

# Arkansas Insurance Department

Mike Beebe  
Governor



Jay Bradford  
Commissioner

August 6, 2009

## Via E-Mail and Messenger

Mr. David Ferguson  
Director  
Bureau of Legislative Research  
State Capitol, Room 315  
Little Rock, AR 72201

### **RE: Annual Fire Loss Report**

Dear Mr. Ferguson:

Ark. Code Ann. § 23-88-402 requires the Commissioner to annually report insurance company losses related to fire in an aggregate form to the Legislative Council and the Chairs of the Senate and House Insurance and Commerce Committees. In compliance with the Code, please see the enclosed report for the year ending 2008.

If you have any questions regarding this report, please contact Property and Casualty Division Manager Bill Lacy at (501) 371-2801 or [bill.lacy@arkansas.gov](mailto:bill.lacy@arkansas.gov).

Sincerely,



Jay Bradford  
Insurance Commissioner

JB:sc

cc: The Honorable Mike Beebe, C/O Mr. James Miller, Regulatory Liaison  
Ms. Carol Stapleton, Legislative Liaison, Bureau of Legislative Research (3 Copies)  
Ms. Lenita Blasingame, Insurance Chief Deputy Commissioner  
Mr. Jay Morgan, Insurance Deputy Commissioner  
Mr. Bill Lacy, Property & Casualty Manager  
Ms. Alice Jones, Public Information Manager

**A REPORT TO THE LEGISLATIVE COUNCIL  
AND THE SENATE AND HOUSE COMMITTEES  
ON INSURANCE AND COMMERCE OF THE  
ARKANSAS GENERAL ASSEMBLY  
(AS REQUIRED BY ACT 1345 OF 2003)**

**ANNUAL FIRE LOSS REPORT  
BY ARKANSAS COUNTY**



**Prepared by: William R. Lacy, Property & Casualty Division Manager  
Arkansas Insurance Department**

**Approved by: Jay Bradford, State Insurance Commissioner**

**Date Submitted: August 1, 2009**

## **REPORT TO THE LEGISLATURE REGARDING THE FIRE LOSS REPORTING ACT (Act 1345 of 2003)**

Act 1345 of 2003 (Ark. Code Ann. § 23-88-401 *et seq.*) made the following determination:

It is found and determined by the General Assembly of the State of Arkansas that fire is the leading cause of insurance loss in the state; that the number of deaths due to fire are a major economic burden to the citizens and counties of this state; and that specific county by county fire loss data will help the counties better evaluate the preparedness and effectiveness of their fire fighting capabilities.

Attached hereto and incorporated herein by reference is the annual data compilation for calendar year 2008, required by the Act (Exhibit A). Exhibits “B” and “C” offer more detail ranked by population and businesses for each county. Attached to the Exhibits are explanations as to the significance of the data in each column.

Fire loss is one of many different kinds of losses a homeowner or business owner could suffer that would be covered by one of a variety of property coverages offered by insurers in our State. Results for 2008 vary by county and by insurer, but overall pure loss ratios from fire comprised approximately 42.26% for homeowner related coverages and 60.00% for commercial coverages. There are many other types of losses NOT included in this report that may be covered by the various property policies and include:

- |  |  |
|--|--|
| 1 Debris Removal                                 | 16 Riot or Civil Commotion   |
| 2 Reasonable Repairs                             | 17 Aircraft  |
| 3 Trees, Shrubs and Other Plants                 | 18 Vehicles  |
| 4 Fire Department Service Charge                 | 19 Smoke   |
| 5 Property Removed                               | 20 Vandalism or Malicious Mischief   |
| 6 Credit Card, Electronic Fund Transfer, Forgery | 21 Theft   |
| 7 Loss Assessment                                | 22 Falling Objects   |
| 8 Collapse                                       | 23 Weight of Ice, Snow or Sleet  |
| 9 Glass or Safety Glazing Material               | 24 Accidental Discharge or Overflow of Water or Steam                          |
| 10 Landlord's Furnishings                        | 25 Sudden and Accidental Tearing Apart, Cracking, Burning or Bulging           |
| 11 Ordinance or Law                              | 26 Freezing  |
| 12 Grave Markers                                 | 27 Sudden and Accidental Damage from Artificially Generated Electrical Current |
| 13 Lightning                                     | 28 Volcanic Eruption   |
| 14 Windstorm or Hail                             | 29 Liability   |
| 15 Explosion                                     |  |

The data in the aggregate<sup>1</sup> indicates that there is no apparent significant connection between fire losses and either the population of a county, the number of residences, or the number of businesses contained in the county.

---

<sup>1</sup> Act 1345 requires that the data submitted by the insurers be reported by the Commissioner in the aggregate, Ark. Code Ann. § 23-88-402(b) and that the individual reports of the insurers be held confidential by the Commissioner, Ark. Code Ann. § 23-88-403.

