

1994

Annual Report of the Insurance Commissioner of the State of Arkansas



**Arkansas Insurance Department
1123 South University, Suite 400
Little Rock, AR 72204
1-501-686-2900**

Lee Douglass

Commissioner

**Arkansas Insurance Department
Key Personnel**

Lee Douglass Insurance Commissioner	(501) 686-2909
Ron Sheffield Deputy Commissioner	(501) 686-2911
Pam Davis Assistant Commissioner/Administrative Services	(501) 686-2960
Bob Ridgeway Assistant Commissioner/Compliance	(501) 686-2916
Lewis Wharff Chief Examiner/Director - Finance Division	(501) 686-2855
Lenita Blasingame Director/Property and Casualty Division	(501) 686-2975
John Shields Director/Life and Health Division	(501) 686-2875
Steve Uhrynowycz Deputy Receiver and Liquidation Officer	(501) 686-2776
Jean Langford Chief Counsel	(501) 686-2988
Fred Stiffler Director/License Division	(501) 686-2840
Bill Luce Director/Public Employee Claims	(501) 686-2800
Gloria Springer Director/Seniors Insurance Network	(501) 686-2940
Robert Sikes State Risk Manager	(501) 686-2885
Jackie Smith Director/Consumer Services Division	(501) 686-2945
Al McKenzie Director/Data Processing	(501) 686-2865

History of Insurance Commissioners in Arkansas

Auditors of State

Ex-Officio Commissioners of Insurance

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

Commissioners of Insurance

Bruce T. Bullion.....	1917-1924
M. J. Harrison.....	1924-1925
W. E. Floyd.....	1925-1927
J. S. Maloney.....	1927-1929
N. E. Floyd.....	1929-1931
A. D. Dulaney.....	1931-1933
U. A. Gentry.....	1933-1937
M. J. Harrison.....	1937-1941
J. Herbert Graves.....	1941-1945
Jack McKenzie.....	1945-1949
J. Herbert Graves.....	1949-1953
Harvey G. Combs.....	1953-196?
John Norman Harkey.....	1967-1968
Allan W. Horne.....	1968-1970
A. Gene Sykes.....	1970-1972
Ark Monroe, III.....	1972-1976
W. H. L. Woodyard, III.....	1976-1982
Linda N. Garner.....	1983-1985
Robert M. Eubanks.....	1985-1988
Ron Taylor.....	1988-1990
Lee Douglass.....	1990-

**INSURANCE COMMISSIONER IS A MEMBER OF
THE FOLLOWING BOARDS AND COMMITTEES:**

Governmental Bonding Board
Life and Disability Guaranty Fund Board
Property and Casualty Guaranty Fund Board
Insurance Agents Advisory Board
State Employees Insurance Advisory Committee
School Self Insurance Board
Arkansas Rural Risk Underwriting Association
Arson Advisory Committee
Arkansas Automobile Plan
State Interagency Coordinating Council (ICC) on Early Intervention Services
Governor's Task Force on Health Care Reform
Public School Employee Health Insurance Study Commission
Spirit of 110 Council
Ad Hoc Committee on Competitive Workers' Compensation Fund
Arkansas Insurance Department Workers' Compensation Appeals Board
Public School Employees Insurance Advisory Committee

The Insurance Commissioner is also very active in the National Association of Insurance Commissioners (NAIC) and is involved in the following committees, subcommittees and task forces:

1994 NAIC Committee, Subcommittee & Task Force Assignments

	Position
S.E. Zone (EX) Executive Committee (January - June 1994)	Secretary
NAIC (June - December 1994)	Vice-President
(EX) Executive Committee	Member
(EX) Special Committee on Health Care Reform	Member
(EX) Special Committee on Interstate Compact	Member
(EX1) Internal Administration Subcommittee	Member
(EX3) Insurance Availability & Affordability TF	Member
(EX4) Financial Condition Subcommittee	Member
(EX4) Examination Oversight Task Force	Member
(EX5) Insolvency Subcommittee	Member
(B) Accident & Health Committee	Member
(D) Commercial Lines -- P&C Insurance Committee	Chair
(D) Workers' Compensation Task Force	Chair
NAIC/NCOIL Joint Committee	Member
NAIC/IAIABC Joint Committee	Chair

ACCOUNTING DIVISION
Phone: (501) 686-2960

Pam Looney --- Assistant Commissioner - Administrative Services
Betty Hester --- Insurance Examiner
Connie Hagemeyer --- Insurance Examiner
Carsonee Brooks --- Accountant
Angie Adkins --- Accountant
Vanessa Dale --- Accounting Technician
Sandra Currington --- Accounting Technician
Debbie Moore --- Accounting Technician
Debra Cooper --- Document Examiner

The Accounting Section consists of one assistant commissioner - administrative services, two insurance examiners, two accountants, three accounting technicians, one executive secretary/administrative secretary, and one document examiner.

In January of each year, the Division mails a premium tax package to approximately 1,600 licensed insurers. The package contains all premium tax forms necessary for the filing of annual and quarterly tax payments. Annual statements along with the tax payments are due by March 1 each year. Quarterly tax payments are due by May 15, August 14, and November 14. The total taxes and fees collected amount to approximately \$85,000,000-plus each year.

The 1,600 annual statements are audited by the Accounting Division to verify premiums written and taxes and fees collected. If any discrepancies appear in the statement data compared to taxes paid, a letter is prepared requesting clarification or correction.

Property and Casualty insurers writing fire or auto insurance must complete forms on firemen's or police pension. The forms are audited while working the annual statements. The proper tax rate is then applied to the allocated Firemen's or Police Pension Fund. The forms are keyed into the computer system (DCS) for compiling the proper premiums per location (approximately 300 insurers submit information on 300 different locations for firemen and 42 different locations for police). After the reports are verified as correct, distribution is made according to the total taxes collected for the firemen and police.

In addition we collect the Workers' Compensation Commission Taxes due by March 1 each year. The tax is collected on written manual premiums and the rate can be from 0% up to 3% depending on the approval of the Workers' Compensation Commission.

Per Act 833 of 1991 the Division now collects the Fire Protection Revolving Fund monies to be distributed by the Department of Finance and Administration.

The Division maintains control over all financial matters within the office preparing fiscal year budgets, biennium budgets, payment of all invoices, purchasing of all furniture and equipment,

ordering all supplies,preparing all documentation on personnel transactions for biweekly payroll, biennium conversion on payroll, freeze lift requests, job advertisement requests, and all paperwork processed between this Department and Office of Personnel Management on personnel matters for upgrades and reclassifications.

Every check (approximately 300 to 400 per day) received in the Department must be routed by this Division and posted in ledgers for audit verification before deposit into State Treasury.

If any overpayments are made on taxes and fees or agents license, a refund will be issued by the Division.



ADMINISTRATION DIVISION
Phone: (501) 686-2900

Lee Douglass --- Commissioner
Ronald L. Sheffield --- Deputy Commissioner
Seleta Yearian --- Administrative Assistant
Carolyn Hunt --- Administrative Assistant



CONSUMER SERVICES DIVISION
Phone: (501) 686-2945

Jackie Smith --- Consumer Services Director
Doris J. Johnson --- Insurance Investigator
Mamie Ruth Williams --- Insurance Investigator
Martha Jane Slaight --- Insurance Investigator
Ray Morris --- Insurance Investigator
Jackie Sutterfield --- Executive Secretary
Betty Russell --- Executive Secretary
Selina Koosau --- Secretary
Vacant --- Secretary
Vacant --- Secretary

The Consumer Services Division continued in 1994 to provide important and worthwhile services to the insurance buying public of Arkansas.

This Division is charged with the responsibility of assisting citizens who might be experiencing difficulty in resolving insurance problems. The Division also attempts to educate consumers as to the nature of the product which they buy, the importance of those products and how wisely to shop for products.

The Consumer Services Division had a staffing of ten employees during 1994, a Consumer Services Director, four insurance investigators and five clerical support members. However, due to personnel turnover beginning May, 1994, the Division never operated with a full staff during the remainder of the year. The Division received 2,897 written complaints, made up of 1,493 complaints regarding life and health insurance; and 1,404 complaints regarding property and casualty insurance. This Division assisted 436 walk-in clients during the year 1994. The Division closed 2,601 written complaint files and was instrumental in recovering \$3,201,248 for consumers of the State of Arkansas. In addition, the Division also received 16,389 telephone calls during the year 1994.

The assigned tasks of the insurance investigators require them to receive and review insurance complaints in the form of written complaints, telephone calls, or personal visits, to contact the involved companies and consumers as to required information and action, to use their knowledge and expertise in reviewing files for trends of possible adverse actions by insurance companies and related entities, with the ability to present information to the public in a clear and accurate manner, in both written and verbal communications.

The Division continues to educate consumers through speaking engagements and outreach programs. The Division director participates as a member of the Governor's Dislocated Workers Task Force, which provides information and assistance to workers facing job loss.



DATA PROCESSING DIVISION

Phone: (501) 686-2865

Al McKenzie --- Data Center Manager

Britt Simmons --- Programmer Analyst

The Data Processing Division was created in June of 1986 to implement a plan to automate the Insurance Department. In August of 1989 the Department took delivery of a Data General KV15000 Mod 8 minicomputer.

The Division supports more than 125 individual users on the system's 100 terminals. All data processing services are available to the Department 24 hours a day, seven days a week. In addition to providing the Department a superior office automation system and customized data processing services, the Division provides an IBM compatible communication facility.

Through this network, the Arkansas Insurance Commissioner is able to access the financial reporting and regulatory resources of the National Association of Insurance Commissioners (NAIC) as well as the counsel of Insurance Commissioners of the 49 other states, the District of Columbia, Guam, Puerto Rico and American Samoa. The Data Processing Division maintains, on computer, master files of all companies currently authorized to participate in insurance related activities in the State, all licensed agents, all licensed agencies, the Arkansas insurance statutes, and a reference library of NAIC model laws, acts and regulations. Arkansas is an active participant in a nationwide consumer complaints data base sponsored by NAIC. At regular intervals, Arkansas forwards an electronic filing of accumulated consumer complaints to NAIC where it is integrated into the nationwide data base.

In February of 1995, the Division will embark on a two year project to install a local area network (LAN) within the Department. The network will connect all NAIC member insurance departments and improve the capability of the Insurance Department to regulate the Arkansas insurance industry through the greater access to financial data maintained at the NAIC offices in Kansas City, Missouri. Improved communications between the individual state Insurance Commissioners and their staffs will also be provided. The project completion date is estimated to be in the fourth quarter of 1996.



LICENSED COMPANY COUNT

LIFE AND DISABILITY	711
PROPERTY AND CASUALTY	696
TITLE	19
FARM MUTUAL AID	14
BOND	4
FRATERNAL	16
MOTOR CLUBS	23
SURPLUS LINE COMPANIES	151
RISK RETENTION GROUPS	17
PURCHASING GROUPS	156
MULTIPLE EMPLOYER TRUSTS	234
THIRD PARTY ADMINISTRATORS	123
HEALTH MAINTENANCE ORGANIZATIONS	9
SURETY COMPANIES	2
<hr/>	
TOTAL LICENSED COMPANIES	2,176

Arkansas Insurance Department
Insurance Company Developments in Arkansas

Life and Health Companies Admitted

BROKERS NATIONAL LIFE ASSURANCE CO
ADMITTED: 07-28-1994
P O BOX 162284
AUSTIN TX 78716-0000

CENTRAL AMERICAN LIFE INS CO
ADMITTED: 04-01-1994
PO BOX 217
WEST MONROE LA 71294-0217

STARMOUNT LIFE INSURANCE COMPANY
ADMITTED: 11-22-1994
PO BOX 14389
BATON ROUGE LA 70898-4389

UNITED WISCONSIN LIFE INS CO
ADMITTED: 03/07/1994
PO BOX 2013
MILWAUKEE WI 53201-2013

Arkansas Insurance Department
Insurance Company Developments in Arkansas

Property and Casualty Companies Admitted

AUTO CLUB FAMILY INSURANCE COMPANY
ADMITTED: 08/03/1994
12901 NORTH FORTY DRIVE
ST LOUIS MISSOURI 63141

EXECUTIVE RE INDEMNITY INC.
ADMITTED: 05-09-1994
82 HOPMEADOW STREET
PO BOX 129
SIMSBURG CT 06070-01

FG INSURANCE CORPORATION
ADMITTED: 07-12-1994
800 SILVER LAKE BOULEVARD
DOVER DELAWARE 19901-0000

HARLEYSVILLE MUTUAL INSURANCE CO
ADMITTED: 09-13-1994
355 MAPLE AVENUE
HARLEYSVILLE PA 19438-22

INTERCARGO INSURANCE COMPANY
ADMITTED: 03-03-1994
1450 EAS AMERICAN LANE 20TH FLOOR
SCHAUMBURG IL 60173

PENNSYLVANIA MILLERS MUTUAL INS CC
ADMITTED: 04/15/1994
72 NORTH FRANKLIN ST
PO BOX P
WILKES-BARRE PA 18773-00

SAFEWAY INS CO OF ALABAMA INC
ADMITTED: 05-09-1994
601 VESTAVIA PARKWAY
BARBOUR BUILDING #340
BIRMINGHAM AL 35216

SOUTHERN FARM BUREAU PROPERTY
ADMITTED: 12-30-1994
PO BOX 1800
RIDGELAND MS 39158-18

ARKANSAS INSURANCE DEPARTMENT
 INSURANCE COMPANIES LICENSED IN ARKANSAS
 TYPE OF COMPANY: PROPERTY
 DOMICILE: DOMESTIC
 MAILING ADDRESSES

18236-000	501-535-2840	10146-562	501-565-8032
AGENTS MUTUAL INSURANCE COMPANY		AMERICAN COLONIAL INSURANCE COMPANY	
P O DRAWER 1250		1500 RIVERFRONT DRIVE SUITE 116	
PINE BLUFF AR	71613-0000	P O BOX 3198	
		LITTLE ROCK AR	72203-0000
16047-000	000-000-0000	10251-288	501-354-1591
AMERICAN PIONEER PROPERTY INS CO		AMERICAN UNDERWRITERS INSURANCE CO	
PO BOX 30		824 FRONT STREET	
TRUMANN	AR 72472-0000	CONWAY AR	72032-0000
15989-000	501-782-3839	18201-000	501-752-3211
COLONIA UNDERWRITERS INSURANCE CO		DECATUR INSURANCE COMPANY INC	
200 GARRISON STREET SUITE 202		PO BOX 248	
PO BOX 5270		DECATUR	AR 72722-0000
FORT SMITH AR	72901-0000		
13757-000	501-224-4400	18228-000	501-236-7723
FARM BUREAU MUTUAL INS CO OF AR INC		FARMERS HOME MUTUAL FIRE INS CO	
PO BOX 31		PO BOX 1208	
10720 KANIS ROAD		C/O R G FORD PRESIDENT	
LITTLE ROCK	AR 72203-0000	PARAGOULD	AR 72451-0000
38920-894		35360-000	501-374-7755
FG CASUALTY COMPANY		GIBRALTAR NATIONAL INSURANCE CO	
1000 SAVERS FEDERAL BUILDING		1406 CANTRELL ROAD	
CAPITAL AVENUE AT SPRING STREET		P O BOX 3663	
LITTLE ROCK AR	72201-0000	LITTLE ROCK AR	72203-0000
18252-000	501 847-1518	24319-000	501-688-8800
TOWN & COUNTRY MUTUAL INSURANCE CO.		ULICO INDEMNITY COMPANY	
2215 NORTH REYNOLDS ROAD		MITCHELL WMS SELIG GATES & WOODYARD	
PO BOX 860		320 WEST CAPITOL AVE STE 1000	
BRYANT	AR 72022-0000	LITTLE ROCK AR	72201-3525

 E N D O F R E P O R T

ARKANSAS INSURANCE DEPARTMENT
 INSURANCE COMPANIES LICENSED IN ARKANSAS
 TYPE OF COMPANY: HMO
 DOMICILE: DOMESTIC
 MAILING ADDRESSES

95382-000 AMERICAN DENTAL PROVIDERS, INC. 103 W CAPITOL SUITE 617 LITTLE ROCK AR	72201-0000	A2170-000 COMPLETE HEALTH OF ARKANSAS, INC. 415 NORTH MCKINLEY PLAZA WEST BUILDING STE 550 LITTLE ROCK AR	501-664-7700 72205-0
A0006-000 DENTICARE OF ARKANSAS, INC. 7520 HIGHWAY 107 SHERWOOD AR	501-834-7578 72116-0000	A2582-000 HEALTH ADVANTAGE CONWAY BLDG SUITE 300 10816 EXECUTIVE CENTRE DR LITTLE ROCK AR	501-221-1800 72211
A2580-000 HEALTHSOURCE ARKANSAS INC 333 EXECUTIVE COURT LITTLE ROCK AR	501-227-7222 72205-4548	A2602-000 HEALTHWISE OF ARKANSAS, LTD 3 FINANCIAL CENTRE 900 SOUTH SHACKLEFORD SUITE 400 LITTLE ROCK AR	501-227-8771 72211-00
A2581-000 HMO PARTNERS INC CONWAY BUILDING SUITE 300 10816 EXECUTIVE CENTRE DR LITTLE ROCK AR	501-221-1800 72211-0000		

E N D O F R E P O R T

ARKANSAS INSURANCE DEPARTMENT
 INSURANCE COMPANIES LICENSED IN ARKANSAS
 TYPE OF COMPANY: FARMERS MUTUAL AID
 DOMICILE: DOMESTIC
 MAILING ADDRESSES

A0007-000
 FARM & HOME MUTUAL INSURANCE CO
 PO BOX 908
 CONWAY AR 72032-0000

A0008-000
 FARMERS FIRE INSURANCE COMPANY, INC
 1127 HARKRIDER STREET
 CONWAY AR 72032-0000

A0010-000
 FARMERS MUT FIRE INS CO CARROLL CTY
 FARMERS MUTUAL AID ASSOCIATION
 PO BOX 128
 BERRYVILLE AR 72616-0000

A0009-000 501-783-6164
 FARMERS MUTUAL AID ASSN OF ARKANSAS
 4614 NORTH "O" STREET
 FORT SMITH AR 72904-0000

A0011-000 501-455-2304
 FARMERS MUTUAL INS CO OF LITTLEROCK
 12902 SARDIS ROAD
 MABELVALE AR 72103-0000

A2020-000
 FARMERS MUTUAL INS CO [GENTRY]
 PO BOX 129
 GENTRY AR 72734-0000

A0012-000
 FARMERS MUTUAL INSURANCE COMPANY
 703 WEST POPLAR STREET
 ROGERS AR 72756-0000

A0014-000
 FARMERS PROTECTIVE INSURANCE CO
 119 WEST 4TH STREET
 STUTTGART AR 72160-0000

37613-000 501-847-1518
 FARMERS UNION MUTUAL INS COMPANY
 PO BOX 860
 BRYANT AR 72089-0000

A0016-000 501-566-2314
 GREENE & CLAY COUNTY FARMERS MUTUAL
 ROUTE #2
 RECTOR AR 72461-0000

A0019-000
 HOME MUTUAL FIRE INSURANCE COMPANY
 PO BOX H
 FAYETTEVILLE AR 72701-0000

A0020-000
 LOGAN COUNTY FARMERS MUTUAL AID ASS
 C/O WILLIAM F NAEGLER
 ROUTE 1 BOX 182
 SCRANTON AR 72863-0000

A0021-000
 NORTHWEST AR FARMERS MUT TORNADO
 209 NORTH BLOCK STREET
 FAYETTEVILLE AR 72701

A0023-000
 WASHINGTON COUNTY FARMERS MUTUAL
 PO DRAWER S
 FAYETTEVILLE AR 72702-0000

DATE: 04/25/95

PAGE:

ARKANSAS INSURANCE DEPARTMENT
INSURANCE COMPANIES LICENSED IN ARKANSAS
TYPE OF COMPANY: FARMERS MUTUAL AID
DOMICILE: DOMESTIC
MAILING ADDRESSES

E N D O F R E P O R T

DATE: 04/25/95

PAGE: 1

ARKANSAS INSURANCE DEPARTMENT
 INSURANCE COMPANIES LICENSED IN ARKANSAS
 TYPE OF COMPANY: LIFE & DISABILITY
 DOMICILE: DOMESTIC
 MAILING ADDRESSES

