# Arkansas
# Insurance Department

## 2004
## Annual Report

Mike Huckabee
Governor

Julie Benafield Bowman
Commissioner

# Arkansas Insurance Department

**1200 West Third Street, Little Rock, AR 72201-1904**
**1-501-371-2600, 1-800-282-9134**
**E-mail: insurance.administration@arkansas.gov**
**Web site: www.insurance.arkansas.gov**

**Mike Huckabee**
**Governor**

**Julie Benafield Bowman**
**Commissioner**

## ***Mission Statement***

***The purpose of the State Insurance Department is to serve and protect the public interest by the equitable enforcement of the State's laws and regulations affecting the insurance industry. The primary mission of the State Insurance Department shall be consumer protection through insurer solvency and market conduct regulation, and fraud prosecution and deterrence.***

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# History of Insurance Commissioners

## AUDITORS OF STATE

**Ex-Officio Commissioners of Insurance**

| | | |
|---|---|---|
| 1873 - 1874 | Stephen Wheeler | |
| 1874 - 1877 | W. R. Miller | |
| 1877 - 1882 | John Crawford | |
| 1883 - 1886 | A. W. Files | (Died in office and W. R. Miller was appointed to fulfill the unexpired time.) |
| 1887 - 1892 | W. S. Dunlap | |
| 1893 - 1896 | C. B. Miles | |
| 1897 - 1900 | Clay Sloan | |
| 1901 - 1904 | T. C. Monroe | |
| 1905 - 1908 | A. E. Moore | |
| 1909 - 1912 | John R. Jobe | |
| 1912 - 1913 | John N. Oathout | (Elected auditor September 1912, died June 20, 1913. L. L. Coffman appointed June 23, 1913.) |
| 1913 - 1914 | L. L. Coffman | (Resigned March 4, 1914. M. F. Dickinson was appointed to fulfill unexpired term.) |
| 1915 - 1916 | M. F. Dickinson | |

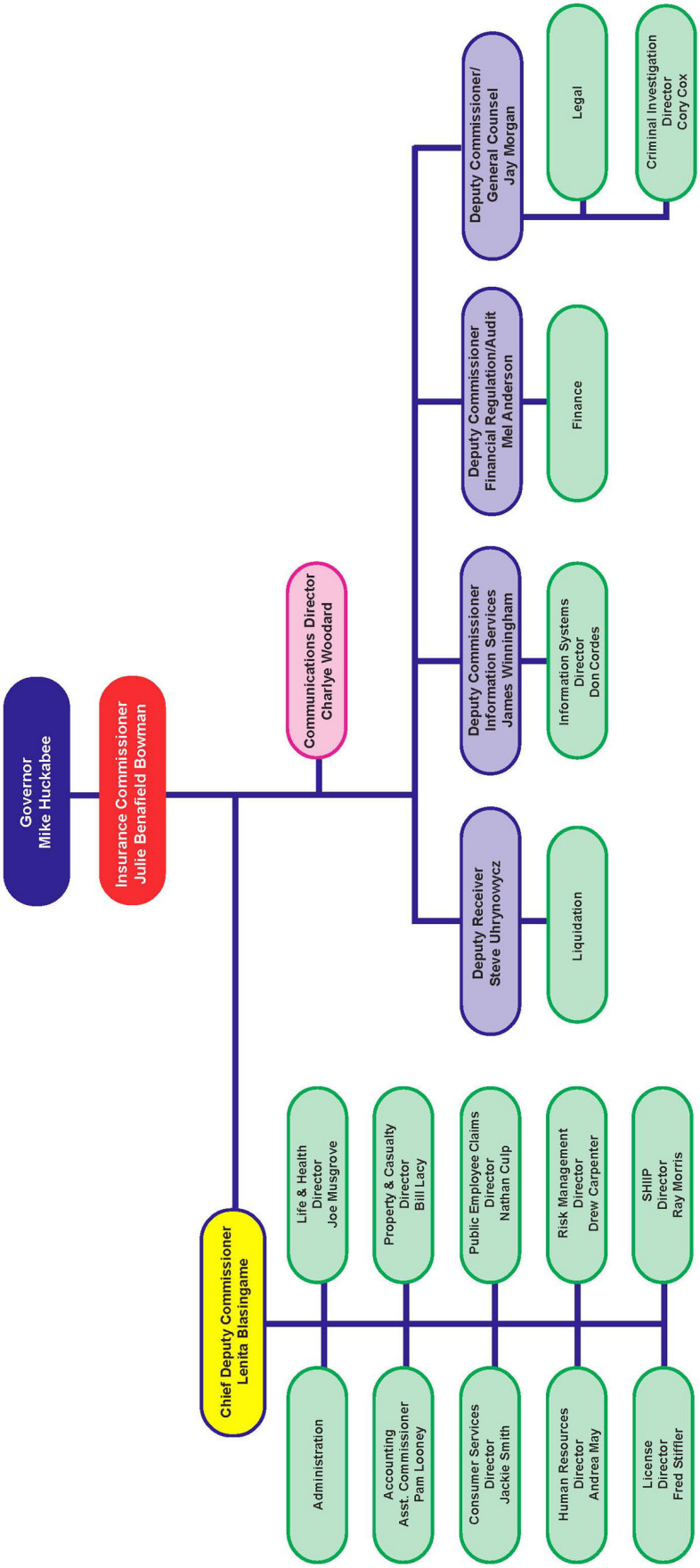
## INSURANCE COMMISSIONERS

| | |
|---|---|
| 1917 - 1924 | Bruce T. Bullion |
| 1924 - 1925 | M. J. Harrison |
| 1925 - 1927 | W. E. Floyd |
| 1927 - 1929 | J. S. Maloney |
| 1929 - 1931 | W. E. Floyd |
| 1931 - 1933 | A. D. Dulaney |
| 1933 - 1937 | U. A. Gentry |
| 1937 - 1941 | M. J. Harrison |
| 1941 - 1945 | J. Herbert Graves |
| 1945 - 1949 | Jack McKenzie |
| 1949 - 1953 | J. Herbert Graves |
| 1953 - 1967 | Harvey G. Combs |
| 1967 - 1968 | John Norman Harkey |
| 1968 - 1970 | Allan W. Horne |
| 1970 - 1972 | A. Gene Sykes |
| 1972 - 1976 | Ark Monroe, III |
| * 1976 - 1982 | W. H. L. Woodyard, III |
| 1983 - 1985 | Linda N. Garner |
| 1985 - 1988 | Robert M. Eubanks, III |
| 1988 - 1990 | Ron Taylor |
| * 1990 - 1996 | Lee Douglass |
| * 1997 - 2005 | Mike Pickens |
| 2005 - | Julie Benafield Bowman |

**Visit our "Commissioners' Photo Gallery" on your next visit to the Arkansas Insurance Department.**

* President of National Association of Insurance Commissioners

# Organizational Chart



Julie and Melissa

# A Message From the Commissioner:

## Consumer Protection is Our Mission

Dear Insurance Consumer, Producer, and Industry Leader:

It is the duty of the Arkansas Insurance Department to serve and protect the public interest by enforcing the insurance laws of the State of Arkansas. The primary mission of the Department is to protect the insurance consumer. Each of the 15 divisions within the Insurance Department works toward that end. Every transaction that takes place within the walls of the Department, in the field, or through electronic means translates in some way to consumer service or protection.

The Consumer Services Division works each year to answer more than 30,000 calls while assisting consumers with their questions and collecting millions of dollars each year on behalf of those Arkansas consumers.

The Examiners and Analysts in the Finance Division work on behalf of consumers to ensure that companies remain solvent so that the ultimate purpose of every insurance purchase…the payment of a legitimate claim…is fulfilled.

The Arkansas Insurance Department is deeply committed to carrying out its mission to protect and serve Arkansas insurance consumers. While some may believe that like Medicaid and Medicare recipients, Arkansas insurance consumers would be better served and protected with the oversight of insurance regulation in Washington, D. C., this Department vehemently disagrees.

As your Arkansas Insurance Commissioner, I am fully dedicated to carrying out my duties to fulfill the mission of this office. I am confident that each staff member of this Department joins me in this commitment. Rest assured, the Arkansas Insurance Department will do all it can to serve and protect every Arkansas insurance consumer.

# Administration Division

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

Julie Benafield Bowman
Commissioner

Lenita Blasingame
Chief Deputy Commissioner

Charlye Woodard
Communications Director

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

Working feverishly within the Arkansas Insurance Department each day are more than 150 employees, who comprise 15 departmental divisions. While each division is unique in its assignment to carry out the mission of the Arkansas Insurance Department, each division is strategically aligned one with the other so as to be inextricably bound to carry out its primary mission…consumer protection. Following are some examples.

The **Accounting Division** collects and oversees fees and premium taxes from all insurance companies conducting business in the State of Arkansas. These fees not only fund the entire Arkansas Insurance Department (no monies are received from the State's general revenue fund), but the taxes are also used to contribute to the Police and Firemen's Pension funds.

Thousands of consumer cases are opened and closed each year by our **Consumer Services Division**, generating more than $5 million in collected funds for those consumers assisted by this division.

Formerly known as the Fraud Investigation Division, the **Criminal Investigation Division** receives hundreds of referrals of suspected fraud each year. This group of investigators, attorneys, and other personnel achieved a 100% conviction rate on those cases referred for prosecution.

The **Finance Division** ensures that companies remain solvent so that insurers can fulfill their obligation to pay legitimate claims when they become due.

The employee retention level at the Insurance Department has remained steady over the past five years, due in part to the hiring of extremely qualified personnel by the **Human Resources Division**.

The award-winning **Information Systems Division** keeps the Department operating effectively and efficiently in the ever-changing world of technology.

In addition to drafting insurance laws and participating in numerous investigations, the **Legal Division** works closely with every division within the Department.

**License Division** issues licenses to more than 45,000 producers for the conducting of insurance business in the State of Arkansas. It also ensures that the necessary laws are followed regarding license renewals and continued education.

**Life and Health/Property and Casualty Divisions** review rate and form filings to verify that they conform to Arkansas law.

**Liquidation Division** manages the day to day affairs of insolvent insurance companies and administers the Arkansas Life and Health and Property and Casualty Guaranty Funds.

**Public Employee Claims Division** administers the workers' compensation program for State government.

**Risk Management Division** is charged with reducing the cost of insurance and surety bonding for State agencies.

**Senior Health Insurance Information Program (SHIIP)** assists seniors and other individuals with Medicare and other insurance-related questions.

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

Pam Looney
Assistant Commissioner/
Administrative Services

# Division Highlights

- The Accounting Division collected $175,289,581 in receipts during fiscal year 2004.
- The Accounting Division collected approximately $120 Million in premium taxes (sales tax on premium written) during calendar year 2004.
- 103,000 checks were processed by the Accounting Division during fiscal year 2004, which puts this division's monthly processing total at 8,583.

# Accounting Division

**Phone: (501) 371-2605, Fax: (501) 371-2629**
**E-mail: insurance.accounting@arkansas.gov**

| | |
|---|---|
| Asst. Commissioner/ Administrative Services | Pam Looney |
| Insurance Examiner | Connie Hagemeier |
| | Vanessa Dale |
| Accountant | Angie Adkins |
| | Carsonee Brooks |
| | Carla Kincannon |
| Accounting Technicians | Lavada Anderson |
| | Tracey Jones |
| Management Support Technician | Judy Hudson |
| Management Project Analyst | Carolyn Hunt |
| Support Staff | Sherry Bass |
| | LaCher Goldsby |
| | Deana Hilpert |

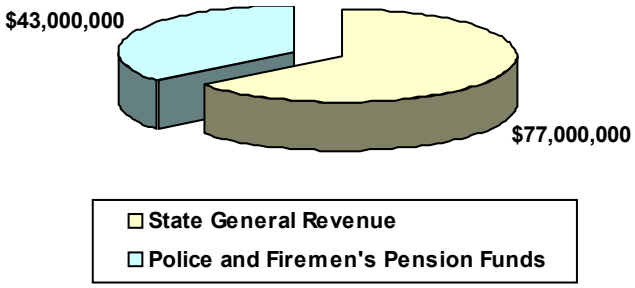
The Arkansas Insurance Department derives none ($0) of its operating revenue from either premium taxes or general revenue. The Department is a dedicated funding agency. The insurance industry and agents fund all the operations of the Department.

### *Premium Taxes*

The Accounting Division processes approximately 1,684 premium tax packages from insurance companies licensed to conduct business in the State of Arkansas. All premium tax forms are now available for downloading from the Department's Web site.

In 2004, the Arkansas Insurance Department collected approximately $120 Million in premium taxes (sales tax on premium written). $77 Million went to State General Revenue, and the rest (approximately $43 Million) to Police and Firemen's Pensions funds.

### *2004 Premium Taxes Collected*




### *Receipts and Expenditures*

This division also reviews financial statements filed with the Arkansas Insurance Department to ensure that appropriate taxes have been submitted.

The Accounting Division handles all purchases for the Department including invoice payments and fiscal and biennium budgetary matters.

A total of $175,289,581 in receipts was collected in fiscal year 2004. Expenses for the Arkansas Insurance Department for that same time period totaled $7,857,820

# Consumer Services Division

**Phone: (501) 371-2640, (800) 852-5494**
**Fax: (501) 371-2749**
**E-mail: insurance.consumers@arkansas.gov**

Jackie Smith
Director

| | |
|---|---|
| **Director** | **Jackie Smith** |
| **Insurance Investigator** | **Larry Cagle** |
| | **Gary Childers** |
| | **Marvin Hall** |
| | **Shirley Harrison** |
| | **Mark Lippiatt** |
| | **Joyce Morgan** |
| **Support Staff** | **Miranda Blue** |
| | **Mildred Quigg** |
| | **Lawanda Singleton** |
| | **Kim Witcher** |
| | **Brittany Yielding** |

## Division Highlights

- **Assisted in collecting $5.4 Million for Arkansas consumers.**
- **Received 3,320 Complaints.**
- **Closed 3,416 Complaints.**
- **Received 38,960 telephone inquiries and 283 walk-ins.**
- **Participated in 43 dislocated workers workshops and 26 expos and health fairs throughout the State.**

The Consumer Services Division is designed to assist insurance consumers with problems related to insurance coverage. This includes working to educate consumers on how to shop for insurance products and how to recognize the value of insurance.

This division also investigates all complaints received by the Consumer Services office. After a complaint is received, the insurance company and the consumer are contacted to determine the appropriate course of action.

### *Brochures Available*

The following brochures are available by contacting the Consumer Services Division of the Arkansas Insurance Department at (501) 371-2640, or may be viewed and downloaded from the Department's Web site at www.insurance.arkansas.gov.

- *Arkansas' Health Insurance Portability and Accountability Act (HIPAA)*
- *Automobile Insurance*
- *Basic Shopping Tips for Insurance Consumers*
- *Buying Viatical Settlements*
- *COBRA*
- *Eagle Mediation Program*
- *Insurance Tips for Arkansas Consumers*
- *Life Insurance Buyer's Guide*
- *Selling Your Life Insurance Policy: Understanding Life Settlements*
- *Selling Your Life Insurance Policy: Understanding Viatical Settlements*
- *Understanding How Insurers Use Credit Information*
- *When a Disaster Strikes*

Cory Cox
Director

## Division Highlights

- Received 399 Referrals.
- Referred 72 Cases for Prosecution.
- Experienced a 100% Conviction Rate with 32 Successful Prosecutions.
- Fines and restitution totaling $9,550 and $494,230 respectively, were imposed with varying terms of incarceration and probation.

# Criminal Investigation Division

**Phone: (501) 371-2790, Fax: (501) 371-2799**
**Toll Free Fraud Tip Hot Line: (866) 660-0888**
**E-mail: insurance.fraud@arkansas.gov**

| | |
|---|---|
| **Director** | **Cory Cox** |
| **Asst. Director/Chief Investigator** | **S. D. Roff** |
| **Chief Counsel** | **Daniel J. Reber** |
| **Staff Attorney** | **Raymond Boyles** |
| | **Greg Sink** |
| **Investigators** | **Curtis Briggs** |
| | **Bill Bryan** |
| | **Jacquie Harper** |
| | **Patrick O'Kelley** |
| | **Monty Vickers** |
| | **Brian White** |
| | **Ken Wilder** |
| **Financial/Support Manager** | **Shirley Pegg** |
| **Support Staff** | **Debra Baker** |
| | **Evelyn Brown** |
| | **Faith Chamberlain** |
| | **Candance Matlock** |

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

The Division 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.

The Division 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 publishes an annual fraud newsletter and engages in extensive publicity efforts to deter insurance fraud.

### *Fraud Referrals*

**The Fraud Division has established a toll free 24-hour hotline.** 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 the Criminal Investigation Division at 501-371-2720 or by downloading it from the Department Web site at **www.insurance.arkansas.gov** .

Mel Anderson
Deputy Commissioner Financial Regulation/Audit

# Finance Division

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

| | |
|---|---|
| **Deputy Commissioner** | |
| **Financial Regulation/Audit** | **Mel Anderson** |
| **Examination:** | |
| **Chief Financial Examiner** | **W. Woodall, Jr.** |
| **Certified Financial Examiner** | **Roy Ridings, Jr.** |
| **EDP Auditor, Sr. Ins. Exam.** | **Earl Norton** |
| **Senior Insurance Examiner** | **Jeff Cordell** |
| | **Reba Evans** |
| | **Mel Heaps** |
| | **Richard Palmatory** |
| | **Bill Scrimager** |
| | **Steven Williams** |
| **Market Conduct Examiner** | **Doris Johnson** |
| **Financial Analysis:** | |
| **Manager** | **Leo Liu** |
| **Assistant Manager** | **Brenda Haggard** |
| **Financial Analyst** | **Omar Akel** |
| | **Misty Beentjes** |
| | **Laurie Casteel** |
| | **Steven Kilgore** |
| **Market Analyst** | **Kim Johnson** |
| **Prepaid Funeral Benefits:** | |
| **Senior Insurance Examiner** | **Rick Toland** |
| **Senior Auditor** | **David Phillips** |
| **Junior Auditor** | **Howard Richard II** |
| **Securities Administrator** | **Malisa Landers** |
| **Management Project Analyst** | **Emily Griggs** |
| **Support Staff** | **Annette Craig** |
| | **Angela Davis** |
| | **Phyllis Crook** |

## 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.**

The primary goal of the Finance Division is to protect insurance consumers through effective solvency regulation, thereby fulfilling the core mission of the Arkansas Insurance Department. To that end, periodic examinations are conducted to verify the solvency of all Arkansas domestic insurance companies.

### *Examinations*

Financial and market conduct examinations are performed on all Arkansas domestic companies by the Insurance Department's Finance Division. When appropriate, as determined by the Arkansas Insurance Commissioner, zone examinations are conducted on foreign insurance companies.

A team of professionals, including an attorney, an examiner-in-charge, a financial analyst, a chief financial examiner, and additional examiners as needed, conducts 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 2004:

American Life and Annuity
American Service Life Insurance Co.
Arkansas Bankers Life
Community Bank and Health
Co-Operative Life Insurance Co.
Cosmopolitan Life Insurance Co.
Gregg Insurance Co.
Home Mutual fire Insurance Co.
Imperial Life Insurance Co.
Jackson-Griffin Insurance Co.
Memorial Insurance Co. of America
National Insurance Underwriters
Ouachita Life Insurance Co.
Signature Life Insurance Co.
Stoneville Insurance Co. of Arkansas
Wonder State 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, 2004:

| | Domestic | Foreign |
|---|---|---|
| Life & Health | 38 | 545 |
| Property & Casualty | 11 | 819 |
| Farmers Mutual Aid Assn. | 13 | -- |
| Health Maint. Org. (HMOs) | 4 | 2 |
| Title Insurance | 2 | 20 |
| Hospital & Medical Serv. | 1 | -- |
| Fraternal | -- | 16 |
| Captive | 1 | -- |
| Totals | 70 | 1,402 |

### *Financial Analysis*

The Finance Division of the Arkansas Insurance Department (AID) reviews, on a quarterly basis, financial statements and other documents filed by Arkansas domestic insurance companies. During the review process, the analysts assess the financial position of the company by evaluating financial statements, assumptions, reinsurance agreements, mergers, acquisitions, and other financial transactions.

Insurance companies conducting business in the State of Arkansas are required to file annual financial statements with the AID. These statements can be viewed on the National Association of Insurance Commissioners (NAIC) Web site at www.naic.org/cis/index.do.

### *Prepaid Funeral Benefits Contracts*

The Prepaid Funeral Benefits Section of the Finance Division review prepaid funeral contracts to ensure compliance with Acts 852 of 1995, 372 of 1997, 1249 of 1999 and 1043 of 2001. The review process includes examination of active and matured prepaid funeral contracts, on-site financial examinations of the licensees' trust funds and custodial accounts, review of licensees' annual reports and written and oral responses to consumers' inquiries and complaints.

A total of 185 funeral homes were issued licenses to sell and/or offer for sale prepaid funeral benefits contracts, within the State of Arkansas, on June 1, 2004. The licensed organizations' net worth, certifications, outstanding and unfulfilled contracts were reviewed for their accuracy and authenticity.

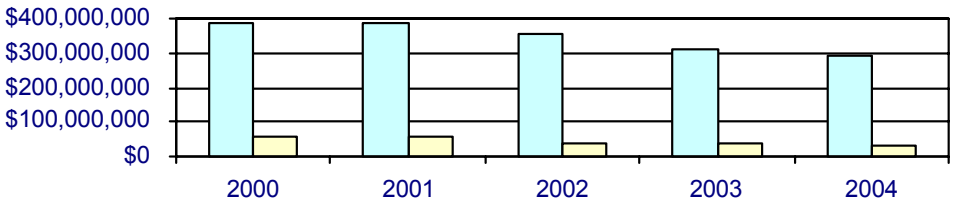
A total of 76 on-site trust fund financial examinations were performed during the calendar year 2004 by the Section's financial examiners.

### *Securities Deposits*

Though held in trust by approved Arkansas trustees, securities deposits are handled by the Securities Administrator in the Insurance Department's Finance Division.

Deposits are maintained for the benefit and protection of policyholders and creditors in the State of Arkansas and are mandated by the *Arkansas Insurance Code*.

Securities deposits held in fiscal years 2000-2004 are reflected below:




| | 6/30/2000 | 6/30/2001 | 6/30/2002 | 6/30/2003 | 6/30/2004 |
|---|---|---|---|---|---|
| Foreign | $385,549,861 | $388,387,000 | $356,343,600 | $312,206,000 | $292,222,500 |
| Domestic | $55,638,314 | $60,082,314 | $39,095,814 | $39,135,500 | $31,562,500 |

Andrea May
Director

# Human Resources Division

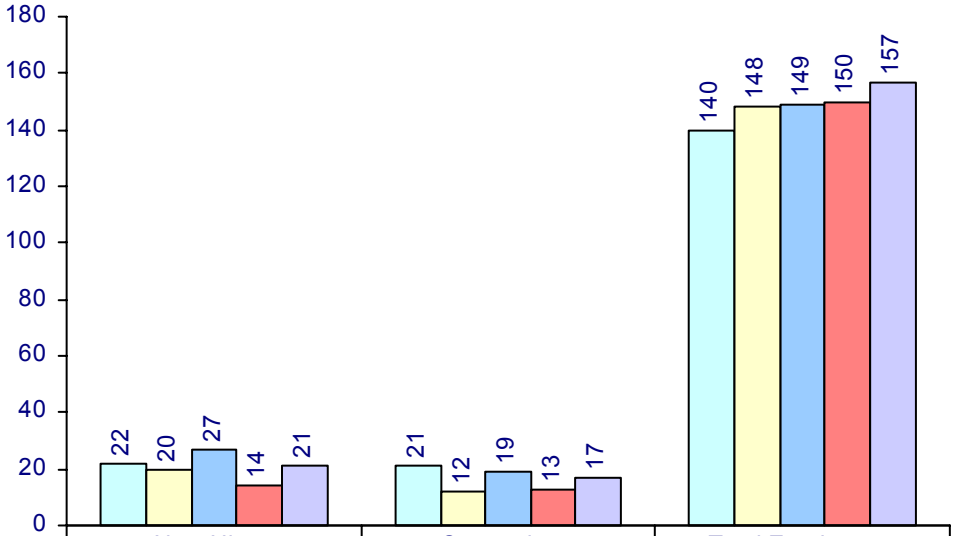
**Phone: (501) 371-2818, Fax: (501) 371-2618**
**E-mail: insurance.human.resources@arkansas.gov**

| | |
|---|---|
| **Director** | **Andrea May** |
| **Personnel Analyst** | **Carol Anthony** |
| **Benefits Administrator** | **Jeanie Stobaugh** |
| **Administrative Assistant** | **Carol Nunn** |

The Human Resources Division is charged with ensuring compliance with the State's personnel policies and procedures in accordance with state and federal laws.

Additionally, the Human Resources Division is responsible for recruitment and hiring, payroll, employee benefits, personnel budget preparation and management, employee training and continuing education.

