

**A REPORT TO THE LEGISLATIVE COUNCIL
AND
THE SENATE AND HOUSE INTERIM COMMITTEES
ON INSURANCE AND COMMERCE
OF
THE ARKANSAS GENERAL ASSEMBLY
(AS REQUIRED BY ACT 1345 OF 2003)**



**Prepared by: William R. Lacy, Property & Casualty Division Director
Arkansas Insurance Department**

Approved by: Mike Pickens, State Insurance Commissioner

Date Submitted: November 1, 2004

REPORT TO THE LEGISLATURE REGARDING THE FIRE LOSS REPORTING ACT (Act 1345 of 2003)

Act 1345 of 2003 (A.C.A. 23-88-401 *et seq.*) made the following determination:

It is found and determined by the General Assembly of the State of Arkansas that fire is the leading cause of insurance loss in the state; that the number of deaths due to fire are a major economic burden to the citizens and counties of this state; and that specific county by county fire loss data will help the counties better evaluate the preparedness and effectiveness of their fire fighting capabilities.

Attached hereto and incorporated herein by reference is the initial data compilation required by the Act, (Exhibit A). See page 2 for explanations as to the significance of the data in each column.

Fire loss is one of many different kinds of losses a homeowner or business owner could suffer that would be covered by one of a variety of property coverages offered by insurers in our State. Results vary by county and by insurer, but overall loss ratios from fire comprise approximately 30% for homeowner related coverages and 35% for commercial coverages. There are many other types of losses NOT included in this report that may be covered by the various property policies and include:

- | | |
|--|--|
| 1 Debris Removal | 16 Riot or Civil Commotion |
| 2 Reasonable Repairs | 17 Aircraft |
| 3 Trees, Shrubs and other plants | 18 Vehicles |
| 4 Fire Department Service Charge | 19 Smoke |
| 5 Property Removed | 20 Vandalism or Malicious Mischief |
| 6 Credit Card, Electronic Fund Transfer, Forgery | 21 Theft |
| 7 Loss Assessment | 22 Falling Objects |
| 8 Collapse | 23 Weight of Ice, Snow or Sleet |
| 9 Glass or Safety Glazing Material | 24 Accidental Discharge or Overflow of Water or Steam |
| 10 Landlord's Furnishings | 25 Sudden and Accidental Tearing apart, Cracking, Burning or Bulging |
| 11 Ordinance or Law | 26 Freezing |
| 12 Grave Markers | 27 Sudden and Accidental Damage from Artificially Generated Electrical Current |
| 13 Lightning | 28 Volcanic Eruption |
| 14 Windstorm or Hail | 29 Liability |
| 15 Explosion | |

The data in the aggregate¹ indicates that there is no apparent link between fire losses and either the population of a county or the number of residences it contains. In fact for all personal and

¹ Act 1345 requires that the data submitted by the insurers be reported by the Commissioner in the aggregate, A.C.A. §23-88-402(b) and that the separate reports of the reporting insurers be held confidential by the Commissioner, A.C.A. §23-88-403.

commercial losses, the 16 largest counties as a whole appear to have a worse loss experience than the other 59 counties (Exhibits B and C).

Explanation Of Exhibit Column Headings

County. The political subdivision of the State of Arkansas for which the relative information required by Act 1345 of 2003 was furnished by the reporting insurance companies

Personal Policies. Policies of insurance covering only risks commonly associated with owning or renting a family residence such as those from fire, vandalism, theft, liability and other sudden and accidental events

Personal Premiums. Premiums for personal policy risks

Personal Losses. Losses for personal policy risks that derive only from the risk of fire. A typical loss ratio including all losses for an insurance policy along with the cost to investigate the loss, settle the claim and otherwise administer the policy usually exceed 100% with the excess being offset by investment and marketing considerations. Fire is typically a small portion of that total amount as reflected in the report. Therefore, for purposes of the Act, the following risks typically covered by a personal policy are NOT included in the column "Personal Losses":

- | | |
|--|--|
| 1 Debris Removal | 16 Riot or Civil Commotion |
| 2 Reasonable Repairs | 17 Aircraft |
| 3 Trees, Shrubs and other plants | 18 Vehicles |
| 4 Fire Department Service Charge | 19 Smoke |
| 5 Property Removed | 20 Vandalism or Malicious Mischief |
| 6 Credit Care, Electronic Fund Transfer, Forgery | 21 Theft |
| 7 Loss Assessment | 22 Falling Objects |
| 8 Collapse | 23 Weight of Ice, Snow or Sleet |
| 9 Glass or Safety Glazing Material | 24 Accidental Discharge or Overflow of Water or Steam |
| 10 Landlord's Furnishings | 25 Sudden and Accidental Tearing apart, Cracking, Burning or Bulging |
| 11 Ordinance or Law | 26 Freezing |
| 12 Grave Markers | 27 Sudden and Accidental Damage from Artificially Generated Electrical Current |
| 13 Lightning | 28 Volcanic Eruption |
| 14 Windstorm or Hail | 29 Liability |
| 15 Explosion | |

