A REPORT TO THE LEGISLATIVE COUNCIL AND THE SENATE AND HOUSE COMMITTEES ON INSURANCE AND COMMERCE OF THE ARKANSAS GENERAL ASSEMBLY

(AS REQUIRED BY ACT 1345 OF 2003)

ANNUAL FIRE LOSS REPORT BY ARKANSAS COUNTY

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Approved by: Jay Bradford, State Insurance Commissioner

Date Submitted: August 1, 2009

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

Act 1345 of 2003 (Ark. Code Ann. § 23-88-401 *et seq.)* made the following determination:

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

Attached hereto and incorporated herein by reference is the annual data compilation for calendar year 2008, required by the Act (Exhibit A). Exhibits "B" and "C" offer more detail ranked by population and businesses for each county. Attached to the Exhibits are explanations as to the significance of the data in each column.

Fire loss is one of many different kinds of losses a homeowner or business owner could suffer that would be covered by one of a variety of property coverages offered by insurers in our State. Results for 2008 vary by county and by insurer, but overall pure loss ratios from fire comprised approximately 42.26% for homeowner related coverages and 60.00% for commercial coverages. There are many other types of losses NOT included in this report that may be covered by the various property policies and include:

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

The data in the aggregate[1] indicates that there is no apparent significant connection between fire losses and either the population of a county, the number of residences, or the number of businesses contained in the county.

[1] Act 1345 requires that the data submitted by the insurers be reported by the Commissioner in the aggregate, Ark. Code Ann. § 23-88-402(b) and that the individual reports of the insurers be held confidential by the Commissioner, Ark. Code Ann. § 23-88-403.

