

Arkansas Insurance Department

**2008
Annual Report**

**Mike Beebe
Governor**



**Jay Bradford
Commissioner**

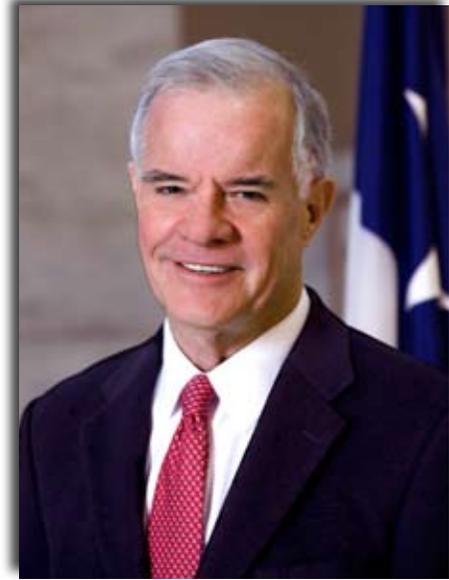
Arkansas Insurance

Department

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1-501-371-2600, 1-800-282-9134, 1-501-371-2618 fax
E-mail: insurance.administration@arkansas.gov
Web site: www.insurance.arkansas.gov



MIKE BEEBE
GOVERNOR



JAY BRADFORD
COMMISSIONER

Mission Statement

The purpose of the Arkansas Insurance Department is to serve and protect the public interest by the equitable enforcement of the state's laws and regulations affecting the insurance industry.

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

Table of Contents

A Message from the Commissioner	1
History of Insurance Commissioners	2
Organizational Chart	4
Administration Division	5
Accounting Division	6
Consumer Services Division	7
Criminal Investigation Division	8
Finance Division	9
Human Resources Division	11
Information Systems Division	12
Legal Division	14
License Division	16
Life and Health Division	17
Liquidation Division	18
Property and Casualty Division	19
Public Employee Claims Division	21
Risk Management Division	22
Senior Health Insurance Information Program	23
Insurers Listed by Arkansas Premium:	
Farmers Mutual Aid Associations	24
Fraternal Organizations	24
HMO and HMDI Companies	24
Life and Health Companies	25
Property and Casualty Companies	32
Title Companies	41

A Message From the Commissioner



As I reflect upon what has been nearly a year as your Insurance Commissioner, I must admit I am astonished at how quickly the time has gone by. Part of the reason is that I inherited an extremely dedicated staff that works hard to protect the insurance consumers here in Arkansas. They also understand that is my philosophy as well. Together, I think we make an excellent team.

As many of you know, I worked in the insurance industry for more than forty years and also served as a State Senator and State Representative. So, my appointment by Governor Mike Beebe allows me to come back to my roots to both guide and regulate an industry I know very well. I am absolutely thrilled that the Governor allows me to continue to serve the citizens of Arkansas and be a part of his successful administration. I am invigorated every day at the prospects for change we have before us. The legislative session was

just days old when I was appointed on January 15, 2009. Originally, I was appointed to a four-year term, but a bill introduced during this most recent session provides that the Arkansas Insurance Commissioner will serve at the will of the Governor.

A portion of the Arkansas Insurance Department's mission statement reads, "The primary mission of the Arkansas Insurance Department shall be consumer protection through insurer solvency and market conduct regulation, and fraud prosecution and deterrence." Given the shaky economic situation of the last year, this objective has become even more important. The Department goes above and beyond to ensure that insurance companies domiciled in this state as well as those conducting business here have the financial reserves to meet their financial obligations to policyholders.

I have truly enjoyed the challenges this first year has brought me and I look forward to serving the citizens of Arkansas in years to come.

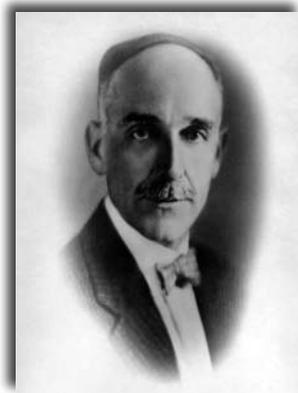
History of Insurance Commissioners

AUDITORS OF STATE

Ex-Officio Commissioners of Insurance

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

INSURANCE COMMISSIONERS



1917-1924
Bruce T. Bullion



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



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



1927-1929
J. S. Maloney



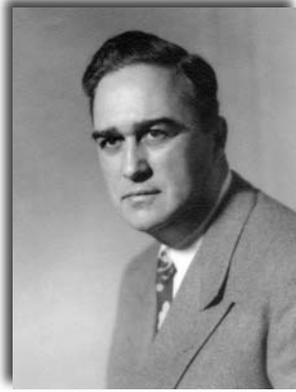
1931-1933
A. D. Dulaney



1933-1937
U. A. Gentry



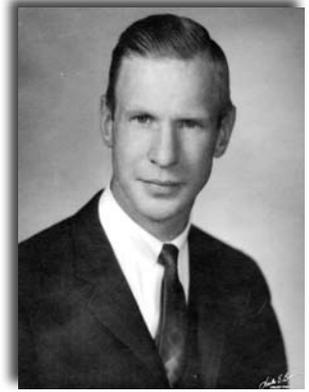
1941-1945/1949-1953
J. Herbert Graves



1945-1949
Jack McKenzie



1953-1967
Harvey G. Combs



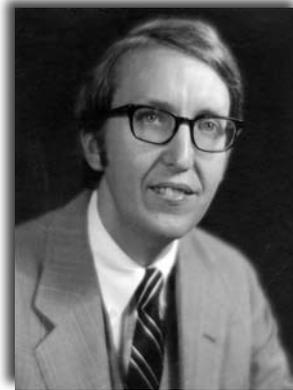
1967-1968
John Norman Harkey



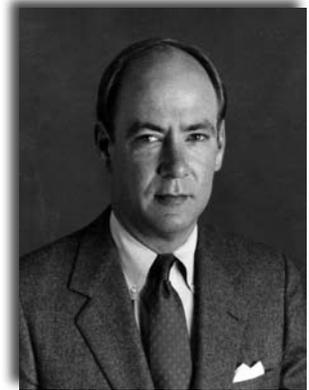
1968-1970
Allen W. Horne



1970-1972
A. Gene Sykes



1972-1976
Ark Monroe, III



1976-1982
*W. H. L. Woodyard, III



1983-1985
Linda N. Garner



1985-1988
Robert M. Eubanks, III



1988 - 1990
Ron Taylor



1990-1996
*Lee Douglass



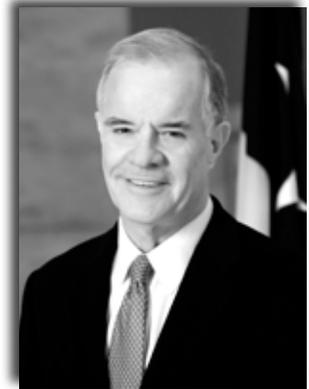
1997-2005
*Mike Pickens



2005-2008
Julie Benafield Bowman



2009
Lenita Blasingame

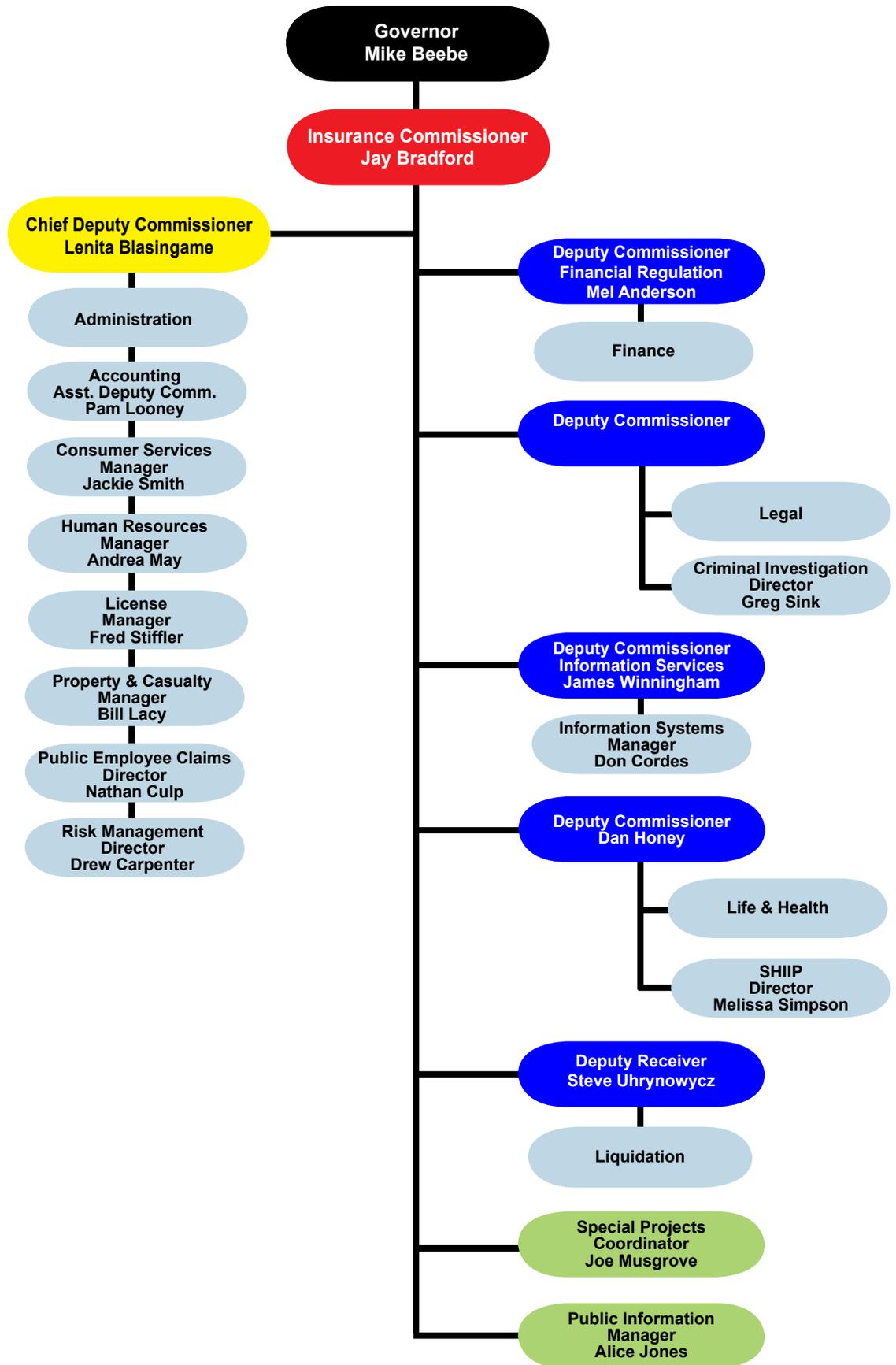


2009-
Jay Bradford

*President of National Association of Insurance Commissioners

Organization

Chart



Administration

Division

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

Commissioner	Jay Bradford
Chief Deputy Commissioner	Lenita Blasingame
Public Information Manager	Alice Jones
Special Projects Coordinator	Joe Musgrove
Director of Security Operations	Dave Roff
Production Artist	Sandy Currington
Administrative Coordinators	Seleta Yearian
.....	Mary Ann Wornock

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

The **Administration Division** oversees the overall operations of the Arkansas Insurance Department, establishes Department policy, handles all media inquiries, security, and coordinates consumer protection and outreach activities.

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

Thousands of consumer cases are opened and closed each year by our **Consumer Services Division**, generating over \$9 million in collected funds for those consumers assisted by this division.

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

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

The **Human Resources Division** is responsible for recruiting, hiring, payroll, employee

benefits, and employee training and continuing education.

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

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

The **License Division** issues licenses to more than 80,000 licensees allowing them to conduct insurance business in the State of Arkansas. It also ensures that necessary laws are followed regarding license renewals and continuing education.

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

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

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

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

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

Accounting Division

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

Assistant Deputy Commissioner Finance	Pam Looney
Premium Tax Examiner	Carsonne Brooks
.....	Vanessa Dale
.....	Connie Hagemeyer
.....	Judy Hudson
Fiscal Support Analyst	Angie Adkins
Finance Authority Specialist	Carla Kincannon
Administrative Analyst	Gussie Loring
Fiscal Support Specialist	Lavada Anderson
.....	Rosa Azar-Huguet
Administrative Specialist II	Vacant
Mail Services Specialist	LaCher Goldsby
.....	Karen Lowe

The Arkansas Insurance Department is a dedicated funding agency, meaning that it derives none of its operating revenue from either premium tax collections or general revenue. The agency is funded by fees and assessments imposed on entities regulated by the Department. The Department's annual operating expenses are approximately \$10.6 million dollars.

taxes. Of that amount, \$98.4 million was directed to General Revenue, \$46 million to Police and Fire Pension Funds and \$9.4 million to Fire Protection.

The division processes premium tax filings from each company licensed in Arkansas. All premium tax forms and information on electronic fund transfers are available on the Department's Web site at www.insurance.arkansas.gov.

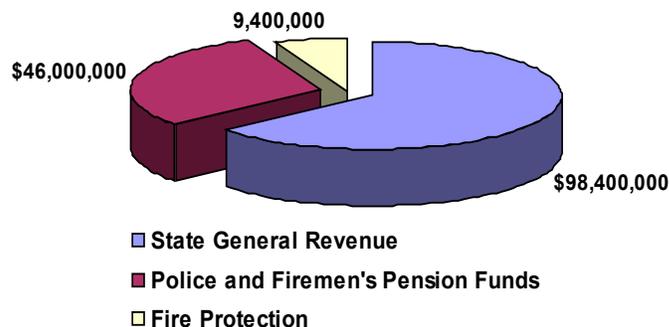
Tax Collection

The Accounting Division audits financial statements filed with the Department to ensure that appropriate taxes have been submitted. A total of \$193,602,404.64 was collected by the Department in 2008, with \$153 million of this amount being premium

Other Functions

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

2008 Premium Taxes Collected



Consumer Services

Division

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

Consumer Protection Manager	Jackie Smith
Insurance Investigator	Larry Cagle
.....	Gary Childers
.....	Shirley Harrison
.....	Mark Lippiatt
.....	Joyce Morgan
.....	Carrie Stewart
Administrative Specialist III	LaWanda Steed
Administrative Specialist II	Kimberly Falgout
.....	Toya Hill
.....	Clara Mezza
.....	Angela Powell

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

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

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

Brochures Available

CSD has a large selection of educational brochures which can be viewed and downloaded from our Web site at:

www.insurance.arkansas.gov

2008 Calendar Year Highlights

- ▶ Assisted Arkansas consumers in collecting \$9,146,601.
- ▶ Received 2,731 consumer complaints.
- ▶ Closed 2,892 consumer complaint files.
- ▶ Responded to 22,353 telephone inquiries and assisted 254 walk-in consumers.
- ▶ Participated in 71 dislocated worker workshops and 17 expos and health fairs throughout the state.

Criminal Investigation

Division

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

Criminal Insurance Fraud Director	Greg Sink
Attorney Specialist	Daniel J. Reber
.....	Raymond Boyles
Criminal Insurance Fraud Investigator	Curtis Briggs
.....	Bill Bryan
.....	Jacque Harper
.....	Patrick O'Kelley
.....	Monty Vickers
.....	Brian White
.....	Ken Wilder
Forensic Accountant	Vacant
Administrative Analyst	Faith Grigsby
Administrative Specialist III	Debra Baker
.....	Evelyn Brown

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

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

deputy prosecuting attorneys. In addition to its enforcement activities, this division engages in publicity efforts to deter insurance fraud.

Fraud Referrals

CID has established a toll-free 24-hour hot line. A suspected case of insurance fraud may be reported anytime by calling the toll-free number **1-866-660-0888**. Suspected fraud may also be reported by completing the national NAIC Online Reporting Form or by mailing or faxing CID a copy of the Uniform Suspected Insurance Fraud Reporting Form which is available at:

www.fightfraud.arkansas.gov



2008 Calendar Year Highlights

- ▶ Received 762 referrals.
- ▶ Referred 25 cases for prosecution.
- ▶ Experienced a 100% conviction rate with 13 successful prosecutions.
- ▶ Fines and restitution totaling \$35,079 and \$3,907,916 respectively were imposed, with varying terms of incarceration and probation.

Finance

Division

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

Deputy Commissioner Financial Regulation	Mel Anderson
Examination:	
Chief Financial/Market Conduct Examiner	Mel Heaps, Jr.
Certified Financial Examiner Manager	Vacant
Certified Financial Examiner	Don Bratcher
.....	Jeff Cordell, Jr.
.....	Renee Hanshaw
.....	Earl Norton
.....	Roy Ridings, Jr.
.....	Steven Williams
.....	Vacant
Insurance Examiner	Omar Akel
.....	Reba Evans
.....	Doris Johnson
.....	Dick Torti
Financial Analysis:	
Financial Analysis Manager	Brenda Haggard
Financial Analysis Assistant Manager	Steven Kilgore
Financial Analyst	Misty Beentjes
.....	Kimberly Dills
.....	Abir Elsalloukh
.....	Robert Simmons
Prepaid Funeral Benefits:	
Prepaid Funeral Director	Rick Toland
Senior Auditor	David Phillips
.....	Howard Richard II
Administrative Specialist III	Michelle Fahey
Insurance Examiner (Company Licensing)	Kimberly Johnson
Administrative Analyst (Securities Administrator)	Malisa Landers
Administrative Analyst	Angela Davis
Administrative Specialist III	Jan Mills
Administrative Specialist II	Vacant

The primary goal of the Finance Division is to protect insurance consumers through effective solvency regulation, thereby fulfilling the core mission of the Arkansas Insurance Department (AID).

Examinations

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

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

Financial and/or market conduct examinations were conducted on the following companies during the calendar year 2008:

- Agents Mutual Ins. Co.
- American Dental Providers of Arkansas

- Arkansas Community Care
- Care Improvement Plus South Central Ins. Co.
- Aviation Title Ins. Co.
- Cosmopolitan Life Ins. Co.
- Delta Dental Plan of Arkansas
- First Guaranty Ins. Co.
- Gregg Ins. Co.
- Griffin-Leggett Burial Ins. Co.
- Selected Funeral Life Ins. Co.
- Southern Pioneer Life Ins. Co.
- Southern Pioneer Property & Casualty Co.
- USABLE Life

Domestic and Foreign Insurance Companies

The following list represents a breakdown of domestic and foreign companies conducting business in the State of Arkansas as of December 31, 2008:

	<u>Domestic</u>	<u>Foreign</u>
Life & Health	31	514
Property & Casualty	10	884
Farmers Mutual Aid Assn.	12	0
Health Maint. Org. (HMOs)	8	3
Title Insurance	2	25
Hospital & Medical Serv.	1	0
Fraternal	0	15
Captive	1	0
Risk Retention Groups	<u>0</u>	<u>71</u>
Totals	65	1,512

Financial Analysis

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

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

Prepaid Funeral Benefits Contracts

Ark. Code Ann. § 23-40-101 et al. provides for the review of prepaid funeral contracts. This review process includes

examination of active and matured prepaid funeral contracts, on-site financial examinations of the licensees' trust funds and custodial accounts, review of licensees' annual reports, and written and oral responses to consumers' inquiries and complaints.

A total of 197 funeral homes were issued licenses to sell and/or offer for sale prepaid funeral benefit contracts within the State of Arkansas as of June 30, 2008. Prior to licensing, the organizations' net worth and outstanding and unfulfilled contracts were reviewed for accuracy and authenticity.

A total of 76 on-site trust fund and insurance financial examinations were performed during the calendar year 2008 by the section's financial examiners.

Security Deposits

Held in trust by approved Arkansas trustees, security deposits are handled by the Securities Administrator in the AID's Finance Division.

Deposits are maintained for the benefit and protection of policyholders and creditors in the State of Arkansas and are mandated by the Arkansas Insurance Code. Security deposits held in fiscal year 2008 are reflected below:

Foreign Insurers	\$252,990,000.00
Domestic Insurers	<u>36,484,000.00</u>
Total	\$289,474,000.00

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

Human Resources

Division

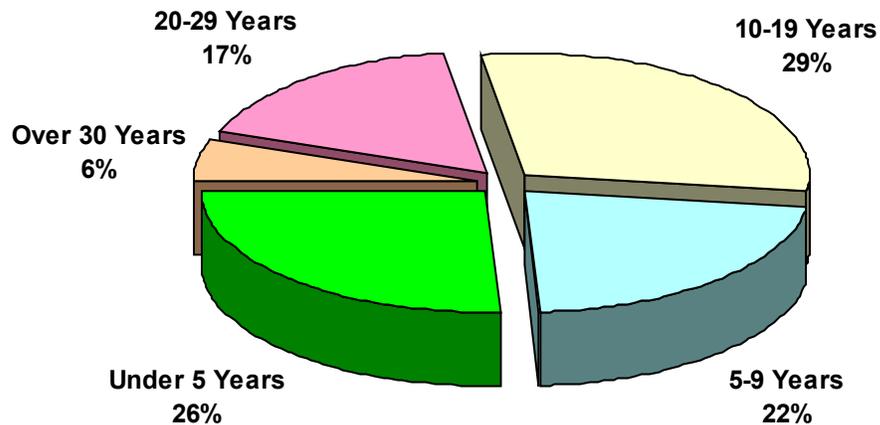
Phone: (501) 371-2818, Fax: (501) 371-2817
E-mail: insurance.human.resources@arkansas.gov

Manager **Andrea May**
Human Resources Analyst **Carol Anthony**
Benefits Analyst **Jeanie Stobaugh**
Human Resources Specialist **Carol Nunn**
Department Switchboard/Receptionist **Danna Copeland**

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

The Department currently has 178 employees. 132 (74%) of those employees have been employed with the State of Arkansas longer than five years. 93 (71%) of those 132 employees have served those years here at the Department.

