

# Arkansas

## Insurance Department

### 2007 Annual Report

**Mike Beebe**  
Governor



**Julie Benafield Bowman**  
Commissioner



# Arkansas Insurance

## Department

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**MIKE BEEBE**  
GOVERNOR



**JULIE BENAFIELD BOWMAN**  
COMMISSIONER

### *Mission Statement*

*The purpose of the Arkansas 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 Arkansas Insurance Department shall be consumer protection through insurer solvency and market conduct regulation, and fraud prosecution and deterrence.*

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# A Message From the Commissioner



Annual Report time is here and for me that always means a time of reflection. Generally, I look back over the past year and discuss some of the major events. This last year with five major storms causing over \$107 million in damage to Arkansas insureds between January 8th and May 10th was an active one for the Department.

Whenever there is a major catastrophic event, members of our Consumer Services Division head out to help man Disaster Relief Centers in order to provide general information on insurance and to assist insured Arkansans with their claims. In addition to providing relief services during major disasters, Consumer Services responded to thousands of telephone inquiries and assisted those consumers who made the effort to come by the office in Little Rock to speak with an investigator. This division is in the forefront when it comes to that portion of our mission statement which says, "The primary mission of the Arkansas Insurance Department shall be consumer protection through insurer solvency and market conduct regulation, and fraud prosecution and deterrence."

Our Finance Division continued to ensure insurer solvency by conducting numerous financial and/or market conduct examinations during the year reflected in this report, while the Criminal Investigation Division successfully prosecuted 100% of the cases it referred.

The first portion of the Department's mission statement reads, "The purpose of the Arkansas 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 Department's Legal Division is actively involved in this endeavor. Division attorneys represented the Department in numerous administrative hearings and collected fees, fines, penalties, and restitution payments in excess of \$1 million in calendar year 2007.

Please take the time to look at this report as it represents the hard work of many devoted employees whose commitment to Arkansas's insurance consumers is unquestionable. It is their commitment which makes my job as Arkansas Insurance Commissioner extremely rewarding.

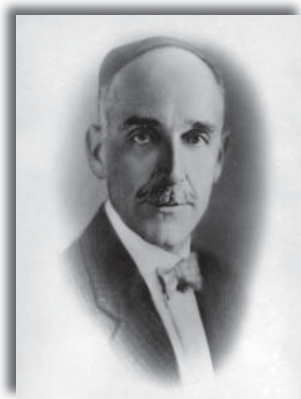
# History of Insurance Commissioners

## 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. W. R. Miller was appointed to fulfill the unexpired term.)
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 the unexpired term.)
1915 - 1916	M. F. Dickinson	

## INSURANCE COMMISSIONERS



1917-1924  
Bruce T. Bullion



1924-1925/1937-1941  
M. J. Harrison



1925-1927/1929-1931  
W. E. Floyd



1927-1929  
J. S. Maloney



1931-1933  
A. D. Dulaney

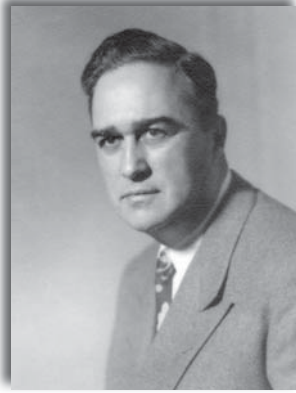


1933-1937  
U. A. Gentry





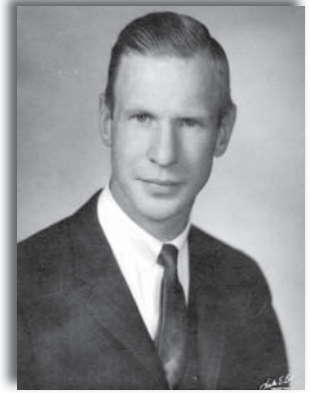
1941-1945/1949-1953  
J. Herbert Graves



1945-1949  
Jack McKenzie



1953-1967  
Harvey G. Combs



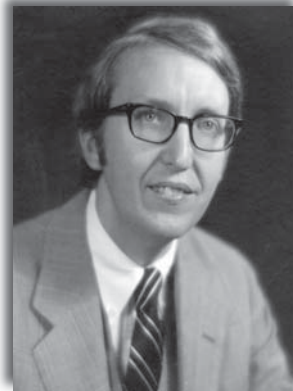
1967-1968  
John Norman Harkey



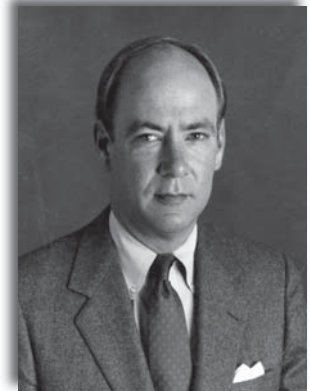
1968-1970  
Allen W. Horne



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, III



1988 - 1990  
Ron Taylor



1990-1996  
\*Lee Douglass



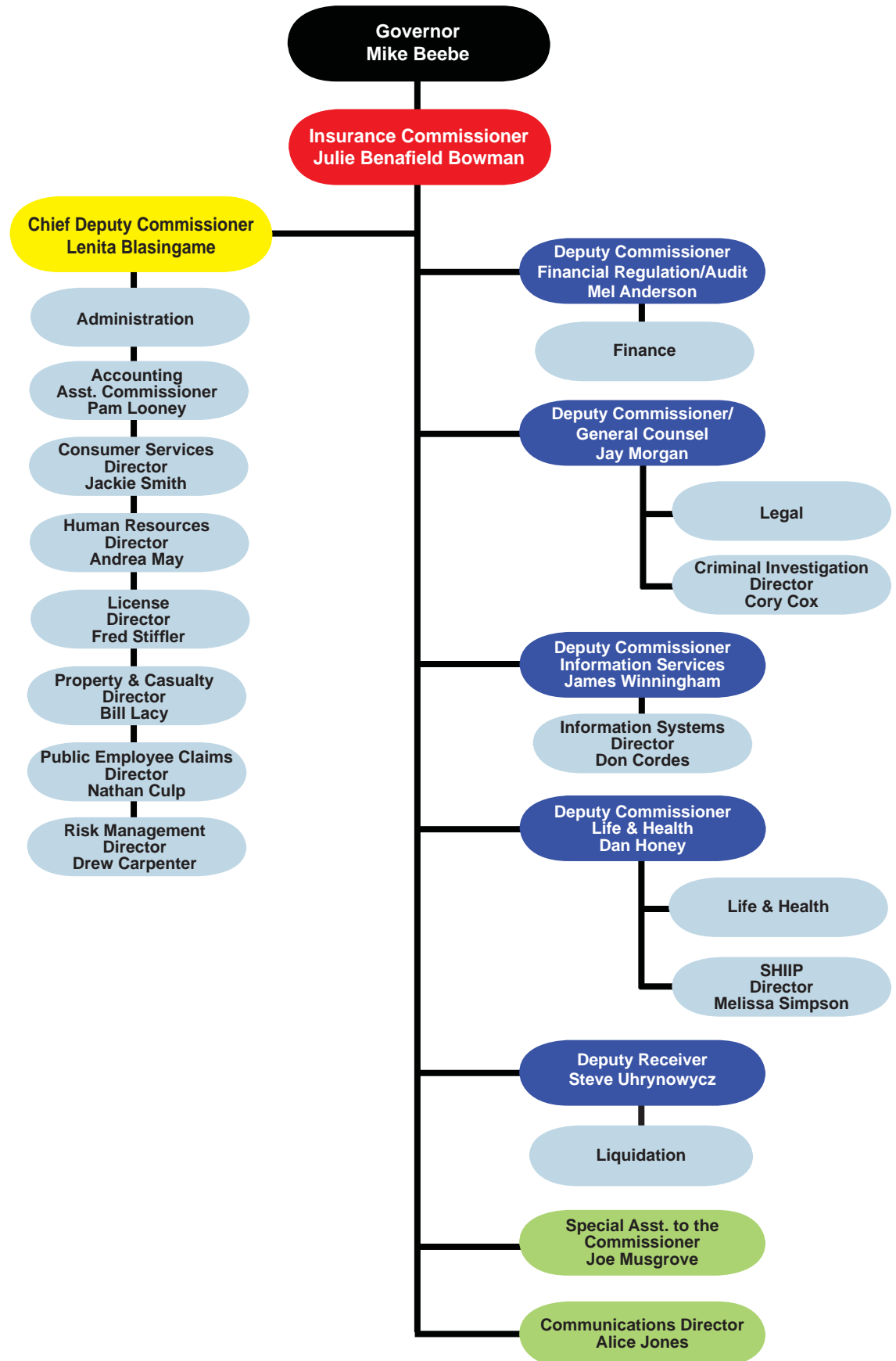
1997-2005  
\*Mike Pickens



2005-  
Julie Benafield Bowman

\*President of National Association of Insurance Commissioners

# Organization Chart





Commissioner .....	Julie Benafield Bowman
Chief Deputy Commissioner .....	Lenita Blasingame
Communications Director .....	Alice Jones
Special Assistant to Commissioner .....	Joe Musgrove
Chief of Security .....	Dave Roff
Support Staff .....	Seleta Yearian
.....	Sandy Currington
.....	Mary Ann Wornock



**JULIE BENAFIELD BOWMAN**  
COMMISSIONER



**LENITA BLASINGAME**  
CHIEF DEPUTY COMMISSIONER

Each of the 15 divisions of the Arkansas Insurance Department works collectively to ensure that the Department's mission of consumer protection is fulfilled. This staff of more than 170 highly skilled and dedicated employees is committed to serving the citizens of Arkansas every working day.

The **Accounting Division** collects and oversees fees and premium taxes from all insurance companies conducting business in the State of Arkansas. These fees not only fund the entire Arkansas Insurance Department (no monies are received from the state's General Revenue fund), but the taxes are also used to contribute to the Police and Firemen Pension funds.

Thousands of consumer cases are opened and closed each year by our **Consumer Services Division**, generating over \$7 million in collected funds for those consumers assisted by this division.

The **Criminal Investigation Division** receives hundreds of referrals of suspected fraud each year. This group of investigators, attorneys, and other personnel achieved a 100% conviction rate on those cases referred for prosecution.

The **Finance Division** ensures that companies remain solvent so that insurers can fulfill their obligation to pay legitimate claims when they become due.

The **Human Resources Division** is responsible for recruiting, hiring, payroll, employee benefits, and employee training and continuing education.

The **Information Systems Division** keeps the Department operating effectively and efficiently in the ever-changing world of technology.

In addition to drafting insurance laws and participating in numerous investigations, the **Legal Division** works closely with every division within the Department.

The **License Division** issues licenses to more than 60,000 individual producers allowing them to conduct insurance business in the State of Arkansas. It also ensures that necessary laws are followed regarding license renewals and continuing education.

The **Life and Health** and **Property and Casualty Divisions** review rate and form filings to verify that the filings conform to Arkansas law.

The **Liquidation Division** manages the day to day affairs of insolvent insurance companies and administers the Arkansas Life and Health and Property and Casualty Guaranty Funds.

The **Public Employee Claims Division** administers the workers' compensation program for state government.

The **Risk Management Division** was established to minimize the cost of insurance and surety bonding to state agencies, and to analyze and make recommendations on loss control and safety programs in an effort to protect state assets.

The **Senior Health Insurance Information Program (SHIIP)** provides counseling and assistance to Medicare recipients and education on other types of insurance and public benefits that coordinate with Medicare coverage.

The **Administration Division** oversees the overall operations of the Arkansas Insurance Department.

# Accounting Division



**PAM LOONEY**  
**ASSISTANT COMMISSIONER/**  
**ADMINISTRATIVE SERVICES**

**Phone: (501) 371-2605, Fax: (501) 682-6679**  
**E-mail: [insurance.accounting@arkansas.gov](mailto:insurance.accounting@arkansas.gov)**

<b>Assistant Commissioner/Administrative Services</b> .....	<b>Pam Looney</b>
<b>Insurance Examiner</b> .....	<b>Connie Hagemeyer</b>
.....	<b>Vanessa Dale</b>
<b>Accountant</b> .....	<b>Angie Adkins</b>
.....	<b>Carsonnee Brooks</b>
.....	<b>Carla Kincannon</b>
<b>Accounting Technician</b> .....	<b>Lavada Anderson</b>
.....	<b>Rosa Azar-Huguet</b>
<b>Management Project Analyst</b> .....	<b>Judy Hudson</b>
.....	<b>Carolyn Hunt</b>
<b>Support Staff</b> .....	<b>Margaret Bolin</b>
.....	<b>LaCher Goldsby</b>
.....	<b>Karen Lowe</b>
.....	<b>Gussie Loring</b>

The Arkansas Insurance Department is a dedicated funding agency, meaning that it derives none of its operating revenue from either premium tax collections or general revenue. The agency is funded by fees and assessments imposed on entities regulated by the Department. The Department's annual operating expenses are approximately \$10.5 million dollars.

of this amount being premium taxes. Of that amount, \$97.2 million was directed to General Revenue, \$46 million to Police and Fire Pension Funds and \$10.8 million to Fire Protection.

## ***Tax Collection***

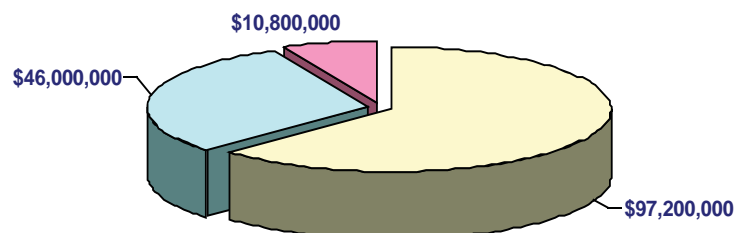
The Accounting Division audits financial statements filed with the Department to ensure that appropriate taxes have been submitted. A total of \$190,376,197.82 was collected by the Department in 2007, with \$154 million

The division processes premium tax packages from each company licensed in Arkansas. All premium tax forms and information on electronic fund transfers are available on the Department's Web site at [www.insurance.arkansas.gov](http://www.insurance.arkansas.gov).

## ***Other Functions***

This division handles all purchasing and accounts payable for the Department, as well as the development of biennium budgets.

## ***2007 Premium Taxes Collected***



# Consumer Services

## Division



**JACKIE SMITH**  
**DIRECTOR**

**Phone:** (501) 371-2640, (800) 852-5494

**Fax:** (501) 371-2749

**E-mail:** [insurance.consumers@arkansas.gov](mailto:insurance.consumers@arkansas.gov)

<b>Director</b> .....	<b>Jackie Smith</b>
<b>Insurance Investigator</b> .....	<b>Larry Cagle</b>
.....	<b>Gary Childers</b>
.....	<b>Shirley Harrison</b>
.....	<b>Mark Lippiatt</b>
.....	<b>Joyce Morgan</b>
.....	<b>Carrie Stewart</b>
<b>Support Staff</b> .....	<b>Lynnette Coleman</b>
.....	<b>Clara Mezza</b>
.....	<b>Angela Powell</b>
.....	<b>LaWanda Steed</b>
.....	<b>Kimberly Witcher</b>

The Consumer Services Division (CSD) is designed to assist insurance consumers with complaints and inquiries regarding insurance companies, agents, and adjusters. CSD investigates all complaints, working with the insurance company and the consumer to determine the appropriate course of action.

CSD travels statewide to provide educational information and materials to various community groups, fairs, expos, and shows. In addition, they attend Dislocated Worker Workshops following plant closings or layoffs to assist the workers with their insurance questions

and concerns.

In the event of significant storm damage or catastrophic events, CSD travels to the damaged areas to assist homeowners with filing claims and procuring emergency living expenses from their insurers, as well as any other insurance related issues.

### ***Brochures Available***

CSD has a large selection of educational brochures which can be viewed and downloaded from our Web site at [www.insurance.arkansas.gov](http://www.insurance.arkansas.gov).

### **2007 Calendar Year Highlights**

- ▶ **Assisted Arkansas consumers in collecting \$7,372,582.**
- ▶ **Received 3,379 consumer complaints.**
- ▶ **Closed 3,222 consumer complaint files.**
- ▶ **Responded to 27,819 telephone inquiries and assisted 283 walk-in consumers.**
- ▶ **Participated in 66 dislocated worker workshops and 16 expos and health fairs throughout the state.**

# Criminal Investigation

## Division



**CORY COX**  
**DIRECTOR**



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

<b>Director</b> .....	<b>Cory Cox</b>
<b>Chief Counsel</b> .....	<b>Daniel J. Reber</b>
<b>Staff Attorney</b> .....	<b>Raymond Boyles</b>
.....	<b>Greg Sink</b>
<b>Investigator</b> .....	<b>Curtis Briggs</b>
.....	<b>Bill Bryan</b>
.....	<b>Jacquie Harper</b>
.....	<b>Patrick O'Kelley</b>
.....	<b>Monty Vickers</b>
.....	<b>Brian White</b>
.....	<b>Ken Wilder</b>
<b>Forensic Accountant</b> .....	<b>Doug Wood</b>
<b>Case Management Analyst</b> .....	<b>Faith Grigsby</b>
<b>Support Staff</b> .....	<b>Debra Baker</b>
.....	<b>Evelyn Brown</b>

The Criminal Investigation Division (CID) investigates and prosecutes all categories of insurance fraud. CID 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.

CID 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 engages in publicity efforts to deter insurance fraud.

### *Fraud Referrals*

**CID has established a toll-free 24-hour hot line.** 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 a suspected fraud referral by completing a Form REF. The form may be obtained by contacting CID at 501-371-2790, or you may file a report online or download a copy of Form REF by visiting our Web site at:

**[www.fightfraud.arkansas.gov](http://www.fightfraud.arkansas.gov)**

### 2007 Calendar Year Highlights

- ▶ Received 445 referrals.
- ▶ Referred 45 cases for prosecution.
- ▶ Experienced a 100% conviction rate with 17 successful prosecutions.
- ▶ Fines and restitution totaling \$6,400 and \$677,200 respectively were imposed, with varying terms of incarceration and probation.

# Finance Division



**MEL ANDERSON**  
**DEPUTY COMMISSIONER**  
**FINANCIAL REGULATION/AUDIT**

**Phone: (501) 371-2665, Fax: (501) 371-2747**  
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<b>Deputy Commissioner</b>	
<b>Financial Regulation/Audit</b> .....	<b>Mel Anderson</b>
<b>Examination:</b>	
<b>Chief Financial Examiner</b> .....	<b>W. Woodall, Jr.</b>
<b>Certified Financial Examiner</b> .....	<b>Don Bratcher</b>
.....	<b>Jeff Cordell, Jr.</b>
.....	<b>Mel Heaps, Jr.</b>
.....	<b>Renee Hanshaw</b>
.....	<b>Roy Ridings, Jr.</b>
.....	<b>Bill Scrimager</b>
.....	<b>Steven Williams</b>
<b>EDP Auditor, Senior Insurance Examiner</b> .....	<b>Earl Norton</b>
<b>Senior Insurance Examiner</b> .....	<b>Reba Evans</b>
.....	<b>Dick Torti</b>
<b>Market Conduct Examiner</b> .....	<b>Doris Johnson</b>
<b>Financial Analysis:</b>	
<b>Manager</b> .....	<b>Brenda Haggard</b>
<b>Assistant Manager</b> .....	<b>Steven Kilgore</b>
<b>Financial Analyst</b> .....	<b>Omar Akel</b>
.....	<b>Misty Beentjes</b>
.....	<b>Robert Simmons</b>
.....	<b>Vesna Srdanov</b>
<b>Market Analyst</b> .....	<b>Kim Johnson</b>
<b>Prepaid Funeral Benefits:</b>	
<b>Senior Insurance Examiner</b> .....	<b>Rick Toland</b>
<b>Senior Auditor</b> .....	<b>David Phillips</b>
<b>Junior Auditor</b> .....	<b>Howard Richard II</b>
<b>Securities Administrator</b> .....	<b>Malisa Landers</b>
<b>Management Project Analyst</b> .....	<b>Angela Davis</b>
<b>Support Staff</b> .....	<b>Jan Mills</b>
.....	<b>Michelle Fahey</b>

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 (AID).

## ***Examinations***

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

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

Financial and/or market conduct examinations were conducted on the following companies during the calendar year 2007:

- AMC Re, Inc.
- American Home Life Ins. Co.
- American Underwriters Ins. Co.

A team of professionals, including



- Arkansas Title Ins. Co.
- Aviation Title Ins. Co.
- Central United Life Ins. Co.
- Community Bankers Life & Health Ins. Co.
- Farm Bureau Mutual Ins. Co. of Arkansas, Inc.
- Farmers Home Fire Ins. Co.
- Farmers Mutual Ins. Co. of Little Rock
- First Financial Assurance Co.
- Gibraltar National Ins. Co.
- Higginbotham Burial Ins. Co.
- Logan County Farmers Mutual Aid
- New Foundation Life Ins. Co.
- Ozark National Life Ins. Co.
- Port-O-Call Life Ins. 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, 2007:

	<u>Domestic</u>	<u>Foreign</u>
Life & Health	33	511
Property & Casualty	11	852
Farmers Mutual Aid Assn.	12	0
Health Maint. Org. (HMOs)	8	5
Title Insurance	2	24
Hospital & Medical Serv.	1	0
Fraternal	0	15
Captive	1	0
Risk Retention Groups	0	72
Totals	68	1,479

### ***Financial Analysis***

The Finance Division of the AID monitors the solvency and operations of insurance companies conducting business in the state. On a quarterly basis, financial analysts perform analyses and reviews of the financial statements filed by all Arkansas domestic insurance companies. In addition, the financial analysts review other financial information and reports filed by insurance entities, such as business plans, reinsurance agreements, merger and acquisition documents, company formation documents, market research, and feasibility studies. This in-depth analysis of financial statements and other information is performed in order to assess the financial position of the companies and evaluate operations to determine whether each company meets Arkansas's standards. The analysts also monitor the financial condition and performance of non-domestic insurance companies doing business in the state.

