

**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 Director
Arkansas Insurance Department**

Approved by: Julie Benafield Bowman, State Insurance Commissioner

Date Submitted: September 12, 2006

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

Act 1345 of 2003 (A.C.A. §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 as Exhibit "A" is the annual data compilation for calendar year 2005 required by the Act. 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 vary by county and by insurer, but overall pure loss ratios from fire comprise approximately 27% for homeowner related coverages and 43% 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 aggregate¹ indicates that there is no apparent link between fire losses and either the population of a county, the number of residences or businesses it contains.

¹ Act 1345 requires that the data submitted by the insurers be reported by the Commissioner in the aggregate, A.C.A. §23-88-402(b) and that the separate reports of the reporting insurers be held confidential by the Commissioner, A.C.A. §23-88-403.

Exhibit A
Act1345 Report for 2005 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	11,026	6,551,888.00	2,035,873.00	31.07%	\$184.64	2,713	3,157,411.00	2,329,538.00	73.78%	\$858.66	8,457	584	20,130
Ashley	8,434	4,727,941.00	1,609,719.00	34.05%	\$190.86	691	1,006,682.00	730,260.00	72.54%	\$1,056.82	9,384	473	23,687
Baxter	23,021	9,699,894.00	2,560,056.00	26.39%	\$111.21	1,763	2,957,913.00	1,706,467.00	57.69%	\$967.93	17,052	1,042	39,827
Benton	78,667	40,887,892.00	8,676,747.00	21.22%	\$110.30	6,888	10,655,776.00	4,658,123.00	43.71%	\$676.27	58,212	4,209	179,756
Boone	15,685	7,657,549.00	2,704,856.00	35.32%	\$172.45	1,548	3,233,325.00	823,551.00	25.47%	\$532.01	13,851	937	35,253
Bradley	4,836	2,434,173.00	753,988.00	30.98%	\$155.91	502	659,605.00	49,438.00	7.50%	\$98.48	4,834	296	12,348
Calhoun	1,860	970,242.00	138,056.00	14.23%	\$74.22	152	172,685.00	819,055.00	474.31%	\$5,388.52	2,317	80	5,539
Carroll	11,233	6,489,391.00	2,150,952.00	33.15%	\$191.49	1,176	1,808,076.00	1,045,037.00	57.80%	\$888.64	10,189	777	26,555
Chicot	5,050	3,486,173.00	1,111,799.00	31.89%	\$220.16	393	688,152.00	95,356.00	13.86%	\$242.64	5,205	268	13,287
Clark	9,451	4,401,382.00	859,577.00	19.53%	\$90.95	895	1,625,210.00	1,249,504.00	76.88%	\$1,396.09	8,912	575	23,105
Clay	6,768	3,894,726.00	688,882.00	17.69%	\$101.79	570	739,386.00	185,470.00	25.08%	\$325.39	7,417	322	16,759
Cleburne	15,285	7,620,681.00	1,663,351.00	21.83%	\$108.82	1,052	1,455,731.00	3,782,677.00	259.85%	\$3,595.70	10,190	608	25,045