Employee Retention Chart



Information Systems

Division

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

Deputy Commissioner Information Services	James Winningham
Information Systems Manager	Don Cordes
Chief Technology Officer	Britton Kerr
Systems Team	Larry Flaxman
.....	Jeffrey March
.....	LaNan Ray
.....	Britt Simmons
Programming Manager	Heather Langley
Programming Team	James Goodnight
.....	Chris Hazelslip
.....	Eddie Rogers
.....	David Stepp
Systems Specialist	Melinda Kelley
Administrative Specialist II	Beth Davis
.....	Clarissa Smith

Leveraging Technology for Insurance Regulation

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

“Servers” are the computers that constitute the heart of the AID's IT operations. These computers host the large computer applications and databases that are shared by the various divisions of the AID. For most of its servers the IT group uses virtual machine technology to satisfy this need. In the past every server needed its own separate computer hardware. If the server software or hardware failed, many hours were required to reload the software. In the event of a hardware failure, even more time was required to obtain and configure new hardware before the software reload could be started. With virtual machine technology a server is an independent software image that typically shares a hardware host environment with one or more other servers. An image of each server is maintained on centralized storage and can be rapidly loaded onto one of multiple hardware environments that share the central storage. Again, each of these hardware environments can host and run a number of individual servers at any one time. Virtual machine technology allows the IT group to rapidly increase the number of servers

whenever needed, to recover from server failure in a fraction of the time previously required, and to maintain and support the server configuration without increasing the size of its Systems staff. In turn, this capability allows the other divisions of the AID to leverage additional servers instead of increased staff wherever such a trade-off is possible. This is just one example of the AID's IT management approach of employing IT that is relatively low in cost but that in comparison to other technologies enables its staff to be highly productive. Other examples of this approach are low-cost mobile devices that increase the regulatory staff's productivity while traveling, and the planning of a move to low cost thin client hardware that will reduce the down-time of the regulatory staff while saving money on the cost of their workstations. This approach is highly "green" in that it requires less power to operate, reduces the amount of computer hardware, reduces the cost of purchase and recovery, can undergo a server expansion with a relatively low increase in staff support compared to the use of standalone servers, and lessens the purchase and maintenance

costs of workstations.

Servers not only support the Insurance Department staff, but they also support public and industry use of Insurance Department online services. These services are provided through the Insurance Department Web site at www.insurance.arkansas.gov. An IT group goal is to empower the non-IT staff to directly leverage technology wherever it can, and the benefits of this are best seen in the Department Web site, where most of the design is done by non-IT staff with implementation support being provided by the IT group. However, major functional implementations such as agent searches are developed by IT or a collaborating IT group.

In addition to systems and software implementations, the members of the IT group also provide direct support to Department regulatory staff in their day-to-day use of computer workstations and software. IT support ranges in complexity from assistance in using a software application to development of special software.



Legal Division

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

Interim Deputy Commissioner	Bill Lacy
Managing Attorney	Booth Rand
Attorney Specialist	Bob Alexander
.....	Nina Carter
.....	Ashley Fisher
.....	Amanda Rose
Administrative Analyst	Sheena Lewis
Investigator	Mary Coney
.....	Taryn Lewis
.....	Joie Tester
Legal Support Specialist	Chance Armour
.....	LoRraine Rowland
Administrative Specialist III	Terry Scott

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

Other duties of this division include drafting legislation, rules, bulletins, directives, legal opinions, and conducting consumer complaint investigations. Assistance with the adoption of

reports of financial examinations on Arkansas domestic HMOs and farmers' mutual aid associations is another function of the AID Legal Division.

The Legal Division also maintains the corporate records of insurers, including name and address changes, and domestication status. Division attorneys represent the Insurance Department in administrative hearings and court appeals pertaining to licensees' alleged insurance code or rule violations and insurance

2008 Summary of Activity

- ▶ 210 Investigations Initiated
- ▶ 256 Investigations Closed
- ▶ Orders Issued
 - 1 Cease and Desist
 - 19 Insurance Producer Suspension and Revocation (Consent)
 - 32 Agent Consent
 - 12 Agent Denial
 - 12 Emergency License Suspension
 - 15 Examination Adoption
- ▶ Collected \$471,894 in Restitution for Arkansas Consumers
- ▶ Collected \$3,800 in Fines and Penalties
- ▶ Collected \$473,040 in Recoveries

company acquisitions, mergers, reinsurance agreements, and similar transactions.

During 2008, the Legal Division:

- **Finalized Rules:**
 - Rule 93 - Noninsurance Subsidiary. The purpose of Rule 93 is to define the term "Noninsurance Subsidiary," a term that was introduced in Section 11 of Act 496 of 2007 without definition. Section 11 is codified at Ark. Code Ann. § 23-63-818(c).
 - Rule 94 - Arkansas Long-Term Care Insurance Partnership Program. This implements Act 99 of 2007 of the Arkansas State Legislature entitled "An Act to Establish the Arkansas Long-Term Care Partnership Program" by providing requirements to establish Partnership-Qualified Long-Term Care insurance policies in this State and provides standards for producers soliciting such policies and for insurers desiring to issue policies qualifying under such programs.

- **Issued Bulletins:**
 - 1-2008 - Filing Procedures for Compliance with the Provisions of the Terrorism Risk Insurance Program Re-authorization Act of 2007
 - 2-2008 - Guaranteed Asset Protection and Guaranteed Automobile Protection Contracts, Waiver Agreements, or Loan Addendums
 - 3-2008 - Judicial Process Exception in Department Rule 74
 - 4-2008 - Required Reporting of Disciplinary Actions Pursuant to the Military Personnel Financial Services Protection Act
 - 5-2008 - Company Appointment Renewals for Procedures
 - 6-2008 - Applications for Stop Loss Insurance Policies
 - 7-2008 - Availability of Online Title Insurance Frequently Asked Questions (FAQs) and Reminder of Title Insurance Responsibilities
 - 8-2008 - Notification Pursuant to Ark. Code Ann. § 23-63-613 of Publication of NAIC Accounting Practices and Procedures Manual
 - 9-2008 - Providing Required Accident Prevention Services and Reporting of Written Manual Premium
 - 10-2008 - Assessment by Arkansas Rural Risk Underwriting Association

- **Issued Directive:**
 - 1-2008 - Disclosures and Exceptions on Title Policies

- **Certificate of Authority Cancellations:**
 - Ashley Life Insurance Company
 - Fidelity Mutual Life Insurance Company
 - Gregg Insurance Company
 - Revious Reinsurance Canada, Ltd.
 - Roundstone Insurance Company
 - Travelers Protective Association of America

- **Multi-State Settlements:**
 - \$15,000 - Conseco Senior High Ins. Co. and Bankers Life & Casualty Ins. Co.
 - \$11,338 - Chesapeake Life Ins. Co.
 - \$141,187 - MEGA Life & Health Ins. Co.
 - \$41,843 - Mid-West National Life Ins. Co.

• **Company Mergers**

<i>Merged</i>	<i>With</i>
Arkansas National Life Ins. Co.	Forethought Life Ins. Co.
Aviva Life Ins. Co.	Aviva Life & Annuity Co.
CUNA Mutual Life Ins. Co.	CUNA Mutual Ins. Society
Employers Reinsurance Corp.	Westport Ins. Corp.
Farmers Home Fire Ins. Co.	United Home Ins. Co.
GHS Fire Ins. Co.	GHS Property & Casualty Ins. Co.
GSFS Risk Retention Group Inc.	Sentruiy Casualty Co.
Home Mutual Fire Ins. Co.	Farmers Union Mutual Ins. Co.
Indianapolis Life Ins. Co.	Aviva Life and Annuity Co.
Life Investors Ins. Co. of America	Transamerica Life Ins. Co.
LifeRe Ins. Co.	Ameritas Life Ins. Corp.
MetLife & Annuity Co. of Connecticut	MetLife Ins. Co. of Connecticut
Mid-America Ins. Co.	Harleysville Worcester Ins. Co.
Transamerica Occidental Life Ins. Co.	Transamerica Life Ins. Co.
Transcontinental Ins. Co.	National Fire Ins. Co. of Hartford
Transnation Title Ins. Co.	Lawyers Title Ins. Corp.
Voyager Property & Casualty Ins. Co.	American Bankers Ins. Co. of Florida
Westport Ins. Corp.	Employers Reinsurance Corp.

Manager	Fred Stiffler, Jr.
Administrative Analyst	Kathy Stimpson
Administrative Specialist III	Peggy Dunlap
Licensing Technician	Lisa Garner
.....	Barbara Gordon
.....	Jack Hawkins
.....	Robert Helmbeck
.....	Lisa Hunt
.....	Cindy Truax
.....	Sheila Weeks
.....	Heather Wilson
.....	Patricia Wyatt

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

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

All license forms can be accessed on the division Web site. The site also provides search engines for producer information, which includes license information and current continuing education status. In addition, the Web site provides information on continuing and pre-licensing education

providers, with additional information on courses and instructors.

Currently, the Arkansas Insurance Department oversees 82,182 licensees with approximately 371,446 active appointments, all of which are renewed annually. The Department accepts non-resident electronic appointments and appointment terminations, electronic non-resident applications, electronic license renewals and electronic affiliations of agents to business entities.

License Division Transactions

In 2008 the License Division processed (on average):

- 14,000 New Applications for License
- 3,000 Agency Affiliations
- 30,000 New Appointments
- 10,000 Address Changes
- 22,000 Continuing Education Course Completions
- 4,000 Walk-ins
- 100,000 Telephone Inquiries

While a few items are limited to paper transactions, the Department expects to convert more services to electronic format to provide licensees and appointees with faster service. Our Web site continues to expand to provide more information to our licensed producers, business entities, insurers, and interested parties.

Deputy Commissioner Dan Honey
 Life & Health Compliance Officer Marie Bennett
 Linda Bird
 Stephanie Fowler
 Rosalind Minor
 J. Harris Shearer
 Administrative Specialist III Ashley King

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

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

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

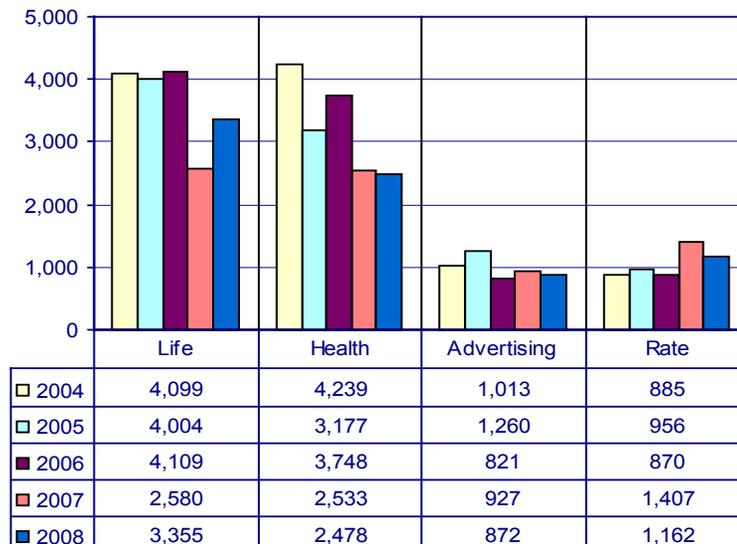
Also reviewed by the Life and Health Division are long term care, Medicare supplements, and supplemental benefits contracts, as well as contracts for health maintenance organizations (HMOs).

Policy Issues

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

Forms Filed

The following chart represents life and health forms filed for calendar years 2004-2008.



Liquidation

Division

1023 W. Capitol Ave., Suite 2, Little Rock, AR 72201

Phone: (501) 371-2776, Fax: (501) 371-2774

E-mail: insurance.liquidation@arkansas.gov

Deputy Receiver	Steve Uhrynowycz
Assistant Administrator	Cindy Furrer
Administrative Assistant	Marilyn Brenning
Bookkeeper	Cheryl Ringgold
Workers' Compensation Adjuster	Jeannie Roberts
Claims Assistant/Receptionist	Sandra Seymour

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

During 2008, the division was responsible for the management of six domestic insurance company receiverships, two prepaid funeral benefit trusts, and eighteen ancillary insurance company receivership estates.

Domestic Insurance Companies

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

Prepaid Funeral Benefit Trust

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

Ancillary Insurance Receiverships

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

Property & Casualty Guaranty Fund

The division also administers the Arkansas Property and Casualty Guaranty Fund (APCGF),

which provides benefits to Arkansas insureds and claimants of insolvent property and casualty insurance companies.

During 2008, APCGF, as appropriate, paid over \$697,400 to adjust, settle or litigate claims involving the twenty-six non-domestic insurance company receiverships listed below and recovered over \$222,175.

- Acceleration National Ins. Co.
- American Mutual Ins. Co. of Boston
- American Mutual Liability Ins. Co.
- California Compensation Ins. Co.
- Casualty Reciprocal Exchange
- Colonial Casualty Ins. Co.
- Commercial Compensation Ins. Co.
- Connecticut Surety
- Cotton Belt Ins. Co.
- Credit General Ins. Co.
- Equity Mutual Ins. Co.
- First Southern Ins. Co.
- Fremont Indemnity Ins. Co.
- Home Ins. Co.
- Ideal Mutual Ins. Co.
- Intercontinental Ins.
- Legion Ins. Co.
- Lutheran Benevolent Ins. Co.
- Mission Ins. Co.
- Pacific Marine Ins. Co.
- PHICO Ins. Co.
- Reciprocal of America
- Reliance Ins. Co.
- Rockwood Ins. Co.
- Standard Fire Ins. Co.
- Villanova Ins. Co.

Life & Health Ins. Guaranty Assoc.

Finally, the division administers the Arkansas Life and Health Insurance Guaranty Association (ALHIGA), which does for life and health insurance insureds and claimants of Arkansas what APCGF does for property and casualty insureds and claimants. During 2008, ALHIGA provided benefits to Arkansas insureds and claimants totaling more than \$2,441,000, and recovered over \$925,000, as a result of the following six domestic and non-domestic insurance company receiverships.

- American Chambers Life Ins. Co.
- Benicorp Ins. Co.
- Executive Life Ins. Co.
- Life & Health Ins. Co. of America
- Lincoln Memorial Life Ins. Co.
- National Savings Life Ins. Co.

Property and Casualty

Division

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

Manager	Bill Lacy
Property & Casualty Compliance Officer	Alexa Grissom
.....	Becky Harrington
.....	Llyweyia Rawlins
.....	Edith Roberts
.....	Carol King Stiffler
Title Insurance Compliance Officer	Sarah Harper
Legal Support Specialist	Nancy Horton
Administrative Specialist II	Betty Montesi
.....	Brittany Yielding

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

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

During 2008, the division, prior to their use in the market place, processed 7,194 filings composed of reviews of 34,550 insurance policy forms and 2,376 rate and rule actions. Forms reviewed were 24% higher than in 2007 and 14% higher than in 2006. Rate and rule filings were up only 2% from 2007 but increased 21% over 2006. Form filings were up 22% over 2007 and 67% over 2006. Total filings were up 15% over 2007 and 48% over 2006.

With the increased demand placed by insurers

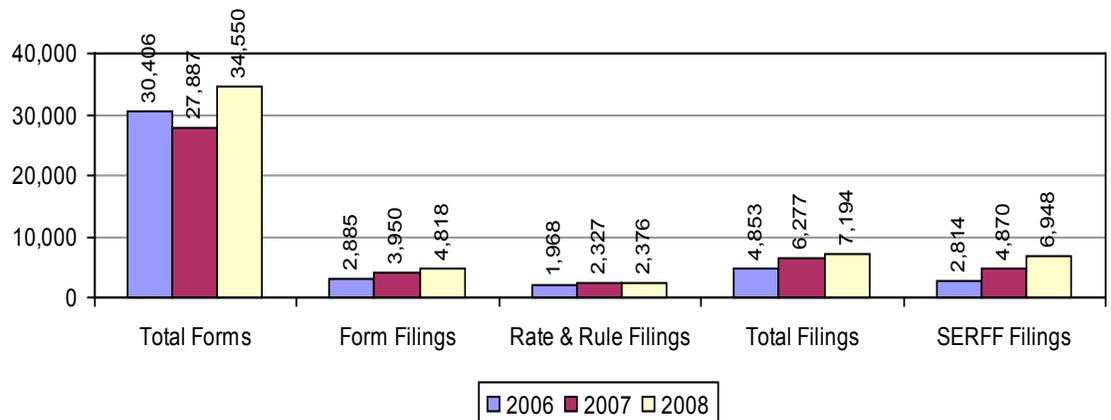
on the reviewers, the increased use of automated filings systems makes it possible to increase productivity of each analyst while allowing for thorough reviews and analysis of each filings. During 2008 almost 97% of all rate and form filings made with the division were in electronic format. Almost 83% of all filings paid the associated filing fees by electronic transfer further reducing the amount of manual handling of funds by the Division.

Consumer Complaints

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

Major Projects

The division participates in many major projects, including updating of on-line access to rate and form information, review of procedures to improve responsiveness to consumers and insurers, and use of the Product Requirements Locator so that insurers have access to the most recent filing requirements to improve and shorten the review process. The division is in the forefront of national efforts to improve among the



states uniformity of rate and form review standards by designing review forms that are used nationally.

Personal Lines

The primary goals of the personal lines review process are to promote competition, provide timely and accurate review of all personal insurance products, and to ensure rates are not excessive, inadequate, or unfairly discriminatory. All forms are approved prior to use.

2004 was the first year insurance companies' use of consumer credit was subject to regulation by Act 1452 of 2003. Results of the increased regulation imposed by the Act were first available in 2005. The 2008 report based upon 2007 year data indicated that approximately 32% of insureds in Arkansas received a decrease in premium from the use of consumer credit, approximately 9% received a premium increase, and the premiums for the remainder of insureds were unaffected by the use of consumer credit.

2008 was the fourth year the Fire Loss Reporting Act of 2003 was filed by insurers. The data in the aggregate indicates there is no apparent link between fire losses and either the population of a county or the number of residences it contains. The full report is available on our Web site.

Commercial Lines

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

Liability

2008 was the fourth year for the Commissioner's report on the condition of the medical malpractice market in Arkansas required by Act 1007 of 2003. The report concludes the market may have achieved rate adequacy and that its performance is nearing that of other commercial liability lines although still measurably worse. The reforms may be

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having an impact as there are more insurers writing business. The report expresses a concern that repeal of the Act will make Arkansas less attractive as a market for medical malpractice insurance. The full report is available on our Web site.

Title Insurance and Title Insurance Agents

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

Workers' Compensation

The rate filings for 2008, saw the Arkansas workers' compensation market continue to improve, as it did in most other states. Companies continued to relax or maintain their underwriting guidelines which is resulting in small premium decreases in the assigned risk plan. The combined loss ratio in Arkansas was 79% for 2007, which was one of the lowest of all the states for which the statistical agent, National Council of Compensation Insurance, compiles statistics. Our combined loss ratio continues to decline. Indications are this trend should continue.

Our assigned risk plan continued to be self-supporting and there was no assessment required. At the close of 2008, the premium in the plan was \$14,077,770, down 21% from the end of 2007.

Workers' Compensation Rates

Unlike most other property and casualty rates, workers' compensation rates must be approved prior to use. For 2008, workers' compensation voluntary loss costs declined by 12.8% and assigned risk plan rates showed a decrease of 13.8%.

Annually, the Commissioner issues a detailed report of the state of the workers' compensation market, a requirement of Act 796 of 1993. The report reflects the continued improvements being made in workplace safety, loss prevention, and

decreases in claims severity. The full report is available on our Web site.

Earthquake Insurance Market Assistance Program

In 1999, Act 1343 created the Market Assistance Program (MAP) to assist consumers in obtaining earthquake coverage. The program has been successful and writes more than 8,000 policies for Arkansas residents who are unable to obtain coverage through traditional homeowners policies. The Act also established an Earthquake Authority Board that has the authority to issue earthquake coverage if the MAP is unable to provide sufficient coverage.

Assigned Risk Insurance Pools

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

Automobile Assigned Risk

The number of agents writing automobile insurance through the assigned risk plan continues to decrease, due primarily to the large number of carriers willing to write non-standard auto risks. Application volume continues to remain very low. During 2008 there were three commercial auto policies and one private passenger auto policies in the plan.

Professional Employer Organizations

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

Public Employee Claims

Division

Phone: (501) 371-2700, (866) 278-8066, Fax: (501) 371-2733
 E-mail: insurance.public.employee.claims@arkansas.gov

Director	Nathan Culp
Managing Attorney	Terry Lucy
WCC Program Manager	Margie Duncan
Attorney Specialist	Richard Smith
WCC Claims Specialist	Linda Amaden
.....	Marlys Bost
.....	Linda Corpier
.....	Amanda Dinwiddie
.....	Muriel Hicks
.....	Margaret Langley
.....	Otis Palmer
WCC Claims Analyst	Tanya Hart
.....	Rhonda Murphy
.....	Tiphanie Nelson
Fiscal Support Specialist	Deana Hilpert
.....	Angie West
Legal Support Specialist	Brandy Wedsted
Administrative Specialist III	Nancy Graham
Administrative Specialist II	Daryl Cossey
.....	Frankie Goodson
.....	Linda Oates
.....	Christy Wilson
Administrative Specialist I	Ashley Morton
.....	Brooke Newkirk

The Public Employee Claims Division (PECD) is responsible for the investigation and management of more than 3,400 workers' compensation claims filed each year for Arkansas state employees.

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

During calendar year 2008, PECD received 3,487 claims. A total of 1,002 lost-time claims remained open at the end of this same period, with the division receiving approximately 230 active medical-only claims each month.

Workers' Compensation Funding

Expenditures for the workers' compensation claims disbursed by PECD come from three sources: the premiums paid by state agencies; general revenue fund reimbursement from school aid funds; and from general revenues for the payment of claims for city and county employees administered by this division. A total of \$11.37 million for state claims was disbursed by PECD for calendar year 2008.

Claims Management

PECD manages workers' compensation claims for state employees with a staff of 24, including ten

personnel devoted to the investigation, determination, and management of claims. The remaining staff consists of support and legal personnel.

