# Arkansas Insurance Department

# 2006 Annual Report

Mike Beebe 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 Beebe Governor



Julie Benafield Bowman Commissioner

# Mission Statement

The purpose of the Arkansas 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 Arkansas 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 1877 - 1882	Stephen Wheeler W. R. Miller John Crawford	
1883 - 1886	A. W. Files	(Died in office. W. R. Miller was appointed to fulfill the unexpired term.)
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 the unexpired term.)
1915 - 1916	M. F. Dickinson	

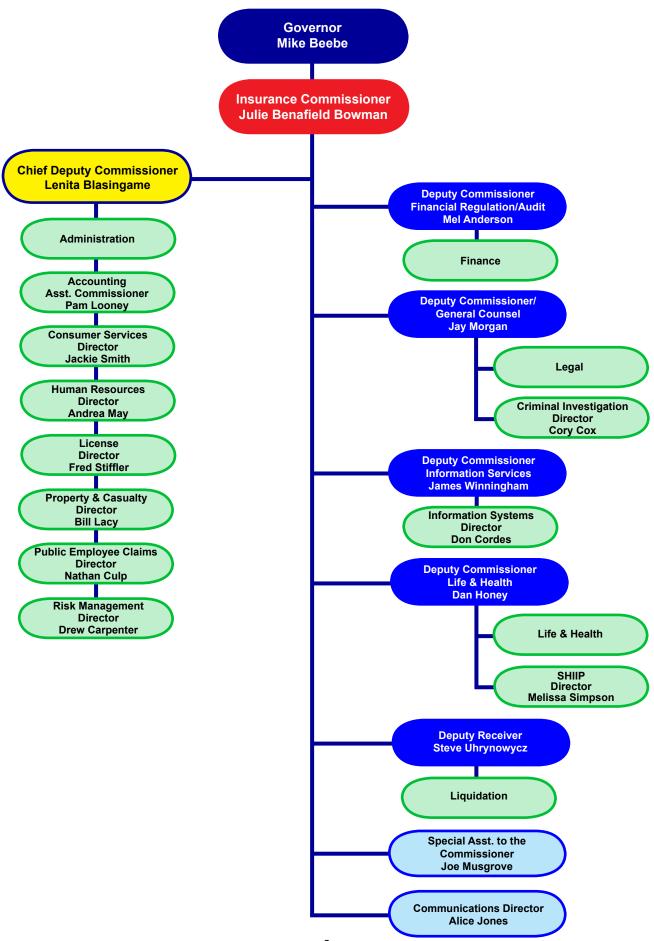
#### **INSURANCE COMMISSIONERS**

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.

<sup>\*</sup> President of National Association of Insurance Commissioners

# **Organizational Chart**



# A Message From The Commissioner

As your Arkansas Insurance Commissioner, I take very seriously my duty to protect the insurance consumer. Each year when it is time to compile the Annual Report, I reflect upon the myriad of ways my staff has worked to achieve this goal. This report serves as a record of some of the services each division within the Arkansas Insurance Department provided during 2006. Let me mention a few highlights.

Our Consumer Services Division responded to 25,924 telephone inquiries and 2,721 complaints. In addition, they recovered \$5,286,127 to which Arkansas consumers were entitled. The Criminal Investigation Division, which investigates and prosecutes all types of insurance fraud, successfully prosecuted 100% of the cases it referred. The Licensing Division oversaw 63,616 individual licensees and 5,054 licensed business entities with approximately 322,184 active appointments.

A great deal of time and effort in 2006 was devoted to educating our senior population on how to make wise choices when choosing a Medicare Part D, Medicare Advantage plan, or Medicare supplement. The Department issued two directives relating to products sold to seniors. Directive 1-2006 was issued to advise all producers and insurers marketing Medicare related products that they are expected to fully comply with federal law and to document the application solicitation transaction to assure full compliance with Arkansas laws and Department Rules dealing with good faith and fair dealing, suitability of sale and prohibitions against misrepresentation, and deceptive advertising. Directive 2-2006 reminds life insurers and life insurance producers conducting business in the state about compliance with Arkansas laws and Department Rules and Bulletins when making sales or solicitations to the elderly. Insurers and producers are expected to be able to show that prior to recommending to a senior consumer the purchase or exchange of an annuity, there existed reasonable grounds for believing that the recommendation was suitable based on the facts disclosed as to his or her investments, other insurance products, and his or her financial situation and needs.

Please peruse this report to see some of the accomplishments of the talented staff of the Arkansas Insurance Department. Their commitment and dedicated service to the consumers of Arkansas makes my job as Commissioner one I truly enjoy, as I can see on a daily basis the help the Department is providing to individual citizens of the state.

Julie Benafield Bowman Commissioner



Lenita Blasingame Chief Deputy Commissioner

## **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	. Alice Jones
Special Assistant to Commissioner	Joe Musgrove
Chief of Security	Dave Roff
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 170 highly skilled and dedicated employees is committed to serving the citizens of Arkansas 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 Pension funds.

Thousands of consumer cases are opened and closed each year by our **Consumer Services Division**, generating over \$5 million in collected funds for those consumers assisted by this 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 **Human Resources Division** is responsible for recruiting, hiring, payroll, employee benefits, and employee training and continuing education.

The **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.

The **License Division** issues licenses to more than 60,000 individual 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.

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

The **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.

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

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.

The **Senior Health Insurance Information Program (SHIIP)** provides counseling and assistance to Medicare recipients and education on other types of insurance and public benefits that coordinate with Medicare coverage.

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



# **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
	Carla Kincannon
Accounting Technician	Lavada Anderson
	Rosa Azar-Huguet
Management Project Analysts	Judy Hudson
	Carolyn Hunt
Support Staff	Sherry Bass
	LaCher Goldsby
•••••	Karen Lowe

The Arkansas Insurance Department is a dedicated funding agency, meaning that it derives none of its operating revenue from either premium tax collections or general revenue. The agency is funded by fees and assessments imposed on entities regulated by the Department. The Department's annual operating expenses are approximately \$9.3 million dollars.

#### Tax Collection

The Accounting Division audits financial statements filed with the Department to ensure that appropriate taxes have been submitted. A total of \$179,477,276 was collected by the Department in 2006, with \$143 million of this amount being premium taxes. Of that amount, \$89 million was directed to General Revenue, \$46 million to Police and Fire Pension Funds and \$8 million to Fire Protection.

The division processes premium tax packages from each company licensed in Arkansas. All premium tax forms and information on electronic fund transfers are available on the Department's Web site at <a href="https://www.insurance.arkansas.gov">www.insurance.arkansas.gov</a>.

#### **Other Functions**

This division handles all purchasing and accounts payable for the Department, as well as the development of biennium budgets.

#### 2006 Premium Taxes Collected



www.insurance.arkansas.gov



**Jackie Smith Director** 

# **Division Highlights**

- **■** The Consumer **Services Division** assisted in collecting \$5,286,127 for Arkansas consumers in calendar year 2006.
- **■** The Consumer **Services Division** received 2,721 complaints and closed 2,785 complaint files in 2006.
- In 2006 Consumer Services responded to 25,924 telephone inquiries and assisted 252 walk-in consumers.
- **■** The Consumer **Services Division** participated in 60 dislocated worker workshops and 16 expos and health fairs throughout the state in 2006.

## **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
	Shirley Harrison
	Mark Lippiatt
•••••	Joyce Morgan
	Carrie Stewart
Support Staff	Clara Mezza
* *	Angela Powell
	LaWanda Singleton
	Kimberly Witcher

The Consumer Services Division is designed to assist insurance consumers with complaints and inquiries regarding insurance companies, agents, and adjusters. This division investigates all complaints working with the insurance company and the consumer to determine the appropriate course of action.

This division travels statewide to provide educational information and materials to various community groups, fairs, expos, and shows. In addition, they attend Dislocated Worker Workshops following plant closings or layoffs, to assist the workers with their insurance questions and concerns.

In the event of significant storm damage or catastrophic events, they travel to the damaged area to assist homeowners with filing claims and procuring emergency living expenses from their insurers, as well as any other insurance related issues.

#### **Brochures Available**

The following brochures are available by contacting the Consumer Services Division of the Arkansas Insurance Department at (800) 852-5494. Each may be viewed and downloaded from the Department's Web site at www.insurance.arkansas.gov.

- · A Shopper's Guide to Cancer Insurance
- Arkansas's Health Insurance Portability and Accountability Act (HIPAA)
- · Automobile Insurance
- · Basic Shopping Tips for Insurance Consumers
- Buying Viatical Settlements
- COBRA
- Consumers Guide to Home Insurance
- Helpful Tips for Before and After the Storm
- 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
- · Understanding Your Insurance Policy
- · When a Disaster Strikes



Cory Cox
Director

Division

Highlights

- 393 referrals were received by the Criminal Investigation Division during calendar year 2006.
- The Criminal
  Investigation Division
  referred 35 cases for
  prosecution in 2006.
- In 2006 the Criminal
  Investigation Division
  experienced a 100%
  conviction rate with 29
  successful prosecutions.
- Fines and restitution totaling \$11,760 and \$184,524 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
<b>Chief Counsel</b>		Daniel J. Reber
Staff Attorney		. Raymond Boyles
	•••••	. Greg Sink
Investigators		. Curtis Briggs
, and the second		. Bill Bryan
	•••••	. Jacquie Harper
	•••••	• •
		•
		•
Support Staff	•••••	
7	•••••	
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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. A report can be made online or a copy of Form REF may be downloaded by visiting the division's Web site at:





Mel Anderson
Deputy Commissioner
Financial Regulation/Audit

# **Division Highlights**

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

## **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	-
	Mel Heaps, Jr.
	Roy Ridings, Jr.
	Bill Scrimager
EDP Auditor, Sr. Ins. Exam.	
Senior Insurance Examiner	
	Reba Evans
	Renee Hanshaw
	<b>Richard Palmatory</b>
	Dick Torti
	<b>Steven Williams</b>
Market Conduct Examiner	<b>Doris Johnson</b>
Financial Analysis:	
Manager	Brenda Haggard
Assistant Manager	Steven Kilgore
Financial Analyst	Omar Akel
	<b>Misty Beentjes</b>
Market Analyst	Kim Johnson
Prepaid Funeral Benefits:	
Senior Insurance Examiner	
Senior Auditor	_
Junior Auditor	
Securities Administrator	
Management Project Analyst	0
Support Staff	8
	Michelle Fahey

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 (AID). 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 AID's Finance Division. When appropriate, as determined by the Arkansas Insurance Commissioner, zone examinations are conducted on foreign insurance companies.

A team of professionals, including an attorney, an examiner-in-charge, a financial analyst, a chief financial examiner, and additional examiners as needed, 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 2006:

Arkansas Blue Cross and Blue Shield Arkansas Community Care, Inc. Ashley Life Insurance Co. Capitol Life and Accident Insurance Co. Citizens Fidelity Insurance Co. Cosmopolitan Life Insurance Co. Farmers Fire Insurance Co. Farmers Mutual Aid Association of Arkansas Farmers Mutual Fire - Carroll County Farmers Protective Insurance Co. Farmers Union Mutual Ins. Co. - Bryant Fidelity Standard Life Insurance Co. Foundation Life Insurance Co. Gibraltar National Insurance Co. QCA Health Plan, Inc. HMO Partners, Inc. Smith Burial and Life Insurance Co. Southern Fidelity Life Insurance Co. Town and Country Mutual Insurance Co. United Healthcare of Arkansas, Inc. Union Life Insurance Co.

#### **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, 2006:

	<u>Domestic</u>	Foreign
Life & Health Property & Casualty Farmers Mutual Aid Assn. Health Maint. Org. (HMOs Title Insurance Hospital & Medical Serv.	38 11 12 ) 5 2	524 842 0 3 24 0
Fraternal Captive Totals	0 <u>1</u> 70	16 0 1,409

#### Financial Analysis

The Finance Division of the AID monitors the solvency and operations of insurance companies conducting business in the state. On a quarterly basis, financial analysts perform analyses and reviews of the financial statements filed by all Arkansas domestic insurance companies. In addition, the financial analysts review other financial information and reports filed by insurance entities, such as business plans, reinsurance agreements, merger and acquisition documents, company formation documents, market

research, and feasibility studies. This in-depth analysis of financial statements and other information is performed in order to assess the financial position of the companies and evaluate operations to determine if each company meets Arkansas's standards. 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 <a href="https://www.naic.org/cis/">www.naic.org/cis/</a>.

#### **Prepaid Funeral Benefits Contracts**

Ark. Code Ann. § 23-40-101 et al. provides for the review of prepaid funeral contracts. This 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.

A total of 180 funeral homes were issued licenses to sell and/or offer for sale prepaid funeral benefit contracts within the State of Arkansas as of June 1, 2006. Prior to licensing the organizations' net worth and outstanding and unfulfilled contracts were reviewed for accuracy and authenticity.

A total of 80 on-site trust fund and insurance financial examinations were performed during the calendar year 2006 by the section's financial examiners.

#### Securities Deposits

Held in trust by approved Arkansas trustees, securities deposits are handled by the Securities Administrator in the AID'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 year 2006 are reflected below:

Foreign Insurers	\$275,364,200.00
Domestic Insurers	32,653,500.00
Total	\$308,017,700.00



## **Human Resources Division**

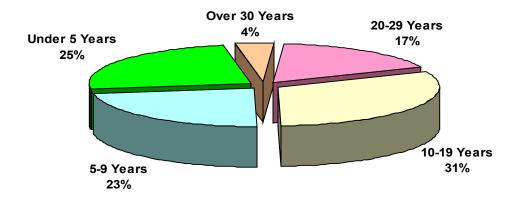
Phone: (501) 371-2818, Fax: (501) 371-2817 E-mail: insurance.human.resources@arkansas.gov

<b>Director</b>	Andrea May
Personnel Analyst	Carol Anthony
Benefits Administrator	Jeanie Stobaugh
Personnel Analyst/Admin. Assistant	Carol Nunn
Department Switchboard/Receptionist	<b>Candace Matlock</b>

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 for staff.

The Department currently has 175 employees. 132 (75%) of those employees have been employed with the State of Arkansas longer than five years, 107 (61%) of them have served those years here at the Department.

#### **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) Uniform

# **Information Systems Division**

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

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

Deputy Commission	oner	
Information Services		James Winningham
Technical Assistant to the Deputy		Melinda Kelley
Chief Engineer/Security Officer		Britton Kerr
Director		Don Cordes
Systems Team		Larry Flaxman
		Britt Simmons
Programming Manager		Heather Langley
Programming Team		James Goodnight
		Chris Hazelslip
	•••••	Jeffrey March
	•••••	LaNan Ray
		Eddie Rogers
		David Stepp
Support Staff		Beth Davis

...... Clarissa Smith

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 other state agencies to promote better information technology throughout Arkansas state government. Contributions include participation in various state work groups addressing information systems security and architecture. Other cooperative efforts by members of the IS staff 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, Organizing Chair on the Arkansas Broadband Initiative 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. The Insurance Department develops and maintains its own electronic government web services, which include agent, agency and company information searches and downloadable lists; Department bulletins, directives, rules and orders; online consumer complaint filing; interactive auto, home, and medical malpractice insurance rate comparisons; premium tax filing, and a link to the national insurance regulatory search engine. Most recently added is the capability for insurance companies to appoint producers through our on-line web interface. Now more than ever, hard-working agents and insurance company employees can take care of customers and their own families' needs first, using 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.

#### Safety and Security

The Insurance Department has instituted additional security measures for the protection of insurance regulation and production. These include encryption of confidential data, adherence to state protection standards and best practices, installation of network system audit and reporting applications, and implementation of disaster recovery preparedness.

#### Internal Department Support

The cornerstone of technology support of Arkansas insurance regulation is the continued application of new technology to minimize the numerical growth of the Department staff while maximizing its productivity and effectiveness. To satisfy the ever-growing need for performance, the Department uses engineering solutions which are highly flexible and recoverable, combined with an aggressive application modernization program. 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

Company

# **Legal Division**

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

Deputy Commissioner/General Counsel .	Jay Morgan
Chief Counsel	Booth Rand
Associate Counsel	Bob Alexander
	Nina Carter
	Zane Chrisman
	Amanda Rose
Management Project Analyst	Mary Coney
Investigator	Taryn Lewis
	Brittny Schofield
	···· Joie Tester
Support Staff	Gussie Loring
	Jan Mills
	LoRraine Rowland
	Terry Scott

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 and advice, conducts research, and represents the Commissioner or staff in lawsuits or other proceedings.

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

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

In 2006, the Legal Division collected a total of \$49,300 in fines, \$82,460 in administrative regulatory fees, and recovered \$280,077 in restitution from insurers for Arkansas consumers.

For more information on the Legal Division such as Bulletins, Directives, Rules, Orders, Notices of Public Hearings, Producer Compensation Disclosure, Legal Opinions, External Review Companies, Multiple Employer Welfare Associations, Petition to Initiate Rule Making, and 2007 Legislation, visit our Web site at <a href="https://www.insurance.arkansas.gov">www.insurance.arkansas.gov</a> and select the Legal Division.

#### Redomestications

CompanyFromToCentral United Life Insurance CompanyTexasArkansas

#### **Domestic Company Acquisitions**

Acquired By

<u>Company</u>	Acquired by
Capitol Life and Accident Insurance Company	Southern Pioneer Life Insurance Company
Stoneville Insurance Company of Arkansas	Roundstone Holdings, Inc.
Southern Pioneer Life Insurance Company	American Modern Life Insurance Company
Capitol Life and Accident Insurance Company	American Modern Life Insurance Company
Ouachita Life Insurance Company	American Modern Life Insurance Company
Union Life Insurance Company	American Modern Life Insurance Company

#### **Domestic Company Demutualization and Conversion to Stock Insurer**

<u>Conversion</u>

Farmers Home Mutual Fire Insurance Company Converted from a mutual insurer to a stock insurer.

(Farmers Home Holding Company and Messrs.

Ford, Ford & Harris acquired control.)

#### **Certificate of Authority Cancellations - Domestic Insurers**

<u>Company</u> <u>Surrender Date & Reason</u> <u>Assets/Liabilities</u>

Farmers Mutual Aid Assn. of Arkansas 11/3/2006 - Voluntary Dissolution \$234,272 Assets

\$ 0 Liabilities \$234,272 Surplus

#### **Certificate of Authority Cancellations - Foreign Insurers**

Company	Reason for Cancellation
Medical Liability Mutual Insurance Company	Voluntary
American Travelers Assurance Company	Voluntary due to liquidation proceedings. Domiciled in Washington, D.C.
Employers Life Insurance Corporation	Voluntary due to liquidation proceedings. Domiciled in South Carolina.
Darwin National Assurance Company	Voluntary to become surplus lines insurer.
Beacon Insurance Company of America	Voluntary
Pacific Select Property Insurance Company	Voluntary
American Bonding Company	Voluntary due to liquidation proceedings. Domiciled in Arizona.

#### **Cease and Desist Orders**

Company	<u>Violation</u>
Primeguard Insurance Company, A Risk Retention Group	Declared insolvent by domiciliary state.
Sinclair Insurance Company, Ltd.	Unlicensed and unauthorized insurer.

