

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: July 20, 2007

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 2006 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 2006 vary by county and by insurer, but overall pure loss ratios from fire comprised approximately 31% for homeowner related coverages and 44% for commercial coverages. There are many other types of losses NOT included in this report that may be covered by the various property policies and include:

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

The data in the 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	147,242	92,547,396.00	24,193,633.00	26.14%	\$164.31	15,789	31,152,180.00	11,852,305.00	38.05%	\$750.67	147,942	11,893	365,913
Washington	67,086	36,741,023.00	7,611,031.00	20.72%	\$113.45	7,696	14,008,741.00	3,139,634.00	22.41%	\$407.96	60,151	4,612	174,077
Benton	82,200	44,120,421.00	17,987,382.00	40.77%	\$218.82	7,501	12,279,453.00	5,407,847.00	44.04%	\$720.95	58,212	4,209	179,756
Sebastian	39,708	20,539,898.00	5,215,323.00	25.39%	\$131.34	4,708	8,491,723.00	3,167,951.00	37.31%	\$672.89	45,300	3,407	117,786
Garland	48,410	24,866,242.00	10,069,729.00	40.50%	\$208.01	3,740	6,263,289.00	2,407,079.00	38.43%	\$643.60	37,813	2,668	92,141
Craighead	33,975	19,315,843.00	4,171,094.00	21.59%	\$122.77	4,021	6,406,628.00	1,012,863.00	15.81%	\$251.89	32,301	2,311	86,191
Faulkner	39,015	19,053,273.00	5,060,452.00	26.56%	\$129.71	3,163	4,778,958.00	922,767.00	19.31%	\$291.74	31,882	1,944	95,113
Jefferson	25,751	13,801,494.00	3,888,084.00	28.17%	\$150.99	2,245	3,942,390.00	832,716.00	21.12%	\$370.92	30,555	1,620	82,656
Saline	34,477	17,994,550.00	4,334,673.00	24.09%	\$125.73	2,485	3,542,855.00	902,726.00	25.48%	\$363.27	31,778	1,551	89,234
White	27,917	13,873,009.00	5,314,167.00	38.31%	\$190.36	2,511	3,945,656.00	3,609,321.00	91.48%	\$1,437.40	25,148	1,484	70,658
Pope	22,793	11,070,041.00	4,929,373.00	44.53%	\$216.27	2,254	3,308,965.00	1,568,320.00	47.40%	\$695.79	20,701	1,479	55,933
Union	16,958	9,006,500.00	1,779,973.00	19.76%	\$104.96	1,592	3,222,614.00	2,387,255.00	74.08%	\$1,499.53	17,989	1,234	44,595
Baxter	22,972	10,527,435.00	2,837,723.00	26.96%	\$123.53	1,699	2,342,899.00	563,477.00	24.05%	\$331.65	17,052	1,042	39,827
Crawford	21,244	11,336,987.00	4,186,960.00	36.93%	\$197.09	1,681	3,378,998.00	249,836.00	7.39%	\$148.62	19,702	1,005	56,578
Lonoke	28,186	15,924,318.00	5,056,742.00	31.75%	\$179.41	1,839	2,330,682.00	11,398,899.00	489.08%	\$6,198.42	19,262	992	58,678
Crittenden	17,089	9,699,966.00	3,336,549.00	34.40%	\$195.25	1,537	3,004,161.00	3,175,315.00	105.70%	\$2,065.92	18,471	985	51,488
Boone	15,657	8,033,307.00	2,341,551.00	29.15%	\$149.55	1,564	2,121,361.00	1,417,538.00	66.82%	\$906.35	13,851	937	35,253