Cleveland	3,636	1,877,754.00	525,151.00	27.97%	\$144.43	299	325,970.00	41,230.00	12.65%	\$137.89	3,273	98	8,842
Columbia	9,755	5,367,492.00	1,029,551.00	19.18%	\$105.54	947	1,439,796.00	552,095.00	38.35%	\$582.99	9,981	616	24,751
Conway	9,201	4,854,028.00	1,845,911.00	38.03%	\$200.62	743	1,030,251.00	796,902.00	77.35%	\$1,072.55	7,967	400	20,589
Craighead	33,105	18,537,484.00	5,921,882.00	31.95%	\$178.88	3,823	6,246,937.00	778,827.00	12.47%	\$203.72	32,301	2,311	86,191
Crawford	21,293	11,236,366.00	3,354,502.00	29.85%	\$157.54	1,815	2,624,789.00	335,644.00	12.79%	\$184.93	19,702	1,005	56,578
Crittenden	17,068	9,699,600.00	2,566,448.00	26.46%	\$150.37	1,476	2,582,738.00	750,630.00	29.06%	\$508.56	18,471	985	51,488
Cross	7,020	4,856,238.00	1,098,900.00	22.63%	\$156.54	669	782,635.00	524,310.00	66.99%	\$783.72	7,391	398	19,079
Dallas	4,337	1,671,078.00	542,713.00	32.48%	\$125.14	319	392,298.00	413,589.00	105.43%	\$1,296.52	3,519	256	8,662
Desha	5,941	3,528,617.00	1,594,182.00	45.18%	\$268.34	583	1,054,328.00	147,042.00	13.95%	\$252.22	5,922	390	14,665
Drew	7,456	3,388,607.00	930,422.00	27.46%	\$124.79	633	1,021,278.00	78,465.00	7.68%	\$123.96	7,337	455	18,524
Faulkner	37,783	18,141,224.00	5,410,982.00	29.83%	\$143.21	2,968	3,959,190.00	1,330,328.00	33.60%	\$448.22	31,882	1,944	95,113
Franklin	7,555	3,894,417.00	1,494,676.00	38.38%	\$197.84	602	898,838.00	87,248.00	9.71%	\$144.93	6,882	283	18,064
Fulton	4,769	2,181,327.00	349,447.00	16.02%	\$73.27	277	344,076.00	205,028.00	59.59%	\$740.17	4,810	175	11,909
Garland	47,208	23,734,476.00	7,169,234.00	30.21%	\$151.86	3,362	5,731,202.00	1,284,426.00	22.41%	\$382.04	37,813	2,668	92,141
Grant	6,958	3,567,810.00	959,297.00	26.89%	\$137.87	376	566,217.00	68,703.00	12.13%	\$182.72	6,241	273	17,242
Greene	15,277	7,251,653.00	1,825,035.00	25.17%	\$119.46	1,276	1,724,425.00	361,950.00	20.99%	\$283.66	14,750	794	38,975
Hempstead	8,077	3,974,076.00	834,847.00	21.01%	\$103.36	895	1,342,057.00	150,005.00	11.18%	\$167.60	8,959	444	23,469
Hot Springs	12,881	5,931,311.00	1,063,492.00	17.93%	\$82.56	789	1,193,213.00	412,384.00	34.56%	\$522.67	12,004	528	30,627
Howard	6,371	3,481,863.00	1,207,166.00	34.67%	\$189.48	579	823,000.00	116,159.00	14.11%	\$200.62	5,471	333	14,478
Independence	15,028	6,829,720.00	1,614,092.00	23.63%	\$107.41	1,173	1,935,296.00	775,192.00	40.06%	\$660.86	13,467	865	34,648
Izard	6,451	3,025,227.00	985,790.00	32.59%	\$152.81	411	583,968.00	428,302.00	73.34%	\$1,042.10	5,440	229	13,329
