

Arkansas Insurance Department

2004 Annual Report

Mike Huckabee
Governor



Julie Benafield Bowman
Commissioner

Arkansas Insurance Department

1200 West Third Street, Little Rock, AR 72201-1904

1-501-371-2600, 1-800-282-9134

E-mail: insurance.administration@arkansas.gov

Web site: www.insurance.arkansas.gov



Mike Huckabee
Governor



Julie Benafield Bowman
Commissioner

Mission Statement

The purpose of the State Insurance Department is to serve and protect the public interest by the equitable enforcement of the State's laws and regulations affecting the insurance industry. The primary mission of the State Insurance Department shall be consumer protection through insurer solvency and market conduct regulation, and fraud prosecution and deterrence.

Table of Contents

Mission Statement	3
Table of Contents	4
History of Insurance Commissioners	5
Organizational Chart	6
A Message From the Commissioner	7
Administration Division	8
Accounting Division	9
Consumer Services Division	10
Criminal Investigation Division	11
Finance Division	12
Human Resources Division	14
Information Systems Division	15
Legal Division	16
License Division	19
Life and Health Division	20
Liquidation Division	21
Property and Casualty Division	23
Public Employee Claims Division	26
Risk Management Division	28
Senior Health Insurance Information Program	29
Insurers Listed by Arkansas Premium:	
Farmers Mutual Aid Associations	30
Fraternal Organizations	30
HMO and HMDI Companies	30
Life and Health Companies	31
Property and Casualty Companies	38
Title Companies	46

History of Insurance Commissioners

AUDITORS OF STATE Ex-Officio Commissioners of Insurance

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

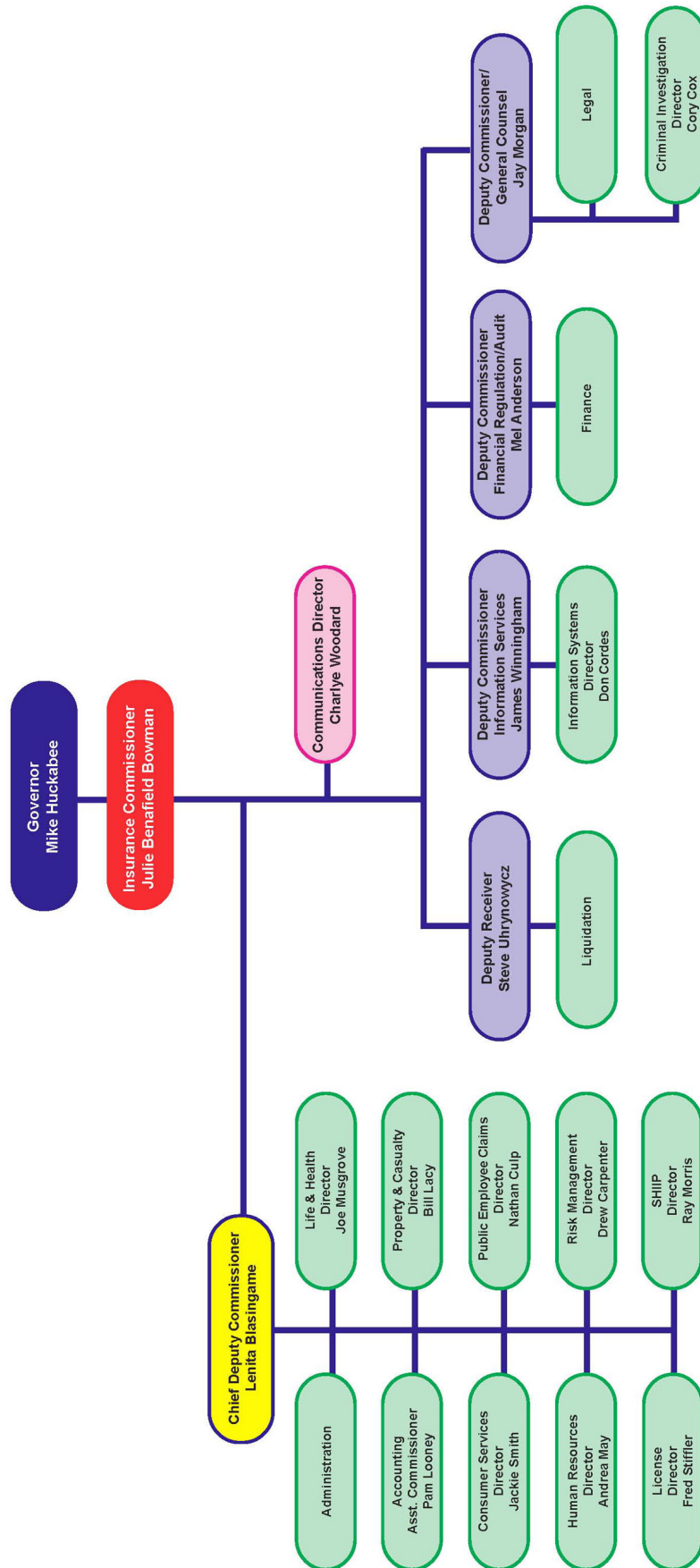
INSURANCE COMMISSIONERS

1917 - 1924	Bruce T. Bullion
1924 - 1925	M. J. Harrison
1925 - 1927	W. E. Floyd
1927 - 1929	J. S. Maloney
1929 - 1931	W. E. Floyd
1931 - 1933	A. D. Dulaney
1933 - 1937	U. A. Gentry
1937 - 1941	M. J. Harrison
1941 - 1945	J. Herbert Graves
1945 - 1949	Jack McKenzie
1949 - 1953	J. Herbert Graves
1953 - 1967	Harvey G. Combs
1967 - 1968	John Norman Harkey
1968 - 1970	Allan W. Horne
1970 - 1972	A. Gene Sykes
1972 - 1976	Ark Monroe, III
* 1976 - 1982	W. H. L. Woodyard, III
1983 - 1985	Linda N. Garner
1985 - 1988	Robert M. Eubanks, III
1988 - 1990	Ron Taylor
* 1990 - 1996	Lee Douglass
* 1997 - 2005	Mike Pickens
2005 -	Julie Benafield Bowman

**Visit our "Commissioners' Photo Gallery" on your next visit to the
Arkansas Insurance Department.**

* President of National Association of Insurance Commissioners

Organizational Chart





A Message From the Commissioner:

Consumer Protection is Our Mission

Dear Insurance Consumer, Producer, and Industry Leader:

It is the duty of the Arkansas Insurance Department to serve and protect the public interest by enforcing the insurance laws of the State of Arkansas. The primary mission of the Department is to protect the insurance consumer. Each of the 15 divisions within the Insurance Department works toward that end. Every transaction that takes place within the walls of the Department, in the field, or through electronic means translates in some way to consumer service or protection.

The Consumer Services Division works each year to answer more than 30,000 calls while assisting consumers with their questions and collecting millions of dollars each year on behalf of those Arkansas consumers.

The Examiners and Analysts in the Finance Division work on behalf of consumers to ensure that companies remain solvent so that the ultimate purpose of every insurance purchase...the payment of a legitimate claim...is fulfilled.

The Arkansas Insurance Department is deeply committed to carrying out its mission to protect and serve Arkansas insurance consumers. While some may believe that like Medicaid and Medicare recipients, Arkansas insurance consumers would be better served and protected with the oversight of insurance regulation in Washington, D. C., this Department vehemently disagrees.

As your Arkansas Insurance Commissioner, I am fully dedicated to carrying out my duties to fulfill the mission of this office. I am confident that each staff member of this Department joins me in this commitment. Rest assured, the Arkansas Insurance Department will do all it can to serve and protect every Arkansas insurance consumer.

Administration Division

Phone: (501) 371-2620, Fax: (501) 371-2629

E-mail: insurance.administration@arkansas.gov



Julie Benafield Bowman
Commissioner

Commissioner Julie Benafield Bowman

Chief Deputy Commissioner Lenita Blasingame

Communications Director Charlye Woodard

Support Staff Seleta Yearian

. Sandy Currington

. Mary Ann Wornock

Working feverishly within the Arkansas Insurance Department each day are more than 150 employees, who comprise 15 departmental divisions. While each division is unique in its assignment to carry out the mission of the Arkansas Insurance Department, each division is strategically aligned one with the other so as to be inextricably bound to carry out its primary mission...consumer protection. Following are some examples.

The **Accounting Division** collects and oversees fees and premium taxes from all insurance companies conducting business in the State of Arkansas. These fees not only fund the entire Arkansas Insurance Department (no monies are received from the State's general revenue fund), but the taxes are also used to contribute to the Police and Firemen's Pension funds.

Thousands of consumer cases are opened and closed each year by our **Consumer Services Division**, generating more than \$5 million in collected funds for those consumers assisted by this division.

Formerly known as the Fraud Investigation Division, the **Criminal Investigation Division** receives hundreds of referrals of suspected fraud each year. This group of investigators, attorneys, and other personnel achieved a 100% conviction rate on those cases referred for prosecution.

The **Finance Division** ensures that companies remain solvent so that insurers can fulfill their obligation to pay legitimate claims when they become due.

The employee retention level at the Insurance Department has remained steady over the past five years, due in part to the hiring of extremely qualified personnel by the **Human Resources Division**.

The award-winning **Information Systems Division** keeps the Department operating effectively and efficiently in the ever-changing world of technology.

In addition to drafting insurance laws and participating in numerous investigations, the **Legal Division** works closely with every division within the Department.

License Division issues licenses to more than 45,000 producers for the conducting of insurance business in the State of Arkansas. It also ensures that the necessary laws are followed regarding license renewals and continued education.

Life and Health/Property and Casualty Divisions review rate and form filings to verify that they conform to Arkansas law.

Liquidation Division manages the day to day affairs of insolvent insurance companies and administers the Arkansas Life and Health and Property and Casualty Guaranty Funds.

Public Employee Claims Division administers the workers' compensation program for State government.

Risk Management Division is charged with reducing the cost of insurance and surety bonding for State agencies.

Senior Health Insurance Information Program (SHIIP) assists seniors and other individuals with Medicare and other insurance-related questions.

The **Administration Division** oversees the overall operations of the Arkansas Insurance Department.



Lenita Blasingame
Chief Deputy Commissioner



Charlye Woodard
Communications Director



Pam Looney
Assistant Commissioner/
Administrative Services

Division Highlights

- The Accounting Division collected \$175,289,581 in receipts during fiscal year 2004.
- The Accounting Division collected approximately \$120 Million in premium taxes (sales tax on premium written) during calendar year 2004.
- 103,000 checks were processed by the Accounting Division during fiscal year 2004, which puts this division's monthly processing total at 8,583.

Accounting Division

Phone: (501) 371-2605, Fax: (501) 371-2629

E-mail: insurance.accounting@arkansas.gov

Asst. Commissioner/

Administrative Services	Pam Looney
Insurance Examiner	Connie Hagemeyer
.	Vanessa Dale
Accountant	Angie Adkins
.	Carsonne Brooks
.	Carla Kincannon
Accounting Technicians	Lavada Anderson
.	Tracey Jones
Management Support Technician	Judy Hudson
Management Project Analyst	Carolyn Hunt
Support Staff	Sherry Bass
.	LaCher Goldsby
.	Deana Hilpert

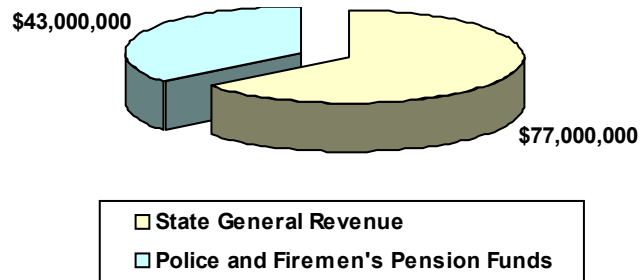
The Arkansas Insurance Department derives none (\$0) of its operating revenue from either premium taxes or general revenue. The Department is a dedicated funding agency. The insurance industry and agents fund all the operations of the Department.

Premium Taxes

The Accounting Division processes approximately 1,684 premium tax packages from insurance companies licensed to conduct business in the State of Arkansas. All premium tax forms are now available for downloading from the Department's Web site.

In 2004, the Arkansas Insurance Department collected approximately \$120 Million in premium taxes (sales tax on premium written). \$77 Million went to State General Revenue, and the rest (approximately \$43 Million) to Police and Firemen's Pensions funds.

2004 Premium Taxes Collected



Receipts and Expenditures

This division also reviews financial statements filed with the Arkansas Insurance Department to ensure that appropriate taxes have been submitted.

The Accounting Division handles all purchases for the Department including invoice payments and fiscal and biennium budgetary matters.

A total of \$175,289,581 in receipts was collected in fiscal year 2004. Expenses for the Arkansas Insurance Department for that same time period totaled \$7,857,820

Consumer Services Division

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

Fax: (501) 371-2749

E-mail: insurance.consumers@arkansas.gov



Jackie Smith
Director

Division Highlights

- Assisted in collecting \$5.4 Million for Arkansas consumers.
- Received 3,320 Complaints.
- Closed 3,416 Complaints.
- Received 38,960 telephone inquiries and 283 walk-ins.
- Participated in 43 dislocated workers workshops and 26 expos and health fairs throughout the State.

Director	Jackie Smith
Insurance Investigator	Larry Cagle
	Gary Childers
	Marvin Hall
	Shirley Harrison
	Mark Lippiatt
	Joyce Morgan
Support Staff	Miranda Blue
	Mildred Quigg
	Lawanda Singleton
	Kim Witcher
	Brittany Yielding

The Consumer Services Division is designed to assist insurance consumers with problems related to insurance coverage. This includes working to educate consumers on how to shop for insurance products and how to recognize the value of insurance.

This division also investigates all complaints received by the Consumer Services office. After a complaint is received, the insurance company and the consumer are contacted to determine the appropriate course of action.

Brochures Available

The following brochures are available by contacting the Consumer Services Division of the Arkansas Insurance Department at (501) 371-2640, or may be viewed and downloaded from the Department's Web site at www.insurance.arkansas.gov.

- *Arkansas' Health Insurance Portability and Accountability Act (HIPAA)*
- *Automobile Insurance*
- *Basic Shopping Tips for Insurance Consumers*
- *Buying Viatical Settlements*
- *COBRA*
- *Eagle Mediation Program*
- *Insurance Tips for Arkansas Consumers*
- *Life Insurance Buyer's Guide*
- *Selling Your Life Insurance Policy: Understanding Life Settlements*
- *Selling Your Life Insurance Policy: Understanding Viatical Settlements*
- *Understanding How Insurers Use Credit Information*
- *When a Disaster Strikes*



Cory Cox
Director

Division Highlights

- Received 399 Referrals.
- Referred 72 Cases for Prosecution.
- Experienced a 100% Conviction Rate with 32 Successful Prosecutions.
- Fines and restitution totaling \$9,550 and \$494,230 respectively, were imposed with varying terms of incarceration and probation.

Criminal Investigation Division

Phone: (501) 371-2790, Fax: (501) 371-2799

Toll Free Fraud Tip Hot Line: (866) 660-0888

E-mail: insurance.fraud@arkansas.gov

Director	Cory Cox
Asst. Director/Chief Investigator	S. D. Roff
Chief Counsel	Daniel J. Reber
Staff Attorney	Raymond Boyles
	Greg Sink
Investigators	Curtis Briggs
	Bill Bryan
	Jacquie Harper
	Patrick O'Kelley
	Monty Vickers
	Brian White
	Ken Wilder
Financial/Support Manager	Shirley Pegg
Support Staff	Debra Baker
	Evelyn Brown
	Faith Chamberlain
	Candance Matlock

The Criminal Investigation Division investigates and prosecutes all categories of insurance fraud.

The Division carries out its statutory mandate by receiving referrals from various sources, including insurance companies, employers, employees, agents, 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 a criminal violation are referred to the appropriate prosecuting attorney's office.

The Division has full police powers as well as the power to issue subpoenas, compel the production of documents, and administer oaths. Division attorneys are authorized to be appointed as special deputy prosecuting attorneys.

In addition to its enforcement activities, this Division publishes an annual fraud newsletter and engages in extensive publicity efforts to deter insurance fraud.

Fraud Referrals

The Fraud Division has established a toll free 24-hour hotline.

A suspected case of insurance fraud may be reported anytime by calling the toll-free number **1-866-660-0888**. Interested parties may also make suspected fraud referrals by contacting the Criminal Investigation Division at 1200 West Third Street, Little Rock, AR 72201-1904.

A referral form, Form REF, is preferred when submitting a referral but is not required. The form may be obtained by contacting the Criminal Investigation Division at 501-371-2720 or by downloading it from the Department Web site at www.insurance.arkansas.gov.

Finance Division

Phone: (501) 371-2665, Fax: (501) 371-2747

E-mail: insurance.finance@arkansas.gov



Mel Anderson
Deputy Commissioner Financial
Regulation/Audit

Deputy Commissioner

Financial Regulation/Audit Mel Anderson

Examination:

Chief Financial Examiner W. Woodall, Jr.

Certified Financial Examiner Roy Ridings, Jr.

EDP Auditor, Sr. Ins. Exam. Earl Norton

Senior Insurance Examiner Jeff Cordell

. Reba Evans

. Mel Heaps

. Richard Palmatory

. Bill Scrimager

. Steven Williams

Market Conduct Examiner Doris Johnson

Financial Analysis:

Manager Leo Liu

Assistant Manager Brenda Haggard

Financial Analyst Omar Akel

. Misty Beentjes

. Laurie Casteel

. Steven Kilgore

Market Analyst Kim Johnson

Prepaid Funeral Benefits:

Senior Insurance Examiner Rick Toland

Senior Auditor David Phillips

Junior Auditor Howard Richard II

Securities Administrator Malisa Landers

Management Project Analyst Emily Griggs

Support Staff Annette Craig

. Angela Davis

. Phyllis Crook

Division Highlights

- The Finance Division is responsible for fulfilling the Arkansas Insurance Department's core mission of consumer protection through financial solvency regulation.
- The Finance Division conducts financial and market conduct examinations on all Arkansas domestic companies.

The primary goal of the Finance Division is to protect insurance consumers through effective solvency regulation, thereby fulfilling the core mission of the Arkansas Insurance Department. To that end, periodic examinations are conducted to verify the solvency of all Arkansas domestic insurance companies.

Examinations

Financial and market conduct examinations are performed on all Arkansas domestic companies by the Insurance Department's Finance Division. When appropriate, as determined by the Arkansas Insurance Commissioner, zone examinations are conducted on foreign insurance companies.

A team of professionals, including an attorney, an examiner-in-charge, a financial analyst, a chief financial examiner, and additional examiners as needed, conducts examinations. The approach of utilizing relevant Department members in the examination process has proven to be efficient and accurate, in this important step of financial solvency regulation.

Financial and/or market conduct examinations were conducted on the following companies during the calendar year 2004:

American Life and Annuity
 American Service Life Insurance Co.
 Arkansas Bankers Life
 Community Bank and Health
 Co-Operative Life Insurance Co.
 Cosmopolitan Life Insurance Co.
 Gregg Insurance Co.
 Home Mutual fire Insurance Co.
 Imperial Life Insurance Co.
 Jackson-Griffin Insurance Co.
 Memorial Insurance Co. of America
 National Insurance Underwriters
 Ouachita Life Insurance Co.
 Signature Life Insurance Co.
 Stoneville Insurance Co. of Arkansas
 Wonder State Life Insurance Co.

Insurance companies conducting business in the State of Arkansas are required to file annual financial statements with the AID. These statements can be viewed on the National Association of Insurance Commissioners (NAIC) Web site at www.naic.org/cis/index.do.

Prepaid Funeral Benefits Contracts

The Prepaid Funeral Benefits Section of the Finance Division review prepaid funeral contracts to ensure compliance with Acts 852 of 1995, 372 of 1997, 1249 of 1999 and 1043 of 2001. The review process includes examination of active and matured prepaid funeral contracts, on-site financial examinations of the licensees' trust funds and custodial accounts, review of licensees' annual reports and written and oral responses to consumers' inquiries and complaints.

Domestic and Foreign Insurance Companies

The following list represents a breakdown of domestic and foreign companies conducting business in the State of Arkansas as of December 31, 2004:

	<u>Domestic</u>	<u>Foreign</u>
Life & Health	38	545
Property & Casualty	11	819
Farmers Mutual Aid Assn.	13	--
Health Maint. Org. (HMOs)	4	2
Title Insurance	2	20
Hospital & Medical Serv.	1	--
Fraternal	--	16
Captive	<u>1</u>	<u>--</u>
Totals	70	1,402

A total of 185 funeral homes were issued licenses to sell and/or offer for sale prepaid funeral benefits contracts, within the State of Arkansas, on June 1, 2004. The licensed organizations' net worth, certifications, outstanding and unfulfilled contracts were reviewed for their accuracy and authenticity.

A total of 76 on-site trust fund financial examinations were performed during the calendar year 2004 by the Section's financial examiners.

Securities Deposits

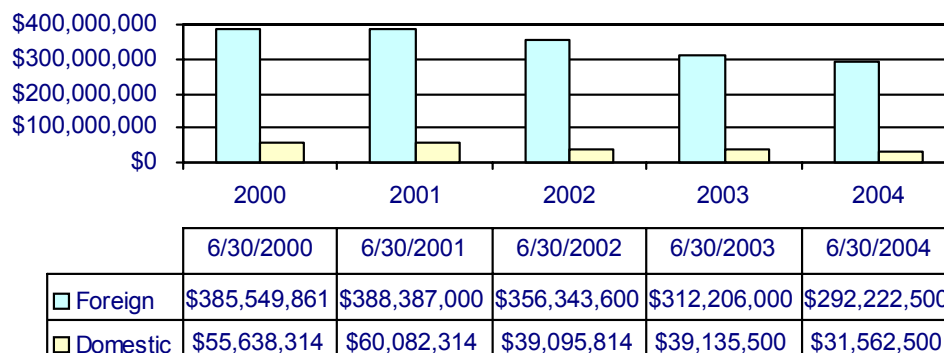
Though held in trust by approved Arkansas trustees, securities deposits are handled by the Securities Administrator in the Insurance Department's Finance Division.

