

2005 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, 1-501-371-2618 fax

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.

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History of Insurance Commissioners

AUDITORS OF STATE

Ex-Officio Commissioners of Insurance

1873 - 1874 1874 - 1877	Stephen Wheeler 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	

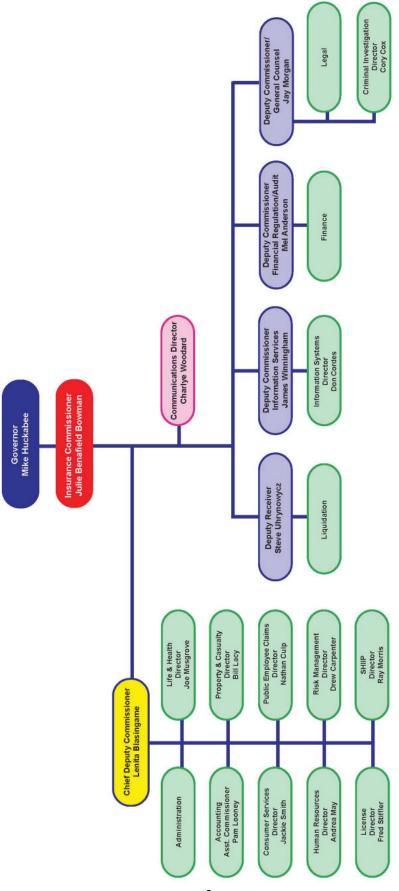
INSURANCE COMMISSIONERS

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





Daughter Melissa

A Message From the Commissioner:

In my role as Arkansas Insurance Commissioner, I have discovered a personal appreciation I've developed for Annual Report time. This special time of the year gives me another opportunity to reflect on why I chose to accept this position and to join others in reviewing a small portion of the tremendous work produced by the talented staff of the Arkansas Insurance Department.

Although the Consumer Services Division consists of a small staff, which includes only six investigators, that division closed more than 3,100 complaint cases and collected \$5.9 million for Arkansas consumers during calendar year 2005. Without the assistance of the Consumer Services Division, those collected funds could have been held back from any contribution they ultimately have made to the Arkansas economy.

In reporting on collected funds, it's important to note that the Accounting Division collected \$143 million in premium taxes (premium taxes are equivalent to sales taxes) for premium written in the State of Arkansas. Of that \$143 million, \$98 million was forwarded to State General Revenue; the remaining \$45 million was sent to the Police and Firemen's Pensions funds.

The Criminal Investigation Division, which investigates and prosecutes all types of insurance fraud, experienced a 100% conviction rate with the cases it prosecuted in 2005.

The Legal Division collected \$739,458 in fines and penalties as well as an additional \$77,114 in other fees, for a total of more than \$.8 million.

The License Division handled nearly 74,000 phone calls in 2005. That number is more than 6,000 calls per month, nearly one call for every working minute.

The highlights mentioned here are just a brief summary of the many accomplishments achieved in 2005 by the Arkansas Insurance Department. As you review the report, you will be able to take a closer look at the other divisions that work hard each day to ensure that the mission of the Department is fulfilled.

Please know that this Department strives to do all it can to serve the citizens of this great state. We are here to assist you in any way we can.

Julie Benafield Bowman Commissioner



Lenita Blasingame
Chief Deputy Commissioner



Charlye Woodard Communications Director

Administration Division

Phone: (501) 371-2620, Fax: (501) 371-2629 E-mail: insurance.administration@arkansas.gov

Commissioner	Julie Benafield Bowman
Chief Deputy Commissioner	Lenita Blasingame
Communications Director	Charlye Woodard
Support Staff	Seleta Yearian
	Sandy Currington
	Mary Ann Wornock

Each of the 15 divisions of the Arkansas Insurance Department works collectively to ensure that the Department's mission of consumer protection is fulfilled. This staff of more than 160 highly skilled and dedicated employees is committed to serving the citizens of Arkansas with every working day.

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 nearly \$6 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 46,000 producers allowing them to conduct insurance business in the State of Arkansas. It also ensures that the necessary laws are followed regarding license renewals and continuing 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.



Pam Looney
Assistant Commissioner/
Administrative Services

- The Accounting Division collected \$192,098,084 in receipts during fiscal year 2005.
- The Accounting Division collected approximately \$143 Million in premium taxes (sales tax on premium written) during calendar year 2005.
- 103,000 checks were processed by the Accounting Division during fiscal year 2005, 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 Hagemeier
	Vanessa Dale
Accountant	Angie Adkins
	Carsonee Brooks
Accounting Technicians	Lavada Anderson
	Tracey Jones
Management Support Technician	Judy Hudson
Management Project Analyst	Carolyn Hunt
Support Staff	Sherry Bass
	LaCher Goldsby

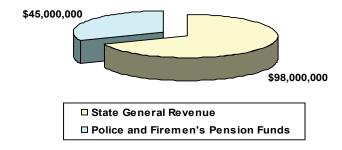
The Arkansas Insurance Department derives <u>none</u> (\$0) of its operating revenue from either premium taxes or general revenue. The Department is a <u>dedicated funding</u> agency. The insurance industry and agents fund all the operations of the Department.

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 2005, the Arkansas Insurance Department collected approximately \$143 Million in premium taxes (sales tax on premium written). Of that amount, \$98 Million went to State General Revenue, and the rest (approximately \$45 Million) to Police and Firemen's Pensions funds.

2005 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 \$198,098,084 in receipts was collected in fiscal year 2005. Expenses for the Arkansas Insurance Department for that same time period totaled \$8,394,563.



Jackie Smith Director

- The Consumer
 Services Division
 assisted in collecting
 \$5.9 Million for
 Arkansas consumers
 in calendar year 2005.
- The Consumer
 Services Division
 received 3,157
 Complaints and closed
 3,132 Complaints in
 2005.
- In 2005, Consumer Services responded to 33,993 telephone inquiries and assisted 303 walk-in customers.
- The Consumer
 Services Division
 participated in 58
 dislocated workers'
 workshops and 25
 expos and health fairs
 throughout the State
 in 2005.

Consumer Services Division

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

Fax: (501) 371-2749

E-mail: insurance.consumers@arkansas.gov

Director	Jackie Smith
Insurance Investigator	Larry Cagle
	Gary Childers
	Marvin Hall
	Shirley Harrison
	Mark Lippiatt
	Joyce Morgan
Support Staff	Miranda Blue
	Millie Quigg
	Lawanda Singleton
	Kimberly 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.

- A Shopper's Guide to Cancer Insurance
- Arkansas' Health Insurance Portability and Accountability Act (HIPAA)
- · Automobile Insurance
- Basic Shopping Tips for Insurance Consumers
- Buying Viatical Settlements
- COBRA
- Consumers Guide to Home Insurance
- Eagle Mediation Program
- Insurance Tips for Arkansas Consumers
- Inventory Checklist
- Life Insurance Buyer's Guide
- · Life Insurance Information for Military Personnel
- 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

- 356 Referrals were received by the Criminal Investigation Division during calendar year 2005.
- The Criminal
 Investigation Division
 referred 37 cases for
 prosecution in 2005.
- In 2005, the Criminal Investigation Division experienced a 100% conviction rate with 29 successful prosecutions.
- Fines and restitution totaling \$28,463 and \$106,610 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/C	Chief Investigator	S. D. Roff
Chief Counsel		Daniel J. Reber
Staff Attorney		Daymand Daylos
		Greg Sink
Investigators		Curtis Briggs
		Bill Bryan
		Patrick O'Kelley
		Monty Vickers
		Brian White
		Ken Wilder
Financial/Supp	ort Manager	Shirley Pegg
Support Staff	9	Debra Baker
		Evelyn Brown
		Faith Chambarlain
		Candance Matlock

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

CID 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.

CID 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 engages in publicity efforts to deter insurance fraud.

Fraud Referrals

CID has established a toll free 24-hour hot line. 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 CID at 501-371-2720, or you can report online or download a copy of Form REF by visiting the Division's Web site at:







Mel Anderson
Deputy Commissioner Financial
Regulation/Audit

- 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.

Finance Division

Phone: (501) 371-2665, Fax: (501) 371-2747 E-mail: insurance.finance@arkansas.gov

Deputy Commissioner	
Financial Regulation/Audit	Mel Anderson
Examination:	
Chief Financial Examiner	W. Woodall, Jr.
Certified Financial Examiner	Roy Ridings, Jr.
	Mel Heaps, Jr.
EDP Auditor, Sr. Ins. Exam.	
Senior Insurance Examiner	Jeff Cordell
	Reba Evans
	Richard Palmatory
	Bill Scrimager
	Dick Torti
	Steven Williams
Market Conduct Examiner	Doris Johnson
Financial Analysis:	
Manager	
Assistant Manager	Brenda Haggard
Financial Analyst	Omar Akel
	· ·
	Laurie Casteel
	_
Market Analyst	Kim Johnson
Prepaid Funeral Benefits:	
Senior Insurance Examiner	
Senior Auditor	A
Junior Auditor	
Securities Administrator	
Management Project Analyst	
Support Staff	Annette Craig
	O
	Phyllis Crook

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.

Ateam of professionals, including an attorney, an examiner-in-charge, a financial analyst, a chief financial examiner, and additional examiners as needed, conduct 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 2005:

American Dental Providers of Arkansas American Healthcare Specialty Ins. Co. Arkansas National Life Ins. Co. Brokers National Life Assur. Co. Darwin Select Ins. Co. Delta Dental Plan of AR, Inc. Farm and Home Mutual Ins. Co. Farmers Mutual of Rogers Farmers Mutual of Gentry Griffin-Legget Burial Ins. Co. Imerica Life and Health Ins. Co. Merrill Lynch Life Ins. Co. Northwest AR Farmers Mut. Tornado Washington County Farmers

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, 2005:

	<u>Domestic</u>	<u>Foreign</u>
Life & Health Property & Casualty Farmers Mutual Aid Assn. Health Maint. Org. (HMOs Title Insurance Hospital & Medical Serv. Fraternal Captive		545 835 1 24 16
Totals	70	1,421

Financial Analysis

The Finance Division of the Arkansas Insurance Department (AID) reviews, on a quarterly basis, financial statements and other information filed by Arkansas domestic insurance companies. Through such reviews, the analysts assess the financial position of the companies. In addition, the financial analysts review other business and financial information filed by insurance entities, such as business plans, financial statements, assumption agreements, reinsurance agreements, merger and acquisition documents, company formation documents, market research, feasibility studies, etc. In addition, the analysts also monitor the financial condition and performance of

non-domestic insurance companies doing business in the state.

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 reviews 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.

Atotal of 189 funeral homes were issued licenses to sell and/or offer for sale prepaid funeral benefits contracts, within the State of Arkansas, on June 1, 2005. Prior to licensing the organizations' net worth and outstanding and unfulfilled contracts were reviewed for their accuracy and authenticity.

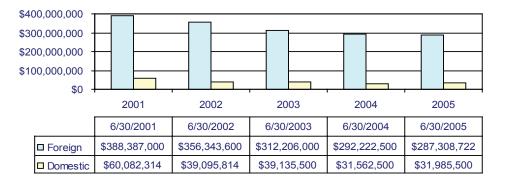
A total of 101 on-site trust fund and insurance financial examinations were performed during the calendar year 2005 by the Section's financial examiners.

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.

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 2001-2005 are reflected below:





Human Resources Division

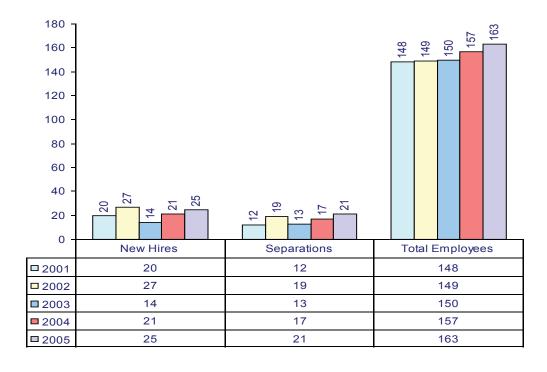
Phone: (501) 371-2818, Fax: (501) 371-2618 E-mail: insurance.human.resources@arkansas.gov

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 recruiting and hiring, payroll, employee benefits, personnel budget preparation and management, employee training and continuing education.

Employee Retention Chart





James Winningham Deputy Commissioner Information Services

A Legacy of Technology

Since the Arkansas Insurance Department became the first Insurance Department in the United States to implement all of the National Association of Insurance Commissioners' (NAIC's) Uniform Regulation Through 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 Arkansas State Government. Contributions include work on the first ever State Record Retention Schedule, participation in the study of e-mail 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

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

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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 Insurance Department develops and maintains its own electronic government web services, and has updated its primary web over the last year with a new format and new services. However, key services are still available on 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, rules, and notice of public hearings. The last item to be brought into the Department is support of its Premium Tax filings, and with that transition the Department now offers annual filings for the first time in addition to the quarterly filings that were previously available. Now more than ever, hard-working agents and insurance company employees 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.

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 domestic HMOs and farmers' mutual aid associations is another function of the AID Legal Division.

TheLegalDivisionalsomaintains 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.

The Division also provides information to consumers, insurance companies, and other licensees, regarding insurance, insurance companies, and other licensees.

The Legal Division collected a total of \$ 739,458.97 in fines and penalties for calendar year 2005. Other fees collected totaled \$77,114.50.

Legal Division

Phone: (501) 371-2820, Fax: (501) 371-2639 E-mail: insurance.legal@arkansas.gov

Deputy Commissio	ner/General Counsel .	Jay Morgan
Chief Counsel	• • • • • • • • • • • • • • • • • • • •	Jean Langford
Associate Counsel		Nina Carter
		Zane Chrisman
		Sara Farris
		Booth Rand
Management Proje	ct Analyst	Mary Coney
Investigator		Taryn Lewis
		Joie Tester
Support Staff		···· Gussie Loring
		Linda Reeves
		LoRraine Rowland
		Terry Scott

COMPANY TRANSACTIONS

Mergers

Merged

Lincoln Direct Life Ins. Co. Cameron Life Ins. Co. Mission Life Ins. Co. Medical Life Ins. Co. Specialty National Ins. Co. American Protection Ins. Co. Safeguard Ins. Co. Fire & Casualty Ins. Co. of CT Connecticut Indemnity Company Royal Ins. Co. of America Phoenix Assurance Co. of NY Globe Indemnity Company American & Foreign Ins. Co. TIG Ins. Co. of Michigan Glenbrook Life and Annuity Co. Highlands Underwriters Ins. Co. Catholic Knights of America Transamerica Life Ins. & Ann. Co. Gulf Ins. Co. American Vanguard Life Ins. Co. American States Life Ins. Co.

With

Assurity Life Ins. Co. Unified Life Insurance Company Reassure America Life Ins. Co. Fort Dearborn Life Ins. Co. American Motorists Ins. Co. American Motorists Ins. Co. Security Ins. Co. of Hartford Security Ins. Co. of Hartford Security Ins. Co. of Hartford Royal Indemnity Company Royal Indemnity Company Royal Indemnity Company Royal Indemnity Company TIG Ins. Co. Allstate Life Ins. Co. Highlands Ins. Co. Catholic Knights Transamerica Life Ins. Co. Travelers Indemnity Company AmerUs Life Ins. Co. Symetra Life Ins. Co.

Name Changes

<u>To</u>

From

Manufacturers Life Ins. Co. Ranger Insurance Company Century American Casualty Co. American Pioneer Title Ins. Co. Fortis Ins. Co. John Hancock Life Ins. Co. (USA.) Fairmont Specialty Ins. Co. Access Ins. Co. Ticor Title Ins. Co. Time Insurance Company AXA Corp. Solutions Excess & Surplus Lines Ins. **TIG Premier Insurance Company** CDC IXIS Financial Guaranty North America, Inc. First American Title Ins. Co. of TX Fortis Benefits Insurance Company Omaha Property and Casualty Ins. Co. Prudential Select Life Ins. Co. General Electric Capital Assurance Co. United Security Life Ins. Co. of IL UBS Paine Webber Life Ins. Co. Ulico Indemnity Company General Electric Mortgage Ins. Corp. of NC General Electric Mortgage Ins. Co. Citizens Insurance Company of America Trigon Health & Life Ins. Co. Central National Life Insurance Co. **National Insurance Underwriters**

Industrial Underwriters Insurance Co.

Wellington Specialty Insurance Company Fairmont Premier Insurance Company CIGF Assurance North American, Inc. Censtar Title Insurance Company Union Security Insurance Company Beazley Insurance Company, Inc. Wilton Reassurance Company Genworth Life Insurance Company United Security Life & Health Ins. Co. **UBS Life Insurance Company USA Darwin Select Insurance Company** Genworth Mortgage Ins. Corp. of NC Genworth Mortgage Ins. Corp. CICA Life Insurance Company of America **HM Health Insurance Company** Renaissance Life & Health Insurance Co. **Direct National Insurance Company** Cardif Property and Casualty Ins. Co.

Redomestications

Company

Boston Old Colony Insurance Co. Progressive Northwestern Insurance Co. Medical Savings Insurance Company Valley Forge Life Insurance Company Response Worldwide Insurance Company Warner Insurance Company Dixie National Life Insurance Company Southern Fire & Casualty Company Southern Pilot Insurance Company Scottish Re Life Corporation Glen's Fallas Insurance Company Niagara Fire Insurance Company Business Men's Assurance Co. of America Mid-West National Life Ins. Co. of TN California Indemnity Insurance Company Southern Guaranty Insurance Company Vanliner Insurance Company **Everest National Insurance Company** National Grange Mutual Insurance Co.

From

Massachusetts Illinois Washington Ohio Oklahoma Indiana Pennsylvania Indiana Ohio Connecticut Illinois Connecticut Mississippi Indiana Tennessee Wisconsin North Carolina Wisconsin Missouri Delaware Delaware Illinois Delaware Illinois South Carolina Missouri Tennessee Texas California Texas Alabama Wisconsin Arizona Missouri Delaware Arizona

To

Florida

ORDERS

Agent

Cease and Desist

Certified HR Services
Unimed, Professional Liability Insurance Co.,
LTD., PLIC Claims Management, Inc.,
Medical Risk Associates, RPG, LTD.,
and William A. Ledee, III

Consent Order

New Hampshire

Keith Joseph Kinchen
Ronna Carol Harness
Karisha Lynn Crain
Samantha Smith
Acklin Funeral Home, Inc.
James Cecil Black
Patrick Ford Wike
Michael Wayne Pate d/b/a Pate Insurance Agency
Waddell & Reed Insurance Agency
Anthony Funeral Home, Inc.
Lucy Irene McClarley (a/k/a Lucy Mitchell)
Tim W. Newkirk

Company

Acquisition

First Deposit Life Insurance Company

ULICO Indemnity Company

USAble Life Insurance Company

National Insurance Underwriters

Gregg Insurance Company

Memorial Insurance Company of America

Certificate of Authority Reinstated

Imperial Casualty & Indemnity Company

Certificates of Authority Suspended

Cumberland Casualty & Surety Company

States General Life Insurance Company

South Carolina Insurance Company

Frontier Insurance Company

Certificate of Authority Cancelled

Life and Health Insurance Company of America

Colorado Western Insurance Company

Commercial Casualty Insurance Company of North

Carolina

Statewide Insurance Company

Realm National Insurance Company

American Growers Insurance Company

Exam Orders Adopted

Western and Southern Life Insurance Company

Wonder State Life Insurance Company

Farmers Insurance Co., Inc., Farmers Insurance

Exchange, Mid-Century Insurance Co.

Cosmopolitan Life Insurance Company

Equity Insurance Company

Merrill Lynch Life Insurance Company

Imerica Life & Health Insurance Company

Arkansas National Life Insurance Company

Delta Dental Plan of Arkansas, Inc.

Griffin Leggett Burial Insurance Company

ULICO Indemnity Company

American Dental Providers of Arkansas, Inc.

