

**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**



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

Approved by: Jay Bradford, State Insurance Commissioner

Date Submitted: August 1, 2011

ANNUAL REPORT 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 2010, 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 2010 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 Card, Electronic Fund Transfer, Forgery | 21 Theft |
| 7 Loss Assessment | 22 Falling Objects |
| 8 Collapse | 23 Weight of Ice, Snow or Sleet |
| 9 Glass or Safety Glazing Material | 24 Accidental Discharge or Overflow of Water or Steam |
| 10 Landlord's Furnishings | 25 Sudden and Accidental Tearing Apart, Cracking, Burning or Bulging |
| 11 Ordinance or Law | 26 Freezing |
| 12 Grave Markers | 27 Sudden and Accidental Damage from Artificially Generated Electrical Current |
| 13 Lightning | 28 Volcanic Eruption |
| 14 Windstorm or Hail | 29 Liability |
| 15 Explosion | |

The data in the aggregate¹ indicates that there is no apparent 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 2010 by County

County*	Personal Policies	Personal Premiums	Personal Losses	Fire Pure Loss Ratio	Average Pure Loss Per Policy	Commercial Policies	Commercial Premiums	Commercial Losses	Fire Pure Loss Ratio	Average Pure Loss Per Policy	Housing Count	Business Count	Population
Arkansas	11,242	7,886,734.00	1,971,483.00	25.00%	\$175.37	2,430	3,373,288.00	2,024,185.00	60.01%	\$833.00	9,988	556	18,956
Ashley	8,754	5,683,534.00	2,292,945.00	40.34%	\$261.93	973	1,451,697.00	244,808.00	16.86%	\$251.60	11,150	471	21,939
Baxter	23,976	13,540,885.00	3,625,463.00	26.77%	\$151.21	2,562	2,746,466.00	488,181.00	17.77%	\$190.55	21,559	1,176	42,032
Benton	88,966	57,541,189.00	12,207,735.00	21.22%	\$137.22	10,446	15,129,629.00	2,594,571.00	17.15%	\$248.38	87,016	5,401	231,564
Boone	16,656	10,077,210.00	3,961,762.00	39.31%	\$237.86	1,888	2,219,111.00	667,646.00	30.09%	\$353.63	16,365	903	36,853
Bradley	5,112	2,955,361.00	1,480,462.00	50.09%	\$289.61	507	796,111.00	72,636.00	9.12%	\$143.27	5,996	287	11,761
Calhoun	2,042	1,159,281.00	233,759.00	20.16%	\$114.48	195	310,515.00	2,475.00	0.80%	\$12.69	3,173	68	5,069
Carroll	11,475	8,336,888.00	1,252,074.00	15.02%	\$109.11	1,682	2,415,522.00	255,191.00	10.56%	\$151.72	12,681	780	28,440
Chicot	4,968	4,204,041.00	1,497,835.00	35.63%	\$301.50	576	1,114,346.00	39,821.00	3.57%	\$69.13	6,216	239	11,800
Clark	9,615	5,346,746.00	1,376,438.00	25.74%	\$143.16	1,096	1,987,774.00	578,540.00	29.10%	\$527.86	10,822	557	23,753
Clay	6,550	4,583,137.00	1,273,503.00	27.79%	\$194.43	1,617	1,264,655.00	167,824.00	13.27%	\$103.79	8,759	313	15,502
Cleburne	16,640	10,147,922.00	3,487,198.00	34.36%	\$209.57	1,451	1,859,419.00	181,205.00	9.75%	\$124.88	14,890	633	25,565
Cleveland	3,996	2,359,768.00	581,622.00	24.65%	\$145.55	253	282,757.00	0.00	0.00%	\$0.00	4,052	90	8,482
Columbia	10,074	6,054,390.00	858,894.00	14.19%	\$85.26	1,144	1,853,365.00	95,780.00	5.17%	\$83.72	12,015	601	23,858
