

# Arkansas Insurance Department

**2009  
Annual Report**

**Mike Beebe  
Governor**



**Jay Bradford  
Commissioner**

# Arkansas Insurance

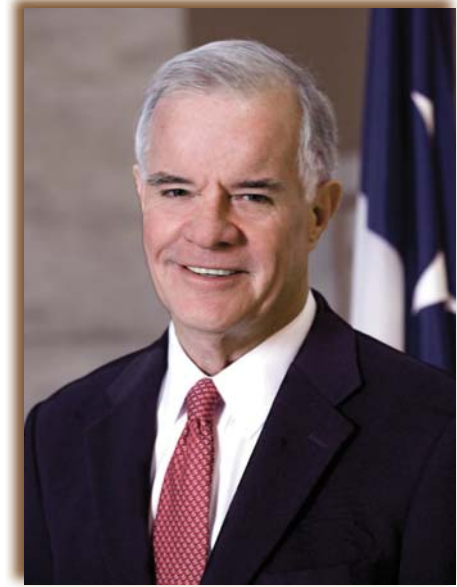
## Department

1200 West Third Street, Little Rock, AR 72201-1904  
1-501-371-2600, 1-800-282-9134, 1-501-371-2618 fax  
E-mail: [insurance.administration@arkansas.gov](mailto:insurance.administration@arkansas.gov)  
Website: [www.insurance.arkansas.gov](http://www.insurance.arkansas.gov)

---



**MIKE BEEBE**  
GOVERNOR



**JAY BRADFORD**  
COMMISSIONER

### *Mission Statement*

*The purpose of the Arkansas Insurance Department is to serve and protect the public interest by the equitable enforcement of the state's laws and regulations affecting the insurance industry.*

*The primary mission of the Arkansas Insurance Department shall be consumer protection through insurer solvency and market conduct regulation, and fraud prosecution and deterrence.*

# Table of Contents

A Message from the Commissioner	1
History of Insurance Commissioners	2
Organizational Chart	4
Administration Division	5
Accounting Division	6
Consumer Services Division	7
Criminal Investigation Division	8
Finance Division	9
Human Resources Division	11
Information Systems Division	12
Legal Division	14
License Division	16
Life and Health Division	17
Liquidation Division	18
Property and Casualty Division	19
Public Employee Claims Division	21
Risk Management Division	22
Senior Health Insurance Information Program	23
Insurers Listed by Arkansas Premium:	
Farmers Mutual Aid Associations	24
Fraternal Organizations	24
HMO and HMDI Companies	24
Life and Health Companies	25
Property and Casualty Companies	32
Title Companies	41

# A Message From the Commissioner

It has now been two years since Governor Mike Beebe appointed me to serve as your Insurance Commissioner, and I can honestly say I continue to enjoy the challenges this position puts before me. This past year included the passage of the Patient Protection and Affordable Care Act (PPACA) in March which has meant the devotion of much staff time to ensure Arkansans receive the benefits they are due in this sweeping legislation.

One of the earliest changes to come as a result of PPACA was the formation of a new Pre-Existing Condition Insurance Plan. This new plan, administered by the Arkansas Comprehensive Health Insurance Pool (CHIP), is designed to provide health insurance to individuals with a pre-existing medical condition who have been without coverage for at least six months. As Commissioner, I appoint the members of the CHIP board and my staff assisted CHIP in applying for the grant which funds the program.

Speaking of grants, the Department applied for and received \$1 million during the year to enhance the review process for rate requests made by health insurers. The goal with this grant is to make the process more open and understandable to consumers. Promoted from Special Projects Director to Insurance Deputy Commissioner, Dr. Lowell Nicholas will lead the Department's efforts in making the rate review process for health insurance more transparent. We also received another million dollars in federal funds to begin the planning process for the health insurance exchanges which are slated to be up and running in 2014. Cynthia Crone, A.P.N., has been named as Planning Project Director for the Health Insurance Exchange.

While PPACA is federal legislation and establishes federal programs, as Commissioner I feel it is in the best interest of Arkansans that the resulting programs be administered at a state level. Who better understands the needs of Arkansas insurance consumers than other Arkansans? I am also certain these programs will continue to evolve.

The Department applied for (and received) a smaller grant which will expand our consumer assistance to Arkansans who have questions about the changing health insurance market and the effect these changes have on them. The grant award was \$325,549.



One of the major tasks of the Arkansas Insurance Department is to protect consumers by making sure insurance companies and agencies domiciled in the state are solvent and can pay any claims brought before them. To this end, we spent a great deal of time this past year investigating and taking action against an agent and company owner who we found to have potentially placed consumers in jeopardy. While this story garnered headlines, this is the type of monitoring by the Department which goes on every working day throughout the year.

I am proud to be a part of Governor Beebe's administration—a team that is dedicated to service to Arkansans. I especially relish the fact my staff works so diligently to protect Arkansas's insurance consumers. In 2009, the Consumer Services Division recovered \$14 million for consumers, an increase of over \$9 million from the previous year. The Risk Management Division was able to provide participating state agencies with a 50% discount for policy year July 1, 2009-2010. The Arkansas Multi-Agency Insurance Trust Fund which it administers has saved state government nearly \$20 million since its formation in 2003. These are just a few examples of ways the Arkansas Insurance Department is working for the citizens of Arkansas.

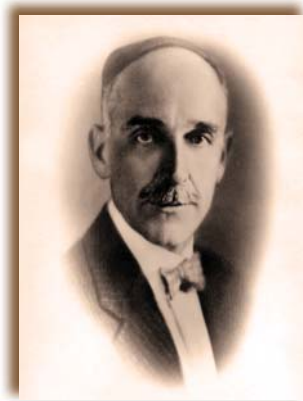
# History of Insurance

## 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. W. R. Miller was appointed to fulfill the unexpired term.)
1887 - 1892	W. S. Dunlap	
1893 - 1896	C. B. Miles	
1897 - 1900	Clay Sloan	
1901 - 1904	T. C. Monroe	
1905 - 1908	A. E. Moore	
1909 - 1912	John R. Jobe	
1912 - 1913	John N. Oathout	(Elected Auditor September 1912, died June 20, 1913. L. L. Coffman appointed June 23, 1913.)
1913 - 1914	L. L. Coffman	(Resigned March 4, 1914. M. F. Dickinson was appointed to fulfill the unexpired term.)
1915 - 1916	M. F. Dickinson	

### INSURANCE COMMISSIONERS



1917-1924  
Bruce T. Bullion



1924-1925/1937-1941  
M. J. Harrison



1925-1927/1929-1931  
W. E. Floyd



1927-1929  
J. S. Maloney



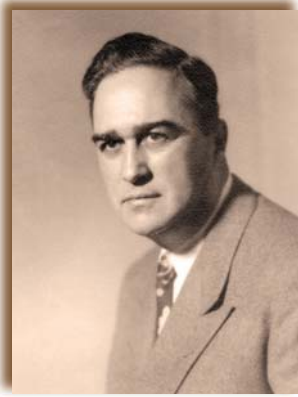
1931-1933  
A. D. Dulaney



1933-1937  
U. A. Gentry



1941-1945/1949-1953  
J. Herbert Graves



1945-1949  
Jack McKenzie



1953-1967  
Harvey G. Combs



1967-1968  
John Norman Harkey



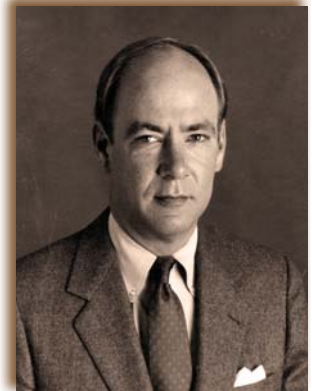
1968-1970  
Allen W. Horne



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



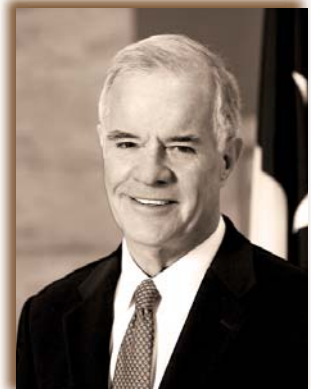
1997-2005  
\*Mike Pickens



2005-2008  
Julie Benafield Bowman



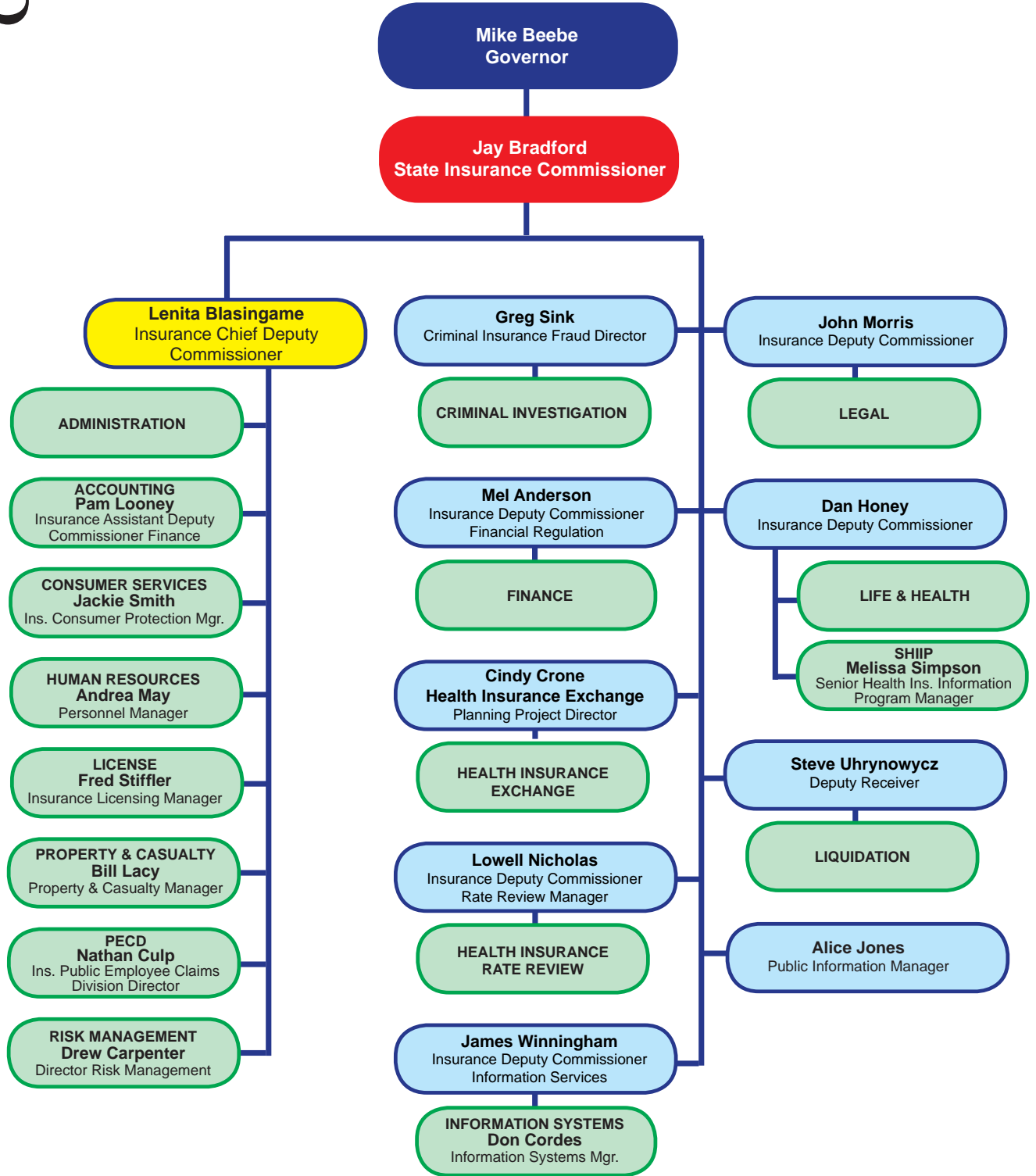
2009  
Lenita Blasingame



2009-  
Jay Bradford

# Organization

## Chart



# Administration Division

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

Commissioner .....	Jay Bradford
Chief Deputy Commissioner .....	Lenita Blasingame
Deputy Commissioner .....	Lowell Nicholas
Exchange Planning Project Manager .....	Cynthia Crone
Public Information Manager .....	Alice Jones
Director of Security Operations .....	Dave Roff
Production Artist .....	Sandy Currington
Administrative Coordinators .....	Seleta Yearian
.....	Mary Ann Wornock

Each of the 15 divisions of the Arkansas Insurance Department works collectively to ensure the Department's mission of consumer protection is fulfilled. This staff of more than 170 highly skilled and dedicated employees is committed to serving the citizens of Arkansas every working day.

The **Administration Division** oversees the overall operations of the Arkansas Insurance Department, establishes Department policy, handles all media inquiries, security, and coordinates consumer protection and outreach activities.

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

Thousands of consumer cases are opened and closed each year by our **Consumer Services Division**, generating over \$14 million in collected funds for those consumers assisted by this division.

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

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

The **Human Resources Division** is responsible for recruiting, hiring, payroll, employee benefits,

and employee training and continuing education.

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

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

The **License Division** issues licenses to more than 80,000 licensees allowing them to conduct insurance business in the State of Arkansas. It also ensures that necessary laws are followed regarding license renewals and continuing education.

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

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

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

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

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



# Accounting Division

Phone: (501) 371-2605, Fax: (501) 682-6679  
E-mail: [insurance.accounting@arkansas.gov](mailto:insurance.accounting@arkansas.gov)

Assistant Deputy Commissioner Finance .....	Pam Looney
Premium Tax Examiner .....	Carsonnee Brooks
.....	Vanessa Dale
.....	Connie Hagemeyer
.....	Judy Hudson
Fiscal Support Analyst .....	Angie Adkins
Finance Authority Specialist .....	Carla Kincannon
Administrative Analyst .....	Gussie Loring
Fiscal Support Specialist .....	Lavada Anderson
.....	Rosa Azar-Huguet
Administrative Specialist II .....	Ashley King
Mail Services Specialist .....	LaCher Goldsby
.....	Karen Lowe

The Arkansas Insurance Department is a dedicated funding agency, meaning that it derives none of its operating revenue from either premium tax collections or general revenue. The agency is funded by fees and assessments imposed on entities regulated by the Department. The Department's annual operating expenses are approximately \$11.5 million dollars.

that amount, \$98.4 million was directed to General Revenue, \$46 million to Police and Fire Pension Funds and \$9.9 million to Fire Protection.

The division processes premium tax filings from each company licensed in Arkansas. All premium tax forms and information on electronic fund transfers are available on the Department's website at [www.insurance.arkansas.gov](http://www.insurance.arkansas.gov).

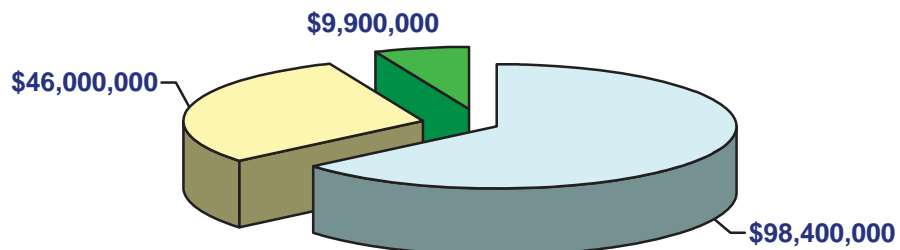
### Tax Collection

The Accounting Division audits financial statements filed with the Department to ensure that appropriate taxes have been submitted. A total of \$196,138,029.89 was collected by the Department in 2009, with \$154.3 million of this amount being premium taxes. Of

### Other Functions

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

2009 Premium Taxes Collected



□ State General Revenue   □ Police and Firemen's Pension Funds   □ Fire Protection

# Consumer Services Division

Phone: (501) 371-2640, (800) 852-5494, Fax: (501) 371-2749

E-mail: [insurance.consumers@arkansas.gov](mailto:insurance.consumers@arkansas.gov)

<b>Consumer Protection Manager</b> .....	<b>Jackie Smith</b>
<b>Insurance Investigator</b> .....	<b>Larry Cagle</b>
.....	<b>Gary Childers</b>
.....	<b>Shirley Harrison</b>
.....	<b>Mark Lippiatt</b>
.....	<b>Joyce Morgan</b>
.....	<b>Carrie Stewart</b>
<b>Administrative Specialist III</b> .....	<b>LaWanda Steed</b>
<b>Administrative Specialist II</b> .....	<b>Kimberly Falgout</b>
.....	<b>Toya Hill</b>
.....	<b>Clara Mezza</b>
.....	<b>Angela Powell</b>

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

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

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

### *Brochures Available*

CSD has a large selection of educational brochures which can be viewed and downloaded from our website at:

[www.insurance.arkansas.gov](http://www.insurance.arkansas.gov)

## 2009 Calendar Year Highlights

- ▶ Assisted Arkansas consumers in collecting \$14,006,232.
- ▶ Received 2,864 consumer complaints.
- ▶ Closed 3,164 consumer complaint files.
- ▶ Responded to 19,207 telephone inquiries and assisted 299 walk-in consumers.
- ▶ Participated in 130 dislocated worker workshops and 28 expos and health fairs throughout the state.

# 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](mailto:insurance.fraud@arkansas.gov)

<b>Criminal Insurance Fraud Director</b> .....	<b>Greg Sink</b>
<b>Attorney Specialist</b> .....	<b>Raymond Boyles</b>
.....	<b>Daniel J. Reber</b>
.....	<b>Chris Walsh</b>
<b>Criminal Insurance Fraud Investigator</b> .....	<b>Curtis Briggs</b>
.....	<b>Bill Bryan</b>
.....	<b>Jacquie Harper</b>
.....	<b>Larry Flaxman</b>
.....	<b>Patrick O'Kelley</b>
.....	<b>Brian White</b>
.....	<b>Vacant</b>
<b>Administrative Analyst</b> .....	<b>Evelyn Brown</b>
<b>Administrative Specialist III</b> .....	<b>Debra Baker</b>

The Criminal Investigation Division (CID) investigates and prosecutes all categories of insurance fraud. CID carries out its statutory mandate by receiving referrals from various sources, including insurance companies, employers, employees, agents, and interested citizens. It then conducts investigations to determine whether there have been criminal violations of the law. Investigations that result in a finding of a criminal violation are referred to the appropriate prosecuting attorney's office.

CID has full police powers as well as the power to issue subpoenas, compel the production of documents, and administer oaths. Division attorneys are authorized to be appointed as special deputy prosecuting

attorneys. In addition to its enforcement activities, this division engages in publicity efforts to deter insurance fraud.

### *Fraud Referrals*

**CID has established a toll-free 24-hour hot line.** A suspected case of insurance fraud may be reported anytime by calling the toll-free number **1-866-660-0888**. Suspected fraud may also be reported by completing the national NAIC Online Reporting Form or by mailing or faxing CID a copy of the Uniform Suspected Insurance Fraud Reporting Form which is available at:

[www.fightfraud.arkansas.gov](http://www.fightfraud.arkansas.gov)



### 2009 Calendar Year Highlights

- ▶ Received 691 referrals.
- ▶ Referred 37 cases for prosecution.
- ▶ Experienced a 100% conviction rate with 32 successful prosecutions.
- ▶ Fines and restitution totaling \$11,850 and \$343,842 respectively were imposed, with varying terms of incarceration and probation.

<b>Deputy Commissioner Financial Regulation Examination:</b>	.....	<b>Mel Anderson</b>
<b>Chief Financial/Market Conduct Examiner</b>	.....	<b>Mel Heaps, Jr.</b>
<b>Certified Financial Examiner Manager</b>	.....	<b>Roy Ridings, Jr.</b>
	.....	<b>Steven Williams</b>
<b>Certified Financial Examiner</b>	.....	<b>Don Bratcher</b>
	.....	<b>Jeff Cordell, Jr.</b>
	.....	<b>Renee Hanshaw</b>
	.....	<b>Earl Norton</b>
	.....	<b>Richard Palmatary</b>
	.....	<b>Omar Akel</b>
<b>Insurance Examiner</b>	.....	<b>Reba Evans</b>
	.....	<b>Doris Johnson</b>
	.....	<b>Dick Torti</b>
<b>Financial Analysis:</b>		
<b>Financial Analysis Manager</b>	.....	<b>Brenda Haggard</b>
<b>Financial Analysis Assistant Manager</b>	.....	<b>Steven Kilgore</b>
<b>Financial Analyst</b>	.....	<b>Misty Beentjes</b>
	.....	<b>Kimberly Dills</b>
	.....	<b>Abir Elsalloukh</b>
	.....	<b>Robert Simmons</b>
<b>Prepaid Funeral Benefits:</b>		
<b>Prepaid Funeral Director</b>	.....	<b>Rick Toland</b>
<b>Senior Auditor</b>	.....	<b>David Phillips</b>
	.....	<b>Howard Richard II</b>
<b>Administrative Specialist III</b>	.....	<b>Michelle Fahey</b>
<b>Insurance Examiner (Company Licensing)</b>	.....	<b>Kimberly Johnson</b>
<b>Administrative Analyst (Securities Administrator)</b>	.....	<b>Malisa Landers</b>
<b>Administrative Analyst</b>	.....	<b>Angela Davis</b>
<b>Administrative Specialist III</b>	.....	<b>Jan Mills</b>
	.....	<b>Amanda Shirley</b>

The primary goal of the Finance Division is to protect insurance consumers through effective solvency regulation, thereby fulfilling the core mission of the Arkansas Insurance Department (AID).

### *Examinations*

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

A team of professionals, including an attorney, an examiner-in-charge, a financial

analyst, a chief financial examiner, and additional examiners as needed, conduct examinations. The approach of utilizing relevant Department members in the examination process has proven to be efficient in this important step of financial solvency regulation.

Financial and/or market conduct examinations were conducted on the following companies during the calendar year 2009:

- American Service Life Ins. Co.
- Arkansas Bankers Life Ins. Co.
- Capitol Life & Accident Ins. Co.
- Co-Operative Life Ins. Co.
- Direct National Ins. Co.
- HMO Partners, Inc.

- Memorial Ins. Co. of America
- Ouachita Life Ins. Co.
- Union Life Ins. Co.
- United Healthcare of AR, Inc.
- Vantapro Specialty Ins. 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, 2009:

Domestic Foreign

Life & Health	31	494
Property & Casualty	12	872
Farmers Mutual Aid Assn.	10	0
Health Maint. Org. (HMOs)	6	4
Title Insurance	2	21
Hospital & Medical Serv.	1	0
Fraternal	0	15
Captive	1	0
Risk Retention Groups	<u>0</u>	<u>75</u>
Totals	63	1,481

***Financial Analysis***

The Finance Division of the AID monitors the solvency and operations of insurance companies conducting business in the state. On a quarterly basis, financial analysts perform analyses and reviews of the financial statements filed by all Arkansas domestic

insurance companies. In addition, the financial analysts review other financial information and reports filed by insurance entities, such as business plans, reinsurance agreements, merger and acquisition documents, company formation documents, market research, and feasibility studies. This in-depth analysis of financial statements and other information is performed in order to assess the financial position of the companies and evaluate operations to determine whether each company meets Arkansas's standards. The analysts also monitor the financial condition and performance of non-domestic insurance companies doing business in the state.

