

Ninety-Eighth Annual Report

Year 1978

State of Arkansas

State Insurance

Department

Department of Commerce



**HONORABLE BILL CLINTON
GOVERNOR**

**W. H. L. WOODYARD, III
INSURANCE COMMISSIONER**

STATE OF ARKANSAS
STATE INSURANCE
DEPARTMENT
Department of Commerce

REPORT FOR PERIOD
JANUARY 1, 1978 TO DECEMBER 31, 1978



LITTLE ROCK, ARKANSAS
1978



**ARKANSAS
INSURANCE
DEPARTMENT**

400 University Tower Building ■ Little Rock, Arkansas 72204

W. H. L. Woodyard III
Insurance Commissioner

Ph. 501 371-1325

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

The Honorable Bill Clinton
Governor of Arkansas
Little Rock, Arkansas

Dear Governor Clinton:

In accordance with the Arkansas Statutes, I am pleased to submit the Ninety-Eighth Annual Report of the State Insurance Department covering the business for the year 1978.

Besides the statistical information and listing of licensed companies, there is also a brief description of each division within the Department 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,

A handwritten signature in dark ink, appearing to read "W. H. L. Woodyard III", written in a cursive style.

W. H. L. Woodyard, III
Insurance Commissioner

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INSURANCE DEPARTMENT STAFF

As of October 1, 1979

ADMINISTRATION DIVISION

W. H. L. Woodyard, III.....Commissioner
 S. Doak Foster.....Deputy Commissioner
 Robert Sikes.....Risk Management Administrator
 Roger King.....Research Specialist
 Suzanne Yancey.....Securities Custodian
 Gloria Olson.....Administrative Assistant
 Sandra Howell.....Administrative Assistant
 Derhonda Richards.....Administrative Assistant
 Pam Davis.....Fiscal Officer
 Josephine James.....Accountant
 Betty Tittle.....Accountant
 Marilyn Kelso.....Executive Secretary
 Carsonee Brooks.....Secretary
 Marion Burge.....Secretary

LIQUIDATION SECTION

Ron Taylor.....Liquidation and Rehabilitation Officer

LEGAL DIVISION

Frank B. Sewall.....Chief Counsel
 Rick Halinski.....Associate Counsel
 Sarah Bradshaw.....Associate Counsel
 Jim Lites.....Investigator
 Dennis Teague.....Investigator
 Connie Hagemeyer.....Secretary

PROPERTY AND CASUALTY DIVISION

Reva Fletcher.....Assistant Commissioner
 Lucille Hurd.....Rate and Form Analyst
 Jack Parsons.....Rate and Form Analyst
 Pat Forbes.....Rate and Form Analyst
 Beverly Sanders.....Rate and Form Analyst
 Jan Wright.....Rate and Form Analyst
 Marsha Allbritton.....Rate and Form Analyst
 Dianne Rail.....Administrative Assistant
 Rhonda Henderson.....Secretary

LIFE AND HEALTH DIVISION

Cathy Hildebrand.....Assistant Commissioner
 Joe Musgrove.....Actuary
 Louise Lincoln.....Rate and Form Analyst
 Mary Austin.....Administrative Aid
 Audrey Fields.....Rate and Form Analyst
 Gwen Hudgens.....Administrative Assistant
 Vondel Bailey.....Secretary

CONSUMER COMPLAINTS DIVISION

Ron Sheffield.....Complaints Division Supervisor
 William Witsell, Jr.Complaints Investigation Supervisor
 Sanford Ledbetter.....Complaints Investigator
 Edith Roberts.....Secretary
 Ernestine Godbey.....Secretary
 Martha Burgener.....Secretary

LICENSE DIVISION

Lenita Blasingame.....License Supervisor
 LaNora Chrouch.....Document Examiner
 Paula Thompson.....Document Examiner
 Sue Burcham.....Document Examiner
 Joan May.....Document Examiner
 Polly Reinold.....Document Examiner
 Kathy Stimpson.....Document Examiner
 Carolyn Hunt.....Document Examiner
 Margaret Bolin.....Secretary

EXAMINATION DIVISION

Q. D. Lamb.....Chief Examiner
 Jack Finnegan.....Examiner
 Jim Poole.....Examiner
 Gayle Perryman.....Examiner
 Mavis Smith.....Accountant

PUBLIC EMPLOYEES CLAIMS DIVISION

H. O. Hirby.....Administrator
 R. E. Coleman.....Claims Manager
 D. M. Hendrix.....Claims Manager
 J. C. Jolley.....Claims Manager
 H. D. Grady.....Associate Counsel
 J. G. James.....Associate Counsel
 C. L. Collins.....Administrative Assistant
 S. Turner.....Bookkeeper
 T. D. Brown.....Bookkeeper
 K. L. Toburen.....Secretary
 P. G. Williams.....Secretary
 J. A. Jones.....Secretary
 R. M. Swanigan.....Bookkeeper

L. A. Crouch.....	Bookkeeper
M. S. Coleman.....	Bookkeeper
E. R. Powell.....	Clerk Steno
M. J. Stone.....	Clerk Typist
L. E. Moore.....	Clerk Typist

ADMINISTRATION DIVISION

This Division represents the operation and management functions within the Department and is, of course, headed by Insurance Commissioner W. H. L. Woodyard, III. Deputy Commissioner, W. R. Riddell, oversees the daily activities of all the Department's Divisions and he is responsible for personnel duties.

The Accounting Section of the Division maintains internal financial accounts the Insurance Department; collects, verifies and processes all taxes and fees; computes Firemen's Relief and Pension Fund Tax turnback to cities and towns; and compiles statistical data for various reports. The Financial Statement shows taxes collected as \$23,484,814.37 and fees collected as \$683,455.58 or total collections for 1978 of \$24,168,269.95 compared to total collections in 1977 of \$20,430,028.44 or an increase of \$3,738,241.51. The major area of increase was in a higher volume of writings in the State, which would result in the payment of additional taxes.

The Securities Section of the Division handles all transactions related to the securities placed on joint trust deposit with the Commissioner for the protection of policyholders. The various domestic and foreign insurance companies transacting business in the State of Arkansas have on deposit with this Department securities have a total par value of \$224,190,677.76 maintained in 505 separate accounts. These deposits consist of 78 domestic company accounts totaling \$165,198,653.11 and 427 foreign company accounts totaling \$58,992,024.65. In addition, there are 162 companies maintaining qualifying bonds with a total surety value of \$12,140,00.00.

Apportionment of securities

Registered policy reserves on outstanding registered life insurance issued by Arkansas companies -	\$157,515,354.18
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Deposits by foreign and domestic companies for benefit of Arkansas policyholders and creditors -	\$ 66,675,323.58
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Total Deposits	\$224, 190,677.76
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Securities on deposit are comprised of bonds, debentures, certificates of deposit and mortgages. Bonds and debentures are verified through the National Association of Insurance Commissioners, Valuation of Securities Manual, with market value ascertained through local brokerage firms.

The Department's consumer relations program resides in the Administration Division. During the year, the Consumer Affairs Coordinator had the opportunity to speak to numerous schools, colleges and universities, civic organizations, and senior citizens' groups throughout the State of Arkansas. Informational brochures were prepared and distributed for consumer use in the personal lines area of insurance - life, health, auto and homeowners.

During the year of 1978, the Liquidation and Rehabilitation Division settled 372 claims pending against companies in receivership.

The following receiverships were terminated during the year;

<u>Name of Company</u>	<u>Date Terminated</u>	<u>Percentage Paid</u>
Missouri General-Medallion Ins. Co.	3-3-78	100%
National Fraternity Life Ins. Co.	2-2-78	91.6%
Summit Insurance Company	3-23-78	100%

Companies in process of liquidation or rehabilitation:

<u>Name of Company</u>	<u>State of Domicile</u>
All-Star Insurance Corp.	Wisconsin
Citizens Casualty Company	New York
Imperial Insurance Company	California
Maine Insurance Company	Illinois
Mobile Insurance Company	Texas
National Security Life Insurance Co.	Arkansas
Northeastern Life Insurance Co.	New York
Old Security Insurance Co.	Missouri
Riceland National Life Insurance Co.	Arkansas
Seaboard Life Insurance Co.	Florida
Southern Mutual Insurance Co.	Arkansas

LEGAL DIVISION

S. DOAK FOSTER, CHIEF COUNSEL

The primary function of the Legal Division is to provide legal advice and assistance to the Commissioner and to other members of the Department's staff. The Legal Division represents the Commissioner in all formal legal actions, conducts administrative hearings, drafts legislation, provides legal assistance in regard to complaints from the public, oversees the regulation of insurance holding companies and legal insurance plans, and provides legal counsel concerning insurance matters to other state agencies.

During the year 1978, the Division was continually involved in administrative hearings. Specifically, twenty-three hearings were scheduled in regard to matters involving insurance companies and twenty-five hearings were scheduled in regard to matters involving insurance agents. The disposition of these matters vary according to subject matter but in all cases involving agents, the Division drafts orders recommending appropriate sanctions. Also, during 1978, the Division represented the Commissioner during public hearings on proposed Rules and Regulations promulgated by the Department. Of course, the Division also represented the Commissioner in numerous court actions.

The Division also employs two full-time investigators who function in a fact-finding capacity in matters under investigation by the Department.

PROPERTY AND CASUALTY 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.

Property and casualty insurance companies are required by law to submit to this Department for prior approval or disapproval all rates, forms and policies which they propose to issue in this State. During the period January 1, 1978, through December 31, 1978, this Division processed 3,510 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. 553 such annual statements were reviewed by this Division in 1978, as well as 35 reports of examination of foreign companies licensed in this State.

As of December 31, 1978, there were 48 companies authorized to write surplus line coverage in this State with 43 licensed Surplus Line Brokers. For each policy written in a surplus line company, the broker must file an affidavit with the Department showing the coverage written and the premium charged. This Division received 15,067 affidavits during 1978, and collected \$380,597.13 in surplus lines tax.

Twenty five (25) property and casualty insurance companies applied for admission to the State of Arkansas during 1978. One motor club and nineteen (19) property and casualty companies were admitted to do business.

The Chief Investigator received and processed 1,553 written complaints from insureds who had questions or problems concerning their insurance coverage or claims. An additional 5,881 complaints were received by telephone and conferences with insureds in the Department.

Life and Health Division

Cathy Hildebrand, Assistant Commissioner

The Life and Health Division is charged with the responsibility of regulating all life and health companies licensed to do business in the State of Arkansas. As of December 31, 1978, 544 companies held licenses, 9 of which were newly licensed. A total of 42 requests for admission were received during 1978. 1 was withdrawn, 5 were declined and the remainder were still pending at the close of 1978.

Each life and health company must submit all policy forms and rate increases for approval. A total of 7,920 forms were submitted in 1978. There were approximately 5,004 life filings and 2,916 health filings. 251 group contracts were reviewed. 49 credit forms were also submitted for approval.

The Division received a total of 1,676 official consumer complaints. There were 10,128 additional inquiries. There was an increase of almost 7,000 inquiries in 1978 over 1977. The Department continued to review solicitation material. In addition to solicitation material that was received with original filings or that was specifically requested, 34 additional advertisement brochures were reviewed.

461 rate increase requests were received in 1978. (287 were received in the previous year.) 155 were approved. 109 were disapproved. Policy form filing fees collected from reciprocal states totaled \$3,142.

Special activities included researching needs for future legislation and reviewing all rules and regulations needing revision.

AGENTS LICENSE DIVISION

Lenita Blasingame, Supervisor

The American public is becoming more and more insurance conscious. As a result, product knowledge and regulatory awareness is a must for the insurance agent. It is therefore, the intent of the insurance department to test such knowledge in our examination for agent's license. Each year more than 3,500 examinations are administered to Arkansas residents seeking to enter some phase of the insurance field.

Presently licensed in Arkansas are more than 20,000 insurance agents, brokers and adjusters. Through a reciprocal licensing arrangement with other states, approximately one-third of these individuals are residents of a state other than Arkansas.

Each insurance company having licensed agents in this state must submit annually a list of those agents to be renewed for the coming year. These lists are audited for accuracy and returned to the company. The payment of the renewal fees, initial license fees and examination fees resulted in the collection of \$386,309 by this Division in 1978.

The examination and licensing process also applies to individuals licensed as Limited Surety Agents and Professional Bail Bondsmen. There are 130 such bondsmen licensed by the Department and registered in the various counties.

EXAMINATION DIVISION

Q. D. LAMB, CHIEF EXAMINER

The function of the Examination Division is to conduct financial examinations of domestic insurance companies and to coordinate market conduct surveillance of all insurance companies doing business in Arkansas. The Insurance Department is staffed with three senior field examiners, a chief examiner and a statement review accountant. The field examiners verify and evaluate the assets and liabilities of insurance companies and determine whether or not each company has filed a complete and accurate annual report with the Insurance Department. Annual statements for both domestic and foreign insurance companies are reviewed to detect companies that have a potential financial problem.

In addition to examining all domestic companies at least once every three years, the field examiners participate in the examination of out-of-state companies that are licensed to do business in Arkansas.