Direct Insurance Company

Fines Levied

\$ 739,458.97

Other Fees Collected

\$77,114.50

<u>Agreements</u>

None

Continued Suspensions

Acceptance Insurance Company

Fidelity Mutual Life Insurance Company

National Health Insurance Company

Casualty Reciprocal Exchange

First Continental Life & Accident Insurance

Company

GHS Fire Insurance Company

Northwestern National Insurance Company

American Financial Security Life Insurance

Company

U. S. International Reinsurance Company

Old Southwest Life Insurance Company

Highlands Insurance Company

Home Insurance Company (The)

Equity Mutual Insurance Company

First Citizens Life Insurance Company



Fred Stiffler, Jr. Director

- In 2005, the License
 Division licensed a total
 of 49,676 producers
 (16,187 resident and
 33,054 nonresident) and
 4,272 business entities
 (1,734 resident and 2,538
 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 Department's Web site. Additionally, on-line review of agent license records is available under the Department's "Agent Search" site.
- Non-resident individuals can submit an electronic application or renew their license by electronic submission.

www.insurance.arkansas.gov

License Division

Phone: (501) 371-2750, Fax: (501) 371-2618 E-mail: insurance.license@arkansas.gov

Director	Fred Stiffler, Jr.
nvestigator	Kathy Stimpson
_	Peggy Singleton
Document Techs and Spec	ialists Lisa Canady
_	Lisa Garner
	Joe Ella Gay
	Barbara Gordon
	····· Willie Hemphill
	Bob Helmbeck
	Lisa Hunt
	Margaret Miller
	Rosa Trapp
	Cindy Truax
	Sheila Weeks

The License Division is responsible for licensing resident and non-resident producers and agencies that are soliciting or selling insurance in the State of Arkansas. The Division licenses individuals and business entities as agent producers, broker producers, adjusters, consultants, surplus lines producers, third party administrators, and both viatical providers and brokers. All licenses are renewed annually on the date of birth of the individual, and agencies are renewed on October 1st each year. In addition, Arkansas requires insurance companies to appoint both individuals and business entities that will be selling for the company. All company appointments are renewed on June 1st of each year.

The Division is responsible for the approval of pre-licensing and continuing education courses, education instructors and providers, and has the responsibility of overseeing the administration of resident producer exams.

All license forms can be accessed on the Division Web site. The site also provides search engines for producer information. In addition, the Web site provides information on continuing and pre-licensing education providers, with additional information on courses and instructors.

Currently, the Arkansas Insurance Department oversees 54,676 licensees with approximately 270,542 active appointments, which are renewed annually. The Department accepts non-resident electronic appointments and appointment terminations. The Department also accepts electronic non-resident license applications, and electronic non-resident license renewals.

License Division Transactions

In 2005 the License Division processed:
8,832 appointment terminations
11,184 Continuing Education Certificates
54,676 License Renewals
73,968 Telephone Inquiries
10,000 Address Changes

The Division expects to see further electronic processing of licenses and appointments in 2006, which will include electronic application for limited lines and agencies. While a few items are limited to paper transactions, the Department expects to convert more services to electronic format to provide licensees and appointees with faster service.



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).

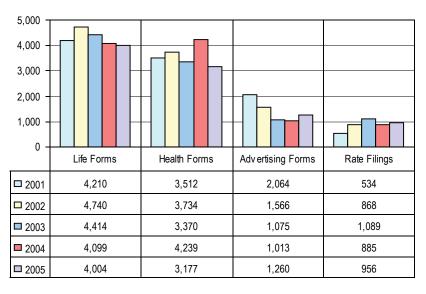
Finally, the Life and Health Division of the Arkansas Insurance Department regulates the issuance of permits for charitable annuity foundations, and life and continuing care facilities.

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.





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 2005, the Division was responsible for the management of six domestic insurance company receiverships, four prepaid funeral benefit trusts, and eighteen ancillary insurance company receivership estates.

Domestic Insurance Companies

- American Investors Life Insurance Company
- Employers Equitable Life Insurance Company
- First Citizens Life Insurance Company
- 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 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 2005 APCGF, as appropriate, paid (net of recoveries) over \$1,480,000 to adjust, settle or litigate claims involving the following twenty-six non-domestic insurance company receiverships.

- Acceleration National Insurance Company
- American Mutual Insurance Company of Boston
- American Mutual Liability Insurance Company
- Amwest Surety 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
- First Southern Insurance Company
- Fremont Indemnity Insurance Company
- Home Insurance Company
- Legion Insurance Company
- Mission National Insurance Company
- Pacific Marine Insurance Company
- PHICO Insurance Company
- Reciprocal of America
- Reliance Insurance Company
- Rockwood Insurance Company
- South Carolina Insurance Company
- Transit Casualty Insurance Company
- Villanova 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 2005 ALHIGA provided benefits to Arkansas insureds and claimants totaling more than \$1,500,000 as a result of the following six 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
- States General Life Insurance Company



Bill Lacy Director

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	
	 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 fillings to this Division for review.

The approval process includes a thorough review to ensure all forms are in compliance with State law. For most lines of insurance, 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 Division" link on the Department's 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 were first available in 2005. The 2005 report indicated that approximately 31% of the insureds in Arkansas received a decrease in premiums

from the use of consumer credit, approximately 11% received a premium increase, and the remainder of insureds' premiums were unaffected by the use of consumer credit.

2005 was the second 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

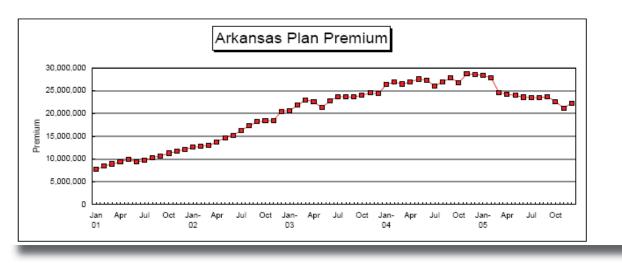
2005 was the second year for the Commissioner's report on the condition of the medical malpractice market in Arkansas required by Act 1007 of 2003. The report concludes that data currently available reflects results prior to the tort reform measures enacted by Act 649 of 2003 and recommends that no action be taken at this time to alter that Act. The full report is available on our Web site.

Workers' Compensation

During 2005 Arkansas saw the workers' compensation market results continue to improve, as they did in most other states. Companies continued to relax or maintain their underwriting guidelines, which slowed the premium growth of the assigned risk plan. The combined loss ratio in Arkansas was 93% for 2004, which compares favorably with the national combined loss ratio which was 107%. Our combined loss ratio continues to decline. Indications are this trend should continue into 2006.

Our assigned risk plan continued to be self-supporting and there was no assessment required.

The following chart reflects the plan's premium recent decline.



Workers' Compensation Assigned Risk Premiums.
Workers' Compensation Rates

Unlike most other property and casualty rates, workers' compensation rates must be approved prior to use. Workers' compensation voluntary rates declined with a 0.5% decrease. The assigned risk plan rates showed a decrease of 1.8%.

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 Web site.

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 the MAP is unable to provide sufficient coverage.

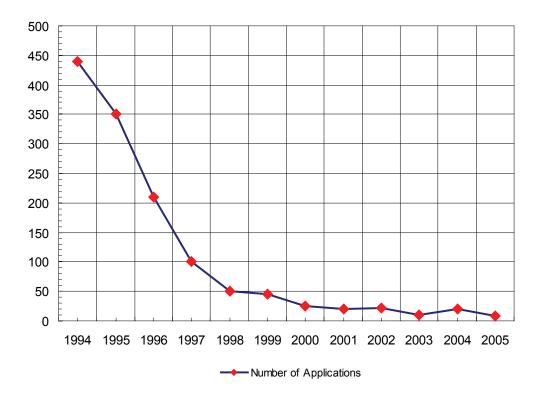
Assigned Risk Insurance Pools

The Property and Casualty Division oversees the operations of 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

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. 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

■ 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.

Public Employee Claims Division

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

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

Director		Nathan Culp
Assistant Direc	tor	· Terry Lucy
Program Suppo	ort Manager	Margie Duncan
Staff Attorney		Richard Smith
Claims Manage	er	Linda Amaden
		Marlys Bost
		Muriel Hicks
		· Margaret Langley
		Otis Palmer
		Doris Taylor
Asst. Claims M	anager	Amanda Dinwiddie
	_	Rhonda Murphy
Health Care Ar	nalyst	. Tiphanie Nelson
Support Staff		. Frankie Goodson
**		
		. Megan Hill
		_
		_
		Linda Oates
		v

The Public Employee Claims Division (PECD) is responsible for the investigation and management of more than 2,400 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 2005, PECD received 2,462 claims. A total of 1,072 lost-time claims remained open at the end of this same period, with the division receiving approximately 164 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 \$9.82 million for state claims was disbursed by PECD for calendar year 2005.

Claims Management

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.

Return to Work Program

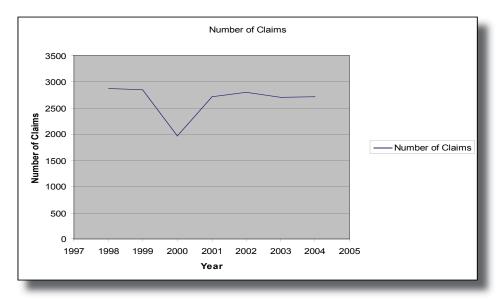
The Division, with assistance from Arkansas Rehabilitation Services, is encouraging state agencies to adopt Integrated Disability Management plans. The program's goal is to prevent and reduce injury risks and illness by mitigating damages associated with these issues and by retaining job productivity. Division personnel give presentations to several audiences each year. Modified work or early return to work has been adopted by some agencies with good results.

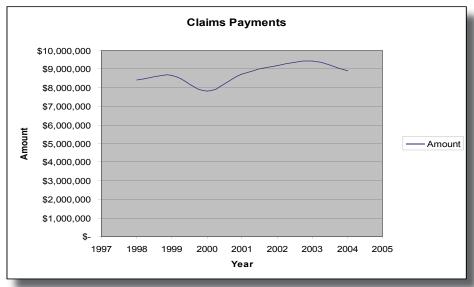
Safety Program

The Division continues to encourage state agencies to implement safety programs. 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

As anticipated, claims expenditures were higher for Calendar Year 2005 due to recent court decisions which expanded the definition of what constitutes an objective finding of injury and increases in medical and drug costs. The expansion of the definition of objective finding of injury has increased the number of workers' compensation claims which the Division pays under Arkansas law. It is anticipated that claims expenditures will increase again in Calendar Year 2006.





Drew Carpenter Director

■ It is the mission of the Risk Management Division to continually provide top quality, professional services to Public Schools and State government, while saving taxpayer dollars.

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
	Cecil Rothwell
Program Support Manager	Wylie Whitley
Support Staff	Audrey Carroll
	Tomika Clark
	Vickie Cook

The Risk Management Division was established to minimize the cost of insurance and surety bonding to State agencies, and to analyze and make recommendations on loss control and safety programs in an effort to protect state assets.

Effective February 2004, the Risk Management Division assumed the responsibility of providing insurance coverage, consulting, and loss control services 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 Programs we manage.

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 state owned and leased sites and 2,269 School District structures with the insured values exceeding \$6 Billion. Insurance contracts provide multi-peril coverage, including limited earthquake and flood.

The emphasis on loss control by the Risk Management staff, coupled with the cooperation of state agencies, has proven to be successful as preventable losses have been greatly reduced. Rates are substantially lower than in the years preceding the establishment of the Risk Management Division. Even though the school property program experienced substantial losses from arson fires, premiums remained stabile.

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. State agencies will benefit from the achieved savings in the approaching fiscal year.

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, with the estimated savings to the State of \$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 Risk Management Division now offers an on site advanced defensive driver training at no cost to state agencies and participating schools.

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 and State government. The ultimate goal is to continually provide top quality, professional service while saving taxpayer dollars.

Ray Morris Director

Seniors 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	Angela Daily
	Margaret Miller
	Roxanne Stetcher

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 twelve 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 Ins Co	\$5,835,476	39.4%	\$11,606,577	\$4,053,699
A2020	Farmers Mutual Ins Co Gentry	\$3,476,508	23.5%	\$10,463,789	\$2,382,878
10005	Home Mutual Fire Ins Co	\$1,207,745	8.2%	\$841,983	\$628,714
8000A	Farmers Fire Ins	\$1,001,358	6.8%	\$2,347,603	\$604,903
A0012	Farmers Mutual Ins Rogers	\$930,608	6.3%	\$4,488,275	\$603,862
A0010	Farmers Mutual Fire	\$780,288	5.3%	\$1,457,183	\$484,235
A0023	Washington County Farmers Mutual Fire	\$591,645	4.0%	\$11,614,716	\$507,504
A0007	Farm & Home Mutual Ins Co	\$353,042	2.4%	\$989,076	\$261,663
A0014	Farmers Protective Ins Co	\$327,362	2.2%	\$497,604	\$141,152
A0021	Northwest Ark Farmers Mutual	\$221,787	1.5%	\$10,783,466	\$188,126
A0011	Farmers Mutual Ins of LR	\$33,460	0.2%	\$432,182	\$-
A0020	Logan County Farmers Mutual Aid	\$29,088	0.2%	\$1,706,912	\$29,089
A0009	Farmers Mutual Assoc of Ark	\$10,806	0.1%	\$234,272	\$-
Total		\$14.799.173	100.0%		

Fraternal Organizations Listed by Arkansas Premiums

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
57541	Modern Woodmen Of Amer	\$30,996,444	43.5%	\$7,456,431,041	\$6,496,265,368
57320	Woodmen World Life Ins Soc	\$21,094,454	29.6%	\$7,213,403,950	\$6,459,931,134
56014	Thrivent Financial For Lutherans	\$11,409,375	16.0%	\$50,815,607,333	\$47,236,614,275
57657	Royal Neighbors Of Amer	\$4,437,369	6.2%	\$629,200,585	\$446,913,624
58033	Knights Of Columbus	\$2,500,204	3.5%	\$12,277,594,847	\$10,684,070,862
58068	Independent Order Of Foresters Us Br	\$561,969	0.8%	\$2,822,433,401	\$2,400,522,530
56383	Order United Commrl Trav Of Amer	\$143,020	0.2%	\$16,208,449	\$13,565,602
56030	Catholic Knights	\$118,803	0.2%	\$782,352,977	\$735,525,755
56499	Woodmen World Assur Life Assn	\$43,890	0.1%	\$57,952,653	\$50,720,376
57223	Baptist Life Assn	\$10,364	0.0%	\$22,973,156	\$22,179,120
57088	Degree Of Honor Protective Assn	\$2,991	0.0%	\$170,754,636	\$165,306,985
57622	Polish Natl Alliance Us Of NA	\$1,981	0.0%	\$412,246,660	\$380,030,343
56006	Travelers Protective Assn Of Amer	\$1,538	0.0%	\$11,201,037	\$1,868,723
56170	Womans Life Ins Society	\$655	0.0%	\$180,950,636	\$150,046,340
Total		\$71,323,057	100.0%		

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	\$165,053,133	49.7%	\$95,139,933	\$38,557,463
95448	QCA Health Plan Inc	\$61,062,235	18.4%	\$25,565,873	\$11,944,102
47155	Delta Dental Plan of AR Inc	\$56,704,643	17.1%	\$40,081,581	\$8,721,265
95446	United Healthcare Of AR Inc	\$49,218,477	14.8%	\$17,350,569	\$5,325,780
96475	Healthlink HMO Inc	\$232,553	0.1%	\$15,395,259	\$644,122
11559	American Dental Providers of AR Inc	\$138,339	0.0%	\$268,059	\$11,255
Total		\$332 409 380	100.0%		

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
83470	Arkansas BCBS	\$863,748,292	20.6%	\$765,025,230	\$336,350,704
79413	United Healthcare Ins Co	\$145,158,256	3.5%	\$7,250,079,777	\$5,413,466,507
71153	Hartford Life & Annuity Ins Co	\$112,247,701	2.7%	\$75,100,486,495	\$73,610,220,658
90611	Allianz Life Ins Co Of North Amer	\$104,075,391	2.5%	\$53,231,254,168	\$50,842,955,296
70688	Transamerica Financial Life Ins Co	\$95,065,663	2.3%	\$16,512,513,099	\$15,710,417,420
61271	Principal Life Ins Co	\$88,955,182	2.1%	\$111,738,632,310	\$108,078,319,181
65978	Metropolitan Life Ins Co	\$85,854,340	2.0%	\$250,355,681,279	\$241,716,379,407
69345	Teachers Ins & Ann Assoc Of Amer	\$85,816,354	2.0%	\$174,921,341,415	\$161,698,700,323
62944	AXA Equitable Life Ins Co	\$78,452,887	1.9%	\$115,385,610,992	\$110,274,472,220
65676	Lincoln Natl Life Ins Co	\$69,320,483	1.7%	\$95,380,517,047	\$92,165,800,797
66869	Nationwide Life Ins Co	\$62,137,968	1.5%	\$92,685,276,311	\$90,083,432,954
62235	Unum Life Ins Co Of Amer	\$61,785,812	1.5%	\$15,074,438,321	\$13,719,837,859
88072	Hartford Life Ins Co	\$60,387,963	1.4%	\$120,590,125,660	\$117,568,459,311
68896 65005	Southern Farm Bureau Life Ins Co	\$58,555,914 \$56,190,615	1.4%	\$9,269,976,802	\$7,977,692,811
65838	IDS Life Ins Co	\$56,180,615 \$54,181,888	1.3% 1.3%	\$57,516,459,198 \$88,363,987,190	\$54,574,305,868 \$97,419,044,550
60380	John Hancock Life Ins Co (USA) American Family Life Asr Co Columbus	\$53,737,047	1.3%		\$87,418,944,550 \$42,152,975,465
70238	Variable Annuity Life Ins Co	\$53,737,047 \$53,329,717	1.3%	\$46,859,355,572 \$58,319,134,650	\$43,153,875,465 \$55,414,965,105
67466	Pacific Life Ins Co	\$51,290,248	1.2%	\$74,885,539,285	\$71,876,720,858
65056	Jackson Natl Life Ins Co	\$50,286,243	1.2%	\$60,742,602,023	\$57,308,552,735
94358	USAble Life	\$47,554,985	1.1%	\$180,137,795	\$97,983,527
61050	MetLife Investors USA Ins Co	\$47,076,028	1.1%	\$18,807,764,610	\$18,269,396,387
61263	Bankers Life & Cas Co	\$46,789,359	1.1%	\$8,907,663,635	\$8,327,905,038
60941	AIG SunAmerica Life Assur Co	\$44,744,985	1.1%	\$31,514,716,265	\$30,564,080,292
67091	Northwestern Mut Life Ins Co	\$44,276,254	1.1%	\$132,972,531,579	\$122,591,996,986
69108	State Farm Life Ins Co	\$42,248,589	1.0%	\$39,874,561,166	\$35,370,107,286
70432	AIG Annuity Ins Co	\$38,580,401	0.9%	\$54,002,929,141	\$50,068,112,627
80950	Travelers Life & Annuity Co	\$37,364,029	0.9%	\$19,429,074,790	\$18,646,697,488
91596	New York Life Ins & Annuity Corp	\$35,368,720	0.8%	\$60,315,888,862	\$58,158,509,452
67121	Transamerica Occidental Life Ins Co	\$34,832,406	0.8%	\$29,687,272,568	\$27,554,619,568
66915	New York Life Ins Co	\$33,049,091	0.8%	\$107,881,618,748	\$97,332,523,785
68241 60054	Prudential Ins Co Of Amer Aetna Life Ins Co	\$30,142,302	0.7% 0.7%	\$221,916,062,817	\$214,850,816,836
65595	Lincoln Benefit Life Co	\$28,429,612 \$25,825,085	0.7%	\$29,120,818,930 \$3,075,172,896	\$26,205,591,818 \$2,807,672,180
71412	Mutual Of Omaha Ins Co	\$25,184,006	0.6%	\$4,150,150,794	\$2,400,776,214
68675	Security Benefit Life Ins Co	\$25,101,274	0.6%	\$11,509,559,923	\$10,921,348,619
86509	Ing Life Ins & Annuity Co	\$24,889,026	0.6%	\$56,859,408,912	\$55,320,314,209
64939	Investors Ins Corp	\$24,244,082	0.6%	\$255,610,298	\$230,888,813
66044	Midland Natl Life Ins Co	\$23,939,796	0.6%	\$18,824,108,330	\$17,859,532,885
60488	American Gen Life Ins Co	\$22,190,287	0.5%	\$30,967,903,295	\$25,957,750,134
65935	Massachusetts Mut Life Ins Co	\$21,994,064	0.5%	\$100,693,987,685	\$94,005,522,077
86630	American Skandia Life Assur Corp	\$21,592,601	0.5%	\$31,596,838,378	\$31,229,538,364
92622	Western Southern Life Assur Co	\$21,509,876	0.5%	\$9,132,725,263	\$8,554,623,244
63177 97055	Farmers New World Life Ins Co Mega Life & Health Ins Co The	\$20,920,854	0.5%	\$6,744,360,023	\$6,109,781,233
70025	General Electric Capital Assur Co	\$20,491,655 \$20,180,981	0.5% 0.5%	\$1,254,390,809 \$34,936,106,571	\$887,584,748 \$31,837,755,989
65757	Shelter Life Ins Co	\$19,553,696	0.5%	\$877,779,609	\$728,583,158
62308	Connecticut General Life Ins Co	\$19,274,335	0.5%	\$20,748,727,392	\$18,439,647,179
62286	Golden Rule Ins Co	\$18,968,088	0.5%	\$825,989,139	\$450,171,610
92738	American Equity Invest Life Ins Co	\$18,745,339	0.4%	\$10,415,535,360	\$9,728,694,095
70815	Hartford Life & Accident Ins Co	\$17,870,162	0.4%	\$10,134,039,182	\$5,786,505,809
68136	Protective Life Ins Co	\$17,745,209	0.4%	\$18,707,688,277	\$17,328,124,543
67105	Reliastar Life Ins Co	\$17,462,846	0.4%	\$22,042,630,670	\$20,162,490,971
64130	Life Investors Ins Co Of Amer	\$17,195,124	0.4%	\$10,194,151,166	\$9,689,041,440
79065	Sun Life Assur Co Of Canada US	\$17,052,263	0.4%	\$40,293,920,565	\$38,751,400,485
67865	Jefferson Pilot Life Ins Co	\$14,873,686	0.4%	\$16,595,715,526	\$15,728,294,634
60186	Allstate Life Ins Co	\$14,722,429	0.4%	\$76,596,470,199	\$72,931,790,146
64246 86231	Guardian Life Ins Co Of Amer	\$14,294,041 \$14,070,424	0.3% 0.3%	\$24,806,542,141 \$68,927,073,221	\$21,647,971,903 \$66,509,028,007
66672	Transamerica Life Ins Co American Gen Life & Acc Ins Co	\$14,070,424 \$14,033,565	0.3%	\$8,929,011,546	\$8,346,063,490
80314	Unicare Life & Health Ins Co	\$13,768,333	0.3%	\$1,258,802,679	\$970,816,315
60739	American Natl Ins Co	\$13,594,681	0.3%	\$12,917,073,775	\$10,879,434,089
60410	American Fidelity Assur Co	\$13,535,013	0.3%	\$2,932,874,064	\$2,748,249,143
67644	Penn Mut Life Ins Co	\$13,512,140	0.3%	\$9,152,631,839	\$7,904,401,495
93513	MetLIfe Investors Ins Co	\$13,264,339	0.3%	\$9,278,846,964	\$9,103,435,403
92711	HCC Life Ins Co	\$13,091,333	0.3%	\$325,311,048	\$134,731,055
69868	United Of Omaha Life Ins Co	\$12,830,288	0.3%	\$12,803,845,053	\$11,595,649,134
97268	Pacific Life & Annuity Co	\$12,032,862	0.3%	\$1,505,917,423	\$1,146,573,522
62146	Combined Ins Co Of Amer	\$11,168,721	0.3%	\$2,786,304,917	\$1,917,978,083