83860-000 501-758-1778
 AMERICAN HOME LIFE INSURANCE CO
 PO BOX 715
 NORTH LITTLE ROCK AR 72115-0000

83887-000 501-227-6660
 AMERICAN INVESTORS LIFE INSURANCE
 PO BOX 22465
 LITTLE ROCK AR 72221-2465

73881-000 501-623-7718
 AMERICAN LIFE & ANNUITY COMPANY
 PO BOX 6011
 HOT SPRINGS AR 71902-0000

72818-000 501-483-6355
 AMERICAN PIONEER LIFE INSURANCE CO
 FIRST NATIONAL BANK BUILDING
 PO BOX 30
 TRUMANN AR 72472-0000

76201-607 501-688-8800
 AMERICAN SERVICE LIFE INS CO
 1000 SAVERS FEDERAL BUILDING
 320 WEST CAPITOL
 LITTLE ROCK AR 72201-0000

86118-000 501-773-7221
 ARKANSAS BANKERS LIFE INS CO
 P O BOX 1947
 TEXARKANA AR 75504-0000

83470-876 501-378-2581
 ARKANSAS BLUE CROSS AND BLUE SHIELD
 FRANK B SEWALL 6TH & GAINES STREET
 PO BOX 1489
 LITTLE ROCK AR 72203-1489

72656-000 501-661-9111
 ARKANSAS NATIONAL LIFE INS CO
 5800 W 12TH STREET
 LITTLE ROCK AR 72204-0000

83917-000 501-853-9804
 ASHLEY LIFE INSURANCE COMPANY
 PO BOX 571
 HAMBURG AR 71646-0000

74900-000 501-771-1773
 BROKERS NATIONAL LIFE ASSURANCE CO
 P O BOX 162284
 AUSTIN TX 78716-0000

90840-000 501-562-3894
 CAPITOL LIFE & ACCIDENT INS CO
 7000 1/2 ASHER AVENUE
 PO BOX 4216
 LITTLE ROCK AR 72214-0000

83968-000 501-228-5134
 CITIZENS FIDELITY INSURANCE COMPANY
 PO BOX 25440
 LITTLE ROCK AR 72221-0000

85421-000 501-371-8763
 CONSUMERS PROTECTIVE LIFE INS. CO.
 PO BOX 1681
 LITTLE ROCK AR 72203-0000

83933-000 501-534-3134
 COOPERATIVE LIFE INSURANCE COMPANY
 721 CHERRY STREET
 PO BOX 5206
 PINE BLUFF AR 71611-0000

ARKANSAS INSURANCE DEPARTMENT
 INSURANCE COMPANIES LICENSED IN ARKANSAS
 TYPE OF COMPANY: LIFE & DISABILITY
 DOMICILE: DOMESTIC
 MAILING ADDRESSES

83941-000	501-374-3134	62987-873	501-376-0426
COSMOPOLITAN LIFE INSURANCE COMPANY		EQUITY NATIONAL LIFE INSURANCE C	
1213 E WASHINGTON		PO BOX 8063	
NORTH LITTLE ROCK AR	72114-0000	LITTLE ROCK AR	72203-
84018-000	601-334-4510	83852-034	415-627-0418
FIDELITY STANDARD LIFE INSCO, AR		FIRST DEPOSIT LIFE INSURANCE CO	
PO BOX 805		88 KEARNY STREET SUITE 1900	
LAKE VILLAGE AR	71653-0000	SAN FRANCISCO CA	94108-
70998-000	501-239-9571	83976-000	501-483-6355
FIRST FAMILY LIFE INSURANCE COMPANY		FIRST FINANCIAL ASSURANCE COMPAN	
PO BOX 983		*=-THIS IS ACTUALLY "1ST"	
SECURITY BANK BLDG		P O BOX 30	
PARAGOULD	AR 72451-0000	TRUMANN	AR 72472-
63533-876	501-378-2581	77984-440	617-228-0600
FIRST PYRAMID LIFE INSCO OF AMERICA		FIRST VARIABLE LIFE INSURANCE CO	
PO BOX 1151		600 ATLANTIC AVENUE 28TH FLOOR	
601 GAINES		BOSTON MA	
LITTLE ROCK	AR 72203-0000		02210-
83992-000	501-785-1714	83984-000	501-375-7337
FOUNDATION LIFE INS CO OF ARKANSAS		FREEDOM NATIONAL INSURANCE CO	
109 NORTH 6TH STREET		PO BOX 164010	
FORT SMITH AR	72901-0000	LITTLE ROCK AR	72216-
84026-000	501-935-5566	84107-000	501-661-9111
GREGG INS CO		GRIFFIN-LEGGETT BURIAL INSURANCE	
PO BOX 1850		5800 W 12TH STREET	
JONESBORO	AR 72403-1850	LITTLE ROCK AR	72204-
84034-000	501-898-5191	84042-000	501-371-1776
GUARANTY NATIONAL INS CO (ARKANSAS)		HIGGINBOTHAM BURIAL INS CO	
351 N THIRD STREET		PO BOX 686	
ASHDOWN AR	71822-0000	WALNUT RIDGE	AR 72476-

ARKANSAS INSURANCE DEPARTMENT
 INSURANCE COMPANIES LICENSED IN ARKANSAS
 TYPE OF COMPANY: LIFE & DISABILITY
 DOMICILE: DOMESTIC
 MAILING ADDRESSES

0	84050-000	501-664-6000	84115-000	501-578-2452
	IMPERIAL LIFE INS CO		JACKSON-GRIFFIN INSURANCE COMPANY	
	PO BOX 3375		P O BOX 577	
	LITTLE ROCK AR	72203-0000	NEWPORT AR	72112
0	83798-000	501-763-0713	79022-025	609-282-1429
	MEMORIAL INSURANCE COMPANY OF AMER		MERRILL LYNCH LIFE INSURANCE CO.	
	603 WEST MAIN STREET		800 SCUDDERS MILL ROAD	
	BLYTHEVILLE AR	72315-0000	PLAINSBORO NJ	08536-0000
0	84093-000	417-862-5266	83631-000	501-982-2137
	MID-AMERICAN CENTURY LIFE INS CO		OLD SOUTHWEST LIFE INSURANCE CO	
	PO BOX 9494		PO BOX 823	
	1722 SOUTH GLENSTONE SUITE E		1504 LOOP ROAD	
	SPRINGFIELD MO	65801-0000	JACKSONVILLE AR	72076-0000
0	88820-557	501-836-5724	67385-000	501-227-4444
	OUACHITA LIFE INSURANCE COMPANY		OZARK NATIONAL LIFE INS CO	
	PO BOX D		2311 BISCAYNE DR	
	CAMDEN AR	71701-0000	LITTLE ROCK AR	72207-0000
0	71684-000	501-227-7542	76503-000	501-535-4321
	PARAMOUNT LIFE INSURANCE COMPANY		PORT-O-CALL LIFE INS CO	
	BOX 8204		3101 OLIVE STREET	
	LITTLE ROCK AR	72221-0000	PO BO 5300	
			PINE BLUFF AR	71601-0000
0	68497-562	501-758-2411	83836-000	501-624-2172
	PROVIDENTIAL LIFE INSURANCE COMPANY		SELECTED FUNERAL & LIFE INS CO	
	PO BOX 8072		PO BOX 6040	
	LITTLE ROCK AR	72203-8072	201 QUAPAW	
			HOT SPRINGS AR	71902-0000
0	98175-000	501-372-3355	84069-654	501-533-4406
	SIGNATURE LIFE INS CO OF AMERICA		SMITH BURIAL & LIFE INS CO	
	PO BOX 3437		416 MAIN ST	
	LITTLE ROCK AR	72203-3437	STAMPS AR	71860-0000

ARKANSAS INSURANCE DEPARTMENT
INSURANCE COMPANIES LICENSED IN ARKANSAS
TYPE OF COMPANY: LIFE & DISABILITY
DOMICILE: DOMESTIC
MAILING ADDRESSES

84077-654	501-533-4406	83909-000	501-374-5715
SOUTHERN FIDELITY LIFE INSCO		UNION LIFE INSURANCE COMPANY	
416 MAINT ST		PO BOX 8006	
STAMPS AR	71860-0000	LITTLE ROCK AR	72203-

94358-876	501-375-7200	84123-000	501-793-4373
USABLE LIFE		WHITE RIVER VALLEY INSURANCE CO	
PO BOX 1650		PO BOX 2576	
LITTLE ROCK AR	72203-1650	BATESVILLE AR	72503

84131-000	501-495-7963		
WONDER STATE LIFE INSURANCE COMPANY			
603 MAIN STREET			
PO BOX 775			
DANVILLE AR	72833-0000		

E N D O F R E P O R T

Arkansas Insurance Department
Insurance Company Developments in Arkansas

Active Fraternal Companies

AID ASSOCIATION FOR LUTHERANS
4321 NORTH BALLARD ROAD
APPLETON WI 54919-0000

AMERICAN POSTAL WORKERS ACC BNFT AS
PO BOX 538
PORTSMOUTH NH 03801-0000

BAPTIST LIFE ASSOCIATION
8555 MAIN ST
BUFFALO NY 14221-0000

CATHOLIC FAMILY LIFE INS
PO BOX 11563
SHOREWOOD WI 53211-0000

CATHOLIC KNIGHTS OF AMERICA
3525 HAMPTON AVE
ST LOUIS MO 63139-1980

DEGREE OF HONOR PROTECTIVE ASN
DEGREE OF HONOR BUILDING
ST PAUL MN 55101-0000

EQUITABLE RESERVE ASN
PO BOX 448
NEENAH WI 54957-0448

GLENER LIFE INSURANCE SOCIETY
5200 W US 223
ADRIAN MI 49221-0000

GREATER BENEFICIAL UNION OF PITTSBG
4254 CLAIRTON BLVD
PITTSBURGH PA 15227-0000

INDEPENDENT ORDER OF FORESTERS US B
789 DON MILLS RD
DON MILLS OT M3C-1T9

KNIGHTS OF COLUMBUS
COLUMBUS PLAZA
NEW HAVEN CT 06507-0901

LUTHERAN BROTHERHOOD
625 FOURTH AVE S
MINNEAPOLIS MN 55415-0000

MENNONITE MUTUAL AID ASN
1110 N MAIN ST
GOSHEN IN 46526-0000

MODERN WOODMEN OF AMERICA
MISSISSIPPI RIVER AT 17TH ST
ROCK ISLAND IL 61201-0000

NATIONAL FRATERNAL SOC OF THE DEAF
1300 W NORTHWEST HWY
MOUNT PROSPECT IL 60056-0000

NATIONAL MUTUAL BENEFIT
PO BOX 1527
MADISON WI 53703-0000

NORTH AMERICAN BENEFIT ASN
WBA BUILDING
P O BOX 5020
PORT HURON MI 48061-5020

ORDER OF THE UNITED COML TRAV OF AM
632 N PARK ST
COLUMBUS OH 43215-0000

Active Fraternal Companies

POLICE & FIREMENS INS ASN
 3550 N WASHINGTON BLVD
 INDIANAPOLIS IN 46205-0000

POLISH NATIONAL ALLI OF US OF N.
 BUREAU OF REGULATORY AFFAIRS
 6100 N CICERO AVENUE
 CHICAGO IL 60646-

POLISH ROMAN CATHOLIC UNION OF AM
 984 MILWAUKEE AVE
 CHICAGO IL 60622-0000

ROYAL NEIGHBORS OF AMERICA
 230-16 ST
 ROCK ISLAND IL 61201-

SLOGA FRATERNAL LIFE INS SOCIETY
 2538 W NATIONAL AVE
 MILWAUKEE WI 53204-0000

SONS OF NORWAY
 1455 W LAKE ST
 MINNEAPOLIS MN 55408-1

TRAVELERS PROTECTIVE ASN OF AMERICA
 3755 LINDELL BLVD
 ST LOUIS MO 63108-3476

UKRAINIAN FRATERNAL ASN
 440 WYOMING AVE
 SCRANTON PA 18503-0

UNITED NATIONAL LIFE INS SOCIETY
 PO BOX 600
 OAKLAND CA 94604-0000

UNITED STATES LETTER CRS M BNFT F
 100 INDIANA AVE NW
 WASHINGTON DC 20001-0

UNITED TRANSPORTATION UNION INS ASN
 14600 DETROIT AVE
 CLEVELAND OH 44107-0000

WILLIAM PENN ASSOCIATION
 709 BRIGHTON RD
 PITTSBURGH PA 15233-0

WOODMEN OF THE WORLD AND/OR ASSURED
 P O BOX 8005
 LITTLETON CO 80161-8005

WOODMEN OF THE WORLD LIFE INS SOC
 14TH AND FARNAM STREETS
 OMAHA NE 68102-0

Arkansas Insurance Department
Insurance Company Developments in Arkansas

Active Motor Clubs

5	WORKMENS BENEFIT FUND OF THE USA DRAWER 73 ONE OLD COUNTRY RD CARLE PLACE NY 11514-0000	ALLSTATE MOTOR CLUB, INC. ALLSTATE PLAZA NORTHBROOK IL 60062-0000
0	AMERICAN TRAVELER MOTOR CLUB, INC 13 BUCHAN'S LANDING ENGLEWOOD FL 34223	AMOCO MOTOR CLUB 200 EAST RANDOLPH DRIVE CHICAGO IL 60601-0000
)	ARKANSAS MOTOR CLUB, INC. PO BOX 29037 ATLANTA GA 30359-0000	AUTO CLUB OF AMERICA OF AR, INC. 9411 N GEORGIAAM SUITE 300 PO BOX 21443 OKLAHOMA CITY OK 73156-0000
	AUTOMOBILE CLUB OF MISSOURI D/B/A ARKANSAS AUTOMOBILE CLUB INC 12901 NORTH FORTY DRIVE ST LOUIS MO 63141-0000	BRICKELL FINAN SERV-MOTOR CLUB, INC D/B/A ROAD AMERICA MOTOR CLUB 225 ALCAZAR AVENUE CORAL GABLES FL 33134
	CIGNA ROAD & TRAVEL CLUB, INC PO BOX 13901 PHILADELPHIA PA 19101-0000	CROSS COUNTRY MOTOR CLUB, INC. 270 MYSTIC AVENUE BOSTON MA 02115-0000
	EXXON TRAVEL CLUB, INC. PO BOX 3633 HOUSTON TX 77001-0000	FORD AUTO CLUB, INC. THE AMERICAN ROAD DEARBORN MI 48121-0000
	MOBIL AUTO CLUB 200 N MARTINGALE RD SCHAUMBURG IL 60194-0000	MONTGOMERY WARD AUTO CLUB 200 N MARTINGALE RD SCHAUMBURG IL 60194-0000
	MOTOR CLUB OF AMERICA ENTERPRISES 484 CENTRAL AVENUE NEWARK NJ 07107-0000	NATIONAL MOTOR CLUB OF AMERICA, INC 2711 CEDAR SPRINGS ROAD DALLAS TX 75208-0000
	RAPID RESPONSE ROADSERVICE MC, INC 275 E HILLCREST DR SUITE 204 THOUSAND OAKS CA 91360-0000	SAFE DRIVER MOTOR CLUB, INC CT CORPORATION ONE GEICO BLVD FREDERICKSBURG VA 22142-0004

Active Motor Clubs

SHELL MOTORIST CLUB, INC
PO BOX 2463
HOUSTON TX

77252-0000

SIGNATURE NATIONWIDE AUTO CLUB,
200 NORTH MARTINGALE ROAD
SCHAUMBURG IL 60194-

TRAVELERS MOTOR CLUB, INC.
PO BOX 54799
OKLAHOMA CITY OK

73154-0000

UNITED AUTOMOBILE ASSOCIATION
1725 S AUSTIN
PO BOX 830
DENISON TX 75020-

UNITED MOTOR CLUB ASSOCIATION, INC.
1244 HIGH STREET
LINCOLN NE

68502-0000

UNITED STATES AUTO CLUB, MOTOR D
250 CARPENTER FREEWAY
IRVING TX 75062-

Arkansas Insurance Department
Insurance Company Developments in Arkansas

Active Surplus Line Companies

0 ACCEPTANCE INDEMNITY INSURANCE CO
222 SOUTH 15TH STREET STE 600
OMAHA NE 68102-0000

ADMIRAL INSURANCE COMPANY
1255 CALDWELL ROAD
PO BOX 5725
CHERRY HILL NJ 08034-0000

0 ADRIATIC INSURANCE COMPANY
3501 N CAUSEWAY BLVD #1000
METAIRIE LA 70002-0000

AGRICULTURAL EXCESS & SURPLUS INS C
580 WALNUT ST
CINCINNATI OH 45202-0000

0 ALLIANZ UNDERWRITERS INS CO
PO BOX 54897
TERMINAL ANNEX
LOS ANGELES CA 90054-0000

AMERICAN EMPIRE SURPLUS LINES INS C
PO BOX 5370
CINCINNATI OH 45201-0000

AMERICAN INTERNATIONAL SPECIALTY
HARBORSIDE FINANCIAL CENTER
401 PLAZA 3
JERSEY CITY NJ 07311-0000

AMERICAS INSURANCE COMPANY
400 POYDRAS STREET
SUITE 2200
NEW ORLEANS LA 70130-0000

APPALACHIAN INS. CO. OF PROVIDENCE
PO BOX 7500
JOHNSTON RI 02919-0000

ASSOCIATED ELECTRIC & GAS INSURANCE
SERVICES LTD (AEGIS)
ALIEN
HAMILTON BERMUDA

ASSOCIATED INTERNATIONAL INS CO
21860 BURBANK BLVD SUITE 380
WOODLAND HILLS CA 91367-0000

ASSURANCES GENERALES DE FRANCE IART
ALIEN
PARIS FRANCE

ATLAS ASSURANCE COMPANY LIMITED
ALIEN
LONDON ENGLAND

AUDUBON INDEMNITY CO
4150 SHERWOOD FOREST BLVD
PO DRAWER 15690
BATON ROUGE LA 70895-5989

AVIATION & GENERAL INSURANCE
COMPANY LIMITED
ALIEN
LONDON ENGLAND

AXA MARINE & AVIATION INS (UK) LTD
ALIEN
FARNHAM SURREY ENGLAND

BRITISH AVIATION INSURANCE
COMPANY LIMITED
ALIEN
LONDON ENGLAND

BRITTANY INSURANCE COMPANY LIMITED
ALIEN
HAMILTON BERMUDA

Active Surplus Line Companies

BURLINGTON INSURANCE COMPANY 238 SMITH SCHOOL ROAD BURLINGTON NC 27215-0000	C.E. HEATH COMPENSATION & LIAB I PO BOX 959 BURLINGAME CA 94011-
CANAL INDEMNITY COMPANY PO BOX 7 GREENVILLE SC 29602-0000	CENTURY SURETY COMPANY P O BOX 2689 COLUMBUS OH 43216-
CHUBB CUSTOM INSURANCE COMPANY 21 MOUNTAIN VIEW ROAD PO BOX 1615 WARREN NJ 07061-1615	CIGNA SPECIALTY INSURANCE COMPAN 1601 CHESTNUT STREET PHILADELPHIA PA 19192-
CLARENDON AMERICA INSURANCE COMPANY WILMINGTON TRUST CENTER 1100 NORTH MARKET STREET SUITE 780 WILMINGTON DE 19801-0000	CNA INTERNATIONAL REINS CO LTD ALIEN LONDON ENGLAND
COASTAL OFFSHORE INSURANCE LIMITED ALIEN HAMILTON BERMUDA	COLONIA INSURANCE COMPANY (UK) LIMITED ALIEN LONDON ENGLAND
COLONY INSURANCE COMPANY P O BOX 85122 RICHMOND VA 23285-5122	COLUMBIA CASUALTY CO CNA PLAZA CHICAGO IL 60685-
COMMERCIAL UNION ASSURANCE CO PLC ALIEN LONDON ENGLAND 00000	COMMONWEALTH INSURANCE COMPANY ALIEN SURPLUS LINES VANCOUVER BC CANADA
COMPAGNIE D'ASSURANCES MARITIMES C/O MARK E ABRAMS 120 WALL STREET NEW YORK NY 10005-0000	COMPAGNIE EUROPEENE D'ASSURANCES INDUSTRIELLES (CEAI) SA ALIEN BRUSSELS BELGIUM
COPENHAGEN REINSURANCE COMPANY (UK) LTD ALIEN LONDON ENGLAND	COREGIS INDEMNITY COMPANY 181 WEST MADISON AVENUE SUITE 2600 CHICAGO ILLINOIS 60602