Exhibit A

Act1345 Report for 2006 by County

County*	Personal Policies	Personal Premiums	Personal Losses	Fire Pure Loss Ratio	Average Pure Loss Per Policy	Commercial Policies	Commercial Premiums	Commercial Losses	Fire Pure Loss Ratio	Average Pure Loss Per Policy	Housing Count (Est. Units 7/1/07)	Business Count (non farm Est. 2006)	Population (Est. 7/1/08)
Arkansas	10,940	6,617,971.00	1,934,841.00	29.24%	$176.86	1,245	2,581,773.00	3,258,652.00	126.22%	$2,617.39	9,926	568	19,236
Ashley	8,602	5,192,160.00	2,997,230.00	57.73%	$348.43	843	1,396,819.00	509,079.00	36.45%	$603.89	11,039	472	22,233
Baxter	23,293	11,919,076.00	6,730,370.00	56.47%	$288.94	2,168	2,625,987.00	4,210,033.00	160.32%	$1,941.90	21,262	1,141	42,115
Benton	87,528	50,559,843.00	12,052,246.00	23.84%	$137.70	9,133	13,649,169.00	4,944,824.00	36.23%	$541.42	84,957	5,138	209,791
Boone	16,422	8,950,767.00	4,183,945.00	46.74%	$254.78	1,712	1,947,504.00	364,088.00	18.70%	$212.67	16,216	909	36,881
Bradley	5,055	2,676,771.00	561,108.00	20.96%	$111.00	532	643,842.00	172,722.00	26.83%	$324.67	5,980	290	11,906
Calhoun	2,016	1,040,315.00	498,706.00	47.94%	$247.37	154	169,933.00	18,666.00	10.98%	$121.21	3,140	71	5,435
Carroll	11,315	7,540,790.00	1,997,507.00	26.49%	$176.54	1,517	2,423,840.00	1,149,837.00	47.44%	$757.97	12,524	778	27,557
Chicot	5,060	3,921,852.00	1,294,087.00	33.00%	$255.75	517	842,836.00	101,809.00	12.08%	$196.92	6,168	247	11,993
Clark	9,520	4,819,285.00	1,055,234.00	21.90%	$110.84	1,045	1,815,507.00	780,239.00	42.98%	$746.64	10,714	571	23,888
Clay	6,910	4,044,114.00	1,588,126.00	39.27%	$229.83	710	1,191,123.00	972,034.00	81.61%	$1,369.06	8,718	317	15,845
Cleburne	16,433	8,967,152.00	3,581,717.00	39.94%	$217.96	1,289	1,909,345.00	1,251,319.00	65.54%	$970.77	14,647	626	25,397
Cleveland	3,780	2,010,982.00	303,429.00	15.09%	$80.27	245	171,603.00	19,999.00	11.65%	$81.63	4,009	86	8,665
Columbia	10,189	5,428,560.00	2,044,634.00	37.66%	$200.67	1,049	1,620,248.00	186,047.00	11.48%	$177.36	11,935	604	24,146
Conway	10,149	5,663,168.00	2,619,154.00	46.25%	$258.07	1,688	1,224,003.00	367,199.00	30.00%	$217.53	9,372	409	20,755
Craighead	35,446	21,571,519.00	5,497,443.00	25.48%	$155.09	4,710	7,290,540.00	3,575,852.00	49.05%	$759.20	38,988	2,441	92,640
Crawford	22,377	12,235,286.00	16,901,840.00	138.14%	$755.32	2,004	3,548,058.00	8,844,363.00	249.27%	$4,413.35	23,240	1,035	59,682
Crittenden	17,834	10,672,964.00	4,177,750.00	39.14%	$234.26	1,829	3,401,783.00	845,116.00	24.84%	$462.06	22,657	921	52,554
Cross	7,297	5,119,398.00	1,757,519.00	34.33%	$240.86	889	1,017,954.00	367,588.00	36.11%	$413.48	8,485	402	18,808