Insurance companies conducting business in the State of Arkansas are required to file annual financial statements with the AID. These statements can be viewed on the National Association of Insurance Commissioners' (NAIC) Web site at [www.naic.org/cis/](http://www.naic.org/cis/).

### ***Prepaid Funeral Benefits Contracts***

Ark. Code Ann. § 23-40-101 et al. provides for the review of prepaid funeral contracts. This 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 188 funeral homes were issued licenses to sell and/or offer for sale prepaid funeral benefit contracts within the State of Arkansas as of June 1, 2007. Prior to licensing, the organizations' net worth and outstanding and unfulfilled contracts were reviewed for accuracy and authenticity.

A total of 64 on-site trust fund and insurance financial examinations were performed during the calendar year 2007 by the section's financial examiners.

### ***Securities Deposits***

Held in trust by approved Arkansas trustees, securities deposits are handled by the Securities Administrator in the AID'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 year 2007 are reflected below:

Foreign Insurers	\$258,835,000.00
Domestic Insurers	<u>34,545,000.00</u>
Total	\$293,380,000.00

***The Finance Division is responsible for fulfilling the Arkansas Insurance Department's core mission of consumer protection through financial solvency regulation.***



# Human Resources Division

Phone: (501) 371-2818, Fax: (501) 371-2817  
E-mail: [insurance.human.resources@arkansas.gov](mailto:insurance.human.resources@arkansas.gov)

Director ..... **Andrea May**  
Personnel Analyst ..... **Carol Anthony**  
Benefits Administrator ..... **Jeanie Stobaugh**  
Personnel Analyst/Admin. Assistant ..... **Carol Nunn**  
Department Switchboard/Receptionist ..... **Candace Matlock**

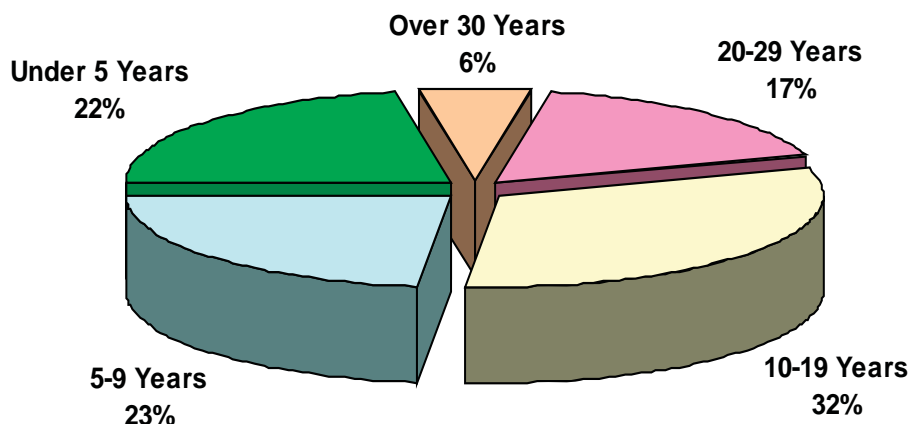


**ANDREA MAY**  
**DIRECTOR**

The Human Resources Division is charged with ensuring compliance with the state's personnel policies and procedures in accordance with state and federal laws. Additionally, the Human Resources Division is responsible for recruiting and hiring, payroll, employee benefits, personnel budget preparation and management, employee training, and continuing education for staff.

The Department currently has 178 employees. 138 (78%) of those employees have been employed with the State of Arkansas longer than five years. 92 (67%) of those 138 employees have served those years here at the Department.

**Employee Retention Chart**



# Information Systems

## Division



**JAMES WINNINGHAM**  
DEPUTY COMMISSIONER  
INFORMATION SERVICES

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**E-mail: [insurance.information.systems@arkansas.gov](mailto:insurance.information.systems@arkansas.gov)**

Deputy Commissioner Information Services .....	James Winningham
Information Systems Division Director .....	Don Cordes
Chief Technology Officer, Systems Manager .....	Britton Kerr
Systems Team .....	Larry Flaxman
.....	Jeffrey March
.....	LaNan Ray
.....	Britt Simmons
Programming Manager .....	Heather Langley
Programming Team .....	James Goodnight
.....	Chris Hazelslip
.....	Eddie Rogers
.....	David Stepp
Technical Asst. to the Deputy, Support Staff Mgr. ....	Melinda Kelley
Support Staff .....	Beth Davis
.....	Clarissa Smith

### *Leveraging Technology for Insurance Regulation*

In an age where insurance operations and services are highly computerized, information technology is essential to providing insurance regulatory services. High quality regulatory services at the lowest price require a professional information technology staff that is capable of identifying, implementing, and operating core systems and technologies which are both advanced in capability and relatively low in cost. The Arkansas Insurance Department (AID) is proud of its information technology (IT) group and their contribution to Arkansas insurance regulation. It is largely through its technology efforts over the past ten years that the Department has been able to address a dramatic growth in the regulatory workload with a comparatively small growth in the size of the Department staff, without sacrificing regulatory services. Further, this has been accomplished without the huge technology system and service contracts that are commonly part of modern information technology operations.

constitute the heart of the AID's IT operations. These computers host the large computer applications and databases that are shared by the various divisions of the AID. For most of its servers the IT group uses the relatively new virtual machine technology to satisfy this need. In the past every server needed its own separate computer hardware. If the server software or hardware failed, many hours were required to reload the software. In the event of a hardware failure, even more time was required to obtain and configure new hardware before the software reload could be started. With virtual machine technology a complete image of each server's software is maintained on centralized storage and can be rapidly loaded onto one of several computers that share the central storage. Each of these computers can host and run a number of individual servers at any one time. Virtual machine technology allows the IT group to rapidly increase the number of servers whenever needed, to recover from server failure in a fraction of the time previously required, and to maintain and support the server configuration without increasing the size of its Systems staff. In turn, this capability allows the other

divisions of the AID to leverage additional servers instead of increased staff wherever such a trade-off is possible. This is just one example of the AID's IT management approach of employing IT that is relatively low in cost but that in comparison to other technologies enables its staff to be highly productive. Other examples of this approach are low-cost mobile devices that increase the regulatory staff's productivity while traveling, and the planning of a move to low cost thin client hardware that will reduce the down-time of the regulatory staff while saving money on the cost of their workstations.

Servers not only support the Insurance Department staff, but they also support public and industry use of Insurance Department online services. These services are provided through the Insurance Department Web site at [www.insurance.arkansas.gov](http://www.insurance.arkansas.gov). An IT group goal is to empower the non-IT staff to directly leverage technology wherever it can, and the benefits of this are best

seen in the Department Web site, where most of the design is done by non-IT staff with implementation support being provided by the IT group. However, major functional implementations such as agent searches are developed by IT or a collaborating IT group. Over the past year several new major online capabilities have been added. Producers are now able to renew any type of insurance producer license electronically through new Department electronic interfaces to Aithent's LEO Web site. This includes both Resident and Non-Resident producer licenses. Through new interfaces to the National Insurance Producer Registry, companies are able to appoint limited lines producers electronically, where previously they could only appoint full line producers. Additionally, producers are now able to make address changes electronically.

In addition to systems and software implementations, the members of the IT group also provide direct support to Department regulatory staff in their

day-to-day use of computer workstations and software. IT support ranges in complexity from assistance in using a software application to development of special software.

### *State and National Activities*

In support of the Commissioner's focus on providing excess IT equipment to Arkansas schools, the IT group worked with the Helena-West Helena School District this year to provide eight desktop computer work stations and two notebook computers for that school's Environmental And Spatial Technologies (EAST) program. These computers were no longer adequate for the demands of the regulatory environment, but still very useful for the academic environment. Members of the IT group are also involved in various other state efforts including such subjects as statewide broadband, state technology collaboration, and information technology audit and control.



# Legal Division



**JAY MORGAN**  
**DEPUTY COMMISSIONER/**  
**GENERAL COUNSEL**

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<b>Deputy Commissioner/General Counsel</b>	<b>Jay Morgan</b>
<b>Chief Counsel</b>	<b>Booth Rand</b>
<b>Associate Counsel</b>	<b>Bob Alexander</b>
	<b>Nina Carter</b>
	<b>Zane Chrisman</b>
	<b>Amanda Rose</b>
<b>Management Project Analyst</b>	<b>Sheena Lewis</b>
<b>Investigator</b>	<b>Mary Coney</b>
	<b>Taryn Lewis</b>
	<b>Joie Tester</b>
<b>Support Staff</b>	<b>Teresa Forner</b>
	<b>LoRraine Rowland</b>
	<b>Terry Scott</b>

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 and advice, conducts research, and represents the Commissioner or staff in lawsuits or other proceedings.

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

In 2007, the Legal Division collected a total of \$75,840.00 in fees, \$329,553.92 in fines and penalties and \$619,922.39 in restitution for Arkansas consumers.

## ***Domestic Company Name Changes***

### From

Ruffin & Jarrett Ins. Co.  
Stoneville Ins. Co. of Arkansas

### To

New Foundation Life Ins. Co.  
Roundstone Ins. Co.



### ***Domestic Company Acquisitions***

<u>Company</u>	<u>Acquired By</u>
American Dental Providers of AR, Inc.	Humana Inc. and HUV, Inc.
American Underwriters Ins. Co. and AMC RE, Inc.	First Mercury Financial Corp.
Arkansas National Life Ins. Co.	Century Capital Partners III, L.P., et al.
Care Improvement Plus South Central	Matlinpatterson Global Opportunities Partners III L.P., et al.
Imerica Life & Health Ins. Co.	Imerica Administrative Services Corp.
Direct National Ins. Co.	Elara Holdings, Inc., et al.
Memorial Ins. Co. of America	Security National Life
Merrill Lynch Life Ins. Co.	Aegon & N.V. & Aegon USA, Inc.
Arkansas National Life Ins. Co.	Forethought Life Ins. Co.
United Home Ins. Co.	Farmers Home Holding Company
Farmers Home Fire Ins. Co.	United Home Ins. Co.

### ***Certificate of Authority Cancellations – Domestic Insurers***

<u>Company</u>	<u>Reason for Cancellation</u>
First Deposit Life Ins. Co.	Voluntary

### ***Certificate of Authority Cancellations – Foreign Insurers***

<u>Company</u>	<u>Reason for Cancellation</u>
Southern Ins. Co. of Virginia	Voluntary
Alabama Reassurance Company, Inc.	Voluntary
ACA Assurance	Voluntary
States General Life Ins. Co.	Voluntary

### ***Regulatory Settlement Agreements***

<u>Foreign Company</u>	<u>Penalty</u>
Bankers Life & Casualty Company	\$100,000.00 and Plan of Corrective Action
United HealthCare	\$224,353.92 Multi-state Settlement

**[www.insurance.arkansas.gov](http://www.insurance.arkansas.gov)**



# License Division



**FRED STIFFLER, JR.**  
**DIRECTOR**

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<b>Administrative Assistant</b> .....	<b>Peggy Singleton</b>
<b>Licensing Specialist</b> .....	<b>Lisa Garner</b>
.....	<b>Barbara Gordon</b>
.....	<b>Bob Helmbeck</b>
.....	<b>Lisa Hunt</b>
.....	<b>Sheila Weeks</b>
.....	<b>Heather Wilson</b>
<b>Document Examiner</b> .....	<b>Jack Hawkins</b>
.....	<b>Cindy Truax</b>
.....	<b>Patricia Wyatt</b>

The License Division is responsible for licensing resident and nonresident producers (agents) and business entities (agencies) that are soliciting or selling insurance in the State of Arkansas. The division licenses individuals and business entities as producers, adjusters, consultants, surplus lines producers, third party administrators, and both viatical providers and brokers. Effective January 1, 2008, the License Division started regulating Title Insurance. All licenses are renewed annually on the date of birth of the individual, and agencies are renewed on October 1st each year. Arkansas requires insurance companies to appoint both individuals and business entities that will be selling for the company. All company appointments are renewed on June 1st of each year.

The division is responsible for the approval of pre-licensing and continuing education courses, education instructors and providers, and has the responsibility for overseeing the administration of resident producer examinations. The division conducts a criminal background record review on all new resident applicants prior to approval for an examination for licensure.

All license forms can be accessed on the division Web site. The site also provides search engines for producer information. In addition, the Web site provides information on continuing and pre-licensing education providers, with additional information on courses and instructors.

Currently, the Arkansas Insurance Department oversees 68,809 individual licensees, 6,067 licensed business entities with approximately 371,446 active appointments which are renewed annually. The Department accepts non-resident electronic appointments and appointment terminations. The Department also accepts electronic non-resident license applications and electronic non-resident license renewals.

## ***License Division Transactions***

In 2007 the License Division processed (on average):

- 10,244 Appointment Terminations
- 14,000 Continuing Education Certifications
- 54,676 License Renewals
- 82,000 Telephone Inquiries
- 16, 275 Address Changes

The division expects to see further electronic processing of licenses and appointments in 2008, which will include electronic application for non-resident limited lines and agencies. While a few items are limited to paper transactions, the Department expects to convert more services to electronic format to provide licensees and appointees with faster service. Our Web site has been expanded to include continuing education information for producers, showing current compliance status and history of course completion.





**DAN HONEY**  
**DEPUTY COMMISSIONER**  
**LIFE AND HEALTH**

**Deputy Commissioner Life and Health** ..... **Dan Honey**  
**Certified Rate and Form Analyst** ..... **Marie Bennett**  
..... **Linda Bird**  
..... **Stephanie Fowler**  
..... **Rosalind Minor**  
..... **J. Harris Shearer**  
**Support Staff** ..... **Ashley King**

Charged with regulating life and health insurance in the State of Arkansas, the Life and Health Division 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 must ensure that benefits 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.

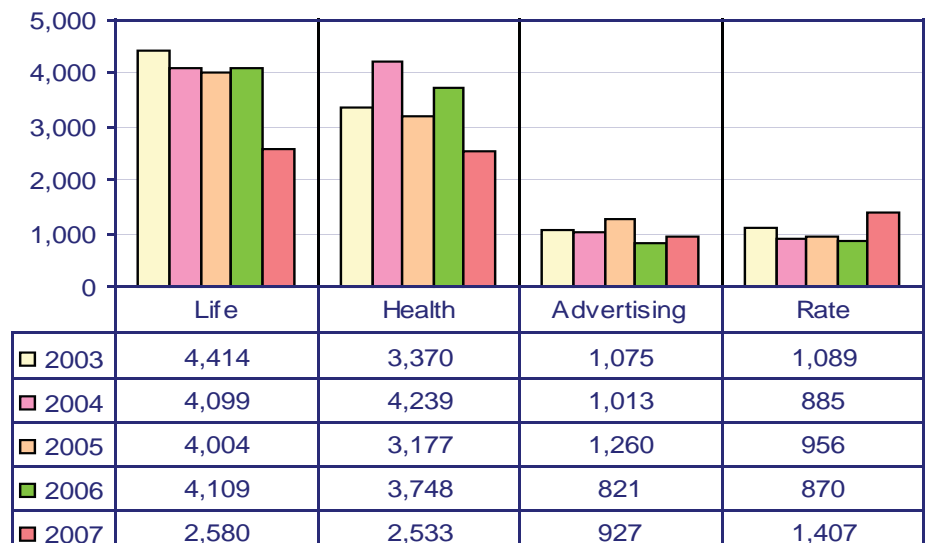
Also reviewed by the Life and Health Division are long term care, Medicare supplements, and supplemental benefits contracts, as well as contracts for health maintenance organizations (HMOs).

### *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 life and health forms filed for calendar years 2003-2007.



# Liquidation Division



**STEVE UHRYNOWYCZ**  
**DEPUTY RECEIVER**

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<b>Assistant Administrator</b> .....	<b>Cindy Furrer</b>
<b>Administrative Assistant</b> .....	<b>Marilyn Brenning</b>
<b>Bookkeeper</b> .....	<b>Cheryl Ringgold</b>
<b>Workers' Compensation Adjuster</b> .....	<b>Jeannie Roberts</b>
<b>Claims Assistant/Receptionist</b> .....	<b>Sandra Seymour</b>

The Liquidation Division, on behalf of the Insurance Commissioner as Receiver, manages the day to day affairs of insolvent insurance company estates and insolvent 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 2007, the division was responsible for the management of six domestic insurance company receiverships, two prepaid funeral benefit trusts, and fifteen ancillary insurance company receivership estates.

## ***Domestic Insurance Companies***

- American Investors Life Ins. Co.
- Employers Equitable Life Ins. Co.
- First Citizens Life Ins. Co.
- National Savings Life Ins. Co.
- Old Southwest Life Ins. Co.
- Signature Life Ins. Co. of America

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

- Miller-Elston Mortuary, Inc.
- Rumph-Owers Mortuary, Inc.

## ***Ancillary Insurance Receiverships***

- AM Mutual Ins. Co. of Boston
- American Mutual Liability Ins. Co.
- Carriers Ins. Co.
- Cotton Belt Ins. Co.
- Excalibur Ins. Co.
- Great Global Ins. Co.
- Ideal Mutual Ins. Co.
- Midland Ins. Co.
- Mission Ins. Co., Inc.
- Mission National Ins. Co.
- Rockwood Ins. Co.
- Southwestern National Ins. Co.
- Standard Fire Ins. Co.
- Union Indemnity Ins. Co.
- Western Employers Ins. Co.

## ***Property & 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 2007, APCGF, as appropriate, paid over \$1,748,000 to adjust, settle or litigate claims involving and recovered over \$6,284,000 from the following nineteen non-domestic insurance company receiverships.

- Acceleration National Ins. Co.
- American Mutual Ins. Co. of Boston
- American Mutual Liability Ins. Co.
- California Compensation Ins. Co.
- Casualty Reciprocal Exchange
- Colonial Casualty Ins. Co.
- Cotton Belt Ins. Co.
- Credit General Ins. Co.
- Equity Mutual Ins. Co.
- Fremont Indemnity Ins. Co.
- Home Ins. Co.
- Legion Ins. Co.
- Pacific Marine Ins. Co.
- PHICO Ins. Co.
- Reciprocal of America
- Reliance Ins. Co.
- Rockwood Ins. Co.
- South Carolina Ins. Co.
- Villanova Ins. Co.

## ***Life & Health Ins. Guaranty Assoc.***

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 2007, ALHIGA provided benefits to Arkansas insureds and claimants totaling more than \$839,000 as a result of the following four domestic and non-domestic insurance company receiverships.

- American Investors Life Ins. Co.
- Executive Life Ins. Co.
- London Pacific Life & Annuity Co.
- National Savings Life Ins. Co.

# Property and Casualty

## Division



**BILL LACY**  
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.....	<b>Becky Harrington</b>
.....	<b>Llyweyia Rawlins</b>
.....	<b>Edith Roberts</b>
.....	<b>Carol King Stiffler</b>
<b>Title Insurance Coordinator</b> .....	<b>Sarah Harper</b>
<b>Support Staff</b> .....	<b>Nancy Horton</b>
.....	<b>Betty Montesi</b>
.....	<b>Brittany Yielding</b>

The primary focus of the Property and Casualty Division is to monitor and regulate rate and form activities of insurance companies conducting business in the State of Arkansas. With limited exceptions, 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. For most lines of insurance, 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 Consumer Services Division in the handling of complaints concerning coverage or rating issues. The division handles all workers' compensation complaints.

### **Major Projects**

The division participates in many major projects, including updating of on-line 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 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. Performance measures include timely filing review times which are available for viewing on our Web site.

### **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 not excessive, inadequate, or unfairly discriminatory. All forms are approved prior to use.

2004 was the first year insurance companies' use of consumer credit was subject to regulation by Act 1452 of 2003. Results of the increased regulation imposed by the Act were first available in 2005. The 2007 report based upon 2006 year data indicated that approximately 30% of insureds in Arkansas received a decrease in premium from the use of consumer credit, approximately 9% received a premium increase, and the premiums for the remainder of insureds were unaffected by the use of consumer credit.

2007 was the fourth year the Fire Loss Reporting Act of 2003 was filed by insurers. The data in the aggregate indicates there is no apparent link between fire losses and either the population of a county or the number of residences it contains. The full report is available on our Web site.

## 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.

## Liability

2007 was the fourth year for the Commissioner's report on the condition of the medical malpractice market in Arkansas required by Act 1007 of 2003. The report concludes the market may have achieved rate adequacy, although the most currently available data reflects results prior to the tort reform measures in Act 649 of 2003, it does appear the reforms may be having a impact; and recommends that no action be taken at this time to alter that Act. The full report is available on our Web site.

## Title Insurance and Title Insurance Agents

Act 684 of 2007, transferred licensing authority for title insurance agents to the Department effective January 1, 2008. The title insurance coordinator is responsible for resolving licensing issues, investigations of title insurers and their agents, reviewing policy forms used by title agents and their companies, and investigating consumer complaints against title agents and insurers.

## Workers' Compensation

During 2006, the latest full year of data available, Arkansas saw the

workers' compensation market continue to improve, as it did in most other states. Companies continued to relax or maintain their underwriting guidelines which slowed the premium growth of the assigned risk plan. The combined loss ratio in Arkansas was 79% for 2006, which was one of the lowest of all the states for which the statistical agent, National Council of Compensation Insurance, compiles statistics. Our combined loss ratio continues to decline. Indications are this trend should continue.

