

Ninety-Seventh Annual Report

Year 1977

State of Arkansas

State Insurance

Department

Department of Commerce



HONORABLE DAVID PRYOR

GOVERNOR

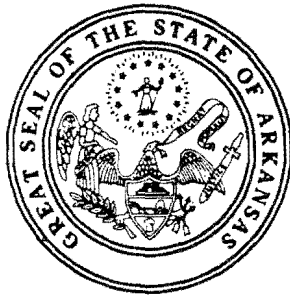
W. H. L. WOODYARD, III

INSURANCE COMMISSIONER

State of Arkansas
State Insurance
Department

Department of Commerce

REPORT FOR PERIOD
JANUARY 1, 1977 TO DECEMBER 31, 1977



LITTLE ROCK, ARKANSAS

1977



ARKANSAS
INSURANCE
DEPARTMENT

400 University Tower Building ■ Little Rock, Arkansas 72204

W. H. L. Woodyard III
Insurance Commissioner

Ph. 501 371-1325

NINETY-SEVENTH ANNUAL REPORT OF THE
INSURANCE COMMISSIONER OF THE
STATE OF ARKANSAS

The Honorable David Pryor
Governor of Arkansas
Little Rock, Arkansas

Dear Governor Pryor:

In accordance with the Arkansas Statutes, I am pleased to submit the Ninety-Seventh Annual Report of the State Insurance Department covering the business for the year 1977.

Besides the statistical information which comprises the bulk of the report, a brief description of each division within the Department is included to give the reader an idea of the structure and activities of the Department.

All of the regulatory activities described in this report demonstrate the commitment of the Arkansas Insurance Department to protect the public by regulating the insurance industry.

Respectfully submitted,

A handwritten signature in cursive script that reads "W. H. L. Woodyard III".

W. H. L. Woodyard, III
Insurance Commissioner

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INSURANCE DEPARTMENT STAFF

As of October 1, 1978

ADMINISTRATION DIVISION

W. H. L. Woodyard, III Commissioner
 W. R. Riddell Deputy Commissioner
 Ron Sheffield Consumer Relations Coordinator
 Suzanne Yancey Custodian of Securities
 Gloria Olson Executive Secretary
 Jan Howell Secretary
 Carsonee Brooks Receptionist

ACCOUNTING SECTION

Max Moore Chief Accountant
 Pam Davis Accountant
 Josephine James Accountant
 Martha Burgener Secretary

Liquidation Section

Max Sears Liquidation and Rehabilitation Officer

LEGAL DIVISION

S. Doak Foster Chief Counsel
 Frank B. Sewall Counsel
 Rick Halinski Counsel
 Jim Lites Investigator
 Marilyn Kelso Legal Secretary
 Connie Hagemeier Secretary

PROPERTY AND CASUALTY DIVISION

Reva Fletcher Assistant Commissioner
 Lucille Hurd Administrative Assistant
 Jack Parsons Administrative Aide
 Kenneth McIntosh Casualty Actuary
 Pat Forbes Rate Analyst
 Beverly Sanders Rate Analyst
 William Witsell, Jr. Chief Investigator
 Edward Gazette Surplus Lines Analyst
 Dianne Rail Secretary
 Rhonda Henderson Secretary
 Edith Roberts Secretary

LIFE AND HEALTH DIVISION

Cathy Hildebrand Assistant Commissioner
 Joe Musgrove Actuary
 Jeanne Gallman Complaint Analyst
 Louise Lincoln Rate Analyst
 Othello Richardson Rate Analyst
 Mary Austin Policy Analyst
 Cheryl Pool Secretary
 Shirley Umsted Secretary
 Ernestine Godbey Secretary
 Vondel Bailey Secretary

AGENTS' LICENSE DIVISION

Lenita Blasingame Supervisor
 Paula Thompson License Examiner
 Margaret Bolin Secretary
 LaNora Chrouh Clerk
 Betty Tittle Clerk
 Sue Burcham Clerk
 Joan May Clerk
 Kathy Byrant File Clerk

FINANCIAL EXAMINATION DIVISION

Franklin Seford Chief Examiner
 James Poole, Jr. Senior Examiner
 J. D. Finnegan, Jr. Senior Examiner
 Q. D. Lamb Senior Examiner
 Gayle Perryman Examiner
 Mavis Smith Accountant

ADMINISTRATION DIVISION

This Division represents the operation and management functions within the Department and is, of course, headed by Insurance Commissioner W. H. L. Woodyard, III. Deputy Commissioner, W. R. Riddell, oversees the daily activities of all the Department's Divisions and he is responsible for personnel duties.

The Accounting Section of the Division maintains internal financial accounts for the Insurance Department, collects, verifies and processes all taxes and fees, computes Firemen's Relief and Pension Fund Tax turnback to cities and towns, compiles statistical data for various reports. The Financial Statement shows taxes collected as \$20,430,028.44 and fee collected as \$623,400.01, or total collections for 1977 of \$21,053,428.45 compared to total collections in 1976 of \$17,089,519.04, or an increase of \$3,963,909.41. The major area of increase was in a higher volume of writings in the State, which would result in the payment of additional taxes.

The Securities Section of the Division handles all transactions related to the securities placed on joint trust deposit with the Commissioner for the protection of policyholders and various domestic and foreign insurance companies transacting business in the State of Arkansas have on deposit with this Department securities have a total par value of \$212,297,745.34 maintained in 495 separate accounts. These deposits consist of 78 domestic company accounts totaling \$154,605,162.06 and 417 foreign company accounts totaling \$57,692,583.28. In addition, there are 154 companies maintaining qualifying bonds with a total surety value of \$11,770,000.00.

Apportionment of securities:

Registered policy reserves on outstanding registered life insurance issued by Arkansas companies—

\$145,860,580.32

Deposits by foreign and domestic companies for benefit of Arkansas policyholders and creditors—

66,437,165.02

Total Deposits

\$212,297,745.34

Securities on deposit are comprised of bonds, debentures, certificates of deposit and mortgages. Bonds and debentures are verified through the National Association of Insurance Commissioners, Valuation of Securities Manual, with market value ascertained through local brokerage firms.

The Department's consumer relations program resides in the Administrative Division. During the year, the Consumer Affairs Coordinator had the opportunity to speak to numerous schools, colleges and universities, civic organizations, and senior citizens' groups throughout the State of Arkansas. Informational brochures were prepared and distributed for consumer use in the personal lines area of insurance—life, health, auto, and homeowners.

During the year of 1977, the Liquidation and Rehabilita-

tion Section settled 464 claims pending against companies in receivership. All claims filed against the National Fraternity Life Insurance Company, the Summit Insurance Company and the Missouri General-Medallion Insurance Companies have been settled. These receiverships will be terminated by March of 1978.

Three companies were ruled insolvent and were placed in receivership in the year of 1977. All three were domiciled in states other than Arkansas.

