

**A REPORT TO THE LEGISLATIVE COUNCIL
AND THE SENATE AND HOUSE COMMITTEES
ON INSURANCE AND COMMERCE OF THE
ARKANSAS GENERAL ASSEMBLY
(AS REQUIRED BY ACT 1345 OF 2003)**

**ANNUAL FIRE LOSS REPORT
BY ARKANSAS COUNTY**



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

Approved by: Julie Benafield Bowman, State Insurance Commissioner

Date Submitted: August 18, 2008

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

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

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

Attached hereto and incorporated herein by reference is the annual data compilation for calendar year 2007, required by the Act (Exhibit "A"). Exhibits "B" and "C" offer more detail ranked by population and businesses for each county. Attached to the Exhibits are explanations as to the significance of the data in each column.

Fire loss is one of many different kinds of losses a homeowner or business owner could suffer that would be covered by one of a variety of property coverages offered by insurers in our State. Results for 2007 vary by county and by insurer, but overall pure loss ratios from fire comprised approximately 28% for homeowner related coverages and 41% for commercial coverages. There are many other types of losses NOT included in this report that may be covered by the various property policies and include:

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

The data in the aggregate¹ indicates that there is no apparent significant connection between fire losses and either the population of a county, the number of residences, or the number of businesses contained in the county.