Claims specialists provide technical assistance, including workshop sessions, to public employers and employees, in addition to performing their primary claims management duties.

Return to Work Program

The division, with assistance from Arkansas Rehabilitation Services, is encouraging state agencies to adopt Integrated Disability Management plans. The program's goal is to prevent and reduce injury risks and illness by mitigating damages associated with these issues and by retaining job productivity. PECD personnel give presentations to several audiences each year. Modified work or early return to work has been adopted by some agencies with good results.

Safety Program

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

Risk Management

Division

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

Director	Drew Carpenter
Assistant Director	Mark Guinee
Risk Consultant	Audrey Carroll
.....	Ann Holthoff
.....	Clark Osborne
.....	Jon Parish
.....	Roland Robinson
.....	Cecil Rothwell
.....	Richard Tibbitts
.....	Wylie Whitley
Administrative Analyst	Tomika Clark
Administrative Specialist III	Vickie Cook

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

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

The division is staffed with professionals who deal with the entire spectrum of the highly technical and complex areas of risk management and insurance. The knowledge and skills of the division staff have brought a high level of success to the programs managed by the division.

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

Property inspections and appraisals are conducted on approximately 5,500 state owned and leased sites and 2,500 school district structures with insured values of \$10.5 billion. Insurance contracts provide multi-peril coverage, including limited earthquake and flood.

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

The division secures property, commercial auto, aircraft, fine arts, inland marine, and specialty lines insurance coverage for state agencies and schools. Act 1762 of 2003, which created the Arkansas Multi-Agency Insurance Trust Fund (AMAIT), has allowed the division to be more innovative in seeking premium savings for participating state agencies. State agencies received a 40% discount in premium for policy year 7/01/08-09 and will receive a 50% discount for policy year 7/01/09-10. Savings to state government since the formation of AMAIT exceed \$16.5 million.

The division also provides staffing for the Arkansas Governmental Bonding Board's Trust Fund. This self-funded program, established in 1987, provides fidelity bond coverage for over 135,000 employees of state, county, and municipal governments, as well as public school districts in Arkansas. The Fidelity Bond Program has been a phenomenal success, with the estimated savings to the state of \$300,000 per year. For two of the past three renewals, the Fidelity Bond Board chose to waive premiums for all participants.

A vehicle safety program covering 5,000 state vehicles has been in effect for many years, resulting in improved loss ratios. The program involves record keeping and driver information which is accessible on the DFA-Driver Services Web site. This program has proven to be invaluable to agency personnel assigned the task of maintaining driver information. The goal is to more closely monitor state drivers which will result in fewer and less severe accidents. These changes should yield a premium savings on the state's commercial fleet. The division now offers an on-site advanced defensive driver training at no cost to state agencies and participating schools. The division also manages the public school vehicle program that insures another 5,000 vehicles.

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

Senior Health Insurance Information

Program

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

Manager **Melissa Simpson**
Volunteer Program Coordinator **Ashley Bland**
..... **Pat Holthoff**
..... **Tracey Jones**
Administrative Specialist III **Carol Hayes**
Administrative Specialist I **Kimberly Landreth**

The Senior Health Insurance Information Program (SHIIP) provides Medicare counseling and assistance to Medicare beneficiaries and their caregivers. SHIIP operates a toll-free phone line **(1-800-224-6330)** which serves as the main contact for the majority of Medicare beneficiaries. SHIIP explains Medicare benefits and discusses how other insurance coordinates with Medicare coverage in individual and group settings.

The SHIIP staff attends community functions and supplies program information to the public, governmental agencies, and other interested parties. SHIIP educates Arkansans through presentations at health fairs, senior days, and numerous speaking engagements.

SHIIP publishes information booklets on the twelve standard Medicare Supplement Plans and long-term care insurance. SHIIP helps Medicare beneficiaries with the Medicare Prescription Drug Plan Finder to narrow prescription drug plan options and complete enrollment applications.

SHIIP assists Medicare beneficiaries with applications for subsidy programs like Medicare Savings Program and Extra Help. Arkansas Medicaid administers the Medicare Savings Program and pays Medicare Part B deductible and

cost sharing based on eligibility. The Social Security Administration manages the Extra Help program and pays costs associated with Medicare Prescription Drug coverage like deductibles, co-payments, and coinsurance based on eligibility.

SHIIP partners with local organizations. SHIIP began a student volunteer program to train middle school and high school students to assist Medicare beneficiaries with the internet-based Medicare Prescription Drug Plan Finder. In 2008, students of the Future Business Leaders of America and EAST Initiative donated 1,751.5 hours, a value of \$34,171, in voluntary service to Arkansas Medicare beneficiaries.

SHIIP provides Medicare training to partner organizations and adult volunteers as well. Training sessions are available throughout the state. Contact SHIIP for more information about becoming a partner organization or volunteer.



Farmers Mutual Aid Associations

NAIC#	Company Name	AR Premium	Market Share	Assets	Liabilities	Capital & Surplus
37613	Farmers Union Mutual Ins Co	\$ 5,021,281	37.28%	\$ 8,718,600	\$4,380,618	\$ 4,337,982
A2020	Farmers Mutual Ins Co Gentry	3,639,758	27.02%	11,452,199	2,854,493	8,597,706
A0012	Farmers Mutual Ins Rogers	1,104,754	8.20%	4,980,441	801,455	4,178,986
A0008	Farmers Fire Ins	870,968	6.47%	1,731,648	605,358	1,126,290
A0010	Farmers Mutual Fire	857,842	6.37%	1,876,438	582,072	1,294,366
A0007	Farm & Home Mutual Ins Co	840,248	6.24%	1,592,154	691,247	900,907
A0023	Washington County Farmers Mutual Fire	688,637	5.11%	12,960,620	455,366	12,505,254
A0014	Farmers Protective Ins Co	373,051	2.77%	614,517	233,216	381,301
A0011	Farmers Mutual Ins of LR	40,652	0.30%	441,627	30,883	410,744
A0020	Logan County Farmers Mutual Aid	31,115	0.23%	1,858,979	31,115	1,827,864
TOTAL		\$13,468,306	100.00%			

Fraternal Organizations

NAIC#	Company Name	AR Premium	Market Share	Assets	Liabilities	Capital & Surplus
57541	Modern Woodmen Of Amer	\$ 38,373,065	36.65%	\$ 8,479,197,610	\$ 7,374,242,554	\$1,104,955,056
57320	Woodmen World Life Ins Soc	29,928,826	28.58%	7,582,356,814	6,825,743,138	756,613,676
56014	Thrivent Financial For Lutherans	19,888,408	18.99%	49,470,158,721	45,535,449,429	3,934,709,292
57657	Royal Neighbors Of Amer	5,495,012	5.25%	671,600,573	458,097,893	213,502,680
56383	Order of United Commercial Travelers	4,497,091	4.29%	20,818,222	13,159,007	7,659,215
58033	Knights Of Columbus	3,116,866	2.98%	14,051,334,507	12,432,518,015	1,618,816,492
56499	Woodmen World Assur Life Assn	1,903,986	1.82%	58,356,108	47,713,129	10,642,979
58068	Independent Order Of Foresters Us Br	1,371,611	1.31%	2,636,433,320	2,492,885,335	143,547,985
56030	Catholic Knights	94,785	0.09%	831,150,243	794,865,919	36,284,324
57088	Degree Of Honor Protective Assn	24,393	0.02%	171,911,697	166,674,889	5,236,808
57223	Baptist Life Assn	10,859	0.01%	24,541,890	23,876,888	665,002
57622	Polish Natl Alliance Us Of Na	1,962	0.00%	431,166,374	400,528,936	30,637,438
56170	Womans Life Ins Society	555	0.00%	182,738,869	154,046,347	28,692,522
TOTAL		\$104,707,419	100.00%			

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

NAIC#	Company Name	AR Premium	Market Share	Assets	Liabilities	Capital & Surplus
95442	HMO Partners Inc	\$186,547,964	39.00%	\$116,007,331	\$41,105,089	\$74,902,242
95448	QCA Hlth Plan Inc	101,861,610	21.30%	34,553,683	14,917,843	19,635,840
47155	Delta Dental Plan of AR Inc	70,793,521	14.80%	57,876,668	11,767,787	46,108,881
12282	Arkansas Comm Care Inc	53,626,334	11.21%	22,231,409	11,753,486	10,477,922
95792	Windsor Hlth Plan Inc	45,088,340	9.43%	59,105,451	51,771,038	7,334,413
95446	United Hlthcare of AR Inc	19,988,921	4.18%	8,818,913	4,014,257	4,804,656
11139	Unison Hlth Plan of TN Inc	253,072	0.05%	21,373,557	11,058,680	10,314,877
11559	American Dental Providers of AR Inc	136,499	0.03%	375,722	49,848	325,874
TOTAL		\$478,296,261	100.00%			

NAIC#	Company Name	AR Premium	Market Share	Assets	Liabilities	Capital & Surplus
83470	Arkansas BCBS	\$1,008,659,242	18.21%	\$ 891,778,311	\$ 428,381,528	\$ 463,396,783
79413	UnitedHealthcare Ins Co	308,160,635	5.56%	10,522,868,566	7,701,299,638	2,821,568,928
73288	Humana Ins Co	269,264,470	4.86%	4,063,225,370	1,873,754,687	2,189,470,683
65978	Metropolitan Life Ins Co	143,050,652	2.58%	289,578,008,962	277,985,745,657	11,592,263,305
65676	Lincoln Natl Life Ins Co	137,209,543	2.48%	119,849,816,757	115,264,381,572	4,585,435,185
65838	John Hancock Life Ins Co (USA)	123,450,411	2.23%	103,890,941,060	101,910,344,510	1,980,596,550
12567	Care Improvement Plus S Central Ins	122,802,031	2.22%	201,221,838	129,226,795	71,995,044
69345	Teachers Ins & Ann Assoc Of Amer	108,368,511	1.96%	195,236,800,035	177,482,632,692	17,754,167,343
71153	Hartford Life & Ann Ins Co	107,749,490	1.94%	65,460,546,378	63,282,687,968	2,177,858,410
65056	Jackson Natl Life Ins Co	99,193,764	1.79%	68,327,270,883	64,581,585,371	3,745,685,512
61271	Principal Life Ins Co	95,448,381	1.72%	115,411,349,729	110,601,117,266	4,810,232,463
61689	Aviva Life & Ann Co	85,046,944	1.54%	24,683,212,443	23,416,762,347	1,266,450,096
65005	RiverSource Life Ins Co	79,666,053	1.44%	67,906,201,447	65,377,554,287	2,528,647,160
80942	ING USA Ann & Life Ins Co	76,909,285	1.39%	64,089,976,787	62,217,310,834	1,872,665,953
62235	Unum Life Ins Co Of Amer	73,761,611	1.33%	16,890,054,883	15,536,804,736	1,353,250,147
60380	American Family Life Assur Co of Col	73,295,674	1.32%	71,782,957,526	67,181,643,541	4,601,313,985
62944	AXA Equitable Life Ins Co	70,636,167	1.27%	111,795,877,883	108,640,852,082	3,155,025,801
88072	Hartford Life Ins Co	69,037,211	1.25%	133,562,466,341	129,491,082,139	4,071,384,202
68896	Southern Farm Bureau Life Ins Co	68,134,466	1.23%	10,019,876,911	8,449,238,758	1,570,638,153
69108	State Farm Life Ins Co	64,866,208	1.17%	44,630,862,285	39,570,807,842	5,060,054,443
70238	Variable Ann Life Ins Co	61,827,176	1.12%	53,699,125,317	50,854,789,591	2,844,335,726
61050	MetLife Investors USA Ins Co	61,476,429	1.11%	26,939,324,432	26,178,790,041	760,534,391
67660	Pennsylvania Life Ins Co	60,182,937	1.09%	1,102,684,796	977,194,160	125,490,636
68241	Prudential Ins Co Of Amer	57,877,861	1.04%	237,497,815,215	231,065,439,825	6,432,375,390
94358	USABLE Life	55,186,815	1.00%	286,748,265	169,141,481	117,606,784
86231	Transamerica Life Ins Co	54,455,426	0.98%	103,871,551,677	98,944,677,299	4,926,874,378
60631	American Investors Life Ins Co	52,044,140	0.94%	14,336,683,809	13,406,570,766	930,113,043
91596	New York Life Ins & Ann Corp	52,042,980	0.94%	74,943,575,014	71,347,757,567	3,595,817,447
70688	Transamerica Financial Life Ins Co	51,121,095	0.92%	18,792,373,381	17,985,899,325	806,474,056
66869	Nationwide Life Ins Co	50,762,209	0.92%	77,309,925,077	75,048,437,670	2,261,487,407
67466	Pacific Life Ins Co	50,098,551	0.90%	83,652,571,306	80,516,784,038	3,135,787,268
86630	Prudential Ann Life Assur Corp	49,429,149	0.89%	35,015,040,375	34,381,675,853	633,364,522
90611	Allianz Life Ins Co Of N Amer	46,308,001	0.84%	66,374,756,517	64,365,447,994	2,009,308,523
68136	Protective Life Ins Co	45,606,397	0.82%	25,929,542,749	24,161,839,302	1,767,703,447
67091	Northwestern Mut Life Ins Co	42,545,223	0.77%	154,834,649,226	142,433,365,940	12,401,283,286
86509	Ing Life Ins & Ann Co	41,987,586	0.76%	57,306,157,519	55,781,601,669	1,524,555,850
66915	New York Life Ins Co	41,229,148	0.74%	117,305,625,370	105,512,150,912	11,793,474,458
70815	Hartford Life & Accident Ins Co	34,780,048	0.63%	14,413,998,308	8,368,266,979	6,045,731,329
68608	Symetra Life Ins Co	33,793,529	0.61%	18,646,102,949	17,467,128,290	1,178,974,659
68284	Pyramid Life Ins Co	32,939,310	0.59%	460,977,970	282,458,412	178,519,558
60054	Aetna Life Ins Co	32,265,299	0.58%	20,880,603,860	17,137,056,971	3,743,546,889
92622	Western Southern Life Assur Co	32,231,680	0.58%	10,031,439,457	9,162,758,147	868,681,310
60488	American Gen Life Ins Co	26,003,371	0.47%	38,638,399,451	33,446,053,987	5,192,345,464
62308	Connecticut Gen Life Ins Co	25,960,121	0.47%	17,733,120,846	15,702,892,702	2,030,228,144
66044	Midland Natl Life Ins Co	25,624,911	0.46%	25,408,811,511	24,168,467,221	1,240,344,290
80314	Unicare Life & Hlth Ins Co	23,655,877	0.43%	1,636,272,497	1,274,811,132	361,461,365
65757	Shelter Life Ins Co	23,233,335	0.42%	920,220,126	750,737,632	169,482,494
11529	Mercy Health Plans	22,878,366	0.41%	47,457,191	21,910,156	25,547,035
65595	Lincoln Benefit Life Co	22,454,839	0.41%	2,184,805,272	1,905,989,634	278,815,638
93513	MetLife Investors Ins Co	22,172,828	0.40%	9,523,373,134	9,125,741,287	397,631,847
90328	First Hlth Life & Hlth Ins Co	21,108,513	0.38%	682,069,387	467,408,546	214,660,841
61263	Bankers Life & Cas Co	20,692,623	0.37%	11,442,368,846	10,835,237,653	607,131,193
62286	Golden Rule Ins Co	20,017,284	0.36%	613,698,501	345,887,067	267,811,434
60410	American Fidelity Assur Co	19,405,580	0.35%	3,311,754,204	3,072,619,921	239,134,283
77399	Sterling Life Ins Co	19,257,758	0.35%	346,265,189	153,530,203	192,734,986
65536	Genworth Life & Ann Ins Co	19,064,043	0.34%	25,963,875,507	24,032,955,529	1,930,919,978
92916	United Amer Ins Co	19,059,279	0.34%	1,384,725,503	1,201,589,874	183,135,629
70025	Genworth Life Ins Co	18,661,234	0.34%	34,733,533,488	31,406,698,646	3,326,834,842
70670	Health Care Serv Corp A Mut Legal Re	18,316,298	0.33%	10,528,728,430	4,423,935,908	6,104,792,522
67105	Reliastar Life Ins Co	17,604,870	0.32%	20,473,880,319	18,394,467,586	2,079,412,733
60739	American Natl Ins Co	17,320,371	0.31%	13,586,040,658	11,780,370,450	1,805,670,208
60941	SunAmerica Ann & Life Assur Co	17,318,011	0.31%	24,396,263,129	23,121,520,740	1,274,742,389
66168	Minnesota Life Ins Co	17,293,207	0.31%	19,697,080,174	18,265,090,357	1,431,989,817
62626	Cuna Mut Ins Society	15,998,127	0.29%	11,002,453,773	10,017,275,577	985,178,196
63177	Farmers New World Life Ins Co	15,984,089	0.29%	6,443,865,590	5,892,389,617	551,475,973
65099	John Hancock Life Ins Co	15,036,188	0.27%	62,943,519,220	60,359,961,144	2,583,558,076
64246	Guardian Life Ins Co Of Amer	14,888,314	0.27%	28,973,450,194	25,314,581,981	3,658,868,213
69019	Standard Ins Co	14,602,704	0.26%	12,874,451,392	11,762,150,207	1,112,301,185
66672	American Gen Life & Acc Ins Co	14,333,958	0.26%	9,134,530,742	8,571,028,271	563,502,471
68195	Provident Life & Accident Ins Co	13,172,525	0.24%	7,741,374,907	7,312,965,095	428,409,812

Insurers Listed by Arkansas Premium as of 12/31/2008

Life and Health

NAIC#	Company Name	AR Premium	Market Share	Assets	Liabilities	Capital & Surplus
69663	USAA Life Ins Co	\$ 12,573,908	0.23%	\$ 12,583,745,649	\$ 11,478,227,824	\$ 1,105,517,825
92711	HCC Life Ins Co	12,496,375	0.23%	584,804,063	239,433,832	345,370,231
62146	Combined Ins Co Of Amer	12,480,602	0.23%	2,382,484,051	1,788,971,026	593,513,025
92738	American Equity Invest Life Ins Co	12,406,228	0.22%	13,593,939,946	12,610,614,706	983,325,240
80802	US Br SunLife Assur Co Of Canada	11,991,637	0.22%	15,747,948,862	14,887,175,918	860,772,944
66974	North Amer Co Life & Hlth Ins	11,964,170	0.22%	8,446,861,995	7,920,303,030	526,558,965
83836	Selected Funeral & Life Ins Co	11,813,167	0.21%	140,378,927	119,935,408	20,443,519
69868	United Of Omaha Life Ins Co	11,785,462	0.21%	12,879,237,328	11,682,965,090	1,196,272,238
69477	Time Ins Co	11,437,050	0.21%	678,111,757	466,269,711	211,842,046
70432	Western Natl Life Ins Co	11,398,523	0.21%	45,803,021,916	42,755,865,308	3,047,156,608
63274	OM Fin Life Ins Co	11,003,124	0.20%	17,450,041,446	16,647,346,653	802,694,793
62049	Colonial Life & Accident Ins Co	10,830,428	0.20%	1,988,845,937	1,609,256,862	379,589,075
65935	Massachusetts Mut Life Ins Co	10,823,437	0.20%	114,294,058,643	105,831,127,623	8,462,931,020
71412	Mutual Of Omaha Ins Co	10,742,341	0.19%	4,700,083,910	2,601,506,329	2,098,577,581
70211	Reassure Amer Life Ins Co	10,718,665	0.19%	16,470,295,416	15,949,899,188	520,396,228
67172	Ohio Natl Life Ins Co	10,500,251	0.19%	12,159,782,370	11,402,590,393	757,191,977
97055	Mega Life & Hlth Ins Co The	10,191,255	0.18%	708,328,398	517,338,039	190,990,359
60186	Allstate Life Ins Co	10,065,414	0.18%	67,552,094,308	64,303,206,188	3,248,888,120
65919	Primerica Life Ins Co	9,976,643	0.18%	5,958,953,136	4,486,405,459	1,472,547,677
68357	Reliable Life Ins Co	9,537,393	0.17%	741,846,995	685,483,968	56,363,027
67644	Penn Mut Life Ins Co	9,533,411	0.17%	9,688,538,432	8,402,818,395	1,285,720,037
79227	Pruco Life Ins Co	9,358,628	0.17%	22,061,367,409	21,460,727,893	600,639,516
87726	Metlife Ins Co of CT	9,286,014	0.17%	69,829,132,876	64,357,668,143	5,471,464,733
62510	Equitrust Life Ins Co	9,026,747	0.16%	7,779,918,913	7,362,941,370	416,977,543
72850	United World Life Ins Co	8,797,441	0.16%	90,577,893	55,738,943	34,838,950
60534	American Heritage Life Ins Co	8,791,651	0.16%	1,326,474,365	1,134,332,437	192,141,928
79065	Sun Life Assur Co Of Canada US	8,710,258	0.16%	39,669,903,931	38,402,810,550	1,267,093,381
71129	Fort Dearborn Life Ins Co	8,619,580	0.16%	2,616,352,008	2,326,015,801	290,336,207
66281	Monumental Life Ins Co	7,806,691	0.14%	35,531,177,773	34,295,024,371	1,236,153,402
91472	Globe Life & Accident Ins Co	7,672,773	0.14%	2,736,764,128	2,344,077,082	392,687,046
65021	Stonebridge Life Ins Co	7,658,686	0.14%	2,138,240,175	1,965,794,104	172,446,071
68322	Great W Life & Ann Ins Co	7,363,245	0.13%	33,283,946,942	32,382,517,761	901,429,181
60895	American United Life Ins Co	6,965,589	0.13%	12,526,176,189	11,869,964,236	656,211,953
64939	Investors Ins Corp	6,721,235	0.12%	246,924,027	218,573,362	28,350,665
65498	Life Ins Co Of N Amer	6,633,681	0.12%	5,464,298,158	4,835,682,793	628,615,365
81973	Coventry Hlth & Life Ins Co	6,630,771	0.12%	506,970,971	309,269,744	197,701,222
88668	Mutual Of Amer Life Ins Co	6,509,838	0.12%	10,971,697,228	10,187,865,530	783,831,698
74365	Southern Pioneer Life Ins Co	6,485,819	0.12%	25,441,961	12,703,117	12,738,844
93548	PHL Variable Ins Co	6,343,718	0.11%	4,428,520,508	4,155,492,876	273,027,632
68675	Security Benefit Life Ins Co	6,314,276	0.11%	9,246,194,519	8,945,643,986	300,550,533
91642	Forethought Life Ins Co	6,174,903	0.11%	3,870,189,824	3,680,472,655	189,717,169
65315	Liberty Life Assur Co Of Boston	6,029,852	0.11%	11,605,062,479	11,144,614,720	460,447,759
63762	Medco Containment Life Ins Co	5,963,398	0.11%	143,754,443	47,954,541	95,799,902
81108	United Security Life & Hlth Ins Co	5,799,225	0.10%	22,837,877	18,193,845	4,644,032
83968	Citizens Fidelity Ins Co	5,729,044	0.10%	50,900,323	44,400,770	6,499,553
68381	Reliance Standard Life Ins Co	5,703,447	0.10%	3,508,998,178	2,997,280,349	511,717,829
12575	SilverScript Ins Co	5,575,348	0.10%	354,194,562	291,006,521	63,188,041
77968	Family Heritage Life Ins Co Of Amer	5,510,900	0.10%	309,398,565	275,373,595	34,024,970
68713	Security Life Of Denver Ins Co	5,466,958	0.10%	24,264,720,499	22,825,766,730	1,438,953,769
63312	Great Amer Life Ins Co	5,429,777	0.10%	9,648,623,417	8,854,366,222	794,257,195
68462	Reserve Natl Ins Co	5,295,752	0.10%	104,133,036	58,980,274	45,152,762
61883	Central United Life Ins Co	5,249,304	0.09%	321,380,867	283,291,155	38,089,712
79022	Merrill Lynch Life Ins Co	4,892,120	0.09%	10,341,870,685	9,985,735,260	356,135,425
67814	Phoenix Life Ins Co	4,737,767	0.09%	15,392,479,390	14,633,564,997	758,914,393
70335	West Coast Life Ins Co	4,726,101	0.09%	3,400,574,364	3,067,271,938	333,302,426
67385	Ozark Natl Life Ins Co	4,530,751	0.08%	19,373,600	18,409,164	964,436
84034	First Guar Ins Co	4,481,253	0.08%	47,011,494	42,006,686	5,004,808
65129	Kansas City Life Ins Co	4,465,936	0.08%	2,998,063,230	2,691,816,113	306,247,117
70106	United States Life Ins Co In NYC	4,444,446	0.08%	5,318,291,478	5,066,913,322	251,378,156
73881	American Life & Annuity Co	4,385,576	0.08%	37,089,298	35,855,078	1,234,220
65080	John Alden Life Ins Co	4,227,539	0.08%	490,584,218	396,256,652	94,327,566
83941	Cosmopolitan Life Ins Co	4,207,029	0.08%	2,578,832	1,743,636	835,196
66427	MTL Ins Co	4,194,515	0.08%	1,319,361,181	1,230,136,446	89,224,735
64017	Jefferson Natl Life Ins Co	4,124,637	0.07%	1,325,644,638	1,302,304,200	23,340,438
78174	Conseco Hlth Ins Co	4,003,295	0.07%	2,472,317,011	2,343,707,188	128,609,823
80578	Physicians Mut Ins Co	4,002,870	0.07%	1,432,788,514	660,851,957	771,936,557
91529	Unimerica Ins Co	3,951,167	0.07%	244,430,653	139,702,159	104,728,494
80837	Union Central Life Ins Co	3,832,548	0.07%	6,310,581,407	6,043,604,530	266,976,877
78778	Guardian Ins & Ann Co Inc	3,713,137	0.07%	7,502,709,014	7,290,150,574	212,558,440
65242	Lafayette Life Ins Co	3,477,848	0.06%	2,017,159,154	1,914,263,659	102,895,495