## *Employee Retention Chart*




| | New Hires | Separations | Total Employees |
|---|---|---|---|
| 2000 | 22 | 21 | 140 |
| 2001 | 20 | 12 | 148 |
| 2002 | 27 | 19 | 149 |
| 2003 | 14 | 13 | 150 |
| 2004 | 21 | 17 | 157 |

James Winningham
Deputy Commissioner
Information Services

# Information Systems Division

**Phone: (501) 371-2657, Fax: (501) 371-2618**
**E-mail: insurance.information.systems@arkansas.gov**

**Information Services Office:**

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

**IS Division:**

| | |
|---|---|
| Director | Don Cordes |
| Systems Team | Larry Flaxman |
| | Britt Simmons |
| Programming Manager | Heather Langley |
| Programming Team | James Goodnight |
| | Chris Hazelslip |
| | Jeffrey March |
| | LanNan Ray |
| | Eddie Rogers |
| | David Stepp |

### *A Legacy of Technology*

Since the Arkansas Insurance Department became the first Insurance Department in the United States to implement all of the NAIC's State Regulation 2000 technology initiatives, it has not only maintained its national technology initiatives standing, but has been a leader in the formulation of the national technology direction of the NAIC and its member States. It has also worked with the Office of the Arkansas Executive Chief Information Officer and other State agencies to promote better information technology throughout the Arkansas State Government. Contributions include work on the first ever State Record Retention Schedule, participation in the study of email consolidation for the State Government, and participation in various State work groups addressing information systems security and architecture. Other cooperative efforts include support of the State Chief Information Officer Council in review of State information technology policy, participation in the Arkansas Association of Users of Telecommunications and Information Systems to promote the spread of rural broadband service in Arkansas, and participation in the Information Systems Audit and Control Association to promote State information systems operations that are safer and more reliable.

### *The Future of Electronic Government*

As the Internet has expanded and improved, so has Internet accessibility to Department services. During the past year the Department has taken over its own web support. The Data Services page that once represented web services provided by the Department has now been integrated with the rest of the Department web page. Key services have been moved to the primary Department page, and other services have been co-located with the Divisions that support those services. The web services offered include a link to the national insurance regulatory search engine, an agent information search, agency and company searches, downloadable forms, Department regulations and insurance law, online consumer complaint filing, and many others. Insurance company representatives can use the Department web page to register for automatic electronic distribution of Department bulletins, directives, regulations, and notice of public hearings. Now more than ever hard-working agents can take care of customers and their own families first, and use the 24-hour per day Department web services to satisfy regulatory needs on schedules that work best for them. There has been a continual update of forms offered and an increase in the number of forms offered, web filing of insurance fraud reports has been added, and electronic filing of Premium Taxes has been made available to all companies, along with Electronic Fund Transfer for the payment of Premium Taxes.

### *Internal Department Support*

The cornerstone of technology support of Arkansas insurance regulation is the continued application of new technology to minimize the size of the Department staff while maximizing the productivity and effectiveness of the staff. At the same time the Department uses engineering solutions that avoid the use of high-end servers and services that are inherently expensive. Instead it uses low-end servers and wherever possible in-house services, but leverages high-speed networking, robust server resources, and an aggressive application modernization program to satisfy the ever-growing need for performance. All of this takes place with the single purpose of equipping the regulatory staff of the Arkansas Insurance Department with the technology resources it needs to provide the citizens of Arkansas with the quality, affordable insurance regulation they need in order to be certain that the company that sells them insurance today will still be here tomorrow to pay their claims.

Jay Morgan
Deputy Commissioner/
General Counsel

# Legal Division

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

| | |
|---|---|
| **Deputy Commissioner/General Counsel** | **Jay Morgan** |
| **Chief Counsel** | **Jean Langford** |
| **Associate Counsel** | **Nina Carter** |
| | **Sara Farris** |
| | **Booth Rand** |
| | **Ragenea Hodge** |
| **Management Project Analyst** | **Mary Coney** |
| **Investigator** | **Taryn Lewis** |
| | **Joie Tester** |
| **Support Staff** | **Gussie Loring** |
| | **Linda Reeves** |
| | **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, advice, conducts research, and represents the Commissioner or staff in lawsuits or other proceedings.

Other duties of this division include drafting legislation, rules, directives, legal opinions, and conducting consumer complaint investigations. Assistance with the adoption of reports for financial examination on Arkansas domestics, 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: a) licensees' alleged insurance code or rule violations, and b) insurance company acquisitions, mergers, reinsurance agreements, and similar transactions.

Offered services to the public include providing information to consumers and the industry regarding insurance, insurance companies, and other licensees.

The Legal Division collected a total of $541,040.00 in fines and penalties for calendar year 2004.

Other fees collected totaled $80,556.75.

## COMPANY TRANSACTIONS

### *Mergers*

| Merged | With |
|---|---|
| Guarantee Reserve Life Ins. Co. | Reassure America Life Ins. Co. |
| Keyport Life Ins. Co. | Sun Life Assur. Co. of CA (US) |
| Equitable Life Ins. Co. of Iowa | Golden American Life Ins. Co. |
| First Variable Life Ins. Co. | Protective Life Ins. Co. |
| USG Annuity & Life Co. | Golden American Life Ins. Co. |
| United Life & Annuity Ins. Co. | Golden American Life Ins. Co. |
| Protected Home Mutual Life Ins. | National Guardian Life Ins. Co. |
| Orion Ins. Co. | Security Ins. Co. of Hartford |
| North Central Life Ins. Co. | United States Life Ins. Co. |
| MetLife Security Ins. Co. of LA | Metropolitan Life Ins. Co. |
| Lawrenceville Property & Cas. Co. | MIXX Ins. Co. |
| Clarica Life Ins. Co. | Midland National Life Ins. Co. |
| Voyager Life & Health Ins. Co. | AM Bankers Life Ass. Co. of FL |
| Voyager Life Ins. Co. | AM Bankers Life Ass. Co. of FL |
| TIG Ins. Corporation of America | TIG Ins. Co. |
| Fidelity National Title Ins. Co. of NY | Fidelity National Title Ins. Co. |
| Southland Life Ins. Co. | Security Life of Denver Ins. Co. |
| Metropolitan Ins. and Annuity Co. | Metropolitan Tower Life Ins. Co. |
| New England Pension & Annuity | Metropolitan Tower Life Ins. Co. |
| Pension Life Ins. Co. of America | Monumental Life Ins. Co. |
| Transamerica Assurance Co. | Transamerica Life Ins. Co. |
| Bankers National Life Ins. Co. | Washington National Ins. Co. |

### *Name Changes*

| From | To |
|---|---|
| First Pyramid Life Ins. Co. of AM | Imerica Life and Health Ins. Co. |
| Mid-State Surety Corp. | The Guarantee Co. of N.A. |
| USAFirst Community Ins. Co. | Fidelity Natl. Prop. & Cas. Ins., Inc. |
| Natl. Farmers Union Stand. Ins. Co. | Quanta Indemnity Co. |
| Golden American Life Ins. Co. | ING USA Annuity and Life Ins. Co. |
| Odyssey Reinsurance Corporation | Clearwater Ins. Co. |
| Gerling Global Life ReIns. Co. | Revios ReIns. U.S. Inc. |
| Kemper Employers Ins. Co. | SeaBright Ins. Co. |
| Garrison Property and Casualty Ass. | Garrison Prop. and Cas. Ins. Co. |

| | |
|---|---|
| Podiatry Ins. Co. of America | Podiatry Ins. Co. of America, A Mutual Co. |
| Gerling NCM Credit Ins., Inc. | Atradius Trade Credit Ins., Inc. |
| General & Cologne Life Re of America | General Re Life Corporation |
| CNA Group Life Assurance Co. | Hartford Life Group Ins. Co. |
| Anthem Alliance Health Ins. Co. | OneNation Ins. Co. |
| Conseco Annuity Assurance Co. | Conseco Ins. Co. |
| Fidelity National Property & Casualty Ins., Inc. | Fidelity Property & Casualty Ins. Co. |
| GE Indemnity Ins. Co. | AIG Indemnity Ins. Co. |
| GE Property & Casualty Ins. Co. | AIG Centennial Ins. Co. |
| GE Casualty Ins. Co. | AIG Premier Ins. Co. |
| Travelers Casualty and Surety Co. of Illinois | Travelers Casualty Ins. Co. of America |
| Travelers Indemnity Co. of Illinois | Travelers Property Casualty Co. of America |
| Provantis Ins. Co. | Dentegra Ins. Co. |
| Montgomery Ward Ins. Co. | Heritage Casualty Ins. Co. |
| Progressive America Life Ins. Co. | Principal Health Ins. Co. |
| State National Specialty Ins. Co. | National Specialty Ins. Co. |
| Gerling Glogal Life Ins. Co. | Revios ReIns. Canada Ltd. |
| Gray Casualty Co. | The Gray Casualty & Surety Co. |
| Prudential Commercial Ins. Co. | LM Personal Ins. Co. |
| Prudential Property and Casualty Ins. Co. | LM Property and Casualty Ins. Co. |
| New York Life and Health Ins. Co. | Direct General Life Ins. Co. |
| Combined Underwriters Life Ins. Co. | Citizens National Life Ins. Co. |
| U.S. Aegis Energy Ins. Co. | Darwin National Assurance Co. |
| CIGNA Life Ins. Co. | Prudential Retirement Ins. & Annuity Co. |
| ERC Life ReIns. Corporation | Scottish Re Life Corporation |
| ACE Guaranty Corps | Assured Guaranty Corporation. |
| Nichido Fire & Marine Ins. Co. | TNUS Ins. Co. |
| Nonprofits Ins. Co. | Riverport Ins. Co. |
| Acceleration Life Ins. | Parker Centennial Assurance Co. |
| The Equitable of Colorado, Inc. | AXA Life and Annuity Co. |
| Safeco National Life Ins. Co. | Symetra National Life Ins. Co. |
| The Equitable Life Assurance Society of the US | AXA Equitable Life Ins. Co. |
| Safeco Life Ins. Co. | Symetra Life Ins. Co. |
| Tokio Marine and Fire Ins. Co. LTD (US Branch) | Tokio Marine & Nichido Fire Ins. Co., LTD. |
| Federal Kemper Life Assurance Co. | Chase Ins. Life and Annuity Co. |
| Investors Partner Life Ins. Co. | Manulife Ins. Co. |
| Gerling Global ReIns. Corporation, US Branch | Global ReIns. Corporation |
| Zurich Life Ins. Co. of America | Chase Ins. Life Co. |
| United Wisconsin Life Ins. Co. | American Medical Security Life Ins. Co. |
| Associates Ins. Co. | Commercial Guaranty Casualty Ins. Co. |
| Prudential General Ins. Co. | LM General Ins. Co. |
| Centris Ins. Co. | HCC Ins. Co. |

## *Redomestications*

| Company | From | To |
|---|---|---|
| Golden American Life Ins. Co. | DE | IA |
| Crum & Forster Indemnity Co. | NY | DE |
| Imperial Casualty and Indemnity Co. | NE | OK |
| United States Fire Ins. Co. | NY | DE |
| Generali USA Life Reassurance Co. | MI | MO |
| Encompass Indemnity Co. | FL | IL |
| OneNation Ins. Co. | TX | IN |
| Capitol Life Ins. Co. | CO | TX |
| Laurie Indemnity Ins. Co. | GA | WI |
| Consumers Life Ins. Co. | DE | OH |
| Liberty Bankers Life Ins. Co. | IA | OK |
| Travelers Casualty Ins. Co. of America | IL | CT |
| Travelers Property Casualty Co. of America | IL | CT |
| Direct General Life Ins. Co. | DE | SC |
| Continental Ins. Co. | NH | SC |
| Fidelity & Casualty Co. of New York | NH | SC |
| TNUS Ins. Co. | Japan | NY |
| Sears Life Ins. Co. | IL | TX |
| Family Life Ins. Co. | WA | TX |
| Investors Life Ins. Co. of North America | WA | TX |

| | | |
|---|---|---|
| Stonewall Ins. Co. | OH | RI |
| Seaton Ins. Co. | WA | RI |
| Great American Spirit Ins. Co. | IN | OH |
| Parker Centennial Assurance Co. | OH | WI |
| Great American Protection Ins. Co. | IN | OH |
| Fortis Benefits Ins. Co. | MN | IA |
| Principal Health Ins. Co. | OH | IA |

## ORDERS

### *Agent*

**Cease and Desist**
Hubert Earl Young
Robert Christian Ray
Robert Christian Ray - Final
Paysource, Inc.
Gregory Dale McClelland

**Consent**
Richard Dean Warner
Kerry L. Thompson
Bradley Dee Tomlinson
Ronda Kersey and Diamond State Ins. Co.
Sosnowy Invest. Mgmnt. Co., Inc. and John K. Sosnowy
Michael Glen Wood
Millennium Multiple Empl. Welfare Benefit Plan
Joshua David Smith

### *Company*

**Acquisition**
Arkansas National Life Ins. Co.
Wonder State Life Ins. Co.

**Certificate of Authority Reinstated**
Mid-Continent Life Ins. Co.

**Certificates of Authority Suspended**
Statewide Ins. Co.
First Continental Life & Accident Ins. Co.
National Health Ins. Co.
National Health Ins. Co.
Colorado Western Ins. Co.
U.S. International ReIns. Co.
South Carolina Ins. Co.
Life & Health Ins. Co. of America

**Certificate of Authority Cancelled**
Reciprocal of America
Reciprocal Alliance RRG
Legion Ins. Co.
Villanova Ins. Co.
American National Lawyers Ins. Reciprocal, RRG
Doctors Ins. Reciprocal, RRG
Instant Auto Ins. Co.
Colonial Casualty Ins. Co.
Lumber Mutual Ins. Co.
North American Lumber Ins. Co.
American Bonding Co.
Frontier Pacific Ins. Co.
Western Indemnity Ins. Co.

**Exam Orders Adopted**
QCA Health Plan, Inc.
QCA Health Plan, Inc. – Amended Exam Order
HMO Partners, Inc.
Port-O-Call Life Ins. Co.
Ruffin & Jarrett Ins. Co.
USAble Life Ins. Co.
Southern Pioneer Life Ins. Co.
Southern Pioneer Property Ins. Co.
First Deposit Life Ins. Co.
Memorial Life Ins. Co. of America
United Healthcare of Arkansas, Inc.
Gregg Ins. Co.
Jackson Griffin Ins. Co.
American Life and Annuity Co.
American Service Life Ins. Co.
Home Mutual Fire Ins. Co.
Arkansas Bankers Life Ins. Co.
Community Bank Life and Health Ins. Co., Inc.
Ouachita Life Ins. Co.
Stoneville Ins. Co. of Arkansas
National Ins. Underwriters
Co-Operative Life Ins. Co.
Imperial Life Ins. Co.
Cosmopolitan Life Ins. Co.

**Fines Levied**

$541,040.00

**Agreements**
None

**Continued Suspensions**
GHS Fire Ins. Co.
Acceptance Ins. Co.
Northwestern National Ins. Co.
Casualty Reciprocal Exchange
Fidelity Mutual Life Ins. Co.
Old Southwest Life Ins. Co.
Home Ins. Co.
Imperial Casualty & Indemnity Co.
Equity Mutual Ins. Co.
American Financial Security Life Ins. Co.
Highlands Ins. Co.
Frontier Ins. Co.
First Citizens Life Ins. Co.
American Growers Ins. Co.

Fred Stiffler, Jr.
Director

## Division Highlights

- **In 2004, the License Division listed a total of 45,317 producers (15,556 resident and 29,761 nonresident) and 4,083 business entities ( 1,721 resident and 2,362 non-resident).**
- **The Arkansas Insurance Department was the first Insurance Department in the United States to offer electronic appointments via the Internet.**
- **License Division forms can be found on the Insurance Departments Web site. Additionally, on-line review of agent license records is available under the Department's "Agent Search" site.**

# License Division

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

| | |
|---|---|
| **Director** | **Fred Stiffler, Jr.** |
| **Investigator** | **Kathy Stimpson** |
| **Administrative Assistant** | **Peggy Singleton** |
| **Document Examiners** | **Lisa Garner** |
| | **Joe Ella Gay** |
| | **Barbara Gordon** |
| | **Willie Hemphill** |
| | **Lisa Hunt** |
| | **Margaret Miller** |
| | **Rosa Trapp** |
| | **Cindy Truax** |
| | **Sheila Weeks** |

The License Division is responsible for licensing individuals and business entities (agencies) that are soliciting or selling insurance in the State of Arkansas. The Division licenses both resident and non-resident individuals and business entities as agent producers, broker producers, adjusters, consultants, surplus lines producers, third party administrators, multiple welfare employer associations, and both viatical providers and brokers. All licenses are renewed annually. In addition, Arkansas requires insurance companies to appoint both individuals and business entities that will be selling for the company. The Division approves pre-licensing and continuing education courses, education instructors, providers and oversees the agent examinations.

Currently, the Arkansas Insurance Department oversees 52,331 individual licensees and 3,787 business entities with approximately 225,000 active appointments, which are renewed annually. In the past, all applications, appointment requests, appointment terminations and license renewals were paper transactions, but in 2003 the Department started accepting non-resident electronic appointments and appointment terminations. In 2004, the Department started accepting electronic non-resident license applications, and electronic non-resident license renewals.

The Division has 12 full time employees and 2 part-time employees.

### *License Division Transactions*

In 2004 the License Division processed:

- 16,000 New Licensees
- 34,000 New Appointments
- 20,000 Terminated Appointments
- 16,016 Continuing Education Certificates
- 52,331 License Renewals
- 83,408 Telephone Inquiries
- 14,560 Address Changes

The Division expects to see further electronic processing of licenses and appointments in 2005. Presently some items are still limited to paper transactions, but we will be converting more services into electronic function. We welcome the ability to provide our licensees and appointees faster service via electronic processing.

Joe Musgrove
Director

# Life & Health Division

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

**Director** . . . . . **Joe Musgrove**
**Certified Rate and Form Analysts** . . . . . **Linda Bird**
. . . . . **Marie Bennett**
. . . . . **Rosalind Minor**
. . . . . **J. Harris Shearer**
**Support Staff** . . . . . **Polly Reinold**

Charged with regulating life and health insurance in the State of Arkansas, the Life and Health Division of the Arkansas Insurance Department is responsible for the review and approval of forms, rates and advertising. During the approval process, contracts are examined for the appropriate level of content and clarity.

This division must approve premiums for individual health policies, and the division must ensure that benefits on health policies provide an acceptable relationship to the premiums charged.

The Life and Health Division reviews contracts for guaranteed interest policies including life and annuity and variable contracts. Additionally, the division reviews equity-indexed annuities, funeral insurance, credit life and disability, individual, and group health plans.

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

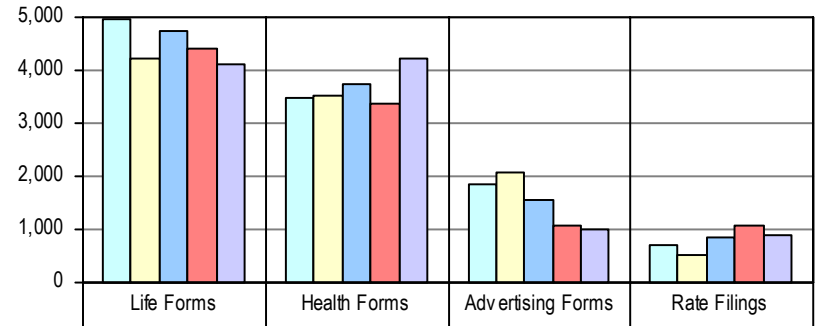
Finally, the Life and Health Division of the Arkansas Insurance Department regulates the issuance of permits for charitable annuity foundations, and life and continuing care facilities.

## *Policy Issues*

The insurance industry continues to experience changes regarding long term care, group health insurance, and Medicare (Medigap) policies. These actions trigger changes within insurance companies that are often addressed by the Insurance Department.

## *Forms Filed*

The following chart represents forms filed for calendar years 2000-2004.




| | Life Forms | Health Forms | Advertising Forms | Rate Filings |
|---|---|---|---|---|
| 2000 | 4,963 | 3,488 | 1,841 | 689 |
| 2001 | 4,210 | 3,512 | 2,064 | 534 |
| 2002 | 4,740 | 3,734 | 1,566 | 868 |
| 2003 | 4,414 | 3,370 | 1,075 | 1,089 |
| 2004 | 4,099 | 4,239 | 1,013 | 885 |

Steve Uhrynowycz
Deputy Receiver

# Liquidation Division

**1023 West Capitol Avenue, Suite 2**
**Little Rock, AR 72201**
**Phone: (501) 371-2776, Fax: (501) 371-2774**
**E-mail: insurance.liquidation@arkansas.gov**

**Deputy Receiver** . . . . . **Steve Uhrynowycz**
**Administrative Assistant** . . . . . **Cindy Furrer**
**Bookkeeper** . . . . . **Cheryl Ringgold**
**Claims Assistant/Receptionist** . . . . . **Sandra Seymour**

The Liquidation Division, on behalf of the Insurance Commissioner as Receiver, manages the day to day affairs of insolvent insurance company estates and insolvent prepaid funeral benefit trusts. Although the Liquidation Division performs certain functions on behalf of the Arkansas Insurance Commissioner, individuals employed with this division are not employed by the State of Arkansas and are not considered state employees. Additionally, the Liquidation Division does not receive any funding from the State of Arkansas.

During 2004, the Division was responsible for the management of seven domestic insurance company receiverships, four prepaid funeral benefit trusts, and nineteen ancillary insurance company receivership estates.

### *Domestic Insurance Companies*

- American Investors Life Insurance Company
- Employers Equitable Life Insurance Company
- First Citizens Life Insurance Company
- Green and Clay County Farmers Mutual Aid Assoc.
- National Savings Life Insurance Company
- Old Southwest Life Insurance Company
- Signature Life Insurance Company of America

### *Prepaid Funeral Benefit Trust*

- Miller-Elston Mortuary, Inc.
- Rumph-Owers Mortuary, Inc.
- Will's Funeral Home, Inc.
- Wilson-Stephens Funeral Home

### *Ancillary Insurance Receiverships*

- American Fidelity Fire Insurance Company
- American Mutual Insurance Company of Boston
- American Mutual Liability Insurance Company
- Andrew Jackson Casualty Insurance Company
- Carriers Insurance Company
- Cotton Belt Insurance Company
- Excalibur Insurance Company
- Great Global Insurance Company
- Ideal Mutual Insurance Company
- Midland Insurance Company

- Mission Insurance Company, Inc.
- Mission National Insurance Company
- Pinetop Insurance Company
- Rockwood Insurance Company
- Southwestern National Insurance Company
- Standard Fire Insurance Company
- Transit Casualty Insurance Company
- Union Indemnity Insurance Company
- Western Employers Insurance Company

### *Arkansas Property and Casualty Guaranty Fund*

The Division also administers the Arkansas Property and Casualty Guaranty Fund ("APCGF"), which provides benefits to Arkansas insureds and claimants of insolvent property and casualty insurance companies.

During 2004 APCGF, as appropriate, paid (net of recoveries) over $5,725,000 to adjust, settle or litigate claims involving the following forty non-domestic insurance company receiverships.

- Acceleration National Insurance Company
- American Eagle Insurance Company
- American Mutual Insurance Company of Boston
- American Mutual Liability Insurance Company
- Amwest Surety Insurance Company
- Andrew Jackson Casualty Insurance Company
- California Compensation Insurance Company
- Carriers Insurance Company
- Colonial Casualty Insurance Company
- Commercial Compensation Insurance Company
- Connecticut Surety Insurance Company
- Cotton Belt Insurance Company
- Credit General Insurance Company
- Employers Casualty Insurance Company
- Employers National Insurance Company
- Equity Mutual Insurance Company
- First Southern Insurance Company
- Fremont Indemnity Insurance Company
- Great Global Insurance Company
- Home Insurance Company
- Ideal Mutual Insurance Company
- Integrity Insurance Company
- Intercontinental Insurance Managers
- Legion Insurance Company
- Lutheran Benevolent Insurance Exchange
- Midland Insurance Company
- Mission Insurance Company, Inc.
- Mission National Insurance Company
- Pacific Marine Insurance Company
- PHICO Insurance Company
- Reciprocal of America
- Reliance Insurance Company
- Rockwood Insurance Company
- Standard Fire Insurance Company
- Transit Casualty Insurance Company
- Union Indemnity Insurance Company
- United Southern Assurance Company
- Villanova Insurance Company
- West General Insurance Company
- Western Employers 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 2004 ALHIGA provided benefits to Arkansas insureds and claimants totaling more than $5,000,000 as a result of the following five domestic and non-domestic insurance company receiverships.

- American Investors Life Insurance Company
- Executive Life Insurance Company
- London Pacific Life & Annuity Company
- Old Southwest Life Insurance Company
- National Savings Life Insurance Company

Bill Lacy
Director

# Property & Casualty Division

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

**Director** . . . . . **Bill Lacy**
**Senior Rate and Form Analyst** . . . . . **Alexa Grissom**
. . . . . **Becky Harrington**
. . . . . **Edith Roberts**
. . . . . **Royce Wigley**
. . . . . **Carol King Stiffler**
**Support Staff** . . . . . **Michelle Fahey**
. . . . . **Nancy Horton**
. . . . . **Betty Montesi**

The primary focus of the Property and Casualty Division of the Arkansas Insurance Department is to monitor and regulate rate and form activities of insurance companies conducting business in the State of Arkansas. With limited exceptions, all marine, surety, and property and casualty insurance companies transacting business in Arkansas are required to submit rate and form filings to this Division for review.

The approval process includes a thorough review to ensure all forms are in compliance with State law. Arkansas is considered a "competitive rating state" and as such, requests for rate changes are effective 20 days after they are filed unless those changes are excessive, inadequate, or unfairly discriminatory.

