

Arkansas

Insurance Department

117th Annual Report – 1997



Mike Huckabee
Governor

Mike Pickens
Commissioner

Arkansas Insurance Department
1200 West Third Street, Little Rock, AR 72201-1904
1-501-371-2600, 1-800-282-9134
E-mail: insurance@mail.state.ar.us
Web Site: www.state.ar.us/insurancedept/



Mike Huckabee
Governor



Mike Pickens
Insurance Commissioner

Mission Statement

To serve and protect the public interest by the equitable enforcement of the State's laws and regulations affecting the insurance industry.



Commissioner Mike Pickens, Melissa,
Mary Catherine and Rob

A Message From The Commissioner:

Dear Arkansas Insurance Consumers, Agents and Insurer Representatives:

The statutory mission and responsibility of the Arkansas Insurance Department is consumer protection through insurer solvency and market conduct regulation. Put more simply, this Department's job is to protect insurance consumers by ensuring, as much as is humanly possible, that insurance companies conduct their business in such a way that they will be financially able to pay insured's claims; and to ensure that companies deal with consumers in a fair, honest manner and in compliance with the Arkansas

Insurance Code. All of us here at the Arkansas Insurance Department are insurance consumers, and we will protect insurance consumers as our top priority.

All of us buy insurance to protect ourselves, our families, and our businesses from any number of risks inherent in modern living. At the Arkansas Insurance Department, we recognize people depend upon the proper functioning of our insurance markets here in Arkansas as they seek to act in a financially responsible manner by purchasing insurance coverage. We here at the Department believe it is our duty to work to create an insurance regulatory atmosphere in the State of Arkansas which encourages competition and allows insurance consumers the opportunity to choose from a wide array of insurance products at affordable prices. We are committed to making the market work for insurance consumers in our great state.

We believe our constituencies, Arkansas insurance consumers, agents, and insurance companies, are our bosses; that government should be efficient and responsive to our bosses; and that the purpose of a regulatory agency is to facilitate good business practices and help keep people in business, not put them out of business. Toward that end, this Department has undergone a number of significant changes that allow us to be more responsive and service-oriented. We have undertaken and achieved a number of technological initiatives in the area of agents' licensing. For example, companies may now electronically appoint agents over the Internet through our SIRCON System, and insurers may make rate and form filings electronically via SERFF (System for Electronic Rate and Form Filing). Arkansas has been a leader in the area of insurance regulatory technology, and received the National Association of Insurance Commissioners ("NAIC") Technology of the Year Award in 1997. We also are committed to evaluating and implementing, where appropriate, any and all initiatives which will make this Department more efficient and responsive to our bosses.

Significantly, this Department's Finance Division recently attained full NAIC accreditation. We are now performing our principal responsibility -- monitoring insurer solvency -- in the most competent, professional manner in the history of the Department.

The insurance regulatory climate, and the insurance business and market in the state of Arkansas is, at this time, as good as it has ever been. Arkansas not only is a great place to do business, it is a great place to be an insurance consumer. All we insurance consumers at the Arkansas Insurance Department intend to work hard to see it stays that way. We will continue to work hard to create a regulatory environment that allows the private market to provide the greatest variety of quality, affordable insurance products to the greatest number of Arkansans. We look forward to working with you toward this very important goal.

As always, thank you very much for your time and consideration. If we may ever be of any assistance to you here at the Arkansas Insurance Department, please do not hesitate to give us a call. Best personal regards.

Very truly yours,

Mike Pickens

Organizational Chart

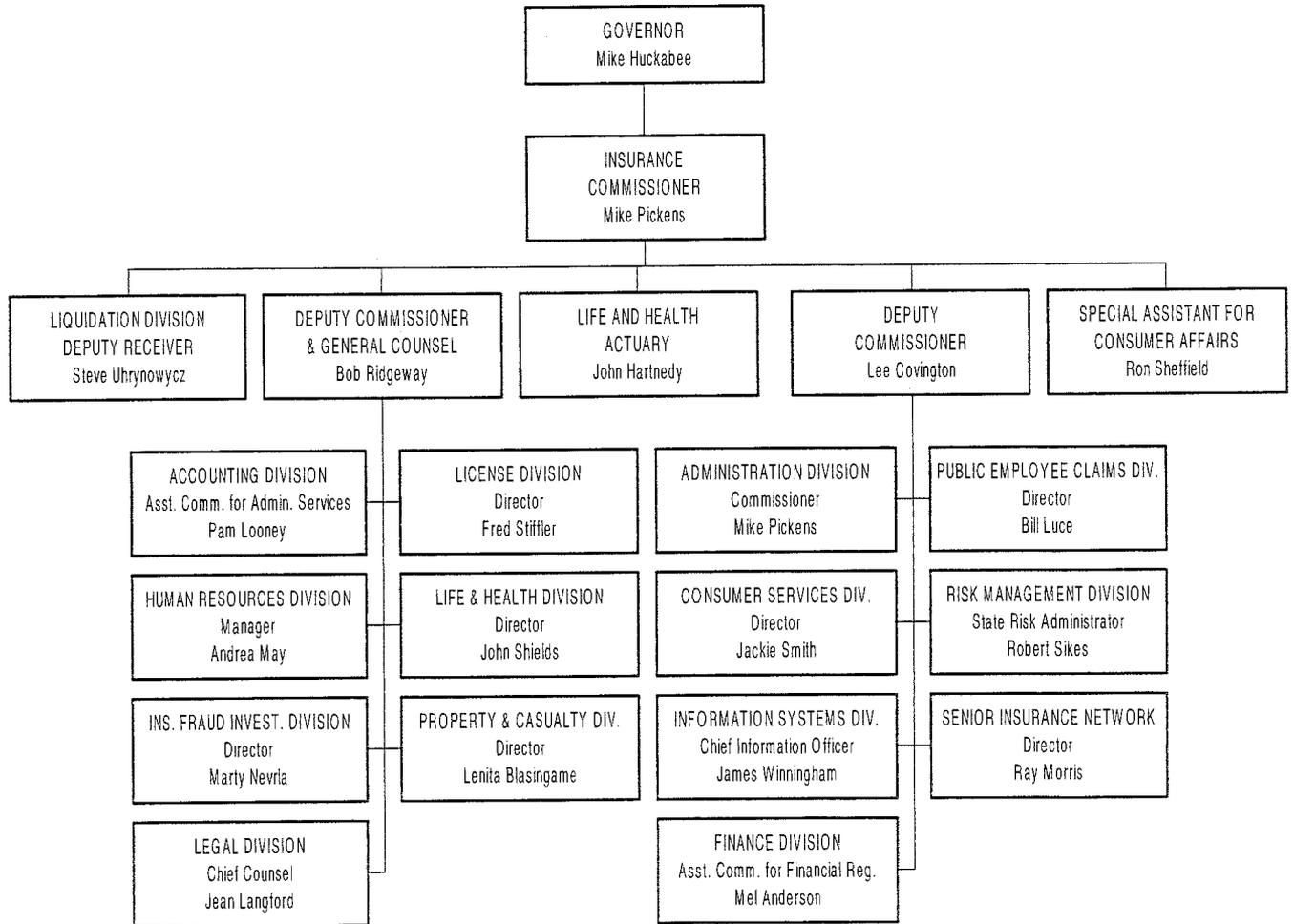


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History of Insurance Commissioners

Auditors of State

Ex-Officio Commissioners of Insurance

Stephen Wheeler.....	1873-1874	
W. R. Miller.....	1874-1877	
John Crawford.....	1877-1882	
A. W. Files.....	1883-1886	- died in office and W. R. Miller was appointed to fulfill the unexpired time.
W. S. Dunlap.....	1887-1892	
C. B. Miles.....	1893-1896	
Clay Sloan.....	1897-1900	
T. C. Monroe.....	1901-1904	
A. E. Moore.....	1905-1908	
John R. Jobe.....	1909-1912	
John N. Oathout.....	1912-1913	- elected auditor September, 1912, to succeed John R. Jobe. Died June 20, 1913. L.L. Coffman appointed June 23, 1913.
L. L. Coffman.....	1913-1914	- resigned March 4, 1914, and M. F. Dickinson was appointed to fulfill unexpired term.
M.F. Dickinson.....	1915-1916	

Commissioners of Insurance

Bruce T. Bullion.....	1917-1924
M. J. Harrison.....	1924-1925
W. E. Floyd.....	1925-1927
J. S. Maloney.....	1927-1929
W. E. Floyd.....	1929-1931
A. D. Dulaney.....	1931-1933
U. A. Gentry.....	1933-1937
M. J. Harrison.....	1937-1941
J. Herbert Graves.....	1941-1945
Jack McKenzie.....	1945-1949
J. Herbert Graves.....	1949-1953
Harvey G. Combs.....	1953-1967
John Norman Harkey.....	1967-1968
Allan W. Horne.....	1968-1970
A. Gene Sykes.....	1970-1972
Ark Monroe, III.....	1972-1976
W. H. L. Woodyard, III.....	1976-1982*
Linda N. Garner.....	1983-1985
Robert M. Eubanks.....	1985-1988
Ron Taylor.....	1988-1990
Lee Douglass.....	1990-1996*
Mike Pickens.....	1997-

*President of National Association of Insurance Commissioners ("NAIC")



Lee Covington
Deputy Commissioner

Administration Division

Phone: (501) 371-2620

Commissioner	Mike Pickens
Deputy Commissioner	J. Lee Covington II
Life & Health Actuary	John Hartnedy
Special Asst. for Consumer Affairs	Ronald L. Sheffield
Public Information Officer	Margaret Isom
Management Project Analyst	Seleta Yearian
	Carolyn Hunt
Administrative Assistant	Sandra Currington

Mission and Operations

The work of the Arkansas Insurance Department ("AID") impacts every business, family and household in the State of Arkansas. The AID's mission is consumer protection through insurer solvency and market conduct regulation. Also, the AID is one of the top revenue-producing/collecting agencies in state government, despite its relatively small size (anywhere from 135 to 150 employees). In addition, the Department is a dedicated funding agency and operates off of fees and assessments charged to the insurance industry. Consequently, the AID is a true "user pays" organization. Not only is the insurance industry in the State of Arkansas charged with paying the freight for the Department's regulatory activities, in effect, the industry also funds the Consumer Services Division of the Department, as well.

New Commissioner, Mike Pickens, Promotes Efficiency and Responsiveness

On January 15, 1997, Governor Mike Huckabee appointed Mike Pickens as State Insurance Commissioner. Commissioner Pickens's foremost goals during

1997 were to make the AID more efficient and responsive to its bosses, the people of Arkansas; and to improve Department communication with consumers, insurance agents, insurance companies, health care providers, and all participants in the insurance industry.

Organizational Changes

Commissioner Pickens made significant staffing changes to make the AID better organized and more effective. In the past, one (1) Deputy Commissioner supervised ten (10) divisions of the Department, while the General Counsel supervised four (4) divisions. Commissioner Pickens named General Counsel Bob Ridgeway as an additional Deputy Commissioner in charge of seven (7) divisions and Deputy Commissioner Lee Covington also oversees seven (7) divisions, which allows both Deputies to spend more time on the job.

The Commissioner and his staff are working to upgrade the AID's Finance Division, which is responsible for monitoring insurer solvency. Improving the nature and quality of services provided to Arkansans by the AID's Consumer Services, Finance and License Di-

visions remains the Commissioner and his staff's top priority.

Technology Innovation - Technology of the Year Award

Service and communications have been upgraded by increasing the use of technology at the AID. Prior to March, 1997, the agency was using obsolete, 15 year old technology. Now, every Department employee has access to a personal computer and internal and external e-mail capabilities [insurance@mail.state.ar.us]. As a result of implementing a new agent licensing system, the Department won the 1997 National Association of Insurance Commissioners Technology of the Year Award. The Department has also outsourced its agents' licensing examination, and as a result, the test is now offered in four (4) different locations across the state and the time to schedule an examination date has been reduced from four (4) weeks to less than ten (10) days. The Department has purchased additional software and hardware to increase the efficiency and responsiveness of the Department. The Department also has its own web page at www.state.ar.us/insurance.

**Agent and Consumer Town
Hall Meetings and Task
Forces**

The Commissioner and his staff have made a concerted effort to educate agents and the general public by travelling throughout the State for "Town Meetings" about insurance regulation and the Arkansas legislation passed to implement the Federal Health Insurance Portability and Accountability Act ("HIPPA"). The Commissioner appointed Commissioner's Advisory Task Forces comprised of consumer, agent and insurer and provider representatives to facilitate better communication, to help assist the Department in developing its legislative package for 1999, and to address laws and regulations which may be obsolete or unnecessary, with the ultimate goal of eliminating any such laws or regulations. The task forces are chaired by AID staff members who report directly to the Commissioner. In addition, the Department has convened temporary task forces to address specific issues that arose in 1997.

**Commissioner Board
Memberships**

The Insurance Commissioner or his designated staff member serves as a member of the following Boards and Committees:

- Arkansas Automobile Plan
- Arkansas Insurance Department Workers' Compensation Appeals Board
- Arkansas Rural Risk Underwriting Association
- Arkansas State Employee/ Public School Personnel Insurance Board
- Arson Advisory Committee
- Governmental Bonding Board

- Governor's Earthquake Advisory Council
- Life and Disability Guaranty Fund Board
- Property and Casualty Guaranty Fund Board
- Spirit of 110 Council
- State Interagency Coordinating Council (ICC) on Early Intervention Services

**National Association of
Insurance Commissioners
Participation**

The Insurance Commissioner is active in the National Association of Insurance Commissioners ("NAIC") and he or his designated staff member serves on the following Committees, Subcommittees and Task Forces.

- (EX) Special Committee on Banks and Insurance
- (EX) Special Committee on Health Insurance
- (EX3) Market Conduct Examination Oversight Task Force
- (EX5) Insolvency Subcommittee
- Senior Issues Task Force
- (D) Workers' Compensation Task Force



Pam Looney
Assistant Commissioner
Administrative Services

Accounting Division

Phone: (501) 371-2605

<i>Asst. Commissioner Administrative Services</i>	<i>Pam Looney</i>
<i>Insurance Examiner</i>	<i>Connie Hagemeyer</i>
	<i>Betty Hester</i>
<i>Accountant</i>	<i>Angie Adkins</i>
	<i>Carsonne Brooks</i>
<i>Accounting Technician</i>	<i>Vanessa Dale</i>
	<i>Angela Davis</i>
<i>Executive Secretary</i>	<i>Vacant</i>
<i>Document Examiner</i>	<i>Kenneth Jackson</i>
	<i>Carla Kincannon</i>
	<i>Tracey Pigeo</i>

In January of each year, the division mails a premium tax package to 2,400 licensed insurers. The package contains all premium tax forms necessary for the filing of annual and quarterly tax payments. Annual statements along with the tax payments are due by March 1 of each year. Quarterly tax payments are due by May 15, August 14, and November 14 of each year.

The total taxes and fees collected in 1997 amounted to \$112,120,246.86 and were disbursed as follows:

- \$65,518,781.91 in premium taxes paid by all licensed insurers and deposited into the General Revenue Fund (AGA).
- \$9,214,940.51 collected from licensed property and casualty insurers for the Firemen's Pension Fund (SLM) and \$10,164,148.25 collected for the Police Officer's Pension Fund (SLP).
- \$4,379,777.14 for the Workers Compensation Commission Fund (TJW) and \$4,379,777.14 Workers Compensation Commission Death and Permanent Total Disability Fund (TDP). The tax is collected on written manual pre-

miums rates. These rates can range from 0% up to 3% depending on a formula determined by or approved by the Workers' Compensation Commission. The division deposits all three funds directly and the Workers' Compensation Commission has administrative authority.

- \$3,958,393.65 deposited into Constitutional and Fiscal Offices (HSC). Collection based on fees and for the operation of fund.
- \$4,983,478.43 for the Fire Protection Revolving Fund (ARH-01) collected from licensed property and casualty insurers on first party premiums. The purpose is to fund the rural fire departments in order to purchase equipment, construct buildings and educate firemen. The Department of Finance and Administration disburses the funds after this division makes the deposit.

All fees, taxes, and other funds payable to the Arkansas Insurance Department must be accounted for by this division. 89,700 checks and payments were posted in ledgers for audit verification before deposited into the State Treasury.

Annual Statement Audits

The 2,400 annual statements are audited by the Accounting Division to verify premiums written and taxes and fees collected. If any discrepancies appear in the statement data compared to taxes paid, the company must provide clarification or correction.

Budget and Expenditures

The division maintains oversight of all budgetary matters of the Insurance Department, preparing fiscal year budgets, biennium budgets, payment of all invoices, purchasing of all furniture, equipment, and necessary supplies. Total expenditures for the Department are as follows for the last three fiscal years.

FY 96	\$4,151,276.91
FY 97	\$5,260,914.05
FY 98	\$4,863,049.21

Consumer Services Division

Phone: (501) 371-2640
(800) 852-5494



Jackie Smith
Director

<i>Director</i>	<i>Jackie Smith</i>
<i>Insurance Investigator</i>	<i>Mamie Ruth Williams</i>
.....	<i>Jackie Sutterfield</i>
.....	<i>Larry Cagle</i>
.....	<i>Linda Bird</i>
<i>Secretary</i>	<i>Selina Koosau</i>
.....	<i>Gloria Fowler</i>
.....	<i>Janis Johnson</i>
.....	<i>Angie West</i>
.....	<i>Vacant</i>

The Consumer Services Division continued in 1997 to provide important services to insurance consumers throughout Arkansas. This division is charged with the responsibility of assisting citizens who might be experiencing difficulty in resolving insurance problems. The division also attempts to educate consumers as to the nature of the product which they buy, the importance of those products and how to wisely shop for products.

Consumer Complaints

The division received 2,981 written complaints, made up of 1,366 complaints regarding life and health insurance and 1,615 complaints regarding property and casualty insurance. The division assisted 410 walk-in clients during the year 1997. The division closed 2,844 complaint files and was **instrumental in recovering \$1,878,798 for consumers in the State of Arkansas**. In addition, the Division also received 27,075 telephone inquiries during the year 1997.

The assigned tasks of the insurance investigators require them to:

- Receive and review insurance

complaints in the form of written complaints, telephone calls, or personal visits;

- Contact the involved companies and consumers as to required information and action;
- Use their knowledge and expertise in reviewing files for trends of possible adverse actions by insurance companies and related entities; and
- Present information to the public in a clear and accurate manner, in both written and verbal communications.

Dislocated Workers

The Commissioner, through the Consumer Services Division, serves on the Governor's Dislocated Worker Task Force. The division provides helpful information regarding all types of insurance to those workers who are losing jobs. In 1997, Consumer Services participated in fifty-four (54) workshops.

Disaster Relief

The Commissioner also serves on the Governor's Disaster Relief Team. Consumer Services assists

the victims of disaster by answering questions, contacting companies and providing helpful information on disaster claims. In 1997, we manned disaster centers for three (3) weeks after the March 3rd tornado which affected Arkansas citizens from Arkadelphia to Marmaduke.

Information

As a service to consumers, the division has prepared and distributes various informational brochures. In addition, in 1998 the Department's web-page will provide the following.

- Cost Comparison Guides for Automobile and Homeowner's Coverage
- Health Insurance for All Arkansans [Guides on the federal and state Health Insurance Portability and Accountability Act ("HIPPA") and Arkansas' Comprehensive Health Insurance Pool ("CHIP")]
- How to Choose an HMO
- Managed Care HEIDIS Scores
- Automobile Insurance Guide
- Arkansas Agent and Insurance Company Information
- ARKids First

Finance Division

Phone: (501) 371-2665



Mel Anderson
Assistant Commissioner
Financial Regulation

The Finance Division, charged with the primary role of the Department's core mission of protecting insurance consumers through effective financial solvency regulation, is primarily responsible for the Department's examination and periodic monitoring procedures applied to all Arkansas domestic insurance companies.

New Assistant Commissioner

Mel Anderson, C.P.A., joined the Arkansas Insurance Department in February 1998, to serve as Assistant Commissioner for Financial Regulation. Mr. Anderson manages Finance Division staff who perform financial analysis and examinations, including the specific activities discussed below. Mr. Anderson had previously served as Chief Examiner and Deputy Commissioner of the Indiana Department of Insurance.

Mr. Anderson has enjoyed an outstanding reputation for finding the right balance between the primary responsibility of protecting consumers and promoting a positive business environment for companies. Commissioner Pickens is confident this type regulatory philosophy creates the very best opportunity for making a variety of affordable insurance products available to Arkansas.

<i>Asst. Commissioner Financial Regulation</i>	<i>Mel Anderson, C.P.A.</i>
<i>Chief Financial Examiner</i>	<i>William Woodall, Jr., C.F.E.</i>
<i>Certified Financial Examiner</i>	<i>Lynne Nelson, C.F.E.</i>
	<i>Roy Ridings, Jr., C.F.E.</i>
<i>Senior Insurance Examiner</i>	<i>Bill Scrimager, C.I.E.</i>
	<i>Joe Sullivan</i>
	<i>Reba Evans</i>
	<i>Rick Toland</i>
<i>Insurance Examiner</i>	<i>Roger Edwards</i>
	<i>Doris Johnson</i>
	<i>David Phillips</i>
<i>Chief Financial Analyst</i>	<i>Tim Jernigan</i>
<i>Financial Analyst</i>	<i>Steven Kilgore</i>
	<i>Derrick Turner</i>
<i>Securities Custodian</i>	<i>Malisa Landers</i>
<i>Admissions Coordinator</i>	<i>Kimberly Lloyd</i>
<i>Secretary</i>	<i>Retha Davis</i>

Domestic Insurance Companies

The following is a breakdown of domestic insurance companies domiciled in the State of Arkansas by type of business written as of December 31, 1997:

Life and Health Cos.	47
Property and Casualty Cos.	12
Farmers Mutual Aid Assoc.	14
Hosp. & Medical Service	1
Health Maint. Organiz. (HMO's)	6
Title Insurance Cos.	<u>2</u>
Total	82

Foreign Insurance Companies

Life and Health Cos.	652
Property & Casualty Cos.	750
Health Maint. Organiz. (HMO's)	5
Fraternal Cos.	17
Title Cos.	<u>19</u>
Total	1,443

Examinations

The Finance Division schedules and conducts financial and market conduct examinations of all Arkansas domestic insurance companies. Department examiners also participate in zone examinations of foreign insurance companies as deemed necessary by the Commissioner.

Financial and market conduct examinations continue to be conducted under a team system with an attorney, a certified financial examiner, an examiner-in-charge and a financial analyst assigned to each examination performed. This system allows for the team members to become more knowledgeable of the workings of the companies and provides for more efficient examinations. This division's staff of nine (9) examiners operates under the direction of William Woodall, Jr., C.F.E., Certified Financial Examiner/Chief Examiner.