Active Surplus Line Companies

9 CORNHILL INSURANCE PUBLIC
LIMITED COMPANY
ALIEN
LONDON ENGLAND

EMPIRE INDEMNITY INS CO
1624 DOUGLAS ST
OMAHA NE 68102-0000

ENERGY INSURANCE MUTUAL LIMITED
ALIEN
BRIDGETOWN BARBADOS

ESSEX INSURANCE CO
4551 COX ROAD
GLEN ALLEN VA 23058-0000

EVANSTON INS CO
SHAND MORAHAN PLZ
EVANSTON IL 60201-0000

EXECUTIVE RE SPECIALTY INS CO
82 HOPMEADOW STREET
PO BOX 2002
SIMSBURY CT 06070-7683

FINANCIAL BENEFITS INSURANCE CO
10 SOUTH LASALLE STREET
CHICAGO IL 60603-1099

FIREMAN'S FUND INSURANCE CO OF OHIO
777 SAN MARIN DRIVE
NOVATO CA 94998-0000

FIRST SPECIALTY INSURANCE CORP
P O BOX 2938
5200 METCALF AVENUE
OVERLAND PARK KS 66201-1338

FIRST STANDARD SECURITY INS CO
ATTN: GARY BALZOFIORE VP & TREAS
485 MADISON AVENUE - 6TH FLOOR
NEW YORK NY 10022-0000

FLORIDA INTERNATIONAL INDEMNITY CO
27 EAST ROBINSON STREET
ORLANDO FL 32801-0000

FOLKSAM INTERNATIONAL INSURANCE CO
(UK) LIMITED
ALIEN
LONDON ENGLAND

FUJI INTERNATIONAL INSURANCE
COMPANY LIMITED
ALIEN
LONDON ENGLAND

GAN INCENDIE ACCIDENTS
ALIEN
PARIS FRANCE

GAN MINSTER INSURANCE COMPANY LTD
ALIEN
LONDON ENGLAND

GENERAL AGENTS INS CO OF AMERICA IN
PO BOX 2933
FORT WORTH TX 76113-2933

GENERAL STAR INDEMNITY CO
PO BOX 10354
STAMFORD CT 06904-2354

GENERALI, ASSICURAZIONI GENERALI,
SPA
ALIEN
TRIESTE ITALY

Active Surplus Line Companies

GENESIS INDEMNITY INSURANCE COMPANY
 PO BOX 10352
 STAMFORD CT 06904-0000

GIBRALTAR CASUALTY COMPANY
 100 MULBERRY STREET
 NEWARK NJ 07102-

GJENSIDIGE NORSK SKADEFORSIKRING
 ALIEN
 NORWAY

GREAT LAKE REINSURANCE (UK) LTD
 ALIEN
 LONDON ENGLAND

GUARDIAN ROYAL EXCHANGE ASSURANCE
 PUBLIC LIMITED COMPANY
 ALIEN
 LONDON ENGLAND

GULF UNDERWRITERS INSURANCE COMP
 P O BOX 1771
 DALLAS TX 75221-

HAFNIA INSURANCE COMPANY LTD.
 ALIEN
 COPENHAGEN DENMARK

HANNOVER RUCKVERSICHERUNGS-
 AKTIENGESELLSCHAFT
 ALIEN
 HANNOVER WEST GERMANY

HANSA RE & MARINE INSURANCE (UK)
 LIMITED
 ALIEN
 LONDON ENGLAND

HEDDINGTON INSURANCE
 (UK) LIMITED
 ALIEN
 LONDON ENGLAND

HOME INS CO OF IL
 PO BOX 7163
 CHICAGO IL 60606-0000

HOMESTEAD INSURANCE COMPANY
 200 PLAZA DRIVE
 PO BOX 1581
 SECAUCUS NJ 07096-1

HOUSTON CASUALTY COMPANY
 13403 NORTHWEST FREEWAY
 HOUSTON TX 77040-6094

ILLINOIS EMCASCO INS CO
 815 COMMERCE DRIVE
 OAK BROOK IL 60521-1

ILLINOIS UNION INSURANCE COMPANY
 1601 CHESTNUT STREET
 PO BOX 7716
 PHILADELPHIA PA 19192-2331

INDEMNITY MARINE ASSURANCE CO. LT
 ALIEN
 LONDON ENGLAND

INSURANCE COMPANY OF NORTH AMERICA
 (UK) LTD
 ALIEN
 LONDON ENGLAND

INSURED LLOYDS
 PO BOX 660302
 DALLAS TX 75266-0

Active Surplus Line Companies

INTERNATIONAL INSURANCE CO HANOVER
ALIEN
LONDON ENGLAND

INTERNATIONAL SURPLUS LINES INS CO
200 S WACKER DR
CHICAGO IL 60606-0000

INTERSTATE FIRE & CAS CO
55 EAST MONROE STREET
CHICAGO IL 60603-0000

INVESTORS INS CO OF AMERICA
200 SCHULZ DRIVE
RED BANK NJ 07701-0000

LA CONCORDE, COMPAGNIE (THE)
D'ASSURANCES SA
ALIEN
PARIS FRANCE

LA MUTUELLE DU MANS ASSURANCES
ALIEN
LE MANS CEDEX FRANCE

LA REUNION FRANCAISE
ALIEN
PARIS FRANCE

LANDMARK AMERICAN INS CO
9800 S MERIDIAN BLVD
P O BOX 3329
ENGLEWOOD CO 80155-3329

LEXINGTON INS CO
200 STATE ST
BOSTON MA 02109-0000

LIBERTY MUTUAL INSURANCE COMPANY
LIBERTY MUTUAL
175 BERKELEY STREET
BOSTON MA 02117-0000

LINCOLN INS CO
PO BOX 4679
WILMINGTON DE 19807-0000

LLOYD'S UNDERWRITERS AT, LONDON
ALIEN
LONDON ENGLAND

LONDON & EDINBURGH INS CO LTD
WILSONELSERMOSKOWITZEDELMAN & DI
150 E 42ND ST
NEW YORK NY 10017-5639

MARINE INSURANCE COMPANY LIMITED
ALIEN
LONDON ENGLAND

MONTICELLO INS CO
30 VESEY STREET
NEW YORK NY 10007-0000

MOUNT HAWLEY INS CO
9025 N LINDBERGH DR
PEORIA IL 61615-1431

MOUNT VERNON FIRE INS CO
1030 CONTINENTAL DR
KING OF PRUSSIA PA 19406-0000

NATIONAL FIRE & MARINE INS CO
3024 HARNEY ST
OMAHA NE 68131-3580

Active Surplus Line Companies

NAUTILUS INSURANCE COMPANY
7273 EAST BUTHERUS DRIVE
SCOTTSDALE AZ 85260-0000

NORSE REINSURANCE COMPANY LIMITED
ALIEN
ST PETER PORT GUERNSEY

NORTH AMERICAN CAPACITY INS CO
650 ELM STREET
6TH FLOOR
MANCHESTER NH 03101-2596

NORTHERN ASSURANCE COMPANY LIMITE
ALIEN
LONDON ENGLAND

NORTHFIELD INS CO
603 HAMM BUILDING
ST PAUL MN 55164-0816

NORWICH UNION FIRE INSURANCE
SOCIETY LIMITED
ALIEN
NORWICH ENGLAND

NUTMEG INSURANCE COMPANY
HARTFORD PLZ
HARTFORD CT 06115-0000

OCEAN MARINE INSURANCE COMPANY
LIMITED
ALIEN
LONDON ENGLAND

PACIFIC INSURANCE COMPANY (FL)
180 MAIDEN LANE
NEW YORK NEW YORK 10038-0000

PACIFIC INSURANCE COMPANY, LIMITE
1001 BISHOP ST
P O BOX 1140
HONOLULU HI 96813-0

PEARL ASSURANCE PUBLIC
LIMITED COMPANY
ALIEN
LONDON ENGLAND

PHOENIX ASSURANCE PUBLIC
LIMITED COMPANY
ALIEN
LONDON ENGLAND

PROFESSIONAL LIABILITY INSURANCE CO
25 CENTURY BOULEVARD SUITE 300
NASHVILLE TN 37214-0000

PROFESSIONAL UNDERWRITERS LIABILI
PO BOX 2900
NAPA CA 94558-0

PROGRESSIVE AMERICAN CO OF MIAMI FL
6300 WILSON MILLS ROAD
MAYFEILD VILLAGE OH 44143-0000

PURITAN EXCESS & SURPLUS LINES IN
5200 METCALF
PO BOX 2979
OVERLAND PARK KS 66201-0

QBE INTERNATIONAL INSURANCE LTD
GILBERT SEGALL & YOUNG
430 PARK AVENUE
NEW YORK NY 10022-0000

RELIANCE INSURANCE COMPANY OF ILL
233 SOUTH WACKER DRIVE SUITE 9220
CHICAGO IL 60606-0

Active Surplus Line Companies

RIUNIONE ADRIATICA DI SICURTA
ALIEN
MILAN & TRIESTE ITALY

RIVER THAMES INSURANCE COMPANY LTD
ALIEN
LONDON ENGLAND

ROYAL SURPLUS LINES INS CO
9300 ARROWPOINT BLVD
CHARLOTTE NC 28210-0000

SAFECO SURPLUS LINES INS CO
SAFECO PLAZA
SEATTLE WA 98185-0000

SAVERS PROPERTY & CASUALTY INS CO
4705 CENTRAL
KANSAS CITY KS 64112-0000

SCOTTSDALE INSURANCE COMPANY
PO BOX C-4110
SCOTTSDALE AZ 85261-0000

SHEFFIELD INSURANCE CORPORATION(AL)
3760 RIVER RUN DRIVE
P O BOX 43360
BIRMINGHAM AL 35243-3360

SIMCOE & ERIE GENERAL INSURANCE CO
ALIEN
HAMILTON ONTARIO CANADA

SKANDIA INTERNATIONAL INSURANCE
CORPORATION ("SIIC")
ALIEN
SCKOCKHOLM SWEDEN

SKANDIA MARINE INS CO (U.K.) LTD.
ALIEN
LONDON ENGLAND

SPHERE DRAKE INSURANCE P.L.C.
ALIEN
LONDON ENGLAND

SR INTERNATIONAL BUSINESS INSURANCE
UK LIMITED
ALIEN
LONDON ENGLAND

ST. PAUL REINSURANCE COMPANY LTD
ALIEN
LONDON ENGLAND

ST. PAUL SURPLUS LINES INS CO
385 WASHINGTON ST
ST PAUL MN 55101-0000

STEADFAST INSURANCE COMPANY
1400 AMERICAN LANE
SCHAUMBURG IL 60196-0000

STONEWALL SURPLUS LINES INS CO
PO BOX C-189
BIRMINGHAM AL 35283-0000

SUNDERLAND MARINE MUTUAL INSURANCE
COMPANY LIMITED
ALIEN
SUNDERLAND ENGLAND

SURPLUS UNDERWRITERS CASUALTY INS
3131 EASTSIDE SUITE 545
HOUSTON TX 77098-0000

Active Surplus Line Companies

T.H.E. INSURANCE COMPANY
PO BOX 67008
TREASURE ISLAND FL 33736-7008

TERRA NOVA INSURANCE COMPANY LTD
ALIEN
LONDON ENGLAND

THREADNEEDLE INSURANCE COMPANY LTD
ALIEN
LONDON ENGLAND

THROUGH TRANSPORT MUTUAL INSURANCE
ASSOCIATION LIMITED
ALIEN
HAMILTON BERMUDA

TIG SPECIALTY INSURANCE COMPANY
5205 NORTH O'CONNOR BLVD
IRVING TX 75039-0000

TOKIO MARINE & FIRE INSURANCE
COMPANY (UK) LIMITED
ALIEN
LONDON ENGLAND

TRAVELERS INSURANCE GROUP INC (THE)
ONE TOWER SQUARE
HARTFORD CT 06183-0000

TUDOR INSURANCE COMPANY
91 COURT STREET
KEENE NH 03431-00

UIC INSURANCE COMPANY LIMITED
ALIEN
LONDON ENGLAND

UNIONAMERICA INSURANCE COMPANY LTD
ALIEN
LONDON ENGLAND

UNITED CAPITOL INS CO
1400 LAKE HEARN DR
ATLANTA GA 30319-0000

UNITED COASTAL INS CO
233 MAIN SRTEET
PO BOX 11000
NEW BRITAIN CT 06050-14

UNITED NATIONAL INSURANCE COMPANY
THREE BALA PLAZA EAST
SUITE 300
BALA CYNWYD PA 19004-0000

VANGUARD UNDERWRITERS INS CO
PO BOX 660560
DALLAS TX 75266-05

VESTA INSURANCE COMPANY, LIMITED
ALIEN
FYLLINGSDALEN NORWAY

VOYAGER INDEMNITY INSURANCE COMPAN
DAVID P MAY
777 MAIN STREET 19TH FLOOR
FORT WORTH TX 76102

WASA INTERNATIONAL (UK)
INSURANCE COMPANY LIMLITED
ALIEN
LONDON ENGLAND

WAUSAU GENERAL INSURANCE COMPANY
901 WARRENVILLE RD #500
LISLE IL 60532-43

Active Surplus Line Companies

WESTERN HERITAGE INS CO
PO BOX C-5100
SCOTTSDALE AZ 85261-0000

WESTERN INDEMNITY INSURANCE COMPANY
PO BOX 79519
HOUSTON TX 77024-0000

WESTERN WORLD INS CO INC
PO BOX 504N TNP
RAMSEY NJ 07446-0000

WURTTENBERGISCHE FEUERVERSICHERUNG
AG
ALIEN
STUTTGART WEST GERMANY

YORKSHIRE INSURANCE COMPANY LIMITED
ALIEN
YORK ENGLAND

ZURICH INTERNATIONAL (BERMUDA) LTD
ALIEN
HAMILTON BERMUDA

Arkansas Insurance Department
Insurance Company Developments in Arkansas

Active Risk Retention Groups

ZURICH RE (UK) LIMITED
[ALIEN]
LONDON ENGLAND

AAOMS NATIONAL INSURANCE CO RRG
ATTN: CECELIA MCCOPPIN
9700 WEST BRYN MAWR AVE SUITE 150
ROSEMONT IL 60018-5

AMERICAN CONTRACTORS INS CO RISK RE
12222 MERIT DR #1660
DALLAS TX 75251-0000

AMERICAN FEED INDUSTRY INS CO RRG
400 LOCUST STREET
DES MOINES IA 50322-00

AMERICAN SAFETY RISK RETENTION GPR
BECHER + CARLSON MANAGEMENT
PO BOX 5599
BURLINGTON VT 05402-5599

APPLIANCE MANUF. ASSUR. CO RRG, IA
1327 - 50TH STREET
PO BOX 25040
WEST DES MOINES IA 50265-00

ARDI EXCHANGE, A RISK RETENTION GRO
1200-35TH STREET SUITE 602
WEST DES MOINES IA 50265-0000

BEVERAGE RETAILERS INSURANCE COMP
RISK RETENTION GROUP IN REHAB
P O BOX 40
MONTPELIER VT 05601-00

CPA MUTUAL INSURANCE COMPANY OF AM
PO BOX 296
BURLINGTON VT 05402-0296

DOCTORS INSURANCE RECIPROCAL
RISK RETENTION GROUP
500 INTERSTATE BLVD SOUTH STE 107
NASHVILLE TN 37210-00

HOUSING AUTHORITY RISK RETENTION G
140 KENNEDY DRIVE
SOUTH BURLINGTON VT 05401

MENTAL HEALTH RISK RETENTION GROUF
PO BOX 729
BURLINGTON VT 05402-00

MIDWESTERN LIABILITY INSURANCE RRG
999 18TH STREET
SUITE 1000
DENVER CO 80202-0000

NATIONAL CATHOLIC RISK RETENTION C
C/O SB&T CAPTIVE MANAGEMENT COMPAN
102 SOUTH WINOOSKI AVENUE
BURLINGTON VT 05401-00

NATIONAL DENTAL MUTUAL INS CO RRG
ATTN: MARY C HART
10835 ROCKLEY ROAD
HOUSTON TX 77099-0000

NATIONAL HOME INS CO RRG
2675 S ABILENE STREET SUITE 100
AURORA CO 80014-00

NORTH AMERICAN PHYSICIANS INS RRG
777 3RD STREET
DES MOINES IA 50309-0000

OPHTHALMIC MUTUAL INS CO RRG
PO BOX 306
MONTPELIER VT 05601-00

Active Risk Retention Groups

PARATRANSIT RISK RETENTION GRP OF M
4300 SHAWNEE MISSION PKY
SHAWNEE MISSION KS 66205-9303

PODIATRY INS CO OF AMERICA RRG MUT
110 WESTWOOD PL #100
BRENTWOOD TN 37027-0000

PREFERRED PHYSICIANS MUTUAL R R GRP
323 W EIGHTH ST #204
KANSAS CITY MO 64105-0000

STATE SELF-INSURERS RRG, INC.
SUITE 220
1303 HIGHTOWER TRAIL
ATLANTA GA 30350-0000

Arkansas Insurance Department
Insurance Company Developments in Arkansas

Active Purchasing Groups

A A L D INC DBA/ RE MAX RIST PURCHASING GRP INC PO BOX 3907 ENGLEWOOD CO 80155-3907	ACADEMY OF GENERAL DENTISTRY PROF C/O JOHN P PEARL & ASSOCIATES 4815 N PROSPECT PEORIA IL 61614-64
ACCOUNTANTS LIABILITY GROUP INC 15 WEST JEFFERSON AVE NAPERVILLE IL 60540-0000	ACCOUNTANTS' PROFESSIONAL LIAB. GR 2959 MONTEREY-SALINAS HIGHWAY MONTEREY CA 93942-00
ACTUARIES & PENSION ADMINISTRATORS 2331 W LINCOLN AVENUE ANAHEIM CA 92801-0000	ADA RISK PURCHASING GROUP, INC KIRKE-VAN ORSDEL INC 1776 WEST LAKES PARKWAY WEST DES MOINES IA 50398-00
AEIC PURCHASING GROUP 4001 KENNETT PIKE SUITE 318 GREENVILLE DE 19807-0000	AFFILIATED FAMILY DAYCARE HOMES, II 3715 NORTHSIDE PARKWAY BUILDING 400 SUITE 650 ATLANTA GA 30327-00
AGENTS & BROKERS ASSOCIATION 101 PETALUMA BOULEVARD NORTH PO BOX 5759 PETALUMA CA 94953-5759	ALLIED HEALTH PURCHASING GROUP, AS 55 EAST MONROE STREET STE 3300 CHICAGO IL 60603-00
AMBULATORY CARE EMERGENCY PUR GROUP 820 GESSNER SUITE 1000 HOUSTON TX 77024-0000	AMERICAN ACADEMY OF CHILD AND ADOLESCENT PSYCHIATRY 3615 WISCONSIN AVE NW WASHINGTON DC 20016-00
AMERICAN ACADEMY OF STATE CERTIFIED APPRAISERS RISK PG INC 4101 LAKE BOONE TRAIL RALEIGH NC 27607-0000	AMERICAN AMBULATORY SURGERY PURCHASING GROUP INC 820 GESSNER STE 1000 HOUSTON TX 77024-00
AMERICAN ASSN OF ORTHODONTICS RRG ATTN: SALLY A BOWERS 401 NORTH LINDBERGH BOULEVARD ST LOUIS MO 63141-7816	AMERICAN ASSOCIATION OF ADVERTISI 4323 WARREN STREET NW WASHINGTON DC 20016-00
AMERICAN BANKERS ASSOC PURCH GROUP C/O PROGRESSIVE CASUALTY INS CO ABA COMPLIANCE SECTION BOX 24660 LYNDHURST OH 44122-0000	AMERICAN COLLECTORS ASSOCIATION C/O BETH KRAVETZ ESQ 4323 WARREN STREET NW WASHINGTON DC 20016-00