## *Consumer Complaints*

The Property and Casualty Division works closely with the Insurance Department's Consumer Services Division in the handling of complaints concerning coverage or rating issues. The Property and Casualty Division handles all workers' compensation complaints.

## *Major Projects*

The Division participates in many major projects, including updating of on-line access to rate and form information, review of procedures to improve responsiveness to consumers and insurers, and use of the Product Requirements Locator so that insurers have access to the most recent filing requirements to improve and shorten the review process. The Division is a participant in a pilot program to allow insurers to self-certify the routine filings so that companies can respond quickly to changes in the market. The Division is in the forefront of national efforts to improve among the states uniformity of rate and form review standards by designing review forms that are used nationally. Performance measures include filing review times which are available for viewing on our Web site.

The Division's Web site has undergone significant change with the availability of more consumer and regulatory information. You may access the site by clicking on the "Property and Casualty" link under "Company Information" on the Department home page, **www.insurance.arkansas.gov**.

Insurers continue to increase all types of filing with the Division by electronic means. This results in greater efficiency in the review process.

## *Personal Lines*

The primary goals of the personal lines review process are to promote competition, provide timely and accurate review of all personal insurance products, and to ensure rates are neither excessive, inadequate nor unfairly discriminatory. All forms are approved prior to use.

2004 was the first year insurance companies' use of consumer credit was subject to regulation by Act 1452 of 2003. Results of the increased regulation imposed by the Act will be available in 2005.

2004 was also the first year the Fire Loss Reporting Act of 2003 was filed by insurers. The data in the aggregate indicates that there is no apparent link between fire losses and either the population of a county or the number of residences it contains. The full report is available on our Web site.

### *Commercial Lines*

Arkansas is one of several states operating under a deregulated commercial lines law. This law created a "large commercial risks" class of insureds, and exempted from review certain commercial insurance products. This law does not apply to workers' compensation, employer's liability, or professional liability products.

### *Liability*

2004 was the first year for the Commissioner's report on the condition of the medical malpractice market in Arkansas required by Act 1007 of 2003. The report concludes that data currently available reflects results prior to the tort reform measures enacted by Act 649 of 2003 and recommends that no action be taken at this time to alter that Act. The full report is available on our Web site.

### *Workers' Compensation*

During 2004 Arkansas saw the workers' compensation market begin to soften, as it did in most other states. Companies continued to relax their underwriting guidelines, which slowed the growth of the assigned risk plan. The combined loss ratio in Arkansas was 87% for 2003, which compares favorably with the national combined loss ratio which was 104%. Our combined loss ratio has dropped from 101% in 2001 and 92% in 2002. Indications are this trend should continue into 2005. Our assigned risk plan continued to be self-supporting and there was no assessment required.

The following chart reflects the plan's premium growth.

| | *2000* | *2001* | *2002* | *2003* | *2004* |
|---|---|---|---|---|---|
| **January** | $7,490,104 | $7,682,902 | $12,566,442 | $20,640,934 | $26,362,161 |
| **February** | $7,278,811 | $8,419,923 | $12,783,041 | $21,807,148 | $26,949,073 |
| **March** | $7,185,102 | $8,917,506 | $12,959,733 | $23,026,441 | $26,469,008 |
| **April** | $7,100,055 | $9,441,314 | $13,777,532 | $22,565,345 | $26,911,979 |
| **May** | $7,011,318 | $9,903,406 | $14,673,788 | $21,283,686 | $27,542,410 |
| **June** | $7,068,534 | $9,372,370 | $15,218,965 | $22,750,023 | $27,343,204 |
| **July** | $6,934,167 | $9,674,897 | $16,274,608 | $23,734,628 | $26,014,352 |
| **August** | $6,715,227 | $10,352,348 | $17,306,914 | $23,619,256 | $26,997,614 |
| **September** | $6,566,275 | $10,665,833 | $18,174,595 | $23,619,256 | $27,797,312 |
| **October** | $6,780,125 | $11,260,854 | $18,367,218 | $23,619,256 | $26,776,508 |
| **November** | $7,021,301 | $11,677,930 | $18,461,173 | $24,494,805 | $28,687,862 |
| **December** | $7,142,395 | $12,160,528 | $20,500,219 | $24,494,805 | $28,606,813 |
| | | | | | |
| **TOTALS** | **$84,293,414** | **$119,529,811** | **$191,064,228** | **$275,655,583** | **$326,458,296** |

### *Workers' Compensation Assigned Risk Premiums.*
### *Workers' Compensation Rates*

Unlike other property and casualty rates, workers' compensation rates must be approved prior to use. Workers' compensation voluntary rates increased slightly for the first time in 9 years with a .5% increase. The assigned risk plan rates showed an increase of 5.1%.

Annually, the Commissioner issues a detailed report of the state of the workers' compensation market, which is required by Act 796 of 1993. The report for 2004 reflected the continued improvements being made in work place safety, loss prevention, and decreases in claims severity. The full report is available on our website.

### *Market Assistance Program*

In 1999, Act 1343 created the Market Assistance Program (MAP) to assist consumers in obtaining earthquake coverage. The program has been successful and writes more than 5,000 policies for Arkansas residents who were unable to obtain coverage through traditional homeowners' policies. The Act also established an Earthquake Authority Board that has the authority to actually issue earthquake coverage if MAP is unable to provide sufficient coverage.

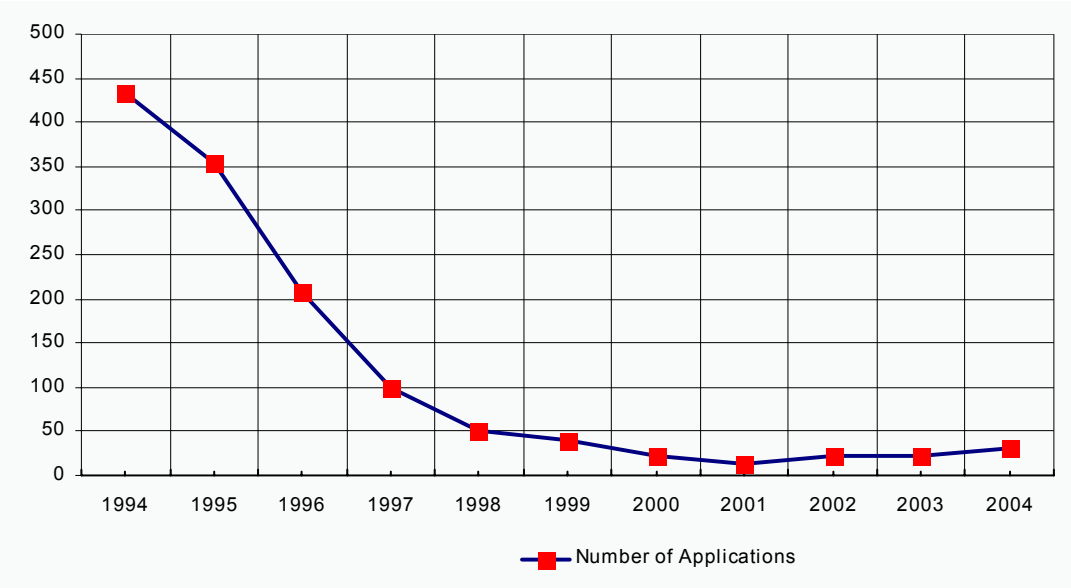
### *Assigned Risk Insurance Pools*

The Property and Casualty Division manages the assigned risk, or residual market insurance pools. Assigned risk plans are available for workers' compensation and automobile insurance. When coverage is not available in the voluntary market, the Arkansas Rural Risk Underwriting Association provides fire insurance coverage for structures located in rural areas identified as Class 9 and 10.

### *Automobile Assigned Risk*

The number of agents writing automobile insurance through the assigned risk plan continues to decrease, due primarily to the large number of carriers willing to write non-standard auto risks. Application volume continues to remain very low. Thirty-two applications were assigned to the plan in 2004. The Automobile Assigned Risk Applications chart below reflects the reduced auto risk trend taking place in the State of Arkansas.

### *Automobile Assigned Risk Applications*




### *Professional Employer Organizations*

2004 was the first year in which the significant regulatory reform of Act 1750 of 2003 was applicable to the Professional Employer Organization market. The Act updated and modernized the regulatory oversight of this type of profession and adopted the name "Professional Employer Organizations" for these organizations.

A professional employer organization (PEO) is any person or legal entity engaged in the business of providing professional employer services by entering into a co-employment relationship with at least a majority of the employees of a client and providing professional employer services to the client, or to a division or work unit of a client, for its covered employees and in which 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

# 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 Manager** | **Linda Amaden** |
| | **Marlys Bost** |
| | **Muriel Hicks** |
| | **Margaret Langley** |
| | **Otis Palmer** |
| | **Doris Taylor** |
| **Asst. Claims Manager** | **Amanda Dimwiddie** |
| | **Rhonda Murphy** |
| **Health Care Analyst** | **Tiphanie Nelson** |
| **Support Staff** | **Frankie Goodson** |
| | **Nancy Graham** |
| | **Megan Hill** |
| | **Linda Moore** |
| | **Linda Oates** |
| | **Sandra Schwall** |
| | **Brandy Wedsted** |
| | **Angie West** |
| | **Yovondra Wiggins** |

## 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' workers' compensation laws and regulations so that all customers of this Division are served in a fair and efficient manner.**

The Public Employee Claims Division (PECD) is responsible for the investigation and management of more than 2,700 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 2004, PECD received 2,710 claims. A total of 936 lost-time claims remained open at the end of this same period, with the division receiving approximately 180 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 $8.9 million for state claims was disbursed by PECD for calendar year 2004.

### *Claims Management Remains Steady, Efficient*

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. Since claims management case loads have reached a manageable capacity, PECD continues to improve its ability to administer State claims.

### *Integrated Disability Management Program Proves Effective*

The Integrated Disability Management Program (IDM) was developed, with assistance from Arkansas Rehabilitation Services, to produce a mutually beneficial approach to workers' compensation for both employers and employees. 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. One of the principles of IDM, modified work or early return to work, has been adopted by some agencies with positive results.

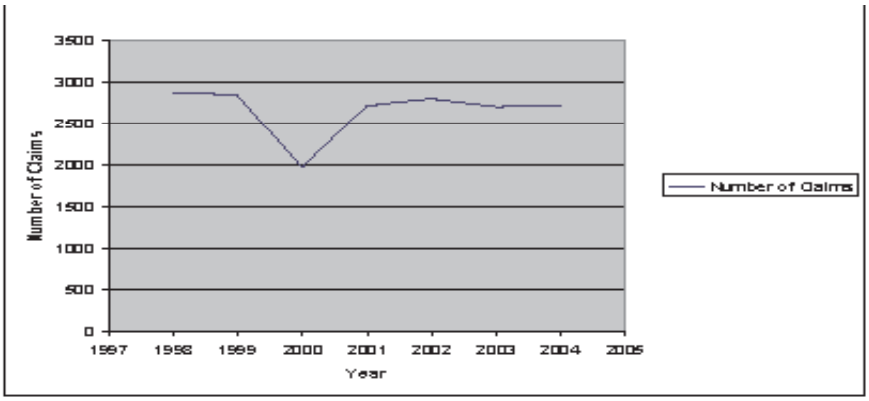
### *Safety Program*

The Division is encouraging the implementation of safety programs throughout State government. With the cooperation of State agencies we hope to be able to reduce the number of injuries suffered by State employees. The prevention of injuries helps in three areas: 1) Improves the quality of life of employees; 2) helps agencies with staffing issues; and 3) reduces workers' compensation costs for the taxpayers of the State of Arkansas.

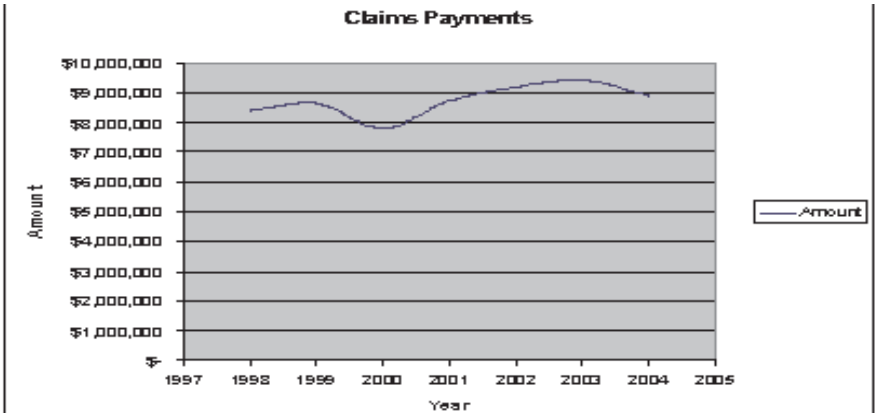
### *Claims Expenditures*

Claims costs dropped slightly for Calendar Year 2004. We anticipate that expenditures will be higher for Calendar Year 2005 and subsequent years due to recent court decisions which expanded the definition of what constitutes an objective finding of injury. The expansion of the definition of objective finding of injury will increase the number of workers' compensation claims which the Division pays under Arkansas law.

### *Number of Claims*




### *Claims Expenditures*



# Risk Management Division

**Phone: (501) 371-2690, Fax: 371-2842**
**E-mail: insurance.risk.management@arkansas.gov**

Drew Carpenter
Director

| | |
|---|---|
| **Director** | **Drew Carpenter** |
| **Assistant Director** | **Mark Guinee** |
| **State Risk Administrator** | **Kathy Reichstadt** |
| **Senior Risk Specialist** | **Majors Griffin** |
| **Risk Specialist** | **Ann Holthoff** |
| | **Virginia Jones** |
| | **Jon Parish** |
| | **Roland Robinson** |
| **Program Support Manager** | **Wylie Whitley** |
| **Support Staff** | **Audrey Carroll** |
| | **Tomika Clark** |
| | **Vickie Cook** |

The Risk Management Division was established to reduce the cost of insurance and surety bonding to State agencies, and to analyze and make recommendations on loss control and safety programs.

Effective February 2004, the Risk Management Division has the responsibility of providing insurance coverage, consulting and loss control 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 Department.

Extensive knowledge of government operations allows the Risk Management staff to provide consultant services as well as insurance and loss control expertise at a minimal cost to taxpayers. State agencies and schools receive this service at no cost to their individual budgets.

Property inspections and appraisals are conducted on approximately 4,700 owned and leased sites and to School Districts with the insured values exceeding $6 Billion. All sites are insured for multi-perils, including earthquake and flood.

Rates have decreased due to market conditions and favorable loss experiences. Rates are substantially lower than in the years preceding the establishment of the Risk Management Division.

The Risk Management Division secures property, commercial auto, aircraft, fine arts, inland marine, and specialty lines insurance coverage for State agencies and Schools. Act 1762 of 2003, which created the Arkansas Multi-Agency Trust Fund, has allowed the Risk Management Division to be more innovative in seeking premium savings for participating State agencies.

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, saving the State approximately $300,000 per year.

A revised vehicle safety program, covering 4,500 vehicles, has been in effect for many years resulting in improved loss ratios. The program involves record keeping and driver information which are accessible on the DFA-Driver Services Web site. This program has proven to be valuable to agency personnel assigned the task of maintaining driver information. The goal is to more closely monitor State drivers, which will result in fewer and less severe accidents. These changes should yield a premium savings on the State's commercial fleet.

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

Ray Morris
Director

# Senior Health Insurance Information Program


**206 Cross Street**
**Little Rock, AR 72201**
**Phone: (501) 371-2782, (800) 224-6330, Fax: (501) 371-2781**
**E-mail: insurance.shiip@arkansas.gov**


**Director** . . . . . **Ray Morris**
**Volunteer Coordinator Developer** . . . . . **Marlene Coffman**
**Support Staff** . . . . . **Devona Caples**
. . . . . **Retha Davis**

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 ten standardized Medicare Supplement plans, as well as information and booklets on long term care insurance. SHIIP looks for those who are dually eligible (Medicare and Medicaid) and provides counseling, information and contacts to help with specific consumer needs.

The SHIIP staff attends community functions, supplies program information to the public, governmental agencies and other interested parties and conducts a variety of educational meetings. One of the most productive meetings in which SHIIP is involved is “Mapping Your Way Through the Medicare Maze.” These meetings are designed to attract those who are just turning 65. During the meetings they are given facts and information about what can be expected when entering the Medicare program. These meetings also cover basic information about Medicare and how it works, Medicare supplements, Medicare fraud, Social Security and hospital rights under the Medicare program. The meetings are strategically set up to cover the entire State. SHIIP partners with a number of agencies in order to cover all possible aspects in educating individuals going into the Medicare program.

This division also educates Arkansans through presentations at health fairs, senior days and numerous speaking engagements. SHIIP's toll-free phone number (1-800-224-6330) is available throughout the State, and is the main contact for the majority of Medicare beneficiaries.

Another aspect of the SHIIP program is its counselors, who are trained to counsel Medicare beneficiaries around the State. Training sessions are held throughout the State for those interested in becoming volunteer counselors. Those interested in becoming a volunteer counselor are encouraged to call the SHIIP office in Little Rock.

## Farmers Mutual Aid Associations Listed by Arkansas Premiums

| NAIC# | Company Name | Arkansas Premium | Market Share | Assets | Liabilities |
|---|---|---|---|---|---|
| 37613 | Farmers Union Mutual-Bryant | 5,315,946 | 37.5% | 10,040,931 | 3,205,854 |
| A2020 | Farmers Mutual-Gentry | 3,346,490 | 23.6% | 9,946,298 | 2,158,250 |
| 10005 | Home Mutual Fire | 1,525,938 | 10.8% | 696,108 | 497,650 |
| A0012 | Farmers Mutual-Rogers | 877,541 | 6.2% | 4,218,903 | 570,295 |
| A0008 | Farmers Fire - Conway | 920,613 | 6.5% | 2,572,997 | 842,556 |
| A0010 | Farmers Mutual Fire-Carroll County | 686,649 | 4.8% | 1,364,162 | 465,783 |
| A0023 | Washington County Farmers | 552,540 | 3.9% | 11,091,067 | 393,932 |
| A0007 | Farm and Home Mutual | 348,650 | 2.5% | 819,190 | 217,319 |
| A0014 | Farmers Protective Ins Co - Stuttgart | 304,248 | 2.1% | 528,732 | 139,415 |
| A0021 | Northwest Arkansas Farmers | 213,232 | 1.5% | 10,576,555 | 146,723 |
| A0011 | Farmers Mutual - Little Rock | 28,882 | 0.2% | 407,194 | - |
| A0020 | Logan County Farmers | 29,635 | 0.2% | 1,646,453 | - |
| A0009 | Farmers Mutual Aid Assoc.-Ft. Smith | 10,965 | 0.1% | 256,399 | - |
| | Totals | 14,161,329 | 100.0% | | |

## Fraternal Organizations Listed by Arkansas Premiums

| NAIC# | Company Name | Arkansas Premium | Market Share | Assets | Liabilities |
|---|---|---|---|---|---|
| 57541 | Modern Woodmen Of Amer | 37,707,115 | 48.5% | 6,942,970,834 | 6,026,241,393 |
| 57320 | Woodmen World Life Ins Soc | 21,759,997 | 28.0% | 6,898,527,781 | 6,183,266,128 |
| 56014 | Thrivent Financial For Lutherans | 14,157,964 | 18.2% | 49,470,042,060 | 46,263,658,233 |
| 58033 | Knights Of Columbus | 2,601,399 | 3.3% | 11,785,385,778 | 10,206,377,427 |
| 58068 | Independent Order Of Foresters US Br | 491,895 | 0.6% | 2,828,928,178 | 2,357,022,527 |
| 57657 | Royal Neighbors Of Amer | 474,373 | 0.6% | 621,951,954 | 440,120,846 |
| 56421 | Catholic Knights Of Amer | 269,292 | 0.3% | 52,073,909 | 49,312,891 |
| 56383 | Order United Commrl Trav Of Amer | 168,622 | 0.2% | 17,201,311 | 14,287,130 |
| 56499 | Woodmen World Assur Life Assn | 24,562 | 0.0% | 58,982,758 | 52,386,326 |
| 57223 | Baptist Life Assn | 9,600 | 0.0% | 22,162,116 | 21,302,437 |
| 57622 | Polish Natl Alliance Us Of NA | 2,227 | 0.0% | 394,491,936 | 361,465,978 |
| 56170 | Womans Life Ins Society | 806 | 0.0% | 175,298,526 | 144,888,112 |
| 56006 | Travelers Protective Assn Of Amer | 792 | 0.0% | 14,502,254 | 1,802,982 |
| 57088 | Degree Of Honor Protective Assn | 127 | 0.0% | 170,128,382 | 161,608,759 |
| | Total | 77,668,771 | | | |

## 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 | 178,802,652 | 51.1% | 88,451,093.0000 | 41,569,799 |
| 95446 | United Healthcare Of AR Inc | 60,209,796 | 17.2% | 20,924,333.0000 | 6,933,073 |
| 95448 | QCA Healtha Plan Inc | 57,507,808 | 16.4% | 23,527,284.0000 | 11,293,864 |
| 47155 | Delta Dental Plan of AR Inc | 52,980,674 | 15.1% | 36,101,630.0000 | 9,454,721 |
| 11559 | American Dental Providers of AR Inc | 398,862 | 0.1% | 220,443.0000 | 18,056 |
| 95040 | Aet Health Care Plan Inc | 17,768 | 0.0% | 15,857,432.0000 | 3,700,699 |
| | Total | 349,917,560 | 100.0% | | |

