

# Arkansas

## Insurance Department

Annual Report  
1999-2000



**Mike Huckabee**  
Governor

**Mike Pickens**  
Commissioner

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# **Arkansas Insurance Department**

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**Mike Huckabee**  
Governor



**Mike Pickens**  
Commissioner

**"The Arkansas Insurance Department...We Work For You!"**

## ***Mission Statement***

***To serve and protect the public interest by the equitable enforcement of the State's laws and regulations affecting the insurance industry.***

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# *History of Insurance Commissioners*

## **AUDITORS OF STATE Ex-Officio Commissioners of Insurance**

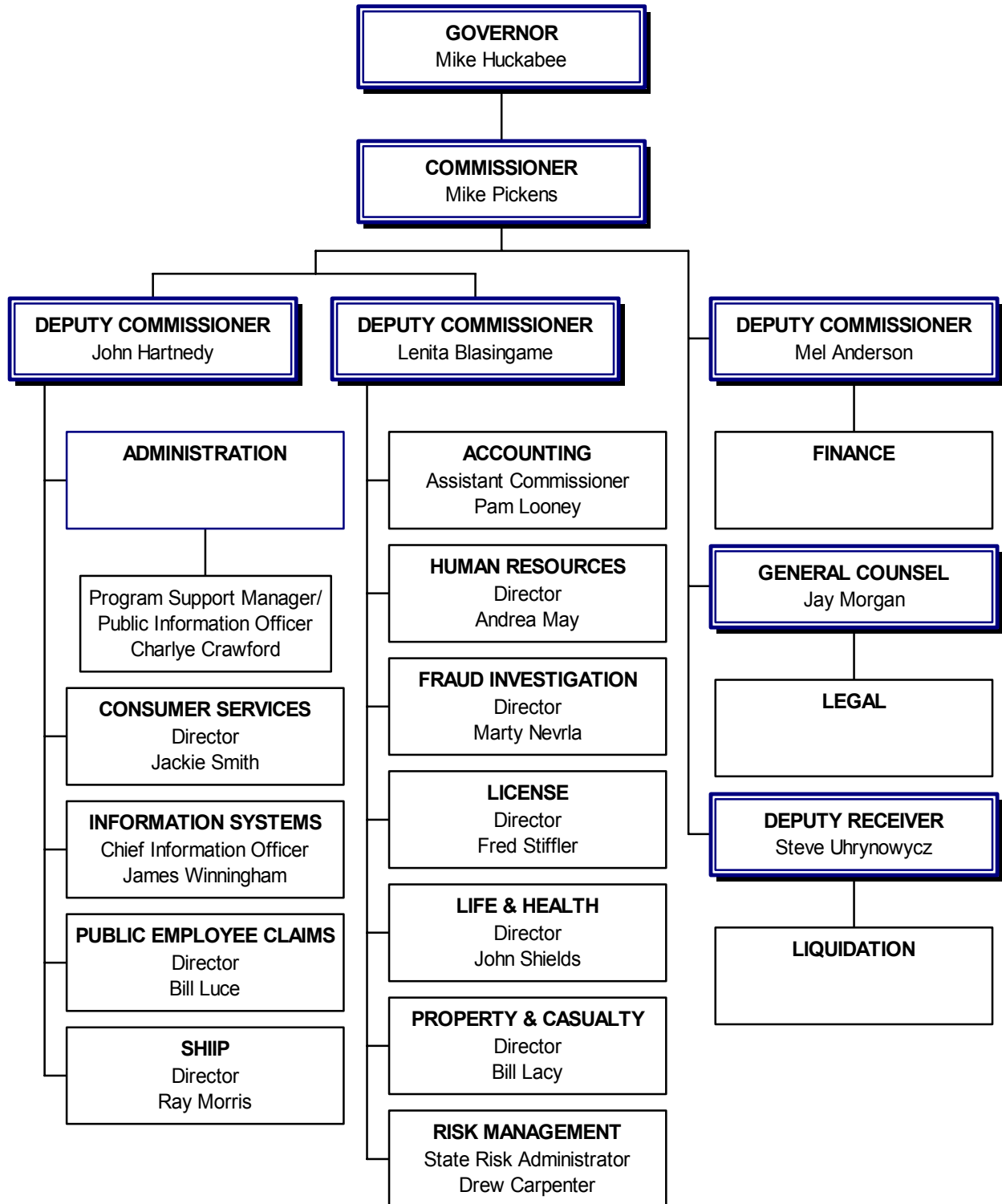
1873 - 1874	Stephen Wheeler	
1874 - 1877	W. R. Miller	
1877 - 1882	John Crawford	
1883 - 1886	A. W. Files	(Died in office and W. R. Miller was appointed to fulfill the unexpired time.)
1887 - 1892	W. S. Dunlap	
1893 - 1896	C. B. Miles	
1897 - 1900	Clay Sloan	
1901 - 1904	T. C. Monroe	
1905 - 1908	A.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

## **INSURANCE COMMISSIONERS**

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

\* President of National Association of Insurance Commissioners (NAIC)

# Organizational Chart





Mike, Melissa, Mary  
Catherine, Rob and Family  
Pet "Zero" Pickens

## *A Message From The Commissioner:*

Dear Arkansas Insurance Consumers, Agents  
and Company Representatives:

I am pleased to report this has proven to be another year of hard work and progress for the Arkansas Insurance Department ("AID"). Since the publication of our last annual report, the Department has obtained a new Deputy Commissioner, Ms. Lenita Blasingame, formerly the Department's Property and Casualty Division Director.

This year the Department continued to seek out and attract people of integrity, vision and leadership to join our team in protecting consumers through reasonable, fair solvency and market conduct regulation and fraud prevention and deterrence.

This year saw the AID's Insurance Fraud Investigation Division obtain a 100% conviction rate for the agents who were caught stealing consumer premium dollars in "Operation Clean Sweep." This investigation has produced a number of other leads and is ongoing. Our message has been and remains clear: This Department will not tolerate insurance fraud perpetrated by any party. Also, in an unprecedented investigation, the Fraud Investigation Division worked successfully with the Fort Smith Police Department and the Federal Bureau of Investigation which led to the arrest of suspects in a sophisticated "staged auto collision ring" involving the use of some of the suspects' minor children. The collisions, caused by what is known as the "swoop and squat" technique, were staged with the goal of receiving quick settlements from insurance companies. The more individuals reported to be injured in the accidents, the higher the settlement could become. We will continue to work very hard to prosecute fraud for the benefit of all we insurance consumers. Most people do not realize the significant impact fraud has on the insurance industry and how it causes insurance premiums to increase. We here at the Department are committed to prosecuting and deterring fraud so consumers will not have to pay higher premiums. (According to the National Coalition Against Insurance Fraud, there is about \$1.6 Billion in insurance fraud in the State of Arkansas, which means each Arkansas family pays approximately \$1,000 more per year in insurance premiums than we should have to pay.)

Although industry experts continue to predict it will not last forever, Arkansas continues to enjoy a highly competitive workers' compensation market with some of the lowest premium levels in decades. Effective July 1, 2000 (for both renewals and new policies), workers' compensation insurance premiums decreased 4.5% for the voluntary market and 2.0% for the assigned risk market. These significant rate decreases mark the sixth (6th) consecutive year workers' compensation rates have decreased in the State of Arkansas, for a total rate decrease of approximately 35%. Act 796 of 1993, which has produced both significant premium decreases and increased benefits for injured workers, has proven to be very good for our insurance marketplace, for both employers and employees. The reforms have decreased the incidence of fraud and abuse in the system which, in turn, has led to both increased benefits and

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wages for workers. Act 796 has prompted an increase in the computation of the average weekly wage from 70% to 85%. The number of total workplace injuries has decreased, as has the number of serious, debilitating workplace injuries. (See Arkansas Department of Labor Statistics). We must continue to work hard to protect this law, which is one of the best of its kind in the country. Certainly reform should not be at the expense of injured workers. In Arkansas we have been able to reform our workers' compensation system in a way that benefits, not harms, injured workers. If we are going to attract more good, high paying jobs to Arkansas, we must maintain these important reforms.

In addition, this year has brought with it a significant number of new challenges. We have been faced with the insolvency of one of the State's largest insurance agencies, and our second-largest health insurance company. As has been the case all around the country, the health insurance industry continues to reel from a number of pressures, perhaps the most significant of which is the ever-increasing cost of medical care and pharmaceuticals. This year we have seen the cost of medical care increase approximately 15%, and the cost of pharmaceuticals approximately 26%. We must continue to work with all interested parties to find constructive ways to lower these costs so we can keep our health insurance premiums as low as possible. With the passage of the federal Financial Services Modernization Act of 1999 (also know as "Gramm-Leach-Bliley") we need to modernize Arkansas's insurance code so Arkansans can benefit from the monumental changes which are occurring in the worldwide financial services marketplace.

Finally, I cannot let this opportunity pass without recognizing that Best's Review, a publication of the A. M. Best Company -- the oldest and one of the most respected insurance company rating organizations in the country, has identified the Arkansas Insurance Department as one of the nation's most progressive and effective insurance departments. Thanks to the strong support of Governor Mike Huckabee and his administration, the Arkansas General Assembly, and a highly knowledgeable, experienced team of managers and employees at the Insurance Department, we have been able to make a great deal of progress and do a much better job than we ever have before in protecting all we insurance consumers. It has been a fantastic year, and I am confident next year will be an even better one!

As always, thank you very much for your time and consideration, and thanks especially for your continuing confidence and support. If any of us here at the Department may ever be of any assistance to you, please do not hesitate to give us a call. Best personal regards.

Very truly yours,



MIKE HUCKABEE

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## *Table of Contents*

Administration Division	1
Accounting Division	3
Consumer Services Division	4
Finance Division	5
Human Resources Division	7
Information Systems Division	8
National Publication Ranks State's Insurance Department Among Nation's Leaders	9
Insurance Fraud Investigation Division	10
Operation Sudden Brake	11
Legal Division	12
License Division	14
Life and Health Division	15
Liquidation Division	16
Property and Casualty Division	18
Public Employee Claims Division	20
Risk Management Division	22
Senior Health Insurance Information Program	23
Life and Health Companies Listed by Arkansas Premiums	24
Property and Casualty Companies Listed by Arkansas Premiums	33
HMO and HMDI Companies Listed by Arkansas Premiums	42
Title Companies Listed by Arkansas Premiums	43
Fraternal Organizations Listed by Arkansas Premiums	44
Farmers Mutual Aid Associations Listed by Arkansas Premium	45
Key Personnel	46

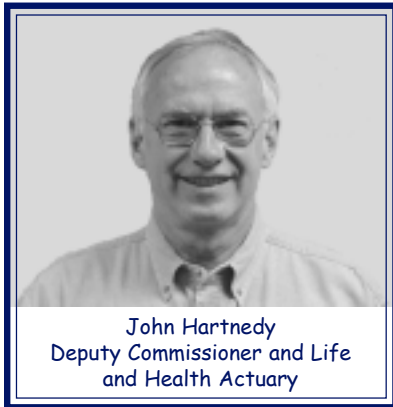
# Administration Division

Phone: (501) 371-2620

Fax: (501) 371-2629



*Commissioner* . . . . . *Mike Pickens*  
*Deputy Commissioner and Life*  
*and Health Actuary* . . . . . *John Hartnedy*  
*Deputy Commissioner* . . . . . *Lenita Blasingame*  
*Public Information Officer* . . . . . *Charlye Crawford*  
*Support Staff* . . . . . *Seleta Yearian*  
. . . . . *Carolyn Hunt*  
. . . . . *Sandy Currington*



## Division Highlights

- ☑ The Arkansas Insurance Department (AID), through Insurance Commissioner Mike Pickens, has a voice on 18 National Association of Insurance Commissioners (NAIC) committees, including the Financial Regulation Standards and Accreditation Committee where Commissioner Pickens serves as Vice-Chairman.
- ☑ Commissioner Pickens appointed four new task forces in 1999 including:
  - Arkansas Insurance Code Revision Task Force—this group will thoroughly review the Arkansas Insurance Code with the goal of updating, revising, and streamlining Arkansas laws as appropriate and necessary.
  - Health Insurance Claim Coordination and Resolution Committee—designed to bring managed care health insurers and health care providers together to resolve specific "slow pay" disputes.
  - Insurance Industry Economic Development Task Force—works to develop a plan to foster economic growth, and to present a plan to the General Assembly to address needs identified in this area.
  - Arkansas Domestic Industry Liaison Task Force—developed to facilitate discussions or concerns relative to the domestic insurance industry.
- ☑ The AID was recognized as one of the nation's most progressive and effective insurance regulators through an honor bestowed upon Commissioner Pickens in a national trade publication.
- ☑ *The AID*, the Insurance Department's periodic newsletter, is now available to the public. This publication is expected to improve and increase the Department's communications efforts throughout the industry and community.
- ☑ In order to compete in the ever-changing technology arena, the AID has redesigned its Web site to increase technological effectiveness and efficiency.



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## **"We Work For You"**

This statement is more than a simple slogan or cliché. These words are the basis for the work produced by the entire Arkansas Insurance Department (AID) team.

The Department believes that *you*, the consumer, agent, or provider are the life and breath of all our daily efforts. You are why we're here...we work for you.

In 1999, the AID broadened its efforts to reach the public by bringing on board a Public Information Officer who is experienced in marketing and community relations. As a service to all Arkansans, the agency has increased its overall communications efforts. The Department began recently publishing a newsletter, *The AID*, which is designed to keep those interested in insurance matters abreast of issues developing on a local and national level.

The Arkansas Insurance Department has increased its presence in the local media, providing information on issues that have a definite or a potential impact on consumers or the insurance market in the State of Arkansas. Check our Web site at [www.state.ar.us/insurance](http://www.state.ar.us/insurance) to view news releases generated by the Department.

### **Web Site Update**

In an effort to provide more efficient and effective service to AID consumers, the Department's Web site has been totally redesigned. Visit our site at [www.state.ar.us/insurance](http://www.state.ar.us/insurance) to locate forms, filing instructions, brochures, and other relevant and informative data, all of which can be found quickly and easily.

### **AID Among Top in Nation**

Through an honor bestowed upon its Commissioner, Mike Pickens, the Arkansas Insurance

Department has been recognized as "one of the nation's most progressive and effective" insurance departments, according to the A.M. Best Company, the country's largest and one of the most respected insurance company rating organizations.

According to the June 2000 issue of *Best's Review*, State Insurance Commissioner Mike Pickens is among a "small group of insurance regulators...shaking things up in their home states and leading a regulatory revolution at the national level."

The article noted Arkansas's efforts to set financial solvency standards and to streamline rules for insurers. The story also mentions the Commissioner's commitment to open communications, as an innovative approach to insurance regulation. "You have to talk to the people you regulate, you don't just listen to the lobbyists," Commissioner Pickens stated.

The Department's commitment to create working groups, which function as task forces, to address specific concerns in Arkansas's insurance industry was a contributing factor to its distinction as an industry leader.

Four other states and respective commissioners, including Kansas, Texas, Illinois, and Ohio were recognized for unique approaches to insurance regulation.

### **New Task Forces Appointed**

The Arkansas Insurance Department announced the appointment of four new industry task forces. These working groups are designed to improve the insurance environment for the benefit of Arkansas consumers. **The Health Insurance Claims Coordination and Resolution Committee**, the **Arkansas Code Revision Task Force**, the **Arkansas Insurance Industry Economic Development Task Force**, and the **Arkansas Do-**

**mestic Insurance Industry Liaison Task Force** are expected to initiate changes to address the challenges faced within the state's insurance marketplace.

**The Health Insurance Claims Coordination and Resolution Committee** is designed to bring managed care health insurers and health care providers together to resolve specific "slow pay" disputes. This process is expected to promote communications between the insurer and the provider, in order to expedite the payment of managed care health claims, particularly "clean" (undisputed) claims. The work of this committee will supplement the changes to the Department's Regulation 43, which clarify and update state claim payment requirements, and the Department's enforcement of the law prohibiting provider "balance billing."

**The Arkansas Insurance Code Revision Task Force** will thoroughly review the Arkansas Insurance Code and Insurance Department regulations, and will update, revise, and streamline Arkansas laws and regulations as necessary and appropriate. This group of dedicated individuals is charged with a tremendous task and is expected to present its recommendations to the Arkansas General Assembly in 2001.

Economic development within the state's insurance industry is the primary focus of the **Arkansas Insurance Industry Economic Development Task Force**. This group's mission is to develop a plan to improve the state's insurance climate by fostering growth within the industry.

The purpose of the **Arkansas Domestic Insurance Industry Liaison Task Force** is to encourage and facilitate discussions or concerns relative to the domestic insurance industry.

# Accounting Division

Phone: (501) 371-2605



<i>Asst. Commissioner/ Administrative Services</i> . . . . .	<i>Pam Looney</i>
<i>Insurance Examiner</i> . . . . .	<i>Connie Hagemeyer</i>
<i>Accountant</i> . . . . .	<i>Angie Adkins</i>
	<i>Carsonne Brooks</i>
<i>Accounting Technician</i> . . . . .	<i>Vanessa Dale</i>
	<i>Carla Kincannon</i>
<i>Support Staff</i> . . . . .	<i>Elzora Gilliam</i>
	<i>Tracey Jones</i>
	<i>Carol Nunn</i>
	<i>Lupe Tankersley</i>

## Division Highlights

- ☑ The Accounting Division continues to collect approximately \$.1 billion in receipts, collecting a total of \$115,451,748 in fiscal year 1999.
- ☑ 102,900 checks were processed by the Accounting Division during fiscal year 1999, which puts this division's monthly processing total at 8,575, up slightly from fiscal year 1998.
- ☑ The Accounting Division was successful in implementing its Electronic Premium Tax collecting program. Several companies now enjoy this technologically advanced means of submitting premium tax to the Arkansas Insurance Department.

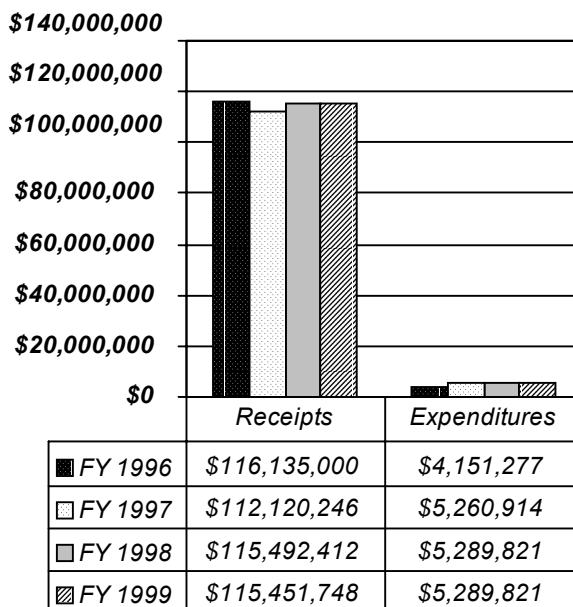
The Accounting Division distributes approximately 2,400 premium tax packages to insurance companies licensed to conduct business in the State of Arkansas. Documents required to fulfill quarterly and annual tax filings to the Arkansas Insurance Department are included in these packets.

### Receipts and Expenditures

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

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

A total of \$115, 451,748 in receipts was collected in fiscal year 1999. Expenses for the Arkansas Insurance Department for that same time period equaled \$5,289,821.



# Consumer Services Division

Phone: (501) 371-2640; (800) 852-5494

Fax: (501) 371-2749

E-mail: [insurance.Consumer@mail.state.ar.us](mailto:insurance.Consumer@mail.state.ar.us)



**Director** . . . . . *Jackie Smith*  
**Insurance Investigator** . . . . . *Linda Bird*  
. . . . . *Larry Cagle*  
. . . . . *Tim Sanders*  
. . . . . *Mamie Ruth Williams*  
**Support Staff** . . . . . *Gloria Fowler*  
. . . . . *Glennis Jackson*  
. . . . . *Mary Lynn Jackson*  
. . . . . *Selina Koosau*  
. . . . . *Angie West*

## Division Highlights

- ☑ **Consumer Services assisted in collecting \$2,630,397 for Arkansas consumers during the calendar year 1999.**
- ☑ **The Consumer Services Division mailed a total of 7,170 complaint forms.**
- ☑ **At least 23,587 calls were received in Consumer Services, totaling approximately 1,966 calls per month.**

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

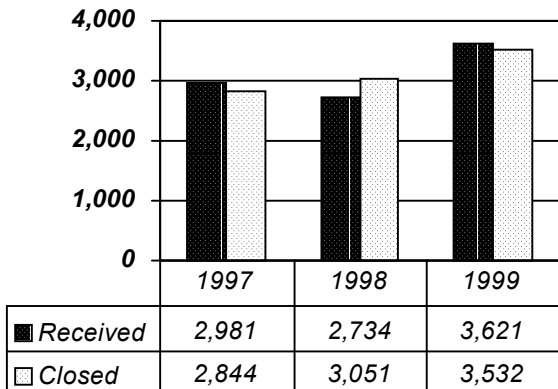
This division also investigates all complaints received by the Consumer Services office. After a complaint is received, the insurance companies and the consumer are contacted to determine the appropriate course of action.

### Brochures Available

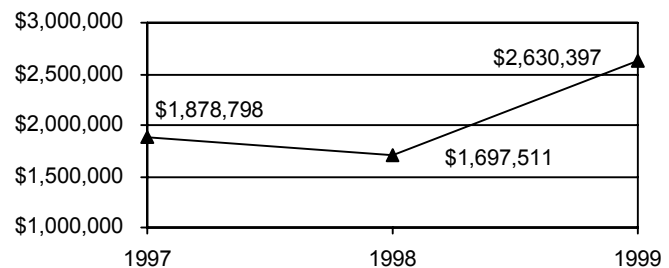
The following brochures are available by contacting the Consumer Services Division of the Arkansas Insurance Department. Some brochures may be viewed on the Department's Web site [www.state.ar.us/insurance](http://www.state.ar.us/insurance).

- *Auto Guide*
- *HIPAA Brochure*
- *Guide to Life Insurance*
- *Consumer Guide to Homeowner*
- *Consumer Guide to Cancer*
- *Guide to Buying Viatical Settlements*
- *CHIP Brochures (Comprehensive Health Insurance Pool)*

**Consumer Complaints**



**Collection Assistance**



## Finance Division

Phone: (501) 371-266

Fax: (501) 371-2747



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

### Examinations

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

A team of professionals, including an attorney, an examiner-in-charge, a financial analyst, a chief financial examiner, and additional examiners as needed, conducts examinations. The ap-

### Deputy Commissioner for

*Financial Regulation/Audit . . . Mel Anderson, CPA*

### Examination:

*Chief Financial Examiner . . . W. Woodall, Jr., CFE, CGFM*

*Certified Financial Examiner — Roy Ridings, Jr., CFE*

*Senior Insurance Examiner . . . Bill Scrimager, CIE*

*Mel Heaps*

*Joe Sullivan*

*Reba Evans*

*Market Conduct Examiner . . . Doris Johnson*

### Financial Analysis:

*Manager . . . . . Leo Liu, CPA*

*Assistant Manager . . . . . Brenda Haggard, CPA*

*Chief Financial Analyst . . . . . Tim Jernigan*

*Financial Analyst . . . . . Steven Kilgore*

*Misty Rogers*

*Jeff Green, CPA*

### Prepaid Funeral Benefits:

*Senior Insurance Examiner . . . Rick Toland, CPC*

*Senior Auditor . . . . . David Phillips*

*Securities Administrator . . . . . Malisa Landers*

*Admissions Coordinator . . . . . Kim Johnson*

*Support Staff . . . . . Annette Craig*

*Angela Davis*

proach of utilizing relevant Department members in the examination process has proven to be efficient and accurate, in this important step of financial solvency regulation.

The following companies participated in a financial market conduct exam in calendar year 1999:

American Colonial Insurance Company  
American Investors Life  
American Life and Annuity  
American Service Life Insurance Company  
American Underwriter Insurance Company

## Division Highlights

- The Finance Division is responsible for fulfilling the Arkansas Insurance Department's core mission of consumer protection through financial solvency regulation.
- The Finance Division conducts financial and market conduct examinations on all Arkansas domestic companies.
- Arkansas-domestic securities deposits increased by 5.6% from 1997 to 1999 with deposits totaling \$56,522,314. Foreign company securities deposits increased by 7.7% to \$371,127,861.

Arkansas Bankers Life  
 Community Bank & Health  
 Co-Operative Life Insurance Company  
 Cosmopolitan Life Insurance Company  
 Delta Dental Plan of Ark.  
 Gregg Insurance Company  
 Home Mutual Fire Ins. Company  
 Imperial Life Ins. Company  
 Jackson-Griffin Insurance Company  
 Memorial Insurance Company of America  
 Ouachita Life Insurance Company  
 Signature Life Insurance Company  
 Wonder State Life Insurance Company

statements, assumptions, reinsurance agreements, mergers, acquisitions, and other financial transactions.

Insurance companies conducting business in the State of Arkansas are required to file annual financial statements with the Arkansas Insurance Department. Barring a few exceptions, all 1999 annual statements were filed with the AID by the March 2000 deadline. Any company unable to provide sufficient reason for delinquent filings were assessed an administrative penalty.

**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, 1999:

	Domestic	Foreign
Life & Health	43	613
Property & Casualty	11	776
Farmers Mutual Aid Assn.	13	--
Health Maint. Org. (HMOs)	5	3
Title Insurance Company	2	17
Hospital & Medical Serv.	1	--
Fraternal	--	17
Totals	75	1,426

**Prepaid Funeral Contracts**

The Finance Division reviews prepaid funeral contracts to ensure compliance with Act 852 of 1995. The review process includes examination of active and matured prepaid funeral contracts, reviewing the licensee's annual report, on-site examination, and response to consumer inquiries.

A total of 173 funeral homes were issued prepaid funeral contract licenses on or before June 1, 1999. The organization's net worth, certifications, outstanding and unfulfilled contracts were reviewed before permits were issued.

**Securities Deposits Continue Increase**

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

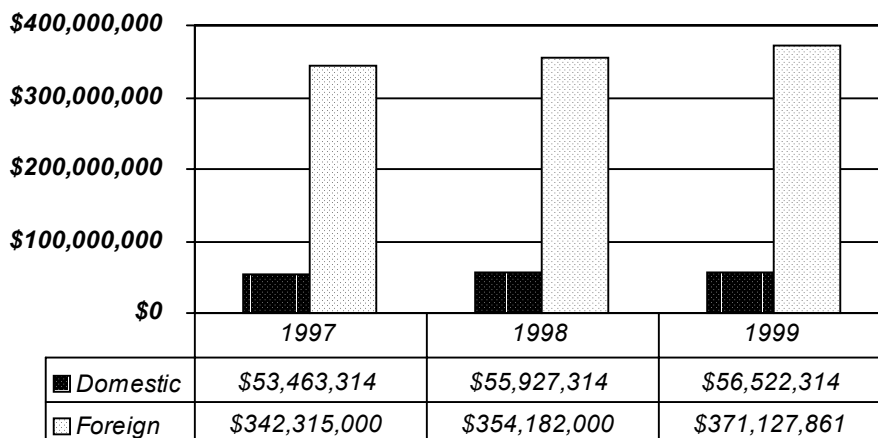
**Financial Analysis**

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

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

Securities deposits held in calendar years 1997-1999 are reflected below:

**Securities Deposits**





# Human Resources Division

Phone: (501) 371-2818



<i>Director</i> . . . . .	<i>Andrea May</i>
<i>Payroll Officer</i> . . . . .	<i>Carol Anthony</i>
<i>Administrative Assistant</i> . . . . .	<i>Mary Kay Braden</i>
<i>Support Staff</i> . . . . .	<i>Doris Broadway</i>
. . . . .	<i>Adrienne Keith</i>

The Human Resources Division of the Arkansas Insurance Department is charged with ensuring compliance with state and federal laws and policies. This division is also committed to the concept and practice of equal employment opportunity without regard to race, color, national origin, sex, religion, age, or disability.

Association, the Employee Benefits Division, and the Arkansas State Employee Association. These programs offered training on the updates in procedures and policies relative to payroll, insurance, and benefits for Arkansas State employees.

Additionally, the Human Resources Division is responsible for recruiting, and other aspects of employment training and maintenance.

### **Division Makes a Vital Link**

The Human Resources Division coordinated the Insurance Department's participation in the Vital Link program, a partnership with the Little Rock School District. During the program students were allowed to "shadow" AID staff members in divisions throughout the Department. This program offered some students the first opportunity to be in a business environment and to participate in day-to-day business operations.

### **Division Gears Up For New System**

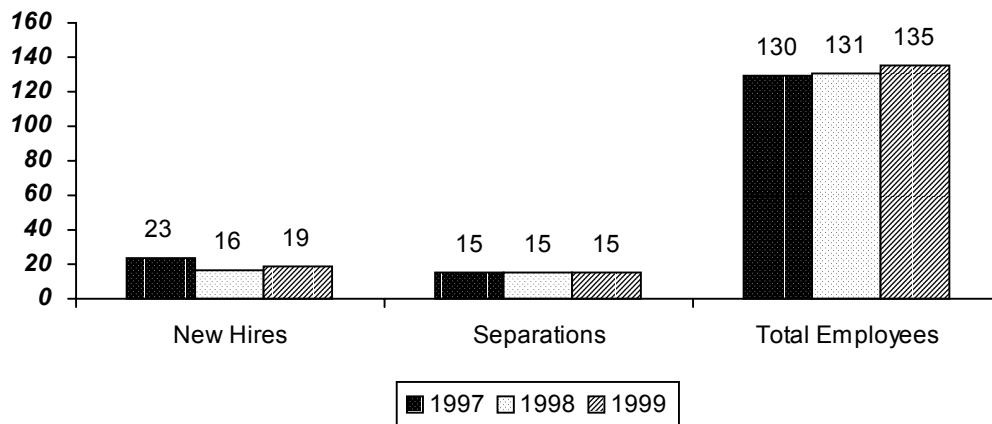
The Human Resources Division has spent a number of hours preparing for the State's new human resources system, Arkansas Administrative Statewide Information System (AASIS), which is scheduled to go into effect July 1, 2001. The new system will replace the current Arkansas Human Resource Management System.

### **Employee Numbers Up, Slightly**

This division has received additional training from the Arkansas State Personnel Administrators

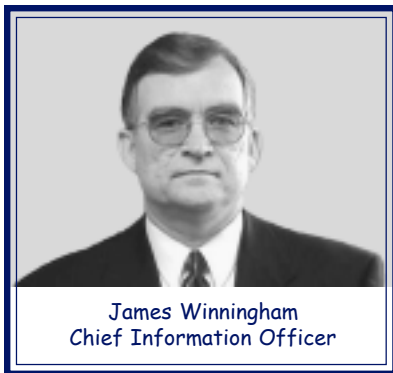
The following chart reflects AID's employee retention rate during calendar years 1997, 1998 and 1999.

**Employee Retention Chart**



# Information Systems Division

Phone: (501) 371-2657



*Chief Information Officer . . . . . James Winningham*  
*Technical Assistant to the CIO . . . . . Melinda Green*  
*Director, Information Systems Div. . . . . Don Howard*  
*Systems Administrator . . . . . Britt Simmons*  
*Chief Engineer . . . . . Britton Kerr*  
*Chief Programmer . . . . . Don Cordes*  
*Support Staff . . . . . Lanan Ray*  
. . . . . *Darlene Younts*

## 1999 PLANNING FOR SUCCESS

The advent of the turn of the new century provided the Arkansas Insurance Department and companies licensed to conduct business in the state with the challenge of ensuring continuity of system operations. This occurrence added a new dimension to the environment of protecting consumer's interest within the insurance industry.

### Smooth Transition Achieved

An independent contractor was hired to survey companies conducting business in Arkansas. The purpose of the survey was to determine the companies' plans and phase of completion for Y2K compliance.

This process included a report, filed with the Department, which detailed the planning, budgeting, and deployment of all the company's business. The report also included the corresponding information for secondary vendors.

Beginning in January 2000, three monthly surveys were administered to further monitor the continuity of insurance coverage.

### Insurance Department Compliance

A thorough check of all hardware and software was performed to ensure Y2K compliance for the Arkansas Insurance Department. A move from a Data General Mainframe to Microsoft NT and Novell Netware was completed by July.

Verification of system abilities regarding the four-digit year capability was accomplished with vendors providing printers, modems, routers, and special emergency power supply systems.

While most of the Department's operating systems and applications are standardized software, which are certified compliant, some proprietary system applications are used. All core systems were tested and retested to assure data integrity, and to ensure that information storage and retrieval would not be affected by a year-2000 rollover.

A contingency plan was vital to the successful preparation of this transition period. The plan included off-site storage of a minimal amount of workstations, a server and necessary hardware to support it, and daily data information backup media. Emergency funding avenues and support from other state agencies were also a part of the plan.

### Public Information

A "Y2K" Page was placed on the Department's Web site, which provided an avenue for consumers, insurance companies, and agents to direct questions to the Department. This page also contained the Department's statement of technical and operational compliance, which assured consumers, agents, agencies, and companies of the Department's ability to conduct business as usual at the turn of the century.

Also a part of the Y2K Page was Commissioner Pickens' memoran-

dum regarding this issue, along with links to the Information Systems of other state and federal agencies. These sites listed numerous links to utilities, financial regulatory agencies, and state agencies.

## 1999 ACHIEVEMENTS

Electronic Fund Transfer (EFT) system was implemented, and began processing company premium tax payments in June. This application paved the way to implement additional services for companies conducting business in the State of Arkansas.

The initiation of Producer Information Network (PIN) agent/agency appointments was completed. This program allows a company to appoint or terminate agent appointments electronically.

The Arkansas Insurance Department's Web site featured a new interactive agent search utility, making it easier for consumers to locate an agent in a specific area.

Again in 1999, the Insurance Department was recognized by the National Association of Insurance Commissioners as a national leader in the use of Information Technology for insurance regulation. The Department is committed to maintaining its progressive efforts in this area.

The Information Systems Division is further committed to continue its efforts to offer technically advanced services, which assist in fulfilling the goals of the Arkansas Insurance Department.

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## *National Publication Ranks State's Insurance Department Among Nation's Leaders*

The Arkansas Insurance Department is one of the nation's most progressive and effective insurance departments, according to the A. M. Best Company, the country's oldest and one of the most respected insurance company rating organizations. According to the June 2000 issue of the company's monthly publication, *Best's Review*, State Insurance Commissioner Mike Pickens is among "a small group of insurance regulators...shaking things up in their home states and leading a regulatory revolution at the national level.

Noted for "(revamping) his office by setting financial solvency standards and (streamlining) rules for insurers," Commissioner Pickens also is touted for his ability to listen to his constituents. "You have to talk to the people you regulate. You don't just listen to the lobbyists," he stated.

A proponent of open communication, Commissioner Pickens organized several task forces in 2000 to address issues ranging from insurer/provider disputes to a complete evaluation of the current Arkansas insurance codes. Appointed by Governor Mike Huckabee in 1997, Pickens is quick to recognize the assistance of the Governor, Arkansas General Assembly, and the Insurance Department employees for the sweeping changes made under his administration. "Sometimes the quarterback gets the credit while the rest of the team does most of the hard work," Pickens said. "We have a knowledgeable, experienced team of

managers and employees at the Insurance Department who are committed to protecting insurance consumers first and foremost."

"Mike Pickens's leadership as Arkansas Insurance Commissioner continues to earn him national recognition," Governor Huckabee said. "He has streamlined the rules process and eliminated the backlog that he found when I appointed him. I'm proud of the job Mike is doing."