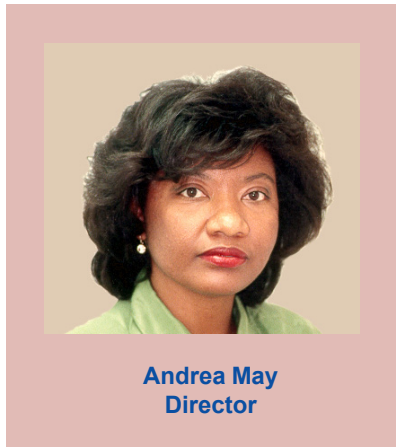
Financial Analysis

The Finance Division of the Arkansas Insurance Department (AID) reviews, on a quarterly basis, financial statements and other documents filed by Arkansas domestic insurance companies. During the review process, the analysts assess the financial position of the company by evaluating financial statements, assumptions, reinsurance agreements, mergers, acquisitions, and other financial transactions.

Deposits are maintained for the benefit and protection of policyholders and creditors in the State of Arkansas and are mandated by the *Arkansas Insurance Code*.

Securities deposits held in fiscal years 2000-2004 are reflected below:





Human Resources Division

Phone: (501) 371-2818, Fax: (501) 371-2618

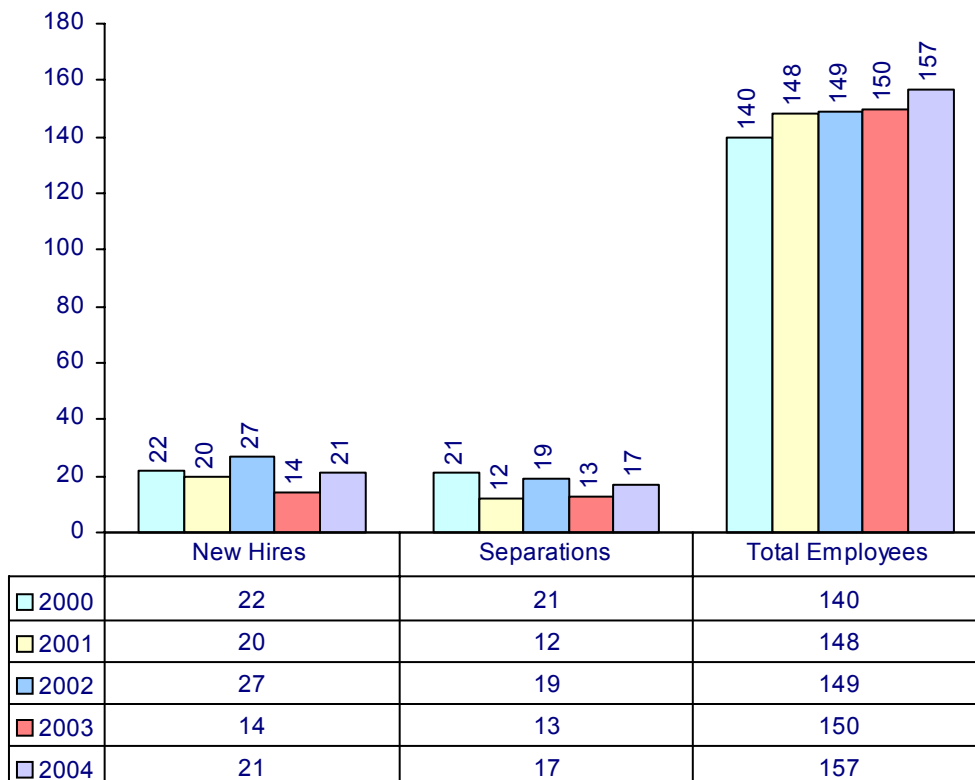
E-mail: insurance.human.resources@arkansas.gov

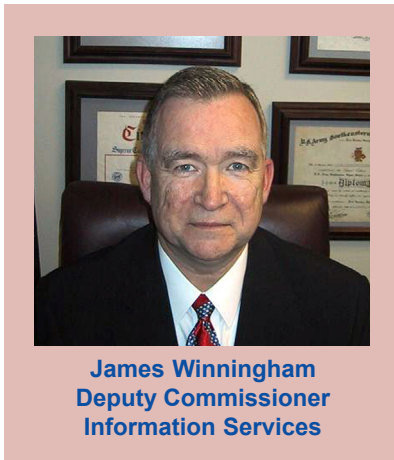
Director	Andrea May
Personnel Analyst	Carol Anthony
Benefits Administrator	Jeanie Stobaugh
Administrative Assistant	Carol Nunn

The Human Resources Division is charged with ensuring compliance with the State's personnel policies and procedures in accordance with state and federal laws.

Additionally, the Human Resources Division is responsible for recruitment and hiring, payroll, employee benefits, personnel budget preparation and management, employee training and continuing education.

Employee Retention Chart





A Legacy of Technology

Since the Arkansas Insurance Department became the first Insurance Department in the United States to implement all of the NAIC's State Regulation 2000 technology initiatives, it has not only maintained its national technology initiatives standing, but has been a leader in the formulation of the national technology direction of the NAIC and its member States. It has also worked with the Office of the Arkansas Executive Chief Information Officer and other State agencies to promote better information technology throughout the Arkansas State Government. Contributions include work on the first ever State Record Retention Schedule, participation in the study of email consolidation for the State Government, and participation in various State work groups addressing information systems security and architecture. Other cooperative efforts include support of the State Chief Information Officer Council in review of State information technology policy, participation in the Arkansas Association of Users of Telecommunications and Information Systems to promote the spread of rural broadband service in Arkansas, and participation in the Information Systems Audit and Control Association to promote State information systems operations that are safer and more reliable.

The Future of Electronic Government

As the Internet has expanded and improved, so has Internet accessibility to Department services.

Information Systems Division

Phone: (501) 371-2657, Fax: (501) 371-2618

E-mail: insurance.information.systems@arkansas.gov

Information Services Office:

Deputy Commissioner

Information Services	James Winningham
Technical Assistant to the Deputy . . .	Melinda Kelley
Chief Engineer/Security Officer . . .	Britton Kerr
Staff Support	Beth Davis
	Clarissa Smith

IS Division:

Director	Don Cordes
Systems Team	Larry Flaxman
	Britt Simmons
Programming Manager	Heather Langley
Programming Team	James Goodnight
	Chris Hazelslip
	Jeffrey March
	LanNan Ray
	Eddie Rogers
	David Stepp

During the past year the Department has taken over its own web support. The Data Services page that once represented web services provided by the Department has now been integrated with the rest of the Department web page. Key services have been moved to the primary Department page, and other services have been co-located with the Divisions that support those services. The web services offered include a link to the national insurance regulatory search engine, an agent information search, agency and company searches, downloadable forms, Department regulations and insurance law, online consumer complaint filing, and many others. Insurance company representatives can use the Department web page to register for automatic electronic distribution of Department bulletins, directives, regulations, and notice of public hearings. Now more than ever hard-working agents can take care of customers and their own families first, and use the 24-hour per day Department web services to satisfy regulatory needs on schedules that work best for them. There has been a continual update of forms offered and an increase in the number of forms offered, web filing of insurance fraud reports has been added, and electronic filing of Premium Taxes has been made available to all companies, along with Electronic Fund Transfer for the payment of Premium Taxes.

Internal Department Support

The cornerstone of technology support of Arkansas insurance regulation is the continued application of new technology to minimize the size of the Department staff while maximizing the productivity and effectiveness of the staff. At the same time the Department uses engineering solutions that avoid the use of high-end servers and services that are inherently expensive. Instead it uses low-end servers and wherever possible in-house services, but leverages high-speed networking, robust server resources, and an aggressive application modernization program to satisfy the ever-growing need for performance. All of this takes place with the single purpose of equipping the regulatory staff of the Arkansas Insurance Department with the technology resources it needs to provide the citizens of Arkansas with the quality, affordable insurance regulation they need in order to be certain that the company that sells them insurance today will still be here tomorrow to pay their claims.



Jay Morgan
Deputy Commissioner/
General Counsel

Acting as legal counsel for the Arkansas Insurance Commissioner is the primary responsibility of the Arkansas Insurance Department's (AID) Legal Division. In this capacity, the Legal Division offers counsel, advice, conducts research, and represents the Commissioner or staff in lawsuits or other proceedings.

Other duties of this division include drafting legislation, rules, directives, legal opinions, and conducting consumer complaint investigations. Assistance with the adoption of reports for financial examination on Arkansas domestics, HMOs and farmers' mutual aid associations is another function of the AID Legal Division.

The Legal Division also maintains the corporate records of insurers, including name, address changes, and domestication status. Division attorneys represent the Insurance Department in administrative hearings and court appeals pertaining to: a) licensees' alleged insurance code or rule violations, and b) insurance company acquisitions, mergers, reinsurance agreements, and similar transactions.

Offered services to the public include providing information to consumers and the industry regarding insurance, insurance companies, and other licensees.

The Legal Division collected a total of \$541,040.00 in fines and penalties for calendar year 2004.

Legal Division

Phone: (501) 371-2820, Fax: (501) 371-2639

E-mail: insurance.legal@arkansas.gov

Deputy Commissioner/General Counsel	Jay Morgan
Chief Counsel	Jean Langford
Associate Counsel	Nina Carter
	Sara Farris
	Booth Rand
	Ragenea Hodge
Management Project Analyst	Mary Coney
Investigator	Taryn Lewis
	Joie Tester
Support Staff	Gussie Loring
	Linda Reeves
	LoRraine Rowland
	Terry Scott

Other fees collected totaled \$80,556.75.

COMPANY TRANSACTIONS

Mergers

Merged

Guarantee Reserve Life Ins. Co.
Keyport Life Ins. Co.
Equitable Life Ins. Co. of Iowa
First Variable Life Ins. Co.
USG Annuity & Life Co.
United Life & Annuity Ins. Co.
Protected Home Mutual Life Ins.
Orion Ins. Co.
North Central Life Ins. Co.
MetLife Security Ins. Co. of LA
Lawrenceville Property & Cas. Co.
Clarica Life Ins. Co.
Voyager Life & Health Ins. Co.
Voyager Life Ins. Co.
TIG Ins. Corporation of America
Fidelity National Title Ins. Co. of NY
Southland Life Ins. Co.
Metropolitan Ins. and Annuity Co.
New England Pension & Annuity
Pension Life Ins. Co. of America
Transamerica Assurance Co.
Bankers National Life Ins. Co.

With

Reassure America Life Ins. Co.
Sun Life Assur. Co. of CA (US)
Golden American Life Ins. Co.
Protective Life Ins. Co.
Golden American Life Ins. Co.
Golden American Life Ins. Co.
National Guardian Life Ins. Co.
Security Ins. Co. of Hartford
United States Life Ins. Co.
Metropolitan Life Ins. Co.
MIXX Ins. Co.
Midland National Life Ins. Co.
AM Bankers Life Ass. Co. of FL
AM Bankers Life Ass. Co. of FL
TIG Ins. Co.
Fidelity National Title Ins. Co.
Security Life of Denver Ins. Co.
Metropolitan Tower Life Ins. Co.
Metropolitan Tower Life Ins. Co.
Monumental Life Ins. Co.
Transamerica Life Ins. Co.
Washington National Ins. Co.

Name Changes

From

First Pyramid Life Ins. Co. of AM
Mid-State Surety Corp.
USAFirst Community Ins. Co.
Natl. Farmers Union Stand. Ins. Co.
Golden American Life Ins. Co.
Odyssey Reinsurance Corporation
Gerling Global Life Relns. Co.
Kemper Employers Ins. Co.
Garrison Property and Casualty Ass.

To

America Life and Health Ins. Co.
The Guarantee Co. of N.A.
Fidelity Natl. Prop. & Cas. Ins., Inc.
Quanta Indemnity Co.
ING USA Annuity and Life Ins. Co.
Clearwater Ins. Co.
Revios Relns. U.S. Inc.
SeaBright Ins. Co.
Garrison Prop. and Cas. Ins. Co.

Podiatry Ins. Co. of America
 Gerling NCM Credit Ins., Inc.
 General & Cologne Life Re of America
 CNA Group Life Assurance Co.
 Anthem Alliance Health Ins. Co.
 Conesco Annuity Assurance Co.
 Fidelity National Property & Casualty Ins., Inc.
 GE Indemnity Ins. Co.
 GE Property & Casualty Ins. Co.
 GE Casualty Ins. Co.
 Travelers Casualty and Surety Co. of Illinois
 Travelers Indemnity Co. of Illinois
 Provantis Ins. Co.
 Montgomery Ward Ins. Co.
 Progressive America Life Ins. Co.
 State National Specialty Ins. Co.
 Gerling Glogal Life Ins. Co.
 Gray Casualty Co.
 Prudential Commercial Ins. Co.
 Prudential Property and Casualty Ins. Co.
 New York Life and Health Ins. Co.
 Combined Underwriters Life Ins. Co.
 U.S. Aegis Energy Ins. Co.
 CIGNA Life Ins. Co.
 ERC Life ReIns. Corporation
 ACE Guaranty Corps
 Nichido Fire & Marine Ins. Co.
 Nonprofits Ins. Co.
 Acceleration Life Ins.
 The Equitable of Colorado, Inc.
 Safeco National Life Ins. Co.
 The Equitable Life Assurance Society of the US
 Safeco Life Ins. Co.
 Tokio Marine and Fire Ins. Co. LTD (US Branch)
 Federal Kemper Life Assurance Co.
 Investors Partner Life Ins. Co.
 Gerling Global ReIns. Corporation, US Branch
 Zurich Life Ins. Co. of America
 United Wisconsin Life Ins. Co.
 Associates Ins. Co.
 Prudential General Ins. Co.
 Centris Ins. Co.

Podiatry Ins. Co. of America, A Mutual Co.
 Atradius Trade Credit Ins., Inc.
 General Re Life Corporation
 Hartford Life Group Ins. Co.
 OneNation Ins. Co.
 Conesco Ins. Co.
 Fidelity Property & Casualty Ins. Co.
 AIG Indemnity Ins. Co.
 AIG Centennial Ins. Co.
 AIG Premier Ins. Co.
 Travelers Casualty Ins. Co. of America
 Travelers Property Casualty Co. of America
 Dentegra Ins. Co.
 Heritage Casualty Ins. Co.
 Principal Health Ins. Co.
 National Specialty Ins. Co.
 Revios ReIns. Canada Ltd.
 The Gray Casualty & Surety Co.
 LM Personal Ins. Co.
 LM Property and Casualty Ins. Co.
 Direct General Life Ins. Co.
 Citizens National Life Ins. Co.
 Darwin National Assurance Co.
 Prudential Retirement Ins. & Annuity Co.
 Scottish Re Life Corporation
 Assured Guaranty Corporation.
 TNUS Ins. Co.
 Riverport Ins. Co.
 Parker Centennial Assurance Co.
 AXA Life and Annuity Co.
 Symetra National Life Ins. Co.
 AXA Equitable Life Ins. Co.
 Symetra Life Ins. Co.
 Tokio Marine & Nichido Fire Ins. Co., LTD.
 Chase Ins. Life and Annuity Co.
 Manulife Ins. Co.
 Global ReIns. Corporation
 Chase Ins. Life Co.
 American Medical Security Life Ins. Co.
 Commercial Guaranty Casualty Ins. Co.
 LM General Ins. Co.
 HCC Ins. Co.

Redomestications

<u>Company</u>	<u>From</u>	<u>To</u>
Golden American Life Ins. Co.	DE	IA
Crum & Forster Indemnity Co.	NY	DE
Imperial Casualty and Indemnity Co.	NE	OK
United States Fire Ins. Co.	NY	DE
Generali USA Life Reassurance Co.	MI	MO
Encompass Indemnity Co.	FL	IL
OneNation Ins. Co.	TX	IN
Capitol Life Ins. Co.	CO	TX
Laurie Indemnity Ins. Co.	GA	WI
Consumers Life Ins. Co.	DE	OH
Liberty Bankers Life Ins. Co.	IA	OK
Travelers Casualty Ins. Co. of America	IL	CT
Travelers Property Casualty Co. of America	IL	CT
Direct General Life Ins. Co.	DE	SC
Continental Ins. Co.	NH	SC
Fidelity & Casualty Co. of New York	NH	SC
TNUS Ins. Co.	Japan	NY
Sears Life Ins. Co.	IL	TX
Family Life Ins. Co.	WA	TX
Investors Life Ins. Co. of North America	WA	TX

Stonewall Ins. Co.	OH	RI
Seaton Ins. Co.	WA	RI
Great American Spirit Ins. Co.	IN	OH
Parker Centennial Assurance Co.	OH	WI
Great American Protection Ins. Co.	IN	OH
Fortis Benefits Ins. Co.	MN	IA
Principal Health Ins. Co.	OH	IA

ORDERS

Agent

Cease and Desist

Hubert Earl Young
Robert Christian Ray
Robert Christian Ray - Final
Paysource, Inc.
Gregory Dale McClelland

Consent

Richard Dean Warner
Kerry L. Thompson
Bradley Dee Tomlinson
Ronda Kersey and Diamond State Ins. Co.
Sosnowy Invest. Mgmt. Co., Inc. and John K. Sosnowy
Michael Glen Wood
Millennium Multiple Empl. Welfare Benefit Plan
Joshua David Smith

Company

Acquisition

Arkansas National Life Ins. Co.
Wonder State Life Ins. Co.

Certificate of Authority Reinstated

Mid-Continent Life Ins. Co.

Certificates of Authority Suspended

Statewide Ins. Co.
First Continental Life & Accident Ins. Co.
National Health Ins. Co.
National Health Ins. Co.
Colorado Western Ins. Co.
U.S. International Relns. Co.
South Carolina Ins. Co.
Life & Health Ins. Co. of America

First Deposit Life Ins. Co.
Memorial Life Ins. Co. of America
United Healthcare of Arkansas, Inc.
Gregg Ins. Co.
Jackson Griffin Ins. Co.
American Life and Annuity Co.
American Service Life Ins. Co.
Home Mutual Fire Ins. Co.
Arkansas Bankers Life Ins. Co.
Community Bank Life and Health Ins. Co., Inc.
Ouachita Life Ins. Co.
Stoneville Ins. Co. of Arkansas
National Ins. Underwriters
Co-Operative Life Ins. Co.
Imperial Life Ins. Co.
Cosmopolitan Life Ins. Co.

Certificate of Authority Cancelled

Reciprocal of America
Reciprocal Alliance RRG
Legion Ins. Co.
Villanova Ins. Co.
American National Lawyers Ins. Reciprocal, RRG
Doctors Ins. Reciprocal, RRG
Instant Auto Ins. Co.
Colonial Casualty Ins. Co.
Lumber Mutual Ins. Co.
North American Lumber Ins. Co.
American Bonding Co.
Frontier Pacific Ins. Co.
Western Indemnity Ins. Co.

Fines Levied

\$541,040.00

Agreements

None

Continued Suspensions

GHS Fire Ins. Co.
Acceptance Ins. Co.
Northwestern National Ins. Co.
Casualty Reciprocal Exchange
Fidelity Mutual Life Ins. Co.
Old Southwest Life Ins. Co.
Home Ins. Co.
Imperial Casualty & Indemnity Co.
Equity Mutual Ins. Co.
American Financial Security Life Ins. Co.
Highlands Ins. Co.
Frontier Ins. Co.
First Citizens Life Ins. Co.
American Growers Ins. Co.

Exam Orders Adopted

QCA Health Plan, Inc.
QCA Health Plan, Inc. – Amended Exam Order
HMO Partners, Inc.
Port-O-Call Life Ins. Co.
Ruffin & Jarrett Ins. Co.
USable Life Ins. Co.
Southern Pioneer Life Ins. Co.
Southern Pioneer Property Ins. Co.



Fred Stiffler, Jr.
Director

Division Highlights

- In 2004, the License Division listed a total of 45,317 producers (15,556 resident and 29,761 nonresident) and 4,083 business entities (1,721 resident and 2,362 non-resident).
- The Arkansas Insurance Department was the first Insurance Department in the United States to offer electronic appointments via the Internet.
- License Division forms can be found on the Insurance Departments Web site. Additionally, on-line review of agent license records is available under the Department's "Agent Search" site.

License Division

Phone: (501) 371-2750, Fax: (501) 371-2618

E-mail: insurance.license@arkansas.gov

Director	Fred Stiffler, Jr.
Investigator	Kathy Stimpson
Administrative Assistant	Peggy Singleton
Document Examiners	Lisa Garner
	Joe Ella Gay
	Barbara Gordon
	Willie Hemphill
	Lisa Hunt
	Margaret Miller
	Rosa Trapp
	Cindy Truax
	Sheila Weeks

The License Division is responsible for licensing individuals and business entities (agencies) that are soliciting or selling insurance in the State of Arkansas. The Division licenses both resident and non-resident individuals and business entities as agent producers, broker producers, adjusters, consultants, surplus lines producers, third party administrators, multiple welfare employer associations, and both viatical providers and brokers. All licenses are renewed annually. In addition, Arkansas requires insurance companies to appoint both individuals and business entities that will be selling for the company. The Division approves pre-licensing and continuing education courses, education instructors, providers and oversees the agent examinations.

Currently, the Arkansas Insurance Department oversees 52,331 individual licensees and 3,787 business entities with approximately 225,000 active appointments, which are renewed annually. In the past, all applications, appointment requests, appointment terminations and license renewals were paper transactions, but in 2003 the Department started accepting non-resident electronic appointments and appointment terminations. In 2004, the Department started accepting electronic non-resident license applications, and electronic non-resident license renewals.

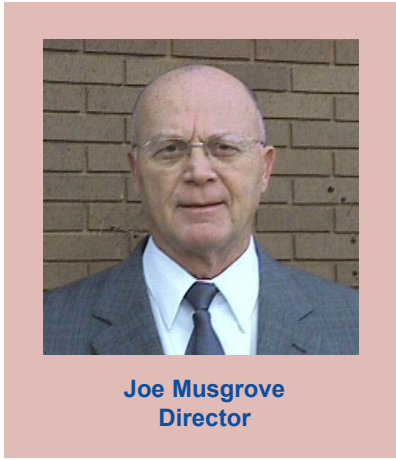
The Division has 12 full time employees and 2 part-time employees.