# Life and Health Companies Listed by Arkansas Premiums

| NAIC# | Company Name | Arkansas Premium | Market Share | Assets | Liabilities |
|---|---|---|---|---|---|
| 83470 | Arkansas BCBS | 839,853,514 | 20.1% | 691,195,605 | 309,206,961 |
| 79413 | United Healthcare Ins Co | 145,158,256 | 3.5% | 6,695,076,512 | 5,020,042,646 |
| 71153 | Hartford Life & Annuity Ins Co | 112,247,701 | 2.7% | 70,078,086,067 | 68,418,534,921 |
| 90611 | Allianz Life Ins Co Of North Amer | 104,075,391 | 2.5% | 41,921,398,574 | 39,442,344,609 |
| 70688 | Transamerica Financial Life Ins Co | 95,065,663 | 2.3% | 15,903,131,685 | 15,099,616,524 |
| 61271 | Principal Life Ins Co | 88,955,182 | 2.1% | 102,390,506,945 | 98,448,844,796 |
| 65978 | Metropolitan Life Ins Co | 85,854,340 | 2.1% | 246,979,670,062 | 235,431,609,605 |
| 69345 | Teachers Ins & Ann Assoc Of Amer | 85,816,354 | 2.1% | 166,897,119,670 | 152,386,954,339 |
| 62944 | AXA Equitable Life Ins Co | 78,452,887 | 1.9% | 106,353,923,888 | 100,976,015,724 |
| 65676 | Lincoln Natl Life Ins Co | 69,320,483 | 1.7% | 87,622,371,749 | 84,119,941,507 |
| 66869 | Nationwide Life Ins Co | 62,137,968 | 1.5% | 91,203,837,544 | 88,344,058,505 |
| 62235 | Unum Life Ins Co Of Amer | 61,785,812 | 1.5% | 13,011,554,831 | 11,479,438,919 |
| 88072 | Hartford Life Ins Co | 60,387,963 | 1.4% | 112,988,719,783 | 109,669,355,143 |
| 68896 | Southern Farm Bureau Life Ins Co | 58,555,914 | 1.4% | 8,861,882,224 | 7,660,504,275 |
| 65005 | IDS Life Ins Co | 56,180,615 | 1.3% | 53,616,479,532 | 50,831,749,669 |
| 65838 | Manufacturers Life Ins Co USA | 54,181,888 | 1.3% | 74,106,809,384 | 72,610,974,796 |
| 60380 | American Family Life Asr Co Columbus | 53,737,047 | 1.3% | 50,109,873,623 | 46,482,407,280 |
| 70238 | Variable Annuity Life Ins Co | 53,329,717 | 1.3% | 55,798,589,853 | 53,088,596,114 |
| 67466 | Pacific Life Ins Co | 51,290,248 | 1.2% | 68,866,221,006 | 65,653,094,351 |
| 65056 | Jackson Natl Life Ins Co | 50,286,243 | 1.2% | 54,126,024,938 | 50,581,009,341 |
| 94358 | USAble Life | 47,554,985 | 1.1% | 151,884,326 | 76,740,738 |
| 61050 | MetLife Investors USA Ins Co | 47,076,028 | 1.1% | 14,618,246,694 | 14,208,007,426 |
| 61263 | Bankers Life & Cas Co | 46,789,359 | 1.1% | 8,211,608,278 | 7,445,718,217 |
| 60941 | AIG SunAmerica Life Assur Co | 44,744,985 | 1.1% | 29,839,262,771 | 28,909,409,095 |
| 67091 | Northwestern Mut Life Ins Co | 44,276,254 | 1.1% | 124,371,511,462 | 114,972,777,444 |
| 69108 | State Farm Life Ins Co | 42,248,589 | 1.0% | 38,111,414,947 | 33,401,290,011 |
| 70432 | AIG Annuity Ins Co | 38,580,401 | 0.9% | 50,985,464,723 | 47,310,130,627 |
| 80950 | Travelers Life & Annuity Co | 37,364,029 | 0.9% | 19,264,969,353 | 18,113,340,588 |
| 91596 | New York Life Ins & Annuity Corp | 35,368,720 | 0.8% | 56,660,720,309 | 54,273,676,448 |
| 67121 | Transamerica Occidental Life Ins Co | 34,832,406 | 0.8% | 28,642,239,237 | 25,457,959,977 |
| 66915 | New York Life Ins Co | 33,049,091 | 0.8% | 103,381,544,054 | 91,596,003,209 |
| 68241 | Prudential Ins Co Of Amer | 30,142,302 | 0.7% | 214,371,928,233 | 198,591,944,326 |
| 60054 | Aetna Life Ins Co | 28,429,612 | 0.7% | 28,212,260,566 | 24,569,570,855 |
| 65595 | Lincoln Benefit Life Co | 25,825,085 | 0.6% | 2,688,905,269 | 2,427,831,652 |
| 71412 | Mutual Of Omaha Ins Co | 25,184,006 | 0.6% | 4,234,271,812 | 2,274,172,588 |
| 68675 | Security Benefit Life Ins Co | 25,101,274 | 0.6% | 10,267,650,427 | 9,651,527,927 |
| 86509 | Ing Life Ins & Annuity Co | 24,889,026 | 0.6% | 53,327,957,963 | 51,767,990,512 |
| 64939 | Investors Ins Corp | 24,244,082 | 0.6% | 231,710,106 | 205,907,005 |
| 66044 | Midland Natl Life Ins Co | 23,939,796 | 0.6% | 16,293,720,356 | 15,312,360,635 |
| 60488 | American Gen Life Ins Co | 22,190,287 | 0.5% | 29,113,179,854 | 23,680,868,207 |
| 65935 | Massachusetts Mut Life Ins Co | 21,994,064 | 0.5% | 96,908,550,173 | 89,296,534,206 |
| 86630 | American Skandia Life Assur Corp | 21,592,601 | 0.5% | 29,538,170,558 | 28,903,339,454 |
| 92622 | Western Southern Life Assur Co | 21,509,876 | 0.5% | 8,901,750,125 | 8,405,670,596 |
| 63177 | Farmers New World Life Ins Co | 20,920,854 | 0.5% | 7,017,159,554 | 5,733,697,731 |
| 97055 | Mega Life & Health Ins Co The | 20,491,655 | 0.5% | 1,418,592,674 | 961,612,461 |
| 70025 | General Electric Capital Assur Co | 20,180,981 | 0.5% | 32,070,909,236 | 28,305,937,023 |
| 65757 | Shelter Life Ins Co | 19,553,696 | 0.5% | 862,744,175 | 718,753,696 |
| 62308 | Connecticut General Life Ins Co | 19,274,335 | 0.5% | 51,615,520,601 | 48,234,619,810 |
| 62286 | Golden Rule Ins Co | 18,968,088 | 0.5% | 2,369,963,103 | 2,094,390,086 |
| 92738 | American Equity Invest Life Ins Co | 18,745,339 | 0.4% | 7,969,056,306 | 7,351,836,772 |
| 70815 | Hartford Life & Accident Ins Co | 17,870,162 | 0.4% | 10,961,847,612 | 5,720,296,210 |
| 68136 | Protective Life Ins Co | 17,745,209 | 0.4% | 17,735,183,065 | 16,201,432,524 |
| 67105 | Reliastar Life Ins Co | 17,462,846 | 0.4% | 21,828,388,332 | 20,024,945,394 |
| 64130 | Life Investors Ins Co Of Amer | 17,195,124 | 0.4% | 10,854,642,371 | 10,210,684,664 |
| 79065 | Sun Life Assur Co Of Canada US | 17,052,263 | 0.4% | 40,138,917,142 | 38,254,203,545 |
| 67865 | Jefferson Pilot Life Ins Co | 14,873,686 | 0.4% | 15,771,207,225 | 14,672,874,679 |
| 60186 | Allstate Life Ins Co | 14,722,429 | 0.4% | 72,398,738,458 | 68,349,019,732 |
| 64246 | Guardian Life Ins Co Of Amer | 14,294,041 | 0.3% | 23,653,107,448 | 20,430,977,679 |
| 86231 | Transamerica Life Ins Co | 14,070,424 | 0.3% | 44,248,331,265 | 42,220,417,423 |
| 66672 | American Gen Life & Acc Ins Co | 14,033,565 | 0.3% | 9,161,240,136 | 8,232,703,094 |
| 80314 | Unicare Life & Health Ins Co | 13,768,333 | 0.3% | 1,311,666,556 | 953,756,792 |
| 60739 | American Natl Ins Co | 13,594,681 | 0.3% | 12,454,332,545 | 10,235,177,820 |
| 60410 | American Fidelity Assur Co | 13,535,013 | 0.3% | 2,757,022,827 | 2,560,335,002 |
| 67644 | Penn Mut Life Ins Co | 13,512,140 | 0.3% | 8,856,018,376 | 7,551,883,817 |
| 93513 | MetLIfe Investors Ins Co | 13,264,339 | 0.3% | 8,527,026,780 | 8,297,813,499 |
| 92711 | HCC Life Ins Co | 13,091,333 | 0.3% | 246,134,301 | 110,901,425 |
| 69868 | United Of Omaha Life Ins Co | 12,830,288 | 0.3% | 13,161,074,193 | 11,710,879,431 |
| 97268 | Pacific Life & Annuity Co | 12,032,862 | 0.3% | 1,356,104,567 | 1,040,855,092 |

# Life and Health Companies Listed by Arkansas Premiums

| NAIC# | Company Name | Arkansas Premium | Market Share | Assets | Liabilities |
|---|---|---|---|---|---|
| 62146 | Combined Ins Co Of Amer | 11,168,721 | 0.3% | 2,818,408,717 | 1,828,407,221 |
| 70254 | Jefferson Pilot Financial Ins Co | 11,160,718 | 0.3% | 12,823,208,629 | 11,572,758,676 |
| 79022 | Merrill Lynch Life Ins Co | 10,892,508 | 0.3% | 14,439,295,039 | 14,035,393,543 |
| 88668 | Mutual Of Amer Life Ins Co | 10,837,754 | 0.3% | 11,908,582,591 | 10,810,206,734 |
| 62510 | Equitrust Life Ins Co | 10,598,735 | 0.3% | 2,859,372,740 | 2,683,542,988 |
| 83836 | Selected Funeral & Life Ins Co | 10,557,876 | 0.3% | 122,901,128 | 103,206,909 |
| 69477 | Fortis Ins Co | 10,173,189 | 0.2% | 874,177,693 | 581,212,986 |
| 62626 | Cuna Mut Ins Society | 10,052,056 | 0.2% | 3,280,158,386 | 2,399,354,605 |
| 68357 | Reliable Life Ins Co | 9,863,776 | 0.2% | 720,976,785 | 609,656,387 |
| 74365 | Southern Pioneer Life Ins Co | 9,589,547 | 0.2% | 23,786,095 | 17,284,880 |
| 70092 | Glenbrook Life & Annuity Co | 9,304,326 | 0.2% | 1,334,184,370 | 1,159,489,779 |
| 68195 | Provident Life & Accident Ins Co | 8,926,708 | 0.2% | 8,120,562,709 | 6,431,032,660 |
| 68713 | Security Life Of Denver Ins Co | 8,790,612 | 0.2% | 21,327,254,718 | 20,080,276,583 |
| 92916 | United American Ins Co | 8,716,533 | 0.2% | 1,181,160,469 | 904,501,745 |
| 66168 | Minnesota Life Ins Co | 8,614,608 | 0.2% | 20,194,469,525 | 18,594,979,164 |
| 65099 | John Hancock Life Ins Co | 8,586,302 | 0.2% | 73,821,966,497 | 69,198,150,537 |
| 90204 | John Hancock Variable Life Ins Co | 8,440,175 | 0.2% | 13,399,920,352 | 12,589,109,995 |
| 66842 | AIG Life Ins Co | 8,371,717 | 0.2% | 13,614,098,143 | 12,845,040,289 |
| 66974 | North American Co Life & Hlth Ins | 8,152,954 | 0.2% | 4,639,881,923 | 4,167,419,635 |
| 65919 | Primerica Life Ins Co | 8,087,612 | 0.2% | 5,894,011,312 | 3,735,298,610 |
| 65021 | Stonebridge Life Ins Co | 7,962,645 | 0.2% | 2,055,734,388 | 1,748,503,880 |
| 63401 | First Colony Life Ins Co | 7,927,002 | 0.2% | 7,568,213,437 | 6,318,393,799 |
| 69752 | Benicorp Ins Co | 7,884,581 | 0.2% | 33,204,957 | 14,038,249 |
| 66850 | National Western Life Ins Co | 7,726,236 | 0.2% | 5,353,959,319 | 4,767,388,508 |
| 80802 | US Branch SunLife Assur Co Of Canada | 7,350,251 | 0.2% | 12,541,527,433 | 11,567,475,938 |
| 76236 | Cincinnati Life Ins Co | 7,293,866 | 0.2% | 2,157,283,878 | 1,716,907,589 |
| 65498 | Life Ins Co Of North Amer | 7,152,671 | 0.2% | 5,403,582,599 | 4,661,638,456 |
| 81108 | United Security Life Ins Co Of IL | 7,126,979 | 0.2% | 26,766,333 | 18,113,460 |
| 73288 | Humana Ins Co | 7,089,826 | 0.2% | 956,569,274 | 553,107,736 |
| 63274 | Fidelity & Guaranty Life Ins Co | 7,008,101 | 0.2% | 15,110,121,932 | 14,254,148,664 |
| 64017 | Jefferson Natl Life Ins Co | 7,006,588 | 0.2% | 1,733,604,653 | 1,647,495,989 |
| 62049 | Colonial Life & Accident Ins Co | 6,997,706 | 0.2% | 1,682,240,931 | 1,209,994,321 |
| 60607 | American Intl Life Assr Co NY | 6,983,113 | 0.2% | 8,400,237,173 | 7,778,267,792 |
| 69019 | Standard Ins Co | 6,820,595 | 0.2% | 9,862,334,515 | 8,762,489,054 |
| 70408 | Fortis Benefits Ins Co | 6,808,535 | 0.2% | 8,231,748,256 | 7,545,649,738 |
| 60534 | American Heritage Life Ins Co | 6,774,288 | 0.2% | 1,979,213,663 | 1,715,759,757 |
| 97179 | American Medical Security Life InsCo | 6,767,488 | 0.2% | 400,802,964 | 172,940,143 |
| 83968 | Citizens Fidelity Ins Co | 6,742,810 | 0.2% | 55,929,022 | 48,393,583 |
| 68608 | Symetra Life Ins Co | 6,703,164 | 0.2% | 19,028,998,590 | 17,749,435,362 |
| 70211 | Valley Forge Life Ins Co | 6,552,676 | 0.2% | 3,422,540,650 | 2,632,514,525 |
| 70939 | Gerber Life Ins Co | 6,315,493 | 0.2% | 945,620,053 | 789,194,007 |
| 65765 | Reassure America Life Ins Co | 6,268,644 | 0.1% | 11,627,612,157 | 10,834,347,002 |
| 65080 | John Alden Life Ins Co | 6,248,984 | 0.1% | 673,437,405 | 517,451,950 |
| 68462 | Reserve Natl Ins Co | 6,141,672 | 0.1% | 104,640,303 | 60,506,077 |
| 68322 | Great West Life & Annuity Ins Co | 6,125,856 | 0.1% | 32,553,461,747 | 30,680,299,404 |
| 60763 | American Pioneer Life Ins Co | 6,050,795 | 0.1% | 179,222,937 | 136,202,640 |
| 63665 | General American Life Ins Co | 5,914,175 | 0.1% | 14,997,688,931 | 13,155,593,612 |
| 69507 | Transamerica Life Ins & Annuity Co | 5,894,590 | 0.1% | 25,556,576,761 | 24,665,882,739 |
| 87726 | The Travelers Ins Co | 5,894,148 | 0.1% | 68,298,621,923 | 60,072,262,735 |
| 80578 | Physicians Mut Ins Co | 5,854,577 | 0.1% | 1,252,997,003 | 533,651,164 |
| 60895 | American United Life Ins Co | 5,805,816 | 0.1% | 11,669,544,718 | 10,904,929,390 |
| 91472 | Globe Life & Accident Ins Co | 5,744,155 | 0.1% | 2,174,603,730 | 1,776,845,520 |
| 66281 | Monumental Life Ins Co | 5,727,881 | 0.1% | 19,432,149,084 | 18,324,527,227 |
| 61883 | Central United Life Ins Co | 5,645,337 | 0.1% | 382,834,862 | 345,075,751 |
| 60631 | American Investors Life Ins Co | 5,584,004 | 0.1% | 8,434,393,602 | 8,021,881,175 |
| 65129 | Kansas City Life Ins Co | 5,553,560 | 0.1% | 3,421,029,865 | 3,020,661,823 |
| 78778 | Guardian Ins & Annuity Co Inc | 5,365,902 | 0.1% | 9,935,655,729 | 9,673,999,518 |
| 80837 | Union Central Life Ins Co | 5,288,044 | 0.1% | 6,612,151,931 | 6,161,654,098 |
| 67172 | Ohio Natl Life Ins Co | 5,283,900 | 0.1% | 9,739,942,822 | 8,973,372,524 |
| 69663 | USAA Life Ins Co | 5,224,342 | 0.1% | 10,251,789,799 | 9,330,146,077 |
| 84034 | First Guaranty Ins Co | 4,862,039 | 0.1% | 42,046,736 | 34,755,758 |
| 79227 | Pruco Life Ins Co | 4,835,348 | 0.1% | 22,388,739,868 | 21,680,935,189 |
| 77399 | Sterling Life Ins Co | 4,747,705 | 0.1% | 119,957,690 | 64,351,223 |
| 93548 | PHL Variable Ins Co | 4,674,026 | 0.1% | 5,629,371,735 | 5,321,465,126 |
| 78174 | Conseco Health Ins Co | 4,364,552 | 0.1% | 2,118,369,403 | 1,869,617,114 |
| 92657 | Nationwide Life And Annuity Ins Co | 4,260,462 | 0.1% | 8,367,401,107 | 8,088,984,865 |
| 73881 | American Life & Annuity Co | 4,252,844 | 0.1% | 29,478,821 | 27,619,781 |
| 67814 | Phoenix Life Ins Co | 4,084,890 | 0.1% | 16,949,331,348 | 15,895,712,511 |

# Life and Health Companies Listed by Arkansas Premiums

| NAIC# | Company Name | Arkansas Premium | Market Share | Assets | Liabilities |
|---|---|---|---|---|---|
| 65536 | GE Life And Annuity Assur Co | 4,006,843 | 0.1% | 17,456,964,613 | 16,439,432,628 |
| 68284 | Pyramid Life Ins Co | 3,913,490 | 0.1% | 141,011,899 | 100,497,559 |
| 98205 | National Foundation Life Ins Co | 3,838,229 | 0.1% | 48,645,649 | 39,638,789 |
| 60836 | American Republic Ins Co | 3,579,606 | 0.1% | 490,076,695 | 247,052,022 |
| 67989 | American Memorial Life Ins Co | 3,480,619 | 0.1% | 1,378,124,781 | 1,231,208,718 |
| 70335 | West Coast Life Ins Co | 3,446,520 | 0.1% | 2,540,810,020 | 2,311,418,061 |
| 70106 | United States Life Ins Co In NYC | 3,410,853 | 0.1% | 3,887,329,975 | 3,373,860,856 |
| 77968 | Family Heritage Life Ins Co Of Amer | 3,370,533 | 0.1% | 156,371,784 | 133,167,907 |
| 61689 | Amerus Life Ins Co | 3,213,302 | 0.1% | 6,815,915,939 | 6,433,520,286 |
| 62928 | EMC Natl Life Co | 3,187,625 | 0.1% | 662,659,478 | 578,859,906 |
| 62952 | Equitable Life & Cas Ins Co | 3,178,523 | 0.1% | 157,377,813 | 123,435,706 |
| 65900 | Conseco Life Ins Co | 3,103,007 | 0.1% | 4,145,458,738 | 3,732,223,711 |
| 76325 | Conseco Senior Health Ins Co | 3,086,988 | 0.1% | 3,251,036,175 | 2,875,630,808 |
| 74217 | Medical Savings Ins Co | 3,070,882 | 0.1% | 56,830,064 | 48,413,247 |
| 67598 | Paul Revere Life Ins Co | 3,054,135 | 0.1% | 5,411,484,239 | 4,163,545,284 |
| 81779 | Individual Assur Co Life Hlth & Acc | 3,042,660 | 0.1% | 49,915,134 | 35,678,681 |
| 67385 | Ozark Natl Life Ins Co | 3,012,596 | 0.1% | 15,812,850 | 11,507,596 |
| 91626 | New England Life Ins Co | 2,989,446 | 0.1% | 10,205,751,560 | 9,661,714,853 |
| 93432 | CM Life Ins Co | 2,948,261 | 0.1% | 9,125,515,958 | 8,595,457,503 |
| 65315 | Liberty Life Assur Co Of Boston | 2,912,180 | 0.1% | 8,293,885,397 | 7,925,810,934 |
| 72656 | Arkansas Natl Life Ins Co | 2,901,052 | 0.1% | 34,614,185 | 13,885,668 |
| 89206 | Ohio Natl Life Assur Corp | 2,843,538 | 0.1% | 2,035,051,186 | 1,844,516,448 |
| 62359 | Constitution Life Ins Co | 2,830,515 | 0.1% | 91,980,353 | 74,688,060 |
| 61476 | Boston Mut Life Ins Co | 2,813,879 | 0.1% | 792,157,538 | 679,886,685 |
| 60577 | American Income Life Ins Co | 2,686,122 | 0.1% | 1,359,799,052 | 1,113,229,217 |
| 69930 | United Ins Co Of Amer | 2,664,612 | 0.1% | 2,157,345,394 | 1,699,523,272 |
| 61506 | Resource Life Ins Co | 2,659,799 | 0.1% | 146,881,012 | 112,813,062 |
| 83860 | American Home Life Ins Co | 2,633,720 | 0.1% | 12,717,246 | 12,199,545 |
| 66605 | Peoples Benefit Life Ins Co | 2,544,418 | 0.1% | 14,373,942,422 | 13,708,073,745 |
| 94285 | Empire General Life Assur Corp | 2,531,362 | 0.1% | 237,255,833 | 151,071,767 |
| 65927 | Lincoln Heritage Life Ins Co | 2,517,491 | 0.1% | 516,144,284 | 413,250,763 |
| 74900 | Brokers Natl Life Assur Co | 2,503,339 | 0.1% | 24,766,974 | 10,633,703 |
| 65242 | Lafayette Life Ins Co | 2,463,013 | 0.1% | 1,691,115,874 | 1,562,463,458 |
| 83992 | Foundation Life Ins Co Of AR | 2,455,598 | 0.1% | 6,348,903 | 4,986,709 |
| 86118 | Arkansas Bankers Life Ins Co | 2,453,069 | 0.1% | 5,782,014 | 3,774,330 |
| 80926 | GE Grp Life Assur Co | 2,444,867 | 0.1% | 912,404,370 | 630,545,278 |
| 63207 | Chase Ins Life and Annuity Co | 2,399,268 | 0.1% | 5,426,110,235 | 4,970,384,546 |
| 65471 | Life Ins Co Of GA | 2,306,464 | 0.1% | 1,990,308,604 | 1,804,715,548 |
| 61425 | Trustmark Ins Co | 2,286,351 | 0.1% | 1,303,897,840 | 1,110,983,488 |
| 71870 | Fidelity Security Life Ins Co | 2,231,889 | 0.1% | 454,387,973 | 400,184,098 |
| 83798 | Memorial Ins Co Of Amer | 2,183,982 | 0.1% | 45,079,652 | 31,654,442 |
| 78077 | Mony Life Ins Co Of Amer | 2,125,962 | 0.1% | 6,363,807,115 | 6,131,061,365 |
| 62863 | Trustmark Life Ins Co | 2,098,566 | 0.1% | 597,847,436 | 522,760,591 |
| 68845 | Shenandoah Life Ins Co | 2,088,730 | 0.0% | 1,429,726,616 | 1,289,168,340 |
| 81060 | Canada Life Ins Co Of Amer | 2,021,692 | 0.0% | 2,664,988,752 | 2,465,578,856 |
| 67199 | Old American Ins Co | 2,021,082 | 0.0% | 282,668,729 | 240,531,082 |
| 71773 | American Natl Life Ins Co Of TX | 1,981,010 | 0.0% | 172,908,246 | 94,876,091 |
| 69744 | Union Labor Life Ins Co | 1,973,875 | 0.0% | 3,109,279,936 | 2,987,438,845 |
| 66370 | Mony Life Ins Co | 1,953,526 | 0.0% | 11,131,144,106 | 10,188,533,542 |
| 63258 | Federated Life Ins Co | 1,950,354 | 0.0% | 771,422,272 | 572,930,278 |
| 72125 | Physicians Life Ins Co | 1,948,678 | 0.0% | 1,335,783,348 | 1,222,559,826 |
| 94250 | Banner Life Ins Co | 1,925,166 | 0.0% | 1,232,004,363 | 851,055,357 |
| 87963 | National Teachers Assoc Life Ins Co | 1,875,635 | 0.0% | 109,709,007 | 89,023,217 |
| 62413 | Continental Assur Co | 1,854,559 | 0.0% | 6,167,205,329 | 4,861,036,085 |
| 68500 | Continental Life Ins Co Brentwood | 1,827,152 | 0.0% | 122,019,727 | 76,555,093 |
| 84530 | US Financial Life Ins Co | 1,812,022 | 0.0% | 306,813,539 | 267,458,592 |
| 61301 | Ameritas Life Ins Corp | 1,807,459 | 0.0% | 2,868,288,306 | 2,134,911,596 |
| 97136 | Metropolitan Tower Life Ins Co | 1,765,687 | 0.0% | 6,567,638,765 | 5,342,721,621 |
| 65749 | Cuna Mut Life Ins Co | 1,764,229 | 0.0% | 7,571,121,062 | 7,264,232,541 |
| 70750 | Nationwide Life & Ann Co of Amer | 1,756,521 | 0.0% | 1,064,609,377 | 997,878,585 |
| 74268 | Hartford Life Grp Ins Co | 1,690,140 | 0.0% | 2,759,913,844 | 2,181,773,219 |
| 77828 | Companion Life Ins Co | 1,677,919 | 0.0% | 93,855,797 | 37,334,002 |
| 81264 | Nippon Life Ins Co Of Amer | 1,652,728 | 0.0% | 162,808,652 | 52,685,245 |
| 91413 | Western Reserve Life Assur Co of OH | 1,638,459 | 0.0% | 10,206,811,364 | 9,821,081,459 |
| 83917 | Ashley Life Ins Co | 1,636,857 | 0.0% | 14,749,670 | 10,463,267 |
| 65722 | Loyal American Life Ins Co | 1,622,218 | 0.0% | 503,246,800 | 407,682,070 |
| 69396 | Texas Life Ins Co | 1,612,146 | 0.0% | 918,667,374 | 841,955,699 |
| 69132 | State Mut Ins Co | 1,599,457 | 0.0% | 342,277,008 | 312,147,492 |

