

Ninety-Sixth Annual Report

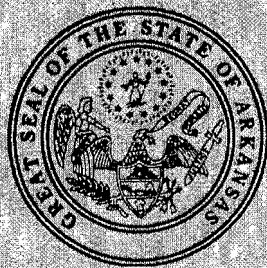
Year 1976

State of Arkansas

State Insurance

Department

Department of Commerce



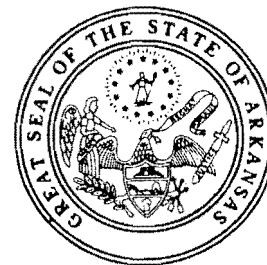
HONORABLE DAVID PRYOR
GOVERNOR

W. H. L. WOODYARD, III
INSURANCE COMMISSIONER

State of Arkansas
State Insurance
Department

Department of Commerce

REPORT FOR PERIOD
JANUARY 1, 1976 TO DECEMBER 31, 1976



LITTLE ROCK, ARKANSAS
1976



ARKANSAS
INSURANCE
DEPARTMENT

400 University Tower Building ■ Little Rock, Arkansas 72204

W. H. L. Woodyard III
Insurance Commissioner

Ph. 501 371-1325

NINETY-SIXTH ANNUAL REPORT OF THE
INSURANCE COMMISSIONER OF THE
STATE OF ARKANSAS

The Honorable David Pryor
Governor of Arkansas
Little Rock, Arkansas

Dear Governor Pryor:

In accordance with the Arkansas Statutes, I am pleased to submit the Ninety-Sixth Annual Report of the State Insurance Department covering the business for the year 1976.

Besides the statistical information which comprises the bulk of the report, a brief description of each division within the Department is included to give the reader an idea of the structure and activities of the Department.

All of the regulatory activities described in this report demonstrate the commitment of the Arkansas Insurance Department to protect the public by regulating the insurance industry.

Respectfully submitted,

W. H. L. Woodyard III
W. H. L. Woodyard, III
Insurance Commissioner

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INSURANCE DEPARTMENT STAFF

As of October 1, 1977

ADMINISTRATIVE DIVISION

W. H. L. Woodyard, III Insurance Commissioner
 W. R. Riddell Deputy Commissioner
 Ron Sheffield Consumer Relations Coordinator
 Suzanne Yancey Custodian of Securities
 Claudia Meeks Executive Secretary
 Jan Howell Secretary
 Carsonne Truss Receptionist

LEGAL DIVISION

S. Doak Foster Chief Counsel
 Frank B. Sewall Counsel
 Rick Hallinski Counsel
 Gloria Kiger Legal Secretary
 Connie Hagemeyer Secretary

PROPERTY AND CASUALTY DIVISION

Reva Fletcher Assistant Commissioner
 Lucille Hurd Administrative Assistant
 Jack Parsons Administrative Aide
 Kenneth McIntosh Casualty Actuary
 Marsha McNeil Rate Analyst
 Jim Albritton Rate Analyst
 William Witsell, Jr. Chief Investigator
 Edward Gazette Investigator
 Dianne Rail Secretary
 Rhonda Henderson Secretary
 Connie McLain Secretary

LIFE AND HEALTH DIVISION

W. Keith Sloan Actuary
 Jeanne Gullman Administrative Aide
 Earl R. Wiseman Claims Attorney
 Louise Lincoln Policy Analyst
 Cathy Hildebrand Rate Analyst
 Donna Hannah Investigator
 Ernestine Godbey Secretary
 Cheryl Pool Secretary

AGENTS' LICENSE DIVISION

Lenita Biasingame Supervisor
 LaNora Chrouch Assistant Supervisor
 Margaret Bolin Secretary
 Paula Hollman License Examiner
 Betty Tittle Clerk
 Edith Roberts Clerk
 Sue Burcham Clerk
 Paula Simpson Clerk
 Joan May File Clerk

FINANCIAL EXAMINATION DIVISION

Franklin Seford Chief Examiner
 James Poole Senior Examiner
 William W. Barton, Jr. Senior Examiner
 J. D. Finnegan, Jr. Senior Examiner
 Q. D. Lamb Senior Examiner
 Gayle Perryman Examiner
 Mavis Smith Accountant

ACCOUNTING AND PERSONNEL DIVISION

Max Moore Chief Accountant
 Pam Davis Accountant
 Martha Burgener Secretary

LIQUIDATION DIVISION

Max R. Sears Liquidation and Rehabilitation Officer

IN MEMORIAM

W. R. PINCKNEY, JR. and
 MAY ROGERS

SUMMARY OF THE ACTIVITIES OF THE
ARKANSAS INSURANCE DEPARTMENT IN 1976

LEGAL DIVISION AND CONSUMER PROTECTION DIVISION

W. R. "RANDY" RIDDELL, Deputy Commissioner

The Legal Division is charged with the responsibility of representing the Commissioner in legal actions, providing opinions to the Commissioner and staff, drafting legislation and regulations, conducting all hearings, reviewing all filings required by statute, and overseeing the regulation of insurance holding companies. Additionally, the Legal Division provides legal counsel concerning insurance matters to other state agencies.

In 1976, the Legal Division continued interim legislative participation by presentation before and cooperation with the Legislature's committees and staff. The Division also prepared legislation for the 1977 Session of the General Assembly.

The Division represented the Commissioner in 43 quasi-judicial hearings on rate request filings, violations of the Arkansas Insurance Code by companies and agents, solvency of companies and other legal matters. The Division also represented the Commissioner and the State of Arkansas in numerous court cases in Circuit and Chancery Courts. The Legal Division drafted 3 Rules and Regulations concerning various insurance topics in 1976.

The Consumer Protection Division is headed by the Deputy Commissioner. The primary function of this Division is to solicit and take action on complaints from all segments of the public. This Division was organized during December 1972, in order to improve the Insurance Department's ability to handle the consumer complaints and inquiries. Many of the complaints received by the Department can be resolved by correspondence and by telephone. However, field investigations are often made in cases where there is evidence that insurance laws of this State have been violated. The Department received approximately 4,104 complaints during 1976, concerning accident and health, life, property and casualty insurance.

In addition to processing complaints, the Consumer Protection Division has produced a number of consumer brochures designed to help the public in the field of insurance.

PROPERTY AND CASUALTY INSURANCE DIVISION

REVA FLETCHER, Assistant Commissioner

Regulation of the property and casualty insurance industry in Arkansas is the responsibility of this Division of the Insurance Department.

All licensed property and casualty insurance companies are required to submit to this Department all rate and form filings for approval or disapproval. During the period January 1, 1976 through December 31, 1976, this Division processed 3,909 such filings.

All companies are required to file a financial statement as of December 31st each year. This statement must be audited and approved before the company's license to transact business in Arkansas is renewed. 541 such annual statements were reviewed by this Division in 1976, as well as 44 examination reports of foreign companies licensed in this State.

As of December 31, 1976, there were 38 companies authorized to write surplus line coverage in this State with 42 licensed Surplus Line Brokers. For each policy written in a surplus line company, the broker must file an affidavit showing the coverage written, the premium charged. This Division received 8,589 affidavits during 1976 and collected \$150,344.38 in taxes.

Eighteen (18) property and casualty insurance companies applied for admission to the State of Arkansas during 1976. Thirteen (13) were admitted to do business.

The Chief Investigator received and processed 1,192 complaints from the public. Additionally, 7,246 inquiries from the public were answered by the Division.

LIFE AND HEALTH INSURANCE DIVISION

W. KEITH SLOAN, F.C.A., Actuary

Review of policy forms was still a major activity for this Division, involving a total of 8,111 filings in 1976, as follows:

Life insurance forms	4,450
Health insurance forms	2,585
Credit insurance forms	192
Variable life and annuity forms	49
Group master policies	312
Group certificates	523

A substantial portion of the filings in individual health insurance and in group insurance involved accommodations of two regulations which became effective in 1976, one regarding unfair discrimination with respect to the sex of the insured, the other relating to coordination of benefits in group health insurance. A closely related activity is the review of rates for individual health insurance. A total of 299 rate filings were reviewed in their entirety in 1976 (in addition to the rates filed as part of the filing of health insurance forms), of which 39 were disapproved.

This Division is increasingly involved in direct response to consumers' insurance problems. In 1976, a total of 3,806 inquiries were answered by regular division personnel and action completed on 471 of the 614 formal complaints which were referred to this Division. A related activity is review of advertising, and the Division reviewed a total of 124 pieces of various types of sales material. Additionally, the Claims Attorney for this Division received and processed 1,262 complaints from the public.

Members of this Division participated in a total of 44 meetings of various sorts, ranging from consumer workshops to meetings of technical associations.

The Division participated in six of the examinations of companies performed by the Examination Division, and conducted one special market conduct examination.

As the year closed, a relatively new problem became one of major concern. In addition to "multiple employer trust" forms of group insurance, some of which have been found to be soliciting Arkansans for coverage either by non-admitted companies or on forms which do not comply with Arkansas Law, a number of "ERISA Trusts" began solicitation of Arkansans. These are usually totally uninsured, with no financial margins but the ability to raise rates and make assessments. Although they purport to be regulated by the Department of Labor (Federal), there has yet been no actual regulation other than registration.

AGENTS LICENSING DIVISION

LENITA BLASINGAME, Supervisor

There are approximately 14,000 resident and 6,000 non-resident insurance agents and brokers licensed to sell insurance in the State of Arkansas. The examination and licensing of these agents is the responsibility of the Agents Licensing Division of the Insurance Department. This Division also issues licenses to Independent Insurance Adjusters, Bail Bondsmen and Insurance Vending Machines.

To insure that an agent has a sound basic knowledge of his product and the insurance laws of Arkansas, a detailed examination must be passed by the prospective agent. The examinations are administered by this Department on a weekly basis at a location in Little Rock. More than 3,000 examinations are given each year.

The examination and licensing procedure also applies to Bail Bond Agents. There are approximately 125 bondsmen licensed by this Department and registered in the various counties.

The licensing and examination fees collected by this Division totaled \$323,505.00 in 1976.

EXAMINATION DIVISION

FRANKLIN SEFORD, Chief Examiner

During the year 1976, the Examination Division was staffed by five full-time Field Examiners. The function of the Field Examiners is to conduct an examination of domestic insurance companies at their Home Offices at least once every three years and more often as the Commissioner deems necessary. The examination includes the verification and valuation of all assets and verification that all liabilities of the company have been reported in the last filed annual statement. The Examiners report to the Commissioner by means of a written Report of Examination that varies from forty to one hundred twenty pages in length.

The Examination Division also makes an audit of the

annual financial statements which are filed annually by all insurers. This audit is designed to detect any failure on the part of the company to comply with Arkansas laws governing the operations of insurance companies.

The Examination Division is consulted by officers and attorneys of domestic and foreign life insurance companies regarding accounting practices and other administrative matters including the preparation of the annual statement blank.

Another function of the Examination Division is the review of applications for admission from foreign life insurance companies who wish to conduct the business of life and disability insurance in this State.

The division reviewed a total of 20 applications for admission from foreign life insurance companies of which 8 were approved for admission.

ACCOUNTING DIVISION

MAX MOORE, Chief Accountant

The Accounting Division maintains internal financial accounts for the Insurance Department, collects, verifies and processes all taxes and fees, computes Firemen's Relief and Pension Fund Tax turnback to cities and towns, compiles statistical data for various reports. The Financial Statement shows taxes collected as \$16,518,472.24 and fees collected as \$571,046.80, or total collections for 1976 of \$17,089,519.04 compared to total collections in 1975 of \$13,869,780.16, or an increase of \$3,219,738.88. The principal area of increase was in the Premium Tax as a result of the enactment of Act 450 of 1975, which increased the tax rate from 2% to 2½%, for all lines except Life, Accident and Health which were already taxed at the higher rate.

LIQUIDATION AND REHABILITATION DIVISION

MAX SEARS, Liquidation Officer

During the year 1976, three receiverships were terminated and five insurance companies were placed into receivership. Of the five companies placed into receivership, three were life insurance companies and two wrote only fire and casualty insurance. One life insurance company and one fire and casualty insurance company were domiciled in Arkansas.

Terminated Receiverships

Name of Company	Distribution
National American Life Insurance Company	Rehabilitated
Standard Life & Accident Insurance Company	Rehabilitated
United Bonding Insurance Company	100%

Liquidation or Rehabilitation in Process

Name of Company	State of Domicile
Citizens Casualty Company	New York
Imperial Insurance Company	California
Main Insurance Company	Illinois

Missouri General-Medallion Ins. Co.	Missouri
Mobile Insurance Company	Texas
National Fraternity Life Ins. Co.	Arkansas
National Security Life Ins. Co.	Arkansas
Northeastern Life Insurance Company	New York
Riceland National Life Inc. Co.	Arkansas
Seaboard Life Insurance Company	Florida
Southern Mutual Insurance Company	Arkansas
Summit Insurance Company	New York

INSURANCE COMPANY DEVELOPMENTS IN ARKANSAS FOR THE YEAR 1976

Property and Casualty Insurance Companies Admitted:	Date
Allied Fidelity Insurance Company P. O. Box 20112 Indianapolis, Indiana	December 17, 1976
American Alliance Insurance Company 580 Walnut Street Cincinnati, Ohio	December 30, 1976
American Centennial Insurance Company 55 Madison Avenue Morristown, New Jersey	December 3, 1976
Dependable Insurance Company, Inc. 1929 Gulf Life Tower Jacksonville, Florida	September 13, 1976
Economy Fire and Casualty Company 535 West Stephenson Freeport, Illinois	October 11, 1976
Federated Reinsurance Corporation 160 Water Street New York, New York	December 29, 1976
Leatherby Insurance Company 1400 North Harbor Boulevard Fullerton, California	April 30, 1976
Munich American Reinsurance Company 410 Park Avenue New York, New York	September 15, 1976
Prudential Reinsurance Company 213 Washington Street Newark, New Jersey	December 1, 1976
Shell Motorists Club, Inc. 8500 North Michigan Road Indianapolis, Indiana	May 26, 1976
Surety Insurance Company of California 2250 West Whittier Boulevard LaHabra, California	December 3, 1976
Ticor Mortgage Insurance Company 5900 Wilshire Boulevard Suite 2205 Los Angeles, California	December 1, 1976
Life Insurance Companies Admitted:	Date
Aetna Variable Annuity Life Insurance Company 151 Farmington Avenue Hartford, Connecticut	June 30, 1976
Amoco Life Insurance Company 306 South 15th Street Omaha, Nebraska	December 15, 1976
The Chesapeake Life Insurance Company 527 South Paul Street Baltimore, Maryland	December 17, 1976
Cologne Life Reinsurance Company 1200 Bedford Street Stamford, Connecticut	July 6, 1976

Forward Life Insurance Company 151 Farmington Avenue Hartford, Connecticut	June 30, 1976
IntramERICA Life Insurance Company 555 Madison Avenue New York, New York	January 7, 1976
MIC Life Insurance Corporation 3411 Silverside Road Wilmington, Delaware	October 11, 1976
Southern Life Insurance Company 330 South Greene Street Greensboro, North Carolina	July 6, 1976
Standard Life and Accident Insurance Company (New Company) Standard Life Building 421 Northwest 13th Street Oklahoma City, Oklahoma	September 29, 1976

Withdrawals and Mergers:

- Aetna Variable Annuity Life Insurance Company, Little Rock, Arkansas, changed its state of domicile to Hartford, Connecticut, effective July 1, 1976, and merged into Forward Life Insurance Company with the surviving company known as Aetna Variable Annuity Life Insurance Company, effective December 31, 1976.
- The American Family Life Insurance Company, Madison, Wisconsin, withdrew from Arkansas and returned Certificate of Authority for cancellation effective May 1, 1976.
- American Public Life Insurance Company, Jackson, Mississippi, Certificate of Authority not renewed effective April 30, 1976.
- American Reliable Insurance Company, Phoenix, Arizona, voluntarily surrendered Certificate of Authority for cancellation effective June 2, 1976.
- Cologne Life Reinsurance Company, Richmond, Virginia, changed state of domicile to Stamford, Connecticut, and merged into Cologne Life Reinsurance Company, effective March 31, 1976.
- Farm and Home Life Insurance Company, Phoenix, Arizona, voluntarily withdrew from Arkansas and surrendered Certificate of Authority for cancellation effective September 29, 1976.
- First Equity Life Insurance Company of Missouri, Jefferson City, Missouri, Certificate of Authority cancelled effective June 30, 1976.
- Great American Insurance Company, New York, New York, merged with and into American Continental Insurance Company, Cincinnati, Ohio, and Certificate of Authority for American Continental Insurance Company was returned for cancellation effective September 30, 1976.
- Horace Mann Mutual Insurance Company, Springfield, Illinois, 100% reinsured by INA Reinsurance Company, Phila-

delphia, Pennsylvania, and ceased writing in Arkansas effective October 1, 1976.

Leatherby Insurance Company, New York, New York, changed its state of domicile to Fullerton, California, and merged into Leatherby Insurance Company effective April 30, 1976.

Life Insurance Company of Florida, South Miami, Florida, voluntarily dissolved in its domiciliary State of Florida, and Globe Life Insurance Company, Chicago, Illinois, reinsured and assumed all outstanding policies and liabilities of Life Insurance Company of Florida effective September 30, 1976.

Pioneer Insurance Company, Lincoln, Nebraska: Certificate of Authority returned for cancellation and all business reinsured by Life of Nebraska Insurance Company (a non-admitted company) effective January 1, 1976.

Provident Alliance Life Insurance Company of Delaware, Wilmington, Delaware, voluntarily returned their Certificate of Authority for cancellation effective June 30, 1976.

Seaboard Life Insurance Company of America, Miami, Florida: bulk reinsured by Protective Life Insurance Company, Birmingham, Alabama, effective April 1, 1976.

Southwest Underwriters Insurance Company, Fayetteville, Arkansas, voluntarily dissolved and the assets and liabilities were assumed by Motors Finance Company effective June 17, 1976.

Standard Life and Accident Insurance Company (Old Company), Oklahoma City, Oklahoma, reorganized and formed Standard Life and Accident Insurance Company (New Company), effective June 1, 1976.

Tennessee Life Insurance Company, Houston, Texas, merged into Philadelphia Life Insurance Company, Philadelphia, Pennsylvania, and Tennessee Life Insurance Company returned their Certificate of Authority for cancellation effective January 2, 1976.

Reactivations and Name Changes:

American International Insurance Company, New York, New York, changed name to AIU Insurance Company effective October 26, 1976.

Educator and Executive Insurers, Inc., Westerville, Ohio, changed name to J. C. Penney Casualty Insurance Company effective January 1, 1976.

The General Fire and Casualty Company, Los Angeles, California, changed name to Allianz Insurance Company effective September 15, 1976.

Manhattan Fire and Marine Insurance Company, Stamford, Connecticut, changed name to Puritan Insurance Company effective October 1, 1976.

Mohawk Insurance Company, Allentown, Pennsylvania, changed name to National American Insurance Company of New York effective July 6, 1976.

USLIFE Life Insurance Company of Texas, Dallas, Texas, changed name to Great National Life Insurance Company effective February 9, 1976.

INSURANCE COMPANIES LICENSED IN ARKANSAS OF ALL CLASSES ON DECEMBER 31, 1976

Foreign Stock Fire and Casualty Companies	336
Domestic Stock Fire and Casualty Companies	8
Foreign Mutual Fire and Casualty Companies	59
Domestic Mutual Fire and Casualty Companies	5
Reinsurance Companies (Fire and Casualty)	21
Foreign Legal Reserve Stock Life Insurance Companies	387
Foreign Legal Reserve Mutual Life Insurance Companies	64
Domestic Legal Reserve Stock Life Insurance Companies	26
Foreign Legal Reserve Life Reinsurance Companies (For Reinsurance Only)	5
Domestic Stipulated Premium Plan Companies	22
Domestic Mutual Assessment Companies	5
Fraternal Societies	18
Non-Profit Hospital and Medical Service Corporations	1
Reciprocal or Inter-Insurance Exchanges	15
Lloyds Underwriters (Fire and Casualty)	1
Title Insurance Companies	17
Automobile Clubs	14
	<u>1,004</u>
Farmers Mutual Aid Associations (No License Required)	15
Total Companies Licensed	<u>1,019</u>

STATEMENTS OF RECEIPTS AND DISBURSEMENTS

December 31, 1976

Receipts for the Calendar Year 1976 (Itemized Below)			\$17,089,519.04
SOURCE	ALLOCATION	AMOUNT	
Premium Tax (Authorized Insurance Companies)	General Revenue	\$14,135,040.53	
Premium Tax (Unauthorized Insurance Companies)	General Revenue	150,344.38	
Firemen's Pension Tax	Firemen's Pension Fund	1,418,058.60	
Workmen's Compensation Tax	Workmen's Comp. Fund	815,028.73	
Filing Fees	Special Revenue	166,561.00	
Agents License	Special Revenue	252,377.00	
Permanent License	Special Revenue	3,370.00	
Solicitors License	Special Revenue	324.00	
Resident Brokers License	Special Revenue	2,690.00	
Non-Resident Brokers License	Special Revenue	21,564.00	
Adjusters License	Special Revenue	2,790.00	
Vending Machine License	Special Revenue	80.00	
Surplus Lines Brokers License	Special Revenue	2,500.00	
Bail Bondsmen's License	Special Revenue	3,025.00	
Examination Fees:			
Agents	Special Revenue	37,285.00	
Examination Fees:			
Companies	Special Revenue	63,680.71	
Policy Filing and Valuation Fees	Special Revenue	3,153.52	
Certified Copies	Special Revenue	3,006.50	
Penalties	Special Revenue	8,403.00	
Collections and Refunds	Non-Revenue	237.07	
			<u>\$17,089,519.04</u>

REMITTANCES TO STATE TREASURER

General Revenue Fund	\$14,285,384.91
Special Revenue Fund	570,809.73
Firemen's Relief and Pension Fund	1,418,058.60
Workmen's Compensation Fund	815,028.73
Non-Revenue (Constitutional and Fiscal Agencies Fund)	237.07
	<u>\$17,089,519.04</u>

Disbursements of the Department for the Calendar Year 1976 (Itemized Below)

Salaries	\$567,589.91
Maintenance	104,661.71
Travel	8,298.54
	<u>\$680,550.16</u>

FIREMEN'S RELIEF AND PENSION FUND TAX

In accordance with ACT 491 of 1921 as amended by Act 488 of 1949, the Firemen's Relief and Pension Fund Tax has been computed and deposited in the State Treasury.

Under authority of Appropriation Act 871 of 1975, the entire appropriated 1975 tax was paid out to the cities and towns in the following manner:

City or Town	Premiums Collected	Net Payable City or Town
Alma	\$ 156,257.74	\$ 3,829.45
Almyra	19,403.09	475.52
Altheimer	72,252.94	1,770.72
Altus	2,985.24	73.16
Amity	45,140.98	1,106.28
Arkadelphia	485,712.60	11,903.49
Arkansas City	26,844.95	657.90
Ashdown	252,353.21	6,184.49
Atkins	135,853.96	3,329.41
Augusta	150,266.78	3,682.63
Bald Knob	163,440.36	4,005.48
Barling	69,194.39	1,695.77
Batesville	667,096.49	16,348.72
Bay	41,055.90	1,006.17
Bearden	82,855.15	2,030.55
Beebe	175,607.71	4,303.67
Benton	944,346.83	23,143.37
Bentonville	377,147.23	9,242.85
Berryville	182,662.81	4,476.57
Biscoe	6,832.81	167.45
Black Oak	1,367.49	33.51
Blytheville	1,119,331.77	27,431.78
Bonanza	4,322.80	105.94
Booneville	141,996.46	3,479.95
Bradford	50,051.71	1,226.63
Bradley	121,108.66	2,968.04
Brinkley	272,506.04	6,678.38
Bull Shoals	66,609.11	1,632.41
Cabot	226,123.09	5,541.66
Calico Rock	48,653.45	1,192.36
Calion	41,693.55	1,021.80
Camden	759,813.48	18,620.96
Cammack Village	13,834.23	339.04
Caraway	82,280.57	2,016.47
Carthage	13,578.57	332.77
Carlisle	88,366.01	2,165.61
Caulksville	916.55	22.46
Cave City	31,424.70	770.13
Cave Springs	11,841.28	290.20
Center Hill	1,775.63	43.52
Centerton	13,133.56	321.87
Charleston	94,238.39	2,309.53
Chidester	35,443.53	868.62
Cherry Valley	38,114.71	934.09
Clarendon	90,847.90	2,226.43
Clarksville	349,571.76	8,567.05
Clinton	86,971.54	2,131.44
Conway	1,135,300.91	27,823.14
Cool Hill	29,773.87	729.68
Corning	224,730.27	5,507.53
Cotter	42,206.65	1,034.37
Cotton Plant	56,241.45	1,378.32
Crawfordsville	65,250.17	1,599.10
Crossett	838,150.53	20,540.79
Danville	83,667.04	2,050.45
Dardanelle	190,436.22	4,667.07
Decatur	48,104.63	1,178.91
Delight	21,991.45	538.95
DeQueen	306,169.54	7,503.38
Dermott	184,454.09	4,520.47
Des Arc	115,767.86	2,837.16
DeValls Bluff	34,104.48	835.81
DeWitt	309,361.42	7,581.61
Diaz	17,921.50	439.21
Dover	32,446.83	795.18
Dumas	298,881.05	7,324.76
Earle	147,452.51	3,613.66
East Camden	21,356.42	523.39
El Dorado	1,443,688.39	35,380.88
Elaine	92,228.83	2,260.28

City or Town	Premiums Collected	Net Payable City or Town
Elkins	26,492.69	649.26
Emerson	31,507.16	772.15
Emmett	3,696.97	90.60
England	160,429.25	3,931.68
Eudora	220,498.55	5,403.82
Eureka Springs	254,322.89	6,232.76
Farmington	61,682.26	1,511.66
Fayetteville	1,635,040.05	40,070.38
Fisher	28,246.36	692.24
Flippin	83,684.32	2,050.87
Fordyce	259,878.62	6,368.92
Foreman	20,227.04	495.71
Forrest City	642,212.52	15,738.88
Fort Smith	3,853,080.70	94,428.53
Gassville	49,923.49	1,223.49
Gentry	58,347.93	1,429.95
Gillett	61,585.37	1,509.29
Glenwood	101,851.67	2,496.11
Gosnell	18,135.24	444.45
Gould	77,028.01	1,887.75
Grady	25,679.90	629.34
Gravette	80,020.97	1,961.10
Green Forest	72,482.83	1,776.36
Greenwood	128,673.56	3,153.44
Grover Tsp. Fire Dist.	451.20	11.06
Grubbs	7,913.09	193.93
Gum Springs	2,424.38	59.41
Gurdon	110,950.39	2,719.09
Hamburg	129,066.86	3,163.08
Hampton	101,391.53	2,484.83
Hardy	116,838.81	2,863.40
Harrisburg	158,552.84	3,885.70
Harrison	716,341.91	17,555.59
Hartford	30,882.57	756.85
Hazen	104,463.88	2,560.13
Heber Springs	368,460.14	9,029.96
Helena	706,499.17	17,314.37
Hermitage	21,052.81	515.95
Hickory Ridge	41,380.88	1,014.13
Holiday Island	355.20	8.70
Holly Grove	50,564.06	1,239.19
Hope	507,628.66	12,440.60
Horatio	40,541.94	993.57
Horseshoe Bend	107,575.28	2,636.38
Hot Springs	2,462,168.33	60,341.05
HS Village Fire Dist.	8,629.70	211.49
Hoxie	62,918.62	1,541.96
Hughes	184,078.39	4,511.26
Humphrey	19,133.83	468.92
Huntsville	74,363.44	1,822.45
Huntington	3,152.19	77.25
Huttig	60,408.57	1,480.45
Imboden	21,067.76	516.31
Jacksonville	755,422.37	18,513.35
Jasper	11,421.15	279.90
Joiner	33,585.13	823.08
Jonesboro	2,015,767.96	49,400.99
Judsonia	84,418.86	2,068.88
Junction City	40,228.32	985.89
Keiser	26,640.22	652.88
Kensett	63,981.23	1,568.01
Lake City	74,465.44	1,824.95
Lake Village	132,069.64	3,236.67
Lavaca	48,426.42	1,186.80
Leachville	111,737.87	2,738.39
Lewisville	77,120.14	1,890.00
Lepanto	115,295.16	2,825.57
Lincoln	69,883.80	1,712.66
Little Rock	9,585,332.03	234,909.80
Lockesburg	42,451.44	1,040.37
Lonoke	171,482.44	4,202.57
Lowell	15,851.21	388.47
Luxora	64,631.91	1,583.95
McCrory	120,795.54	2,960.37
McGehee	261,568.68	6,410.34
McRae	18,834.86	461.59
Mabelvale	45,182.06	1,107.29
Magnolia	624,917.38	15,315.03
Magazine	22,937.82	562.14
Malvern	561,392.96	13,758.21
Mammoth Spring	56,460.36	1,383.69
Manila	111,355.48	2,729.02
Mansfield	71,131.46	1,743.24

City or Town	Premiums Collected	Net Payable City or Town
Marianna	373,139.79	9,144.64
Marion	133,290.58	3,266.59
Marked Tree	159,607.70	3,911.55
Marmaduke	32,606.14	799.09
Marvell	120,848.69	2,961.67
Marshall	57,035.15	1,397.78
McNeil	21,095.02	516.98
Melbourne	45,760.60	1,121.47
Mena	275,216.99	6,744.82
Mineral Springs	15,000.14	367.61
Monette	61,028.13	1,495.63
Morrilton	465,040.13	11,396.87
Monticello	457,887.66	11,221.58
Moro	16,348.06	400.65
Mount Ida	70,495.04	1,727.64
Mountain Home	696,723.25	17,074.79
Mountainburg	26,632.37	652.69
Mountain View	101,079.32	2,477.18
Mulberry	56,925.24	1,395.08
Murfreesboro	80,296.87	1,967.86
Nashville	263,391.10	6,455.00
Newark	36,786.64	901.54
Newport	599,312.62	14,687.52
Norfolk	13,455.29	329.75
Norman	24,014.01	588.52
Norphlet	24,785.45	607.42
North Little Rock	2,854,977.47	69,967.73
Ola	82,553.73	2,023.17
Osceola	530,009.30	12,989.09
Oppelo	28,022.00	686.74
Ozark	167,142.04	4,096.20
Palestine	17,552.78	430.17
Pangburn	22,916.97	561.63
Paragould	621,642.67	15,234.77
Paris	144,793.32	3,548.49
Parkin	115,980.60	2,842.37
Pea Ridge	62,266.28	1,525.98
Perla	3,017.57	73.95
Perryville	46,776.24	1,146.36
Piggott	176,463.19	4,324.63
Pine Bluff	2,911,294.56	71,347.91
Plainview	28,713.39	703.69
Plumerville	33,710.02	826.14
Pocahontas	240,336.59	5,890.00
Portland	60,089.92	1,472.64
Prairie Grove	84,320.20	2,066.46
Prescott	215,010.65	5,269.33
Rector	147,095.31	3,604.91
Rison	67,885.48	1,663.69
Rogers	870,782.22	21,340.50
Russell	61,337.09	1,503.21
Russellville	993,725.45	24,353.51
Salem	88,494.32	2,168.76
Searcy	805,826.80	19,748.62
Sheridan	224,295.02	5,496.86
Sherwood	160,220.24	3,926.56
Siloam Springs	401,945.59	9,850.59
Smackover	115,542.51	2,831.63
S. Miss. Cty. Fire Dist.	1,400.33	34.32
Sparkman	55,011.40	1,348.18
Springdale	1,274,331.84	31,230.41
St. Francis	16,414.70	402.28
Stamps	126,140.33	3,091.36
Star City	103,113.25	2,527.03
Stephens	65,312.53	1,600.63
Strong	45,630.24	1,118.27
Stuttgart	847,282.23	20,764.58
Success	1,000.32	24.52
Sulphur Springs	27,790.62	681.07
Swifton	29,124.89	713.77
Sylvan Hills	14,634.49	358.65
Taylor	51,700.38	1,267.04
Texarkana	973,340.40	23,853.93
Thornton	19,793.87	485.09
Tillar	16,222.69	397.57
Trumans	300,287.06	7,359.22
Tuckerman	113,467.90	2,780.79
Turrell	29,970.78	734.50
Tyronza	27,022.11	662.24
Van Buren	513,242.03	12,578.17
Vilonia	16,633.61	407.64
Viola	3,423.46	83.90
Wabbaseka	14,186.17	347.66

City or Town	Premiums Collected	Net Payable City or Town
Waldo	139,466.03	3,417.93
Waldron	183,916.84	4,507.30
Walnut Ridge	237,044.02	5,809.30
Warren	402,693.35	9,868.92
Washington	4,560.07	111.75
Weiner	99,828.40	2,446.52
West Helena	496,258.40	12,161.94
West Memphis	1,384,511.63	33,930.61
Wheatley	44,424.91	1,088.73
White Hall	26,652.73	653.19
Wilmot	43,467.05	1,065.26
Wilson	116,631.56	2,858.32
Wynne	475,063.79	11,642.52
Yellville	82,729.33	2,027.47
Ashley County	9,361.44	229.42
TOTALS	\$68,257,277.16	\$ 1,672,800.51