Our assigned risk plan continued to be self-supporting and there was no assessment required. The chart below reflects the plan's recent premium decline.

## Workers' Compensation Rates

Unlike most other property and casualty rates, workers' compensation rates must be approved prior to use. Workers' compensation voluntary rates declined with a 5.4% decrease. The assigned risk plan rates showed a decrease of 6.8%.

Annually, the Commissioner issues a detailed report of the state of the workers' compensation market, a requirement of Act 796 of 1993. The report for 2007 reflects the continued improvements being made in workplace safety, loss prevention, and decreases in claims severity. The full report is available on our Web site.

## 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 8,000 policies for Arkansas residents who are unable to obtain coverage through tradi-

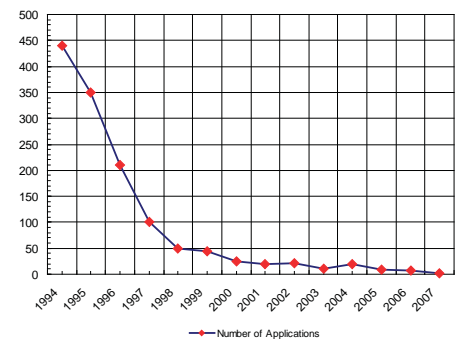
tional homeowners policies. The Act also established an Earthquake Authority Board that has the authority to issue earthquake coverage if the MAP is unable to provide sufficient coverage.

## Assigned Risk Insurance Pools

The Property and Casualty Division oversees the operations of 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.

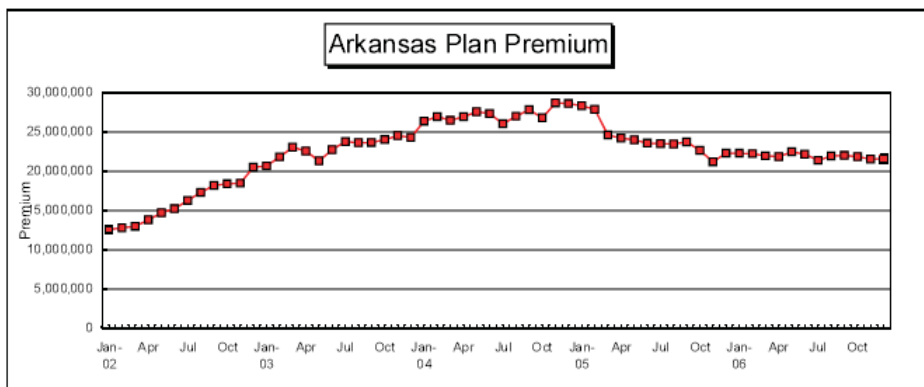
## Automobile Assigned Risk

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. Application volume continues to remain very low. Two applications were assigned to the plan in 2007. The following Automobile Assigned Risk Applications chart reflects the reduced auto risk trend taking place in Arkansas.



## Professional Employer Organizations

A professional employer organization (PEO) is any person or legal entity engaged in the business of providing professional employer services by entering into a co-employment relationship with at least a majority of the employees of a client, or to a division or work unit of a client, for its covered employees. The arrangement is intended to be, or is, ongoing rather than temporary in nature and employer responsibilities, including the right of direction and control of the employees, are shared by the PEO and its clients.





# Public Employee Claims

## Division



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**DIRECTOR**

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<b>Assistant Director</b> .....	<b>Terry Lucy</b>
<b>Program Support Manager</b> .....	<b>Margie Duncan</b>
<b>Staff Attorney</b> .....	<b>Richard Smith</b>
<b>Claims Manager</b> .....	<b>Linda Amaden</b>
.....	<b>Marlys Bost</b>
.....	<b>Linda Corpier</b>
.....	<b>Amanda Dinwiddie</b>
.....	<b>Muriel Hicks</b>
.....	<b>Margaret Langley</b>
.....	<b>Otis Palmer</b>
<b>Asst. Claims Manager</b> .....	<b>Rhonda Murphy</b>
.....	<b>Tiphanie Nelson</b>
<b>Health Care Analyst</b> .....	<b>Tanya Hart</b>
<b>Accounting Technician</b> .....	<b>Deana Hilpert</b>
.....	<b>Angie West</b>
<b>Support Staff</b> .....	<b>Frankie Goodson</b>
.....	<b>Nancy Graham</b>
.....	<b>Linda Moore</b>
.....	<b>Ashley Morton</b>
.....	<b>Brooke Newkirk</b>
.....	<b>Linda Oates</b>
.....	<b>Christy Talkington</b>
.....	<b>Brandy Wedsted</b>

The Public Employee Claims Division (PECD) is responsible for the investigation and management of more than 3,000 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 2007, PECD received 2,973 claims. A total of 949 lost-time claims remained open at the end of this same period, with the division receiving approximately 204 active medical claims each month.

### ***Workers' Compensation Funding***

Expenditures for the workers' compensation claims disbursed by PECD come 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 \$11.3 million for state claims was disbursed by PECD for calendar year 2007.

### ***Claims Management***

PECD 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.

### ***Return to Work Program***

PECD, with assistance from Arkansas Rehabilitation Services, is encouraging state agencies to adopt Integrated Disability Management plans. 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. PECD personnel give presentations to several audiences each year. Modified work or early return to work has been adopted by some agencies with good results.

### ***Safety Program***

The division continues to encourage state agencies to implement safety programs. With the cooperation of state agencies, we hope to be able to reduce the number of injuries suffered by state employees. The prevention of injuries helps in three areas: 1) improves the quality of life of employees; 2) helps agencies with staffing issues; and 3) reduces workers' compensation costs for the taxpayers of the State of Arkansas.

# Risk Management

## Division



**DREW CARPENTER**  
**DIRECTOR**

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<b>Asst. State Risk Administrator</b> .....	<b>Magers Griffin</b>
<b>Consultants</b> .....	<b>Clark Osborne</b>
.....	<b>Jon Parish</b>
.....	<b>Roland Robinson</b>
.....	<b>Cecil Rothwell</b>
.....	<b>Wylie Whitley</b>
<b>Loss Control</b> .....	<b>Ann Holthoff</b>
<b>Support Staff</b> .....	<b>Audrey Carroll</b>
.....	<b>Tomika Clark</b>
.....	<b>Vickie Cook</b>

The Risk Management Division was established to minimize the cost of insurance and surety bonding to state agencies and to analyze and make recommendations on loss control and safety programs in an effort to protect state assets.

Effective February 2004, the Risk Management Division assumed the responsibility of providing insurance coverage, consulting, and loss control services to public schools that choose to participate in the Public School Property and Vehicle Insurance Trust Fund.

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 programs managed by the division.

Extensive knowledge of governmental 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 and schools receive this service at no cost to their individual budgets.

Property inspections and appraisals are conducted on approximately 4,900 state owned and leased sites and 2,450 school district structures with insured values of \$9 billion. Insurance contracts provide multi-peril coverage, including limited earthquake and flood.

The emphasis on loss control by the Risk Management staff, coupled with the cooperation of state agencies, has proven to be successful as preventable losses have been greatly reduced. Rates are substantially lower than in the years preceding the establishment of the Risk Management Division. Although in past years the school property program experienced substantial losses from arson and wind storms, premiums have remained stable. Premium rates for all participating schools have decreased since the transfer of the program to the Insurance Department.

The division secures property, commercial auto, aircraft, fine arts, inland marine, and specialty lines insurance coverage for state agencies and schools. Act 1762 of 2003, which created the Arkansas Multi-Agency Trust Fund (AMAIT), has allowed the division to be more innovative in seeking premium savings for participating state agencies. State agencies received a 25% discount in premium for policy year 7/01/07-08 and will receive a 40% discount for policy year 7/01/08-09. Savings to state government since the formation of AMAIT exceed \$12.5 million.

The 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, with the estimated savings to the state of \$300,000 per year.

A revised vehicle safety program covering 5,000 state vehicles has been in effect for many years, resulting in improved loss ratios. The program involves record keeping and driver information which is accessible on the DFA-Driver Services Web site. This program has proven to be invaluable 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 division now offers an on-site advanced defensive driver training at no cost to state agencies and participating schools. The division also manages the public school vehicle program that insures another 5,000 vehicles.

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



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<b>Director</b> .....	<b>Melissa Simpson</b>
<b>Volunteer Coordinator Developer</b> .....	<b>Ashley Bland</b>
.....	<b>Pat Holthoff</b>
<b>Office Administrator</b> .....	<b>Tracey Jones</b>
<b>Support Staff</b> .....	<b>Carol Hayes</b>
.....	<b>Lorie Landreth</b>



**MELISSA SIMPSON**  
**DIRECTOR**



The Senior Health Insurance Information Program (SHIIP) is designed to provide counseling and assistance to people with Medicare and other insurance related problems, one-on-one or in a group setting.

SHIIP'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 twelve 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.

SHIIP 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 volunteer counselors who are trained to counsel Medicare beneficiaries. Training sessions are held throughout the state for those interested in becoming volunteer counselors. Anyone interested in becoming a volunteer counselor is encouraged to call the SHIIP office.

as of 12/31/2007

## Farmers Mutual Aid Associations

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
37613	Farmers Union Mutual Ins Co	\$5,080,397	35.16%	\$10,526,921	\$3,805,680
A2020	Farmers Mutual Ins Co Gentry	\$3,577,383	24.76%	\$12,387,209	\$3,251,242
10005	Home Mutual Fire Ins Co	\$1,067,284	7.39%	\$775,364	\$658,426
A0012	Farmers Mutual Ins Rogers	\$1,041,721	7.21%	\$4,953,552	\$859,721
A0008	Farmers Fire Ins	\$907,606	6.28%	\$1,914,773	\$480,077
A0010	Farmers Mutual Fire	\$819,042	5.67%	\$1,704,998	\$484,945
A0023	Washington County Farmers Mutual Fire	\$670,475	4.64%	\$12,951,135	\$515,214
A0007	Farm & Home Mutual Ins Co	\$634,346	4.39%	\$1,444,547	\$490,107
A0014	Farmers Protective Ins Co	\$345,368	2.39%	\$664,967	\$210,890
A0021	Northwest Ark Farmers Mutual	\$241,043	1.67%	\$11,503,740	\$219,902
A0011	Farmers Mutual Ins of LR	\$36,435	0.25%	\$487,008	\$16,663
A0020	Logan County Farmers Mutual Aid	\$29,454	0.20%	\$1,864,068	\$29,454
	TOTAL	\$14,450,554	100.00%		

## Fraternal Organizations

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
57541	Modern Woodmen Of Amer	\$26,999,866	37.77%	\$8,318,153,211	\$7,147,678,441
57320	Woodmen World Life Ins Soc	\$17,213,653	24.08%	\$7,647,374,215	\$6,730,640,678
56014	Thrivent Financial For Lutherans	\$12,699,570	17.77%	\$53,474,099,420	\$49,040,478,220
57657	Royal Neighbors Of Amer	\$6,656,118	9.31%	\$683,224,144	\$438,865,160
58033	Knights Of Columbus	\$2,907,889	4.07%	\$14,013,812,651	\$12,262,596,154
56383	Order of United Commercial Travelers	\$2,216,205	3.10%	\$18,612,494	\$14,616,239
56499	Woodmen World Assur Life Assn	\$1,589,253	2.22%	\$59,203,409	\$49,601,467
58068	Independent Order Of Foresters Us Br	\$696,852	0.97%	\$2,778,717,304	\$2,506,450,153
57088	Degree Of Honor Protective Assn	\$315,974	0.44%	\$172,331,322	\$167,287,414
56030	Catholic Knights	\$171,047	0.24%	\$817,567,391	\$765,694,822
57223	Baptist Life Assn	\$10,517	0.01%	\$25,089,519	\$24,089,832
57622	Polish Natl Alliance Us Of Na	\$2,010	0.00%	\$435,039,878	\$399,795,465
57630	Polish Roman Catholic Union Of Amer	\$1,108	0.00%	\$161,982,892	\$149,901,198
56170	Womans Life Ins Society	\$678	0.00%	\$184,370,544	\$151,531,001
56006	Travelers Protective Assn Of Amer	\$582	0.00%	\$11,290,841	\$1,570,082
	TOTAL	\$71,481,322	100.00%		

## Health Maintenance Organizations (HMO) and Hospital, Medical, Dental Insurers (HMDI)

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
95442	HMO Partners Inc	\$163,236,007	44.51%	\$116,104,434	\$41,259,808
47155	Delta Dental Plan of AR Inc	\$65,081,078	17.75%	\$50,152,131	\$8,028,396
95448	QCA Health Plan Inc	\$59,763,842	16.30%	\$30,509,739	\$13,040,405
12282	Arkansas Comm Care Inc	\$38,375,553	10.46%	\$24,774,716	\$17,565,947
95446	United Healthcare Of AR Inc	\$23,922,429	6.52%	\$10,468,637	\$3,618,089
95792	Windsor Hlth Plan Inc	\$16,174,700	4.41%	\$31,464,960	\$23,819,597
11559	American Dental Providers of AR Inc	\$136,541	0.04%	\$339,516	\$58,532
96475	Healthlink HMO Inc	\$23,434	0.01%	\$25,662,691	\$699,107
	TOTAL	\$366,713,584	100.00%		

# Insurers Listed by Arkansas Premium as of 12/31/2007

## Life and Health

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
83470	Arkansas BCBS	\$945,312,073	17.90%	\$957,741,648	\$446,410,184
79413	United Healthcare Ins Co	\$289,596,885	5.48%	\$11,425,483,510	\$8,320,618,457
73288	Humana Ins Co	\$230,066,426	4.36%	\$3,836,601,610	\$1,957,409,410
86231	Transamerica Life Ins Co	\$175,231,723	3.32%	\$73,509,105,557	\$71,519,356,059
65676	Lincoln Natl Life Ins Co	\$166,067,736	3.14%	\$144,609,572,040	\$139,651,696,908
65978	Metropolitan Life Ins Co	\$134,643,945	2.55%	\$297,465,527,467	\$284,461,548,373
71153	Hartford Life & Ann Ins Co	\$133,256,300	2.52%	\$89,347,776,522	\$86,791,188,715
65838	John Hancock Life Ins Co (USA)	\$130,347,916	2.47%	\$126,026,506,355	\$124,503,203,431
65005	RiverSource Life Ins Co	\$101,595,452	1.92%	\$79,870,146,548	\$77,049,705,730
69345	Teachers Ins & Ann Assoc Of Amer	\$100,560,239	1.90%	\$196,409,274,903	\$178,582,155,031
65056	Jackson Natl Life Ins Co	\$97,337,478	1.84%	\$73,963,866,616	\$69,939,809,899
61271	Principal Life Ins Co	\$90,254,440	1.71%	\$135,714,881,712	\$132,017,396,021
90611	Allianz Life Ins Co Of N Amer	\$84,368,779	1.60%	\$68,688,474,221	\$66,247,136,517
67466	Pacific Life Ins Co	\$81,262,206	1.54%	\$96,551,165,675	\$92,843,190,541
61050	MetLife Investors USA Ins Co	\$76,789,673	1.45%	\$29,684,127,590	\$29,099,959,355
62944	AXA Equitable Life Ins Co	\$72,687,653	1.38%	\$142,433,163,303	\$135,863,900,210
88072	Hartford Life Ins Co	\$70,778,714	1.34%	\$165,997,882,123	\$161,549,408,394
60380	American Family Life Assur Co of Col	\$67,162,362	1.27%	\$55,667,865,394	\$51,459,568,053
62235	Unum Life Ins Co Of Amer	\$66,023,804	1.25%	\$16,438,518,655	\$14,948,015,742
68241	Prudential Ins Co Of Amer	\$62,640,537	1.19%	\$252,761,434,698	\$245,780,640,196
70238	Variable Annuity Life Ins Co	\$59,147,349	1.12%	\$63,998,991,276	\$61,157,685,672
94358	USABLE Life	\$55,839,881	1.06%	\$239,530,295	\$140,221,973
68896	Southern Farm Bureau Life Ins Co	\$54,715,012	1.04%	\$9,949,155,536	\$8,361,964,203
61689	Aviva Life & Ann Co	\$54,038,450	1.02%	\$11,603,131,647	\$11,054,113,538
62308	Connecticut Gen Life Ins Co	\$52,088,883	0.99%	\$16,582,318,540	\$14,685,228,787
66869	Nationwide Life Ins Co	\$49,894,393	0.94%	\$99,016,727,763	\$96,515,640,467
86630	American Skandia Life Assur Corp	\$47,606,399	0.90%	\$43,236,056,729	\$42,797,708,083
69108	State Farm Life Ins Co	\$46,226,206	0.88%	\$43,307,956,809	\$38,052,424,753
67091	Northwestern Mut Life Ins Co	\$45,809,173	0.87%	\$156,332,489,608	\$144,226,519,914
66915	New York Life Ins Co	\$39,916,316	0.76%	\$122,753,466,537	\$110,794,236,990
70815	Hartford Life & Accident Ins Co	\$35,495,776	0.67%	\$14,187,518,569	\$8,401,445,865
68136	Protective Life Ins Co	\$34,348,700	0.65%	\$25,800,879,575	\$24,003,934,989
60631	American Investors Life Ins Co	\$33,387,054	0.63%	\$10,586,318,042	\$9,944,606,268
60941	AIG SunAmerica Life Assur Co	\$32,969,331	0.62%	\$35,072,376,831	\$33,917,697,133
60054	Aetna Life Ins Co	\$31,481,774	0.60%	\$33,471,046,409	\$30,231,881,985
68284	Pyramid Life Ins Co	\$29,438,916	0.56%	\$462,012,921	\$311,521,532
91596	New York Life Ins & Ann Corp	\$28,533,742	0.54%	\$72,685,505,779	\$70,035,572,949
70688	Transamerica Financial Life Ins Co	\$28,331,859	0.54%	\$17,771,744,889	\$16,958,449,963
86509	Ing Life Ins & Ann Co	\$27,887,074	0.53%	\$67,000,402,765	\$65,612,384,811
92738	American Equity Invest Life Ins Co	\$26,704,498	0.51%	\$12,697,226,855	\$11,706,425,400
61263	Bankers Life & Cas Co	\$25,331,654	0.48%	\$10,612,762,762	\$9,926,864,132
66044	Midland Natl Life Ins Co	\$24,291,065	0.46%	\$23,518,176,018	\$22,408,753,989
60488	American Gen Life Ins Co	\$21,801,043	0.41%	\$36,523,158,001	\$30,828,323,568
79065	Sun Life Assur Co Of Canada US	\$21,681,017	0.41%	\$44,700,805,700	\$43,526,661,682
80314	Unicare Life & Health Ins Co	\$21,675,796	0.41%	\$1,725,804,981	\$1,380,869,631
92916	United American Ins Co	\$21,226,601	0.40%	\$1,309,631,500	\$1,141,160,614
62286	Golden Rule Ins Co	\$20,648,004	0.39%	\$590,141,392	\$326,267,147
65757	Shelter Life Ins Co	\$20,281,513	0.38%	\$915,426,813	\$743,627,425
62510	Equitrust Life Ins Co	\$19,752,468	0.37%	\$6,841,530,626	\$6,449,892,186
79227	Pruco Life Ins Co	\$18,680,907	0.35%	\$27,253,774,296	\$26,480,914,624
90328	First Health Life & Health Ins Co	\$18,380,092	0.35%	\$481,778,799	\$350,094,203
60410	American Fidelity Assur Co	\$18,121,152	0.34%	\$3,211,690,427	\$2,998,045,961
68608	Symetra Life Ins Co	\$16,229,373	0.31%	\$18,004,829,093	\$16,779,830,911
70025	Genworth Life Ins Co	\$15,676,012	0.30%	\$34,571,590,532	\$31,428,796,583
71412	Mutual Of Omaha Ins Co	\$15,532,928	0.29%	\$4,541,724,649	\$2,324,341,280
62146	Combined Ins Co Of Amer	\$15,505,343	0.29%	\$3,214,960,555	\$2,281,228,714
67105	Reliastar Life Ins Co	\$15,353,399	0.29%	\$22,384,570,846	\$20,058,644,277
77399	Sterling Life Ins Co	\$15,255,137	0.29%	\$303,865,990	\$119,975,608
64246	Guardian Life Ins Co Of Amer	\$15,187,745	0.29%	\$28,328,339,500	\$24,577,794,188
60739	American Natl Ins Co	\$14,900,356	0.28%	\$13,839,936,491	\$11,675,124,399
66672	American Gen Life & Acc Ins Co	\$14,824,051	0.28%	\$9,134,161,267	\$8,587,274,259
67660	Pennsylvania Life Ins Co	\$14,253,838	0.27%	\$1,180,290,072	\$1,043,466,344
70785	Pacificare Life & Health Ins Co	\$14,105,514	0.27%	\$896,091,832	\$343,899,990
11529	Mercy Health Plans	\$13,955,441	0.26%	\$46,066,793	\$26,193,071
63177	Farmers New World Life Ins Co	\$13,828,692	0.26%	\$6,987,510,433	\$6,346,255,001
65536	Genworth Life & Ann Ins Co	\$13,647,504	0.26%	\$29,148,525,843	\$27,619,912,092
92711	HCC Life Ins Co	\$13,602,440	0.26%	\$623,202,851	\$287,037,619
64130	Life Investors Ins Co Of Amer	\$13,320,938	0.25%	\$10,027,949,528	\$9,605,475,309
67172	Ohio Natl Life Ins Co	\$13,202,788	0.25%	\$13,004,212,920	\$12,209,265,141
65595	Lincoln Benefit Life Co	\$13,145,492	0.25%	\$3,442,530,270	\$3,159,598,905