Active Purchasing Groups

AMERICAN CONTRACTORS RISK PUR.GROUP
12222 MERIT DRIVE STE 1660
DALLAS TX 75251-0000

AMERICAN EQUINE PURCHASING GRP, INC
1805A HICKS ROAD
ROLLING MEADOWS IL 60008-0000

AMERICAN HLTH CARE PROF PUR GRP ASC
332 SOUTH MICHIGAN AVENUE
CHICAGO IL 60604-0000

AMERICAN INTERNIST PURCHASING GROUP
217 BROADWAY
MONTICELO NY 12701-0000

AMERICAN KARTING & PARK ASSOC, INC
16655 W BLUEMOUND ROAD
SUITE 350
BROOKFIELD WI 53005-0000

AMERICAN MEDICAL PROFESSIONAL
C/O COTTERELL MITCHELL & FIFER
151 WILLIAM ST
NEW YORK NY 10038

AMERICAN MULTI-SPECIALTY PROF LIAB
1301 CAPITAL OF TEXAS HIGHWAY
SUITE B-320
AUSTIN TX 78746-0000

AMERICAN PART-TIME PHYSICIANS PURGP
217 BROADWAY
MONTICELLO NY 12701-0000

AMERICAN PHYSICIANS PURCHASING GRP
217 BROADWAY
MONTICELLO NY 12701-0000

AMERICAN POST-PARTUM CARE ALLIANCE
C/O COTTERELL MITCHELL & FIFER
151 WILLIAM ST
NEW YORK NY 10038-0000

AMERICAN PSYCHOLOGISTS' PROF LIAB
C/O BETH KRAVETZ ESQ
4226 40TH STREET NW
WASHINGTON DC 20016-0000

AMERICAN REAL ESTATE BROKERS AND
AGENTS RISK PURCHASING GROUP
1776 WEST LAKES PARKWAY
WEST DES MOINES PA 50398

AMERICAN SOCIETY OF ACCOUNTANT, INC
PO BOX 407003
FT LAUDERDALE FL 33040-7003

AMERICAN TAX PREPARERS PURCHASING
GROUP
2440 SANDY PLAINS ROAD
MARIETTA GA 30066-0000

ANA/SNA PURCHASING GROUP ASSOC
332 S MICHIGAN AVE
SUITE 1100
CHICAGO IL 60604

APGA INSURANCE GROUP, INC
11094-D LEE HIGHWAY
SUITE 102
FAIRFAX VA 22030-0000

APPRAISER'S LIA INS TRUST PUR GROUP
C/O LIABILITY INS ADMINISTRATORS
PO BOX 11319
SANTA BARBARA CA 93101-0000

APPRAISERS PROFESSIONAL LIABILITY
C/O MYERS-BAKER & COMPANY
20 NORTH WACKER DRIVE #1800
CHICAGO IL 60606-0000

Active Purchasing Groups

ARKANSAS TRANSIT ASSOC PUR GRP, INC
2024 ARKANSAS VALLEY DRIVE
LITTLE ROCK AR 72212-4137

ASSOC OF RESPONSIBLE TANNING SALON
UNIVERSAL INS FACILITIES LTD
4141 N SCOTTSDALE RD STE 316
SCOTTSDALE AZ 85251-00

ASSOCIATED CREDIT BUREAUS, INC
C/O BETH KRAVETZ
4323 WARREN STREET NW
WASHINGTON DC 20016

ASSOCIATED PROGRAM REAL ESTATE RIS
PURCHASING GROUP, INC. a/k/a
919 THIRD AVE
NEW YORK 10022-39

ASSOCIATION OF INTERCITY RELOCATORS
P O BOX 158
BOUNTIFUL UT 84010-0000

ASSOCIATION OF PUBLIC AND PRIVATE
4323 WARREN STREET NW
WASHINGTON DC 20016-00

ASSOCIATION OF TRUCK OPERATORS
SHAND MORAHAN PLAZA
EVANSTON IL 60201-0000

ASSOCIATIONS PURCHASING GROUP
55 EAST MONROE STREET STE 3300
CHICAGO IL 60603-00

AUTOS FOR HIRE RISK PURCHASING GRP
32107 W LINDERO CANYON ROAD
SUITE 126
WESTLAKE VILLAGE CA 91361-0000

AVMA/PROFESSIONAL LIAB INS TRUST
C/O MACK AND PARKER
55 EAST JACKSON BLVD
CHICAGO IL 60604-00

BIS ENTERPRISES, INC.
DBA/ASSOC OF FITNESS PROFESSIONALS
2000 VALLEY FORGE TOWER WEST #103
KING OF PRUSSIA PA 19406-0000

CALIFORNIA TOWING & GARAGE OWNERS
C/O FRANK SINGER
2150 PROFESSIONAL DR STE. 150
ROSEVILLE CA 95661-00

CASE MANAGEMENT RISK PURCHASING
PO BOX 251510
LITTLE ROCK AR 72205

CENTURY 21 FRANCHISEE PURCHASING G
2601 SE MAIN STREET
IRVINE CA 92714-00

CHIMNEY SWEEP PRG ASSOCIATION, INC
WESTERN INSURANCE NETWORK INC
1155 KELLY JOHNSON BLVD STE 200
COLORADO SPRINGS CO 80920-0000

COCA-COLA BOTTLERS' ASSOCIATION
PO BOX 93407
ATLANTA GA 30337-04

CONSTRUCTION INDUSTRY R P G INC
201 N CHARLES ST STE 900
BALTIMORE MD 21201-0000

CONSTRUCTION TRADES PURCHASING GRP
165 ROSLYN ROAD
ROSLYN HEIGHTS NY 11577-00

Active Purchasing Groups

CONSULTANTS SALES REPRESENTATIVES &
 ADMINISTRATORS P G/INS PROF PROG
 333 CITY BLVD WEST
 ORANGE CA 92668-0000

COURT REPORTERS PUR. GROUP ASSN.
 55 EAST MONROE STREET
 CHICAGO IL 60603-0000

DENTIST PROFESSIONALS PURCHASING GR
 1440 N NORTHWEST HIGHWAY
 PARK RIDGE IL 60068-0000

DESIGN PROFESSIONAL RISK CONTROL GR
 2959 MONTEREY-SALINAS HIGHWAY
 MONTEREY CA 93942-0000

DESIGN PROFESSIONALS ASSOC RISK
 PURCHASING GROUP, INC.
 247 BRYANT AVENUE
 GLEN ELLYN IL 63137-0000

DESIGN PROFESSIONALS PURCHASING GRP
 1440 N NORTHEAST HIGHWAY
 PARK RIDGE IL 60068-0000

EDUCATORS PRG ASSOCIATION, PRG
 55 EAST MONROE STREET STE 3300
 CHICAGO IL 60603-0000

ELECTRONIC REALTY ASSOCIATES, L.P.
 MEMBER BROKER PURCHASING GROUP
 4900 COLLEGE BOULEVARD
 SHAWNEE MISSION KS 66211-0000

EMERGENCY DEPT PURCHASING GROUP INC
 820 GESSNER SUITE 1000
 HOUSTON TX 77024-0000

ENTERTAINMENT SERVICES, INC
 4300 SHAWNEE MISSION PKWY
 SHAWNEE MISSION KS 66205-0000

FRANCHISE PROTECTION PROGRAM
 11100 NE 8TH STREET
 BELLEVUE WA 98004-0000

FRANCHISED DEALERS PURCHASING GROUP
 15 DUNWOODY PARK DR STE 108
 ATLANTA GA 30338-0000

GARAGE SERVICES & EQUIPMENT DEALERS
 P O BOX 526397
 SALT LAKE CITY UT 84152-6397

GERIATRIC CARE MANAGERS PURCHASING
 C/O LAURY L ADSIT EXEC DIRECTOR
 1604 N COUNTRY CLUB ROAD
 TUCSON AZ 85716-0000

GROCERS PURCHASING GROUP, INC
 6405 METCHALF STE 114
 SHAWNEE MISSION KA 66202-0000

HEALTH CARE PROFESSIONAL PROGRAM
 11100 NE 8TH STREET STE 900
 BELLEVUE WA 98004-0000

HEALTH CARE PROFESSIONS PRG ASSOC
 332 S MICHIGAN AVENUE
 CHICAGO IL 60604-0000

HEALTH CARE PURCHASING GROUP, INC.
 820 GESSNER SUITE 1000
 HOUSTON TX 77024-0000

Active Purchasing Groups

HEALTH INSTITUTIONS PURCHASING
GROUP INC
820 GESSNER SUITE 1000
HOUSTON TX 77024-0000

HEALTHCARE PURCHASING GROUP ASSOC
55 EAST MONROE STREET
CHICAGO IL 60603-00

HOME INSPECTION LIABILITY GROUP INC
15 WEST JEFFERSON AVE
NAPERVILLE IL 60540-0000

HOME INSPECTORS WARRANTY CORP
1111 WEST MOCKINGBIRD LANE
#300
DALLAS TX 75247-00

HORSEMEN OF NORTH AM SAFETY CONTROL
C/O LINDA L LIESTMAN
P O BOX 223
PAYNESVILLE MN L 56362-0000

INDEPENDENT ALARM ASSOC OF AM PRG
4340 FULTON AVENUE
SHERMAN OAKS CA 91423-00

INS PROFESSIONALS PURCHASING GRP
ILLINOIS BLDG STE 800
607 E ADAMS
SPRINGFIELD IL 62701-0000

INSURANCE SERVICES PROF PROGRAM
11100 NE 8TH STREET STE 900
BELLEVUE WA 98004-00

INTERNATIONAL SPECIAL EVENTS &
RECREATIONAL ASSOCIATION
PO BOX 526397
SALT LAKE CITY UT 84152-6397

LODGING INSURANCE GROUP
400 112TH AVE NE
SUITE 335
BELLEVUE WA 98004-00

LONG-TERM CARE FACILITIES INSURANCE
C/O BETH KRAVETZ
4226 40TH ST NW
WASHINGTON DC 20016-0000

MEDICAL DATA & BILLING INSURANCE
LIABILITY RISK PURCHASING GROUP INC
330 E KILBOURN AVE - SUITE 1085
MILWAUKEE WI 53202-00

MEDICAL RELATED PROFESSIONAL
SERVICES PURCHASING GROUP ASSOC
55 EAST MONROE STREET SUITE 3300
CHICAGO IL 60603-0000

MEMBER INSURANCE PURCHASING GROUP
203 JANDUS ROAD
CARY IL 60013-00

MGMA PG-EAST, INC
85 GREAT OAKS BLVD
SAN JOSE CA 95119-0000

MICRO DIET ADVISOR ASSURANCE, INC.
650 LAS LOMAS AVENUE
PACIFIC PALISADES CA 92008-00

MMI HEALTHCARE INTEREST
540 LAKE COOK ROAD
DEERFIELD IL 60015-5290

MMI PHYSICIAN INTERESTS
540 LAKE COOK ROAD
DEERFIELD IL 60015-52

Active Purchasing Groups

MOTORS INS PURCHASING GROUP, INC
 JAMES F FRENIER
 3044 WEST GRAND BLVD ANNEX 301
 DETROIT MI 48202-0000

NASG RISK PURCHASING GROUP, INC
 600 WEST FULTON STREET
 CHICAGO IL 60661-0000

NASW PURCHASING GROUP INC
 750 FIRST STREET NE
 SUITE 700
 WASHINGTON DC 20002

NATIONAL ASSOC OF INDEPENDENT LIFE
 C/O CAL-SURANCE ASSOCIATES INC
 PO BOX 7048
 ORANGE CA 92613-7048

NATIONAL ASSOC OF LIFE UNDERWRITERS
 1922 "F" STREET NW
 WASHINGTON DC 20006-0000

NATIONAL ASSOCIATION OF BROADCASTER
 4323 WARREN STREET NW
 WASHINGTON DC 20016

NATIONAL ASSOCIATION OF SALARIED
 PROFESSIONALS PURCHASING GROUP
 1098 SOUTH MILWAUKEE AVE
 WHEELING IL 60090-0000

NATIONAL DENTAL STUDENT RISK PUR GR
 702 N FRANKLIN
 TAMPA FLORIDA 33602-0000

NATIONAL FEDERATION OF PARALEGAL AS
 32 W BRIDLESPUR TERRACE
 KANSAS CITY MO 64114-0000

NATIONAL HEALTH CARE PROFESSIONAL
 619 ATLANTIC AVENUE
 POINT PLEASANT BEACH NJ 08742

NATIONAL LAWYERS RISK MGMT ASN, INC
 P O BOX 40-7003
 FT LAUDERDALE FL 33340-7003

NATIONAL NEWSPAPER ASSOCIATION
 C/O BETH KRAVETZ
 4323 WARREN STREET NW
 WASHINGTON DC 20016

NATIONAL NURSES PURCHASING GRP ASSC
 115 SOUTH LASALLE STREET STE 2150
 CHICAGO IL 60603-0000

NATIONAL REALTY LIAB. ALLIANCE, INC
 800 FAIRWAY DRIVE SUITE 290
 DEERFIELD BEACH FL 33441-0000

NATIONAL SCHOOL LEADERS RISK PUR GP
 PRUDENTIAL PLAZA
 180 N STETSON SUITE 5150
 CHICAGO IL 60601-0000

NATIONAL SOC. OF DENTAL PRACTITIONERS
 PO BOX 407003
 FT LAUDERDALE FL 33071-0000

NHO PURCHASING GROUP, INC.
 PO BOX 988
 ST HELENA CA 94574-0000

NON-PROFIT UNEMPLOYMENT COMPENSATIO
 RISK PURCHASING GROUP INC
 1098 SOUTH MILWAUKEE AVENUE
 WHEELING IL 60090-0000

Active Purchasing Groups

NORTH AM CHEMICAL USERS & APPLIC
 P O BOX 526397
 SALT LAKE CITY UT 84152-6397

NORTH AM TITLE ORGANIZATION, INC
 210 UNIVERSITY DRIVE
 CORAL SPRINGS FL 33071-000

NURSES SERVICE ORGANIZATION P G
 C/O BETH KARAVETZ ESQ
 4323 WARREN STREET NW
 WASHINGTON DC 20016-0000

OSTEOPATHIC PHYSICANS & SURGEONS
 C/O PROF LIABILITY ASSOCIATION INC
 1000 SAVERS FEDERAL BUILDING
 LITTLE ROCK AR 72201-000

OWNER-OPERATOR INDEPENDENT DRIVER
 PO BOX 88
 OAK GROVE MO 64075-0000

PARKING ALLIANCE RISK CONTROL
 C/O BETH KRAVETZ ESQ
 4323 WARREN STREET NW
 WASHINGTON DC 20016-000

PREFERRED DENTAL ASSOC OF AMERICA
 PO BOX 4305
 MANHASSET NY 11030

PROFESSIONAL ASSOC CONSULTANTS INC
 P O BOX 2507
 EAST PEORIA IL 61611-000

PROFESSIONAL BUSINESS SERVICES PG
 332 SOUTH MICHIGAN AVENUE
 SUITE 1100
 CHICAGO IL 60604

PROFESSIONAL COUNSELORS PURCHASING
 GROUP INC
 95 BROADWAY
 AMITYVILLE NY 11701-000

PROFESSIONAL DESIGN PRG ASSOCIATION
 55 EAST MONROE STREET
 CHICAGO IL 60603-0000

PROFESSIONAL NURSES PURCHASING
 GROUP INC DBA PROF NURSES ORG
 95 BROADWAY
 AMITYVILLE NY 11701

PROINSURE-NURSING ORGAN PRG ASSO
 332 S MICHIGAN AVENUE
 CHICAGO IL 60604-0000

PROINSURE-CONSULTANTS/MANAGERS RISK
 C/O MIMS INTERNATIONAL LTD
 901 DULANEY VALLEY RD STE 610
 TOWSON MD 21204-000

PROINSURE-MKTG CONSULTANTS RISK PG
 C/O MIMS INTERNATIONAL LTD
 901 DULANEY VALLEY RD STE 610
 TOWSON MD 21204-0000

PROPANE GAS PURCHASING GROUP
 PO BOX 2807
 HOUSTON TX 77252-280

PSYCHOLOGISTS PURCHASING GROUP ASSO
 55 EAST MONROE STREET
 SUITE 3300
 CHICAGO IL 60603-0000

PUBLIC BROADCASTERS PURCHASING GRP
 4323 WARREN ST NW
 WASHINGTON DC 20016-000

Active Purchasing Groups

PUBLIC TRANSPORTATION PROVIDER RISK
80 ST MICHAEL ST SUITE 201
PO BOX 2124
MOBILE AL 36652-2124

QUORUM DISTRIBUTORS PURCHASING ASSC
1221 EAST OSBORN ROAD
SUITE 104
PHOENIX AZ 85014

REAL ESTATE APPRAISERS PROF LIAB
7100 SHADY OAK ROAD
EDEN PRAIRIE MN 55344-0000

REAL ESTATE FRANCHISE PURCHASING GR
11095 VIKING DRIVE
SUITE 480
EDEN PRAIRIE NM 55344-0000

REAL ESTATE PROFESSIONAL RISK PRG
590 DANBURY ROAD
RIDGEFIELD CT 06877-0000

REAL PURCHASING GROUP
500 WEST MONROE ST
SUITE 2620
CHICAGO IL 60661-0000

REALTY PURCHASING GROUP ASSOCIATION
EAST MONROE STREET SUITE 3300
CHICAGO IL 60603-0000

RECOVERY SPECIALIST INS GROUP INC
C/O RENTEA & ASSOCIATES
PO BOX 684568
AUSTIN TEXAS 78768-4568

RECREATION INDUSTRIES ASSOCIATION
C/O SALISBURY & ASSOCIATES
P O BOX 287
BOUNTIFUL UT 84011-0287

SELECT ESTABLISHMENT PURCHASING GRP
C/O SEABURY & SMITH INC
1166 AVE OF THE AMERICAS 32 FLOOR
NEW YORK NY 10036-0000

SHORT-TERM SPECIAL EVENTS, INC.
10451 GULF BOULEVARD
TREASURE ISLAND FL 33706-0000

SPONSORED AGENTS LIABILITY INS P G
C/O BETH KRAVETZ ESQ
4323 WARREN STREET NW
WASHINGTON DC 20016-0000

SPORTS ASSOCIATION PURCHASING GROUP
55 EAST MONROE STREET
SUITE 3300
CHICAGO IL 60603-0000

SPORTS RISK PURCHASING GROUP
2212 PORT ROAD
WARWICK RI 02886-0000

STRUCTURAL ENGINEER RISK MANAGEMENT
2959 MONTEREY-SALINAS HIGHWAY
MONTEREY CA 93942-0000

SWEEPS RISK PURCHASING GROUP, INC
77 BEDFORD STREET
STAMFORD CT 06901-0000

THE ADVANTAGE INSURANCE PURCHASING
P O BOX 770
DEERFIELD IL 60015-0770

THE ARTISAN CONTRACTORS ASSOCIATION
OF AMERICA
2150 PROFESSIONAL DR STE 170
ROSEVILLE CA 95661-0000

Active Purchasing Groups

THE CPA ADVANTAGE PURCHASING GROUP
 55 EAST MONROE STREET STE 3300
 CHICAGO IL 60603-0000

THE INTERNATL CHIROPRACTORS ASSOC
 CORPORATE TRUST CENTER
 1209 ORANGE ST
 WILMINGTON DE 22201-01

TITLE AGENTS OF AMERICA INS PRG INC
 16225 PARK TEN PLACE
 STE 400
 HOUSTON TX 77084-0000

TOWING AND RECOVERY INSURANCE GROU
 (OR TRIG)
 750 SOUTH C R 427 STE 108
 LONGWOOD FL 32750-00

TRANSWORLD BLDG. TRADES & CONTRACT
 PO BOX 526397
 SALT LAKE CITY UT 84152-6397

TRAVEL INDUSTRY PROF SERVICES ASSI
 PO BOX 92147
 WASHINGTON DC 20090-21

TRAVEL INDUSTRY PURCHASING GROUP
 ASSOCIATION
 55 E MONROE ST STE 3300
 CHICAGO IL 60603-0000

TRAVEL RISK INSURANCE PROGRAM
 BETH KRAVETZ ESQ
 4323 WARREN STREET NW
 WASHINGTON DC 20016-00

TRUST FOR INSURING EDUCATORS PUR
 3130 BROADWAY
 KANSAS CITY MO 64111-0000

TSI SPORTS INCORPORATED
 P O BOX 1320
 FLOWERY BRANCH GA 30542-00

UNITED AM LEGAL SERV PROVIDER PROF
 P O BOX 526397
 SALT LAKE CITY UT 84152-6397

UNITED PROFESSIONAL LIAB P G, INC.
 P O BOX 1809
 ROCKPORT TEXAS 78382-18

UNITED RISK PURCHASING GROUP INC
 P O BOX 4403
 BATESVILLE AR 72503-4403

UNITED STATES BALLOON RISK PUR GRI
 320 GIBBS
 MAUMEE OH 43537-00

UNIVERSAL SERVICE CONTRACT LIAB PRG
 12809 WEST DODGE ROAD
 OMAHA NE 68154-0000

US MILITARY FAMILY DAY CARE HOME I
 P O BOX 1679
 GILBERT AZ 85234-00

Arkansas Insurance Department
Insurance Company Developments in Arkansas

Active Multiple Employee Trusts

WORLDWIDE OUTFITTER & GUIDE ASS INC P O BOX 526397 SALT LAKE CITY UT	84152-6397	110 GROUP INSURANCE POLICY TRUST 15411 NORTHEAST STREET REDMOND WA	98052-0000
ACXIOM CORP GROUP MED. BENEFIT PLAN SPRADLEY & COKER PO BOX 8200 LITTLE ROCK AR	72221-0000	AEROMOTOR PUMPS, INC. EMPLOYEE BENEFIT PLAN PO BOX 8200 LITTLE ROCK AR	72221-0000
AFFILIATED FOODS EMPLOYEE BEN PLAN PO BOX 3627 LITTLE ROCK AR	72203-0000	AGENTS GROUP INSURANCE TRUST 15411 NORTHEAST STREET REDMOND WA	98052-0000
AIR SYSTEMS INC/FEDERAL COACH INC PO BOX 6536 FORT SMITH AR	72906-0000	ALLIED GROUP INSURANCE TRUST ALLIED ADMINISTRATOR 911 BROADWAY KANSAS CITY MO	64105-0000
ALLTEL COMPREHENSIVE PLAN OF GROUP INSURANCE ONE ALLIED DRIVE LITTLE ROCK AR	72221-0000	ALTON BEAN TRUCKING INC A B T INC PO BOX 8200 LITTLE ROCK AR	72221-0000
AMERICAN COMPREHENSIVE TRUST IV SPRADLEY & COKER INC PO BOX 8200 LITTLE ROCK AR	72221-0000	AMERICAN FEDERATION OF GOVERNMENT EMPLOYERS DENTAL TRUST FUND 30 MANSELL COURT #110 ROSWELL GA	30076-0000
AMERICAN HEALTH CARE TRUST USAMERICA INSUR ADMINISTRATORS INC 36 EXECUTIVE PARK SUITE 200 IRVINE CA	92714-0000	AMERICAN INTERPLEX CORPORATION EMPLOYEE BENEFIT PLAN PO BOX 8200 LITTLE ROCK AR	72221-0000
AMERICAN LANTERN COMPREHENSIVE MED AMERICAN LANTERN 4344 HIGHWAY 67 NORTH NEWPORT AR	72112-0000	AMERICAN NATIONAL TRUST SERVICES GROUP INSURANCE TRUST PO BOX 25097 OKLAHOMA CITY OK	73193-0000
AMERICAN PIONEER LIFE INSCO EMP BEN SPRADLEY & COKER PO BOX 8200 LITTLE ROCK AR	72221-0000	AMERICAN PIONEER LIFE INSURANCE CO 216 NORTH MAIN STREET TRUMANN AR	72472-0000