**Exhibit A**  
**Act1345 Report for 2006 by County**

| County*      | Personal Policies | Personal Premiums | Personal Losses | Fire Pure Loss Ratio | Average Pure Loss Per Policy | Commercial Policies | Commercial Premiums | Commercial Losses | Fire Pure Loss Ratio | Average Pure Loss Per Policy | Housing Count (Est. Units 7/1/07) | Business Count (non farm Est. 2006) | Population (Est. 7/1/08) |
|--------------|-------------------|-------------------|-----------------|----------------------|------------------------------|---------------------|---------------------|-------------------|----------------------|------------------------------|-----------------------------------|-------------------------------------|--------------------------|
| Arkansas     | 10,940            | 6,617,971.00      | 1,934,841.00    | 29.24%               | \$176.86                     | 1,245               | 2,581,773.00        | 3,258,652.00      | 126.22%              | \$2,617.39                   | 9,926                             | 568                                 | 19,236                   |
| Ashley       | 8,602             | 5,192,160.00      | 2,997,230.00    | 57.73%               | \$348.43                     | 843                 | 1,396,819.00        | 509,079.00        | 36.45%               | \$603.89                     | 11,039                            | 472                                 | 22,233                   |
| Baxter       | 23,293            | 11,919,076.00     | 6,730,370.00    | 56.47%               | \$288.94                     | 2,168               | 2,625,987.00        | 4,210,033.00      | 160.32%              | \$1,941.90                   | 21,262                            | 1,141                               | 42,115                   |
| Benton       | 87,528            | 50,559,843.00     | 12,052,246.00   | 23.84%               | \$137.70                     | 9,133               | 13,649,169.00       | 4,944,824.00      | 36.23%               | \$541.42                     | 84,957                            | 5,138                               | 209,791                  |
| Boone        | 16,422            | 8,950,767.00      | 4,183,945.00    | 46.74%               | \$254.78                     | 1,712               | 1,947,504.00        | 364,088.00        | 18.70%               | \$212.67                     | 16,216                            | 909                                 | 36,881                   |
| Bradley      | 5,055             | 2,676,771.00      | 561,108.00      | 20.96%               | \$111.00                     | 532                 | 643,842.00          | 172,722.00        | 26.83%               | \$324.67                     | 5,980                             | 290                                 | 11,906                   |
| Calhoun      | 2,016             | 1,040,315.00      | 498,706.00      | 47.94%               | \$247.37                     | 154                 | 169,933.00          | 18,666.00         | 10.98%               | \$121.21                     | 3,140                             | 71                                  | 5,435                    |
| Carroll      | 11,315            | 7,540,790.00      | 1,997,507.00    | 26.49%               | \$176.54                     | 1,517               | 2,423,840.00        | 1,149,837.00      | 47.44%               | \$757.97                     | 12,524                            | 778                                 | 27,557                   |
| Chicot       | 5,060             | 3,921,852.00      | 1,294,087.00    | 33.00%               | \$255.75                     | 517                 | 842,836.00          | 101,809.00        | 12.08%               | \$196.92                     | 6,168                             | 247                                 | 11,993                   |
| Clark        | 9,520             | 4,819,285.00      | 1,055,234.00    | 21.90%               | \$110.84                     | 1,045               | 1,815,507.00        | 780,239.00        | 42.98%               | \$746.64                     | 10,714                            | 571                                 | 23,888                   |
| Clay         | 6,910             | 4,044,114.00      | 1,588,126.00    | 39.27%               | \$229.83                     | 710                 | 1,191,123.00        | 972,034.00        | 81.61%               | \$1,369.06                   | 8,718                             | 317                                 | 15,845                   |
| Cleburne     | 16,433            | 8,967,152.00      | 3,581,717.00    | 39.94%               | \$217.96                     | 1,289               | 1,909,345.00        | 1,251,319.00      | 65.54%               | \$970.77                     | 14,647                            | 626                                 | 25,397                   |
| Cleveland    | 3,780             | 2,010,982.00      | 303,429.00      | 15.09%               | \$80.27                      | 245                 | 171,603.00          | 19,999.00         | 11.65%               | \$81.63                      | 4,009                             | 86                                  | 8,665                    |
| Columbia     | 10,189            | 5,428,560.00      | 2,044,634.00    | 37.66%               | \$200.67                     | 1,049               | 1,620,248.00        | 186,047.00        | 11.48%               | \$177.36                     | 11,935                            | 604                                 | 24,146                   |
| Conway       | 10,149            | 5,663,168.00      | 2,619,154.00    | 46.25%               | \$258.07                     | 1,688               | 1,224,003.00        | 367,199.00        | 30.00%               | \$217.53                     | 9,372                             | 409                                 | 20,755                   |
| Craighead    | 35,446            | 21,571,519.00     | 5,497,443.00    | 25.48%               | \$155.09                     | 4,710               | 7,290,540.00        | 3,575,852.00      | 49.05%               | \$759.20                     | 38,988                            | 2,441                               | 92,640                   |
| Crawford     | 22,377            | 12,235,286.00     | 16,901,840.00   | 138.14%              | \$755.32                     | 2,004               | 3,548,058.00        | 8,844,363.00      | 249.27%              | \$4,413.35                   | 23,240                            | 1,035                               | 59,682                   |
| Crittenden   | 17,834            | 10,672,964.00     | 4,177,750.00    | 39.14%               | \$234.26                     | 1,829               | 3,401,783.00        | 845,116.00        | 24.84%               | \$462.06                     | 22,657                            | 921                                 | 52,554                   |
| Cross        | 7,297             | 5,119,398.00      | 1,757,519.00    | 34.33%               | \$240.86                     | 889                 | 1,017,954.00        | 367,588.00        | 36.11%               | \$413.48                     | 8,485                             | 402                                 | 18,808                   |
