Arkansas
Insurance Department

We work for you!

Mike Huckabee
Governor

Mike Pickens
Commissioner

2002-2003

Arkansas Insurance Department

1200 West Third Street, Little Rock, AR 72201-1904
1-501-371-2600, 1-800-282-9134
E-mail: insurance@arkansas.gov
Web site: www.arkansas.gov/insurance/

Mike Huckabee
Governor

Mike Pickens
Commissioner

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

Mission Statement

The purpose of the State Insurance Department is to serve and protect the public interest by the equitable enforcement of the State's laws and regulations affecting the insurance industry. The primary mission of the State Insurance Department shall be consumer protection through insurer solvency and market conduct regulation, and fraud prosecution and deterrence.

Table of Contents

Mission Statement	1
Table of Contents	2
History of Insurance Commissioners	3
Organizational Chart	4
A Message From the Commissioner	5
Administration Division	6
Accounting Division	7
Consumer Services Division	8
Finance Division	9
Human Resources Division	11
Information Systems Division	12
Insurance Fraud Investigation Division	13
Legal Division	14
License Division	17
Life and Health Division	18
Liquidation Division	19
Property and Casualty Division	21
Public Employee Claims Division	23
Risk Management Division	25
Senior Health Insurance Information Program	26
Insurers Listed by Arkansas Premium:	
Farmers Mutual Aid Associations	27
Fraternal Organizations	27
Health Companies	27
Life Companies	28
Property and Casualty Companies	36
Title Companies	44

History of Insurance Commissioners

AUDITORS OF STATE

Ex-Officio Commissioners of Insurance

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

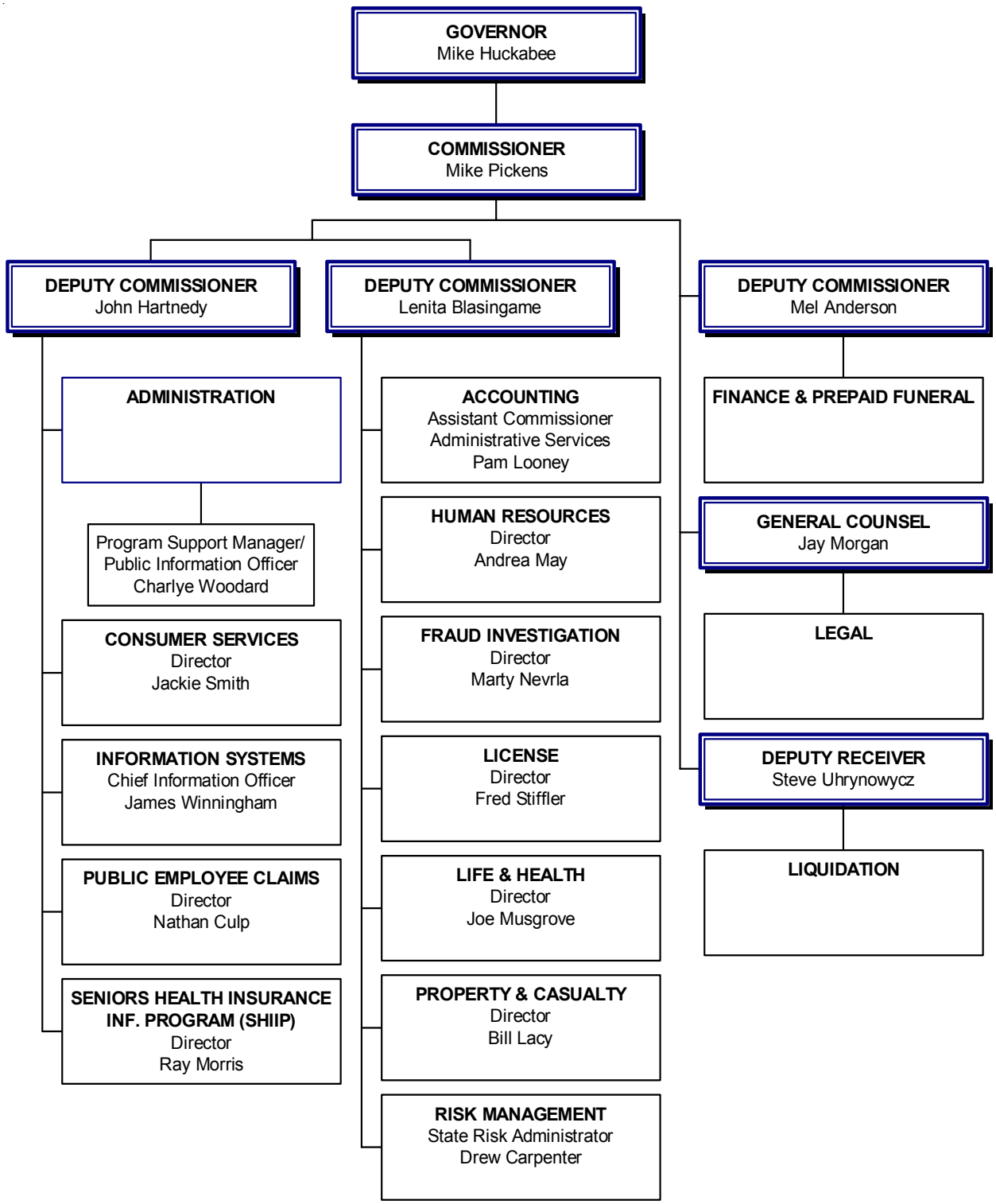
INSURANCE COMMISSIONERS

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

* President of National Association of Insurance Commissioners

Note: Please visit our "Commissioners' Photo Gallery" on your next visit to the Arkansas Insurance Department.

Organizational Chart



Mike, Melissa, Mary Catherine, and Rob Pickens

A Message From the Commissioner:

Dear Arkansas Insurance Consumers, Agents and Company Representatives:

We're Working For You!

Shortly after taking my role as your Insurance Commissioner we adopted a slogan: "The Arkansas Insurance Department...We Work for You!" In this space I want to capsule just a few of the things we have done on behalf of you the consumer and the insurance industry, both locally and nationally.

Arkansas's Voice Heard Throughout the Nation

One of the greatest honors I've received in my role as your Insurance Commissioner is my election as an officer of the National Association of Insurance Commissioners (NAIC). This responsibility allowed me, as well as other members of the Arkansas Insurance Department to sit on committees and task forces at the NAIC, offering a significant voice in the future of insurance regulation. These Committees include: The Executive (EX) Committee; Ad Hoc Task Force on Patriot Act Compliance; Consumer Protections Working Group; Speed-To-Market (EX) Task Force; National Treatment and Coordination Working Group; Health Insurance and Managed Care (B) Committee; Regulatory Framework Task Force; Senior Issues Task Force; Terrorism Insurance Implementation Working Group; Surplus Lines Task Force; Workers' Compensation Task Force; Antifraud (D) Task Force; Financial Condition (E) Committee; Accounting Practices and Procedures Task Force; Capital Adequacy Task Force; Examination Oversight Task Force; Receivership & Insolvency Task Force; International Insurance Relations (G) Committee; Information Resources Management (H) Committee; Information Systems Task Force; Life & Health Actuarial Task Force; NAIC/Consumer Liaison Committee; and the NAIC/Industry Liaison Committee.

We're in Step With the Mission

The primary mission of the Insurance Department is consumer protection, carried out through our responsibility to insurer solvency through market conduct regulation, and fraud prosecution and deterrence.

To that end, for the period covered in this report, we received nearly 100% conviction rates on successful fraud prosecutions, assisted consumers in collecting $6.8 million in payments, worked more than 7,100 consumer complaints, answered more than 78,000 consumer calls (Consumer Services Division only) and conducted thorough market conduct examinations to ensure the solvency of our domestic insurance companies.

Our efforts have not lacked the attention of others. We have answered hundreds of media inquires, taking our message of consumer protection to the public through both broadcast and print media.

But for me, the most rewarding times are those spent explaining what we do for you the consumer, for you the agent, or for you the company representative. Members of the Arkansas Insurance Department and I have traveled this State and the nation working to make state insurance regulation more effective, efficient and less burdensome.

And while there are others who say they can do a better job for you through federal regulation, we strongly disagree and vow to do everything we can to continue to "work for you."

All My Best,

Mike Pickens

Mike Pickens
Commissioner

Administration Division

Phone: (501) 371-2620, Fax: (501) 371-2629
E-mail: insurance.administration@arkansas.gov

Commissioner	***Mike Pickens***
Deputy Commissioner and Life and Health Actuary	***John Hartnedy***
Deputy Commissioner	***Lenita Blasingame***
Public Information Officer	***Charlye Woodard***
Support Staff	***Sandy Currington***
	Mary Ann Wornock
	Seleta Yearian

John Hartnedy
Deputy Commissioner and Life and Health Actuary

Lenita Blasingame
Deputy Commissioner

Charlye Woodard
Public Information Officer

Division Highlights

- ☑ **The Arkansas Insurance Department worked in conjunction with the University of Arkansas at Little Rock to host Arkansas Insurance Day. This event attracts Commissioners and regulators from around the country as well as hundreds of industry representatives, who gather to discuss trends in the ever-changing marketplace.**
- ☑ **State Insurance Commissioner Mike Pickens was elected 2002 Vice President and 2003 President of the National Association of Insurance Commissioners (NAIC).**
- ☑ **Both Deputy Commissioners Hartnedy and Blasingame, along with Commissioner Mike Pickens, extensively traveled the State of Arkansas speaking on relative insurance issues.**
- ☑ **Arkansas Insurance Department representatives fielded hundreds of calls from the media, making nearly as many appearances on radio or television and in the print media.**

Accounting Division

Phone: (501) 371-2605, Fax: (501) 371-2629
E-mail: insurance.accounting@arkansas.gov

Pam Looney
Assistant Commissioner/
Administrative Services

Asst. Commissioner/
Administrative Services . . . . . ***Pam Looney***
Insurance Examiner . . . . . ***Connie Hagemeier***
. . . . . ***Vanessa Dale***
Accountant . . . . . ***Angie Adkins***
. . . . . ***Carsonee Brooks***
. . . . . ***Carla Kincannon***
Accounting Technicians . . . . . ***Lavada Anderson***
. . . . . ***Tracey Jones***
Management Support Technician . . . . ***Judy Hudson***
Management Project Analyst . . . . . ***Carolyn Hunt***
Support Staff . . . . . ***Elzora Gilliam***
. . . . . ***Lupe Tankersley***

Division Highlights

- ☑ **The Accounting Division collected $143,299,585 in receipts during fiscal year 2002.**
- ☑ **The Accounting Division collected approximately $112 Million in premium taxes (sales tax on premium written) during calendar year 2003.**
- ☑ **106,850 checks were processed by the Accounting Division during fiscal year 2002, which puts this division's monthly processing total at 8,904.**

The Arkansas Insurance Department derives none ($0) of its operating revenue from either premium taxes or general revenue. The Department is a dedicated funding agency. The insurance industry and agents fund all the operations of the Department, including the consumer protection and premium tax collection functions.

Premium Taxes

The Accounting Division processes approximately 1,684 premium tax packages from insurance companies licensed to conduct business in the State of Arkansas. All premium tax forms are now available for downloading from the Department's Web site.

In 2003 the Arkansas Insurance Department collected approximately $112 Million in premium taxes (sales tax on premium written). $72 Million went to State General Revenue, and the rest (approximately $40 Million) to Police and Firemen's Pensions funds.

2003 Premium Taxes Collected

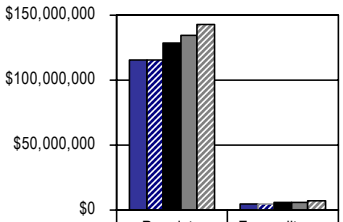
State General Revenue **Police and Firemen's Pension Funds**

Receipts and Expenditures

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

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

A total of $143,299,585 in receipts was collected in fiscal year 2002. Expenses for the Arkansas Insurance Department for that same time period equaled $7,311,946.



	Receipts	Expenditures
FY 1998	$115,492,412	$5,289,821
FY 1999	$115,451,748	$5,289,821
FY 2000	$128,010,747	$6,010,709
FY 2001	$135,013,687	$6,219,233
FY 2002	$143,299,585	$7,311,946

Consumer Services Division

Phone: (501) 371-2640, (800) 852-5494
Fax: (501) 371-2749
E-mail: insurance.consumer@arkansas.gov

Jackie Smith
Director

Director	*Jackie Smith*
Insurance Investigator	*David Briggs*
	Larry Cagle
	Gary Childers
	Marvin Hall
	Shirley Harrison
	Mark Lippiatt
	Joyce Morgan
Support Staff	*Miranda Blue*
	Retha Davis
	Mildred Quigg
	Lawanda Singleton
	Kim Witcher

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

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

Brochures Available

The following brochures are available by contacting the Consumer Services Division of the Arkansas Insurance Department. Some brochures may be viewed on the Department's Web site www.arkansas.gov/insurance.

- *Auto Guide*
- *CHIP Brochures (Comprehensive Health Insurance Pool*
- *Consumer Guide to Cancer*
- *Consumer Guide to Homeowner Insurance*
- *Guide to Life Insurance*
- *Guide to Buying Viatical Settlements*
- *HIPAA Brochure*
- *Insurance Tips for Arkansas Consumers*
- *Understanding How Insurers Use Credit Information*

Activity Report

2002

- ☑ Assisted in collecting $4,264,986 for Arkansas consumers.
- ☑ Received 3,874 Complaints
- ☑ Closed 3,808 Complaints
- ☑ Received 38,801 telephone inquiries and 311 walk-ins.
- ☑ Participated in 101 dislocated workers workshops throughout the State.

Arkansas
Insurance Department

Mike Huckabee
Governor

Mike Pickens
Commissioner

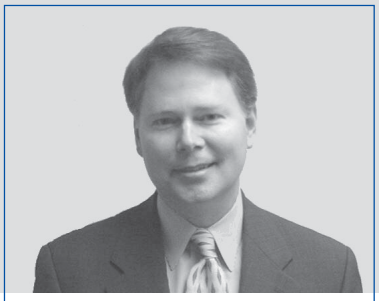
We work for you!

2003

- ☑ Assisted in collecting $2,542,685 for Arkansas consumers.
- ☑ Received 3,661 Complaints
- ☑ Closed 3,345 Complaints
- ☑ Received 39,495 telephone inquiries and 258 walk-ins.
- ☑ Participated in 73 dislocated workers workshops throughout the State.

Finance Division

Phone: (501) 371-2665, Fax: (501) 371-2747
E-mail: insurance.finance@arkansas.gov



Mel Anderson
Deputy Commissioner for Financial Regulation/Audit

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

Examinations

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

A team of professionals, including an attorney, an examiner-in-charge, a financial analyst, a chief financial examiner, and additional examiners as needed, conducts examinations. The approach of utilizing relevant Department members in the examination process has proven to be efficient and accurate, in this important step of financial solvency regulation.

Deputy Commissioner for Financial Regulation/Audit	***Mel Anderson, CPA***
Examination:	
Chief Financial Examiner	***W. Woodall, Jr., CFE, CGFM***
Certified Financial Examiner	***Roy Ridings, Jr., CFE***
EDP Auditor, Sr. Ins. Exam.	***Earl Norton, CPA, CISA***
Senior Insurance Examiner	***Reba Evans***
	Mel Heaps, AFE
	Bill Scrimager, CIE, CFE
	Joe Sullivan
Insurance Examiner	***Jeff Cordell***
	Steven Williams
Market Conduct Examiner	***Doris Johnson***
Financial Analysis:	
Manager	***Leo Liu, CPA***
Assistant Manager	***Brenda Haggard, CPA***
Financial Analyst	***Misty Beentjes***
	Laurie Casteel
	Steven Kilgore
	Richard Palmatory
Prepaid Funeral Benefits:	
Senior Insurance Examiner	***Rick Toland, CPC***
Senior Auditor	***David Phillips***
Junior Auditor	***Howard Richard II***
Securities Administrator	***Malisa Landers***
Admissions Coordinator	***Kim Johnson***
Support Staff	***Annette Craig***
	Angela Davis
	Phyllis Crook

The following companies participated in a financial and/or market conduct exam in calendar year 2002:

American Dental Providers of Arkansas
American Healthcare Specialty Insurance Co.
American Home Life Insurance Co.
American Underwriters Insurance Co.
Arkansas Title Insurance Co.

Division Highlights

- ☑ **The Finance Division is responsible for fulfilling the Arkansas Insurance Department's core mission of consumer protection through financial solvency regulation.**
- ☑ **The Finance Division conducts financial and market conduct examinations on all Arkansas domestic companies.**

Aviation Title Insurance Co.
Delta Dental Plan of Arkansas, Inc.
Farm Bureau Mutual Ins. Co. of AR, Inc.
Farmers Home Mutual Fire
Farmers Mutual Ins. Co. of Little Rock
First Financial Assurance Co.
Higginbotham Burial Insurance Co.
Logan County Farmers Mutual Aid
Ozark National Life Insurance Co.
Security Alliance Life Insurance Co.

Domestic and Foreign Insurance Companies

The following list represents a breakdown of domestic and foreign companies conducting business in the State of Arkansas as of December 31, 2002:

	Domestic	Foreign
Life & Health	42	580
Property & Casualty	11	839
Farmers Mutual Aid Assn.	13	--
Health Maint. Org. (HMOs)	5	2
Title Insurance	2	21
Hospital & Medical Serv.	1	--
Fraternal	--	16
Captive	1	--
Totals	75	1,458

Financial Analysis

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

Insurance companies conducting business in the State of Arkansas are required to file annual financial statements with the AID. Barring a few exceptions, all 2002 annual statements were filed with the AID by the March 2003 deadline. Any company unable to provide sufficient reason for delinquent filings were assessed an administrative penalty.

Prepaid Funeral Benefits Contracts

The Prepaid Funeral Benefits Section of the Finance Division review prepaid funeral contracts to ensure compliance with Acts 852 of 1995, 372 of 1997, 1249 of 1999 and 1043 of 2001. The review process includes examination of active and matured prepaid funeral contracts, on-site financial examinations of the licensees' trust funds and custodial accounts, review of licensees' annual reports and written and oral responses to consumers' inquiries and complaints.

A total of 180 funeral homes were issued licenses to sell and/or offer for sale prepaid funeral benefits contracts, within the State of Arkansas, on June 1, 2003. The licensed organizations' net worth, certifications, outstanding and unfulfilled contracts were reviewed for their accuracy and authenticity.

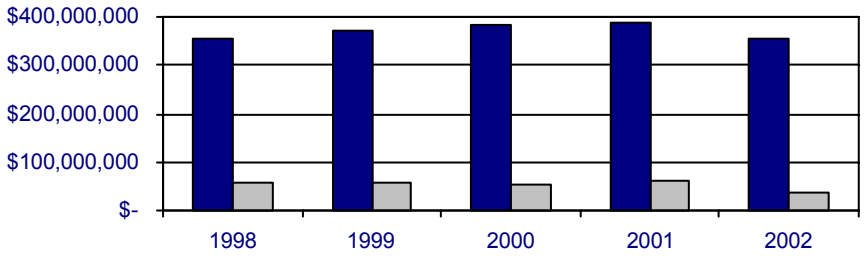
A total of 63 on-site trust fund financial examinations were performed during the calendar year 2002 by the Section's financial examiners.

Securities Deposits

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

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

Securities deposits held in fiscal years 1998-2002 are reflected below:



	6/30/1998	6/30/1999	6/30/2000	6/30/2001	6/30/2002
Foreign	$354,182,000	$371,127,861	$385,549,861	$388,387,000	$356,343,600
Domestic	$55,927,314	$56,522,314	$55,638,314	$60,082,314	$39,095,814

Andrea May
Director

Human Resources Division

Phone: (501) 371-2818, Fax: (501) 371-2618
E-mail: insurance.human.resources@arkansas.gov

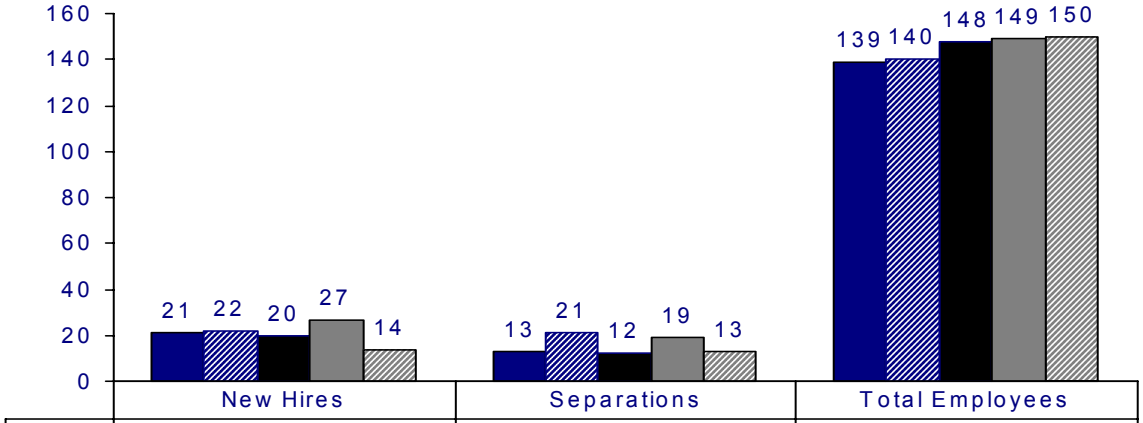
Director . . . . . ***Andrea May***
Personnel Officer . . . . . ***Carol Anthony***
Benefits Administrator . . . . . ***Carol Nunn***

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

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

The following chart reflects AID's employee retention rate during calendar years 1999 through 2003.