Companies in process of Liquidation or Rehabilitation:

Name of Company	State of Domicile
All-Star Insurance Corp.	Wisconsin
Citizens Casualty Company	New York
Imperial Insurance Company	California
Main Insurance Company	Illinois
Missouri General-Medallion Ins. Co.	Missouri
Mobile Insurance Company	Texas
National Fraternity Life Ins. Co.	Arkansas
National Security Life Ins. Co.	Arkansas
Northeastern Life Insurance Co.	New York
Old Security Insurance Company	Missouri
Riceland National Life Ins. Co.	Arkansas
Seaboard Life Insurance Company	Florida
Southern Mutual Insurance Company	Arkansas
Summit Insurance Company	New York

LEGAL DIVISION

S. DOAK FOSTER, Chief Counsel

The primary function of the Legal Division is to provide legal advice and assistance to the Commissioner and to other members of the Department's staff. The Legal Division represents the Commissioner in all formal legal actions, conducts administrative hearings, drafts legislation, provides legal assistance in regard to complaints from the public, oversees the regulation of insurance holding companies and legal insurance plans, and provides legal counsel concerning insurance matters to other state agencies.

During the year 1977 the Division was continually involved in administrative hearings. Specifically, twenty-two hearings were scheduled in regard to matters involving insurance companies and sixteen hearings were scheduled in regard to matters involving insurance agents. The disposition of these matters vary according to subject matter but in all cases involving agents, the Division drafts orders recommending appropriate sanctions. Also, during 1977, the Division represented the Commissioner during public hearings on proposed Rules and Regulations promulgated by the Department. Of course, the Division also represented the Commissioner in numerous court actions.

The Division also employs a full time investigator who functions in a fact finding capacity in matters under investigation by the Department.

PROPERTY AND CASUALTY DIVISION

REVA FLETCHER, Assistant Commissioner

Regulation of the property and casualty insurance industry in Arkansas is the responsibility of this Division of the Insurance Department.

All licensed property and casualty insurance companies are required to submit to this Department all rate and form filings for approval or disapproval. During the period January 1, 1977 through December 31, 1977, this Division processed 3,050 such filings.

All companies are required to file a financial statement as of December 31st each year. This statement must be audited and approved before the company's license to transact business in Arkansas is renewed. 547 such annual statements were reviewed by this Division in 1977, as well as 75 examination reports of foreign companies licensed in this State.

As of December 31, 1977, there were 42 companies authorized to write surplus line coverage in this State with 46 licensed Surplus Line Brokers. For each policy written in a surplus line company, the broker must file an affidavit showing the coverage written, the premium charged. This Division received 10,713 affidavits during 1977 and collected \$267,756.79 in taxes.

Eighteen (18) property and casualty insurance companies applied for admission to the State of Arkansas during 1977. One motor club and twelve (12) property and casualty companies were admitted to do business.

The Chief Investigator received and processed 2,283 complaints from the public. Additionally 8,876 inquiries from the public were answered by the Division.

LIFE AND HEALTH DIVISION

The Life and Health Division is charged with the responsibility of regulating all life and health companies licensed to do business in the State of Arkansas. As of December 31, 1977, 535 companies held licenses, 7 of which were newly licensed.

Each life and health company must submit all policy forms and rate increase requests for approval. A total of 7,442 forms were submitted in 1977. There were approximately 4,679 life filings and 2,236 health filings. 285 group contracts were reviewed. 95 credit forms were also submitted.

The Division continued to be increasingly involved in handling consumer complaints. A total of 1,973 complaints were processed. 3,147 additional inquiries were received. Members of the Division aided in developing brochures to be disseminated to the public. The Department felt an increased need to review solicitation material in relation to certain products that could be easily misrepresented.

Over 287 rate increase requests were received. (Rate approval authority is limited to individual health rates.) 230 requests were approved. 31 were disapproved.

Special activities included the issuing of a bulletin on guide-

lines for guaranteed-issue life policies with reduced death benefits in early years. A bulletin was also issued to all agents relating to the sale of ERISA plans on any similar programs. The first health maintenance organization application was submitted. It was not approved, however. A hearing was held on the revision of Regulation 12. Several new laws were passed including revision of the Standard Valuation Law, coverage in outpatient surgical centers and the repeal of limits on group life insurance.

AGENTS LICENSE DIVISION

LENITA BLASINGAME, Supervisor

Many people rely heavily on their insurance agent for counsel on a variety of insurance matters. For that reason, a broad product knowledge is essential. It is with that thought in mind that the examination for license is designed by the Insurance Department. Such examinations are administered on a weekly basis to some 3,200 applicants each year.

Of the 20,000 licensed agents and brokers, approximately one-third are licensed as non-residents through a reciprocal licensing arrangement with the state in which the agent resides.

The examination and licensing process also applies to Bail Bondsmen. There are 125 bondsmen licensed by this Department and registered to make bond in the various counties.

The licensing and examination fees collected by this Department in 1977 totaled \$353,994.00.

EXAMINATION DIVISION

FRANKLIN SEFORD, Chief Examiner

During the year 1977, the Examination Division was staffed by five full-time Field Examiners. The function of the Field Examiners is to conduct an examination of domestic insurance companies at their Home Offices at least once every three years and more often as the Commissioner deems necessary. The examination includes the verification and valuation of all assets and verification that all liabilities of the company have been reported in the last filed annual statement. The Examiners report to the Commissioner by means of a written Report of Examination that varies from forty to one hundred twenty pages in length.

Field Examiners also participate in the Association Examinations of foreign insurers licensed to do business in Arkansas.

Domestic Companies Examined During 1977:

American Investors Life Insurance Co., Little Rock, Ark.
 American Service Life Insurance Co., Ft. Smith, Ark.
 Cooperative Burial & Life Ins. Co., Pine Bluff, Ark.
 Cosmopolitan Life Ins. Co., North Little Rock, Ark.
 Decatur Insurance Co., Decatur, Ark.
 Farm Bureau Mutual Ins. Co. of Ark., Inc., Little Rock, Ark.
 Farm & Home Mutual Ins. Co. of Ark., Conway, Ark.
 Farmers Fire Ins. Co., Conway, Ark.

Farmers Home Mutual Fire Ins. Co., Paragould, Ark.
 Farmers Insurance Co. of Ark., Little Rock, Ark.
 Farmers Mutual Fire Ins. Co., Berryville, Ark.
 Farmers Mutual Ins. Co. of Little Rock, Mabelvale, Ark.
 Financial Security Life Assurance Co., Little Rock, Ark.
 First Citizens Life Ins. Co., Van Buren, Ark.
 First Pyramid Life Ins. Co. of America, Little Rock, Ark.
 Gregg Ins. Co., Jonesboro, Ark.
 Guaranty National Ins. Co., Ashdown, Ark.
 Higginbotham Burial Ins. Co., Walnut Ridge, Ark.
 Home Mutual Fire Ins. Co., Rogers, Ark.
 Logan County Farmers Mutual Aid Assn., Scranton, Ark.
 National Coaches Annuity Co., Little Rock, Ark.
 National Investors Life Ins., Co., Little Rock, Ark.
 Northwest Ark. Farmers Mutual Tornado Ins. Co.,
 Fayetteville, Ark.
 Smith Burial & Life Ins. Co., Stamps, Ark.
 Southern Fidelity Life Ins. Co., Stamps, Ark.
 Union Life Ins. Co., Little Rock, Ark.
 Volkswagen Ins. Co., Home Office — Little Rock, Ark.,
 Adm. Office—St. Louis, Mo.
 Washington County Farmers Mut. Fire Ins. Co.,
 Fayetteville, Ark.
 Wonder State Funeral Insurance Co., Dardanelle,
 Arkansas

Foreign Examinations in Which Arkansas Examiners Participated:

Ford Life Ins. Co., Dearborn, Michigan

Foreign Examinations in Progress at December 31, 1977 in Which Arkansas Participated:

Carolina Casualty Insurance Co., Jacksonville, Florida

The Examination Division also makes an audit of the annual financial statements which are filed annually by all insurers. This audit is designed to detect any failure on the part of the company to comply with Arkansas laws governing the operations of insurance companies.