Jackson	6,675	3,755,496.00	1,226,693.00	32.66%	\$183.77	564	1,019,038.00	572,319.00	56.16%	\$1,014.75	6,971	395	17,285
Jefferson	26,479	13,755,359.00	4,584,882.00	33.33%	\$173.15	2,220	3,745,090.00	859,829.00	22.96%	\$387.31	30,555	1,620	82,656
Johnson	8,670	4,397,985.00	610,314.00	13.88%	\$70.39	808	1,077,753.00	35,145.00	3.26%	\$43.50	8,738	392	23,713
Lafayette	3,161	1,741,766.00	533,157.00	30.61%	\$168.67	310	479,276.00	29,550.00	6.17%	\$95.32	3,434	126	8,221
Lawrence	6,574	3,736,624.00	1,085,522.00	29.05%	\$165.12	583	647,192.00	69,294.00	10.71%	\$118.86	7,108	362	17,410
Lee	3,652	2,713,659.00	584,377.00	21.53%	\$160.02	316	445,727.00	78,263.00	17.56%	\$247.67	4,182	149	11,724
Lincoln	4,538	2,618,459.00	926,471.00	35.38%	\$204.16	414	563,425.00	81,224.00	14.42%	\$196.19	4,265	167	14,368
Little River	5,359	2,644,642.00	288,243.00	10.90%	\$53.79	415	677,044.00	54,817.00	8.10%	\$132.09	5,465	217	13,254
Logan	9,307	4,346,587.00	1,876,928.00	43.18%	\$201.67	731	976,393.00	408,381.00	41.83%	\$558.66	8,693	394	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	27,170	15,098,973.00	3,733,390.00	24.73%	\$137.41	1,786	2,320,700.00	1,248,207.00	53.79%	\$698.88	19,262	992	58,678
Madison	5,267	2,474,568.00	1,788,519.00	72.28%	\$339.57	384	508,918.00	3,994.00	0.78%	\$10.40	5,463	205	14,685
Marion	7,621	3,726,322.00	786,828.00	21.12%	\$103.24	477	751,814.00	74,561.00	9.92%	\$156.31	6,776	240	16,383
Miller	14,329	7,644,702.00	1,824,411.00	23.87%	\$127.32	852	1,677,208.00	686,763.00	40.95%	\$806.06	15,637	761	42,468
Mississippi	16,752	9,814,070.00	3,432,467.00	34.97%	\$204.90	1,372	2,302,362.00	490,159.00	21.29%	\$357.26	19,349	920	48,485
Monroe	4,292	2,782,312.00	863,213.00	31.03%	\$201.12	420	816,396.00	536,942.00	65.77%	\$1,278.43	4,105	230	9,415
Montgomery	4,479	2,226,892.00	213,255.00	9.58%	\$47.61	336	488,024.00	15,404.00	3.16%	\$45.85	3,785	150	9,282
Nevada	4,952	2,001,794.00	242,617.00	12.12%	\$48.99	306	361,091.00	519,084.00	143.75%	\$1,696.35	3,893	139	9,620
Newton	2,478	1,268,294.00	215,120.00	16.96%	\$86.81	171	223,775.00	120,022.00	53.64%	\$701.88	3,500	110	8,484
Ouachita	10,728	5,040,058.00	917,429.00	18.20%	\$85.52	856	1,404,441.00	349,722.00	24.90%	\$408.55	11,613	610	27,361
Perry	4,343	2,272,192.00	472,380.00	20.79%	\$108.77	292	314,357.00	280,670.00	89.28%	\$961.20	3,989	111	10,456
Phillips	8,449	5,468,002.00	1,814,721.00	33.19%	\$214.79	660	932,921.00	220,062.00	23.59%	\$333.43	9,711	486	24,309
Pike	4,591	2,445,749.00	440,411.00	18.01%	\$95.93	371	604,876.00	23,297.00	3.85%	\$62.80	4,504	252	10,973
Poinsett	9,403	6,297,595.00	3,246,304.00	51.55%	\$345.24	600	1,043,108.00	310,013.00	29.72%	\$516.69	10,026	420	25,339
