name and Address	Assets	Liabilities	Capital	Surplus	Class	Insurance In Force Jan. 1, 1946	Insurance Written in 1946	Insurance In Force Dec. 31, 1946	Premiums Collected in 1946	Claims Paid in 1946
Benefit Assn. Ry. Emp. Chicago, Illinois	4,928,753	2,557,404	Mutual	2,371,349	Ord A & H	0	4,000	4,000	22 50,153	0 29,609
Business Men's Assurance Kansas City, Missouri	56,217,325	51,911,893	2,000,000	2,305,431	Ord Annu	3,519,001	849,374	4,087,262	126,588- 5,446	21,336 54,445
Columbian National Life Boston, Mass.	74,189,646	65,656,360	3,000,000	5,533,265	Ord Group	90,142 556,000	49,179 108,500	105,222 514,500	134,929 8,777	0 2,823
Connecticut General Life Hartford, Conn.	557,006,897	514,816,193	3,000,000	39,170,704	A & H Annu	510,700	51,903	549,350	2,755 21,241	0 15,500
Conservative Life Wheeling, W. Va.	12,627,279	10,823,068	325,000	1,479,210	Ord	966,116	379,000	1,220,349	635 38,169	0 1,000
Equitable Life Assur. Soc. New York, N. Y.	4,192,528,128	3,932,141,153	Mutual	260,476,975	Ord Group Annu	28,576,589 4,569,656	4,088,618 5,185,340	31,308,952 9,176,159	994,868 72,912 678,586	339,075 93,044
Expressmen's Mutual Life New York, N. Y.	12,847,428	11,415,722	Mutual	1,431,705	Ord	445,369	71,322	500,685	20,231 11,031	44,511 5,000
Farmers & Bankers Life Wichita, Kans.	20,534,111	18,405,612	1,000,000	1,128,499	Ord	818,263	2,645,881	4,990,143	163,745	34,812
Federal Life Ins. Co. Chicago, Illinois	25,084,350	22,837,179	1,000,000	1,247,170	Ord A & H	3,429,334	132,900	873,600	19,347 8,417	7,897 5,405
Fidelity Mutual Life Philadelphia, Pa.	195,205,054	186,719,337	Mutual	8,485,716	Ord	802,239	320,934	3,719,554	104,945 3,575	21,351
Franklin Life Springfield, Ill.	92,915,981	86,415,981	1,850,000	4,650,000	Ord Group Annu	7,400	238,605 1,000	981,335 6,400	33,105 147 2,865	7,000 0
General American Life St. Louis, Missouri	152,925,591	145,747,544	Mutual	7,451,046	A & H Ord Group	9,581,120 2,937,312	1,456,600 1,865,636	10,589,776 3,964,148	296,501 48,763 3,007	100,792 19,833
Guardian Life New York, N. Y.	225,685,282	213,409,226	Mutual	12,276,055	A & H Ord	10,190,159	1,772,753	11,103,351	73,223 396,653	42,375 216,227
Guaranty Income Life Baton Rouge, La.	3,529,274	3,157,086	100,000	272,188	Ord Annu	283,279	122,057	404,836	19,422 4,200	500

FOREIGN LEGAL RESERVE LIFE INSURANCE COMPANIES
Financial Statement as of December 31, 1946