State Insurance Commissioner  
Mike Pickens

Other commissioners highlighted in the article include Kansas Insurance Commissioner, Kathleen Sebelius; Texas Insurance Commissioner, José Montemayor; Nathaniel Shapo, Illinois Insurance Director; and former Regulatory Liaison for Governor Mike Huckabee and former Deputy Commissioner to Pickens, Lee Covington, who is now the Ohio Insurance Director.

Credited with the charge to make insurance regulation more efficient, effective and responsive...while less burdensome for consumers, Pickens praised the Arkansas General Assembly for being responsive to the needs

of the people of the State of Arkansas. "We are fortunate to have a forward-thinking governing body that understands and responds to the ever-changing financial services industry. This Department is committed to ensuring that Arkansans benefit from the monumental changes occurring in the worldwide financial services marketplace," Pickens concluded.



# *Insurance Fraud Investigation Division*

*Phone: (501) 371-2790; Fax: (501) 371-2799*

*Toll Free Fraud Tip Hotline: (866) 660-0888*



Marty Nevrla  
Director

<i>Director</i> . . . . .	<i>Martin J. Nevrla</i>
<i>Asst. Director/Chief Investigator</i> . . . . .	<i>S. D. Roff</i>
<i>Chief Counsel</i> . . . . .	<i>Clay Simpson</i>
<i>Staff Attorney</i> . . . . .	<i>Raymond Boyles</i>
<i>Investigator</i> . . . . .	<i>Patrick O'Kelley</i>
. . . . .	<i>Todd Shaddox</i>
. . . . .	<i>Monty Vickers</i>
<i>Workers' Comp. Fraud Investigator</i> . . . . .	<i>Bill Bryan</i>
. . . . .	<i>Brian White</i>
. . . . .	<i>Ken Wilder</i>
<i>Financial/Support Manager</i> . . . . .	<i>Shirley Pegg</i>
<i>Support Staff</i> . . . . .	<i>Evelyn Brown</i>
. . . . .	<i>Lisa Sanders</i>

## Division Highlights

- ☑ "Operation Sudden Brake" resulted in the arrest of 11 suspects on 77 charges, including insurance fraud, theft by deception, endangering a minor, arson and battery.
- ☑ The Fraud Division has experienced a 97% conviction rate since it began operations in 1993.
- ☑ A new toll free fraud tip hotline is now in place at the AID.

Created in 1997 by Arkansas law, the Insurance Fraud Investigation Division investigates and prosecutes all types of insurance fraud. The Workers' Compensation Fraud Investigation Unit (WCFIU), which began in 1993, is also a part of this division.

The Division carries out its statutory mandate by receiving referrals from various sources, including insurance companies, employers, employees, agents, and interested citizens. It then conducts investigations to determine

whether there have been criminal violations of the law. Investigations that result in a finding of criminal violation are referred to the appropriate prosecuting attorney.

Additionally, this Fraud Division has the power to issue subpoenas, compel the production of documents, and administer oaths. Fraud Division attorneys are also authorized to be appointed as special deputy prosecutors.

In addition to its enforcement activities, this division publishes a semi-annual fraud newsletter and engages in extensive efforts to deter insurance fraud.

### **1999 Activity Report**

The following report highlights calendar year '99 fraud activity.

- 438 Referrals received
- Referred 52 cases for prosecution
- Experienced a 96% conviction rate, with 27 successful prosecutions

- Fines and restitution totaling \$40,461 and \$95,670, respectively, were imposed with varying terms of incarceration and probation.

### **Fraud Referrals**

**The Fraud Division has established a toll free 24-hour hotline.** A suspected case of insurance fraud may be reported anytime by calling the toll-free number, **1-866-660-0888**. Interested parties may also make suspected fraud referrals by contacting the Fraud Division at 1200 West Third Street, Little Rock, AR 72201-1904.

A referral form, Form REF, is preferred when submitting a referral but is not required. The form may be obtained by contacting the Fraud Division or by copying it from our Department Web site at [www.state.ar.us/insurance](http://www.state.ar.us/insurance) or by calling the Fraud Division at 501-371-2790.

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## *Operation Sudden Brake*

### **Family Endangers Children in Alleged Insurance "Fraud Auto Accident Ring"**

"Operation Sudden Brake" began in late 1999, as a collaborative effort with the Insurance Department's Fraud Investigation Division, the Ft. Smith Police Department, the Federal Bureau of Investigation and a number of local law enforcement agencies and insurance companies. The goal of the investigation was to break a staged auto collision ring, which involved the use of some of the ring-leaders' children.

Police arrested 11 suspects on 77 charges including insurance fraud, theft by deception, endangering a minor, arson and battery. According to investigators involved with the case, children as young as seven and nine years old, whose parents planned and staged the collisions, participated as passengers in some of the targeted vehicles. The incidents took place over an extended period of time in the Fort Smith area, officials said.

The collisions, known as the "swoop and squat" technique, were staged with the goal of receiving quick settlements from the insurance companies. The more individuals reported to be injured in the incident, the higher the settlement could become. Consequently, the car perpetuating the collision generally contained several people, as many as five or six, in one vehicle. After reports of suspicious

claims from insurance companies, the Insurance Department's Fraud Division was asked by the Fort Smith Police Department to assist in the investigation.

"Our Fraud Investigation team worked very closely with the Fort Smith Police Department and the FBI to break this major case of insurance fraud," Commissioner Pickens said. "We work very hard to prosecute fraud for the benefit of all we insurance consumers. Most

*"Most people don't realize the significant impact fraud has on the insurance industry and how it causes insurance premiums to increase. We are committed to prosecuting and deterring fraud so consumers will not have to pay higher premiums."*

*- Commissioner Pickens*

people don't realize the significant impact fraud has on the insurance industry and how it causes insurance premiums to increase. We are committed to prosecuting and deterring fraud so consumers will not have to pay higher premiums."

The total amount of annual insurance premiums collected in Arkansas ranges from \$5-7 Billion. According to the Coalition

Against Insurance Fraud, Arkansas pays approximately \$1.6 Billion annually in fraudulent insurance claims.

Operation Sudden Brake is part of the Fraud Division's continued efforts to execute special operations, which target specific areas of insurance fraud. This investigation follows the successful prosecution of nine insurance agents in "Operation Cleansweep" of 1998.



## *Legal Division*

*Phone: (501) 371-2820*

*Fax: (501) 371-2639*



Jay Morgan  
General Counsel

<i>General Counsel</i> . . . . .	<i>Jay Morgan</i>
<i>Chief Counsel</i> . . . . .	<i>Jean Langford</i>
<i>Associate Counsel</i> . . . . .	<i>Sara Farris</i>
. . . . .	<i>Rick Halinski</i>
. . . . .	<i>Bill Lacy</i>
. . . . .	<i>Booth Rand</i>
<i>Management Project Analyst</i> . . . . .	<i>Mary Coney</i>
<i>Investigator</i> . . . . .	<i>Joie Tester</i>
<i>Support Staff</i> . . . . .	<i>Julia Duvall</i>
. . . . .	<i>Janis Johnson</i>
. . . . .	<i>Gussie Loring</i>
. . . . .	<i>Terry Scott</i>

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

Other duties of this division include drafting legislation, rules, directives, legal opinions, and conducting consumer complaint investigations. Assistance with the adoption of reports for financial examination on Arkansas 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, address changes, and domestication status. Division attorneys represent the Insurance Department in administrative hearings and court appeals pertaining to: a) licensees' alleged insurance code or rule violations, and b) insurance company acquisitions, mergers, reinsurance agreements, and similar transactions.

Legal Division's services to the public include providing information to consumers, insurance companies, and other licensees, regarding insurance, insurance companies, and other licensees.

The Legal Division collected a total of \$139,527 in fines and penalties for calendar year 1999. Collections were up more than \$10,000 over the previous calendar year, representing an increase of approximately 8 percent.

### **1999 Significant Activity Summary**

Company Hearings Held	7
Agent/Broker/Consultant/Adjuster Hearings Held	8
Proposed Rules and Regulations Hearings Held	5
Company Orders Negotiated/Issued	62
Agent/Broker/Consultant/Adjuster Orders:	309
Continuing Education Violations	282
Agent Violations	27
Informal Conferences Held	17
Legislative Bills Drafted/Completed	21
Certificates of Compliance Issued	329

### **Orders Negotiated/Issued**

<b>Exam Reports Adopted</b>	
Agents Mutual Insurance Company	
American Colonial Insurance Company	
American Home Life Insurance Company	
American Life and Annuity Company	
Arkansas Bankers Life Insurance Company	
Cooperative Life Insurance Company	
Decatur Insurance Company	
Delta Dental Plan of Arkansas, Inc.	
Denticare of Arkansas, Inc.	
First Deposit Life Insurance Company	
Gregg Insurance Company	
Higginbotham Burial Insurance Company	
Memorial Insurance Company of America	
Port-O-Call Life Insurance Company	
Providential Life Insurance Company	
Ruffin & Jarrett Insurance Company	
Signature Life Insurance Company of America	
Wonder State Life Insurance Company	

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## Arkansas Certificate of Authority Suspended

First National Life Ins. Co. of America  
Franklin Life Insurance Company  
International Financial Services Life Ins. Co.  
Miller-Elston Mortuary, Inc.  
Old Southwest Life Ins. Co.  
Settlers Life Ins. Co.  
US International Reinsurance Company  
Acceptance Cas. Ins. Co.  
(f/n/a Employers Casualty Company)  
American Bonding Company (1999)  
American Bonding Company (2000)  
American Financial Security Life Ins. Co.  
American Universal Ins. Co.  
American Way Life Ins. Co.  
Centennial Life Ins. Co.  
Fidelity Mutual Life Ins. Co.  
First Citizens Life Ins. Co.  
GHS Fire Ins. Co.  
(f/n/a Thurston Fire & Casualty Ins. Co.)  
The Home Ins. Co.  
Imperial Casualty & Indemnity Company  
Insurance Corporation of America  
Lutheran Benevolent Ins. Exchange  
(n/k/a Millers Specialty Ins. Co.)  
Northwest National Ins. Co.  
Protective National Ins. Co. of Omaha  
Statesman National Life Ins. Co.  
United Equitable Ins. Co.  
Universe Life Ins. Co.  
Wisconsin Mortgage Assurance Corporation

## Fines/Penalties

American Bankers Insurance Group, Inc.  
Aviation Title Insurance Company

## Arkansas Certificate of Authority Cancelled/Revoked

American Eagle Ins. Co. (revoked)  
American Way Life Ins. Co. (cancelled)  
Miller-Elston Mortuary, Inc. (revoked)  
Pinnacle Insurance Company (cancelled)

## Approved Acquisitions

American Colonial Ins. Co. acquired by Stoneville  
Ins. Co.  
First Variable Life Ins. Co. acquired by Irish  
Permanent, PLC  
Old Southwest Life Ins. Co. acquired by Franklin  
American Life Ins. Co.  
Union Life Ins. Co. acquired by Hyneman &  
Associates, Inc. and Assumption Reinsurance  
Agreement With Southern Pioneer Life Ins.  
Co. and the Acquisition control of Ouachita  
Life Ins. Co. by Southern Pioneer Life Ins. Co.  
White River Valley Ins. Co. acquired by Citizens  
Fidelity Ins. Co.

## Mergers

First Oklahoma Life Ins. Co. merged into  
Southern Pioneer Life Ins. Co.  
Providential Life Ins. Co. merged into  
Conseco Variable Ins. Co.

## Miscellaneous Company Orders

Acklin Funeral Home, Inc. Exemption from Filing  
and Approval Requirements of Ark. Code Ann.  
§ 23-63-506 et seq. in regard to the change  
of controlling entity of Ashley Life Ins. Co.  
Gregg Ins. Co. Extension of previous order  
Gregg Ins. Co. Extension of previous order

## Licenses Revoked

Barnes, Christopher  
Best, Bruce  
Caldwell, Barbie Michelle  
Crump, Joyce Elaine/All Risk Insurance  
Services  
Curry, Jr., Eardie A.  
Davis, Karl Gregory  
Gosney, Ronnie  
Hardwick, Dewey O'Dell  
Holzhauer, Fred A.  
McNeil, Brenda  
Romine, Mark A.  
Wells, James Milton  
Wilkerson, Allen  
Williamson, Barry Walter  
Wood, Danielle

## Cease and Desist

National Assurance Guaranty Group, Inc.,  
David Cohen, E. E. Engel, Herbert W. Biggs,  
Norm Stienig and Chris Walker

## Suspensions

Carstarphenm Christopher  
Gowan, Beverly Vernell and The Gowan  
Insurance Agency (emergency suspension)  
Greer, Grant and Worldwide Insurance Agency,  
Inc. (emergency suspension)  
Hagan-Sherwin, Debbie  
Holzhauer, Fred A.  
Morrison, Steven J. and Morrison Insurance,  
Inc. d/b/a Town & Country Insurance  
Reynolds, John Edward and Reynolds  
Insurance Agency, Inc.  
Romine, Mark (emergency suspension)  
Sosby, William D.  
Stamps, Dolores Ann  
Wells, James Milton (emergency)

## Fines/Penalties

New, Timothy Edward

## License Division

Phone: (501) 371-2750



<b>Director</b> . . . . .	<b>Fred Stiffler, Jr.</b>
<b>Administrative Assistant</b> . . . . .	<b>Kathy Stimpson</b>
<b>Document Examiner</b> . . . . .	<b>Jane Amy</b>
. . . . .	<b>Sherrill Givens</b>
. . . . .	<b>Barbara Gordon</b>
. . . . .	<b>Alice Gosvenor</b>
. . . . .	<b>Czenthia Grant</b>
. . . . .	<b>Willie Hemphill</b>
. . . . .	<b>Lisa Hunt</b>
. . . . .	<b>Elaine Johnson</b>
. . . . .	<b>Margaret Miller</b>
. . . . .	<b>Florene Toney</b>
. . . . .	<b>Sheila Weeks</b>

The License Division is responsible for the issuance of licenses to individuals, firms, corporations, and for the issuance of risk retention licenses. This division is also responsible for billing and collecting license fees, printing and distributing license renewals and the issuance of viatical broker licenses. In an average year, the License Division produces approximately 200,000 company renewals.

Another important function of this division is the maintenance of historical records, which includes a record of all licenses and appointments ever granted by the Arkansas Insurance Department (AID).

Additionally, the License Division registers proctors for correspondence course exams and ap-

proves providers for pre-license and continuing education programs.

### Continuing Education Requirements

All agents and brokers are required to meet annual continuing education (CE) requirements. In an effort to provide additional notification of CE requirements, in 1999, the Insurance Department outsourced the coordination of continuing education procedures.

Failure to meet CE requirements in a timely fashion could result in a consent order being issued or a hearing being set. Such action would be imposed by the Insurance Department to address the issue of non-compliance.

### License Division Transactions

- 30,544 Active agents, brokers, adjusters
- 4,515 pre-license examinations given
- \$30,385 imposed fines

### Good Luck Joan and Bob

The AID said goodbye to two long-time employees, Ms. Joan May and Mr. Bob Ridgeway. Joan May of the License Division is a familiar face to many resident insurance agents. Prior to the Department outsourcing the agent license examinations, Joan administered all agent license examinations for the entire State. Bob Ridgeway began his career with the Department as Assistant Commissioner and General Counsel. He was promoted to Deputy Commissioner in 1997 and worked very closely with the Legal Division in drafting and organizing the Department's legislative efforts. We extend Joan and Bob our very best wishes.





# Life & Health Division

**Phone: (501) 371-2800**

**Fax: (501) 371-2748**



**Director** . . . . . **John Shields**  
**Certified Rate and Form Analyst** . . . . . **Claudia Meeks**  
**Rate and Form Analyst** . . . . . **Marie Bennett**  
. . . . . **Rosalind Minor**  
. . . . . **J. Harris Shearer**  
**Secretary** . . . . . **Polly Reinold**

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

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

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

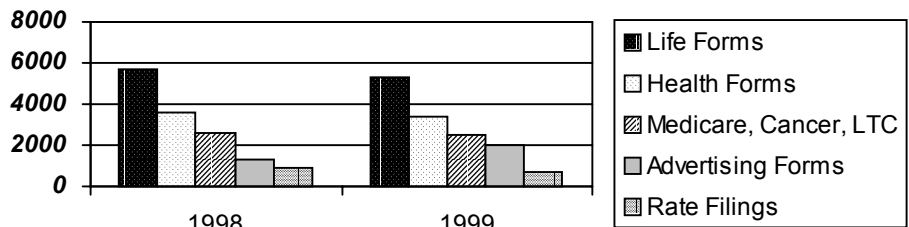
Also reviewed by the Life and Health Division are Long Term Care, Medicare supplements, and supplemental benefits contracts, as well as contracts for health maintenance organizations (HMOs).

Finally, the Life and Health Division of the Arkansas Insurance Department regulates

the issuance of permits for charitable annuity foundations, and life and continuing care facilities.

### Forms Filed

The following chart represents forms filed for calendar years 1998-1999.



	1998	1999
Life Forms	5,749	5,288
Health Forms	3,583	3,437
Medicare, Cancer, LTC	2,591	2,492
Advertising Forms	1,252	2,027
Rate Filings	943	734

### Electronic Filings Available

The System for Electronic Rate and Form Filing (SERFF) is now available. It is designed to provide efficiency in the rate and forms filing process, by reducing time and cost for the system's user.

### 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.

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## *Liquidation Division*

*Phone: (501) 371-2776*

*Fax: (501) 374-0101*



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

The Liquidation Division manages the day-to-day affairs of insolvent insurance company estates and pre-paid funeral benefit trusts. This division acts on behalf of the State Insurance Commissioner, who is the official receiver.

Additionally, this division administers the Arkansas Property and Casualty Guaranty Fund (APCGF), which provides benefits to Arkansas insureds and claimants of insolvent property and casualty insurance companies.

Finally, the Liquidation Division administers the Arkansas Life and Disability Insurance Guaranty Association, which does for life and disability insureds and claimants of Arkansas what APCGF does for property and casualty claimants and insureds.

Although the Liquidation Division performs certain functions on behalf of the Arkansas Insurance Commissioner, individuals employed within 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 1999, this division was responsible for the management of six domestic insurance company receiverships, two prepaid funeral benefit trusts, and 32 ancillary insurance company receivership estates. Those companies are listed below.

### ***Domestic Insurance Companies***

Employers Equitable Life Insurance Company  
First Citizens Life Insurance Company  
Green & Clay County Farmers Mutual Aid Assoc.  
Home Mutual Fire Insurance Company  
National Savings Life Insurance Company  
Old Southwest Life Insurance Company

### ***Prepaid Funeral Benefit Trust***

Miller-Elston Mortuary, Inc.  
Will's Funeral Home, Inc.

### ***Ancillary Insurance Receiverships***

Allied Fidelity Fire Insurance Company  
American Druggist Insurance Company  
American Fidelity Fire Insurance Company  
American Mutual Insurance Company  
American Mutual Liability Insurance Company  
Andrew Jackson Casualty Insurance Company  
Carriers Insurance Company  
Cotton Belt Insurance Company  
Enterprise Insurance Company  
Excalibur Insurance Company  
First Southern Insurance Company  
Great Global Insurance Company  
Holland American Insurance Company  
Ideal Mutual Insurance Company  
Inter-American Insurance Company of Illinois  
Mid-American Life Insurance Company  
Midland Insurance Company  
Mission Insurance Company, Inc.  
Mission National Insurance Company  
Mutual Fire, Marine and Inland Insurance  
Mutual Security Life Insurance Company  
Ohio General Insurance Company  
Paxton National Insurance Company  
Pinetop Insurance Company  
Rockwood Insurance Company  
Southwestern National Insurance Company  
Standard Fire Insurance Company  
Transit Casualty Insurance Company  
Union Indemnity Insurance Company  
United Equitable Life Insurance Company  
West General Insurance Company  
Western Employers Insurance Company

***Arkansas Property and Casualty  
Guaranty Fund***

During 1999, The Arkansas Property and Casualty Guaranty Fund (APCGF), as appropriate, paid over \$416,000 to adjust, settle or litigate claims involving the following 27 non-domestic insurance company receiverships.

American Eagle Insurance Company  
American Mutual Insurance Company of Boston  
American Mutual Liability Insurance Company  
Andrew Jackson Casualty Insurance Company  
Carriers Insurance Company  
Cotton Belt Insurance Company  
Employers Casualty Insurance Company  
Employers National Insurance Company  
First Southern Insurance Company  
Great Global Insurance Company  
Ideal Mutual Insurance Company  
Insurance Corporation of America  
Integrity Insurance Company  
Intercontinental Insurance Managers  
Lutheran Benevolent Insurance Exchange  
Midland Insurance Company  
Mission Insurance Company, Inc.  
Mission National Insurance Company  
Pacific Marine Insurance Company  
Premier Alliance Insurance Company  
Rockwood Insurance Company  
Standard Fire Insurance Company  
Transit Casualty Insurance Company  
Union Indemnity Insurance Company  
United Southern Assurance Company  
West General Insurance Company  
Western Employers Insurance Company

***Arkansas Life and Disability Insurance  
Guaranty Association***

In 1999, the Arkansas Life and Disability Insurance Guaranty Association provided benefits to Arkansas insureds and claimants totaling more than \$1.7 million, as a result of the following 14 domestic and non-domestic insurance company receiverships.

American Standard Life Insurance Company  
Centennial Life Insurance Company  
Confederation Life Insurance Company  
Employers Equitable Life Insurance Company  
Executive Life Insurance Company  
First Citizens Life Insurance Company  
First National Life Insurance Company  
International Financial Life Insurance Company  
Investment Life Insurance Company

Kentucky Central Life Insurance Company  
Mid-Continent Life Insurance Company  
National American Life Insurance Company  
Statesman National Life Insurance Company  
Universe Life Insurance Company

***Mission  
Statement***

***To serve and  
protect the  
public interest  
by the  
equitable  
enforcement of  
the State's laws  
and regulations  
affecting the  
insurance  
industry.***





The Earthquake Authority would also provide an additional tier, which would actually issue earthquake coverage if the MAP no longer provided the necessary coverage.

The MAP program began mid-year in 1999 with one market, writing an average of more than 200 earthquake policies per month to Arkansas residents who were unable to obtain coverage through their traditional homeowners policies.

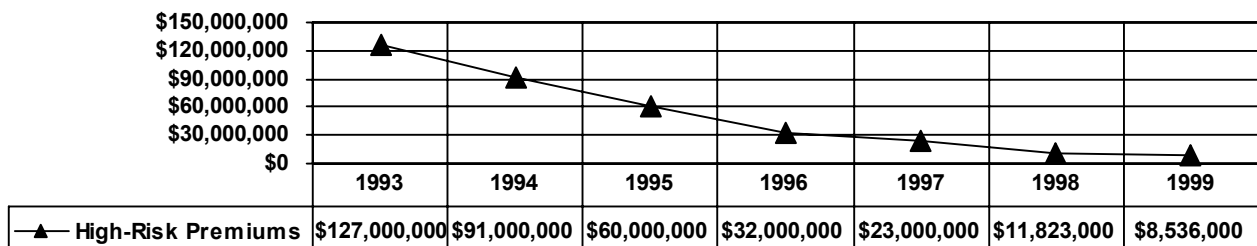
### HIGH RISK INSURANCE POOLS

The Property and Casualty Division manages the high 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 Rural Risk Underwriting Association provides fire insurance coverage for structures located in rural areas identified as Class 9 and 10.

#### Workers Compensation

Today Arkansas enjoys the most competitive workers' compensation market experienced by this state in several years. Since the 1993 revisions in the Arkansas workers' compensation law, the number of carriers voluntarily writing workers' compensation coverage has significantly increased. Consequently, the amount of premium written in the Workers' Compensation Assigned Risk Plan has substantially decreased. The following chart reflects the plan's dramatic premium reductions.

#### Workers' Compensation High-Risk Premiums



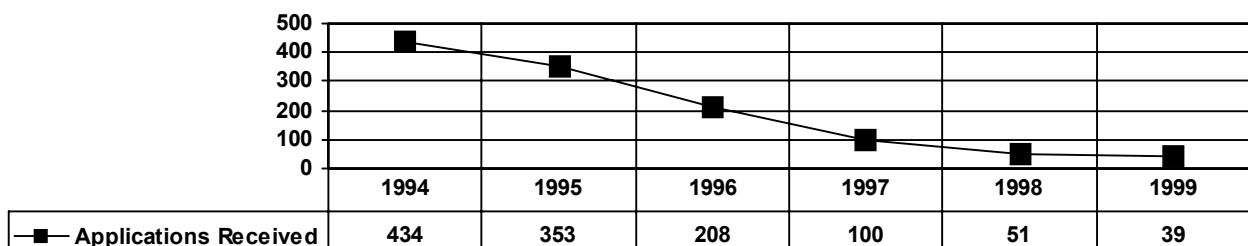
#### Workers' Compensation Rates

Unlike other property and casualty rates, workers' compensation rates must be approved prior to use. Workers' compensation rates did not increase for the seventh (7<sup>th</sup>) consecutive year in 1999, which was also the fifth (5<sup>th</sup>) year these rates decreased in the State of Arkansas. This news is significant since the workers' compensation market is "tighter" in many other states. The improvement in Arkansas's workers' compensation market is due in part to the changes incorporated in Act 796 of 1993.

#### 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. The chart below reflects the reduced auto risk trend taking place in the State of Arkansas.

#### Automobile High-Risk Applications



## *Public Employee Claims Division*

*Phone: (501) 371-2700*

*Fax: (501) 371-2733*



*It is the mission of the Public Employee Claims Division to administer the workers' compensation program for state government by providing service that results in accurate application of the Arkansas workers' compensation laws and regulations so that all customers of this division are served in a fair and efficient manner.*

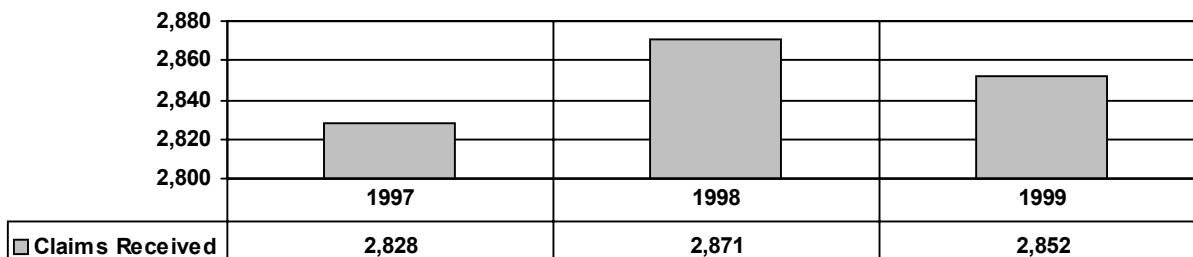
<i>Director</i> . . . . .	<i>William H. Luce</i>
<i>Assistant Director</i> . . . . .	<i>Nathan Culp</i>
<i>Management Project Analyst</i> . . . . .	<i>Margie Duncan</i>
<i>Staff Attorney</i> . . . . .	<i>Richard Smith</i>
	<i>Tom Pendowski</i>
<i>Legal Secretary</i> . . . . .	<i>Ruth Burns</i>
<i>Claims Manager</i> . . . . .	<i>Linda Amaden</i>
	<i>Marlys Bost</i>
	<i>Linda Corpier</i>
	<i>Muriel Hicks</i>
	<i>Margaret Langley</i>
	<i>Otis Palmer</i>
	<i>Doris Taylor</i>
	<i>Harriette Upshaw</i>
<i>Support Staff</i> . . . . .	<i>Nancy Barnes</i>
	<i>Joella Gay</i>
	<i>Frankie Goodson</i>
	<i>Linda Moore</i>
	<i>Rhonda Murphy</i>
	<i>Tiphonie Nelson</i>
	<i>Linda Oates</i>
	<i>Sandra Schwall</i>

The Public Employee Claims Division (PECD) is responsible for the investigation and management of more than 2,800 workers' compensation claims filed each year for Arkansas State employees.

Workers' compensation coverage is also provided for emergency service volunteers who are accidentally injured while performing services under the call and supervision of the State of Arkansas or the political subdivisions of its chief executive officers.

During calendar year 1999, PECD received 2,852 claims. A total of 1,186 lost-time claims remained open at the end of this same period, with the division receiving approximately 150 active medical claims each month.

**Claims Received**

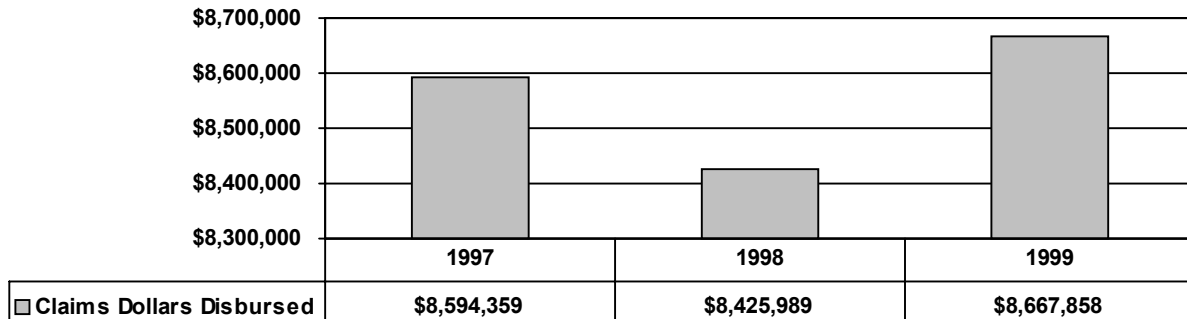


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### **Claims Payments**

Workers' compensation benefit expenditures increased approximately 3% from calendar year 1998 to 1999 due primarily to the lengthy hospitalization and ultimate death of one State employee, coupled with the catastrophic injury, lengthy hospitalization, and rehabilitation of another.



### **Pilot Performance Based Budgeting Program Underway**

In June 1999, the Public Employee Claims Division of the Arkansas Insurance Department was selected to participate in a pilot Performance Based Budgeting program. This program provides for its participants to formulate strategic plans, which include goals setting, and measurable standards to determine goals achievement.

Part of the strategic plan includes a Governor-supported comprehensive safety program for state government, and the institution of a return to work policy, which promotes the practice of an employee returning to work as soon as possible. Additionally, aggressive education programs are underway with several state agencies and institutions of higher education.

### **Workers' Compensation Funding**

Expenditures for the workers' compensation claims disbursed by PECD comes from three sources, the premiums and experience refunds paid by state agencies; general revenue fund reimbursement from school aid funds; and from general revenues for the payment of claims for city and county employees administered by this division. A total of \$8.6 million was disbursed by PECD for calendar year 1999.

### **Claims Management Remains Steady, Efficient**

The Public Employee Claims Division manages workers' compensation claims for state employees with a staff of 22, including nine personnel devoted to the investigation, determination, and management of claims. The remaining staff consists of support and legal personnel.

Claims managers provide technical assistance, including workshop sessions, to public employers and employees, in addition to performing their primary claims management duties. Since claims management caseloads have reached a manageable capacity, PECD continues to improve its ability to administer state claims.

### **Integrated Disability Management Program Proves Effective**

The Integrated Disability Management program was developed, with assistance from Arkansas Rehabilitation Services, to produce a mutually beneficial approach to workers' compensation for both employers and employees. The program's goal is to prevent and reduce injury risks and illness, by mitigating damages associated with these issues and by retaining job productivity. Managed care continued to be an effective tool in controlling costs in calendar year 2000. A number of cases were selected for the managed care program and was successful in providing quality care, while remaining a good steward of taxpayer dollars.

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## ***Risk Management Division***

***Phone: (501) 371-2690***



***Director . . . . . Drew Carpenter***  
***Assistant Director . . . . . Mark Guinee***  
***Senior Risk Specialist . . . . . Kathy Reichstadt***  
***Risk Specialist . . . . . Roland Robinson***  
***Analyst . . . . . Judy Hudson***

The Risk Management Division of the Arkansas Insurance Department inspects and appraises all buildings covered under the State Master Property Policies, which are structures owned by State agencies. Risk Management also inspects all leased property covered under the Master policies.

Additionally the division procures, by state bid, property, inland marine, liability and vehicle coverage for State agencies and negotiates renewals for the same.

Finally, Risk Management provides staff for the Arkansas Governmental Bonding Board in administration of the Arkansas Fidelity Bond Trust Fund Self-insured Fidelity Bond Program. The Bond Program provides fidelity bond coverage for all State agencies, counties, municipalities and school districts.

### ***1999 Activity***

Property inspections and appraisals are conducted on approximately 6,000 owned and leased sites, with insured values exceeding \$2.75 billion. All sites are insured for catastrophic events such as earthquakes and floods. The rates for such coverage were reduced substantially from 1998 costs, yielding savings to Arkansas taxpayers.

### ***Vehicle Safety Program***

A revised vehicle safety program was implemented in July 2000. The program, which supervises more than 4,000 vehicles, is expected to encourage State agencies to improve the monitoring of its drivers. Through a cooperative effort between the Department of Finance and Administration, the Department of Information Services, and the Risk Management Division, the automatic tracking of State drivers who are cited for traffic violations is achieved.

Program administrators are hopeful that the new vehicle program will allow the State to receive competitive rates, similar to those experienced as far back as 1995.

### ***Arkansas Fidelity Bond Saves \$3.5 Million***

Established in 1988, the Arkansas Fidelity Bond Trust provides coverage for all State, county, city, and school district employees. Based on the factors used to provide coverage in 1988, a conservative estimate would put the total savings the State has experience at \$3.5 million, with an estimated annual savings of \$300,000. The tremendous savings were achieved by expanding coverage to all eligible employees, and through low administrative costs.

***The mission of the Risk Management Division is to provide state agencies with the service necessary to secure proper insurance at competitive rates, which save taxpayer dollars.***

# *Senior Health Insurance Information Program*

*Phone: (501) 371-2782  
(800) 224-6330*



*Director . . . . . Ray Morris  
Volunteer Coordinator Developer . . . . . Marcia Winkle  
Support Staff . . . . . Sherry Crowder*

The Seniors Health Insurance Information Program (SHIIP) is designed to provide one-on-one insurance counseling and assistance to senior citizens in Arkansas.