Polk	8,866	4,349,387.00	1,623,919.00	37.34%	\$183.16	783	1,221,850.00	112,076.00	9.17%	\$143.14	8,047	502	20,092
Pope	22,019	10,619,780.00	4,364,353.00	41.10%	\$198.21	2,255	3,080,840.00	637,258.00	20.68%	\$282.60	20,701	1,479	55,933
Prairie	4,127	2,424,732.00	348,471.00	14.37%	\$84.44	319	381,364.00	35,774.00	9.38%	\$112.14	3,894	166	9,186
Pulaski	146,388	89,223,589.00	19,341,646.00	21.68%	\$132.13	15,486	30,856,044.00	17,990,430.00	58.30%	\$1,161.72	147,942	11,893	365,913
Randolph	6,323	2,907,552.00	965,540.00	33.21%	\$152.70	486	689,385.00	231,069.00	33.52%	\$475.45	7,265	349	18,411
Saline	31,328	16,898,121.00	3,982,036.00	23.56%	\$127.11	2,375	3,316,100.00	690,387.00	20.82%	\$290.69	31,778	1,551	89,234
Scott	10,992	6,123,605.00	631,864.00	10.32%	\$57.48	505	582,230.00	1,211,048.00	208.00%	\$2,398.11	4,323	157	11,003
Searcy	3,668	1,714,281.00	440,907.00	25.72%	\$120.20	307	370,413.00	127,556.00	34.44%	\$415.49	3,523	133	8,050
Sebastian	38,893	20,044,234.00	4,669,058.00	23.29%	\$120.05	4,703	9,027,919.00	2,178,084.00	24.13%	\$463.13	45,300	3,407	117,786
Sevier	10,702	5,692,277.00	817,305.00	14.36%	\$76.37	544	762,469.00	35,241.00	4.62%	\$64.78	5,708	282	16,120
Sharp	7,749	3,722,242.00	1,098,362.00	29.51%	\$141.74	722	716,369.00	46,690.00	6.52%	\$64.67	7,211	357	17,491
St. Francis	9,156	4,323,020.00	1,456,129.00	33.68%	\$159.04	657	1,174,833.00	1,111,438.00	94.60%	\$1,691.69	10,043	529	28,225
Stone	5,161	2,468,330.00	1,275,784.00	51.69%	\$247.20	460	613,304.00	71,948.00	11.73%	\$156.41	4,768	230	11,700
Union	17,389	9,220,203.00	2,891,320.00	31.36%	\$166.27	1,534	3,908,125.00	5,938,327.00	151.95%	\$3,871.14	17,989	1,234	44,595
Van Buren	7,577	3,815,376.00	1,497,756.00	39.26%	\$197.67	629	856,336.00	368,423.00	43.02%	\$585.73	6,825	318	16,579
Washington	62,695	33,719,987.00	7,437,867.00	22.06%	\$118.64	7,331	11,721,745.00	3,098,645.00	26.44%	\$422.68	60,151	4,612	174,077
White	27,692	13,376,757.00	4,740,995.00	35.44%	\$171.20	2,429	3,418,829.00	1,188,107.00	34.75%	\$489.13	25,148	1,484	70,658
Woodruff	3,468	2,153,530.00	743,664.00	34.53%	\$214.44	243	647,567.00	279,163.00	43.11%	\$1,148.82	3,531	151	8,135
Yell	8,315	4,013,048.00	1,211,029.00	30.18%	\$145.64	737	1,161,421.00	18,283.00	1.57%	\$24.81	7,922	327	21,318
Totals	1,110,263	590,934,451.00	158,523,233.00	26.83%	\$142.78	100,107	162,650,526.00	69,550,604.00	42.76%	\$694.76	1,042,696	64,230	2,752,629

* See attached "Explanations of Column Headings" for descriptions of the information contained in each column.