# Insurers Listed by Arkansas Premium as of 12/31/2007

## Life and Health

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
62626	Cuna Mut Ins Society	\$13,022,229	0.25%	\$12,215,107,420	\$11,179,672,639
65935	Massachusetts Mut Life Ins Co	\$12,838,667	0.24%	\$119,085,813,267	\$111,077,665,370
69868	United Of Omaha Life Ins Co	\$12,704,185	0.24%	\$13,227,857,612	\$11,869,797,721
67644	Penn Mut Life Ins Co	\$12,682,456	0.24%	\$10,546,348,301	\$9,244,137,484
63274	OM Fin Life Ins Co	\$12,494,968	0.24%	\$18,202,294,476	\$17,499,580,767
60186	Allstate Life Ins Co	\$12,398,997	0.23%	\$77,027,928,739	\$74,405,429,962
93513	MetLife Investors Ins Co	\$12,391,725	0.23%	\$11,882,622,910	\$11,554,059,750
92622	Western Southern Life Assur Co	\$12,038,507	0.23%	\$9,294,093,634	\$8,600,442,999
68195	Provident Life & Accident Ins Co	\$11,969,439	0.23%	\$7,735,411,139	\$7,300,341,025
97055	Mega Life & Health Ins Co The	\$11,946,250	0.23%	\$1,061,133,009	\$786,198,251
79022	Merrill Lynch Life Ins Co	\$11,816,962	0.22%	\$13,911,027,437	\$13,545,016,663
70319	Washington Natl Ins Co	\$11,568,949	0.22%	\$2,473,581,370	\$2,037,995,843
70211	Reassure Amer Life Ins Co	\$11,367,199	0.22%	\$18,276,974,513	\$17,780,874,236
69019	Standard Ins Co	\$11,224,240	0.21%	\$13,265,338,273	\$12,250,957,381
66168	Minnesota Life Ins Co	\$11,125,903	0.21%	\$23,829,005,162	\$22,010,937,966
83836	Selected Funeral & Life Ins Co	\$11,063,106	0.21%	\$137,890,738	\$116,836,770
69477	Time Ins Co	\$10,987,560	0.21%	\$812,867,383	\$558,359,482
70432	AIG Ann Ins Co	\$10,637,811	0.20%	\$50,552,567,578	\$46,821,292,995
65099	John Hancock Life Ins Co	\$10,578,408	0.20%	\$69,812,524,144	\$65,405,038,963
68357	Reliable Life Ins Co	\$9,917,987	0.19%	\$730,531,888	\$672,231,203
62049	Colonial Life & Accident Ins Co	\$9,750,662	0.18%	\$1,902,120,719	\$1,532,861,512
65919	Primerica Life Ins Co	\$9,462,941	0.18%	\$5,895,972,126	\$4,241,123,623
66974	North Amer Co Life & Health Ins	\$9,408,315	0.18%	\$6,637,313,203	\$6,249,661,059
87726	Metlife Ins Co of CT	\$9,358,885	0.18%	\$83,221,522,972	\$79,013,123,115
67121	Transamerica Occidental Life Ins Co	\$9,330,801	0.18%	\$31,011,957,970	\$27,414,019,709
63312	Great Amer Life Ins Co	\$9,182,791	0.17%	\$9,295,573,673	\$8,563,245,888
69663	USAA Life Ins Co	\$8,928,000	0.17%	\$10,862,262,253	\$9,897,136,741
66281	Monumental Life Ins Co	\$8,349,577	0.16%	\$37,935,163,485	\$37,203,384,514
60534	American Heritage Life Ins Co	\$8,310,777	0.16%	\$1,376,587,014	\$1,172,624,247
65021	Stonebridge Life Ins Co	\$7,910,919	0.15%	\$2,206,086,016	\$1,964,551,858
74365	Southern Pioneer Life Ins Co	\$7,557,040	0.14%	\$25,026,785	\$13,204,237
68322	Great W Life & Ann Ins Co	\$7,355,577	0.14%	\$36,530,317,644	\$34,684,146,848
91472	Globe Life & Accident Ins Co	\$7,207,767	0.14%	\$2,554,739,390	\$2,230,218,533
63762	Medco Containment Life Ins Co	\$7,204,697	0.14%	\$215,553,324	\$133,432,774
72850	United World Life Ins Co	\$6,697,778	0.13%	\$91,903,643	\$69,347,060
12575	SilverScript Ins Co	\$6,692,030	0.13%	\$234,153,660	\$165,835,585
81108	United Security Life & Health Ins Co	\$6,676,613	0.13%	\$26,138,949	\$18,743,014
68675	Security Benefit Life Ins Co	\$6,540,669	0.12%	\$12,341,315,068	\$11,738,952,867
80802	US Br SunLife Assur Co Of Canada	\$6,386,210	0.12%	\$14,719,905,912	\$14,169,230,774
91642	Forethought Life Ins Co	\$6,169,247	0.12%	\$777,409,635	\$661,034,780
68713	Security Life Of Denver Ins Co	\$5,814,366	0.11%	\$24,221,950,465	\$22,916,279,378
64017	Jefferson Natl Life Ins Co	\$5,776,379	0.11%	\$1,727,625,955	\$1,686,544,606
60895	American United Life Ins Co	\$5,752,956	0.11%	\$14,032,817,875	\$13,354,891,269
68462	Reserve Natl Ins Co	\$5,717,198	0.11%	\$108,314,190	\$63,691,386
93696	Fidelity Investments Life Ins Co	\$5,708,627	0.11%	\$16,033,979,145	\$15,388,756,146
68381	Reliance Standard Life Ins Co	\$5,629,503	0.11%	\$3,240,629,252	\$2,783,081,246
83968	Citizens Fidelity Ins Co	\$5,567,541	0.11%	\$52,315,931	\$44,831,197
61883	Central United Life Ins Co	\$5,560,603	0.11%	\$332,547,989	\$295,529,787
81973	Coventry Health & Life Ins Co	\$5,549,851	0.11%	\$404,638,748	\$277,989,084
70335	West Coast Life Ins Co	\$5,476,035	0.10%	\$3,130,421,068	\$2,831,043,721
77968	Family Heritage Life Ins Co Of Amer	\$5,257,943	0.10%	\$262,362,285	\$235,272,079
65498	Life Ins Co Of N Amer	\$5,156,634	0.10%	\$5,880,599,929	\$5,239,345,723
73881	American Life & Annuity Co	\$4,881,445	0.09%	\$37,528,622	\$34,682,013
65129	Kansas City Life Ins Co	\$4,772,494	0.09%	\$3,258,282,902	\$2,900,950,790
84034	First Guar Ins Co	\$4,763,724	0.09%	\$47,343,572	\$39,938,901
93548	PHL Variable Ins Co	\$4,621,042	0.09%	\$5,342,708,080	\$5,175,271,648
65080	John Alden Life Ins Co	\$4,587,664	0.09%	\$526,042,586	\$432,931,600
65315	Liberty Life Assur Co Of Boston	\$4,573,961	0.09%	\$11,185,421,236	\$10,702,754,398
90204	John Hancock Variable Life Ins Co	\$4,526,216	0.09%	\$15,151,720,942	\$14,542,286,076
70106	United States Life Ins Co In NYC	\$4,510,983	0.09%	\$5,314,658,764	\$4,842,259,406
80578	Physicians Mut Ins Co	\$4,479,651	0.08%	\$1,389,129,257	\$629,102,448
70408	Union Security Ins Co	\$4,219,965	0.08%	\$7,195,167,472	\$6,756,243,516
78778	Guardian Ins & Ann Co Inc	\$4,136,498	0.08%	\$10,402,934,835	\$10,158,260,905
78174	Conseco Health Ins Co	\$3,984,806	0.08%	\$2,361,267,595	\$2,252,770,603
67385	Ozark Natl Life Ins Co	\$3,977,347	0.08%	\$18,477,247	\$16,524,759
80837	Union Central Life Ins Co	\$3,969,863	0.08%	\$7,284,871,050	\$6,963,812,540
63665	General Amer Life Ins Co	\$3,781,032	0.07%	\$14,122,916,714	\$11,843,204,417
80926	Sun Life & Health Ins Co	\$3,673,887	0.07%	\$119,234,776	\$83,944,930
93440	HM Life Ins Co	\$3,637,529	0.07%	\$317,950,858	\$176,134,513
83941	Cosmopolitan Life Ins Co	\$3,560,868	0.07%	\$3,628,256	\$1,350,139

as of 12/31/2007

## Life and Health

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
67814	Phoenix Life Ins Co	\$3,482,439	0.07%	\$16,714,605,994	\$15,866,488,574
88668	Mutual Of Amer Life Ins Co	\$3,460,528	0.07%	\$13,016,897,966	\$12,185,388,273
70939	Gerber Life Ins Co	\$3,439,426	0.07%	\$1,422,128,346	\$1,220,974,741
60836	American Republic Ins Co	\$3,329,361	0.06%	\$475,302,982	\$259,471,547
62928	EMC Natl Life Co	\$3,264,101	0.06%	\$663,410,840	\$610,428,966
66427	MTL Ins Co	\$3,206,174	0.06%	\$1,273,967,163	\$1,168,690,800
62863	Trustmark Life Ins Co	\$3,117,791	0.06%	\$361,680,502	\$189,983,406
85561	Perico Life Ins Co	\$3,116,992	0.06%	\$50,960,307	\$19,353,896
91626	New England Life Ins Co	\$3,056,447	0.06%	\$12,459,013,660	\$11,914,777,095
65242	Lafayette Life Ins Co	\$3,013,187	0.06%	\$1,937,269,421	\$1,819,061,058
98205	National Found Life Ins Co	\$3,002,919	0.06%	\$50,039,588	\$37,782,613
65927	Lincoln Heritage Life Ins Co	\$2,871,106	0.05%	\$587,072,063	\$498,124,766
67598	Paul Revere Life Ins Co	\$2,820,604	0.05%	\$4,920,983,852	\$4,462,247,601
62952	Equitable Life & Cas Ins Co	\$2,795,391	0.05%	\$207,245,524	\$167,022,243
71420	Sierra Health & Life Ins Co Inc	\$2,776,637	0.05%	\$133,494,394	\$70,433,319
60984	Compbenefits Ins Co	\$2,771,780	0.05%	\$63,556,776	\$28,507,447
60577	American Income Life Ins Co	\$2,691,251	0.05%	\$1,705,886,648	\$1,484,700,233
67989	American Memorial Life Ins Co	\$2,643,681	0.05%	\$1,935,452,212	\$1,849,024,496
74900	Brokers Natl Life Assur Co	\$2,625,938	0.05%	\$26,976,158	\$11,141,700
94250	Banner Life Ins Co	\$2,624,510	0.05%	\$1,293,365,859	\$1,067,919,560
76325	Conseco Senior Hlth Ins Co	\$2,538,450	0.05%	\$3,401,109,603	\$3,273,430,798
87963	National Teachers Assoc Life Ins Co	\$2,416,491	0.05%	\$198,081,333	\$171,208,630
60763	American Pioneer Life Ins Co	\$2,383,487	0.05%	\$174,096,511	\$144,602,320
61301	Ameritas Life Ins Corp	\$2,381,590	0.05%	\$6,392,306,514	\$5,514,186,108
84530	US Financial Life Ins Co	\$2,375,480	0.04%	\$543,683,858	\$498,253,130
65900	Conseco Life Ins Co	\$2,343,880	0.04%	\$4,256,094,683	\$4,107,935,125
68845	Shenandoah Life Ins Co	\$2,314,816	0.04%	\$1,664,854,647	\$1,539,064,840
63258	Federated Life Ins Co	\$2,261,087	0.04%	\$919,053,189	\$702,076,542
69078	Standard Security Life Ins Co Of NY	\$2,256,516	0.04%	\$367,198,928	\$257,550,756
72125	Physicians Life Ins Co	\$2,234,211	0.04%	\$1,290,549,948	\$1,206,046,568
69396	Texas Life Ins Co	\$2,230,609	0.04%	\$630,854,947	\$585,141,170
81779	Individual Assur Co Life Hlth & Acc	\$2,205,882	0.04%	\$45,308,411	\$34,171,406
83992	Foundation Life Ins Co Of AR	\$2,170,895	0.04%	\$7,169,786	\$5,590,701
61476	Boston Mut Life Ins Co	\$2,157,508	0.04%	\$893,464,627	\$791,325,691
93432	CM Life Ins Co	\$2,149,753	0.04%	\$8,625,435,450	\$8,017,586,855
92657	Nationwide Life & Ann Ins Co	\$2,134,150	0.04%	\$5,270,430,990	\$5,097,164,753
65110	Kanawha Ins Co	\$2,124,129	0.04%	\$664,719,715	\$598,803,978
86118	Arkansas Bankers Life Ins Co	\$2,120,640	0.04%	\$5,167,281	\$3,394,151
89184	Sterling Investors Life Ins Co	\$2,117,771	0.04%	\$22,647,382	\$16,194,675
69833	Lincoln Memorial Life Ins Co	\$2,096,651	0.04%	\$117,887,455	\$109,368,633
69930	United Ins Co Of Amer	\$2,083,957	0.04%	\$2,055,249,126	\$1,851,052,398
83860	American Home Life Ins Co	\$2,045,986	0.04%	\$13,885,333	\$13,624,272
70548	Wichita Natl Life Ins Co	\$2,014,484	0.04%	\$19,247,009	\$12,279,506
64645	Indianapolis Life Ins Co	\$1,997,096	0.04%	\$3,554,450,783	\$3,302,937,799
89206	Ohio Natl Life Assur Corp	\$1,937,640	0.04%	\$2,690,965,634	\$2,502,344,161
63479	United Teacher Assoc Ins Co	\$1,922,833	0.04%	\$499,286,186	\$433,634,898
61492	Liberty Life Ins Co	\$1,910,155	0.04%	\$3,722,392,183	\$3,460,850,307
62065	Colonial Penn Life Ins Co	\$1,856,670	0.04%	\$710,859,441	\$663,632,969
66583	National Guardian Life Ins Co	\$1,846,764	0.03%	\$1,485,978,672	\$1,318,529,107
68373	American Gen Assur Co	\$1,804,761	0.03%	\$287,680,612	\$143,007,866
71870	Fidelity Security Life Ins Co	\$1,792,400	0.03%	\$488,086,997	\$410,811,323
67199	Old Amer Ins Co	\$1,789,953	0.03%	\$245,541,808	\$223,451,048
61999	Americo Fin Life & Ann Ins Co	\$1,740,238	0.03%	\$3,735,648,072	\$3,510,199,651
93629	Prudential Retirement Ins & Annuity Co	\$1,729,872	0.03%	\$61,437,059,037	\$60,491,443,609
60801	American Public Life Ins Co	\$1,700,928	0.03%	\$77,027,071	\$61,974,572
66850	National Western Life Ins Co	\$1,678,793	0.03%	\$6,078,773,805	\$5,367,839,113
83798	Memorial Ins Co Of Amer	\$1,671,656	0.03%	\$1,297,564	\$251,439
66370	Mony Life Ins Co	\$1,665,368	0.03%	\$9,917,632,927	\$8,956,359,021
97136	Metropolitan Tower Life Ins Co	\$1,547,249	0.03%	\$6,179,137,672	\$5,041,357,643
60275	American Bankers Life Assur Co Of FL	\$1,530,997	0.03%	\$789,737,579	\$662,320,847
62359	Constitution Life Ins Co	\$1,529,296	0.03%	\$87,691,024	\$70,221,607
74780	Integrity Life Ins Co	\$1,518,094	0.03%	\$4,692,411,949	\$4,337,070,611
70629	World Ins Co	\$1,510,834	0.03%	\$231,500,679	\$115,124,879
77828	Companion Life Ins Co	\$1,467,693	0.03%	\$122,046,803	\$59,001,812
76236	Cincinnati Life Ins Co	\$1,453,861	0.03%	\$2,549,964,945	\$2,073,029,493
68810	Sentry Life Ins Co	\$1,449,411	0.03%	\$3,338,037,766	\$3,076,345,721
65412	Life Ins Co Of AL	\$1,431,946	0.03%	\$79,199,132	\$62,566,738
65331	Liberty Natl Life Ins Co	\$1,410,521	0.03%	\$4,981,019,308	\$4,373,989,636
66087	Mid West Natl Life Ins Co Of TN	\$1,384,708	0.03%	\$374,848,497	\$229,581,638
64513	Horace Mann Life Ins Co	\$1,383,639	0.03%	\$5,069,883,515	\$4,793,272,969



# Insurers Listed by Arkansas Premium as of 12/31/2007

## Life and Health

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
68543	Liberty Bankers Life Ins Co	\$1,354,859	0.03%	\$620,178,137	\$567,101,435
65781	Madison Natl Life Ins Co Inc	\$1,347,337	0.03%	\$757,894,293	\$621,325,179
60593	National States Ins Co	\$1,342,609	0.03%	\$79,092,803	\$62,152,391
70750	Nationwide Life & Ann Co of Amer	\$1,331,169	0.03%	\$833,106,945	\$749,839,462
71439	Assurity Life Ins Co	\$1,269,038	0.02%	\$2,189,167,875	\$1,943,646,672
65528	Life Ins Co Of The Southwest	\$1,250,857	0.02%	\$5,849,879,678	\$5,485,253,039
83917	Ashley Life Ins Co	\$1,243,942	0.02%	\$16,122,528	\$10,558,078
67652	First Penn Pacific Life Ins Co	\$1,221,368	0.02%	\$1,921,633,284	\$1,734,920,584
69000	Northwestern Long Term Care Ins Co	\$1,221,311	0.02%	\$287,379,918	\$233,814,255
63983	United Heritage Life Ins Co	\$1,194,481	0.02%	\$411,703,364	\$370,069,829
64211	Guarantee Trust Life Ins Co	\$1,194,470	0.02%	\$207,662,649	\$164,145,182
81060	Canada Life Ins Co Of Amer	\$1,185,303	0.02%	\$2,049,364,906	\$1,878,865,637
65811	American Modern Life Ins Co	\$1,184,101	0.02%	\$64,638,775	\$42,571,235
78077	Mony Life Ins Co Of Amer	\$1,169,634	0.02%	\$5,594,466,523	\$5,303,151,744
66842	AI G Life Ins Co	\$1,123,126	0.02%	\$10,790,222,356	\$10,345,416,530
67539	Pan Amer Life Ins Co	\$1,121,405	0.02%	\$1,582,707,720	\$1,276,224,561
69116	State Life Ins Co	\$1,107,910	0.02%	\$2,504,180,763	\$2,353,382,137
71773	American Natl Life Ins Co Of TX	\$1,106,025	0.02%	\$140,309,000	\$96,117,769
68500	Continental Life Ins Co Brentwood	\$1,101,182	0.02%	\$155,922,226	\$95,814,097
91413	Western Reserve Life Assur Co of OH	\$1,099,194	0.02%	\$11,768,905,053	\$11,280,202,528
67180	Ohio State Life Ins Co	\$1,096,058	0.02%	\$9,326,447	\$2,616,997
97705	Direct Gen Life Ins Co	\$1,089,235	0.02%	\$26,948,630	\$11,447,246
67393	Life of the Ozarks	\$1,063,388	0.02%	\$586,246,729	\$499,120,317
71714	Berkshire Life Ins Co of Amer	\$1,043,665	0.02%	\$2,292,683,445	\$1,906,075,774
86355	Standard Life & Accident Ins Co	\$1,041,133	0.02%	\$531,349,226	\$320,402,735
76023	Columbian Life Ins Co	\$1,034,450	0.02%	\$242,456,067	\$220,195,802
61506	Resource Life Ins Co	\$1,025,319	0.02%	\$103,153,962	\$88,349,734
63967	Government Personnel Mut Life Ins Co	\$1,024,111	0.02%	\$786,598,798	\$698,641,427
69914	Sears Life Ins Co	\$1,019,944	0.02%	\$73,650,925	\$22,300,357
62898	Aviva Life Ins Co	\$1,003,045	0.02%	\$6,789,989,668	\$6,451,598,694
61921	Citizens Security Life Ins Co	\$992,325	0.02%	\$109,900,779	\$99,216,889
67326	Old Surety Life Ins Co	\$987,426	0.02%	\$19,131,274	\$11,549,221
65722	Loyal Amer Life Ins Co	\$969,905	0.02%	\$438,979,709	\$397,184,902
69132	State Mut Ins Co	\$945,605	0.02%	\$374,893,023	\$344,286,583
64327	Harleysville Life Ins Co	\$894,444	0.02%	\$374,093,456	\$352,896,900
61832	Chesapeake Life Ins Co	\$891,651	0.02%	\$96,040,583	\$47,949,319
80659	US Business of Canada Life Assur Co	\$888,043	0.02%	\$3,357,530,973	\$3,172,844,128
68985	Starmount Life Ins Co	\$873,203	0.02%	\$24,768,575	\$13,043,265
84115	Jackson Griffin Ins Co	\$870,384	0.02%	\$10,071,643	\$8,425,975
99937	Columbus Life Ins Co	\$845,324	0.02%	\$2,507,354,294	\$2,278,293,467
63282	Penn Treaty Ntwrk Amer Ins Co	\$836,282	0.02%	\$1,039,140,838	\$1,014,049,860
60142	TIAA Cref Life Ins Co	\$817,120	0.02%	\$3,115,349,760	\$2,783,219,468
77879	5 Star Life Ins Co	\$802,623	0.02%	\$165,974,478	\$113,699,921
61360	Reliastar Life Ins Co Of NY	\$788,832	0.01%	\$3,251,995,151	\$2,965,045,193
62413	Continental Assur Co	\$786,125	0.01%	\$4,120,081,429	\$3,648,891,818
71129	Fort Dearborn Life Ins Co	\$766,557	0.01%	\$2,238,645,596	\$1,770,182,300
64939	Investors Ins Corp	\$748,247	0.01%	\$245,173,032	\$213,474,203
90212	Great Southern Life Ins Co	\$721,587	0.01%	\$289,242,374	\$258,184,047
64505	Homesteaders Life Co	\$709,711	0.01%	\$1,473,812,393	\$1,399,092,496
81264	Nippon Life Ins Co Of Amer	\$709,456	0.01%	\$169,463,841	\$51,483,857
62324	Freedom Life Ins Co Of Amer	\$682,443	0.01%	\$33,054,163	\$24,163,702
91529	Unimerica Ins Co	\$643,751	0.01%	\$135,192,042	\$90,098,142
61182	Aurora Natl Life Assur Co	\$642,299	0.01%	\$3,246,604,483	\$2,945,724,620
80799	Celtic Ins Co	\$637,541	0.01%	\$99,644,523	\$50,589,802
94099	United Investors Life Ins Co	\$635,890	0.01%	\$3,058,371,933	\$2,668,729,663
82538	National Hlth Ins Co	\$629,428	0.01%	\$36,654,732	\$19,205,960
61425	Trustmark Ins Co	\$594,898	0.01%	\$1,236,855,539	\$1,000,464,239
31119	Medico Ins Co	\$583,758	0.01%	\$127,945,362	\$78,639,306
60682	Conseco Ins Co	\$550,557	0.01%	\$1,242,276,701	\$1,009,308,551
71404	Continental Gen Ins Co	\$544,928	0.01%	\$262,038,170	\$210,728,315
71730	Continental Amer Ins Co	\$539,163	0.01%	\$102,768,997	\$75,809,527
73474	Dentegra Ins Co	\$536,914	0.01%	\$20,459,545	\$10,928,121
62596	Union Fidelity Life Ins Co	\$536,850	0.01%	\$18,204,149,019	\$17,789,714,585
71854	AAA Life Ins Co	\$529,469	0.01%	\$296,327,765	\$227,590,260
93262	Penn Ins & Ann Co	\$528,816	0.01%	\$1,117,455,520	\$1,000,193,373
64238	Guaranty Income Life Ins Co	\$511,075	0.01%	\$373,694,421	\$350,097,668
60607	American Intl Life Assur Co of NY	\$510,938	0.01%	\$7,092,806,593	\$6,540,169,987
99775	Funeral Directors Life Ins Co	\$501,118	0.01%	\$500,388,949	\$451,877,824
68047	Professional Ins Co	\$500,295	0.01%	\$97,315,240	\$66,920,630
83933	Cooperative Life Ins Co	\$483,969	0.01%	\$6,357,185	\$4,423,825