| Dallas       | 4,240             | 1,761,448.00      | 403,197.00      | 22.89%               | \$95.09                      | 340                 | 437,806.00          | 111,487.00        | 25.46%               | \$327.90                     | 4,516                             | 238                                 | 8,144                    |
| Desha        | 5,714             | 3,831,234.00      | 1,643,724.00    | 42.90%               | \$287.67                     | 718                 | 1,211,563.00        | 1,112,722.00      | 91.84%               | \$1,549.75                   | 6,866                             | 382                                 | 13,538                   |
| Drew         | 7,809             | 3,868,270.00      | 1,431,358.00    | 37.00%               | \$183.30                     | 723                 | 1,333,470.00        | 129,637.00        | 9.72%                | \$179.30                     | 8,824                             | 451                                 | 18,670                   |
| Faulkner     | 42,167            | 22,029,987.00     | 8,109,598.00    | 36.81%               | \$192.32                     | 4,227               | 5,092,273.00        | 1,232,726.00      | 24.21%               | \$291.63                     | 42,126                            | 2,207                               | 106,823                  |
| Franklin     | 7,713             | 4,225,787.00      | 1,267,345.00    | 29.99%               | \$164.31                     | 678                 | 1,002,265.00        | 460,023.00        | 45.90%               | \$678.50                     | 7,978                             | 280                                 | 18,185                   |
| Fulton       | 4,803             | 2,555,902.00      | 1,379,141.00    | 53.96%               | \$287.14                     | 372                 | 400,291.00          | 303,402.00        | 75.80%               | \$815.60                     | 6,245                             | 165                                 | 11,688                   |
| Garland      | 51,636            | 28,267,249.00     | 11,326,280.00   | 40.07%               | \$219.35                     | 4,503               | 7,526,305.00        | 2,893,414.00      | 38.44%               | \$642.55                     | 46,948                            | 2,834                               | 97,465                   |
| Grant        | 7,647             | 4,064,375.00      | 1,317,452.00    | 32.41%               | \$172.28                     | 554                 | 824,501.00          | 365,360.00        | 44.31%               | \$659.49                     | 7,496                             | 277                                 | 17,690                   |
| Greene       | 16,335            | 8,358,928.00      | 3,517,952.00    | 42.09%               | \$215.36                     | 1,805               | 2,510,212.00        | 599,141.00        | 23.87%               | \$331.93                     | 17,760                            | 823                                 | 40,684                   |
| Hempstead    | 8,083             | 4,654,841.00      | 3,179,478.00    | 68.30%               | \$393.35                     | 802                 | 1,222,112.00        | 361,382.00        | 29.57%               | \$450.60                     | 10,682                            | 425                                 | 22,900                   |
| Hot Springs  | 13,166            | 6,669,763.00      | 3,461,548.00    | 51.90%               | \$262.92                     | 922                 | 1,591,038.00        | 260,529.00        | 16.37%               | \$282.57                     | 13,891                            | 515                                 | 31,909                   |
| Howard       | 6,584             | 3,780,383.00      | 1,263,110.00    | 33.41%               | \$191.85                     | 599                 | 885,972.00          | 76,672.00         | 8.65%                | \$128.00                     | 6,570                             | 318                                 | 14,143                   |
| Independence | 15,492            | 7,681,555.00      | 3,606,882.00    | 46.96%               | \$232.82                     | 1,562               | 1,961,104.00        | 331,193.00        | 16.89%               | \$212.03                     | 15,526                            | 828                                 | 34,641                   |
| Izard        | 6,675             | 3,339,176.00      | 2,031,805.00    | 60.85%               | \$304.39                     | 514                 | 655,585.00          | 245,463.00        | 37.44%               | \$477.55                     | 6,925                             | 229                                 | 12,992                   |
| Jackson      | 6,716             | 4,224,516.00      | 2,067,318.00    | 48.94%               | \$307.82                     | 769                 | 971,973.00          | 224,870.00        | 23.14%               | \$292.42                     | 8,154                             | 376                                 | 16,936                   |
| Jefferson    | 26,768            | 15,300,307.00     | 5,716,499.00    | 37.36%               | \$213.56                     | 2,731               | 5,079,970.00        | 2,517,161.00      | 49.55%               | \$921.70                     | 35,663                            | 1,592                               | 78,373                   |
| Johnson      | 9,319             | 5,117,688.00      | 1,919,596.00    | 37.51%               | \$205.99                     | 842                 | 1,073,844.00        | 211,670.00        | 19.71%               | \$251.39                     | 10,517                            | 398                                 | 24,851                   |
| Lafayette    | 3,239             | 1,757,167.00      | 561,555.00      | 31.96%               | \$173.37                     | 298                 | 269,504.00          | 62,903.00         | 23.34%               | \$211.08                     | 4,781                             | 131                                 | 7,705                    |
| Lawrence     | 6,867             | 4,129,632.00      | 1,018,112.00    | 24.65%               | \$148.26                     | 713                 | 727,855.00          | 133,827.00        | 18.39%               | \$187.70                     | 8,313                             | 344                                 | 16,861                   |
| Lee          | 3,505             | 3,038,268.00      | 879,894.00      | 28.96%               | \$251.04                     | 389                 | 678,811.00          | 105,921.00        | 15.60%               | \$272.29                     | 5,034                             | 147                                 | 10,782                   |
| Lincoln      | 4,822             | 2,873,229.00      | 857,707.00      | 29.85%               | \$177.87                     | 397                 | 600,805.00          | 134,618.00        | 22.41%               | \$339.09                     | 5,179                             | 163                                 | 13,609                   |
| Little River | 5,553             | 3,022,786.00      | 897,645.00      | 29.70%               | \$161.65                     | 410                 | 627,544.00          | 136,465.00        | 21.75%               | \$332.84                     | 6,682                             | 201                                 | 12,807                   |