# Life and Health Companies Listed by Arkansas Premiums

| NAIC# | Company Name | Arkansas Premium | Market Share | Assets | Liabilities |
|---|---|---|---|---|---|
| 67180 | Ohio State Life Ins Co | 1,596,768 | 0.0% | 17,407,414 | 8,002,565 |
| 66087 | Mid West Natl Life Ins Co Of TN | 1,588,862 | 0.0% | 450,007,638 | 292,640,004 |
| 66427 | MTL Ins Co | 1,564,954 | 0.0% | 1,193,066,697 | 1,080,762,212 |
| 68039 | Presidential Life Ins Co | 1,559,053 | 0.0% | 4,329,637,074 | 4,114,053,065 |
| 60984 | Compbenefits Ins Co | 1,544,929 | 0.0% | 31,387,439 | 10,421,927 |
| 86355 | Standard Life & Accident Ins Co | 1,517,114 | 0.0% | 511,049,248 | 298,851,096 |
| 61921 | Citizens Security Life Ins Co | 1,515,183 | 0.0% | 114,081,967 | 98,977,846 |
| 70661 | Chase Ins Life Co | 1,502,478 | 0.0% | 369,608,664 | 260,271,002 |
| 60801 | American Public Life Ins Co | 1,480,547 | 0.0% | 76,400,651 | 58,559,478 |
| 70319 | Washington Natl Ins Co | 1,474,451 | 0.0% | 3,150,907,216 | 1,992,861,875 |
| 60275 | American Bankers Life Assur Co Of FL | 1,450,727 | 0.0% | 948,101,079 | 764,314,399 |
| 60142 | TIAA Cref Life Ins Co | 1,443,406 | 0.0% | 3,387,086,128 | 3,075,962,895 |
| 62065 | Colonial Penn Life Ins Co | 1,441,864 | 0.0% | 813,237,335 | 738,173,826 |
| 63479 | United Teacher Assoc Ins Co | 1,411,455 | 0.0% | 405,627,308 | 326,418,199 |
| 60593 | National States Ins Co | 1,407,778 | 0.0% | 125,693,742 | 104,490,603 |
| 67652 | First Penn Pacific Life Ins Co | 1,407,451 | 0.0% | 1,839,488,266 | 1,635,255,851 |
| 81027 | Veterans Life Ins Co | 1,406,849 | 0.0% | 326,490,635 | 243,177,875 |
| 61212 | Baltimore Life Ins Co | 1,382,993 | 0.0% | 820,272,210 | 749,166,477 |
| 69914 | Sears Life Ins Co | 1,357,685 | 0.0% | 73,344,538 | 13,226,715 |
| 91391 | Southwestern Life Ins Co | 1,345,078 | 0.0% | 1,811,296,263 | 1,582,954,980 |
| 65323 | Liberty Life Ins Co | 1,332,539 | 0.0% | 1,771,838,648 | 1,274,049,319 |
| 70629 | World Ins Co | 1,297,681 | 0.0% | 222,165,936 | 134,270,646 |
| 64211 | Guarantee Trust Life Ins Co | 1,279,055 | 0.0% | 245,148,217 | 179,768,282 |
| 93564 | Paragon Life Ins Co | 1,260,187 | 0.0% | 535,167,609 | 503,306,290 |
| 77879 | 5 Star Life Ins Co | 1,225,114 | 0.0% | 143,986,328 | 89,104,354 |
| 67326 | Old Surety Life Ins Co | 1,199,979 | 0.0% | 17,569,076 | 10,257,280 |
| 93696 | Fidelity Investments Life Ins Co | 1,198,455 | 0.0% | 11,580,039,791 | 11,036,027,304 |
| 68381 | Reliance Standard Life Ins Co | 1,195,523 | 0.0% | 2,443,915,050 | 2,095,490,445 |
| 65331 | Liberty Natl Life Ins Co | 1,191,789 | 0.0% | 4,434,168,328 | 3,897,005,264 |
| 64513 | Horace Mann Life Ins Co | 1,188,036 | 0.0% | 4,196,692,315 | 3,933,121,743 |
| 63312 | Great American Life Ins Co | 1,161,510 | 0.0% | 7,871,874,474 | 7,210,744,559 |
| 80659 | US Bus of the Canada Life Assur Co | 1,161,186 | 0.0% | 2,466,266,235 | 2,246,611,285 |
| 90557 | Kemper Investors Life Ins Co | 1,157,792 | 0.0% | 16,842,853,991 | 16,374,494,278 |
| 11121 | Unified Life Ins Co | 1,118,018 | 0.0% | 61,994,039 | 50,227,224 |
| 61751 | Central States H & L Co Of Omaha | 1,117,546 | 0.0% | 362,012,732 | 272,572,586 |
| 90840 | Capitol Life & Accident Ins Co | 1,105,922 | 0.0% | 1,304,027 | 1,053,840 |
| 66680 | National Life Ins Co | 1,099,070 | 0.0% | 7,764,608,596 | 7,042,365,660 |
| 67393 | Ozark Natl Life Ins Co | 1,097,335 | 0.0% | 494,582,277 | 428,117,409 |
| 61999 | Americo Financial Life Annunity Ins | 1,078,369 | 0.0% | 2,805,705,042 | 2,596,299,318 |
| 94234 | American Enterprise Life Ins Co | 1,073,480 | 0.0% | 8,759,038,852 | 8,175,269,841 |
| 68373 | American Gen Assur Co | 1,070,876 | 0.0% | 1,408,258,715 | 1,222,124,112 |
| 71919 | Direct Life Ins Co | 1,056,224 | 0.0% | 24,746,049 | 10,086,655 |
| 90212 | Great Southern Life Ins Co | 1,050,634 | 0.0% | 77,393,007 | 48,643,714 |
| 65412 | Life Ins Co Of AL | 1,026,126 | 0.0% | 66,763,212 | 53,900,117 |
| 82538 | National Health Ins Co | 1,025,905 | 0.0% | 47,252,405 | 22,447,589 |
| 65811 | American Modern Life Ins Co | 1,009,523 | 0.0% | 60,369,070 | 40,020,323 |
| 69078 | Standard Security Life Ins Co Of NY | 1,009,392 | 0.0% | 278,402,996 | 168,150,568 |
| 80799 | Celtic Ins Co | 1,009,184 | 0.0% | 103,992,517 | 53,575,231 |
| 98884 | Union Security Life Ins Co | 984,118 | 0.0% | 151,558,403 | 110,249,914 |
| 68225 | Nationwide Life Ins Co of Amer | 983,197 | 0.0% | 6,808,385,023 | 6,081,240,328 |
| 63967 | Government Personnel Mut Life Ins Co | 977,080 | 0.0% | 720,570,973 | 633,215,119 |
| 63983 | United Heritage Life Ins Co | 956,850 | 0.0% | 399,214,208 | 360,050,878 |
| 61492 | Business Mens Assur Co Of Amer | 883,656 | 0.0% | 2,194,855,535 | 2,005,841,872 |
| 84115 | Jackson Griffin Ins Co | 862,001 | 0.0% | 8,857,555 | 7,163,692 |
| 93440 | Highmark Life Ins Co | 857,745 | 0.0% | 376,986,369 | 249,187,237 |
| 65528 | Life Ins Co Of The Southwest | 815,984 | 0.0% | 4,067,995,578 | 3,823,880,477 |
| 70548 | Wichita Natl Life Ins Co | 804,592 | 0.0% | 22,004,647 | 15,178,320 |
| 61182 | Aurora Natl Life Assur Co | 795,110 | 0.0% | 3,524,663,843 | 3,260,581,058 |
| 68810 | Sentry Life Ins Co | 791,548 | 0.0% | 2,636,830,989 | 2,408,905,389 |
| 94471 | Americom Life & Annuity Ins Co | 790,216 | 0.0% | 300,131,264 | 279,991,951 |
| 60682 | Conseco Ins Co | 787,651 | 0.0% | 5,022,202,531 | 4,547,694,019 |
| 62596 | Union Fidelity Life Ins Co | 772,856 | 0.0% | 19,745,723,235 | 18,513,801,437 |
| 67369 | Alta Health & Life Ins Co | 757,803 | 0.0% | 193,610,058 | 116,834,848 |
| 62324 | Freedom Life Ins Co Of Amer | 755,400 | 0.0% | 35,856,867 | 26,486,894 |
| 64645 | Indianapolis Life Ins Co | 741,827 | 0.0% | 3,782,614,899 | 3,421,612,914 |
| 65110 | Kanawha Ins Co | 731,226 | 0.0% | 542,462,738 | 455,294,331 |
| 71404 | Continental General Ins Co | 717,619 | 0.0% | 468,181,245 | 375,701,120 |
| 67539 | Pan American Life Ins Co | 695,827 | 0.0% | 1,656,972,268 | 1,384,632,977 |
| 60879 | American States Life Ins Co | 688,352 | 0.0% | 581,535,883 | 483,469,701 |

# Life and Health Companies Listed by Arkansas Premiums

| NAIC# | Company Name | Arkansas Premium | Market Share | Assets | Liabilities |
|---|---|---|---|---|---|
| 31119 | Mutual Protective Ins Co | 682,747 | 0.0% | 298,434,205 | 256,143,624 |
| 63282 | Penn Treaty Network Amer Ins Co | 681,090 | 0.0% | 173,743,127 | 84,688,841 |
| 64238 | Guaranty Income Life Ins Co | 647,958 | 0.0% | 371,134,588 | 354,724,251 |
| 80020 | Mountain Life Ins Co | 618,880 | 0.0% | 12,295,026 | 8,919,478 |
| 61360 | Reliastar Life Ins Co Of NY | 616,188 | 0.0% | 2,754,134,913 | 2,418,682,001 |
| 68985 | Starmount Life Ins Co | 590,798 | 0.0% | 13,906,940 | 6,915,169 |
| 64505 | Homesteaders Life Co | 589,250 | 0.0% | 1,080,584,607 | 1,009,774,344 |
| 61727 | Central Reserve Life Ins Co | 585,363 | 0.0% | 85,822,378 | 44,574,524 |
| 69116 | State Life Ins Co | 574,382 | 0.0% | 432,500,278 | 377,613,073 |
| 83933 | Cooperative Life Ins Co | 574,306 | 0.0% | 5,765,665 | 4,064,124 |
| 91642 | Forethought Life Ins Co | 571,292 | 0.0% | 315,043,426 | 208,537,134 |
| 69000 | Northwestern Long Term Care Ins Co | 561,433 | 0.0% | 132,945,177 | 59,087,162 |
| 99937 | Columbus Life Ins Co | 556,069 | 0.0% | 2,352,331,198 | 2,065,124,647 |
| 71439 | Assurity Life Ins Co | 546,232 | 0.0% | 1,134,858,670 | 995,950,421 |
| 99775 | Funeral Directors Life Ins Co | 538,684 | 0.0% | 381,120,375 | 341,271,870 |
| 85928 | Family Liberty Life Ins Co | 522,571 | 0.0% | 25,282,972 | 17,286,168 |
| 63487 | Investors Life Ins Co North Amer | 509,439 | 0.0% | 1,066,825,694 | 1,025,960,747 |
| 68764 | Security Financial Life Ins Co | 505,802 | 0.0% | 774,273,276 | 686,951,750 |
| 84069 | Smith Burial & Life Ins Co | 483,819 | 0.0% | 4,506,469 | 3,903,436 |
| 70173 | Universal Underwriters Life Ins Co | 463,818 | 0.0% | 355,252,394 | 243,171,260 |
| 69310 | Surety Life Ins Co | 432,294 | 0.0% | 37,117,217 | 26,195,133 |
| 79057 | Southland Natl Ins Corp | 427,925 | 0.0% | 126,385,123 | 115,253,819 |
| 62898 | Aviva Life Ins Co | 424,106 | 0.0% | 5,235,590,508 | 4,863,564,064 |
| 68594 | American Amicable Life Ins Co Of TX | 423,775 | 0.0% | 285,935,353 | 229,317,675 |
| 71714 | Berkshire Life Ins Co of Amer | 411,734 | 0.0% | 1,839,169,232 | 1,512,711,815 |
| 63657 | Garden State Life Ins Co | 409,663 | 0.0% | 110,758,978 | 67,178,166 |
| 93459 | Pan American Assur Co | 400,253 | 0.0% | 25,441,841 | 10,247,960 |
| 94099 | United Investors Life Ins Co | 396,601 | 0.0% | 2,979,583,833 | 2,771,818,796 |
| 71129 | Fort Dearborn Life Ins Co | 394,000 | 0.0% | 1,615,109,301 | 1,263,668,352 |
| 87645 | United Fidelity Life Ins Co | 391,344 | 0.0% | 603,478,101 | 428,208,363 |
| 84824 | Allmerica Financial Life & Annuity | 391,086 | 0.0% | 11,680,325,970 | 10,978,342,097 |
| 97977 | Ameritas Variable Life Ins Co | 386,806 | 0.0% | 2,453,601,498 | 2,330,772,628 |
| 64580 | Illinois Mut Life Ins Co | 382,321 | 0.0% | 1,130,730,782 | 993,778,187 |
| 61832 | Chesapeake Life Ins Co | 375,362 | 0.0% | 101,897,122 | 64,275,004 |
| 67083 | Manhattan Natl Life Ins Co | 369,100 | 0.0% | 285,827,172 | 232,682,566 |
| 81043 | Bankers Life Ins Co | 368,411 | 0.0% | 119,212,908 | 111,368,356 |
| 84131 | Wonder State Life Ins Co | 362,184 | 0.0% | 2,404,541 | 2,089,302 |
| 68047 | Professional Ins Co | 360,312 | 0.0% | 80,456,669 | 51,576,181 |
| 69701 | Union Bankers Ins Co | 358,234 | 0.0% | 115,830,340 | 88,136,017 |
| 69485 | Security Natl Life Ins Co | 350,594 | 0.0% | 201,590,824 | 183,755,744 |
| 93653 | American Partners Life Ins Co | 345,706 | 0.0% | 502,459,584 | 441,396,887 |
| 83941 | Cosmopolitan Life Ins Co | 343,963 | 0.0% | 2,638,936 | 1,657,988 |
| 93262 | Penn Ins & Annuity Co | 341,057 | 0.0% | 1,227,399,490 | 1,110,778,337 |
| 68721 | Security Life Ins Co Of Amer | 340,461 | 0.0% | 85,889,623 | 62,204,462 |
| 69051 | Standard Life Ins Co Of IN | 335,938 | 0.0% | 1,699,451,188 | 1,629,120,612 |
| 63290 | Fidelity Life Assn | 335,448 | 0.0% | 587,957,589 | 322,710,200 |
| 81213 | American Maturity Life Ins Co | 325,689 | 0.0% | 82,752,408 | 36,886,453 |
| 62553 | Country Life Ins Co | 319,382 | 0.0% | 6,213,376,737 | 5,246,765,113 |
| 60046 | Academy Life Ins Co | 316,433 | 0.0% | 470,969,491 | 403,240,417 |
| 81353 | NYLife Ins Co Of AZ | 315,749 | 0.0% | 131,792,666 | 88,809,154 |
| 70580 | Humanadental Ins Co | 311,669 | 0.0% | 78,965,070 | 19,713,467 |
| 60542 | American Home Life Ins Co | 303,528 | 0.0% | 140,505,367 | 126,616,994 |
| 71730 | Continental American Ins Co | 283,918 | 0.0% | 63,775,917 | 46,647,098 |
| 67261 | Old Republic Life Ins Co | 269,521 | 0.0% | 111,846,862 | 85,352,472 |
| 60291 | American Capitol Ins Co | 269,314 | 0.0% | 75,259,611 | 67,113,922 |
| 66583 | National Guardian Life Ins Co | 267,067 | 0.0% | 1,307,809,252 | 1,159,996,741 |
| 73660 | Directors Life Assur Co | 266,564 | 0.0% | 23,106,789 | 19,960,326 |
| 80675 | US Bus of Crown Life Ins Co | 260,435 | 0.0% | 386,617,887 | 339,326,574 |
| 71854 | AAA Life Ins Co | 257,995 | 0.0% | 261,609,345 | 211,696,353 |
| 90956 | National Financial Ins Co | 246,093 | 0.0% | 13,391,474 | 11,689,309 |
| 85766 | United Concordia Ins Co | 233,952 | 0.0% | 44,854,125 | 13,733,407 |
| 61735 | Central Security Life Ins Co | 227,414 | 0.0% | 76,021,331 | 68,763,988 |
| 90247 | Pharmacists Life Ins Co | 220,109 | 0.0% | 29,827,663 | 22,408,986 |
| 65668 | Lincoln Direct Life Ins Co | 217,819 | 0.0% | 160,781,175 | 133,784,542 |
| 65781 | Madison Natl Life Ins Co Inc | 217,382 | 0.0% | 604,471,112 | 465,668,592 |
| 65870 | Manhattan Life Ins Co | 217,369 | 0.0% | 357,129,305 | 310,394,402 |
| 61239 | Bankers Fidelity Life Ins Co | 215,414 | 0.0% | 117,566,927 | 80,714,622 |
| 63541 | Central Benefits Natl Life Ins Co | 212,935 | 0.0% | 14,027,532 | 4,479,458 |
| 61409 | National Benefit Life Ins Co | 211,135 | 0.0% | 808,962,790 | 485,991,355 |

# Life and Health Companies Listed by Arkansas Premiums

| NAIC# | Company Name | Arkansas Premium | Market Share | Assets | Liabilities |
|---|---|---|---|---|---|
| 74918 | Kilpatrick Life Ins Co | 204,472 | 0.0% | 134,634,888 | 125,674,114 |
| 62345 | Berkshire Hathaway Life Ins Co NE | 198,156 | 0.0% | 3,576,690,536 | 2,928,553,958 |
| 74780 | Integrity Life Ins Co | 192,385 | 0.0% | 4,159,188,773 | 3,775,827,426 |
| 84786 | Colorado Bankers Life Ins Co | 190,160 | 0.0% | 118,399,941 | 100,892,420 |
| 70998 | Community Bank Life & Hlth Ins Co | 189,014 | 0.0% | 627,227 | 154,104 |
| 93777 | Household Life Ins Co | 188,048 | 0.0% | 1,088,700,876 | 611,217,826 |
| 66265 | Monarch Life Ins Co | 185,736 | 0.0% | 1,049,864,250 | 998,792,491 |
| 70130 | Universal Guaranty Life Ins Co | 185,703 | 0.0% | 259,186,314 | 237,048,711 |
| 60445 | American Founders Life Ins Co | 180,589 | 0.0% | 514,579,800 | 471,616,255 |
| 61859 | Christian Fidelity Life Ins Co | 174,803 | 0.0% | 83,002,347 | 58,621,479 |
| 77720 | Columbia Universal Life Ins Co | 164,182 | 0.0% | 35,272,087 | 14,847,076 |
| 62880 | AXA Life & Annuity Co | 163,315 | 0.0% | 531,453,024 | 439,962,631 |
| 70483 | Western & Southern Life Ins Co | 159,346 | 0.0% | 8,603,381,010 | 5,130,699,866 |
| 71463 | Citizens Ins Co Of Amer | 156,989 | 0.0% | 337,374,794 | 214,121,033 |
| 76023 | Columbian Life Ins Co | 152,713 | 0.0% | 233,809,912 | 206,920,340 |
| 82082 | Citizens Natl Life Ins Co | 150,615 | 0.0% | 17,106,284 | 9,111,728 |
| 67784 | Philadelphia American Life Ins Co | 148,554 | 0.0% | 93,095,346 | 77,667,544 |
| 70416 | MML Bay State Life Ins Co | 126,297 | 0.0% | 4,332,864,604 | 4,084,691,223 |
| 88536 | Protective Life And Annuity Ins Co | 120,621 | 0.0% | 674,208,601 | 566,608,405 |
| 80705 | Great West Life Assur Co | 118,871 | 0.0% | 208,438,885 | 137,783,353 |
| 63053 | Family Life Ins Co | 116,733 | 0.0% | 122,535,067 | 89,661,381 |
| 93734 | Phoenix Life & Annuity Co | 116,171 | 0.0% | 53,979,206 | 37,446,515 |
| 66214 | Dixie Natl Life Ins Co | 112,062 | 0.0% | 35,749,476 | 32,181,672 |
| 69566 | Trans World Assur Co | 108,125 | 0.0% | 299,658,964 | 238,034,189 |
| 67148 | Occidental Life Ins Co Of NC | 103,943 | 0.0% | 269,042,133 | 236,099,910 |
| 84042 | Higginbotham Burial Ins Co | 103,432 | 0.0% | 1,356,742 | 1,222,564 |
| 68160 | Balboa Life Ins Co | 102,055 | 0.0% | 114,820,297 | 29,677,291 |
| 67695 | Federal Home Life Ins Co | 101,736 | 0.0% | 1,796,932,183 | 578,406,742 |
| 90328 | First Health Life & Health Ins Co | 100,640 | 0.0% | 89,665,607 | 64,445,443 |
| 84018 | Fidelity Standard Life Ins Co | 97,827 | 0.0% | 711,454 | 544,044 |
| 71323 | Zale Life Ins Co | 85,580 | 0.0% | 12,196,534 | 3,038,641 |
| 69973 | United Life Ins Co | 84,063 | 0.0% | 1,403,509,999 | 1,271,501,394 |
| 91693 | United Family Life Ins Co | 81,033 | 0.0% | 950,576,545 | 135,909,245 |
| 71480 | Great Western Ins Co | 78,759 | 0.0% | 340,604,108 | 313,061,106 |
| 68772 | Security Mut Life Ins Co Of NY | 75,230 | 0.0% | 1,904,021,031 | 1,770,412,188 |
| 67660 | Pennsylvania Life Ins Co | 74,122 | 0.0% | 609,359,559 | 483,637,044 |
| 87750 | Mayflower Natl Life Ins Co | 73,378 | 0.0% | 230,675,011 | 174,458,787 |
| 81949 | American Ins Co Of TX | 71,102 | 0.0% | 5,618,885 | 3,659,383 |
| 67601 | Paul Revere Variable Annuity Ins Co | 68,109 | 0.0% | 151,259,695 | 26,464,750 |
| 84026 | Gregg Ins Co | 67,204 | 0.0% | 6,697,684 | 1,180,310 |
| 84174 | Employees Life Co Mut | 66,436 | 0.0% | 288,526,122 | 273,846,600 |
| 76503 | Port O Call Life Ins Co | 63,030 | 0.0% | 1,597,625 | 177,867 |
| 80896 | Centre Life Ins Co | 61,075 | 0.0% | 1,706,206,950 | 1,625,993,225 |
| 66540 | National Farmers Union Life Ins Co | 61,044 | 0.0% | 306,553,509 | 265,862,417 |
| 73474 | Dentegra Ins Co | 58,340 | 0.0% | 10,197,907 | 1,315,471 |
| 69922 | United Home Life Ins Co | 54,902 | 0.0% | 48,772,614 | 36,526,548 |
| 60704 | American Life Ins Co of NY | 52,537 | 0.0% | 91,496,240 | 75,558,827 |
| 69256 | Sunamerica Life Ins Co | 50,495 | 0.0% | 68,170,093,569 | 63,065,827,456 |
| 92703 | United Natl Life Ins Co Of Amer | 48,764 | 0.0% | 8,002,592 | 5,853,029 |
| 72222 | Amica Life Ins Co | 47,190 | 0.0% | 810,023,105 | 672,423,221 |
| 63819 | Unity Financial Life Ins Co | 46,837 | 0.0% | 29,036,929 | 22,837,463 |
| 97764 | Idealife Ins Co | 45,864 | 0.0% | 21,682,401 | 8,840,625 |
| 71471 | Medico Life Ins Co | 43,365 | 0.0% | 144,246,967 | 120,456,935 |
| 69140 | First Allmerica Fin Life Ins Co | 42,636 | 0.0% | 4,038,751,916 | 3,667,480,033 |
| 83984 | Ruffin & Jarrett Ins Co | 42,537 | 0.0% | 1,975,863 | 497,833 |
| 67911 | Pioneer Mut Life Ins Co | 42,345 | 0.0% | 471,033,733 | 432,358,392 |
| 69272 | Sunset Life Ins Co Of Amer | 42,296 | 0.0% | 498,855,271 | 449,286,500 |
| 94447 | Century Life Ass Co | 37,420 | 0.0% | 14,613,577 | 6,957,235 |
| 70157 | Universal Life Ins Co | 37,287 | 0.0% | 20,146,054 | 16,390,067 |
| 76112 | Oxford Life Ins Co | 36,503 | 0.0% | 696,485,959 | 603,710,589 |
| 61395 | Beneficial Life Ins Co | 34,314 | 0.0% | 2,884,120,282 | 2,623,458,530 |
| 67873 | Pioneer American Ins Co | 31,964 | 0.0% | 42,087,765 | 29,547,292 |
| 72850 | United World Life Ins Co | 31,659 | 0.0% | 65,911,444 | 46,704,048 |
| 35963 | AF&L Ins Co | 30,148 | 0.0% | 140,457,287 | 139,679,226 |
| 61069 | Anthem Life Ins Co | 29,702 | 0.0% | 256,295,948 | 188,807,116 |
| 84522 | Auto Club Life Ins Co | 29,683 | 0.0% | 428,938,823 | 391,324,717 |
| 64327 | Harleysville Life Ins Co | 29,559 | 0.0% | 356,236,098 | 326,871,734 |
| 64904 | Investors Heritage Life Ins Co | 29,025 | 0.0% | 331,791,316 | 306,377,368 |