Domestic Companies Examined During 1978

American Foundation Life Insurance Company
American Homestead Life Insurance Company
Capitol Old Line Insurance Company
Central Investors Life Insurance Company
Charter American Insurance Company
Eagle Life Insurance Company
Farmers Mutual Aid Association of Arkansas
Monarc National Life Insurance Company
Old Southwest Life Insurance Company

Foreign Examinationa In Which Arkansas Examiners Participated

Carolina Casualty Insurance Company - Jacksonville, Florida
Ranger National Life Insurance Company - Houston, Texas
Reserve Life Insurance Company - Dallas, Texas

INSURANCE COMPANY DEVELOPMENTS IN

ARKANSAS FOR THE YEAR 1978

Property and Casualty Insurance Companies Admitted:	Date
Aetna Reinsurance Company 55 Elm Street Hartford, Connecticut 06115.....	September 21, 1978
Atlas Assurance Company of America 59 John Street New York, New York 10038.....	January 1, 1978
The Auto Club of America of Arkansas, Inc. 400 American Foundation Life Building Little Rock, Arkansas 72201.....	September 15, 1979
Central Automobile Association, Inc. 105½ Main Street Adkins, Arkansas 72823.....	September 29, 1978
The Cologne Reinsurance Company of America 1351 Washington Boulevard Stamford, Connecticut 06902.....	November 30, 1978
Constellation Reinsurance Company 130 John Street New York, New York 10038.....	November 30, 1978
Credit General Insurance Company 120 S. Limestones Street Springfield, Ohio 45501.....	February 10, 1978
Farmland Mutual Insurance Company 1963 Bell Avenue Des Moines, Iowa 50315.....	February 15, 1978
Fidelity and Guaranty Insurance Company 1001 Office Park Road West Des Moines, Iowa 50265.....	July 6, 1978
First Financial Insurance Company 222 W. Adams Street, Suite 1353 Chicago, Illinois 60606.....	September 18, 1978
Georgia Casualty and Surety Company 4370 Peachtree Road, N. E. Atlanta, Georgia 30319.....	July 18, 1978
Heritage Insurance Company of America 7366 N. Lincoln Lincolnwood, Illinois 60646.....	February 6, 1978

Property and Casualty Insurance Companies Admitted:

Date

Integon Mortgage Guaranty Corporation
 1402 Perimeter Center East
 Atlanta, Georgia.....September 20, 1978

Leader National Insurance Company
 1001 Euclid Avenue
 Cleveland, Ohio 44115.....January 23, 1978

National Investors Pension Insurance Company
 2nd and Broadway
 PO Box 3668
 Little Rock, Arkansas 72203.....November 30, 1978

Morrison Assurance Company, Incorporated
 1111 North Westshore Boulevard, Suite 215
 Tampa, Florida 33607.....January 5, 1978

Paxton National Insurance Company
 6700 Allentown Boulevard
 Harrisburg, Pennsylvania 17112.....October 16, 1978

Professional Motor Service Club, Incorporated
 PO Box 145
 Ada, Oklahoma 74820.....May 19, 1978

Provident General Insurance Company
 Fountain Square
 Chattanooga, Tennessee 37402.....June 6, 1978

Security Assurance Company
 6710 East Camelback Road, Suite 106
 Scottsdale, Arizona 85251.....March 9, 1978

Signet Reinsurance Company
 105 S. 17th St.
 Omaha, Nebraska 68102.....September 20, 1978

Southeastern Fidelity Insurance Company
 PO Box 7100
 Atlanta, Georgia 30357.....August 29, 1978

The Sumitomo Marine & Fire Insurance Company, Limited - U. S. Branch
 100 William Street
 New York, New York 10038.....November 3, 1978

Union Insurance Company
 PO Box 80439
 14th St. at Q
 Lincoln, Nebraska 68501.....March 21, 1978

Life Insurance Companies Admitted:

Date

Alexander Hamilton Life Insurance Company of America
 33045 Hamilton Blvd.
 Village of Quakertown
 Farmington, Michigan 48018.....December 31, 1978

American Standard Life and Accident Company
 224 N. Independence
 Enid, Oklahoma 73701.....June 8, 1978

Equitable Life and Casualty Company
 404 S. W. Temple Street
 PO Box 2460
 Salt Lake City, Utah 84110.....December 12, 1978

Guardsman Life Insurance Company
 1025 Ashworth Road
 PO Box 188
 West Des Moines, Iowa 50265.....November 11, 1978

Keystone Life Insurance Company
 323 Dallas County State Bank Building
 1925 Belt Line Road
 Carrollton, Texas 75006.....December 12, 1978

Northern National Life Insurance Company
 PO Box 580
 1022 Divide Avenue
 Bismarck, North Dakota 58501.....December 5, 1978

The Paul Revere Protective Life Insurance Company
 18 Chestnut Street
 Worcester, Mass. 01608.....September 25, 1978

Prairie States Life Insurance Company
 722 St. Joseph Street
 Rapid City, S. Dakota 57701.....March 21, 1978

Reliable Life and Casualty Company
 3321 W. Beltline Highway
 Madison, Wisconsin 53713.....September 6, 1978

The Shelby Life Insurance Company
 19 Mansfield Avenue
 Shelby, Ohio 44875.....September 1, 1978

Withdrawals and Mergers:

Atlas Assurance Company, Limited, New York, New York, The U. S. Branch of the Atlas Assurance Company, Limited of London, England, became domesticated as a New York insurer under the name Atlas Assurance Company of America, effective January 1, 1978.

Withdrawals and Mergers:

Both the previous Alexander Hamilton Life Insurance Company of America, Farmington Hills, Michigan and Maryland Life Insurance Company of Baltimore, Baltimore, Maryland merged into the company which became the new Alexander Hamilton Life Insurance Company of America. The Certificate of Authority of the old Alexander Hamilton Life Insurance Company of America and Maryland Life Insurance Company of Baltimore were surrendered for cancellation, effective December 31, 1978.

Eagle Star Insurance, Ltd. (U.S. Branch), New York, New York, The United States Branch was domesticated and became Eagle Star Insurance Company of America. The U. S. Branch Certificate of Authority was cancelled, effective July 1, 1978.

Employees Mutual Benefit Association of St. Paul, St. Paul, Minnesota, the above named company's Certificate of Authority expired on 4-30-78 due to noncompliance with minimum capital requirements of Arkansas Stat. 66-2207(Act 729 of 1975), effective April 30, 1978.

Guarantee Insurance Company, Richardson, Texas, for purposes of redomestication, was merged into Guarantee Insurance Company of Delaware, Dover, Delaware. The name changed back to Guarantee Insurance Company, effective December 31, 1978.

International Life Insurance Company, Louisville, Kentucky surrendered its Certificate of Authority for cancellation and Union Bankers Insurance Company assumed all business from International Life Insurance Company, effective June 30, 1978.

Life of America Insurance Company, Houston, Texas, failed to comply with Act 729 of the 1975 Arkansas General Assembly, and their Certificate of Authority was not renewed, effective April 30, 1978.

Monarc National Life Insurance Company, Little Rock, Arkansas, placed in receivership for purposes of rehabilitation June 9, 1978. On July 17, 1978 purpose of receivership was changed to that of liquidation, effective July 17, 1978.

North Star Reinsurance Corporation, New York, New York, the company redomesticated from New York to Delaware by formation of a Delaware Corporation and merger into that corporation with the name reverting back to the original name, effective December 31, 1978.

Pan American Fire and Casualty Company, Houston, Texas, voluntarily surrendered its Certificate of Authority, effective September 27, 1978.

Professional Life and Casualty Company, Chicago, Illinois, failed to comply with Act 729 of the 1975 Arkansas General Assembly, their Certificate of Authority was not renewed, effective April 30, 1978.

St. Paul Title Company of the South, Atlanta, Georgia, merged into St. Paul Title Insurance Corporation. St. Paul Title Company of the South surrendered its Certificate of Authority for cancellation, effective December 31, 1978.

Skandia American Reinsurance Corporation, Wilmington, Delaware, redomesticated from New York to Delaware by means of the formation of a Delaware corporation with the name reverting back to the original name, effective December 31, 1978.

Withdrawals and Mergers:

Standards Title Insurance Company, Phoenix, Arizona, voluntarily withdrew from Arkansas, effective December 17, 1977.

Survivors Benefit Insurance Company, Kansas City, Missouri, failed to comply with Act 729 of the 1975 Arkansas General Assembly, and their Certificate of Authority was not renewed, effective April 30, 1978.

United Fidelity Life Insurance Company, Dallas, Texas, for redomestication purposes merged into L L Life Insurance Company and the name of the surviving company was immediately changed back to United Fidelity Life Insurance Company, effective August 31, 1978.

Universal Fidelity Life Insurance Company, Duncan, Oklahoma, the company's paid-in capital not sufficient to comply with Act 729 of 1975 Arkansas General Assembly, Certificate of Authority not renewed, effective April 30, 1978.

World Service Life Insurance Company, Denver, Colorado, surrendered its Certificate of Authority for cancellation, and United American Life Insurance Company changed its name to World Service Life Insurance Company, effective July 31, 1978.

Reactivation and Name Changes:

Allstate Fire Insurance Company, Northbrook, Illinois, changed its name to Northbrook Property and Casualty Insurance Company, effective April 18, 1978

American Eagle Life Insurance Company, Morristown, New Jersey, changed its name to Crum and Forster Life Insurance Company. New address Parsippany, New Jersey, effective June 30, 1978.

Builders Life Insurance Company, Charlotte, North Carolina, changed its name to Consumers Life Insurance Company of North Carolina, effective October 13, 1978.

Commerce Title Guaranty Company, Memphis, Tennessee, changed its name to Mid-South Title Insurance Corporation, effective December 29, 1978.

Financial Security Life Assurance Company, Little Rock, Arkansas, changed its name to First Family Life Insurance Company, Home Office moved from Little Rock, Arkansas to Herber Springs, Arkansas, effective August 29, 1978.

General Reinsurance Life Corporation, Greenwich, North Carolina, changed its name to Utica National Life Insurance Company, effective March 22, 1978.

Geyer-Horne Funeral Insurance Company, Mena, Arkansas, changed its name to Fidelity Standard Life Insurance Company and the principal place of business changed from Mena to Gurdon, Arkansas, effective April 11, 1978.

Reactivation and Name Changes:

Gulf Travel Club, Inc., Houston, Texas, changed its name to Gulf Auto Club, Inc., effective July 7, 1978

Investors Mortgage Insurance Company, Chicago, Illinois, changed its name to Tiger Investors Mortgage Insurance Company, and its principal place of business from Chicago, Illinois to Hennepin, Illinois, effective March 10, 1978.

Louisiana and Southern Life Insurance Company, New Orleans, Louisiana, changed its name to Charter Security Life Insurance Company, effective July 7, 1978.

Niagara Insurance Company, Wilmington, Delaware, changed its name to Niagara Fire Insurance Company, effective April 28, 1978.

Old Security Insurance Company, Kansas City, Missouri, changed its name to American Continental Insurance Company, effective July 14, 1978.

Stuyvesant Insurance Company, New York, New York, changed its name to Indemnity Insurance Company of North America, effective December 4, 1978.

Volkswagen Insurance Company, St. Louis, Missouri, changed its name to Wausau Underwriters Insurance Company, effective April 14, 1978.

Volkswagen Life Insurance Company, Indianapolis, Indiana, changed its name to Wausau Underwriters Life Insurance Company, effective July 1, 1978.

INSURANCE COMPANIES LICENSED IN ARKANSAS

OF ALL CLASSES ON DECEMBER 31, 1978

Foreign Stock Fire and Casualty Companies.....	376
Domestic Stock Fire and Casualty Companies.....	7
Foreign Mutual Fire and Casualty Companies.....	58
Domestic Mutual Fire and Casualty Companies.....	6
Reinsurance Companies (Fire and Casualty).....	25
Foreign Legal Reserve Stock Life Insurance Companies.....	395
Foreign Legal Reserve Mutual Life Insurance Companies.....	62
Domestic Legal Reserve Stock Life Insurance Companies.....	25
Foreign Legal Reserve Life Reinsurance Companies (For Reinsurance Only).....	5
Domestic Stipulated Premium Plan Companies.....	21
Domestic Mutual Assessment Companies.....	5
Fraternal Societies.....	18
Non-Profit Hospital and Medical Service Corporation.....	1
Reciprocal or Inter-Insurance Exchanges.....	15
Lloyds Underwriters (Fire and Casualty).....	1
Title Insurance Companies.....	18
Automobile Clubs.....	19
	<u>1,156</u>
Farmers Mutual Aid Associations (No License Required).....	15
Total Companies Licensed.....	<u>1,171</u>

STATEMENT OF RECEIPTS AND DISBURSEMENTS

December 31, 1978

Receipts for the Calendar Year 1978

(Itemized Below).....\$24,168,269.95

SOURCE	ALLOCATION	AMOUNT
Premium Tax (Authorized)		
Insurance Companies.....	General Revenue.....	19,730,749.93
Premium Tax (Unauthorized).....	General Revenue.....	380,597.13
Firemen's Penion Fund.....	Firemen's Pension Fund.....	2,113,606.69
Workmen's Compensation.....	Workmen's Compensation Fund.....	1,259,860.62
Filing Fees.....	Special Revenue.....	182,241.08
Agents License.....	Special Revenue.....	296,088.50
Permanent License.....	Special Revenue.....	4,354.00
Solicitors License.....	Special Revenue.....	323.00
Resident Brokers License.....	Special Revenue.....	2,528.00
Non-Resident Broker License.....	Special Revenue.....	28,944.50
Adjusters License.....	Special Revenue.....	2,865.00
Vending Machine License.....	Special Revenue.....	70.00
Surplus Line Brokers License.....	Special Revenue.....	4,700.00
Bail Bondmen's License.....	Special Revenue.....	4,221.00
Examination Fees		
Agents.....	Special Revenue.....	42,215.00
Examination Fees		
Companies.....	Special Revenue.....	71,295.40
Policy Filing and Valuation.....	Special Revenue.....	3,332.00
Certified Copies.....	Special Revenue.....	3,078.00
Penalties.....	Special Revenue.....	36,940.15
Xerox Copies.....	Non-Revenue	259.95
		<u>\$24,168,269.95</u>