**Exhibit B**  
**Results by Number of Residence Per County**

| County       | Personal Policies | Personal Premiums | Personal Losses | Fire Pure Loss Ratio | Average Pure Loss Per Policy | Housing Count (Est. Units 7/1/07) | Population (Est. 7/1/08) |
|--------------|-------------------|-------------------|-----------------|----------------------|------------------------------|-----------------------------------|--------------------------|
| Pulaski      | 153,343           | 98,838,122.00     | 41,440,648.00   | 41.93%               | \$270.25                     | 174,420                           | 376797                   |
| Benton       | 87,528            | 50,559,843.00     | 12,052,246.00   | 23.84%               | \$137.70                     | 84,957                            | 209791                   |
| Washington   | 68,836            | 40,207,915.00     | 12,142,899.00   | 30.20%               | \$176.40                     | 81,917                            | 195803                   |
| Garland      | 51,636            | 28,267,249.00     | 11,326,280.00   | 40.07%               | \$219.35                     | 46,948                            | 97465                    |
| Faulkner     | 42,167            | 22,029,987.00     | 8,109,598.00    | 36.81%               | \$192.32                     | 42,126                            | 106823                   |
| Sebastian    | 39,907            | 21,939,743.00     | 24,550,668.00   | 111.90%              | \$615.20                     | 52,863                            | 122274                   |
| Saline       | 36,141            | 21,408,315.00     | 9,838,739.00    | 45.96%               | \$272.23                     | 40,022                            | 98209                    |
| Craighead    | 35,446            | 21,571,519.00     | 5,497,443.00    | 25.48%               | \$155.09                     | 38,988                            | 92640                    |
| Lonoke       | 30,053            | 17,714,354.00     | 4,790,314.00    | 27.04%               | \$159.40                     | 25,482                            | 65233                    |
| White        | 30,009            | 15,759,809.00     | 5,013,612.00    | 31.81%               | \$167.07                     | 29,998                            | 74845                    |
| Jefferson    | 26,768            | 15,300,307.00     | 5,716,499.00    | 37.36%               | \$213.56                     | 35,663                            | 78373                    |
| Pope         | 23,485            | 12,224,969.00     | 5,303,465.00    | 43.38%               | \$225.82                     | 24,573                            | 59952                    |
| Baxter       | 23,293            | 11,919,076.00     | 6,730,370.00    | 56.47%               | \$288.94                     | 21,262                            | 42115                    |
| Crawford     | 22,377            | 12,235,286.00     | 16,901,840.00   | 138.14%              | \$755.32                     | 23,240                            | 59682                    |
| Crittenden   | 17,834            | 10,672,964.00     | 4,177,750.00    | 39.14%               | \$234.26                     | 22,657                            | 52554                    |
| Union        | 17,298            | 8,969,610.00      | 3,810,365.00    | 42.48%               | \$220.28                     | 21,182                            | 43213                    |
| LARGEST 16   | 706,121           | 409,619,068.00    | 177,402,736.00  | 43.31%               | \$251.24                     | 766,298                           | 1,775,769                |
| Cleburne     | 16,433            | 8,967,152.00      | 3,581,717.00    | 39.94%               | \$217.96                     | 14,647                            | 25,397                   |
| Mississippi  | 16,426            | 11,030,523.00     | 4,179,158.00    | 37.89%               | \$254.42                     | 22,760                            | 46,808                   |
| Boone        | 16,422            | 8,950,767.00      | 4,183,945.00    | 46.74%               | \$254.78                     | 16,216                            | 36,881                   |
| Greene       | 16,335            | 8,358,928.00      | 3,517,952.00    | 42.09%               | \$215.36                     | 17,760                            | 40,684                   |
| Miller       | 15,594            | 8,801,467.00      | 7,061,970.00    | 80.24%               | \$452.86                     | 19,072                            | 43,226                   |
| Independence | 15,492            | 7,681,555.00      | 3,606,882.00    | 46.96%               | \$232.82                     | 15,526                            | 34,641                   |
| Hot Springs  | 13,166            | 6,669,763.00      | 3,461,548.00    | 51.90%               | \$262.92                     | 13,891                            | 31,909                   |
| Carroll      | 11,315            | 7,540,790.00      | 1,997,507.00    | 26.49%               | \$176.54                     | 12,524                            | 27,557                   |
| Ouachita     | 11,175            | 5,861,232.00      | 2,003,761.00    | 34.19%               | \$179.31                     | 13,696                            | 25,770                   |
| Arkansas     | 10,940            | 6,617,971.00      | 1,934,841.00    | 29.24%               | \$176.86                     | 9,926                             | 19,236                   |
| Sevier       | 10,350            | 5,991,454.00      | 2,090,736.00    | 34.90%               | \$202.00                     | 6,670                             | 16,519                   |
| Columbia     | 10,189            | 5,428,560.00      | 2,044,634.00    | 37.66%               | \$200.67                     | 11,935                            | 24,146                   |
| Conway       | 10,149            | 5,663,168.00      | 2,619,154.00    | 46.25%               | \$258.07                     | 9,372                             | 20,755                   |
| Logan        | 9,643             | 4,956,250.00      | 2,314,666.00    | 46.70%               | \$240.04                     | 10,276                            | 22,567                   |
| Poinsett     | 9,620             | 6,824,543.00      | 2,037,302.00    | 29.85%               | \$211.78                     | 11,527                            | 24,721                   |
| Scott        | 9,582             | 5,357,400.00      | 1,844,653.00    | 34.43%               | \$192.51                     | 5,137                             | 11,248                   |
| Clark        | 9,520             | 4,819,285.00      | 1,055,234.00    | 21.90%               | \$110.84                     | 10,714                            | 23,888                   |
| Johnson      | 9,319             | 5,117,688.00      | 1,919,596.00    | 37.51%               | \$205.99                     | 10,517                            | 24,851                   |
| St. Francis  | 9,214             | 4,830,019.00      | 1,602,216.00    | 33.17%               | \$173.89                     | 11,680                            | 26,336                   |
| Polk         | 9,204             | 4,942,905.00      | 1,861,094.00    | 37.65%               | \$202.20                     | 9,647                             | 20,257                   |
| Ashley       | 8,602             | 5,192,160.00      | 2,997,230.00    | 57.73%               | \$348.43                     | 11,039                            | 22,233                   |
| Yell         | 8,527             | 4,638,390.00      | 1,401,823.00    | 30.22%               | \$164.40                     | 9,633                             | 21,976                   |
| Phillips     | 8,273             | 5,971,617.00      | 3,850,551.00    | 64.48%               | \$465.44                     | 10,955                            | 21,603                   |
| Sharp        | 8,257             | 4,421,976.00      | 1,475,885.00    | 33.38%               | \$178.74                     | 9,617                             | 17,866                   |
| Van Buren    | 8,221             | 4,421,911.00      | 3,469,272.00    | 78.46%               | \$422.00                     | 9,641                             | 16,575                   |
| Hempstead    | 8,083             | 4,654,841.00      | 3,179,478.00    | 68.30%               | \$393.35                     | 10,682                            | 22,900                   |
| Marion       | 7,920             | 4,272,533.00      | 1,610,664.00    | 37.70%               | \$203.37                     | 8,865                             | 16,774                   |
| Drew         | 7,809             | 3,868,270.00      | 1,431,358.00    | 37.00%               | \$183.30                     | 8,824                             | 18,670                   |
| Franklin     | 7,713             | 4,225,787.00      | 1,267,345.00    | 29.99%               | \$164.31                     | 7,978                             | 18,185                   |
| Grant        | 7,647             | 4,064,375.00      | 1,317,452.00    | 32.41%               | \$172.28                     | 7,496                             | 17,690                   |
| Cross        | 7,297             | 5,119,398.00      | 1,757,519.00    | 34.33%               | \$240.86                     | 8,485                             | 18,808                   |
| Clay         | 6,910             | 4,044,114.00      | 1,588,126.00    | 39.27%               | \$229.83                     | 8,718                             | 15,845                   |
| Lawrence     | 6,867             | 4,129,632.00      | 1,018,112.00    | 24.65%               | \$148.26                     | 8,313                             | 16,861                   |
| Jackson      | 6,716             | 4,224,516.00      | 2,067,318.00    | 48.94%               | \$307.82                     | 8,154                             | 16,936                   |
| Izard        | 6,675             | 3,339,176.00      | 2,031,805.00    | 60.85%               | \$304.39                     | 6,925                             | 12,992                   |
| Howard       | 6,584             | 3,780,383.00      | 1,263,110.00    | 33.41%               | \$191.85                     | 6,570                             | 14,143                   |
| Randolph     | 6,545             | 3,368,444.00      | 892,037.00      | 26.48%               | \$136.29                     | 8,801                             | 18,134                   |

