

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



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Arkansas Insurance Department

Approved by: Jay Bradford, State Insurance Commissioner

Date Submitted: August 9, 2010

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 2009, 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 2009 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:

- | | |
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| 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 aggregate¹ 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.

¹ 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 2009 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	Business Count	Population
Arkansas	10,751	7,431,357.00	2,226,452.00	29.96%	\$207.09	1,371	2,763,973.00	1,612,022.00	58.32%	\$1,175.80	9,932	556	20,130
Ashley	8,631	5,383,658.00	2,996,035.00	55.65%	\$347.12	895	1,354,593.00	286,512.00	21.15%	\$320.13	11,059	471	23,687
Baxter	23,243	12,502,707.00	9,358,959.00	74.86%	\$402.66	2,353	2,544,720.00	1,338,551.00	52.60%	\$568.87	21,407	1,176	39,827
Benton	89,822	53,129,684.00	13,426,723.00	25.27%	\$149.48	9,418	14,513,918.00	1,905,366.00	13.13%	\$202.31	86,507	5,401	179,756
Boone	16,535	9,343,522.00	5,238,647.00	56.07%	\$316.82	1,842	2,197,669.00	733,567.00	33.38%	\$398.24	16,267	903	35,253
Bradley	4,997	2,715,889.00	1,305,225.00	48.06%	\$261.20	554	741,099.00	97,669.00	13.18%	\$176.30	5,974	287	12,348
Calhoun	2,201	1,080,567.00	505,575.00	46.79%	\$229.70	162	210,743.00	1,754.00	0.83%	\$10.83	3,143	68	5,539
Carroll	11,289	7,855,258.00	4,204,713.00	53.53%	\$372.46	1,558	2,633,365.00	546,409.00	20.75%	\$350.71	12,595	780	26,555
Chicot	4,997	4,049,479.00	2,621,497.00	64.74%	\$524.61	534	824,228.00	260,642.00	31.62%	\$488.09	6,171	239	13,287
Clark	9,401	4,990,291.00	1,693,202.00	33.93%	\$180.11	1,092	1,974,506.00	201,915.00	10.23%	\$184.90	10,748	557	23,105
Clay	6,693	4,207,723.00	1,689,056.00	40.14%	\$252.36	709	935,117.00	313,841.00	33.56%	\$442.65	8,725	313	16,759
Cleburne	16,444	9,398,652.00	1,715,625.00	18.25%	\$104.33	1,363	1,648,424.00	380,761.00	23.10%	\$279.36	14,700	633	25,045
Cleveland	3,810	2,081,785.00	366,479.00	17.60%	\$96.19	261	310,467.00	5,629.00	1.81%	\$21.57	4,015	90	8,842
Columbia	10,083	5,662,733.00	1,612,269.00	28.47%	\$159.90	1,118	1,733,824.00	214,779.00	12.39%	\$192.11	11,944	601	24,751
Conway	10,287	5,654,993.00	2,027,133.00	35.85%	\$197.06	1,057	1,274,874.00	431,097.00	33.81%	\$407.85	9,392	438	20,589