Active Multiple Employee Trusts

AMERICAN PSYCHIATRIC ASSN GROUP
1444 EYE STREET #1100
WASHINGTON DC 20005-0000

AMERICAN UNITED LIFE EMP INS TRUST
ONE AMERICAN SQUARE
INDIANAPOLIS IN 46206-0000

AMERITAS LIFE INSURANCE CORPORATION
ONE AMERITAS WAY
LINCOLN NE 68501-1889

AMTRAN CORPORATION PLAN DOCUMENT
PO BOX 6000
CONWAY AR 72032-0000

ANSWER PLAN - SUPERIOR SELECT EMP
LAMAR LIFE
PO BOX 880
JACKSON MS 39205-0000

ANTHONY TIMBERLANDS, INC EMPLOYEE
SPRADLEY & COKER INC
PO BOX 8200
LITTLE ROCK AR 72221-0000

AREA AGENCY ON AGING OF WESTERN ARK
115 NORTH 10TH SUITE 119
FORT SMITH AR 72902-0000

ARK-LA-MISS LABORER'S WELFARE FUND
1501 NORTH UNIVERSITY #366
LITTLE ROCK AR 72207-0000

ARKANSAS AEROSPACE EMPLOYEE BENEFIT
PO BOX 8200
LITTLE ROCK AR 72221-0000

ARKANSAS ANESTHESIA PA
10201 WEST MARKHAM #327
LITTLE ROCK AR 72205-0000

ARKANSAS BOLT COMPANY INC
PO BOX 2803
LITTLE ROCK AR 72203-0000

ARKANSAS CARPENTERS HEALTH & WELFARE
BOARD OF TRUSTEES-AR CARPENTER H&W
1501 N UNIVERSITY #366
LITTLE ROCK AR 72207-0000

ARKANSAS FURNITURE DEALERS ASSN
FEWELL AND ASSOCIATES
324 SOUTH ROCK
LITTLE ROCK AR 72201-0000

ARKANSAS GLASS CONTAINER CORPORATE
SPRADLEY & COKER
PO BOX 8200
LITTLE ROCK AR 72221-0000

ARKANSAS HIGHER EDUCATION
CONSORTIUM HEALTH CARE TRUST
PO BOX 785
HELENA AR 72342-0000

ARKANSAS HOSPITAL EMP BENEFIT TRUST
AHA SERVICES INC
419 NATURAL RESOURCES DRIVE
LITTLE ROCK AR 72205-0000

ARKANSAS METHODIST HOSPITAL
EMPLOYEE HEALTH PLAN
900 WEST KINGSHIGHWAY
PARAGOULD AR 72450-0000

ARKANSAS MILL SUPPLY COMPANY
PO BOX 7647
PINE BLUFF AR 71611-0000

Active Multiple Employee Trusts

ARKANSAS PIPE TRADES HEALTH &
WELFARE FUND
1223 WEST MARKHAM
LITTLE ROCK AR 72201-0000

ARKANSAS POULTRY FEDERATION
321 SOUTH VICTORY
LITTLE ROCK AR 72201

ARKANSAS STATE POLICE HLTH BNFT PLN
SPRADLEY & COKER INC
PO BOX 8200
LITTLE ROCK AR 72221-0000

ARKANSAS/OKLAHOMA GAS CORPORATION
115 NORTH 12TH STREET
FORT SMITH AR 72901

ARLINGTON RESORT HOTEL & SPA
PO BOX 5652
HOT SPRINGS AR 71901

ATLAS CARRIERS INC
PO BOX 163
SEARCY AR 72143-0000

AUTOMATED CONVEYOR SYSTEMS
3850 SOUTHLAND DRIVE
WEST MEMPHIS AR 72301-0000

AUTOMATIC VENDING OF ARKANSAS
EMPLOYEE BENEFIT PLAN
PO BOX 8200
LITTLE ROCK AR 72221-0000

B & D TRANSPORT
PO BOX 648
BENTON AR 72015-0000

BAPTIST MEDICAL SYSTEM - EMPLOYEE
DENTAL HEALTH CARE:ATTN:CYNDY JONES
9601 I-630 EXIT 7
LITTLE ROCK AR 72205-0000

BAPTIST MEDICAL SYSTEM GROUP
BENEFITS PLAN
9601 I-630 EXIT 7
LITTLE ROCK AR 72205-0000

BAPTIST MEDICAL SYSTEM HEALTH INS
PLAN ATTN: BENNIE ADAMS
PO BOX 8200
LITTLE ROCK AR 72221-0000

BARBER LAW FIRM HEALTH BENEFITS
PROGRAM TRUST
PO BOX 8200
LITTLE ROCK AR 72221-0000

BATES MEMORIAL HOSPITAL HEALTH PLAN
SPRADLEY & COKER
PO BOX 8200
LITTLE ROCK AR 72221-0000

BENEFICIAL EMPLOYEES SECURITY TRUST
BENEFICIAL ADMIN COMPANY INC
4201 BIRCH STREET
NEWPORT BEACH CA 92660-0000

BRIDGES ELECTRIC INC EMPLOYEE
BENEFITS PLAN
PO BOX 8200
LITTLE ROCK AR 72221-0000

BROWN & WILLIAMSON TOBACCO CORP
PO BOX 35090
LOUISVILLE KY 40232-0000

BROWN JORDAN COMPREHENSIVE MED PLAN
BROWN JORDAN
1919 MALCOLM AVENUE
NEWPORT AR 72112-0000

Active Multiple Employee Trusts

BURKS PUMPS INC EMPLOYEE BENEFITS
 PO BOX 8200
 LITTLE ROCK AR 72221-0000

CAL/GROUP TRUST
 CG INSURANCE SERVICES INC
 527 E ROWLAND STREET 2ND FLOOR
 COVINA CA 91723-00

CATHOLIC DIOCESE OF LITTLE ROCK
 HEALTH BENEFITS PLAN
 PO BOX 8200
 LITTLE ROCK AR 72221-0000

CCS EMPLOYEES MEDICAL TRUST
 PO BOX 8200
 LITTLE ROCK AR 72221-00

CDI CONTRACTORS & AFFILIATES
 EMPLOYEE BENEFIT PLAN
 PO BOX 8200
 LITTLE ROCK AR 72221-0000

CENTENNIAL INSURANCE TRUST
 420 NORTH 20TH STREET
 BIRMINGHAM AL 35203-00

CENTERS FOR YOUTH AND FAMILIES
 6501 WEST 12TH
 LITTLE ROCK AR 72204

CENTRAL MOLONEY TRANS. DIV. GRP
 SPRADLEY & COKER INC
 PO BOX 8200
 LITTLE ROCK AR 72221-00

CENTURY LIFE OF AMERICA MINI GROUP
 EMPLOYER TRUST
 201 FIRST AVENUE SW
 ROCHESTER MN 55901

CENTURY TUBE CORPORATION
 EMPLOYEE BENEFITS PLAN
 PO BOX 8200
 LITTLE ROCK AR 72221-00

CHALLENGER INC EMPLOYEE BENEFITS PL
 PO BOX 8200
 LITTLE ROCK AR 72221-0000

CHARTER SERIES GRP INSURANCE TRUST
 MUTUAL BENEFIT LIFE INSURANCE CO
 2323 GRAND AVENUE
 KANSAS CITY MO 64108-00

CHEM-FAB CORPORATION EMPLOYEE
 BENEFIT PLAN
 PO BOX 8200
 LITTLE ROCK AR 72221-0000

CIGNA DENTAL ACCESS TRUST
 900 COTTAGE GROVE ROAD
 BLOOMFIELD CT 06002-00

CITIZENS NATIONAL BANCSHARES INC
 EMPLOYEE BENEFITS PLAN
 PO BOX 8200
 LITTLE ROCK AR 72221-0000

CITY OF BENTONVILLE
 SPRADLEY & COKER
 PO BOX 8200
 LITTLE ROCK AR 72221-00

CITY OF CAMDEN
 CITY HALL
 CAMDEN AR 71701-0000

CITY OF PINE BLUFF EMPLOYEE
 HEALTH PLAN
 PO BOX 8200
 LITTLE ROCK AR 72221-00

Active Multiple Employee Trusts

CLEBURNE MEMORIAL HOSPITAL HEALTH SPRADLEY & COKER INC PO BOX 8200 LITTLE ROCK AR	72221-0000	COCHRAN DISTRIBUTING COMPANY INC 1223 ST LOUIS STREET BATESVILLE AR	72501-0000
COMMERCIAL LIFE - GROUP MULTI-PLAN 15 CORPORATE PLACE SOUTH PISCATAWAY NJ	08855-0000	COMPANION TRUST 300 ARBOR LAKE DRIVE #1100 COLUMBIA SC	29223-0000
COMPREHENSIVE PROTECTION PLAN TRUST PACIFIC MUTUAL LIFE INSURANCE CO 17360 BROOKHURST FOUNTAIN VALLEY CA	92708-0000	CONTRACT CONSTRUCTION TRUST 7440 WOODLAND DRIVE INDIANAPOLIS IN	46278-0000
COOPER COMMUNITIES 1801 FOREST HILLS BELLA VISTA AR	72714-2399	CRAIN AUTOMOTIVE EMPLOYEE BENEFIT PLAN PO BOX 15178 NORTH LITTLE ROCK AR	72231-0000
CRITTENDEN MEMORIAL HOSPITAL EMPLOYEE BENEFIT PLAN PO BOX 2248 WEST MEMPHIS AR	72301-0000	CUNET TRUST OF MISSISSIPPI 5140 GALAXY DRIVE ROOM 206 JACKSON MS	39206-0000
DANVILLE STATE BANK & AFFILIATED EMPLOYEE BENEFIT PLAN PO BOX 8200 LITTLE ROCK AR	72221-0000	DELTA CONSOLIDATED INDUSTRIES INC HEALTH & DENTAL PLAN PO BOX 8200 LITTLE ROCK AR	72221-0000
DELTA COUNSELING ASSOCIATES 790 ROBERTS DRIVE MONTICELLO AR	71655-0000	DIAMOND PLAN - SUPERIOR SELECT EMPLOYERS TRUST - C/O LAMAR LIFE PO BOX 880 JACKSON MS	39205-0000
DIXIE RESTAURANTS INC 1215 REBSAMEN PARK ROAD LITTLE ROCK AR	72202-0000	DR PEPPER BOTTLING COMPANY OF PARAGOULD EMPLOYEE BENEFIT PLAN PO BOX 8200 LITTLE ROCK AR	72221-0000
EL DORADO PAPER BAG MFG CO PO BOX 1585 EL DORADO AR	71731-0000	EMERALD PLAN - SUPERIOR SELECT EMPLOYERS TRUST - C/O LAMAR LIFE PO BOX 880 JACKSON MS	39205-0000

Active Multiple Employee Trusts

EMERSON ELECTRIC CO BENEFIT PLAN
 EMERSON ELECTRIC CO EXECUTIVE VP
 800 W FLORISSANT AVE BOX 4100
 ST LOUIS MO 63136-0000

EMPLOYERS HEALTH INSURANCE
 BENEFITS TRUST
 1100 EMPLOYERS BOULEVARD
 GREEN BAY WI 54344-00

ENSCO EMPLOYEE BENEFIT PLAN
 PO BOX 8200
 LITTLE ROCK AR 72221-0000

ENTERGY CORPORATION COMPANIES
 BENEFITS PLUS MEDICAL PLAN
 PO BOX 61000
 NEW ORLEANS LA 71061-000

EQUITY SERIES TRUST
 12312 ST ANDREWS DRIVE
 OKLAHOMA CITY OK 73120-0000

EXCESS LOSS INSURANCE TRUST
 SAFECO LIFE INSURANCE COMPANY
 15411 NORTHEAST 51ST STREET
 REDMOND WA 98052-000

EXCESS LOSS INSURANCE TRUST
 15411 NE 51ST STREET
 REDMOND WA 98052-0000

FABRICATED PRODUCTS TRUST
 7440 WOODLAND DRIVE
 INDIANAPOLIS IN 46278-000

FINANCE INSURANCE & REAL ESTATE
 7440 WOODLAND DRIVE
 INDIANAPOLIS IN 46278-0000

FIRST CHOICE HEALTH CARE TRUST
 PO BOX 291
 JACKSON MS 39205-029

FIRST COMMERCIAL CORP COMP
 MEDICAL TRUST
 400 WEST CAPITOL
 LITTLE ROCK AR 72201-0000

FIRST NAT'L BANK OF BERRYVILLE EMPI
 SPRADLEY & COKER INC
 PO BOX 8200
 LITTLE ROCK AR 72221-000

FIRST NAT'L BANK OF MOUNTAIN HOME
 SPRADLEY & COKER INC
 PO BOX 8200
 LITTLE ROCK AR 72221-0000

FIRST NATIONAL BANK OF SPRINGDALE
 EMPLOYEE BENEFIT PLAN
 PO BOX 8200
 LITTLE ROCK AR 72221-000

FIRST SECURITY BANK
 314 NORTH SPRING STREET
 BOX 1009
 SEARCY AR 72143-0000

FLORIDA DRUM COMPANY INC
 EMPLOYEE BENEFIT PLAN
 PO BOX 8200
 LITTLE ROCK AR 72221-000

FM/SIBLEY
 3535 HUDSON ROAD
 ROGERS AR 72756-0000

FORDYCE PICTURE FRAME CO., INC
 SPRADLEY & COKER INC
 PO BOX 8200
 LITTLE ROCK AR 72221-000

Active Multiple Employee Trusts

<p>FORESIGHT EMPLOYERS TRUST PO BOX 2640 BOISE ID 83701-0000</p>	<p>FREZ-N-STORE INC EMPLOYEE BENEFIT P PO BOX 8200 LITTLE ROCK AR 72221-0000</p>
<p>FROST & COMPANY PA EMPLOYEE BENEFIT PO BOX 8200 LITTLE ROCK AR 72221-0000</p>	<p>G & G DISTRIBUTING INC EMPLOYEE BENEFIT PLAN PO BOX 8200 LITTLE ROCK AR 72221-0000</p>
<p>GARVER & GARVER PA EMPLOYEE BENEFIT PLAN PO BOX 8200 LITTLE ROCK AR 72221-0000</p>	<p>GEORGE'S INC MEDICAL PLAN PO BOX 8200 LITTLE ROCK AR 72221-0000</p>
<p>GOLD PLAN - SUPERIOR SELECT EMPLOYERS TRUST - C/O LAMAR LIFE PO BOX 880 JACKSON MS 39205-0000</p>	<p>GOLDEN EAGLE OF ARKANSAS INC EMPLOYEE BENEFIT PLAN PO BOX 8200 LITTLE ROCK AR 72221-0000</p>
<p>GOVERNMENT EMPLOYEES VOLUNTARY BENEFIT TRUST 7212 POPLAR STREET ANNANDALE VA 22003-0828</p>	<p>GREAT AMERICA EMPLOYER'S TRUST USAMERICAN INS ADMINISTRATORS INC 36 EXECUTIVE PARK SUITE 200 IRVINE CA 92714-0000</p>
<p>GROUP LIFE AND DISABILITY TRUST 11222 QUAIL ROOST DRIVE MIAMI FL 33157-0000</p>	<p>GROUP MEDICAL CONVERSION PLAN - SUPERIOR SELECT EMP TR: LAMAR LIFE PO BOX 880 JACKSON MS 39205-0000</p>
<p>GULF EMPLOYERS TRUST II - FULLY PLAN ADMINISTRATORS INC 5656 SOUTH STAPLES #330 CORPUS CHRISTI TX 78411-0000</p>	<p>HAROLD IVES TRUCKING COMPANY EMPLOYEE MEDICAL & DENTAL PO BOX 8200 LITTLE ROCK AR 72221-0000</p>
<p>HEART OF AMERICA TRUST 11422 MIRACLE HILLS DRIVE #501 MAHA NE 68154-0000</p>	<p>HOLSUM BAKING COMPANY PO BOX 7413 PINE BLUFF AR 71611-0000</p>
<p>HOSPITAL EMPLOYEE BENEFITS ASSOC IN GARDNER & WHITE/PO BOX 40948 8500 KEYSTONE CROSSING INDIANAPOLIS IN 46240-0948</p>	<p>HUMMELSTEIN IRON & METAL INC EMPLOYEE BENEFITS PLAN PO DRAWER 1580 JONESBORO AR 72403-1580</p>