Fire Pure Loss Ratio: For the Personal portion of the report, this ratio is determined by dividing the "Personal Losses" by "Personal Premiums". For the Commercial portion of the report, this ratio is determined by dividing "Commercial Losses" by "Commercial Premium"

Average Pure Loss Per Policy. For the Personal portion of the report, this ratio is determined by dividing “Personal Losses” by “Personal Policies”. For the Commercial portion of the report, this ratio is determined by dividing “Commercial Losses” by “Commercial Policies”

Commercial Policies. Policies of insurance covering only risks commonly associated with the ownership or leasing of property in which a business produces, distributes or sells tangible goods to, or provides a service to its customers

Commercial Premiums. Premiums for commercial policy risks

Commercial Losses. Losses for commercial policy risks that derive only from the risk of fire. A typical loss ratio including all losses for an insurance policy along with the cost to investigate the loss, settle the claim and otherwise administer the policy usually exceed 100% with the excess being offset by investment and marketing considerations. Fire is typically a small portion of that total amount as reflected in the report. Therefore, for purposes of the Act, the following risks typically covered by a commercial policy are NOT included in the column “Commercial Losses”:

- | | |
|--|--|
| 1 Debris Removal | 16 Riot or Civil Commotion |
| 2 Reasonable Repairs | 17 Aircraft |
| 3 Trees, Shrubs and other plants | 18 Vehicles |
| 4 Fire Department Service Charge | 19 Smoke |
| 5 Property Removed | 20 Vandalism or Malicious Mischief |
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| 13 Lightning | 28 Volcanic Eruption |
| 14 Windstorm or Hail | 29 Liability |
| 15 Explosion | |

Housing Count. The number of residences according to the U. S. Census Bureau found on its website at <http://www.census.gov/> including <http://quickfacts.census.gov/qfd/states/050001k.html>.

Business Count. The number of businesses according to the U. S. Census Bureau found on its website at <http://www.census.gov/> including <http://censtats.census.gov/cbpnaic/cbpnaic.shtml>.

Population. The population according to the U. S. Census Bureau found on its website at <http://www.census.gov/> including <http://quickfacts.census.gov/qfd/states/050001k.html>.