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
70254	Jefferson Pilot Financial Ins Co	\$11,160,718	0.3%	\$12,683,297,332	\$11,563,424,066
79022	Merrill Lynch Life Ins Co	\$10,892,508	0.3%	\$14,062,479,629	\$13,661,528,660
88668	Mutual Of Amer Life Ins Co	\$10,837,754	0.3%	\$11,838,778,049	\$11,036,949,649
62510	Equitrust Life Ins Co	\$10,598,735	0.3%	\$3,657,844,419	\$3,442,195,225
83836	Selected Funeral & Life Ins Co	\$10,557,876	0.3%	\$127,507,701	\$107,694,527
69477 62626	Time Ins Co Cuna Mut Ins Society	\$10,173,189 \$10,052,056	0.2% 0.2%	\$879,226,448	\$616,930,382 \$2,470,184,012
68357	Reliable Life Ins Co	\$10,052,056 \$9,863,776	0.2%	\$3,226,097,440 \$691,746,039	\$2,479,184,912 \$637,503,781
74365	Southern Pioneer Life Ins Co	\$9,589,547	0.2%	\$23,080,463	\$15,152,370
68195	Provident Life & Accident Ins Co	\$8,926,708	0.2%	\$7,952,621,834	\$6,608,932,571
68713	Security Life Of Denver Ins Co	\$8,790,612	0.2%	\$23,814,539,694	\$22,284,677,570
92916	United American Ins Co	\$8,716,533	0.2%	\$1,139,897,036	\$950,615,741
66168	Minnesota Life Ins Co	\$8,614,608	0.2%	\$21,543,633,780	\$19,958,353,786
65099	John Hancock Life Ins Co	\$8,586,302	0.2%	\$72,433,102,483	\$68,466,790,828
90204	John Hancock Variable Life Ins Co	\$8,440,175	0.2%	\$14,100,396,852	\$13,347,661,150
66842	AIG Life Ins Co	\$8,371,717	0.2%	\$12,582,970,363	\$11,946,990,513
66974	North American Co Life & Hith Ins	\$8,152,954	0.2%	\$5,103,272,970	\$4,670,540,942
65919 65021	Primerica Life Ins Co Stonebridge Life Ins Co	\$8,087,612 \$7,962,645	0.2% 0.2%	\$5,437,586,252 \$1,882,528,411	\$3,734,918,836 \$1,740,113,252
63401	First Colony Life Ins Co	\$7,927,002	0.2%	\$7,825,011,661	\$6,999,145,454
69752	Benicorp Ins Co	\$7,884,581	0.2%	\$46,271,690	\$26,817,610
66850	National Western Life Ins Co	\$7,726,236	0.2%	\$5,655,249,308	\$5,056,781,127
80802	US Branch SunLife Assur Co Of Canada	\$7,350,251	0.2%	\$13,011,446,992	\$12,359,885,775
76236	Cincinnati Life Ins Co	\$7,293,866	0.2%	\$2,351,689,421	\$1,900,910,023
65498	Life Ins Co Of North Amer	\$7,152,671	0.2%	\$5,537,876,783	\$4,855,477,629
81108	United Security Life & Health Ins Co	\$7,126,979	0.2%	\$27,067,629	\$16,575,335
73288	Humana Ins Co	\$7,089,826	0.2%	\$1,146,906,239	\$736,210,852
63274	Fidelity & Guaranty Life Ins Co	\$7,008,101	0.2%	\$17,458,288,003	\$16,804,266,457
64017 62049	Jefferson Natl Life Ins Co Colonial Life & Accident Ins Co	\$7,006,588 \$6,997,706	0.2% 0.2%	\$1,623,921,385 \$1,668,810,228	\$1,583,435,231 \$1,317,644,147
60607	American Intl Life Assr Co NY	\$6,983,113	0.2%	\$8,269,779,010	\$7,643,943,272
69019	Standard Ins Co	\$6,820,595	0.2%	\$10,810,752,890	\$9,866,216,565
70408	Union Security Ins Co	\$6,808,535	0.2%	\$8,408,617,518	\$7,873,596,319
60534	American Heritage Life Ins Co	\$6,774,288	0.2%	\$1,549,906,129	\$1,326,067,694
97179	American Medical Security Life Ins Co	\$6,767,488	0.2%	\$382,594,688	\$203,176,262
83968	Citizens Fidelity Ins Co	\$6,742,810	0.2%	\$57,673,125	\$50,898,143
68608	Symetra Life Ins Co	\$6,703,164	0.2%	\$18,824,483,188	\$17,564,347,294
70211	Valley Forge Life Ins Co	\$6,552,676 \$6,345,403	0.2%	\$2,883,375,619	\$2,526,156,818
70939 65765	Gerber Life Ins Co	\$6,315,493	0.2%	\$1,101,023,497	\$928,270,755
65080	Reassure America Life Ins Co John Alden Life Ins Co	\$6,268,644 \$6,248,984	0.1% 0.1%	\$11,639,344,952 \$587,378,462	\$11,077,818,733 \$480,587,767
68462	Reserve Natl Ins Co	\$6,141,672	0.1%	\$98,874,285	\$64,065,668
68322	Great West Life & Annuity Ins Co	\$6,125,856	0.1%	\$33,616,475,820	\$32,102,272,393
60763	American Pioneer Life Ins Co	\$6,050,795	0.1%	\$181,109,917	\$144,630,847
63665	General American Life Ins Co	\$5,914,175	0.1%	\$14,094,377,233	\$12,417,071,038
87726	The Travelers Ins Co	\$5,894,148	0.1%	\$68,345,651,157	\$64,264,352,322
80578	Physicians Mut Ins Co	\$5,854,577	0.1%	\$1,241,343,212	\$523,452,319
60895	American United Life Ins Co	\$5,805,816	0.1%	\$12,122,587,433	\$11,489,133,311
91472 66281	Globe Life & Accident Ins Co	\$5,744,155 \$5,727,881	0.1% 0.1%	\$2,274,712,658 \$20,222,078,678	\$1,911,279,185 \$10,337,108,411
77399	Monumental Life Ins Co Sterling Life Ins Co	\$5,727,661 \$5,671,728	0.1%	\$145,506,008	\$19,337,108,411 \$59,615,244
61883	Central United Life Ins Co	\$5,645,337	0.1%	\$371,426,237	\$334,793,920
60631	American Investors Life Ins Co	\$5,584,004	0.1%	\$8,586,800,152	\$8,161,632,654
65129	Kansas City Life Ins Co	\$5,553,560	0.1%	\$3,333,589,811	\$2,993,628,447
78778	Guardian Ins & Annuity Co Inc	\$5,365,902	0.1%	\$9,855,130,537	\$9,610,701,615
80837	Union Central Life Ins Co	\$5,288,044	0.1%	\$6,685,104,917	\$6,348,165,654
67172	Ohio Natl Life Ins Co	\$5,283,900	0.1%	\$10,361,574,934	\$9,611,759,024
69663	USAA Life Ins Co	\$5,224,342	0.1%	\$10,501,302,899	\$9,625,361,395
84034	First Guaranty Ins Co	\$4,862,039	0.1%	\$43,008,252	\$36,207,423
79227 93548	Pruco Life Ins Co PHL Variable Ins Co	\$4,835,348 \$4,674,026	0.1% 0.1%	\$23,433,174,577 \$5,465,587,312	\$22,893,042,838 \$5,200,762,735
93546 78174	Conseco Health Ins Co	\$4,674,026 \$4,364,552	0.1%	\$5,465,587,312 \$2,077,670,526	\$1,974,736,298
92657	Nationwide Life And Annuity Ins Co	\$4,260,462	0.1%	\$7,730,385,288	\$7,521,232,339
73881	American Life & Annuity Co	\$4,252,844	0.1%	\$31,818,870	\$29,674,759
67814	Phoenix Life Ins Co	\$4,084,890	0.1%	\$16,736,033,721	\$15,850,522,242
65536	GE Life And Annuity Assur Co	\$4,006,843	0.1%	\$15,893,602,090	\$15,417,584,797
68284	Pyramid Life Ins Co	\$3,913,490	0.1%	\$149,356,191	\$107,417,318
98205	National Foundation Life Ins Co	\$3,838,229	0.1%	\$46,983,994	\$37,373,285
60836	American Republic Ins Co	\$3,579,606	0.1%	\$469,661,053	\$248,467,643

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
67989	American Memorial Life Ins Co	\$3,480,619	0.1%	\$1,534,714,668	\$1,419,448,796
70335	West Coast Life Ins Co	\$3,446,520	0.1%	\$2,752,463,322	\$2,492,008,253
70106	United States Life Ins Co In NYC	\$3,410,853	0.1%	\$4,112,660,722	\$3,775,346,266
77968	Family Heritage Life Ins Co Of Amer	\$3,370,533	0.1%	\$183,056,525	\$162,332,337
61689	Amerus Life Ins Co	\$3,213,302	0.1%	\$8,073,060,786	\$7,603,332,370
62928	EMC Natl Life Co Equitable Life & Cas Ins Co	\$3,187,625	0.1%	\$684,274,547	\$612,615,595
62952 65900	Conseco Life Ins Co	\$3,178,523 \$3,103,007	0.1% 0.1%	\$173,746,869 \$3,935,634,718	\$138,960,134 \$3,672,411,966
76325	Conseco Senior Health Ins Co	\$3,086,988	0.1%	\$3,070,288,146	\$2,963,145,792
67598	Paul Revere Life Ins Co	\$3,054,135	0.1%	\$5,325,917,339	\$4,187,778,111
81779	Individual Assur Co Life HIth & Acc	\$3,042,660	0.1%	\$44,053,063	\$34,171,653
67385	Ozark Natl Life Ins Co	\$3,012,596	0.1%	\$14,347,107	\$12,632,390
91626	New England Life Ins Co	\$2,989,446	0.1%	\$10,779,109,897	\$10,460,334,251
93432	CM Life Ins Co	\$2,948,261	0.1%	\$9,166,986,643	\$8,732,789,843
65315	Liberty Life Assur Co Of Boston	\$2,912,180	0.1%	\$9,026,133,072	\$8,594,448,510
72656 89206	Arkansas Natl Life Ins Co Ohio Natl Life Assur Corp	\$2,901,052 \$2,942,529	0.1% 0.1%	\$17,662,665 \$2,208,575,772	\$8,580,760 \$2,044,129,678
62359	Constitution Life Ins Co	\$2,843,538 \$2,830,515	0.1%	\$84,621,730	\$72,771,770
61476	Boston Mut Life Ins Co	\$2,813,879	0.1%	\$788,179,452	\$708,763,029
60577	American Income Life Ins Co	\$2,686,122	0.1%	\$1,439,316,993	\$1,231,166,484
69930	United Ins Co Of Amer	\$2,664,612	0.1%	\$1,959,226,171	\$1,779,396,294
61506	Resource Life Ins Co	\$2,659,799	0.1%	\$126,171,704	\$93,622,076
83860	American Home Life Ins Co	\$2,633,720	0.1%	\$13,143,189	\$12,508,494
66605	Peoples Benefit Life Ins Co	\$2,544,418	0.1%	\$14,551,720,363	\$13,848,000,123
94285	Empire General Life Assur Corp	\$2,531,362	0.1%	\$314,232,711	\$249,004,356
65927 74900	Lincoln Heritage Life Ins Co Brokers Natl Life Assur Co	\$2,517,491 \$2,503,339	0.1% 0.1%	\$514,320,077 \$23,399,018	\$434,901,533 \$11,284,994
65242	Lafayette Life Ins Co	\$2,503,339 \$2,463,013	0.1%	\$1,762,635,020	\$1,648,245,240
83992	Foundation Life Ins Co Of AR	\$2,455,598	0.1%	\$6,825,090	\$5,404,386
86118	Arkansas Bankers Life Ins Co	\$2,453,069	0.1%	\$5,548,516	\$3,713,641
80926	GE Grp Life Assur Co	\$2,444,867	0.1%	\$873,271,790	\$643,590,454
63207	Chase Ins Life and Annuity Co	\$2,399,268	0.1%	\$5,694,521,090	\$5,285,374,580
61425	Trustmark Ins Co	\$2,286,351	0.1%	\$1,210,244,161	\$1,006,453,726
71870	Fidelity Security Life Ins Co	\$2,231,889	0.1%	\$469,060,362	\$410,069,241
83798 78077	Memorial Ins Co Of Amer	\$2,183,982	0.1% 0.1%	\$34,198,029	\$32,060,148
62863	Mony Life Ins Co Of Amer Trustmark Life Ins Co	\$2,125,962 \$2,098,566	0.1%	\$6,200,371,007 \$558,412,697	\$5,961,118,814 \$469,771,730
68845	Shenandoah Life Ins Co	\$2,088,730	0.0%	\$1,527,683,600	\$1,408,507,851
81060	Canada Life Ins Co Of Amer	\$2,021,692	0.0%	\$2,402,165,345	\$2,256,477,093
67199	Old American Ins Co	\$2,021,082	0.0%	\$246,206,220	\$222,627,509
71773	American Natl Life Ins Co Of TX	\$1,981,010	0.0%	\$141,768,631	\$98,628,321
69744	Union Labor Life Ins Co	\$1,973,875	0.0%	\$3,347,082,632	\$3,207,367,864
66370	Mony Life Ins Co	\$1,953,526	0.0%	\$11,022,767,778	\$10,054,208,445
63258 72125	Federated Life Ins Co Physicians Life Ins Co	\$1,950,354 \$1,049,679	0.0% 0.0%	\$815,406,121	\$618,212,553 \$1,255,001,105
94250	Banner Life Ins Co	\$1,948,678 \$1,925,166	0.0%	\$1,334,089,241 \$1,200,950,870	\$1,255,001,105 \$968,681,255
87963	National Teachers Assoc Life Ins Co	\$1,875,635	0.0%	\$134,625,153	\$114,361,774
62413	Continental Assur Co	\$1,854,559	0.0%	\$5,092,011,213	\$4,465,009,440
68500	Continental Life Ins Co Brentwood	\$1,827,152	0.0%	\$129,339,125	\$84,812,277
84530	US Financial Life Ins Co	\$1,812,022	0.0%	\$410,051,069	\$360,510,286
61301	Ameritas Life Ins Corp	\$1,807,459	0.0%	\$3,076,160,399	\$2,318,529,576
97136	Metropolitan Tower Life Ins Co	\$1,765,687	0.0%	\$5,806,116,555	\$5,115,768,044
65749 70750	Cuna Mut Life Ins Co Nationwide Life & Ann Co of Amer	\$1,764,229 \$1,766,521	0.0% 0.0%	\$7,779,550,768	\$7,479,976,079
74268	Hartford Life Grp Ins Co	\$1,756,521 \$1,690,140	0.0%	\$957,688,463 \$2,685,571,966	\$894,130,756 \$2,095,889,489
77828	Companion Life Ins Co	\$1,677,919	0.0%	\$87,616,064	\$40,263,778
81264	Nippon Life Ins Co Of Amer	\$1,652,728	0.0%	\$162,854,457	\$51,658,246
91413	Western Reserve Life Assur Co of OH	\$1,638,459	0.0%	\$10,697,715,302	\$10,306,265,834
83917	Ashley Life Ins Co	\$1,636,857	0.0%	\$15,140,655	\$10,429,805
65722	Loyal American Life Ins Co	\$1,622,218	0.0%	\$447,833,369	\$404,471,240
69396	Texas Life Ins Co	\$1,612,146 \$1,500,457	0.0%	\$896,350,457	\$862,165,475
69132 67180	State Mut Ins Co	\$1,599,457 \$1,506,768	0.0%	\$358,543,437 \$10,677,770	\$335,320,637
67180 66087	Ohio State Life Ins Co Mid West Natl Life Ins Co Of TN	\$1,596,768 \$1,588,862	0.0% 0.0%	\$10,677,770 \$426,142,624	\$4,176,908 \$271,724,481
66427	MTL Ins Co	\$1,564,954	0.0%	\$1,227,164,932	\$1,121,519,578
68039	Presidential Life Ins Co	\$1,559,053	0.0%	\$4,460,797,702	\$4,169,459,800
60984	Compbenefits Ins Co	\$1,544,929	0.0%	\$37,576,328	\$13,274,942
86355	Standard Life & Accident Ins Co	\$1,517,114	0.0%	\$513,541,090	\$315,149,201
61921	Citizens Security Life Ins Co	\$1,515,183	0.0%	\$111,356,827	\$99,796,084
		20			