Insurers Listed by Arkansas Premium as of 12/31/2008

Life and Health

NAIC#	Company Name	AR Premium	Market Share	Assets	Liabilities	Capital & Surplus
74780	Integrity Life Ins Co	\$ 3,474,597	0.06%	\$ 4,850,847,649	\$ 4,475,425,921	\$ 375,421,728
70408	Union Security Ins Co	3,418,054	0.06%	5,523,782,987	5,173,400,362	350,382,625
63665	General Amer Life Ins Co	3,414,148	0.06%	11,734,937,216	10,655,479,883	1,079,457,333
93696	Fidelity Investments Life Ins Co	3,387,384	0.06%	11,892,930,175	11,244,808,726	648,121,449
80926	Sun Life & Hlth Ins Co	3,369,299	0.06%	87,717,123	48,694,411	39,022,712
60984	Compbenefits Ins Co	3,362,413	0.06%	59,862,818	11,734,260	48,128,558
70939	Gerber Life Ins Co	3,334,142	0.06%	1,567,858,828	1,407,440,281	160,418,547
71072	Marquette Natl Life Ins Co	3,319,910	0.06%	33,112,815	26,991,178	6,121,637
62928	EMC Natl Life Co	3,314,250	0.06%	682,705,305	641,434,277	41,271,028
90204	John Hancock Variable Life Ins Co	3,264,901	0.06%	12,432,478,298	11,887,671,219	544,807,079
85561	Perico Life Ins Co	3,214,141	0.06%	61,334,158	21,854,486	39,479,672
92657	Nationwide Life & Ann Ins Co	3,213,681	0.06%	4,348,939,787	4,267,214,590	81,725,197
61301	Ameritas Life Ins Corp	3,061,816	0.06%	5,142,387,540	4,431,762,431	710,625,109
65927	Lincoln Heritage Life Ins Co	3,032,769	0.05%	621,699,291	535,635,642	86,063,649
66583	National Guardian Life Ins Co	2,955,143	0.05%	1,651,188,852	1,490,349,295	160,839,557
65528	Life Ins Co Of The Southwest	2,941,257	0.05%	6,525,364,390	6,105,243,023	420,121,367
94250	Banner Life Ins Co	2,934,973	0.05%	1,335,174,553	1,123,902,609	211,271,944
68810	Sentry Life Ins Co	2,896,754	0.05%	2,882,466,199	2,619,964,910	262,501,289
60836	American Republic Ins Co	2,875,990	0.05%	475,459,537	239,535,661	235,923,876
98205	National Found Life Ins Co	2,874,099	0.05%	42,910,497	34,746,489	8,164,008
60577	American Income Life Ins Co	2,862,412	0.05%	1,828,070,321	1,600,004,607	228,065,714
87963	National Teachers Assoc Life Ins Co	2,854,704	0.05%	229,362,736	201,842,817	27,519,919
70319	Washington Natl Ins Co	2,803,428	0.05%	2,348,189,079	1,891,175,636	457,013,443
65900	Conseco Life Ins Co	2,767,282	0.05%	4,529,498,626	4,367,148,722	162,349,904
74900	Brokers Natl Life Assur Co	2,720,102	0.05%	26,576,987	9,612,474	16,964,513
62952	Equitable Life & Cas Ins Co	2,713,355	0.05%	214,516,767	176,439,250	38,077,517
67598	Paul Revere Life Ins Co	2,642,576	0.05%	4,710,076,613	4,369,773,466	340,303,147
93440	HM Life Ins Co	2,593,402	0.05%	350,111,256	201,619,113	148,492,143
69396	Texas Life Ins Co	2,566,341	0.05%	664,998,192	617,035,159	47,963,033
69051	Standard Life Ins Co Of IN	2,484,246	0.04%	2,088,893,797	2,044,517,291	44,376,506
89206	Ohio Natl Life Assur Corp	2,475,206	0.04%	2,739,296,027	2,471,830,591	267,465,436
67989	American Memorial Life Ins Co	2,450,004	0.04%	1,996,140,858	1,910,085,562	86,055,296
89184	Sterling Investors Life Ins Co	2,382,781	0.04%	22,038,460	15,358,514	6,679,946
63479	United Teacher Assoc Ins Co	2,335,893	0.04%	506,374,493	447,732,115	58,642,378
84530	US Financial Life Ins Co	2,291,785	0.04%	567,974,414	519,563,210	48,411,204
61476	Boston Mut Life Ins Co	2,155,001	0.04%	929,127,283	851,404,948	77,722,335
65110	Kanawha Ins Co	2,152,174	0.04%	823,102,774	763,532,135	59,570,639
76325	Senior Hlth Ins Co of PA	2,135,313	0.04%	3,265,472,104	3,054,861,375	210,610,729
72125	Physicians Life Ins Co	2,135,144	0.04%	1,263,422,479	1,175,815,148	87,607,331
63258	Federated Life Ins Co	2,119,475	0.04%	954,854,181	736,893,927	217,960,254
62065	Colonial Penn Life Ins Co	2,108,494	0.04%	692,246,216	654,671,154	37,575,062
61832	Chesapeake Life Ins Co	2,089,529	0.04%	83,771,467	41,310,591	42,460,876
86118	Arkansas Bankers Life Ins Co	2,047,851	0.04%	4,889,050	3,275,004	1,614,046
81779	Individual Assur Co Life Hlth & Acc	2,018,400	0.04%	45,695,075	34,366,247	11,328,828
68845	Shenandoah Life Ins Co	1,991,381	0.04%	1,610,588,335	1,581,418,210	29,170,125
83992	Foundation Life Ins Co Of AR	1,977,976	0.04%	7,559,585	5,559,194	2,000,391
65722	Loyal Amer Life Ins Co	1,965,919	0.04%	483,898,561	446,200,556	37,698,005
83860	American Home Life Ins Co	1,961,864	0.04%	14,890,979	14,046,448	844,531
69930	United Ins Co Of Amer	1,908,352	0.03%	2,005,027,268	1,814,861,831	190,165,437
91626	New England Life Ins Co	1,894,412	0.03%	8,966,118,072	8,496,753,779	469,364,293
60763	American Pioneer Life Ins Co	1,838,100	0.03%	160,573,143	139,496,891	21,076,252
61492	Liberty Life Ins Co	1,827,935	0.03%	3,597,209,364	3,362,958,199	234,251,165
83798	Memorial Ins Co Of Amer	1,768,173	0.03%	1,220,125	160,137	1,059,988
93432	CM Life Ins Co	1,758,143	0.03%	7,539,867,050	6,832,093,729	707,773,321
67199	Old Amer Ins Co	1,720,968	0.03%	239,864,878	221,799,657	18,065,221
70548	Wichita Natl Life Ins Co	1,714,122	0.03%	19,000,776	11,984,995	7,015,781
76236	Cincinnati Life Ins Co	1,691,777	0.03%	2,477,627,096	2,187,537,737	290,089,359
69078	Standard Security Life Ins Co Of NY	1,663,858	0.03%	369,680,507	255,406,117	114,274,390
60801	American Public Life Ins Co	1,660,323	0.03%	74,493,796	61,632,854	12,860,942
12321	American Continental Ins Co	1,652,271	0.03%	21,176,310	11,205,615	9,970,695
71870	Fidelity Security Life Ins Co	1,635,557	0.03%	538,361,909	453,747,366	84,614,543
66370	Mony Life Ins Co	1,534,164	0.03%	9,161,875,840	8,641,143,720	520,732,120
66850	National Western Life Ins Co	1,507,606	0.03%	6,126,953,883	5,418,906,823	708,047,060
65331	Liberty Natl Life Ins Co	1,478,811	0.03%	5,149,123,339	4,474,990,722	674,132,617
70629	World Ins Co	1,472,873	0.03%	210,259,660	106,145,154	104,114,506
97136	Metropolitan Tower Life Ins Co	1,468,143	0.03%	5,511,566,500	4,626,740,144	884,826,356
68373	American Gen Assur Co	1,454,634	0.03%	193,922,668	119,055,621	74,867,047
65412	Life Ins Co Of AL	1,440,984	0.03%	81,802,863	65,664,431	16,138,432
78077	Mony Life Ins Co Of Amer	1,424,505	0.03%	4,198,939,578	4,007,234,100	191,705,478
69000	Northwestern Long Term Care Ins Co	1,408,628	0.03%	402,674,628	339,271,872	63,402,756

Insurers Listed by Arkansas Premium as of 12/31/2008

Life and Health

NAIC#	Company Name	AR Premium	Market Share	Assets	Liabilities	Capital & Surplus
62863	Trustmark Life Ins Co	\$ 1,362,116	0.02%	\$ 377,359,745	\$ 193,825,200	\$ 183,534,545
71439	Assurity Life Ins Co	1,359,222	0.02%	2,161,104,707	1,937,953,311	223,151,396
63983	United Heritage Life Ins Co	1,344,494	0.02%	420,525,299	380,503,769	40,021,530
77828	Companion Life Ins Co	1,300,052	0.02%	130,401,935	62,902,861	67,499,074
71714	Berkshire Life Ins Co of Amer	1,254,731	0.02%	2,455,454,678	2,031,605,084	423,849,594
62359	Constitution Life Ins Co	1,252,319	0.02%	87,357,878	68,302,809	19,055,069
60142	TIAA Cref Life Ins Co	1,241,668	0.02%	2,917,584,892	2,637,254,186	280,330,706
60593	National States Ins Co	1,234,489	0.02%	78,412,878	66,645,329	11,767,549
97705	Direct Gen Life Ins Co	1,225,356	0.02%	35,468,492	13,459,314	22,009,178
69116	State Life Ins Co	1,222,749	0.02%	2,840,069,942	2,662,183,055	177,886,887
80659	US Business of Canada Life Assur Co	1,212,119	0.02%	4,193,691,414	3,976,725,193	216,966,221
68543	Liberty Bankers Life Ins Co	1,197,012	0.02%	807,083,550	743,877,159	63,206,391
77879	5 Star Life Ins Co	1,194,813	0.02%	174,786,203	126,379,446	48,406,757
70750	Nationwide Life & Ann Co of Amer	1,184,634	0.02%	530,311,563	489,364,552	40,947,011
61999	Americo Fin Life & Ann Ins Co	1,181,603	0.02%	3,439,011,820	3,267,973,160	171,038,660
66087	Mid West Natl Life Ins Co Of TN	1,181,445	0.02%	218,507,963	120,173,449	98,334,514
64327	Harleysville Life Ins Co	1,178,412	0.02%	341,302,625	320,983,272	20,319,353
60275	American Bankers Life Assur Co Of FL	1,170,532	0.02%	653,076,516	546,369,872	106,706,644
67652	First Penn Pacific Life Ins Co	1,164,586	0.02%	1,890,903,210	1,698,444,799	192,458,411
86355	Standard Life & Accident Ins Co	1,153,300	0.02%	490,140,097	288,285,484	201,854,613
65781	Madison Natl Life Ins Co Inc	1,151,937	0.02%	799,124,077	660,881,297	138,242,780
63967	Government Personnel Mut Life Ins Co	1,126,503	0.02%	787,153,402	703,594,264	83,559,138
65811	American Modern Life Ins Co	1,110,669	0.02%	64,197,810	45,849,922	18,347,888
61921	Citizens Security Life Ins Co	1,085,660	0.02%	102,993,087	96,877,924	6,115,163
64211	Guarantee Trust Life Ins Co	1,082,491	0.02%	218,660,484	176,612,155	42,048,329
67393	Life of the Ozarks	1,024,275	0.02%	617,626,993	521,046,487	96,580,506
67180	Ohio State Life Ins Co	1,011,251	0.02%	10,242,320	3,408,833	6,833,487
67326	Old Surety Life Ins Co	1,001,107	0.02%	19,141,364	11,494,148	7,647,216
66842	ALG Life Ins Co	999,816	0.02%	9,429,399,300	9,065,012,154	364,387,146
71773	American Natl Life Ins Co Of TX	997,985	0.02%	137,691,451	101,596,485	36,094,966
61751	Central States H & L Co Of Omaha	994,030	0.02%	320,029,944	234,884,756	85,145,188
91413	Western Reserve Life Assur Co of OH	973,985	0.02%	8,127,643,288	7,847,551,465	280,091,823
84115	Jackson Griffin Ins Co	972,637	0.02%	10,019,167	8,704,846	1,314,321
67539	Pan Amer Life Ins Co	959,809	0.02%	1,527,542,203	1,260,353,590	267,188,613
76023	Columbian Life Ins Co	940,201	0.02%	245,169,660	225,941,885	19,227,775
69914	Sears Life Ins Co	940,091	0.02%	73,633,364	22,623,815	51,009,549
81060	Canada Life Ins Co Of Amer	916,037	0.02%	1,801,045,578	1,676,414,430	124,631,148
64513	Horace Mann Life Ins Co	913,272	0.02%	4,540,833,757	4,270,401,147	270,432,610
68500	Continental Life Ins Co Brentwood	913,189	0.02%	152,962,987	92,969,615	59,993,372
63282	Penn Treaty Ntwrk Amer Ins Co	891,549	0.02%	1,001,190,990	1,225,228,645	-224,037,655
69132	State Mut Ins Co	790,068	0.01%	386,050,106	356,877,206	29,172,900
61360	Reliastar Life Ins Co Of NY	772,969	0.01%	3,207,470,782	2,985,507,203	221,963,579
66141	Health Net Life Ins Co	720,117	0.01%	650,111,162	281,308,859	368,802,303
69485	Security Natl Life Ins Co	705,946	0.01%	342,913,370	326,481,131	16,432,239
68985	Starmount Life Ins Co	684,727	0.01%	32,956,891	19,043,251	13,913,640
71730	Continental Amer Ins Co	684,409	0.01%	104,026,853	71,380,800	32,646,053
60682	Conseco Ins Co	681,488	0.01%	1,044,458,188	885,379,982	159,078,206
93629	Prudential Retirement Ins & Ann Co	675,924	0.01%	51,851,791,008	50,643,388,131	1,208,402,877
90212	Great Southern Life Ins Co	670,637	0.01%	274,057,321	239,875,860	34,181,461
62324	Freedom Life Ins Co Of Amer	657,617	0.01%	38,304,664	23,304,106	15,000,558
90557	Kemper Investors Life Ins Co	653,312	0.01%	13,886,167,063	13,719,303,723	166,863,340
64505	Homesteaders Life Co	636,988	0.01%	1,602,424,615	1,523,217,034	79,207,581
61182	Aurora Natl Life Assur Co	630,267	0.01%	3,125,399,262	2,797,769,002	327,630,260
71854	AAA Life Ins Co	611,554	0.01%	369,388,891	297,501,266	71,887,625
81264	Nippon Life Ins Co Of Amer	598,698	0.01%	159,639,948	45,742,146	113,897,802
73474	Dentegra Ins Co	588,264	0.01%	33,068,418	13,019,696	20,048,722
62413	Continental Assur Co	587,344	0.01%	3,333,559,595	2,846,271,142	487,288,453
31119	Medico Ins Co	575,326	0.01%	117,815,637	72,287,907	45,527,730
80799	Celtic Ins Co	561,427	0.01%	66,799,544	44,421,317	22,378,227
68225	Nationwide Life Ins Co of Amer	561,200	0.01%	4,993,628,853	4,505,183,175	488,445,678
93661	Annuity Investors Life Ins Co	531,830	0.01%	1,746,238,792	1,663,830,964	82,407,828
99937	Columbus Life Ins Co	523,448	0.01%	2,500,565,968	2,291,608,376	208,957,592
61425	Trustmark Ins Co	522,682	0.01%	1,168,326,615	956,090,318	212,236,297
71404	Continental Gen Ins Co	511,971	0.01%	227,247,174	182,669,793	44,577,381
85928	Family Liberty Life Ins Co	510,793	0.01%	27,141,570	18,780,847	8,360,723
62596	Union Fidelity Life Ins Co	501,285	0.01%	18,264,424,652	17,808,112,985	456,311,667
67261	Old Republic Life Ins Co	500,797	0.01%	153,974,550	118,913,862	35,060,688
94099	United Investors Life Ins Co	498,547	0.01%	2,543,231,324	2,122,274,893	420,956,431
68047	Professional Ins Co	492,656	0.01%	102,185,798	70,007,282	32,178,516
83933	Cooperative Life Ins Co	475,754	0.01%	6,308,672	4,421,931	1,886,741