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

Exhibit A
Act1345 Report for 2006 by County

County*	Personal Policies	Personal Premiums	Personal Losses	Fire Pure Loss Ratio	Average Pure Loss Per Policy	Commercial Policies	Commercial Premiums	Commercial Losses	Fire Pure Loss Ratio	Average Pure Loss Per Policy	Housing Count	Business Count	Population
Pulaski	150,628	95,694,193.00	22,598,646.00	23.62%	\$150.03	19,208	32,592,429.00	13,430,701.00	41.21%	\$699.22	147,942	11,893	365,913
Washington	66,720	38,022,634.00	8,498,523.00	22.35%	\$127.38	8,543	15,051,236.00	5,491,970.00	36.49%	\$642.86	60,151	4,612	174,077
Benton	85,934	47,821,655.00	10,041,357.00	21.00%	\$116.85	8,606	13,820,201.00	1,377,769.00	9.97%	\$160.09	58,212	4,209	179,756
Sebastian	40,927	22,585,120.00	5,308,811.00	23.51%	\$129.71	5,403	9,306,880.00	1,592,746.00	17.11%	\$294.79	45,300	3,407	117,786
Garland	49,984	26,635,878.00	7,657,036.00	28.75%	\$153.19	4,262	6,634,828.00	1,876,004.00	28.28%	\$440.17	37,813	2,668	92,141
Craighead	35,339	20,094,818.00	5,683,741.00	28.28%	\$160.83	4,701	6,401,324.00	2,333,908.00	36.46%	\$496.47	32,301	2,311	86,191
Faulkner	40,966	20,470,400.00	9,915,034.00	48.44%	\$242.03	3,713	4,802,650.00	649,422.00	13.52%	\$174.90	31,882	1,944	95,113
Jefferson	26,247	14,406,252.00	5,096,389.00	35.38%	\$194.17	2,845	4,070,474.00	547,899.00	13.46%	\$192.58	30,555	1,620	82,656
Saline	36,088	20,672,055.00	4,293,158.00	20.77%	\$118.96	3,105	3,553,790.00	650,333.00	18.30%	\$209.45	31,778	1,551	89,234
White	28,881	14,535,437.00	3,145,536.00	21.64%	\$108.91	3,079	4,094,769.00	737,742.00	18.02%	\$239.60	25,148	1,484	70,658
Pope	22,882	11,543,205.00	2,608,373.00	22.60%	\$113.99	2,624	3,527,855.00	828,821.00	23.49%	\$315.86	20,701	1,479	55,933
Union	17,190	8,980,092.00	2,880,182.00	32.07%	\$167.55	1,860	3,863,519.00	945,898.00	24.48%	\$508.55	17,989	1,234	44,595
Baxter	23,154	11,329,691.00	2,032,146.00	17.94%	\$87.77	1,917	2,312,347.00	1,671,977.00	72.31%	\$872.18	17,052	1,042	39,827
Crawford	21,695	11,667,402.00	3,774,559.00	32.35%	\$173.98	1,843	4,409,763.00	336,719.00	7.64%	\$182.70	19,702	1,005	56,578
Lonoke	29,238	16,882,490.00	3,875,835.00	22.96%	\$132.56	2,178	2,531,629.00	1,919,486.00	75.82%	\$881.31	19,262	992	58,678
Crittenden	17,650	10,116,144.00	3,877,321.00	38.33%	\$219.68	2,090	3,701,116.00	699,696.00	18.91%	\$334.78	18,471	985	51,488
Boone	16,127	8,410,837.00	2,402,927.00	28.57%	\$149.00	1,642	1,866,569.00	54,187.00	2.90%	\$33.00	13,851	937	35,253
Mississippi	16,165	10,365,424.00	3,826,770.00	36.92%	\$236.73	1,607	2,982,683.00	574,071.00	19.25%	\$357.23	19,349	920	48,485
Independence	15,634	7,278,778.00	1,852,534.00	25.45%	\$118.49	1,485	2,059,420.00	213,609.00	10.37%	\$143.84	13,467	865	34,648
