

1992

Annual Report of the
Insurance
Commissioner
of the
State of Arkansas



Lee Douglass Commissioner
Arkansas Insurance Department



ARKANSAS
INSURANCE
DEPARTMENT

400 University Tower Building
1123 South University Ave.
Little Rock, Arkansas 72204

Lee Douglass
Insurance Commissioner

501-686-2900

ONE HUNDRED AND SIXTH ANNUAL REPORT OF THE
INSURANCE COMMISSIONER OF THE
STATE OF ARKANSAS

The Honorable Jim Guy Tucker
Governor of Arkansas
Arkansas State Capitol
Little Rock, Arkansas 72201

Dear Governor Tucker:

In accordance with the Arkansas Statutes, I am pleased to submit the One Hundred and Sixth Annual Report of the State Insurance Department covering the business for the year 1992.

Besides the statistical information which comprises the bulk of the report, a description of each division within the Department is included to give the reader an idea of the structure and activities of the Department.

All of the regulatory activities described in this report demonstrate the commitment of the Arkansas Insurance Department to protect the public by regulating the insurance industry.

Sincerely,

A handwritten signature in cursive script, appearing to read "Lee Douglass".

Lee Douglass
Insurance Commissioner

LD:ch

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 |
| Don Switzer 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) 371-1776 |
| Jean Langford Chief Counsel | (501) 686-2988 |
| Margaret Bolin Director/License Division | (501) 686-2840 |
| Bill Luce Director/Public Employee Claims | (501) 686-2800 |
| Jeanne Akins Director/Seniors Insurance Network | (501) 686-2935 |
| Robert Sikes State Risk Manager | (501) 686-2885 |
| Jim Lites Director/Consumer Services Division | (501) 686-2945 |
| Al McKenzie Director/Data Processing | (501) 686-2865 |

**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

**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:**

(EX) COMMITTEE ON HEALTH CARE

(EX) SPECIAL COMMITTEE ON ANTIFRAUD -- Money Laundering Working Group

(EX3) MARKETING CONDUCT AND CONSUMER AFFAIRS SUBCOMMITTEE --

Subgroup on Urban Insurance Issues; Subgroup on Rural Insurance Issues

(EX4) FINANCIAL CONDITION SUBCOMMITTEE

(EX4) EXAMINATION OVERSIGHT TASK FORCE

(EX4) GUARANTY FUND TASK FORCE -- Joint Working Group of Rehabilitators and Liquidators and Guaranty Funds (chair)

(EX4) REHABILITATORS AND LIQUIDATORS

(B) ACCIDENT AND HEALTH COMMITTEE

(B) STATE AND FEDERAL HEALTH INSURANCE LEGISLATIVE POLICY (vice chair)

(D) COMMERCIAL LINES -- P&C INSURANCE COMMITTEE (vice chair)

(D) WORKERS' COMPENSATION TASK FORCE -- Residual Market Working Group; 24-Hour Coverage Working Group

NAIC/IAIBC JOINT COMMITTEE (chair)

| DATE | | CHECKS | CASH |
|--------------------------|---|--|--|
| 10114-AGA | ARH Premium Tax Premium Tax SL Tax | 69,877,755.79 209,163.23 2,021,235.63 | |
| 50103 TJW 502J7 TJW | WKmns Comp Qualification FEE W/C | 2,210,922.61 1,500.00 | |
| 20140-SLM | F F | 5,079.04 | |
| 20425-HSC | A L AL - NR AL - TPA | 2,174,159.00 325,739.50 3,750.00 | 20,960.00 1,245.00 180.00 |
| | E F EF - BB CC P L Amd P L Policy FF N R B R B Adj Sol B B S L B Consultant License Fee Penalty Other HMO 900.00/PGB 210.00/RRG 30.00 | 61,110.00 -0- 21,396.00 10,110.00 -0- 105,116.00 4,010.00 1,010.00 24,857.50 195.00 86,100.00 6,450.00 525.00 13,750.00 1,140.00 | 19,015.00 -0- 4,905.00 625.00 45.00 2,900.00 25.00 (HMO) |
| 50218 - TIE | Continuing Education Trust | 20,290.00 | 5,110.00 |
| 20425 - HSC | Bad Check Collected | 15,133.15 | |
| 202H6-HSC | A/S C/A Amend Adm Fees BRFF | 11,355.17 10,185.06 11,850.00 44,942.00 -0- | |
| 49931-HUA/45 | Insurance Audit Exp. | 152,164.91 | |
| 46701-HSC | Non-Revenue | 8,548.85 | 4,920.00 |
| 50103-TSW | Second Injury Fund | -0- | |
| 20136-SLP | Police Officer Pension | -0- | |
| 20215-HSC | Amusement Rides | 2,700.00 | 200.00 |
| 40126 - ARH 50103-TDP | Fire Protection Revolving Fund Death & Perm. Total Dis. - WKMns. Comp. | 2,912,799.09 4,425,297.18 | |
| 468PY-HUA/45 | Refund to Expenditure | | |
| 468NY-HUA/45 | Refund to Expenditure | 644.77 | |
| 50718 - TFB | Fidelity Bond Trust | 314,762.56 | |
| Sub Total | 85,095,747.04 | | 60,925.00 |
| | TOTAL DEPOSIT | \$85,156,672.04 | |

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..... | 1953-1967 |
| 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- |

ACCOUNTING DIVISION
Phone: (501) 686-2960

Pam Davis --- Assistant Commissioner - Administrative Services
Betty Tittle --- Insurance Examiner
Connie Hagemeyer --- Insurance Examiner
Andrea May --- Accountant
Carsonee Brooks --- Accountant
Angie Adkins --- Executive Secretary
Myriam Swain --- Accounting Technician
Lisa Hunt --- Microphotographer
Martha Whitehorn --- Microphotographer

The Accounting Section consists of one assistant commissioner - administrative services, two insurance examiners, two accountants, one accounting technician I, and one executive secretary/administrative secretary. The Microfilm Division is also under the Accounting Division and has two employees.

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

Jim Lites --- Consumer Services Director
Jackie Bradley --- Insurance Investigator
Mamie Ruth Williams --- Insurance Investigator
Charlotte Lewellen --- Insurance Investigator
Fred Stiffler --- Insurance Investigator
Karen Collins --- Secretary
Selina Koosau --- Secretary
Deloise Macon --- Secretary
Betty Russell --- Secretary

The Consumer Services Division continued in 1992 to provide important and worthwhile service to the insurance buying public of the State.

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 was authorized a staffing of ten employees during 1992, a Consumer Services Director, five insurance investigators and four clerical support members. However, due to personnel turnover and budget restrictions, the Division operated with only three insurance investigators for most of the year 1992. This staff shortage continues to be alleviated by the operation of the Department's Seniors Insurance Network, which handled all insurance complaints/inquiries from persons over 65 years of age, with the exception of some property and casualty files. The Division received 3,598 written complaints and 584 walk-in clients for the year 1992. Of the above-mentioned figure, the Division closed 3,085 complaint files and was instrumental in recovering over \$2,700,000 for consumers of the state of Arkansas. The Division also received 23,852 telephone calls during the year, which was a slight increase over 1991.

The assigned tasks of the insurance investigators require them to receive and review insurance complaints, 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 and the ability to present information to the public in a

clear and accurate manner, in both written and verbal communications.

The Division continued its attempt to educate consumers through speaking engagements and outreach programs. In regard to the latter, the Insurance Department began receiving assessment funds in 1991, to be used specifically for consumer education, and the Division began outreach programs and continues to update consumer informational brochures and materials. Additionally, 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 Nod 8 minicomputer.

The Division supports more than 110 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, a master file of all companies currently authorized to participate in insurance related activities in the State, the Arkansas insurance statutes, and a reference library of NAIC model laws, acts and regulations. As of December 28, 1992, Arkansas became the 12th state to integrate its consumer complaints data base into the national NAIC Complaints Data System (CDS).

LICENSED COMPANY COUNT

| | |
|----------------------------|-----|
| LIFE AND DISABILITY | 729 |
| PROPERTY AND CASUALTY | 674 |
| TITLE | 19 |
| FARM MUTUAL AID | 14 |
| BOND | 4 |
| FRATERNAL | 17 |
| MOTOR CLUBS | 24 |
| SURPLUS LINE COMPANIES | 169 |
| RISK RETENTION GROUPS | 16 |
| PURCHASING GROUPS | 171 |
| MULTIPLE EMPLOYER TRUSTS | 169 |
| THIRD PARTY ADMINISTRATORS | 96 |
| HEALTH MAINTENANCE ORGNS | 7 |
| SURETY COMPANIES | 2 |

| | |
|--------------------------|-------|
| TOTAL LICENSED COMPANIES | 2,111 |
|--------------------------|-------|

Arkansas Insurance Department
Insurance Company Developments in Arkansas

Life and Health Companies Admitted

CENTURY LIFE ASSURANCE COMPANY
ADMITTED: 09/29/1992

127 S HUDSON
OKLAHOMA CITY OK 73102-5020

COLUMBIAN MUTUAL LIFE INS CO
ADMITTED: 02/06/1992

PO BOX 1381 JACK R MANNING PLAZA
BINGHAMTON NY 13902-1381

FIRST NATIONAL LIFE INS CO OF AM
ADMITTED: 02/04/1992

P O BOX 11316
BIRMINGHAM AL 35202-0000

MEDICAL BENEFITS MUTUAL LIFE INS CO
ADMITTED: 02/26/1992

P O BOX 1009
NEWARK OHIO 43055-0000

MEDICAL LIFE INSURANCE COMPANY
ADMITTED: 02/26/1992

1220 HURON ROAD
CLEVELAND OHIO 44115-0000

OLD UNITED LIFE INSURANCE COMPANY
ADMITTED: 09/23/1992

P O BOX 795
SHAWNEE MISSION KS 66201-0000

PACIFIC CORINTHIAN LIFE INS CO
ADMITTED: 10/30/1992

700 NEWPORT CENTER DRIVE
NEWPORT BEACH CA 92660-0000

SECURITY MUTUAL L I C OF LINCOLN NE
ADMITTED: 06/04/1992

PO BOX 82248
LINCOLN NE 68501-2248

SOUTHERN SECURITY LIFE INS CO, INC.
ADMITTED: 04/27/1992

P O BOX 250
KOSCIUSKO MS 39090-0000

UNITED HERITAGE MUTUAL LIFE INS CO
ADMITTED: 05/26/1992

PO BOX 48
NAMPA ID 83653-0048

Arkansas Insurance Department
Insurance Company Developments in Arkansas

Property and Casualty Companies Admitted

ACCEPTANCE INSURANCE COMPANY
ADMITTED: 07/08/1992
222 SOUTH 15TH STREET SUITE 600 N
OMAHA NE 68102-0000

AMERICAN SOUTHERN INSURANCE COMPANY
ADMITTED: 12/11/1992

3715 NORTHSIDE PARKWAY N W
ATLANTA GA 30327-0000

FOLKSAMERICA REINSURANCE COMPANY
ADMITTED: 10/15/1992
90 WILLIAM ST
NEW YORK NY 10038-0000

GENERAL CASUALTY COMPANY OF WI
ADMITTED: 01/06/1992
ONE GENERAL DRIVE
SUN PRAIRIE WI 53596-0000

MERCHANTS BONDING COMPANY (MUTUAL)
ADMITTED: 02/19/1992
2100 GRAND AVENUE
DES MOINES IA 50312-0000

MGA INSURANCE COMPANY, INC.
ADMITTED: 06/17/1992
P O BOX 2933
FORT WORTH TEXAS 76113-2933

NORDSTERN INSURANCE COMPANY
ADMITTED: 06/17/1992
OF AMERICA
116 JOHN STREET
NEW YORK, NY 10038-0000

OLD UNITED CASUALTY COMPANY
ADMITTED: 09/23/1992
P O BOX 795
SHAWNEE MISSION, KS 66201-0000

PEAK PROPERTY MORTGAGE & CASUALTY
ADMITTED: 01/06/1992
P O BOX 177800
RALEIGH NC 27619-0000

PHILADELPHIA INDEMNITY INS CO
ADMITTED: 10/06/1992
306 EAST LANCASTER AVENUE
WYNNEWOOD PA 19096-1993

PROGRESSIVE NORTHWESTERN INS CO
ADMITTED: 03/06/1992
6000 PARKLAND BOULEVARD
MAYFIELD HEIGHTS OHIO 44101-0000

PRUDENTIAL NATIONAL INSURANCE CO
ADMITTED: 10/12/1992
THREE GATEWAY CENTER
NEWARK NJ 07102-4077

REGENT INSURANCE COMPANY
ADMITTED: 01/08/1992
ONE GENERAL DRIVE
SUN PRAIRIE WI 53596-0000

SAFECO NATIONAL INSURANCE COMPANY
ADMITTED: 05/15/1992
SAFECO PLAZA
SEATTLE WA 98185-0000

SECURITY REINSURANCE COMPANY
ADMITTED: 01/08/1992
PO BOX 420
HARTFORD CT 06141-0000

SOUTHERN HERITAGE INSURANCE COMPANY
ADMITTED: 05/26/1992
100 CRESCENT CENTRE PARKWAY
SUITE 410
TUCKER GA 30084-0000

Property and Casualty Companies Admitted

ULICO INDEMNITY COMPANY
ADMITTED: 08/19/1992
MITCHELL WMS SELIG GATES & WOODYARD
320 WEST CAPITOL AVE STE 1000
LITTLE ROCK AR 72201-3525

WASHINGTON INTERNATIONAL INS CO
ADMITTED: 12/31/1992
1930 THOREAU DR STE 101
SCHAUMBURG IL 60173-0000

Arkansas Insurance Department
Insurance Company Developments in Arkansas

Active Fraternal Companies

| | | | | |
|--|---------------|--|----|------------|
| WESTERN ATLANTIC REINSURANCE CORP 380 MADISON AVENUE 16TH FLOOR NEW YORK NY | 10017-2513 | 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 | 54957-0440 |
| GLEANER 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 PORT HURON | MI | 48061-5020 |

Active Fraternal Companies

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

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

POLISH NATIONAL ALLI OF US OF N.A.
6100 N CICERO AVE
CHICAGO IL 60646-0000

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

ROYAL NEIGHBORS OF AMERICA
230-16 ST
ROCK ISLAND IL 61201-0000

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

SONS OF NORWAY
1455 W LAKE ST
MINNEAPOLIS MN 55408-0000

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

UKRAINIAN FRATERNAL ASN
440 WYOMING AVE
SCRANTON PA 18503-0000

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

UNITED STATES LETTER CRS M BNFT ASN
100 INDIANA AVE NW
WASHINGTON DC 20001-0000

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

WILLIAM PENN ASSOCIATION
709 BRIGHTON RD
PITTSBURGH PA 15233-0000

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

WOODMEN OF THE WORLD LIFE INS SOC
14TH AND FARNAM STREETS
OMAHA NE 68102-0000

WORKMENS BENEFIT FUND OF THE USA
DRAWER 73 ONE OLD COUNTRY RD
CARLE PLACE NY 11514-0000

Arkansas Insurance Department
Insurance Company Developments in Arkansas

Active Motor Clubs

| | |
|--|---|
| ALLSTATE MOTOR CLUB, INC. ALLSTATE PLAZA NORTHBROOK IL 60062-0000 | 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. SUITE 1045 UNION NATIONAL PLAZA LITTLE ROCK AR 72201-0000 |
| 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 AUTO CLUB, INC. 2020 WEST DEMPSTER STREET EVANSTONIL 60202-0000 |
| MOTOR CLUB OF AMERICA ENTERPRISES 484 CENTRAL AVENUE NEWARK NJ 07107-0000 | NATIONAL MOTOR CLUB OF AMERICA, INC 2711 CEDAR SPRING ROAD DALLAS TX 75201-0000 |
| RAPID RESPONSE ROADSERVICE MC, INC 275 E HILLCREST DR SUITE 204 THOUSAND OAKS CA 91360-0000 | SAFE DRIVER MOTOR CLUB, INC PO BOX 2800 TORRANCE CA 90509-2800 |