During the year 1997, financial and/or market conduct examinations were completed or in process on the following companies:

American Dental Providers,
American Pioneer Life Ins. Co.
American Service Life Ins. Co.
AR Blue Cross and Blue Shield
Arkansas Title Ins. Co.
Ashley Life Ins. Co.
Brokers Natl. Life Assur. Co.
Capitol Life & Accident Ins. Co.
Citizens Fidelity Ins. Co.
Colonia Underwriters Ins. Co.
Cosmopolitan Life Ins. Co.
Delta Dental Plan of Arkansas, Inc.
Farm & Home Mutual Fire Ins. Co.
Farm Bureau Mutual Ins. Co. of AR
Farmers Fire Ins. Co.
Farmers Home Mutual Fire Ins. Co.
Farmers Mutual Aid Assoc. of AR
Farmers Mutual Fire Ins. Co. of Carroll Cty.
Farmers Mutual Ins. Co. of L.R.
Farmers Mutual Ins. Co.
Farmers Protective Ins. Co.
Farmers Union Mutual Ins. Corp.
FG Casualty Company
Foundational National Life Ins. Co.
Gibraltar National Ins. Co.
Gregg Ins. Co.
Healthsource Arkansas, Inc.
HMO Partners, Inc.
Home Mutual Fire Ins. Co.
1st Pyramid Life Ins. Co. of AM
Logan County Mutual
Merrill Lynch Ins. Co.
Mid American Century Life Ins. Co.
Old Southwest Life Ins. Co.
Ozark National Life Ins. Co.
Signature Life Ins. Co.
Smith Burial & Life Ins. Co.
Southern Fidelity Life Ins. Co.
Town & Country Mutual Ins. Co.
Ulica Indemnity Co.
Union Life Ins. Co.
United Healthcare of AR, Inc.
White River Valley Ins. Co.

Financial Analysis

The Finance Division conducts quarterly reviews of financial statements and other financial information filed by Arkansas domestic in-

surance companies in order to monitor the financial position of domestic companies. The analysts, through multiple levels of review, analyze financial statements as well as assumption reinsurance agreements, mergers, acquisitions and many other affiliated transactions.

Admissions Reform Project

This unit coordinates and carries out the review and consideration of insurance companies seeking the Commissioner's approval to conduct the business of insurance in the State of Arkansas. Since taking office, Commissioner Mike Pickens, through a major department-wide efficiency initiative, has made the Arkansas Insurance Department's admissions process one of the most timely and efficient in the nation. During 1997, the Department fully processed a backlog of over 120 admission applications, some dating back as far as 1987, and reduced the average application review period to less than ninety (90) days.

Securities

The Securities Custodian handles the administration of securities deposits maintained in trust at various approved safekeeping institutions in Pulaski County, Arkansas, by insurers authorized to transact business in the State. These deposits are maintained for the benefit and protection of policyholders in the State of Arkansas in compliance with requirements of the Arkansas Insurance Code.

The breakdown of these accounts as of June 30, 1997, was as follows:

Domestic Co. Securities Deposits
201 Deposits -- \$53,463,314

Foreign Co. Securities Deposits
2,085 Deposits -- \$342,315,000

Prepaid Funerals

The primary responsibility of this section of the division is to ensure that funeral home licensees are, and remain in, compliance with the provisions set forth in Act 852 of 1995 ("Act"). The responsibilities include the following: to review the licensees' active and matured prepaid funeral benefit contracts to ensure compliance with the Department's Rule & Regulation 63; review and analyze the filed annual reports for accuracy and authenticity; and respond to both consumers and contract purchaser's inquiries in regard to the prepaid funeral benefit contracts.

Permits: 174 funeral home establishments were issued prepaid funeral benefits permits on or before June 1, 1997. These permits were issued only after a review of their applications, accompanying net worth certifications, and outstanding and unfulfilled sales contracts.

Financial Examinations: During the calendar year 1997, twenty-six (26) financial examinations were completed in different geographical areas of the State. The scheduling and priority of these examinations were based on documents and reports filed with the Department.

Annual Reports: All annual reports were filed with this Department in a timely manner on or before the required deadline of March 15, 1997, with a few exceptions. These exceptions, absent of good cause shown for their delinquent filings, were assessed an administrative penalty. The reports were reviewed and analyzed for accuracy and authenticity. Annual reports indicated that the industry has generated \$281,997,000 in outstanding and unfulfilled contracts as of December 31, 1997.

Human Resources Division

Phone: (501) 371-2818



Andrea May
Director

Director *Andrea May*
Payroll Officer *Linda Bynum*
Secretary *Annette Craig*
Dept. Receptionist/Switchboard *Jane Amy*

The Human Resources Division was created in June, 1996 due to the growth of the Department to provide personnel services to Department employees and to assure compliance with state and federal laws and policies. The Department is committed to the concept and practice of equal employment opportunity without regard to race, color, national origin, sex, religion, age or disability. This commitment is supported by our positive practical efforts to implement a policy of nondiscrimination and Affirmative Action.

The Human Resources Division handles many aspects of employment, recruiting and serves the needs of Department employees with payroll, insurance and benefits. Also, processes monthly, quarterly and annual reports pertaining to human resources. During 1997, twenty-two (22) full time and five (5) extra help positions were filled. Correspondingly, the Department has experienced fifteen (15) separations which included twelve (12) voluntary terminations and three (3) transfers to other state agencies.

Information Systems Division

Phone: (501) 371-2657



James Winningham
Chief Information Officer

Chief Information Officer James Winningham
Director of Computer Operations Don Howard
Applications/System Analyst Britt P. Simmons
Programmer/Analyst Melinda Green
Data Entry Specialist Lanan Ray

Preparing for the 21st Century

Created as the Data Processing Division in June of 1986, the Information Systems Division has experienced considerable change in its first twelve (12) years. Initially the Division supported a single, large, centralized computer. Today it supports more than 150 distributed computers and their users, and is actively involved in deploying the technology that will equip the Department to support its mission in the 21st Century.

Empowering Systems -- National Award

The Department entered 1997 in the process of moving from a character-oriented, centralized processing system to its new, graphics-oriented distributed client/server systems. These Pentium-based client computers executing under the Windows 95 operating system, with a server executing under NetWare, served as the groundwork for incorporation of the new technology of the National Association of Insurance Commissioners ("NAIC"), and for Arkansas' contribution to that technology.

The introduction of the Department's client/server Licensing application COSMOS was the next major step, and based on its implementation, the Department won the National Association of Insurance Commissioners 1997 Technology of the Year Award.

In the fall of 1998, the Department is scheduled to become the third state in the nation to implement the NAIC initiative called Producer Information Network or PIN, which will broaden the Department's Internet and electronic services.

In the area of insurance policy rate and form filings, the Department was one of the first nine states to implement a computer system called SERFF (State Electronic Rate and Form Filing system). This system makes it easier for companies to comply with state filing requirements, which reduces regulatory burdens and costs, and enhances the Department's internal operational efficiencies, allowing analysts to spend more time on real issues rather than pushing paper.

The Department was one of the first fifteen (15) states to implement the Producers Data Base (PDB). This system provides daily reporting of insurance company, agency, and agent licensing, appointment and disciplinary action information, if any, to the NAIC's PDB System, where the information can then be accessed by regulators and others. One of the major purposes of this system is to stem the rogue agent problem.

Because of his leadership in the area of regulatory reform through computerization and their initiatives, Commissioner Pickens was asked to serve with NAIC President

as Vice-Chairman of the Regulatory Re-engineering Committee. That committee leads the NAIC's State Regulation 2000 Project, which consists of eight (8) technology initiatives. The Arkansas Insurance Department has implemented or is scheduled to implement six (6) of the eight (8) initiatives.

Joining the cyberspace era, the Department now has its own website at www.state.ar.us/insurancedept. Consumers can file a complaint against an insurance company through the site, and the site is scheduled to have Homeowner and Automobile Cost Comparison guides, as well as information on Arkansas agents and company financial information.

In using these systems the Department takes advantage of national communications networks to expand the processing base and resource boundaries of Arkansas' insurance regulation far beyond the geographic boundaries of the state. These networks take advantage of both Internet and Intranet technology.

Empowering People

Recognizing that the mere presence of technology is not sufficient to equip the Department with the full power of modern computerization, in 1997 the Commissioner began to revolutionize the way in which the Department thinks about and manages technology. The first

step was to advance beyond the old idea that technology is simply a computer managing data, supported by networks used for data transfer. The goal was to empower the staff with the awareness and full understanding that computers, with their network interfaces, have become portals through which information is shared and used by the people who shape the course and events of the insurance industry. The focus was shifted back from the computer where data resides to the people that use and supply the information of the industry.

The old position of Data Processing Manager was replaced with a Director of Computer Operations to support users in their day to day use of information technology. The new position of Chief Information Officer ("CIO") was created to update and integrate Department technology, and to fuse together the various divisions with the information supplied by that technology. The new CIO became responsible for all technology resources of the Department. The result was a new technological momentum, resulting in successes in these areas:

- Annual statement filings
- Accounting route slip computerization
- Daily producer data base reporting
- Technology contractor management
- Improvement of hardware and support for out-of-office processing
- Completion of a year 2000 preparedness review
- Information technology planning
- Technology budget projections for the year 2000 and beyond.

Advancing Into the New Millennium

The Information Systems Division looks forward to a number of advances in 1998. Among these will be completion of the phaseout of the original character-based system and completing its replacement with client/server technology, grounded on the use of general purpose database management systems (Oracle, Access, and SQL Server). The Department's infant web page will be expanded to include access to the most current departmental information concerning the insurance industry.

Arkansas will become a member of the NAIC's Producer Information Network ("PIN"), maximizing its communications with the insurance regulators of other states, enabling the most extensive use possible of the national Producer Data Base and increasing our Internet and electronic appointment services.

The Insurance Department will grow and refine its synergistic partnership with the Arkansas Department of Information Systems, to further strengthen its own support base, while minimizing the overall staffing and technology costs of the people of the state. Computerization of the Accounting Division will be completed, and substantial headway will be made into the computerization of other divisions of the Department.

The timeline of the Department's critical agent licensing process will be substantially reduced during 1998. Many other information technology advances are anticipated as well as the Arkansas Insurance Department advances toward the new millennium.



Marty Nevrla
Director

Insurance Fraud Investigation Division

Phone: (501) 371-2790

Fax: (501) 371-2799

Director	Martin J. Nevrla
Attorney Supervisor	Danny Broaddrick
Sr. Staff Attorney	Thomas J. Pendowski
Staff Attorney	Cindy Robinson
Chief Investigator	S. D. Roff
Investigator (WCFIU)	William J. Bryan
Investigator (WCFIU)	Ken L. Wilder
Investigator (WCFIU)	Brian White
Investigator	Gregory T. Shaddox
Investigator	Patrick O'Kelley
Administrative Assistant	Shirley Pegg
Legal Secretary	Evelyn Brown
.	Jeannie Lacour

The Insurance Fraud Investigation Division was created by legislation in 1997 to investigate and prosecute all types of insurance fraud. The division includes the Workers' Compensation Fraud Investigation Unit (WCFIU) which began operations in October 1993.

Statutory Mandate

The division carries out its statutory mandate by receiving referrals from various sources, including insurance companies, employers, agents, employees and interested citizens. It then conducts investigations to determine whether there have been criminal violations of the law. Investigations that result in a finding of criminal violation are referred to the appropriate local prosecuting attorney.

The division has the power to issue subpoenas, compel the production of documents and administer oaths, and its attorneys are authorized to be appointed special deputy prosecutors.

Investigation and Conviction

From August 1997 to the end of 1997, the division's start-up period, the division processed 381 referrals, opened 42 investigations and referred 3 cases for prosecution. The WCFIU processed 169 referrals, opened 58 investigations and referred 33 cases for prosecution. The WCFIU successfully prosecuted the following 20 cases

(including cases referred for prosecution in previous calendar years), resulting in \$46,687.00 in fines and \$51,324.27 in restitution, as well as varying terms of incarceration and probation.

<u>Convicted</u>	<u>Fines/Court Costs</u>	<u>Restitution</u>
New Hi-Way Express	\$33,942.00	\$30,000.00
Ruby Dixon	600.00	1,932.00
Eric Webster	635.50	3,028.87
Debra Kenkel	409.00	171.00
Bobby Hunt		
John Hannibal		
Waldon Tinkle	679.25	
Harold Davis	679.25	364.14
Jack Bowen	1,179.25	
Alvyn Haley	600.00	
Billy Taylor	604.25	
Marjorie Taylor	279.25	
Hector Perez	650.00	2,305.96
Glen Combs	1,425.00	2,974.50
Deborah Combs	1,425.00	2,974.50
David Poole	1,000.00	1,900.00
Pam Barr (Ellis)	574.00	2,138.00
Donnie Davis	475.25	
<u>Not Pros</u>		
Tina Blevins		360.00
C. B. Tarvid	595.00	3,175.30
<u>Totals</u>	<u>\$46,687.00</u>	<u>\$51,324.27</u>

In addition to its enforcement activities, the division publishes a semiannual fraud newsletter and engages in extensive educational efforts in regard to insurance fraud.



Bob Ridgeway
Deputy Commissioner &
General Counsel

Legal Division

Phone: (501) 371-2820

Fax: (501) 371-2629

<i>Deputy Commissioner & General Counsel</i>	<i>Robert D. Ridgeway</i>
<i>Chief Counsel</i>	<i>Jean Langford</i>
<i>Associate Counsel</i>	<i>Booth Rand</i>
.	<i>Rogers McNeil</i>
.	<i>Bob Roddey</i>
<i>Investigator</i>	<i>Mary Coney</i>
<i>Administrative Assistant</i>	<i>Terry Scott</i>
<i>Legal Secretary</i>	<i>Dillie Hudson</i>
.	<i>Mary Ann Wornock</i>

The primary responsibility of the Legal Division attorneys is to serve as legal counsel for the Arkansas Insurance Commissioner and Department staff. This responsibility includes giving counsel and advice, conducting legal research as to issues pending before the Commissioner or his staff as to interpretation or application of state and federal statutes or regulations, and representing or defending the Commissioner or other staff members in lawsuits or other legal proceedings. The division is responsible for assisting the Commissioner in drafting legislation, rules and regulations, bulletins, directives, legal opinions, and administrative declaratory orders, as well as orders and notices of many other kinds. The division attorneys and investigator also investigate consumer complaints as to insurers, agents and other licensees or registrants, and represent the Department in administrative hearings and court appeals as to licensees' alleged Insurance Code or rule violations.

The Attorneys in the Legal Division assist the Commissioner and Department examiners with Adoption Orders for Financial Examination Reports on domestic insurers, HMO's, and farmers' mutual aid associations, and assists

the examiners in monitoring company compliance with Adoption Orders directing companies to solve noncompliance areas. For substantive violations, the attorneys schedule and complete examination hearings before the Commissioner for adjudicating monetary or other penalties for insurers, HMO's and others.

The Legal Division also assists the Commissioner with his Code duties as agent for service of legal process on foreign insurers, and other corporate documents on insurance companies, health maintenance organizations ("HMO's"), and other licensees. In this regard, the Legal Division assists the Commissioner in processing and maintaining records of corporate and holding company transactions of insurers, including insurer name changes, address changes, domestications and redomestications. Division attorneys represent the Insurance Department in administrative hearings pertaining to insurance company acquisitions and changes in control, mergers, assumption reinsurance agreements, and similar transactions.

Division services to the public include giving advice, counsel and information to consumers who call or write the Department for infor-

mation about insurance, insurance companies, and other licensees. Division staff also aid the Commissioner in providing information and assistance, or Department certificates, records and documentation to consumers, insurers, other licensees and their representatives, as well as various local, state and federal government agencies, including other state insurance departments.

Additionally, the Legal Division conducted **14** hearings; processed approximately **264** insurance company transactions; issued **18** bulletins, directives, rules and regulations; and collected over **\$173,613.00** in fees, costs, fines or administrative forfeitures, and related expenses.

SUMMARY AND ANALYSIS OF SIGNIFICANT ACTIVITY IN 1997

A. Cease and Desist Orders issued To:

Bynum, Barry
Bynum, Jennifer B.
Fallbrook Resource Management of AR, Inc.
Fulmer, Doyle Wallace
Investors Guaranty Group, Inc.
ISI Surety Group, Inc.
Wordlaw, Joshua

B. Insurer and Other Licensees' Orders of Suspension, Continued Suspension, Revocation or Expiration of Certificates of Authority/ Licenses Issued To:

Acceptance Casualty Insurance Co.
(f/k/a Employers Casualty Co.)
American Bonding Co.
American Universal Insurance Co.
Coastal States Life Insurance Co.
Confederation Life Insurance Co.
Consumers United Insurance Co.
Coronet Insurance Co.
Fidelity Mutual Life Insurance Co.
First National Life Insurance Co.
Home Insurance Co.
Imperial Casualty and Indemnity Co.
Lutheran Benevolent Ins. Exchange
Members Mutual Insurance Co.
National Dental Mutual Insurance Co.
Protective National Insurance Co. of Omaha
Thurston Fire and Casualty Insurance Co.
United Southern Assurance Co.
Universe Life Insurance Co.
Wisconsin Mortgage Assurance Corp.

C. Orders Issued on Code Exemptions, Corporate Transactions, Penalties and Other Matters As To:

- Acquisition or change in control of **Arkansas Title Insurance Co.**, an Arkansas corporation, by Stewart Information Services Corp., a Delaware holding company.
- Acquisition or change in control of **Colonia Underwriters Insurance Co.**, an Arkansas insurer, by AXA Finaxa, et. al,

constituting the AXA Group, an international group of finance companies, via acquisition or change in control of Compagnie UAP, the indirect parent of Colonia Underwriters Insurance Co.

- Quota share bulk reinsurance agreement by and between **Colonia Underwriters Insurance Co.**, an Arkansas insurer, and Generali-U.S. Branch, an alien Italian insurer with New York port of entry, and its managing general agency, Graward General Companies, Inc.
- Acquisition or change in control of **Healthsource Arkansas, Inc.**, of Little Rock, Arkansas, by Cigna Health Corporation, via its acquisition of the parent company, HealthSource, Inc.
- Consent Order in the matter of Arkansas activity of **Merchants Bonding Company (Mutual)**, an Iowa insurance company licensed in Arkansas.
- Final Order as to **Nashville Trucking Co., Inc.**, of Nashville, Arkansas, in its rating and classification appeal from the Arkansas Automobile Insurance Plan.
- Acquisition and change in control of **Providential Life Insurance Co.**, an Arkansas insurer, by Conseco, Inc., an Indiana corporation, from Leucadia National Corporation, a New York corporation.

D. Agent, Broker or Agency Penalty Orders Issued To:

Advanced Administrative Services, Inc. - Third Party Administrator Registration Revoked*
Babb, Don - License Denial
Bell, Carol Ray - License

Revoked*
Bowen, Jack Randolph - License Surrendered*
Brusnahan, Thomas E. - License Surrendered*
Charvat, Sandra Kay - License Reinstated
Cline, David Harvey - Cease and Desist Order
Davis, Debora Lee - Probation (Hot Check)
Dilbeck, David Lynn - License Revoked (Felony)
Dorman, Lonnie Ray - License Revoked (Felony)
Eaton, Vernon Bruce - License Surrendered*
Evans, Roger Dale - License Revoked*
Foley, Dennis Ray - License Revoked (Felony)
Foley, Mark A. - License Revoked (Felony)
Fulmer, Doyle Wallace - License Revoked*
Miano, Salvatore Frances - Denial of License
Naples, Charles Salvatore - License Revoked*
Palmer, Raymond Eugene - License Revoked*
Reginelli, Perry James - License Suspended*
Ridgway, Dianna Glenda - License Revoked*
Singer, Lewis David - License Surrendered*
Walters, David Richard - License Revoked (Felony)
Waren, Carl D. - License Reinstated
Washington, Eddie Mae - License Suspended*
Weaver, Rocky Gene - License Revoked*

* Misconduct

License Division

Phone: (501) 371-2750



Fred Stiffler, Jr.
Director

The Agent's License Division is responsible for the licensing of resident and nonresident individuals/firms as agents, consultants, agencies and/or adjusters who are working in the State of Arkansas. In addition, the division is responsible for the appointing of these individuals/firms with the insurance companies who are approved to do business in Arkansas. The division is also charged with keeping records on all individuals/firms who are presently licensed and on all individuals/firms who have been licensed with the Department. There are approximately 28,000 active agents, adjusters, and/or consultants. In addition, there are approximately 2,500 active agencies licensed with the Department.

New Computer System

In order to provide better record keeping and faster processing, the License Division converted to a new computer system in October, 1997. Based on implementation of the new system, the Department won the National Association of Insurance Commissioners's 1997 Technology of the Year Award. The new licensing system, called Cosmos, will allow for better record keeping and response time, and Arkansas is now the only state in the country to provide Internet processing of appointments on a same day basis. The new system should allow for an enormous time savings in processing of appointments.

The License Division is making a concerted effort to make licensing an

Director	Fred Stiffler, Jr.
Investigator/Exam Supervisor	Joan May
Administrative Assistant	Kathy Stimpson
Document Examiner	Michelle Fahey
	Joella Gay
	Sherrell Givens
	Barbara Gordon
	Nancy Graham
	Lisa Hunt
	Judith Jones
	Shannon Kress
	Joan May
	Karen Moffet
	Farra Ratliff
	Sandra Seymour
	Rickey Short

easier procedure for the prospective agent and for the appointing companies. The division will be making additional changes in 1998 to continue the computerization and Internet capabilities for licensing.

New Testing System

During 1997, the division administered 5,035 agent and adjuster examinations. The responsibility for the examinations was outsourced to a vendor in January, 1998. This examination outsourcing will provide a faster response time for individuals to be licensed in the State of Arkansas. Individuals who want to take a licensing exam can have the application reviewed, take the exam and be licensed within a week by using this new system. The testing company will have four exam sites for better processing, and individuals should not have to travel more than two (2) hours from home to sit for a licensing exam. The exam sites are located in El Dorado, Fayetteville, Little Rock and Memphis. Starting in March of 1998, the vendor will be able to issue a picture license to the individual who passes the exam before the licensee leaves the testing site. The License Division will still be

responsible for regulation of these new licensees.

Appointments, Continuing Education and Renewals

In addition to agent/adjuster exams, the division processed the following requests:

- 20,791 resident agent appointments;
- 8,106 nonresident agent appointments;
- 2,005 nonresident agency appointments;
- 6,161 appointment cancellations;
- Licensed 405 new agencies;
- Added/deleted 2,708 agents from agencies;
- 6,691 certification letters;
- 6,580 continuing education certifications;
- 5,004 continuing education provider courses;
- 1,683 adjuster, broker and TPA licenses/renewals
- 3,554 walk-in requests;
- 53,040 telephone inquiries;
- Filled 2,005 requests for forms; and
- Processed administrative and regulatory fees on all active agents, brokers, agencies, consultants and brokers.



John Shields
Director

Life & Health Division

Phone: (501) 371-2800

Director John H. Shields
 Certified Rate & Form Analyst Claudia Meeks
 Rate & Form Analyst Marie Bennett
 Rosalind Minor
 J. Harris Shearer
 Secretary Polly Reinold

The general regulation of life and health insurance transacted in the State of Arkansas is the responsibility of the Life & Health Division.

Policy Form and Rate Filings

Primary function of the division is reviewing forms, rates and advertising for approval or disapproval. Contracts must meet statutory requirements as to format, content and readability. Also, premiums of individual health policies must be filed for approval. Claims on health policies must have an acceptable relationship to the premiums charged.