Conway	10,372	5,997,420.00	2,883,008.00	48.07%	\$277.96	1,069	1,548,847.00	251,192.00	16.22%	\$234.98	9,464	438	20,851
Craighead	35,392	24,809,424.00	6,419,213.00	25.87%	\$181.37	5,384	7,479,356.00	2,566,180.00	34.31%	\$476.63	40,094	2,479	97,079
Crawford	22,625	14,355,050.00	6,340,213.00	44.17%	\$280.23	2,330	4,214,318.00	1,296,146.00	30.76%	\$556.29	23,836	1,108	60,412
Crittenden	17,136	11,883,261.00	3,127,104.00	26.32%	\$182.49	2,137	3,421,271.00	547,640.00	16.01%	\$256.27	23,315	921	53,161
Cross	7,000	5,509,913.00	2,258,114.00	40.98%	\$322.59	1,042	1,269,490.00	258,489.00	20.36%	\$248.07	8,607	405	18,500
Dallas	3,647	1,863,230.00	253,840.00	13.62%	\$69.60	355	437,331.00	7,717,439.00	1764.67%	\$21,739.26	4,550	242	7,852
Desha	5,027	4,021,285.00	1,216,656.00	30.26%	\$242.02	763	1,308,804.00	4,746,273.00	362.64%	\$6,220.54	6,957	371	13,255
Drew	7,580	4,262,158.00	717,560.00	16.84%	\$94.66	813	1,280,659.00	136,817.00	10.68%	\$168.29	8,919	436	18,686
Faulkner	44,025	25,841,231.00	7,546,295.00	29.20%	\$171.41	4,777	5,745,079.00	720,945.00	12.55%	\$150.92	43,775	2,324	112,255
Franklin	7,646	4,795,102.00	678,670.00	14.15%	\$88.76	752	1,140,476.00	814,462.00	71.41%	\$1,083.06	8,054	286	17,968
Fulton	5,168	2,911,177.00	1,042,731.00	35.82%	\$201.77	376	460,626.00	222,667.00	48.34%	\$592.20	6,311	190	11,453
Garland	52,825	31,785,666.00	11,558,348.00	36.36%	\$218.80	5,133	7,615,040.00	3,243,951.00	42.60%	\$631.98	47,365	2,867	98,848
Grant	7,859	4,505,040.00	1,640,407.00	36.41%	\$208.73	619	996,134.00	130,289.00	13.08%	\$210.48	7,633	275	17,935
Greene	16,055	9,849,189.00	4,341,727.00	44.08%	\$270.43	1,903	2,578,731.00	229,452.00	8.90%	\$120.57	18,183	823	41,437
Hempstead	8,114	5,156,207.00	576,086.00	11.17%	\$71.00	965	1,567,356.00	47,457.00	3.03%	\$49.18	10,804	420	23,100
Hot Springs	13,400	7,473,084.00	1,686,408.00	22.57%	\$125.85	1,054	1,756,890.00	141,624.00	8.06%	\$134.37	14,030	527	32,071
Howard	6,609	4,138,903.00	1,392,899.00	33.65%	\$210.76	665	980,295.00	219,417.00	22.38%	\$329.95	6,631	305	14,494
Independence	15,464	8,893,931.00	4,169,832.00	46.88%	\$269.65	1,851	2,481,795.00	365,949.00	14.75%	\$197.70	15,688	823	35,151
Izard	6,868	3,873,351.00	2,265,372.00	58.49%	\$329.84	548	577,763.00	94,476.00	16.35%	\$172.40	6,996	222	12,991
Jackson	6,493	4,777,580.00	1,786,699.00	37.40%	\$275.17	847	1,326,366.00	352,040.00	26.54%	\$415.63	8,193	362	16,429
Jefferson	26,635	16,843,011.00	5,843,531.00	34.69%	\$219.39	3,134	5,863,342.00	2,374,127.00	40.49%	\$757.54	36,022	1,565	78,366
Johnson	9,139	5,750,262.00	2,655,050.00	46.17%	\$290.52	959	1,305,285.00	1,028,125.00	78.77%	\$1,072.08	10,725	404	25,274
Lafayette	2,910	1,865,982.00	297,987.00	15.97%	\$102.40	303	317,906.00	1,033.00	0.32%	\$3.41	4,828	119	7,482
Lawrence	7,039	4,614,441.00	1,270,159.00	27.53%	\$180.45	785	963,944.00	472,011.00	48.97%	\$601.29	8,365	326	16,804
Lee	3,463	3,242,604.00	1,380,414.00	42.57%	\$398.62	394	616,759.00	208,714.00	33.84%	\$529.73	5,059	150	10,289
Lincoln	4,922	3,193,772.00	595,299.00	18.64%	\$120.95	416	641,323.00	76,714.00	11.96%	\$184.41	5,251	173	13,432