Active Motor Clubs

SHELL MOTORIST CLUB, INC
PO BOX 2463
HOUSTON TX 77252-0000

SIGNATURE NATIONWIDE AUTO CLUB, INC
200 NORTH MARTINGALE ROAD
SCHAUMBURG IL 60194-0000

TRAVELERS MOTOR CLUB, INC.
2256 NW 66 EXPRESSWAY
OKLAHOMA CITY OK 73112-0000

UNITED AUTOMOBILE ASSOCIATION
1725 S AUSTIN
PO BOX 830
DENISON TX 75020-0000

UNITED MOTOR CLUB ASSOCIATION, INC.
1244 HIGH STREET
LINCOLN NE 68502-0000

UNITED STATES AUTO CLUB, MOTOR DIV
250 CARPENTER FREEWAY
IRVING TX 75062-2710

Arkansas Insurance Department
Insurance Company Developments in Arkansas

Active Surplus Line Companies

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

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

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

AEGON INSURANCE COMPANY
(UK) LIMITED
ALIEN
LONDON ENGLAND

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

ALLIANZ CORNHILL INTERNAT'L INS PLC
INSURANCE COMPANY LIMITED
ALIEN
LONDON ENGLAND

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

AMERICAS INSURANCE COMPANY
610 POYDRAS STREET
NEW ORLEANS LA 70130-0000

ANGLO AMERICAN INSURANCE COMPANY
LIMITED
ALIEN
LONDON ENGLAND

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

Active Surplus Line Companies

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

BELVEDERE INSURANCE COMPANY LIMITED
ALIEN
HAMILTON BERMUDA

BRITISH AVIATION INSURANCE
COMPANY LIMITED
ALIEN
LONDON ENGLAND

BRITTANY INSURANCE COMPANY LIMITED
ALIEN
HAMILTON BERMUDA

BURLINGTON INSURANCE COMPANY
238 SMITH SCHOOL ROAD
BURLINGTON NC 27215-0000

C.E. HEATH COMPENSATION & LIAB INSC
PO BOX 959
BURLINGAME CA 94011-0959

CALIFORNIA UNION INS CO
1601 CHESTNUT STREET
PHILADELPHIA PA 19192-0000

CANAL INDEMNITY COMPANY
PO BOX 7
GREENVILLE SC 29602-0000

CHUBB CUSTOM INSURANCE COMPANY
21 MOUNTAIN VIEW ROAD
PO BOX 1615
WARREN NJ 07061-1615

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 60685-0000

COMMERCIAL UNION ASSURANCE CO PLC
ALIEN
LONDON ENGLAND

COMMONWEALTH INSURANCE COMPANY
ALIEN SURPLUS LINES
VANCOUVER BC CN

COMPAGNIE D'ASSURANCES MARITIMES
AERINENNES ET TERRESTRES CAMAT
120 WALL STREET
NEW YORK NY 10005-3904

Active Surplus Line Companies

COMPAGNIE EUROPEENE D'ASSURANCES
INDUSTRIELLES (CEAI) SA
ALIEN
BRUSSELS BELGIUM

CONSTITUTION STATE INS CO
ONE FINANCIAL PLAZA
HARTFORD CT 06183-6

COPENHAGEN REINSURANCE COMPANY
(UK) LTD
ALIEN
LONDON ENGLAND

CORNHILL INSURANCE PUBLIC
LIMITED COMPANY
ALIEN
LONDON ENGLAND

COVENANT INSURANCE COMPANY
PO BOX 300
HARTFORD CT 06101-0000

DAI-TOKYO INSURANCE COMPANY (UK)
LIMITED
ALIEN SURPLUS LINES
LONDON ENGLAND

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

ENERGY INSURANCE MUTUAL LIMITED
ALIEN
BRIDGETOWN BARBADOS

ENGLISH & AMERICAN INS CO, LIMITED
ALIEN
BRUTON WAY GLOUCESTERGB 00000-0000

ESSEX INSURANCE CO
5310 MARKEL ROAD
RICHMOND VA 23230-00

EVANSTON INS CO
SHAND MORAHAN PLZ
EVANSTON IL 60201-0000

EXCESS INSURANCE COMPANY LIMITED
ALIEN
WEST SUSSEX ENGLAND

EXECUTIVE RE INDEMNITY INC.
82 HOPMEADOW STREET
PO BOX 129
SIMSBURG CT 06070-0000

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

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

FIRST INTERNATIONAL REINSURANCE CO
485 MADISON AVENUE
NEW YORK NY 10022-00

FIRST STATE INS CO
150 FEDERAL STREET
BOSTON MA 02110-0000

FLORIDA INTERNATIONAL INDEMNITY CO
27 EAST ROBINSON STREET
ORLANDO FL 32801-00

Active Surplus Line Companies

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

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

GIBRALTAR CASUALTY CO
100 MULBERRY STREET
NEWARK NJ 07102-0000

GJENSIDIGE SKADEFORSIKRING
ALIEN

GREAT LAKE REINSURANCE
(UK) LIMITED
ALIEN
LONDON ENGLAND

GTE REINSURANCE COMPANY LIMITED
ALIEN
HAMILTON BERMUDA

GUARDIAN ROYAL EXCHANGE ASSURANCE
PUBLIC LIMITED COMPANY
ALIEN
LONDON ENGLAND

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

HAFNIA INSURANCE COMPANY LTD.
ALIEN
COPENHAGEN DENMARK

HANNOVER RUCKVERSICKERUNGS-
AKTIENGESELLSCHAFT
ALIEN
HANNOVER WEST GERMANY

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

HEALTH FACILITIES INSURANCE CORP
LTD (HFIC)
ALIEN
HAMILTON BERMUDA

Active Surplus Line Companies

HEDDINGTON INSURANCE
(UK) LIMITED
ALIEN
LONDON ENGLAND

HIGHLANDS INSURANCE COMPANY
(UK) LIMITED
ALIEN
LONDON ENGLAND

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

HOMESTEAD INSURANCE COMPANY
52 DUANE STREET
NEW YORK NY 10007-0000

HOUSTON CASUALTY COMPANY
13403 NORTHWEST FREEWAY
HOUSTON TX 77040-6094

ILLINOIS EMCASCO INS CO
815 COMMERCE DRIVE
OAK BROOK IL 60521-1900

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

INDEMNITY MARINE ASSURANCE CO. LTD
ALIEN
LONDON ENGLAND

INDEMNITY UNDERWRITERS INSURANCE CO
DENVER HARNAR DRIVE 2111
MIAMI OK 74354-0000

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

INSURED LLOYDS
PO BOX 660302
DALLAS TX 75266-0302

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 MUTUELLE DU MANS ASSURANCES
ALIEN
LE MANS CEDEX FRANCE

LA REUNION FRANCAISE
ALIEN

LANDMARK AMERICAN INS CO
PO BOX 3329
ENGLEWOOD CO 80155-0000

PARIS FRANCE

Active Surplus Line Companies

| | | | |
|---|---------------|--|---------------|
| 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 | |
| MARINE INSURANCE COMPANY LIMITED ALIEN LONDON ENGLAND | | MARKEL INSURANCE COMPANY OF CANADA ALIEN TORONTO CANADA | |
| 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 |
| NAUTILUS INS CO 7550 E REDFIELD RD SCOTTSDALE | AZ 85260-0000 | NIPPON FIRE & MARINE INSURANC CO (UK) LIMITED ALIEN LONDON ENGLAND | |
| NORSE REINSURNCE COMPANY LIMITED ALIEN ST PETER PORT GUERNSEY | | NORTH AMER. CAPACITY INSURANCE CO 650 ELM STREET 6TH FLOOR MANCHESTER NH | 03101-2596 |
| NORTHERN ASSURANCE COMPANY LIMITED 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 |

Active Surplus Line Companies

OCEAN MARINE INSURANCE COMPANY
LIMITED
ALIEN
LONDON ENGLAND

ORION INSURANCE COMPANY P.L.C.
ALIEN
FOLKESTONE KENT ENGLAND

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

PEARL ASSURANCE PUBLIC
LIMITED COMPANY
ALIEN
LONDON ENGLAND

PHOENIX ASSURANCE PUBLIC
LIMITED COMPANY
ALIEN
LONDON ENGLAND

POHJOLA INSURANCE COMPANY
(UK) LIMITED
ALIEN
LONDON ENGLAND

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

PROFESSIONAL UNDERWRITERS LIABILITY
PO BOX 2900
NAPA CA 94558-0000

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

PRUDENTIAL ASSURANCE COMPANY LTD
ALIEN
LONDON ENGLAND

PURITAN EXCESS & SURPLUS LINES INSC
5200 METCALF
PO BOX 2979
OVERLAND PARK KS 66201-0000

RELIANCE INSURANCE COMPANY OF ILL.
233 SOUTH WACKER DRIVE SUITE 9220
CHICAGO IL 60606-0000

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

SCOR (UK) REINSURANCE CO LTD
ALIEN
LONDON ENGLAND

Active Surplus Line Companies

SCOTTISH LION INSURANCE COMPANY LTD
ALIEN
LONDON ENGLAND

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

SIRIUS INSURANCE COMPANY
(UK) LIMITED
ALIEN
LONDON ENGLAND

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

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

SKANDIA U.K. INSURANCE PUBLIC
LIMITED COMPANY
ALIEN
LONDON ENGLAND

SOVEREIGN MARINE & GENERAL
INSURANCE COMPANY LIMITED
ALIEN
LONDON ENGLAND

SPHERE DRAKE INSURANCE P.L.C.
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

SWITZERLAND INSURANCE COMPANY
UK LIMITED
ALIEN
LONDON ENGLAND

T.H.E. INSURANCE COMPANY
10451 GULF BLVD
TREASURE ISLAND FL 33706-0000

Active Surplus Line Companies

TERRA NOVA INSURANCE COMPANY LTD
ALIEN
LONDON ENGLAND

THREADNEEDLE INSURANCE COMPANY LTD
ALIEN
LONDON ENGLAND

THROUGH TRANSPORT MUTUAL INSURANCE
ASSOCIATION LIMITED
ALIEN
HAMILTON BERMUDA

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

TRANSAMERICA SPECIALTY INSURANCE CO
6300 CANOGA AVENUE
PO BOX 6300
WOODLAND HILLS CA 91367-0000

TUDOR INSURANCE COMPANY
91 COURT STREET
KEENE NH 03431-0000

UIC INSURANCE COMPANY LIMITED
ALIEN
LONDON ENGLAND

UNI STOREBRAND INSURANCE COMPANY
(UK) LIMITED
ALIEN
LONDON ENGLAND

UNI STOREBRAND INTERNAT'L INS A/S
ALIEN
OSLO NORWAY

UNIONAMERICA INSURANCE COMPANY LT
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 06050-1000

UNITED NATIONAL INS CO
THREE BALA PLAZA EAST
SUITE 300
BALA CYNWYD PA 19004-0000

VANGUARD UNDERWRITERS INS CO
PO BOX 660560
DALLAS TX 75266-0560

VESTA INSURANCE COMPANY, LIMITED
ALIEN
FYLLINGSDALEN NORWAY

VOYAGER INDEMNITY INSURANCE COMP
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 60532-0500

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

YASUDA FIRE & MARINE INSURANCE
COMPANY LIMITED
ALIEN
SHINJUKU-KU JAPAN

YORKSHIRE INSURANCE COMPANY LIMITED
ALIEN
YORK ENGLAND

ZURICH INTERNATIONAL (BERMUDA) LTD
ALIEN
HAMILTON BERMUDA

ZURICH RE (UK) LIMITED
[ALIEN]
LONDON ENGLAND

Arkansas Insurance Department
Insurance Company Developments in Arkansas

Active Risk Retention Groups

AAOMS MUTUAL INS. CO., RRG
ATTN: CECELIA MCCOPPIN
9700 W BRYN MAWR AVE SUITE 150
ROSEMONT IL 60018-5701

AMERICAN CONTRACTORS INS CO RISK R
12222 MERIT DR #1660
DALLAS TX 75251-00

AMERICAN FEED INDUSTRY INS CO RRG
400 LOCUST STREET
DES MOINES IA 50322-0000

AMERICAN INTER FIDELITY EXCHANGE R
8400 LOUISIANA ST
MERRILLVILLE IN 46410-00

AMERICAN SAFETY RISK RETENTION GPR
PO BOX 530EET 5TH FLOOR
BURLINGTON VT 05402-0530

APPLIANCE MANUF. ASSUR. CO RRG, IN
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 COMPA
C/O VICTOR O SCHINNERER & CO INC
2 WISCONSIN CR
CHEVY CHASE MD 20815-70

CHARTER RISK RETENTION GRP INS CO
PO BOX 37473
OMAHA NE 68137-0000

ENVIRONMENTAL RISK INS CO
7257 SOUTH TUCSON WAY
SUITE 200
DENVER CO 80112-00

HOUSING AUTHORITY RISK RETENTION G
140 KENNEDY DRIVE
SOUTH BURLINGTON VT

HOW INSURANCE COMPANY
1110 NORTH GLEBE ROAD
ARLINGTON VA 22201-00

LPG RISK RETENTION GROUP INS CO
3010 LBJ FWY #320
DALLAS TX 75234-0000

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

MIDWESTERN LIABILITY INSURANCE RRG
4500 CHERRY CREEK DRIVE SOUTH #400
DENVER CO 80222-0000

NATIONAL CATHOLIC RISK RETENTION
351 NORTH AVENUE
BURLINGTON VT 05401-2

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 80014-0

Active Risk Retention Groups

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

OPHTHALMIC MUTUAL INS CO RRG
500 WEST MONROE STREET
SUITE 2620
CHICAGO IL 60661-0000

OSTEOPATHIC MUTUAL INS CO RISK RET
P O BOX 12200
TALLAHASSEE FL 32317-0000

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

PROFESSIONAL MUTUAL INS CO RISK RET
PO BOX 8470
KANSAS CITY MO 64114-0470

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

| | |
|---|--|
| ACCOUNTANTS' PROFESSIONAL LIAB. GRP 2959 MONTEREY-SALINAS HIGHWAY MONTEREY CA 93942-0000 | ACTUARIES/PENSION ADMIN PUR GROUP 2331 W LINCOLN AVENUE ANAHEIM CA 92801-0000 |
| ADA RISK PURCHASING GROUP, INC 211 EAST CHICAGO AVENUE CHICAGO IL 60611-0000 | AEIC PURCHASING GROUP 3100 DUNDEE ROAD SUITE 501 NORTHBROOK IL 60062-0000 |
| AERIALIFT LIAB ASSOC OF AMER INC, PO BOX 06148 SALT LAKE CITY UT 84106-0000 | AFFILIATED FAMILY DAYCARE HOMES, INC 3715 NORTHSIDE PARKWAY BUILDING 400 SUITE 650 ATLANTA GA 30327-0000 |
| AHS PURCHASING GROUP, INC. P O BOX 158 BOUNTIFUL UT 84011-0158 | ALLIED HEALTH PURCHASING GROUP, ASSN 55 EAST MONROE STREET STE 3300 CHICAGO IL 60603-0000 |
| AMBULATORY CARE EMERGENCY PUR GROUP 820 GESSNER SUITE 1000 HOUSTON TX 77024-0000 | AMERICAN ABSTRACTORS & TITLE AGENTS 11095 VIKING DRIVE SUITE 480 EDEN PRAIRIE MN 55344-0000 |
| AMERICAN ACADEMY OF CHILD AND ADOLESCENT PSYCHIATRY 3615 WISCONSIN AVE NW WASHINGTON DC 20016-0000 | AMERICAN ANESTHESIOLOGIST PROF LIAISON 1301 CAPITAL OF TEXAS HWY SUITE B 320 AUSTIN TX 78746-0000 |
| AMERICAN ASSC OF ORAL MAXILLOFACIAL 211 EAST CHICAGO AVENUE CHICAGO IL 60611-0000 | AMERICAN ASSN OF ORTHODONTICS RRG ATTN: SALLY A BOWERS 401 NORTH LINDBERGH BOULEVARD ST LOUIS MO 63141-7800 |
| AMERICAN ASSOCIATION OF ADVERTISING 1899 L STREET NW WASHINGTON DC 20036-0000 | 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 4226 40TH STREET NW WASHINGTON DC 20016-0000 | AMERICAN CONTINENT LAW ENFORCEMENT 1787 EAST FORT UNION BLVE STE 205 SALT LAKE CITY UT 84152-0000 |