| County       | Personal Policies               | Personal Premiums | Personal Losses | Fire Pure Loss Ratio | Average Pure Loss Per Policy | Housing Count (Est. Units 7/1/07) | Population (Est. 7/1/08) |
|--------------|---------------------------------|-------------------|-----------------|----------------------|------------------------------|-----------------------------------|--------------------------|
| Desha        | 5,714                           | 3,831,234.00      | 1,643,724.00    | 42.90%               | \$287.67                     | 6,866                             | 13,538                   |
| Stone        | 5,653                           | 3,015,812.00      | 2,594,312.00    | 86.02%               | \$458.93                     | 6,028                             | 12,090                   |
| Madison      | 5,617                           | 3,465,993.00      | 381,535.00      | 11.01%               | \$67.93                      | 6,916                             | 15,651                   |
| Little River | 5,553                           | 3,022,786.00      | 897,645.00      | 29.70%               | \$161.65                     | 6,682                             | 12,807                   |
| Chicot       | 5,060                           | 3,921,852.00      | 1,294,087.00    | 33.00%               | \$255.75                     | 6,168                             | 11,993                   |
| Bradley      | 5,055                           | 2,676,771.00      | 561,108.00      | 20.96%               | \$111.00                     | 5,980                             | 11,906                   |
| Pike         | 4,939                           | 2,734,115.00      | 302,871.00      | 11.08%               | \$61.32                      | 5,802                             | 10,616                   |
| Lincoln      | 4,822                           | 2,873,229.00      | 857,707.00      | 29.85%               | \$177.87                     | 5,179                             | 13,609                   |
| Fulton       | 4,803                           | 2,555,902.00      | 1,379,141.00    | 53.96%               | \$287.14                     | 6,245                             | 11,688                   |
| Montgomery   | 4,664                           | 2,551,226.00      | 666,030.00      | 26.11%               | \$142.80                     | 5,312                             | 9,047                    |
| Perry        | 4,564                           | 2,231,274.00      | 666,414.00      | 29.87%               | \$146.02                     | 4,924                             | 10,317                   |
| Prairie      | 4,284                           | 2,738,885.00      | 1,172,442.00    | 42.81%               | \$273.68                     | 4,963                             | 8,580                    |
| Monroe       | 4,253                           | 3,189,956.00      | 1,793,742.00    | 56.23%               | \$421.76                     | 5,242                             | 8,518                    |
| Dallas       | 4,240                           | 1,761,448.00      | 403,197.00      | 22.89%               | \$95.09                      | 4,516                             | 8,144                    |
| Searcy       | 3,876                           | 1,992,449.00      | 1,163,861.00    | 58.41%               | \$300.27                     | 4,466                             | 8,048                    |
| Cleveland    | 3,780                           | 2,010,982.00      | 303,429.00      | 15.09%               | \$80.27                      | 4,009                             | 8,665                    |
| Nevada       | 3,722                           | 1,870,386.00      | 311,108.00      | 16.63%               | \$83.59                      | 5,983                             | 9,157                    |
| Woodruff     | 3,544                           | 2,478,059.00      | 442,606.00      | 17.86%               | \$124.89                     | 4,204                             | 7,439                    |
| Lee          | 3,505                           | 3,038,268.00      | 879,894.00      | 28.96%               | \$251.04                     | 5,034                             | 10,782                   |
| Lafayette    | 3,239                           | 1,757,167.00      | 561,555.00      | 31.96%               | \$173.37                     | 4,781                             | 7,705                    |
| Newton       | 2,816                           | 1,541,672.00      | 1,160,877.00    | 75.30%               | \$412.24                     | 4,502                             | 8,298                    |
| Calhoun      | 2,016                           | 1,040,315.00      | 498,706.00      | 47.94%               | \$247.37                     | 3,140                             | 5,435                    |
| REMAINING 59 | 464,453                         | 264,448,724.00    | 107,473,642.00  | 40.64%               | \$231.40                     | 521,131                           | 1,079,621                |
|              |                                 |                   |                 |                      |                              |                                   |                          |
| Totals       | 1,170,574                       | 674,067,792.00    | 284,876,378.00  | 42.26%               | \$243.36                     | 1,287,429                         | 2,855,390                |
|              |                                 |                   |                 |                      |                              |                                   |                          |
|              |                                 |                   |                 |                      |                              |                                   |                          |
| Red text     | Fire Losses ABOVE State Average |                   |                 |                      |                              |                                   |                          |
| Green text   | Fire Losses BELOW State Average |                   |                 |                      |                              |                                   |                          |