## Life and Health

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
85928	Family Liberty Life Ins Co	\$476,289	0.01%	\$26,793,481	\$18,469,225
67784	Philadelphia American Life Ins Co	\$475,617	0.01%	\$187,708,684	\$168,161,848
84069	Smith Burial & Life Ins Co	\$469,832	0.01%	\$4,708,214	\$4,052,042
61727	Central Reserve Life Ins Co	\$469,345	0.01%	\$31,942,095	\$14,553,421
68039	Presidential Life Ins Co	\$469,173	0.01%	\$3,925,691,691	\$3,565,319,149
81353	NYLife Ins Co Of AZ	\$461,891	0.01%	\$178,117,568	\$142,064,637
90247	Pharmacists Life Ins Co	\$453,754	0.01%	\$37,174,626	\$30,362,716
69485	Security Natl Life Ins Co	\$449,865	0.01%	\$329,293,994	\$311,418,585
67261	Old Republic Life Ins Co	\$449,611	0.01%	\$162,491,182	\$119,474,979
63657	Garden State Life Ins Co	\$437,268	0.01%	\$92,178,815	\$74,909,487
66680	National Life Ins Co	\$436,478	0.01%	\$8,275,645,628	\$7,448,862,179
63487	Investors Life Ins Co N Amer	\$430,694	0.01%	\$936,374,597	\$888,619,808
80020	Mountain Life Ins Co	\$415,134	0.01%	\$10,501,724	\$7,006,335
61751	Central States H & L Co Of Omaha	\$406,377	0.01%	\$290,810,706	\$191,761,126
62553	Country Life Ins Co	\$398,455	0.01%	\$7,356,242,648	\$6,375,250,542
64580	Illinois Mut Life Ins Co	\$398,338	0.01%	\$1,253,563,333	\$1,107,915,800
63290	Fidelity Life Assn A Legal Reserve L	\$394,820	0.01%	\$538,267,750	\$263,019,515
69310	Surety Life Ins Co	\$386,317	0.01%	\$12,600,069	\$993,545
67369	Alta Hlth & Life Ins Co	\$385,247	0.01%	\$130,838,782	\$72,763,444
68225	Nationwide Life Ins Co of Amer	\$384,454	0.01%	\$6,338,508,071	\$5,664,463,513
69701	Union Bankers Ins Co	\$382,561	0.01%	\$104,521,421	\$89,978,424
60542	American Home Life Ins Co	\$380,996	0.01%	\$164,090,307	\$149,353,312
70580	Humanadental Ins Co	\$365,609	0.01%	\$96,610,859	\$30,980,747
68594	American Amicable Life Ins Co Of TX	\$355,686	0.01%	\$335,744,094	\$278,272,776
63819	Unity Financial Life Ins Co	\$346,208	0.01%	\$57,747,401	\$51,000,657
66141	Health Net Life Ins Co	\$345,704	0.01%	\$656,004,575	\$422,425,031
67083	Manhattan Natl Life Ins Co	\$315,315	0.01%	\$265,320,138	\$216,817,239
87645	United Fidelity Life Ins Co	\$310,062	0.01%	\$609,661,082	\$383,598,978
61735	Central Security Life Ins Co	\$305,158	0.01%	\$83,987,963	\$75,963,220
70998	Community Bank Life & Hlth Ins Co	\$270,719	0.01%	\$473,286	\$203,536
92703	United Natl Life Ins Co Of Amer	\$257,882	0.00%	\$7,199,388	\$4,715,913
90557	Kemper Investors Life Ins Co	\$254,922	0.00%	\$16,700,204,661	\$16,513,278,819
68721	Security Life Ins Co Of Amer	\$251,577	0.00%	\$96,470,567	\$71,823,078
61409	National Benefit Life Ins Co	\$250,708	0.00%	\$691,213,015	\$386,264,482
93459	Pan Amer Assur Co	\$248,442	0.00%	\$22,386,998	\$5,896,398
73660	Directors Life Assur Co	\$246,402	0.00%	\$23,707,969	\$21,275,236
79057	Southland Natl Ins Corp	\$243,982	0.00%	\$151,221,216	\$140,525,165
85766	United Concordia Ins Co	\$242,606	0.00%	\$71,416,207	\$29,474,472
69744	Union Labor Life Ins Co	\$241,881	0.00%	\$4,058,034,518	\$3,931,830,426
84786	Colorado Bankers Life Ins Co	\$238,894	0.00%	\$140,920,112	\$119,657,508
61190	Auto Owners Life Ins Co	\$222,995	0.00%	\$2,009,920,583	\$1,785,252,961
84824	Commonwealth Ann & Life Ins Co	\$217,319	0.00%	\$9,653,746,406	\$9,192,395,262
74918	Kilpatrick Life Ins Co	\$211,572	0.00%	\$148,680,610	\$143,433,336
80675	US Business of Crown Life Ins Co	\$203,101	0.00%	\$414,452,847	\$308,569,540
70483	Western & Southern Life Ins Co	\$193,733	0.00%	\$8,832,318,171	\$5,126,353,628
61212	Baltimore Life Ins Co	\$190,513	0.00%	\$810,286,921	\$737,898,126
99465	Servco Life Ins Co	\$189,337	0.00%	\$31,685,448	\$24,858,936
93661	Annuity Investors Life Ins Co	\$185,458	0.00%	\$1,739,484,511	\$1,673,548,538
89087	Enterprise Life Ins Co	\$179,743	0.00%	\$26,480,629	\$14,788,973
61239	Bankers Fidelity Life Ins Co	\$176,822	0.00%	\$119,805,337	\$85,995,034
81043	Bankers Life Ins Co	\$176,016	0.00%	\$179,892,623	\$171,276,327
11121	Unifed Life Ins Co	\$172,864	0.00%	\$95,602,140	\$82,896,753
61859	Christian Fidelity Life Ins Co	\$171,478	0.00%	\$79,113,671	\$53,699,952
80705	US Br Great West Life Assur Co	\$161,445	0.00%	\$145,615,793	\$108,800,892
12321	American Continental Ins Co	\$158,250	0.00%	\$10,696,592	\$2,198,036
71072	Marquette Natl Life Ins Co	\$152,312	0.00%	\$22,021,930	\$12,575,762
84174	Employees Life Co Mut	\$150,437	0.00%	\$266,335,374	\$243,212,221
60291	American Capitol Ins Co	\$149,620	0.00%	\$70,097,564	\$61,931,789
66265	Monarch Life Ins Co	\$149,544	0.00%	\$953,182,139	\$942,158,253
69051	Standard Life Ins Co Of IN	\$143,706	0.00%	\$1,988,891,653	\$1,882,691,792
76503	Port O Call Life Ins Co	\$134,736	0.00%	\$1,608,084	\$256,732
97179	American Medical Security Life Ins C	\$130,436	0.00%	\$237,915,974	\$84,495,924
62880	AXA Life & Ann Co	\$128,948	0.00%	\$554,700,751	\$449,455,392
76112	Oxford Life Ins Co	\$127,537	0.00%	\$535,776,902	\$411,599,072
70130	Universal Guaranty Life Ins Co	\$120,808	0.00%	\$263,087,901	\$232,957,184
77720	LifeSecure Ins Co	\$115,421	0.00%	\$19,891,016	\$1,194,282
71463	CICA Life Ins Co of Amer	\$115,153	0.00%	\$387,497,824	\$335,945,795
60445	Sagcor Life Ins Co	\$114,460	0.00%	\$527,925,714	\$492,783,295
97721	Thrivent Life Ins Co	\$105,879	0.00%	\$3,664,564,029	\$3,486,487,956
69566	Trans World Assur Co	\$105,521	0.00%	\$331,958,650	\$264,838,353

# Insurers Listed by Arkansas Premium as of 12/31/2007

## Life and Health

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
69515	Medamerica Ins Co	\$103,127	0.00%	\$365,274,738	\$338,208,894
93734	Phoenix Life & Annuity Co	\$102,830	0.00%	\$65,294,334	\$45,235,810
88536	Protective Life And Annuity Ins Co	\$102,620	0.00%	\$620,997,170	\$582,999,560
93777	Household Life Ins Co	\$100,215	0.00%	\$943,406,231	\$519,402,679
67148	Occidental Life Ins Co Of NC	\$98,876	0.00%	\$255,218,065	\$227,458,002
63053	Family Life Ins Co	\$97,765	0.00%	\$127,816,018	\$105,301,986
68160	Balboa Life Ins Co	\$94,540	0.00%	\$41,328,726	\$13,441,174
70416	MML Bay State Life Ins Co	\$93,129	0.00%	\$4,636,984,037	\$4,453,626,070
81418	American Medical & Life Ins Co	\$93,094	0.00%	\$21,690,882	\$8,985,284
71919	Direct Life Ins Co	\$91,706	0.00%	\$11,676,319	\$792,820
84042	Higginbotham Burial Ins Co	\$90,192	0.00%	\$1,411,811	\$1,396,729
84018	Fidelity Standard Life Ins Co	\$89,942	0.00%	\$688,988	\$527,975
82082	Citizens Natl Life Ins Co	\$84,937	0.00%	\$11,465,569	\$9,351,746
72222	Amica Life Ins Co	\$84,909	0.00%	\$923,146,400	\$764,505,100
61875	Church Life Ins Corp	\$84,267	0.00%	\$201,278,960	\$163,822,549
94218	Country Investors Life Assur Co	\$77,781	0.00%	\$167,569,760	\$35,174,340
74799	Leaders Life Ins Co	\$77,053	0.00%	\$5,132,930	\$2,196,989
68772	Security Mut Life Ins Co Of NY	\$75,822	0.00%	\$2,116,278,992	\$2,001,548,979
65870	Manhattan Life Ins Co	\$73,483	0.00%	\$363,058,113	\$327,315,844
69922	United Home Life Ins Co	\$73,178	0.00%	\$59,190,965	\$43,305,616
71323	Zale Life Ins Co	\$71,625	0.00%	\$12,127,567	\$2,482,573
60704	Wilton Reassurance Life Co of NY	\$70,465	0.00%	\$1,219,486,267	\$1,126,124,901
70173	Universal Underwriters Life Ins Co	\$64,124	0.00%	\$328,939,851	\$282,532,128
91693	United Family Life Ins Co	\$58,496	0.00%	\$80,304,763	\$62,741,726
69256	Sunamerica Life Ins Co	\$55,548	0.00%	\$39,454,567,710	\$34,733,224,708
67946	Pioneer Security Life Ins Co	\$50,343	0.00%	\$91,061,079	\$20,609,911
67911	Pioneer Mut Life Ins Co	\$49,936	0.00%	\$458,568,762	\$429,136,446
66540	National Farmers Union Life Ins Co	\$49,918	0.00%	\$272,705,254	\$229,747,852
69272	Sunset Life Ins Co Of Amer	\$48,916	0.00%	\$430,172,070	\$391,805,951
97691	Life Of The South Ins Co	\$46,860	0.00%	\$62,283,850	\$42,138,688
61395	Beneficial Life Ins Co	\$46,454	0.00%	\$3,559,645,864	\$3,218,499,974
94447	Century Life Ass Co	\$46,005	0.00%	\$10,026,892	\$5,819,094
67601	Paul Revere Variable Ann Ins Co	\$44,609	0.00%	\$132,607,770	\$18,561,392
84131	Wonder State Life Ins Co	\$41,950	0.00%	\$1,901,137	\$1,663,478
80896	Centre Life Ins Co	\$41,010	0.00%	\$1,658,221,510	\$1,564,999,801
35963	AF&L Ins Co	\$39,788	0.00%	\$162,812,974	\$161,214,416
97764	Idealife Ins Co	\$38,589	0.00%	\$21,185,158	\$7,390,345
69973	United Life Ins Co	\$38,218	0.00%	\$1,356,738,832	\$1,192,570,562
71471	Medico Life Ins Co	\$36,404	0.00%	\$185,155,268	\$146,476,533
83984	New Found Life Ins Co	\$35,981	0.00%	\$2,078,653	\$462,453
67903	Provident Amer Life & Hlth Ins Co	\$33,600	0.00%	\$10,588,092	\$7,490,826
69140	First Allmerica Fin Life Ins Co	\$31,102	0.00%	\$2,155,843,246	\$1,992,114,492
66214	Dixie Natl Life Ins Co	\$31,089	0.00%	\$4,878,942	\$1,871,450
60518	American Hlth & Life Ins Co	\$31,081	0.00%	\$1,676,167,789	\$789,982,421
84522	Auto Club Life Ins Co	\$30,404	0.00%	\$430,009,385	\$371,970,562
71480	Great Western Ins Co	\$29,548	0.00%	\$499,841,710	\$466,017,785
70157	Universal Life Ins Co	\$28,663	0.00%	\$19,988,588	\$21,138,069
61069	Anthem Life Ins Co	\$27,711	0.00%	\$276,394,403	\$212,249,445
60429	American Fidelity Life Ins Co	\$23,446	0.00%	\$477,239,761	\$400,184,370
66109	Midwestern United Life Ins Co	\$22,145	0.00%	\$250,387,500	\$154,244,242
67873	Pioneer American Ins Co	\$21,982	0.00%	\$47,128,954	\$36,266,942
62103	Columbian Mut Life Ins Co	\$20,265	0.00%	\$892,831,899	\$818,624,598
68209	Provident Life & Cas Ins Co	\$18,501	0.00%	\$685,522,271	\$586,475,886
63223	Federal Life Ins Co	\$18,490	0.00%	\$235,622,938	\$202,649,458
64904	Investors Heritage Life Ins Co	\$17,691	0.00%	\$341,832,327	\$322,749,260
86959	National Family Care Life Ins Co	\$16,895	0.00%	\$16,360,557	\$8,196,949
61018	Magna Ins Co	\$15,920	0.00%	\$59,532,837	\$44,694,743
63495	First Investors Life Ins Co	\$15,383	0.00%	\$1,370,124,701	\$1,257,097,210
84107	Griffin Leggett Burial Ins Co	\$15,303	0.00%	\$153,956	\$10,097
82252	Landmark Life Ins Co	\$14,174	0.00%	\$60,465,123	\$57,391,493
93742	Securian Life Ins Co	\$12,383	0.00%	\$141,542,651	\$22,592,821
62634	Delaware Amer Life Ins Co	\$11,727	0.00%	\$76,361,993	\$50,045,218
61700	Renaissance L & H Ins Co of Amer	\$11,467	0.00%	\$34,861,370	\$9,735,017
62057	Lincoln Life & Ann Co of NY	\$11,401	0.00%	\$9,000,554,238	\$8,167,761,335
84514	Industrial Alliance Pacific Ins & Fi	\$11,157	0.00%	\$359,044,339	\$334,996,358
80985	BCS Life Ins Co	\$10,748	0.00%	\$196,901,736	\$116,355,180
97241	Settlers Life Ins Co	\$9,762	0.00%	\$381,810,616	\$333,013,118
68446	Scor Life Ins Co	\$9,452	0.00%	\$18,040,672	\$10,925,255
93610	Manulife Ins Co	\$9,400	0.00%	\$538,934,697	\$412,664,638
86126	Members Life Ins Co	\$9,160	0.00%	\$66,612,191	\$35,725,563

# Insurers Listed by Arkansas Premium

as of 12/31/2007

## Life and Health

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
60003	Park Avenue Life Ins Co	\$8,302	0.00%	\$434,885,522	\$284,354,078
62421	Annuity & Life Reassur Amer Inc	\$8,099	0.00%	\$11,886,360	\$164,163
76007	Old United Life Ins Co	\$7,612	0.00%	\$73,460,573	\$38,819,472
71455	Cardif Life Ins Co	\$7,204	0.00%	\$62,018,863	\$51,185,472
90638	Best Life & Hlth Ins Co	\$6,952	0.00%	\$16,880,529	\$6,177,626
88366	American Retirement Life Ins Co	\$6,890	0.00%	\$7,143,883	\$1,070,088
81426	Commercial Travelers Mut Ins Co	\$6,398	0.00%	\$37,616,922	\$24,787,767
68632	Vantif Life Ins Co	\$5,520	0.00%	\$649,526,441	\$582,212,758
70114	Unity Mut Life Ins Co	\$4,376	0.00%	\$320,911,394	\$301,631,029
63541	Central Benefits Natl Life Ins Co	\$4,010	0.00%	\$7,137,623	\$683,079
69647	Molina Hlthcare Ins Co	\$3,978	0.00%	\$8,777,951	\$587,685
77119	Sentinel American Life Ins Co	\$3,671	0.00%	\$46,876,444	\$29,994,312
60305	American Comm Mut Ins Co	\$2,925	0.00%	\$161,585,115	\$59,196,421
71390	Admiral Life Ins Co of Amer	\$2,822	0.00%	\$9,906,266	\$652,159
79987	World Corp Ins Co	\$2,768	0.00%	\$23,198,424	\$962,619
85189	Investors Consolidated Ins Co	\$2,664	0.00%	\$15,606,094	\$8,961,026
85286	OneNation Ins Co	\$2,470	0.00%	\$93,780,472	\$902,862
70955	USA Life One Ins Co Of IN	\$2,383	0.00%	\$37,855,234	\$20,835,316
61824	Cherokee Natl Life Ins Co	\$2,109	0.00%	\$34,699,043	\$22,838,951
90581	Symetra Natl Life Ins Co	\$2,073	0.00%	\$16,807,590	\$6,303,626
65960	Windsor Life Ins Co	\$1,866	0.00%	\$2,931,461	\$224,340
79049	Alfa Life Ins Corp	\$1,657	0.00%	\$1,100,149,668	\$889,335,255
64831	Intramercia Life Ins Co	\$1,629	0.00%	\$42,650,626	\$34,155,069
84077	Southern Fidelity Life Ins Co	\$780	0.00%	\$80,957	\$11,192
64890	Investors Guar Life Ins Co	\$666	0.00%	\$25,442,901	\$242,749
81078	American Ntwrk Ins Co	\$651	0.00%	\$123,803,803	\$102,581,940
86371	Ullico Life Ins Co	\$480	0.00%	\$14,292,854	\$3,366,853
60183	S USA Life Ins Co Inc	\$354	0.00%	\$17,332,526	\$3,319,096
76201	American Serv Life Ins Co	\$290	0.00%	\$505,418	\$22,874
69779	Union Natl Life Ins Co	\$231	0.00%	\$429,709,858	\$367,373,448
TOTAL		\$5,281,533,588	100.00%		