The Examination Division is consulted by officers and attorneys of domestic and foreign life insurance companies regarding accounting practices and other administrative matters including the preparation of the annual statement blank.

Another function of the Examination Division is the review of applications for admission from foreign life insurance companies who wish to conduct the business of life and disability insurance in this State.

The division reviewed a total of 25 applications for admission from foreign life insurance companies of which 7 were approved for admission.

INSURANCE COMPANY DEVELOPMENTS IN ARKANSAS FOR THE YEAR 1977

Property and Casualty Insurance Companies Admitted:	Date
Aetna Casualty and Surety Company of Illinois 230 West Monroe Street Chicago, Illinois	December 15, 1977
American Motor Club 1012 University Tower Building Little Rock, Arkansas	January 4, 1977
Bankers Standards Insurance Company 1900 Biscayne Blvd. Miami, Florida	October 18, 1977
Cross Country Motor Club 29 Batterymarch Boston, Massachusetts	June 1, 1977
First American Title Insurance Company 421 North Main Street Santa Ana, California	September 20, 1977
Guarantee Insurance Company P. O. Box 1388 Richardson, Texas	July 11, 1977
Guaranty National Insurance Company P. O. Box 22294 3540 South Poplar Street Denver, Colorado	October 20, 1977
Insured Titles, Incorporated 1435 Vickers—KBS & T Building Wichita, Kansas	December 5, 1977
National Bonding & Accident Company 80 Pine Street, 32nd Floor New York, New York	October 17, 1977
National States Insurance Company 6635 Delmar Boulevard University City, Missouri	November 7, 1977
Scor Reinsurance Company 1201 Elm Street 5200 First International Building Dallas, Texas	August 17, 1977
Teachers Insurance Company 1 Horace Mann Plaza Springfield, Illinois	October 6, 1977
Texas General Indemnity Company 6780 East Hampden Avenue Denver, Colorado	August 29, 1977
Life Insurance Companies Admitted:	Date
Allied Life Insurance Company 701 Fifth Avenue Des Moines, Iowa	January 4, 1977
Executive Fund Life Insurance Company 400 Lincoln Benefit Building Lincoln, Nebraska	December 29, 1977
The Hartford Variable Life Insurance Company Hartford Plaza Hartford, Connecticut	May 11, 1977

Metropolitan Insurance and Annuity Company 10 Darwin Newark, Delaware	December 30, 1977
National Motor Club Life and Accident Insurance Company 2711 Cedar Springs Road Dallas, Texas	December 28, 1977
National States Insurance Company 6635 Delmar Boulevard University City, Missouri	November 7, 1977
NN Investors Life Insurance Company 4333 Edgewood Rd., N. E. Cedar Rapids, Iowa	January 27, 1977
Twentieth Century Guardian Life Insurance Company 402 Security National Bank Battle Creek, Michigan	October 29, 1977

Withdrawals and Mergers:

- AIU Insurance Company, New York, New York, Certificate of Authority No. 519, has been amended to include the writing of Workmen's Compensation in the State of Arkansas, effective Oct. 26, 1977.
- Allianz Insurance Company, Los Angeles, California, merged into AIC Insurance Company and the name of the surviving company was simultaneously changed to Allianz Insurance Company. The result of this transaction is a new Corporate body for Allianz Insurance Company changing domiciles from New York to California, effective December 31, 1977.
- American Defender Life Insurance Company, Raleigh, North Carolina, voluntarily withdrew from the state of Arkansas and surrendered Certificate of Authority, effective June 28, 1977.
- American Founders Life Insurance Company, Austin, Texas, merged with and into AG Merger Life Insurance Company for the purpose of moving domiciles from Austin to Houston and simultaneously changing the name back to American Founders Life Insurance Company, effective August 31, 1977.
- Bankers and Shippers Insurance Company, New York, New York, Certificate of Authority was amended to exclude the writings of Surety Insurance, effective September 15, 1977.
- Cattlemen's Life Insurance Company, Oklahoma City, Oklahoma, voluntarily surrendered Certificate of Authority effective September 20, 1977.
- Commercial Union Reinsurance Company and White Cross Assurance Company merged into Commercial Union Insurance Company, Boston, Massachusetts, effective December 31, 1977.
- Consolidated Mutual Insurance Company, Brooklyn, New York, Certificate of Authority was surrendered for cancellation effective May 1, 1977.
- Continental Insurance Company, New York, New York, re-

- domesticate by merger process from New York to New Hampshire effective December 31, 1977.
- Continental Security Life Insurance Company, Jefferson City, Missouri, voluntarily agreed not to write new business in Arkansas until notified in writing by the Arkansas Department effective April 25, 1977.
- Federal Life and Casualty Company, Battle Creek, Michigan, was merged into Peoples-Home Life Insurance Company of Indiana and the name of the surviving corporation was changed to Federal Home Life Insurance Company, effective December 31, 1977.
- The Glens Falls Insurance Company, New York, New York, was redomesticated by merger process from New York to Delaware effective December 31, 1977.
- Horace Mann Mutual Insurance Company, Moline, Illinois, surrendered its Certificate of Authority in Illinois effective March 24, 1977.
- London Guarantee and Accident Company, New York, New York, was redomesticated by merger process from New York to Delaware effective December 31, 1977.
- Minnehoma Insurance Company, Tulsa, Oklahoma, merged into Minnehoma Insurance Company at Arizona and at that time of merger, the surviving company changed its name to Minnehoma Insurance Co., effective December 31, 1977.
- The National Reinsurance Corporation, New York, New York, redomesticated by merging into a Delaware corporation and assuming the name of The National Reinsurance Corporation effective August 31, 1977.
- New Charter Life Insurance Company (non admitted in Arkansas) merged into Louisiana and Southern Life Insurance Company effective October 3, 1977.
- Phoenix Assurance Company, New York, New York, was redomesticated by merger process from New York to New Hampshire effective December 31, 1977.
- Puritan Insurance Company, New York, New York, merged into Puritan Insurance Company of Connecticut for the purpose of redomestication from New York to Connecticut and simultaneously changed its name to Puritan effective December 31, 1977.
- Universal Surety Company, Lincoln, Nebraska, voluntarily surrendered its Certificate of Authority for cancellation effective April 30, 1977.
- Reactivation and Name Changes:**
- Allied Insurance Company, Los Angeles, California, changed name to INA Underwriters Insurance Company effective December 14, 1977.
- America Motor Club of Arkansas, Inc., Little Rock, Arkansas, changed name to American Motor Club Inc. effective April 12, 1977.