NACE Company Name Advance Premium Market Share Assets Liabilities 15066 31.607.478 0.0% \$366.670.38 3628.984.078 0.0% \$366.70.38 3628.984.078 0.0% \$34.914.37 505.280.395 70319 Washingsin Natil in Sc			•	•		
American Public Leli Ins Co	NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
Washington Nath Ins Co		Chase Ins Life Co	\$1,502,478		\$366,617,038	\$268,594,607
Mareiran Bankers Life Assur Co OF FL \$1,490,727 0.0% \$3834,289,233 \$847,502,288 \$16142 TARC Cell Left ins Co		American Public Life Ins Co	\$1,480,547		\$74,914,337	\$60,280,395
BIA142 TIAA Cref. Life ins Co		•				
September Colonia Perm Life Ins Co						
United Teacher Associans Co						
Mational States Ins Co						
First Penn Paolic Life Ins Co						
19027 Veltermes Life Ins Co						
Baltimore Life Ins Co						
Sears Life Ins Co						
91391 Southwestern Life Ins Co \$1,345,078 0,0% \$1,756,507,865 \$1,591,139,8165 \$1,591,139,8165 \$1,591,139,8165 \$1,591,139,8165 \$1,591,139,8165 \$1,297,681 0,0% \$1,292,591,416 \$1,271,170,170,170,170,170,170,170,170,170,1						
68323 Liberty Life Ins Co						
Todgo						
64211 Guarantee Trust Life Ins Co \$1,291,055 0.0% \$199,221,167 \$165,215,551		•				
64211 Guarantee Trust Life Ins Co \$1,291,055 0.0% \$199,221,167 \$165,215,551	74217	Medical Savings Ins Co	\$1,289,346	0.0%	\$52,960,349	\$44,106,795
77879 5 Star Life Ins Co \$1,22,5,114 0.0% \$149,995,574 \$89,951,309 67326 Old Surely Life Ins Co \$1,199,879 0.0% \$12,620,311,638 \$11,714,000,135 83381 Reliance Standard Life Ins Co \$1,195,523 0.0% \$2,2613,439,208 \$12,443,943,288 83331 Liberty Nat Life Ins Co \$1,185,623 0.0% \$4,646,971,138 \$4,418,250,681 845331 Horace Mann Life Ins Co \$1,180,808 0.0% \$4,646,971,138 \$4,418,250,681 85312 Horace Almerican Life Ins Co \$1,161,510 0.0% \$4,646,971,138 \$4,418,250,681 80599 US Bus of the Canada Life Assur Co \$1,161,161 0.0% \$1,667,746,357 \$1,753,292,1242 90557 Kemper Investors Life Ins Co \$1,180,18 0.0% \$68,268,781 \$44,949,137 81159 Unified Life Ins Co \$1,117,546 0.0% \$68,268,781 \$44,949,137 81751 Crate Institute Insti	64211		\$1,279,055	0.0%	\$199,221,167	\$165,213,551
67326		Paragon Life Ins Co	\$1,260,187	0.0%	\$635,762,668	\$595,716,899
9,886 Fidelity Investments Life Ins Co						
68381 Reliance Standard Life Ins Co						
65313 Liberty Natt Life Ins Co \$1,191,789 0.0% \$4,665,746,878 \$4,049,622,407 6312 Great American Life Ins Co \$1,188,036 0.0% \$4,648,971,138 \$4,418,250,681 8312 Great American Life Ins Co \$1,161,1510 0.0% \$1,677,746,357 \$1,753,921,242 90557 Kenper Investors Life Ins Co \$1,151,7792 0.0% \$1,732,146,009 \$16,943,378,301 11121 Unified Life Ins Co \$1,187,7792 0.0% \$18,924,166,009 \$16,943,378,301 11121 Unified Life Ins Co \$1,180,18 0.0% \$68,268,781 \$54,949,137 90840 Capitol Life & Accident Ins Co \$1,105,922 0.0% \$4,012,655 \$1,565,767 67393 Life of The Ozarks \$1,099,070 0.0% \$39,012,430 \$4,177,777,7268 67939 America Grean Assur Co \$1,093,355 0.0% \$3,519,826,354 \$3,292,902,272 47919 Direct Life Ins Co \$1,073,480 0.0% \$3,519,826,354 \$3,292,902,272 47919 Direct Life Ins Co \$1,095,		•	1 1 1			
64513 Great American Life Ins Co						
63312 Great American Life Ins Co \$1,161,510 0.0% \$8,074,313,863 \$7,436,239,543 80659 US Bus of the Canada Life Assur Co \$1,161,186 0.0% \$13,7746,337 \$1,733,921,242 90557 Kemper Investors Life Ins Co \$1,187,792 0.0% \$17,324,156,009 \$16,913,378,301 11121 Unified Life Ins Co \$1,105,922 0.0% \$88,268,781 \$54,949,137 90840 Capitol Life & Accident Ins Co \$1,099,070 0.0% \$94,012,655 \$1,565,767 66800 National Life Ins Co \$1,099,070 0.0% \$94,012,655 \$1,565,767 67393 Life of The Ozarks \$1,097,335 0.0% \$5,912,443,04 \$7,277,779,268 67393 Life of The Ozarks \$1,007,389 0.0% \$3,519,836,354 \$3,329,269,272 94224 American Enterprise Life Ins Co \$1,073,480 0.0% \$3,500,274,336 \$8,627,332,321 98212 Circle Life Ins Co \$1,007,876 0.0% \$3,500,274,336 \$8,627,332,321 7199 Direct Life Ins Co \$1,008,622 0.0%		•				
80659 US Bus of the Canada Life Assur Co \$1,161,186 0.0% \$1,867,746,367 \$1,753,921,242 90557 Kemper Investors Life Ins Co \$1,157,792 0.0% \$17,324,166,009 \$16,913,378,301 61751 Central States H & L. Co Of Omaha \$1,117,546 0.0% \$309,908,904 \$215,715,673 90840 Captiol Life & Accoldent Ins Co \$1,105,922 0.0% \$4,012,655 \$1,565,767 66680 National Life Ins Co \$1,099,070 0.0% \$7,901,244,304 \$7,277,779,268 67393 Life of The Ozarks \$1,079,335 0.0% \$52,258,746 \$451,877,855 61999 America Financial Life Annunity Ins \$1,078,369 0.0% \$3,519,826,354 \$3,329,269,272 94224 American Enterprise Life Ins Co \$1,073,480 0.0% \$3,519,826,354 \$3,329,269,272 94224 American Enterprise Life Ins Co \$1,073,480 0.0% \$3,519,826,354 \$3,329,269,272 94224 American Enterprise Life Ins Co \$1,073,480 0.0% \$3,519,826,334 \$3,232,226 95719191 </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>						
90557 Kemper Investors Life Ins Co \$1,157,792 0.0% \$17,324,156,009 \$16,913,378,301 11/121 Unified Life Ins Co \$1,118.018 0.0% \$82,868,781 \$54,949,137 61751 Central States H & L Co Of Omaha \$1,117,546 0.0% \$309,908,904 \$215,715,673 90840 Capito Life & Accident Ins Co \$1,105,922 0.0% \$4.012,655 \$1,565,767 806600 National Life Ins Co \$1,105,922 0.0% \$4.012,655 \$1,565,767 806600 National Life Ins Co \$1,099,070 0.0% \$7,044,304 \$2,7277,779,268 67393 Life of The Ozarks \$1,097,335 0.0% \$522,258,746 \$451,877,855 81,997,335 0.0% \$522,258,746 \$451,877,855 81,997,335 0.0% \$3,222,269,746 \$451,877,855 81,997,335 0.0% \$3,222,269,746 \$451,877,855 81,999,335 0.0% \$3,160,274,336 \$8,627,332,221 94224 American Enterprise Life Ins Co \$1,073,480 0.0% \$3,160,274,336 \$8,627,332,221 94234 American Enterprise Life Ins Co \$1,073,480 0.0% \$3,160,274,336 \$8,627,332,221 94234 American Enterprise Life Ins Co \$1,005,6224 0.0% \$3,240,973 \$7,612,800 90212 Great Southern Life Ins Co \$1,005,6224 0.0% \$331,768,915 \$302,643,391 \$6412 Life Ins Co Of AL \$1,002,6126 0.0% \$331,768,915 \$302,643,391 \$6412 Life Ins Co Of AL \$1,002,6126 0.0% \$331,768,915 \$302,643,391 \$65412 Life Ins Co Of AL \$1,002,6126 0.0% \$303,00,99 \$56,622,427,825 \$1,003,003,009 \$300,009 \$300,009 \$300,602,400,400 \$300,009 \$300,009 \$300,602,400,400 \$300,009 \$300,600,400,400 \$300,009 \$300,600,400,400,400,400,400,400,400,400,4						
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65811 American Modern Life Ins Co \$1,009,523 0.0% \$59,114,659 \$34,594,773 69078 Standard Security Life Ins Co Of NY \$1,009,392 0.0% \$312,423,115 \$201,829,959 808799 Celtic Ins Co \$1,009,184 0.0% \$100,888,644 \$52,627,758 98884 Union Security Life Ins Co \$984,118 0.0% \$112,555,947 \$89,346,566 68225 Nationwide Life Ins Co of Amer \$983,197 0.0% \$6,640,663,889 \$5,980,417,609 63967 Government Personnel Mut Life Ins Co \$97,080 0.0% \$763,987,254 \$684,657,087 63983 United Heritage Life Ins Co \$956,850 0.0% \$410,038,096 \$369,069,062 61492 Business Mens Assur Co Of Amer \$883,656 0.0% \$2,331,852,349 \$2,178,712,954 84115 Jackson Griffin Ins Co \$862,001 0.0% \$9,335,519 \$7,542,143 93440 Highmark Life Ins Co \$857,745 0.0% \$400,028,957 \$275,017,125 65528 Life Ins Co \$857,845						
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	64505	Homesteaders Life Co	\$589,250	0.0%	\$1,197,652,006	\$1,134,500,274

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
61727	Central Reserve Life Ins Co	\$585,363	0.0%	\$70,767,235	\$42,684,414
69116	State Life Ins Co	\$574,382	0.0%	\$2,302,845,027	\$2,194,467,695
83933	Cooperative Life Ins Co	\$574,306	0.0%	\$5,933,935	\$4,165,298
91642	Forethought Life Ins Co	\$571,292	0.0%	\$488,072,737	\$396,475,193
69000	Northwestern Long Term Care Ins Co	\$561,433	0.0%	\$157,905,688	\$95,523,329
99937	Columbus Life Ins Co	\$556,069 \$546,333	0.0%	\$2,538,843,757	\$2,309,077,188
71439 99775	Assurity Life Ins Co Funeral Directors Life Ins Co	\$546,232 \$538,684	0.0% 0.0%	\$1,313,158,278 \$416,296,766	\$1,180,861,312 \$374,843,066
85928	Family Liberty Life Ins Co	\$522,571	0.0%	\$25,484,101	\$17,471,802
63487	Investors Life Ins Co North Amer	\$509,439	0.0%	\$1,016,389,462	\$976,680,424
68764	Security Financial Life Ins Co	\$505,802	0.0%	\$798,590,453	\$716,610,965
84069	Smith Burial & Life Ins Co	\$483,819	0.0%	\$4,592,587	\$3,941,849
70173	Universal Underwriters Life Ins Co	\$463,818	0.0%	\$287,569,257	\$247,374,050
69310	Surety Life Ins Co	\$432,294	0.0%	\$31,326,376	\$19,870,229
79057	Southland Natl Ins Corp	\$427,925	0.0%	\$132,780,273	\$122,394,870
62898	Aviva Life Ins Co	\$424,106	0.0%	\$5,951,267,216	\$5,572,610,606
68594	American Amicable Life Ins Co Of TX	\$423,775	0.0%	\$300,065,683	\$247,507,816
71714 63657	Berkshire Life Ins Co of Amer Garden State Life Ins Co	\$411,734 \$409,663	0.0% 0.0%	\$1,971,977,448 \$92,529,491	\$1,675,914,084 \$67,282,824
93459	Pan American Assur Co	\$400,253	0.0%	\$21,954,603	\$7,795,927
94099	United Investors Life Ins Co	\$396,601	0.0%	\$3,047,360,653	\$2,748,711,914
71129	Fort Dearborn Life Ins Co	\$394,000	0.0%	\$1,681,389,733	\$1,334,284,760
87645	United Fidelity Life Ins Co	\$391,344	0.0%	\$610,348,576	\$409,361,961
84824	Allmerica Financial Life & Annuity	\$391,086	0.0%	\$10,084,390,776	\$9,710,300,072
97977	Ameritas Variable Life Ins Co	\$386,806	0.0%	\$2,437,970,827	\$2,312,058,037
64580	Illinois Mut Life Ins Co	\$382,321	0.0%	\$1,158,389,751	\$1,027,737,992
61832	Chesapeake Life Ins Co	\$375,362	0.0%	\$105,532,634	\$63,323,116
67083	Manhattan Natl Life Ins Co	\$369,100	0.0%	\$264,969,278	\$230,723,276
81043 84131	Bankers Life Ins Co	\$368,411	0.0%	\$120,982,028	\$111,853,308
68047	Wonder State Life Ins Co Professional Ins Co	\$362,184 \$360,312	0.0% 0.0%	\$2,425,809 \$70,561,453	\$2,017,060 \$55,011,137
69701	Union Bankers Ins Co	\$358,234	0.0%	\$98,461,880	\$88,785,875
69485	Security Natl Life Ins Co	\$350,594	0.0%	\$277,318,522	\$262,379,837
93653	American Partners Life Ins Co	\$345,706	0.0%	\$529,030,783	\$465,436,734
83941	Cosmopolitan Life Ins Co	\$343,963	0.0%	\$2,160,581	\$1,352,700
93262	Penn Ins & Annuity Co	\$341,057	0.0%	\$1,176,407,868	\$1,066,163,248
68721	Security Life Ins Co Of Amer	\$340,461	0.0%	\$83,063,724	\$70,704,888
69051	Standard Life Ins Co Of IN	\$335,938	0.0%	\$1,552,218,551	\$1,471,424,027
63290	Fidelity Life Assn	\$335,448	0.0%	\$579,523,748	\$311,680,455
81213	American Maturity Life Ins Co	\$325,689	0.0%	\$69,462,723	\$31,063,985
62553 60046	Country Life Ins Co Academy Life Ins Co	\$319,382 \$316,433	0.0% 0.0%	\$6,407,396,562 \$473,200,359	\$5,498,185,849 \$410,256,441
81353	NYLife Ins Co Of AZ	\$315,749	0.0%	\$140,267,458	\$110,447,340
70580	Humana Dental Ins Co	\$311,669	0.0%	\$92,227,902	\$29,836,376
60542	American Home Life Ins Co of Kansas	\$303,528	0.0%	\$149,097,690	\$136,614,375
71730	Continental American Ins Co	\$283,918	0.0%	\$72,747,486	\$53,873,503
67261	Old Republic Life Ins Co	\$269,521	0.0%	\$142,721,148	\$110,874,094
60291	American Capitol Ins Co	\$269,314	0.0%	\$73,016,655	\$65,602,548
66583	National Guardian Life Ins Co	\$267,067	0.0%	\$1,349,182,060	\$1,209,255,181
73660	Directors Life Assur Co	\$266,564	0.0%	\$22,322,671	\$20,205,464
85766 80675	United Concordia Ins Co US Bus of Crown Life Ins Co	\$265,189 \$260,435	0.0% 0.0%	\$55,425,177 \$376,733,667	\$19,791,974 \$334,941,440
71854	AAA Life Ins Co	\$257,995	0.0%	\$265,481,568	\$216,309,233
90956	National Financial Ins Co	\$246,093	0.0%	\$12,662,866	\$10,437,369
61735	Central Security Life Ins Co	\$227,414	0.0%	\$86,234,123	\$79,276,491
90247	Pharmacists Life Ins Co	\$220,109	0.0%	\$32,308,525	\$25,750,277
65781	Madison Natl Life Ins Co Inc	\$217,382	0.0%	\$759,364,724	\$630,040,890
65870	Manhattan Life Ins Co	\$217,369	0.0%	\$400,457,058	\$356,810,010
61239	Bankers Fidelity Life Ins Co	\$215,414	0.0%	\$118,100,425	\$84,219,225
63541	Central Benefits Natl Life Ins Co	\$212,935 \$214,435	0.0%	\$13,145,742	\$2,680,347
61409	National Benefit Life Ins Co	\$211,135 \$204,472	0.0%	\$809,556,115 \$136,713,674	\$485,408,581 \$130,003,547
74918 62345	Kilpatrick Life Ins Co Berkshire Hathaway Life Ins Co NE	\$204,472 \$198,156	0.0% 0.0%	\$136,713,674 \$3,345,700,308	\$130,903,547 \$2,866,583,091
74780	Integrity Life Ins Co	\$192,385	0.0%	\$4,228,560,599	\$3,991,939,901
84786	Colorado Bankers Life Ins Co	\$190,160	0.0%	\$122,491,214	\$106,296,407
70998	Community Bank Life & HIth Ins Co	\$189,014	0.0%	\$555,779	\$151,212
93777	Household Life Ins Co	\$188,048	0.0%	\$1,050,447,346	\$559,537,284
66265	Monarch Life Ins Co	\$185,736	0.0%	\$985,103,647	\$973,473,999
70130	Universal Guaranty Life Ins Co	\$185,703	0.0%	\$259,753,616	\$234,107,900

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NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
60445	American Founders Life Ins Co	\$180,589	0.0%	\$501,392,137	\$459,113,056
61859	Christian Fidelity Life Ins Co	\$174,803	0.0%	\$77,993,953	\$55,539,159
77720	Columbia Universal Life Ins Co	\$164,182	0.0%	\$21,928,072	\$13,163,602
62880	AXA Life & Annuity Co	\$163,315	0.0%	\$533,681,151	\$441,784,890
70483	Western & Southern Life Ins Co	\$159,346	0.0%	\$8,308,134,647	\$5,237,609,241
71463	CICA Life Ins Co of Amer	\$156,989	0.0%	\$301,242,684	\$262,802,804
76023	Columbian Life Ins Co	\$152,713	0.0%	\$240,835,351	\$224,027,498
82082	Citizens Natl Life Ins Co	\$150,615	0.0%	\$14,580,918	\$9,252,561
67784	Philadelphia American Life Ins Co	\$148,554	0.0%	\$147,317,101	\$134,053,950
70416	MML Bay State Life Ins Co	\$126,297	0.0%	\$4,377,380,396	\$4,159,622,512
88536	Protective Life And Annuity Ins Co	\$120,621	0.0%	\$660,481,835	\$553,112,480
80705	Great West Life Assur Co	\$118,871	0.0%	\$201,064,719	\$157,519,063
63053	Family Life Ins Co	\$116,733	0.0%	\$104,421,806	\$87,249,479
93734	Phoenix Life & Annuity Co	\$116,171	0.0%	\$53,064,230	\$38,544,048
66214	Dixie Natl Life Ins Co	\$112,062	0.0%	\$4,482,412	\$2,608,157
61875	Church Life Ins Corp	\$110,885	0.0%	\$201,709,138	
	•				\$172,149,650
69566	Trans World Assur Co	\$108,125 \$103,043	0.0%	\$311,412,341	\$246,658,475
67148	Occidental Life Ins Co Of NC	\$103,943 \$103,433	0.0%	\$258,375,830	\$231,201,472
84042 68160	Higginbotham Burial Ins Co Balboa Life Ins Co	\$103,432 \$103,055	0.0%	\$1,332,987	\$1,237,977
		\$102,055 \$404,736	0.0%	\$71,921,730	\$24,755,954
67695	Federal Home Life Ins Co	\$101,736	0.0%	\$1,619,430,143	\$531,062,396
90328	First Health Life & Health Ins Co	\$100,640	0.0%	\$109,840,833	\$77,574,613
84018	Fidelity Standard Life Ins Co	\$97,827	0.0%	\$694,609	\$535,454
71323	Zale Life Ins Co	\$85,580	0.0%	\$12,590,952	\$3,249,531
69973	United Life Ins Co	\$84,063	0.0%	\$1,433,113,984	\$1,297,752,097
91693	United Family Life Ins Co	\$81,033	0.0%	\$1,025,991,100	\$141,373,094
71480	Great Western Ins Co	\$78,759	0.0%	\$386,564,666	\$355,812,096
68772	Security Mut Life Ins Co Of NY	\$75,230	0.0%	\$1,958,418,227	\$1,858,666,802
67660	Pennsylvania Life Ins Co	\$74,122	0.0%	\$579,325,591	\$504,935,696
87750	Mayflower Natl Life Ins Co	\$73,378	0.0%	\$304,938,032	\$254,297,351
81949	American Ins Co Of TX	\$71,102	0.0%	\$5,517,485	\$3,431,399
67601	Paul Revere Variable Annuity Ins Co	\$68,109	0.0%	\$140,557,683	\$25,689,952
84026	Gregg Ins Co	\$67,204	0.0%	\$1,584,177	\$1,140,078
84174	Employees Life Co Mut	\$66,436	0.0%	\$278,638,268	\$260,014,031
76503	Port O Call Life Ins Co	\$63,030	0.0%	\$1,615,463	\$162,433
80896	Centre Life Ins Co	\$61,075	0.0%	\$1,687,859,360	\$1,620,962,571
66540	National Farmers Union Life Ins Co	\$61,044	0.0%	\$291,610,373	\$251,004,803
73474	Dentegra Ins Co	\$58,340	0.0%	\$24,144,704	\$15,287,229
69922	United Home Life Ins Co	\$54,902	0.0%	\$46,156,432	\$37,921,863
60704	American Life Ins Co of NY	\$52,537	0.0%	\$82,064,935	\$72,714,183
69256	Sunamerica Life Ins Co	\$50,495	0.0%	\$62,336,638,424	\$57,926,654,205
92703	United Natl Life Ins Co Of Amer	\$48,764	0.0%	\$8,116,443	\$6,270,693
72222	Amica Life Ins Co	\$47,190	0.0%	\$847,459,744	\$704,162,674
63819	Unity Financial Life Ins Co	\$46,837	0.0%	\$36,827,982	\$30,889,262
97764	Idealife Ins Co	\$45,864	0.0%	\$20,566,438	\$8,133,909
71471	Medico Life Ins Co	\$43,365	0.0%	\$135,172,275	\$116,864,357
69140	First Allmerica Fin Life Ins Co	\$42,636	0.0%	\$2,845,384,905	\$2,687,130,494
83984	Ruffin & Jarrett Ins Co	\$42,537	0.0%	\$2,017,207	\$462,357
67911	Pioneer Mut Life Ins Co	\$42,345	0.0%	\$465,076,970	\$433,034,798
69272	Sunset Life Ins Co Of Amer	\$42,296	0.0%	\$479,321,999	\$441,311,667
94447	Century Life Ass Co	\$37,420	0.0%	\$10,403,171	\$6,575,962
70157	Universal Life Ins Co	\$37,287	0.0%	\$18,926,946	\$16,401,008
76112	Oxford Life Ins Co	\$36,503	0.0%	\$633,180,462	\$531,713,884
61395	Beneficial Life Ins Co	\$34,314	0.0%	\$3,093,071,610	\$2,838,282,411
67873	Pioneer American Ins Co	\$31,964	0.0%	\$42,894,998	\$31,939,474
72850	United World Life Ins Co	\$31,659	0.0%	\$69,138,019	\$51,451,504
35963	AF&L Ins Co	\$30,148	0.0%	\$141,321,316	\$136,913,470
61069	Anthem Life Ins Co	\$29,702	0.0%	\$263,486,461	\$197,076,525
84522	Auto Club Life Ins Co	\$29,683	0.0%	\$423,472,096	\$400,229,127
64327	Harleysville Life Ins Co	\$29,559	0.0%	\$375,732,699	\$351,642,326
64904	Investors Heritage Life Ins Co	\$29,025	0.0%	\$347,016,678	\$330,390,772
61824	Cherokee Natl Life Ins Co	\$28,966	0.0%	\$36,219,542	\$25,694,750
97721	Thrivent Life Ins Co	\$26,975	0.0%	\$3,922,479,856	\$3,759,121,804
66109	Midwestern United Life Ins Co	\$26,802	0.0%	\$254,856,773	\$165,214,452
67903	Provident Amer Life & Hlth Ins Co	\$25,779	0.0%	\$6,557,177	\$1,654,582
84107	Griffin Leggett Burial Ins Co	\$25,765	0.0%	\$148,120	\$11,254
69515	Medamerica Ins Co	\$24,255	0.0%	\$315,134,562	\$283,595,823
81426	Commercial Travelers Mut Ins Co	\$23,730	0.0%	\$38,015,593	\$26,708,343
62634	Delaware American Life Ins Co	\$22,778	0.0%	\$77,955,369	\$54,581,643