Active Multiple Employee Trusts

HYTROL CONVEYOR CO., INC. GRP INS
LINDA PARKER/2020 HYTROL DRIVE
HYTROL CONVEYOR CO INC
JONESBORO AR 72401-0000

IDEAL BAKING COMPANY INC
PO BOX 7577
BATESVILLE AR 72501-0000

IEA TRUST
PRINCIPAL MUTUAL LIFE INSURANCE CO
711 HIGH STREET
DES MOINES IA 50392-0000

INDUSTRIAL, MANUFACTURERS, PROFESS
PROFESSIONAL ADMINISTRATORS LTD
1141 RED MILE ROAD
LEXINGTON KY 40504-0000

INDUSTRIES MULTI-PROTECTION & CARE
PACIFIC MUTUAL LIFE INSURANCE CO
17360 BROOKHURST
FOUNTAIN VALLEY CA 92708-0000

IU OF B&AC LOCAL #1 OF ARK H&W FUNI
EMPLOYEE BENEFIT CONSULTANTS INC
415 NORTH MCKINLEY
LITTLE ROCK AR 72205-0000

J-MAR EXPRESS INC
731 TAYLOR ROAD
SEARCY AR 72143-0000

JEFFERSON HOSPITAL ASSOC. MED PLAN
SPRADLEY & COKER INC
PO BOX 8200
LITTLE ROCK AR 72221-0000

JOHN BROWN UNIVERSITY
SPRADLEY & COKER INC
PO BOX 8200
LITTLE ROCK AR 72221-0000

JOHN DEERE DEALER GRP INSURANCE TR
PO BOX 620
MOLINE IL 61265-0000

KEATHLEY PATTERSON EMPLOYEE HEALTH
PO BOX 8200
LITTLE ROCK AR 72221-0000

KLAASMEYER CONSTRUCTION COMPANY
EMPLOYEE BENEFIT PLAN
PO BOX 847
CONWAY AR 72032-0000

LA BARGE HEALTH BENEFITS TRUST
LA BARGE INC
707 N SECOND STREET BOX 14499
ST LOUIS MO 63178-0000

LAMARCARE TRUST
LAMAR LIFE INSURANCE COMPANY
PO BOX 880
JACKSON MS 39205-0880

LAND O'FROST INC
HASTINGS AVENUE
PO BOX 758
SEARCY AR 72143-0000

LAWRENCE MEMORIAL HOSPITAL
HIGHWAY 25 WEST
WALNUT RIDGE AR 72476-0000

LITTLE ROCK DIAGNOSTIC CLINIC
EMPLOYEE BENEFIT PLAN
PO BOX 8200
LITTLE ROCK AR 72221-0000

LITTLE ROCK WASTEWATER UTILITY
SPRADLEY & COKER INC
PO BOX 8200
LITTLE ROCK AR 72221-0000

Active Multiple Employee Trusts

MAGNA IV INC 701 WEST 7TH STREET LITTLE ROCK AR	72201-0000	MAJESTIC HOTEL PO BOX 5652 HOT SPRINGS AR	71902-0000
MAVERICK TRANSPORTATION EMPLOYEE BENEFITS PLAN PO BOX 8200 LITTLE ROCK AR	72221-0000	MAXIMUM GROUP TRUST 6681 COUNTRY CLUB DRIVE MINNEAPOLIS MN	55427-0000
MEDALLION FOODS EMPLOYEE BENEFIT TR 3636 MEDALLION AVENUE NEWPORT AR	72112-0000	MEDICAL EDUCATIONAL TRUST FUND GARDNER & WHITE/PO BOX 40948 8500 KEYSTONE CROSSING INDIANAPOLIS IN	46240-0948
MEYER'S BAKERIES EMPLOYEE BENEFIT FUND PO BOX 8200 LITTLE ROCK AR	72221-0000	MILLARD HENRY CLINIC PA ONE SKYLINE DRIVE RUSSELLVILLE AR	72801-0000
MOUNTAIRE EMPLOYEES MED BENEFIT TRU SPRADLEY & COKER INC PO BOX 8200 LITTLE ROCK AR	72221-0000	MULTI-CRAFT CONTRACTORS INC PO BOX 1760 SPRINGDALE AR	72765-0000
MULTI-PROTECTION TRUST - SELECT 17360 BROOKHURST STREET FOUNTAIN VALLEY CA	92708-0000	MULTI-PROTECTION TRUST-UTAH PACIFIC MUTUAL LIFE INSURANCE CO 17360 BROOKHURST FOUNTAIN VALLEY CA	92708-0000
MULTIPLE EMPLOYEE WHOLESALE INDIVIDUAL GROUP INSURANCE TRUST PO BOX 619075 DALLAS TX	75261-9075	MULTIPLE EMPLOYER AGRICULTURE SECTOR GROUP INSURANCE TRUST PO BOX 619075 DALLAS TX	75261-9075
MULTIPLE EMPLOYER CONSTR IND GROUP INSURANCE TRUST PO BOX 619075 DALLAS TX	75261-9075	MULTIPLE EMPLOYER DESIGN BENEFIT PART GROUP INSURANCE TRUST PO BOX 619075 DALLAS TX	75261-9075
MULTIPLE EMPLOYER ENTERTAINMENT INDIVIDUAL GROUP INSURANCE TRUST PO BOX 619075 DALLAS TX	75261-9075	MULTIPLE EMPLOYER GENERAL AMERICAN COMMERCIAL GROUP INSURANCE TRUST PO BOX 619075 DALLAS TX	75261-9075

Active Multiple Employee Trusts

MULTIPLE EMPLOYER MANUFACTURING
INDIVIDUAL GROUP INSURANCE TRUST
PO BOX 619075
DALLAS TX 75261-9075

MULTIPLE EMPLOYER RETAIL SALES
GROUP INSURANCE TRUST
PO BOX 619075
DALLAS TX 75261-907

MULTIPLE EMPLOYER RETAIL SERVICE
GROUP INSURANCE TRUST
PO BOX 619075
DALLAS TX 75261-9075

MULTIPLE EMPLOYER TRANSPORTATION
INDIVIDUAL GROUP INSURANCE TRUST
PO BOX 619075
DALLAS TX 75261-907

MURPHY OIL USA GROUP INSURANCE PLAN
SPRADLEY & COKER INC
PO BOX 8200
LITTLE ROCK AR 72221-0000

NATIONAL GROUP INSURANCE TRUST MS
7101 COLLEGE BOULEVARD #1200
OVERLAND PARK KS 66202-000

NATIONAL HEALTH CARE TRUST
ABI ADMIN SERVICES CORPORATION
10159 WAYZATA BLVD
MINNETONKA MN 55343-0000

NATIONAL HOME CENTER HEALTH BENEFIT
PLAN
PO BOX 848
SPRINGDALE AR 72765-084

NEW CHAMPIONS GOLF & COUNTRY CLUB
3 CLUBHOUSE DRIVE
ROGERS AR 72756-0000

NORTHEAST ARKANSAS INTERNAL
MEDICINE CLINIC
311 EAST MATTHEWS
JONESBORO AR 72401-000

ORBIT VALVE CO MEDICAL BENEFIT TRUS
JOHN H STONE/ORBIT VALVE COMPANY
PO BOX 193520 - 7200 I-30
LITTLE ROCK AR 72209-0000

OSCEOLA PRODUCTS INC
PO BOX 217
OSCEOLA AR 72370-000

OUACHITA BAPTIST UNIVERSITY
GROUP HEALTH PLAN
PO BOX 8200
LITTLE ROCK AR 72221-0000

PACKAGING SPECIALTIES INC
1663 ARMSTRONG AVENUE
FAYETTEVILLE AR 72701-000

PEARSON BEN INC
PO BOX 6516
PINE BLUFF AR 71611-0000

PLANNED EMPLOYEE PROGRAM
PRINCIPAL MUTUAL LIFE INSURANCE CO
711 HIGH STREET
DES MOINES IA 50392-000

POLYVEND EMPLOYEE MED BENEFIT TRUST
SRADLEY & COKER INC
PO BOX 8200
LITTLE ROCK AR 72221-0000

PRINCIPAL MUTUAL LIFE WEL BEN:AGTS
PRINCIPAL MUTUAL LIFE INSURANCE CO
711 HIGH STREET
DES MOINES IA 50392

Active Multiple Employee Trusts

PRINCIPAL MUTUAL LIFE WEL BEN:CORP
 PRINCIPAL MUTUAL LIFE INSURANCE CO
 711 HIGH STREET
 DES MOINES IA 50392-0000

PRINTERS' DISABILITY TRUST
 100 DAINGERFIELD ROAD
 ALEXANDRIA VA 22314-0000

PRODUCERS RICE MILL EMPLOYEES
 HEALTH PLAN
 PO BOX 8200
 LITTLE ROCK AR 72221-0000

PROFESSIONAL ASSOCIATION OF
 CORPORATION EMPLOYERS
 300 MUNICIPAL DRIVE
 RICHARDSON TX 75080-0000

PROFESSIONAL COUNSELING ASSOCIATION
 EMPLOYEE BENEFIT PLAN
 PO BOX 8200
 LITTLE ROCK AR 72221-0000

PROVIDENTIAL LIFE INSURANCE
 2120 RIVERFRONT DRIVE
 LITTLE ROCK AR 72202-0000

QUALITY FOODS INC
 EMPLOYEE BENEFIT PLAN
 PO BOX 8200
 LITTLE ROCK AR 72221-0000

RADIOLOGY CONSULTANTS OF LITTLE
 ROCK PA EMPLOYEES
 PO BOX 8200
 LITTLE ROCK AR 72221-0000

RAND'S, INC.
 SPRADLEY & COKER
 PO BOX 8200
 LITTLE ROCK AR 72221-0000

REBSAMEN REGIONAL MEDICAL CENTER
 SPRADLEY & COKER - PO BOX 8200
 1500 RIVERFRONT DRIVE
 LITTLE ROCK AR 72221-0000

RETAIL TRUST
 7440 WOODLAND DRIVE
 INDIANAPOLIS IN 46278-0000

RIGGS JA TRACTOR COMPANY
 EMPLOYEE BENEFIT PLAN
 PO BOX 8200
 LITTLE ROCK AR 72221-0000

RINECO CHEMICAL INDUSTRIES INC
 MIKE SPINKS
 P O BOX 729
 BENTON AR 72015-0000

SAINT MARY ROGERS HOSPITAL PLAN
 PO BOX 8200
 LITTLE ROCK AR 72221-0000

SALES MARKETING ASSOC EMPLOYEE BENE
 SPRADLEY & COKER INC
 PO BOX 8200
 LITTLE ROCK AR 72221-0000

SANCO CORPORATION INC
 4037 BOONE ROAD
 BENTON AR 72015-0000

SEAL-DRY USA INC
 3300 WOODROW
 LITTLE ROCK AR 72204-0000

SEARCY MEDICAL CENTER PA EMPLOYEE
 SPRADLEY & COKER INC
 PO BOX 8200
 LITTLE ROCK AR 72221-0000

Active Multiple Employee Trusts

SEARCY SCHOOL DISTRICT 801 NORTH ELM STREET SEARCY AR	72143-0000	SERVICES TRUST 7440 WOODLAND DRIVE INDIANAPOLIS IN	46278-000
SHILOH STEEL FABRICATORS INC EMPLOYEE BENEFIT PLAN PO BOX 8200 LITTLE ROCK AR	72221-0000	SIGMET TRUST 420 NORTH 20TH STREET BIRMINGHAM AL	35203-000
SIGNATURE SERIES TRUST TIME INSURANCE COMPANY PO BOX 291 JACKSON MS	39205-0000	SMITTY'S FOOD STORES INC PO BOX 1066 MAGNOLIA AR	71753-000
SOUTHEAST ARKANSAS MENTAL HEALTH PO BOX 1019 PINE BLUFF AR	71613-0000	SOUTHERN COMPRESS COMPANY EMPLOYEES BENEFITS PLAN PO BOX 8200 LITTLE ROCK AR	72221-000
SOUTHERN TRANSIT EMPLOYEE BENEFIT PROGRAM 6901 JENNY LIND ROAD FORT SMITH AR	72913-0000	SOUTHLAND RACING CORPORATION EMPLOYEE BENEFIT PLAN PO BOX 2088 WEST MEMPHIS AR	72303-000
SOUTHWEST HOSPITAL 11401 I-30 LITTLE ROCK AR	72209-0000	SOUTHWESTERN GLASS COMPANY, INC SPRADLEY & COKER INC PO BOX 8200 LITTLE ROCK AR	72221-000
STEPHENS INC 111 CENTER STREET LITTLE ROCK AR	72201-0000	STOUT CURTIS H INC PO BOX 107 LITTLE ROCK AR	72203-000
STRONG SYSTEMS INC EMPLOYEE BENEFITS PLAN PO BOX 8200 LITTLE ROCK AR	72221-0000	SUNSHINE UNIFORM SERVICE EMPLOYEE BENEFIT PLAN PO BOX 8200 LITTLE ROCK AR	72221-000
TCBY EMPLOYEE BENEFIT PLAN PO BOX 8200 LITTLE ROCK AR	72221-0000	TENENBAUM A COMPANY INC PO BOX 15128 GMF NORTH LITTLE ROCK AR	72231-000

Active Multiple Employee Trusts

TLA GROUP INSURANCE TRUST THE LEWER AGENCY INC 4534 WORNALL ROAD KANSAS CITY MO	64111-0000	TMG LIFE INSURANCE COMPANY PO BOX 2173 MILWAUKEE WI	53201-2173
TRUSTEES OF THE PREFERRED GROUP INSURANCE TRUST 5883 GLENRIDGE DRIVE ATLANTA GA	30328-0000	TWIN CITY BANK - COMPREHENSIVE MEDICAL PLAN PO BOX 8200 LITTLE ROCK AR	72221-0000
U S FORGECRAFT CORPORATION PO BOX 387 FORT SMITH AR	72902-0000	UNITED EMPLOYERS FEDERATION INS SERVICE MANAGEMENT CORPORATION 100 SOUTH MAIN - PO BOX 1979 SEARCY AR	72143-0000
UPPER MIDWEST EMPLOYER GROUP TRUST 711 HIGH STREET DES MOINES IA	50392-0000	UPPER MIDWEST EMPLOYERS' GROUP MUTUAL BENEFIT LIFE INS CO 2323 GRAND AVENUE KANSAS CITY MO	64108-0000
USA TRUCK, INC. SPRADLEY & COKER INC PO BOX 8200 LITTLE ROCK AR	72221-0000	USABLE LIFE GROUP INSURANCE TRUST 320 WEST CAPITOL #700 LITTLE ROCK AR	72201-0000
VALUE PLUS TRUST 420 NORTH 20TH STREET BIRMINGHAM AL	35203-0000	VILLINES FOODS INC PO BOX 362 GREEN FORST AR	72636-0000
WEHCO MEDIA INC GROUP BENEFIT TRUST PO BOX 8200 LITTLE ROCK AR	72221-0000	WENDY'S OF LITTLE ROCK, INC SPRADLEY & COKER INC PO BOX 8200 LITTLE ROCK AR	72221-0000
WESTERN FOODS INC EMPLOYEE BEN PLAN PO BOX 8200 LITTLE ROCK AR	72221-0000	WESTERN GROUP INSURANCE PLAN & TRUST PO BOX 419264 KANSAS CITY MO	64141-0000
WHOLESALE TRUST 7440 WOODLAND DRIVE INDIANAPOLIS IN	46278-0000	WYCOT CORPORATION 301 MID AMERICA BOULEVARD HOT SPRINGS AR	71913-0000

Arkansas Insurance Department
Insurance Company Developments in Arkansas

Active Third Party Administrators

ZERO MOUNTAIN INC GROUP BENEFITPLAN 8425 HIGHWAY 45 SOUTH FORT SMITH AR 72906-0000	ABI ADMINISTRATION SERVICES CORP. 10159 WAYZATA BLVD MINNETONKA MN 55305-1500
ACCORDIA SENIOR BENEFITS INC 6720 PARKDALE PLACE INDIANAPOLIS IN 46254-0000	ACORDIA BENEFITS OF THE SOUTH INC 3575 KOGER BOULEVARD SUITE 400 DULUTH GA 30136-4950
ACORDIA COLLEGIATE BENEFITS, INC 125 AIRPORT PARKWAY SUITE 100 GREENWOOD IN 46143-1435	ACORDIA CORPORATE BENEFITS INC 65 AIRPORT PARKWAY SUITE 100 PO BOX 590 GREENWOOD IN 46142-0000
ACORDIA FINANCIAL IND SERVICES INC 9320 PRIORITY WAY WEST DRIVE INDIANAPOLIS IN 46240-0000	ACORDIA PERSONAL BENEFITS INC TOM BRENDLE 2611 WATERFRONT EAST DR SUITE 200 INDIANAPOLIS IN 46214
ACORDIA SCHOOL BENEFITS INC 5730 WEST 74TH STREET INDIANAPOLIS IN 46278-0000	ACORDIA SMALL BUSINESS BENEFITS OF THE SOUTHWEST INC 5656 SOUTH STAPLES SUITE 330 CORPUS CHRISTI TX 78411-0000
ADMAR CORPORATION 1551 NORTH TUSTIN AVENUE SUITE 300 SANTA ANA CA 92701-0000	ADMINISTRATIVE MANAGEMENT SERV, INC #1 HALSTED CIRCLE SUITE 2 PO BOX 1838 ROGERS AR 72757-0000
ADVANCED ADMINISTRATIVE SERS INC 2407 LINWOOD DRIVE PARAGOULD AR 72450-0000	ADVANCED INSURANCE ADMINISTRATION TEN CORPORATE DRIVE LITTLE ROCK AR 72205-0000
AFFIRMATIVE RISK MANAGEMENT CORP #3 INNWOOD CR #107 PO BOX 24407 MARK L POLLACK LITTLE ROCK AR 72221-4407	AGENCY SERVICES INC 2550 RIDGEWAY ROAD PO BOX 17237 MEMPHIS TN 38187-0230
AGIA INC 1155 EUGENIA PLACE CARPINTERIA CA 93013-0000	AHA SERVICES, INC. 419 NATURAL RESOURCES DRIVE LITTLE ROCK AR 72205-0000