FOREIGN STOCK FIRE AND CASUALTY COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Earned and Direct Losses Incurred)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Policy- holders Surplus	Net Written Premiums	Losses Incurred to Premiums Earned	Expenses Incurred to Premiums Written	Underwriting Profit or Loss (Statutory)	Net Invest- ment Income	Arkansas Business During 1976 (All Lines)	
									Direct Premiums Earned	Direct Losses Incurred
The Aetna Casualty and Surety Co. Hartford, Connecticut	2,780,505	2,224,328	556,178	1,751,464	69.07%	27.24%	23,672	155,756	11,932,487	4,768,042
Aetna Fire Underwriters Ins. Co. Hartford, Connecticut	8,419	58	8,361	—0—	—0—	—0—	—0—	427	68,185	97,260
Aetna Insurance Company Hartford, Connecticut	1,021,342	818,493	202,849	645,542	68.7 %	32.2 %	—17,362	54,148	4,294,874	1,809,817
Affiliated FM Insurance Company Johnston, Rhode Island	112,188	85,499	26,689	19,855	77.18%	29.70%	—795	4,789	430,443	411,643
Agricultural Insurance Company Sioux Falls, South Dakota	4,346	155	4,190	—0—	—	—	—0—	104	—0—	—0—
AIU Insurance Company New York, New York	29,954	22,593	7,361	13,370	71.22%	24.33%	319	980	4,216	10,160
Albany Insurance Company New York, New York	21,468	8,350	13,118	7,583	64.47%	30.67%	—72	961	—0—	—0—
All America Insurance Company Van Wert, Ohio	14,545	10,816	3,730	10,067	59.17%	33.35%	511	596	180,073	107,179
Allianz Insurance Company New York, New York	26,332	1,071	25,262	1,912	43.21%	80.66%	—593	—2,320	2,827	62
Allied Fidelity Insurance Company Indianapolis, Indiana	6,081	3,711	2,369	4,178	44.0 %	54.0 %	—277	177	—0—	—0—
Allied Insurance Company Los Angeles, California	6,949	925	6,023	—0—	—0—	—0—	—0—	359	112,395	84,544
Allstate Fire Insurance Company Northbrook, Illinois	56,746	29,779	26,966	49,891	82.21%	20.22%	—2,149	2,518	—0—	—0—
Allstate Indemnity Company Northbrook, Illinois	31,987	24,371	7,616	9,297	102.91%	26.06%	—1,918	929	662,923	610,320
Allstate Insurance Company Northbrook, Illinois	5,106,257	3,991,905	1,114,352	3,383,376	82.0 %	21.0 %	—152,002	213,956	18,375,233	11,039,996
American Agricultural Ins. Co. Indianapolis, Indiana	50,906	35,402	15,504	28,070	66.99%	20.79%	3,189	1,843	—0—	—0—
American Alliance Insurance Co. Phoenix, Arizona	4,906	912	3,994	—0—	—0—	—0—	—0—	268	—0—	—0—

FOREIGN STOCK FIRE AND CASUALTY COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Earned and Direct Losses Incurred)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Policy- holders Surplus	Net Written Premiums	Losses Incurred to Premiums Earned	Expenses Incurred to Premiums Written	Underwriting Profit or Loss (Statutory)	Net Invest- ment Income	Arkansas Business During 1976 (All Lines)	
									Direct Premiums Earned	Direct Losses Incurred
American Automobile Insurance Co. Creve Coeur, Missouri	308,358	243,273	65,085	191,126	74.04%	29.44%	—6,876	13,503	267,253	—19,596
American Bankers Insurance Co. of Florida — Miami, Florida	136,660	120,567	11,090	89,760	74.14%	32.22%	—12,163	6,770	955,070	553,307
American Bonding Company Lincoln, Nebraska	2,551	1,425	1,127	667	47.4 %	41.8 %	56	66	44,631	7,793
American Casualty Co. of Reading, Pennsylvania, Reading, Pennsylvania	160,023	122,252	37,771	54,209	81.39%	28.27%	—5,716	9,176	145,119	43,568
American Centennial Insurance Co. Wilmington, Delaware	40,348	28,860	11,488	33,166	35.20%	24.78%	3,562	1,426	—0—	—0—
American Credit Indemnity Co. of New York — Baltimore, Maryland	45,319	14,955	30,364	14,729	12.0 %	51.0 %	4,899	1,798	109,341	—30,104
The American Druggists' Ins. Co. Cincinnati, Ohio	13,053	10,032	3,021	10,797	54.4 %	32.8 %	159	611	162,513	44,621
American Economy Insurance Co. Indianapolis, Indiana	125,723	79,969	45,754	94,274	69.0 %	26.0 %	3,587	7,701	376,560	497,648
American Employers' Insurance Co. Boston, Massachusetts	257,527	205,635	51,892	147,505	76.69%	29.71%	—9,920	17,427	382,930	471,696
American Fidelity Fire Ins. Co. Woodbury, New York	35,976	31,321	4,654	7,495	128.3 %	—5.5 %	—1,992	—301	422,507	618,009
American Fidelity Insurance Co. Oklahoma City, Oklahoma	9,355	5,763	3,592	8,645	81.18%	14.89%	201	737	661,795	586,414
American Fire and Casualty Co. Orlando, Florida	25,844	16,228	9,615	15,346	56.7 %	36.0 %	749	—66	35	—2,751
American Fire and Indemnity Co. Galveston, Texas	9,707	7,289	2,418	6,810	64.84%	33.53%	1	455	—0—	—0—
American and Foreign Insurance Co. New York, New York	103,130	82,923	20,207	54,546	74.72%	28.12%	—1,543	5,405	831,227	610,493
American General Fire and Casualty Co. — Houston, Texas	18,804	1,968	16,836	—0—	—	—	—	829	—	—
American Guarantee and Liability Ins. Co. — Chicago, Illinois	52,450	38,486	13,965	24,490	73.0 %	30.0 %	—1,279	3,287	159,161	64,340

FOREIGN STOCK FIRE AND CASUALTY COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Earned and Direct Losses Incurred)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Policy- holders Surplus	Net Written Premiums	Losses Incurred to Premiums Earned	Expenses Incurred to Premiums Written	Underwriting Profit or Loss (Statutory)	Net Invest- ment Income	Arkansas Business During 1976 (All Lines)	
									Direct Premiums Earned	Direct Losses Incurred
American Home Assurance Company New York, New York	333,564	257,618	75,946	151,523	71.22%	24.35%	3,577	12,188	891,486	1,030,503
American Indemnity Company Galveston, Texas	35,615	23,475	12,140	23,603	71.62%	27.85%	—800	1,545	673,488	498,990
The American Insurance Company Parsippany, New Jersey	556,510	405,453	151,057	318,544	74.04%	29.44%	—11,461	30,597	5,311,801	2,555,410
American Live Stock Ins. Co. Geneva, Illinois	6,500	3,447	3,053	5,314	74.0 %	30.0 %	—246	297	124,021	69,940
American Modern Home Insurance Co. — Cincinnati, Ohio	23,951	19,270	4,681	15,904	59.2 %	35.4 %	—412	1,164	580,842	362,925
American Mortgage Insurance Co. Raleigh, North Carolina	49,376	39,323	10,054	13,061	13.96%	30.95%	5,337	2,083	466,073	79,669
American Motorists Insurance Company — Long Grove, Illinois	449,836	388,404	61,432	285,792	71.7 %	27.3 %	891	20,427	1,777,023	747,647
American National Fire Ins. Co. New York, New York	27,467	20,333	7,133	17,880	64.2 %	33.0 %	516	1,111	42,820	36,169
American National Property & Cas. Co. — Springfield, Missouri	11,264	3,768	7,495	4,820	100.79%	51.01%	—2,177	604	223,503	150,283
American Policyholders' Ins. Co. Wakefield, Massachusetts	32,225	24,771	7,454	23,662	76.1 %	25.7 %	—387	1,489	—1,219	281
American Protection Ins. Co. Long Grove, Illinois	4,198	431	3,767	—0—	—0—	—0—	—	324	620	—0—
American Reserve Insurance Co. Providence, Rhode Island	36,736	24,591	12,145	36,909	59.5 %	54.5 %	—4,899	564	95,149	71,523
The American Road Ins. Co. Dearborn, Michigan	65,770	22,831	42,940	32,558	75.13%	16.88%	3,122	3,990	874,376	556,023
American Security Ins. Co. Atlanta, Georgia	65,171	47,218	17,953	38,573	54.9 %	35.2 %	—0—	3,529	207,016	85,619
American States Ins. Co. Indianapolis, Indiana	350,905	236,407	114,498	218,827	68.0 %	31.0 %	—4,939	13,608	1,235,791	860,013
American States Insurance Co. of Texas — Dallas, Texas	3,285	23	3,262	—0—	—0—	—0—	—0—	205	—0—	—0—

ARKANSAS INSURANCE REPORT, 1976

FOREIGN STOCK FIRE AND CASUALTY COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Earned and Direct Losses Incurred)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Policy- holders Surplus	Net Written Premiums	Losses Incurred to Premiums Earned	Expenses Incurred to Premiums Written	Underwriting Profit or Loss (Statutory)	Net Invest- ment Income	Arkansas Business During 1976 (All Lines)	
									Direct Premiums Earned	Direct Losses Incurred
American Union Insurance Co. of New York — Indianapolis, Ind.	52,292	37,206	15,086	26,334	68.0 %	30.0 %	—63	2,550	—0—	—0—
American Universal Insurance Co. Providence, Rhode Island	51,234	39,549	11,685	15,803	.68%	.29%	418	1,398	61,377	127,056
Argonaut Insurance Company Menlo Park, California	569,719	533,119	36,600	84,993	116.02%	21.60%	—33,773	28,632	677,575	343,031
Argonaut-Southwest Insurance Co. Metairie, Louisiana	11,724	9,702	2,022	2,045	128.4 %	14.8 %	900	634	16,619	2,707
Associated Indemnity Corporation San Francisco, California	78,489	61,138	17,351	47,782	74.04%	29.44%	—1,719	3,562	4,301,546	2,513,445
Assurance Company of America New York, New York	5,126	199	4,927	—0—	—	—	—	295	80,493	39,412
Atlantic Insurance Company Dallas, Texas	14,327	290	14,037	—0—	—0—	—4.5 %	124	835	2,280	964
Atlas Assurance Company, Ltd. U. S. Branch — New York, N. Y.	26,673	8,345	18,328	7,583	64.47%	31.00%	—97	964	—0—	—0—
Automobile Club Insurance Company Columbus, Ohio	18,642	11,176	7,466	14,524	70.3 %	27.1 %	21	799	677,476	283,669
The Automobile Insurance Co. of Hartford — Hartford, Conn.	47,213	13,451	33,762	11,502	69.14%	26.68%	252	3,505	77,911	—2,962
AVEMCO Insurance Company Bethesda, Maryland	22,425	13,631	8,794	—	55.3 %	17.3 %	2,483	1,317	128,108	27,511
Balboa Insurance Company Newport Beach, California	77,359	50,216	27,142	36,087	57.8 %	39.3 %	—1,748	3,517	52,770	67,508
Bankers Multiple Line Insurance Co. Des Moines, Iowa	50,492	33,657	16,835	30,797	69.0 %	22.89%	1,884	3,131	165,805	102,381
Bankers and Shippers Insurance Co. of N. Y. — New York, New York	32,307	27,332	4,975	11,474	66.8 %	32.1 %	130	691	610,801	465,334
Birmingham Fire Ins. Co. of Penna. New York, New York	36,522	30,233	6,290	17,826	71.22%	24.33%	425	1,407	8,697	—0—
Bituminous Casualty Corporation Rock Island, Illinois	220,425	191,050	29,375	111,627	72.0 %	30.0 %	—6,480	10,061	1,290,678	491,722

ARKANSAS INSURANCE REPORT, 1976

FOREIGN STOCK FIRE AND CASUALTY COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Earned and Direct Losses Incurred)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Policy- holders Surplus	Net Written Premiums	Losses Incurred to Premiums Earned	Expenses Incurred to Premiums Written	Underwriting Profit or Loss (Statutory)	Net Invest- ment Income	Arkansas Business During 1976 (All Lines)	
									Direct Premiums Earned	Direct Losses Incurred
Bituminous Fire and Marine Ins. Co. — Rock Island, Illinois	10,714	3,996	6,718	—0—	—0—	—0—	3,546	606	566,297	388,136
Blue Ridge Insurance Company Columbia, Maryland	4,815	679	4,136	—	—	—	297	219	776,566	346,188
Boston Old Colony Insurance Co. New York, New York	30,802	24,258	6,544	18,017	72.49%	26.95%	—1,359	1,257	32,998	18,753
Calvert Fire Insurance Company Baltimore, Maryland	101,042	73,648	27,394	26,334	94.25%	40.43%	—8,101	2,390	423,163	302,905
Canal Insurance Company Greenville, South Carolina	26,950	19,576	7,374	18,797	72.5 %	27.5 %	—21	1,165	782,482	460,079
Carolina Casualty Insurance Co. Jacksonville, Florida	21,104	16,193	4,911	16,883	70.0 %	29.8 %	63	842	923,556	526,523
Carriers Insurance Company Des Moines, Iowa	35,172	26,899	7,053	21,814	75.43%	10.74%	461	1,032	369,077	260,833
Cavalier Insurance Corporation Baltimore, Maryland	84,643	65,702	18,941	47,596	92.28%	31.16%	—10,665	2,524	703,484	594,389
Centennial Insurance Company New York, New York	81,154	61,404	19,750	41,434	71.25%	32.94%	—2,081	3,276	29,498	47,923
The Central National Ins. Co. Omaha, Nebraska	81,581	66,178	15,403	40,670	58.70%	36.90%	2,091	3,272	492,686	215,162
Century Indemnity Co. Hartford, Connecticut	7,078	110	6,968	—0—	—0—	—0—	—0—	424	10,371	420
The Charter Oak Fire Ins. Co. Hartford, Connecticut	225,435	199,969	25,466	114,834	81.0 %	26.0 %	—8,320	6,462	1,248,425	799,529
Cherokee Insurance Company Nashville, Tennessee	15,459	10,828	4,630	9,366	65.0 %	39.9 %	—219	546	217,625	209,701
Chicago Insurance Company Chicago, Illinois	23,684	14,793	8,891	6,226	70.3 %	25.4 %	60	706	86,704	22,586
Chrysler Insurance Company Troy, Michigan	44,238	14,369	29,869	14,250	76.06%	10.70%	—792	1,602	238,011	149,978
CIM Insurance Corporation New York, New York	12,466	3,524	8,942	26,219	87.11%	—21.40%	895	53	578,723	392,746

FOREIGN STOCK FIRE AND CASUALTY COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Earned and Direct Losses Incurred)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Policy- holders Surplus	Net Written Premiums	Losses Incurred to Premiums Earned	Expenses Incurred to Premiums Written	Underwriting Profit or Loss (Statutory)	Net Invest- ment Income	Arkansas Business During 1976 (All Lines)	
									Direct Premiums Earned	Direct Losses Incurred
City Insurance Co. Short Hills, New Jersey	20,417	13,551	6,866	10,254	71.87%	29.34%	—1	1,064	86,328	142,911
CMI Credit Insurance, Inc. Madison, Wisconsin	28,666	18,247	10,420	—2,110	348.85%	196.80%	—8,002	570	26,836	7,261
Coastal Casualty Company Van Nuys, California	4,834	2,981	1,853	2,450	67.8 %	34.5 %	—126	118	—0—	—0—
Colonial Penn Franklin Insurance Co. — Philadelphia, Pennsylvania	50,816	31,252	19,564	229,129	57.7 %	8.31%	547	3,316	1,475,405	875,352
Colonial Penn Insurance Company Boston, Massachusetts	171,646	117,708	53,938	107,380	80.37%	21.63%	—1,929	8,319	595,340	272,837
Commerce and Industry Ins. Co. New York, New York	91,021	75,673	15,348	44,566	71.22%	24.33%	1,063	3,863	281,333	90,519
Commercial Credit Mortgage Ins. Co. — Baltimore, Maryland	11,158	176	10,981	135	38.39%	432.23%	—562	622	—0—	—0—
Commercial Insurance Co. of Newark New York, New York	159,044	122,172	36,872	90,083	72.49%	26.95%	—6,796	6,821	606,538	336,721
Commercial Loan Insurance Corp. Milwaukee, Wisconsin	44,534	28,285	16,250	5,081	162.7 %	23.1 %	—5,658	2,384	94,662	—68,987
Commercial Mortgage Insurance Co. Madison, Wisconsin	27,067	4,085	22,983	693	201.42%	63.44%	—1,017	2,479	6,359	—0—
Commercial Standard Insurance Co. Fort Worth, Texas	20,903	17,888	3,015	10,406	80.39%	38.62%	—1,450	1,310	17,575	109,547
Commercial Union Insurance Co. Boston, Massachusetts	863,524	718,620	144,904	514,377	76.69%	29.71%	—34,594	66,961	5,643,278	3,086,252
Compass Insurance Company New York, New York	6,108	2,161	3,947	—0—	—0—	—0—	—157	247	73,927	12,024
The Connecticut Indemnity Company Hartford, Connecticut	28,286	19,028	9,258	13,626	67.70%	34.3 %	1,397	1,754	5,710	—5,124
Continental Casualty Company Chicago, Illinois	1,670,538	1,277,376	393,162	534,345	81.39%	28.27%	—56,349	57,083	3,179,275	2,904,805
The Continental Insurance Company New York, New York	755,814	578,118	177,696	270,249	72.49%	26.95%	—20,387	37,752	8,912,487	5,571,012

FOREIGN STOCK FIRE AND CASUALTY COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Earned and Direct Losses Incurred)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Policy- holders Surplus	Net Written Premiums	Losses Incurred to Premiums Earned	Expenses Incurred to Premiums Written	Underwriting Profit or Loss (Statutory)	Net Invest- ment Income	Arkansas Business During 1976 (All Lines)	
									Direct Premiums Earned	Direct Losses Incurred
Continental Mortgage Insurance, Inc. Madison, Wisconsin	82,700	57,988	24,712	18,099	22.42%	41.99%	-3,612	6,786	261,421	33,053
Continental Western Insurance Co. Des Moines, Iowa	49,833	36,153	13,680	39,848	62.12%	34.16%	769	1,770	-0-	-0-
Cotton Belt Insurance Company, Inc. Memphis, Tennessee	6,312	4,696	1,616	-461	128.91%	-74.24%	-747	239	81,028	-614,138
Countryside Casualty Company Columbia, Missouri	29,417	20,304	9,113	33,879	59.05%	25.62%	2,454	2,096	2,626,718	1,017,973
Countrywide Insurance Company Los Angeles, California	5,306	2,113	3,193	1,844	41.46%	43.46%	214	280	1,406	366
Criterion Insurance Company Washington, D. C.	98,205	75,294	22,911	62,774	96.45%	14.56%	-7,044	4,326	74,953	43,670
CUMIS Insurance Society, Inc. Madison, Wisconsin	47,639	34,743	12,896	36,129	86.5 %	27.1 %	-4,541	3,320	167,086	109,645
Dairyland Insurance Co. Scottsdale, Arizona	142,863	100,918	41,945	128,476	69.55%	26.06%	5,100	5,917	2,203,199	1,356,076
Dependable Insurance Co., Inc. Jacksonville, Florida	14,498	10,669	3,828	10,432	37.3 %	41.8 %	216	362	-0-	-0-
Dixie Auto Insurance Company Birmingham, Alabama	6,831	3,190	3,641	4,738	74.55%	2.44%	-380	291	825,035	529,127
Drake Insurance Co. of New York New York, New York	26,576	20,641	5,935	9,437	66.62%	31.05%	-1,671	550	339	-0-
Eagle Star Insurance Co., Ltd. New York, New York	36,684	24,552	12,132	16,010	77.21%	31.66%	-1,687	1,549	-0-	-0-
Economy Fire and Casualty Company Freeport, Illinois	117,023	91,951	25,072	119,564	69.4 %	27.3 %	1,106	5,085	-0-	-0-
Electric Insurance Company Lynn, Massachusetts	14,017	8,565	5,452	8,154	61.0 %	16.8 %	1,051	785	38,868	34,975
Emmco Insurance Company South Bend, Indiana	53,214	27,445	25,769	18,685	75.0 %	29.0 %	-662	1,339	125,518	159,369
Empire Fire and Marine Ins. Co. Omaha, Nebraska	37,504	30,316	7,188	26,088	72.4 %	27.3 %	-850	1,887	1,425,605	1,786,522

FOREIGN STOCK FIRE AND CASUALTY COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Earned and Direct Losses Incurred)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Policy- holders Surplus	Net Written Premiums	Losses Incurred to Premiums Earned	Expenses Incurred to Premiums Written	Underwriting Profit or Loss (Statutory)	Net Invest- ment Income	Arkansas Business During 1976 (All Lines)	
									Direct Premiums Earned	Direct Losses Incurred
Employers Casualty Company Dallas, Texas	161,688	118,354	43,334	98,910	74.4 %	16.8 %	6,977	5,263	57,001	9,399
The Employers' Fire Insurance Co. Boston, Massachusetts	99,235	84,213	15,023	60,515	76.69%	29.71%	-4,070	6,330	1,574,556	889,883
Employers National Insurance Co. Dallas, Texas	11,851	8,776	3,074	-0-	-	-	313	218	224,596	71,948
Equitable General Insurance Co. Fort Worth, Texas	171,020	131,984	39,037	73,660	91.8 %	80.2 %	-52,536	9,290	203,695	456,248
Excalibur Insurance Company Edina, Minnesota	12,687	10,428	2,260	8,023	86.51%	12.30%	101	363	68,119	16,694
Excel Insurance Company South Bend, Indiana	17,138	9,427	7,711	2,950	65.0 %	69.0 %	-348	749	311	-
Farmers and Merchants Insurance Co. Tulsa, Oklahoma	7,106	3,551	3,554	3,980	69.7 %	29.8 %	-42	156	1,265,678	577,858
Federal Insurance Company Short Hills, New Jersey	796,657	633,600	163,058	446,526	68.21%	29.70%	5,708	35,522	1,784,801	688,391
Federal Kemper Insurance Company Decatur, Illinois	62,265	52,722	9,543	51,733	78.2 %	31.5 %	5,480	4,008	306	-0-
Federated Rural Electric Ins. Corp. Madison, Wisconsin	5,430	3,937	1,493	1,697	61.2 %	4.9 %	460	182	534,238	538,132
The Fidelity and Casualty Co. of N. Y. — New York, New York	266,713	195,832	70,880	144,133	72.49%	26.95%	-10,873	14,747	1,981,707	970,714
Fidelity and Deposit Co. of Md. Baltimore, Maryland	156,573	90,140	66,433	53,384	30.7 %	55.2 %	-790	5,536	376,476	190,674
Fidelity & Guaranty Ins. Underwriters, Inc. — Columbus, Ohio	30,244	451	29,793	-0-	-	-	-0-	2,420	1,734,078	1,198,597
The Fire & Casualty Ins. Co. of Connecticut — Hartford, Conn.	12,858	6,483	6,375	4,542	67.70%	34.3 %	-466	403	2,939	-0-
Fireman's Fund Insurance Company San Francisco, California	1,639,983	1,153,563	486,420	796,360	74.04%	29.44%	-28,652	88,119	7,338,227	3,899,291
Firemen's Insurance Co. of Newark New York, New York	949,057	664,345	284,712	468,430	72.49%	26.95%	-35,337	58,987	3,169,617	1,729,585

FOREIGN STOCK FIRE AND CASUALTY COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Earned and Direct Losses Incurred)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Policy- holders Surplus	Net Written Premiums	Losses Incurred to Premiums Earned	Expenses Incurred to Premiums Written	Underwriting Profit or Loss (Statutory)	Net Invest- ment Income	Arkansas Business During 1976 (All Lines)	
									Direct Premiums Earned	Direct Losses Incurred
First General Insurance Company Atlanta, Georgia	3,530	934	2,596	109	184.7 %	76.6 %	-119	139	4	-967
First National Insurance Co. of America — Seattle, Washington	84,936	54,226	30,710	42,699	59.67%	33.49%	1,940	4,474	109,011	41,118
Foremost Insurance Company Grand Rapids, Michigan	239,322	212,693	26,628	59,346	76.19%	30.57%	-4,525	6,154	1,969,409	1,292,775
Forum Insurance Company Providence, Rhode Island	16,314	10,039	5,276	11,863	63.8 %	32.1 %	-1,050	765	364	-8,500
General Accident Fire & Life Assur. Corp., Ltd. — Philadelphia, Penna.	666,852	278,644	388,208	188,202	75.47%	29.06%	-9,829	16,182	340,097	189,394
General Insurance Co. of America Seattle, Washington	365,040	251,837	113,202	197,485	59.67%	33.49%	8,972	15,624	874,157	258,156
The Glens Falls Insurance Co. New York, New York	46,342	24,259	22,082	18,017	72.49%	26.95%	-1,359	3,805	2,392,753	1,446,740
Globe Indemnity Company New York, New York	440,728	353,466	85,262	233,895	74.72%	28.12%	-6,601	21,859	113,827	-11,116
Government Employees Insurance Co. Washington, D. C.	835,869	699,204	136,665	452,609	99.05%	13.97%	-57,882	38,821	2,007,647	1,416,258
Granite State Insurance Company Manchester, New Hampshire	4,764	152	4,612	—	—0—	—0—	—0—	215	3,095,702	1,822,133
Great American Insurance Company Cincinnati, Ohio	902,999	699,274	203,725	578,108	64.2 %	33.0 %	16,613	43,502	1,067,320	749,354
Great Central Insurance Company Peoria, Illinois	68,913	58,142	10,770	44,018	88.2 %	31.1 %	-8,429	3,354	1,007,829	761,993
Great Northern Insurance Company Minneapolis, Minnesota	43,736	33,740	9,996	25,644	71.72%	43.59%	-468	2,521	—0—	—0—
Great West Casualty Company South Sioux City, Nebraska	23,382	16,502	6,879	21,322	64.5 %	26.3 %	1,095	874	—0—	-2,502
Gulf Insurance Company Kansas City, Missouri	162,768	131,863	30,905	93,548	86.4 %	36.6 %	20,874	8,820	196,185	48,727
The Hanover Insurance Company Manchester, New Hampshire	314,698	249,535	65,163	210,439	58.1 %	32.3 %	-1,375	12,073	1,517,639	652,669

FOREIGN STOCK FIRE AND CASUALTY COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Earned and Direct Losses Incurred)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Policy- holders Surplus	Net Written Premiums	Losses Incurred to Premiums Earned	Expenses Incurred to Premiums Written	Underwriting Profit or Loss (Statutory)	Net Invest- ment Income	Arkansas Business During 1976 (All Lines)	
									Direct Premiums Earned	Direct Losses Incurred
Hanseo Insurance Company Boston, Massachusetts	177,829	138,101	39,728	111,099	82.25%	22.65%	-8,436	11,319	—0—	—0—
Harco National Insurance Company Albany, New York	12,470	9,210	3,260	10,638	84.9 %	12.0 %	-327	566	474,028	487,463
Hartford Accident & Indemnity Co. Hartford, Connecticut	1,649,819	1,337,414	312,405	905,924	70.73%	30.52%	-22,677	95,753	8,953,639	4,838,305
Hartford Casualty Insurance Co. Jersey City, New Jersey	210,435	170,210	40,225	115,650	70.73%	30.52%	-2,895	11,458	13,056	-19,241
Hartford Fire Insurance Company Hartford, Connecticut	1,886,554	1,278,746	607,808	799,911	70.73%	30.52%	-20,024	138,177	5,887,785	2,460,157
The Hartford Steam Boiler Inspect. & Ins. Co. — Hartford, Conn.	175,910	93,287	82,623	75,392	36.7 %	61.4 %	3,220	7,317	621,253	-193,221
Highlands Insurance Company Houston, Texas	291,061	224,355	66,706	114,761	86.3 %	10.2 %	-3,721	13,616	248,915	170,339
Highlands Underwriters Ins. Co. Houston, Texas	7,573	1,600	5,973	—0—	—0—	—0—	2,320	397	22,655	45,135
The Home Indemnity Company Manchester, New Hampshire	201,046	149,087	51,959	112,798	71.87%	29.28%	42	12,917	5,742,444	4,057,577
The Home Insurance Company Manchester, New Hampshire	1,494,115	1,229,195	264,920	881,875	71.87%	29.30%	245	65,969	9,625,353	6,654,904
Horace Mann Insurance Company Miami, Florida	85,491	63,662	21,828	54,686	89.2 %	25.4 %	-8,857	4,533	249,664	124,704
Houston General Insurance Company Fort Worth, Texas	11,048	2,529	8,518	—0—	—0—	—	578	517	1,299,851	369,766
Imperial Casualty and Indemnity Co. Omaha, Nebraska	19,515	7,656	11,859	11,122	46.6 %	22.0 %	3,235	734	57,010	11,122
Independent Fire Insurance Co. Jacksonville, Florida	26,896	10,254	16,642	15,738	47.24%	47.11%	305	958	714	—0—
Industrial Indemnity Company San Francisco, California	358,830	313,422	45,408	187,916	74.3 %	27.9 %	-7,740	12,875	377,718	231,205
Industrial Underwriters Ins. Co. Dallas, Texas	3,408	199	3,209	—0—	—0—	—0—	106	153	2,053	35

FOREIGN STOCK FIRE AND CASUALTY COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Earned and Direct Losses Incurred)

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									Direct Premiums Earned	Direct Losses Incurred
Insurance Company of North America — Philadelphia, Penn.	2,493,999	2,039,750	454,249	1,411,375	74.0 %	28.0 %	--71,107	101,159	1,355,193	631,115
The Insurance Co. of the State of Pennsylvania — New York, N. Y.	86,695	75,598	11,097	43,681	71.34%	24.14%	1,059	3,158	204,719	190,544
Integrity Insurance Company Rochelle Park, New Jersey	18,328	13,270	5,058	14,193	59.8 %	31.0 %	--547	776	133,683	98,917
International Insurance Co. Chicago, Illinois	88,725	74,560	14,165	52,199	74.0 %	28.0 %	--2,144	3,576	305,333	128,270
International Service Ins. Co. Fort Worth, Texas	36,629	23,640	12,989	22,963	70.18%	31.69%	--915	1,127	86,865	36,724
Interstate Fire Insurance Co. Chattanooga, Tennessee	9,793	6,682	3,111	10,109	56.14%	58.12%	--1,369	364	930,000	372,017
Investors Mortgage Ins. Co. Chicago, Illinois	48,624	32,945	15,679	10,348	40.02%	49.73%	1,099	1,832	94	--0--
J. C. Penney Casualty Ins. Co. Westerville, Ohio	104,866	47,046	57,819	52,278	91.3 %	16.8 %	--4,457	7,017	--0--	--0--
Jefferson Insurance Company of New York — New York, N. Y.	33,932	26,678	7,254	21,100	66.1 %	36.4 %	--442	1,415	49,845	165,809
Jefferson-Pilot Fire & Casualty Co. Greensboro, North Carolina	14,537	8,801	5,736	9,448	65.5 %	32.9 %	--125	728	378,582	204,267
John Deere Insurance Company Syracuse, New York	46,153	36,541	9,613	37,018	84.8 %	14.6 %	--532	2,305	1,255,646	1,209,180
Kansas City Fire & Marine Ins. Co. New York, New York	29,109	24,254	4,855	18,017	72.49%	26.95%	--1,359	1,375	551,813	498,018
Kentucky Central Insurance Co. Lexington, Kentucky	4,237	1,917	2,320	4,813	57.51%	57.23%	--804	233	--0--	--0--
Lawyers Surety Corporation Dallas, Texas	2,087	65	2,021	--0--	--0--	--0--	--0--	--0--	2,927	--0--
Leatherby Insurance Company Fullerton, California	72,258	62,374	9,884	32,144	92.1 %	23.8 %	--4,630	3,894	7,476	3,011
Lincoln Fire and Casualty Insurance Co. — Louisville, Kentucky	1,224	208	1,016	1,572	36.32%	54.63%	137	59	329,720	81,530

FOREIGN STOCK FIRE AND CASUALTY COMPANIES

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London Guarantee & Acc. Co. New York, New York	61,482	47,866	13,616	36,356	72.23%	27.37%	--2,937	2,605	--0--	--2,001
Maryland Casualty Company Baltimore, Maryland	634,807	485,762	149,045	354,063	74.2 %	31.1 %	--	42,736	6,763,782	3,165,546
Massachusetts Bay Insurance Co. Worcester, Massachusetts	4,505	9	4,496	--0--	--0--	--0--	--0--	205	25,525	10,947
The Metropolitan Fire Assurance Co. Hartford, Connecticut	18,103	11,520	6,583	6,928	69.87%	26.5 %	207	547	--0--	--0--
Metropolitan Property and Liability Ins. Co. — Newark, Delaware	534,713	290,162	244,551	115,872	117.1 %	18.9 %	--40,519	22,619	--0--	--0--
MGIC Indemnity Corporation New York, New York	85,671	41,911	43,760	11,522	15.7 %	23.4 %	2,390	2,658	108,678	--43,546
Mid-America Fire and Marine Ins. Co. — Kansas City, Missouri	30,872	21,258	9,614	23,845	69.74%	28.90%	--842	1,873	492,097	296,734
Mid-Century Insurance Company Los Angeles, California	19,944	3,139	16,805	--0--	--0--	--0--	13	724	2,417,623	1,661,696
Mid-Continent Casualty Company Tulsa, Oklahoma	30,159	21,650	8,509	28,097	74.43%	21.54%	362	716	363,016	179,854
Midland Insurance Company New York, New York	99,358	81,237	18,122	27,412	99.4 %	15.6 %	272	4,137	82,687	262,924
Midwestern Insurance Company Tulsa, Oklahoma	3,961	2,358	1,603	2,653	69.65%	29.75%	--27	105	319,084	157,276
The Millers Casualty Ins. Co. of Texas — Fort Worth, Texas	6,919	4,408	2,511	7,315	71.8 %	29.1 %	250	346	784,514	674,785
Minnehoma Insurance Company Tulsa, Oklahoma	9,897	6,358	3,539	12,591	23.8 %	18.1 %	510	132	143,623	103,824
Mission Insurance Company Los Angeles, California	144,080	101,016	43,065	80,291	75.3 %	21.1 %	2,386	4,210	3,476,982	2,548,773
The Monarch Insurance Co. of Ohio Columbus, Ohio	63,875	51,002	12,873	31,383	73.47%	36.31%	--3,922	4,055	216,079	227,730
Mortgage Guaranty Insurance Corp. Milwaukee, Wisconsin	440,748	319,464	121,284	85,831	25.7 %	21.7 %	1,735	21,783	274,353	180,562