#### **Regulatory Settlement Agreements**

Company	<u>Violation</u>	Administrative Cost/Penalty or Tax/Restitution
AIG Insurance Companies	Workers' Compensation and Employers Liability Insurance Premium Overcharges	\$ 50,000 Administrative Cost \$152,072 Refunded premiums to 1,084 affected Arkansas insureds.
Liberty Life Insurance Company	Multi-State Target Exam Issuance of Complimentary Accidental Death Benefit Policies	\$30,341 Unpaid Taxes \$31,579 Administrative Payment

# Fred Stiffler, Jr. Director

### **License Division**

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

Director	Fred Stiffler, Jr.
Investigator	<b>Kathy Stimpson</b>
Administrative Assistant	<b>Peggy Singleton</b>
Document Techs and Specialists	Lisa Canady
	Lisa Garner
	Joe Ella Gay
	Barbara Gordon
	Willie Hemphill
	<b>Bob Helmbeck</b>
	Lisa Hunt
	Cindy Truax
	Sheila Weeks

..... Heather Wilson

The License Division is responsible for licensing resident and nonresident producers (agents) and business entities (agencies) that are soliciting or selling insurance in the State of Arkansas. The division licenses individuals and business entities as 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. 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 examinations. The division conducts a criminal background record review on all new resident applicants prior to approval for an examination for licensure.

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 63,616 individual licensees, 5,054 licensed business entities with approximately 322,184 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 2006 the License Division processed (on average):

10,244 Appointment Terminations

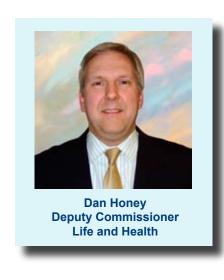
14,000 Continuing Education Certifications

54,676 License Renewals

82,000 Telephone Inquiries

16, 275 Address Changes

The division expects to see further electronic processing of licenses and appointments in 2007, 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. Our Web site has been expanded to include continuing education information for producers showing current compliance status and history of course completion.



### **Life & Health Division**

Phone: (501) 371-2800, Fax: (501) 371-2748 E-mail: insurance.LnH@arkansas.gov

<b>Deputy Commissioner Life and He</b>	alth Dan Honey
<b>Certified Rate and Form Analysts</b>	Linda Bird
	Marie Bennett
	Rosalind Minor
	J. Harris Shearer
Support Staff	Ashley King

Charged with regulating life and health insurance in the State of Arkansas, the Life and Health Division 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 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.

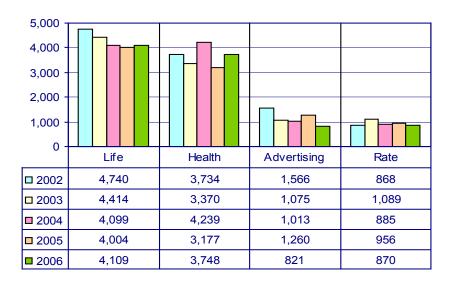
Also reviewed by the Life and Health Division are long term care, Medicare supplements, and supplemental benefits contracts, as well as contracts for health maintenance organizations (HMOs).

#### **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 life and health forms filed for calendar years 2002-2006.





# **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
Assistant Administrator	Cindy Furrer
Administrative Assistant	Marilyn Brenning
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 2006, the division was responsible for the management of six domestic insurance company receiverships, two prepaid funeral benefit trusts, and sixteen 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.

#### **Ancillary Insurance Receiverships**

- American Mutual Insurance Company of Boston
- American Mutual Liability 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
- 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 2006, APCGF, as appropriate, paid (net of recoveries) over \$273,800 to adjust, settle or litigate claims involving the following twenty-three 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
- Casualty Reciprocal Exchange
- Colonial Casualty Insurance Company
- Connecticut Surety Insurance Company
- Cotton Belt Insurance Company
- Credit General Insurance Company
- Equity Mutual Insurance Company
- Fremont Indemnity Insurance Company
- Home Insurance Company
- Legion Insurance Company
- Mission 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 2006, ALHIGA provided benefits to Arkansas insureds and claimants totaling more than \$825,000 as a result of the following four domestic and non-domestic insurance company receiverships.

- Executive Life Insurance Company
- London Pacific Life & Annuity Company
- National Savings Life Insurance Company
- States General Life Insurance Company



# **Property & Casualty Division**

Phone: (501) 371-2800, Fax: (501) 371-2748 E-mail: insurance.PnC@arkansas.gov

Director	Bill Lacy
Senior Rate and Form Analyst	Alexa Grissom
••••	Becky Harrington
	Llyweyia Rawlins
	Edith Roberts
••••	Carol King Stiffler
Support Staff	Nancy Horton
•••••	Betty Montesi
	Brittany Yielding

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, 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 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 timely filing review times which are available for viewing on our Web site.

#### **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 not excessive, inadequate, or 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 2006 report indicated that approximately 36% of insureds in Arkansas received a decrease in premium from the use of consumer credit, approximately 11% received a premium increase, and the premiums for the remainder of insureds were unaffected by the use of consumer credit.

2006 was the third year the Fire Loss Reporting Act of 2003 was filed by insurers. The data in the aggregate indicates 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

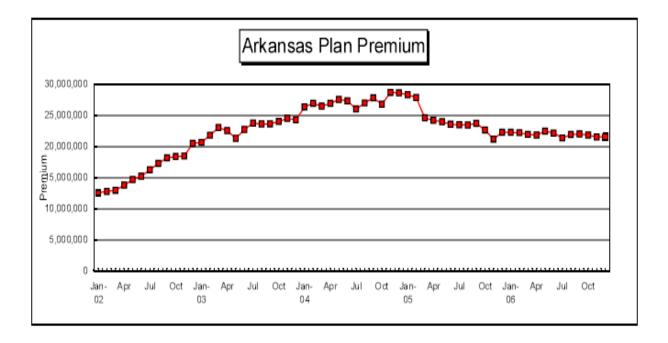
2006 was the third year for the Commissioner's report on the condition of the medical malpractice market in Arkansas required by Act 1007 of 2003. The report concludes that data currently available reflects results prior to the tort reform measures in Act 649 of 2003 and recommends that no action be taken at this time to alter that Act. The full report is available on our Web site.

#### Workers' Compensation

During 2006, Arkansas saw the workers' compensation market continue to improve, as it 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 2005, which was the lowest of all the states for which the statistical agent, National Council of Compensation Insurance, compiles statistics. Our combined loss ratio continues to decline. Indications are this trend should continue.

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

The following chart reflects the plan's recent premium 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 2%.

Annually, the Commissioner issues a detailed report of the state of the workers' compensation market, a requirement of Act 796 of 1993. The report for 2006 reflects the continued improvements being made in workplace 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 are unable to obtain coverage through traditional homeowners policies. The Act also established an Earthquake Authority Board that has the authority to issue earthquake coverage if the MAP is unable to provide sufficient coverage.

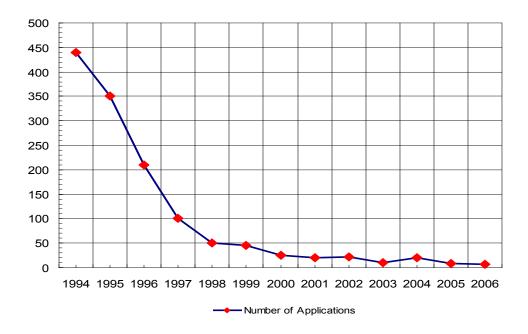
#### **Assigned Risk Insurance Pools**

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. Four applications were assigned to the plan in 2006. The Automobile Assigned Risk Applications chart below reflects the reduced auto risk trend taking place in 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, 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

# **Division Highlights**

■ It is the mission of the Public Employee Claims Division to administer the workers' compensation program for State government by providing service that results in the accurate application of Arkansas's 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 Director		. Terry Lucy
Program Support Manager		. Margie Duncan
Staff Attorney		Richard Smith
Claims Manag	er	Linda Amaden
		. Marlys Bost
		Muriel Hicks
		. Margaret Langley
		Otis Palmer
	•••••	Doris Taylor
Asst. Claims M	Ianager	Amanda Dinwiddie
		Rhonda Murphy
Health Care A	nalyst	Tiphanie Nelson
Support Staff		. Frankie Goodson
		. Nancy Graham
		. Tanya Hart
		. Megan Hill
		. Deana Hilpert
		. Linda Moore
		. Ashley Morton
		. Brooke Newkirk
		. Linda Oates
		. Brandy Wedsted
		. Angie West

The Public Employee Claims Division (PECD) is responsible for the investigation and management of more than 3,000 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 2006, PECD received 3,034 claims. A total of 984 lost-time claims remained open at the end of this same period, with the division receiving approximately 195 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 \$10.2 million for state claims was disbursed by PECD for calendar year 2006.

#### 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.

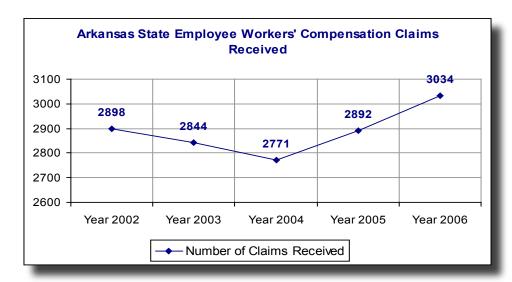
#### Return to Work Program

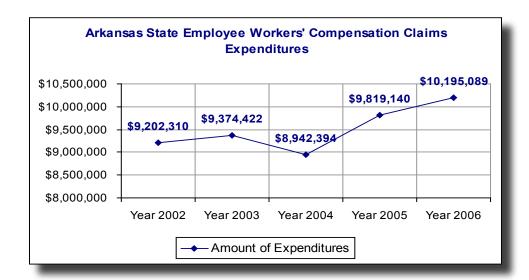
The division, with assistance from Arkansas Rehabilitation Services, is encouraging state agencies to adopt Integrated Disability Management plans. The program's goal is to prevent and reduce injury risks and illness by mitigating damages associated with these issues and by retaining job productivity. 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 Activities**





# Drew Carpenter Director

# **Risk Management Division**

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

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

Director		Drew Carpenter
		Mark Guinee
		Kathy Reichstadt
Consultants		Magers Griffin
		Clark Osborne
		Jon Parish
		Roland Robinson
		Cecil Rothwell
		Wylie Whitley
Loss Control.		Ann Holthoff
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 governmental 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 2,300 school district structures with 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. Although in past years the school property program experienced substantial losses from arson, premiums have remained stable.

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 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. The Bond Board waived all premiums for the 2007 policy year.

A revised vehicle safety program covering 4,900 vehicles has been in effect for many years, resulting in improved loss ratios. The program involves record keeping and driver information which is accessible on the DFA-Driver Services Web site. This program has proven to be invaluable 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.



# **Senior Health Insurance Information Program**

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

E-mail: insurance.shiip@arkansas.gov

Director	. Melissa Simpson
<b>Volunteer Coordinator Developer</b>	. Pat Holthoff
·	. Chad Stover
Office Administrator	. Tracey Jones
Support Staff	. Carol Hayes

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. Training sessions are held throughout the state for those interested in becoming volunteer counselors. Anyone interested in becoming a volunteer counselor is 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	\$6,144,263	40.36%	\$10,602,648	\$4,167,452
A2020	Farmers Mutual Ins Co Gentry	\$3,511,645	23.07%	\$11,274,851	\$3,069,391
10005	Home Mutual Fire Ins Co	\$1,135,142	7.46%	\$-	\$513,687
A0012	Farmers Mutual Ins Rogers	\$976,350	6.41%	\$4,308,233	\$705,385
8000A	Farmers Fire Ins	\$965,525	6.34%	\$2,311,860	\$664,832
A0010	Farmers Mutual Fire	\$815,201	5.35%	\$1,435,846	\$475,802
A0023	Washington County Farmers Mutual Fire	\$656,350	4.31%	\$12,227,782	\$560,290
A0007	Farm & Home Mutual Ins Co	\$405,244	2.66%	\$1,069,796	\$261,662
A0014	Farmers Protective Ins Co	\$341,406	2.24%	\$578,065	\$211,802
A0021	Northwest Ark Farmers Mutual	\$240,544	1.58%	\$11,145,239	\$262,971
A0011	Farmers Mutual Ins of LR	\$32,140	0.21%	\$449,681	\$16,746
A0020	Logan County Farmers Mutual Aid	\$152	0.00%	\$1,779,666	\$29,307
	Total	\$15,223,962	100.00%		

### **Fraternal Organizations Listed by Arkansas Premiums**

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
557541	Modern Woodmen Of Amer	\$31,177,001	42.83%	\$7,928,882,269	\$6,865,536,907
57320	Woodmen World Life Ins Soc	\$18,001,596	24.73%	\$7,465,154,497	\$6,589,628,046
56014	Thrivent Financial For Lutherans	\$12,089,761	16.61%	\$52,538,896,550	\$48,422,047,119
57657	Royal Neighbors Of Amer	\$7,366,963	10.12%	\$647,990,165	\$436,842,360
58033	Knights Of Columbus	\$2,453,430	3.37%	\$12,986,336,963	\$11,303,519,233
56499	Woodmen World Assur Life Assn	\$826,966	1.14%	\$57,612,251	\$50,547,000
58068	Independent Order Of Foresters Us Br	\$465,675	0.64%	\$2,826,257,659	\$2,476,523,370
56383	Order United Commrl Trav Of Amer	\$268,173	0.37%	\$15,069,883	\$12,478,533
56030	Catholic Knights	\$113,837	0.16%	\$800,540,684	\$750,267,754
57088	Degree Of Honor Protective Assn	\$13,817	0.02%	\$171,506,607	\$166,148,951
57223	Baptist Life Assn	\$9,706	0.01%	\$23,829,589	\$23,020,084
57622	Polish Natl Alliance Us Of Na	\$1,955	0.00%	\$422,140,512	\$388,039,696
56170	Womans Life Ins Society	\$810	0.00%	\$183,100,768	\$151,529,400
56006	Travelers Protective Assn Of Amer	\$513	0.00%	\$11,212,832	\$1,650,883
56529	ACA Assur	\$-	0.00%	\$78,926,777	\$75,388,859
57630	Polish Roman Catholic Union Of Amer Total	\$- \$72,790,203	0.00% 100.00%	\$152,388,140	\$138,136,416

# 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	\$147,059,834	46.89%	\$106,786,478	\$40,601,238
95448	QCA Health Plan Inc	\$61,787,749	19.70%	\$24,851,692	\$9,910,665
47155	Delta Dental Plan of AR Inc	\$59,061,656	18.83%	\$44,701,865	\$7,928,954
95446	United Healthcare Of AR Inc	\$30,783,559	9.81%	\$12,195,897	\$4,304,235
12282	Arkansas Community Care	\$14,665,392	4.68%	\$8,790,470	\$6,035,108
96475	Healthlink HMO Inc	\$189,758	0.06%	\$27,963,991	\$3,377,434
11559	American Dental Providers of AR Inc	\$95,224	0.03%	\$301,284	\$7,352
	Total	\$313,643,172	100.00%		