**Insurers Listed by Arkansas Premium
as of 12/31/2008**

Life and Health

NAIC#	Company Name	AR Premium	Market Share	Assets	Liabilities	Capital & Surplus
82538	National Hlth Ins Co	\$ 474,129	0.01%	\$ 25,797,942	\$ 8,937,032	\$ 16,860,910
81353	NYLife Ins Co Of AZ	472,187	0.01%	189,616,873	151,643,722	37,973,151
84069	Smith Burial & Life Ins Co	464,048	0.01%	4,698,442	4,085,839	612,603
80020	Mountain Life Ins Co	457,968	0.01%	9,389,743	6,027,838	3,361,905
63657	Garden State Life Ins Co	439,977	0.01%	91,014,034	73,336,329	17,677,705
63290	Fidelity Life Assn A Legal Reserve L	438,928	0.01%	514,696,992	257,877,361	256,819,631
62553	Country Life Ins Co	428,468	0.01%	7,270,651,321	6,325,750,870	944,900,451
93262	Penn Ins & Ann Co	420,668	0.01%	1,047,714,512	940,204,488	107,510,024
68594	American Amicable Life Ins Co Of TX	413,415	0.01%	353,382,778	295,704,487	57,678,291
66680	National Life Ins Co	410,566	0.01%	7,964,828,384	7,172,633,193	792,195,191
64580	Illinois Mut Life Ins Co	402,352	0.01%	1,268,230,015	1,135,830,665	132,399,350
67784	Philadelphia Amer Life Ins Co	402,024	0.01%	174,075,201	154,110,315	19,964,886
63487	Investors Life Ins Co N Amer	397,693	0.01%	754,802,435	720,609,736	34,192,699
61190	Auto Owners Life Ins Co	383,409	0.01%	2,110,939,445	1,881,362,449	229,576,996
67369	Alta Hlth & Life Ins Co	383,102	0.01%	28,301,417	8,396,935	19,904,482
70580	Humanadental Ins Co	377,901	0.01%	93,909,031	30,119,319	63,789,712
61727	Central Reserve Life Ins Co	374,475	0.01%	25,029,383	10,406,933	14,622,450
68039	Presidential Life Ins Co	373,122	0.01%	3,706,635,668	3,377,596,350	329,039,318
69701	Union Bankers Ins Co	370,598	0.01%	107,233,358	88,739,712	18,493,646
60542	American Home Life Ins Co	363,489	0.01%	165,548,480	151,290,740	14,257,740
81418	American Medical & Life Ins Co	360,678	0.01%	32,050,439	19,950,855	12,099,584
84824	Commonwealth Ann & Life Ins Co	358,950	0.01%	5,334,785,643	4,944,163,804	390,621,839
61212	Baltimore Life Ins Co	354,196	0.01%	834,793,548	763,255,861	71,537,687
99775	Funeral Directors Life Ins Co	344,310	0.01%	556,605,802	508,044,929	48,560,873
63819	Unity Financial Life Ins Co	328,284	0.01%	74,619,005	67,868,342	6,750,663
64238	Guaranty Income Life Ins Co	327,132	0.01%	407,336,827	384,621,090	22,715,737
69310	Surety Life Ins Co	326,595	0.01%	13,022,440	817,932	12,204,508
67083	Manhattan Natl Life Ins Co	308,244	0.01%	213,681,320	205,803,782	7,877,538
71420	Sierra Hlth & Life Ins Co Inc	307,680	0.01%	129,287,939	52,645,312	76,642,627
71390	Admiral Life Ins Co of Amer	294,442	0.01%	13,214,413	4,016,874	9,197,539
61735	Central Security Life Ins Co	289,733	0.01%	81,606,894	73,889,516	7,717,378
92703	United Natl Life Ins Co Of Amer	274,896	0.00%	6,938,693	4,846,156	2,092,537
87645	United Fidelity Life Ins Co	273,291	0.00%	572,102,607	375,628,170	196,474,437
61409	National Benefit Life Ins Co	254,539	0.00%	721,467,027	404,607,925	316,859,102
61875	Church Life Ins Corp	248,734	0.00%	205,902,317	174,426,786	31,475,531
69744	Union Labor Life Ins Co	243,961	0.00%	4,364,924,895	4,257,075,831	107,849,064
84786	Colorado Bankers Life Ins Co	242,715	0.00%	144,870,640	127,386,147	17,484,493
68721	Security Life Ins Co Of Amer	240,537	0.00%	93,960,699	68,684,704	25,275,995
73660	Directors Life Assur Co	235,689	0.00%	22,991,749	21,301,593	1,690,156
74918	Kilpatrick Life Ins Co	234,709	0.00%	143,135,537	147,698,221	-4,562,684
11121	Unified Life Ins Co	232,994	0.00%	99,706,065	85,103,201	14,602,864
93459	Pan Amer Assur Co	221,337	0.00%	23,066,437	6,177,789	16,888,648
79057	Southland Natl Ins Corp	220,270	0.00%	154,912,967	146,190,528	8,722,439
80675	US Business of Crown Life Ins Co	208,208	0.00%	342,517,757	298,593,624	43,924,133
90247	Pharmacists Life Ins Co	203,923	0.00%	38,902,457	33,402,115	5,500,342
76112	Oxford Life Ins Co	193,955	0.00%	502,891,224	373,189,083	129,702,141
69973	United Life Ins Co	189,519	0.00%	1,322,028,938	1,165,026,202	157,002,736
70483	Western & Southern Life Ins Co	189,122	0.00%	7,727,827,465	4,425,843,017	3,301,984,448
93777	Household Life Ins Co	176,574	0.00%	829,108,046	499,594,916	329,513,130
84174	Employees Life Co Mut	173,051	0.00%	290,662,751	272,563,241	18,099,510
85766	United Concordia Ins Co	170,688	0.00%	64,940,987	22,633,952	42,307,035
61859	Christian Fidelity Life Ins Co	166,722	0.00%	86,901,768	52,545,246	34,356,522
61239	Bankers Fidelity Life Ins Co	158,831	0.00%	110,664,444	80,788,399	29,876,045
80705	US Br Great West Life Assur Co	143,948	0.00%	134,989,975	97,254,256	37,735,719
99465	Servco Life Ins Co	142,033	0.00%	30,553,005	23,465,492	7,087,513
71463	CICA Life Ins Co of Amer	136,468	0.00%	404,025,666	365,770,616	38,255,050
76503	Port O Call Life Ins Co	130,319	0.00%	1,660,894	266,256	1,394,638
60291	American Capitol Ins Co	128,866	0.00%	66,829,623	59,483,704	7,345,919
89087	Enterprise Life Ins Co	127,234	0.00%	21,036,324	15,626,263	5,410,061
62880	AXA Equitable Life & Ann Co	122,911	0.00%	512,844,208	464,073,312	48,770,896
66265	Monarch Life Ins Co	121,735	0.00%	827,646,578	818,150,572	9,496,006
70173	Universal Underwriters Life Ins Co	118,598	0.00%	253,960,666	194,343,471	59,617,195
68160	Balboa Life Ins Co	118,392	0.00%	43,254,992	12,562,725	30,692,267
74799	Leaders Life Ins Co	109,520	0.00%	5,366,026	2,458,745	2,907,281
70130	Universal Guar Life Ins Co	106,916	0.00%	256,889,661	229,406,500	27,483,161
67148	Occidental Life Ins Co Of NC	105,330	0.00%	259,020,973	230,017,958	29,003,015
69515	Medamerica Ins Co	103,906	0.00%	451,587,873	433,758,199	17,829,674
84018	Fidelity Standard Life Ins Co	103,180	0.00%	669,328	526,457	142,871
97691	Life Of The South Ins Co	102,195	0.00%	64,454,269	49,090,674	15,363,595
60607	American Intl Life Assur Co of NY	101,705	0.00%	6,660,685,021	6,290,148,169	370,536,852

Insurers Listed by Arkansas Premium
as of 12/31/2008

Life and Health

NAIC#	Company Name	AR Premium	Market Share	Assets	Liabilities	Capital & Surplus
93734	Phoenix Life & Ann Co	\$ 100,870	0.00%	\$ 60,167,130	\$ 39,673,127	\$ 20,494,003
60445	Sagicor Life Ins Co	99,733	0.00%	538,779,473	509,591,941	29,187,532
77720	LifeSecure Ins Co	98,383	0.00%	48,504,209	35,713,770	12,790,439
88536	Protective Life & Annuity Ins Co	91,782	0.00%	754,486,516	710,253,889	44,232,627
69566	Trans World Assur Co	85,656	0.00%	334,899,921	267,668,266	67,231,655
63053	Family Life Ins Co	85,292	0.00%	126,179,062	100,808,000	25,371,062
72222	Amica Life Ins Co	83,261	0.00%	940,141,890	783,788,213	156,353,677
84042	Higginbotham Burial Ins Co	76,765	0.00%	1,443,241	1,409,579	33,662
71323	Zale Life Ins Co	72,928	0.00%	11,934,537	2,243,549	9,690,988
68772	Security Mut Life Ins Co Of NY	71,651	0.00%	2,220,991,779	2,113,095,365	107,896,414
69922	United Home Life Ins Co	71,518	0.00%	60,014,166	43,981,585	16,032,581
70416	MML Bay State Life Ins Co	68,658	0.00%	4,176,228,348	3,984,452,657	191,775,691
82082	Citizens Natl Life Ins Co	68,141	0.00%	11,664,706	9,701,210	1,963,496
60704	Wilton Reassur Life Co of NY	67,814	0.00%	1,184,340,953	1,113,708,705	70,632,248
61506	Resource Life Ins Co	66,956	0.00%	70,691,178	57,663,492	13,027,686
71455	Cardif Life Ins Co	66,051	0.00%	61,054,387	46,835,211	14,219,176
82252	Landmark Life Ins Co	62,587	0.00%	60,567,091	57,679,576	2,887,515
81213	American Maturity Life Ins Co	60,920	0.00%	57,672,030	15,264,497	42,407,533
67946	Pioneer Security Life Ins Co	59,715	0.00%	95,060,160	21,422,496	73,637,664
94218	Country Investors Life Assur Co	59,694	0.00%	199,151,016	46,993,746	152,157,270
97721	Thrivent Life Ins Co	58,103	0.00%	2,689,219,692	2,515,580,425	173,639,267
70998	Community Bank Life & Hlth Ins Co	55,796	0.00%	253,957	53,250	200,707
62383	Centurion Life Ins Co	53,996	0.00%	1,620,996,244	627,681,980	993,314,264
69272	Sunset Life Ins Co Of Amer	53,857	0.00%	408,033,546	373,139,907	34,893,639
65870	Manhattan Life Ins Co	53,499	0.00%	354,152,164	322,135,272	32,016,892
67911	Pioneer Mut Life Ins Co	52,524	0.00%	457,216,590	428,143,547	29,073,043
61395	Beneficial Life Ins Co	51,600	0.00%	3,437,233,989	2,985,912,537	451,321,452
69256	Sunamerica Life Ins Co	51,149	0.00%	24,857,469,585	20,198,709,071	4,658,760,514
66540	National Farmers Union Life Ins Co	48,622	0.00%	262,902,657	220,617,234	42,285,423
70785	Pacificare Life & Hlth Ins Co	47,879	0.00%	778,583,742	135,794,533	642,789,209
61700	Renaissance L&H Ins Co of AM	47,308	0.00%	30,343,815	10,589,801	19,754,014
80985	BCS Life Ins Co	44,930	0.00%	180,558,066	100,831,430	79,726,636
60518	American Hlth & Life Ins Co	44,666	0.00%	1,519,632,486	862,837,866	656,794,620
60429	American Fidelity Life Ins Co	44,370	0.00%	469,804,898	396,595,530	73,209,368
90638	Best Life & Hlth Ins Co	43,275	0.00%	16,671,004	6,856,841	9,814,163
35963	AF&L Ins Co	43,212	0.00%	168,665,236	168,237,415	427,821
67601	Paul Revere Variable Ann Ins Co	41,630	0.00%	110,191,120	15,465,495	94,725,625
80896	Centre Life Ins Co	40,452	0.00%	2,021,720,012	1,930,956,330	90,763,682
71471	Ability Ins Co	37,794	0.00%	512,339,060	486,422,510	25,916,550
67873	Pioneer Amer Ins Co	36,233	0.00%	48,013,374	38,341,154	9,672,220
83984	New Found Life Ins Co	31,601	0.00%	2,060,682	469,368	1,591,314
69140	First Allmerica Fin Life Ins Co	29,877	0.00%	1,714,061,985	1,600,365,087	113,696,898
97764	Idealife Ins Co	29,249	0.00%	21,067,335	6,449,079	14,618,256
84522	Auto Club Life Ins Co	28,983	0.00%	423,260,311	374,457,206	48,803,105
61069	Anthem Life Ins Co	26,681	0.00%	288,278,043	222,844,288	65,433,755
70435	The Savings Bank Life Ins Co Of MA	26,000	0.00%	2,130,312,575	1,969,420,187	160,892,388
71480	Great Western Ins Co	24,316	0.00%	403,031,878	370,606,222	32,425,656
62103	Columbian Mut Life Ins Co	23,632	0.00%	846,268,987	766,845,415	79,423,572
68209	Provident Life & Cas Ins Co	22,580	0.00%	701,112,146	580,030,210	121,081,936
62057	Lincoln Life & Ann Co of NY	22,316	0.00%	8,440,912,301	7,645,741,199	795,171,102
64904	Investors Heritage Life Ins Co	21,545	0.00%	338,041,990	321,453,745	16,588,245
66109	Midwestern United Life Ins Co	20,413	0.00%	244,724,061	148,600,810	96,123,251
70157	Universal Life Ins Co	18,971	0.00%	13,145,392	12,585,025	560,367
63223	Federal Life Ins Co	18,671	0.00%	219,092,776	189,268,672	29,824,104
86959	National Family Care Life Ins Co	17,931	0.00%	15,132,390	6,903,005	8,229,385
93742	Securian Life Ins Co	13,452	0.00%	142,910,643	20,943,473	121,967,170
94447	Century Life Ass Co	12,788	0.00%	9,375,752	4,614,448	4,761,304
84107	Griffin Leggett Burial Ins Co	12,400	0.00%	147,911	4,020	143,891
91693	IA Amer Life Ins Co	10,957	0.00%	31,054,191	2,507,462	28,546,729
84514	Industrial Alliance Pacific Ins & Fi	10,080	0.00%	386,291,013	368,089,020	18,201,993
63495	First Investors Life Ins Co	9,827	0.00%	1,011,132,298	891,468,289	119,664,009
62634	Delaware Amer Life Ins Co	9,204	0.00%	83,875,509	56,562,948	27,312,561
97241	Settlers Life Ins Co	9,119	0.00%	414,231,303	361,220,514	53,010,789
67903	Provident Amer Life & Hlth Ins Co	9,084	0.00%	16,943,659	9,648,624	7,295,035
86126	Members Life Ins Co	8,159	0.00%	45,950,414	33,719,158	12,231,256
67679	American Republic Corp Ins Co	7,997	0.00%	9,650,877	2,529,746	7,121,131
68446	Longevity Ins Co	7,716	0.00%	7,593,670	0	7,593,670
60003	Park Avenue Life Ins Co	7,662	0.00%	417,793,811	273,456,493	144,337,318
79987	World Corp Ins Co	7,585	0.00%	23,327,103	999,272	22,327,831
93610	John Hancock Life & Hlth Ins Co	7,544	0.00%	2,573,744,215	2,380,497,541	193,246,674

**Insurers Listed by Arkansas Premium
as of 12/31/2008**

Life and Health

NAIC#	Company Name	AR Premium	Market Share	Assets	Liabilities	Capital & Surplus
62421	Heritage Union Life Ins Co	\$ 7,254	0.00%	\$ 12,093,553	\$ 402,235	\$ 11,691,318
81426	Commercial Travelers Mut Ins Co	6,113	0.00%	35,203,207	22,785,444	12,417,763
68632	VantisLife Ins Co	5,675	0.00%	669,461,236	604,859,599	64,601,637
70114	Unity Mut Life Ins Co	4,084	0.00%	267,880,208	243,333,336	24,546,872
69647	Molina Hlthcare Ins Co	3,754	0.00%	9,048,339	634,102	8,414,237
60305	American Comm Mut Ins Co	3,068	0.00%	141,887,652	67,381,594	74,506,058
77119	Sentinel Amer Life Ins Co	3,022	0.00%	43,523,847	28,365,700	15,158,147
63541	Central Benefits Natl Life Ins Co	2,796	0.00%	6,770,249	20,034	6,750,215
88366	American Retirement Life Ins Co	2,789	0.00%	6,375,847	856,452	5,519,395
85189	Investors Consolidated Ins Co	2,513	0.00%	15,745,960	8,846,056	6,899,904
70955	USA Life One Ins Co Of IN	2,450	0.00%	36,546,828	19,781,587	16,765,241
76007	Old United Life Ins Co	1,798	0.00%	71,440,001	36,580,159	34,859,842
61018	Magna Ins Co	1,737	0.00%	44,715,017	32,047,005	12,668,012
79049	Alfa Life Ins Corp	1,619	0.00%	1,073,396,965	925,337,643	148,059,322
84077	Southern Fidelity Life Ins Co	1,524	0.00%	80,384	10,948	69,436
66214	Heartland Natl Life Ins Co	1,489	0.00%	5,641,319	1,634,411	4,006,908
90581	Symetra Natl Life Ins Co	1,472	0.00%	17,364,526	6,379,325	10,985,201
64831	Intramerica Life Ins Co	1,408	0.00%	28,639,560	19,829,740	8,809,820
85286	OneNation Ins Co	1,317	0.00%	75,178,709	745,823	74,432,884
65960	Windsor Life Ins Co	1,163	0.00%	2,793,690	72,699	2,720,991
60183	S USA Life Ins Co Inc	659	0.00%	16,053,213	4,689,108	11,364,105
81078	American Ntwrk Ins Co	651	0.00%	123,182,578	119,040,798	4,141,780
86371	Ullico Life Ins Co	480	0.00%	15,300,446	3,718,471	11,581,975
77976	Gulf Guar Life Ins Co	387	0.00%	17,799,120	9,361,255	8,437,865
64890	Berkley Life & Hlth Ins Co	242	0.00%	26,100,130	383,400	25,716,730
76201	American Serv Life Ins Co	213	0.00%	495,432	17,775	477,657
60232	AGL Life Assur Co	136	0.00%	4,143,049,692	4,129,287,509	13,762,183
	TOTAL	\$5,540,100,926	100.00%			

Property and Casualty

NAIC#	Company Name	AR Premium	Market Share	Assets	Liabilities	Capital & Surplus
25178	State Farm Mut Auto Ins Co	\$316,717,858	8.34%	\$92,017,548,273	\$38,743,596,762	\$53,273,951,511
18325	Southern Farm Bureau Cas Ins Co	224,155,954	5.90%	2,648,753,621	1,062,990,084	1,585,763,537
25143	State Farm Fire & Cas Co	196,818,649	5.18%	25,815,803,088	17,631,156,110	8,184,646,978
13757	Farm Bureau Mut Ins Co Of AR Inc	195,452,034	5.15%	252,306,499	132,372,961	119,933,538
23388	Shelter Mut Ins Co	175,889,638	4.63%	2,123,174,424	883,454,514	1,239,719,910
21628	Farmers Ins Co Inc	123,428,940	3.25%	308,378,901	214,358,584	94,020,317
19445	National Union Fire Ins Co Of Pitts	122,951,925	3.24%	33,706,843,733	21,881,420,678	11,825,423,055
19232	Allstate Ins Co	86,613,166	2.28%	39,944,580,178	26,923,505,105	13,021,075,073
23787	Nationwide Mut Ins Co	69,129,723	1.82%	28,842,763,545	17,956,216,734	10,886,546,811
42919	Progressive Northwestern Ins Co	60,271,081	1.59%	1,092,789,112	795,529,463	297,259,649
20443	Continental Cas Co	57,571,463	1.52%	38,649,524,338	30,830,559,889	7,818,964,449
17230	Allstate Prop & Cas Ins Co	56,259,754	1.48%	161,545,090	6,284,569	155,260,521
25127	State Auto Prop & Cas Ins Co	40,554,370	1.07%	1,728,387,302	1,243,953,242	484,434,060
10677	Cincinnati Ins Co	39,600,962	1.04%	8,636,086,821	5,275,789,114	3,360,297,707
25941	USAA	37,282,401	0.98%	19,743,681,188	6,271,823,053	13,471,858,135
22667	Ace Amer Ins Co	37,217,403	0.98%	8,051,108,526	6,261,468,819	1,789,639,707
33049	State Volunteer Mut Ins Co	34,584,578	0.91%	983,535,155	727,654,208	255,880,947
27998	Travelers Home & Marine Ins Co	33,462,375	0.88%	239,178,264	171,758,622	67,419,642
40371	Columbia Mut Ins Co	29,903,692	0.79%	311,445,127	165,126,896	146,318,231
23779	Nationwide Mut Fire Ins Co	29,654,514	0.78%	4,318,670,361	2,209,284,123	2,109,386,235
25674	Travelers Prop Cas Co Of Amer	27,129,113	0.71%	324,245,616	231,215,061	93,030,555
39012	Safeco Ins Co Of IL	26,650,535	0.70%	640,773,622	481,173,923	159,599,699
23035	Liberty Mut Fire Ins Co	23,529,829	0.62%	3,569,946,982	2,601,953,831	967,993,151
19240	Allstate Ind Co	23,359,370	0.61%	154,837,970	7,818,203	147,019,767
40649	Economy Premier Assur Co	22,740,247	0.60%	35,296,407	0	35,296,407
21873	Firemans Fund Ins Co	22,061,026	0.58%	10,673,023,155	7,811,393,427	2,861,629,728
25658	Travelers Ind Co	21,877,348	0.58%	20,788,130,051	12,825,885,953	7,962,244,098
16535	Zurich Amer Ins Co	21,326,705	0.56%	29,634,470,173	23,394,639,772	6,239,830,401
11770	United Financial Cas Co	20,196,202	0.53%	1,783,051,741	1,431,911,014	351,140,727
20095	Bituminous Cas Corp	20,113,978	0.53%	741,842,974	504,419,643	237,423,331
21415	Employers Mut Cas Co	19,818,666	0.52%	1,994,712,847	1,270,954,752	723,758,095
21687	Mid Century Ins Co	19,697,983	0.52%	3,272,662,942	2,669,092,122	603,570,820
21482	Factory Mut Ins Co	19,625,064	0.52%	8,602,605,288	3,868,394,188	4,734,211,100
20281	Federal Ins Co	18,800,273	0.49%	28,856,589,086	16,720,780,138	12,135,808,948
35882	Geico Gen Ins Co	18,578,122	0.49%	163,779,917	75,332,646	88,447,271
16322	Progressive Direct Ins Co	17,839,712	0.47%	3,011,551,795	2,127,579,598	883,972,197
25968	USAA Cas Ins Co	17,809,037	0.47%	6,371,217,062	3,237,976,125	3,133,240,937
25135	State Automobile Mut Ins Co	17,640,351	0.46%	1,911,444,526	687,583,317	1,223,861,209
37478	Hartford Ins Co Of The Midwest	17,582,584	0.46%	355,996,368	115,844,341	240,152,027
20699	Ace Prop & Cas Ins Co	16,826,275	0.44%	5,785,088,136	4,314,926,492	1,470,161,644
13935	Federated Mut Ins Co	16,785,951	0.44%	3,828,952,933	2,019,681,155	1,809,271,778
19429	Insurance Co Of The State Of PA	16,765,966	0.44%	4,694,114,833	2,682,177,196	2,011,937,637
11185	Foremost Ins Co	16,523,040	0.43%	1,919,240,013	1,335,860,295	583,379,718
15725	Cameron Mut Ins Co	16,389,510	0.43%	92,633,773	60,361,421	32,272,352
18058	Philadelphia Ind Ins Co	16,309,808	0.43%	3,853,226,778	2,648,186,146	1,205,040,632
19720	American Alt Ins Corp	15,971,091	0.42%	461,830,983	316,086,826	145,744,157
18988	Auto Owners Ins Co	15,776,113	0.42%	9,051,961,992	3,871,286,957	5,180,675,035
24112	Westfield Ins Co	15,773,376	0.42%	2,122,169,813	1,536,099,594	586,070,219
12548	American Agri Business Ins Co	15,751,123	0.41%	573,266,487	557,118,497	16,147,990
12188	Alfa Vision Ins Corp	15,693,581	0.41%	90,415,832	34,802,159	55,613,673
24147	Old Republic Ins Co	15,691,441	0.41%	2,318,453,972	1,513,623,363	804,830,609
34690	Property & Cas Ins Co Of Hartford	15,617,603	0.41%	222,357,031	115,666,346	106,690,685
15512	Automobile Club Interins Exch	15,536,962	0.41%	279,488,852	147,982,347	131,506,505
28452	Republic Mortgage Ins Co	15,399,557	0.41%	2,000,738,863	1,902,993,964	97,744,899
27626	Firstcomp Ins Co	14,614,501	0.38%	243,376,132	183,588,699	59,787,433
25844	Union Ins Co	14,162,894	0.37%	94,703,340	67,547,526	27,155,814
23841	New Hampshire Ins Co	13,653,049	0.36%	4,585,584,395	2,933,505,866	1,652,078,529
19070	Standard Fire Ins Co	13,533,756	0.36%	3,653,337,339	2,346,058,799	1,307,278,540
23469	American Modern Home Ins Co	13,335,305	0.35%	908,788,100	636,107,935	272,680,165
22055	Geico Ind Co	12,925,193	0.34%	4,872,856,055	3,098,621,108	1,774,234,947
22136	Great Amer Ins Co of NY	12,765,712	0.34%	58,290,034	395,685	57,894,349
23736	Direct Natl Ins Co	12,544,686	0.33%	20,085,133	13,202,023	6,883,110
28401	American Natl Prop & Cas Co	11,718,769	0.31%	1,107,184,828	720,945,152	386,239,676
14168	Harleysville Mut Ins Co	11,714,178	0.31%	1,310,505,498	567,898,200	742,607,298
22063	Government Employees Ins Co	11,059,586	0.29%	12,495,523,030	8,364,374,705	4,131,148,325
11371	Great West Cas Co	11,042,631	0.29%	1,472,475,325	1,100,354,654	372,120,671
10642	Cherokee Ins Co	11,040,381	0.29%	212,649,721	144,433,678	68,216,043
19410	Commerce & Industry Ins Co	11,000,840	0.29%	8,665,878,148	5,987,894,151	2,677,983,997
24740	Safeco Ins Co Of Amer	10,960,615	0.29%	3,952,233,208	3,182,407,771	769,825,437
24767	St Paul Fire & Marine Ins Co	10,732,392	0.28%	19,162,959,762	12,796,453,285	6,366,506,477