Company Name and Address	Assets	Liabilities	Capital	Surplus	Class	Insurance In Force Jan. 1, 1946	Business in Arkansas During 1946			Claims Paid in 1946
							Insurance Written in 1946	Insurance in Force Dec. 31, 1946	Premiums Collected in 1946	
Industrial Life & Health Atlanta, Georgia	25,273,355	15,927,036	4,000,000	5,346,319	Ord	35,000	293,554	278,559	7,226	0
Illinois Bankers Life	30,141,566	27,785,710	200,000	2,155,855	Ord	3,481,217	13,753,260	8,334,992	311,317	123,367
Monmouth, Ill.	11,772,293	10,054,016	500,000	1,218,277	A & H	2,208,268	124,602	2,236,793	46,065	23,518
Interstate Life & Acci. Chattanooga					Ord	520,528	501,752	926,613	343	565
Jefferson Standard Life	179,290,936	158,490,936	10,000,000	10,800,000	Ord	7,556,121	6,706,892	9,396,519	23,690	3,000
Greensboro, N. C.					A & H	7,566,570	1,104,458	8,316,002	208,467	48,484
John Hancock Mutual Life	2,037,505,696	1,877,772,693	Mutual	159,733,002	Ord	14,695,753	1,961,949	16,102,516	541,509	68,363
Boston, Mass.					Group	1,268,227	614,955	1,494,535	17,772	120,169
					Ind	213,730	63,196	244,479	8,125	8,125
					Annui	389,339			3,587	1,545
Kansas City Life	181,892,375	171,882,373	4,000,000	6,010,002	Ord	6,176,737	1,424,735	7,012,611	198,210	86,000
Kansas City, Missouri					Group	20,200	0	18,200	370	1,764
					Annui				841	
Lamar Life	28,746,378	26,671,946	300,000	1,774,431	Ord	5,523,061	981,305	6,246,756	179,277	35,500
Jackson, Miss.										
Liberty National Life	44,018,985	39,351,364	1,250,000	3,417,620	Ord	200,113	30,983	225,462	6,304	2,500
Birmingham, Ala.					Ind	25,620	392,080	210,485	7,852	0
Life & Casualty Ins. Co.	71,542,807	58,921,997	5,000,000	7,620,810	Ord	8,457,912	6,333,923	11,607,447	301,466	48,408
Nashville, Tenn.					Ind	23,341,161	6,533,595	24,573,439	840,602	94,696
Lincoln Income Life	1,582,823	1,221,563	101,254	260,005	Ord	0	40,500	36,500	258	0
Louisville, Ky.					Ind	0	326,431	326,431	4,569	0
					A & H				3,268	573
Lincoln National Life	304,449,642	279,728,031	5,000,000	19,721,610	Ord	16,220,213	4,466,761	19,102,903	208,224	65,147
Fort Wayne, Indiana					Group	603,000	97,500	622,000	10,787	6,469
					Annui				9,714	
					Ord				3,259	976
Metropolitan Life	8,045,432,384	7,548,450,103	Mutual	496,982,280	A & H	53,776,694	7,497,719	59,641,922	1,350,359	485,113
New York, N. Y.					Ord	19,418,303	9,579,900	25,177,553	358,979	215,129
					Group	30,624,469	2,604,689	32,049,871	1,098,251	324,633
					Ind				198,052	
					Annui				179,134	116,611
Mutual Life	1,845,769,521	1,724,553,827	Mutual	121,315,694	A & H	29,200,760	4,736,337	32,296,688	1,068,717	560,069
New York, N. Y.					Ord				30,148	
Mutual Savings Life	20,171,763	18,895,843	Mutual	1,275,949	Annui	5,603,916	200,879	5,321,578	107,017	79,990
St. Louis, Missouri					Group	315,250	9,000	271,250	7,553	0

FOREIGN LEGAL RESERVE LIFE INSURANCE COMPANIES
Financial Statement as of December 31, 1946