as of 12/31/2007

## Property and Casualty

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
25178	State Farm Mut Auto Ins Co	\$306,647,855	8.18%	\$104,842,398,449	\$41,265,129,346
18325	Southern Farm Bureau Cas Ins Co	\$234,952,766	6.27%	\$2,654,917,020	\$1,026,242,859
25143	State Farm Fire And Cas Co	\$191,603,875	5.11%	\$26,187,616,433	\$16,026,153,021
13757	Farm Bureau Mut Ins Co Of AR Inc	\$187,251,462	4.99%	\$281,746,959	\$126,920,809
23388	Shelter Mut Ins Co	\$171,442,074	4.57%	\$2,209,073,262	\$857,164,421
21628	Farmers Ins Co Inc	\$122,831,790	3.28%	\$281,709,170	\$189,070,839
19232	Allstate Ins Co	\$96,277,915	2.57%	\$46,162,434,295	\$28,127,896,673
19445	National Union Fire Ins Co Of Pitts	\$81,207,205	2.17%	\$34,575,350,644	\$22,418,356,518
23787	Nationwide Mut Ins Co	\$69,847,639	1.86%	\$29,520,738,919	\$18,159,281,872
20443	Continental Cas Co	\$59,665,487	1.59%	\$38,899,575,941	\$30,551,562,749
42919	Progressive Northwestern Ins Co	\$59,232,686	1.58%	\$1,140,998,157	\$820,985,013
19380	American Home Assur Co	\$45,189,068	1.21%	\$28,856,269,427	\$21,559,313,091
22667	Ace Amer Ins Co	\$39,587,241	1.06%	\$7,799,063,925	\$5,822,823,871
17230	Allstate Prop & Cas Ins Co	\$39,490,361	1.05%	\$68,884,359	\$749,316
33049	State Volunteer Mut Ins Co	\$39,302,574	1.05%	\$940,983,922	\$695,785,643
25127	State Auto Prop & Cas Ins Co	\$38,385,889	1.02%	\$1,604,496,398	\$988,534,351
10677	Cincinnati Ins Co	\$38,278,934	1.02%	\$10,019,658,449	\$5,712,508,439
25941	USAA	\$37,952,924	1.01%	\$18,401,816,176	\$5,505,253,475
23779	Nationwide Mut Fire Ins Co	\$28,955,211	0.77%	\$4,330,933,799	\$2,270,313,388
40371	Columbia Mut Ins Co	\$28,369,124	0.76%	\$348,581,034	\$163,783,053
25674	Travelers Property Cas Co Of Amer	\$27,810,706	0.74%	\$263,501,709	\$172,070,332
16535	Zurich American Ins Co	\$27,478,124	0.73%	\$31,808,017,253	\$25,063,304,962
27998	Travelers Home & Marine Ins Co	\$27,413,301	0.73%	\$196,797,359	\$129,014,062
40649	Economy Premier Assur Co	\$26,420,040	0.70%	\$34,141,445	\$209,661
25658	Travelers Ind Co	\$25,334,435	0.68%	\$21,284,346,648	\$12,813,703,001
19240	Allstate Ind Co	\$24,538,910	0.65%	\$77,000,453	\$3,459,142
23035	Liberty Mut Fire Ins Co	\$23,187,815	0.62%	\$3,565,128,451	\$2,603,833,443
21482	Factory Mut Ins Co	\$23,176,985	0.62%	\$9,961,924,333	\$4,191,416,676
11770	United Fnci Cas Co	\$22,759,655	0.61%	\$1,764,001,051	\$1,347,925,691
20095	Bituminous Cas Corp	\$22,501,480	0.60%	\$791,538,671	\$519,359,548
39012	Safeco Ins Co Of IL	\$21,398,822	0.57%	\$671,062,138	\$485,564,153
21687	Mid Century Ins Co	\$20,940,253	0.56%	\$3,388,434,249	\$2,664,079,462
21415	Employers Mut Cas Co	\$19,719,473	0.53%	\$2,151,774,292	\$1,255,549,569
19410	Commerce & Industry Ins Co	\$19,678,879	0.52%	\$8,622,519,611	\$5,934,585,626
37478	Hartford Ins Co Of The Midwest	\$18,296,037	0.49%	\$325,940,157	\$112,429,492
16322	Progressive Direct Ins Co	\$18,209,980	0.49%	\$2,836,042,274	\$1,973,645,523
25844	Union Ins Co	\$17,519,442	0.47%	\$84,258,221	\$57,599,431
25968	USAA Cas Ins Co	\$17,257,800	0.46%	\$6,040,601,742	\$3,191,238,757
13935	Federated Mut Ins Co	\$17,104,010	0.46%	\$3,905,197,221	\$2,120,794,679
20281	Federal Ins Co	\$16,970,395	0.45%	\$29,671,057,233	\$16,793,877,867
34690	Property & Cas Ins Co Of Hartford	\$16,822,221	0.45%	\$209,501,417	\$111,728,738
15725	Cameron Mut Ins Co	\$16,394,394	0.44%	\$93,126,367	\$56,862,895
27626	Firstcomp Ins Co	\$16,177,494	0.43%	\$264,668,974	\$204,132,734
23841	New Hampshire Ins Co	\$16,042,372	0.43%	\$4,452,304,207	\$3,083,004,486
24740	Safeco Ins Co Of Amer	\$15,912,229	0.42%	\$4,067,248,117	\$3,228,637,423
12188	Alfa Vision Ins Corp	\$15,793,313	0.42%	\$94,522,483	\$40,856,204
11185	Foremost Ins Co	\$15,785,636	0.42%	\$1,902,835,939	\$1,287,217,803
15512	Automobile Club Interins Exch	\$15,278,179	0.41%	\$310,128,728	\$160,206,456
35882	Geico Gen Ins Co	\$15,077,085	0.40%	\$153,862,251	\$77,433,739
28452	Republic Mortgage Ins Co	\$14,589,169	0.39%	\$1,811,359,352	\$1,690,511,133
19070	Standard Fire Ins Co	\$14,499,226	0.39%	\$3,750,201,302	\$2,328,122,163
19720	American Alt Ins Corp	\$14,042,318	0.37%	\$421,563,437	\$267,088,657
21873	Firemans Fund Ins Co	\$13,502,510	0.36%	\$9,982,460,921	\$7,088,251,769
18058	Philadelphia Ind Ins Co	\$13,324,844	0.36%	\$3,328,324,362	\$2,159,275,247
10804	Continental Western Ins Co	\$12,893,975	0.34%	\$265,923,895	\$180,134,741
10642	Cherokee Ins Co	\$12,880,416	0.34%	\$249,313,468	\$168,331,687
19429	Insurance Co Of The State Of PA	\$12,388,444	0.33%	\$4,806,873,596	\$2,906,500,437
25135	State Automobile Mut Ins Co	\$12,339,229	0.33%	\$1,845,151,826	\$651,388,312
23469	American Modern Home Ins Co	\$12,273,015	0.33%	\$877,724,844	\$595,101,757
21326	Empire Fire & Marine Ins Co	\$12,162,638	0.32%	\$196,843,506	\$142,195,111
14168	Harleysville Mut Ins Co	\$11,544,408	0.31%	\$1,559,613,958	\$833,079,487
24147	Old Republic Ins Co	\$11,495,054	0.31%	\$2,427,802,795	\$1,554,917,432
28401	American Natl Prop & Cas Co	\$11,489,424	0.31%	\$1,181,719,127	\$687,733,323
24112	Westfield Ins Co	\$11,485,018	0.31%	\$2,235,508,685	\$1,508,233,813
11371	Great West Cas Co	\$11,165,883	0.30%	\$1,595,042,049	\$1,122,006,272
20052	National Liab & Fire Ins Co	\$11,032,863	0.29%	\$1,203,062,035	\$573,893,780
10855	Cypress Ins Co	\$10,940,152	0.29%	\$529,052,548	\$265,827,624
42404	Liberty Ins Corp	\$10,844,897	0.29%	\$1,198,834,163	\$834,837,352
12548	American Agri Business Ins Co	\$10,833,382	0.29%	\$375,496,088	\$362,757,839
24015	Northland Ins Co	\$10,514,980	0.28%	\$1,216,632,016	\$613,704,682

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## Property and Casualty

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
18988	Auto Owners Ins Co	\$10,423,748	0.28%	\$9,507,238,842	\$4,171,566,748
23736	Direct Natl Ins Co	\$10,382,467	0.28%	\$16,173,180	\$9,732,501
20699	Ace Prop & Cas Ins Co	\$10,209,359	0.27%	\$5,965,997,449	\$4,085,939,771
23809	Granite State Ins Co	\$10,094,687	0.27%	\$45,303,759	\$11,716,852
22063	Government Employees Ins Co	\$10,034,530	0.27%	\$12,908,294,425	\$7,803,913,242
10111	American Bankers Ins Co Of FL	\$10,030,247	0.27%	\$1,348,064,515	\$974,399,490
20508	Valley Forge Ins Co	\$9,993,672	0.27%	\$58,840,129	\$11,962
22136	Great Amer Ins Co of NY	\$9,898,369	0.26%	\$56,999,564	\$41,176
18767	Church Mut Ins Co	\$9,841,513	0.26%	\$1,178,569,396	\$789,165,567
23361	Shelter General Ins Co	\$9,664,134	0.26%	\$201,096,120	\$103,769,186
13528	Brotherhood Mut Ins Co	\$9,442,074	0.25%	\$314,437,581	\$178,754,232
31194	Travelers Cas & Surety Co Of Amer	\$9,390,850	0.25%	\$3,555,971,086	\$2,265,324,801
19356	Maryland Cas Co	\$9,294,549	0.25%	\$584,716,035	\$181,756,125
11150	Arch Ins Co	\$9,292,570	0.25%	\$1,464,993,714	\$924,446,147
24767	St Paul Fire & Marine Ins Co	\$9,175,951	0.24%	\$19,842,695,554	\$12,961,588,288
23450	American Family Home Ins Co	\$8,925,342	0.24%	\$447,224,154	\$308,198,740
44369	Imperial Fire & Cas Ins Co	\$8,841,635	0.24%	\$72,019,875	\$45,189,651
29858	Mortgage Guar Ins Corp	\$8,708,182	0.23%	\$7,110,368,721	\$5,851,838,701
33383	First Professionals Ins Co	\$8,693,238	0.23%	\$669,092,678	\$434,015,676
10723	Nationwide Assur Co	\$8,553,105	0.23%	\$83,269,468	\$9,898,103
31895	American Interstate Ins Co	\$8,382,358	0.22%	\$851,627,007	\$610,604,790
22055	Geico Ind Co	\$8,357,787	0.22%	\$4,514,020,517	\$2,686,777,562
10464	Canal Ins Co	\$8,344,185	0.22%	\$1,377,428,345	\$846,918,209
28746	Equity Ins Co	\$8,326,459	0.22%	\$56,625,006	\$28,877,385
27235	Auto Club Family Ins Co	\$8,015,315	0.21%	\$80,275,834	\$54,126,499
10335	Bridgefield Cas Ins Co	\$8,004,591	0.21%	\$122,875,928	\$82,880,755
23043	Liberty Mut Ins Co	\$7,946,176	0.21%	\$34,829,204,572	\$23,005,904,618
10251	American Underwriters Ins Co	\$7,914,393	0.21%	\$11,417,888	\$6,461,856
20478	National Fire Ins Co Of Hartford	\$7,886,751	0.21%	\$221,702,391	\$34,860,278
24791	St Paul Mercury Ins Co	\$7,856,550	0.21%	\$261,366,150	\$202,003,345
10783	Cornerstone Natl Ins Co	\$7,740,674	0.21%	\$47,649,551	\$34,610,986
13137	Viking Ins Co Of WI	\$7,491,144	0.20%	\$364,180,670	\$221,152,367
21709	Truck Ins Exch	\$7,463,386	0.20%	\$1,773,137,935	\$1,269,051,544
29459	Twin City Fire Ins Co	\$7,445,707	0.20%	\$637,635,566	\$334,420,536
42978	American Security Ins Co	\$7,250,529	0.19%	\$1,660,438,327	\$944,653,167
35300	Allianz Global Risks US Ins Co	\$7,225,492	0.19%	\$4,707,822,151	\$1,108,358,843
26298	Metropolitan Prop & Cas Ins Co	\$7,212,909	0.19%	\$5,333,546,608	\$3,507,716,949
10014	Affiliated Fm Ins Co	\$7,212,789	0.19%	\$1,361,223,254	\$685,718,338
19682	Hartford Fire In Co	\$7,141,713	0.19%	\$26,570,549,450	\$12,128,291,261
33855	Lincoln Gen Ins Co	\$7,071,544	0.19%	\$409,209,434	\$274,311,758
23396	Amerisure Mut Ins Co	\$6,876,490	0.18%	\$1,719,367,364	\$1,124,606,894
34207	Westport Ins Corp	\$6,812,794	0.18%	\$1,110,639,562	\$817,131,599
16691	Great Amer Ins Co	\$6,614,086	0.18%	\$5,358,846,081	\$3,999,010,283
20494	Transportation Ins Co	\$6,606,755	0.18%	\$91,954,944	\$624,435
29424	Hartford Cas Ins Co	\$6,595,551	0.18%	\$2,164,551,152	\$1,244,331,584
37257	Praetorian Ins Co	\$6,582,662	0.18%	\$1,290,261,499	\$829,239,264
22306	Massachusetts Bay Ins Co	\$6,532,115	0.17%	\$45,270,613	\$572,480
37885	XL Specialty Ins Co	\$6,515,843	0.17%	\$555,492,269	\$403,897,138
25615	Charter Oak Fire Ins Co	\$6,487,696	0.17%	\$836,143,678	\$607,758,099
19640	Columbia Natl Ins Co	\$6,416,021	0.17%	\$89,910,193	\$49,940,281
19305	Assurance Co Of Amer	\$6,282,338	0.17%	\$91,259,325	\$71,603,709
15130	Encompass Ind Co	\$6,266,161	0.17%	\$22,448,513	\$501,249
34312	Producers Agriculture Ins Co	\$6,191,832	0.17%	\$103,102,226	\$70,147,558
22314	RSUI Ind Co	\$6,177,680	0.16%	\$2,499,798,495	\$1,415,754,878
24074	Ohio Cas Ins Co	\$6,138,169	0.16%	\$4,581,054,663	\$3,224,622,680
11000	Sentinel Ins Co Ltd	\$5,830,898	0.16%	\$369,702,005	\$67,001,361
38458	Genworth Mortgage Ins Corp	\$5,789,665	0.15%	\$2,817,420,406	\$2,573,921,381
33600	LM Ins Corp	\$5,753,800	0.15%	\$71,238,882	\$51,510,827
25666	Travelers Ind Co Of Amer	\$5,656,681	0.15%	\$502,787,650	\$368,436,688
17647	United Home Ins Co	\$5,648,050	0.15%	\$13,631,594	\$7,584,360
24260	Progressive Cas Ins Co	\$5,553,687	0.15%	\$4,772,594,188	\$3,518,727,099
41181	Universal Underwriters Ins Co	\$5,532,979	0.15%	\$418,321,599	\$75,388,800
28223	Nationwide Agribusiness Ins Co	\$5,471,171	0.15%	\$90,015,279	\$34,760,388
16047	Southern Pioneer Prop & Cas Ins Co	\$5,413,331	0.14%	\$21,270,902	\$8,897,099
21652	Farmers Ins Exch	\$5,377,706	0.14%	\$13,053,162,081	\$9,606,423,598
11398	Guarantee Ins Co	\$5,366,638	0.14%	\$108,548,876	\$93,735,995
33790	Radian Guaranty Inc	\$5,365,007	0.14%	\$4,067,711,515	\$3,883,312,022
12114	National Security Fire & Cas Co	\$5,324,582	0.14%	\$70,812,647	\$36,690,749
25682	Travelers Ind Co Of CT	\$5,316,066	0.14%	\$987,959,041	\$658,952,952
22292	Hanover Ins Co	\$5,246,545	0.14%	\$4,330,777,214	\$2,664,404,342



# Insurers Listed by Arkansas Premium

as of 12/31/2007

## Property and Casualty

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
13021	United Fire & Cas Co	\$5,147,828	0.14%	\$1,254,220,957	\$605,769,299
21180	Sentry Select Ins Co	\$5,127,459	0.14%	\$654,865,660	\$435,135,922
35289	Continental Ins Co	\$5,120,392	0.14%	\$4,258,804,305	\$2,189,046,956
44393	West American Ins Co	\$5,106,458	0.14%	\$271,633,241	\$57,756,818
15873	United Gty Residential Ins Co	\$5,056,314	0.13%	\$1,907,961,281	\$1,412,449,338
37303	Redland Ins Co	\$5,051,385	0.13%	\$170,634,752	\$107,877,228
12157	Companion Prop & Cas Ins Co	\$4,952,940	0.13%	\$456,666,485	\$305,553,509
20028	Beacon Natl Ins Co	\$4,943,848	0.13%	\$30,181,119	\$16,727,136
22322	Greenwich Ins Co	\$4,918,098	0.13%	\$816,605,745	\$449,404,146
20087	National Ind Co	\$4,855,502	0.13%	\$74,163,534,479	\$38,581,576,882
33391	Medical Assur Co Inc	\$4,838,054	0.13%	\$1,848,736,930	\$1,295,260,381
36625	Old Reliable Cas Co	\$4,744,955	0.13%	\$11,024,521	\$2,748,469
26344	Great Amer Assur Co	\$4,691,962	0.13%	\$16,385,873	\$11,383
34037	Phoenix Ind Ins Co	\$4,690,783	0.13%	\$170,102,960	\$123,986,021
20397	Vigilant Ins Co	\$4,679,351	0.12%	\$392,431,088	\$242,114,518
19860	Argonaut Great Central Ins Co	\$4,655,877	0.12%	\$165,524,481	\$87,359,542
31325	Acadia Ins Co	\$4,648,684	0.12%	\$153,586,270	\$95,360,342
19879	Security Natl Ins Co	\$4,608,978	0.12%	\$35,635,696	\$20,280,804
30589	Capital City Ins Co Inc	\$4,590,384	0.12%	\$136,104,536	\$97,817,937
11839	Circle Star Ins Co RRG	\$4,589,882	0.12%	\$2,101,811	\$239,083
21458	Employers Ins of Wausau	\$4,524,110	0.12%	\$4,077,177,589	\$2,778,765,619
11118	Federated Rural Electric Ins Exch	\$4,490,818	0.12%	\$312,997,956	\$215,389,914
27251	PMI Mortgage Ins Co	\$4,463,765	0.12%	\$3,682,586,137	\$3,187,128,826
18708	Ambac Assur Corp	\$4,461,060	0.12%	\$10,791,563,779	\$7,475,421,128
37220	Direct Ins Co	\$4,383,836	0.12%	\$80,065,843	\$53,918,130
13188	Western Surety Co	\$4,369,842	0.12%	\$1,083,774,330	\$641,549,457
14982	Penn Millers Ins Co	\$4,315,349	0.12%	\$183,665,199	\$132,870,508
18295	Lafayette Ins Co	\$4,287,105	0.11%	\$122,235,255	\$60,712,080
23612	Midwest Employers Cas Co	\$4,208,131	0.11%	\$326,072,294	\$197,110,287
26042	Wausau Underwriters Ins Co	\$4,190,359	0.11%	\$233,032,611	\$142,235,501
26247	American Guar & Liab Ins	\$4,145,624	0.11%	\$339,931,884	\$186,310,463
21113	United States Fire Ins Co	\$4,127,700	0.11%	\$3,694,722,840	\$2,533,793,031
43575	Indemnity Ins Co Of North Amer	\$4,036,701	0.11%	\$383,170,359	\$269,288,094
10510	Carolina Cas Ins Co	\$3,951,196	0.11%	\$872,987,503	\$615,587,610
13714	Pharmacists Mut Ins Co	\$3,898,454	0.10%	\$197,395,897	\$129,228,113
37877	Nationwide Prop & Cas Ins Co	\$3,873,778	0.10%	\$103,617,981	\$75,161,685
36064	Hanover Amer Ins Co	\$3,866,864	0.10%	\$15,352,768	\$16,468
25623	Phoenix Ins Co	\$3,759,583	0.10%	\$3,569,463,726	\$2,395,810,759
20427	American Cas Co Of Reading PA	\$3,718,667	0.10%	\$120,743,364	\$21,321
23728	National Gen Ins Co	\$3,623,019	0.10%	\$100,678,448	\$58,875,624
21164	Dairyland Ins Co	\$3,622,307	0.10%	\$1,183,285,026	\$722,809,352
28932	Markel Amer Ins Co	\$3,574,445	0.10%	\$402,770,476	\$298,319,304
19704	American States Ins Co	\$3,497,632	0.09%	\$2,069,992,619	\$1,557,928,351
33650	Mendota Ins Co	\$3,448,723	0.09%	\$55,641,923	\$32,040,738
18236	Agents Mut Ins Co	\$3,442,721	0.09%	\$1,570,855	\$635,235
41840	Allmerica Fin Benefit Ins Co	\$3,372,945	0.09%	\$15,563,104	\$1,127
10071	Encompass Ins Co Of Amer	\$3,280,728	0.09%	\$20,960,793	\$196,290
29599	US Specialty Ins Co	\$3,253,991	0.09%	\$945,514,546	\$668,450,823
30104	Hartford Underwriters Ins Co	\$3,219,068	0.09%	\$1,551,801,541	\$898,943,977
10349	Acceptance Cas Ins Co	\$3,195,979	0.09%	\$47,586,804	\$16,512,947
34339	Metropolitan Grp Prop & Cas Ins Co	\$3,133,946	0.08%	\$390,155,438	\$112,960,471
14974	Pennsylvania Lumbermens Mut Ins	\$3,133,305	0.08%	\$312,921,426	\$201,056,955
40258	American Intl S Ins Co	\$3,047,774	0.08%	\$37,913,030	\$1,081,028
13056	RLI Ins Co	\$3,009,766	0.08%	\$1,351,885,102	\$599,880,777
39306	Fidelity & Deposit Co Of MD	\$2,915,570	0.08%	\$315,360,399	\$114,761,758
19615	American Reliable Ins Co	\$2,883,352	0.08%	\$371,216,531	\$266,676,137
19178	Southern Gty Ins Co	\$2,880,177	0.08%	\$297,041,863	\$238,934,904
19887	Trinity Universal Ins Co	\$2,847,350	0.08%	\$3,239,794,038	\$2,094,371,817
23280	The Cincinnati Indemnity Co	\$2,841,645	0.08%	\$77,505,672	\$11,648,086
21407	Emcasco Ins Co	\$2,833,576	0.08%	\$364,477,908	\$256,487,494
42994	Progressive Classic Ins Co	\$2,830,528	0.08%	\$334,356,992	\$253,900,127
24198	Peerless Ins Co	\$2,824,353	0.08%	\$6,025,003,036	\$4,554,695,451
23418	Mid Continent Cas Co	\$2,820,792	0.08%	\$882,270,320	\$550,688,837
24724	First Natl Ins Co Of Amer	\$2,815,655	0.08%	\$254,088,224	\$179,272,616
11991	National Cas Co	\$2,784,026	0.07%	\$185,511,172	\$81,937,440
40142	American Zurich Ins Co	\$2,780,541	0.07%	\$263,666,267	\$85,419,847
12904	Tokio Marine & Nichido Fire Ins Co	\$2,751,904	0.07%	\$1,685,125,738	\$1,169,510,257
24988	Sentry Ins A Mut Co	\$2,677,516	0.07%	\$5,525,349,588	\$2,510,234,125
20370	AXIS Reins Co	\$2,657,216	0.07%	\$2,007,378,497	\$1,400,259,409
18252	Town & Country Mut Ins Co	\$2,616,509	0.07%	\$4,554,214	\$2,053,238