- American Old Line Life Insurance Company, Annapolis, Maryland, changed name to Annapolis Life Insurance Company effective August 18, 1977.
- Charter National Insurance Company, St. Louis, Missouri, changed named to charter American Insurance Company effective March 17, 1977.
- The Commercial Standard Fire and Marine Company, Miami, Florida, changed name to Bankers Standard Fire and Marine Company effective January 27, 1977.
- Commercial Standard Title Insurance Company, Atlanta, Georgia, changed name to St. Paul Title Company of the South effective May 16, 1977.
- Continental Mortgage Insurance, Inc., Madison, Wisconsin, changed name to Verex Assurance Company effective November 1, 1977.
- John Deere Life Insurance Company, Moline, Illinois, changed name to National Independence Company effective May 2, 1977.
- Leatherby Insurance Company, New York, New York, changed named to Western Employers Insurance Company effective July 15, 1977.
- Niagara Fire Insurance Company, New York, New York, changed name to Niagara Insurance Company effective December 31, 1977.
- The Pacific Insurance Company, San Francisco, California, changed name to Continental Reinsurance Company effective December 22, 1977.
- St. Paul Hospital and Casualty Company, Bloomington, Minnesota, changed name to Omaha Financial Life Insurance Company effective August 1, 1977.
- Vico Life Insurance Company, Phoenix, Arizona, changed name to Consumer Life Insurance Company effective December 19, 1977.

**INSURANCE COMPANIES LICENSED IN ARKANSAS
OF ALL CLASSES ON DECEMBER 31, 1977**

Foreign Stock Fire and Casualty Companies	351
Domestic Stock Fire and Casualty Companies	8
Foreign Mutual Fire and Casualty Companies	59
Domestic Mutual Fire and Casualty Companies	5
Reinsurance Companies (Fire and Casualty)	21
Foreign Legal Reserve Stock Life Insurance Companies	391
Foreign Legal Reserve Mutual Life Insurance Companies ..	64
Domestic Legal Reserve Stock Life Insurance Companies ..	26
Foreign Legal Reserve Life Reinsurance Companies (For Reinsurance Only)	5
Domestic Stipulated Premium Plan Companies	22
Domestic Mutual Assessment Companies	5
Fraternal Societies	18
Non-Profit Hospital and Medical Service Corporations	1
Reciprocal or Inter-Insurance Exchanges	15
Lloyds Underwriters (Fire and Casualty)	1
Title Insurance Companies	18
Automobile Clubs	14
	1,024
Farmers Mutual Aid Associations (No License Required)	15
Total Companies Licensed	1,039

STATEMENT OF RECEIPTS AND DISBURSEMENTS

DECEMBER 31, 1977

Receipts for the Calendar Year 1977 (Itemized Below)			\$21,053,428.45
SOURCE	ALLOCATION	AMOUNT	
Premium Tax (Authorized Insurance Companies)	General Revenue	\$17,460,975.27	
Premium Tax (Unauthorized Insurance Companies)	General Revenue	267,756.79	
Firemen's Pension Tax	Firemen's Pension Fund	1,709,050.90	
Workmen's Compensation Tax	Workmen's Comp. Fund	992,245.48	
Filing Fees	Special Revenue	171,493.50	
Agents License	Special Revenue	276,568.00	
Permanent License	Special Revenue	3,842.00	
Solicitors License	Special Revenue	334.00	
Resident Brokers License	Special Revenue	2,570.00	
Non-Resident Broker License	Special Revenue	24,230.00	
Adjusters License	Special Revenue	2,240.00	
Vending Machine License	Special Revenue	70.00	
Surplus Lines Brokers License	Special Revenue	3,200.00	
Bail Bondsmen's License	Special Revenue	4,680.00	
Examination Fees:			
Agents	Special Revenue	39,460.00	
Examination Fees:			
Companies	Special Revenue	68,707.51	
Policy Filing and Valuation Fees	Special Revenue	3,387.50	
Certified Copies	Special Revenue	3,150.00	
Penalties	Special Revenue	19,429.00	
Xerox Copies	Non-Revenue	38.50	
			\$21,053,428.45

Remittances to State Treasurer

General Revenue Fund	\$17,728,732.06
Special Revenue Fund	623,361.51
Firemen's Relief and Pension Fund	1,709,050.90
Workmen's Compensation Fund	992,245.48
Non-Revenue (Constitutional and Fiscal Agencies Fund)	38.50
	\$21,053,428.45

Disbursements of the Department
for the Calendar Year 1977
(Itemized Below)

Salaries	\$ 605,360.11
Maintenance	118,028.84
Travel	10,808.83
	\$ 734,197.78

FIREMEN'S RELIEF AND PENSION FUND TAX

In accordance with ACT 491 of 1921 as amended by Act 488 of 1949, the Firemen's Relief and Pension Fund Tax has been computed and deposited in the State Treasury.

Under authority of Appropriation Act 621 of 1977, the entire appropriated 1976 tax was paid out to the cities and towns in the following manner:

City or Town	Premiums Collected	Net Payable City or Town
Alma	\$ 312,743.83	\$ 7,568.51
Almyra	21,187.19	512.75
Alzheimer	77,068.38	1,865.09
Altus	3,972.58	96.14
Amity	48,541.75	1,174.74
Arkadelphia	538,792.41	13,038.95
Arkansas City	35,831.13	867.13
Ashdown	316,022.52	7,647.85
Atkins	125,678.70	3,041.47
Augusta	226,963.78	5,492.60
Bald Knob	154,094.36	3,729.14
Barling	82,627.43	1,999.62
Batesville	858,528.70	20,776.67
Bay	46,345.03	1,121.57
Bearden	73,227.58	1,772.14
Beebe	213,997.14	5,178.81
Benton	1,105,232.25	26,746.97
Bentonville	490,098.81	11,376.55
Berryville	217,926.72	5,273.90
Biscoe	7,370.20	178.36
Black Oak	3,202.73	77.51
Blytheville	1,386,028.46	33,542.33
Bonanza	4,157.91	100.62
Booneville	245,644.36	5,944.68
Bradford	82,455.95	1,995.47
Bradley	60,324.18	1,459.87
Brinkley	308,083.88	2,615.67
Bull Shoals	83,076.50	2,010.48
Cabot	273,270.65	6,613.24
Calico Rock	45,906.85	1,110.97
Calion	33,955.45	821.74
Camden	976,757.30	23,637.84
Cammack Village	9,247.21	223.80
Caraway	67,529.47	1,634.24
Carthage	13,099.36	317.02
Carlisle	94,381.50	2,284.07
Caulksville	1,235.56	29.90
Cave City	35,254.53	853.18
Cave Springs	20,007.97	484.21
Center Hill	3,308.89	80.08
Centerston	18,509.35	447.94
Charleston	118,442.10	2,866.35
Chidester	44,254.56	1,070.98
Cherry Valley	46,516.40	1,125.72
Clarendon	142,649.10	3,452.16
Clarksville	449,470.66	10,877.34
Clinton	115,143.89	2,786.53
Conway	1,326,454.69	32,100.62
Coal Hill	27,167.70	657.48
Corning	224,093.25	5,423.14
Cotter	62,893.23	1,522.05
Cotton Plant	81,684.51	1,976.80
Crawfordsville	69,975.02	1,693.43
Crossett	571,840.42	13,838.73
Danville	126,713.18	3,066.51
Dardanelle	191,465.43	4,632.53
Decatur	70,925.82	1,716.44
Delight	27,339.99	661.65
DeQueen	290,073.62	7,019.88
Dermott	218,169.68	5,279.78
Des Arc	133,892.39	3,240.25
DeValls Bluff	30,329.87	734.00
DeWitt	364,718.23	8,826.30
Diaz	13,956.24	337.75
Dover	45,633.82	1,104.36
Dumas	324,696.81	7,857.77
Earle	166,450.70	4,028.20
East Camden	42,569.65	1,030.20
El Dorado	1,670,684.31	40,431.09
Elaine	80,165.79	1,940.05
Elkins	27,310.02	660.92
Emerson	39,872.99	964.95
Emmett	6,570.35	159.00
England	249,514.06	6,038.33
Eudora	214,384.48	5,188.18