Mississippi	15,756	10,048,652.00	3,382,294.00	33.66%	\$214.67	1,419	2,731,030.00	3,162,404.00	115.80%	\$2,228.61	19,349	920	48,485
Independence	15,197	6,915,669.00	2,081,620.00	30.10%	\$136.98	1,217	1,990,260.00	987,045.00	49.59%	\$811.05	13,467	865	34,648
Greene	15,500	7,338,790.00	2,720,839.00	37.07%	\$175.54	1,364	2,178,228.00	1,751,656.00	80.42%	\$1,284.21	14,750	794	38,975
Carroll	10,944	6,797,313.00	2,761,189.00	40.62%	\$252.30	1,208	1,924,061.00	165,449.00	8.60%	\$136.96	10,189	777	26,555
Miller	14,785	7,827,572.00	2,351,087.00	30.04%	\$159.02	912	1,798,871.00	734,736.00	40.84%	\$805.63	15,637	761	42,468
Columbia	9,678	5,148,616.00	856,541.00	16.64%	\$88.50	951	1,352,348.00	134,595.00	9.95%	\$141.53	9,981	616	24,751
Ouachita	10,655	5,056,095.00	1,743,571.00	34.48%	\$163.64	868	1,307,449.00	472,814.00	36.16%	\$544.72	11,613	610	27,361
Cleburne	15,656	8,000,263.00	2,707,046.00	33.84%	\$172.91	1,034	1,362,740.00	41,072.00	3.01%	\$39.72	10,190	608	25,045
Arkansas	10,752	6,321,284.00	2,800,882.00	44.31%	\$260.50	2,786	3,629,305.00	629,191.00	17.34%	\$225.84	8,457	584	20,130
Clark	9,591	4,486,729.00	791,960.00	17.65%	\$82.57	915	1,658,182.00	1,475,450.00	88.98%	\$1,612.51	8,912	575	23,105
St. Francis	9,073	4,306,204.00	1,595,425.00	37.05%	\$175.84	721	1,359,064.00	250,329.00	18.42%	\$347.20	10,043	529	28,225
Hot Spring	12,781	6,075,312.00	2,237,986.00	36.84%	\$175.10	795	1,373,949.00	95,529.00	6.95%	\$120.16	12,004	528	30,627
Polk	8,978	4,437,746.00	1,091,327.00	24.59%	\$121.56	741	1,104,686.00	172,082.00	15.58%	\$232.23	8,047	502	20,092
Phillips	8,207	5,540,844.00	2,233,921.00	40.32%	\$272.20	643	1,039,647.00	916,791.00	88.18%	\$1,425.80	9,711	486	24,309
Ashley	8,194	4,673,921.00	1,726,485.00	36.94%	\$210.70	678	1,215,357.00	188,891.00	15.54%	\$278.60	9,384	473	23,687
Drew	7,429	3,458,485.00	1,314,916.00	38.02%	\$177.00	627	992,186.00	119,322.00	12.03%	\$190.31	7,337	455	18,524
Hempstead	8,105	4,081,835.00	761,818.00	18.66%	\$93.99	803	1,473,470.00	45,298.00	3.07%	\$56.41	8,959	444	23,469
Poinsett	9,309	6,139,440.00	1,692,265.00	27.56%	\$181.79	625	1,390,100.00	304,766.00	21.92%	\$487.63	10,026	420	25,339
Conway	9,461	4,967,205.00	1,557,474.00	31.36%	\$164.62	736	1,018,195.00	299,204.00	29.39%	\$406.53	7,967	400	20,589
Cross	6,976	4,754,085.00	1,314,703.00	27.65%	\$188.46	685	822,579.00	272,963.00	33.18%	\$398.49	7,391	398	19,079
Jackson	6,807	3,835,357.00	1,510,426.00	39.38%	\$221.89	561	952,358.00	84,247.00	8.85%	\$150.17	6,971	395	17,285
Logan	9,330	4,490,184.00	1,103,032.00	24.57%	\$118.22	689	1,006,001.00	806,876.00	80.21%	\$1,171.08	8,693	394	22,899
Johnson	8,735	4,526,174.00	1,274,394.00	28.16%	\$145.90	798	1,181,178.00	1,412,845.00	119.61%	\$1,770.48	8,738	392	23,713
Desha	5,997	3,474,353.00	918,984.00	26.45%	\$153.24	575	997,480.00	328,976.00	32.98%	\$572.13	5,922	390	14,665