Dallas	4,240	1,761,448.00	403,197.00	22.89%	$95.09	340	437,806.00	111,487.00	25.46%	$327.90	4,516	238	8,144
Desha	5,714	3,831,234.00	1,643,724.00	42.90%	$287.67	718	1,211,563.00	1,112,722.00	91.84%	$1,549.75	6,866	382	13,538
Drew	7,809	3,868,270.00	1,431,358.00	37.00%	$183.30	723	1,333,470.00	129,637.00	9.72%	$179.30	8,824	451	18,670
Faulkner	42,167	22,029,987.00	8,109,598.00	36.81%	$192.32	4,227	5,092,273.00	1,232,726.00	24.21%	$291.63	42,126	2,207	106,823
Franklin	7,713	4,225,787.00	1,267,345.00	29.99%	$164.31	678	1,002,265.00	460,023.00	45.90%	$678.50	7,978	280	18,185
Fulton	4,803	2,555,902.00	1,379,141.00	53.96%	$287.14	372	400,291.00	303,402.00	75.80%	$815.60	6,245	165	11,688
Garland	51,636	28,267,249.00	11,326,280.00	40.07%	$219.35	4,503	7,526,305.00	2,893,414.00	38.44%	$642.55	46,948	2,834	97,465
Grant	7,647	4,064,375.00	1,317,452.00	32.41%	$172.28	554	824,501.00	365,360.00	44.31%	$659.49	7,496	277	17,690
Greene	16,335	8,358,928.00	3,517,952.00	42.09%	$215.36	1,805	2,510,212.00	599,141.00	23.87%	$331.93	17,760	823	40,684
Hempstead	8,083	4,654,841.00	3,179,478.00	68.30%	$393.35	802	1,222,112.00	361,382.00	29.57%	$450.60	10,682	425	22,900
Hot Springs	13,166	6,669,763.00	3,461,548.00	51.90%	$262.92	922	1,591,038.00	260,529.00	16.37%	$282.57	13,891	515	31,909
Howard	6,584	3,780,383.00	1,263,110.00	33.41%	$191.85	599	885,972.00	76,672.00	8.65%	$128.00	6,570	318	14,143
Independence	15,492	7,681,555.00	3,606,882.00	46.96%	$232.82	1,562	1,961,104.00	331,193.00	16.89%	$212.03	15,526	828	34,641
Izard	6,675	3,339,176.00	2,031,805.00	60.85%	$304.39	514	655,585.00	245,463.00	37.44%	$477.55	6,925	229	12,992
Jackson	6,716	4,224,516.00	2,067,318.00	48.94%	$307.82	769	971,973.00	224,870.00	23.14%	$292.42	8,154	376	16,936
Jefferson	26,768	15,300,307.00	5,716,499.00	37.36%	$213.56	2,731	5,079,970.00	2,517,161.00	49.55%	$921.70	35,663	1,592	78,373
Johnson	9,319	5,117,688.00	1,919,596.00	37.51%	$205.99	842	1,073,844.00	211,670.00	19.71%	$251.39	10,517	398	24,851
Lafayette	3,239	1,757,167.00	561,555.00	31.96%	$173.37	298	269,504.00	62,903.00	23.34%	$211.08	4,781	131	7,705
Lawrence	6,867	4,129,632.00	1,018,112.00	24.65%	$148.26	713	727,855.00	133,827.00	18.39%	$187.70	8,313	344	16,861
Lee	3,505	3,038,268.00	879,894.00	28.96%	$251.04	389	678,811.00	105,921.00	15.60%	$272.29	5,034	147	10,782
Lincoln	4,822	2,873,229.00	857,707.00	29.85%	$177.87	397	600,805.00	134,618.00	22.41%	$339.09	5,179	163	13,609
Little River	5,553	3,022,786.00	897,645.00	29.70%	$161.65	410	627,544.00	136,465.00	21.75%	$332.84	6,682	201	12,807