Active Third Party Administrators

AIA INSURANCE INC
 ONE LEWIS CLARK PLAZA
 PO BOX 538
 LEWISTON ID 83501-0000

ALPHA DATA SYSTEMS, INC
 1545 WEST MOCKINGBIRD LANE #6000
 DALLAS TX 75235-0000

AMA INSURANCE AGENCY INC
 200 NORTH LA SALLE STREET #400
 CHICAGO IL 60601

AMERICAN PROGRESSIVE BENEFITS
 155 FRANKLIN ROAD SUITE 250
 PO BOX 908
 BRENTWOOD TN 37024-0908

AMERICAN SELFCARE CORPORATION
 CORPORATE CENTER
 233 12TH STREET
 COLUMBUS GA 31901-0000

AMERICAN TRUST ADMINISTRATORS, INC
 7101 COLLEGE BOULEVARD SUITE 1200
 OVERLAND PARK KS 66210-0000

AON DIRECT GROUP, INC.
 4870 STREET ROAD
 TREVISO PA 19049-0000

ASSOCIATION & SOCIETY INS CORP
 11400 ROCKVILLE PIKE
 SUITE 700
 ROCKVILLE MD 20852-0000

ASSOCIATION ADMIN & CONSULTANTS INC
 3 PARK PLAZA SUITE 1200
 IRVINE CA 92714-0000

AUTOMATED BENEFIT SERVICES, INC
 14650 W EIGHT MILE ROAD
 OAK PARK MI 48237-0000

BEHRENS INC
 7500 MARS DRIVE
 PO BOX 2520
 WACO TX 76702-2520

BENEFIT ADMINISTRATION SERVICE, LTD
 401 EAST CAPITOL ST SUITE 413
 JACKSON MS 39201-0000

BENEFIT ADMINISTRATORS OF AM, INC
 207 CROCKER SUITE 300
 PO BOX 9120
 DES MOINES IA 50309-9120

BENEFIT CLAIMS PAYORS INC
 1717 WEST NORTHERN AVENUE STE 200
 PHOENIX AZ 85021-0000

BENEFITAMERICA INC
 1200 COLONIAL LIFE BOULEVARD
 COLUMBIA SC 29210-0000

CHARLES STEDMAN & COMPANY INC
 1360 WHITFIELD AVENUE
 SARASOTA FL 34243-1298

CLAIM INDEMNITY SERVICES INC
 909 SOUTH MERIDIAN #608
 PO BOX 26227
 OKLAHOMA CITY OK 73126-0000

COMPLETE HEALTH OF ARKANSAS INC
 415 NORTH MCKINLEY SUITE 820
 LITTLE ROCK AR 72205-0000

Active Third Party Administrators

CONFED ADMIN SERVICES, INC.
 260 INTERSTATE NORTH
 PO BOX 105103
 ATLANTA GA 30339-0000

CONSOLIDATED ADMINISTRATORS, INC.
 2700 WYCLIFF ROAD SUITE 400
 RALEIGH NC 27607-000

CONSOLIDATED GROUP CLAIMS INC
 CONSOLIDATED GROUP BUILDING
 PO BOX 1428
 FRAMINGHAM MA 01701-1428

CORESOURCE INC
 630 DUNDEE ROAD SUITE 340
 NORTHBROOK IL 60062-000

DALLAS NATIONAL LIFE INSURANCE CO
 5001 LBJ FREEWAY SUITE 200
 DALLAS TX 75244-0000

DELTA DENTAL PLAN OF ARKANSAS INC
 P O BOX 15965
 NORTH LITTLE ROCK AR 72231-000

DENTAL HEALTH ADMINISTRATIVE &
 CONSULTING SERVICES INC
 7321 W LAKE STREET
 RIVER FOREST IL 60305-2292

EBP HEALTHPLANS INC
 435 FORD ROAD SUITE 500
 MINNEAPOLIS MN 55426-000

EMPERION CORPORATION
 7300 CORPORATE CENTER DRIVE
 MIAMI FL 33126-0000

EMPLOYEE BENEFIT CLAIMS OF WI, INC
 5235 NORTH IRONWOOD ROAD
 PO BOX 17200
 GLENDALE WI 53217-000

EMPLOYEE BENEFIT CONSULTANTS, INC
 415 NORTH MCKINLEY SUITE 745
 LITTLE ROCK AR 72205-0000

EQUITABLE PLAN SERVICES INC
 12312 ST ANDREWS DRIVE
 OKLAHOMA CITY OK 73120-000

FEWELL AND ASSOCIATES INC
 #10 SHACKLEFORD PLAZA
 PO BOX 8212
 LITTLE ROCK AR 72221-0000

FIDELITY ADMINISTRATORS INC
 5601 BRIDGE STREET
 PO BOX 1539
 FORT WORTH TX 76101-000

FIRST HEALTH STRATEGIES (TPA) INC
 6975 UNION PARK CENTER SUITE 600
 MIDVALE UT 84047-0000

FORREST T. JONES & COMPANY, INC.
 3130 BROADWAY
 KANSAS CITY MO 64111-240

FORREST T. JONES CONSULTING COMPANY
 3130 BROADWAY
 KANSAS CITY MO 64111-2406

GROUP & PENSION ADMINISTRATORS INC
 300 MUNICIPAL DRIVE
 RICHARDSON TX 75080-000

Active Third Party Administrators

GROUP MANAGEMENT SERVICES INC
3400 - 188TH STREET SW SUITE 218
LYNWOOD WA 98037-0000

HEALTHCARE BENEFITS, INC
1201 S SHERMAN ST SUITE 200
RICHARDSON TX 75081-4854

HERTZ CLAIM MANAGEMENT CORPORATION
225 BRAE BOULEVARD
PARK RIDGE NJ 07656-0716

HERZFELD LIFE & HEALTH CARE SER INC
524 WEST CARPENTER
PO BOX 849
BENTON AR 72018-0000

HILLHOUSE ASSOCIATES INSURANCE, INC
8834 CAPITAL OF TEXAS HWY N #300
PO BOX 201359
AUSTIN TX 78720-1359

INSURANCE BENEFIT SERVICES, INC.
16420 PARK TEN PLACE SUITE 400
HOUSTON TX 77084-0000

INSURANCE SPECIALISTS INC
620 SOUTH SEVENTH STREET
PARAGOULD AR 72451-0669

INSUREX BENEFITS ADMINISTRATORS INC
2158 UNION AVENUE
MEMPHIS TN 38104-0000

INSURNATIONAL INCORP OF ARKANSAS
1500 RIVERFRONT SUITE 1500
LITTLE ROCK AR 72202-0000

INTERNATIONAL BENEFIT SERVICES CORP
4150 INTERNATIONAL PLAZA SUITE 900
FORT WORTH TX 76109-4899

INTERNATIONAL GROUP SERVICES INC
10530 ROSEHAVEN STREET SUITE 350
FAIRFAX VA 22030-0000

JOHN P. PEARL & ASSOCIATES, LTD.
1200 EAST GLEN AVENUE
PEORIA IL 61614-5348

JOHNSON & HIGGINS/KIRKE-VAN IRSDEL
1776 WEST LAKES PARKWAY
WEST DES MOINES IA 50398-0000

JOHNSON BROKERS & ADMINISTRATORS
4150 SOUTH 100TH EAST AVE SUITE 404
TULSA OK 74146-3642

KCS MANAGEMENT SERVICES INC
150 SECOND AVENUE NORTH SUITE 500
ST PETERSBURG FL 33701-0000

KELSEY NATIONAL CORPORATION
3030 SOUTH BUNDY DRIVE
LOS ANGELES CA 90066-0000

KEMPTON GROUP ADMINISTRATORS INC
515 CENTRAL PARK SUITE 106
PO BOX 54889
OKLAHOMA CITY OK 73154-1889

KIRKE-VAN ORSDEL, INCORPORATED
1776 WEST LAKES PARKWAY
WEST DES MOINES IA 50398-0000

Active Third Party Administrators

LAHOOD & ASSOCIATES, INC.
6717 SHAWNEE MISSION PARKWAY
OVERLAND PARK KS 66202-0000

LEWER AGENCY INC (THE)
4534 WORNALL ROAD
KANSAS CITY MO 64111-0000

LEWER AGENCY, INC
4534 WORNALL ROAD
KANSAS CITY MO 64111

LIBERTY INSURANCE SERVICES CORP
2000 WADE HAMPTON BOULEVARD
GREENVILLE SC 29615-0000

LNC ADMINISTRATIVE SERVICES CORP
1 REINSURANCE PL 1700 MAGNAVOX WAY
PO BOX 7821
FORT WAYNE IN 46801-7821

MANAGED BENEFIT ADMINISTRATORS INC
1717 SOUTH BOULDER SUITE 420
TULSA OK 74119-0000

MANAGED CARE ADMINISTRATORS INC
FREDERICK J ORTH
P O BOX 472200
TULSA OK 74147-2200

MASS BENEFITS CONSULTANTS INC
7212 POPLAR STREET
PO BOX 828
ANNADALE VA 22003-0828

MASSMARK ADMINISTRATIVE SERVICES
223 LEPHILLIP COURT NE
PO BOX 1763
CONCORD NC 28026-0000

MCC BEHAVIORAL CARE INC
11095 VIKING DRIVE SUITE 350
EDEN PRAIRIE MN 55344-0000

MCDOWELL AGENCY INC
P O DRAWER 3088
GREENVILLE SC 29602-3088

MED-PAY, INC
1650 E BATTLEFIELD SUITE 310
SPRINGFIELD MO 65804-0000

MEDPLANS 2000 INC
14 EAST FIRST STREET SUITE 600
PO BOX 1231
FORT SCOTT KS 66701-0000

MEMBER SERVICE CORPORATION
600 PRINCETON PARKWAY
KENTLAND IN 47951-0000

MHA DIVERSIFIED SERVICES, INC
PO BOX 16444
JACKSON MS 39236-6444

MUTUAL ASSURANCE ADMINISTRATORS INC
3015 UNITED FOUNDERS BOULEVARD
OKLAHOMA CITY OK 73112-0000

NATIONAL ASSN SERVICES ADMINS INC
268 SOUTH STREET
MORRISTOWN NJ 07960-0000

NATIONAL BENEFITS CORPORATION
110 GIBRALTER ROAD SUITE 116
HORSHAM PA 19044

Active Third Party Administrators

NATIONAL INSURANCE SERVICE, INC
3629 QUEEN PALM DRIVE
TAMPA FL 33619-0000

NATIONAL STUDENT SERVICES INC
208 OLD LANCASTER ROAD
DEVON PA 19333-0000

NIA CORPORATION
1620 KIPLING STREET
LAKEWOOD CO 80215-0000

NORTH AMERICAN BENEFITS NETWORK INC
19800 DETROIT ROAD
CLEVELAND OH 44116-0000

PAT HANEY & SON ADMINISTRATORS INC
12222 MERIT DRIVE SUITE 850
DALLAS TX 75251-0000

PENSION ASSOCIATES INC
10795 WATSON ROAD
ST LOUIS MO 63127-0000

PITTMAN & ASSOCIATES, INC.
ONE PRESCOTT SOUTH
PO BOX 111047
MEMPHIS TN 38111-0000

PLAN SERVICES, INC.
3501 FRONTAGE ROAD
PO BOX 30098
TAMPA FL 33607-0000

PRECISION ADMINISTRATORS, INC.
9900 N BROADWAY
PO BOX 14749
OKLAHOMA CITY OK 73113-0000

PROF ADMIN LTD-PENSION-GRP CONSULT
2409 HARRODSBURG ROAD
LEXINGTON KY 40504-3333

PROFESSIONAL ADMINISTRATIP GRP INC
8500 W 110TH ST STE 118
P O BOX 13390
OVERLAND PARK KS 66212-3390

R.E. HARRINGTON, INC
811 GREENCREST DRIVE
WESTERVILLE OH 43081-0000

REGIONAL INSURANCE SERVICE CO INC
P O BOX 68018
WICHITA KS 67208-0000

REINSURANCE MANAGEMENT INC DBA
MANAGED HEALTH FUNDING INS ADMIN
5016 N PARKWAY
CALABASAS CA 91302-0000

ROBERT C. BOUCK, INC
8340 MISSION ROAD SUITE 119
PO BOX 6353
LEAWOOD KS 66206-0000

ROUSSELL AND ASSOCIATES, INC.
100 SOUTH MAIN
PO BOX 1979
SEARCY AR 72143-0000

S.B. HOWARD AND COMPANY, INC
2501 NORTH 14TH PLACE
ROGERS AR 72756-0000

SCHOOL DATA SERV-ADMIN, INC.
500 EAST MAIN STREET SUITE 301
PO BOX 2094
BATESVILLE AR 72503-0000

Active Third Party Administrators

SEABURY & SMITH, INC.
 1166 AVENUE OF THE AMERICAS
 NEW YORK NY 10036-2705

SEDGWICK JAMES GROUP SERVICE INC
 230 W MONROE SUITE 2300
 CHICAGO IL 60606-0001

SELMAN & COMPANY
 24400 CHAGRIN BLVD
 CLEVELAND OH 44122-5608

SERVICE MANAGEMENT CORPORATION
 PO BOX 1979
 100 SOUTH MAIN
 SEARCY AR 72143-0001

SID MURRAY COMPANY (THE)
 RT 3 BOX 460 1053 SARATOGA RD
 PO BOX 270010
 CORPUS CHRISTI TX 78427-0010

SMC INCORPORATED
 100 SOUTH MAIN
 PO BOX 1979
 SEARCY AR 72143-0001

SOFTWARE SYSTEMS, INC
 1021 NORTH 10TH STREET
 PO BOX 276
 ARKADELPHIA AR 71923-0000

SPRADLEY & COKER, INC.
 11311 ARCADE DRIVE SUITE 200
 PO BOX 8200
 LITTLE ROCK AR 72221-8200

STAR MARKETING & ADMINISTRATOR, INC
 400 FIELD DRIVE
 LAKE FOREST IL 60045-0000

SUNCOAST ADMINISTRATORS INC
 5401 WEST KENNEDY BLVD SUITE 710
 TAMPA FL 33609-0001

TABER BROKERAGE SERVICES INC
 519 NW 9TH STREET
 OKLAHOMA CITY OK 73102-0000

THE G-M UNDERWRITERS AGENCY INC
 1214 MAIN STREET
 PO BOX 5004
 ROCHESTER MI 48308-5001

UNIVERSAL BENEFITS CORPORATION
 4333 EDGEWOOD NE
 CEDAR RAPIDS IA 52499-0000

WESTARK INSURANCE AGENCY, INC.
 412 NORTH 6TH STREET SUITE B
 PO BOX 2587
 FORT SMITH AR 72902-0001

WESTERN STATES ADMINISTRATORS
 ROBERT H RATH
 5130 EAST CLINTON WAY
 FRESNO CA 93707-0000

WILLIS CORROON ADMINISTRATIVE
 SERVICES CORPORATION
 26 CENTURY BOULEVARD
 NASHVILLE TN 37214-0001

WOODSMALL BENEFIT SERVICES INC
 2345 GRAND BLVD SUITE 800
 KANSAS CITY MO 64108-0000

ZENITH ADMINISTRATORS INC
 1501 NORTH UNIVERSITY SUITE 366
 LITTLE ROCK AR 72207-0001

FINANCE DIVISION
Phone: (501) 686-2855

Lewis E. Wharff, C.F.E. --- Chief Financial Examiner
Roy Ridings, Jr., C.F.E. --- Certified Financial Examiner
William Woodall, C.F.E. --- Certified Financial Examiner
Bill Scrimager, C.I.E. --- Senior Insurance Examiner
Alene Rose, A.F.E. --- Senior Insurance Examiner
Joe Sullivan --- Senior Insurance Examiner
Reba Evans --- Insurance Examiner
Rick Toland --- Insurance Examiner
Charlotte Williams --- Insurance Examiner
Charles Thomas --- Sr. Insurance Examiner/Financial Analyst
Andrea May --- Financial Analyst
Teri Swicegood --- Financial Analyst
Suzanne Choate, C.I.E. --- Financial Analyst/Securities Admn.
Pat Scuras --- Securities Custodian
Susie Joyner --- Secretary

The duties of this Division include scheduling and conducting financial and market conduct examinations of insurance companies; administration of securities deposits; review and analysis of statutory financial statements of insurance companies; review and analysis of new company admissions and documents relating to mergers and acquisitions. This division is also primarily responsible for answering of inquiries concerning the application of the provisions of the Arkansas Code relating to the restrictions applicable to investments, assets and liabilities of insurers.

The following is a breakdown of domestic insurance companies domiciled in the State of Arkansas, by type of business written as of December 31, 1994:

Life Insurance Companies	50
Property and Casualty Insurance Companies	13
Farmers Mutual Aid Associations	14
Hospital and Medical Service Corporations	1
Health Maintenance Organizations (HMO's)	6
Title Insurance Companies	1
<hr/>	
Total	85

In addition to the domestic companies there are approximately 1,700 foreign companies authorized to transact business in the State of Arkansas.

During the year 1994 financial and/or market conduct examinations were conducted on or in process on the following companies:

USable Life Insurance Company	Little Rock, AR
American Underwriters Insurance Company	Conway, AR

Ouachita Life Insurance Company	Camden, AR
Paramount Life Insurance Company	Little Rock, AR
Old Southwest Life Insurance	Jacksonville, AR
Decatur Insurance Company	Decatur, AR
Farm Bureau Insurance Company	Little Rock, AR
Port-O-Call Life Insurance Company	Pine Bluff, AR
Co-Operative Life Insurance Company	Pine Bluff, AR
Arkansas Bankers Life Insurance Company	Texarkana, AR
Arkansas Blue Cross & Blue Shield A Mutual Insurance	Little Rock, AR
Citizens Fidelity Insurance Company	Little Rock, AR
American Colonial Insurance Company	Little Rock, AR
American Home Life Insurance Company	North Little Rock, AR
Ozark National Life Insurance Company	Little Rock, AR
First Family Life Insurance Company	Paragould, AR
Gregg Insurance Company	Jonesboro, AR
Green and Clay County Farmers Mutual Ins. Assoc.	Rector, AR
Guardian National Insurance Company	Little Rock, AR
Denticare of Arkansas, Inc.	Tulsa, OK
Direct General Insurance Company	Nashville, TN
Mutual Service Casualty Insurance Company	Arden, MN
Colonia Underwriters Insurance Company	Fort Smith, AR
Arkansas General Insurance Agency	Fort Smith, AR
Credit General Insurance Company	Cleveland, OH
Higginbotham Burial Insurance Company	Walnut Ridge, AR
Generali U.S. Branch, C/O Graward General Graward General	Nashville, TN Nashville, TN
Security Benefit Life Insurance Company	Topeka, KS
Consumer Protective Life Insurance Company	Little Rock, AR
Baptist Medical System HMO d/b/a Health Advantage	Little Rock, AR

The Financial Analyst/Securities Administrator and the Securities Custodian handle the establishment of accounts and maintenance of all securities deposited with the Commissioner in order to comply with various statutory requirements. The breakdown of accounts handled by these individuals as of June 30, 1994, was as follows:

Type of Account	Number of Deposits	Amount
Domestic Company Deposit	228	\$ 92,648,617.43*
Foreign Company Securities Deposit	2,045	279,648,000.00*
Qualifying Bonds/Foreign & Domestic	202	10,020,000.00
<hr/>		
Totals	2,475	\$382,316,617.43

*These figures have not been reconciled to the bank statements as of the printing of this report.

LEGAL DIVISION

Phone: (501) 686-2998 or 686-2999

Bob Ridgeway --- Assistant Commissioner/Compliance
Jean Langford --- Chief Counsel
Jeannette Denham --- Associate Counsel
Bruce Heffner --- Associate Counsel
Mary Coney --- Investigator
Terry Scott --- Administrative Assistant
Olivia Piazza --- Legal Secretary
Vacant --- Legal Secretary

The primary responsibility of the Legal Division attorneys is to serve as legal counsel for the Insurance Commissioner and Department staff. This responsibility includes giving counsel and advice and conducting legal research as to issues pending before the Commissioner or his staff as to interpretation or application of State and Federal statutes or regulations, and representing or defending the Commissioner or other staff members in lawsuits or other legal proceedings. The Division is responsible for assisting the Commissioner in drafting legislation, rules and regulations, bulletins, directives, legal opinions, and Administrative Declaratory Orders, as well as orders and notices of many kinds. The Division attorneys and investigator also investigate consumer complaints as to insurers, agents and other licensees/registrants and represent the Department in administrative proceedings and hearings as to alleged Insurance Code or regulation violations of such licensees.

The Division assists the Commissioner with his Code duties as agent for service of legal process as to foreign insurers and other corporate documents on insurance companies, health maintenance organizations ("HMO's"), and other similar licensees after assuring that all are in compliance with Arkansas law. In this regard, the Legal Division assists the Commissioner in processing and maintaining records of corporate and holding company transactions of insurers, including insurer name changes, address changes, domestications and redomestications. Division attorneys also represent the Department in the Commissioner's hearings as to insurance company acquisitions, assumptive reinsurance agreements, and similar transactions, as requested.

Division services to the public include giving advice, counsel and information to consumers who call or write the Department for information about insurance, insurance companies, and other licensees. Division staff also aid the Commissioner in providing information and assistance, or Department certificates, records and documentation to consumers, insurers or other licensees and their representatives, and various local, state and federal governmental agencies, including other state insurance departments.

SUMMARY AND ANALYSIS OF SIGNIFICANT ACTIVITY

A. Cease and Desist Orders were issued against the following companies:

American Diversified Insurance Company, Washington, D.C.
American Diversified Financial Services, Inc., Washington, D.C.

Republic Surety Agency, Inc., Irvine, California
Aegis Indemnity Insurance Company, Ltd. and All Pro management, Inc.

B. Insurance Company Examination Orders were issued on the following:

Farmers Fire Insurance Company, Inc., Conway, Arkansas
First Deposit Life Insurance Company, Little Rock, Arkansas
Citizens Fidelity Insurance Company, Little Rock, Arkansas
First Deposit Life Insurance Company, Little Rock, Arkansas
Logan County Farmers Mutual Aid, Scranton, Arkansas
Arkansas Blue Cross & Blue Shield, a Mutual Insurance Company
Decatur Insurance Company, Decatur, Arkansas
Farmers Home Mutual Fire Insurance Company, Paragould, Arkansas
American Home Life Insurance Company
Farmers Mutual Insurance Company, Gentry, Arkansas
Security Benefit Life Insurance Company
Arkansas Bankers Life Insurance Company
Port-O-Call Life Insurance Company
Union Life Insurance Company
Ulico Indemnity Company, Little Rock, Arkansas
F. G. Casualty Company
Farmers Protective Insurance Company, Stuttgart, Arkansas

C. Orders continuing the suspension of the Certificate of Authority, or expiring and cancelling the Certificate of Authority, were issued on the following companies:

American Universal Insurance Company
Thurston Fire & Casualty Insurance Company
Kentucky Central Life Insurance Company
Wisconsin Mortgage Assurance Corporation
Employers Casualty Company
Professional Mutual Insurance Company, a Risk Retention Group
Executive Life Insurance Company
American Standard Life & Accident Insurance Company
Members Mutual Insurance Company
American Inter-Fidelity Exchange, a Risk Retention Group
Investment Life Insurance Company of America
Imperial Casualty & Indemnity Company
American Way Life Insurance Company
First Capital Life Insurance Company
American Integrity Insurance Company
Commonwealth Insurance Company
First Citizens Life Insurance Company
How Insurance Company
Arizona Bonding Company
Summit National Life Insurance Company
Consumers United Insurance Company

D. Orders were also issued on the following corporate transactions and related matters:

1. The proposed exemption of certain "media risks" (defamation) liability policies from the separate defense cost limit of Act 204 of 1987, Section 3.
2. In the matter of the reversion of the controlling stock shares in the Winona Financial Life Insurance Company from Financial Services of America to Jefferson National Life Insurance Company of Texas.
3. The application for approval of conversion and change of control of Wonder State Funeral Insurance Company.
4. In the matter of the proposed exemption of certain design professionals (architects and engineers), professional liability policies from the separate defense cost limit of Act 204 of 1987, Section 3.
5. In the matter of the petition of Johnston Temporaries, Inc., regarding its appeal of a workers' compensation insurance rate classification.
6. The application for approval of the acquisition of control of Colonia Underwriters Insurance Company by Union des Assurances de Paris.
7. The application for approval of the acquisition of control of United Arkansas Life Assurance Company by merger with and into Iowa Life Assurance Company, and the redomestication of Iowa Life Assurance Company to Arkansas.
8. The approval of the acquisition of control of First Variable Life Insurance Company by Irish Life of North America, Inc.
9. The approval of the bulk reinsurance of substantially all of the business of Equity National Life Insurance Company by Life Investors Insurance Company of America, and the reinsurance agreement by and between Equity National Life Insurance Company and PFL Life Insurance Company including the tax reorganization of Equity National Life Insurance Company.
10. The acquisition of Ouachita Life Insurance Company by Union Life Insurance Company.