Employee Retention Chart



	New Hires	Separations	Total Employees
1999	21	13	139
2000	22	21	140
2001	20	12	148
2002	27	19	149
2003	14	13	150

Information Systems Division

Phone: (501) 371-2657, Fax: (501) 371-2618
E-mail: insurance.information.systems@arkansas.gov

James Winningham
Chief Information Officer

CIO Office:

Chief Information Officer	*James Winningham*
Technical Assistant to the CIO	*Melinda Kelley*
Chief Engineer/Security Officer	*Britton Kerr*
Secretary	*Beth Davis*

IS Division:

Director	*Don Howard*
Systems Manager	*Britt Simmons*
Programming Manager	*Don Cordes*
Programmers	*Larry Gregory*
	Marlena Hanson
	Heather Langley
	Jeffrey March
	LanNan Ray
	Eddie Rogers

Setting the Technology Standard

In 1998 the Department received the National Association of Insurance Commissioners (NAIC) Technology of the Year Award for becoming the first Insurance Department in the United States to implement all of the NAIC's State Regulation 2000 technology initiatives. In 1999 the Department again received the NAIC Technology of the Year Award for continuing to be the only Insurance Department in the United States that had implemented all of the State Regulation 2000 technology initiatives. In 2000 the Department was joined by the Insurance Departments of several other states in having achieved the technology standard set by the Arkansas Insurance Department. In 2001 and 2002 the Department not only maintained its national technology initiatives standing, but it assumed new national technology leadership responsibilities, while continuing to improve state offerings and internal systems.

National Technology Leadership

In 2000 Commissioner Pickens took the lead in refocusing the combined national technology efforts from State Regulation 2000 to Uniform Regulation Through Technology. While holding the Vice Chair position of the NAIC's Information Systems Task Force, Arkansas was one of the two lead states in calling for the creation of an Information Resources Management Committee (IRMC). This committee oversees the funding and prioritization of all the national association's information technology projects. The end of 2002 not only saw the creation of the IRMC, but the selection of Arkansas as one of the thirteen member states, and the election of Commissioner Pickens as the President of the NAIC.

Arkansas Electronic Government

In 2002 Internet accessibility to Insurance Department services was expanded to 24 hours a day, every day of the year. This means that any time, day or night, Arkansas citizens can utilize Insurance Department services by using their Internet browser. Additionally, the Web services available were expanded to include finding agent information, locating agencies, finding companies, downloading forms, reviewing Department regulations and insurance law, filing consumer complaints and many other Department services. Insurance company representatives can now use the Department Web page to register for automatic electronic distribution of Department Bulletins, Directives, Rules, Regulations, and Notice of Public Hearings. Through information technology, these services are offered quickly and economically to the public, avoiding the expensive overhead of staffing government offices during non-traditional work hours. Not only does this reduce the cost of government, but it offers Arkansas citizens the opportunity to economize their personal transportation costs in obtaining these government services.

Internal Department Support

A number of improvements have been made to internal systems to provide for more secure and more efficient conduct of Department business. Computer workstations now operate on 100-megabit local area networks, with servers operating over a 1-gigabit network. Firewalls have been upgraded and increased to handle all high-speed interfaces. Servers have been upgraded to improve both data access performance and improved security service and performance. Formal regulatory business analysis techniques have been implemented to facilitate computerization of Division information for the Insurance Department. New software systems are already in place for the Licensing, Accounting, Public Employee Claims, and Fraud Divisions. Many of the Department's Web page enhancements have been developed by members of the Department's own IT staff, and other major Web page improvements have been done and are being done by non-IT Department personnel trained by the IT staff. The "Division information" can be accessed by clicking on the "Data Services" link located on the Department's home page.

The Department's Office of the Chief Information Officer and its Information Systems Division are working together to provide stronger and more secure systems to the Insurance Department, and to provide the citizens of Arkansas with quality insurance regulation that is consistently more efficient, more effective, and available around the clock.

Insurance Fraud Investigation Division

Phone: (501) 371-2790, Fax: (501) 371-2799
Toll Free Fraud Tip Hot Line: (866) 660-0888
E-mail: insurance.fraud@arkansas.gov

Marty Nevrla
Director

Director	*Martin J. Nevrla*
Asst. Director/Chief Investigator	*S. D. Roff*
Chief Counsel	*Daniel J. Reber*
Staff Attorney	*Raymond Boyles*
	Greg Sink
Investigators	*Curtis Briggs*
	Bill Bryan
	Jacquie Harper
	Patrick O'Kelley
	Monty Vickers
	Brian White
	Ken Wilder
Financial/Support Manager	*Shirley Pegg*
Support Staff	*Evelyn Brown*
	Faith Chamberlain
	Candance Matlock

The Insurance Fraud Investigation Division investigates and prosecutes all categories of insurance fraud.

The Division carries out its statutory mandate by receiving referrals from various sources, including insurance companies, employers, employees, agents, and interested citizens. It then conducts investigations to determine whether there have been criminal violations of the law. Investigations that result in a finding of a criminal violation are referred to the appropriate prosecuting attorney's office.

The Division has full police powers as well as the power to issue subpoenas, compel the production of documents, and administer oaths. Division attorneys are authorized to be appointed as special deputy prosecuting attorneys.

In addition to its enforcement activities, this Division publishes an annual fraud newsletter and engages in extensive publicity efforts to deter insurance fraud.

Fraud Referrals

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

A referral form, Form REF, is preferred when submitting a referral but is not required. The form may be obtained by contacting the Fraud Division or by copying it from our Department Web site at www.arkansas.gov/insurance or by calling the Fraud Division at 501-371-2790.

2002 Activity Report 2003

2002

- ☑ 369 Referrals Received
- ☑ Referred 67 Cases for Prosection
- ☑ Experienced a 100% Conviction Rate with 18 Successful Prosecutions
- ☑ Fines and restitution totaling $9,911 and $190,726 respectively, were imposed with varying terms of incarceration and probation.

2003

- ☑ 453 Referrals Received
- ☑ Referred 66 Cases for Prosection
- ☑ Experienced a 96% Conviction Rate with 24 Successful Prosecutions
- ☑ Fines and restitution totaling $6,950 and $4,277 respectively, were imposed with varying terms of incarceration and probation.

Jay Morgan
General Counsel

Legal Division

Phone: (501) 371-2820, Fax: (501) 371-2639
E-mail: insurance.legal@arkansas.gov

General Counsel	***Jay Morgan***
Chief Counsel	***Jean Langford***
Associate Counsel	***Clay Crews***
	Sara Farris
	Booth Rand
	Ragenea Thompson
Management Project Analyst	***Mary Coney***
Investigator	***Ira Smith***
	Joie Tester
Support Staff	***Gussie Loring***
	Linda Reeves
	Lorraine Rowland
	Terry Scott

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

Other duties of this division include drafting legislation, rules, directives, legal opinions, and conducting consumer complaint investigations. Assistance with the adoption of reports for financial examination on Arkansas domestic HMOs and farmers' mutual aid associations is another function of the AID Legal Division.

The Legal Division also maintains the corporate records of insurers, including name, address changes, and domestication status. Division attorneys represent the Insurance Department in administrative hearings and court appeals pertaining to: a) licensees' alleged insurance code or rule violations, and b) insurance company acquisitions, mergers, reinsurance agreements, and similar transactions.

Offered services to the public include providing information to consumers, insurance companies, and other licensees, regarding insurance, insurance companies, and other licensees.

The Legal Division collected a total of $642,104.68 in fines and penalties for calendar year 2003. Other fees collected totaled $67,901.50.

COMPANY TRANSACTIONS

Mergers

From	To
American General Life Insurance Co.	American General Assurance Company
North Central Life Insurance Company	United States Life Ins. Co. in the City of New York
Old Line Life Insurance Company	American General Life Insurance Company
Franklin Life Insurance Company	American General Life Insurance Company
White River Valley Insurance Co.	Citizens Fidelity Insurance Company
Delta Life & Annuity Company	AM Investors Life Ins. Co. of Topeka, KS, Inc.
Orion Insurance Company	Security Insurance Company of Hartford
Design Professionals Ins. Co.	Security Insurance Company of Hartford
Employee Benefits Ins. Co.	Security Insurance Company of Hartford
Northbrook Life Insurance Company	Allstate Life Insurance Company
International Insurance Company	TIG Insurance Company
Appalachian Life Insurance Company	Universal Guaranty Life Insurance Company
Illinois Annuity & Life Insurance Company	Indianapolis Life Insurance Company
Southern Heritage Insurance Company	Southern Insurance Co. of Virginia
Conseco Medical Insurance Company	Washington National Insurance Company
Pioneer Life Insurance Company	Washington National Insurance Company
All American Life Insurance Company	American General Life Insurance Company
National Travelers Life Company	Employers Modern Life Company
Associates Financial Life Insurance Co.	American Health & Life Insurance Company
Security-Connecticut Life Insurance Co.	ReliaStar Life Insurance Company

Mergers (Cont.)

From	To
Woodmen Accident & Life Insurance Co.	Assurity Life Insurance Company
GuideOne Life Insurance Company	Kansas City Life Insurance Company
Chartwell Insurance Company	Trenwick America Reinsurance Corp.
Rushmore National Life Insurance Co.	American Memorial Life Insurance Company
Acacia National Life Insurance Company	Acacia Life Insurance Company
Highlands Underwriters Ins. Co	Highlands Insurance Company

Name Changes

From	To
CGU Life Insurance Company of America	Aviva Life Insurance Company
Conseco Variable Insurance Company	Jefferson National Life Insurance Co.
Ministers Life Insurance Company	Securian Life Insurance CompanyGuideOne
General Security Insurance Company	Unitrin Auto and Home Insurance Co.
General Security Property & Casualty Company	Unitrin Preferred Insurance Company
Atlas Assurance Company of America	Peerless Indemnity Insurance Company
Western Diversified Life Insurance Company	American Specialty Health Insurance Company
Republic-Vangard Life Insurance Company	SCOR Life Insurance Company
AUSA Life Insurance Company, Inc.	Transamerica Financial Life Insurance Company
Combined Specialty Insurance Company	Virginia Surety Company, Inc.
Mountbatten Surety Company, Inc.	First Sealord Surety, Inc.
Northbrook Property and Casualty Ins. Co.	St. Paul Protective Insurance Company
Royal & Sun Alliance Personal Insurance Co.	AXIS Reinsurance Company
Underwriters Indemnity Company	Lexon Insurance Company
Worldwide Insurance Company	Response Worldwide Insurance Company
Lutheran Brotherhood Variable Ins. Products Co.	Thrivent Life Insurance Company
Sumitomo Marine & Fire Ins. Co. of America	Mitsui Sumitomo Ins. Co. of America
Old Republic Minnehoma Insurance Co.	Old Republic Security Assurance Company
Golden Security Life Insurance Company	Golden Security Insurance Company
Mitsui Marine & Fire Insurance Co. of America	Mitsui Sumitomo Insurance USA Inc.
Western Continental Insurance Company	CDC IXIS Financial Guaranty North America, Inc.
Prudential Health Care Plan, Inc.	AET Health Care Plan, Inc.
Planet Indemnity Company	RLI Indemnity Company
Clarica Life Reinsurance Company	Generali USA Life Reinsurance Company

Redomestications

Company	From	To
American General Indemnity Company	NE	IL
Guarantee Insurance Company	DE	SC
Highmark Life Insurance Company	CT	PA
Sterling Investors Life Insurance Company	FL	GA
Acacia National Life Insurance Company	VA	DC
Golden American Life Insurance Company	DE	IA
North Central Life Insurance Company	MN	IL
United Financial Casualty Company	MO	OH
Allmerica Financial Life Insurance & Annuity Co.	DE	MA
American Agri-Business Insurance Company	IA	TX
American Travelers Assurance Co.	IA	DC
Kansas City Fire & Marine Insurance Co.	MO	SC
Western Continental Insurance Company	TX	NY
Greenwich Insurance Company	CA	DE
AAA Life Insurance Company	DC	MI
Atlas Assurance Company of America	NY	IL
West Coast Life Insurance Company	CA	NE
Universal Life Insurance Company	TN	AL
Winterthur International America Ins. Co.	WI	DE
XL Specialty Insurance Company	IL	DE

ORDERS

Agent

Cease and Desist

Custom Rail Employer Welfare Trust Fund, Medical Benefits Admin & Ronald J. Wilson
Adminitron, Inc.
Multistaff Leasing, Outsource 2000, USA Drive-A-Way, Inc.
Staffsmart, Orion Group & Labor Lease
Privilege Care, Inc.

Consent Order

Tommy Ray Brasher
Sandra Kay Hunt
Terry R. Metheny
Gregory G. Polkowski
Christopher Earl Powers
Lawrence Shelton
Neal K. Wade
Charles David Wright, Sr.
Drew C. Young, Jr.

Company

Acquisition

First Pyramid Life Ins. Co. of America
Security Alliance Insurance Company
Wonder State Life Insurance Co.

Certificate of Authority Reinstated

MGIC Indemnity Corp.

Certificates of Authority Suspended

American National Lawyers Ins. Reciprocal
Doctors Insurance Reciprocal
Equity Mutual Insurance Co.
Frontier Insurance Co.
Frontier Pacific Insurance Co.
National Warranty Insurance Co.
Reciprocal Alliance Risk Retention Group
South Caroline Insurance Company
U. S. International Reinsurance Company
Western Indemnity
Acceptance Insurance Co.
Casualty Reciprocal Exchange
Legion Indemnity Company
Reciprocal of America

Certificate of Authority Cancelled

California Compensation Ins. Co.
Commercial Compensation Casualty Company
Heritage Warranty Mutual Ins. Risk Ret. Group
International Indemnity Company
Pennsylvania Casualty Company
Connecticut Surety Company
Fremont Indemnity Company
London Pacific Life & Annuity
Northwestern National Casualty Company
Reliance Insurance Company

Exam Orders Adopted

American Healthcare Specialty Ins. Co.
Agents Mutual Insurance Company
American Dental Providers of Arkansas, Inc.
Arkansas Title Insurance Co.
Aviation Title Ins. Co.
Delta Dental Plan of Arkansas, Inc.
Farm Bureau Mutual Ins. Co. of Arkansas, Inc.
Farmers Home Mutual Fire Ins. Co.
Farmers Insurance Co., Inc.
Farmers Insurance Exchange
Farmers Mutual Ins. Co. of Little Rock
First Guaranty Ins. Co.
Logan County Farmers Mutual AID
Ozark National Life Ins. Co.
Security Alliance Insurance Co.

Agreements

Southland National Insurance Corp.

Continued Suspensions

American Bonding
American Financial Security Ins. Co.
American Growers Ins. Co.
Colonial Casualty Ins. Co.
First Citizens Life Ins. Co.
GHS Fire Ins. Co.
Highlands Ins. Co.
Imperial Casualty & Indemnity Co.
Legion Insurance Co.
Lumber Mutual Ins. Co.
Lutheran Benevolent Ins. Exchange, Inc.
Mid-Continent Preferred Life Ins. Co.
North American Lumber Ins. Co.
Ld Southwest Life Ins. Co.
The Home Ins. Co.
Villanova Insurance Co.
Fidelity Mutual Life Insurance Co.
Lawrenceville Property & Casualty Company

License Division

Phone: (501) 371-2750, Fax: (501) 371-2618
E-mail: insurance.license@arkansas.gov

Fred Stiffler, Jr.
Director

Director	*Fred Stiffler, Jr.*
Investigator	*Kathy Stimpson*
Administrative Assistant	*Sherrell Givens*
Document Examiners	*Jane Amy*
	Marchall Caster
	Lisa Garner
	Joe Ella Gay
	Barbara Gordon
	Willie Hemphill
	Lisa Hunt
	Margaret Miller
	Peggy Singleton
	Sheila Weeks

The License Division is responsible for the licensing of both resident and non-resident agents, firms, adjusters, brokers, and consultants in the State of Arkansas. This division is responsible for billing and collecting license fees, printing and distributing license renewals and the issuance of viatical broker licenses and third party administrator registrations.

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

All agents and brokers are required to meet annual continuing education (CE) requirements. The License Division is responsible for the review of courses and providers, and for ensuring agent compliance.

License Division Transactions

On an average, the License Division processes the following transactions on an annual basis.

• New Agents Licenses	16,600
• New Agencies Licenses	1,040
• License Renewals	36,000
• New Company Appointments	26,000
• Company Appointment Terminations	20,000
• Company Appointment Renewals	300,000
• License Certifications	5,200
• Continuing Education Certifications	7,000
• Address Changes	7,800
• Telephone Inquiries	50,000

Division Highlights

- ☑ **In 2003, the License Division listed a total of 46,651 active producers (17,747 resident, 28,904 non-resident) and 4,153 active agencies (1,825 resident, 2,328 non-resident).**
- ☑ **The Arkansas Insurance Department was the first Insurance Department in the United States to offer electronic appointments via the Internet.**
- ☑ **License Division forms can be found on the on the Insurance Department's Web site. Additionally, on-line review of agent license records is available under the Department's "Agent Search" site.**

Joe Musgrove
Director

Life & Health Division

Phone: (501) 371-2800, Fax: (501) 371-2748
E-mail: insurance.l&h@arkansas.gov

Director . . . . . ***Joe Musgrove***
Certified Rate and Form Analysts . . . . . ***Linda Bird***
. . . . . ***Marie Bennett***
. . . . . ***Rosalind Minor***
. . . . . ***J. Harris Shearer***
Support Staff . . . . . ***Polly Reinold***

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

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

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

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

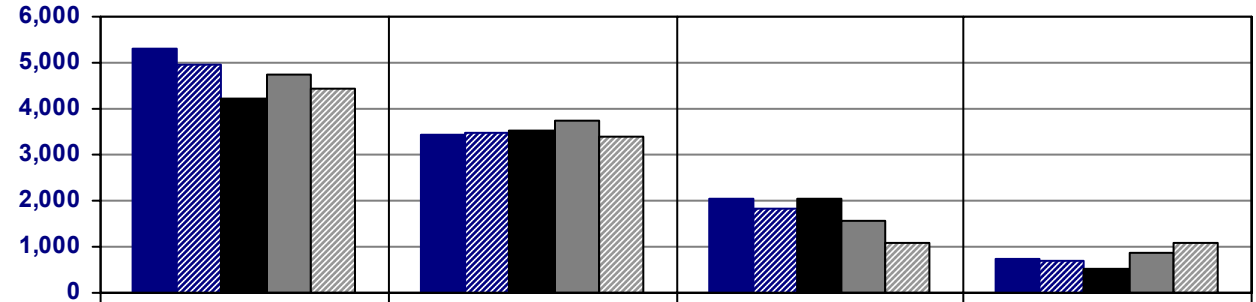
Finally, the Life and Health Division of the Arkansas Insurance Department regulates the issuance of permits for charitable annuity foundations, and life and continuing care facilities.

Policy Issues

The insurance industry continues to experience changes regarding long term care, group health insurance, and Medicare (Medigap) policies. These actions trigger changes within insurance companies that are often addressed by the Insurance Department.

Forms Filed

The following chart represents forms filed for calendar years 1999-2003.



	Life Forms	Health Forms	Advertising Forms	Rate Filings
1999	5,288	3,437	2,027	734
2000	4,963	3,488	1,841	689
2001	4,210	3,512	2,064	534
2002	4,740	3,734	1,566	868
2003	4,414	3,370	1,075	1,089

Steve Uhrynowycz
Deputy Receiver

Liquidation Division

1023 West Capitol Avenue, Suite 2, Little Rock, AR 72201
Phone: (501) 371-2776, Fax: (501) 371-2774
E-mail: insurance.liquidation@arkansas.gov

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

The Liquidation Division, on behalf of the Insurance Commissioner as Receiver, manages the day to day affairs of insolvent insurance company estates and prepaid funeral benefit trusts. Although the Liquidation Division performs certain functions on behalf of the Arkansas Insurance Commissioner, individuals employed with this division are not employed by the State of Arkansas and are not considered State employees. Additionally, the Liquidation Division does not receive any funding from the State of Arkansas.

During 2002, the Division was responsible for the management of six domestic insurance company receiverships, three prepaid funeral benefit trusts, and twenty-eight ancillary insurance company receivership estates.

Domestic Insurance Companies

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

Prepaid Funeral Benefit Trust

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

Ancillary Insurance Receiverships

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

Arkansas Property and Casualty Guaranty Fund

The Division also administers the Arkansas Property and Casualty Guaranty Fund ("APCGF"), which provides benefits to Arkansas insureds and claimants of insolvent property and casualty insurance companies.

During 2002, APCGF, as appropriate, paid, net of recoveries, over $4,900,000 to adjust, settle or litigate claims involving the following thirty-four non-domestic insurance company receiverships.