County*	Personal Policies	Personal Premiums	Personal Losses	Fire Pure Loss Ratio	Average Pure Loss Per Policy	Commercial Policies	Commercial Premiums	Commercial Losses	Fire Pure Loss Ratio	Average Pure Loss Per Policy	Housing Count	Business Count	Population
Little River	5,596	3,384,453.00	866,568.00	25.60%	\$154.85	460	866,755.00	430,437.00	49.66%	\$935.73	6,746	202	12,866
Logan	9,499	5,751,988.00	1,481,106.00	25.75%	\$155.92	870	1,074,080.00	1,032,275.00	96.11%	\$1,186.52	10,369	413	22,217
Lonoke	31,327	20,193,500.00	6,063,504.00	30.03%	\$193.56	2,680	2,823,020.00	1,161,314.00	41.14%	\$433.33	26,197	1,046	67,527
Madison	5,562	3,843,683.00	1,328,802.00	34.57%	\$238.91	474	670,619.00	168,502.00	25.13%	\$355.49	6,981	212	16,012
Marion	7,992	4,767,295.00	1,141,637.00	23.95%	\$142.85	637	1,034,176.00	15,491.00	1.50%	\$24.32	8,981	245	16,382
Miller	15,786	10,204,500.00	2,287,654.00	22.42%	\$144.92	1,443	3,467,797.00	8,714,694.00	251.30%	\$6,039.29	19,337	745	43,912
Mississippi	15,280	12,412,097.00	3,760,958.00	30.30%	\$246.14	1,820	4,407,639.00	1,584,834.00	35.96%	\$870.79	22,915	908	46,132
Monroe	4,329	3,520,310.00	599,942.00	17.04%	\$138.59	462	827,486.00	792,442.00	95.77%	\$1,715.24	5,275	201	7,958
Montgomery	29,769	2,827,708.00	649,950.00	22.99%	\$21.83	434	660,372.00	0.00	0.00%	\$0.00	5,382	159	8,908
Nevada	4,511	2,157,631.00	441,726.00	20.47%	\$97.92	312	333,884.00	127,117.00	38.07%	\$407.43	6,010	142	9,059
Newton	2,862	1,744,958.00	724,055.00	41.49%	\$252.99	264	258,407.00	5,314.00	2.06%	\$20.13	4,542	101	8,174
Ouachita	10,701	5,993,774.00	3,326,026.00	55.49%	\$310.81	1,137	1,907,052.00	153,228.00	8.03%	\$134.77	13,766	565	25,522
Perry	4,558	2,519,499.00	1,153,181.00	45.77%	\$253.00	376	382,464.00	92,387.00	24.16%	\$245.71	4,988	122	10,220
Phillips	8,106	6,301,545.00	1,901,728.00	30.18%	\$234.61	942	1,447,929.00	1,013,565.00	70.00%	\$1,075.97	11,018	483	20,549
Pike	4,949	3,135,154.00	1,167,067.00	37.23%	\$235.82	402	732,614.00	1,880,353.00	256.66%	\$4,677.50	5,870	198	10,605
Poinsett	9,064	7,810,495.00	2,175,704.00	27.86%	\$240.04	903	1,412,186.00	540,607.00	38.28%	\$598.68	11,633	388	24,715
Polk	9,553	5,703,827.00	1,870,913.00	32.80%	\$195.85	1,077	1,422,773.00	606,030.00	42.59%	\$562.70	9,749	524	20,342