Lawrence	6,594	3,755,916.00	1,271,589.00	33.86%	\$192.84	582	720,599.00	137,213.00	19.04%	\$235.76	7,108	362	17,410
Sharp	7,875	3,843,479.00	1,848,922.00	48.11%	\$234.78	668	733,109.00	661,910.00	90.29%	\$990.88	7,211	357	17,491
Randolph	6,317	2,961,218.00	3,213,843.00	108.53%	\$508.76	522	597,757.00	116,455.00	19.48%	\$223.09	7,265	349	18,411
Howard	6,433	3,504,538.00	1,002,257.00	28.60%	\$155.80	542	873,510.00	307,907.00	35.25%	\$568.09	5,471	333	14,478

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
Yell	8,365	4,173,355.00	1,244,027.00	29.81%	\$148.72	659	960,627.00	142,051.00	14.79%	\$215.56	7,922	327	21,318
Clay	6,711	3,626,001.00	2,021,158.00	55.74%	\$301.17	602	966,822.00	682,712.00	70.61%	\$1,134.07	7,417	322	16,759
Van Buren	7,719	3,912,023.00	795,207.00	20.33%	\$103.02	663	881,274.00	146,004.00	16.57%	\$220.22	6,825	318	16,579
Bradley	4,803	2,429,859.00	1,264,997.00	52.06%	\$263.38	470	860,859.00	206,162.00	23.95%	\$438.64	4,834	296	12,348
Franklin	7,608	3,961,182.00	642,397.00	16.22%	\$84.44	593	963,972.00	51,711.00	5.36%	\$87.20	6,882	283	18,064
Sevier	8,674	5,770,839.00	980,870.00	17.00%	\$113.08	559	866,110.00	309,384.00	35.72%	\$553.46	5,708	282	16,120
Grant	7,101	3,620,971.00	1,196,169.00	33.03%	\$168.45	420	592,048.00	84,032.00	14.19%	\$200.08	6,241	273	17,242
Chicot	5,041	3,591,344.00	1,419,914.00	39.54%	\$281.67	423	850,945.00	622,000.00	73.10%	\$1,470.45	5,205	268	13,287
Dallas	4,261	1,665,197.00	631,484.00	37.92%	\$148.20	324	418,849.00	80,449.00	19.21%	\$248.30	3,519	256	8,662
Pike	4,695	2,499,940.00	1,065,248.00	42.61%	\$226.89	372	538,733.00	353,760.00	65.67%	\$950.97	4,504	252	10,973
Marion	7,726	3,902,494.00	1,562,078.00	40.03%	\$202.18	446	773,944.00	29,838.00	3.86%	\$66.90	6,776	240	16,383
Stone	5,328	2,585,711.00	657,601.00	25.43%	\$123.42	530	665,577.00	46,172.00	6.94%	\$87.12	4,768	230	11,700
Monroe	4,274	2,845,649.00	795,625.00	27.96%	\$186.15	422	651,045.00	57,071.00	8.77%	\$135.24	4,105	230	9,415
Izard	6,344	3,039,779.00	1,223,345.00	40.24%	\$192.83	407	531,609.00	39,734.00	7.47%	\$97.63	5,440	229	13,329
Little River	5,376	2,722,287.00	993,842.00	36.51%	\$184.87	383	619,458.00	160,770.00	25.95%	\$419.77	5,465	217	13,254
Madison	5,993	3,260,601.00	650,375.00	19.95%	\$108.52	357	591,812.00	30,862.00	5.21%	\$86.45	5,463	205	14,685
Fulton	4,842	2,262,396.00	949,438.00	41.97%	\$196.08	294	364,274.00	105,929.00	29.08%	\$360.30	4,810	175	11,909
Lincoln	4,617	2,570,780.00	719,125.00	27.97%	\$155.76	396	688,826.00	319,292.00	46.35%	\$806.29	4,265	167	14,368
Prairie	4,100	2,474,313.00	490,636.00	19.83%	\$119.67	308	351,340.00	656,796.00	186.94%	\$2,132.45	3,894	166	9,186
Scott	9,362	6,159,137.00	1,474,869.00	23.95%	\$157.54	433	644,634.00	105,331.00	16.34%	\$243.26	4,323	157	11,003
Woodruff	3,495	2,154,294.00	1,047,824.00	48.64%	\$299.81	251	633,858.00	108,603.00	17.13%	\$432.68	3,531	151	8,135