City or Town	Premiums Collected	Net Payable City or Town
Eureka Springs	288,306.94	6,977.13
Farmington	25,033.72	605.82
Fayetteville	2,181,940.10	52,803.64
Fisher	35,501.30	859.15
Flippin	79,343.52	1,920.15
Fordyce	288,315.08	6,977.32
Foreman	129,522.50	3,134.48
Forrest City	771,034.25	18,659.28
Fort Smith	4,665,833.73	112,914.63
Garland	7,406.07	179.23
Gassville	48,589.41	1,175.89
Gentry	50,068.32	1,211.68
Gillett	55,295.17	1,338.17
Glenwood	140,469.25	3,399.41
Gosnell	25,905.06	626.91
Gould	69,077.50	1,671.71
Grady	37,279.75	902.19
Gravette	100,462.50	2,431.23
Green Forest	120,933.84	2,926.65
Greenwood	153,110.83	3,705.34
Greers Ferry	1,181.36	28.59
Grover Twp. Fire Dist.	3,071.27	74.33
Grubbs	7,363.92	178.22
Gum Springs	3,286.88	79.54
Gurdon	182,615.06	4,419.35
Hamburg	190,586.42	4,612.26
Hampton	89,950.55	2,176.84
Hardin Fire Prot. Dist. No. 2	500.63	12.12
Hardy	100,753.45	2,438.27
Harrisburg	189,094.75	4,576.16
Harrison	1,015,342.16	24,571.60
Hartford	22,460.88	543.57
Hazen	155,166.59	3,755.09
Heber Springs	405,176.01	9,805.40
Helena	984,272.36	23,819.71
Hermitage	26,177.69	633.52
Hickory Ridge	47,337.56	1,145.59
Holiday Island SID 72632	6,834.63	165.40
Holly Grove	71,712.09	1,735.46
Hope	629,434.61	15,232.52
Horatio	52,451.73	1,269.36
Horseshoe Bend	147,510.19	3,569.79
Hot Springs	2,897,529.87	70,121.13
Hot Springs Village F. D.	57,609.58	1,394.17
Hoxie	85,136.46	2,060.34
Hughes	187,090.55	4,527.66
Humphrey	27,120.86	656.34
Huntington	3,803.50	92.05
Huntsville	77,528.08	1,876.21
Huttig	57,386.78	1,388.79
Imboden	27,764.99	671.93
Jacksonville	1,227,477.55	29,705.35
Jasper	18,613.67	450.46
Joiner	41,953.52	1,015.30
Jonesboro	2,633,923.87	63,741.78
Judsonia	77,944.45	1,886.29
Junction City	45,623.91	1,104.12
Keiser	32,457.37	785.49
Kensett	72,496.50	1,754.45
Lake City	80,000.74	1,936.05
Lake Village	191,098.71	4,624.66
Lavaca	48,293.55	1,168.73
Leachville	105,581.38	2,555.11
Lewisville	82,998.68	2,008.60
Lepanto	130,693.03	3,162.82
Lincoln	105,896.75	2,562.74
Little Rock	12,091,394.03	292,615.49
Lockesburg	116,559.94	2,820.80
Lonoke	228,600.24	5,532.21
Lowell	29,923.25	724.15
Luxora	82,045.67	1,985.54
McCrary	141,939.50	3,434.99
McGehee	340,664.79	8,244.20
McRae	20,999.58	508.21
Mabelvale	47,724.85	1,154.96
Magnolia	767,316.97	18,569.32
Magazine	26,794.37	648.44
Malvern	720,727.13	17,441.83
Mammoth Spring	76,621.05	1,854.26
Manila	161,399.84	3,905.24
Mansfield	73,309.27	1,774.12
Marianna	397,969.05	9,630.98
Marion	187,753.13	4,543.69
Marked Tree	199,954.10	4,838.96
Marmaduke	39,720.68	961.26
Marvell	127,632.08	3,088.75
Marshall	71,366.72	1,727.11
McNeil	31,081.07	752.18

City or Town	Premiums Collected	Net Payable City or Town
Melbourne	60,761.02	1,470.45
Mena	335,079.41	8,109.03
Mineral Springs	24,809.42	600.40
Monette	87,103.47	2,107.93
Moro	15,601.45	377.56
Morrilton	577,313.24	13,971.16
Monticello	474,340.09	11,479.18
Mount Ida	144,270.52	3,491.39
Mountain Home	878,499.41	21,259.96
Mountainburg	22,309.97	539.91
Mountain View	135,690.11	3,283.74
Mulberry	73,346.12	1,775.00
Murfreesboro	88,630.39	2,144.88
Nashville	339,174.10	8,208.12
Newark	48,198.94	1,166.43
Newport	698,598.81	16,906.31
Norfolk	13,848.05	335.13
Norman	20,613.36	498.85
Norphlet	64,792.52	1,568.00
North Little Rock	3,893,785.74	94,230.82
Ola	62,889.63	1,521.95
Oppelo	32,589.05	788.67
Osceola	646,920.80	15,655.68
Ozark	194,008.25	4,695.06
Palestine	26,515.91	641.69
Pangburn	27,784.00	672.38
Paragould	773,827.91	18,726.88
Paris	265,125.19	6,416.11
Parkin	119,362.41	2,888.61
Pea Ridge	65,657.30	1,588.93
Perla	4,996.53	120.92
Perryville	45,963.95	1,112.34
Piggott	256,697.22	6,212.15
Pine Bluff	3,597,049.80	87,049.72
Plainview	35,924.01	869.37
Plumerville	34,906.84	844.76
Pocahontas	265,768.71	6,431.69
Portland	63,575.76	1,538.55
Prairie Grove	116,529.37	2,820.05
Prescott	249,838.85	6,046.18
Rector	186,505.83	4,513.50
Rison	78,404.56	1,897.41
Rogers	1,013,866.08	24,535.87
Russell	19,810.73	479.43
Russellville	1,517,173.31	36,716.06
Salem	134,044.92	3,243.93
Salem-Saline Cnty.	5,154.30	124.74
Searcy	1,040,053.91	25,169.63
Sheridan	267,004.15	6,461.58
Sherwood	191,420.33	4,632.43
Shirley	1,923.13	46.54
Siloam Springs	535,594.16	12,961.54
Smackover	138,576.86	3,353.60
S. Miss. Cty. Fire Dist.	157.05	3.80
Sparkman	62,049.48	1,501.62
Springdale	1,476,825.95	35,739.65
St. Francis	14,348.12	347.23
Stamps	143,419.23	3,470.79
Star City	122,983.53	2,976.24
Stephens	130,011.77	3,146.33
Strong	55,144.91	1,334.52
Stuttgart	1,149,725.05	27,823.70
Success	1,390.74	33.66
Sulphur Springs	30,160.26	729.89
Swifton	33,138.18	801.95
Sylvan Hills	29,517.18	714.32
Taylor	57,894.03	1,401.06
Texarkana	1,241,162.20	30,036.51
Thornton	25,189.05	609.58
Tillar	22,014.32	532.75
Trumann	276,761.29	6,697.71
Tuckerman	114,115.20	2,701.62
Turrell	39,450.89	954.72
Tyronza	50,251.25	1,216.10
Van Buren	568,733.21	13,763.52
Vilonia	26,371.96	638.21
Viola	2,983.71	72.21
Wabbaseka	54,755.54	1,325.10
Waldo	103,666.57	2,508.76
Wadron	151,122.73	3,657.22
Walnut Ridge	284,418.59	6,883.02
Warren	453,432.10	10,973.20
Washington	14,272.40	345.40
Weiner	111,770.54	2,704.88
West Helena	461,700.86	11,173.30
West Memphis	1,372,000.32	33,202.83
Wheatley	30,194.68	730.72