Red text Fire Losses ABOVE State Average

Green text Fire Losses BELOW 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	146,388	89,223,589.00	19,341,646.00	21.68%	\$132.13	147,942	365,913
Washington	62,695	33,719,987.00	7,437,867.00	22.06%	\$118.64	60,151	174,077
Benton	78,667	40,887,892.00	8,676,747.00	21.22%	\$110.30	58,212	179,756
Sebastian	38,893	20,044,234.00	4,669,058.00	23.29%	\$120.05	45,300	117,786
Garland	47,208	23,734,476.00	7,169,234.00	30.21%	\$151.86	37,813	92,141
Craighead	33,105	18,537,484.00	5,921,882.00	31.95%	\$178.88	32,301	86,191
Faulkner	37,783	18,141,224.00	5,410,982.00	29.83%	\$143.21	31,882	95,113
Saline	31,328	16,898,121.00	3,982,036.00	23.56%	\$127.11	31,778	89,234
Jefferson	26,479	13,755,359.00	4,584,882.00	33.33%	\$173.15	30,555	82,656
White	27,692	13,376,757.00	4,740,995.00	35.44%	\$171.20	25,148	70,658
Pope	22,019	10,619,780.00	4,364,353.00	41.10%	\$198.21	20,701	55,933
Crawford	21,293	11,236,366.00	3,354,502.00	29.85%	\$157.54	19,702	56,578
Mississippi	16,752	9,814,070.00	3,432,467.00	34.97%	\$204.90	19,349	48,485
Lonoke	27,170	15,098,973.00	3,733,390.00	24.73%	\$137.41	19,262	58,678
Crittenden	17,068	9,699,600.00	2,566,448.00	26.46%	\$150.37	18,471	51,488
Union	17,389	9,220,203.00	2,891,320.00	31.36%	\$166.27	17,989	44,595
LARGEST 16	651,929	354,008,115.00	92,277,809.00	26.07%	\$141.55	616,556	1,669,282
Baxter	23,021	9,699,894.00	2,560,056.00	26.39%	\$111.21	17,052	39,827
Miller	14,329	7,644,702.00	1,824,411.00	23.87%	\$127.32	15,637	42,468
Greene	15,277	7,251,653.00	1,825,035.00	25.17%	\$119.46	14,750	38,975
Boone	15,685	7,657,549.00	2,704,856.00	35.32%	\$172.45	13,851	35,253
Independence	15,028	6,829,720.00	1,614,092.00	23.63%	\$107.41	13,467	34,648
Hot Springs	12,881	5,931,311.00	1,063,492.00	17.93%	\$82.56	12,004	30,627
Ouachita	10,728	5,040,058.00	917,429.00	18.20%	\$85.52	11,613	27,361
Cleburne	15,285	7,620,681.00	1,663,351.00	21.83%	\$108.82	10,190	25,045
Carroll	11,233	6,489,391.00	2,150,952.00	33.15%	\$191.49	10,189	26,555
St. Francis	9,156	4,323,020.00	1,456,129.00	33.68%	\$159.04	10,043	28,225
Poinsett	9,403	6,297,595.00	3,246,304.00	51.55%	\$345.24	10,026	25,339
Columbia	9,755	5,367,492.00	1,029,551.00	19.18%	\$105.54	9,981	24,751
Phillips	8,449	5,468,002.00	1,814,721.00	33.19%	\$214.79	9,711	24,309
Ashley	8,434	4,727,941.00	1,609,719.00	34.05%	\$190.86	9,384	23,687
Hempstead	8,077	3,974,076.00	834,847.00	21.01%	\$103.36	8,959	23,469
Clark	9,451	4,401,382.00	859,577.00	19.53%	\$90.95	8,912	23,105
Johnson	8,670	4,397,985.00	610,314.00	13.88%	\$70.39	8,738	23,713
Logan	9,307	4,346,587.00	1,876,928.00	43.18%	\$201.67	8,693	22,899
Arkansas	11,026	6,551,888.00	2,035,873.00	31.07%	\$184.64	8,457	20,130
Polk	8,866	4,349,387.00	1,623,919.00	37.34%	\$183.16	8,047	20,092