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Motor Club of America Ins. Co. Newark, New Jersey	59,996	52,233	7,763	20,494	81.87%	29.58%	-2,812	1,528	—0—	—0—
Motorists Beneficial Ins. Co. Chicago, Illinois	14,500	11,175	3,797	20	—	—	21	454	—0—	—0—
Motors Insurance Corporation New York, New York	381,452	261,750	119,702	292,199	79.32%	27.85%	-28,697	11,481	3,568,971	2,313,058
National American Insurance Co. of New York — New York, New York	3,441	728	2,712	769	62.9 %	69.4 %	26	252	3,722	—0—
National Casualty Company Southfield, Michigan	87,792	57,080	30,711	66,669	73.1 %	30.4 %	-2,975	3,521	304,066	237,069
National Farmers Union Prop. & Cas. Co. — Salt Lake City, Utah	57,184	35,960	21,223	51,664	71.9 %	26.6 %	-1,939	2,891	208,927	108,613
National Farmers Union Standard Ins. Co. — Denver, Colorado	3,830	1,311	2,519	2,120	76.1 %	27.1 %	-96	242	2,704	520
National Fire Ins. Co. of Hartford Hartford, Connecticut	381,423	297,668	83,755	131,650	81.39%	28.27%	-13,882	27,214	40,714	19,986
National General Insurance Co. St. Louis, Missouri	11,580	7,320	4,260	10,321	75.54%	19.40%	227	488	93,306	44,239
National Indemnity Company Omaha, Nebraska	198,399	106,144	92,254	68,042	70.2 %	28.9 %	-2,535	15,214	1,340,130	667,398
National Independence Ins. Co. Frazer, Pennsylvania	5,924	2,369	3,556	393	50.1 %	52.7 %	-140	240	4,895	8,369
The National Property Owners Ins. Co. — Nashville, Tennessee	10,238	3,671	6,566	1,732	160.3 %	70.7 %	-2,341	501	—0—	—0—
National Security Fire & Casualty Co. — Elba, Alabama	9,726	6,919	2,807	9,404	63.0 %	33.3 %	-402	528	690,260	480,676
National Surety Corporation Chicago, Illinois	385,825	304,074	81,751	238,908	74.04%	29.44%	-8,596	18,737	3,897,588	2,445,542
National Trust Fire Insurance Co. Memphis, Tennessee	1,232	161	1,072	666	30.63%	68.67%	5	63	23,593	5,282
National Union Fire Insurance Co. New York, New York	315,452	264,505	50,946	152,884	71.34%	24.14%	3,705	13,805	509,939	468,531

ARKANSAS INSURANCE REPORT, 1976

FOREIGN STOCK FIRE AND CASUALTY COMPANIES

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Nationwide General Insurance Co. Columbus, Ohio	7,051	1,372	5,679	577	113.4 %	29.2 %	-234	337	—0—	—0—
Newark Insurance Company New York, New York	85,845	71,178	14,667	44,521	74.72%	27.99%	-157	4,117	27,250	4,568
New Hampshire Insurance Company Manchester, New Hampshire	434,490	336,267	98,223	4,153	53.80%	21.33%	-3,658	16,864	3,904,272	2,413,193
New York Underwriters Insurance Co. — New York, New York	143,473	113,472	30,000	77,100	70.73%	30.52%	-1,930	9,179	58,018	86,647
Niagara Fire Insurance Company New York, New York	40,743	24,851	15,892	18,017	72.49%	26.95%	-1,359	2,066	319,357	175,416
North American Co. for Property and Casualty Insurance New York, New York	91,375	74,119	17,256	30,795	93.19%	32.76%	-7,994	2,622	384,826	648,060
North River Insurance Co. Morristown, New Jersey	319,540	269,173	50,368	187,916	74.0 %	28.0 %	-7,688	13,852	511,428	421,170
The Northern Assur. Co. of America — Boston, Massachusetts	60,296	47,265	13,031	34,040	76.69%	29.71%	-2,289	3,196	756,116	409,447
Northern Insurance Co. of N. Y. New York, New York	15,378	2,683	12,695	—0—	—	—	—	2,373	761,688	488,027
Northland Insurance Company St. Paul, Minnesota	36,103	25,680	10,423	22,732	70.9 %	28.6 %	-1,185	689	373,657	307,246
Northwestern Nat'l Cas. Co. Milwaukee, Wisconsin	12,076	2	12,074	—0—	—0—	—0—	—0—	1,178	2,541,046	1,487,535
Northwestern National Ins. Co. Milwaukee, Wisconsin	218,574	185,157	33,416	145,016	74.3 %	29.7 %	-6,380	12,238	3,181,847	2,334,862
Occidental Fire & Cas. Co. of North Carolina — Denver, Colorado	26,468	19,516	6,953	20,964	54.8 %	34.7 %	971	835	59,595	40,369
The Ohio Casualty Ins. Co. Hamilton, Ohio	416,543	288,034	128,509	247,328	68.0 %	35.0 %	-16,613	12,050	507,167	175,419
Ohio Farmers Insurance Co. Westfield Center, Ohio	110,636	58,817	51,819	59,820	65.12%	31.87%	110	1,609	25	—0—

ARKANSAS INSURANCE REPORT, 1976

FOREIGN STOCK FIRE AND CASUALTY COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Earned and Direct Losses Incurred)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Policy- holders Surplus	Net Written Premiums	Losses Incurred to Premiums Earned	Expenses Incurred to Premiums Written	Underwriting Profit or Loss (Statutory)	Net Invest- ment Income	Arkansas Business During 1976 (All Lines)	
									Direct Premiums Earned	Direct Losses Incurred
Old Reliable Fire Ins. Co. Webster Groves, Missouri	20,712	16,310	4,402	15,868	73.0 %	35.0 %	-1,175	784	1,150,382	319,851
Old Republic Insurance Co. Greensburg, Pennsylvania	251,867	207,622	44,246	104,926	75.6 %	12.4 %	12,823	13,524	744,971	396,795
Old Security Cas. Ins. Co. Kansas City, Missouri	13,722	8,544	5,178	5,678	89.55%	42.94%	-1,671	757	52,725	49,476
Olympic Insurance Company Los Angeles, California	7,748	150	7,598	—0—	—	—	-5	130	—0—	—0—
The Omaha Indemnity Company Milwaukee, Wisconsin	13,532	6,065	7,467	6,274	81.09%	31.85%	-980	741	213,659	143,278
Pacific Employers Insurance Co. Los Angeles, California	184,749	161,828	22,921	90,115	1.01%	.19%	-18,240	8,405	1,355,193	631,115
Pacific Indemnity Company Los Angeles, California	285,304	243,365	41,939	175,665	60.54%	43.17%	-8,680	13,304	134,264	142,574
Pacific Insurance Company New York, New York	416,152	315,439	100,713	234,216	72.49%	26.88%	-17,668	21,255	2,716	300
Pan American Fire & Casualty Co. Houston, Texas	35,478	26,362	9,116	17,495	64.7 %	7.8 %	70	1,914	74,334	86,643
Peerless Insurance Company Keene, New Hampshire	94,710	71,157	23,553	68,564	72.7 %	31.5 %	-2,806	4,279	42,906	50
Peninsular Fire Insurance Co. Jacksonville, Florida	19,545	13,784	5,761	12,616	54.43%	30.40%	1,080	594	62,826	35,809
Petroleum Casualty Company Houston, Texas	10,325	6,260	4,065	4,913	63.02%	8.01%	762	947	—0—	—0—
Phoenix Assurance Company New York, New York	143,387	111,780	31,607	84,828	72.23%	27.37%	-6,853	6,490	535	—0—
The Phoenix Insurance Company Hartford, Connecticut	704,475	569,686	134,789	413,409	81.0 %	26.0 %	-29,953	28,746	217,249	166,833
Planet Insurance Company Madison, Wisconsin	13,458	6,962	6,497	5,484	83.61%	31.02%	-330	952	5	—0—
PMI Mortgage Insurance Company San Francisco, California	41,944	14,621	27,323	8,490	22.02%	79.26%	-1,117	1,896	—0—	—0—

FOREIGN STOCK FIRE AND CASUALTY COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Earned and Direct Losses Incurred)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Policy- holders Surplus	Net Written Premiums	Losses Incurred to Premiums Earned	Expenses Incurred to Premiums Written	Underwriting Profit or Loss (Statutory)	Net Invest- ment Income	Arkansas Business During 1976 (All Lines)	
									Direct Premiums Earned	Direct Losses Incurred
Potomac Insurance Company Philadelphia, Pennsylvania	327,502	157,132	170,370	126,896	75.47%	28.50%	-8,121	15,447	—0—	—0—
Preferred Insurance Company Topeka, Kansas	3,874	2	3,872	—0—	—0—	—0—	—	273	1,032	—0—
Premier Insurance Company San Francisco, California	41,384	16,520	24,865	17,508	60.5 %	27.6 %	816	1,404	147,885	95,461
Progressive Casualty Insurance Co. Mayfield Village, Ohio	81,241	54,214	27,027	50,029	55.4 %	33.3 %	-2,158	3,233	—0—	—0—
Proprietors' Insurance Company Delaware, Ohio	13,909	9,984	3,926	10,620	74.0 %	23.0 %	-175	374	105,616	43,726
Protective Insurance Company Indianapolis, Indiana	49,585	33,636	15,949	26,017	91.6 %	18.6 %	-2,635	2,655	277,060	403,374
The Protective National Insurance Co. — Omaha, Nebraska	17,423	12,254	5,169	9,054	61.85%	35.03%	-435	844	52,743	40,167
Providence Washington Insurance Co. Providence, Rhode Island	120,652	81,386	39,267	54,615	78.6 %	30.8 %	-4,514	5,110	41,115	21,289
Prudential Property & Cas. Ins. Co. Woodbridge, New Jersey	625,218	346,274	278,944	304,622	99.4 %	32.1 %	-96,197	29,239	244,856	146,926
Public Employees Insurance Company Los Angeles, California	8,060	5,833	2,227	5,802	80.5 %	17.8 %	-63	386	—0—	—0—
Puritan Insurance Company New York, New York	37,461	26,565	10,895	21,245	52.3 %	18.4 %	3,812	1,122	347,984	588,078
Ranger Insurance Company New York, New York	83,952	57,252	26,700	32,490	69.4 %	24.3 %	130	4,849	1,503,191	531,170
The Reinsurance Corp. of N. Y. New York, New York	111,101	80,508	30,593	51,344	73.63%	32.44%	5,281	1,365	—0—	—0—
Reliance Insurance Company Philadelphia, Pennsylvania	888,754	658,423	230,331	480,529	83.61%	31.01%	-28,358	55,325	469,315	354,545
Republic Insurance Company Dallas, Texas	232,567	171,347	61,220	—	—	—	-10,915	7,204	17,229	10,000
Reserve Insurance Company Chicago, Illinois	97,629	83,968	13,660	31,222	89.9 %	7.2 %	1,159	3,540	556,834	577,869

FOREIGN STOCK FIRE AND CASUALTY COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Earned and Direct Losses Incurred)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Policy- holders Surplus	Net Written Premiums	Losses Incurred to Premiums Earned	Expenses Incurred to Premiums Written	Underwriting Profit or Loss (Statutory)	Net Invest- ment Income	Arkansas Business During 1976 (All Lines)	
									Direct Premiums Earned	Direct Losses Incurred
Riverside Insurance Company of America — Battle Creek, Michigan	67,765	48,807	18,957	68,744	75.91%	25.23%	-2,209	3,109	924,449	600,474
RLI Insurance Company Peoria, Illinois	13,385	8,890	4,495	11,183	55.45%	32.48%	892	630	105,828	43,831
Rockwood Insurance Company Rockwood, Pennsylvania	21,551	17,695	3,855	22,145	84.0 %	20.8 %	-1,165	814	2,410,909	1,478,644
Royal Exchange Assur. of America, Inc. — New York, New York	25,654	16,011	9,643	7,246	55.49%	31.58%	651	986	35,216	72
Royal Globe Insurance Company New York, New York	448,971	376,540	72,431	221,385	74.72%	27.79%	-10,165	20,589	3,307,941	1,425,557
Royal Indemnity Company New York, New York	232,963	188,686	44,278	119,158	74.72%	28.00%	-4,141	9,789	581,096	146,901
SAFECO Insurance Co. of America Seattle, Washington	500,909	369,459	131,450	282,884	59.67%	33.48%	12,871	19,019	2,864,529	1,197,265
Saefguard Insurance Company New York, New York	129,147	106,497	22,650	68,519	74.72%	28.06%	-2,164	6,488	18,437	-4,000
St. Paul Fire and Marine Ins. Co. St. Paul, Minnesota	1,687,593	1,452,894	234,698	929,092	76.5 %	27.9 %	-11,205	83,706	13,855,608	4,998,704
St. Paul Guardian Insurance Co. St. Paul, Minnesota	7,424	—	7,424	—	—	—	—	453	137,301	52,160
St. Paul Mercury Insurance Co. St. Paul, Minnesota	11,260	1	11,259	—	—	—	—	606	4,272,466	2,720,126
The Sea Insurance Company, Ltd. Great Britain	42,808	32,649	10,159	21,857	71.37%	28.22%	-101	1,613	3,809	5,776
Seaboard Surety Company New York, New York	71,507	33,996	37,511	14,538	47.35%	48.28%	130	3,161	25,431	-0—
Security Insurance Co. of Hartford Hartford, Connecticut	160,306	116,657	43,649	72,672	77.2 %	34.3 %	-7,449	7,048	155,857	48,875
Security National Insurance Co. Dallas, Texas	5,552	384	5,168	-0—	-0—	-0—	277	197	129,434	88,537
Select Insurance Company Dallas, Texas	11,860	1,314	10,546	-0—	-0—	-8.8 %	1,842	629	16,338	2,882

FOREIGN STOCK FIRE AND CASUALTY COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Earned and Direct Losses Incurred)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Policy- holders Surplus	Net Written Premiums	Losses Incurred to Premiums Earned	Expenses Incurred to Premiums Written	Underwriting Profit or Loss (Statutory)	Net Invest- ment Income	Arkansas Business During 1976 (All Lines)	
									Direct Premiums Earned	Direct Losses Incurred
Sentry Indemnity Company Stevens Point, Wisconsin	20,494	15,084	5,410	1,780	94.1 %	50.2 %	-780	1,429	578	-4,769
South Carolina Insurance Company Columbia, South Carolina	80,041	59,761	20,279	65,844	77.96%	23.74%	-2,446	4,013	103,691	3,095
Southern Farm Bureau Casualty Ins. Co. — Jackson, Mississippi	155,585	109,036	46,549	123,756	76.80%	16.20%	6,650	8,405	15,787,317	11,354,514
Southern Fire & Casualty Company Greensboro, North Carolina	2,171	19	2,152	-0—	-0—	-0—	-0—	123	204,067	172,340
Southern Insurance Company Dallas, Texas	6,741	4,314	2,427	4,293	55.00%	41.00%	-19	741	248,348	134,754
Southwestern Insurance Company Oklahoma City, Oklahoma	4,662	3,670	992	4,009	67.9 %	32.6 %	-646	118	521,915	311,527
Southwestern National Ins. Co. Oklahoma City, Oklahoma	4,421	2,928	1,492	4,009	67.9 %	32.3 %	-634	277	2,300,448	1,291,214
The Standard Fire Insurance Co. Hartford, Connecticut	172,021	133,940	38,081	115,022	69.1 %	26.7 %	2,522	10,151	1,103,189	574,282
Standard Guaranty Insurance Co. Atlanta, Georgia	16,574	10,732	5,842	10,083	58.9 %	29.9 %	280	1,121	41,051	19,060
State Farm Fire and Casualty Co. Bloomington, Illinois	1,295,369	922,933	372,436	994,787	60.8 %	29.9 %	48,394	58,667	7,837,750	4,249,491
State Farm General Insurance Co. Bloomington, Illinois	26,725	19,871	6,854	-0—	-0—	-0—	-0—	248	611,927	400,445
Stonewall Insurance Company Birmingham, Alabama	90,823	74,606	16,217	49,509	95.80%	23.07%	-9,240	4,565	86,408	-44,878
The Stuyvesant Insurance Company New York, New York	60,189	50,670	9,520	26,528	79.7 %	40.0 %	-6,331	1,889	92,864	28,116
Sun Insurance Office, limited London, England	59,648	44,439	15,210	33,156	73.1 %	29.2 %	-1,064	2,719	16,860	5,564
Surety Insurance Company of Calif. LaBabra, California	1,527	463	1,064	7,278	1.48%	97.29%	99	62	-0—	-0—
Switzerland General Ins. Corp. of New York — Tarrytown, New York	14,970	10,252	4,718	10,586	61.6 %	35.7 %	-15	434	-0—	-0—

FOREIGN STOCK FIRE AND CASUALTY COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Earned and Direct Losses Incurred)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Policy- holders Surplus	Net Written Premiums	Losses Incurred to Premiums Earned	Expenses Incurred to Premiums Written	Underwriting Profit or Loss (Statutory)	Net Invest- ment Income	Arkansas Business During 1976 (All Lines)	
									Direct Premiums Earned	Direct Losses Incurred
Thomas Jefferson Insurance Co. Jacksonville, Florida	8,146	3,191	4,954	4,929	47.24%	50.68%	96	449	241,582	98,752
Thurston Fire and Casualty Ins. Co. — Tulsa, Oklahoma	2,903	1,833	1,070	2,636	66.5 %	34.4 %	—299	159	655,688	450,554
Transamerica Insurance Company Los Angeles, California	414,385	324,371	90,014	288,122	67.70%	33.32%	—6,534	13,790	1,552,686	668,809
Transcontinental Insurance Co. New York, New York	76,722	53,366	23,356	23,232	81.39%	28.27%	—2,450	5,169	6,143	5,287
Transit Casualty Company St. Louis, Missouri	75,601	55,272	20,329	43,291	77.53%	17.43%	1,273	4,437	107,275	—40,203
Transport Indemnity Company Los Angeles, California	79,680	68,173	11,508	48,089	90.0 %	8.63%	—790	3,014	20,643	7,750
Transport Insurance Company Des Moines, Iowa	83,828	67,451	16,439	44,406	90.5 %	18.9 %	—2,646	3,216	1,374,278	1,162,189
Transportation Insurance Co. Chicago, Illinois	12,651	243	12,408	—0—	—0—	—0—	—0—	607	821,301	636,903
Trans-World Assurance Company Nashville, Tennessee	2,811	1,103	1,708	1,093	74.38%	17.75%	42	126	—0—	—0—
The Travelers Indemnity Company Hartford, Connecticut	2,940,651	2,557,884	382,767	1,699,549	81.0 %	26.0 %	—123,139	124,516	7,670,352	5,946,270
The Travelers Indemnity Co. of America — Atlanta, Georgia	29,297	20,587	8,710	—0—	—0—	—0—	—0—	321	170,367	123,655
The Travelers Indemnity Co. of Rhode Island — Providence, Rhode Island	336,767	288,323	48,444	143,354	83.0 %	26.0 %	—12,401	17,746	165,337	121,651
The Travelers Insurance Company Hartford, Connecticut	8,458,808	8,049,217	409,591	4,100	365.0 %	23.0 %	—14,037	7,980	2,009,204	1,599,804
Trinity Universal Insurance Co. Dallas, Texas	172,894	120,434	52,460	124,983	63.90%	27.92%	5,826	786	1,159,916	711,188
Tri-State Insurance Company Tulsa, Oklahoma	26,514	18,160	8,354	19,899	69.6 %	29.8 %	—204	967	5,089,863	2,416,191
Twin City Fire Insurance Company Minneapolis, Minnesota	53,581	42,554	11,027	28,912	70.73%	30.52%	—724	3,068	555,611	497,673

ARKANSAS INSURANCE REPORT, 1976

FOREIGN STOCK FIRE AND CASUALTY COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Earned and Direct Losses Incurred)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Policy- holders Surplus	Net Written Premiums	Losses Incurred to Premiums Earned	Expenses Incurred to Premiums Written	Underwriting Profit or Loss (Statutory)	Net Invest- ment Income	Arkansas Business During 1976 (All Lines)	
									Direct Premiums Earned	Direct Losses Incurred
Underwriters Insurance Company Chicago, Illinois	30,467	23,135	7,332	16,831	75.6 %	14.4 %	—711	1,392	13,778	24,486
Unigard Insurance Company Seattle, Washington	51,601	32,561	19,039	28,071	68.55%	33.92%	—280	2,901	618,599	182,238
Union National Fire Insurance Co. Baton Rouge, Louisiana	2,036	387	1,649	2,744	35.28%	65.26%	—20	106	104,756	54,621
Union Standard Insurance Company Dallas, Texas	19,518	16,486	3,033	14,850	76.93%	32.64%	—1,807	1,105	398,654	201,282
United Equitable Insurance Co. Skokie, Illinois	11,400	8,178	3,222	11,052	66.0 %	18.5 %	—67	510	72,211	27,393
United Fire Insurance Company Chicago, Illinois	21,330	17,279	4,050	35,023	54.83%	52.18%	—2,351	1,051	578,939	321,397
United Guaranty Residential Ins. Co. of Iowa — Bettendorf, Iowa	26,636	18,100	8,536	9,201	24.0 %	38.0 %	1,651	1,027	6,759	—0—
United Guaranty Residential Ins. Co. of Louisiana — Metairie, La.	15,143	11,045	4,098	4,463	9.41%	35.6 %	1,800	717	417,706	29,935
United Guaranty Residential Ins. Co. of North Carolina	28,585	20,504	8,081	5,112	26.02%	31.05%	2,008	1,459	93,098	—
United Pacific Insurance Company Tacoma, Washington	121,223	75,245	45,978	54,843	83.61%	31.02%	—3,300	5,403	207,748	38,628
United States Fidelity & Guaranty Co. — Baltimore, Maryland	2,116,218	1,636,957	479,261	1,273,472	70.3 %	28.5 %	14,627	80,236	17,174,500	9,410,747
United States Fire Insurance Co. New York, New York	758,683	648,062	110,621	428,030	74.0 %	28.0 %	—17,511	30,675	4,035,497	1,965,259
Universal Reinsurance Corporation Milford, New Jersey	36,824	28,737	8,087	23,025	74.96%	23.22%	—58	1,850	—	—
Universal Surety Company Lincoln, Nebraska	7,698	3,885	3,813	4,037	46.30%	43.97%	7	299	68	—0—
Universal Underwriters Ins. Co. Kansas City, Missouri	123,181	70,447	52,735	89,099	53.3 %	26.2 %	11,350	5,188	568,879	224,025

ARKANSAS INSURANCE REPORT, 1976

FOREIGN STOCK FIRE AND CASUALTY COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Earned and Direct Losses Incurred)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Policy- holders Surplus	Net Written Premiums	Losses Incurred to Premiums Earned	Expenses Incurred to Premiums Written	Underwriting Profit or Loss (Statutory)	Net Invest- ment Income	Arkansas Business During 1976 (All Lines)	
									Direct Premiums Earned	Direct Losses Incurred
USAA Casualty Insurance Company San Antonio, Texas	25,739	18,714	7,024	14,044	85.00%	12.52%	103	775	123,177	39,477
Utah Home Fire Insurance Company Salt Lake City, Utah	29,888	22,919	6,970	22,706	77.4 %	26.2 %	-908	1,356	1,687	17,399
Valiant Insurance Company Des Moines, Iowa	3,690	6	3,684	—0—	—	—	—	186	42,241	—0—
Valley Forge Insurance Company Reading, Pennsylvania	65,473	52,290	13,183	23,232	81.39%	28.27%	-2,450	4,283	367,208	274,917
Vanguard Insurance Company Dallas, Texas	9,225	505	8,720	—	—	—	266	359	1,087,576	508,687
Vigilant Insurance Company New York, New York	138,581	110,392	28,190	76,539	68.45%	31.73%	-145	6,973	341,296	116,130
Virginia Surety Company, Inc. Chicago, Illinois	12,090	10,150	1,941	1,243	.50%	.67%	-685	404	17,156	5,930
Vista Insurance Company Dearborn, Michigan	7,514	1,751	5,763	2,639	62.1 %	32.5 %	79	330	303,727	157,754
West American Insurance Company Fullerton, California	229,633	169,626	60,007	206,510	67.8 %	26.1 %	4,407	9,836	129,004	40,219
Westchester Fire Insurance Co. New York, New York	320,013	269,621	50,392	187,916	74.0 %	28.0 %	-7,689	15,042	222,656	161,915
The Western Casualty and Surety Co. — Fort Scott, Kansas	260,130	154,480	102,650	96,327	68.0 %	47.32%	4,828	9,014	1,501,613	675,771
The Western Fire Insurance Co. Co. — Fort Scott, Kansas	150,298	88,648	61,650	94,798	68.72%	28.36%	2,030	6,335	1,878,727	785,151
Western Surety Company Sioux Falls, South Dakota	34,514	17,373	17,141	15,649	0.46%	67.42%	4,913	1,202	520,203	-16,539
Westfield Insurance Company Westfield Center, Ohio	66,102	43,722	22,380	51,388	65.1 %	31.9 %	88	2,048	—0—	—0—
Wolverine Insurance Company Los Angeles, California	81,545	43,292	38,253	40,417	59.41%	35.73%	3,247	2,717	247,023	166,633
Worldwide Underwriters Ins. Co. Valley Forge, Pennsylvania	4,638	3,133	1,505	3,382	87.3 %	27.3 %	-514	201	—0—	—0—

FOREIGN STOCK FIRE AND CASUALTY COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Earned and Direct Losses Incurred)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Policy- holders Surplus	Net Written Premiums	Losses Incurred to Premiums Earned	Expenses Incurred to Premiums Written	Underwriting Profit or Loss (Statutory)	Net Invest- ment Income	Arkansas Business During 1976 (All Lines)	
									Direct Premiums Earned	Direct Losses Incurred
Yosemite Insurance Company San Francisco, California	48,498	42,196	6,302	15,245	81.9 %	44.7 %	-3,075	2,357	89,814	73,293
Zurich Insurance Company Chicago, Illinois	427,948	348,247	79,700	220,412	65.5 %	30.0 %	-11,513	26,943	936,879	897,045
TOTALS									330,355,207	191,350,162

DOMESTIC STOCK FIRE AND CASUALTY COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Earned and Direct Losses Incurred)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Policy- holders Surplus	Net Written Premiums	Losses Incurred to Premiums Earned	Expenses Incurred to Premiums Written	Underwriting Profit or Loss (Statutory)	Net Invest- ment Income	Arkansas Business During 1976 (All Lines)	
									Direct Premiums Earned	Direct Losses Incurred
American Colonial Insurance Co. Little Rock, Arkansas	456	74	382	21	68.45%	289.68%	—11	27	20,610	58,581
American Underwriters Ins. Co. Morrilton, Arkansas	1,033	713	320	988	62.6 %	30.7 %	32	36	1,053,812	573,182
Charter National Insurance Co. Little Rock, Arkansas	12,417	8,616	3,801	471	75.66%	71.48%	—	—	537,142	324,587
Decatur Insurance Company Decatur, Arkansas	1,299	91	1,209	101	33.96%	7.67%	59	60	100,773	34,223
Farmers Insurance Company of Arkansas — Little Rock, Arkansas	2,040	46	1,994	—0—	—0—	—0—	11	102	10,512,156	7,032,579
National Investors Fire & Casualty Insurance Co. — Little Rock, Arkansas	1,976	1,112	863	1,580	72.6 %	24.9 %	19	76	1,154,062	546,486
Universal Insurance Company Ft. Smith, Arkansas	744	621	122	602	94.3 %	.6 %	31	30	601,818	437,099
Volkswagen Insurance Company St. Louis, Missouri	35,082	27,709	7,373	24,281	97.6 %	22.7 %	—4,881	3,595	57,851	108,700
TOTALS									14,038,224	9,115,437

FOREIGN MUTUAL FIRE AND CASUALTY COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Earned and Direct Losses Incurred)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Policy- holders Surplus	Net Written Premiums	Losses Incurred to Premiums Earned	Expenses Incurred to Premiums Written	Underwriting Profit or Loss (Statutory)	Net Invest- ment Income	Arkansas Business During 1976 (All Lines)	
									Direct Premiums Earned	Direct Losses Incurred
Aid Insurance Company Des Moines, Iowa	127,923	85,675	42,248	96,459	63.3 %	31.5 %	3,665	4,494	—0—	—0—
Allendale Mutual Insurance Co. Johnston, Rhode Island	770,017	537,176	232,841	206,472	72.00%	31.11%	—13,951	34,851	1,021,646	505,111
American Hardware Mutual Ins. Co. — Minneapolis, Minnesota	110,328	82,794	27,534	72,858	65.27%	23.92%	5,594	4,283	44,540	240,735
American Manufacturers Mutual Ins. Co. — Long Grove, Illinois	99,000	61,629	37,370	40,909	72.2 %	27.6 %	434	5,817	654,640	348,157
American Mutual Ins. Co. of Boston Wakefield, Mass.	59,971	49,144	10,827	42,363	79.76%	18.24%	534	2,939	388,969	206,517
American Mutual Liability Ins. Co. Wakefield, Mass.	240,126	197,764	42,362	169,451	79.76%	18.24%	2,136	12,273	820,458	708,162
Amica Mutual Insurance Company Providence, Rhode Island	253,189	136,320	116,869	122,040	67.7 %	19.1 %	11,939	11,228	42,217	21,197
Arkwright-Boston Manufacturers Mutual Insurance Co. Waltham, Massachusetts	475,880	266,287	209,593	106,757	62.7 %	21.2 %	9,920	15,789	801,724	1,982,148
Atlantic Mutual Insurance Co. New York, New York	246,907	183,681	63,226	124,301	71.25%	32.81%	—6,078	9,875	94,903	10,236
Atlas Mutual Insurance Company Kansas City, Missouri	4,171	1,801	2,370	1,280	45.84%	45.28%	108	87	276,320	84,171
Brotherhood Mutual Insurance Co. Fort Wayne, Indiana	5,298	3,191	2,107	4,556	57.30%	32.60%	297	214	307,904	159,264
Central Mutual Insurance Co. Van Wert, Ohio	114,977	89,201	25,776	80,506	69.59%	34.04%	—1,922	4,502	334,568	274,809
Church Mutual Insurance Company Merrill, Wisconsin	22,012	13,166	8,847	12,857	52.1 %	28.5 %	1,634	701	—0—	—0—
Consolidated Mutual Insurance Co. Brooklyn, New York	60,461	56,513	3,948	31,760	85.2 %	32.8 %	—5,613	3,021	1,719	650
Electric Mutual Liability Ins. Co. Lynn, Massachusetts	116,576	81,048	35,529	42,729	78.3 %	7.3 %	6,113	6,004	170,874	80,890

FOREIGN MUTUAL FIRE AND CASUALTY COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Earned and Direct Losses Incurred)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Policy- holders Surplus	Net Written Premiums	Losses Incurred to Premiums Earned	Expenses Incurred to Premiums Written	Underwriting Profit or Loss (Statutory)	Net Invest- ment Income	Arkansas Business During 1976 (All Lines)	
									Direct Premiums Earned	Direct Losses Incurred
Employers Mutual Casualty Co. Des Moines, Iowa	178,018	141,080	36,937	117,769	60.4 %	29.9 %	205	6,409	36,812	92,992
Employers Mutual Liability Ins. Co. of Wisconsin — Wausau, Wisc.	1,375,532	1,195,694	179,838	599,714	90.8 %	16.1 %	-41,863	71,722	4,990,282	3,025,327
Equity Mutual Insurance Company Kansas City, Missouri	12,430	9,167	3,262	7,863	63.0 %	26.0 %	492	464	1,157,054	497,247
Farmers Alliance Mutual Ins. Co. McPherson, Kansas	36,673	24,412	12,262	31,561	60.3 %	34.2 %	978	1,507	—0—	—0—
Farmers Mutual Hail Ins. Co. of Iowa — Des Moines, Iowa	52,836	20,474	32,362	33,270	62.9 %	26.0 %	3,228	1,655	453,124	71,953
Farmers Mutual Insurance Co. of Nebraska — Lincoln, Nebraska	42,188	17,913	24,275	22,039	59.9 %	31.1 %	1,229	1,892	—0—	—0—
Federated Mutual Insurance Co. Owatonna, Minnesota	213,614	148,646	64,969	101,929	68.56%	22.52%	4,234	8,390	66,007	43,926
Florists' Mutual Insurance Co. Edwardsville, Illinois	19,477	10,088	9,389	8,729	62.29%	22.86%	1,006	824	52,813	13,409
Grain Dealers Mutual Insurance Co. Indianapolis, Indiana	48,212	34,925	13,287	42,669	64.0 %	31.0 %	253	1,504	1,527,599	667,498
Greater New York Mutual Ins. Co. New York, New York	124,347	77,254	45,724	39,650	92.14%	29.95%	2,389	4,801	9	891
Horace Mann Mutual Insurance Co. Springfield, Illinois	21,033	18,961	2,073	1,219	127.7 %	75.5 %	-2,618	1,209	520,696	455,766
Ideal Mutual Insurance Company New York, New York	28,421	23,270	5,151	16,297	78.73%	12.00%	1,059	1,074	47,010	6,047
Indiana Lumbermens Mutual Ins. Co. Indianapolis, Indiana	36,780	27,658	9,122	31,542	67.29%	30.82%	-171	1,232	230,277	36,848
Iowa National Mutual Ins. Co. Cedar Rapids, Iowa	100,777	73,728	27,049	79,613	64.4 %	32.1 %	2,578	3,968	3,033	147
Jewelers Mutual Insurance Co. Neenah, Wisconsin	7,067	4,200	2,867	4,681	50.21%	23.94%	591	15	22,998	50,336
Liberty Mutual Fire Insurance Co. Boston, Massachusetts	303,670	246,191	57,479	164,383	82.84%	16.08%	488	13,340	2,810,018	2,447,713