Company Name and Address	Assets	Liabilities	Capital	Surplus	Class	Insurance In Force Jan. 1, 1946	Insurance Written in 1946	Business in Arkansas During Insurance In Force Dec. 31, 1946	Premiums Collected in 1946	Claims Paid in 1946
National Burial Ins. Co. Memphis, Tenn.	4,382,197	3,570,487	110,000	701,709	Ind	537,329	241,500	690,212	47,032	7,383
National Life & Accident Nashville, Tenn.	215,005,290	191,148,946	10,000,000	13,856,344	Ord Group	10,852,049	3,234,791	12,254,912	317,149	69,305
National Life Ins. Co. Montpelier	342,510,060	325,317,787	Mutual	17,192,272	Ord	20,441,608	4,929,511	23,203,317	2,896	0
New York Life New York, N. Y.	4,026,689,279	3,795,650,647	Mutual	231,038,631	Ord	99,943	259,936	360,374	975,308	119,275
North American Accident Chicago, Ill.	15,101,546	13,401,757	750,000	949,789	Annui A & H	62,768,084	6,377,730	67,108,426	2,121,473	845,424
Northwestern Mutual Life Milwaukee, Wisconsin	2,019,054,746	1,875,168,583	Mutual	143,886,162	Ord	2,000	34,500	33,500	13,428	0
Northwestern Nat'l Life Minneapolis	140,658,170	130,455,567	1,650,000	8,562,602	Ord	6,322,450	449,605	6,665,838	23,025	9,938
Occidental Life Ins. Co. Los Angeles, Calif.	160,603,189	146,437,559	3,000,000	11,165,629	Ord Group Annui A & H	5,637,326	965,525	6,341,672	178,300	53,000
						322,000	80,500	505,000	5,172	0
						1,815,840	277,628	1,824,555	65,049	18,299
						729,517	0	497,505	4,120	7,000
						744,638	1,090,241	1,024,219	17,060	11,008
Old Republic Credit Life Chicago, Ill.	1,821,786	978,943	540,000	302,842	Ord	7,897,302	1,103,404	8,530,442	10,278	3,046
Pacific Mutual Life Los Angeles, Calif.	a 209,654,504 b 81,853,473 c 10,217,824	208,974,723 81,538,473 5,601	1,000,000 585,600	679,780 9,212,223 4,138,129	Ord Annui A & H Ord	2,633,598	652,257	3,037,017	220,394	243,165
Pan American Life New Orleans, La.	75,820,081	71,096,351	1,150,000	7,634,362	Ord	1,473,760	287,916	1,682,927	53,947	44,241
Paul Revere Life Ins. Co. Worcester, Mass.	36,335,749	27,550,861	1,150,000	7,634,362	Ord	17,241,262	3,845,714	20,115,688	108,906	23,551
Penn Mutual Life Ins. Co. Philadelphia, Pa.	1,070,108,856	1,012,763,020	Mutual	57,324,836	Ord A & H				48,839	3,500
Phoenix Mutual Life Hartford, Conn.	416,144,553	393,559,757	* Mutual	22,584,795	Ord				25,453	16,283
Provident Life & Accident Chattanooga	27,251,678	25,471,921	4,200,000	7,679,756	Ord Group Annui A & H	929,973	0	899,973	20,499	11,756
						517,474	195,285	578,876	19,704	3,300
						1,907,243	160,500	1,853,430	22,837	8,700
									10,294	
									209,156	119,816

(a) Participating (b) Non-Participating (c) Corporate Accounts

FOREIGN LEGAL RESERVE LIFE INSURANCE COMPANIES Financial Statement as of December 31, 1946

Company Name and Address	Assets	Liabilities	Capital	Surplus	Class	Insurance In Force in 1946	Business in Arkansas During 1946			Claims Paid in 1946
							Insurance Written in 1946	Insurance in Force Dec. 31, 1946	Premiums Collected in 1946	
Prudential Ins. Co., Amer. Newark, N. J.	6,829,542,249	6,743,787,872	Mutual	85,754,376	Ord Group Ind Annu A & H	16,553,836 1,735,409 1,445,540	2,053,404 608,096 2,932	18,330,867 1,098,374 1,553,894	539,631 8,652 55,918 5,647	278,603 32,813 21,827
Pyramid Life Topeka, Kans.	4,615,143	4,129,582	210,000	275,561	Ord A & H Annu A & H	923,250	259,760	1,065,159	157 30,608 180	5,089 15,926
Reliable Life Ins. Co. St. Louis, Mo.	5,867,434	4,393,052	500,000	1,679,382	Ord Ind A & H	1,907,742 10,741,813	2,445,318 10,019,266	3,547,885 13,868,072	82,822 418,655 146,518	6,000 66,085 37,878
Reliance Life Ins. Co. Pittsburgh, Pa.	222,083,910	210,639,289	1,500,000	9,994,621	Ord Annu A & H	4,201,165	228,352	4,230,883	121,237 268	105,467
Reserve Life Ins. Co. Dallas, Texas	507,549	219,368	200,000	88,181	Ord A & H	0	50,900	50,900	8,362 1,539	1,622 0
Reserve Loan Life Dallas, Texas	18,235,431	16,960,431	250,000	1,025,000	Ord Group Ind A & H	6,157,787 368,877 62,456	1,183,164 80,814 146,357	5,583,873 449,691 90,827	65,904 160,106 3,842 1,633	19,321 40,304 2,439 0
Security Life & Accident Denver, Colorado	13,874,842	12,312,144	250,000	1,076,697	Ord A & H	1,919,821	84,526	1,835,810	10,859 59,496	3,748 19,929
Security Life & Trust Winston-Salem, N. C.	16,477,260	15,152,517	500,000	824,743	Ord A & H	1,800,670	1,743,037	2,378,099	23,046 28,490	10,540 2,439
Security Mutual Life Birmingham, N. Y.	42,973,919	40,736,700	Mutual	2,237,218	Ord A & H	1,011,657	96,941	1,018,487	36,617 663	2,500 0
Standard Life Ins. Co. Indianapolis, Ind.	4,041,510	3,357,230	462,246	222,033	Ord	23,500	242,000	265,500	10,117	0
State Life Ins. Co. Indianapolis, Ind.	66,605,281	65,349,720	Mutual	1,255,561	Ord	1,129,824	48,269	1,133,022	21,942	11,510
Sun Life Assurance Co. Montreal	520,415,651*	520,165,651*	250,000*		Ord Group Annu	3,476,113 6,015,789	171,232 0	3,584,975 5,760,501	123,237 81,494 963	40,436 57,500