Exhibit A
Act1345 Report for 2003 by County

County*	Personal Policies	Personal Premiums	Personal Losses	Fire Pure Loss Ratio	Average Pure Loss Per Policy	Commercial Policies	Commercial Premiums	Commercial Losses	Fire Pure Loss Ratio	Average Pure Loss Per Policy	Housing Count	Business Count	Population
Arkansas	15,703	5,727,540.91	1,067,914.62	18.65%	\$68.01	1,700	2,485,409.66	608,736.51	24.49%	\$358.08	9,672	571	20,749
Ashley	14,394	4,388,776.29	1,227,310.58	27.96%	\$85.27	721	1,164,814.15	492,954.00	42.32%	\$683.71	10,615	482	24,209
Baxter	21,892	8,500,497.81	2,686,674.04	31.61%	\$122.72	1,828	2,048,834.79	489,204.00	23.88%	\$267.62	19,891	1,025	38,386
Benton	69,367	32,217,203.10	7,926,057.32	24.60%	\$114.26	6,004	10,081,063.06	3,522,809.98	34.94%	\$586.74	64,281	3,753	153,406
Boone	15,263	6,897,358.16	1,446,812.06	20.98%	\$94.79	1,379	1,753,352.99	332,402.34	18.96%	\$241.05	15,426	926	33,948
Bradley	6,909	2,274,222.94	553,095.76	24.32%	\$80.05	481	569,486.75	217,958.00	38.27%	\$453.14	5,930	288	12,600
Calhoun	2,563	915,861.04	342,237.85	37.37%	\$133.53	140	122,862.98	3,087.00	2.51%	\$22.05	3,012	91	5,744
Carroll	11,285	5,731,197.00	908,154.75	15.85%	\$80.47	1,370	2,108,839.15	773,925.43	36.70%	\$564.91	11,828	762	25,357
Chicot	14,434	3,309,717.18	1,834,815.79	55.44%	\$127.12	513	737,314.31	36,560.59	4.96%	\$71.27	5,974	275	14,117
Clark	13,661	3,981,994.25	1,166,401.54	29.29%	\$85.38	825	1,711,665.97	362,720.75	21.19%	\$439.66	10,166	579	23,546
Clay	7,197	3,575,965.43	1,193,566.17	33.38%	\$165.84	559	790,919.00	357,948.57	45.26%	\$640.34	8,498	343	17,609
Cleburne	14,312	6,623,305.86	1,215,726.35	18.36%	\$84.94	1,075	1,653,723.20	292,944.35	17.71%	\$272.51	13,732	581	24,046
Cleveland	3,879	1,692,880.61	750,345.82	44.32%	\$193.44	272	255,152.22	523.00	0.20%	\$1.92	3,834	109	8,571
Columbia	20,087	4,962,164.86	1,452,316.29	29.27%	\$72.30	1,167	1,628,032.79	247,137.00	15.18%	\$211.77	11,566	629	25,603
Conway	12,256	4,339,948.88	1,204,406.14	27.75%	\$98.27	963	1,017,761.18	71,269.63	7.00%	\$74.01	9,028	398	20,336
Craighead	35,794	15,955,877.32	4,694,368.01	29.42%	\$131.15	4,150	7,365,640.86	1,448,728.25	19.67%	\$349.09	35,133	2,257	82,148
Crawford	21,461	10,135,229.09	3,038,536.38	29.98%	\$141.58	1,773	3,238,782.39	596,769.35	18.43%	\$336.59	21,315	922	53,247
Crittenden	36,031	8,464,034.22	4,102,041.96	48.46%	\$113.85	1,617	2,527,524.19	1,410,520.73	55.81%	\$872.31	20,507	943	50,866
Cross	10,423	4,491,732.66	1,152,914.75	25.67%	\$110.61	743	850,137.07	200,846.57	23.63%	\$270.32	8,030	389	19,526
Dallas	6,634	1,521,242.17	288,066.86	18.94%	\$43.42	302	457,969.23	234,701.00	51.25%	\$777.16	4,401	263	9,210
Desha	10,609	3,103,590.42	1,143,034.16	36.83%	\$107.74	743	976,410.10	262,710.97	26.91%	\$353.58	6,663	401	15,341
Drew	9,520	3,292,963.27	968,517.40	29.41%	\$101.74	718	933,015.31	326,479.00	34.99%	\$454.71	8,287	454	18,723
Faulkner	37,617	15,309,633.93	5,496,058.01	35.90%	\$146.11	3,366	4,887,870.24	1,060,637.46	21.70%	\$315.10	34,546	1,827	86,014
Franklin	7,372	3,515,384.47	1,051,304.18	29.91%	\$142.61	607	731,019.93	63,098.00	8.63%	\$103.95	7,673	280	17,771
Fulton	4,561	1,943,498.14	495,834.96	25.51%	\$108.71	259	276,699.47	12,116.00	4.38%	\$46.78	5,973	164	11,642
Garland	51,868	21,120,219.95	6,557,091.75	31.05%	\$126.42	3,909	4,780,253.38	1,557,341.81	32.58%	\$398.40	44,953	2,616	88,068
Grant	7,147	3,020,094.18	617,897.11	20.46%	\$86.46	440	504,954.91	63,206.56	12.52%	\$143.65	6,960	278	16,464
Greene	15,536	6,714,539.34	1,745,808.82	26.00%	\$112.37	1,347	1,634,562.01	241,444.72	14.77%	\$179.25	16,161	793	37,331
Hempstead	13,366	3,819,768.90	945,919.15	24.76%	\$70.77	845	984,349.27	142,676.85	14.49%	\$168.85	10,166	433	23,587
Hot Spring	15,544	5,247,826.20	2,083,085.66	39.69%	\$134.01	827	970,428.81	205,800.58	21.21%	\$248.85	13,384	547	30,353
Howard	7,830	3,242,936.39	1,136,716.66	35.05%	\$145.17	509	767,966.91	33,777.18	4.40%	\$66.36	6,297	322	14,300
Independence	15,098	6,189,632.41	1,530,893.68	24.73%	\$101.40	1,243	1,698,570.56	365,612.00	21.52%	\$294.14	14,841	863	34,233
Izard	6,481	2,633,334.13	1,240,983.26	47.13%	\$191.48	414	650,330.77	76,444.00	11.75%	\$184.65	6,591	217	13,249
Jackson	9,476	3,485,140.29	1,744,495.78	50.06%	\$184.10	725	839,496.73	1,605,595.43	191.26%	\$2,214.61	7,956	437	18,418