Remittances to State Treasurer

General Revenue Fund.....	\$20,111,347.06
Special Revenue Fund.....	683,195.63
Firemen's Relief and Pension Fund.....	2,113,606.69
Workmen's Compensation Fund.....	1,259,860.62
Non-Revenue (Constitutional and Fiscal Agencies Fund).....	259.95
	<u>\$24,168,269.95</u>

Disbursements of the Department
for the Calendar Year 1978
(Itemized Below)

Salaries.....	\$ 629,624.27
Maintenance.....	119,111.63
Travel.....	<u>15,340.72</u>
	\$ 764,076.62

ARKANSAS INSURANCE REPORT, 1978

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 621 of 1977, the entire appropriated 1978 tax was paid out to the cities and towns in the following manner:

City or Town	Premiums Collected	Net Payable City or Town
Alma	\$ 183,155.58	\$ 4,525.73
Almyra	25,500.55	630.11
Altheimer	78,903.06	1,949.68
Altus	10,595.93	261.82
Amity	54,380.00	1,343.72
Arkadelphia	631,596.61	15,606.61
Arkansas City	67,422.11	1,665.98
Ashdown	430,073.01	10,627.00
Atkins	134,963.81	3,334.92
Augusta	233,320.14	5,765.29
Bald Knob	187,253.16	4,626.98
Barling	92,138.80	2,276.73
Baseline Fire Prot. Assoc.	25,477.19	629.54
Batesville	995,190.90	24,590.93
Bay	50,127.82	1,238.65
Bearden	74,653.53	1,844.67
Beebe	241,503.71	5,967.50
Bella Vista Fire Dist.	57,407.80	1,418.53
Belleville Fire Dist.	1,381.76	34.14
Benton	1,213,946.73	29,996.34
Bentonville	460,057.73	11,367.92
Berryville	227,789.29	5,628.62
Biscoe	9,862.16	243.69
Black Oak	15,011.64	370.93
Blytheville	1,592,038.90	39,338.92
Bonanza	4,884.36	120.69
Bono	1,923.28	47.52
Booneville	225,189.23	5,564.37
Bradford	60,971.26	1,506.59
Bradley	57,765.15	1,427.36
Brinkley	315,429.68	7,794.19
Bull Shoals	114,506.27	2,829.42
Cabot	339,792.48	8,396.19
Calico Rock	57,377.83	1,417.79
Calion	36,754.08	908.18

ARKANSAS INSURANCE REPORT, 1978

City or Town	Premiums Collected	Net Payable City or Town
Camden	\$ 1,016,304.98	\$ 25,112.66
Cammack Village	8,505.12	210.16
Caraway	72,465.98	1,790.62
Carthage	18,936.36	467.91
Carlisle	120,035.75	2,966.06
Caulksville	771.14	19.06
Cave City	59,878.66	1,479.59
Cave Springs	27,723.03	685.03
Centerton	18,427.40	455.34
Charleston	124,593.68	3,078.68
Chidester	35,343.86	873.34
Cherry Valley	60,779.53	1,501.85
Clarendon	120,757.27	2,983.88
Clarksville	468,201.51	11,569.15
Clinton	117,355.39	2,899.82
Conway	1,473,909.07	36,419.95
Conway Cnty. Fire Dist.	38,044.01	940.06
Coal Hill	23,153.22	572.11
Corning	254,930.20	6,299.27
Cotter	47,501.77	1,173.76
Cotton Plant	60,768.98	1,501.59
Crawfordsville	65,199.20	1,611.06
Crossett	650,275.63	16,068.16
Danville	136,538.25	3,373.83
Dardanelle	202,941.09	5,014.63
Decatur	72,543.74	1,792.54
Delight	27,720.20	684.96
DeQueen	353,834.45	8,743.17
Dermott	252,782.22	6,246.19
Des Arc	146,855.23	3,628.76
Devalls Bluff	30,701.39	758.62
Dewitt	387,354.63	9,571.44
Diaz	25,696.04	634.94
Dover	49,695.59	1,227.97
Dumas	377,145.16	9,319.17
Earle	177,534.06	4,386.83
East Camden	83,764.47	2,069.80
El Dorado	1,726,847.23	42,669.99
Elaine	95,556.03	2,361.17
Elkins	29,857.80	737.78
Emerson	78,894.18	1,949.46
Emmett	8,415.87	207.95
England	205,924.31	5,088.34
Eudora	192,078.89	4,746.22
Eureka Springs	260,582.16	6,438.92
Farmington	67,039.03	1,656.52
Farrville Fire Prot. Dist. of Jonesboro	654.64	16.18
Fatetteville	2,362,787.53	58,383.93

City or Town	Premiums Collected	Net Payable City or Town
Fire Prot. Dist. #1 of	\$	\$
Ashley County	28,494.55	704.09
Fisher	35,380.77	874.25
Flippin	74,541.64	1,841.91
Fordyce	337,834.49	8,347.81
Foreman	45,666.04	1,128.40
Forrest City	807,176.78	19,945.15
Fort Smith	4,926,678.90	121,737.09
Garland	9,811.78	242.45
Gassville	94,189.39	2,327.40
Gentry	55,044.61	1,360.14
Gillett	50,589.49	1,250.05
Glenwood	103,820.09	2,565.37
Gosnell	26,433.71	653.17
Gould	75,848.47	1,874.98
Grady	37,297.83	921.62
Gravette	109,433.97	2,704.09
Green Forest	145,082.95	3,584.97
Greenwood	177,916.62	4,396.28
Greers Ferry	8,086.79	199.82
Grover TSP Fire Dist.	17,071.58	421.83
Grubbs	10,112.94	249.89
Gum Springs	3,222.00	79.61
Gurdon	191,827.13	4,740.00
Hamburg	205,287.89	5,072.62
Hampton	107,489.67	2,656.04
Hardy	138,040.15	3,410.94
Harrisburg	184,819.54	4,566.85
Harrison	1,143,623.98	28,258.68
Hartford	16,933.85	418.43
Hazen	155,765.68	3,848.95
Heber Springs	499,562.15	12,344.06
Helena	797,904.58	19,716.04
Hermitage	32,561.50	804.59
Hickory Ridge	49,272.55	1,217.51
Holiday IS SID	8,205.69	202.76
Holly Grove	73,876.83	1,825.48
Hope	756,234.31	18,686.37
Horatio	48,214.44	1,191.37
Horseshoe Bend	185,511.56	4,583.95
Hot Springs	3,307,520.08	81,728.05
Hot Springs Village	139,998.59	3,459.33
Hoxie	82,268.21	2,032.83
Hughes	228,502.31	5,646.24
Humphrey	23,361.14	577.25
Huntington	6,189.16	152.93
Huntsville	103,196.69	2,549.97
Huttig	62,750.68	1,550.55

ARKANSAS INSURANCE REPORT, 1978

City or Town	Premiums Collected	Net Payable City or Town
Imboden	\$ 30,543.94	\$ 754.73
Jacksonville	942,606.65	23,291.59
Jasper	21,440.39	529.79
Joiner	40,552.55	1,002.04
Jonesboro	3,007,522.93	74,315.19
Judsonia	96,879.13	2,393.86
Junction City	64,796.13	1,601.10
Keiser	37,526.23	927.26
Kensett	64,888.78	1,603.39
Lake City	90,664.76	2,240.31
Lake Village	209,869.92	5,185.84
Lavaca	47,593.22	1,176.02
Leachville	213,971.44	5,287.19
Lewisville	91,180.45	2,253.05
Lepanto	160,091.24	3,955.82
Lincoln	338,672.21	8,368.51
Little Rock	14,499,764.86	358,285.11
Lockesburg	41,420.17	1,023.48
Lonoke	273,415.62	6,756.04
Lowell	32,016.64	791.12
Luxora	64,935.69	1,604.55
McCrory	147,712.93	3,649.95
McGehee	524,015.96	12,948.31
McRae	22,759.24	562.38
Mabelvale	43,731.23	1,080.59
Magnolia	841,775.19	20,800.07
Magazine	19,067.60	471.16
Malvern	844,195.78	20,859.88
Mammoth Springs	108,893.11	2,690.72
Manila	145,260.96	3,589.36
Mansfield	61,917.90	1,529.98
Marianna	404,711.13	10,000.31
Marion	228,820.78	5,654.11
Marked Tree	224,091.82	5,537.26
Marmaduke	40,187.16	993.02
Marvell	139,112.78	3,437.44
Marshall	73,652.50	1,819.94
McNeil	30,845.65	762.19
Melbourne	90,976.30	2,248.00
Mena	369,135.10	9,121.24
Mineral Springs	53,273.33	1,316.37
Monette	71,892.67	1,776.45
Morrilton	579,913.68	14,329.53
Monticello	587,290.81	14,511.82
Moro	22,809.67	563.62
Mount Ida	89,909.16	2,221.63
Mountain Home	966,716.66	23,887.34

City or Town	Premiums Collected	Net Payable City or Town
Mountainburg	\$ 35,854.23	\$ 885.95
Mountain View	138,334.19	3,418.21
Mulberry	88,710.10	2,192.01
Murfreesboro	100,641.38	2,486.83
Nashville	352,773.76	8,716.96
Newark	48,753.71	1,204.69
Newport	678,201.42	16,758.20
Norfork	20,918.38	516.89
Norman	42,731.73	1,055.89
Norphlet	34,143.82	843.69
North Little Rock	4,152,587.90	102,609.48
Ola	52,445.74	1,295.92
Oppelo	48,975.84	1,210.18
Osceola	788,276.09	19,478.12
Ozark	219,340.02	5,419.84
Ozark Acres Vol. Fire Dept.	2,611.63	64.53
Palestine	32,634.17	806.38
Pangburn	33,555.21	829.14
Paragould	787,283.89	19,453.60
Paris	274,819.85	6,790.73
Parkin	123,406.89	3,049.36
Pea Ridge	43,468.03	1,074.08
Perla	3,106.14	76.75
Perryville	53,105.07	1,312.21
Philadelphia Vol. Fire Dept.	242.03	5.98
Piggott	305,827.92	7,556.94
Pine Bluff	3,861,730.07	95,422.45
Plainview	40,981.96	1,012.65
Plummerville	37,149.77	917.96
Pocahontas	316,457.50	7,819.59
Portland	91,161.61	2,252.58
Prairie Grove	123,602.00	3,054.18
Prescott	342,066.74	8,452.39
Rector	187,291.34	4,627.93
Rison	93,601.57	2,312.87
Rogers	1,157,031.50	28,589.98
Russell	16,365.51	404.39
Russellville	1,388,329.43	34,305.30
Salem	129,296.65	3,194.89
Salem (Saline CTY)	18,311.54	452.47
Searcy	1,092,565.15	26,997.03
Shannon Hill Fire Imp. Dist.	2,605.82	64.39
Sheridan	303,852.84	7,508.13
Sherwood	216,268.38	5,343.94
Shirley	7,674.76	189.64
Siloam Springs	499,963.43	12,353.98
Smackover	204,673.61	5,057.44

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City or Town	Premiums Collected	Net Payable City or Town
South Mississippi CTY	\$ 13,007.65	\$ 321.42
Sparkman	68,738.56	1,698.51
Springdale	1,735,971.50	42,895.45
St. Francis	21,019.11	519.38
Stamps	114,582.78	2,831.31
Star City	145,548.88	3,596.48
Stephens	83,853.66	2,072.00
Strong	59,442.48	1,468.81
Stuttgart	1,166,038.52	28,812.54
Success	1,124.09	27.77
Sulphur Springs	25,501.43	630.13
Swifton	34,928.64	863.08
Sylvan Hills	46,143.62	1,140.20
Taylor	47,571.21	1,175.47
Texarkana	1,386,987.32	34,272.13
Thornton	25,554.93	631.46
Tillar	15,870.69	392.16
Trumann	373,864.95	9,238.12
Tuckerman	119,334.35	2,948.72
Turrell	35,740.15	883.13
Tyronza	49,491.71	1,222.93
Van Buren	701,152.60	17,325.32
Vilonia	32,494.78	802.94
Viola	4,079.24	100.80
Wabbaseka	27,122.84	670.20
Waldo	89,089.70	2,201.39
Waldron	176,113.07	4,351.71
Walnut Ridge	315,103.79	7,786.14
Warren	540,601.68	13,358.14
Washington	15,196.87	375.51
Weiner	113,929.41	2,815.17
West Helena	491,881.91	12,154.29
West Memphis	1,474,933.53	36,445.27
Wheatley	36,428.13	900.13
White Hall	48,871.02	1,207.59
Wilmot	57,305.45	1,416.00
Wilson	132,261.53	3,268.15
Wynne	621,706.61	15,362.23
Yellville	124,774.31	3,083.14
TOTALS	92,544,720.29	2,286,758.55