Active Purchasing Groups

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

AMERICAN COUNSELING ASSOCIATION
"ACA"
5999 STEVENSON AVENUE
ALEXANDRIA VA 22304-0000

AMERICAN DEALERS PURCHASING GRP LTD
7390 N LINCOLN
LINCOLNWOOD IL 60646-0000

AMERICAN DENTAL PROFESSIONAL LIA GR
1301 CAPITAL OF TEXAS HWY
STE B 320
AUSTIN TX 78746-0000

AMERICAN DENTAL PURCHASING GROUP
120 KISCO AVENUE SUITE 1
MT KISCO NY 10549-0000

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

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

AMERICAN HOSPITAL PROFESSIONAL
LIABILITY GROUP
1301 CAPITAL OF TEXAS HWY STE B-300
AUSTIN TX 78746-6548

AMERICAN INSTITUTE OF REGISTERED
210 UNIVERSITY DR #900
CORAL SPRINGS FL 33071-0000

AMERICAN INTERNIST PURCHASING GROUP
217 BROADWAY
MONTICELLO NY 12701-0000

AMERICAN LOCATORS & RECOVERY ASSOC
207-B WEST VALLEY AVE STE 411
BIRMINGHAM AL 35209-0000

AMERICAN MOSQUITO MGMT INS ASSOC
PO BOX 06148
SALT LAKE CITY UT 84106-0000

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

AMERICAN OBSTETRICAL & GYNECOGYICAL
1301 CAPITAL OF TEXAS HIGHWAY
SUITE B 320
AUSTIN TX 78746-0000

AMERICAN ORTHODONTIST PROF LIAB GRP
1301 CAPITAL OF TEXAS HIGHWAY
STE B 320
AUSTIN TX 78746-0000

AMERICAN ORTHOPEDIC PROF LIAB GROUP
1301 CAPITAL OF TEXAS HIGHWAY
SUITE B 320
AUSTIN TX 78746-000

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

AMERICAN PEST CONTROL PUR GRP, INC
201 EAST PINE ST STE 660
ORLANDO FL 32801-0000

Active Purchasing Groups

| | | | |
|---|------------|---|------------|
| AMERICAN PROFESSIONAL COUNSELORS PURCHASING GROUP, INC 95 BROADWAY AMITYVILLE NY | 11701-0000 | AMERICAN PROFESSIONAL NURSES AMERICAN PROFESSIONAL AGENCY, INC 95 BROADWAY AMITYVILLE NY | 11701-0000 |
| AMERICAN PSYCHOLOGISTS' PROF LIAB C/O BETH KRAVETZ ESQ 4226 40TH STREET NW WASHINGTON DC | 20016-0000 | AMERICAN SHORT TRACK AUTO RACING 4215 S HOCKER DRIVE SUITE 300 INDEPENDENCE MO | 64055-0000 |
| AMERICAN TAX PRACTITIONERS PUR GROUP 11095 VIKING DRIVE SUITE 480 EDEN PRAIRIE MN | 55344-0000 | AMERICAN TAX PRACTITIONERS PUR GRP 11095 VIKING DRIVE SUITE 480 EDEN PRAIRIE MN | 55344-0000 |
| AMERICAN WORLD ACCT SERV PROV PROF PO BOX 526148 SALT LAKE CITY UT | 84152 | 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 LIABILITY INS PRO (ALIP) P. O. BOX 1319 SANTA BARBARA, CA | 93102-1300 |
| APPRAISERS PROFESSIONAL LIABILITY C/O MYERS-BAKER & COMPANY 20 NORTH WACKER DRIVE #1800 CHICAGO IL | 60606-0000 | ARKANSAS TRANSIT ASSOC PUR GRP, INC 2024 ARKANSAS VALLEY DRIVE LITTLE ROCK AR | 72212-4100 |
| ASSOCIATED CREDIT BUREAUS, INC 1090 VERMONT AVE NW SUITE 200 WASHINGTON DC | 20005-0000 | ASSOCIATED RESTAURANT MANAGEMENT, INC 1145 RESERVOIR AVENUE CARANSTON RI | 02920-0000 |
| ASSOCIATION OF INTERCITY RELOCATORS P O BOX 158 BOUNTIFUL UT | 84010-0000 | ASSOCIATION OF PRIVATE PRACTICE EDUCATORS 3130 BROADWAY KANSAS CITY MO | 64141-9100 |
| ASSOCIATIONS PURCHASING GROUP 55 EAST MONROE STREET STE 3300 CHICAGO IL | 60603-0000 | AUTOS FOR HIRE RISK PURCHASING GRP 32107 W LINDERO CANYON ROAD SUITE 126 WESTLAKE VILLAGE CA | 91361-0000 |

Active Purchasing Groups

AVMA/PROFESSIONAL LIAB INS TRUST
 C/O MACK AND PARKER
 55 EAST JACKSON BLVD
 CHICAGO IL 60604-0000

BAIL BOND AGENTS RISK PUR GRP, INC
 1277 BROADWAY
 GARY IN 46407-0000

BRC FRANCHISEHOLDERS INS PUR GRP IN
 151 UNION STREETSUITE 600
 SAN FRANCISCO CA 94111-0000

CENTURY 21 FRANCHISEE PURCHASING GR
 2601 SE MAIN STREET
 IRVINE CA 92714-0000

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 30337-0407

COMMERCIAL GROUND TRANSPORTATION
 ASSOCIATION, INC.
 2003 W KENNEDY BLVD
 TAMPA FL 33606-0000

CONSTRUCTION TRADES PURCHASING GRP
 165 ROSLYN ROAD
 ROSLYN HEIGHTS NY 11577-0000

CRIME STOPPERS PURCHASING GROUP
 3100 BROADWAY
 KANSAS CITY MO 64111-0000

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

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

DIET CENTER ASSOCIATION, INC
 6155 LEHMAN DRIVE
 COLORADO SPRINGS CO 80918-0000

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

ELECTRONIC REALTY ASSOC, INC BROKER
 4900 COLLEGE BLVE
 SHAWNEE MISSION KS 66211-0000

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

ERS GROUP BUYING NETWORK, INC.
 275 E HILLCREST DRIVE STE 203
 THOUSAND OAKS CA 91360-0000

FIDELITY FAR WEST FOOD AND BEVERAGE
 PO BOX 526148
 SALT LAKE CITY UT 84152-6148

FINANCIAL PLANNERS PROF LIAB ASSOC
 101 UNIVERSITY AVENUE SUTIE 100
 PALO ALTO CA 94301-0000

Active Purchasing Groups

| | | | |
|--|------------|---|-------------|
| FOSTER PARENT SERVICES, INC 6122 ATLANTA AVE BRUNSWICK GA | 31520-0000 | FRANCHISE PROTECTION PROGRAM 11100 NE 8TH STREET BELLEVUE WA | 98004-0000 |
| FRATERNITY INSURANCE PURCHASING GRP MR HAPPY PERKINS BTH INC 16TH FLOOR CITIZEN PLAZA LOUISVILLE KY | 40202-0000 | GARAGE SERVICES & EQUIPMENT DEALERS PO BOX 06148 SALT LAKE CITY UT | 84106-0000 |
| 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 |
| HEALTHCARE PURCHASING GROUP ASSOC 55 EAST MONROE STREET CHICAGOIL | 60603-0000 | HES/HEALTH ENVIRONMENTAL SAFETY PRG PO BOX 526148 SALT LAKE CITY UT | 841152-0000 |
| HMS PURCHASING GROUP, INC. P O BOX 9200 HOLLYWOOD FL | 33084-0000 | HOME INSPECTOR'S RISK PURCHASING GRP 5775 WAYZATA BLVD SUITE 820 MINNEAPOLIS MN | 55416-1200 |
| HOME INSPECTORS WARRANTY CORP 1111 WEST MOCKINGBIRD LANE #300 DALLAS TX | 75247-0000 | 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 | 91423-0000 | INSURANCE SERVICES PROF PROGRAM 11100 NE 8TH STREET STE 900 BELLEVUE WA | 98004-0000 |
| INTERNAT'L RELOCATORS TOTAL PRG 1150 YORK ROAD ABINGTON PA | 19001-0000 | INTERNAT'L SPECIAL EVENTS & PO BOX 16148 SALT LAKE CITY UT | 84106-0000 |

Active Purchasing Groups

LOCAL GOVERNMENT RISK SERV ASSOC
C/O SHOOK/HARDY&BACON ATN J MURPHY
1 KANSAS CITY PLACE/1200 MAIN STR
KANSAS CITY MO 64015-0000

LOCUM PHYSICIANS INSURANCE P G, INC
C/O MEDICAL LIABILITY SOLUTIONS
400 INTERSTATE NO PARKWAY SUITE 400
NORCROSS GA 30092-0000

LODGING INSURANCE GROUP
400 112TH AVE NE
SUITE 335
BELLEVUE WA 98004-0000

MANAGEMENT CONSULTANTS PROFESSIONAL
PROGRAM
11100 N E 8TH STREET STE 900
BELLEVUE WA 98004-0000

MEDICAL MALOCCURRENCE PROTECTIVE
PO BOX 526397
SALT LAKE CITY UT 84121-0000

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

MICRO DIET ADVISOR ASSURANCE, INC.
2440 IMPALA DRIVE
CARLSBAD CA 92008-0000

MIDLAND NATIONAL SPORTS ASSOC P G
55 EAST MONROE STREET
SUITE 3300
CHICAGO IL 60603-0000

MMI HEALTHCARE INTEREST
2275 HALF DAY ROAD
BANNOCKBURN IL 60015-0000

MMI PHYSICIAN INTERESTS
2275 HALF DAY ROAD
BANNOCKBURN IL 60015-0000

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

NAFAC INSURANCE PURCHASING GROUP
5217 WEST WOODMILL DRIVE
WILMINGTON DE 19808-0000

NAILS INDUSTRY ASSOCIATION
2512 ARTESIA BLVD
REDONDO BEACH CA 90278-0000

NASG RISK PURCHASING GROUP, INC
C/O BERTHOLON-ROLAND OF IL INC
125 EAST LAKE STREET
BLOOMINGTONIL 60108-0000

NATIONAL ABORTION FEDERATION
1436 U STREET NW
WASHINGTON DC 20009

NATIONAL ASSOC OF INDEPENDENT LIFE
3299 K STREET NW
WASHINGTON DC 20007-0000

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

NATIONAL ASSOC OF MED LABORATORIES
WYNCOTE HOUSE
WYNCOTE PA 19095-0000

Active Purchasing Groups

NATIONAL ASSOC OF ORTHODONTISTS PRG
3043 FOOTHILL BLVD #14
LA CRESCENTA CA 91214-0000

NATIONAL ASSOC OF PROVATE SECURITY
PO BOX 59349
DALLAS TX 75229-13

NATIONAL ASSOCIATION OF BROADCASTER
1771 "N" STREET NW
WASHINGTON DC 20036-0000

NATIONAL DENTAL STUDENT RISK PUR C
702 N FRANKLIN
TAMPA FLORIDA 33602-00

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

NATIONAL FEDERATION PURCHASING GRE
1420 S W ARROWHEAD ROAD
TOPEKA KA 66604-00

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

NATIONAL LAWYERS RISK MGMT ASN, IN
P O BOX 40-7003
FT LAUDERDALE FL 33340-70

NATIONAL LIMOUSINE ASSOCIATION
DANIEL F CLARK ASSISTANT VP
PROGRESSIVE CO'S 3401 ENTERPRISE
BEACHWOOD OH 44122-0000

NATIONAL NEWSPAPER ASSOCIATION
1627 K STREET NW
STE 400
WASHINGTON DC 20006-17

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

NATIONAL REALTY LIAB. ALLIANCE, IN
800 FAIRWAY DRIVE SUITE 290
DEERFIELD BEACH FL 33441-00

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

NHO PURCHASING GROUP, INC.
1901 NORTH MOORE ST SUITE 8
ARLINGTON VA 22209-00

NORTH AM CHEMICAL USERS & APPLIC
4505 WASATCH BLVD
SALT LAKE CITY UT

NORTH AM TITLE ORGANIZATION, INC
210 UNIVERSITY DRIVE
CORAL SPRINGS FL 33071-00

NORTH AMERICAN TRAVEL PROFESSIONALS
C/O SEABURY & SMITH
1255 23RD ST NW SUITE 300
WASHINGTON DC 20037-0000

NURSE PRACTITIONER PROF LIAB PRG, IN
151 WILLIAM STREET
NEW YORK NY 10038-00

Active Purchasing Groups

OSTEOPATHIC PHYSICANS & SURGEONS
 C/O PROF LIABILITY ASSOCIATION INC
 1000 SAVERS FEDERAL BUILDING
 LITTLE ROCK AR 72201-0000

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

P A L O INC
 145 E RENO AVE STE #E-5A
 LAS VEGAS NV 89119-0000

PARKING ALLIANCE RISK CONTROL
 C/O BETH KRAVETZ, ESQ.
 4226 40TH STREET NW
 WASHINGTON DC 20016-0000

PHYSICIAN PROF LIAB INSURANCE PRG
 A/O INSURANCE EQUITIES CORPORATION
 490 CALIFORNIA AVE SUITE 300
 PALO ALTO CA 94306-0000