County*	Personal Policies	Personal Premiums	Personal Losses	Fire Pure Loss Ratio	Average Pure Loss Per Policy	Commercial Policies	Commercial Premiums	Commercial Losses	Fire Pure Loss Ratio	Average Pure Loss Per Policy	Housing Count (Est. Units 7/1/07)	Business Count (non farm Est. 2006)	Population (Est. 7/1/08)
Logan	9,643	4,956,250.00	2,314,666.00	46.70%	$240.04	769	860,004.00	142,977.00	16.63%	$185.93	10,276	416	22,567
Lonoke	30,053	17,714,354.00	4,790,314.00	27.04%	$159.40	2,335	2,589,120.00	1,387,628.00	53.59%	$594.27	25,482	1,067	65,233
Madison	5,617	3,465,993.00	381,535.00	11.01%	$67.93	427	500,601.00	903,518.00	180.49%	$2,115.97	6,916	216	15,651
Marion	7,920	4,272,533.00	1,610,664.00	37.70%	$203.37	539	732,794.00	259,514.00	35.41%	$481.47	8,865	241	16,774
Miller	15,594	8,801,467.00	7,061,970.00	80.24%	$452.86	1,292	3,096,352.00	4,637,735.00	149.78%	$3,589.58	19,072	758	43,226
Mississippi	16,426	11,030,523.00	4,179,158.00	37.89%	$254.42	1,602	4,699,163.00	6,712,110.00	142.84%	$4,189.83	22,760	872	46,808
Monroe	4,253	3,189,956.00	1,793,742.00	56.23%	$421.76	458	769,987.00	1,863,908.00	242.07%	$4,069.67	5,242	204	8,518
Montgomery	4,664	2,551,226.00	666,030.00	26.11%	$142.80	368	430,263.00	94,823.00	22.04%	$257.67	5,312	150	9,047
Nevada	3,722	1,870,386.00	311,108.00	16.63%	$83.59	341	378,938.00	0.00	0.00%	$0.00	5,983	141	9,157
Newton	2,816	1,541,672.00	1,160,877.00	75.30%	$412.24	220	231,634.00	49,779.00	21.49%	$226.27	4,502	112	8,298
Ouachita	11,175	5,861,232.00	2,003,761.00	34.19%	$179.31	1,010	1,682,559.00	2,322,615.00	138.04%	$2,299.62	13,696	579	25,770
Perry	4,564	2,231,274.00	666,414.00	29.87%	$146.02	341	382,403.00	14,855.00	3.88%	$43.56	4,924	117	10,317
Phillips	8,273	5,971,617.00	3,850,551.00	64.48%	$465.44	774	1,202,567.00	210,770.00	17.53%	$272.31	10,955	495	21,603
Pike	4,939	2,734,115.00	302,871.00	11.08%	$61.32	426	657,229.00	103,291.00	15.72%	$242.47	5,802	216	10,616
Poinsett	9,620	6,824,543.00	2,037,302.00	29.85%	$211.78	823	1,866,224.00	330,022.00	17.68%	$401.00	11,527	401	24,721
Polk	9,204	4,942,905.00	1,861,094.00	37.65%	$202.20	887	1,164,203.00	303,733.00	26.09%	$342.43	9,647	511	20,257
Pope	23,485	12,224,969.00	5,303,465.00	43.38%	$225.82	2,726	3,586,176.00	1,396,178.00	38.93%	$512.17	24,573	1,540	59,952
Prairie	4,284	2,738,885.00	1,172,442.00	42.81%	$273.68	378	403,951.00	61,426.00	15.21%	$162.50	4,963	167	8,580
Pulaski	153,343	98,838,122.00	41,440,648.00	41.93%	$270.25	19,111	33,365,807.00	17,443,743.00	52.28%	$912.76	174,420	12,251	376,797
Randolph	6,545	3,368,444.00	892,037.00	26.48%	$136.29	612	760,158.00	297,912.00	39.19%	$486.78	8,801	340	18,134
Saline	36,141	21,408,315.00	9,838,739.00	45.96%	$272.23	3,190	3,878,051.00	1,798,296.00	46.37%	$563.73	40,022	1,697	98,209
Scott	9,582	5,357,400.00	1,844,653.00	34.43%	$192.51	522	508,402.00	106,629.00	20.97%	$204.27	5,137	161	11,248
Searcy	3,876	1,992,449.00	1,163,861.00	58.41%	$300.27	360	348,726.00	42,289.00	12.13%	$117.47	4,466	121	8,048
Sebastian	39,907	21,939,743.00	24,550,668.00	111.90%	$615.20	5,586	9,804,937.00	17,931,889.00	182.89%	$3,210.15	52,863	3,609	122,274
Sevier	10,350	5,991,454.00	2,090,736.00	34.90%	$202.00	718	735,260.00	128,222.00	17.44%	$178.58	6,670	281	16,519
Sharp	8,257	4,421,976.00	1,475,885.00	33.38%	$178.74	751	672,641.00	732,057.00	108.83%	$974.78	9,617	364	17,866
St. Francis	9,214	4,830,019.00	1,602,216.00	33.17%	$173.89	931	1,457,921.00	662,924.00	45.47%	$712.06	11,680	515	26,336
Stone	5,653	3,015,812.00	2,594,312.00	86.02%	$458.93	581	658,496.00	983,239.00	149.32%	$1,692.32	6,028	247	12,090
Union	17,298	8,969,610.00	3,810,365.00	42.48%	$220.28	1,926	3,778,551.00	791,881.00	20.96%	$411.15	21,182	1,200	43,213
Van Buren	8,221	4,421,911.00	3,469,272.00	78.46%	$422.00	931	1,079,930.00	2,893,538.00	267.94%	$3,107.99	9,641	341	16,575
Washington	68,836	40,207,915.00	12,142,899.00	30.20%	$176.40	9,098	15,794,136.00	2,510,855.00	15.90%	$275.98	81,917	5,020	195,803
White	30,009	15,759,809.00	5,013,612.00	31.81%	$167.07	3,381	4,782,006.00	2,206,224.00	46.14%	$652.54	29,998	1,491	74,845
Woodruff	3,544	2,478,059.00	442,606.00	17.86%	$124.89	385	563,922.00	509,627.00	90.37%	$1,323.71	4,204	145	7,439
Yell	8,527	4,638,390.00	1,401,823.00	30.22%	$164.40	751	926,161.00	521,839.00	56.34%	$694.86	9,633	330	21,976
Totals	1,170,574	674,067,792.00	284,876,378.00	42.26%	$243.36	122,697	190,505,943.00	114,306,098.00	60.00%	$931.61	1,287,429	66,666	2,855,390