Acceleration National Insurance Co.
American Eagle Insurance Company
American Mutual Insurance Co. of Boston
American Mutual Liability Insurance Co.
Amwest Surety
Andrew Jackson Casualty Insurance Co.
California Compensation Insurance Co.
Carriers Insurance Company
Colonial Casualty
Commercial Compensation Insurance Co.
Connecticut Surety
Cotton Belt Insurance Company
Credit General Insurance Company
Employers Casualty Insurance Company
Employers National Insurance Company
First Southern Insurance Company
Great Global Insurance Company
Ideal Mutual Insurance Company
Integrity Insurance Company
Intercontinental Insurance Managers
Lutheran Benevolent Insurance Exchange
Midland Insurance Company
Mission Insurance Company, Inc.
Mission National Insurance Company
Pacific Marine Insurance Company
Phico
Premier Alliance Insurance Company
Reliance
Rockwood Insurance Company
Standard Fire Insurance Company
Transit Casualty Insurance Company
Union Indemnity Insurance Company
United Southern Assurance Company
Western Employers Insurance Company

Arkansas Life and Health Insurance Guaranty Fund

Finally, the Division administers the Arkansas Life and Health Insurance Guaranty Association (ALHIGA), which does for life and health insurance insureds and claimants of Arkansas what APCGF does for property and casualty insureds and claimants. During 2002, ALHIGA provided benefits to Arkansas insureds and claimants totaling more than $11,400,000, as a result of the following sixteen domestic and non-domestic insurance company receiverships.

American Chambers Life Insurance Co.
American Investors Life Insurance Co.
American Standard Life Insurance Co.
Centennial Life Insurance Company
Confederation Life Insurance Company
Executive Life Insurance Company
First Citizens Life Insurance Company
First National Life Ins. Co. of America
Intl. Financial Services Life Insurance Co.
Investment Life Insurance Company
Kentucky Central Life Insurance Company
Mid-Continent Life Insurance Company
National American Life Insurance Co.
Reliance
Statesman National Life Insurance Co.
Universe Life Insurance Company

Mission Statement

The purpose of the State Insurance Department is to serve and protect the public interest by the equitable enforcement of the State's laws and regulations affecting the insurance industry. The primary mission of the State Insurance Department shall be consumer protection through insurer solvency and market conduct regulation, and fraud prosecution and deterrence.

Bill Lacy
Director

Property & Casualty Division

Phone: (501) 371-2800, Fax: (501) 371-2748
E-mail: insurance.p&c@arkansas.gov

Director	***Bill Lacy***
Senior Rate and Form Analyst	***Alexa Grissom***
	Becky Harrington
	Edith Roberts
	Royce Wigley
	Carol King Stiffler
Support Staff	***Michelle Fahey***
	Nancy Horton
	Betty Montesi

The primary focus of the Property and Casualty Division of the Arkansas Insurance Department is to monitor and regulate rate and form activities of insurance companies conducting business in the State of Arkansas. With limited exceptions, all marine, surety, and property and casualty insurance companies transacting business in Arkansas are required to submit rate and form filings to this division for review.

The approval process includes a thorough review to ensure all forms are in compliance with State law. Arkansas is considered a "competitive rating state" and as such, requests for rate changes are effective 20 days after they are filed unless those changes are excessive, inadequate, or unfairly discriminatory.

Consumer Complaints

The Property and Casualty Division works closely with the Insurance Department's Consumer Services Division in the handling of complaints concerning coverage or rating issues. The Property and Casualty Division handles all workers' compensation complaints.

Major Projects

The Division participates in many major projects, including updating of online access to rate and form information, review of procedures to improve responsiveness to consumers and insurers, and use of the Product Requirements Locator so that insurers have access to the most recent filing requirements to improve and shorten the review process. The Division is a participant in a pilot program to allow insurers to self-certify the routine filings so that companies can respond quickly to changes in the market. The Division is in the forefront of national efforts to improve among the states uniformity of rate and form review standards by designing review forms that are used nationally.

The Division's Web site has undergone significant change with the availability of more consumer and regulatory information. You may access the site by clicking on the "Data Services" link on the Department home page.

Personal Lines

The primary goals of the personal lines review process are to promote competition, provide timely and accurate review of all personal insurance products, and to ensure rates are neither excessive, inadequate or unfairly discriminatory. All forms are approved prior to use.

Commercial Lines

Arkansas is one of several states operating under a deregulated commercial lines law. This law created a "large commercial risks" class of insureds, and exempted from review certain commercial insurance products. This law does not apply to workers' compensation, employer's liability, or professional liability products.

Market Assistance Program

In 1999, Act 1343 created the Market Assistance Program (MAP) to assist consumers in obtaining earthquake coverage. The program has been successful and writes more than 5,000 policies for Arkansas residents who were unable to obtain coverage through traditional homeowners' policies. The Act also established an Earthquake Authority Board that has the authority to actually issue earthquake coverage if MAP is unable to provide sufficient coverage.

ASSIGNED RISK INSURANCE POOLS

The Property and Casualty Division manages the assigned risk, or residual market insurance pools. Assigned risk plans are available for workers' compensation and automobile insurance. When coverage is not available in the voluntary market, the Arkansas Rural Risk Underwriting Association provides fire insurance coverage for structures located in rural areas identified as Class 9 and 10.

Workers' Compensation

During 2002 Arkansas saw the workers' compensation market continue to harden as it did in most other states. Companies continued to tighten underwriting guidelines, which resulted in significant growth of the assigned risk plan. In spite of these market trends, the combined loss ratio in Arkansas was 101% in 2001 -- the best in the nation. In 2002, our loss ratio improved to 96%. The following chart reflects the plan's premium growth.

Workers' Compensation Assigned Risk Premiums

	1998	1999	2000	2001	2002
January	21,845,000	10,814,378	7,490,104	7,682,902	12,566,442
February	20,813,000	10,847,741	7,278,811	8,419,923	12,783,041
March	19,669,000	10,234,352	7,185,102	8,917,506	12,959,733
April	18,985,000	9,711,971	7,100,055	9,441,314	13,777,532
May	17,947,000	9,204,227	7,011,318	9,903,406	14,673,788
June	17,126,000	8,794,174	7,068,534	9,372,370	15,218,965
July	16,282,000	6,416,819	6,934,167	9,674,897	16,274,608
August	15,231,000	8,616,124	6,715,227	10,352,348	17,306,914
September	14,388,000	8,535,847	6,566,275	10,665,833	18,174,595
October	13,079,000	8,344,029	6,780,125	11,260,854	18,367,218
November	12,082,000	7,952,783	7,021,301	11,677,930	18,461,173
December	11,823,000	7,791,221	7,142,395	12,160,528	20,500,219
TOTALS	**199,270,000**	**107,263,666**	**84,293,414**	**119,529,811**	**191,064,228**

Workers' Compensation Rates

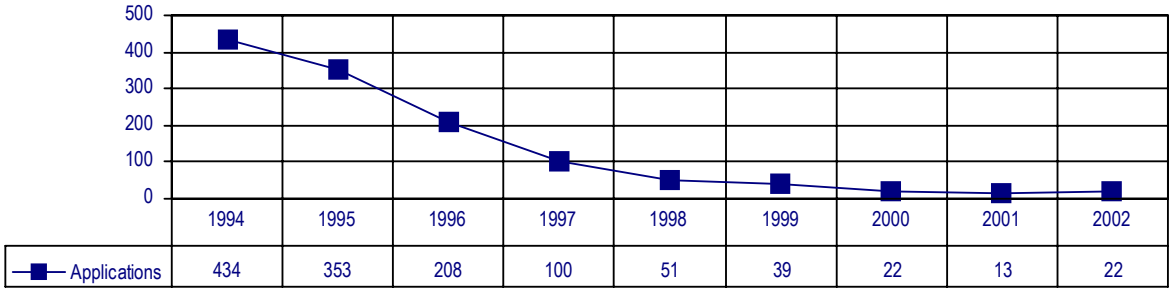
Unlike other property and casualty rates, workers' compensation rates must be approved prior to use. Workers' compensation voluntary rates did not increase for the ninth (9th) consecutive year in 2002, which was also the eighth (8th) year these rates decreased in the State of Arkansas. The assigned risk plan rates showed a decrease of 3.1%. The voluntary market loss costs decreased 4.5% overall.

Automobile Assigned Risk

The number of agents writing automobile insurance through the assigned risk plan continues to decrease, due primarily to the large number of carriers willing to write non-standard auto risks. The Automobile Assigned Risk Applications chart below reflects the reduced auto risk trend taking place in the State of Arkansas.

Automobile Assigned Risk Applications

Application volume continues to remain very low. 13 private passenger applications and 9 commercial auto applications were assigned to the plan in 2002



Public Employee Claims Division

Phone: (501) 371-2700, Fax: (501) 371-2733
E-mail: insurance.public.employee.claims@arkansas.gov

Nathan Culp
Director

The Public Employee Claims Division (PECD) is responsible for the investigation and management of more than 2,700 workers' compensation claims filed each year for Arkansas State employees.

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

During calendar year 2002, PECD received 2,796 claims. A total of 1,196 lost-time claims remained open at the end of this same period, with the division receiving approximately 233 active medical claims each month.

Director	***Nathan Culp***
Assistant Director	***Terry Lucy***
Management Project Analyst	***Margie Duncan***
Staff Attorney	***Richard Smith***
Claims Manager	***Linda Amaden***
	Marlys Bost
	Linda Corpier
	Muriel Hicks
	Margaret Langley
	Rhonda Murphy
	Otis Palmer
	Doris Taylor
	Harriette Upshaw
Support Staff	***Kelly Conn***
	Amanda Flowers
	Frankie Goodson
	Nancy Graham
	Linda Moore
	Tiphanie Nelson
	Linda Oates
	Sandra Schwall
	Angie West
	Yovondra Wiggins

Workers' Compensation Funding

Expenditures for the workers' compensation claims disbursed by PECD comes from three sources, the premiums and experience refunds paid by State agencies; general revenue fund reimbursement from school aid funds; and from general revenues for the payment of claims for city and county employees administered by this division. A total of $9.2 million was disbursed by PECD for calendar year 2002.

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

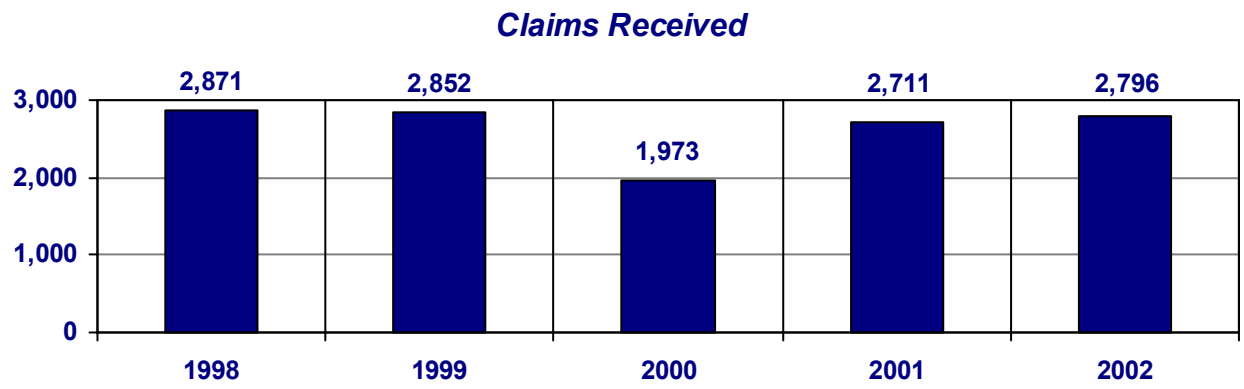
Claims Management Remains Steady, Efficient

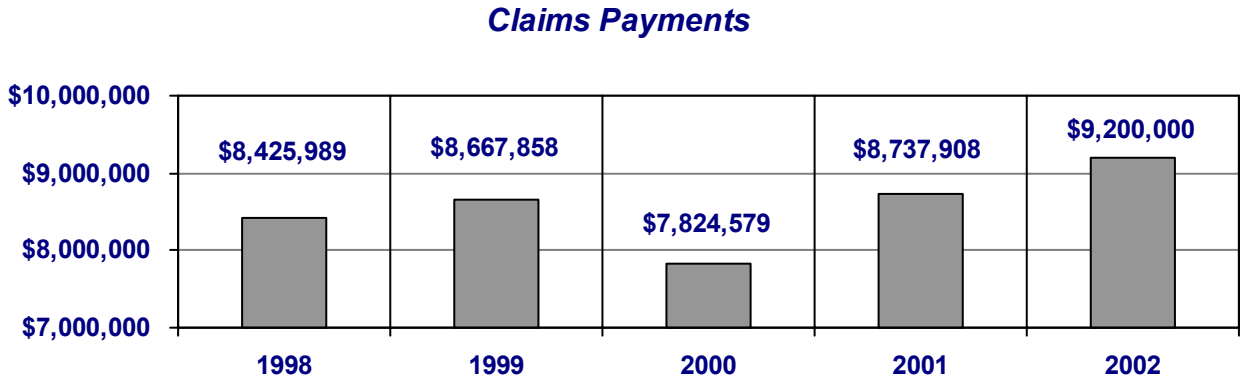
The Public Employee Claims Division manages workers' compensation claims for State employees with a staff of 24, including nine personnel devoted to the investigation, determination, and management of claims. The remaining staff consists of support and legal personnel.

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

Integrated Disability Management Program Proves Effective

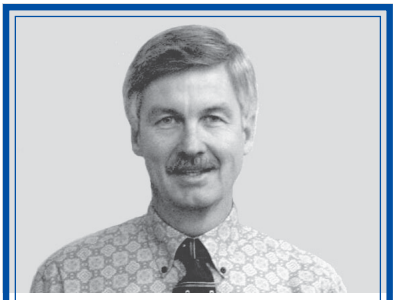
The Integrated Disability Management Program (IDM) was developed, with assistance from Arkansas Rehabilitation Services, to produce a mutually beneficial approach to workers' compensation for both employers and employees. The program's goal is to prevent and reduce injury risks and illness, by mitigating damages associated with these issues and by retaining job productivity. Division personnel give presentations to several audiences each year. One of the principles of IDM, modified work or early return to work, has been adopted by several agencies with positive results.





Risk Management Division

Phone: (501) 371-2690, Fax: 371-2842
E-mail: insurance.risk.management@arkansas.gov



Drew Carpenter
State Risk Administrator

State Risk Administrator	*Drew Carpenter*
Assistant State Risk Administrator	*Mark Guinee*
Senior Risk Specialist	*Kathy Reichstadt*
Risk Specialist	*Roland Robinson*
	Jason Walker
Public School Program Advisor	*Wylie Whitley*
Program Support Manager	*Magers Griffin*
Claims Manager	*Ann Holthoff*
Insurance Specialist	*Virginia Jones*
Support Staff	*Audrey Carroll*
	Tomika Clark

The Risk Management Division was established to reduce the cost of insurance and surety bonding to State agencies, and to analyze and make recommendations on loss control and safety programs.

The Division is staffed with professionals who deal with the entire spectrum of the highly technical and complex areas of risk management and insurance. The knowledge and skills of the Division staff have brought a new level of success to the Department.

Extensive knowledge of State government operations allows the Risk Management staff to provide consultant services as well as insurance and loss control expertise at a minimal cost to taxpayers. State agencies receive this service at no cost to their individual budgets.

Property inspections and appraisals are conducted on approximately 4,700 owned and leased sites with the insured values exceeding $3.6 Billion. All sites are insured for multi-perils, including earthquake and flood.

Although rates have increased due to market conditions and loss experiences, rates are substantially lower than the years preceding the establishment of the Risk Management Division.

The Risk Management Division secures property, commercial auto, aircraft, fine arts, directors and officers' liability, inland marine, and specialty lines insurance coverage for State agencies. Act 1762 of 2003, which creates the Arkansas Multi-Agency Trust Fund, will allow the Risk Management Division to be more innovative in seeking premium savings for participating State agencies.

The Risk Management Division also provides staffing for the Arkansas Governmental Bonding Board's Trust Fund. This self-funded program, established in 1987, provides fidelity bond coverage for over 135,000 employees of State, county, and municipal governments, as well as public school districts in Arkansas. The Fidelity Bond Program has been a phenomenal success, saving the State approximately $300,000 per year.

A revised vehicle safety program, covering 4,500 vehicles, was implemented last year. The program involves record keeping and driver information which are accessible on the DFA-Driver Services Web site. This program has proven to be valuable to agency personnel assigned the task of maintaining driver information. The goal is to more closely monitor State drivers, which will result in fewer and less severe accidents. These changes should yield a premium savings on the State's commercial fleet.

The activities of the Risk Management Division continue to evolve as the staff seeks to provide consultation, risk management, appraisal, and insurance services to State government. The ultimate goal is to continually provide top quality, professional service while saving taxpayer dollars.

Senior Health Insurance Information Program

Phone: (501) 371-2782, (800) 224-6330
Fax: (501) 371-2781
E-mail: insurance.seniors@arkansas.gov

Ray Morris
Director

Director	*Ray Morris*
Volunteer Coordinator Developer	*Vacant*
Support Staff	*Gloria Fowler*
	Kelli Reppond

The SHIIP program is designed to provide counseling and assistance to people with Medicare and other insurance related problems, one-on-one or in a group setting.

This division's staff and counselors explain Medicare benefits and discuss how other insurance coordinates with Medicare coverage. SHIIP offers Medicare beneficiaries and other individuals information on life, health, and other specialty insurance policies, and referrals to Medicaid and other public benefits and services. It provides tools, resources and detailed information on the ten standardized Medicare Supplement plans, as well as information and booklets on long term care insurance. SHIIP looks for those who are dually eligible (Medicare and Medicaid) and provides counseling, information and contacts to help with specific consumer needs.

The SHIIP staff attends community functions, supplies program information to the public, governmental agencies and other interested parties and conducts a variety of educational meetings. One of the most productive meetings in which SHIIP is involved is "Mapping Your Way Through the Medicare Maze." These meetings are designed to attract those who are just turning 65. During the meetings they are given facts and information about what can be expected when entering the Medicare program. These meetings also cover basic information about Medicare and how it works, Medicare supplements, Medicare fraud, Social Security and hospital rights under the Medicare program. The meetings are strategically set up to cover the entire State. SHIIP partners with a number of agencies in order to cover all possible aspects in educating individuals going into the Medicare program.

This division also educates Arkansans through presentations at health fairs, senior days and numerous speaking engagements. SHIIP's toll-free phone number (1-800-224-6330) is available throughout the State, and is the main contact for the majority of Medicare beneficiaries.

Another aspect of the SHIIP program is its counselors, who are trained to counsel Medicare beneficiaries around the State. Training sessions are held throughout the State for those interested in becoming volunteer counselors. Those interested in becoming a volunteer counselor are encouraged to call the SHIIP office in Little Rock.