PRESTONWOOD RISK PURCHASING GROUP
 31726 RANCHO VIEJO ROAD
 SUITE 202
 SAN JUAN CAPISTRANO CA 92675-0000

PROFESSIONAL COUNSELORS PURCHASING
 GROUP INC
 95 BROADWAY
 AMITYVILLE NY 11701-0000

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

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

PROMOTER'S INS PURCHASING GROUP, INC
 C/O CLIFFORD G HOFFMAN
 5040 ROSWELL ROAD STE 250
 ATLANTA GA 30342-0000

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

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

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

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

REAL ESTATE APPRAISERS PURCHASING GR
 SUITE 117
 662 FRANKLIN AVENUE
 GARDEN CITY NY 11530-0000

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

REAL ESTATE PROFESSIONAL LIAB PRG
 400 LOCUST STREET
 DES MOINES IA 50398-0000

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

Active Purchasing Groups

REAL ESTATE PURCHASING GROUP, INC.
P O BOX 158
BOUNTIFUL UT 84011-0158

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

REALTY WORLD PURCHASING GROUP
12500 FAIR LAKES CIRCLE SUITE 300
FAIRFAX VA 22033-3801

RECREATION INDUSTRIES ASSOCIATION
P O BOX 158
BOUNTIFUL UT 84011-0158

RECREATIONAL SPORTS INSURANCE PRG
16225 PARK TEN PLACE STE 440
HOUSTON TX 77084-0000

RETAIL GROCERS RISK PURCHASING GRP
PO BOX 240
MINNEAPOLIS MN 55440-0000

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

SHORTHAND COURT REPORTERS PRG ASSO
55 E MONROE STREET
CHICAGO IL 60603-0000

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

SPORTS RISKS PRG OF KANSAS, INC
1420 SW ARROWHEAD ROAD
TOPEKA KS 66604-0000

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

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

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

TOWING & RECOVERY ASSOC OF AM PRG
4621 WEST NAPOLEON STE 206
METAIRIE LA 70001-0000

TRANSWORLD BLDG. TRADES & CONTRACT
PO BOX 526148
SALT LAKE CITY UT 84152-6300

TRAVEL INDUSTRY PROF SERVICES ASSOC
1730 RHODE ISLAND AVE NW
SUITE 701
WASHINGTON DC 20036-0000

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

Active Purchasing Groups

UNDERGROUND STORAGE TANK ALLIANCE
1155 CONNECTICUT AVENUE NW
SUITE 400
WASHINGTON DC 20036-0000

UNITED AM LEGAL SERV PROVIDER PROF
PO BOX 526148
SALT LAKE CITY UT 84152-0000

UNITED NATIONS SPORTS & RECREATION
PO BOX 526148
SALT LAKE CITY UT 84152-6148

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

UNITED STATES BALLOON RISK PUR GRP
130 E DUDLEY STREET
MAUMEE OH 43537-0029

UNITED STATES PEST CONTROL ASSOC
1340 HIGHWAY 49 SOUTH
CLARKSDALE MS 38614-0000

UNITED VAN LINE RISK PRG ASSOC, INC
ONE UNITED DRIVE
FENTON MO 63026-0000

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

US MILITARY FAMILY DAY CARE HOME PR
540 W IRON AVE STE 104
MESA AZ 85210-0000

USL PURCHASING GROUP ASSOCIATION
123 NORTH WACKER DRIVE
CHICAGO IL 60606-0000

WESTERN CONTINENT REALTY LIA ASSOC
1787 EAST FORT UNION BLVD
SALT LAKE CITY UT 84152-6357

WORLDWIDE OUTFITTER & GUIDE ASS INC
4505 S WASATCH BLVD STE 310
SALT LAKE CITY UT 84124-0000

Arkansas Insurance Department
Insurance Company Developments in Arkansas

Active Multiple Employee Trusts

| | | | |
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| 10/50 GROUP INSURANCE TRUST SAFECO LIFE INSURANCE COMPANY SAFECO PLAZA SEATTLE WA | 98185-0000 | 110 GROUP INSURANCE POLICY TRUST SAFECO LIFE INSURANCE COMPANY SAFECO PLAZA SEATTLE WA | 98185-00 |
| ACXIOM CORP GROUP MED. BENEFIT PLAN SPRADLEY & COKER PO BOX 8200 LITTLE ROCK AR | 72221-0000 | AGENTS GROUP INSURANCE TRUST SEFECO LIFE INSURANCE COMPANY SAFECO PLAZA SEATTLE WA | 98185-00 |
| ALLIED GROUP INSURANCE TRUST ALLIED ADMINISTRATOR 911 BROADWAY KANSAS CITY MO | 64105-0000 | AMBASE GROUP BENEFITS TRUST GROUP BENEFITS TRUST COMMITTEE 59 MAIDEN LANE NEW YORK NY | 10038-00 |
| AMERICAN COMPREHENSIVE TRUST IV SPRADLEY & COKER INC 11311 ARCADE DRIVE LITTLE ROCK AR | 72212-0000 | AMERICAN HEALTH CARE TRUST USAMERICA INSUR ADMINISTRATORS INC 36 EXECUTIVE PARK SUITE 200 IRVINE CA | 92714-00 |
| AMERICAN LANTERN COMPREHENSIVE MED AMERICAN LANTERN 4344 HIGHWAY 67 NORTH NEWPORT AR | 72112-0000 | AMERICAN PIONEER LIFE INSCO EMP BE SPRADLEY & COKER PO BOX 8200 LITTLE ROCK AR | 72221-00 |
| AMERICAN STATES SPECIAL EMP TRUST AMERICAN STATES LIFE INSURANCE CO 500 N MERIDIAN INDIANAPOLIS IN | 46204-0000 | AMERICAN TRANSPORTATION CORP (AR) SEDGWICK JAMES OF ARKANSAS INC PO BOX 511 LITTLE ROCK AR | 72203-05 |
| AMERICAN TRANSPORTATION CORP (KS) NATIONAL BENEFIT UNDERWRITERS INC 9300 METCALF SUITE 350 OVERLAND PARK KS | 66212-0000 | AMERICAN UNITED LIFE EMP INS TRUST PO BOX 368 INDIANAPOLIS IN | 46206-03 |
| AMERICAN UNITED LIFE EXCESS IN TRST PO BOX 368 INDIANAPOLISIN | 46206-0368 | AMERICAN UNITED LIFE GRP INS TRUST PO BOX 368 INDIANAPOLIS IN | 46206-03 |
| AMW INDUSTRIES, INC EMPLOYEE BENE SPRADLEY & COKER PO BOX 8200 LITTLE ROCK AR | 72221-0000 | ANTHONY TIMBERLANDS, INC EMPLOYEE SPRADLEY & COKER INC PO BOX 8200 LITTLE ROCK AR | 72221-00 |

Active Multiple Employee Trusts

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

ARKANSAS FURNITURE ASSOC INS TRUST
FEWELL AND ASSOCIATES
PO BOX 8210
LITTLE ROCK AR 72221-0000

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

ARKANSAS HOSPITAL ASC W/C SELF-INS
SEDGWICK JAMES OF ARKANSAS INC
PO BOX 511
LITTLE ROCK AR 72203-0511

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

ARKANSAS OAK FLOORING CO EMPLR HLTH
REBSAMEN INSURANCE/PO BOX 3198
1500 RIVERFRONT DRIVE
LITTLE ROCK AR 72203-0000

ARKANSAS OK GAS CORP EMPLOYEE BENFT
ARKANSAS OKLAHOMA GAS CORP
115 N 12TH STREET
FORT SMITH AR 72901-0000

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

ARNOLDS INC. EMPLOYEE BENEFIT PLAN
SPRADLEY & COKER
PO BOX 8200
LITTLE ROCK AR 72221-0000

ASBESTOS LIABILITY CLAIMS MADE
MARVIN DODSON
DODCO INC / 527 RUSSELL
EL DORADO AR 71730-0000

ASSOCIATION BENEFIT GRP INS TRUST
CORROON & BLACK BENEFITS INC
301 PLUS PARK BLVD
NASHVILLE TN 37217-0000

ASSOCIATION OF AR COUNTIES W/C TRST
SEDGWICK JAMES OF ARKANSAS INC
PO BOX 511
LITTLE ROCK AR 72203-0511

B & W HEALTH CARE PLAN
WR MURPHY/PO BOX 35090
BROWN & WILLIAMSON TOBACCO CORP
LOUISVILLE KY 40232-0000

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

BMS EMPLOYEE DENTAL INSURANCE PLAN
TOM MCCAMEY/BAPTIST MEDICAL SYSTEM
9601 INTERSTATE 630
LITTLE ROCK AR 72205-0000

BMS EMPLOYEE HEALTH INSURANCE PLAN
TOM MCCAMEY/BAPTIST MEDICAL SYSTEM
9601 INTERSTATE 630
LITTLE ROCK AR 72205-0000

BMS SELF INSURED W/C INSURANCE
JEANIE TRUESDELL/BAPTIST MED SYSTEM
97601 INTERSTATE 630
LITTLE ROCK AR 72205-0000

Active Multiple Employee Trusts

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| BOSTON SMALL GROUP INSURANCE TRUST PLAN SERVICES INC 3501 FRONTAGE ROAD TAMPA FL | 33607-0000 | BRADFORD SELECT TRUST II PROFESSIONAL ADMINISTRATORS LTD 1141 RED MILE ROAD LEXINGTON KY | 40504-00 |
| BROWN JORDAN COMPREHENSIVE MED PLAN BROWN JORDAN 1919 MALCOLM AVENUE NEWPORT AR | 72112-0000 | CAL/GROUP TRUST CG INSURANCE SERVICES INC 527 E ROWLAND STREET 2ND FLOOR COVINA CA | 91723-00 |
| CAPITAL-MERCURY SHIRT CORP SEDGWICK JAMES OF ARKANSAS INC PO BOX 511 LITTLE ROCK AR | 72203-0511 | CENTRAL LIFE INSURED EMPLOYER NAT' CENTRAL LIFE ASSURANCE COMPANY 4626 FREY STREET MADISON WI | 53705-00 |
| CENTRAL MOLONEY TRANS. DIV: GRP SPRADLEY & COKER INC PO BOX 8200 LITTLE ROCK AR | 72221-0000 | CENTRAL MOLONEY TRANSFORMER DIVISI SEDGWICK JAMES OF ARKANSAS INC PO BOX S511 LITTLE ROCK AR | 72203-05 |
| CHARTER SERIES GRP INSURANCE TRUST MUTUAL BENEFIT LIFE INSURANCE CO 2323 GRAND AVENUE KANSAS CITY MO | 64108-0000 | CITY OF BENTONVILLE SPRADLEY & COKER P BOX 8200 LITTLE ROCK AR | 72221-00 |
| CLEBURNE MEMORIAL HOSPITAL HEALTH SPRADLEY & COKER INC PO BOX 8200 LITTLE ROCK AR | 72221-0000 | COCA-COLA BOTTLING CO. OF SO. ARK SEDGWICK JAMES OF ARKANSAS INC PO BOX 511 LITTLE ROCK AR | 72203-05 |
| COLSON CASTER CORPORATION SEDGWICK JAMES OF ARKANSAS INC PO BOX 511 LITTLE ROCK AR | 72203-0511 | COMBINED EMPLOYERS TRUST & NAT'L BRENNCO BENEFIT ADMINISTRATORS INC 7701 COLLEGE BLVD OVERLAND PARK KS | 66210-00 |
| COMPREHENSIVE PROTECTION PLAN TRUST PACIFIC MUTUAL LIFE INSURANCE CO 17360 BROOKHURST FOUNTAIN VALLEY CA | 82708-0000 | CONSOLIDATED GROUP TRUST CONSOLIDATED GROUP CLAIMS INC PO BOX 1428 FRAMINGHAM MA | 01701-00 |
| CONSOLIDATED GRP TRUST (ANCHOR PLAN CONSOLIDATED GRP INC/OR CON DENTAL PO BOX 9191 FRAMINGHAM MA | 01801-9191 | CONTINENTAL TRUST PLAN SERVICES INC 35J01 FRONTAGE ROAD TAMPA FL | 33607-00 |

Active Multiple Employee Trusts

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| CRAIN AUTOMOTIVE, INC. 1911 WEST PLEASURE SEARCY AR | | D.M. APPAREL, INC. - CAMDEN SPRADLEY & COKER INC PO BOX 8200 LITTLE ROCK AR | 72221-0000 |
| DAISY MANUFACTURING COMPANY PRINCIPAL MUTUAL LIFE INSURANCE CO 711 HIGH STREET DES MOINES IA | 50392-0000 | DARLING STORE FIXTURES SPRADLEY & COKER INC PO BOX 8200 LITTLE ROCK AR | 72221-0000 |
| DUN & BRADSTREET INSURANCE TRUST PLAN SERVICES INC 3501 FRONTAGE ROAD TAMPA FL | 33607-0000 | EDISON BROTHERS STORES MED & LIFE EDISON BROTHERS STORES INC PO BOX 14020 ST LOUIS MO | 63178-0000 |
| EL DORADE CHEMICAL COMPANY PRINCIPAL MUTUAL LIFE INSURANCE CO 711 HIGH STREET DES MOINES IA | 50392-0000 | EMERSON ELECTRIC BENEFIT TRUST ROBERT W STALEY/EMERSON ELECTRIC C 800 W FLORRISSANT AVE BOX 4100 ST LOUIS MO | 63136-0000 |
| EMERSON ELECTRIC CO BENEFIT PLAN EMERSON ELECTRIC CO EXECUTIVE VP 800 W FLORISSANT AVE BOX 4100 ST LOUIS MO | 63136-0000 | EMPLOYER/EMPLOYEE CONSOLIDATED BER INC PO BOX 13595 LEXINGTON KY | 40583-3595 |
| EQUI-NET SMALL GROUP NETWORK TRUST PLAN SERVICES INC 3501 FRONTAGE ROAD TAMPA FL | 33607-0000 | EXCESS LOSS INSURANCE TRUST SAFECO LIFE INSURANCE COMPANY SAFECO PLAZA SEATTLE WA | 98185-0000 |
| FEDERAL HOME LIFE SMALL GROUP INS PLAN SERVICES INC 3501 FRONTAGE ROAD TAMPA FL | 33607-0000 | FIRST NAT'L BANK OF BERRYVILLE EMPL SPRADLEY & COKER INC PO BOX 8200 LITTLE ROCK AR | 72221-0000 |
| FIRST NAT'L BANK OF MOUNTAIN HOME SPRADLEY & COKER INC PO BOX 8200 LITTLE ROCK AR | 72221-0000 | FIRST SECURITY BANK 314 NORTH SPRING STREET SEARCY AR | 72143-0000 |
| FORDYCE PICTURE FRAME CO., INC SPRADLEY & COKER INC PO BOX 8200 LITTLE ROCK AR | 72221-0000 | GREAT AMERICA EMPLOYER'S TRUST USAMERICAN INS ADMINISTRATORS INC 36 EXECUTIVE PARK SUITE 200 IRVINE CA | 92714-0000 |

Active Multiple Employee Trusts

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| GULF EMPLOYERS TRUST II - FULLY PLAN ADMINISTRATORS INC 3104 S ALAMEDA CORPUS CHRISTI TX | 78404-0000 | HARTFORD MULTIPLE EMPLOYERS TRUST HARTFORD LIFE INSURANCE COMPANY PO BOX 2999 HARTFORD CT | 06104-299 |
| HOSPITAL EMPLOYEE BENEFIT ASSOC GARDNER & WHITE PO BOX 40948 8500 KEYSTONE CROSSING INDIANAPOLIS IN | 46240-0000 | HOSPITAL EMPLOYEE BENEFITS ASSOC IN GARDNER & WHITE/PO BOX 40948 8500 KEYSTONE CROSSING INDIANAPOLIS IN | 46240-094 |
| HUDSON FOODS/FARMS EMPLOYEE HEALTH HUDSON FOODS INC PO BOX 777 ROGERS AR | 72757-0777 | HYTROL CONVEYOR CO., INC. GRP INS LINDA PARKER/2020 HYTROL DRIVE HYTROL CONVEYOR CO INC JONESBORO AR | 72401-000 |
| IEA TRUST PRINCIPAL MUTUAL LIFE INSURANCE CO 711 HIGH STREET DES MOINES IA | 50392-0000 | INCORPORATED PROFESSIONAL GRP INS MUTUAL BENEFIT LIFE INSURANCE CO 2323 GRAND AVENUE KANSAS CITY MO | 64108-000 |
| INDEPENDENT SCHOOL GROUP INDEPENDENT SCHOOL MANAGEMENT 1316 NORTH UNION STREET WILMINGTONDE | 19806-0000 | INDEPENDENT SCHOOL GROUP INSURANCE INDEPENDENCE SCHOOL MANAGEMENT INC 1316 N UNION STREET WILMINGTON DE | 19806-000 |
| 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 | 92708-000 |
| IU OF B&AC LOCAL NO. 1 OF ARKANSAS EMPLOYEE BENEFIT CONSULTANTS INC PO BOX 578 NORTH LITTLE ROCK AR | 72115-0000 | JEFFERSON HOSPITAL ASSOC. MED PLAN SPRADLEY & COKER INC PO BOX 8200 CHICAGO IL | 60690-000 |
| JOHN ALDEN GROUP TRUST JOHN ALDEN LIFE INSURANCE COMPANY 7300 CORPORATE CENTER DRIVE MIAMI FL | 33126-0000 | JOHN BROWN UNIVERSITY SPRADLEY & COKER INC PO BOX 8200 LITTLE ROCK AR | 72221-000 |
| JOHN DEERE DEALER GRP INSURANCE TR PO BOX 620 MOLINE IL | 61265-0000 | KEMPER ALTERNATIVE MASS INS CONSULTANTS & ADMIN INC PO BOX 909708 CHICAGO IL | 60690-000 |