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## Property and Casualty

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
13897	Farmers Mut Hail Ins Co Of IA	\$2,557,220	0.07%	\$388,103,817	\$122,798,050
26069	Wausau Business Ins Co	\$2,534,354	0.07%	\$176,625,394	\$126,415,536
15105	Safety Natl Cas Corp	\$2,479,337	0.07%	\$1,778,544,979	\$1,315,593,485
22098	Grain Dealers Mut Ins Co	\$2,473,579	0.07%	\$57,435,486	\$39,519,265
24732	General Ins Co Of Amer	\$2,446,475	0.07%	\$2,432,373,782	\$1,838,026,406
42862	Universal Cas Co	\$2,347,029	0.06%	\$96,215,528	\$66,858,264
10340	Stonington Ins Co	\$2,303,456	0.06%	\$384,124,045	\$259,254,386
35360	Gibraltar Natl Ins Co	\$2,253,632	0.06%	\$5,312,454	\$2,726,446
23663	National Amer Ins Co	\$2,225,348	0.06%	\$140,881,643	\$90,632,108
19530	State Auto Natl Ins Co	\$2,196,229	0.06%	\$106,627,631	\$33,405,685
20303	Great Northern Ins Co	\$2,152,446	0.06%	\$1,519,598,704	\$1,145,323,438
32700	Owners Ins Co	\$2,144,026	0.06%	\$2,371,220,207	\$1,520,257,131
24350	Triad Guaranty Ins Corp	\$2,141,428	0.06%	\$962,256,098	\$764,543,043
10895	Midwest Ins Co	\$2,089,505	0.06%	\$46,026,738	\$33,325,382
19690	American Economy Ins Co	\$2,048,431	0.05%	\$1,525,338,883	\$1,125,004,856
21121	Westchester Fire Ins Co	\$2,012,436	0.05%	\$2,542,889,887	\$1,739,957,367
19801	Argonaut Ins Co	\$1,982,702	0.05%	\$1,567,866,261	\$1,097,961,206
42803	Guideone Elite Ins Co	\$1,964,627	0.05%	\$27,682,778	\$9,773,684
14265	Indiana Lumbersmens Mut Ins Co	\$1,925,559	0.05%	\$129,487,372	\$80,931,594
18600	USAA General Ind Co	\$1,892,286	0.05%	\$358,339,161	\$206,319,172
24066	American Fire & Cas Co	\$1,874,125	0.05%	\$37,032,712	\$1,344,639
32220	American Intl Ins Co	\$1,873,723	0.05%	\$1,221,895,014	\$854,731,128
24171	Netherlands Ins Co The	\$1,868,954	0.05%	\$282,550,278	\$218,075,724
12696	America First Ins Co	\$1,813,310	0.05%	\$11,509,205	\$427,934
26433	Harco Natl Ins Co	\$1,801,903	0.05%	\$421,386,270	\$239,946,445
28304	Federated Serv Ins Co	\$1,779,595	0.05%	\$363,174,413	\$241,520,507
19062	Automobile Ins Co Of Hartford CT	\$1,772,477	0.05%	\$964,543,776	\$656,426,479
10847	Cumis Ins Society Inc	\$1,767,106	0.05%	\$1,301,742,579	\$793,376,231
28665	Cincinnati Cas Co	\$1,755,061	0.05%	\$331,941,900	\$53,460,076
10204	Consumers Ins USA Inc	\$1,742,069	0.05%	\$57,076,743	\$33,898,526
41491	Geico Cas Co	\$1,730,800	0.05%	\$245,726,724	\$126,648,915
13838	Farmland Mut Ins Co	\$1,677,793	0.04%	\$331,323,576	\$180,201,582
44725	1st Auto & Cas Ins Co	\$1,665,653	0.04%	\$31,012,911	\$19,094,484
29068	IDS Prop Cas Ins Co	\$1,624,650	0.04%	\$991,211,450	\$566,922,196
36463	Discover Prop & Cas Ins Co	\$1,594,392	0.04%	\$112,954,277	\$66,572,593
14559	Guideone Specialty Mut Ins Co	\$1,593,236	0.04%	\$228,584,573	\$161,018,687
37621	Toyota Motor Ins Co	\$1,521,750	0.04%	\$306,521,018	\$221,344,403
26492	Courtesy Ins Co	\$1,514,214	0.04%	\$431,035,495	\$294,752,860
25240	NAU Country Ins Co	\$1,470,921	0.04%	\$379,916,385	\$181,595,948
12831	State Natl Ins Co Inc	\$1,466,364	0.04%	\$175,470,188	\$71,599,013
26310	Granite Re Inc	\$1,448,535	0.04%	\$21,526,356	\$10,039,547
24554	XL Ins Amer Inc	\$1,444,478	0.04%	\$542,736,297	\$331,163,360
42376	Technology Ins Co Inc	\$1,424,002	0.04%	\$401,438,454	\$268,786,165
18538	Bancinsure Inc	\$1,412,315	0.04%	\$109,141,319	\$64,050,961
19216	Southern Ins Co	\$1,388,778	0.04%	\$10,208,464	\$1,859,222
23426	Oklahoma Surety Co	\$1,365,736	0.04%	\$29,809,387	\$17,498,312
25887	US Fidelity & Guaranty Co	\$1,361,684	0.04%	\$4,079,567,049	\$2,151,063,995
11800	Foremost Prop & Cas Ins Co	\$1,345,690	0.04%	\$39,517,517	\$24,075,950
42749	Traders Ins Co	\$1,332,987	0.04%	\$14,236,133	\$9,880,706
34274	Central States Ind Co Of Omaha	\$1,328,356	0.04%	\$259,388,340	\$48,815,772
27120	Trumbull Ins Co	\$1,322,430	0.04%	\$420,211,599	\$111,560,059
25054	Hudson Ins Co	\$1,299,784	0.03%	\$390,766,359	\$270,662,954
22012	Motors Ins Corp	\$1,293,038	0.03%	\$6,601,523,161	\$4,718,104,677
22357	Hartford Accident & Ind Co	\$1,281,059	0.03%	\$12,046,553,794	\$8,104,558,319
41394	Benchmark Ins Co	\$1,268,370	0.03%	\$88,970,145	\$49,203,848
27928	Amex Assur Co	\$1,255,055	0.03%	\$232,390,855	\$86,722,095
19488	Amerisure Ins Co	\$1,224,548	0.03%	\$607,016,108	\$440,219,659
32620	National Interstate Ins Co	\$1,223,850	0.03%	\$694,674,348	\$512,372,746
42757	Agri Gen Ins Co	\$1,218,048	0.03%	\$601,366,750	\$144,389,323
19038	Travelers Cas & Surety Co	\$1,201,175	0.03%	\$15,376,976,596	\$9,968,392,334
22861	Southern Pilot Ins Co	\$1,189,649	0.03%	\$21,772,450	\$13,399
11592	International Fidelity Ins Co	\$1,166,808	0.03%	\$170,693,907	\$84,361,155
29980	First Colonial Ins Co	\$1,166,150	0.03%	\$379,568,851	\$256,526,162
21857	American Ins Co	\$1,154,856	0.03%	\$1,655,051,455	\$998,638,615
19917	Liberty Ins Underwriters Inc	\$1,146,870	0.03%	\$148,455,198	\$62,008,374
10499	DaimlerChrysler Ins Co	\$1,144,847	0.03%	\$218,492,687	\$142,376,784
21970	OneBeacon Ins Co	\$1,133,130	0.03%	\$3,494,072,143	\$1,854,196,865
38245	BCS Ins Co	\$1,130,874	0.03%	\$221,832,792	\$80,542,545
28535	Triangle Ins Co Inc	\$1,128,682	0.03%	\$33,390,928	\$20,284,552
17965	American Sentinel Ins Co	\$1,128,498	0.03%	\$22,884,297	\$11,836,150

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## Property and Casualty

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
10472	Capitol Ind Corp	\$1,114,348	0.03%	\$446,842,900	\$236,765,844
11126	Sompo Japan Ins Co of Amer	\$1,083,036	0.03%	\$770,799,110	\$420,951,493
14354	Jewelers Mut Ins Co	\$1,070,081	0.03%	\$197,766,868	\$78,495,274
11452	Hartford Steam Boil Inspec & Ins Co	\$1,056,933	0.03%	\$1,321,168,259	\$601,391,538
40460	Sagamore Ins Co	\$1,048,994	0.03%	\$157,610,940	\$51,436,888
19402	AIG Cas Co	\$1,046,051	0.03%	\$4,835,789,903	\$2,951,765,452
24813	Balboa Ins Co	\$1,034,590	0.03%	\$2,175,411,214	\$1,299,534,598
18023	Star Ins Co	\$1,023,073	0.03%	\$524,580,928	\$336,200,355
22748	Pacific Employers Ins Co	\$1,020,652	0.03%	\$2,385,907,661	\$1,691,382,683
40045	Starnet Ins Co	\$1,001,816	0.03%	\$163,575,204	\$57,706,082
21253	Garrison Prop & Cas Ins Co	\$987,137	0.03%	\$109,348,537	\$71,012,128
19631	American Road Ins Co	\$975,441	0.03%	\$675,244,738	\$308,876,074
41459	Armed Forces Ins Exch	\$970,437	0.03%	\$147,828,181	\$74,663,591
15954	Trinity Universal Ins Co Of KS	\$968,820	0.03%	\$21,009,644	\$11,223,112
18287	Financial Security Assur Inc	\$957,981	0.03%	\$4,289,263,705	\$2,660,324,125
12262	Pennsylvania Manufacturers Assn Ins C	\$953,871	0.03%	\$678,818,526	\$471,263,829
40827	Virginia Surety Co Inc	\$952,864	0.03%	\$1,135,059,769	\$884,687,587
21105	North River Ins Co	\$911,068	0.02%	\$971,070,060	\$517,310,966
10639	Attorneys Liab Assur Society Inc RRG	\$910,700	0.02%	\$137,314,652	\$96,764,131
38970	Markel Ins Co	\$909,644	0.02%	\$643,454,318	\$531,933,553
19976	Amica Mut Ins Co	\$897,695	0.02%	\$4,077,429,748	\$1,787,553,695
13927	Homesite Ins Co Of The Midwest	\$885,274	0.02%	\$125,467,754	\$75,463,870
35408	Delos Ins Co	\$883,739	0.02%	\$462,981,753	\$255,220,421
41343	Gerling Amer Ins Co	\$877,133	0.02%	\$173,854,801	\$82,908,661
26077	Lancer Ins Co	\$854,914	0.02%	\$615,903,056	\$490,476,170
38652	American Modern Select Ins Co	\$848,581	0.02%	\$82,945,836	\$60,720,665
21172	Vanliner Ins Co	\$800,940	0.02%	\$479,807,970	\$361,253,390
22039	General Reins Corp	\$795,152	0.02%	\$16,414,666,605	\$6,527,059,905
19828	Argonaut Midwest Ins Co	\$791,599	0.02%	\$74,993,581	\$27,293,221
15032	Guideone Mut Ins Co	\$771,330	0.02%	\$1,020,087,622	\$670,926,519
35769	Lyndon Prop Ins Co	\$767,068	0.02%	\$475,549,680	\$331,111,352
10784	Maxum Cas Ins Co	\$762,122	0.02%	\$11,344,117	\$1,931,750
18333	Peerless Ind Ins Co	\$753,689	0.02%	\$196,263,441	\$29,367,800
16578	Fidelity Natl Prop & Cas Ins Co	\$753,658	0.02%	\$95,753,057	\$24,798,872
21881	National Surety Corp	\$750,530	0.02%	\$585,417,525	\$366,435,575
12572	Selective Ins Co Of Amer	\$748,875	0.02%	\$2,281,064,319	\$1,745,701,649
10922	Insuremax Ins Co	\$746,769	0.02%	\$18,127,751	\$9,772,779
36234	Preferred Professional Ins Co	\$728,846	0.02%	\$305,143,829	\$186,501,655
33588	First Liberty Ins Corp	\$708,391	0.02%	\$47,641,180	\$25,900,584
19372	Northern Ins Co Of NY	\$708,238	0.02%	\$61,645,069	\$32,251,367
32557	American Physicians Ins Co	\$699,679	0.02%	\$202,330,032	\$125,157,354
20346	Pacific Ind Co	\$698,547	0.02%	\$5,636,175,867	\$3,793,312,502
29874	North Amer Specialty Ins Co	\$696,045	0.02%	\$459,892,079	\$216,354,701
11843	Medical Protective Co	\$683,616	0.02%	\$1,805,155,499	\$1,165,452,156
10952	Stonebridge Casualty Ins Co	\$674,898	0.02%	\$289,832,880	\$169,688,046
37273	Axis Ins Co	\$670,712	0.02%	\$479,872,338	\$94,815,157
36307	Gray Ins Co	\$643,410	0.02%	\$331,734,016	\$231,776,560
39845	Employers Reins Corp	\$626,791	0.02%	\$10,594,632,330	\$7,532,619,020
10103	American Agricultural Ins Co	\$625,119	0.02%	\$1,290,394,108	\$737,123,945
20516	Euler Hermes Amer Credit Ind Co	\$623,722	0.02%	\$362,072,586	\$189,962,968
42048	Diamond State Ins Co	\$621,941	0.02%	\$184,591,153	\$63,899,323
35181	Executive Risk Ind Inc	\$618,448	0.02%	\$2,603,966,536	\$1,783,357,058
30180	Assured Guar Corp	\$615,549	0.02%	\$1,361,538,502	\$961,967,238
20532	Clarendon Natl Ins Co	\$611,890	0.02%	\$950,458,111	\$510,681,820
22683	Teachers Ins Co	\$605,414	0.02%	\$311,367,645	\$193,438,239
33898	Aegis Security Ins Co	\$593,929	0.02%	\$78,028,890	\$39,152,546
16381	Farmers Union Coop Ins Co	\$591,396	0.02%	\$7,138,268	\$630,933
10708	Lemic Ins Co	\$591,220	0.02%	\$71,283,400	\$48,818,468
24031	Northland Cas Co	\$581,418	0.02%	\$100,874,566	\$67,682,519
26832	Great Amer Alliance Ins Co	\$571,306	0.02%	\$26,467,799	\$17,678
25976	Utica Mut Ins Co	\$568,850	0.02%	\$2,187,614,360	\$1,423,132,568
32786	Progressive Specialty Ins Co	\$555,516	0.01%	\$1,152,639,349	\$484,184,926
21261	Electric Ins Co	\$555,439	0.01%	\$1,246,018,444	\$874,042,324
15962	Kansas Bankers Surety Co	\$551,014	0.01%	\$166,472,030	\$28,336,363
18619	Platte River Ins Co.	\$549,427	0.01%	\$156,431,613	\$116,251,557
10166	Accident Fund Ins Co of Amer	\$547,921	0.01%	\$2,108,197,231	\$1,451,347,901
16608	New York Marine & Gen Ins Co	\$528,929	0.01%	\$593,599,166	\$402,457,295
27847	Insurance Co Of The West	\$527,375	0.01%	\$874,009,661	\$418,220,981
40266	CMG Mortgage Ins Co	\$523,308	0.01%	\$335,861,636	\$258,849,771
19046	Travelers Cas Ins Co Of Amer	\$520,760	0.01%	\$1,740,100,646	\$1,307,653,622

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## Property and Casualty

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
25518	Fairmont Premier Ins Co	\$520,358	0.01%	\$206,927,583	\$29,768,949
24319	Darwin Select Ins Co	\$517,734	0.01%	\$72,599,266	\$26,990,956
14460	Podiatry Ins Co Of Amer A Mut Co	\$517,039	0.01%	\$266,390,266	\$185,602,778
39217	QBE Ins Corp	\$509,672	0.01%	\$469,671,150	\$308,087,485
39942	American Natl Gen Ins Co	\$507,286	0.01%	\$99,226,959	\$28,824,160
16217	National Farmers Union Prop & Cas	\$501,124	0.01%	\$266,673,373	\$143,538,288
38369	Northern Assur Co Of Amer	\$496,182	0.01%	\$321,109,435	\$140,838,414
21849	American Automobile Ins Co	\$493,169	0.01%	\$447,529,524	\$250,851,319
24775	St Paul Guardian Ins Co	\$489,370	0.01%	\$76,423,237	\$50,480,540
13250	Workmens Auto Ins Co	\$472,076	0.01%	\$63,331,543	\$40,685,796
36250	Radian Asset Assur Inc	\$471,443	0.01%	\$2,529,830,714	\$1,392,450,672
12777	Chubb Ind Ins Co	\$467,202	0.01%	\$234,483,968	\$169,865,740
25895	United States Liability Ins Co	\$459,569	0.01%	\$481,398,209	\$185,302,827
22810	Chicago Ins Co	\$456,197	0.01%	\$285,938,430	\$153,513,980
40134	SUA Ins Co	\$448,437	0.01%	\$303,028,470	\$213,183,373
10367	Avemco Ins Co	\$429,409	0.01%	\$123,444,564	\$53,785,652
42498	Cameron Natl Ins Co	\$421,453	0.01%	\$9,354,940	\$4,155,783
10216	American Contractors Ind Co	\$420,021	0.01%	\$248,800,804	\$185,403,700
21962	Pennsylvania General Ins Co	\$407,017	0.01%	\$472,682,136	\$282,539,554
10120	Everest Natl Ins Co	\$376,779	0.01%	\$448,436,421	\$269,798,965
41238	Trans Pacific Ins Co	\$371,571	0.01%	\$59,828,926	\$15,213,092
15865	NCMIC Ins Co	\$369,523	0.01%	\$512,752,071	\$346,148,304
44121	Oms Natl Ins Co Rrg	\$364,965	0.01%	\$272,730,067	\$189,779,139
13269	Zenith Ins Co	\$350,649	0.01%	\$2,252,913,454	\$1,801,818,805
20117	California Cas Ind Exch	\$346,995	0.01%	\$611,425,594	\$293,307,306
44105	Ophthalmic Mut Ins Co RRG	\$340,182	0.01%	\$187,226,481	\$106,620,745
10020	United Educators Ins RRG Inc	\$336,223	0.01%	\$503,934,906	\$327,044,714
22578	Horace Mann Ins Co	\$331,143	0.01%	\$392,234,427	\$243,252,217
31348	Crum & Forster Ind Co	\$331,024	0.01%	\$35,998,886	\$23,439,835
20362	Mitsui Sumitomo Ins Co of Amer	\$326,919	0.01%	\$674,579,746	\$460,510,956
41424	Pennsylvania Manufacturers Ind Co	\$326,488	0.01%	\$205,695,955	\$137,909,788
35386	Fidelity & Guar Ins Co	\$315,711	0.01%	\$28,322,909	\$9,036,568
37540	Beazley Ins Co Inc	\$315,603	0.01%	\$155,059,479	\$49,633,548
36137	Travelers Commercial Ins Co	\$313,252	0.01%	\$307,861,356	\$225,150,288
12815	Financial Guar Ins Co	\$313,110	0.01%	\$4,298,781,176	\$4,037,872,417
25771	CIFG Assur N Amer Inc	\$301,297	0.01%	\$204,542,362	\$138,449,675
11671	ProBuilders Specialty Ins Co RRG	\$293,954	0.01%	\$227,675,528	\$208,228,330
11448	GSFS RRG Inc	\$291,426	0.01%	\$17,493,665	\$5,367,457
19224	St Paul Protective Ins Co	\$286,366	0.01%	\$510,243,219	\$277,899,850
20621	OneBeacon Amer Ins Co	\$273,227	0.01%	\$904,285,713	\$471,229,674
42722	First Marine Ins Co	\$268,418	0.01%	\$6,262,238	\$1,177,788
11589	Jamestown Ins Co RRG	\$268,135	0.01%	\$6,803,598	\$4,662,104
10353	Ooida RRG Inc	\$266,050	0.01%	\$60,403,256	\$46,590,175
31232	Work First Cas Co	\$254,761	0.01%	\$24,025,514	\$13,350,268
24082	Ohio Security Ins Co	\$253,111	0.01%	\$13,257,805	\$1,177
28886	Transguard Ins Co Of Amer Inc	\$250,609	0.01%	\$207,402,544	\$126,356,199
42307	Navigators Ins Co	\$242,811	0.01%	\$1,594,942,247	\$1,016,274,411
19658	Bristol W Ins Co	\$240,812	0.01%	\$167,759,858	\$134,734,282
10083	National Catholic RRG	\$231,812	0.01%	\$73,512,549	\$50,064,795
23108	Lumbermens Underwriting Alliance	\$227,166	0.01%	\$361,641,423	\$252,260,636
12416	Protective Ins Co	\$226,335	0.01%	\$619,784,943	\$260,152,011
31089	Republic Western Ins Co	\$226,258	0.01%	\$247,648,532	\$137,451,235
40444	Old Republic Surety Co	\$224,511	0.01%	\$99,113,070	\$53,428,514
27081	Bond Safeguard Ins Co	\$216,352	0.01%	\$43,661,767	\$25,004,123
37060	Old United Cas Co	\$214,652	0.01%	\$365,925,468	\$220,075,317
10052	Chubb Natl Ins Co	\$209,753	0.01%	\$189,134,057	\$124,382,371
44237	Mental Hlth RRG	\$208,237	0.01%	\$15,538,784	\$9,393,090
30325	Zale Ind Co	\$205,426	0.01%	\$14,498,074	\$3,966,321
36650	Guarantee Co Of N Amer USA	\$203,704	0.01%	\$167,995,812	\$58,236,979
12750	Evergreen Natl Ind Co	\$200,689	0.01%	\$47,278,396	\$15,960,777
43699	American Federation Ins Co	\$200,514	0.01%	\$19,541,651	\$5,011,025
11853	Ranchers & Farmers Ins Co	\$191,191	0.01%	\$8,977,425	\$2,669,851
13978	Florists Mut Ins Co	\$190,415	0.01%	\$162,666,034	\$106,308,227
16667	United Gty Residential Ins Co Of NC	\$189,743	0.01%	\$734,094,673	\$539,924,867
14494	Merchants Bonding Co a Mut	\$181,061	0.00%	\$74,775,969	\$24,198,619
10476	STICO Mut Ins Co RRG	\$178,884	0.00%	\$20,153,290	\$9,792,410
27740	North Pointe Ins Co	\$178,014	0.00%	\$107,742,349	\$69,187,264
44130	Paratransit RRG Grp Ins Co	\$177,849	0.00%	\$20,880,214	\$13,588,066
20311	XL Capital Assurance Inc	\$177,672	0.00%	\$653,987,182	\$462,003,684
20648	Employers Fire Ins Co	\$176,387	0.00%	\$101,248,632	\$42,559,060