Craighead	35,687	22,836,016.00	7,689,643.00	33.67%	\$215.47	4,915	7,985,852.00	3,084,958.00	38.63%	\$627.66	39,516	2,479	86,191
Crawford	22,488	12,775,368.00	5,062,730.00	39.63%	\$225.13	2,178	3,746,193.00	646,764.00	17.26%	\$296.95	23,586	1,108	56,578
Crittenden	17,354	10,907,213.00	2,608,319.00	23.91%	\$150.30	1,930	3,071,075.00	420,426.00	13.69%	\$217.84	23,155	921	51,488
Cross	7,028	5,184,602.00	1,150,734.00	22.20%	\$163.74	967	1,155,135.00	740,771.00	64.13%	\$766.05	8,512	405	19,079
Dallas	3,561	1,773,595.00	484,245.00	27.30%	\$135.99	335	480,389.00	106,550.00	22.18%	\$318.06	4,521	242	8,662
Desha	5,882	3,852,677.00	1,256,399.00	32.61%	\$213.60	787	1,297,454.00	214,124.00	16.50%	\$272.08	6,924	371	14,665
Drew	7,501	3,971,248.00	1,284,709.00	32.35%	\$171.27	753	1,285,198.00	317,888.00	24.73%	\$422.16	8,833	436	18,524
Faulkner	43,028	23,593,305.00	8,301,074.00	35.18%	\$192.92	4,504	5,656,456.00	955,991.00	16.90%	\$212.25	42,726	2,324	95,113
Franklin	7,565	4,369,877.00	2,020,089.00	46.23%	\$267.03	736	1,113,023.00	543,889.00	48.87%	\$738.98	8,001	286	18,064
Fulton	4,733	2,605,105.00	2,384,883.00	91.55%	\$503.88	397	468,478.00	587,551.00	125.42%	\$1,479.98	6,258	190	11,909
Garland	51,343	29,444,196.00	9,349,151.00	31.75%	\$182.09	4,663	7,240,085.00	2,948,437.00	40.72%	\$632.30	47,068	2,867	92,141
Grant	7,673	4,197,200.00	1,907,770.00	45.45%	\$248.63	595	849,069.00	32,186.00	3.79%	\$54.09	7,525	275	17,242
Greene	15,758	8,798,177.00	4,377,178.00	49.75%	\$277.77	1,881	2,210,426.00	36,902,717.00	1669.48%	\$19,618.67	17,953	823	38,975
Hempstead	7,978	4,726,857.00	999,214.00	21.14%	\$125.25	1,023	1,638,124.00	87,378.00	5.33%	\$85.41	10,740	420	23,469
Hot Springs	13,080	6,930,353.00	2,200,064.00	31.75%	\$168.20	979	2,080,378.00	534,255.00	25.68%	\$545.72	13,917	527	30,627
Howard	6,454	3,860,972.00	924,009.00	23.93%	\$143.17	702	1,027,704.00	115,856.00	11.27%	\$165.04	6,586	305	14,478
Independence	15,272	8,084,269.00	2,887,680.00	35.72%	\$189.08	1,793	2,456,952.00	1,355,561.00	55.17%	\$756.03	15,567	823	34,648
Izard	6,637	3,500,188.00	2,017,296.00	57.63%	\$303.95	572	580,257.00	55,969.00	9.65%	\$97.85	6,939	222	13,329
Jackson	6,448	4,401,003.00	1,993,016.00	45.29%	\$309.09	918	1,335,071.00	260,953.00	19.55%	\$284.26	8,163	362	17,285
Jefferson	26,681	15,833,941.00	4,931,537.00	31.15%	\$184.83	2,734	5,663,706.00	1,718,330.00	30.34%	\$628.50	35,790	1,565	82,656
Johnson	9,166	5,267,124.00	2,228,629.00	42.31%	\$243.14	963	1,251,613.00	372,580.00	29.77%	\$386.90	10,571	404	23,713