FOREIGN MUTUAL FIRE AND CASUALTY COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Earned and Direct Losses Incurred)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Policy- holders Surplus	Net Written Premiums	Losses Incurred to Premiums Earned	Expenses Incurred to Premiums Written	Underwriting Profit or Loss (Statutory)	Net Invest- ment Income	Arkansas Business During 1976 (All Lines)	
									Direct Premiums Earned	Direct Losses Incurred
Liberty Mutual Insurance Company Boston, Massachusetts	2,643,836	2,230,553	413,283	1,479,451	82.83%	14.39%	29,458	118,277	6,188,691	3,860,897
Lumbermens Mutual Casualty Co. Long Grove, Illinois	1,051,756	731,669	320,086	491,317	72.4 %	27.6 %	6,245	54,284	1,466,827	413,376
The Lumbermens Mutual Ins. Co. Mansfield, Ohio	60,419	47,044	13,375	43,438	62.40%	32.16%	1,243	1,536	1,157	—0—
The Members Mutual Insurance Co. Dallas, Texas	37,664	28,991	8,673	27,140	90.9 %	16.1 %	-2,888	2,032	63,096	53,300
MFA Mutual Insurance Company Columbia, Missouri	166,419	108,897	57,522	121,907	67.30%	27.20%	5,882	7,858	22,735,211	12,959,693
Michigan Millers Mutual Ins. Co. Lansing, Michigan	69,717	45,974	23,743	41,489	60.6 %	35.8 %	138	—	73,904	-15,440
Michigan Mutual Insurance Co. Detroit, Michigan	274,393	223,830	50,563	123,684	85.93%	19.15%	-5,540	12,533	350,225	184,905
Midwest Mutual Insurance Co. West Des Moines, Iowa	22,535	15,448	7,087	18,758	62.08%	40.03%	—400	1,263	493,237	216,485
The Millers Mutual Fire Ins. Co. of Texas—Fort Worth, Texas	32,366	17,590	14,777	20,126	59.0 %	32.6 %	974	1,019	1,683,575	940,219
Millers' Mutual Insurance Assn. of Illinois — Alton, Illinois	62,741	33,465	29,277	31,279	71.4 %	28.2 %	—547	2,795	664,519	102,340
Millers Mutual Insurance Co. Harrisburg, Pennsylvania	10,639	4,308	6,331	3,711	47.4 %	28.6 %	725	436	47,112	6,339
Millers National Insurance Co. Chicago, Illinois	20,181	12,890	7,290	13,902	60.0 %	34.0 %	203	370	688	—0—
Motorists Mutual Insurance Co. Columbus, Ohio	118,653	85,573	33,080	100,010	75.3 %	27.9 %	-4,121	5,322	—0—	—0—
Nationwide Mutual Fire Ins. Co. Columbus, Ohio	216,530	161,897	54,634	143,047	68.9 %	31.6 %	-2,792	8,588	197	-7,211
Nationwide Mutual Insurance Co. Columbus, Ohio	1,434,183	990,997	443,186	861,205	77.8 %	26.5 %	-52,888	57,416	47,002	36,090
Pennsylvania Lumbermens Mutual Ins. Co. — Philadelphia, Pennsylvania	29,690	12,114	17,576	10,179	61.47%	09.61%	2,887	1,434	112,463	126,762

FOREIGN MUTUAL FIRE AND CASUALTY COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Earned and Direct Losses Incurred)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Policy- holders Surplus	Net Written Premiums	Losses Incurred to Premiums Earned	Expenses Incurred to Premiums Written	Underwriting Profit or Loss (Statutory)	Net Invest- ment Income	Arkansas Business During 1976 (All Lines)	
									Direct Premiums Earned	Direct Losses Incurred
Pennsylvania Millers Mutual Ins. Co. Wilkes-Barre, Pennsylvania	36,831	20,809	16,022	21,390	64.87%	37.02%	-1,012	1,535	327,195	151,037
Pennsylvania National Mutual Cas. Ins. Co. — Harrisburg, Penna.	164,362	130,757	33,605	113,289	66.04%	29.15%	-4,477	8,097	—0—	—0—
Philadelphia Manufacturers Mutual Ins. Co. — Valley Forge, Penna.	108,155	72,744	35,411	27,613	.68%	.32%	-940	4,615	41,505	19,638
Preferred Risk Mutual Ins. Co. West Des Moines, Iowa	83,557	57,865	25,691	74,956	70.32%	27.03%	336	4,052	1,030,569	771,375
Protection Mutual Insurance Co. Park Ridge, Illinois	262,207	190,293	71,913	80,787	63.91%	15.05%	9,246	13,044	711,355	36,013
Security Mutual Casualty Company Chicago, Illinois	51,366	45,348	6,018	22,952	98.0 %	9.0 %	-1,679	1,400	51,170	43,066
Sentry Insurance a Mutual Co. Stevens Point, Wisconsin	440,355	372,070	68,285	258,041	70.1 %	31.0 %	-1,630	10,511	1,683,693	654,053
The Shelby Mutual Insurance Co. Shelby, Ohio	141,613	116,367	23,456	88,003	72.76%	31.32%	-5,060	7,205	1,086,579	989,414
State Farm Mutual Automobile Ins. Co. — Bloomington, Illinois	5,035,295	3,020,544	2,014,751	3,271,804	81.68%	17.77%	16,554	206,404	24,743,606	14,401,841
Ticor Mortgage Insurance Co. Los Angeles, California	32,792	15,657	17,135	11,409	18.0 %	54.0 %	14	2,708	—0—	—0—
Unigard Mutual Insurance Co. Seattle, Washington	230,716	195,143	35,573	150,048	72.69%	33.91%	-9,397	6,980	338,988	177,556
Utica Mutual Insurance Company Utica, New York	244,876	199,054	45,821	144,629	73.86%	27.93%	-4,430	10,218	99,762	143,933
TOTALS									80,920,540	48,297,828

DOMESTIC MUTUAL FIRE AND CASUALTY COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Earned and Direct Losses Incurred)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Policy- holders Surplus	Net Written Premiums	Losses Incurred to Premiums Earned	Expenses Incurred to Premiums Written	Underwriting Profit or Loss (Statutory)	Net Invest- ment Income	Arkansas Business During 1976 (All Lines)	
									Direct Premiums Earned	Direct Losses Incurred
Agents Mutual Insurance Co. Pine Bluff, Arkansas	93	9	85	42	50.45%	35.64%	1	6	12,869	6,493
American Mutual Insurance Co. Morrilton, Arkansas	115	34	81	51	32.9 %	42.7 %	13	5	53,105	18,568
Farm Bureau Mutual Ins. Co. of Ark. — Little Rock, Arkansas	18,004	10,896	7,108	15,725	81.0 %	15.9 %	196	891	20,822,090	13,491,867
Farmers Home Mutual Fire Ins. Co. Paragould, Arkansas	2,339	1,779	560	1,093	49.17%	55.60%	-52	41	1,000,430	558,037
Town and Country Mutual Ins. Co. Little Rock, Arkansas	549	150	399	165	77.0 %	40.0 %	38	22	138,375	78,507
TOTALS									22,026,869	14,153,472

REINSURANCE COMPANIES (FIRE AND CASUALTY)

(All Figures in Thousands Except Arkansas Direct Premiums Earned and Direct Losses Incurred)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Policy- holders Surplus	Net Written Premiums	Losses Incurred to Premiums Earned	Expenses Incurred to Premiums Written	Underwriting Profit or Loss (Statutory)	Net Invest- ment Income	Arkansas Business During 1976 (All Lines)	
									Direct Premiums Earned	Direct Losses Incurred
American Mutual Reinsurance Co. Chicago, Illinois	84,676	76,346	8,330	13,523	125.6 %	4.4 %	-4,039	4,390	-0-	-0-
American Re-Insurance Company New York, New York	700,901	624,558	76,342	313,725	79.34%	24.47%	-13,912	35,667	68,933	200,000
Christiania General Ins. Corp. of New York — Tarrytown, New York	16,201	11,163	5,038	10,585	61.5 %	35.4 %	23	561	-0-	-0-
Employers Reinsurance Corp. Kansas City, Missouri	516,671	422,025	94,647	248,307	72.8 %	29.1 %	-9,337	22,816	162,772	64,589
Federated Reinsurance Corporation New York, New York	29,162	19,060	10,102	16,032	62.1 %	30.1 %	821	2,640	-0-	-0-
The General Ins. Co. of Trieste & Venice — New York, New York	22,852	13,239	9,612	8,797	70.3 %	37.0 %	-509	1,208	-0-	-0-
General Reinsurance Corporation Wilmington, Delaware	1,370,100	1,090,476	279,624	522,238	69.65%	29.98%	-5,389	55,892	1,628	-4,410
Gerling Global Reinsurance Corp. New York, New York	57,892	44,454	13,437	21,702	65.9 %	32.8 %	-1,182	2,478	-0-	-0-
INA Reinsurance Company Wilmington, Delaware	452,827	373,246	79,581	249,718	68.64%	31.90%	-7,587	20,013	-0-	-0-
Kemper Reinsurance Company Long Grove, Illinois	153,952	124,776	29,176	78,723	75.2 %	24.7 %	-1,234	7,039	-0-	-0-
The Mercantile and General Reinsur- ance Co. of America New York, New York	14,216	3,619	10,596	4,535	59.4 %	31.9 %	264	1,161	-0-	-0-
Munich American Reinsurance Co. New York, New York	81,195	62,705	18,490	35,887	68.28%	32.88%	-5,504	2,769	-0-	-0-
Munich Reinsurance Co. New York, New York	82,154	59,305	22,348	47,597	70.46%	32.98%	-618	2,643	-0-	-0-
The National Reinsurance Corp. New York, New York	149,993	105,552	44,442	104,266	66.4 %	32.2 %	1,591	5,894	-0-	-0-
New England Reinsurance Corp. Boston, Massachusetts	70,427	48,045	22,382	20,155	68.08%	24.03%	1,887	3,255	-0-	-0-

ARKANSAS INSURANCE REPORT, 1976

REINSURANCE COMPANIES (FIRE AND CASUALTY)

(All Figures in Thousands Except Arkansas Direct Premiums Earned and Direct Losses Incurred)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Policy- holders Surplus	Net Written Premiums	Losses Incurred to Premiums Earned	Expenses Incurred to Premiums Written	Underwriting Profit or Loss (Statutory)	Net Invest- ment Income	Arkansas Business During 1976 (All Lines)	
									Direct Premiums Earned	Direct Losses Incurred
North American Reinsurance Corp. New York, New York	332,801	257,073	75,728	120,308	71.72%	34.0 %	-8,951	13,770	-0-	-0-
North Star Reinsurance Corp. New York, New York	89,304	56,249	33,055	26,350	50.43%	42.30%	-1,481	3,812	5	-0-
Philadelphia Reinsurance Corp. Philadelphia, Pennsylvania	47,649	34,211	13,439	16,332	70.8 %	32.4 %	-932	2,311	-0-	-0-
Prudential Reinsurance Company Dover, Delaware	312,982	228,251	84,732	178,731	73.7 %	24.9 %	-8,585	19,392	-0-	-0-
Skandia American Reinsurance Corp. New York, New York	152,909	115,741	37,167	83,533	68.69%	29.99%	-1,822	5,532	-0-	-0-
Swiss Reinsurance Company Zurich, Switzerland	330,974	265,679	65,295	147,654	71.83%	34.13%	-11,224	15,167	-0-	-0-
TOTALS									233,338	260,179

ARKANSAS INSURANCE REPORT, 1976

RECIPROCALLS OR INTER-INSURANCE EXCHANGES

(All Figures in Thousands Except Arkansas Direct Premiums Earned and Direct Losses Incurred)

Name and Home Office	Attorney-in-Fact	Total Admitted Assets	Reported Liabili- ties	Reported Policy- holders Surplus	Net Written Premiums	Losses Incurred to Policyholders Earned	Expenses Incurred to Premiums Written	Underwriting Profit or Loss (Statutory)	Net Investment Income	Arkansas Business During 1976 (All Lines)	
										Direct Premiums Earned	Direct Losses Incurred
Belk Stores Insurance Reciprocal Charlotte, North Carolina	Belk Underwriters, Inc.	7,454	155	7,299	553	2.9 %	30.9 %	228	336	26,559	—0—
Canners Exchange Subscribers Chicago, Illinois	Lansing B. Warner, Inc.	22,931	12,077	10,854	12,432	49.7 %	29.6 %	2,140	929	239,973	—4,156
Casualty Reciprocal Exchange Kansas City, Missouri	Bruce Dodson	34,481	26,135	8,346	21,623	63.0 %	26.0 %	1,356	1,247	1,583,586	770,910
Farmers Insurance Exchange Los Angeles, California	Farmers Underwriters Association	1,140,500	886,615	253,885	1,042,317	77.81 %	23.42 %	—32,642	41,251	594,425	—0—
Fire Insurance Exchange Los Angeles, California	Fire Underwriters Association	157,224	122,868	34,356	137,271	59.78 %	28.92 %	8,000	5,721	—0—	—210
Independent Reciprocal Exchange St. Louis, Missouri	Exchange Management Services	1,006	209	798	1,077	22.1 %	73.6 %	41	66	4,746	—2,000
Lumbermen's Reciprocal Ins. Exch. Little Rock, Arkansas	The Findley Co., Inc.	702	224	486	274	54.21 %	33.34 %	35	37	273,982	148,342
Lumbermen Underwriting Alliance Boca Raton, Florida	U. S. Epperson Underwriting	69,946	35,100	34,846	46,217	50.09 %	27.77 %	8,309	3,425	702,735	204,729
Lutheran Benevolent Ins. Exch. Alma, Missouri	Lutheran Benevolent Association, Inc.	2,523	463	2,061	522	71.81 %	10.26 %	80	109	30,060	704
National Insurance Underwriters St. Louis, Missouri	National Aviation Underwriters, Inc.	7,329	5,133	2,196	7,099	65.4 %	31.5 %	307	233	84,131	19,883
Reciprocal Exchange Kansas City, Missouri	Bruce Dodson	15,054	10,790	4,264	9,829	63.0 %	26.0 %	616	608	10,651	—10,517
State Automobile and Casualty Underwriters Des Moines, Iowa	Automobile Under- writers Corporation	18,997	16,867	2,130	7,773	68.2 %	24.7 %	525	383	493	75
Truck Insurance Exchange Los Angeles, California	Truck Underwriters Association	336,792	288,282	48,510	202,845	81.35 %	18.23 %	—1,914	14,480	2,026,663	—0—
United Services Automobile Assn. San Antonio, Texas	Robert Francis McDermott	798,731	559,553	239,178	508,133	62.0 %	16.0 %	36,948	30,033	2,744,330	1,453,945
Warner Reciprocal Insurers Chicago, Illinois	Lansing B. Warner, Inc.	7,467	5,749	1,718	6,807	50.7 %	35.9 %	30	225	17,024	—
TOTALS										8,339,358	2,581,705

FARMERS MUTUAL AID ASSOCIATIONS

(All Figures in Thousands Except Arkansas Total Income and Total Losses Paid)

Name and Home Office	Secretary	Commenced Business During	Total Assets	Total Liabilities	Total Surplus	Arkansas Business During 1976 (All Lines)	
						Total Income	Total Losses Paid
Farm & Home Mutual Insurance Company Conway, Arkansas	H. R. Kellar	1949	116	11	106	121,810	44,947
Farmers Fire Ins. Co., Inc. Conway, Arkansas	Donald R. Owen	1941	1,337	17	1,320	444,061	78,241
Farmers Mutual Aid Assn. of Arkansas Ft. Smith, Arkansas	Frank R. Shaw	1899	85	—0—	85	13,404	2,715
Farmers Mutual Fire Ins. Company of Carroll County, Arkansas — Berryville, Arkansas	Charles Luck Moody	1908	580	24	556	374,647	277,493
Farmers Mutual Insurance Company Gentry, Arkansas	Lillian Hendrix	1902	1,220	418	803	797,486	371,201
Farmers Mutual Insurance Company Mabelvale, Arkansas	Connie C. Meyer	1917	203	—0—	203	23,737	824
Farmers Mutual Insurance Company Rogers, Arkansas	George Looney	1909	691	56	635	171,566	51,576
Farmers Protective Insurance Company Stuttgart, Arkansas	Ruth E. Smith	1896	436	5	432	217,786	114,133
Farmers Union Mutual Insurance Co. Little Rock, Arkansas	Carrol D. McCarty	1934	1,818	401	1,418	1,557,690	566,806
Greene and Clay County Farmers Mutual Insurance Assn. — Rector, Arkansas	Cecil Simpson	1910	12	—0—	12	3,480	540
Home Mutual Fire Insurance Company Rogers, Arkansas	Jimmie W. Canfield	1957	35	16	19	62,090	42,337
Logan County Farmers Mutual Aid Scranton, Arkansas	William F. Naegle	1893	185	—0—	185	23,846	277
Northwest Arkansas Farmers Mutual Tornado Ins. Co., Inc. — Fayetteville, Arkansas	Joyce Cunningham	1924	2,043	128	1,915	384,194	78,748
State Farmers Mutual Fire Ins. Co. Morrilton, Arkansas	B. T. Lienhart	1940	293	13	280	123,702	55,584
Washington County Farmers Mutual Fire Ins. Co., Inc. — Fayetteville, Arkansas	Joyce Cunningham	1922	1,558	186	1,371	429,319	176,651
TOTALS						4,748,818	1,862,073

LLOYDS UNDERWRITERS (FIRE AND CASUALTY)

(All Figures in Thousands Except Arkansas Direct Premiums Earned and Direct Losses Incurred)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Policy- holders Surplus	Net Written Premiums	Losses Incurred to Premiums Earned	Expenses Incurred to Premiums Written	Underwriting Profit or Loss (Statutory)	Net Invest- ment Income	Arkansas Business During 1976 (All Lines)	
									Direct Premiums Earned	Direct Losses Incurred
Lloyds, New York New York, New York	5,294	2,129	3,165	545	49.9 %	-21.3 %	397	204	273,546	277,636
								TOTALS	\$ 273,546	\$ 277,636

TITLE INSURANCE COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Earned and Direct Losses Incurred)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Policyholders Surplus	Net Operating Gain or Loss	Net Investment Income	Arkansas Business During 1976 (All Lines)	
						Direct Premiums Earned	Direct Losses Incurred
American Title Insurance Company Miami, Florida	32,122	20,127	11,995	7	984	52,751	—0—
Chelsea Title & Guaranty Company Atlantic City, New Jersey	6,866	5,303	1,563	-142	287	168	1,496
Chicago Title Insurance Company Kansas City, Missouri	95,894	49,776	46,119	7,717	3,628	555,139	-27,980
City Title Insurance Company New York, New York	3,316	1,865	1,451	-119	130	—0—	—0—
Commerce Title Guaranty Company Memphis, Tennessee	2,362	917	698	75	-714	124,673	511
Commercial Standard Title Insurance Company Atlanta, Georgia	12,691	3,213	9,478	467	751	217,775	7,065
Commonwealth Land Title Insurance Company Philadelphia, Pennsylvania	49,560	27,531	22,029	2,765	2,874	120,376	1,548
Lawyers Title Insurance Corporation Richmond, Virginia	87,935	45,499	42,436	2,551	4,332	163,790	25,979
Mississippi Valley Title Insurance Company Jackson, Mississippi	3,475	2,427	1,048	86	4	177,841	-41,151
Pioneer National Title Insurance Company Los Angeles, California	89,158	44,768	44,390	-4,186	1,933	68,102	838
St. Paul Title Insurance Corporation Clayton, Missouri	13,333	4,083	9,250	-1,074	245	186,443	4,000
Southern Title Insurance Company Knoxville, Tennessee	2,757	789	1,968	-11	121	16,788	371
Standard Title Insurance Company Phoenix, Arizona	4,600	638	3,963	21	207	21,782	—0—
Stewart Title Guaranty Company Galveston, Texas	17,302	10,130	7,172	1,321	640	9,490	3,265
The Title Guarantee Company Baltimore, Maryland	9,757	4,444	5,313	650	341	12,536	—0—
Title Insurance Company of Minnesota Minneapolis, Minnesota	27,858	18,145	9,713	2,031	547	96,026	500
US Life Title Insurance Company of Dallas Dallas, Texas	10,383	3,791	6,592	993	260	6,613	—0—
					TOTALS	1,830,293	-23,558

FOREIGN LEGAL RESERVE STOCK LIFE INSURANCE COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Received and Direct Claims Paid)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Capital	Reported Net Surplus	Net Gain From Oper. After Div. and Taxes	Aggre- gate Policy Reserve	ARKANSAS BUSINESS DURING 1976					
							Class	Insurance In Force 1-1-76	Insurance Written In 1976	Insurance In Force 12-31-76	Direct Premiums Received	Direct Claims Paid
AAA Life Insurance Company Washington, D. C.	5,852	3,130	1,100	1,622	147	1,548	GL	—	—	—	36	—
Academy Life Insurance Co. Denver, Colorado	12,504	9,200	1,100	2,204	357	4,837	O GL A&H	171 931 —	529 190 —	391 1,121 —	5,386 — 57,198	20,000 — 35,976
Aetna Life Insurance Company Hartford, Connecticut	12,060,829	11,605,104	62,765	392,959	111,205	7,007,525	O CR L-G&I GL A&H ANN	257,368 — 255,641 — —	41,478 — 27,077 — —	271,871 — 282,164 — —	5,685,225 1,634 1,785,377 15,816,720 533,745	4,128,985 9,769 1,386,327 12,694,745 1,921,686
Aetna Life Insurance Co. of Illinois Chicago, Illinois	34,509	28,411	1,000	5,097	1,320	7,848	—	—	—	—	—	—
Aetna Variable Annuity Life Ins. Co. — Hartford, Conn.	679,784	658,857	1,100	19,827	-5,341	635,429	O ANN	1,292 —	708 —	2,047 —	47,732 2,897,777	— 945,469
Alexander Hamilton Life Ins. Co. of America Farmington Hills, Michigan	163,765	145,319	1,500	16,946	949	105,620	O GL A&H	164 — —	90 1,329 —	111 1,108 —	16,411 4,199 17,229	6,659 — 2,293
All American Life & Casualty Co. Chicago, Illinois	336,115	304,024	4,182	27,910	4,915	255,378	O CR L-G&I GL A&H	5,171 383 13,969 —	1,049 1,845 1,885 —	5,882 1,619 15,854 —	74,966 37,187 109,580 33,213	34,645 — 88,385 20,896
Alliance Life Insurance Co. McPherson, Kansas	15,712	14,137	600	975	207	12,359	O A&H	— —	136 —	154 —	388 71	— —
Allstate Life Insurance Company Northbrook, Illinois	645,707	508,933	2,000	134,774	25,777	418,184	O CR-L-G&I GL ANN	52,620 859 39,402 —	17,150 362 18,251 —	62,225 1,214 56,217 —	591,628 9,902 395,308 39,508	151,038 273 117,792 —
A M Life Insurance Company Wakefield, Massachusetts	19,953	14,178	1,500	4,274	584	11,553	O GL ANN	171 4,257 —	— — —	112 4,253 —	1,498 23,997 14,792	— — —
Amalgamated Labor Life Ins. Co. Chicago, Illinois	7,496	6,081	1,415	914	210	3,110	O GL ANN A&H	— — 3 —	— — 2 —	— — 4 —	105 1,471 — —	— 572 — —

FOREIGN LEGAL RESERVE STOCK LIFE INSURANCE COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Received and Direct Claims Paid)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Capital	Reported Net Surplus	Net Gain From Oper. After Div. and Taxes	Aggre- gate Policy Reserve	ARKANSAS BUSINESS DURING 1976					
							Class	Insurance In Force 1-1-76	Insurance Written In 1976	Insurance In Force 12-31-76	Direct Premiums Received	Direct Claims Paid
Amalgamated Life and Health Ins. Co. — Chicago, Illinois	6,779	3,892	1,100	1,787	52	2,154	GL	447	—0—	447	1,945	—0—
American-Amicable Life Ins. Co. Birmingham, Alabama	250,114	220,664	7,074	22,376	8,929	200,466	O&H	—	—	—	67,710	60,939
							O	25,253	7,481	27,896	445,153	98,869
							CR L-G&I	12,378	26,275	13,055	208,497	45,555
							GL	155	88	6,158	2,006	70,000
							A&H	—	—	—	81,931	45,073
							ANN	—	—	—	40,105	2,243
American Bankers Insurance Co. Waco, Texas	14,523	10,717	850	2,956	902	9,571	O	1,981	—0—	1,901	27,853	12,890
American Bankers Life Assur. Co. of Florida	152,031	146,322	3,298	2,411	1,618	116,413	A&H	—	—	—	5,065	1,765
Miami, Florida							O	7,975	2,806	8,056	173,145	3,578
							CR L-G&I	13,056	8,272	10,557	131,880	46,946
							A&H	—	—	—	160,557	61,586
							ANN	—	—	—	71,412	3,578
American Capitol Insurance Co. Houston, Texas	22,110	20,519	300	1,291	371	19,411	O	2,928	110	2,812	51,747	—0—
							A&H	—	—	—	474	—
							ANN	—	—	—	351	—
American Defender Life Ins. Co. Raleigh, North Carolina	33,963	30,906	1,200	1,857	—1,725	24,218	O	1,239	164	1,403	8,218	1,207
							GL	1,650	—45	1,600	—0—	—
							A&H	—	—	—	46	30
American Eagle Life Ins. Co. Morristown, New Jersey	17,879	11,156	1,000	5,723	—1,188	9,665	O	2,999	855	3,451	23,205	258
							GL	1,519	184	1,685	2,576	—0—
							ANN	—	—	—	250	—0—
							O	432	—0—	376	6,306	—0—
American Educators Life Ins. Co. Columbia, Missouri	2,211	1,390	410	412	76	1,267	O	1,108	157	1,072	11,038	—0—
American Family Life Assur. Co. of Columbus	98,936	80,686	3,714	14,535	16,214	55,192	GL	27,315	4,168	24,009	103,464	57,000
Columbus, Georgia							A&H	—	—	—	1,989,808	889,555
American Fidelity Assurance Co. Oklahoma City, Oklahoma	97,831	92,686	1,000	4,146	1,673	27,467	O	14,684	9,667	20,285	233,430	31,351
							GL	37,629	—	30,352	329,670	119,158
							A&H	—	—	—	2,392,253	1,509,105
							ANN	—	—	—	14,791	5,158
American Fidelity Life Ins. Co. Pensacola, Florida	60,816	53,930	1,647	5,239	1,495	28,434	O	11,074	1,431	10,369	207,220	52,157
							ANN	—	—	—	1,588	—

FOREIGN LEGAL RESERVE STOCK LIFE INSURANCE COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Received and Direct Claims Paid)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Capital	Reported Net Surplus	Net Gain From Oper. After Div. and Taxes	Aggre- gate Policy Reserve	ARKANSAS BUSINESS DURING 1976					
							Class	Insurance In Force 1-1-76	Insurance Written In 1976	Insurance In Force 12-31-76	Direct Premiums Received	Direct Claims Paid
American Founders Life Ins. Co. Austin, Texas	79,634	69,135	1,235	9,264	1,199	63,592	O	5,554	560	5,357	61,763	37,204
							CR L-G&I	2,509	1,386	2,776	46,163	11,974
							GL	1,023	119	1,142	18,932	1,554
							A&H	—	—	—	27,234	7,936
							ANN	—	—	—	4,445	336
American General Life Ins. Co. of Delaware — Houston, Texas	512,780	483,632	6,000	23,148	7,126	442,709	O	46,900	12,261	53,336	835,898	73,392
							GL	6,715	2,630	8,111	40,429	153,966
							IND	3	0	8	360	—
							A&H	—	—	—	298,723	258,648
							ANN	—	—	—	423,321	—
American General Life Ins. Co. of New York — Syracuse, New York	69,218	62,957	1,500	4,762	—979	55,009	O	67	10	83	1,353	—
							GL	1,070	110	1,180	—	—
							A&H	—	—	—	136	—
American Guaranty Life Ins. Co. Portland, Oregon	55,280	48,370	1,180	5,730	771	43,314	O	251	47	276	9,089	2,400
							A&H	—	—	—	1,114	280
							ANN	—	—	—	2,559	—
American Health & Life Ins. Co. — Baltimore, Maryland	236,804	149,860	3,000	83,943	413	127,587	O	20,569	6,985	25,231	370,364	184,508
							CR L-G&I	21,585	1,643	15,495	—7,116	138,458
							GL	6,703	357	6,372	29,925	55,466
							A&H	—	—	—	620,454	439,709
							ANN	—	—	—	3,416	3,830
American Heritage Life Ins. Co. — Jacksonville, Florida	105,721	91,967	3,311	10,442	1,652	65,640	O	1,150	500	1,593	30,150	17,746
							CR L-G&I	3,152	6,139	6,758	198,836	52,528
							GL	12,685	1,262	14,204	14,329	55,000
							A&H	—	—	—	55,852	6,896
American Income Life Insurance Co. — Indianapolis, Indiana	66,736	62,973	1,664	2,100	129	51,708	O	7,016	3,294	7,596	151,695	13,731
							A&H	—	—	—	479,541	255,772
							ANN	—	—	—	27,437	1,500
American International Life Assurance Co. of New York New York, New York	27,580	21,880	1,250	4,450	843	17,539	O	810	446	935	6,978	16,184
							GL	1,862	—0—	1,932	35,902	—
							A&H	—	—	—	3,013	—0—

ARKANSAS INSURANCE REPORT, 1976

FOREIGN LEGAL RESERVE STOCK LIFE INSURANCE COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Received and Direct Claims Paid)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Capital	Reported Net Surplus	Net Gain From Oper. After Div. and Taxes	Aggre- gate Policy Reserve	ARKANSAS BUSINESS DURING 1976					
							Class	Insurance In Force 1-1-76	Insurance Written In 1976	Insurance In Force 12-31-76	Direct Premiums Received	Direct Claims Paid
American Life and Accident Ins. Co. of Kentucky Louisville, Kentucky	71,130	51,135	1,636	18,359	1,270	34,053	—	—	—	—	—	—
American Life and Casualty Ins. Co. — Fargo, N. D.	26,569	21,773	500	4,296	504	18,039	O	110	602	700	5,522	1,005
							GL	874	—0—	935	—	—
							A&H	—	—	—	2,251	543
The American Life Ins. Co. of N. Y. — New York, New York	31,097	23,761	1,100	6,236	504	22,007	O	128	—0—	149	2,007	—
							GL	1,201	—	1,236	—	—
American National Insurance Co. — Galveston, Texas	1,857,391	1,639,278	32,793	185,320	16,108	1,515,787	O	74,812	22,296	84,943	1,479,573	334,193
							CR L-G&I	9,327	6,135	7,875	117,006	52,189
							GL	6,561	10,695	17,256	110,866	22,000
							IND	15,805	190	15,254	177,217	55,782
							A&H	—	—	—	749,018	640,137
							ANN	—	—	—	37,486	288
American National Life Ins. Co. of Texas Galveston, Texas	12,086	7,269	1,500	3,317	546	4,766	O	1,566	1,520	2,718	8,151	—0—
American Old Line Life Ins. Co. — Annapolis, Maryland	1,581	29	500	1,051	—33	—0—	—	—	—	—	—	—
American Patriot Health Ins. Co. — New York, New York	4,772	1,964	1,000	1,808	19	1,342	A&H	—	—	—	264	167
American Progressive Health Ins. Co. — Mount Vernon, N. Y.	5,949	2,675	2,983	2,674	383	2,111	A&H	—	—	—	1,480	764
American Public Life Ins. Co. Jackson, Mississippi	17,056	14,928	1,205	923	154	13,262	O	8,258	—0—	7,274	179,949	12,272
American Reserve Life Ins. Co. Providence, Rhode Island	24,020	15,200	1,100	7,720	513	12,346	CR L-G&I	22	9	18	511	—0—
							A&H	—	—	—	414	—
American Security Life Ins. Co. — San Antonio, Texas	52,348	47,036	1,462	3,849	1,064	40,649	O	11,801	1,544	11,387	247,145	82,181
							CR L-G&I	17,964	—0—	15,720	322,987	157,955
							GL	8,778	—0—	8,687	68,411	7,388
							A&H	—	—	—	350,665	244,812

ARKANSAS INSURANCE REPORT, 1976

FOREIGN LEGAL RESERVE STOCK LIFE INSURANCE COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Received and Direct Claims Paid)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Capital	Reported Net Surplus	Net Gain From Oper. After Div. and Taxes	Aggre- gate Policy Reserve	ARKANSAS BUSINESS DURING 1976					
							Class	Insurance In Force 1-1-76	Insurance Written In 1976	Insurance In Force 12-31-76	Direct Premiums Received	Direct Claims Paid
American States Life Ins. Co. Indianapolis, Indiana	52,417	41,751	1,453	9,212	2,058	35,813	O GL A&H ANN	5,031 2,788 — —	2,854 — — —	6,867 — — —	55,631 4,151 8,649 91	121 4,125 3,464 —
American Tidelands Life Ins. Co. — Birmingham, Alabama	22,626	21,141	1,045	440	—22	17,618	O A&H ANN	2,194 — —	279 — —	2,293 — —	42,444 318 —	32,722 — —
American Variable Annuity Life Assur. Co. Dover, Delaware	49,758	46,228	1,501	2,029	—688	29,136	O A&H ANN	— — —	50 — —	50 — —	— 2,736 671	— 1,724 —
Amoco Life Insurance Company Omaha, Nebraska	3,403	199	1,100	2,104	32	—	—	—	—	—	—	—
Anchor National Life Ins. Co. Los Angeles, California	321,798	297,983	2,002	21,812	—754	222,791	O A&H ANN	825 — —	100 — —	866 — —	5,013 188 97,500	— — —
The Andrew Jackson Life Ins. Co. — Jackson, Mississippi	11,202	8,682	1,700	820	77	7,719	O A&H ANN	8,947 — —	1,818 — —	8,571 — —	106,784 1,939 22,214	— — 1,010
Appalachian National Life Ins. Co. — Knoxville, Tennessee	27,377	25,071	1,000	1,306	282	22,619	O CR L-G&I GL	2,360 1,856 1,087	1,282 1,745 335	3,276 1,822 1,134	54,360 30,676 3,430	7,500 2,937 8,000
Associated Doctors Health and Life Insurance Company Birmingham, Alabama	10,315	6,496	850	2,969	646	4,247	GL A&H	— —	1 —	— —	32 3,182	— 1,001
Associates Life Insurance Co. Indianapolis, Indiana	19,005	17,795	861	349	749	16,114	O A&H	81 —	5 —	82 —	807 4,171	— 3,734
Association Life Insurance Co. Milwaukee, Wisconsin	16,543	12,632	1,100	2,811	156	6,173	O CR L-G&I GL	— 19 7	— —16 —	— 3 7	3,802 42,914 21,852	— 67,064 11,000
Atlantic American Life Ins. Co. — Atlanta, Georgia	11,266	9,439	851	975	303	8,619	A&H O A&H	— 90 —	— — —	— 85 —	158,014 2,704 1,307	205,467 410 2,511
Atlantic and Pacific Life Ins. Co. of America Atlanta, Georgia	4,499	3,733	300	466	44	2,775	O A&H ANN	101 — —	— — —	140 — —	2,685 39 2,724	— — —