		•	•		
NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
83470	Arkansas BCBS	\$929,792,753	18.70%	\$891,799,112	\$396,753,324
79413	United Healthcare Ins Co	\$248,758,794	5.00%	\$10,260,186,346	\$7,795,920,740
73288	Humana Ins Co	\$189,506,028	3.81%	\$3,250,206,661	\$2,075,625,920
60054	Aetna Life Ins Co	\$149,799,988	3.01%	\$32,339,161,928	\$29,301,959,777
68241	Prudential Ins Co Of Amer	\$137,191,408	2.76%	\$245,816,674,570	\$239,844,165,485
65978	Metropolitan Life Ins Co	\$110,668,691	2.23%	\$280,557,488,204	\$271,359,949,377
65676	Lincoln Natl Life Ins Co	\$106,723,789	2.15%	\$106,799,101,564	\$103,763,759,803
71153	Hartford Life & Annuity Ins Co	\$106,647,828	2.14%	\$83,086,138,310	\$81,418,459,482
69345	Teachers Ins & Ann Assoc Of Amer	\$105,744,699	2.13%	\$183,697,731,614	\$168,415,566,624
65005	RiverSource Life Ins Co	\$105,707,582	2.13%	\$74,682,920,418	\$71,424,862,770
65838	John Hancock Life Ins Co (USA)	\$103,933,929	2.09%	\$108,335,351,818	\$106,908,885,203
61271	Principal Life Ins Co	\$92,810,932	1.87%	\$125,532,324,846	\$121,933,701,318
90611	Allianz Life Ins Co Of North Amer	\$92,447,386	1.86%	\$62,860,993,015	\$60,413,127,551
67466	Pacific Life Ins Co	\$90,047,885	1.81%	\$86,141,888,885	\$82,923,958,898
65056	Jackson Natl Life Ins Co	\$79,679,377	1.60%	\$66,835,657,480	\$63,158,760,994
62235	Unum Life Ins Co Of Amer	\$69,614,363	1.40%	\$16,025,916,619	\$14,445,772,556
60380	American Family Life Asr Co Columbus	\$61,498,366	1.24%	\$50,298,815,355	\$46,112,516,890
88072	Hartford Life Ins Co	\$60,876,791	1.22%	\$146,277,717,289	\$143,002,145,578
61050	MetLife Investors USA Ins Co	\$59,276,399	1.19%	\$24,029,259,139	\$23,454,210,358
70238	Variable Annuity Life Ins Co	\$58,145,696	1.17%	\$61,980,055,161	\$58,851,281,983
60941	AIG SunAmerica Life Assur Co	\$58,030,946	1.17%	\$32,726,521,863	\$31,937,667,781
68896	Southern Farm Bureau Life Ins Co	\$54,680,154	1.10%	\$9,680,833,007	\$8,197,606,470
94358	USAble Life	\$53,948,239	1.08%	\$204,996,793	\$107,271,972
62944	AXA Equitable Life Ins Co	\$49,942,857	1.00%	\$131,779,702,127	\$125,282,089,097
86630	American Skandia Life Assur Corp	\$46,280,894	0.93%	\$36,963,081,395	\$36,635,853,985
69108	State Farm Life Ins Co	\$43,914,625	0.88%	\$42,209,001,818	\$37,147,123,798
86231	Transamerica Life Ins Co	\$42,224,322	0.85%	\$73,929,534,848	\$71,886,756,678
67091	Northwestern Mut Life Ins Co	\$39,592,209	0.80%	\$144,961,941,781	\$133,277,565,922
66869	Nationwide Life Ins Co	\$37,847,817	0.76%	\$97,060,333,421	\$94,378,026,232
61263	Bankers Life & Cas Co	\$37,739,049	0.76%	\$9,887,303,830	\$9,257,070,645
66915	New York Life Ins Co	\$36,704,887	0.74%	\$113,703,802,057	\$102,403,529,292
66044	Midland Natl Life Ins Co	\$36,283,958	0.73%	\$21,661,560,459	\$20,641,557,843
91596	New York Life Ins & Annuity Corp	\$35,733,430	0.72%	\$66,967,144,959	\$64,643,277,207
70688	Transamerica Financial Life Ins Co	\$34,375,111	0.69%	\$16,802,679,275	\$15,914,602,280
70815	Hartford Life & Accident Ins Co	\$29,600,541	0.60%	\$12,966,229,749	\$8,233,237,257
70432	AIG Annuity Ins Co	\$29,533,836	0.59%	\$53,107,957,389	\$48,896,036,294
62308	Connecticut General Life Ins Co	\$26,465,628	0.53%	\$17,765,388,250	\$15,775,226,278
86509	Ing Life Ins & Annuity Co	\$25,647,652	0.52%	\$63,590,646,950	\$62,155,790,252
60186	Allstate Life Ins Co	\$25,446,017	0.51%	\$79,028,221,719	\$75,667,190,378
70785	Pacificare Life & Health Ins Co	\$24,305,617	0.49%	\$983,617,625	\$644,643,792
92916	United American Ins Co	\$23,097,018	0.46%	\$1,192,630,072	\$1,014,458,383
71412	Mutual Of Omaha Ins Co	\$21,958,201	0.44%	\$4,752,902,232	\$2,611,995,602
70319	Washington Natl Ins Co	\$21,805,297	0.44%	\$2,609,704,584	\$2,023,937,819
60488	American Gen Life Ins Co	\$21,446,115	0.43%	\$34,024,822,954	\$28,577,295,069
62286	Golden Rule Ins Co	\$20,459,912	0.41%	\$596,607,461	\$304,872,958
92738	American Equity Invest Life Ins Co	\$20,254,077	0.41%	\$11,471,358,118	\$10,478,880,614
65757	Shelter Life Ins Co	\$19,770,674	0.40%	\$898,252,907	\$736,176,121
62510	Equitrust Life Ins Co	\$19,125,120	0.38%	\$5,477,321,444	\$5,149,361,109
80314	Unicare Life & Health Ins Co	\$19,108,304	0.38%	\$1,491,396,476	\$1,213,294,784
68136	Protective Life Ins Co	\$19,080,912	0.38%	\$19,047,009,656	\$17,658,584,480
93513	MetLIfe Investors Ins Co	\$18,915,370	0.38%	\$11,341,828,955	\$11,057,867,450
65595	Lincoln Benefit Life Co	\$17,754,770	0.36%	\$3,448,631,175	\$3,174,219,510
60410	American Fidelity Assur Co	\$17,434,212	0.35%	\$2,959,824,615	\$2,759,377,166
67865	Jefferson Pilot Life Ins Co	\$16,328,388	0.33%	\$17,744,020,413	\$16,971,152,705
70025	Genworth Life Ins Co	\$15,345,200	0.31%	\$34,770,582,027	\$31,773,651,854
97055	Mega Life & Health Ins Co The	\$14,996,322	0.30%	\$1,112,324,672	\$750,132,259
63177	Farmers New World Life Ins Co	\$14,825,424	0.30%	\$6,966,390,093	\$6,297,838,287
70254	Jefferson Pilot Financial Ins Co	\$14,761,482	0.30%	\$12,689,403,147	\$11,617,850,926
67105	Reliastar Life Ins Co	\$14,226,119	0.29%	\$22,050,607,611	\$19,727,148,282
92622	Western Southern Life Assur Co	\$14,062,213	0.28%	\$8,732,436,173	\$8,101,016,504
64130	Life Investors Ins Co Of Amer	\$14,051,992 \$13,854,663	0.28%	\$10,306,216,547	\$9,672,324,738
66672	American Gen Life & Acc Ins Co	\$13,854,663 \$13,408,145	0.28%	\$8,936,854,521	\$8,436,369,923
64246	Guardian Life Ins Co Of Amer	\$13,408,145 \$12,837,684	0.27%	\$26,706,999,118	\$23,216,791,649
92711 69019	HCC Life Ins Co Standard Ins Co	\$12,837,684 \$12,708,503	0.26%	\$549,103,758 \$12,148,124,273	\$280,326,712 \$11,211,376,810
79065		\$12,708,503 \$11,730,073	0.26%	\$12,148,124,273	\$11,211,376,810 \$41,125,527,007
60739	Sun Life Assur Co Of Canada US American Natl Ins Co	\$11,739,973 \$11,658,096	0.24% 0.23%	\$42,552,001,902 \$13,239,606,798	\$41,125,527,907 \$11,131,497,316
62146	Combined Ins Co Of Amer	\$11,058,096 \$11,396,931	0.23%	\$2,878,446,370	\$2,069,192,939
83836	Selected Funeral & Life Ins Co	\$11,377,767	0.23%	\$133,082,258	\$112,415,473
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NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
68195	Provident Life & Accident Ins Co	\$11,247,081	0.23%	\$7,872,145,652	\$6,750,381,249
67644	Penn Mut Life Ins Co	\$11,241,037	0.23%	\$9,972,863,314	\$8,677,221,652
65498	Life Ins Co Of North Amer	\$11,049,093	0.22%	\$5,776,606,869	\$5,161,124,439
69477	Time Ins Co	\$10,863,744	0.22%	\$820,779,019	\$582,215,630
77399	Sterling Life Ins Co	\$10,753,540	0.22%	\$204,136,706	\$101,984,680
68322	Great West Life & Annuity Ins Co	\$10,464,215	0.21%	\$37,371,560,955	\$35,517,145,070
66168	Minnesota Life Ins Co	\$10,268,007	0.21%	\$22,151,123,999	\$20,440,240,211
68357	Reliable Life Ins Co	\$10,169,409	0.20%	\$713,744,292	\$657,813,217
68675	Security Benefit Life Ins Co	\$10,149,314 \$9,736,249	0.20%	\$12,169,856,810	\$11,595,137,844 \$9,022,302,910
63401 62626	First Colony Life Ins Co Cuna Mut Ins Society	\$9,730,249 \$9,732,850	0.20% 0.20%	\$9,578,813,910	
63274	Fidelity & Guaranty Life Ins Co	\$9,732,630 \$9,503,174	0.20%	\$3,393,362,314 \$19,015,444,198	\$2,603,250,652 \$18,385,873,450
67121	Transamerica Occidental Life Ins Co	\$9,420,149	0.19%	\$30,344,061,307	\$27,451,913,244
69752	Benicorp Ins Co	\$9,327,100	0.19%	\$45,276,696	\$31,555,094
60631	American Investors Life Ins Co	\$9,324,168	0.19%	\$8,829,218,073	\$8,406,302,099
69868	United Of Omaha Life Ins Co	\$9,273,616	0.19%	\$12,866,252,859	\$11,646,350,802
65935	Massachusetts Mut Life Ins Co	\$9,046,153	0.18%	\$109,220,586,803	\$102,193,744,751
65919	Primerica Life Ins Co	\$8,776,014	0.18%	\$5,549,726,496	\$3,884,658,212
61689	Amerus Life Ins Co	\$8,755,848	0.18%	\$9,669,901,946	\$9,161,782,990
79227	Pruco Life Ins Co	\$8,680,364	0.17%	\$25,360,117,797	\$24,339,815,486
67172	Ohio Natl Life Ins Co	\$8,572,657	0.17%	\$11,246,637,680	\$10,455,333,732
70211	Valley Forge Life Ins Co	\$8,494,033	0.17%	\$4,464,294,037	\$4,003,091,443
62049	Colonial Life & Accident Ins Co	\$8,418,495	0.17%	\$1,773,900,271	\$1,403,449,139
79022	Merrill Lynch Life Ins Co	\$8,178,293	0.16%	\$14,297,372,147	\$13,879,272,479
65536	Genworth Life & Annuity Ins Co	\$8,150,046	0.16%	\$18,729,318,177	\$18,141,539,841
60895	American United Life Ins Co	\$8,114,044	0.16%	\$12,879,129,074	\$12,218,608,059
63762	Medco Containment Life Ins Co	\$7,950,622	0.16%	\$191,763,842	\$147,611,054
74365	Southern Pioneer Life Ins Co	\$7,844,541	0.16%	\$24,185,186	\$14,035,471
60534	American Heritage Life Ins Co	\$7,711,233	0.16%	\$1,326,649,820	\$1,115,550,711
80950	Metlife Life & Annuity Co of CT	\$7,674,923	0.15%	\$19,454,674,070	\$18,714,603,501
80802	US Branch SunLife Assur Co Of Canada	\$7,594,612	0.15%	\$13,566,226,303	\$13,105,372,423
65021	Stonebridge Life Ins Co	\$7,297,499	0.15%	\$1,885,014,104	\$1,759,024,460
68608	Symetra Life Ins Co	\$7,162,740	0.14%	\$18,364,578,031	\$17,098,356,071
81108	United Security Life & Health Ins Co	\$7,154,149	0.14%	\$26,307,493	\$16,776,095
65099	John Hancock Life Ins Co	\$6,992,858	0.14%	\$71,776,172,713	\$68,183,900,359
91472	Globe Life & Accident Ins Co	\$6,770,840	0.14%	\$2,403,843,248	\$2,065,735,603
94471	Americom Life & Annuity Ins Co	\$6,331,813	0.13%	\$492,222,727	\$474,429,544
97179	American Medical Security Life Ins Co	\$6,224,715	0.13%	\$406,874,690	\$148,031,883
83968	Citizens Fidelity Ins Co	\$6,191,381	0.12%	\$59,659,318	\$51,984,015
67660	Pennsylvania Life Ins Co	\$6,164,112	0.12%	\$964,047,044	\$851,637,295
68713	Security Life Of Denver Ins Co	\$6,082,916	0.12%	\$23,761,828,797	\$22,166,484,495
66974	North American Co Life & HIth Ins	\$5,856,309	0.12%	\$5,451,981,239	\$5,052,321,968
69663 61883	USAA Life Ins Co	\$5,834,950 \$5,800,675	0.12%	\$10,177,338,295	\$9,252,025,699
68462	Central United Life Ins Co	\$5,802,675 \$5,715,984	0.12% 0.11%	\$350,237,790 \$104.917.859	\$317,958,886 \$60,596,582
66605	Reserve Natl Ins Co Peoples Benefit Life Ins Co	\$5,644,871	0.11%	\$15,496,598,790	. , ,
81973	Coventry Health & Life Ins Co	\$5,523,864	0.11%	\$397,429,195	\$14,663,394,987 \$281,041,419
70408	Union Security Ins Co	\$5,394,277	0.11%	\$7,494,681,143	\$6,979,575,808
73881	American Life & Annuity Co	\$5,357,766	0.11%	\$35,539,602	\$32,993,857
84034	First Guaranty Ins Co	\$5,092,826	0.10%	\$45,347,732	\$39,394,963
65765	Reassure America Life Ins Co	\$5,079,227	0.10%	\$11,440,522,179	\$11,102,288,927
64017	Jefferson Natl Life Ins Co	\$5,074,268	0.10%	\$1,675,872,493	\$1,634,807,849
63312	Great American Life Ins Co	\$5,072,821	0.10%	\$8,703,723,928	\$8,059,907,979
80837	Union Central Life Ins Co	\$4,913,657	0.10%	\$7,093,697,509	\$6,766,614,335
90204	John Hancock Variable Life Ins Co	\$4,890,766	0.10%	\$15,050,988,875	\$14,374,507,435
87726	Metlife Ins Co of CT	\$4,858,617	0.10%	\$66,375,626,759	\$62,285,937,825
80578	Physicians Mut Ins Co	\$4,852,396	0.10%	\$1,301,478,635	\$549,525,322
78778	Guardian Ins & Annuity Co Inc	\$4,820,149	0.10%	\$10,291,227,382	\$10,062,647,967
65080	John Alden Life Ins Co	\$4,785,674	0.10%	\$540,572,637	\$437,971,370
65242	Lafayette Life Ins Co	\$4,758,465	0.10%	\$1,806,949,888	\$1,689,526,526
88668	Mutual Of Amer Life Ins Co	\$4,749,491	0.10%	\$12,437,899,386	\$11,625,961,132
91413	Western Reserve Life Assur Co of OH	\$4,716,310	0.09%	\$11,528,514,436	\$11,061,416,832
66281	Monumental Life Ins Co	\$4,674,792	0.09%	\$19,898,104,945	\$19,022,125,261
60836	American Republic Ins Co	\$4,656,934	0.09%	\$495,478,875	\$291,751,185
65129	Kansas City Life Ins Co	\$4,585,302	0.09%	\$3,314,089,339	\$2,942,323,165
77968	Family Heritage Life Ins Co Of Amer	\$4,548,383	0.09%	\$216,363,753	\$191,980,295
70939	Gerber Life Ins Co	\$4,504,160	0.09%	\$1,242,846,712	\$1,052,078,786
61301	Ameritas Life Ins Corp	\$4,183,228	0.08%	\$3,566,686,289	\$2,752,450,180
78174	Conseco Health Ins Co	\$4,050,271	0.08%	\$2,187,859,114	\$2,082,708,062

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
93548	PHL Variable Ins Co	\$3,938,556	0.08%	\$5,133,820,079	\$4,913,477,854
63665	General American Life Ins Co	\$3,915,897	0.08%	\$14,482,980,324	\$12,341,304,980
72850	United World Life Ins Co	\$3,910,422	0.08%	\$79,650,354	\$59,660,998
70335	West Coast Life Ins Co	\$3,897,659	0.08%	\$3,004,311,465	\$2,666,318,009
62863 68381	Trustmark Life Ins Co Reliance Standard Life Ins Co	\$3,788,461 \$3,727,600	0.08% 0.07%	\$564,631,467 \$2,939,388,901	\$424,185,468 \$2,523,136,035
67385	Ozark Natl Life Ins Co	\$3,605,314	0.07%	\$17,218,197	\$15,149,435
70106	United States Life Ins Co In NYC	\$3,420,396	0.07%	\$4,251,949,618	\$3,861,887,560
62928	EMC Natl Life Co	\$3,370,414	0.07%	\$679,905,064	\$627,943,884
68284	Pyramid Life Ins Co	\$3,242,018	0.07%	\$162,080,531	\$133,027,832
98205	National Foundation Life Ins Co	\$3,236,503	0.07%	\$49,721,152	\$37,507,060
67814	Phoenix Life Ins Co	\$3,214,076	0.06%	\$16,753,006,363	\$15,820,557,219
72656	Arkansas Natl Life Ins Co	\$3,171,625 \$2,145,462	0.06%	\$18,060,401 \$177,522,216	\$8,619,608
60763 65315	American Pioneer Life Ins Co Liberty Life Assur Co Of Boston	\$3,145,463 \$3,132,000	0.06% 0.06%	\$10,457,191,093	\$146,059,169 \$10,007,868,435
80926	Genworth Life & Health Ins Co	\$3,115,064	0.06%	\$868,136,992	\$614,011,063
67598	Paul Revere Life Ins Co	\$3,033,937	0.06%	\$5,286,377,997	\$4,251,768,900
62952	Equitable Life & Cas Ins Co	\$2,996,023	0.06%	\$190,574,063	\$153,359,955
67989	American Memorial Life Ins Co	\$2,923,214	0.06%	\$1,549,858,200	\$1,467,789,596
76325	Conseco Senior Health Ins Co	\$2,726,079	0.05%	\$3,201,500,332	\$3,084,123,676
93440	HM Life Ins Co	\$2,725,048	0.05%	\$284,766,826	\$146,092,551
60577	American Income Life Ins Co	\$2,702,153	0.05%	\$1,542,400,340	\$1,349,072,876
65900	Conseco Life Ins Co	\$2,669,697	0.05%	\$3,983,168,849	\$3,822,276,339
94285 63207	Empire General Life Assur Corp Chase Ins Life and Annuity Co	\$2,624,655 \$2,622,540	0.05% 0.05%	\$362,008,286 \$5,990,058,256	\$300,883,638 \$5,747,755,235
65927	Lincoln Heritage Life Ins Co	\$2,622,340	0.05%	\$549,255,803	\$459,917,613
74900	Brokers Natl Life Assur Co	\$2,587,118	0.05%	\$23,701,084	\$10,478,040
66427	MTL Ins Co	\$2,561,789	0.05%	\$1,256,787,813	\$1,150,057,601
81264	Nippon Life Ins Co Of Amer	\$2,537,122	0.05%	\$168,670,554	\$51,959,989
68845	Shenandoah Life Ins Co	\$2,532,299	0.05%	\$1,583,908,602	\$1,463,048,012
72125	Physicians Life Ins Co	\$2,518,324	0.05%	\$1,333,763,356	\$1,252,815,634
91626	New England Life Ins Co	\$2,473,272	0.05%	\$12,015,453,145	\$11,580,640,674
62898 60984	Aviva Life Ins Co Compbenefits Ins Co	\$2,416,164 \$2,407,589	0.05% 0.05%	\$6,656,753,040 \$43,055,550	\$6,238,048,514 \$14,291,118
85561	Perico Life Ins Co	\$2,399,951	0.05%	\$45,424,885	\$17,880,768
94250	Banner Life Ins Co	\$2,385,878	0.05%	\$1,226,386,041	\$1,043,189,907
61476	Boston Mut Life Ins Co	\$2,307,180	0.05%	\$841,513,744	\$752,103,172
84530	US Financial Life Ins Co	\$2,299,193	0.05%	\$503,890,389	\$464,088,722
77828	Companion Life Ins Co	\$2,279,759	0.05%	\$95,849,600	\$41,486,805
69930	United Ins Co Of Amer	\$2,268,674	0.05%	\$2,032,677,846	\$1,823,873,595
83992	Foundation Life Ins Co Of AR	\$2,261,258	0.05%	\$6,751,719	\$5,583,208
61999 66842	Americo Financial Life Annunity Ins AIG Life Ins Co	\$2,259,901 \$2,228,991	0.05% 0.04%	\$3,575,247,882 \$11,146,805,056	\$3,358,663,938 \$10,576,816,810
87963	National Teachers Assoc Life Ins Co	\$2,147,126	0.04%	\$166,316,328	\$10,370,810,810
86118	Arkansas Bankers Life Ins Co	\$2,128,593	0.04%	\$5,282,578	\$3,438,388
62359	Constitution Life Ins Co	\$2,117,280	0.04%	\$87,464,472	\$72,902,035
63258	Federated Life Ins Co	\$2,102,541	0.04%	\$868,677,994	\$663,460,880
81779	Individual Assur Co Life Hlth & Acc	\$2,095,726	0.04%	\$44,983,125	\$33,673,166
83860	American Home Life Ins Co	\$2,086,826	0.04%	\$13,433,775	\$12,909,721
93432	CM Life Ins Co	\$2,084,351	0.04%	\$9,123,635,604	\$8,620,653,044
69833 64645	Lincoln Memorial Life Ins Co Indianapolis Life Ins Co	\$2,060,636 \$1,968,882	0.04% 0.04%	\$132,400,483 \$3,485,020,582	\$120,269,707 \$3,288,756,319
71129	Fort Dearborn Life Ins Co	\$1,961,282	0.04%	\$2,105,495,206	\$1,662,133,926
89206	Ohio Natl Life Assur Corp	\$1,914,137	0.04%	\$2,475,117,413	\$2,305,702,597
61492	Liberty Life Ins Co	\$1,866,576	0.04%	\$3,770,945,564	\$3,502,441,939
83798	Memorial Ins Co Of Amer	\$1,860,696	0.04%	\$2,631,372	\$662,461
67199	Old American Ins Co	\$1,825,050	0.04%	\$243,671,534	\$219,941,878
68373	American Gen Assur Co	\$1,770,266	0.04%	\$1,510,699,467	\$1,230,234,347
69078	Standard Security Life Ins Co Of NY	\$1,757,863	0.04%	\$344,282,872	\$236,364,785
70750	Nationwide Life & Ann Co of Amer	\$1,734,369	0.03%	\$909,864,018	\$835,802,043
65749 60275	Cuna Mut Life Ins Co American Bankers Life Assur Co Of FL	\$1,729,084 \$1,695,426	0.03% 0.03%	\$8,188,092,089 \$776,638,879	\$7,912,916,198 \$670,905,446
70661	Chase Ins Life Co	\$1,687,204	0.03%	\$329,920,908	\$270,564,233
70548	Wichita Natl Life Ins Co	\$1,648,491	0.03%	\$18,868,288	\$12,117,379
69396	Texas Life Ins Co	\$1,642,708	0.03%	\$1,910,465,484	\$1,870,769,400
62065	Colonial Penn Life Ins Co	\$1,636,367	0.03%	\$716,714,203	\$672,246,082
71870	Fidelity Security Life Ins Co	\$1,628,609	0.03%	\$480,230,608	\$411,434,068
66370	Mony Life Ins Co	\$1,619,882	0.03%	\$10,270,270,039	\$9,200,722,642
63479	United Teacher Assoc Ins Co	\$1,603,967	0.03%	\$488,096,307	\$417,912,246