License Division Transactions

In 2004 the License Division processed:

- 16,000 New Licensees
- 34,000 New Appointments
- 20,000 Terminated Appointments
- 16,016 Continuing Education Certificates
- 52,331 License Renewals
- 83,408 Telephone Inquiries
- 14,560 Address Changes

The Division expects to see further electronic processing of licenses and appointments in 2005. Presently some items are still limited to paper transactions, but we will be converting more services into electronic function. We welcome the ability to provide our licensees and appointees faster service via electronic processing.



Life & Health Division

Phone: (501) 371-2800, Fax: (501) 371-2748

E-mail: insurance.LnH@arkansas.gov

Director **Joe Musgrove**
Certified Rate and Form Analysts **Linda Bird**
. **Marie Bennett**
. **Rosalind Minor**
. **J. Harris Shearer**
Support Staff **Polly Reinold**

Charged with regulating life and health insurance in the State of Arkansas, the Life and Health Division of the Arkansas Insurance Department is responsible for the review and approval of forms, rates and advertising. During the approval process, contracts are examined for the appropriate level of content and clarity.

This division must approve premiums for individual health policies, and the division must ensure that benefits on health policies provide an acceptable relationship to the premiums charged.

The Life and Health Division reviews contracts for guaranteed interest policies including life and annuity and variable contracts. Additionally, the division reviews equity-indexed annuities, funeral insurance, credit life and disability, individual, and group health plans.

Also reviewed by the Life and Health Division are long

term care, Medicare supplements, and supplemental benefits contracts, as well as contracts for health maintenance organizations (HMOs).

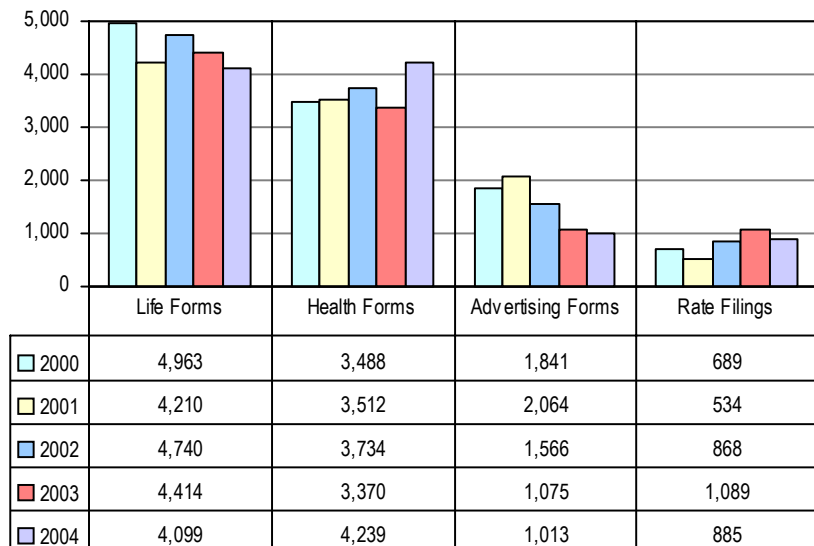
Finally, the Life and Health Division of the Arkansas Insurance Department regulates the issuance of permits for charitable annuity foundations, and life and continuing care facilities.

Policy Issues

The insurance industry continues to experience changes regarding long term care, group health insurance, and Medicare (Medigap) policies. These actions trigger changes within insurance companies that are often addressed by the Insurance Department.

Forms Filed

The following chart represents forms filed for calendar years 2000-2004.





Steve Uhrynowycz
Deputy Receiver

Liquidation Division

1023 West Capitol Avenue, Suite 2

Little Rock, AR 72201

Phone: (501) 371-2776, Fax: (501) 371-2774

E-mail: insurance.liquidation@arkansas.gov

Deputy Receiver Steve Uhrynowycz
Administrative Assistant Cindy Furrer
Bookkeeper Cheryl Ringgold
Claims Assistant/Receptionist Sandra Seymour

The Liquidation Division, on behalf of the Insurance Commissioner as Receiver, manages the day to day affairs of insolvent insurance company estates and insolvent prepaid funeral benefit trusts. Although the Liquidation Division performs certain functions on behalf of the Arkansas Insurance Commissioner, individuals employed with this division are not employed by the State of Arkansas and are not considered state employees. Additionally, the Liquidation Division does not receive any funding from the State of Arkansas.

During 2004, the Division was responsible for the management of seven domestic insurance company receiverships, four prepaid funeral benefit trusts, and nineteen ancillary insurance company receivership estates.

Domestic Insurance Companies

- American Investors Life Insurance Company
- Employers Equitable Life Insurance Company
- First Citizens Life Insurance Company
- Green and Clay County Farmers Mutual Aid Assoc.
- National Savings Life Insurance Company
- Old Southwest Life Insurance Company
- Signature Life Insurance Company of America

Prepaid Funeral Benefit Trust

- Miller-Elston Mortuary, Inc.
- Rumph-Owers Mortuary, Inc.
- Will's Funeral Home, Inc.
- Wilson-Stephens Funeral Home

Ancillary Insurance Receiverships

- American Fidelity Fire Insurance Company
- American Mutual Insurance Company of Boston
- American Mutual Liability Insurance Company
- Andrew Jackson Casualty Insurance Company
- Carriers Insurance Company
- Cotton Belt Insurance Company
- Excalibur Insurance Company
- Great Global Insurance Company
- Ideal Mutual Insurance Company
- Midland Insurance Company

- Mission Insurance Company, Inc.
- Mission National Insurance Company
- Pinetop Insurance Company
- Rockwood Insurance Company
- Southwestern National Insurance Company
- Standard Fire Insurance Company
- Transit Casualty Insurance Company
- Union Indemnity Insurance Company
- Western Employers Insurance Company

Arkansas Property and Casualty Guaranty Fund

The Division also administers the Arkansas Property and Casualty Guaranty Fund ("APCGF"), which provides benefits to Arkansas insureds and claimants of insolvent property and casualty insurance companies.

During 2004 APCGF, as appropriate, paid (net of recoveries) over \$5,725,000 to adjust, settle or litigate claims involving the following forty non-domestic insurance company receiverships.

- Acceleration National Insurance Company
- American Eagle Insurance Company
- American Mutual Insurance Company of Boston
- American Mutual Liability Insurance Company
- Amwest Surety Insurance Company
- Andrew Jackson Casualty Insurance Company
- California Compensation Insurance Company
- Carriers Insurance Company
- Colonial Casualty Insurance Company
- Commercial Compensation Insurance Company
- Connecticut Surety Insurance Company
- Cotton Belt Insurance Company
- Credit General Insurance Company
- Employers Casualty Insurance Company
- Employers National Insurance Company
- Equity Mutual Insurance Company
- First Southern Insurance Company
- Fremont Indemnity Insurance Company

- Great Global Insurance Company
- Home Insurance Company
- Ideal Mutual Insurance Company
- Integrity Insurance Company
- Intercontinental Insurance Managers
- Legion Insurance Company
- Lutheran Benevolent Insurance Exchange
- Midland Insurance Company
- Mission Insurance Company, Inc.
- Mission National Insurance Company
- Pacific Marine Insurance Company
- PHICO Insurance Company
- Reciprocal of America
- Reliance Insurance Company
- Rockwood Insurance Company
- Standard Fire Insurance Company
- Transit Casualty Insurance Company
- Union Indemnity Insurance Company
- United Southern Assurance Company
- Villanova Insurance Company
- West General Insurance Company
- Western Employers Insurance Company

Arkansas Life and Health Insurance Guaranty Association

Finally, the Division administers the Arkansas Life and Health Insurance Guaranty Association ("ALHIGA"), which does for life and health insurance insureds and claimants of Arkansas what APCGF does for property and casualty insureds and claimants. During 2004 ALHIGA provided benefits to Arkansas insureds and claimants totaling more than \$5,000,000 as a result of the following five domestic and non-domestic insurance company receiverships.

- American Investors Life Insurance Company
- Executive Life Insurance Company
- London Pacific Life & Annuity Company
- Old Southwest Life Insurance Company
- National Savings Life Insurance Company



Property & Casualty Division

Phone: (501) 371-2800, Fax: (501) 371-2748

E-mail: insurance.PnC@arkansas.gov

Director	Bill Lacy
Senior Rate and Form Analyst	Alexa Grissom
.	Becky Harrington
.	Edith Roberts
.	Royce Wigley
.	Carol King Stiffler
Support Staff	Michelle Fahey
.	Nancy Horton
.	Betty Montesi

The primary focus of the Property and Casualty Division of the Arkansas Insurance Department is to monitor and regulate rate and form activities of insurance companies conducting business in the State of Arkansas. With limited exceptions, all marine, surety, and property and casualty insurance companies transacting business in Arkansas are required to submit rate and form filings to this Division for review.

The approval process includes a thorough review to ensure all forms are in compliance with State law. Arkansas is considered a “competitive rating state” and as such, requests for rate changes are effective 20 days after they are filed unless those changes are excessive, inadequate, or unfairly discriminatory.

Consumer Complaints

The Property and Casualty Division works closely with the Insurance Department’s Consumer Services Division in the handling of complaints concerning coverage or rating issues. The Property and Casualty Division handles all workers’ compensation complaints.

Major Projects

The Division participates in many major projects, including updating of on-line access to rate and form information, review of procedures to improve responsiveness to consumers and insurers, and use of the Product Requirements Locator so that insurers have access to the most recent filing requirements to improve and shorten the review process. The Division is a participant in a pilot program to allow insurers to self-certify the routine filings so that companies can respond quickly to changes in the market. The Division is in the forefront of national efforts to improve among the states uniformity of rate and form review standards by designing review forms that are used nationally. Performance measures include filing review times which are available for viewing on our Web site.

The Division’s Web site has undergone significant change with the availability of more consumer and regulatory information. You may access the site by clicking on the “Property and Casualty” link under “Company Information” on the Department home page, www.insurance.arkansas.gov.

Insurers continue to increase all types of filing with the Division by electronic means. This results in greater efficiency in the review process.

Personal Lines

The primary goals of the personal lines review process are to promote competition, provide timely and accurate review of all personal insurance products, and to ensure rates are neither excessive, inadequate nor unfairly discriminatory. All forms are approved prior to use.

2004 was the first year insurance companies’ use of consumer credit was subject to regulation by Act 1452 of 2003. Results of the increased regulation imposed by the Act will be available in 2005.

2004 was also the first year the Fire Loss Reporting Act of 2003 was filed by insurers. The data in the aggregate indicates that there is no apparent link between fire losses and either the population of a county or the number of residences it contains. The full report is available on our Web site.

Commercial Lines

Arkansas is one of several states operating under a deregulated commercial lines law. This law created a "large commercial risks" class of insureds, and exempted from review certain commercial insurance products. This law does not apply to workers' compensation, employer's liability, or professional liability products.

Liability

2004 was the first year for the Commissioner's report on the condition of the medical malpractice market in Arkansas required by Act 1007 of 2003. The report concludes that data currently available reflects results prior to the tort reform measures enacted by Act 649 of 2003 and recommends that no action be taken at this time to alter that Act. The full report is available on our Web site.

Workers' Compensation

During 2004 Arkansas saw the workers' compensation market begin to soften, as it did in most other states. Companies continued to relax their underwriting guidelines, which slowed the growth of the assigned risk plan. The combined loss ratio in Arkansas was 87% for 2003, which compares favorably with the national combined loss ratio which was 104%. Our combined loss ratio has dropped from 101% in 2001 and 92% in 2002. Indications are this trend should continue into 2005. Our assigned risk plan continued to be self-supporting and there was no assessment required.

The following chart reflects the plan's premium growth.

	2000	2001	2002	2003	2004
January	\$7,490,104	\$7,682,902	\$12,566,442	\$20,640,934	\$26,362,161
February	\$7,278,811	\$8,419,923	\$12,783,041	\$21,807,148	\$26,949,073
March	\$7,185,102	\$8,917,506	\$12,959,733	\$23,026,441	\$26,469,008
April	\$7,100,055	\$9,441,314	\$13,777,532	\$22,565,345	\$26,911,979
May	\$7,011,318	\$9,903,406	\$14,673,788	\$21,283,686	\$27,542,410
June	\$7,068,534	\$9,372,370	\$15,218,965	\$22,750,023	\$27,343,204
July	\$6,934,167	\$9,674,897	\$16,274,608	\$23,734,628	\$26,014,352
August	\$6,715,227	\$10,352,348	\$17,306,914	\$23,619,256	\$26,997,614
September	\$6,566,275	\$10,665,833	\$18,174,595	\$23,619,256	\$27,797,312
October	\$6,780,125	\$11,260,854	\$18,367,218	\$23,619,256	\$26,776,508
November	\$7,021,301	\$11,677,930	\$18,461,173	\$24,494,805	\$28,687,862
December	\$7,142,395	\$12,160,528	\$20,500,219	\$24,494,805	\$28,606,813
TOTALS	\$84,293,414	\$119,529,811	\$191,064,228	\$275,655,583	\$326,458,296

Workers' Compensation Assigned Risk Premiums. Workers' Compensation Rates

Unlike other property and casualty rates, workers' compensation rates must be approved prior to use. Workers' compensation voluntary rates increased slightly for the first time in 9 years with a .5% increase. The assigned risk plan rates showed an increase of 5.1%.

Annually, the Commissioner issues a detailed report of the state of the workers' compensation market, which is required by Act 796 of 1993. The report for 2004 reflected the continued improvements being made in work place safety, loss prevention, and decreases in claims severity. The full report is available on our website.

Market Assistance Program

In 1999, Act 1343 created the Market Assistance Program (MAP) to assist consumers in obtaining earthquake coverage. The program has been successful and writes more than 5,000 policies for Arkansas residents who were unable to obtain coverage through traditional homeowners' policies. The Act also established an Earthquake Authority Board that has the authority to actually issue earthquake coverage if MAP is unable to provide sufficient coverage.

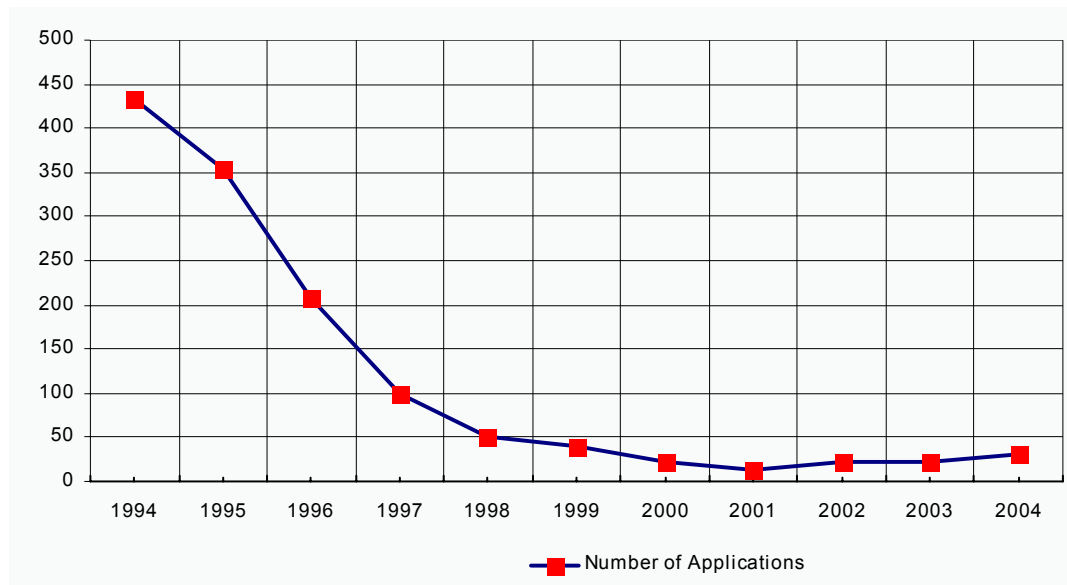
Assigned Risk Insurance Pools

The Property and Casualty Division manages the assigned risk, or residual market insurance pools. Assigned risk plans are available for workers' compensation and automobile insurance. When coverage is not available in the voluntary market, the Arkansas Rural Risk Underwriting Association provides fire insurance coverage for structures located in rural areas identified as Class 9 and 10.

Automobile Assigned Risk

The number of agents writing automobile insurance through the assigned risk plan continues to decrease, due primarily to the large number of carriers willing to write non-standard auto risks. Application volume continues to remain very low. Thirty-two applications were assigned to the plan in 2004. The Automobile Assigned Risk Applications chart below reflects the reduced auto risk trend taking place in the State of Arkansas.

Automobile Assigned Risk Applications



Professional Employer Organizations

2004 was the first year in which the significant regulatory reform of Act 1750 of 2003 was applicable to the Professional Employer Organization market. The Act updated and modernized the regulatory oversight of this type of profession and adopted the name "Professional Employer Organizations" for these organizations.

A professional employer organization (PEO) is any person or legal entity engaged in the business of providing professional employer services by entering into a co-employment relationship with at least a majority of the employees of a client and providing professional employer services to the client, or to a division or work unit of a client, for its covered employees and in which the arrangement is intended to be, or is, ongoing rather than temporary in nature; and employer responsibilities, including the right of direction and control of the employees, are shared by the PEO and its clients.



Nathan Culp
Director

Public Employee Claims Division

Phone: (501) 371-2700, Fax: (501) 371-2733

E-mail: insurance.public.employee.claims@arkansas.gov

Division Highlights

- It is the mission of the Public Employee Claims Division to administer the workers' compensation program for State government by providing service that results in the accurate application of Arkansas' workers' compensation laws and regulations so that all customers of this Division are served in a fair and efficient manner.

Director	Nathan Culp
Assistant Director	Terry Lucy
Program Support Manager	Margie Duncan
Staff Attorney	Richard Smith
Claims Manager	Linda Amaden
.	Marlys Bost
.	Muriel Hicks
.	Margaret Langley
.	Otis Palmer
.	Doris Taylor
Asst. Claims Manager	Amanda Dimwiddie
.	Rhonda Murphy
Health Care Analyst	Tiphonie Nelson
Support Staff	Frankie Goodson
.	Nancy Graham
.	Megan Hill
.	Linda Moore
.	Linda Oates
.	Sandra Schwall
.	Brandy Wedsted
.	Angie West
.	Yovondra Wiggins

The Public Employee Claims Division (PECD) is responsible for the investigation and management of more than 2,700 workers' compensation claims filed each year for Arkansas State employees.

Workers' compensation coverage is also provided for emergency service volunteers who are accidentally injured while performing services under the call and supervision of the State of Arkansas or the political subdivisions of its chief executive officers.

During calendar year 2004, PECD received 2,710 claims. A total of 936 lost-time claims remained open at the end of this same period, with the division receiving approximately 180 active medical claims each month.

Workers' Compensation Funding

Expenditures for the workers' compensation claims disbursed by PECD come from three sources: the premiums and experience refunds paid by State agencies; general revenue fund reimbursement from school aid funds; and from general revenues for the payment of claims for city and county employees administered by this division. A total of \$8.9 million for state claims was disbursed by PECD for calendar year 2004.

Claims Management Remains Steady, Efficient

PECD manages workers' compensation claims for State employees with a staff of 24, including nine personnel devoted to the investigation, determination, and management of claims. The remaining staff consists of support and legal personnel.

Claims managers provide technical assistance, including workshop sessions, to public employers and employees, in addition to performing their primary claims management duties. Since claims management case loads have reached a manageable capacity, PECD continues to improve its ability to administer State claims.

Integrated Disability Management Program Proves Effective

The Integrated Disability Management Program (IDM) was developed, with assistance from Arkansas Rehabilitation Services, to produce a mutually beneficial approach to workers' compensation for both employers and employees. The program's goal is to prevent and reduce injury risks and illness, by mitigating damages associated with these issues and by retaining job productivity. Division personnel give presentations to several audiences each year. One of the principles of IDM, modified work or early return to work, has been adopted by some agencies with positive results.

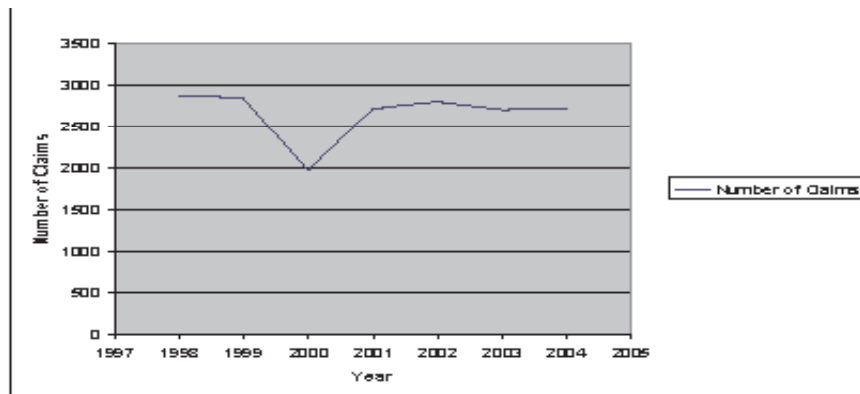
Safety Program

The Division is encouraging the implementation of safety programs throughout State government. With the cooperation of State agencies we hope to be able to reduce the number of injuries suffered by State employees. The prevention of injuries helps in three areas: 1) Improves the quality of life of employees; 2) helps agencies with staffing issues; and 3) reduces workers' compensation costs for the taxpayers of the State of Arkansas.