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
93661	Annuity Investors Life Ins Co	\$22,610	0.0%	\$1,383,662,150	\$1,340,536,718
68209	Provident Life & Cas Ins Co	\$22,084	0.0%	\$649,341,447	\$558,548,648
60429	American Fidelity Life Ins Co	\$21,645	0.0%	\$464,779,261	\$388,514,050
86959	National Family Care Life Ins Co	\$20,529	0.0%	\$17,790,826	\$10,490,771
94218	Country Investors Life Assur Co	\$18,694	0.0%	\$152,466,010	\$18,600,229
63223	Federal Life Ins Co	\$18,132	0.0%	\$233,023,703	\$197,142,063
61190	Auto Owners Life Ins Co	\$17,649	0.0%	\$1,686,405,145	\$1,502,600,351
67946	Pioneer Security Life Ins Co	\$16,587	0.0%	\$84,212,539	\$17,430,219
89184	Sterling Investors Life Ins Co	\$16,209	0.0%	\$22,320,679	\$16,820,506
82252	Landmark Life Ins Co	\$16,017	0.0%	\$60,643,074	\$58,192,301
70785	Pacificare Life & Health Ins Co	\$14,058	0.0%	\$375,732,138	\$228,520,437
86126	Members Life Ins Co	\$13,273	0.0%	\$794,891,106	\$763,965,464
63495	First Investors Life Ins Co	\$12,834	0.0%	\$1,241,149,915	\$1,148,549,971
66419	Mutual Service Life Ins Co	\$12,595	0.0%	\$355,457,866	\$303,923,756
69779	Union Natl Life Ins Co	\$12,226	0.0%	\$444,825,012	\$339,998,350
69647	Phoenix Natl Ins Co	\$10,594	0.0%	\$8,138,404	\$420,837
85561	Perico Life Ins Co	\$10,392	0.0%	\$17,302,075	\$1,781,655
60518	American Health & Life Ins Co	\$9,999	0.0%	\$1,723,020,999	\$809,461,991
84514	Industrial Alliance Pacific US Branc	\$9,333	0.0%	\$327,304,271	\$303,148,069
85189	Investors Consolidated Ins Co	\$8,592	0.0%	\$14,966,879	\$9,132,275
62421	Annuity & Life Reassur Amer Inc	\$8,516	0.0%	\$49,806,591	\$38,259,411
93610	Manulife Ins Co	\$7,913	0.0%	\$546,444,146	\$431,024,834
80985	BCS Life Ins Co	\$7,202	0.0%	\$166,680,517	\$93,881,235
80322	Citicorp Life Ins Co	\$7,126	0.0%	\$216,722,144	\$105,606,623
62103	Columbian Mut Life Ins Co	\$6,836	0.0%	\$318,598,953	\$281,403,817
76007	Old United Life Ins Co	\$6,831	0.0%	\$62,321,635	\$28,352,931
79987	Mid South Ins Co	\$6,661	0.0%	\$23,033,281	\$1,649,566
68446	Scor Life Ins Co	\$6,554	0.0%	\$55,786,052	\$24,341,232
84093	Security Alliance Ins Co	\$6,531	0.0%	\$361,455	\$164,344
60003	Park Avenue Life Ins Co	\$6,364	0.0%	\$485,303,285	\$318,265,754
97241	NGL American Life Ins Co	\$6,179	0.0%	\$121,761,808	\$97,106,479
77119	Sentinel American Life Ins Co	\$5,432	0.0%	\$47,463,525	\$32,370,061
88366	American Retirement Life Ins Co	\$5,367	0.0%	\$6,935,590	\$1,035,998
81442	Monitor Life Ins Co Of NY	\$5,048	0.0%	\$9,622,773	\$3,850,032
70114	Unity Mut Life Ins Co	\$4,967	0.0%	\$357,905,742	\$336,517,210
88420	Member Service Life Ins Co	\$4,425	0.0%	\$42,499,792	\$13,614,431
70955	USA Life One Ins Co Of IN	\$3,625	0.0%	\$37,946,925	\$22,226,020
65960	Windsor Life Ins Co	\$3,286	0.0%	\$2,860,078	\$222,125
90581	Symetra Natl Life Ins Co	\$3,253	0.0%	\$16,495,886	\$6,680,955
77976	Gulf Guaranty Life Ins Co	\$2,636	0.0%	\$15,997,007	\$6,598,047
60305	American Comm Mut Ins Co	\$2,571	0.0%	\$183,036,581	\$61,667,629
79049	Alfa Life Ins Corp	\$1,819	0.0%	\$975,447,751	\$798,258,512
63738	Utica Natl Life Ins Co	\$1,801	0.0%	\$243,617,860	\$219,343,452
64696	First Continental Life & Acc	\$1,679	0.0%	\$3,926,764	\$793,406
64831	Intramerica Life Ins Co	\$1,391	0.0%	\$45,097,023	\$33,595,900
62057	Jefferson Pilot Lifeamerica Ins Co	\$1,165	0.0%	\$1,389,122,522	\$1,288,536,073
61700	Renaissance L & H Ins Co of Amer	\$1,119	0.0%	\$12,463,640	\$2,319,567
89958	JMIC Life Ins Co	\$935	0.0%	\$245,818,816	\$166,708,187
84077	Southern Fidelity Life Ins Co	\$789	0.0%	\$79,317	\$11,356
74004	Family Service Life Ins Co	\$695	0.0%	\$600,574,836	\$513,486,373
81078	American Network Ins Co	\$690	0.0%	\$104,502,022	\$86,992,409
61808	Charter Natl Life Ins Co	\$500	0.0%	\$277,819,560	\$268,851,676
64890	Investors Guaranty Life Ins Co	\$341	0.0%	\$7,660,061	\$214,346
76201	American Service Life Ins Co	\$322	0.0%	\$452,712	\$38,741
69833	Lincoln Memorial Life Ins Co	\$279	0.0%	\$109,506,949	\$96,309,216
68543	Liberty Bankers Life Ins Co	\$186	0.0%	\$307,932,000	\$279,570,815
68535	Bluebonnet Life Ins Co	\$112	0.0%	\$28,164,594	\$4,476,460
68691	Security General Life Ins Co	\$82	0.0%	\$6,278,705	\$4,793,283
67164	Chase Life & Annuity Co	\$3	0.0%	\$386,744,109	\$275,774,974
Total		\$4,188,564,911	100.0%		