* U. S. Business Only

FOREIGN LEGAL RESERVE LIFE INSURANCE COMPANIES
Financial Statement as of December 31, 1946

Company Name and Address	Assets	Liabilities	Capital	Surplus	Class	Insurance In Force Jan. 1, 1946	Insurance Written in 1946	Business in Arkansas During Insurance In Force Dec. 31, 1946	Premiums Collected in 1946	Claims Paid in 1946
Travelers Insurance Co. Hartford, Conn.	1,589,220,051	1,442,782,159	20,000,000	146,437,891	Ord Group Annu A & H Misc.C.	6,089,857 1,144,160	856,114 1,261,450	6,364,098 1,831,270	168,083 24,817 7,914 118,638	117,300 2,750 42,116 46,570
Union Central Life Cincinnati, Ohio	559,604,393	536,456,599	2,500,000	20,647,794	Ord	12,924,761	738,380	13,372,508	360,562	207,431
United Benefit Life Omaha, Nebr.	66,923,790	62,409,686	1,000,000	3,514,104	Ord Annu A & H	2,386,440	1,373,121	3,338,408	14,152 85,631 3,451	10,000
Universal Life Ins. Co. Memphis, Tenn.	4,678,043	3,267,370	500,000	910,672	Ord	710,322	401,388	947,561	26,196	1,613
Washington National Evanston, Ill.	79,069,698	65,366,059	5,000,000	8,703,639	Ord Ind Ord Ind Annu A & H	4,202,118 248,214 91,534	3,016,032 22,542 40,045	4,905,127 248,520 109,650	56,210 250,513 8,022 4,694 109	7,338 24,218 486 757
World Insurance Co. Omaha, Nebr.	3,945,123	3,390,584	Mutual	554,538	Ord Group A & H	135,500 307,750	296,500 321,750	411,000 1,026,500	35,755 22,509 6,378 78,563	13,969 3,000 46,211
					Ordinary..... Group..... Industrial..... Annuities..... A. & H..... Misc. Casualty.....	\$456,287,820 48,097,868 112,877,346	\$82,703,120 34,291,954 54,601,740	\$500,607,852 65,450,606 130,592,495	\$13,864,254 832,032 5,150,740 1,065,574 1,721,879 14,283	\$5,670,937 543,646 843,549 885,282 46,570

DOMESTIC LEGAL RESERVE LIFE INSURANCE COMPANIES

Company Name and Address	Assets	Liabilities	Capital	Surplus	Class	Insurance In Force Jan. 1, 1946	Insurance Written in 1946	Insurance In Force Dec. 31, 1946	Premiums Collected in 1946	Claims Paid in 1946
Cotton States Life Ins. Co. West Memphis, Ark.	\$ 7,222	\$ 1,345	Mutual	\$ 5,877	Ind.	0	\$ 168,884	\$ 141,966	\$ 2,627	\$ 14
Fidelity Res. L. & A. Co. Little Rock, Ark.	58,077	12,493	Mutual	45,584	Ord.	\$ 3,434,200	3,773,000	4,677,400	89,142	16,972
Nat'l Equity Life Ins. Co. Little Rock, Ark.	3,541,491	2,879,410	\$105,000	554,789	Ord.	20,179,254	5,777,294	23,296,672	611,871	115,747
Nat'l Old Line Ins. Co. Little Rock, Ark.	2,445,668	2,098,629	226,500	120,539	Ord.	13,167,730	4,965,911	17,507,595	496,251	46,379
Pyramid Life Ins. Co. Little Rock, Ark.	2,940,115	2,401,714	200,000	338,401	Ord.	21,025,796	6,855,268	24,583,226	432,650	105,003
Security Nat'l Life Ins. Co. West Memphis, Ark.	56,405	37,548	Mutual	18,857	Ind.	1,466,424	882,860	1,913,019	73,571	9,765
Southern Nat'l Ins. Co. Little Rock, Ark.	500,221	200,124	100,000	200,097	Ord.	1,269,221	685,450	1,569,929	1,019,423	229,981
Union Life Ins. Co. Little Rock, Ark.	2,832,314	2,539,612	100,000	175,000	Ord.	5,148,002	13,404,817	11,773,551	1,408,945	159,473
					Ind.	34,216,340	15,031,647	43,592,710		
						8,479,949	4,225,601	9,387,990		