Insurance companies conducting business in the State of Arkansas are required to file annual financial statements with the AID. These statements can be viewed on the National Association of Insurance Commissioners' (NAIC) website at [www.naic.org/cis/](http://www.naic.org/cis/).

***Prepaid Funeral Benefits Contracts***

Ark. Code Ann. § 23-40-101 et al. provides for the review of prepaid funeral contracts. This review process includes examination of active and matured prepaid funeral contracts, on-site financial examinations of the licensees' trust funds and custodial accounts, review of licensees' annual

reports, and written and oral responses to consumers' inquiries and complaints.

A total of 187 funeral homes were issued licenses to sell and/or offer for sale prepaid funeral benefit contracts within the State of Arkansas as of June 30, 2009. Prior to licensing, the organizations' net worth and outstanding and unfulfilled contracts were reviewed for accuracy and authenticity.

A total of 68 on-site trust fund and insurance financial examinations were performed during the calendar year 2009 by the section's financial examiners.

***Security Deposits***

Held in trust by approved Arkansas trustees, security deposits are handled by the Securities Administrator in the AID's Finance Division.

Deposits are maintained for the benefit and protection of policyholders and creditors in the State of Arkansas and are mandated by the Arkansas Insurance Code. Security deposits held in fiscal year 2009 are reflected below:

Foreign Insurers	\$249,667,000.00
Domestic Insurer	<u>36,259,000.00</u>
Total	\$285,926,000.00

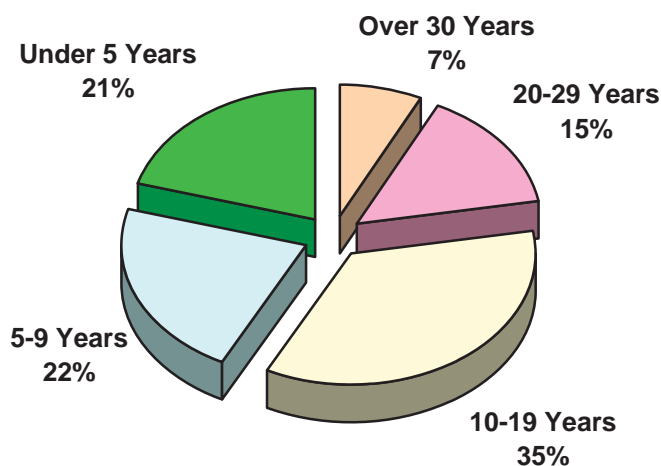
***The Finance Division is responsible for fulfilling the Arkansas Insurance Department's core mission of consumer protection through financial solvency regulation.***

Manager ..... **Andrea May**  
Human Resources Analyst ..... **Carol Anthony**  
Benefits Analyst ..... **Jeanie Stobaugh**  
Human Resources Specialist ..... **Carol Nunn**  
Department Switchboard/Receptionist ..... **Danna Copeland**

The Human Resources Division is charged with ensuring compliance with the state's personnel policies and procedures in accordance with state and federal laws. Additionally, the Human Resources Division is responsible for recruiting and hiring, payroll, employee benefits, personnel budget preparation and management, employee training, and continuing education for staff.

The Department currently has 179 employees. 142 (79%) of those employees have been employed with the State of Arkansas longer than five years. 100 (70%) of those 142 employees have served those years here at the Department.

*Employee Retention Chart*



---

Deputy Commissioner Information Services .....	James Winningham
Information Systems Manager .....	Don Cordes
Chief Technology Officer .....	Britton Kerr
Systems Team .....	Stephen Konzij
.....	LaNan Ray
.....	Britt Simmons
Programming Manager .....	Heather Langley
Programming Team .....	James Goodnight
.....	Chris Hazelslip
.....	Eddie Rogers
.....	David Stepp
Systems Specialist .....	Melinda Kelley
Administrative Specialist II .....	Beth Davis
.....	Clarissa Smith

### *Leveraging Technology for Insurance Regulation*

In an age where insurance operations and services are highly computerized, information technology is essential to providing insurance regulatory services. High quality regulatory services at the lowest price require a professional information technology staff that is capable of identifying, implementing, and operating core systems and technologies which are both advanced in capability and relatively low in cost. The Arkansas Insurance Department (AID) is proud of its information technology (IT) group and its contribution to Arkansas insurance regulation. It is largely through its technology efforts over the past twelve years that the Department has been able to address a dramatic growth in the regulatory workload with a comparatively small growth in the size of the Department staff, without sacrificing regulatory services. Further, this has been accomplished without the huge technology system and service contracts that are commonly part of modern information technology operations.

“Servers” are the computers that constitute the heart of the AID’s IT operations. These computers host the large computer applications and databases that are shared by the various divisions of the AID. For most of its servers the IT group uses virtual machine technology to satisfy this need. In the past, every server needed its own separate computer hardware. If the server software or hardware failed, many hours were required to reload the software. In the event of hardware failure, even more time was required to obtain and configure new hardware before the software reload could be started. With virtual machine technology a server is an independent software image that typically shares a hardware host environment with one or more other servers. An image of each server is maintained on centralized storage and can be rapidly loaded onto one of multiple hardware environments that share the central storage. Again, each of these hardware environments can host and run a number of individual servers at any one time. Virtual machine technology allows the IT group to rapidly increase the number of servers whenever needed to

recover from server failure in a fraction of the time previously required, and to maintain and support the server configuration without increasing the size of its systems staff. In turn, this capability allows the other divisions of the AID to leverage additional servers instead of increased staff wherever such a trade-off is possible. This is just one example of the AID's IT management approach of employing IT that is relatively low in cost but that in comparison to other technologies enables its staff to be highly productive. Other examples of this approach are low-cost mobile devices that increase the regulatory staff's productivity while traveling, and the gradual move to low cost thin client hardware that is reducing the downtime of the regulatory staff while saving money on the cost of their workstations. This approach is highly "green" in that it requires less power to operate, reduces the amount of computer hardware, reduces the cost of purchase and recovery, can undergo a server expansion with a relatively low increase in staff support compared to the use of standalone servers, and lessens the purchase and maintenance

costs of workstations. Servers not only support the Insurance Department staff, but they also support public and industry use of Insurance Department online services. These services are provided through the Insurance Department website. An IT group goal is to empower the non-IT staff to directly leverage technology wherever it can, and the benefits of this are best seen in the Department website, where most of the design is done by non-IT staff with implementation support being provided by the IT group. However, major functional implementations such as agent searches are developed by IT or a collaborating IT group.

In addition to systems and software implementations, the members of the IT group also provide direct support to Department regulatory staff in their day-to-day use of computer workstations and software. IT support ranges in complexity from assistance in using a software application to development of special software.





# Legal Division

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

Deputy Commissioner .....	John Morris
Managing Attorney .....	Booth Rand
Attorney Specialist .....	Bob Alexander
.....	Nina Carter
.....	Ashley Fisher
.....	Amanda Rose
Investigator .....	Mary Coney
.....	Taryn Lewis
.....	Vacant
Legal Support Specialist .....	Chance Armour
.....	LoRraine Rowland
Administrative Specialist III .....	Terry Scott
Administrative Specialist II .....	Candi Ussery

Acting as legal counsel for the Arkansas Insurance Commissioner is the primary responsibility of the Arkansas Insurance Department's (AID) Legal Division. In this capacity, the Legal Division offers counsel and advice, conducts research, and represents the Commissioner or staff in lawsuits or other proceedings.

Other duties of this division include drafting legislation, rules, bulletins, directives, legal opinions, and conducting consumer complaint investigations.

Assistance with the adoption of reports of financial examinations on Arkansas domestic HMOs and farmers' mutual aid associations is another function of the AID Legal Division.

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

## 2008 Summary of Activity

- ▶ 201 Investigations Initiated
- ▶ 242 Investigations Closed
- ▶ Orders Issued
  - 7 Cease and Desist
  - 21 Insurance Producer Suspension and Revocation (Consent)
  - 33 Agent Consent
  - 2 Agent Denial
  - 14 Emergency License Suspension
  - 13 Examination Adoption
- ▶ Collected \$7,565 in Restitution for Arkansas Consumers
- ▶ Collected \$89,600 in Fines and Penalties
- ▶ Collected \$958,837 in Recoveries

and insurance company acquisitions, mergers, reinsurance agreements, and similar transactions.

During 2009, the Legal Division:

***Finalized Rules***

- Rule 17..... Life Insurance Disclosure
- Rule 57..... Insurance Department Administrative and Regulatory Fees
- Rule 82..... Suitability in Annuity Transactions
- Rule 96..... Guidelines for the Senior-Specific Certifications and Professional Designations in the Sale of Life Insurance and Annuities
- Rule 97..... Life Insurance and Annuities Replacement
- Rule 98..... Annuity Disclosure

***Issued Bulletins***

- 1-2009..... Ark. Code Ann. §23-86-119 “Disclosure to Policyholders”
- 2-2009..... Company Appointment Renewals for Producers
- 3-2009..... Notice Pursuant to Ark. Code Ann. § 23-63-613 of Publication of NAIC Accounting Practices and Procedures Manual (“APPM”) as of March, 2009.
- 4-2009..... Reminder of Title Insurance Guidelines Pursuant to Ark. Code Ann. § 23-103-401 et seq., and Frequently Asked Questions
- 5-2009..... Federal Stimulus Bill-Group Health Coverage Continuation Subsidy
- 6-2009..... Arkansas Legislation Pertaining to Insurance
- 7-2009..... ACT 1179 of 2009 – Mandatory Offering for Coverage of Hearing Aids. (Replaced in its Entirety by Bulletin 7A-2009)
- 7A-2009.... ACT 1179 of 2009 – Mandatory Offering for Coverage of Hearing Aids
- 8-2009..... Replacement of Life Insurance Policies or Annuity Contracts; Compliance with Department Rule 97
- 9-2009..... Act 1193 of 2009 Amendments to Arkansas Mental Health Parity Act (“MHPA”)
- 10-2009.... Reminder of Workers’ Compensation Reporting Requirements Pursuant to Ark. Code Ann. § 11-9-106
- 11-2009.... Rule 82, “Suitability in Annuity Transactions”
- 12-2009.... Professional Employer Organization Forms & Instructions for Completing Forms
- 13-2009.... NAIC-NIPR Attachments Warehouse for the Electronic.

- 14-2009..... Joint Bulletin-Sales or Investment Advice Related to Securities Products by Insurance Producers
- 15-2009..... Act 197 of 1987 (Required Consumer Information)
- 16-2009..... Assessment by Arkansas Rural Risk Underwriting Association

***Issued Directives***

- 1-2009..... Life Settlement Provider & Broker Application Forms
- 2-2009..... Directive on Cancellations, Nonrenewals, New Policies and Discriminatory Underwriting Practices for Property and Casualty (Replaces 1A-2004)

***Certificate of Authority Cancellations***

- Central American Life Insurance Company
- Farmers Alliance Mutual Insurance Company
- Kemper Casualty Insurance Company
- Southern-Owners Insurance Company

***Multi-State Settlements***

\$10,788 – Senior Health Ins. Co. of PA

***Company Mergers***

<i>Merged</i>	<i>With</i>
American General Property Ins. Co. of FL	American General Property Ins. Co.
American Investors Life Ins. Co. of Topeka, Kansas, Inc.	Aviva Life & Annuity Co.
American Ranch Auto & Home, Inc.	American Farmers & Ranchers Life Ins. Co.
Columbian National Title Ins. Co.	First American Title Ins. Co.
Forethought Life Assur. Co.	Forethought Life Ins. Co.
Mutual of Detroit Ins. Co.	Columbian Mutual Life Ins. Co.
Northwest Arkansas Farmers Mutual Tornado Ins. Co.	Washington County Farmers Mutual Fire Ins. Co.
Seaboard Surety Co.	Travelers Casualty and Surety Co. of America
Title Ins. Co. of America	Lawyers Title Ins. Corp.
United Liberty Life Ins. Co.	Citizens Security Life Ins. Co.

---

Manager .....	Fred Stiffler, Jr.
Administrative Analyst .....	Kathy Stimpson
Administrative Specialist III .....	Peggy Dunlap
Licensing Technician .....	Lisa Garner
.....	Tamela Garth
.....	Barbara Gordon
.....	Jack Hawkins
.....	Robert Helmbeck
.....	Lisa Hunt
.....	Cindy Truax
.....	Sheila Weeks
.....	Heather Wilson
.....	Patricia Wyatt

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

The division is responsible for the approval of pre-licensing and continuing education courses, instructors, and providers, and has the responsibility for overseeing the administration of resident producer examinations. The division conducts a criminal background record review on all new resident applicants prior to approval for an examination for licensure.

All license forms can be accessed on the division website. The site also provides search engines for producer information, which includes license information and current continuing education status. In addition, the website provides information on continuing and pre-licensing education providers, with

additional information on courses and instructors.

Currently, the Arkansas Insurance Department oversees 74,606 licensees with approximately 292,498 active appointments, all of which are renewed annually. The Department accepts non-resident electronic appointments and appointment terminations, electronic non-resident applications, electronic license renewals and electronic affiliations of agents to business entities.

***License Division Transactions***

In 2009 the License Division processed (on average):

- 14,000 New Applications for License
- 3,000 Agency Affiliations
- 30,000 New Appointments
- 20,000 Address Changes
- 34,000 Continuing Education Course Completions
- 8,000 Walk-ins
- 100,000 Telephone Inquiries

While a few items are limited to paper transactions, the Department expects to convert more services to electronic format to provide licensees and appointees with faster service. Our website continues to expand to provide more information to our licensed producers, business entities, insurers, and interested parties.

# Life and Health Division

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

Deputy Commissioner ..... Dan Honey  
 Life & Health Compliance Officer ..... Linda Bird  
 ..... Stephanie Fowler  
 ..... Rosalind Minor  
 ..... J. Harris Shearer  
 Administrative Specialist III ..... Jennifer Newkirk

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

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

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

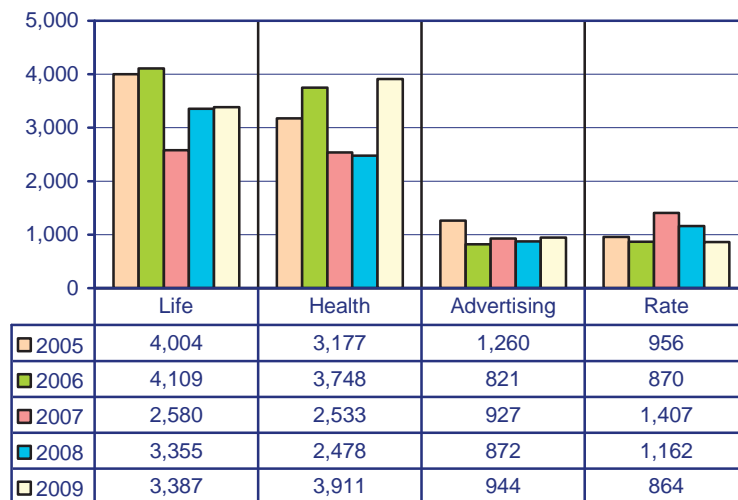
Also reviewed by the Life and Health Division are long term care, Medicare supplements, and supplemental benefits contracts, as well as contracts for health maintenance organizations (HMOs).

### Policy Issues

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

### Forms Filed

The following chart represents life and health forms filed for calendar years 2005-2009.



<b>Deputy Receiver</b> .....	<b>Steve Uhrynowycz</b>
<b>Assistant Administrator</b> .....	<b>Cindy Furrer</b>
<b>Administrative Assistant</b> .....	<b>Marilyn Brenning</b>
<b>Bookkeeper</b> .....	<b>Arlene Hughes</b>
<b>Workers' Compensation Adjuster</b> .....	<b>Jeannie Roberts</b>
<b>Claims Assistant/Receptionist</b> .....	<b>Sandra Seymour</b>

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 2009, the division was responsible for the management of six domestic insurance company receiverships, two prepaid funeral benefit trusts, and eighteen ancillary insurance company receivership estates.

***Domestic Insurance Companies***

- American Investors Life Ins. Co.
- Cosmopolitan Ins. Co.
- Imerica Life and Health Ins. Co.
- Old Southwest Life Ins. Co.
- Signature Life Ins. Co. of America
- Wonder State Life Ins. Co.

***Prepaid Funeral Benefit Trust***

- Miller-Elston Mortuary, Inc.
- Rumph-Owers Mortuary, Inc.

***Ancillary Insurance Receiverships***

- American Fidelity Fire Ins. Co.
- American Health Care Providers, Inc.
- AM Mutual Ins. Co. of Boston
- American Mutual Liability Ins. Co.
- Carriers Ins. Co.
- Cotton Belt Ins. Co.
- Excalibur Ins. Co.
- Great Global Ins. Co.
- Ideal Mutual Ins. Co.
- Midland Ins. Co.
- Mission Ins. Co., Inc.
- Mission National Ins. Co.
- Reliance Ins. Co.
- Rockwood Ins. Co.
- Southwestern National Ins. Co.
- Standard Fire Ins. Co.

- Union Indemnity Ins. Co.
- Western Employers Ins. Co.

***Property & 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 2009, APCGF, as appropriate, paid over \$610,107 to adjust, settle or litigate claims involving the fourteen non-domestic insurance company receiverships listed below and recovered over \$1,500,349.

- American Mutual Liability Ins. Co.
- California Compensation Ins. Co.
- Casualty Reciprocal Exchange
- Colonial Casualty Ins. Co.
- Commercial Compensation Ins. Co.
- Cotton Belt Ins. Co.
- Equity Mutual Ins. Co.
- Fremont Indemnity Ins. Co.
- Home Ins. Co.
- Legion Ins. Co.
- PHICO Ins. Co.
- Reciprocal of America
- Reliance Ins. Co.
- Rockwood Ins. Co.

***Life & 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 2009, ALHIGA provided benefits to Arkansas insureds and claimants totaling more than \$1,514,981, and recovered over \$252,907, as a result of the following five domestic and non-domestic insurance company receiverships.

- American Investors Life Ins. Co.
- Benicorp Ins. Co.
- Executive Life Ins. Co.
- Lincoln Memorial Life Ins. Co.
- Wonder State Life Ins. Co.

---

Manager .....	Bill Lacy
Property & Casualty Compliance Officer .....	Alexa Grissom
.....	Becky Harrington
.....	Llyweyia Rawlins
.....	Edith Roberts
.....	Carol King Stiffler
Title Insurance Compliance Officer .....	Sarah Harper
Investigative Analyst .....	Joie Tester
Legal Support Specialist .....	Nancy Horton

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

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

During 2009, the division, prior to their use in the market place, processed 6,861 filings composed of reviews of 31,459 insurance policy forms and 2,755 rate and rule actions. Forms reviewed were 9% lower than in 2008 and 13% higher than in 2007. Rate and rule filings were up 16% from 2008 and increased 18% over 2007. Form filings were down 15% over 2008 and up 4% over 2007. Total filings were down 5% over 2008 and up 9% over 2007.

With continued heavy demand by insurers on the reviewers, the increased use of automated filings systems makes it possible to manage the productivity required of each analyst while allowing for thorough reviews and analysis of each filings. During 2009 almost 98% of all rate and form filings made with the division were in electronic format. Almost 89% of all filings paid the associated filing fees by electronic transfer further reducing the amount of manual handling of funds by the division.

### *Consumer Complaints*

The Property and Casualty Division works closely with the Consumer Services Division in the handling of complaints concerning coverage or rating issues. The 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 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.

### *Personal Lines*

The primary goals of the personal lines review process are to promote competition, provide timely and accurate review of all personal insurance products, and to ensure rates are not excessive, inadequate, or unfairly discriminatory. All forms are approved prior to use.

2004 was the first year insurance companies’ use of consumer credit was subject to regulation by Act 1452 of 2003. Results of the increased regulation imposed by the Act were first available in 2005. The 2009 report based upon 2008 year data indicated that approximately 42% of insureds in Arkansas received a decrease in premium from the use of consumer credit,

approximately 13% received a premium increase, and the premiums for the remainder of insureds were unaffected by the use of consumer credit.

2009 was the sixth year the Fire Loss Reporting Act of 2003 was filed by insurers. The data in the aggregate indicates there is no apparent link between fire losses and either the population of a county or the number of residences it contains. The full report is available on our website.

### ***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***

2009 was the sixth 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 the market may have achieved rate adequacy and that its performance is nearing that of other commercial liability lines although still measurably worse. The reforms may be having an impact as there are more insurers writing business. The report expresses a concern that repeal of the Act will make Arkansas less attractive as a market for medical malpractice insurance. The full report is available on our website.

### ***Title Insurance and Title Insurance Agents***

Act 684 of 2007 transferred licensing authority for title insurance agents to the Department effective January 1, 2008. The title insurance coordinator is responsible for resolving licensing issues, investigations of title insurers

and their agents, reviewing policy forms used by title agents and their companies, and investigating consumer complaints against title agents and insurers.

### ***Workers' Compensation***

The rate filings for 2009 saw the Arkansas workers' compensation market continue to improve, as it did in most other states. Companies continued to relax or maintain their underwriting guidelines which results in small premium decreases in the assigned risk plan. The combined loss ratio in Arkansas was 80% for 2008, which was one of the lowest of all the states for which the statistical agent, National Council of Compensation Insurance, compiles statistics. Our combined loss ratio continues to decline. Indications are this trend should continue.

Our assigned risk plan continued to be self-supporting and there was no assessment required. At the close of 2009, the premium in the plan was \$11,236,985, down 20% from the end of 2008.

### ***Workers' Compensation Rates***

Unlike most other property and casualty rates, workers' compensation rates must be approved prior to use. For 2009, workers' compensation voluntary loss costs declined by 7% and assigned risk plan rates showed a decrease of 6.4%.

Annually, the Commissioner issues a detailed report of the state of the workers' compensation market, a requirement of Act 796 of 1993. The report reflects the continued improvements being made in workplace safety, loss prevention, and decreases in claims severity. The full report is available on our website.

### ***Earthquake Insurance Market Assistance Program***

In 1999, Act 1343 created the Market Assistance Program (MAP) to assist consumers in obtaining earth-

quake coverage. The program has been successful and writes more than 8,000 policies for Arkansas residents who are unable to obtain coverage through traditional homeowners policies. The Act also established an Earthquake Authority Board that has the authority to issue earthquake coverage if the MAP is unable to provide sufficient coverage.