### **February**

- Arkansas Retired Teachers
- Long Term Care Conference, Amelia Island, FL

### **March**

- NAIC Meeting, Washington, DC
- Medicare Meeting, Little Rock

### **April**

- HICCUP Program, Little Rock
- Medicare Supplements, Little Rock
- Entergy Day's Senior Health Fair, Searcy
- Medicare Conference, Hot Springs
- Senior Health Fair, Brinkley

### **May**

- Medicare Meeting, Malvern
- Medicare Meeting, Hot Springs
- Beneficiary Liaison Meeting, Little Rock
- Medicare Maze, El Dorado
- Entergy Day's Senior Health Fair

### **June**

- NAIC Meeting, Kansas City, MO
- HCFA Customer Meeting, Miami, FL
- Medicare Maze, Arkadelphia

### **July**

- Train the Trainer Conference, Dallas, TX

### **August**

- SHIIP Directors Conference, Seattle, WA
- Beneficiary Liaison Meeting, Little Rock
- Train the Trainer Conference, Little Rock

### **September**

- Train the Trainer Conference, Pine Bluff
- Entergy Day's Senior Fair, El Dorado
- Medicare Maze, Jonesboro
- Medicare Maze, Blytheville
- United Health Care Non-renewal Meeting, Little Rock
- Entergy Day's Senior Health Fair, Blytheville
- Medicare Meeting, Hot Springs

### **October**

- NAIC Meeting, Atlanta
- Medicare Maze, North Little Rock
- Entergy Day's Senior Health Fair, Harrison
- Medicare Maze, Jacksonville
- Aging Conference, Hot Springs
- Medicare Meeting, Malvern

### **November**

- HCFA Dual Eligible Conference, Chicago, IL
- Medicare Meeting, Springdale
- Medicare Meeting, Hot Springs
- Medicare Maze, Stuttgart
- Medicare Maze, Pine Bluff
- Medicare Meeting, Little Rock

### **December**

- Medicare Maze, Texarkana
- Medicare Maze, Nashville, AR
- Medicare Maze, Hope
- Retiree Recruitment Meeting, Hot Springs
- Medicare Meeting, Little Rock

## Life and Health Companies Listed by Arkansas Premiums

NAIC	COMPANY NAME	ARKANSAS PREMIUMS	MARKET SHARE	ASSETS	LIABILITIES	CAPITAL & SURPLUS
83470	ARKANSAS BC & BS	\$ 515,576,827	17.680%	\$ 345,235,818	\$ 194,167,072	\$ 151,068,746
70688	AUSA LIFE INS CO INC	\$ 185,008,949	6.344%	\$ 11,600,115,305	\$ 11,206,621,291	\$ 390,994,014
69345	TEACHERS INS & ANN ASSOC OF AMER	\$ 62,546,352	2.145%	\$ 110,497,000,000	\$ 103,472,000,000	\$ 7,022,927,856
65978	METROPOLITAN LIFE INS CO	\$ 60,062,697	2.060%	\$ 183,917,000,000	\$ 176,287,000,000	\$ 7,630,059,415
71153	HARTFORD LIFE & ANNUITY INS CO	\$ 58,133,867	1.994%	\$ 46,827,615,788	\$ 46,304,740,316	\$ 520,375,472
79413	UNITED HEALTHCARE INS CO	\$ 55,619,137	1.907%	\$ 3,395,418,266	\$ 2,520,235,915	\$ 872,182,353
68241	PRUDENTIAL INS CO OF AMER	\$ 53,474,386	1.834%	\$ 191,536,000,000	\$ 182,288,000,000	\$ 9,248,594,652
70238	VARIABLE ANNUITY LIFE INS CO	\$ 53,446,912	1.833%	\$ 46,347,856,249	\$ 45,016,460,383	\$ 1,327,820,866
62944	EQUITABLE LIFE ASR SOC OF THE US	\$ 49,335,460	1.692%	\$ 94,887,625,085	\$ 90,867,131,867	\$ 4,017,993,218
66869	NATIONWIDE LIFE INS CO	\$ 43,019,152	1.475%	\$ 86,555,680,030	\$ 85,205,985,209	\$ 1,345,880,042
68896	SOUTHERN FARM BUREAU LIFE INS CO	\$ 41,445,547	1.421%	\$ 6,071,795,332	\$ 5,476,060,432	\$ 594,234,900
65005	IDS LIFE INS CO	\$ 41,049,158	1.408%	\$ 54,207,884,360	\$ 52,238,569,827	\$ 1,966,314,533
66915	NEW YORK LIFE INS CO	\$ 38,271,726	1.312%	\$ 68,811,663,923	\$ 62,413,791,849	\$ 6,397,872,074
61271	PRINCIPAL LIFE INS CO	\$ 33,670,690	1.155%	\$ 76,017,652,419	\$ 72,865,702,749	\$ 3,149,449,670
83887	AMERICAN INVESTORS LIFE INS CO	\$ 33,437,589	1.147%	\$ 8,502,361	\$ 8,181,766	\$ 220,595
94358	USABLE LIFE	\$ 31,853,329	1.092%	\$ 84,420,233	\$ 39,585,130	\$ 42,335,103
69108	STATE FARM LIFE INS CO	\$ 30,330,023	1.040%	\$ 26,966,124,408	\$ 23,963,461,582	\$ 2,999,662,826
62413	CONTINENTAL ASSUR CO	\$ 29,825,810	1.023%	\$ 11,537,643,900	\$ 10,315,184,244	\$ 1,200,628,791
67091	NORTHWESTERN MUT LIFE INS CO	\$ 28,768,259	0.987%	\$ 85,972,697,445	\$ 80,903,675,032	\$ 5,069,022,420
65676	LINCOLN NATL LIFE INS CO	\$ 27,278,329	0.935%	\$ 79,064,703,723	\$ 76,538,240,182	\$ 2,501,463,541
80942	GOLDEN AMERICAN LIFE INS CO	\$ 25,425,263	0.872%	\$ 8,626,311,962	\$ 8,257,383,965	\$ 366,427,998
93513	COVA FINANCIAL SERVICES LIFE INS CO	\$ 23,902,976	0.820%	\$ 4,300,269,356	\$ 4,198,228,715	\$ 96,241,749
65056	JACKSON NATL LIFE INS CO	\$ 23,442,108	0.804%	\$ 39,355,546,724	\$ 37,094,772,855	\$ 2,246,973,869
86509	AETNA LIFE INS & ANNUITY CO	\$ 23,133,173	0.793%	\$ 50,825,310,304	\$ 49,980,359,844	\$ 842,200,461
62235	UNUM LIFE INS CO OF AMER	\$ 22,666,568	0.777%	\$ 8,221,490,727	\$ 7,060,554,939	\$ 1,155,935,788
86630	AMERICAN SKANDIA LIFE ASSUR CORP	\$ 22,514,179	0.772%	\$ 29,687,818,809	\$ 29,401,433,686	\$ 283,885,123
66842	AIG LIFE INS CO	\$ 22,036,993	0.756%	\$ 9,585,589,108	\$ 9,286,634,299	\$ 294,071,294
90611	ALLIANZ LIFE INS CO OF NORTH AMER	\$ 20,659,502	0.708%	\$ 12,279,575,194	\$ 11,405,958,479	\$ 853,616,714
60380	AMERICAN FAMILY LIFE ASR CO COLUMBUS	\$ 20,512,257	0.703%	\$ 29,963,202,920	\$ 28,357,164,616	\$ 1,602,158,699
97179	UNITED W LIFE INS CO	\$ 20,181,996	0.692%	\$ 346,642,073	\$ 196,630,339	\$ 144,011,734
88072	HARTFORD LIFE INS CO	\$ 19,791,651	0.679%	\$ 80,353,187,913	\$ 78,447,982,897	\$ 1,899,515,016
65080	JOHN ALDEN LIFE INS CO	\$ 18,946,687	0.650%	\$ 744,475,733	\$ 634,760,151	\$ 87,115,582
68136	PROTECTIVE LIFE INS CO	\$ 18,803,238	0.645%	\$ 9,197,614,135	\$ 8,631,980,391	\$ 560,633,744
64130	LIFE INVESTORS INS CO OF AMER	\$ 17,198,431	0.590%	\$ 7,374,990,312	\$ 6,777,765,509	\$ 594,724,803
91596	NEW YORK LIFE INS & ANNUITY CORP	\$ 16,575,642	0.568%	\$ 28,357,567,908	\$ 27,228,149,051	\$ 1,104,418,857
64246	GUARDIAN LIFE INS CO OF AMER	\$ 16,380,312	0.562%	\$ 16,874,176,728	\$ 15,349,105,790	\$ 1,525,070,938
65757	SHELTER LIFE INS CO	\$ 15,866,518	0.544%	\$ 707,447,977	\$ 573,258,553	\$ 122,189,424
80950	TRAVELERS LIFE & ANNUITY CO	\$ 15,704,375	0.539%	\$ 7,093,472,660	\$ 6,799,432,984	\$ 291,039,675
79065	SUN LIFE ASSUR CO OF CANADA	\$ 15,556,420	0.533%	\$ 19,948,155,160	\$ 19,061,812,920	\$ 880,442,240
66672	AMERICAN GENERAL LIFE & ACC INS CO	\$ 15,516,241	0.532%	\$ 8,644,649,538	\$ 8,240,245,302	\$ 328,800,351
67466	PACIFIC LIFE INS CO	\$ 15,150,639	0.520%	\$ 48,234,192,438	\$ 47,015,092,726	\$ 1,189,099,712
68195	PROVIDENT LIFE & ACCIDENT INS CO	\$ 14,958,225	0.513%	\$ 10,199,365,771	\$ 9,710,754,042	\$ 451,259,029
62049	COLONIAL LIFE & ACCIDENT INS CO	\$ 14,095,662	0.483%	\$ 1,064,360,099	\$ 921,956,442	\$ 127,327,448
71692	IL ANNUITY & INS CO	\$ 13,668,872	0.469%	\$ 3,319,629,526	\$ 3,269,483,790	\$ 47,645,736
60186	ALLSTATE LIFE INS CO	\$ 13,529,932	0.464%	\$ 32,914,331,801	\$ 30,317,331,566	\$ 2,408,232,635
60941	ANCHOR NATL LIFE INS CO	\$ 12,469,906	0.428%	\$ 25,763,804,744	\$ 25,069,183,508	\$ 691,110,236
70815	HARTFORD LIFE & ACCIDENT INS CO	\$ 12,333,019	0.423%	\$ 6,312,763,769	\$ 4,098,226,177	\$ 2,212,037,592
67644	PENN MUT LIFE INS CO	\$ 12,175,390	0.418%	\$ 7,580,381,496	\$ 7,021,681,775	\$ 558,699,721
62308	CONNECTICUT GENERAL LIFE INS CO	\$ 12,067,184	0.414%	\$ 69,727,267,844	\$ 67,746,332,344	\$ 1,951,043,890
65021	JC PENNEY LIFE INS CO	\$ 12,000,602	0.412%	\$ 1,691,266,963	\$ 1,447,817,669	\$ 240,949,295
65838	MANUFACTURERS LIFE INS CO USA	\$ 11,904,193	0.408%	\$ 26,437,142,320	\$ 24,877,337,688	\$ 1,555,160,126
68497	PROVIDENTIAL LIFE INS CO	\$ 11,422,656	0.392%	\$ 22,163,096	\$ 15,624,835	\$ 5,538,261
60836	AMERICAN REPUBLIC INSURANCE CO	\$ 11,357,826	0.389%	\$ 451,807,603	\$ 317,830,352	\$ 128,977,252
65536	GE LIFE AND ANNUITY ASSUR CO	\$ 11,181,124	0.383%	\$ 19,115,179,526	\$ 18,572,688,197	\$ 396,840,329
79022	MERRILL LYNCH LIFE INS CO	\$ 11,102,164	0.381%	\$ 16,647,810,453	\$ 16,380,131,571	\$ 265,178,882
90557	KEMPER INVESTORS LIFE INS CO	\$ 10,967,407	0.376%	\$ 13,874,696,992	\$ 13,479,730,668	\$ 392,466,324
87726	TRAVELERS INS CO LIFE DEPT	\$ 10,965,380	0.376%	\$ 46,403,131,651	\$ 41,375,845,577	\$ 4,927,286,074
86231	PFL LIFE INS CO	\$ 10,901,862	0.374%	\$ 11,638,860,219	\$ 11,284,205,509	\$ 351,994,710
78778	GUARDIAN LIFE & ANNUITY CO INC	\$ 10,854,931	0.372%	\$ 11,856,586,964	\$ 11,618,337,746	\$ 235,749,219
62286	GOLDEN RULE INS CO	\$ 10,704,972	0.367%	\$ 1,613,579,954	\$ 1,422,125,868	\$ 188,191,382
63665	GENERAL AMERICAN LIFE INS CO	\$ 10,576,570	0.363%	\$ 12,035,022,761	\$ 11,302,088,094	\$ 729,934,667
83836	SELECTED FUNERAL & LIFE INS CO	\$ 10,455,001	0.359%	\$ 97,130,789	\$ 82,514,778	\$ 14,098,404
71412	MUTUAL OF OMAHA INS CO	\$ 10,266,305	0.352%	\$ 3,210,585,337	\$ 1,703,164,801	\$ 1,507,420,536
60410	AMERICAN FIDELITY ASSUR CO	\$ 10,236,578	0.351%	\$ 1,499,918,398	\$ 1,367,724,676	\$ 129,693,722
74365	SOUTHERN PIONEER LIFE INS CO	\$ 10,213,377	0.350%	\$ 30,890,797	\$ 20,507,483	\$ 8,883,315
67865	JEFFERSON-PILOT LIFE INS CO	\$ 9,975,053	0.342%	\$ 9,214,586,930	\$ 8,235,087,444	\$ 974,499,486
70408	FORTIS BENEFITS INS CO	\$ 9,952,987	0.341%	\$ 9,172,217,162	\$ 8,674,359,038	\$ 492,858,124
69477	FORTIS INS CO	\$ 9,697,835	0.333%	\$ 1,433,095,862	\$ 1,291,999,079	\$ 138,480,017
66826	NATIONAL TRAVELERS LIFE CO	\$ 9,546,950	0.327%	\$ 477,414,483	\$ 426,242,039	\$ 48,672,443
70432	AMERICAN GENERAL ANNUITY INS CO	\$ 9,545,739	0.327%	\$ 16,902,224,619	\$ 15,929,088,672	\$ 970,635,947
60054	AETNA LIFE INS CO	\$ 9,349,318	0.321%	\$ 32,609,169,034	\$ 30,746,493,148	\$ 1,799,910,426
65099	JOHN HANCOCK LIFE INS CO	\$ 9,322,922	0.320%	\$ 60,731,828,581	\$ 57,275,159,651	\$ 3,456,668,930
88528	NORTHBROOK LIFE INS CO	\$ 9,246,091	0.317%	\$ 8,319,184,971	\$ 8,235,438,593	\$ 81,246,376
88668	MUTUAL OF AMERICA LIFE INS CO	\$ 9,049,068	0.310%	\$ 9,617,394,623	\$ 8,936,625,972	\$ 680,768,650
63177	FARMERS NEW WORLD LIFE INS CO	\$ 8,738,339	0.300%	\$ 4,736,646,259	\$ 3,747,031,054	\$ 983,015,372
61263	BANKERS LIFE & CASUALTY CO	\$ 8,673,886	0.297%	\$ 4,912,364,126	\$ 4,420,204,036	\$ 482,160,090
62146	COMBINED INS CO OF AMER	\$ 8,624,059	0.296%	\$ 3,469,025,470	\$ 3,015,602,952	\$ 425,083,954
65900	CONSECO LIFE INS CO	\$ 8,547,072	0.293%	\$ 3,729,312,256	\$ 3,502,906,912	\$ 222,227,122
84824	ALLMERICA FINANCIAL LIFE & ANNUITY	\$ 8,473,590	0.291%	\$ 16,496,496,155	\$ 16,153,788,873	\$ 340,181,282
68357	RELIABLE LIFE INS CO	\$ 8,274,187	0.284%	\$ 596,655,968	\$ 520,836,434	\$ 71,819,534
67369	ALTA HEALTH & LIFE INS CO	\$ 7,953,291	0.273%	\$ 321,870,594	\$ 253,701,258	\$ 65,649,336
90425	MANUFACTURERS LIFE INS CO OF N AMERI	\$ 7,897,027	0.271%	\$ 15,030,006,170	\$ 14,858,912,148	\$ 168,494,022
80578	PHYSICIANS MUT INS CO	\$ 7,619,109	0.261%	\$ 993,486,327	\$ 490,884,702	\$ 502,601,625
66044	MIDLAND NATL LIFE INS CO	\$ 7,608,579	0.261%	\$ 3,519,879,841	\$ 3,134,232,262	\$ 383,098,139



## Life and Health Companies Listed by Arkansas Premiums

NAIC	COMPANY NAME	ARKANSAS PREMIUMS	MARKET SHARE	ASSETS	LIABILITIES	CAPITAL & SURPLUS
70211	VALLEY FORGE LIFE INS CO	\$ 7,555,828	0.259%	\$ 969,766,717	\$ 816,668,849	\$ 150,597,868
62626	CUNA MUT INS SOCIETY	\$ 7,433,384	0.255%	\$ 2,220,438,129	\$ 1,797,244,884	\$ 423,193,245
67121	TRANSAMERICA OCCIDENTAL LIC	\$ 7,418,015	0.254%	\$ 21,797,398,994	\$ 19,833,474,633	\$ 1,936,337,698
60739	AMERICAN NATL INS CO	\$ 7,338,559	0.252%	\$ 7,257,257,932	\$ 5,367,587,242	\$ 1,858,838,241
92916	UNITED AMERICAN INS CO	\$ 7,302,305	0.250%	\$ 823,588,596	\$ 678,222,072	\$ 142,366,524
60682	CONSECO ANNUITY ASSUR CO	\$ 7,084,210	0.243%	\$ 8,201,411,041	\$ 7,681,371,815	\$ 517,039,226
65919	PRIMERICA LIFE INS CO	\$ 6,985,962	0.240%	\$ 3,898,297,625	\$ 2,399,700,721	\$ 1,496,096,904
71773	AMERICAN NATL LIFE INS CO OF TX	\$ 6,865,134	0.235%	\$ 138,476,180	\$ 78,579,510	\$ 56,896,670
67105	RELIASTAR LIFE INS CO	\$ 6,811,467	0.234%	\$ 11,155,907,863	\$ 10,002,240,694	\$ 1,151,067,169
65935	MASSACHUSETTS MUT LIFE INS CO	\$ 6,806,637	0.233%	\$ 65,125,702,137	\$ 61,714,438,742	\$ 3,411,263,392
68462	RESERVE NATL INS CO	\$ 6,806,090	0.233%	\$ 114,069,782	\$ 54,090,609	\$ 57,406,673
70025	GENERAL ELECTRIC CAPITAL ASR CO	\$ 6,421,473	0.220%	\$ 17,581,050,696	\$ 15,394,480,091	\$ 2,181,709,348
69868	UNITED OF OMAHA LIFE INS CO	\$ 6,314,825	0.217%	\$ 10,747,908,620	\$ 10,061,130,320	\$ 677,778,300
65595	LINCOLN BENEFIT LIFE CO	\$ 6,298,557	0.216%	\$ 1,619,195,514	\$ 1,465,563,911	\$ 151,131,603
63401	FIRST COLONY LIFE INS CO	\$ 6,120,114	0.210%	\$ 11,287,219,007	\$ 10,589,280,803	\$ 443,938,204
98205	NATIONAL FOUNDATION LIFE INS CO	\$ 6,055,471	0.208%	\$ 53,285,031	\$ 38,329,164	\$ 12,355,867
90204	JOHN HANCOCK VARIABLE LIFE INS CO	\$ 5,877,911	0.202%	\$ 10,612,954,546	\$ 10,215,960,930	\$ 394,493,616
61425	TRUSTMARK INS CO	\$ 5,718,838	0.196%	\$ 1,051,439,361	\$ 804,389,067	\$ 247,050,294
61883	CENTRAL UNITED LIFE INS CO	\$ 5,485,026	0.188%	\$ 199,104,212	\$ 181,359,145	\$ 14,439,067
60895	AMERICAN UNITED LIFE INS CO	\$ 5,475,083	0.188%	\$ 9,488,459,803	\$ 9,019,596,105	\$ 468,863,698
79227	PRUCO LIFE INS CO	\$ 5,320,103	0.182%	\$ 18,467,399,715	\$ 17,578,213,448	\$ 886,686,267
92738	AMERICAN EQUITY INVEST LIFE INS CO	\$ 5,273,817	0.181%	\$ 1,504,530,093	\$ 1,364,675,040	\$ 137,355,053
65129	KANSAS CITY LIFE INS CO	\$ 5,191,230	0.178%	\$ 2,636,257,697	\$ 2,416,382,908	\$ 196,753,939
68950	SOUTHLAND LIFE INS CO	\$ 5,183,586	0.178%	\$ 2,035,000,929	\$ 1,942,893,979	\$ 84,606,950
81108	UNITED SECURITY LIFE INS CO OF IL	\$ 5,148,291	0.177%	\$ 13,538,891	\$ 9,658,162	\$ 2,880,729
66168	MINNESOTA LIFE INS CO	\$ 5,103,003	0.175%	\$ 17,382,504,630	\$ 16,293,031,107	\$ 1,084,473,523
0	PROVIDENT MUT LIFE ANN CO OF AMER	\$ 5,071,252	0.174%	\$ 1,580,436,400	\$ 1,536,275,373	\$ 41,661,027
68322	GREAT-WEST LIFE & ANNUITY INS CO	\$ 5,058,536	0.173%	\$ 26,372,343,314	\$ 25,367,598,255	\$ 997,713,059
64017	CONSECO VARIABLE INS CO	\$ 4,997,343	0.171%	\$ 3,353,500,812	\$ 3,240,944,859	\$ 107,293,041
65498	LIFE INS CO OF NORTH AMERICA	\$ 4,798,822	0.165%	\$ 5,084,692,517	\$ 4,563,869,224	\$ 518,323,293
63541	CENTRAL BENEFITS NATL LIFE INS CO	\$ 4,774,655	0.164%	\$ 29,054,382	\$ 25,931,362	\$ 123,020
61050	SECURITY FIRST LIFE INS CO	\$ 4,649,800	0.159%	\$ 4,423,082,266	\$ 4,293,285,950	\$ 127,296,316
78077	MONEY LIFE INS CO OF AMER	\$ 4,634,608	0.159%	\$ 5,771,788,833	\$ 5,631,610,100	\$ 137,678,733
97055	MEGA LIFE & HEALTH INS CO THE	\$ 4,610,995	0.158%	\$ 755,263,612	\$ 548,640,590	\$ 204,123,022
61492	BUSINESS MENS ASSUR CO OF AMER	\$ 4,570,636	0.157%	\$ 2,889,681,843	\$ 2,638,908,228	\$ 238,773,615
69663	USAA LIFE INS CO	\$ 4,457,142	0.153%	\$ 7,129,624,830	\$ 6,629,110,830	\$ 438,014,000
98884	UNION SECURITY LIFE INS CO	\$ 4,428,433	0.152%	\$ 206,662,666	\$ 138,660,240	\$ 65,002,426
73288	EMPLOYERS HEALTH INS CO	\$ 4,344,991	0.149%	\$ 903,853,106	\$ 575,518,903	\$ 319,500,867
70939	GERBER LIFE INS CO	\$ 4,316,903	0.148%	\$ 416,487,564	\$ 345,901,077	\$ 68,082,237
91472	GLOBE LIFE & ACCIDENT INS CO	\$ 4,315,891	0.148%	\$ 1,306,658,147	\$ 1,102,162,434	\$ 198,167,814
60275	AMERICAN BANKERS LIFE ASR CO OF FL	\$ 4,300,067	0.147%	\$ 782,793,147	\$ 647,476,825	\$ 130,843,981
84034	FIRST GUARANTY INS CO	\$ 4,295,166	0.147%	\$ 31,878,830	\$ 27,081,014	\$ 3,797,816
69930	UNITED INS CO OF AMER	\$ 4,259,890	0.146%	\$ 2,443,454,031	\$ 1,561,811,985	\$ 871,489,958
91413	WESTERN RESERVE LIFE ASR CO OF OH	\$ 4,190,905	0.144%	\$ 12,028,530,574	\$ 11,843,614,329	\$ 182,416,245
76325	CONSECO SENIOR HEALTH INS CO	\$ 4,105,208	0.141%	\$ 1,977,509,039	\$ 1,790,969,062	\$ 179,039,972
66281	MONUMENTAL LIFE INS CO	\$ 4,101,847	0.141%	\$ 19,754,667,901	\$ 18,739,402,803	\$ 1,007,579,848
73881	AMERICAN LIFE & ANNUITY CO	\$ 4,084,640	0.140%	\$ 19,355,701	\$ 17,715,902	\$ 1,539,799
66605	PEOPLES BENEFIT LIFE INS CO	\$ 4,081,505	0.140%	\$ 13,221,364,733	\$ 12,689,936,787	\$ 493,642,946
80837	UNION CENTRAL LIFE INS CO	\$ 4,069,980	0.140%	\$ 5,604,356,340	\$ 5,256,960,105	\$ 347,396,235
67989	AMERICAN MEMORIAL LIFE INS CO	\$ 4,061,294	0.139%	\$ 680,573,704	\$ 619,034,813	\$ 59,038,891
83968	CITIZENS FIDELITY INS CO	\$ 4,060,608	0.139%	\$ 36,817,028	\$ 29,191,993	\$ 7,525,035
68330	PIONEER LIFE INS CO	\$ 4,035,832	0.138%	\$ 683,292,854	\$ 466,591,787	\$ 214,160,067
68284	PYRAMID LIFE INSURANCE CO	\$ 4,004,028	0.137%	\$ 120,177,322	\$ 76,842,971	\$ 40,831,751
83909	UNION LIFE INS CO	\$ 3,969,111	0.136%	\$ 125,247	\$ 7,678	\$ 17,569
60488	AMERICAN GENERAL LIFE INS CO	\$ 3,942,632	0.135%	\$ 9,621,118,141	\$ 7,867,547,858	\$ 1,746,720,283
60631	AMERICAN INVESTORS LIFE INS CO	\$ 3,895,222	0.134%	\$ 3,128,983,420	\$ 3,010,241,912	\$ 116,240,927
61247	USG ANNUITY & LIFE CO	\$ 3,889,233	0.133%	\$ 7,035,615,489	\$ 6,698,470,971	\$ 334,644,518
63274	FIDELITY & GUARANTY LIFE INS CO	\$ 3,837,533	0.132%	\$ 4,456,688,780	\$ 4,251,180,106	\$ 202,508,674
60607	AMERICAN INTL LIFE ASR CO NY	\$ 3,736,756	0.128%	\$ 6,354,494,238	\$ 5,966,680,734	\$ 384,588,504
70092	GLENBROOK LIFE & ANNUITY CO	\$ 3,717,270	0.127%	\$ 1,695,939,498	\$ 1,554,577,497	\$ 138,862,001
90212	GREAT SOUTHERN LIFE INS CO	\$ 3,651,115	0.125%	\$ 1,328,833,074	\$ 1,177,851,169	\$ 148,481,905
60534	AMERICAN HERITAGE LIFE INS CO	\$ 3,481,287	0.119%	\$ 1,250,976,192	\$ 1,097,169,976	\$ 150,494,900
78174	CONSECO HEALTH INS CO	\$ 3,423,853	0.117%	\$ 1,339,740,426	\$ 1,220,514,302	\$ 116,726,124
68608	SAFECO LIFE INS CO	\$ 3,410,235	0.117%	\$ 16,358,256,791	\$ 15,720,734,335	\$ 632,522,456
80802	SUN LIFE ASR CO OF CANADA	\$ 3,354,768	0.115%	\$ 7,753,447,890	\$ 7,311,219,905	\$ 442,227,985
67814	PHOENIX HOME LIFE MUT INS CO	\$ 3,347,037	0.115%	\$ 17,691,089,872	\$ 16,636,994,265	\$ 1,054,095,607
65471	LIFE INS CO OF GA	\$ 3,300,000	0.113%	\$ 2,476,791,898	\$ 2,384,642,838	\$ 77,149,060
93769	CONSECO MEDICAL INS CO	\$ 3,284,186	0.113%	\$ 467,110,370	\$ 417,203,044	\$ 47,387,326
61387	BANKERS UNITED LIFE ASSUR CO	\$ 3,252,487	0.112%	\$ 2,897,700,019	\$ 2,734,342,885	\$ 160,857,134
67598	PAUL REVERE LIFE INS CO	\$ 3,155,388	0.108%	\$ 5,295,782,559	\$ 4,625,637,760	\$ 660,344,799
86118	AR BANKERS LIFE INS CO	\$ 3,069,890	0.105%	\$ 5,544,108	\$ 3,710,053	\$ 1,834,055
81060	CANADA LIFE INS CO OF AMER	\$ 2,986,456	0.102%	\$ 3,026,703,878	\$ 2,871,033,413	\$ 109,670,465
66370	MONEY LIFE INS CO	\$ 2,977,036	0.102%	\$ 12,365,539,926	\$ 11,298,474,835	\$ 1,064,565,091
69132	STATE MUT INS CO	\$ 2,878,666	0.099%	\$ 276,809,644	\$ 259,692,421	\$ 17,117,223
72656	ARKANSAS NATL LIFE INS CO	\$ 2,878,596	0.099%	\$ 80,028,141	\$ 56,610,708	\$ 23,228,001
83798	MEMORIAL INS CO OF AMER	\$ 2,869,247	0.098%	\$ 56,815,211	\$ 29,027,747	\$ 26,865,264
65145	DELTA LIFE AND ANNUITY CO	\$ 2,851,462	0.098%	\$ 1,710,553,332	\$ 1,618,488,845	\$ 87,064,487
87734	NORTHERN LIFE INS CO	\$ 2,802,464	0.096%	\$ 7,095,076,510	\$ 6,729,494,483	\$ 363,082,027
91588	SECURITY-CONNECTICUT LIFE INS CO	\$ 2,797,527	0.096%	\$ 1,891,719,639	\$ 1,552,372,611	\$ 336,430,559
68713	SECURITY LIFE OF DENVER INS CO	\$ 2,769,869	0.095%	\$ 6,671,207,461	\$ 6,313,206,966	\$ 355,120,495
63207	FEDERAL KEMPER LIFE ASSUR CO	\$ 2,767,251	0.095%	\$ 2,290,620,234	\$ 2,106,132,240	\$ 181,760,974
69507	TRANSAMERICA LIFE INS & ANNUITY CO	\$ 2,767,025	0.095%	\$ 20,385,311,546	\$ 19,588,202,218	\$ 794,609,328
81779	INDIVIDUAL ASR CO LIFE HEALTH&ACCID	\$ 2,746,425	0.094%	\$ 40,202,644	\$ 27,107,844	\$ 10,594,800
68373	AMERICAN GENERAL ASSUR CO	\$ 2,703,901	0.093%	\$ 1,117,179,565	\$ 991,855,374	\$ 122,824,191