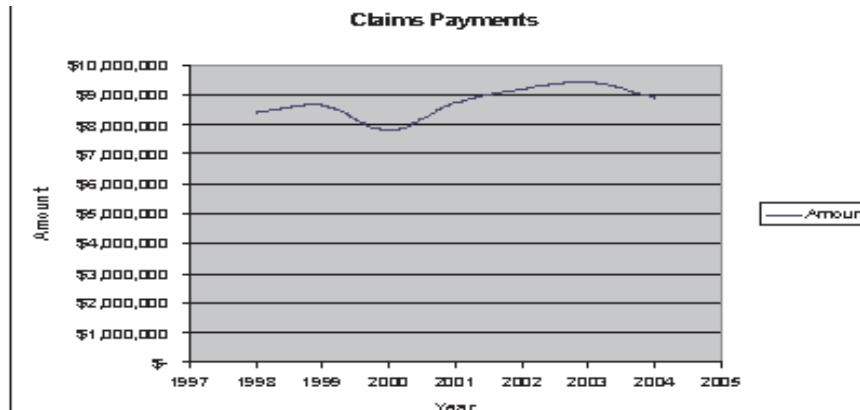
Claims Expenditures

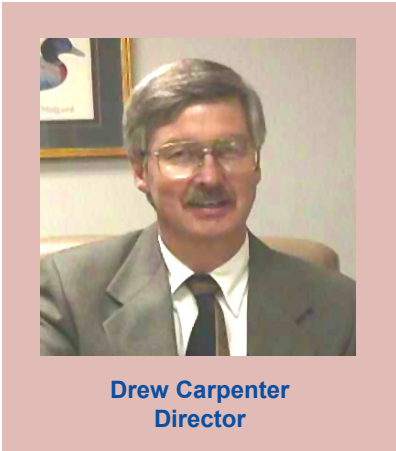
Claims costs dropped slightly for Calendar Year 2004. We anticipate that expenditures will be higher for Calendar Year 2005 and subsequent years due to recent court decisions which expanded the definition of what constitutes an objective finding of injury. The expansion of the definition of objective finding of injury will increase the number of workers' compensation claims which the Division pays under Arkansas law.

Number of Claims



Claims Expenditures





Drew Carpenter
Director

Risk Management Division

Phone: (501) 371-2690, Fax: 371-2842

E-mail: insurance.risk.management@arkansas.gov

Director	Drew Carpenter
Assistant Director	Mark Guinee
State Risk Administrator	Kathy Reichstadt
Senior Risk Specialist	Majors Griffin
Risk Specialist	Ann Holthoff
.	Virginia Jones
.	Jon Parish
.	Roland Robinson
Program Support Manager	Wylie Whitley
Support Staff	Audrey Carroll
.	Tomika Clark
.	Vickie Cook

The Risk Management Division was established to reduce the cost of insurance and surety bonding to State agencies, and to analyze and make recommendations on loss control and safety programs.

Effective February 2004, the Risk Management Division has the responsibility of providing insurance coverage, consulting and loss control to public schools that choose to participate in the Public School Property and Vehicle Insurance Trust Fund.

The Division is staffed with professionals who deal with the entire spectrum of the highly technical and complex areas of risk management and insurance. The knowledge and skills of the Division staff have brought a new level of success to the Department.

Extensive knowledge of government operations allows the Risk Management staff to provide consultant services as well as insurance and loss control expertise at a minimal cost to taxpayers. State agencies and schools receive this service at no cost to their individual budgets.

Property inspections and appraisals are conducted on approximately 4,700 owned and leased sites and to School Districts with the insured values

exceeding \$6 Billion. All sites are insured for multi-perils, including earthquake and flood.

Rates have decreased due to market conditions and favorable loss experiences. Rates are substantially lower than in the years preceding the establishment of the Risk Management Division.

The Risk Management Division secures property, commercial auto, aircraft, fine arts, inland marine, and specialty lines insurance coverage for State agencies and Schools. Act 1762 of 2003, which created the Arkansas Multi-Agency Trust Fund, has allowed the Risk Management Division to be more innovative in seeking premium savings for participating State agencies.

The Risk Management Division also provides staffing for the Arkansas Governmental Bonding Board's Trust Fund. This self-funded program, established in 1987, provides fidelity bond coverage for over 135,000 employees of State, county, and municipal governments, as well as public school districts in Arkansas. The Fidelity Bond Program has been a phenomenal success, saving the State approximately \$300,000 per year.

A revised vehicle safety program, covering 4,500 vehicles, has been in effect for many years resulting in improved loss ratios. The program involves record keeping and driver information which are accessible on the DFA-Driver Services Web site. This program has proven to be valuable to agency personnel assigned the task of maintaining driver information. The goal is to more closely monitor State drivers, which will result in fewer and less severe accidents. These changes should yield a premium savings on the State's commercial fleet.

The activities of the Risk Management Division continue to evolve as the staff seeks to provide consultation, risk management, appraisal, and insurance services to Public Schools, as well as, State government. The ultimate goal is to continually provide top quality, professional service while saving taxpayer dollars.



Senior Health Insurance Information Program

206 Cross Street

Little Rock, AR 72201

Phone: (501) 371-2782, (800) 224-6330, Fax: (501) 371-2781

E-mail: insurance.shiip@arkansas.gov

Director	Ray Morris
Volunteer Coordinator Developer	Marlene Coffman
Support Staff	Devona Caples
	Retha Davis

The SHIIP program is designed to provide counseling and assistance to people with Medicare and other insurance related problems, one-on-one or in a group setting.

This division's staff and counselors explain Medicare benefits and discuss how other insurance coordinates with Medicare coverage. SHIIP offers Medicare beneficiaries and other individuals information on life, health, and other specialty insurance policies, and referrals to Medicaid and other public benefits and services. It provides tools, resources and detailed information on the ten standardized Medicare Supplement plans, as well as information and booklets on long term care insurance. SHIIP looks for those who are dually eligible (Medicare and Medicaid) and provides counseling, information and contacts to help with specific consumer needs.

The SHIIP staff attends community functions, supplies

program information to the public, governmental agencies and other interested parties and conducts a variety of educational meetings. One of the most productive meetings in which SHIIP is involved is "Mapping Your Way Through the Medicare Maze." These meetings are designed to attract those who are just turning 65. During the meetings they are given facts and information about what can be expected when entering the Medicare program. These meetings also cover basic information about Medicare and how it works, Medicare supplements, Medicare fraud, Social Security and hospital rights under the Medicare program. The meetings are strategically set up to cover the entire State. SHIIP partners with a number of agencies in order to cover all possible aspects in educating individuals going into the Medicare program.

This division also educates Arkansans through presentations at health fairs, senior days and numerous speaking engagements. SHIIP's toll-free phone number (1-800-224-6330) is available throughout the State, and is the main contact for the majority of Medicare beneficiaries.

Another aspect of the SHIIP program is its counselors, who are trained to counsel Medicare beneficiaries around the State. Training sessions are held throughout the State for those interested in becoming volunteer counselors. Those interested in becoming a volunteer counselor are encouraged to call the SHIIP office in Little Rock.



Farmers Mutual Aid Associations Listed by Arkansas Premiums

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
37613	Farmers Union Mutual-Bryant	5,315,946	37.5%	10,040,931	3,205,854
A2020	Farmers Mutual-Gentry	3,346,490	23.6%	9,946,298	2,158,250
10005	Home Mutual Fire	1,525,938	10.8%	696,108	497,650
A0012	Farmers Mutual-Rogers	877,541	6.2%	4,218,903	570,295
A0008	Farmers Fire - Conway	920,613	6.5%	2,572,997	842,556
A0010	Farmers Mutual Fire-Carroll County	686,649	4.8%	1,364,162	465,783
A0023	Washington County Farmers	552,540	3.9%	11,091,067	393,932
A0007	Farm and Home Mutual	348,650	2.5%	819,190	217,319
A0014	Farmers Protective Ins Co - Stuttgart	304,248	2.1%	528,732	139,415
A0021	Northwest Arkansas Farmers	213,232	1.5%	10,576,555	146,723
A0011	Farmers Mutual - Little Rock	28,882	0.2%	407,194	-
A0020	Logan County Farmers	29,635	0.2%	1,646,453	-
A0009	Farmers Mutual Aid Assoc.-Ft. Smith	10,965	0.1%	256,399	-
	Totals	14,161,329	100.0%		

Fraternal Organizations Listed by Arkansas Premiums

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
57541	Modern Woodmen Of Amer	37,707,115	48.5%	6,942,970,834	6,026,241,393
57320	Woodmen World Life Ins Soc	21,759,997	28.0%	6,898,527,781	6,183,266,128
56014	Thrivent Financial For Lutherans	14,157,964	18.2%	49,470,042,060	46,263,658,233
58033	Knights Of Columbus	2,601,399	3.3%	11,785,385,778	10,206,377,427
58068	Independent Order Of Foresters US Br	491,895	0.6%	2,828,928,178	2,357,022,527
57657	Royal Neighbors Of Amer	474,373	0.6%	621,951,954	440,120,846
56421	Catholic Knights Of Amer	269,292	0.3%	52,073,909	49,312,891
56383	Order United Commrl Trav Of Amer	168,622	0.2%	17,201,311	14,287,130
56499	Woodmen World Assur Life Assn	24,562	0.0%	58,982,758	52,386,326
57223	Baptist Life Assn	9,600	0.0%	22,162,116	21,302,437
57622	Polish Natl Alliance Us Of NA	2,227	0.0%	394,491,936	361,465,978
56170	Womans Life Ins Society	806	0.0%	175,298,526	144,888,112
56006	Travelers Protective Assn Of Amer	792	0.0%	14,502,254	1,802,982
57088	Degree Of Honor Protective Assn	127	0.0%	170,128,382	161,608,759
	Total	77,668,771			

Health Maintenance Organizations (HMO) and Hospital, Medical, Dental Insurers (HMDI) Listed by Arkansas Premiums

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
95442	Hmo Partners Inc	178,802,652	51.1%	88,451,093.0000	41,569,799
95446	United Healthcare Of AR Inc	60,209,796	17.2%	20,924,333.0000	6,933,073
95448	QCA Healtha Plan Inc	57,507,808	16.4%	23,527,284.0000	11,293,864
47155	Delta Dental Plan of AR Inc	52,980,674	15.1%	36,101,630.0000	9,454,721
11559	American Dental Providers of AR Inc	398,862	0.1%	220,443.0000	18,056
95040	Aet Health Care Plan Inc	17,768	0.0%	15,857,432.0000	3,700,699
	Total	349,917,560	100.0%		

Life and Health Companies Listed by Arkansas Premiums

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
83470	Arkansas BCBS	839,853,514	20.1%	691,195,605	309,206,961
79413	United Healthcare Ins Co	145,158,256	3.5%	6,695,076,512	5,020,042,646
71153	Hartford Life & Annuity Ins Co	112,247,701	2.7%	70,078,086,067	68,418,534,921
90611	Allianz Life Ins Co Of North Amer	104,075,391	2.5%	41,921,398,574	39,442,344,609
70688	Transamerica Financial Life Ins Co	95,065,663	2.3%	15,903,131,685	15,099,616,524
61271	Principal Life Ins Co	88,955,182	2.1%	102,390,506,945	98,448,844,796
65978	Metropolitan Life Ins Co	85,854,340	2.1%	246,979,670,062	235,431,609,605
69345	Teachers Ins & Ann Assoc Of Amer	85,816,354	2.1%	166,897,119,670	152,386,954,339
62944	AXA Equitable Life Ins Co	78,452,887	1.9%	106,353,923,888	100,976,015,724
65676	Lincoln Natl Life Ins Co	69,320,483	1.7%	87,622,371,749	84,119,941,507
66869	Nationwide Life Ins Co	62,137,968	1.5%	91,203,837,544	88,344,058,505
62235	Unum Life Ins Co Of Amer	61,785,812	1.5%	13,011,554,831	11,479,438,919
88072	Hartford Life Ins Co	60,387,963	1.4%	112,988,719,783	109,669,355,143
68896	Southern Farm Bureau Life Ins Co	58,555,914	1.4%	8,861,882,224	7,660,504,275
65005	IDS Life Ins Co	56,180,615	1.3%	53,616,479,532	50,831,749,669
65838	Manufacturers Life Ins Co USA	54,181,888	1.3%	74,106,809,384	72,610,974,796
60380	American Family Life Asr Co Columbus	53,737,047	1.3%	50,109,873,623	46,482,407,280
70238	Variable Annuity Life Ins Co	53,329,717	1.3%	55,798,589,853	53,088,596,114
67466	Pacific Life Ins Co	51,290,248	1.2%	68,866,221,006	65,653,094,351
65056	Jackson Natl Life Ins Co	50,286,243	1.2%	54,126,024,938	50,581,009,341
94358	US Able Life	47,554,985	1.1%	151,884,326	76,740,738
61050	MetLife Investors USA Ins Co	47,076,028	1.1%	14,618,246,694	14,208,007,426
61263	Bankers Life & Cas Co	46,789,359	1.1%	8,211,608,278	7,445,718,217
60941	AIG SunAmerica Life Assur Co	44,744,985	1.1%	29,839,262,771	28,909,409,095
67091	Northwestern Mut Life Ins Co	44,276,254	1.1%	124,371,511,462	114,972,777,444
69108	State Farm Life Ins Co	42,248,589	1.0%	38,111,414,947	33,401,290,011
70432	AIG Annuity Ins Co	38,580,401	0.9%	50,985,464,723	47,310,130,627
80950	Travelers Life & Annuity Co	37,364,029	0.9%	19,264,969,353	18,113,340,588
91596	New York Life Ins & Annuity Corp	35,368,720	0.8%	56,660,720,309	54,273,676,448
67121	Transamerica Occidental Life Ins Co	34,832,406	0.8%	28,642,239,237	25,457,959,977
66915	New York Life Ins Co	33,049,091	0.8%	103,381,544,054	91,596,003,209
68241	Prudential Ins Co Of Amer	30,142,302	0.7%	214,371,928,233	198,591,944,326
60054	Aetna Life Ins Co	28,429,612	0.7%	28,212,260,566	24,569,570,855
65595	Lincoln Benefit Life Co	25,825,085	0.6%	2,688,905,269	2,427,831,652
71412	Mutual Of Omaha Ins Co	25,184,006	0.6%	4,234,271,812	2,274,172,588
68675	Security Benefit Life Ins Co	25,101,274	0.6%	10,267,650,427	9,651,527,927
86509	Ing Life Ins & Annuity Co	24,889,026	0.6%	53,327,957,963	51,767,990,512
64939	Investors Ins Corp	24,244,082	0.6%	231,710,106	205,907,005
66044	Midland Natl Life Ins Co	23,939,796	0.6%	16,293,720,356	15,312,360,635
60488	American Gen Life Ins Co	22,190,287	0.5%	29,113,179,854	23,680,868,207
65935	Massachusetts Mut Life Ins Co	21,994,064	0.5%	96,908,550,173	89,296,534,206
86630	American Skandia Life Assur Corp	21,592,601	0.5%	29,538,170,558	28,903,339,454
92622	Western Southern Life Assur Co	21,509,876	0.5%	8,901,750,125	8,405,670,596
63177	Farmers New World Life Ins Co	20,920,854	0.5%	7,017,159,554	5,733,697,731
97055	Mega Life & Health Ins Co The	20,491,655	0.5%	1,418,592,674	961,612,461
70025	General Electric Capital Assur Co	20,180,981	0.5%	32,070,909,236	28,305,937,023
65757	Shelter Life Ins Co	19,553,696	0.5%	862,744,175	718,753,696
62308	Connecticut General Life Ins Co	19,274,335	0.5%	51,615,520,601	48,234,619,810
62286	Golden Rule Ins Co	18,968,088	0.5%	2,369,963,103	2,094,390,086
92738	American Equity Invest Life Ins Co	18,745,339	0.4%	7,969,056,306	7,351,836,772
70815	Hartford Life & Accident Ins Co	17,870,162	0.4%	10,961,847,612	5,720,296,210
68136	Protective Life Ins Co	17,745,209	0.4%	17,735,183,065	16,201,432,524
67105	Reliastar Life Ins Co	17,462,846	0.4%	21,828,388,332	20,024,945,394
64130	Life Investors Ins Co Of Amer	17,195,124	0.4%	10,854,642,371	10,210,684,664
79065	Sun Life Assur Co Of Canada US	17,052,263	0.4%	40,138,917,142	38,254,203,545
67865	Jefferson Pilot Life Ins Co	14,873,686	0.4%	15,771,207,225	14,672,874,679
60186	Allstate Life Ins Co	14,722,429	0.4%	72,398,738,458	68,349,019,732
64246	Guardian Life Ins Co Of Amer	14,294,041	0.3%	23,653,107,448	20,430,977,679
86231	Transamerica Life Ins Co	14,070,424	0.3%	44,248,331,265	42,220,417,423
66672	American Gen Life & Acc Ins Co	14,033,565	0.3%	9,161,240,136	8,232,703,094
80314	Unicare Life & Health Ins Co	13,768,333	0.3%	1,311,666,556	953,756,792
60739	American Natl Ins Co	13,594,681	0.3%	12,454,332,545	10,235,177,820
60410	American Fidelity Assur Co	13,535,013	0.3%	2,757,022,827	2,560,335,002
67644	Penn Mut Life Ins Co	13,512,140	0.3%	8,856,018,376	7,551,883,817
93513	MetLife Investors Ins Co	13,264,339	0.3%	8,527,026,780	8,297,813,499
92711	HCC Life Ins Co	13,091,333	0.3%	246,134,301	110,901,425
69868	United Of Omaha Life Ins Co	12,830,288	0.3%	13,161,074,193	11,710,879,431
97268	Pacific Life & Annuity Co	12,032,862	0.3%	1,356,104,567	1,040,855,092

Life and Health Companies Listed by Arkansas Premiums

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
62146	Combined Ins Co Of Amer	11,168,721	0.3%	2,818,408,717	1,828,407,221
70254	Jefferson Pilot Financial Ins Co	11,160,718	0.3%	12,823,208,629	11,572,758,676
79022	Merrill Lynch Life Ins Co	10,892,508	0.3%	14,439,295,039	14,035,393,543
88668	Mutual Of Amer Life Ins Co	10,837,754	0.3%	11,908,582,591	10,810,206,734
62510	Equitrust Life Ins Co	10,598,735	0.3%	2,859,372,740	2,683,542,988
83836	Selected Funeral & Life Ins Co	10,557,876	0.3%	122,901,128	103,206,909
69477	Fortis Ins Co	10,173,189	0.2%	874,177,693	581,212,986
62626	Cuna Mut Ins Society	10,052,056	0.2%	3,280,158,386	2,399,354,605
68357	Reliable Life Ins Co	9,863,776	0.2%	720,976,785	609,656,387
74365	Southern Pioneer Life Ins Co	9,589,547	0.2%	23,786,095	17,284,880
70092	Glenbrook Life & Annuity Co	9,304,326	0.2%	1,334,184,370	1,159,489,779
68195	Provident Life & Accident Ins Co	8,926,708	0.2%	8,120,562,709	6,431,032,660
68713	Security Life Of Denver Ins Co	8,790,612	0.2%	21,327,254,718	20,080,276,583
92916	United American Ins Co	8,716,533	0.2%	1,181,160,469	904,501,745
66168	Minnesota Life Ins Co	8,614,608	0.2%	20,194,469,525	18,594,979,164
65099	John Hancock Life Ins Co	8,586,302	0.2%	73,821,966,497	69,198,150,537
90204	John Hancock Variable Life Ins Co	8,440,175	0.2%	13,399,920,352	12,589,109,995
66842	AIG Life Ins Co	8,371,717	0.2%	13,614,098,143	12,845,040,289
66974	North American Co Life & Hlth Ins	8,152,954	0.2%	4,639,881,923	4,167,419,635
65919	Primerica Life Ins Co	8,087,612	0.2%	5,894,011,312	3,735,298,610
65021	Stonebridge Life Ins Co	7,962,645	0.2%	2,055,734,388	1,748,503,880
63401	First Colony Life Ins Co	7,927,002	0.2%	7,568,213,437	6,318,393,799
69752	Benicorp Ins Co	7,884,581	0.2%	33,204,957	14,038,249
66850	National Western Life Ins Co	7,726,236	0.2%	5,353,959,319	4,767,388,508
80802	US Branch SunLife Assur Co Of Canada	7,350,251	0.2%	12,541,527,433	11,567,475,938
76236	Cincinnati Life Ins Co	7,293,866	0.2%	2,157,283,878	1,716,907,589
65498	Life Ins Co Of North Amer	7,152,671	0.2%	5,403,582,599	4,661,638,456
81108	United Security Life Ins Co Of IL	7,126,979	0.2%	26,766,333	18,113,460
73288	Humana Ins Co	7,089,826	0.2%	956,569,274	553,107,736
63274	Fidelity & Guaranty Life Ins Co	7,008,101	0.2%	15,110,121,932	14,254,148,664
64017	Jefferson Natl Life Ins Co	7,006,588	0.2%	1,733,604,653	1,647,495,989
62049	Colonial Life & Accident Ins Co	6,997,706	0.2%	1,682,240,931	1,209,994,321
60607	American Intl Life Assr Co NY	6,983,113	0.2%	8,400,237,173	7,778,267,792
69019	Standard Ins Co	6,820,595	0.2%	9,862,334,515	8,762,489,054
70408	Fortis Benefits Ins Co	6,808,535	0.2%	8,231,748,256	7,545,649,738
60534	American Heritage Life Ins Co	6,774,288	0.2%	1,979,213,663	1,715,759,757
97179	American Medical Security Life InsCo	6,767,488	0.2%	400,802,964	172,940,143
83968	Citizens Fidelity Ins Co	6,742,810	0.2%	55,929,022	48,393,583
68608	Symetra Life Ins Co	6,703,164	0.2%	19,028,998,590	17,749,435,362
70211	Valley Forge Life Ins Co	6,552,676	0.2%	3,422,540,650	2,632,514,525
70939	Gerber Life Ins Co	6,315,493	0.2%	945,620,053	789,194,007
65765	Reassure America Life Ins Co	6,268,644	0.1%	11,627,612,157	10,834,347,002
65080	John Alden Life Ins Co	6,248,984	0.1%	673,437,405	517,451,950
68462	Reserve Natl Ins Co	6,141,672	0.1%	104,640,303	60,506,077
68322	Great West Life & Annuity Ins Co	6,125,856	0.1%	32,553,461,747	30,680,299,404
60763	American Pioneer Life Ins Co	6,050,795	0.1%	179,222,937	136,202,640
63665	General American Life Ins Co	5,914,175	0.1%	14,997,688,931	13,155,593,612
69507	Transamerica Life Ins & Annuity Co	5,894,590	0.1%	25,556,576,761	24,665,882,739
87726	The Travelers Ins Co	5,894,148	0.1%	68,298,621,923	60,072,262,735
80578	Physicians Mut Ins Co	5,854,577	0.1%	1,252,997,003	533,651,164
60895	American United Life Ins Co	5,805,816	0.1%	11,669,544,718	10,904,929,390
91472	Globe Life & Accident Ins Co	5,744,155	0.1%	2,174,603,730	1,776,845,520
66281	Monumental Life Ins Co	5,727,881	0.1%	19,432,149,084	18,324,527,227
61883	Central United Life Ins Co	5,645,337	0.1%	382,834,862	345,075,751
60631	American Investors Life Ins Co	5,584,004	0.1%	8,434,393,602	8,021,881,175
65129	Kansas City Life Ins Co	5,553,560	0.1%	3,421,029,865	3,020,661,823
78778	Guardian Ins & Annuity Co Inc	5,365,902	0.1%	9,935,655,729	9,673,999,518
80837	Union Central Life Ins Co	5,288,044	0.1%	6,612,151,931	6,161,654,098
67172	Ohio Natl Life Ins Co	5,283,900	0.1%	9,739,942,822	8,973,372,524
69663	USAA Life Ins Co	5,224,342	0.1%	10,251,789,799	9,330,146,077
84034	First Guaranty Ins Co	4,862,039	0.1%	42,046,736	34,755,758
79227	Pruco Life Ins Co	4,835,348	0.1%	22,388,739,868	21,680,935,189
77399	Sterling Life Ins Co	4,747,705	0.1%	119,957,690	64,351,223
93548	PHL Variable Ins Co	4,674,026	0.1%	5,629,371,735	5,321,465,126
78174	Conseco Health Ins Co	4,364,552	0.1%	2,118,369,403	1,869,617,114
92657	Nationwide Life And Annuity Ins Co	4,260,462	0.1%	8,367,401,107	8,088,984,865
73881	American Life & Annuity Co	4,252,844	0.1%	29,478,821	27,619,781
67814	Phoenix Life Ins Co	4,084,890	0.1%	16,949,331,348	15,895,712,511