Montgomery	4,518	2,289,208.00	481,802.00	21.05%	\$106.64	384	457,250.00	80,993.00	17.71%	\$210.92	3,785	150	9,282
Lee	3,618	2,709,185.00	1,054,231.00	38.91%	\$291.39	328	497,868.00	216,680.00	43.52%	\$660.61	4,182	149	11,724
Nevada	4,656	1,945,724.00	101,944.00	5.24%	\$21.90	290	383,620.00	10,957.00	2.86%	\$37.78	3,893	139	9,620
Searcy	3,665	1,742,670.00	700,762.00	40.21%	\$191.20	292	246,470.00	17,643.00	7.16%	\$60.42	3,523	133	8,050
Lafayette	3,052	1,695,052.00	289,966.00	17.11%	\$95.01	289	415,407.00	163,720.00	39.41%	\$566.51	3,434	126	8,221
Perry	4,370	2,196,552.00	379,093.00	17.26%	\$86.75	252	320,585.00	37,441.00	11.68%	\$148.58	3,989	111	10,456
Newton	2,656	1,382,082.00	419,260.00	30.34%	\$157.85	180	200,545.00	17,718.00	8.83%	\$98.43	3,500	110	8,484
Cleveland	3,602	1,891,946.00	405,931.00	21.46%	\$112.70	253	349,562.00	186,242.00	53.28%	\$736.13	3,273	98	8,842
Calhoun	1,850	941,027.00	161,477.00	17.16%	\$87.28	148	178,276.00	12,597.00	7.07%	\$85.11	2,317	80	5,539
Totals	1,124,217	611,240,580.00	188,001,930.00	30.76%	\$167.23	102,418	170,771,451.00	75,174,519.00	44.02%	\$734.00	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 Residence Per County

County	Personal Policies	Personal Premiums	Personal Losses	Fire Pure Loss Ratio	Average Pure Loss Per Policy	Housing Count	Population
Pulaski	147,242	92,547,396.00	24,193,633.00	26.14%	\$164.31	147,942	365,913
Washington	67,086	36,741,023.00	7,611,031.00	20.72%	\$113.45	60,151	174,077
Benton	82,200	44,120,421.00	17,987,382.00	40.77%	\$218.82	58,212	179,756
Sebastian	39,708	20,539,898.00	5,215,323.00	25.39%	\$131.34	45,300	117,786
Garland	48,410	24,866,242.00	10,069,729.00	40.50%	\$208.01	37,813	92,141
Craighead	33,975	19,315,843.00	4,171,094.00	21.59%	\$122.77	32,301	86,191
Faulkner	39,015	19,053,273.00	5,060,452.00	26.56%	\$129.71	31,882	95,113
Saline	34,477	17,994,550.00	4,334,673.00	24.09%	\$125.73	31,778	89,234
Jefferson	25,751	13,801,494.00	3,888,084.00	28.17%	\$150.99	30,555	82,656
White	27,917	13,873,009.00	5,314,167.00	38.31%	\$190.36	25,148	70,658
Pope	22,793	11,070,041.00	4,929,373.00	44.53%	\$216.27	20,701	55,933
Crawford	21,244	11,336,987.00	4,186,960.00	36.93%	\$197.09	19,702	56,578
Mississippi	15,756	10,048,652.00	3,382,294.00	33.66%	\$214.67	19,349	48,485
Lonoke	28,186	15,924,318.00	5,056,742.00	31.75%	\$179.41	19,262	58,678
Crittenden	17,089	9,699,966.00	3,336,549.00	34.40%	\$195.25	18,471	51,488
Union	16,958	9,006,500.00	1,779,973.00	19.76%	\$104.96	17,989	44,595
LARGEST 16	667,807	369,939,613.00	110,517,459.00	29.87%	\$165.49	616,556	1,669,282
Baxter	22,972	10,527,435.00	2,837,723.00	26.96%	\$123.53	17,052	39,827
Miller	14,785	7,827,572.00	2,351,087.00	30.04%	\$159.02	15,637	42,468
Greene	15,500	7,338,790.00	2,720,839.00	37.07%	\$175.54	14,750	38,975