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

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

### ***Automobile Assigned Risk***

The number of agents writing automobile insurance through the assigned risk plan continues to decrease, due primarily to the large number of carriers willing to write non-standard auto risks. Application volume continues to remain very low. During 2009 there was one commercial auto policy assignment and two private passenger auto policies assignments made through the plan.

### ***Professional Employer Organizations***

A professional employer organization (PEO) is any person or legal entity engaged in the business of providing professional employer services by entering into a co-employment relationship with at least a majority of the employees of a client, or with a division or work unit of a client, for its covered employees. The arrangement is intended to be, or is, ongoing rather than temporary in nature and employer responsibilities, including the right of direction and control of the employees, are shared by the PEO and its clients.

# Public Employee Claims

## Division

Phone: (501) 371-2700, (866) 278-8066, Fax: (501) 371-2733  
 E-mail: [insurance.public.employee.claims@arkansas.gov](mailto:insurance.public.employee.claims@arkansas.gov)

Director .....	Nathan Culp
Managing Attorney .....	Terry Lucy
WCC Program Manager .....	Margie Duncan
Attorney Specialist .....	Richard Smith
WCC Claims Specialist .....	Linda Amaden
.....	Kenneth Buckner
.....	Linda Corpier
.....	Amanda Dinwiddie
.....	Muriel Hicks
.....	Margaret Langley
.....	Otis Palmer
WCC Claims Analyst .....	Tanya Hart
.....	Rhonda Murphy
.....	Tiphanie Nelson
Fiscal Support Specialist .....	Deana Hilpert
.....	Angie West
Legal Support Specialist .....	Brandy Wedsted
Administrative Specialist III .....	Nancy Graham
Administrative Specialist II .....	Frankie Goodson
.....	Linda Oates
.....	Lauren Thompson
.....	Christy Wilson
Administrative Specialist I .....	Ashley Morton
.....	Brooke Newkirk

The Public Employee Claims Division (PECD) is responsible for the investigation and management of more than 3,600 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 its political subdivisions.

During calendar year 2009, PECD received 3,603 claims. A total of 1,091 lost-time claims remained open at the end of this same period, with the division receiving approximately 243 active medical-only claims each month.

### *Workers' Compensation Funding*

Expenditures for the workers' compensation claims disbursed by PECD come from three sources: the premiums 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 \$11.07 million for state claims was disbursed by PECD for calendar year 2009.

### *Claims Management*

PECD manages workers' compensation claims for state employees with a staff of 24, including ten personnel devoted to the investigation, determination,

and management of claims. The remaining staff consists of support and legal personnel.

Claims specialists provide technical assistance, including workshop sessions, to public employers and employees, in addition to performing their primary claims management duties.

### *Return to Work Program*

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

### *Safety Program*

The division continues to encourage state agencies to implement safety programs. With the cooperation of state agencies, we hope to be able to reduce the number of injuries suffered by state employees. The prevention of injuries helps in three areas: 1) improves the quality of life of employees; 2) helps agencies with staffing issues; and 3) reduces workers' compensation costs for the taxpayers of the State of Arkansas.



# Risk Management

## Division

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

E-mail: [insurance.risk.management@arkansas.gov](mailto:insurance.risk.management@arkansas.gov)

<b>Director</b> .....	<b>Drew Carpenter</b>
<b>Assistant Director</b> .....	<b>Mark Guinee</b>
<b>Risk Consultant</b> .....	<b>Audrey Carroll</b>
.....	<b>Ann Holthoff</b>
.....	<b>Clark Osborne</b>
.....	<b>Jon Parish</b>
.....	<b>Roland Robinson</b>
.....	<b>Cecil Rothwell</b>
.....	<b>Richard Tibbitts</b>
.....	<b>Wylie Whitley</b>
<b>Administrative Analyst</b> .....	<b>Tomika Clark</b>
<b>Administrative Specialist III</b> .....	<b>Vickie Cook</b>

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

Effective February 2004, the Risk Management Division assumed the responsibility of providing insurance coverage, consulting, and loss control services to public schools that choose to participate in the Public School Property and Vehicle Insurance Trust Fund.

The division is staffed with professionals who deal with the entire spectrum of the highly technical and complex areas of risk management and insurance. The knowledge and skills of the division staff have brought a high level of success to the programs managed by the division.

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

Property inspections and appraisals are conducted on approximately 5,500 state owned and leased structures and 2,500 school district structures with insured values of \$10.5 billion. Insurance contracts provide multi-peril coverage, including limited earthquake and flood.

The emphasis on loss control by the Risk Management staff, coupled with the cooperation of state agencies, has proven to be successful as preventable losses have been greatly reduced. Rates are substantially lower than in the years preceding the establishment of the Risk Management Division. Although in past years the school property program experienced substantial losses from arson and wind storms, premiums have remained stable. Premium rates for all participating schools have decreased since the transfer of the program to the Insurance Department.

The 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 Insurance Trust Fund (AMAIT), has allowed the division to be more innovative in seeking premium savings for participating state agencies. State agencies received a 40% discount in premium for policy year 7/01/08-09, a 50% discount for policy year 7/01/09-10, and will receive a 25% discount for 7/01/2010-11. Savings to state government since the formation of AMAIT now approach \$20 million.

The division also provides staffing for the Arkansas Governmental Bonding Board's Trust Fund. This self-funded program, established in 1987, provides fidelity bond coverage for over 135,000 employees of state, county, and municipal governments, as well as public school districts in Arkansas. The Fidelity Bond Program has been a phenomenal success, with the estimated savings to the state of \$300,000 per year. For two of the past four renewals, the Fidelity Bond Board chose to waive premiums for all participants.

A vehicle safety program covering 5,500 state vehicles has been in effect for many years, resulting in improved loss ratios. The program involves record keeping and driver information which is accessible on the DFA-Driver Services website. This program has proven to be invaluable to agency personnel assigned the task of maintaining driver information. The goal is to more closely monitor state drivers which will result in fewer and less severe accidents. These changes should yield a premium savings on the state's commercial fleet. The division now offers an on-site advanced defensive driver training at no cost to state agencies and participating schools. The division also manages the public school vehicle program that insures another 5,000 vehicles.

The activities of the Risk Management Division continue to evolve as the staff seeks to provide consultation, risk management, appraisal, and insurance services to public schools and state government. The ultimate goal is to continually provide top quality, professional service while saving taxpayer dollars.

**Manager** ..... **Melissa Simpson**  
**Volunteer Program Coordinator** ..... **Chloe Crater**  
 ..... **Pat Holthoff**  
 ..... **Tracey Jones**  
**Medicare Benefits Counselors** ..... **Carol Hayes**  
 ..... **Kimberly Landreth**

The Senior Health Insurance Information Program (SHIIP) provides Medicare counseling and assistance to Medicare beneficiaries and their caregivers. SHIIP operates a toll-free phone line (1-800-224-6330) which serves as the main contact for the majority of Medicare beneficiaries. SHIIP explains Medicare benefits and discusses how other insurance coordinates with Medicare coverage in individual and group settings.

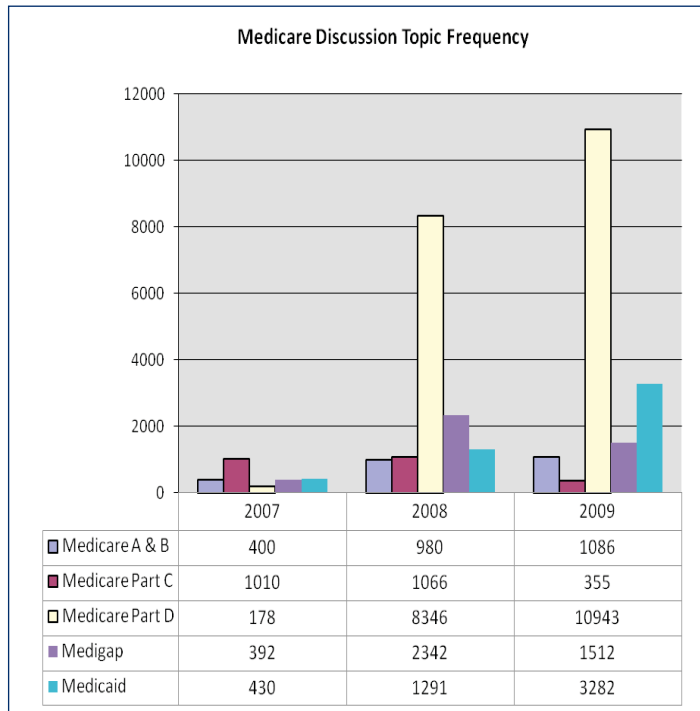
The SHIIP staff attends community functions and supplies program information to the public, governmental agencies, and other interested parties. SHIIP educates Arkansans through presentations at health fairs, senior days, and numerous speaking engagements.

SHIIP publishes information booklets on the twelve standard Medicare Supplement Plans and long-term care insurance. SHIIP helps Medicare beneficiaries with the Medicare Prescription Drug Plan Finder to narrow prescription drug plan options and complete enrollment applications.

SHIIP assists Medicare beneficiaries with applications for subsidy programs like Medicare Savings Program and Extra Help. Arkansas Medicaid administers the Medicare Savings



Program and pays Medicare Part B deductible and cost sharing based on eligibility. The Social Security Administration manages the Extra Help program and pays costs associated with Medicare Prescription Drug coverage like deductibles, copayments, and coinsurance based on eligibility.



SHIIP partners with local organizations. SHIIP provides Medicare training to partner organizations and adult volunteers as well. Training sessions are available throughout the state. Contact SHIIP for more information about becoming a partner organization or volunteer.



## Farmers Mutual Aid Associations

NAIC#	Company Name	AR Premium	Market Share	Assets	Liabilities	Capital & Surplus
37613	Farmers Union Mutual Ins Co	\$4,032,536	31.57%	\$ 6,573,105	\$3,605,273	\$ 2,967,832
A2020	Farmers Mutual Ins Co Gentry	3,597,791	28.17%	11,368,091	2,790,979	8,577,112
A0012	Farmers Mutual Ins Rogers	1,139,345	8.92%	5,208,104	877,996	4,330,108
A0023	Washington County Farmers Mutual Fire	959,496	7.51%	24,295,596	684,263	23,611,333
A0007	Farm & Home Mutual Ins Co	931,024	7.29%	1,715,342	893,716	821,626
A0010	Farmers Mutual Fire	802,733	6.28%	1,910,878	566,323	1,344,555
A0008	Farmers Fire Ins	801,198	6.27%	1,564,441	581,662	982,779
A0014	Farmers Protective Ins Co	384,441	3.01%	561,010	230,382	330,628
A0011	Farmers Mutual Ins of LR	92,511	0.72%	414,538	50,789	363,749
A0020	Logan County Farmers Mutual Aid	32,732	0.26%	1,884,326	32,732	1,851,593
TOTAL		\$12,773,807	100.00%			

## Fraternal Organizations

NAIC#	Company Name	AR Premium	Market Share	Assets	Liabilities	Capital & Surplus
57541	Modern Woodmen Of Amer	\$ 50,784,140	43.81%	\$ 9,266,004,698	\$ 8,129,557,362	\$1,136,447,336
57320	Woodmen World Life Ins Soc	25,759,251	22.22%	8,074,593,384	7,251,285,875	823,307,509
56014	Thrivent Financial For Lutherans	24,325,217	20.98%	54,372,055,030	50,245,280,775	4,126,774,255
56383	Order of United Commerical Travelers	4,441,927	3.83%	22,563,531	11,919,372	10,644,159
57657	Royal Neighbors Of Amer	3,500,224	3.02%	719,164,640	497,618,804	221,545,836
58033	Knights Of Columbus	3,420,797	2.95%	15,548,928,424	13,901,424,069	1,647,504,355
56499	Woodmen World Assur Life Assn	2,073,282	1.79%	55,044,296	45,510,604	9,533,692
58068	Independent Order Of Foresters Us Br	1,348,482	1.16%	2,811,478,920	2,570,311,938	241,166,982
56030	Catholic Knights	229,665	0.20%	873,715,936	841,657,833	32,058,103
56332	First Cath Slovak Ladies Assn USA	20,965	0.02%	590,101,889	503,575,181	86,526,708
57223	Baptist Life Assn	10,742	0.01%	26,393,173	25,611,887	781,286
57088	Degree Of Honor Protective Assn	9,854	0.01%	182,011,040	177,391,266	4,619,774
57622	Polish Natl Alliance Us Of Na	1,811	0.00%	437,152,316	407,327,707	29,824,609
56170	Womans Life Ins Society	818	0.00%	185,701,078	156,463,809	29,237,269
TOTAL		\$115,927,175	100.00%			

## Health Maintenance Organizations (HMO) and Hospital, Medical, Dental Insurers (HMDI)

NAIC#	Company Name	AR Premium	Market Share	Assets	Liabilities	Capital & Surplus
95442	Hmo Partners Inc	\$197,737,042	36.11%	\$128,358,281	\$44,262,604	\$84,095,677
95448	QCA Hlth Plan Inc	126,741,182	23.15%	39,938,741	18,226,619	21,712,122
47155	Delta Dental Plan of AR Inc	73,690,053	13.46%	64,551,004	11,199,672	53,351,332
12282	Arkansas Comm Care Inc	65,200,897	11.91%	28,436,370	13,480,643	14,955,727
95792	Windsor Hlth Plan Inc	62,325,878	11.38%	66,399,847	50,225,533	16,174,314
95446	United Hlthcare of AR Inc	18,190,252	3.32%	9,078,783	3,755,758	5,323,025
13160	Physicians Hlth Choice of AR Inc	3,509,165	0.64%	3,531,888	457,731	3,074,157
11559	American Dental Providers of AR Inc	162,540	0.03%	435,527	87,932	347,595
TOTAL		\$547,557,009	100.00%			

NAIC#	Company Name	AR Premium	Market Share	Assets	Liabilities	Capital & Surplus
83470	Arkansas BCBS	\$1,081,432,481	19.60%	\$ 951,873,374	\$ 469,369,004	\$ 482,504,370
79413	United Healthcare Ins Co	329,033,174	5.96%	11,899,664,376	8,473,875,058	3,425,789,318
73288	Humana Ins Co	276,026,719	5.00%	4,373,947,909	2,191,234,506	2,182,713,403
65056	Jackson Natl Life Ins Co	135,905,319	2.46%	77,789,118,395	73,816,424,167	3,972,694,228
65978	Metropolitan Life Ins Co	134,270,086	2.43%	289,575,343,528	276,941,488,594	12,633,854,934
65838	John Hancock Life Ins Co (USA)	123,335,226	2.24%	203,396,347,036	198,377,734,046	5,018,612,990
12567	Care Improvement Plus S Central Ins	105,334,546	1.91%	183,116,300	111,085,507	72,030,793
65676	Lincoln Natl Life Ins Co	102,365,346	1.86%	143,345,609,264	137,100,545,426	6,245,063,838
69345	Teachers Ins & Ann Assoc Of Amer	96,777,097	1.75%	201,727,944,749	178,883,993,367	22,843,951,382
65005	RiverSource Life Ins Co	91,601,341	1.66%	81,313,114,490	77,942,443,710	3,370,670,780
60380	American Family Life Assur Co of Col	78,256,175	1.42%	75,798,441,760	70,030,502,676	5,767,939,084
64467	Wellcare Hlth Ins of IL Inc	77,773,501	1.41%	105,352,323	74,798,836	30,553,487
61271	Principal Life Ins Co	77,714,053	1.41%	118,786,258,320	114,197,513,247	4,588,745,073
61689	Aviva Life & Ann Co	73,899,240	1.34%	41,990,392,389	39,707,516,241	2,282,876,148
61050	MetLife Investors USA Ins Co	71,342,312	1.29%	40,666,151,758	39,260,095,032	1,406,056,726
68896	Southern Farm Bureau Life Ins Co	70,665,064	1.28%	10,545,745,133	8,876,588,403	1,669,156,730
90611	Allianz Life Ins Co Of N Amer	66,420,809	1.20%	75,453,861,851	71,530,653,004	3,923,208,847
86630	Prudential Ann Life Assur Corp	65,762,362	1.19%	49,615,991,034	48,735,013,349	880,977,685
86231	Transamerica Life Ins Co	63,277,104	1.15%	101,455,187,640	96,428,363,440	5,026,824,200
66869	Nationwide Life Ins Co	61,939,264	1.12%	88,955,177,916	85,825,620,591	3,129,557,325
68241	Prudential Ins Co Of Amer	61,616,712	1.12%	225,787,698,918	215,746,044,708	10,041,654,210
62235	Unum Life Ins Co Of Amer	60,275,489	1.09%	17,214,784,050	15,673,664,911	1,541,119,138
67660	Pennsylvania Life Ins Co	59,029,227	1.07%	901,412,245	640,411,680	261,000,565
88072	Hartford Life Ins Co	57,159,577	1.04%	140,231,960,413	134,866,945,212	5,365,015,201
94358	USABLE Life	55,555,686	1.01%	305,878,327	183,591,976	122,286,351
70238	Variable Ann Life Ins Co	55,364,587	1.00%	59,451,514,056	55,825,813,143	3,625,700,913
91596	New York Life Ins & Ann Corp	54,555,057	0.99%	88,832,647,162	83,835,017,754	4,997,629,408
67466	Pacific Life Ins Co	52,326,561	0.95%	94,738,486,862	89,732,544,621	5,005,942,242
69108	State Farm Life Ins Co	52,152,228	0.95%	47,959,820,741	42,297,181,146	5,662,639,594
68608	Symetra Life Ins Co	47,967,207	0.87%	20,799,084,104	19,383,648,999	1,415,435,105
66915	New York Life Ins Co	46,150,264	0.84%	117,835,521,372	104,149,253,503	13,686,267,869
67091	Northwestern Mut Life Ins Co	46,091,718	0.84%	166,746,623,785	154,344,063,510	12,402,560,275
68136	Protective Life Ins Co	45,953,069	0.83%	26,654,687,975	24,038,157,042	2,616,530,933
62944	AXA Equitable Life Ins Co	42,005,060	0.76%	126,783,596,044	123,667,654,452	3,115,941,592
71153	Hartford Life & Ann Ins Co	41,503,206	0.75%	73,406,512,318	69,320,911,803	4,085,600,515
68284	Pyramid Life Ins Co	39,369,817	0.71%	369,313,712	189,767,660	179,546,052
92738	American Equity Invest Life Ins Co	38,471,283	0.70%	16,697,567,555	15,504,437,676	1,193,129,879
70815	Hartford Life & Accident Ins Co	35,771,216	0.65%	14,254,524,065	8,249,262,854	6,005,261,211
60054	Aetna Life Ins Co	35,378,373	0.64%	22,490,327,134	17,632,152,149	4,858,174,985
80942	ING USA Ann & Life Ins Co	35,171,650	0.64%	71,917,081,862	70,432,026,202	1,485,055,660
70688	Transamerica Financial Life Ins Co	34,184,023	0.62%	20,937,072,430	20,025,445,776	911,626,654
86509	Ing Life Ins & Ann Co	32,020,672	0.58%	62,474,625,917	60,712,499,928	1,762,125,989
11529	Mercy Hlth Plans	30,101,714	0.55%	45,906,622	27,448,710	18,457,912
93513	MetLife Investors Ins Co	27,217,294	0.49%	11,670,931,246	11,260,176,952	410,754,294
69868	United Of Omaha Life Ins Co	25,294,913	0.46%	14,037,295,085	12,792,156,330	1,245,138,755
65757	Shelter Life Ins Co	24,529,481	0.44%	940,409,305	763,759,036	176,650,269
61263	Bankers Life & Cas Co	22,761,162	0.41%	12,318,839,810	11,588,601,665	730,238,145
64939	Investors Ins Corp	22,680,376	0.41%	353,124,662	320,114,793	33,009,869
62308	Connecticut Gen Life Ins Co	22,519,893	0.41%	19,036,993,502	16,117,781,850	2,919,211,652
66044	Midland Natl Life Ins Co	21,149,596	0.38%	26,496,853,601	25,104,984,613	1,391,868,988
81973	Coventry Hlth & Life Ins Co	21,093,818	0.38%	871,964,474	483,238,303	388,726,171
90328	First Hlth Life & Hlth Ins Co	21,053,246	0.38%	811,137,858	541,609,070	269,528,788
60488	American Gen Life Ins Co	20,772,753	0.38%	39,653,080,014	33,699,047,993	5,954,032,021
77399	Sterling Life Ins Co	20,545,780	0.37%	331,679,407	122,643,615	209,035,792
60739	American Natl Ins Co	20,324,233	0.37%	15,359,312,751	13,466,845,928	1,892,466,823
92622	Western Southern Life Assur Co	19,478,218	0.35%	10,884,697,327	9,879,656,763	1,005,040,564
62286	Golden Rule Ins Co	19,448,080	0.35%	524,422,011	348,629,383	175,792,628
69019	Standard Ins Co	19,080,883	0.35%	14,524,928,886	13,331,221,303	1,193,707,583
79227	Pruco Life Ins Co	19,025,353	0.34%	29,252,494,649	28,377,658,943	874,835,706
70670	Health Care Serv Corp A Mut Legal Re	18,653,601	0.34%	11,377,914,979	4,685,534,648	6,692,380,331
60410	American Fidelity Assur Co	18,605,928	0.34%	3,567,592,862	3,285,474,215	282,118,647
92916	United Amer Ins Co	18,457,062	0.33%	1,649,619,974	1,392,614,903	257,005,071
70025	Genworth Life Ins Co	17,378,795	0.31%	32,974,557,530	29,809,707,995	3,164,849,535
66168	Minnesota Life Ins Co	16,910,799	0.31%	22,800,080,352	21,058,458,292	1,741,622,060
69663	USAA Life Ins Co	16,114,302	0.29%	14,780,134,365	13,485,010,367	1,295,123,998
66672	American Gen Life & Acc Ins Co	16,043,002	0.29%	9,359,040,661	8,607,695,448	751,345,213
67105	Reliastar Life Ins Co	15,871,347	0.29%	20,673,304,851	18,482,994,865	2,190,309,986
65595	Lincoln Benefit Life Co	15,676,275	0.28%	2,418,531,792	2,112,534,961	305,996,831
64246	Guardian Life Ins Co Of Amer	15,284,202	0.28%	30,895,174,628	26,707,209,518	4,187,965,110
63177	Farmers New World Life Ins Co	14,309,116	0.26%	6,739,593,789	6,065,465,622	674,128,167