Exhibit A
Act1345 Report for 2003 by County

County*	Personal Policies	Personal Premiums	Personal Losses	Fire Pure Loss Ratio	Average Pure Loss Per Policy	Commercial Policies	Commercial Premiums	Commercial Losses	Fire Pure Loss Ratio	Average Pure Loss Per Policy	Housing Count	Business Count	Population
Jefferson	49,790	13,225,397.90	3,815,235.51	28.85%	\$76.63	2,665	3,914,341.64	1,789,265.19	45.71%	\$671.39	34,350	1,606	84,278
Johnson	8,603	4,001,342.91	1,429,736.21	35.73%	\$166.19	1,863	992,484.80	110,799.00	11.16%	\$59.47	9,926	384	22,781
Lafayette	5,912	1,675,918.59	285,576.29	17.04%	\$48.30	292	315,424.67	23,237.19	7.37%	\$79.58	4,560	126	8,559
Lawrence	7,264	3,451,348.14	1,088,001.29	31.52%	\$149.78	593	580,690.82	127,712.40	21.99%	\$215.37	8,085	372	17,774
Lee	10,305	2,640,430.96	1,169,711.68	44.30%	\$113.51	315	423,068.43	181,944.62	43.01%	\$577.60	4,768	152	12,580
Lincoln	5,931	2,338,162.21	593,830.44	25.40%	\$100.12	357	496,804.07	15,481.27	3.12%	\$43.36	4,955	156	14,492
Little River	7,991	2,272,656.87	800,220.84	35.21%	\$100.14	412	474,696.34	11,775.37	2.48%	\$28.58	6,435	217	13,628
Logan	9,459	3,938,961.90	1,375,988.38	34.93%	\$145.47	713	747,486.43	77,776.00	10.41%	\$109.08	9,942	379	22,486
Lonoke	28,254	12,246,935.18	3,346,938.08	27.33%	\$118.46	1,818	2,023,051.27	264,987.14	13.10%	\$145.76	20,749	952	52,828
Madison	4,633	2,202,704.92	666,804.77	30.27%	\$143.93	393	402,016.34	122,507.00	30.47%	\$311.72	6,537	199	14,243
Marion	7,516	3,335,714.76	506,420.11	15.18%	\$67.38	416	470,874.54	19,087.00	4.05%	\$45.88	8,235	236	16,140
Miller	26,684	6,718,402.27	1,560,513.75	23.23%	\$58.48	1,095	1,779,983.21	293,022.00	16.46%	\$267.60	17,727	733	40,443
Mississippi	32,268	8,743,514.70	4,690,401.09	53.64%	\$145.36	1,555	2,682,590.50	765,674.29	28.54%	\$492.40	22,310	945	51,979
Monroe	8,965	2,689,217.65	724,421.04	26.94%	\$80.81	401	636,492.12	129,010.83	20.27%	\$321.72	5,067	232	10,254
Montgomery	4,466	2,013,977.24	438,026.16	21.75%	\$98.08	287	371,716.35	16,743.00	4.50%	\$58.34	5,048	166	9,245
Nevada	5,706	1,672,497.61	316,660.75	18.93%	\$55.50	326	377,841.60	13,860.00	3.67%	\$42.52	4,751	153	9,955
Newton	2,836	1,262,272.68	725,600.80	57.48%	\$255.85	178	181,304.32	8,380.00	4.62%	\$47.08	4,316	105	8,608
Ouachita	17,390	4,613,083.59	1,396,344.94	30.27%	\$80.30	910	1,504,798.11	65,381.54	4.34%	\$71.85	13,450	613	28,790
Perry	4,570	2,010,570.45	326,344.73	16.23%	\$71.41	285	286,561.83	12,979.84	4.53%	\$45.54	4,702	126	10,209
Phillips	28,004	5,016,155.00	999,436.96	19.92%	\$35.69	872	1,485,694.87	712,983.00	47.99%	\$817.64	10,859	523	26,445
Pike	4,849	2,282,696.48	833,576.18	36.52%	\$171.91	387	528,902.51	12,562.00	2.38%	\$32.46	5,536	264	11,303
Poinsett	12,719	5,666,405.48	1,466,293.88	25.88%	\$115.28	749	1,206,546.59	612,377.60	50.75%	\$817.59	11,051	419	25,614
Polk	8,514	3,862,293.80	1,200,066.10	31.07%	\$140.95	807	1,058,024.00	304,481.38	28.78%	\$377.30	9,236	495	20,229
Pope	21,703	9,657,088.04	1,989,724.44	20.60%	\$91.68	2,909	3,001,922.21	1,067,876.02	35.57%	\$367.09	22,851	1,456	54,469
Prairie	5,005	2,219,291.70	370,619.69	16.70%	\$74.05	318	359,906.03	20,576.33	5.72%	\$64.71	4,790	179	9,539
Pulaski	193,417	80,470,771.20	23,899,599.36	29.70%	\$123.57	18,400	35,594,867.21	20,912,078.16	58.75%	\$1,136.53	161,135	11,671	361,474
Randolph	6,262	2,833,157.82	523,072.37	18.46%	\$83.53	418	629,419.47	58,209.00	9.25%	\$139.26	8,268	338	18,195
Saline	30,569	14,285,308.53	3,290,897.16	23.04%	\$107.65	2,074	2,728,669.34	1,326,687.00	48.62%	\$639.68	11,242	1,375	29,329
Scott	9,408	5,152,486.14	1,559,542.60	30.27%	\$165.77	760	601,036.34	20,998.00	3.49%	\$27.63	33,825	173	83,529
Searcy	3,936	1,601,082.69	507,335.77	31.69%	\$128.90	347	279,834.24	48,321.00	17.27%	\$139.25	4,924	128	10,996
Sebastian	43,514	17,507,767.26	5,212,160.90	29.77%	\$119.78	4,145	7,858,207.87	2,772,263.29	35.28%	\$668.82	4,292	3,282	8,261
Sevier	10,239	5,041,898.13	990,167.73	19.64%	\$96.71	1,486	1,068,700.01	819,937.20	76.72%	\$551.77	49,311	303	115,071
Sharp	7,841	3,259,204.07	608,204.55	18.66%	\$77.57	545	484,906.47	9,089.00	1.87%	\$16.68	6,434	373	15,757
St. Francis	20,197	4,227,965.47	1,282,182.98	30.33%	\$63.48	756	1,283,513.88	593,358.00	46.23%	\$784.87	9,342	562	17,119