Boone	15,657	8,033,307.00	2,341,551.00	29.15%	\$149.55	13,851	35,253
Independence	15,197	6,915,669.00	2,081,620.00	30.10%	\$136.98	13,467	34,648
Hot Spring	12,781	6,075,312.00	2,237,986.00	36.84%	\$175.10	12,004	30,627
Ouachita	10,655	5,056,095.00	1,743,571.00	34.48%	\$163.64	11,613	27,361
Cleburne	15,656	8,000,263.00	2,707,046.00	33.84%	\$172.91	10,190	25,045
Carroll	10,944	6,797,313.00	2,761,189.00	40.62%	\$252.30	10,189	26,555
St. Francis	9,073	4,306,204.00	1,595,425.00	37.05%	\$175.84	10,043	28,225
Poinsett	9,309	6,139,440.00	1,692,265.00	27.56%	\$181.79	10,026	25,339
Columbia	9,678	5,148,616.00	856,541.00	16.64%	\$88.50	9,981	24,751
Phillips	8,207	5,540,844.00	2,233,921.00	40.32%	\$272.20	9,711	24,309
Ashley	8,194	4,673,921.00	1,726,485.00	36.94%	\$210.70	9,384	23,687
Hempstead	8,105	4,081,835.00	761,818.00	18.66%	\$93.99	8,959	23,469
Clark	9,591	4,486,729.00	791,960.00	17.65%	\$82.57	8,912	23,105
Johnson	8,735	4,526,174.00	1,274,394.00	28.16%	\$145.90	8,738	23,713
Logan	9,330	4,490,184.00	1,103,032.00	24.57%	\$118.22	8,693	22,899
Arkansas	10,752	6,321,284.00	2,800,882.00	44.31%	\$260.50	8,457	20,130
Polk	8,978	4,437,746.00	1,091,327.00	24.59%	\$121.56	8,047	20,092
Conway	9,461	4,967,205.00	1,557,474.00	31.36%	\$164.62	7,967	20,589
Yell	8,365	4,173,355.00	1,244,027.00	29.81%	\$148.72	7,922	21,318
Clay	6,711	3,626,001.00	2,021,158.00	55.74%	\$301.17	7,417	16,759
Cross	6,976	4,754,085.00	1,314,703.00	27.65%	\$188.46	7,391	19,079
Drew	7,429	3,458,485.00	1,314,916.00	38.02%	\$177.00	7,337	18,524
Randolph	6,317	2,961,218.00	3,213,843.00	108.53%	\$508.76	7,265	18,411
Sharp	7,875	3,843,479.00	1,848,922.00	48.11%	\$234.78	7,211	17,491
Lawrence	6,594	3,755,916.00	1,271,589.00	33.86%	\$192.84	7,108	17,410

Exhibit B
Results by Number of Residence Per County

County	Personal Policies	Personal Premiums	Personal Losses	Fire Pure Loss Ratio	Average Pure Loss Per Policy	Housing Count	Population
Jackson	6,807	3,835,357.00	1,510,426.00	39.38%	\$221.89	6,971	17,285
Franklin	7,608	3,961,182.00	642,397.00	16.22%	\$84.44	6,882	18,064
Van Buren	7,719	3,912,023.00	795,207.00	20.33%	\$103.02	6,825	16,579
Marion	7,726	3,902,494.00	1,562,078.00	40.03%	\$202.18	6,776	16,383
Grant	7,101	3,620,971.00	1,196,169.00	33.03%	\$168.45	6,241	17,242
Desha	5,997	3,474,353.00	918,984.00	26.45%	\$153.24	5,922	14,665
Sevier	8,674	5,770,839.00	980,870.00	17.00%	\$113.08	5,708	16,120
Howard	6,433	3,504,538.00	1,002,257.00	28.60%	\$155.80	5,471	14,478
Little River	5,376	2,722,287.00	993,842.00	36.51%	\$184.87	5,465	13,254
Madison	5,993	3,260,601.00	650,375.00	19.95%	\$108.52	5,463	14,685
Izard	6,344	3,039,779.00	1,223,345.00	40.24%	\$192.83	5,440	13,329
Chicot	5,041	3,591,344.00	1,419,914.00	39.54%	\$281.67	5,205	13,287
Bradley	4,803	2,429,859.00	1,264,997.00	52.06%	\$263.38	4,834	12,348