Contracts reviewed include life and annuity, variable, guaranteed interest policies, equity indexed annuities, funeral insurance, credit life and disability, individual and group health, disability income, long term care, medicare supplements, supplemental benefits and contracts of health maintenance organizations.

In 1997 this division reviewed the following:

Life Forms	5,467
Health Forms	3,950
Medicare, Cancer, LTC	2,062
Advertising Forms	1,993
Rate Filings	612
Fees Collected	\$338,591

Permits

In addition, the division regulates the issuing of permits for charitable annuity foundations, life and continuing care facilities. Thirteen (13) annuity permits were issued to charitable foundations in 1997. No new life or continuing care registrations were filed.

New Health Insurance Law

The Federal Health Insurance Portability and Accountability Act ("HIPAA") and other changes to health insurance under the Balanced Budget Act have necessitated numerous changes in insurance policies and Department procedures. These Acts broadened benefits and made this type coverage available to a larger segment of the population. The key components of HIPAA are guaranteed issue, guaranteed renewability, and portability of health insurance. Portability addresses the historic problem of "job lock," and therefore enables employees to change jobs more easily.

Internet Filings

In cooperation with the Property & Casualty Division, the Life & Health Division began implementation, testing of, and training for the System for Electronic Rate and Form Filing ("SERFF"), a project

designed to provide improved efficiency -- through technology -- to the rate and form filing process. State reviewers will electronically file, thereby reducing the time and cost involved in making regulatory filings. State reviewers will use SERFF to facilitate the management, analysis and storage of the filings. "Live" filings are scheduled to begin early in 1998.

Policy Issues

The division also works with the public, attorneys, actuaries, consumer organizations, research institutions and company representatives on various issues arising under the division's responsibilities.



Lenita Blasingame
Director

Property & Casualty Division

Phone: (501) 371-2800

Director	Lenita Blasingame
Senior Rate and Form Analyst	Alexa B. Grissom
	Becky Harrington
	Dianne B. Rail
	Edith Marie Roberts
	Royce Wigley
	Carol King Stiffler
Secretary	Nancy J. Horton
	Tamara Brannum
Receptionist	Betty Montesi

The Property & Casualty Division of the Insurance Department is responsible for monitoring and regulating the rate and form filing activities of property, casualty, surety and marine insurers transacting business in the State of Arkansas.

Policy Form and Rate Filings

Prior to use by insurers, insurance policies are reviewed by the division staff for compliance with Arkansas law. The rates to be charged by these insurers are also filed with the Department for review. Arkansas is a competitive rating state with statutory guidelines that rates cannot be excessive, inadequate or unfairly discriminatory. Rate change requests must be filed with the Department at least twenty (20) days prior to the requested effective date. If the requested rate change is determined to be neither excessive, inadequate or unfairly discriminatory, it is "filed" by the Department and the insurer may begin to use the rate twenty (20) days after the "filed" date. Much staff time is spent in reviewing these filings and communicating with the insurer concerning problems or questions associated with the filing. In 1997 this Division reviewed the following:

Form Filings	22,695
Rate Filings	4,434
Telephone Inquiries	9,709

Internet Filings

In cooperation with the Life & Health Division, the Property & Casualty Division began implementation, testing of, and training for the System for Electronic Rate and Form Filing ("SERFF"), a project designed to provide improved efficiency -- through technology -- to the rate and form filing process. State reviewers will electronically file, thereby reducing the time and cost involved in making regulatory filings. State reviewers will use SERFF to facilitate the management, analysis and storage of the filings. "Live" filings are scheduled to begin early in 1998.

Consumer Complaints

The staff of this Division also works closely with the Consumer Services Division in addressing consumer complaints involving coverage issues or rating questions. The Property & Casualty Division handles all workers' compensation complaints.

High Risk Insurance Pools

This division also manages the residual market or assigned risk plans. There are assigned risk plans for both workers' compensation and automobile insurance. In addition, there is a rural Risk Underwriting Association which provides fire in-

surance coverage for structures located in rural areas when coverage is not available in the voluntary market. Since 1994, the workers' compensation assigned risk plan has been significantly depopulated:

1993	\$127,000,000
1994	91,000,000
1995	60,000,000
1996	32,000,000
1997	23,000,000

Surplus Lines Coverage & Taxes

When licensed insurers are unwilling or unable to provide needed coverage, consumers can secure coverage with an approved surplus line insurer through a licensed surplus line broker. Individuals/corporations may also procure their insurance coverage directly from a non-admitted insurer. This coverage, referred to as "self-procured," generated \$323,700 in tax for 1997.

Workers' Compensation Rates

Unlike other property and casualty rates, workers' compensation rates must be "approved" prior to use. 1997 was the fifth (5th) consecutive year in which there was no increase in workers' compensation rates and the third (3rd) year in which rates decreased. Much of this decrease in cost can be attributed to the sweeping changes incorporated in Act 796 of 1993.

Public Employee Claims Division

Phone: (501) 371-2700



Bill Luce
Director

Under the provisions of Act 809 of 1979, as amended by Act 929 of 1981, the Public Employee Claims Division is the agency responsible for the investigation, determination, payment, management, and administration of the approximately 2,828 workers' compensation claims filed each year by state employees.

Where not otherwise excluded by reason of a privately written policy for workers' compensation liability, the State of Arkansas provides workers' compensation benefits protection to the employees of state agencies, colleges and universities, v-tech schools, and boards and commissions. Workers' compensation coverage is also provided for the emergency services volunteer workers who are accidentally injured while performing services under the call and supervision of the State of Arkansas or the chief executive officers of the political subdivisions thereof.

Operations

On December 31, 1997, Public Employee Claims Division had 1,435 open and active claims in which lost time was involved. We average approximately 200 active medical only claims per month. The following depicts the last three calendar years annual experience in claims received and expenditures:

Claims Received

C/Y 1995	C/Y 1996	C/Y 1997
3,026	2,948	2,828

A reserve value of \$13,000,000.00 was placed on these claims representing a 34% decrease from the previous year.

Director	Bill Luce
Assistant Director	Alan McClain
Management Project Analyst	Margie Duncan
Attorney	Dick Smith
	Nathan Culp
Claims Manager	Linda Amaden
	Linda Corpier
	Muriel Hicks
	Otis Palmer
	Doris Taylor
	Harriette Upshaw
Assistant Claims Manager	Marlys Bost
Insurance Representative	Patti Capps
Accounting Technician	Connie Phillips
	Sandra Schwall
	Carla Kincannon
Legal Secretary	Ruth Burns
Secretary	Frankie Goodson
	Linda Moore
	Rhonda Murphy
	Tiphonie Nelson
	Rene Rocco
Document Examiner	Mary Stucky
	Anthony Woodley

There has been a significant decrease in the amount of money disbursed for workers' compensation benefits. The following is calendar year figures of expenditures:

Expenditures by Calendar Year

	C/Y 1995	C/Y 1996	C/Y 1997
State	\$ 9,175,234	\$ 7,729,449	\$7,400,239
School	3,287,030	2,057,864	1,012,050
County	142,603	130,389	84,197
City	197,124	188,123	97,871
TOTAL	\$12,801,991	\$10,105,825	\$8,594,359

These figures depict a 4% drop in expenditures on state claims from 1996. We attribute this reduction to the continuation of the Medical Cost Containment Program that we initiated, which included a more aggressive claim management policy, utilization review, hospitalization precertification, peer review, and bill review. Having case loads reduced due to no longer managing new school claims was also a big factor.

Act 796 of 1993 was a major initiative to improve the workers' compensation laws. It "tightened up" some of the provisions of the law. The primary issues

continue to be objective findings of an injury, accidents in the course of employment, time and place specific incidents, and major cause of impairment. These items are producing more depositions, which is taking more of our legal staff's time.

The Director of Public Employee Claims Division and representatives from Arkansas Rehabilitation Services presented 25 seminars throughout the State and in the Little Rock area on the supervisor's role in the workers' compensation process. Safety, worker's compensation issues and disability management issues were presented. Course evaluations were almost unanimously positive.

Funding

The funding for the workers' compensation claims program comes from three (3) sources: (1) the premiums and experience refunds paid by state agencies; (2) general revenue fund reimbursement from the school aid funds; and (3) general revenues for payment of claims of the employees of the cities and counties still being administered by our division. A total of \$8,594,359 was disbursed from the four (4) funds administered by the division in calendar year 1997.

Claims Management

The division operates the State's multimillion dollar claims office with a staff of twenty-four (24) personnel. Nine (9) personnel are directly responsible for the investigation, determination, and management of the claims. Support staff make up the remainder of personnel.

In addition to their claim management responsibilities, the claims managers provide technical assistance to the public employers and their employees. They hold workshops and seminars across the State as needed to help and assist the public employers in their timely reporting of job-related injuries and the employees in reporting their claims. This activity

has increased in the last two years.

As our caseloads are getting into a manageable number, we continue to experience improvement in our ability to administer state claims. We can work the state claims as they should be worked. Our past ability to investigate the injury and provider charges and manage the claim had been severely hindered by the large case load. Alleviating this has helped the morale of our office measurably.

Legislative Issues

During the last Legislative Session, the University Systems were given the option to provide their own workers' compensation coverage. Alternatively, a university can remain with PECD. Thus far, all universities have opted to remain with PECD and the State fund.

Managed Care

Rule 33 of the Arkansas Workers' Compensation Commission called for a managed care system for injured employees. This Rule was finalized effective January 20, 1997. We intentionally delayed implementation of the original Rule until it was finalized because initially there was much controversy over some of the provisions of the Rule. Additionally, we were made aware of the possibility of a form change and other requirements that did, in fact, materialize in the revised rule.

We had a tremendous task communicating to the various agencies, boards, commissions, and institutions. Therefore, our decision to delay ultimately facilitated the implementation of Rule 33.

On July 1, 1997, we instituted an early referral program with our Managed Care Organization. We now have medical case managers involved in those claims our managers think will benefit from such intervention. The outcome of this initiative will be measured by expenditures for the fiscal year.

Conclusion

Due to their claim loads getting within manageable range, the claims managers are able to get out of the office and investigate claims, give seminars and interact more with agency contacts during the claim management process. This is consistent with their private counterpart's duties.

In 1998, we will be implementing a workers' compensation claim management computer system that will enable us to provide valuable information to the agencies, colleges and universities regarding claim experience.

The Medical Cost Containment Program is in place. State claim expenditures are slightly lower. The cost of managed care has risen due to our early intervention of case management. With employee notification, we should experience more savings as the agencies direct injured workers to our MCO's PPO and realize savings from the discount we will get from that organization.

However, medical cost containment is only one factor of risk management. The state agencies must still emphasize accident prevention and early return to work policies. State employees need incentive to embark upon an individual wellness campaign that would not only reduce injury and illness but increase productivity. Managers at all levels need to let their employees know they care for them and need them back at work as quickly as possible. These efforts will help to further reduce the costs of workers' compensation in state government.

If lower accident rates and early intervention are to become a reality, agencies must put greater emphasis on safety programs and filing claims in a timely manner. If these two items could be successfully addressed, we could realize even more savings.



Robert Sikes
State Risk Administrator

Risk Management Division

Phone: (501) 371-2690

State Risk Administrator Robert S. Sikes
 Assistant State Risk Administrator Drew Carpenter
 Senior Risk Specialist Mark Guinee
 Risk Specialist Kathy Reichstadt
 Roland Robinson
 Secretary Carol Nunn

The Arkansas Risk Management Division was established by Act 272 of 1981 as amended, codified as Arkansas Code Annotated § 23-61-601 et seq. and includes the Governmental Fidelity Bond Program as established by Act 728 of 198, codified as Arkansas Code Annotated § 21-2-701 et seq.

Mission

The mission of the Risk Management Division programs is to reduce the cost of insurance and surety bonding to state agencies and to analyze and make recommendations as to more cost effective loss control and safety programs. Also, whenever possible, these services are extended to counties, municipalities and school districts. Some of the specific statutory directives for the Risk Manager are:

- Standardize and determine specifications for insurance coverage;
- Assist and advise in procurement of insurance coverages;
- Establish a system of reporting

losses, both insured and uninsured;

- Develop and promote loss control programs and encourage safety;
- Perform any other function of risk management as directed by the Insurance Commissioner;
- Develop and manage an employee bonding program for state, county, municipal and school district employees under the direction of the Governmental Bonding Board.

Programs

In accordance with the charges listed above, the Risk Management Division has developed and implemented:

- A fire and life safety inspection program for all state buildings, including fire control equipment capabilities.
- Property valuation system (appraisals) which considers type of construction and condition of property.
- Bid procurement system, including specifications designed to entice underwriter participation while ad-

equately protecting the State from financial ruin within the budgetary constraints of state government.

- Master policy contract to enhance the cost effectiveness of insurance procurement.
- Vehicle safety program that reduces insurance premium cost, vehicle damage cost and state employee workers' compensation cost.
- Fidelity bond self-funded program as a means of reducing cost, yet increasing coverage for all employees of the state, counties, municipalities, and school districts.

Staffing

The division is staffed with professionals to deal with the whole spectrum of risk management and insurance. Both of these areas are highly technical and complex. This is one of the reasons the division has been successful. Prior to this program, insurance was purchased by people with little or no training. This resulted in duplicate coverages, inadequate coverage, or in some instances, no coverage. Values covered ranged from 50% of actual value to 200% of actual value.

Premium Savings from Risk Management Program

Year	Building & Contents	State Auto Fleet	Boiler & Machinery	Fidelity Bonds	Totals
1991	\$ 2,233,167	\$ 223,459	\$ 57,266	\$ 112,526	\$ 2,626,899
1992	2,348,384	150,333	64,874	556,254	3,119,845
1993	2,642,042	321,836	66,900	457,698	3,488,476
1994	3,050,030	291,939	66,900	631,526	4,040,395
1995	3,312,943	362,742	56,161	645,438	4,377,284
1996	3,258,298	370,372	55,861	662,950	4,347,481
1997	3,271,585	454,817	51,257	677,765	4,455,424
TOTALS	\$20,116,449	\$2,175,979	\$419,219	\$3,744,157	\$26,455,804
Inception/Base Year	(1981)	(1986)	(1981)	(1988)	

Note: Savings are based on the rates charged in base year.

Seniors Insurance Network

Phone: (501) 371-2782



Ray Morris
Director

The Seniors Insurance Network ("Seniors"), which is fully funded by a federal grant, is designed to provide one-on-one insurance counseling and assistance to senior citizens in Arkansas, through volunteers. Seniors is the insurance component in a network of Health Care Financing Administration ("HCFA") contractors providing these services to eligible Medicare beneficiaries in Arkansas.

Operation

Division staff and volunteers explain Medicare benefits and how other health insurance benefits are coordinated with Medicare coverage. The division offers consumers information on life, health and specialty insurance policies, premium refunds, claims, and referrals to Medicaid and other public benefits and services.

To help the public compare policies and coverage, the division develops and provides tools, resources, and referrals, provides detailed information on the ten standardized MedSup plans, along with guides to purchasing long term care insurance, and trains certified volunteer insurance counselors.

Other activities performed by the division include attending local community functions, and supplying program information to the public, other government agencies, and interested organizations.

Our staff is in the process of revising certain dated materials such as the Counselor's Handbook, the Medicare Supplement Directory, and the Long Term Care Guidebook. Activities throughout 1997 included the following:

Director Ray Morris
Volunteer Coordinator Developer Stacey Looney
Executive Secretary Lasandra Hunt
Secretary Lynn Ballentine

JANUARY

- Began Working on Medicare Supplement Directory for the State of Arkansas
- Ran Volunteer Ads in Aging Arkansas and Active Years Newspapers
- Joined Spirit of 110 Committee for the State of Arkansas
- Counseling Sessions with Senior Citizens

FEBRUARY

- Spirit of 110 Committee Meeting
- Counseling Sessions with Senior Citizens
- Completed and Printed Medicare Supplement Directory for the State of Arkansas

MARCH

- Counseling Sessions with Senior Citizens
- Ran Ads in Aging Arkansas and Active Years Newspapers Recruiting Volunteers and Advertising Upcoming Events
- Spirit of 110 Committee Meeting
- Flu Coalition Meeting

APRIL

- Counseling Sessions with Senior Citizens
- Attended Volunteer Management Class, April 29th.
- Spirit of 110 Committee Meeting

MAY

- Spirit of 110 Committee Meeting, May 22
- Ran Ads in Active Years and Aging Arkansas Newspapers
- Counseling Sessions with Senior Citizens
- Flu Coalition Meeting
- Speaking on HMO's to AARP

JUNE

- Counseling Sessions with Senior Citizens
- Spirit of 110 Committee Meeting

JULY

- Counseling Sessions with Senior Citizens
- Spirit of 110 Committee Meeting

AUGUST

- Flu Coalition Meeting
- Counseling Sessions with Senior Citizens
- Spirit of 110 Committee Meeting

SEPTEMBER

- Entergy Senior Fair at Mississippi County, September 10
- Flu Coalition Meeting, September 20
- Entergy Senior Fair at Harrison, September 23
- Entergy Senior Fair at Pope County, Sept. 23
- Entergy Senior Fair at White County, Sept. 25
- Counseling Session with Senior Citizen

OCTOBER

- UAMS Medicare Maze, October 13
- UAMS Video Teleconference, October 15
- Senior Day at State Fairgrounds, October 17
- AARP Meeting, October 20
- AARP Meeting, October 21
- Aging Conference, October 21-23
- Speaking at Rogers "Roads to Rogers"
- Counseling Session with Senior Citizens

NOVEMBER

- Dallas HCFA Regional Meeting, November 5-7
- LRAFB Retirement Day, November 8
- Speaking Engagement Area Agency on Aging of Western Arkansas
- Counseling Session with Senior Citizens