Lafayette	2,970	1,750,899.00	479,711.00	27.40%	\$161.52	336	402,807.00	10,884.00	2.70%	\$32.39	4,788	119	8,221
Lawrence	6,665	4,234,445.00	1,695,409.00	40.04%	\$254.37	747	835,273.00	62,291.00	7.46%	\$83.39	8,323	326	17,410
Lee	3,416	3,057,719.00	1,112,613.00	36.39%	\$325.71	389	541,948.00	20,394.00	3.76%	\$52.43	5,035	150	11,724
Lincoln	4,779	3,032,297.00	1,074,712.00	35.44%	\$224.88	436	678,391.00	598,805.00	88.27%	\$1,373.41	5,191	173	14,368
Little River	5,575	3,155,451.00	1,073,624.00	34.02%	\$192.58	477	750,681.00	15,425.00	2.05%	\$32.34	6,691	202	13,254
Logan	9,597	5,183,074.00	1,706,901.00	32.93%	\$177.86	898	1,106,446.00	172,241.00	15.57%	\$191.81	10,303	413	22,899

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	Business Count	Population
Lonoke	30,349	18,695,110.00	6,028,628.00	32.25%	\$198.64	2,506	2,632,219.00	646,178.00	24.55%	\$257.85	25,867	1,046	58,678
Madison	5,653	3,553,683.00	1,402,180.00	39.46%	\$248.04	467	648,690.00	893,773.00	137.78%	\$1,913.86	6,931	212	14,685
Marion	7,835	4,414,949.00	2,897,139.00	65.62%	\$369.77	615	1,001,850.00	122,855.00	12.26%	\$199.76	8,909	245	16,383
Miller	15,693	9,395,699.00	4,693,124.00	49.95%	\$299.06	1,400	3,178,546.00	1,509,919.00	47.50%	\$1,078.51	19,213	745	42,468
Mississippi	16,172	11,627,372.00	4,863,185.00	41.83%	\$300.72	1,638	3,878,474.00	748,311.00	19.29%	\$456.84	22,786	908	48,485
Monroe	4,211	3,342,544.00	1,311,499.00	39.24%	\$311.45	478	768,738.00	142,561.00	18.54%	\$298.24	5,242	201	9,415
Montgomery	4,685	2,684,899.00	1,298,540.00	48.36%	\$277.17	403	566,003.00	98,303.00	17.37%	\$243.93	5,320	159	9,282
Nevada	3,672	1,883,340.00	565,282.00	30.01%	\$153.94	338	464,849.00	0.00	0.00%	\$0.00	5,984	142	9,620
Newton	2,722	1,646,654.00	1,320,510.00	80.19%	\$485.12	243	294,900.00	316.00	0.11%	\$1.30	4,512	101	8,484
Ouachita	11,048	5,584,194.00	1,690,107.00	30.27%	\$152.98	1,013	1,743,110.00	295,706.00	16.96%	\$291.91	13,701	565	27,361
Perry	4,549	2,316,837.00	855,608.00	36.93%	\$188.09	403	471,736.00	45,853.00	9.72%	\$113.78	4,933	122	10,456
Phillips	8,293	6,033,228.00	2,490,980.00	41.29%	\$300.37	787	1,359,305.00	598,125.00	44.00%	\$760.01	10,979	483	24,309
Pike	5,027	2,896,463.00	1,397,001.00	48.23%	\$277.90	450	699,189.00	60,728.00	8.69%	\$134.95	5,814	198	10,973
Poinsett	9,332	7,288,227.00	2,434,373.00	33.40%	\$260.86	862	1,294,862.00	436,163.00	33.68%	\$505.99	11,566	388	25,339