Conway	9,201	4,854,028.00	1,845,911.00	38.03%	\$200.62	7,967	20,589
Yell	8,315	4,013,048.00	1,211,029.00	30.18%	\$145.64	7,922	21,318
Clay	6,768	3,894,726.00	688,882.00	17.69%	\$101.79	7,417	16,759
Cross	7,020	4,856,238.00	1,098,900.00	22.63%	\$156.54	7,391	19,079
Drew	7,456	3,388,607.00	930,422.00	27.46%	\$124.79	7,337	18,524
Randolph	6,323	2,907,552.00	965,540.00	33.21%	\$152.70	7,265	18,411
Sharp	7,749	3,722,242.00	1,098,362.00	29.51%	\$141.74	7,211	17,491
Lawrence	6,574	3,736,624.00	1,085,522.00	29.05%	\$165.12	7,108	17,410
Jackson	6,675	3,755,496.00	1,226,693.00	32.66%	\$183.77	6,971	17,285
Franklin	7,555	3,894,417.00	1,494,676.00	38.38%	\$197.84	6,882	18,064
Van Buren	7,577	3,815,376.00	1,497,756.00	39.26%	\$197.67	6,825	16,579
Marion	7,621	3,726,322.00	786,828.00	21.12%	\$103.24	6,776	16,383
Grant	6,958	3,567,810.00	959,297.00	26.89%	\$137.87	6,241	17,242
Desha	5,941	3,528,617.00	1,594,182.00	45.18%	\$268.34	5,922	14,665
Sevier	10,702	5,692,277.00	817,305.00	14.36%	\$76.37	5,708	16,120
Howard	6,371	3,481,863.00	1,207,166.00	34.67%	\$189.48	5,471	14,478
Little River	5,359	2,644,642.00	288,243.00	10.90%	\$53.79	5,465	13,254
Madison	5,267	2,474,568.00	1,788,519.00	72.28%	\$339.57	5,463	14,685
Izard	6,451	3,025,227.00	985,790.00	32.59%	\$152.81	5,440	13,329
Chicot	5,050	3,486,173.00	1,111,799.00	31.89%	\$220.16	5,205	13,287
Bradley	4,836	2,434,173.00	753,988.00	30.98%	\$155.91	4,834	12,348
Fulton	4,769	2,181,327.00	349,447.00	16.02%	\$73.27	4,810	11,909
Stone	5,161	2,468,330.00	1,275,784.00	51.69%	\$247.20	4,768	11,700
Pike	4,591	2,445,749.00	440,411.00	18.01%	\$95.93	4,504	10,973
Scott	10,992	6,123,605.00	631,864.00	10.32%	\$57.48	4,323	11,003
Lincoln	4,538	2,618,459.00	926,471.00	35.38%	\$204.16	4,265	14,368
Lee	3,652	2,713,659.00	584,377.00	21.53%	\$160.02	4,182	11,724
Monroe	4,292	2,782,312.00	863,213.00	31.03%	\$201.12	4,105	9,415
Perry	4,343	2,272,192.00	472,380.00	20.79%	\$108.77	3,989	10,456
Prairie	4,127	2,424,732.00	348,471.00	14.37%	\$84.44	3,894	9,186
Nevada	4,952	2,001,794.00	242,617.00	12.12%	\$48.99	3,893	9,620
Montgomery	4,479	2,226,892.00	213,255.00	9.58%	\$47.61	3,785	9,282
Woodruff	3,468	2,153,530.00	743,664.00	34.53%	\$214.44	3,531	8,135
Searcy	3,668	1,714,281.00	440,907.00	25.72%	\$120.20	3,523	8,050
Dallas	4,337	1,671,078.00	542,713.00	32.48%	\$125.14	3,519	8,662
Newton	2,478	1,268,294.00	215,120.00	16.96%	\$86.81	3,500	8,484
Lafayette	3,161	1,741,766.00	533,157.00	30.61%	\$168.67	3,434	8,221
Cleveland	3,636	1,877,754.00	525,151.00	27.97%	\$144.43	3,273	8,842
Calhoun	1,860	970,242.00	138,056.00	14.23%	\$74.22	2,317	5,539
REMAINING 59	458,334	236,926,336.00	66,245,424.00	27.96%	\$144.54	426,140	1,083,347