* *See attached "Explanations of Column Headings" for descriptions of the information contained in each column*

Red text — Fire Losses ABOVE State Average

Green text — Fire Losses BELOW State Average

Exhibit B
Results by Number of Residence Per County

County	Personal Policies	Personal Premiums	Personal Losses	Fire Pure Loss Ratio	Average Pure Loss Per Policy	Housing Count (Est. Units 7/1/07)	Population (Est. 7/1/08)
Pulaski	153,343	98,838,122.00	41,440,648.00	41.93%	$270.25	174,420	376797
Benton	87,528	50,559,843.00	12,052,246.00	23.84%	$137.70	84,957	209791
Washington	68,836	40,207,915.00	12,142,899.00	30.20%	$176.40	81,917	195803
Garland	51,636	28,267,249.00	11,326,280.00	40.07%	$219.35	46,948	97465
Faulkner	42,167	22,029,987.00	8,109,598.00	36.81%	$192.32	42,126	106823
Sebastian	39,907	21,939,743.00	24,550,668.00	111.90%	$615.20	52,863	122274
Saline	36,141	21,408,315.00	9,838,739.00	45.96%	$272.23	40,022	98209
Craighead	35,446	21,571,519.00	5,497,443.00	25.48%	$155.09	38,988	92640
Lonoke	30,053	17,714,354.00	4,790,314.00	27.04%	$159.40	25,482	65233
White	30,009	15,759,809.00	5,013,612.00	31.81%	$167.07	29,998	74845
Jefferson	26,768	15,300,307.00	5,716,499.00	37.36%	$213.56	35,663	78373
Pope	23,485	12,224,969.00	5,303,465.00	43.38%	$225.82	24,573	59952
Baxter	23,293	11,919,076.00	6,730,370.00	56.47%	$288.94	21,262	42115
Crawford	22,377	12,235,286.00	16,901,840.00	138.14%	$755.32	23,240	59682
Crittenden	17,834	10,672,964.00	4,177,750.00	39.14%	$234.26	22,657	52554
Union	17,298	8,969,610.00	3,810,365.00	42.48%	$220.28	21,182	43213
LARGEST 16	706,121	409,619,068.00	177,402,736.00	43.31%	$251.24	766,298	1,775,769
Cleburne	16,433	8,967,152.00	3,581,717.00	39.94%	$217.96	14,647	25,397
Mississippi	16,426	11,030,523.00	4,179,158.00	37.89%	$254.42	22,760	46,808
Boone	16,422	8,950,767.00	4,183,945.00	46.74%	$254.78	16,216	36,881
Greene	16,335	8,358,928.00	3,517,952.00	42.09%	$215.36	17,760	40,684
Miller	15,594	8,801,467.00	7,061,970.00	80.24%	$452.86	19,072	43,226
Independence	15,492	7,681,555.00	3,606,882.00	46.96%	$232.82	15,526	34,641
Hot Springs	13,166	6,669,763.00	3,461,548.00	51.90%	$262.92	13,891	31,909
Carroll	11,315	7,540,790.00	1,997,507.00	26.49%	$176.54	12,524	27,557
Ouachita	11,175	5,861,232.00	2,003,761.00	34.19%	$179.31	13,696	25,770
Arkansas	10,940	6,617,971.00	1,934,841.00	29.24%	$176.86	9,926	19,236
Sevier	10,350	5,991,454.00	2,090,736.00	34.90%	$202.00	6,670	16,519
Columbia	10,189	5,428,560.00	2,044,634.00	37.66%	$200.67	11,935	24,146
Conway	10,149	5,663,168.00	2,619,154.00	46.25%	$258.07	9,372	20,755
Logan	9,643	4,956,250.00	2,314,666.00	46.70%	$240.04	10,276	22,567
Poinsett	9,620	6,824,543.00	2,037,302.00	29.85%	$211.78	11,527	24,721
Scott	9,582	5,357,400.00	1,844,653.00	34.43%	$192.51	5,137	11,248
Clark	9,520	4,819,285.00	1,055,234.00	21.90%	$110.84	10,714	23,888
Johnson	9,319	5,117,688.00	1,919,596.00	37.51%	$205.99	10,517	24,851
St. Francis	9,214	4,830,019.00	1,602,216.00	33.17%	$173.89	11,680	26,336
Polk	9,204	4,942,905.00	1,861,094.00	37.65%	$202.20	9,647	20,257
Ashley	8,602	5,192,160.00	2,997,230.00	57.73%	$348.43	11,039	22,233
Yell	8,527	4,638,390.00	1,401,823.00	30.22%	$164.40	9,633	21,976
Phillips	8,273	5,971,617.00	3,850,551.00	64.48%	$465.44	10,955	21,603
Sharp	8,257	4,421,976.00	1,475,885.00	33.38%	$178.74	9,617	17,866
Van Buren	8,221	4,421,911.00	3,469,272.00	78.46%	$422.00	9,641	16,575
Hempstead	8,083	4,654,841.00	3,179,478.00	68.30%	$393.35	10,682	22,900
Marion	7,920	4,272,533.00	1,610,664.00	37.70%	$203.37	8,865	16,774
Drew	7,809	3,868,270.00	1,431,358.00	37.00%	$183.30	8,824	18,670
Franklin	7,713	4,225,787.00	1,267,345.00	29.99%	$164.31	7,978	18,185
Grant	7,647	4,064,375.00	1,317,452.00	32.41%	$172.28	7,496	17,690
Cross	7,297	5,119,398.00	1,757,519.00	34.33%	$240.86	8,485	18,808
Clay	6,910	4,044,114.00	1,588,126.00	39.27%	$229.83	8,718	15,845
Lawrence	6,867	4,129,632.00	1,018,112.00	24.65%	$148.26	8,313	16,861
Jackson	6,716	4,224,516.00	2,067,318.00	48.94%	$307.82	8,154	16,936
Izard	6,675	3,339,176.00	2,031,805.00	60.85%	$304.39	6,925	12,992
Howard	6,584	3,780,383.00	1,263,110.00	33.41%	$191.85	6,570	14,143
Randolph	6,545	3,368,444.00	892,037.00	26.48%	$136.29	8,801	18,134