2002 Activity Report 2003

2002

- ☑ 28 Medicare Mazes
- ☑ 19 Health Fairs
- ☑ 3 Volunteer Training Programs
- ☑ 2 Caregiver Seminars
- ☑ 14,000 Telephone Inquires

2003

- ☑ 30 Medicare Mazes
- ☑ 21 Health Fairs
- ☑ 5 Volunteer Training Programs
- ☑ 8 Caregiver Seminars
- ☑ 13,800 Telephone Inquires

Farmers Mutual Aid Associations Listed by Arkansas Premiums

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
37613	Farmers Union Mutual - Bryant	3,563,795	29.849%	9,215,237	2,161,441
A2020	Farmers Mutual-Gentry	2,822,165	23.638%	8,549,280	1,603,070
10005	Home Mutual Fire	2,009,048	16.827%	605,958	326,602
A0012	Farmers Mutual - Rogers	779,172	6.526%	4,083,135	551,922
A0008	Farmers Fire - Conway	714,077	5.981%	3,046,931	542,744
A0010	Farmers Mutual Fire-Carroll Cty	668,568	5.600%	1,256,518	4,317
A0023	Washington County Farmers	461,618	3.866%	10,251,407	333,773
A0007	Farmland Home Mutual - Conway	351,776	2.946%	666,667	186,504
A0014	Farmers Protective Ins Co - Stuttgart	308,926	2.587%	715,713	4,506
A0021	Northwest Arksas Farmers Mutual	191,953	1.608%	10,309,405	165,531
A0011	Farmers Mutual - LR	32,061	0.269%	392,532	20,000
A0020	Logan County Farmers	23,699	0.198%	1,604,970	-
A0009	Farmers Mutual Aid Assoc.-Ft. Smith	12,394	0.104%	252,529	-
		11,939,251			

Fraternal Organizations Listed by Arkansas Premiums

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
57541	Modern Woodmen Of Amer	35,370,670	44.968%	5,577,514,877	4,807,186,707
57320	Woodmen World Life Ins Soc	23,973,538	30.478%	5,909,877,727	5,307,680,621
56014	Thrivent Financial For Lutherans	14,574,369	18.529%	41,203,540,118	33,805,885,532
58033	Knights Of Columbus	2,949,288	3.750%	9,957,824,804	8,631,586,617
56421	Catholic Knights Of Amer	728,906	0.927%	48,699,371	46,788,718
58068	Independent Order Of Foresters Us Br	667,759	0.849%	2,664,942,460	2,261,684,615
56383	Order United Commrl Trav Of Amer	185,134	0.235%	20,083,525	16,410,338
57088	Degree Of Honor Protective Assn	98,975	0.126%	153,349,052	149,380,472
57657	Royal Neighbors Of Amer	54,456	0.069%	597,418,844	415,179,988
56499	Woodmen World Assur Life Assn	34,217	0.044%	58,438,257	51,568,971
57223	Baptist Life Assn	9,878	0.013%	20,878,619	20,012,716
57622	Polish Natl Alliance Us Of Na	7,202	0.009%	355,686,171	324,862,166
57576	National Fraternal Soc Of The Deaf	1,724	0.002%	7,185,177	7,137,425
56170	Womans Life Ins Society	904	0.001%	154,823,122	126,351,220
56006	Travelers Protective Assn Of Amer	821	0.001%	12,370,240	2,051,530
57630	Polish Roman Catholic Union Of Amer	47	0.000%	97,053,554	80,838,717
		78,657,888			

Health Companies Listed by Arkansas Premiums

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
83470	Arkansas BCBS	751,588,725	60.989%	495,930,475	236,347,212
95442	Hmo Partners Inc	209,306,034	16.984%	70,646,504	41,498,030
95446	United Healthcare Of AR Inc	146,039,159	11.851%	39,474,691	15,353,577
95448	QCA Health Plan Inc	82,212,460	6.671%	21,397,654	16,906,554
47155	Delta Dental Plan of AR Inc	42,089,864	3.415%	27,464,025	6,106,408
11559	American Dental Providers of AR Inc	935,529	0.076%	225,015	73,210
95040	Prudential Health Care Plan Inc	86,133	0.007%	99,269,646	18,668,102
95813	Denticare Of AR Inc	80,828	0.007%	521,396	7,689
63533	First Pyramid Life Ins Co Of Amer	114	0.000%	15,022,487	113,975
		1,232,338,846			

Life Companies Listed by Arkansas Premiums

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
70688	Ausa Life Ins Co Inc	118,846,578	3.851%	12,057,358,416	5,388,691,608
65978	Metropolitan Life Ins Co	92,972,184	3.013%	200,525,216,161	147,758,830,252
65005	IDS Life Ins Co	84,275,675	2.731%	44,831,441,924	22,145,708,000
71153	Hartford Life & Annuity Ins Co	81,292,905	2.634%	42,357,572,351	5,849,435,502
69345	Teachers Ins & Ann Assoc Of Amer	77,506,693	2.512%	142,165,348,865	128,135,886,468
61271	Principal Life Ins Co	75,894,424	2.459%	78,002,390,350	41,290,035,609
62944	Equitable Life Assr Soc Of The US	74,983,217	2.430%	78,251,331,880	35,096,024,620
68896	Southern Farm Bureau Life Ins Co	66,026,891	2.140%	7,247,445,925	6,417,868,531
90611	Allianz Life Ins Co Of North Amer	63,018,915	2.042%	22,745,493,278	15,880,244,948
79413	United Healthcare Ins Co	59,103,013	1.915%	4,723,509,132	3,645,535,620
60054	Aetna Life Ins Co	53,530,201	1.735%	25,351,170,539	13,025,012,393
68241	Prudential Ins Co Of Amer	50,701,249	1.643%	186,612,438,187	122,006,240,935
80942	Golden American Life Ins Co	45,899,212	1.487%	16,506,157,458	231,573,765
66869	Nationwide Life Ins Co	45,618,369	1.478%	73,705,954,790	26,126,038,654
94358	USAble Life	42,249,710	1.369%	117,586,956	62,736,325
70432	AIG Annuity Ins Co	40,246,309	1.304%	33,831,368,264	31,050,904,553
62235	Unum Life Ins Co Of Amer	40,041,826	1.298%	10,982,351,443	9,836,515,562
60380	American Family Life Asr Co Columbus	38,339,238	1.242%	36,287,137,211	34,174,429,114
88072	Hartford Life Ins Co	37,607,483	1.219%	87,121,876,940	18,522,646,823
66915	New York Life Ins Co	37,164,466	1.204%	81,993,463,362	70,337,150,477
69108	State Farm Life Ins Co	35,950,665	1.165%	32,097,996,159	28,156,775,236
65056	Jackson Natl Life Ins Co	35,551,197	1.152%	45,364,049,613	38,221,069,605
91596	New York Life Ins & Annuity Corp	35,090,033	1.137%	41,298,839,581	30,737,622,570
67091	Northwestern Mut Life Ins Co	33,828,119	1.096%	102,918,611,445	85,455,878,286
65676	Lincoln Natl Life Ins Co	33,568,688	1.088%	67,123,506,108	32,803,919,432
62308	Connecticut General Life Ins Co	32,412,767	1.050%	66,797,875,203	32,271,948,048
65838	Manufacturers Life Ins Co USA	31,397,086	1.017%	47,127,775,646	17,404,511,618
67466	Pacific Life Ins Co	30,946,382	1.003%	51,380,393,175	30,497,025,539
66842	AIG Life Ins Co	28,224,561	0.915%	13,352,803,338	10,049,456,301
92657	Nationwide Life And Annuity Ins Co	27,987,824	0.907%	6,853,097,602	4,659,857,898
60739	American Natl Ins Co	25,736,566	0.834%	8,059,064,627	6,148,142,275
93513	MetLife Investors Ins Co	24,008,337	0.778%	4,915,768,112	2,122,429,237
71412	Mutual Of Omaha Ins Co	23,569,205	0.764%	3,704,117,345	2,103,194,004
61263	Bankers Life & Cas Co	23,033,468	0.746%	5,865,337,220	5,584,232,189
61050	MetLife Investors USA Ins Co	22,462,103	0.728%	5,770,058,850	3,024,523,478
86231	Transamerica Life Ins Co	22,050,992	0.715%	31,525,743,831	22,275,787,245
86509	Ing Life Ins & Annuity Co	21,897,795	0.710%	43,721,164,429	15,686,847,039
68136	Protective Life Ins Co	21,167,796	0.686%	14,307,140,404	9,488,242,059
65757	Shelter Life Ins Co	21,163,325	0.686%	791,241,867	658,342,684
92738	American Equity Invest Life Ins Co	20,250,671	0.656%	5,430,918,547	5,201,080,352
65935	Massachusetts Mut Life Ins Co	19,967,881	0.647%	74,762,103,063	52,240,430,641
64130	Life Investors Ins Co Of Amer	19,849,102	0.643%	10,641,484,520	9,915,492,965
62286	Golden Rule Ins Co	19,320,927	0.626%	1,975,394,786	1,768,283,948
66044	Midland Natl Life Ins Co	17,829,587	0.578%	8,568,207,632	7,706,998,605
63274	Fidelity & Guaranty Life Ins Co	17,553,450	0.569%	7,464,815,586	6,981,921,695
65595	Lincoln Benefit Life Co	17,421,423	0.565%	1,681,342,793	73,243,947
68950	Southland Life Ins Co	17,090,334	0.554%	3,016,031,291	2,813,320,118
80837	Union Central Life Ins Co	16,562,747	0.537%	5,797,836,598	4,126,185,850
70238	Variable Annuity Life Ins Co	16,545,592	0.536%	43,623,690,403	27,311,592,874
97055	Mega Life & Health Ins Co The	16,526,079	0.536%	927,496,362	721,068,856
63177	Farmers New World Life Ins Co	16,435,977	0.533%	6,049,234,651	4,983,732,932
69507	Transamerica Life Ins & Annuity Co	16,356,847	0.530%	23,156,951,550	17,433,323,927
90204	John Hancock Variable Life Ins Co	15,729,200	0.510%	10,129,624,135	3,656,307,642
68675	Security Benefit Life Ins Co	15,599,514	0.506%	6,944,472,308	3,136,851,237
70815	Hartford Life & Accident Ins Co	15,245,322	0.494%	8,053,890,183	5,034,979,775
68195	Provident Life & Accident Ins Co	14,930,632	0.484%	8,556,790,316	7,629,514,061
67172	Ohio Natl Life Ins Co	14,232,089	0.461%	7,932,982,234	5,838,410,022
67865	Jefferson Pilot Life Ins Co	13,514,732	0.438%	13,020,700,568	11,789,072,015
66672	American Gen Life & Acc Ins Co	13,401,347	0.434%	8,439,897,041	7,996,431,208
60410	American Fidelity Assur Co	13,082,898	0.424%	2,117,945,612	1,773,326,815
67644	Penn Mut Life Ins Co	12,905,439	0.418%	6,979,313,641	4,224,077,102
64246	Guardian Life Ins Co Of Amer	12,646,592	0.410%	19,545,291,266	17,632,029,268
74365	Southern Pioneer Life Ins Co	12,606,389	0.409%	31,760,439	21,213,446
78778	Guardian Ins & Annuity Co Inc	12,409,684	0.402%	8,431,555,727	1,126,738,670
80950	Travelers Life & Annuity Co	12,351,878	0.400%	12,502,189,003	2,081,577,425
60941	AIG SunAmerica Life Assur Co	12,326,754	0.399%	22,068,132,373	6,566,936,211
69752	Benicorp Ins Co	12,157,280	0.394%	36,017,792	23,388,435
65099	John Hancock Life Ins Co	11,910,990	0.386%	69,341,546,764	54,045,643,424
93548	PHL Variable Ins Co	11,822,867	0.383%	4,079,795,426	2,457,878,602

Life Companies Listed by Arkansas Premiums

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
62146	Combined Ins Co Of Amer	11,720,444	0.380%	2,260,862,488	1,759,353,934
60275	American Bankers Life Assur Co Of FL	11,716,771	0.380%	924,650,623	763,462,803
97179	United WI Life Ins Co	11,652,071	0.378%	322,319,547	164,832,192
84824	Allmerica Financial Life & Annuity	11,393,745	0.369%	13,590,801,101	1,938,406,447
70025	General Electric Capital Assur Co	11,273,190	0.365%	30,672,614,539	28,028,108,550
62049	Colonial Life & Accident Ins Co	10,626,649	0.344%	1,193,521,259	1,005,865,106
65234	Keyport Life Ins Co	10,561,503	0.342%	16,078,590,910	12,243,514,915
83836	Selected Funeral & Life Ins Co	10,510,852	0.341%	111,482,799	95,273,664
81108	United Security Life Ins Co Of IL	10,359,707	0.336%	20,700,957	16,315,235
88528	Northbrook Life Ins Co	10,071,356	0.326%	5,000,932,489	29,580,885
79065	Sun Life Assur Co Of Canada US	9,957,571	0.323%	19,725,703,735	3,287,424,557
65021	Stonebridge Life Ins Co	9,884,108	0.320%	1,869,302,496	1,672,760,893
65536	GE Life And Annuity Assur Co	9,815,917	0.318%	18,888,318,570	11,138,081,399
64017	Conseco Variable Ins Co	9,634,949	0.312%	1,875,118,144	696,940,668
67105	Reliastar Life Ins Co	9,544,666	0.309%	17,574,309,635	12,491,911,395
68357	Reliable Life Ins Co	9,535,930	0.309%	636,414,041	577,548,930
67121	Transamerica Occidental Life Ins Co	9,518,006	0.308%	24,116,311,742	18,630,148,136
88668	Mutual Of Amer Life Ins Co	9,403,317	0.305%	9,929,247,048	5,726,571,220
61247	USG Annuity & Life Co	9,296,005	0.301%	7,795,222,947	7,409,036,437
92622	Western Southern Life Assur Co	9,251,390	0.300%	7,438,910,159	6,909,248,129
97268	Pacific Life & Annuity Co	9,138,083	0.296%	853,828,755	560,864,756
60186	Allstate Life Ins Co	8,994,467	0.291%	49,828,440,467	37,118,618,959
69477	Fortis Ins Co	8,645,632	0.280%	617,737,602	477,164,124
62626	Cuna Mut Ins Society	8,454,388	0.274%	2,598,378,827	2,096,304,228
65765	Reassure America Life Ins Co	8,291,391	0.269%	9,939,930,055	9,547,158,997
70211	Valley Forge Life Ins Co	8,124,144	0.263%	1,251,026,601	579,843,021
86630	American Skandia Life Assur Corp	8,091,602	0.262%	22,464,924,455	333,504,593
70408	Fortis Benefits Ins Co	7,955,287	0.258%	7,321,548,319	3,707,154,393
70254	Jefferson Pilot Financial Ins Co	7,911,494	0.256%	11,620,156,052	9,522,746,287
79022	Merrill Lynch Life Ins Co	7,861,596	0.255%	12,678,381,678	2,807,526,932
69868	United Of Omaha Life Ins Co	7,843,895	0.254%	11,875,538,507	9,743,015,703
65080	John Alden Life Ins Co	7,608,434	0.247%	651,026,042	532,288,182
73288	Humana Ins Co	7,506,643	0.243%	864,633,585	441,783,407
60631	American Investors Life Ins Co	7,461,448	0.242%	7,557,970,286	6,680,910,672
66168	Minnesota Life Ins Co	7,459,164	0.242%	16,075,241,641	8,467,357,223
65919	Primerica Life Ins Co	7,370,876	0.239%	4,674,481,857	3,193,430,422
92711	HCC Life Ins Co	7,324,022	0.237%	188,330,034	79,085,707
60836	American Republic Ins Co	7,218,157	0.234%	456,012,610	254,335,263
71404	Continental General Ins Co	7,141,947	0.231%	365,399,110	331,644,186
83968	Citizens Fidelity Ins Co	7,072,918	0.229%	49,914,666	41,192,758
80578	Physicians Mut Ins Co	6,951,697	0.225%	1,069,524,663	486,858,178
77399	Sterling Life Ins Co	6,872,922	0.223%	60,990,544	45,113,191
80314	Unicare Life & Health Ins Co	6,838,327	0.222%	1,381,438,353	1,121,954,944
63665	General American Life Ins Co	6,823,709	0.221%	12,285,397,778	8,671,049,357
89206	Ohio Natl Life Assur Corp	6,749,020	0.219%	1,623,747,660	1,359,328,180
61425	Trustmark Ins Co	6,720,840	0.218%	1,107,488,893	873,290,108
92916	United American Ins Co	6,449,386	0.209%	910,905,953	734,361,233
63401	First Colony Life Ins Co	6,442,405	0.209%	13,329,726,784	12,386,232,140
87726	The Travelers Ins Co	6,374,016	0.207%	55,274,524,674	33,025,719,862
69663	USAA Life Ins Co	6,363,713	0.206%	8,774,352,750	7,886,199,057
70939	Gerber Life Ins Co	6,322,011	0.205%	687,228,298	579,168,863
68462	Reserve Natl Ins Co	6,186,224	0.200%	137,498,371	59,160,371
68608	Safeco Life Ins Co	6,173,903	0.200%	17,648,811,339	13,883,815,095
71870	Fidelity Security Life Ins Co	6,145,727	0.199%	402,368,568	353,667,073
69019	Standard Ins Co	6,117,060	0.198%	7,344,626,498	5,517,757,173
60763	American Pioneer Life Ins Co	6,080,679	0.197%	132,717,677	107,603,611
60534	American Heritage Life Ins Co	5,818,101	0.189%	1,723,227,094	1,560,277,499
65498	Life Ins Co Of North Amer	5,733,201	0.186%	4,813,707,307	3,589,992,567
66281	Monumental Life Ins Co	5,709,812	0.185%	17,398,865,800	15,236,318,854
65749	Cuna Mut Life Ins Co	5,570,350	0.181%	5,618,890,626	2,294,126,433
61883	Central United Life Ins Co	5,531,305	0.179%	279,030,163	246,991,969
81060	Canada Life Ins Co Of Amer	5,375,557	0.174%	2,874,171,363	2,304,367,108
60607	American Intl Life Assr Co NY	5,320,707	0.172%	7,962,836,448	7,325,627,307
60895	American United Life Ins Co	5,197,664	0.168%	9,117,845,765	5,042,573,299
80802	Sun Life Assur Co Of Canada	5,110,473	0.166%	8,284,224,492	7,636,562,805
65129	Kansas City Life Ins Co	5,096,229	0.165%	2,649,262,635	2,162,468,010
64939	Investors Ins Corp	4,929,394	0.160%	52,491,109	40,538,235
78174	Conseco Health Ins Co	4,885,287	0.158%	1,683,668,422	1,583,356,691
91472	Globe Life & Accident Ins Co	4,834,092	0.157%	1,733,774,547	1,475,554,725

Life Companies Listed by Arkansas Premiums

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
66974	North American Co Life & Hlth Ins	4,745,562	0.154%	3,015,521,670	2,800,696,385
70491	Clarica Life Ins Co US	4,738,185	0.154%	3,296,961,745	3,076,181,466
84034	First Guaranty Ins Co	4,719,009	0.153%	38,270,023	32,267,073
65242	Lafayette Life Ins Co	4,604,705	0.149%	1,483,463,343	1,398,973,884
68322	Great West Life & Annuity Ins Co	4,598,390	0.149%	26,156,092,626	13,520,533,970
98205	National Foundation Life Ins Co	4,570,391	0.148%	46,872,544	40,580,032
67989	American Memorial Life Ins Co	4,393,104	0.142%	1,074,632,185	980,749,587
60488	American Gen Life Ins Co	4,252,558	0.138%	20,832,013,721	15,295,141,147
73881	American Life & Annuity Co	3,976,214	0.129%	24,823,648	23,046,852
91413	Western Reserve Life Assur Co of OH	3,958,389	0.128%	7,674,380,812	960,928,392
79227	Pruco Life Ins Co	3,831,309	0.124%	17,232,755,525	4,452,982,552
68284	Pyramid Life Ins Co	3,796,215	0.123%	114,292,932	91,993,585
93432	CM Life Ins Co	3,775,492	0.122%	6,108,592,321	2,809,387,063
69744	Union Labor Life Ins Co	3,763,676	0.122%	3,063,702,753	616,572,343
70750	Nationwide Life & Ann Co of Amer	3,763,297	0.122%	1,101,545,369	397,717,311
65900	Conseco Life Ins Co	3,759,553	0.122%	4,252,843,330	4,105,877,696
78077	Mony Life Ins Co Of Amer	3,747,929	0.121%	4,993,551,186	1,836,126,687
97977	Ameritas Variable Life Ins Co	3,549,085	0.115%	2,004,963,218	382,980,623
76325	Conseco Senior Health Ins Co	3,548,428	0.115%	2,654,513,232	2,517,881,096
67369	Alta Health & Life Ins Co	3,501,244	0.113%	114,739,201	14,522,880
66850	National Western Life Ins Co	3,398,446	0.110%	3,690,231,461	3,237,702,135
72656	Arkansas Natl Life Ins Co	3,280,754	0.106%	86,903,389	56,281,659
69256	Sunamerica Life Ins Co	3,218,749	0.104%	43,143,171,172	38,026,910,848
60142	TIAA Cref Life Ins Co	3,203,072	0.104%	2,574,812,791	2,186,946,402
69930	United Ins Co Of Amer	3,201,553	0.104%	2,068,876,584	1,711,746,516
66605	Peoples Benefit Life Ins Co	3,162,754	0.102%	13,046,470,592	6,294,283,705
67598	Paul Revere Life Ins Co	3,145,570	0.102%	4,976,411,855	4,064,999,271
67814	Phoenix Life Ins Co	3,115,138	0.101%	16,103,186,398	12,907,137,238
91588	Security Connecticut Life Ins Co	3,070,381	0.099%	2,217,440,056	1,765,835,904
74900	Brokers Natl Life Assur Co	2,996,638	0.097%	20,449,400	9,732,840
70335	West Coast Life Ins Co	2,993,835	0.097%	2,022,499,768	1,918,348,829
62979	Equitable Life Ins Co Of IA	2,974,611	0.096%	6,586,416,893	4,497,597,507
65315	Liberty Life Assur Co Of Boston	2,950,176	0.096%	6,725,357,484	4,713,698,119
80829	Transamerica Assur Co	2,922,350	0.095%	852,896,274	802,634,688
68039	Presidential Life Ins Co	2,919,412	0.095%	4,128,341,489	3,925,793,610
62952	Equitable Life & Cas Ins Co	2,876,840	0.093%	127,268,556	97,235,867
71773	American Natl Life Ins Co Of TX	2,841,506	0.092%	150,182,867	100,201,375
70106	United States Life Ins Co In NYC	2,824,211	0.092%	3,250,131,471	2,951,040,640
60682	Conseco Annuity Assur Co	2,807,818	0.091%	5,937,396,062	5,701,798,714
67245	Old Line Life Ins Co Of Amer	2,807,567	0.091%	1,843,693,649	1,699,399,947
61506	Resource Life Ins Co	2,696,148	0.087%	72,036,878	41,866,255
66826	National Travelers Life Co	2,657,464	0.086%	128,297,468	80,800,196
90557	Kemper Investors Life Ins Co	2,585,420	0.084%	17,566,938,178	3,706,908,234
69132	State Mut Ins Co	2,583,280	0.084%	324,081,029	295,928,039
98884	Union Security Life Ins Co	2,574,927	0.083%	184,200,840	132,521,259
65471	Life Ins Co Of GA	2,572,005	0.083%	1,913,973,073	1,817,114,652
63207	Federal Kemper Life Assur Co	2,509,662	0.081%	2,093,457,084	1,954,628,781
80659	Canada Life Assur Co	2,491,525	0.081%	4,558,001,194	4,178,171,665
65927	Lincoln Heritage Life Ins Co	2,466,699	0.080%	420,209,710	354,136,732
86118	Arkansas Bankers Life Ins Co	2,455,969	0.080%	5,778,544	3,861,338
64203	Guarantee Reserve Life Ins Co	2,409,425	0.078%	286,454,685	261,628,427
91626	New England Life Ins Co	2,403,992	0.078%	6,665,130,442	879,408,326
63258	Federated Life Ins Co	2,401,535	0.078%	824,310,765	568,831,685
60577	American Income Life Ins Co	2,383,741	0.077%	1,047,747,277	916,352,818
61476	Boston Mut Life Ins Co	2,350,869	0.076%	687,317,881	623,571,410
67385	Ozark Natl Life Ins Co	2,345,554	0.076%	9,909,745	9,051,034
66370	Mony Life Ins Co	2,294,356	0.074%	11,208,263,758	9,089,331,175
68381	Reliance Standard Life Ins Co	2,190,657	0.071%	2,117,239,247	1,802,057,918
82538	National Health Ins Co	2,169,441	0.070%	975,027,248	953,616,470
68500	Continental Life Ins Co Brentwood	2,148,944	0.070%	77,497,329	50,077,473
67199	Old American Ins Co	2,128,085	0.069%	279,622,169	241,786,862
68845	Shenandoah Life Ins Co	2,122,359	0.069%	1,075,065,117	982,534,755
83798	Memorial Ins Co Of Amer	2,120,717	0.069%	57,851,820	30,574,689
67180	Ohio State Life Ins Co	2,076,843	0.067%	15,697,729	9,747,340
63312	Great American Life Ins Co	2,054,324	0.067%	6,389,399,782	5,970,809,984
90212	Great Southern Life Ins Co	2,033,422	0.066%	769,364,469	717,104,165
77828	Companion Life Ins Co	1,984,608	0.064%	70,362,215	29,082,186
62413	Continental Assur Co	1,940,595	0.063%	8,322,450,997	4,820,330,122
83992	Foundation Life Ins Co Of AR	1,920,115	0.062%	5,058,636	4,234,453