**Insurers Listed by Arkansas Premium**  
**as of 12/31/2009**

**Life and Health**

NAIC#	Company Name	AR Premium	Market Share	Assets	Liabilities	Capital & Surplus
79065	Sun Life Assur Co Of Canada US	\$14,055,583	0.25%	\$ 42,453,648,635	\$40,703,810,954	\$1,749,837,681
62626	Cuna Mut Ins Society	13,841,303	0.25%	12,441,231,108	11,240,156,586	1,201,074,522
80314	Unicare Life & Hlth Ins Co	13,826,011	0.25%	1,482,436,370	1,101,100,244	381,336,126
92711	HCC Life Ins Co	13,420,715	0.24%	598,019,261	230,297,960	367,721,301
65536	Genworth Life & Ann Ins Co	13,149,154	0.24%	25,113,007,045	23,177,287,903	1,935,719,142
68195	Provident Life & Accident Ins Co	13,129,149	0.24%	8,004,252,388	7,437,174,093	567,078,294
62049	Colonial Life & Accident Ins Co	12,444,535	0.23%	2,141,799,063	1,682,065,748	459,733,315
83836	Selected Funeral & Life Ins Co	11,850,722	0.21%	146,318,898	125,402,879	20,916,019
65935	Massachusetts Mut Life Ins Co	11,362,256	0.21%	121,329,281,058	112,070,437,412	9,258,843,646
67172	Ohio Natl Life Ins Co	10,765,764	0.20%	15,785,003,597	14,968,288,031	816,715,566
69477	Time Ins Co	10,536,950	0.19%	795,822,407	556,311,333	239,511,074
65919	Primerica Life Ins Co	10,433,608	0.19%	6,805,089,529	5,099,494,230	1,705,595,299
12575	SilverScript Ins Co	9,966,704	0.18%	439,036,068	294,142,361	144,893,707
70211	Reassure Amer Life Ins Co	9,704,672	0.18%	16,106,981,593	15,459,050,688	647,930,905
71412	Mutual Of Omaha Ins Co	9,588,982	0.17%	4,730,153,625	2,492,220,034	2,237,933,591
68713	Security Life Of Denver Ins Co	9,585,783	0.17%	20,770,377,987	19,072,905,493	1,697,472,494
68357	Reliable Life Ins Co	9,294,528	0.17%	21,877,254	11,221,191	10,656,063
67644	Penn Mut Life Ins Co	9,234,264	0.17%	10,939,522,821	9,575,188,058	1,364,334,763
80802	US Br SunLife Assur Co Of Canada	8,925,115	0.16%	15,278,469,362	14,616,473,820	661,995,542
62146	Combined Ins Co Of Amer	8,880,346	0.16%	2,508,209,654	1,865,481,105	642,728,549
97055	Mega Life & Hlth Ins Co The	8,583,890	0.16%	643,825,828	408,733,161	235,092,667
72850	United World Life Ins Co	8,496,223	0.15%	92,756,339	49,584,513	43,171,826
91642	Forethought Life Ins Co	8,459,552	0.15%	4,543,351,171	4,196,572,965	346,778,206
60534	American Heritage Life Ins Co	8,216,028	0.15%	1,404,487,671	1,163,577,103	240,910,567
91472	Globe Life & Accident Ins Co	8,203,188	0.15%	2,899,402,901	2,419,855,355	479,547,546
66974	North Amer Co Life & Hlth Ins	8,198,118	0.15%	9,117,525,515	8,470,136,868	647,388,647
63762	Medco Containment Life Ins Co	8,062,379	0.15%	208,742,932	101,322,691	107,420,241
68381	Reliance Standard Life Ins Co	7,853,794	0.14%	3,821,310,131	3,280,300,770	541,009,361
65315	Liberty Life Assur Co Of Boston	7,842,098	0.14%	12,983,174,690	12,385,631,946	597,542,744
65021	Stonebridge Life Ins Co	7,350,422	0.13%	2,024,829,368	1,842,688,054	182,141,314
87726	Metlife Ins Co of CT	7,192,017	0.13%	67,232,743,152	62,304,068,329	4,928,674,823
68322	Great W Life & Ann Ins Co	7,170,700	0.13%	40,243,909,922	38,883,013,782	1,360,896,140
66281	Monumental Life Ins Co	7,170,574	0.13%	34,727,977,801	33,291,391,418	1,436,586,383
63274	OM Fin Life Ins Co	7,049,676	0.13%	16,742,276,600	15,925,901,332	816,375,268
66850	National Western Life Ins Co	7,035,975	0.13%	6,726,515,302	5,909,473,339	817,041,963
60941	SunAmerica Ann & Life Assur Co	7,008,728	0.13%	25,887,982,160	25,234,124,929	653,857,231
65498	Life Ins Co Of N Amer	6,973,540	0.13%	5,732,662,299	4,963,221,277	769,441,022
60186	Allstate Life Ins Co	6,860,402	0.12%	63,008,532,260	59,541,118,796	3,467,413,464
61492	Liberty Life Ins Co	6,531,461	0.12%	4,326,571,352	4,051,608,046	274,963,306
60895	American United Life Ins Co	6,117,957	0.11%	14,839,167,743	14,080,320,251	758,847,492
83968	Citizens Fidelity Ins Co	5,842,671	0.11%	53,742,074	46,617,354	7,124,720
77968	Family Heritage Life Ins Co Of Amer	5,586,733	0.10%	365,394,066	323,700,330	41,693,736
71129	Fort Dearborn Life Ins Co	5,417,090	0.10%	3,093,099,589	2,635,703,708	457,395,881
66583	National Guardian Life Ins Co	5,320,846	0.10%	1,776,303,383	1,588,870,636	187,432,747
65129	Kansas City Life Ins Co	5,292,005	0.10%	3,152,630,563	2,816,016,035	336,614,528
68462	Reserve Natl Ins Co	5,237,412	0.09%	107,904,966	60,596,943	47,308,024
74365	Southern Pioneer Life Ins Co	5,100,066	0.09%	25,291,826	12,957,824	12,334,002
70335	West Coast Life Ins Co	4,743,679	0.09%	3,529,518,931	3,003,902,014	525,616,918
61883	Central United Life Ins Co	4,713,006	0.09%	332,629,228	288,009,632	44,619,596
60076	Security Plan Life Ins Co	4,651,791	0.08%	302,285,787	249,495,972	52,789,815
88668	Mutual Of Amer Life Ins Co	4,631,749	0.08%	12,427,574,114	11,630,650,345	796,923,769
66427	MTL Ins Co	4,523,999	0.08%	1,398,474,147	1,306,336,394	92,137,753
84034	First Guar Ins Co	4,468,287	0.08%	49,753,555	43,455,058	6,298,497
81108	United Security Life & Hlth Ins Co	4,370,024	0.08%	23,763,416	19,614,993	4,148,423
73881	American Life & Annuity Co	4,354,531	0.08%	39,666,869	38,076,472	1,590,397
12321	American Continental Ins Co	4,337,558	0.08%	36,738,562	20,381,721	16,356,841
92657	Nationwide Life & Ann Ins Co	4,322,899	0.08%	5,243,361,034	5,029,849,347	213,511,687
65080	John Alden Life Ins Co	4,160,477	0.08%	462,739,987	377,543,422	85,196,565
78778	Guardian Ins & Ann Co Inc	4,117,562	0.07%	9,022,922,338	8,786,721,501	236,200,837
70939	Gerber Life Ins Co	4,005,390	0.07%	1,712,612,555	1,518,361,654	194,250,901
70432	Western Natl Life Ins Co	3,972,967	0.07%	43,440,972,587	40,255,670,056	3,185,302,531
78174	Conseco Hlth Ins Co	3,945,168	0.07%	2,558,879,871	2,408,306,280	150,573,591
70106	United States Life Ins Co In NYC	3,798,220	0.07%	5,318,059,136	4,829,166,816	488,892,320
63312	Great Amer Life Ins Co	3,785,695	0.07%	9,962,026,196	9,087,389,839	874,636,357
79022	Merrill Lynch Life Ins Co	3,754,936	0.07%	11,102,779,900	10,503,766,146	599,013,754
67814	Phoenix Life Ins Co	3,753,182	0.07%	14,654,500,467	14,137,338,712	517,161,755
64017	Jefferson Natl Life Ins Co	3,713,591	0.07%	1,572,584,098	1,546,679,253	25,904,845
80837	Union Central Life Ins Co	3,694,399	0.07%	6,743,142,862	6,342,266,273	400,876,589
80578	Physicians Mut Ins Co	3,588,977	0.07%	1,539,420,201	740,307,864	799,112,337
62510	Equitrust Life Ins Co	3,553,503	0.06%	7,163,793,215	6,728,826,080	434,967,135

NAIC#	Company Name	AR Premium	Market Share	Assets	Liabilities	Capital & Surplus
60984	Compbenefits Ins Co	\$3,516,228	0.06%	\$ 46,972,260	\$ 14,767,529	\$ 32,204,731
62928	EMC Natl Life Co	3,513,002	0.06%	958,728,777	903,717,742	55,011,035
65242	Lafayette Life Ins Co	3,462,150	0.06%	2,268,229,627	2,152,479,583	115,750,044
65900	Conseco Life Ins Co	3,400,204	0.06%	4,382,161,669	4,270,662,934	111,498,735
93548	PHL Variable Ins Co	3,393,461	0.06%	4,586,303,320	4,350,606,935	235,696,385
65927	Lincoln Heritage Life Ins Co	3,390,987	0.06%	697,714,848	587,962,416	109,752,432
65528	Life Ins Co Of The Southwest	3,343,276	0.06%	8,209,832,337	7,717,522,823	492,309,515
91529	Unimerica Ins Co	3,326,877	0.06%	262,067,083	149,109,705	112,957,378
87963	National Teachers Assoc Life Ins Co	3,153,324	0.06%	272,943,718	237,674,106	35,269,612
94250	Banner Life Ins Co	3,119,054	0.06%	1,414,138,771	1,102,829,072	311,309,699
67539	Pan Amer Life Ins Co	3,099,160	0.06%	1,515,357,931	1,255,912,030	259,445,902
70319	Washington Natl Ins Co	3,085,603	0.06%	1,926,723,346	1,526,593,300	400,130,045
63665	General Amer Life Ins Co	3,069,606	0.06%	11,049,153,370	10,053,993,763	995,159,607
60577	American Income Life Ins Co	3,026,768	0.05%	1,932,815,664	1,744,743,052	188,072,612
62952	Equitable Life & Cas Ins Co	2,926,798	0.05%	233,120,307	203,080,203	30,040,104
70408	Union Security Ins Co	2,873,051	0.05%	5,653,173,392	5,234,776,755	418,396,637
72125	Physicians Life Ins Co	2,833,905	0.05%	1,252,705,969	1,151,199,530	101,506,439
74900	Brokers Natl Life Assur Co	2,820,832	0.05%	28,382,783	9,252,790	19,129,993
63479	United Teacher Assoc Ins Co	2,806,856	0.05%	736,877,932	670,633,271	66,244,661
80926	Sun Life & Hlth Ins Co	2,769,792	0.05%	72,719,316	31,927,340	40,791,976
85561	Perico Life Ins Co	2,713,262	0.05%	78,626,261	28,846,233	49,780,028
89206	Ohio Natl Life Assur Corp	2,640,881	0.05%	2,886,948,294	2,609,104,740	277,843,554
98205	National Found Life Ins Co	2,590,818	0.05%	40,832,565	32,933,565	7,899,000
93432	CM Life Ins Co	2,580,371	0.05%	8,170,600,995	7,453,072,859	717,528,136
69396	Texas Life Ins Co	2,567,824	0.05%	727,015,660	678,657,051	48,358,609
60836	American Republic Ins Co	2,561,712	0.05%	521,455,950	280,502,756	240,953,194
10161	Fox Ins Co	2,508,738	0.05%	40,764,726	32,418,278	8,346,448
68543	Liberty Bankers Life Ins Co	2,475,691	0.04%	1,040,432,036	944,421,285	96,010,751
61301	Ameritas Life Ins Corp	2,468,960	0.04%	6,529,455,897	5,280,458,802	1,248,997,095
67598	Paul Revere Life Ins Co	2,451,205	0.04%	4,744,807,086	4,294,318,916	450,488,170
67989	American Memorial Life Ins Co	2,438,187	0.04%	2,067,828,812	1,958,111,468	109,717,344
63258	Federated Life Ins Co	2,357,890	0.04%	1,018,530,803	783,994,917	234,535,885
65110	Kanawha Ins Co	2,328,415	0.04%	926,379,971	833,695,904	92,684,067
68810	Sentry Life Ins Co	2,289,232	0.04%	3,340,601,635	3,065,488,542	275,113,093
61476	Boston Mut Life Ins Co	2,249,828	0.04%	995,276,770	887,130,794	108,145,976
62065	Colonial Penn Life Ins Co	2,248,448	0.04%	683,578,997	650,927,648	32,651,349
63444	Accendo Ins Co	2,235,446	0.04%	259,019,378	190,702,338	68,317,040
91626	New England Life Ins Co	2,155,317	0.04%	10,718,859,463	10,154,670,055	564,189,408
84530	US Financial Life Ins Co	2,140,671	0.04%	598,827,756	528,267,098	70,560,658
76236	Cincinnati Life Ins Co	2,096,617	0.04%	2,830,558,687	2,530,313,513	300,245,174
89184	Sterling Investors Life Ins Co	2,078,796	0.04%	20,402,943	13,046,703	7,356,241
83860	American Home Life Ins Co	2,004,675	0.04%	15,727,772	14,887,875	839,897
65331	Liberty Natl Life Ins Co	2,001,372	0.04%	5,514,586,563	4,792,977,097	721,609,466
83992	Foundation Life Ins Co Of AR	1,891,724	0.03%	6,788,874	5,321,653	1,467,221
68632	VantisLife Ins Co	1,805,100	0.03%	870,800,798	799,722,899	71,077,899
69930	United Ins Co Of Amer	1,771,407	0.03%	3,238,885,568	2,935,372,415	303,513,153
77879	5 Star Life Ins Co	1,753,971	0.03%	188,377,958	137,380,836	50,997,122
68675	Security Benefit Life Ins Co	1,711,077	0.03%	9,862,138,373	9,434,787,389	427,350,984
77828	Companion Life Ins Co	1,683,699	0.03%	140,245,520	55,414,874	84,830,647
60445	Sagicor Life Ins Co	1,663,390	0.03%	676,694,340	638,050,890	38,643,450
67199	Old Amer Ins Co	1,642,113	0.03%	239,743,576	219,963,314	19,780,262
81779	Individual Assur Co Life Hlth & Acc	1,640,285	0.03%	44,823,107	32,692,415	12,130,692
69000	Northwestern Long Term Care Ins Co	1,614,540	0.03%	528,230,845	456,827,892	71,402,953
69078	Standard Security Life Ins Co Of NY	1,600,590	0.03%	370,830,886	255,775,393	115,055,493
65412	Life Ins Co Of AL	1,556,183	0.03%	88,751,480	69,829,241	18,922,239
71714	Berkshire Life Ins Co of Amer	1,528,212	0.03%	2,626,861,469	2,174,587,215	452,274,254
63983	United Heritage Life Ins Co	1,505,013	0.03%	438,330,154	397,523,082	40,807,072
86118	Arkansas Bankers Life Ins Co	1,493,277	0.03%	4,655,828	2,974,379	1,681,449
60801	American Public Life Ins Co	1,483,311	0.03%	77,202,159	59,619,831	17,582,328
66370	Mony Life Ins Co	1,478,102	0.03%	9,181,460,525	8,452,755,016	728,705,509
60593	National States Ins Co	1,467,138	0.03%	64,302,022	58,517,183	5,784,839
11139	Unison Hlth Plan of TN Inc	1,463,360	0.03%	28,189,667	14,673,750	13,515,917
68373	American Gen Assur Co	1,429,911	0.03%	184,651,273	93,198,146	91,453,127
97136	Metropolitan Tower Life Ins Co	1,428,467	0.03%	5,000,314,631	4,133,692,011	866,622,620
71870	Fidelity Security Life Ins Co	1,413,002	0.03%	608,513,538	514,638,330	93,875,208
78077	Mony Life Ins Co Of Amer	1,404,385	0.03%	4,276,905,983	4,003,151,143	273,754,840
71439	Assurity Life Ins Co	1,400,528	0.03%	2,237,618,620	1,988,940,927	248,677,693
61999	Americo Fin Life & Ann Ins Co	1,396,818	0.03%	3,557,789,672	3,246,503,034	311,286,638
60763	American Pioneer Life Ins Co	1,357,429	0.02%	86,464,526	65,566,566	20,897,960
93440	HM Life Ins Co	1,346,403	0.02%	346,167,185	188,364,733	157,802,452

as of 12/31/2009

## Life and Health

NAIC#	Company Name	AR Premium	Market Share	Assets	Liabilities	Capital & Surplus
70548	Wichita Natl Life Ins Co	1,320,898	0.02%	18,547,351	11,252,715	7,294,636
70629	World Ins Co	1,312,206	0.02%	251,900,327	144,799,009	107,101,318
60142	TIAA Cref Life Ins Co	1,278,111	0.02%	3,319,087,931	2,965,774,852	353,313,079
66087	Mid West Natl Life Ins Co Of TN	1,215,774	0.02%	197,284,507	119,464,886	77,819,621
69485	Security Natl Life Ins Co	1,177,556	0.02%	364,163,670	347,100,213	17,063,456
93661	Annuity Investors Life Ins Co	1,162,837	0.02%	2,167,232,613	2,037,636,946	129,595,667
93696	Fidelity Investments Life Ins Co	1,147,279	0.02%	14,513,448,394	13,844,129,233	669,319,161
67652	First Penn Pacific Life Ins Co	1,142,678	0.02%	1,857,132,235	1,651,728,717	205,403,518
97705	Direct Gen Life Ins Co	1,138,303	0.02%	29,433,037	12,367,598	17,065,439
61921	Citizens Security Life Ins Co	1,130,314	0.02%	108,411,378	100,397,148	8,014,230
76325	Senior Hlth Ins Co of PA	1,106,721	0.02%	3,251,994,962	3,058,545,856	193,449,106
83798	Memorial Ins Co Of Amer	1,093,071	0.02%	1,173,936	111,086	1,062,850
81418	American Medical & Life Ins Co	1,084,433	0.02%	27,083,551	19,514,324	7,569,227
63967	Government Personnel Mut Life Ins Co	1,058,722	0.02%	801,887,066	714,098,774	87,788,292
62359	Constitution Life Ins Co	1,043,509	0.02%	54,702,465	27,195,348	27,507,117
60305	American Comm Mut Ins Co	1,034,942	0.02%	107,070,831	85,969,400	21,101,431
80659	US Business of Canada Life Assur Co	1,026,431	0.02%	4,197,813,833	4,010,409,668	187,404,165
61751	Central States H & L Co Of Omaha	1,019,995	0.02%	329,652,326	231,547,145	98,105,181
86355	Standard Life & Accident Ins Co	1,013,969	0.02%	505,916,756	288,261,304	217,655,452
69116	State Life Ins Co	1,004,492	0.02%	3,162,483,291	2,952,278,861	210,204,430
60275	American Bankers Life Assur Co Of FL	1,000,029	0.02%	671,086,489	554,468,748	116,617,741
66842	American Gen Life Ins Co of DE	995,519	0.02%	9,357,651,642	8,902,867,997	454,783,645
67393	Ozark Natl Life Ins Co	993,917	0.02%	642,878,407	535,575,952	107,302,455
65722	Loyal Amer Life Ins Co	987,302	0.02%	465,848,601	432,518,494	33,330,107
84115	Jackson Griffin Ins Co	962,998	0.02%	10,092,243	9,049,994	1,042,249
67180	Ohio State Life Ins Co	961,134	0.02%	12,174,370	3,891,911	8,282,459
60682	Conseco Ins Co	957,511	0.02%	759,442,364	621,748,363	137,694,002
74780	Integrity Life Ins Co	934,028	0.02%	5,414,032,351	4,912,504,090	501,528,261
64211	Guarantee Trust Life Ins Co	917,987	0.02%	232,502,127	192,143,870	40,358,257
67326	Old Surety Life Ins Co	907,108	0.02%	18,930,903	11,784,707	7,146,196
76023	Columbian Life Ins Co	900,777	0.02%	248,445,194	229,421,564	19,023,630
64513	Horace Mann Life Ins Co	895,507	0.02%	5,087,046,961	4,779,496,954	307,550,007
65811	American Modern Life Ins Co	893,031	0.02%	63,388,999	42,566,038	20,822,961
61832	Chesapeake Life Ins Co	887,355	0.02%	73,365,102	31,109,072	42,256,030
61425	Trustmark Ins Co	869,992	0.02%	1,172,031,854	931,740,083	240,291,771
71773	American Natl Life Ins Co Of TX	863,084	0.02%	125,414,643	98,747,018	26,667,625
71390	Admiral Life Ins Co of Amer	847,286	0.02%	13,454,734	3,907,267	9,547,467
71730	Continental Amer Ins Co	838,158	0.02%	117,983,556	79,512,897	38,470,659
69914	Sears Life Ins Co	821,891	0.01%	83,297,165	24,050,051	59,247,114
93629	Prudential Retirement Ins & Ann Co	820,940	0.01%	59,982,601,982	58,816,199,876	1,166,402,106
61190	Auto Owners Life Ins Co	801,856	0.01%	2,338,753,267	2,098,205,798	240,547,469
65781	Madison Natl Life Ins Co Inc	775,940	0.01%	784,365,657	615,064,582	169,301,075
68500	Continental Life Ins Co Brentwood	732,742	0.01%	146,042,399	84,655,790	61,386,609
91413	Western Reserve Life Assur Co of OH	708,506	0.01%	8,821,381,432	8,458,235,164	363,146,268
69973	United Life Ins Co	685,082	0.01%	1,480,566,464	1,320,387,278	160,179,186
61360	Reliastar Life Ins Co Of NY	673,386	0.01%	3,209,428,172	2,886,836,942	322,591,230
62324	Freedom Life Ins Co Of Amer	668,215	0.01%	31,844,361	14,019,699	17,824,662
64505	Homesteaders Life Co	665,551	0.01%	1,762,230,857	1,667,798,692	94,432,165
62863	Trustmark Life Ins Co	651,146	0.01%	362,206,889	177,587,479	184,619,410
73474	Dentegra Ins Co	647,612	0.01%	28,216,172	11,097,424	17,118,748
69132	State Mut Ins Co	637,600	0.01%	392,820,720	362,926,832	29,893,888
31119	Medico Ins Co	634,281	0.01%	113,108,848	68,439,866	44,668,982
97268	Pacific Life & Ann Co	625,000	0.01%	3,539,136,077	3,168,150,037	370,986,041
90212	Great Southern Life Ins Co	624,970	0.01%	254,776,426	220,484,550	34,291,876
68985	Starmount Life Ins Co	618,714	0.01%	32,891,286	17,283,089	15,608,197
61182	Aurora Natl Life Assur Co	610,440	0.01%	2,999,843,583	2,663,124,140	336,719,443
71854	AAA Life Ins Co	591,246	0.01%	402,849,464	318,606,989	84,242,475
71072	Marquette Natl Life Ins Co	570,871	0.01%	10,591,949	4,588,745	6,003,204
80799	Celtic Ins Co	538,870	0.01%	58,157,732	38,360,911	19,796,821
66141	Health Net Life Ins Co	524,220	0.01%	643,098,638	259,547,777	383,550,861
68047	Professional Ins Co	524,071	0.01%	111,215,122	77,582,654	33,632,468
68039	Presidential Life Ins Co	517,765	0.01%	3,613,889,672	3,344,113,020	269,776,652
84174	Employees Life Co Mut	517,172	0.01%	477,181,207	458,627,070	18,554,137
61212	Baltimore Life Ins Co	512,620	0.01%	856,828,417	776,554,913	80,273,504
64580	Illinois Mut Life Ins Co	493,413	0.01%	1,248,028,412	1,111,668,071	136,360,341
64238	Guaranty Income Life Ins Co	487,466	0.01%	457,792,535	436,219,044	21,573,491
81353	NYS Life Ins Co Of AZ	485,493	0.01%	193,203,913	138,690,035	54,513,878
63290	Fidelity Life Assn A Legal Reserve L	471,065	0.01%	484,841,993	264,339,059	220,502,934
84069	Smith Burial & Life Ins Co	469,096	0.01%	4,771,856	4,104,290	667,566
68594	American Amicable Life Ins Co Of TX	457,767	0.01%	374,416,549	316,719,928	57,696,621