Greene	15,984	7,676,030.00	2,263,274.00	29.48%	\$141.60	1,649	2,397,807.00	323,517.00	13.49%	\$196.19	14,750	794	38,975
Carroll	11,085	7,154,567.00	1,134,806.00	15.86%	\$102.37	1,445	2,757,075.00	1,089,761.00	39.53%	\$754.16	10,189	777	26,555
Miller	15,294	8,217,197.00	2,268,395.00	27.61%	\$148.32	1,182	2,712,380.00	128,623.00	4.74%	\$108.82	15,637	761	42,468
Columbia	9,994	5,213,898.00	969,874.00	18.60%	\$97.05	1,045	1,641,858.00	173,981.00	10.60%	\$166.49	9,981	616	24,751
Ouachita	10,948	5,160,707.00	1,652,566.00	32.02%	\$150.95	983	1,478,632.00	2,358,140.00	159.48%	\$2,398.92	11,613	610	27,361
Cleburne	16,140	8,495,489.00	1,282,948.00	15.10%	\$79.49	1,189	1,875,175.00	1,054,073.00	56.21%	\$886.52	10,190	608	25,045
Arkansas	10,293	6,178,219.00	1,484,997.00	24.04%	\$144.27	1,343	2,326,535.00	831,880.00	35.76%	\$619.42	8,457	584	20,130
Clark	9,318	4,642,931.00	1,179,919.00	25.41%	\$126.63	1,000	1,844,780.00	176,063.00	9.54%	\$176.06	8,912	575	23,105
St. Francis	9,261	4,611,000.00	2,025,563.00	43.93%	\$218.72	909	1,352,560.00	459,084.00	33.94%	\$505.04	10,043	529	28,225
Hot Springs	13,207	6,383,144.00	2,092,738.00	32.79%	\$158.46	908	1,353,034.00	4,080,569.00	301.59%	\$4,494.02	12,004	528	30,627
Polk	9,099	4,638,205.00	1,394,130.00	30.06%	\$153.22	868	1,208,290.00	38,376.00	3.18%	\$44.21	8,047	502	20,092
Phillips	8,129	5,721,953.00	2,830,478.00	49.47%	\$348.20	756	1,122,337.00	313,690.00	27.95%	\$414.93	9,711	486	24,309
Ashley	8,325	4,914,455.00	1,190,997.00	24.23%	\$143.06	888	1,467,367.00	294,654.00	20.08%	\$331.82	9,384	473	23,687
Drew	7,621	3,616,366.00	1,862,408.00	51.50%	\$244.38	696	1,229,674.00	159,704.00	12.99%	\$229.46	7,337	455	18,524
Hempstead	8,045	4,317,703.00	1,025,614.00	23.75%	\$127.48	848	1,475,048.00	697,956.00	47.32%	\$823.06	8,959	444	23,469
Poinsett	9,569	6,412,289.00	3,872,192.00	60.39%	\$404.66	750	1,537,550.00	340,427.00	22.14%	\$453.90	10,026	420	25,339
Conway	9,736	5,377,102.00	1,449,166.00	26.95%	\$148.85	885	1,228,037.00	507,065.00	41.29%	\$572.95	7,967	400	20,589
Cross	7,225	4,914,429.00	1,623,847.00	33.04%	\$224.75	2,224	1,787,187.00	397,969.00	22.27%	\$178.94	7,391	398	19,079
Jackson	6,746	3,953,020.00	1,337,264.00	33.83%	\$198.23	966	1,021,652.00	52,983.00	5.19%	\$54.85	6,971	395	17,285
Logan	9,508	4,685,083.00	1,760,967.00	37.59%	\$185.21	750	1,049,813.00	113,932.00	10.85%	\$151.91	8,693	394	22,899
Johnson	9,205	4,743,772.00	2,004,440.00	42.25%	\$217.76	828	1,164,161.00	940,350.00	80.77%	\$1,135.69	8,738	392	23,713
Desha	6,592	3,554,104.00	2,185,280.00	61.49%	\$331.50	737	1,265,286.00	4,442,878.00	351.14%	\$6,028.33	5,922	390	14,665
Lawrence	6,666	3,844,839.00	957,812.00	24.91%	\$143.69	711	771,647.00	178,286.00	23.10%	\$250.75	7,108	362	17,410