## Life and Health Companies Listed by Arkansas Premiums

NAIC	COMPANY NAME	ARKANSAS PREMIUMS	MARKET SHARE	ASSETS	LIABILITIES	CAPITAL & SURPLUS
77984	FIRST VARIABLE LIFE INS CO	\$ 2,654,066	0.091%	\$ 476,659,110	\$ 445,590,692	\$ 28,568,418
71404	CONTINENTAL GENERAL INS CO	\$ 2,636,408	0.090%	\$ 263,790,874	\$ 230,256,024	\$ 29,338,291
68500	CONTINENTAL LIFE INS CO BRENTWOOD	\$ 2,631,288	0.090%	\$ 44,824,270	\$ 27,216,819	\$ 16,107,274
65749	CUNA MUT LIFE INS CO	\$ 2,546,193	0.087%	\$ 4,860,587,419	\$ 4,638,085,887	\$ 222,501,532
92509	LIFEUSA INS CO	\$ 2,542,075	0.087%	\$ 2,578,930,808	\$ 2,443,527,028	\$ 132,903,781
69140	FIRST ALLMERICA FIN LIFE INS CO	\$ 2,524,339	0.087%	\$ 7,577,494,147	\$ 6,987,369,937	\$ 585,124,200
67385	OZARK NATL LIFE INS CO	\$ 2,514,894	0.086%	\$ 7,996,373	\$ 6,805,916	\$ 1,052,669
70335	WEST COAST LIFE INS CO	\$ 2,493,496	0.086%	\$ 1,275,046,816	\$ 1,197,879,427	\$ 72,167,389
62952	EQUITABLE LIFE & CASUALTY INS CO	\$ 2,458,495	0.084%	\$ 101,229,566	\$ 72,507,438	\$ 27,316,128
67199	OLD AMERICAN INS CO	\$ 2,423,150	0.083%	\$ 236,266,987	\$ 205,288,891	\$ 26,978,096
91626	NEW ENGLAND LIFE INS CO	\$ 2,399,165	0.082%	\$ 5,492,821,633	\$ 5,092,956,702	\$ 397,364,941
70106	UNITED STATES LIFE INS CO IN NYC	\$ 2,395,470	0.082%	\$ 2,206,765,832	\$ 2,059,924,792	\$ 142,879,724
65927	LIFE OF BOSTON INS CO	\$ 2,391,846	0.082%	\$ 373,633,258	\$ 327,436,718	\$ 43,696,540
94234	AMERICAN ENTERPRISE LIFE INS CO	\$ 2,369,315	0.081%	\$ 4,510,080,375	\$ 4,166,985,917	\$ 341,094,458
70254	JEFFERSON PILOT FINANCIAL INS CO	\$ 2,366,260	0.081%	\$ 4,822,971,784	\$ 4,515,135,202	\$ 304,836,582
93696	FIDELITY INVESTMENTS LIFE INS CO	\$ 2,330,447	0.080%	\$ 13,994,465,271	\$ 13,790,991,342	\$ 200,473,929
70319	WASHINGTON NATL INS CO	\$ 2,264,321	0.078%	\$ 1,092,873,862	\$ 883,535,665	\$ 184,301,347
67180	OHIO STATE LIFE INS CO	\$ 2,254,230	0.077%	\$ 139,498,448	\$ 14,184,224	\$ 122,814,224
60577	AMERICAN INCOME LIFE INS CO	\$ 2,238,983	0.077%	\$ 855,149,317	\$ 712,081,376	\$ 131,387,834
70491	CLARICA LIFE INS CO US BRANCH	\$ 2,181,598	0.075%	\$ 1,857,815,824	\$ 1,679,244,037	\$ 175,421,792
74900	BROKERS NATL LIFE ASSUR CO	\$ 2,159,422	0.074%	\$ 13,496,340	\$ 9,365,989	\$ 2,130,351
63258	FEDERATED LIFE INS CO	\$ 2,136,361	0.073%	\$ 748,429,117	\$ 601,061,819	\$ 143,367,298
69752	BENICORP INS CO	\$ 2,136,051	0.073%	\$ 18,789,945	\$ 11,079,271	\$ 6,210,674
67172	OHIO NATL LIFE INS CO	\$ 2,124,819	0.073%	\$ 6,017,952,849	\$ 5,587,084,211	\$ 420,868,638
65315	LIBERTY LIFE ASSUR CO OF BOSTON	\$ 2,103,970	0.072%	\$ 5,308,418,936	\$ 5,166,516,962	\$ 139,401,974
71870	FIDELITY SECURITY LIFE INS CO	\$ 2,089,129	0.072%	\$ 410,976,044	\$ 366,235,169	\$ 39,240,875
68675	SECURITY BENEFIT LIFE INS CO	\$ 2,088,335	0.072%	\$ 8,141,770,502	\$ 7,671,583,887	\$ 463,186,515
86355	STANDARD LIFE & ACCIDENT INS CO	\$ 2,049,124	0.070%	\$ 380,717,152	\$ 242,476,363	\$ 135,240,789
80659	CANADA LIFE ASSUR CO	\$ 2,018,015	0.069%	\$ 4,036,501,963	\$ 3,740,143,168	\$ 296,358,795
86428	METROPOLITAN INS & ANNUITY CO	\$ 2,012,272	0.069%	\$ 4,385,661,496	\$ 4,013,925,339	\$ 369,235,407
67245	OLD LINE LIFE INS CO OF AMER	\$ 1,890,076	0.065%	\$ 1,432,632,878	\$ 1,314,899,022	\$ 115,133,856
65234	KEYPORT LIFE INS CO	\$ 1,864,676	0.064%	\$ 16,569,727,302	\$ 15,691,906,762	\$ 874,805,540
69019	STANDARD INS CO	\$ 1,814,840	0.062%	\$ 5,721,221,315	\$ 5,214,555,691	\$ 82,826,930
65323	LIBERTY LIFE INS CO	\$ 1,790,511	0.061%	\$ 1,366,619,270	\$ 1,226,467,019	\$ 130,232,251
61182	AURORA NATL LIFE ASSUR CO	\$ 1,749,760	0.060%	\$ 4,331,134,379	\$ 4,089,422,198	\$ 238,712,181
66087	MID-WEST NATL LIFE INS CO OF TN	\$ 1,746,497	0.060%	\$ 195,147,888	\$ 138,033,000	\$ 54,614,888
83992	FOUNDATION LIFE INS CO OF AR	\$ 1,744,240	0.060%	\$ 4,601,698	\$ 3,793,689	\$ 798,009
64181	GUARANTEE LIFE INS CO	\$ 1,696,206	0.058%	\$ 1,655,977,853	\$ 1,498,501,285	\$ 150,407,186
81027	VETERANS LIFE INS CO	\$ 1,687,127	0.058%	\$ 754,013,212	\$ 238,938,644	\$ 512,570,568
90638	BEST LIFE AND HEALTH INS CO	\$ 1,685,305	0.058%	\$ 14,347,998	\$ 7,849,469	\$ 3,998,529
97128	REASSURE AMERICA LIFE INS CO	\$ 1,652,815	0.057%	\$ 3,433,215,773	\$ 3,200,769,754	\$ 229,946,019
67784	PHILADELPHIA AMERICAN LIFE INS CO	\$ 1,648,845	0.057%	\$ 36,935,533	\$ 26,158,661	\$ 7,776,872
66972	NORTH AMERICAN CO LIFE & HLTH INS	\$ 1,644,161	0.056%	\$ 1,645,507,310	\$ 1,419,360,654	\$ 223,646,656
83917	ASHLEY LIFE INS CO	\$ 1,606,770	0.055%	\$ 11,791,626	\$ 8,890,408	\$ 2,801,218
64513	HORACE MANN LIFE INS CO	\$ 1,585,872	0.054%	\$ 3,382,361,203	\$ 3,195,959,429	\$ 183,901,774
80314	UNICARE LIFE & HEALTH INS CO	\$ 1,537,176	0.053%	\$ 1,237,376,214	\$ 1,011,991,504	\$ 222,384,710
69396	TEXAS LIFE INS CO	\$ 1,533,763	0.053%	\$ 500,140,013	\$ 456,940,346	\$ 40,022,307
60801	AMERICAN PUBLIC LIFE INS CO	\$ 1,512,376	0.052%	\$ 39,679,275	\$ 33,540,243	\$ 3,496,832
60097	ALL AMERICAN LIFE INS CO	\$ 1,509,751	0.052%	\$ 2,115,439,469	\$ 2,029,013,600	\$ 80,382,590
75914	AMERICAN CHAMBERS LIFE INS CO	\$ 1,491,906	0.051%	\$ 30,488,930	\$ 49,035,108	\$ (21,546,178)
61506	RESOURCE LIFE INS CO	\$ 1,461,870	0.050%	\$ 61,793,916	\$ 35,122,883	\$ 24,171,033
97977	AMERITAS VARIABLE LIFE INS CO	\$ 1,455,993	0.050%	\$ 2,559,080,267	\$ 2,517,443,081	\$ 37,637,186
61751	CENTRAL STATES H & L CO OF OMAHA	\$ 1,413,719	0.048%	\$ 281,202,376	\$ 212,592,260	\$ 68,610,116
66036	MIDLAND LIFE INS CO	\$ 1,387,678	0.048%	\$ 1,226,376,768	\$ 1,105,999,075	\$ 117,877,693
94064	ALEXANDER HAMILTON LIFE INS CO AMER	\$ 1,385,451	0.048%	\$ 6,332,324,169	\$ 5,923,219,619	\$ 406,604,548
84093	MID-CONTINENT LIFE INS CO	\$ 1,359,082	0.047%	\$ 390,232,921	\$ 727,451,297	\$ (339,218,376)
61476	BOSTON MUT LIFE INS CO	\$ 1,321,094	0.045%	\$ 515,336,543	\$ 463,940,988	\$ 51,395,555
89206	OHIO NATL LIFE ASSUR CORP	\$ 1,314,500	0.045%	\$ 1,226,914,697	\$ 1,107,346,172	\$ 109,968,520
65722	LOYAL AMERICAN LIFE INS CO	\$ 1,312,173	0.045%	\$ 310,316,512	\$ 235,933,481	\$ 68,743,030
65242	LAFAYETTE LIFE INS CO	\$ 1,269,794	0.044%	\$ 1,017,616,341	\$ 954,479,763	\$ 63,136,578
62065	CONSECO DIRECT LIFE INS CO	\$ 1,264,332	0.043%	\$ 1,015,528,599	\$ 969,330,050	\$ 43,698,549
64203	GUARANTEE RESERVE LIFE INS CO	\$ 1,244,028	0.043%	\$ 259,353,150	\$ 209,256,536	\$ 47,592,580
62979	EQUITABLE LIFE INS CO OF IOWA	\$ 1,203,700	0.041%	\$ 5,673,912,388	\$ 5,112,551,122	\$ 556,360,966
94099	UNITED INVESTORS LIFE INS CO	\$ 1,195,302	0.041%	\$ 4,443,312,693	\$ 4,271,854,536	\$ 168,458,157
69078	STANDARD SECURITY LIFE INS CO OF NY	\$ 1,181,080	0.041%	\$ 157,959,959	\$ 101,007,549	\$ 54,365,565
67652	FIRST PENN-PACIFIC LIFE INS CO	\$ 1,159,121	0.040%	\$ 1,359,313,497	\$ 1,286,544,806	\$ 70,268,691
70629	WORLD INS CO	\$ 1,128,260	0.039%	\$ 177,802,320	\$ 127,703,481	\$ 50,098,839
68381	RELIANCE STANDARD LIFE INS CO	\$ 1,118,396	0.038%	\$ 1,628,459,773	\$ 1,414,136,084	\$ 183,320,576
90840	CAPITOL LIFE & ACCIDENT INS CO	\$ 1,112,935	0.038%	\$ 1,586,276	\$ 1,084,151	\$ 452,125
93564	PARAGON LIFE INS CO	\$ 1,103,758	0.038%	\$ 372,488,725	\$ 358,943,978	\$ 11,494,740
69701	UNION BANKERS INS CO	\$ 1,092,056	0.037%	\$ 121,001,289	\$ 107,508,375	\$ 10,824,912
67326	OLD SURETY LIFE INS CO	\$ 1,034,222	0.035%	\$ 13,876,094	\$ 9,553,490	\$ 3,272,606
66680	NATIONAL LIFE INS CO	\$ 1,017,650	0.035%	\$ 6,196,004,269	\$ 5,787,918,730	\$ 405,585,539
65269	UNITED BENEFIT LIFE INS CO	\$ 1,011,930	0.035%	\$ 8,024,271	\$ 4,170,536	\$ 1,353,735
63312	GREAT AMERICAN LIFE INS CO	\$ 998,048	0.034%	\$ 5,951,422,261	\$ 5,547,605,703	\$ 401,304,057
67393	LIFE OF OZARKS	\$ 973,228	0.033%	\$ 328,964,947	\$ 297,066,006	\$ 23,873,941
87793	MANUFACTURERS LIFE INS CO OF AMER	\$ 951,778	0.033%	\$ 1,524,577,295	\$ 1,387,538,448	\$ 122,036,985
68845	SHENANDOAH LIFE INS CO	\$ 945,486	0.032%	\$ 766,123,019	\$ 668,337,747	\$ 97,785,272
61301	AMERITAS LIFE INS CORP	\$ 913,663	0.031%	\$ 2,088,370,298	\$ 1,675,161,138	\$ 410,709,160
87963	NATIONAL TEACHERS ASSOC LIFE INS CO	\$ 907,850	0.031%	\$ 25,028,157	\$ 16,751,115	\$ 5,777,042
80926	PHOENIX AMERICAN LIFE INS CO	\$ 906,387	0.031%	\$ 624,025,109	\$ 477,104,852	\$ 143,920,257
94250	BANNER LIFE INS CO	\$ 894,756	0.031%	\$ 934,773,412	\$ 744,802,244	\$ 187,471,168
77038	SECURITY LIFE INS CO OF AMER	\$ 870,421	0.030%	\$ 126,423,984	\$ 116,331,934	\$ 7,592,049
653331	LIBERTY NATL LIFE INS CO	\$ 852,658	0.029%	\$ 3,412,342,928	\$ 3,097,976,385	\$ 271,975,835

## Life and Health Companies Listed by Arkansas Premiums

NAIC	COMPANY NAME	ARKANSAS PREMIUMS	MARKET SHARE	ASSETS	LIABILITIES	CAPITAL & SURPLUS
64807	INTER-STATE ASSUR CO	\$ 843,290	0.029%	\$ 1,424,273,849	\$ 1,346,155,545	\$ 75,618,304
65412	LIFE INS CO OF AL	\$ 842,910	0.029%	\$ 66,552,580	\$ 58,413,668	\$ 6,638,912
608799	AMERICAN STATES LIFE INS CO	\$ 834,339	0.029%	\$ 552,091,077	\$ 480,215,053	\$ 66,876,024
76694	LONDON LIFE REIN CO	\$ 829,272	0.028%	\$ 456,805,328	\$ 398,427,039	\$ 44,378,289
62324	FREEDOM LIFE INS CO OF AMER	\$ 796,082	0.027%	\$ 34,977,645	\$ 24,613,919	\$ 8,601,910
67822	PIERCE NATL LIFE INS CO	\$ 794,245	0.027%	\$ 852,137,610	\$ 779,182,617	\$ 69,789,992
80799	CELTIC LIFE INS CO	\$ 767,090	0.026%	\$ 111,270,056	\$ 59,058,130	\$ 49,711,926
84115	JACKSON GRIFFIN INS CO	\$ 766,994	0.026%	\$ 8,229,130	\$ 6,420,512	\$ 1,808,618
60142	TIAA-CREF LIFE INS CO	\$ 766,284	0.026%	\$ 336,248,452	\$ 72,873,159	\$ 260,875,293
92711	HCC LIFE INS CO	\$ 755,081	0.026%	\$ 142,684,360	\$ 72,195,432	\$ 67,988,928
61689	AMERUS LIFE INS CO	\$ 752,421	0.026%	\$ 4,319,246,665	\$ 4,119,248,327	\$ 189,998,334
60593	NATIONAL STATES INS CO	\$ 747,612	0.026%	\$ 89,520,072	\$ 70,375,165	\$ 12,144,907
97268	PACIFIC LIFE & ANNUITY CO	\$ 745,183	0.026%	\$ 403,311,698	\$ 202,364,034	\$ 198,047,664
62898	CGU LIFE INS CO OF AMERICA	\$ 720,040	0.025%	\$ 2,195,672,443	\$ 2,033,145,957	\$ 159,691,586
80829	TRANSAMERICA ASSUR CO	\$ 709,663	0.024%	\$ 583,925,807	\$ 531,238,039	\$ 50,187,766
70548	WICHITA NATL LIFE INS CO	\$ 698,895	0.024%	\$ 17,237,327	\$ 10,849,348	\$ 4,878,367
93432	CM LIFE INS CO	\$ 694,640	0.024%	\$ 3,090,704,428	\$ 2,995,410,143	\$ 92,794,285
82538	NATIONAL HEALTH INS CO	\$ 694,479	0.024%	\$ 700,455,613	\$ 653,117,736	\$ 31,159,914
94285	EMPIRE GENERAL LIFE ASSUR CORP	\$ 685,435	0.024%	\$ 118,093,149	\$ 95,056,522	\$ 20,536,627
68225	PROVIDENT MUT LIFE INS CO	\$ 647,932	0.022%	\$ 6,819,633,029	\$ 6,385,401,550	\$ 434,231,479
63983	UNITED HERITAGE MUT LIFE INS CO	\$ 630,786	0.022%	\$ 287,646,839	\$ 255,917,940	\$ 31,728,899
63622	FRANKLIN LIFE INS CO	\$ 630,627	0.022%	\$ 6,289,339,899	\$ 5,856,768,721	\$ 390,567,084
63487	INVESTORS LIFE INS CO NA	\$ 627,395	0.022%	\$ 1,079,693,506	\$ 1,004,524,031	\$ 72,619,475
92622	WESTERN-SOUTHERN LIFE ASSUR CO	\$ 625,255	0.021%	\$ 4,291,827,152	\$ 4,088,397,614	\$ 200,929,538
74780	INTEGRITY LIFE INS CO	\$ 623,055	0.021%	\$ 3,545,356,880	\$ 3,458,534,378	\$ 83,822,502
85928	FAMILY LIBERTY LIFE INS CO	\$ 613,871	0.021%	\$ 19,767,028	\$ 14,889,314	\$ 4,177,714
69744	UNION LABOR LIFE INS CO	\$ 608,354	0.021%	\$ 2,701,721,490	\$ 2,582,198,940	\$ 115,943,850
66427	MTL INS CO	\$ 608,225	0.021%	\$ 918,733,209	\$ 838,353,179	\$ 77,880,030
90956	NATIONAL FINANCIAL INS CO	\$ 607,298	0.021%	\$ 22,581,322	\$ 20,546,701	\$ 1,334,621
69310	SURETY LIFE INS CO	\$ 601,559	0.021%	\$ 126,656,046	\$ 61,658,485	\$ 62,497,562
99449	TEXAS IMPERIAL LIFE INS CO	\$ 601,432	0.021%	\$ 27,659,148	\$ 25,806,463	\$ 1,152,685
61360	RELIASTAR LIFE INS CO OF NY	\$ 598,589	0.021%	\$ 2,677,971,973	\$ 2,456,192,643	\$ 219,023,604
68047	PROFESSIONAL INS CO	\$ 578,333	0.020%	\$ 71,771,430	\$ 57,598,973	\$ 11,672,456
68004	GUIDEONE LIFE INS CO	\$ 577,770	0.020%	\$ 342,790,093	\$ 294,330,526	\$ 45,940,481
77720	COLUMBIA UNIVERSAL LIFE INS CO	\$ 549,752	0.019%	\$ 511,553,434	\$ 492,200,941	\$ 16,852,493
94447	CENTURY LIFE ASS CO	\$ 544,714	0.019%	\$ 14,518,492	\$ 10,397,450	\$ 2,621,042
67083	MANHATTAN NATL LIFE INS CO	\$ 543,304	0.019%	\$ 394,637,551	\$ 300,576,263	\$ 91,561,288
87645	UNITED FIDELITY LIFE INS CO	\$ 539,248	0.018%	\$ 565,103,274	\$ 477,913,292	\$ 83,189,982
68934	LONDON PACIFIC LIFE & ANNUITY CO	\$ 532,980	0.018%	\$ 1,716,347,206	\$ 1,549,646,383	\$ 164,200,823
64505	HOMESTEADERS LIFE CO	\$ 511,174	0.018%	\$ 539,050,955	\$ 513,773,865	\$ 25,277,090
98213	FINANCIAL BENEFIT LIFE INS CO	\$ 507,872	0.017%	\$ 421,699,275	\$ 400,940,872	\$ 18,508,403
99937	COLUMBUS LIFE INS CO	\$ 507,743	0.017%	\$ 2,155,876,956	\$ 1,825,428,745	\$ 320,448,211
61921	CITIZENS SECURITY LIFE INS CO	\$ 503,253	0.017%	\$ 80,406,610	\$ 67,464,279	\$ 9,116,607
76112	OXFORD LIFE INS CO	\$ 500,818	0.017%	\$ 651,484,454	\$ 590,745,001	\$ 58,239,452
64211	GUARANTEE TRUST LIFE INS CO	\$ 499,319	0.017%	\$ 194,579,083	\$ 149,318,137	\$ 45,260,946
70661	ZURICH LIFE INS CO OF AMER	\$ 495,285	0.017%	\$ 319,483,159	\$ 286,789,486	\$ 30,033,673
93262	PENN INS & ANNUITY CO	\$ 494,916	0.017%	\$ 1,417,417,032	\$ 1,308,499,483	\$ 106,417,549
60445	AMERICAN FOUNDERS LIFE INS CO	\$ 487,365	0.017%	\$ 664,299,979	\$ 604,618,528	\$ 57,181,451
69175	STATES GENERAL LIFE INS CO	\$ 481,541	0.017%	\$ 21,428,610	\$ 15,210,346	\$ 4,718,264
76236	CINCINNATI LIFE INS CO	\$ 474,149	0.016%	\$ 1,392,075,245	\$ 1,038,910,218	\$ 350,165,028
70416	MML BAY STATE LIFE INS CO	\$ 450,998	0.015%	\$ 2,677,889,464	\$ 2,521,389,295	\$ 153,999,969
80675	CROWN LIFE INS CO	\$ 449,420	0.015%	\$ 445,721,203	\$ 412,523,536	\$ 33,197,667
93548	PHL VARIABLE INS CO	\$ 428,799	0.015%	\$ 1,362,009,275	\$ 1,295,826,789	\$ 63,682,486
93653	AMERICAN PARTNERS LIFE INS CO	\$ 427,494	0.015%	\$ 341,237,669	\$ 300,991,756	\$ 37,745,913
83933	COOPERATIVE LIFE INS CO	\$ 416,749	0.014%	\$ 4,848,329	\$ 3,554,061	\$ 1,284,268
97721	LUTHERAN BROTHERHOOD VAR INS PROD	\$ 416,109	0.014%	\$ 5,469,356,505	\$ 5,396,573,232	\$ 67,783,273
91693	UNITED FAMILY LIFE INS CO	\$ 410,933	0.014%	\$ 848,190,944	\$ 82,681,545	\$ 762,669,399
72125	PHYSICIANS LIFE INS CO	\$ 407,172	0.014%	\$ 983,127,222	\$ 924,854,149	\$ 55,768,073
67539	PAN-AMERICAN LIFE INS CO	\$ 406,691	0.014%	\$ 2,141,770,463	\$ 1,928,701,001	\$ 213,069,462
70173	UNIVERSAL UNDERWRITERS LIFE INS CO	\$ 406,616	0.014%	\$ 313,297,291	\$ 201,167,716	\$ 109,629,574
80020	MOUNTAIN LIFE INS CO	\$ 402,955	0.014%	\$ 16,493,362	\$ 12,341,066	\$ 2,345,850
69256	SUNAMERICA LIFE INS CO	\$ 400,764	0.014%	\$ 22,800,951,829	\$ 20,997,754,689	\$ 1,797,560,740
86991	MEDICAL LIFE INS CO	\$ 389,614	0.013%	\$ 181,845,499	\$ 84,245,818	\$ 94,976,881
84530	US FINANCIAL LIFE INS CO	\$ 386,221	0.013%	\$ 124,527,798	\$ 107,347,759	\$ 13,130,039
71838	ASSOCIATES FINANCIAL LIFE INS CO	\$ 372,971	0.013%	\$ 1,276,003,965	\$ 789,902,331	\$ 483,601,635
69116	STATE LIFE INS CO	\$ 372,698	0.013%	\$ 346,155,301	\$ 317,577,765	\$ 28,577,535
66109	MIDWESTERN UNITED LIFE INS CO	\$ 370,396	0.013%	\$ 272,656,320	\$ 216,528,525	\$ 53,627,795
69876	UNITED LIFE & ANNUITY INS CO	\$ 370,162	0.013%	\$ 1,198,626,264	\$ 1,114,904,749	\$ 75,320,459
63697	GOVERNMENT PERSONNEL MUT LIFE INS CO	\$ 369,117	0.013%	\$ 558,649,334	\$ 505,435,387	\$ 53,213,946
93777	HOUSEHOLD LIFE INS CO	\$ 336,430	0.012%	\$ 1,417,114,481	\$ 1,125,954,874	\$ 288,659,607
70033	UNITED PRESIDENTIAL LIFE INS CO	\$ 316,438	0.011%	\$ 1,177,014,916	\$ 1,089,268,716	\$ 84,889,808
68594	AMERICAN-AMICABLE LIFE INS CO OF TX	\$ 310,338	0.011%	\$ 198,922,022	\$ 167,905,066	\$ 27,858,536
62928	EMPLOYERS MODERN LIFE CO	\$ 309,537	0.011%	\$ 202,722,142	\$ 172,260,826	\$ 27,961,316
31949	AMERICAN INS CO OF TX	\$ 305,710	0.010%	\$ 12,583,062	\$ 8,957,779	\$ 2,125,283
79057	SOUTHLAND NATL INS CORP	\$ 303,189	0.010%	\$ 55,427,036	\$ 48,099,277	\$ 5,825,041
90948	AMERICAN MERCHANTS LIFE INS CO	\$ 299,949	0.010%	\$ 293,011,431	\$ 264,856,480	\$ 26,654,951
63282	PENN TREATY NETWORK AMER INS CO	\$ 298,378	0.010%	\$ 400,248,053	\$ 348,459,260	\$ 50,288,793
61735	CENTRAL SECURITY LIFE INS CO	\$ 295,703	0.010%	\$ 91,650,730	\$ 85,437,753	\$ 4,212,979
65870	MANHATTAN LIFE INS CO	\$ 293,757	0.010%	\$ 402,356,074	\$ 379,370,590	\$ 22,985,484
70130	UNIVERSAL GUARANTY LIFE INS CO	\$ 291,746	0.010%	\$ 215,645,349	\$ 200,623,115	\$ 13,022,234
88080	LYNDON LIFE INS CO	\$ 291,714	0.010%	\$ 127,371,456	\$ 69,133,054	\$ 53,238,402
60046	ACADEMY LIFE INS CO	\$ 288,812	0.010%	\$ 323,882,154	\$ 273,959,483	\$ 47,422,671
77879	AFBA LIFE INS CO	\$ 282,144	0.010%	\$ 93,776,839	\$ 47,519,270	\$ 43,757,569
62553	COUNTRY LIFE INS CO	\$ 279,749	0.010%	\$ 3,864,483,513	\$ 3,106,525,551	\$ 753,457,962

## Life and Health Companies Listed by Arkansas Premiums

NAIC	COMPANY NAME	ARKANSAS PREMIUMS	MARKET SHARE	ASSETS	LIABILITIES	CAPITAL & SURPLUS
65110	KANAWHA INS CO	\$ 272,293	0.009%	\$ 474,922,590	\$ 398,707,842	\$ 72,166,355
64734	INVESTORS LIFE INS CO OF IN	\$ 270,503	0.009%	\$ 176,449,657	\$ 153,422,495	\$ 20,527,162
91642	FORETHOUGHT LIFE INS CO	\$ 265,461	0.009%	\$ 2,453,659,980	\$ 2,218,214,997	\$ 232,944,983
63657	GARDEN STATE LIFE INS CO	\$ 263,872	0.009%	\$ 98,268,031	\$ 48,940,088	\$ 46,827,943
84123	WHITE RIVER VALLEY INS CO	\$ 261,854	0.009%	\$ 5,679,570	\$ 2,519,703	\$ 3,049,867
99775	FUNERAL DIRECTORS LIFE INS CO	\$ 260,624	0.009%	\$ 251,032,014	\$ 231,594,658	\$ 16,937,356
65528	LIFE INS CO OF THE SOUTHWEST	\$ 253,399	0.009%	\$ 2,355,718,902	\$ 2,232,463,321	\$ 120,255,581
66265	MONARCH LIFE INS CO	\$ 249,291	0.009%	\$ 1,222,372,352	\$ 1,210,231,604	\$ 6,133,018
70262	VULCAN LIFE INS CO	\$ 245,283	0.008%	\$ 116,791,573	\$ 82,969,546	\$ 31,789,707
63479	UNITED TEACHER ASSOC INS CO	\$ 240,154	0.008%	\$ 206,131,272	\$ 181,242,160	\$ 22,389,107
68756	SECURITY LIFE AND TRUST INS CO	\$ 239,064	0.008%	\$ 857,973,386	\$ 782,745,936	\$ 68,871,200
60399	AMERICAN FAMILY LIFE INS CO	\$ 236,385	0.008%	\$ 2,308,806,287	\$ 2,132,702,503	\$ 173,603,784
98175	SIGNATURE LIFE INS CO	\$ 237,777	0.008%	\$ 4,655,880	\$ 4,149,011	\$ 506,870
61239	BANKERS FIDELITY LIFE INS CO	\$ 229,477	0.008%	\$ 87,070,287	\$ 60,608,099	\$ 23,962,188
64580	ILLINOIS MUT LIFE INS CO	\$ 228,876	0.008%	\$ 637,542,166	\$ 534,721,143	\$ 102,821,023
61409	NATIONAL BENEFIT LIFE INS CO	\$ 226,514	0.008%	\$ 485,878,793	\$ 312,345,970	\$ 171,032,823
67148	OCCIDENTAL LIFE INS CO OF NC	\$ 225,207	0.008%	\$ 307,678,170	\$ 293,609,282	\$ 11,568,888
93459	PAN-AMERICAN ASSUR CO	\$ 223,515	0.008%	\$ 14,770,292	\$ 5,344,627	\$ 6,925,665
69051	STANDARD LIFE INS CO OF IN	\$ 221,577	0.008%	\$ 664,712,766	\$ 620,967,196	\$ 41,054,570
71900	BANKERS NATIONAL LIFE INS CO	\$ 217,652	0.007%	\$ 722,163,161	\$ 598,883,538	\$ 120,779,623
60704	AMERICAN LIFE INS CO OF NY	\$ 216,857	0.007%	\$ 1,425,792,733	\$ 1,334,381,187	\$ 88,909,046
69485	SECURITY NATL LIFE INS CO	\$ 215,203	0.007%	\$ 105,691,303	\$ 93,601,685	\$ 9,539,618
68810	SENTRY LIFE INS CO	\$ 210,534	0.007%	\$ 1,871,340,761	\$ 1,733,847,063	\$ 134,331,919
66214	DIXIE NATL LIFE INS CO	\$ 205,065	0.007%	\$ 35,816,563	\$ 32,291,379	\$ 2,025,184
90247	PHARMACISTS LIFE INS CO	\$ 196,236	0.007%	\$ 19,595,357	\$ 13,449,121	\$ 3,646,236
93661	ANNUITY INVESTORS LIFE INS CO	\$ 195,375	0.007%	\$ 569,122,959	\$ 542,007,542	\$ 24,615,417
64238	GUARANTY INCOME LIFE INS CO	\$ 193,596	0.007%	\$ 168,040,829	\$ 154,665,298	\$ 11,875,531
60763	AMERICAN PIONEER LIFE INS CO	\$ 189,593	0.007%	\$ 87,213,857	\$ 75,320,501	\$ 9,376,299
66699	VOYAGER LIFE INS CO	\$ 186,883	0.006%	\$ 135,536,333	\$ 100,661,868	\$ 32,374,464
69914	SEARS LIFE INS CO	\$ 185,976	0.006%	\$ 33,298,471	\$ 11,998,747	\$ 18,799,724
63053	FAMILY LIFE INS CO	\$ 184,842	0.006%	\$ 127,736,483	\$ 100,862,208	\$ 9,181,975
60291	AMERICAN CAPITOL INS CO	\$ 180,424	0.006%	\$ 33,287,049	\$ 29,205,646	\$ 2,581,403
88536	PROTECTIVE LIFE AND ANNUITY INS CO	\$ 180,225	0.006%	\$ 490,177,226	\$ 458,030,719	\$ 29,644,507
94226	AMERICAN FRANKLIN LIFE INS CO	\$ 175,655	0.006%	\$ 689,565,376	\$ 647,975,145	\$ 39,090,231
81051	PAUL REVERE PROTECTIVE LIFE INS CO	\$ 174,858	0.006%	\$ 295,889,928	\$ 176,588,486	\$ 116,443,942
62880	EQUITABLE OF COLORADO INC	\$ 174,720	0.006%	\$ 466,660,950	\$ 417,690,933	\$ 46,470,017
64645	INDIANAPOLIS LIFE INS CO	\$ 173,250	0.006%	\$ 1,810,872,010	\$ 1,708,263,458	\$ 102,608,552
70483	WESTERN & SOUTHERN LIFE INS CO	\$ 170,094	0.006%	\$ 7,481,714,790	\$ 5,180,069,866	\$ 2,301,644,924
84786	COLORADO BANKERS LIFE INS CO	\$ 168,143	0.006%	\$ 95,618,551	\$ 71,274,064	\$ 9,844,487
87920	LOCOMOTIVE ENGRS&COND MUT PROT ASSN	\$ 167,522	0.006%	\$ 16,252,548	\$ 3,671,311	\$ 12,581,237
84174	EMPLOYEES LIFE CO MUT	\$ 166,472	0.006%	\$ 108,258,456	\$ 95,394,755	\$ 12,863,701
82082	COMBINED UNDERWRITERS LIFE INS CO	\$ 164,278	0.006%	\$ 15,158,327	\$ 11,267,539	\$ 2,890,788
80705	GREAT-WEST LIFE ASSUR CO	\$ 160,545	0.006%	\$ 203,397,929	\$ 178,177,519	\$ 25,220,410
71439	ASSURITY LIFE INS CO	\$ 160,023	0.005%	\$ 74,635,884	\$ 41,637,626	\$ 30,498,253
67695	FEDERAL HOME LIFE INS CO	\$ 154,347	0.005%	\$ 2,308,581,941	\$ 1,658,252,718	\$ 647,316,723
61212	BALTIMORE LIFE INS CO	\$ 152,920	0.005%	\$ 510,095,820	\$ 449,598,063	\$ 60,497,758
76503	PORT-O-CALL LIFE INS CO	\$ 148,878	0.005%	\$ 1,358,751	\$ 244,736	\$ 1,014,011
77828	COMPANION LIFE INS CO	\$ 148,331	0.005%	\$ 54,239,791	\$ 23,443,609	\$ 20,296,182
60232	AGL LIFE ASSUR CO	\$ 146,642	0.005%	\$ 163,118,445	\$ 150,483,992	\$ 9,859,454
67261	OLD REPUBLIC LIFE INS CO	\$ 146,028	0.005%	\$ 109,138,365	\$ 85,849,045	\$ 20,789,320
63088	FARM BUREAU LIFE INS CO	\$ 145,579	0.005%	\$ 3,318,092,203	\$ 3,016,550,280	\$ 299,041,923
67040	NORTH CENTRAL LIFE INS CO	\$ 145,316	0.005%	\$ 171,401,187	\$ 144,881,615	\$ 24,019,572
66559	NATIONAL FIDELITY LIFE INS CO	\$ 140,476	0.005%	\$ 485,207,102	\$ 405,101,443	\$ 76,980,659
84018	FIDELITY STANDARD LIFE INS CO	\$ 138,718	0.005%	\$ 544,625	\$ 389,592	\$ 155,033
63290	FIDELITY LIFE ASSOCIATION	\$ 138,510	0.005%	\$ 682,516,697	\$ 485,953,224	\$ 196,563,473
81213	AMERICAN MATURITY LIFE INS CO	\$ 131,673	0.005%	\$ 259,458,847	\$ 225,332,278	\$ 31,626,569
97705	NEW YORK LIFE & HEALTH INS CO	\$ 130,803	0.004%	\$ 77,652,773	\$ 37,290,792	\$ 37,861,980
68985	STARMOUNT LIFE INS CO	\$ 129,702	0.004%	\$ 5,676,664	\$ 2,450,614	\$ 1,726,500
65668	LINCOLN MUT LIFE INS CO	\$ 129,391	0.004%	\$ 136,893,242	\$ 117,345,359	\$ 19,547,883
68039	PRESIDENTIAL LIFE INS CO	\$ 128,583	0.004%	\$ 2,526,460,052	\$ 2,228,430,850	\$ 295,528,327
67601	PAUL REVERE VARIABLE ANNUITY INS CO	\$ 127,577	0.004%	\$ 278,907,700	\$ 170,860,038	\$ 105,547,663
69272	SUNSET LIFE INS CO OF AMER	\$ 127,083	0.004%	\$ 490,063,871	\$ 416,810,016	\$ 67,933,855
93440	HIGHMARK LIFE INS CO	\$ 126,251	0.004%	\$ 223,295,047	\$ 151,426,730	\$ 68,868,317
85456	NACOLAH LIFE INS CO	\$ 126,165	0.004%	\$ 318,865,295	\$ 275,065,135	\$ 41,300,160
61808	CHARTER NATL LIFE INS CO	\$ 125,306	0.004%	\$ 673,675,475	\$ 650,729,979	\$ 19,535,500
84042	HIGGINBOTHAM BURIAL INS CO	\$ 124,655	0.004%	\$ 1,233,172	\$ 1,229,142	\$ (5,970)
97136	METROPOLITAN TOWER LIFE INS CO	\$ 123,881	0.004%	\$ 270,645,794	\$ 222,247,061	\$ 45,898,733
67660	PENNSYLVANIA LIFE INS CO	\$ 121,059	0.004%	\$ 436,083,815	\$ 402,358,468	\$ 29,130,747
61859	CHRISTIAN FIDELITY LIFE INS CO	\$ 119,860	0.004%	\$ 123,289,146	\$ 95,075,792	\$ 25,693,354
65781	MADISON NATL LIFE INS CO INC	\$ 118,337	0.004%	\$ 396,673,912	\$ 341,985,025	\$ 51,088,887
68160	BALBOA LIFE INS CO	\$ 115,278	0.004%	\$ 279,358,601	\$ 147,701,999	\$ 129,156,602
71192	FORT DEARBORN LIFE INS CO	\$ 112,698	0.004%	\$ 679,254,709	\$ 540,325,226	\$ 136,427,483
71854	AAA LIFE INS CO	\$ 102,938	0.004%	\$ 43,912,933	\$ 22,205,851	\$ 19,207,079
61395	BENEFICIAL LIFE INS CO	\$ 102,419	0.004%	\$ 1,892,225,595	\$ 1,734,612,858	\$ 155,112,737
61824	CHEROKEE NATL LIFE INS CO	\$ 98,060	0.003%	\$ 39,382,971	\$ 32,265,762	\$ 5,617,209
71986	TRANS WORLD ASSUR CO	\$ 97,102	0.003%	\$ 230,120,028	\$ 189,688,857	\$ 37,931,170
71463	CITIZENS INS CO OF AMER	\$ 96,160	0.003%	\$ 193,373,621	\$ 168,117,137	\$ 22,106,483
60140	JACKSON NATL LIFE INS CO OF NY	\$ 94,948	0.003%	\$ 160,768,432	\$ 148,586,297	\$ 10,182,135
81426	COMMERCIAL TRAVELERS MUT INS CO	\$ 93,039	0.003%	\$ 31,082,177	\$ 18,965,501	\$ 12,116,677
61832	CHESAPEAKE LIFE INS CO	\$ 92,573	0.003%	\$ 62,493,897	\$ 38,871,700	\$ 20,954,197
60038	ACACIA LIFE INS CO	\$ 92,075	0.003%	\$ 967,563,382	\$ 866,918,373	\$ 72,645,008
64890	INVESTORS GUARANTY LIFE INS CO	\$ 90,123	0.003%	\$ 12,444,815	\$ 943,878	\$ 9,000,935
71323	ZALE LIFE INS CO	\$ 83,708	0.003%	\$ 13,968,709	\$ 4,126,627	\$ 7,342,082
61875	CHURCH LIFE INS CORP	\$ 82,904	0.003%	\$ 212,684,914	\$ 173,596,662	\$ 33,088,253