Active Multiple Employee Trusts

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| KEMPER GROUP TRUST MASS INS CONSULTANTS & ADMIN INC PO BOX 909708 CHICAGO IL | 60690-0000 | KENTUCKIAN TRUST BRADFORD NATIONAL LIFE INSURANCE CO 3191 NICHOLASVILLE ROAD LEXINGTON KY | 40583-0000 |
| KEY MED INSURANCE TRUST PLAN SERVICES INC; 3501 FRONTAGE ROAD TAMPA FL | 33607-0000 | LABARGE HEALTH BENEFITS TRUST LABARGE INC 707 N SECOND STREET BOX 14499 ST LOUIS MO | 63178-0000 |
| LABARGE, INC. HEALTH BENEFITS TRUST PENSION ASSOCIATES INC 3701 S LINDBERGH ST LOUIS MO | 63127-0000 | LAMARCARE TRUST LAMAR LIFE INSURANCE COMPANY PO BOX 880 JACKSON MS | 39205-0880 |
| LIFE OF GEORGIA TRUST PLAN SERVICES INC 3501 FRONTAGE ROAD TAMPA FL | 33607-0000 | LION OIL EMPLOYEE MEDICAL BENEFIT LESLIE B LAMPTON/LION OIL COMPANY PO DRAWER 23028 JACKSON MS | 39225-3028 |
| LITTLE ROCK, WASTEWATER UTILITY SPRADLEY & COKER INC PO BOX 8200 LITTLE ROCK AR | 72221-0000 | LUCAS TRUCKING & LEASING INC EMPLOY SPRADLEY & COKER INC PO BOX 8200 LITTLE ROCK AR | 72221-0000 |
| MANUFACTURERS GROUP INSURANCE TRUST TRUSTEES OF THE MANU GRP INSURANCE 638 W 39TH STREET KANSAS CITY MO | 64111-0000 | MASS MERCHANDISERS, INC. PCN MASS MERCHANDISERS INC PO BOX 790 HARRISON AR | 72601-0000 |
| MEDICAL EDUCATIONAL TRUST FUND GARDNER & WHITE/PO BOX 40948 8500 KEYSTONE CROSSING INDIANAPOLIS IN | 46240-0948 | MINISTERS LIFE GROUP TRUST MINISTERS LIFE-A MUT LIFE INS CO 3100 WEST LAKE STREET MINNEAPOLIS MN | 55416-0000 |
| MOUNTAIRE EMPLOYEES MED BENEFIT TRU SPRADLEY & COKER INC PO BOX 8200 LITTLE ROCK AR | 72221-0000 | MULTI-PROTECTION TRUST-UTAH PACIFIC MUTUAL LIFE INSURANCE CO 17360 BROOKHURST FOUNTAIN VALLEY CA | 92708-0000 |
| MULTIPLIER NATIONAL ASSOCIATION SERVICES 268 SOUTH STREET MORRISTOWNNJ | 07960-9889 | MURPHY OIL USA GROUP INSURANCE PLAN SPRADLEY & COKER INC PO BOX 8200 LITTLE ROCK AR | 72221-0000 |

Active Multiple Employee Trusts

N.D.W. HEALTH BENEFIT PLAN
 NATIONAL DISTRIBUTORS WAREHOUSE INC
 731 S WOODS
 WEST MEMPHIS AR 72301-0000

NAHB CONSOLIDATED GROUP TRUST
 CONSOLIDATED ADMINISTRATORS
 PO BOX 37429
 RALEIGH NC 27627-742

NATIONAL AFFILIATED TRUST
 AM LIFE PENSION HEALTH ASSOCIATES
 PO BOX 14786
 BATON ROUGE LA 70898-4786

NATIONAL HEALTH CARE TRUST
 ABI ADMIN SERVICES CORPORATION
 10159 WAYZATA BLVD
 MINNETONKA MN 55343-000

NATIONAL OLD LINE INSURANCE
 SPRADLEY & COKER INC
 PO BOX 8200
 LITTLE ROCK AR 72221-0000

NATIONAL TRUCKERS GRP INSUR TRUST
 NATIONAL ASSOCIATION SERVICES
 268 SOUTH STREET
 MORRISTOWN NJ 07960-988

O.K. INDUSTRIES, INC.
 SEDGWICK JAMES OF ARKANSAS INC
 PO BOX 511
 LITTLE ROCK AR 72203-0511

OLD NORTHWEST COMPANY EMPLOYERS
 CENTRAL LIFE ASSURANCE COMPANY
 4626 FREY STREET
 MADISON WI 53705-000

ORBIT VALVE CO MEDICAL BENEFIT TRUS
 JOHN H STONE/ORBIT VALVE COMPANY
 PO BOX 9070
 LITTLE ROCK AR 72219-0000

PENNCARE PLUS INSURANCE TRUST
 PLAN SERVICES INC
 3501 FRONTAGE ROAD
 TAMPA FL 33607-000

PETERSON INDUSTRIES, INC.
 SEDGWICK JAMES OF ARKANSAS INC
 PO BOX 511
 LITTLE ROCK AR 72203-0511

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

PLASTICS RESEARCH & DEVELOPMENT COR
 REBSAMEN INSURANCE/PO BOX 3198
 1500 RIVERFRONT DRIVE
 LITTLE ROCK AR 72203-0000

POLYVEND EMPLOYEE MED BENEFIT TRUST
 SRADLEY & COKER INC
 PO BOX 8200
 LITTLE ROCK AR 72221-000

PRINCIPAL MUT LIFE INSURANCE COMP
 PRINCIPAL MUTUAL LIFE INSURANCE CO
 711 HIGH STREET
 DES MOINES IA 50392-0000

PRINCIPAL MUTUAL LIFE INS CO WELFARE
 PRINCIPAL MUTUAL LIFE INSURANCE CO
 711 HIGH STREET
 DES MOINES IA 50392

PRINTING INDUSTRIES OF AMERICA, INC
 1730 NORTH LYNN STREET
 ARLINGTON VA 22209-0000

PROFESSIONAL & INDUSTRIAL MEMBERS &
 BRADFORD NATIONAL LIFE INSURANCE
 PO BOX 13595
 LEXINGTON KY 40583-359

Active Multiple Employee Trusts

| | |
|---|---|
| PROFESSIONAL GROUP INSURANCE TRUST PLAN SERVICES INC 3501 FRONTAGE ROAD TAMPA FL 33607-0000 | PROTECTOR TRUST ASSOCIATION LIFE INSURANCE CO INC PO DRAWER 8-B MILWAUKEE WI 53201-0000 |
| RAND'S, INC. SPRADLEY & COKER PO BOX 8200 LITTLE ROCK AR 72221-0000 | REBSAMEN COMPANIES, INC EMPLOYEE H REBSAMEN INSURANCE/PO BOX 3198 1500 RIVERFRONT DRIVE LITTLE ROCK AR 72203-0000 |
| REBSAMEN REGIONAL MEDICAL CENTER REBSAMEN INSURANCE/PO BOX 3198 1500 RIVERFRONT DRIVE LITTLE ROCK AR 72203-0000 | RIVERSIDE FURNITURE CORPORATION SEDGWICK JAMES OF ARKANSAS INC PO BOX 511 LITTLE ROCK AR 72203-0511 |
| SALARIED CONTINUATION PROGRAM WR MURPHY/PO BOX 35090 BROWN & WILLIAMSON TOBACCO CORP LOUISVILLE KY 40232-0000 | SALES MARKETING ASSOC EMPLOYEE BENE SPRADLEY & COKER INC PO BOX 8200 LITTLE ROCK AR 72221-0000 |
| SEARCY MEDICAL CENTER PA EMPLOYEE SPRADLEY & COKER INC PO BOX 8200 LITTLE ROCK AR 72221-0000 | SECURE TRUST TIME INSURANCE COMPANY 501 W MICHIGAN MILWAUKEE WI 53203-0000 |
| SERVICE INDUSTRY CONSOLIDATED 79 BRADFORD AND REGAN INC PO BOX 13595 LEXINGTON KY 40583-3595 | SIGNATURE SERIES TRUST TIME INSURANCE COMPANY 501 W MICHIGAN MILWAUKEE WI 53203-0000 |
| SMITH FIBERGLASS PRODUCTS, INC SEDGWICK JAMES OF ARKANSAS INC PO BOX 511 LITTLE ROCK AR 72203-0511 | SOUTH CENTRAL UNITED FOOD & COMM TRUSTEES 3218 EAST HIGHWAY 67 SUITE 120 MESQUITE TX 75150-0000 |
| SOUTHEASTERN RETAILERS INSURANCE TRUSTEES OF THE S ESTERN RETAILERS 5883 GLENRIDGE DRIVE ATLANTA GA 30328-0000 | SOUTHERN PROFESSIONAL GRP INS TRUST PLAN SERVICES INC 3501 FRONTAGE ROAD TAMPA FL 33607-0000 |
| SOUTHWESTERN GLASS COMPANY, INC SPRADLEY & COKER INC PO BOX 8200 LITTLE ROCK AR 72221-0000 | SPARKS REGIONAL MEDICAL CENTER SEDGWICK JAMES OF ARKANSAS INC PO BOX 511 LITTLE ROCK AR 72203-0511 |

Active Multiple Employee Trusts

| | | | |
|---|------------|--|------------|
| ST. MARY ROGERS HOSPITAL PLAN SPRADLEY & COKER INC PO BOX 8200 LITTLE ROCK AR | 72221-0000 | STANDARD SELECT TRUST STANDARD INSURANCE COMPANY PO BOX 711 PORTLAND OR | 97207-0000 |
| SUPERIOR INDUSTRIES INTERNAT'L INC SEDGWICK JAMES OF ARKANSAS INC PO BOX 511 LITTLE ROCK AR | 72203-0511 | SUPERIOR SELECT EMPLOYER TRUST PLAN SEDGWICK JAMES OF ARKANSAS INC PO BOX 511 LITTLE ROCK AR | 72203-0511 |
| SYSTEMATICS INCORPORATED HEALTH JAMES R JHILLIS SYSTEMATICS INC 4001 RODNEY PARHAM ROAD LITTLE ROCK AR | 72212-0000 | TATE CONTAINERS, INC. SEDGWICK JAMES OF ARKANSAS INC PO BOX 511 LITTLE ROCK AR | 72203-0511 |
| TLA GROUP INSURANCE TRUST THE LEWER AGENCY INC 4534 WORNALL ROAD KANSAS CITY MO | 64111-0000 | TRUSTEES OF AR OIL MARKETERS ASSOC ARKANSAS OIL MARKETERS ASSOC INC PO BOX 229 LITTLE ROCK AR | 72203-0000 |
| TRUSTEES OF BANKERS LIFE NE PREFER AMERITAS LIFE INSURANCE CORP 5900 O STREET LINCOLN NE | 68510-0000 | TRUSTEES OF CONSOLIDATED GRP TRUST CONSOLIDATED GROUP INC PO BOX 9191 FRAMINGHAMMA | 01701-9191 |
| TRUSTEES OF THE BANKERS LIFE NEBRAS AMERITAS LIFE INSURANCE CORP 5900 O STREET LINCOLN NE | 68510-0000 | TRUSTEES OF THE EQUI-NET SMALL GRP PLAN SERVICES INC 3501 FRONTAGE ROAD TAMPA FL | 33607-0000 |
| TRUSTEES OF THE PROFESSIONALS GROUP PLAN SERVICES INC 3501 FRONTAGE ROAD TAMPA FL | 33607-0000 | UNITED EMPLOYERS FEDERATION INS SERVICE MAMANGEMENT CORPORATION PO DRAWER 1979 SEARCY AR | 72143-0000 |
| 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 |
| WELFARE BENEFIT TRUST FOR EMPLOYEE UNION LIFE INSURANCE COMPANY PO BOX 3101 LITTLE ROCK AR | 72203-3101 | WENDY'S OF LITTLE ROCK, INC SPRADLEY & COKER INC PO BOX 8200 LITTLE ROCK AR | 72221-0000 |