Aetna Casualty and Surety Company
of Illinois
Chicago, Illinois

The Aetna Casualty and Surety Company
Hartford, Connecticut

Aetna Fire Underwriters Insurance
Company
Hartford, Connecticut

Aetna Insurance Company
Hartford, Connecticut

Affiliated FM Insurance Company
Johnston, Rhode Island

Agricultural Insurance Company
Sioux Falls, South Dakota

AIU Insurance Company
New York, New York

Albany Insurance Company
New York, New York

All America Insurance Company
Van Wert, Ohio

Allianz Insurance Company
Los Angeles, California

Allied Fidelity Insurance Company
Indianapolis, Indiana

Allstate Indemnity Company
Northbrook, Illinois

Allstate Insurance Company
Northbrook, Illinois

American Agricultural Insurance
Company
Indianapolis, Indiana

American Alliance Insurance
Company
Phoenix, Arizona

American Automobile Insurance Company
Creve Coeur, Missouri

American Bankers Insurance Company
of Florida
Miami, Florida

American Bonding Company
Lincoln, Nebraska

American Casualty Company of Reading
Reading, Pennsylvania

American Centennial Insurance
Company
Wilmington, Delaware

American Credit Indemnity Company of
New York
Baltimore, Maryland

American Continental Insurance Company
Kansas City, Missouri

The American Druggists'
Insurance Company
Cincinnati, Ohio

American Economy Insurance Company
Indianapolis, Indiana

American Employers' Insurance
Company
Boston, Massachusetts

American Fidelity Fire Insurance
Company
Woodbury, New York

American Fidelity Insurance Company
Oklahoma City, Oklahoma

American Fire and Casualty Company
Orlando, Florida

American Fire and Indemnity Company
Galveston, Texas

American and Foreign Insurance
Company
New York, New York

American General Fire and Casualty
Company
Houston, Texas

FOREIGN STOCK FIRE AND CASUALTY COMPANIES,

American Guarantee Insurance Company
New York, New York

American Home Assurance Company
New York, New York

American Indemnity Company
Galveston, Texas

The American Insurance
Corporation
Parsippany, New Jersey

American Live Stock Insurance
Company
Geneva, Illinois

American Modern Home Insurance
Company
Cincinnati, Ohio

American Mortgage Insurance Company
Raleigh, North Carolina

American Motorists Insurance
Company
Long Grove, Illinois

American National Fire
Insurance Company
New York, New York

American National Property
and Casualty Company
Springfield, Missouri

American Policyholders' Insurance
Company
Wakefield, Massachusetts

American Protection Insurance
Company
Long Grove, Illinois

American Reserve Insurance
Company
Chicago, Illinois

The American Road Insurance
Company
Dearborn, Michigan

American Security Insurance
Company
Atlanta, Georgia

American States Insurance Company
Indianapolis, Indiana

American States Insurance Company
of Texas
Dallas, Texas

American Union Insurance Company
of New York
New York, New York

American Universal Insurance Company
Providence, Rhode Island

Argonaut Insurance Company
Menlo Park, California

Argonaut-Southwest Insurance Company
Metairie, Louisiana

Associated Indemnity Corporation
San Francisco, California

Assurance Company of America
New York, New York

Atlantic Insurance Company
Dallas, Texas

Atlas Assurance Company of
America
New York, New York

Automobile Club Insurance Company
Columbus, Ohio

The Automobile Insurance Company
of Hartford, Connecticut
Hartford, Connecticut

Avemco Insurance Company
Bethesda, Maryland

Balboa Insurance Company
Newport Beach, California

Bankers Multiple Line Insurance
Company
Des Moines, Iowa

Bankers and Shippers Insurance
Company of New York
New York, New York

Bankers Standard Insurance Company
Hialeah, Florida

FOREIGN STOCK FIRE AND CASUALTY COMPANIES

Bankers Standard Fire and Marine
Insurance Company
Dallas, Texas

Birmingham Fire Insurance Company
of Pennsylvania
Pittsburgh, Pennsylvania

Bituminous Casualty Corporation
Rock Island, Illinois

Bituminous Fire and Marine Insurance
Company
Rock Island, Illinois

Blue Ridge Insurance Company
Columbia, Maryland

Boston Old Colony Insurance
Company
Boston, Massachusetts

Calvert Fire Insurance Company
Baltimore, Maryland

Canal Insurance Company
Greenville, South Carolina

Carolina Casualty Insurance Company
Jacksonville, Florida

Carriers Insurance Company
Des Moines, Iowa

Cavalier Insurance Corporation
Baltimore, Maryland

Centennial Insurance Company
New York, New York

The Central National Insurance
Company of Omaha
Omaha, Nebraska

Century Indemnity Company
Hartford, Connecticut

The Charter Oak Fire Insurance
Company
Hartford, Connecticut

Cherokee Insurance Company
Nashville, Tennessee

Chicago Insurance Company
Chicago, Illinois

Chrysler Insurance Company
Troy, Michigan

CIM Insurance Corporation
New York, New York

City Insurance Company
Short Hills, New Jersey

CMI Credit Insurance, Inc.
Madison, Wisconsin

Coastal Casualty Company
St. Paul, Minnesota

Colonial Penn Franklin Insurance
Company
Philadelphia, Pennsylvania

Colonial Penn Insurance Company
Boston, Massachusetts

Commerce and Industry Insurance
Company
New York, New York

Commercial Credit Mortgage Insurance
Company
Baltimore, Maryland

Commercial Insurance Company
Newark, New Jersey

Commercial Loan Insurance Corporation
Milwaukee, Wisconsin

Commercial Mortgage Insurance, Inc.
Madison, Wisconsin

Commercial Standard Insurance Company
Fort Worth, Texas

Commercial Union Insurance Company
Boston, Massachusetts

Compass Insurance Company
New York, New York

Connecticut Indemnity Company
Hartford, Connecticut

Continental Casualty Company
Chicago, Illinois

The Continental Insurance Company
Concord, New Hampshire

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FOREIGN STOCK FIRE AND CASUALTY COMPANIES

Continental Western Insurance Company
Des Moines, Iowa

Cotton Belt Insurance Company, Inc.
Ne Orleans, Louisiana

Countryside Casualty Company
Columbia, Missouri

Countrywide Insurance Company
Los Angeles, California

Credit General Insurance Company
Springfield, Ohio

Criterion Insurance Company
Washington, D. C.

Cumis Insurance Society, Inc.
Madison, Wisconsin

Dairyland Insurance Company
Scottsdale, Arizona

Dependable Insurance Company, Inc.
Jacksonville, Florida

Dixie Insurance Company
Lauderhill, Florida

Drake Insurance Company of
New York, New York

Eagle Star Insurance Company of
America
New York, New York

Economy Fire and Casualty Company
Freeport, Illinois

Electric Insurance Company
Lynn, Massachusetts

Emmco Insurance Company
South Bend, Indiana

Empire Fire & Marine Insurance
Company
Omaha, Nebraska

Employers Casualty Company
Dallas, Texas

The Employers' Fire Insurance Company
Boston, Massachusetts

Employers National Insurance Company
Dallas, Texas

Equitable General Insurance Company
Des Moines, Iowa

Excalibur Insurance Company
Edina, Minnesota

Excel Insurance Company
South Bend, Indiana

Farmers and Merchants Insurance Company
Tulsa, Oklahoma

Federal Insurance Company
Shorts Hills, New Jersey

Federal Kemper Insurance Company
Decatur, Illinois

Federated Rural Electric Insurance
Corporation
Madison, Wisconsin

The Fidelity and Casualty Company of
New York
Concord, New Hampshire

Fidelity & Deposit Company of
Maryland
Baltimore, Maryland

Fidelity and Guaranty Insurance
Underwriters, Inc.
Columbus, Ohio

Fidelity and Guaranty Insurance
Company
West Des Moines, Iowa

Fire and Casualty Insurance Company
of Connecticut

Fireman's Fund Insurance Company
San Francisco, California

Firemen's Insurance Company
Newark, New Jersey

First Financial Insurance Company
Chicago, Illinois

First General Insurance Company
Atlanta, Georgia

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First National Insurance Company
of America
Seattle, Washington

Foremost Insurance Company
Grand Rapids, Michigan

Forum Insurance Company
Chicago, Illinois

General Accident Fire and Life
Assurance Corporation
Philadelphia, Pennsylvania

General Insurance Company of
America
Seattle, Washington

Georgia Casualty and Surety Company
Atlanta, Georgia

The Glens Falls Insurance Company
Concord, New Hampshire

Globe Indemnity Company
New York, New York

Government Employees Insurance
Company
Washington, D. C.