Life and Health Companies Listed by Arkansas Premiums

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
65536	GE Life And Annuity Assur Co	4,006,843	0.1%	17,456,964,613	16,439,432,628
68284	Pyramid Life Ins Co	3,913,490	0.1%	141,011,899	100,497,559
98205	National Foundation Life Ins Co	3,838,229	0.1%	48,645,649	39,638,789
60836	American Republic Ins Co	3,579,606	0.1%	490,076,695	247,052,022
67989	American Memorial Life Ins Co	3,480,619	0.1%	1,378,124,781	1,231,208,718
70335	West Coast Life Ins Co	3,446,520	0.1%	2,540,810,020	2,311,418,061
70106	United States Life Ins Co In NYC	3,410,853	0.1%	3,887,329,975	3,373,860,856
77968	Family Heritage Life Ins Co Of Amer	3,370,533	0.1%	156,371,784	133,167,907
61689	Amerus Life Ins Co	3,213,302	0.1%	6,815,915,939	6,433,520,286
62928	EMC Natl Life Co	3,187,625	0.1%	662,659,478	578,859,906
62952	Equitable Life & Cas Ins Co	3,178,523	0.1%	157,377,813	123,435,706
65900	Conseco Life Ins Co	3,103,007	0.1%	4,145,458,738	3,732,223,711
76325	Conseco Senior Health Ins Co	3,086,988	0.1%	3,251,036,175	2,875,630,808
74217	Medical Savings Ins Co	3,070,882	0.1%	56,830,064	48,413,247
67598	Paul Revere Life Ins Co	3,054,135	0.1%	5,411,484,239	4,163,545,284
81779	Individual Assur Co Life Hlth & Acc	3,042,660	0.1%	49,915,134	35,678,681
67385	Ozark Natl Life Ins Co	3,012,596	0.1%	15,812,850	11,507,596
91626	New England Life Ins Co	2,989,446	0.1%	10,205,751,560	9,661,714,853
93432	CM Life Ins Co	2,948,261	0.1%	9,125,515,958	8,595,457,503
65315	Liberty Life Assur Co Of Boston	2,912,180	0.1%	8,293,885,397	7,925,810,934
72656	Arkansas Natl Life Ins Co	2,901,052	0.1%	34,614,185	13,885,668
89206	Ohio Natl Life Assur Corp	2,843,538	0.1%	2,035,051,186	1,844,516,448
62359	Constitution Life Ins Co	2,830,515	0.1%	91,980,353	74,688,060
61476	Boston Mut Life Ins Co	2,813,879	0.1%	792,157,538	679,886,685
60577	American Income Life Ins Co	2,686,122	0.1%	1,359,799,052	1,113,229,217
69930	United Ins Co Of Amer	2,664,612	0.1%	2,157,345,394	1,699,523,272
61506	Resource Life Ins Co	2,659,799	0.1%	146,881,012	112,813,062
83860	American Home Life Ins Co	2,633,720	0.1%	12,717,246	12,199,545
66605	Peoples Benefit Life Ins Co	2,544,418	0.1%	14,373,942,422	13,708,073,745
94285	Empire General Life Assur Corp	2,531,362	0.1%	237,255,833	151,071,767
65927	Lincoln Heritage Life Ins Co	2,517,491	0.1%	516,144,284	413,250,763
74900	Brokers Natl Life Assur Co	2,503,339	0.1%	24,766,974	10,633,703
65242	Lafayette Life Ins Co	2,463,013	0.1%	1,691,115,874	1,562,463,458
83992	Foundation Life Ins Co Of AR	2,455,598	0.1%	6,348,903	4,986,709
86118	Arkansas Bankers Life Ins Co	2,453,069	0.1%	5,782,014	3,774,330
80926	GE Grp Life Assur Co	2,444,867	0.1%	912,404,370	630,545,278
63207	Chase Ins Life and Annuity Co	2,399,268	0.1%	5,426,110,235	4,970,384,546
65471	Life Ins Co Of GA	2,306,464	0.1%	1,990,308,604	1,804,715,548
61425	Trustmark Ins Co	2,286,351	0.1%	1,303,897,840	1,110,983,488
71870	Fidelity Security Life Ins Co	2,231,889	0.1%	454,387,973	400,184,098
83798	Memorial Ins Co Of Amer	2,183,982	0.1%	45,079,652	31,654,442
78077	Mony Life Ins Co Of Amer	2,125,962	0.1%	6,363,807,115	6,131,061,365
62863	Trustmark Life Ins Co	2,098,566	0.1%	597,847,436	522,760,591
68845	Shenandoah Life Ins Co	2,088,730	0.0%	1,429,726,616	1,289,168,340
81060	Canada Life Ins Co Of Amer	2,021,692	0.0%	2,664,988,752	2,465,578,856
67199	Old American Ins Co	2,021,082	0.0%	282,668,729	240,531,082
71773	American Natl Life Ins Co Of TX	1,981,010	0.0%	172,908,246	94,876,091
69744	Union Labor Life Ins Co	1,973,875	0.0%	3,109,279,936	2,987,438,845
66370	Mony Life Ins Co	1,953,526	0.0%	11,131,144,106	10,188,533,542
63258	Federated Life Ins Co	1,950,354	0.0%	771,422,272	572,930,278
72125	Physicians Life Ins Co	1,948,678	0.0%	1,335,783,348	1,222,559,826
94250	Banner Life Ins Co	1,925,166	0.0%	1,232,004,363	851,055,357
87963	National Teachers Assoc Life Ins Co	1,875,635	0.0%	109,709,007	89,023,217
62413	Continental Assur Co	1,854,559	0.0%	6,167,205,329	4,861,036,085
68500	Continental Life Ins Co Brentwood	1,827,152	0.0%	122,019,727	76,555,093
84530	US Financial Life Ins Co	1,812,022	0.0%	306,813,539	267,458,592
61301	Ameritas Life Ins Corp	1,807,459	0.0%	2,868,288,306	2,134,911,596
97136	Metropolitan Tower Life Ins Co	1,765,687	0.0%	6,567,638,765	5,342,721,621
65749	Cuna Mut Life Ins Co	1,764,229	0.0%	7,571,121,062	7,264,232,541
70750	Nationwide Life & Ann Co of Amer	1,756,521	0.0%	1,064,609,377	997,878,585
74268	Hartford Life Grp Ins Co	1,690,140	0.0%	2,759,913,844	2,181,773,219
77828	Companion Life Ins Co	1,677,919	0.0%	93,855,797	37,334,002
81264	Nippon Life Ins Co Of Amer	1,652,728	0.0%	162,808,652	52,685,245
91413	Western Reserve Life Assur Co of OH	1,638,459	0.0%	10,206,811,364	9,821,081,459
83917	Ashley Life Ins Co	1,636,857	0.0%	14,749,670	10,463,267
65722	Loyal American Life Ins Co	1,622,218	0.0%	503,246,800	407,682,070
69396	Texas Life Ins Co	1,612,146	0.0%	918,667,374	841,955,699
69132	State Mut Ins Co	1,599,457	0.0%	342,277,008	312,147,492

Life and Health Companies Listed by Arkansas Premiums

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
67180	Ohio State Life Ins Co	1,596,768	0.0%	17,407,414	8,002,565
66087	Mid West Natl Life Ins Co Of TN	1,588,862	0.0%	450,007,638	292,640,004
66427	MTL Ins Co	1,564,954	0.0%	1,193,066,697	1,080,762,212
68039	Presidential Life Ins Co	1,559,053	0.0%	4,329,637,074	4,114,053,065
60984	Compbenefits Ins Co	1,544,929	0.0%	31,387,439	10,421,927
86355	Standard Life & Accident Ins Co	1,517,114	0.0%	511,049,248	298,851,096
61921	Citizens Security Life Ins Co	1,515,183	0.0%	114,081,967	98,977,846
70661	Chase Ins Life Co	1,502,478	0.0%	369,608,664	260,271,002
60801	American Public Life Ins Co	1,480,547	0.0%	76,400,651	58,559,478
70319	Washington Natl Ins Co	1,474,451	0.0%	3,150,907,216	1,992,861,875
60275	American Bankers Life Assur Co Of FL	1,450,727	0.0%	948,101,079	764,314,399
60142	TIAA Cref Life Ins Co	1,443,406	0.0%	3,387,086,128	3,075,962,895
62065	Colonial Penn Life Ins Co	1,441,864	0.0%	813,237,335	738,173,826
63479	United Teacher Assoc Ins Co	1,411,455	0.0%	405,627,308	326,418,199
60593	National States Ins Co	1,407,778	0.0%	125,693,742	104,490,603
67652	First Penn Pacific Life Ins Co	1,407,451	0.0%	1,839,488,266	1,635,255,851
81027	Veterans Life Ins Co	1,406,849	0.0%	326,490,635	243,177,875
61212	Baltimore Life Ins Co	1,382,993	0.0%	820,272,210	749,166,477
69914	Sears Life Ins Co	1,357,685	0.0%	73,344,538	13,226,715
91391	Southwestern Life Ins Co	1,345,078	0.0%	1,811,296,263	1,582,954,980
65323	Liberty Life Ins Co	1,332,539	0.0%	1,771,838,648	1,274,049,319
70629	World Ins Co	1,297,681	0.0%	222,165,936	134,270,646
64211	Guarantee Trust Life Ins Co	1,279,055	0.0%	245,148,217	179,768,282
93564	Paragon Life Ins Co	1,260,187	0.0%	535,167,609	503,306,290
77879	5 Star Life Ins Co	1,225,114	0.0%	143,986,328	89,104,354
67326	Old Surety Life Ins Co	1,199,979	0.0%	17,569,076	10,257,280
93696	Fidelity Investments Life Ins Co	1,198,455	0.0%	11,580,039,791	11,036,027,304
68381	Reliance Standard Life Ins Co	1,195,523	0.0%	2,443,915,050	2,095,490,445
65331	Liberty Natl Life Ins Co	1,191,789	0.0%	4,434,168,328	3,897,005,264
64513	Horace Mann Life Ins Co	1,188,036	0.0%	4,196,692,315	3,933,121,743
63312	Great American Life Ins Co	1,161,510	0.0%	7,871,874,474	7,210,744,559
80659	US Bus of the Canada Life Assur Co	1,161,186	0.0%	2,466,266,235	2,246,611,285
90557	Kemper Investors Life Ins Co	1,157,792	0.0%	16,842,853,991	16,374,494,278
11121	Unified Life Ins Co	1,118,018	0.0%	61,994,039	50,227,224
61751	Central States H & L Co Of Omaha	1,117,546	0.0%	362,012,732	272,572,586
90840	Capitol Life & Accident Ins Co	1,105,922	0.0%	1,304,027	1,053,840
66680	National Life Ins Co	1,099,070	0.0%	7,764,608,596	7,042,365,660
67393	Ozark Natl Life Ins Co	1,097,335	0.0%	494,582,277	428,117,409
61999	Americo Financial Life Annuity Ins	1,078,369	0.0%	2,805,705,042	2,596,299,318
94234	American Enterprise Life Ins Co	1,073,480	0.0%	8,759,038,852	8,175,269,841
68373	American Gen Assur Co	1,070,876	0.0%	1,408,258,715	1,222,124,112
71919	Direct Life Ins Co	1,056,224	0.0%	24,746,049	10,086,655
90212	Great Southern Life Ins Co	1,050,634	0.0%	77,393,007	48,643,714
65412	Life Ins Co Of AL	1,026,126	0.0%	66,763,212	53,900,117
82538	National Health Ins Co	1,025,905	0.0%	47,252,405	22,447,589
65811	American Modern Life Ins Co	1,009,523	0.0%	60,369,070	40,020,323
69078	Standard Security Life Ins Co Of NY	1,009,392	0.0%	278,402,996	168,150,568
80799	Celtic Ins Co	1,009,184	0.0%	103,992,517	53,575,231
98884	Union Security Life Ins Co	984,118	0.0%	151,558,403	110,249,914
68225	Nationwide Life Ins Co of Amer	983,197	0.0%	6,808,385,023	6,081,240,328
63967	Government Personnel Mut Life Ins Co	977,080	0.0%	720,570,973	633,215,119
63983	United Heritage Life Ins Co	956,850	0.0%	399,214,208	360,050,878
61492	Business Mens Assur Co Of Amer	883,656	0.0%	2,194,855,535	2,005,841,872
84115	Jackson Griffin Ins Co	862,001	0.0%	8,857,555	7,163,692
93440	Highmark Life Ins Co	857,745	0.0%	376,986,369	249,187,237
65528	Life Ins Co Of The Southwest	815,984	0.0%	4,067,995,578	3,823,880,477
70548	Wichita Natl Life Ins Co	804,592	0.0%	22,004,647	15,178,320
61182	Aurora Natl Life Assur Co	795,110	0.0%	3,524,663,843	3,260,581,058
68810	Sentry Life Ins Co	791,548	0.0%	2,636,830,989	2,408,905,389
94471	Americom Life & Annuity Ins Co	790,216	0.0%	300,131,264	279,991,951
60682	Conseco Ins Co	787,651	0.0%	5,022,202,531	4,547,694,019
62596	Union Fidelity Life Ins Co	772,856	0.0%	19,745,723,235	18,513,801,437
67369	Alta Health & Life Ins Co	757,803	0.0%	193,610,058	116,834,848
62324	Freedom Life Ins Co Of Amer	755,400	0.0%	35,856,867	26,486,894
64645	Indianapolis Life Ins Co	741,827	0.0%	3,782,614,899	3,421,612,914
65110	Kanawha Ins Co	731,226	0.0%	542,462,738	455,294,331
71404	Continental General Ins Co	717,619	0.0%	468,181,245	375,701,120
67539	Pan American Life Ins Co	695,827	0.0%	1,656,972,268	1,384,632,977
60879	American States Life Ins Co	688,352	0.0%	581,535,883	483,469,701

Life and Health Companies Listed by Arkansas Premiums

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
31119	Mutual Protective Ins Co	682,747	0.0%	298,434,205	256,143,624
63282	Penn Treaty Network Amer Ins Co	681,090	0.0%	173,743,127	84,688,841
64238	Guaranty Income Life Ins Co	647,958	0.0%	371,134,588	354,724,251
80020	Mountain Life Ins Co	618,880	0.0%	12,295,026	8,919,478
61360	Reliastar Life Ins Co Of NY	616,188	0.0%	2,754,134,913	2,418,682,001
68985	Starmount Life Ins Co	590,798	0.0%	13,906,940	6,915,169
64505	Homesteaders Life Co	589,250	0.0%	1,080,584,607	1,009,774,344
61727	Central Reserve Life Ins Co	585,363	0.0%	85,822,378	44,574,524
69116	State Life Ins Co	574,382	0.0%	432,500,278	377,613,073
83933	Cooperative Life Ins Co	574,306	0.0%	5,765,665	4,064,124
91642	Forethought Life Ins Co	571,292	0.0%	315,043,426	208,537,134
69000	Northwestern Long Term Care Ins Co	561,433	0.0%	132,945,177	59,087,162
99937	Columbus Life Ins Co	556,069	0.0%	2,352,331,198	2,065,124,647
71439	Assurity Life Ins Co	546,232	0.0%	1,134,858,670	995,950,421
99775	Funeral Directors Life Ins Co	538,684	0.0%	381,120,375	341,271,870
85928	Family Liberty Life Ins Co	522,571	0.0%	25,282,972	17,286,168
63487	Investors Life Ins Co North Amer	509,439	0.0%	1,066,825,694	1,025,960,747
68764	Security Financial Life Ins Co	505,802	0.0%	774,273,276	686,951,750
84069	Smith Burial & Life Ins Co	483,819	0.0%	4,506,469	3,903,436
70173	Universal Underwriters Life Ins Co	463,818	0.0%	355,252,394	243,171,260
69310	Surety Life Ins Co	432,294	0.0%	37,117,217	26,195,133
79057	Southland Natl Ins Corp	427,925	0.0%	126,385,123	115,253,819
62898	Aviva Life Ins Co	424,106	0.0%	5,235,590,508	4,863,564,064
68594	American Amicable Life Ins Co Of TX	423,775	0.0%	285,935,353	229,317,675
71714	Berkshire Life Ins Co of Amer	411,734	0.0%	1,839,169,232	1,512,711,815
63657	Garden State Life Ins Co	409,663	0.0%	110,758,978	67,178,166
93459	Pan American Assur Co	400,253	0.0%	25,441,841	10,247,960
94099	United Investors Life Ins Co	396,601	0.0%	2,979,583,833	2,771,818,796
71129	Fort Dearborn Life Ins Co	394,000	0.0%	1,615,109,301	1,263,668,352
87645	United Fidelity Life Ins Co	391,344	0.0%	603,478,101	428,208,363
84824	Allmerica Financial Life & Annuity	391,086	0.0%	11,680,325,970	10,978,342,097
97977	Ameritas Variable Life Ins Co	386,806	0.0%	2,453,601,498	2,330,772,628
64580	Illinois Mut Life Ins Co	382,321	0.0%	1,130,730,782	993,778,187
61832	Chesapeake Life Ins Co	375,362	0.0%	101,897,122	64,275,004
67083	Manhattan Natl Life Ins Co	369,100	0.0%	285,827,172	232,682,566
81043	Bankers Life Ins Co	368,411	0.0%	119,212,908	111,368,356
84131	Wonder State Life Ins Co	362,184	0.0%	2,404,541	2,089,302
68047	Professional Ins Co	360,312	0.0%	80,456,669	51,576,181
69701	Union Bankers Ins Co	358,234	0.0%	115,830,340	88,136,017
69485	Security Natl Life Ins Co	350,594	0.0%	201,590,824	183,755,744
93653	American Partners Life Ins Co	345,706	0.0%	502,459,584	441,396,887
83941	Cosmopolitan Life Ins Co	343,963	0.0%	2,638,936	1,657,988
93262	Penn Ins & Annuity Co	341,057	0.0%	1,227,399,490	1,110,778,337
68721	Security Life Ins Co Of Amer	340,461	0.0%	85,889,623	62,204,462
69051	Standard Life Ins Co Of IN	335,938	0.0%	1,699,451,188	1,629,120,612
63290	Fidelity Life Assn	335,448	0.0%	587,957,589	322,710,200
81213	American Maturity Life Ins Co	325,689	0.0%	82,752,408	36,886,453
62553	Country Life Ins Co	319,382	0.0%	6,213,376,737	5,246,765,113
60046	Academy Life Ins Co	316,433	0.0%	470,969,491	403,240,417
81353	NYLife Ins Co Of AZ	315,749	0.0%	131,792,666	88,809,154
70580	Humanadental Ins Co	311,669	0.0%	78,965,070	19,713,467
60542	American Home Life Ins Co of Kansas	303,528	0.0%	140,505,367	126,616,994
71730	Continental American Ins Co	283,918	0.0%	63,775,917	46,647,098
67261	Old Republic Life Ins Co	269,521	0.0%	111,846,862	85,352,472
60291	American Capitol Ins Co	269,314	0.0%	75,259,611	67,113,922
66583	National Guardian Life Ins Co	267,067	0.0%	1,307,809,252	1,159,996,741
73660	Directors Life Assur Co	266,564	0.0%	23,106,789	19,960,326
80675	US Bus of Crown Life Ins Co	260,435	0.0%	386,617,887	339,326,574
71854	AAA Life Ins Co	257,995	0.0%	261,609,345	211,696,353
90956	National Financial Ins Co	246,093	0.0%	13,391,474	11,689,309
85766	United Concordia Ins Co	233,952	0.0%	44,854,125	13,733,407
61735	Central Security Life Ins Co	227,414	0.0%	76,021,331	68,763,988
90247	Pharmacists Life Ins Co	220,109	0.0%	29,827,663	22,408,986
65668	Lincoln Direct Life Ins Co	217,819	0.0%	160,781,175	133,784,542
65781	Madison Natl Life Ins Co Inc	217,382	0.0%	604,471,112	465,668,592
65870	Manhattan Life Ins Co	217,369	0.0%	357,129,305	310,394,402
61239	Bankers Fidelity Life Ins Co	215,414	0.0%	117,566,927	80,714,622
63541	Central Benefits Natl Life Ins Co	212,935	0.0%	14,027,532	4,479,458
61409	National Benefit Life Ins Co	211,135	0.0%	808,962,790	485,991,355