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NAIC	COMPANY NAME	ARKANSAS PREMIUMS	MARKET SHARE	ASSETS	LIABILITIES	CAPITAL & SURPLUS
74918	KILPATRICK LIFE INS CO	\$ 82,681	0.003%	\$ 103,600,044	\$ 97,836,427	\$ 5,063,617
66540	NATIONAL FARMERS UNION LIFE INS CO	\$ 81,991	0.003%	\$ 390,543,706	\$ 345,676,496	\$ 42,117,210
92657	NATIONWIDE LIFE AND ANNUITY INS CO	\$ 81,242	0.003%	\$ 3,561,393,839	\$ 3,498,119,131	\$ 60,634,709
84026	GREGG INS CO	\$ 78,984	0.003%	\$ 4,752,529	\$ 1,116,007	\$ 3,536,522
70300	WASHINGTON LIFE INS CO OF AMER	\$ 76,440	0.003%	\$ 33,578,631	\$ 30,855,436	\$ 1,193,195
61999	COLLEGE LIFE INS CO OF AMER	\$ 74,451	0.003%	\$ 566,518,788	\$ 534,125,618	\$ 29,754,862
70580	WISCONSIN NATL LIFE INS CO	\$ 72,853	0.002%	\$ 8,951,557	\$ 203,706	\$ 6,147,851
70602	WOODMEN ACCIDENT & LIFE CO	\$ 72,282	0.002%	\$ 746,825,986	\$ 654,342,771	\$ 91,483,212
68772	SECURITY MUT LIFE INS CO OF NY	\$ 70,068	0.002%	\$ 1,437,781,853	\$ 1,358,001,449	\$ 79,780,404
80896	CENTRE LIFE INS CO	\$ 69,780	0.002%	\$ 261,177,585	\$ 239,346,214	\$ 19,831,368
94471	UNIFIED LIFE INS CO	\$ 67,184	0.002%	\$ 74,244,307	\$ 63,795,885	\$ 7,948,422
71471	MEDICO LIFE INS CO	\$ 66,227	0.002%	\$ 131,965,704	\$ 118,853,355	\$ 10,612,351
84131	WONER STATE LIFE INS CO	\$ 65,094	0.002%	\$ 1,192,686	\$ 919,737	\$ 272,949
65463	GOLDEN SECURITY LIFE INS CO	\$ 63,286	0.002%	\$ 7,803,482	\$ 1,076,144	\$ 5,227,338
92436	WABASH LIFE INS CO	\$ 62,586	0.002%	\$ 448,842,057	\$ 258,132,239	\$ 188,208,543
76953	AETNA INS CO OF AMER	\$ 61,642	0.002%	\$ 1,352,942,901	\$ 1,300,404,525	\$ 49,988,376
83984	RUFFIN & JARRETT INS CO	\$ 60,863	0.002%	\$ 1,811,643	\$ 593,866	\$ 1,117,779
61069	ANTHEM LIFE INS CO IN	\$ 58,917	0.002%	\$ 111,480,220	\$ 78,511,529	\$ 30,468,691
86045	GENERAL LIFE INS CO	\$ 58,836	0.002%	\$ 197,724,745	\$ 175,882,126	\$ 19,842,619
79987	MID-SOUTH INS CO	\$ 58,176	0.002%	\$ 84,644,535	\$ 72,962,858	\$ 6,234,981
67911	PIONEER MUT LIFE INS CO	\$ 57,583	0.002%	\$ 444,629,468	\$ 412,363,787	\$ 32,265,681
68209	PROVIDENT LIFE & CAS INS CO	\$ 56,303	0.002%	\$ 564,121,631	\$ 492,016,047	\$ 70,305,583
68764	SECURITY FINANCIAL LIFE INS CO	\$ 55,741	0.002%	\$ 632,965,099	\$ 571,633,289	\$ 56,331,810
97764	IDEALIFE INS CO	\$ 54,887	0.002%	\$ 28,517,396	\$ 19,454,164	\$ 6,563,232
65811	AMERICAN MODERN LIFE INS CO	\$ 54,244	0.002%	\$ 30,344,370	\$ 20,566,590	\$ 7,277,780
67628	PEKIN LIFE INS CO	\$ 50,234	0.002%	\$ 526,131,784	\$ 432,359,117	\$ 71,772,666
85189	INVESTORS CONSOLIDATED INS CO INC	\$ 47,999	0.002%	\$ 25,218,404	\$ 11,230,335	\$ 12,488,069
97039	LINCOLN NATL REASSUR CO	\$ 47,112	0.002%	\$ 936,244,359	\$ 875,868,587	\$ 57,375,772
72850	UNITED WORLD LIFE INS CO	\$ 43,559	0.001%	\$ 73,396,059	\$ 41,246,668	\$ 29,619,391
64939	INVESTORS INS CORP	\$ 42,421	0.001%	\$ 59,317,590	\$ 48,655,269	\$ 8,112,321
84743	CAMERON LIFE INS CO	\$ 41,728	0.001%	\$ 4,144,772	\$ 2,464,144	\$ 1,025,628
78743	NEW ERA LIFE INS CO	\$ 40,362	0.001%	\$ 173,231,039	\$ 151,154,533	\$ 19,576,506
83366	AMERICAN RETIREMENT LIFE INS CO	\$ 39,998	0.001%	\$ 7,288,114	\$ 794,507	\$ 3,993,607
67873	PIONEER AMERICAN INS CO	\$ 39,456	0.001%	\$ 29,542,950	\$ 21,533,219	\$ 5,509,731
84522	AUTO CLUB LIFE INS CO	\$ 37,181	0.001%	\$ 253,887,996	\$ 229,727,202	\$ 15,660,793
75078	AMERIBEST LIFE INS CO	\$ 35,484	0.001%	\$ 63,936,932	\$ 56,414,986	\$ 5,021,946
66583	NATIONAL GUARDIAN LIFE INS CO	\$ 33,281	0.001%	\$ 781,271,086	\$ 679,771,625	\$ 101,499,462
72222	AMICA LIFE INS CO	\$ 32,796	0.001%	\$ 536,267,642	\$ 462,087,308	\$ 69,180,334
66419	NATIONAL FAMILY CARE LIFE INS CO	\$ 32,057	0.001%	\$ 13,353,985	\$ 7,706,551	\$ 4,647,434
61700	CENTRAL NATL LIFE INS CO OMAHA	\$ 31,609	0.001%	\$ 10,557,237	\$ 57,339	\$ 7,999,898
94218	COUNTRY INVESTORS LIFE ASSUR CO	\$ 31,356	0.001%	\$ 1,006,689,136	\$ 935,072,112	\$ 68,617,024
60518	AMERICAN HEALTH & LIFE INS CO	\$ 30,910	0.001%	\$ 963,563,319	\$ 807,231,792	\$ 153,331,528
60178	ALLIED LIFE INS CO	\$ 29,590	0.001%	\$ 832,590,961	\$ 780,143,327	\$ 49,947,634
82295	UNITED SECURITY LIFE INS CO	\$ 28,302	0.001%	\$ 5,085,693	\$ 3,174,458	\$ 911,235
60305	AMERICAN COMM MUT INS CO	\$ 27,529	0.001%	\$ 143,250,854	\$ 93,545,494	\$ 49,705,360
66419	MUTUAL SERVICE LIFE INS CO	\$ 27,161	0.001%	\$ 394,501,497	\$ 360,962,956	\$ 33,538,541
60429	AMERICAN FIDELITY LIFE INS CO	\$ 25,153	0.001%	\$ 383,273,724	\$ 326,717,378	\$ 54,056,345
94498	STATE FARM LIFE & ACCIDENT ASR CO	\$ 24,496	0.001%	\$ 886,236,583	\$ 729,772,271	\$ 155,464,311
83941	COSMOPOLITAN LIFE INS CO	\$ 24,465	0.001%	\$ 141,646	\$ 31,926	\$ 37,720
62634	DELAWARE AMERICAN LIFE INS CO	\$ 24,268	0.001%	\$ 87,714,207	\$ 69,470,639	\$ 15,743,568
83860	AMERICAN HOME LIFE INS CO	\$ 23,764	0.001%	\$ 90,865,037	\$ 81,601,581	\$ 9,263,455
86371	BRADFORD NATL LIFE INS CO	\$ 23,764	0.001%	\$ 10,135,425	\$ 44,944	\$ 4,408,181
68446	REPUBLIC-VANGUARD LIFE INS CO	\$ 23,226	0.001%	\$ 849,617,146	\$ 806,645,847	\$ 40,178,992
62472	CONTINENTAL LIFE INS CO	\$ 22,816	0.001%	\$ 63,291,166	\$ 56,074,358	\$ 4,716,808
66230	WILLIAM PENN LIFE INS CO OF NY	\$ 22,164	0.001%	\$ 1,027,857,473	\$ 953,452,735	\$ 72,402,238
65951	MERIT LIFE INS CO	\$ 20,178	0.001%	\$ 864,847,373	\$ 458,172,516	\$ 404,174,858
63495	FIRST INVESTORS LIFE INS CO	\$ 20,148	0.001%	\$ 1,240,194,698	\$ 1,194,321,881	\$ 43,334,655
69779	UNION NATL LIFE INS CO	\$ 19,228	0.001%	\$ 436,749,194	\$ 232,231,325	\$ 203,017,869
69418	SOUTHERN FINANCIAL LIFE INS CO	\$ 18,973	0.001%	\$ 34,480,057	\$ 27,522,218	\$ 6,257,838
86126	MEMBERS LIFE INS CO	\$ 18,492	0.001%	\$ 563,091,697	\$ 505,771,416	\$ 52,320,281
59000	NORTHWESTERN LONG TERM CARE INS CO	\$ 17,867	0.001%	\$ 77,783,769	\$ 12,075,028	\$ 63,208,741
69647	PHOENIX NATL INS CO	\$ 17,437	0.001%	\$ 11,876,883	\$ 865,950	\$ 8,283,659
80322	CITICORP LIFE INS CO	\$ 16,893	0.001%	\$ 895,667,807	\$ 370,051,566	\$ 522,411,241
86959	NATIONAL FARM LIFE INS CO	\$ 15,314	0.001%	\$ 164,200,055	\$ 148,564,935	\$ 15,535,120
61778	CERTIFIED LIFE INS CO	\$ 15,097	0.001%	\$ 54,575,174	\$ 46,056,317	\$ 6,018,857
63223	FEDERAL LIFE INS CO (MUTUAL)	\$ 14,508	0.000%	\$ 224,633,943	\$ 180,567,056	\$ 44,066,887
61190	AUTO-OWNERS LIFE INS CO	\$ 13,825	0.000%	\$ 859,740,352	\$ 741,354,840	\$ 114,935,512
90522	NATIONALCARE INS CO	\$ 13,486	0.000%	\$ 85,183,666	\$ 2,180,601	\$ 82,727,064
64904	INVESTORS HERITAGE LIFE INS CO	\$ 12,870	0.000%	\$ 242,148,984	\$ 229,076,925	\$ 11,572,059
81353	NYLIFE INS CO OF AZ	\$ 12,384	0.000%	\$ 32,720,937	\$ 13,976,397	\$ 16,244,540
62421	CAPITOL BANKERS LIFE INS CO	\$ 12,160	0.000%	\$ 127,911,867	\$ 113,479,570	\$ 11,932,293
74004	FAMILY SERVICE LIFE INS CO	\$ 11,820	0.000%	\$ 744,071,864	\$ 664,705,117	\$ 77,366,747
62103	COLUMBIAN MUT LIFE INS CO	\$ 11,410	0.000%	\$ 379,978,566	\$ 347,844,891	\$ 32,133,675
77119	SENTINEL AMERICAN LIFE INS CO	\$ 11,121	0.000%	\$ 58,698,671	\$ 41,950,970	\$ 15,747,700
69973	UNITED LIFE INS CO	\$ 11,082	0.000%	\$ 784,713,393	\$ 730,801,002	\$ 48,647,391
70435	SAVINGS BANK LIFE INS CO OF MA	\$ 10,434	0.000%	\$ 1,259,669,549	\$ 1,104,176,145	\$ 152,792,696
62359	CONSTITUTION LIFE INS CO	\$ 10,395	0.000%	\$ 19,100,152	\$ 13,414,541	\$ 2,685,731
77887	LIFE & HEALTH INS CO OF AMER	\$ 10,206	0.000%	\$ 42,706,217	\$ 36,856,558	\$ 4,233,403
75531	SOUTHERN SECURITY LIFE INS CO INC	\$ 9,290	0.000%	\$ 17,304,925	\$ 15,164,620	\$ 1,590,304
76007	OLD UNITED LIFE INS CO	\$ 8,596	0.000%	\$ 48,211,356	\$ 22,936,301	\$ 22,775,059
8409	MID-AMERICAN CENTURY LIFE INS CO	\$ 8,020	0.000%	\$ 395,498	\$ 173,538	\$ 121,960
67946	PIONEER SECURITY LIFE INS CO	\$ 7,868	0.000%	\$ 148,098,909	\$ 26,581,001	\$ 119,017,908
69922	UNITED HOME LIFE INS CO	\$ 7,636	0.000%	\$ 53,935,019	\$ 43,983,929	\$ 7,447,843
69493	TOWER LIFE INS CO	\$ 7,611	0.000%	\$ 76,813,098	\$ 48,561,529	\$ 27,166,537

## Life and Health Companies Listed by Arkansas Premiums

NAIC	COMPANY NAME	ARKANSAS PREMIUMS	MARKET SHARE	ASSETS	LIABILITIES	CAPITAL & SURPLUS
64696	FIRST CONTINENTAL LIFE & ACCIDENT	\$ 7,571	0.000%	\$ 13,741,661	\$ 9,542,978	\$ 1,698,682
74268	AMERICAN CONTINENTAL LIFE INS CO	\$ 7,360	0.000%	\$ 29,104,050	\$ 13,289,080	\$ 12,814,970
67253	OLD RELIANCE INS CO	\$ 7,017	0.000%	\$ 9,442,013	\$ 6,814,504	\$ 1,577,509
64297	FIRST UNUM LIFE INS CO	\$ 6,758	0.000%	\$ 901,696,630	\$ 774,171,750	\$ 125,524,880
60003	PARK AVENUE LIFE INSURANCE CO	\$ 6,534	0.000%	\$ 445,057,538	\$ 320,479,707	\$ 122,077,831
81442	MONITOR LIFE INS CO OF NY	\$ 6,345	0.000%	\$ 28,971,481	\$ 23,851,082	\$ 4,120,399
78697	COMBINED LIFE INS CO OF NY	\$ 6,120	0.000%	\$ 297,478,320	\$ 236,829,345	\$ 58,648,975
73377	SOUTHERN SECURITY LIFE INS CO	\$ 6,092	0.000%	\$ 56,117,940	\$ 47,141,424	\$ 7,068,527
71218	GRANGE LIFE INS CO	\$ 5,995	0.000%	\$ 108,198,886	\$ 91,516,463	\$ 15,182,421
81078	AMERICAN NETWORK INS CO	\$ 5,906	0.000%	\$ 46,888,295	\$ 37,820,103	\$ 7,318,192
78387	AMERICAN CENTURION LIFE ASSUR CO	\$ 5,880	0.000%	\$ 376,028,777	\$ 339,279,646	\$ 35,749,131
93742	MINISTERS LIFE INS CO THE	\$ 5,520	0.000%	\$ 24,888,288	\$ 13,947,206	\$ 8,441,082
80594	IDS LIFE INS CO OF NY	\$ 4,949	0.000%	\$ 3,191,264,239	\$ 2,983,007,836	\$ 206,256,403
67903	PROVIDENT AMER LIFE & HLTH INS CO	\$ 4,943	0.000%	\$ 11,915,951	\$ 8,560,200	\$ 855,751
70769	ERIE FAMILY LIFE INS CO	\$ 4,927	0.000%	\$ 898,163,231	\$ 798,981,998	\$ 95,401,233
90581	SAFECO NATL LIFE INS CO	\$ 4,917	0.000%	\$ 18,852,539	\$ 4,502,997	\$ 11,849,542
70874	ALLSTATE LIFE INS CO OF NY	\$ 4,761	0.000%	\$ 2,577,189,630	\$ 2,362,451,457	\$ 212,238,172
64220	SETTLERS LIFE INS CO	\$ 4,291	0.000%	\$ 216,377,609	\$ 206,330,983	\$ 8,519,236
67571	AMERICAN GENERAL LIFE INS CO OF NY	\$ 3,912	0.000%	\$ 850,330,408	\$ 807,174,189	\$ 40,156,219
85685	ACACIA NATL LIFE INS CO	\$ 3,850	0.000%	\$ 695,908,394	\$ 671,505,529	\$ 15,852,864
70955	USA LIFE ONE INS CO OF IN	\$ 3,829	0.000%	\$ 36,909,455	\$ 23,913,012	\$ 12,996,442
90328	FIRST HEALTH LIFE & HEALTH INS CO	\$ 3,819	0.000%	\$ 41,963,795	\$ 24,331,818	\$ 15,131,977
61727	CENTRAL RESERVE LIFE INS CO	\$ 3,496	0.000%	\$ 110,330,462	\$ 87,220,997	\$ 20,609,465
80624	AMERICAN PROGRESSIVE L&H INS OF NY	\$ 3,377	0.000%	\$ 104,255,154	\$ 95,064,296	\$ 6,690,808
99260	FRONTIER NATL LIFE INS CO	\$ 3,319	0.000%	\$ 13,847,556	\$ 6,435,136	\$ 4,472,420
68535	BLUEBONNET LIFE INS CO	\$ 3,292	0.000%	\$ 14,274,436	\$ 2,725,275	\$ 10,549,157
68349	NORTH AMERICAN INS CO	\$ 3,289	0.000%	\$ 38,727,611	\$ 26,677,397	\$ 10,302,414
73504	CONGRESS LIFE INS CO	\$ 3,286	0.000%	\$ 5,479,569	\$ (20,431)	\$ 2,999,999
68586	RUSHMORE NATL LIFE INS CO	\$ 3,254	0.000%	\$ 71,560,975	\$ 62,594,196	\$ 6,466,779
64831	INTRAMERICA LIFE INS CO	\$ 3,145	0.000%	\$ 91,080,989	\$ 74,153,700	\$ 14,827,289
68802	SENTINEL SECURITY LIFE INS CO	\$ 3,095	0.000%	\$ 44,357,154	\$ 27,315,720	\$ 15,962,855
81043	BANKERS LIFE INS CO	\$ 3,072	0.000%	\$ 37,683,832	\$ 27,408,626	\$ 7,275,206
66796	NATIONAL SECURITY LIFE & ACC INS CO	\$ 3,069	0.000%	\$ 5,241,987	\$ 3,663,349	\$ 877,939
92649	AMERICAN UNDERWRITERS LIFE INS CO	\$ 3,010	0.000%	\$ 32,103,041	\$ 22,821,336	\$ 8,270,036
65641	LINCOLN MUT LIFE & CAS INS CO	\$ 2,876	0.000%	\$ 29,568,970	\$ 23,633,298	\$ 5,935,672
77968	FAMILY HERITAGE LIFE INS CO OF AMER	\$ 2,808	0.000%	\$ 47,169,044	\$ 39,933,351	\$ 4,727,693
63193	FARMERS & TRADERS LIFE INS CO	\$ 2,620	0.000%	\$ 392,741,872	\$ 371,320,550	\$ 21,421,322
63703	STONEBRIDGE INS CO	\$ 2,568	0.000%	\$ 13,431,435	\$ 533,359	\$ 10,398,076
64059	NORTH COAST LIFE INS CO	\$ 2,441	0.000%	\$ 83,808,089	\$ 78,565,106	\$ 2,742,982
63932	BANKERS LIFE INS CO OF NY	\$ 2,400	0.000%	\$ 357,835,799	\$ 334,114,756	\$ 21,718,738
70114	UNITY MUT LIFE INS CO	\$ 2,385	0.000%	\$ 483,359,273	\$ 457,900,034	\$ 25,459,239
67032	NORTH CAROLINA MUT LIFE INS CO	\$ 2,377	0.000%	\$ 210,855,560	\$ 184,879,903	\$ 25,975,659
85286	ANTHEM ALLIANCE HEALTH INS CO	\$ 2,302	0.000%	\$ 252,427,596	\$ 193,251,665	\$ 56,675,931
70777	NORTH WEST LIFE ASR CO OF AMER	\$ 2,289	0.000%	\$ 46,986,959	\$ 31,556,457	\$ 8,438,245
87947	HEALTH & LIFE INS CO OF AMER	\$ 2,189	0.000%	\$ 6,475,415	\$ 2,027,503	\$ 2,447,912
79049	ALFA LIFE INS CORP	\$ 2,185	0.000%	\$ 610,462,714	\$ 482,749,334	\$ 123,501,882
76031	FLORIDA COMBINED LIFE INS CO INC	\$ 2,147	0.000%	\$ 50,608,127	\$ 22,474,597	\$ 26,553,530
82694	UNITED LIBERTY LIFE INS CO	\$ 1,912	0.000%	\$ 37,330,358	\$ 34,259,395	\$ 2,070,963
68128	PROTECTED HOME MUT LIFE INS CO	\$ 1,892	0.000%	\$ 204,136,604	\$ 191,445,414	\$ 12,691,190
62057	JEFFERSON PILOT LIFEAMERICA INS CO	\$ 1,868	0.000%	\$ 479,524,182	\$ 395,001,965	\$ 81,882,217
67636	PENINSULAR LIFE INS CO	\$ 1,859	0.000%	\$ 72,825,438	\$ 66,500,223	\$ 3,027,669
94200	LIFELINE UNDERWRITERS LIFE INS CO	\$ 1,842	0.000%	\$ 3,781,950	\$ 882,312	\$ 2,199,638
90344	KEYSTONE STATE LIFE INS CO	\$ 1,837	0.000%	\$ 41,714,296	\$ 33,700,357	\$ 5,767,943
62537	COTTON STATES LIFE INS CO	\$ 1,806	0.000%	\$ 156,907,939	\$ 128,300,255	\$ 21,853,185
71480	GREAT WESTERN INS CO	\$ 1,776	0.000%	\$ 105,495,589	\$ 92,975,182	\$ 10,020,407
61328	BANKERS LIFE INS CO OF AMER	\$ 1,735	0.000%	\$ 5,309,599	\$ 4,883,221	\$ 176,378
93254	LIFE OF MD INC	\$ 1,732	0.000%	\$ 267,851,998	\$ 226,237,891	\$ 31,114,107
62863	TRUSTMARK LIFE INS CO	\$ 1,720	0.000%	\$ 684,321,885	\$ 638,826,505	\$ 42,995,380
63738	UTICA NATL LIFE INS CO	\$ 1,700	0.000%	\$ 193,044,388	\$ 175,543,747	\$ 14,969,039
84514	NORTH WEST LIFE ASR CO OF CANADA	\$ 1,689	0.000%	\$ 255,919,672	\$ 221,666,490	\$ 34,253,182
88480	CONSECO LIFE INS CO OF TX	\$ 1,521	0.000%	\$ 1,510,185,391	\$ 77,754,003	\$ 1,431,731,388
66125	MILWAUKEE LIFE INS CO	\$ 1,469	0.000%	\$ 51,745,147	\$ 35,735,355	\$ 14,009,792
91910	AMERICAN SAVINGS LIFE INS CO	\$ 1,437	0.000%	\$ 17,295,655	\$ 5,027,015	\$ 11,353,707
62448	UNILIFE INS CO	\$ 1,414	0.000%	\$ 4,721,583	\$ 276,483	\$ 2,945,100
89184	STERLING INVESTORS LIFE INS CO	\$ 1,307	0.000%	\$ 16,844,102	\$ 10,721,138	\$ 3,622,963
84158	AMERICAN LIFE INS CO	\$ 1,100	0.000%	\$ 4,897,538	\$ 1,068,685	\$ 3,828,853
92703	UNITED NATL LIFE INS CO OF AMER	\$ 1,005	0.000%	\$ 7,369,087	\$ 3,838,066	\$ 2,531,021
63819	UNITY FINANCIAL LIFE INS CO	\$ 1,000	0.000%	\$ 11,811,705	\$ 2,284,434	\$ 7,002,769
81124	UNION STANDARD OF AMER LIFE INS CO	\$ 868	0.000%	\$ 6,044,894	\$ 366,331	\$ 3,178,563
71706	STANDARD LIFE & CAS INS CO	\$ 822	0.000%	\$ 21,718,100	\$ 17,774,189	\$ 2,443,911
64327	HARLEYSVILLE LIFE INS CO	\$ 796	0.000%	\$ 193,706,891	\$ 174,648,399	\$ 17,528,492
84077	SOUTHERN FIDELITY LIFE INS CO	\$ 766	0.000%	\$ 76,520	\$ 12,386	\$ 64,134
71749	MENLO LIFE INS CO	\$ 766	0.000%	\$ 8,966,848	\$ 3,122,395	\$ 3,344,453
77372	STANFORD LIFE INS CO	\$ 757	0.000%	\$ 720,293	\$ 458,309	\$ 161,984
84697	WESTERN DIVERSIFIED LIFE INS CO	\$ 733	0.000%	\$ 120,245,403	\$ 107,277,678	\$ 9,967,725
76023	COLUMBIAN LIFE INS CO	\$ 678	0.000%	\$ 118,822,984	\$ 99,937,798	\$ 16,373,060
79359	CANADA LIFE INS CO OF NY	\$ 616	0.000%	\$ 303,302,451	\$ 283,670,539	\$ 18,631,912
99414	SECURITY EQUITY LIFE INS CO	\$ 514	0.000%	\$ 644,965,709	\$ 633,783,809	\$ 8,681,900
79480	MIDWEST SECURITY LIFE INS CO	\$ 500	0.000%	\$ 71,618,186	\$ 50,039,658	\$ 19,578,528
66702	NATIONAL MASONIC PROVIDENT ASSOC	\$ 430	0.000%	\$ 2,457,848	\$ 1,206,739	\$ 1,251,108
81868	INSURANCE INVESTORS LIFE INS CO	\$ 410	0.000%	\$ 126,996,076	\$ 485,586	\$ 124,010,490
97926	WORLD SERVICE LIFE INS CO	\$ 409	0.000%	\$ 34,674,239	\$ 23,629,918	\$ 9,647,642
83976	FIRST FINANCIAL ASSUR CO	\$ 370	0.000%	\$ 171,638	\$ 22,635	\$ 49,003
63533	FIRST PYRAMID LIFE INS CO OF AMER	\$ 366	0.000%	\$ 22,470,048	\$ 19,851,901	\$ 98,399

## Life and Health Companies Listed by Arkansas Premiums

NAIC	COMPANY NAME	ARKANSAS PREMIUMS	MARKET SHARE	ASSETS	LIABILITIES	CAPITAL & SURPLUS
76201	AMERICAN SERVICE LIFE INS CO	\$ 306	0.000%	\$ 1,049,376	\$ 18,011	\$ 929,365
66311	MOTORISTS LIFE INS CO	\$ 306	0.000%	\$ 184,261,265	\$ 134,619,058	\$ 48,542,003
62154	FREMONT LIFE INS CO	\$ 286	0.000%	\$ 24,015,165	\$ 12,279,244	\$ 9,235,918
79030	ALLNATION LIFE INS CO	\$ 269	0.000%	\$ 10,539,246	\$ 6,221,081	\$ 2,814,970
64190	PREFERRED LIFE INS CO OF NY	\$ 258	0.000%	\$ 677,437,831	\$ 639,302,055	\$ 36,135,775
69353	TEACHERS PROTECTIVE MUT LIFE INS CO	\$ 258	0.000%	\$ 24,051,043	\$ 17,249,820	\$ 6,801,223
60011	ABRAHAM LINCOLN INS CO	\$ 251	0.000%	\$ 14,555,067	\$ 12,040,830	\$ 1,512,237
61867	CHRISTIAN MUT LIFE INS CO	\$ 204	0.000%	\$ 25,227,281	\$ 397,188	\$ 22,240,093
93610	INVESTORS PARTNER LIFE INS CO	\$ 177	0.000%	\$ 570,734,576	\$ 498,903,113	\$ 69,831,463
79340	FIRST CENTRAL NATL LIFE INS CO NY	\$ 105	0.000%	\$ 49,107,440	\$ 20,861,364	\$ 27,246,076
69388	TETON NATL INS CO	\$ 93	0.000%	\$ 8,547,023	\$ 5,482,887	\$ 2,064,136
68543	LIBERTY BANKERS LIFE INS CO	\$ 92	0.000%	\$ 82,833,539	\$ 68,126,624	\$ 12,081,915
67164	OHIO LIFE INS CO	\$ 81	0.000%	\$ 8,939,003	\$ 119,003	\$ 6,320,000
62189	HUMANA INS CO	\$ 77	0.000%	\$ 89,467,606	\$ 59,672,131	\$ 27,043,476
84654	ASSUMPTION MUT LIFE INS CO	\$ 13	0.000%	\$ 57,650,202	\$ 46,589,888	\$ 11,060,314
84050	IMPERIAL LIFE INS CO	\$ (165)	0.000%	\$ 814,421	\$ 416,253	\$ 298,168
84549	VISTA LIFE INS CO	\$ (1,284)	0.000%	\$ 38,339,736	\$ 20,771,936	\$ 15,067,799
89087	ENTERPRISE LIFE INS CO	\$ (1,739)	0.000%	\$ 41,273,143	\$ 33,400,582	\$ 6,872,562
85561	MIC LIFE INS CORP	\$ (33,043)	-0.001%	\$ 45,337,417	\$ 31,024,509	\$ 11,812,907
69299	NATIONSBANC INS CO INC	\$ (126,512)	-0.004%	\$ 443,876,010	\$ 392,175,409	\$ 49,200,603
		<u>\$ 2,916,080,599</u>				