# Life and Health Companies Listed by Arkansas Premiums

| NAIC# | Company Name | Arkansas Premium | Market Share | Assets | Liabilities |
|---|---|---|---|---|---|
| 61824 | Cherokee Natl Life Ins Co | 28,966 | 0.0% | 42,986,117 | 27,872,706 |
| 97721 | Thrivent Life Ins Co | 26,975 | 0.0% | 3,999,931,492 | 3,865,880,898 |
| 66109 | Midwestern United Life Ins Co | 26,802 | 0.0% | 261,973,256 | 175,541,840 |
| 67903 | Provident Amer Life & Hlth Ins Co | 25,779 | 0.0% | 6,274,672 | 2,387,273 |
| 84107 | Griffin Leggett Burial Ins Co | 25,765 | 0.0% | 146,647 | 10,640 |
| 69515 | Medamerica Ins Co | 24,255 | 0.0% | 277,460,815 | 255,676,448 |
| 81426 | Commercial Travelers Mut Ins Co | 23,730 | 0.0% | 36,354,816 | 24,637,907 |
| 62634 | Delaware American Life Ins Co | 22,778 | 0.0% | 97,037,919 | 57,818,252 |
| 93661 | Annuity Investors Life Ins Co | 22,610 | 0.0% | 1,310,945,015 | 1,239,951,430 |
| 68209 | Provident Life & Cas Ins Co | 22,084 | 0.0% | 656,925,190 | 555,388,517 |
| 60429 | American Fidelity Life Ins Co | 21,645 | 0.0% | 455,372,159 | 378,917,167 |
| 86959 | National Family Care Life Ins Co | 20,529 | 0.0% | 17,401,553 | 10,207,547 |
| 94218 | Country Investors Life Assur Co | 18,694 | 0.0% | 147,829,497 | 12,944,698 |
| 63223 | Federal Life Ins Co | 18,132 | 0.0% | 237,584,178 | 194,453,832 |
| 67946 | Pioneer Security Life Ins Co | 16,587 | 0.0% | 80,276,110 | 15,460,402 |
| 89184 | Sterling Investors Life Ins Co | 16,209 | 0.0% | 21,965,453 | 16,292,046 |
| 82252 | Landmark Life Ins Co | 16,017 | 0.0% | 61,293,514 | 54,702,504 |
| 70785 | Pacificare Life & Health Ins Co | 14,058 | 0.0% | 307,957,113 | 113,054,140 |
| 86126 | Members Life Ins Co | 13,273 | 0.0% | 809,199,734 | 760,498,706 |
| 63495 | First Investors Life Ins Co | 12,834 | 0.0% | 1,215,515,998 | 1,125,909,910 |
| 66419 | Mutual Service Life Ins Co | 12,595 | 0.0% | 375,195,863 | 327,820,648 |
| 69779 | Union Natl Life Ins Co | 12,226 | 0.0% | 440,450,192 | 335,691,952 |
| 69647 | Phoenix Natl Ins Co | 10,594 | 0.0% | 14,858,551 | 572,948 |
| 85561 | MIC Life Ins Corp | 10,392 | 0.0% | 17,723,560 | 2,780,218 |
| 60518 | American Health & Life Ins Co | 9,999 | 0.0% | 1,951,186,384 | 925,982,644 |
| 85189 | Investors Consolidated Ins Co | 8,592 | 0.0% | 15,889,084 | 9,170,736 |
| 62421 | Annuity & Life Reassur Amer Inc | 8,516 | 0.0% | 60,997,846 | 48,154,031 |
| 93610 | Manulife Ins Co | 7,913 | 0.0% | 562,760,779 | 445,620,085 |
| 80985 | BCS Life Ins Co | 7,202 | 0.0% | 155,439,432 | 85,175,134 |
| 80322 | Citicorp Life Ins Co | 7,126 | 0.0% | 1,078,539,199 | 213,446,420 |
| 62103 | Columbian Mut Life Ins Co | 6,836 | 0.0% | 326,827,961 | 278,998,756 |
| 76007 | Old United Life Ins Co | 6,831 | 0.0% | 64,723,942 | 34,684,399 |
| 79987 | Mid South Ins Co | 6,661 | 0.0% | 23,160,232 | 2,080,260 |
| 68446 | Scor Life Ins Co | 6,554 | 0.0% | 422,995,448 | 403,976,895 |
| 84093 | Security Alliance Ins Co | 6,531 | 0.0% | 397,044 | 187,693 |
| 60003 | Park Avenue Life Ins Co | 6,364 | 0.0% | 516,684,091 | 332,067,154 |
| 97241 | NGL American Life Co | 6,179 | 0.0% | 126,367,247 | 102,356,022 |
| 77119 | Sentinel American Life Ins Co | 5,432 | 0.0% | 48,262,260 | 34,751,069 |
| 88366 | American Retirement Life Ins Co | 5,367 | 0.0% | 6,998,330 | 1,049,679 |
| 81442 | Monitor Life Ins Co Of NY | 5,048 | 0.0% | 9,976,227 | 3,851,094 |
| 70114 | Unity Mut Life Ins Co | 4,967 | 0.0% | 384,375,494 | 357,962,967 |
| 88420 | Member Service Life Ins Co | 4,425 | 0.0% | 40,857,574 | 12,322,812 |
| 70955 | USA Life One Ins Co Of IN | 3,625 | 0.0% | 37,200,728 | 21,770,523 |
| 65960 | Windsor Life Ins Co | 3,286 | 0.0% | 2,859,753 | 193,923 |
| 90581 | Symetra Natl Life Ins Co | 3,253 | 0.0% | 17,446,042 | 6,388,046 |
| 77976 | Gulf Guaranty Life Ins Co | 2,636 | 0.0% | 21,013,770 | 6,519,992 |
| 60305 | American Comm Mut Ins Co | 2,571 | 0.0% | 162,505,648 | 71,031,797 |
| 85286 | OneNation Ins Co | 2,197 | 0.0% | 97,084,745 | 23,452,996 |
| 79049 | Alfa Life Ins Corp | 1,819 | 0.0% | 938,027,268 | 742,597,235 |
| 63738 | Utica Natl Life Ins Co | 1,801 | 0.0% | 257,992,085 | 235,974,368 |
| 64696 | First Continental Life & Acc | 1,679 | 0.0% | 3,833,212 | 831,839 |
| 64831 | Intramerica Life Ins Co | 1,391 | 0.0% | 50,846,131 | 39,570,197 |
| 62057 | Jefferson Pilot Lifeamerica Ins Co | 1,165 | 0.0% | 1,450,268,845 | 1,323,931,725 |
| 61700 | Central Natl Life Ins Co Omaha | 1,119 | 0.0% | 12,111,243 | 311,736 |
| 89958 | JMIC Life Ins Co | 935 | 0.0% | 239,780,308 | 159,793,380 |
| 84077 | Southern Fidelity Life Ins Co | 789 | 0.0% | 75,872 | 11,899 |
| 74004 | Family Service Life Ins Co | 695 | 0.0% | 615,828,459 | 536,141,252 |
| 81078 | American Network Ins Co | 690 | 0.0% | 16,929,432 | 4,624,426 |
| 61808 | Charter Natl Life Ins Co | 500 | 0.0% | 288,283,390 | 279,679,275 |
| 64890 | Investors Guaranty Life Ins Co | 341 | 0.0% | 7,698,709 | 254,431 |
| 76201 | American Service Life Ins Co | 322 | 0.0% | 1,405,187 | 25,937 |
| 69833 | Lincoln Memorial Life Ins Co | 279 | 0.0% | 92,517,592 | 81,024,860 |
| 68543 | Liberty Bankers Life Ins Co | 186 | 0.0% | 242,205,430 | 224,853,294 |
| 68535 | Bluebonnet Life Ins Co | 112 | 0.0% | 26,083,165 | 4,519,256 |
| 68691 | Security General Life Ins Co | 82 | 0.0% | 6,817,671 | 5,311,792 |
| 67164 | Chase Life & Annuity Co | 3 | 0.0% | 387,251,265 | 280,340,288 |
| | Total | 4,183,772,290 | 100.0% | | |

# Property and Casualty Companies Listed by Arkansas Premiums

| NAIC# | Company Name | Arkansas Premium | Market Share | Assets | Liabilities |
|---|---|---|---|---|---|
| 25178 | State Farm Mut Auto Ins Co | 309,950,734 | 8.8% | 84,405,164,872 | 38,260,953,912 |
| 18325 | Southern Farm Bureau Cas Ins Co | 266,754,074 | 7.6% | 2,472,511,833 | 993,711,201 |
| 13757 | Farm Bureau Mut Ins Co Of AR Inc | 180,440,790 | 5.1% | 236,042,430 | 127,493,900 |
| 25143 | State Farm Fire And Cas Co | 174,757,324 | 5.0% | 20,636,268,908 | 14,116,701,502 |
| 23388 | Shelter Mut Ins Co | 167,980,186 | 4.8% | 1,738,311,042 | 823,757,799 |
| 19232 | Allstate Ins Co | 115,684,569 | 3.3% | 44,711,745,721 | 27,945,023,827 |
| 21628 | Farmers Ins Co Inc | 103,015,638 | 2.9% | 165,820,747 | 90,423,787 |
| 23787 | Nationwide Mut Ins Co | 70,464,200 | 2.0% | 24,183,383,266 | 16,602,179,958 |
| 20443 | Continental Cas Co | 56,616,968 | 1.6% | 34,211,782,318 | 27,396,491,631 |
| 42919 | Progressive Northwestern Ins Co | 55,789,072 | 1.6% | 1,393,365,724 | 954,894,959 |
| 19380 | American Home Assur Co | 44,241,819 | 1.3% | 19,983,532,347 | 16,644,192,720 |
| 10677 | Cincinnati Ins Co | 41,298,075 | 1.2% | 9,820,123,386 | 5,628,964,438 |
| 19410 | Commerce & Industry Ins Co | 38,085,372 | 1.1% | 5,693,370,326 | 4,490,637,945 |
| 19445 | National Union Fire Ins Co Of Pitts | 36,815,097 | 1.0% | 25,702,188,598 | 18,325,367,070 |
| 33049 | State Volunteer Mut Ins Co | 35,920,299 | 1.0% | 765,612,145 | 597,744,035 |
| 25941 | United Services Auto Assoc | 33,586,755 | 1.0% | 14,383,719,578 | 5,323,560,421 |
| 25127 | State Auto Prop & Cas Ins Co | 32,806,412 | 0.9% | 1,343,492,669 | 923,749,546 |
| 24260 | Progressive Cas Ins Co | 31,552,539 | 0.9% | 6,508,115,130 | 4,734,256,844 |
| 40649 | Economy Premier Assur Co | 29,541,351 | 0.8% | 37,984,628 | 2,801,312 |
| 16535 | Zurich American Ins Co | 27,160,855 | 0.8% | 25,058,754,305 | 20,134,147,346 |
| 22667 | Ace American Ins Co | 26,250,768 | 0.7% | 5,374,011,925 | 4,492,452,814 |
| 40371 | Columbia Mut Ins Co | 25,684,525 | 0.7% | 255,956,933 | 130,406,898 |
| 19240 | Allstate Ind Co | 25,502,222 | 0.7% | 98,913,094 | 4,383,925 |
| 24767 | St Paul Fire & Marine Ins Co | 25,169,725 | 0.7% | 19,049,272,602 | 13,540,614,357 |
| 23779 | Nationwide Mut Fire Ins Co | 25,044,933 | 0.7% | 4,279,315,119 | 2,788,575,879 |
| 19070 | Standard Fire Ins Co | 24,776,415 | 0.7% | 3,243,996,606 | 2,319,294,906 |
| 21687 | Mid-Century Ins Co | 23,990,171 | 0.7% | 2,900,573,177 | 2,342,212,461 |
| 37478 | Hartford Ins Co Of The Midwest | 23,498,328 | 0.7% | 241,931,966 | 94,729,206 |
| 21482 | Factory Mut Ins Co | 22,764,085 | 0.6% | 6,974,548,101 | 3,441,757,376 |
| 25658 | Travelers Ind Co | 22,687,638 | 0.6% | 13,847,003,555 | 9,207,661,600 |
| 10251 | American Underwriters Ins Co | 21,470,249 | 0.6% | 9,800,263 | 6,957,412 |
| 20095 | Bituminous Cas Corp | 21,216,950 | 0.6% | 659,697,449 | 445,723,588 |
| 23035 | Liberty Mut Fire Ins Co | 21,099,549 | 0.6% | 2,774,088,615 | 2,101,344,073 |
| 10804 | Continental Western Ins Co | 20,683,018 | 0.6% | 240,399,760 | 168,477,213 |
| 21415 | Employers Mut Cas Co | 18,348,184 | 0.5% | 1,837,475,749 | 1,260,472,221 |
| 39012 | Safeco Ins Co Of IL | 17,855,865 | 0.5% | 542,479,691 | 376,101,819 |
| 13935 | Federated Mut Ins Co | 17,700,691 | 0.5% | 3,359,839,571 | 2,065,895,548 |
| 20281 | Federal Ins Co | 17,505,843 | 0.5% | 23,128,725,086 | 15,364,059,892 |
| 21326 | Empire Fire & Marine Ins Co | 15,839,683 | 0.4% | 672,213,861 | 546,433,362 |
| 25674 | Travelers Property Cas Co Of Amer | 15,713,962 | 0.4% | 254,845,869 | 168,232,754 |
| 25968 | USAA Cas Ins Co | 15,178,200 | 0.4% | 4,721,087,571 | 3,018,610,022 |
| 24740 | Safeco Ins Co Of Amer | 15,156,466 | 0.4% | 3,785,601,534 | 2,742,204,306 |
| 11185 | Foremost Ins Co | 14,673,514 | 0.4% | 1,441,611,600 | 1,030,685,034 |
| 16322 | Progressive Halcyon Ins Co | 14,658,079 | 0.4% | 1,841,277,675 | 1,157,721,422 |
| 33855 | Lincoln General Ins Co | 13,854,314 | 0.4% | 513,450,626 | 353,070,044 |
| 28746 | Equity Insurance Co | 13,736,072 | 0.4% | 50,678,785 | 31,041,969 |
| 28401 | American Natl Prop & Cas Co | 13,533,425 | 0.4% | 1,005,324,052 | 625,127,792 |
| 37220 | Direct Ins Co | 13,207,785 | 0.4% | 83,916,841 | 60,813,407 |
| 15725 | Cameron Mut Ins Co | 13,072,614 | 0.4% | 73,595,944 | 46,640,596 |
| 34207 | Westport Ins Corp | 13,004,332 | 0.4% | 1,216,167,614 | 875,502,799 |
| 14168 | Harleysville Mut Ins Co | 12,381,483 | 0.4% | 1,261,820,380 | 740,167,035 |
| 10642 | Cherokee Ins Co | 12,285,792 | 0.3% | 138,594,796 | 85,464,696 |
| 15512 | Automobile Club Interins Exch | 12,190,646 | 0.3% | 223,193,784 | 111,629,233 |
| 24791 | St Paul Mercury Ins Co | 12,015,896 | 0.3% | 25,711,916 | 276,784 |
| 11371 | Great West Cas Co | 11,859,673 | 0.3% | 1,229,965,493 | 874,326,485 |
| 23361 | Shelter General Ins Co | 11,663,267 | 0.3% | 169,671,564 | 85,034,923 |
| 10723 | Nationwide Assur Co | 11,640,846 | 0.3% | 70,630,528 | 3,977,672 |
| 10111 | American Bankers Ins Co Of FL | 10,950,167 | 0.3% | 1,112,978,795 | 871,485,054 |
| 40258 | American Intl South Ins Co | 10,944,558 | 0.3% | 32,470,426 | 109,274 |
| 31895 | American Interstate Ins Co | 10,923,967 | 0.3% | 499,057,390 | 386,723,791 |
| 29459 | Twin City Fire Ins Co Co | 10,855,136 | 0.3% | 508,805,319 | 277,751,704 |
| 21873 | Firemans Fund Ins Co | 10,692,690 | 0.3% | 9,913,244,552 | 6,983,138,345 |
| 27626 | Firstcomp Ins Co | 10,585,069 | 0.3% | 113,144,870 | 83,818,164 |
| 28452 | Republic Mortgage Ins Co | 10,422,077 | 0.3% | 1,660,956,496 | 1,522,375,833 |
| 10464 | Canal Ins Co | 10,088,105 | 0.3% | 1,123,037,115 | 635,487,560 |
| 23469 | American Modern Home Ins Co | 9,975,666 | 0.3% | 753,675,852 | 534,811,805 |
| 35882 | Geico General Ins Co | 9,970,175 | 0.3% | 125,939,489 | 69,844,550 |
| 25135 | State Automobile Mut Ins Co | 9,947,205 | 0.3% | 1,654,197,514 | 564,915,546 |

# Property and Casualty Companies Listed by Arkansas Premiums

| NAIC# | Company Name | Arkansas Premium | Market Share | Assets | Liabilities |
|---|---|---|---|---|---|
| 29424 | Hartford Cas Ins Co | 9,872,854 | 0.3% | 1,760,160,801 | 1,005,972,912 |
| 25844 | Union Ins Co | 9,828,902 | 0.3% | 60,298,811 | 37,420,822 |
| 42994 | Progressive Classic Ins Co | 9,768,268 | 0.3% | 393,541,845 | 283,983,693 |
| 37885 | XL Specialty Ins Co | 9,762,909 | 0.3% | 633,571,803 | 493,411,904 |
| 18767 | Church Mut Ins Co | 9,665,798 | 0.3% | 836,237,877 | 604,883,947 |
| 21180 | Sentry Select Ins Co | 9,656,638 | 0.3% | 556,728,291 | 404,227,620 |
| 34690 | Property & Cas Ins Co Of Hartford | 9,631,237 | 0.3% | 160,059,788 | 93,222,273 |
| 19682 | Hartford Fire In Co | 9,547,415 | 0.3% | 20,101,633,150 | 10,347,273,628 |
| 10855 | Cypress Ins Co | 9,510,075 | 0.3% | 347,585,474 | 144,558,100 |
| 19356 | Maryland Cas Co | 9,261,931 | 0.3% | 417,137,564 | 45,378,862 |
| 20494 | Transportation Ins Co | 9,001,310 | 0.3% | 80,024,640 | 283,910 |
| 22063 | Government Employees Ins Co | 8,950,044 | 0.3% | 11,160,614,074 | 6,363,774,803 |
| 23043 | Liberty Mut Ins Co | 8,810,331 | 0.2% | 23,956,964,668 | 16,701,614,750 |
| 22306 | Massachusetts Bay Ins Co | 8,778,205 | 0.2% | 22,778,562 | 40,048 |
| 21458 | Employers Ins of Wausau | 8,767,987 | 0.2% | 4,423,248,464 | 3,428,099,497 |
| 13528 | Brotherhood Mut Ins Co | 8,708,405 | 0.2% | 251,123,906 | 156,787,101 |
| 18058 | Philadelphia Ind Ins Co | 8,566,666 | 0.2% | 1,706,938,737 | 1,289,158,923 |
| 33391 | Medical Assur Co Inc | 8,554,904 | 0.2% | 1,391,536,612 | 1,114,628,009 |
| 24015 | Northland Ins Co | 8,532,518 | 0.2% | 1,100,314,135 | 665,611,054 |
| 33600 | LM Ins Corp | 8,479,188 | 0.2% | 61,479,987 | 43,836,037 |
| 20699 | Ace Prop & Cas Ins Co | 8,429,081 | 0.2% | 4,495,745,741 | 3,698,031,573 |
| 20486 | Transcontinental Ins Co | 8,391,759 | 0.2% | 92,384,822 | 3,608,211 |
| 33383 | First Professionals Ins Co | 8,360,437 | 0.2% | 659,990,796 | 514,588,502 |
| 41181 | Universal Underwriters Ins Co | 8,315,802 | 0.2% | 608,597,750 | 127,303,237 |
| 22136 | Great American Ins Co of NY | 8,124,943 | 0.2% | 52,791,265 | 529,567 |
| 19429 | Insurance Co Of The State Of PA | 8,072,198 | 0.2% | 3,134,543,998 | 2,245,394,132 |
| 20087 | National Ind Co | 7,865,410 | 0.2% | 50,959,623,242 | 23,734,864,403 |
| 23450 | American Family Home Ins Co | 7,694,388 | 0.2% | 374,364,026 | 268,813,267 |
| 16691 | Great American Ins Co | 7,558,190 | 0.2% | 5,084,577,208 | 3,639,284,357 |
| 20532 | Clarendon Natl Ins Co | 7,361,884 | 0.2% | 2,022,935,923 | 1,458,369,681 |
| 20478 | National Fire Ins Co Of Hartford | 7,325,955 | 0.2% | 159,635,925 | 408,829 |
| 10071 | Encompass Ins Co Of America | 7,325,765 | 0.2% | 88,135,431 | 9,833,205 |
| 20052 | National Liab & Fire Ins Co | 7,219,985 | 0.2% | 654,764,359 | 375,952,135 |
| 27235 | Auto Club Family Ins Co | 7,171,746 | 0.2% | 48,141,260 | 28,616,439 |
| 23396 | Amerisure Mut Ins Co | 7,130,299 | 0.2% | 1,391,355,585 | 986,299,256 |
| 12548 | American Agri Business Ins Co | 6,993,702 | 0.2% | 130,213,990 | 126,599,556 |
| 19879 | Security Natl Ins Co | 6,872,774 | 0.2% | 18,617,751 | 329,713 |
| 20427 | American Cas Co Of Reading PA | 6,820,794 | 0.2% | 102,776,737 | 351,362 |
| 19640 | Columbia Natl Ins Co | 6,809,544 | 0.2% | 71,733,433 | 48,623,214 |
| 18295 | Lafayette Ins Co | 6,670,571 | 0.2% | 110,047,442 | 66,708,125 |
| 20508 | Valley Forge Ins Co | 6,661,260 | 0.2% | 49,665,836 | 22,938 |
| 22861 | Southern Pilot Ins Co | 6,628,023 | 0.2% | 49,250,323 | 731,288 |
| 11150 | Arch Ins Co | 6,613,943 | 0.2% | 807,190,130 | 470,173,028 |
| 12157 | Companion Prop & Cas Ins Co | 6,531,527 | 0.2% | 302,794,085 | 216,653,548 |
| 19305 | Assurance Co Of Amer | 6,519,506 | 0.2% | 75,016,433 | 56,493,004 |
| 22314 | RSUI Ind Co | 6,482,186 | 0.2% | 1,471,896,849 | 824,617,038 |
| 13056 | RLI Ins Co | 6,446,477 | 0.2% | 1,216,033,560 | 610,066,757 |
| 23809 | Granite State Ins Co | 6,414,218 | 0.2% | 33,473,970 | 3,659,297 |
| 22322 | Greenwich Ins Co | 6,325,788 | 0.2% | 674,629,622 | 381,966,121 |
| 21164 | Dairyland Ins Co | 6,164,931 | 0.2% | 1,042,665,365 | 711,510,995 |
| 21652 | Farmers Ins Exch | 6,031,349 | 0.2% | 10,117,191,154 | 7,716,015,580 |
| 10783 | Cornerstone Natl Ins Co | 5,918,305 | 0.2% | 31,976,932 | 15,817,702 |
| 16047 | Southern Pioneer Prop & Cas Ins Co | 5,916,374 | 0.2% | 13,985,088 | 7,294,200 |
| 19704 | American States Ins Co | 5,755,606 | 0.2% | 2,267,842,270 | 1,466,343,461 |
| 24147 | Old Republic Ins Co | 5,638,058 | 0.2% | 1,847,752,460 | 1,171,005,178 |
| 24074 | Ohio Cas Ins Co | 5,602,516 | 0.2% | 2,595,541,693 | 1,623,501,674 |
| 19178 | Southern Gty Ins Co | 5,541,561 | 0.2% | 311,636,156 | 222,915,844 |
| 22292 | Hanover Ins Co | 5,467,149 | 0.2% | 3,448,559,485 | 2,349,747,952 |
| 21709 | Truck Ins Exch | 5,337,529 | 0.2% | 1,215,272,417 | 866,027,734 |
| 35300 | Allianz Global Risks US Ins Co | 5,243,723 | 0.1% | 4,598,790,897 | 1,123,167,528 |
| 29858 | Mortgage Guaranty Ins Corp | 5,197,934 | 0.1% | 7,022,545,443 | 5,245,740,238 |
| 42404 | Liberty Ins Corp | 5,111,254 | 0.1% | 1,639,778,256 | 1,369,541,134 |
| 42978 | American Security Ins Co | 5,091,411 | 0.1% | 656,292,093 | 431,182,451 |
| 26344 | Great American Assur Co | 5,049,434 | 0.1% | 14,354,213 | 19,295 |
| 18228 | Farmers Home Mut Fire Ins Co | 5,030,377 | 0.1% | 6,540,597 | 3,128,094 |
| 26042 | Wausau Underwriters Ins Co | 5,008,875 | 0.1% | 202,355,392 | 102,542,088 |
| 10349 | Acceptance Cas Ins Co | 4,883,902 | 0.1% | 38,604,530 | 19,036,767 |
| 25682 | Travelers Ind Co Of CT | 4,768,332 | 0.1% | 944,884,031 | 651,174,041 |