Exhibit A
Act1345 Report for 2003 by County

County*	Personal Policies	Personal Premiums	Personal Losses	Fire Pure Loss Ratio	Average Pure Loss Per Policy	Commercial Policies	Commercial Premiums	Commercial Losses	Fire Pure Loss Ratio	Average Pure Loss Per Policy	Housing Count	Business Count	Population
Stone	5,029	2,133,007.83	1,191,889.92	55.88%	\$237.00	485	533,819.55	14,257.00	2.67%	\$29.40	5,715	231	11,499
Union	37,500	8,397,758.75	2,961,200.23	35.26%	\$78.97	2,271	5,014,556.29	1,410,664.02	28.13%	\$621.16	20,676	1,252	45,629
Van Buren	7,682	3,426,463.74	1,036,233.44	30.24%	\$134.89	546	797,164.60	441,860.26	55.43%	\$809.27	9,164	305	16,192
Washington	63,004	28,492,733.37	7,739,710.29	27.16%	\$122.84	7,905	10,785,248.47	2,548,924.24	23.63%	\$322.44	64,330	4,329	157,715
White	29,564	11,838,500.08	5,405,629.94	45.66%	\$182.85	2,381	3,072,683.80	640,700.35	20.85%	\$269.09	27,613	1,436	67,165
Woodruff	7,315	1,931,142.89	1,075,297.66	55.68%	\$147.00	242	737,293.90	80,478.00	10.92%	\$332.55	4,089	144	8,741
Yell	8,220	3,618,404.23	1,311,111.55	36.23%	\$159.50	869	1,201,943.62	57,925.00	4.82%	\$66.66	9,157	362	21,139
Totals	1,378,604	522,320,005.00	155,720,134.18	29.81%	\$112.95	108,080	162,180,303.00	56,254,917.14	34.69%	\$520.49	1,173,043	62,670	2,673,400
* See "Explanations of Exhibit Column Headings" for descriptions of the information contained in each column													
Red text	Fire Losses ABOVE State Average												
Green ext	Fire Losses BELOW State Average												

Exhibit B
Results by Number of Residence Per County

County	Personal Policies	Personal Premiums	Personal Losses	Fire Pure Loss Ratio	Average Pure Loss Per Policy	Housing Count	Population
Pulaski	193,417	80,470,771.20	23,899,599.36	29.70%	\$123.57	161,135	361,474
Washington	63,004	28,492,733.37	7,739,710.29	27.16%	\$122.84	64,330	157,715
Benton	69,367	32,217,203.10	7,926,057.32	24.60%	\$114.26	64,281	153,406
Sevier	10,239	5,041,898.13	990,167.73	19.64%	\$96.71	49,311	115,071
Garland	51,868	21,120,219.95	6,557,091.75	31.05%	\$126.42	44,953	88,068
Craighead	35,794	15,955,877.32	4,694,368.01	29.42%	\$131.15	35,133	82,148
Faulkner	37,617	15,309,633.93	5,496,058.01	35.90%	\$146.11	34,546	86,014
Jefferson	49,790	13,225,397.90	3,815,235.51	28.85%	\$76.63	34,350	84,278
Scott	9,408	5,152,486.14	1,559,542.60	30.27%	\$165.77	33,825	83,529
White	29,564	11,838,500.08	5,405,629.94	45.66%	\$182.85	27,613	67,165
Pope	21,703	9,657,088.04	1,989,724.44	20.60%	\$91.68	22,851	54,469
Mississippi	32,268	8,743,514.70	4,690,401.09	53.64%	\$145.36	22,310	51,979
Crawford	21,461	10,135,229.09	3,038,536.38	29.98%	\$141.58	21,315	53,247
Loroke	28,254	12,246,935.18	3,346,938.08	27.33%	\$118.46	20,749	52,828
Union	37,500	8,397,758.75	2,961,200.23	35.26%	\$78.97	20,676	45,629
Crittenden	36,031	8,464,034.22	4,102,041.96	48.46%	\$113.85	20,507	50,866
Largest 16	727,285	286,469,281	88,212,303	30.79%	\$121.29	677,885	1,587,886
Baxter	21,892	8,500,497.81	2,686,674.04	31.61%	\$122.72	19,891	38,386
Miller	26,684	6,718,402.27	1,560,513.75	23.23%	\$58.48	17,727	40,443
Greene	15,536	6,714,539.34	1,745,808.82	26.00%	\$112.37	16,161	37,331
Boone	15,263	6,897,358.16	1,446,812.06	20.98%	\$94.79	15,426	33,948
Independence	15,098	6,189,632.41	1,530,893.68	24.73%	\$101.40	14,841	34,233
Cleburne	14,312	6,623,305.86	1,215,726.35	18.36%	\$84.94	13,732	24,046
Ouachita	17,390	4,613,083.59	1,396,344.94	30.27%	\$80.30	13,450	28,790
Hot Spring	15,544	5,247,826.20	2,083,085.66	39.69%	\$134.01	13,384	30,353
Carroll	11,285	5,731,197.00	908,154.75	15.85%	\$80.47	11,828	25,357
Columbia	20,087	4,962,164.86	1,452,316.29	29.27%	\$72.30	11,566	25,603
Saline	30,569	14,285,308.53	3,290,897.16	23.04%	\$107.65	11,242	29,329
Poinsett	12,719	5,666,405.48	1,466,293.88	25.88%	\$115.28	11,051	25,614
Phillips	28,004	5,016,155.00	999,436.96	19.92%	\$35.69	10,859	26,445
Ashley	14,394	4,388,776.29	1,227,310.58	27.96%	\$85.27	10,615	24,209
Clark	13,661	3,981,994.25	1,166,401.54	29.29%	\$85.38	10,166	23,546
Hempstead	13,366	3,819,768.90	945,919.15	24.76%	\$70.77	10,166	23,587