Polk	9,272	5,228,615.00	4,391,497.00	83.99%	\$473.63	1,024	1,302,551.00	2,018,427.00	154.96%	\$1,971.12	9,671	524	20,092
Pope	23,592	13,003,719.00	5,215,649.00	40.11%	\$221.08	3,201	4,283,698.00	740,590.00	17.29%	\$231.36	24,939	1,563	55,933
Prairie	4,187	2,861,414.00	521,823.00	18.24%	\$124.63	435	403,829.00	7,467.00	1.85%	\$17.17	4,969	181	9,186
Pulaski	153,307	102,894,388.00	38,108,763.00	37.04%	\$248.58	19,345	31,707,181.00	7,978,297.00	25.16%	\$412.42	175,963	12,428	365,913
Randolph	6,395	3,492,825.00	2,313,538.00	66.24%	\$361.77	670	943,129.00	486,626.00	51.60%	\$726.31	8,817	335	18,411
Saline	35,340	21,577,772.00	6,931,942.00	32.13%	\$196.15	2,966	3,952,923.00	2,581,525.00	65.31%	\$870.37	40,682	1,822	89,234
Scott	10,570	6,252,622.00	3,265,135.00	52.22%	\$308.91	964	1,228,570.00	180,158.00	14.66%	\$186.89	5,146	164	11,003
Searcy	3,978	2,120,910.00	1,693,021.00	79.83%	\$425.60	417	331,457.00	87,319.00	26.34%	\$209.40	4,473	130	8,050
Sebastian	40,267	22,814,984.00	8,694,703.00	38.11%	\$215.93	5,472	9,680,471.00	2,827,035.00	29.20%	\$516.64	53,388	3,596	117,786
Sevier	10,664	6,236,748.00	1,627,464.00	26.09%	\$152.61	941	1,009,009.00	33,987.00	3.37%	\$36.12	6,679	287	16,120
Sharp	8,628	4,808,069.00	3,887,454.00	80.85%	\$450.56	864	822,154.00	122,112.00	14.85%	\$141.33	9,644	364	17,491
St. Francis	8,263	4,706,953.00	4,895,825.00	104.01%	\$592.50	929	1,242,046.00	285,117.00	22.96%	\$306.91	11,690	525	28,225
Stone	5,779	3,191,650.00	2,623,900.00	82.21%	\$454.04	720	700,796.00	20,891.00	2.98%	\$29.02	6,054	246	11,700
Union	17,145	9,674,953.00	3,626,712.00	37.49%	\$211.53	1,969	6,044,338.00	1,125,710.00	18.62%	\$571.72	21,222	1,212	44,595
Van Buren	8,342	4,800,449.00	1,975,460.00	41.15%	\$236.81	1,016	1,036,996.00	232,139.00	22.39%	\$228.48	9,680	340	16,579
Washington	69,833	42,040,356.00	23,325,940.00	55.48%	\$334.02	9,338	15,820,353.00	3,434,584.00	21.71%	\$367.81	83,570	5,067	174,077
White	29,623	16,503,300.00	7,185,655.00	43.54%	\$242.57	3,569	4,557,234.00	3,008,190.00	66.01%	\$842.87	30,175	1,531	70,658
Woodruff	3,469	2,538,375.00	974,534.00	38.39%	\$280.93	437	758,766.00	22,834.00	3.01%	\$52.25	4,210	153	8,135
Yell	8,481	4,845,759.00	1,960,258.00	40.45%	\$231.14	771	1,062,305.00	107,543.00	10.12%	\$139.49	9,647	319	21,318
Totals	1,169,879	703,772,529.00	280,656,358.00	39.88%	\$239.90	128,546	198,459,981.00	92,113,030.00	46.41%	\$716.58	1,298,137	67,553	2,752,629
* See attached "Explanations of Column Headings" for descriptions of the information contained in each columr.													