Life Companies Listed by Arkansas Premiums

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
83917	Ashley Life Ins Co	1,914,397	0.062%	13,380,380	9,847,374
86355	Standard Life & Accident Ins Co	1,913,279	0.062%	443,439,134	294,050,663
61492	Business Mens Assur Co Of Amer	1,903,088	0.062%	2,632,757,030	2,177,878,370
65722	Loyal American Life Ins Co	1,767,603	0.057%	381,754,409	301,104,919
70629	World Ins Co	1,759,844	0.057%	212,576,422	146,705,397
91391	Southwestern Life Ins Co	1,706,790	0.055%	1,796,998,659	1,671,367,918
64513	Horace Mann Life Ins Co	1,699,859	0.055%	3,407,018,109	2,331,535,812
86428	Metropolitan Ins & Annuity Co	1,680,304	0.054%	6,333,455,497	5,296,936,219
77968	Family Heritage Life Ins Co Of Amer	1,679,234	0.054%	101,639,784	90,425,421
61689	Amerus Life Ins Co	1,606,117	0.052%	5,310,558,427	4,435,244,650
81779	Individual Assur Co Life Hlth & Acc	1,604,307	0.052%	50,146,551	33,043,208
81027	Veterans Life Ins Co	1,577,528	0.051%	301,723,692	245,808,436
61301	Ameritas Life Ins Corp	1,560,268	0.051%	2,302,771,248	1,288,475,472
83860	American Home Life Ins Co	1,559,242	0.051%	11,771,866	11,413,250
93696	Fidelity Investments Life Ins Co	1,556,229	0.050%	9,712,753,908	185,799,269
94250	Banner Life Ins Co	1,536,662	0.050%	1,010,077,480	709,761,983
65323	Liberty Life Ins Co	1,515,947	0.049%	1,399,131,298	1,267,414,093
68330	Pioneer Life Ins Co	1,504,683	0.049%	559,377,523	476,291,906
69914	Sears Life Ins Co	1,497,586	0.049%	49,263,330	6,201,052
67652	First Penn Pacific Life Ins Co	1,490,507	0.048%	1,675,259,308	1,579,828,964
64211	Guarantee Trust Life Ins Co	1,475,512	0.048%	246,469,402	193,193,945
85685	Acacia Natl Life Ins Co	1,472,346	0.048%	597,996,564	522,110,540
80926	GE Grp Life Assur Co	1,459,856	0.047%	845,065,188	642,571,876
68713	Security Life Of Denver Ins Co	1,410,464	0.046%	17,945,916,191	15,402,589,655
62065	Colonial Penn Life Ins Co	1,405,709	0.046%	851,850,165	810,797,212
90840	Capitol Life & Accident Ins Co	1,404,736	0.046%	1,666,412	1,531,333
60801	American Public Life Ins Co	1,384,796	0.045%	58,591,356	45,248,719
87963	National Teachers Assoc Life Ins Co	1,370,638	0.044%	63,254,586	51,210,090
69396	Texas Life Ins Co	1,367,978	0.044%	835,205,227	802,378,495
70092	Glenbrook Life & Annuity Co	1,353,787	0.044%	1,334,200,855	18,686,946
67326	Old Surety Life Ins Co	1,347,226	0.044%	14,607,473	9,799,087
61182	Aurora Natl Life Assur Co	1,286,604	0.042%	3,847,564,529	3,541,645,232
63983	United Heritage Life Ins Co	1,247,838	0.040%	348,341,122	320,707,264
61751	Central States H & L Co Of Omaha	1,235,330	0.040%	350,544,808	272,972,083
93564	Paragon Life Ins Co	1,232,441	0.040%	361,140,610	130,372,490
65811	American Modern Life Ins Co	1,197,918	0.039%	56,739,094	42,286,891
72125	Physicians Life Ins Co	1,188,772	0.039%	1,119,731,245	1,049,121,096
66087	Mid West Natl Life Ins Co Of TN	1,168,769	0.038%	327,696,094	250,067,983
70661	Zurich Life Ins Co Of Amer	1,153,738	0.037%	329,474,232	250,269,268
62596	Union Fidelity Life Ins Co	1,153,269	0.037%	1,328,709,002	724,991,001
84530	US Financial Life Ins Co	1,152,920	0.037%	277,145,470	252,938,644
66680	National Life Ins Co	1,131,148	0.037%	6,495,507,383	5,606,137,972
67393	Life of the Ozarks	1,126,640	0.037%	435,186,536	378,376,120
74780	Integrity Life Ins Co	1,125,509	0.036%	3,605,687,223	1,615,271,985
80799	Celtic Ins Co	1,118,240	0.036%	114,692,895	65,042,787
93726	Mission Life Ins Co Of Amer	1,098,976	0.036%	9,550,853	4,864,065
62324	Freedom Life Ins Co Of Amer	1,090,557	0.035%	34,783,947	27,595,123
63541	Central Benefits Natl Life Ins Co	1,090,308	0.035%	13,652,548	3,671,345
76236	Cincinnati Life Ins Co	1,089,943	0.035%	1,865,885,251	1,068,620,235
60232	AGL Life Assur Co	1,087,113	0.035%	890,842,866	16,111,879
94285	Empire General Life Assur Corp	1,063,390	0.034%	150,158,931	106,348,612
65331	Liberty Natl Life Ins Co	1,030,556	0.033%	3,890,932,879	3,468,034,074
60593	National States Ins Co	1,016,261	0.033%	104,420,303	88,289,126
94234	American Enterprise Life Ins Co	1,015,018	0.033%	7,624,057,385	6,352,766,050
80020	Mountain Life Ins Co	1,004,444	0.033%	14,203,399	10,918,591
81043	Bankers Life Ins Co	973,154	0.032%	125,429,478	119,489,000
76023	Columbian Life Ins Co	952,893	0.031%	186,809,865	162,966,927
69175	States General Life Ins Co	939,676	0.030%	20,334,616	15,940,581
68225	Nationwide Life Ins Co of Amer	935,079	0.030%	6,024,315,878	3,406,087,763
61212	Baltimore Life Ins Co	905,069	0.029%	774,412,573	748,296,152
68810	Sentry Life Ins Co	883,259	0.029%	2,003,586,596	1,202,625,845
63282	Penn Treaty Network Amer Ins Co	845,282	0.027%	124,079,541	95,148,449
71692	IL Annuity & Ins Co	838,374	0.027%	2,097,376,441	1,847,737,063
65412	Life Ins Co Of AL	826,510	0.027%	56,094,005	48,452,938
68373	American Gen Assur Co	792,604	0.026%	1,294,270,819	1,155,674,483
61360	Reliastar Life Ins Co Of NY	756,509	0.025%	2,438,967,230	1,752,213,248
66427	MTL Ins Co	755,069	0.024%	1,035,250,930	961,523,386
63967	Government Personnel Mut Life Ins Co	727,034	0.024%	643,485,494	579,275,162
63487	Investors Life Ins Co North Amer	726,991	0.024%	1,084,660,424	692,330,750

Life Companies Listed by Arkansas Premiums

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
61999	Americo Financial Life Annunity Ins	726,917	0.024%	1,622,642,901	1,492,548,235
61921	Citizens Security Life Ins Co	716,642	0.023%	97,569,698	87,666,059
71919	Direct Life Ins Co	697,647	0.023%	10,684,826	1,392,308
70548	Wichita Natl Life Ins Co	692,006	0.022%	20,697,222	14,068,351
70319	Washington Natl Ins Co	684,049	0.022%	911,350,385	707,605,881
74217	Medical Savings Ins Co	676,300	0.022%	30,800,776	23,098,578
69078	Standard Security Life Ins Co Of NY	672,414	0.022%	211,068,662	131,767,464
91642	Forethought Life Ins Co	651,754	0.021%	3,044,123,225	2,755,283,947
60879	American States Life Ins Co	638,028	0.021%	554,175,620	475,012,517
77879	5 Star Life Ins Co	621,437	0.020%	123,658,687	74,526,823
84115	Jackson Griffin Ins Co	613,127	0.020%	8,429,646	6,569,496
60984	Compbenefits Ins Co	550,752	0.018%	19,917,007	6,007,219
68004	Guideone Life Ins Co	547,141	0.018%	347,745,827	284,649,841
62928	Employers Modern Life Co	545,632	0.018%	329,481,237	296,606,331
64580	Illinois Mut Life Ins Co	527,899	0.017%	969,829,575	843,978,117
84069	Smith Burial & Life Ins Co	500,124	0.016%	4,141,967	3,723,736
83941	Cosmopolitan Life Ins Co	495,060	0.016%	1,943,861	772,517
64505	Homesteaders Life Co	494,698	0.016%	819,826,454	777,475,430
69310	Surety Life Ins Co	476,001	0.015%	49,481,602	24,281,778
87645	United Fidelity Life Ins Co	466,629	0.015%	623,786,730	500,452,536
68721	Security Life Ins Co Of Amer	461,634	0.015%	75,304,895	65,571,702
65110	Kanawha Ins Co	457,775	0.015%	494,523,995	427,291,616
69701	Union Bankers Ins Co	455,373	0.015%	94,353,991	86,208,907
65528	Life Ins Co Of The Southwest	454,896	0.015%	2,934,818,746	2,810,148,130
90638	Best Life And Health Ins Co	431,743	0.014%	21,040,742	11,940,504
62057	Jefferson Pilot Lifeamerica Ins Co	425,501	0.014%	1,279,291,998	1,155,511,150
85766	United Concordia Ins Co	418,563	0.014%	53,381,337	24,840,827
94099	United Investors Life Ins Co	413,293	0.013%	2,789,048,586	973,490,101
83933	Cooperative Life Ins Co	413,051	0.013%	5,163,794	3,646,813
67083	Manhattan Natl Life Ins Co	405,836	0.013%	272,172,523	226,846,666
68047	Professional Ins Co	403,937	0.013%	69,670,881	52,431,918
86991	Medical Life Ins Co	399,663	0.013%	225,947,210	95,433,959
65781	Madison Natl Life Ins Co Inc	395,918	0.013%	448,219,001	360,618,165
80675	Crown Life Ins Co	385,501	0.012%	405,129,555	362,702,124
79057	Southland Natl Ins Corp	378,190	0.012%	82,282,226	75,087,865
93769	Conseco Medical Ins Co	373,412	0.012%	350,709,256	290,786,687
69116	State Life Ins Co	362,795	0.012%	379,601,749	336,939,990
93246	Sage Life Assur Of Amer Inc	361,681	0.012%	156,416,124	13,569,394
63657	Garden State Life Ins Co	357,619	0.012%	101,202,490	62,017,298
71129	Fort Dearborn Life Ins Co	356,917	0.012%	1,155,017,684	638,500,012
68934	London Pacific Life & Annuity Co	351,357	0.011%	1,752,997,630	1,749,473,258
61018	Magna Ins Co	345,200	0.011%	28,612,793	11,152,671
68535	Bluebonnet Life Ins Co	341,739	0.011%	19,860,482	3,805,114
71730	Continental American Ins Co	333,902	0.011%	41,851,007	30,219,773
93653	American Partners Life Ins Co	326,601	0.011%	418,975,641	363,725,982
60291	American Capitol Ins Co	323,429	0.010%	72,012,830	67,582,209
82082	Combined Underwriters Life Ins Co	320,757	0.010%	15,766,539	11,620,216
63479	United Teacher Assoc Ins Co	314,093	0.010%	353,044,727	307,145,822
63290	Fidelity Life Assn	307,755	0.010%	567,167,810	334,672,466
93777	Household Life Ins Co	306,480	0.010%	1,285,464,933	953,383,677
62553	Country Life Ins Co	305,869	0.010%	4,265,879,076	2,954,245,443
88080	XL Life Ins and Annuity Co	305,248	0.010%	26,138,587	1,615,243
69485	Security Natl Life Ins Co	297,645	0.010%	187,061,200	172,679,943
69051	Standard Life Ins Co Of IN	293,886	0.010%	1,433,414,490	1,374,489,328
68594	American Amicable Life Ins Co Of TX	287,368	0.009%	231,811,760	194,835,612
90956	National Financial Ins Co	285,973	0.009%	17,559,149	15,858,508
70173	Universal Underwriters Life Ins Co	279,485	0.009%	369,254,547	246,087,441
61735	Central Security Life Ins Co	274,155	0.009%	80,135,543	73,843,950
71900	Bankers Natl Life Ins Co	267,335	0.009%	723,855,058	682,247,064
85928	Family Liberty Life Ins Co	262,574	0.009%	24,667,365	16,511,287
65870	Manhattan Life Ins Co	261,230	0.008%	359,949,217	340,793,738
62898	CGU Life Ins Co Of Amer	259,938	0.008%	3,644,598,475	3,457,911,955
93262	Penn Ins & Annuity Co	251,062	0.008%	1,220,758,318	882,807,623
81353	NYLife Ins Co Of AZ	248,411	0.008%	100,763,287	49,860,513
67148	Occidental Life Ins Co Of NC	248,372	0.008%	304,378,233	284,925,547
99937	Columbus Life Ins Co	244,404	0.008%	2,149,898,850	1,851,844,724
67784	Philadelphia American Life Ins Co	237,093	0.008%	48,212,645	37,335,863
70130	Universal Guaranty Life Ins Co	227,684	0.007%	233,086,327	217,056,127
67539	Pan American Life Ins Co	223,793	0.007%	2,285,192,251	1,375,500,893

Life Companies Listed by Arkansas Premiums

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
73660	Directors Life Assur Co	221,317	0.007%	20,369,577	18,931,926
93459	Pan American Assur Co	217,641	0.007%	17,226,625	7,122,855
94471	Americom Life & Annuity Ins Co	216,477	0.007%	153,704,694	141,883,316
74918	Kilpatrick Life Ins Co	214,139	0.007%	121,193,153	112,917,050
65668	Lincoln Direct Life Ins Co	209,375	0.007%	148,630,179	126,365,847
66265	Monarch Life Ins Co	207,585	0.007%	1,025,989,165	712,614,289
61409	National Benefit Life Ins Co	201,750	0.007%	693,549,638	473,029,367
71439	Assurity Life Ins Co	197,776	0.006%	173,951,162	143,159,266
68985	Starmount Life Ins Co	197,403	0.006%	9,264,721	5,263,091
69000	Northwestern Long Term Care Ins Co	196,767	0.006%	71,929,772	16,348,030
66699	Voyager Life Ins Co	195,558	0.006%	146,796,096	118,617,150
64238	Guaranty Income Life Ins Co	194,863	0.006%	318,716,567	302,154,498
61239	Bankers Fidelity Life Ins Co	188,939	0.006%	97,528,305	71,677,999
66583	National Guardian Life Ins Co	187,055	0.006%	925,703,321	815,559,390
67903	Provident Amer Life & Hlth Ins Co	184,770	0.006%	9,235,978	6,020,611
62880	Equitable Of CO Inc	183,554	0.006%	525,598,513	454,591,406
90247	Pharmacists Life Ins Co	181,472	0.006%	23,210,762	16,191,789
77720	Columbia Universal Life Ins Co	181,438	0.006%	200,255,142	172,644,601
71854	AAA Life Ins Co	175,621	0.006%	262,328,491	237,286,964
60046	Academy Life Ins Co	172,786	0.006%	343,310,553	308,502,449
97721	Lutheran Brotherhood Var Ins Prod	170,772	0.006%	3,403,717,063	749,943,271
84786	Colorado Bankers Life Ins Co	169,807	0.006%	109,565,696	88,083,598
64645	Indianapolis Life Ins Co	164,667	0.005%	1,972,605,270	1,817,709,602
76112	Oxford Life Ins Co	164,007	0.005%	806,132,027	746,915,582
70483	Western & Southern Life Ins Co	161,545	0.005%	7,692,593,571	4,379,731,289
70416	MML Bay State Life Ins Co	160,820	0.005%	3,872,149,790	35,767,967
66214	Dixie Natl Life Ins Co	160,277	0.005%	35,052,346	31,435,798
61859	Christian Fidelity Life Ins Co	160,244	0.005%	82,166,776	61,210,033
60542	American Home Life Ins Co	157,734	0.005%	108,129,828	96,687,949
99775	Funeral Directors Life Ins Co	141,836	0.005%	314,341,272	284,163,788
88536	Protective Life And Annuity Ins Co	135,148	0.004%	724,399,310	564,110,309
81949	American Ins Co Of TX	130,357	0.004%	7,452,035	5,161,423
71463	Citizens Ins Co Of Amer	130,163	0.004%	242,905,750	191,423,289
80705	Great West Life Assur Co	126,333	0.004%	185,371,119	144,400,729
60445	American Founders Life Ins Co	121,296	0.004%	624,529,949	593,846,951
70580	Humanadental Ins Co	118,532	0.004%	37,172,091	12,284,417
68160	Balboa Life Ins Co	118,456	0.004%	121,443,757	53,265,930
67695	Federal Home Life Ins Co	116,524	0.004%	2,195,488,007	1,239,011,348
63053	Family Life Ins Co	116,518	0.004%	125,120,685	100,446,848
69566	Trans World Assur Co	115,790	0.004%	267,375,320	214,591,939
62359	Constitution Life Ins Co	115,223	0.004%	92,856,084	82,441,389
91693	United Family Life Ins Co	105,937	0.003%	997,276,037	109,587,802
76503	Port O Call Life Ins Co	104,687	0.003%	1,585,051	216,610
72222	Amica Life Ins Co	104,628	0.003%	668,483,460	571,238,618
84042	Higginbotham Burial Ins Co	104,271	0.003%	1,286,293	1,190,238
67601	Paul Revere Variable Annuity Ins Co	103,528	0.003%	159,400,787	14,522,041
84018	Fidelity Standard Life Ins Co	102,269	0.003%	679,363	530,673
97136	Metropolitan Tower Life Ins Co	98,147	0.003%	218,617,394	47,259,951
71714	Berkshire Life Ins Co of Amer	95,839	0.003%	1,564,882,742	1,318,497,182
71323	Zale Life Ins Co	94,653	0.003%	12,000,908	3,198,209
81213	American Maturity Life Ins Co	91,834	0.003%	78,430,646	2,521,929
67660	Pennsylvania Life Ins Co	91,705	0.003%	429,321,239	380,525,439
93661	Annuity Investors Life Ins Co	89,515	0.003%	968,511,220	474,781,127
84174	Employees Life Co Mut	85,796	0.003%	236,791,316	226,650,102
71480	Great Western Ins Co	83,441	0.003%	201,776,303	185,589,143
68772	Security Mut Life Ins Co Of NY	82,844	0.003%	1,637,443,490	1,521,456,150
67261	Old Republic Life Ins Co	75,976	0.002%	107,005,683	82,642,100
93734	Phoenix Life & Annuity Co	74,357	0.002%	39,983,780	19,685,240
84026	Gregg Ins Co	72,807	0.002%	4,603,157	1,155,671
60038	Acacia Life Ins Co	70,452	0.002%	1,032,832,967	879,734,528
70602	Woodmen Accident & Life Co	70,356	0.002%	804,444,960	712,949,060
67911	Pioneer Mut Life Ins Co	67,763	0.002%	446,522,308	415,812,483
80896	Centre Life Ins Co	66,318	0.002%	1,881,870,867	1,761,264,602
81264	Nippon Life Ins Co Of Amer	64,984	0.002%	145,220,847	49,405,266
84131	Wonder State Life Ins Co	64,423	0.002%	1,063,199	793,221
66540	National Farmers Union Life Ins Co	64,276	0.002%	334,076,389	302,582,505
71838	Associates Financial Life Ins Co	62,179	0.002%	880,584,646	460,918,930
69140	First Allmerica Fin Life Ins Co	61,896	0.002%	4,843,040,551	3,564,206,250
83984	Ruffin & Jarrett Ins Co	60,553	0.002%	2,415,042	569,000