City or Town	Premiums Collected	Net Payable City or Town
White Hall	31,304.16	757.57
Wilmot	60,805.32	1,471.51
Wilson	126,401.52	3,058.96
Wynne	505,576.60	12,235.11
Yellville	114,632.31	2,774.14
Ashley County	22,050.05	533.62
Conway Cnty. Fire Prot. Dist.	22,550.88	545.74
TOTALS	\$83,827,626.43	\$ 2,028,655.26

FOREIGN STOCK FIRE AND CASUALTY COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Earned and Direct Losses Incurred)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Policyholders Surplus	Net Written Premiums	Losses Incurred to Premiums Earned	Expenses Incurred to Premiums Written	Underwriting Profit or Loss (Statutory)	Net Investment Income	Arkansas Business During 1977 (All Lines)	
									Direct Premiums Earned	Direct Losses Incurred
Aetna Casualty & Surety Co. of Illinois-Chicago, Illinois	488,810	409,613	79,197	219,035	81.0 %	19.70%	-3,503	34,896	—	—
The Aetna Casualty and Surety Co. Hartford, Connecticut	3,566,632	2,757,786	808,846	2,189,576	67.0 %	26.0 %	127,624	230,584	16,995,640	5,997,449
Aetna Fire Underwriters Ins. Co. Hartford, Connecticut	8,808	55	8,753	—	—	—	—	448	107,989	81,188
Aetna Insurance Company Hartford, Connecticut	1,227,561	984,183	243,378	759,469	65.7 %	31.2 %	12,538	62,831	4,793,469	1,779,731
Affiliated FM Insurance Company Johnston, Rhode Island	118,457	95,761	22,696	44,470	84.36%	31.19%	-6,651	5,701	370,351	130,176
Agricultural Insurance Company Sioux Falls, South Dakota	4,105	192	3,912	—	—	—	—	—	—	—
AIU Insurance Company New York, New York	38,879	29,335	9,543	15,705	64.0 %	21.81%	531	1,426	12,486	12,494
Albany Insurance Company New York, New York	23,986	10,628	13,359	9,248	64.9 %	31.2 %	81	1,195	—	—
All American Insurance Company Van Wert, Ohio	17,466	12,308	5,158	10,712	55.72%	36.76%	665	657	225,039	68,574
Allianz Insurance Company Los Angeles, California	41,829	14,825	27,004	20,318	62.4 %	28.83%	26	1,652	531	—
Allied Fidelity Insurance Company Indianapolis, Indiana	7,052	4,780	2,272	4,816	30.1 %	69.9 %	-162	188	47,519	—
Allstate Fire Insurance Company Northbrook, Illinois	66,205	36,478	29,728	61,081	71.49%	22.63%	2,173	3,272	—	—
Allstate Indemnity Company Northbrook, Illinois	30,403	21,230	9,172	8,903	79.16%	13.39%	736	1,285	839,883	552,919
Allstate Insurance Company Northbrook, Illinois	6,095,798	4,693,303	1,402,495	4,007,912	73.3 %	21.8 %	122,274	248,425	22,281,055	13,846,946
American Agricultural Insurance Co. Indianapolis, Indiana	71,850	46,572	25,278	48,873	64.0 %	20.0 %	6,386	2,553	—	—
American Alliance Insurance Co. Phoenix, Arizona	4,257	51	4,206	—	—	—	—	—	2,922	2,263
American Automobile Insurance Co. Creve Coeur, Missouri	367,182	303,051	64,131	237,632	70.89%	27.93%	-1,343	19,332	447,846	234,632

FOREIGN STOCK FIRE AND CASUALTY COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Earned and Direct Losses Incurred)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Policy-holders Surplus	Net Written Premiums	Losses Incurred to Premiums Earned	Expenses Incurred to Premiums Written	Underwriting Profit or Loss (Statutory)	Net Investment Income	Arkansas Business During 1977 (All Lines)	
									Direct Premiums Earned	Direct Losses Incurred
American Bankers Insurance Co. Miami, Florida	148,849	130,990	17,859	71,243	62.24%	52.86%	—7,110	7,867	773,982	339,234
American Bonding Company Lincoln, Nebraska	2,762	1,482	1,280	574	44.0 %	36.1 %	120	81	32,921	—0—
American Casualty Co. of Reading, Pennsylvania, Reading, Penn.	188,137	144,489	43,649	68,891	77.2 %	28.4 %	—5,180	10,099	179,342	102,501
American Centennial Insurance Co. Wilmington, Delaware	72,528	55,981	16,547	41,025	44.68%	34.92%	5,675	2,710	8	724
American Credit Indemnity Co. of New York, Baltimore, Maryland	49,922	16,256	33,666	17,209	32.0 %	51.0%	2,448	2,192	109,536	—8,811
The American Druggists' Ins. Co. Cincinnati, Ohio	18,329	14,327	4,002	14,271	58.4 %	32.6 %	1,020	608	204,282	65,420
American Economy Insurance Company Indianapolis, Indiana	151,700	91,485	60,215	112,619	58.06%	26.16%	16,102	9,525	422,947	242,547
American Employers' Insurance Co. Boston, Massachusetts	287,818	226,722	61,096	155,870	69.12%	29.11%	1,456	10,871	460,473	321,122
American Fidelity Fire Insurance Co. Woodbury, New York	33,059	27,749	5,311	4,319	169.4 %	—37.8 %	1,428	1,170	492,705	754,982
American Fidelity Insurance Company Oklahoma City, Oklahoma	12,509	7,878	4,631	12,105	77.56%	15.21%	597	536	916,609	616,436
American Fire and Casualty Co. Orlando, Florida	28,054	18,205	9,849	17,143	60.3 %	34.8%	666,910	879	253	—0—
American Fire and Indemnity Co. Galveston, Texas	9,957	6,867	3,090	3,669	53.95%	35.02%	1,065	410	—0—	—0—
American & Foreign Insurance Co. New York, New York	107,312	89,329	17,983	56,653	70.56%	29.26%	—203	5,613	860,024	472,078
American General Fire & Casualty Co. Houston, Texas	21,205	617	20,588	—0—	—0—	—0—	—0—	1,339	189	1,077
American Guarantee and Liability Ins. Co.—New York City, N. Y.	61,133	47,118	14,015	31,114	73.0 %	27.0 %	—734	2,573	87,014	25,875
American Home Assurance Co. New York, New York	444,669	340,506	104,163	183,137	65.96%	21.80%	5,522	32,745	1,142	798
American Indemnity Company Galveston, Texas	51,702	33,644	18,058	44,694	65.12%	29.46%	449	1,662	783,763	534,740