County*	Personal Policies	Personal Premiums	Personal Losses	Fire Pure Loss Ratio	Average Pure Loss Per Policy	Commercial Policies	Commercial Premiums	Commercial Losses	Fire Pure Loss Ratio	Average Pure Loss Per Policy	Housing Count	Business Count	Population
Sharp	8,061	4,186,179.00	1,054,361.00	25.19%	\$130.80	730	688,968.00	922,472.00	133.89%	\$1,263.66	7,211	357	17,491
Randolph	6,294	3,062,179.00	961,036.00	31.38%	\$152.69	549	686,086.00	32,401.00	4.72%	\$59.02	7,265	349	18,411
Howard	6,484	3,563,242.00	1,009,886.00	28.34%	\$155.75	657	998,021.00	375,543.00	37.63%	\$571.60	5,471	333	14,478
Yell	8,326	4,320,776.00	891,389.00	20.63%	\$107.06	765	1,053,186.00	406,639.00	38.61%	\$531.55	7,922	327	21,318
Clay	6,751	3,738,757.00	1,625,473.00	43.48%	\$240.78	695	1,179,760.00	520,552.00	44.12%	\$749.00	7,417	322	16,759
Van Buren	8,604	4,582,812.00	1,381,500.00	30.15%	\$160.56	1,035	928,529.00	505,641.00	54.46%	\$488.54	6,825	318	16,579
Bradley	5,008	2,580,821.00	1,030,341.00	39.92%	\$205.74	496	683,264.00	157,236.00	23.01%	\$317.01	4,834	296	12,348
Franklin	7,689	4,119,159.00	1,191,470.00	28.93%	\$154.96	654	1,031,021.00	64,707.00	6.28%	\$98.94	6,882	283	18,064
Sevier	8,461	4,348,556.00	712,234.00	16.38%	\$84.18	604	896,563.00	183,104.00	20.42%	\$303.15	5,708	282	16,120
Grant	7,415	3,863,223.00	770,191.00	19.94%	\$103.87	512	712,173.00	54,486.00	7.65%	\$106.42	6,241	273	17,242
Chicot	5,057	3,687,878.00	1,526,501.00	41.39%	\$301.86	539	896,106.00	43,424.00	4.85%	\$80.56	5,205	268	13,287
Dallas	3,587	1,661,603.00	724,249.00	43.59%	\$201.91	328	447,405.00	430,691.00	96.26%	\$1,313.08	3,519	256	8,662
Pike	4,811	2,581,397.00	1,411,771.00	54.69%	\$293.45	417	616,707.00	177,798.00	28.83%	\$426.37	4,504	252	10,973
Marion	8,021	4,177,616.00	872,665.00	20.89%	\$108.80	466	789,633.00	123,262.00	15.61%	\$264.51	6,776	240	16,383
Stone	5,811	3,004,579.00	930,424.00	30.97%	\$160.11	561	719,513.00	89,791.00	12.48%	\$160.06	4,768	230	11,700
Monroe	4,314	2,991,541.00	1,682,655.00	56.25%	\$390.05	684	770,976.00	264,568.00	34.32%	\$386.80	4,105	230	9,415
Izard	6,400	3,233,915.00	1,421,646.00	43.96%	\$222.13	469	530,014.00	58,071.00	10.96%	\$123.82	5,440	229	13,329
Little River	5,464	2,859,351.00	892,282.00	31.21%	\$163.30	453	716,671.00	169,857.00	23.70%	\$374.96	5,465	217	13,254
Madison	5,594	3,356,910.00	610,863.00	18.20%	\$109.20	431	726,402.00	13,842,323.00	1905.60%	\$32,116.76	5,463	205	14,685
Fulton	4,792	2,389,581.00	732,968.00	30.67%	\$152.96	344	456,710.00	61,922.00	13.56%	\$180.01	4,810	175	11,909
Lincoln	4,747	2,705,007.00	541,260.00	20.01%	\$114.02	439	669,749.00	352,681.00	52.66%	\$803.37	4,265	167	14,368
Prairie	4,154	2,559,933.00	441,095.00	17.23%	\$106.19	354	376,848.00	70,077.00	18.60%	\$197.96	3,894	166	9,186
Scott	9,092	4,715,129.00	2,028,177.00	43.01%	\$223.07	477	751,774.00	694,530.00	92.39%	\$1,456.04	4,323	157	11,003
Woodruff	3,562	2,320,586.00	806,201.00	34.74%	\$226.33	316	606,305.00	88,048.00	14.52%	\$278.63	3,531	151	8,135
Montgomery	4,513	2,348,200.00	422,222.00	17.98%	\$93.56	365	477,811.00	29,484.00	6.17%	\$80.78	3,785	150	9,282
Lee	3,553	2,852,320.00	605,222.00	21.22%	\$170.34	392	568,401.00	136,059.00	23.94%	\$347.09	4,182	149	11,724
Nevada	3,739	1,833,266.00	258,975.00	14.13%	\$69.26	333	372,726.00	89,372.00	23.98%	\$268.38	3,893	139	9,620
Searcy	3,786	1,876,103.00	344,920.00	18.38%	\$91.10	312	319,164.00	167,907.00	52.61%	\$538.16	3,523	133	8,050
Lafayette	3,176	1,730,063.00	986,396.00	57.02%	\$310.58	326	397,231.00	46,123.00	11.61%	\$141.48	3,434	126	8,221
Perry	4,506	2,165,837.00	1,927,649.00	89.00%	\$427.80	324	342,341.00	283,632.00	82.85%	\$875.41	3,989	111	10,456
Newton	2,670	1,439,298.00	226,060.00	15.71%	\$84.67	186	200,789.00	12,150.00	6.05%	\$65.32	3,500	110	8,484
Cleveland	3,746	1,957,550.00	262,586.00	13.41%	\$70.10	284	372,987.00	346,434.00	92.88%	\$1,219.84	3,273	98	8,842
Calhoun	1,947	984,396.00	359,955.00	36.57%	\$184.88	150	163,914.00	3,537.00	2.16%	\$23.58	2,317	80	5,539
Totals	1,149,574	639,736,770.00	179,863,176.00	28.12%	\$156.46	119,918	184,799,115.00	75,891,441.00	41.07%	\$632.86	1,042,696	64,230	2,752,629