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
97136	Metropolitan Tower Life Ins Co	\$1,574,212	0.03%	\$7,261,999,014	\$6,219,166,236
70629	World Ins Co	\$1,573,475	0.03%	\$228,911,193	\$120,568,744
60801	American Public Life Ins Co	\$1,549,941	0.03%	\$72,347,582	\$56,986,563
97268	Pacific Life & Annuity Co	\$1,512,625	0.03%	\$1,851,759,296	\$1,487,226,803
76236	Cincinnati Life Ins Co	\$1,484,575	0.03%	\$2,521,354,119	\$2,042,592,907
66087	Mid West Natl Life Ins Co Of TN	\$1,453,624	0.03%	\$409,610,244	\$267,299,088
66850 60593	National Western Life Ins Co	\$1,430,047 \$1,411,790	0.03% 0.03%	\$5,962,809,887	\$5,289,548,165
65412	National States Ins Co Life Ins Co Of AL	\$1,411,789 \$1,395,415	0.03%	\$77,990,450 \$73,821,560	\$62,261,148 \$59,379,008
71773	American Natl Life Ins Co Of TX	\$1,373,442	0.03%	\$145,558,128	\$102,558,255
63983	United Heritage Life Ins Co	\$1,364,634	0.03%	\$409,752,275	\$368,524,214
65331	Liberty Natl Life Ins Co	\$1,356,168	0.03%	\$4,926,694,788	\$4,248,907,370
68810	Sentry Life Ins Co	\$1,319,083	0.03%	\$3,096,614,850	\$2,846,793,768
81060	Canada Life Ins Co Of Amer	\$1,310,743	0.03%	\$2,183,221,239	\$2,002,417,856
60142	TIAA Cref Life Ins Co	\$1,307,239	0.03%	\$3,208,373,412	\$2,867,820,497
68500	Continental Life Ins Co Brentwood	\$1,306,773	0.03%	\$147,696,583	\$93,515,697
83917	Ashley Life Ins Co	\$1,292,315	0.03%	\$15,622,871	\$10,554,216
67652	First Penn Pacific Life Ins Co	\$1,266,837	0.03%	\$1,898,175,433	\$1,622,966,575
64513	Horace Mann Life Ins Co	\$1,257,576	0.03%	\$5,102,515,194	\$4,851,284,409
93696 67180	Fidelity Investments Life Ins Co Ohio State Life Ins Co	\$1,217,073 \$1,212,958	0.02% 0.02%	\$13,590,036,749 \$9,492,975	\$12,985,539,475 \$2,611,827
68225	Nationwide Life Ins Co of Amer	\$1,199,157	0.02%	\$6,648,451,780	\$5,994,170,689
66583	National Guardian Life Ins Co	\$1,178,464	0.02%	\$1,393,703,565	\$1,236,299,010
64939	Investors Ins Corp	\$1,176,157	0.02%	\$248,015,862	\$225,694,241
66680	National Life Ins Co	\$1,167,825	0.02%	\$8,164,720,977	\$7,456,731,849
78077	Mony Life Ins Co Of Amer	\$1,155,339	0.02%	\$6,004,780,385	\$5,723,528,695
86355	Standard Life & Accident Ins Co	\$1,143,671	0.02%	\$528,742,530	\$317,174,457
81027	Veterans Life Ins Co	\$1,136,456	0.02%	\$291,075,389	\$236,810,831
65781	Madison Natl Life Ins Co Inc	\$1,129,953	0.02%	\$755,051,104	\$628,636,764
69132	State Mut Ins Co	\$1,101,379	0.02%	\$370,548,472	\$341,473,073
65811	American Modern Life Ins Co	\$1,099,794	0.02%	\$58,061,045	\$36,908,049
67393	Ozark Natl Life Ins Co	\$1,059,880	0.02%	\$554,237,896	\$475,141,417
92657	Nationwide Life And Annuity Ins Co	\$1,056,333	0.02%	\$6,481,679,102	\$6,323,083,179
61506 69914	Resource Life Ins Co Sears Life Ins Co	\$1,040,688 \$1,013,367	0.02% 0.02%	\$125,311,705 \$75,742,846	\$94,965,658 \$21,591,969
67326	Old Surety Life Ins Co	\$1,004,919	0.02%	\$17,756,283	\$10,959,256
61921	Citizens Security Life Ins Co	\$999,643	0.02%	\$109,896,092	\$98,599,318
69000	Northwestern Long Term Care Ins Co	\$989,110	0.02%	\$217,060,584	\$158,753,649
97705	Direct General Life Ins Co	\$983,170	0.02%	\$19,947,571	\$9,926,066
76023	Columbian Life Ins Co	\$946,975	0.02%	\$239,025,617	\$224,159,850
65722	Loyal American Life Ins Co	\$940,250	0.02%	\$434,856,076	\$389,501,878
62413	Continental Assur Co	\$939,980	0.02%	\$4,481,613,662	\$3,794,974,111
84115	Jackson Griffin Ins Co	\$931,448	0.02%	\$9,777,703	\$7,985,463
11529	Premier Health Ins Co Inc	\$931,184	0.02%	\$39,310,863	\$18,760,546
61832	Chesapeake Life Ins Co	\$914,791	0.02%	\$98,859,957	\$54,039,027
71439 64211	Assurity Life Ins Co Guarantee Trust Life Ins Co	\$893,128 \$889,222	0.02% 0.02%	\$1,327,594,289	\$1,191,431,482 \$158,083,316
77879	5 Star Life Ins Co	\$874,570	0.02%	\$193,584,128 \$154,752,419	\$103,905,917
60682	Conseco Ins Co	\$853,992	0.02%	\$4,011,740,186	\$3,697,664,236
68985	Starmount Life Ins Co	\$845,125	0.02%	\$20,571,216	\$10,751,821
71714	Berkshire Life Ins Co of Amer	\$823,863	0.02%	\$2,139,102,208	\$1,793,725,858
63967	Government Personnel Mut Life Ins Co	\$784,225	0.02%	\$775,380,172	\$690,857,382
11121	Unified Life Ins Co	\$770,748	0.02%	\$75,284,816	\$63,689,905
90212	Great Southern Life Ins Co	\$756,692	0.02%	\$303,635,839	\$273,638,583
63282	Penn Treaty Network Amer Ins Co	\$753,047	0.02%	\$1,036,638,241	\$1,001,343,179
61182	Aurora Natl Life Assur Co	\$735,042	0.01%	\$3,292,062,376	\$3,006,514,703
80799	Celtic Ins Co	\$730,078 \$747,300	0.01%	\$103,982,279	\$55,774,954
89184	Sterling Investors Life Ins Co	\$717,386 \$713,710	0.01%	\$25,525,744	\$18,936,420
82538 65110	National Health Ins Co Kanawha Ins Co	\$713,719 \$701,196	0.01% 0.01%	\$34,908,997 \$608,840,427	\$26,885,889 \$536,556,652
65528	Life Ins Co Of The Southwest	\$689,649	0.01%	\$5,352,826,044	\$5,059,922,425
62324	Freedom Life Ins Co Of Amer	\$682,818	0.01%	\$35,221,920	\$25,165,441
61360	Reliastar Life Ins Co Of NY	\$674,711	0.01%	\$2,999,326,251	\$2,721,114,704
61727	Central Reserve Life Ins Co	\$669,901	0.01%	\$38,702,517	\$13,733,937
74780	Integrity Life Ins Co	\$655,591	0.01%	\$4,648,997,281	\$4,310,624,307
62596	Union Fidelity Life Ins Co	\$620,254	0.01%	\$18,253,645,474	\$17,480,849,856
68543	Liberty Bankers Life Ins Co	\$608,158	0.01%	\$419,468,329	\$387,988,670
67261	Old Republic Life Ins Co	\$600,894	0.01%	\$149,306,142	\$114,831,833
83933	Cooperative Life Ins Co	\$598,741	0.01%	\$6,273,464	\$4,382,841

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NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
71404	Continental General Ins Co	\$586,281	0.01%	\$308,445,953	\$244,867,589
31119	Medico Ins Co	\$578,069	0.01%	\$308,119,162	\$276,878,010
91642	Forethought Life Ins Co	\$576,328	0.01%	\$462,268,473	\$352,540,008
67369	Alta Health & Life Ins Co	\$562,533	0.01%	\$156,549,571	\$97,428,935
94099	United Investors Life Ins Co	\$553,209	0.01%	\$3,046,829,441	\$2,660,095,592
61425	Trustmark Ins Co	\$549,016	0.01%	\$1,282,004,018	\$1,042,196,456
64505	Homesteaders Life Co	\$548,044	0.01%	\$1,337,913,641	\$1,270,135,433
67784	Philadelphia American Life Ins Co	\$540,499	0.01%	\$159,970,421	\$143,506,998
69116	State Life Ins Co	\$511,863	0.01%	\$2,386,102,556	\$2,254,451,822
84824	Commonwealth Ann & Life Ins Co	\$500,712	0.01%	\$10,556,864,114	\$10,187,927,155
99775	Funeral Directors Life Ins Co	\$496,578	0.01%	\$453,382,597	\$407,953,844
89958	JMIC Life Ins Co	\$495,461	0.01%	\$239,019,154	\$158,514,609
69051	Standard Life Ins Co Of IN	\$476,444	0.01%	\$1,643,066,036	\$1,550,600,327
84069	Smith Burial & Life Ins Co	\$471,484	0.01%	\$4,663,678	\$4,032,816
68039	Presidential Life Ins Co	\$469,769	0.01%	\$4,277,307,476	\$3,947,203,464
61751 63657	Central States H & L Co Of Omaha	\$452,553 \$433,674	0.01%	\$278,123,210	\$183,889,829
63487	Garden State Life Ins Co	\$433,674	0.01% 0.01%	\$90,660,732	\$72,160,441
67539	Investors Life Ins Co North Amer	\$432,898		\$988,927,675	\$945,513,353
80659	Pan American Life Ins Co US Bus of the Canada Life Assur Co	\$432,073 \$428,965	0.01% 0.01%	\$1,673,576,823 \$1,672,487,593	\$1,384,556,715 \$1,532,646,738
85928		\$420,726	0.01%	\$25,918,687	\$17,913,345
83941	Family Liberty Life Ins Co Cosmopolitan Life Ins Co	\$420,765	0.01%	\$3,966,245	\$1,157,324
73474	Dentegra Ins Co	\$418,052	0.01%	\$28,491,252	\$14,969,154
68047	Professional Ins Co	\$413,121	0.01%	\$76,631,857	\$57,439,924
81043	Bankers Life Ins Co	\$404,548	0.01%	\$150,470,724	\$142,432,289
71730	Continental American Ins Co	\$400,556	0.01%	\$86,233,973	\$63,541,026
69310	Surety Life Ins Co	\$397,518	0.01%	\$13,326,012	\$1,088,102
69701	Union Bankers Ins Co	\$393,080	0.01%	\$99,578,413	\$86,507,136
81353	NYLife Ins Co Of AZ	\$391,970	0.01%	\$155,488,504	\$124,192,368
60607	American Intl Life Assr Co NY	\$388,609	0.01%	\$7,820,788,161	\$7,214,662,349
68594	American Amicable Life Ins Co Of TX	\$376,294	0.01%	\$307,761,204	\$260,682,780
64580	Illinois Mut Life Ins Co	\$361,616	0.01%	\$1,234,962,062	\$1,087,724,035
67083	Manhattan Natl Life Ins Co	\$359,516	0.01%	\$254,980,275	\$222,784,181
63290	Fidelity Life Assn	\$354,897	0.01%	\$553,160,770	\$274,103,482
71854	AAA Life Ins Co	\$350,479	0.01%	\$284,692,427	\$228,867,808
60542	American Home Life Ins Co of Kansas	\$350,250	0.01%	\$156,745,218	\$143,526,212
79057	Southland Natl Ins Corp	\$350,067	0.01%	\$141,561,531	\$133,018,817
62553	Country Life Ins Co	\$346,776	0.01%	\$6,771,138,272	\$5,824,462,562
61735	Central Security Life Ins Co	\$332,298	0.01%	\$85,124,959	\$77,558,543
80020	Mountain Life Ins Co	\$331,277	0.01%	\$12,144,625	\$8,672,322
93459	Pan American Assur Co	\$329,818	0.01%	\$24,113,104	\$8,623,437
70580	Humanadental Ins Co	\$323,682	0.01%	\$90,382,454	\$26,482,664
69485	Security Natl Life Ins Co	\$323,431	0.01%	\$292,732,489	\$276,813,554
87645	United Fidelity Life Ins Co	\$321,501	0.01%	\$611,953,803	\$399,413,952
99937	Columbus Life Ins Co	\$310,268	0.01%	\$2,550,329,926	\$2,297,091,072
90328	First Health Life & Health Ins Co	\$302,442	0.01%	\$350,106,342	\$307,025,723
71072	Marquette Natl Life Ins Co	\$296,006	0.01%	\$17,657,673	\$11,833,222
68721	Security Life Ins Co Of Amer	\$284,717	0.01%	\$79,092,842	\$64,235,225
70173	Universal Underwriters Life Ins Co	\$280,068	0.01%	\$387,156,602	\$344,726,123
85766	United Concordia Ins Co	\$265,406	0.01%	\$65,836,742	\$25,012,594
93262	Penn Ins & Annuity Co	\$262,254	0.01%	\$1,142,981,987	\$1,036,530,810
93629	Prudential Retirement Ins & Annuity Co	\$256,702	0.01%	\$59,441,285,976	\$58,399,815,470
70998	Community Bank Life & HIth Ins Co	\$255,139	0.01%	\$508,394	\$166,887
61409	National Benefit Life Ins Co	\$253,908	0.01%	\$834,142,451	\$504,623,753
73660	Directors Life Assur Co	\$252,600	0.01%	\$23,035,414	\$20,798,281
80675	US Bus of Crown Life Ins Co	\$251,655	0.01%	\$375,017,886	\$325,122,571
63819	Unity Financial Life Ins Co	\$245,953	0.00%	\$45,709,487	\$39,671,294
84786	Colorado Bankers Life Ins Co	\$240,493	0.00%	\$132,203,894	\$113,709,539
61875 90247	Church Life Ins Corp Pharmacists Life Ins Co	\$235,730	0.00% 0.00%	\$199,385,311 \$35,549,219	\$164,423,737
90557		\$231,364 \$222,271	0.00%		\$28,554,695 \$16,367,339,203
74918	Kemper Investors Life Ins Co Kilpatrick Life Ins Co	\$218,509	0.00%	\$16,589,795,875 \$141,268,263	
60291	American Capitol Ins Co	\$218,040	0.00%	\$141,268,263 \$71,922,526	\$136,787,401 \$62,979,740
97977	Ameritas Variable Life Ins Co	\$215,599	0.00%	\$2,563,260,897	\$2,421,521,291
61239	Bankers Fidelity Life Ins Co	\$215,599 \$194,057	0.00%	\$115,187,349	\$80,720,781
69744	Union Labor Life Ins Co	\$192,792	0.00%	\$3,496,021,007	\$3,356,664,699
70483	Western & Southern Life Ins Co	\$189,674	0.00%	\$9,097,602,226	\$5,582,590,221
71919	Direct Life Ins Co	\$176,440	0.00%	\$16,186,855	\$2,753,504
61859	Christian Fidelity Life Ins Co	\$174,774	0.00%	\$77,488,036	\$56,447,778
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NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
68764	Security Financial Life Ins Co	\$173,358	0.00%	\$831,397,404	\$739,782,555
66265	Monarch Life Ins Co	\$159,499	0.00%	\$968,404,458	\$957,132,744
62880	AXA Life & Annuity Co	\$146,887	0.00%	\$541,688,094	\$444,069,272
61190	Auto Owners Life Ins Co	\$146,098	0.00%	\$1,840,811,671	\$1,637,829,194
64238 76503	Guaranty Income Life Ins Co	\$145,454 \$144,667	0.00% 0.00%	\$354,021,014	\$331,382,007
71463	Port O Call Life Ins Co CICA Life Ins Co of Amer	\$144,667 \$141,970	0.00%	\$1,527,503 \$341,923,423	\$224,149 \$299,074,402
87750	Mayflower Natl Life Ins Co	\$139,459	0.00%	\$347,639,121	\$291,439,896
92703	United Natl Life Ins Co Of Amer	\$139,123	0.00%	\$7,374,444	\$4,521,307
70130	Universal Guaranty Life Ins Co	\$139,058	0.00%	\$262,745,027	\$231,535,093
77720	Columbia Universal Life Ins Co	\$130,749	0.00%	\$9,080,525	\$195,711
60445	Sagicor Life Ins Co	\$130,728	0.00%	\$480,592,214	\$445,534,902
90956	National Financial Ins Co	\$122,814	0.00%	\$8,558,954	\$6,406,623
80705	Great West Life Assur Co	\$115,140	0.00%	\$145,948,718	\$110,965,760
61212	Baltimore Life Ins Co	\$109,212	0.00%	\$801,539,802	\$737,409,278
63053	Family Life Ins Co	\$108,421	0.00%	\$119,119,671	\$101,247,464
67911	Pioneer Mut Life Ins Co	\$107,975	0.00%	\$467,337,354	\$434,722,873
76112 88536	Oxford Life Ins Co	\$105,516 \$105,031	0.00% 0.00%	\$576,319,819 \$570,774,757	\$463,321,545
93734	Protective Life And Annuity Ins Co Phoenix Life & Annuity Co	\$105,031 \$104,713	0.00%	\$579,774,757 \$60,119,378	\$536,681,437 \$42,521,405
82082	Citizens Natl Life Ins Co	\$102,777	0.00%	\$13,959,947	\$11,679,311
84131	Wonder State Life Ins Co	\$101,797	0.00%	\$2,274,609	\$1,925,258
69566	Trans World Assur Co	\$100,280	0.00%	\$323,901,093	\$257,307,918
84042	Higginbotham Burial Ins Co	\$99,535	0.00%	\$1,354,954	\$1,324,254
66214	Dixie Natl Life Ins Co	\$98,746	0.00%	\$5,122,268	\$2,110,409
62345	Berkshire Hathaway Life Ins Co NE	\$95,000	0.00%	\$3,757,507,411	\$2,895,523,176
84174	Employees Life Co Mut	\$93,136	0.00%	\$271,203,882	\$250,268,749
93777	Household Life Ins Co	\$91,461	0.00%	\$1,043,802,238	\$534,721,357
84018	Fidelity Standard Life Ins Co	\$90,937	0.00%	\$699,656	\$549,412
70416	MML Bay State Life Ins Co	\$90,627	0.00%	\$4,549,928,237	\$4,338,348,552
68160	Balboa Life Ins Co	\$90,210	0.00%	\$38,916,509	\$16,526,014
67695 65870	Federal Home Life Ins Co Manhattan Life Ins Co	\$89,203 \$84,568	0.00% 0.00%	\$1,228,865,738 \$362,538,757	\$492,908,147 \$327,773,222
60704	Wilton Reassurance Life Co of NY	\$83,129	0.00%	\$1,208,438,021	\$1,124,405,757
69922	United Home Life Ins Co	\$77,231	0.00%	\$48,849,582	\$38,884,560
99465	Servoo Life Ins Co	\$74,282	0.00%	\$30,390,760	\$24,338,597
67148	Occidental Life Ins Co Of NC	\$74,170	0.00%	\$250,053,607	\$226,309,866
71323	Zale Life Ins Co	\$73,088	0.00%	\$12,345,273	\$2,756,582
91693	United Family Life Ins Co	\$72,605	0.00%	\$84,423,450	\$58,882,372
69515	Medamerica Ins Co	\$71,470	0.00%	\$367,739,816	\$334,548,402
64327	Harleysville Life Ins Co	\$71,187	0.00%	\$372,676,660	\$349,021,476
68772	Security Mut Life Ins Co Of NY	\$70,999	0.00%	\$2,041,281,483	\$1,934,453,086
72222	Amica Life Ins Co	\$70,325	0.00%	\$891,439,131	\$743,989,080
69256 62383	Sunamerica Life Ins Co Centurion Life Ins Co	\$59,800 \$57,415	0.00% 0.00%	\$46,889,646,418	\$42,427,077,950 \$129,581,992
91529	Unimerica Ins Co	\$57,415 \$56,122	0.00%	\$1,045,257,139 \$94,297,787	\$56,131,327
66540	National Farmers Union Life Ins Co	\$55,618	0.00%	\$281,097,566	\$240,520,679
97721	Thrivent Life Ins Co	\$53,595	0.00%	\$3,731,230,823	\$3,563,693,972
93661	Annuity Investors Life Ins Co	\$51,795	0.00%	\$1,601,778,377	\$1,536,345,335
97764	Idealife Ins Co	\$50,927	0.00%	\$20,105,690	\$7,361,089
80896	Centre Life Ins Co	\$49,720	0.00%	\$1,672,561,959	\$1,597,436,986
81949	American Ins Co Of TX	\$49,210	0.00%	\$4,818,453	\$2,767,020
69272	Sunset Life Ins Co Of Amer	\$48,184	0.00%	\$456,697,001	\$418,938,826
67601	Paul Revere Variable Annuity Ins Co	\$47,936	0.00%	\$145,719,933	\$36,239,965
94218	Country Investors Life Assur Co	\$45,864	0.00%	\$158,041,222	\$24,265,708
61395	Beneficial Life Ins Co	\$43,501	0.00%	\$3,678,738,286	\$3,399,645,797
35963 83984	AF&L Ins Co Ruffin & Jarrett Ins Co	\$42,768 \$42,044	0.00% 0.00%	\$154,594,206 \$2,062,145	\$151,138,497
64904	Investors Heritage Life Ins Co	\$39,609	0.00%	\$336,726,971	\$471,983 \$318,247,862
69140	First Allmerica Fin Life Ins Co	\$38,777	0.00%	\$2,375,919,685	\$2,224,088,501
69973	United Life Ins Co	\$35,532	0.00%	\$1,393,178,624	\$1,241,502,205
71471	Medico Life Ins Co	\$34,014	0.00%	\$135,876,336	\$117,453,443
63541	Central Benefits Natl Life Ins Co	\$33,772	0.00%	\$9,452,121	\$896,653
67946	Pioneer Security Life Ins Co	\$33,079	0.00%	\$78,905,527	\$19,159,534
71480	Great Western ins Co	\$33,033	0.00%	\$433,846,865	\$395,933,531
84522	Auto Club Life Ins Co	\$31,932	0.00%	\$423,257,107	\$389,586,054
67903	Provident Amer Life & HIth Ins Co	\$31,175	0.00%	\$8,990,896	\$2,439,730
61069	Anthem Life Ins Co	\$30,586	0.00%	\$258,082,868	\$200,310,257
60518	American Health & Life Ins Co	\$28,643	0.00%	\$1,609,844,342	\$729,720,499