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## Property and Casualty

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
33162	Bankers Ins Co	\$174,038	0.00%	\$111,480,713	\$69,664,828
10051	Lyndon Southern Ins Co	\$167,264	0.00%	\$17,256,849	\$7,209,569
41483	Farmington Cas Co	\$164,704	0.00%	\$981,914,275	\$709,086,056
27855	Zurich American Ins Co Of IL	\$152,557	0.00%	\$63,392,037	\$19,594,224
28711	Providence Property & Cas Ins Co	\$150,934	0.00%	\$86,257,151	\$65,008,412
10794	Companion Commercial Ins Co	\$149,605	0.00%	\$12,327,309	\$3,931,963
26050	Response Worldwide Ins Co	\$147,941	0.00%	\$68,764,964	\$46,554,447
36161	Travelers Prop Cas Ins Co	\$142,791	0.00%	\$210,201,688	\$143,616,769
24414	General Cas Co Of WI	\$141,362	0.00%	\$1,558,130,280	\$813,506,538
19984	ACIG Ins Co	\$137,861	0.00%	\$288,262,342	\$210,034,449
19933	Audubon Ins Co	\$135,742	0.00%	\$91,631,298	\$49,245,752
38962	Genesis Ins Co	\$135,524	0.00%	\$217,517,284	\$101,595,467
44300	Tower Ins Co Of NY	\$134,149	0.00%	\$661,013,565	\$445,761,738
26797	Housing Authority RRG Inc	\$133,525	0.00%	\$261,611,499	\$178,735,871
20702	Ace Fire Underwriters Ins Co	\$132,831	0.00%	\$90,804,997	\$32,196,820
10084	Title Industry Assur Co RRG	\$130,065	0.00%	\$9,699,519	\$6,221,768
15563	SeaBright Ins Co	\$127,697	0.00%	\$675,195,528	\$418,873,182
22551	Mitsui Sumitomo Ins USA Inc	\$125,540	0.00%	\$105,629,668	\$54,731,553
32778	Washington Intl Ins Co	\$116,026	0.00%	\$100,062,534	\$46,198,636
34495	Doctors Co An Interins Exch	\$114,103	0.00%	\$2,099,948,790	\$1,295,802,976
13307	Lexon Ins Co	\$110,075	0.00%	\$77,468,824	\$40,095,281
12718	Developers Surety & Ind Co	\$109,469	0.00%	\$129,733,301	\$65,328,439
10200	Hiscox Ins Co Inc	\$109,062	0.00%	\$60,002,692	\$9,335,788
19941	American Commerce Ins Co	\$108,418	0.00%	\$387,941,826	\$242,294,749
10749	Intrepid Ins Co	\$107,005	0.00%	\$41,202,186	\$16,379,181
25448	American Safety RRG Inc	\$104,565	0.00%	\$20,139,409	\$16,152,565
43656	Louisiana Med Mut Ins Co	\$104,123	0.00%	\$356,794,185	\$248,554,098
25011	Wesco Ins Co	\$102,643	0.00%	\$97,938,003	\$66,134,648
37206	Contractors Bonding & Ins Co	\$102,197	0.00%	\$214,519,446	\$127,101,191
31968	Merastar Ins Co	\$99,395	0.00%	\$24,840,658	\$11,479,278
21903	Procentury Ins Co	\$96,094	0.00%	\$55,989,639	\$26,478,427
10676	First Guard Ins Co	\$92,348	0.00%	\$11,115,342	\$806,288
34347	Colonial Amer Cas & Surety Co	\$90,887	0.00%	\$37,682,896	\$13,278,049
14990	Pennsylvania Ntl Mut Cas Ins Co	\$90,137	0.00%	\$1,059,354,947	\$619,433,959
29823	Genworth Residential Mortgage Ins Co	\$90,086	0.00%	\$111,054,991	\$76,571,713
12041	MBIA Ins Corp	\$89,410	0.00%	\$11,410,224,019	\$7,747,172,339
42986	Standard Guaranty Ins Co	\$88,605	0.00%	\$192,934,763	\$104,065,269
21865	Associated Ind Corp	\$87,879	0.00%	\$177,620,305	\$105,784,133
11714	Emergency Physicians Ins Co RRG	\$85,497	0.00%	\$28,631,148	\$22,865,906
10936	Seneca Ins Co Inc	\$84,458	0.00%	\$318,435,422	\$190,712,851
10916	Suretec Ins Co	\$82,866	0.00%	\$85,590,061	\$34,520,777
10222	PACO Assur Co Inc	\$79,884	0.00%	\$42,006,203	\$20,433,824
11967	General Star Natl Ins Co	\$79,488	0.00%	\$536,820,566	\$304,487,748
16810	American Mercury Ins Co	\$78,390	0.00%	\$363,632,373	\$240,179,289
15679	National Fire & Ind Exch	\$62,190	0.00%	\$12,302,883	\$6,167,563
41750	St Paul Medical Liability Ins Co	\$62,000	0.00%	\$198,415,804	\$138,778,340
22756	Horace Mann Prop & Cas Ins Co	\$61,861	0.00%	\$145,767,804	\$88,441,176
36587	AIG Natl Ins Co Inc	\$61,731	0.00%	\$50,729,977	\$32,487,557
22713	Insurance Co of N Amer	\$58,659	0.00%	\$712,620,871	\$479,508,026
18694	Great Midwest Ins Co	\$58,052	0.00%	\$28,292,390	\$13,700,957
41513	Foremost Signature Ins Co	\$53,496	0.00%	\$56,900,753	\$39,057,025
39969	American Safety Cas Ins Co	\$53,089	0.00%	\$181,190,754	\$98,823,851
36897	Manufacturers Alliance Ins Co	\$52,529	0.00%	\$197,303,062	\$137,249,731
20109	Bituminous Fire & Marine Ins Co	\$52,050	0.00%	\$527,305,641	\$401,635,886
13412	Austin Mut Ins Co	\$51,144	0.00%	\$137,305,049	\$66,334,208
25070	Clearwater Ins Co	\$48,503	0.00%	\$1,326,014,265	\$655,821,961
13200	Universal Surety Of Amer	\$48,309	0.00%	\$24,348,445	\$11,557,329
11630	Jefferson Ins Co	\$48,027	0.00%	\$21,336,041	\$11,275,059
36340	Camico Mut Ins Co	\$46,416	0.00%	\$167,862,356	\$116,884,827
35971	Voyager Property & Cas Ins Co	\$45,428	0.00%	\$80,058,047	\$49,600,302
14249	Founders Ins Co	\$44,122	0.00%	\$188,397,962	\$124,488,534
45934	American Compensation Ins Co	\$44,069	0.00%	\$130,270,403	\$83,749,180
19844	Argonaut SW Ins Co	\$42,300	0.00%	\$17,478,587	\$2,544,919
26999	United Guaranty Mtg Indem Co	\$41,131	0.00%	\$229,289,293	\$173,847,630
11267	Security America RRG Inc	\$39,391	0.00%	\$3,966,453	\$2,255,580
24139	Old Republic Gen Ins Corp	\$38,656	0.00%	\$991,315,714	\$716,297,397
10801	Fortress Ins Co	\$38,313	0.00%	\$49,394,526	\$28,479,207
12209	Restoration RRG Inc	\$37,542	0.00%	\$17,025,449	\$9,971,399
41211	Triton Ins Co	\$37,151	0.00%	\$587,237,915	\$285,889,988
15474	National Lloyds Ins Co	\$36,277	0.00%	\$182,573,115	\$83,344,353



as of 12/31/2007

## Property and Casualty

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
44016	National Home Ins Co RRG	\$32,615	0.00%	\$71,268,766	\$52,297,106
10164	CPA Mut Ins Co Of Amer RRG	\$32,188	0.00%	\$23,305,044	\$12,191,821
24449	Regent Ins Co	\$31,898	0.00%	\$280,617,060	\$195,006,345
36153	Aetna Ins Co of CT	\$31,181	0.00%	\$18,984,981	\$1,307,092
12015	Emergency Medicine RRG Inc	\$31,110	0.00%	\$28,535,158	\$21,214,482
10754	Spirit Mountain Ins Co RRG Inc	\$30,071	0.00%	\$4,936,730	\$3,664,113
28258	Continental Ind Co	\$29,068	0.00%	\$37,263,996	\$22,499,844
24376	American Gen Ind Co	\$29,026	0.00%	\$50,952,187	\$12,155,740
10232	American Assoc Of Othodontists RRG	\$27,937	0.00%	\$24,560,952	\$19,624,313
19399	AIU Ins Co	\$27,295	0.00%	\$3,104,196,330	\$1,705,704,002
26611	Valiant Ins Co	\$26,935	0.00%	\$51,544,727	\$1,071,552
10003	Excess Share Ins Corp	\$26,497	0.00%	\$59,945,880	\$42,161,633
28860	RLI Ind Co	\$26,057	0.00%	\$41,511,305	\$4,614,132
22535	Seaboard Surety Co	\$24,393	0.00%	\$154,528,452	\$23,542,094
37850	Pacific Specialty Ins Co	\$23,650	0.00%	\$257,815,574	\$120,710,725
28339	Gateway Ins Co	\$22,521	0.00%	\$37,135,260	\$20,790,789
38601	MIC Prop & Cas Ins Corp	\$21,402	0.00%	\$148,901,819	\$103,012,370
29530	AXA Art Ins Corp	\$21,353	0.00%	\$69,806,330	\$32,713,228
36765	Gulf Guar Ins Co	\$20,410	0.00%	\$5,237,081	\$1,399,688
40169	Metropolitan Cas Ins Co	\$19,694	0.00%	\$48,711,456	\$1,107,275
12172	Claim Professionals Liab ins Co RRG	\$19,542	0.00%	\$2,707,089	\$1,093,011
40940	Western Pacific Mut Ins Co RRG	\$19,210	0.00%	\$138,343,895	\$61,134,151
36684	Riverport Ins Co	\$18,634	0.00%	\$78,344,251	\$42,937,489
30082	CPA Ins Co	\$18,236	0.00%	\$8,906,252	\$2,676,636
21423	Union Ins Co Of Providence	\$17,670	0.00%	\$88,318,354	\$47,515,119
24660	Cumberland Cas & Surety Co	\$17,420	0.00%	\$6,028,801	\$9,974,855
10671	The Gray Casualty & Surety Co	\$15,696	0.00%	\$15,086,030	\$1,815,122
27154	Atlantic Specialty Ins Co	\$15,681	0.00%	\$67,932,823	\$17,102,304
24104	Ohio Farmers Ins Co	\$15,640	0.00%	\$1,588,895,038	\$323,528,714
19518	Catlin Ins Co	\$13,519	0.00%	\$41,094,186	\$8,993,232
42552	Nova Cas Co	\$13,458	0.00%	\$139,944,217	\$74,384,505
20044	Cornhusker Cas Co	\$13,131	0.00%	\$801,517,526	\$172,077,231
40517	Advantage Workers Comp Ins Co	\$12,637	0.00%	\$109,488,518	\$52,593,268
22241	Medmarc Cas Ins Co	\$11,728	0.00%	\$111,430,803	\$66,477,854
28519	First Sealord Surety Inc	\$11,588	0.00%	\$12,788,242	\$959,016
33022	AXA Ins Co	\$11,539	0.00%	\$158,152,884	\$59,895,445
20796	AIG Premier Ins Co	\$11,181	0.00%	\$374,283,126	\$212,140,499
19194	Farmers Alliance Mut Ins Co	\$10,271	0.00%	\$305,800,396	\$146,355,684
34789	AIG Centennial Ins Co	\$9,615	0.00%	\$630,728,830	\$295,704,307
11710	Allied Professionals Ins Co RRG	\$8,096	0.00%	\$13,579,896	\$7,749,125
11153	Titan Ins Co Inc RRG	\$7,860	0.00%	\$19,896,448	\$4,688,194
26379	Accredited Surety & Cas Co Inc	\$7,643	0.00%	\$32,599,788	\$10,363,998
10758	Colonial Surety Co	\$7,328	0.00%	\$26,919,940	\$16,527,037
36927	Colony Specialty Ins Co	\$7,210	0.00%	\$214,392,324	\$160,210,498
24384	Fairmont Specialty Ins Co	\$6,427	0.00%	\$228,131,046	\$102,979,507
29580	Berkley Regional Ins Co	\$5,665	0.00%	\$2,565,873,584	\$1,911,643,536
11114	St Charles Ins Co RRG	\$5,483	0.00%	\$9,831,926	\$6,021,443
36560	Service Ins Co	\$5,360	0.00%	\$22,600,756	\$9,255,833
32271	Dallas Natl Ins Co	\$5,336	0.00%	\$256,655,078	\$168,688,280
11258	Georgia Cas & Surety Co	\$5,188	0.00%	\$64,194,803	\$43,438,599
43265	Gramercy Ins Co	\$3,962	0.00%	\$32,364,807	\$17,719,150
32077	Heritage Cas Ins Co	\$3,826	0.00%	\$115,662,766	\$32,979,732
25879	Fidelity & Guar Ins Underwriters Inc	\$3,689	0.00%	\$88,404,254	\$55,831,812
39527	Heritage Ind Co	\$3,463	0.00%	\$174,138,802	\$107,271,246
29513	The Bar Plan Mut Ins Co	\$3,175	0.00%	\$62,260,246	\$38,820,859
10234	National Serv Contract Ins Co RRG	\$2,827	0.00%	\$18,181,294	\$4,286,746
10891	CEM Ins Co	\$2,793	0.00%	\$9,484,929	\$4,808,003
37893	Ullico Cas Co	\$2,658	0.00%	\$150,631,761	\$92,035,130
12297	Petroleum Cas Co	\$2,653	0.00%	\$19,945,492	\$7,173,290
32859	Penn Amer Ins Co	\$2,618	0.00%	\$367,631,372	\$169,477,678
12171	AmeriGuard RRG Inc	\$2,468	0.00%	\$8,516,323	\$3,789,998
10235	American Southern Ins Co	\$2,456	0.00%	\$99,900,837	\$61,687,711
18740	MGIC Ind Corp	\$2,423	0.00%	\$23,532,106	\$476,417
31453	Financial Pacific Ins Co	\$2,132	0.00%	\$225,650,794	\$165,311,693
18759	Verex Assure Inc	\$1,926	0.00%	\$27,394,725	\$12,079,476
11123	Safety First Ins Co	\$1,871	0.00%	\$15,460,265	\$2,860,570
32298	National Union Fire Ins Co Of LA	\$1,860	0.00%	\$6,862,609	\$791,421
10829	Harbor Point Reins US Inc	\$1,713	0.00%	\$523,197,920	\$15,635,235
24899	Alea North America Ins Co	\$1,593	0.00%	\$453,690,249	\$289,470,000
26565	Ohio Ind Co	\$1,573	0.00%	\$110,764,578	\$65,699,539

# Insurers Listed by Arkansas Premium

as of 12/31/2007

## Property and Casualty

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
10991	Global Intl Ins Co Inc A RRG	\$1,570	0.00%	\$15,578,901	\$678,258
29114	CMG Mortgage Assur Co	\$1,523	0.00%	\$9,308,403	\$2,009,288
37940	Lexington Natl Ins Corp	\$1,240	0.00%	\$45,739,934	\$32,453,696
35696	Harleysville Preferred Ins Co	\$1,206	0.00%	\$678,300,444	\$505,253,081
10346	Amcomp Preferred Ins Co	\$977	0.00%	\$423,654,658	\$247,191,498
11177	First Fin Ins Co	\$755	0.00%	\$503,718,942	\$218,929,367
25933	Universal Surety Co	\$600	0.00%	\$132,663,013	\$36,793,781
25984	Graphic Arts Mut Ins Co	\$528	0.00%	\$128,532,903	\$80,512,535
16675	Genworth Mortgage Ins Corp Of NC	\$382	0.00%	\$275,212,575	\$224,077,114
26581	Independence Amer Ins Co	\$370	0.00%	\$73,563,555	\$32,210,188
10691	Residential Ins Co Inc A RRG	\$294	0.00%	\$3,082,044	\$1,314,952
11851	Progressive Advanced Ins Co	\$251	0.00%	\$147,948,481	\$101,972,978
41335	United Natl Specialty Ins Co	\$210	0.00%	\$82,986,934	\$23,423,249
21296	Commercial Guar Cas Ins Co	\$196	0.00%	\$130,746,411	\$7,620,315
19895	Atlantic Mut Ins Co	\$189	0.00%	\$428,678,010	\$389,353,834
25453	Nationwide Ins Co Of Amer	\$156	0.00%	\$134,108,410	\$47,591,470
24047	Surety Bonding Co Of Amer	\$120	0.00%	\$9,268,898	\$1,809,620
23434	Middlesex Ins Co	\$119	0.00%	\$644,473,962	\$412,633,035
	TOTAL	\$3,748,918,181	100.00%		

## Title

NAIC#	Company Name	Arkansas Premium	Market Share	Assets	Liabilities
50229	Chicago Title Ins Co	\$8,923,543	18.19%	\$1,578,158,243	\$1,303,675,705
50725	Arkansas Title Ins Co	\$8,286,400	16.90%	\$4,989,285	\$2,600,762
50024	Lawyers Title Ins Corp	\$8,249,937	16.82%	\$614,576,148	\$485,289,739
50814	First Amer Title Ins Co	\$6,912,956	14.09%	\$1,873,280,555	\$1,446,753,312
51586	Fidelity Natl Title Ins Co	\$5,185,652	10.57%	\$860,789,383	\$623,107,279
50121	Stewart Title Guaranty Co	\$3,551,730	7.24%	\$1,082,024,546	\$566,123,531
50520	Old Republic Natl Title Ins Co	\$2,700,354	5.51%	\$484,403,894	\$368,402,069
51624	United General Title Ins Co	\$2,121,937	4.33%	\$115,295,014	\$90,383,868
50083	Commonwealth Land Title Ins Co	\$715,950	1.46%	\$745,238,011	\$491,145,534
50067	Ticor Title Ins Co	\$664,850	1.36%	\$237,995,198	\$170,308,285
50792	Southern Title Ins Corp	\$498,173	1.02%	\$23,386,522	\$15,670,916
50784	Security Title Guarantee Corp Bltme	\$415,609	0.85%	\$13,992,506	\$10,228,415
50636	Censtar Title Ins Co	\$353,239	0.72%	\$29,562,039	\$4,420,438
50180	Guarantee Title & Trust Co	\$176,978	0.36%	\$7,924,950	\$6,705,610
51535	Ticor Title Ins Co of FL	\$164,642	0.34%	\$120,872,364	\$95,285,888
50857	Security Union Title Ins Co	\$73,416	0.15%	\$83,985,606	\$37,420,423
50369	Investors Title Ins Co	\$31,908	0.07%	\$105,684,657	\$55,581,895
50687	Attorneys Title Ins Fund	\$10,298	0.02%	\$324,304,826	\$174,477,082
51152	TransUnion Natl Title Ins Co	\$8,889	0.02%	\$15,575,501	\$5,526,969
	TOTAL	\$49,046,461	100.00%		