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

Red text Fire Losses ABOVE State Average

Green text Fire Losses BELOW State Average

Exhibit B
Results by Number of Residences Per County

County	Personal Policies	Personal Premiums	Personal Losses	Fire Pure Loss Ratio	Average Pure Loss Per Policy	Housing Count	Population
Pulaski	150,628	95,694,193.00	22,598,646.00	23.62%	\$150.03	147,942	365,913
Washington	66,720	38,022,634.00	8,498,523.00	22.35%	\$127.38	60,151	174,077
Benton	85,934	47,821,655.00	10,041,357.00	21.00%	\$116.85	58,212	179,756
Sebastian	40,927	22,585,120.00	5,308,811.00	23.51%	\$129.71	45,300	117,786
Garland	49,984	26,635,878.00	7,657,036.00	28.75%	\$153.19	37,813	92,141
Craighead	35,339	20,094,818.00	5,683,741.00	28.28%	\$160.83	32,301	86,191
Faulkner	40,966	20,470,400.00	9,915,034.00	48.44%	\$242.03	31,882	95,113
Saline	36,088	20,672,055.00	4,293,158.00	20.77%	\$118.96	31,778	89,234
Jefferson	26,247	14,406,252.00	5,096,389.00	35.38%	\$194.17	30,555	82,656
White	28,881	14,535,437.00	3,145,536.00	21.64%	\$108.91	25,148	70,658
Pope	22,882	11,543,205.00	2,608,373.00	22.60%	\$113.99	20,701	55,933
Crawford	21,695	11,667,402.00	3,774,559.00	32.35%	\$173.98	19,702	56,578
Mississippi	16,165	10,365,424.00	3,826,770.00	36.92%	\$236.73	19,349	48,485
Lonoke	29,238	16,882,490.00	3,875,835.00	22.96%	\$132.56	19,262	58,678
Crittenden	17,650	10,116,144.00	3,877,321.00	38.33%	\$219.68	18,471	51,488
Union	17,190	8,980,092.00	2,880,182.00	32.07%	\$167.55	17,989	44,595
LARGEST 16	686,534	390,493,199.00	103,081,271.00	26.40%	\$150.15	616,556	1,669,282
Baxter	23,154	11,329,691.00	2,032,146.00	17.94%	\$87.77	17,052	39,827
Miller	15,294	8,217,197.00	2,268,395.00	27.61%	\$148.32	15,637	42,468
Greene	15,984	7,676,030.00	2,263,274.00	29.48%	\$141.60	14,750	38,975
Boone	16,127	8,410,837.00	2,402,927.00	28.57%	\$149.00	13,851	35,253
Independence	15,634	7,278,778.00	1,852,534.00	25.45%	\$118.49	13,467	34,648
Hot Springs	13,207	6,383,144.00	2,092,738.00	32.79%	\$158.46	12,004	30,627
Ouachita	10,948	5,160,707.00	1,652,566.00	32.02%	\$150.95	11,613	27,361
Cleburne	16,140	8,495,489.00	1,282,948.00	15.10%	\$79.49	10,190	25,045
Carroll	11,085	7,154,567.00	1,134,806.00	15.86%	\$102.37	10,189	26,555
St. Francis	9,261	4,611,000.00	2,025,563.00	43.93%	\$218.72	10,043	28,225
Poinsett	9,569	6,412,289.00	3,872,192.00	60.39%	\$404.66	10,026	25,339
Columbia	9,994	5,213,898.00	969,874.00	18.60%	\$97.05	9,981	24,751
Phillips	8,129	5,721,953.00	2,830,478.00	49.47%	\$348.20	9,711	24,309
Ashley	8,325	4,914,455.00	1,190,997.00	24.23%	\$143.06	9,384	23,687
Hempstead	8,045	4,317,703.00	1,025,614.00	23.75%	\$127.48	8,959	23,469
Clark	9,318	4,642,931.00	1,179,919.00	25.41%	\$126.63	8,912	23,105
Johnson	9,205	4,743,772.00	2,004,440.00	42.25%	\$217.76	8,738	23,713
Logan	9,508	4,685,083.00	1,760,967.00	37.59%	\$185.21	8,693	22,899
Arkansas	10,293	6,178,219.00	1,484,997.00	24.04%	\$144.27	8,457	20,130
Polk	9,099	4,638,205.00	1,394,130.00	30.06%	\$153.22	8,047	20,092
Conway	9,736	5,377,102.00	1,449,166.00	26.95%	\$148.85	7,967	20,589
Yell	8,326	4,320,776.00	891,389.00	20.63%	\$107.06	7,922	21,318
Clay	6,751	3,738,757.00	1,625,473.00	43.48%	\$240.78	7,417	16,759
Cross	7,225	4,914,429.00	1,623,847.00	33.04%	\$224.75	7,391	19,079
Drew	7,621	3,616,366.00	1,862,408.00	51.50%	\$244.38	7,337	18,524
Randolph	6,294	3,062,179.00	961,036.00	31.38%	\$152.69	7,265	18,411
Sharp	8,061	4,186,179.00	1,054,361.00	25.19%	\$130.80	7,211	17,491
Lawrence	6,666	3,844,839.00	957,812.00	24.91%	\$143.69	7,108	17,410
Jackson	6,746	3,953,020.00	1,337,264.00	33.83%	\$198.23	6,971	17,285
Franklin	7,689	4,119,159.00	1,191,470.00	28.93%	\$154.96	6,882	18,064
Van Buren	8,604	4,582,812.00	1,381,500.00	30.15%	\$160.56	6,825	16,579
Marion	8,021	4,177,616.00	872,665.00	20.89%	\$108.80	6,776	16,383
Grant	7,415	3,863,223.00	770,191.00	19.94%	\$103.87	6,241	17,242
Desha	6,592	3,554,104.00	2,185,280.00	61.49%	\$331.50	5,922	14,665
Sevier	8,461	4,348,556.00	712,234.00	16.38%	\$84.18	5,708	16,120