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
70157	Universal Life Ins Co	\$27,657	0.00%	\$19,515,655	\$16,911,779
76007	Old United Life Ins Co	\$21,894	0.00%	\$68,792,892	\$34,246,617
62634	Delaware American Life Ins Co	\$20,674	0.00%	\$80,450,166	\$54,637,777
67873	Pioneer American Ins Co	\$20,369	0.00%	\$43,816,335	\$33,316,843
66109	Midwestern United Life Ins Co	\$19,534	0.00%	\$251,988,728	\$157,284,653
84107	Griffin Leggett Burial Ins Co	\$18,747	0.00%	\$152,663	\$10,034
60429	American Fidelity Life Ins Co	\$18,731	0.00%	\$474,966,844	\$397,419,368
86959	National Family Care Life Ins Co	\$18,127	0.00%	\$17,163,686	\$9,613,556
63223	Federal Life Ins Co	\$17,916	0.00%	\$238,478,748	\$203,279,765
61018	Magna Ins Co	\$17,641	0.00%	\$71,400,480	\$55,952,112
94447	Century Life Ass Co	\$16,878	0.00%	\$9,902,564	\$5,772,297
68209	Provident Life & Cas Ins Co	\$14,087	0.00%	\$665,245,383	\$564,781,009
66419	Mutual Service Life Ins Co	\$13,348	0.00%	\$346,065,269	\$290,086,471
74799	Leaders Life Ins Co	\$13,310	0.00%	\$4,181,272	\$1,924,516
97241	Settlers Life Ins Co	\$13,270	0.00%	\$373,479,054	\$326,481,484
90840	Capitol Life & Accident Ins Co	\$13,222	0.00%	\$356,177	\$37,354
60003	Park Avenue Life Ins Co	\$12,473	0.00%	\$444,535,795	\$292,364,697
84514	Industrial Alliance Pacific Life Ins	\$11,815	0.00%	\$343,701,710	\$320,155,035
63495	First Investors Life Ins Co	\$10,984	0.00%	\$1,339,037,855	\$1,236,233,879
62421	Annuity & Life Reassur Amer Inc	\$10,399	0.00%	\$12,326,880	\$665,325
93742	Securian Life Ins Co	\$10,258	0.00%	\$122,363,603	\$5,928,849
86126	Members Life Ins Co	\$9,587	0.00%	\$780,096,605	\$750,585,928
68446	Scor Life Ins Co	\$9,538	0.00%	\$52,264,131	\$15,735,485
93610	Manulife Ins Co	\$9,400	0.00%	\$545,707,687	\$427,065,935
81418	American Medical & Life Ins Co	\$7,608	0.00%	\$13,649,199	\$5,921,850
81426	Commercial Travelers Mut Ins Co	\$7,585	0.00%	\$35,551,054	\$23,634,198
62103	Columbian Mut Life Ins Co	\$5,601	0.00%	\$385,179,937	\$341,960,657
74217	Medical Savings Ins Co	\$5,466	0.00%	\$51,756,942	\$45,955,382
69647	Molina Healthcare Ins Co	\$4,873	0.00%	\$9,344,007	\$709,476
70114	Unity Mut Life Ins Co	\$4,819	0.00%	\$333,443,629	\$316,392,696
68632	VantisLife Ins Co	\$4,591	0.00%	\$684,449,028	\$617,580,814
77119	Sentinel American Life Ins Co	\$4,131	0.00%	\$46,999,301	\$31,293,982
85189	Investors Consolidated Ins Co	\$3,583	0.00%	\$15,367,006	\$9,259,959
88366	American Retirement Life Ins Co	\$3,563	0.00%	\$7,033,278	\$1,023,471
90581	Symetra Natl Life Ins Co	\$3,110	0.00%	\$16,175,307	\$5,952,739
60305	American Comm Mut Ins Co	\$3,024	0.00%	\$178,469,867	\$71,591,082
81442	Monitor Life Ins Co Of NY	\$2,946	0.00%	\$9,467,991	\$3,781,562
70955	USA Life One Ins Co Of IN	\$2,822	0.00%	\$37,963,833	\$21,493,390
89087	Enterprise Life Ins Co	\$2,545	0.00%	\$28,827,413	\$17,418,972
80985	BCS Life Ins Co	\$2,231	0.00%	\$170,400,730	\$94,015,729
61700	Renaissance L & H Ins Co of Amer	\$2,065	0.00%	\$14,042,803	\$3,803,769
61824	Cherokee Natl Life Ins Co	\$1,970	0.00%	\$36,189,271	\$25,619,187
85286	OneNation Ins Co	\$1,964	0.00%	\$91,463,860	\$879,682
65960	Windsor Life Ins Co	\$1,916	0.00%	\$2,927,889	\$228,974
79049	Alfa Life Ins Corp	\$1,657	0.00%	\$1,050,767,852	\$848,569,514
64831	Intramerica Life Ins Co	\$1,269	0.00%	\$45,989,824	\$33,984,766
62057	Jefferson Pilot Lifeamerica Ins Co	\$1,246	0.00%	\$1,416,096,857	\$1,347,270,535
69779	Union Natl Life Ins Co	\$1,205	0.00%	\$414,119,867	\$358,064,096
81078	American Network Ins Co	\$1,040	0.00%	\$113,814,883	\$95,088,077
84077	Southern Fidelity Life Ins Co	\$829	0.00%	\$80,552	\$11,675
64890	Investors Guaranty Life Ins Co	\$818	0.00%	\$7,824,692	\$192,468
82252	Landmark Life Ins Co	\$717	0.00%	\$7,624,692 \$59,854,380	\$56,795,808
86371	Ullico Life Ins Co	\$480			
77976	Gulf Guaranty Life Ins Co	\$433	0.00% 0.00%	\$12,957,847 \$15,939,531	\$3,036,683 \$7,913,795
76201	American Service Life Ins Co	\$433 \$306	0.00%	\$15,939,531 \$474,909	
					\$21,597 \$480,007,131
74004	Family Service Life Ins Co Total	\$46 \$4,973,389,804	0.00% 100.00%	\$579,530,680	\$489,097,131
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NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
25178	State Farm Mut Auto Ins Co	\$317,819,278	8.53%	\$98,348,108,897	\$40,313,841,036
18325	Southern Farm Bureau Cas Ins Co	\$244,591,755	6.56%	\$2,490,304,529	\$1,030,716,202
25143	State Farm Fire And Cas Co	\$185,936,014	4.99%	\$24,413,590,236	\$15,465,481,326
13757	Farm Bureau Mut Ins Co Of AR Inc	\$180,597,464	4.84%	\$267,363,585	\$129,742,681
23388 19380	Shelter Mut Ins Co	\$170,878,445	4.58% 3.45%	\$2,004,158,752	\$859,837,390
21628	American Home Assur Co Farmers Ins Co Inc	\$128,656,442 \$114,853,176	3.45%	\$28,409,595,587 \$263,264,745	\$22,197,742,541 \$175,766,276
19232	Allstate Ins Co	\$105,904,896	2.84%	\$47,679,723,129	\$28,550,562,952
23787	Nationwide Mut Ins Co	\$69,585,161	1.87%	\$28,374,752,730	\$17,568,790,436
42919	Progressive Northwestern Ins Co	\$58,759,702	1.58%	\$1,206,911,185	\$847,643,103
20443	Continental Cas Co	\$58,112,435	1.56%	\$38,198,350,519	\$30,258,931,766
33049	State Volunteer Mut Ins Co	\$40,118,674	1.08%	\$870,180,717	\$652,793,453
10677 25127	Cincinnati Ins Co	\$40,030,899 \$37,688,460	1.07% 1.01%	\$10,917,879,475	\$6,167,674,403
25941	State Auto Prop & Cas Ins Co USAA	\$37,426,634	1.00%	\$1,555,269,249 \$16,868,906,203	\$976,365,633 \$5,175,998,479
19410	Commerce & Industry Ins Co	\$33,441,375	0.90%	\$7,355,794,061	\$5,547,094,927
22667	Ace American Ins Co	\$33,256,773	0.89%	\$7,309,316,755	\$5,621,249,819
21482	Factory Mut Ins Co	\$29,105,918	0.78%	\$9,152,614,118	\$4,135,909,170
40371	Columbia Mut Ins Co	\$28,546,633	0.77%	\$325,472,942	\$158,531,534
23779	Nationwide Mut Fire Ins Co	\$28,339,462	0.76%	\$4,219,131,799	\$2,306,661,456
40649 19240	Economy Premier Assur Co Allstate Ind Co	\$28,275,843 \$26,435,681	0.76% 0.71%	\$33,100,245	\$75,710 \$6,814,598
16535	Zurich American Ins Co	\$26,178,946	0.70%	\$138,344,895 \$31,513,418,125	\$25,476,622,353
25674	Travelers Property Cas Co Of Amer	\$25,397,758	0.68%	\$256,735,805	\$167,052,878
25658	Travelers Ind Co	\$24,151,752	0.65%	\$19,419,086,591	\$12,017,570,231
20095	Bituminous Cas Corp	\$23,769,523	0.64%	\$759,269,836	\$497,890,988
23035	Liberty Mut Fire Ins Co	\$23,558,330	0.63%	\$3,420,760,390	\$2,507,229,875
17230	Allstate Prop & Cas Ins Co	\$21,417,239	0.57%	\$80,184,344	\$1,089,105
21687 19070	Mid-Century Ins Co	\$21,384,032	0.57% 0.55%	\$3,198,083,569	\$2,587,485,969
39012	Standard Fire Ins Co Safeco Ins Co Of IL	\$20,619,578 \$19,888,804	0.53%	\$3,599,560,790 \$664,143,852	\$2,323,342,559 \$475,461,207
37478	Hartford Ins Co Of The Midwest	\$19,518,581	0.52%	\$297,358,935	\$107,429,107
21415	Employers Mut Cas Co	\$19,473,779	0.52%	\$1,976,772,516	\$1,185,686,301
24260	Progressive Cas Ins Co	\$18,958,333	0.51%	\$5,588,119,908	\$3,995,419,282
25844	Union Ins Co	\$18,687,531	0.50%	\$78,526,953	\$52,169,393
16322	Progressive Direct Ins Co	\$18,605,775	0.50%	\$2,708,050,979	\$1,807,891,183
20281 24740	Federal Ins Co Safeco Ins Co Of Amer	\$18,035,442 \$17,867,980	0.48% 0.48%	\$28,363,071,383 \$4,522,038,349	\$17,086,324,021 \$3,366,636,926
10804	Continental Western Ins Co	\$17,675,350	0.47%	\$264,743,868	\$182,277,516
25968	USAA Cas Ins Co	\$17,325,760	0.46%	\$5,724,190,749	\$3,228,532,559
13935	Federated Mut Ins Co	\$16,914,413	0.45%	\$3,722,360,925	\$2,131,456,727
27998	Travelers Home & Marine Ins Co	\$16,470,762	0.44%	\$190,558,007	\$127,243,759
15725	Cameron Mut Ins Co	\$16,083,006	0.43%	\$89,321,019	\$56,622,552
11185	Foremost Ins Co	\$15,409,090	0.41%	\$1,812,960,024	\$1,225,971,133
34690 27626	Property & Cas Ins Co Of Hartford Firstcomp Ins Co	\$15,352,572 \$14,939,678	0.41% 0.40%	\$200,095,124 \$228,305,634	\$107,565,034 \$174,275,374
12188	Alfa Vision Ins Corp	\$14,835,469	0.40%	\$89,181,003	\$41,138,471
15512	Automobile Club Interins Exch	\$14,411,097	0.39%	\$242,211,322	\$100,000,578
10642	Cherokee Ins Co	\$13,716,882	0.37%	\$224,683,563	\$146,460,606
28401	American Natl Prop & Cas Co	\$12,894,737	0.35%	\$1,128,700,205	\$685,995,608
28452	Republic Mortgage Ins Co	\$12,709,574	0.34%	\$1,588,450,346	\$1,472,751,450
10251	American Underwriters Ins Co Philadelphia Ind Ins Co	\$12,639,797	0.34% 0.34%	\$12,237,050	\$8,333,388 \$1,783,838,194
18058 37257	Praetorian Ins Co	\$12,632,768 \$12,631,180	0.34%	\$2,674,048,760 \$1,739,204,022	\$1,765,656,194
35882	Geico General Ins Co	\$12,584,703	0.34%	\$151,061,741	\$80,362,396
11371	Great West Cas Co	\$12,384,443	0.33%	\$1,564,427,492	\$1,125,091,276
23809	Granite State Ins Co	\$12,180,898	0.33%	\$42,526,702	\$10,354,660
19720	American Alt Ins Corp	\$12,014,259	0.32%	\$458,302,732	\$318,837,248
10723	Nationwide Assur Co	\$11,873,385	0.32%	\$86,035,353	\$14,854,315
31895	American Interstate Ins Co	\$11,687,533 \$11,686,513	0.31%	\$765,956,317	\$569,938,896
14168 21873	Harleysville Mut Ins Co Firemans Fund Ins Co	\$11,686,512 \$11,637,534	0.31% 0.31%	\$1,506,301,850 \$10,066,490,771	\$839,836,108 \$7,033,850,818
23469	American Modern Home Ins Co	\$11,637,534 \$11,402,094	0.31%	\$10,066,490,771 \$824,293,912	\$7,033,859,818 \$551,059,565
24015	Northland Ins Co	\$11,331,714	0.30%	\$1,227,413,998	\$660,084,674
24767	St Paul Fire & Marine Ins Co	\$11,171,000	0.30%	\$20,171,993,801	\$13,152,114,948
21326	Empire Fire & Marine Ins Co	\$11,043,217	0.30%	\$252,469,400	\$121,429,070
19429	Insurance Co Of The State Of PA	\$11,033,728	0.30%	\$4,343,795,678	\$2,822,005,326
11150	Arch Ins Co	\$10,972,094	0.29%	\$1,187,699,401	\$668,775,498
29459	Twin City Fire Ins Co	\$10,762,843	0.29%	\$615,891,197	\$322,198,624