County	Personal Policies	Personal Premiums	Personal Losses	Fire Pure Loss Ratio	Average Pure Loss Per Policy		Housing Count (Est. Units 7/1/07)	Population (Est. 7/1/08)
Desha	5,714	3,831,234.00	1,643,724.00	42.90%	$287.67		6,866	13,538
Stone	5,653	3,015,812.00	2,594,312.00	86.02%	$458.93		6,028	12,090
Madison	5,617	3,465,993.00	381,535.00	11.01%	$67.93		6,916	15,651
Little River	5,553	3,022,786.00	897,645.00	29.70%	$161.65		6,682	12,807
Chicot	5,060	3,921,852.00	1,294,087.00	33.00%	$255.75		6,168	11,993
Bradley	5,055	2,676,771.00	561,108.00	20.96%	$111.00		5,980	11,906
Pike	4,939	2,734,115.00	302,871.00	11.08%	$61.32		5,802	10,616
Lincoln	4,822	2,873,229.00	857,707.00	29.85%	$177.87		5,179	13,609
Fulton	4,803	2,555,902.00	1,379,141.00	53.96%	$287.14		6,245	11,688
Montgomery	4,664	2,551,226.00	666,030.00	26.11%	$142.80		5,312	9,047
Perry	4,564	2,231,274.00	666,414.00	29.87%	$146.02		4,924	10,317
Prairie	4,284	2,738,885.00	1,172,442.00	42.81%	$273.68		4,963	8,580
Monroe	4,253	3,189,956.00	1,793,742.00	56.23%	$421.76		5,242	8,518
Dallas	4,240	1,761,448.00	403,197.00	22.89%	$95.09		4,516	8,144
Searcy	3,876	1,992,449.00	1,163,861.00	58.41%	$300.27		4,466	8,048
Cleveland	3,780	2,010,982.00	303,429.00	15.09%	$80.27		4,009	8,665
Nevada	3,722	1,870,386.00	311,108.00	16.63%	$83.59		5,983	9,157
Woodruff	3,544	2,478,059.00	442,606.00	17.86%	$124.89		4,204	7,439
Lee	3,505	3,038,268.00	879,894.00	28.96%	$251.04		5,034	10,782
Lafayette	3,239	1,757,167.00	561,555.00	31.96%	$173.37		4,781	7,705
Newton	2,816	1,541,672.00	1,160,877.00	75.30%	$412.24		4,502	8,298
Calhoun	2,016	1,040,315.00	498,706.00	47.94%	$247.37		3,140	5,435
REMAINING 59	464,453	264,448,724.00	107,473,642.00	40.64%	$231.40		521,131	1,079,621
Totals	1,170,574	674,067,792.00	284,876,378.00	42.26%	$243.36		1,287,429	2,855,390
Red text	Fire Losses ABOVE State Average							
Green text	Fire Losses BELOW State Average							