Life Companies Listed by Arkansas Premiums

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
70157	Universal Life Ins Co	58,783	0.002%	7,712,831	2,626,550
71471	Medico Life Ins Co	57,808	0.002%	138,723,303	122,430,397
98175	Signature Life Ins Co Of Amer	54,338	0.002%	4,208,668	3,607,825
69876	United Life & Annuity Ins Co	48,902	0.002%	753,496,462	606,234,253
97764	Idealife Ins Co	48,175	0.002%	23,068,068	13,694,906
61824	Cherokee Natl Life Ins Co	47,749	0.002%	37,061,435	30,112,818
69272	Sunset Life Ins Co Of Amer	47,375	0.002%	502,698,625	421,631,242
84743	Cameron Life Ins Co	43,468	0.001%	5,646,976	3,826,024
66419	Mutual Service Life Ins Co	42,564	0.001%	377,671,494	339,451,145
68764	Security Financial Life Ins Co	42,528	0.001%	669,824,577	605,750,509
79987	Mid South Ins Co	38,893	0.001%	20,014,740	4,464,631
61395	Beneficial Life Ins Co	38,079	0.001%	2,313,471,654	2,132,939,383
61069	Anthem Life Ins Co	37,865	0.001%	244,830,080	180,568,562
93440	Highmark Life Ins Co	37,037	0.001%	269,521,673	205,343,409
72850	United World Life Ins Co	36,448	0.001%	62,500,337	41,115,828
84522	Auto Club Life Ins Co	33,610	0.001%	344,451,071	320,891,901
64904	Investors Heritage Life Ins Co	32,753	0.001%	312,686,813	297,217,784
86959	National Family Care Life Ins Co	27,100	0.001%	16,067,940	9,308,167
66109	Midwestern United Life Ins Co	27,050	0.001%	255,284,007	182,499,757
60518	American Health & Life Ins Co	26,205	0.001%	1,283,864,692	1,018,472,526
94218	Country Investors Life Assur Co	26,101	0.001%	1,217,066,008	1,128,581,618
11121	Unified Life Ins Co	25,629	0.001%	50,279,531	41,710,666
67873	Pioneer American Ins Co	25,052	0.001%	35,742,134	24,981,047
84107	Griffin Leggett Burial Ins Co	24,614	0.001%	147,772	14,924
60429	American Fidelity Life Ins Co	24,046	0.001%	409,243,023	344,752,482
60704	American Life Ins Co of NY	22,563	0.001%	112,187,702	82,191,979
62634	Delaware American Life Ins Co	22,502	0.001%	98,256,691	64,674,008
94447	Century Life Ass Co	22,475	0.001%	15,323,084	8,481,511
92703	United Natl Life Ins Co Of Amer	21,139	0.001%	7,364,071	5,145,549
81426	Commercial Travelers Mut Ins Co	20,312	0.001%	34,208,604	28,899,948
89087	Enterprise Life Ins Co	19,861	0.001%	37,104,199	25,981,818
68209	Provident Life & Cas Ins Co	18,160	0.001%	597,627,282	532,933,110
93742	Securian Life Ins Co	18,027	0.001%	17,468,492	4,943,783
63223	Federal Life Ins Co	17,751	0.001%	220,245,590	154,000,421
82252	Landmark Life Ins Co	17,459	0.001%	58,177,139	51,823,088
85189	Investors Consolidated Ins Co	17,455	0.001%	18,176,480	10,127,839
63495	First Investors Life Ins Co	17,140	0.001%	967,832,385	161,231,213
69779	Union Natl Life Ins Co	16,498	0.001%	365,932,853	281,366,384
68446	Republic Vanguard Life Ins Co	15,162	0.000%	596,093,351	581,912,107
69922	United Home Life Ins Co	14,823	0.000%	49,753,265	39,746,898
88366	American Retirement Life Ins Co	14,542	0.000%	7,819,521	1,029,681
86126	Members Life Ins Co	14,509	0.000%	627,407,528	583,764,940
69973	United Life Ins Co	13,691	0.000%	1,248,751,940	1,151,108,142
62421	Annuity & Life Reassur Amer Inc	13,070	0.000%	81,444,957	67,398,794
85561	MIC Life Ins Corp	10,767	0.000%	17,301,657	7,449,801
69647	Phoenix Natl Ins Co	10,692	0.000%	13,254,279	670,967
77976	Gulf Guaranty Life Ins Co	9,898	0.000%	24,665,864	13,483,335
80322	Citicorp Life Ins Co	9,369	0.000%	1,010,288,198	191,765,648
62103	Columbian Mut Life Ins Co	9,129	0.000%	326,559,161	287,650,692
64696	First Continental Life & Acc	8,689	0.000%	2,861,810	2,133,294
93610	Investors Partner Life Ins Co	8,183	0.000%	544,678,160	451,924,593
77119	Sentinel American Life Ins Co	7,752	0.000%	51,302,532	35,578,203
67946	Pioneer Security Life Ins Co	7,591	0.000%	65,534,051	14,597,813
84093	Security Alliance Ins Co	7,524	0.000%	366,697	184,845
97241	NGL American Life Co	7,219	0.000%	115,192,035	90,822,876
76953	ING Ins Co Of America	6,791	0.000%	753,826,064	68,200,602
77984	First Variable Life Ins Co	6,340	0.000%	211,683,698	28,748,662
60003	Park Avenue Life Ins Co	6,265	0.000%	565,737,202	383,613,045
77887	Life & Health Ins Co Of Amer	5,870	0.000%	45,179,743	42,154,273
60305	American Comm Mut Ins Co	5,376	0.000%	149,031,167	84,920,724
90581	Safeco Natl Life Ins Co	5,299	0.000%	17,353,201	4,794,854
74268	CNA Group Life Assur Co	5,139	0.000%	2,968,338,790	2,576,509,678
81442	Monitor Life Ins Co Of NY	5,030	0.000%	28,960,261	25,181,890
63819	Unity Financial Life Ins Co	4,212	0.000%	19,230,857	13,767,054
81078	American Network Ins Co	3,959	0.000%	12,732,359	3,415,024
70955	USA Life One Ins Co Of IN	3,701	0.000%	35,938,260	22,076,303
68128	Protected Home Mut Life Ins Co	3,142	0.000%	200,939,480	192,246,593
64327	Harleysville Life Ins Co	3,033	0.000%	279,957,258	257,350,742
70114	Unity Mut Life Ins Co	2,843	0.000%	412,952,312	391,696,914

Life Companies Listed by Arkansas Premiums

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
65960	Windsor Life Ins Co	2,833	0.000%	2,663,110	111,809
61832	Chesapeake Life Ins Co	2,807	0.000%	53,251,764	32,108,606
64831	Intramerica Life Ins Co	2,757	0.000%	56,618,605	2,512,934
68586	Rushmore Natl Life Ins Co	2,755	0.000%	72,771,099	61,129,647
88420	Member Service Life Ins Co	2,707	0.000%	34,305,004	9,919,450
74004	Family Service Life Ins Co	2,568	0.000%	649,514,031	568,053,708
85286	Anthem Alliance Health Ins Co	2,489	0.000%	87,817,220	11,567,130
93254	Life Of MD Inc	2,418	0.000%	3,101,246	19,842
98213	Financial Benefit Life Ins Co	2,400	0.000%	277,055,005	258,363,313
63738	Utica Natl Life Ins Co	2,167	0.000%	250,158,144	230,792,466
79049	Alfa Life Ins Corp	1,846	0.000%	762,662,793	630,194,459
89184	Sterling Investors Life Ins Co	1,845	0.000%	29,488,843	16,656,379
77356	Employers Life Ins Corp	1,585	0.000%	11,100,137	7,333,997
67687	Pension Life Ins Co Of Amer	1,565	0.000%	14,005,771	4,968,324
61808	Charter Natl Life Ins Co	1,250	0.000%	313,357,886	3,705,447
84077	Southern Fidelity Life Ins Co	1,050	0.000%	72,914	11,878
61700	Central Natl Life Ins Co Omaha	979	0.000%	11,648,873	242,910
61727	Central Reserve Life Ins Co	816	0.000%	93,395,904	62,812,214
72591	Appalachian Life Ins Co	742	0.000%	9,435,270	243,555
65269	United Benefit Life Ins Co	558	0.000%	4,167,624	790,009
69833	Lincoln Memorial Life Ins Co	541	0.000%	91,946,402	79,243,258
64890	Investors Guaranty Life Ins Co	415	0.000%	10,668,990	623,603
76007	Old United Life Ins Co	367	0.000%	57,202,876	35,036,927
76201	American Service Life Ins Co	306	0.000%	319,060	29,431
76694	London Life Reins Co	295	0.000%	830,032,484	765,953,511
68543	Liberty Bankers Life Ins Co	135	0.000%	195,895,881	176,937,056
67164	Chase Life & Annuity Co	92	0.000%	128,118,823	90,203,367
67040	North Central Life Ins Co	(116)	-0.000%	130,220,584	117,081,605
64394	Heritage Life Ins Co	(8,734)	-0.000%	114,618,055	23,523,842
69299	Nationsbanc Ins Co Inc	(12,667)	-0.000%	355,954,693	236,949,302
		3,085,813,818			

Property and Casualty Companies Listed by Arkansas Premiums

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
25178	State Farm Mut Auto Ins Co	299,688,479	9.610%	65,816,451,219	34,215,866,233
18325	Southern Farm Bureau Cas Ins Co	225,858,977	7.243%	2,086,789,721	874,287,294
23388	Shelter Mut Ins Co	153,010,403	4.907%	1,450,468,696	748,184,346
25143	State Farm Fire And Cas Co	150,151,160	4.815%	15,129,137,466	12,018,082,005
13757	Farm Bureau Mut Ins Co Of AR Inc	145,225,481	4.657%	185,132,596	105,975,522
19232	Allstate Ins Co	105,260,904	3.375%	39,100,282,525	25,339,739,625
21628	Farmers Ins Co Inc	103,390,239	3.315%	178,195,647	110,863,373
23787	Nationwide Mut Ins Co	68,236,476	2.188%	19,673,533,558	14,067,791,909
20443	Continental Cas Co	48,999,716	1.571%	25,312,119,583	20,196,187,101
19380	American Home Assur Co	45,242,583	1.451%	12,988,912,453	10,105,606,987
24767	St Paul Fire & Marine Ins Co	34,857,358	1.118%	17,029,714,710	12,103,935,301
10677	Cincinnati Ins Co	34,460,274	1.105%	6,648,219,840	4,311,115,269
40649	Economy Premier Assur Co	28,325,734	0.908%	34,593,322	701,929
24260	Progressive Cas Ins Co	27,954,327	0.896%	6,092,398,526	4,472,960,217
25941	United Services Auto Assoc	27,881,735	0.894%	11,824,521,201	5,074,243,037
19410	Commerce & Industry Ins Co	26,341,261	0.845%	3,923,738,710	2,960,861,502
37478	Hartford Ins Co Of The Midwest	24,907,759	0.799%	183,800,704	72,585,161
21687	Mid-Century Ins Co	23,651,002	0.758%	2,634,516,276	2,120,921,567
16535	Zurich American Ins Co	22,520,711	0.722%	15,145,491,028	12,527,641,464
21482	Factory Mut Ins Co	22,367,001	0.717%	5,029,814,938	3,096,785,077
16403	American Growers Ins Co	22,074,668	0.708%	121,744,844	132,355,697
40371	Columbia Mut Ins Co	21,730,555	0.697%	181,953,555	99,584,884
33049	State Volunteer Mut Ins Co	21,563,853	0.691%	603,031,122	473,743,910
25127	State Auto Prop & Cas Ins Co	19,961,475	0.640%	983,791,096	738,176,835
19445	National Union Fire Ins Co Of Pitts	19,481,246	0.625%	16,458,602,415	10,573,545,746
33855	Lincoln General Ins Co	18,975,889	0.608%	459,774,969	371,265,820
23779	Nationwide Mut Fire Ins Co	18,439,464	0.591%	3,372,948,993	2,246,572,527
42994	Progressive Classic Ins Co	18,060,413	0.579%	322,029,918	231,963,872
22667	Ace American Ins Co	17,851,927	0.572%	2,964,123,425	2,488,654,881
13935	Federated Mut Ins Co	17,519,030	0.562%	2,840,593,765	1,801,170,296
20095	Bituminous Cas Corp	16,947,626	0.543%	575,218,869	384,656,707
24740	Safeco Ins Co Of Amer	16,831,352	0.540%	3,384,999,048	2,558,928,393
40258	American Intl South Ins Co	16,759,021	0.537%	29,929,608	485,960
23035	Liberty Mut Fire Ins Co	16,650,455	0.534%	2,664,136,189	1,962,358,160
10251	American Underwriters Ins Co	15,429,504	0.495%	7,774,320	4,898,651
10804	Continental Western Ins Co	15,419,454	0.494%	220,000,002	181,418,325
25658	Travelers Ind Co	15,384,557	0.493%	12,544,425,938	8,581,099,736
10111	American Bankers Ins Co Of FL	15,283,546	0.490%	1,081,515,143	868,638,002
35106	Niagara Fire Ins Co	15,225,547	0.488%	120,557,043	48,764,793
21415	Employers Mut Cas Co	14,874,785	0.477%	1,452,820,220	1,019,291,849
42919	Progressive Northwestern Ins Co	14,815,979	0.475%	1,224,551,016	848,906,123
21873	Firemans Fund Ins Co	14,779,906	0.474%	10,268,592,890	8,029,102,775
20494	Transportation Ins Co	14,410,631	0.462%	76,846,500	6,668,748
25674	Travelers Ind Co Of IL	14,275,789	0.458%	252,192,587	177,802,702
20281	Federal Ins Co	14,210,593	0.456%	16,178,030,587	11,727,014,321
19240	Allstate Ind Co	13,200,189	0.423%	128,498,935	34,316,710
42404	Liberty Ins Corp	12,612,863	0.404%	1,418,988,703	1,163,151,083
35289	Continental Ins Co	12,475,991	0.400%	2,779,774,374	2,039,290,347
20532	Clarendon Natl Ins Co	12,375,112	0.397%	1,835,784,809	1,267,656,426
25968	USAA Cas Ins Co	12,166,354	0.390%	4,405,455,094	3,223,113,684
34207	Westport Ins Corp	11,589,183	0.372%	1,295,134,003	1,014,675,784
23361	Shelter General Ins Co	11,249,903	0.361%	150,544,851	81,873,816
10642	Cherokee Ins Co	10,874,000	0.349%	60,221,835	36,651,923
23469	American Modern Home Ins Co	10,752,185	0.345%	582,535,036	441,662,451
24791	St Paul Mercury Ins Co	10,732,647	0.344%	67,830,919	33,470
35300	Allianz Ins Co	10,697,868	0.343%	4,285,379,092	1,640,386,360
28401	American Natl Prop & Cas Co	10,509,022	0.337%	689,694,060	441,529,446
28746	Equity Insurance Co	10,427,769	0.334%	38,135,287	29,624,097
22306	Massachusetts Bay Ins Co	10,296,486	0.330%	21,149,272	42,090
37220	Direct Ins Co	10,250,037	0.329%	71,519,699	53,959,470
25135	State Automobile Mut Ins Co	10,194,689	0.327%	1,147,700,666	394,805,441
21180	Sentry Select Ins Co	9,903,752	0.318%	463,523,574	331,951,561
19429	Insurance Co Of The State Of PA	9,899,059	0.317%	2,210,185,534	1,519,883,178
21458	Employers Ins of Wausau	9,860,761	0.316%	3,694,167,088	2,993,474,130
19356	Maryland Cas Co	9,744,480	0.312%	328,344,940	4,559,730
14168	Harleysville Mut Ins Co	9,726,826	0.312%	1,091,512,814	557,175,790
19682	Hartford Fire In Co	9,551,772	0.306%	14,902,354,572	8,577,564,445
31895	American Interstate Ins Co	9,369,202	0.300%	355,936,632	269,558,303
24015	Northland Ins Co	9,171,368	0.294%	1,152,274,300	768,877,533

Property and Casualty Companies Listed by Arkansas Premiums

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
11185	Foremost Ins Co	9,111,160	0.292%	982,317,425	635,947,424
19879	Security Natl Ins Co	8,845,130	0.284%	19,832,120	643,433
24678	Royal Ind Co	8,801,819	0.282%	2,456,034,355	1,908,106,277
19070	Standard Fire Ins Co	8,783,106	0.282%	3,172,943,444	2,431,291,434
15725	Cameron Mut Ins Co	8,713,507	0.279%	59,199,342	40,127,158
20486	Transcontinental Ins Co	8,499,378	0.273%	152,152,043	72,726,440
15512	Automobile Club Interins Exch	8,411,774	0.270%	140,244,459	74,678,992
28452	Republic Mortgage Ins Co	8,339,564	0.267%	1,482,663,407	1,321,072,041
23043	Liberty Mut Ins Co	8,335,426	0.267%	19,296,498,887	15,288,749,667
13528	Brotherhood Mut Ins Co	8,246,580	0.264%	176,320,210	123,619,589
29424	Hartford Cas Ins Co	8,200,074	0.263%	1,459,811,559	793,342,975
21970	OneBeacon Ins Co	8,117,847	0.260%	5,468,375,863	3,399,852,771
16322	Progressive Halcyon Ins Co	8,104,950	0.260%	434,734,789	342,052,209
22861	Southern Pilot Ins Co	8,074,124	0.259%	47,700,266	9,000
22063	Government Employees Ins Co	8,035,193	0.258%	9,101,981,918	4,955,412,689
19704	American States Ins Co	7,897,823	0.253%	1,838,429,934	1,368,810,266
22977	Lumbermens Mut Cas Co	7,873,113	0.252%	6,071,135,836	5,374,289,793
18295	Lafayette Ins Co	7,821,679	0.251%	82,372,148	51,018,405
35882	Geico General Ins Co	7,660,050	0.246%	119,364,473	61,762,551
23809	Granite State Ins Co	7,613,271	0.244%	27,466,690	127,808
10464	Canal Ins Co	7,554,703	0.242%	775,742,167	390,446,174
23450	American Family Home Ins Co	7,442,058	0.239%	321,995,840	248,769,304
11371	Great West Cas Co	7,181,799	0.230%	961,668,493	684,076,938
22136	Great American Ins Co of NY	7,126,752	0.229%	46,134,383	695,130
10783	Cornerstone Natl Ins Co	6,976,011	0.224%	21,640,431	13,337,991
19305	Assurance Co Of Amer	6,974,059	0.224%	16,651,635	60,793
20427	American Cas Co Of Reading PA	6,971,165	0.224%	95,626,333	12,766,729
33383	First Professionals Ins Co	6,827,493	0.219%	525,346,220	414,488,079
29459	Twin City Fire Ins Co Co	6,778,900	0.217%	397,300,232	215,519,217
41181	Universal Underwriters Ins Co	6,759,699	0.217%	317,805,145	26,715,097
15032	Guideone Mut Ins Co	6,537,527	0.210%	445,732,196	299,340,188
27626	Firstcomp Ins Co	6,484,357	0.208%	35,406,124	28,243,465
16047	Southern Pioneer Prop & Cas Ins Co	6,339,655	0.203%	9,034,052	3,871,859
25887	US Fidelity & Guaranty Co	6,329,292	0.203%	4,978,741,812	3,180,296,759
19640	Columbia Natl Ins Co	6,220,355	0.199%	54,581,135	37,150,867
18767	Church Mut Ins Co	6,200,045	0.199%	611,276,818	439,103,799
22292	Hanover Ins Co	6,138,557	0.197%	3,150,121,291	2,319,815,141
25534	TIG Ins Co	5,812,142	0.186%	3,492,243,268	2,396,985,770
22837	Interstate Ind Co	5,769,752	0.185%	117,191,216	75,290,961
19178	Southern Gty Ins Co	5,622,133	0.180%	278,891,945	194,345,205
20699	Ace Prop & Cas Ins Co	5,590,972	0.179%	2,570,574,410	2,111,361,808
21164	Dairyland Ins Co	5,534,738	0.177%	871,459,125	604,402,670
21652	Farmers Ins Exch	5,497,426	0.176%	8,599,401,314	6,554,337,276
18708	Ambac Assur Corp	5,487,241	0.176%	6,114,836,743	3,887,398,906
44784	Fairfield Ins Co	5,424,183	0.174%	72,115,594	49,245,722
19402	Birmingham Fire Ins Co Of PA	5,405,721	0.173%	2,151,759,015	1,630,443,200
23396	Amerisure Mut Ins Co	5,396,334	0.173%	1,149,204,891	847,354,774
31089	Republic Western Ins Co	5,339,779	0.171%	513,493,171	347,908,259
21709	Truck Ins Exch	5,305,566	0.170%	1,357,002,152	1,081,445,623
20850	Firemens Ins Co Of Newark NJ	5,282,351	0.169%	673,166,745	294,382,932
20508	Valley Forge Ins Co	5,117,229	0.164%	52,529,298	8,813,441
13269	Zenith Ins Co	5,061,873	0.162%	1,245,746,970	935,936,734
42978	American Security Ins Co	5,041,516	0.162%	537,517,622	360,625,374
10855	Cypress Ins Co	5,012,353	0.161%	266,661,788	116,971,217
25682	Travelers Ind Co Of CT	4,893,634	0.157%	862,987,390	608,442,840
32298	National Union Fire Ins Co Of LA	4,869,497	0.156%	5,739,658	323,047
14559	Guideone Specialty Mut Ins Co	4,843,776	0.155%	99,179,358	72,126,469
26247	American Guarantee & Liability Ins	4,773,551	0.153%	88,402,853	740,985
41394	Benchmark Ins Co	4,698,861	0.151%	57,730,582	38,728,303
18228	Farmers Home Mut Fire Ins Co	4,616,939	0.148%	5,410,444	2,988,967
24147	Old Republic Ins Co	4,609,333	0.148%	1,589,636,290	1,053,197,647
20087	National Ind Co	4,608,307	0.148%	36,192,654,148	20,460,580,963
33391	Medical Assur Co Inc	4,547,377	0.146%	957,852,860	764,518,213
26980	Royal Ins Co Of Amer	4,538,884	0.146%	2,198,884,446	1,783,139,154
21326	Empire Fire & Marine Ins Co	4,410,590	0.141%	173,950,761	59,549,146
21121	Westchester Fire Ins Co	4,337,823	0.139%	1,267,619,110	862,938,531
13056	RLI Ins Co	4,326,012	0.139%	895,084,151	493,815,401
16691	Great American Ins Co	4,310,335	0.138%	4,514,994,485	3,313,748,256
25615	Charter Oak Fire Ins Co	4,286,041	0.137%	737,270,514	588,697,360