**Property and Casualty Companies Listed by Arkansas Premiums**

NAIC	COMPANY NAME	ARKANSAS PREMIUMS	MARKET SHARE	ASSETS	LIABILITIES	CAPITAL & SURPLUS
25178	STATE FARM MUT AUTO INS CO	\$ 261,727,560	10.015%	\$ 80,114,034,213	\$ 34,351,535,090	\$ 45,762,499,123
18325	SOUTHERN FARM BUREAU CAS INS CO	\$ 195,604,675	7.485%	\$ 1,917,769,620	\$ 748,314,190	\$ 1,169,455,430
26883	AMERICAN INTL SPECIALTY LINES INS CO	\$ 154,144,764	5.898%	\$ 909,352,509	\$ 641,013,663	\$ 268,338,846
23388	SHELTER MUT INS CO	\$ 130,119,431	4.979%	\$ 1,360,824,659	\$ 540,996,344	\$ 819,828,315
25143	STATE FARM FIRE AND CAS CO	\$ 109,608,206	4.194%	\$ 17,024,113,203	\$ 11,196,494,401	\$ 5,827,618,801
13757	FARM BUREAU MUT INS CO OF AR INC	\$ 108,046,948	4.135%	\$ 152,156,328	\$ 77,070,965	\$ 75,085,364
21628	FARMERS INS CO INC	\$ 93,410,645	3.574%	\$ 133,438,195	\$ 70,188,763	\$ 63,249,432
19232	ALLSTATE INS CO	\$ 92,757,311	3.549%	\$ 37,880,370,125	\$ 25,168,493,971	\$ 12,711,876,154
23787	NATIONWIDE MUT INS CO	\$ 35,762,188	1.368%	\$ 17,800,982,656	\$ 10,388,684,202	\$ 7,412,298,454
24767	ST PAUL FIRE & MARINE INS CO	\$ 34,144,304	1.307%	\$ 15,497,984,473	\$ 10,658,805,625	\$ 4,839,178,848
20443	CONTINENTAL CAS CO	\$ 33,166,673	1.269%	\$ 23,412,765,203	\$ 16,703,270,521	\$ 6,709,494,682
19380	AMERICAN HOME ASSUR CO	\$ 33,000,119	1.263%	\$ 11,433,194,691	\$ 7,784,448,279	\$ 3,648,746,412
21687	MID-CENTURY INS CO	\$ 24,189,874	0.926%	\$ 3,129,457,138	\$ 2,233,855,608	\$ 895,601,530
37478	HARTFORD INS CO OF THE MIDWEST	\$ 22,885,634	0.876%	\$ 139,087,603	\$ 65,153,928	\$ 73,933,675
25941	UNITED SERVICES AUTO ASSOC	\$ 22,047,086	0.844%	\$ 9,758,471,937	\$ 3,535,460,697	\$ 6,223,011,239
24775	ST PAUL GUARDIAN INS CO	\$ 21,709,679	0.831%	\$ 36,356,766	\$ 13,567	\$ 36,343,199
21873	FIREMANS FUND INS CO	\$ 20,651,414	0.790%	\$ 11,056,446,704	\$ 7,804,045,563	\$ 3,252,401,141
24260	PROGRESSIVE CAS INS CO	\$ 19,872,010	0.760%	\$ 3,931,681,519	\$ 2,853,602,690	\$ 1,078,078,829
10251	AMERICAN UNDERWRITERS INS CO	\$ 17,352,628	0.664%	\$ 8,136,482	\$ 5,354,369	\$ 2,782,113
23779	NATIONWIDE MUT FIRE INS CO	\$ 17,185,930	0.658%	\$ 2,544,273,467	\$ 1,314,243,476	\$ 1,230,029,991
40371	COLUMBIA MUT INS CO	\$ 16,809,658	0.643%	\$ 134,275,774	\$ 69,750,340	\$ 64,525,434
10677	CINCINNATI INS CO	\$ 16,696,515	0.639%	\$ 5,403,106,089	\$ 2,554,260,192	\$ 2,848,845,897
23361	SHELTER GENERAL INS CO	\$ 15,166,035	0.580%	\$ 130,028,081	\$ 68,616,778	\$ 61,411,303
23035	LIBERTY MUT FIRE INS CO	\$ 15,124,255	0.579%	\$ 2,808,527,197	\$ 1,951,731,264	\$ 856,795,933
20486	TRANSCONTINENTAL INS CO	\$ 15,025,708	0.575%	\$ 985,946,606	\$ 742,905,278	\$ 243,041,329
10111	AMERICAN BANKERS INS CO OF FL	\$ 14,684,639	0.562%	\$ 766,171,168	\$ 504,603,645	\$ 261,567,523
20494	TRANSPORTATION INS CO	\$ 13,417,143	0.513%	\$ 404,356,616	\$ 312,746,299	\$ 91,610,317
25674	TRAVELERS IND CO OF IL	\$ 13,347,553	0.511%	\$ 237,808,861	\$ 163,681,515	\$ 74,127,346
35289	CONTINENTAL INS CO	\$ 13,325,881	0.510%	\$ 1,738,322,292	\$ 1,000,656,626	\$ 737,665,666
24791	ST PAUL MERCURY INS CO	\$ 12,879,663	0.493%	\$ 69,713,648	\$ 26,097	\$ 69,687,552
19704	AMERICAN STATES INS CO	\$ 12,588,096	0.482%	\$ 2,381,999,977	\$ 1,248,378,751	\$ 1,133,621,226
42919	PROGRESSIVE NORTHWESTERN INS CO	\$ 12,116,000	0.464%	\$ 832,086,967	\$ 597,177,277	\$ 234,909,690
28401	AMERICAN NATL PROP & CAS CO	\$ 11,853,316	0.454%	\$ 479,201,681	\$ 294,177,635	\$ 185,024,046
21415	EMPLOYERS MUT CAS CO	\$ 11,044,383	0.423%	\$ 1,314,545,003	\$ 761,837,326	\$ 552,707,677
13935	FEDERATED MUT INS CO	\$ 11,020,821	0.422%	\$ 2,525,637,222	\$ 1,537,709,140	\$ 987,928,078
21970	CGU INS CO	\$ 10,962,968	0.420%	\$ 5,576,228,734	\$ 3,578,551,165	\$ 1,997,677,569
25127	STATE AUTO PROP & CAS INS CO	\$ 10,791,836	0.413%	\$ 456,356,235	\$ 269,799,981	\$ 186,556,254
42994	PROGRESSIVE CLASSIC INS CO	\$ 10,762,087	0.412%	\$ 215,532,059	\$ 157,028,160	\$ 58,503,899
38911	UNION STANDARD INS CO	\$ 10,514,444	0.402%	\$ 83,139,560	\$ 60,404,357	\$ 22,735,203
24740	SAFECO INS CO OF AMER	\$ 10,199,788	0.390%	\$ 3,246,132,532	\$ 2,440,815,596	\$ 805,316,936
21180	SENTRY SELECT INS CO	\$ 10,079,949	0.386%	\$ 427,237,581	\$ 312,341,905	\$ 114,895,676
19445	NATIONAL UNION FIRE INS CO OF PITTS	\$ 9,920,450	0.380%	\$ 15,243,853,340	\$ 9,367,167,553	\$ 5,876,685,787
25135	STATE AUTOMOBILE MUT INS CO	\$ 9,660,723	0.370%	\$ 1,068,544,418	\$ 446,831,940	\$ 621,712,478
23450	AMERICAN FAMILY HOME INS CO	\$ 9,655,833	0.369%	\$ 296,082,131	\$ 220,412,915	\$ 75,669,216
31895	AMERICAN INTERSTATE INS CO	\$ 9,603,160	0.367%	\$ 191,287,283	\$ 120,167,325	\$ 71,119,957
19682	HARTFORD FIRE IN CO	\$ 9,433,082	0.361%	\$ 12,929,242,174	\$ 6,349,709,906	\$ 6,579,532,268
16403	AMERICAN GROWERS INS CO	\$ 9,344,533	0.358%	\$ 143,562,217	\$ 70,776,969	\$ 72,785,248
22306	MASSACHUSETTS BAY INS CO	\$ 9,338,081	0.357%	\$ 19,097,061	\$ 248,707	\$ 18,848,354
19240	ALLSTATE IND CO	\$ 9,228,376	0.353%	\$ 129,223,339	\$ 45,046,717	\$ 84,176,622
20621	COMMERCIAL UNION INS CO	\$ 9,150,596	0.350%	\$ 1,805,056,034	\$ 1,228,587,470	\$ 576,468,564
25968	USAA CAS INS CO	\$ 9,066,176	0.347%	\$ 2,822,074,472	\$ 1,907,547,944	\$ 914,526,528
20281	FEDERAL INS CO	\$ 9,012,693	0.345%	\$ 11,434,081,519	\$ 8,461,769,300	\$ 2,972,312,219
21458	EMPLOYERS INS OF WAUSAU A MUT CO	\$ 8,675,428	0.332%	\$ 3,207,372,682	\$ 2,538,568,322	\$ 668,804,360
20095	BITUMINOUS CAS CORP	\$ 8,606,479	0.329%	\$ 507,157,851	\$ 344,895,100	\$ 162,262,751
37220	DIRECT INS CO	\$ 8,225,758	0.315%	\$ 77,312,193	\$ 47,806,535	\$ 29,505,658
11401	GUARANTY NATL INS CO	\$ 7,935,770	0.304%	\$ 576,960,863	\$ 447,960,821	\$ 129,000,046
19690	AMERICAN ECONOMY INS CO	\$ 7,759,373	0.297%	\$ 1,331,508,369	\$ 894,432,781	\$ 437,075,588
21482	FACTORY MUT INS CO	\$ 7,746,681	0.296%	\$ 4,646,283,664	\$ 2,167,023,551	\$ 2,479,260,113
24430	RELIANCE NATL IND CO	\$ 7,614,325	0.291%	\$ 244,384,267	\$ 117,340,442	\$ 127,043,825
21962	GENERAL ACCIDENT INS CO	\$ 7,223,904	0.276%	\$ 646,850,058	\$ 446,673,198	\$ 200,176,860
25704	FARMERS & MERCHANTS INS CO	\$ 7,204,319	0.276%	\$ 41,987,592	\$ 302,217	\$ 41,685,375
14168	HARLEYSVILLE MUT INS CO	\$ 7,100,884	0.272%	\$ 1,060,713,091	\$ 454,887,357	\$ 605,825,734
22063	GOVERNMENT EMPLOYEES INS CO	\$ 7,027,972	0.269%	\$ 6,973,157,815	\$ 3,795,051,263	\$ 3,178,106,552
11185	FOREMOST INS CO	\$ 6,871,718	0.263%	\$ 594,964,309	\$ 393,307,175	\$ 201,657,134
25658	TRAVELERS IND CO	\$ 6,853,925	0.262%	\$ 11,169,231,470	\$ 7,713,864,482	\$ 3,455,366,987
13528	BROTHERHOOD MUT INS CO	\$ 6,631,268	0.254%	\$ 120,545,905	\$ 63,946,006	\$ 56,599,898
13269	ZENITH INS CO	\$ 6,356,262	0.243%	\$ 953,437,082	\$ 655,467,734	\$ 297,969,348
24422	LEGION INS CO	\$ 6,178,218	0.236%	\$ 579,462,322	\$ 286,214,180	\$ 293,248,141
24457	RELIANCE INS CO	\$ 6,172,738	0.236%	\$ 6,726,413,977	\$ 5,486,208,807	\$ 1,240,205,170
32786	PROGRESSIVE SPECIALTY INS CO	\$ 6,134,205	0.235%	\$ 516,251,396	\$ 347,681,949	\$ 168,569,447
15512	AUTOMOBILE CLUB INTERINS EXCH	\$ 6,076,931	0.233%	\$ 112,839,115	\$ 54,837,014	\$ 58,002,098
35882	GEICO GENERAL INS CO	\$ 6,052,110	0.232%	\$ 114,020,658	\$ 54,471,568	\$ 59,549,089
25887	US FIDELITY & GUARANTY CO	\$ 6,004,907	0.230%	\$ 6,886,940,287	\$ 5,261,191,683	\$ 1,625,748,604
38725	FREMONT PACIFIC INS CO	\$ 5,998,585	0.230%	\$ 36,602,760	\$ 27,118,763	\$ 9,483,997
16047	SOUTHERN PIONEER PROP & CAS INS CO	\$ 5,944,641	0.227%	\$ 8,274,799	\$ 3,432,669	\$ 4,842,130
19178	SOUTHERN GTY INS CO	\$ 5,805,964	0.222%	\$ 246,613,812	\$ 157,566,771	\$ 89,047,041
15725	CAMERON MUT INS CO	\$ 5,783,192	0.221%	\$ 49,231,602	\$ 33,432,588	\$ 15,799,014
20532	CLARENDON NATL INS CO	\$ 5,684,229	0.218%	\$ 460,891,892	\$ 225,459,978	\$ 235,431,914
21164	DAIRYLAND INS CO	\$ 5,681,023	0.217%	\$ 737,000,004	\$ 533,602,069	\$ 203,397,936
28452	REPUBLIC MORTGAGE INS CO	\$ 5,640,977	0.216%	\$ 1,051,558,601	\$ 946,527,546	\$ 105,031,055
20427	AMERICAN CAS CO OF READING PA	\$ 5,549,990	0.212%	\$ 1,450,154,956	\$ 965,797,428	\$ 484,357,529
30562	AMERICAN MANUFACTURERS MUT INS CO	\$ 5,480,881	0.210%	\$ 813,230,024	\$ 536,629,991	\$ 276,600,033
44393	WEST AMERICAN INS CO	\$ 5,432,262	0.208%	\$ 1,906,931,769	\$ 1,192,878,513	\$ 714,053,255
19615	AMERICAN RELIABLE INS CO	\$ 5,419,311	0.207%	\$ 128,099,852	\$ 81,682,940	\$ 46,416,912



**Property and Casualty Companies Listed by Arkansas Premiums**

NAIC	COMPANY NAME	ARKANSAS PREMIUMS	MARKET SHARE	ASSETS	LIABILITIES	CAPITAL & SURPLUS
26891	IGF INS CO	\$ 5,404,994	0.207%	\$ 56,989,851	\$ 37,123,645	\$ 19,866,206
19429	INSURANCE CO OF THE STATE OF PA	\$ 5,291,285	0.202%	\$ 1,917,052,274	\$ 1,080,388,925	\$ 836,663,349
30104	HARTFORD UNDERWRITERS INS CO	\$ 5,288,653	0.202%	\$ 891,836,111	\$ 529,016,068	\$ 362,820,043
33812	VIRGINIA INS RECIP OF RICHMOND VA	\$ 5,244,685	0.201%	\$ 291,555,306	\$ 177,761,091	\$ 113,794,218
42978	AMERICAN SECURITY INS CO	\$ 5,076,369	0.194%	\$ 520,252,458	\$ 318,440,441	\$ 201,812,017
11851	PROGRESSIVE HOME INS CO	\$ 4,996,082	0.191%	\$ 44,848,923	\$ 24,943,961	\$ 19,904,962
20699	ACE PROP & CAS INS CO	\$ 4,987,479	0.191%	\$ 2,450,429,688	\$ 1,962,510,725	\$ 487,918,960
35360	GIBRALTAR NATL INS CO	\$ 4,974,665	0.190%	\$ 7,272,413	\$ 4,512,733	\$ 2,759,680
20613	AMERICAN EMPLOYERS INS CO	\$ 4,922,561	0.188%	\$ 531,367,078	\$ 341,127,481	\$ 190,239,596
10723	NATIONWIDE ASSUR CO	\$ 4,873,162	0.186%	\$ 67,646,313	\$ 16,685,270	\$ 50,961,043
26247	AMERICAN GUARANTEE & LIABILITY INS	\$ 4,858,206	0.186%	\$ 140,779,437	\$ 2,261,216	\$ 138,518,221
26069	WAUSAU BUSINESS INS CO	\$ 4,855,740	0.186%	\$ 118,134,356	\$ 86,696,300	\$ 31,438,056
19305	ASSURANCE CO OF AMER	\$ 4,834,841	0.185%	\$ 23,661,973	\$ 2,500	\$ 23,659,473
21652	FARMERS INS EXCH	\$ 4,776,844	0.183%	\$ 8,502,536,565	\$ 5,626,996,034	\$ 2,875,540,531
39012	SAFECO INS CO OF IL	\$ 4,774,557	0.183%	\$ 464,096,508	\$ 323,247,907	\$ 140,848,601
28746	GUIDANT CAS INS CO	\$ 4,757,454	0.182%	\$ 8,782,541	\$ 2,252,125	\$ 6,530,416
19933	AUDUBON INS CO	\$ 4,713,603	0.180%	\$ 249,956,394	\$ 138,247,486	\$ 111,708,908
16535	ZURICH AMERICAN INS CO	\$ 4,708,890	0.180%	\$ 10,109,079,868	\$ 7,032,756,957	\$ 3,076,322,911
20508	VALLEY FORGE INS CO	\$ 4,671,077	0.179%	\$ 724,583,773	\$ 514,696,272	\$ 209,887,501
23043	LIBERTY MUT INS CO	\$ 4,665,432	0.179%	\$ 19,879,383,812	\$ 14,329,938,118	\$ 5,549,445,693
26042	WAUSAU UNDERWRITERS INS CO	\$ 4,661,317	0.178%	\$ 194,149,145	\$ 125,495,558	\$ 68,653,587
22217	GULF INS CO	\$ 4,477,861	0.171%	\$ 859,103,310	\$ 513,827,708	\$ 345,275,601
39845	EMPLOYERS REIN CORP	\$ 4,400,742	0.168%	\$ 10,463,615,951	\$ 6,193,902,323	\$ 4,269,713,628
22136	AMERICAN NATL FIRE INS CO	\$ 4,388,755	0.168%	\$ 104,908,285	\$ 77,133,861	\$ 27,774,423
41394	BENCHMARK INS CO	\$ 4,349,158	0.166%	\$ 27,994,959	\$ 16,545,201	\$ 11,449,758
11371	GREAT WEST CAS CO	\$ 4,286,118	0.164%	\$ 827,407,237	\$ 605,621,907	\$ 221,785,330
16322	HALCYON INS CO	\$ 4,286,035	0.164%	\$ 31,957,983	\$ 19,633,727	\$ 12,324,256
21296	ASSOCIATES INS CO	\$ 4,260,019	0.163%	\$ 492,965,358	\$ 271,539,168	\$ 221,426,190
15032	GUIDEONE MUT INS CO	\$ 4,185,965	0.160%	\$ 522,690,530	\$ 350,678,252	\$ 172,012,278
24147	OLD REPUBLIC INS CO	\$ 4,149,989	0.159%	\$ 1,256,028,858	\$ 751,924,585	\$ 504,104,273
21881	NATIONAL SURETY CORP	\$ 4,133,623	0.158%	\$ 476,144,196	\$ 364,596,207	\$ 111,547,989
25712	TRI-STATE INS CO	\$ 4,085,934	0.156%	\$ 94,670,392	\$ -	\$ 94,670,391
35386	FIDELITY & GUARANTY INS CO	\$ 4,003,566	0.153%	\$ 15,014,391	\$ 156,529	\$ 14,857,862
36625	OLD RELIABLE CAS CO	\$ 3,866,671	0.148%	\$ 10,105,519	\$ 1,905,875	\$ 8,199,644
18767	CHURCH MUT INS CO	\$ 3,817,616	0.146%	\$ 472,719,217	\$ 321,160,212	\$ 151,559,005
11231	GENERALI US BRANCH	\$ 3,803,445	0.146%	\$ 479,772,328	\$ 341,145,609	\$ 138,626,718
19640	COLUMBIA NATL INS CO	\$ 3,684,251	0.141%	\$ 53,602,597	\$ 31,963,324	\$ 21,639,273
18295	LAFAYETTE INS CO	\$ 3,673,872	0.141%	\$ 78,941,428	\$ 54,367,320	\$ 24,574,108
19879	SECURITY NATL INS CO	\$ 3,667,463	0.140%	\$ 17,601,549	\$ 490,837	\$ 17,110,712
37613	FARMERS UNION MUT INS CO	\$ 3,634,370	0.139%	\$ 8,841,322	\$ 1,805,658	\$ 7,035,664
41297	SCOTSDALE INS CO	\$ 3,603,819	0.138%	\$ 778,132,718	\$ 532,092,587	\$ 246,040,131
22977	LUMBERMENS MUT CAS CO	\$ 3,582,375	0.137%	\$ 7,819,919,514	\$ 5,415,526,275	\$ 2,404,393,239
29424	HARTFORD CAS INS CO	\$ 3,580,964	0.137%	\$ 1,065,182,462	\$ 739,784,592	\$ 325,397,870
33049	STATE VOLUNTEER MUT INS CO	\$ 3,570,585	0.137%	\$ 546,723,288	\$ 403,074,023	\$ 143,649,269
20850	FIREMENS INS CO OF NEWARK NJ	\$ 3,534,372	0.135%	\$ 1,199,498,135	\$ 754,759,992	\$ 444,738,143
24473	UNITED PACIFIC INS CO	\$ 3,523,206	0.135%	\$ 143,708,409	\$ 59,876,556	\$ 83,831,853
25534	TIG INS CO	\$ 3,439,611	0.132%	\$ 2,803,865,631	\$ 1,908,875,929	\$ 894,989,703
11207	FREMONT INDEMNITY CO	\$ 3,387,737	0.130%	\$ 1,295,441,056	\$ 732,561,648	\$ 562,879,408
29459	TWIN CITY FIRE INS CO CO	\$ 3,382,107	0.129%	\$ 317,317,987	\$ 194,233,502	\$ 123,084,485
18228	FARMERS HOME MUT FIRE INS CO	\$ 3,357,619	0.128%	\$ 3,990,778	\$ 1,731,058	\$ 2,259,720
21121	WESTCHESTER FIRE INS CO	\$ 3,346,865	0.128%	\$ 752,128,694	\$ 492,210,216	\$ 259,918,478
22292	HANOVER INS CO	\$ 3,346,191	0.128%	\$ 2,957,814,005	\$ 1,872,079,237	\$ 1,085,734,768
24015	NORTHLAND INS CO	\$ 3,333,469	0.128%	\$ 598,874,576	\$ 338,243,450	\$ 260,631,126
25666	TRAVELERS IND CO OF AMER	\$ 3,315,193	0.127%	\$ 427,078,530	\$ 317,564,707	\$ 109,513,823
22837	INTERSTATE IND CO	\$ 3,261,885	0.125%	\$ 115,188,699	\$ 83,735,637	\$ 31,453,062
23809	GRANITE STATE INS CO	\$ 3,260,331	0.125%	\$ 23,045,096	\$ 71,920	\$ 22,973,176
41181	UNIVERSAL UNDERWRITERS INS CO	\$ 3,196,717	0.122%	\$ 1,283,742,327	\$ 839,620,786	\$ 444,121,541
25976	UTICA MUT INS CO	\$ 3,187,868	0.122%	\$ 1,688,292,407	\$ 1,223,601,167	\$ 464,691,240
35300	ALLIANZ INS CO	\$ 3,155,788	0.121%	\$ 4,060,794,890	\$ 493,277,573	\$ 3,567,517,317
40592	RELIANCE NATL INS CO	\$ 3,125,330	0.120%	\$ 138,640,536	\$ 64,521,956	\$ 74,118,580
23469	AMERICAN MODERN HOME INS CO	\$ 3,107,721	0.119%	\$ 507,986,457	\$ 365,995,094	\$ 141,991,360
41491	GEICO CAS CO	\$ 3,095,342	0.118%	\$ 101,761,778	\$ 66,122,097	\$ 35,639,681
24953	SOUTH CAROLINA INS CO	\$ 3,051,082	0.117%	\$ 71,486,232	\$ 48,364,836	\$ 23,121,396
14559	GUIDEONE SPECIALTY MUT INS CO	\$ 3,015,777	0.115%	\$ 128,795,604	\$ 90,769,577	\$ 38,025,847
13838	FARMLAND MUT INS CO	\$ 3,006,181	0.115%	\$ 188,335,632	\$ 114,834,177	\$ 73,501,455
20648	EMPLOYERS FIRE INS CO	\$ 2,983,269	0.114%	\$ 210,050,725	\$ 136,450,479	\$ 73,600,246
21709	TRUCK INS EXCH	\$ 2,866,343	0.110%	\$ 1,170,882,714	\$ 772,158,466	\$ 398,724,248
34207	WESTPORT INS' CORP	\$ 2,841,403	0.109%	\$ 820,160,374	\$ 622,462,212	\$ 197,698,162
11118	FEDERATED RURAL ELECTRIC INS CORP	\$ 2,833,112	0.108%	\$ 125,220,637	\$ 87,902,528	\$ 37,318,109
11452	HARTFORD STEAM BOIL INSPEC & INS CO	\$ 2,764,747	0.106%	\$ 880,301,970	\$ 451,554,185	\$ 428,747,785
34649	CENTRE INS CO	\$ 2,763,946	0.106%	\$ 338,685,058	\$ 263,315,444	\$ 75,369,614
24678	ROYAL IND CO	\$ 2,756,296	0.105%	\$ 1,327,909,418	\$ 751,632,146	\$ 576,277,272
24074	OHIO CAS INS CO	\$ 2,731,130	0.105%	\$ 2,166,489,360	\$ 1,266,730,206	\$ 899,759,151
37362	GENERAL STAR INDEMNITY CO	\$ 2,697,286	0.103%	\$ 907,447,696	\$ 533,064,971	\$ 374,382,725
33189	MONTICELLO INS CO	\$ 2,631,839	0.101%	\$ 130,636,074	\$ 101,272,370	\$ 29,363,704
22098	GRAIN DEALERS MUT INS CO	\$ 2,626,024	0.100%	\$ 67,130,500	\$ 41,636,971	\$ 25,493,529
22667	ACE AMERICAN INS CO	\$ 2,621,773	0.100%	\$ 2,353,663,322	\$ 1,884,559,649	\$ 469,103,671
19530	STATE AUTO NATL INS CO	\$ 2,598,249	0.099%	\$ 32,718,992	\$ 18,851,444	\$ 13,867,548
36064	HANOVER AMER INS CO	\$ 2,591,872	0.099%	\$ 12,938,897	\$ 169,517	\$ 12,769,380
19488	AMERISURE INS CO	\$ 2,567,022	0.098%	\$ 359,856,067	\$ 263,391,414	\$ 96,464,652
25615	CHARTER OAK FIRE INS CO	\$ 2,501,513	0.096%	\$ 663,259,494	\$ 497,890,336	\$ 165,369,157
16691	GREAT AMERICAN INS CO	\$ 2,493,037	0.095%	\$ 3,754,457,348	\$ 2,585,864,007	\$ 1,168,593,342
36838	GENERAL AGENTS INS CO OF AMER INC	\$ 2,468,774	0.094%	\$ 200,900,451	\$ 133,745,414	\$ 67,155,036
24031	NORTHLAND CAS CO	\$ 2,451,019	0.094%	\$ 60,175,670	\$ 35,989,232	\$ 24,186,438

**Property and Casualty Companies Listed by Arkansas Premiums**

NAIC	COMPANY NAME	ARKANSAS PREMIUMS	MARKET SHARE	ASSETS	LIABILITIES	CAPITAL & SURPLUS
29858	MORTGAGE GUARANTY INS CORP	\$ 2,395,967	0.092%	\$ 3,468,487,313	\$ 2,884,404,463	\$ 584,082,850
40134	POTOMAC INS CO OF IL	\$ 2,356,266	0.090%	\$ 71,149,686	\$ 33,872,665	\$ 37,277,021
10499	CHRYSLER INS CO	\$ 2,333,081	0.089%	\$ 570,346,953	\$ 368,340,424	\$ 202,006,529
27235	AUTO CLUB FAMILY INS CO	\$ 2,311,418	0.088%	\$ 26,635,132	\$ 13,964,235	\$ 12,670,897
22055	GEICO IND CO	\$ 2,305,218	0.088%	\$ 1,324,267,889	\$ 856,044,179	\$ 468,223,711
27626	FIRSTCOMP INS CO	\$ 2,271,815	0.087%	\$ 10,949,873	\$ 7,397,838	\$ 3,552,035
25151	STATE FARM GENERAL INS CO	\$ 2,246,708	0.086%	\$ 1,781,717,119	\$ 1,178,108,277	\$ 603,608,842
38067	ECONOMY PREFERRED INS CO	\$ 2,245,386	0.086%	\$ 7,857,134	\$ 5,323	\$ 7,851,811
42404	LIBERTY INS CORP	\$ 2,244,366	0.086%	\$ 1,419,634,728	\$ 1,168,683,578	\$ 250,951,149
14265	INDIANA LUMBERMENS MUT INS CO	\$ 2,227,223	0.085%	\$ 107,718,894	\$ 69,449,736	\$ 38,269,159
30589	CAPITAL CITY INS CO INC	\$ 2,225,673	0.085%	\$ 49,614,594	\$ 31,001,377	\$ 18,613,217
25844	UNION INS CO	\$ 2,223,887	0.085%	\$ 86,826,931	\$ 58,438,821	\$ 28,388,110
10464	CANAL INS CO	\$ 2,190,514	0.084%	\$ 592,900,161	\$ 200,866,583	\$ 392,033,577
20087	NATIONAL IND CO	\$ 2,157,206	0.083%	\$ 35,628,938,275	\$ 8,065,029,560	\$ 27,563,908,715
25682	TRAVELERS IND CO OF CT	\$ 2,155,355	0.082%	\$ 782,438,367	\$ 530,488,480	\$ 251,949,887
20478	NATIONAL FIRE INS CO OF HARTFORD	\$ 2,124,767	0.081%	\$ 2,829,265,488	\$ 2,033,042,435	\$ 796,223,053
38989	CHUBB CUSTOM INS CO	\$ 2,117,255	0.081%	\$ 123,536,019	\$ 93,575,418	\$ 29,960,601
21040	FREMONT INDUSTRIAL IND CO	\$ 2,098,872	0.080%	\$ 564,038,395	\$ 422,421,200	\$ 141,617,195
39306	FIDELITY & DEPOSIT CO OF MD	\$ 2,079,041	0.080%	\$ 293,592,650	\$ 6,007,163	\$ 287,585,487
32298	NATIONAL UNION FIRE INS CO OF LA	\$ 2,034,826	0.078%	\$ 4,764,427	\$ 99,026	\$ 4,665,401
21407	EMCASCO INS CO	\$ 2,025,621	0.078%	\$ 141,008,577	\$ 108,715,229	\$ 32,293,348
19372	NORTHERN INS CO OF NY	\$ 2,012,488	0.077%	\$ 73,693,494	\$ 3,600	\$ 73,689,894
24481	RELIANCE INS CO OF IL	\$ 2,007,558	0.077%	\$ 107,599,415	\$ 59,442,197	\$ 48,157,218
10367	AVEMCO INS CO	\$ 1,995,053	0.076%	\$ 128,102,640	\$ 65,562,141	\$ 62,540,499
12114	NATIONAL SECURITY FIRE & CAS CO	\$ 1,988,330	0.076%	\$ 40,626,246	\$ 17,183,389	\$ 23,442,857
41769	ATHENA ASSUR CO	\$ 1,984,271	0.076%	\$ 164,880,649	\$ 105,710,939	\$ 59,169,710
40827	VIRGINIA SURETY CO INC	\$ 1,981,778	0.076%	\$ 1,442,316,483	\$ 1,123,567,294	\$ 318,749,189
26433	HARCO NATL INS CO	\$ 1,971,259	0.075%	\$ 115,016,860	\$ 60,247,589	\$ 54,769,271
39357	TRAVELERS INS CO ACCIDENT DEPT	\$ 1,967,632	0.075%	\$ 46,403,131,651	\$ 41,375,845,577	\$ 5,027,286,074
26743	CALIBER ONE IND CO	\$ 1,952,194	0.075%	\$ 85,679,868	\$ 52,842,143	\$ 32,837,725
24384	RANGER INS CO	\$ 1,950,114	0.075%	\$ 343,152,856	\$ 262,285,934	\$ 80,866,922
17370	NAUTILUS INS CO	\$ 1,947,363	0.075%	\$ 177,740,107	\$ 104,072,396	\$ 73,667,711
37869	PRE-PAID LEGAL CAS INC	\$ 1,942,819	0.074%	\$ 16,388,570	\$ 3,045,500	\$ 13,343,070
31127	COLUMBIA CAS CO	\$ 1,866,005	0.071%	\$ 764,519,923	\$ 549,519,493	\$ 215,000,430
32352	PRUDENTIAL PROPERTY & CAS INS CO	\$ 1,832,617	0.070%	\$ 2,391,692,219	\$ 1,323,248,060	\$ 1,068,444,159
39020	ESSEX INS CO	\$ 1,807,861	0.069%	\$ 252,668,706	\$ 183,463,560	\$ 69,205,146
13714	PHARMACISTS MUT INS CO	\$ 1,789,132	0.068%	\$ 76,617,125	\$ 49,947,875	\$ 26,669,250
31194	TRAVELERS CAS & SURETY CO OF AM	\$ 1,732,437	0.066%	\$ 1,154,838,643	\$ 645,112,572	\$ 509,726,070
24724	FIRST NATL INS CO OF AMER	\$ 1,723,191	0.066%	\$ 203,088,194	\$ 130,271,079	\$ 72,817,115
10855	CYPRESS INS CO	\$ 1,652,635	0.063%	\$ 267,451,073	\$ 58,258,310	\$ 209,192,763
37303	REDLAND INS CO	\$ 1,652,553	0.063%	\$ 226,830,375	\$ 153,130,631	\$ 73,699,744
24988	SENTRY INS A MUT CO	\$ 1,625,605	0.062%	\$ 3,590,885,518	\$ 1,823,801,277	\$ 1,767,084,241
23396	MICHIGAN MUT INS CO	\$ 1,610,556	0.062%	\$ 968,450,379	\$ 683,471,877	\$ 284,978,502
34266	FRONTIER INS CO	\$ 1,595,054	0.061%	\$ 1,162,172,834	\$ 962,596,920	\$ 199,575,914
13188	WESTERN SURETY CO	\$ 1,550,283	0.059%	\$ 542,818,765	\$ 369,379,577	\$ 173,439,188
19356	MARYLAND CAS CO	\$ 1,542,661	0.059%	\$ 510,943,038	\$ 11,517,176	\$ 499,425,862
18252	TOWN & COUNTRY MUT INS CO	\$ 1,537,065	0.059%	\$ 3,038,353	\$ 1,500,870	\$ 1,537,483
28223	NATIONWIDE AGRIBUSINESS INS CO	\$ 1,528,699	0.058%	\$ 45,248,702	\$ 6,563,170	\$ 38,685,533
19402	BIRMINGHAM FIRE INS CO OF PA	\$ 1,524,597	0.058%	\$ 1,596,153,675	\$ 1,072,483,460	\$ 523,670,215
26077	LANCER INS CO	\$ 1,522,018	0.058%	\$ 100,263,677	\$ 65,118,204	\$ 35,145,473
21326	EMPIRE FIRE & MARINE INS CO	\$ 1,521,982	0.058%	\$ 496,370,953	\$ 353,316,681	\$ 143,054,272
26980	ROYAL INS CO OF AMER	\$ 1,498,516	0.057%	\$ 2,116,804,884	\$ 1,710,990,848	\$ 405,814,036
22012	MOTORS INS CORP	\$ 1,488,658	0.057%	\$ 5,094,601,029	\$ 3,479,795,706	\$ 1,614,805,323
18708	AMBAC ASSUR CORP	\$ 1,479,393	0.057%	\$ 4,013,174,089	\$ 2,509,870,842	\$ 1,503,303,247
38458	GENERAL ELECTRIC MORTGAGE INS CORP	\$ 1,471,582	0.056%	\$ 2,947,600,198	\$ 2,253,578,197	\$ 694,022,001
23728	NATIONAL GENERAL INS CO	\$ 1,458,041	0.056%	\$ 71,124,828	\$ 49,652,835	\$ 21,471,993
24066	AMERICAN FIRE & CAS CO	\$ 1,438,589	0.055%	\$ 329,614,160	\$ 224,928,704	\$ 104,685,456
21849	AMERICAN AUTOMOBILE INS CO	\$ 1,421,680	0.054%	\$ 311,559,735	\$ 220,168,865	\$ 91,390,870
16381	FARMERS UNION COOPERATIVE INS CO	\$ 1,408,688	0.054%	\$ 14,709,820	\$ 10,977,026	\$ 3,732,794
43095	CLARENDON AMER INS CO	\$ 1,408,168	0.054%	\$ 139,924,308	\$ 75,269,923	\$ 64,654,385
39942	AMERICAN NATL GENERAL INS CO	\$ 1,403,222	0.054%	\$ 70,204,459	\$ 30,265,270	\$ 39,939,189
18910	AMERICAN PROTECTION INS CO	\$ 1,378,396	0.053%	\$ 6,510,633	\$ 117,352	\$ 6,393,281
34274	CENTRAL STATES IND CO OF OMAHA	\$ 1,373,576	0.053%	\$ 233,882,801	\$ 56,751,721	\$ 177,131,080
13137	VIKING INS CO OF WI	\$ 1,373,321	0.053%	\$ 257,545,760	\$ 152,166,521	\$ 105,379,239
43575	INDEMNITY INS CO OF NA	\$ 1,361,817	0.052%	\$ 105,791,730	\$ 74,982,417	\$ 30,809,313
20303	GREAT NORTHERN INS CO	\$ 1,348,486	0.052%	\$ 644,155,639	\$ 499,445,385	\$ 144,710,254
38601	MIC PROPERTY & CAS INS CORP	\$ 1,344,955	0.051%	\$ 46,043,252	\$ 24,786,990	\$ 21,256,262
19860	ARGONAUT GREAT CENTRAL INS CO	\$ 1,336,829	0.051%	\$ 113,980,861	\$ 64,639,713	\$ 49,341,148
23841	NEW HAMPSHIRE INS CO	\$ 1,333,135	0.051%	\$ 1,615,398,866	\$ 1,080,449,094	\$ 534,949,772
18058	PHILADELPHIA IND INS CO	\$ 1,319,224	0.050%	\$ 311,113,603	\$ 187,989,114	\$ 123,124,490
33855	LINCOLN GENERAL INS CO	\$ 1,307,256	0.050%	\$ 68,304,137	\$ 51,452,559	\$ 16,851,578
31208	AMERICAN GENERAL PROPERTY INS CO	\$ 1,306,775	0.050%	\$ 68,589,754	\$ 25,093,980	\$ 43,495,774
35181	EXECUTIVE RISK IND INC	\$ 1,306,517	0.050%	\$ 1,136,459,920	\$ 820,625,225	\$ 315,834,695
19887	TRINITY UNIVERSAL INS CO	\$ 1,300,131	0.050%	\$ 1,734,507,816	\$ 854,279,716	\$ 880,228,099
13064	UNITED NATL INS CO	\$ 1,296,067	0.050%	\$ 465,096,312	\$ 192,414,552	\$ 272,681,760
33600	LM INS CORP	\$ 1,293,039	0.049%	\$ 54,501,709	\$ 38,986,888	\$ 15,514,821
24902	SECURITY INS CO OF HARTFORD	\$ 1,292,849	0.049%	\$ 959,104,139	\$ 725,490,363	\$ 233,613,776
22357	HARTFORD ACCID & IND CO	\$ 1,289,217	0.049%	\$ 9,153,299,979	\$ 4,544,491,381	\$ 4,608,808,598
35718	PHICO INS CO	\$ 1,270,983	0.049%	\$ 774,410,757	\$ 590,991,529	\$ 183,419,228
10847	CUMIS INS SOCIETY INC	\$ 1,270,929	0.049%	\$ 846,940,462	\$ 455,917,094	\$ 391,023,367
23612	MIDWEST EMPLOYERS CAS CO	\$ 1,254,962	0.048%	\$ 452,529,860	\$ 330,760,212	\$ 121,769,648
22918	AMERICAN MOTORISTS INS CO	\$ 1,251,303	0.048%	\$ 1,475,919,488	\$ 1,009,771,733	\$ 466,147,755
14583	MILLERS MUT INS ASSOC	\$ 1,229,784	0.047%	\$ 91,970,493	\$ 62,534,930	\$ 29,435,563
37877	NATIONWIDE PROPERTY & CAS INS CO	\$ 1,214,962	0.046%	\$ 22,950,508	\$ 2,634,484	\$ 20,316,024