Granite State Insurance Company
Manchester New Hampshire

Great American Insurance Company
Cincinnati, Ohio

Great Central Insurance Company
Peoria, Illinois

Great Northern Insurance Company
Minneapolis, Minnesota

Great West Casualty Company
South Sioux City, Nebraska

Guarantee Insurance Company
Dover, Delaware

Guaranty National Insurance
Company
Denver Colorado

Gulf Insurance Company
Kansas City, Missouri

Hanover Insurance Company
Manchester, New Hampshire

Hanseco Insurance Company
Wilmington, Delaware

Harco National Insurance Company
Albany, New York

Hartford Accident and Indemnity
Company
Hartford Connecticut

Hartford Casualty Insurance Company
Jersey City, New Jersey

Hartford Fire Insurance Company
Hartford, Connecticut

Hartford Steam Boiler Inspection
and Insurance Company
Hartford, Connecticut

✓ Heritage Insurance Company of
America
Lincolnwood, Illinois

Highlands Insurance Company
Houston, Texas

Highlands Underwriters Insurance
Company
Houston, Texas

The Home Indemnity Company
Manchester, New Hampshire

The Home Insurance Company
Manchester, New Hampshire

Horace Mann Insurance Company
Hialeah, Florida

Houston General Insurance Company
Fort Worth, Texas

Imperial Casualty and Indemnity
Company
Omaha, Nebraska

INA Underwriters Insurance Company
Los Angeles, California

Indemnity Insurance Company of
North America
New York, New York

Independent Fire Insurance Company
Jacksonville, Florida

Industrial Indemnity Company
San Francisco, California

Industrial Underwriters Insurance
Company
Dallas, Texas

Insurance Company of North America
Philadelphia, Pennsylvania

The Insurance Company of the State
of Pennsylvania,
Philadelphia, Pennsylvania

Integrity Insurance Company
Rochelle Park, New Jersey

Integon Mortgage Guaranty Corporation
Atlanta, Georgia

International Insurance Company
Chicago, Illinois

International Service Insurance Company
Fort Worth, Texas

Interstate Fire Insurance Company
Chattanooga, Tennessee

JCPenney Casualty Insurance Company
Westerville, Ohio

Jefferson Insurance Company of
New York
New York, New York

Jefferson-Pilot Fire and Casualty
Company
Greensboro, North Carolina

John Deere Insurance Company
Syracuse, New York

Kansas City Fire and Marine
Insurance Company
Kansas City, Missouri

Kentucky Central Insurance Company
Lexington, Kentucky

Lawyers Surety Corporation
Milwaukee, Wisconsin

Leader National Insurance Company
Cleveland, Ohio

Lincoln Fire and Casualty Insurance
Company
Louisville, Kentucky

London Guarantee and Accident Company
Wilmington, Delaware

Maryland Casualty Company
Baltimore, Maryland

Massachusetts Bay Insurance Company
Worcester, Massachusetts

Metropolitan Fire Assurance Company
Hartford, Connecticut

Metropolitan Property and Liability
Insurance Company
Newark, Delaware

MGIC Indemnity Corporation
New York, New York

Mid-America Fire and Marine Insurance
Company
Kansas City, Missouri

Mid-Century Insurance Company
Los Angeles, California

Mid-Continent Casualty Company
Tulsa, Oklahoma

Midland Insurance Company
New York, New York

Midwestern Insurance Company
Tulsa, Oklahoma

The Millers Casualty Insurance Company
of Texas
Fort Worth, Texas

Minnehoma Insurance Company
Phoenix, Arizona

Mission Insurance Company
Los Angeles, California

The Monarch Insurance Company of Ohio
Columbus, Ohio

Mortgage Guaranty Insurance Corporation
Milwaukee, Wisconsin

Motor Club of America Insurance
Company
Newark, New Jersey

Motorists Beneficial Insurance Company
Chicago, Illinois

Motors Insurance Corporation
New York, New York

National American Insurance Company of N. Y.
New York, New York

National Bonding and Accident
Insurance Company
New York, New York

National Casualty Company
Southfield, Michigan

National Farmers Union Property
and Casualty Company
Salt Lake City, Utah

National Farmers Union Standard
Insurance Company
Denver, Colorado

National Fire Insurance Company
of Hartford
Farmington, Connecticut

National General Insurance Company
St. Louis, Missouri

National Indemnity Company
Omaha, Nebraska

National Independence Insurance
Company
Frazer, Pennsylvania

The National Property Owners Insurance
Company
Nashville, Tennessee

National Security Fire and Casualty
Company
Elba, Alabama

National Surety Corporation
Chicago, Illinois

National Trust Fire Insurance Company
Memphis, Tennessee

National Union Fire Insurance Company
of Pittsburgh
Pittsburgh, Pennsylvania

Nationwide General Insurance Company
Columbus, Ohio

Newark Insurance Company
New York, New York

New Hampshire Insurance Company
Manchester, New Hampshire

New York Underwriters Insurance Company
New York, New York

Niagara Fire Insurance Company
Wilmington, Delaware

North American Company for Property
and Casualty Insurance
New York, New York

The North River Insurance Company
Morristown, New Jersey

The Northern Assurance Company of
America
Boston, Massachusetts

Northbrook Property and Casualty
Insurance Company
Northbrook, Illinois

Northern Insurance Company of New
York
New York, New York

Northland Insurance Company
St. Paul, Minnesota

Northwestern National Casualty Company
Milwaukee, Wisconsin

Northwestern National Insurance Company
Milwaukee, Wisconsin

Occidental Fire and Casualty Company
of North Carolina
Englewood, Colorado

The Ohio Casualty Insurance Company
Hamilton, Ohio

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FOREIGN STOCK FIRE AND CASUALTY COMPANIES

Ohio Farmers Insurance Company
Westfield Center, Ohio

The Omaha Indemnity Company
Milwaukee, Wisconsin

Old Reliable Fire Insurance Company
Webster Groves, Missouri

Old Republic Insurance Company
Greensburg, Pennsylvania

Olympic Insurance Company
Los Angeles, California

Pacific Employers Insurance Company
Los Angeles, California

Pacific Indemnity Company
Los Angeles, California

Pan American Fire and Casualty
Houston, Texas

Paxton National Insurance Company
Harrisburg, Pennsylvania

Peerless Insurance Company
Keene, New Hampshire

Peninsular Fire Insurance Company
Jacksonville, Florida

Petroleum Casualty Company
Houston, Texas

Phoenix Assurance Company
Concord, New Hampshire

The Phoenix Insurance Company
Hartford, Connecticut

Planet Insurance Company
Madison, Wisconsin

PMI Mortgage Insurance Company
San Francisco, California

Potomac Insurance Company
Philadelphia, Pennsylvania

Preferred Insurance Company
Topeka, Kansas

Premier Insurance Company
San Francisco, California

Progressive Casualty Insurance Company
Mayfield Village, Ohio

Proprietors' Insurance Company
Delaware, Ohio

Protective Insurance Company
Indianapolis, Indiana

The Protective National Insurance
Company of Omaha
Omaha, Nebraska

Providence Washington Insurance Company
Providence, Rhode Island

Provident General Insurance Company
Chattanooga, Tennessee

Prudential Property and Casualty Insurance
Company
Holmdel, New Jersey

Public Employees Insurance Company
Los Angeles, California

Puritan Insurance Company
Stamford, Connecticut

Ranger Insurance Company
New York, New York

The Reinsurance Corporation of
New York
New York, New York

Reliance Insurance Company
Philadelphia, Pennsylvania

Republic Insurance Company
Dallas, Texas

Reserve Insurance Company
Chicago, Illinois

Riverside Insurance Company of America
Battle Creek, Michigan

RLI Insurance Company
Peoria, Illinois

Rockwood Insurance Company
Rockwood, Pennsylvania

Royal Exchange Assurance of America, Inc.
New York, New York

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Royal Globe Insurance Company
New York, New York

Safeco Insurance Company of America
Seattle, Washington

Safeguard Insurance Company
New York, New York

St. Paul Fire and Marine Insurance
Company
St. Paul, Minnesota

St. Paul Guardian Insurance Company
St. Paul, Minnesota

St. Paul Mercury Insurance Company
St. Paul, Minnesota

Scor Reinsurance Company
Dallas, Texas

Sea Insurance Company, Limited
London, England

Seaboard Surety Company
New York, New York

Security Insurance Company of Hartford
Hartford, Connecticut

Security National Insurance Company
Dallas, Texas

Select Insurance Company
Dallas, Texas

Sentry Indemnity Company
Stevens Point, Wisconsin

South Carolina Insurance Company
Columbia, South Carolina

Southern Farm Bureau Casualty Insurance
Company
Jackson, Mississippi

Southern Fire and Casualty Company
Greensboro, North Carolina

Southern Insurance Company
Dallas, Texas

Southeastern Fidelity Insurance Company
Atlanta, Georgia

Southwestern Insurance Company
Oklahoma City, Oklahoma

Southwestern National Insurance Company
Oklahoma City, Oklahoma

The Standard Fire Insurance Company
Hartford, Connecticut

Standard Guaranty Insurance Company
Atlanta, Georgia

State Farm Fire and Casualty Company
Bloomington, Illinois

State Farm General Insurance Company
Bloomington, Illinois

Stonewall Insurance Company
Birmingham, Alabama

The Sumitomo Marine and Fire
Insurance Company, Limited

Sun Insurance Office, Limited
London, England

Surety Insurance Company of
California
La Habra, California

Switzerland General Insurance
Corporation of New York
Tarrytown, New York

Teachers Insurance Company
Wilmington, Delaware

Texas General Indemnity Company
Denver, Colorado

Thomas Jefferson Insurance Company
Jacksonville, Florida

Thurston Fire and Casualty Insurance
Company
Tulsa, Oklahoma

Tiger Investors Mortgage Insurance
Company
Hennepin, Illinois

Transamerica Insurance Company
Los Angeles, California

Transcontinental Insurance Company
New York, New York

FOREIGN STOCK FIRE AND CASUALTY COMPANIES

Transit Casualty Company
St. Louis, Missouri

Transport Indemnity Company
Los Angeles, California

Transport Insurance Company
Des Moines, Iowa

Transportation Insurance Company
Chicago, Illinois

Trans-World Assurance Company
Nashville, Tennessee

The Travelers Indemnity Company
Hartford, Connecticut

The Travelers Indemnity Company
Atlanta, Georgia

The Travelers Indemnity Company
of Rhode Island
Providence, Rhode Island

The Travelers Insurance Company
Hartford, Connecticut

Trinity Universal Insurance Company
Dallas, Texas

Tri-State Insurance Company
Tulsa, Oklahoma

Twin City Fire Insurance Company
Minneapolis, Minnesota

Underwriters Insurance Company
Chicago, Illinois

Unigard Insurance Company
Seattle, Washington

Union Insurance Company
Lincoln, Nebraska

Union National Fire Insurance Company
Baton Rouge, Louisiana

Union Standard Insurance Company
Dallas, Texas

United Equitable Insurance Company
Skokie, Illinois

United Fire Insurance Company
Chicago, Illinois

United Guaranty Residential Insurance
Company of Iowa
Bettendorf, Iowa

United Guaranty Residential Insurance
Company of Louisiana
Metairie, Louisiana

United Guaranty Residential Insurance
Company of North Carolina
Greensboro, North Carolina

United Pacific Insurance Company
Tacoma, Washington

United States Fidelity and Guaranty Company
Baltimore, Maryland

United States Fire Insurance Company
New York, New York

Universal Reinsurance Corporation
Milford, New Jersey

Universal Underwriters Insurance
Company
Kansas City, Missouri

USAA Casualty Insurance Company
San Antonio, Texas

Valiant Insurance Company
Clive, Iowa

Valley Forge Insurance Company
Reading, Pennsylvania

Vanguard Insurance Company
Dallas, Texas

Verex Assurance, Inc.
Madison, Wisconsin

Vigilant Insurance Company
New York, New York

Virginia Surety Company, Inc.
Richmond Virginia

Vista Insurance Company
Dearborn, Michigan

West American Insurance Company
Fullerton, California

Westchester Fire Insurance Company
New York, New York

The Western Casualty and Surety
Company
Fort Scott, Kansas

Western Employers Insurance Company
Santa Ana, California

The Western Fire Insurance Company
Fort Scott, Kansas

Western Surety Company
Sioux Falls, South Dakota

Westfield Insurance Company
Westfield Center, Ohio

Wolverine Insurance Company
Battle Creek, Michigan

Worldwide Underwriters Insurance
Company
Valley Forge, Pennsylvania

Yosemite Insurance Company
San Francisco, California

Zurich Insurance Company
Chicago, Illinois

DOMESTIC STOCK FIRE AND CASUALTY COMPANIES

American Colonial Insurance Company
Little Rock, Arkansas

American Underwriters Insurance Company
Morrilton, Arkansas

Charter American Insurance Company
Little Rock, Arkansas

Decatur Insurance Company
Decatur, Arkansas

National Investors Fire and Casualty
Insurance Company
Little Rock, Arkansas

Universal Insurance Company
Fort Smith, Arkansas

Wausau Underwriters Insurance Company
Little Rock, Arkansas

*Don't forget to check
the index*

FOREIGN MUTUAL FIRE AND CASUALTY COMPANIES

Aid Insurance Company
Des Moines, Iowa

Allendale Mutual Insurance Company
Johnston, Rhode Island

American Hardware Mutual Insurance
Company
Minneapolis, Minnesota

American Manufacturers Mutual
Insurance Company
Long Grove, Illinois

American Mutual Insurance Company
of Boston
Wakefield, Massachusetts

American Mutual Liability Insurance
Company
Wakefield, Massachusetts

Amica Mutual Insurance Company
Providence, Rhode Island

Arkwright-Boston Manufacturers Mutual
Insurance Company
Waltham, Massachusetts

Atlantic Mutual Insurance Company
New York, New York

Atlas Mutual Insurance Company
Kansas City, Missouri

Brotherhood Mutual Insurance Company
Fort Wayne, Indiana

Central Mutual Insurance Company
Van Wert, Ohio

Church Mutual Insurance Company
Merrill, Wisconsin

Electric Mutual Liability Insurance
Company
Lynn, Massachusetts

Employers Mutual Casualty Company
Des Moines, Iowa

Employers Mutual Liability Insurance
Company of Wisconsin
Wausau, Wisconsin

Equity Mutual Insurance Company
Kansas City, Missouri

Farmers Alliance Mutual Insurance
Company
McPherson, Kansas

Farmers Mutual Hail Insurance
Company of Iowa
Des Moines, Iowa

Farmers Mutual Insurance Company
of Nebraska
Lincoln, Nebraska

Farmland Mutual Insurance Company
Des Moines, Iowa

Federated Mutual Insurance Company
Owatonna, Minnesota

Florists' Mutual Insurance Company
Edwardsville, Illinois

Grain Dealers Mutual Insurance Company
Indianapolis, Indiana

Greater New York Mutual Insurance
Company
New York, New York

Ideal Mutual Insurance Company
New York, New York

Indiana Lumbersmens Mutual Insurance
Company
Indianapolis, Indiana

Iowa National Mutual Insurance Company
Cedar Rapids, Iowa

Jewelers Mutual Insurance Company
Neenah, Wisconsin

Liberty Mutual Fire Insurance Company
Boston, Massachusetts

Liberty Mutual Insurance Company
Boston, Massachusetts

Lumbersmens Mutual Casualty Company
Long Grove, Illinois

The Lumbersmens Mutual Insurance Company
Mansfield, Ohio

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FOREIGN MUTUAL FIRE AND CASUALTY COMPANIES

The Members Mutual Insurance Company
Dallas, Texas

MFA Mutual Insurance Company
Columbia, Missouri

Michigan Millers Mutual Insurance Company
Lansing, Michigan

Michigan Mutual Insurance Company
Detroit, Michigan

Midwest Mutual Insurance Company
West Des Moines, Iowa

Millers Mutual Insurance Company
Harrisburg, Pennsylvania

The Millers Mutual Fire Insurance
Company of Texas
Fort Worth, Texas

Millers' Mutual Insurance Assn. of
Illinois
Alton, Illinois

Millers National Insurance Company
Chicago, Illinois

Motorists Mutual Insurance Company
Columbus, Ohio

Nationwide Mutual Insurance Company
Columbus, Ohio

Nationwide Mutual Fire Insurance
Company
Columbus, Ohio

Pennsylvania Millers Mutual Insurance
Wikes-Barre, Pennsylvania

Pennsylvania National Mutual Casualty
Insurance Company
Harrisburg, Pennsylvania

Philadelphia Manufacturers Mutual
Insurance Company
Valley Forge, Pennsylvania

Preferred Risk Mutual Insurance
Company
West Des Moines, Iowa

Protection Mutual Insurance Company
Park Ridge, Illinois

Security Mutual Casualty Company
Chicago, Illinois

Sentry Insurance A Mutual Company
Stevens Point, Wisconsin

The Shelby Mutual Insurance Company
Shelby, Ohio

State Farm Mutual Automobile
Insurance Company
Bloomington, Illinois

Ticor Mortgage Insurance Company
Los Angeles, California

Unigard Mutual Insurance Company
Seattle, Washington

Utica Mutual Insurance Company
New Hartford, New York

Union Mutual Insurance Company
of Providence
Warwick, Rhode Island

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DOMESTIC MUTUAL FIRE AND CASUALTY COMPANIES

Agents Mutual Insurance Company
Pine Bluff, Arkansas

American Mutual Insurance Company
Morrilton, Arkansas

Farm Bureau Mutual Insurance Company
of Arkansas
Little Rock, Arkansas

Farmers Insurance Company of Arkansas
Little Rock, Arkansas

Farmers Home Mutual Fire Insurance
Company
Paragould, Arkansas

Town and Country Mutual Insurance
Company
Little Rock, Arkansas

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REINSURANCE COMPANIES (FIRE AND CASUALTY)