Fulton	4,842	2,262,396.00	949,438.00	41.97%	\$196.08	4,810	11,909
Stone	5,328	2,585,711.00	657,601.00	25.43%	\$123.42	4,768	11,700
Pike	4,695	2,499,940.00	1,065,248.00	42.61%	\$226.89	4,504	10,973
Scott	9,362	6,159,137.00	1,474,869.00	23.95%	\$157.54	4,323	11,003
Lincoln	4,617	2,570,780.00	719,125.00	27.97%	\$155.76	4,265	14,368
Lee	3,618	2,709,185.00	1,054,231.00	38.91%	\$291.39	4,182	11,724
Monroe	4,274	2,845,649.00	795,625.00	27.96%	\$186.15	4,105	9,415
Perry	4,370	2,196,552.00	379,093.00	17.26%	\$86.75	3,989	10,456
Prairie	4,100	2,474,313.00	490,636.00	19.83%	\$119.67	3,894	9,186
Nevada	4,656	1,945,724.00	101,944.00	5.24%	\$21.90	3,893	9,620
Montgomery	4,518	2,289,208.00	481,802.00	21.05%	\$106.64	3,785	9,282
Woodruff	3,495	2,154,294.00	1,047,824.00	48.64%	\$299.81	3,531	8,135
Searcy	3,665	1,742,670.00	700,762.00	40.21%	\$191.20	3,523	8,050
Dallas	4,261	1,665,197.00	631,484.00	37.92%	\$148.20	3,519	8,662
Newton	2,656	1,382,082.00	419,260.00	30.34%	\$157.85	3,500	8,484
Lafayette	3,052	1,695,052.00	289,966.00	17.11%	\$95.01	3,434	8,221
Cleveland	3,602	1,891,946.00	405,931.00	21.46%	\$112.70	3,273	8,842
Calhoun	1,850	941,027.00	161,477.00	17.16%	\$87.28	2,317	5,539
REMAINING 59	456,410	241,300,967.00	77,484,471.00	32.11%	\$169.77	426,140	1,083,347
Totals	1,124,217	611,240,580.00	188,001,930.00	30.76%	\$167.23	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	15,789	31,152,180.00	11,852,305.00	38.05%	\$750.67	11,893	365,913
Washington	7,696	14,008,741.00	3,139,634.00	22.41%	\$407.96	4,612	174,077
Benton	7,501	12,279,453.00	5,407,847.00	44.04%	\$720.95	4,209	179,756
Sebastian	4,708	8,491,723.00	3,167,951.00	37.31%	\$672.89	3,407	117,786
Garland	3,740	6,263,289.00	2,407,079.00	38.43%	\$643.60	2,668	92,141
Craighead	4,021	6,406,628.00	1,012,863.00	15.81%	\$251.89	2,311	86,191
Faulkner	3,163	4,778,958.00	922,767.00	19.31%	\$291.74	1,944	95,113
Jefferson	2,245	3,942,390.00	832,716.00	21.12%	\$370.92	1,620	82,656
Saline	2,485	3,542,855.00	902,726.00	25.48%	\$363.27	1,551	89,234
White	2,511	3,945,656.00	3,609,321.00	91.48%	\$1,437.40	1,484	70,658
Pope	2,254	3,308,965.00	1,568,320.00	47.40%	\$695.79	1,479	55,933
Union	1,592	3,222,614.00	2,387,255.00	74.08%	\$1,499.53	1,234	44,595
Baxter	1,699	2,342,899.00	563,477.00	24.05%	\$331.65	1,042	39,827
Crawford	1,681	3,378,998.00	249,836.00	7.39%	\$148.62	1,005	56,578
Lonoke	1,839	2,330,682.00	11,398,899.00	489.08%	\$6,198.42	992	58,678
Crittenden	1,537	3,004,161.00	3,175,315.00	105.70%	\$2,065.92	985	51,488
LARGEST 16	64,461	112,400,192.00	52,598,311.00	46.80%	\$815.97	42,436	1,660,624
Boone	1,564	2,121,361.00	1,417,538.00	66.82%	\$906.35	937	35,253
Mississippi	1,419	2,731,030.00	3,162,404.00	115.80%	\$2,228.61	920	48,485
Independence	1,217	1,990,260.00	987,045.00	49.59%	\$811.05	865	34,648
Greene	1,364	2,178,228.00	1,751,656.00	80.42%	\$1,284.21	794	38,975