**Property and Casualty Companies Listed by Arkansas Premiums**

NAIC	COMPANY NAME	ARKANSAS PREMIUMS	MARKET SHARE	ASSETS	LIABILITIES	CAPITAL & SURPLUS
22578	HORACE MANN INS CO	\$ 1,199,594	0.046%	\$ 350,086,113	\$ 235,677,823	\$ 114,408,290
18023	STAR INS CO	\$ 1,188,946	0.045%	\$ 191,638,577	\$ 121,481,065	\$ 70,157,512
22683	TEACHERS INS CO	\$ 1,184,705	0.045%	\$ 228,745,170	\$ 156,680,135	\$ 72,065,035
20109	BITUMINOUS FIRE & MARINE INS CO	\$ 1,183,828	0.045%	\$ 217,769,976	\$ 154,010,363	\$ 63,759,613
21318	COREGIS INS CO	\$ 1,180,566	0.045%	\$ 873,386,920	\$ 618,550,207	\$ 254,836,713
19224	NORTHBROOK PROP & CAS INS CO	\$ 1,177,014	0.045%	\$ 340,437,768	\$ 107,428,248	\$ 233,009,520
42374	HOUSTON CAS CO	\$ 1,160,256	0.044%	\$ 493,758,712	\$ 243,577,772	\$ 250,180,940
34339	METROPOLITAN GRP PROP & CAS INS CO	\$ 1,159,158	0.044%	\$ 681,308,824	\$ 468,725,400	\$ 212,583,424
19399	AIU INS CO	\$ 1,143,590	0.044%	\$ 1,985,286,641	\$ 1,480,343,315	\$ 504,943,326
33022	AXA GLOBAL RISKS US INS CO	\$ 1,129,393	0.043%	\$ 266,106,048	\$ 183,794,963	\$ 82,311,085
20397	VIGILANT INS CO	\$ 1,126,046	0.043%	\$ 925,724,845	\$ 595,840,499	\$ 329,884,346
21792	ATLANTA CAS CO	\$ 1,119,170	0.043%	\$ 379,634,991	\$ 280,582,252	\$ 99,052,739
27928	AMEX ASSUR CO	\$ 1,099,822	0.042%	\$ 435,496,750	\$ 251,943,445	\$ 183,553,305
35904	HEALTH CARE IND INC	\$ 1,084,206	0.041%	\$ 1,682,052,508	\$ 1,170,119,621	\$ 511,932,887
10472	CAPITOL INDEMNITY CORP	\$ 1,082,216	0.041%	\$ 221,165,486	\$ 129,595,250	\$ 91,570,236
23108	LUMBERMENS UNDERWRITING ALLIANCE	\$ 1,072,369	0.041%	\$ 394,601,439	\$ 289,334,965	\$ 105,266,474
25518	TIG PREMIER INS CO	\$ 1,071,757	0.041%	\$ 38,176,571	\$ 634,945	\$ 37,541,625
19720	AMERICAN ALT INS CORP	\$ 1,069,906	0.041%	\$ 138,086,546	\$ 31,740,903	\$ 106,345,643
25879	FIDELITY & GUARANTY INS UNDERWRITERS	\$ 1,060,223	0.041%	\$ 48,135,319	\$ 53,223	\$ 48,082,096
42846	ATLANTIC CAS INS CO	\$ 1,050,820	0.040%	\$ 32,733,950	\$ 4,562,709	\$ 28,171,241
30830	WESTERN DIVERSIFIED CAS INS CO	\$ 1,033,899	0.040%	\$ 131,980,958	\$ 93,612,944	\$ 38,368,011
11991	NATIONAL CAS CO	\$ 1,015,328	0.039%	\$ 90,213,111	\$ 15,749,683	\$ 74,463,428
14974	PENNSYLVANIA LUMBERMENS MUT INS	\$ 991,992	0.038%	\$ 130,632,661	\$ 70,569,732	\$ 60,062,929
29599	US SPECIALTY INS CO	\$ 989,770	0.038%	\$ 141,075,861	\$ 36,628,286	\$ 104,447,575
18260	DESIGN PROFS INS CO	\$ 985,061	0.038%	\$ 107,417,527	\$ 76,434,241	\$ 30,983,286
15873	UNITED GTY RESIDENTIAL INS CO	\$ 979,278	0.037%	\$ 1,299,736,275	\$ 1,204,411,724	\$ 95,324,551
22926	ECONOMY FIRE & CAS CO	\$ 977,742	0.037%	\$ 693,621,981	\$ 412,115,279	\$ 281,506,701
23647	MUTUAL SERVICE CAS INS CO	\$ 977,379	0.037%	\$ 293,970,740	\$ 201,247,094	\$ 92,723,646
24732	GENERAL INS CO OF AMER	\$ 962,454	0.037%	\$ 2,231,207,268	\$ 1,698,507,287	\$ 532,699,981
19631	AMERICAN ROAD INS CO	\$ 958,520	0.037%	\$ 445,045,171	\$ 175,587,212	\$ 269,457,959
10014	AFFILIATED FM INS CO	\$ 952,452	0.036%	\$ 199,379,026	\$ 129,868,255	\$ 69,510,771
23248	OCCIDENTAL FIRE & CAS CO OF NC	\$ 946,701	0.036%	\$ 59,769,117	\$ 23,485,967	\$ 36,283,150
26298	METROPOLITAN PROPERTY & CAS INS CO	\$ 926,284	0.035%	\$ 3,072,659,637	\$ 1,626,560,896	\$ 1,446,098,741
24589	AMERICAN & FOREIGN INS CO	\$ 923,495	0.035%	\$ 372,180,800	\$ 300,079,172	\$ 72,101,628
24139	INTERNATIONAL BUS & MERC REASSUR CO	\$ 922,222	0.035%	\$ 342,146,346	\$ 234,059,916	\$ 108,086,430
21113	UNITED STATES FIRE INS CO	\$ 910,821	0.035%	\$ 2,590,906,956	\$ 2,079,737,758	\$ 511,169,198
18090	SOUTHERN HERITAGE INS CO	\$ 908,168	0.035%	\$ 41,620,562	\$ 25,112,140	\$ 16,508,422
22268	INFINITY INS CO	\$ 904,841	0.035%	\$ 449,498,550	\$ 340,634,395	\$ 108,864,155
25623	PHOENIX INS CO	\$ 891,451	0.034%	\$ 2,714,736,366	\$ 1,926,295,797	\$ 788,440,569
38245	BCS INS CO	\$ 884,352	0.034%	\$ 178,680,536	\$ 82,115,338	\$ 96,565,195
13056	RLI INS CO	\$ 882,215	0.034%	\$ 612,547,947	\$ 326,301,106	\$ 286,246,841
30481	ST PAUL SURPLUS LINES INS CO	\$ 871,248	0.033%	\$ 414,554,902	\$ 320,746,839	\$ 93,808,064
24694	SAFEGUARD INS CO	\$ 870,897	0.033%	\$ 523,250,766	\$ 428,409,569	\$ 94,841,197
10639	ATTORNEYS LIAB ASSUR SOCIETY INC RRG	\$ 849,525	0.033%	\$ 119,765,716	\$ 103,245,604	\$ 16,520,112
43117	AMERICAN EQUITY INS CO	\$ 845,574	0.032%	\$ 94,614,673	\$ 64,331,202	\$ 30,283,471
10952	JC PENNEY CAS INS CO	\$ 840,508	0.032%	\$ 22,595,110	\$ 11,332,517	\$ 11,262,593
37974	MT HAWLEY INS CO	\$ 836,496	0.032%	\$ 263,210,386	\$ 137,389,487	\$ 125,820,900
20010	ACCEPTANCE IND INS CO	\$ 827,116	0.032%	\$ 62,808,344	\$ 39,503,651	\$ 23,304,693
13897	FARMERS MUT HAIL INS CO OF IA	\$ 817,172	0.031%	\$ 197,911,263	\$ 76,920,652	\$ 120,990,611
16063	GENERAL SECURITY INS CO	\$ 811,206	0.031%	\$ 54,865,826	\$ 13,184,834	\$ 41,680,991
15105	SAFETY NATL CAS CORP	\$ 808,035	0.031%	\$ 663,010,393	\$ 467,732,925	\$ 195,277,468
19070	STANDARD FIRE INS CO	\$ 805,933	0.031%	\$ 2,746,100,397	\$ 1,882,367,799	\$ 863,732,597
11800	FOREMOST PROPERTY & CAS INS CO	\$ 803,792	0.031%	\$ 11,740,407	\$ 494,367	\$ 11,246,040
33898	AEGIS SECURITY INS CO	\$ 792,075	0.030%	\$ 37,982,060	\$ 15,637,136	\$ 22,344,924
26344	AGRICULTURAL INS CO	\$ 789,681	0.030%	\$ 11,836,527	\$ 2,590,760	\$ 9,245,767
35769	LYNDON PROPERTY INS CO	\$ 781,245	0.030%	\$ 220,373,461	\$ 124,354,750	\$ 96,018,711
35742	ACCELERATION NATL INS CO	\$ 759,751	0.029%	\$ 27,959,733	\$ 22,454,274	\$ 5,505,459
26522	MOUNT VERNON FIRE INS CO	\$ 732,610	0.028%	\$ 262,791,332	\$ 112,892,910	\$ 149,898,418
36951	CENTURY SURETY CO	\$ 731,387	0.028%	\$ 91,547,770	\$ 62,035,922	\$ 29,511,848
22713	INSURANCE CO OF N AMER	\$ 730,404	0.028%	\$ 372,965,511	\$ 286,876,520	\$ 86,088,990
32557	AMERICAN PHYSICIANS INS EXCH	\$ 729,413	0.028%	\$ 66,348,036	\$ 52,423,261	\$ 13,924,775
36234	PREFERRED PROFESSIONAL INS CO	\$ 729,360	0.028%	\$ 75,660,020	\$ 41,596,861	\$ 34,063,159
32220	AMERICAN INTL INS CO	\$ 726,806	0.028%	\$ 856,207,641	\$ 652,754,534	\$ 203,453,107
19917	LIBERTY INSURANCE UNDERWRITERS INC	\$ 725,044	0.028%	\$ 21,526,002	\$ 5,365,907	\$ 16,160,097
37621	TOYOTA MOTOR INS CO	\$ 713,947	0.027%	\$ 74,663,055	\$ 52,784,144	\$ 21,878,911
10355	RECIPROCAL ALLIANCE (RRG)	\$ 707,882	0.027%	\$ 26,133,776	\$ 3,181,958	\$ 22,951,818
27251	PMI MORTGAGE INS CO	\$ 696,089	0.027%	\$ 1,747,433,313	\$ 1,613,300,774	\$ 134,132,539
12246	AMERICAN CONTINENTAL INS CO	\$ 691,956	0.026%	\$ 818,590,233	\$ 634,649,686	\$ 183,940,547
42048	DIAMOND STATE INS CO	\$ 687,742	0.026%	\$ 85,624,194	\$ 36,024,780	\$ 49,599,414
11843	MEDICAL PROTECTIVE CO	\$ 682,480	0.026%	\$ 1,307,858,452	\$ 949,526,839	\$ 358,331,613
41459	ARMED FORCES INS EXCHANGE	\$ 669,072	0.026%	\$ 166,405,755	\$ 53,459,907	\$ 112,945,848
22748	PACIFIC EMPLOYERS INS CO	\$ 650,328	0.025%	\$ 878,909,123	\$ 654,170,235	\$ 224,738,888
39330	UNITED CAPITOL INS CO	\$ 647,976	0.025%	\$ 196,899,553	\$ 138,893,228	\$ 58,006,325
22810	CHICAGO INS CO	\$ 647,449	0.025%	\$ 286,744,777	\$ 208,773,123	\$ 77,971,653
21261	ELECTRIC INS CO	\$ 643,070	0.025%	\$ 831,986,692	\$ 616,761,102	\$ 215,225,585
24856	ADMIRAL INS CO	\$ 642,688	0.025%	\$ 671,838,239	\$ 462,456,774	\$ 209,381,465
23418	MID-CONTINENT CAS CO	\$ 639,001	0.024%	\$ 194,077,742	\$ 131,390,160	\$ 62,687,582
19895	ATLANTIC MUT INS CO	\$ 635,234	0.024%	\$ 1,197,423,702	\$ 659,266,516	\$ 538,157,186
10046	PACIFIC INS CO LTD	\$ 628,766	0.024%	\$ 531,291,556	\$ 234,663,285	\$ 296,628,271
40142	AMERICAN ZURICH INS CO	\$ 625,735	0.024%	\$ 66,277,234	\$ 219,488	\$ 66,057,746
11100	SAFECO SURPLUS LINES INS CO	\$ 613,047	0.023%	\$ 24,699,455	\$ 42,094	\$ 24,657,361
33138	LANDMARK AMER INS CO	\$ 593,227	0.023%	\$ 33,448,122	\$ 4,685,243	\$ 28,762,879
14354	JEWELERS MUT INS CO	\$ 587,010	0.022%	\$ 107,352,290	\$ 38,431,276	\$ 68,921,014
11762	VESTA FIRE INS CORP	\$ 567,196	0.022%	\$ 572,807,865	\$ 300,821,779	\$ 271,986,086

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NAIC	COMPANY NAME	ARKANSAS PREMIUMS	MARKET SHARE	ASSETS	LIABILITIES	CAPITAL & SURPLUS
32859	PENN-AMERICA INS CO	\$ 566,863	0.022%	\$ 152,159,193	\$ 82,644,026	\$ 69,515,167
24813	BALBOA INS CO	\$ 565,386	0.022%	\$ 350,852,352	\$ 157,991,468	\$ 192,860,884
26832	AMERICAN ALLIANCE INS CO	\$ 563,289	0.022%	\$ 12,658,849	\$ 2,576,686	\$ 10,082,163
21105	NORTH RIVER INS CO	\$ 559,672	0.021%	\$ 778,230,399	\$ 624,608,877	\$ 153,621,522
18864	FAIRMONT INS CO	\$ 558,712	0.021%	\$ 24,233,337	\$ 2,113,782	\$ 22,119,554
21237	CASUALTY RECIPROCAL EXCH	\$ 555,047	0.021%	\$ 160,959,194	\$ 124,992,017	\$ 35,967,177
29874	NORTH AMERICAN SPECIALTY INS CO	\$ 554,140	0.021%	\$ 220,161,977	\$ 67,291,068	\$ 152,870,909
18287	FINANCIAL SECURITY ASSUR INC	\$ 553,602	0.021%	\$ 2,039,802,765	\$ 1,220,206,899	\$ 819,595,866
18538	BANCINSURE INC	\$ 553,149	0.021%	\$ 60,478,102	\$ 34,480,335	\$ 25,997,767
34916	FIRST SPECIALTY INS CORP	\$ 549,300	0.021%	\$ 76,764,726	\$ 43,690,330	\$ 33,074,396
35971	VOYAGER PROPERTY & CAS INS CO	\$ 547,990	0.021%	\$ 87,007,257	\$ 55,172,637	\$ 31,834,620
10510	CAROLINA CAS INS CO	\$ 542,919	0.021%	\$ 187,311,896	\$ 137,173,949	\$ 50,137,947
19577	VILLANOVA INS CO	\$ 540,088	0.021%	\$ 50,981,777	\$ 25,012,820	\$ 25,968,957
34789	COLONIAL PENN INS CO	\$ 537,280	0.021%	\$ 1,002,051,946	\$ 519,806,338	\$ 482,245,606
40428	VOYAGER IND INS CO	\$ 529,090	0.020%	\$ 61,252,418	\$ 31,003,981	\$ 30,248,437
22489	HIGHLANDS INS CO	\$ 521,738	0.020%	\$ 859,951,143	\$ 693,210,800	\$ 166,740,343
24872	CONNECTICUT IND CO	\$ 517,334	0.020%	\$ 389,140,669	\$ 297,534,990	\$ 91,605,679
28932	MARKEL AMERICAN INS CO	\$ 514,923	0.020%	\$ 66,035,252	\$ 46,842,213	\$ 19,193,039
43966	DOCTORS INS RECIP RRG	\$ 509,814	0.020%	\$ 20,165,273	\$ 9,949,280	\$ 10,215,995
35270	FIDELITY & CASUALTY CO OF NY	\$ 506,209	0.019%	\$ 492,974,772	\$ 228,370,371	\$ 264,604,401
14435	LUMBER MUT INS CO	\$ 497,823	0.019%	\$ 224,998,654	\$ 159,838,783	\$ 65,159,872
38970	MARKEL INS CO	\$ 496,279	0.019%	\$ 188,697,094	\$ 128,466,608	\$ 60,230,486
15954	TRINITY UNIVERSAL INS CO OF KS	\$ 493,728	0.019%	\$ 10,748,118	\$ 77,834	\$ 10,670,284
26611	VALIANT INS CO	\$ 490,476	0.019%	\$ 28,020,167	\$ 3,600	\$ 28,016,567
11126	YASUDA FIRE & MARINE INS CO OF AMER	\$ 488,659	0.019%	\$ 323,959,896	\$ 217,127,548	\$ 106,832,348
18468	GREAT RIVER INS CO	\$ 488,337	0.019%	\$ 31,614,052	\$ 18,388,676	\$ 13,225,373
18279	BANKERS STANDARD INS CO	\$ 481,223	0.018%	\$ 99,036,227	\$ 76,046,634	\$ 22,989,591
20346	PACIFIC IND CO	\$ 475,339	0.018%	\$ 2,478,747,696	\$ 1,947,421,605	\$ 531,326,091
33790	RADIAN GUARANTY INC	\$ 473,904	0.018%	\$ 1,061,809,335	\$ 904,115,854	\$ 157,693,482
23663	NATIONAL AMERICAN INS CO	\$ 471,658	0.018%	\$ 149,543,857	\$ 104,905,367	\$ 44,638,490
20028	BEACON NATL INS CO	\$ 466,684	0.018%	\$ 31,529,510	\$ 21,204,153	\$ 10,325,357
12599	WINDSOR INS CO	\$ 466,448	0.018%	\$ 338,656,412	\$ 248,626,392	\$ 90,030,020
20796	COLONIAL PENN FRANKLIN INS CO	\$ 463,519	0.018%	\$ 556,995,875	\$ 343,053,820	\$ 213,942,056
13021	UNITED FIRE & CAS CO	\$ 445,229	0.017%	\$ 488,234,946	\$ 308,546,001	\$ 179,688,945
19976	AMICA MUT INS CO	\$ 443,408	0.017%	\$ 2,952,711,856	\$ 1,319,751,663	\$ 1,632,960,193
12831	STATE NATL INS CO INC	\$ 441,599	0.017%	\$ 56,178,299	\$ 26,116,311	\$ 30,061,988
24600	GLOBE IND CO	\$ 432,230	0.017%	\$ 1,612,073,388	\$ 1,108,121,587	\$ 503,951,801
11592	INTERNATIONAL FIDELITY INS CO	\$ 426,897	0.016%	\$ 58,590,713	\$ 19,611,711	\$ 38,979,004
27120	TRUMBULL INS CO	\$ 421,709	0.016%	\$ 94,747,656	\$ 64,872,735	\$ 29,874,921
34983	AMWEST SURETY INS CO	\$ 412,941	0.016%	\$ 140,554,418	\$ 107,911,456	\$ 32,642,962
12416	PROTECTIVE INS CO	\$ 407,193	0.016%	\$ 412,958,376	\$ 143,264,425	\$ 269,693,951
27960	ILLINOIS UNION INS CO	\$ 405,766	0.016%	\$ 88,968,092	\$ 20,829,112	\$ 68,138,981
22730	ZC INS CO	\$ 402,411	0.015%	\$ 87,650,436	\$ 39,181,814	\$ 48,468,622
25038	NORTH AMERICAN CAPACITY INS CO	\$ 400,043	0.015%	\$ 31,925,449	\$ 1,464,067	\$ 30,461,382
19410	COMMERCE & INDUSTRY INS CO	\$ 399,801	0.015%	\$ 3,184,542,164	\$ 2,130,946,640	\$ 1,053,595,524
37150	WESTERN HERITAGE INS CO	\$ 398,960	0.015%	\$ 68,291,466	\$ 11,077,481	\$ 57,213,986
22861	SOUTHERN PILOT INS CO	\$ 393,667	0.015%	\$ 77,833,988	\$ 37,637,874	\$ 40,196,114
39993	COLONY INS CO	\$ 393,434	0.015%	\$ 104,114,198	\$ 66,326,509	\$ 37,787,689
31089	REPUBLIC WESTERN INS CO	\$ 391,466	0.015%	\$ 550,241,581	\$ 389,227,951	\$ 161,013,630
42811	GULF UNDERWRITERS INS CO	\$ 389,904	0.015%	\$ 79,915,734	\$ 47,488,683	\$ 32,427,051
25496	TIG IND CO	\$ 383,736	0.015%	\$ 21,792,720	\$ 1,510,334	\$ 20,282,386
24660	CUMBERLAND CAS & SURETY CO	\$ 383,467	0.015%	\$ 13,228,579	\$ 8,122,338	\$ 5,106,241
11177	FIRST FNCL INS CO	\$ 371,901	0.014%	\$ 219,436,152	\$ 129,955,570	\$ 89,480,582
37885	XL SPECIALTY INS CO	\$ 371,345	0.014%	\$ 129,559,769	\$ 103,722,085	\$ 25,837,684
34495	DOCTORS CO AN INTERINSURANCE EXCHN	\$ 369,931	0.014%	\$ 1,026,525,300	\$ 630,704,508	\$ 395,820,792
42986	STANDARD GUARANTY INS CO	\$ 363,753	0.014%	\$ 122,427,791	\$ 78,225,644	\$ 44,202,147
18600	USAA GENERAL IND CO	\$ 359,008	0.014%	\$ 115,715,453	\$ 60,899,194	\$ 54,816,259
19496	AMERICAN FIRE & IND CO	\$ 358,392	0.014%	\$ 7,111,760	\$ 36,146	\$ 7,075,614
29912	LEGION INS CO	\$ 351,690	0.013%	\$ 65,345,841	\$ 34,695,701	\$ 30,650,140
14982	PENN MILLERS INS CO	\$ 348,750	0.013%	\$ 105,680,176	\$ 55,775,409	\$ 49,904,768
41807	ROYAL SURPLUS LINES INS CO	\$ 346,374	0.013%	\$ 289,789,721	\$ 135,284,542	\$ 154,505,179
38962	GENESIS INS CO	\$ 344,116	0.013%	\$ 179,744,870	\$ 103,324,753	\$ 76,420,117
24376	AMERICAN GENERAL IND CO	\$ 342,969	0.013%	\$ 27,807,525	\$ 7,013,885	\$ 20,793,640
37540	OMAHA PROPERTY & CAS INS CO	\$ 338,859	0.013%	\$ 85,585,676	\$ 40,106,245	\$ 45,479,431
23752	NATIONAL FARMERS UNION STD INS CO	\$ 330,018	0.013%	\$ 41,190,798	\$ 21,632,401	\$ 19,558,397
19925	AUDUBON IND CO	\$ 328,051	0.013%	\$ 28,731,579	\$ 1,559,316	\$ 27,172,263
20559	FULCRUM INS CO	\$ 323,257	0.012%	\$ 29,540,569	\$ 4,181,332	\$ 25,359,237
32522	MEDICAL MUT INS CO OF NC	\$ 318,798	0.012%	\$ 153,559,229	\$ 114,345,836	\$ 39,213,393
31925	ATLANTA SPECIALTY INS CO	\$ 318,012	0.012%	\$ 17,497,133	\$ 9,133,066	\$ 8,364,067
31232	MONUMENTAL GENERAL CAS CO	\$ 317,139	0.012%	\$ 47,149,361	\$ 22,444,417	\$ 24,704,944
19909	CENTENNIAL INS CO	\$ 313,834	0.012%	\$ 609,561,857	\$ 479,405,293	\$ 130,156,564
13196	WESTERN WORLD INS CO	\$ 311,365	0.012%	\$ 458,959,560	\$ 296,208,577	\$ 162,750,983
28519	MOUNTBATTEN SURETY CO INC	\$ 308,763	0.012%	\$ 8,581,874	\$ (1,980,659)	\$ 10,562,533
24350	TRIAD GUARANTY INS CORP	\$ 296,165	0.011%	\$ 233,503,824	\$ 138,896,047	\$ 94,607,777
38369	NORTHERN ASSUR CO OF AMER	\$ 289,984	0.011%	\$ 528,347,741	\$ 341,209,650	\$ 187,138,091
25984	GRAPHIC ARTS MUT INS CO	\$ 289,966	0.011%	\$ 100,303,973	\$ 68,914,739	\$ 31,389,234
19348	MARYLAND INS CO	\$ 289,529	0.011%	\$ 70,936,864	\$ -	\$ 70,936,864
27987	NORTHFIELD INS CO	\$ 276,776	0.011%	\$ 223,384,735	\$ 133,649,651	\$ 89,735,084
42722	FIRST MARINE INS CO	\$ 266,947	0.010%	\$ 6,268,748	\$ 920,683	\$ 5,348,065
21865	ASSOCIATED IND CORP	\$ 263,697	0.010%	\$ 128,486,225	\$ 87,977,531	\$ 40,508,694
21857	AMERICAN INS CO	\$ 263,477	0.010%	\$ 1,399,533,949	\$ 1,052,941,674	\$ 346,592,275
26050	WORLDWIDE INS CO	\$ 261,280	0.010%	\$ 102,383,430	\$ 5,179,878	\$ 97,203,552
22535	SEABOARD SURETY CO	\$ 258,405	0.010%	\$ 259,659,272	\$ 114,894,800	\$ 144,764,472
18201	DECATUR INS CO INC	\$ 257,113	0.010%	\$ 1,095,976	\$ 555,508	\$ 540,468

**Property and Casualty Companies Listed by Arkansas Premiums**

NAIC	COMPANY NAME	ARKANSAS PREMIUMS	MARKET SHARE	ASSETS	LIABILITIES	CAPITAL & SURPLUS
19518	AMERICAN IND CO	\$ 255,933	0.010%	\$ 91,188,941	\$ 82,159,865	\$ 9,029,076
21172	VANLINER INS CO	\$ 255,475	0.010%	\$ 191,340,646	\$ 108,421,712	\$ 82,918,934
40444	OLD REPUBLIC SURETY CO	\$ 255,206	0.010%	\$ 70,424,076	\$ 44,584,331	\$ 25,839,745
22322	GREENWICH INS CO	\$ 252,784	0.010%	\$ 105,967,684	\$ 81,678,316	\$ 24,289,371
40541	GROCERS INS CO	\$ 242,385	0.009%	\$ 76,743,772	\$ 54,068,363	\$ 22,675,409
30872	AMERIN GUARANTY CORP	\$ 240,094	0.009%	\$ 536,100,448	\$ 293,464,904	\$ 242,635,544
37958	ACCEPTANCE INS CO	\$ 233,611	0.009%	\$ 244,291,419	\$ 159,440,411	\$ 84,851,008
37214	AMERICAN STATES PREFERRED INS CO	\$ 230,841	0.009%	\$ 186,552,299	\$ 127,980,320	\$ 58,571,979
41343	GERLING AMER INS CO	\$ 230,345	0.009%	\$ 327,193,616	\$ 242,035,434	\$ 85,158,182
22829	INTERSTATE FIRE & CAS CO	\$ 229,836	0.009%	\$ 539,936,524	\$ 326,885,008	\$ 213,051,516
44792	EXECUTIVE RISK SPECIALTY INS CO	\$ 229,391	0.009%	\$ 139,306,838	\$ 105,933,459	\$ 33,373,379
18759	VEREX ASSURE INC	\$ 228,860	0.009%	\$ 195,385,385	\$ 41,576,027	\$ 153,809,358
35424	OLD REPUBLIC MINNEHOMA INS CO	\$ 228,688	0.009%	\$ 41,820,238	\$ 31,737,252	\$ 10,082,986
20524	SPECIALTY NATL INS CO	\$ 228,573	0.009%	\$ 13,953,278	\$ 188,902	\$ 13,764,376
32778	WASHINGTON INTL INS CO	\$ 226,422	0.009%	\$ 69,775,127	\$ 43,677,307	\$ 26,097,820
37532	AGRICULTURAL EXCESS & SURPLUS INS CO	\$ 221,995	0.008%	\$ 23,514,584	\$ 2,585,989	\$ 20,928,594
37273	FIREMANS FUND INS CO OF WI	\$ 220,825	0.008%	\$ 24,821,404	\$ 9,049,065	\$ 15,772,339
31119	MUTUAL PROTECTIVE INS CO	\$ 217,762	0.008%	\$ 154,708,390	\$ 129,543,045	\$ 25,165,344
12041	MBIA INS CORP	\$ 214,248	0.008%	\$ 7,044,839,593	\$ 4,631,472,931	\$ 2,413,366,662
22241	MEDMARC CAS INS CO	\$ 209,962	0.008%	\$ 49,429,727	\$ 28,095,730	\$ 21,333,998
10020	UNITED EDUCATORS INS RRG INC	\$ 206,970	0.008%	\$ 32,859,690	\$ 17,839,998	\$ 15,019,692
32620	NATIONAL INTERSTATE INS CO	\$ 204,908	0.008%	\$ 72,133,695	\$ 51,603,469	\$ 20,530,226
25448	AMERICAN SAFETY RRG INC	\$ 204,395	0.008%	\$ 9,738,305	\$ 4,630,887	\$ 5,107,418
19062	AUTOMOBILE INS CO OF HARTFORD CT	\$ 201,749	0.008%	\$ 749,099,767	\$ 538,257,510	\$ 210,842,257
33162	BANKERS INSURANCE CO	\$ 200,551	0.008%	\$ 110,706,593	\$ 59,464,888	\$ 51,241,705
15865	NCMIC INS CO	\$ 200,495	0.008%	\$ 330,834,484	\$ 184,028,674	\$ 146,805,810
37001	AMERICAN PREMIER INS CO	\$ 200,033	0.008%	\$ 7,322,050	\$ 1,226,918	\$ 6,095,132
40460	SAGAMORE INS CO	\$ 195,307	0.007%	\$ 104,819,203	\$ 40,426,801	\$ 64,392,402
34690	PROPERTY & CAS INS CO OF HARTFORD	\$ 192,499	0.007%	\$ 87,852,639	\$ 64,931,913	\$ 22,920,726
25445	TIG SPECIALTY INS CORP	\$ 187,180	0.007%	\$ 26,970,420	\$ 1,504,475	\$ 25,465,946
20362	SUMITOMO MAR & FIRE INS CO LTD US BR	\$ 180,953	0.007%	\$ 216,147,710	\$ 90,596,772	\$ 125,550,938
37982	TUDOR INS CO	\$ 179,012	0.007%	\$ 175,406,374	\$ 135,172,037	\$ 40,234,337
35408	SIRIUS AMERICA INS CO	\$ 176,873	0.007%	\$ 129,945,353	\$ 59,845,749	\$ 70,099,604
20516	EULER AMERICAN CREDIT IND CO	\$ 176,487	0.007%	\$ 183,744,411	\$ 104,992,967	\$ 78,751,444
12548	AMERICAN AGRI BUSINESS INS CO	\$ 172,116	0.007%	\$ 7,217,520	\$ 1,242,334	\$ 5,975,186
21245	EQUITY MUT INS CO	\$ 171,957	0.007%	\$ 40,645,669	\$ 31,604,741	\$ 9,040,928
41858	AMERICAN DYNASTY SURPLUS LNS INS	\$ 168,362	0.006%	\$ 23,250,995	\$ 2,584,500	\$ 20,666,495
22233	SELECT INS CO	\$ 167,582	0.006%	\$ 110,949,464	\$ 66,636,978	\$ 44,312,486
20044	CORNHUSKER CAS CO	\$ 165,667	0.006%	\$ 448,985,672	\$ 36,153,688	\$ 412,831,984
28339	GATEWAY INS CO	\$ 157,216	0.006%	\$ 20,843,122	\$ 13,785,794	\$ 7,057,328
14460	PODIATRY INS CO OF AMER RRG MUT CO	\$ 155,671	0.006%	\$ 107,390,307	\$ 69,196,477	\$ 38,193,830
39640	FIREMANS FUND INS CO OF OH	\$ 155,438	0.006%	\$ 41,695,931	\$ 17,875,737	\$ 23,820,194
10669	CHURCH INS CO	\$ 151,142	0.006%	\$ 84,329,362	\$ 52,684,184	\$ 31,645,178
10878	KEMPER UNDERWRITING BROKERS INC	\$ 146,000	0.006%	\$ 22,056,383	\$ 531,171	\$ 21,525,212
27847	INSURANCE CO OF THE WEST	\$ 142,350	0.005%	\$ 470,301,365	\$ 258,287,738	\$ 212,013,633
19828	ARGONAUT-MIDWEST INS CO	\$ 140,213	0.005%	\$ 210,718,840	\$ 50,348,801	\$ 160,370,039
37907	DEERBROOK INS CO	\$ 137,049	0.005%	\$ 30,683,963	\$ 3,351,462	\$ 27,332,501
39381	ADRIATIC INS CO	\$ 135,849	0.005%	\$ 30,160,077	\$ 6,350,765	\$ 23,809,312
11630	JEFFERSON INS CO	\$ 135,680	0.005%	\$ 324,651,220	\$ 203,267,140	\$ 121,384,080
12866	THE INS CO	\$ 134,813	0.005%	\$ 64,071,826	\$ 37,527,582	\$ 26,544,244
27138	KEMPER CAS INS CO	\$ 132,533	0.005%	\$ 17,853,723	\$ 166,029	\$ 17,687,694
36307	GRAY INS CO	\$ 131,135	0.005%	\$ 124,480,083	\$ 84,021,802	\$ 40,458,280
10172	WESTCHESTER SURPLUS LINES INS CO	\$ 124,395	0.005%	\$ 79,714,691	\$ 51,844,551	\$ 27,870,140
13978	FLORISTS MUT INS CO	\$ 123,683	0.005%	\$ 97,247,346	\$ 62,051,137	\$ 35,196,209
16608	NEW YORK MARINE & GNRL INS CO	\$ 123,480	0.005%	\$ 381,075,679	\$ 195,194,554	\$ 185,881,125
12904	TOKIO MARINE&FIRE INS CO LTD US BR	\$ 122,168	0.005%	\$ 957,472,009	\$ 695,681,852	\$ 261,790,157
37060	OLD UNITED CAS CO	\$ 118,856	0.005%	\$ 99,290,422	\$ 79,974,268	\$ 19,316,164
11967	GENERAL STAR NATL INS CO	\$ 117,783	0.005%	\$ 277,633,244	\$ 150,831,756	\$ 126,801,488
15962	KANSAS BANKERS SURETY CO	\$ 115,512	0.004%	\$ 91,996,063	\$ 19,626,957	\$ 72,369,105
34568	CENTENNIAL CAS CO	\$ 115,435	0.004%	\$ 39,588,901	\$ 7,989,292	\$ 31,599,609
19489	COMMERCIAL UNDERWRITERS INS CO	\$ 113,022	0.004%	\$ 105,093,498	\$ 83,158,943	\$ 21,934,555
13242	TITAN INDEMNITY CO	\$ 111,738	0.004%	\$ 153,985,785	\$ 51,438,955	\$ 102,546,830
26620	SHEFFIELD INS CORP (ALABAMA)	\$ 111,509	0.004%	\$ 17,965,424	\$ 1,945,788	\$ 16,019,636
36960	CONNECTICUT SURETY CO	\$ 110,230	0.004%	\$ 20,894,154	\$ 16,459,601	\$ 4,434,553
44105	OPHTHALMIC MUT INS CO RRG	\$ 108,792	0.004%	\$ 62,732,493	\$ 41,216,085	\$ 21,516,408
19038	TRAVELERS CAS & SURETY CO	\$ 104,448	0.004%	\$ 11,587,796,603	\$ 8,261,869,621	\$ 3,325,926,982
26387	STEADFAST INS CO	\$ 103,017	0.004%	\$ 132,365,187	\$ -	\$ 132,365,187
44016	NATIONAL HOME INS CO RRG	\$ 100,316	0.004%	\$ 32,550,035	\$ 7,418,992	\$ 25,131,043
24554	WINTERTHUR INTERNATL AMER INS CO	\$ 97,568	0.004%	\$ 78,087,302	\$ 49,190,067	\$ 28,897,235
19801	ARGONAUT INS CO	\$ 97,060	0.004%	\$ 1,302,510,303	\$ 728,605,521	\$ 573,904,782
44237	MENTAL HEALTH RRG	\$ 93,988	0.004%	\$ 9,304,830	\$ 6,326,818	\$ 2,978,012
44121	AAOMS NATL INS CO RRG	\$ 92,258	0.004%	\$ 100,197,060	\$ 62,539,165	\$ 37,657,895
18619	UNDERWRITERS INS CO	\$ 92,193	0.004%	\$ 214,624,845	\$ 35,814,672	\$ 178,810,173
16667	UNITED GTY RESIDENTIAL INS CO OF NC	\$ 88,220	0.003%	\$ 91,759,879	\$ 60,747,161	\$ 31,012,718
43699	AMERICAN FEDERATION INS CO	\$ 87,882	0.003%	\$ 11,034,500	\$ 621,200	\$ 10,413,300
23620	BURLINGTON INS CO	\$ 86,702	0.003%	\$ 60,300,390	\$ 33,566,539	\$ 26,733,851
10353	OOIDA RISK RETENTION GROUP INC	\$ 85,185	0.003%	\$ 3,332,979	\$ 1,956,048	\$ 1,376,931
33391	MEDICAL ASSUR CO INC	\$ 82,771	0.003%	\$ 723,217,751	\$ 511,643,244	\$ 211,574,507
19526	TEXAS GENERAL IND CO	\$ 80,427	0.003%	\$ 13,787,452	\$ 3,430,561	\$ 10,356,891
28665	CINCINNATI CAS CO	\$ 79,453	0.003%	\$ 251,900,242	\$ 4,507,868	\$ 247,392,374
30503	SHELBY CASUALTY INS COMP	\$ 79,371	0.003%	\$ 59,757,242	\$ 3,106,303	\$ 56,650,939
20260	INFINITY SELECT INS CO	\$ 76,590	0.003%	\$ 24,539,603	\$ 17,253,978	\$ 7,285,625
10200	AMERICAN LIVE STOCK INS CO	\$ 75,074	0.003%	\$ 58,156,887	\$ 7,275,370	\$ 50,881,517
28258	CONTINENTAL NATL IND CO	\$ 74,132	0.003%	\$ 40,290,300	\$ 27,876,112	\$ 12,414,188