FOREIGN STOCK FIRE AND CASUALTY COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Earned and Direct Losses Incurred)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Policy-holders Surplus	Net Written Premiums	Losses Incurred to Premiums Earned	Expenses Incurred to Premiums Written	Underwriting Profit or Loss (Statutory)	Net Investment Income	Arkansas Business During 1977 (All Lines)	
									Direct Premiums Earned	Direct Losses Incurred
The American Insurance Company Parsippany, New Jersey	645,630	505,951	139,679	396,053	70.89%	27.93%	—2,238	40,443	6,432,667	2,572,599
American Live Stock Insurance Company Geneva, Illinois	7,313	4,038	3,275	5,204	69.0 %	32.0 %	—91	294	118,944	87,150
American Modern Home Insurance Co. Cincinnati, Ohio	26,653	20,764	5,889	17,771	58.08%	34.82%	766	1,379,101	717,172	466,039
American Mortgage Insurance Co. Raleigh, North Carolina	60,303	47,398	12,905	14,801	12.8 %	33.2 %	6,294	2,235	478,357	2,453
American Motorists Insurance Co. Long Grove, Illinois	555,098	473,353	81,745	354,036	69.5 %	26.0 %	11,488	26,555	2,258,407	1,015,202
American National Fire Insurance Co. New York, New York	30,776	23,116	7,660	18,137	56.1 %	76.1 %	802	3,072	115,169	57,998
American National Property and Casualty Co., Springfield, Mo.	33,290	7,758	25,532	12,354	.93%	.33%	—3,276	961	751,369	517,120
American Policyholders' Ins. Co. Wakefield, Massachusetts	37,180	28,679	8,502	23,689	74.88%	24.74%	16	1,774	34	—9,410
American Protection Insurance Co. Long Grove, Illinois	5,384	1,713	3,670	—0—	—0—	—0—	—0—	274	24,014	—0—
American Reserve Insurance Company Providence, Rhode Island	30,112	18,222	11,891	24,287	61.66%	47.95%	—930	1,009	14,395	6,686
The American Road Insurance Company Dearborn, Michigan	70,098	21,805	48,293	29,190	67.85%	13.03%	6,943	5,671	766,135	398,264
American Security Insurance Company Atlanta, Georgia	82,679	59,936	22,744	46,154	53.17%	34.89%	—0—	3,735	276,348	56,765
American States Insurance Company Indianapolis, Indiana	455,543	310,504	145,039	275,531	63.52%	29.81%	11,547	16,994	1,462,547	783,411
American States Insurance Co. of Texas, Dallas, Texas	3,281	2	3,279	—0—	—0—	—0—	—0—	—40	—0—	—0—
American Union Insurance Co. of New York—Pearl River, N. Y.	64,051	46,879	17,173	31,553	66.02%	31.39%	419	2,780	—0—	—0—
American Universal Insurance Co. Providence, Rhode Island	69,863	53,831	16,032	22,797	66.9 %	29.4 %	286	2,158	147,062	212,474
Argonaut Insurance Company Menlo Park, California	676,878	628,877	48,001	166,389	102.5 %	13.6 %	—26,281	55,897	979,513	305,444

FOREIGN STOCK FIRE AND CASUALTY COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Earned and Direct Losses Incurred)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Policy-holders Surplus	Net Written Premiums	Losses Incurred to Premiums Earned	Expenses Incurred to Premiums Written	Underwriting Profit or Loss (Statutory)	Net Investment Income	Arkansas Business During 1977 (All Lines)	
									Direct Premiums Earned	Direct Losses Incurred
Argonaut-Southwest Insurance Company Menlo Park, California	10,949	8,927	2,023	2,491	102.5 %	13.6 %	—393	591	—350	—27,463
Associated Indemnity Company San Francisco, California	92,184	75,768	16,416	59,408	70.89%	27.93%	—336	3,852	4,582,738	2,467,200
Assurance Company of America New York, New York	5,409	203	5,206	—0—	—0—	—0—	—0—	289	108,249	177,333
Atlantic Insurance Company Dallas, Texas	19,277	5,706	13,571	6,085	77.45%	28.08%	—435	701	436	—0—
Atlas Assurance Company, Ltd. New York, N. Y.	30,669	10,653	20,016	9,248	316.0 %	47.156%	1,586	3	3,103	427
Automobile Club Insurance Company Columbus, Ohio	23,259	14,630	8,629	18,835	70.0 %	25.4 %	557	977	744,533	377,150
The Automobile Insurance Company of Hartford—Hartford, Conn.	54,375	16,556	37,819	14,244	66.72%	25.43%	890	3,877	126,804	213,850
AVEMCO Insurance Company Bethesda, Maryland	23,532	13,886	9,647	9,924	58.8 %	19.9 %	1,975	1,353	153,297	25,183
Balboa Insurance Company Newport Beach, California	111,904	82,313	29,591	75,623	54.13%	34.32%	—2,269	4,722	28,204	—15,606
Bankers Multiple Line Insurance Co. Des Moines, Iowa	56,703	37,765	18,937	34,630	65.27%	32.01%	—517	3,643	168,755	110,922
Bankers and Shippers Ins. Co. of N.Y. New York, New York	38,941	32,511	6,430	13,206	73.0 %	30.0 %	—371	710	903,055	545,106
Bankers Standard Fire & Marine Co. Miami, Florida	28,208	24,892	3,316	6,833	—0—	29.2 %	—1,993	207	—0—	—0—
Bankers Standard Insurance Company Miami, Florida	36,748	28,019	8,728	12,221	60.9 %	32.8 %	139	884	—0—	—0—
Birmingham Fire Insurance Company New York, New York	46,636	39,052	7,584	20,940	64.0 %	21.81%	708	1,630	23,355	23,919
Bituminous Casualty Corporation Rock Island, Illinois	261,032	230,420	30,611	129,842	62.0 %	28.0 %	2,949	11,022	1,897,656	930,681
Bituminous Fire & Marine Ins. Co. Rock Island, Illinois	11,348	3,926	4,922	—0—	—0—	—0—	2,447	647	613,359	349,157
Blue Ridge Insurance Company Columbia, Maryland	5,464	866	4,597	—	—	—	431	253	1,109,836	584,701