**Exhibit C**  
**Results by Number of Businesses Per County**

| County       | Commercial Policies | Commercial Premiums | Commercial Losses | Fire Pure Loss Ratio | Average Pure Loss Per Policy | Business Count (non-farm Est. 2006) | Population (Est. 7/1/08) |
|--------------|---------------------|---------------------|-------------------|----------------------|------------------------------|-------------------------------------|--------------------------|
| Pulaski      | 19,111              | 33,365,807.00       | 17,443,743.00     | 52.28%               | \$912.76                     | 12,251                              | 376,797                  |
| Benton       | 9,133               | 13,649,169.00       | 4,944,824.00      | 36.23%               | \$541.42                     | 5,138                               | 209,791                  |
| Washington   | 9,098               | 15,794,136.00       | 2,510,855.00      | 15.90%               | \$275.98                     | 5,020                               | 195,803                  |
| Sebastian    | 5,586               | 9,804,937.00        | 17,931,889.00     | 182.89%              | \$3,210.15                   | 3,609                               | 122,274                  |
| Craighead    | 4,710               | 7,290,540.00        | 3,575,852.00      | 49.05%               | \$759.20                     | 2,441                               | 92,640                   |
| Garland      | 4,503               | 7,526,305.00        | 2,893,414.00      | 38.44%               | \$642.55                     | 2,834                               | 97,465                   |
| Faulkner     | 4,227               | 5,092,273.00        | 1,232,726.00      | 24.21%               | \$291.63                     | 2,207                               | 106,823                  |
| White        | 3,381               | 4,782,006.00        | 2,206,224.00      | 46.14%               | \$652.54                     | 1,491                               | 74,845                   |
| Saline       | 3,190               | 3,878,051.00        | 1,798,296.00      | 46.37%               | \$563.73                     | 1,697                               | 98,209                   |
| Jefferson    | 2,731               | 5,079,970.00        | 2,517,161.00      | 49.55%               | \$921.70                     | 1,592                               | 78,373                   |
| Pope         | 2,726               | 3,586,176.00        | 1,396,178.00      | 38.93%               | \$512.17                     | 1,540                               | 59,952                   |
| Lonoke       | 2,335               | 2,589,120.00        | 1,387,628.00      | 53.59%               | \$594.27                     | 1,067                               | 65,233                   |
| Baxter       | 2,168               | 2,625,987.00        | 4,210,033.00      | 160.32%              | \$1,941.90                   | 1,141                               | 42,115                   |
| Crawford     | 2,004               | 3,548,058.00        | 8,844,363.00      | 249.27%              | \$4,413.35                   | 1,035                               | 59,682                   |
| Union        | 1,926               | 3,778,551.00        | 791,881.00        | 20.96%               | \$411.15                     | 1,200                               | 43,213                   |
| Crittenden   | 1,829               | 3,401,783.00        | 845,116.00        | 24.84%               | \$462.06                     | 921                                 | 52,554                   |
| LARGEST 16   | 78,658              | 125,792,869.00      | 74,530,183.00     | 59.25%               | \$947.52                     | 45,184                              | 1,775,769                |
| Greene       | 1,805               | 2,510,212.00        | 599,141.00        | 23.87%               | \$331.93                     | 823                                 | 40,684                   |
| Boone        | 1,712               | 1,947,504.00        | 364,088.00        | 18.70%               | \$212.67                     | 909                                 | 36,881                   |
| Conway       | 1,688               | 1,224,003.00        | 367,199.00        | 30.00%               | \$217.53                     | 409                                 | 20,755                   |
| Mississippi  | 1,602               | 4,699,163.00        | 6,712,110.00      | 142.84%              | \$4,189.83                   | 872                                 | 46,808                   |
| Independence | 1,562               | 1,961,104.00        | 331,193.00        | 16.89%               | \$212.03                     | 828                                 | 34,641                   |
| Carroll      | 1,517               | 2,423,840.00        | 1,149,837.00      | 47.44%               | \$757.97                     | 778                                 | 27,557                   |
| Miller       | 1,292               | 3,096,352.00        | 4,637,735.00      | 149.78%              | \$3,589.58                   | 758                                 | 43,226                   |
| Cleburne     | 1,289               | 1,909,345.00        | 1,251,319.00      | 65.54%               | \$970.77                     | 626                                 | 25,397                   |
| Arkansas     | 1,245               | 2,581,773.00        | 3,258,652.00      | 126.22%              | \$2,617.39                   | 568                                 | 19,236                   |
| Columbia     | 1,049               | 1,620,248.00        | 186,047.00        | 11.48%               | \$177.36                     | 604                                 | 24,146                   |
| Clark        | 1,045               | 1,815,507.00        | 780,239.00        | 42.98%               | \$746.64                     | 571                                 | 23,888                   |
| Ouachita     | 1,010               | 1,682,559.00        | 2,322,615.00      | 138.04%              | \$2,299.62                   | 579                                 | 25,770                   |
| St. Francis  | 931                 | 1,457,921.00        | 662,924.00        | 45.47%               | \$712.06                     | 515                                 | 26,336                   |
| Van Buren    | 931                 | 1,079,930.00        | 2,893,538.00      | 267.94%              | \$3,107.99                   | 341                                 | 16,575                   |
| Hot Springs  | 922                 | 1,591,038.00        | 260,529.00        | 16.37%               | \$282.57                     | 515                                 | 31,909                   |
| Cross        | 889                 | 1,017,954.00        | 367,588.00        | 36.11%               | \$413.48                     | 402                                 | 18,808                   |
| Polk         | 887                 | 1,164,203.00        | 303,733.00        | 26.09%               | \$342.43                     | 511                                 | 20,257                   |
| Ashley       | 843                 | 1,396,819.00        | 509,079.00        | 36.45%               | \$603.89                     | 472                                 | 22,233                   |
| Johnson      | 842                 | 1,073,844.00        | 211,670.00        | 19.71%               | \$251.39                     | 398                                 | 24,851                   |
| Poinsett     | 823                 | 1,866,224.00        | 330,022.00        | 17.68%               | \$401.00                     | 401                                 | 24,721                   |
| Hempstead    | 802                 | 1,222,112.00        | 361,382.00        | 29.57%               | \$450.60                     | 425                                 | 22,900                   |
| Phillips     | 774                 | 1,202,567.00        | 210,770.00        | 17.53%               | \$272.31                     | 495                                 | 21,603                   |
| Logan        | 769                 | 860,004.00          | 142,977.00        | 16.63%               | \$185.93                     | 416                                 | 22,567                   |
| Jackson      | 769                 | 971,973.00          | 224,870.00        | 23.14%               | \$292.42                     | 376                                 | 16,936                   |
| Yell         | 751                 | 926,161.00          | 521,839.00        | 56.34%               | \$694.86                     | 330                                 | 21,976                   |
| Sharp        | 751                 | 672,641.00          | 732,057.00        | 108.83%              | \$974.78                     | 364                                 | 17,866                   |
| Drew         | 723                 | 1,333,470.00        | 129,637.00        | 9.72%                | \$179.30                     | 451                                 | 18,670                   |
| Sevier       | 718                 | 735,260.00          | 128,222.00        | 17.44%               | \$178.58                     | 281                                 | 16,519                   |
| Desha        | 718                 | 1,211,563.00        | 1,112,722.00      | 91.84%               | \$1,549.75                   | 382                                 | 13,538                   |
| Lawrence     | 713                 | 727,855.00          | 133,827.00        | 18.39%               | \$187.70                     | 344                                 | 16,861                   |
| Clay         | 710                 | 1,191,123.00        | 972,034.00        | 81.61%               | \$1,369.06                   | 317                                 | 15,845                   |
| Franklin     | 678                 | 1,002,265.00        | 460,023.00        | 45.90%               | \$678.50                     | 280                                 | 18,185                   |
| Randolph     | 612                 | 760,158.00          | 297,912.00        | 39.19%               | \$486.78                     | 340                                 | 18,134                   |
| Howard       | 599                 | 885,972.00          | 76,672.00         | 8.65%                | \$128.00                     | 318                                 | 14,143                   |
| Stone        | 581                 | 658,496.00          | 983,239.00        | 149.32%              | \$1,692.32                   | 247                                 | 12,090                   |
| Grant        | 554                 | 824,501.00          | 365,360.00        | 44.31%               | \$659.49                     | 277                                 | 17,690                   |