Aetna Reinsurance Company
Hartford, Connecticut

American Mutual Reinsurance Company
Chicago, Illinois

American Re-Insurance Company
Dover, Delaware

Christiania General Insurance
Corporation of New York
Tarrytown, New York

Cologne Reinsurance Company of
America
Stamford, Connecticut

Continental Reinsurance Corporation
San Francisco, California

Constellation Reinsurance Company
New York, New York

Employers Reinsurance Corporation
Kansas City, Missouri

Federated Reinsurance Corporation
New York, New York

The General Insurance Company of Trieste & Venice
New York, New York

General Reinsurance Corporation
Wilmington, Delaware

Gerling Global Reinsurance Corporation
New York, New York

INA Reinsurance Company
Wilmington, Delaware

Kemper Reinsurance Company
Long Grove, Illinois

The Mercantile and General Reinsurance
Company of America
New York, New York

Munich American Reinsurance Company
New York, New York

Munich Reinsurance Company
New York, New York

The National Reinsurance Corporation
Wilmington, Delaware

New England Reinsurance Corporation
Boston, Massachusetts

North American Reinsurance
Corporation
New York, New York

North Star Reinsurance Corporation
Wilmington, Delaware

Philadelphia Reinsurance Corporation
Philadelphia, Pennsylvania

Prudential Reinsurance
Dover, Delaware

Signet Reinsurance Company
Omaha, Nebraska

Skandia America Reinsurance
Corporation
Wilmington, Delaware

Swiss Reinsurance Company, U. S.
Zurich, Switzerland

REINSURANCE COMPANIES (FIRE AND CASUALTY)

Aetna Reinsurance Company
Hartford, Connecticut

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Belk Stores Insurance Reciprocal
Charlotte, North Carolina

Canners Exchange Subscribers
Chicago, Illinois

Casualty Reciprocal Exchange
Kansas City, Missouri

Farmers Insurance Exchange
Los Angeles, California

Fire Insurance Exchange
Los Angeles, California

Independent Reciprocal Exchange
St. Louis, Missouri

Lumbermen's Reciprocal Insurance
Exchange
Little Rock, Arkansas

Lumbermen's Underwriting Alliance
Boca Raton, Florida

Lutheran Benevolent Insurance Exchange
Alma, Missouri

National Aviation Underwriters
St. Louis, Missouri

State Automobile and Casualty Underwriters
Des Moines, Iowa

Reciprocal Exchange
Kansas City, Missouri

Truck Insurance Exchange
Los Angeles, California

United Services Automobile Association
San Antonio, Texas

Warner Reciprocal Insurers
Chicago, Illinois

FARMERS MUTUAL AID ASSOCIATIONS

Farm and Home Mutual Insurance Company
Conway, Arkansas

Farmers Fire Insurance Company, Inc.
Conway, Arkansas

Farmers Mutual Aid Association of
Arkansas
Fort Smith, Arkansas

Farmers Mutual Insurance Company
Mabelvale, Arkansas

Farmers Mutual Fire Insurance Company
of Carroll County Arkansas
Berryville, Arkansas

Farmers Mutual Insurance Company
Gentry, Arkansas

Farmers Mutual Insurance Company, Inc.
Rogers, Arkansas

The Farmers Protective Insurance Company
Stuttgart, Arkansas

Farmers Union Mutual Insurance Company
Little Rock, Arkansas

Greene and Clay County Farmers Mutual
Insurance Association

Home Mutual Fire Insurance Company
Rogers, Arkansas

Logan County Farmers Mutual Aid
Scranton, Arkansas

State Farmers Mutual Fire Insurance Company
Morrilton, Arkansas

Northwest Arkansas Farmers Mutual
Tornado Insurance Company
Fayetteville, Arkansas

Washington County Farmers Mutual Fire
Insurance Company
Fayetteville, Arkansas

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Lloyds, New York
New York, New York

TITLE INSURANCE COMPANIES

American Title Insurance Company
Miami, Florida

Chelsea Title and Guaranty Company
Atlantic City, New Jersey

Chicago, Title Insurance Company
Kansas City, Missouri

City Title Insurance Company
New York, New York

Commonwealth Land Title Insurance Company
Philadelphia, Pennsylvania

First American Title Insurance Company
Santa Ana, California

Insured Titles, Inc.
Wichita, Kansas

Lawyers Title Insurance Corporation
Richmond, Virginia

Mid South Title Insurance Corporation
Memphis, Tennessee

Mississippi Valley Title Insurance Company
Jackson, Mississippi

Pioneer National Title Insurance Company
Los Angeles, California

St. Paul Title Insurance Corporation
St. Paul, Minnesota

St. Paul Title Company of the South
St. Paul, Minnesota

Southern Title Insurance Company
Knoxville, Tennessee

Stewart Title Guaranty Company
Galveston, Texas

The Title Guarantee Company
Baltimore, Maryland

Title Insurance Company of Minnesota
Minneapolis, Minnesota

USLife Title Insurance Company of Dallas
Dallas, Texas

FOREIGN LEGAL RESERVE STOCK LIFE INSURANCE COMPANIES

AAA Life Insurance Company
Washington, D. C.

Academy Life Insurance Company
Denver, Colorado

Aetna Life Insurance Company
Hartford, Connecticut

Aetna Life Insurance Company of
Illinois
Chicago, Illinois

Aetna Variable Annuity Life Insurance
Company
Hartford, Connecticut

Alabama Foundation Life Insurance
Company
Birmingham, Alabama

Alexander Hamilton Life Insurance
Company
Farmington Hills, Michigan

All American Life and Casualty Company
Chicago, Illinois

Alliance Life Insurance Company
Mcpherson, Kansas

Allied Life Insurance Company
Des Moines, Iowa

Allstate Life Insurance Company
Northbrook, Illinois

A M Life Insurance Company
Wakefield, Massachusetts

Amalgamated Labor Life Insurance
Company
Chicago, Illinois

Amalgamated Life and Health Insurance
Company
Chicago, Illinois

American-Amicable Life Insurance
Company
Birmingham, Alabama

American Bankers Life Assurance
Company of Florida
Miami, Florida

American Bankers Insurance Company
Waco, Texas

American Capitol Insurance Company
Houston, Texas

American Family Life Assurance
Company of Columbus
Columbus, Georgia

American Fidelity Assurance Company
Oklahoma City, Oklahoma

American Fidelity Life Insurance
Company
Pensacola, Florida

American Founders Life Insurance
Company
Austin, Texas

American General Life Insurance
Company of Delaware

American General Life Insurance
Company of New York
Syracuse, New York

American Guaranty Life Insurance
Company
Portland, Oregon

American Health and Life Insurance
Company
Baltimore, Maryland

American Heritage Life Insurance
Company
Jacksonville, Florida

American Income Life Insurance Company
Indianapolis, Indiana

American Life and Accident Insurance
Company of Kentucky
Louisville, Kentucky

American Life and Casualty Insurance
Company
Fargo, North Dakota

The American Life Insurance Company
of New York
New York, New York

American National Insurance Company
Galveston, Texas

American National Life Insurance
Company of Texas
Galveston, Texas

American Patriot Health Insurance
Company
New York, New York

American Progressive Health Insurance
Company of New York
Mount Vernon, New York

American Reserve Life Insurance
Company
Chicago, Illinois

American Security Life Insurance
Company
San Antonio, Texas

American States Life Insurance
Company
Indianapolis, Indiana

American Tidelands Life Insurance
Company
Dallas, Texas

American Variable Annuity Life
Assurance Company
Dover, Delaware

American Standard Life and Accident
Insurance Company
Enid, Oklahoma

American United Life Insurance Company
Indianapolis, Indiana

Amoco Life Insurance Company
Omaha, Nebraska

Anchor National Life Insurance Company
Los Angeles, California

The Andrew Jackson Life Insurance
Company
Jackson, Mississippi

Annapolis Life Insurance Company
Baltimore, Maryland

Appalachian National Life Insurance
Company
Knoxville, Tennessee

Associated Doctors Health and Life
Insurance Company
Birmingham, Alabama

Associates Life Insurance Company
Indianapolis, Indiana

Association Life Insurance Company, Inc.
Milwaukee, Wisconsin

Atlantic American Life Insurance
Company
Atlanta, Georgia

Atlas Life Insurance Company
Tulsa, Oklahoma

Bankers Fidelity Life Insurance
Company
Atlanta, Georgia

Bankers Life and Casualty Company
Chicago, Illinois

Bankers National Life Insurance
Company
Parsippany, New Jersey

Bankers Security Life Insurance
Society
New York, New York

Bankers Union Life Insurance Company
Englewood, Colorado

Bankers United Life Assurance Company
Cedar Rapids, Iowa

Beneficial Life Insurance Company
Salt Lake City, Utah

Beneficial National Life Insurance
Company
New York, New York

Beneficial Standard Life Insurance
Company
Los Angeles, California

BSP Insurance Company
Scottsdale, Arizona

Business Men's Assurance Company
Kansas City, Missouri

FOREIGN LEGAL RESERVE STOCK LIFE INSURANCE COMPANIES

California-Western States Life Insurance
Company
Sacramento, California

The Canada Life Assurance Company
Toronto, Ontario, Canada

The Capitol Life Insurance Company
Denver, Colorado

The Centennial Life Insurance Company
Mission, Kansas

Central Guardian Life Insurance
Company
Jackson, Mississippi

Central National Life Insurance
Company
Jacksonville, Illinois

Central National Life Insurance
Company of Omaha
Omaha, Nebraska

Central Plains Life Insurance
Company, Inc.
Hutchinson, Kansas

Cental Security Life Insurance
Company
Fort Worth, Texas

Central United Life Insurance
Sioux City, Iowa

Charter National Life Insurance
Company
St. Louis, Missouri

Charter Security Life Insurance Company
New Orleans, Louisiana

The Chesapeake Life Insurance Company
Baltimore, Maryland

Chrysler Life Insurance Company
Troy, Michigan

Citizen Standard Life Insurance Company
Corpus Christi, Texas

Coastal States Life Insurance Company
Atlanta, Georgia

The College Life Insurance Company
of America
Indianapolis, Indiana

Colonial Life and Accidnet Insurance
Company
Columbia, South Carolina

The Colonial Life Insurance Company
of America
East Orange, New Jersey

Colonial Penn Life Insurance Company
Philadelphia, Pennsylvania

Combined Insurance Company of
America
Chicago, Illinois

Commercial State Life Insurance
Company
St. Louis, Missouri

Commercial Union Life Insurance
Company of America
Wilmington, Delaware

Connecticut General Life Insurance
Company
Hartford, Connecticut

Consolidated American Life Insurance
Company
Jackson, Mississippi

Constitution Life Insurance Company
Chicago, Illinois

Consumers National Life Insurance
Company
Phoenix, Arizona

Consumers Life Insurance Company of
North Carolina
Charlotte, North Carolina

Conusmers United Insurance Company
Wilmington, Delaware

Continental American Life Insurance
Company
Wilmington, Delaware

Continental Assurance Company
Chicago, Illinois

FOREIGN LEGAL RESERVE STOCK LIFE INSURANCE COMPANIES

Continental General Insurance Company
Omaha, Nebraska

Continental Life Insurance Company
Fort Worth, Texas

Continental Service Life and Health
Insurance Company
Baton Rouge, Louisiana

Countrywide Life Insurance Company
Los Angeles, California

Covenant Life Insurance Company
Somerville, New Jersey

The Credit Life Insurance Company
Springfield, Ohio

Cross Country Life Insurance Company
Irving, Texas

Crown Life Insurance Company
Toronto, Canada

Dixie National Life Insurance Company
Jackson, Mississippi

Employers Life Insurance Company of Wausau
Wausau, Wisconsin

Employers Modern Life Company
Des Moines, Iowa

Employers National Life Insurance
Company
Dallas, Texas

Estate Life Insurance Company of America
Tampa, Florida

Equitable Life Insurance Company of Iowa
Des Moines, Iowa

Equitable Variable Life Insurance Company
New York, New York

Equity National Life Insurance Company
Atlanta, Georgia

Executive Fund Life Insurance Company
Lincoln, Nebraska

Executive Life Insurance Company
Beverly Hills, California

Equitable Life and Casualty Insurance
Company
Salt Lake City, Utah

Family Life Insurance Company
Seattle, Washington

Farm and Ranch Life Insurance Company,
Inc.
Wichita, Kansas

Farmers New World Life Insurance
Company
Mercer Island, Washington

Federal Kemper Life Assurance Company
Long Grove, Illinois

Federal Home Life Insurance Company
Indianapolis, Indiana

Federated Guaranty Life Insurance
Company
Montgomery, Alabama

Federated Life Insurance Company
Owatonna, Minnesota

Fidelity Bankers Life Insurance
Company
Richmond, Virginia

Fidelity and Guaranty Life Insurance
Company
Baltimore, Maryland

Fidelity Interstate Life Insurance
Company
Philadelphia, Pennsylvania

Fidelity Security Life Insurance
Company
Kansas City, Missouri

Fidelity Union Life Insurance Company
Dallas, Texas

Financial Assurance, Incorporated
Golden, Colorado

Fireman's Fund American Life Insurance
Company
San Rafael, California

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FOREIGN LEGAL RESERVE STOCK LIFE INSURANCE COMPANIES

First Colony Life Insurance Company
Lynchburg, Virginia

First Continental Life and Accident
Insurance Company
Houston, Texas

First Federated Life Insurance
Company
Baltimore, Missouri

First Life Assurance Company
Oklahoma City, Oklahoma

First Penn Pacific Life Insurance
Company
Trevose, Pennsylvania

First United Life Insurance Company
Gary, Indiana

Ford Life Insurance Company
Dearborn, Michigan

Foremost Life Insurance Company
Grand Rapids, Michigan

The Franklin Life Insurance Company
Springfield, Illinois

Frontier Insurance Company
Jefferson City, Missouri

Gamble Alden Life Insurance Company
St. Louis Park, Minnesota

Garden State Life Insurance Company
Newark, New Jersey

General Fidelity Life Insurance
Company
Richmond, Virginia

General Life Insurance Corporation
of Wisconsin
Milwaukee, Wisconsin

General Services Life Insurance Company
Washington, D. C.