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
25178	State Farm Mut Auto Ins Co	\$312,198,404	8.7%	\$89,982,019,196	\$39,794,765,715
18325	Southern Farm Bureau Cas Ins Co	\$255,586,186	7.1%	\$2,507,456,800	\$1,173,602,678
13757	Farm Bureau Mut Ins Co Of AR Inc	\$183,317,865	5.1%	\$256,634,567	\$123,622,529
25143	State Farm Fire And Cas Co	\$178,444,743	5.0%	\$23,781,705,802	\$16,115,045,011
23388	Shelter Mut Ins Co	\$167,534,044	4.7%	\$1,891,774,655	\$874,177,379
19232	Allstate Ins Co	\$114,894,298	3.2%	\$45,243,475,308	\$30,409,814,926
21628	Farmers Ins Co Inc	\$106,697,864	3.0%	\$250,698,853	\$169,387,857
19445	National Union Fire Ins Co Of Pitts	\$78,381,877	2.2%	\$28,267,272,264	\$20,220,278,823
23787	Nationwide Mut Ins Co	\$69,627,826	1.9%	\$26,282,427,828	\$18,016,604,452
42919	Progressive Northwestern Ins Co	\$61,864,479	1.7%	\$1,271,569,282	\$898,011,550
20443	Continental Cas Co	\$56,001,481	1.6%	\$35,913,173,763	\$29,169,915,676
10677 33049	Cincinnati Ins Co State Volunteer Mut Ins Co	\$40,496,548 \$38,741,661	1.1% 1.1%	\$9,993,039,954 \$805,939,054	\$5,799,232,264 \$621,653,982
25127	State Auto Prop & Cas Ins Co	\$36,135,957	1.0%	\$1,498,854,247	\$1,025,004,885
25941	United Services Auto Assoc	\$35,276,560	1.0%	\$15,740,875,549	\$5,861,810,945
19410	Commerce & Industry Ins Co	\$33,904,701	0.9%	\$6,679,069,153	\$5,222,250,186
40649	Economy Premier Assur Co	\$29,873,418	0.8%	\$31,792,050	\$154,542
19240	Allstate Ind Co	\$28,729,775	0.8%	\$114,321,095	\$3,308,164
22667	Ace American Ins Co	\$28,349,688	0.8%	\$6,487,584,934	\$5,214,811,280
24260	Progressive Cas Ins Co	\$27,260,949	0.8%	\$5,917,383,683	\$4,263,403,725
40371	Columbia Mut Ins Co	\$27,153,268	0.8%	\$303,289,538	\$159,456,309
23779	Nationwide Mut Fire Ins Co	\$26,777,805	0.7%	\$4,591,422,901	\$2,918,014,691
21482	Factory Mut Ins Co	\$26,708,364	0.7%	\$7,979,279,857	\$3,775,060,680
19070	Standard Fire Ins Co	\$25,748,515	0.7%	\$3,347,729,088	\$2,343,963,656
19380	American Home Assur Co	\$23,819,093	0.7%	\$24,004,518,746	\$18,954,867,906
23035	Liberty Mut Fire Ins Co	\$23,491,075	0.7%	\$3,016,812,078	\$2,186,837,908
20095 25674	Bituminous Cas Corp Travelers Property Cas Co Of Amer	\$23,070,906 \$22,732,338	0.6% 0.6%	\$706,118,494 \$254,685,047	\$473,766,665 \$170,304,274
21687	Mid-Century Ins Co	\$22,463,358	0.6%	\$3,238,194,024	\$2,755,187,467
37478	Hartford Ins Co Of The Midwest	\$20,654,803	0.6%	\$267,215,834	\$99,154,012
39012	Safeco Ins Co Of IL	\$19,908,101	0.6%	\$665,020,385	\$491,198,864
16535	Zurich American Ins Co	\$19,386,278	0.5%	\$28,479,746,055	\$22,951,797,056
21415	Employers Mut Cas Co	\$19,030,599	0.5%	\$1,832,225,590	\$1,168,977,652
10804	Continental Western Ins Co	\$18,962,500	0.5%	\$247,421,628	\$169,452,479
25658	Travelers Ind Co	\$18,176,716	0.5%	\$18,281,125,499	\$12,340,815,614
24740	Safeco Ins Co Of Amer	\$17,795,974	0.5%	\$4,468,951,833	\$3,271,077,347
10251	American Underwriters Ins Co	\$17,128,082	0.5%	\$10,486,159	\$7,524,267
13935	Federated Mut Ins Co	\$16,881,390	0.5%	\$3,580,961,912	\$2,167,572,247
16322 11371	Progressive Halcyon Ins Co	\$16,644,272	0.5%	\$2,376,204,189	\$1,644,617,022
25968	Great West Cas Co USAA Cas Ins Co	\$16,641,550 \$16,113,115	0.5% 0.4%	\$1,410,855,355 \$5,007,468,254	\$1,010,151,726 \$3,014,495,378
20281	Federal Ins Co	\$16,024,051	0.4%	\$25,377,517,154	\$16,544,442,067
24767	St Paul Fire & Marine Ins Co	\$15,650,217	0.4%	\$19,900,457,826	\$13,324,598,297
28401	American Natl Prop & Cas Co	\$14,999,594	0.4%	\$1,134,751,316	\$753,884,063
11185	Foremost Ins Co	\$14,807,521	0.4%	\$1,613,661,783	\$1,140,185,917
15725	Cameron Mut Ins Co	\$14,524,311	0.4%	\$86,935,774	\$52,102,869
25844	Union Ins Co	\$14,483,994	0.4%	\$58,517,856	\$33,249,936
10642	Cherokee Ins Co	\$14,170,852	0.4%	\$175,956,606	\$114,527,316
21873	Firemans Fund Ins Co	\$14,014,176	0.4%	\$9,695,633,985	\$6,845,432,575
15512	Automobile Club Interins Exch	\$13,356,420	0.4%	\$252,537,882	\$129,998,404
37220	Direct Ins Co	\$13,006,377	0.4%	\$88,975,314	\$62,056,079
27626 34690	Firstcomp Ins Co Property & Cas Ins Co Of Hartford	\$12,841,029 \$12,133,698	0.4% 0.3%	\$155,209,494 \$178,529,405	\$122,116,445 \$99,134,196
10723	Nationwide Assur Co	\$12,133,0 3 0 \$12,121,737	0.3%	\$71,913,152	\$3,061,180
14168	Harleysville Mut Ins Co	\$11,979,151	0.3%	\$1,391,638,106	\$812,419,338
23809	Granite State Ins Co	\$11,595,092	0.3%	\$33,749,831	\$2,821,883
28452	Republic Mortgage Ins Co	\$11,476,238	0.3%	\$1,659,577,852	\$1,386,839,930
19429	Insurance Co Of The State Of PA	\$11,465,239	0.3%	\$3,752,821,171	\$2,602,853,369
11150	Arch Ins Co	\$11,378,879	0.3%	\$1,076,664,885	\$600,542,677
24015	Northland Ins Co	\$11,036,885	0.3%	\$1,139,940,603	\$660,777,127
18058	Philadelphia Ind Ins Co	\$10,997,276	0.3%	\$2,164,473,199	\$1,568,689,843
35882	Geico General Ins Co	\$10,962,968	0.3%	\$138,079,862	\$72,789,812
23361	Shelter General Ins Co	\$10,948,779	0.3%	\$183,033,205	\$106,876,205
29459	Twin City Fire Ins Co	\$10,892,555	0.3%	\$564,246,785	\$305,756,715
19356	Maryland Cas Co	\$10,711,284 \$10,365,033	0.3%	\$454,229,849	\$65,675,825 \$24,516,001
28746 25135	Equity Insurance Co State Automobile Mut Ins Co	\$10,365,933 \$10,304,361	0.3% 0.3%	\$58,889,309 \$1,966,324,902	\$34,516,091 \$645,916,678
34207	Westport Ins Corp	\$10,304,361 \$10,284,938	0.3%	\$1,966,324,902	\$645,916,678 \$786,270,522
31895	American Interstate Ins Co	\$10,274,160	0.3%	\$670,818,095	\$513,078,402
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NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
12188	Alfa Vision Ins Corp	\$10,256,839	0.3%	\$58,850,665	\$34,902,798
10111	American Bankers Ins Co Of FL	\$10,227,380	0.3%	\$1,282,007,001	\$1,021,682,357
20699	Ace Prop & Cas Ins Co	\$10,190,496	0.3%	\$5,232,821,194	\$4,029,460,106
23469	American Modern Home Ins Co	\$9,783,104	0.3%	\$816,127,934	\$578,760,643
18767	Church Mut Ins Co	\$9,670,473	0.3%	\$963,930,148	\$691,415,495
21326	Empire Fire & Marine Ins Co	\$9,667,108	0.3%	\$361,575,811	\$232,968,309
10855	Cypress Ins Co	\$9,469,806	0.3%	\$432,356,487	\$193,860,944
20486	Transcontinental Ins Co	\$9,382,616	0.3%	\$95,875,371	\$301,497
19682	Hartford Fire In Co	\$9,374,495	0.3%	\$21,569,842,778	\$11,089,709,457
13528	Brotherhood Mut Ins Co	\$9,280,988	0.3%	\$273,862,186	\$165,994,479
22063	Government Employees Ins Co	\$9,269,679	0.3%	\$12,462,319,286	\$6,775,518,461
21180	Sentry Select Ins Co	\$9,032,871	0.3%	\$593,535,861	\$419,309,050
33383	First Professionals Ins Co	\$8,969,321	0.2%	\$713,885,816	\$541,032,544
23450	American Family Home Ins Co	\$8,924,852	0.2%	\$420,831,418	\$304,913,582
22136	Great American Ins Co of NY	\$8,812,801	0.2%	\$53,834,047	\$771,119
20478 22306	National Fire Ins Co Of Hartford	\$8,781,520	0.2%	\$203,169,191	\$32,306,128
10464	Massachusetts Bay Ins Co	\$8,692,039 \$8,400,003	0.2% 0.2%	\$23,407,733 \$1,227,278,007	\$4,057 \$600,507,686
37885	Canal Ins Co XL Specialty Ins Co	\$8,499,903 \$8,458,857	0.2%	\$1,227,278,997 \$523,786,873	\$699,597,686 \$381,553,190
12548	American Agri Business Ins Co	\$8,083,924	0.2%	\$161,698,430	\$157,675,198
20087	National Ind Co	\$8,002,246	0.2%	\$62,010,570,439	\$33,290,182,875
24791	St Paul Mercury Ins Co	\$7,942,871	0.2%	\$25,319,606	\$194,387
22322	Greenwich Ins Co	\$7,925,266	0.2%	\$728,255,834	\$425,098,779
31194	Travelers Cas & Surety Co Of Amer	\$7,865,852	0.2%	\$2,680,396,653	\$1,823,523,650
33855	Lincoln General Ins Co	\$7,844,491	0.2%	\$500,277,447	\$355,589,294
20532	Clarendon Natl Ins Co	\$7,587,246	0.2%	\$1,896,188,120	\$1,231,309,084
23043	Liberty Mut Ins Co	\$7,514,016	0.2%	\$26,011,608,289	\$18,086,911,457
23396	Amerisure Mut Ins Co	\$7,432,501	0.2%	\$1,491,487,210	\$1,037,050,152
20508	Valley Forge Ins Co	\$7,284,946	0.2%	\$52,134,564	\$34,316
27235	Auto Club Family Ins Co	\$7,165,829	0.2%	\$51,690,434	\$30,037,374
42994	Progressive Classic Ins Co	\$7,152,162	0.2%	\$416,422,612	\$323,125,611
16691	Great American Ins Co	\$7,130,126	0.2%	\$5,163,125,290	\$3,707,819,052
12157	Companion Prop & Cas Ins Co	\$6,948,384	0.2%	\$356,812,916	\$268,319,376
36161	Travelers Prop Cas Ins Co	\$6,898,675	0.2%	\$198,005,570	\$144,600,575
29424	Hartford Cas Ins Co	\$6,826,178	0.2%	\$1,943,407,820	\$1,119,872,627
35360	Gibraltar Natl Ins Co	\$6,819,627	0.2%	\$8,822,175	\$7,423,547
33391	Medical Assur Co Inc	\$6,804,307	0.2%	\$1,570,706,676	\$1,242,042,841
41181	Universal Underwriters Ins Co	\$6,688,109	0.2%	\$585,976,172	\$80,162,443
19305	Assurance Co Of Amer	\$6,655,831	0.2%	\$71,818,076	\$52,243,823
33600	LM Ins Corp Columbia Natl Ins Co	\$6,623,554 \$6,623,554	0.2%	\$61,576,125	\$43,048,167
19640 35300		\$6,615,861 \$6,606,906	0.2%	\$63,634,469	\$37,905,475
19879	Allianz Global Risks US Ins Co Security Natl Ins Co	\$6,606,896 \$6,520,474	0.2% 0.2%	\$4,497,996,919 \$23,907,081	\$1,090,706,957 \$7,089,884
26344	Great American Assur Co	\$6,462,100	0.2%	\$14,699,647	\$77,285
10783	Cornerstone Natl Ins Co	\$6,274,687	0.2%	\$36,258,248	\$17,625,239
16047	Southern Pioneer Prop & Cas Ins Co	\$6,262,395	0.2%	\$16,502,048	\$8,741,968
29858	Mortgage Guaranty Ins Corp	\$6,251,351	0.2%	\$7,275,984,542	\$5.638,898,991
20052	National Liab & Fire Ins Co	\$6,226,473	0.2%	\$882,950,324	\$576,219,997
21164	Dairyland Ins Co	\$6,084,787	0.2%	\$1,169,698,055	\$796,568,547
10071	Encompass Ins Co Of America	\$5,957,974	0.2%	\$25,233,893	\$4,001,251
42404	Liberty Ins Corp	\$5,932,711	0.2%	\$1,632,838,998	\$1,342,042,028
29874	North American Specialty Ins Co	\$5,899,723	0.2%	\$325,181,404	\$129,392,468
24724	First Natl Ins Co Of Amer	\$5,888,769	0.2%	\$254,964,592	\$180,434,666
20494	Transportation Ins Co	\$5,888,413	0.2%	\$85,245,487	\$340,275
21652	Farmers Ins Exch	\$5,886,407	0.2%	\$11,402,700,174	\$8,681,675,422
20427	American Cas Co Of Reading PA	\$5,836,332	0.2%	\$108,048,609	\$36,950
24147	Old Republic Ins Co	\$5,731,891	0.2%	\$2,081,949,764	\$1,298,266,007
24074	Ohio Cas Ins Co	\$5,605,281	0.2%	\$4,271,271,351	\$3,266,726,024
37257	Insurance Corp Of Hannover	\$5,594,321	0.2%	\$1,053,956,720	\$729,191,762
25615	Charter Oak Fire Ins Co	\$5,584,311	0.2%	\$789,475,094	\$608,923,115
21709	Truck Ins Exch	\$5,553,553	0.2%	\$1,632,725,164	\$1,233,446,507
40460	Sagamore Ins Co	\$5,473,411 \$5,222,260	0.2%	\$156,013,633	\$61,093,681
22055 13137	Geico Ind Co Viking Ins Co Of WI	\$5,382,260 \$5,355,124	0.1% 0.1%	\$3,987,653,749 \$444,775,922	\$2,273,629,383 \$319,954,434
42978	American Security Ins Co	\$5,335,124 \$5,318,605	0.1%	\$833,752,224	\$519,954,454 \$566,712,855
22292	Hanover Ins Co	\$5,223,266	0.1%	\$3,730,811,546	\$2,526,207,754
10014	Affiliated Fm Ins Co	\$5,218,123	0.1%	\$1,112,345,376	\$623,084,427
22314	RSUI Ind Co	\$5,208,698	0.1%	\$1,957,700,078	\$1,219,108,610
18295	Lafayette Ins Co	\$5,011,219	0.1%	\$123,261,005	\$77,899,617
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NAIC#	Company Name		Arkansas Premium	Market Share	Assets	Liabilities
12114	National Security Fire & Cas Co		\$4,982,995	0.1%	\$57,947,082	\$30,738,068
18228	Farmers Home Mut Fire Ins Co		\$4,948,944	0.1%	\$7,469,548	\$3,322,819
23612	Midwest Employers Cas Co		\$4,887,404	0.1%	\$194,417,362	\$74,432,420
26042	Wausau Underwriters Ins Co		\$4,863,780	0.1%	\$204,659,583	\$98,972,819
10510	Carolina Cas Ins Co		\$4,862,338	0.1%	\$824,307,084	\$602,366,097
19704	American States Ins Co		\$4,828,595	0.1%	\$2,339,955,871	\$1,567,181,129
25682 19178	Travelers Ind Co Of CT		\$4,787,991	0.1% 0.1%	\$931,585,914	\$655,142,096
11000	Southern Gty Ins Co Sentinel Ins Co Ltd		\$4,736,524 \$4,665,075	0.1%	\$337,919,465 \$360,729,253	\$233,378,128 \$60,744,573
20028	Beacon Natl Ins Co		\$4,608,605	0.1%	\$46,891,717	\$32,567,889
23728	National General Ins Co		\$4,560,977	0.1%	\$109,441,065	\$68,479,262
20397	Vigilant Ins Co		\$4,417,956	0.1%	\$368,499,881	\$247,407,965
36625	Old Reliable Cas Co		\$4,414,602	0.1%	\$10,485,507	\$2,995,809
30589	Capital City Ins Co Inc		\$4,368,831	0.1%	\$133,692,316	\$100,615,448
11770	United Fncl Cas Co		\$4,354,317	0.1%	\$1,139,358,948	\$830,885,539
11118	Federated Rural Electric Ins Exch		\$4,216,376	0.1%	\$255,233,433	\$178,610,694
19860	Argonaut Great Central Ins Co		\$4,169,629	0.1%	\$240,958,808	\$184,305,560
27251	PMI Mortgage Ins Co		\$4,152,528	0.1%	\$3,506,556,943	\$2,995,726,300
26247 11839	American Guarantee & Liability Ins		\$4,146,505	0.1%	\$187,876,547	\$47,922,008
30104	Circle Star Ins Co RRG Hartford Underwriters Ins Co		\$4,136,464 \$4,087,818	0.1% 0.1%	\$1,551,377 \$1,386,414,721	\$201,223 \$808,525,674
23418	Mid-Continent Cas Co		\$4,053,386	0.1%	\$763,093,396	\$529,082,090
25666	Travelers Ind Co Of Amer		\$3,975,803	0.1%	\$484,966,227	\$368,793,795
44393	West American Ins Co		\$3,963,044	0.1%	\$282,205,485	\$82,517,386
24732	General Ins Co Of Amer		\$3,883,162	0.1%	\$2,725,413,697	\$1,911,152,939
21458	Employers Ins of Wausau		\$3,844,981	0.1%	\$4,687,160,333	\$3,616,497,879
38458	Genworth Mortgage Ins Corp		\$3,751,202	0.1%	\$2,847,796,052	\$2,659,499,768
10335	Bridgefield Cas Ins Co		\$3,750,761	0.1%	\$70,519,370	\$42,535,395
43575	Indemnity Ins Co Of North Amer		\$3,740,655	0.1%	\$245,577,061	\$193,130,136
13714	Pharmacists Mut Ins Co		\$3,660,865	0.1%	\$167,004,627	\$108,861,389
11991	National Cas Co		\$3,652,237	0.1%	\$103,043,243	\$6,448,497
18236 26298	Agents Mut Ins Co		\$3,536,856	0.1%	\$1,157,975	\$428,878
15130	Metropolitan Property & Cas Ins Co Encompass Ind Co		\$3,497,786 \$3,475,879	0.1% 0.1%	\$5,348,248,625 \$23,028,316	\$3,565,523,383 \$3,645,259
26433	Harco Natl Ins Co		\$3,443,350	0.1%	\$397,624,137	\$232,654,868
24198	Peerless Ins Co		\$3,440,022	0.1%	\$4,551,478,620	\$3,534,816,691
40258	American Intl South Ins Co		\$3,428,554	0.1%	\$34,896,938	\$1,064,959
21113	United States Fire Ins Co		\$3,301,331	0.1%	\$3,089,671,058	\$2,144,487,666
39306	Fidelity & Deposit Co Of MD		\$3,280,555	0.1%	\$213,830,797	\$26,988,705
15873	United Gty Residential Ins Co		\$3,276,681	0.1%	\$1,940,357,995	\$1,564,745,722
33650	Mendota Ins Co		\$3,275,775	0.1%	\$100,787,942	\$61,544,703
33790	Radian Guaranty Inc		\$3,261,785	0.1%	\$3,568,243,845	\$3,155,556,390
11398	Guarantee Ins Co		\$3,207,640	0.1%	\$65,120,223	\$56,346,169
23280	The Cincinnati Indemnity Co		\$3,200,002 \$3,153,371	0.1%	\$82,855,382	\$20,133,628
17230 23426	Allstate Prop & Cas Ins Co Oklahoma Surety Co		\$3,152,371 \$3,145,674	0.1% 0.1%	\$56,007,807 \$25,564,187	\$9,584,582 \$16,789,695
10340	Stonington Ins Co		\$3,129,166	0.1%	\$296,200,006	\$241,923,584
40827	Virginia Surety Co Inc		\$3,091,362	0.1%	\$1,915,398,807	\$1,388,456,339
14982	Penn Millers Ins Co		\$3,023,381	0.1%	\$153,808,126	\$106,592,502
13188	Western Surety Co		\$2,872,410	0.1%	\$847,206,749	\$572,051,169
13250	Workmens Auto Ins Co		\$2,834,700	0.1%	\$61,416,132	\$40,221,694
19720	American Alt Ins Corp		\$2,828,187	0.1%	\$409,029,002	\$256,201,182
27928	Amex Assur Co		\$2,805,262	0.1%	\$141,439,087	\$26,206,228
19615	American Reliable Ins Co		\$2,804,922	0.1%	\$411,595,235	\$319,738,979
18708	Ambac Assur Corp		\$2,774,844	0.1%	\$8,994,397,899	\$5,666,913,598
10349 34339	Acceptance Cas Ins Co		\$2,751,928	0.1% 0.1%	\$39,576,341 \$374,733,279	\$18,678,365 \$114,174,252
41491	Metropolitan Grp Prop & Cas Ins Co Geico Cas Co		\$2,708,463 \$2,698,212	0.1%	\$248,321,031	\$114,174,253 \$149,960,305
37877	Nationwide Prop & Cas Ins Co		\$2,641,447	0.1%	\$26,935,175	\$430,627
20370	AXIS Reins Co		\$2,631,771	0.1%	\$1,462,307,695	\$938,172,649
36064	Hanover Amer Ins Co		\$2,624,045	0.1%	\$15,886,560	\$13,494
19887	Trinity Universal Ins Co		\$2,583,253	0.1%	\$3,400,571,577	\$2,247,611,673
18252	Town & Country Mut Ins Co		\$2,569,778	0.1%	\$4,622,985	\$1,863,642
29980	First Colonial Ins Co		\$2,473,035	0.1%	\$238,641,513	\$168,026,810
41394	Benchmark Ins Co		\$2,443,531	0.1%	\$108,180,791	\$78,793,698
19690	American Economy Ins Co		\$2,394,112	0.1%	\$1,643,255,880	\$1,140,753,327
19530	State Auto Natl Ins Co		\$2,374,153 \$2,365,810	0.1%	\$106,447,712 \$229,160,595	\$45,362,497 \$210,695,707
13838 28932	Farmland Mut Ins Co Markel American Ins Co		\$2,365,819 \$2,339,808	0.1% 0.1%	\$338,169,585 \$394,729,273	\$219,685,707 \$303,831,265
20302	Marker American IIIS CO		ΨΖ,JJઝ,0U0	U. I /0	Ψυσ4,123,213	ψυυυ,υυ 1,200