ARKANSAS INSURANCE REPORT, 1976

FOREIGN LEGAL RESERVE STOCK LIFE INSURANCE COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Received and Direct Claims Paid)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Capital	Reported Net Surplus	Net Gain From Oper. After Div. and Taxes	Aggre- gate Policy Reserve	ARKANSAS BUSINESS DURING 1976					
							Class	Insurance In Force 1-1-76	Insurance Written In 1976	Insurance In Force 12-31-76	Direct Premiums Received	Direct Claims Paid
Atlas Life Insurance Company Tulsa, Oklahoma	53,809	48,158	1,500	4,151	738	43,103	O A&H ANN	4,030 — —	166 — —	3,629 — —	61,734 191,630 464	44,533 107,618 —
Bankers Fidelity Life Ins. Co. Atlanta, Georgia	23,112	19,515	949	2,648	14	14,373	O ANN	9 —	5 —	14 —	691 —	— —
Bankers Life and Casualty Co. Chicago, Illinois	959,685	734,506	10,000	215,177	21,923	540,962	O GL A&H ANN	25,691 1,443 — —	5,897 — — —	31,012 821 — —	622,769 9,191 4,765,757 34,865	140,874 8,000 3,171,193 3,849
Bankers National Life Ins. Co. Parsippany, New Jersey	209,983	191,745	4,000	14,238	1,517	169,276	O GL A&H ANN	2,342 1,676 — —	748 675 — —	3,054 2,546 — —	73,372 24,639 24 3,055	12,039 — 24 —
Bankers Security Life Ins. Society — New York, N. Y.	89,485	76,512	2,756	10,217	1,394	64,787	O GL A&H	234 305 —	— 80 —	139 165 —	3,036 823 104	1,280 — —
Bankers United Life Assur. Co. Cedar Rapids, Iowa	22,928	16,816	1,500	4,612	394	14,065	O GL A&H	138 — —	— 24 —	138 24 —	1,748 196 839	— — 563
Beneficial Life Insurance Co. Salt Lake City, Utah	283,597	269,249	1,100	13,247	2,689	237,618	O A&H	2,670 —	171 —	2,909 —	12,113 —	688 300
Beneficial National Life Ins. Co. — New York, New York	57,621	50,204	1,842	5,574	1,199	36,996	O A&H	— —	— —	— —	33,362 27,001	— 11,803
Beneficial Standard Life Ins. Co. — Los Angeles, California	164,335	126,500	4,710	33,126	2,020	98,989	O GL A&H A&H	2,247 1,119 — —	19 — — —	2,798 1,109 — —	74,160 — 149,011 16,610	52,531 — 41,675 5,423
BSP Insurance Company Scottsdale, Arizona	3,767	979	1,000	1,788	—21	172	A&H	—	—	—	—	—
Builders Life Insurance Co. Charlotte, North Carolina	2,826	1,220	600	1,006	147	1,030	—	—	—	—	—	—

ARKANSAS INSURANCE REPORT, 1976

FOREIGN LEGAL RESERVE STOCK LIFE INSURANCE COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Received and Direct Claims Paid)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Capital	Reported Net Surplus	Net Gain From Oper. After Div. and Taxes	Aggre- gate Policy Reserve	ARKANSAS BUSINESS DURING 1976					
							Class	Insurance In Force 1-1-76	Insurance Written In 1976	Insurance In Force 12-31-76	Direct Premiums Received	Direct Claims Paid
Business Men's Assurance Co. of America — Kansas City, Mo.	534,232	472,841	12,000	49,391	11,033	419,781	O GL A&H ANN	31,231 17,958 — —	6,756 1,662 — —	35,032 19,287 — —	647,245 105,255 947,644 9,393	245,470 23,445 587,938 9,655
California-Western States Life Ins. Co. — Sacramento, Calif.	621,334	583,117	13,149	66,389	-1,785	363,644	O GL A&H ANN	1,181 3,483 — —	50 0 — —	1,209 3,516 — —	22,486 640 3,479 643	15,410 2,999 3,925 —
The Canada Life Assurance Co. Toronto, Ontario, Canada	340,613	322,722	500	17,391	-697	287,654	O GL A&H ANN	1,818 — — —	600 4,085 — —	2,383 4,085 — —	46,953 8,570 2,632 —	3,438 1,318 — —
The Capitol Life Insurance Co. Denver, Colorado	407,073	385,714	2,000	19,359	-10,773	356,542	O GL A&H ANN	1,476 17,344 — —	338 — — —	1,734 17,578 — —	23,305 78,720 523,236 171,564	47,514 83,000 452,841 —
Cattlemen's Life Insurance Co. Oklahoma City, Oklahoma	5,223	3,985	300	939	-300	3,012	O	825	—	800	16,012	8,953
The Centennial Life Ins. Co. Mission, Kansas	25,460	20,605	1,500	3,355	24	17,741	O	799	100	865	20,604	1,907
Central Guardian Life Ins. Co. Jackson, Mississippi	3,104	1,616	500	988	224	1,418	O	37	—	25	168	—
Central National Life Ins. Co. Jacksonville, Illinois	40,863	36,357	750	3,756	1,039	26,757	O CR L-G&I A&H	71 — —	17 — —	88 — —	1,658 196 21,453	100 40 14,764
The Central National Life Ins. Co. of Omaha — Omaha, Nebr.	143,803	89,603	1,100	53,100	10,275	55,943	O CR L-G&I GL	— 4,729 2,879	— -3,208 -331	— 1,521 2,548	— 30,344 —	— 19,478 —
Central Plains Life Ins. Co. Hutchinson, Kansas	7,779	3,332	500	3,947	1,009	2,921	GL	—	—	—	—	—
Central Security Life Ins. Co. Fort Worth, Texas	5,508	4,284	300	925	170	3,714	O A&H	312 —	941 —	948 —	65,381 14,595	6,481 8,847

FOREIGN LEGAL RESERVE STOCK LIFE INSURANCE COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Received and Direct Claims Paid)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Capital	Reported Net Surplus	Net Gain From Oper. After Div. and Taxes	Aggre- gate Policy Reserve	ARKANSAS BUSINESS DURING 1976					
							Class	Insurance In Force 1-1-76	Insurance Written In 1976	Insurance In Force 12-31-76	Direct Premiums Received	Direct Claims Paid
Central United Life Ins. Co. Sioux City, Iowa	20,224	16,447	503	3,274	507	14,183	O ANN	310 —	— —	377 —	4,258 235	— 1,307
Charter National Life Ins. Co. St. Louis, Missouri	92,783	86,736	1,100	6,047	-2,510	74,799	O CR L-G&I GL A&H	3,590 10,117 2,080 —	1,539 1,101 178 —	4,718 9,032 2,249 —	132,338 148,941 — 24,935	27,822 34,212 — 10,482
Chase National Life Ins. Co. Springfield, Missouri	20,202	16,599	884	2,718	588	13,522	O ANN	29,639 —	6,836 —	32,093 —	371,648 18,506	75,266 —
The Chesapeake Life Ins. Co. Baltimore, Maryland	43,910	39,901	1,646	2,363	558	37,186	O GL	195 970	96 —	284 969	4,926 —	— —
Chrysler Life Insurance Co. Troy, Michigan	25,350	21,582	1,500	2,267	-1,009	17,605	CR L-G&I A&H	8,635 —	14,216 —	15,444 —	295,154 15,460	61,575 9,429
Citizens Standard Life Ins. Co. — Corpus Christi, Texas	12,548	11,277	613	658	-75	9,870	O A&H	420 —	104 —	508 —	6,324 2,142	420 1,881
Coastal Plain Life Ins. Co. Rocky Mount, North Carolina	22,408	17,847	750	3,811	910	15,793	O GL A&H	174 1,648 —	7 152 —	124 1,750 —	1,564 8,667 13,747	1,881 4,793 —
Coastal States Life Ins. Co. Atlanta, Georgia	103,387	95,027	2,326	6,034	1,323	81,660	O GL A&H ANN	1,584 1,788 — —	22 509 — —	1,652 2,297 — —	13,747 150 658 3,300	— — 432 —
The College Life Insurance Co. of America Indianapolis, Indiana	162,209	149,809	1,552	10,847	3,146	123,358	O A&H	2,008 —	104 —	2,174 —	47,744 108	6,724 —
Colonial Life and Accident Ins. Co. — Columbia, S. C.	76,728	46,762	3,965	26,001	5,729	34,662	O GL A&H ANN	4,707 434 — —	2,941 — — —	6,126 143 — —	86,107 1,129 907,166 138	10,026 — 395,603 —
The Colonial Life Ins. Co. of America — East Orange, N. J.	257,290	237,745	1,320	18,225	-353	223,319	O GL IND A&H ANN	154 10,836 4 — —	— — — — —	502 10,644 4 — —	11,571 65,462 816 183,667 4,818	10,835 80,000 57 244,505 —

FOREIGN LEGAL RESERVE STOCK LIFE INSURANCE COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Received and Direct Claims Paid)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Capital	Reported Net Surplus	Net Gain From Oper. After Div. and Taxes	Aggre- gate Policy Reserve	ARKANSAS BUSINESS DURING 1976					Direct Premiums Received	Direct Claims Paid
							Class	Insurance In Force 1-1-76	Insurance Written In 1976	Insurance In Force 12-31-76			
Colonial Penn Life Ins. Co. Philadelphia, Pennsylvania	240,467	164,785	1,500	74,182	27,397	81,032	O GL A&H ANN	1,860 441 — —	330 — — —	2,091 397 — —	117,179 8,449 126,594 3,053	35,339 — 63,382 —	
Combined Insurance Co. of America — Chicago, Ill.	609,645	401,734	27,823	180,088	38,224	246,024	O A&H	51,264 —	12,883 —	55,293 —	1,178,532 3,073,159	270,742 1,144,302	
Commercial State Life Ins. Co. St. Louis, Missouri	21,732	20,081	532	1,118	550	17,316	O GL IND A&H	461 507 5 —	2 14 — —	431 521 5 —	9,197 — 709 23,039	3,007 — 750 13,910	
Commercial Union Life Ins. Co. of America — Boston, Mass.	55,607	47,875	1,128	6,604	956	44,925	O GL A&H ANN	12,115 1,089 — —	—560 —22 — —	11,556 1,067 — —	145,899 — 8,324 31,943	10,895 — 2,637 871	
Connecticut General Life Ins. Co. — Hartford, Conn.	8,781,042	8,366,692	29,892	284,878	101,221	4,562,103	O CR L-G&I GL A&H ANN	32,868 79 73,748 — —	5,322 — 5,638 — —	35,809 25 78,549 — —	776,549 —152 337,608 2,244,314 197,789	283,774 — 327,875 1,992,942 241,317	
Consolidated American Life Ins. Co. — Jackson, Mississippi	24,765	22,199	909	1,657	291	19,069	O CR L-G&I GL A&H ANN	1,174 26,706 1,344 2,401	703 32,104 75 6	1,751 36,236 1,418 2,331	17,781 623,473 — 44,748	2,209 151,330 — 14,337	
Consumers Life Insurance Co. Chicago, Illinois	64,837	47,289	1,200	16,349	893	41,003	O GL A&H	— — 836	— — 678	— — 1,472	3,640 11,205 119,245	8,676 10,000 42,078	
Consumers United Insurance Co. Wilmington, Delaware	22,953	20,397	1,000	1,556	945	13,311	O A&H	1,954 —	435 —	2,109 —	42,984 —	6,701 —	
Continental American Life Ins. Co. — Wilmington, Delaware	244,085	223,204	3,708	17,182	3,137	194,257	O GL A&H	1,224 — —	2 — —	1,221 — —	472 2,219 750,650	— — 291,678	
Continental Assurance Company Chicago, Illinois	2,429,209	2,316,466	21,831	90,912	18,052	1,418,204	O CR L G&I GL A&H ANN	32,458 6,576 65,181 — —	5,591 — 6,966 — —	33,333 1,379 80,548 — —	750,650 6,498 1,162,297 893,958 468,585	291,678 41,108 190,723 858,509 —	

FOREIGN LEGAL RESERVE STOCK LIFE INSURANCE COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Received and Direct Claims Paid)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Capital	Reported Net Surplus	Net Gain From Oper. After Div. and Taxes	Aggre- gate Policy Reserve	ARKANSAS BUSINESS DURING 1976						
							Class	Insurance In Force 1-1-76	Insurance Written In 1976	Insurance In Force 12-31-76	Direct Premiums Received	Direct Claims Paid	
Continental General Ins. Co. Omaha, Nebraska	11,858	8,776	1,112	1,970	401	6,893	O GL A&H	2 — —	— 377 —	1 377 —	393 — 2,795	— — 1,116	
Continental Life Insurance Co. Fort Worth, Texas	17,402	15,365	500	1,537	71	12,175	O A&H	373 —	— —	367 —	5,833 186	1,266 —	
Continental Security Life Ins. Co. Jefferson City, Missouri	869	412	263	194	113	262	O A	87 —	— —	50 —	943 —	— —	
Continental Service Life and Health Ins. Co. Baton Rouge, Louisiana	12,339	7,727	1,000	3,612	259	6,806	O A&H	66 —	— —	65 —	1,243 1,042	— 637	
Countrywide Life Insurance Co. Los Angeles, California	4,226	915	1,100	2,211	—747	689	O	—	1,547	1,455	28,023	—	
Covenant Life Insurance Co. Somerville, New Jersey	10,100	7,160	1,680	1,261	—113	5,862	O	54	120	185	2,192	—	
The Credit Life Insurance Co. Springfield, Ohio	99,562	93,137	1,200	5,225	1,254	46,038	CR L-G&I GL A&H	7,237 103 —	2,340 — —	5,870 56 —	2,164 128 6,650	34,281 — —	
Cross Country Life Insurance Co. — Dallas, Texas	2,669	54	1,100	1,515	120	3	O A&H ANN	— — —	— — —	— — —	— — —	— — —	
Crown Life Insurance Company Toronto, Canada	489,178	478,889	680	9,610	—4,324	396,204	O CR L-G&I GL A&H ANN	2,005 831 9,610 — —	11,921 — 8,273 — —	13,574 448 17,929 — —	192,189 —3,884 76,109 585,215 32,774	50,239 8,407 117,253 454,135 15,449	
Dixie National Life Ins. Co. Jackson, Mississippi	11,727	9,888	920	918	31	6,898	O A&H ANN	— — —	2 — —	1 — —	2 — —	32,800 6,797 198,269	— 2,704 —
Employers Life Insurance Co. of Wausau — Wausau, Wisc.	59,697	55,109	1,250	6,022	1,780	18,142	O GL A&H ANN	1,685 4,120 — —	306 22 — —	1,858 5,337 — —	29,158 41,546 30,238 31,574	— 14,000 8,000 —	

FOREIGN LEGAL RESERVE STOCK LIFE INSURANCE COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Received and Direct Claims Paid)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Capital	Reported Net Surplus	Net Gain From Oper. After Div. and Taxes	Aggre- gate Policy Reserve	ARKANSAS BUSINESS DURING 1976					
							Class	Insurance In Force 1-1-76	Insurance Written In 1976	Insurance In Force 12-31-76	Direct Premiums Received	Direct Claims Paid
Employers Modern Life Co. Des Moines, Iowa	16,558	12,711	2,000	1,846	175	11,878	O	829	57	886	14,768	—0—
Employers National Life Ins. Co. — Dallas, Texas	17,112	12,486	700	3,926	896	10,986	A&H O	—	—	—	5,201	—0—
Equitable Life Ins. Co. of Iowa — Des Moines, Iowa	1,147,015	1,044,223	5,000	97,792	9,008	853,163	O	3,940	293	4,923	83,829	55,888
Equitable Variable Life Ins. Co. — New York, New York	13,746	1,096	1,100	11,551	—1,746	340	A&H ANN	—	—	—	693	67,290
Equity National Life Ins. Co. Atlanta, Georgia	4,744	1,738	1,000	2,006	83	1,180	O	—0—	236	236	2,825	2,506
Estate Life Insurance Co. of America — Tampa, Florida	8,763	7,504	506	753	—128	5,977	A&H ANN	—	—	—	5,192	—0—
Executive Life Insurance Co. Beverly Hills, California	42,700	37,269	1,100	4,331	—18	32,049	O	157	—0—	135	613,585	135,864
Family Life Insurance Company Seattle, Washington	47,291	34,549	2,124	10,618	1,947	29,940	GL	883	—0—	745	1,072	—0—
Farm and Ranch Life Insurance Co., Inc. — Wichita, Kansas	24,850	21,000	750	3,100	630	16,916	A&H ANN	—	—	—	25,659	21,784
Farmers New World Life Ins. Co. — Mercer Island, Wash.	357,600	244,500	6,600	106,500	11,974	163,418	O	214	—0—	185	700	—0—
Federal Kemper Life Assur. Co. — Long Grove, Ill.	74,292	67,581	1,364	5,348	—415	56,994	A&H ANN	53,089	26,021	67,373	1,862	—0—
Federal Life and Casualty Co. Battle Creek, Michigan	112,772	102,050	1,100	9,622	—52	52,365	O	2,310	187	2,496	—0—	—0—
							GL	5,326	756	6,082	47,853	17,240
							A&H ANN	—	—	—	12,735	3,284
							O	—	—	—	13,285	—0—
							CR L-G&I	—	—	—	562,206	132,640
							GL	—	—	—	17,614	18,625
							A&H ANN	—	—	—	16,156	36,500
							O	—	—	—	61,098	53,284
							GL	—	—	—	4,844	—0—
							A&H ANN	4,284	7,271	11,176	66,877	249
							O	817	2,545	3,362	10,315	719
							GL	—	—	—	688	—0—
							A&H ANN	—	—	—	2,789	—0—
							O	488	—0—	463	9,464	4,119
							GL	2,594	—0—	2,484	1,046	—0—
							A&H	—	—	—	99,638	34,462

FOREIGN LEGAL RESERVE STOCK LIFE INSURANCE COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Received and Direct Claims Paid)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Capital	Reported Net Surplus	Net Gain From Oper. After Div. and Taxes	Aggre- gate Policy Reserve	ARKANSAS BUSINESS DURING 1976					
							Class	Insurance In Force 1-1-76	Insurance Written In 1976	Insurance In Force 12-31-76	Direct Premiums Received	Direct Claims Paid
Federated Guaranty Life Ins. Co. — Montgomery, Alabama	30,280	19,093	2,104	9,083	1,915	14,531	O	13,772	2,788	12,123	138,756	—0—
Federated Life Insurance Co. Owatonna, Minnesota	66,056	48,729	1,000	16,327	3,124	30,365	O	785	26	728	13,957	3,816
Fidelity Bankers Life Ins. Co. Richmond, Virginia	86,332	76,705	3,010	6,617	1,017	70,016	GL	427	518	946	7,373	1,250
Fidelity and Guaranty Life Ins. Co. — Baltimore, Maryland	127,549	104,678	2,000	20,870	5,253	91,011	O	1,892	310	1,969	37,585	4,060
Fidelity Interstate Life Ins. Co. — Philadelphia, Penna.	5,521	2,621	1,320	1,579	430	1,801	CR L-G&I	48	2,407	2,315	70,736	2,660
Fidelity Security Life Ins. Co. — Kansas City, Missouri	9,178	4,358	1,250	3,570	848	2,355	GL	378	60	448	8,543	—0—
Fidelity Union Life Ins. Co. Dallas, Texas	374,997	338,610	5,100	31,288	6,146	301,432	A&H	—	—	—	28	2,394
Financial Assurance, Inc. Golden, Colorado	9,317	6,932	1,012	1,373	64	5,631	O	61,516	10,807	49,347	551,606	146,790
Fireman's Fund American Life Ins. Co. — San Rafael, Calif.	331,159	244,275	2,000	84,884	8,373	111,266	GL	6,123	2,731	9,433	60,014	48,750
First Colony Life Ins. Co. Lynchburg, Virginia	102,341	73,735	3,425	25,181	678	61,225	A&H ANN	—	—	—	36,360	31,287
First Continental Life and Accident Insurance Company Houston, Texas	31,213	28,475	850	1,887	1,174	20,024	O	—0—	23	23	74,915	5,374
First Federated Life Ins. Co. Baltimore, Maryland	22,702	18,653	1,188	2,862	—921	12,811	GL	10	—0—	10	100	—0—
							A&H	—	—	—	16	—0—
							O	—	—	—	5,124	2,511
							GL	180	129	269	3,179	—0—
							A&H	527	289	734	4,559	5,000
							O	—	—	—	5,707	8,821
							CR L-G&I	64,620	17,781	78,353	1,131,815	271,321
							ANN	—	—	—	14,897	2,164
							O	354	1,099	1,388	14,206	—0—
							O	5,244	4,467	8,838	69,643	7,091
							GL	—	—	—	46,794	46,500
							A&H	—	—	—	359,033	238,048
							O	1,513	1,229	2,566	45,991	16,207
							GL	2,042	170	2,213	—0—	—0—
							A&H	—	—	—	6,898	—0—
							CR L-G&I	201	63	85	20,966	13,303
							GL	—0—	2,704	1,058	47,880	9,427
							A&H	—	—	—	11,763	16,532
							GL	2,556	32	2,575	484	174

FOREIGN LEGAL RESERVE STOCK LIFE INSURANCE COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Received and Direct Claims Paid)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Capital	Reported Net Surplus	Net Gain From Oper. After Div. and Taxes	Aggre- gate Policy Reserve	ARKANSAS BUSINESS DURING 1976					
							Class	Insurance In Force 1-1-76	Insurance Written In 1976	Insurance In Force 12-31-76	Direct Premiums Received	Direct Claims Paid
First Life Assurance Company Oklahoma City, Oklahoma	18,701	14,906	909	2,885	188	9,193	O	332	812	1,030	1,863	—0—
First Penn-Pacific Life Ins. Co. — Harrisburg, Penna.	13,381	11,024	1,000	1,357	251	8,747	CR L-G&I	51,573	52,199	57,149	895,750	199,722
First United Life Ins. Co. Gary, Indiana	23,203	20,954	1,100	1,149	368	18,215	O	124	3	127	1,730	—0—
Ford Life Insurance Company Dearborn, Michigan	88,628	71,734	1,500	15,395	3,266	51,850	GL ANN	149 1,183	5 —72	154 1,111	2,435 50	—0— —0—
Foremost Life Insurance Co. Grand Rapids, Michigan	52,882	34,098	1,250	17,533	1,336	27,479	O CR L-G&I A&H	1,301 68,306 —	2,174 17,968 —	3,475 86,274 —	19,821 1,241,123 262,574	—0— 244,393 70,547
The Franklin Life Ins. Co. Springfield, Illinois	1,860,244	1,580,044	42,033	238,167	43,338	1,291,238	O CR L-G&I GL A&H	1,836 23,345 2,143 —	1,503 6,507 — —	3,334 23,238 2,117 —	29,398 146,286 — —	15,821 110,055 —0— —0—
Frontier Insurance Company Jefferson City, Missouri	9,781	8,793	601	387	—148	6,216	GL A&H ANN	49,100 4,140 —	7,201 78 —	51,939 4,219 —	860,173 — 18,352	309,409 — 4,072
Gamble Alden Life Insurance Co. St. Louis Park, Minnesota	69,465	58,879	1,500	9,086	1,519	19,053	O CR L-G&I GL	514 196 2,812	103 — —	617 188 2,495	16,996 3,590 16,952	4,004 —0— 11,276
Garden State Life Ins. Co. Newark, New Jersey	24,984	18,132	6,852	4,868	612	17,379	GL A&H O	2,097 — 10	— — —	691 — 10	3,795 31,242 83	5,000 11,821 —0—
General Fidelity Life Ins. Co. Richmond, Virginia	36,197	17,298	800	18,100	1,812	13,244	—	—	—	—	—	—
General Life Ins. Corp. of Wisconsin — Milwaukee, Wisc.	31,113	27,390	1,008	2,715	613	21,228	O	124	177	257	3,276	—0—
General Services Life Ins. Co. Washington, D. C.	15,593	13,285	500	1,808	597	12,226	ANN O	— 1,264	— —0—	— 1,039	9,240 17,394	912 1,531

FOREIGN LEGAL RESERVE STOCK LIFE INSURANCE COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Received and Direct Claims Paid)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Capital	Reported Net Surplus	Net Gain From Oper. After Div. and Taxes	Aggre- gate Policy Reserve	ARKANSAS BUSINESS DURING 1976					
							Class	Insurance In Force 1-1-76	Insurance Written In 1976	Insurance In Force 12-31-76	Direct Premiums Received	Direct Claims Paid
General United Life Ins. Co. Des Moines, Iowa	137,033	120,730	2,000	14,303	—	106,201	O	2,126	763	2,699	40,838	80,686
							A&H	—	—	—	6,235	5,827
							ANN	—	—	—	3,185	—0—
Georgia International Life Ins. Co.— Atlanta, Georgia	150,203	121,982	2,500	25,721	3,612	108,243	O	2,692	115	2,705	49,618	34,491
							CR L-G&I	103	—0—	35	—	—
							GL	48	—0—	—0—	475	2,000
							A&H	—	—	—	26,145	42,429
Gerber Life Insurance Company White Plains, New York	8,506	3,779	1,540	3,223	513	3,195	O	933	603	1,122	7,517	—
The Gibraltar Life Ins. Co. of America	26,546	23,060	1,500	1,986	336	21,465	O	—	—	—	7,087	2,487
Dallas, Texas							A&H	1,901	550	2,284	22,579	8,882
							A&H	—	—	—	384	—
							ANN	—	—	—	250	—0—
Globe Life and Accident Ins. Co. — Oklahoma City, Okla.	98,092	74,316	4,017	19,758	5,306	61,000	O	29,225	8,047	33,764	236,897	36,835
							CR L-G&I	736	10,500	6,826	203,850	2,171
							A&H	—	—	—	1,102,671	503,435
							ANN	—	—	—	2,200	—0—
Globe Life Insurance Company Chicago, Illinois	178,275	163,952	1,200	13,123	767	150,471	O	4,406	4	2,574	45,429	42,268
							GL	3,676	355	3,467	20,975	7,221
							A&H	—	—	—	4,586	22,682
Government Employees Life Ins. Co. — Washington, D. C.	144,619	117,693	6,716	20,210	4,620	96,783	O	2,295	382	2,497	41,877	29,497
							GL	2,491	89	2,571	—0—	—0—
							A&H	—	—	—	4,474	8,172
Great American Life Insurance Co. — East Orange, N. J.	37,521	26,865	1,100	9,556	1,718	23,453	O	843	—0—	769	13,097	1,659
							GL	960	—0—	1,216	573	—0—
							A&H	—	—	—	6,813	3,935
							ANN	—	—	—	1,014	—0—
Great American Reserve Ins. Co. — Dallas, Texas	117,284	104,191	2,087	11,006	1,863	96,229	O	8,157	924	8,111	130,694	46,500
							GL	157	80	297	5,271	—
							A&H	—	—	—	98,628	82,015
							ANN	—	—	—	19,916	68,824
Great Commonwealth Life Ins. Co. — Dallas, Texas	106,908	101,347	1,400	4,161	26	87,196	O	6,944	99	6,673	181,031	27,616
							CR L-G&I	10,902	6,383	17,285	356,853	54,153
							GL	1,058	20	1,078	—	—
							A&H	—	—	—	79,981	18,112

FOREIGN LEGAL RESERVE STOCK LIFE INSURANCE COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Received and Direct Claims Paid)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Capital	Reported Net Surplus	Net Gain From Oper. After Div. and Taxes	Aggre- gate Policy Reserve	ARKANSAS BUSINESS DURING 1976					
							Class	Insurance In Force 1-1-76	Insurance Written In 1976	Insurance In Force 12-31-76	Direct Premiums Received	Direct Claims Paid
Great National Life Ins. Co. Dallas, Texas	195,679	167,397	2,000	26,282	3,924	157,098	O	13,096	4,584	15,828	206,188	31,269
Great Southern Life Ins. Co. Houston, Texas	450,406	384,624	10,000	55,782	8,129	367,072	O	30,672	6,630	34,283	460,170	154,510
							GL	2,226	85	2,430	2,125	1,279
							A&H	—	—	—	73,510	67,930
							ANN	—	—	—	7,200	865
The Great-West Life Assur. Co. — Winnipeg, Canada	909,417	879,600	—	29,817	19,861	734,926	O	858	5	906	15,259	22,458
							GL	—	414	28,281	83,569	52,602
							A&H	—	—	—	88,753	49,391
							ANN	—	—	—	—	19,234
Group Life and Health Ins. Co. Dallas, Texas	83,530	79,562	1,000	4,919	258	39,125	—	—	—	—	—	—
Guarantee Reserve Life Ins. Co. — Hammond, Indiana	26,810	24,156	1,100	1,554	33	20,824	O	4,179	4,072	6,047	91,576	9,968
							GL	486	66	555	—	—
							A&H	—	—	—	111,104	61,756
Guaranty Income Life Ins. Co. Baton Rouge, Louisiana	29,496	26,714	857	1,925	197	23,152	O	1,554	560	1,792	17,417	—
							A&H	—	—	—	8,453	942
							ANN	—	—	—	1,865	—
Gulf Atlantic Life Ins. Co. San Francisco, California	31,408	26,179	1,500	4,114	—772	22,150	O	11,020	334	9,864	145,900	3,633
							CR L-G&I	18	6	—	—	10,716
							GL	1,036	—	967	—	—
							A&H	—	—	—	41,357	22,234
							ANN	—	—	—	—	2,121
Gulf Life Insurance Company Jacksonville, Florida	526,729	454,869	8,953	62,908	20,311	386,476	GL	1,280	—	1,085	7,814	10,000
Hartford Life & Accident Ins. Co. — Hartford, Connecticut	162,084	148,707	2,000	11,377	2,897	86,048	A&H	9,355	157	9,512	101,680	104,299
							O	25,766	2,893	28,660	80,784	7,242
							GL	—	—	—	153,082	92,250
							A&H	—	—	—	1,091,310	676,450
							ANN	—	—	—	22,535	—
Hartford Life Insurance Co. Boston, Massachusetts	437,195	404,912	5,000	27,283	5,283	215,422	O	12,334	2,698	12,713	209,165	37,852
							GL	3,671	4,593	8,148	28,433	2,500
							A&H	—	—	—	208,172	163,592
							ANN	—	—	—	26,808	4,136

FOREIGN LEGAL RESERVE STOCK LIFE INSURANCE COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Received and Direct Claims Paid)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Capital	Reported Net Surplus	Net Gain From Oper. After Div. and Taxes	Aggre- gate Policy Reserve	ARKANSAS BUSINESS DURING 1976					
							Class	Insurance In Force 1-1-76	Insurance Written In 1976	Insurance In Force 12-31-76	Direct Premiums Received	Direct Claims Paid
Hartford Variable Annuity Life Insurance Co. Columbia, South Carolina	138,953	130,786	1,510	6,658	219	3,317	O GL	910 —	— —	690 —	8,348 —	95,845 2,317
Health Service, Incorporated Chicago, Illinois	28,495	19,740	1,500	7,255	—537	1,871	A&H	—	—	—	6,638	12,298
Herald Life Insurance Company Jacksonville, Florida	22,938	19,151	1,100	2,687	580	16,259	O GL IND A&H	2,361 1,535 9,655 —	1,381 — 6,636 —	2,720 1,673 10,121 —	35,506 — 377,107 212,541	3,420 — 71,535 69,107
Heritage Life Insurance Co. Phoenix, Arizona	10,648	5,772	1,250	3,626	565	3,032	—	—	—	—	—	—
Holiday Life Insurance Co. Lincoln, Nebraska	8,537	4,239	1,200	3,099	561	3,150	O GL A&H	62 1,764 —	— 93 —	40 1,702 —	962 33,550 8,990	611 9,000 4,736
Horace Mann Life Ins. Co. Springfield, Illinois	312,379	302,333	1,500	8,546	—3,605	225,196	O GL A&H ANN	27,628 9,556 — —	6,291 125 — —	30,614 8,899 — —	502,012 42,724 439,287 220,656	96,699 28,246 395,657 33,977
IDS Life Insurance Company Minneapolis, Minnesota	600,328	567,920	1,100	31,308	8,177	328,665	O GL A&H ANN	40,696 8,212 — —	10,163 1,459 — —	43,634 10,243 — —	312,400 40,332 27,448 809,582	89,207 8,000 3,790 116,764
INA Life Insurance Company Philadelphia, Pennsylvania	389,010	355,524	1,111	32,375	1,059	344,776	O A&H	— —	— —	— —	5,240 1,049	— —
Independence Life and Accident Ins. Co. — Louisville, Ky.	29,234	19,057	1,370	8,808	780	15,738	O A&H	810 —	287 —	1,046 —	16,489 23,735	5,805 29,102
Industrial Life Insurance Co. Dallas, Texas	18,832	16,541	500	1,790	153	9,600	CR L-G&I A&H	14,637 —	3,556 —	12,533 —	240,919 187,933	81,215 111,337
Inland Life Insurance Company Chicago, Illinois	15,694	13,361	600	1,733	153	12,371	O	134	—	128	6,406	—