# Property and Casualty Companies Listed by Arkansas Premiums

| NAIC# | Company Name | Arkansas Premium | Market Share | Assets | Liabilities |
|---|---|---|---|---|---|
| 11839 | Circle Star Ins Co RRG | 4,684,184 | 0.1% | 1,433,414 | 248,374 |
| 24724 | First Natl Ins Co Of Amer | 4,621,330 | 0.1% | 217,565,585 | 150,851,605 |
| 22055 | Geico Ind Co | 4,619,837 | 0.1% | 3,409,349,908 | 2,000,100,294 |
| 25615 | Charter Oak Fire Ins Co | 4,532,022 | 0.1% | 796,643,431 | 602,224,229 |
| 26247 | American Guarantee & Liability Ins | 4,475,603 | 0.1% | 213,769,661 | 85,630,129 |
| 10510 | Carolina Cas Ins Co | 4,349,065 | 0.1% | 689,942,672 | 500,314,898 |
| 12114 | National Security Fire & Cas Co | 4,331,135 | 0.1% | 52,502,853 | 28,736,717 |
| 23612 | Midwest Employers Cas Co | 4,328,038 | 0.1% | 227,301,111 | 114,912,970 |
| 36625 | Old Reliable Cas Co | 4,290,021 | 0.1% | 9,684,220 | 2,537,313 |
| 13137 | Viking Ins Co Of WI | 4,273,996 | 0.1% | 257,362,080 | 224,218,705 |
| 29874 | North American Specialty Ins Co | 4,207,657 | 0.1% | 285,042,566 | 99,750,293 |
| 31194 | Travelers Cas & Surety Co Of Amer | 4,204,851 | 0.1% | 2,295,233,475 | 1,424,761,023 |
| 11000 | Sentinel Ins Co Ltd | 4,189,489 | 0.1% | 343,261,181 | 57,223,001 |
| 35360 | Gibraltar Natl Ins Co | 4,174,733 | 0.1% | 6,701,027 | 3,655,299 |
| 11118 | Federated Rural Electric Ins Exch | 4,124,825 | 0.1% | 220,792,419 | 152,527,440 |
| 20397 | Vigilant Ins Co | 4,044,309 | 0.1% | 367,326,514 | 247,856,859 |
| 23728 | National General Ins Co | 3,946,962 | 0.1% | 130,278,168 | 93,025,666 |
| 44393 | West American Ins Co | 3,942,934 | 0.1% | 1,884,055,545 | 1,399,446,499 |
| 19860 | Argonaut Great Central Ins Co | 3,912,787 | 0.1% | 190,335,448 | 138,940,438 |
| 21113 | United States Fire Ins Co | 3,888,561 | 0.1% | 2,934,247,259 | 2,048,966,316 |
| 25887 | US Fidelity & Guaranty Co | 3,867,500 | 0.1% | 4,842,602,931 | 3,101,238,004 |
| 30104 | Hartford Underwriters Ins Co | 3,762,067 | 0.1% | 1,236,580,922 | 731,687,766 |
| 39306 | Fidelity & Deposit Co Of MD | 3,711,808 | 0.1% | 216,503,315 | 37,763,513 |
| 23418 | Mid-Continent Cas Co | 3,642,222 | 0.1% | 621,512,409 | 443,223,510 |
| 10014 | Affiliated Fm Ins Co | 3,627,191 | 0.1% | 949,589,557 | 529,575,590 |
| 22217 | Gulf Ins Co | 3,605,240 | 0.1% | 2,685,905,231 | 1,823,107,468 |
| 14982 | Penn Millers Ins Co | 3,558,201 | 0.1% | 152,172,349 | 106,727,471 |
| 19690 | American Economy Ins Co | 3,463,129 | 0.1% | 1,567,935,175 | 1,076,652,233 |
| 38458 | General Electric Mortgage Ins Corp | 3,445,583 | 0.1% | 2,724,042,933 | 2,537,835,680 |
| 13714 | Pharmacists Mut Ins Co | 3,439,424 | 0.1% | 145,288,276 | 94,402,985 |
| 13250 | Workmens Auto Ins Co | 3,424,099 | 0.1% | 66,193,111 | 49,875,835 |
| 19887 | Trinity Universal Ins Co | 3,394,305 | 0.1% | 3,271,968,256 | 2,210,759,915 |
| 24732 | General Ins Co Of Amer | 3,384,712 | 0.1% | 2,455,673,693 | 1,734,644,417 |
| 26433 | Harco Natl Ins Co | 3,382,054 | 0.1% | 375,845,432 | 231,524,684 |
| 41491 | Geico Cas Co | 3,346,728 | 0.1% | 261,923,233 | 176,853,407 |
| 18236 | Agents Mut Ins Co | 3,307,460 | 0.1% | 1,197,233 | 633,640 |
| 27251 | PMI Mortgage Ins Co | 3,287,940 | 0.1% | 3,421,678,942 | 2,776,197,514 |
| 30589 | Capital City Ins Co Inc | 3,213,266 | 0.1% | 119,877,717 | 92,099,290 |
| 19530 | State Auto Natl Ins Co | 3,135,828 | 0.1% | 124,870,199 | 65,552,172 |
| 20028 | Beacon Natl Ins Co | 3,058,609 | 0.1% | 37,136,064 | 24,631,108 |
| 25240 | NAU Country Ins Co | 2,925,916 | 0.1% | 35,578,143 | 17,699,905 |
| 35408 | Sirius Amer Ins Co | 2,910,761 | 0.1% | 287,899,980 | 205,702,671 |
| 37257 | Insurance Corp Of Hannover | 2,816,477 | 0.1% | 732,545,148 | 552,694,616 |
| 23280 | The Cincinnati Indemnity Co | 2,808,234 | 0.1% | 71,598,858 | 11,428,546 |
| 19917 | Liberty Ins Underwriters Inc | 2,788,704 | 0.1% | 115,988,754 | 54,095,683 |
| 40142 | American Zurich Ins Co | 2,730,432 | 0.1% | 188,759,364 | 16,773,567 |
| 13188 | Western Surety Co | 2,721,993 | 0.1% | 786,746,041 | 534,332,084 |
| 25666 | Travelers Ind Co Of Amer | 2,710,939 | 0.1% | 493,107,796 | 360,390,289 |
| 34339 | Metropolitan Grp Prop & Cas Ins Co | 2,690,958 | 0.1% | 364,497,788 | 165,856,571 |
| 15873 | United Gty Residential Ins Co | 2,685,188 | 0.1% | 1,886,679,806 | 1,404,890,964 |
| 24198 | Peerless Ins Co | 2,601,803 | 0.1% | 2,541,989,714 | 1,679,937,941 |
| 28932 | Markel American Ins Co | 2,549,526 | 0.1% | 351,073,402 | 269,758,708 |
| 33790 | Radian Guaranty Inc | 2,458,104 | 0.1% | 3,249,765,091 | 2,823,142,077 |
| 27928 | Amex Assur Co | 2,453,273 | 0.1% | 283,613,273 | 66,860,280 |
| 41394 | Benchmark Ins Co | 2,451,445 | 0.1% | 103,122,831 | 74,015,173 |
| 36064 | Hanover Amer Ins Co | 2,426,069 | 0.1% | 15,387,736 | 6,093 |
| 18287 | Financial Security Assur Inc | 2,425,422 | 0.1% | 3,479,996,093 | 2,335,296,368 |
| 36161 | Travelers Prop Cas Ins Co | 2,375,382 | 0.1% | 200,114,015 | 140,731,362 |
| 19720 | American Alt Ins Corp | 2,325,547 | 0.1% | 422,576,237 | 274,704,564 |
| 22098 | Grain Dealers Mut Ins Co | 2,292,921 | 0.1% | 56,052,063 | 39,533,432 |
| 10340 | Stonington Ins Co | 2,281,501 | 0.1% | 233,066,890 | 177,750,001 |
| 13838 | Farmland Mut Ins Co | 2,274,847 | 0.1% | 317,055,389 | 208,326,060 |
| 21970 | OneBeacon Ins Co | 2,261,209 | 0.1% | 3,849,875,366 | 2,488,424,458 |
| 43575 | Indemnity Ins Co Of North Amer | 2,245,734 | 0.1% | 195,364,748 | 164,664,078 |
| 32220 | American Intl Ins Co | 2,196,542 | 0.1% | 1,120,299,396 | 849,276,951 |
| 26298 | Metropolitan Property & Cas Ins Co | 2,140,172 | 0.1% | 5,192,195,854 | 3,317,197,053 |
| 35181 | Executive Risk Ind Inc | 2,131,307 | 0.1% | 2,225,388,669 | 1,640,171,048 |
| 20850 | Firemens Ins Co Of Newark NJ | 2,125,236 | 0.1% | 529,968,183 | 24,331,942 |

# Property and Casualty Companies Listed by Arkansas Premiums

| NAIC# | Company Name | Arkansas Premium | Market Share | Assets | Liabilities |
|---|---|---|---|---|---|
| 13021 | United Fire & Cas Co | 2,104,224 | 0.1% | 991,560,899 | 607,589,888 |
| 14559 | Guideone Specialty Mut Ins Co | 2,102,874 | 0.1% | 143,837,765 | 105,141,987 |
| 24988 | Sentry Ins A Mut Co | 2,066,449 | 0.1% | 4,667,634,521 | 2,300,919,621 |
| 33650 | Mendota Ins Co | 2,054,149 | 0.1% | 96,623,392 | 60,653,152 |
| 22357 | Hartford Accid & Ind Co | 2,031,716 | 0.1% | 9,280,269,530 | 6,441,323,651 |
| 21407 | Emcasco Ins Co | 2,029,918 | 0.1% | 222,822,351 | 163,821,911 |
| 28223 | Nationwide Agribusiness Ins Co | 1,991,466 | 0.1% | 92,247,964 | 44,581,068 |
| 14265 | Indiana Lumbermens Mut Ins Co | 1,977,206 | 0.1% | 112,703,916 | 83,373,114 |
| 20303 | Great Northern Ins Co | 1,976,574 | 0.1% | 1,297,347,428 | 1,042,388,595 |
| 10335 | Bridgefield Cas Ins Co | 1,967,231 | 0.1% | 48,977,000 | 29,575,768 |
| 36463 | Discover Prop & Cas Ins Co | 1,964,181 | 0.1% | 101,870,133 | 71,423,498 |
| 18252 | Town & Country Mut Ins Co | 1,947,704 | 0.1% | 3,897,432 | 1,574,131 |
| 10472 | Capitol Ind Corp | 1,870,908 | 0.1% | 430,260,791 | 291,333,522 |
| 40827 | Virginia Surety Co Inc | 1,852,428 | 0.1% | 1,927,446,396 | 1,465,891,267 |
| 21881 | National Surety Corp | 1,833,663 | 0.1% | 465,097,020 | 321,975,260 |
| 11452 | Hartford Steam Boil Inspec & Ins Co | 1,820,931 | 0.1% | 1,180,371,754 | 575,839,210 |
| 12696 | America First Ins Co | 1,814,719 | 0.1% | 13,218,324 | 3,309,729 |
| 28886 | Transguard Ins Co Of Amer Inc | 1,802,638 | 0.1% | 206,139,267 | 142,063,002 |
| 24813 | Balboa Ins Co | 1,772,118 | 0.1% | 896,533,881 | 560,089,508 |
| 26069 | Wausau Business Ins Co | 1,754,779 | 0.0% | 145,788,314 | 103,651,086 |
| 11991 | National Cas Co | 1,726,236 | 0.0% | 98,918,852 | 5,868,895 |
| 40460 | Sagamore Ins Co | 1,706,507 | 0.0% | 157,154,523 | 68,187,383 |
| 37877 | Nationwide Prop & Cas Ins Co | 1,706,367 | 0.0% | 25,961,535 | 397,826 |
| 14974 | Pennsylvania Lumbermens Mut Ins | 1,659,185 | 0.0% | 241,265,227 | 157,574,902 |
| 18023 | Star Ins Co | 1,586,777 | 0.0% | 410,095,198 | 289,368,655 |
| 21318 | Coregis Ins Co | 1,571,107 | 0.0% | 530,820,576 | 330,580,094 |
| 10847 | Cumis Ins Society Inc | 1,563,027 | 0.0% | 973,171,812 | 570,386,121 |
| 22012 | Motors Ins Corp | 1,556,576 | 0.0% | 7,780,726,586 | 5,706,939,655 |
| 15105 | Safety Natl Cas Corp | 1,543,762 | 0.0% | 1,095,482,630 | 809,308,924 |
| 33170 | Producers Lloyds Ins Co | 1,543,358 | 0.0% | 9,499,735 | 1,807,836 |
| 15130 | Encompass Ind Co | 1,520,093 | 0.0% | 22,578,133 | 4,218,241 |
| 36234 | Preferred Professional Ins Co | 1,516,480 | 0.0% | 186,783,125 | 136,898,948 |
| 11843 | Medical Protective Co | 1,515,512 | 0.0% | 2,172,578,737 | 1,661,757,151 |
| 22837 | Interstate Ind Co | 1,514,525 | 0.0% | 148,334,315 | 92,837,626 |
| 36455 | Northbrook Ind Co | 1,508,734 | 0.0% | 97,583,070 | 302,665 |
| 24775 | St Paul Guardian Ins Co | 1,489,567 | 0.0% | 14,494,219 | 135,504 |
| 11592 | International Fidelity Ins Co | 1,465,195 | 0.0% | 89,542,550 | 41,448,186 |
| 23426 | Oklahoma Surety Co | 1,440,925 | 0.0% | 21,858,349 | 14,085,722 |
| 10708 | Lemic Ins Co | 1,436,347 | 0.0% | 54,479,719 | 35,607,811 |
| 29599 | US Specialty Ins Co | 1,435,898 | 0.0% | 465,798,205 | 326,105,401 |
| 15032 | Guideone Mut Ins Co | 1,413,423 | 0.0% | 686,708,080 | 438,586,918 |
| 18600 | USAA General Ind Co | 1,381,402 | 0.0% | 394,604,786 | 248,229,918 |
| 12041 | MBIA Ins Corp | 1,378,648 | 0.0% | 10,380,151,128 | 6,985,475,324 |
| 28535 | Triangle Ins Co Inc | 1,360,150 | 0.0% | 20,984,307 | 10,404,469 |
| 21849 | American Automobile Ins Co | 1,351,962 | 0.0% | 347,287,563 | 222,883,375 |
| 19194 | Farmers Alliance Mut Ins Co | 1,350,546 | 0.0% | 211,105,234 | 120,214,123 |
| 24350 | Triad Guaranty Ins Corp | 1,341,794 | 0.0% | 572,412,541 | 436,751,043 |
| 27855 | Zurich American Ins Co Of IL | 1,332,868 | 0.0% | 45,425,011 | 947,175 |
| 29980 | First Colonial Ins Co | 1,304,059 | 0.0% | 178,425,097 | 147,515,647 |
| 17965 | American Sentinel Ins Co | 1,283,559 | 0.0% | 20,661,198 | 11,110,279 |
| 25623 | Phoenix Ins Co | 1,264,570 | 0.0% | 3,371,332,931 | 2,375,583,641 |
| 13897 | Farmers Mut Hail Ins Co Of IA | 1,253,949 | 0.0% | 272,706,095 | 104,196,099 |
| 15954 | Trinity Universal Ins Co Of KS | 1,252,233 | 0.0% | 11,811,061 | 196,086 |
| 26077 | Lancer Ins Co | 1,251,353 | 0.0% | 481,044,558 | 408,578,404 |
| 19062 | Automobile Ins Co Of Hartford CT | 1,241,977 | 0.0% | 900,691,514 | 646,307,103 |
| 35289 | Continental Ins Co | 1,238,758 | 0.0% | 3,896,598,743 | 2,210,830,778 |
| 24899 | Alea North America Ins Co | 1,236,368 | 0.0% | 622,984,672 | 361,715,229 |
| 19615 | American Reliable Ins Co | 1,235,115 | 0.0% | 375,831,354 | 297,886,828 |
| 39845 | Employers Reins Corp | 1,220,825 | 0.0% | 16,759,214,095 | 11,246,093,404 |
| 28665 | Cincinnati Cas Co | 1,220,253 | 0.0% | 323,531,980 | 64,208,704 |
| 19372 | Northern Ins Co Of NY | 1,193,436 | 0.0% | 63,726,233 | 35,398,014 |
| 23841 | New Hampshire Ins Co | 1,192,083 | 0.0% | 3,111,600,874 | 2,301,233,523 |
| 42803 | Guideone Elite Ins Co | 1,179,782 | 0.0% | 26,941,368 | 11,295,963 |
| 11800 | Foremost Property & Cas Ins Co | 1,175,608 | 0.0% | 32,678,256 | 18,761,655 |
| 11401 | Guaranty Natl Ins Co | 1,158,304 | 0.0% | 372,797,836 | 280,273,387 |
| 19631 | American Road Ins Co | 1,144,435 | 0.0% | 706,279,080 | 310,177,382 |
| 18538 | Bancinsure Inc | 1,122,714 | 0.0% | 99,722,002 | 65,224,611 |
| 41343 | Gerling Amer Ins Co | 1,114,416 | 0.0% | 141,493,064 | 61,059,073 |

# Property and Casualty Companies Listed by Arkansas Premiums

| NAIC# | Company Name | Arkansas Premium | Market Share | Assets | Liabilities |
|---|---|---|---|---|---|
| 20370 | AXIS Reins Co | 1,110,319 | 0.0% | 973,066,104 | 456,026,167 |
| 42376 | Technology Ins Co Inc | 1,108,962 | 0.0% | 98,427,677 | 66,735,474 |
| 19038 | Travelers Cas & Surety Co | 1,098,693 | 0.0% | 13,576,189,533 | 10,232,679,669 |
| 32786 | Progressive Specialty Ins Co | 1,084,969 | 0.0% | 987,007,278 | 559,606,146 |
| 12831 | State Natl Ins Co Inc | 1,069,900 | 0.0% | 148,583,283 | 71,477,211 |
| 10220 | Commonwealth Ins Co Of Amer | 1,056,909 | 0.0% | 44,270,813 | 23,439,191 |
| 21105 | North River Ins Co | 1,052,489 | 0.0% | 844,850,943 | 540,477,032 |
| 16578 | Fidelity Natl Prop and Cas Ins Co | 1,038,654 | 0.0% | 59,343,862 | 36,728,777 |
| 22039 | General Rein Corp | 1,037,656 | 0.0% | 19,614,060,601 | 12,455,074,155 |
| 19976 | Amica Mut Ins Co | 1,037,089 | 0.0% | 3,384,386,618 | 1,782,117,220 |
| 10499 | DaimlerChrysler Ins Co | 1,032,461 | 0.0% | 395,232,790 | 192,756,413 |
| 38245 | BCS Ins Co | 1,027,704 | 0.0% | 216,036,737 | 92,268,131 |
| 11398 | Guarantee Ins Co | 1,016,647 | 0.0% | 42,002,075 | 33,596,308 |
| 19402 | Birmingham Fire Ins Co Of PA | 1,012,374 | 0.0% | 2,893,160,066 | 2,219,535,705 |
| 38970 | Markel Ins Co | 999,265 | 0.0% | 485,034,573 | 364,790,079 |
| 41459 | Armed Forces Ins Exchange | 966,356 | 0.0% | 148,699,948 | 68,109,394 |
| 24384 | Fairmont Specialty Ins Co | 956,719 | 0.0% | 235,722,443 | 148,733,544 |
| 16381 | Farmers Union Cooperative Ins Co NE | 956,406 | 0.0% | 9,660,302 | 4,027,696 |
| 14354 | Jewelers Mut Ins Co | 955,900 | 0.0% | 166,367,491 | 73,111,851 |
| 37621 | Toyota Motor Ins Co | 945,242 | 0.0% | 111,939,287 | 85,602,829 |
| 39942 | American Natl General Ins Co | 935,489 | 0.0% | 103,166,069 | 48,761,378 |
| 10952 | Stonebridge Casualty Ins Co | 925,436 | 0.0% | 176,731,615 | 105,190,415 |
| 10639 | Attorneys Liab Assur Society Inc RRG | 924,808 | 0.0% | 128,010,005 | 97,821,635 |
| 24171 | Netherlands Ins Co The | 903,906 | 0.0% | 182,028,229 | 136,160,429 |
| 22683 | Teachers Ins Co | 883,441 | 0.0% | 306,233,324 | 244,306,282 |
| 44725 | 1st Auto & Cas Ins Co | 882,006 | 0.0% | 24,546,042 | 15,920,008 |
| 23108 | Lumbermens Underwriting Alliance | 881,850 | 0.0% | 352,451,035 | 265,207,904 |
| 28304 | Federated Service Ins Co | 881,231 | 0.0% | 320,363,406 | 235,787,855 |
| 34274 | Central States Ind Co Of Omaha | 881,228 | 0.0% | 246,835,998 | 63,694,266 |
| 39217 | QBE Ins Corp | 879,771 | 0.0% | 357,534,197 | 226,730,693 |
| 10367 | Avemco Ins Co | 860,198 | 0.0% | 182,825,463 | 79,040,752 |
| 19801 | Argonaut Ins Co | 855,298 | 0.0% | 1,195,882,685 | 823,479,071 |
| 10103 | American Agricultural Ins Co | 851,381 | 0.0% | 985,768,590 | 653,870,904 |
| 11177 | First Financial Ins Co | 830,919 | 0.0% | 410,883,508 | 213,284,194 |
| 42757 | Agri General Ins Co | 806,984 | 0.0% | 315,385,586 | 112,789,489 |
| 16217 | National Farmers Union Prop & Cas | 803,447 | 0.0% | 288,439,690 | 197,534,651 |
| 24066 | American Fire & Cas Co | 770,862 | 0.0% | 307,249,967 | 191,612,047 |
| 35769 | Lyndon Property Ins Co | 764,197 | 0.0% | 393,909,119 | 234,581,276 |
| 21121 | Westchester Fire Ins Co | 757,791 | 0.0% | 1,892,152,803 | 1,391,972,987 |
| 35386 | Fidelity & Guaranty Ins Co | 746,818 | 0.0% | 14,382,528 | 60,539 |
| 18708 | Ambac Assur Corp | 737,020 | 0.0% | 8,329,130,728 | 5,130,431,996 |
| 12904 | Tokio Marine & Nichido Fire Ins Co | 726,231 | 0.0% | 1,349,877,977 | 940,211,637 |
| 19488 | Amerisure Ins Co | 706,803 | 0.0% | 498,838,512 | 374,389,914 |
| 24031 | Northland Cas Co | 698,674 | 0.0% | 98,781,611 | 72,738,843 |
| 32557 | American Physicians Ins Exch | 698,319 | 0.0% | 131,151,591 | 109,913,810 |
| 36307 | Gray Ins Co | 692,529 | 0.0% | 235,899,182 | 161,296,236 |
| 21857 | American Ins Co | 690,827 | 0.0% | 1,324,077,060 | 905,488,928 |
| 26310 | Granite Re Inc | 687,962 | 0.0% | 9,809,492 | 4,691,490 |
| 22748 | Pacific Employers Ins Co | 687,627 | 0.0% | 1,561,607,108 | 1,246,315,138 |
| 24112 | Westfield Ins Co | 677,083 | 0.0% | 1,825,649,494 | 1,308,081,247 |
| 12815 | Financial Guaranty Ins Co | 674,780 | 0.0% | 3,115,766,580 | 1,943,171,498 |
| 22578 | Horace Mann Ins Co | 672,797 | 0.0% | 452,477,044 | 310,596,822 |
| 15962 | Kansas Bankers Surety Co | 665,779 | 0.0% | 139,652,221 | 29,657,126 |
| 20621 | OneBeacon America Ins Co | 650,780 | 0.0% | 1,299,574,612 | 703,007,795 |
| 21261 | Electric Ins Co | 645,788 | 0.0% | 1,144,329,169 | 869,377,009 |
| 32522 | Medical Mut Ins Co Of NC | 622,162 | 0.0% | 272,327,638 | 196,193,868 |
| 11770 | United Fncl Cas Co | 611,160 | 0.0% | 144,998,399 | 88,257,008 |
| 18619 | Platte River Ins Co. | 590,872 | 0.0% | 63,839,269 | 34,170,360 |
| 32620 | National Interstate Ins Co | 588,591 | 0.0% | 297,898,153 | 205,774,025 |
| 41769 | Athena Assur Co | 585,370 | 0.0% | 189,871,077 | 145,051,874 |
| 38369 | Northern Assur Co Of Amer | 575,124 | 0.0% | 345,033,192 | 181,106,657 |
| 25976 | Utica Mut Ins Co | 570,782 | 0.0% | 1,994,746,341 | 1,484,459,591 |
| 20346 | Pacific Ind Co | 561,259 | 0.0% | 4,612,460,408 | 3,460,598,221 |
| 27847 | Insurance Co Of The West | 560,753 | 0.0% | 630,029,800 | 336,576,336 |
| 11126 | Sompo Japan Ins Co of Amer | 529,251 | 0.0% | 518,103,814 | 319,815,438 |
| 18333 | Peerless Ind Ins Co | 516,600 | 0.0% | 1,579,863,464 | 1,035,224,569 |
| 22810 | Chicago Ins Co | 514,820 | 0.0% | 284,250,381 | 175,501,178 |
| 16608 | New York Marine & Gnrl Ins Co | 461,262 | 0.0% | 530,150,656 | 363,140,486 |