| County       | Commercial Policies             | Commercial Premiums | Commercial Losses | Fire Pure Loss Ratio | Average Pure Loss Per Policy | Business Count (non-farm Est. 2006) | Population (Est. 7/1/08) |
|--------------|---------------------------------|---------------------|-------------------|----------------------|------------------------------|-------------------------------------|--------------------------|
| Marion       | 539                             | 732,794.00          | 259,514.00        | 35.41%               | \$481.47                     | 241                                 | 16,774                   |
| Bradley      | 532                             | 643,842.00          | 172,722.00        | 26.83%               | \$324.67                     | 290                                 | 11,906                   |
| Scott        | 522                             | 508,402.00          | 106,629.00        | 20.97%               | \$204.27                     | 161                                 | 11,248                   |
| Chicot       | 517                             | 842,836.00          | 101,809.00        | 12.08%               | \$196.92                     | 247                                 | 11,993                   |
| Izard        | 514                             | 655,585.00          | 245,463.00        | 37.44%               | \$477.55                     | 229                                 | 12,992                   |
| Monroe       | 458                             | 769,987.00          | 1,863,908.00      | 242.07%              | \$4,069.67                   | 204                                 | 8,518                    |
| Madison      | 427                             | 500,601.00          | 903,518.00        | 180.49%              | \$2,115.97                   | 216                                 | 15,651                   |
| Pike         | 426                             | 657,229.00          | 103,291.00        | 15.72%               | \$242.47                     | 216                                 | 10,616                   |
| Little River | 410                             | 627,544.00          | 136,465.00        | 21.75%               | \$332.84                     | 201                                 | 12,807                   |
| Lincoln      | 397                             | 600,805.00          | 134,618.00        | 22.41%               | \$339.09                     | 163                                 | 13,609                   |
| Lee          | 389                             | 678,811.00          | 105,921.00        | 15.60%               | \$272.29                     | 147                                 | 10,782                   |
| Woodruff     | 385                             | 563,922.00          | 509,627.00        | 90.37%               | \$1,323.71                   | 145                                 | 7,439                    |
| Prairie      | 378                             | 403,951.00          | 61,426.00         | 15.21%               | \$162.50                     | 167                                 | 8,580                    |
| Fulton       | 372                             | 400,291.00          | 303,402.00        | 75.80%               | \$815.60                     | 165                                 | 11,688                   |
| Montgomery   | 368                             | 430,263.00          | 94,823.00         | 22.04%               | \$257.67                     | 150                                 | 9,047                    |
| Searcy       | 360                             | 348,726.00          | 42,289.00         | 12.13%               | \$117.47                     | 121                                 | 8,048                    |
| Perry        | 341                             | 382,403.00          | 14,855.00         | 3.88%                | \$43.56                      | 117                                 | 10,317                   |
| Nevada       | 341                             | 378,938.00          | 0.00              | 0.00%                | \$0.00                       | 141                                 | 9,157                    |
| Dallas       | 340                             | 437,806.00          | 111,487.00        | 25.46%               | \$327.90                     | 238                                 | 8,144                    |
| Lafayette    | 298                             | 269,504.00          | 62,903.00         | 23.34%               | \$211.08                     | 131                                 | 7,705                    |
| Cleveland    | 245                             | 171,603.00          | 19,999.00         | 11.65%               | \$81.63                      | 86                                  | 8,665                    |
| Newton       | 220                             | 231,634.00          | 49,779.00         | 21.49%               | \$226.27                     | 112                                 | 8,298                    |
| Calhoun      | 154                             | 169,933.00          | 18,666.00         | 10.98%               | \$121.21                     | 71                                  | 5,435                    |
| REMAINING 59 | 44,039                          | 64,713,074.00       | 39,775,915.00     | 61.47%               | \$903.20                     | 21,482                              | 1,079,621                |
|              |                                 |                     |                   |                      |                              |                                     |                          |
| Totals       | 122,697                         | 190,505,943.00      | 114,306,098.00    | 60.00%               | \$931.61                     | 66,666                              | 2,855,390                |
|              |                                 |                     |                   |                      |                              |                                     |                          |
|              |                                 |                     |                   |                      |                              |                                     |                          |
| Red text     | Fire Losses ABOVE State Average |                     |                   |                      |                              |                                     |                          |
| Green text   | Fire Losses BELOW State Average |                     |                   |                      |                              |                                     |                          |