FOREIGN LEGAL RESERVE STOCK LIFE INSURANCE COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Received and Direct Claims Paid)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Capital	Reported Net Surplus	Net Gain From Oper. After Div. and Taxes	Aggregate Policy Reserve	ARKANSAS BUSINESS DURING 1976					
							Class	Insurance In Force 1-1-76	Insurance Written In 1976	Insurance In Force 12-31-76	Direct Premiums Received	Direct Claims Paid
Integon Life Insurance Corp. Winston-Salem, N. C.	257,810	240,482	6,356	10,972	3,996	207,382	O CR L-G&I GL A&H ANN	89,259 1,983 278 — —	19,938 508 185 — —	91,399 1,636 453 — —	655,349 17,370 3,303 55,472 1,800	143,834 120 10,000 22,807 —
Intercontinental Life Ins. Co. Newark, New Jersey	21,901	18,900	1,100	1,901	1,103	15,621	O A&H ANN	89 — —	— — —	89 — —	539 82 —	— — —
International Life Ins. Co. Louisville, Kentucky	10,880	8,103	773	2,005	72	6,487	O A&H ANN	90 — —	— — —	73 — —	1,537 914 265	440 444 —
International Service Life Ins. Co. — Fort Worth, Texas	10,784	9,105	300	1,379	218	8,721	O A&H ANN	411 — —	232 — —	626 — —	6,090 260 450	1,281 3,923 —
Inter-Ocean Insurance Company Indianapolis, Indiana	67,345	56,634	2,000	8,711	3,033	44,905	O GL A&H	3,901 1,029 —	188 — —	3,228 994 —	36,082 — 57,690	369 — 10,235
Interstate Life & Accident Ins. Co.—Chattanooga, Tenn.	248,693	199,776	5,316	43,601	9,151	183,668	O GL IND A&H ANN	49,801 1,473 16,622 — —	18,255 — 2,848 — —	49,109 1,549 15,641 — —	911,376 — 530,927 — —	289,472 — 171,351 143,228 —
IntramERICA Life Insurance Co. New York, New York	7,384	4,774	600	2,010	—267	3,752	O GL A&H	— — —	— — —	— — —	— — —	— — —
Investors Guaranty Life Ins. Co. — Los Angeles, Calif.	17,004	12,662	1,106	3,236	742	9,086	O GL A&H	2,655 1,076 —	426 5 —	2,949 1,071 —	20,659 — 28	— — —
Investors Insurance Corporation Tigard, Oregon	12,558	10,485	627	1,446	732	8,711	O A&H	183 —	— —	185 —	2,144 44,049	— 31,606
Investors Life Insurance Co. of Nebr. — Watertown, S. D.	18,520	15,922	1,000	1,598	—365	14,705	O GL ANN	1,048 553 —	667 75 —	1,953 628 —	17,590 — 8,626	1,423 — —

FOREIGN LEGAL RESERVE STOCK LIFE INSURANCE COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Received and Direct Claims Paid)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Capital	Reported Net Surplus	Net Gain From Oper. After Div. and Taxes	Aggre- gate Policy Reserve	ARKANSAS BUSINESS DURING 1976					
							Class	Insurance In Force 1-1-76	Insurance Written In 1976	Insurance In Force 12-31-76	Direct Premiums Received	Direct Claims Paid
ITT Life Insurance Corporation Thorp, Wisconsin	122,590	111,938	2,000	8,652	-3,321	83,557	O	1,253	1,465	2,350	14,381	-0-
							GL	-0-	1,203	1,203	2,324	-0-
							A&H	-	-	-	61,224	21,602
							ANN	-	-	-	9,343	-0-
J. C. Penney Insurance Co. Buena Park, California	49,332	25,876	1,300	22,156	5,750	14,812	O	70	16	131	594	-0-
							A&H	-	-	-	101,980	44,755
J. C. Penney Life Ins. Co. Rutland, Vermont	51,851	7,467	1,100	43,284	3,284	3,688	O	10,135	3,763	13,989	126,548	25,000
							A&H	-	-	-	184,488	94,496
Jefferson National Life Ins. Co. — Indianapolis, Ind.	132,026	124,964	1,275	5,787	849	114,685	O	2,833	277	2,986	42,624	2,167
							A&H	-	-	-	6,215	5,619
							ANN	-	-	-	7,409	2,880
Jefferson Standard Life Ins. Co. — Greensboro, N. C.	1,344,444	1,099,705	25,000	219,739	26,264	919,719	O	57,851	7,917	62,938	1,133,741	434,717
							GL	3,157	51	3,208	-0-	-0-
							ANN	-	-	-	193,649	37,936
John Deere Life Ins. Co. Moline, Illinois	12,538	5,791	1,504	5,244	431	3,447	O	56	-	55	225	-
							GL	1,926	-	902	-	-
Kansas City Life Ins. Co. Kansas City, Missouri	686,841	614,903	23,121	48,818	8,713	574,548	O	55,398	13,120	60,760	1,299,750	450,820
							A&H	-	-	-	25,095	4,787
							ANN	-	-	-	167,608	25,443
Kentucky Central Life Ins. Co. Lexington, Kentucky	260,782	232,204	5,622	22,957	2,782	203,371	O	1,613	92	1,551	25,977	35,124
							GL	2,357	-0-	2,460	-0-	-0-
							IND	154	-0-	137	2,718	708
							A&H	-	-	-	2,080	59
							ANN	-	-	-	2,400	-0-
Key Life Ins. Co. of S. C. Columbia, South Carolina	3,047	1,746	507	564	130	1,007	O	349	24	373	7,747	-0-
Keystone Provident Life Ins. Co. — Providence, R. I.	13,466	6,894	1,507	5,065	873	5,859	O	1,406	57	1,415	9,743	-0-
							GL	1,006	-0-	987	-0-	-0-
Lamar Life Insurance Company Jackson, Mississippi	164,284	140,013	1,556	22,715	3,583	123,032	O	26,712	5,569	28,459	451,093	381,278
							GL	429	50	459	4,997	1,000
							A&H	-	-	-	58,609	21,170
							ANN	-	-	-	15,209	3,904

FOREIGN LEGAL RESERVE STOCK LIFE INSURANCE COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Received and Direct Claims Paid)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Capital	Reported Net Surplus	Net Gain From Oper. After Div. and Taxes	Aggre- gate Policy Reserve	ARKANSAS BUSINESS DURING 1976					
							Class	Insurance In Force 1-1-76	Insurance Written In 1976	Insurance In Force 12-31-76	Direct Premiums Received	Direct Claims Paid
Lee National Life Insurance Co. Shreveport, Louisiana	10,669	9,104	436	1,129	168	8,599	O CR L-G&I A&H ANN	7,318 8,591 — —	551 — — —	7,423 5,207 — —	125,377 —18,580 6,773 31,991	5,870 11,545 9,925 —0—
Liberty Life Assurance Co. of Boston — Boston, Mass.	53,730	43,383	1,100	9,247	2,247	22,673	O GL A&H	232 2,726 —	17 92 —	268 3,148 —	4,041 21,106 235,493	538 23,000 272,962
Liberty Life Insurance Co. Greenville, South Carolina	409,793	349,365	9,920	50,508	10,056	324,649	O GL IND A&H	155 2,706 — —	1 — — —	151 2,945 — —	10,671 1,025 357 4,859	347 — — 1,287
Liberty National Life Ins. Co. Birmingham, Alabama	1,249,527	1,040,342	40,150	169,035	35,161	983,717	O GL IND A&H ANN	2,934 3,459 1,393 — —	535 — 205 — —	2,766 3,598 1,488 — —	68,248 — 54,050 30,800 —	16,304 — 33,402 8,941 2,630
Life of America Insurance Co. Houston, Texas	5,690	3,563	311	1,816	92	3,249	O CR L-G&I A&H	11 528 —	— — —	362 307 —	8,602 —3,299 —36	— 500 —
Life Assurance Co. and Penna. Philadelphia, Pennsylvania	13,579	11,651	1,103	825	699	9,499	O A&H	238 —	— —	192 —	3,251 8,641	— 7,501
Life and Casualty Ins. Co. of Tenn. — Nashville, Tenn.	722,864	648,985	22,680	51,200	13,417	586,145	O CR L-G&I GL IND A&H ANN	182,406 2,323 10,325 41,443 — —	55,842 — 374 — — —	210,299 3,098 11,211 39,786 — —	3,368,446 63,338 70,653 811,374 1,550,445 210,423	888,897 34,691 25,149 474,610 971,027 11,810
Life Ins. Co. of Alabama Gadsden, Alabama	29,120	26,549	1,128	1,443	423	22,298	O GL ANN	93 785 1,064	— 19 29	35 804 1,035	6,806 8,735 —	— — 4,103
Life Ins. Co. of California San Francisco, California	119,887	109,541	1,500	8,846	271	101,860	O GL ANN	785 1,064 —	19 29 —	804 1,035 —	8,735 — —	— — 4,103

FOREIGN LEGAL RESERVE STOCK LIFE INSURANCE COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Received and Direct Claims Paid)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Capital	Reported Net Surplus	Net Gain From Oper. After Div. and Taxes	Aggre- gate Policy Reserve	ARKANSAS BUSINESS DURING 1976					
							Class	Insurance In Force 1-1-76	Insurance Written In 1976	Insurance In Force 12-31-76	Direct Premiums Received	Direct Claims Paid
Life Ins. Co. of Georgia Atlanta, Georgia	709,005	608,966	15,000	85,039	15,189	559,087	O GL IND A&H ANN	58,756 3,645 34,245 — —	22,747 230 10,789 — —	65,391 3,746 35,835 — —	1,236,741 7,927 1,359,554 669,785 11,140	263,342 18,132 317,927 320,356 143
Life Ins. Co. of North America Philadelphia, Pennsylvania	387,141	298,788	2,010	86,342	22,599	166,859	O GL IND A&H ANN	7,134 19,751 — — —	1,852 6,120 7,972 — —	7,394 20,382 — — —	73,610 166,417 — 225,762 15,044	20,849 102,171 — 694,075 188
Life Ins. Co. of the Southwest Coleman, Texas	54,405	47,374	1,100	5,931	1,878	37,645	O GL A&H ANN	6,981 3,307 — —	1,696 9 — —	6,739 3,677 — —	99,043 42,663 85,904 2,375	12,445 15,000 83,032 —
The Life Ins. Co. of Virginia Richmond, Virginia	1,129,609	1,008,292	17,598	103,719	19,764	852,232	O GL ANN	1,108 3,627 —	— — —	920 4,063 —	16 — —	— — —
Life Investors Ins. Co. of America — Cedar Rapids, Iowa	193,485	181,525	1,503	10,456	1,732	160,671	O CR L-G&I GL A&H ANN	805 3 189 — —	148 9 2,170 — —	952 9 2,359 — —	15,551 405 27,654 339,480 379	8,802 — 14,528 186,931 —
Lincoln American Life Ins. Co. Memphis, Tennessee	79,024	74,072	1,100	3,852	538	64,605	O CR L-G&I GL A&H ANN	7,769 459 2,186 — —	5,761 — 2,933 — —	12,925 171 5,342 — —	244,768 —23 18,980 9,537 1,666	54,408 — 3,000 11,727 236
Lincoln Benefit Life Company Lincoln, Nebraska	36,236	34,713	750	773	136	32,349	O GL A&H ANN	194 1,082 — —	174 179 — —	342 1,257 — —	6,757 — 30,918 20,250	— 3,953 4,387 —

FOREIGN LEGAL RESERVE STOCK LIFE INSURANCE COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Received and Direct Claims Paid)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Capital	Reported Net Surplus	Net Gain From Oper. After Div. and Taxes	Aggre- gate Policy Reserve	ARKANSAS BUSINESS DURING 1976					
							Class	Insurance In Force 1-1-76	Insurance Written In 1976	Insurance In Force 12-31-76	Direct Premiums Received	Direct Claims Paid
Lincoln Income Life Ins. Co. Louisville, Kentucky	79,449	69,246	1,162	9,041	1,375	58,260	O GL IND A&H	25,195 — 14,467 —	13,752 1,079 3,580 —	28,716 1,081 14,548 —	346,252 3,043 383,668 673,645	152,641 2,000 81,612 326,289
Lincoln Liberty Life Ins. Co. Lincoln, Nebraska	120,786	11,200	1,743	7,483	—39	104,552	O CR L-G&I GL A&H ANN O	3,773 — — — — 11	180 798 269 — — 12	3,680 798 1,885 — — 22	58,603 60,783 — 6,925 61,799 230	1,215 139 — 1,895 2,965 —
Lincoln Life and Casualty Co. Lincoln, Nebraska	16,350	14,124	458	1,769	304	12,972	O CR L-G&I GL A&H ANN O	52,464 39,701 44,300 — — —	9,210 3,788 12,503 — — —	61,674 43,488 56,803 — — —	948,202 398,290 242,769 1,456,093 834,502 72,976	685,617 122,124 280,733 1,475,315 53,509 20,150
The Lincoln National Life Ins. Co. — Fort Wayne, Indiana	3,483,474	3,132,644	25,000	325,831	49,725	1,791,921	O CR L-G&I GL A&H ANN O	— — — — — —	— — — — — —	— — — — — —	— — — — — —	— — — — — —
Lone Star Life Insurance Co. Dallas, Texas	63,057	56,338	1,566	5,152	290	44,325	O CR L-G&I GL A&H ANN O	2,449 — — — — —	216 — — — — —	2,228 — — — — —	1,102,100 14,755 101,411 46,866 16,273 211,097	479,499 10,992 198,426 43,440 12,624 12,192
Louisiana and Southern Life Ins. Co. — New Orleans, La.	34,596	31,009	1,166	2,421	193	28,085	O CR L-G&I GL A&H ANN O	10,366 2,525 — — — —	913 1,081 — — — —	10,132 1,081 — — — —	101,411 3,076 46,866 16,273 211,097 8,732	198,426 43,440 12,624 12,192 8,273 8,273
Loyal American Life Ins. Co. Mobile, Alabama	29,990	23,417	1,012	5,561	1,321	19,826	O CR L-G&I GL A&H ANN O	6,383 11,526 25,334 — — —	6,189 1,411 2,299 — — —	10,738 10,134 24,471 — — —	211,097 8,732 121,848 122,353 221 200	12,192 8,273 77,216 34,942 — —
Madison National Life Ins. Co. Middleton, Wisconsin	13,666	11,813	1,000	853	206	10,595	O CR L-G&I GL A&H ANN O	— — — — — —	— — — — — —	— — — — — —	— — — — — —	— — — — — —
Manhattan Life Insurance Co. New York, New York	430,040	409,665	7,000	13,995	2,000	352,011	O CR L-G&I GL A&H ANN O	5,668 6,617 — — — —	2,394 5,470 — — — —	8,034 10,676 — — — —	193,491 64,151 — — — —	98,439 15,188 — — — —

FOREIGN LEGAL RESERVE STOCK LIFE INSURANCE COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Received and Direct Claims Paid)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Capital	Reported Net Surplus	Net Gain From Oper. After Div. and Taxes	Aggre- gate Policy Reserve	ARKANSAS BUSINESS DURING 1976					
							Class	Insurance In Force 1-1-76	Insurance Written In 1976	Insurance In Force 12-31-76	Direct Premiums Received	Direct Claims Paid
The Manufacturers Life Ins. Co. — Toronto, Ontario, Canada	1,133,483	1,091,281	500	41,701	6,178	982,758	O GL A&H ANN O A&H A&H	2,194 11,034 — — — — —	34 716 — — — — —	1,855 8,274 — — — — —	204,441 43,716 2,080 11,568 47,840 377,186 22	1,594 — — — 1,000 — —
Mark Twain Life Insurance Corp. — Oklahoma City, Okla.	6,609	4,534	500	1,575	303	3,746	O A&H ANN O A&H A&H	1,602 — — — — —	1,013 — — — — —	2,162 — — — — —	47,840 377,186 22 9,846 — —	1,000 — — — — —
Maryland Life Ins. Co. of Baltimore — Chicago, Illinois	225,344	155,142	2,750	67,453	16,746	128,806	O A&H ANN O A&H A&H	— — — — — —	— — — — — —	— — — — — —	— — — — — —	— — — — — —
Massachusetts Casualty Ins. Co. — Boston, Massachusetts	34,212	25,741	1,200	7,270	119	24,390	O GL A&H ANN O A&H A&H	— — — — — — —	— — — — — — —	— — — — — — —	— — — — — — —	— — — — — — —
Massachusetts General Life Ins. Co. — Newton, Mass.	19,702	16,672	1,996	1,034	—1,420	14,989	O GL A&H ANN O A&H A&H	— — — — — — —	— — — — — — —	— — — — — — —	— — — — — — —	— — — — — — —
Massachusetts Indemnity and Life Insurance Co. Hyannis, Massachusetts	92,626	80,984	2,485	9,157	256	71,316	O GL A&H ANN O A&H A&H	— — — — — — —	— — — — — — —	— — — — — — —	— — — — — — —	— — — — — — —
Medical Indemnity of America, Inc. — Worthington, Ohio	26,700	19,606	1,200	5,893	—614	1,871	O GL A&H ANN O A&H A&H	— — — — — — —	— — — — — — —	— — — — — — —	— — — — — — —	— — — — — — —
Medico Life Insurance Company Omaha, Nebraska	4,489	2,285	800	1,404	486	1,373	O A&H ANN O A&H A&H	— — — — — — —	— — — — — — —	— — — — — — —	— — — — — — —	— — — — — — —
The Mercantile and General Reinsurance Co., Ltd. London, England	9,842	5,082	1,100	3,660	—370	3,526	O A&H ANN O A&H A&H	— — — — — — —	— — — — — — —	— — — — — — —	— — — — — — —	— — — — — — —
MFA Life Insurance Company Columbia, Missouri	55,691	44,059	2,000	9,633	3,069	33,487	O CR L-G&I GL A&H ANN O A&H	83,499 14,514 9,745 — — — —	31,510 11,603 2,714 — — — —	99,457 16,475 9,876 — — — —	1,135,377 280,537 63,585 1,645,256 126,472 — —	81,449 30,160 6,500 55,707 958,015 — —
MIC Life Insurance Corporation Wilmington, Delaware	5,255	350	1,500	3,405	—72	208	O A&H ANN O A&H A&H	— — — — — — —	— — — — — — —	— — — — — — —	— — — — — — —	— — — — — — —
Mid-Continent Life Ins. Co. Oklahoma City, Oklahoma	57,772	50,558	1,006	6,208	860	48,184	O A&H ANN O A&H A&H	3,491 — — — — — —	683 — — — — — —	3,390 — — — — — —	43,721 10,768 — — — — —	14,536 4,218 — — — — —

FOREIGN LEGAL RESERVE STOCK LIFE INSURANCE COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Received and Direct Claims Paid)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Capital	Reported Net Surplus	Net Gain From Oper. After Div. and Taxes	Aggre- gate Policy Reserve	ARKANSAS BUSINESS DURING 1976					
							Class	Insurance In Force 1-1-76	Insurance Written In 1976	Insurance In Force 12-31-76	Direct Premiums Received	Direct Claims Paid
Midland National Life Ins. Co. Watertown, South Dakota	114,065	102,151	1,512	10,402	956	93,408	O GL A&H ANN GL	3,177 1,991 — — 2,761	909 203 — — —33	3,152 2,194 — — 2,728	68,897 422 422 2,192 —0—	3,485 —0— 2,400 —0— —0—
Mid-States Life Ins. Co. of America — Orlando, Florida	19,547	11,026	500	8,021	1,006	5,081	O A&H GL	— — 2,761	— — —33	— — 2,728	— — —	— — —
Mid-West National Life Ins. Co. of Tennessee Nashville, Tennessee	14,188	12,820	800	568	-499	11,256	O A&H	335 —	25 —	310 —	8,957 817	412 —0—
Midwestern United Life Ins. Co. Fort Wayne, Indiana	175,015	151,545	2,367	21,102	2,693	124,356	O GL O	1,493 1,197 3,069	—0— —0— 1,162	1,494 1,184 4,231	23,406 —0— 44,126	4,140 —0— 4,662
The Millers Life Ins. Co. of Texas — Fort Worth, Texas	7,103	4,716	1,000	1,387	202	4,198	A&H ANN ANN	— — —	— — —	— — —	14,016 1,125 1,536	4,662 — —0—
Minnehoma Life Insurance Co. Tulsa, Oklahoma	2,462	504	600	1,358	116	414	O GL A&H	23 87 —	— —0— —	24 43 —	807 — 14,116	—0— — 9,627
Missouri National Life Ins. Co. — Kansas City, Missouri	4,373	3,086	840	447	22	1,337	O GL A&H ANN ANN	18,796 —0— — — —	7,073 —0— — — —	21,887 —0— — — —	218,622 3,133 16,295 3,133 183,956	73,509 —0— 7,674 —0— 65,009
Modern American Life Ins. Co. Springfield, Missouri	35,477	32,401	1,328	1,748	756	22,073	O GL A&H ANN ANN	9,771 — — — —	2,044 — — — —	10,475 — — — —	4,728 4,553 — — —	806 — — — —
Modern Security Life Ins. Co. Kansas City, Missouri	23,757	19,063	2,265	2,429	252	14,843	O GL A&H ANN ANN	739 1,630 — — —	54 —0— — — —	833 1,666 — — —	20,102 —0— 36,048 1,170 —	—0— —0— 41,678 —0— —
Monarch Life Insurance Co. Springfield, Massachusetts	477,252	379,347	6,008	91,897	6,188	320,248	O GL A&H ANN ANN	1,746 7,480 — — —	586 2,166 — — —	1,720 9,646 — — —	21,883 169,514 169,514 379 —	587 82,412 82,412 —0— —
Montgomery Ward Life Ins. Co. Chicago, Illinois	56,408	34,365	1,520	20,523	6,714	19,360	O CR L-G&I A&H ANN	— — — —	— — — —	— — — —	— — — —	— — — —

FOREIGN LEGAL RESERVE STOCK LIFE INSURANCE COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Received and Direct Claims Paid)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Capital	Reported Net Surplus	Net Gain From Oper. After Div. and Taxes	Aggre- gate Policy Reserve	ARKANSAS BUSINESS DURING 1976					
							Class	Insurance In Force 1-1-76	Insurance Written In 1976	Insurance In Force 12-31-76	Direct Premiums Received	Direct Claims Paid
National-Ben Franklin Life Ins. Corp. — Chicago, Illinois	77,399	69,841	3,000	4,559	-4,679	57,600	O CR L-G&I GL A&H ANN	2,219 —0— 2,477 — —	2,388 —0— — — —	4,694 228 1,757 — —	15,244 8,313 2,720 153,226 861	—0— —0— 2,800 98,850 —0—
National Farmers Union Life Ins. Co. — Denver, Colorado	53,604	48,029	1,100	4,475	1,291	39,630	O GL A&H ANN	463 1,374 — —	5 17 — —	463 1,395 9,177 —	8,466 2,460 8,695 278,891	3,731 —0— 8,695 57,772
National Fidelity Life Ins. Co. Kansas City, Missouri	129,641	114,477	3,125	12,040	2,923	104,368	O CR L-G&I GL A&H ANN	8,233 3 2,220 — —	1,625 —0— — — —	9,176 — 2,352 1,489 —	20,496 35,554 551,943 33,251	—0— —0— 38,169 16,510
National Foundation Life Ins. Co. — Oklahoma City, Okla.	12,012	10,656	602	754	420	6,246	O A&H ANN	1,650 — —	— — —	1,489 — —	551,943 33,251 —	61,323 16,510 —
National Home Life Assurance Co. — Jefferson City, Mo.	96,811	76,800	1,100	18,910	2,758	55,801	O CR L-G&I GL A&H ANN	1,558 237 222 — —	145 —0— — — —	1,760 209 88 — —	33,251 —582 984 483,355 2,244	16,510 —0— —0— 318,126 —
The National Life and Accident Ins. Co. — Nashville, Tenn.	2,593,572	2,035,501	75,604	482,467	79,277	1,884,669	O GL IND A&H ANN	182,320 12,854 24,074 — —	46,889 1,413 42 — —	197,979 11,994 22,496 — —	2,933,663 43,443 929,359 1,124,255 123,558	1,085,933 55,300 440,682 569,329 108,474
The National Life Assurance Co. of Canada Toronto, Ontario	33,437	29,782	300	3,354	-790	25,493	O CR L-G&I GL A&H ANN	2,673 7,323 1,995 — —	261 — — — —	2,901 10,499 2,193 — —	15,470 66,108 6,481 424 —	— 34,878 7,288 255 —
National Reserve Life Ins. Co. Sioux Falls, South Dakota	140,479	123,660	878	15,941	2,140	107,793	O GL A&H ANN	2,693 1,234 — —	53 —0— — —	2,659 1,229 — —	43,532 — 1,562 1,252	13,029 —0— 1,150 706

FOREIGN LEGAL RESERVE STOCK LIFE INSURANCE COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Received and Direct Claims Paid)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Capital	Reported Net Surplus	Net Gain From Oper. After Div. and Taxes	Aggre- gate Policy Reserve	ARKANSAS BUSINESS DURING 1976					
							Class	Insurance In Force 1-1-76	Insurance Written In 1976	Insurance In Force 12-31-76	Direct Premiums Received	Direct Claims Paid
Pacific Standard Life Ins. Co. Phoenix, Arizona	67,683	64,353	1,100	2,229	108	55,027	O	321	—0—	264	4,982	—0—
							GL	1,919	29	1,948	5,062	—0—
							A&H	—	—	—	1,259	—
The Paul Revere Life Ins. Co. Worcester, Massachusetts	585,744	501,005	9,800	74,938	9,907	434,086	O	21,907	7,068	26,143	374,231	170,726
							GL	637	251	826	2,621	—386
							A&H	—	—	—	628,619	278,306
							ANN	—	—	—	9,952	95,651
The Paul Revere Variable Ann. Ins. Co.— Worcester, Mass.	59,351	56,217	1,100	2,034	—471	1,147	GL	220	266	297	2,780	—0—
							A&H	—	—	—	162	—0—
							ANN	—	—	—	11,937	684
Peninsular Life Ins. Co. Jacksonville, Florida	108,462	102,988	3,750	1,724	758	93,824	O	123	—0—	110	2,003	1,827
							A&H	—	—	—	255	228
							ANN	—	—	—	—	37
Pennsylvania Life Ins. Co. Philadelphia, Pennsylvania	208,766	170,325	1,516	36,924	7,105	145	O	3,022	798	3,687	94,153	8,886
Pension Life Ins. Co. of Am. Newark, New Jersey	7,577	5,445	2,131	1,571	544	4,595	A&H	—	—	—	534,021	307,443
							A&H	—	—	—	1,636	3,343
Peoples-Home Life Ins. Co. of Indiana — Indianapolis, Ind.	130,091	123,100	1,100	5,891	2,430	107,347	O	13,176	2,125	13,748	204,985	37,500
							GL	1,454	—0—	1,319	—0—	—0—
Philadelphia Life Ins. Company Philadelphia, Pennsylvania	580,887	542,357	9,231	29,299	4,628	446,709	O	776	20,386	21,161	310,786	13,230
							CR L-G&I	—0—	2,430	2,430	41,564	9,055
							GL	2,508	11,889	14,397	82,373	23,500
							A&H	—	—	—	591,629	245,188
							ANN	—	—	—	3,926	—0—
Physicians Life Insurance Co. Omaha, Nebraska	7,078	3,662	1,300	2,116	309	3,170	O	1,749	443	1,854	27,765	2,625
Pierce National Life Ins. Co. Los Angeles, California	82,303	76,300	1,000	5,003	1,071	74,445	O	1,777	18	1,011	29,639	5,500
							GL	1,005	—0—	987	—0—	—0—
							IND	—0—	—0—	—0—	89	—0—
							A&H	—	—	—	120	—0—
							ANN	—	—	—	274	—0—

ARKANSAS INSURANCE REPORT, 1976

FOREIGN LEGAL RESERVE STOCK LIFE INSURANCE COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Received and Direct Claims Paid)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Capital	Reported Net Surplus	Net Gain From Oper. After Div. and Taxes	Aggre- gate Policy Reserve	ARKANSAS BUSINESS DURING 1976					
							Class	Insurance In Force 1-1-76	Insurance Written In 1976	Insurance In Force 12-31-76	Direct Premiums Received	Direct Claims Paid
Pilot Life Insurance Company Greensboro, North Carolina	735,445	624,803	5,000	105,642	19,911	503,178	O	4,510	390	5,045	91,094	28,258
							CR L-G&I	—0—	—0—	—0—	—374	3,049
							GL	17,853	5,065	44,702	405,841	65,283
							IND	—0—	—0—	—0—	264	614
							A&H	—	—	—	2,031,962	1,049,677
							ANN	—	—	—	2,118	—0—
Pioneer American Ins. Co. Fort Worth, Texas	61,722	57,278	600	3,843	786	50,058	O	4,556	57	4,363	63,506	27,087
							GL	1,197	—0—	1,178	—	—
							A&H	—	—	—	8,159	5,638
							ANN	—	—	—	5,717	—0—
Pioneer Life Ins. Co. of Ill. Rockford, Illinois	15,819	12,898	308	2,612	344	9,690	O	195	88	217	8,560	500
Preferred Risk Life Ins. Co. Colorado Springs, Colorado	30,501	21,501	1,282	7,718	1,848	19,539	A&H	—	—	—	96,886	45,863
							O	5,230	709	4,626	62,210	4,092
							A&H	—	—	—	31,037	11,849
							ANN	—	—	—	11,839	4,212
Professional Insurance Corp. Jacksonville, Florida	18,614	12,195	1,000	4,679	547	10,405	O	—	—	—	5,221	—0—
Professional Investors Life Ins. Co. — Tulsa, Oklahoma	8,702	7,624	500	579	—325	6,335	A&H	1,047	129	921	1,549	1,037
Professional Life & Casualty Co. — Chicago, Illinois	2,905	2,269	636	336	34	1,419	O	237	—10	227	2,056	—0—
Progressive National Life Ins. Co. — Kansas City, Missouri	15,923	12,686	1,639	1,598	—87	10,034	A&H	—	—	—	351	—
							O	6,009	679	6,197	163,063	75,355
							GL	313	—0—	280	6,494	—0—
							ANN	—	—	—	6,104	—0—
Protective Life Ins. Co. Birmingham, Alabama	280,796	250,648	5,006	25,142	4,628	197,293	O	12,798	385	13,746	151,100	40,771
							CR L-G&I	168	—0—	163	2,421	—0—
							GL	1,720	—0—	1,663	9,740	1,267
							A&H	—	—	—	53,017	47,558
							ANN	—	—	—	1,500	93,348
Provident Alliance Life Ins. Co. — Newport Beach, Calif.	98,717	52,551	2,000	44,166	4,430	41,437	GL	2,093	—0—	2,131	—0—	—0—

ARKANSAS INSURANCE REPORT, 1976

FOREIGN LEGAL RESERVE STOCK LIFE INSURANCE COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Received and Direct Claims Paid)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Capital	Reported Net Surplus	Net Gain From Oper. After Div. and Taxes	Aggre- gate Policy Reserve	ARKANSAS BUSINESS DURING 1976					
							Class	Insurance In Force 1-1-76	Insurance Written In 1976	Insurance In Force 12-31-76	Direct Premiums Received	Direct Claims Paid
Provident Life and Accident Ins. Co. — Chattanooga, Tenn.	1,321,585	1,140,955	29,531	151,099	32,729	934,924	O GL A&H ANN	13,918 98,601	437 11,145	13,516 104,065	289,749 733,401 5,077,161 75,230	143,459 409,705 4,270,019 21,624
Provident Life & Casualty Ins. Co. — Chattanooga, Tenn.	21,854	19,036	1,100	1,718	135	9,219	—	—	—	—	—	—
Provident Life Insurance Co. Bismarck, North Dakota	123,506	111,585	2,363	9,558	1,635	95,733	O ANN	470	121	581	7,152 340	10,000 —0—
Provident National Assur. Co. Des Moines, Iowa	93,411	85,789	1,000	6,622	—1,993	2,029	—	—	—	—	—	—
Puritan Life Insurance Co. Providence, Rhode Island	58,147	48,058	2,750	7,339	—1,381	36,730	O CR L-G&I GL A&H	1,722 2,349 2,553	1,739 707 —0—	3,327 2,343 2,798	27,506 37,633 2,564 216	5,974 4,127 —0— —
The Pyramid Life Insurance Co. Shawnee Mission, Kansas	42,478	29,115	1,120	12,243	1,784	24,974	O A&H ANN	7,481	973	7,315	123,447 1,286,397 1,184	70,619 777,779 47
Ranger National Life Ins. Co. Wichita, Kansas	32,955	14,706	1,655	16,594	1,247	11,888	—	—	—	—	—	—
The Reliable Life Ins. Co. Webster Groves, Missouri	147,525	127,505	3,000	17,021	3,204	116,579	O IND A&H ANN	29,522 51,907	7,815 12,647	32,570 52,814	1,000,484 2,243,301 146,691 400	257,110 573,716 155,377 —0—
Reliance Standard Life Ins. Co. — Philadelphia, Penna.	190,287	172,676	1,334	16,277	—6,932	147,111	O GL A&H ANN	1,252 2,059	69 —0—	1,230 2,071	19,425 1,925 908 27,802	36,310 5,622 484 —0—
Republic National Life Ins. Co. — Dallas, Texas	479,756	448,779	9,393	21,584	7,995	372,244	O GL A&H ANN	30,968 6,304	5,858 8,560	33,736 14,293	545,993 409,006 731,710 25,463	91,383 521,621 1,359,456 4,252