# Insurers Listed by Arkansas Premium as of 12/31/2009

## Life and Health

NAIC#	Company Name	AR Premium	Market Share	Assets	Liabilities	Capital & Surplus
71404	Continental Gen Ins Co	\$456,944	0.01%	\$ 214,081,571	\$ 181,937,130	\$ 32,144,441
62596	Union Fidelity Life Ins Co	443,275	0.01%	18,377,842,003	17,766,160,013	611,681,990
64327	Harleysville Life Ins Co	436,415	0.01%	356,484,093	337,517,243	18,966,850
85928	Family Liberty Life Ins Co	434,226	0.01%	27,628,331	19,334,274	8,294,057
83933	Cooperative Life Ins Co	431,401	0.01%	6,375,949	4,450,110	1,925,839
63819	Unity Financial Life Ins Co	431,148	0.01%	87,263,465	79,149,978	8,113,487
62413	Continental Assur Co	422,104	0.01%	3,208,225,359	2,760,591,541	447,633,818
63657	Garden State Life Ins Co	421,249	0.01%	93,242,764	74,553,194	18,689,570
94099	United Investors Life Ins Co	412,617	0.01%	2,753,456,653	2,286,685,180	466,771,473
70580	Humanadental Ins Co	405,217	0.01%	92,292,607	33,884,392	58,408,215
60542	American Home Life Ins Co	402,188	0.01%	176,385,035	161,995,064	14,389,971
93262	Penn Ins & Ann Co	386,735	0.01%	1,092,165,840	988,574,764	103,591,076
62553	Country Life Ins Co	379,865	0.01%	7,895,262,374	6,977,239,655	918,022,719
67369	Alta Hlth & Life Ins Co	376,025	0.01%	50,006,374	8,029,241	41,977,134
67261	Old Republic Life Ins Co	371,476	0.01%	151,874,411	110,835,762	41,038,649
63487	Investors Life Ins Co N Amer	371,236	0.01%	746,067,074	706,585,749	39,481,325
66680	National Life Ins Co	367,803	0.01%	8,501,197,080	7,366,994,483	1,134,202,597
69701	Union Bankers Ins Co	366,521	0.01%	66,424,301	29,704,816	36,719,485
67784	Philadelphia Amer Life Ins Co	341,447	0.01%	175,184,122	154,250,856	20,933,266
84786	Colorado Bankers Life Ins Co	330,377	0.01%	154,631,929	140,459,472	14,172,457
62057	Lincoln Life & Ann Co of NY	322,082	0.01%	9,375,137,590	8,556,143,539	818,994,051
81264	Nippon Life Ins Co Of Amer	320,145	0.01%	157,903,691	43,184,128	114,719,564
82538	National Hlth Ins Co	314,466	0.01%	25,238,990	8,923,403	16,315,587
99775	Funeral Directors Life Ins Co	310,187	0.01%	632,476,700	574,711,178	57,765,522
79057	Southland Natl Ins Corp	303,970	0.01%	168,196,272	157,107,093	11,089,179
80020	Mountain Life Ins Co	300,639	0.01%	8,634,850	5,297,735	3,337,115
67083	Manhattan Natl Life Ins Co	298,257	0.01%	210,736,244	201,213,245	9,522,999
69310	Surety Life Ins Co	298,252	0.01%	13,302,947	643,125	12,659,822
61395	Beneficial Life Ins Co	296,456	0.01%	3,446,437,332	2,968,369,776	478,067,556
93777	Household Life Ins Co	290,164	0.01%	797,432,950	445,767,005	351,665,945
99937	Columbus Life Ins Co	285,197	0.01%	2,719,123,896	2,447,533,103	271,590,793
90557	Kemper Investors Life Ins Co	273,386	0.00%	13,324,913,323	13,137,417,615	187,495,708
76112	Oxford Life Ins Co	269,076	0.00%	501,598,684	367,732,100	133,866,584
61735	Central Security Life Ins Co	266,267	0.00%	80,180,486	72,317,620	7,862,867
74918	Kilpatrick Life Ins Co	258,914	0.00%	160,081,164	154,400,948	5,680,216
63053	Family Life Ins Co	256,990	0.00%	122,348,644	96,361,864	25,986,780
61409	National Benefit Life Ins Co	253,296	0.00%	781,311,189	422,355,198	358,955,991
87645	United Fidelity Life Ins Co	246,930	0.00%	690,451,943	362,010,594	328,441,349
69744	Union Labor Life Ins Co	244,729	0.00%	3,882,288,861	3,790,230,998	92,057,863
90247	Pharmacists Life Ins Co	240,623	0.00%	46,291,974	40,385,774	5,906,200
92703	United Natl Life Ins Co Of Amer	230,831	0.00%	7,329,468	5,279,264	2,050,204
73660	Directors Life Assur Co	229,811	0.00%	24,117,988	22,264,457	1,853,531
61727	Central Reserve Life Ins Co	229,720	0.00%	26,121,474	9,405,693	16,715,781
76694	London Life Reins Co	217,696	0.00%	704,487,965	630,491,699	73,996,266
93459	Pan Amer Assur Co	215,391	0.00%	23,772,413	6,467,818	17,304,595
84824	Commonwealth Ann & Life Ins Co	214,606	0.00%	6,929,433,671	6,473,571,365	455,862,306
80675	US Business of Crown Life Ins Co	210,004	0.00%	313,461,691	280,067,759	33,393,932
11121	Unified Life Ins Co	208,248	0.00%	139,061,633	124,745,022	14,316,611
68721	Security Life Ins Co Of Amer	200,046	0.00%	79,205,849	54,755,490	24,450,359
70483	Western & Southern Life Ins Co	187,687	0.00%	7,955,404,097	4,490,529,248	3,464,874,849
12902	Healthspring Life & Hlth Ins Co Inc	183,176	0.00%	90,685,521	56,109,692	34,575,829
74799	Leaders Life Ins Co	182,424	0.00%	5,744,014	2,658,641	3,085,373
61875	Church Life Ins Corp	176,609	0.00%	219,533,462	184,225,054	35,308,408
97721	Thrivent Life Ins Co	174,615	0.00%	3,035,085,639	2,862,923,989	172,161,651
69515	Medamerica Ins Co	170,598	0.00%	497,147,972	464,016,438	33,131,534
61859	Christian Fidelity Life Ins Co	170,043	0.00%	88,089,152	48,305,323	39,783,829
66214	Heartland Natl Life Ins Co	163,542	0.00%	6,929,358	3,303,596	3,625,762
67679	American Republic Corp Ins Co	155,104	0.00%	14,405,519	6,571,678	7,833,841
60025	Express Scripts Ins Co	148,556	0.00%	19,095,699	7,610,055	11,485,644
61700	Renaissance Life & Hlth Ins Co of Am	143,744	0.00%	38,858,539	19,835,192	19,023,347
61239	Bankers Fidelity Life Ins Co	137,566	0.00%	116,031,709	84,539,158	31,492,552
67148	Occidental Life Ins Co Of NC	126,816	0.00%	261,452,895	228,528,711	32,924,184
80705	US Br Great West Life Assur Co	126,771	0.00%	112,134,013	87,351,957	24,782,056
68160	Balboa Life Ins Co	125,009	0.00%	48,100,391	11,023,422	37,076,969
81043	Bankers Life Ins Co	124,919	0.00%	209,952,611	198,473,687	11,478,924
66265	Monarch Life Ins Co	123,396	0.00%	813,221,535	809,397,319	3,824,216
62880	AXA Equitable Life & Ann Co	121,458	0.00%	517,713,042	462,225,921	55,487,121
60291	American Capitol Ins Co	116,251	0.00%	69,597,205	59,815,900	9,781,305
84018	Fidelity Standard Life Ins Co	112,310	0.00%	712,975	549,039	163,936
93734	Phoenix Life & Ann Co	101,899	0.00%	60,426,728	35,003,372	25,423,356



NAIC#	Company Name	AR Premium	Market Share	Assets	Liabilities	Capital & Surplus
76503	Port O Call Life Ins Co	\$101,344	0.00%	\$ 939,820	\$ 244,354	\$ 695,466
71463	CICA Life Ins Co of Amer	99,145	0.00%	469,608,378	420,313,115	49,295,263
69922	United Home Life Ins Co	97,509	0.00%	62,924,784	46,526,818	16,397,966
72222	Amica Life Ins Co	95,313	0.00%	989,218,875	821,470,920	167,747,955
77720	LifeSecure Ins Co	92,552	0.00%	96,144,849	86,395,447	9,749,402
70173	Universal Underwriters Life Ins Co	92,418	0.00%	258,997,055	183,674,890	75,322,165
70130	Universal Guar Life Ins Co	92,016	0.00%	265,009,697	237,659,827	27,349,870
85766	United Concordia Ins Co	83,037	0.00%	59,002,803	18,900,072	40,102,731
88536	Protective Life & Annuity Ins Co	83,020	0.00%	927,370,166	848,706,386	78,663,781
68772	Security Mut Life Ins Co Of NY	82,769	0.00%	2,426,937,441	2,313,944,549	112,992,892
84042	Higginbotham Burial Ins Co	82,450	0.00%	1,447,686	1,272,274	175,412
69566	Trans World Assur Co	80,889	0.00%	338,374,847	268,363,308	70,011,539
82252	Landmark Life Ins Co	80,164	0.00%	61,859,945	58,604,422	3,255,523
12747	Envision Ins Co	79,887	0.00%	37,590,210	16,001,808	21,588,402
94218	Country Investors Life Assur Co	75,865	0.00%	205,383,309	50,436,651	154,946,657
70435	The Savings Bank Life Ins Co Of MA	68,831	0.00%	2,203,666,505	2,040,728,317	162,938,188
71323	Zale Life Ins Co	64,660	0.00%	11,005,962	2,401,633	8,604,329
82082	Citizens Natl Life Ins Co	63,355	0.00%	11,387,349	9,838,378	1,548,971
80985	BCS Life Ins Co	59,964	0.00%	181,394,365	100,828,369	80,565,996
67873	Pioneer Amer Ins Co	59,521	0.00%	51,491,717	41,762,220	9,729,497
60704	Wilton Reassur Life Co of NY	57,437	0.00%	1,182,495,549	1,087,237,325	95,258,224
65870	Manhattan Life Ins Co	56,726	0.00%	345,165,846	310,939,984	34,225,862
67946	Pioneer Security Life Ins Co	56,613	0.00%	99,961,911	23,484,549	76,477,362
69272	Sunset Life Ins Co Of Amer	56,538	0.00%	402,377,153	367,446,559	34,930,594
70416	MML Bay State Life Ins Co	55,006	0.00%	4,345,097,252	4,187,003,917	158,093,335
60429	American Fidelity Life Ins Co	48,617	0.00%	460,907,109	389,418,298	71,488,811
67911	Pioneer Mut Life Ins Co	47,997	0.00%	476,310,034	444,803,562	31,506,472
71471	Ability Ins Co	47,473	0.00%	195,278,597	173,559,002	21,719,595
99465	Servco Life Ins Co	46,850	0.00%	28,243,814	18,468,081	9,775,733
60607	American Intl Life Assur Co of NY	41,410	0.00%	6,543,626,616	6,020,000,368	523,626,248
66540	National Farmers Union Life Ins Co	39,572	0.00%	251,770,051	208,138,786	43,631,265
67601	Paul Revere Variable Ann Ins Co	39,469	0.00%	49,141,733	17,365,956	31,785,777
60518	American Hlth & Life Ins Co	38,761	0.00%	1,360,546,656	736,817,088	623,729,568
97691	Life Of The South Ins Co	36,730	0.00%	62,970,224	45,105,274	17,864,950
80896	Centre Life Ins Co	36,600	0.00%	1,969,019,474	1,891,944,843	77,074,631
61069	Anthem Life Ins Co	32,649	0.00%	285,246,254	224,449,957	60,796,297
83984	New Found Life Ins Co	31,315	0.00%	2,042,605	411,225	1,631,380
69256	Sunamerica Life Ins Co	31,013	0.00%	17,549,130,575	13,525,518,866	4,023,611,709
69140	First Allmerica Fin Life Ins Co	29,372	0.00%	1,580,619,018	1,423,695,841	156,923,177
64904	Investors Heritage Life Ins Co	26,584	0.00%	340,959,612	323,048,373	17,911,239
93742	Securian Life Ins Co	25,017	0.00%	149,666,826	23,155,131	126,511,696
84522	Auto Club Life Ins Co	24,265	0.00%	450,263,538	387,301,696	62,961,843
78662	Senior Life Ins Co	22,971	0.00%	32,959,199	21,142,324	11,816,875
68209	Provident Life & Cas Ins Co	21,921	0.00%	722,009,736	591,782,679	130,227,056
62103	Columbian Mut Life Ins Co	21,136	0.00%	872,777,210	786,248,564	86,528,646
97764	Idealife Ins Co	20,735	0.00%	19,853,452	5,506,603	14,346,849
71480	Great Western Ins Co	20,698	0.00%	462,148,069	427,840,457	34,307,612
66109	Midwestern United Life Ins Co	20,392	0.00%	243,674,116	140,808,708	102,865,408
63223	Federal Life Ins Co	18,203	0.00%	219,367,218	193,738,433	25,628,785
86959	National Family Care Life Ins Co	15,654	0.00%	15,110,608	6,666,866	8,443,742
70998	Qualchoice Life & Hlth Ins Co Inc	15,038	0.00%	176,939	620	176,319
93610	John Hancock Life & Hlth Ins Co	14,942	0.00%	6,443,030,835	6,092,118,549	350,912,286
67903	Provident Amer Life & Hlth Ins Co	14,274	0.00%	19,393,135	7,226,745	12,166,390
90638	Best Life & Hlth Ins Co	12,789	0.00%	14,731,168	6,533,015	8,198,153
84107	Griffin Leggett Burial Ins Co	12,408	0.00%	142,584	450	142,134
94447	Century Life Ass Co	11,543	0.00%	9,735,541	4,627,002	5,108,539
97241	Settlers Life Ins Co	10,903	0.00%	414,801,211	361,475,944	53,325,266
84514	Industrial Alliance Pacific Ins & Fi	10,445	0.00%	435,251,476	419,341,774	15,909,702
65951	Merit Life Ins Co	9,232	0.00%	659,563,065	343,472,431	316,090,634
63495	First Investors Life Ins Co	9,167	0.00%	1,139,211,520	1,019,184,279	120,027,241
79987	World Corp Ins Co	8,368	0.00%	22,983,536	819,830	22,163,706
60003	Park Avenue Life Ins Co	8,091	0.00%	419,366,478	263,138,411	156,228,067
86126	Members Life Ins Co	7,615	0.00%	54,336,726	32,771,419	21,565,307
91693	IA Amer Life Ins Co	7,544	0.00%	37,856,260	20,990,292	16,865,968
68446	Longevity Ins Co	7,257	0.00%	8,253,199	31,328	8,221,871
62634	Delaware Amer Life Ins Co	6,340	0.00%	65,310,684	39,430,483	25,880,201
62421	Heritage Union Life Ins Co	6,233	0.00%	9,344,063	183,803	9,160,260
81426	Commercial Travelers Mut Ins Co	5,691	0.00%	33,773,395	24,993,628	8,779,767
71455	Cardif Life Ins Co	4,984	0.00%	54,227,060	36,759,465	17,467,596
77976	Gulf Guar Life Ins Co	4,316	0.00%	17,827,191	9,361,462	8,465,729

# Insurers Listed by Arkansas Premium

as of 12/31/2009

## Life and Health

NAIC#	Company Name	AR Premium	Market Share	Assets	Liabilities	Capital & Surplus
69647	Molina Hlthcare Ins Co	\$ 4,235	0.00%	\$ 8,954,407	\$ 376,874	\$ 8,577,533
70114	Unity Mut Life Ins Co	3,606	0.00%	277,026,626	259,985,787	17,040,839
77119	Sentinel Amer Life Ins Co	2,627	0.00%	43,461,136	27,715,321	15,745,815
61018	Magna Ins Co	2,408	0.00%	27,266,364	14,839,834	12,426,530
85189	Investors Consolidated Ins Co	2,332	0.00%	16,172,567	8,002,848	8,169,719
70955	USA Life One Ins Co Of IN	2,266	0.00%	35,915,598	19,540,789	16,374,809
76007	Old United Life Ins Co	2,195	0.00%	73,528,680	33,373,616	40,155,064
88366	American Retirement Life Ins Co	1,919	0.00%	6,403,000	858,639	5,544,361
61824	Cherokee Natl Life Ins Co	1,216	0.00%	28,444,961	15,201,162	13,243,799
90581	Symetra Natl Life Ins Co	1,207	0.00%	16,784,114	6,540,528	10,243,586
79049	Alfa Life Ins Corp	1,180	0.00%	1,141,858,221	958,870,376	182,987,845
85286	OneNation Ins Co	1,100	0.00%	78,312,720	391,276	77,921,444
64831	Intramercia Life Ins Co	1,011	0.00%	31,509,235	22,517,152	8,992,083
84077	Southern Fidelity Life Ins Co	804	0.00%	81,290	11,249	70,041
71161	Principal Natl Life Ins Co	589	0.00%	12,663,369	774,617	11,888,753
86371	Ullico Life Ins Co	480	0.00%	13,720,076	3,855,101	9,864,975
60183	S USA Life Ins Co Inc	395	0.00%	14,339,938	4,851,828	9,488,110
69779	Union Natl Life Ins Co	285	0.00%	15,370,864	5,226,816	10,144,048
69051	Standard Life Ins Co Of IN	197	0.00%	1,948,951,290	1,930,567,681	18,383,610
60232	AGL Life Assur Co	171	0.00%	3,775,965,478	3,755,748,076	20,217,402
76201	American Serv Life Ins Co	137	0.00%	530,521	22,504	508,016
	TOTAL	\$5,518,038,212	100.00%			