Active Multiple Employee Trusts

WISCONSIN LIFE EMPLOYERS TRUST
CENTRAL LIFE ASSURANCE COMPANY
4626 FREY STREET
MADISON WI 53705-0000

WISCONSIN LIFE MED CONVERSION TRUST
CENTRAL LIFE ASSURANCE COMPANY
4636 FREY STREET
MADISON WI 53705-0000

WIXSON BROTHERS EQUIPMENT CO, HEALTH
WIXSON BROTHERS EQUIPMENT CO INC
PO BOX 205
FISHER AR 72429-0205

WLET PLAN OF INSURANCE - BASICARE
CENTRAL LIFE ASSURANCE COMPANY
4626 FREY STREET
MADISON WI 53705-0000

WLET PLAN OF INSURANCE - TRUST D
CENTRAL LIFE ASSURANCE COMPANY
4626 FREY STREET
MADISON WI 53705-0000

WLET PLAN OF INSURANCE - TRUST W
CENTRAL LIFE ASSURANCE COMPANY
4626 FREY STREET
MADISON WI 53705-0000

Arkansas Insurance Department
Insurance Company Developments in Arkansas

Active Third Party Administrators

WRI & H GROUP INSURANCE TRUST
WESTERN RETAIL IMPLEMENT & HAREWARE
638 W 39TH/PO BOX 419264
KANSAS CITY MO 64141-0000

ABI ADMIN SERVICES, INC. OF FLORIDA
14482 MCCORMICK DRIVE
TAMPA FL 33626-0000

ABI ADMINISTRATION SERVICES CORP.
10159 WAYZATA BLVD
MINNETONKA MN 55343-0000

ACORDIA COLLEGIATE BENEFITS, INC
125 AIRPORT PARKWAY
GREENWOOD IN 46143-0000

ADMINISTRATIVE MANAGEMENT SERV, INC
PO BOX 1428
MAGNOLIA AR 71753-0000

ADMINISTRATORS CORPORATION
7771 W OAKLAND PARK BLVD STE 101
FT LAUDERDALE FL 33351-0000

AHA SERVICES, INC.
419 NATURAL RESOURCES DRIVE
LITTLE ROCK AR 72205-0000

ALPHA DATA SYSTEMS, INC
4887 ALPHA ROAD SUITE 250
DALLAS TX 75244-0000

ALTA HEALTH STRATEGIES (TPA), INC
2610 DECKER LANE
SALT LAKE CITY UT 84119-0000

AMERICAN PENSION HEALTH ASSOC DBA
ALPHA CORPORATION/PO BOX 14786
8322 ONE CALAIS AVENUE
BATON ROUGE LA 70898-0000

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

AMERICAN TRUST ADMINISTRATORS, INC
PO BOX 87
SHAWNEE MISSION KS 66201-0000

AMERICAN ADMINISTRATORS, INC
11422 MIRACLE HILLS DRIVE #501
OMAHA NE 68154-0000

ASSOCIATION ADMIN & CONSULTANTS INC
19000 MACARTHUR BLVD SUITE 500
IRVINE CA 92715-0000

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

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

BENEFIT ADMINISTRATOR OF AM, INC
207 CROCKER
DES MOINES IA 50309-0000

BENEFIT DATA ADMINISTRATORS, INC
125 E SIR FRANCIS DRAKE BLVD
SUITE 300
LARKSPUR CA 94939-0000

Active Third Party Administrators

BRENNCO BENEFIT ADMINISTRATORS, INC
 7701 COLLEGE BLVD
 OVERLAND PARK KS 66210-0000

COMPREHENSIVE BENEFIT SERV CO. INC.
 740 EAST LANCASTER PIKE SUITE 200
 EXTON PA 19341-0000

CONFED ADMIN SERVICES, INC.
 260 INTERSTATE NORTH
 PO BOX 105103
 ATLANTA GA 30348-0000

CONSOLIDATED ADMINISTRATORS, INC.
 3300 DRAKE CIRCLE SUITE 100
 RALEIGH NC 27607-0000

CONSULTANTS & ADMINISTRATORS, INC
 PO BOX 1005
 DELAWARE OH 43015-0000

CORPORATE GROUP SYSTEMS, INC
 204 S MAIN
 PO BOX 330
 BENTONVILLE AR 72712-0000

CORROON & BLACK BENEFITS, INC
 301 PLUS PARK BLVD
 NASHVILLE TN 37217-0000

DENTAL HEALTH ADMIN/CONSULTING SER
 7321 WEST LAKE STREET
 RIVER FOREST IL 60305-0000

EILLOT K. NYMEYER & ASSOCIATES, INC
 16565 SOUTH STATE STREET
 SOUTH HOLLAND IL 60473-0000

EMPLOYEE BENEFIT AM ADMIN CORP.
 17360 BROOKHURST STREET
 FOUNTAIN VALLEY CA 92708-0000

EMPLOYEE BENEFIT CLAIMS OF WI, INC
 SAFECO PLAZA
 SEATTLE WA 98185-0000

EMPLOYEE BENEFIT CONSULTANTS, INC
 2800 PERCY MACHIN DRIVE
 PO BOX 578
 NORTH LITTLE ROCK AR 72115-0000

EQUICOR, INC
 1801 WEST END AVENUE
 NASHVILLE TN 37203-0000

FEWELL AND ASSOCIATES
 #10 SHACKLEFORD PLAZA
 LITTLE ROCK AR 72221-0000

FINANCIAL INS SER CONSULTANTS, INC
 400 EAST DIEHL ROAD
 NAPERVILLE IL 60540-0000

FORREST T. JONES & COMPANY, INC.
 3130 BROADWAY
 KANSAS CITY MO 64111-2406

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

GENERAL WARRANTY CORP INS AGENT/ADM
 24428 SOUTH VERMONT AVENUE
 HARBOR CITY CA 90710-0000

Active Third Party Administrators

| | | | |
|---|------------|---|--------|
| GROUP PROGRAMS, INC. PO BOX 1210 BREAUX BRIDGE LA | 70517-0000 | HEALTH PLANS, INC 100 FRONT STREET SUITE 600 WORCESTER MA | 01608- |
| HEALTHCARE BENEFITS, INC 1201 S SHERMAN ST SUITE 200 RICHARDSON TX | 75081-4854 | HERZFELD LIFE & HEALTH CARE SER PO BOX 849 BENTON AR | 72015- |
| HILLHOUSE ASSOCIATES INSURANCE, INC PO BOX 201359 AUSTIN TX | 78720-0000 | INSURANCE BENEFIT SERVICES, INC. 16420 PARK TEN PLACE SUITE 400 HOUSTON TX | 77084- |
| INSURNATIONAL INCORP OF ARKANSAS 1500 RIVERFRONT SUITE 100 LITTLE ROCK AR | 72203-0000 | INTERNATIONAL BENEFIT SERVICES C 777 MAIN SUITE 2200 FORT WORTH TX | 76102- |
| JAMES E. NASH 308 FIRST NATIONAL PLAZA PO BOX 26 EL DORADO AR | 71730-0000 | JAMES GROUP SERVICE, INC 230 W MONROE SUITE 950 CHICAGO IL | 60606- |
| JOHN P. PEARL & ASSOCIATES, LTD. PROSPECT AT GLEN PEORIA IL | 61614-0000 | JOHNSON & HIGGINS/KIRKE-VAN IRSD 400 LOCUST SUITE 680 DES MOINES IA | 50309- |
| KIRKE-VAN ORSDEL, INCORPORATED 400 LOCUST STREET DES MOINES IA | 50398-0000 | LAHOOD & ASSOCIATES, INC. 6717 SHAWNEE MISSION PARKWAY OVERLAND PARK KS | 66204- |
| LEWER AGENCY, INC 4534 WORNALL ROAD KANSAS CITY MO | 64111 | LINCOLN NAT'L ADMIN SERVICES COR 1300 S CLINTON ST PO BOX 1110 FORT WAYNE IN | 46801- |
| MADISON BENEFIT ADMINISTRATOR, INC 1338 HUNDRED OAKS DRIVE SUITE C CHARLOTTE NC | 28217-0000 | MED-PAY, INC 1650 E BATTLEFIELD SUITE 300 SPRINGFIELD MO | 65804- |

Active Third Party Administrators

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

MONARCH DIRECT, INC.
 361 WHITNEY AVENUE
 HOLYOKE MA 01040-0000

MULTI-FLEX BENEFIT SYSTEMS, INC
 4221 WEST 21ST
 AMARILLO TX 79106-0000

NATIONAL BENEFIT UNDERWRITERS, INC
 9300 METCALFSUITE 350
 OVERLAND PARK KS 66212-0000

NATIONAL BENEFITS CORPORATION
 110 GIBRALTER ROAD SUITE 116
 HORSHAM PA 19044

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

NIA CORPORATION
 1620 KIPLING STREET
 LAKEWOOD CO 80215-0000

OAKMARK OF TUCSON
 7660 EAST BROADWAY #109
 TUCSON AZ 85710-0000

PARTNERS NATIONAL HEALTH PLANS
 5215 N O'CONNOR ROAD
 IRVING TX 75039-0000

PENSION ASSOCIATES INC
 3701 S LINDBERGH BLVD
 ST LOUIS MO 63127-0000

PILGRIM HEALTH APPLICATIONS, INC
 75 TECHNOLOGY DRIVE
 LOWELL MA 01851-0000

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

PLAN ADMINISTRATORS, INC
 3104 S ALAMEDA
 CORPUS CHRISTI TX 78404-0000

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

PRECISION ADMINISTRATORS, INC.
 9900 N BROADWAY
 PO BOX 14749
 OKLAHOMA CITY OK 73114-0000

PROF ADMIN LTD-PENSION-GRP CONSULT
 1141 RED MILE ROAD
 LEXINGTON NY 40504-0000

PROFESSIONAL BENEFIT ADMIN, INC
 650 S SHACKLEFORD ROAD SUITE 224
 LITTLE ROCK AR 72211-0000

PROFESSIONAL DATA SERVICE, INC
 201 WEST MAIN
 PO BOX 1131
 ELDORADO AR 71730-0000

Active Third Party Administrators

PROFESSIONAL RISK MANAGEMENT SERV,
1444 EYE STREET NW SUITE 1100
WASHINGTON DC 20005-0000

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

RAMSEY, DRUG, FARRELL & LENSING INC
PO BOX 55470
LITTLE ROCK AR 72225-0000

RBH DIRECT GROUP, INC.
4870 STREET ROAD
TREVOSÉ PA 19049-0000

REBSAMEN INSURANCE, INC. DPA
REBSAMEN INSURANCE
1500 RIVERFRONT DRIVE BOX 3198
LITTLE ROCK AR 72203-0000

RICHARD FALCONE & ASSOCIATES, INC
377 E BUTTERFIELD ROAD SUITE 375
LOMBARD IL 60148-0000

RICHARD LEAHY CORPORATION
8630 FENTO STREET SUITE 1200
SILVER SPRING MD 20910-0000

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

ROUSSELL AND ASSOCIATES, INC.
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.
770 ST LOUIS STREET
BATESVILLE AR 72501-0000

SEABURY & SMITH, INC.
1166 AVENUE OF THE AMERICAS
NEW YORK NY 10036-2700

SELF FUNDING ADMINISTRATORS, INC
498 PALM SPRINGS DRIVE #101
ALTAMONTE SPRINGS FL 32701-0000

SELMAN & COMPANY
24400 CHAGRIN BLVD
CLEVELAND OH 44122-5600

SERVICE MANAGEMENT CORPORATION
PO BOX 1979
SEARCY AR 72143-0000

SOFTWARE SYSTEMS, INC
PO BOX 276
ARKADELPHIA AR 71923-0000

SPRADLEY & COKER, INC.
PO BOX 8200
LITTLE ROCK AR 72221-8200

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

Active Third Party Administrators

SUSQUEHANNA ADMINISTRATORS, INC
26-28 W KING STREET
BOX 1523
LANCASTER PA 17601-0000

UNION LIFE SERVICE CORPORATION
201 SOUTH BROADWAY
LITTLE ROCK AR

USAMERICA INSURANCE ADMIN., INC
36 EXECUTIVE PARK SUITE 200
IRVINE CA 92714-0000

VANGUARD INSURANCE AGENCY, INC
300 PARK PLAZA
NEPARVILLE IL 60563-0000

VARIABLE PROTECTION ADMIN., INC.
16035 INDUSTRIAL PARKWAY
CLEVELAND OH 44135-0000

W.J. JONES ADMINISTRATIVE SERV, INC
2001 MARCUS AVENUE
LAKE SUCCESS NY 11042-0000

Arkansas Insurance Department
Insurance Company Developments in Arkansas

Active Health Maintenance Organizations

WESTARK INSURANCE AGENCY, INC.
401 NORTH 6TH STREET SUITE B
PO BOX 2587
FORT SMITH AR 72909

AMERICAN DENTAL PROVIDERS, INC.
103 W CAPITOL
SUITE 617
LITTLE ROCK AR 72201-000

AMERICAN HEALTH CARE PROVIDERS, INC
4801 SOUTHWICK DRIVE
SUITE 500
MATTESON IL 60443-2254

BAPTIST MEDICAL SYSTEM HMO, INC.
10816 EXECUTIVE CENTRE DRIVE
CONWAY BUILDING SUITE 300
LITTLE ROCK AR 72211-000

COMPLETE HEALTH OF ARKANSAS, INC.
415 NORTH MCKINLEY
PLAZA WEST BUILDING STE 550
LITTLE ROCK AR 72205-0000

DELTA DENTAL PLAN OF ARKANSAS INC
3807 MCCAIN PARK DRIVE SUITE 110
PO BOX 15965
NORTH LITTLE ROCK AR 72231-590

DENTICARE OF ARKANSAS, INC.
7520 HIGHWAY 107
SHERWOOD AR 72116-0000

HMO ARKANSAS, INC.
601 GAINES
LITTLE ROCK AR 72201-000

***** E N D O F R E P O R T *****

FINANCE DIVISION
Phone: (501) 686-2855

Lewis E. Wharff, C.F.E. --- Chief Financial Examiner
Don Bratcher, C.F.E. --- Certified Financial Examiner
Jerry Bradley, A.F.E. --- Senior Insurance Examiner
Bill Scrimager, C.I.E. --- Senior Insurance Examiner
Charles Black, A.P.E. --- Senior Insurance Examiner
Joe Sullivan --- Senior Insurance Examiner
Reba Evans --- Insurance Examiner
Roy Ridings --- Insurance Examiner
Rick Toland --- Insurance Examiner
Suzanne Choate, C.I.E. --- Securities Custodian
Vanessa Robinson --- 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; review of financial statements of bail bondsmen; the examination of records of bail bondsmen and the investigation of complaints regarding bail bondsmen. 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 at December 31, 1992:

| | |
|---|----|
| 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 1400 foreign companies authorized to transact business in the state of Arkansas.

During the year 1992 financial and/or market conduct examinations were conducted on or in process on the following companies:

| | |
|---|--------------------|
| West General Insurance Company | Topeka, KS |
| Universal Insurance Company | Fort Smith, AR |
| Farmers Mutual Insurance Company | Gentry, AR |
| First Variable Life Insurance Company | Little Rock, AR |
| Merrill Lynch Life Insurance Company | Princeton, NJ |
| Northwest Arkansas Farmers Mutual Tornado | Fayetteville, AR |
| Washington County Farmers Mutual Fire | Fayetteville, AR |
| Imperial Life Insurance Company | Little Rock, AR |
| Farmers Mutual Insurance Company Inc. | Rogers, AR |
| Home Mutual Fire Insurance Company | Fayetteville, AR |
| HMO Arkansas | Little Rock, AR |
| Farmers Nutual Ins Company of Little Rock | Little Rock, AR |
| American Dental Providers | Little Rock, AR |
| American Health Care Providers | Little Rock, AR |
| Ashley Life Insurance Company | Hamburg, AR |
| Arkansas National Life Insurance Company | Little Rock, AR |
| American Pioneer Property Insurance Company | Trumann, AR |
| Arkansas Title Insurance Company | Pine Bluff, AR |
| First Financial Mutual Insurance Company | Trumann, AR |
| Griffin Leggett Burial Insurance Company | Little Rock, AR |
| Denticare of Arkansas, Inc | Tulsa, OK |
| Providential Life Insurance Company | Little Rock, AR |
| Farmers New World Life Insurance Company | Mercer Island, WA |
| Cosmopolitan Life Insurance Company | N. Little Rock, AR |
| American Pioneer Life Insurance Company | Trumann, AR |
| Memorial Insurance Company of America | Blytheville, AR |
| Mid American Century Life Insurance Company | Springfield, MO |
| American Colonial Insurance Company | Little Rock, AR |
| Old Southwest Life Insurance Company | Jacksonville, AR |

At December 31, 1992, there were forty-six (46) bail bond companies doing business in the state of Arkansas with approximately three hundred and twenty-five (325) bail bondsmen licensed through those companies.

The Securities Custodian handles 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 the Securities Custodian at June 30, 1991, was as follows:

| Type of Account | Number of Accounts | Amount |
|-------------------------------------|--------------------|----------------------|
| Domestic Company Deposit | 82 | \$218,677,082* |
| Foreign Company Securities Deposit | 1,374 | 220,024,097* |
| Foreign Company Qualifying Bonds | 150 | 10,310,000 |
| Bailbond and Notary Surety Deposits | 110 | 2,578,500* |
| TOTALS | 1,716 | \$451 589,679 |

*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

Don Switzer --- Assistant Commissioner/Compliance

Jean Langford --- Chief Counsel

Jeannette Denham --- Associate Counsel

Cindy Uhrynawycz --- Associate Counsel

Sammye Frazier --- Investigator

Terry Scott --- Administrative Assistant

Beverly Straw --- Secretary

Mary Coney --- 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. INSURER PENALTIES AND CEASE AND DESIST ORDERS

1. Amest Surety Insurance Company, a California insurer, holding dual licenses as an insurer and as a professional bail bond company under the Commissioner's jurisdiction, was fined \$2,000 under its bail bond company license for quarterly report violations effective January 27, 1992.
2. Bull Shoals Community Hospital and Clinic a/k/a United Health Care Plan, a Bull Shoals, Arkansas HMO, agreed by Consent Order effective January 24, 1992, to revocation of its Arkansas Certificate of Authority due to its bankruptcy petition in Federal Court evidencing its "hazardous financial condition" and inability to meet its contractual obligations to Arkansas enrollees.
3. In the Matter of the National Real Estate Association, Inc., effective October 16, 1992, wherein the Commissioner ordered this corporation to cease and desist selling membership benefits in Arkansas to real estate agents and brokers which included errors and omissions insurance benefits; the insurance was purportedly offered to Arkansas realtors in this program through a purchasing group named Real Estate Insurance Purchasing Consultants, Inc., the subject of its own cease and desist order in Item A (6) below, and the insurance was to be underwritten by an insurer(s) which was not authorized or approved to transact business in this State.
4. Ohio Hospital Insurance Company, an Ohio insurer, effective November 16, 1992, ordering a \$1,000 fine for sale of an unapproved policy form.
5. In the Matter of the Unlicensed Insurance Transactions and Activities of Sterling Boston; Robert L. Darnall; Platinum Associates, Inc.; Robert L. Darnall Companies, Inc.; Thayer C. Lindauer; Peter B. Rea; and Does 1-100, inclusive; effective December 31, 1992, ordering those Respondents to cease and desist unlicensed Arkansas activity including conspiring to utilize false and fraudulent issuance of life insurance policies in the absence of a valid insurable interest and sharing of insurance commissions with unlicensed persons in a pyramid scheme in violation of Arkansas pyramiding laws and Arkansas insurance laws.
6. Real Estate Insurance Purchasing Consultants, Inc., in a companion order to the cease and desist order in Item A (3) above, effective October 16, 1992, ordering this non-resident purchasing group to cease Arkansas activity and cease soliciting Arkansas members to join and obtain commercial liability insurance, as the group was not registered with the Commissioner in violation of Arkansas insurance law.