Exhibit B
Results by Number of Residence Per County

County	Personal Policies	Personal Premiums	Personal Losses	Fire Pure Loss Ratio	Average Pure Loss Per Policy	Housing Count	Population
Logan	9,459	3,938,961.90	1,375,988.38	34.93%	\$145.47	9,942	22,486
Johnson	8,603	4,001,342.91	1,429,736.21	35.73%	\$166.19	9,926	22,781
Arkansas	15,703	5,727,540.91	1,067,914.62	18.65%	\$68.01	9,672	20,749
St. Francis	20,197	4,227,965.47	1,282,182.98	30.33%	\$63.48	9,342	17,119
Polk	8,514	3,862,293.80	1,200,066.10	31.07%	\$140.95	9,236	20,229
Van Buren	7,682	3,426,463.74	1,036,233.44	30.24%	\$134.89	9,164	16,192
Yell	8,220	3,618,404.23	1,311,111.55	36.23%	\$159.50	9,157	21,139
Conway	12,256	4,339,948.88	1,204,406.14	27.75%	\$98.27	9,028	20,336
Clay	7,197	3,575,965.43	1,193,566.17	33.38%	\$165.84	8,498	17,609
Drew	9,520	3,292,963.27	968,517.40	29.41%	\$101.74	8,287	18,723
Randolph	6,262	2,833,157.82	523,072.37	18.46%	\$83.53	8,268	18,195
Marion	7,516	3,335,714.76	506,420.11	15.18%	\$67.38	8,235	16,140
Lawrence	7,264	3,451,348.14	1,088,001.29	31.52%	\$149.78	8,085	17,774
Cross	10,423	4,491,732.66	1,152,914.75	25.67%	\$110.61	8,030	19,526
Jackson	9,476	3,485,140.29	1,744,495.78	50.06%	\$184.10	7,956	18,418
Franklin	7,372	3,515,384.47	1,051,304.18	29.91%	\$142.61	7,673	17,771
Grant	7,147	3,020,094.18	617,897.11	20.46%	\$86.46	6,960	16,464
Desha	10,609	3,103,590.42	1,143,034.16	36.83%	\$107.74	6,663	15,341
Izard	6,481	2,633,334.13	1,240,983.26	47.13%	\$191.48	6,591	13,249
Madison	4,633	2,202,704.92	666,804.77	30.27%	\$143.93	6,537	14,243
Little River	7,991	2,272,656.87	800,220.84	35.21%	\$100.14	6,435	13,628
Sharp	7,841	3,259,204.07	608,204.55	18.66%	\$77.57	6,434	15,757
Howard	7,830	3,242,936.39	1,136,716.66	35.05%	\$145.17	6,297	14,300
Chicot	14,434	3,309,717.18	1,834,815.79	55.44%	\$127.12	5,974	14,117
Fulton	4,561	1,943,498.14	495,834.96	25.51%	\$108.71	5,973	11,642
Bradley	6,909	2,274,222.94	553,095.76	24.32%	\$80.05	5,930	12,600
Stone	5,029	2,133,007.83	1,191,889.92	55.88%	\$237.00	5,715	11,499
Pike	4,849	2,282,696.48	833,576.18	36.52%	\$171.91	5,536	11,303
Monroe	8,965	2,689,217.65	724,421.04	26.94%	\$80.81	5,067	10,254
Montgomery	4,466	2,013,977.24	438,026.16	21.75%	\$98.08	5,048	9,245
Lincoln	5,931	2,338,162.21	593,830.44	25.40%	\$100.12	4,955	14,492
Searcy	3,936	1,601,082.69	507,335.77	31.69%	\$128.90	4,924	10,996
Prairie	5,005	2,219,291.70	370,619.69	16.70%	\$74.05	4,790	9,539
Lee	10,305	2,640,430.96	1,169,711.68	44.30%	\$113.51	4,768	12,580