General United Life Insurance Company
Des Moines, Iowa

Georgia International Life Insurance
Company
Atlanta, Georgia

Gerber Life Insurance Company
White Plains, New York

Gibraltar Life Insurance Company
of America
Dallas, Texas

Globe Life and Accident Insurance
Company
Oklahoma City, Oklahoma

Globe Life Insurance Company
Chicago, Illinois

Government Employees Life Insurance
Company
Washington, D. C.

Great American Life Insurance Company
Cedar Knolls, California

Great American Reserve Insurance
Company
Dallas, Texas

Great Commonwealth Life Insurance
Company
Dallas, Texas

Great National Life Insurance Company
Dallas, Texas

Great Southern Life Insurance
Company
Houston, Texas

The Great-West Life Assurance Company
Winnipeg, Canada

Group Life and Health Insurance Company
Dallas, Texas

Guarantee Reserve Life Insurance
Company
Hammond, Indiana

Guaranty Income Life Insurance Company
Baton Rouge, Louisiana

Gulf Atlantic Life Insurance Company
Dallas, Texas

Gulf Life Insurance Company
Jacksonville, Florida

FOREIGN LEGAL RESERVE STOCK LIFE INSURANCE COMPANIES

Guardsman Life Insurance Company
West Des Moines, Iowa

Hartford Life and Accident Insurance
Company
Hartford, Connecticut

Hartford Life Insurance Company
Boston, Massachusetts

Hartford Variable Annuity Life Insurance
Company
Hartford, Connecticut

Health Service, Incorporated
Chicago, Illinois

Herald Life Insurance Company
Jacksonville, Florida

Heritage Life Insurance Company
Phoenix, Arizona

Holiday Life Insurance Company
Lincoln, Nebraska

Horace Mann Life Insurance Company
Springfield, Illinois

IDS Life Insurance Company
Minneapolis, Minnesota

INA Life Insurance Company
Los Angeles, California

Independence Life and Accident Insurance
Company
Louisville, Kentucky

Industrial Life Insurance Company
Dallas, Texas

Inland Life Insurance Company
Salt Lake City, Utah

Integon Life Insurance Corporation
Winston-Salem, North Carolina

Intercontinental Life Insurance Company
Elizabeth, New Jersey

International Life Insurance Company
Louisville, Kentucky

International Service Life Insurance
Company
Fort Worth, Texas

Inter-Ocean Insurance Company
Indianapolis, Indiana

Interstate Life and Accident Insurance
Company
Chattanooga, Tennessee

Intramercia Life Insurance Company
New York, New York

Investors Guaranty Life Insurance
Company
Los Angeles, California

Investors Life Insurance Company of
Nebraska
Sioux Falls, South Dakota

Investors Insurance Corporation
Tigard, Oregon

ITT Life Insurance Corporation
Thorp, Wisconsin

J.C. Penny Life Insurance Company
Rutland, Vermont

J.C. Penny Insurance Company
Buena Park, California

Jefferson National Life Insurance
Company
Indianapolis, Indiana

Jefferson Standard Life Insurance Company
Greensboro, North Carolina

Kansas City Life Insurance Company
Kansas City, Missouri

Kentucky Central Life Insurance Company
Lexington, Kentucky

Key Life Insurance Company of S.C.
Columbia, South Carolina

Keystone Provident Life Insurance
Company
Providence, Rhode Island

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Keystone Life Insurance Company of Texas Carrollton, Texas	Lincoln Benefit Life Company Lincoln, Nebraska
Lamar Life Insurance Company Jackson, Mississippi	Lincoln Income Life Insurance Company Louisville, Kentucky
Lee National Life Insurance Company Shreveport, Louisiana	Lincoln Liberty Life Insurance Company Lincoln, Nebraska
Liberty Life Insurance Company Greenville, South Carolina	Lincoln Life and Casualty Company Lincoln, Nebraska
Liberty National Life Insurance Company Birmingham, Alabama	The Lincoln National Life Insurance Company Fort Wayne, Indiana
Liberty Life Assurance Company of Boston Boston, Massachusetts	Lone Star Life Insurance Company Dallas, Texas
Life Assurance Company of Pennsylvania Pittsburgh, Pennsylvania	Loyal American Life Insurance Company Mobile, Alabama
Life and Casualty Insurance Company of Tennessee Nashville, Tennessee	Manhattan Life Insurance Company New York, New York
Life Insurance of Alabama Gadsden, Alabama	The Manufacturers Life Insurance Company Toronto, Ontario, Canada
Life Insurance Company of California LaJolla, California	Mark-Twain Life Insurance Corporation Oklahoma City, Oklahoma
Life Insurance Company of Georgia Atlanta, Georgia	Massachusetts Casualty Insurance Company Boston, Massachusetts
Life Insurance Company of North America Philadelphia, Pennsylvania	Massachusetts General Life Insurance Company Newton, Massachusetts
Life Insurance Company of the Southwest Coleman, Texas	Massachusetts Indemnity and Life Insurance Company Boston, Massachusetts
The Life Insurance Company of Virginia Richmond, Virginia	Medical Indemnity of America, Inc. Worthington, Ohio
Life Investors Insurance Company of America Cedar Rapids, Iowa	
Lincoln American Life Insurance Company Memphis, Tennessee	