# Property and Casualty Companies Listed by Arkansas Premiums

| NAIC# | Company Name | Arkansas Premium | Market Share | Assets | Liabilities |
|---|---|---|---|---|---|
| 21172 | Vanliner Ins Co | 451,322 | 0.0% | 345,430,570 | 240,507,817 |
| 24376 | American General Ind Co | 448,067 | 0.0% | 80,494,836 | 45,516,568 |
| 39098 | Omni Ins Co | 446,159 | 0.0% | 344,385,170 | 228,772,867 |
| 22551 | Mitsui Sumitomo Ins USA Inc | 438,912 | 0.0% | 92,166,731 | 53,562,845 |
| 19828 | Argonaut-Midwest Ins Co | 427,284 | 0.0% | 97,062,877 | 58,321,493 |
| 20362 | Mitsui Sumitomo Ins Co of Amer | 423,713 | 0.0% | 621,451,129 | 489,585,915 |
| 25879 | Fidelity & Guaranty Ins Underwriters | 400,857 | 0.0% | 32,007,247 | 155,731 |
| 10353 | Ooida RRG Inc | 382,269 | 0.0% | 33,448,035 | 28,985,616 |
| 31208 | American General Property Ins Co | 366,739 | 0.0% | 62,116,598 | 16,836,046 |
| 12262 | Pennsylvania Manufacturers Asn Ins C | 363,977 | 0.0% | 598,171,292 | 414,376,320 |
| 42722 | First Marine Ins Co | 359,695 | 0.0% | 5,852,766 | 1,139,252 |
| 14460 | Podiatry Ins Co Of Amer A Mut Co | 357,600 | 0.0% | 176,983,633 | 121,179,300 |
| 25895 | United States Liability Ins Co | 354,085 | 0.0% | 637,609,449 | 270,021,051 |
| 38962 | Genesis Ins Co | 353,694 | 0.0% | 267,346,019 | 177,053,352 |
| 22730 | Converium Ins North Amer Inc | 340,903 | 0.0% | 85,085,064 | 25,749,939 |
| 25422 | Atradius Trade Credit Ins Co | 324,860 | 0.0% | 63,500,441 | 26,156,028 |
| 42048 | Diamond State Ins Co | 324,639 | 0.0% | 151,802,354 | 45,959,206 |
| 15865 | NCMIC Ins Co | 321,356 | 0.0% | 445,665,659 | 314,541,942 |
| 44105 | Ophthalmic Mut Ins Co RRG | 315,585 | 0.0% | 128,817,016 | 96,523,034 |
| 16187 | AXA Re Prop & Cas Ins Co | 309,456 | 0.0% | 185,557,463 | 121,565,498 |
| 10794 | Companion Commercial Ins Co | 308,579 | 0.0% | 11,033,443 | 3,177,686 |
| 33588 | First Liberty Ins Corp | 305,063 | 0.0% | 40,250,068 | 20,583,539 |
| 32352 | LM Property and Casualty Ins. Co. | 302,873 | 0.0% | 906,705,762 | 236,695,520 |
| 23663 | National American Ins Co | 301,631 | 0.0% | 127,510,366 | 86,052,177 |
| 25448 | American Safety RRG Inc | 291,689 | 0.0% | 23,003,960 | 17,253,179 |
| 10120 | Everest Natl Ins Co | 290,342 | 0.0% | 764,412,799 | 648,641,083 |
| 27154 | Atlantic Specialty Ins Co | 275,043 | 0.0% | 70,709,737 | 22,286,233 |
| 11816 | Eldercare Mut Co RRG Inc | 272,992 | 0.0% | 1,778,217 | 626,984 |
| 44121 | Oms Natl Ins Co Rrg | 271,164 | 0.0% | 186,671,247 | 131,289,074 |
| 22713 | Insurance Co Of North Amer | 265,928 | 0.0% | 508,398,418 | 440,113,183 |
| 33898 | Aegis Security Ins Co | 265,717 | 0.0% | 68,151,402 | 36,681,914 |
| 10020 | United Educators Ins RRG Inc | 260,638 | 0.0% | 338,280,495 | 225,170,864 |
| 34622 | Glens Falls Ins Co | 260,486 | 0.0% | 146,663,492 | 1,357,537 |
| 24902 | Security Ins Co Of Hartford | 253,786 | 0.0% | 1,235,216,750 | 1,068,307,341 |
| 40444 | Old Republic Surety Co | 251,505 | 0.0% | 88,208,738 | 49,974,404 |
| 13978 | Florists Mut Ins Co | 248,811 | 0.0% | 178,026,022 | 135,220,174 |
| 38601 | MIC Prop & Cas Ins Corp | 242,279 | 0.0% | 372,621,054 | 320,301,044 |
| 43699 | American Federation Ins Co | 223,616 | 0.0% | 22,387,380 | 9,162,435 |
| 16667 | United Gty Residential Ins Co Of NC | 221,485 | 0.0% | 288,831,876 | 166,658,070 |
| 10216 | American Contractors Ind Co | 214,299 | 0.0% | 91,509,428 | 52,327,156 |
| 40045 | Starnet Ins Co | 204,927 | 0.0% | 39,660,923 | 16,864,517 |
| 35971 | Voyager Property & Cas Ins Co | 200,361 | 0.0% | 83,061,205 | 52,773,321 |
| 10083 | National Catholic RRG | 199,855 | 0.0% | 63,283,080 | 26,167,853 |
| 19909 | Centennial Ins Co | 198,301 | 0.0% | 359,342,703 | 252,901,874 |
| 40266 | CMG Mortgage Ins Co | 197,085 | 0.0% | 265,610,765 | 161,779,173 |
| 21865 | Associated Ind Corp | 196,375 | 0.0% | 146,697,885 | 92,060,893 |
| 30325 | Zale Ind Co | 196,342 | 0.0% | 12,118,971 | 3,443,632 |
| 44237 | Mental Health RRG | 195,783 | 0.0% | 12,556,212 | 7,638,994 |
| 28860 | RLI Ind Co | 195,443 | 0.0% | 33,773,198 | 891,724 |
| 28711 | Providence Property & Cas Ins Co | 191,476 | 0.0% | 54,051,228 | 36,371,434 |
| 31089 | Republic Western Ins Co | 188,152 | 0.0% | 285,292,447 | 220,503,221 |
| 20796 | AIG Premier Ins Co | 186,698 | 0.0% | 350,640,668 | 235,078,841 |
| 34789 | AIG Centennial Ins Co | 183,641 | 0.0% | 582,239,901 | 342,420,062 |
| 26050 | Response Worldwide Ins Co | 177,540 | 0.0% | 62,040,133 | 37,622,548 |
| 20516 | Euler American Credit Ind Co | 176,825 | 0.0% | 268,143,014 | 139,305,510 |
| 22535 | Seaboard Surety Co | 172,628 | 0.0% | 265,697,215 | 144,661,585 |
| 22608 | National Specialty Ins Co | 161,602 | 0.0% | 17,037,119 | 7,856,885 |
| 27120 | Trumbull Ins Co | 158,826 | 0.0% | 381,801,569 | 92,867,067 |
| 25011 | Wesco Ins Co | 153,365 | 0.0% | 310,110,552 | 84,713,448 |
| 14494 | Merchants Bonding Co (Mutual) | 152,481 | 0.0% | 53,240,634 | 16,287,870 |
| 26832 | Great American Alliance Ins Co | 150,492 | 0.0% | 24,650,115 | 31,431 |
| 34495 | Doctors Co An Interins Exchn | 150,349 | 0.0% | 1,559,571,942 | 1,153,989,030 |
| 24554 | XL Ins Amer Inc | 150,320 | 0.0% | 482,264,827 | 316,924,535 |
| 26797 | Housing Authority RRG Inc | 148,350 | 0.0% | 197,145,443 | 143,099,417 |
| 20702 | Ace Fire Underwriters Ins Co | 146,031 | 0.0% | 77,246,419 | 25,191,495 |
| 36897 | Manufacturers Alliance Ins Co | 144,321 | 0.0% | 186,247,311 | 131,427,002 |
| 13269 | Zenith Ins Co | 140,327 | 0.0% | 1,971,228,945 | 1,397,958,795 |
| 44520 | Crum & Forster Specialty Ins Co | 139,356 | 0.0% | 62,199,961 | 39,880,884 |

# Property and Casualty Companies Listed by Arkansas Premiums

| NAIC# | Company Name | Arkansas Premium | Market Share | Assets | Liabilities |
|---|---|---|---|---|---|
| 34347 | Colonial American Cas & Surety Co | 133,077 | 0.0% | 25,948,203 | 4,930,830 |
| 25518 | Fairmont Premier Ins Co | 131,569 | 0.0% | 168,486,708 | 48,570,791 |
| 44130 | Paratransit RRG Grp Ins Co | 129,780 | 0.0% | 17,867,229 | 11,880,708 |
| 10166 | Accident Fund Ins Co of Amer | 126,718 | 0.0% | 1,636,671,645 | 1,153,614,610 |
| 11851 | Progressive Home Ins Co | 123,936 | 0.0% | 147,959,415 | 91,006,209 |
| 37060 | Old United Cas Co | 121,832 | 0.0% | 252,979,678 | 183,211,044 |
| 34649 | Centre Ins Co | 120,246 | 0.0% | 674,260,255 | 552,715,084 |
| 19844 | Argonaut-Southwest Ins Co | 117,981 | 0.0% | 19,287,698 | 6,118,357 |
| 10200 | American Live Stock Ins Co | 116,584 | 0.0% | 68,932,333 | 23,627,170 |
| 28339 | Gateway Ins Co | 113,645 | 0.0% | 39,032,572 | 30,588,656 |
| 22950 | Acstar Ins Co | 108,348 | 0.0% | 86,200,183 | 58,830,131 |
| 23752 | Quanta Ind Co | 106,875 | 0.0% | 229,097,854 | 194,435,570 |
| 13927 | Homesite Ins Co Of The Midwest | 106,171 | 0.0% | 41,135,675 | 28,118,664 |
| 19895 | Atlantic Mut Ins Co | 103,374 | 0.0% | 964,391,142 | 723,160,421 |
| 10084 | Title Industry Assur Co RRG | 102,789 | 0.0% | 6,058,577 | 3,035,544 |
| 19933 | Audubon Ins Co | 102,251 | 0.0% | 143,570,021 | 86,915,746 |
| 31968 | Merastar Ins Co | 101,190 | 0.0% | 105,090,202 | 83,266,798 |
| 13307 | Lexon Ins Co | 96,182 | 0.0% | 44,239,411 | 19,349,981 |
| 22233 | Select Ins Co | 91,899 | 0.0% | 66,499,972 | 9,408,480 |
| 11967 | General Star Natl Ins Co | 91,176 | 0.0% | 529,973,099 | 356,727,668 |
| 37206 | Contractors Bonding & Ins Co | 90,870 | 0.0% | 142,763,807 | 104,652,779 |
| 36650 | Guarantee Co Of North America USA | 88,092 | 0.0% | 62,984,506 | 10,589,716 |
| 10235 | American Southern Ins Co | 86,165 | 0.0% | 102,344,799 | 67,715,848 |
| 31348 | Crum & Forster Ind Co | 82,375 | 0.0% | 33,963,451 | 24,092,210 |
| 41750 | St Paul Medical Liability Ins Co | 81,324 | 0.0% | 189,670,554 | 145,051,858 |
| 32778 | Washington Intl Ins Co | 76,191 | 0.0% | 100,092,487 | 60,720,838 |
| 10476 | Steel Tank Ins Co RRG | 76,172 | 0.0% | 16,958,563 | 7,117,373 |
| 41211 | Triton Ins Co | 75,648 | 0.0% | 679,979,932 | 302,626,138 |
| 12777 | Chubb Ind Ins Co | 72,307 | 0.0% | 171,857,069 | 134,212,104 |
| 26999 | United Guaranty Mtg Indem Co | 68,829 | 0.0% | 108,440,974 | 87,164,005 |
| 15679 | National Fire & Ind Exch | 68,306 | 0.0% | 14,622,869 | 7,515,672 |
| 18279 | Bankers Standard Ins Co | 65,889 | 0.0% | 179,353,205 | 135,725,270 |
| 19984 | ACIG Ins Co | 65,797 | 0.0% | 194,222,392 | 134,801,369 |
| 14990 | Pennsylvania Ntl Mut Cas Ins Co | 65,144 | 0.0% | 833,905,757 | 529,312,316 |
| 22977 | Lumbermens Mut Cas Co | 61,791 | 0.0% | 3,776,440,507 | 3,605,005,627 |
| 22241 | Medmarc Cas Ins Co | 59,519 | 0.0% | 93,290,414 | 57,185,097 |
| 44016 | National Home Ins Co RRG | 59,360 | 0.0% | 48,210,122 | 33,275,257 |
| 20648 | Employers Fire Ins Co | 57,322 | 0.0% | 109,468,117 | 54,757,293 |
| 22756 | Horace Mann Prop & Cas Ins Co | 56,000 | 0.0% | 92,037,316 | 58,347,949 |
| 11097 | Heritage Warranty Ins RRG Inc | 55,423 | 0.0% | 24,678,222 | 21,622,667 |
| 28519 | First Sealord Surety Inc | 54,602 | 0.0% | 10,713,197 | 2,189,207 |
| 19399 | AIU Ins Co | 52,827 | 0.0% | 3,014,752,074 | 2,424,206,025 |
| 19216 | Southern Ins Co | 50,528 | 0.0% | 9,171,262 | 449,103 |
| 36765 | Gulf Guaranty Ins Co | 48,880 | 0.0% | 5,018,618 | 1,466,394 |
| 10164 | Cpa Mut Ins Co Of Amer RRG | 43,216 | 0.0% | 20,538,527 | 13,332,750 |
| 25534 | TIG Ins Co | 42,019 | 0.0% | 2,148,705,604 | 1,406,678,414 |
| 22888 | Southern Fire & Cas Co | 41,851 | 0.0% | 9,914,742 | 8,918 |
| 10234 | National Srvc Contract Ins Co RRG | 41,797 | 0.0% | 16,501,585 | 5,830,418 |
| 42307 | Navigators Ins Co | 41,008 | 0.0% | 804,920,727 | 569,359,417 |
| 13200 | Universal Surety Of Amer | 39,914 | 0.0% | 25,281,185 | 15,001,584 |
| 42498 | Cameron Natl Ins Co | 39,798 | 0.0% | 5,720,871 | 1,445,446 |
| 23248 | Occidental Fire & Cas Co Of NC | 38,266 | 0.0% | 257,884,876 | 139,229,609 |
| 12572 | Selective Ins Co Of Amer | 37,665 | 0.0% | 1,924,326,544 | 1,460,823,773 |
| 12718 | Developers Surety And Ind Co | 37,396 | 0.0% | 84,575,749 | 47,871,651 |
| 41513 | Foremost Signature Ins Co | 35,981 | 0.0% | 58,569,728 | 42,478,319 |
| 27138 | Kemper Cas Ins Co | 35,886 | 0.0% | 27,302,670 | 5,176,806 |
| 36153 | Aetna Ins Co of CT | 35,346 | 0.0% | 45,657,746 | 16,248,768 |
| 32859 | Penn-Amer Ins Co | 33,758 | 0.0% | 337,024,623 | 196,688,721 |
| 24104 | Ohio Farmers Ins Co | 33,680 | 0.0% | 1,202,049,684 | 282,335,036 |
| 26379 | Accredited Surety & Cas Co Inc | 33,430 | 0.0% | 41,861,682 | 26,255,774 |
| 26905 | Century-Natl Ins Co | 31,500 | 0.0% | 495,115,962 | 362,090,257 |
| 33162 | Bankers Ins Co | 31,260 | 0.0% | 84,793,630 | 57,563,718 |
| 42986 | Standard Guaranty Ins Co | 31,053 | 0.0% | 109,337,587 | 62,644,395 |
| 40169 | Metropolitan Cas Ins Co | 29,877 | 0.0% | 42,386,993 | 1,062,754 |
| 10936 | Seneca Ins Co Inc | 29,392 | 0.0% | 255,473,772 | 173,001,984 |
| 24414 | General Cas Co Of WI | 29,003 | 0.0% | 1,527,956,567 | 997,561,999 |
| 37850 | Pacific Specialty Ins Co | 28,193 | 0.0% | 231,026,311 | 156,190,898 |
| 30082 | CPA Ins Co | 26,769 | 0.0% | 7,723,246 | 1,248,349 |
| 15474 | National Lloyds Ins Co | 26,758 | 0.0% | 135,325,973 | 63,611,339 |

# Property and Casualty Companies Listed by Arkansas Premiums

| NAIC# | Company Name | Arkansas Premium | Market Share | Assets | Liabilities |
|---|---|---|---|---|---|
| 37893 | Ulico Cas Co | 26,246 | 0.0% | 133,290,179 | 87,979,096 |
| 24660 | Cumberland Cas & Surety Co | 26,028 | 0.0% | 8,295,373 | 21,239,766 |
| 10749 | Intrepid Ins Co | 25,606 | 0.0% | 24,214,499 | 7,501,817 |
| 36340 | Camico Mut Ins Co | 23,962 | 0.0% | 111,536,589 | 77,272,695 |
| 29017 | Professionals Advocate Ins Co | 23,747 | 0.0% | 85,128,771 | 68,313,803 |
| 43460 | FFG Ins Co | 22,523 | 0.0% | 46,352,377 | 17,108,753 |
| 10829 | Quadrant Ind Co | 22,160 | 0.0% | 135,872,509 | 99,076,715 |
| 10232 | American Assoc Of Othodontists RRG | 21,713 | 0.0% | 16,592,283 | 12,800,252 |
| 29530 | AXA Art Ins Corp | 21,623 | 0.0% | 60,313,837 | 29,150,078 |
| 16810 | American Mercury Ins Co | 20,398 | 0.0% | 230,312,711 | 157,729,925 |
| 10801 | Fortress Ins Co | 20,385 | 0.0% | 32,217,573 | 17,214,350 |
| 39357 | Travelers Ins Co Accident Dept | 20,363 | 0.0% | 67,958,043,231 | 60,072,262,735 |
| 39969 | American Safety Cas Ins Co | 19,622 | 0.0% | 141,584,918 | 95,119,122 |
| 11589 | Jamestown Ins Co RRG | 18,532 | 0.0% | 3,518,511 | 2,018,516 |
| 41335 | United Natl Specialty Ins Co | 17,007 | 0.0% | 85,923,803 | 32,517,236 |
| 20109 | Bituminous Fire & Marine Ins Co | 15,680 | 0.0% | 302,776,671 | 222,730,230 |
| 24449 | Regent Ins Co | 15,670 | 0.0% | 223,994,748 | 149,854,137 |
| 36587 | AIG Natl Ins Co Inc | 15,102 | 0.0% | 54,936,017 | 41,567,974 |
| 11448 | GSFS RRG Inc | 13,778 | 0.0% | 12,400,528 | 2,400,252 |
| 19224 | St. Paul Protective Ins Co | 12,903 | 0.0% | 369,393,744 | 143,629,100 |
| 12416 | Protective Ins Co | 11,973 | 0.0% | 525,494,726 | 207,312,950 |
| 10003 | Excess Share Ins Corp | 11,735 | 0.0% | 41,682,295 | 29,888,205 |
| 10222 | PACO Assur Co Inc | 11,660 | 0.0% | 16,000,793 | 5,980,998 |
| 11762 | Vesta Fire Ins Corp | 11,372 | 0.0% | 505,954,048 | 360,473,884 |
| 41483 | Farmington Cas Co | 10,836 | 0.0% | 944,515,823 | 716,473,105 |
| 11153 | Titan Ins Co Inc RRG | 10,590 | 0.0% | 5,322,389 | 3,169,276 |
| 25984 | Graphic Arts Mut Ins Co | 10,179 | 0.0% | 117,701,159 | 84,496,454 |
| 34266 | Frontier Ins Co | 9,709 | 0.0% | 216,818,831 | 332,087,227 |
| 11710 | Allied Professionals Ins Co RRG | 9,029 | 0.0% | 3,426,280 | 2,224,045 |
| 20044 | Cornhusker Cas Co | 8,752 | 0.0% | 752,216,215 | 136,725,152 |
| 11033 | Automotive Underwriters Ins Co A RRG | 8,025 | 0.0% | 22,152,512 | 16,470,773 |
| 18740 | MGIC Ind Corp | 7,409 | 0.0% | 21,317,083 | 429,733 |
| 23434 | Middlesex Ins Co | 7,393 | 0.0% | 529,668,970 | 364,016,491 |
| 34738 | Arag Ins Co | 6,902 | 0.0% | 37,149,783 | 13,584,315 |
| 22209 | Atlantic Ins Co | 6,593 | 0.0% | 31,690,991 | 8,593,629 |
| 18759 | Verex Assure Inc | 6,262 | 0.0% | 29,010,662 | 19,710,515 |
| 31232 | Monumental General Cas Co | 6,012 | 0.0% | 7,946,981 | 151,849 |
| 40940 | Western Pacific Mut Ins Co RRG | 5,657 | 0.0% | 111,637,606 | 56,865,325 |
| 19348 | Maryland Ins Co | 4,016 | 0.0% | 22,692,158 | 474,207 |
| 43265 | Gramercy Ins Co | 4,000 | 0.0% | 18,997,598 | 11,468,659 |
| 31453 | Financial Pacific Ins Co | 3,966 | 0.0% | 178,311,769 | 130,115,461 |
| 16624 | Darwin Natl Assur Cp | 3,357 | 0.0% | 47,277,807 | 16,326,529 |
| 10758 | Colonial Surety Co | 2,545 | 0.0% | 12,808,512 | 7,052,659 |
| 41424 | Pennsylvania Manufacturers Ind Co | 2,073 | 0.0% | 187,083,693 | 125,664,940 |
| 11114 | St Charles Ins Co RRG | 2,064 | 0.0% | 6,092,601 | 3,590,760 |
| 11267 | Security America RRG Inc | 1,998 | 0.0% | 1,498,269 | 461,165 |
| 25496 | TIG Ind Co | 1,807 | 0.0% | 25,724,673 | 1,989,350 |
| 26492 | Courtesy Ins Co | 1,722 | 0.0% | 253,534,634 | 174,808,810 |
| 10691 | Residential Ins Co Inc A RRG | 1,588 | 0.0% | 4,675,854 | 2,120,201 |
| 41238 | Trans Pacific Ins Co | 1,530 | 0.0% | 43,030,380 | 11,086,764 |
| 15580 | Scottsdale Ind Co | 1,500 | 0.0% | 14,782,941 | 180,385 |
| 27073 | Nipponkoa Ins Co Ltd U.S. Branch | 1,448 | 0.0% | 178,927,891 | 127,646,127 |
| 24139 | International Bus & Merc Reassur Co | 1,303 | 0.0% | 546,301,091 | 395,593,769 |
| 32077 | Heritage Casualty Ins Co | 1,279 | 0.0% | 162,625,543 | 125,076,247 |
| 39322 | General Security Natl Ins Co | 1,248 | 0.0% | 367,254,512 | 282,153,372 |
| 32298 | National Union Fire Ins Co Of LA | 1,169 | 0.0% | 6,855,498 | 936,336 |
| 10991 | Global Intl Ins Co Inc A RRG | 1,003 | 0.0% | 4,656,816 | (22,115) |
| 12297 | Petroleum Cas Co | 987 | 0.0% | 15,206,951 | 4,395,535 |
| 29513 | The Bar Plan Mut Ins Co | 842 | 0.0% | 47,335,755 | 26,548,350 |
| 11123 | Safety First Ins Co | 815 | 0.0% | 15,345,755 | 4,454,693 |
| 16675 | Gen Elec Mortgage Ins Corp Of NC | 797 | 0.0% | 213,314,114 | 123,550,146 |
| 25151 | State Farm General Ins Co | 672 | 0.0% | 3,492,482,742 | 2,412,377,669 |
| 13331 | American Hardware Mut Ins Co | 560 | 0.0% | 278,916,133 | 178,646,271 |
| 10984 | Ansur America Ins | 510 | 0.0% | 13,285,921 | 2,365,057 |
| 25933 | Universal Surety Co | 500 | 0.0% | 114,746,010 | 35,430,536 |
| 13986 | Frankenmuth Mut Ins Co | 442 | 0.0% | 738,093,349 | 484,577,486 |
| 24047 | Surety Bonding Co Of Amer | 410 | 0.0% | 8,640,953 | 1,954,119 |
| 36560 | Service Ins Co | 252 | 0.0% | 40,240,374 | 28,240,374 |

## Property and Casualty Companies Listed by Arkansas Premiums

| NAIC# | Company Name | Arkansas Premium | Market Share | Assets | Liabilities |
|---|---|---|---|---|---|
| 10893 | Primeguard Ins Co Inc A RRG | 160 | 0.0% | 2,714,613 | 2,179,881 |
| 38830 | Fort Wayne Hlth & Cas Ins Co | 112 | 0.0% | 321,230,922 | 163,470,018 |
| 10671 | The Gray Casualty & Surety Co | 100 | 0.0% | 12,315,656 | 439,574 |
| 35246 | Laurier Ind Co | 61 | 0.0% | 22,648,138 | 10,293,059 |
| 35270 | Fidelity & Cas Co Of NY | 1 | 0.0% | 140,186,079 | 2,194,281 |
| | Total | 3,527,465,406 | 100.0% | | |

## Title Companies Listed by Arkansas Premiums

| NAIC# | Company Name | Arkansas Premium | Market Share | Assets | Liabilities |
|---|---|---|---|---|---|
| 50024 | Lawyers Title Ins Corp | 9,171,254 | 19.3% | 650,343,893 | 412,703,724 |
| 50229 | Chicago Title Ins Co | 9,045,748 | 19.1% | 1,351,062,584 | 858,857,299 |
| 50814 | First American Title Ins Co | 8,129,620 | 17.1% | 1,825,722,531 | 1,079,677,065 |
| 50725 | Arkansas Title Ins Co | 5,855,911 | 12.3% | 3,788,224 | 2,171,797 |
| 50121 | Stewart Title Guaranty Co | 4,731,571 | 10.0% | 899,998,188 | 482,092,455 |
| 50520 | Old Republic Natl Title Ins Co | 3,165,656 | 6.7% | 448,781,315 | 334,794,501 |
| 51586 | Fidelity Natl Title Ins Co | 2,390,487 | 5.0% | 747,720,495 | 528,016,655 |
| 51624 | United General Title Ins Co | 1,730,183 | 3.6% | 64,126,824 | 41,341,910 |
| 50083 | Commonwealth Land Title Ins Co | 1,406,637 | 3.0% | 656,500,488 | 492,271,211 |
| 50792 | Southern Title Ins Corp | 657,402 | 1.4% | 17,751,912 | 10,088,224 |
| 50067 | Ticor Title Ins Co | 382,156 | 0.8% | 279,982,068 | 213,900,877 |
| 51535 | Ticor Title Ins Co of FL | 298,735 | 0.6% | 110,353,479 | 76,010,592 |
| 51373 | Columbian Natl Title Ins Co | 207,527 | 0.4% | 9,334,688 | 5,300,643 |
| 50012 | Transnation Title Ins Co | 128,550 | 0.3% | 194,572,429 | 119,010,505 |
| 50857 | Security Union Title Ins Co | 99,494 | 0.2% | 120,269,207 | 46,971,283 |
| 50636 | Censtar Title Ins Co | 34,024 | 0.1% | 17,780,843 | 1,664,865 |
| 50687 | Attorneys Title Ins Fund | 12,884 | 0.0% | 250,759,201 | 138,023,264 |
| 50784 | Security Title Guarantee Corp Bltmre | 11,786 | 0.0% | 15,110,682 | 10,009,735 |
| 51020 | National Title Ins Of NY Inc | 8,490 | 0.0% | 15,547,849 | 10,222,857 |
| | Total | 47,468,115 | | | |