## Property and Casualty

NAIC#	Company Name	AR Premium	Market Share	Assets	Liabilities	Capital & Surplus
25178	State Farm Mut Auto Ins Co	\$331,964,266	8.87%	\$100,680,581,102	\$42,500,309,755	\$58,180,271,347
18325	Southern Farm Bureau Cas Ins Co	217,278,173	5.80%	1,767,435,415	730,695,621	1,036,739,794
25143	State Farm Fire & Cas Co	208,025,376	5.56%	26,422,186,672	17,881,287,729	8,540,898,943
13757	Farm Bureau Mut Ins Co Of AR Inc	205,062,821	5.48%	269,959,251	146,951,592	123,007,659
23388	Shelter Mut Ins Co	186,446,893	4.98%	2,187,530,311	936,628,842	1,250,901,469
21628	Farmers Ins Co Inc	116,463,875	3.11%	314,232,165	215,905,201	98,326,964
19232	Allstate Ins Co	79,270,624	2.12%	40,828,513,489	25,802,439,589	15,026,073,900
17230	Allstate Prop & Cas Ins Co	70,488,939	1.88%	163,102,265	4,103,449	158,998,816
23787	Nationwide Mut Ins Co	67,597,183	1.81%	27,261,995,134	17,786,951,724	9,475,043,410
42919	Progressive Northwestern Ins Co	58,683,341	1.57%	1,093,327,791	767,010,672	326,317,119
20443	Continental Cas Co	58,453,205	1.56%	40,369,468,367	31,031,316,807	9,338,151,560
19445	National Union Fire Ins Co Of Pitts	52,754,510	1.41%	32,008,876,166	19,350,514,566	12,658,361,600
25941	USAA	41,593,083	1.11%	20,971,910,034	6,433,784,266	14,538,125,767
27998	Travelers Home & Marine Ins Co	40,598,925	1.08%	246,469,989	177,100,719	69,369,270
25127	State Auto Prop & Cas Ins Co	38,524,627	1.03%	1,812,187,232	1,278,306,729	533,880,503
10677	Cincinnati Ins Co	38,173,674	1.02%	9,144,908,784	5,497,117,279	3,647,791,505
33049	State Volunteer Mut Ins Co	31,036,154	0.83%	1,092,351,493	737,692,720	354,658,773
40371	Columbia Mut Ins Co	29,734,872	0.79%	361,745,089	196,198,884	165,546,205
23779	Nationwide Mut Fire Ins Co	29,077,558	0.78%	4,231,228,197	2,139,585,463	2,091,642,734
19429	Insurance Co Of The State Of PA	28,375,279	0.76%	4,572,891,965	2,587,504,325	1,985,387,640
35882	Geico Gen Ins Co	26,198,249	0.70%	167,575,205	75,307,162	92,268,044
21482	Factory Mut Ins Co	24,874,358	0.66%	10,015,395,153	3,811,749,417	6,203,645,736
16535	Zurich Amer Ins Co	24,402,616	0.65%	29,935,745,054	22,518,594,436	7,417,150,618
22667	Ace Amer Ins Co	24,190,411	0.65%	8,702,696,982	6,691,899,504	2,010,797,478
25658	Travelers Ind Co	23,824,990	0.64%	21,250,203,802	12,877,564,926	8,372,638,876
23035	Liberty Mut Fire Ins Co	23,004,697	0.61%	4,590,131,975	3,517,256,976	1,072,874,999
21873	Firemans Fund Ins Co	22,979,966	0.61%	10,000,730,854	6,953,071,531	3,047,659,323
25135	State Automobile Mut Ins Co	22,631,410	0.60%	1,721,761,190	797,122,206	924,638,984
25674	Travelers Prop Cas Co Of Amer	22,130,856	0.59%	264,769,703	168,887,924	95,881,779
39012	Safeco Ins Co Of IL	22,109,902	0.59%	633,885,199	450,139,697	183,745,502
19240	Allstate Ind Co	22,105,895	0.59%	156,626,915	5,058,730	151,568,185
25968	USAA Cas Ins Co	20,074,421	0.54%	6,816,526,482	3,283,600,604	3,533,065,877
11770	United Financial Cas Co	18,994,922	0.51%	1,790,391,209	1,384,986,406	405,404,803
18988	Auto Owners Ins Co	18,994,188	0.51%	9,428,128,388	3,725,462,314	5,702,666,074
40649	Economy Premier Assur Co	18,870,088	0.50%	94,936,641	57,832,053	37,104,588
20281	Federal Ins Co	18,812,466	0.50%	30,688,088,203	16,366,567,070	14,321,521,133
18058	Philadelphia Ind Ins Co	18,425,113	0.49%	4,517,425,311	2,870,291,689	1,647,133,622
22055	Geico Ind Co	18,212,138	0.49%	5,964,976,838	3,783,730,126	2,181,246,712
16322	Progressive Direct Ins Co	18,150,148	0.48%	3,569,564,692	2,447,878,546	1,121,686,146
12188	Alfa Vision Ins Corp	18,008,424	0.48%	96,693,177	41,958,744	54,734,433
21415	Employers Mut Cas Co	17,269,707	0.46%	2,117,292,160	1,260,929,045	856,363,115
21687	Mid Century Ins Co	17,249,537	0.46%	3,222,935,802	2,445,254,954	777,680,848
11185	Foremost Ins Co Grand Rapids MI	17,190,669	0.46%	2,036,014,236	1,403,393,442	632,620,794
20095	Bituminous Cas Corp	16,760,912	0.45%	738,386,072	487,349,296	251,036,776
15512	Automobile Club Interins Exch	16,725,728	0.45%	300,348,628	146,035,120	154,313,508
15725	Cameron Mut Ins Co	16,314,095	0.44%	83,222,332	53,374,818	29,847,514
23841	New Hampshire Ins Co	15,804,246	0.42%	4,014,062,746	2,604,680,932	1,409,381,814
24147	Old Republic Ins Co	15,748,937	0.42%	2,405,698,504	1,506,419,729	899,278,775
10642	Cherokee Ins Co	15,425,232	0.41%	240,041,422	139,886,079	100,155,343
20699	Ace Prop & Cas Ins Co	15,254,880	0.41%	5,360,910,398	3,791,907,611	1,569,002,787
34690	Property & Cas Ins Co Of Hartford	15,178,953	0.41%	222,360,491	113,786,605	108,573,886
37478	Hartford Ins Co Of The Midwest	15,127,572	0.40%	383,026,428	118,320,425	264,706,004
12548	American Agri Business Ins Co	14,946,151	0.40%	567,146,251	547,814,052	19,332,199
23469	American Modern Home Ins Co	14,724,953	0.39%	974,609,769	659,540,557	315,069,212
13935	Federated Mut Ins Co	14,431,670	0.39%	3,944,860,765	1,927,087,514	2,017,773,251
28452	Republic Mortgage Ins Co	14,055,775	0.38%	2,098,542,587	1,916,719,009	181,823,578
23736	Direct Natl Ins Co	14,036,353	0.37%	21,554,186	15,059,102	6,495,084
19720	American Alt Ins Corp	13,905,596	0.37%	413,779,082	260,407,648	153,371,434
22136	Great Amer Ins Co of NY	13,822,824	0.37%	60,321,008	100,593	60,220,415
31194	Travelers Cas & Surety Co Of Amer	13,418,737	0.36%	4,331,705,701	2,494,857,039	1,836,848,661
22063	Government Employees Ins Co	13,225,411	0.35%	15,302,886,330	9,184,688,782	6,118,197,548
24740	Safeco Ins Co Of Amer	12,561,890	0.34%	4,327,404,574	3,180,292,675	1,147,111,899
27626	Firstcomp Ins Co	12,379,232	0.33%	243,718,383	190,709,409	53,008,974
28401	American Natl Prop & Cas Co	12,062,687	0.32%	1,062,467,112	688,162,240	374,304,872
25844	Union Ins Co	11,840,050	0.32%	96,635,600	70,605,699	26,029,901
34312	Producers Agriculture Ins Co	11,831,832	0.32%	163,737,537	114,112,868	49,624,669
19070	Standard Fire Ins Co	11,232,986	0.30%	3,697,496,030	2,321,533,027	1,375,963,003
19380	American Home Assur Co	10,875,321	0.29%	24,981,143,543	19,108,794,579	5,872,348,964
21652	Farmers Ins Exch	10,470,509	0.28%	15,016,596,846	11,317,356,665	3,699,240,180
23043	Liberty Mut Ins Co	10,321,895	0.28%	34,830,436,535	22,338,883,620	12,491,552,915

## Property and Casualty

NAIC#	Company Name	AR Premium	Market Share	Assets	Liabilities	Capital & Surplus
19410	Commerce & Industry Ins Co	\$10,192,486	0.27%	\$8,391,386,238	\$5,640,847,655	\$2,750,538,583
41840	Allmerica Fin Benefit Ins Co	10,121,972	0.27%	16,612,608	13,472	16,599,136
33383	First Professionals Ins Co	10,115,795	0.27%	613,143,427	373,732,167	239,411,260
13528	Brotherhood Mut Ins Co	9,983,353	0.27%	327,501,159	183,991,621	143,509,538
23450	American Family Home Ins Co	9,688,897	0.26%	476,942,627	330,337,300	146,605,327
10335	Bridgefield Cas Ins Co	9,500,392	0.25%	76,355,981	32,936,937	43,419,044
44369	Imperial Fire & Cas Ins Co	9,143,890	0.24%	71,813,504	39,524,444	32,289,060
10111	American Bankers Ins Co Of FL	9,070,085	0.24%	1,167,905,900	787,492,714	380,413,186
42978	American Security Ins Co	8,873,325	0.24%	1,856,666,989	1,102,267,047	754,399,942
18767	Church Mut Ins Co	8,716,314	0.23%	1,192,540,142	799,900,124	392,640,018
42404	Liberty Ins Corp	8,650,428	0.23%	1,118,517,583	845,905,167	272,612,416
25615	Charter Oak Fire Ins Co	8,601,059	0.23%	901,302,918	672,672,230	228,630,688
11150	Arch Ins Co	8,537,435	0.23%	1,824,135,663	1,186,256,465	637,879,198
11371	Great West Cas Co	8,489,053	0.23%	1,517,294,742	1,063,203,442	454,091,300
23361	Shelter Gen Ins Co	8,413,620	0.22%	188,627,134	91,219,812	97,407,323
10804	Continental Western Ins Co	8,358,281	0.22%	239,471,259	155,103,318	84,367,940
10251	American Underwriters Ins Co	8,303,887	0.22%	6,290,658	963,295	5,327,363
26298	Metropolitan Prop & Cas Ins Co	8,284,850	0.22%	4,819,781,668	3,002,568,770	1,817,212,898
24767	St Paul Fire & Marine Ins Co	8,212,698	0.22%	19,017,907,519	12,426,553,414	6,591,354,104
14168	Harleysville Mut Ins Co	8,017,365	0.21%	1,424,096,235	596,808,687	827,287,548
21709	Truck Ins Exch	8,001,640	0.21%	1,680,225,355	1,139,781,693	540,443,661
27120	Trumbull Ins Co	7,731,623	0.21%	201,881,561	113,800,988	88,080,573
13137	Viking Ins Co Of WI	7,566,796	0.20%	358,291,075	198,539,145	159,751,930
27235	Auto Club Family Ins Co	7,509,975	0.20%	70,767,156	42,638,321	28,128,835
37303	Redland Ins Co	7,466,409	0.20%	161,889,812	91,097,855	70,791,957
24015	Northland Ins Co	7,435,339	0.20%	1,177,771,258	600,486,588	577,284,670
29858	Mortgage Guar Ins Corp	7,400,219	0.20%	7,214,641,179	5,785,619,286	1,429,021,893
10855	Cypress Ins Co	7,342,030	0.20%	691,936,679	465,421,492	226,515,187
29424	Hartford Cas Ins Co	7,297,357	0.19%	2,250,360,773	1,269,105,172	981,255,601
20508	Valley Forge Ins Co	7,102,842	0.19%	54,176,019	147,740	54,028,279
21407	Emcasco Ins Co	7,028,388	0.19%	361,212,150	262,811,240	98,400,910
35300	Allianz Global Risks US Ins Co	6,939,679	0.19%	5,282,567,445	1,432,269,593	3,850,297,852
31325	Acadia Ins Co	6,923,342	0.18%	134,420,829	80,511,169	53,909,660
11000	Sentinel Ins Co Ltd	6,919,344	0.18%	198,662,643	68,412,549	130,250,094
31895	American Interstate Ins Co	6,810,263	0.18%	935,819,222	612,342,153	323,477,069
20052	National Liab & Fire Ins Co	6,807,022	0.18%	1,158,872,478	546,793,300	612,079,178
36064	Hanover Amer Ins Co	6,779,410	0.18%	16,573,201	8,813	16,564,388
13021	United Fire & Cas Co	6,741,934	0.18%	1,238,667,704	682,402,826	556,264,878
28746	Equity Ins Co	6,630,908	0.18%	57,031,763	28,464,923	28,566,840
25666	Travelers Ind Co Of Amer	6,620,532	0.18%	587,637,966	437,228,793	150,409,173
33391	ProAssurance Ind Co Inc	6,584,976	0.18%	1,770,923,637	1,167,605,593	603,318,044
17647	United Home Ins Co	6,574,403	0.18%	11,947,451	6,238,035	5,709,416
10783	Cornerstone Natl Ins Co	6,557,724	0.18%	56,607,661	43,118,514	13,489,147
28223	Nationwide Agribusiness Ins Co	6,252,836	0.17%	187,183,025	141,366,122	45,816,903
37273	Axis Ins Co	6,125,486	0.16%	715,644,963	285,148,567	430,496,396
19640	Columbia Natl Ins Co	5,985,725	0.16%	86,445,542	51,081,419	35,364,123
19356	Maryland Cas Co	5,975,517	0.16%	501,544,915	46,383,281	455,161,634
20494	Transportation Ins Co	5,913,549	0.16%	31,342,701	163,454	31,179,247
19682	Hartford Fire In Co	5,828,445	0.16%	24,542,928,431	11,352,709,612	13,190,218,819
20478	National Fire Ins Co Of Hartford	5,713,072	0.15%	133,961,569	27,042,978	106,918,591
25623	Phoenix Ins Co	5,689,243	0.15%	3,659,027,137	2,434,280,347	1,224,746,790
22292	Hanover Ins Co	5,656,510	0.15%	5,035,014,270	3,297,898,336	1,737,115,934
38458	Genworth Mortgage Ins Corp	5,510,737	0.15%	2,736,402,560	2,328,915,523	407,487,037
26042	Wausau Underwriters Ins Co	5,451,489	0.15%	253,589,563	158,077,073	95,512,490
10723	Nationwide Assur Co	5,425,766	0.14%	61,148,983	4,303,209	56,845,774
24791	St Paul Mercury Ins Co	5,420,145	0.14%	281,148,127	214,132,868	67,015,259
15873	United Guar Residential Ins Co	5,360,455	0.14%	2,589,785,374	1,531,096,722	1,058,688,652
19860	Argonaut Great Central Ins Co	5,350,307	0.14%	110,892,761	54,220,939	56,671,822
12831	State Natl Ins Co Inc	5,294,232	0.14%	184,807,568	63,435,545	121,372,023
21326	Empire Fire & Marine Ins Co	5,169,096	0.14%	176,008,521	120,511,898	55,496,623
16691	Great Amer Ins Co	5,038,263	0.13%	5,353,035,734	3,919,970,089	1,433,065,645
15130	Encompass Ind Co	4,979,451	0.13%	24,003,213	817,836	23,185,377
14982	Penn Millers Ins Co	4,956,095	0.13%	209,961,728	137,470,600	72,491,128
18600	USAA Gen Ind Co	4,946,412	0.13%	564,173,134	357,135,592	207,037,542
13571	Select Providers Ins Recip Exch RRG	4,942,675	0.13%	7,181,409	6,311,810	869,599
11839	Circle Star Ins Co RRG	4,864,860	0.13%	1,737,289	286,892	1,450,397
11118	Federated Rural Electric Ins Exch	4,778,757	0.13%	351,652,011	241,752,846	109,899,165
16047	Southern Pioneer Prop & Cas Ins Co	4,754,412	0.13%	22,855,374	10,208,361	12,647,013
41181	Universal Underwriters Ins Co	4,681,936	0.13%	408,453,474	56,374,118	352,079,357
36625	Old Reliable Cas Co	4,635,859	0.12%	10,995,343	2,750,904	8,244,439

# Property and Casualty

## Insurers Listed by Arkansas Premium as of 12/31/2009

NAIC#	Company Name	AR Premium	Market Share	Assets	Liabilities	Capital & Surplus
39845	Westport Ins Corp	\$4,633,154	0.12%	\$7,251,700,871	\$5,290,213,972	\$1,961,486,899
22306	Massachusetts Bay Ins Co	4,616,158	0.12%	48,411,760	4,193	48,407,567
25682	Travelers Ind Co Of CT	4,581,077	0.12%	1,028,972,465	683,796,711	345,175,754
11991	National Cas Co	4,553,539	0.12%	161,103,050	49,927,623	111,175,427
22314	RSUI Ind Co	4,511,477	0.12%	2,635,525,433	1,515,809,572	1,119,715,861
19658	Bristol W Ins Co	4,462,932	0.12%	206,570,751	165,717,062	40,853,689
29459	Twin City Fire Ins Co	4,427,130	0.12%	647,364,625	342,125,731	305,238,895
12114	National Security Fire & Cas Co	4,417,759	0.12%	69,462,530	40,720,923	28,741,607
26247	American Guar & Liab Ins	4,378,354	0.12%	248,924,942	87,994,305	160,930,637
42376	Technology Ins Co Inc	4,333,362	0.12%	601,298,237	433,982,697	167,315,540
20397	Vigilant Ins Co	4,271,701	0.11%	395,909,138	219,283,820	176,625,318
33790	Radian Guar Inc	4,258,422	0.11%	4,216,743,432	3,475,388,623	741,354,809
32220	American Intl Ins Co	4,251,429	0.11%	1,780,744,325	1,319,451,957	461,292,368
24260	Progressive Cas Ins Co	4,239,436	0.11%	4,880,989,399	3,519,305,026	1,361,684,373
19305	Assurance Co Of Amer	4,237,686	0.11%	40,387,356	21,054,563	19,332,793
39306	Fidelity & Deposit Co Of MD	4,204,989	0.11%	249,241,769	63,826,322	185,415,447
29599	US Specialty Ins Co	4,132,644	0.11%	1,528,353,413	1,103,460,057	424,893,356
34037	Hallmark Ins Co	4,106,291	0.11%	184,833,868	117,445,986	67,387,882
10014	Affiliated Fm Ins Co	4,089,079	0.11%	1,621,716,617	793,502,604	828,214,013
13897	Farmers Mut Hail Ins Co Of IA	4,024,911	0.11%	453,458,088	166,000,713	287,457,375
37885	XL Specialty Ins Co	4,011,132	0.11%	541,124,990	369,216,660	171,908,330
40142	American Zurich Ins Co	3,924,902	0.10%	387,524,559	231,998,402	155,526,158
21180	Sentry Select Ins Co	3,856,841	0.10%	635,131,186	410,011,211	225,119,976
19216	Southern Ins Co	3,848,017	0.10%	49,857,330	23,999,638	25,857,692
13714	Pharmacists Mut Ins Co	3,820,177	0.10%	197,167,512	131,170,875	65,996,637
10166	Accident Fund Ins Co of Amer	3,787,101	0.10%	2,131,829,566	1,441,906,998	689,922,568
11398	Guarantee Ins Co	3,782,051	0.10%	149,264,858	132,062,166	17,202,692
27251	PMI Mortgage Ins Co	3,773,235	0.10%	3,163,139,858	2,434,784,320	728,355,538
23612	Midwest Employers Cas Co	3,772,504	0.10%	337,103,891	198,968,801	138,135,090
24813	Balboa Ins Co	3,769,737	0.10%	3,120,727,564	1,379,205,764	1,741,521,800
32700	Owners Ins Co	3,696,372	0.10%	2,647,778,740	1,754,263,735	893,515,005
14974	Pennsylvania Lumbermens Mut Ins	3,676,531	0.10%	348,557,273	242,715,863	105,841,410
37877	Nationwide Prop & Cas Ins Co	3,634,645	0.10%	145,700,410	106,814,255	38,886,155
13188	Western Surety Co	3,613,815	0.10%	1,342,021,061	662,719,222	679,301,839
21458	Employers Ins of Wausau	3,481,232	0.09%	3,333,261,422	2,257,975,420	1,075,286,002
30180	Assured Guar Corp	3,475,294	0.09%	3,049,898,249	1,826,178,241	1,223,720,008
20427	American Cas Co Of Reading PA	3,451,032	0.09%	109,191,380	1,140,277	108,051,103
33600	LM Ins Corp	3,427,670	0.09%	76,500,286	55,005,276	21,495,010
19046	Travelers Cas Ins Co Of Amer	3,424,506	0.09%	1,850,815,600	1,331,387,857	519,427,743
21113	United States Fire Ins Co	3,402,520	0.09%	2,743,387,632	1,687,910,455	1,055,477,177
18236	Agents Mut Ins Co	3,360,956	0.09%	1,508,929	515,670	993,259
18708	Ambac Assur Corp	3,337,352	0.09%	8,533,511,430	7,731,642,745	801,868,685
10464	Canal Ins Co	3,286,803	0.09%	984,120,111	484,973,416	499,146,695
13056	RLI Ins Co	3,234,501	0.09%	1,426,811,031	642,650,183	784,160,848
26344	Great Amer Assur Co	3,216,822	0.09%	17,213,131	17,723	17,195,408
34339	Metropolitan Grp Prop & Cas Ins Co	3,185,012	0.09%	390,012,476	91,601,851	298,410,625
35289	Continental Ins Co	3,170,952	0.08%	3,805,408,884	2,263,799,903	1,541,608,982
37869	Pre Paid Legal Cas Inc	3,127,715	0.08%	22,517,562	3,491,243	19,026,319
20087	National Ind Co	3,106,134	0.08%	78,440,494,147	40,004,992,853	38,435,501,294
33650	Mendota Ins Co	3,043,150	0.08%	130,316,824	95,159,745	35,157,079
19801	Argonaut Ins Co	2,954,985	0.08%	1,424,929,390	1,087,980,046	336,949,345
23396	Amerisure Mut Ins Co	2,917,406	0.08%	1,712,355,505	1,091,994,601	620,360,904
10204	Consumers Ins Usa Inc	2,864,733	0.08%	61,173,086	36,131,607	25,041,479
19615	American Reliable Ins Co	2,842,983	0.08%	334,974,232	219,408,054	115,566,178
10784	Maxum Cas Ins Co	2,837,840	0.08%	12,558,420	2,706,224	9,852,196
24538	Republic Underwriters Ins Co	2,833,058	0.08%	675,690,529	426,555,673	249,134,856
10071	Encompass Ins Co Of Amer	2,787,996	0.07%	21,275,277	21,975	20,762,302
24171	Netherlands Ins Co The	2,782,495	0.07%	486,124,399	344,809,680	141,314,719
18295	Lafayette Ins Co	2,702,992	0.07%	134,800,067	72,846,162	61,953,905
43575	Indemnity Ins Co Of North Amer	2,689,136	0.07%	426,681,666	268,725,952	157,955,714
19062	Automobile Ins Co Of Hartford CT	2,669,325	0.07%	964,082,317	665,956,379	298,125,938
23728	National Gen Ins Co	2,662,326	0.07%	90,145,815	44,811,131	45,334,684
25240	NAU Country Ins Co	2,613,674	0.07%	581,951,983	286,872,110	295,079,873
22322	Greenwich Ins Co	2,583,067	0.07%	927,955,432	487,143,574	440,811,858
30104	Hartford Underwriters Ins Co	2,565,497	0.07%	1,557,189,905	911,276,857	645,913,047
24414	General Cas Co Of WI	2,562,033	0.07%	1,218,146,667	661,877,933	556,268,734
21253	Garrison Prop & Cas Ins Co	2,542,859	0.07%	297,042,521	187,218,327	109,824,194
30589	Capital City Ins Co Inc	2,536,047	0.07%	31,012,177	5,018,285	25,993,892
19879	Security Natl Ins Co	2,525,298	0.07%	39,306,183	23,665,018	15,641,165
35319	United Automobile Ins Co	2,420,279	0.06%	435,158,448	346,995,049	88,163,400