DOMESTIC STIPULATED PREMIUM PLAN COMPANIES

Company Name and Address	Assets	Liabilities	Capital	Surplus	Class	Insurance In Force Jan. 1, 1946	Insurance Written in 1946	Insurance In Force Dec. 31, 1946	Premiums Collected in 1946	Claims Paid in 1946
Amer. Rep. Life Ins. Co. Little Rock, Ark.	\$ 77,426	\$52,583	\$10,000	\$ 14,838	A & H	\$2,579,704	\$ 532,545	\$2,853,671	\$198,454	\$71,633
Co-Op. Bur. & Life Ins. Co. Pine Bluff, Arkansas	70,584	562	10,000	60,022	Ind				73,678	29,351
Cosmopolitan Life Ins. Co. North Little Rock, Ark.	19,880	338	10,000	19,492	L	412,863	149,591	291,790	12,744	1,850
Dixie Life & Acc't. Ins. Co. Little Rock, Ark.	32,154	17,794	10,000	4,360	Ord	1,149,400	246,750	992,190	18,319	4,785
Dubisson Ins. Assn. Little Rock, Ark.	14,607	0	10,000	4,607	L	544,435	360,500	415,000	6,044	4,595
Progressive Life Ins. Co. Rogers, Ark.	231,315	35,153	10,000	186,164	L	6,961,673	1,212,400	7,760,433	122,964	42,901
Unionaid Life Ins. Co. Rogers, Ark.	42,253	9,269	10,000	22,984	L	2,015,212	0	1,906,309	48,625	23,353

MUTUAL ASSESSMENT LIFE, ACCIDENT AND HEALTH ASSOCIATIONS) (Domestic and Foreign)

Company Name and Address	Assets	Liabilities	Capital	Surplus	Class	Insurance In Force Jan. 1, 1946	Insurance Written in 1946	Insurance In Force Dec. 31, 1946	Premiums Collected in 1946	Claims Paid in 1946
American Ins. Co. of Tex. Dallas, Texas	\$119,281	\$46,528	Mutual	\$ 72,753	A & H				\$31,830	\$15,465
DeSoto Life Ins. Co. Little Rock, Ark.	11,849	3,502	Mutual	8,347	Life	\$ 263,011	\$ 18,400	\$ 254,346	2,895	3,500
Guaranty Life Assn. Pine Bluff, Ark.	40,472	1,454	Mutual	39,018	A & H Life	2,600,600	286,000	2,774,500	53,697	31,178
Kemba Mut. Ins. Assn. Cincinnati, Ohio	240,574	31,455	Mutual	209,119	A & H				37,018	20,000
Reliable Funeral Benefit Ins. Co., Rogers, Ark.	73,678	0	Mutual	73,678	Life	4,303,260	448,050	4,471,348	8,484	5,596
Samarian Life Ins. Co. Harrison, Ark.	12,047	1,467	Mutual	10,580	Life	433,975	107,000	429,385	64,914	32,300
									25,793	17,983

RECAP—DOMESTIC LIFE, HEALTH AND ACCIDENT BUSINESS

	Insurance In Force Jan. 1, 1946	Insurance Written in 1946	Insurance In Force Dec. 31, 1946	Premiums Collected in 1946	Claims Paid in 1946
Ordinary.....	\$93,282,741	\$39,088,570	\$115,227,532	\$2,703,157	\$401,230
Industrial.....	15,095,275	18,682,172	23,216,526	1,431,323	282,134
Stipulated Premium	13,659,095	4,001,411	15,010,311	315,133	108,391
Assessment.....	7,599,746	859,450	7,929,579	130,620	73,783
Accident & Health.....				292,465	123,872