Exhibit B
Results by Number of Residence Per County

County	Personal Policies	Personal Premiums	Personal Losses	Fire Pure Loss Ratio	Average Pure Loss Per Policy	Housing Count	Population
Nevada	5,706	1,672,497.61	316,660.75	18.93%	\$55.50	4,751	9,955
Perry	4,570	2,010,570.45	326,344.73	16.23%	\$71.41	4,702	10,209
Lafayette	5,912	1,675,918.59	285,576.29	17.04%	\$48.30	4,560	8,559
Dallas	6,634	1,521,242.17	288,066.86	18.94%	\$43.42	4,401	9,210
Newton	2,836	1,262,272.68	725,600.80	57.48%	\$255.85	4,316	8,608
Sebastian	43,514	17,507,767.26	5,212,160.90	29.77%	\$119.78	4,292	8,261
Woodruff	7,315	1,931,142.89	1,075,297.66	55.68%	\$147.00	4,089	8,741
Cleveland	3,879	1,692,880.61	750,345.82	44.32%	\$193.44	3,834	8,571
Calhoun	2,563	915,861.04	342,237.85	37.37%	\$133.53	3,012	5,744
Remaining 59	651,319	235,850,724	67,507,831	28.62%	\$103.65	495,158	1,085,514
Totals	1,378,604	522,320,005	155,720,134	29.81%	\$112.95	1,173,043	2,673,400
						19,891	38,386
Red text	Fire Losses ABOVE State Average						
Green text	Fire Losses BELOW State Average						

Exhibit C

Results by Number of Businesses Per County

County	Commercial Policies	Commercial Premiums	Commercial Losses	Fire Pure Loss Ratio	Average Pure Loss Per Policy	Business Count	Population
Pulaski	18,400	35,594,867.21	20,912,078.16	58.75%	\$1,136.53	11,671	361,474
Washington	7,905	10,785,248.47	2,548,924.24	23.63%	\$322.44	4,329	157,715
Benton	6,004	10,081,063.06	3,522,809.98	34.94%	\$586.74	3,753	153,406
Sebastian	4,145	7,858,207.87	2,772,263.29	35.28%	\$668.82	3,282	8,261
Garland	3,909	4,780,253.38	1,557,341.81	32.58%	\$398.40	2,616	88,068
Craighead	4,150	7,365,640.86	1,448,728.25	19.67%	\$349.09	2,257	82,148
Faulkner	3,366	4,887,870.24	1,060,637.46	21.70%	\$315.10	1,827	86,014
Jefferson	2,665	3,914,341.64	1,789,265.19	45.71%	\$671.39	1,606	84,278
Pope	2,909	3,001,922.21	1,067,876.02	35.57%	\$367.09	1,456	54,469
White	2,381	3,072,683.80	640,700.35	20.85%	\$269.09	1,436	67,165
Saline	2,074	2,728,669.34	1,326,687.00	48.62%	\$639.68	1,375	29,329
Union	2,271	5,014,556.29	1,410,664.02	28.13%	\$621.16	1,252	45,629
Baxter	1,828	2,048,834.79	489,204.00	23.88%	\$267.62	1,025	38,386
Lonoke	1,818	2,023,051.27	264,987.14	13.10%	\$145.76	952	52,828
Mississippi	1,555	2,682,590.50	765,674.29	28.54%	\$492.40	945	51,979
Crittenden	1,617	2,527,524.19	1,410,520.73	55.81%	\$872.31	943	50,866
Largest 16	66,997	108,367,325	42,988,362	39.67%	\$641.65	40,725	1,412,015
Boone	1,379	1,753,352.99	332,402.34	18.96%	\$241.05	926	33,948
Crawford	1,773	3,238,782.39	596,769.35	18.43%	\$336.59	922	53,247
Independence	1,243	1,698,570.56	365,612.00	21.52%	\$294.14	863	34,233
Greene	1,347	1,634,562.01	241,444.72	14.77%	\$179.25	793	37,331
Carroll	1,370	2,108,839.15	773,925.43	36.70%	\$564.91	762	25,357
Miller	1,095	1,779,983.21	293,022.00	16.46%	\$267.60	733	40,443
Columbia	1,167	1,628,032.79	247,137.00	15.18%	\$211.77	629	25,603
Ouachita	910	1,504,798.11	65,381.54	4.34%	\$71.85	613	28,790
Cleburne	1,075	1,653,723.20	292,944.35	17.71%	\$272.51	581	24,046
Clark	825	1,711,665.97	362,720.75	21.19%	\$439.66	579	23,546
Arkansas	1,700	2,485,409.66	608,736.51	24.49%	\$358.08	571	20,749
St. Francis	756	1,283,513.88	593,358.00	46.23%	\$784.87	562	17,119
Hot Spring	827	970,428.81	205,800.58	21.21%	\$248.85	547	30,353
Phillips	872	1,485,694.87	712,983.00	47.99%	\$817.64	523	26,445
Polk	807	1,058,024.00	304,481.38	28.78%	\$377.30	495	20,229
Ashley	721	1,164,814.15	492,954.00	42.32%	\$683.71	482	24,209