Red text	Fire Losses ABOVE State Average												

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	Population
Pulaski	153,307	102,894,388.00	38,108,763.00	37.04%	\$248.58	175,963	365,913
Benton	89,822	53,129,684.00	13,426,723.00	25.27%	\$149.48	86,507	179,756
Washington	69,833	42,040,356.00	23,325,940.00	55.48%	\$334.02	83,570	174,077
Sebastian	40,267	22,814,984.00	8,694,703.00	38.11%	\$215.93	53,388	117,786
Faulkner	43,028	23,593,305.00	8,301,074.00	35.18%	\$192.92	42,726	95,113
Garland	51,343	29,444,196.00	9,349,151.00	31.75%	\$182.09	47,068	92,141
Saline	35,340	21,577,772.00	6,931,942.00	32.13%	\$196.15	40,682	89,234
Craighead	35,687	22,836,016.00	7,689,643.00	33.67%	\$215.47	39,516	86,191
Jefferson	26,681	15,833,941.00	4,931,537.00	31.15%	\$184.83	35,790	82,656
White	29,623	16,503,300.00	7,185,655.00	43.54%	\$242.57	30,175	70,658
Lonoke	30,349	18,695,110.00	6,028,628.00	32.25%	\$198.64	25,867	58,678
Crawford	22,488	12,775,368.00	5,062,730.00	39.63%	\$225.13	23,586	56,578
Pope	23,592	13,003,719.00	5,215,649.00	40.11%	\$221.08	24,939	55,933
Crittenden	17,354	10,907,213.00	2,608,319.00	23.91%	\$150.30	23,155	51,488
Mississippi	16,172	11,627,372.00	4,863,185.00	41.83%	\$300.72	22,786	48,485
Union	17,145	9,674,953.00	3,626,712.00	37.49%	\$211.53	21,222	44,595
LARGEST 16	702,031	427,351,677.00	155,350,354.00	36.35%	\$221.29	776,940	1,669,282
Miller	15,693	9,395,699.00	4,693,124.00	49.95%	\$299.06	19,213	42,468
Baxter	23,243	12,502,707.00	9,358,959.00	74.86%	\$402.66	21,407	39,827
Greene	15,758	8,798,177.00	4,377,178.00	49.75%	\$277.77	17,953	38,975
Boone	16,535	9,343,522.00	5,238,647.00	56.07%	\$316.82	16,267	35,253
Independence	15,272	8,084,269.00	2,887,680.00	35.72%	\$189.08	15,567	34,648
Hot Springs	13,080	6,930,353.00	2,200,064.00	31.75%	\$168.20	13,917	30,627
St. Francis	8,263	4,706,953.00	4,895,825.00	104.01%	\$592.50	11,690	28,225
Ouachita	11,048	5,584,194.00	1,690,107.00	30.27%	\$152.98	13,701	27,361
Carroll	11,289	7,855,258.00	4,204,713.00	53.53%	\$372.46	12,595	26,555
Poinsett	9,332	7,288,227.00	2,434,373.00	33.40%	\$260.86	11,566	25,339
Cleburne	16,444	9,398,652.00	1,715,625.00	18.25%	\$104.33	14,700	25,045
Columbia	10,083	5,662,733.00	1,612,269.00	28.47%	\$159.90	11,944	24,751
Phillips	8,293	6,033,228.00	2,490,980.00	41.29%	\$300.37	10,979	24,309
Johnson	9,166	5,267,124.00	2,228,629.00	42.31%	\$243.14	10,571	23,713
Ashley	8,631	5,383,658.00	2,996,035.00	55.65%	\$347.12	11,059	23,687
Hempstead	7,978	4,726,857.00	999,214.00	21.14%	\$125.25	10,740	23,469
Clark	9,401	4,990,291.00	1,693,202.00	33.93%	\$180.11	10,748	23,105
Logan	9,597	5,183,074.00	1,706,901.00	32.93%	\$177.86	10,303	22,899
Yell	8,481	4,845,759.00	1,960,258.00	40.45%	\$231.14	9,647	21,318
Conway	10,287	5,654,993.00	2,027,133.00	35.85%	\$197.06	9,392	20,589