Pope	23,610	14,433,593.00	3,565,729.00	24.70%	\$151.03	3,113	4,447,233.00	2,979,620.00	67.00%	\$957.15	25,126	1,563	60,885
Prairie	4,163	3,006,637.00	648,520.00	21.57%	\$155.78	425	449,578.00	30,815.00	6.85%	\$72.51	5,012	181	8,503
Pulaski	152,840	110,632,514.00	33,588,081.00	30.36%	\$219.76	21,175	39,812,080.00	12,162,390.00	30.55%	\$574.37	176,921	12,428	383,347
Randolph	6,627	4,077,553.00	1,421,442.00	34.86%	\$214.49	654	707,504.00	250,610.00	35.42%	\$383.20	8,861	335	17,979
Saline	40,865	26,187,704.00	10,770,815.00	41.13%	\$263.57	3,013	4,312,248.00	3,216,918.00	74.60%	\$1,067.68	41,314	1,822	100,819
Scott	5,166	3,075,822.00	2,223,175.00	72.28%	\$430.35	1,110	1,140,888.00	2,711,006.00	237.62%	\$2,442.35	5,189	164	11,243
Searcy	3,484	1,985,592.00	749,402.00	37.74%	\$215.10	414	397,568.00	317,667.00	79.90%	\$767.31	4,507	130	7,860
Sebastian	43,451	26,972,227.00	6,168,331.00	22.87%	\$141.96	5,307	10,892,111.00	5,302,753.00	48.68%	\$999.20	53,788	3,596	124,454
Sevier	8,018	5,212,933.00	3,044,870.00	58.41%	\$379.75	1,643	1,180,184.00	108,745.00	9.21%	\$66.19	6,731	287	17,216
Sharp	9,661	5,580,898.00	1,936,976.00	34.71%	\$200.49	845	873,574.00	308,896.00	35.36%	\$365.56	9,705	364	17,538
St. Francis	7,765	4,667,412.00	2,828,238.00	60.60%	\$364.23	974	1,344,284.00	77,124.00	5.74%	\$79.18	11,755	525	26,051
Stone	6,205	4,645,387.00	2,575,391.00	55.44%	\$415.05	776	804,948.00	50,282.00	6.25%	\$64.80	6,128	246	11,964
Union	17,270	10,399,826.00	3,738,707.00	35.95%	\$216.49	1,994	5,402,994.00	146,549.00	2.71%	\$73.49	21,368	1,212	42,437
Van Buren	8,459	5,116,481.00	3,256,864.00	63.65%	\$385.02	978	1,038,477.00	300,518.00	28.94%	\$307.28	9,784	340	16,184
Washington	68,602	45,176,426.00	8,351,611.00	18.49%	\$121.74	10,595	16,677,633.00	3,751,682.00	22.50%	\$354.10	85,415	5,067	204,041
White	30,519	18,169,776.00	5,447,588.00	29.98%	\$178.50	3,769	4,622,977.00	10,345,300.00	223.78%	\$2,744.84	30,966	1,531	77,617
Woodruff	3,497	2,684,839.00	534,117.00	19.89%	\$152.74	415	644,623.00	311,783.00	48.37%	\$751.28	4,236	153	7,238
Yell	8,794	6,655,292.00	1,580,543.00	23.75%	\$179.73	820	944,023.00	32,517.00	3.44%	\$39.65	9,722	319	22,591
Totals	1,201,919	763,042,669.00	233,415,716.00	30.59%	\$194.20	138,907	214,122,021.00	96,400,257.00	45.02%	\$693.99	1,310,624	67,553	2,910,236