Property and Casualty

NAIC#	Company Name	AR Premium	Market Share	Assets	Liabilities	Capital & Surplus
10855	Cypress Ins Co	\$10,691,571	0.28%	\$ 594,388,537	\$ 355,333,966	\$ 239,054,571
34312	Producers Agriculture Ins Co	10,628,391	0.28%	142,830,250	105,967,608	36,862,642
10804	Continental Western Ins Co	10,378,383	0.27%	256,553,914	169,026,562	87,527,352
31194	Travelers Cas & Surety Co Of Amer	10,372,439	0.27%	4,096,243,572	2,361,267,253	1,734,976,319
10111	American Bankers Ins Co Of FL	10,315,938	0.27%	1,270,172,340	820,307,907	449,864,433
33383	First Professionals Ins Co	10,195,860	0.27%	625,212,945	404,436,918	220,776,027
44369	Imperial Fire & Cas Ins Co	10,045,455	0.26%	73,796,045	43,983,452	29,812,593
10335	Bridgefield Cas Ins Co	9,938,361	0.26%	82,762,406	40,999,188	41,763,218
13528	Brotherhood Mut Ins Co	9,774,617	0.26%	312,428,301	181,748,355	130,679,946
23043	Liberty Mut Ins Co	9,635,378	0.25%	32,549,788,186	22,215,055,768	10,334,732,418
23450	American Family Home Ins Co	9,409,638	0.25%	451,926,619	321,714,177	130,212,442
23361	Shelter Gen Ins Co	9,229,510	0.24%	186,104,052	90,593,777	95,510,275
20478	National Fire Ins Co Of Hartford	9,194,949	0.24%	141,414,958	30,020,356	111,394,602
29858	Mortgage Guar Ins Corp	9,181,705	0.24%	7,624,463,520	6,095,461,274	1,529,002,246
11150	Arch Ins Co	9,110,265	0.24%	1,563,183,065	986,171,777	577,011,288
13137	Viking Ins Co Of WI	8,948,304	0.24%	398,609,381	254,570,801	144,038,580
24015	Northland Ins Co	8,935,543	0.24%	1,166,855,891	606,040,385	560,815,506
42978	American Security Ins Co	8,929,524	0.24%	1,881,122,210	1,095,779,072	785,343,138
18767	Church Mut Ins Co	8,617,403	0.23%	1,142,234,217	792,786,095	349,448,122
20052	National Liab & Fire Ins Co	8,424,587	0.22%	1,055,650,404	508,905,942	546,744,462
31895	American Interstate Ins Co	8,405,060	0.22%	903,396,577	627,058,473	276,338,104
21326	Empire Fire & Marine Ins Co	8,145,250	0.21%	202,722,645	147,621,761	55,100,884
21652	Farmers Ins Exch	8,036,588	0.21%	13,367,987,570	10,114,104,513	3,253,883,057
27235	Auto Club Family Ins Co	8,022,732	0.21%	69,600,247	46,261,183	23,339,064
20508	Valley Forge Ins Co	7,986,779	0.21%	55,658,520	81,427	55,577,093
42404	Liberty Ins Corp	7,968,155	0.21%	1,044,251,579	788,841,631	255,409,948
26298	Metropolitan Prop & Cas Ins Co	7,833,194	0.21%	4,855,641,812	3,093,307,069	1,762,334,743
25615	Charter Oak Fire Ins Co	7,743,977	0.20%	865,457,244	643,502,924	221,954,320
28746	Equity Ins Co	7,695,022	0.20%	54,284,440	25,893,275	28,391,165
10251	American Underwriters Ins Co	7,362,629	0.19%	5,712,269	524,532	5,187,737
19356	Maryland Cas Co	7,264,146	0.19%	399,462,769	-33,556,425	433,019,194
35300	Allianz Global Risks US Ins Co	7,195,957	0.19%	4,846,432,401	1,125,058,083	3,721,374,318
10783	Cornerstone Natl Ins Co	7,195,818	0.19%	51,502,232	38,591,847	12,910,385
29424	Hartford Cas Ins Co	7,191,175	0.19%	2,105,667,528	1,268,363,660	837,303,868
41840	Allmerica Fin Benefit Ins Co	7,013,848	0.18%	16,194,473	7,098	16,187,375
19682	Hartford Fire In Co	6,920,167	0.18%	24,453,612,866	11,962,155,637	12,491,457,229
37613	Farmers Union Mut Ins Co	6,664,369	0.18%	8,718,600	4,380,618	4,337,982
21709	Truck Ins Exch	6,581,713	0.17%	1,917,014,497	1,488,690,019	428,324,478
38458	Genworth Mortgage Ins Corp	6,548,587	0.17%	3,023,086,316	2,746,271,414	276,814,902
10723	Nationwide Assur Co	6,445,426	0.17%	65,253,081	9,786,386	55,466,695
24791	St Paul Mercury Ins Co	6,276,870	0.17%	265,279,961	201,619,300	63,660,661
15130	Encompass Ind Co	6,224,696	0.16%	23,322,372	1,003,246	22,319,126
11000	Sentinel Ins Co Ltd	6,212,198	0.16%	195,581,403	69,140,502	126,440,901
13021	United Fire & Cas Co	6,203,818	0.16%	1,220,964,372	667,906,336	553,058,036
17647	United Home Ins Co	6,183,344	0.16%	13,083,648	6,810,564	6,273,084
16691	Great Amer Ins Co	6,151,479	0.16%	5,641,637,675	4,355,164,963	1,286,472,712
23809	Granite State Ins Co	6,151,405	0.16%	35,250,256	484,913	34,765,343
29459	Twin City Fire Ins Co	6,119,438	0.16%	647,947,671	346,731,050	301,216,621
37303	Redland Ins Co	6,098,793	0.16%	146,823,050	84,004,332	62,818,718
19640	Columbia Natl Ins Co	6,084,631	0.16%	84,368,657	52,140,711	32,227,946
15873	United Guar Residential Ins Co	6,035,143	0.16%	2,535,262,743	1,429,483,369	1,105,779,374
31325	Acadia Ins Co	5,887,452	0.15%	136,558,954	79,612,040	56,946,914
33600	LM Ins Corp	5,835,236	0.15%	73,861,799	53,481,112	20,380,687
28223	Nationwide Agribusiness Ins Co	5,830,890	0.15%	181,904,056	140,269,215	41,634,841
22314	RSUI Ind Co	5,762,165	0.15%	2,490,912,606	1,489,045,561	1,001,867,045
39845	Westport Ins Corp	5,759,274	0.15%	8,047,015,368	6,235,743,036	1,811,272,332
12114	National Security Fire & Cas Co	5,737,470	0.15%	69,451,090	42,668,076	26,783,014
11839	Circle Star Ins Co RRG	5,664,074	0.15%	2,056,862	362,734	1,694,128
20494	Transportation Ins Co	5,569,515	0.15%	35,434,291	677,922	34,756,369
16047	Southern Pioneer Prop & Cas Ins Co	5,452,290	0.14%	21,582,921	9,470,228	12,112,693
41181	Universal Underwriters Ins Co	5,356,797	0.14%	446,536,971	97,766,050	348,770,921
25666	Travelers Ind Co Of Amer	5,234,666	0.14%	536,422,764	392,313,066	144,109,698
35289	Continental Ins Co	5,155,255	0.14%	3,747,589,719	2,238,279,801	1,509,309,918
22306	Massachusetts Bay Ins Co	5,128,627	0.14%	46,737,366	198,950	46,538,416
14982	Penn Millers Ins Co	5,121,555	0.13%	181,552,661	138,725,918	42,826,743
19305	Assurance Co Of Amer	5,117,338	0.13%	30,830,372	12,148,112	18,682,260
19860	Argonaut Great Central Ins Co	5,065,553	0.13%	141,865,257	62,630,867	79,234,390
37885	XL Specialty Ins Co	5,054,297	0.13%	577,093,085	395,342,932	181,750,153
33790	Radian Guar Inc	5,041,687	0.13%	4,252,185,565	3,854,586,585	397,598,980
10464	Canal Ins Co	5,015,904	0.13%	1,043,988,432	578,899,004	465,089,428

as of 12/31/2008

Property and Casualty

NAIC#	Company Name	AR Premium	Market Share	Assets	Liabilities	Capital & Surplus
11398	Guarantee Ins Co	\$ 4,996,721	0.13%	\$ 130,806,666	\$ 112,513,933	\$ 18,292,733
36625	Old Reliable Cas Co	4,984,527	0.13%	10,998,249	2,960,757	8,037,492
33391	ProAssurance Ind Co Inc	4,967,381	0.13%	1,818,241,172	1,251,986,050	566,255,122
13188	Western Surety Co	4,958,281	0.13%	1,209,592,869	654,955,447	554,637,422
25682	Travelers Ind Co Of CT	4,953,336	0.13%	1,019,213,613	681,122,299	338,091,314
36064	Hanover Amer Ins Co	4,949,684	0.13%	16,769,763	693,773	16,075,990
34037	Hallmark Ins Co	4,910,757	0.13%	153,273,062	102,688,869	50,584,193
21180	Sentry Select Ins Co	4,902,270	0.13%	680,637,980	456,075,283	224,562,697
12831	State Natl Ins Co Inc	4,835,383	0.13%	183,267,027	72,989,320	110,277,707
22292	Hanover Ins Co	4,653,818	0.12%	4,451,171,429	2,913,565,525	1,537,605,904
23396	Amerisure Mut Ins Co	4,650,965	0.12%	1,658,951,920	1,146,876,294	512,075,626
25623	Phoenix Ins Co	4,605,043	0.12%	3,573,050,806	2,402,859,318	1,170,191,488
11118	Federated Rural Electric Ins Exch	4,581,241	0.12%	324,321,203	225,779,422	98,541,781
20397	Vigilant Ins Co	4,561,644	0.12%	388,738,999	236,105,166	152,633,833
27120	Trumbull Ins Co	4,530,690	0.12%	199,967,734	115,163,542	84,804,192
24260	Progressive Cas Ins Co	4,494,525	0.12%	4,835,148,009	3,620,642,966	1,214,505,043
21407	Emcasco Ins Co	4,484,606	0.12%	356,181,874	264,883,787	91,298,087
21458	Employers Ins of Wausau	4,407,861	0.12%	3,719,919,033	2,770,468,781	949,450,252
37877	Nationwide Prop & Cas Ins Co	4,393,727	0.12%	153,598,669	114,924,249	38,674,420
27251	PMI Mortgage Ins Co	4,360,706	0.11%	3,503,804,387	3,041,665,554	462,138,833
10014	Affiliated Fm Ins Co	4,323,136	0.11%	1,470,531,711	774,996,920	695,534,791
40142	American Zurich Ins Co	4,311,041	0.11%	188,048,789	21,540,982	166,507,807
13897	Farmers Mut Hail Ins Co Of IA	4,204,613	0.11%	605,259,580	345,320,522	259,939,058
11991	National Cas Co	4,091,007	0.11%	144,388,489	37,824,829	106,563,660
26042	Wausau Underwriters Ins Co	4,080,936	0.11%	244,472,852	152,854,024	91,618,828
26247	American Guar & Liab Ins	3,987,622	0.10%	215,450,215	59,154,814	156,295,401
43575	Indemnity Ins Co Of North Amer	3,951,734	0.10%	371,754,503	250,846,910	120,907,593
42376	Technology Ins Co Inc	3,950,584	0.10%	483,218,265	336,519,508	146,698,757
18708	Ambac Assur Corp	3,871,904	0.10%	10,781,055,521	9,226,607,110	1,554,448,411
13714	Pharmacists Mut Ins Co	3,815,238	0.10%	187,286,078	132,996,385	54,289,693
19801	Argonaut Ins Co	3,772,152	0.10%	1,385,285,128	1,096,566,645	288,718,483
20087	National Ind Co	3,767,535	0.10%	61,719,540,501	34,106,408,747	27,613,131,754
13056	RLI Ins Co	3,703,386	0.10%	1,279,073,667	601,032,498	678,041,169
30589	Capital City Ins Co Inc	3,701,521	0.10%	139,581,505	114,038,403	25,543,102
10510	Carolina Cas Ins Co	3,644,523	0.10%	797,378,744	586,792,916	210,585,828
19216	Southern Ins Co	3,579,387	0.09%	27,935,316	1,598,670	26,336,646
21113	United States Fire Ins Co	3,553,782	0.09%	3,050,714,220	2,107,435,309	943,278,911
24074	Ohio Cas Ins Co	3,532,398	0.09%	4,869,258,495	3,833,853,459	1,035,405,036
18236	Agents Mut Ins Co	3,489,288	0.09%	1,582,626	565,877	1,016,749
19402	ALG Cas Co	3,460,479	0.09%	4,125,709,073	2,669,045,691	1,456,663,382
20427	American Cas Co Of Reading PA	3,451,685	0.09%	115,388,829	936,254	114,452,575
26344	Great Amer Assur Co	3,440,937	0.09%	16,784,872	8,012	16,776,860
39306	Fidelity & Deposit Co Of MD	3,404,152	0.09%	223,717,718	45,091,979	178,625,739
18600	USAA Gen Ind Co	3,235,881	0.09%	443,923,300	305,325,325	138,597,975
37220	Direct Ins Co	3,213,091	0.08%	76,877,739	50,865,575	26,012,164
33650	Mendota Ins Co	3,193,529	0.08%	64,680,476	35,597,237	29,083,239
34339	Metropolitan Grp Prop & Cas Ins Co	3,191,195	0.08%	402,631,073	102,609,476	300,021,597
35360	Gibraltar Natl Ins Co	3,190,667	0.08%	5,252,891	3,567,827	1,685,064
18295	Lafayette Ins Co	3,185,440	0.08%	129,278,084	69,655,454	59,622,630
37869	Pre Paid Legal Cas Inc	3,171,893	0.08%	20,739,163	4,044,388	16,694,775
44393	West Amer Ins Co	3,131,772	0.08%	298,663,914	91,638,206	207,025,708
28932	Markel Amer Ins Co	3,096,673	0.08%	447,792,201	350,368,669	97,423,532
36463	Discover Prop & Cas Ins Co	3,073,222	0.08%	145,539,640	94,238,527	51,301,113
19879	Security Natl Ins Co	3,068,442	0.08%	37,380,907	22,104,556	15,276,351
23728	National Gen Ins Co	3,009,417	0.08%	96,443,613	61,058,198	35,385,415
22322	Greenwich Ins Co	2,958,709	0.08%	901,898,678	457,388,173	444,510,505
19704	American States Ins Co	2,922,851	0.08%	2,077,124,323	1,535,875,738	541,248,585
14974	Pennsylvania Lumbermens Mut Ins	2,919,981	0.08%	306,466,132	217,532,684	88,933,448
23612	Midwest Employers Cas Co	2,886,619	0.08%	326,472,431	201,526,255	124,946,176
32700	Owners Ins Co	2,850,310	0.08%	2,440,936,768	1,647,135,209	793,801,559
22098	Grain Dealers Mut Ins Co	2,723,493	0.07%	52,425,730	42,939,172	9,486,558
23280	The Cincinnati Ind Co	2,720,784	0.07%	75,624,740	10,091,048	65,533,692
19615	American Reliable Ins Co	2,720,244	0.07%	321,191,886	221,335,717	99,856,169
21164	Dairyland Ins Co	2,714,209	0.07%	1,213,138,075	741,248,994	471,889,081
12904	Tokio Marine & Nichido Fire Ins Co	2,660,197	0.07%	1,690,588,787	1,087,314,954	603,273,833
30104	Hartford Underwriters Ins Co	2,539,415	0.07%	1,561,206,434	926,874,040	634,332,394
10204	Consumers Ins Usa Inc	2,539,017	0.07%	59,533,918	34,862,005	24,671,913
15105	Safety Natl Cas Corp	2,499,961	0.07%	1,903,801,250	1,372,894,664	530,906,586
18287	Financial Security Assur Inc	2,440,022	0.06%	4,434,173,982	3,813,821,537	620,352,445
18252	Town & Country Mut Ins Co	2,439,348	0.06%	3,173,176	1,683,886	1,489,290