DECEMBER

- Staff in Computer Class (Excel) December 18-19

Property and Casualty Companies Ranked by Arkansas Premiums

COMPANY NAME	ARKANSAS PREMIUMS	TOTAL PREMIUMS	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL & SURPLUS
NATIONAL SURETY CORP	\$ 5,916,009	\$ 465,960,811	\$ 550,007,956	\$ 441,730,166	\$ 108,277,790
HOUSTON GENERAL INS.CO	\$ 5,791,930	\$ 204,151,416	\$ 106,692,219	\$ 68,990,530	\$ 97,701,690
DAIRYLAND INSURANCE COMPANY	\$ 5,787,341	\$ 441,563,590	\$ 849,471,466	\$ 628,524,217	\$ 220,947,250
ASSURANCE COMPANY OF AMERICA	\$ 5,742,766	\$ 620,901,143	\$ 23,492,051	\$ -	\$ 23,492,051
COMMERCIAL UNION INSURANCE CO	\$ 5,704,469	\$ 615,860,664	\$ 2,553,317,689	\$ 1,865,597,861	\$ 687,719,828
TRAVELERS INDEMNITY COMPANY	\$ 5,167,558	\$ 1,007,183,202	\$ 10,644,108,776	\$ 8,099,653,351	\$ 2,744,455,425
AUTOMOBILE CLUB, INTERINS EXCHANGE	\$ 5,158,972	\$ 75,933,989	\$ 96,362,530	\$ 51,823,091	\$ 44,559,441
FARMERS INSURANCE EXCHANGE	\$ 5,128,459	\$ 3,396,239,518	\$ 7,477,426,438	\$ 5,028,649,865	\$ 2,448,778,573
RELIANCE NATIONAL INDEMNITY CO	\$ 5,079,298	\$ 883,633,510	\$ 213,068,301	\$ 104,566,369	\$ 108,501,932
MARYLAND CASUALTY COMPANY	\$ 4,952,787	\$ 350,622,542	\$ 3,880,795,106	\$ 2,408,663,167	\$ 1,472,131,939
AMERICAN MANUFACTURERS MUTUAL INS CO	\$ 4,773,065	\$ 877,693,538	\$ 769,969,981	\$ 550,781,313	\$ 219,188,668
STATE AUTO NATIONAL INSURANCE CO	\$ 4,760,461	\$ 27,971,236	\$ 29,079,306	\$ 17,369,877	\$ 11,709,429
AUDUBON INSURANCE COMPANY	\$ 4,590,506	\$ 81,842,184	\$ 217,513,474	\$ 128,841,939	\$ 88,671,535
LEGION INSURANCE CO	\$ 4,481,280	\$ 542,057,056	\$ 381,292,910	\$ 238,073,594	\$ 143,219,576
AMERICAN CASUALTY CO OF READING	\$ 4,471,241	\$ 448,785,144	\$ 1,475,148,142	\$ 989,066,798	\$ 486,081,343
LUMBERMENS MUTUAL CASUALTY CO	\$ 4,426,499	\$ 1,176,312,102	\$ 7,917,256,368	\$ 5,762,747,036	\$ 2,154,509,332
IGF INSURANCE COMPANY	\$ 4,386,937	\$ 117,562,572	\$ 60,349,499	\$ 17,540,633	\$ 42,808,865
PENNSYLVANIA GENERAL INS.CO	\$ 4,327,899	\$ 379,424,753	\$ 423,713,751	\$ 238,377,836	\$ 185,335,915
HARLEYSVILLE MUTUAL INS COMPANY	\$ 4,326,447	\$ 277,108,195	\$ 877,350,152	\$ 423,361,541	\$ 453,988,611
WEST AMERICAN INSURANCE CO	\$ 4,325,127	\$ 740,355,435	\$ 1,755,103,058	\$ 975,377,393	\$ 779,725,694
AMERICAN INTERNATIONAL SOUTH INS CO	\$ 4,280,432	\$ 103,641,108	\$ 23,680,258	\$ 78,687	\$ 23,601,571
RELIANCE INSURANCE COMPANY	\$ 4,085,045	\$ 1,459,429,398	\$ 5,626,660,424	\$ 4,325,247,593	\$ 1,301,412,831
INDEMNITY INS CO OF NORTH AMERICA	\$ 4,079,571	\$ 468,408,888	\$ 161,295,828	\$ 79,050,524	\$ 82,245,305
AXA GLOBAL RISKS US UNDERWRITERS	\$ 4,043,779	\$ 4,043,779	\$ 17,586,812	\$ 1,729,657	\$ 15,857,155
AMERICAN INSURANCE COMPANY	\$ 3,983,219	\$ 589,596,392	\$ 1,515,051,263	\$ 1,204,994,012	\$ 310,057,251
GEICO GENERAL INSURANCE CO	\$ 3,934,408	\$ 1,231,588,999	\$ 81,482,357	\$ 28,414,669	\$ 53,067,688
REPUBLIC MORTGAGE INS CO	\$ 3,683,032	\$ 257,187,498	\$ 736,913,326	\$ 626,789,743	\$ 110,123,583
GIBRALTAR NATIONAL INSURANCE CO	\$ 3,664,576	\$ 3,664,576	\$ 6,321,557	\$ 3,603,367	\$ 2,818,190
GUARANTY NATIONAL INS CO	\$ 3,595,748	\$ 260,428,180	\$ 566,248,686	\$ 382,045,496	\$ 184,203,190
SAFECO INS CO OF AMERICA	\$ 3,580,385	\$ 1,366,101,705	\$ 2,731,360,752	\$ 1,800,752,084	\$ 930,608,668
BUSINESS INSURANCE COMPANY	\$ 3,496,937	\$ 185,058,044	\$ 164,845,444	\$ 126,200,987	\$ 38,644,457
UNIVERSAL UNDERWRITERS INS CO	\$ 3,430,095	\$ 550,400,530	\$ 1,473,720,851	\$ 883,664,049	\$ 590,056,802
CALIFORNIA COMPENSATION INS CO	\$ 3,357,734	\$ 451,195,205	\$ 684,687,208	\$ 480,356,916	\$ 204,330,292
HARTFORD CASUALTY INS CO	\$ 3,327,501	\$ 929,837,363	\$ 1,025,409,841	\$ 715,559,224	\$ 309,850,617
AMERICAN EMPLOYERS INSURANCE CO	\$ 3,300,906	\$ 200,308,564	\$ 862,287,235	\$ 624,222,880	\$ 238,064,355
CHURCH MUTUAL INS CO	\$ 3,299,393	\$ 231,486,333	\$ 403,951,213	\$ 289,890,299	\$ 114,060,914
CANAL INS CO	\$ 3,286,829	\$ 157,693,566	\$ 535,989,773	\$ 219,793,242	\$ 316,196,532
MEDICAL PROTECTIVE CO	\$ 3,248,557	\$ 231,051,967	\$ 1,363,435,537	\$ 1,021,104,835	\$ 342,330,702
EMPLOYERS FIRE INSURANCE CO	\$ 3,244,065	\$ 363,379,710	\$ 383,294,799	\$ 281,760,087	\$ 101,534,709
OLD RELIABLE CASUALTY CO	\$ 3,211,004	\$ 7,724,913	\$ 8,475,945	\$ 1,543,668	\$ 6,932,277
REDLAND INS CO	\$ 3,191,680	\$ 155,411,771	\$ 235,418,971	\$ 125,710,264	\$ 109,708,707
FARMERS HOME MUTUAL FIRE INS CO	\$ 3,184,530	\$ 3,184,530	\$ 3,939,899	\$ 1,752,303	\$ 2,187,596
WAUSAU BUSINESS INS COMPANY	\$ 3,180,744	\$ 207,620,759	\$ 136,655,784	\$ 110,977,104	\$ 25,678,680
LAFAYETTE INS.CO	\$ 3,155,191	\$ 35,859,688	\$ 61,390,317	\$ 40,873,444	\$ 20,516,873
TWIN CITY FIRE INSURANCE CO	\$ 3,031,787	\$ 668,465,921	\$ 306,786,583	\$ 192,445,537	\$ 114,341,046
ASSOCIATES INSURANCE CO	\$ 3,015,052	\$ 131,618,312	\$ 464,421,155	\$ 248,589,408	\$ 215,831,744
AMERICAN NATIONAL GENERAL INS CO	\$ 3,013,961	\$ 40,904,173	\$ 62,234,525	\$ 32,518,910	\$ 29,715,615
EMPLOYERS REINSURANCE CORP	\$ 2,946,867	\$ 262,416,617	\$ 10,847,378,790	\$ 6,263,688,380	\$ 4,583,690,410
ROYAL INDEMNITY CO	\$ 2,927,375	\$ 555,825,788	\$ 1,060,962,923	\$ 785,280,467	\$ 275,682,456
DIRECT INSURANCE CO	\$ 2,910,172	\$ 38,521,956	\$ 63,617,226	\$ 40,260,799	\$ 23,356,427
HANOVER INSURANCE COMPANY	\$ 2,903,697	\$ 578,948,038	\$ 3,243,226,333	\$ 1,966,772,878	\$ 1,276,453,455
WAUSAU UNDERWRITERS INS CO	\$ 2,831,972	\$ 272,121,412	\$ 393,444,700	\$ 311,949,288	\$ 81,495,412
GRAIN DEALERS MUTUAL INS CO	\$ 2,779,412	\$ 43,355,104	\$ 72,746,996	\$ 45,508,472	\$ 27,328,524
NORTHLAND INSURANCE COMPANY	\$ 2,775,485	\$ 216,636,021	\$ 502,578,261	\$ 273,363,313	\$ 229,214,948
RELIANCE NATIONAL INSURANCE CO	\$ 2,748,682	\$ 223,464,725	\$ 115,052,848	\$ 47,577,689	\$ 67,475,159
COLUMBIA NATIONAL INS CO	\$ 2,727,545	\$ 30,049,366	\$ 46,173,107	\$ 27,794,426	\$ 18,378,681
VESTA FIRE INS CORP	\$ 2,726,823	\$ 88,257,658	\$ 1,042,367,005	\$ 687,022,369	\$ 355,344,634
AUTO CLUB FAMILY INS CO	\$ 2,706,002	\$ 19,897,978	\$ 23,084,413	\$ 12,906,579	\$ 10,177,833
UTICA MUTUAL INS COMPANY	\$ 2,694,039	\$ 262,340,873	\$ 1,597,798,171	\$ 1,184,021,876	\$ 413,776,495
FIDELITY & GUARANTY INS UNDERWRITERS	\$ 2,689,944	\$ 431,734,260	\$ 46,600,365	\$ 173,466	\$ 46,426,899
MICHIGAN MUTUAL INS COMPANY	\$ 2,676,372	\$ 161,067,803	\$ 1,030,432,896	\$ 775,191,754	\$ 255,241,142
ATLANTIC CASUALTY INS CO	\$ 2,654,866	\$ 42,299,905	\$ 40,520,078	\$ 22,719,714	\$ 17,800,364
OLD REPUBLIC INSURANCE CO	\$ 2,600,834	\$ 302,278,605	\$ 1,297,392,000	\$ 789,890,259	\$ 507,501,741
FEDERATED RURAL ELECTRIC INS CORP	\$ 2,585,209	\$ 51,158,078	\$ 126,549,362	\$ 94,435,222	\$ 32,114,140
RANGER INS CO	\$ 2,565,956	\$ 202,450,911	\$ 387,014,826	\$ 283,089,433	\$ 103,925,393
AIU INSURANCE COMPANY	\$ 2,535,903	\$ 2,485,844,265	\$ 1,667,271,131	\$ 1,270,142,739	\$ 397,128,392
CAPITAL CITY INS CO INC	\$ 2,534,170	\$ 30,872,975	\$ 40,278,189	\$ 21,792,563	\$ 18,485,626
NATIONAL SECURITY FIRE & CAS CO	\$ 2,525,170	\$ 22,077,603	\$ 45,395,160	\$ 18,170,865	\$ 27,224,295
MIDWEST MUTUAL INS COMPANY	\$ 2,515,587	\$ 162,678,302	\$ 126,892,850	\$ 89,553,700	\$ 37,339,150
CHRYSLER INS CO	\$ 2,503,204	\$ 154,965,672	\$ 428,828,284	\$ 257,692,550	\$ 170,630,684
INSURANCE CO OF THE STATE OF PA	\$ 2,491,146	\$ 415,988,363	\$ 1,728,903,944	\$ 1,030,259,889	\$ 698,644,055
AMERICAN MOTORISTS INS CO	\$ 2,471,008	\$ 639,518,738	\$ 1,477,011,256	\$ 1,148,469,306	\$ 328,542,029
MORTGAGE GUARANTY INS CORP	\$ 2,418,861	\$ 691,679,020	\$ 2,674,174,905	\$ 2,341,304,242	\$ 332,870,663
SECURITY NATIONAL INS CO	\$ 2,380,573	\$ 111,275,857	\$ 15,901,172	\$ 51,947	\$ 15,849,225
PROTECTION MUTUAL INS COMPANY	\$ 2,378,283	\$ 271,317,507	\$ 828,433,519	\$ 322,833,042	\$ 505,600,477
TIG INSURANCE COMPANY	\$ 2,350,694	\$ 603,988,263	\$ 3,002,064,336	\$ 2,013,971,567	\$ 988,092,769
ECONOMY PREFERRED INS CO	\$ 2,340,963	\$ 246,450,790	\$ 7,359,413	\$ 854	\$ 7,358,559

Property and Casualty Companies Ranked by Arkansas Premiums

COMPANY NAME	ARKANSAS PREMIUMS	TOTAL PREMIUMS	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL & SURPLUS
COMMERCE & INDUSTRY INSURANCE CO	\$ 1,198,865	\$ 187,062,283	\$ 2,982,519,066	\$ 2,063,060,304	\$ 919,458,762
OCCIDENTAL FIRE & CASUALTY CO OF NC	\$ 1,174,844	\$ 27,182,689	\$ 38,960,506	\$ 26,843,452	\$ 11,517,054
UNION INSURANCE COMPANY	\$ 1,160,386	\$ 99,507,781	\$ 86,121,064	\$ 60,117,803	\$ 26,003,261
STANDARD GUARANTY INSURANCE CO	\$ 1,145,390	\$ 129,720,162	\$ 143,829,381	\$ 107,178,772	\$ 36,650,668
GEICO INDEMNITY COMPANY	\$ 1,135,982	\$ 351,142,720	\$ 711,947,428	\$ 459,332,455	\$ 252,614,973
AEGIS SECURITY INSURANCE CO	\$ 1,116,471	\$ 40,481,664	\$ 31,641,909	\$ 15,615,970	\$ 16,025,939
PHICO INS CO	\$ 1,114,171	\$ 189,284,076	\$ 723,964,230	\$ 520,591,981	\$ 203,372,249
GENERAL ELECTRIC MORTGAGE INS CORP	\$ 1,072,100	\$ 669,157,112	\$ 2,389,781,284	\$ 1,759,529,186	\$ 630,252,098
TRINITY UNIVERSAL INS COMPANY	\$ 1,069,327	\$ 136,001,892	\$ 1,831,837,352	\$ 766,138,616	\$ 1,065,698,736
SAFETY NATIONAL CASUALTY CORP	\$ 1,064,968	\$ 63,249,840	\$ 622,001,653	\$ 453,078,842	\$ 168,922,811
MID-CONTINENT CASUALTY CO	\$ 1,060,138	\$ 77,732,475	\$ 182,487,737	\$ 122,475,902	\$ 60,011,835
CUMIS INS SOCIETY INC	\$ 1,048,779	\$ 283,923,353	\$ 893,331,740	\$ 387,473,833	\$ 305,857,907
HORACE MANN INS CO	\$ 1,041,116	\$ 278,611,055	\$ 390,357,756	\$ 279,483,366	\$ 110,874,390
AMERICAN FIRE & CASUALTY COMPANY	\$ 1,036,864	\$ 83,010,156	\$ 319,443,791	\$ 204,393,572	\$ 115,110,218
METROPOLITAN PROPERTY & CAS INS CO	\$ 1,031,116	\$ 865,838,639	\$ 2,013,396,231	\$ 1,144,856,865	\$ 868,539,367
NORTHLAND CASUALTY CO	\$ 1,017,882	\$ 23,376,657	\$ 47,174,259	\$ 26,547,943	\$ 20,626,316
FARMINGTON CASUALTY COMPANY	\$ 1,004,831	\$ 265,446,872	\$ 775,658,730	\$ 606,478,638	\$ 169,180,093
VALIANT INSURANCE COMPANY	\$ 994,207	\$ 167,946,917	\$ 28,659,601	\$	\$ 28,653,601
COREGIS INSURANCE COMPANY	\$ 984,630	\$ 371,291,322	\$ 1,163,887,774	\$ 918,935,107	\$ 244,952,667
PRE-PAID LEGAL CASUALTY INC	\$ 981,796	\$ 18,009,026	\$ 9,513,511	\$ 5,953,996	\$ 3,559,513
HARTFORD SM BOIL INSPEC & INS CO	\$ 962,175	\$ 292,798,320	\$ 1,001,480,105	\$ 450,679,611	\$ 550,780,499
LUMBER MUTUAL INS CO	\$ 957,537	\$ 69,508,238	\$ 240,649,396	\$ 145,954,311	\$ 94,695,087
NATIONWIDE PROPERTY & CAS INS CO	\$ 957,478	\$ 201,160,623	\$ 58,851,519	\$ 42,320,413	\$ 16,531,106
FIRST NATIONAL INS CO OF AMERICA	\$ 950,963	\$ 216,371,618	\$ 199,492,302	\$ 128,561,769	\$ 70,930,533
AMERICAN ALTERNATIVE INSURANCE CORP	\$ 950,393	\$ 145,996,752	\$ 115,189,604	\$ 14,791,071	\$ 100,398,533
AMERICAN PHYSICIANS INS EXCHANGE	\$ 948,800	\$ 17,602,509	\$ 81,676,597	\$ 70,022,733	\$ 11,853,664
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	\$ 942,247	\$ 52,652,470	\$ 133,860,315	\$ 73,352,817	\$ 60,507,498
CONTINENTAL NATIONAL INDEMNITY CO	\$ 917,427	\$ 31,827,140	\$ 45,980,618	\$ 30,691,283	\$ 15,289,835
AVEMCO INS CO	\$ 916,144	\$ 70,304,346	\$ 133,809,106	\$ 65,906,215	\$ 67,902,891
AMERICAN RELIABLE INSURANCE COMPANY	\$ 905,911	\$ 158,276,289	\$ 127,604,474	\$ 80,193,287	\$ 47,471,187
TRAVELERS CASUALTY & SURETY CO OF IL	\$ 905,110	\$ 229,120,898	\$ 1,394,631,109	\$ 1,087,871,971	\$ 306,759,138
HIGHLANDS INS CO	\$ 895,900	\$ 114,459,898	\$ 888,037,589	\$ 693,902,964	\$ 194,194,625
PACIFIC EMPLOYERS INS CO	\$ 884,404	\$ 149,895,939	\$ 884,325,972	\$ 674,043,897	\$ 210,282,074
MILLERS MUTUAL FIRE INS CO	\$ 883,499	\$ 188,629,883	\$ 200,403,375	\$ 88,385,688	\$ 112,017,687
TOYOTA MOTOR INS CO	\$ 883,057	\$ 23,989,064	\$ 56,375,861	\$ 33,877,135	\$ 22,498,726
TEACHERS INS CO	\$ 882,241	\$ 156,627,764	\$ 215,613,002	\$ 150,818,533	\$ 64,794,475
BITUMINOUS FIRE & MARINE INS CO	\$ 878,740	\$ 45,415,538	\$ 211,635,491	\$ 152,426,700	\$ 59,208,791
AGRICULTURAL INSURANCE COMPANY	\$ 865,012	\$ 246,703,880	\$ 10,689,409	\$ 2,907,575	\$ 7,781,834
NATIONAL CASUALTY COMPANY	\$ 864,889	\$ 263,843,544	\$ 86,148,446	\$ 15,710,678	\$ 70,437,768
SELECT INSURANCE COMPANY	\$ 862,283	\$ 40,557,454	\$ 81,693,850	\$ 41,525,769	\$ 40,168,080
AFFILIATED FM INSURANCE COMPANY	\$ 850,948	\$ 101,438,764	\$ 214,317,451	\$ 139,111,903	\$ 75,205,548
AMERICAN & FOREIGN INSURANCE CO	\$ 840,316	\$ 260,405,389	\$ 427,165,268	\$ 323,218,503	\$ 103,946,765
CAROLINA CASUALTY INS CO	\$ 834,753	\$ 84,901,748	\$ 187,958,194	\$ 121,954,434	\$ 66,003,760
SAFECO NATIONAL INSURANCE CO	\$ 831,365	\$ 108,797,880	\$ 135,439,354	\$ 64,131,971	\$ 71,307,383
CAPITOL INDEMNITY CORP	\$ 823,905	\$ 94,543,698	\$ 249,465,870	\$ 140,141,758	\$ 109,324,112
JC PENNEY CASUALTY INS CO	\$ 777,982	\$ 43,691,898	\$ 37,422,381	\$ 14,642,614	\$ 22,779,767
LYNDON PROPERTY INS CO	\$ 774,496	\$ 122,319,411	\$ 155,820,913	\$ 64,831,740	\$ 90,989,173
ALBANY INSURANCE COMPANY	\$ 762,965	\$ 82,021,794	\$ 19,711,493	\$ 1,753,147	\$ 17,958,348
UNITED GTY RESIDENTIAL INS CO	\$ 760,834	\$ 333,657,071	\$ 1,035,612,236	\$ 882,915,131	\$ 152,697,105
WESTERN DIVERSIFIED CASUALTY INS CO	\$ 732,958	\$ 29,174,965	\$ 72,018,919	\$ 55,701,464	\$ 16,317,454
METROPOLITAN DRT PROP & CAS INS CO	\$ 732,905	\$ 77,281,556	\$ 38,744,187	\$ 21,613,864	\$ 17,130,324
NORTH AMERICAN SPECIALTY INS CO	\$ 722,822	\$ 89,925,738	\$ 186,440,237	\$ 103,717,490	\$ 82,722,747
SAFEGUARD INS CO	\$ 705,266	\$ 109,319,218	\$ 611,812,265	\$ 464,038,472	\$ 147,773,793
FRONTIER INS CO	\$ 699,191	\$ 332,207,413	\$ 880,076,306	\$ 603,685,973	\$ 276,390,333
COLONIAL PENN INS CO	\$ 692,482	\$ 281,249,126	\$ 918,090,424	\$ 577,087,577	\$ 341,002,847
VOYAGER PROPERTY & CASUALTY INS CO	\$ 679,095	\$ 64,432,833	\$ 92,763,770	\$ 63,598,710	\$ 29,165,059
MARKEL INSURANCE COMPANY	\$ 673,126	\$ 89,465,331	\$ 189,484,446	\$ 139,404,963	\$ 50,079,483
FINANCIAL GUARANTY INS CO	\$ 668,278	\$ 95,980,078	\$ 2,534,560,465	\$ 1,278,970,054	\$ 1,255,590,411
RLI INS CO	\$ 662,630	\$ 193,228,384	\$ 502,644,676	\$ 237,118,504	\$ 265,526,172
FOREMOST PROPERTY & CASUALTY INS CO	\$ 654,446	\$ 43,708,597	\$ 13,364,502	\$ 330,496	\$ 13,034,006
NORTH RIVER INSURANCE CO	\$ 652,374	\$ 327,139,610	\$ 909,157,947	\$ 747,358,997	\$ 161,800,950
ARMED FORCES INS EXCHANGE	\$ 650,227	\$ 60,145,509	\$ 155,914,498	\$ 59,430,383	\$ 96,484,115
AMEX ASSURANCE COMPANY	\$ 649,622	\$ 212,523,150	\$ 485,652,659	\$ 312,129,435	\$ 173,523,223
VIGILANT INSURANCE COMPANY	\$ 646,834	\$ 435,044,110	\$ 863,576,424	\$ 553,889,517	\$ 309,686,907
AMERICAN ZURICH INSURANCE CO	\$ 646,624	\$ 167,798,770	\$ 143,052,852	\$ 96,426,446	\$ 46,626,406
UNITED CASUALTY INS CO OF AMERICA	\$ 642,038	\$ 34,536,434	\$ 33,391,152	\$ 7,128,432	\$ 26,262,720
ACCEPTANCE INSURANCE COMPANY	\$ 637,314	\$ 193,223,551	\$ 282,994,356	\$ 154,182,950	\$ 128,611,406
FIRSTCOMP INSURANCE COMPANY	\$ 624,701	\$ 715,458	\$ 3,423,861	\$ 744,815	\$ 2,679,046
CHICAGO INS CO	\$ 622,258	\$ 246,187,000	\$ 274,459,548	\$ 207,429,939	\$ 67,029,609
TRAVELERS INDEMNITY CO OF CT	\$ 618,916	\$ 299,660,100	\$ 824,517,444	\$ 610,717,061	\$ 213,800,383
ASSOCIATED INDEMNITY CORP	\$ 586,347	\$ 168,662,502	\$ 104,513,786	\$	\$ 34,490,618
NATIONAL AMERICAN INS CO	\$ 580,319	\$ 123,013,529	\$ 142,173,087	\$ 96,889,725	\$ 45,283,362
CREDIT GENERAL INS CO	\$ 577,000	\$ 87,497,775	\$ 73,934,340	\$ 42,425,407	\$ 31,508,933
LM INSURANCE CORP	\$ 570,319	\$ 87,573,561	\$ 31,732,748	\$ 16,478,704	\$ 15,254,044
JEWELERS MUTUAL INS CO	\$ 567,917	\$ 46,931,154	\$ 93,326,860	\$ 34,839,195	\$ 3,997,374
KANSAS CITY FIRE & MARINE INS CO	\$ 548,769	\$ 57,885,261	\$ 47,124,508	\$ 30,798,586	\$ 16,325,922
STANDARD FIRE INSURANCE CO	\$ 546,944	\$ 719,424,387	\$ 2,775,577,499	\$ 2,089,735,335	\$ 665,842,165