* 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	Population
Pulaski	152,840	110,632,514.00	33,588,081.00	30.36%	\$219.76	176,921	383,347
Benton	88,966	57,541,189.00	12,207,735.00	21.22%	\$137.22	87,016	231,564
Washington	68,602	45,176,426.00	8,351,611.00	18.49%	\$121.74	85,415	204,041
Sebastian	43,451	26,972,227.00	6,168,331.00	22.87%	\$141.96	53,788	124,454
Faulkner	44,025	25,841,231.00	7,546,295.00	29.20%	\$171.41	43,775	112,255
Saline	40,865	26,187,704.00	10,770,815.00	41.13%	\$263.57	41,314	100,819
Garland	52,825	31,785,666.00	11,558,348.00	36.36%	\$218.80	47,365	98,848
Craighead	35,392	24,809,424.00	6,419,213.00	25.87%	\$181.37	40,094	97,079
Jefferson	26,635	16,843,011.00	5,843,531.00	34.69%	\$219.39	36,022	78,386
White	30,519	18,169,776.00	5,447,588.00	29.98%	\$178.50	30,966	77,617
Lonoke	31,327	20,193,500.00	6,063,504.00	30.03%	\$193.56	26,197	67,527
Pope	23,610	14,433,593.00	3,565,729.00	24.70%	\$151.03	25,126	60,885
Crawford	22,625	14,355,050.00	6,340,213.00	44.17%	\$280.23	23,836	60,412
Crittenden	17,136	11,883,261.00	3,127,104.00	26.32%	\$182.49	23,315	53,161
Mississippi	15,280	12,412,097.00	3,760,958.00	30.30%	\$246.14	22,915	46,132
Miller	15,786	10,204,500.00	2,287,654.00	22.42%	\$144.92	19,337	43,912
LARGEST 16	709,884	467,441,169.00	133,046,710.00	28.46%	\$187.42	783,402	1,840,439
Union	17,270	10,399,826.00	3,738,707.00	35.95%	\$216.49	21,368	42,437
Baxter	23,976	13,540,885.00	3,625,463.00	26.77%	\$151.21	21,559	42,032
Greene	16,055	9,849,189.00	4,341,727.00	44.08%	\$270.43	18,183	41,437
Boone	16,656	10,077,210.00	3,961,762.00	39.31%	\$237.86	16,365	36,853
Independence	15,464	8,893,931.00	4,169,832.00	46.88%	\$269.65	15,688	35,151
Hot Springs	13,400	7,473,084.00	1,686,408.00	22.57%	\$125.85	14,030	32,071
Carroll	11,475	8,336,868.00	1,252,074.00	15.02%	\$109.11	12,681	28,440
St. Francis	7,765	4,667,412.00	2,828,238.00	60.60%	\$364.23	11,755	26,051
Cleburne	16,640	10,147,922.00	3,487,198.00	34.36%	\$209.57	14,890	25,565
Ouachita	10,701	5,993,774.00	3,326,026.00	55.49%	\$310.81	13,766	25,522
Johnson	9,139	5,750,262.00	2,655,050.00	46.17%	\$290.52	10,725	25,274
Poinsett	9,064	7,810,495.00	2,175,704.00	27.86%	\$240.04	11,633	24,715
Columbia	10,074	6,054,390.00	858,894.00	14.19%	\$85.26	12,015	23,858
Clark	9,615	5,346,746.00	1,376,438.00	25.74%	\$143.16	10,822	23,753
Hempstead	8,114	5,156,207.00	576,086.00	11.17%	\$71.00	10,804	23,100
Yell	8,794	6,655,292.00	1,580,543.00	23.75%	\$179.73	9,722	22,591
Logan	9,499	5,751,988.00	1,481,106.00	25.75%	\$155.92	10,369	22,217
Ashley	8,754	5,683,534.00	2,292,945.00	40.34%	\$261.93	11,150	21,939
Conway	10,372	5,997,420.00	2,883,008.00	48.07%	\$277.96	9,464	20,851
Phillips	8,106	6,301,545.00	1,901,728.00	30.18%	\$234.61	11,018	20,549
Polk	9,553	5,703,827.00	1,870,913.00	32.80%	\$195.85	9,749	20,342
Arkansas	11,242	7,886,734.00	1,971,483.00	25.00%	\$175.37	9,988	18,956
Drew	7,580	4,262,158.00	717,560.00	16.84%	\$94.66	8,919	18,686
Cross	7,000	5,509,913.00	2,258,114.00	40.98%	\$322.59	8,607	18,500
Randolph	6,627	4,077,553.00	1,421,442.00	34.86%	\$214.49	8,861	17,979
Franklin	7,646	4,795,102.00	678,670.00	14.15%	\$88.76	8,054	17,968
Grant	7,859	4,505,040.00	1,640,407.00	36.41%	\$208.73	7,633	17,935
Sharp	9,661	5,580,898.00	1,936,976.00	34.71%	\$200.49	9,705	17,538
Sevier	8,018	5,212,933.00	3,044,870.00	58.41%	\$379.75	6,731	17,216
Lawrence	7,039	4,614,441.00	1,270,159.00	27.53%	\$180.45	8,365	16,804
Jackson	6,493	4,777,580.00	1,786,699.00	37.40%	\$275.17	8,193	16,429
Marion	7,992	4,767,295.00	1,141,637.00	23.95%	\$142.85	8,981	16,382
Van Buren	8,459	5,116,481.00	3,256,864.00	63.65%	\$385.02	9,784	16,184
Madison	5,562	3,843,683.00	1,328,802.00	34.57%	\$238.91	6,981	16,012
Clay	6,550	4,583,137.00	1,273,503.00	27.79%	\$194.43	8,759	15,502
Howard	6,609	4,138,903.00	1,392,899.00	33.65%	\$210.76	6,631	14,494
Lincoln	4,922	3,193,772.00	595,299.00	18.64%	\$120.95	5,251	13,432