Arkansas	10,751	7,431,357.00	2,226,452.00	29.96%	\$207.09	9,932	20,130
Polk	9,272	5,228,615.00	4,391,497.00	83.99%	\$473.63	9,671	20,092
Cross	7,028	5,184,602.00	1,150,734.00	22.20%	\$163.74	8,512	19,079
Drew	7,501	3,971,248.00	1,284,709.00	32.35%	\$171.27	8,833	18,524
Randolph	6,395	3,492,825.00	2,313,538.00	66.24%	\$361.77	8,817	18,411
Franklin	7,565	4,369,877.00	2,020,089.00	46.23%	\$267.03	8,001	18,064
Sharp	8,628	4,808,069.00	3,887,454.00	80.85%	\$450.56	9,644	17,491
Lawrence	6,665	4,234,445.00	1,695,409.00	40.04%	\$254.37	8,323	17,410
Jackson	6,448	4,401,003.00	1,993,016.00	45.29%	\$309.09	8,163	17,285
Grant	7,673	4,197,200.00	1,907,770.00	45.45%	\$248.63	7,525	17,242
Clay	6,693	4,207,723.00	1,689,056.00	40.14%	\$252.36	8,725	16,759
Van Buren	8,342	4,800,449.00	1,975,460.00	41.15%	\$236.81	9,680	16,579
Marion	7,835	4,414,949.00	2,897,139.00	65.62%	\$369.77	8,909	16,383
Sevier	10,664	6,236,748.00	1,627,464.00	26.09%	\$152.61	6,679	16,120
Madison	5,653	3,553,683.00	1,402,180.00	39.46%	\$248.04	6,931	14,685
Desha	5,882	3,852,677.00	1,256,399.00	32.61%	\$213.60	6,924	14,665
Howard	6,454	3,860,972.00	924,009.00	23.93%	\$143.17	6,586	14,478
Lincoln	4,779	3,032,297.00	1,074,712.00	35.44%	\$224.88	5,191	14,368
Izard	6,637	3,500,188.00	2,017,296.00	57.63%	\$303.95	6,939	13,329
Chicot	4,997	4,049,479.00	2,621,497.00	64.74%	\$524.61	6,171	13,287
Little River	5,575	3,155,451.00	1,073,624.00	34.02%	\$192.58	6,691	13,254
Bradley	4,997	2,715,889.00	1,305,225.00	48.06%	\$261.20	5,974	12,348

County	Personal Policies	Personal Premiums	Personal Losses	Fire Pure Loss Ratio	Average Pure Loss Per Policy	Housing Count	Population
Fulton	4,733	2,605,105.00	2,384,883.00	91.55%	\$503.88	6,258	11,909
Lee	3,416	3,057,719.00	1,112,613.00	36.39%	\$325.71	5,035	11,724
Stone	5,779	3,191,650.00	2,623,900.00	82.21%	\$454.04	6,054	11,700
Scott	10,570	6,252,622.00	3,265,135.00	52.22%	\$308.91	5,146	11,003
Pike	5,027	2,896,463.00	1,397,001.00	48.23%	\$277.90	5,814	10,973
Perry	4,549	2,316,837.00	855,608.00	36.93%	\$188.09	4,933	10,456
Nevada	3,672	1,883,340.00	565,282.00	30.01%	\$153.94	5,984	9,620
Monroe	4,211	3,342,544.00	1,311,499.00	39.24%	\$311.45	5,242	9,415
Montgomery	4,685	2,684,899.00	1,298,540.00	48.36%	\$277.17	5,320	9,282
Prairie	4,187	2,861,414.00	521,823.00	18.24%	\$124.63	4,969	9,186
Cleveland	3,810	2,081,785.00	366,479.00	17.60%	\$96.19	4,015	8,842
Dallas	3,561	1,773,595.00	484,245.00	27.30%	\$135.99	4,521	8,662
Newton	2,722	1,646,654.00	1,320,510.00	80.19%	\$485.12	4,512	8,484
Lafayette	2,970	1,750,899.00	479,711.00	27.40%	\$161.52	4,788	8,221
Woodruff	3,469	2,538,375.00	974,534.00	38.39%	\$280.93	4,210	8,135
Searcy	3,978	2,120,910.00	1,693,021.00	79.83%	\$425.60	4,473	8,050
Calhoun	2,201	1,080,567.00	505,575.00	46.79%	\$229.70	3,143	5,539
REMAINING 59	467,848	276,420,852.00	125,306,004.00	45.33%	\$267.83	521,197	1,083,347