ARKANSAS INSURANCE REPORT, 1976

FOREIGN LEGAL RESERVE STOCK LIFE INSURANCE COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Received and Direct Claims Paid)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Capital	Reported Net Surplus	Net Gain From Oper. After Div. and Taxes	Aggre- gate Policy Reserve	ARKANSAS BUSINESS DURING 1976					
							Class	Insurance In Force 1-1-76	Insurance Written In 1976	Insurance In Force 12-31-76	Direct Premiums Received	Direct Claims Paid
Republic-Vanguard Life Ins. Co. — Dallas, Texas	12,626	8,627	1,100	2,899	—298	7,537	O A&H	5,038	2,552	6,710	36,117 344	19,543 —
Reserve Life Insurance Co. Dallas, Texas	199,567	147,652	2,000	49,915	4,890	113,481	O GL A&H ANN	12,093 1,548 — —	2,991 — — —	13,693 1,489 — —	217,951 — 1,034,607 7,427	122,626 — 745,513 —
Reserve National Insurance Co. Oklahoma City, Oklahoma	5,283	4,012	401	870	442	3,137	O CR L-G&I A&H	844 — —	121 10 —	838 9 —	28,728 578 473,118	9,805 — 233,714
Roosevelt National Life Ins. Co. of America Springfield, Illinois	14,532	12,623	1,050	—859	—201	8,105	O CR L-G&I GL A&H	16,836 10,812 922 —	2,674 3,507 —86 —	16,594 6,690 1,008 —	308,912 51,376 — 2,075	36,500 42,514 — 1,010
Royal Globe Life Ins. Co. Hartford, Connecticut	23,062	2,384	2,500	18,178	—121	1,225	—	—	—	—	—	—
SAFECO Life Insurance Company Seattle, Washington	182,825	162,603	2,000	18,222	3,559	118,470	O GL A&H ANN A&H	13,662 17,087 — — —	3,638 9,636 — — —	16,417 19,864 — — —	181,562 52,802 89,702 300 1,277	23,362 6,001 47,535 — 336
St. Paul Hospital & Casualty Co. — Bloomington, Minn.	15,201	6,471	1,500	7,230	2,098	3,349	—	—	—	—	—	—
St. Paul Life Insurance Co. St. Paul, Minnesota	20,301	12,133	1,500	6,668	—3,326	10,031	O GL A&H	3,542 1,263 —	3,814 969 —	6,750 986 —	49,253 19,488 84,237	204 — 56,137
Security-Connecticut Life Ins. Co. — Avon, Connecticut	51,102	44,036	1,754	5,312	606	38,102	O	2,652	972	3,062	37,644	—
Security Life & Accident Co. Denver, Colorado	139,452	127,481	2,872	9,099	2,353	110,050	O GL A&H ANN	4 2 — —	2 1 — —	6 3 — —	109,019 20,740 10,177 22,244	32,615 — 10,800 —

ARKANSAS INSURANCE REPORT, 1976

FOREIGN LEGAL RESERVE STOCK LIFE INSURANCE COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Received and Direct Claims Paid)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Capital	Reported Net Surplus	Net Gain From Oper. After Div. and Taxes	Aggregate Policy Reserve	ARKANSAS BUSINESS DURING 1976					
							Class	Insurance In Force 1-1-76	Insurance Written In 1976	Insurance In Force 12-31-76	Direct Premiums Received	Direct Claims Paid
Sentry Life Insurance Co. Stevens Point, Wisconsin	179,981	161,388	3,162	15,431	2,094	84,724	O	6,263	1,588	7,154	132,392	2,778
							GL	6,106	220	4,685	35,096	17,759
							A&H	—	—	—	296,602	172,368
							ANN	—	—	—	45,257	24,289
Sooner Life Insurance Co. Ponca City, Oklahoma	16,725	12,060	1,116	3,549	1,154	11,248	O	8	3	10	114,053	28,000
							CR L-G&I	44	43	47	726,813	161,912
							GL	—	—	—	432	—
							A&H	—	—	—	86,962	24,072
Southern Farm Bureau Life Ins. Co. — Jackson, Mississippi	594,440	548,137	612	45,691	5,467	425,806	O	377,288	100,108	439,506	8,090,520	968,315
							GL	6,426	3,350	9,667	44,587	25,304
							A&H	—	—	—	78,727	27,307
							ANN	—	—	—	295,775	18,211
Southern Life Insurance Co. Greenboro, North Carolina	113,122	99,381	2,000	11,740	1,103	92,699	O	—	123	463	4,990	—
							GL	—	—	1,246	—	—
							IND	—	—	—	2,675	—
							A&H	—	—	—	260	—
Southern United Life Ins. Co. Montgomery, Alabama	21,813	16,742	356	4,715	732	15,174	CR L-G&I	15,146	—	19,266	210,512	101,790
							A&H	—	—	—	1,365	—
							O	58,240	17,096	67,764	998,397	399,399
							GL	7,549	209	5,828	38,472	1,000
Southland Life Insurance Co. Dallas, Texas	691,048	641,140	7,500	42,408	12,710	594,888	IND	59	—	65	8	355
							A&H	—	—	—	448,256	369,161
							ANN	—	—	—	123,342	9,831
							O	1,427	—124	1,303	21,212	16,063
Southwestern General Life Ins. Co. — Dallas, Texas	68,136	55,091	1,000	12,045	2,808	51,982	GL	1,040	—15	1,025	—	—
							IND	20	—1	19	6,086	3,883
							O	100,055	13,610	106,666	1,714,933	601,624
							CR L-G&I	—	—	—	3,230	—
Southwestern Life Insurance Co. Dallas, Texas	1,517,341	1,429,990	25,827	61,524	18,645	1,097,121	GL	13,420	3,437	17,799	199,936	88,731
							A&H	—	—	—	399,623	256,492
							ANN	—	—	—	342,564	256,970
							O	—	—	—	—	—

FOREIGN LEGAL RESERVE STOCK LIFE INSURANCE COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Received and Direct Claims Paid)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Capital	Reported Net Surplus	Net Gain From Oper. After Div. and Taxes	Aggregate Policy Reserve	ARKANSAS BUSINESS DURING 1976					
							Class	Insurance In Force 1-1-76	Insurance Written In 1976	Insurance In Force 12-31-76	Direct Premiums Received	Direct Claims Paid
Southwestern Security Life Insurance Co. Oklahoma City, Oklahoma	2,206	1,013	500	1,192	—19	838	O	—	—	—	—	—
							CR L-G&I	5,699	2,460	8,159	63,810	17,326
							A&H	—	—	—	73,444	29,744
							O	605	245	808	15,130	—
Springfield Life Ins. Co. Inc. Brattleboro, Vermont	30,731	24,845	2,070	3,816	—198	22,778	GL	1,070	—0—	1,004	3,383	—
							A&H	—	—	—	96,485	23,042
							O	975	234	1,262	18,282	903
							GL	2,720	—0—	3,848	5,650	—
The Standard of America Life Ins. Co. — Park Ridge, Ill.	30,316	25,198	1,145	3,973	910	20,289	A&H	—	—	—	547	—
							O	25,024	1	23,358	389,893	93,684
							CR L-G&I	7,818	—0—	5,614	—2,072	10,189
							GL	541	—0—	515	2,222	5,000
Standard Life and Accident Ins. Co. — Oklahoma City, Okla.	96,093	91,218	1,012	3,863	1,962	78,834	A&H	—	—	—	124,196	112,803
							O	7,217	2,644	12,132	174,831	56,491
							CR L-G&I	19,984	28,261	28,419	365,771	109,537
							GL	96,293	33,157	125,164	857,587	431,792
Standard Life Insurance Co. Jackson, Mississippi	76,653	68,957	1,000	6,695	643	61,224	A&H	—	—	—	354,047	215,496
							ANN	—	—	—	—	55
							O	1,101	287	1,286	27,602	4,089
							CR L-G&I	5,350	5,131	7,310	107,086	29,313
Standard Life Ins. Co. of Ind. Indianapolis, Indiana	95,302	87,504	1,201	6,597	1,273	82,228	A&H	—	—	—	37,104	8,135
							ANN	—	—	—	385	2,112
							O	399	1,145	1,544	22,325	—
							GL	1,057	4	1,060	—	—
Standard Security Life Ins. Co. New York, New York	57,455	52,865	1,166	3,892	556	43,407	A&H	—	—	—	11,249	200
							O	231,927	72,285	276,298	3,193,704	456,371
							CR L-G&I	617	—0—	555	14,807	1,378
							GL	16,296	62	18,174	60,543	100,000
State Farm Life Insurance Co. Bloomington, Illinois	1,857,203	1,636,248	3,000	217,956	41,100	1,280,467	ANN	—	—	—	196,770	10,118
							O	38	565	593	12,944	—
							CR L-G&I	333	1,995	1,766	43,675	3,667
							GL	1,634	—0—	1,634	—	—
Stuyvesant Life Insurance Co. Allentown, Pennsylvania	108,968	96,040	1,500	11,428	344	27,284	A&H	—	—	—	24,117	17,992
							ANN	—	—	—	12,088	—
							O	—	—	—	—	—
							GL	—	—	—	—	—

FOREIGN LEGAL RESERVE STOCK LIFE INSURANCE COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Received and Direct Claims Paid)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Capital	Reported Net Surplus	Net Gain From Oper. After Div. and Taxes	Aggre- gate Policy Reserve	ARKANSAS BUSINESS DURING 1976					
							Class	Insurance In Force 1-1-76	Insurance Written In 1976	Insurance In Force 12-31-76	Direct Premiums Received	Direct Claims Paid
Sun Life Assur. Co. of Canada Wellesley Hills, Mass.	11,798	7,215	1,100	3,483	42	735	—	—	—	—	—	—
Sun Life Assur. Co. of Canada Montreal, Canada	1,315,124	1,264,614	600	49,910	-10,053	879,220	O GL A&H ANN	5,276 6,851 — —	192 — — —	5,417 7,047 — —	90,367 23,967 101,987 624	143,840 7,000 16,476 37,028
Sun Life Ins. Co. of America Baltimore, Maryland	335,000	302,584	5,636	26,779	2,633	269,952	O GL IND A&H	1,193 1,332 81 —	891 — — —	2,072 1,329 81 —	31,936 — — 1,560	107,161 — — 3,666
Surety Life Insurance Co. Salt Lake City, Utah	35,714	31,022	1,776	2,916	349	27,621	O GL A&H	777 2,571 —	19 — —	770 2,719 —	10,315 — —	— — —
Survivors' Benefits Ins. Co. Kansas City, Missouri	872	84	313	475	5	53	CR L-G&I	40	—	40	394	—
Teachers Insurance & Annuity Assn. of America New York, New York	5,184,311	4,975,064	1,000	208,246	35,316	4,571,080	O ANN	29,868 —	6,261 —	35,561 —	112,104 4,324,875	91,122 645,134
Texas Life Insurance Co. Waco, Texas	54,476	48,271	1,131	5,075	-505	44,554	O A&H O	1,129 — 141	149 — 75	1,173 — 207	16,558 129 3,284	4,042 46 —
Thomas Jefferson Life Ins. Co. of America — Champaign, Ill.	22,459	16,903	1,440	4,116	-1,790	13,100	A&H O	— —	— —	— —	421 —	464 —
Time Insurance Company Milwaukee, Wisconsin	104,617	74,721	1,803	28,094	6,212	62,673	O GL A&H ANN	16,314 6,728 — —	18,974 2,678 — —	31,023 8,784 — —	255,257 39,962 1,931,788 8,225	2,263 4,000 1,118,204 —
Transamerica Life Ins. and Annuity Company Los Angeles, California	30,625	28,462	1,000	1,163	-1,140	25,049	O	6,787	7,746	14,086	91,333	21,742
Transport Life Insurance Co. Fort Worth, Texas	78,427	68,527	3,621	6,279	857	50,220	O CR L-G&I GL A&H ANN	7,754 78,993 33,100 — —	391 -583 -3,043 — —	8,145 78,410 30,057 — —	181,457 875,952 82,734 472,266 390	44,683 383,300 74,000 296,226 —

ARKANSAS INSURANCE REPORT, 1976

FOREIGN LEGAL RESERVE STOCK LIFE INSURANCE COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Received and Direct Claims Paid)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Capital	Reported Net Surplus	Net Gain From Oper. After Div. and Taxes	Aggre- gate Policy Reserve	ARKANSAS BUSINESS DURING 1976					
							Class	Insurance In Force 1-1-76	Insurance Written In 1976	Insurance In Force 12-31-76	Direct Premiums Received	Direct Claims Paid
Trans World Assurance Co. San Mateo, California	17,383	14,015	501	2,867	596	7,357	O ANN	1,558 —	186 —	1,434 —	21,488 3,454	1,231
The Travelers Insurance Co. Hartford, Connecticut	8,458,808	8,049,217	100,000	309,591	89,379	5,064,845	O CR L-G&I GL A&H ANN	77,869 749 292,588 — —	16,647 — 71,867 — —	84,959 1,040 321,075 — —	1,394,491 4,213 2,313,886 9,208,358 381,203	669,306 3,402 1,255,086 8,340,424 418,422
The Travelers Ins. Co. of Ill. Chicago, Illinois	16,630	10,241	1,500	4,889	558	1,973	—	—	—	—	—	—
Unigard Olympic Life Ins. Co. Seattle, Washington	50,682	41,335	1,232	8,116	564	35,615	O GL A&H O	679 2,017 — —	46 — — —	619 2,019 — —	4,687 2,767 731 —	— — — —
Union Bankers Insurance Co. Dallas, Texas	78,391	68,431	1,117	8,843	958	56,309	GL A&H ANN	2,516 788 —	241 — —	2,616 764 —	60,951 — 461,946	19,624 — 266,765
Union Fidelity Life Ins. Co. Trevose, Pennsylvania	36,268	26,009	1,100	9,158	1,722	20,037	O A&H O	431 — —	92 — —	403 — —	8,838 105,160 30,475	— 62,690 1,692
Union National Life Ins. Co. Baton Rouge, Louisiana	47,920	33,782	1,000	13,137	1,535	26,052	IND A&H O	1,215 9,903 —	1,822 14,307 —	2,216 10,511 —	589,164 524,568 —	34,349 262,208 —
Union Security Life Ins. Co. Atlanta, Georgia	21,131	16,864	1,100	3,166	805	10,605	O CR L-G&I A&H	131 2,420 —	— 2,403 —	— 3,270 —	— 59,545 15,513	— 12,959 1,933
Unionmutual Stock Life Ins. Co. of America Portland, Maine	57,388	54,098	1,500	1,790	-1,246	43,327	O GL A&H O	— — 884 —	— — 250 —	— — 1,199 —	42 2,310 132,225	— — 20,581
United American Ins. Co. Dallas, Texas	60,495	43,411	1,200	15,884	2,264	30,407	O A&H O	2,675 — —	1,144 — —	2,904 — —	115,142 434,579	21,162 176,153
United American Life Ins. Co. Englewood, Colorado	50,563	47,984	1,613	965	-102	41,644	O GL A&H	1,610 1,506 —	50 — —	1,478 1,495 —	18,338 — 134	14,260 — 2,383

ARKANSAS INSURANCE REPORT, 1976

FOREIGN LEGAL RESERVE STOCK LIFE INSURANCE COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Received and Direct Claims Paid)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Capital	Reported Net Surplus	Net Gain From Oper. After Div. and Taxes	Aggre- gate Policy Reserve	ARKANSAS BUSINESS DURING 1976					
							Class	Insurance In Force 1-1-76	Insurance Written In 1976	Insurance In Force 12-31-76	Direct Premiums Received	Direct Claims Paid
United Bankers Life Ins. Co. Dallas, Texas	10,144	7,712	355	2,077	99	4,842	O A&H ANN	82 — —	—0— — —	—0— — —	1,041 86,467 1,000	—0— 87,271 —
United Benefit Life Ins. Co. Omaha, Nebraska	1,193,697	1,091,505	9,000	96,701	10,073	765,576	O GL A&H ANN	69,216 13,253 — —	17,235 3,356 — —	78,915 19,732 — —	1,175,264 105,519 1,326,583 149,283	353,361 55,263 1,222,811 65,320
United Companies Life Ins. Co. Baton Rouge, Louisiana	31,159	22,028	3,401	5,729	1,199	16,911	O A&H ANN	341 — —	274 — —	559 — —	3,445 459 —	337 — —
United Equitable Life Ins. Co. Skokie, Illinois	11,688	7,769	1,100	2,819	772	4,101	O A&H A&H	— — —	— — —	— — —	12,929 — —	2,947 — —
United Family Life Ins. Co. Atlanta, Georgia	114,716	105,662	2,835	6,220	2,723	100,147	O A&H ANN	7,131 — —	85 — —	6,408 — —	53,189 2,342 750	—0— — —
United Fidelity Life Ins. Co. Dallas, Texas	116,205	104,587	3,933	7,685	1,233	94,837	O GL A&H ANN	12,626 1,646 — —	5,655 1,630 — —	15,184 1,630 — —	231,369 — 92,039 46,764	46,192 — 49,769 181
United Founders Life Ins. Co. Oklahoma City, Oklahoma	49,944	47,912	488	1,544	—1,186	41,494	O A&H ANN	18,571 — —	405 — —	17,452 — —	373,366 53,659 4,577	59,073 25,800 —
United Founders Life Ins. Co. of Ill. — Chicago, Illinois	31,399	28,361	1,000	2,038	572	24,542	O A&H ANN	1,431 — —	—0— — —	1,418 — —	48,060 282 —	5,472 — —
United Insurance Co. of America — Chicago, Illinois	593,274	517,634	18,732	56,908	12,148	464,293	O GL IND A&H O	10,049 — — — —	7,216 — — — —	12,796 — — — —	213,498 8,347 610,563 1,614,346 104,694	40,859 3,000 126,371 650,163 —
United Investors Life Ins. Co. Kansas City, Missouri	35,705	19,399	1,000	15,307	3,550	16,710	O ANN O	16,695 — —	2,585 — —	17,005 — —	8,739 — —	— — —
United Life and Accident Ins. Co. — Concord, New Hampshire	162,694	153,763	1,790	7,141	—784	140,694	O GL A&H	1,077 2,294 —	—0— —0— —	1,174 2,504 —	— — 13,879	—0— —0— 279

ARKANSAS INSURANCE REPORT, 1976

FOREIGN LEGAL RESERVE STOCK LIFE INSURANCE COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Received and Direct Claims Paid)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Capital	Reported Net Surplus	Net Gain From Oper. After Div. and Taxes	Aggre- gate Policy Reserve	ARKANSAS BUSINESS DURING 1976					
							Class	Insurance In Force 1-1-76	Insurance Written In 1976	Insurance In Force 12-31-76	Direct Premiums Received	Direct Claims Paid
United Services General Life Co. — Oklahoma City, Okla.	2,614	316	1,115	1,183	252	149	O	64	88	116	1,155	—0
United Service Life Ins. Co. Washington, D. C.	268,622	242,041	2,987	23,595	4,496	219,101	O	11,525	437	11,962	161,427	74,773
The United States Life Ins. Co. in the City of N. Y. New York, New York	369,956	325,878	3,961	40,117	6,400	290,158	GL	5,049	153	5,202	133	—
							O	2,110	82	2,039	44,067	7,203
							CR L-G&I	11	—0	8	81	74
							GL	3,615	3,767	7,332	15,854	500
Universal Fidelity Life Ins. Co. — Duncan, Oklahoma	10,478	8,628	365	1,484	75	8,179	A&H	—	—	—	157,302	16,920
Universal Life Insurance Co. Memphis, Tennessee	50,154	41,788	2,754	5,612	420	39,114	O	121	—0	118	2,690	300
							A&H	—	—	—	4,573	7,036
							O	4,833	3,441	5,457	126,481	46,836
							GL	695	145	552	1,876	—0
Universal Underwriters Life Insurance Co. Kansas City, Missouri	8,415	3,071	1,500	3,844	692	2,179	IND	15,278	4,660	15,079	553,028	67,180
							A&H	—	—	—	382,684	214,739
							O	603	50	496	18,398	804
							CRL-G&I	—0	2,387	2,386	31,934	16,382
University Life Ins. Co. of America — Indianapolis, Ind.	20,144	17,144	1,200	1,800	479	14,627	GL	34	—0	5	47	—0
							A&H	—	—	—	699	—0
							O	2	—0	2	9,197	—0
							GL	1	—0	1	—0	—0
USAA Life Insurance Company San Antonio, Texas	80,370	64,311	1,100	14,960	2,514	52,721	A&H	—	—	—	358	—0
							ANN	—	—	—	500	—0
							O	13,449	2,331	15,325	173,728	2,077
							—	—	—	—	—	—
USLIFE Credit Life Ins. Co. Schaumburg, Illinois	29,024	22,348	1,676	5,000	1,701	18,428	—	—	—	—	—	
							—	—	—	—	—	—
Valley Forge Life Insurance Co. — Reading, Penna.	50,714	45,491	1,100	4,123	—338	33,122	O	3,410	303	3,235	46,353	17,600
							GL	8,504	58	3,340	44,329	15,000
							A&H	—	—	—	20,266	8,598
							ANN	—	—	—	232	—0
The Variable Annuity Life Ins. Co. — Houston, Texas	650,750	634,040	2,875	13,836	—1,024	365,467	O	30	—0	30	352	—0
							ANN	—	—	—	18,684	19,956
							—	—	—	—	—	—

ARKANSAS INSURANCE REPORT, 1976

FOREIGN LEGAL RESERVE STOCK LIFE INSURANCE COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Received and Direct Claims Paid)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Capital	Reported Net Surplus	Net Gain From Oper. After Div. and Taxes	Aggregate Policy Reserve	ARKANSAS BUSINESS DURING 1976					
							Class	Insurance In Force 1-1-76	Insurance Written In 1976	Insurance In Force 12-31-76	Direct Premiums Received	Direct Claims Paid
Vico Life Insurance Company Phoenix, Arizona	1,276	20	500	756	106	—0—	—	—	—	—	—	—
Victory Life Insurance Co. Topeka, Kansas	86,865	83,244	865	2,757	402	70,417	O GL ANN	2,189 962 —	29 — —	2,228 955 —	36,449 — 281	24,539 — —
Volkswagen Life Insurance Co. Indianapolis, Indiana	4,989	2,261	1,100	1,628	107	1,456	O	42	—	—0—	500	—0—
The Volunteer State Life Ins. Co. — Chattanooga, Tenn.	190,027	173,032	3,000	13,995	2,397	151,045	O CR L-G&I GL A&H ANN	9,287 158 2,108 — —	1,305 —0— 6 — —	8,964 45 2,085 — —	102,892 1,533 — 1,026 3,825	20,918 — — — 1,101
Vulcan Life Insurance Co. Birmingham, Alabama	23,293	17,673	1,237	3,042	2,480	14,863	O GL A&H ANN	5,012 142 — —	106 71,686 — —	4,477 71,828 — —	267,563 — 1,222 600	5,654 — — —
Wabash Life Insurance Company Indianapolis, Indiana	63,188	58,610	1,100	3,478	675	46,877	O A&H	1,997 —	506 —	2,272 —	45,858 122,976	27,129 84,380
Washington Life Ins. Co. of America — Lafayette, Louisiana	17,226	15,267	600	1,360	237	13,085	O ANN	4,033 —	1,213 —	4,849 —	60,625 26,967	3,683 22,009
Washington National Insurance Co. — Evanston, Illinois	741,131	633,694	25,037	82,400	9,146	475,787	O GL IND A&H ANN	6,316 10,711 115 — —	2,075 2,133 9 — —	7,267 9,415 109 — —	126,418 42,998 4,002 779,763 38,269	68,948 26,096 3,000 674,835 16,376
Western Life Insurance Co. St. Paul, Minnesota	283,684	271,098	10,000	2,587	—1,347	233,099	O GL A&H ANN	14,853 7,941 — —	1,000 790 — —	14,447 17,483 — —	183,218 100,759 355,561 120	21,396 — 86,511 —
Western Life Insurance Co. of America — Champaign, Illinois	5,911	5,232	300	379	—13	4,827	O A&H	— —	— —	— —	2,696 421	— 464
Western National Life Ins. Co. Amarillo, Texas	129,091	119,405	1,500	8,186	1,149	114,027	O ANN	3,235 —	—233 —	3,002 —	45,132 46,035	25,891 34,311

ARKANSAS INSURANCE REPORT, 1976

FOREIGN LEGAL RESERVE STOCK LIFE INSURANCE COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Received and Direct Claims Paid)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Capital	Reported Net Surplus	Net Gain From Oper. After Div. and Taxes	Aggregate Policy Reserve	ARKANSAS BUSINESS DURING 1976					
							Class	Insurance In Force 1-1-76	Insurance Written In 1976	Insurance In Force 12-31-76	Direct Premiums Received	Direct Claims Paid
Western Preferred Life Ins. Co. — Denver, Colorado	28,267	25,899	622	1,747	352	20,065	O GL A&H	761 588 —	— — —	759 1,730 —	12,766 — 14,602	— — 2,469
Western Reserve Life Assur. Company of Ohio Clearwater, Florida	55,038	50,137	1,032	3,869	186	43,938	O GL ANN	629 1,036 —	11 — —	595 1,017 —	10,015 — 222	— — —
World Book Life Ins. Company Chicago, Illinois	12,388	9,725	1,100	1,564	—883	6,664	O GL A&H	1,346 1,239 —	1,042 119 —	2,388 1,374 —	10,055 — 1,076	2,000 — 574
World Service Life Ins. Co. Fort Worth, Texas	118,212	112,997	2,943	2,271	513	81,637	O CR L-G&I GL A&H	6,241 16,131 3,168 —	1,062 52,475 43 —	6,258 68,606 3,210 —	100,428 916,106 — 139,494	19,402 214,885 — 39,258
Zale Life Insurance Company Dallas, Texas	7,338	3,032	500	3,806	667	2,429	O A&H	— 364	— 157	— 507	6,855 —	— —
Zurich American Life Ins. Co. Chicago, Illinois	11,297	8,259	1,100	1,939	—569	4,512	O GL	266 1,608	— —	260 1,549	2,725 —	— —
Ordinary Credit Life—G&I								3,998,247	1,081,733	4,530,961	70,834,487	22,080,018
Group Life								694,854	409,950	773,475	10,967,811	3,575,995
Industrial								1,900,824	470,619	2,310,321	14,032,352	7,794,652
Annuity								237,136	63,884	235,838	8,728,922	2,490,840
A&H								—	—	—	96,133,382	67,081,612
TOTALS								6,786,061	2,026,186	7,850,595	216,717,688	109,879,984

ARKANSAS INSURANCE REPORT, 1976

FOREIGN LEGAL RESERVE MUTUAL LIFE INSURANCE COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Received and Direct Claims Paid)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Net Surplus	Net Gain From Oper. After Div. and Taxes	Aggregate Policy Reserve	ARKANSAS BUSINESS DURING 1976					
						Class	Insurance In Force 1-1-76	Insurance Written In 1976	Insurance In Force 12-31-76	Direct Premiums Received	Direct Claims Paid
Acacia Mutual Life Insurance Co. Washington, D. C.	688.160	655.044	33.115	904	584.511	O GL A&H ANN	5.376 4.388 — —	151 123 — —	5.394 4.504 — —	108,512 —0— 36 929	115,931 —0— 273 —0—
American Mutual Life Insurance Co. — Des Moines, Iowa	186.614	170.046	116.568	4.137	140.526	O GL A&H ANN	4.218 — — —	613 1,604 — —	4,097 1,602 — —	78,940 — 4,888 25,571	30,289 — 337 12,186
American Republic Insurance Co. Des Moines, Iowa	90.073	67.752	22.321	1,530	54.832	O GL A&H ANN	3,473 — — —	364 3 — —	3,836 3 — —	25,571 1,445 54,479 248,258	12,186 — 49,867 177,863
American United Life Ins. Co. Indianapolis, Indiana	798.093	759.348	38.744	5.891	668.295	O GL A&H ANN	13.265 3,631 — —	1,002 2,824 — —	13,637 6,444 — —	248,258 6,118 25,824 10,000	177,863 —0— 7,493 11,938
Bankers Life Company Des Moines, Iowa	4,132.090	3,974.561	157.530	20.228	3,415.298	O GL A&H ANN	16.077 17,983 — —	2,105 1,749 — —	18,116 13,444 — —	331,089 164,541 320,493 365,240	175,352 24,768 246,428 18,804
Bankers Life Insurance Co. of Nebraska, Lincoln, Nebraska	556.163	539.080	17.084	1.939	344.442	O GL A&H ANN	2,984 2,480 — —	1,304 —0— — —	3,939 2,526 — —	48,703 —0— 1,617 11,106	14,735 7,843 14,815 10,599
Benefits Trust Life Ins. Co. Chicago, Illinois	116.822	104.808	12.013	1.664	61.920	O GL A&H ANN	4.053 1,988 — —	1,228 59 — —	4,381 2,039 — —	73,923 4,779 83,011 —	45,091 —0— 143,115 —
Berkshire Life Insurance Co. Pittsfield, Massachusetts	357.873	339,799	21,744	1.563	296.580	O GL A&H ANN	223 — — —	—0— — — —	224 — — —	3,134 674 — —	1,230 2,382 890 —
Central States Health & Life Co. of Omaha — Omaha, Nebraska	29.657	23.055	6.602	322	17.967	O GL A&H ANN	3,687 — — —	1,876 — — —	4,988 — — —	81,229 438,880 16,905 —	27,519 271,349 —0— —

ARKANSAS INSURANCE REPORT, 1976

FOREIGN LEGAL RESERVE MUTUAL LIFE INSURANCE COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Received and Direct Claims Paid)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Net Surplus	Net Gain From Oper. After Div. and Taxes	Aggregate Policy Reserve	ARKANSAS BUSINESS DURING 1976					
						Class	Insurance In Force 1-1-76	Insurance Written In 1976	Insurance In Force 12-31-76	Direct Premiums Received	Direct Claims Paid
Confederation Life Insurance Co. Toronto, Ontario, Canada	224.510	215.231	9.279	—9.426	179.653	O GL A&H ANN	630 3,198 — —	12 2,286 — —	819 1,501 — —	16,187 11,481 21,903 1,224	—0— 7,078 19,826 —0—
Connecticut Mutual Life Ins. Co. Hartford, Connecticut	3,951.303	3,748.623	202.680	6.714	3,089.352	O A&H ANN	29,961 — —	8,193 — —	38,106 — —	785,023 11,093 39,541	442,133 —0— 44,522
CUNA Mutual Insurance Society Madison, Wisconsin	226.568	193.840	32.728	7.479	93.964	O CR L-G61 GL A&H ANN	2,456 45,657 43,843 — —	1,214 11,801 5,833 — —	2,951 57,450 49,237 — —	47,228 338,113 333,648 359,002 12,763	9,285 290,342 228,505 155,327 —0—
Detroit Mutual Insurance Company Plymouth, Michigan	24.360	21.074	2.786	788	19.531	— — — —	— — — —	— — — —	— — — —	— — — —	— — — —
Employees Mutual Benefit Assn. of Saint Paul — St. Paul, Minn.	4.319	3.063	1.256	216	2.403	GL A&H ANN	2,038 — — —	—0— — — —	—0— — — —	57,116 171 3,047,199 2,865,915	— — 2,128,250 2,360,247
The Equitable Life Assur. Society of the U. S. — New York, N. Y.	22,430.473	21,701.131	729.342	62.270	19,252.916	O GL A&H ANN	120,626 404,709 — —	25,671 13,899 — —	133,624 413,758 — —	3,047,199 2,865,915 5,738,163 1,232,511	2,128,250 2,360,247 4,718,326 2,614,095
Fidelity Life Association Long Grove, Illinois	122.533	111.309	11.224	3.078	90.827	O GL A&H ANN	1,630 —0— — —	5 1,400 — —	1,588 1,400 — —	28,596 —0— — —	3,164 —0— — —
General American Life Ins. Co. St. Louis, Missouri	1,032.149	973.132	59.017	6.616	581.834	O GL A&H ANN	47,535 166,026 — —	7,875 34,003 — —	51,355 194,437 — —	1,101,347 1,180,809 3,620,791 322,865	723,476 669,492 2,992,717 76,550
Government Personnel Mutual Life Ins. Co.— San Antonio, Texas	118.516	109.202	9.314	576	94.986	O GL A&H ANN	8,860 2,324 — —	869 35 — —	9,461 2,358 — —	182,750 —0— 3,460 3,477	30,567 —0— — —

ARKANSAS INSURANCE REPORT, 1976

FOREIGN LEGAL RESERVE MUTUAL LIFE INSURANCE COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Received and Direct Claims Paid)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Net Surplus	Net Gain From Oper. After Div. and Taxes	Aggregate Policy Reserve	ARKANSAS BUSINESS DURING 1976					
						Class	Insurance In Force 1-1-76	Insurance Written In 1976	Insurance In Force 12-31-76	Direct Premiums Received	Direct Claims Paid
Guarantee Trust Life Insurance Co. Chicago, Illinois	55,043	48,729	6,313	1,107	36,791	O	3,379	2,273	4,505	24,398	—
Guardian Life Ins. Co. of America New York, New York	1,391,524	1,292,867	98,657	17,917	1,038,299	A&H	—	—	—	65,350	42,571
						O	11,564	35	11,506	254,796	252,220
						GL	17,184	6,871	23,815	122,656	30,000
						A&H	—	—	—	289,201	81,945
Home Life Insurance Company New York, New York	1,338,282	1,237,039	101,243	12,727	1,050,887	ANN	—	—	—	1,323	1,090
						O	15,617	5,275	19,278	295,008	109,400
						GL	5,869	131	5,568	13,924	4,000
						A&H	—	—	—	109,414	111,922
Homesteaders Life Company Des Moines, Iowa	27,620	25,286	2,334	32	22,748	ANN	—	—	—	2,923	1,164
						O	15,984	1,942	16,892	527,649	135,697
						IND	4,230	22	4,253	120,443	41,037
						O	2,496	345	3,053	46,554	23,368
Indianapolis Life Insurance Co. Indianapolis, Indiana	408,110	374,270	33,840	3,616	315,722	GL	1,432	—	1,467	—	—
						A&H	—	—	—	2,593	3,998
						ANN	—	—	—	—	651
						O	141	66	192	5,391	—
Iowa State Travelers Mutual Assur. Co. — Des Moines, Iowa	5,763	2,436	3,327	—147	1,532	A&H	—	—	—	37,520	20,394
						O	89,054	12,492	93,823	1,850,592	778,464
						CR L-G&I	832	—	405	3,304	4,433
						GL	140,394	10,654	161,326	822,060	672,059
John Hancock Mutual Life Ins. Co. Boston, Massachusetts	13,995,567	13,455,154	540,414	47,411	11,001,920	IND	360	—	354	7,619	5,244
						A&H	—	—	—	3,326,637	2,901,535
						ANN	—	—	—	858,258	2,065,428
						O	834	—	800	18,003	19,757
Kentucky Home Mutual Life Ins. Co. — Louisville, Kentucky	33,033	30,262	2,771	668	23,385	A&H	—	—	—	138	—
						O	2,137	503	2,643	40,315	2,124
						GL	2,020	—	2,192	—	5,000
						A&H	—	—	—	1,192	2,087
The Lafayette Life Insurance Co. Lafayette, Indiana	144,139	125,396	18,743	1,175	102,831	ANN	—	—	—	1,924	—
						O	13	—	12	713	—
						A&H	—	—	—	509	210
						O	—	—	—	—	—