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NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
13137	Viking Ins Co Of WI	\$10,559,789	0.28%	\$347,080,404	\$215,920,860
31194	Travelers Cas & Surety Co Of Amer	\$10,438,237	0.28%	\$3,291,414,536	\$2,163,513,785
23361	Shelter General Ins Co	\$10,421,994	0.28%	\$192,730,940	\$107,788,926
11770	United Fncl Cas Co	\$10,372,841	0.28%	\$1,609,180,752	\$1,182,809,329
10111	American Bankers Ins Co Of FL	\$10,372,557	0.28% 0.27%	\$1,240,094,177	\$903,693,146
10855 25135	Cypress Ins Co State Automobile Mut Ins Co	\$9,991,346 \$9,801,624	0.27%	\$520,279,554 \$1,941,501,162	\$291,783,231 \$612,578,187
19356	Maryland Cas Co	\$9,715,818	0.26%	\$514,130,378	\$109,272,613
34207	Westport Ins Corp	\$9,702,108	0.26%	\$1,002,226,296	\$718,445,743
20478	National Fire Ins Co Of Hartford	\$9,566,458	0.26%	\$210,224,252	\$33,165,744
22063	Government Employees Ins Co	\$9,566,307	0.26%	\$12,268,573,470	\$7,561,882,044
13528	Brotherhood Mut Ins Co	\$9,512,675	0.26%	\$293,366,803	\$173,870,608
12548	American Agri Business Ins Co	\$9,339,678	0.25%	\$226,557,124	\$220,123,962
18767 20508	Church Mut Ins Co Valley Forge Ins Co	\$9,245,368 \$9,105,833	0.25% 0.24%	\$1,066,334,980 \$55,922,000	\$737,781,334 \$14,211
33383	First Professionals Ins Co	\$8,920,290	0.24%	\$753,144,928	\$552,700,447
20699	Ace Prop & Cas Ins Co	\$8,879,467	0.24%	\$5,925,245,954	\$4,395,818,119
23450	American Family Home Ins Co	\$8,792,181	0.24%	\$429,360,825	\$292,061,562
33855	Lincoln General Ins Co	\$8,582,389	0.23%	\$466,101,357	\$332,900,727
22136	Great American Ins Co of NY	\$8,481,062	0.23%	\$55,324,688	\$319,762
37885	XL Specialty Ins Co	\$8,335,728	0.22%	\$432,856,446	\$271,257,841
22306	Massachusetts Bay Ins Co	\$8,308,423	0.22%	\$21,909,304	\$7,071
19682 24791	Hartford Fire In Co St Paul Mercury Ins Co	\$8,233,676 \$8,180,982	0.22% 0.22%	\$24,589,860,907 \$25,568,452	\$11,568,997,535 \$(443,706)
42404	Liberty Ins Corp	\$8,112,055	0.22%	\$1,850,482,043	\$1,520,802,632
10464	Canal Ins Co	\$8,107,315	0.22%	\$1,324,256,744	\$738,476,056
23043	Liberty Mut Ins Co	\$7,997,780	0.21%	\$29,920,012,089	\$19,967,883,060
28746	Equity Insurance Co	\$7,773,002	0.21%	\$64,537,013	\$39,165,431
27235	Auto Club Family Ins Co	\$7,738,228	0.21%	\$59,571,969	\$34,891,461
37220	Direct Ins Co	\$7,691,143	0.21%	\$83,558,166	\$56,224,573
29858	Mortgage Guaranty Ins Corp	\$7,221,407 \$7,155,730	0.19%	\$7,364,303,289	\$5,814,624,431
21709 12157	Truck Ins Exch Companion Prop & Cas Ins Co	\$7,155,720 \$7,101,680	0.19% 0.19%	\$1,641,531,367 \$384,592,992	\$1,170,372,731 \$272,151,542
10783	Cornerstone Natl Ins Co	\$6,925,615	0.19%	\$45,214,570	\$27,512,241
25615	Charter Oak Fire Ins Co	\$6,810,003	0.18%	\$805,685,829	\$606,716,939
19305	Assurance Co Of Amer	\$6,789,846	0.18%	\$56,771,478	\$36,196,870
21180	Sentry Select Ins Co	\$6,771,185	0.18%	\$631,343,106	\$436,696,824
20494	Transportation Ins Co	\$6,700,324	0.18%	\$88,273,001	\$317,928
19640	Columbia Natl Ins Co	\$6,697,146	0.18%	\$84,918,877	\$48,537,336
33600 26344	LM Ins Corp Great American Assur Co	\$6,680,513 \$6,675,821	0.18% 0.18%	\$67,188,909 \$15,999,743	\$48,207,641 \$6,348
23396	Amerisure Mut Ins Co	\$6,660,498	0.18%	\$1,632,574,355	\$1,086,687,214
22055	Geico Ind Co	\$6,620,860	0.18%	\$4,288,406,091	\$2,463,985,229
10335	Bridgefield Cas Ins Co	\$6,498,284	0.17%	\$94,101,906	\$65,210,193
41181	Universal Underwriters Ins Co	\$6,421,295	0.17%	\$681,557,264	\$149,961,391
29424	Hartford Cas Ins Co	\$6,359,552	0.17%	\$2,115,393,752	\$1,210,198,672
16691	Great American Ins Co	\$6,312,556 \$6,272,862	0.17%	\$5,461,795,679	\$3,859,159,520
23736 20087	Direct Natl Ins Co National Ind Co	\$6,273,862 \$6,271,314	0.17% 0.17%	\$11,577,496 \$67,168,015,588	\$5,366,294 \$31,605,446,680
10014	Affiliated Fm Ins Co	\$6,153,090	0.17%	\$1,275,125,439	\$703,133,042
22314	RSUI Ind Co	\$6,119,488	0.16%	\$2,257,889,695	\$1,337,250,735
20486	Transcontinental Ins Co	\$6,101,588	0.16%	\$99,217,823	\$202,856
24074	Ohio Cas Ins Co	\$6,076,167	0.16%	\$4,349,775,979	\$3,267,058,181
23841	New Hampshire Ins Co	\$6,034,231	0.16%	\$4,001,180,436	\$2,971,893,484
25240	NAU Country Ins Co	\$6,000,657	0.16%	\$269,627,910	\$148,249,170
16047	Southern Pioneer Prop & Cas Ins Co	\$5,884,898	0.16%	\$18,010,598	\$7,771,671
20052 26298	National Liab & Fire Ins Co Metropolitan Property & Cas Ins Co	\$5,690,905 \$5,665,056	0.15% 0.15%	\$1,155,384,109 \$5,305,099,235	\$658,684,849 \$3,454,517,473
24112	Westfield Ins Co	\$5,568,324	0.15%	\$2,074,939,328	\$1,391,808,496
25682	Travelers Ind Co Of CT	\$5,545,042	0.15%	\$949,212,297	\$644,759,036
42994	Progressive Classic Ins Co	\$5,504,953	0.15%	\$402,730,524	\$316,172,966
24147	Old Republic Ins Co	\$5,500,331	0.15%	\$2,266,579,625	\$1,422,441,018
20532	Clarendon Natl Ins Co	\$5,451,882	0.15%	\$1,430,872,998	\$934,847,596
42978	American Security Ins Co	\$5,440,882 \$5,440,747	0.15%	\$1,085,100,574	\$653,621,645
40460	Sagamore Ins Co	\$5,406,747 \$5,405,217	0.15%	\$166,683,330 \$1,720,534,720	\$66,214,945
33391 21652	Medical Assur Co Inc Farmers Ins Exch	\$5,405,217 \$5,371,881	0.15% 0.14%	\$1,720,534,720 \$11,919,107,149	\$1,291,399,227 \$8,770,540,085
22292	Hanover Ins Co	\$5,369,710	0.14%	\$4,027,098,266	\$2,563,464,936
20028	Beacon Natl Ins Co	\$5,248,382	0.14%	\$46,124,080	\$32,122,080

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NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
19879	Security Natl Ins Co	\$5,218,774	0.14%	\$33,452,307	\$18,079,809
20427	American Cas Co Of Reading PA	\$5,160,845	0.14%	\$114,347,913	\$17,451
12114	National Security Fire & Cas Co	\$5,157,684	0.14%	\$64,017,730	\$31,434,299
15130	Encompass Ind Co	\$5,121,380	0.14%	\$24,406,647	\$4,150,182
25666	Travelers Ind Co Of Amer	\$5,111,727	0.14%	\$494,404,429	\$362,926,487
11000 18228	Sentinel Ins Co Ltd	\$5,109,997 \$5,094,770	0.14%	\$379,208,466	\$64,539,412
18228	Farmers Home Fire Ins Co Lafayette Ins Co	\$5,084,770 \$4,987,858	0.14% 0.13%	\$7,987,373 \$117,150,147	\$3,328,334 \$65,253,411
44393	West American Ins Co	\$4,957,702	0.13%	\$264,562,056	\$48,539,983
11398	Guarantee Ins Co	\$4,948,668	0.13%	\$74,834,226	\$65,078,496
36625	Old Reliable Cas Co	\$4,941,213	0.13%	\$11,018,759	\$3,078,350
43575	Indemnity Ins Co Of North Amer	\$4,899,828	0.13%	\$325,950,819	\$232,029,326
23612	Midwest Employers Cas Co	\$4,835,878	0.13%	\$298,751,782	\$177,854,816
26042	Wausau Underwriters Ins Co	\$4,834,137	0.13%	\$215,128,601	\$129,101,231
44369	Imperial Fire & Cas Ins Co	\$4,780,755	0.13%	\$64,250,522	\$40,063,622
19445	National Union Fire Ins Co Of Pitts	\$4,726,906	0.13%	\$31,667,494,265	\$21,247,282,764
10071	Encompass Ins Co Of America	\$4,717,677	0.13%	\$23,227,413	\$1,070,267
18988	Auto-Owners Ins Co	\$4,699,433	0.13%	\$9,037,953,108	\$4,192,209,122
21458 21164	Employers Ins. of Wausau	\$4,695,464	0.13%	\$5,295,626,509	\$4,087,255,690
22322	Dairyland Ins Co Greenwich Ins Co	\$4,658,890 \$4,557,845	0.12% 0.12%	\$1,238,205,402 \$785,875,859	\$818,308,439 \$430,292,764
26247	American Guarantee & Liability Ins	\$4,535,763	0.12%	\$259,667,514	\$113,695,494
19178	Southern Gty Ins Co	\$4,488,808	0.12%	\$291,591,090	\$236,924,989
20397	Vigilant Ins Co	\$4,426,916	0.12%	\$382,130,596	\$243,773,045
27251	PMI Mortgage Ins Co	\$4,422,945	0.12%	\$3,487,286,008	\$2,968,951,702
24724	First Natl Ins Co Of Amer	\$4,411,095	0.12%	\$253,514,190	\$175,928,221
11118	Federated Rural Electric Ins Exch	\$4,381,075	0.12%	\$279,457,700	\$194,226,071
38458	Genworth Mortgage Ins Corp	\$4,376,874	0.12%	\$2,790,366,705	\$2,545,615,943
28223	Nationwide Agribusiness Ins Co	\$4,334,296	0.12%	\$93,871,638	\$41,713,997
23728	National General Ins Co	\$4,319,319	0.12%	\$99,603,805	\$60,757,520
11839	Circle Star Ins Co RRG	\$4,275,429	0.11%	\$1,756,574	\$149,755
19860	Argonaut Great Central Ins Co	\$4,129,096	0.11%	\$313,141,457	\$221,348,029
30589 19704	Capital City Ins Co Inc American States Ins Co	\$3,976,851 \$3,974,473	0.11% 0.11%	\$139,255,429 \$2,337,821,031	\$102,662,591 \$1,567,111,446
15873	United Gty Residential Ins Co	\$3,914,843	0.11%	\$1,903,313,089	\$1,770,278,211
13188	Western Surety Co	\$3,854,760	0.10%	\$959,642,190	\$610,627,018
33790	Radian Guaranty Inc	\$3,835,522	0.10%	\$3,963,742,984	\$3,467,692,015
23418	Mid-Continent Cas Co	\$3,813,307	0.10%	\$876,228,423	\$583,403,608
13714	Pharmacists Mut Ins Co	\$3,770,331	0.10%	\$183,415,907	\$118,990,685
10510	Carolina Cas Ins Co	\$3,672,524	0.10%	\$881,704,551	\$620,977,507
36064	Hanover Amer Ins Co	\$3,620,429	0.10%	\$14,887,148	\$13,591
18236	Agents Mut Ins Co	\$3,591,684	0.10%	\$1,398,827	\$560,697
23280	The Cincinnati Indemnity Co	\$3,570,085	0.10%	\$74,495,278	\$12,569,976
28932	Markel American Ins Co	\$3,550,667 \$3,450,974	0.10%	\$403,368,773	\$294,657,697
30104 24198	Hartford Underwriters Ins Co Peerless Ins Co	\$3,450,874 \$3,422,877	0.09% 0.09%	\$1,506,231,742 \$5,707,896,863	\$859,597,558 \$4,488,676,760
33650	Mendota Ins Co	\$3,388,007	0.09%	\$105,229,030	\$59,492,735
10340	Stonington Ins Co	\$3,272,155	0.09%	\$355,546,154	\$261,758,971
37877	Nationwide Prop & Cas Ins Co	\$3,244,629	0.09%	\$94,600,776	\$67,083,697
21113	United States Fire Ins Co	\$3,221,091	0.09%	\$3,328,674,930	\$2,354,769,514
14982	Penn Millers Ins Co	\$3,179,034	0.09%	\$170,299,489	\$119,774,731
11991	National Cas Co	\$3,162,892	0.08%	\$156,736,229	\$56,441,011
31325	Acadia Ins Co	\$3,131,938	0.08%	\$151,266,088	\$91,966,164
24732	General Ins Co Of Amer	\$3,118,326	0.08%	\$2,702,742,949	\$1,826,146,338
39306	Fidelity & Deposit Co Of MD	\$3,049,381	0.08%	\$263,243,635	\$68,487,376
25623	Phoenix Ins Co	\$3,035,412	0.08%	\$3,510,131,710	\$2,359,634,916
19615 42376	American Reliable Ins Co Technology Ins Co Inc	\$3,002,557 \$2,911,109	0.08% 0.08%	\$365,749,355 \$306,821,121	\$278,187,227 \$187,227,635
13021	United Fire & Cas Co	\$2,901,332	0.08%	\$1,213,874,484	\$637,891,920
20370	AXIS Reins Co	\$2,885,039	0.08%	\$1,831,970,659	\$1,281,077,712
23426	Oklahoma Surety Co	\$2,876,576	0.08%	\$29,367,787	\$18,593,092
34339	Metropolitan Grp Prop & Cas Ins Co	\$2,839,613	0.08%	\$381,523,803	\$121,951,187
29599	US Specialty Ins Co	\$2,809,838	0.08%	\$786,650,462	\$588,128,952
10349	Acceptance Cas Ins Co	\$2,801,157	0.08%	\$50,557,825	\$18,895,322
40258	American Intl South Ins Co	\$2,789,338	0.07%	\$35,527,654	\$220,756
26433	Harco Natl Ins Co	\$2,724,488	0.07%	\$464,599,972	\$272,802,192
35300	Allianz Global Risks US Ins Co	\$2,720,301	0.07%	\$4,713,840,624	\$1,082,322,217
18252	Town & Country Mut Ins Co	\$2,664,054	0.07%	\$4,382,773	\$1,871,302
36463	Discover Prop & Cas Ins Co	\$2,571,353	0.07%	\$108,639,935	\$68,061,723