Totals	1,169,879	703,772,529.00	280,656,358.00	39.88%	\$239.90	1,298,137	2,752,629
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	Population
Pulaski	19,345	31,707,181.00	7,978,297.00	25.16%	\$412.42	12,428	365,913
Benton	9,418	14,513,918.00	1,905,366.00	13.13%	\$202.31	5,401	179,756
Washington	9,338	15,820,353.00	3,434,584.00	21.71%	\$367.81	5,067	174,077
Sebastian	5,472	9,680,471.00	2,827,035.00	29.20%	\$516.64	3,596	117,786
Garland	4,663	7,240,085.00	2,948,437.00	40.72%	\$632.30	2,867	92,141
Craighead	4,915	7,985,852.00	3,084,958.00	38.63%	\$627.66	2,479	86,191
Faulkner	4,504	5,656,456.00	955,991.00	16.90%	\$212.25	2,324	95,113
Saline	2,966	3,952,923.00	2,581,525.00	65.31%	\$870.37	1,822	89,234
Jefferson	2,734	5,663,706.00	1,718,330.00	30.34%	\$628.50	1,565	82,656
Pope	3,201	4,283,698.00	740,590.00	17.29%	\$231.36	1,563	55,933
White	3,569	4,557,234.00	3,008,190.00	66.01%	\$842.87	1,531	70,658
Union	1,969	6,044,338.00	1,125,710.00	18.62%	\$571.72	1,212	44,595
Baxter	2,353	2,544,720.00	1,338,551.00	52.60%	\$568.87	1,176	39,827
Crawford	2,178	3,746,193.00	646,764.00	17.26%	\$296.95	1,108	56,578
Lonoke	2,506	2,632,219.00	646,178.00	24.55%	\$257.85	1,046	58,678
Crittenden	1,930	3,071,075.00	420,426.00	13.69%	\$217.84	921	51,488
LARGEST 16	81,061	129,100,422	35,360,932	27.39%	\$436.23	46,106	1,660,624
Mississippi	1,638	3,878,474.00	748,311.00	19.29%	\$456.84	908	48,485
Boone	1,842	2,197,669.00	733,567.00	33.38%	\$398.24	903	35,253
Greene	1,881	2,210,426.00	36,902,717.00	1669.48%	\$19,618.67	823	38,975
Independence	1,793	2,456,952.00	1,355,561.00	55.17%	\$756.03	823	34,648
Carroll	1,558	2,633,365.00	546,409.00	20.75%	\$350.71	780	26,555
Miller	1,400	3,178,546.00	1,509,919.00	47.50%	\$1,078.51	745	42,468
Cleburne	1,363	1,648,424.00	380,761.00	23.10%	\$279.36	633	25,045
Columbia	1,118	1,733,824.00	214,779.00	12.39%	\$192.11	601	24,751
Ouachita	1,013	1,743,110.00	295,706.00	16.96%	\$291.91	565	27,361
Clark	1,092	1,974,506.00	201,915.00	10.23%	\$184.90	557	23,105
Arkansas	1,371	2,763,973.00	1,612,022.00	58.32%	\$1,175.80	556	20,130
Hot Springs	979	2,080,378.00	534,255.00	25.68%	\$545.72	527	30,627
St. Francis	929	1,242,046.00	285,117.00	22.96%	\$306.91	525	28,225
Polk	1,024	1,302,551.00	2,018,427.00	154.96%	\$1,971.12	524	20,092
Phillips	787	1,359,305.00	598,125.00	44.00%	\$760.01	483	24,309
Ashley	895	1,354,593.00	286,512.00	21.15%	\$320.13	471	23,687
Conway	1,057	1,274,874.00	431,097.00	33.81%	\$407.85	438	20,589
Drew	753	1,285,198.00	317,888.00	24.73%	\$422.16	436	18,524
Hempstead	1,023	1,638,124.00	87,378.00	5.33%	\$85.41	420	23,469
Logan	898	1,106,446.00	172,241.00	15.57%	\$191.81	413	22,899
Cross	967	1,155,135.00	740,771.00	64.13%	\$766.05	405	19,079
Johnson	963	1,251,613.00	372,580.00	29.77%	\$386.90	404	23,713