Property and Casualty

NAIC#	Company Name	AR Premium	Market Share	Assets	Liabilities	Capital & Surplus
19658	Bristol W Ins Co	\$ 2,410,195	0.06%	\$ 179,884,613	\$ 144,172,485	\$ 35,712,128
16705	Dealers Assur Co	2,396,186	0.06%	59,210,179	26,559,910	32,650,269
29599	US Specialty Ins Co	2,369,334	0.06%	1,161,323,548	848,190,665	313,132,883
24988	Sentry Ins A Mut Co	2,368,715	0.06%	5,368,629,109	2,561,811,389	2,806,817,720
24171	Netherlands Ins Co The	2,335,678	0.06%	460,107,121	339,895,749	120,211,372
40258	American Intl S Ins Co	2,330,189	0.06%	38,419,725	135,319	38,284,406
42994	Progressive Classic Ins Co	2,324,691	0.06%	313,332,194	234,067,834	79,264,360
19380	American Home Assur Co	2,309,895	0.06%	25,392,496,030	19,979,324,971	5,413,171,059
26069	Wausau Business Ins Co	2,304,949	0.06%	188,466,372	134,818,233	53,648,139
42803	Guideone Elite Ins Co	2,270,002	0.06%	26,908,603	8,797,914	18,110,689
19062	Automobile Ins Co Of Hartford CT	2,226,824	0.06%	954,984,281	670,822,414	284,161,867
20303	Great Northern Ins Co	2,210,970	0.06%	1,554,236,716	1,168,361,657	385,875,059
37273	Axis Ins Co	2,206,199	0.06%	674,884,013	260,698,756	414,185,257
23418	Mid Continent Cas Co	2,178,818	0.06%	703,198,554	493,556,249	209,642,305
19046	Travelers Cas Ins Co Of Amer	2,050,490	0.05%	1,810,305,794	1,310,672,801	499,632,993
24198	Peerless Ins Co	2,002,114	0.05%	7,069,023,987	5,049,956,580	2,019,067,407
33855	Lincoln Gen Ins Co	1,980,148	0.05%	386,704,142	307,476,182	79,227,960
24350	Triad Guar Ins Corp	1,965,004	0.05%	1,047,039,591	959,012,162	88,027,429
24813	Balboa Ins Co	1,946,904	0.05%	2,581,547,121	1,326,491,888	1,255,055,233
32220	American Intl Ins Co	1,917,788	0.05%	1,726,157,341	1,352,454,059	373,703,282
22608	National Specialty Ins Co	1,906,133	0.05%	28,535,755	12,377,479	16,158,276
19530	State Auto Natl Ins Co	1,866,713	0.05%	98,569,114	33,114,615	65,454,499
42862	Universal Cas Co	1,853,116	0.05%	92,922,482	67,734,356	25,188,126
19038	Travelers Cas & Surety Co	1,825,134	0.05%	14,960,247,470	9,737,459,572	5,222,787,898
23663	National Amer Ins Co	1,795,948	0.05%	143,480,642	92,411,955	51,068,687
21121	Westchester Fire Ins Co	1,790,703	0.05%	2,561,317,163	1,801,782,205	759,534,958
10349	Acceptance Cas Ins Co	1,765,984	0.05%	39,340,068	12,682,040	26,658,028
24414	General Cas Co Of WI	1,757,950	0.05%	1,207,983,773	670,107,942	537,875,831
28665	Cincinnati Cas Co	1,704,503	0.04%	297,501,111	34,817,770	262,683,341
44725	1st Auto & Cas Ins Co	1,700,322	0.04%	29,860,301	17,905,867	11,954,434
13838	Farmland Mut Ins Co	1,680,124	0.04%	367,077,351	214,979,999	152,097,352
21253	Garrison Prop & Cas Ins Co	1,680,016	0.04%	200,448,559	131,509,503	68,939,056
11126	Sompo Japan Ins Co of Amer	1,649,100	0.04%	795,085,076	412,929,112	382,155,964
19887	Trinity Universal Ins Co	1,631,608	0.04%	2,664,830,244	1,835,907,837	828,922,407
10071	Encompass Ins Co Of Amer	1,621,812	0.04%	23,070,567	1,482,349	21,588,218
21970	OneBeacon Ins Co	1,621,686	0.04%	2,965,273,146	1,801,052,018	1,164,221,128
25054	Hudson Ins Co	1,618,905	0.04%	424,831,512	289,725,930	135,105,582
29068	IDS Prop Cas Ins Co	1,612,061	0.04%	956,155,611	519,918,669	436,236,942
26310	Granite Re Inc	1,593,407	0.04%	26,098,566	13,066,838	13,031,728
37621	Toyota Motor Ins Co	1,587,242	0.04%	349,965,673	247,354,873	102,610,800
42757	Agri Gen Ins Co	1,586,584	0.04%	1,007,539,779	489,328,449	518,211,330
25240	NAU Country Ins Co	1,584,822	0.04%	773,730,610	542,225,084	231,505,526
18538	Bancinsure Inc	1,578,960	0.04%	97,802,064	68,840,922	28,961,142
12262	Pennsylvania Manufacturers Assoc Ins	1,577,319	0.04%	691,367,164	489,438,071	201,929,093
10120	Everest Natl Ins Co	1,558,024	0.04%	466,404,011	281,681,946	184,722,065
29980	First Colonial Ins Co	1,557,277	0.04%	382,676,477	276,345,241	106,331,236
19690	American Economy Ins Co	1,547,901	0.04%	1,438,460,340	1,129,311,330	309,149,010
28304	Federated Serv Ins Co	1,545,398	0.04%	358,104,444	223,830,162	134,274,282
10784	Maxum Cas Ins Co	1,539,221	0.04%	12,204,515	2,568,521	9,635,994
42749	Traders Ins Co	1,532,658	0.04%	12,892,580	8,881,116	4,011,464
12696	America First Ins Co	1,505,801	0.04%	11,999,063	472,438	11,526,625
15954	AmTrust Ins Co of KS Inc	1,491,833	0.04%	29,076,889	19,085,042	9,991,847
24554	XL Ins Amer Inc	1,467,177	0.04%	647,687,352	399,339,858	248,347,494
34274	Central States Ind Co Of Omaha	1,466,574	0.04%	222,709,816	30,250,068	192,459,748
19488	Amerisure Ins Co	1,453,038	0.04%	622,385,409	445,122,535	177,262,874
11800	Foremost Prop & Cas Ins Co	1,447,912	0.04%	43,362,559	27,451,546	15,911,013
14265	Indiana Lumbermens Mut Ins Co	1,439,541	0.04%	113,178,874	80,145,219	33,033,655
24066	American Fire & Cas Co	1,396,226	0.04%	157,231,383	121,454,258	35,777,125
20028	Beacon Natl Ins Co	1,392,587	0.04%	24,393,021	10,013,464	14,379,557
10166	Accident Fund Ins Co of Amer	1,387,270	0.04%	1,988,926,769	1,411,654,175	577,272,594
10847	Cumis Ins Society Inc	1,385,127	0.04%	1,323,508,066	874,748,563	448,759,503
24732	General Ins Co Of Amer	1,376,920	0.04%	2,302,042,774	1,854,423,971	447,618,803
10895	Midwest Ins Co	1,373,018	0.04%	50,094,078	36,538,073	13,556,005
14559	Guideone Specialty Mut Ins Co	1,368,341	0.04%	226,011,397	155,487,371	70,524,026
30180	Assured Guar Corp	1,364,488	0.04%	1,803,146,295	1,425,012,944	378,133,351
40827	Virginia Surety Co Inc	1,316,632	0.03%	1,063,482,729	801,623,484	261,859,245
22012	Motors Ins Corp	1,316,233	0.03%	5,407,464,314	3,715,100,779	1,692,363,535
37257	Praetorian Ins Co	1,297,792	0.03%	1,063,106,487	713,278,821	349,827,666
40045	Starnet Ins Co	1,295,912	0.03%	170,250,823	60,616,765	109,634,058
24724	First Natl Ins Co Of Amer	1,284,130	0.03%	243,578,782	173,783,074	69,795,708

Property and Casualty

NAIC#	Company Name	AR Premium	Market Share	Assets	Liabilities	Capital & Surplus
17965	American Sentinel Ins Co	\$ 1,244,323	0.03%	\$ 21,449,982	\$ 10,291,664	\$ 11,158,318
32557	American Physicians Ins Co	1,243,595	0.03%	211,160,154	123,123,423	88,036,731
38652	American Modern Select Ins Co	1,238,172	0.03%	104,027,469	81,146,100	22,881,369
36307	Gray Ins Co	1,227,742	0.03%	333,677,543	236,717,781	96,959,762
35408	Delos Ins Co	1,222,620	0.03%	539,667,000	339,199,080	200,467,920
38245	BCS Ins Co	1,201,309	0.03%	221,788,448	81,231,426	140,557,022
22357	Hartford Accident & Ind Co	1,191,803	0.03%	10,935,301,173	8,099,467,500	2,835,833,673
10103	American Agricultural Ins Co	1,189,680	0.03%	1,188,211,395	683,066,747	505,144,648
14354	Jewelers Mut Ins Co	1,182,042	0.03%	195,079,943	83,008,285	112,071,658
40460	Sagamore Ins Co	1,178,505	0.03%	148,220,847	38,930,666	109,290,181
21857	American Ins Co	1,178,151	0.03%	1,449,214,188	1,054,695,264	394,518,924
18333	Peerless Ind Ins Co	1,173,593	0.03%	747,941,304	568,003,769	179,937,535
44300	Tower Ins Co Of NY	1,168,050	0.03%	876,099,840	652,923,260	223,176,580
28535	Triangle Ins Co Inc	1,130,667	0.03%	35,741,879	23,578,469	12,163,410
27928	Amex Assur Co	1,124,851	0.03%	283,384,055	63,159,937	220,224,118
13927	Homesite Ins Co Of The Midwest	1,120,781	0.03%	141,251,802	92,703,963	48,547,839
35386	Fidelity & Guar Ins Co	1,095,029	0.03%	28,619,954	9,046,670	19,573,284
32620	National Interstate Ins Co	1,083,204	0.03%	730,057,838	539,924,332	190,133,506
39217	QBE Ins Corp	1,072,447	0.03%	610,502,323	338,243,794	272,258,529
26077	Lancer Ins Co	1,070,412	0.03%	641,639,035	508,628,405	133,010,630
26492	Courtesy Ins Co	1,064,515	0.03%	420,597,931	292,298,955	128,298,976
10639	Attorneys Liab Assur Society Inc RRG	1,035,270	0.03%	115,231,804	70,862,445	44,369,359
11452	Hartford Steam Boil Inspec & Ins Co	1,029,145	0.03%	1,111,728,398	669,175,518	442,552,880
29874	North Amer Specialty Ins Co	1,020,059	0.03%	505,793,379	232,379,608	273,413,771
18023	Star Ins Co	997,150	0.03%	567,519,208	367,630,001	199,889,207
38970	Markel Ins Co	996,065	0.03%	616,621,319	524,644,996	91,976,323
10499	Chrysler Ins Co	982,649	0.03%	223,296,495	118,574,570	104,721,925
21881	National Surety Corp	973,298	0.03%	622,268,717	389,978,004	232,290,713
10340	Stonington Ins Co	970,547	0.03%	454,522,025	325,908,594	128,613,431
19976	Amica Mut Ins Co	966,393	0.03%	3,582,231,857	1,672,630,969	1,909,600,888
19828	Argonaut Midwest Ins Co	953,391	0.03%	74,784,557	25,586,131	49,198,426
41459	Armed Forces Ins Exch	945,920	0.02%	134,248,509	72,904,251	61,344,258
21105	North River Ins Co	925,164	0.02%	1,095,457,075	654,188,025	441,269,050
41491	Geico Cas Co	915,551	0.02%	251,552,904	124,348,748	127,204,156
42307	Navigators Ins Co	903,780	0.02%	1,687,014,075	1,105,847,701	581,166,374
20516	Euler Hermes Amer Credit Ind Co	892,205	0.02%	426,412,845	257,981,871	168,430,974
12777	Chubb Ind Ins Co	884,768	0.02%	255,180,452	182,688,504	72,491,948
16578	Fidelity Natl Prop & Cas Ins Co	870,825	0.02%	265,341,001	183,013,430	82,327,571
10922	Insuremax Ins Co	859,863	0.02%	16,148,674	7,787,074	8,361,600
11592	International Fidelity Ins Co	838,865	0.02%	206,530,260	114,037,382	92,492,878
19372	Northern Ins Co Of NY	820,166	0.02%	36,404,635	7,461,826	28,942,809
15032	Guideone Mut Ins Co	815,010	0.02%	1,010,863,395	650,791,658	360,071,737
19917	Liberty Ins Underwriters Inc	781,542	0.02%	143,350,547	54,246,536	89,104,011
35319	United Automobile Ins Co	770,703	0.02%	503,787,241	448,239,879	55,547,362
19631	American Road Ins Co	754,488	0.02%	590,367,961	319,300,735	271,067,226
36137	Travelers Commercial Ins Co	754,053	0.02%	319,424,579	230,991,094	88,433,485
21172	Vanliner Ins Co	753,396	0.02%	481,462,900	374,579,403	106,883,497
12041	MBIA Ins Corp	741,800	0.02%	13,532,648,478	10,030,226,254	3,502,422,224
10472	Capitol Ind Corp	740,776	0.02%	405,546,996	235,737,763	169,809,233
20346	Pacific Ind Co	736,180	0.02%	5,687,697,888	3,855,961,363	1,831,736,525
22039	General Reins Corp	735,737	0.02%	14,446,149,055	5,509,301,032	8,936,848,023
37540	Beazley Ins Co Inc	728,403	0.02%	199,301,750	87,757,661	111,544,089
22748	Pacific Employers Ins Co	721,751	0.02%	2,446,274,268	1,644,657,821	801,616,447
43656	Louisiana Med Mut Ins Co	699,872	0.02%	351,684,394	240,790,303	110,894,091
41483	Farmington Cas Co	686,471	0.02%	983,165,956	714,723,048	268,442,908
26433	Harco Natl Ins Co	679,570	0.02%	321,731,891	191,482,364	130,249,527
33898	Aegis Security Ins Co	679,530	0.02%	68,862,750	31,399,592	37,463,158
12157	Companion Prop & Cas Ins Co	669,479	0.02%	506,569,049	327,082,448	179,486,601
23426	Oklahoma Surety Co	666,874	0.02%	28,341,326	15,649,484	12,691,842
27871	Western Agric Ins Co	665,530	0.02%	326,576,428	274,876,191	51,700,237
21849	American Automobile Ins Co	661,900	0.02%	468,296,528	255,720,827	212,575,701
27847	Insurance Co Of The West	651,675	0.02%	825,553,208	451,078,211	374,474,997
10952	Stonebridge Cas Ins Co	633,365	0.02%	298,465,716	170,547,027	127,918,689
41343	HDI Gerling Amer Ins Co	632,727	0.02%	208,562,740	119,122,913	89,439,827
31232	Work First Cas Co	623,427	0.02%	34,070,915	23,353,748	10,717,167
40266	CMG Mortgage Ins Co	620,891	0.02%	385,551,582	299,046,670	86,504,912
10708	Lemic Ins Co	600,453	0.02%	68,096,499	45,843,391	22,253,108
36234	Preferred Professional Ins Co	594,400	0.02%	310,275,388	184,985,490	125,289,898
21261	Electric Ins Co	587,204	0.02%	1,250,575,618	900,532,648	350,042,970
24775	St Paul Guardian Ins Co	577,921	0.02%	75,468,940	49,196,166	26,272,774

Property and Casualty

NAIC#	Company Name	AR Premium	Market Share	Assets	Liabilities	Capital & Surplus
11630	Jefferson Ins Co	\$ 575,126	0.02%	\$ 36,496,670	\$ 26,074,179	\$ 10,422,491
12557	ACBG RRG Inc	556,007	0.01%	3,032,352	1,565,054	1,467,298
36587	AIG Natl Ins Co Inc	553,896	0.01%	73,990,502	56,634,425	17,356,077
42498	Cameron Natl Ins Co	548,284	0.01%	11,272,088	5,595,745	5,676,343
16381	Farmers Union Coop Ins Co	545,730	0.01%	7,725,649	972,890	6,752,759
33588	First Liberty Ins Corp	537,237	0.01%	47,456,214	25,781,134	21,675,080
19178	Southern Guar Ins Co	533,181	0.01%	224,132,355	165,139,739	58,992,616
16217	National Farmers Union Prop & Cas	531,864	0.01%	239,465,040	143,821,841	95,643,199
22683	Teachers Ins Co	531,401	0.01%	275,127,531	182,034,740	93,092,791
26832	Great Amer Alliance Ins Co	530,123	0.01%	27,580,917	159,914	27,421,003
25895	United States Liab Ins Co	523,516	0.01%	476,887,792	195,382,372	281,505,420
37915	Essentia Ins Co	513,512	0.01%	52,582,423	13,627,975	38,954,448
25976	Utica Mut Ins Co	511,461	0.01%	2,145,881,885	1,422,058,135	723,823,750
25011	Wesco Ins Co	509,322	0.01%	146,540,754	109,373,511	37,167,243
18619	Platte River Ins Co	502,334	0.01%	158,142,141	128,419,659	29,722,482
11853	Ranchers & Farmers Ins Co	487,375	0.01%	9,107,740	3,944,189	5,163,551
12572	Selective Ins Co Of Amer	485,159	0.01%	2,241,169,265	1,789,486,505	451,682,760
32786	Progressive Specialty Ins Co	483,729	0.01%	1,061,138,660	471,753,725	589,384,935
11042	Stonetrust Commercial Ins Co	482,382	0.01%	61,980,204	43,897,096	18,083,108
10051	Lyndon Southern Ins Co	479,965	0.01%	25,129,506	11,977,938	13,151,568
15962	Kansas Bankers Surety Co	473,479	0.01%	162,481,750	22,272,186	140,209,564
14460	Podiatry Ins Co Of Amer	462,017	0.01%	266,042,013	190,999,480	75,042,533
24031	Northland Cas Co	461,183	0.01%	100,221,372	67,831,058	32,390,314
24319	Darwin Select Ins Co	457,654	0.01%	94,084,472	44,981,616	49,102,856
35769	Lyndon Prop Ins Co	455,364	0.01%	447,345,077	304,014,233	143,330,844
12300	American Contractors Ins Co RRG	452,398	0.01%	20,109,842	14,389,576	5,720,266
39942	American Natl Gen Ins Co	445,356	0.01%	99,258,381	30,220,970	69,037,411
22810	Chicago Ins Co	445,269	0.01%	301,156,239	156,384,594	144,771,645
20621	OneBeacon Amer Ins Co	441,707	0.01%	731,111,202	434,822,149	296,289,053
20117	California Cas Ind Exch	431,795	0.01%	540,945,993	236,261,612	304,684,381
20370	AXIS Reins Co	431,257	0.01%	1,862,490,455	1,342,824,700	519,665,755
42048	Diamond State Ins Co	420,295	0.01%	165,059,577	52,275,256	112,784,321
20044	Cornhusker Cas Co	418,682	0.01%	775,955,267	165,269,245	610,686,022
20362	Mitsui Sumitomo Ins Co of Amer	414,714	0.01%	700,079,141	470,617,783	229,461,358
38369	Northern Assur Co Of Amer	410,527	0.01%	284,255,397	132,489,467	151,765,930
40134	SUA Ins Co	408,602	0.01%	333,542,118	239,657,765	93,884,353
12866	T H E Ins Co	406,502	0.01%	172,499,173	118,443,496	54,055,677
35181	Executive Risk Ind Inc	405,050	0.01%	2,710,071,025	1,788,343,192	921,727,833
24538	Republic Underwriters Ins Co	404,472	0.01%	710,006,411	474,436,878	235,569,533
24082	Ohio Security Ins Co	396,009	0.01%	15,119,831	1,468,250	13,651,581
21962	Pennsylvania Gen Ins Co	391,685	0.01%	394,061,637	265,919,845	128,141,792
41394	Benchmark Ins Co	389,939	0.01%	82,510,653	42,112,587	40,398,066
10367	Avemco Ins Co	381,624	0.01%	119,303,230	49,506,489	69,796,741
12305	Accident Fund Natl Ins Co	378,544	0.01%	195,762,580	143,327,581	52,434,999
23108	Lumbermens Underwriting Alliance	372,706	0.01%	336,085,680	242,292,731	93,792,949
44121	Oms Natl Ins Co Rrg	371,213	0.01%	295,175,904	206,827,640	88,348,264
10216	American Contractors Ind Co	355,083	0.01%	245,372,925	177,770,120	67,602,805
10020	United Educators Ins RRG Inc	354,756	0.01%	515,051,546	344,443,123	170,608,423
15865	NCMIC Ins Co	354,423	0.01%	456,380,678	321,404,221	134,976,457
10690	Allied World Natl Assur Co	353,000	0.01%	195,872,234	88,922,122	106,950,112
12416	Protective Ins Co	352,642	0.01%	541,660,795	227,484,899	314,175,896
19224	St Paul Protective Ins Co	352,588	0.01%	509,379,819	275,504,470	233,875,349
13269	Zenith Ins Co	347,546	0.01%	2,106,448,892	1,091,119,331	1,015,329,561
24449	Regent Ins Co	345,767	0.01%	212,008,811	148,572,917	63,435,894
34347	Colonial Amer Cas & Surety Co	336,684	0.01%	28,297,871	5,094,892	23,202,979
11843	Medical Protective Co	333,959	0.01%	1,938,168,156	1,306,485,683	631,682,473
13307	Lexon Ins Co	329,684	0.01%	90,435,727	51,209,324	39,226,403
20702	Ace Fire Underwriters Ins Co	322,546	0.01%	91,544,052	30,241,100	61,302,952
43265	Gramercy Ins Co	314,295	0.01%	28,858,278	14,350,457	14,507,821
44105	Ophthalmic Mut Ins Co RRG	313,446	0.01%	199,132,351	107,147,671	91,984,680
36650	Guarantee Co Of N Amer USA	302,719	0.01%	175,492,202	62,629,773	112,862,429
22861	Southern Pilot Ins Co	299,502	0.01%	12,204,249	3,187	12,201,062
29580	Berkley Regional Ins Co	289,295	0.01%	2,665,456,179	2,055,155,543	610,300,636
22578	Horace Mann Ins Co	284,253	0.01%	356,918,314	229,155,533	127,762,781
11589	Jamestown Ins Co RRG	281,960	0.01%	7,214,797	4,619,727	2,595,070
12870	Sentruiy Cas Co	263,669	0.01%	21,158,058	6,615,219	14,542,839
27740	North Pointe Ins Co	256,139	0.01%	111,226,065	78,893,785	32,332,280
27855	Zurich Amer Ins Co Of IL	251,396	0.01%	58,379,111	16,892,916	41,486,195
14494	Merchants Bonding Co a Mut	248,531	0.01%	76,431,216	22,882,920	53,548,296
40444	Old Republic Surety Co	243,071	0.01%	94,103,146	51,317,036	42,786,110