Carroll	1,208	1,924,061.00	165,449.00	8.60%	\$136.96	777	26,555
Miller	912	1,798,871.00	734,736.00	40.84%	\$805.63	761	42,468
Columbia	951	1,352,348.00	134,595.00	9.95%	\$141.53	616	24,751
Ouachita	868	1,307,449.00	472,814.00	36.16%	\$544.72	610	27,361
Cleburne	1,034	1,362,740.00	41,072.00	3.01%	\$39.72	608	25,045
Arkansas	2,786	3,629,305.00	629,191.00	17.34%	\$225.84	584	20,130
Clark	915	1,658,182.00	1,475,450.00	88.98%	\$1,612.51	575	23,105
St. Francis	721	1,359,064.00	250,329.00	18.42%	\$347.20	529	28,225
Hot Spring	795	1,373,949.00	95,529.00	6.95%	\$120.16	528	30,627
Polk	741	1,104,686.00	172,082.00	15.58%	\$232.23	502	20,092
Phillips	643	1,039,647.00	916,791.00	88.18%	\$1,425.80	486	24,309
Ashley	678	1,215,357.00	188,891.00	15.54%	\$278.60	473	23,687
Drew	627	992,186.00	119,322.00	12.03%	\$190.31	455	18,524
Hempstead	803	1,473,470.00	45,298.00	3.07%	\$56.41	444	23,469
Poinsett	625	1,390,100.00	304,766.00	21.92%	\$487.63	420	25,339
Conway	736	1,018,195.00	299,204.00	29.39%	\$406.53	400	20,589
Cross	685	822,579.00	272,963.00	33.18%	\$398.49	398	19,079
Jackson	561	952,358.00	84,247.00	8.85%	\$150.17	395	17,285
Logan	689	1,006,001.00	806,876.00	80.21%	\$1,171.08	394	22,899
Johnson	798	1,181,178.00	1,412,845.00	119.61%	\$1,770.48	392	23,713
Desha	575	997,480.00	328,976.00	32.98%	\$572.13	390	14,665
Lawrence	582	720,599.00	137,213.00	19.04%	\$235.76	362	17,410
Sharp	668	733,109.00	661,910.00	90.29%	\$990.88	357	17,491
Randolph	522	597,757.00	116,455.00	19.48%	\$223.09	349	18,411
Howard	542	873,510.00	307,907.00	35.25%	\$568.09	333	14,478

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
Yell	659	960,627.00	142,051.00	14.79%	\$215.56	327	21,318
Clay	602	966,822.00	682,712.00	70.61%	\$1,134.07	322	16,759
Van Buren	663	881,274.00	146,004.00	16.57%	\$220.22	318	16,579
Bradley	470	860,859.00	206,162.00	23.95%	\$438.64	296	12,348
Franklin	593	963,972.00	51,711.00	5.36%	\$87.20	283	18,064
Sevier	559	866,110.00	309,384.00	35.72%	\$553.46	282	16,120
Grant	420	592,048.00	84,032.00	14.19%	\$200.08	273	17,242
Chicot	423	850,945.00	622,000.00	73.10%	\$1,470.45	268	13,287
Dallas	324	418,849.00	80,449.00	19.21%	\$248.30	256	8,662
Pike	372	538,733.00	353,760.00	65.67%	\$950.97	252	10,973
Marion	446	773,944.00	29,838.00	3.86%	\$66.90	240	16,383
Stone	530	665,577.00	46,172.00	6.94%	\$87.12	230	11,700
Monroe	422	651,045.00	57,071.00	8.77%	\$135.24	230	9,415
Izard	407	531,609.00	39,734.00	7.47%	\$97.63	229	13,329
Little River	383	619,458.00	160,770.00	25.95%	\$419.77	217	13,254
Madison	357	591,812.00	30,862.00	5.21%	\$86.45	205	14,685
Fulton	294	364,274.00	105,929.00	29.08%	\$360.30	175	11,909
Lincoln	396	688,826.00	319,292.00	46.35%	\$806.29	167	14,368
Prairie	308	351,340.00	656,796.00	186.94%	\$2,132.45	166	9,186
Scott	433	644,634.00	105,331.00	16.34%	\$243.26	157	11,003