Poinsett	862	1,294,862.00	436,163.00	33.68%	\$505.99	388	25,339
Desha	787	1,297,454.00	214,124.00	16.50%	\$272.08	371	14,665
Sharp	864	822,154.00	122,112.00	14.85%	\$141.33	364	17,491
Jackson	918	1,335,071.00	260,953.00	19.55%	\$284.26	362	17,285
Van Buren	1,016	1,036,996.00	232,139.00	22.39%	\$228.48	340	16,579
Randolph	670	943,129.00	486,626.00	51.60%	\$726.31	335	18,411
Lawrence	747	835,273.00	62,291.00	7.46%	\$83.39	326	17,410
Yell	771	1,062,305.00	107,543.00	10.12%	\$139.49	319	21,318
Clay	709	935,117.00	313,841.00	33.56%	\$442.65	313	16,759
Howard	702	1,027,704.00	115,856.00	11.27%	\$165.04	305	14,478
Bradley	554	741,099.00	97,669.00	13.18%	\$176.30	287	12,348
Sevier	941	1,009,009.00	33,987.00	3.37%	\$36.12	287	16,120
Franklin	736	1,113,023.00	543,889.00	48.87%	\$738.98	286	18,064
Grant	595	849,069.00	32,186.00	3.79%	\$54.09	275	17,242
Stone	720	700,796.00	20,891.00	2.98%	\$29.02	246	11,700
Marion	615	1,001,850.00	122,855.00	12.26%	\$199.76	245	16,383
Dallas	335	480,389.00	106,550.00	22.18%	\$318.06	242	8,662
Chicot	534	824,228.00	260,642.00	31.62%	\$488.09	239	13,287
Izard	572	580,257.00	55,969.00	9.65%	\$97.85	222	13,329
Madison	467	648,690.00	893,773.00	137.78%	\$1,913.86	212	14,685

County	Commercial Policies	Commercial Premiums	Commercial Losses	Fire Pure Loss Ratio	Average Pure Loss Per Policy	Business Count	Population
Little River	477	750,681.00	15,425.00	2.05%	\$32.34	202	13,254
Monroe	478	768,738.00	142,561.00	18.54%	\$298.24	201	9,415
Pike	450	699,189.00	60,728.00	8.69%	\$134.95	198	10,973
Fulton	397	468,478.00	587,551.00	125.42%	\$1,479.98	190	11,909
Prairie	435	403,829.00	7,467.00	1.85%	\$17.17	181	9,186
Lincoln	436	678,391.00	598,805.00	88.27%	\$1,373.41	173	14,368
Scott	964	1,228,570.00	180,158.00	14.66%	\$186.89	164	11,003
Montgomery	403	566,003.00	98,303.00	17.37%	\$243.93	159	9,282
Woodruff	437	758,766.00	22,834.00	3.01%	\$52.25	153	8,135
Lee	389	541,948.00	20,394.00	3.76%	\$52.43	150	11,724
Nevada	338	464,849.00	0.00	0.00%	\$0.00	142	9,620
Searcy	417	331,457.00	87,319.00	26.34%	\$209.40	130	8,050
Perry	403	471,736.00	45,853.00	9.72%	\$113.78	122	10,456
Lafayette	336	402,807.00	10,884.00	2.70%	\$32.39	119	8,221
Newton	243	294,900.00	316.00	0.11%	\$1.30	101	8,484
Cleveland	261	310,467.00	5,629.00	1.81%	\$21.57	90	8,842
Calhoun	162	210,743.00	1,754.00	0.83%	\$10.83	68	5,539
REMAINING 59	47,485	69,359,559	56,752,098	81.82%	\$1,195.16	21,447	1,092,005
Totals	128,546	198,459,981	92,113,030	46.41%	\$716.58	67,553	2,752,629
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”:

- | | |
|---|---|
| 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 | |

Housing Count: The number of estimated housing units as of July 1, 2008, 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 2007, 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>