## Property and Casualty

NAIC#	Company Name	AR Premium	Market Share	Assets	Liabilities	Capital & Surplus
18252	Town & Country Mut Ins Co	\$2,374,872	0.06%	\$ 2,272,804	\$ 1,349,634	\$ 923,170
22608	National Specialty Ins Co	2,363,933	0.06%	30,644,891	13,487,583	17,157,308
42803	Guideone Elite Ins Co	2,350,299	0.06%	27,321,837	8,547,368	18,774,469
23809	Granite State Ins Co	2,310,749	0.06%	36,592,395	518,477	36,073,918
18333	Peerless Ind Ins Co	2,299,001	0.06%	799,014,885	579,517,028	219,497,857
19704	American States Ins Co	2,294,627	0.06%	2,071,916,038	1,430,155,246	641,760,792
15105	Safety Natl Cas Corp	2,256,005	0.06%	2,185,191,092	1,559,059,081	626,132,011
37220	Direct Ins Co	2,242,099	0.06%	69,198,300	48,164,129	21,034,171
24074	Ohio Cas Ins Co	2,224,350	0.06%	5,277,204,131	3,941,032,445	1,336,171,686
44393	West Amer Ins Co	2,221,636	0.06%	308,800,999	95,427,586	213,373,413
42994	Progressive Classic Ins Co	2,133,572	0.06%	282,769,776	203,484,766	79,285,010
12904	Tokio Marine & Nichido Fire Ins Co	2,128,624	0.06%	1,598,928,560	1,018,394,611	580,533,949
10510	Carolina Cas Ins Co	2,089,097	0.06%	283,817,161	88,949,672	194,867,489
24988	Sentry Ins A Mut Co	2,087,685	0.06%	5,578,240,527	2,464,132,121	3,114,108,406
11126	Sompo Japan Ins Co of Amer	2,076,975	0.06%	814,448,157	398,832,807	415,615,350
23280	The Cincinnati Ind Co	2,069,227	0.06%	73,106,425	6,149,643	66,956,782
26182	Harleysville Worcester Ins Co	1,996,362	0.05%	582,719,620	445,718,062	137,001,558
26069	Wausau Business Ins Co	1,978,700	0.05%	190,333,409	134,395,572	55,937,837
32557	American Physicians Ins Co	1,946,537	0.05%	225,902,883	122,662,341	103,240,542
20303	Great Northern Ins Co	1,945,646	0.05%	1,575,582,918	1,122,355,472	453,227,446
22098	Grain Dealers Mut Ins Co	1,943,218	0.05%	45,673,205	39,712,216	5,960,989
21164	Dairyland Ins Co	1,918,439	0.05%	1,143,390,797	675,666,287	467,724,510
24198	Peerless Ins Co	1,898,481	0.05%	8,377,241,549	5,967,896,625	2,409,344,924
23418	Mid Continent Cas Co	1,871,243	0.05%	676,450,304	444,408,673	232,041,631
28932	Markel Amer Ins Co	1,827,727	0.05%	482,472,628	373,128,772	109,343,856
37257	Praetorian Ins Co	1,823,949	0.05%	974,528,395	592,097,836	382,430,559
36587	AIG Natl Ins Co Inc	1,777,374	0.05%	32,702,402	12,806,597	19,895,805
25054	Hudson Ins Co	1,774,147	0.05%	538,663,913	311,592,844	227,071,069
14265	Indiana Lumbermens Mut Ins Co	1,745,962	0.05%	107,416,597	67,741,614	39,674,983
13838	Farmland Mut Ins Co	1,742,296	0.05%	379,057,827	227,306,033	151,751,794
35408	Delos Ins Co	1,736,174	0.05%	601,208,741	385,206,818	216,001,923
39217	QBE Ins Corp	1,714,897	0.05%	769,393,672	531,286,840	238,106,832
12262	Pennsylvania Manufacturers Assoc Ins	1,706,003	0.05%	774,481,063	517,779,550	256,701,513
44725	1st Auto & Cas Ins Co	1,700,678	0.05%	30,470,007	17,374,013	13,095,994
18023	Star Ins Co	1,660,292	0.04%	715,484,468	508,449,339	207,035,129
19887	Trinity Universal Ins Co	1,647,856	0.04%	2,794,669,133	1,919,869,772	874,799,361
10922	Insuremax Ins Co	1,644,278	0.04%	17,490,199	8,899,192	8,591,007
19488	Amerisure Ins Co	1,643,608	0.04%	634,535,856	443,017,145	191,518,711
12696	America First Ins Co	1,632,857	0.04%	12,128,489	79,873	12,048,616
29068	IDS Prop Cas Ins Co	1,599,896	0.04%	952,781,389	547,396,372	405,385,017
24350	Triad Guar Ins Corp	1,597,713	0.04%	826,982,369	704,168,243	122,814,126
26310	Granite Re Inc	1,589,368	0.04%	30,247,377	16,041,180	14,206,197
22357	Hartford Accident & Ind Co	1,586,559	0.04%	10,570,336,259	7,632,303,409	2,938,032,850
11800	Foremost Prop & Cas Ins Co	1,585,151	0.04%	44,146,985	27,842,465	16,304,520
38245	BCS Ins Co	1,562,603	0.04%	220,244,811	79,821,817	140,422,994
10847	Cumis Ins Society Inc	1,540,804	0.04%	1,254,390,561	832,187,452	422,203,109
28665	Cincinnati Cas Co	1,506,215	0.04%	275,898,482	21,991,187	253,907,295
42749	Traders Ins Co	1,503,799	0.04%	13,114,064	9,019,688	4,094,376
18538	Bancinsure Inc	1,477,367	0.04%	114,666,450	75,328,197	39,338,253
42757	Agri Gen Ins Co	1,455,054	0.04%	980,772,521	297,353,728	683,418,793
32620	National Interstate Ins Co	1,452,312	0.04%	696,273,294	457,882,999	238,390,295
19038	Travelers Cas & Surety Co	1,438,038	0.04%	15,754,090,930	9,556,165,241	6,197,925,689
19530	State Auto Natl Ins Co	1,404,786	0.04%	93,752,463	31,960,306	61,792,157
34274	Central States Ind Co Of Omaha	1,379,477	0.04%	252,427,431	35,897,839	216,529,592
20044	Cornhusker Cas Co	1,362,568	0.04%	751,197,248	156,487,479	594,709,769
40045	Starnet Ins Co	1,338,594	0.04%	185,778,185	71,787,148	113,991,037
11452	Hartford Steam Boil Inspec & Ins Co	1,337,336	0.04%	1,318,139,632	706,841,364	611,298,268
28304	Federated Serv Ins Co	1,333,205	0.04%	361,716,444	213,448,552	148,267,892
38652	American Modern Select Ins Co	1,324,449	0.04%	128,047,305	104,266,159	23,781,146
10349	Acceptance Cas Ins Co	1,309,106	0.03%	41,170,021	12,095,310	29,074,711
17965	American Sentinel Ins Co	1,307,792	0.03%	21,921,038	9,948,169	11,972,869
21121	Westchester Fire Ins Co	1,299,527	0.03%	2,459,551,784	1,652,301,469	807,250,315
36137	Travelers Commercial Ins Co	1,291,330	0.03%	323,708,137	230,732,126	92,976,011
40460	Sagamore Ins Co	1,290,974	0.03%	160,235,625	46,440,554	113,795,071
42307	Navigators Ins Co	1,264,540	0.03%	1,789,139,698	1,143,319,603	645,820,095
14354	Jewelers Mut Ins Co	1,233,969	0.03%	216,409,819	87,757,317	128,652,502
10120	Everest Natl Ins Co	1,233,600	0.03%	458,324,189	294,323,168	164,001,021
14559	Guideone Specialty Mut Ins Co	1,230,497	0.03%	228,250,636	151,201,415	77,049,221
23663	National Amer Ins Co	1,198,359	0.03%	150,126,880	96,016,249	54,110,631
16705	Dealers Assur Co	1,180,556	0.03%	61,463,551	24,866,383	36,597,168

# Property and Casualty

## Insurers Listed by Arkansas Premium as of 12/31/2009

NAIC#	Company Name	AR Premium	Market Share	Assets	Liabilities	Capital & Surplus
13927	Homesite Ins Co Of The Midwest	\$1,168,152	0.03%	\$ 167,225,147	\$ 115,504,957	\$ 51,720,190
26077	Lancer Ins Co	1,155,224	0.03%	611,186,454	445,199,220	165,987,234
32387	Star Cas Ins Co	1,143,299	0.03%	18,650,075	9,357,794	9,292,281
20702	Ace Fire Underwriters Ins Co	1,110,124	0.03%	98,252,187	34,402,415	63,849,772
29874	North Amer Specialty Ins Co	1,098,681	0.03%	501,696,517	184,983,507	316,713,010
11592	International Fidelity Ins Co	1,091,945	0.03%	227,922,946	138,372,707	89,550,239
12305	Accident Fund Natl Ins Co	1,085,296	0.03%	188,872,763	132,483,068	56,389,695
10895	Midwest Ins Co	1,084,376	0.03%	65,535,852	50,823,673	14,712,179
19828	Argonaut Midwest Ins Co	1,082,815	0.03%	43,502,389	19,679,281	23,823,108
19690	American Economy Ins Co	1,024,924	0.03%	1,546,119,817	1,037,489,151	508,630,666
21970	OneBeacon Ins Co	1,021,326	0.03%	3,053,305,633	1,699,472,456	1,353,833,177
24554	XL Ins Amer Inc	1,014,829	0.03%	662,977,833	428,893,389	234,084,444
19976	Amica Mut Ins Co	1,007,549	0.03%	3,912,039,038	1,677,922,239	2,234,116,799
21881	National Surety Corp	997,466	0.03%	493,428,645	361,325,735	132,102,910
11630	Jefferson Ins Co	992,392	0.03%	36,978,822	24,499,672	12,479,150
15954	AmTrust Ins Co of KS Inc	987,874	0.03%	30,104,521	20,456,143	9,648,377
22012	Motors Ins Corp	982,404	0.03%	5,374,335,313	3,466,080,753	1,908,254,560
24112	Westfield Ins Co	977,309	0.03%	2,090,437,503	1,435,799,845	654,637,658
43656	Louisiana Med Mut Ins Co	968,653	0.03%	349,671,771	223,276,329	126,395,442
40258	Chartis Cas Co	947,388	0.03%	39,757,731	164,643	39,593,088
28535	Triangle Ins Co Inc	931,485	0.02%	40,037,747	26,704,454	13,333,293
27928	Amex Assur Co	924,537	0.02%	268,537,946	63,395,149	205,142,798
41459	Armed Forces Ins Exch	922,483	0.02%	142,307,393	75,838,166	66,469,227
11042	Stonetrust Commercial Ins Co	911,841	0.02%	65,161,123	47,446,691	17,714,432
20109	Bituminous Fire & Marine Ins Co	908,203	0.02%	476,197,660	349,673,187	126,524,473
29980	First Colonial Ins Co	897,857	0.02%	311,088,542	190,939,395	120,149,147
10103	American Agricultural Ins Co	896,356	0.02%	1,094,361,787	611,073,392	483,288,395
24449	Regent Ins Co	874,426	0.02%	209,813,116	153,492,415	56,320,701
15580	Scottsdale Ind Co	871,671	0.02%	46,191,141	12,921,743	33,269,398
19518	Catlin Ins Co	868,232	0.02%	138,433,916	81,147,144	57,286,772
38970	Markel Ins Co	865,888	0.02%	710,876,925	534,309,747	176,567,178
21423	Union Ins Co Of Providence	863,469	0.02%	95,115,180	48,841,276	46,273,904
41483	Farmington Cas Co	848,548	0.02%	972,922,466	701,226,234	271,696,232
11004	Alfa Specialty Ins Corp	847,060	0.02%	36,839,113	19,521,622	17,317,491
10639	Attorneys Liab Assur Society Inc RRG	843,037	0.02%	137,150,384	89,592,157	47,558,227
21105	North River Ins Co	837,878	0.02%	1,069,775,190	514,889,135	554,886,055
16578	Fidelity Natl Prop & Cas Ins Co	834,375	0.02%	123,517,552	30,544,961	92,972,591
12223	Santa Fe Auto Ins Co	814,558	0.02%	51,011,379	36,383,487	14,627,892
21857	American Ins Co	793,076	0.02%	1,354,122,128	984,562,196	369,559,932
35696	Harleysville Preferred Ins Co	792,802	0.02%	747,443,460	573,990,728	173,452,732
10676	First Guard Ins Co	778,402	0.02%	14,567,482	529,749	14,037,733
33588	First Liberty Ins Corp	776,995	0.02%	51,133,059	29,341,913	21,791,146
24775	St Paul Guardian Ins Co	775,525	0.02%	76,479,191	49,281,033	27,198,158
12777	Chubb Ind Ins Co	758,768	0.02%	269,905,413	183,318,735	86,586,678
19917	Liberty Ins Underwriters Inc	757,787	0.02%	175,635,308	79,622,081	96,013,227
10340	Stonington Ins Co	749,655	0.02%	453,477,798	331,196,694	122,281,104
21172	Vanliner Ins Co	746,549	0.02%	508,591,497	389,239,017	119,352,480
39942	American Natl Gen Ins Co	736,736	0.02%	108,298,881	35,808,152	72,490,729
15032	Guideone Mut Ins Co	736,561	0.02%	1,026,857,275	649,288,624	377,568,651
10472	Capitol Ind Corp	734,072	0.02%	424,888,261	242,663,820	182,224,441
40827	Virginia Surety Co Inc	732,588	0.02%	1,055,449,261	752,512,208	302,937,053
38369	Northern Assur Co Of Amer	730,792	0.02%	289,748,010	126,833,650	162,914,360
24732	General Ins Co Of Amer	713,763	0.02%	2,260,231,867	1,712,233,782	547,998,085
12870	Sentruiy Cas Co	705,759	0.02%	31,235,101	10,073,444	21,161,657
36307	Gray Ins Co	702,548	0.02%	343,113,415	229,495,263	113,618,152
37915	Essentia Ins Co	701,588	0.02%	53,291,262	17,030,199	36,261,063
37540	Beazley Ins Co Inc	701,285	0.02%	221,617,864	105,774,215	115,843,649
12157	Companion Prop & Cas Ins Co	700,880	0.02%	530,249,434	330,583,602	199,665,832
33898	Aegis Security Ins Co	698,303	0.02%	72,502,455	33,006,828	39,495,627
43494	American Hallmark Ins Co Of TX	697,544	0.02%	266,999,167	159,500,085	107,499,082
33022	AXA Ins Co	692,101	0.02%	176,489,986	70,703,521	105,786,465
24724	First Natl Ins Co Of Amer	691,685	0.02%	262,916,942	182,251,482	80,665,460
12416	Protective Ins Co	689,205	0.02%	589,992,416	234,698,280	355,294,136
11853	Ranchers & Farmers Ins Co	686,309	0.02%	7,543,753	2,526,402	5,017,351
36234	Preferred Professional Ins Co	682,219	0.02%	352,569,326	205,320,742	147,248,584
25011	Wesco Ins Co	679,412	0.02%	229,682,285	176,807,447	52,874,838
21849	American Automobile Ins Co	676,037	0.02%	397,400,080	235,614,555	161,785,525
26492	Courtesy Ins Co	658,982	0.02%	448,773,675	286,834,290	161,939,385
12300	American Contractors Ins Co RRG	657,692	0.02%	17,460,033	11,491,040	5,968,993
24066	American Fire & Cas Co	656,799	0.02%	165,385,565	123,552,504	41,833,061

**Insurers Listed by Arkansas Premium as of 12/31/2009**

**Property and Casualty**

NAIC#	Company Name	AR Premium	Market Share	Assets	Liabilities	Capital & Surplus
10690	Allied World Natl Assur Co	\$654,000	0.02%	\$ 221,186,967	\$ 108,515,659	\$ 112,671,308
20362	Mitsui Sumitomo Ins Co of Amer	649,193	0.02%	718,553,660	465,237,644	253,316,016
19372	Northern Ins Co Of NY	641,753	0.02%	41,008,281	10,914,722	30,093,560
16381	Farmers Union Coop Ins Co	640,465	0.02%	7,957,254	1,200,273	6,756,981
38318	Starr Ind & Liab Co	639,522	0.02%	723,158,315	204,416,194	518,742,121
23108	Lumbermens Underwriting Alliance	630,953	0.02%	337,634,169	247,265,080	90,369,089
20516	Euler Hermes Amer Credit Ind Co	627,573	0.02%	459,706,416	304,797,498	154,908,918
25704	Pride National Ins Co	625,369	0.02%	9,529,111	3,392,205	6,136,906
22039	General Reins Corp	613,099	0.02%	15,254,720,378	5,364,894,411	9,889,825,967
19224	St Paul Protective Ins Co	605,952	0.02%	512,314,397	274,558,965	237,755,432
21261	Electric Ins Co	598,574	0.02%	1,329,122,134	922,058,894	407,063,240
10708	Lemic Ins Co	597,280	0.02%	66,067,193	43,120,496	22,946,697
41424	Pennsylvania Manufacturers Ind Co	589,796	0.02%	232,463,438	147,442,054	85,021,384
16217	National Farmers Union Prop & Cas	589,056	0.02%	282,631,725	206,990,110	75,641,614
40134	Castlepoint Natl Ins Co	588,940	0.02%	562,456,368	458,008,560	104,447,808
25976	Utica Mut Ins Co	583,945	0.02%	2,229,193,454	1,508,692,256	720,501,199
19631	American Road Ins Co	568,027	0.02%	501,043,606	236,982,759	264,060,848
22748	Pacific Employers Ins Co	564,432	0.02%	2,572,735,961	1,697,786,913	874,949,048
12557	ACBG RRG Inc	564,345	0.02%	2,027,997	817,796	1,210,201
20621	OneBeacon Amer Ins Co	559,678	0.01%	743,070,922	416,268,261	326,802,661
13412	Austin Mut Ins Co	537,813	0.01%	151,616,031	83,318,578	68,297,453
19402	Chartis Prop Cas Co	531,683	0.01%	4,062,461,779	2,506,052,213	1,556,409,566
20117	California Cas Ind Exch	530,668	0.01%	559,543,961	232,403,052	327,140,909
42498	Cameron Natl Ins Co	523,100	0.01%	12,656,700	6,386,574	6,270,126
26433	Harco Natl Ins Co	521,670	0.01%	330,750,734	187,730,125	143,020,609
20346	Pacific Ind Co	518,359	0.01%	5,989,216,656	3,789,044,900	2,200,171,756
10952	Stonebridge Cas Ins Co	517,740	0.01%	257,562,956	156,008,329	101,554,627
22683	Teachers Ins Co	489,210	0.01%	289,232,367	181,166,258	108,066,109
25895	United States Liab Ins Co	486,393	0.01%	512,550,194	201,115,219	311,434,975
20370	AXIS Reins Co	485,919	0.01%	2,023,861,957	1,414,712,495	609,149,462
11843	Medical Protective Co	480,636	0.01%	2,148,587,195	1,425,770,716	722,816,479
13565	Arkansas Mut Ins Co	467,913	0.01%	2,312,219	392,331	1,919,888
26832	Great Amer Alliance Ins Co	461,062	0.01%	28,111,419	18,423	28,092,996
14460	Podiatry Ins Co Of Amer	457,837	0.01%	311,471,147	214,099,466	97,371,681
28339	Gateway Ins Co	455,839	0.01%	40,993,205	24,678,978	16,314,227
22810	Chicago Ins Co	447,381	0.01%	203,282,270	141,091,219	62,191,051
12572	Selective Ins Co Of Amer	445,627	0.01%	2,296,571,065	1,807,426,180	489,144,885
32603	Berkley Ins Co	445,000	0.01%	7,190,317,258	4,713,126,103	2,477,191,155
41491	Geico Cas Co	435,320	0.01%	306,655,023	161,072,850	145,582,173
35769	Lyndon Prop Ins Co	427,814	0.01%	421,425,748	253,366,471	168,059,277
32786	Progressive Specialty Ins Co	426,859	0.01%	1,189,722,596	469,851,264	719,871,332
18619	Platte River Ins Co	424,663	0.01%	139,357,292	102,690,681	36,666,611
27847	Insurance Co Of The West	412,438	0.01%	974,811,647	620,250,741	354,560,906
43265	Gramercy Ins Co	412,246	0.01%	34,652,183	18,977,165	15,675,018
34789	AIG Centennial Ins Co	411,301	0.01%	646,250,267	254,552,518	391,697,749
10499	Chrysler Ins Co	403,590	0.01%	229,384,625	99,694,087	129,690,538
12866	T H E Ins Co	400,122	0.01%	166,416,523	113,142,566	53,273,957
41998	American Southern Home Ins Co	393,987	0.01%	111,504,540	83,565,617	27,938,923
23426	Oklahoma Surety Co	393,594	0.01%	27,927,556	14,172,724	13,754,832
40266	CMG Mortgage Ins Co	379,829	0.01%	427,362,943	324,548,113	102,814,830
10367	Avemco Ins Co	379,212	0.01%	108,619,854	44,831,796	63,788,058
10718	Retailers Cas Ins Co	376,668	0.01%	55,420,275	30,815,891	24,604,384
12810	MDOW Ins Co	375,235	0.01%	3,577,876	65,968	3,511,908
27855	Zurich Amer Ins Co Of IL	374,454	0.01%	53,956,945	14,852,088	39,104,857
24031	Northland Cas Co	374,328	0.01%	101,423,472	67,261,533	34,161,939
10020	United Educators Ins RRG Inc	371,645	0.01%	571,121,641	361,986,130	209,135,512
15865	NCMIC Ins Co	353,162	0.01%	494,370,357	331,888,543	162,481,814
44300	Tower Ins Co Of NY	345,566	0.01%	1,258,894,576	1,025,749,399	233,145,177
44121	Oms Natl Ins Co Rrg	345,394	0.01%	304,963,438	197,581,507	107,381,931
11589	Jamestown Ins Co RRG	339,899	0.01%	7,706,120	5,552,671	2,153,449
41394	Benchmark Ins Co	339,718	0.01%	92,340,551	51,079,410	41,261,141
14494	Merchants Bonding Co a Mut	338,338	0.01%	88,671,206	28,549,826	60,121,380
23582	Harleysville Ins Co	337,933	0.01%	143,036,963	108,972,197	34,064,766
15563	SeaBright Ins Co	330,779	0.01%	841,221,560	534,310,959	306,910,601
27871	Western Agric Ins Co	324,451	0.01%	255,295,116	201,613,749	53,681,367
31348	Crum & Forster Ind Co	318,443	0.01%	36,061,618	22,517,679	13,543,939
40444	Old Republic Surety Co	314,261	0.01%	98,629,040	55,342,782	43,286,258
10216	American Contractors Ind Co	312,247	0.01%	300,529,557	241,924,192	58,605,365
10346	Employers Preferred Ins Co	311,036	0.01%	413,912,245	264,688,178	149,224,067
10069	Housing Authority Prop A Mut Co	303,152	0.01%	158,195,470	62,348,049	95,847,421