Property and Casualty Companies Ranked by Arkansas Premiums

COMPANY NAME	ARKANSAS PREMIUMS	TOTAL PREMIUMS	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL & SURPLUS
BCS INSURANCE COMPANY	\$ 542,138	\$ 73,504,285	\$ 130,712,913	\$ 77,544,478	\$ 53,168,435
CONNECTICUT INDEMNITY CO	\$ 540,798	\$ 347,625,921	\$ 421,670,994	\$ 293,898,607	\$ 127,772,387
AMERICAN PREMIER INSURANCE CO	\$ 539,319	\$ 131,330,194	\$ 7,420,349	\$ 1,573,832	\$ 5,846,517
YASUDA FIRE & MARINE INS CO OF AMER	\$ 537,392	\$ 109,506,799	\$ 292,251,811	\$ 194,362,132	\$ 97,889,679
PMI MORTGAGE INS CO	\$ 520,936	\$ 401,738,054	\$ 1,412,988,753	\$ 1,138,124,311	\$ 274,864,442
OLD REPUBLIC MINNEHOMA INS CO	\$ 519,794	\$ 12,837,115	\$ 31,721,977	\$ 21,865,272	\$ 9,856,705
BALBOA INSURANCE COMPANY	\$ 516,983	\$ 217,308,999	\$ 378,061,979	\$ 229,805,199	\$ 148,256,780
ATLANTIC MUTUAL INS COMPANY	\$ 513,165	\$ 476,226,542	\$ 1,158,102,601	\$ 737,218,458	\$ 420,884,143
INDUSTRIAL INDEMNITY CO	\$ 507,306	\$ 205,259,056	\$ 625,206,065	\$ 514,562,475	\$ 110,643,590
FINANCIAL SECURITY ASSURANCE INC	\$ 504,072	\$ 221,812,994	\$ 1,331,137,028	\$ 832,680,475	\$ 498,456,553
ATLANTA SPECIALTY INS COMPANY	\$ 503,420	\$ 73,674,222	\$ 17,515,770	\$ 6,665,362	\$ 10,850,400
GLENS FALLS INSURANCE COMPANY	\$ 489,685	\$ 82,764,919	\$ 107,825,383	\$ 87,544,121	\$ 20,281,262
VANLINER INS CO	\$ 487,998	\$ 69,429,803	\$ 200,795,267	\$ 121,989,782	\$ 78,805,485
NATIONAL FARMERS UNION STD INS CO	\$ 486,568	\$ 18,940,514	\$ 36,175,356	\$ 20,151,691	\$ 16,023,665
CASUALTY RECIPROCAL EXCHANGE	\$ 486,317	\$ 64,294,427	\$ 165,380,215	\$ 134,555,597	\$ 30,824,618
FIRST FINANCIAL INS CO	\$ 485,827	\$ 71,262,864	\$ 146,648,853	\$ 104,376,092	\$ 42,273,761
USLIFE INDEMNITY CO	\$ 484,430	\$ 18,838,200	\$ 30,604,860	\$ 12,702,786	\$ 17,902,074
AMERICAN FIRE & INDEMNITY COMPANY	\$ 482,032	\$ 20,247,186	\$ 6,947,380	\$ 253,340	\$ 6,694,040
MIDWESTERN INSURANCE COMPANY	\$ 476,816	\$ 810,710	\$ 33,165,202	\$ 18,393,809	\$ 14,771,393
BANCINSURE INC	\$ 459,119	\$ 19,629,512	\$ 58,020,522	\$ 32,828,672	\$ 25,191,850
AMBAC ASSURANCE CORP	\$ 454,543	\$ 253,254,103	\$ 2,879,280,693	\$ 1,872,461,420	\$ 1,006,829,273
BANKERS STANDARD INS CO	\$ 451,001	\$ 111,127,940	\$ 108,085,621	\$ 78,930,366	\$ 29,155,255
REPUBLIC WESTERN INS CO	\$ 429,038	\$ 121,358,298	\$ 589,095,350	\$ 382,088,932	\$ 157,026,418
PROVIDIAN AUTO AND HOME INS CO	\$ 426,584	\$ 90,623,491	\$ 193,497,261	\$ 121,095,478	\$ 72,401,783
HANOVER AMERICAN INSURANCE CO	\$ 421,359	\$ 21,719,069	\$ 11,789,814	\$ 83,547	\$ 11,706,267
COLONIAL PENN FRANKLIN INS CO	\$ 407,893	\$ 210,313,660	\$ 368,389,097	\$ 252,276,304	\$ 116,112,793
HERITAGE INDEMNITY CO	\$ 401,571	\$ 82,575,437	\$ 270,120,035	\$ 212,936,006	\$ 57,184,030
AMICA MUTUAL INSURANCE CO	\$ 399,667	\$ 879,129,275	\$ 2,531,204,425	\$ 1,306,947,247	\$ 1,224,257,178
CALVERT INSURANCE COMPANY	\$ 391,421	\$ 62,279,743	\$ 70,367,405	\$ 53,452,859	\$ 16,914,546
PHOENIX INSURANCE COMPANY	\$ 381,187	\$ 569,367,524	\$ 2,808,782,679	\$ 2,173,300,133	\$ 635,482,545
PACIFIC INDEMNITY COMPANY	\$ 372,098	\$ 370,129,953	\$ 2,292,378,025	\$ 1,761,886,257	\$ 530,491,768
FIRE & CASUALTY INS CO OF CT	\$ 349,469	\$ 123,478,766	\$ 205,525,447	\$ 148,190,714	\$ 57,334,733
FIREMANS FUND INS CO OF WI	\$ 328,845	\$ 56,286,546	\$ 23,356,865	\$ 9,127,355	\$ 14,229,510
BEACON NATIONAL INSURANCE CO	\$ 327,612	\$ 20,512,834	\$ 24,397,322	\$ 13,277,369	\$ 11,119,953
CENTENNIAL INSURANCE COMPANY	\$ 323,269	\$ 202,695,477	\$ 660,403,846	\$ 486,968,615	\$ 173,435,231
VEREX ASSURANCE INC	\$ 321,359	\$ 11,144,570	\$ 194,228,995	\$ 54,904,621	\$ 139,324,374
DESIGN PROFESSIONALS INS CO	\$ 320,429	\$ 49,731,905	\$ 111,445,175	\$ 73,060,780	\$ 38,384,395
INSURANCE CORP OF NEW YORK (THE)	\$ 317,620	\$ 105,634,840	\$ 437,078,507	\$ 323,401,583	\$ 113,676,945
THE INSURANCE CORPORATION OF NY	\$ 317,620	\$ 105,634,840	\$ 437,078,507	\$ 323,401,583	\$ 113,676,945
PROGRESSIVE SPECIALTY INS CO	\$ 308,939	\$ 260,314,454	\$ 656,425,897	\$ 469,944,021	\$ 186,481,876
SEABOARD SURETY COMPANY	\$ 302,174	\$ 83,637,062	\$ 160,203,206	\$ 1,285,701	\$ 158,917,505
ELECTRIC INSURANCE COMPANY	\$ 295,290	\$ 187,448,845	\$ 760,453,333	\$ 596,240,056	\$ 164,213,277
OMAHA PROPERTY & CASUALTY INS CO	\$ 288,326	\$ 150,263,518	\$ 81,950,592	\$ 44,498,837	\$ 37,451,755
REPUBLIC INS CO	\$ 287,945	\$ 58,479,744	\$ 290,514,715	\$ 256,907,018	\$ 33,607,697
WINTERTHUR INTERNATL AMER INS CO	\$ 285,549	\$ 63,268,221	\$ 75,340,435	\$ 62,688,628	\$ 12,651,807
NATIONAL STANDARD INS COMPANY	\$ 285,309	\$ 10,743,658	\$ 27,650,601	\$ -	\$ 27,650,601
BANKERS MULTIPLE LINE INS CO	\$ 277,130	\$ 20,541,438	\$ 19,727,073	\$ 4,577,885	\$ 15,149,188
FORUM INS CO	\$ 268,373	\$ 36,083,112	\$ 136,290,985	\$ 62,649,771	\$ 73,641,214
FIREMENS INS CO OF NEWARK NJ	\$ 263,168	\$ 78,241,704	\$ 1,759,371,242	\$ 1,346,220,988	\$ 413,150,254
GERLING AMERICA INS CO	\$ 258,951	\$ 103,616,599	\$ 292,880,292	\$ 192,491,465	\$ 100,388,827
MARYLAND INSURANCE COMPANY	\$ 254,628	\$ 10,495,976	\$ 68,751,743	\$ -	\$ 68,751,743
LUMBERMAN'S UNDERWRITING ALLIANCE	\$ 253,229	\$ 113,855,667	\$ 370,158,312	\$ 253,387,527	\$ 116,770,785
DECATUR INS CO INC	\$ 250,518	\$ 250,518	\$ 2,155,917	\$ 538,828	\$ 1,617,089
AMERICAN INDEMNITY COMPANY	\$ 250,133	\$ 33,965,738	\$ 110,734,233	\$ 82,585,579	\$ 28,148,654
NORTHERN ASSURANCE CO OF AMERICA	\$ 248,316	\$ 243,806,557	\$ 973,959,207	\$ 705,605,844	\$ 268,353,363
STATE NATIONAL INS CO INC	\$ 245,335	\$ 18,302,428	\$ 33,574,607	\$ 12,810,890	\$ 20,763,717
SUN INS OFFICE OF AMERICA INC	\$ 245,238	\$ 47,118,934	\$ 403,350,705	\$ 31,922,343	\$ 371,428,362
INFINITY SELECT INSURANCE CO	\$ 243,315	\$ 38,666,803	\$ 20,615,961	\$ 13,598,437	\$ 7,017,524
OLD REPUBLIC SURETY COMPANY	\$ 239,309	\$ 23,765,288	\$ 86,492,328	\$ 46,314,373	\$ 20,177,955
TITAN INDEMNITY COMPANY	\$ 237,191	\$ 86,527,371	\$ 117,551,958	\$ 34,897,205	\$ 82,654,753
FIRST MARINE INS CO	\$ 237,043	\$ 2,568,290	\$ 6,593,842	\$ 970,104	\$ 5,623,738
COMMONWEALTH MORTGAGE ASSURANCE CO	\$ 231,850	\$ 254,133,732	\$ 698,379,463	\$ 550,292,306	\$ 148,087,157
AETNA INSURANCE CO OF CT	\$ 231,426	\$ 61,156,048	\$ 119,576,682	\$ 67,450,429	\$ 52,126,254
ARGONAUT INSURANCE COMPANY	\$ 227,528	\$ 62,278,618	\$ 1,444,667,330	\$ 885,302,131	\$ 559,365,199
MBIA INSURANCE CORP	\$ 222,799	\$ 516,966,655	\$ 5,255,819,668	\$ 3,495,621,741	\$ 1,760,197,927
CIGNA FIRE UNDERWRITERS INS CO	\$ 221,911	\$ 82,361,699	\$ 47,908,625	\$ 8,051,484	\$ 39,857,142
GRAPHIC ARTS MUTUAL INS CO	\$ 213,409	\$ 188,323,964	\$ 94,997,862	\$ 66,883,990	\$ 28,113,872
AMWEST SURETY INSURANCE COMPANY	\$ 212,736	\$ 76,478,500	\$ 115,578,549	\$ 81,755,199	\$ 33,823,352
MARKEL AMERICAN INSURANCE COMPANY	\$ 211,539	\$ 38,855,794	\$ 41,996,830	\$ 18,749,318	\$ 23,247,512
NCMIC INS CO	\$ 210,577	\$ 48,708,187	\$ 333,978,044	\$ 217,932,708	\$ 116,045,337
NEW YORK MARINE & GENERAL INS CO	\$ 190,003	\$ 82,375,975	\$ 406,839,942	\$ 238,235,906	\$ 168,804,036
US SPECIALTY INSURANCE COMPANY	\$ 195,574	\$ 30,416,858	\$ 60,146,782	\$ 10,039,337	\$ 50,107,445
UNITED GTY RESIDENTIAL INS CO OF NC	\$ 192,139	\$ 11,588,629	\$ 94,776,984	\$ 51,655,353	\$ 43,121,631
TRUMBULL INSURANCE COMPANY	\$ 189,056	\$ 12,756,325	\$ 92,913,490	\$ 64,093,381	\$ 28,820,109
AMERICAN ALLIANCE INS COMPANY	\$ 187,577	\$ 209,305,838	\$ 10,129,114	\$ 2,905,659	\$ 7,223,455
AMERICAN CREDIT INDEMNITY CO	\$ 185,319	\$ 98,994,760	\$ 173,101,714	\$ 93,203,977	\$ 79,897,737
FIDELITY & CASUALTY CO OF NY	\$ 175,716	\$ 237,169,116	\$ 641,044,621	\$ 412,382,541	\$ 228,662,080

Property and Casualty Companies Ranked by Arkansas Premiums

COMPANY NAME	ARKANSAS PREMIUMS	TOTAL PREMIUMS	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL & SURPLUS
MERCHANTS BONDING CO (MUTUAL)	\$ 168,882	\$ 25,753,972	\$ 34,291,806	\$ 13,664,959	\$ 20,626,847
WESTPORT INSURANCE CORP	\$ 168,452	\$ 86,895,497	\$ 188,079,533	\$ 127,688,835	\$ 60,390,698
MUTUAL PROTECTIVE INS CO	\$ 164,542	\$ 74,602,292	\$ 127,336,847	\$ 87,518,585	\$ 39,818,252
BANKERS INSURANCE CO	\$ 158,123	\$ 199,435,431	\$ 105,271,937	\$ 52,047,664	\$ 52,324,273
AUTOMOBILE INS CO OF HARTFORD CT	\$ 155,828	\$ 420,988,543	\$ 763,976,487	\$ 558,447,589	\$ 205,528,898
NORTHBROOK PROPERTY & CAS INS CO	\$ 155,040	\$ 67,428,431	\$ 249,162,088	\$ 3,329,018	\$ 245,833,070
GENESIS INSURANCE COMPANY	\$ 146,592	\$ 115,039,325	\$ 139,455,340	\$ 65,539,570	\$ 73,915,770
NAVIGATORS INSURANCE COMPANY	\$ 146,260	\$ 93,159,849	\$ 257,797,872	\$ 147,840,982	\$ 109,956,890
TOKIO MARINE & FIRE INS CO, LIMITED	\$ 146,000	\$ 226,021,328	\$ 929,923,308	\$ 705,661,654	\$ 224,261,654
LINCOLN GENERAL INS CO	\$ 142,624	\$ 50,532,388	\$ 80,895,306	\$ 55,109,592	\$ 25,785,714
FIRST COMMUNITY INS CO	\$ 141,029	\$ 15,336,455	\$ 11,750,528	\$ 3,681,896	\$ 8,068,632
PENNSYLVANIA NAT'L MUTUAL CASUALTY	\$ 138,232	\$ 361,465,354	\$ 571,150,521	\$ 393,300,388	\$ 177,850,183
PHARMACISTS MUTUAL INS COMPANY	\$ 137,418	\$ 2,834,066	\$ 68,460,681	\$ 48,496,789	\$ 19,963,892
AMERICAN LIVE STOCK INSURANCE CO	\$ 136,992	\$ 6,597,005	\$ 54,041,771	\$ 6,334,712	\$ 47,707,059
WASHINGTON INTERNATIONAL INS CO	\$ 136,503	\$ 47,173,795	\$ 80,833,658	\$ 53,141,687	\$ 27,691,971
OLD UNITED CASUALTY CO	\$ 125,552	\$ 25,669,298	\$ 56,584,159	\$ 42,640,900	\$ 13,943,258
SOUTHERN INS CO	\$ 125,212	\$ 22,934,617	\$ 9,266,518	\$ 604,006	\$ 8,662,512
HOME INSURANCE COMPANY	\$ 123,308	\$ (417,470)	\$ 1,445,652,948	\$ 1,387,143,743	\$ 58,509,205
AMERIN GUARANTY CORP	\$ 122,903	\$ 100,320,253	\$ 361,831,497	\$ 143,234,663	\$ 218,596,834
FLORISTS' MUTUAL INS CO	\$ 121,149	\$ 43,131,188	\$ 100,420,894	\$ 70,169,926	\$ 30,260,968
HIGHLANDS UNDERWRITERS INS CO	\$ 118,302	\$ 22,624,297	\$ 34,966,727	\$ 448,272	\$ 34,518,455
AMERICAN CONTINENTAL INSURANCE CO	\$ 115,822	\$ 195,942,989	\$ 751,731,271	\$ 585,908,846	\$ 165,822,425
FAIRMONT INS CO	\$ 112,391	\$ 37,439,897	\$ 21,709,262	\$ 480,059	\$ 21,229,203
SUMITOMO MARINE & FIRE INS CO, LIMITED	\$ 111,831	\$ 63,777,638	\$ 226,707,275	\$ 148,085,795	\$ 78,621,480
CONNECTICUT SURETY CO	\$ 106,120	\$ 4,189,900	\$ 15,282,638	\$ 13,346,583	\$ 11,936,055
UNIVERSAL SURETY OF AMERICA	\$ 101,938	\$ 17,510,664	\$ 31,545,751	\$ 17,873,723	\$ 13,672,028
KANSAS BANKERS SURETY CO	\$ 98,519	\$ 14,825,450	\$ 72,224,694	\$ 16,072,319	\$ 56,152,374
TRAVELERS CASUALTY COMPANY OF CT	\$ 95,733	\$ 41,494,871	\$ 254,141,323	\$ 200,780,469	\$ 53,360,854
PEAK PROPERTY & CASUALTY INS CORP	\$ 94,871	\$ 21,551,767	\$ 8,124,220	\$ 570,138	\$ 7,554,038
SOREMA NORTH AMERICA REINSURANCE CO	\$ 91,972	\$ 15,101,759	\$ 434,422,776	\$ 259,834,725	\$ 174,588,051
CUMBERLAND CASUALTY & SURETY CO	\$ 91,648	\$ 6,797,136	\$ 11,377,714	\$ 6,333,187	\$ 5,044,527
TRITON INSURANCE COMPANY	\$ 89,851	\$ 50,753,927	\$ 228,855,824	\$ 161,279,990	\$ 67,575,834
NATIONAL LIABILITY & FIRE INS CO	\$ 88,960	\$ 15,333,657	\$ 345,058,397	\$ 47,413,183	\$ 297,645,214
LINCOLN NATIONAL HLTH & CAS INS CO	\$ 87,808	\$ 66,842,088	\$ 362,078,859	\$ 288,398,350	\$ 73,680,509
TEXAS GENERAL INDEMNITY COMPANY	\$ 87,544	\$ 5,874,368	\$ 13,391,676	\$ 3,967,220	\$ 9,424,456
PROTECTIVE INS CO	\$ 86,497	\$ 38,819,818	\$ 421,179,647	\$ 174,254,957	\$ 246,924,690
USAA GENERAL INDEMNITY CO	\$ 85,806	\$ 45,634,978	\$ 75,727,125	\$ 13,224,492	\$ 62,502,633
PENNSYLVANIA MILLERS MUTUAL INS CO	\$ 84,575	\$ 36,578,427	\$ 99,815,232	\$ 49,357,192	\$ 49,958,039
HOUSEHOLD INSURANCE COMPANY	\$ 83,186	\$ 13,981,743	\$ 14,973,526	\$ 1,969,765	\$ 13,003,761
LANCER INSURANCE CO	\$ 82,502	\$ 113,650,181	\$ 88,399,360	\$ 54,734,152	\$ 33,665,208
GREENWICH INS CO	\$ 79,780	\$ 91,805,228	\$ 49,529,478	\$ 20,615,481	\$ 28,913,997
CAPITAL MARKETS ASR CORP	\$ 77,811	\$ 103,859,055	\$ 370,259,817	\$ 178,947,873	\$ 191,311,744
FREMONT PACIFIC INSURANCE COMPANY	\$ 77,702	\$ 878,544	\$ 48,128,672	\$ 33,958,790	\$ 14,169,877
ARGONAUT-SOUTHWEST INSURANCE CO	\$ 76,227	\$ 16,660,853	\$ 19,726,125	\$ 7,122,040	\$ 12,604,085
METROPOLITAN CASUALTY INS CO	\$ 67,485	\$ 168,626,777	\$ 63,506,736	\$ 34,991,663	\$ 28,515,074
OHIO INDEMNITY CO	\$ 67,305	\$ 11,187,603	\$ 28,388,267	\$ 6,376,876	\$ 22,011,391
INTERCARGO INS CO	\$ 64,716	\$ 66,437,533	\$ 93,519,021	\$ 59,162,060	\$ 34,356,961
GENERAL REINSURANCE CORP	\$ 61,342	\$ 23,419,490	\$ 15,879,663,340	\$ 9,680,206,842	\$ 6,199,456,998
SOUTH CAROLINA INSURANCE CO	\$ 61,199	\$ 20,186,090	\$ 79,173,382	\$ 49,103,423	\$ 30,069,959
GLOBE INDEMNITY CO	\$ 60,742	\$ 89,318,728	\$ 1,583,152,992	\$ 1,187,656,737	\$ 395,496,255
MGA INS CO INC	\$ 59,713	\$ 31,339,301	\$ 60,868,301	\$ 39,841,760	\$ 21,026,541
GEN'ELEC MORTGAGE INS CORP OF NC	\$ 56,715	\$ 1,331,841	\$ 275,198,560	\$ 83,315,587	\$ 191,882,972
GREAT MIDWEST INS CO	\$ 54,520	\$ 7,977,709	\$ 20,481,582	\$ 7,960,939	\$ 12,520,643
TEXAS PACIFIC INDEMNITY CO	\$ 54,000	\$ 33,866,128	\$ 8,391,746	\$ 81,704	\$ 8,310,042
AGRI GENERAL INSURANCE COMPANY	\$ 52,617	\$ 28,743,369	\$ 132,912,483	\$ 12,941,277	\$ 119,971,206
AMERICAN EMPIRE INSURANCE CO	\$ 51,090	\$ 6,710,729	\$ 27,761,821	\$ 5,543,797	\$ 22,118,023
STATEWIDE INS CO	\$ 48,117	\$ 22,273,954	\$ 36,875,976	\$ 26,146,360	\$ 10,729,616
NICHIDO FIRE & MARINE INS CO	\$ 47,149	\$ 4,493,359	\$ 77,937,861	\$ 40,493,762	\$ 37,444,099
ULICO CASUALTY CO	\$ 45,625	\$ 114,461,287	\$ 165,900,783	\$ 112,591,080	\$ 53,309,703
BIRMINGHAM FIRE INS CO OF PA	\$ 43,040	\$ 79,084,706	\$ 1,469,575,058	\$ 1,032,788,047	\$ 436,787,011
BLUE RIDGE INS CO	\$ 41,135	\$ 63,730,035	\$ 172,963,019	\$ 90,444,204	\$ 82,518,815
AMERICAN INTERNATIONAL INS COMPANY	\$ 40,807	\$ 78,959,803	\$ 699,577,571	\$ 517,869,296	\$ 181,708,273
NORDSTERN INS CO OF AMERICA	\$ 39,603	\$ 16,665,323	\$ 26,451,882	\$ 11,105,673	\$ 15,346,209
PREFERRED PHYSICIANS INS CO	\$ 37,313	\$ 20,761,526	\$ 36,502,507	\$ 23,785,679	\$ 12,716,828
NATIONAL FIRE & INDEMNITY EXCHANGE	\$ 36,775	\$ 4,583,132	\$ 10,712,041	\$ 5,929,582	\$ 4,782,459
CIM INSURANCE CORP	\$ 33,809	\$ 54,366,751	\$ 29,724,508	\$ 13,405,442	\$ 18,319,066
UNITED FIRE & CAS CO	\$ 32,633	\$ 164,736,125	\$ 518,217,956	\$ 266,892,174	\$ 231,325,782
TRIAD GUARANTY INS CORP	\$ 30,864	\$ 40,082,507	\$ 133,255,446	\$ 72,319,868	\$ 60,935,578
NORTHBROOK NATIONAL INS CO	\$ 30,822	\$ 25,351,437	\$ 25,087,322	\$ 588,425	\$ 24,498,897
FIRST AMERICAN INS CO	\$ 27,834	\$ 22,215,578	\$ 39,035,775	\$ 23,050,463	\$ 15,985,313
FFG INSURANCE COMPANY	\$ 27,521	\$ 4,284,555	\$ 18,161,021	\$ 7,038,644	\$ 11,122,378
PRUDENTIAL GENERAL INS CO	\$ 26,908	\$ 13,391,184	\$ 14,187,539	\$ 4,045,249	\$ 10,141,290
GATEWAY INSURANCE CO	\$ 25,594	\$ 12,260,126	\$ 18,696,342	\$ 11,541,337	\$ 7,155,005
CONTINENTAL WESTERN INS CO	\$ 25,491	\$ 163,095,069	\$ 323,174,626	\$ 236,388,931	\$ 86,785,695
VASA NORTH ATLANTIC INS CO	\$ 25,268	\$ 43,573,371	\$ 42,041,731	\$ 17,721,736	\$ 24,319,995
PEERLESS INSURANCE COMPANY	\$ 23,889	\$ 305,105,068	\$ 711,099,860	\$ 635,462,680	\$ 175,631,180
NORTHWESTERN NATIONAL CASUALTY CO	\$ 23,314	\$ 114,443,005	\$ 327,669,685	\$ 242,541,951	\$ 85,127,734