B. SUSPENSIONS OF ARKANSAS CERTIFICATES OF AUTHORITY OR EXPIRATION/ CANCELLATION OF SUSPENDED ARKANSAS CERTIFICATES OF AUTHORITY

1. American Standard Life and Accident Insurance Company, an Oklahoma insurer, effective May 28, 1992, ordering suspension of its Arkansas Certificate of Authority due to domiciliary State receivership.
2. Andrew Jackson Casualty Insurance Company, a Mississippi insurer and affiliate of the insurer directly below, effective February 19, 1992, ordering suspension of its Arkansas Certificate of Authority due to domiciliary State rehabilitation
3. Andrew Jackson Life Insurance Company, a Mississippi insurer and affiliate of the insurer directly above, effective February 22, 1993, ordering suspension of its Arkansas Certificate of Authority due to its domiciliary State rehabilitation.
4. Atlantic & Pacific Life Insurance Company, a Georgia insurer, effective September 18, 1992, ordering suspension of its Arkansas Certificate of Authority due to domiciliary State rehabilitation.
5. Charter Risk Retention Group Insurance Company, a Nebraska casualty insurer organized as a mutual insurer and operating in Arkansas as a risk retention group, effective December 4, 1992, ordering suspension of its Arkansas Certificate of Registration due to its domiciliary State rehabilitation.
6. Employers Casualty Company, a Texas insurer, effective March 24, 1992, suspending its Arkansas Certificate of Authority due to its domiciliary State conservation.
7. Executive Life Insurance Company, a California insurer, effective March 12, 1992, continuing for an additional year the suspension of its Arkansas Certificate of Authority due to its domiciliary State liquidation proceeding.
8. First Capital Life Insurance Company, a California insurer, effective July 26, 1992, continuing for an additional year the suspension of its Arkansas Certificate of Authority due to its domiciliary State receivership.
9. First Citizens Life Insurance Company, a domestic Arkansas insurer, effective October 16, 1992, continuing for an additional year the suspension of its Arkansas Certificate of Authority due to its Arkansas rehabilitation proceeding.
10. First Southern Insurance Company, a Florida insurer, effective July 16, 1992, ordering suspension of its Arkansas Certificate of Authority due to its domiciliary State rehabilitation.
11. Guarantee Security Life Insurance Company, a Florida insurer, effective August 14, 1992, wherein its Arkansas Certificate of Authority was ordered cancelled and expired due to the suspended insurer's failure to meet statutory prerequisites to continue licensure or suspended licensure.
12. Imperial Casualty and Indemnity Company, a Nebraska insurer, effective May 22, 1992, continuing for an additional year the suspension of its Arkansas Certificate of Authority due to its domiciliary State receivership.

13. Inter-American Insurance Company of Illinois, effective January 2, 1992, ordering suspension of its Arkansas Certificate of Authority due to its domiciliary State liquidation.
14. Inter-American Insurance Company of Illinois, effective December 16, 1992, wherein its Arkansas Certificate of Authority was ordered cancelled and expired due to its failure to meet statutory prerequisites in the intervening year sufficient to continue licensure or suspended licensure.
15. International Service Insurance Company, a Texas insurer, effective October 14, 1992, continuing the suspension of its Arkansas Certificate of Authority for another year due to its domiciliary State liquidation, upon the insurer meeting certain conditions.
16. Legacy Life Insurance Company, a Nebraska insurer, effective August 21, 1992, wherein its Arkansas Certificate of Authority was ordered cancelled and expired due to its failure in the intervening year to meet statutory prerequisites to continue licensure or suspended licensure.
17. MCA Insurance Company, an Oklahoma insurer, effective October 30, 1992, ordering suspension of its Arkansas Certificate of Authority due to its domiciliary State supervision proceeding.
18. Mid-America Life Assurance Company, a Michigan insurer, effective May 14, 1992, rescinding the previous written notice of cancellation or expiration of its Arkansas Certificate of Authority sent in error, and restoring the insurer's license to suspended status for a period of one year.
19. Millers National Insurance Company, an Illinois insurer, effective May 21, 1992, continuing suspension for an additional year of its Arkansas Certificate of Authority due to its domiciliary State conservation.
20. New Jersey Life Insurance Company, a New Jersey insurer, effective September 8, 1992, continuing suspension for an additional year of its Arkansas Certificate of Authority due to its domiciliary State rehabilitation.
21. Old Colony Life Insurance Company, a Georgia insurer, effective December 4, 1992, ordering suspension of its Arkansas Certificate of Authority for one year due to its domiciliary State rehabilitation.
22. Security Southwest Life Insurance Company, a Texas insurer, effective August 17, 1992, wherein its Arkansas Certificate of Authority was ordered cancelled and expired due to its failure to meet statutory prerequisites to continue licensure or suspended licensure.
23. United Equitable Insurance Company, an Illinois insurer and affiliate of the insurer listed directly below, effective August 20, 1992, continuing suspension for an additional year of its Arkansas Certificate of Authority to allow sufficient time for filing documents with the Commissioner to obtain reactivation and reinstatement of its Arkansas license due to its successful release from rehabilitation in its domestic state and reactivation of its domestic State license.
24. United Equitable Life Insurance Company, an Illinois insurer and affiliate of the insurer listed directly above, effective August 19, 1992, wherein its Arkansas Certificate of Authority was ordered cancelled and expired due to its failure to meet statutory prerequisites to continue licensure or suspended licensure.

25. Universal Security Insurance Company, a Tennessee insurer, effective September 3, 1992, wherein its Arkansas Certificate of Authority was ordered cancelled and expired due to its failure to meet statutory prerequisites to continue licensure or suspended licensure.

26. West General Insurance Company, Inc., a Kansas insurer and also the subject of Commissioner's orders in Items D (20) and C (4) above, effective February 7, 1992, suspending its Arkansas Certificate of Authority due to its domiciliary state rehabilitation, and also noting that the Department had set the insurer for an administrative hearing due to its violations of Arkansas laws on policy claims payment delays, but such hearing was stayed due to the Kansas rehabilitation court's stay order.

27. Wisconsin Mortgage Assurance Corporation, a Wisconsin insurer, effective August 25, 1992, nunc pro tunc April 6, 1992, continuing suspension of its Arkansas Certificate of Authority due to its domiciliary State liquidation.

C. INSURANCE COMPANY TRANSACTIONS

1. First Variable Life Insurance Company, Little Rock, Arkansas, acquisition by the "235 Banks" (a consortium of lending institutions headed by Chase Manhattan Bank of New York City) upon certain conditions was approved effective September 17, 1992.

2. National Old Line Insurance Company, Little Rock, Arkansas, acquisition by Protective Life Insurance Company approved effective June 3, 1992, and the insurer's request to redomesticate from Arkansas to the State of Tennessee was approved in the order subject to approval of the Tennessee Insurance Commissioner.

3. Central Investors Life Insurance Company, an Arkansas insurer, and Ouachita Life Insurance Company, an Arizona reinsurer, effective May 5, 1992, approving the application for admission and issuance of an Arkansas Certificate of Authority for Ouachita Life Insurance Company, by ratifying and approving the provisions of the Commissioner's prior Order No. 91-34 dated August 20, 1991, and approving as of August 20, 1991, the merger of Ouachita Life Insurance Company with and into Central Investors Life Insurance Company, with Central Investors Life Insurance Company being the surviving company.

4. West General Insurance Company, Inc. and Benchmark Insurance Company, Kansas insurers, order dated January 22, 1992, and effective January 17, 1992, approving a bulk or assumptive reinsurance agreement wherein West General Insurance Company, Inc. was ceding or selling all its policies issued to the Supermarket Employee Benefit Plan and/or Supermarket Insurance Agency, Inc., including Arkansas policies, to the assuming insurer, Benchmark Insurance Company, conditioned upon Benchmark Insurance Company submitting quarterly audited financial reports to the Commissioner; see also other Commissioner orders as to West General Insurance Company, Inc. under Items D (20) and B (26).

D. INSURANCE COMPANY EXAMINATION ORDERS

1. American Colonial Insurance Company, Little Rock, Arkansas, Report as of December 31, 1990, adopted effective June 4, 1992, wherein inadvertent inaccuracies in its Annual Statement and one continuation certificate were noted and corrected by American Colonial.

2. American Dental Providers, Inc., Little Rock, Arkansas, Report as of December 31, 1991, adopted effective October 5, 1992, wherein the HMO instituted a new disclosure procedure as to its management after notation in the Report.
3. American Health Care Providers, Inc., Little Rock, Arkansas, Special Market Conduct Examination Report as of March 20, 1992, followed by a re-examination ordered by the Commissioner, resulting in a Special Market Conduct Examination Report as of March 20, 1992 plus additional data examined through and including June 23, 1992, adopted effective October 29, 1992. The Report noted the HMO's violations and lack of success in correcting certain of its practices and procedures in noncompliance with Department rules and regulations in the areas of claims handling, advertising, and maintaining a complaints register. The HMO filed an Administrative appeal from this Order with the Circuit Court of Pulaski County.
4. American Investors Life Insurance Company, Little Rock, Arkansas, Report as of December 31, 1991, adopted November 3, 1992, ordering the insurer to provide the Commissioner with evidence in thirty days of correction of its capital and surplus deficiency, which American Investors subsequently performed; noting that the Examiner reclassified or non-admitted certain assets or investments; and further noting on rebuttal that the insurer was instituting written procedures on disclosing directors' conflicts of interest and new written service agreements to ensure the Commissioner's prior approval of its service agreements; and that it had discontinued compensation payments under its prior nonapproved service agreements.
5. Arkansas National Life Insurance Company. Little Rock, Arkansas, Report as of December 31, 1991, adopted effective August 17, 1992, noting no discrepancies or violations of any Code or rule provision or prior order.
6. Arkansas Title Insurance Company, Pine Bluff, Arkansas, Report as of December 31, 1991, adopted effective June 29, 1992, noting the title insurer's post-examination correction of its prior failure to maintain a complaints register or proper minutes of director and stockholder meetings in compliance with Department rules and regulations.
7. Ashley Life Insurance Company, Hamburg, Arkansas, Report as of December 31, 1991, adopted effective September 16, 1992, ordering the insurer to move to and thereafter maintain in its Hamburg, Arkansas, home office all records of its Arkansas assets, transactions and affairs per Ark. Code Ann. 523-69-134, rather than in its parent company's non-resident office, and ordering correction of the Report's section on stockholder dividends, and noting the insurer's failure to maintain proper minutes on investments and officer elections, and noncompliance with certain advertising rules.
8. Cosmopolitan Life Insurance Company, North Little Rock, Arkansas, Report as of December 31, 1991, adopted effective June 25, 1992, ordering the Company to hold a special stockholder meeting to correct technical deficiencies as to the number and qualifications of its officers and directors, to increase its guaranty fund deposit with the Department, to sell certain real estate still unsold despite a previous Department order, and to correct its corporate minute book.
9. Denticare of Arkansas, Inc., Sherwood, Arkansas, Report as of December 31, 1990, adopted effective July 15, 1992, wherein the Commissioner granted his permission for this HMO to maintain its books and records in Tulsa, Oklahoma, for the period of one year, upon petition of the HMO following the Examiner's notation that it failed to maintain records in Arkansas; and noting

that commissions were paid to unlicensed assets, which the HMO acknowledged it was correcting.

10. Farmers Mutual Insurance Company, Rogers, Arkansas, Report as of December 31, 1991, adopted effective December 29, 1992, ordering this farmers' mutual aid association to correct deficiencies in its investment practices, including failure to properly diversify its investments per Code and its overinvestment in certain assets prohibited by Code.

11. Farmers Mutual Insurance Company of Little Rock, an Arkansas farmers' mutual aid association, Report as of December 31, 1991, adopted with addendum effective November 13, 1992, wherein the FMAA was ordered to reorganize and maintain its books and records and account/financial records in an orderly fashion.

12. 1st Financial Assurance Company, Trumann, Arkansas, Report as of December 30, 1990, adopted effective July 1, 1992, noting no discrepancies or violations of any Code or rule provision or prior order.

13. Griffin Legett Burial Insurance Company, Little Rock, Arkansas, Report as of December 31, 1991, adopted effective July 9, 1992, noting no discrepancies or violations of Code or rule provisions or prior orders.

14. HMO Arkansas, Inc., Little Rock, Arkansas, Report as of December 31, 1991, adopted effective December 15, 1992, ordering the HMO to complete certain reports and financial reports and diversify certain investments.

15. Investors Guaranty Life Insurance Company, a California insurer, Special Market Conduct Report as of December 31, 1991, adopted effective June 17, 1992, ordering the insurer to restrict marketing or sale of a certain life product until its advertising on that product was filed and approved by the Commissioner.

16. Memorial Insurance Company, Blytheville, Arkansas, Report as of December 31, 1990, adopted effective June 4, 1992, ordering the insurer to hold special director and stockholder meetings to regularize election of an officer position and to correct inconsistencies in its capital stock contained in its articles of incorporation.

17. Mid-American Century Life Insurance Company, Little Rock, Arkansas, Report as of December 31, 1991, adopted effective June 5, 1992, noting the Company's agreement to correct deficiencies including overinvestment in certain assets, failing to maintain physical custody of Arkansas assets in this state, and failing to maintain a complaints register.

18. Old Southwest Life Insurance Company, Jacksonville, Arkansas, Report as of December 31, 1990, adopted effective June 4, 1992, noting no discrepancies or violations of Code or rule provisions or prior orders.

19. Providential Life Insurance Company, Little Rock, Arkansas, Report as of December 31, 1990, adopted effective September 18, 1992, noting the insurer's correction of its advertising in noncompliance with Department Rule and Regulation 41.

20. West General Insurance Company, Inc., a Kansas insurer and also the subject of other Commissioner orders under Items C (4) and B (26), Special Market Conduct Examination Report as of January 15, 1992, adopted effective June 18, 1992, noting the insurer's rehabilitation proceeding in Kansas was subsequently converted to a liquidation proceeding, and also noting that the insurer violated Arkansas law with respect to unfair claims settlement practices, paying commissions to unlicensed agents, and rate filing violations in charging Arkansas policyholders a binder fee which was not included in any rate filing with the Commissioner, and further noting that the Kansas liquidation court's stay order precluded the Commissioner from ordering the insurer to cure these deficiencies.

E. OTHER INSURER ACTIONS

1. In the matter of the Arkansas Property and Casualty Insurance Guaranty Fund, effective October 7, 1992, ordering an assessment of licensed property and casualty insurers to pay Arkansas policyholder claims necessary due to the insolvencies of and the Arkansas ancillary receiverships on two licensed foreign insurers in liquidation in their domiciliary states, Rockwood Insurance Company, a Pennsylvania insurer, and West General Insurance Company, Inc., a Kansas insurer.

2. In the matter of Dynamic Enterprises, Inc. d/b/a Carmart, effective July 23, 1992, wherein the Commissioner determined that the company's product was an insurance product subject to regulation under Arkansas insurance laws, and that further sales of the product should be done here only after its proper licensure as an insurance company by the Insurance Commissioner; Action Subsequent to the Order the Circuit Court of Pulaski County overturned the Commissioner's Order and held that Carmart's activities did not constitute "insurance." The Commissioner filed an appeal which is currently pending before the Arkansas Supreme Court.