Insurers Listed by Arkansas Premium as of 12/31/2008

Property and Casualty

NAIC#	Company Name	AR Premium	Market Share	Assets	Liabilities	Capital & Surplus
10083	National Catholic RRG	\$ 234,205	0.01%	\$ 58,703,451	\$ 49,047,120	\$ 9,656,331
30325	Zale Ind Co	233,445	0.01%	16,449,863	4,876,675	11,573,188
42722	First Marine Ins Co	220,385	0.01%	9,607,521	4,545,407	5,062,114
37060	Old United Cas Co	219,065	0.01%	371,985,783	213,938,491	158,047,292
10353	Ooida RRG Inc	218,399	0.01%	60,284,745	45,044,529	15,240,216
27081	Bond Safeguard Ins Co	214,579	0.01%	63,476,556	44,765,084	18,711,472
44237	Mental Hlth RRG	209,329	0.01%	17,393,212	11,081,751	6,311,461
20648	Employers Fire Ins Co	209,291	0.01%	92,956,242	39,847,368	53,108,874
31348	Crum & Forster Ind Co	208,020	0.01%	45,110,286	32,207,311	12,902,975
28711	Park Ave Prop & Cas Ins Co	207,325	0.01%	92,006,456	75,653,621	16,352,835
10718	Louisiana Retailers Mut Ins Co	204,064	0.01%	52,280,154	29,449,190	22,830,964
28339	Gateway Ins Co	203,154	0.01%	35,902,333	20,019,758	15,882,575
31089	Republic Western Ins Co	202,883	0.01%	237,657,390	133,815,239	103,842,151
33022	AXA Ins Co	194,173	0.01%	183,323,248	85,448,138	97,875,110
13978	Florists Mut Ins Co	191,445	0.01%	153,290,443	101,732,426	51,558,017
13412	Austin Mut Ins Co	189,853	0.00%	144,939,977	84,496,618	60,443,359
10476	STICO Mut Ins Co RRG	186,360	0.00%	17,802,117	9,198,750	8,603,367
21903	Procentury Ins Co	185,235	0.00%	61,220,541	29,992,270	31,228,271
42552	Nova Cas Co	184,862	0.00%	160,022,555	101,292,380	58,730,175
12750	Evergreen Natl Ind Co	184,620	0.00%	50,052,086	18,239,273	31,812,813
36161	Travelers Prop Cas Ins Co	184,583	0.00%	213,082,427	145,892,926	67,189,501
41424	Pennsylvania Manufacturers Ind Co	183,066	0.00%	212,073,774	141,860,853	70,212,921
16608	New York Marine & Gen Ins Co	177,035	0.00%	580,336,762	404,885,509	175,451,253
20109	Bituminous Fire & Marine Ins Co	174,200	0.00%	464,000,877	359,374,970	104,625,907
28258	Continental Ind Co	172,504	0.00%	47,876,500	27,057,936	20,818,564
10052	Chubb Natl Ins Co	172,219	0.00%	201,357,531	129,041,028	72,316,503
10749	Intrepid Ins Co	171,538	0.00%	37,547,227	14,153,048	23,394,179
13250	Workmens Auto Ins Co	168,730	0.00%	56,031,908	36,914,870	19,117,038
43699	American Federation Ins Co	164,120	0.00%	19,873,582	4,466,488	15,407,094
22551	Mitsui Sumitomo Ins USA Inc	161,027	0.00%	106,398,971	53,150,607	53,248,364
45934	American Compensation Ins Co	158,361	0.00%	89,668,208	43,127,704	46,540,504
33162	Bankers Ins Co	157,142	0.00%	110,143,824	68,842,367	41,301,457
28886	Transguard Ins Co Of Amer Inc	156,304	0.00%	194,941,142	125,401,165	69,539,977
39969	American Safety Cas Ins Co	156,022	0.00%	191,102,129	117,911,630	73,190,499
44130	Paratransit RRG Grp Ins Co	154,960	0.00%	19,484,168	13,009,963	6,474,205
21423	Union Ins Co Of Providence	151,855	0.00%	91,107,831	49,006,497	42,101,334
41238	Trans Pacific Ins Co	145,956	0.00%	63,370,622	17,364,448	46,006,174
26050	Response Worldwide Ins Co	145,828	0.00%	87,165,220	65,994,800	21,170,420
10220	Commonwealth Ins Co Of Amer	144,591	0.00%	54,001,588	30,317,654	23,683,934
36897	Manufacturers Alliance Ins Co	139,496	0.00%	202,368,794	141,596,219	60,772,575
25448	American Safety RRG Inc	137,346	0.00%	22,620,082	17,522,035	5,098,047
19984	ACIG Ins Co	132,986	0.00%	279,463,338	220,696,245	58,767,093
38962	Genesis Ins Co	129,000	0.00%	216,158,224	91,541,605	124,616,619
37206	Contractors Bonding & Ins Co	128,963	0.00%	213,947,889	115,839,257	98,108,632
10084	Title Industry Assur Co RRG	124,389	0.00%	8,697,413	6,223,660	2,473,753
12718	Developers Surety & Ind Co	123,129	0.00%	128,061,135	56,715,279	71,345,856
26797	Housing Authority RRG Inc	121,288	0.00%	270,207,166	164,528,761	105,678,405
32778	Washington Intl Ins Co	120,492	0.00%	112,244,867	51,462,242	60,782,625
19941	American Commerce Ins Co	116,207	0.00%	348,631,852	209,259,186	139,372,666
16667	United Guar Residential Ins Co of NC	116,095	0.00%	1,228,437,114	1,028,868,053	199,569,061
29530	AXA Art Ins Corp	116,032	0.00%	56,629,022	22,219,543	34,409,479
10936	Seneca Ins Co Inc	115,127	0.00%	331,883,980	186,124,763	145,759,217
25422	Atradius Trade Credit Ins Co	114,733	0.00%	115,776,181	64,528,149	51,248,032
43494	American Hallmark Ins Co Of TX	109,194	0.00%	228,578,008	140,970,240	87,607,768
34495	Doctors Co An Interins Exch	109,053	0.00%	2,011,894,805	1,226,198,389	785,696,416
10346	Employers Preferred Ins Co	108,917	0.00%	448,888,712	271,532,623	177,356,089
10794	Companion Commercial Ins Co	108,091	0.00%	14,022,158	5,382,633	8,639,525
31968	Merastar Ins Co	106,998	0.00%	28,442,714	14,157,188	14,285,526
10676	First Guard Ins Co	104,120	0.00%	12,630,205	531,160	12,099,045
10200	Hiscox Ins Co Inc	103,683	0.00%	68,108,348	16,743,940	51,364,408
15580	Scottsdale Ind Co	100,000	0.00%	32,323,322	14,301,138	18,022,184
10671	The Gray Cas & Surety Co	94,432	0.00%	16,745,825	2,587,898	14,157,927
12754	Medicus Ins Co	91,379	0.00%	52,082,490	33,891,791	18,190,699
43974	AIG Ind Ins Co	85,707	0.00%	83,510,789	57,074,793	26,435,996
11967	General Star Natl Ins Co	83,924	0.00%	344,869,744	102,611,966	242,257,778
10916	Suretec Ins Co	83,746	0.00%	95,085,314	36,558,010	58,527,304
29823	Genworth Residential Mortgage Ins Co	81,791	0.00%	229,763,395	90,377,264	139,386,131
11004	Alfa Specialty Ins Corp	81,213	0.00%	33,777,293	15,532,889	18,244,404
10222	PACO Assur Co Inc	79,016	0.00%	45,747,646	25,098,863	20,648,783
14990	Pennsylvania Natl Mut Cas Ins Co	75,995	0.00%	1,038,867,888	611,712,448	427,155,440

Property and Casualty

NAIC#	Company Name	AR Premium	Market Share	Assets	Liabilities	Capital & Surplus
42986	Standard Guar Ins Co	\$ 75,263	0.00%	\$ 199,887,930	\$ 118,665,875	\$ 81,222,055
10235	American Southern Ins Co	72,558	0.00%	95,852,475	59,413,690	36,438,785
23647	Ironshore Ind Inc	69,900	0.00%	72,915,660	14,219,892	58,695,768
22756	Horace Mann Prop & Cas Ins Co	69,041	0.00%	168,949,442	106,980,073	61,969,369
11598	Applied Medico Legal Solutions RRG	68,927	0.00%	47,230,472	30,723,779	16,506,693
36340	Camico Mut Ins Co	67,811	0.00%	168,544,121	133,427,810	35,116,311
12304	Accident Fund Gen Ins Co	66,379	0.00%	108,941,014	77,034,703	31,906,311
18279	Bankers Standard Ins Co	62,889	0.00%	315,446,730	192,298,452	123,148,278
34789	AIG Centennial Ins Co	60,933	0.00%	815,538,640	510,629,380	304,909,260
10752	Novus Ins Co RRG	59,748	0.00%	20,558,432	16,007,051	4,551,381
35696	Harleysville Preferred Ins Co	58,918	0.00%	691,477,877	546,702,107	144,775,770
19518	Catlin Ins Co	57,080	0.00%	68,507,283	13,148,817	55,358,466
25585	Professionals Direct Ins Co	55,750	0.00%	59,210,802	40,501,648	18,709,154
15679	National Fire & Ind Exch	54,739	0.00%	10,964,048	5,962,950	5,001,098
20613	Sparta Ins Co	54,066	0.00%	280,417,762	26,358,174	254,059,588
37850	Pacific Specialty Ins Co	52,427	0.00%	227,644,817	107,358,559	120,286,258
32271	Dallas Natl Ins Co	50,230	0.00%	258,282,160	173,736,660	84,545,500
15474	National Lloyds Ins Co	48,522	0.00%	164,067,738	79,724,790	84,342,948
36684	Riverport Ins Co	48,126	0.00%	84,686,872	45,699,527	38,987,345
16810	American Mercury Ins Co	46,751	0.00%	335,274,722	227,943,482	107,331,240
41513	Foremost Signature Ins Co	46,256	0.00%	56,635,729	38,290,879	18,344,850
20311	Syncora Guar Inc	45,918	0.00%	3,520,849,262	5,920,540,921	-2,399,691,659
14249	Founders Ins Co	45,464	0.00%	203,369,750	138,118,226	65,251,524
12209	Restoration RRG Inc	45,445	0.00%	22,434,396	13,345,894	9,088,502
13200	Universal Surety Of Amer	41,670	0.00%	25,251,141	11,727,940	13,523,201
11267	Security Amer RRG Inc	40,031	0.00%	4,937,493	2,839,904	2,097,589
20532	Clarendon Natl Ins Co	37,163	0.00%	791,752,437	450,426,300	341,326,137
10754	Spirit Mountain Ins Co RRG Inc	36,863	0.00%	5,066,564	3,307,698	1,758,866
26662	Milwaukee Cas Ins Co	35,753	0.00%	22,817,279	12,427,229	10,390,050
19844	Argonaut SW Ins Co	35,487	0.00%	17,632,573	2,670,123	14,962,450
24139	Old Republic Gen Ins Corp	34,038	0.00%	999,174,439	743,964,597	255,209,842
10003	Excess Share Ins Corp	32,673	0.00%	67,572,059	47,655,002	19,917,057
26999	United Guar Mortgage Ind Co	30,748	0.00%	382,131,835	254,562,848	127,568,987
36153	Aetna Ins Co of CT	29,571	0.00%	18,195,063	598,599	17,596,464
30945	Plaza Ins Co	28,425	0.00%	20,672,516	10,458,511	10,214,005
10232	American Assoc Of Othodontists RRG	27,492	0.00%	24,337,801	20,971,678	3,366,123
28519	First Sealord Surety Inc	27,021	0.00%	13,392,835	1,933,599	11,459,236
32387	Star Cas Ins Co	26,941	0.00%	19,389,980	7,763,337	11,626,643
21865	Associated Ind Corp	26,916	0.00%	178,762,805	103,016,351	75,746,454
22713	Insurance Co of N Amer	25,853	0.00%	718,804,135	471,116,949	247,687,186
10164	Cpa Mut Ins Co Of Amer RRG	24,398	0.00%	22,354,662	12,800,442	9,554,220
12172	Claim Professionals Liab ins Co RRG	23,986	0.00%	2,820,979	1,382,572	1,438,407
10801	Fortress Ins Co	23,104	0.00%	50,709,170	30,155,256	20,553,914
41211	Triton Ins Co	21,440	0.00%	779,210,403	443,500,637	335,709,766
44016	National Home Ins Co RRG	20,367	0.00%	73,092,772	54,681,336	18,411,436
28860	RLI Ind Co	20,298	0.00%	43,162,953	4,716,855	38,446,098
12810	MDOW Ins Co	18,393	0.00%	3,639,958	143,396	3,496,562
11579	Old Glory Ins Co	17,874	0.00%	11,708,256	5,374,715	6,333,541
30082	CPA Ins Co	17,184	0.00%	17,802,273	788,780	17,013,493
12579	Nationweld RRG Inc	16,860	0.00%	1,410,135	272,157	1,137,978
38601	MIC Prop & Cas Ins Corp	16,132	0.00%	135,376,571	82,919,276	52,457,295
40169	Metropolitan Cas Ins Co	15,584	0.00%	50,406,609	569,867	49,836,742
24384	Fairmont Specialty Ins Co	15,532	0.00%	218,040,754	82,406,882	135,633,872
13177	ARCOA RRG Inc	15,176	0.00%	3,991,569	521,042	3,470,527
36927	Colony Specialty Ins Co	14,170	0.00%	225,591,567	162,347,649	63,243,918
24104	Ohio Farmers Ins Co	13,533	0.00%	1,422,604,392	347,052,798	1,075,551,594
36765	Gulf Guar Ins Co	13,215	0.00%	5,025,569	1,183,634	3,841,935
24678	Arrowood Ind Co	13,058	0.00%	2,510,706,039	2,179,245,665	331,460,374
40517	Advantage Workers Comp Ins Co	12,844	0.00%	116,272,822	56,738,682	59,534,140
31887	Coface N Amer Ins Co	12,210	0.00%	101,986,490	52,749,038	49,237,452
13285	Allegheny Cas Co	12,017	0.00%	22,763,706	5,383,662	17,380,044
22241	Medmarc Cas Ins Co	11,728	0.00%	103,213,626	69,679,105	33,534,521
11153	Titan Ins Co Inc RRG	11,700	0.00%	22,290,236	5,111,856	17,178,380
11710	Allied Professionals Ins Co RRG	10,965	0.00%	16,256,139	9,138,787	7,117,352
41750	St Paul Medical Liab Ins Co	9,730	0.00%	197,123,746	137,747,291	59,376,455
20796	AIG Premier Ins Co	9,330	0.00%	513,298,169	369,526,048	143,772,121
15563	SeaBright Ins Co	9,106	0.00%	736,933,751	461,232,182	275,701,569
10758	Colonial Surety Co	8,657	0.00%	32,670,856	20,061,914	12,608,942
23353	Meridian Security Ins Co	8,602	0.00%	61,462,479	30,819,950	30,642,529
10243	National Continental Ins Co	8,174	0.00%	235,600,719	183,502,093	52,098,626

Insurers Listed by Arkansas Premium as of 12/31/2008

Property and Casualty

NAIC#	Company Name	AR Premium	Market Share	Assets	Liabilities	Capital & Surplus
36560	Service Ins Co	\$ 7,530	0.00%	\$ 19,778,117	\$ 5,410,086	\$ 14,368,031
11197	National Independent Truckers IC RRG	6,900	0.00%	7,596,803	3,254,462	4,342,341
12923	US Rail Ins Co A RRG	6,663	0.00%	2,686,435	1,153,854	1,532,581
22535	Seaboard Surety Co	6,150	0.00%	159,235,183	20,503,298	138,731,885
10212	Allmerica Fin Alliance Ins Co	5,857	0.00%	16,680,461	1,585	16,678,876
26565	Ohio Ind Co	5,686	0.00%	99,728,929	54,561,378	45,167,551
11114	St Charles Ins Co RRG	5,594	0.00%	9,971,010	6,612,464	3,358,546
22950	Acstar Ins Co	5,467	0.00%	84,855,142	54,013,739	30,841,403
12015	Emergency Medicine RRG Inc	4,783	0.00%	30,043,494	21,896,622	8,146,872
40940	Western Pacific Mut Ins Co RRG	4,515	0.00%	124,542,424	58,685,280	65,857,144
37893	Ullico Cas Co	4,183	0.00%	202,837,071	113,441,655	89,395,416
10810	Republic Fire & Cas Ins Co	4,070	0.00%	5,838,965	477,413	5,361,552
23248	Occidental Fire & Cas Co Of NC	3,590	0.00%	207,499,575	105,338,006	102,161,569
10691	Residential Ins Co Inc A RRG	3,453	0.00%	3,198,063	1,676,139	1,521,924
32077	Heritage Cas Ins Co	3,414	0.00%	96,894,110	55,775,892	41,118,218
27154	Atlantic Specialty Ins Co	3,296	0.00%	66,158,315	16,171,568	49,986,747
10234	National Serv Contract Ins Co RRG	3,059	0.00%	16,507,575	2,294,130	14,213,445
25879	Fidelity & Guar Ins Underwriters Inc	2,831	0.00%	86,491,879	51,382,634	35,109,245
11063	Vehicular Serv Ins Co RRG	2,740	0.00%	1,801,852	173,826	1,628,026
12836	Financial Advisors Assur Select RRG	2,700	0.00%	1,398,242	626,523	771,719
10991	Global Intl Ins Co Inc A RRG	2,489	0.00%	16,524,999	1,063,679	15,461,320
25518	Fairmont Premier Ins Co	2,487	0.00%	212,345,933	22,737,279	189,608,654
19399	AIU Ins Co	2,378	0.00%	3,156,749,740	2,431,064,477	725,685,263
23434	Middlesex Ins Co	2,352	0.00%	657,339,354	419,479,588	237,859,766
31453	Financial Pacific Ins Co	2,248	0.00%	225,061,146	160,981,429	64,079,717
22837	AGCS Marine Ins Co	2,191	0.00%	153,378,975	77,896,515	75,482,460
37710	First Amer Prop & Cas Ins Co	1,831	0.00%	83,567,598	41,508,609	42,058,989
12171	AmeriGuard RRG Inc	1,815	0.00%	9,345,145	4,080,664	5,264,481
18759	Verex Assure Inc	1,793	0.00%	28,360,399	8,794,944	19,565,455
39527	Heritage Ind Co	1,698	0.00%	190,829,690	119,731,868	71,097,822
25070	Clearwater Ins Co	1,420	0.00%	1,283,449,946	647,917,586	635,532,360
11177	First Fin Ins Co	1,296	0.00%	498,550,986	191,516,231	307,034,755
29114	CMG Mortgage Assur Co	1,071	0.00%	9,285,267	1,582,485	7,702,782
18740	MGIC Ind Corp	1,071	0.00%	24,297,586	487,225	23,810,361
25984	Graphic Arts Mut Ins Co	888	0.00%	128,711,737	82,325,638	46,386,099
29513	The Bar Plan Mut Ins Co	885	0.00%	60,053,131	36,802,523	23,250,608
11030	Memic Ind Co	864	0.00%	146,356,411	88,632,912	57,723,499
41335	United Natl Specialty Ins Co	764	0.00%	77,869,902	18,696,562	59,173,340
40436	Stratford Ins Co	575	0.00%	174,162,301	116,130,672	58,031,629
13986	Frankenmuth Mut Ins Co	498	0.00%	948,800,874	634,579,811	314,221,063
11097	Heritage Warranty Ins RRG Inc	481	0.00%	4,984,703	3,212,326	1,772,377
26905	Century Natl Ins Co	457	0.00%	503,493,023	279,968,981	223,524,042
37940	Lexington Natl Ins Corp	420	0.00%	52,131,475	36,157,091	15,974,384
13179	ProAir RRG Inc	419	0.00%	526,042	23,960	502,082
25933	Universal Surety Co	400	0.00%	108,650,961	26,364,137	82,286,824
16675	Genworth Mortgage Ins Corp Of NC	382	0.00%	489,913,956	293,581,518	196,332,438
38474	Pegasus Ins Co	359	0.00%	11,091,313	3,480,961	7,610,352
12297	Petroleum Cas Co	341	0.00%	21,897,151	7,536,995	14,360,156
25224	Great Divide Ins Co	340	0.00%	149,260,902	80,371,094	68,889,808
13126	Midwest Builders Cas Mut Co	250	0.00%	74,340,506	36,798,497	37,542,009
24047	Surety Bonding Co Of Amer	170	0.00%	9,679,702	2,242,636	7,437,066
37184	Deerfield Ins Co	160	0.00%	54,314,818	15,088,004	39,226,814
22977	Lumbermens Mut Cas Co	30	0.00%	1,407,872,250	1,294,700,035	113,172,215
32298	National Union Fire Ins Co Of LA	1	0.00%	6,922,727	-235,231	7,157,958
12884	AMC Re Inc	0	0.00%	2,447,069	2,146,457	300,612
	TOTAL	\$3,798,593,674	100.00%			

Insurers Listed by Arkansas Premium

as of 12/31/2008

Title

NAIC#	Company Name	AR Premium	Market Share	Assets	Liabilities	Capital & Surplus
50814	First Amer Title Ins Co	\$13,083,567	27.17%	\$2,208,244,426	\$1,599,432,406	\$608,812,020
50725	Arkansas Title Ins Co	7,759,001	16.11%	5,067,631	2,781,148	2,286,483
50024	Lawyers Title Ins Corp	7,535,851	15.65%	729,325,929	620,204,966	109,120,963
50229	Chicago Title Ins Co	6,439,155	13.37%	1,322,539,965	983,869,401	338,670,564
51586	Fidelity Natl Title Ins Co	3,787,492	7.87%	747,445,737	557,187,370	190,258,367
50121	Stewart Title Guar Co	3,570,883	7.42%	818,319,621	486,054,812	332,264,809
50520	Old Republic Natl Title Ins Co	2,711,496	5.63%	480,588,809	369,225,052	111,363,757
51624	United Gen Title Ins Co	1,158,943	2.41%	15,676,521	0	15,676,521
50083	Commonwealth Land Title Ins Co	808,653	1.68%	610,012,350	439,617,365	170,394,985
50067	Ticor Title Ins Co	427,622	0.89%	222,068,157	172,742,447	49,325,710
50792	Southern Title Ins Corp	421,401	0.88%	25,676,923	17,674,037	8,002,886
50784	Security Title Guarantee Corp Baltim	149,912	0.31%	10,181,806	9,110,960	1,070,846
51535	Ticor Title Ins Co of FL	127,284	0.26%	110,165,088	81,287,086	28,878,002
50857	Security Union Title Ins Co	86,675	0.18%	80,183,551	44,400,452	35,783,099
50636	Censtar Title Ins Co	63,276	0.13%	15,316,638	598,626	14,718,012
51411	American Guar Title Ins Co	7,197	0.01%	14,516,997	2,752,661	11,764,336
50369	Investors Title Ins Co	6,924	0.01%	96,658,268	56,056,429	40,601,839
50687	Attorneys Title Ins Fund	2,477	0.01%	225,919,735	198,420,777	27,498,958
51152	TransUnion Natl Title Ins Co	436	0.00%	15,790,628	5,860,977	9,929,651
	TOTAL	\$48,148,245	100.00%			