Exhibit C
Results by Number of Businesses Per County

County	Commercial Policies	Commercial Premiums	Commercial Losses	Fire Pure Loss Ratio	Average Pure Loss Per Policy	Business Count	Population
Drew	718	933,015.31	326,479.00	34.99%	\$454.71	454	18,723
Jackson	725	839,496.73	1,605,595.43	191.26%	\$2,214.61	437	18,418
Hempstead	845	984,349.27	142,676.85	14.49%	\$168.85	433	23,587
Poinsett	749	1,206,546.59	612,377.60	50.75%	\$817.59	419	25,614
Desha	743	976,410.10	262,710.97	26.91%	\$353.58	401	15,341
Conway	963	1,017,761.18	71,269.63	7.00%	\$74.01	398	20,336
Cross	743	850,137.07	200,846.57	23.63%	\$270.32	389	19,526
Johnson	1,863	992,484.80	110,799.00	11.16%	\$59.47	384	22,781
Logan	713	747,486.43	77,776.00	10.41%	\$109.08	379	22,486
Sharp	545	484,906.47	9,089.00	1.87%	\$16.68	373	15,757
Lawrence	593	580,690.82	127,712.40	21.99%	\$215.37	372	17,774
Yell	869	1,201,943.62	57,925.00	4.82%	\$66.66	362	21,139
Clay	559	790,919.00	357,948.57	45.26%	\$640.34	343	17,609
Randolph	418	629,419.47	58,209.00	9.25%	\$139.26	338	18,195
Howard	509	767,966.91	33,777.18	4.40%	\$66.36	322	14,300
Van Buren	546	797,164.60	441,860.26	55.43%	\$809.27	305	16,192
Sevier	1,486	1,068,700.01	819,937.20	76.72%	\$551.77	303	115,071
Bradley	481	569,486.75	217,958.00	38.27%	\$453.14	288	12,600
Franklin	607	731,019.93	63,098.00	8.63%	\$103.95	280	17,771
Grant	440	504,954.91	63,206.56	12.52%	\$143.65	278	16,464
Chicot	513	737,314.31	36,560.59	4.96%	\$71.27	275	14,117
Pike	387	528,902.51	12,562.00	2.38%	\$32.46	264	11,303
Dallas	302	457,969.23	234,701.00	51.25%	\$777.16	263	9,210
Marion	416	470,874.54	19,087.00	4.05%	\$45.88	236	16,140
Monroe	401	636,492.12	129,010.83	20.27%	\$321.72	232	10,254
Stone	485	533,819.55	14,257.00	2.67%	\$29.40	231	11,499
Izard	414	650,330.77	76,444.00	11.75%	\$184.65	217	13,249
Little River	412	474,696.34	11,775.37	2.48%	\$28.58	217	13,628
Madison	393	402,016.34	122,507.00	30.47%	\$311.72	199	14,243
Prairie	318	359,906.03	20,576.33	5.72%	\$64.71	179	9,539
Scott	760	601,036.34	20,998.00	3.49%	\$27.63	173	83,529
Montgomery	287	371,716.35	16,743.00	4.50%	\$58.34	166	9,245
Fulton	259	276,699.47	12,116.00	4.38%	\$46.78	164	11,642
Lincoln	357	496,804.07	15,481.27	3.12%	\$43.36	156	14,492

Exhibit C
Results by Number of Businesses Per County

County	Commercial Policies	Commercial Premiums	Commercial Losses	Fire Pure Loss Ratio	Average Pure Loss Per Policy	Business Count	Population
Nevada	326	377,841.60	13,860.00	3.67%	\$42.52	153	9,955
Lee	315	423,068.43	181,944.62	43.01%	\$577.60	152	12,580
Woodruff	242	737,293.90	80,478.00	10.92%	\$332.55	144	8,741
Searcy	347	279,834.24	48,321.00	17.27%	\$139.25	128	10,996
Lafayette	292	315,424.67	23,237.19	7.37%	\$79.58	126	8,559
Perry	285	286,561.83	12,979.84	4.53%	\$45.54	126	10,209
Cleveland	272	255,152.22	523.00	0.20%	\$1.92	109	8,571
Newton	178	181,304.32	8,380.00	4.62%	\$47.08	105	8,608
Calhoun	140	122,862.98	3,087.00	2.51%	\$22.05	91	5,744
Remaining 59	41,083	53,812,978	13,266,555	24.65%	\$322.92	21,945	1,261,385
Totals	108,080	162,180,303	56,254,917	34.69%	\$520.49	62,670	2,673,400
Red text	Fire Losses ABOVE State Average						
Green text	Fire Losses BELOW State Average						