Property and Casualty Companies Listed by Arkansas Premiums

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
18058	Philadelphia Ind Ins Co	4,195,267	0.135%	796,026,635	542,383,335
20052	National Liab & Fire Ins Co	4,099,132	0.131%	409,540,708	242,303,728
36625	Old Reliable Cas Co	4,049,620	0.130%	8,679,615	1,973,200
24074	Ohio Cas Ins Co	4,013,710	0.129%	2,141,161,494	1,415,413,067
21113	United States Fire Ins Co	3,974,072	0.127%	2,006,286,301	1,402,863,811
20621	OneBeacon America Ins Co	3,972,549	0.127%	1,312,736,731	867,650,882
10014	Affiliated Fm Ins Co	3,949,268	0.127%	571,149,612	401,298,587
34690	Property & Cas Ins Co Of Hartford	3,891,170	0.125%	110,652,238	72,191,396
22322	Greenwich Ins Co	3,884,343	0.125%	344,529,739	286,391,831
20478	National Fire Ins Co Of Hartford	3,786,076	0.121%	217,173,764	74,169,994
29858	Mortgage Guaranty Ins Corp	3,773,643	0.121%	5,748,861,544	4,200,854,153
35360	Gibraltar Natl Ins Co	3,735,401	0.120%	7,250,440	4,157,675
11118	Federated Rural Electric Ins Corp	3,734,222	0.120%	157,879,035	109,366,670
37885	XL Specialty Ins Co	3,713,495	0.119%	416,385,675	341,424,103
27235	Auto Club Family Ins Co	3,676,476	0.118%	34,345,882	19,753,639
22748	Pacific Employers Ins Co	3,673,629	0.118%	1,059,575,110	804,982,074
38830	Fort Wayne Hlth & Cas Ins Co	3,660,602	0.117%	480,547,148	319,259,400
26077	Lancer Ins Co	3,544,942	0.114%	310,470,460	263,607,170
13137	Viking Ins Co Of WI	3,435,148	0.110%	334,180,542	284,086,837
44393	West American Ins Co	3,414,882	0.110%	1,618,147,181	1,247,070,900
13838	Farmland Mut Ins Co	3,365,115	0.108%	257,710,280	170,726,041
25666	Travelers Ind Co Of Amer	3,348,195	0.107%	480,744,042	367,986,678
19887	Trinity Universal Ins Co	3,336,357	0.107%	2,344,468,140	1,827,210,558
30120	Znat Ins Co	3,330,948	0.107%	26,394,516	18,742,736
21881	National Surety Corp	3,277,970	0.105%	399,025,349	299,730,274
31194	Travelers Cas & Surety Co Of Amer	3,265,135	0.105%	2,196,986,204	1,489,241,994
39306	Fidelity & Deposit Co Of MD	3,245,511	0.104%	158,401,089	252,996
39845	Employers Reins Corp	3,241,900	0.104%	15,124,376,150	10,692,640,068
19690	American Economy Ins Co	3,131,222	0.100%	1,339,782,363	965,744,076
20397	Vigilant Ins Co	3,130,028	0.100%	275,109,895	191,475,018
22098	Grain Dealers Mut Ins Co	3,090,798	0.099%	58,469,178	48,759,367
22055	Geico Ind Co	3,016,195	0.097%	2,266,994,946	1,319,370,099
35408	Sirius Amer Ins Co	3,013,354	0.097%	196,992,751	122,943,056
19933	Audubon Ins Co	2,995,733	0.096%	231,915,580	185,869,708
19530	State Auto Natl Ins Co	2,993,064	0.096%	76,175,817	59,414,466
33812	Reciprocal of America	2,951,729	0.095%	396,347,752	605,940,980
30104	Hartford Underwriters Ins Co	2,936,173	0.094%	1,027,710,463	577,154,888
10510	Carolina Cas Ins Co	2,913,294	0.093%	450,460,483	313,827,978
24724	First Natl Ins Co Of Amer	2,802,595	0.090%	215,752,445	158,314,029
24031	Northland Cas Co	2,641,440	0.085%	97,448,089	74,965,953
26433	Harco Natl Ins Co	2,636,038	0.085%	252,324,363	146,281,607
10472	Capitol Ind Corp	2,632,742	0.084%	310,418,267	183,803,089
26042	Wausau Underwriters Ins Co	2,609,018	0.084%	191,653,435	98,867,293
21865	Associated Ind Corp	2,604,570	0.084%	114,989,084	74,857,555
13714	Pharmacists Mut Ins Co	2,604,001	0.084%	113,723,327	68,183,144
37257	Insurance Corp Of Hannover	2,525,265	0.081%	718,808,121	571,800,323
30589	Capital City Ins Co Inc	2,514,566	0.081%	88,038,412	56,942,300
23612	Midwest Employers Cas Co	2,479,220	0.080%	192,321,620	97,787,673
32220	American Intl Ins Co	2,478,314	0.079%	1,342,672,816	1,127,985,487
22217	Gulf Ins Co	2,475,817	0.079%	1,629,660,668	1,138,676,379
38458	General Electric Mortgage Ins Corp	2,466,425	0.079%	3,650,416,735	3,347,732,190
12114	National Security Fire & Cas Co	2,463,646	0.079%	40,037,466	19,836,891
14982	Penn Millers Ins Co	2,463,443	0.079%	124,160,418	82,962,437
14265	Indiana Lumbermens Mut Ins Co	2,407,830	0.077%	105,983,933	70,475,360
25844	Union Ins Co	2,402,331	0.077%	80,402,200	60,302,655
19372	Northern Ins Co Of NY	2,389,659	0.077%	25,808,717	0
22357	Hartford Accid & Ind Co	2,385,444	0.076%	6,436,872,733	4,921,608,238
20141	National Trust Ins Co	2,329,748	0.075%	35,484,375	26,959,075
11452	Hartford Steam Boil Inspec & Ins Co	2,286,961	0.073%	981,011,771	524,044,376
18236	Agents Mut Ins Co	2,278,154	0.073%	609,037	304,033
36064	Hanover Amer Ins Co	2,272,201	0.073%	14,358,763	16,975
11401	Guaranty Natl Ins Co	2,263,345	0.073%	511,914,476	366,066,506
15105	Safety Natl Cas Corp	2,262,212	0.073%	837,980,447	625,274,124
24902	Security Ins Co Of Hartford	2,241,575	0.072%	933,886,500	789,225,577
23728	National General Ins Co	2,239,430	0.072%	144,608,581	114,035,397
24732	General Ins Co Of Amer	2,198,431	0.070%	2,206,764,061	1,653,562,728
41491	Geico Cas Co	2,149,664	0.069%	228,192,442	164,931,294
34339	Metropolitan Grp Prop & Cas Ins Co	2,140,332	0.069%	536,055,954	158,522,335
29874	North American Specialty Ins Co	2,137,606	0.069%	318,477,566	149,919,785

Property and Casualty Companies Listed by Arkansas Premiums

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
21407	Emcasco Ins Co	2,129,198	0.068%	171,829,966	133,613,557
13188	Western Surety Co	2,081,247	0.067%	633,099,458	414,514,170
42803	Guideone Elite Ins Co	2,017,670	0.065%	16,340,252	1,136,007
27928	Amex Assur Co	2,002,893	0.064%	348,068,214	171,630,261
22012	Motors Ins Corp	1,998,247	0.064%	5,814,245,278	4,681,899,188
40827	Combined Specialty Ins Co	1,962,128	0.063%	1,449,247,022	1,146,260,998
23418	Mid-Continent Cas Co	1,907,813	0.061%	388,774,920	277,354,617
27251	PMI Mortgage Ins Co	1,902,940	0.061%	2,688,035,845	2,410,476,635
26344	Great American Assur Co	1,892,056	0.061%	11,824,143	33,262
10847	Cumis Ins Society Inc	1,880,880	0.060%	788,536,521	521,712,193
38245	BCS Ins Co	1,830,082	0.059%	243,671,535	134,429,873
11851	Progressive Home Ins Co	1,829,381	0.059%	37,374,441	7,767,802
14974	Pennsylvania Lumbermens Mut Ins	1,810,477	0.058%	182,435,525	119,077,400
24988	Sentry Ins A Mut Co	1,787,055	0.057%	3,872,591,641	1,906,632,677
35181	Executive Risk Ind Inc	1,786,916	0.057%	1,699,533,908	1,294,729,705
32786	Progressive Specialty Ins Co	1,784,281	0.057%	718,246,570	502,810,696
42331	Guideone America Ins Co	1,764,565	0.057%	7,467,604	362,946
11991	National Cas Co	1,744,789	0.056%	91,677,060	6,437,665
16381	Farmers Union Cooperative Ins Co NE	1,732,157	0.056%	13,546,164	8,019,264
19801	Argonaut Ins Co	1,730,649	0.055%	1,025,994,713	768,034,919
15873	United Gty Residential Ins Co	1,724,221	0.055%	1,938,453,389	1,809,023,507
19488	Amerisure Ins Co	1,705,156	0.055%	429,064,905	316,501,153
11150	Arch Ins Co	1,685,832	0.054%	460,288,344	212,538,287
19860	Argonaut Great Central Ins Co	1,659,243	0.053%	131,469,963	96,119,219
26298	Metropolitan Property & Cas Ins Co	1,656,365	0.053%	4,718,447,447	2,754,331,747
22810	Chicago Ins Co	1,615,604	0.052%	224,982,055	144,214,955
32352	Prudential Prop & Cas Ins Co	1,563,728	0.050%	2,007,441,955	1,488,895,888
24813	Balboa Ins Co	1,552,011	0.050%	692,138,501	385,279,652
21849	American Automobile Ins Co	1,482,135	0.048%	268,995,524	187,143,889
23280	The Cincinnati Indemnity Co	1,420,748	0.046%	62,306,597	9,586,287
13021	United Fire & Cas Co	1,418,455	0.045%	728,068,370	478,693,527
28932	Markel American Ins Co	1,373,017	0.044%	221,211,124	170,989,382
11843	Medical Protective Co	1,367,375	0.044%	1,747,668,038	1,345,941,715
21857	American Ins Co	1,365,612	0.044%	1,157,403,337	860,989,321
18252	Town & Country Mut Ins Co	1,341,705	0.043%	3,406,990	1,187,519
12157	Companion Prop & Cas Ins Co	1,340,888	0.043%	239,334,860	170,661,085
44725	First Auto & Cas Ins Co	1,317,300	0.042%	22,930,929	17,931,871
18287	Financial Security Assur Inc	1,297,108	0.042%	2,853,682,828	1,713,855,722
33790	Radian Guaranty Inc	1,275,316	0.041%	2,406,500,022	2,242,954,712
28665	Cincinnati Cas Co	1,270,433	0.041%	296,644,627	62,496,535
30562	American Manufacturers Mut Ins Co	1,261,717	0.040%	631,770,615	401,031,274
41769	Athena Assur Co	1,257,544	0.040%	174,859,192	127,584,374
35971	Voyager Property & Cas Ins Co	1,253,865	0.040%	87,119,470	56,445,463
35386	Fidelity & Guaranty Ins Co	1,237,868	0.040%	14,749,013	2,980
24775	St Paul Guardian Ins Co	1,235,123	0.040%	34,213,525	16,819
22918	American Motorists Ins Co	1,222,213	0.039%	1,147,232,834	760,864,512
34274	Central States Ind Co Of Omaha	1,211,159	0.039%	241,422,675	72,339,989
37877	Nationwide Prop & Cas Ins Co	1,185,083	0.038%	23,729,890	217,519
29599	US Specialty Ins Co	1,154,308	0.037%	255,182,070	144,345,825
20524	Specialty Natl Ins Co	1,143,224	0.037%	75,977,975	56,530,719
20303	Great Northern Ins Co	1,137,488	0.036%	1,016,339,800	821,337,270
18910	American Protection Ins Co	1,136,891	0.036%	11,559,600	213,529
39942	American Natl General Ins Co	1,125,333	0.036%	93,521,056	48,127,575
25240	NAU Country Ins Co	1,122,971	0.036%	17,234,585	9,221,376
39012	Safeco Ins Co Of IL	1,122,483	0.036%	476,803,878	351,299,442
24589	American & Foreign Ins Co	1,112,958	0.036%	413,709,785	362,549,169
18600	USAA General Ind Co	1,112,824	0.036%	254,995,759	163,681,811
19631	American Road Ins Co	1,096,405	0.035%	650,926,652	356,969,103
22683	Teachers Ins Co	1,084,849	0.035%	259,376,991	184,351,722
28223	Nationwide Agribusiness Ins Co	1,082,626	0.035%	70,456,118	28,480,862
23841	New Hampshire Ins Co	1,077,388	0.035%	2,044,793,272	1,447,854,977
11592	International Fidelity Ins Co	1,076,599	0.035%	64,358,208	33,146,668
28535	Triangle Ins Co Inc	1,059,413	0.034%	16,272,495	10,257,161
19615	American Reliable Ins Co	1,050,877	0.034%	306,332,340	246,148,128
19917	Liberty Ins Underwriters Inc	1,029,994	0.033%	69,537,555	63,045,917
36234	Preferred Professional Ins Co	1,017,788	0.033%	130,554,015	96,783,080
24350	Triad Guaranty Ins Corp	1,013,931	0.033%	405,399,823	292,519,951
22713	Insurance Co Of North Amer	1,007,607	0.032%	286,544,739	248,410,576
19720	American Alt Ins Corp	998,184	0.032%	378,968,054	269,290,838

Property and Casualty Companies Listed by Arkansas Premiums

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
40142	American Zurich Ins Co	980,739	0.031%	94,621,659	0
42048	Diamond State Ins Co	974,839	0.031%	158,703,148	62,999,298
11800	Foremost Property & Cas Ins Co	954,017	0.031%	28,790,075	15,770,063
18538	Bancinsure Inc	939,027	0.030%	66,482,985	46,205,425
15954	Trinity Universal Ins Co Of KS	938,486	0.030%	11,843,096	31,409
19895	Atlantic Mut Ins Co	933,161	0.030%	1,497,323,222	1,041,680,300
24384	Ranger Ins Co	930,039	0.030%	229,325,278	184,388,281
21296	Associates Ins Co	901,126	0.029%	267,077,084	159,360,765
24600	Globe Ind Co	884,336	0.028%	450,181,754	382,445,028
36463	Discover Prop & Cas Ins Co	882,418	0.028%	90,795,493	64,042,746
25623	Phoenix Ins Co	875,416	0.028%	3,294,297,632	2,522,970,728
10499	DaimlerChrysler Ins Co	867,180	0.028%	449,094,889	301,459,112
23248	Occidental Fire & Cas Co Of NC	845,842	0.027%	139,896,255	76,284,078
24066	American Fire & Cas Co	843,074	0.027%	308,878,528	196,443,347
22578	Horace Mann Ins Co	824,322	0.026%	398,413,569	288,443,892
12041	MBIA Ins Corp	820,934	0.026%	9,211,579,304	6,053,570,589
23108	Lumbermens Underwriting Alliance	812,747	0.026%	304,519,357	247,837,238
20028	Beacon Natl Ins Co	806,107	0.026%	35,353,316	28,861,145
14354	Jewelers Mut Ins Co	799,811	0.026%	134,771,850	60,355,603
10103	American Agricultural Ins Co	795,662	0.026%	822,698,104	547,746,971
37621	Toyota Motor Ins Co	793,204	0.025%	87,613,497	66,694,600
38601	MIC Prop & Cas Ins Corp	787,780	0.025%	492,585,305	444,683,750
32557	American Physicians Ins Exch	786,177	0.025%	80,720,791	67,735,824
38970	Markel Ins Co	782,645	0.025%	358,775,071	280,712,574
21318	Coregis Ins Co	777,153	0.025%	715,657,449	536,744,230
40460	Sagamore Ins Co	776,233	0.025%	129,601,006	52,616,303
10367	Avemco Ins Co	750,050	0.024%	172,854,399	67,175,864
41459	Armed Forces Ins Exchange	744,138	0.024%	144,389,221	55,257,436
19976	Amica Mut Ins Co	743,676	0.024%	2,825,816,769	1,560,192,467
41343	Gerling Amer Ins Co	738,321	0.024%	201,991,978	127,911,254
25976	Utica Mut Ins Co	725,334	0.023%	1,823,530,197	1,436,053,548
22489	Highlands Ins Co	721,154	0.023%	614,619,971	593,830,472
20613	American Employers Ins Co	720,631	0.023%	397,469,605	277,919,208
19909	Centennial Ins Co	700,217	0.022%	492,989,454	320,123,946
12904	Tokio Marine & Fire Ins Co Ltd Us Br	695,307	0.022%	1,111,936,202	785,651,559
18023	Star Ins Co	691,784	0.022%	312,547,226	218,714,684
26832	Great American Alliance Ins Co	690,489	0.022%	20,011,349	44,200
11177	First Financial Ins Co	684,868	0.022%	245,867,731	131,773,686
31119	Mutual Protective Ins Co	683,386	0.022%	214,559,685	193,457,136
13897	Farmers Mut Hail Ins Co Of IA	676,866	0.022%	228,704,355	109,442,145
22896	Aca Financial Guaranty Corp	675,756	0.022%	304,938,240	181,303,046
36307	Gray Ins Co	648,922	0.021%	166,454,801	112,969,421
10220	Commonwealth Ins Co Of Amer	621,422	0.020%	30,982,653	12,327,968
31208	American General Property Ins Co	616,728	0.020%	90,518,389	19,166,922
26611	Valiant Ins Co	605,547	0.019%	13,918,210	20,694
38962	Genesis Ins Co	585,775	0.019%	219,660,386	127,619,772
24554	XL Ins Amer Inc	582,653	0.019%	395,250,271	284,952,050
15962	Kansas Bankers Surety Co	579,958	0.019%	119,334,771	24,509,179
24112	Westfield Ins Co	574,360	0.018%	1,405,701,844	1,096,446,769
32522	Medical Mut Ins Co Of NC	571,284	0.018%	194,998,939	152,952,417
18864	Fairmont Ins Co	570,816	0.018%	22,967,030	2,100
36153	Aetna Ins Co of CT	569,458	0.018%	37,887,420	11,619,363
21261	Electric Ins Co	554,724	0.018%	1,006,918,207	761,980,134
10952	Stonebridge Casualty Ins Co	549,904	0.018%	23,540,622	10,856,582
19038	Travelers Cas & Surety Co	545,729	0.017%	13,390,844,615	10,818,098,186
31968	Merastar Ins Co	544,141	0.017%	64,229,813	43,302,471
11126	Sompo Japan Ins Co of Amer	540,770	0.017%	359,944,397	280,042,966
19062	Automobile Ins Co Of Hartford CT	534,851	0.017%	875,743,922	660,543,126
19348	Maryland Ins Co	522,336	0.017%	20,040,361	361,520
25879	Fidelity & Guaranty Ins Underwriters	520,954	0.017%	46,708,506	7,450
25011	Wesco Ins Co	508,557	0.016%	321,045,961	174,323,520
23663	National American Ins Co	508,206	0.016%	114,294,374	70,221,422
16578	First Comm Ins Co	505,676	0.016%	19,068,149	10,614,873
38911	Union Standard Ins Co	502,562	0.016%	35,348,428	20,354,058
43575	Indemnity Ins Co Of North Amer	501,953	0.016%	152,115,909	129,160,185
23752	National Farmers Union Std Ins Co	498,803	0.016%	59,760,316	30,353,623
35769	Lyndon Property Ins Co	492,678	0.016%	394,071,159	250,310,113
34495	Doctors Co An Interins Exchn	485,748	0.016%	1,338,877,895	997,466,210
39357	Travelers Ins Co Accident Dept	466,638	0.015%	55,274,524,674	48,331,700,307