American Zurich Ins Co	NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
20223		American Zurich Ins Co	\$2,282,495		\$209,416,689	\$9,781,416
22686		Sentry Ins A Mut Co	\$2,217,573		\$5,231,543,943	\$2,738,298,737
2008 Grain Deaters Mut Ins Co			\$2,178,978		\$104,110,838	\$54,413,193
14255			\$2,168,591			
14974 Pennsylvania Lumbemens Mut Ins \$2,089,942 0,1% \$3268,032.729 \$175,690.027 \$19.00270.75 \$600.027 \$19.00270.75 \$600.027 \$19.00270.75 \$600.027 \$19.00270.75 \$600.027 \$19.00270.75 \$600.027 \$19.00270.75 \$600.027 \$19.00270.75 \$600.027 \$19.00270.75 \$600.027 \$19.00270.75 \$600.027 \$19.00270.75 \$19.0027			\$2,155,759		\$58,061,308	\$43,043,474
RLI Ins Co						
19402 Birmingham Fire Ins Co OFPA \$2,095.504 0.1% \$3,486.844.256 \$2,237.560,188 \$2,237.560,188 \$2,237.560,188 \$2,237.560,188 \$2,247.560 \$3,247.234 \$2,247.560 \$3,248.248 \$3,346.844.256 \$3,247.234 \$3,248.248 \$3,346.844.256 \$3,247.234 \$3,248.248 \$3,346.244.256 \$3,247.234 \$3,248.248 \$3,346.244.256 \$3,248.248 \$3,346.244.256 \$3,248.248 \$3,346.244.256 \$3,248.248 \$3,346.244.256 \$3,248.248 \$3,346.244.256 \$3,248.248		•				
10847 Cumis Ins Society Inc						
10220						
24112 Westfield Ins Co		•				
14599 Guidenne Specially Mut Ins Co						
Security Executive Risk Ind Inc						
200303 Grean Northern Ins Co						
23841 New Hampshire Ins Co						
15105 Safety Nati Cas Corp \$1,855,063 0.1% \$1,319,072,540 \$99,954,319 \$40483 \$3648 Discover Prop & Cas Ins Co \$1,830,065 0.1% \$1,121,088.109 \$373,755,2154 \$1334,055 \$144,083,752,154 \$13434 Gerling Amer Ins Co \$1,830,065 0.1% \$1,124,088.109 \$373,755,2154 \$14343 Gerling Amer Ins Co \$1,805,633 0.1% \$1,140,444,891 \$385,861,205 \$24,441 0.0% \$4,133,446,799 \$2,182,846,881 \$2887 US Fidellty & Guaranty Co \$1,782,441 0.0% \$4,133,446,799 \$2,182,846,881 \$2887 US Fidellty & Guaranty Co \$1,777,265 0.0% \$4,90,467,735 \$2,203,886,533 \$2,203 \$2,2						
1946 1950 1960		·				
13021 United Fire & Cas Co						
41943 Gerling Ameri Ins Co		•				
20220 American Intil Ins Co						
24899						
2588F US Fidelity & Cuaranty Co						
22861 Southern Pilot Ins Co		US Fidelity & Guaranty Co				
29979			\$1,777,226			
22357 Harfford Accid & Ind Co \$1,757,608 0.0% \$10,195,892,994 \$6,935,149,376 26069 Wausau Business Ins Co \$1,724,595 0.0% \$1,182,810,938 \$560,234,330 35289 Continental Ins Co \$1,723,356 0.0% \$34,029,884,017 \$2,263,450,778 26623 Phoenix Ins Co \$1,673,581 0.0% \$34,536,903 \$2,263,450,778 44369 Imperial Fire & Cas Ins Co \$1,643,542 0.0% \$27,439,907 \$35,961,209 21407 Emcasco Ins Co \$1,616,255 0.0% \$22,943,930,607 \$35,961,209 21407 Emcasco Ins Co \$1,616,255 0.0% \$29,023,089 \$224,176,121 11843 Medical Protective Co \$1,600,745 0.0% \$22,243,930,607 \$1,603,656,90 11852 International Fidelity Ins Co \$1,505,678 0.0% \$12,469,8461 \$60,355,182 227989 Travelers Home & Marine Ins Co \$1,555,639 0.0% \$124,695,461 \$60,355,182 227998 Travelers Home & Marine Ins Co \$1,513,866 <		OneBeacon Ins Co			\$3,602,467,735	\$2,203,085,638
26069 Wausau Business Ins Co	29599	US Specialty Ins Co	\$1,767,684	0.0%	\$599,713,562	\$432,274,876
14452 Hartford Steam Boil Inspec & Ins Co	22357	Hartford Accid & Ind Co	\$1,757,608	0.0%	\$10,195,892,994	\$6,935,149,376
3528B Continental Ins Co \$1,723,356 0.0% \$4,028,964,017 \$2,253,450,778 25623 Phoenix Ins Co \$1,673,581 0.0% \$3,425,356,903 \$2,405,555,005 13397 Farmers Mut Hail Ins Co Of IA \$1,643,542 0.0% \$292,853,563 \$103,549,649 21407 Emasso Ins Co \$1,616,255 0.0% \$292,853,563 \$103,549,649 21407 Emasso Ins Co \$1,616,255 0.0% \$292,853,563 \$103,549,649 21407 Emasso Ins Co \$1,600,745 0.0% \$22,254,936,087 \$1,683,605,569 11592 International Fidelity Ins Co \$1,595,078 0.0% \$110,619,996 \$47,215,635 25240 NAU Country Ins Co \$1,583,689,000 \$11,618,996 \$47,215,635 \$60,000 \$60,000 \$11,618,995 \$47,215,635 \$60,000 \$1,618,995 \$12,9780,300 \$1,618,995 \$1,618,995 \$1,227,271,228,993,007 \$1,227,271,228,932 \$1,227,271,228,932 \$1,227,271,228,332 \$1,227,271,228,332 \$1,227,271,228,332 \$1,227,271,228,332,328,328,327 \$1,227,271,228,332,332,333,3		Wausau Business Ins Co	\$1,740,124	0.0%	\$138,473,951	\$93,755,310
25623 Phoenix Ins Co \$1,673,581 0,0% \$3,425,365,093 \$2,405,555,005 44369 Imperial Fire & Cas Ins Co \$1,640,427 0,0% \$57,434,907 \$35,961,209 21407 Emares Mut Hall Ins Co Of IA \$1,640,427 0,0% \$292,853,583 \$105,549,649 21407 Emassoo Ins Co \$1,600,745 0,0% \$294,023,089 \$224,176,121 11843 Medical Protective Co \$1,600,745 0,0% \$2,254,936,087 \$1,606,745 11592 International Fidelity Ins Co \$1,595,078 0,0% \$112,695,641 \$60,355,182 25240 NAU Country Ins Co \$1,522,395 0,0% \$112,695,461 \$60,355,182 27998 Travelers Home & Marine Ins Co \$1,513,666 0,0% \$147,193,754 \$12,976,082 24350 Triad Guaranty Ins Corp \$1,510,684 0,0% \$417,993,754 \$246113,735 39945 Employers Reins Corp \$1,510,979 0,0% \$13,203,552,267 \$12,214,613,735 19962 Autromobile Ins Co Of Hartford CT \$1,465,441		Hartford Steam Boil Inspec & Ins Co	\$1,724,595	0.0%		\$560,234,330
Hays Imperial Fire & Cas Ins Co		Continental Ins Co	\$1,723,356		\$4,029,864,017	\$2,253,450,778
13897 Farmers Mult Hail Ins Co Of IA \$1,640,427 0.0% \$228,633,683 \$103,549,649 21407 Emcasco Ins Co \$1,616,255 0.0% \$224,030,89 \$224,176,121 11843 Medical Protective Co \$1,600,745 0.0% \$2,254,936,087 \$1,683,605,569 11592 International Fidelity Ins Co \$1,595,078 0.0% \$110,615,985 \$47,215,635 525240 NAU Country Ins Co \$1,555,639 0.0% \$124,695,461 \$60,355,182 27998 Travelers Home & Marine Ins Co \$1,552,395 0.0% \$139,435,577 \$129,780,320 \$130,402,402 \$130,402,402 \$1,510,684 0.0% \$602,271,211 \$530,689,206 0.072 \$2,610 Ind Corp \$1,510,686 0.0% \$602,271,211 \$530,689,206 0.072 \$2,610 Ind Corp \$1,510,684 0.0% \$18,203,552,267 \$12,814,689,963 1.9917 1.004 (myltier) Inderwriters Inc \$1,485,441 0.0% \$135,118,739 \$68,391,875 1.004 (myltier) Inc Corp \$1,510,694 0.0% \$13,417,693,754 \$246,113,735 39845 Employers Reins Corp \$1,510,979 0.0% \$18,203,552,267 \$12,814,689,963 1.9917 1.004 (myltier) Inc Corp \$1,485,441 0.0% \$135,118,739 \$68,391,875 1.004 (myltier) Inc Corp \$1,444,499 0.0% \$447,417,870 \$266,815,097 1.004 (myltier) Inc Corp \$1,444,499 0.0% \$447,417,870 \$266,815,097 1.004 (myltier) Inc Corp \$1,414,4585 0.0% \$261,252,817 \$141,033,475 38245 BCS Ins Co \$1,414,585 0.0% \$225,221,306 \$95,103,877 38245 BCS Ins Co \$1,346,575 0.0% \$204,023,83 \$266,484,148 1.9216 Southern Ins Co \$1,346,575 0.0% \$360,033 \$266,484,148 1.9216 Southern Ins Co \$1,340,949 0.0% \$252,221,306 \$95,103,877 \$129,404,145 \$120,404,1						
Emacson Ins Co		·				
11843 Medical Protective Co \$1,600,745 0.0% \$2,249,336,087 \$1,683,605,569 11592 International Fidelity Ins Co \$1,595,078 0.0% \$110,615,985 \$47,215,635 25240 NAU Country Ins Co \$1,595,078 0.0% \$126,995,461 \$60,355,182 27998 Travelers Home & Marine Ins Co \$1,522,395 0.0% \$189,435,577 \$129,780,320 24350 Triad Guaranty Ins Corp \$1,513,866 0.0% \$662,271,211 \$530,689,206 10472 Capitol Ind Corp \$1,510,684 0.0% \$417,963,754 \$246,113,735 39845 Employers Reins Corp \$1,501,979 0.0% \$18,203,552,267 \$12,814,689,963 19962 Automobile Ins Co Of Hartford CT \$1,461,367 0.0% \$914,716,954 \$666,041,335 11177 First Financial Ins Co \$1,444,489 0.0% \$487,417,870 \$266,815,097 24813 Balboa Ins Co \$1,414,5047 0.0% \$261,252,817 \$141,033,475 38245 BCS Ins Co \$1,361,794 0.0%						
11592 International Fidelity Ins Co \$1,595,078 0.0% \$110,615,985 \$47,215,635 25240 NAU Country Ins Co \$1,555,639 0.0% \$124,695,461 \$60,355,182 27998 Travelers Home & Marine Ins Co \$1,522,395 0.0% \$189,435,577 \$129,780,320 24350 Triad Guaranty Ins Corp \$1,510,684 0.0% \$417,963,754 \$246,113,735 39845 Employers Reins Corp \$1,501,979 0.0% \$18,203,552,267 \$12,814,689,983 19917 Liberty Ins Underwriters Inc \$1,485,441 0.0% \$18,203,552,267 \$12,814,689,983 19962 Automobile Ins Co \$1,485,441 0.0% \$135,118,739 \$68,391,875 19962 Automobile Ins Co \$1,461,367 0.0% \$147,716,784 \$565,041,335 11777 First Financial Ins Co \$1,415,047 0.0% \$417,187,870 \$266,815,097 24813 Balboa Ins Co \$1,414,585 0.0% \$261,252,817 \$141,033,475 18023 Star Ins Co \$1,345,575 0.0%						
25240 NAU Country Ins Co \$1,555,639 0.0% \$124,695,461 \$60,355,182 27998 Travelers Home & Marine Ins Co \$1,522,395 0.0% \$662,271,211 \$530,689,206 10472 Capitol Ind Corp \$1,513,866 0.0% \$622,71,211 \$530,689,206 10472 Capitol Ind Corp \$1,510,684 0.0% \$417,963,754 \$246,113,735 39845 Employers Reins Corp \$1,501,979 0.0% \$182,315,52,267 \$12,814,689,963 19962 Automobile Ins Co Of Hartford CT \$1,461,367 0.0% \$135,118,739 \$68,391,875 19062 Automobile Ins Co Of Hartford CT \$1,461,367 0.0% \$914,716,954 \$656,041,335 11177 First Financial Ins Co \$1,441,489 0.0% \$12,971,712,853 \$822,466,963 19194 Farmers Alliance Mut Ins Co \$1,414,585 0.0% \$261,252,817 \$141,033,475 38245 BCS Ins Co \$1,346,575 0.0% \$267,252,213,06 \$95,103,877 48023 Star Ins Co \$1,346,575 0.0%						
27998 Travelers Home & Marine Ins Co \$1,522,395 0.0% \$189,435,677 \$129,780,320 24350 Triad Guaranty Ins Corp \$1,513,866 0.0% \$62,271,211 \$530,689,206 10472 Capitol Ind Corp \$1,510,684 0.0% \$417,963,754 \$246,113,735 39845 Employers Reins Corp \$1,501,979 0.0% \$18,203,552,267 \$12,814,689,963 19917 Liberty Ints Underwriters Inc \$1,465,441 0.0% \$135,118,739 \$86,391,875 19062 Automobile Ins Co \$1,461,367 0.0% \$94,716,954 \$656,041,335 11177 First Financial Ins Co \$1,461,4489 0.0% \$487,417,870 \$266,815,097 24813 Balboa Ins Co \$1,414,585 0.0% \$261,252,817 \$141,033,475 38245 BCS Ins Co \$1,361,794 0.0% \$225,221,306 \$95,103,877 18023 Star Ins Co \$1,340,675 0.0% \$407,620,038 \$266,484,148 19216 Southern Ins Co \$1,340,949 0.0% \$450,146 <		•				
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11177 First Financial Ins Co \$1,444,489 0.0% \$487,417,870 \$266,815,097 24813 Balboa Ins Co \$1,415,047 0.0% \$1,297,172,853 \$822,466,963 19194 Farmers Alliance Mut Ins Co \$1,414,585 0.0% \$261,252,817 \$141,033,475 38245 BCS Ins Co \$1,361,794 0.0% \$225,221,306 \$95,103,877 18023 Star Ins Co \$1,346,575 0.0% \$407,620,038 \$266,484,148 19216 Southern Ins Co \$1,340,949 0.0% \$8,651,866 \$525,443 12662 Pennsylvania Manufacturers Assn Ins C \$1,322,760 0.0% \$342,121,047 \$276,843,094 42803 Guideone Elite Ins Co \$1,319,612 0.0% \$432,121,047 \$276,843,094 42803 Guideone Elite Ins Co \$1,287,901 0.0% \$32,210,474 \$276,843,094 42803 Guideone Elite Ins Co \$1,287,801 0.0% \$26,266,977 \$9,513,032 12904 Tokio Marine & Nichido Fire Ins Co \$1,287,901 0.0% \$153,931,	19917	Liberty Ins Underwriters Inc	\$1,485,441	0.0%	\$135,118,739	\$68,391,875
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17965 American Sentinel Ins Co \$1,129,001 0.0% \$20,940,424 \$11,051,398						
	19631	American Road Ins Co	\$1,128,571	0.0%	\$763,559,641	\$304,368,353

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NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
38369	Northern Assur Co Of Amer	\$1,124,245	0.0%	\$339,320,462	\$171,432,197
39217	QBE Ins Corp	\$1,120,207	0.0%	\$376,912,821	\$238,216,814
35408	Sirius Amer Îns Co	\$1,111,957	0.0%	\$309,603,112	\$202,215,087
44725	1st Auto & Cas Ins Co	\$1,081,861	0.0%	\$27,726,649	\$17,829,012
21881	National Surety Corp	\$1,070,340	0.0%	\$515,012,328	\$344,970,992
19976	Amica Mut Ins Co	\$1,066,910	0.0%	\$3,584,950,992	\$1,788,784,894
26310	Granite Re Inc	\$1,066,602	0.0%	\$12,556,519	\$5,542,289
36307	Gray Ins Co	\$1,061,604	0.0%	\$267,010,398	\$183,919,306
38970	Markel Ins Co	\$1,039,238	0.0%	\$541,548,831	\$395,611,509
15032 41459	Guideone Mut Ins Co Armed Forces Ins Exchange	\$1,016,142 \$1,011,622	0.0% 0.0%	\$847,487,781 \$141,117,051	\$583,527,219 \$71,087,492
14354	Jewelers Mut Ins Co	\$970,359	0.0%	\$172,856,651	\$74,874,332
10639	Attorneys Liab Assur Society Inc RRG	\$967,882	0.0%	\$127,592,191	\$95,048,242
10952	Stonebridge Casualty Ins Co	\$957,489	0.0%	\$220,983,175	\$151,166,810
35769	Lyndon Property Ins Co	\$949,488	0.0%	\$400,454,154	\$237,218,679
42376	Technology Ins Co Inc	\$935,456	0.0%	\$160,463,271	\$109,794,202
21849	American Automobile Ins Co	\$913,280	0.0%	\$370,179,718	\$224,549,749
28535	Triangle Ins Co Inc	\$911,838	0.0%	\$23,802,350	\$13,588,379
32786	Progressive Specialty Ins Co	\$893,047	0.0%	\$1,048,087,766	\$538,339,846
22039	General Rein Corp	\$881,627	0.0%	\$14,632,646,158	\$6,738,561,441
28304	Federated Service Ins Co	\$866,123	0.0%	\$340,145,995	\$247,238,182
24066	American Fire & Cas Co	\$849,327	0.0%	\$38,659,055	\$3,170,088
10367 24384	Avemco Ins Co	\$836,077 \$823,748	0.0%	\$140,319,958 \$248,242,014	\$69,376,849 \$151,427,021
24364 34274	Fairmont Specialty Ins Co Central States Ind Co Of Omaha	\$821,474	0.0% 0.0%	\$248,243,914 \$269,260,478	\$151,437,921 \$77,281,462
24554	XL Ins Amer Inc	\$812,171	0.0%	\$562,024,541	\$389,634,049
21105	North River Ins Co	\$793,053	0.0%	\$891,372,041	\$543,300,013
37621	Toyota Motor Ins Co	\$789,591	0.0%	\$142,295,552	\$96,189,348
42757	Agri General Ins Co	\$785,685	0.0%	\$376,576,721	\$102,180,124
27855	Zurich American Ins Co Of IL	\$784,928	0.0%	\$57,575,598	\$1,176,615
32620	National Interstate Ins Co	\$780,147	0.0%	\$384,944,018	\$262,118,747
10708	Lemic Ins Co	\$765,899	0.0%	\$62,448,912	\$41,831,434
19801	Argonaut Ins Co	\$765,450	0.0%	\$1,275,515,947	\$924,100,422
11126	Sompo Japan Ins Co of Amer	\$764,424	0.0%	\$518,854,250	\$322,613,771
20850	Firemens Ins Co Of Newark NJ	\$759,717	0.0%	\$529,158,973	\$45,227
19488	Amerisure Ins Co	\$752,934 \$745,937	0.0%	\$553,780,072	\$409,837,833
22683 18988	Teachers Ins Co Auto-Owners Ins Co	\$745,827 \$724,041	0.0% 0.0%	\$295,215,238 \$8,372,989,242	\$226,560,532 \$4,243,674,350
16381	Farmers Union Cooperative Ins Co NE	\$720,717	0.0%	\$11,032,988	\$5,155,061
16578	Fidelity Natl Prop and Cas Ins Co	\$714,842	0.0%	\$238,684,312	\$189,115,974
39942	American Natl General Ins Co	\$707,217	0.0%	\$102,965,872	\$43,763,307
24775	St Paul Guardian Ins Co	\$706,319	0.0%	\$15,159,373	\$1,108,794
38601	MIC Prop & Cas Ins Corp	\$699,625	0.0%	\$420,499,598	\$366,817,627
12300	American Contractors Ins Co RRG	\$697,377	0.0%	\$4,913,386	\$332,170
32557	American Physicians Ins Exch	\$696,616	0.0%	\$145,128,301	\$115,339,189
23108	Lumbermens Underwriting Alliance	\$693,294	0.0%	\$360,891,252	\$263,414,261
18333	Peerless Ind Ins Co	\$661,968	0.0%	\$633,822,800	\$57,464,824
20346	Pacific Ind Co	\$645,239	0.0%	\$5,049,240,681	\$3,770,009,164
36234 18287	Preferred Professional Ins Co Financial Security Assur Inc	\$619,955 \$617,200	0.0% 0.0%	\$217,236,087	\$151,581,729 \$2,251,384,908
10103	American Agricultural Ins Co	\$617,300 \$616,835	0.0%	\$3,789,839,229 \$1,161,496,070	\$702,508,086
15962	Kansas Bankers Surety Co	\$616,115	0.0%	\$146,869,829	\$27,563,361
12041	MBIA Ins Corp	\$615,264	0.0%	\$11,037,019,308	\$7,236,620,543
33170	Producers Lloyds Ins Co	\$614,410	0.0%	\$3,418,481	\$412,288
21318	Coregis Ins Co	\$601,201	0.0%	\$442,906,997	\$230,580,451
21172	Vanliner Ins Co	\$584,169	0.0%	\$395,173,259	\$287,546,078
16217	National Farmers Union Prop & Cas	\$582,337	0.0%	\$262,813,946	\$163,692,786
35386	Fidelity & Guaranty Ins Co	\$572,842	0.0%	\$14,677,954	\$475,196
25976	Utica Mut Ins Co	\$568,340	0.0%	\$2,051,390,926	\$1,463,373,996
36455	Northbrook Ind Co	\$567,350 \$563,571	0.0%	\$100,718,698	\$277,361
12572	Selective Ins Co Of Amer	\$563,571 \$534,440	0.0%	\$2,139,532,415	\$1,619,861,612
28886 22578	Transguard Ins Co Of Amer Inc Horace Mann Ins Co	\$534,440 \$531,306	0.0% 0.0%	\$207,502,010 \$457,313,112	\$148,921,633 \$302,505,646
21261	Electric Ins Co	\$531,059	0.0%	\$1,142,508,357	\$843,948,744
13927	Homesite Ins Co Of The Midwest	\$529,522	0.0%	\$133,541,853	\$114,848,296
22896	Aca Financial Guaranty Corp	\$468,570	0.0%	\$595,365,786	\$329,257,010
18619	Platte River Ins Co.	\$465,463	0.0%	\$108,209,192	\$74,725,238
33588	First Liberty Ins Corp	\$450,394	0.0%	\$41,986,665	\$21,610,953
40045	Starnet Ins Co	\$446,281	0.0%	\$55,223,627	\$31,383,057