County	Personal Policies	Personal Premiums	Personal Losses	Fire Pure Loss Ratio	Average Pure Loss Per Policy	Housing Count	Population
Desha	5,027	4,021,285.00	1,216,656.00	30.26%	\$242.02	6,957	13,255
Izard	6,868	3,873,351.00	2,265,372.00	58.49%	\$329.84	6,996	12,991
Little River	5,596	3,384,453.00	866,568.00	25.60%	\$154.85	6,746	12,866
Stone	6,205	4,645,387.00	2,575,391.00	55.44%	\$415.05	6,128	11,964
Chicot	4,968	4,204,041.00	1,497,835.00	35.63%	\$301.50	6,216	11,800
Bradley	5,112	2,955,361.00	1,480,462.00	50.09%	\$289.61	5,996	11,761
Fulton	5,168	2,911,177.00	1,042,731.00	35.82%	\$201.77	6,311	11,453
Scott	5,166	3,075,822.00	2,223,175.00	72.28%	\$430.35	5,189	11,243
Pike	4,949	3,135,154.00	1,167,067.00	37.23%	\$235.82	5,870	10,605
Lee	3,463	3,242,604.00	1,380,414.00	42.57%	\$398.62	5,059	10,289
Perry	4,558	2,519,499.00	1,153,181.00	45.77%	\$253.00	4,988	10,220
Nevada	4,511	2,157,631.00	441,726.00	20.47%	\$97.92	6,010	9,059
Montgomery	29,769	2,827,708.00	649,950.00	22.99%	\$21.83	5,382	8,908
Prairie	4,163	3,006,637.00	648,520.00	21.57%	\$155.78	5,012	8,503
Cleveland	3,996	2,359,768.00	581,622.00	24.65%	\$145.55	4,052	8,482
Newton	2,862	1,744,958.00	724,055.00	41.49%	\$252.99	4,542	8,174
Monroe	4,329	3,520,310.00	599,942.00	17.04%	\$138.59	5,275	7,958
Searcy	3,484	1,985,592.00	749,402.00	37.74%	\$215.10	4,507	7,860
Dallas	3,647	1,863,230.00	253,840.00	13.62%	\$69.60	4,550	7,852
Lafayette	2,910	1,865,982.00	297,987.00	15.97%	\$102.40	4,828	7,482
Woodruff	3,497	2,684,839.00	534,117.00	19.89%	\$152.74	4,236	7,238
Calhoun	2,042	1,159,281.00	233,759.00	20.16%	\$114.48	3,173	5,069
REMAINING 59	492,035	295,601,500.00	100,369,006.00	33.95%	\$203.99	527,222	1,069,797
Totals	1,201,919	763,042,669.00	233,415,716.00	30.59%	\$194.20	1,310,624	2,910,236
Red text	Fire Losses ABOVE State Average						
Green text	Fire Losses BELOW State Average						