FOREIGN LEGAL RESERVE STOCK LIFE INSURANCE COMPANIES

Medico Life Insurance Company
Omaha, Nebraska

The Mercantile and General
Reinsurance Company Limited
London, England

Metropolitan Insurance and Annuity
Company
Newark, Delaware

MFA Life Insurance Company
Columbia, Missouri

MIC Life Insurance Corporation
Wilmington, Delaware

Mid-Continent Life Insurance Company
Oklahoma City, Oklahoma

Mid-land National Life Insurance
Company
Sioux Falls, South Dakota

Mid-States Life Insurance Company
of America
Orlando, Florida

Mid-West National Life Insurance Company
of Tennessee
Nashville, Tennessee

Midwestern United Life Insurance
Company
Fort Wayne, Indiana

The Millers Life Insurance Company
of Texas
Fort Worth, Texas

Minnehoma Life Insurance Company
Tulsa, Oklahoma

Missouri National Life Insurance
Company
Kansas City, Missouri

Modern American Life Insurance Company
Springfield, Missouri

Modern Security Life Insurance Company
Kansas City, Missouri

Monarch Life Insurance Company
Springfield, Massachusetts

Montgomery Ward Life Insurance
Company
Chicago, Illinois

National-Ben Franklin Life Insurance
Corporation
Milwaukee, Wisconsin

National Farmers Union Life Insurance
Company
Denver, Colorado

National Fidelity Life Insurance
Company
Kansas City, Missouri

National Foundation Life Insurance
Company
Oklahoma City, Oklahoma

National Home Life Assurance Company
Jefferson City, Missouri

National Independence Life Insurance
Company
Springfield, Illinois

The National Life and Accident
Insurance Company
Nashville, Tennessee

The National Life Assurance Company
Toronto, Ontario, Canada

National Motor Club Life and Accident
Insurance Company
Dallas, Texas

National Reserve Life Insurance Company
Sioux Falls, South Dakota

National States Insurance Company
St. Louis, Missouri

National Trust Life Insurance Company
Memphis, Tennessee

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FOREIGN LEGAL RESERVE STOCK LIFE INSURANCE COMPANIES

National Western Life Insurance Company
Denver, Colorado

Nationwide Life Insurance Company
Columbus, Ohio

New American Life Insurance Company
Columbia, Missouri

NN Investors Life Insurance Company, Inc.
Cedar Rapids, Iowa

North American Company for Life and
Health Insurance
Chicago, Illinois

North American Life and Casualty Company
Minneapolis, Minnesota

North Central Life Insurance Company
Saint Paul, Minnesota

Northern National Life Insurance
Company
Bismark, North Dakota

Northwestern National Life Insurance
Company
Minneapolis, Minnesota

Occidental Life Insurance Company
of California
Los Angeles, California

Occidental Life Insurance Company
of North Carolina
Raleigh, North Carolina

The Ohio Life Insurance Company
Hamilton, Ohio

Old American Insurance Company
Kansas City, Missouri

Old Equity Life Insurance Company
Evanston, Illinois

The Old Line Life Insurance
Company of America
Milwaukee, Wisconsin

Old Republic Life Insurance Company
Chicago, Illinois

Omaha Financial Life Insurance
Company
Bloomington, Minnesota

Pacific Fidelity Life Insurance
Company
Los Angeles, California

Pacific Standard Life Insurance
Company
Phoenix, Arizona

The Paul Revere Life Insurance
Company
Worcester, Massachusetts

The Paul Revere Variable Annuity
Insurance Company
Worcester, Massachusetts

The Paul Revere Protective Life
Insurance Company
Worcester, Massachusetts

Peninsular Life Insurance Company
Jacksonville, Florida

Pennsylvania Life Insurance Company
Philadelphia, Pennsylvania

Pension Life Insurance Company
of America
Newark, New Jersey

Philadelphia Life Insurance Company
Philadelphia, Pennsylvania

Physicians Life Insurance Company
Omaha, Nebraska

Pierce National Life Insurance
Company
Los Angeles, California

Pilot Life Insurance Company
Greensboro, North Carolina

FOREIGN LEGAL RESERVE STOCK LIFE INSURANCE COMPANIES

Pioneer American Insurance Company
Fort Worth, Texas

Pioneer Life Insurance Company
of Illinois
Rockford, Illinois

Preferred Risk Life Insurance Company
Colorado Springs, Colorado

Professional Insurance Corporation
Jacksonville, Florida

Professional Investors Life Insurance
Company
Tulsa, Oklahoma

Professional Life and Casualty Company
Chicago, Illinois

Progressive National Life Insurance
Company
Kansas City, Missouri

Protective Life Insurance Company
Birmingham, Alabama

Provident Alliance Life Insurance
Company
Newport Beach, California

Provident Life and Accident Insurance
Company
Chattanooga, Tennessee

Provident Life and Casualty Insurance
Company
Chattanooga, Tennessee

Provident Life Insurance Company
Bismark, North Dakota

Provident National Assurance Company
Chattanooga, Tennessee

Puritan Life Insurance Company
Providence, Rhode Island

The Pyramid Life Insurance Company
Shawnee Mission, Kansas

Ranger National Life Insurance
Company
Wichita, Kansas

The Reliable Life Insurance Company
Webster Groves, Missouri

Reliable Life and Casualty Company
Madison, Wisconsin

Reliance Standard Life Insurance
Company
Rolling Meadows, Illinois

Republic National Life Insurance
Company
Dallas, Texas

Republic-Vanguard Life Insurance
Company
Dallas, Texas

Reserve Life Insurance Company
Dallas, Texas

Reserve National Insurance Company
Oklahoma City, Oklahoma

Roosevelt National Life Insurance
Company of America
Springfield, Illinois

Royal Globe Life Insurance Company
Hartford, Connecticut

Safeco Life Insurance Company
Seattle, Washington

St. Paul Life Insurance Company
St. Paul, Minnesota

Security Assurance Company
Scottsdale, Arizona

Security-Connecticut Life Insurance Co.
Avon, Connecticut

Security Life and Accident Company
Denver, Colorado

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FOREIGN LEGAL RESERVE STOCK LIFE INSURANCE COMPANIES

Sentry Life Insurance Company
Stevens Point, Wisconsin

The Shelby Life Insurance Company
Shelby, Ohio

Sooner Life Insurance Company
Ponca City, Oklahoma

Southern Farm Bureau Life Insurance
Company
Jackson, Mississippi

Southern Life Insurance Company
Greensboro, North Carolina

Southern United Life Insurance
Company
Montgomery, Alabama

Southland Life Insurance Company
Dallas, Texas

Southwestern General Life Insurance
Company
Dallas, Texas

Southwestern Life Insurance Company
Dallas, Texas

Southwestern Security Life Insurance
Company
Oklahoma City, Oklahoma

Springfield Life Insurance Company,
Incorporated
Brattleboro, Vermont

The Standard of America Life Insurance
Company
Park Ridge, Illinois

Standard Life and Accident Insurance
Company
Oklahoma City, Oklahoma

Standard Life Insurance Company
Jackson, Mississippi

Standard Life Insurance Company of
Indiana
Indianapolis, Indiana

Standard Security Life Insurance
Company of New York
New York, New York

State Farm Life Insurance Company
Bloomington, Illinois

Stuyvesant Life Insurance Company
Allentown, Pennsylvania

Sun Life Assurance Company of Canada,
U.S.
Wellesley Hills, Massachusetts

Sun Life Assurance Company of Canada
Toronto, Canada

Sun Life Insurance Company of America
Baltimore, Missouri

Surety Life Insurance Company
Salt Lake City, Utah

Teachers Insurance and Annuity
Association of America
New York, New York

Texas Life Insurance Company
Waco, Texas

Thomas Jefferson Life Insurance
Company of America
Englewood, Colorado

Time Insurance Company
Milwaukee, Wisconsin

Transamerica Life Insurance and
Annuity Company
Los Angeles, California

Transport Life Insurance Company
Fort Worth, Texas

Trans World Assurance Company
San Mateo, California

The Travelers Insurance Company of
Illinois
Chicago, Illinois

The Travelers Insurance Company
Hartford, Connecticut

20th Century Guardian Life Insurance
Company
Battle Creek, Michigan

FOREIGN LEGAL RESERVE STOCK LIFE INSURANCE COMPANIES

Unigard Olympic Life Insurance Company
Seattle, Washington

Union Bankers Insurance Company
Dallas, Texas

Union Fidelity Life Insurance
Company
Trevose, Pennsylvania

Union National Life Insurance Company
Baton Rouge, Louisiana

Union Security Life Insurance Company
Atlanta, Georgia

Unionmutual Stock Life Insurance
Company of America
Portland, Maine

United American Insurance Company
Dallas, Texas

United Bankers Life Insurance Company
Dallas, Texas

United Benefit Life Insurance Company
Omaha, Nebraska

United Companies Life Insurance Company
Baton Rouge, Louisiana

United Equitable Life Insurance Company
Skokie, Illinois

United Family Life Insurance Company
Atlanta, Georgia

United Fidelity Life Insurance Company
Dallas, Texas

United Founders Life Insurance Company
Oklahoma City, Oklahoma

United Founders Life Insurance Company of
Illinois
Chicago, Illinois

United General Life Insurance Company
Dallas, Texas

United Insurance Company of America
Chicago, Illinois

United Investors Life Insurance Company
Kansas City, Missouri

United Life and Accident Insurance
Company
Concord, New Hampshire

United Services General Life Company
Washington, D. C.

United Services Life Insurance
Company
Washington, D. C.

The United States Life Insurance
Company in the City of New York
New York, New York

Universal Fidelity Life Insurance
Company
Duncan, Oklahoma

Universal Life Insurance Company
Memphis, Tennessee

Universal Underwriters Life Insurance
Company
Kansas City, Missouri

University Life Insurance Company
of America
Indianapolis, Indiana

USLife Credit Life Insurance Company
Schaumburg, Illinois

USAA Life Insurance Company
San Antonio, Texas

Utica National Life Insurance Company
New Hartford, New York

Valley Forge Life Insurance Company
Reading, Pennsylvania

The Variable Annuity Life Insurance
Company
Houston, Texas

Victory Life Insurance Company
Topeka, Kansas

The Volunteer State Life Insurance
Company
Chattanooga, Tennessee

Vulcan Life Insurance Company
Birmingham, Alabama

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FOREIGN LEGAL RESERVE STOCK LIFE INSURANCE COMPANIES

Wabash Life Insurance Company
Indianapolis, Indiana

Wausau Underwriters Life Insurance
Company
Indianapolis, Indiana

Washington Life Insurance Company
of America
Lafayette, Louisiana

Washington National Insurance Company
Evanston, Illinois

Western Life Insurance Company
St. Paul, Minnesota

Western Life Insurance Company
of America
Englewood, Colorado

Western National Life Insurance
Company
Amarillo, Texas

Western Preferred Life Insurance Company
Denver, Colorado

Western Reserve Life Assurance Company
of Ohio
Clearwater, Florida

World Book Life Insurance Company
Chicago, Illinois

World Service Life Insurance Company
Englewood, Colorado

Zale Life Insurance Company
Phoenix, Arizona

Zurich American Life Insurance Company
Chicago, Illinois

Acacia Mutual Life Insurance Company
Washington, D. C.

American Mutual Life Insurance Company
Des Moines, Iowa

American Republic Insurance Company
Des Moines, Iowa

American United Life Insurance Company
Indianapolis, Indiana

Bankers Life Company
Des Moines, Iowa

Bankers Life Insurance Company of
Nebraska
Lincoln, Nebraska

Benefit Trust Life Insurance Company
Chicago, Illinois

Berkshire Life Insurance Company
Pittsfield, Massachusetts

Central States Health and Life Company
Omaha, Nebraska

Confederation Life Insurance Company
Toronto, Ontario, Canada

Connecticut Mutual Life Insurance Company
Hartford, Connecticut

Cuna Mutual Insurance Society
Madison, Wisconsin

Detroit Mutual Insurance Company
Plymouth, Michigan

The Equitable Life Assurance Society of the
United States
New York, New York

Fidelity Life Association
Long Grove, Illinois

General American Life Insurance Company
St. Louis, Missouri

Government Personnel Mutual Life
Insurance Company
San Antonio, Texas

Guarantee Trust Life Insurance Company
Chicago, Illinois

Guardian Life Insurance Company of
America
New York, New York

Home Life Insurance Company
New York, New York

Homesteaders Life Company
Des Moines, Iowa

Indianapolis Life Insurance Company
Indianapolis, Indiana

Iowa State Travelers Mutual Assurance
West Des Moines, Iowa

John Hancock Mutual Life Insurance
Company
Boston, Massachusetts

The Lafayette Life Insurance
Company
Lafayette, Indiana

Lincoln Mutual Life and Casualty
Insurance Company
Fargo, North Dakota

Maccabees Mutual Life Insurance
Company
Southfield, Michigan

Massachusetts Mutual Life Insurance
Company
Springfield, Massachusetts

Metropolitan Life Insurance Company
New York, New York

The Minnesota Mutual Life Insurance
Company
St. Paul, Minnesota

The Mutual Benefit Life Insurance
Society
Newark, New Jersey

The Mutual Life Insurance Company of
New York
New York, New York

Mutual of Omaha Insurance Company
Omaha, Nebraska

Mutual Protective Insurance Company
Omaha, Nebraska

FOREIGN LEGAL RESERVE MUTUAL LIFE INSURANCE COMPANIES

Mutual Security Life Insurance Company
Fort Wayne, Indiana

Mutual Service Life Insurance Company
St. Paul, Minnesota

National Guardian Life Insurance Company
Madison, Wisconsin

National Life Insurance Company
Montpelier, Vermont

New England Mutual Life Insurance
Company Boston,
Boston, Massachusetts

New York Life Insurance Company
New York, New York

The Northwestern Mutual Life Insurance
Company
Milwaukee, Wisconsin

The Ohio National Life Insurance
Company
Cincinnati, Ohio

Pacific Mutual Life Insurance Company
Newport Beach, California

Pan-American Life Insurance Company
New Orleans, Louisiana

The Penn Mutual Life Insurance Company
Philadelphia, Pennsylvania

Phoenix Mutual Life Insurance Company
Hartford, Connecticut

Physicians Mutual Insurance Company
Omaha, Nebraska

Presbyterian Ministers' Fund
Philadelphia, Pennsylvania

The Prudential Insurance Company of
America
Newark, New Jersey

Rushmore Mutual Life Insurance Company
Rapid City, South Dakota

Security Benefit Life Insurance
Company
Topeka, Kansas

Security Mutual Life Insurance
Company of New York
Binghamton, New York

Shenandoah Life Insurance Company
Roanoke, Virginia

Standard Mutual Life Insurance
Company
Lawrence, Kansas

State Life Insurance Company
Indianapolis, Indiana

State Mutual Life Assurance Company
of America
Worcester, Massachusetts

The Union Central Life Insurance
Company
Cincinnati, Ohio

Union Mutual Life Insurance Company
Portland, Maine

The Western and Southern Life
Insurance Company
Cincinnati, Ohio

Woodmen Accident and Life Company
Lincoln, Nebraska

The Wisconsin Life Insurance
Company
Madison, Wisconsin

World Insurance Company
Omaha, Nebraska

FOREIGN LEGAL RESERVE LIFE REINSURANCE COMPANIES (FOR REINSURANCE ONLY)

Cologne Life Reinsurance Company
Stamford, Connecticut

General Reassurance Corporation
Greenwich, Connecticut

General Reinsurance Life Corporation
New York, New York

Munich American Reassurance Company
Atlanta, Georgia

North American Reassurance Company
New York, New York

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DOMESTIC LEGAL RESERVE STOCK LIFE INSURANCE COMPANIES

American Foundation Life Insurance
Company
Little Rock, Arkansas

American Service Life Insurance Company
Fort Smith, Arkansas

Arkansas National Life Insurance Company
Little Rock, Arkansas

Bank Credit Life Insurance Company
of Arkansas
Harrison, Arkansas

Capitol Old Line Insurance Company
Helena, Arkansas

First Family Life Insurance Company
Heber Springs, Arkansas

First Pyramid Life Insurance Company
of America
Little Rock, Arkansas

First Variable Life Insurance Company
Little Rock, Arkansas

Investors Preferred Life Insurance
Company
Little Rock, Arkansas

National Coaches Annuity Company
Little Rock, Arkansas

The National Investors Life Insurance
Company
Little Rock, Arkansas

National Investors Pension Inc. Company
Little Rock, Arkansas

National Old Line Insurance Company
Little Rock, Arkansas

National Savings Life Insurance Company
Little Rock, Arkansas

Old Southwest Life Insurance Company
Jacksonville, Arkansas

Ozark National Life Insurance Company
Little Rock, Arkansas

Paramount Life Insurance Company
Little Rock, Arkansas

Port-O-Call Life Insurance Company
Pine Bluff, Arkansas

Producers Insurance Company
Little Rock, Arkansas

Providential Life Insurance Company
North Little Rock, Arkansas

Riverside Life Insurance Company
of America
Little Rock, Arkansas

Selected Funeral and Life Insurance
Company
Hot Springs, Arkansas

Southern Security Life Insurance
Company
Pine Bluff, Arkansas

Union Life Insurance Company
Little Rock, Arkansas

United Employers Insurance Company
Little Rock, Arkansas

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DOMESTIC STIPULATED PREMIUM PLAN COMPANIES

American Home Life Insurance Company
North Little Rock, Arkansas

American Homestead Insurance Company
Jonesboro, Arkansas

American Investors Life Insurance
Company
Little Rock, Arkansas

American Pioneer Life Insurance
Company
Trumann, Arkansas

American Western Life Insurance
Company
Little Rock, Arkansas

The Ashley Life Insurance Company
Hamburg, Arkansas

Central Investors Life Insurance
Company
North Little Rock, Arkansas

Citizens Funeral Home
West Helena, Arkansas

Cooperative Burial and Life
Insurance Company
Pine Bluff, Arkansas

Cosmopolitan Life Insurance Company
North Little Rock, Arkansas

Daniel Life Insurance Company
Searcy, Arkansas

Drummond Citizens Insurance Company
Little Rock, Arkansas

First Citizens Life Insurance Company
Fort Smith, Arkansas

Foundation Life Insurance Company
of Arkansas
Fort Smith, Arkansas

Fidelity Standard Life Insurance Company
Gurdon, Arkansas

Gregg Insurance Company
Jonesboro, Arkansas

Guaranty National Insuranc Company
Ashdown, Arkansas

Higginbotham Burial Insurance
Company
Walnut Ridge, Arkansas

Imperial Life Insurance Company
Springdale, Arkansas

Smith Burial and Life Insurance
Company
Stamps, Arkansas

Southern Fidelity Life Insurance
Company
Stamps, Arkansas

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DOMESTIC MUTUAL ASSESSMENT COMPANIES

Daniel Insurance Company
Searcy, Arkansas

Griffin Leggett Burial Insurance Company
Little Rock, Arkansas

Jackson-Griffin Insurance Company
Harrisburg, Arkansas

White River Valley Insurance
Company
Batesville, Arkansas

Wonder State Funeral Insurance
Company
Dardanelle, Arkansas

Arkansas Blue Cross and Blue Shield, Inc.
Little Rock, Arkansas

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Aid Association for Lutherans
Appleton, Wisconsin

Assured Life Association
Denver, Colorado

Ben Hur Life Association
Crawfordsville, Indiana

The Catholic Knights of America
St. Louis, Missouri

Degree of Honor Protective Association
St. Paul, Minnesota

The Independent Order of Foresters
Don Mills, Ontario, Canada

Knights of Columbus
New Haven, Connecticut

Lutheran Brotherhood
Minneapolis, Minnesota

Modern Woodmen of America
Rock Island, Illinois

National Fraternal Society of the Deaf
Mt. Prospect, Illinois

North American Benefit Association
Port Huron, Michigan

North American Union Life Assurance
Society
Chicago, Illinois

Polish National Alliance
Chicago, Illinois

The Order of United Commercial Travelers of America
Columbus, Ohio

632
North Park
Columbus, Ohio
43215

Polish Roman Catholic Union of America
Chicago, Illinois

Royal Neighbors of America
Rock Island, Illinois

The Travelers Protective Association of America
St. Louis, Missouri

3755 Lindell Blvd.
St. Louis Missouri 63108

Woodmen of the World Life Insurance
Society
Omaha, Nebraska