Property and Casualty Companies Listed by Arkansas Premiums

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
10349	Acceptance Cas Ins Co	459,616	0.015%	24,076,382	12,805,311
21172	Vanliner Ins Co	458,192	0.015%	261,836,286	167,997,111
37540	Omaha Prop & Cas Ins Co	443,161	0.014%	94,695,454	53,015,962
12815	Financial Guaranty Ins Co	442,500	0.014%	2,932,832,726	1,955,259,647
28304	Federated Service Ins Co	402,160	0.013%	271,911,761	200,405,868
16217	National Farmers Union Prop & Cas	365,927	0.012%	246,266,212	169,342,103
24660	Cumberland Cas & Surety Co	365,582	0.012%	14,532,305	9,797,406
20346	Pacific Ind Co	362,124	0.012%	3,376,936,179	2,699,649,915
33600	LM Ins Corp	353,885	0.011%	52,532,098	36,155,954
25496	TIG Ind Co	349,493	0.011%	20,491,160	216,749
24376	American General Ind Co	343,278	0.011%	21,542,645	10,880,284
26867	Southern Ins Co Of VA	332,254	0.011%	80,980,594	49,736,697
27847	Insurance Co Of The West	332,150	0.011%	495,688,949	307,058,165
26492	Courtesy Ins Co	324,533	0.010%	164,608,906	114,250,302
33022	AXA Corp Solutions Ins Co	323,584	0.010%	253,617,146	164,309,899
34789	GE Prop & Cas Ins Co	318,274	0.010%	1,133,823,781	521,044,271
24872	Connecticut Ind Co	315,448	0.010%	177,049,290	157,090,685
42722	First Marine Ins Co	308,875	0.010%	6,001,026	1,044,233
25984	Graphic Arts Mut Ins Co	306,585	0.010%	112,341,180	87,891,613
18279	Bankers Standard Ins Co	305,352	0.010%	118,181,682	96,892,784
39098	Omni Ins Co	291,016	0.009%	332,336,574	217,795,390
24899	Alea North America Ins Co	290,331	0.009%	236,478,166	130,577,197
11770	United Fncl Cas Co	287,557	0.009%	146,238,696	93,018,342
20796	GE Cas Ins Co	272,171	0.009%	687,509,298	322,404,562
15865	NCMIC Ins Co	258,268	0.008%	371,967,364	238,822,212
20516	Euler American Credit Ind Co	253,114	0.008%	237,790,420	134,532,376
26050	Worldwide Ins Co	247,394	0.008%	34,658,821	8,728
40444	Old Republic Surety Co	245,743	0.008%	78,707,951	45,128,582
16187	AXA Re Prop & Cas Ins Co	244,865	0.008%	233,098,156	156,896,943
43699	American Federation Ins Co	244,014	0.008%	20,065,644	7,749,336
14460	Podiatry Ins Co Of Amer RRG Mut Co	242,544	0.008%	132,225,224	98,224,270
28886	Transguard Ins Co Of Amer Inc	239,048	0.008%	111,401,448	75,538,695
25518	TIG Premier Ins Co	238,681	0.008%	39,777,024	4,066,232
20702	Ace Fire Underwriters Ins Co	232,902	0.007%	74,446,187	26,386,259
24880	Fire & Cas Ins Co Of CT	230,825	0.007%	200,451,930	148,089,779
18341	Insurance Corp Of NY	229,760	0.007%	524,279,739	505,981,337
33898	Aegis Security Ins Co	220,444	0.007%	53,414,818	24,898,049
13978	Florists Mut Ins Co	219,333	0.007%	144,845,732	111,986,272
41335	United Natl Specialty Ins Co	218,645	0.007%	84,528,483	35,687,667
20648	Employers Fire Ins Co	216,557	0.007%	135,870,803	86,475,510
22535	Seaboard Surety Co	214,071	0.007%	259,568,312	132,801,627
34622	Glens Falls Ins Co	206,333	0.007%	159,033,247	26,623,176
33588	First Liberty Ins Corp	206,267	0.007%	39,594,632	20,932,305
25895	United States Liability Ins Co	202,106	0.006%	468,314,355	192,807,986
10984	Ansur America Ins	200,869	0.006%	16,623,697	6,149,538
20109	Bituminous Fire & Marine Ins Co	193,790	0.006%	245,351,128	174,576,050
16608	New York Marine & Gnrl Ins Co	188,349	0.006%	447,462,203	281,500,949
12262	Pennsylvania Manufacturers Asn Ins C	183,085	0.006%	610,771,209	417,662,170
10723	Nationwide Assur Co	178,574	0.006%	65,836,705	4,870,060
18468	Great River Ins Co	176,420	0.006%	40,028,133	28,825,518
34347	Colonial American Cas & Surety Co	171,811	0.006%	18,883,338	40,551
27138	Kemper Cas Ins Co	171,655	0.006%	30,547,117	7,365,152
23647	Mutual Service Cas Ins Co	168,690	0.005%	157,930,638	119,103,774
42757	Agri General Ins Co	167,880	0.005%	172,201,780	47,420,373
19984	ACIG Ins Co	166,325	0.005%	138,489,129	102,555,061
27120	Trumbull Ins Co	154,442	0.005%	118,194,120	74,346,486
13986	Frankenmuth Mut Ins Co	152,326	0.005%	595,243,551	406,650,956
42376	Technology Ins Co Inc	149,456	0.005%	25,234,023	12,891,219
24953	South Carolina Ins Co	144,062	0.005%	34,774,246	27,780,264
16667	United Gty Residential Ins Co Of NC	142,858	0.005%	149,926,491	113,234,332
10216	American Contractors Ind Co	142,694	0.005%	47,351,362	28,724,025
14494	Merchants Bonding Co (Mutual)	138,312	0.004%	45,121,932	13,648,213
13250	Workmens Auto Ins Co	132,455	0.004%	71,573,871	46,298,155
12416	Protective Ins Co	132,266	0.004%	413,953,490	146,223,908
18619	Platte River Ins Co.	128,458	0.004%	42,089,790	14,197,279
12599	Windsor Ins Co	127,360	0.004%	276,939,405	201,580,204
10340	Stonington Ins Co	120,350	0.004%	18,064,088	815,410
20044	Cornhusker Cas Co	117,768	0.004%	538,730,330	94,087,000
37060	Old United Cas Co	116,856	0.004%	186,646,167	155,110,334

Property and Casualty Companies Listed by Arkansas Premiums

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
36455	Northbrook Ind Co	115,102	0.004%	89,395,206	377,487
10794	Companion Commercial Ins Co	113,600	0.004%	10,810,259	3,332,066
26310	Granite Re Inc	106,913	0.003%	6,640,682	2,594,262
39217	QBE Ins Corp	105,726	0.003%	178,952,195	105,351,514
19828	Argonaut-Midwest Ins Co	104,060	0.003%	98,692,752	55,461,243
21040	Fremont Ind Co	102,316	0.003%	821,631,072	1,112,240,806
11967	General Star Natl Ins Co	102,282	0.003%	455,405,833	312,463,254
40266	CMG Mortgage Ins Co	99,253	0.003%	184,768,863	103,660,251
31232	Monumental General Cas Co	97,191	0.003%	42,318,428	16,692,534
34649	Centre Ins Co	94,016	0.003%	811,684,049	727,528,745
26069	Wausau Business Ins Co	93,777	0.003%	126,242,869	87,400,165
41211	Triton Ins Co	92,921	0.003%	709,101,456	415,806,186
32859	Penn-Amer Ins Co	87,923	0.003%	228,807,949	118,546,074
14990	Pennsylvania Ntl Mut Cas Ins Co	87,256	0.003%	704,856,214	478,468,105
41750	St Paul Medical Liability Ins Co	86,269	0.003%	171,064,582	127,582,831
20362	Sumitomo Mar & Fire Ins Co of Amer	82,958	0.003%	234,013,530	137,576,997
37206	Contractors Bonding & Ins Co	82,895	0.003%	100,290,166	73,582,603
10200	American Live Stock Ins Co	82,189	0.003%	57,165,370	20,464,506
10120	Everest Natl Ins Co	81,344	0.003%	427,432,624	357,428,023
37958	Acceptance Ins Co	78,800	0.003%	61,387,090	136,393,718
26999	United Guaranty Mtg Indem Co	73,233	0.002%	76,484,103	50,889,354
32778	Washington Intl Ins Co	69,907	0.002%	87,319,276	54,241,027
15679	National Fire & Ind Exch	69,074	0.002%	12,959,367	7,139,325
24694	Safeguard Ins Co	68,178	0.002%	424,632,522	355,576,398
22039	General Rein Corp	68,068	0.002%	18,731,990,353	14,636,863,662
38369	Northern Assur Co Of Amer	67,398	0.002%	437,383,496	298,263,024
28519	Mountbatten Surety Co Inc	61,628	0.002%	12,494,154	0
24414	General Cas Co Of WI	61,255	0.002%	1,237,734,729	890,381,083
36650	Mid-State Surety Corp	60,760	0.002%	21,065,834	7,261,450
37001	American Premier Ins Co	55,029	0.002%	6,257,972	196,596
22730	Converium Ins North Amer Inc	54,199	0.002%	115,863,250	55,689,963
39527	Heritage Ind Co	53,695	0.002%	230,572,935	106,517,752
42307	Navigators Ins Co	52,592	0.002%	438,842,206	310,299,138
27855	Zurich American Ins Co Of IL	52,398	0.002%	31,806,534	0
39322	General Security National Ins Co	50,905	0.002%	563,915,919	471,347,411
19216	Southern Ins Co	49,996	0.002%	9,272,271	627,424
28339	Gateway Ins Co	48,931	0.002%	36,883,499	29,119,063
10829	Quadrant Ind Co	48,815	0.002%	105,694,693	76,922,813
37893	Ulico Cas Co	47,765	0.002%	132,928,474	77,609,879
15580	Scottsdale Ind Co	47,087	0.002%	12,818,082	2,739
11630	Jefferson Ins Co	46,306	0.001%	213,317,307	142,172,753
33162	Bankers Ins Co	43,880	0.001%	78,737,256	53,893,469
13200	Universal Surety Of Amer	42,885	0.001%	25,512,674	17,879,019
40045	Starnet Ins Co	39,196	0.001%	43,193,723	22,904,744
40169	Metropolitan Cas Ins Co	37,899	0.001%	67,171,611	770,137
32301	Nichido Fire & Marine Ins Co Ltd	37,200	0.001%	87,051,800	46,694,331
31348	Crum & Forster Ind Co	36,466	0.001%	31,009,444	21,482,802
22241	Medmarc Cas Ins Co	35,116	0.001%	108,108,439	82,805,271
29530	AXA Art Ins Corp	34,519	0.001%	58,599,866	38,799,412
30082	CPA Ins Co	33,562	0.001%	8,530,489	1,714,269
41513	Foremost Signature Ins Co	32,408	0.001%	56,087,651	41,095,848
12777	Chubb Ind Ins Co	31,664	0.001%	137,070,378	108,131,937
23426	Oklahoma Surety Co	31,019	0.001%	14,958,529	8,794,457
22756	Horace Mann Prop & Cas Ins Co	29,241	0.001%	55,323,805	36,478,678
36447	Prudential General Ins Co	27,871	0.001%	33,550,696	19,842,177
15474	National Lloyds Ins Co	26,993	0.001%	69,606,153	40,019,820
37850	Pacific Specialty Ins Co	26,676	0.001%	142,501,218	85,856,360
10936	Seneca Ins Co Inc	26,329	0.001%	181,499,180	109,572,432
42986	Standard Guaranty Ins Co	24,135	0.001%	95,943,772	65,222,675
29017	Professionals Advocate Ins Co	23,959	0.001%	68,126,390	54,117,493
18740	MGIC Ind Corp	23,360	0.001%	20,154,586	273,834
43460	FFG Ins Co	22,911	0.001%	37,731,463	15,868,818
18759	Verex Assure Inc	22,502	0.001%	195,297,833	31,711,271
19399	AIU Ins Co	22,262	0.001%	1,752,964,583	1,372,619,903
24449	Regent Ins Co	20,630	0.001%	234,020,564	132,256,347
22233	Select Ins Co	20,043	0.001%	159,314,088	104,381,500
20885	Kansas City Fire & Marine Ins Co	19,396	0.001%	24,657,127	3,682,103
41416	Statewide Ins Co	15,799	0.001%	36,853,708	31,728,450
35424	Old Republic Minnehoma Ins Co	15,344	0.000%	75,606,009	61,742,518

Property and Casualty Companies Listed by Arkansas Premiums

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
12548	American Agri Business Ins Co	14,201	0.000%	6,976,043	192,632
24104	Ohio Farmers Ins Co	12,577	0.000%	802,665,682	218,661,518
30503	Shelby Cas Ins Comp	12,376	0.000%	35,842,366	10,779,708
12750	Evergreen Natl Ind Co	12,108	0.000%	37,473,262	15,159,982
31925	Atlanta Specialty Ins Co	11,183	0.000%	12,112,542	236,874
25933	Universal Surety Co	9,830	0.000%	83,795,718	29,537,088
11762	Vesta Fire Ins Corp	9,109	0.000%	682,888,821	482,802,815
40517	Advantage Workers Comp Ins Co	8,569	0.000%	15,217,302	3,048,466
14583	Millers Mut Ins Assoc	8,567	0.000%	54,763,135	36,382,259
10003	Excess Share Ins Corp	7,985	0.000%	29,261,352	19,820,260
35963	AF&L Ins Co	7,500	0.000%	84,640,735	74,445,486
30325	Zale Ind Co	7,456	0.000%	12,084,238	3,339,016
41483	Farmington Cas Co	6,877	0.000%	1,053,766,825	880,281,682
35270	Fidelity & Cas Co Of NY	6,292	0.000%	253,215,837	145,799,900
33650	Mendota Ins Co	6,228	0.000%	93,798,597	59,749,683
16810	American Mercury Ins Co	5,865	0.000%	155,868,610	92,452,684
26905	Century-Natl Ins Co	5,816	0.000%	411,354,674	326,838,146
26085	Warner Ins Co	5,214	0.000%	23,837,633	6,505,505
19224	Northbrook Prop & Cas Ins Co	5,021	0.000%	349,315,823	128,991,818
26565	Ohio Ind Co	4,729	0.000%	62,879,549	30,526,331
10146	Stoneville Ins Co Of AR	4,634	0.000%	315,581	31,123
22268	Infinity Ins Co	3,999	0.000%	480,190,794	349,841,239
10819	American Equity Specialty Ins Co	3,977	0.000%	41,381,030	28,731,359
16675	Gen Elec Mortgage Ins Corp Of NC	3,677	0.000%	303,683,530	94,554,303
31453	Financial Pacific Ins Co	3,651	0.000%	118,742,666	90,792,284
29980	First Colonial Ins Co	3,598	0.000%	77,753,765	44,463,856
24198	Peerless Ins Co	2,575	0.000%	1,726,268,794	1,562,063,583
35696	Harleysville Preferred Ins Co	2,494	0.000%	493,257,040	366,110,058
35602	Ohic Ins Co	2,243	0.000%	270,505,146	209,583,857
12718	Developers Surety And Ind Co	1,815	0.000%	54,747,731	33,533,401
22950	Acstar Ins Co	1,730	0.000%	59,810,107	33,343,911
37907	Deerbrook Ins Co	1,652	0.000%	32,905,033	925,232
21105	North River Ins Co	1,562	0.000%	670,277,066	441,255,063
15008	MS Cas Ins Co	1,517	0.000%	50,540,694	34,615,235
22209	Atlantic Ins Co	1,485	0.000%	64,358,273	44,390,567
12297	Petroleum Cas Co	1,388	0.000%	20,131,534	4,502,243
10758	Colonial Surety Co	1,359	0.000%	8,472,783	4,326,003
20311	XL Capital Assurance Inc	1,075	0.000%	180,993,189	58,685,217
10893	Primeguard Ins Co Inc RRG	918	0.000%	4,986,678	3,979,988
40150	MGA Ins Co Inc	571	0.000%	45,892,192	29,092,334
25712	Esurance Ins Co	555	0.000%	36,511,996	10,579,750
13307	Underwriters Ind Co	545	0.000%	31,295,808	5,907,887
24047	Surety Bonding Co Of Amer	480	0.000%	6,795,973	1,644,283
26220	Yosemite Ins Co	368	0.000%	341,889,521	114,473,262
16705	Dealers Assur Co	227	0.000%	22,313,317	12,973,774
25151	State Farm General Ins Co	217	0.000%	2,675,031,782	2,065,417,773
26379	Accredited Surety & Cas Co Inc	200	0.000%	28,593,893	17,678,780
11123	Safety First Ins Co	173	0.000%	11,207,766	1,335,950
35246	Laurier Ind Co	167	0.000%	18,632,422	8,161,497
37915	American Central Ins Co	10	0.000%	49,085,544	8,009,349
13331	American Hardware Mut Ins Co	9	0.000%	209,979,801	127,913,353
21792	Atlanta Cas Co	5	0.000%	268,441,829	193,311,956
39152	American Healthcare Ind Co	-1	-0.000%	122,749,589	83,233,669
23434	Middlesex Ins Co	-13	-0.000%	444,443,471	307,962,299
25704	Farmers & Merchants Ins Co	-27	-0.000%	8,781,979	307,258
20818	Commercial Ins Co Of Newark NJ	-76	-0.000%	44,479,299	900,838
27502	Western General Ins Co	-90	-0.000%	63,655,118	47,778,500
37710	First American Prop & Cas Ins Co	-141	-0.000%	58,849,673	35,990,969
19046	Travelers Cas & Surety Co Of IL	-162	-0.000%	1,668,110,487	1,315,785,426
40541	Grocers Ins Co	-175	-0.000%	56,600,515	14,844,924
11231	Generali Us Branch	-417	-0.000%	140,565,429	76,541,721
20260	Infinity Select Ins Co	-612	-0.000%	27,950,101	15,249,742
22926	Economy Fire & Cas Co	-1,998	-0.000%	423,960,187	43,112,910
38067	Economy Preferred Ins Co	-2,125	-0.000%	9,436,232	442,209
15466	Realm Natl Ins Co	-4,176	-0.000%	57,702,766	51,221,615
16063	General Security Ins Co	-11,796	-0.000%	25,594,407	0
21962	Pennsylvania General Ins Co	-16,195	-0.001%	472,011,789	280,020,348
37273	Firemans Fund Ins Co Of WI	-33,535	-0.001%	25,829,040	8,782,405
19844	Argonaut-Southwest Ins Co	-33,994	-0.001%	18,484,592	5,980,713

Property and Casualty Companies Listed by Arkansas Premiums

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
30830	Western Diversified Cas Ins Co	-37,704	-0.001%	30,019,056	4,700,130
37303	Redland Ins Co	-89,655	-0.003%	93,597,750	70,723,619
41238	Trans Pacific Ins Co	-152,955	-0.005%	42,090,034	11,659,834
23906	Northwestern Natl Cas Co	-163,372	-0.005%	143,645,961	139,449,758
12831	State Natl Ins Co Inc	-197,423	-0.006%	105,950,839	46,112,476
32620	National Interstate Ins Co	-218,149	-0.007%	159,904,889	123,157,949
39969	American Safety Cas Ins Co	-541,959	-0.017%	96,002,545	66,477,227
		3,118,513,989			

Title Companies Listed by Arkansas Premiums

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
50024	Lawyers Title Ins Corp	5,511,429	19.536%	584,852,089	313,223,021
50814	First American Title Ins Co	5,257,225	18.635%	1,363,478,343	712,221,942
50229	Chicago Title Ins Co	4,970,728	17.620%	996,431,547	702,232,106
50725	Arkansas Title Ins Co	4,398,551	15.591%	3,174,553	1,761,952
50520	Old Republic Natl Title Ins Co	2,187,764	7.755%	369,455,495	275,974,894
50121	Stewart Title Guaranty Co	1,727,825	6.125%	651,618,041	342,275,958
51071	Fidelity Natl Title Ins Co NY	1,259,540	4.465%	280,258,866	212,564,964
51624	United General Title Ins Co	1,015,765	3.601%	46,953,600	29,535,281
50083	Commonwealth Land Title Ins Co	977,745	3.466%	589,261,216	410,823,226
50067	Ticor Title Ins Co	266,086	0.943%	227,987,451	155,775,767
50012	Transnation Title Ins Co	211,591	0.750%	173,331,025	78,061,325
51535	American Pioneer Title Ins Co	167,897	0.595%	78,858,159	53,058,291
51373	Columbian Natl Title Ins Co	132,488	0.470%	9,433,952	3,785,975
50031	Aviation Title Ins Co	77,537	0.275%	438,655	273,032
50857	Security Union Title Ins Co	32,448	0.115%	101,451,919	48,813,004
50687	Attorneys Title Ins Fund	14,158	0.050%	156,150,743	106,030,486
51020	National Title Ins Of NY Inc	2,437	0.009%	11,421,022	6,892,100
		28,211,214			