Property and Casualty Companies Ranked by Arkansas Premiums

COMPANY NAME	ARKANSAS PREMIUMS	TOTAL PREMIUMS	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL & SURPLUS
CONTRACTORS BONDING & INS CO	\$ 20,407	\$ 32,747,673	\$ 55,391,609	\$ 34,419,848	\$ 20,971,761
NATIONWIDE AGRIBUSINESS INS CO	\$ 19,613	\$ 55,174,724	\$ 105,100,631	\$ 74,061,495	\$ 31,039,136
UNDERWRITERS INDEMNITY CO	\$ 18,891	\$ 3,405,157	\$ 23,023,987	\$ 6,084,467	\$ 16,939,500
NATIONAL INTERSTATE INS CO	\$ 18,676	\$ 24,082,490	\$ 57,783,015	\$ 39,770,405	\$ 18,012,610
GREAT PACIFIC INS CO	\$ 16,801	\$ 24,150,137	\$ 40,379,026	\$ 14,798,623	\$ 25,580,403
UNDERWRITERS INSURANCE COMPANY	\$ 15,918	\$ 25,289,689	\$ 230,909,668	\$ 10,145,010	\$ 220,764,658
HARTFORD ACCIDENT & INDEMNITY CO	\$ 14,905	\$ 46,297,903	\$ 9,007,118,565	\$ 4,288,588,908	\$ 4,718,529,847
CMG MORTGAGE INS CO	\$ 14,542	\$ 10,657,465	\$ 38,151,859	\$ 22,778,046	\$ 15,373,813
FOREMOST SIGNATURE INS CO	\$ 13,542	\$ 89,114,232	\$ 19,229,125	\$ 3,781,361	\$ 15,447,764
EMPLOYEE BENEFITS INS CO	\$ 12,352	\$ 39,878,787	\$ 111,362,645	\$ 71,066,226	\$ 40,296,419
GAN NORTH AMERICAN INS CO	\$ 11,138	\$ 20,881,047	\$ 29,582,740	\$ 22,757,787	\$ 6,824,953
INTERNATIONAL FIDELITY INS CO	\$ 10,506	\$ 38,914,504	\$ 64,370,030	\$ 27,425,077	\$ 36,944,953
REGENT INS CO	\$ 10,504	\$ 157,054,090	\$ 200,052,378	\$ 122,320,452	\$ 77,731,926
JEFFERSON INS CO OF NY	\$ 9,407	\$ 45,901,603	\$ 313,591,647	\$ 203,594,029	\$ 109,997,618
ATLAS ASSURANCE CO OF AMERICA	\$ 9,140	\$ 44,418,409	\$ 876,451,196	\$ 492,957,311	\$ 383,493,883
INTERNATIONAL INDEMNITY CO	\$ 9,080	\$ 11,608,616	\$ 59,526,449	\$ 36,874,017	\$ 22,652,432
FAR WEST INSURANCE COMPANY	\$ 9,043	\$ 6,805,437	\$ 15,260,051	\$ 8,759,186	\$ 6,500,866
GENERAL STAR NATIONAL INS CO	\$ 8,884	\$ 38,816,440	\$ 260,873,449	\$ 157,474,638	\$ 103,398,811
OKLAHOMA SURETY COMPANY	\$ 8,696	\$ 12,998,528	\$ 10,786,484	\$ 4,049,886	\$ 6,736,598
CINCINNATI CASUALTY CO	\$ 7,376	\$ 148,905,559	\$ 215,851,502	\$ 7,788,455	\$ 208,063,047
ZNAT INSURANCE CO	\$ 7,182	\$ 6,779,736	\$ 20,786,199	\$ 13,580,472	\$ 7,255,727
MERASTAR INS CO	\$ 6,846	\$ 30,637,893	\$ 44,486,043	\$ 25,796,611	\$ 18,689,432
EVEREST NATIONAL INSURANCE CO	\$ 5,668	\$ 70,835,851	\$ 70,433,155	\$ 19,485,966	\$ 50,947,189
AMERICAN COLONIAL INSURANCE COMPANY	\$ 5,050	\$ 5,050	\$ 287,561	\$ 19,458	\$ 268,103
ATLANTIC INSURANCE COMPANY	\$ 4,630	\$ 2,070,418	\$ 25,814,445	\$ 12,428,299	\$ 13,386,146
GENERAL CASUALTY CO OF WI	\$ 4,473	\$ 243,379,271	\$ 834,159,499	\$ 481,947,926	\$ 352,211,573
ZALE INDEMNITY CO	\$ 4,208	\$ 3,713,198	\$ 23,579,678	\$ 10,418,506	\$ 13,161,172
UNIVERSAL SURETY COMPANY	\$ 4,126	\$ 4,556,933	\$ 87,216,666	\$ 8,972,823	\$ 78,243,843
NORTHBROOK INDEMNITY CO	\$ 3,911	\$ 15,398,816	\$ 23,919,801	\$ 433,156	\$ 22,886,645
TRANS PACIFIC INS CO	\$ 3,671	\$ 9,356,878	\$ 36,180,636	\$ 10,791,296	\$ 25,389,340
INSURANCE CO OF THE WEST	\$ 3,640	\$ 117,352,799	\$ 429,586,792	\$ 213,353,140	\$ 216,233,654
CINCINNATI INDEMNITY CO	\$ 3,241	\$ 25,733,736	\$ 47,799,218	\$ 2,817,954	\$ 44,981,264
GRAY INSURANCE COMPANY	\$ 3,181	\$ 21,382,160	\$ 121,486,012	\$ 89,125,101	\$ 32,860,911
NIPPON FIRE & MARINE INS CO, US BRANCH	\$ 3,012	\$ 16,300,171	\$ 164,510,746	\$ 108,680,612	\$ 55,830,135
NATIONAL REINSURANCE CORP	\$ 2,875	\$ 3,248,855	\$ 1,534,493,250	\$ 1,041,619,807	\$ 492,873,443
ST PAUL MEDICAL LIABILITY INS CO	\$ 2,726	\$ 22,409,003	\$ 107,860,841	\$ 54,304,799	\$ 53,556,042
NATIONAL FARMERS UNION PROP & CAS	\$ 2,700	\$ 147,344,312	\$ 144,471,923	\$ 90,678,469	\$ 53,798,454
VESTA INSURANCE CORP	\$ 2,663	\$ 21,641,928	\$ 6,344,005	\$ 273,763	\$ 6,070,242
ZURICH AMERICAN INS CO OF IL	\$ 2,064	\$ 108,356,248	\$ 69,299,875	\$ 48,212,209	\$ 21,087,666
SOUTHERN PILOT INSURANCE COMPANY	\$ 1,697	\$ 26,614,336	\$ 95,945,517	\$ 63,425,563	\$ 32,519,954
OHIO FARMERS INSURANCE COMPANY	\$ 1,521	\$ 117,207,925	\$ 966,398,437	\$ 382,239,866	\$ 584,158,471
MS CASUALTY INS CO	\$ 1,371	\$ 26,500,066	\$ 53,429,240	\$ 38,836,945	\$ 14,592,295
ACSTAR INSURANCE COMPANY	\$ 1,143	\$ 7,087,932	\$ 62,386,593	\$ 34,503,402	\$ 27,883,191
MIDDLESEX INSURANCE COMPANY	\$ 911	\$ 79,957,478	\$ 298,414,580	\$ 205,916,206	\$ 92,498,375
COMMERCIAL LOAN INS CORP	\$ 812	\$ 174,233	\$ 37,121,763	\$ 3,477,376	\$ 33,644,987
AMERICAN AGRI BUSINESS INS CO	\$ 794	\$ 2,755,554	\$ 6,653,996	\$ 678,693	\$ 5,975,303
PROVIDENCE WASHINGTON INS CO	\$ 693	\$ 128,506,578	\$ 301,090,747	\$ 222,869,321	\$ 78,221,426
RISCORP NATIONAL INSURANCE CO	\$ 514	\$ 81,604,433	\$ 140,555,180	\$ 108,824,726	\$ 31,730,453
NORTHWESTERN NTL INS CO MILWAUKEE	\$ 504	\$ 1,096,884	\$ 108,568,974	\$ 105,568,974	\$ 3,000,000
ALLIED MUTUAL INS CO	\$ 450	\$ 271,196,974	\$ 576,198,955	\$ 316,626,054	\$ 259,572,902
PETROLEUM CASUALTY CO	\$ 365	\$ 5,599,756	\$ 11,962,492	\$ 5,851,943	\$ 6,110,549
AMERICAN CENTRAL INSURANCE CO	\$ 356	\$ 166,294,564	\$ 26,804,768	\$ 11,526,874	\$ 15,277,893
METROPOLITAN GENERAL INS CO	\$ 259	\$ 109,529,596	\$ 37,853,675	\$ 20,829,649	\$ 17,023,925
FIRST LIBERTY INSURANCE CORP	\$ 63	\$ 53,172,971	\$ 31,765,794	\$ 16,395,977	\$ 15,369,815
PHOENIX ASSURANCE CO OF NEW YORK	\$ 62	\$ 10,857,804	\$ 191,278,204	\$ 77,106,270	\$ 114,171,934
WESTFIELD INSURANCE COMPANY	\$ 5	\$ 497,472,165	\$ 860,538,575	\$ 541,161,442	\$ 319,377,133
AGENTS MUTUAL INSURANCE COMPANY	\$ 1	\$ 1	\$ 287,229	\$ 143,884	\$ 143,845
ACA FINANCIAL GAURANTY CORP	\$ -	\$ 833,062	\$ 115,507,733	\$ 2,005,808	\$ 113,501,925
ADVANTA INSURANCE COMPANY	\$ -	\$ 19,524,230	\$ 60,860,748	\$ 8,205,397	\$ 52,655,351
ALLEGIANCE INSURANCE COMPANY	\$ -	\$ 25,858,405	\$ 33,786,746	\$ 22,187,785	\$ 11,598,961
ALLIANCE ASSURANCE CO OF AMERICA	\$ -	\$ (111)	\$ 254,488,983	\$ 9,310,207	\$ 245,178,776
ALLSTATE PROPERTY & CASUALTY INS CO	\$ -	\$ 219,011,461	\$ 18,910,238	\$ 2,925,381	\$ 15,984,857
AMCOMP ASSURANCE CORPORATION	\$ -	\$ (50,188)	\$ 10,009,570	\$ 80,849	\$ 9,928,721
AMERICAN AGRICULTURAL INSURANCE CO	\$ -	\$ 37,231	\$ 558,713,293	\$ 298,476,570	\$ 260,236,723
AMERICAN AMBASSADOR CASUALTY CO	\$ -	\$ 105,492,336	\$ 26,675,787	\$ 3,434,493	\$ 23,241,294
AMERICAN CENTENNIAL INSURANCE CO	\$ -	\$ 9,298,424	\$ 86,823,250	\$ 46,113,685	\$ 40,709,565
AMERICAN GENERAL PROP INS CO OF FL	\$ -	\$ 11,283,379	\$ 14,243,619	\$ 5,022,190	\$ 9,221,429
AMERICAN GROWERS INSURANCE COMPANY	\$ -	\$ 159,015,192	\$ 98,113,685	\$ 37,557,767	\$ 60,555,918
AMERICAN HEALTHCARE INDEMNITY CO	\$ -	\$ 3,362,100	\$ 45,617,045	\$ 21,874,556	\$ 23,742,488
AMERICAN HEALTHCARE SPECIALTY	\$ -	\$ -	\$ 41,685,706	\$ 19,471,092	\$ 22,214,613
AMERICAN MERCURY INSURANCE COMPANY	\$ -	\$ 46,232,863	\$ 116,111,305	\$ 70,714,701	\$ 45,396,604
AMERICAN PROFESSIONALS INSURANCE CO	\$ -	\$ 6,603,846	\$ 11,259,370	\$ 5,090,483	\$ 6,168,887
AMERICAN RE-INSURANCE COMPANY	\$ -	\$ 37,100	\$ 9,359,033,001	\$ 7,057,628,989	\$ 2,301,404,018
AMERICAN RISK FUNDING INSURANCE CO	\$ -	\$ 9,335,323	\$ 37,711,755	\$ 27,089,016	\$ 10,622,739
AMERICAN SAFETY CASUALTY INS CO	\$ -	\$ 4,059,659	\$ 14,712,829	\$ 5,723,771	\$ 8,989,056
AMERICAN SOUTHERN INSURANCE CO	\$ -	\$ 17,412,443	\$ 81,344,755	\$ 51,435,217	\$ 29,909,538
AMERICAN STATES INS CO OF TX	\$ -	\$ 51,840,295	\$ 15,702,840	\$ 217,841	\$ 15,484,998

Property and Casualty Companies Ranked by Arkansas Premiums

COMPANY NAME	ARKANSAS PREMIUMS	TOTAL PREMIUMS	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL & SURPLUS
ASSET GUARANTY INSURANCE COMPANY	\$ -	\$ 25,402,308	\$ 239,152,406	\$ 144,256,578	\$ 94,895,828
ATLANTA INTERNATIONAL INS CO	\$ -	\$ 400	\$ 27,471,647	\$ 20,286,726	\$ 7,184,921
AUTOMOBILE CLUB INS CO	\$ -	\$ 104,563,399	\$ 175,452,157	\$ 93,818,521	\$ 81,633,636
AXA REINSURANCE CO	\$ -	\$ 76,087,009	\$ 743,838,198	\$ 462,870,009	\$ 280,967,317
BEACON INSURANCE CO OF AMERICA	\$ -	\$ 1,621,067	\$ 55,781,333	\$ 32,768,962	\$ 23,012,371
CENTURY AMERICAN CASUALTY CO	\$ -	\$ 13,130,610	\$ 10,351,421	\$ 5,440,468	\$ 4,910,953
CENTURY INDEMNITY CO	\$ -	\$ 1,544,572	\$ 3,036,726,466	\$ 2,729,009,798	\$ 307,716,677
CENTURY REINSURANCE CO	\$ -	\$ -	\$ 95,641,797	\$ 47,404,897	\$ 48,236,900
CHARTWELL REINSURANCE CO	\$ -	\$ -	\$ 626,587,998	\$ 363,982,486	\$ 262,605,512
CHUBB INDEMNITY INSURANCE CO	\$ -	\$ 119,040,048	\$ 60,349,809	\$ 44,706,463	\$ 15,643,146
CHUBB NATIONAL INSURANCE CO	\$ -	\$ 3,472,024	\$ 44,610,660	\$ 28,902,807	\$ 15,707,853
CIGNA INDEMNITY INSURANCE COMPANY	\$ -	\$ 916,898	\$ 37,658,698	\$ 10,228,523	\$ 27,430,175
CIGNA REINSURANCE CO	\$ -	\$ -	\$ 684,398,213	\$ 554,442,617	\$ 129,955,596
COLOGNE REINS CO OF AMERICA	\$ -	\$ -	\$ 168,661,675	\$ 70,025,754	\$ 98,635,921
COLONIAL PENN MADISON INSURANCE CO	\$ -	\$ 56,800,359	\$ 148,701,713	\$ 66,950,946	\$ 81,750,767
COMMERCIAL CASUALTY INS CO	\$ -	\$ 10,560,194	\$ 27,344,110	\$ 14,456,772	\$ 12,887,337
COMMERCIAL COMPENSATION INS CO	\$ -	\$ -	\$ 13,824,211	\$ 7,090,147	\$ 6,734,064
COMMERCIAL INS CO OF NEWARK NJ	\$ -	\$ 41,946,285	\$ 304,978,240	\$ 237,231,133	\$ 67,747,109
COMPASS INSURANCE COMPANY	\$ -	\$ 17,830	\$ 14,985,989	\$ 2,911,170	\$ 12,074,818
CONNIE LEE INSURANCE CO	\$ -	\$ 5,522,750	\$ 246,792,234	\$ 153,139,424	\$ 93,652,810
CONTINENTAL REINSURANCE CORP	\$ -	\$ -	\$ 339,195,124	\$ 132,088,969	\$ 207,106,155
CORNHUSKER CASUALTY COMPANY	\$ -	\$ 21,040,453	\$ 440,924,446	\$ 37,066,125	\$ 403,858,321
COUNTRY CASUALTY INS CO	\$ -	\$ 16,296,308	\$ 44,621,777	\$ 1,349,132	\$ 43,272,645
COUNTRY PREFERRED INSURANCE CO	\$ -	\$ -	\$ 11,710,148	\$ 43,835	\$ 11,666,313
DEERBROOK INSURANCE COMPANY	\$ -	\$ 29,128,370	\$ 25,973,442	\$ 1,381,348	\$ 24,592,094
DEPOSITORS INSURANCE COMPANY	\$ -	\$ 72,887,606	\$ 74,437,977	\$ 51,941,591	\$ 22,496,385
DIAMOND STATE INS CO	\$ -	\$ 20,871,950	\$ 62,175,000	\$ 21,593,098	\$ 40,581,902
EAGLE AMERICAN INSURANCE CO	\$ -	\$ 97,350,755	\$ 14,445,714	\$ 2,920,411	\$ 11,525,303
EUROPEAN REINS CORP OF AMERICA	\$ -	\$ -	\$ 124,007,603	\$ 1,405,547	\$ 122,602,056
EVEREST REINSURANCE COMPANY	\$ -	\$ 4,817,343	\$ 4,556,705,837	\$ 3,647,939,787	\$ 908,766,050
FAIRFIELD INSURANCE COMPANY	\$ -	\$ 5,200,049	\$ 25,892,570	\$ 1,188,970	\$ 24,703,600
FIREMANS FUND INS CO OF NE	\$ -	\$ 38,812,821	\$ 74,620,352	\$ 49,581,876	\$ 25,038,476
FIRST EXCESS & REINSURANCE CORP	\$ -	\$ 83,965	\$ 863,650,206	\$ 553,597,123	\$ 310,053,082
FOLKSAMERICA REINSURANCE CO	\$ -	\$ 6,778,106	\$ 1,031,921,772	\$ 756,091,376	\$ 275,830,396
FORESTVIEW MORTGAGE INSURANCE CO	\$ -	\$ 56	\$ 173,077,365	\$ 90,516,784	\$ 82,560,581
FULCRUM INSURANCE COMPANY	\$ -	\$ 19,351,762	\$ 24,693,079	\$ 1,207,589	\$ 23,485,490
GEORGIA CASUALTY & SURETY CO	\$ -	\$ 25,216,954	\$ 54,317,353	\$ 36,194,983	\$ 18,122,370
GHS FIRE & CASUALTY INS CO	\$ -	\$ -	\$ 3,221,285	\$ 46,648	\$ 3,174,638
GREAT DIVIDE INSURANCE CO	\$ -	\$ 32,085,879	\$ 31,747,837	\$ 14,877,185	\$ 16,870,652
GREAT RIVER INSURANCE CO	\$ -	\$ 45,536,472	\$ 28,980,003	\$ 15,929,922	\$ 13,030,081
GREATWAY INS CO	\$ -	\$ 14,218,251	\$ 9,553,692	\$ 1,383,644	\$ 8,170,048
GROGERS INSURANCE COMPANY	\$ -	\$ 33,479,161	\$ 61,312,388	\$ 39,048,438	\$ 22,263,950
GUARANTEE INS CO	\$ -	\$ -	\$ 44,817,510	\$ 20,181,704	\$ 24,635,806
HALCYON INSURANCE COMPANY	\$ -	\$ 26,541,120	\$ 12,998,084	\$ 5,265,112	\$ 7,732,972
HANSA REINSURANCE CO OF AMERICA	\$ -	\$ -	\$ 96,669,747	\$ 42,927,634	\$ 53,742,113
HEART OF AMERICA FIRE & CASUALTY CO	\$ -	\$ -	\$ 5,938,654	\$ 105,000	\$ 5,833,654
ILLINOIS FOUNDERS INS CO	\$ -	\$ 44,519,338	\$ 74,090,430	\$ 53,570,408	\$ 20,520,020
IMPERIAL CASUALTY & INDEMNITY CO	\$ -	\$ 666	\$ 52,385,676	\$ 18,479,701	\$ 33,905,975
INDEPENDENT FIRE INSURANCE CO	\$ -	\$ 18,640,498	\$ 41,347,543	\$ 13,201,501	\$ 28,146,042
INDUSTRIAL UNDERWRITERS INS CO	\$ -	\$ -	\$ 4,817,955	\$ 129,170	\$ 4,688,785
INSURANCE CORPORATION OF HANNOVER	\$ -	\$ 10,779,104	\$ 346,679,760	\$ 222,723,786	\$ 123,955,972
INTEGON GENERAL INS CORP	\$ -	\$ 126,101,510	\$ 192,840,440	\$ 138,264,976	\$ 54,575,464
INTEGON INDEMNITY CORP	\$ -	\$ 234,086,672	\$ 194,546,655	\$ 139,134,710	\$ 55,411,945
INTEGON NATIONAL INSURANCE CO	\$ -	\$ 304,345,922	\$ 408,207,076	\$ 290,153,210	\$ 118,053,863
INTEGRAL INSURANCE CO	\$ -	\$ -	\$ 15,047,812	\$ 20,087,585	\$ (5,039,773)
INTERNATIONAL INSURANCE CO	\$ -	\$ 598,641	\$ 1,330,982,215	\$ 1,028,801,174	\$ 302,181,041
JOHN HANCOCK PROP & CAS INS CO	\$ -	\$ 37,455,061	\$ 125,198,265	\$ 46,078,172	\$ 79,120,092
KEMPER REINSURANCE COMPANY	\$ -	\$ -	\$ 1,778,307,602	\$ 1,248,643,043	\$ 529,664,559
LAWRENCEVILLE PROP & CAS CO INC	\$ -	\$ 11,002,716	\$ 40,823,832	\$ 10,403,736	\$ 30,420,096
LEADER NATIONAL INS COMPANY	\$ -	\$ 45,200,167	\$ 87,578,289	\$ 55,418,768	\$ 32,159,521
LEADER SPECIALTY INS COMPANY	\$ -	\$ 263,449	\$ 14,093,403	\$ 6,237,426	\$ 7,855,977
LHIW INSURANCE COMPANY	\$ -	\$ (309)	\$ 6,737,228	\$ 8,346	\$ 6,728,882
LMI INSURANCE COMPANY	\$ -	\$ 54,690,420	\$ 121,210,462	\$ 105,161,313	\$ 16,049,148
MAINE BONDING & CASUALTY CO	\$ -	\$ 7,737,990	\$ 19,045,912	\$ 10,933	\$ 19,034,979
MAMAGEDCOMP NATIONAL INS CO	\$ -	\$ -	\$ 6,604,102	\$ 172,957	\$ 6,431,145
MBIA INSURANCE CORP OF IL	\$ -	\$ 1,853,216	\$ 169,175,690	\$ 20,463,648	\$ 148,692,042
MEDMARC CASUALTY INSURANCE COMPANY	\$ -	\$ 19,809,964	\$ 18,302,462	\$ 10,086,557	\$ 8,215,905
MENDOTA INSURANCE COMPANY	\$ -	\$ 14,672,612	\$ 33,033,210	\$ 21,151,930	\$ 11,881,280
METROPOLITAN GRP PROP & CAS INS CO	\$ -	\$ 223,243,212	\$ 500,098,978	\$ 372,419,541	\$ 127,679,436
MGIC ASSURANCE CORP	\$ -	\$ -	\$ 12,530,483	\$ 571,899	\$ 11,958,584
MIC GENERAL INSURANCE CORP	\$ -	\$ 144,196,292	\$ 49,694,245	\$ 34,230,782	\$ 15,463,463
MID-AMERICA INSURANCE COMPANY	\$ -	\$ -	\$ 20,839,568	\$ 16,010,865	\$ 4,828,703
MIDSTATES REINSURANCE CORP	\$ -	\$ 41,754	\$ 148,958,859	\$ 144,495,218	\$ 4,463,639
MIDWESTERN INDEMNITY CO	\$ -	\$ 164,422,009	\$ 26,665,647	\$ 7,576,641	\$ 19,089,006
MILLERS CASUALTY INSURANCE CO	\$ -	\$ 48,888,848	\$ 30,907,263	\$ 21,188,695	\$ 9,718,568
MINNESOTA FIRE & CASUALTY CO	\$ -	\$ 60,994,140	\$ 77,434,322	\$ 56,965,715	\$ 20,468,607
MIYUI MARINE & FIRE INS CO	\$ -	\$ 9,074,749	\$ 108,804,042	\$ 52,008,873	\$ 56,795,169