Life and Health Companies Listed by Arkansas Premiums

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
74918	Kilpatrick Life Ins Co	204,472	0.0%	134,634,888	125,674,114
62345	Berkshire Hathaway Life Ins Co NE	198,156	0.0%	3,576,690,536	2,928,553,958
74780	Integrity Life Ins Co	192,385	0.0%	4,159,188,773	3,775,827,426
84786	Colorado Bankers Life Ins Co	190,160	0.0%	118,399,941	100,892,420
70998	Community Bank Life & Hlth Ins Co	189,014	0.0%	627,227	154,104
93777	Household Life Ins Co	188,048	0.0%	1,088,700,876	611,217,826
66265	Monarch Life Ins Co	185,736	0.0%	1,049,864,250	998,792,491
70130	Universal Guaranty Life Ins Co	185,703	0.0%	259,186,314	237,048,711
60445	American Founders Life Ins Co	180,589	0.0%	514,579,800	471,616,255
61859	Christian Fidelity Life Ins Co	174,803	0.0%	83,002,347	58,621,479
77720	Columbia Universal Life Ins Co	164,182	0.0%	35,272,087	14,847,076
62880	AXA Life & Annuity Co	163,315	0.0%	531,453,024	439,962,631
70483	Western & Southern Life Ins Co	159,346	0.0%	8,603,381,010	5,130,699,866
71463	Citizens Ins Co Of Amer	156,989	0.0%	337,374,794	214,121,033
76023	Columbian Life Ins Co	152,713	0.0%	233,809,912	206,920,340
82082	Citizens Natl Life Ins Co	150,615	0.0%	17,106,284	9,111,728
67784	Philadelphia American Life Ins Co	148,554	0.0%	93,095,346	77,667,544
70416	MML Bay State Life Ins Co	126,297	0.0%	4,332,864,604	4,084,691,223
88536	Protective Life And Annuity Ins Co	120,621	0.0%	674,208,601	566,608,405
80705	Great West Life Assur Co	118,871	0.0%	208,438,885	137,783,353
63053	Family Life Ins Co	116,733	0.0%	122,535,067	89,661,381
93734	Phoenix Life & Annuity Co	116,171	0.0%	53,979,206	37,446,515
66214	Dixie Natl Life Ins Co	112,062	0.0%	35,749,476	32,181,672
69566	Trans World Assur Co	108,125	0.0%	299,658,964	238,034,189
67148	Occidental Life Ins Co Of NC	103,943	0.0%	269,042,133	236,099,910
84042	Higginbotham Burial Ins Co	103,432	0.0%	1,356,742	1,222,564
68160	Balboa Life Ins Co	102,055	0.0%	114,820,297	29,677,291
67695	Federal Home Life Ins Co	101,736	0.0%	1,796,932,183	578,406,742
90328	First Health Life & Health Ins Co	100,640	0.0%	89,665,607	64,445,443
84018	Fidelity Standard Life Ins Co	97,827	0.0%	711,454	544,044
71323	Zale Life Ins Co	85,580	0.0%	12,196,534	3,038,641
69973	United Life Ins Co	84,063	0.0%	1,403,509,999	1,271,501,394
91693	United Family Life Ins Co	81,033	0.0%	950,576,545	135,909,245
71480	Great Western Ins Co	78,759	0.0%	340,604,108	313,061,106
68772	Security Mut Life Ins Co Of NY	75,230	0.0%	1,904,021,031	1,770,412,188
67660	Pennsylvania Life Ins Co	74,122	0.0%	609,359,559	483,637,044
87750	Mayflower Natl Life Ins Co	73,378	0.0%	230,675,011	174,458,787
81949	American Ins Co Of TX	71,102	0.0%	5,618,885	3,659,383
67601	Paul Revere Variable Annuity Ins Co	68,109	0.0%	151,259,695	26,464,750
84026	Gregg Ins Co	67,204	0.0%	6,697,684	1,180,310
84174	Employees Life Co Mut	66,436	0.0%	288,526,122	273,846,600
76503	Port O Call Life Ins Co	63,030	0.0%	1,597,625	177,867
80896	Centre Life Ins Co	61,075	0.0%	1,706,206,950	1,625,993,225
66540	National Farmers Union Life Ins Co	61,044	0.0%	306,553,509	265,862,417
73474	Dentegra Ins Co	58,340	0.0%	10,197,907	1,315,471
69922	United Home Life Ins Co	54,902	0.0%	48,772,614	36,526,548
60704	American Life Ins Co of NY	52,537	0.0%	91,496,240	75,558,827
69256	Sunamerica Life Ins Co	50,495	0.0%	68,170,093,569	63,065,827,456
92703	United Natl Life Ins Co Of Amer	48,764	0.0%	8,002,592	5,853,029
72222	Amica Life Ins Co	47,190	0.0%	810,023,105	672,423,221
63819	Unity Financial Life Ins Co	46,837	0.0%	29,036,929	22,837,463
97764	Idealife Ins Co	45,864	0.0%	21,682,401	8,840,625
71471	Medico Life Ins Co	43,365	0.0%	144,246,967	120,456,935
69140	First Allmerica Fin Life Ins Co	42,636	0.0%	4,038,751,916	3,667,480,033
83984	Ruffin & Jarrett Ins Co	42,537	0.0%	1,975,863	497,833
67911	Pioneer Mut Life Ins Co	42,345	0.0%	471,033,733	432,358,392
69272	Sunset Life Ins Co Of Amer	42,296	0.0%	498,855,271	449,286,500
94447	Century Life Ass Co	37,420	0.0%	14,613,577	6,957,235
70157	Universal Life Ins Co	37,287	0.0%	20,146,054	16,390,067
76112	Oxford Life Ins Co	36,503	0.0%	696,485,959	603,710,589
61395	Beneficial Life Ins Co	34,314	0.0%	2,884,120,282	2,623,458,530
67873	Pioneer American Ins Co	31,964	0.0%	42,087,765	29,547,292
72850	United World Life Ins Co	31,659	0.0%	65,911,444	46,704,048
35963	AF&L Ins Co	30,148	0.0%	140,457,287	139,679,226
61069	Anthem Life Ins Co	29,702	0.0%	256,295,948	188,807,116
84522	Auto Club Life Ins Co	29,683	0.0%	428,938,823	391,324,717
64327	Harleysville Life Ins Co	29,559	0.0%	356,236,098	326,871,734
64904	Investors Heritage Life Ins Co	29,025	0.0%	331,791,316	306,377,368

Life and Health Companies Listed by Arkansas Premiums

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
61824	Cherokee Natl Life Ins Co	28,966	0.0%	42,986,117	27,872,706
97721	Thrivent Life Ins Co	26,975	0.0%	3,999,931,492	3,865,880,898
66109	Midwestern United Life Ins Co	26,802	0.0%	261,973,256	175,541,840
67903	Provident Amer Life & Hlth Ins Co	25,779	0.0%	6,274,672	2,387,273
84107	Griffin Leggett Burial Ins Co	25,765	0.0%	146,647	10,640
69515	Medamerica Ins Co	24,255	0.0%	277,460,815	255,676,448
81426	Commercial Travelers Mut Ins Co	23,730	0.0%	36,354,816	24,637,907
62634	Delaware American Life Ins Co	22,778	0.0%	97,037,919	57,818,252
93661	Annuity Investors Life Ins Co	22,610	0.0%	1,310,945,015	1,239,951,430
68209	Provident Life & Cas Ins Co	22,084	0.0%	656,925,190	555,388,517
60429	American Fidelity Life Ins Co	21,645	0.0%	455,372,159	378,917,167
86959	National Family Care Life Ins Co	20,529	0.0%	17,401,553	10,207,547
94218	Country Investors Life Assur Co	18,694	0.0%	147,829,497	12,944,698
63223	Federal Life Ins Co	18,132	0.0%	237,584,178	194,453,832
67946	Pioneer Security Life Ins Co	16,587	0.0%	80,276,110	15,460,402
89184	Sterling Investors Life Ins Co	16,209	0.0%	21,965,453	16,292,046
82252	Landmark Life Ins Co	16,017	0.0%	61,293,514	54,702,504
70785	Pacificare Life & Health Ins Co	14,058	0.0%	307,957,113	113,054,140
86126	Members Life Ins Co	13,273	0.0%	809,199,734	760,498,706
63495	First Investors Life Ins Co	12,834	0.0%	1,215,515,998	1,125,909,910
66419	Mutual Service Life Ins Co	12,595	0.0%	375,195,863	327,820,648
69779	Union Natl Life Ins Co	12,226	0.0%	440,450,192	335,691,952
69647	Phoenix Natl Ins Co	10,594	0.0%	14,858,551	572,948
85561	MIC Life Ins Corp	10,392	0.0%	17,723,560	2,780,218
60518	American Health & Life Ins Co	9,999	0.0%	1,951,186,384	925,982,644
85189	Investors Consolidated Ins Co	8,592	0.0%	15,889,084	9,170,736
62421	Annuity & Life Reassur Amer Inc	8,516	0.0%	60,997,846	48,154,031
93610	Manulife Ins Co	7,913	0.0%	562,760,779	445,620,085
80985	BCS Life Ins Co	7,202	0.0%	155,439,432	85,175,134
80322	Citicorp Life Ins Co	7,126	0.0%	1,078,539,199	213,446,420
62103	Columbian Mut Life Ins Co	6,836	0.0%	326,827,961	278,998,756
76007	Old United Life Ins Co	6,831	0.0%	64,723,942	34,684,399
79987	Mid South Ins Co	6,661	0.0%	23,160,232	2,080,260
68446	Scor Life Ins Co	6,554	0.0%	422,995,448	403,976,895
84093	Security Alliance Ins Co	6,531	0.0%	397,044	187,693
60003	Park Avenue Life Ins Co	6,364	0.0%	516,684,091	332,067,154
97241	NGL American Life Co	6,179	0.0%	126,367,247	102,356,022
77119	Sentinel American Life Ins Co	5,432	0.0%	48,262,260	34,751,069
88366	American Retirement Life Ins Co	5,367	0.0%	6,998,330	1,049,679
81442	Monitor Life Ins Co Of NY	5,048	0.0%	9,976,227	3,851,094
70114	Unity Mut Life Ins Co	4,967	0.0%	384,375,494	357,962,967
88420	Member Service Life Ins Co	4,425	0.0%	40,857,574	12,322,812
70955	USA Life One Ins Co Of IN	3,625	0.0%	37,200,728	21,770,523
65960	Windsor Life Ins Co	3,286	0.0%	2,859,753	193,923
90581	Symetra Natl Life Ins Co	3,253	0.0%	17,446,042	6,388,046
77976	Gulf Guaranty Life Ins Co	2,636	0.0%	21,013,770	6,519,992
60305	American Comm Mut Ins Co	2,571	0.0%	162,505,648	71,031,797
85286	OneNation Ins Co	2,197	0.0%	97,084,745	23,452,996
79049	Alfa Life Ins Corp	1,819	0.0%	938,027,268	742,597,235
63738	Utica Natl Life Ins Co	1,801	0.0%	257,992,085	235,974,368
64696	First Continental Life & Acc	1,679	0.0%	3,833,212	831,839
64831	Intramercia Life Ins Co	1,391	0.0%	50,846,131	39,570,197
62057	Jefferson Pilot Lifeamerica Ins Co	1,165	0.0%	1,450,268,845	1,323,931,725
61700	Central Natl Life Ins Co Omaha	1,119	0.0%	12,111,243	311,736
89958	JMIC Life Ins Co	935	0.0%	239,780,308	159,793,380
84077	Southern Fidelity Life Ins Co	789	0.0%	75,872	11,899
74004	Family Service Life Ins Co	695	0.0%	615,828,459	536,141,252
81078	American Network Ins Co	690	0.0%	16,929,432	4,624,426
61808	Charter Natl Life Ins Co	500	0.0%	288,283,390	279,679,275
64890	Investors Guaranty Life Ins Co	341	0.0%	7,698,709	254,431
76201	American Service Life Ins Co	322	0.0%	1,405,187	25,937
69833	Lincoln Memorial Life Ins Co	279	0.0%	92,517,592	81,024,860
68543	Liberty Bankers Life Ins Co	186	0.0%	242,205,430	224,853,294
68535	Bluebonnet Life Ins Co	112	0.0%	26,083,165	4,519,256
68691	Security General Life Ins Co	82	0.0%	6,817,671	5,311,792
67164	Chase Life & Annuity Co	3	0.0%	387,251,265	280,340,288
	Total	4,183,772,290	100.0%		

Property and Casualty Companies Listed by Arkansas Premiums

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
25178	State Farm Mut Auto Ins Co	309,950,734	8.8%	84,405,164,872	38,260,953,912
18325	Southern Farm Bureau Cas Ins Co	266,754,074	7.6%	2,472,511,833	993,711,201
13757	Farm Bureau Mut Ins Co Of AR Inc	180,440,790	5.1%	236,042,430	127,493,900
25143	State Farm Fire And Cas Co	174,757,324	5.0%	20,636,268,908	14,116,701,502
23388	Shelter Mut Ins Co	167,980,186	4.8%	1,738,311,042	823,757,799
19232	Allstate Ins Co	115,684,569	3.3%	44,711,745,721	27,945,023,827
21628	Farmers Ins Co Inc	103,015,638	2.9%	165,820,747	90,423,787
23787	Nationwide Mut Ins Co	70,464,200	2.0%	24,183,383,266	16,602,179,958
20443	Continental Cas Co	56,616,968	1.6%	34,211,782,318	27,396,491,631
42919	Progressive Northwestern Ins Co	55,789,072	1.6%	1,393,365,724	954,894,959
19380	American Home Assur Co	44,241,819	1.3%	19,983,532,347	16,644,192,720
10677	Cincinnati Ins Co	41,298,075	1.2%	9,820,123,386	5,628,964,438
19410	Commerce & Industry Ins Co	38,085,372	1.1%	5,693,370,326	4,490,637,945
19445	National Union Fire Ins Co Of Pitts	36,815,097	1.0%	25,702,188,598	18,325,367,070
33049	State Volunteer Mut Ins Co	35,920,299	1.0%	765,612,145	597,744,035
25941	United Services Auto Assoc	33,586,755	1.0%	14,383,719,578	5,323,560,421
25127	State Auto Prop & Cas Ins Co	32,806,412	0.9%	1,343,492,669	923,749,546
24260	Progressive Cas Ins Co	31,552,539	0.9%	6,508,115,130	4,734,256,844
40649	Economy Premier Assur Co	29,541,351	0.8%	37,984,628	2,801,312
16535	Zurich American Ins Co	27,160,855	0.8%	25,058,754,305	20,134,147,346
22667	Ace American Ins Co	26,250,768	0.7%	5,374,011,925	4,492,452,814
40371	Columbia Mut Ins Co	25,684,525	0.7%	255,956,933	130,406,898
19240	Allstate Ind Co	25,502,222	0.7%	98,913,094	4,383,925
24767	St Paul Fire & Marine Ins Co	25,169,725	0.7%	19,049,272,602	13,540,614,357
23779	Nationwide Mut Fire Ins Co	25,044,933	0.7%	4,279,315,119	2,788,575,879
19070	Standard Fire Ins Co	24,776,415	0.7%	3,243,996,606	2,319,294,906
21687	Mid-Century Ins Co	23,990,171	0.7%	2,900,573,177	2,342,212,461
37478	Hartford Ins Co Of The Midwest	23,498,328	0.7%	241,931,966	94,729,206
21482	Factory Mut Ins Co	22,764,085	0.6%	6,974,548,101	3,441,757,376
25658	Travelers Ind Co	22,687,638	0.6%	13,847,003,555	9,207,661,600
10251	American Underwriters Ins Co	21,470,249	0.6%	9,800,263	6,957,412
20095	Bituminous Cas Corp	21,216,950	0.6%	659,697,449	445,723,588
23035	Liberty Mut Fire Ins Co	21,099,549	0.6%	2,774,088,615	2,101,344,073
10804	Continental Western Ins Co	20,683,018	0.6%	240,399,760	168,477,213
21415	Employers Mut Cas Co	18,348,184	0.5%	1,837,475,749	1,260,472,221
39012	Safeco Ins Co Of IL	17,855,865	0.5%	542,479,691	376,101,819
13935	Federated Mut Ins Co	17,700,691	0.5%	3,359,839,571	2,065,895,548
20281	Federal Ins Co	17,505,843	0.5%	23,128,725,086	15,364,059,892
21326	Empire Fire & Marine Ins Co	15,839,683	0.4%	672,213,861	546,433,362
25674	Travelers Property Cas Co Of Amer	15,713,962	0.4%	254,845,869	168,232,754
25968	USAA Cas Ins Co	15,178,200	0.4%	4,721,087,571	3,018,610,022
24740	Safeco Ins Co Of Amer	15,156,466	0.4%	3,785,601,534	2,742,204,306
11185	Foremost Ins Co	14,673,514	0.4%	1,441,611,600	1,030,685,034
16322	Progressive Halcyon Ins Co	14,658,079	0.4%	1,841,277,675	1,157,721,422
33855	Lincoln General Ins Co	13,854,314	0.4%	513,450,626	353,070,044
28746	Equity Insurance Co	13,736,072	0.4%	50,678,785	31,041,969
28401	American Natl Prop & Cas Co	13,533,425	0.4%	1,005,324,052	625,127,792
37220	Direct Ins Co	13,207,785	0.4%	83,916,841	60,813,407
15725	Cameron Mut Ins Co	13,072,614	0.4%	73,595,944	46,640,596
34207	Westport Ins Corp	13,004,332	0.4%	1,216,167,614	875,502,799
14168	Harleysville Mut Ins Co	12,381,483	0.4%	1,261,820,380	740,167,035
10642	Cherokee Ins Co	12,285,792	0.3%	138,594,796	85,464,696
15512	Automobile Club Interins Exch	12,190,646	0.3%	223,193,784	111,629,233
24791	St Paul Mercury Ins Co	12,015,896	0.3%	25,711,916	276,784
11371	Great West Cas Co	11,859,673	0.3%	1,229,965,493	874,326,485
23361	Shelter General Ins Co	11,663,267	0.3%	169,671,564	85,034,923
10723	Nationwide Assur Co	11,640,846	0.3%	70,630,528	3,977,672
10111	American Bankers Ins Co Of FL	10,950,167	0.3%	1,112,978,795	871,485,054
40258	American Intl South Ins Co	10,944,558	0.3%	32,470,426	109,274
31895	American Interstate Ins Co	10,923,967	0.3%	499,057,390	386,723,791
29459	Twin City Fire Ins Co Co	10,855,136	0.3%	508,805,319	277,751,704
21873	Firemans Fund Ins Co	10,692,690	0.3%	9,913,244,552	6,983,138,345
27626	Firstcomp Ins Co	10,585,069	0.3%	113,144,870	83,818,164
28452	Republic Mortgage Ins Co	10,422,077	0.3%	1,660,956,496	1,522,375,833
10464	Canal Ins Co	10,088,105	0.3%	1,123,037,115	635,487,560
23469	American Modern Home Ins Co	9,975,666	0.3%	753,675,852	534,811,805
35882	Geico General Ins Co	9,970,175	0.3%	125,939,489	69,844,550
25135	State Automobile Mut Ins Co	9,947,205	0.3%	1,654,197,514	564,915,546