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
41394	Benchmark Ins Co	\$2,534,937	0.07%	\$113,533,453	\$76,518,599
19887	Trinity Universal Ins Co	\$2,457,350	0.07%	\$3,334,835,592	\$2,150,583,717
27928	Amex Assur Co	\$2,398,340	0.06%	\$142,582,687	\$24,747,363
11452	Hartford Steam Boil Inspec & Ins Co	\$2,396,176	0.06%	\$1,203,282,364	\$585,694,828
36161	Travelers Prop Cas Ins Co	\$2,390,606	0.06%	\$201,153,646	\$140,551,080
20303	Great Northern Ins Co	\$2,331,883	0.06%	\$1,508,865,573	\$1,157,592,205
40827	Virginia Surety Co Inc	\$2,317,798	0.06%	\$1,162,968,174	\$907,240,552
14974 19530	Pennsylvania Lumbermens Mut Ins State Auto Natl Ins Co	\$2,307,942 \$2,306,753	0.06% 0.06%	\$294,663,492 \$105,351,376	\$188,828,401 \$37,725,172
13897	Farmers Mut Hail Ins Co Of IA	\$2,300,753	0.06%	\$105,351,376 \$315,488,425	\$94,289,298
26069	Wausau Business Ins Co	\$2,261,428	0.06%	\$165,353,821	\$118,073,760
24988	Sentry Ins A Mut Co	\$2,259,363	0.06%	\$5,280,674,980	\$2,486,897,811
12904	Tokio Marine & Nichido Fire Ins Co	\$2,154,453	0.06%	\$1,585,465,065	\$1,125,826,328
21121	Westchester Fire Ins Co	\$2,140,946	0.06%	\$2,297,673,069	\$1,639,895,506
22098	Grain Dealers Mut Ins Co	\$2,089,018	0.06%	\$56,011,269	\$41,468,071
29874	North American Specialty Ins Co	\$2,035,659	0.05%	\$447,501,879	\$234,808,995
15105	Safety Natl Cas Corp	\$2,033,637	0.05%	\$1,522,910,476	\$1,106,884,224
35360	Gibraltar Natl Ins Co	\$2,001,595	0.05%	\$5,077,131	\$3,049,941
41491	Geico Cas Co	\$1,998,421	0.05%	\$272,005,663	\$162,472,611
14265	Indiana Lumbermens Mut Ins Co	\$1,942,854	0.05%	\$123,270,828	\$81,046,721
12696	America First Ins Co	\$1,920,823	0.05%	\$10,773,469	\$196,666
24350	Triad Guaranty Ins Corp	\$1,899,611	0.05%	\$794,359,344	\$625,920,456
24171	Netherlands Ins Co The	\$1,853,500	0.05%	\$290,596,203	\$234,175,189
10220 19690	Commonwealth Ins Co Of Amer	\$1,830,889	0.05% 0.05%	\$51,506,904 \$1,634,750,860	\$29,288,614
42803	American Economy Ins Co Guideone Elite Ins Co	\$1,809,531 \$1,757,290	0.05%		\$1,105,961,426 \$9,904,403
28665	Cincinnati Cas Co	\$1,757,280 \$1,742,011	0.05%	\$27,250,137 \$349,578,661	\$68,115,634
32220	American Intl Ins Co	\$1,737,708	0.05%	\$1,175,349,277	\$817,257,943
13838	Farmland Mut Ins Co	\$1,683,005	0.05%	\$332,320,535	\$191,404,989
18708	Ambac Assur Corp	\$1,671,766	0.04%	\$10,014,555,633	\$6,317,679,209
29980	First Colonial Ins Co	\$1,649,514	0.04%	\$350,517,409	\$243,452,845
13056	RLI Ins Co	\$1,617,614	0.04%	\$1,366,310,095	\$619,404,680
10847	Cumis Ins Society Inc	\$1,610,847	0.04%	\$1,172,959,823	\$712,067,910
19062	Automobile Ins Co Of Hartford CT	\$1,608,520	0.04%	\$928,690,153	\$644,837,952
22861	Southern Pilot Ins Co	\$1,608,195	0.04%	\$40,910,157	\$1,902
22357	Hartford Accid & Ind Co	\$1,594,676	0.04%	\$11,193,585,525	\$7,415,598,044
26310	Granite Re Inc	\$1,588,821	0.04%	\$17,908,349	\$8,648,014
14559	Guideone Specialty Mut Ins Co	\$1,558,733	0.04%	\$215,737,166	\$161,237,879
35289	Continental Ins Co	\$1,516,566	0.04%	\$4,057,425,582	\$2,132,067,669
19402	Birmingham Fire Ins Co Of PA	\$1,504,277	0.04%	\$4,146,017,133	\$2,812,055,608
21407 11843	Emcasco Ins Co Medical Protective Co	\$1,420,046 \$1,406,150	0.04% 0.04%	\$311,458,928 \$1,703,798,855	\$227,106,719 \$1,057,913,866
22748	Pacific Employers Ins Co	\$1,402,765	0.04%	\$2,247,176,691	\$1,674,198,333
19216	Southern Ins Co	\$1,367,079	0.04%	\$8,519,478	\$624,416
44725	1st Auto & Cas Ins Co	\$1,364,409	0.04%	\$30,166,945	\$19,062,957
12300	American Contractors Ins Co RRG	\$1,364,352	0.04%	\$5,648,762	\$471,318
24066	American Fire & Cas Co	\$1,341,994	0.04%	\$38,961,733	\$1,138,819
13250	Workmens Auto Ins Co	\$1,304,788	0.04%	\$60,682,955	\$39,037,821
17965	American Sentinel Ins Co	\$1,300,808	0.03%	\$21,660,376	\$11,341,946
11800	Foremost Property & Cas Ins Co	\$1,293,701	0.03%	\$39,348,050	\$24,435,451
34274	Central States Ind Co Of Omaha	\$1,287,100	0.03%	\$260,853,018	\$53,342,757
24813	Balboa Ins Co	\$1,275,774	0.03%	\$1,533,166,926	\$877,126,701
28304	Federated Service Ins Co	\$1,274,031	0.03%	\$339,482,510	\$232,858,438
10895	Midwest Ins Co	\$1,272,643	0.03%	\$35,491,999	\$23,860,533
36307 18538	Gray Ins Co Bancinsure Inc	\$1,261,661	0.03% 0.03%	\$315,622,094	\$219,077,483
21970	OneBeacon Ins Co	\$1,259,064 \$1,257,112	0.03%	\$102,442,150 \$3,758,323,295	\$60,994,466 \$2,064,200,561
28535	Triangle Ins Co Inc	\$1,237,019	0.03%	\$23,301,396	\$12,718,890
18600	USAA General Ind Co	\$1,225,526	0.03%	\$343,470,773	\$180,357,813
10472	Capitol Ind Corp	\$1,211,053	0.03%	\$445,537,797	\$264,229,666
19372	Northern Ins Co Of NY	\$1,208,620	0.03%	\$52,853,804	\$21,977,654
37621	Toyota Motor Ins Co	\$1,206,309	0.03%	\$166,791,693	\$116,878,911
19631	American Road Ins Co	\$1,203,307	0.03%	\$719,002,703	\$319,480,750
11592	International Fidelity Ins Co	\$1,187,723	0.03%	\$149,565,807	\$76,318,974
32700	Owners Ins Co	\$1,161,376	0.03%	\$2,166,012,347	\$1,405,670,570
18023	Star Ins Co	\$1,146,321	0.03%	\$468,216,067	\$303,108,714
19801	Argonaut Ins Co	\$1,138,085	0.03%	\$1,280,263,409	\$814,446,996
21857	American Ins Co	\$1,116,376	0.03%	\$1,566,036,408	\$1,001,469,985
21881	National Surety Corp	\$1,111,670	0.03%	\$553,480,285	\$363,788,571

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NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
14354	Jewelers Mut Ins Co	\$1,111,113	0.03%	\$184,417,398	\$77,015,359
34312	Producers Agriculture Ins Co	\$1,106,976	0.03%	\$53,800,914	\$29,860,430
19917	Liberty Ins Underwriters Inc	\$1,101,393	0.03%	\$117,980,703	\$41,888,695
35769	Lyndon Property Ins Co	\$1,100,889	0.03%	\$434,618,512	\$309,492,598
22012	Motors Ins Corp	\$1,073,037	0.03%	\$7,770,566,346	\$4,958,412,121
38245	BCS Ins Co	\$1,072,169	0.03%	\$227,983,948	\$91,316,010
25887 10499	US Fidelity & Guaranty Co DaimlerChrysler Ins Co	\$1,067,110 \$1,067,007	0.03% 0.03%	\$4,390,091,740	\$2,158,185,287 \$162,171,447
41459	Armed Forces Ins Exchange	\$1,067,097 \$1,039,158	0.03%	\$347,816,886 \$148,272,466	\$163,171,447 \$78,672,676
26077	Lancer Ins Co	\$1,027,827	0.03%	\$549,173,453	\$452,195,594
39845	Employers Reins Corp	\$1,021,037	0.03%	\$15,488,044,200	\$11,881,740,663
38970	Markel Ins Co	\$1,019,744	0.03%	\$614,720,963	\$484,535,540
19976	Amica Mut Ins Co	\$1,011,023	0.03%	\$3,890,071,095	\$1,799,575,410
32620	National Interstate Ins Co	\$1,000,844	0.03%	\$631,479,415	\$483,213,605
10952	Stonebridge Casualty Ins Co	\$998,452	0.03%	\$292,597,667	\$190,770,686
18287	Financial Security Assur Inc	\$977,468	0.03%	\$3,953,513,669	\$2,387,278,743
10639	Attorneys Liab Assur Society Inc RRG	\$975,797	0.03%	\$143,894,554	\$108,792,597
25054	Hudson Ins Co	\$972,818	0.03%	\$371,337,988	\$255,921,807
21105	North River Ins Co	\$972,280	0.03%	\$956,398,628	\$546,456,402
15954 38369	Trinity Universal Ins Co Of KS Northern Assur Co Of Amer	\$965,226 \$964,630	0.03% 0.03%	\$22,891,879 \$355,882,652	\$12,478,338 \$163,031,012
35181	Executive Risk Ind Inc	\$964,630 \$929,933	0.03%	\$2,633,694,022	\$163,931,912 \$1,823,547,765
19488	Amerisure Ins Co	\$927,099	0.02%	\$566,995,786	\$417,786,306
42757	Agri General Ins Co	\$924,484	0.02%	\$431,259,132	\$97,331,678
15032	Guideone Mut Ins Co	\$906,658	0.02%	\$950,709,904	\$652,356,461
40142	American Zurich Ins Co	\$889,680	0.02%	\$221,187,781	\$12,328,016
19828	Argonaut-Midwest Ins Co	\$883,673	0.02%	\$105,946,962	\$61,181,475
26492	Courtesy Ins Co	\$881,324	0.02%	\$373,185,884	\$262,002,898
12831	State Natl Ins Co Inc	\$876,010	0.02%	\$176,295,019	\$83,711,261
34037	Phoenix Ind Ins Co	\$855,999	0.02%	\$109,220,378	\$71,072,988
12262	Pennsylvania Manufacturers Assn Ins C	\$829,569	0.02%	\$630,776,801	\$434,056,931
10708	Lemic Ins Co	\$821,683	0.02%	\$66,800,874	\$46,286,021
10204 31348	Consumers Ins Usa Inc Crum & Forster Ind Co	\$821,600 \$790,774	0.02% 0.02%	\$49,501,676 \$36,132,032	\$29,531,718 \$24,625,657
24554	XL Ins Amer Inc	\$785,566	0.02%	\$542,656,747	\$339,929,183
22039	General Rein Corp	\$755,674	0.02%	\$15,457,707,255	\$6,765,528,794
21849	American Automobile Ins Co	\$749,557	0.02%	\$402,789,826	\$240,866,865
25771	CIFG Assurance NA Inc	\$722,834	0.02%	\$191,381,402	\$87,561,335
32786	Progressive Specialty Ins Co	\$709,105	0.02%	\$1,120,562,502	\$501,030,447
40045	Starnet Ins Co	\$703,052	0.02%	\$157,047,893	\$54,432,373
27847	Insurance Co Of The West	\$695,146	0.02%	\$845,856,930	\$392,553,343
33588	First Liberty Ins Corp	\$692,370	0.02%	\$45,620,600	\$24,607,092
22683	Teachers Ins Co	\$686,840	0.02%	\$302,137,693	\$192,402,141
23663	National American Ins Co	\$684,163	0.02%	\$142,375,926 \$3,894,109,763	\$90,713,041
12815 13927	Financial Guaranty Ins Co Homesite Ins Co Of The Midwest	\$683,615 \$675,983	0.02% 0.02%	\$107,653,094	\$2,763,330,350 \$61,256,653
11126	Sompo Japan Ins Co of Amer	\$663,165	0.02%	\$534,129,051	\$328,017,180
18333	Peerless Ind Ins Co	\$655,084	0.02%	\$246,151,279	\$78,031,214
16578	Fidelity Natl Prop and Cas Ins Co	\$647,533	0.02%	\$94,202,664	\$32,406,128
20346	Pacific Ind Co	\$645,264	0.02%	\$5,465,092,945	\$3,857,031,380
19038	Travelers Cas & Surety Co	\$642,099	0.02%	\$14,358,336,770	\$9,900,242,744
32557	American Physicians Ins Exch	\$616,432	0.02%	\$176,585,563	\$131,034,393
25976	Utica Mut Ins Co	\$615,021	0.02%	\$2,141,896,215	\$1,449,906,500
16381	Farmers Union Coop Ins Co	\$610,010	0.02%	\$9,750,629	\$3,421,098
10103	American Agricultural Ins Co	\$607,420	0.02%	\$1,134,939,929	\$650,424,468
39942	American Natl General Ins Co	\$584,685	0.02%	\$100,633,356	\$36,654,149
16217	National Farmers Union Prop & Cas	\$580,629 \$570,500	0.02%	\$272,939,419	\$156,760,125
20516 12572	Euler Hermes American Credit Ind Co Selective Ins Co Of Amer	\$572,529 \$572,405	0.02% 0.02%	\$325,368,561 \$2,133,191,319	\$165,265,205 \$1,598,871,230
24031	Northland Cas Co	\$572,403 \$571,700	0.02%	\$104,248,043	\$72,524,085
42048	Diamond State Ins Co	\$566,542	0.02%	\$170,527,895	\$57,533,946
15962	Kansas Bankers Surety Co	\$564,267	0.02%	\$158,570,744	\$29,306,101
24384	Fairmont Specialty Ins Co	\$548,692	0.01%	\$236,977,919	\$139,375,873
26832	Great American Alliance Ins Co	\$543,944	0.01%	\$25,791,230	\$18,435
29068	IDS Prop Cas Ins Co	\$541,458	0.01%	\$1,091,657,301	\$568,719,859
35386	Fidelity & Guaranty Ins Co	\$538,251	0.01%	\$18,717,718	\$(859,793)
24775	St Paul Guardian Ins Co	\$526,686	0.01%	\$14,779,131	\$127,684
24319	Darwin Select Ins Co	\$524,312	0.01%	\$45,942,054	\$23,194,020
14460	Podiatry Ins Co Of Amer A Mut Co	\$504,816	0.01%	\$231,845,803	\$159,228,922