Property and Casualty Companies Ranked by Arkansas Premiums

COMPANY NAME	ARKANSAS PREMIUMS	TOTAL PREMIUMS	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL & SURPLUS
MONTGOMERY WARD INS CO	\$ -	\$ 37,136,729	\$ 23,528,172	\$ 7,311,509	\$ 16,216,663
MONUMENTAL GENERAL CASUALTY CO	\$ -	\$ 31,419,152	\$ 13,084,331	\$ 4,130,685	\$ 8,953,644
NAC REINSURANCE CORP	\$ -	\$ 1,229,999	\$ 2,360,855,057	\$ 1,658,632,075	\$ 702,222,982
NATIONAL ALLIANCE INSURANCE COMPANY	\$ -	\$ 46,818,118	\$ 26,690,272	\$ 18,232,846	\$ 10,457,426
NATIONAL CONTINENTAL INS CO	\$ -	\$ 83,321,986	\$ 132,621,046	\$ 70,380,953	\$ 62,240,093
NATIONAL TRUST INSURANCE CO	\$ -	\$ 10,073,166	\$ 23,448,674	\$ 12,215,332	\$ 11,233,542
NATIONWIDE GENERAL INS CO	\$ -	\$ 88,766,204	\$ 55,602,171	\$ 42,253,085	\$ 13,349,086
NEW ENGLAND INS CO	\$ -	\$ -	\$ 676,321,445	\$ 519,178,748	\$ 157,142,697
NEW ENGLAND REINSURANCE CORP	\$ -	\$ -	\$ 89,254,325	\$ 21,420,346	\$ 67,833,981
NEWARK INSURANCE COMPANY	\$ -	\$ 79,612,504	\$ 156,602,738	\$ 86,977,176	\$ 69,625,565
NORTH AMERICAN LUMBER INS CO	\$ -	\$ 6,616,803	\$ 25,961,793	\$ 13,917,185	\$ 12,044,604
NORTH STAR REINSURANCE CORP	\$ -	\$ -	\$ 14,192,514	\$ 3,368,464	\$ 10,824,050
NOVA CASUALTY CO	\$ -	\$ 28,397,500	\$ 28,860,741	\$ 22,365,983	\$ 6,494,758
ODYSSEY REINSURANCE CORP	\$ -	\$ -	\$ 1,326,761,667	\$ 960,394,426	\$ 368,367,441
OHIC INSURANCE COMPANY	\$ -	\$ 61,926,155	\$ 179,620,284	\$ 129,197,680	\$ 50,422,600
OMAHA INDEMNITY CO	\$ -	\$ -	\$ 38,763,528	\$ 18,504,863	\$ 20,278,644
OMEGA INSURANCE COMPANY	\$ -	\$ 23,633,191	\$ 13,040,490	\$ 4,935,844	\$ 8,104,646
OMNI INSURANCE CO	\$ -	\$ 93,224,120	\$ 140,016,661	\$ 99,602,982	\$ 40,413,679
ORION INSURANCE COMPANY	\$ -	\$ 25,890	\$ 61,753,014	\$ 39,403,509	\$ 22,348,505
PACIFIC SPECIALTY INS CO	\$ -	\$ 73,851,367	\$ 65,782,523	\$ 44,491,714	\$ 21,290,809
PHILADELPHIA INSURANCE CO	\$ -	\$ 6,839,277	\$ 90,164,635	\$ 60,073,722	\$ 30,090,812
PHILADELPHIA REINSURANCE CORP	\$ -	\$ -	\$ 223,628,205	\$ 203,519,695	\$ 20,308,510
PRIVATE RESIDENTIAL MORTGAGE INS CO	\$ -	\$ -	\$ 119,356,540	\$ 17,272,514	\$ 102,084,026
PROFESSIONAL LIAB INS CO OF AMERICA	\$ -	\$ 112,686	\$ 6,852,240	\$ 4,161	\$ 6,848,079
PROPERTY & CAS INS CO OF HARTFORD	\$ -	\$ 479,395	\$ 88,366,138	\$ 64,206,376	\$ 24,159,762
PROTECTIVE NATIONAL INS CO OF OMAHA	\$ -	\$ -	\$ 59,061,052	\$ 85,107,261	\$ (26,046,209)
PRUDENTIAL COMMERCIAL INS CO	\$ -	\$ 47,863,484	\$ 13,604,198	\$ 4,048,143	\$ 9,556,055
PUTNAM REINSURANCE COMPANY	\$ -	\$ -	\$ 244,236,302	\$ 135,245,380	\$ 108,990,922
QBE INSURANCE CORPORATION	\$ -	\$ -	\$ 29,605,434	\$ 8,214,528	\$ 21,390,906
REALM NATIONAL INSURANCE COMPANY	\$ -	\$ 21,701,342	\$ 26,906,739	\$ 7,918,126	\$ 18,990,613
REGAL INSURANCE COMPANY	\$ -	\$ 55,740,885	\$ 39,916,144	\$ 28,197,087	\$ 11,719,057
REINSURANCE CO OF AMERICA INC	\$ -	\$ 7,946,734	\$ 19,516,633	\$ 12,147,901	\$ 7,368,732
RELIANCE REINSURANCE COMPANY	\$ -	\$ -	\$ 49,646,201	\$ 20,308,566	\$ 29,337,635
RELIANCE SURETY COMPANY	\$ -	\$ 1,352,132	\$ 21,433,095	\$ 221,321	\$ 21,211,777
REPUBLIC INDMNTY OF CALIFORNIA	\$ -	\$ 99,515,137	\$ 23,692,300	\$ 15,268,392	\$ 8,423,908
REPUBLIC MORTGAGE INS OF NC	\$ -	\$ 2,481,194	\$ 97,528,506	\$ 88,568,649	\$ 8,959,859
RESIDENTIAL GUARANTY COMPANY	\$ -	\$ -	\$ 64,689,215	\$ 32,158,172	\$ 32,531,042
RESPONSE INSURANCE COMPANY	\$ -	\$ 448,783	\$ 9,195,673	\$ 838,251	\$ 8,357,422
ROCHDALE INS CO OF NEW YORK NY	\$ -	\$ -	\$ 15,084,510	\$ 16,303,402	\$ (1,218,892)
SAFECO INSURANCE CO OF PA	\$ -	\$ (43,800)	\$ 8,910,968	\$ 48,328	\$ 8,862,640
SAFEWAY INS CO OF AL	\$ -	\$ 17,323,848	\$ 23,920,710	\$ 8,843,335	\$ 15,077,375
SAN FRANCISCO REINSURANCE CO	\$ -	\$ -	\$ 543,796,403	\$ 326,734,814	\$ 217,063,588
SCOR REINSURANCE CO	\$ -	\$ -	\$ 1,608,025,929	\$ 1,184,409,744	\$ 423,616,185
SCOTTSDALE INDEMNITY COMPANY	\$ -	\$ 31,781,828	\$ 37,027,294	\$ 28,400,083	\$ 8,627,211
SEA INS COMPANY OF AMERICA	\$ -	\$ (27)	\$ 292,232,086	\$ 10,045,793	\$ 282,186,293
SENECA INS CO INC	\$ -	\$ 38,769,866	\$ 101,014,972	\$ 63,073,527	\$ 37,941,445
SEVEN HILLS INSURANCE COMPANY	\$ -	\$ 6,011,131	\$ 13,389,589	\$ 2,968,291	\$ 10,421,296
SHELBY CASUALTY INSURANCE COMP	\$ -	\$ 103,141,535	\$ 84,064,377	\$ 11,505,013	\$ 72,559,364
SIGNET STAR REINSURANCE CO	\$ -	\$ 284,559	\$ 868,696,789	\$ 597,570,215	\$ 271,126,574
SIRIUS AMERICA INSURANCE COMPANY	\$ -	\$ 630,500	\$ 192,187,496	\$ 134,075,748	\$ 58,111,748
SKANDIA US INSURANCE COMPANY	\$ -	\$ (1,819)	\$ 27,309,205	\$ 4,190,053	\$ 23,119,152
SOUTHERN FARM BUREAU PROPERTY	\$ -	\$ -	\$ 28,025,809	\$ 2,476,295	\$ 25,549,514
SOUTHERN GENERAL INS CO	\$ -	\$ 63,107,739	\$ 88,541,818	\$ 58,727,237	\$ 29,814,581
STONEWALL INSURANCE COMPANY	\$ -	\$ -	\$ 204,504,980	\$ 150,145,526	\$ 54,359,452
STRATFORD INS CO	\$ -	\$ 8,350,648	\$ 73,785,047	\$ 44,628,649	\$ 29,156,398
SUPERIOR NATIONAL INS CO	\$ -	\$ 110,509,034	\$ 171,904,263	\$ 100,241,650	\$ 71,662,613
SWISS REINSURANCE AMERICA CORP	\$ -	\$ -	\$ 4,313,788,932	\$ 2,631,320,542	\$ 1,482,468,390
SYDNEY REINSURANCE CORP	\$ -	\$ -	\$ 316,396,400	\$ 177,797,913	\$ 138,598,487
TECHNOLOGY INSURANCE COMPANY INC	\$ -	\$ 1,918,618	\$ 8,024,267	\$ 1,600,525	\$ 6,423,742
TIG COUNTRYWIDE INSURANCE COMPANY	\$ -	\$ 7,331,810	\$ 401,801,140	\$ 282,536,977	\$ 119,264,163
TIG INDEMNITY COMPANY	\$ -	\$ 46,531,734	\$ 20,117,770	\$ 68,808	\$ 20,048,962
TIG INSURANCE COMPANY OF MICHIGAN	\$ -	\$ 16,530,253	\$ 20,146,174	\$ 18,426	\$ 20,127,746
TIG INSURANCE CORP OF AMERICA	\$ -	\$ 99,209,411	\$ 20,186,318	\$ 2,946	\$ 20,183,372
TIG REINSURANCE COMPANY	\$ -	\$ (53,713)	\$ 2,195,930,673	\$ 1,687,572,591	\$ 508,358,062
TRADERS & GENERAL INS CO	\$ -	\$ 19,623,512	\$ 7,999,693	\$ 2,065,567	\$ 5,934,106
TRANSATLANTIC REINSURANCE CO	\$ -	\$ -	\$ 3,845,333,053	\$ 2,681,477,339	\$ 1,163,855,714
TRANSPORT INSURANCE COMPANY	\$ -	\$ 12,441,439	\$ 40,586,280	\$ 25,101,976	\$ 15,484,304
TRAVELERS COMMERCIAL INSURANCE CO	\$ -	\$ 50,030,766	\$ 243,701,833	\$ 190,014,426	\$ 53,687,407
TRAVELERS EXCESS & SURPLUS LINES CO	\$ -	\$ 8,827,000	\$ 147,812,967	\$ 106,809,045	\$ 41,003,921
TRAVELERS INDEMNITY CO OF MO	\$ -	\$ 28,056,277	\$ 252,253,652	\$ 194,995,112	\$ 57,258,740
TRAVELERS PROPERTY CASUALTY INS CO	\$ -	\$ 224,186,202	\$ 172,822,983	\$ 125,695,831	\$ 47,127,152
TRUNWICK AMERICA REINSURANCE CORP	\$ -	\$ -	\$ 849,299,378	\$ 526,449,775	\$ 322,849,603
ULICO INDEMNITY COMPANY	\$ -	\$ 1,251,898	\$ 50,493,395	\$ 28,867,333	\$ 21,626,062
UNDERWRITERS REINSURANCE CO	\$ -	\$ 1,164,584	\$ 1,622,994,330	\$ 963,640,538	\$ 659,353,792
UNICARE WORKERS COMPENSATION INS CO	\$ -	\$ 164,763,092	\$ 390,799,766	\$ 278,470,224	\$ 112,329,542
UNIGARD SECURITY INS CO	\$ -	\$ 16,831	\$ 382,833,568	\$ 137,339,931	\$ 245,493,657
UNION INS CO OF PROVIDENCE	\$ -	\$ 44,786,829	\$ 44,424,281	\$ 22,279,492	\$ 22,144,789

Property and Casualty Companies Ranked by Arkansas Premiums

COMPANY NAME	ARKANSAS PREMIUMS	TOTAL PREMIUMS	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL & SURPLUS
UNION NATIONAL FIRE INS CO	\$ -	\$ 15,392,776	\$ 23,758,084	\$ 2,433,861	\$ 21,324,223
UNIONE ITALIANA REINS CO OF AMERICA	\$ -	\$ -	\$ 63,122,838	\$ 93,075,392	\$ 30,047,506
UNITED EQUITABLE INSURANCE CO	\$ -	\$ 3,443,599	\$ 17,192,270	\$ 10,644,757	\$ 6,547,513
UNITED GUARANTY MTG INDEM COMPANY	\$ -	\$ -	\$ 16,858,164	\$ 30,218	\$ 16,827,946
US AEGIS ENERGY INSURANCE COMPANY	\$ -	\$ -	\$ 14,231,700	\$ 3,562,973	\$ 10,668,727
US INTERNATIONAL REINSURANCE CO	\$ -	\$ -	\$ 67,578,153	\$ 32,578,153	\$ 35,000,000
USF RE INS CO	\$ -	\$ -	\$ 221,953,862	\$ 109,297,227	\$ 112,656,635
VALLEY NATIONAL INSURNACE CO	\$ -	\$ 2,398,238	\$ 11,454,412	\$ 355,071	\$ 11,099,341
VILLANOVA INSURANCE CO	\$ -	\$ (205,786)	\$ 26,592,401	\$ 289,802	\$ 26,302,598
WARNER INS CO	\$ -	\$ 3,749,498	\$ 39,914,899	\$ 5,268,261	\$ 34,646,638
WESCO INSURANCE COMPANY	\$ -	\$ 54,956,681	\$ 144,920,861	\$ 114,296,844	\$ 30,624,017
WESTERN GENERAL INS CO	\$ -	\$ 46,002,031	\$ 61,800,745	\$ 46,025,362	\$ 15,775,383
YOSEMITE INSURANCE COMPANY	\$ -	\$ 20,241,650	\$ 194,830,216	\$ 97,310,383	\$ 97,519,834
ZC INSURANCE COMPANY	\$ -	\$ 123,414,658	\$ 51,573,860	\$ 15,177,488	\$ 36,396,872
ZURICH REINSURANCE NORTH AMERICA	\$ -	\$ -	\$ 3,310,548,484	\$ 2,501,723,231	\$ 808,825,253
DOCTORS' COMPANY, INTERINS. EXCHANGE	\$ -	\$ 509,719	\$ 921,068,025	\$ 612,725,249	\$ 308,347,775
COUNTRY PREFERRED INS CO	\$ -	\$ -	\$ 11,710,148	\$ 43,835	\$ 11,666,313
CEDAR HILL ASSURANCE CO	\$ -	\$ 177,709	\$ 25,902,882	\$ 17,705,672	\$ 8,197,211
AMERICAN SPIRIT INSURANCE COMPANY	\$ -	\$ 66,762,742	\$ 19,912,391	\$ 2,961,173	\$ 16,951,219
ANTHEM INS COMPANIES, INC.	\$ -	\$ 777,236,823	\$ 2,517,287,847	\$ 947,089,945	\$ 1,570,197,402
MEDICAL MUTUAL INS CO OF NC	\$ -	\$ 31,451,738	\$ 133,816,416	\$ 99,467,981	\$ 34,348,435
LUTHERAN BENEVOLENT INS EXCHANGE	\$ -	\$ -	\$ 2,407,758	\$ 10	\$ 2,407,748
FIRST COLONIAL INS COMPANY	\$ -	\$ 24,153,368	\$ 36,941,853	\$ 12,411,186	\$ 14,530,667
FIRE INSURANCE EXCHANGE	\$ -	\$ 1,138,154,813	\$ 1,010,310,822	\$ 674,962,882	\$ 335,947,940
NATIONAL INS UNDERWRITERS	\$ -	\$ 75,225	\$ 3,465,875	\$ 465,764	\$ 3,000,111
MUTUAL ASSURANCE, INC.	\$ -	\$ 131,936,892	\$ 648,260,920	\$ 482,999,673	\$ 165,221,242
HERITAGE MUTUAL INS COMPANY	\$ -	\$ 215,002,603	\$ 492,223,317	\$ 340,328,456	\$ 151,894,861
FARMERS-ALLIANCE LUTUAL INS CO	\$ -	\$ 169,105,714	\$ 160,377,035	\$ 93,576,286	\$ 66,800,749
EXCESS REINSURANCE COMPANY	\$ -	\$ -	\$ 69,481,271	\$ 25,480,596	\$ 44,000,675
MICHIGAN MILLERS LUTUAL INS COMPANY	\$ -	\$ 61,615,636	\$ 165,934,636	\$ 93,541,667	\$ 72,392,969
FOLKSAMERICA GENERAL INS CO	\$ -	\$ -	\$ 7,408,874	\$ 93,115	\$ 7,315,759
GREATER NEW YORK MUTUAL INS CO	\$ -	\$ 59,329,730	\$ 440,242,701	\$ 278,882,677	\$ 161,360,024
GERLING GLOBAL REINSURANCE CORP	\$ -	\$ -	\$ 527,510,433	\$ 369,332,601	\$ 157,177,832
GENERAL SECURITY INS COM PANY	\$ -	\$ 98,980,859	\$ 61,681,598	\$ 19,925,115	\$ 41,756,483
VISION SERVICE PLAN INS CO	\$ -	\$ 103,237,881	\$ 80,022,313	\$ 55,129,010	\$ 24,893,303
SAGAMORE INSURANCE COMPANY	\$ -	\$ 27,264,878	\$ 690,735,250	\$ 28,319,214	\$ 40,754,306
USAA CORPORATE ATTORNEY IN FACT	\$ -	\$ 93	\$ 10,055,974	\$ 20,051	\$ 10,035,923
SURETY BONDING CO OF AMERICA	\$ -	\$ 441,978	\$ 3,516,015	\$ 166,209	\$ 3,349,806
MILLERS MUTUAL INS COMPANY	\$ (440)	\$ 16,874,648	\$ 44,688,498	\$ 11,789,335	\$ 32,899,163
BERKLEY REGIONAL INSURANCE CO	\$ (601)	\$ 218,216	\$ 443,077,135	\$ 135,265,531	\$ 307,811,604
BOSTON OLD COLONY INSURANCE CO	\$ (804)	\$ 124,891,363	\$ 106,778,327	\$ 85,041,647	\$ 21,736,680
AMERICAN HARDWARE MUTUAL INS CO	\$ (902)	\$ 57,941,701	\$ 193,384,994	\$ 190,346,703	\$ 63,038,290
NIAGARA FIRE INSURANCE CO	\$ (1,380)	\$ 18,131,009	\$ 108,467,718	\$ 87,514,905	\$ 20,952,815
ARGONAUT-MIDWEST INSURANCE COMPANY	\$ (3,457)	\$ 42,406,662	\$ 237,619,256	\$ 67,668,595	\$ 169,950,661
PINNACLE INSURANCE CO	\$ (5,667)	\$ 6,316,483	\$ 10,498,881	\$ 7,518,395	\$ 2,980,486
AMERICAN BONDING COMPANY	\$ (19,189)	\$ 56,723	\$ 12,506,044	\$ 16,702,502	\$ (4,196,458)
SOUTHERN FIRE & CASUALTY CO	\$ (33,146)	\$ 7,794,603	\$ 6,367,240	\$ 1,000	\$ 6,366,240