Woodruff	251	633,858.00	108,603.00	17.13%	\$432.68	151	8,135
Montgomery	384	457,250.00	80,993.00	17.71%	\$210.92	150	9,282
Lee	328	497,868.00	216,680.00	43.52%	\$660.61	149	11,724
Nevada	290	383,620.00	10,957.00	2.86%	\$37.78	139	9,620
Searcy	292	246,470.00	17,643.00	7.16%	\$60.42	133	8,050
Lafayette	289	415,407.00	163,720.00	39.41%	\$566.51	126	8,221
Perry	252	320,585.00	37,441.00	11.68%	\$148.58	111	10,456
Newton	180	200,545.00	17,718.00	8.83%	\$98.43	110	8,484
Cleveland	253	349,562.00	186,242.00	53.28%	\$736.13	98	8,842
Calhoun	148	178,276.00	12,597.00	7.07%	\$85.11	80	5,539
REMAINING 59	37,957	58,371,259.00	22,576,208.00	38.68%	\$594.78	21,794	1,092,005
Totals	102,418	170,771,451.00	75,174,519.00	44.02%	\$734.00	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. Personal premiums are premiums for personal policy risks.

Personal Losses. 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 exceed 100% with the excess being offset by investment and marketing considerations. Fire is typically a small portion of that total amount as reflected in the report. Therefore, for purposes of the Act, the following risks typically covered by a personal policy are NOT included in the column "Personal Losses":

- | | |
|--|--|
| 1 Debris Removal | 16 Riot or Civil Commotion |
| 2 Reasonable Repairs | 17 Aircraft |
| 3 Trees, Shrubs and Other Plants | 18 Vehicles |
| 4 Fire Department Service Charge | 19 Smoke |
| 5 Property Removed | 20 Vandalism or Malicious Mischief |
| 6 Credit 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. Commercial Premiums are premiums for commercial policy risks.

Commercial Losses. Losses for commercial policy risks that derive only from the risk of fire. A typical loss ratio includes all losses for an insurance policy, along with the cost to investigate the loss, settle the claim, and otherwise administer the policy, and 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 Care, Electronic Fund Transfer, Forgery | 21 Theft |
| 7 Loss Assessment | 22 Falling Objects |
| 8 Collapse | 23 Weight of Ice, Snow or Sleet |
| 9 Glass or Safety Glazing Material | 24 Accidental Discharge or Overflow of Water or Steam |
| 10 Landlord's Furnishings | 25 Sudden and Accidental Tearing Apart, Cracking, Burning or Bulging |
| 11 Ordinance or Law | 26 Freezing |
| 12 Grave Markers | 27 Sudden and Accidental Damage from Artificially Generated Electrical Current |
| 13 Lightning | 28 Volcanic Eruption |
| 14 Windstorm or Hail | 29 Liability |
| 15 Explosion | |

Housing Count. The number of residences according to the U. S. Census Bureau is found on its website at <http://www.census.gov/> including <http://quickfacts.census.gov/qfd/states/050001k.html> and is the same data used in the 2006 report.

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