County	Personal Policies	Personal Premiums	Personal Losses	Fire Pure Loss Ratio	Average Pure Loss Per Policy	Housing Count	Population
Howard	6,484	3,563,242.00	1,009,886.00	28.34%	\$155.75	5,471	14,478
Little River	5,464	2,859,351.00	892,282.00	31.21%	\$163.30	5,465	13,254
Madison	5,594	3,356,910.00	610,863.00	18.20%	\$109.20	5,463	14,685
Izard	6,400	3,233,915.00	1,421,646.00	43.96%	\$222.13	5,440	13,329
Chicot	5,057	3,687,878.00	1,526,501.00	41.39%	\$301.86	5,205	13,287
Bradley	5,008	2,580,821.00	1,030,341.00	39.92%	\$205.74	4,834	12,348
Fulton	4,792	2,389,581.00	732,968.00	30.67%	\$152.96	4,810	11,909
Stone	5,811	3,004,579.00	930,424.00	30.97%	\$160.11	4,768	11,700
Pike	4,811	2,581,397.00	1,411,771.00	54.69%	\$293.45	4,504	10,973
Scott	9,092	4,715,129.00	2,028,177.00	43.01%	\$223.07	4,323	11,003
Lincoln	4,747	2,705,007.00	541,260.00	20.01%	\$114.02	4,265	14,368
Lee	3,553	2,852,320.00	605,222.00	21.22%	\$170.34	4,182	11,724
Monroe	4,314	2,991,541.00	1,682,655.00	56.25%	\$390.05	4,105	9,415
Perry	4,506	2,165,837.00	1,927,649.00	89.00%	\$427.80	3,989	10,456
Prairie	4,154	2,559,933.00	441,095.00	17.23%	\$106.19	3,894	9,186
Nevada	3,739	1,833,266.00	258,975.00	14.13%	\$69.26	3,893	9,620
Montgomery	4,513	2,348,200.00	422,222.00	17.98%	\$93.56	3,785	9,282
Woodruff	3,562	2,320,586.00	806,201.00	34.74%	\$226.33	3,531	8,135
Searcy	3,786	1,876,103.00	344,920.00	18.38%	\$91.10	3,523	8,050
Dallas	3,587	1,661,603.00	724,249.00	43.59%	\$201.91	3,519	8,662
Newton	2,670	1,439,298.00	226,060.00	15.71%	\$84.67	3,500	8,484
Lafayette	3,176	1,730,063.00	986,396.00	57.02%	\$310.58	3,434	8,221
Cleveland	3,746	1,957,550.00	262,586.00	13.41%	\$70.10	3,273	8,842
Calhoun	1,947	984,396.00	359,955.00	36.57%	\$184.88	2,317	5,539
REMAINING 59	463,040	249,243,571.00	76,781,905.00	30.81%	\$165.82	426,140	1,083,347
Totals	1,149,574	639,736,770.00	179,863,176.00	28.12%	\$156.46	1,042,696	2,752,629
Red text	Fire Losses ABOVE State Average						
Green text	Fire Losses BELOW State Average						