Life and Health Companies Ranked by Arkansas Life and Annuity Premiums

COMPANY NAME	AR LIFE & ANNUITY PREMIUMS	AR HEALTH PREMIUMS	ARKANSAS PREMIUMS	TOTAL PREMIUMS	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL & SURPLUS
MIDWEST SECURITY LIFE INS CO	\$ -	\$ -	\$ -	\$ 80,940,668	\$ 65,855,126	\$ 49,543,704	\$ 16,311,422
METLIFE SECURITY INS CO LOUISIANA	\$ -	\$ -	\$ -	\$ 21,179	\$ 699,417,464	\$ 594,099,771	\$ 105,317,693
MERCANTILE & GENERAL LIFE REASSUR. CO OF I	\$ -	\$ -	\$ -	\$ 232,133,176	\$ 140,768,224	\$ 80,418,939	\$ 60,349,285
MEDICAL SAVINGS INSURANCE CO	\$ -	\$ -	\$ -	\$ 474,544	\$ 6,956,233	\$ 659,317	\$ 6,296,916
MEDICAL LIFE INS CO	\$ -	\$ -	\$ -	\$ 146,130,826	\$ 156,696,694	\$ 78,383,905	\$ 78,312,789
MEDICAL BENEFITS MUTUAL LIFE INS CO	\$ -	\$ -	\$ -	\$ 8,309,692	\$ 11,232,609	\$ 3,643,519	\$ 7,589,090
MEDCO CONTAINMENT LIFE INS CO	\$ -	\$ -	\$ -	\$ 29,781,963	\$ 42,874,311	\$ 32,555,965	\$ 10,318,348
MEDAMERICA INSURANCE CO	\$ -	\$ -	\$ -	\$ 14,326,187	\$ 53,503,274	\$ 44,672,190	\$ 8,831,084
MAXICARE LIFE & HEALTH INS CO	\$ -	\$ -	\$ -	\$ 14,012,910	\$ 10,725,651	\$ 4,045,921	\$ 6,679,730
MARQUETTE NATIONAL LIFE INS CO	\$ -	\$ -	\$ -	\$ 2,097	\$ 74,291,919	\$ 68,252,531	\$ 6,039,388
MAMSI LIFE AND HEALTH INS CO	\$ -	\$ -	\$ -	\$ 199,364,059	\$ 63,696,512	\$ 35,353,659	\$ 28,342,853
LINCOLN NATIONAL REASSURANCE CO	\$ -	\$ -	\$ -	\$ 63,613,981	\$ 880,660,450	\$ 825,620,450	\$ 54,940,000
LINCOLN MEMORIAL LIFE INS CO	\$ -	\$ -	\$ -	\$ 67,179,847	\$ 73,866,026	\$ 66,994,709	\$ 6,871,317
LIFE REASSURANCE CORP OF AMERICA	\$ -	\$ -	\$ -	\$ 1,292,208,823	\$ 2,328,054,133	\$ 2,154,143,910	\$ 173,910,223
JOHN HANCOCK LIFE INS CO OF AMERICA	\$ -	\$ -	\$ -	\$ 103,000	\$ 581,551,909	\$ 516,230,812	\$ 65,321,097
JEFFERSON STANDARD LIFE INS CO	\$ -	\$ -	\$ -	\$ -	\$ 7,824,857	\$ 685,961	\$ 7,138,896
ITT HARTFORD INTL LIFE REASSU	\$ -	\$ -	\$ -	\$ 103,084,714	\$ 135,801,089	\$ 99,778,942	\$ 36,022,147
INDEPENDENT LIFE INSURANCE CO	\$ -	\$ -	\$ -	\$ -	\$ 3,767,413	\$ 578,450	\$ 3,188,963
INDEPENDENCE LIFE & ANNUITY CO	\$ -	\$ -	\$ -	\$ 290,756	\$ 71,259,644	\$ 44,964,392	\$ 26,295,249
HOMESHIELD INS CO	\$ -	\$ -	\$ -	\$ 1,967,719	\$ 6,956,436	\$ 1,435,947	\$ 5,520,489
HEALTHY ALLIANCE LIFE INSURANCE CO	\$ -	\$ -	\$ -	\$ 481,265,345	\$ 253,034,053	\$ 181,946,822	\$ 71,087,231
HEALTHSOURCE INSURANCE COMPANY	\$ -	\$ -	\$ -	\$ 169,806,137	\$ 160,712,265	\$ 115,441,927	\$ 45,270,338
GROUP LIFE & HEALTH INS CO	\$ -	\$ -	\$ -	\$ 105,524,614	\$ 177,831,044	\$ 108,466,232	\$ 69,364,811
GERLING GLOBAL LIFE REINSURANCE CO	\$ -	\$ -	\$ -	\$ 45,742,854	\$ 186,482,051	\$ 133,352,873	\$ 53,129,178
GERLING GLOBAL LIFE INS CO	\$ -	\$ -	\$ -	\$ 1,770,372	\$ 28,594,660	\$ 7,331,591	\$ 21,263,069
GENERAL FIDELITY LIFE INS CO	\$ -	\$ -	\$ -	\$ 21,636,950	\$ 266,617,638	\$ 145,761,919	\$ 120,855,719
FOUNDATION HEALTH NATL LIFE CO	\$ -	\$ -	\$ -	\$ 96,837,348	\$ 60,117,092	\$ 34,690,756	\$ 25,426,336
FLORIDA EMPLOYERS LIFE INS CORP	\$ -	\$ -	\$ -	\$ 12,241,016	\$ 7,680,111	\$ 4,200,732	\$ 3,479,379
FIRST ING LIFE INS CO OF NEW YORK	\$ -	\$ -	\$ -	\$ 333,614	\$ 22,227,980	\$ 428,645	\$ 21,799,336
FIRST FINANCIAL ASSURANCE CO	\$ -	\$ -	\$ -	\$ -	\$ 213,130	\$ 9,943	\$ 203,187
FIRST DEPOSIT LIFE INS CO	\$ -	\$ -	\$ -	\$ -	\$ 641,556	\$ 58,283	\$ 583,273
FIDELITY LIFE INSURANCE COMPANY	\$ -	\$ -	\$ -	\$ -	\$ 7,128,685	\$ 63,190	\$ 7,065,495
FAMILY HERITAGE LIFE INS CO OF AMER	\$ -	\$ -	\$ -	\$ 16,761,607	\$ 26,333,850	\$ 19,868,039	\$ 6,465,811
ERC LIFE REINSURANCE CORPORATION	\$ -	\$ -	\$ -	\$ 486,654,563	\$ 2,497,290,375	\$ 777,858,941	\$ 1,719,431,434
EQUI TRUST LIFE INSURANCE COMPANY	\$ -	\$ -	\$ -	\$ -	\$ 8,161,962	\$ 58,755	\$ 8,103,207
ERIC LIFE INSURANCE CO	\$ -	\$ -	\$ -	\$ 66,014,715	\$ 36,325,909	\$ 20,748,034	\$ 15,577,875
EMPLOYERS REASSURANCE CORP	\$ -	\$ -	\$ -	\$ 2,584,908,376	\$ 3,859,775,705	\$ 3,403,142,712	\$ 456,632,993
EMPIRE LIFE INSURANCE CO	\$ -	\$ -	\$ -	\$ 1,323,702	\$ 33,251,910	\$ 21,251,080	\$ 12,000,830
EDUCATORS MUTUAL LIFE INS COMPANY	\$ -	\$ -	\$ -	\$ 101,415,981	\$ 141,303,076	\$ 81,909,760	\$ 59,393,316
DENTAL INSURANCE CO OF AMERICA	\$ -	\$ -	\$ -	\$ 9,170,449	\$ 2,303,609	\$ 367,638	\$ 1,935,971
COVENTRY HEALTH & LIFE INSURANCE CO	\$ -	\$ -	\$ -	\$ 223,359,243	\$ 67,295,742	\$ 41,747,296	\$ 25,548,446
CORPORATE HEALTH INSURANCE CO	\$ -	\$ -	\$ -	\$ 222,008,213	\$ 118,423,271	\$ 39,126,971	\$ 79,296,300
CONSUMERS LIFE INS CO	\$ -	\$ -	\$ -	\$ 144,158	\$ 44,080,513	\$ 37,894,208	\$ 6,186,305
CONESTOGA LIFE ASSURANCE CO	\$ -	\$ -	\$ -	\$ 17,459,516	\$ 22,638,606	\$ 14,168,212	\$ 8,480,394
COLONIAL EMPIRE LIFE INS CO	\$ -	\$ -	\$ -	\$ (990,775)	\$ 3,406,971	\$ 634,865	\$ 2,772,106
COLOGNE LIFE REINSURANCE CO	\$ -	\$ -	\$ -	\$ 506,881,989	\$ 785,341,041	\$ 638,306,006	\$ 147,035,035
CIGNA LIFE INS CO	\$ -	\$ -	\$ -	\$ 3,535,408	\$ 12,727,959	\$ 536,549	\$ 12,191,411
CENTURION LIFE INS CO	\$ -	\$ -	\$ -	\$ 61,336,109	\$ 710,941,468	\$ 196,808,814	\$ 514,132,654
CENTRAL AMERICAN LIFE INS CO	\$ -	\$ -	\$ -	\$ 5,820,227	\$ 36,930,794	\$ 32,617,288	\$ 4,313,506
CAROLINA CONTINENTAL INS CO	\$ -	\$ -	\$ -	\$ 10,305,141	\$ 17,854,590	\$ 12,300,317	\$ 5,554,273
CAPITOL LIFE INS CO	\$ -	\$ -	\$ -	\$ 667,614	\$ 499,008,792	\$ 480,975,572	\$ 18,033,220
CAMBRIDGE LIFE INSURANCE COMPANY	\$ -	\$ -	\$ -	\$ 4,933,160	\$ 6,091,247	\$ 2,800,208	\$ 3,291,039
BLUEBONNET LIFE INSURANCE CO	\$ -	\$ -	\$ -	\$ 6,062,946	\$ 11,813,765	\$ 2,008,247	\$ 9,805,517
BERKSHIRE HATHAWAY LIFE INS CO NE	\$ -	\$ -	\$ -	\$ 134,408,663	\$ 1,031,411,385	\$ 660,427,894	\$ 370,983,491
BANKERS LIFE INSURANCE CO	\$ -	\$ -	\$ -	\$ 15,460,002	\$ 35,047,745	\$ 26,079,164	\$ 8,968,581
AXA RE LIFE INSURANCE CO	\$ -	\$ -	\$ -	\$ 79,098,245	\$ 181,231,272	\$ 119,673,728	\$ 61,557,544
ARCADIA NATIONAL LIFE INS CO	\$ -	\$ -	\$ -	\$ (662,737)	\$ 58,950,708	\$ 33,935,306	\$ 25,015,402
APPALACHIAN LIFE INSURANCE CO	\$ -	\$ -	\$ -	\$ 3,949,781	\$ 26,804,415	\$ 19,211,375	\$ 7,593,040
ANNUITY INVESTORS LIFE INS CO	\$ -	\$ -	\$ -	\$ 56,245,900	\$ 42,786,509	\$ 22,891,419	\$ 19,895,090
AMERICAN VANGUARD LIFE INS CO	\$ -	\$ -	\$ -	\$ 354,278	\$ 34,593,397	\$ 22,904,313	\$ 11,689,084
AMERICAN TRAVELERS ASSURANCE CO	\$ -	\$ -	\$ -	\$ 14,479	\$ 7,296,492	\$ 1,859,527	\$ 5,436,965
AMERICAN RESOURCES LIFE INS CO	\$ -	\$ -	\$ -	\$ -	\$ 6,637,996	\$ 53,749	\$ 6,584,246
AMERICAN LIFE & ACC INS CO OF KY	\$ -	\$ -	\$ -	\$ 813,309	\$ 311,268,940	\$ 107,691,813	\$ 203,577,127
AMERICAN GENERAL LIFE INS CO OF PA	\$ -	\$ -	\$ -	\$ 2,523,113	\$ 14,329,563	\$ 3,219,813	\$ 11,109,750
AMERICAN FINANCIAL SECURITY LIFE	\$ -	\$ -	\$ -	\$ 8,251	\$ 2,185,695	\$ 2,798,160	\$ (612,463)
AMERICAN CONTINENTAL LIFE INS CO	\$ -	\$ -	\$ -	\$ 7,823,439	\$ 24,978,529	\$ 9,474,632	\$ 15,503,897
AMALGAMATED LIFE & HEALTH INS CO	\$ -	\$ -	\$ -	\$ 8,411,028	\$ 7,074,578	\$ 3,861,702	\$ 3,212,876
ALPINE LIFE INSURANCE CO	\$ -	\$ -	\$ -	\$ -	\$ 9,997,837	\$ 352,807	\$ 9,645,030
ALL SAVERS INSURANCE CO	\$ -	\$ -	\$ -	\$ 312,375	\$ 8,601,540	\$ 740,299	\$ 8,061,241
AETNA LIFE INS COMPANY OF AMERICA	\$ -	\$ -	\$ -	\$ 675,137,400	\$ 1,189,209,613	\$ 1,118,481,639	\$ 70,727,974
AETNA HEALTH & LIFE INSURANCE CO	\$ -	\$ -	\$ -	\$ 137,355,573	\$ 940,659,163	\$ 869,570,013	\$ 71,089,149
ADVANTA LIFE INSURANCE CO	\$ -	\$ -	\$ -	\$ 19,926,570	\$ 25,727,697	\$ 13,827,357	\$ 11,900,341
ACCELERATION LIFE INS CO	\$ -	\$ -	\$ -	\$ 18,184,005	\$ 91,103,946	\$ 73,454,155	\$ 17,649,791
CHRYSLER LIFE INS CO	\$ (5)	\$ -	\$ (5)	\$ (322,400)	\$ 12,283,892	\$ 3,256,349	\$ 9,027,543
MEMBER SERVICE LIFE INSURANCE CO	\$ (831)	\$ (47)	\$ (878)	\$ 5,973,124	\$ 28,555,121	\$ 5,472,265	\$ 23,082,856
IMPERIAL LIFE INSURANCE CO	\$ (1,626)	\$ -	\$ (1,626)	\$ (134,338)	\$ 2,492,953	\$ 906,631	\$ 1,586,322
COMMUNITY BANK LIFE & HLTH INS CO	\$ (7,340)	\$ (23)	\$ (7,363)	\$ 394,714	\$ 457,301	\$ 262,383	\$ 194,923
VISTA LIFE INSURANCE COMPANY	\$ (8,205)	\$ (4,541)	\$ (12,746)	\$ 9,188,949	\$ 56,936,102	\$ 30,188,755	\$ 26,747,348
MIC LIFE INSURANCE CORP	\$ (11,933)	\$ 15,308	\$ 3,375	\$ 41,348,652	\$ 81,830,471	\$ 45,434,495	\$ 36,395,975
SUNAMERICA LIFE INS CO	\$ (221,197)	\$ (122,183)	\$ 453,279	\$ 2,051,345,481	\$ 15,633,201,258	\$ 14,208,391,707	\$ 1,430,934,551

Health Maintenance Organizations Ranked by Arkansas Premiums

COMPANY NAME	ARKANSAS PREMIUMS	TOTAL PREMIUMS	ASSETS	LIABILITIES	CAPITAL & SURPLUS
HMO PARTNERS DBA HMO AR HEALTH ADVANTAGE	\$ 191,032,626.00	\$ 191,032,626.00	\$ 47,874,239.00	\$ 40,531,239.00	\$ 7,343,000.00
UNITED HEALTHCARE OF AR INC	52,457,769.00	52,457,769.00	15,362,834.00	9,392,569.00	4,998,965.00
HEALTHSOURCE ARKANSAS INC	\$ 51,383,072.00	\$ 51,383,072.00	\$ 12,643,501.00	\$ 11,349,723.00	\$ 1,293,778.00
AMERICAN HEALTH CARE PROVIDERS, INC	22,700,821.00	119,962,273.00	26,065,319.00	20,298,454.00	4,055,355.00
PRUDENTIAL HEALTH CARE PLAN, INC.	\$ 21,267,626.00	\$ 2,752,795,486.00	\$ 710,639,581.00	\$ 586,891,899.00	\$ 123,747,682.00
DELTA DENTAL PLAN OF ARKANSAS	20,998,959.00	20,998,959.00	12,487,261.00	3,526,120.00	8,961,141.00
QCA HEALTH PLAN INC	\$ 2,920,380.00	\$ 2,920,380.00	\$ 5,158,688.00	\$ 1,162,731.00	\$ 3,849,363.00
AMERICAN DENTAL PROVIDERS OF AR, INC.	879,502.00	879,502.00	797,387.00	395,805.00	401,582.00
DENTICARE OF ARKANSAS, INC.	\$ 389,551.00	\$ 389,551.00	\$ 363,928.00	\$ 75,152.00	\$ 267,467.00
TRIPPOINT HEALTH PLAN, INC.	-	6,396,181.00	3,702,530.00	1,741,374.00	1,207,200.00
MERCY HEALTH PLAN OF MO, INC.	\$ -	\$ 116,347,758.00	\$ 29,568,299.00	\$ 23,387,391.00	\$ 5,557,297.00
HEALTHWISE OF ARKANSAS, INC.	-	-	1,036,846.00	39,779.00	997,067.00

Fraternal Organizations, Farmers Mutual Aid Associations and Title Companies Ranked by Arkansas Premiums

FRATERNAL ORGANIZATIONS :

COMPANY NAME	ARKANSAS PREMIUMS	TOTAL PREMIUMS	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL & SURPLUS
WOODMEN OF THE WORLD LIFE INS SOC	\$ 11,769,678.00	\$ 427,620,149.00	\$ 4,530,850,175.00	\$ 4,085,479,787.00	\$ 435,370,388.00
MODERN WOODMEN OF AMERICA	11,533,638.00	348,044,938.00	3,816,269,023.00	3,306,160,782.00	510,108,241.00
AID ASSOCIATION FOR LUTHERANS	\$ 9,623,762.00	\$ 1,465,299,247.00	\$ 17,149,818,000.00	\$ 15,769,337,867.00	\$ 1,380,480,113.00
LUTHERAN BROTHERHOOD	4,055,349.00	1,329,591,973.00	11,281,072,179.00	10,260,440,591.00	1,020,631,586.00
KNIGHTS OF COLUMBUS	\$ 1,574,859.00	\$ 734,365,589.00	\$ 6,920,828,605.00	\$ 5,956,171,349.00	\$ 964,655,256.00
INDEPENDENT ORDER OF FORESTERS USBR	766,986.00	161,187,061.00	2,614,525,588.00	2,295,821,596.00	318,703,992.00
CATHOLIC KNIGHTS OF AMERICA	\$ 512,590.00	\$ 3,262,490.00	\$ 46,569,454.00	\$ 43,674,188.00	\$ 2,895,266.00
ORDER OF THE UNITED COML TRAV OF AM	152,489.00	64,940,699.00	44,908,602.00	39,953,864.00	4,954,738.00
WOODMEN OF THE WORLD ASSOC	\$ 32,633.00	\$ 5,864,502.00	\$ 61,318,475.00	\$ 53,957,520.00	\$ 7,360,955.00
ROYAL NEIGHBORS OF AMERICA	20,678.00	20,200,689.00	567,340,717.00	406,781,000.00	160,559,717.00
BAPTIST LIFE ASSOCIATION	\$ 5,280.00	\$ 1,736,075.00	\$ 18,443,161.00	\$ 17,653,156.00	\$ 790,005.00
TRAVELERS PROTECTIVE ASN OF AMERICA	1,408.00	1,533,364.00	14,054,534.00	1,938,806.00	12,115,728.00
NATIONAL FRATERNAL SOC OF THE DEAF	\$ 1,263.00	\$ 248,162.00	\$ 7,822,086.00	\$ 7,566,616.00	\$ 255,472.00
WOMANS LIFE INSURANCE SOCIETY	1,068.00	6,612,034.00	142,646,468.00	111,647,265.00	30,999,203.00
DEGREE OF HONOR PROTECTIVE ASSOC	\$ 236.00	\$ 17,251,807.00	\$ 100,390,425.00	\$ 91,369,564.00	\$ 9,020,861.00
POLISH ROMAN CATHOLIC UNION OF AMER	213.00	3,982,784.00	91,391,092.00	73,439,979.00	17,951,113.00
POLISH NATIONAL ALLIANCE US OF NA	\$ 150.00	\$ 15,694,480.00	\$ 312,646,527.00	\$ 276,324,360.00	\$ 36,322,167.00

FARMERS MUTUAL AID ASSOCIATIONS :

COMPANY NAME	ARKANSAS PREMIUMS	TOTAL PREMIUMS	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL & SURPLUS
FARMERS UNION MUTUAL INS CO	\$ 3,097,479.00	\$ 3,097,479.00	\$ 7,963,132.00	\$ 2,085,230.00	\$ 5,891,207.00
HOME MUTUAL FIRE INS CO	2,456,832.00	2,456,832.00	1,034,825.00	188,182.00	846,643.00
FARMERS MUTUAL INS COMPANY	\$ 2,304,367.00	\$ 2,340,367.00	\$ 6,591,843.00	\$ 1,119,655.00	\$ 5,472,188.00
FARMERS MUTUAL INS CO, ROGERS	674,970.00	674,970.00	3,372,742.00	314,900.00	3,057,842.00
FARM & HOME MUTUAL INS CO	\$ 559,133.00	\$ 559,133.00	\$ 329,365.00	\$ 25,706.00	\$ 303,659.00
FARMERS FIRE INS COMPANY	512,574.00	512,574.00	3,644,107.00	395,728.00	3,248,829.00
FARMERS MUTUAL FIRE INS CO	\$ 447,197.00	\$ 447,197.00	\$ 1,295,578.00	\$ 54,829.00	\$ 1,240,749.00
WASHINGTON COUNTY FARMERS MUTUAL	366,690.00	366,690.00	815,067.00	282,763.00	7,867,304.00
FARMERS PROTECTIVE INS CO	\$ 269,565.00	\$ 269,565.00	\$ 761,895.00	\$ 5,464.00	\$ 756,431.00
NW ARK. FARMERS MUTUAL TORNADO	167,686.00	167,686.00	8,228,730.00	117,793.00	8,170,937.00
FARMERS MUTUAL INS CO OF L.R.	\$ 39,070.00	\$ 39,070.00	\$ 534,421.00	\$ -	\$ 534,421.00
LOGAN COUNTY FARMERS MUTUAL AID	19,989.18	19,989.18	1,281,433.62		1,281,433.62
FARMERS MUTUAL AID, FORT SMITH	\$ 16,715.56	\$ 16,715.56	\$ 243,942.16	\$ -	\$ 243,942.16
GREEN & CLAY COUNTY FARMERS MUTUAL	-	-	-	-	-

TITLE COMPANIES :

COMPANY NAME	ARKANSAS PREMIUMS	TOTAL PREMIUMS	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL & SURPLUS
CHICAGO TITLE INSURANCE CO	\$ 3,939,914.00	\$ 13,184,526.00	\$ 535,085,364.00	\$ 405,463,194.00	\$ 131,622,170.00
LAWYERS TITLE INS CORP	3,711,949.00	14,032,824.00	387,587,306.00	223,211,707.00	169,687,284.00
FIRST AMERICAN TITLE INS CO	\$ 3,520,826.00	\$ 12,528,967.00	\$ 540,308,244.00	\$ 330,010,953.00	\$ 270,297,293.00
ARKANSAS TITLE INSURANCE CO	3,378,302.00	133,102.00	2,428,386.00	1,222,358.00	1,306,028.00
OLD REPUBLIC NATIONAL TITLE INS CO	\$ 1,316,032.00	\$ 6,471,249.00	\$ 242,514,949.00	\$ 155,637,929.00	\$ 88,403,454.00
COMMONWEALTH LAND TITLE INS CO	1,131,056.00	13,511,833.00	444,230,027.00	308,883,220.00	136,996,113.00
STEWART TITLE GUARANTY CO	\$ 1,010,293.00	\$ 8,961,351.00	\$ 312,816,208.00	\$ 167,634,688.00	\$ 153,681,520.00
UNITED GENERAL TITLE INS CO	657,615.00	672,317.00	17,319,821.00	10,800,703.00	8,529,119.00
TICOR TITLE INSURANCE COMPANY	\$ 256,043.00	\$ 1,799,699.00	\$ 186,546,953.00	\$ 111,723,828.00	\$ 104,823,126.00
FIDELITY NATIONAL TITLE INS CO TN	242,201.00	1,090,116.00	14,628,880.00	8,590,640.00	7,538,240.00
TRANSNATION TITLE INS CO	\$ 202,492.00	\$ 2,947,271.00	\$ 123,730,515.00	\$ 58,127,956.00	\$ 75,602,559.00
COLUMBIAN NATIONAL TITLE INS CO	143,571.00	56,626.00	4,719,283.00	3,144,897.00	1,974,586.00
AVIATION TITLE INS COMPANY	\$ 138,947.00	\$ 138,947.00	\$ 328,291.00	\$ 38,117.00	\$ 390,174.00
SECURITY UNION TITLE INS CO	80,577.00	2,553,005.00	85,623,581.00	38,073,269.00	77,800,312.00
AMERICAN PIONEER TITLE INS CO	\$ 5,783.00	\$ 448,445.00	\$ 34,850,991.00	\$ 19,825,785.00	\$ 16,725,226.00
TITLE INSURANCE CO OF AMERICA		32,166.00	12,507,353.00	3,946,088.00	10,061,265.00
INVESTORS TITLE INS CO	\$ -	\$ 3,495,389.00	\$ 34,596,140.00	\$ 15,816,161.00	\$ 20,779,979.00
MISSISSIPPI VALLEY TITLE INS CO		280,094.00	12,924,680.00	16,624,827.00	5,799,951.00
NATIONAL TITLE INS OF NY INC	\$ -	\$ -	\$ 8,594,754.00	\$ 6,676,379.00	\$ 2,895,633.00
NATIONS TITLE INSURANCE COMPANY	(2,917.00)	-	32,294,707.00	28,549,622.00	5,292,234.00