**Explanation of Column Headings:**

County: The political subdivision of the State of Arkansas for which the relative information required by Act 1345 of 2003 was furnished by the reporting insurance companies

Personal Policies: Policies of insurance covering only risks commonly associated with owning or renting a family residence such as those from fire, vandalism, theft, liability and other sudden and accidental events

Personal Premiums: Premiums for personal policy risks

Personal Losses: Losses for personal policy risks that derive only from the risk of fire. A typical loss ratio including all losses for an insurance policy along with the cost to investigate the loss, settle the claim and otherwise administer the policy usually exceed 100% with the excess being offset by investment and marketing considerations. Fire is typically a small portion of that total amount as reflected in the report. Therefore, for purposes of the Act, the following risks typically covered by a personal policy are NOT included in the column "Personal Losses":

- |  |  |
|--|--|
| 1 Debris Removal                                 | 16 Riot or Civil Commotion   |
| 2 Reasonable Repairs                             | 17 Aircraft  |
| 3 Trees, Shrubs and other plants                 | 18 Vehicles  |
| 4 Fire Department Service Charge                 | 19 Smoke   |
| 5 Property Removed                               | 20 Vandalism or Malicious Mischief   |
| 6 Credit Card, Electronic Fund Transfer, Forgery | 21 Theft   |
| 7 Loss Assessment                                | 22 Falling Objects   |
| 8 Collapse                                       | 23 Weight of Ice, Snow or Sleet  |
| 9 Glass or Safety Glazing Material               | 24 Accidental Discharge or Overflow of Water or Steam                          |
| 10 Landlord's Furnishings                        | 25 Sudden and Accidental Tearing apart, Cracking, Burning or Bulging           |
| 11 Ordinance or Law                              | 26 Freezing  |
| 12 Grave Markers                                 | 27 Sudden and Accidental Damage from Artificially Generated Electrical Current |
| 13 Lightning                                     | 28 Volcanic Eruption   |
| 14 Windstorm or Hail                             | 29 Liability   |
| 15 Explosion                                     |  |

Fire Pure Loss Ratio: For the Personal portion of the report, this ratio is determined by dividing the "Personal Losses" by "Personal Premiums". For the Commercial portion of the report, this ratio is determined by dividing "Commercial Losses" by "Commercial Premium."

Average Pure Loss Per Policy: For the Personal portion of the report, this ratio is determined by dividing "Personal Losses" by "Personal Policies". For the Commercial portion of the report, this ratio is determined by dividing "Commercial Losses" by "Commercial Policies."

Commercial Policies: Policies of insurance covering only risks commonly associated with the ownership or leasing of property in which a business produces, distributes or sells tangible goods to, or provides a service to its customers

Commercial Premiums: Premiums for commercial policy risks

Commercial Losses: Losses for commercial policy risks that derive only from the risk of fire. A typical loss ratio including all losses for an insurance policy, along with the cost to investigate the loss, settle the claim and otherwise administer the policy, usually exceed 100% with the excess being offset by investment and marketing considerations.

Fire is typically a small portion of that total amount as reflected in the report. Therefore, for purposes of the Act, the following risks typically covered by a commercial policy are NOT included in the column "Commercial Losses":

- |   |   |
|---|---|
| <b>1</b> Debris Removal                                 | <b>16</b> Riot or Civil Commotion   |
| <b>2</b> Reasonable Repairs                             | <b>17</b> Aircraft  |
| <b>3</b> Trees, Shrubs and other plants                 | <b>18</b> Vehicles  |
| <b>4</b> Fire Department Service Charge                 | <b>19</b> Smoke   |
| <b>5</b> Property Removed                               | <b>20</b> Vandalism or Malicious Mischief   |
| <b>6</b> Credit Card, Electronic Fund Transfer, Forgery | <b>21</b> Theft   |
| <b>7</b> Loss Assessment                                | <b>22</b> Falling Objects   |
| <b>8</b> Collapse                                       | <b>23</b> Weight of Ice, Snow or Sleet  |
| <b>9</b> Glass or Safety Glazing Material               | <b>24</b> Accidental Discharge or Overflow of Water or Steam                          |
| <b>10</b> Landlord's Furnishings                        | <b>25</b> Sudden and Accidental Tearing apart, Cracking, Burning or Bulging           |
| <b>11</b> Ordinance or Law                              | <b>26</b> Freezing  |
| <b>12</b> Grave Markers                                 | <b>27</b> Sudden and Accidental Damage from Artificially Generated Electrical Current |
| <b>13</b> Lightning                                     | <b>28</b> Volcanic Eruption   |
| <b>14</b> Windstorm or Hail                             | <b>29</b> Liability   |
| <b>15</b> Explosion                                     |   |

Housing Count: The number of estimated housing units as of July 1, 2007, according to the U. S. Census Bureau found on its website at <http://www.census.gov/> including <http://censtats.census.gov/cgi-bin/usac/usacomp.pl>

Business Count: The estimated number of non-farm businesses as of 2006, according to the U. S. Census Bureau found on its website at <http://censtats.census.gov/cgi-bin/usac/usacomp.pl>

Population: The population is the most recent estimate (July 1, 2008) according to the U. S. Census Bureau found on its website at <http://censtats.census.gov/cgi-bin/usac/usacomp.pl>