WHITE FRATERNAL SOCIETIES

Name of Company	Home Office	Assets	Liabilities	Surplus	Insurance In Force Jan. 1, 1946	Insurance Written In 1946	Insurance In Force Dec. 31, 1946	Premiums Collected In 1946	Claims Paid In 1946
Aid Assn. for Lutherans	Appleton.....	\$ 82,936,399	\$ 77,319,579	\$ 5,616,819	\$ 379,890	\$ 36,000	\$ 335,345	\$ 11,437	\$ 5,295
Ben Hur.....	Crawf rdsvle.....	18,379,522	17,418,124	961,398	2,131,909	804,500	2,446,874	41,538	10,510
Catholic Knights of A.....	St. Louis.....	4,256,379	3,713,167	543,211	1,290,144	118,043	1,392,264	29,622	14,000
Degree of Honor Protec.....	St. Paul.....	21,781,375	19,046,271	2,735,104	726,581	8,000	701,808	15,195	8,846
Gr. Car. Slov. Cath. Un.....	Joliet.....	6,655,350	5,082,281	1,573,069	6,450	0	5,450	296	57
Homesteaders Life Assn.....	Des Moines.....	5,374,483	5,068,192	306,291	46,750	1,000	47,750	915	0
Knights of Columbus.....	New Haven.....	64,999,215	58,264,120	6,735,094	700,334	107,500	733,584	17,828	10,906
Maccabees.....	Detroit.....	71,341,676	67,989,067	3,352,608	1,024,126	118,000	1,095,925	38,599	8,790
Modern Woodmen.....	Rock Island.....	137,625,598	137,060,875	564,722	5,428,458	950,000	5,989,798	152,969	79,598
Natl Frat. Soc. of Deaf.....	Oak Park.....	2,799,784	2,310,364	489,419	65,181	15,250	78,982	1,893	947
Natl Farmers Union.....	Denver.....	1,004,850	931,610	73,240	13,603	0	9,135	351	0
Natl Slovak Soc. of USA.....	Pittsburgh.....	8,093,837	7,512,129	581,708	32,585	0	30,585	750	1,000
N. Amer. Union Life Assur.....	Chicago.....	3,866,300	3,323,941	542,359	265,816	2,000	258,968	8,174	4,384
Polish Nat'l Alliance.....	Chicago.....	42,550,412	40,729,816	1,820,595	81,753	1,500	81,553	1,801	1,200
Polish Roman Cath. Union.....	Chicago.....	24,754,959	22,901,475	1,853,484	60,150	2,000	61,153	1,502	0
Praetorians.....	Dallas.....	13,229,025	12,922,855	306,169	69,033	0	64,471	802	0
Royal Neighbors.....	Rock Island.....	115,380,353	112,624,992	2,755,361	3,174,039	219,500	3,230,897	65,658	31,291
Security Benefit Assn.....	Topeka.....	23,323,443	23,180,658	142,784	1,562,971	557,600	1,918,483	55,139	26,938
Standard Life Assn.....	Lawrence.....	11,059,411	10,191,195	867,616	1,182,508	89,500	1,126,775	23,245	8,838
United Com. Travelers.....	Columbus.....	4,176,451	3,991,960	3,294,590	10,490	3,405	13,000	37,028	18,279
Trav. Protec. Assn. of A.....	St. Louis.....	2,632,530	537,964	2,094,566	1,354,859	Health Only	1,306,059	5,520	1,569
Woman's Benefit Assn.....	Port Huron.....	53,933,930	51,008,394	2,925,635	3,397,672	157,602	3,398,610	81,368	28,745
Woodmen Circle.....	Omaha.....	43,568,392	37,292,329	6,277,663	12,770,697	2,126,842	13,513,940	36,654	49,501
Woodmen of the World.....	Omaha.....	157,826,535	143,672,024	13,956,310					262,369
TOTALS					\$35,775,999	\$5,327,417	\$39,951,439	\$974,517	\$573,704

NEGRO FRATERNAL SOCIETIES

Name of Company	Home Office	Assets	Liabilities	Surplus	Insurance In Force Jan. 1, 1946	Insurance Written in 1946	Insurance In Force Dec. 31, 1946	Premiums Collected in 1946	Claims Paid in 1946
American Woodmen	Denver	\$5,098,713	\$5,098,713	0	\$ 180,823	\$ 20,150	\$ 173,573	\$ 5,235	2,179
Imp. Coun. of Juganosa	Forest City	52,575	0	0	211,249	52,650	216,855	9,439	6,130
United Friends of Amer.	Little Rock	94,838	7,300	87,537	816,775	150,225	812,450	56,805	10,383
					\$1,208,847	\$233,025	\$1,202,878	\$71,479	\$18,692