Totals	1,110,263	590,934,451.00	158,523,233.00	26.83%	\$142.78	1,042,696	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	15,486	30,856,044.00	17,990,430.00	58.30%	\$1,161.72	11,893	365,913
Washington	7,331	11,721,745.00	3,098,645.00	26.44%	\$422.68	4,612	174,077
Benton	6,888	10,655,776.00	4,658,123.00	43.71%	\$676.27	4,209	179,756
Sebastian	4,703	9,027,919.00	2,178,084.00	24.13%	\$463.13	3,407	117,786
Garland	3,362	5,731,202.00	1,284,426.00	22.41%	\$382.04	2,668	92,141
Craighead	3,823	6,246,937.00	778,827.00	12.47%	\$203.72	2,311	86,191
Faulkner	2,968	3,959,190.00	1,330,328.00	33.60%	\$448.22	1,944	95,113
Jefferson	2,220	3,745,090.00	859,829.00	22.96%	\$387.31	1,620	82,656
Saline	2,375	3,316,100.00	690,387.00	20.82%	\$290.69	1,551	89,234
White	2,429	3,418,829.00	1,188,107.00	34.75%	\$489.13	1,484	70,658
Pope	2,255	3,080,840.00	637,258.00	20.68%	\$282.60	1,479	55,933
Union	1,534	3,908,125.00	5,938,327.00	151.95%	\$3,871.14	1,234	44,595
Baxter	1,763	2,957,913.00	1,706,467.00	57.69%	\$967.93	1,042	39,827
Crawford	1,815	2,624,789.00	335,644.00	12.79%	\$184.93	1,005	56,578
Lonoke	1,786	2,320,700.00	1,248,207.00	53.79%	\$698.88	992	58,678
Crittenden	1,476	2,582,738.00	750,630.00	29.06%	\$508.56	985	51,488
LARGEST 16	62,214	106,153,937.00	44,673,719.00	42.08%	\$718.07	42,436	1,660,624
Boone	1,548	3,233,325.00	823,551.00	25.47%	\$532.01	937	35,253
Mississippi	1,372	2,302,362.00	490,159.00	21.29%	\$357.26	920	48,485
Independence	1,173	1,935,296.00	775,192.00	40.06%	\$660.86	865	34,648
Greene	1,276	1,724,425.00	361,950.00	20.99%	\$283.66	794	38,975
Carroll	1,176	1,808,076.00	1,045,037.00	57.80%	\$888.64	777	26,555
Miller	852	1,677,208.00	686,763.00	40.95%	\$806.06	761	42,468
Columbia	947	1,439,796.00	552,095.00	38.35%	\$582.99	616	24,751
Ouachita	856	1,404,441.00	349,722.00	24.90%	\$408.55	610	27,361
Cleburne	1,052	1,455,731.00	3,782,677.00	259.85%	\$3,595.70	608	25,045
Arkansas	2,713	3,157,411.00	2,329,538.00	73.78%	\$858.66	584	20,130
Clark	895	1,625,210.00	1,249,504.00	76.88%	\$1,396.09	575	23,105
St. Francis	657	1,174,833.00	1,111,438.00	94.60%	\$1,691.69	529	28,225
Hot Springs	789	1,193,213.00	412,384.00	34.56%	\$522.67	528	30,627
Polk	783	1,221,850.00	112,076.00	9.17%	\$143.14	502	20,092
Phillips	660	932,921.00	220,062.00	23.59%	\$333.43	486	24,309
Ashley	691	1,006,682.00	730,260.00	72.54%	\$1,056.82	473	23,687
Drew	633	1,021,278.00	78,465.00	7.68%	\$123.96	455	18,524
Hempstead	895	1,342,057.00	150,005.00	11.18%	\$167.60	444	23,469
Poinsett	600	1,043,108.00	310,013.00	29.72%	\$516.69	420	25,339
Conway	743	1,030,251.00	796,902.00	77.35%	\$1,072.55	400	20,589
Cross	669	782,635.00	524,310.00	66.99%	\$783.72	398	19,079
Jackson	564	1,019,038.00	572,319.00	56.16%	\$1,014.75	395	17,285
Logan	731	976,393.00	408,381.00	41.83%	\$558.66	394	22,899
Johnson	808	1,077,753.00	35,145.00	3.26%	\$43.50	392	23,713