Exhibit C
Results by Number of Businesses Per County

County	Commercial Policies	Commercial Premiums	Commercial Losses	Fire Pure Loss Ratio	Average Pure Loss Per Policy	Business Count (non-farm Est. 2006)	Population (Est. 7/1/08)
Pulaski	19,111	33,365,807.00	17,443,743.00	52.28%	$912.76	12,251	376,797
Benton	9,133	13,649,169.00	4,944,824.00	36.23%	$541.42	5,138	209,791
Washington	9,098	15,794,136.00	2,510,855.00	15.90%	$275.98	5,020	195,803
Sebastian	5,586	9,804,937.00	17,931,889.00	182.89%	$3,210.15	3,609	122,274
Craighead	4,710	7,290,540.00	3,575,852.00	49.05%	$759.20	2,441	92,640
Garland	4,503	7,526,305.00	2,893,414.00	38.44%	$642.55	2,834	97,465
Faulkner	4,227	5,092,273.00	1,232,726.00	24.21%	$291.63	2,207	106,823
White	3,381	4,782,006.00	2,206,224.00	46.14%	$652.54	1,491	74,845
Saline	3,190	3,878,051.00	1,798,296.00	46.37%	$563.73	1,697	98,209
Jefferson	2,731	5,079,970.00	2,517,161.00	49.55%	$921.70	1,592	78,373
Pope	2,726	3,586,176.00	1,396,178.00	38.93%	$512.17	1,540	59,952
Lonoke	2,335	2,589,120.00	1,387,628.00	53.59%	$594.27	1,067	65,233
Baxter	2,168	2,625,987.00	4,210,033.00	160.32%	$1,941.90	1,141	42,115
Crawford	2,004	3,548,058.00	8,844,363.00	249.27%	$4,413.35	1,035	59,682
Union	1,926	3,778,551.00	791,881.00	20.96%	$411.15	1,200	43,213
Crittenden	1,829	3,401,783.00	845,116.00	24.84%	$462.06	921	52,554
LARGEST 16	78,658	125,792,869.00	74,530,183.00	59.25%	$947.52	45,184	1,775,769
Greene	1,805	2,510,212.00	599,141.00	23.87%	$331.93	823	40,684
Boone	1,712	1,947,504.00	364,088.00	18.70%	$212.67	909	36,881
Conway	1,688	1,224,003.00	367,199.00	30.00%	$217.53	409	20,755
Mississippi	1,602	4,699,163.00	6,712,110.00	142.84%	$4,189.83	872	46,808
Independence	1,562	1,961,104.00	331,193.00	16.89%	$212.03	828	34,641
Carroll	1,517	2,423,840.00	1,149,837.00	47.44%	$757.97	778	27,557
Miller	1,292	3,096,352.00	4,637,735.00	149.78%	$3,589.58	758	43,226
Cleburne	1,289	1,909,345.00	1,251,319.00	65.54%	$970.77	626	25,397
Arkansas	1,245	2,581,773.00	3,258,652.00	126.22%	$2,617.39	568	19,236
Columbia	1,049	1,620,248.00	186,047.00	11.48%	$177.36	604	24,146
Clark	1,045	1,815,507.00	780,239.00	42.98%	$746.64	571	23,888
Ouachita	1,010	1,682,559.00	2,322,615.00	138.04%	$2,299.62	579	25,770
St. Francis	931	1,457,921.00	662,924.00	45.47%	$712.06	515	26,336
Van Buren	931	1,079,930.00	2,893,538.00	267.94%	$3,107.99	341	16,575
Hot Springs	922	1,591,038.00	260,529.00	16.37%	$282.57	515	31,909
Cross	889	1,017,954.00	367,588.00	36.11%	$413.48	402	18,808
Polk	887	1,164,203.00	303,733.00	26.09%	$342.43	511	20,257
Ashley	843	1,396,819.00	509,079.00	36.45%	$603.89	472	22,233
Johnson	842	1,073,844.00	211,670.00	19.71%	$251.39	398	24,851
Poinsett	823	1,866,224.00	330,022.00	17.68%	$401.00	401	24,721
Hempstead	802	1,222,112.00	361,382.00	29.57%	$450.60	425	22,900
Phillips	774	1,202,567.00	210,770.00	17.53%	$272.31	495	21,603
Logan	769	860,004.00	142,977.00	16.63%	$185.93	416	22,567
Jackson	769	971,973.00	224,870.00	23.14%	$292.42	376	16,936
Yell	751	926,161.00	521,839.00	56.34%	$694.86	330	21,976
Sharp	751	672,641.00	732,057.00	108.83%	$974.78	364	17,866
Drew	723	1,333,470.00	129,637.00	9.72%	$179.30	451	18,670
Sevier	718	735,260.00	128,222.00	17.44%	$178.58	281	16,519
Desha	718	1,211,563.00	1,112,722.00	91.84%	$1,549.75	382	13,538
Lawrence	713	727,855.00	133,827.00	18.39%	$187.70	344	16,861
Clay	710	1,191,123.00	972,034.00	81.61%	$1,369.06	317	15,845
Franklin	678	1,002,265.00	460,023.00	45.90%	$678.50	280	18,185
Randolph	612	760,158.00	297,912.00	39.19%	$486.78	340	18,134
Howard	599	885,972.00	76,672.00	8.65%	$128.00	318	14,143
Stone	581	658,496.00	983,239.00	149.32%	$1,692.32	247	12,090
Grant	554	824,501.00	365,360.00	44.31%	$659.49	277	17,690