3. In the matter of a Petition for Declaratory Ruling as to Applicability of Ark. Code Ann. 523-79-103 (defining insurable interests) to Life Insurance issued in favor of Charitable Donees/Beneficiaries, effective January 10, 1992, wherein the Commissioner, upon petition of St. Vincent Development Foundation on its behalf and on behalf of similarly situated institutions, found that life insurance effectuated by individuals as charitable donors for such non-profit institutions as owners and beneficiaries, as described, was valid and not offensive of the public policy of this state.

4. In the matter of the Proposed Exemption of certain Directors and Officers Management Liability Policies from the Separate Aggregate Defense Cost Limit of Act 204 of 1987, effective February 12, 1992, upon filing for approval a policy form by St. Paul Property and Liability Company, wherein the Commissioner granted the limited exemption only as to such policies with liability and defense limits of \$500,000 or more.

5. In the matter of the Proposed Exemption of Certain Legal Malpractice Liability Insurance Policies from the Separate Aggregate Defense Cost Limit of Act 204 of 1987, effective February 12, 1992, upon filing for approval a policy form on lawyers professional liability insurance by St. Paul Property and Liability Company, wherein the Commissioner granted the limited exemption only as to policies described therein issued to lawyers or law firms engaged in securities law practice and as to policies with liability and defense limits of \$5 million dollars or more.

6. In the matter of Environmental Protection Associates, Inc., Russellville, Arkansas, effective September 18, 1992, addressing a workers' compensation insurance classification code issue upon the employer/insured's appeal under Ark. Code Ann. 523-67-119 and in which the Commissioner

ruled that the insurer's application of a supplemental disease factor for rating purposes was improper.

7. In the matter of Lincoln Liberty Life Insurance Company, a Nebraska insurer, effective April 7, 1992, ordering reinstatement of its suspended Arkansas Certificate of Authority due to the removal of the Company from supervision by its domiciliary State insurance department.

8. In the matter of Metal Recovery, Inc., London, Arkansas, effective March 25, 1992, addressing a workers' compensation insurance classification code issue upon the employer/insured's appeal under Ark. Code 23-67-119. The Commissioner upheld the position of the employer upon the insurer's failure to appeal from the decision of the National Council on Compensation Insurance.

9. In the matter of Morse Automotive Corporation, Arkadelphia, Arkansas, effective December 1, 1992, addressing a worker's compensation insurance classification code issue and upholding the employer's position upon the employer/insured's appeal under Ark. Code 23-67-119.

10. In the matter of the Security Deposit of National Farmers Union Standard Insurance Company, effective April 28, 1991 [sic 1992], ordering the custodial bank to sell the securities of this insurer lodged there for safekeeping by the Commissioner, and to remit those proceeds to the Commissioner for his payment toward or satisfaction of an unpaid Arkansas judgment against the insurer by an Arkansas citizen claimant; the Commissioner's second order on this matter, effective May 11, 1992, was issued wherein the claimant withdrew the claim against the insurer's security deposit, and the Commissioner vacated the first order.

11. In the matter of Rentals Unlimited, Inc., Fort Smith, Arkansas, effective June 5, 1992, addressing a workers' compensation insurance classification code issue upon the employer/insured's appeal under Ark. Code Ann. 23-67-119.

12. In the matter of the Written Application of the Independent Insurance Agents of Arkansas Request to Modify the Workers' Compensation Premium Rate Calculations for Logging and Lumbering Classification (Code 2702), effective April 3, 1992, ratifying as modified the Commissioner's previous orders on workers' compensation for loggers and lumberers issued as Orders 91-30, 91-30A, and 91-30B.

13. In the matter of the Workers Compensation Rate filing made by the National Council on Compensation Insurance, effective July 22, 1992, as to increasing the overall premium rate of workers' compensation advisory rates, wherein the Commissioner ordered that the requested overall premium level increase of 41.2% be denied, and that an overall rate increase of 18.5% would not be excessive, inadequate or unfairly discriminatory upon NCCI refiling.

F. SUMMARY OF REGULATORY ACTIVITY

1. In 1992 two company hearings were held; ten resident agent/broker hearings were held; ten bail bond hearings were held; two public rule regulation hearings were held; one non-resident agent/broker hearing was held; and one rate and rule filing hearing was held. In 1992 the number of orders issued (including orders upon hearings, emergency orders and consent orders) were: 67 company orders; 18 agent/broker orders; 20 bail bond orders; 2 rate & rule filing orders; 2 policy language exemption orders; 5 workers compensation classification and rate appeal orders; one

interpretive order on life insurance donors to charities; and one Guaranty Fund order. The Legal Division recorded 49 hearings/informal conferences/meetings and transcribed 12.

2. As to licenses of resident and non-resident agents, surplus line brokers, and bail bond licensees and others, the following disciplinary actions were taken:

a) REVOCATIONS: 1 Lending Institution Agency, pending reapplication for a limited agency license; 3 Individual Agents; 1 Professional Bail Bondsman; 1 Insurance Agency.

b) SUSPENSIONS: 3 Bail Bond Company Licenses pending a hearing request; 1 Professional Bail Bond Company pending a scheduled hearing; 1 Agent for 90 days; 1 Agent License pending a hearing.

c) PROBATIONS: 1 Bail Bond Company for 5 months; 3 Agents for 1 year each; 1 Agent for 1 year followed by a subsequent year.

d) FINES: 1 Agent and 1 Professional Bail Bond Company for \$5,000 each; 2 Insurance Agents for \$3,000 each; 1 Insurance Agency for soliciting for an unlicensed insurer and an unlicensed non-resident agency for \$1,000; 1 Agent for \$1,000; 2 Agents for \$500 each; 1 Professional Bail Bondsman for \$500; 1 Professional Bail Bond Company and 1 Agent for \$300; 2 Agent and 2 Bail Bond Companies for \$250 each; 1 Bail Bond Company for \$200; 2 Bail Bond Companies for \$100 each.

e) LICENSE APPLICATIONS REVIEWED: 1 Agent License Application Reviewed; Order permitted withdrawal by Applicant without prejudice to Applicant's Reapplication; 2 Separate Professional Bail Bondsman applications (License and Renewal License respectively denied due to statutory conflict of interest as to public officer positions).

f) CEASE AND DESIST ORDERS: 1 on a group and individuals soliciting disability (accident and health) insurance from a mail drop without proper agent or broker licensure; 1 Insurance Agency Order by agreement to cease solicitation for an unlicensed insurer and agency; 1 Agent and 1 Agency and 1 unlicensed individual combined with a records production subpoena, all in one case pending a hearing request.

g) OTHER: 1 Order granting license renewal for a Professional Bail Bondsman acting as a public official on a finding of no statutory conflict of interest; 1 Discovery Order and 2 Bearing Continuance Orders all in one Agency case; 2 Language Correction Orders as to 1 prior Agent-Agency sanction Order and 1 prior Bail Bondsman sanction Order; 2 Agents requiring completion of 36 hours of agent education; 1 Agent for institution of new office accounting procedures; 1 Professional Bail Bond Company License Reinstated Upon Release from IRS levy on security deposit, subsequent to prior License Suspension due to Levy on Security Deposit; 2 Separate Orders finding insufficient evidence of Code violations of a Professional Bail Bond Company and of an employed Professional Bail Bondsman, and Granting Case Dismissal Motions.

The Legal Division held 55 informal conferences with various licensees. Company transactions processed included: 26 redomestications; 31 insurer name changes; 73 insurer home office address changes; 96 mailing address changes; 17 insurer mergers; 20 insurer certificate of authority cancellations/expiration; Review/approval of numerous Holding Company Registration Statements, Bulk/Assumptive Reinsurance Agreements, and Management Service Contracts. The Legal Division

drafted 57 pieces of legislation in 1992, including the "Douglass Initiative" on workers' compensation reform, 85% of which was enacted as Act 796 of 1993.

In 1992 the Legal Division processed for issuance 323 certificates of compliance and 161 certificates of other kinds. The Legal Division collected or assisted in the collection of \$5,450 of insurer fines or penalties; \$6,000 in agent/broker fines or penalties; \$2,420 as fees for certificates; \$7,500 for insurance company filings or other transaction fees; \$2,350 in fees for amendments to insurer articles of incorporation; \$1,893 for Code copying charges; and \$50 for a certificate of incorporation.

G. RULE AND REGULATIONS

In 1992 the following new permanent or emergency rules and regulations were adopted:

1. Regulation 52: "Minimum Standards for Basic Benefit Disability Insurance," effective May 13, 1992
2. Regulation 54: "Arkansas Workers' Compensation Insurance Plan," effective February 1, 1992
3. Regulation 55: "Bulk and Assumptive Reinsurance," effective June 1, 1992

In 1992 the following rules and regulations were revised and readopted:

1. Regulation 13: "Long-Term Care Insurance," effective June 1, 1992
2. Regulation 27: "Minimum Standards for Medicare Supplement Policies," effective May 1, 1992
3. Regulation 36: "Regulation of Bail Bond Business," effective January 8, 1992
4. Regulation 49: "Life and Disability Guaranty Fund Notices," effective June 1, 1992



LICENSE DIVISION
Phone: (501) 686-2840

Margaret Bolin --- Director
Joan May --- Executive Secretary
Annette Craig --- Document Examiner
Sandra Currington --- Document Examiner
Melissa Curtis --- Document Examiner
Angela Davis --- Document Examiner
Michelle Fahey --- Document Examiner
Toni Frost --- Document Examiner
Barbara Gordon --- Document Examiner
Kathy Stimpson --- Document Examiner
Vacant --- Document Examiner

The Agent's License Division is responsible for the testing and licensing of individuals desiring to become agents, brokers, solicitors, adjusters, consultants, or bail bondsmen. The Division also oversees the licensing of amusement attractions, insurance policy vending machines, third party administrators, non-resident agents, non-resident brokers, risk retention agents, purchasing group brokers, and resident and non-resident agencies. Self-insured plans and multiple employer trusts are also registered by this Division.

During 1992, the Division administered 4,865 examinations, issued 27,691 resident agent licenses and 5,059 non-resident licenses.

Certification of the license status of an Arkansas licensed individual to another state and the issuance of Clearance Letters, when Arkansas individuals remove themselves from the State, is another service provided by this Division. The Division issued 3,289 Certifications and 85 Clearance Letters in 1992.

The License Division also audits renewal lists submitted by the insurance companies. Property and casualty company renewals are processed in odd numbered years and life and health company renewals in even numbered years. The renewal of 75,967 agents' licenses were processed in 1992.

The Division processed the cancellations of 7,824 agent appointments by I-71 forms and 10,318 agent cancellations from non-renewal. The Division also processed 6,608 continuing education certificates of completion and exemption forms.



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
Ernestine Godbey --- Secretary

The general regulation of the life and health insurance transacted in Arkansas is the responsibility of the Life and Health Division. These two lines of insurance include ordinary life policies and annuities, variable life policies and annuities, credit life and disability, funeral insurance, and all forms of accident and health insurance. This last category applies to individual and group health policies, Medicare Supplements, long term care, Health Maintenance Organizations, continuing care facilities, multi-employer welfare arrangements, and multiple employer trusts.

The primary responsibility of the Division consists of the review and approval or disapproval of form and rate filings. The Division's responsibilities include expanding insurers authority under their Certificate of Authority and insuring that insurance companies adhere to laws and regulations.

More than 11,000 forms are reviewed annually. In addition, more than 500 rate revision were reviewed. Each form and rate filing must comply with all laws and must be equitable for the insured. There must be an acceptable relationship of benefits paid to the premiums charged.

Also, the Division works with the public, attorneys, consumer organizations, research institutions, and company representatives on insurance problems. Inquiries range from insurance companies' stability to the type of policy a company issues.

Currently, the most serious problem is the continual increase in health insurance premiums. The availability of health insurance is a very serious concern of the Insurance Department. The continual increase in health insurance premiums resulting from the higher cost of medical care is escalating at a much higher rate than the other basic necessities. In recent years, the number of insurance companies writing health coverage has declined in the state. Many people are finding it difficult to obtain health insurance or to afford what they have. In conjunction with other agencies and organizations, this Department has been working on various solutions to this problem.



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
Carol King --- Senior Rate and Form Analyst
Becky Jane Harrington --- Senior Rate and Form Analyst
Evelyn Brown --- Secretary
Nancy J. Horton --- Secretary

The Property and Casualty Division of the Insurance Department is responsible for the 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 1992, analysts reviewed 18,061 form filings (an increase of 4,024 from 1991) and 8,167 rate and rule filings (an increase of 4,019 or almost double the number received in 1991). We also handled 9,255 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 and 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 1992 there were 49 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 1991 this Division collected \$1,802,137.46 in surplus lines tax. Year-end reports for 1992 are due March 1, 1993.

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 1991, this Division collected \$7,357.14 in self-procured premium tax.

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 during 1992 has been directed toward resolving complaints and improving the responsiveness of servicing carriers to insureds and agents in Arkansas.

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
Frank Gobell --- Attorney
Tommie Cannon --- Claims Manager
Muriel Hicks --- Claims Manager
Doris Taylor --- Claims Manager
Harriette Upshaw --- Claims Manager
Alan McClain --- Claims Manager
Linda Corpier --- Assistant Claims Manager
Otis Palmer --- Assistant Claims Manager
Larry Walker --- 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
Tiphane Galloway --- Secretary II
Marvis Hankins --- Secretary I
Ginny Short --- Secretary I
Deloris Clawitter --- Document Examiner I
Carol Loring --- 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 4,000 workers' compensation claims filed each year by State and school employees.

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. City and county governments elected to be self insured in 1985; therefore, the Public Employee Claims Division is no longer responsible for these claims.

TOTAL QUALITY MANAGEMENT

The Insurance Department implemented Total Quality Management principles. Thusfar, 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 program.

OPERATIONS

On December 31, 1992, the division had 2,018 open and active claims in which lost time was involved. We averaged approximately 1,700 active medical only claims. It should be noted here that we have experienced an annual average increase of 6% in workload in the last 4 years and experience thus far this year reveals this trend is continuing. A reserve value of \$22,250,000.00 was placed on those claims.

There has been a significant increase in the amount of money disbursed for workers' compensation benefits. As a result, a Governor's Project Team was empowered to make recommendations to lower workers' compensation costs. This division's director participated on that team. The report with recommendations was accepted by the governor's Natural Team and adopted.

The State Insurance Department is studying organizing an occupational health, safety and accident prevention program that would provide the agencies with technical assistance, education, statistical feedback, and work place inspections. Computer interface with PECD would be essential.

Our division participated in a project with the Office of Personnel Management (OPM) to produce a videotape about workers' compensation benefits. This tape will be shown to new employees as part of their orientation to state government. We were asked to write the manuscript for the tape which we did. They taped the agency and its employees with a voice dubbed in with the manuscript. It was an interesting project.

PECD would like to produce a videotape of instructions and general information on WC benefits and procedures to send to agencies. Personnel from OPM were consulted and they were interested.

ADMINISTRATIVE COST REIMBURSEMENT

Act 1046 of 1987 stipulates that during the biennial period ending June 30, 1989, and every quarter thereafter, the cost for administering the Public Employee Claims Division (PECD) be certified to the Chief Fiscal Officer of the State. These costs are proportioned by claim expenditure by agency. These funds are then transferred from the different funding accounts of entities covered by PECD to the State General Services Account.

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 \$18,876,691.45 was disbursed from the four funds administered by the Division in calendar year 1992.

almost completed. An application was written and later approved for a HCFA grant to expedite the implementation of this program. Major projects in this connection have been updating, correcting, and proofing the training manual; designing various volunteer forms which would be unique to our program; writing news releases; and conducting recruitment efforts which include letters, flyers, articles, etc., to be used in the program. We have also updated lists of potential volunteers, maintained contact, communication, and the cooperation of these volunteers, along with the Area Offices on Aging throughout the state, several divisions of the Department of Human Services, and the Medicare intermediary office.

All said and done, we feel we had a most productive year, anticipate continued productivity and welcome the challenge.



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 the 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 contracts 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.