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NAIC	COMPANY NAME	ARKANSAS PREMIUMS	MARKET SHARE	ASSETS	LIABILITIES	CAPITAL & SURPLUS
18740	WISCONSIN MORTGAGE ASSUR CORP	\$ 74,043	0.003%	\$ 18,203,200	\$ 492,067	\$ 17,711,133
26797	HOUSING AUTHORITY RRG INC	\$ 73,819	0.003%	\$ 137,058,570	\$ 94,951,886	\$ 42,106,684
41211	TRITON INS CO	\$ 73,120	0.003%	\$ 371,576,010	\$ 269,378,903	\$ 102,197,107
10815	VERLAN FIRE INS CO MD	\$ 71,952	0.003%	\$ 11,449,741	\$ 3,099,772	\$ 8,349,969
26565	OHIO IND CO	\$ 71,369	0.003%	\$ 36,698,758	\$ 11,256,226	\$ 25,442,531
39608	NUTMEG INS CO	\$ 71,176	0.003%	\$ 6,988,721,471	\$ 90,880,364	\$ 6,897,841,107
16217	NATIONAL FARMERS UNION PROP & CAS	\$ 69,941	0.003%	\$ 170,611,509	\$ 109,831,622	\$ 60,779,887
41416	STATEWIDE INS CO	\$ 68,654	0.003%	\$ 43,606,604	\$ 33,702,992	\$ 9,903,612
34118	PREFERRED NATL INS CO	\$ 67,217	0.003%	\$ 82,677,830	\$ 54,154,270	\$ 28,523,560
37206	CONTRACTORS BONDING & INS CO	\$ 65,234	0.002%	\$ 67,592,266	\$ 46,030,498	\$ 21,561,768
14494	MERCHANTS BONDING CO (MUTUAL)	\$ 61,474	0.002%	\$ 39,585,612	\$ 13,596,500	\$ 25,989,112
22039	GENERAL REIN CORP	\$ 61,337	0.002%	\$ 13,928,161,700	\$ 9,285,827,973	\$ 4,642,333,727
44148	ARCHITECTS & ENGINEERS INS CO RRG	\$ 61,115	0.002%	\$ 7,869,844	\$ 2,303,376	\$ 5,566,467
36510	ASSOC OF TRIAL LAWYERS ASR A MUT RRG	\$ 59,727	0.002%	\$ 3,734,868	\$ 2,104,781	\$ 1,630,087
34487	PROFESSIONAL UNDRWTRS LIAB INS CO	\$ 59,380	0.002%	\$ 43,347,137	\$ 9,414,321	\$ 33,932,816
23280	CINCINNATI IND CO	\$ 59,066	0.002%	\$ 60,726,955	\$ 8,234,377	\$ 52,492,578
30120	ZNAT INS CO	\$ 58,826	0.002%	\$ 23,744,017	\$ 16,642,806	\$ 7,101,211
23850	PHILADELPHIA IN CO	\$ 58,115	0.002%	\$ 54,742,605	\$ 26,736,323	\$ 28,006,282
19984	AMERICAN RISK FUNDING INS CO	\$ 57,444	0.002%	\$ 57,551,253	\$ 41,629,830	\$ 15,921,423
23906	NORTHWESTERN NATL CAS CO	\$ 56,364	0.002%	\$ 254,826,802	\$ 178,555,101	\$ 76,271,702
29530	AXA NORDSTERN ART INS CORP	\$ 55,102	0.002%	\$ 46,733,180	\$ 25,863,032	\$ 20,870,148
21199	ROCK RIVER INS CO	\$ 55,000	0.002%	\$ 19,650,039	\$ 3,308,375	\$ 16,341,664
25240	NAU COUNTRY INS CO	\$ 53,838	0.002%	\$ 8,163,636	\$ 3,670,079	\$ 4,493,557
16551	SAVERS PROP & CAS INS CO	\$ 52,854	0.002%	\$ 64,496,433	\$ 35,993,730	\$ 28,502,703
40266	CMG MORTGAGE INS CO	\$ 50,585	0.002%	\$ 88,276,801	\$ 44,573,714	\$ 43,703,087
19844	ARGONAUT-SW INS CO	\$ 48,122	0.002%	\$ 18,617,409	\$ 5,137,388	\$ 13,480,021
20885	KANSAS CITY FIRE & MARINE INS CO	\$ 47,329	0.002%	\$ 36,462,836	\$ 18,765,026	\$ 17,697,810
24449	REGENT INS CO	\$ 47,077	0.002%	\$ 235,248,687	\$ 142,930,064	\$ 92,318,623
40169	METROPOLITAN CAS INS CO	\$ 46,883	0.002%	\$ 102,357,241	\$ 54,880,275	\$ 47,476,964
10804	CONTINENTAL WESTERN INS CO	\$ 45,393	0.002%	\$ 268,982,257	\$ 199,088,937	\$ 69,893,320
40150	MGA INS CO INC	\$ 43,304	0.002%	\$ 61,265,914	\$ 40,403,443	\$ 20,862,472
13200	UNIVERSAL SURETY OF AMER	\$ 41,746	0.002%	\$ 36,298,958	\$ 19,954,461	\$ 16,344,497
25895	UNITED STATES LIABILITY INS CO	\$ 40,248	0.002%	\$ 301,893,558	\$ 104,106,253	\$ 197,787,308
37893	ULICO CAS CO	\$ 39,726	0.002%	\$ 158,809,355	\$ 101,104,360	\$ 57,704,995
27189	ASSOCIATED INTL INS CO	\$ 38,035	0.001%	\$ 297,272,896	\$ 228,094,231	\$ 69,178,665
19364	NATIONAL STD INS CO	\$ 37,549	0.001%	\$ 28,580,976	\$ -	\$ 28,580,976
44784	FAIRFIELD INS CO	\$ 37,491	0.001%	\$ 39,380,879	\$ 14,668,720	\$ 24,712,159
20079	NATIONAL FIRE & MARINE INS CO	\$ 36,640	0.001%	\$ 2,760,357,310	\$ 111,598,241	\$ 2,648,759,070
22497	HIGHLANDS UNDERWRITERS INS CO	\$ 36,364	0.001%	\$ 6,144,324	\$ 925,702	\$ 5,218,623
38920	AMERICAN HEALTHCARE SPECIALTY	\$ 35,737	0.001%	\$ 50,468,452	\$ 27,856,023	\$ 22,612,428
10083	NATIONAL CATHOLIC RRG	\$ 35,433	0.001%	\$ 44,839,401	\$ 13,978,363	\$ 30,861,038
44482	RELIANCE UNIVERSAL INS CO	\$ 34,868	0.001%	\$ 56,002,418	\$ 42,860,677	\$ 13,141,741
22950	ACSTAR INS CO	\$ 34,100	0.001%	\$ 48,710,816	\$ 23,509,426	\$ 25,201,390
42250	FRONTIER PACIFIC INS CO	\$ 33,917	0.001%	\$ 87,676,676	\$ 62,027,649	\$ 25,649,027
16675	GEN ELEC MORTGAGE INS CORP OF NC	\$ 33,400	0.001%	\$ 287,374,476	\$ 74,318,558	\$ 213,055,919
37850	PACIFIC SPECIALTY INS CO	\$ 31,733	0.001%	\$ 98,569,708	\$ 56,592,741	\$ 41,976,967
16578	FIRST COMM INS CO	\$ 30,353	0.001%	\$ 19,892,988	\$ 10,729,344	\$ 9,163,645
11150	FIRST AMER INS CO	\$ 30,234	0.001%	\$ 50,616,220	\$ 17,570,999	\$ 33,045,220
15679	NATIONAL FIRE & IND EXCH	\$ 30,198	0.001%	\$ 11,039,868	\$ 5,848,172	\$ 5,191,696
34622	GLENS FALLS INS CO	\$ 29,817	0.001%	\$ 71,582,652	\$ 48,146,396	\$ 23,436,256
36940	INDIAN HARBOR INS CO	\$ 29,031	0.001%	\$ 102,019,257	\$ 80,109,788	\$ 21,909,471
22004	CIM INSURANCE CORP	\$ 28,630	0.001%	\$ 12,835,191	\$ 627,468	\$ 12,207,722
42757	AGRI GENERAL INS CO	\$ 28,302	0.001%	\$ 157,637,067	\$ 23,246,496	\$ 134,390,571
33588	FIRST LIBERTY INS CORP	\$ 27,445	0.001%	\$ 35,650,141	\$ 19,137,981	\$ 16,512,160
17400	COREGIS IND CO	\$ 27,184	0.001%	\$ 87,581,200	\$ 32,836,253	\$ 54,744,947
32808	ILLINOIS EMCASCO INS CO	\$ 27,184	0.001%	\$ 124,414,744	\$ 97,692,779	\$ 26,721,965
15474	NATIONAL LLOYDS INS CO	\$ 26,347	0.001%	\$ 57,256,839	\$ 20,144,670	\$ 37,112,168
26085	WARNER INS CO	\$ 25,992	0.001%	\$ 52,792,896	\$ 23,030,016	\$ 29,762,880
37338	PACIFIC INS CO	\$ 25,565	0.001%	\$ 298,303,471	\$ 194,660,423	\$ 103,643,048
14990	PENNSYLVANIA NTL MUT CAS INS CO	\$ 25,365	0.001%	\$ 565,668,222	\$ 372,299,270	\$ 193,368,952
31968	MERASTAR INS CO	\$ 25,167	0.001%	\$ 43,532,777	\$ 28,521,665	\$ 15,011,112
13307	UNDERWRITERS INDEMNITY CO	\$ 25,075	0.001%	\$ 27,513,204	\$ 8,807,252	\$ 18,705,951
11622	SPECIALTY SURPLUS INS CO	\$ 25,000	0.001%	\$ 183,553,334	\$ 133,113,880	\$ 50,439,454
44725	FIRST AUTO & CAS INS CO	\$ 24,060	0.001%	\$ 12,588,674	\$ 5,366,021	\$ 7,222,653
34991	GENESIS IND INS CO	\$ 23,413	0.001%	\$ 49,225,516	\$ 9,937,955	\$ 39,287,561
41513	FOREMOST SIGNATURE INS CO	\$ 23,182	0.001%	\$ 16,942,463	\$ 4,098,654	\$ 12,843,809
11142	UNITED CAS INS CO OF AMER	\$ 22,157	0.001%	\$ 12,119,768	\$ 1,902,873	\$ 10,216,895
10146	STONEVILLE INS CO OF AR	\$ 20,683	0.001%	\$ 301,892	\$ 29,060	\$ 272,832
15580	SCOTTSDALE IND CO	\$ 18,399	0.001%	\$ 12,864,072	\$ 1,465,667	\$ 11,398,405
37710	GREAT PACIFIC INS CO	\$ 18,215	0.001%	\$ 29,706,393	\$ 13,583,901	\$ 16,122,492
10877	KEMPER ENVIROMENTAL LTD	\$ 17,599	0.001%	\$ 22,057,970	\$ 532,404	\$ 21,525,566
12912	CREDIT GENERAL INS CO	\$ 17,216	0.001%	\$ 100,039,067	\$ 63,742,092	\$ 36,296,978
36650	MID-STATE SURETY CORP	\$ 17,178	0.001%	\$ 19,850,729	\$ 9,257,399	\$ 10,593,330
10084	TITLE INDUSTRY ASSUR CO RRG	\$ 16,805	0.001%	\$ 2,788,523	\$ 707,097	\$ 2,081,427
35351	AMERICAN EMPIRE SURPLUS LNS INS CO	\$ 16,267	0.001%	\$ 252,467,351	\$ 140,263,842	\$ 112,203,509
12262	PENNSYLVANIA MANUFACTURERS ASN INS C	\$ 15,960	0.001%	\$ 619,753,678	\$ 457,723,896	\$ 162,029,782
36447	PRUDENTIAL GENERAL INS CO	\$ 15,704	0.001%	\$ 14,076,263	\$ 2,137,175	\$ 11,939,088
39322	SOREMA NA REIN CO	\$ 14,539	0.001%	\$ 487,539,600	\$ 324,828,517	\$ 162,711,083
41238	TRANS PACIFIC INS CO	\$ 13,922	0.001%	\$ 36,626,188	\$ 8,711,626	\$ 27,914,562
10232	AMERICAN ASSOC OF OTHODONTISTS RRG	\$ 13,728	0.001%	\$ 10,545,922	\$ 7,370,612	\$ 3,175,310
24198	PEERLESS INS CO	\$ 12,769	0.000%	\$ 760,931,066	\$ 557,718,331	\$ 203,212,735
10164	CPA MUT INS CO OF AMER RRG	\$ 12,695	0.000%	\$ 21,453,501	\$ 8,666,646	\$ 12,786,855
41483	FARMINGTON CAS CO	\$ 12,414	0.000%	\$ 791,171,489	\$ 599,661,958	\$ 191,509,531
40940	WESTERN PACIFIC MUT INS CO RRG	\$ 11,005	0.000%	\$ 77,788,021	\$ 47,047,232	\$ 30,740,789

**Property and Casualty Companies Listed by Arkansas Premiums**

NAIC	COMPANY NAME	ARKANSAS PREMIUMS	MARKET SHARE	ASSETS	LIABILITIES	CAPITAL & SURPLUS
30325	ZALE IND CO	\$ 10,565	0.000%	\$ 21,085,719	\$ 10,489,608	\$ 10,596,111
10120	EVEREST NATIONAL INSURANCE CO	\$ 10,501	0.000%	\$ 74,649,471	\$ 22,342,531	\$ 52,306,940
26275	AMERICAN NATL LAWYERS INS RCPL RRG	\$ 9,802	0.000%	\$ 9,301,849	\$ 5,727,966	\$ 3,573,882
24414	GENERAL CAS CO OF WI	\$ 8,955	0.000%	\$ 991,954,471	\$ 576,008,398	\$ 415,946,073
21334	EMPIRE IND INS CO	\$ 8,809	0.000%	\$ 28,203,047	\$ 282,023	\$ 27,921,024
41750	ST PAUL MEDICAL LIABILITY INS CO	\$ 7,583	0.000%	\$ 111,043,250	\$ 53,474,741	\$ 57,568,509
35963	AMERICAN FIDELITY & LIBERTY INS CO	\$ 7,362	0.000%	\$ 35,432,732	\$ 27,614,601	\$ 7,818,131
29548	WESTERN IND INS CO	\$ 6,480	0.000%	\$ 98,260,873	\$ 66,894,805	\$ 31,366,068
11770	UNITED FNCL CAS CO	\$ 6,380	0.000%	\$ 135,983,220	\$ 81,452,945	\$ 54,530,275
34347	COLONIAL AMERICAN CAS & SURETY CO	\$ 5,973	0.000%	\$ 22,431,688	\$ 1,257,928	\$ 21,173,760
41980	RELIANCE SURETY CO	\$ 5,691	0.000%	\$ 24,269,738	\$ 560,416	\$ 23,709,322
26999	UNITED GUARANTY MTG INDEMN CO	\$ 5,328	0.000%	\$ 21,827,005	\$ 3,420,090	\$ 18,406,915
25771	WESTERN CONTINENTAL INS CO	\$ 4,747	0.000%	\$ 43,540,322	\$ 22,486,290	\$ 21,054,032
12297	PETROLEUM CASUALTY CO	\$ 4,225	0.000%	\$ 13,672,787	\$ 6,844,489	\$ 6,828,298
27855	ZURICH AMERICAN INS CO OF IL	\$ 3,850	0.000%	\$ 28,455,741	\$ 48,127	\$ 28,407,614
31453	FINANCIAL PACIFIC INS CO	\$ 3,821	0.000%	\$ 70,043,689	\$ 50,957,384	\$ 19,086,305
25011	WESCO INS CO	\$ 3,796	0.000%	\$ 224,272,138	\$ 174,967,633	\$ 49,304,505
18139	PEAK PROP & CAS INS CORP	\$ 3,577	0.000%	\$ 8,464,104	\$ 222,983	\$ 8,241,120
38830	LINCOLN NATL HLTH & CAS INS CO	\$ 3,481	0.000%	\$ 490,115,215	\$ 422,339,713	\$ 67,775,502
12777	CHUBB INDEMNITY INS CO	\$ 2,865	0.000%	\$ 71,775,425	\$ 54,186,057	\$ 17,589,368
41840	ALLMERICA FINANCIAL BENEFIT INS CO	\$ 2,593	0.000%	\$ 11,814,770	\$ 244,001	\$ 11,570,769
37915	AMERICAN CENTRAL INS CO	\$ 2,475	0.000%	\$ 45,935,711	\$ 8,884,187	\$ 37,051,524
19607	WINTERTHUR INTL AMER UNDERWRITERS	\$ 1,932	0.000%	\$ 70,845,605	\$ 47,807,549	\$ 23,038,056
15059	PUBLIC SERVICE MUT INS CO	\$ 1,834	0.000%	\$ 546,314,324	\$ 410,773,344	\$ 135,540,980
39969	AMERICAN SAFETY CAS INS CO	\$ 1,635	0.000%	\$ 23,796,810	\$ 13,161,056	\$ 10,635,754
39527	HERITAGE IND CO	\$ 1,432	0.000%	\$ 164,337,891	\$ 130,499,115	\$ 33,838,776
26310	GRANITE RE INC	\$ 1,350	0.000%	\$ 3,747,238	\$ 1,409,496	\$ 2,337,742
23434	MIDDLESEX INS CO	\$ 1,332	0.000%	\$ 379,721,267	\$ 274,054,177	\$ 105,667,088
24104	OHIO FARMERS INS CO	\$ 1,311	0.000%	\$ 1,076,981,433	\$ 403,971,289	\$ 673,010,144
27790	CANAL IND CO	\$ 1,250	0.000%	\$ 28,459,099	\$ 625,970	\$ 27,833,129
22209	ATLANTIC INS CO	\$ 1,051	0.000%	\$ 37,579,064	\$ 19,920,913	\$ 17,658,151
16810	AMERICAN MERCURY INS CO	\$ 900	0.000%	\$ 122,451,251	\$ 72,094,953	\$ 50,356,299
10833	GEMINI INSURANCE COMPANY	\$ 800	0.000%	\$ 25,309,585	\$ 994,220	\$ 24,315,365
39462	QUEENSWAY INTL IND CO	\$ 750	0.000%	\$ 42,859,810	\$ 27,665,021	\$ 15,194,789
19011	MIDWESTERN INS CO	\$ 625	0.000%	\$ 14,215,625	\$ 4,838	\$ 14,210,787
15008	MS CAS INS CO	\$ 529	0.000%	\$ 67,760,311	\$ 53,948,382	\$ 13,811,929
25933	UNIVERSAL SURETY CO	\$ 202	0.000%	\$ 89,848,606	\$ 17,847,691	\$ 72,000,915
32077	MONTGOMERY WARD INS CO	\$ 109	0.000%	\$ 25,884,598	\$ 9,083,512	\$ 16,801,086
23914	NORTHWESTERN NTL INS CO MILWAUKEE	\$ 77	0.000%	\$ 110,525,221	\$ 104,026,219	\$ 6,499,002
18732	COMMERCIAL LOAN INS CORP	\$ 43	0.000%	\$ 8,801,934	\$ 2,808,782	\$ 5,993,152
36463	DISCOVER PROP & CAS INS CO	\$ 23	0.000%	\$ 77,087,703	\$ 53,711,958	\$ 23,375,745
38318	REPUBLIC INS CO	\$ (14)	0.000%	\$ 283,310,351	\$ 238,986,365	\$ 44,323,986
23426	OKLAHOMA SURETY CO	\$ (180)	0.000%	\$ 9,947,763	\$ 4,300,890	\$ 5,646,873
12300	AMERICAN CONTRACTORS INS CO RRG	\$ (948)	0.000%	\$ 19,825,660	\$ 10,398,299	\$ 9,427,361
42633	FAR WEST INS CO	\$ (1,180)	0.000%	\$ 21,789,980	\$ 14,619,143	\$ 7,170,837
19216	SOUTHERN INS CO	\$ (1,373)	0.000%	\$ 9,760,391	\$ 1,062,176	\$ 8,698,215
22527	HOME INS CO	\$ (2,518)	0.000%	\$ 719,870,822	\$ 680,226,964	\$ 39,643,858
20818	COMMERCIAL INS CO OF NEWARK NJ	\$ (2,949)	0.000%	\$ 209,777,962	\$ 129,481,456	\$ 80,296,506
23531	MILLERS INS CO	\$ (3,566)	0.000%	\$ 122,090,151	\$ 87,442,735	\$ 34,647,417
25321	METROPOLITAN DRT PROP & CAS INS CO	\$ (6,623)	0.000%	\$ 62,639,359	\$ 34,117,754	\$ 28,521,609
19046	TRAVELERS CAS & SURETY CO OF IL	\$ (8,756)	0.000%	\$ 1,453,108,235	\$ 1,097,870,480	\$ 355,237,755
10340	NOBEL INS CO	\$ (13,710)	-0.001%	\$ 40,249,892	\$ 22,322,434	\$ 17,927,458
43702	NORTH AMERICAN LUMBER INS CO	\$ (17,693)	-0.001%	\$ 28,623,809	\$ 18,855,077	\$ 9,768,730
24880	FIRE & CAS INS CO OF CT	\$ (97,968)	-0.004%	\$ 187,465,814	\$ 148,504,084	\$ 38,961,730
35378	EVANSTON INS CO	\$ (195,656)	-0.007%	\$ 593,050,899	\$ 454,429,510	\$ 138,621,389
		\$ 2,613,294,778				



## *HMO and HMDI Companies Listed by Arkansas Premium*

<b>COMPANY NAME</b>	<b>ARKANSAS PREMIUM</b>	<b>MARKET SHARE</b>	<b>ASSETS</b>	<b>LIABILITIES</b>	<b>CAPITAL &amp; SURPLUS</b>
HMO Partners Inc	\$ 277,444,068	51.119%	\$ 68,010,676	\$ 53,250,749	\$ 14,759,927
United Healthcare Of AR Inc	\$ 100,499,413	18.517%	\$ 24,994,117	\$ 16,619,333	\$ 8,374,784
QCA Health Plan Inc	\$ 68,476,829	12.617%	\$ 17,202,739	\$ 15,350,100	\$ 1,852,639
Healthsource AR Inc	\$ 39,347,792	7.250%	\$ 15,123,514	\$ 10,347,962	\$ 4,775,552
Delta Dental	\$ 32,910,065	6.064%	\$ 17,498,081	\$ 5,927,189	\$ 11,570,892
Prudential Health Care Plan Inc	\$ 19,830,265	3.654%	\$ 897,523,515	\$ 660,094,672	\$ 237,428,843
American Healthcare Prov	\$ 2,755,859	0.508%	\$ 30,256,189	\$ 28,546,893	\$ 1,709,296
American Dental Providers	\$ 1,171,086	0.216%	\$ 725,517	\$ 34,258	\$ 691,259
Denticare Of AR Inc	\$ 310,954	0.057%	\$ 492,102	\$ 59,453	\$ 432,649
	<u>\$ 542,746,331</u>				

## *Title Companies Listed by Arkansas Premiums*

<b>NAIC</b>	<b>COMPANY NAME</b>	<b>ARKANSAS PREMIUMS</b>	<b>MARKET SHARE</b>	<b>ASSETS</b>	<b>LIABILITIES</b>	<b>CAPITAL &amp; SURPLUS</b>
50024	Lawyers Title Ins Corp	\$ 5,640,619	19.698%	\$ 462,939,651	\$ 282,647,584	\$ 180,292,067
50814	First American Title Ins Co	\$ 5,141,973	17.956%	\$ 904,948,765	\$ 510,711,254	\$ 394,237,511
50229	Chicago Title Ins Co	\$ 5,132,132	17.922%	\$ 662,634,958	\$ 512,456,344	\$ 150,178,614
50725	Arkansas Title Ins Co	\$ 4,379,218	15.293%	\$ 2,746,546	\$ 1,636,878	\$ 1,109,668
50121	Stewart Title Guaranty Co	\$ 1,899,990	6.635%	\$ 421,964,877	\$ 228,138,333	\$ 193,826,544
50520	Old Republic National Title Ins Co	\$ 1,620,686	5.660%	\$ 275,798,991	\$ 187,480,813	\$ 88,318,178
51071	Fidelity Natl Title Ins Co NY	\$ 1,517,459	5.299%	\$ 205,823,967	\$ 142,036,856	\$ 63,787,111
50083	Commonwealth Land Title Ins Co	\$ 1,239,001	4.327%	\$ 480,041,288	\$ 354,471,097	\$ 125,570,191
51624	United General Title Ins Co	\$ 823,261	2.875%	\$ 32,200,530	\$ 14,680,313	\$ 17,520,217
50067	Ticor Title Ins Co	\$ 300,297	1.049%	\$ 200,547,605	\$ 120,524,116	\$ 80,023,489
50012	Transnation Title Ins Co	\$ 276,628	0.966%	\$ 136,344,241	\$ 64,933,425	\$ 71,410,816
51535	American Pioneer Title Ins Co	\$ 217,924	0.761%	\$ 44,442,540	\$ 24,239,796	\$ 20,202,744
51373	Columbian Natl Title Ins Co	\$ 215,627	0.753%	\$ 5,369,104	\$ 3,411,916	\$ 1,957,188
50031	Aviation Title Ins Co	\$ 146,834	0.513%	\$ 350,415	\$ 350,415	\$ 246,825
50857	Security Union Title Ins Co	\$ 65,026	0.227%	\$ 88,589,470	\$ 34,526,092	\$ 54,063,378
51586	Fidelity Natl Title Ins Co	\$ 14,164	0.049%	\$ 232,611,459	\$ 166,488,562	\$ 66,122,897
50687	Attorneys Title Ins Fund	\$ 5,050	0.018%	\$ 147,939,378	\$ 91,309,564	\$ 56,629,815
		<u>\$ 28,635,889</u>				

## *Fraternal Organizations Listed by Arkansas Premiums*

NAIC	COMPANY NAME	ARKANSAS PREMIUMS	MARKET SHARE	ASSETS	LIABILITIES	CAPITAL & SURPLUS
57541	Modern Woodmen Of Amer	\$ 16,665,606	33.361%	\$ 4,544,928,396	\$ 3,795,130,597	\$ 749,797,799
57320	Woodmen World Life Ins Soc	\$ 14,771,956	29.570%	\$ 5,043,766,346	\$ 4,497,431,771	\$ 546,334,575
56014	Aid Assn For Lutherans	\$ 11,109,879	22.239%	\$ 20,800,410,939	\$ 19,044,314,491	\$ 1,756,096,448
57126	Lutheran Brotherhood	\$ 3,641,464	7.289%	\$ 16,561,981,430	\$ 15,284,887,857	\$ 1,277,093,573
58033	Knights Of Columbus	\$ 1,880,932	3.765%	\$ 8,063,629,220	\$ 6,846,599,477	\$ 1,217,029,743
58068	Independent Order Of Foresters US BR	\$ 624,255	1.250%	\$ 2,649,028,467	\$ 2,219,348,500	\$ 429,679,967
56154	Gleaner Life Ins Society	\$ 325,194	0.651%	\$ 712,769,570	\$ 643,684,123	\$ 69,085,447
56413	United Transportation Union Ins Assn	\$ 286,940	0.574%	\$ 224,003,295	\$ 188,802,405	\$ 35,200,890
56421	Catholic Knights Of Amer	\$ 282,614	0.566%	\$ 47,602,063	\$ 44,576,318	\$ 3,025,746
56383	Order United Commrl Trav Of Amer	\$ 196,137	0.393%	\$ 24,641,800	\$ 19,303,646	\$ 5,338,154
56456	United States Ltr Carriers Mut Ben	\$ 42,139	0.084%	\$ 112,062,692	\$ 91,728,729	\$ 20,333,963
57657	Royal Neighbors Of Amer	\$ 26,664	0.053%	\$ 614,147,589	\$ 403,676,355	\$ 210,471,234
57991	Mennonite Mut Aid Assn	\$ 25,932	0.052%	\$ 231,655,430	\$ 173,005,494	\$ 58,649,937
56499	Woodmen World Assur Life Assn	\$ 23,332	0.047%	\$ 58,882,637	\$ 49,237,675	\$ 9,644,962
57223	Baptist Life Assn	\$ 14,486	0.029%	\$ 18,988,635	\$ 18,185,627	\$ 803,008
56022	Catholic Family Life Ins	\$ 6,781	0.014%	\$ 213,641,623	\$ 197,151,621	\$ 16,490,002
56073	National Mut Benefit	\$ 6,668	0.013%	\$ 138,520,498	\$ 119,184,658	\$ 19,335,841
57622	Polish Natl Alliance US Of NA	\$ 5,535	0.011%	\$ 323,555,570	\$ 292,580,105	\$ 30,975,465
57568	National Catholic Soc Of Foresters	\$ 3,960	0.008%	\$ 114,143,075	\$ 100,614,178	\$ 13,528,897
56057	Equitable Reserve Assn	\$ 3,484	0.007%	\$ 94,513,882	\$ 74,706,541	\$ 19,807,340
56340	First Cath Slovak Union Of US & CN	\$ 2,444	0.005%	\$ 115,787,872	\$ 110,018,339	\$ 5,769,536
57835	Knights Of Peter Claver	\$ 2,382	0.005%	\$ 4,402,578	\$ 2,372,301	\$ 2,030,277
57576	National Fraternal Soc Of The Deaf	\$ 1,866	0.004%	\$ 7,557,022	\$ 7,238,429	\$ 318,593
56006	Travelers Protective Assn Of Amer	\$ 1,299	0.003%	\$ 13,893,880	\$ 1,895,500	\$ 11,998,380
56170	Womans Life Ins Society	\$ 1,049	0.002%	\$ 143,500,992	\$ 113,836,235	\$ 29,664,757
57290	Workmens Benefit Fund Of The USA	\$ 1,013	0.002%	\$ 35,027,057	\$ 32,195,145	\$ 2,831,912
58009	Police & Firemens Ins Assn	\$ 864	0.002%	\$ 52,147,891	\$ 39,536,765	\$ 12,611,126
57010	William Penn Assn	\$ 404	0.001%	\$ 131,864,089	\$ 108,767,403	\$ 23,096,686
56480	WSA Fraternal Life	\$ 149	0.000%	\$ 30,673,407	\$ 23,303,395	\$ 7,370,012
57630	Polish Roman Catholic Union Of Amer	\$ 141	0.000%	\$ 94,511,886	\$ 75,911,651	\$ 18,600,235
57088	Degree Of Honor Protective Assn	\$ 120	0.000%	\$ 115,044,564	\$ 107,526,615	\$ 7,517,949
56685	Greater Beneficial Union Pittsburgh	\$ 92	0.000%	\$ 192,321,768	\$ 181,056,284	\$ 11,265,484
57142	Sons Of Norway	\$ 25	0.000%	\$ 173,613,710	\$ 167,734,852	\$ 5,878,858
57509	Independent Order Of Vikings	\$ 21	0.000%	\$ 2,191,153	\$ 1,355,845	\$ 835,308
		<u>\$ 49,955,827</u>				

***Farmers Mutual Aid Associations Listed by Arkansas Premiums***

<b>COMPANY NAME</b>	<b>ARKANSAS PREMIUMS</b>	<b>MARKET SHARE</b>	<b>ASSETS</b>	<b>LIABILITIES</b>	<b>CAPITAL &amp; SURPLUS</b>
Farmers Union Mutual Ins Co	\$ 2,598,917	24.776%	\$ 8,841,322	\$ 1,805,658	\$ 7,035,664
Farmers Mutual Ins of Gentry	\$ 2,534,974	24.166%	\$ 7,313,700	\$ 1,152,704	\$ 6,160,996
Home Mutual Fire Ins Co	\$ 2,195,716	20.932%	\$ 500,040	\$ 94,080	\$ 405,960
Farmers Mutal Ins of Rogers	\$ 651,239	6.208%	\$ 3,577,539	\$ 314,435	\$ 3,263,104
Farmers Fire Ins	\$ 620,659	5.917%	\$ 3,515,012	\$ 420,250	\$ 3,094,762
Farm & Home Mutual Ins Co	\$ 511,896	4.880%	\$ 492,049	\$ 77,677	\$ 414,372
Farmers Mutual Fire Ins Co	\$ 477,338	4.550%	\$ 1,200,041	\$ 46,740	\$ 1,153,301
Washington County Farmers Mutual	\$ 373,769	3.563%	\$ 8,817,630	\$ 249,100	\$ 8,568,530
Farmers Protective Ins Co	\$ 283,591	2.703%	\$ 838,503	\$ 5,392	\$ 833,111
NW Arkansas Farmers Mutual	\$ 166,822	1.590%	\$ 9,018,935	\$ 113,830	\$ 8,905,105
Farmers Mutual Ins of LR	\$ 39,889	0.380%	\$ 447,233	\$ -	\$ 447,233
Logan County Farmers Mutual	\$ 21,387	0.204%	\$ 1,435,546	\$ -	\$ 1,435,546
Farmers Mutual Aid Assoc. of AR	\$ 13,608	0.130%	\$ 252,548	\$ -	\$ 252,548
	<b>\$ 10,489,805</b>				

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## *Key Personnel*

### *Administration Division*

Mike Pickens, Commissioner . . . . . 501-371-2623  
John Hartnedy, Deputy Commissioner . . . . . 501-371-2625  
Lenita Blasingame, Deputy Commissioner . . . . . 501-371-2823  
Charlye Crawford, Public Information Officer . . . . . 501-371-2622

### *Accounting Division*

Pam Looney, Asst. Commissioner/Administrative Services . . . . . 501-371-2605

### *Consumer Services Division*

Jackie Smith, Director . . . . . 501-371-2640

### *Finance Division*

Mel Anderson, Deputy Commissioner for Financial Regulation . . . . . 501-371-2665

### *Human Resources Division*

Andrea May, Director . . . . . 501-371-2818

### *Information Systems Division*

James Winningham, Chief Information Officer . . . . . 501-371-2657

### *Insurance Fraud Investigation Division*

Marty Nevrla, Director . . . . . 501-371-2790

### *Legal Division*

Jay Morgan, General Counsel . . . . . 501-371-2820

### *License Division*

Fred Stiffler, Director . . . . . 501-371-2750

### *Life & Health Division*

John Shields, Director . . . . . 501-371-2800

### *Liquidation Division*

Steve Uhrynowycz, Deputy Receiver . . . . . 501-371-2616

### *Property & Casualty Division*

Bill Lacy, Director . . . . . 501-371-2800

### *Public Employee Claims Division*

Bill Luce, Director . . . . . 501-371-2700

### *Risk Management Division*

Drew Carpenter, Director . . . . . 501-371-2690

### *Senior Health Insurance Information Program*

Ray Morris, Director . . . . . 501-371-2782