County	Commercial Policies	Commercial Premiums	Commercial Losses	Fire Pure Loss Ratio	Average Pure Loss Per Policy		Business Count (non-farm Est. 2006)	Population (Est. 7/1/08)
Marion	539	732,794.00	259,514.00	35.41%	$481.47		241	16,774
Bradley	532	643,842.00	172,722.00	26.83%	$324.67		290	11,906
Scott	522	508,402.00	106,629.00	20.97%	$204.27		161	11,248
Chicot	517	842,836.00	101,809.00	12.08%	$196.92		247	11,993
Izard	514	655,585.00	245,463.00	37.44%	$477.55		229	12,992
Monroe	458	769,987.00	1,863,908.00	242.07%	$4,069.67		204	8,518
Madison	427	500,601.00	903,518.00	180.49%	$2,115.97		216	15,651
Pike	426	657,229.00	103,291.00	15.72%	$242.47		216	10,616
Little River	410	627,544.00	136,465.00	21.75%	$332.84		201	12,807
Lincoln	397	600,805.00	134,618.00	22.41%	$339.09		163	13,609
Lee	389	678,811.00	105,921.00	15.60%	$272.29		147	10,782
Woodruff	385	563,922.00	509,627.00	90.37%	$1,323.71		145	7,439
Prairie	378	403,951.00	61,426.00	15.21%	$162.50		167	8,580
Fulton	372	400,291.00	303,402.00	75.80%	$815.60		165	11,688
Montgomery	368	430,263.00	94,823.00	22.04%	$257.67		150	9,047
Searcy	360	348,726.00	42,289.00	12.13%	$117.47		121	8,048
Perry	341	382,403.00	14,855.00	3.88%	$43.56		117	10,317
Nevada	341	378,938.00	0.00	0.00%	$0.00		141	9,157
Dallas	340	437,806.00	111,487.00	25.46%	$327.90		238	8,144
Lafayette	298	269,504.00	62,903.00	23.34%	$211.08		131	7,705
Cleveland	245	171,603.00	19,999.00	11.65%	$81.63		86	8,665
Newton	220	231,634.00	49,779.00	21.49%	$226.27		112	8,298
Calhoun	154	169,933.00	18,666.00	10.98%	$121.21		71	5,435
REMAINING 59	44,039	64,713,074.00	39,775,915.00	61.47%	$903.20		21,482	1,079,621
Totals	122,697	190,505,943.00	114,306,098.00	60.00%	$931.61		66,666	2,855,390
Red text	Fire Losses ABOVE State Average							
Green text	Fire Losses BELOW State Average							

Explanation of Column Headings:

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

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

Personal Premiums: Premiums for personal policy risks

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

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

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

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

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

Commercial Premiums: Premiums for commercial policy risks

Commercial Losses: Losses for commercial policy risks that derive only from the risk of fire. A typical loss ratio including all losses for an insurance policy, along with the cost to investigate the loss, settle the claim and otherwise administer the policy, usually exceed 100% with the excess being offset by investment and marketing considerations.

Fire is typically a small portion of that total amount as reflected in the report. Therefore, for purposes of the Act, the following risks typically covered by a commercial policy are NOT included in the column "Commercial Losses":

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

Housing Count: The number of estimated housing units as of July 1, 2007, according to the U. S. Census Bureau found on its website at http://www.census.gov/ including http://censtats.census.gov/cgi-bin/usac/usacomp.pl

Business Count: The estimated number of non-farm businesses as of 2006, according to the U. S. Census Bureau found on its website at http://censtats.census.gov/cgi-bin/usac/usacomp.pl

Population: The population is the most recent estimate (July 1, 2008) according to the U. S. Census Bureau found on its website at http://censtats.census.gov/cgi-bin/usac/usacomp.pl