Exhibit C
Results by Number of Businesses Per County

County	Commercial Policies	Commercial Premiums	Commercial Losses	Fire Pure Loss Ratio	Average Pure Loss Per Policy	Business Count	Population
Pulaski	19,208	32,592,429.00	13,430,701.00	41.21%	\$699.22	11,893	365,913
Washington	8,543	15,051,236.00	5,491,970.00	36.49%	\$642.86	4,612	174,077
Benton	8,606	13,820,201.00	1,377,769.00	9.97%	\$160.09	4,209	179,756
Sebastian	5,403	9,306,880.00	1,592,746.00	17.11%	\$294.79	3,407	117,786
Garland	4,262	6,634,828.00	1,876,004.00	28.28%	\$440.17	2,668	92,141
Craighead	4,701	6,401,324.00	2,333,908.00	36.46%	\$496.47	2,311	86,191
Faulkner	3,713	4,802,650.00	649,422.00	13.52%	\$174.90	1,944	95,113
Jefferson	2,845	4,070,474.00	547,899.00	13.46%	\$192.58	1,620	82,656
Saline	3,105	3,553,790.00	650,333.00	18.30%	\$209.45	1,551	89,234
White	3,079	4,094,769.00	737,742.00	18.02%	\$239.60	1,484	70,658
Pope	2,624	3,527,855.00	828,821.00	23.49%	\$315.86	1,479	55,933
Union	1,860	3,863,519.00	945,898.00	24.48%	\$508.55	1,234	44,595
Baxter	1,917	2,312,347.00	1,671,977.00	72.31%	\$872.18	1,042	39,827
Crawford	1,843	4,409,763.00	336,719.00	7.64%	\$182.70	1,005	56,578
Lonoke	2,178	2,531,629.00	1,919,486.00	75.82%	\$881.31	992	58,678
Crittenden	2,090	3,701,116.00	699,696.00	18.91%	\$334.78	985	51,488
LARGEST 16	75,977	120,674,810.00	35,091,091.00	29.08%	\$461.86	42,436	1,660,624
Boone	1,642	1,866,569.00	54,187.00	2.90%	\$33.00	937	35,253
Mississippi	1,607	2,982,683.00	574,071.00	19.25%	\$357.23	920	48,485
Independence	1,485	2,059,420.00	213,609.00	10.37%	\$143.84	865	34,648
Greene	1,649	2,397,807.00	323,517.00	13.49%	\$196.19	794	38,975
Carroll	1,445	2,757,075.00	1,089,761.00	39.53%	\$754.16	777	26,555
Miller	1,182	2,712,380.00	128,623.00	4.74%	\$108.82	761	42,468
Columbia	1,045	1,641,858.00	173,981.00	10.60%	\$166.49	616	24,751
Ouachita	983	1,478,632.00	2,358,140.00	159.48%	\$2,398.92	610	27,361
Cleburne	1,189	1,875,175.00	1,054,073.00	56.21%	\$886.52	608	25,045
Arkansas	1,343	2,326,535.00	831,880.00	35.76%	\$619.42	584	20,130
Clark	1,000	1,844,780.00	176,063.00	9.54%	\$176.06	575	23,105
St. Francis	909	1,352,560.00	459,084.00	33.94%	\$505.04	529	28,225
Hot Springs	908	1,353,034.00	4,080,569.00	301.59%	\$4,494.02	528	30,627
Polk	868	1,208,290.00	38,376.00	3.18%	\$44.21	502	20,092
Phillips	756	1,122,337.00	313,690.00	27.95%	\$414.93	486	24,309
Ashley	888	1,467,367.00	294,654.00	20.08%	\$331.82	473	23,687
Drew	696	1,229,674.00	159,704.00	12.99%	\$229.46	455	18,524
Hempstead	848	1,475,048.00	697,956.00	47.32%	\$823.06	444	23,469
Poinsett	750	1,537,550.00	340,427.00	22.14%	\$453.90	420	25,339
Conway	885	1,228,037.00	507,065.00	41.29%	\$572.95	400	20,589
Cross	2,224	1,787,187.00	397,969.00	22.27%	\$178.94	398	19,079
Jackson	966	1,021,652.00	52,983.00	5.19%	\$54.85	395	17,285
Logan	750	1,049,813.00	113,932.00	10.85%	\$151.91	394	22,899
Johnson	828	1,164,161.00	940,350.00	80.77%	\$1,135.69	392	23,713
Desha	737	1,265,286.00	4,442,878.00	351.14%	\$6,028.33	390	14,665
Lawrence	711	771,647.00	178,286.00	23.10%	\$250.75	362	17,410
Sharp	730	688,968.00	922,472.00	133.89%	\$1,263.66	357	17,491
Randolph	549	686,086.00	32,401.00	4.72%	\$59.02	349	18,411
Howard	657	998,021.00	375,543.00	37.63%	\$571.60	333	14,478
Yell	765	1,053,186.00	406,639.00	38.61%	\$531.55	327	21,318
Clay	695	1,179,760.00	520,552.00	44.12%	\$749.00	322	16,759
Van Buren	1,035	928,529.00	505,641.00	54.46%	\$488.54	318	16,579
Bradley	496	683,264.00	157,236.00	23.01%	\$317.01	296	12,348
Franklin	654	1,031,021.00	64,707.00	6.28%	\$98.94	283	18,064
Sevier	604	896,563.00	183,104.00	20.42%	\$303.15	282	16,120