Property and Casualty Companies Listed by Arkansas Premiums

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
29424	Hartford Cas Ins Co	9,872,854	0.3%	1,760,160,801	1,005,972,912
25844	Union Ins Co	9,828,902	0.3%	60,298,811	37,420,822
42994	Progressive Classic Ins Co	9,768,268	0.3%	393,541,845	283,983,693
37885	XL Specialty Ins Co	9,762,909	0.3%	633,571,803	493,411,904
18767	Church Mut Ins Co	9,665,798	0.3%	836,237,877	604,883,947
21180	Sentry Select Ins Co	9,656,638	0.3%	556,728,291	404,227,620
34690	Property & Cas Ins Co Of Hartford	9,631,237	0.3%	160,059,788	93,222,273
19682	Hartford Fire In Co	9,547,415	0.3%	20,101,633,150	10,347,273,628
10855	Cypress Ins Co	9,510,075	0.3%	347,585,474	144,558,100
19356	Maryland Cas Co	9,261,931	0.3%	417,137,564	45,378,862
20494	Transportation Ins Co	9,001,310	0.3%	80,024,640	283,910
22063	Government Employees Ins Co	8,950,044	0.3%	11,160,614,074	6,363,774,803
23043	Liberty Mut Ins Co	8,810,331	0.2%	23,956,964,668	16,701,614,750
22306	Massachusetts Bay Ins Co	8,778,205	0.2%	22,778,562	40,048
21458	Employers Ins of Wausau	8,767,987	0.2%	4,423,248,464	3,428,099,497
13528	Brotherhood Mut Ins Co	8,708,405	0.2%	251,123,906	156,787,101
18058	Philadelphia Ind Ins Co	8,566,666	0.2%	1,706,938,737	1,289,158,923
33391	Medical Assur Co Inc	8,554,904	0.2%	1,391,536,612	1,114,628,009
24015	Northland Ins Co	8,532,518	0.2%	1,100,314,135	665,611,054
33600	LM Ins Corp	8,479,188	0.2%	61,479,987	43,836,037
20699	Ace Prop & Cas Ins Co	8,429,081	0.2%	4,495,745,741	3,698,031,573
20486	Transcontinental Ins Co	8,391,759	0.2%	92,384,822	3,608,211
33383	First Professionals Ins Co	8,360,437	0.2%	659,990,796	514,588,502
41181	Universal Underwriters Ins Co	8,315,802	0.2%	608,597,750	127,303,237
22136	Great American Ins Co of NY	8,124,943	0.2%	52,791,265	529,567
19429	Insurance Co Of The State Of PA	8,072,198	0.2%	3,134,543,998	2,245,394,132
20087	National Ind Co	7,865,410	0.2%	50,959,623,242	23,734,864,403
23450	American Family Home Ins Co	7,694,388	0.2%	374,364,026	268,813,267
16691	Great American Ins Co	7,558,190	0.2%	5,084,577,208	3,639,284,357
20532	Clarendon Natl Ins Co	7,361,884	0.2%	2,022,935,923	1,458,369,681
20478	National Fire Ins Co Of Hartford	7,325,955	0.2%	159,635,925	408,829
10071	Encompass Ins Co Of America	7,325,765	0.2%	88,135,431	9,833,205
20052	National Liab & Fire Ins Co	7,219,985	0.2%	654,764,359	375,952,135
27235	Auto Club Family Ins Co	7,171,746	0.2%	48,141,260	28,616,439
23396	Amerisure Mut Ins Co	7,130,299	0.2%	1,391,355,585	986,299,256
12548	American Agri Business Ins Co	6,993,702	0.2%	130,213,990	126,599,556
19879	Security Natl Ins Co	6,872,774	0.2%	18,617,751	329,713
20427	American Cas Co Of Reading PA	6,820,794	0.2%	102,776,737	351,362
19640	Columbia Natl Ins Co	6,809,544	0.2%	71,733,433	48,623,214
18295	Lafayette Ins Co	6,670,571	0.2%	110,047,442	66,708,125
20508	Valley Forge Ins Co	6,661,260	0.2%	49,665,836	22,938
22861	Southern Pilot Ins Co	6,628,023	0.2%	49,250,323	731,288
11150	Arch Ins Co	6,613,943	0.2%	807,190,130	470,173,028
12157	Companion Prop & Cas Ins Co	6,531,527	0.2%	302,794,085	216,653,548
19305	Assurance Co Of Amer	6,519,506	0.2%	75,016,433	56,493,004
22314	RSUI Ind Co	6,482,186	0.2%	1,471,896,849	824,617,038
13056	RLI Ins Co	6,446,477	0.2%	1,216,033,560	610,066,757
23809	Granite State Ins Co	6,414,218	0.2%	33,473,970	3,659,297
22322	Greenwich Ins Co	6,325,788	0.2%	674,629,622	381,966,121
21164	Dairyland Ins Co	6,164,931	0.2%	1,042,665,365	711,510,995
21652	Farmers Ins Exch	6,031,349	0.2%	10,117,191,154	7,716,015,580
10783	Cornerstone Natl Ins Co	5,918,305	0.2%	31,976,932	15,817,702
16047	Southern Pioneer Prop & Cas Ins Co	5,916,374	0.2%	13,985,088	7,294,200
19704	American States Ins Co	5,755,606	0.2%	2,267,842,270	1,466,343,461
24147	Old Republic Ins Co	5,638,058	0.2%	1,847,752,460	1,171,005,178
24074	Ohio Cas Ins Co	5,602,516	0.2%	2,595,541,693	1,623,501,674
19178	Southern Gty Ins Co	5,541,561	0.2%	311,636,156	222,915,844
22292	Hanover Ins Co	5,467,149	0.2%	3,448,559,485	2,349,747,952
21709	Truck Ins Exch	5,337,529	0.2%	1,215,272,417	866,027,734
35300	Allianz Global Risks US Ins Co	5,243,723	0.1%	4,598,790,897	1,123,167,528
29858	Mortgage Guaranty Ins Corp	5,197,934	0.1%	7,022,545,443	5,245,740,238
42404	Liberty Ins Corp	5,111,254	0.1%	1,639,778,256	1,369,541,134
42978	American Security Ins Co	5,091,411	0.1%	656,292,093	431,182,451
26344	Great American Assur Co	5,049,434	0.1%	14,354,213	19,295
18228	Farmers Home Mut Fire Ins Co	5,030,377	0.1%	6,540,597	3,128,094
26042	Wausau Underwriters Ins Co	5,008,875	0.1%	202,355,392	102,542,088
10349	Acceptance Cas Ins Co	4,883,902	0.1%	38,604,530	19,036,767
25682	Travelers Ind Co Of CT	4,768,332	0.1%	944,884,031	651,174,041

Property and Casualty Companies Listed by Arkansas Premiums

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
11839	Circle Star Ins Co RRG	4,684,184	0.1%	1,433,414	248,374
24724	First Natl Ins Co Of Amer	4,621,330	0.1%	217,565,585	150,851,605
22055	Geico Ind Co	4,619,837	0.1%	3,409,349,908	2,000,100,294
25615	Charter Oak Fire Ins Co	4,532,022	0.1%	796,643,431	602,224,229
26247	American Guarantee & Liability Ins	4,475,603	0.1%	213,769,661	85,630,129
10510	Carolina Cas Ins Co	4,349,065	0.1%	689,942,672	500,314,898
12114	National Security Fire & Cas Co	4,331,135	0.1%	52,502,853	28,736,717
23612	Midwest Employers Cas Co	4,328,038	0.1%	227,301,111	114,912,970
36625	Old Reliable Cas Co	4,290,021	0.1%	9,684,220	2,537,313
13137	Viking Ins Co Of WI	4,273,996	0.1%	257,362,080	224,218,705
29874	North American Specialty Ins Co	4,207,657	0.1%	285,042,566	99,750,293
31194	Travelers Cas & Surety Co Of Amer	4,204,851	0.1%	2,295,233,475	1,424,761,023
11000	Sentinel Ins Co Ltd	4,189,489	0.1%	343,261,181	57,223,001
35360	Gibraltar Natl Ins Co	4,174,733	0.1%	6,701,027	3,655,299
11118	Federated Rural Electric Ins Exch	4,124,825	0.1%	220,792,419	152,527,440
20397	Vigilant Ins Co	4,044,309	0.1%	367,326,514	247,856,859
23728	National General Ins Co	3,946,962	0.1%	130,278,168	93,025,666
44393	West American Ins Co	3,942,934	0.1%	1,884,055,545	1,399,446,499
19860	Argonaut Great Central Ins Co	3,912,787	0.1%	190,335,448	138,940,438
21113	United States Fire Ins Co	3,888,561	0.1%	2,934,247,259	2,048,966,316
25887	US Fidelity & Guaranty Co	3,867,500	0.1%	4,842,602,931	3,101,238,004
30104	Hartford Underwriters Ins Co	3,762,067	0.1%	1,236,580,922	731,687,766
39306	Fidelity & Deposit Co Of MD	3,711,808	0.1%	216,503,315	37,763,513
23418	Mid-Continent Cas Co	3,642,222	0.1%	621,512,409	443,223,510
10014	Affiliated Fm Ins Co	3,627,191	0.1%	949,589,557	529,575,590
22217	Gulf Ins Co	3,605,240	0.1%	2,685,905,231	1,823,107,468
14982	Penn Millers Ins Co	3,558,201	0.1%	152,172,349	106,727,471
19690	American Economy Ins Co	3,463,129	0.1%	1,567,935,175	1,076,652,233
38458	General Electric Mortgage Ins Corp	3,445,583	0.1%	2,724,042,933	2,537,835,680
13714	Pharmacists Mut Ins Co	3,439,424	0.1%	145,288,276	94,402,985
13250	Workmens Auto Ins Co	3,424,099	0.1%	66,193,111	49,875,835
19887	Trinity Universal Ins Co	3,394,305	0.1%	3,271,968,256	2,210,759,915
24732	General Ins Co Of Amer	3,384,712	0.1%	2,455,673,693	1,734,644,417
26433	Harco Natl Ins Co	3,382,054	0.1%	375,845,432	231,524,684
41491	Geico Cas Co	3,346,728	0.1%	261,923,233	176,853,407
18236	Agents Mut Ins Co	3,307,460	0.1%	1,197,233	633,640
27251	PMI Mortgage Ins Co	3,287,940	0.1%	3,421,678,942	2,776,197,514
30589	Capital City Ins Co Inc	3,213,266	0.1%	119,877,717	92,099,290
19530	State Auto Natl Ins Co	3,135,828	0.1%	124,870,199	65,552,172
20028	Beacon Natl Ins Co	3,058,609	0.1%	37,136,064	24,631,108
25240	NAU Country Ins Co	2,925,916	0.1%	35,578,143	17,699,905
35408	Sirius Amer Ins Co	2,910,761	0.1%	287,899,980	205,702,671
37257	Insurance Corp Of Hannover	2,816,477	0.1%	732,545,148	552,694,616
23280	The Cincinnati Indemnity Co	2,808,234	0.1%	71,598,858	11,428,546
19917	Liberty Ins Underwriters Inc	2,788,704	0.1%	115,988,754	54,095,683
40142	American Zurich Ins Co	2,730,432	0.1%	188,759,364	16,773,567
13188	Western Surety Co	2,721,993	0.1%	786,746,041	534,332,084
25666	Travelers Ind Co Of Amer	2,710,939	0.1%	493,107,796	360,390,289
34339	Metropolitan Grp Prop & Cas Ins Co	2,690,958	0.1%	364,497,788	165,856,571
15873	United Gty Residential Ins Co	2,685,188	0.1%	1,886,679,806	1,404,890,964
24198	Peerless Ins Co	2,601,803	0.1%	2,541,989,714	1,679,937,941
28932	Markel American Ins Co	2,549,526	0.1%	351,073,402	269,758,708
33790	Radian Guaranty Inc	2,458,104	0.1%	3,249,765,091	2,823,142,077
27928	Amex Assur Co	2,453,273	0.1%	283,613,273	66,860,280
41394	Benchmark Ins Co	2,451,445	0.1%	103,122,831	74,015,173
36064	Hanover Amer Ins Co	2,426,069	0.1%	15,387,736	6,093
18287	Financial Security Assur Inc	2,425,422	0.1%	3,479,996,093	2,335,296,368
36161	Travelers Prop Cas Ins Co	2,375,382	0.1%	200,114,015	140,731,362
19720	American Alt Ins Corp	2,325,547	0.1%	422,576,237	274,704,564
22098	Grain Dealers Mut Ins Co	2,292,921	0.1%	56,052,063	39,533,432
10340	Stonington Ins Co	2,281,501	0.1%	233,066,890	177,750,001
13838	Farmland Mut Ins Co	2,274,847	0.1%	317,055,389	208,326,060
21970	OneBeacon Ins Co	2,261,209	0.1%	3,849,875,366	2,488,424,458
43575	Indemnity Ins Co Of North Amer	2,245,734	0.1%	195,364,748	164,664,078
32220	American Intl Ins Co	2,196,542	0.1%	1,120,299,396	849,276,951
26298	Metropolitan Property & Cas Ins Co	2,140,172	0.1%	5,192,195,854	3,317,197,053
35181	Executive Risk Ind Inc	2,131,307	0.1%	2,225,388,669	1,640,171,048
20850	Firemens Ins Co Of Newark NJ	2,125,236	0.1%	529,968,183	24,331,942

Property and Casualty Companies Listed by Arkansas Premiums

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
13021	United Fire & Cas Co	2,104,224	0.1%	991,560,899	607,589,888
14559	Guideone Specialty Mut Ins Co	2,102,874	0.1%	143,837,765	105,141,987
24988	Sentry Ins A Mut Co	2,066,449	0.1%	4,667,634,521	2,300,919,621
33650	Mendota Ins Co	2,054,149	0.1%	96,623,392	60,653,152
22357	Hartford Accid & Ind Co	2,031,716	0.1%	9,280,269,530	6,441,323,651
21407	Emcasco Ins Co	2,029,918	0.1%	222,822,351	163,821,911
28223	Nationwide Agribusiness Ins Co	1,991,466	0.1%	92,247,964	44,581,068
14265	Indiana Lumbermens Mut Ins Co	1,977,206	0.1%	112,703,916	83,373,114
20303	Great Northern Ins Co	1,976,574	0.1%	1,297,347,428	1,042,388,595
10335	Bridgefield Cas Ins Co	1,967,231	0.1%	48,977,000	29,575,768
36463	Discover Prop & Cas Ins Co	1,964,181	0.1%	101,870,133	71,423,498
18252	Town & Country Mut Ins Co	1,947,704	0.1%	3,897,432	1,574,131
10472	Capitol Ind Corp	1,870,908	0.1%	430,260,791	291,333,522
40827	Virginia Surety Co Inc	1,852,428	0.1%	1,927,446,396	1,465,891,267
21881	National Surety Corp	1,833,663	0.1%	465,097,020	321,975,260
11452	Hartford Steam Boil Inspec & Ins Co	1,820,931	0.1%	1,180,371,754	575,839,210
12696	America First Ins Co	1,814,719	0.1%	13,218,324	3,309,729
28886	Transguard Ins Co Of Amer Inc	1,802,638	0.1%	206,139,267	142,063,002
24813	Balboa Ins Co	1,772,118	0.1%	896,533,881	560,089,508
26069	Wausau Business Ins Co	1,754,779	0.0%	145,788,314	103,651,086
11991	National Cas Co	1,726,236	0.0%	98,918,852	5,868,895
40460	Sagamore Ins Co	1,706,507	0.0%	157,154,523	68,187,383
37877	Nationwide Prop & Cas Ins Co	1,706,367	0.0%	25,961,535	397,826
14974	Pennsylvania Lumbermens Mut Ins	1,659,185	0.0%	241,265,227	157,574,902
18023	Star Ins Co	1,586,777	0.0%	410,095,198	289,368,655
21318	Coregis Ins Co	1,571,107	0.0%	530,820,576	330,580,094
10847	Cumis Ins Society Inc	1,563,027	0.0%	973,171,812	570,386,121
22012	Motors Ins Corp	1,556,576	0.0%	7,780,726,586	5,706,939,655
15105	Safety Natl Cas Corp	1,543,762	0.0%	1,095,482,630	809,308,924
33170	Producers Lloyds Ins Co	1,543,358	0.0%	9,499,735	1,807,836
15130	Encompass Ind Co	1,520,093	0.0%	22,578,133	4,218,241
36234	Preferred Professional Ins Co	1,516,480	0.0%	186,783,125	136,898,948
11843	Medical Protective Co	1,515,512	0.0%	2,172,578,737	1,661,757,151
22837	Interstate Ind Co	1,514,525	0.0%	148,334,315	92,837,626
36455	Northbrook Ind Co	1,508,734	0.0%	97,583,070	302,665
24775	St Paul Guardian Ins Co	1,489,567	0.0%	14,494,219	135,504
11592	International Fidelity Ins Co	1,465,195	0.0%	89,542,550	41,448,186
23426	Oklahoma Surety Co	1,440,925	0.0%	21,858,349	14,085,722
10708	Lemic Ins Co	1,436,347	0.0%	54,479,719	35,607,811
29599	US Specialty Ins Co	1,435,898	0.0%	465,798,205	326,105,401
15032	Guideone Mut Ins Co	1,413,423	0.0%	686,708,080	438,586,918
18600	USAA General Ind Co	1,381,402	0.0%	394,604,786	248,229,918
12041	MBIA Ins Corp	1,378,648	0.0%	10,380,151,128	6,985,475,324
28535	Triangle Ins Co Inc	1,360,150	0.0%	20,984,307	10,404,469
21849	American Automobile Ins Co	1,351,962	0.0%	347,287,563	222,883,375
19194	Farmers Alliance Mut Ins Co	1,350,546	0.0%	211,105,234	120,214,123
24350	Triad Guaranty Ins Corp	1,341,794	0.0%	572,412,541	436,751,043
27855	Zurich American Ins Co Of IL	1,332,868	0.0%	45,425,011	947,175
29980	First Colonial Ins Co	1,304,059	0.0%	178,425,097	147,515,647
17965	American Sentinel Ins Co	1,283,559	0.0%	20,661,198	11,110,279
25623	Phoenix Ins Co	1,264,570	0.0%	3,371,332,931	2,375,583,641
13897	Farmers Mut Hail Ins Co Of IA	1,253,949	0.0%	272,706,095	104,196,099
15954	Trinity Universal Ins Co Of KS	1,252,233	0.0%	11,811,061	196,086
26077	Lancer Ins Co	1,251,353	0.0%	481,044,558	408,578,404
19062	Automobile Ins Co Of Hartford CT	1,241,977	0.0%	900,691,514	646,307,103
35289	Continental Ins Co	1,238,758	0.0%	3,896,598,743	2,210,830,778
24899	Alea North America Ins Co	1,236,368	0.0%	622,984,672	361,715,229
19615	American Reliable Ins Co	1,235,115	0.0%	375,831,354	297,886,828
39845	Employers Reins Corp	1,220,825	0.0%	16,759,214,095	11,246,093,404
28665	Cincinnati Cas Co	1,220,253	0.0%	323,531,980	64,208,704
19372	Northern Ins Co Of NY	1,193,436	0.0%	63,726,233	35,398,014
23841	New Hampshire Ins Co	1,192,083	0.0%	3,111,600,874	2,301,233,523
42803	Guideone Elite Ins Co	1,179,782	0.0%	26,941,368	11,295,963
11800	Foremost Property & Cas Ins Co	1,175,608	0.0%	32,678,256	18,761,655
11401	Guaranty Natl Ins Co	1,158,304	0.0%	372,797,836	280,273,387
19631	American Road Ins Co	1,144,435	0.0%	706,279,080	310,177,382
18538	Bancinsure Inc	1,122,714	0.0%	99,722,002	65,224,611
41343	Gerling Amer Ins Co	1,114,416	0.0%	141,493,064	61,059,073

Property and Casualty Companies Listed by Arkansas Premiums

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
20370	AXIS Reins Co	1,110,319	0.0%	973,066,104	456,026,167
42376	Technology Ins Co Inc	1,108,962	0.0%	98,427,677	66,735,474
19038	Travelers Cas & Surety Co	1,098,693	0.0%	13,576,189,533	10,232,679,669
32786	Progressive Specialty Ins Co	1,084,969	0.0%	987,007,278	559,606,146
12831	State Natl Ins Co Inc	1,069,900	0.0%	148,583,283	71,477,211
10220	Commonwealth Ins Co Of Amer	1,056,909	0.0%	44,270,813	23,439,191
21105	North River Ins Co	1,052,489	0.0%	844,850,943	540,477,032
16578	Fidelity Natl Prop and Cas Ins Co	1,038,654	0.0%	59,343,862	36,728,777
22039	General Rein Corp	1,037,656	0.0%	19,614,060,601	12,455,074,155
19976	Amica Mut Ins Co	1,037,089	0.0%	3,384,386,618	1,782,117,220
10499	DaimlerChrysler Ins Co	1,032,461	0.0%	395,232,790	192,756,413
38245	BCS Ins Co	1,027,704	0.0%	216,036,737	92,268,131
11398	Guarantee Ins Co	1,016,647	0.0%	42,002,075	33,596,308
19402	Birmingham Fire Ins Co Of PA	1,012,374	0.0%	2,893,160,066	2,219,535,705
38970	Markel Ins Co	999,265	0.0%	485,034,573	364,790,079
41459	Armed Forces Ins Exchange	966,356	0.0%	148,699,948	68,109,394
24384	Fairmont Specialty Ins Co	956,719	0.0%	235,722,443	148,733,544
16381	Farmers Union Cooperative Ins Co NE	956,406	0.0%	9,660,302	4,027,696
14354	Jewelers Mut Ins Co	955,900	0.0%	166,367,491	73,111,851
37621	Toyota Motor Ins Co	945,242	0.0%	111,939,287	85,602,829
39942	American Natl General Ins Co	935,489	0.0%	103,166,069	48,761,378
10952	Stonebridge Casualty Ins Co	925,436	0.0%	176,731,615	105,190,415
10639	Attorneys Liab Assur Society Inc RRG	924,808	0.0%	128,010,005	97,821,635
24171	Netherlands Ins Co The	903,906	0.0%	182,028,229	136,160,429
22683	Teachers Ins Co	883,441	0.0%	306,233,324	244,306,282
44725	1st Auto & Cas Ins Co	882,006	0.0%	24,546,042	15,920,008
23108	Lumbermens Underwriting Alliance	881,850	0.0%	352,451,035	265,207,904
28304	Federated Service Ins Co	881,231	0.0%	320,363,406	235,787,855
34274	Central States Ind Co Of Omaha	881,228	0.0%	246,835,998	63,694,266
39217	QBE Ins Corp	879,771	0.0%	357,534,197	226,730,693
10367	Avemco Ins Co	860,198	0.0%	182,825,463	79,040,752
19801	Argonaut Ins Co	855,298	0.0%	1,195,882,685	823,479,071
10103	American Agricultural Ins Co	851,381	0.0%	985,768,590	653,870,904
11177	First Financial Ins Co	830,919	0.0%	410,883,508	213,284,194
42757	Agri General Ins Co	806,984	0.0%	315,385,586	112,789,489
16217	National Farmers Union Prop & Cas	803,447	0.0%	288,439,690	197,534,651
24066	American Fire & Cas Co	770,862	0.0%	307,249,967	191,612,047
35769	Lyndon Property Ins Co	764,197	0.0%	393,909,119	234,581,276
21121	Westchester Fire Ins Co	757,791	0.0%	1,892,152,803	1,391,972,987
35386	Fidelity & Guaranty Ins Co	746,818	0.0%	14,382,528	60,539
18708	Ambac Assur Corp	737,020	0.0%	8,329,130,728	5,130,431,996
12904	Tokio Marine & Nichido Fire Ins Co	726,231	0.0%	1,349,877,977	940,211,637
19488	Amerisure Ins Co	706,803	0.0%	498,838,512	374,389,914
24031	Northland Cas Co	698,674	0.0%	98,781,611	72,738,843
32557	American Physicians Ins Exch	698,319	0.0%	131,151,591	109,913,810
36307	Gray Ins Co	692,529	0.0%	235,899,182	161,296,236
21857	American Ins Co	690,827	0.0%	1,324,077,060	905,488,928
26310	Granite Re Inc	687,962	0.0%	9,809,492	4,691,490
22748	Pacific Employers Ins Co	687,627	0.0%	1,561,607,108	1,246,315,138
24112	Westfield Ins Co	677,083	0.0%	1,825,649,494	1,308,081,247
12815	Financial Guaranty Ins Co	674,780	0.0%	3,115,766,580	1,943,171,498
22578	Horace Mann Ins Co	672,797	0.0%	452,477,044	310,596,822
15962	Kansas Bankers Surety Co	665,779	0.0%	139,652,221	29,657,126
20621	OneBeacon America Ins Co	650,780	0.0%	1,299,574,612	703,007,795
21261	Electric Ins Co	645,788	0.0%	1,144,329,169	869,377,009
32522	Medical Mut Ins Co Of NC	622,162	0.0%	272,327,638	196,193,868
11770	United Fnc'l Cas Co	611,160	0.0%	144,998,399	88,257,008
18619	Platte River Ins Co.	590,872	0.0%	63,839,269	34,170,360
32620	National Interstate Ins Co	588,591	0.0%	297,898,153	205,774,025
41769	Athena Assur Co	585,370	0.0%	189,871,077	145,051,874
38369	Northern Assur Co Of Amer	575,124	0.0%	345,033,192	181,106,657
25976	Utica Mut Ins Co	570,782	0.0%	1,994,746,341	1,484,459,591
20346	Pacific Ind Co	561,259	0.0%	4,612,460,408	3,460,598,221
27847	Insurance Co Of The West	560,753	0.0%	630,029,800	336,576,336
11126	Sompo Japan Ins Co of Amer	529,251	0.0%	518,103,814	319,815,438
18333	Peerless Ind Ins Co	516,600	0.0%	1,579,863,464	1,035,224,569
22810	Chicago Ins Co	514,820	0.0%	284,250,381	175,501,178
16608	New York Marine & Gnrl Ins Co	461,262	0.0%	530,150,656	363,140,486