# Property and Casualty

## Insurers Listed by Arkansas Premium as of 12/31/2009

NAIC#	Company Name	AR Premium	Market Share	Assets	Liabilities	Capital & Surplus
42552	Nova Cas Co	\$302,691	0.01%	\$ 97,069,526	\$ 9,823,320	\$ 87,246,206
30945	Plaza Ins Co	290,415	0.01%	31,231,315	20,701,260	10,530,055
21962	Pennsylvania Gen Ins Co	290,394	0.01%	405,046,120	254,191,942	150,854,178
24082	Ohio Security Ins Co	288,144	0.01%	16,387,077	2,351,667	14,035,410
44105	Ophthalmic Mut Ins Co RRG	286,754	0.01%	202,098,252	86,890,833	115,207,419
10220	Commonwealth Ins Co Of Amer	281,174	0.01%	45,013,498	20,055,698	24,957,799
29580	Berkley Regional Ins Co	275,481	0.01%	2,769,586,810	2,119,643,046	649,943,764
20648	Employers Fire Ins Co	273,689	0.01%	90,358,639	37,845,855	52,512,784
19941	American Commerce Ins Co	258,796	0.01%	361,005,514	227,189,962	133,815,552
10051	Lyndon Southern Ins Co	258,554	0.01%	29,229,189	15,616,123	13,613,066
22578	Horace Mann Ins Co	256,899	0.01%	366,879,768	224,522,506	142,357,262
20613	Sparta Ins Co	256,626	0.01%	351,432,323	97,277,734	254,154,589
10083	The Natl Catholic RRG Inc	249,172	0.01%	62,743,347	46,292,283	16,451,064
10052	Chubb Natl Ins Co	244,757	0.01%	213,624,588	127,249,466	86,375,122
32778	Washington Intl Ins Co	240,280	0.01%	110,265,335	50,030,320	60,235,015
13307	Lexon Ins Co	237,000	0.01%	104,412,265	65,179,586	39,232,679
36161	Travelers Prop Cas Ins Co	236,827	0.01%	236,256,417	166,394,911	69,861,506
31089	Republic Western Ins Co	232,459	0.01%	237,728,727	119,281,416	118,447,311
42048	Diamond State Ins Co	230,107	0.01%	189,429,385	76,897,463	112,531,922
12750	Evergreen Natl Ind Co	228,083	0.01%	48,882,745	15,988,852	32,893,893
30325	Zale Ind Co	223,656	0.01%	15,704,492	5,119,085	10,585,407
41238	Trans Pacific Ins Co	222,569	0.01%	65,036,303	18,112,534	46,923,769
31887	Coface N Amer Ins Co	217,345	0.01%	109,740,750	60,732,247	49,008,503
27740	North Pointe Ins Co	216,973	0.01%	105,761,419	73,199,106	32,562,313
35181	Executive Risk Ind Inc	214,731	0.01%	2,807,634,661	1,728,946,684	1,078,687,977
44237	Mental Hlth RRG	208,351	0.01%	19,033,487	11,101,579	7,931,908
24319	Darwin Select Ins Co	207,738	0.01%	119,309,407	66,843,423	52,465,984
12304	Accident Fund Gen Ins Co	207,278	0.01%	112,975,085	77,890,452	35,084,633
37060	Old United Cas Co	206,786	0.01%	404,010,646	202,503,767	201,506,879
12718	Developers Surety & Ind Co	205,171	0.01%	127,203,320	48,291,214	78,912,106
26662	Milwaukee Cas Ins Co	200,394	0.01%	30,365,629	19,398,343	10,967,286
13978	Florists Mut Ins Co	199,165	0.01%	155,721,417	103,750,588	51,970,829
21903	Procentury Ins Co	198,902	0.01%	132,118,416	103,022,761	29,095,656
16608	New York Marine & Gen Ins Co	197,759	0.01%	606,039,402	403,804,939	202,234,463
31232	Work First Cas Co	195,550	0.01%	35,117,282	22,915,365	12,201,917
28258	Continental Ind Co	192,980	0.01%	55,512,589	35,135,992	20,376,598
15962	Kansas Bankers Surety Co	189,772	0.01%	159,371,240	22,486,854	136,884,386
10235	American Southern Ins Co	188,756	0.01%	92,403,388	53,548,922	38,854,466
25887	United States Fidelity & Guar Co	188,753	0.01%	4,627,715,706	2,161,960,056	2,465,755,650
43974	AIG Ind Ins Co	188,740	0.01%	60,097,939	25,129,297	34,968,642
28886	Transguard Ins Co Of Amer Inc	187,032	0.00%	206,577,805	130,586,543	75,991,262
33162	Bankers Ins Co	185,012	0.00%	110,449,779	73,154,525	37,295,254
42722	First Marine Ins Co	184,634	0.00%	9,454,220	4,132,898	5,321,322
18287	Assured Guar Municipal Corp	184,403	0.00%	4,428,950,265	3,574,748,687	854,201,578
34924	Dakota Truck Underwriters	175,378	0.00%	79,921,772	53,678,185	26,243,587
45934	American Compensation Ins Co	173,577	0.00%	98,511,412	50,793,420	47,717,992
12754	Medicus Ins Co	163,301	0.00%	88,410,847	61,527,076	26,883,771
39969	American Safety Cas Ins Co	155,410	0.00%	156,650,621	83,872,159	72,778,462
10476	STICO Mut Ins Co RRG	150,439	0.00%	18,714,515	9,244,317	9,470,198
43699	American Federation Ins Co	148,675	0.00%	17,868,312	2,221,405	15,646,907
10916	Suretec Ins Co	147,088	0.00%	103,723,699	44,135,796	59,587,902
34495	Doctors Co An Interins Exch	146,226	0.00%	2,369,822,807	1,308,919,992	1,060,902,815
18279	Bankers Standard Ins Co	144,149	0.00%	331,623,760	194,120,196	137,503,564
14788	NGM Ins Co	142,162	0.00%	1,893,978,726	1,202,004,420	691,974,306
10084	Title Industry Assur Co RRG	142,052	0.00%	8,125,614	5,647,240	2,478,374
29530	AXA Art Ins Corp	141,243	0.00%	47,269,223	16,796,556	30,472,667
13269	Zenith Ins Co	136,691	0.00%	1,995,155,461	1,015,991,828	979,163,633
44130	Paratransit RRG Grp Ins Co	135,803	0.00%	21,243,622	13,240,284	8,003,338
42862	Universal Cas Co	131,644	0.00%	130,700,466	110,812,524	19,887,942
36650	Guarantee Co Of N Amer USA	129,238	0.00%	194,605,935	63,145,521	131,460,414
38962	Genesis Ins Co	129,000	0.00%	186,604,470	85,683,644	100,920,826
10936	Seneca Ins Co Inc	124,830	0.00%	343,980,309	176,909,909	167,070,400
25585	Professionals Direct Ins Co	123,906	0.00%	18,588,453	50,959	18,537,494
22551	Mitsui Sumitomo Ins USA Inc	123,324	0.00%	107,319,050	53,344,709	53,974,341
11573	Accident Ins Co Inc	119,786	0.00%	37,209,373	26,016,626	11,192,747
31968	Merastar Ins Co	119,437	0.00%	44,100,943	29,900,217	14,200,726
10353	Ooida RRG Inc	118,504	0.00%	57,133,967	38,807,791	18,326,176
21296	Max Amer Ins Co	118,269	0.00%	37,513,670	17,579,642	19,934,028
42986	Standard Guar Ins Co	109,313	0.00%	176,354,252	96,164,423	80,189,829
14990	Pennsylvania Natl Mut Cas Ins Co	106,115	0.00%	1,083,523,093	598,673,261	484,849,832

# Property and Casualty

## Insurers Listed by Arkansas Premium

as of 12/31/2009

NAIC#	Company Name	AR Premium	Market Share	Assets	Liabilities	Capital & Surplus
13613	College RRG Inc	\$105,349	0.00%	\$ 6,645,557	\$ 4,445,587	\$ 2,199,970
11967	General Star Natl Ins Co	104,691	0.00%	268,023,450	102,911,817	165,111,633
37206	Contractors Bonding & Ins Co	104,509	0.00%	217,922,038	109,760,866	108,161,172
36927	Colony Specialty Ins Co	96,969	0.00%	112,377,298	38,373,498	74,003,800
10671	The Gray Cas & Surety Co	96,357	0.00%	16,717,330	2,050,853	14,666,477
10222	PACO Assur Co Inc	88,372	0.00%	48,370,348	33,291,073	15,079,275
25448	American Safety RRG Inc	87,992	0.00%	17,211,890	11,537,228	5,674,662
26050	Response Worldwide Ins Co	87,328	0.00%	57,055,377	9,610,670	47,444,707
19984	ACIG Ins Co	83,721	0.00%	307,978,709	230,298,921	77,679,788
26797	Housing Authority RRG Inc	81,704	0.00%	282,181,220	145,259,154	136,922,066
25186	Emc Prop & Cas Ins Co	80,785	0.00%	132,326,274	67,794,317	64,531,957
24139	Old Republic Gen Ins Corp	80,468	0.00%	1,038,295,018	736,015,642	302,279,376
22756	Horace Mann Prop & Cas Ins Co	80,417	0.00%	186,033,452	120,405,265	65,628,188
11598	Applied Medico Legal Solutions RRG	76,998	0.00%	59,943,348	40,907,710	19,035,638
14249	Founders Ins Co	75,626	0.00%	229,407,676	164,021,991	65,385,685
11487	Imperial Cas & Ind Co	68,643	0.00%	39,614,683	27,270,745	12,343,938
10200	Hiscox Ins Co Inc	67,127	0.00%	63,021,985	10,239,058	52,782,927
12189	Oceanus Ins Co A RRG	65,949	0.00%	48,554,557	33,202,066	15,352,491
13126	Midwest Builders Cas Mut Co	65,621	0.00%	73,192,976	34,096,174	39,096,802
36897	Manufacturers Alliance Ins Co	64,957	0.00%	218,367,355	142,760,565	75,606,790
29823	Genworth Residential Mortgage Ins Co	59,590	0.00%	238,642,940	109,833,426	128,809,514
10752	Novus Ins Co RRG	57,140	0.00%	18,071,440	13,073,597	4,997,843
21865	Associated Ind Corp	56,353	0.00%	179,416,204	97,069,080	82,347,124
32271	Dallas Natl Ins Co	54,720	0.00%	289,412,689	200,894,374	88,518,316
12209	Restoration RRG Inc	54,466	0.00%	31,617,137	20,482,774	11,134,363
37850	Pacific Specialty Ins Co	54,164	0.00%	250,124,889	112,832,349	137,292,540
13177	ARCOA RRG Inc	53,472	0.00%	5,214,743	1,627,450	3,587,293
35629	Association Cas Ins Co	51,680	0.00%	44,851,592	27,188,815	17,662,777
15474	National Lloyds Ins Co	51,518	0.00%	163,567,111	73,800,068	89,767,043
13200	Universal Surety Of Amer	48,376	0.00%	26,138,212	11,464,999	14,673,213
41513	Foremost Signature Ins Co	44,482	0.00%	57,073,642	38,377,865	18,695,777
25422	Atradius Trade Credit Ins Co	44,200	0.00%	90,109,898	36,286,681	53,823,217
12579	Nationweld RRG Inc	43,248	0.00%	1,509,047	301,130	1,207,917
15679	National Fire & Ind Exch	43,236	0.00%	11,111,173	6,290,569	4,820,604
40843	Universal Underwriters Of TX Ins	41,775	0.00%	19,429,795	9,762,359	9,667,436
16810	American Mercury Ins Co	40,628	0.00%	334,377,731	215,540,732	118,836,999
11267	Security Amer RRG Inc	40,271	0.00%	4,523,910	1,891,284	2,632,626
10754	Spirit Mountain Ins Co RRG Inc	37,946	0.00%	5,348,208	3,171,944	2,176,264
36153	Aetna Ins Co of CT	36,477	0.00%	22,862,216	5,731,954	17,130,262
12041	MBIA Ins Corp	36,000	0.00%	5,031,793,666	2,978,750,565	2,053,043,101
14206	Holyoke Mut Ins Co In Salem	35,292	0.00%	189,289,212	107,008,345	82,280,867
16667	United Guar Residential Ins Co of NC	35,027	0.00%	792,939,864	558,421,842	234,518,022
12907	Southwest Physicians RRG Inc	32,829	0.00%	23,002,795	14,356,544	8,646,251
40517	Advantage Workers Comp Ins Co	32,598	0.00%	124,661,088	58,502,256	66,158,832
23353	Meridian Security Ins Co	32,030	0.00%	72,809,430	41,541,078	31,268,352
37893	Ullico Cas Co	31,998	0.00%	270,470,813	173,754,999	96,715,815
19844	Argonaut SW Ins Co	31,837	0.00%	17,973,300	2,542,838	15,430,461
10232	American Assoc Of Othodontists RRG	28,955	0.00%	28,657,113	23,240,338	5,416,775
11671	ProBuilders Specialty Ins Co RRG	28,788	0.00%	184,432,170	168,609,234	15,822,936
12172	Claim Professionals Liab ins Co RRG	27,626	0.00%	2,957,487	1,681,893	1,275,594
44016	National Home Ins Co RRG	26,586	0.00%	72,676,459	52,841,750	19,834,709
10801	Fortress Ins Co	26,261	0.00%	51,013,196	30,091,417	20,921,779
22713	Insurance Co of N Amer	25,992	0.00%	780,037,623	498,954,701	281,082,922
11153	Titan Ins Co Inc RRG	25,710	0.00%	24,305,176	4,963,603	19,341,573
11579	Old Glory Ins Co	25,559	0.00%	15,410,744	8,135,276	7,275,467
28860	RLI Ind Co	25,348	0.00%	40,579,025	991,340	39,587,685
26565	Ohio Ind Co	22,445	0.00%	102,044,045	56,855,839	45,188,206
13285	Allegheny Cas Co	21,507	0.00%	24,505,769	7,075,279	17,430,490
36684	Riverport Ins Co	21,027	0.00%	93,566,208	51,638,646	41,927,562
40169	Metropolitan Cas Ins Co	18,349	0.00%	47,242,962	664,261	46,578,701
26611	Valiant Ins Co	18,000	0.00%	80,810,437	29,457,202	51,353,235
36340	Camico Mut Ins Co	17,767	0.00%	153,712,394	121,605,768	32,106,626
26999	United Guar Mortgage Ind Co	17,560	0.00%	422,760,278	305,574,254	117,186,024
13250	Workmens Auto Ins Co	17,480	0.00%	67,047,605	44,362,398	22,685,207
10243	National Continental Ins Co	17,363	0.00%	244,107,348	203,402,793	40,704,555
10164	Cpa Mut Ins Co Of Amer RRG	16,056	0.00%	23,025,451	12,460,842	10,564,609
10815	Verlan Fire Ins Co MD	15,814	0.00%	22,114,609	94,925	22,019,684
30082	CPA Ins Co	15,510	0.00%	20,306,333	491,007	19,815,326
22950	Acstar Ins Co	15,244	0.00%	83,295,379	52,890,789	30,404,590
38601	MIC Prop & Cas Ins Corp	14,899	0.00%	125,332,665	73,818,835	51,513,830

**Insurers Listed by Arkansas Premium**  
**as of 12/31/2009**

## Property and Casualty

NAIC#	Company Name	AR Premium	Market Share	Assets	Liabilities	Capital & Surplus
38474	Pegasus Ins Co	\$ 14,653	0.00%	\$ 10,619,598	\$ 4,196,997	\$ 6,422,601
11710	Allied Professionals Ins Co RRG	13,290	0.00%	18,917,943	10,551,015	8,366,928
30112	CNL Ins Amer Inc	12,375	0.00%	30,737,052	11,505,377	19,231,675
36765	Gulf Guar Ins Co	12,367	0.00%	4,990,065	1,063,538	3,926,526
22241	Medmarc Cas Ins Co	11,728	0.00%	101,268,967	65,340,768	35,928,199
10794	Companion Commercial Ins Co	11,719	0.00%	15,581,568	6,723,235	8,858,333
34347	Colonial Amer Cas & Surety Co	10,530	0.00%	25,992,685	3,507,252	22,485,433
19178	Southern Guar Ins Co	10,419	0.00%	175,059,297	120,808,724	54,250,573
18694	Great Midwest Ins Co	9,211	0.00%	65,648,133	15,032,060	50,616,073
23647	Ironshore Ind Inc	8,975	0.00%	114,559,737	30,952,819	83,606,918
12297	Petroleum Cas Co	8,862	0.00%	24,785,041	7,235,612	17,549,429
10758	Colonial Surety Co	8,718	0.00%	37,163,645	20,467,953	16,695,692
25984	Graphic Arts Mut Ins Co	8,487	0.00%	129,874,389	83,834,782	46,039,607
12294	Southwest Marine & Gen Ins Co	7,485	0.00%	54,212,148	26,519,068	27,693,080
26379	Accredited Surety & Cas Co Inc	7,300	0.00%	24,222,421	6,089,654	18,132,767
10008	Western Ins Co	6,840	0.00%	32,854,629	15,671,361	17,183,268
20796	AIG Premier Ins Co	6,704	0.00%	308,869,528	126,725,273	182,144,255
10113	Terra Ins Co RRG	6,588	0.00%	26,584,246	8,121,678	18,462,568
10003	Excess Share Ins Corp	6,309	0.00%	62,087,036	41,885,205	20,201,831
24104	Ohio Farmers Ins Co	5,962	0.00%	1,504,224,686	264,070,585	1,240,154,101
11197	National Independent Truckers IC RRG	5,808	0.00%	7,708,639	3,146,859	4,561,780
23248	Occidental Fire & Cas Co Of NC	5,513	0.00%	244,513,613	128,474,234	116,039,379
26905	Century Natl Ins Co	5,492	0.00%	524,704,197	236,089,882	288,614,315
13580	ARISE Boiler Inspection & Ins Co RRG	5,364	0.00%	1,484,227	313,773	1,170,454
40940	Western Pacific Mut Ins Co RRG	5,264	0.00%	132,286,768	55,547,983	76,738,785
10212	Allmerica Fin Alliance Ins Co	4,623	0.00%	17,173,400	6,758	17,166,642
36560	Service Ins Co	4,412	0.00%	15,994,889	2,573,270	13,421,619
11033	Automotive Underwriters Ins Co A RRG	4,279	0.00%	22,991,376	15,938,479	7,052,897
32859	Penn Amer Ins Co	3,812	0.00%	339,037,323	147,915,170	191,122,153
11114	St Charles Ins Co RRG	3,598	0.00%	11,284,885	6,888,677	4,396,208
11063	Vehicular Serv Ins Co RRG	3,260	0.00%	2,008,578	322,020	1,686,558
10991	Global Intl Ins Co Inc A RRG	2,852	0.00%	16,824,603	302,890	16,521,713
12171	AmeriGuard RRG Inc	2,750	0.00%	11,290,719	5,479,574	5,811,145
10691	Residential Ins Co Inc A RRG	2,450	0.00%	3,030,897	1,697,190	1,333,707
37710	First Amer Prop & Cas Ins Co	2,398	0.00%	84,743,790	39,481,829	45,261,961
27073	Nipponkoa Ins Co Ltd US Br	2,346	0.00%	238,706,983	152,780,880	85,926,103
12631	American Builders Ins Co RRG Inc	2,090	0.00%	1,180,433	380,415	800,018
10234	National Serv Contract Ins Co RRG	2,037	0.00%	15,316,807	1,372,062	13,944,745
12015	Emergency Medicine RRG Inc	1,998	0.00%	32,737,032	24,184,795	8,552,237
24678	Arrowood Ind Co	1,934	0.00%	2,227,585,073	1,889,628,708	337,956,364
13986	Frankenmuth Mut Ins Co	1,904	0.00%	987,486,449	623,247,873	364,238,576
32077	Heritage Cas Ins Co	1,903	0.00%	91,362,032	27,491,984	63,870,048
23434	Middlesex Ins Co	1,799	0.00%	628,327,121	388,647,110	239,680,011
12293	National Contractors Ins Co Inc RRG	1,563	0.00%	20,076,334	16,830,586	3,245,748
31453	Financial Pacific Ins Co	1,289	0.00%	239,151,596	167,248,685	71,902,911
11177	First Fin Ins Co	1,245	0.00%	508,107,123	176,900,494	331,206,629
41211	Triton Ins Co	783	0.00%	819,880,518	434,338,451	385,542,067
37184	Deerfield Ins Co	766	0.00%	61,534,081	17,565,084	43,968,997
41335	United Natl Specialty Ins Co	764	0.00%	93,624,708	34,261,745	59,362,963
18740	MGIC Ind Corp	640	0.00%	225,525,033	621,261	224,903,772
18759	Genworth Residential Mortgage Assur	626	0.00%	29,095,524	6,237,109	22,858,415
40436	Stratford Ins Co	568	0.00%	173,942,742	111,428,702	62,514,040
11123	Safety First Ins Co	500	0.00%	15,422,897	2,699,791	12,723,106
37940	Lexington Natl Ins Corp	480	0.00%	54,811,865	37,265,516	17,546,349
11030	Memic Ind Co	372	0.00%	153,297,658	95,950,819	57,346,839
25933	Universal Surety Co	350	0.00%	105,981,077	32,234,703	73,746,374
25879	Fidelity & Guar Ins Underwriters Inc	345	0.00%	84,625,250	48,442,971	36,182,279
16675	Genworth Mortgage Ins Corp Of NC	298	0.00%	595,339,251	368,775,196	226,564,055
28519	First Sealord Surety Inc	150	0.00%	13,557,875	2,525,907	11,031,968
21784	Firemens Ins Co Of Washington DC	111	0.00%	87,757,499	55,567,115	32,190,384
12190	American Pet Ins Co	33	0.00%	10,123,521	374,913	9,748,608
30562	American Manufacturers Mut Ins Co	2	0.00%	11,431,029	238,276	11,192,753
	TOTAL	\$3,743,499,157	100.00%			

# Insurers Listed by Arkansas Premium

as of 12/31/2009

## Title

NAIC#	Company Name	AR Premium	Market Share	Assets	Liabilities	Capital & Surplus
50725	Arkansas Title Ins Co	\$ 7,061,054	17.25%	\$ 5,805,709	\$ 2,977,939	\$ 2,827,769
50229	Chicago Title Ins Co	6,942,123	16.96%	1,424,416,143	939,873,068	484,543,075
50814	First Amer Title Ins Co	6,258,063	15.29%	2,135,111,926	1,332,985,960	802,125,966
50121	Stewart Title Guar Co	5,255,387	12.84%	913,513,832	527,693,377	385,820,455
51586	Fidelity Natl Title Ins Co	4,989,260	12.19%	787,947,561	537,247,169	250,700,392
50024	Lawyers Title Ins Corp	4,184,393	10.22%	680,041,030	582,573,364	97,467,666
50520	Old Republic Natl Title Ins Co	4,073,917	9.95%	633,611,584	461,509,148	172,102,436
50083	Commonwealth Land Title Ins Co	724,939	1.77%	584,470,603	399,246,856	185,223,747
50792	Southern Title Ins Corp	545,969	1.33%	23,005,992	15,928,729	7,077,263
50067	Ticor Title Ins Co	390,552	0.95%	247,235,921	192,599,131	54,636,790
50784	Security Title Guarantee Corp Baltimore	280,478	0.69%	11,054,262	9,287,639	1,766,623
51535	Ticor Title Ins Co of FL	108,653	0.27%	119,660,849	79,105,228	40,555,621
50857	Security Union Title Ins Co	63,437	0.15%	102,521,704	54,949,200	47,572,504
12522	Agents Natl Title Ins Co	35,247	0.09%	3,119,768	1,683,228	1,436,540
51411	American Guar Title Ins Co	13,960	0.03%	14,723,429	3,112,050	11,611,379
50369	Investors Title Ins Co	1,600	0.00%	101,208,096	56,084,298	45,123,798
TOTAL		\$40,929,032	100.00%			