County	Commercial Policies	Commercial Premiums	Commercial Losses	Fire Pure Loss Ratio	Average Pure Loss Per Policy	Business Count	Population
Grant	512	712,173.00	54,486.00	7.65%	\$106.42	273	17,242
Chicot	539	896,106.00	43,424.00	4.85%	\$80.56	268	13,287
Dallas	328	447,405.00	430,691.00	96.26%	\$1,313.08	256	8,662
Pike	417	616,707.00	177,798.00	28.83%	\$426.37	252	10,973
Marion	466	789,633.00	123,262.00	15.61%	\$264.51	240	16,383
Stone	561	719,513.00	89,791.00	12.48%	\$160.06	230	11,700
Monroe	684	770,976.00	264,568.00	34.32%	\$386.80	230	9,415
Izard	469	530,014.00	58,071.00	10.96%	\$123.82	229	13,329
Little River	453	716,671.00	169,857.00	23.70%	\$374.96	217	13,254
Madison	431	726,402.00	13,842,323.00	1905.60%	\$32,116.76	205	14,685
Fulton	344	456,710.00	61,922.00	13.56%	\$180.01	175	11,909
Lincoln	439	669,749.00	352,681.00	52.66%	\$803.37	167	14,368
Prairie	354	376,848.00	70,077.00	18.60%	\$197.96	166	9,186
Scott	477	751,774.00	694,530.00	92.39%	\$1,456.04	157	11,003
Woodruff	316	606,305.00	88,048.00	14.52%	\$278.63	151	8,135
Montgomery	365	477,811.00	29,484.00	6.17%	\$80.78	150	9,282
Lee	392	568,401.00	136,059.00	23.94%	\$347.09	149	11,724
Nevada	333	372,726.00	89,372.00	23.98%	\$268.38	139	9,620
Searcy	312	319,164.00	167,907.00	52.61%	\$538.16	133	8,050
Lafayette	326	397,231.00	46,123.00	11.61%	\$141.48	126	8,221
Perry	324	342,341.00	283,632.00	82.85%	\$875.41	111	10,456
Newton	186	200,789.00	12,150.00	6.05%	\$65.32	110	8,484
Cleveland	284	372,987.00	346,434.00	92.88%	\$1,219.84	98	8,842
Calhoun	150	163,914.00	3,537.00	2.16%	\$23.58	80	5,539
REMAINING 59	43,941	64,124,305.00	40,800,350.00	63.63%	\$928.53	21,794	1,092,005
Totals	119,918	184,799,115.00	75,891,441.00	41.07%	\$632.86	64,230	2,752,629
Red text	Fire Losses ABOVE State Average						
Green text	Fire Losses BELOW State Average						

Explanation of Column Headings

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

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

Personal Premiums - premiums for personal policy risks.

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

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

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

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

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

Commercial Premiums - premiums for commercial policy risks.

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

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

Housing Count - the number of residences according to the U. S. Census Bureau found on its Web site at <http://www.census.gov/> including <http://quickfacts.census.gov/qfd/states/050001k.html> and is the same data used in the 2007 report.

Business Count - the number of businesses according to the U. S. Census Bureau found on its Web site at <http://www.census.gov/> and is the same data used in the 2006 report.

Population - the population according to the U. S. Census Bureau found on its Web site at <http://www.census.gov/> and is the same data used in the 2007 report.