Exhibit C
Results by Number of Businesses Per County

County	Commercial Policies	Commercial Premiums	Commercial Losses	Fire Pure Loss Ratio	Average Pure Loss Per Policy	Business Count	Population
Pulaski	21,175	39,812,080.00	12,162,390.00	30.55%	\$574.37	12,428	383,347
Benton	10,446	15,129,629.00	2,594,571.00	17.15%	\$248.38	5,401	231,564
Washington	10,595	16,677,633.00	3,751,682.00	22.50%	\$354.10	5,067	204,041
Sebastian	5,307	10,892,111.00	5,302,753.00	48.68%	\$999.20	3,596	124,454
Garland	5,133	7,615,040.00	3,243,951.00	42.60%	\$631.98	2,867	98,848
Craighead	5,384	7,479,356.00	2,566,180.00	34.31%	\$476.63	2,479	97,079
Faulkner	4,777	5,745,079.00	720,945.00	12.55%	\$150.92	2,324	112,255
Saline	3,013	4,312,248.00	3,216,918.00	74.60%	\$1,067.68	1,822	100,819
Jefferson	3,134	5,863,342.00	2,374,127.00	40.49%	\$757.54	1,565	78,386
Pope	3,113	4,447,233.00	2,979,620.00	67.00%	\$957.15	1,563	60,885
White	3,769	4,622,977.00	10,345,300.00	223.78%	\$2,744.84	1,531	77,617
Union	1,994	5,402,994.00	146,549.00	2.71%	\$73.49	1,212	42,437
Baxter	2,562	2,746,466.00	488,181.00	17.77%	\$190.55	1,176	42,032
Crawford	2,330	4,214,318.00	1,296,146.00	30.76%	\$556.29	1,108	60,412
Lonoke	2,680	2,823,020.00	1,161,314.00	41.14%	\$433.33	1,046	67,527
Crittenden	2,137	3,421,271.00	547,640.00	16.01%	\$256.27	921	53,161
LARGEST 16	87,549	141,204,797	52,898,267	37.46%	\$604.21	46,106	1,834,864
Mississippi	1,820	4,407,639.00	1,584,834.00	35.96%	\$870.79	908	46,132
Boone	1,888	2,219,111.00	667,646.00	30.09%	\$353.63	903	36,853
Greene	1,903	2,578,731.00	229,452.00	8.90%	\$120.57	823	41,437
Independence	1,851	2,481,795.00	365,949.00	14.75%	\$197.70	823	35,151
Carroll	1,682	2,415,522.00	255,191.00	10.56%	\$151.72	780	28,440
Miller	1,443	3,467,797.00	8,714,694.00	251.30%	\$6,039.29	745	43,912
Cleburne	1,451	1,859,419.00	181,205.00	9.75%	\$124.88	633	25,565
Columbia	1,144	1,853,365.00	95,780.00	5.17%	\$83.72	601	23,858
Ouachita	1,137	1,907,052.00	153,228.00	8.03%	\$134.77	565	25,522
Clark	1,096	1,987,774.00	578,540.00	29.10%	\$527.86	557	23,753
Arkansas	2,430	3,373,288.00	2,024,185.00	60.01%	\$833.00	556	18,956
Hot Springs	1,054	1,756,890.00	141,624.00	8.06%	\$134.37	527	32,071
St. Francis	974	1,344,284.00	77,124.00	5.74%	\$79.18	525	26,051
Polk	1,077	1,422,773.00	606,030.00	42.59%	\$562.70	524	20,342
Phillips	942	1,447,929.00	1,013,565.00	70.00%	\$1,075.97	483	20,549
Ashley	973	1,451,697.00	244,808.00	16.86%	\$251.60	471	21,939
Conway	1,069	1,548,847.00	251,192.00	16.22%	\$234.98	438	20,851
Drew	813	1,280,659.00	136,817.00	10.68%	\$168.29	436	18,686
Hempstead	965	1,567,356.00	47,457.00	3.03%	\$49.18	420	23,100
Logan	870	1,074,080.00	1,032,275.00	96.11%	\$1,186.52	413	22,217
Cross	1,042	1,269,490.00	258,489.00	20.36%	\$248.07	405	18,500
Johnson	959	1,305,285.00	1,028,125.00	78.77%	\$1,072.08	404	25,274
Poinsett	903	1,412,186.00	540,607.00	38.28%	\$598.68	388	24,715
Desha	763	1,308,804.00	4,746,273.00	362.64%	\$6,220.54	371	13,255
Sharp	845	873,574.00	308,896.00	35.36%	\$365.56	364	17,538
Jackson	847	1,326,366.00	352,040.00	26.54%	\$415.63	362	16,429
Van Buren	978	1,038,477.00	300,518.00	28.94%	\$307.28	340	16,184
Randolph	654	707,504.00	250,610.00	35.42%	\$383.20	335	17,979
Lawrence	785	963,944.00	472,011.00	48.97%	\$601.29	326	16,804
Yell	820	944,023.00	32,517.00	3.44%	\$39.65	319	22,591
Clay	1,617	1,264,655.00	167,824.00	13.27%	\$103.79	313	15,502