Desha	583	1,054,328.00	147,042.00	13.95%	\$252.22	390	14,665
Lawrence	583	647,192.00	69,294.00	10.71%	\$118.86	362	17,410
Sharp	722	716,369.00	46,690.00	6.52%	\$64.67	357	17,491
Randolph	486	689,385.00	231,069.00	33.52%	\$475.45	349	18,411
Howard	579	823,000.00	116,159.00	14.11%	\$200.62	333	14,478
Yell	737	1,161,421.00	18,283.00	1.57%	\$24.81	327	21,318
Clay	570	739,386.00	185,470.00	25.08%	\$325.39	322	16,759
Van Buren	629	856,336.00	368,423.00	43.02%	\$585.73	318	16,579
Bradley	502	659,605.00	49,438.00	7.50%	\$98.48	296	12,348
Franklin	602	898,838.00	87,248.00	9.71%	\$144.93	283	18,064
Sevier	544	762,469.00	35,241.00	4.62%	\$64.78	282	16,120
Grant	376	566,217.00	68,703.00	12.13%	\$182.72	273	17,242
Chicot	393	688,152.00	95,356.00	13.86%	\$242.64	268	13,287
Dallas	319	392,298.00	413,589.00	105.43%	\$1,296.52	256	8,662
Pike	371	604,876.00	23,297.00	3.85%	\$62.80	252	10,973
Marion	477	751,814.00	74,561.00	9.92%	\$156.31	240	16,383
Stone	460	613,304.00	71,948.00	11.73%	\$156.41	230	11,700
Monroe	420	816,396.00	536,942.00	65.77%	\$1,278.43	230	9,415
Izard	411	583,968.00	428,302.00	73.34%	\$1,042.10	229	13,329
Little River	415	677,044.00	54,817.00	8.10%	\$132.09	217	13,254
Madison	384	508,918.00	3,994.00	0.78%	\$10.40	205	14,685
Fulton	277	344,076.00	205,028.00	59.59%	\$740.17	175	11,909
Lincoln	414	563,425.00	81,224.00	14.42%	\$196.19	167	14,368
Prairie	319	381,364.00	35,774.00	9.38%	\$112.14	166	9,186
Scott	505	582,230.00	1,211,048.00	208.00%	\$2,398.11	157	11,003
Woodruff	243	647,567.00	279,163.00	43.11%	\$1,148.82	151	8,135
Montgomery	336	488,024.00	15,404.00	3.16%	\$45.85	150	9,282
Lee	316	445,727.00	78,263.00	17.56%	\$247.67	149	11,724
Nevada	306	361,091.00	519,084.00	143.75%	\$1,696.35	139	9,620
Searcy	307	370,413.00	127,556.00	34.44%	\$415.49	133	8,050
Lafayette	310	479,276.00	29,550.00	6.17%	\$95.32	126	8,221
Perry	292	314,357.00	280,670.00	89.28%	\$961.20	111	10,456
Newton	171	223,775.00	120,022.00	53.64%	\$701.88	110	8,484
Cleveland	299	325,970.00	41,230.00	12.65%	\$137.89	98	8,842
Calhoun	152	172,685.00	819,055.00	474.31%	\$5,388.52	80	5,539
REMAINING 59	37,893	56,496,589.00	24,876,885.00	44.03%	\$656.50	21,794	1,092,005
Totals	100,107	162,650,526.00	69,550,604.00	42.76%	\$694.76	64,230	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 residences according to the U. S. Census Bureau found on its website at <http://www.census.gov/> including <http://quickfacts.census.gov/qfd/states/050001k.html> from 2000 census

Business Count. The number of businesses according to the U. S. Census Bureau found on its website at <http://www.census.gov/> and is the most recent estimate

Population. The population according to the U. S. Census Bureau found on its website at <http://www.census.gov/> and is the most recent estimate