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
15865	NCMIC Ins Co	\$440,843	0.0%	\$472,457,965	
10829	Quadrant Ind Co	\$435,504	0.0%	\$154,245,558	\$334,941,633 \$112,638,356
23752	Quanta Ind Co	\$430,504 \$431,483	0.0%	\$334,363,801	\$238,981,596
33898	Aegis Security Ins Co	\$431,463 \$430,227	0.0%	\$72,002,556	
42048	Diamond State Ins Co	\$430,227 \$428,168	0.0%	\$161,773,557	\$40,504,470 \$53,733,527
20362	Mitsui Sumitomo Ins Co of Amer	\$420,100 \$427,501	0.0%	\$635,105,456	\$498,367,079
12777	Chubb Ind Ins Co	\$427,301 \$417,934	0.0%	\$193,845,524	\$150,187,094
19372	Northern Ins Co Of NY	\$394,992	0.0%	\$53,329,348	\$23,706,589
36650	Guarantee Co Of North America USA	\$394,992 \$387,347	0.0%	\$65,088,869	\$10,648,365
39098	Omni Ins Co	\$385,040	0.0%	\$313,928,469	\$200,466,182
14460	Podiatry Ins Co Of Amer A Mut Co	\$384,643	0.0%	\$196,798,560	\$135,813,990
36897	Manufacturers Alliance Ins Co	\$376,857	0.0%	\$181,720,298	\$124,165,204
22810	Chicago Ins Co	\$373,078	0.0%	\$269,444,469	\$167,391,329
44520	Crum & Forster Specialty Ins Co	\$363,753	0.0%	\$65,055,171	\$42,763,275
24031	Northland Cas Co	\$362,450	0.0%	\$102,259,582	\$73,331,023
25895	United States Liability Ins Co	\$357,947	0.0%	\$722,832,198	\$303,215,043
42722	First Marine Ins Co	\$350,461	0.0%	\$6,081,600	\$1,013,124
44105	Ophthalmic Mut Ins Co RRG	\$349,652	0.0%	\$147,426,905	\$103,841,204
10216	American Contractors Ind Co	\$346.708	0.0%	\$174,419,486	\$131,223,269
20516	Euler American Credit Ind Co	\$344,603	0.0%	\$300,781,474	\$144,450,972
10120	Everest Natl Ins Co	\$342,998	0.0%	\$608,626,468	\$471,782,297
25448	American Safety RRG Inc	\$339,695	0.0%	\$25,995,842	\$18,983,447
12815	Financial Guaranty Ins Co	\$333,129	0.0%	\$3,504,088,328	\$2,341,184,740
23663	National American Ins Co	\$332,721	0.0%	\$133,778,001	\$86,493,442
10353	Ooida RRG Inc	\$328,392	0.0%	\$39,026,724	\$34,635,131
10020	United Educators Ins RRG Inc	\$328,288	0.0%	\$409,360,952	\$276,198,238
27847	Insurance Co Of The West	\$327,051	0.0%	\$745,138,837	\$380,526,717
33162	Bankers Ins Co	\$321,992	0.0%	\$102,858,775	\$67,723,045
11589	Jamestown Ins Co RRG	\$318,596	0.0%	\$5,064,505	\$2,943,852
25771	CIFG Assurance NA Inc	\$316,059	0.0%	\$175,332,597	\$66,758,044
10794	Companion Commercial Ins Co	\$316,049	0.0%	\$10,305,228	\$2,309,123
10895	Midwest Ins Co	\$315,095	0.0%	\$32,592,201	\$22,249,758
13978	Florists Mut Ins Co	\$306,129	0.0%	\$172,964,207	\$127,546,772
16608	New York Marine & Gnrl Ins Co	\$294,386	0.0%	\$560,107,864	\$388,712,662
44121	Oms Natl Ins Co Rrg	\$286,163	0.0%	\$209,345,077	\$148,507,714
40444	Old Republic Surety Co	\$283,688	0.0%	\$91,373,835	\$51,773,256
24376	American General Ind Co	\$254,645	0.0%	\$80,521,285	\$47,154,603
31208	American General Property Ins Co	\$249,433	0.0%	\$62,525,087	\$15,175,552
25518	Fairmont Premier Ins Co	\$244,648	0.0%	\$188,030,948	\$50,808,948
40266	CMG Mortgage Ins Co	\$243,847	0.0%	\$319,677,699	\$197,866,089
38962	Genesis Ins Co	\$243,531	0.0%	\$215,801,748	\$119,888,753
30325	Zale Ind Co	\$242,915	0.0%	\$13,077,498	\$4,013,310
31348	Crum & Forster Ind Co	\$242,622	0.0%	\$34,447,981	\$24,041,697
43699	American Federation Ins Co	\$237,865	0.0%	\$20,225,847	\$6,556,069
22551	Mitsui Sumitomo Ins USA Inc	\$232,161	0.0%	\$96,368,819	\$56,707,385
31089	Republic Western Ins Co	\$216,561	0.0%	\$272,251,067	\$182,427,418
10083	National Catholic RRG	\$213,056	0.0%	\$68,259,104	\$34,484,985
25054	Hudson Ins Co	\$201,605	0.0%	\$328,484,372	\$211,004,597
44237	Mental Health RRG	\$201,039	0.0%	\$13,272,186	\$7,892,831
26832	Great American Alliance Ins Co	\$198,156	0.0%	\$25,305,809	\$157,613
10166	Accident Fund Ins Co of Amer	\$193,010	0.0%	\$1,885,580,047	\$1,391,714,513
10235	American Southern Ins Co	\$187,031	0.0%	\$105,215,069	\$74,174,300
25879	Fidelity & Guaranty Ins Underwriters	\$186,700	0.0%	\$31,489,251	\$143,809
21865	Associated Ind Corp	\$185,788	0.0%	\$152,451,961	\$93,871,992
28711	Providence Property & Cas Ins Co	\$183,187	0.0%	\$69,687,890	\$50,757,562
32700	Owners Ins Co	\$181,572	0.0%	\$1,876,769,143	\$1,232,293,035
26905	Century-Natl Ins Co	\$180,569	0.0%	\$529,381,159	\$355,853,813
26797	Housing Authority RRG Inc	\$177,944	0.0%	\$218,119,984	\$160,589,620
19828	Argonaut-Midwest Ins Co	\$177,216 \$174,516	0.0%	\$101,226,251	\$59,708,592
22950	Acstar Ins Co	\$174,516 \$171,016	0.0%	\$94,563,659 \$313,516,307	\$64,282,723
37060 27154	Old United Cas Co	\$171,916 \$168.303	0.0%	\$312,516,307 \$71,512,046	\$221,304,022
27154	Atlantic Specialty Ins Co	\$168,303 \$167,086	0.0%	\$71,512,046 \$324,660,356	\$20,676,244 \$235,278,734
16667	United Gty Residential Ins Co Of NC	\$167,986 \$166,154	0.0%	\$324,669,356 \$387,835,570	\$235,278,734 \$182,185,173
10936 27120	Seneca Ins Co Inc Trumbull Ins Co	\$166,154 \$164,297	0.0%	\$287,835,570 \$402,194,606	\$182,185,173 \$00,180,804
26050		\$164,297 \$164,020	0.0% 0.0%	\$402,194,606 \$64,178,737	\$99,189,894 \$39,120,640
12750	Response Worldwide Ins Co Evergreen Natl Ind Co	\$164,029 \$163,480	0.0%	\$64,178,737 \$46,139,611	\$39,120,640 \$14,798,640
14494	Merchants Bonding Co (Mutual)	\$157,517	0.0%	\$57,936,161	\$16,576,618
19224	St Paul Protective Ins Co	\$157,317 \$155,235	0.0%	\$494,304,941	\$277,835,466
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NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
44130	Paratransit RRG Grp Ins Co	\$152,304	0.0%	\$18,799,085	\$12,382,540
32778	Washington Intl Ins Co	\$150,617	0.0%	\$108,548,711	\$66,566,878
20702	Ace Fire Underwriters Ins Co	\$149,302	0.0%	\$75,945,135	\$22,865,977
10204	Consumers Ins Usa Inc	\$142,469	0.0%	\$43,617,499	\$26,350,796
21962	Pennsylvania General Ins Co	\$138,019	0.0%	\$549,556,826	\$342,075,162
10222	PACO Assur Co Inc	\$137,279	0.0%	\$23,776,851	\$13,032,989
37206	Contractors Bonding & Ins Co	\$135,753	0.0%	\$169,935,584	\$115,738,522
22233	Select Ins Co	\$134,633	0.0%	\$60,190,168	\$968,782
19984	ACIG Ins Co	\$132,236	0.0%	\$215,702,156	\$157,071,890
25422	Atradius Trade Credit Ins Co	\$127,879	0.0%	\$77,921,814	\$36,855,948
41483	Farmington Cas Co	\$123,814	0.0%	\$931,496,072	\$713,495,371
19933	Audubon Ins Co	\$118,515	0.0%	\$251,689,289	\$189,637,895
10084	Title Industry Assur Co RRG	\$116,218 \$116,009	0.0%	\$7,901,652	\$4,498,360
31968 28860	Merastar Ins Co RLI Ind Co	\$116,008 \$115,566	0.0% 0.0%	\$91,389,110	\$69,282,022
25011	Wesco Ins Co	\$115,331	0.0%	\$37,359,265 \$195,768,316	\$3,317,974 \$13,987,335
13307	Lexon Ins Co	\$114,498	0.0%	\$60,363,477	\$27,273,273
34495	Doctors Co An Interins Exchn	\$110,712	0.0%	\$1,725,184,589	\$1,222,025,619
24414	General Cas Co Of WI	\$102,393	0.0%	\$1,450,267,327	\$751,985,804
18694	Great Midwest Ins Co	\$102,391	0.0%	\$29,333,449	\$16,093,870
22713	Insurance Co Of North Amer	\$99,119	0.0%	\$510,983,743	\$423,745,661
14990	Pennsylvania Ntl Mut Cas Ins Co	\$95,731	0.0%	\$903,565,887	\$566,815,890
32859	Penn-Amer Ins Co	\$95,310	0.0%	\$335,578,719	\$172,042,053
42498	Cameron Natl Ins Co	\$95,285	0.0%	\$6,178,898	\$1,736,529
16187	AXA Re Prop & Cas Ins Co	\$92,727	0.0%	\$111,047,102	\$76,873,844
10200	American Live Stock Ins Co	\$91,702	0.0%	\$65,363,982	\$16,596,113
26611	Valiant Ins Co	\$86,581	0.0%	\$18,368,121	\$2,599,040
13269	Zenith Ins Co	\$83,814	0.0%	\$2,304,032,375	\$1,863,182,418
22608	National Specialty Ins Co	\$77,428	0.0%	\$22,658,930	\$12,980,421
10476	STICO Mut Ins Co RRG	\$75,183	0.0%	\$17,096,046	\$7,183,867
20648	Employers Fire Ins Co	\$74,559	0.0%	\$110,797,840	\$51,356,957
41750	St Paul Medical Liability Ins Co	\$72,126	0.0%	\$188,403,131	\$138,324,884
22535 20621	Seaboard Surety Co	\$71,591 \$60.345	0.0%	\$134,439,821	\$10,292,347
26999	OneBeacon America Ins Co United Guaranty Mtg Indem Co	\$69,345 \$66,667	0.0% 0.0%	\$1,051,999,332 \$134,969,544	\$589,751,016 \$116,712,452
16810	American Mercury Ins Co	\$65,910	0.0%	\$134,868,544 \$291,115,376	\$116,713,453 \$220,583,486
20109	Bituminous Fire & Marine Ins Co	\$65,259	0.0%	\$327,884,910	\$244,439,274
35971	Voyager Property & Cas Ins Co	\$64,852	0.0%	\$85,765,081	\$56,403,263
11967	General Star Natl Ins Co	\$64,238	0.0%	\$554,040,492	\$363,864,030
11123	Safety First Ins Co	\$61,031	0.0%	\$15,269,176	\$3,788,083
40134	SUA Îns Co	\$60,506	0.0%	\$166,478,166	\$86,721,202
28519	First Sealord Surety Inc	\$54,653	0.0%	\$10,024,774	\$1,011,485
22756	Horace Mann Prop & Cas Ins Co	\$53,507	0.0%	\$110,240,559	\$67,741,741
12718	Developers Surety And Ind Co	\$51,019	0.0%	\$103,476,313	\$59,494,686
26379	Accredited Surety & Cas Co Inc	\$50,980	0.0%	\$30,178,964	\$11,807,359
15679	National Fire & Ind Exch	\$50,307	0.0%	\$13,225,397	\$7,874,570
43265	Gramercy Ins Co	\$48,238	0.0%	\$37,051,824	\$28,442,099
42986	Standard Guaranty Ins Co	\$47,478	0.0%	\$124,776,981	\$89,571,134
44016	National Home Ins Co RRG	\$46,654 \$46,365	0.0%	\$57,045,777	\$41,567,214
27740 36340	North Pointe Ins Co Camico Mut Ins Co	\$46,365 \$45,458	0.0% 0.0%	\$128,172,314 \$133,911,873	\$84,311,656 \$87,208,998
41513	Foremost Signature Ins Co	\$44,420	0.0%	\$59,254,165	\$47,894,394
13200	Universal Surety Of Amer	\$43,278	0.0%	\$24,793,413	\$12,366,204
10749	Intrepid Ins Co	\$42,492	0.0%	\$31,953,332	\$13,322,688
16624	Darwin Natl Assur Co	\$42,188	0.0%	\$334,203,978	\$160,620,553
42307	Navigators Ins Co	\$41,633	0.0%	\$1,065,658,316	\$709,174,756
12416	Protective Ins Co	\$38,946	0.0%	\$579,705,654	\$249,223,801
11097	Heritage Warranty Ins RRG Inc	\$38,673	0.0%	\$18,904,258	\$15,825,469
20796	AIG Premier Ins Co	\$32,783	0.0%	\$354,568,506	\$228,764,778
36153	Aetna Ins Co of CT	\$32,364	0.0%	\$27,856,323	\$2,328,297
39357	Travelers Ins Co Accident Dept	\$31,733	0.0%	\$68,345,651,156	\$64,264,352,321
24104	Ohio Farmers Ins Co	\$31,457	0.0%	\$1,314,288,734	\$306,801,648
15474	National Lloyds Ins Co	\$31,234	0.0%	\$160,473,576	\$79,337,284
25224	Great Divide Ins Co	\$31,022	0.0%	\$149,704,516	\$91,584,556
36587	AIG Natl Ins Co Inc	\$30,487	0.0%	\$57,520,854	\$42,869,826
11258	Georgia Cas & Surety Co	\$29,219	0.0%	\$92,194,015	\$69,285,699
10801 37893	Fortress Ins Co	\$28,744 \$27,626	0.0% 0.0%	\$35,191,351 \$136,133,767	\$20,128,378 \$77,872,190
37893 41769	Ulico Cas Co Athena Assur Co	\$27,626 \$27,107	0.0%	\$136,133,767 \$188,642,774	\$17,872,190 \$138,516,530
71103	Autoria Assur Co	φ ∠ 1,101	0.0 /0	ψ100,042,774	ψ 130,310,330

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NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
25984	Graphic Arts Mut Ins Co	\$26,295	0.0%	\$121,208,889	\$83,041,236
20311	XL Capital Assurance Inc	\$25,000	0.0%	\$328,231,038	\$139,392,102
30082	CPA Ins Co	\$24,419	0.0%	\$7,336,374	\$1,503,419
36765	Gulf Guaranty Ins Co	\$24,280	0.0%	\$5,586,210	\$1,947,016
29017	Professionals Advocate Ins Co	\$23,747	0.0%	\$92,625,551	\$63,805,885
20044 34347	Cornhusker Cas Co Colonial American Cas & Surety Co	\$22,623 \$22,613	0.0% 0.0%	\$785,197,390 \$24,810,836	\$156,912,823 \$2,625,345
10232	American Assoc Of Othodontists RRG	\$22,007	0.0%	\$18,191,791	\$14,719,948
24449	Regent Ins Co	\$21,316	0.0%	\$268,072,917	\$189,155,526
19399	AIU Ins Co	\$20,407	0.0%	\$3,269,834,828	\$2,179,667,997
40169	Metropolitan Cas Ins Co	\$20,113	0.0%	\$44,379,233	\$1,018,887
41211	Triton Ins Co	\$19,254	0.0%	\$775,307,420	\$276,718,570
29530	AXA Art Ins Corp	\$19,136	0.0%	\$64,799,481	\$32,437,524
10164	CPA Mut Ins Co Of Amer RRG	\$18,812	0.0%	\$22,230,578	\$14,060,973
43460	FFG Ins Co	\$17,207	0.0%	\$48,385,505	\$14,945,626
39969 10003	American Safety Cas Ins Co Excess Share Ins Corp	\$16,729 \$16,366	0.0% 0.0%	\$160,595,489 \$48,840,425	\$95,453,055
36684	Riverport Ins Co	\$16,366 \$15,893	0.0%	\$48,849,425 \$66,393,747	\$35,534,580 \$34,731,939
11448	GSFS RRG Inc	\$14,961	0.0%	\$13,747,383	\$3,578,379
34738	Arag Ins Co	\$14,794	0.0%	\$38,863,064	\$14,403,223
26565	Ohio Ind Co	\$14,542	0.0%	\$108,462,756	\$73,680,019
37850	Pacific Specialty Ins Co	\$12,609	0.0%	\$231,953,553	\$131,822,449
11033	Automotive Underwriters Ins Co A RRG	\$12,109	0.0%	\$22,408,210	\$17,346,499
20117	California Cas Ind Exch	\$11,209	0.0%	\$507,159,599	\$217,264,606
11153	Titan Ins Co Inc RRG	\$11,010	0.0%	\$14,022,425	\$3,692,456
22918	American Motorists Ins Co	\$10,769	0.0%	\$32,903,640	\$2,531,499
24139 11267	International Bus & Merc Reassur Co Security America RRG Inc	\$10,671 \$10,371	0.0% 0.0%	\$622,444,696 \$2,114,505	\$455,198,984 \$948,832
11710	Allied Professionals Ins Co RRG	\$9,956	0.0%	\$7,779,285	\$5,208,476
11114	St Charles Ins Co RRG	\$9,382	0.0%	\$7,102,825	\$4,186,655
29580	Berkley Regional Ins Co	\$8,643	0.0%	\$2,248,424,000	\$1,533,312,104
10234	National Srvc Contract Ins Co RRG	\$8,408	0.0%	\$18,691,986	\$6,148,301
28339	Gateway Ins Co	\$7,718	0.0%	\$43,065,922	\$30,543,603
40517	Advantage Workers Comp Ins Co	\$7,250	0.0%	\$64,552,501	\$27,200,286
40940	Western Pacific Mut Ins Co RRG	\$6,782	0.0%	\$121,274,304	\$59,978,440
11762	Vesta Fire Ins Corp	\$6,584 \$5,303	0.0%	\$339,109,452	\$261,372,296
18740 35696	MGIC Ind Corp Harleysville Preferred Ins Co	\$5,393 \$4,937	0.0% 0.0%	\$22,025,048 \$620,239,978	\$456,086 \$470,912,053
22748	Pacific Employers Ins Co	\$4,937 \$4,407	0.0%	\$1,959,743,206	\$1,500,469,307
44784	Fairfield Ins Co	\$3,730	0.0%	\$32,133,572	\$12,435,627
18759	Verex Assure Inc	\$3,572	0.0%	\$25,493,118	\$17,201,133
41424	Pennsylvania Manufacturers Ind Co	\$3,541	0.0%	\$185,485,953	\$121,204,108
12297	Petroleum Cas Co	\$3,455	0.0%	\$18,037,642	\$7,052,424
34266	Frontier Ins Co	\$3,129	0.0%	\$173,755,805	\$278,258,824
24660	Cumberland Cas & Surety Co	\$3,053	0.0%	\$16,811,111	\$20,560,062
13986 31453	Frankenmuth Mut Ins Co Financial Pacific Ins Co	\$2,942 \$2,920	0.0% 0.0%	\$803,558,088 \$211,919,745	\$517,718,764 \$158,469,968
10991	Global Intl Ins Co Inc A RRG	\$2,685	0.0%	\$12,986,018	\$(304,541)
29114	CMG Mortgage Assur Co	\$2,649	0.0%	\$9,088,088	\$937,089
24319	Darwin Select Ins Co	\$2,390	0.0%	\$27,332,064	\$4,860,583
32077	Heritage Casualty Ins Co	\$2,313	0.0%	\$88,158,556	\$45,420,067
26581	Independence Amer Ins Co	\$2,244	0.0%	\$60,056,161	\$20,720,870
11851	Progressive Home Ins Co	\$2,014	0.0%	\$118,054,046	\$83,082,974
23515	Midwestern Ind Co	\$1,946	0.0%	\$35,976,822	\$6,551,472
32298 27081	National Union Fire Ins Co Of LA Bond Safeguard Ins Co	\$1,884 \$1,575	0.0% 0.0%	\$5,186,348 \$27,967,354	\$(867,621) \$14,338,897
27073	Nipponkoa Ins Co Ltd U.S. Branch	\$1,453	0.0%	\$191,793,390	\$138,756,705
10691	Residential Ins Co Inc A RRG	\$1,403	0.0%	\$4,427,296	\$1,747,447
15563	SeaBright Ins Co	\$1,016	0.0%	\$377,955,336	\$233,223,322
37710	First American Prop & Cas Ins Co	\$875	0.0%	\$89,039,792	\$55,737,414
29513	The Bar Plan Mut Ins Co	\$842	0.0%	\$51,041,062	\$33,057,379
36137	Travelers Commercial Ins Co	\$731	0.0%	\$299,479,518	\$227,163,984
11194	Capital Assur RRG Inc	\$720	0.0%	\$6,029,976	\$1,092,650
41238	Trans Pacific Ins Co	\$710 \$600	0.0%	\$44,981,716 \$110,131,720	\$12,740,137 \$36,231,120
25933 10758	Universal Surety Co Colonial Surety Co	\$600 \$586	0.0% 0.0%	\$119,131,729 \$16,101,811	\$36,231,129 \$9,893,874
23434	Middlesex Ins Co	\$500 \$513	0.0%	\$592,244,781	\$405,366,540
34622	Glens Falls Ins Co	\$508	0.0%	\$152,504,024	\$310,697
16675	Genworth Mortgage Ins Corp Of NC	\$420	0.0%	\$170,009,206	\$141,083,153
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NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
30562	American Manufacturers Mut Ins Co	\$289	0.0%	\$10,896,712	\$623,843
36560	Service Ins Co	\$268	0.0%	\$26,920,844	\$16,466,157
22209	Atlantic Ins Co	\$242	0.0%	\$24,852,300	\$919,017
37940	Lexington Natl Ins Corp	\$240	0.0%	\$31,491,953	\$22,949,078
24047	Surety Bonding Co Of Amer	\$200	0.0%	\$9,322,586	\$2,538,033
24082	Ohio Security Ins Co	\$21	0.0%	\$13,468,121	\$362,200
Total		\$3,602,786,033	100.0%		

Title Companies Listed by Arkansas Premiums

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
50814	First American Title Ins Co	\$10,510,607	20.7%	\$2,119,968,165	\$1,242,086,020
50229	Chicago Title Ins Co	\$9,130,812	17.9%	\$1,542,905,336	\$1,157,078,586
50024	Lawyers Title Ins Corp	\$8,829,117	17.3%	\$707,608,723	\$481,808,571
50725	Arkansas Title Ins Co	\$6,015,282	11.8%	\$4,118,517	\$2,209,348
50121	Stewart Title Guaranty Co	\$4,389,169	8.6%	\$1,016,661,194	\$528,468,192
51586	Fidelity Natl Title Ins Co	\$3,283,023	6.5%	\$921,743,960	\$628,496,549
50520	Old Republic Natl Title Ins Co	\$3,042,091	6.0%	\$495,531,059	\$379,437,764
50083	Commonwealth Land Title Ins Co	\$1,779,217	3.5%	\$769,326,153	\$570,936,284
51624	United General Title Ins Co	\$1,632,636	3.2%	\$64,629,373	\$46,592,739
50792	Southern Title Ins Corp	\$756,061	1.5%	\$19,481,762	\$11,321,524
51535	Ticor Title Ins Co of FL	\$508,851	1.0%	\$144,526,813	\$103,866,619
50784	Security Title Guarantee Corp Bltmre	\$252,669	0.5%	\$14,836,036	\$10,412,932
51373	Columbian Natl Title Ins Co	\$213,957	0.4%	\$9,447,665	\$7,224,775
50857	Security Union Title Ins Co	\$177,205	0.3%	\$108,850,718	\$45,627,628
50012	Transnation Title Ins Co	\$129,612	0.3%	\$193,486,638	\$111,825,265
50636	Censtar Title Ins Co	\$108,433	0.2%	\$23,792,142	\$2,612,998
50067	Ticor Title Ins Co	\$66,110	0.1%	\$273,641,144	\$198,696,318
50369	Investors Title Ins Co	\$33,250	0.1%	\$100,257,033	\$49,783,515
50687	Attorneys Title Ins Fund	\$33,088	0.1%	\$298,166,408	\$159,541,969
Total		\$50,891,190	100.0%		