Property and Casualty Companies Listed by Arkansas Premiums

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
21172	Vanliner Ins Co	451,322	0.0%	345,430,570	240,507,817
24376	American General Ind Co	448,067	0.0%	80,494,836	45,516,568
39098	Omni Ins Co	446,159	0.0%	344,385,170	228,772,867
22551	Mitsui Sumitomo Ins USA Inc	438,912	0.0%	92,166,731	53,562,845
19828	Argonaut-Midwest Ins Co	427,284	0.0%	97,062,877	58,321,493
20362	Mitsui Sumitomo Ins Co of Amer	423,713	0.0%	621,451,129	489,585,915
25879	Fidelity & Guaranty Ins Underwriters	400,857	0.0%	32,007,247	155,731
10353	Ooida RRG Inc	382,269	0.0%	33,448,035	28,985,616
31208	American General Property Ins Co	366,739	0.0%	62,116,598	16,836,046
12262	Pennsylvania Manufacturers Asn Ins C	363,977	0.0%	598,171,292	414,376,320
42722	First Marine Ins Co	359,695	0.0%	5,852,766	1,139,252
14460	Podiatry Ins Co Of Amer A Mut Co	357,600	0.0%	176,983,633	121,179,300
25895	United States Liability Ins Co	354,085	0.0%	637,609,449	270,021,051
38962	Genesis Ins Co	353,694	0.0%	267,346,019	177,053,352
22730	Converium Ins North Amer Inc	340,903	0.0%	85,085,064	25,749,939
25422	Atradius Trade Credit Ins Co	324,860	0.0%	63,500,441	26,156,028
42048	Diamond State Ins Co	324,639	0.0%	151,802,354	45,959,206
15865	NCMIC Ins Co	321,356	0.0%	445,665,659	314,541,942
44105	Ophthalmic Mut Ins Co RRG	315,585	0.0%	128,817,016	96,523,034
16187	AXA Re Prop & Cas Ins Co	309,456	0.0%	185,557,463	121,565,498
10794	Companion Commercial Ins Co	308,579	0.0%	11,033,443	3,177,686
33588	First Liberty Ins Corp	305,063	0.0%	40,250,068	20,583,539
32352	LM Property and Casualty Ins. Co.	302,873	0.0%	906,705,762	236,695,520
23663	National American Ins Co	301,631	0.0%	127,510,366	86,052,177
25448	American Safety RRG Inc	291,689	0.0%	23,003,960	17,253,179
10120	Everest Natl Ins Co	290,342	0.0%	764,412,799	648,641,083
27154	Atlantic Specialty Ins Co	275,043	0.0%	70,709,737	22,286,233
11816	Eldercare Mut Co RRG Inc	272,992	0.0%	1,778,217	626,984
44121	Oms Natl Ins Co Rrg	271,164	0.0%	186,671,247	131,289,074
22713	Insurance Co Of North Amer	265,928	0.0%	508,398,418	440,113,183
33898	Aegis Security Ins Co	265,717	0.0%	68,151,402	36,681,914
10020	United Educators Ins RRG Inc	260,638	0.0%	338,280,495	225,170,864
34622	Glens Falls Ins Co	260,486	0.0%	146,663,492	1,357,537
24902	Security Ins Co Of Hartford	253,786	0.0%	1,235,216,750	1,068,307,341
40444	Old Republic Surety Co	251,505	0.0%	88,208,738	49,974,404
13978	Florists Mut Ins Co	248,811	0.0%	178,026,022	135,220,174
38601	MIC Prop & Cas Ins Corp	242,279	0.0%	372,621,054	320,301,044
43699	American Federation Ins Co	223,616	0.0%	22,387,380	9,162,435
16667	United Gty Residential Ins Co Of NC	221,485	0.0%	288,831,876	166,658,070
10216	American Contractors Ind Co	214,299	0.0%	91,509,428	52,327,156
40045	Starnet Ins Co	204,927	0.0%	39,660,923	16,864,517
35971	Voyager Property & Cas Ins Co	200,361	0.0%	83,061,205	52,773,321
10083	National Catholic RRG	199,855	0.0%	63,283,080	26,167,853
19909	Centennial Ins Co	198,301	0.0%	359,342,703	252,901,874
40266	CMG Mortgage Ins Co	197,085	0.0%	265,610,765	161,779,173
21865	Associated Ind Corp	196,375	0.0%	146,697,885	92,060,893
30325	Zale Ind Co	196,342	0.0%	12,118,971	3,443,632
44237	Mental Health RRG	195,783	0.0%	12,556,212	7,638,994
28860	RLI Ind Co	195,443	0.0%	33,773,198	891,724
28711	Providence Property & Cas Ins Co	191,476	0.0%	54,051,228	36,371,434
31089	Republic Western Ins Co	188,152	0.0%	285,292,447	220,503,221
20796	AIG Premier Ins Co	186,698	0.0%	350,640,668	235,078,841
34789	AIG Centennial Ins Co	183,641	0.0%	582,239,901	342,420,062
26050	Response Worldwide Ins Co	177,540	0.0%	62,040,133	37,622,548
20516	Euler American Credit Ind Co	176,825	0.0%	268,143,014	139,305,510
22535	Seaboard Surety Co	172,628	0.0%	265,697,215	144,661,585
22608	National Specialty Ins Co	161,602	0.0%	17,037,119	7,856,885
27120	Trumbull Ins Co	158,826	0.0%	381,801,569	92,867,067
25011	Wesco Ins Co	153,365	0.0%	310,110,552	84,713,448
14494	Merchants Bonding Co (Mutual)	152,481	0.0%	53,240,634	16,287,870
26832	Great American Alliance Ins Co	150,492	0.0%	24,650,115	31,431
34495	Doctors Co An Interins Exchn	150,349	0.0%	1,559,571,942	1,153,989,030
24554	XL Ins Amer Inc	150,320	0.0%	482,264,827	316,924,535
26797	Housing Authority RRG Inc	148,350	0.0%	197,145,443	143,099,417
20702	Ace Fire Underwriters Ins Co	146,031	0.0%	77,246,419	25,191,495
36897	Manufacturers Alliance Ins Co	144,321	0.0%	186,247,311	131,427,002
13269	Zenith Ins Co	140,327	0.0%	1,971,228,945	1,397,958,795
44520	Crum & Forster Specialty Ins Co	139,356	0.0%	62,199,961	39,880,884

Property and Casualty Companies Listed by Arkansas Premiums

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
34347	Colonial American Cas & Surety Co	133,077	0.0%	25,948,203	4,930,830
25518	Fairmont Premier Ins Co	131,569	0.0%	168,486,708	48,570,791
44130	Paratransit RRG Grp Ins Co	129,780	0.0%	17,867,229	11,880,708
10166	Accident Fund Ins Co of Amer	126,718	0.0%	1,636,671,645	1,153,614,610
11851	Progressive Home Ins Co	123,936	0.0%	147,959,415	91,006,209
37060	Old United Cas Co	121,832	0.0%	252,979,678	183,211,044
34649	Centre Ins Co	120,246	0.0%	674,260,255	552,715,084
19844	Argonaut-Southwest Ins Co	117,981	0.0%	19,287,698	6,118,357
10200	American Live Stock Ins Co	116,584	0.0%	68,932,333	23,627,170
28339	Gateway Ins Co	113,645	0.0%	39,032,572	30,588,656
22950	Acstar Ins Co	108,348	0.0%	86,200,183	58,830,131
23752	Quanta Ind Co	106,875	0.0%	229,097,854	194,435,570
13927	Homesite Ins Co Of The Midwest	106,171	0.0%	41,135,675	28,118,664
19895	Atlantic Mut Ins Co	103,374	0.0%	964,391,142	723,160,421
10084	Title Industry Assur Co RRG	102,789	0.0%	6,058,577	3,035,544
19933	Audubon Ins Co	102,251	0.0%	143,570,021	86,915,746
31968	Merastar Ins Co	101,190	0.0%	105,090,202	83,266,798
13307	Lexon Ins Co	96,182	0.0%	44,239,411	19,349,981
22233	Select Ins Co	91,899	0.0%	66,499,972	9,408,480
11967	General Star Natl Ins Co	91,176	0.0%	529,973,099	356,727,668
37206	Contractors Bonding & Ins Co	90,870	0.0%	142,763,807	104,652,779
36650	Guarantee Co Of North America USA	88,092	0.0%	62,984,506	10,589,716
10235	American Southern Ins Co	86,165	0.0%	102,344,799	67,715,848
31348	Crum & Forster Ind Co	82,375	0.0%	33,963,451	24,092,210
41750	St Paul Medical Liability Ins Co	81,324	0.0%	189,670,554	145,051,858
32778	Washington Intl Ins Co	76,191	0.0%	100,092,487	60,720,838
10476	Steel Tank Ins Co RRG	76,172	0.0%	16,958,563	7,117,373
41211	Triton Ins Co	75,648	0.0%	679,979,932	302,626,138
12777	Chubb Ind Ins Co	72,307	0.0%	171,857,069	134,212,104
26999	United Guaranty Mtg Indem Co	68,829	0.0%	108,440,974	87,164,005
15679	National Fire & Ind Exch	68,306	0.0%	14,622,869	7,515,672
18279	Bankers Standard Ins Co	65,889	0.0%	179,353,205	135,725,270
19984	ACIG Ins Co	65,797	0.0%	194,222,392	134,801,369
14990	Pennsylvania Ntl Mut Cas Ins Co	65,144	0.0%	833,905,757	529,312,316
22977	Lumbermens Mut Cas Co	61,791	0.0%	3,776,440,507	3,605,005,627
22241	Medmarc Cas Ins Co	59,519	0.0%	93,290,414	57,185,097
44016	National Home Ins Co RRG	59,360	0.0%	48,210,122	33,275,257
20648	Employers Fire Ins Co	57,322	0.0%	109,468,117	54,757,293
22756	Horace Mann Prop & Cas Ins Co	56,000	0.0%	92,037,316	58,347,949
11097	Heritage Warranty Ins RRG Inc	55,423	0.0%	24,678,222	21,622,667
28519	First Sealord Surety Inc	54,602	0.0%	10,713,197	2,189,207
19399	AIU Ins Co	52,827	0.0%	3,014,752,074	2,424,206,025
19216	Southern Ins Co	50,528	0.0%	9,171,262	449,103
36765	Gulf Guaranty Ins Co	48,880	0.0%	5,018,618	1,466,394
10164	Cpa Mut Ins Co Of Amer RRG	43,216	0.0%	20,538,527	13,332,750
25534	TIG Ins Co	42,019	0.0%	2,148,705,604	1,406,678,414
22888	Southern Fire & Cas Co	41,851	0.0%	9,914,742	8,918
10234	National Srvc Contract Ins Co RRG	41,797	0.0%	16,501,585	5,830,418
42307	Navigators Ins Co	41,008	0.0%	804,920,727	569,359,417
13200	Universal Surety Of Amer	39,914	0.0%	25,281,185	15,001,584
42498	Cameron Natl Ins Co	39,798	0.0%	5,720,871	1,445,446
23248	Occidental Fire & Cas Co Of NC	38,266	0.0%	257,884,876	139,229,609
12572	Selective Ins Co Of Amer	37,665	0.0%	1,924,326,544	1,460,823,773
12718	Developers Surety And Ind Co	37,396	0.0%	84,575,749	47,871,651
41513	Foremost Signature Ins Co	35,981	0.0%	58,569,728	42,478,319
27138	Kemper Cas Ins Co	35,886	0.0%	27,302,670	5,176,806
36153	Aetna Ins Co of CT	35,346	0.0%	45,657,746	16,248,768
32859	Penn-Amer Ins Co	33,758	0.0%	337,024,623	196,688,721
24104	Ohio Farmers Ins Co	33,680	0.0%	1,202,049,684	282,335,036
26379	Accredited Surety & Cas Co Inc	33,430	0.0%	41,861,682	26,255,774
26905	Century-Natl Ins Co	31,500	0.0%	495,115,962	362,090,257
33162	Bankers Ins Co	31,260	0.0%	84,793,630	57,563,718
42986	Standard Guaranty Ins Co	31,053	0.0%	109,337,587	62,644,395
40169	Metropolitan Cas Ins Co	29,877	0.0%	42,386,993	1,062,754
10936	Seneca Ins Co Inc	29,392	0.0%	255,473,772	173,001,984
24414	General Cas Co Of WI	29,003	0.0%	1,527,956,567	997,561,999
37850	Pacific Specialty Ins Co	28,193	0.0%	231,026,311	156,190,898
30082	CPA Ins Co	26,769	0.0%	7,723,246	1,248,349
15474	National Lloyds Ins Co	26,758	0.0%	135,325,973	63,611,339

Property and Casualty Companies Listed by Arkansas Premiums

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
37893	Ullico Cas Co	26,246	0.0%	133,290,179	87,979,096
24660	Cumberland Cas & Surety Co	26,028	0.0%	8,295,373	21,239,766
10749	Intrepid Ins Co	25,606	0.0%	24,214,499	7,501,817
36340	Camico Mut Ins Co	23,962	0.0%	111,536,589	77,272,695
29017	Professionals Advocate Ins Co	23,747	0.0%	85,128,771	68,313,803
43460	FFG Ins Co	22,523	0.0%	46,352,377	17,108,753
10829	Quadrant Ind Co	22,160	0.0%	135,872,509	99,076,715
10232	American Assoc Of Othodontists RRG	21,713	0.0%	16,592,283	12,800,252
29530	AXA Art Ins Corp	21,623	0.0%	60,313,837	29,150,078
16810	American Mercury Ins Co	20,398	0.0%	230,312,711	157,729,925
10801	Fortress Ins Co	20,385	0.0%	32,217,573	17,214,350
39357	Travelers Ins Co Accident Dept	20,363	0.0%	67,958,043,231	60,072,262,735
39969	American Safety Cas Ins Co	19,622	0.0%	141,584,918	95,119,122
11589	Jamestown Ins Co RRG	18,532	0.0%	3,518,511	2,018,516
41335	United Natl Specialty Ins Co	17,007	0.0%	85,923,803	32,517,236
20109	Bituminous Fire & Marine Ins Co	15,680	0.0%	302,776,671	222,730,230
24449	Regent Ins Co	15,670	0.0%	223,994,748	149,854,137
36587	AlG Natl Ins Co Inc	15,102	0.0%	54,936,017	41,567,974
11448	GSFS RRG Inc	13,778	0.0%	12,400,528	2,400,252
19224	St. Paul Protective Ins Co	12,903	0.0%	369,393,744	143,629,100
12416	Protective Ins Co	11,973	0.0%	525,494,726	207,312,950
10003	Excess Share Ins Corp	11,735	0.0%	41,682,295	29,888,205
10222	PACO Assur Co Inc	11,660	0.0%	16,000,793	5,980,998
11762	Vesta Fire Ins Corp	11,372	0.0%	505,954,048	360,473,884
41483	Farmington Cas Co	10,836	0.0%	944,515,823	716,473,105
11153	Titan Ins Co Inc RRG	10,590	0.0%	5,322,389	3,169,276
25984	Graphic Arts Mut Ins Co	10,179	0.0%	117,701,159	84,496,454
34266	Frontier Ins Co	9,709	0.0%	216,818,831	332,087,227
11710	Allied Professionals Ins Co RRG	9,029	0.0%	3,426,280	2,224,045
20044	Cornhusker Cas Co	8,752	0.0%	752,216,215	136,725,152
11033	Automotive Underwriters Ins Co A RRG	8,025	0.0%	22,152,512	16,470,773
18740	MGIC Ind Corp	7,409	0.0%	21,317,083	429,733
23434	Middlesex Ins Co	7,393	0.0%	529,668,970	364,016,491
34738	Arag Ins Co	6,902	0.0%	37,149,783	13,584,315
22209	Atlantic Ins Co	6,593	0.0%	31,690,991	8,593,629
18759	Verex Assure Inc	6,262	0.0%	29,010,662	19,710,515
31232	Monumental General Cas Co	6,012	0.0%	7,946,981	151,849
40940	Western Pacific Mut Ins Co RRG	5,657	0.0%	111,637,606	56,865,325
19348	Maryland Ins Co	4,016	0.0%	22,692,158	474,207
43265	Gramercy Ins Co	4,000	0.0%	18,997,598	11,468,659
31453	Financial Pacific Ins Co	3,966	0.0%	178,311,769	130,115,461
16624	Darwin Natl Assur Cp	3,357	0.0%	47,277,807	16,326,529
10758	Colonial Surety Co	2,545	0.0%	12,808,512	7,052,659
41424	Pennsylvania Manufacturers Ind Co	2,073	0.0%	187,083,693	125,664,940
11114	St Charles Ins Co RRG	2,064	0.0%	6,092,601	3,590,760
11267	Security America RRG Inc	1,998	0.0%	1,498,269	461,165
25496	TIG Ind Co	1,807	0.0%	25,724,673	1,989,350
26492	Courtesy Ins Co	1,722	0.0%	253,534,634	174,808,810
10691	Residential Ins Co Inc A RRG	1,588	0.0%	4,675,854	2,120,201
41238	Trans Pacific Ins Co	1,530	0.0%	43,030,380	11,086,764
15580	Scottsdale Ind Co	1,500	0.0%	14,782,941	180,385
27073	Nipponkoa Ins Co Ltd U.S. Branch	1,448	0.0%	178,927,891	127,646,127
24139	International Bus & Merc Reassur Co	1,303	0.0%	546,301,091	395,593,769
32077	Heritage Casualty Ins Co	1,279	0.0%	162,625,543	125,076,247
39322	General Security Natl Ins Co	1,248	0.0%	367,254,512	282,153,372
32298	National Union Fire Ins Co Of LA	1,169	0.0%	6,855,498	936,336
10991	Global Intl Ins Co Inc A RRG	1,003	0.0%	4,656,816	(22,115)
12297	Petroleum Cas Co	987	0.0%	15,206,951	4,395,535
29513	The Bar Plan Mut Ins Co	842	0.0%	47,335,755	26,548,350
11123	Safety First Ins Co	815	0.0%	15,345,755	4,454,693
16675	Gen Elec Mortgage Ins Corp Of NC	797	0.0%	213,314,114	123,550,146
25151	State Farm General Ins Co	672	0.0%	3,492,482,742	2,412,377,669
13331	American Hardware Mut Ins Co	560	0.0%	278,916,133	178,646,271
10984	Ansur America Ins	510	0.0%	13,285,921	2,365,057
25933	Universal Surety Co	500	0.0%	114,746,010	35,430,536
13986	Frankenmuth Mut Ins Co	442	0.0%	738,093,349	484,577,486
24047	Surety Bonding Co Of Amer	410	0.0%	8,640,953	1,954,119
36560	Service Ins Co	252	0.0%	40,240,374	28,240,374

Property and Casualty Companies Listed by Arkansas Premiums

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
10893	Primeguard Ins Co Inc A RRG	160	0.0%	2,714,613	2,179,881
38830	Fort Wayne Hlth & Cas Ins Co	112	0.0%	321,230,922	163,470,018
10671	The Gray Casualty & Surety Co	100	0.0%	12,315,656	439,574
35246	Laurier Ind Co	61	0.0%	22,648,138	10,293,059
35270	Fidelity & Cas Co Of NY	1	0.0%	140,186,079	2,194,281
	Total	3,527,465,406	100.0%		

Title Companies Listed by Arkansas Premiums

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
50024	Lawyers Title Ins Corp	9,171,254	19.3%	650,343,893	412,703,724
50229	Chicago Title Ins Co	9,045,748	19.1%	1,351,062,584	858,857,299
50814	First American Title Ins Co	8,129,620	17.1%	1,825,722,531	1,079,677,065
50725	Arkansas Title Ins Co	5,855,911	12.3%	3,788,224	2,171,797
50121	Stewart Title Guaranty Co	4,731,571	10.0%	899,998,188	482,092,455
50520	Old Republic Natl Title Ins Co	3,165,656	6.7%	448,781,315	334,794,501
51586	Fidelity Natl Title Ins Co	2,390,487	5.0%	747,720,495	528,016,655
51624	United General Title Ins Co	1,730,183	3.6%	64,126,824	41,341,910
50083	Commonwealth Land Title Ins Co	1,406,637	3.0%	656,500,488	492,271,211
50792	Southern Title Ins Corp	657,402	1.4%	17,751,912	10,088,224
50067	Ticor Title Ins Co	382,156	0.8%	279,982,068	213,900,877
51535	Ticor Title Ins Co of FL	298,735	0.6%	110,353,479	76,010,592
51373	Columbian Natl Title Ins Co	207,527	0.4%	9,334,688	5,300,643
50012	Transnation Title Ins Co	128,550	0.3%	194,572,429	119,010,505
50857	Security Union Title Ins Co	99,494	0.2%	120,269,207	46,971,283
50636	Censtar Title Ins Co	34,024	0.1%	17,780,843	1,664,865
50687	Attorneys Title Ins Fund	12,884	0.0%	250,759,201	138,023,264
50784	Security Title Guarantee Corp Bltmre	11,786	0.0%	15,110,682	10,009,735
51020	National Title Ins Of NY Inc	8,490	0.0%	15,547,849	10,222,857
	Total	47,468,115			