FOREIGN LEGAL RESERVE MUTUAL LIFE INSURANCE COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Received and Direct Claims Paid)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Net Surplus	Net Gain From Oper. After Div. and Taxes	Aggregate Policy Reserve	ARKANSAS BUSINESS DURING 1976					
						Class	Insurance In Force 1-1-76	Insurance Written In 1976	Insurance In Force 12-31-76	Direct Premiums Received	Direct Claims Paid
Maccabees Mutual Life Ins. Co. Southfield, Michigan	212,882	205,116	7,767	33	184,747	O	4,738	—48	4,690	46,330	13,699
Massachusetts Mutual Life Ins. Co. Springfield, Massachusetts	6,396,921	6,121,775	275,146	30,233	5,050,218	A&H	—	—	—	6,239	2,077
						O	37,290	6,257	41,142	838,752	510,009
						CR L-G&I	—	—	—	—	—
						GL	27,254	9,387	36,765	144,588	100,450
Metropolitan Life Insurance Co. New York, New York	37,501,516	36,231,505	1,270,010	142,249	29,637,279	A&H	—	—	—	888,231	936,325
						ANN	—	—	—	143,726	147,904
						O	384,232	56,593	401,669	7,638,324	4,245,288
						GL	616,438	110,855	705,157	6,468,807	6,511,687
The Minnesota Mutual Life Ins. Co. — St. Paul, Minnesota	1,104,647	1,052,429	52,218	6,063	680,700	IND	15,823	372	15,595	154,647	679,196
						A&H	—	—	—	7,300,488	5,519,499
						ANN	—	—	—	1,024,241	2,394,141
						O	17,292	669	17,630	299,206	80,310
The Mutual Benefit Life Insurance Co. — Newark, New Jersey	3,783,199	3,672,165	111,034	—889	2,888,848	CR L-G&I	1,216	385	1,183	14,577	4,747
						GL	76,171	5,713	33,345	625,681	499,106
						A&H	—	—	—	55,525	57,678
						ANN	—	—	—	54,359	71,110
The Mutual Life Insurance Co. of New York — New York, N. Y.	5,418,453	5,148,366	270,087	9,198	4,327,719	O	33,367	7,754	39,808	707,153	134,837
						GL	48,181	14,983	60,980	235,990	116,000
						A&H	—	—	—	211,072	109,468
						ANN	—	—	—	7,251	4,491
Mutual of Omaha Insurance Co. Omaha, Nebraska	1,013,582	774,686	238,896	24,032	390,605	O	93,818	10,987	101,350	2,139,120	1,650,962
						GL	17,295	5,136	19,971	110,105	91,295
						A&H	—	—	—	314,895	51,730
						ANN	—	—	—	106,505	70,756
Mutual Protective Insurance Co. Omaha, Nebraska	15,910	12,545	3,365	—2,053	7,482	GL	—0—	—0—	—0—	714,055	661,006
						A&H	—	—	—	3,992,068	2,497,220
						A&H	—	—	—	300,006	107,163
						O	839	319	1,158	12,299	4,922
Mutual Security Life Ins. Co. Fort Wayne, Indiana	126,551	117,262	8,988	1,990	89,312	GL	1,633	336	1,999	3,809	—
						A&H	—	—	—	67,438	57,030
						O	—	—	—	—	—
						A&H	—	—	—	—	—

FOREIGN LEGAL RESERVE MUTUAL LIFE INSURANCE COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Received and Direct Claims Paid)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Net Surplus	Net Gain From Oper. After Div. and Taxes	Aggregate Policy Reserve	ARKANSAS BUSINESS DURING 1976					
						Class	Insurance In Force 1-1-76	Insurance Written In 1976	Insurance In Force 12-31-76	Direct Premiums Received	Direct Claims Paid
Mutual Service Life Insurance Co. St. Paul, Minnesota	128,575	117,663	10,911	1,405	74,147	O	82	9	56	1,596	—0—
National Guardian Life Ins. Co. Madison, Wisconsin	163,789	154,144	9,645	1,404	125,064	A&H	—	16	596	479	—0—
National Life Insurance Company Montpelier, Vermont	1,949,025	1,853,098	95,926	16,949	1,637,725	O	485	—0—	1,605	8,630	7,970
New England Mutual Life Ins. Co. Boston, Massachusetts	4,984,457	4,736,206	248,251	14,127	3,984,031	GL	1,571	95	9,374	0	—0—
New York Life Insurance Company New York, New York	14,858,967	14,184,701	674,266	55,045	11,151,842	A&H	9,524	—	—	189,656	210,267
The Northwestern Mutual Life Ins. Co. — Milwaukee, Wisconsin	8,544,200	8,098,434	445,766	38,959	6,869,815	ANN	—	—	—	123	—0—
The Ohio National Life Insurance Co. — Cincinnati, Ohio	542,538	505,425	37,114	4,811	422,648	O	44,162	8,619	49,323	7,704	37,610
Pacific Mutual Life Insurance Co. Newport Beach, California	1,702,975	1,610,503	92,471	12,050	684,359	GL	8,030	6,315	14,820	986,804	769,898
Pan-American Life Insurance Co. New Orleans, Louisiana	515,652	477,290	38,362	6,965	348,686	A&H	—	—	—	47,550	37,800
						ANN	—	—	—	358,154	124,161
						O	424,595	69,952	463,342	49,499	15,899
						CR L-G&I	83	—0—	94	9,117,685	3,836,716
						GL	71,036	6,835	76,306	1,653	—
						A&H	—	—	—	440,645	211,008
						ANN	—	—	—	2,070,948	1,386,448
						O	130,176	24,756	153,335	692,326	426,441
						A&H	—	—	—	2,372,245	1,054,146
						ANN	—	—	—	62,573	2,316
						O	15,802	1,674	16,712	120,269	72,079
						GL	6,529	80	5,495	345,806	62,744
						A&H	—	—	—	31,974	13,700
						ANN	—	—	—	48,076	1,650
						O	10,824	531	10,671	115,961	18,278
						GL	28,943	604	33,702	233,133	311,185
						A&H	—	—	—	131,461	58,152
						ANN	—	—	—	701,711	666,185
						O	32,072	7,878	37,819	113,648	116,206
						GL	7,734	2,162	9,546	570,216	142,252
						A&H	—	—	—	42,952	23,000
						ANN	—	—	—	334,427	214,122
										17,062	17,062

ARKANSAS INSURANCE REPORT, 1976

FOREIGN LEGAL RESERVE MUTUAL LIFE INSURANCE COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Received and Direct Claims Paid)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Net Surplus	Net Gain From Oper. After Div. and Taxes	Aggregate Policy Reserve	ARKANSAS BUSINESS DURING 1976					
						Class	Insurance In Force 1-1-76	Insurance Written In 1976	Insurance In Force 12-31-76	Direct Premiums Received	Direct Claims Paid
The Penn Mutual Life Insurance Co. — Philadelphia, Penna.	3,069,442	2,971,405	106,758	9,590	2,402,659	O	113,329	15,563	120,155	2,615,592	1,821,076
Phoenix Mutual Life Insurance Co. Hartford, Connecticut	2,003,716	1,902,599	101,117	4,948	1,459,290	GL	12,915	2,845	12,990	58,025	36,369
Physicians Mutual Insurance Co. Omaha, Nebraska	74,469	57,631	16,838	2,635	34,641	A&H	—	—	—	512,211	452,610
Presbyterian Ministers' Fund Philadelphia, Pennsylvania	176,667	166,850	9,816	1,139	142,656	ANN	—	—	—	126,268	187,758
The Prudential Insurance Co. of America — Newark, New Jersey	43,700,778	41,939,952	1,760,826	13,771	30,893,172	O	4,825	315	5,054	125,116	386,544
						GL	—0—	167	167	616	42,327
						A&H	—	—	—	5,016	2,065
						ANN	—	—	—	3,658	—0—
						A&H	—	—	—	1,062,074	799,023
Rushmore Mutual Life Insurance Co. Rapid City, South Dakota	34,659	32,493	2,166	93	28,162	O	5,652	533	6,461	109,228	57,614
Security Benefit Life Ins. Co. Topeka, Kansas	359,946	329,328	30,618	5,730	242,873	A&H	—	—	—	3,809	—122
						O	311,536	56,330	341,729	6,109,871	1,527,584
						CR L-G&I	67,573	1,914	63,634	597,662	370,952
						GL	461,141	133,239	584,878	4,555,643	3,305,995
						IND	2,752	83	2,623	41,745	202,389
						A&H	—	—	—	8,447,167	7,718,211
						ANN	—	—	—	1,580,795	1,389,263
						O	—	—	—	7,082	—0—
Security Mutual Life Ins. Co. of New York — Binghamton, N. Y.	219,580	204,250	15,330	1,046	173,934	O	5,229	512	5,427	59,831	52,877
						GL	3,054	—	3,413	4,582	—
						A&H	—	—	—	31,792	25,525
						ANN	—	—	—	5,602	7,063
						O	1,581	502	1,870	41,412	5,098
						GL	1,707	41	1,742	—0—	—0—
						A&H	—	—	—	1,122	4,218
Shenandoah Life Insurance Co. Roanoke, Virginia	175,218	164,700	10,518	639	133,905	O	1,779	314	2,050	41,793	2,180
Standard Mutual Life Ins. Co. Lawrence, Kansas	13,486	11,920	1,565	175	10,974	GL	2,292	80	2,372	27,333	37,839
						O	705	—0—	781	12,194	19,078

ARKANSAS INSURANCE REPORT, 1976

FOREIGN LEGAL RESERVE MUTUAL LIFE INSURANCE COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Received and Direct Claims Paid)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Net Surplus	Net Gain From Oper. After Div. and Taxes	Aggregate Policy Reserve	ARKANSAS BUSINESS DURING 1976					
						Class	Insurance In Force 1-1-76	Insurance Written In 1976	Insurance In Force 12-31-76	Direct Premiums Received	Direct Claims Paid
The State Life Insurance Co. Indianapolis, Indiana	127,918	117,045	10,873	1,561	102,019	O	5,499	100	5,436	96,835	70,606
						GL	1,266	—	1,251	—	—
State Mutual Life Assurance Co. of America — Worcester, Mass.	1,711,645	1,640,511	71,134	7,938	1,406,023	A&H	—	—	—	1,423	352
						O	8,632	417	9,019	204,205	41,514
						GL	11,908	3,942	15,573	39,521	17,731
						A&H	—	—	—	294,270	210,137
						ANN	—	—	—	23,540	35,139
The Union Central Life Ins. Co. Cincinnati, Ohio	1,054,377	988,728	65,649	10,097	871,273	O	11,416	293	11,082	218,014	346,883
						GL	19,528	4,070	23,477	90,835	87,863
						A&H	—	—	—	882	1,261
						ANN	—	—	—	1,711	27,686
Union Mutual Life Insurance Co. Portland, Maine	753,810	708,523	45,287	7,769	606,420	O	631	152	663	14,566	10,792
						GL	3,945	—	4,098	2,170	—
						A&H	—	—	—	359,961	168,976
						ANN	—	—	—	800	—
The Western and Southern Life Ins. Co. — Cincinnati, Ohio	2,456,535	2,279,875	176,660	18,952	2,114,172	O	6,873	176	7,598	104,001	77,736
						GL	4,373	—	4,582	—	—
						IND	2,128	36	2,160	58,195	54,980
						A&H	—	—	—	5,590	5,688
						ANN	—	—	—	200	10,769
The Wisconsin Life Insurance Co. Madison, Wisconsin	82,473	74,994	7,479	2,458	62,923	O	121	—	132	2,531	2,536
Woodmen Accident and Life Co. Lincoln, Nebraska	160,082	144,398	15,683	651	114,917	A&H	—	—	—	1,259	589
						O	483	11	612	11,298	4,037
						A&H	—	—	—	—	17,990
						ANN	—	—	—	60	—
World Insurance Company Omaha, Nebraska	91,780	86,022	5,758	—1,997	75,142	O	1,140	227	1,224	27,434	25,236
						GL	1,979	96	2,045	1,645	1,000
						A&H	—	—	—	79,676	87,407
						ANN	—	—	—	2,815	—
						Ordinary	2,125,002	346,919	2,317,188	44,579,066	22,744,697
						Credit Life — G & I	115,361	14,100	122,766	956,445	672,127
						Group Life	2,254,430	388,360	2,543,900	19,362,479	15,861,320
						Industrial	25,293	513	24,985	382,649	982,846
						A&H	—	—	—	42,035,744	33,013,919
						Annuity	—	—	—	7,087,780	9,895,386
						TOTALS	4,520,086	749,892	5,008,839	114,404,163	83,170,295

FOREIGN LEGAL RESERVE LIFE REINSURANCE COMPANIES (FOR REINSURANCE ONLY)

(All Figures in Thousands Except Arkansas Direct Premiums Received and Direct Claims Paid)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Capital	Reported Net Surplus	Net Gain From Oper. After Div. and Taxes	Aggregate Policy Reserve	ARKANSAS BUSINESS DURING 1976					
							Class	Insurance In Force 1-1-76	Insurance Written In 1976	Insurance In Force 12-31-76	Direct Premiums Received	Direct Claims Paid
Cologne Life Reinsurance Co. Stamford, Connecticut	45,062	34,184	2,000	6,878	2,966	21,950	—	—	—	—	—	—
General Reassurance Corporation Greenwich, Connecticut	129,282	114,929	2,000	12,353	—6,285	102,756	—	—	—	—	—	—
General Reinsurance Life Corp. New York, New York	7,183	371	1,000	5,812	359	315	—	—	—	—	—	—
Munich American Reassurance Co. — Atlanta, Georgia	13,680	8,257	2,000	3,422	287	3,602	—	—	—	—	—	—
North American Reassurance Co. New York, New York	198,460	173,639	3,000	24,821	2,234	115,175	—	—	—	—	—	—
							TOTALS	—	—	—	—	—

DOMESTIC LEGAL RESERVE STOCK LIFE INSURANCE COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Received and Direct Claims Paid)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Capital	Reported Net Surplus	Net Gain From Oper. After Div. and Taxes	Aggre- gate Policy Reserve	ARKANSAS BUSINESS DURING 1976					
							Class	Insurance In Force 1-1-76	Insurance Written In 1976	Insurance In Force 12-31-76	Direct Premiums Received	Direct Claims Paid
American Foundation Life Ins. Co. — Little Rock, Arkansas	30,609	27,268	850	2,490	287	22,395	O GL A&H ANN O ANN O	80,995 12,097 — — — — 28,577	7,512 19,579 — — — — 8,566	81,624 29,738 — — — — 34,433	2,661,203 193,937 8,509 38,074 1,930 — 1,178,633	653,911 83,000 1,958 — 542 840 219,067
American Service Life Ins. Co. — Fort Smith, Arkansas	340	25	102	213	—8	25	O ANN O	— — —	— — —	— — —	73,177 — —	— — —
Arkansas National Life Ins. Co. Little Rock, Arkansas	3,324	2,683	123	518	184	2,627	CR L-G&I O	189,469 —	165,185 —	216,664 —	2,513,201 —	58,197 —
Bank Credit Life Ins. Co. of Ark. — Harrison, Arkansas	4,495	2,063	100	2,292	498	1,960	O CR L-G&I A&H O	3,542 40,293 — —	3,367 54,223 — —	6,397 57,775 — —	73,177 1,115,778 42,031 —	— 212,234 2,508 —
Capitol Old Line Insurance Co. Helena, Arkansas	770	518	100	152	82	440	CR L-G&I A&H O	12,827 5,066 —	291 — —	11,730 1,581 —	303,311 8,087 164,858	76,380 8,273 82,520
Financial Security Life Assur. Co. — Little Rock, Arkansas	903	842	50	11	5	745	O CR L-G&I GL A&H O	220,410 50,836 273,776 — —	137,084 66,824 5,384 — —	296,855 75,258 240,342 — —	4,705,195 1,173,721 918,218 1,982,559 9,182	2,007,772 277,948 729,000 1,776,524 —
The First Pyramid Life Ins. Co. of America Little Rock, Arkansas	64,091	58,845	1,000	4,246	—631	54,212	O CR L-G&I GL A&H O	— — — — —	— — — — —	— — — — —	— — — — —	— — — — —
First Variable Life Ins. Co. Little Rock, Arkansas	13,559	11,492	751	1,316	70	8,364	O ANN O	2,026 — —	33 — —	1,994 — —	9,182 2,764,142 —	— 208,578 —
Investors Preferred Life Ins. Co. — Little Rock, Arkansas	10,548	8,657	500	1,391	115	6,786	O A&H ANN O	47,412 — — —	6,748 — — —	50,026 — — —	1,005,012 263,653 16,861 772,955	43,715 95,381 — 148,372
Memorial Insurance Company of America — Blytheville, Ark.	2,935	2,272	110	553	195	2,222	O	31,785	7,420	37,400	772,955	148,372
Monarc National Life Ins. Co. Little Rock, Arkansas	518	468	37	12	39	335	O GL A&H ANN	3,216 3,884 — —	1,324 — — —	3,556 2,391 — —	127,631 37,158 291,533 83,596	4,750 11,250 204,419 24,647
National Coaches Annuity Co. Little Rock, Arkansas	1,269	729	150	390	34	699	O	—	—	—	—	—

ARKANSAS INSURANCE REPORT, 1976

DOMESTIC LEGAL RESERVE STOCK LIFE INSURANCE COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Received and Direct Claims Paid)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Capital	Reported Net Surplus	Net Gain From Oper. After Div. and Taxes	Aggre- gate Policy Reserve	ARKANSAS BUSINESS DURING 1976					
							Class	Insurance In Force 1-1-76	Insurance Written In 1976	Insurance In Force 12-31-76	Direct Premiums Received	Direct Claims Paid
The National Investors Life Ins. Co. — Little Rock, Ark.	87,011	79,752	2,000	5,259	372	70,194	O CR L-G&I GL A&H ANN O	103,246 5,476 52,031 — — —	18,156 791 3,318 — — —	110,342 2,414 47,921 — — —	2,091,451 44,303 271,863 84,433 128,596 1,831	162,351 18,334 121,400 41,371 — —
National Old Line Insurance Co. — Little Rock, Ark.	195,871	174,546	5,678	15,646	3,608	150,705	O CR L-G&I GL A&H ANN O	210,964 52,665 8,857 — — —	60,705 31,507 — — — —	238,005 52,724 6,680 — — —	2,232,801 831,016 77,969 585,891 73,644 69,709	891,724 232,302 37,500 311,490 10,939 15,650
National Savings Life Ins. Co. Little Rock, Arkansas	715	323	153	239	—6	265	O CR L-G&I O	4,781 118 —	325 — —	4,526 8 —	69,709 — —	15,650 — —
Old Southwest Life Ins. Co. Jacksonville, Arkansas	143	76	45	22	—11	67	O IND A&H O	1,241 1,267 — —	— 1,178 — —	1,213 3,163 — —	28,774 54,461 — —	19,083 8,150 — —
Ozark National Life Ins. Co. Little Rock, Arkansas	1,300	1,116	103	80	50	984	O IND A&H O	5,177 3,617 — —	106 3,161 — —	7,193 3,731 — —	159,054 182,249 67,950 272,097	27,479 16,377 7,505 19,500
Paramount Life Insurance Co. Little Rock, Arkansas	4,015	3,313	500	202	21	2,872	O A&H O	19,297 — —	426 — —	14,933 — —	272,097 — —	19,500 — —
Port-O-Call Life Insurance Co. Pine Bluff, Arkansas	497	63	100	334	58	57	CR L-G&I O	6,270 —	3,100 —	3,649 —	54,067 —	10,531 —
Producers Insurance Company Little Rock, Arkansas	553	466	60	27	83	358	O CR L-G&I GL A&H O	126 17,004 390 — —	— 10,441 — — —	126 27,445 145 — —	2,130 141,685 4,234 587,492 31,668	— 38,544 — 433,963 5,000
Providential Life Insurance Co. North Little Rock, Arkansas	1,081	678	50	353	8	458	O A&H O	1,353 — —	293 — —	1,442 — —	31,668 — —	5,000 — —
Riverside Life Ins. Co. of America — Little Rock, Ark.	320	59	100	161	12	58	O CR L-G&I O	2 5,884 28,764	— 65 8,983	2 4,845 35,379	66 65,174 879,910	— 17,065 183,928
Selected Funeral and Life Ins. Co. — Hot Springs, Ark.	3,244	2,459	104	680	107	2,315	O	—	—	—	—	—

ARKANSAS INSURANCE REPORT, 1976

DOMESTIC LEGAL RESERVE STOCK LIFE INSURANCE COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Received and Direct Claims Paid)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Capital	Reported Net Surplus	Net Gain From Oper. After Div. and Taxes	Aggre- gate Policy Reserve	ARKANSAS BUSINESS DURING 1976					
							Class	Insurance In Force 1-1-76	Insurance Written In 1976	Insurance In Force 12-31-76	Direct Premiums Received	Direct Claims Paid
Southern Security Life Ins. Co. — Pine Bluff, Ark.	2,183	1,282	296	604	215	1,185	O	2,109	—0—	2,109	7,093	—0—
							CR L-G&I	53,791	24,377	62,836	1,135,101	276,903
							A&H	—	—	—	41,536	18,307
Union Life Insurance Company Little Rock, Arkansas	69,479	56,945	600	11,934	1,654	47,447	O	208,490	34,288	223,672	3,417,348	666,549
							CR L-G&I	74,746	54,830	91,730	1,454,444	341,547
							GL	155,153	5,147	142,627	1,861,412	574,256
							IND	6,222	3	5,819	464,220	52,882
							A&H	—	—	—	7,426,160	7,576,542
							ANN	—	—	—	147,033	34,050
							A&H	—	—	—	64,714	33,099
United Employers Ins. Co. Little Rock, Arkansas	64	24	37	2	4	18	Ordinary	1,016,340	295,627	1,162,957	20,030,240	5,145,773
							Credit Life — G&I	501,618	411,343	596,929	8,520,403	1,491,878
							Group Life	506,188	33,182	469,844	3,364,791	1,556,406
							Industrial	11,106	4,342	12,713	700,930	77,409
							A&H	—	—	—	13,567,208	11,383,132
							Annuity	—	—	—	3,251,946	280,885
							TOTALS	2,035,252	744,494	2,242,443	49,435,518	19,935,483

DOMESTIC STIPULATED PREMIUM PLAN COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Received and Direct Claims Paid)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Capital	Reported Net Surplus	Net Gain From Oper. After Div. and Taxes	Aggre- gate Policy Reserve	ARKANSAS BUSINESS DURING 1976					
							Class	Insurance In Force 1-1-76	Insurance Written In 1976	Insurance In Force 12-31-76	Direct Premiums Received	Direct Claims Paid
American Home Life Ins. Co. North Little Rock, Arkansas	549	439	10	99	36	431	O	17,486	2,664	19,183	329,028	54,872
American Homestead Insurance Co. — Jonesboro, Arkansas	161	132	17	12	—12	125	O	1,222	—	1,214	26,621	1,055
							CR L-G&I	132	2,258	1,804	61,367	—
American Investors Life Ins. Co. — Little Rock, Arkansas	53	18	10	25	2	16	A&H	—	—	—	58	15
American Pioneer Life Ins. Co. — Trumann, Arkansas	6,196	4,374	100	1,722	25	3,429	O	607	25	595	5,984	—0—
							A&H	—	—	—	16,440	7,466
							CR L-G&I	30,997	579	28,288	547,897	265,516
American Western Life Ins. Co. — Little Rock, Arkansas	17	5	10	3	—1	4	O	12,554	5,935	14,260	278,879	44,354
The Ashley Life Insurance Co. Hamburg, Arkansas	1,171	924	60	186	42	899	A&H	—	—	—	37,252	43,716
Central Investors Life Ins. Co. — North Little Rock, Ark.	210	196	10	4	—26	155	O	29	—0—	28	464	—0—
Cooperative Burial & Life Ins. Co. — Pine Bluff, Arkansas	511	120	10	381	28	103	O	2,030	31	1,877	54,540	15,828
Cosmopolitan Life Ins. Co. North Little Rock, Arkansas	50	20	10	20	2	19	A&H	—	—	—	24,695	15,288
Daniel Life Insurance Co. Searcy, Arkansas	41	9	10	32	3	8	O	6,685	333	6,716	143,143	47,300
Drummond Citizens Insurance Co. — Little Rock, Arkansas	4,168	2,047	54	2,067	179	1,885	IND	416	75	291	13,805	350
Eagle Life Insurance Company Little Rock, Arkansas	160	140	10	9	—26	114	O	156	25	175	4,744	—
First Citizens Life Ins. Co. Van Buren, Arkansas	609	229	10	371	42	228	O	79,410	6,159	84,170	1,345,244	656,839
Foundation Life Insurance Co. of Ark. — Fort Smith, Ark.	887	754	10	124	—39	681	A&H	—	—	—	15,441	6,159
							O	1,249	264	1,457	26,522	—0—
							IND	1,188	7	1,066	24,551	4,725
							CR L-G&I	10,297	23,622	17,515	396,095	50,092
							A&H	—	—	—	30,240	6,993
							O	6,482	679	6,556	153,864	41,400
							CR L-G&I	6,578	22,795	21,223	481,854	109,166
							A&H	—	—	—	34,507	19,249

DOMESTIC STIPULATED PREMIUM PLAN COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Received and Direct Claims Paid)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Capital	Reported Net Surplus	Net Gain From Oper. After Div. and Taxes	Aggre- gate Policy Reserve	ARKANSAS BUSINESS DURING 1976						
							Class	Insurance In Force 1-1-76	Insurance Written In 1976	Insurance In Force 12-31-76	Direct Premiums Received	Direct Claims Paid	
Geyer Horne Funeral Ins. Co. Mena, Arkansas	48	17	10	16	—2	14	O	1,559	124	1,654	25,972	21,655	
Gregg Insurance Company Jonesboro, Arkansas	535	188	10	337	32	184	O	2,069	306	2,316	58,628	11,475	
Guaranty National Insurance Co. — Asbdown, Arkansas	362	251	25	86	4	237	O	7,097	6,386	10,279	357,883	55,821	
Higginbotham Burial Ins. Co. Walnut Ridge, Arkansas	213	168	10	35	1	162	O	7,197	697	7,427	125,418	74,877	
Imperial Life Insurance Co. Springdale, Arkansas	345	198	25	122	22	194	O	1,882	318	2,305	58,335	9,857	
Smith Burial and Life Ins. Co. — Stamps, Arkansas	620	296	10	314	45	285	O	4,479	948	5,237	—	33,700	
Southern Fidelity Life Ins. Co. — Stamps, Arkansas	74	4	50	20	5	4	O	18	—	18	—	—	
United Protective Burial Ins. Co. — West Helena, Arkansas	572	264	10	298	25	236	GL O	10 9,129	1 863	11 9,815	209,816	117,902	
								Ordinary Credit Life — G & I	179,802 29,561	20,403 54,610	189,330 54,802	3,838,727 1,218,195	1,529,539 203,612
								Group Life	10	1	11	—	—
								Industrial A & H	1,604 —	82 —	1,357 —	38,356 158,633	5,075 98,886
								TOTALS	210,977	75,096	245,500	5,253,911	1,837,112

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DOMESTIC MUTUAL ASSESSMENT COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Received and Direct Claims Paid)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Net Surplus	Net Gain From Oper After Div. and Taxes	Aggre- gate Policy Reserve	ARKANSAS BUSINESS DURING 1976					
						Class	Insurance In Force 1-1-76	Insurance Written In 1976	Insurance In Force 12-31-76	Direct Premiums Received	Direct Claims Paid
Daniel Insurance Company Searcy, Arkansas	155	24	131	14	15	O	4,235	49	3,777	91,050	56,550
Griffin-Leggett Burial Ins. Co. Little Rock, Arkansas	224	90	134	18	—	O	5,690	—0—	5,441	118,657	101,172
Jackson-Griffin Insurance Co. Harrisburg, Arkansas	483	167	316	38	165	O	6,397	886	6,961	145,213	49,440
White River Valley Insurance Co. Batesville, Arkansas	310	213	97	35	211	O	20	1	21	179,831	112,282
Wonder State Funeral Ins. Co. Dardanelle, Arkansas	428	122	306	—19	118	O	4,971	343	5,043	89,532	50,695
TOTALS						Ordinary	21,313	1,279	21,243	624,283	370,139

ARKANSAS INSURANCE REPORT, 1976

NON-PROFIT HOSPITAL AND MEDICAL SERVICE CORPORATIONS

(All Figures in Thousands Except Arkansas Direct Premiums Received and Direct Claims Paid)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Total Reserves and Unassigned Funds	Increase In Reserves and Unassigned Funds	ARKANSAS BUSINESS DURING 1976		
					Class	Direct Premiums Received	Direct Claims Paid
Arkansas Blue Cross and Blue Shield, Inc. Little Rock, Arkansas	37,378	24,907	12,471	-3,865	HOSPITAL	52,489,850	48,358,746
					MEDICAL	29,861,773	28,113,194
					DENTAL	93,747	165,520
					OTHER	6,999,434	6,686,092
					TOTALS	89,444,804	83,323,552

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ARKANSAS INSURANCE REPORT, 1976

FRATERNAL SOCIETIES

(All Figures in Thousands Except Arkansas Direct Premiums Received and Direct Claims Paid)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Net Surplus	Net Gain From Oper. After Div. and Taxes	Aggregate Policy Reserve	ARKANSAS BUSINESS DURING 1976				
						Class	Insurance In Force 1-1-76	Insurance Written In 1976	Insurance In Force 12-31-76	Direct Premiums Received
Aid Association for Lutherans Appleton, Wisconsin	1,486,994	1,389,087	97,907	8,139	1,195,889	O	22,982	2,929	25,360	404,301
Assured Life Association Denver, Colorado	24,924	21,931	940	378	20,636	A&H	—	—	—	47,634
Ben Hur Life Association Crawfordsville, Indiana	20,072	12,848	7,224	187	11,161	ANN	—	—	—	26,019
The Catholic Knights of America St. Louis, Missouri	7,514	6,823	691	116	6,038	O	753	3	700	10,095
Degree of Honor Protective Assn. St. Paul, Minnesota	47,551	39,287	8,264	18	32,875	O	2,156	30	2,081	22,385
The Independent Order of Foresters Don Mills, Ontario	621,980	562,141	59,840	55,956	455,026	A&H	—	—	—	2,860
Knights of Columbus New Haven, Connecticut	656,217	552,815	103,402	8,829	439,249	O	296	—0—	274	3,682
Lutheran Brotherhood Minneapolis, Minnesota	1,097,947	1,015,722	82,225	14,397	900,917	O	—	—	—	674
Modern Woodmen of America Rock Island, Illinois	391,766	343,607	48,159	4,248	281,817	A&H	—	254	541	674
National Fraternal Society of the Deaf — Mt. Prospect, Illinois	7,018	5,966	1,052	-64	5,382	O	—	—	—	51
North American Benefit Assn. Port Huron, Michigan	80,362	66,810	13,552	290	58,510	A&H	10,678	2,099	12,028	228,011
North American Union Life Assur. Society — Chicago, Illinois	4,557	3,002	1,555	57	2,668	O	4,906	250	5,707	83,147
The Order of United Commercial Travelers of America Columbus, Ohio	15,966	6,472	9,494	-321	—	A&H	—	—	—	4,909
						O	23,563	5,618	26,939	993
						A&H	—	—	—	452,769
						ANN	—	—	—	17,898
						O	104	14	108	11,042
						A&H	—	—	—	2,852
						O	501	—0—	482	67
						O	50	—0—	48	5,603
						A&H	—	—	—	909
										226,559
										169,332

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FRATERNAL SOCIETIES

(All Figures in Thousands Except Arkansas Direct Premiums Received and Direct Claims Paid)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Net Surplus	Net Gain From Oper. After Div. and Taxes	Aggre- gate Policy Reserve	ARKANSAS BUSINESS DURING 1976					
						Class	Insurance In Force 1-1-76	Insurance Written in 1976	Insurance In Force 12-31-76	Direct Premiums Received	Direct Claims Paid
Polish National Alliance of the United States of No. America Chicago, Illinois	152,486	141,369	11,118	640	123,375	O	51	—0—	50	851	1,000
Polish Roman Catholic Union of America — Chicago, Illinois	54,452	49,858	4,594	557	46,109	O	27	1	29	838	—0—
Royal Neighbors of America Rock Island, Illinois	245,968	200,627	45,341	1,963	172,552	O	2,482	312	2,663	42,666	58,142
Travelers Protective Assn. of America — St. Louis, Missouri	11,924	2,187	9,337	250	1,065	A&H	—	—	—	2,907	3,708
Woodmen of the World Life Ins. Society — Omaha, Nebraska	534,828	476,206	58,622	6,099	399,554	O A&H	63,387 —	13,002 —	70,396 —	1,139,418 122,722	377,544 61,639
					Ordinary A&H Annuity		131,936 — —	24,512 — —	147,406 — —	2,398,201 434,994 38,054	781,135 264,112 16,510
					TOTALS		131,936	24,512	147,406	2,871,249	1,061,757