County	Commercial Policies	Commercial Premiums	Commercial Losses	Fire Pure Loss Ratio	Average Pure Loss Per Policy	Business Count	Population
Howard	665	980,295.00	219,417.00	22.38%	\$329.95	305	14,494
Sevier	1,643	1,180,184.00	108,745.00	9.21%	\$66.19	287	17,216
Bradley	507	796,111.00	72,636.00	9.12%	\$143.27	287	11,761
Franklin	752	1,140,476.00	814,462.00	71.41%	\$1,083.06	286	17,968
Grant	619	996,134.00	130,289.00	13.08%	\$210.48	275	17,935
Stone	776	804,948.00	50,282.00	6.25%	\$64.80	246	11,964
Marion	637	1,034,176.00	15,491.00	1.50%	\$24.32	245	16,382
Dallas	355	437,331.00	7,717,439.00	1764.67%	\$21,739.26	242	7,852
Chicot	576	1,114,346.00	39,821.00	3.57%	\$69.13	239	11,800
Izard	548	577,763.00	94,476.00	16.35%	\$172.40	222	12,991
Madison	474	670,619.00	168,502.00	25.13%	\$355.49	212	16,012
Little River	460	866,755.00	430,437.00	49.66%	\$935.73	202	12,866
Monroe	462	827,486.00	792,442.00	95.77%	\$1,715.24	201	7,958
Pike	402	732,614.00	1,880,353.00	256.66%	\$4,677.50	198	10,605
Fulton	376	460,626.00	222,667.00	48.34%	\$592.20	190	11,453
Prairie	425	449,578.00	30,815.00	6.85%	\$72.51	181	8,503
Lincoln	416	641,323.00	76,714.00	11.96%	\$184.41	173	13,432
Scott	1,110	1,140,888.00	2,711,006.00	237.62%	\$2,442.35	164	11,243
Montgomery	434	660,372.00	0.00	0.00%	\$0.00	159	8,908
Woodruff	415	644,623.00	311,783.00	48.37%	\$751.28	153	7,238
Lee	394	616,759.00	208,714.00	33.84%	\$529.73	150	10,289
Nevada	312	333,884.00	127,117.00	38.07%	\$407.43	142	9,059
Searcy	414	397,568.00	317,667.00	79.90%	\$767.31	130	7,860
Perry	376	382,464.00	92,387.00	24.16%	\$245.71	122	10,220
Lafayette	303	317,906.00	1,033.00	0.32%	\$3.41	119	7,482
Newton	264	258,407.00	5,314.00	2.06%	\$20.13	101	8,174
Cleveland	253	282,757.00	0.00	0.00%	\$0.00	90	8,482
Calhoun	195	310,515.00	2,475.00	0.80%	\$12.69	68	5,069
REMAINING 59	51,358	72,917,224	43,501,990	59.66%	\$847.03	21,447	1,075,372
Totals	138,907	214,122,021	96,400,257	45.02%	\$693.99	67,553	2,910,236
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 | 16 Riot or Civil Commotion |
| 2 Reasonable Repairs | 17 Aircraft |
| 3 Trees, Shrubs and other plants | 18 Vehicles |
| 4 Fire Department Service Charge | 19 Smoke |
| 5 Property Removed | 20 Vandalism or Malicious Mischief |
| 6 Credit Card, Electronic Fund Transfer, Forgery | 21 Theft |
| 7 Loss Assessment | 22 Falling Objects |
| 8 Collapse | 23 Weight of Ice, Snow or Sleet |
| 9 Glass or Safety Glazing Material | 24 Accidental Discharge or Overflow of Water or Steam |
| 10 Landlord's Furnishings | 25 Sudden and Accidental Tearing apart, Cracking, Burning or Bulging |
| 11 Ordinance or Law | 26 Freezing |
| 12 Grave Markers | 27 Sudden and Accidental Damage from Artificially Generated Electrical Current |
| 13 Lightning | 28 Volcanic Eruption |
| 14 Windstorm or Hail | 29 Liability |
| 15 Explosion | |

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 Card, Electronic Fund Transfer, Forgery | 21 Theft |
| 7 Loss Assessment | 22 Falling Objects |
| 8 Collapse | 23 Weight of Ice, Snow or Sleet |
| 9 Glass or Safety Glazing Material | 24 Accidental Discharge or Overflow of Water or Steam |
| 10 Landlord's Furnishings | 25 Sudden and Accidental Tearing apart, Cracking, Burning or Bulging |
| 11 Ordinance or Law | 26 Freezing |
| 12 Grave Markers | 27 Sudden and Accidental Damage from Artificially Generated Electrical Current |
| 13 Lightning | 28 Volcanic Eruption |
| 14 Windstorm or Hail | 29 Liability |
| 15 Explosion | |

Housing Count: The number of estimated housing units as of May, 2009, according to the U. S. Census Bureau found on its website at <http://www.census.gov/> including <http://www.census.gov/popest/housing/>

Business Count: The estimated number of non-farm businesses as of 2007, 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, 2010) according to the U. S. Census Bureau found on its website at <http://www.census.gov/popest/eval-estimates/eval-est2010.html>