E. Orders imposing miscellaneous fines and other sanctions were imposed against the following companies:

Capitol Life & Accident Insurance Company
Guarantee National Life Insurance Company of Oklahoma City, Oklahoma
Metropolitan Life Insurance Company
Commonwealth Land Title Insurance Company, Philadelphia, Pennsylvania
First Community Insurance Company, Rochester, New York
Gulf Insurance Company
Lincoln National Specialty Insurance Company, Topeka, Kansas
Mid-West National Life Insurance Company of Tennessee, Nashville, Tennessee
Occidental Life Insurance Company of North Carolina, Raleigh, North Carolina
Old United Life Insurance Company, Phoenix, Arizona
Peninsular Life Insurance Company, Raleigh, North Carolina
Toyota Motor Insurance Company, Des Moines, Iowa
Washington National Insurance Company, Lincolnshire, Illinois
Woodmen Accident & Life Company, Lincoln, Nebraska

Mid-Continent Casualty Company, Tulsa, Oklahoma
Continental Reinsurance Corporation, San Francisco, California
Cook & Associates, Inc.

F. Miscellaneous

Additionally, the Legal Division issued disciplinary and similar orders on 276 agents, held and conducted 261 hearings, processed approximately 219 company transactions, issued 30 bulletins, directives, rules and regulations, and collected over \$561,650 in fees,

□□□

LICENSE DIVISION
Phone: (501) 686-2840

Fred Stiffler, Jr. --- Director
Joan May --- Investigator/Exam Supervisor
Kathy Stimpson --- Administrative Assistant
Olive Beard --- Document Examiner
Marchall Caster --- Document Examiner
Karen Collins --- Document Examiner
Annette Craig --- Document Examiner
Retha Davis --- Document Examiner
Michelle Fahey --- Document Examiner
Barbara Gordon --- Document Examiner
Lisa Hunt --- Document Examiner
Malisa Landers --- Document Examiner
Dawn Price --- Document Examiner

The Agent's License Division is responsible for the testing and licensing of individuals desiring to become agents, brokers, solicitors, adjusters, or consultants. The Division also oversees the issuance of permits for amusement attractions and the registration of third party administrators, self-insured plans and multiple employer trusts. We issue certification of the license status of an Arkansas licensed individual to another state and issue Clearance Letters for Arkansas individuals who move from Arkansas to another State. In addition, the Division maintains the records of the agent's continuing education, which includes the maintenance of 177 approved providers, their instructors and courses. The Division is responsible for the billing and record keeping of the Agent Licensing Fees, which is one of the major revenue sources for the Arkansas Insurance Department.

During 1994, the Division administered 4,934 examinations, issued 23,731 resident agent licenses and 3,1099 nonresident licenses. The Division issued 3,897 Certifications and 111 Clearance Letters in 1994. The Division processed the cancellation of 13,318 agent appointments by I-71 forms and from non-renew of company appointments. The Division also process 4,217 continuing education certificates of completion and 334 exemption request forms. The Division received 56,214 phone calls in 1994 and had 3,918 walk-in customers.

Computerization of the Divisions records was completed in 1994 with the input of over 200,000 records. This computerization was done mainly with compensatory time in the evenings and on weekends. All transactions concerning agent and agency licenses are now data processed. The transactions include license issuance, license terminations, company appointments, continuing education and licensing fees.

LIFE AND HEALTH DIVISION
Phone: (501) 686-2875 or 686-2876

John H. Shields --- Director
Claudia Meeks --- Form and Rate Analyst
Rosalind Minor --- Form and Rate Analyst
J. Harris Shearer --- Form and Rate Analyst
Keyth Howard --- Forms Examiner
Ernestine Godbey --- Secretary

The Life and Health Section is responsible for the general regulation of life and health insurance transacted in Arkansas. Included in this category are variable life policies and annuities, funeral insurance, credit life and disability, Medicare supplements, long term care, group and individual health, health maintenance organizations and continuing care facilities.

Regulation primarily consists of the review and approval or disapproval of form and rate filings. Other responsibilities include expanding insurers authority under its Certificate of Authority and insuring that insurance companies adhere to laws and regulations.

Some 11,000 forms are reviewed annually. Each form must comply with all laws and must be equitable for the insured. Premium rates on all individual health policies must be submitted for approval. There must be an acceptable relationship of benefits paid to premiums charged.

In addition, the Division works with the public, attorneys, consumer organizations, research institutions and company representatives on insurance problems. Questions involve inquiries ranging from insurance company stability to what company issues what type policy.



PROPERTY AND CASUALTY DIVISION

Phone: (501) 686-2975

Lenita Blasingame --- Director
Dianne B. Rail --- Senior Rate and Form Analyst
Edith Marie Roberts --- Senior Rate and Form Analyst
Lucinda M. Truax --- Senior Rate and Form Analyst
Alexa B. Grissom --- Senior Rate and Form Analyst
Becky Harrington --- Senior Rate and Form Analyst
Carol King Stiffler --- Senior Rate and Form Analyst
Betty Montesi --- Receptionist
Evelyn Brown --- Secretary
Nancy J. Horton --- Secretary

The Property & Casualty Division of the Insurance Department is responsible for regulating and monitoring the activities of the property, casualty, surety and marine insurers transacting business in Arkansas. The Division is staffed with five analysts and a division director who spend the majority of their time reviewing rate, rule and form filings and communicating with insurance company staff concerning deficiencies in filings and changes in Arkansas laws and/or regulations that affect such filings. In 1994, analysts reviewed 11,614 form filings and 3,384 rate and rule filings. We also handled 7,192 telephone calls from companies, agents and consumers.

The staff of this Division also works closely with the Consumer Services Division in addressing consumer complaints dealing with rate increases and coverage questions. All workers compensation complaints are handled by the Property & Casualty Division.

When licensed insurers are unwilling or unable to provide needed coverages, consumers can place their business with a "Surplus Line" insurer by going through a Surplus Lines Broker. These surplus line insurers are "non-admitted" insurers which are "approved" to write coverage in Arkansas or are on a list of non-admitted insurers maintained by the National Association of Insurance Commissioners. Most of the companies on the NAIC list of "approved" surplus lines companies are alien companies, domiciled outside the United States.

Surplus Lines Brokers are required to be experienced agents with a minimum of seven years of insurance background. These brokers are the only access to the surplus lines market for consumers. In 1994 there were 48 licensed surplus lines brokers in Arkansas. When policies are placed in the surplus lines market, a tax of 4% of the total premium is required to be remitted to the Department by the broker. In 1993 this Division collected \$2,036,175.74 in surplus lines tax. Figures for the 1994 year have not yet been audited.

Arkansas law regarding unauthorized insurers also requires that any person or business who obtains their own insurance directly from a non-admitted company on risks located in Arkansas pay a 2% "self-procured" tax to this Department. In 1993, this Division collected \$18,976.13 in self-procured premium tax. Figures for the 1994 year have not yet been audited.

Arkansas is a competitive rating state with statutory guidelines mandating that the rates cannot be excessive, inadequate or unfairly discriminatory. Rate changes and supporting documentation must be filed with the Department at least twenty (20) days prior to the requested effective date. If after review, the requested rate change is found to be neither excessive, inadequate or unfairly discriminatory, it is stamped "Filed" by the Department and may be used by the insurer twenty (20) days after the "Filed" date.

Unlike other property and casualty lines, workers' compensation insurance rates must receive prior approval from the Department before use. Individual insurers may then make "reference" filings and use these rates. Such rates are "advisory only" in the voluntary market (meaning the insurer may elect to use the rates or modify them upward or downward); however, such rates are mandatory for the Arkansas Assigned Risk Plan.

In July 1991, the Arkansas Insurance Department assumed responsibility for the Arkansas Assigned Risk Plan. Much of this Division's time and energy since that time has been directed toward resolving complaints and improving the responsiveness of servicing carriers to insureds and agents in Arkansas. In 1994, to be effective January 1, 1995, this Department selected servicing carriers for the first time by a competitive bid process. This process reduced the average servicing carrier allowance from 27.4% to an average of 20.29%, thus saving approximately \$8.6 million dollars.

This Division also issues and renews Certificates of Registration for Purchasing Groups, Risk Retention Groups, Advisory Organizations and Motor Clubs.

Admitted insurers seeking to amend an existing Certificate of Authority to include additional lines of insurance must secure approval through this Division of the Insurance Department.

Although the Division is primarily geared toward rate and form review, much time and effort is devoted to consumer and industry assistance.



PUBLIC EMPLOYEE CLAIMS DIVISION
Phone: (501) 686-2800

Bill Luce --- Director
Roland Robinson --- Assistant Director
Margie Duncan --- Administrative Assistant
Dick Smith -- Attorney
Nathan Culp --- Attorney
Linda Amaden --- Claims Manager
Muriel Hicks --- Claims Manager
Doris Taylor --- Claims Manager
Harriette Upshaw --- Claims Manager
Alan McClain --- Claims Manager
Otis Palmer --- Claims Manager
Linda Corpier --- Assistant Claims Manager
Marlys Bost --- Assistant Claims Manager
Patti Capps --- Insurance Representative
Mary Stuckey --- Document Examiner II
Ruth Burns --- Legal Secretary
Connie Phillips --- Accounting Tech I
Sandra Schwall --- Accounting Tech I
Linda Moore --- Secretary II
Rhonda Murphy --- Secretary II
Rene Rocco --- Secretary II
Frankie Goodson --- Secretary II
Tiphonie Galloway --- Secretary II
Marvis Depew --- Secretary II
Carol Loring --- Secretary I
Ginny Short --- Secretary I
Deloris Clawitter --- Document Examiner I
Nancy Graham --- Document Examiner I

Under the provisions of Act 809 of 1979, as amended by Act 929 of 1981, the Public Employee Claims Division is the agency responsible for the investigation, determination, payment, management, and administration of the approximately 4,500 workers' compensation claims filed each year by state employees. Act 862 of 1993 required school districts to provide their own workers' compensation coverage.

Where not otherwise excluded by reason of a privately written policy for their workers' compensation liability, the State of Arkansas provides workers' compensation benefits protection to the employees of state agencies, colleges and universities, vo-tech schools, boards and commissions, and public school districts. Workers' compensation coverage is also provided for the emergency services volunteer workers who are accidentally injured while performing services under the call and supervision of the State of Arkansas or the chief executive officers of the political subdivisions thereof.

TOTAL QUALITY MANAGEMENT

The Insurance Department implemented Total Quality Management principles. This year, these principles have been used to improve two processes in our division. Other divisions are also organizing problem solving teams. The vision for our division is to apply these principles on a day to day basis resulting in a very efficient process.

OPERATIONS

On December 31, 1994, Public Employee Claims Division had 2,152 open and active claims in which lost time was involved. We averaged approximately 1,000 active medical only claims. We experienced a decrease in claims of 20 percent as compared to 2 percent increase in 1993.

A cost containment program was initiated by the Workers' Compensation Commission (WCC) by promulgation of Rule 30. This rule requires a technical and professional review of all bills submitted on claims for workers' compensation benefits. The audits began May 21, 1993, and the bills have been audited since that date in accordance with the WCC fee schedule.

There has been a significant decrease in the amount of money disbursed for workers' compensation benefits. We expended 19 percent less money in FY 1994 than in FY 1993. We attribute this to the effect of the Medical Cost Containment Program and a decrease in claims.

An analysis of the twelve agencies with the highest claim count reveals that again the Health Department had an increase in claims. The Department of Human Services had the most consistent decrease in claims (13 percent more this year). Corrections had an 8 percent decrease this year; a huge improvement over the last few years. The remainder had pretty much the same experience.

The Director and Assistant Director gave seminars and held various meetings with insureds to discuss workers' compensation issues. These meetings were very beneficial to us. We are looking forward to being able to do more of them when our workload becomes manageable.

Act 796 of 1993 was a major initiative to improve the workers' compensation laws. It "tightened up" some of the provisions of the law. In FY 1994, 161 claims were denied compared to 77 claims denied in FY 1993. Thusfar in FY 1995 the denial rate has reverted back to the FY 1993 rate of 64 to date.

FUNDING

The funding for the workers' compensation claims program comes from three (3) sources: (1) the premiums paid by State agencies; (2) general revenue fund reimbursement from the school aid funds; and (3) general revenues for payment of claims of the employees of the cities and counties still being administered by our division. A total of \$15,871,073.75 was disbursed from the four funds administered by the Division in calendar year 1994.

CLAIMS MANAGEMENT

The Division operates the State's multi-million dollar claims office with a staff of twenty-eight (28) personnel. Ten personnel are directly responsible for the investigation, determination, and management of the claims.

In addition to their claim management responsibilities, the claims managers provide technical assistance to the public employers and their employees. They hold workshops and seminars across the state as needed to help and assist the public employers in their timely reporting of job-related injuries and the employees in reporting their claims. This activity has decreased in the past years due to our workload; however, with the decrease in our school workload, this activity will increase the latter part of 1995 or the first of 1996.

We are experiencing improvement in our ability to administer state claims. The claims managers had twice the accepted number of claims. The school claims comprised approximately 40 percent of our claim load. We have begun spreading the workload out to the school managers. We will eventually be able to work the state claims as they should be worked. Our ability to investigate the injury and provider charges and manage the claim had severely been hindered by the crush of the workload. Losing the schools will go far towards alleviating that.

RECORDS MANAGEMENT

Last year PECD began a comprehensive records management initiative that began by doing a complete inventory of all active claims. Then, old records were placed in storage in preparation for microfilming. The microfilming has begun and continues. The cost of microfilming is far outweighed by the cost of storing almost 1200 boxes (and growing) of files.

COMPUTER SYSTEM

Our claims control is automated. We are establishing a data-base that ultimately will allow us to give agencies feedback on type of accidents, what caused them, and to what part of the body the accidents are occurring.

We did not get to start our input of vouchers into the automated bookkeeping system. Plans are to start this year.

CONCLUSION

The claims managers still have too many claims. The managers are working hard and smart. If their caseloads were halved they could then do a very efficient job and save the state some workers' compensation money. Act 862 of 1993 will help reduce the caseloads of the managers so they can work toward our goal of properly doing their jobs. We feel this will benefit not only our division but the agencies we insure and the taxpayers as well.

The necessity of computer support cannot be emphasized enough. Several examples are sited in this report to accentuate the fact that with this support the division could operate much more

efficiently. Additionally, there is a wealth of information that could be given to state agencies that would help them in their accident prevention programs.

The Medical Cost Containment Program is apparently working. Expenditures are significantly lower. The acclimation of having the provider bills audited is complete. However, medical cost containment is only one factor of risk management. The state agencies must still emphasize accident prevention and workplace safety, state employees need incentive to embark upon an individual wellness campaign that would not only reduce injury and illness, but increase productivity. Managers at all levels need to let their employees know they care for them and need them back at work as quickly as possible. These will help to reduce the costs of workers' compensation in state government.



RISK MANAGEMENT DIVISION

Phone: (501) 686-2885

Robert S. Sikes --- State Risk Administrator
Mac Benton --- Assistant State Risk Administrator
Drew Carpenter --- Senior Risk specialist
Kathy Reichstadt --- Risk Specialist
Mark Guinee --- Risk Specialist
Polly Reinold --- Office Manager

The Arkansas Risk Management Division was established by Act 272 of 1981 as amended, the same being Arkansas Code Annotated 23-61-600 and includes the Governmental Fidelity Bond Program as established by Act 728 of 1987 as amended, the same being Arkansas Code Annotated 21-2-700.

The purpose and intent of Act 272 of 1981 is to reduce the cost of insurance and surety bonding to the various state agencies and to analyze and make recommendations as to more cost effective loss control and safety programs. Also, whenever possible these services shall be extended to counties, municipalities and school districts. Some of the specific statutory directive of the risk manager are:

1. Standardize specifications for insurance coverage;
2. Assist and advise in procurement of insurance coverages;
3. Establish a system of reporting losses, both insured and uninsured;
4. Develop and promote loss control programs and encourage safety;
5. Perform any other function of risk management as directed by the Insurance Commissioner;
6. Develop and manage an employee bonding program for State, county, municipal and school district employees under the direction of the Governmental Bonding Board.

In accordance with the charges as directed above, the Risk Management Division has developed and implemented:

1. A fire and life safety inspection program for all state buildings including fire control equipment capabilities.
2. Property valuation system (appraisals) which also includes type of construction and condition of property.
3. Bid procurement system including specifications designed to entice underwriter participation yet adequately protect the State from financial ruin within the budgetary constraints inherent with State government.
4. Developed master policy contract to enhance the cost effectiveness of insurance procurement.
5. Developed a vehicle safety program that reduces insurance premium cost, vehicle damage cost and state employee workers' compensation cost.
6. Developed a fidelity bond self-funded program as a means of reducing cost, yet increasing coverage for all employees of the state, counties, municipalities, and school districts.

The Risk Management Division is staffed with professionals to deal with the whole spectrum of risk management and insurance. Both of these areas are highly technical and complex. This is one of the reasons Risk Management has been successful. Prior to this program insurance was purchased by people with little or no training. This resulted in duplicate coverages, inadequate coverage, or in some instances, no coverage. Values covered ranged from 50% of actual value to 200% of actual value.



SENIORS INSURANCE NETWORK

Phone: (501) 686-2940

Gloria Springer --- Director
Keith Howard --- Investigator
Robin Merriweather --- Investigator
Scarlott Burroughs --- Public Information Officer
LaSondra Hunt --- Secretary

The Seniors Insurance Network is a volunteer-based service delivery program. The Omnibus Budget Reconciliation Act of 1990 (OBRA 90) established this Federally-funded, state-managed program from Medicare Beneficiaries. The program is a partnership between the Arkansas Insurance Department and the Health Care Financing Administration (HCFA). Public benefits, health insurance, counseling, and assistance (ICA) are the specific consumer services offered. Since the Fall of 1992 Arkansas' ICA program has been awarded \$673,363.00 in Federal Grant funds through fiscal year 1995, representing \$.063 per capita spending. As of December 31, 1994, net disbursements on the state level of \$153,914.12 were reported for the two-year period. HCFA reports, on average, "approximately \$46 in Federal monies were spent for each person served; while on average \$69 was saved by the beneficiary. More money has been saved by beneficiaries that was invested by the Federal government."

The primary modes of delivering ICA services are face-to-face and telephone counseling. The program has a toll-free hotline available statewide. The beneficiaries usually come to the counseling site, be it an agency office, library or Area Agency on Aging (AAA) office. During the period of 10/93 through 9/94, ICA held 16 group seminars or presentations serving 6,760 individuals, distributed 25,000 pieces of program literature and participated in and cosponsored over 25 fairs serving another 8,788 individuals, handled 539 inquiries and complaints with a total money recovered of \$188,949.30. Specific occasions when beneficiaries save money because of their ICA counseling include getting a claim paid that otherwise would become an out of pocket expense; reducing the cost of a monthly premium for a supplemental policy because a less expensive one was obtained; receiving Medicare reimbursement because retrospectively "accepted assignment" or waived an outstanding bill; and avoiding out-of-pocket expenses because enrollment in a health maintenance organization (or supplemental plan) was established. The amount clients saved as a result of ICA contact was \$496,087.00.

In collaboration with divisions of DAAS and the HCFA Regional office staff, the Medicare Carrier and Intermediary, Blue Cross and Blue Shield, and the Peer Review Organization for the State, the Arkansas Foundation for Medical Care program staff, we provided support, materials and personnel to events and to counsel. ICA staff visits sponsoring organizations like AAA, the most common type of sponsor, and counseling sites across the state to provide program services.



WORKERS' COMPENSATION FRAUD INVESTIGATION UNIT

Phone: (501)686-2740

Martin J. Nevrla --- Director
Julie B. Bowman --- Attorney Supervisor
Thomas Pendowski --- Attorney
S. D. Roff --- Chief Investigator
Ken Wilder --- Investigator
Todd Shaddox --- Investigator
Beverly Straw --- Legal Secretary

The Workers' Compensation Fraud Investigation Unit began operation in October, 1993. The Unit is mandated to enforce the fraud provisions of the workers' compensation law and to render more effective the disclosure and apprehension of persons or entities who abuse the workers' compensation system by making false or misleading statements. The Unit carries out its mandate by accepting referrals and "tips" from various sources, including insurance companies, employers, agents, employees and interested citizens. It then conducts investigations to determine whether there has been a criminal violation of the law.

The Unit is authorized to be staffed by a director, assistant director, an attorney supervisor, two staff attorneys, four investigators and two secretaries. The director has subpoena power and may administer oaths and compel the production of documents. The Unit's attorneys are authorized to be appointed special assistant prosecuting attorneys.

In 1994, the Unit processed 444 referrals, opened 214 cases and referred 25 cases for prosecution. Due to a lack of available office space, the Unit did not expand beyond a minimum compliment of one attorney, one investigator and the director until the second half of the year. If the Unit had been fully staffed for the entire year, the number of cases referred for prosecution probably would have doubled.

□ □ □