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
10784	Maxum Cas Ins Co	\$502,723	0.01%	\$11,114,635	\$2,159,443
10367	Avemco Ins Co	\$498,324	0.01%	\$122,331,917	\$56,523,718
33898	Aegis Security Ins Co	\$467,210	0.01%	\$75,909,981	\$39,619,942
40134	SUA Ins Co	\$456,137	0.01%	\$245,754,129	\$168,446,381
22578	Horace Mann Ins Co	\$455,675	0.01%	\$413,335,551	\$259,318,940
21962	Pennsylvania General Ins Co	\$446,604	0.01%	\$550,337,899	\$326,643,153
21172	Vanliner Ins Co	\$436,766	0.01%	\$439,095,092	\$326,356,530
22608	National Specialty Ins Co	\$423,000	0.01%	\$26,650,676	\$15,927,269
22810	Chicago Ins Co	\$417,223	0.01%	\$272,636,728	\$152,702,820
36234	Preferred Professional Ins Co	\$405,014	0.01%	\$274,720,874	\$188,776,262
18619	Platte River Ins Co.	\$403,333	0.01%	\$117,333,177	\$81,052,133
23108	Lumbermens Underwriting Alliance	\$402,188	0.01%	\$362,917,259	\$262,336,999
42862	Universal Cas Co	\$398,162	0.01%	\$89,586,423	\$57,634,626
21261 25895	Electric Ins Co United States Liability Ins Co	\$391,461 \$396,151	0.01% 0.01%	\$1,200,095,381 \$832,170,067	\$868,295,545
38652	American Modern Select Ins Co	\$386,151 \$381,382	0.01%	\$63,512,602	\$352,817,209 \$43,480,855
42749	Traders Ins Co	\$378,779	0.01%	\$13,997,997	\$9,607,472
40266	CMG Mortgage Ins Co	\$369,213	0.01%	\$323,103,861	\$219,404,481
44105	Ophthalmic Mut Ins Co RRG	\$351,854	0.01%	\$169,833,662	\$106,513,129
15865	NCMIC Ins Co	\$351,572	0.01%	\$486,729,957	\$338,488,718
44121	Oms Natl Ins Co Rrg	\$350,066	0.01%	\$240,205,630	\$170,887,395
20362	Mitsui Sumitomo Ins Co of Amer	\$349,781	0.01%	\$670,201,634	\$480,152,059
10166	Accident Fund Ins Co of Amer	\$347,193	0.01%	\$1,870,916,699	\$1,368,100,137
23752	Quanta Ind Co	\$346,344	0.01%	\$263,139,353	\$174,667,219
10216	American Contractors Ind Co	\$343,404	0.01%	\$227,295,252	\$176,387,303
14494	Merchants Bonding Co (Mutual)	\$339,017	0.01%	\$67,067,914	\$20,787,337
28886	Transguard Ins Co Of Amer Inc	\$331,452	0.01%	\$220,822,444	\$146,311,886
10020	United Educators Ins RRG Inc	\$330,533	0.01%	\$461,725,414	\$304,360,848
12777	Chubb Ind Ins Co	\$311,410	0.01%	\$212,135,299	\$158,209,288
36650	Guarantee Co Of North America USA	\$305,967	0.01%	\$64,990,130	\$10,366,170
42722	First Marine Ins Co	\$301,388	0.01%	\$6,097,909	\$991,583
36897	Manufacturers Alliance Ins Co	\$292,641	0.01%	\$191,523,095	\$132,688,031
11589	Jamestown Ins Co RRG	\$278,509	0.01%	\$5,946,695	\$3,665,792
42498	Cameron Natl Ins Co	\$276,460	0.01%	\$7,740,874	\$2,985,399
21253	Garrison Property and Cas Ins Co	\$273,700	0.01%	\$33,535,393	\$22,116,558
10120	Everest Natl Ins Co	\$272,272	0.01%	\$574,664,698	\$409,707,001
40444	Old Republic Surety Co	\$270,066	0.01%	\$96,686,493	\$53,892,627
16608	New York Marine & Gnrl Ins Co	\$266,601	0.01%	\$590,818,619	\$409,695,095
41343 24082	Gerling Amer Ins Co	\$254,646	0.01%	\$134,741,309	\$45,513,613
10353	Ohio Security Ins Co Ooida RRG Inc	\$249,315 \$246,972	0.01% 0.01%	\$13,908,967 \$62,104,102	\$- \$51,421,708
20117	California Cas Ind Exch	\$239,686	0.01%	\$534,544,900	\$228,816,693
12041	MBIA Ins Corp	\$239,200	0.01%	\$10,952,319,309	\$6,871,687,447
33162	Bankers Ins Co	\$235,652	0.01%	\$110,779.062	\$67,140,854
10083	National Catholic RRG	\$230,699	0.01%	\$71,128,534	\$32,832,527
10829	Quadrant Ind Co	\$228,625	0.01%	\$21,567,212	\$507,485
31089	Republic Western Ins Co	\$226,599	0.01%	\$259,080,514	\$157,844,081
20311	XL Capital Assurance Inc	\$222,444	0.01%	\$429,072,978	\$222,060,220
43699	American Federation Ins Co	\$220,737	0.01%	\$19,922,202	\$5,830,161
16667	United Gty Residential Ins Co Of NC	\$217,895	0.01%	\$371,198,568	\$305,352,317
30325	Zale Ind Co	\$211,545	0.01%	\$13,939,132	\$4,203,601
24414	General Cas Co Of WI	\$207,743	0.01%	\$1,512,185,615	\$770,772,029
44237	Mental Health RRG	\$206,264	0.01%	\$14,350,180	\$8,391,023
11448	GSFS RRG Inc	\$203,159	0.01%	\$18,000,661	\$6,966,742
13978	Florists Mut Ins Co	\$193,195	0.01%	\$168,995,892	\$117,857,842
10476	STICO Mut Ins Co RRG	\$191,435	0.01%	\$18,803,418	\$8,528,417
37060	Old United Cas Co	\$190,784	0.01%	\$353,425,161	\$236,591,003
10794	Companion Commercial Ins Co	\$189,990	0.01%	\$10,832,005	\$2,648,130
25518 13307	Fairmont Premier Ins Co Lexon Ins Co	\$185,235 \$182,860	0.00% 0.00%	\$185,587,832 \$69,490,278	\$46,179,258 \$32,180,586
12750	Evergreen Natl Ind Co	\$181,424	0.00%	\$45,030,733	\$13,833,318
26797	Housing Authority RRG Inc	\$179,214	0.00%	\$239,948,709	\$173,915,389
26905	Century-Natl Ins Co	\$179,214 \$177,861	0.00%	\$572,030,583	\$356,134,973
26611	Valiant Ins Co	\$177,001	0.00%	\$21,890,636	\$5,434,489
35408	Delos Ins Co	\$166,458	0.00%	\$370,444,382	\$166,600,510
11967	General Star Natl Ins Co	\$164,976	0.00%	\$518,758,131	\$316,606,367
39098	Omni Ins Co	\$162,995	0.00%	\$191,225,267	\$134,454,308
27120	Trumbull Ins Co	\$162,409	0.00%	\$427,851,128	\$107,511,119
19984	ACIG Ins Co	\$161,951	0.00%	\$266,760,699	\$193,261,252
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NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
37206	Contractors Bonding & Ins Co	\$156,167	0.00%	\$190,670,367	\$118,144,439
26050	Response Worldwide Ins Co	\$153,170	0.00%	\$66,507,708	\$43,049,943
20648	Employers Fire Ins Co	\$151,092	0.00%	\$107,472,222	\$46,198,139
24376	American General Ind Co	\$150,179	0.00%	\$74,470,562	\$35,830,623
12015	Emergency Medicine RRG Inc	\$149,434	0.00%	\$24,028,915	\$18,479,696
25448	American Safety RRG Inc	\$148,984	0.00%	\$17,611,587	\$12,436,386
25011	Wesco Ins Co	\$147,824	0.00%	\$38,534,489	\$12,553,208
44130 19224	Paratransit RRG Grp Ins Co	\$146,763	0.00% 0.00%	\$20,102,654	\$13,177,996
19224	St Paul Protective Ins Co Seneca Ins Co Inc	\$146,246 \$144,476	0.00%	\$504,764,671 \$307,231,311	\$273,347,553 \$191,193,904
10084	Title Industry Assur Co RRG	\$137,643	0.00%	\$8,867,657	\$5,298,285
27740	North Pointe Ins Co	\$133,108	0.00%	\$113,654,679	\$63,813,276
34495	Doctors Co An Interins Exchn	\$128,844	0.00%	\$1,939,549,138	\$1,283,589,638
10052	Chubb Natl Ins Co	\$123,611	0.00%	\$177,177,805	\$123,435,298
35971	Voyager Property & Cas Ins Co	\$121,475	0.00%	\$79,323,816	\$51,272,934
19933	Audubon Ins Co	\$120,659	0.00%	\$97,304,138	\$52,054,282
20702	Ace Fire Underwriters Ins Co	\$119,380	0.00%	\$79,778,334	\$24,128,017
10200 12718	American Live Stock Ins Co	\$116,119 \$115,762	0.00% 0.00%	\$68,483,057 \$117,721,937	\$14,645,004 \$64,601,271
21865	Developers Surety And Ind Co Associated Ind Corp	\$115,763 \$112,449	0.00%	\$169,314,247	\$103,882,994
22950	Associated ind Corp Acstar Ins Co	\$112,413	0.00%	\$94,885,793	\$63,206,101
31968	Merastar Ins Co	\$107,875	0.00%	\$83,733,234	\$59,513,062
27154	Atlantic Specialty Ins Co	\$107,624	0.00%	\$66,652,323	\$18,495,766
19194	Farmers Alliance Mut Ins Co	\$104,511	0.00%	\$274,736,797	\$136,940,864
41840	Allmerica Financial Benefit Ins Co	\$103,637	0.00%	\$15,112,277	\$12,354
29530	AXA Art Ins Corp	\$100,833	0.00%	\$66,870,651	\$32,326,867
19941	American Commerce Ins Co	\$100,450	0.00%	\$343,937,928	\$212,411,128
25422 27855	Atradius Trade Credit Ins Co	\$97,065	0.00% 0.00%	\$89,864,921	\$47,050,331
13269	Zurich American Ins Co Of IL Zenith Ins Co	\$95,174 \$94,976	0.00%	\$69,909,303 \$2,377,070,395	\$10,767,611 \$1,817,566,587
10222	PACO Assur Co Inc	\$94,054	0.00%	\$25,790,007	\$14,302,270
36137	Travelers Commercial Ins Co	\$93,792	0.00%	\$303,657,361	\$223,215,265
41424	Pennsylvania Manufacturers Ind Co	\$93,375	0.00%	\$197,518,376	\$131,827,998
22837	Interstate Ind Co	\$84,304	0.00%	\$139,782,790	\$73,830,849
28711	Providence Property & Cas Ins Co	\$76,773	0.00%	\$79,992,221	\$60,206,260
41238	Trans Pacific Ins Co	\$73,511	0.00%	\$58,357,951	\$13,976,626
16810	American Mercury Ins Co	\$70,445	0.00%	\$345,251,227	\$232,044,350
31208 12003	American General Property Ins Co	\$69,666 \$68,953	0.00% 0.00%	\$65,270,522	\$13,798,810
34347	Emergency Medicine Professional Asr Colonial American Cas & Surety Co	\$66,507	0.00%	\$10,644,528 \$31,934,629	\$5,914,235 \$8,695,538
42986	Standard Guaranty Ins Co	\$65,777	0.00%	\$141,972,910	\$102,312,063
41750	St Paul Medical Liability Ins Co	\$65,630	0.00%	\$190,380,929	\$136,684,450
27081	Bond Safeguard Ins Co	\$64,977	0.00%	\$37,178,127	\$20,214,305
10235	American Southern Ins Co	\$62,389	0.00%	\$104,526,001	\$69,588,154
32778	Washington Intl Ins Co	\$62,150	0.00%	\$117,503,062	\$68,041,123
15679	National Fire & Ind Exch	\$61,131	0.00%	\$13,393,197	\$7,210,640
24104	Ohio Farmers Ins Co	\$60,805 \$60,485	0.00%	\$1,482,973,663	\$315,271,236
22977 22713	Lumbermens Mut Cas Co Insurance Co Of North Amer	\$60,185 \$56,191	0.00% 0.00%	\$2,136,458,926 \$628,630,387	\$1,962,866,314 \$453,657,133
14990	Pennsylvania Ntl Mut Cas Ins Co	\$55,594	0.00%	\$993,209,891	\$594,269,688
36340	Camico Mut Ins Co	\$54,224	0.00%	\$157,959,811	\$107,784,042
11097	Heritage Warranty Ins RRG Inc	\$54,139	0.00%	\$15,902,295	\$10,274,883
32859	Penn-Amer Ins Co	\$54,084	0.00%	\$358,382,381	\$177,410,389
18694	Great Midwest Ins Co	\$54,075	0.00%	\$28,313,420	\$14,772,261
20621	OneBeacon America Ins Co	\$53,593	0.00%	\$1,056,962,287	\$536,071,704
26999	United Guaranty Mtg Indem Co	\$53,384	0.00%	\$163,962,029	\$151,345,570
22756 28860	Horace Mann Prop & Cas Ins Co RLI Ind Co	\$52,816 \$49,700	0.00% 0.00%	\$126,078,572 \$41,723,923	\$71,849,125 \$6,326,622
21318	Coregis Ins Co	\$49,546	0.00%	\$388,095,420	\$155,037,416
13200	Universal Surety Of Amer	\$49,350	0.00%	\$23,403,361	\$11,720,554
11177	First Financial Ins Co	\$47,456	0.00%	\$510,365,766	\$258,463,357
39969	American Safety Cas Ins Co	\$44,791	0.00%	\$157,884,369	\$87,400,099
41483	Farmington Cas Co	\$44,126	0.00%	\$941,936,097	\$701,222,079
28519	First Sealord Surety Inc	\$44,105	0.00%	\$11,640,436	\$1,607,285
19046	Travelers Cas Ins Co Of Amer	\$42,932	0.00%	\$1,750,762,269	\$1,302,925,597
11258	Georgia Cas & Surety Co	\$41,060 \$37,074	0.00%	\$74,564,331	\$51,203,756 \$24,243,251
10801 25879	Fortress Ins Co Fidelity & Guaranty Ins Underwriters	\$37,974 \$37,868	0.00% 0.00%	\$39,660,339 \$31,793,092	\$24,243,251 \$395,655
41513	Foremost Signature Ins Co	\$37,803	0.00%	\$57,727,120	\$40,486,641
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NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
12209	Restoration RRG Inc	\$36,107	0.00%	\$11,714,943	\$6,521,981
44016	National Home Ins Co RRG	\$34,686	0.00%	\$70,886,417	\$55,723,278
36587	AIG Natl Ins Co Inc	\$33,248	0.00%	\$55,727,337	\$38,151,075
13412	Austin Mut Ins Co	\$32,622	0.00%	\$139,925,937	\$67,628,689
36153 25224	Aetna Ins Co of CT Great Divide Ins Co	\$32,452	0.00%	\$27,207,744	\$2,204,197
10754	Spirit Mountain Ins Co RRG Inc	\$30,819 \$30,539	0.00% 0.00%	\$131,640,294 \$3,598,165	\$68,882,706 \$2,519,524
15474	National Lloyds Ins Co	\$28,562	0.00%	\$167,774,117	\$84,719,241
42307	Navigators Ins Co	\$27,077	0.00%	\$1,361,848,572	\$837,660,585
36765	Gulf Guaranty Ins Co	\$26,879	0.00%	\$5,240,492	\$1,365,882
41211	Triton Ins Co	\$26,768	0.00%	\$715,673,522	\$268,925,095
15563	SeaBright Ins Co	\$26,752	0.00%	\$550,860,338	\$328,550,123
37540	Beazley Ins Co Inc	\$26,582	0.00%	\$78,181,323	\$18,031,891
38962 11267	Genesis Ins Co	\$26,447 \$25,435	0.00% 0.00%	\$219,773,948 \$2,957,145	\$116,068,140
43265	Security America RRG Inc Gramercy Ins Co	\$23,598	0.00%	\$40,251,666	\$1,550,735 \$26,030,818
10232	American Assoc Of Othodontists RRG	\$23,322	0.00%	\$20,941,480	\$16,688,733
10916	Suretec Ins Co	\$22,443	0.00%	\$54,998,334	\$27,414,922
30082	CPA Ins Co	\$22,316	0.00%	\$7,480,141	\$1,242,006
40169	Metropolitan Cas Ins Co	\$21,425	0.00%	\$46,364,205	\$1,088,036
22535	Seaboard Surety Co	\$21,354	0.00%	\$140,626,596	\$11,731,406
43460	FFG Ins Co	\$20,405	0.00%	\$283,549,831	\$236,203,467
24449	Regent Ins Co	\$19,969	0.00%	\$277,903,345	\$193,510,891
29580	Berkley Regional Ins Co	\$19,497	0.00%	\$2,402,315,783	\$1,737,349,593
10749 19399	Intrepid Ins Co AIU Ins Co	\$19,312 \$18,611	0.00% 0.00%	\$38,781,020 \$3,268,183,694	\$16,835,929 \$2,045,754,753
12172	Claim Professionals Liab ins Co RRG	\$18,592	0.00%	\$2,391,226	\$739,144
10164	CPA Mut Ins Co Of Amer RRG	\$18,431	0.00%	\$24,724,159	\$14,685,900
10676	First Guard Ins Co	\$18,103	0.00%	\$9,110,396	\$662,618
28339	Gateway Ins Co	\$17,783	0.00%	\$38,455,679	\$23,378,617
20796	AIG Premier Ins Co	\$17,339	0.00%	\$360,431,755	\$210,922,662
10003	Excess Share Ins Corp	\$17,191	0.00%	\$53,226,207	\$37,826,857
24139	Old Republic General Ins Corp	\$17,025	0.00%	\$853,771,882	\$583,808,332
19844	Argonaut-Southwest Ins Co	\$16,200 \$15,241	0.00%	\$20,220,985	\$5,746,299
22918 37893	American Motorists Ins Co Ulico Cas Co	\$15,241 \$14,582	0.00% 0.00%	\$26,900,732 \$142,250,940	\$1,054,655 \$75,354,481
27073	Nipponkoa Ins Co Ltd U.S. Branch	\$12,805	0.00%	\$220,186,151	\$162,343,813
37850	Pacific Specialty Ins Co	\$12,717	0.00%	\$244,141,408	\$118,000,358
20044	Cornhusker Cas Co	\$12,615	0.00%	\$818,255,365	\$163,779,595
35696	Harleysville Preferred Ins Co	\$12,466	0.00%	\$670,562,890	\$486,383,875
22241	Medmarc Cas Ins Co	\$12,127	0.00%	\$112,696,469	\$70,862,487
29114	CMG Mortgage Assur Co	\$11,759	0.00%	\$9,307,681	\$1,262,853
11710	Allied Professionals Ins Co RRG	\$10,050	0.00%	\$10,452,739	\$6,541,294
26379 31232	Accredited Surety & Cas Co Inc Work First Cas Co	\$9,643 \$9,224	0.00% 0.00%	\$33,338,824 \$14,378,333	\$11,946,477 \$4,214,197
11153	Titan Ins Co Inc RRG	\$9,030	0.00%	\$16,165,576	\$4,217,342
26565	Ohio Ind Co	\$8,661	0.00%	\$100,617,027	\$60,158,295
40940	Western Pacific Mut Ins Co RRG	\$8,579	0.00%	\$133,187,917	\$60,836,685
11114	St Charles Ins Co RRG	\$7,739	0.00%	\$8,729,509	\$5,274,789
22233	Select Ins Co	\$7,675	0.00%	\$62,417,383	\$1,251,732
22730	Converium Ins North Amer Inc	\$7,192	0.00%	\$73,248,379	\$9,099,730
24660	Cumberland Cas & Surety Co	\$7,100	0.00%	\$6,911,798	\$10,927,462
10758 25984	Colonial Surety Co Graphic Arts Mut Ins Co	\$6,339 \$6,318	0.00% 0.00%	\$22,131,781 \$124,838,323	\$13,401,417 \$80,883,563
19895	Atlantic Mut Ins Co	\$6,231	0.00%	\$584,544,133	\$462,960,126
12416	Protective Ins Co	\$5,626	0.00%	\$595.991.207	\$253,300,239
36560	Service Ins Co	\$5,561	0.00%	\$23,152,361	\$13,133,119
33022	AXA Ins Co	\$5,322	0.00%	\$170,142,379	\$78,580,079
28258	Continental Ind Co	\$5,145	0.00%	\$24,806,161	\$11,769,532
10234	National Srvc Contract Ins Co RRG	\$4,265	0.00%	\$19,369,015	\$6,079,288
10671	The Gray Casualty & Surety Co	\$4,188 \$4,063	0.00%	\$13,614,127	\$1,080,768
12297 10891	Petroleum Cas Co CEM Ins Co	\$4,063 \$4,012	0.00% 0.00%	\$18,048,450 \$3,558,156	\$7,185,566 \$978,995
20109	Bituminous Fire & Marine Ins Co	\$3,779	0.00%	\$492,386,961	\$378,934,324
18740	MGIC Ind Corp	\$3,642	0.00%	\$22,752,780	\$472,604
40517	Advantage Workers Comp Ins Co	\$3,311	0.00%	\$77,879,370	\$38,692,978
34789	AIG Centennial Ins Co	\$2,965	0.00%	\$614,108,527	\$293,235,609
18759	Verex Assure Inc	\$2,538	0.00%	\$26,101,445	\$16,480,041
37710	First American Prop & Cas Ins Co	\$2,431	0.00%	\$85,044,464	\$38,157,389

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
31453	Financial Pacific Ins Co	\$2,397	0.00%	\$205,203,467	\$148,969,386
23434	Middlesex Ins Co	\$2,177	0.00%	\$623,576,521	\$413,603,303
11033	Automotive Underwriters Ins Co A RRG	\$1,715	0.00%	\$21,323,110	\$17,264,369
36684	Riverport Ins Co	\$1,702	0.00%	\$71,078,997	\$39,925,506
37940	Lexington Natl Ins Corp	\$1,630	0.00%	\$38,369,882	\$28,313,128
26581	Independence Amer Ins Co	\$1,158	0.00%	\$62,840,390	\$22,062,630
10991	Global Intl Ins Co Inc A RRG	\$1,093	0.00%	\$14,016,134	\$95,528
19909	Centennial Ins Co	\$1,021	0.00%	\$227,431,064	\$157,961,637
12171	AmeriGuard RRG Inc	\$966	0.00%	\$7,741,054	\$2,722,223
25933	Universal Surety Co	\$700	0.00%	\$138,289,498	\$41,362,521
11194	Capital Assur RRG Inc	\$658	0.00%	\$7,564,272	\$2,497,018
11851	Progressive Advanced Ins Co	\$446	0.00%	\$136,173,708	\$91,588,499
16675	Genworth Mortgage Ins Corp Of NC	\$392	0.00%	\$189,614,401	\$158,967,870
11123	Safety First Ins Co	\$318	0.00%	\$15,353,397	\$3,442,068
13986	Frankenmuth Mut Ins Co	\$182	0.00%	\$868,005,743	\$546,260,299
24047	Surety Bonding Co Of Amer	\$80	0.00%	\$8,686,189	\$1,786,782
32077	Heritage Casualty Ins Co	\$31	0.00%	\$112,693,722	\$61,728,104
	Total	\$3,727,616,955	100.00%		

# **Title Companies Listed by Arkansas Premiums**

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
50814	First American Title Ins Co	\$12,615,672	21.14%	\$2,092,698,004	\$1,338,986,373
50229	Chicago Title Ins Co	\$11,704,092	19.61%	\$1,678,679,969	\$1,249,212,602
50024	Lawyers Title Ins Corp	\$9,660,327	16.19%	\$695,922,438	\$477,921,207
50725	Arkansas Title Ins Co	\$7,503,726	12.57%	\$4,595,112	\$2,336,534
51586	Fidelity Natl Title Ins Co	\$4,883,058	8.18%	\$901,185,805	\$627,196,193
50121	Stewart Title Guaranty Co	\$4,049,697	6.79%	\$1,039,874,920	\$531,366,222
50520	Old Republic Natl Title Ins Co	\$3,152,571	5.28%	\$498,358,717	\$379,164,834
51624	United General Title Ins Co	\$2,231,519	3.74%	\$90,533,195	\$66,605,340
50083	Commonwealth Land Title Ins Co	\$1,544,498	2.59%	\$779,883,887	\$466,110,078
50792	Southern Title Ins Corp	\$964,823	1.62%	\$21,172,735	\$12,511,970
50784	Security Title Guarantee Corp Baltimore	\$442,391	0.74%	\$15,450,112	\$10,961,667
50857	Security Union Title Ins Co	\$310,334	0.52%	\$107,157,480	\$40,354,212
50636	Censtar Title Ins Co	\$217,368	0.36%	\$26,435,586	\$2,898,000
51535	Ticor Title Ins Co of FL	\$212,711	0.36%	\$119,638,355	\$89,780,366
50012	Transnation Title Ins Co	\$119,042	0.20%	\$175,500,578	\$112,664,160
50067	Ticor Title Ins Co	\$19,139	0.03%	\$258,183,631	\$205,285,113
50687	Attorneys Title Ins Fund	\$18,479	0.03%	\$328,314,418	\$169,651,678
50369	Investors Title Ins Co	\$18,105	0.03%	\$109,083,311	\$54,432,256
51373	Columbian Natl Title Ins Co	\$4,265	0.01%	\$5,353,113	\$1,128,839
50180	Guarantee Title & Trust Co	\$120	0.00%	\$9,037,220	\$6,703,846
50031	Aviation Title Ins Co	\$-	0.00%	\$425,222	\$142,328
50245	Title Ins Co Of Amer	\$-	0.00%	\$13,184,836	\$4,039,598
50377	Northeast Investors Title Ins Co	\$-	0.00%	\$5,921,031	\$615,411
51020	National Title Ins Of NY Inc	\$-	0.00%	\$17,287,160	\$8,574,997
51152	Atlantic Title Ins Co	\$-	0.00%	\$15,084,853	\$4,596,832
51411	American Guaranty Title Ins Co	\$-	0.00%	\$12,893,157	\$2,680,904
	Total	\$59,671,937	100.00%		