FOREIGN STOCK FIRE AND CASUALTY COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Earned and Direct Losses Incurred)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Policy-holders Surplus	Net Written Premiums	Losses Incurred to Premiums Earned	Expenses Incurred to Premiums Written	Underwriting Profit or Loss (Statutory)	Net Investment Income	Arkansas Business During 1977 (All Lines)	
									Direct Premiums Earned	Direct Losses Incurred
Boston Old Colony Insurance Company New York, New York	32,833	27,003	5,830	19,108	68.77%	27.47%	587	1,241	44,153	43,955
Calvert Fire Insurance Company Baltimore, Maryland	88,917	62,236	26,681	15,998	146.18%	33.95%	—17,240	2,179	83,248	136,236
Canal Insurance Company Greenville, South Carolina	34,542	26,130	8,412	20,348	65.9 %	28.0 %	103	1,316	1,029,958	478,183
Carolina Casualty Insurance Company Jacksonville, Florida	27,915	22,167	1,064	22,414	69.2 %	29.2 %	327	1,350	1,283,203	797,931
Carriers Insurance Company Des Moines, Iowa	48,990	38,733	9,038	32,779	89.88%	9.55%	104	1,476	531,741	649,175
Cavalier Insurance Corporation Baltimore, Maryland	69,387	47,103	22,284	27,785	74.45%	38.24%	—276	2,697	511,672	376,749
Centennial Insurance Company New York, New York	89,143	68,382	20,761	46,716	66.03%	16.91%	425	4,061	49,831	33,068
The Central National Insurance Co. of Omaha—Omaha, Nebraska	97,247	77,243	20,004	49,977	47.11%	46.63%	3,028	2,294	437,312	244,402
Century Indemnity Company Hartford, Connecticut	7,411	105	7,306	—0—	—0—	—0—	—0—	443	7,008	22,435
The Charter Oak Fire Insurance Co. Hartford, Connecticut	223,748	181,308	42,440	112,823	76.0 %	26.0 %	—1,382	10,380	1,387,969	645,934
Cherokee Insurance Company Nashville, Tennessee	16,356	11,777	4,579	10,888	56.0 %	37.2 %	640	493	40,212	44,170
Chicago Insurance Company Chicago, Illinois	24,765	14,526	10,239	7,385	70.6 %	23.9 %	272	571	76,670	63,682
Chrysler Insurance Company Troy, Michigan	40,869	11,648	29,221	11,753	75.03%	9.74%	2,413	1,567	316,931	253,637
CIM Insurance Corporation New York, New York	13,713	4,436	9,277	31,254	66.65%	—2.06%	1,426	489	385,434	246,615
City Insurance Company Manchester, New Hampshire	23,439	15,581	7,858	12,347	70.33%	28.03%	294	1,205	126,257	98,147
CMI Credit Insurance, Inc. Madison, Wisconsin	19,130	10,612	8,519	—1,432	191.27%	60.44%	—2,804	56	20,845	12,759
Coastal Casualty Company St. Paul, Minnesota	5,519	3,577	1,942	2,657	72.2 %	30.7 %	—96	182	—0—	—0—

FOREIGN STOCK FIRE AND CASUALTY COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Earned and Direct Losses Incurred)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Policy-holders Surplus	Net Written Premiums	Losses Incurred to Premiums Earned	Expenses Incurred to Premiums Written	Underwriting Profit or Loss (Statutory)	Net Investment Income	Arkansas Business During 1977 (All Lines)	
									Direct Premiums Earned	Direct Losses Incurred
Colonial Penn Franklin Insurance Co. Philadelphia, Pennsylvania	56,865	33,239	23,626	52,762	67.95%	6.29%	487	3,575	1,763,302	1,226,211
Colonial Penn Insurance Company Boston, Massachusetts	260,776	189,436	71,340	187,486	77.86%	44.85%	1,598	11,085	1,008,522	657,338
Commerce and Industry Insurance Co. New York, New York	114,625	98,068	16,557	—0—	64.0 %	21.81%	1,770	4,342	195,901	200,664
Commercial Credit Mortgage Ins. Co. Baltimore, Maryland	11,707	721	10,986	600	14.67%	176.69%	—802	656	4,631	—0—
Commercial Insurance Company of Newark—New York, New York	165,637	134,012	31,625	95,538	68.77%	27.47%	2,934	9,001	640,213	617,621
Commercial Loan Insurance Corporation Milwaukee, Wisconsin	40,494	24,986	15,508	4,071	52.1 %	40.0%	—677	2,000	152,539	1,280
Commercial Mortgage Insurance, Inc. Madison, Wisconsin	16,985	3,704	13,280	558	41.02%	37.45%	—143	909	7,735	—0—
Commercial Standard Insurance Co. Fort Worth, Texas	21,124	16,720	4,405	10,588	73.57%	16.9 %	906	982	136,511	—8,502
Commercial Union Insurance Company Boston, Massachusetts	1,001,572	793,073	208,499	543,547	69.12%	29.11%	5,078	47,522	6,599,643	3,260,052
Compass Insurance Company New York, New York	7,436	3,225	4,211	—0—	—0—	—0.02%	6	252	276,088	99,485
Connecticut Indemnity Co. Hartford, Connecticut	28,476	18,717	9,758	12,915	70.09%	35.62%	—765	1,893	—0—	—0—
Continental Casualty Company Chicago, Illinois	1,894,243	1,477,084	417,159	679,072	77.2 %	28.4 %	—51,062	72,083	3,220,395	1,791,490
The Continental Insurance Company New York, New York	969,196	792,800	176,395	363,673	68.77%	27.48%	—12,389	35,643	8,363,936	3,800,411
Continental Western Insurance Co. Des Moines, Iowa	60,794	43,253	17,541	45,241	57.74%	34.04%	3,015	3,547	—0—	—0—
Cotton Belt Insurance Co., Inc. New Orleans, Louisiana	4,343	2,558	1,786	293	—79.39%	51.90%	395	112	2,174	—10,380
Countryside Casualty Company Columbia, Missouri	30,229	19,374	10,854	19,122	66.98%	25.62%	1,078	1,925	3,284,902	1,841,996
Countrywide Insurance Company Los Angeles, California	6,000	2,374	3,626	2,172	38.94%	41.14%	318	326	811	1,453

FOREIGN STOCK FIRE AND CASUALTY COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Earned and Direct Losses Incurred)

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									Direct Premiums Earned	Direct Losses Incurred
Credit General Insurance Company Springfield, Ohio	47,179	44,339	2,840	5,849	93.9 %	.775%	—193	489	—0—	—0—
Criterion Insurance Company Washington, D. C.	113,287	83,904	29,383	68,568	81.59%	17.36%	67	5,168	84,176	31,195
CUMIS Insurance Society, Inc. Madison, Wisconsin	59,919	43,021	16,897	53,311	78.1 %	22. 1%	—1,361	3,761	116,003	53,182
Dairyland Insurance Company Scottsdale, Arizona	167,505	111,042	56,463	146,480	66.26%	22.25%	18,810	7,517	3,585,238	2,075,443
Dependable Insurance Company, Inc. Jacksonville, Florida	18,445	13,848	4,596	13,807	33.8 %	48.3 %	297	547	41,133	7,466
Dixie Auto Insurance Company Birmingham, Alabama	7,513	3,652	3,861	4,458	72.62%	28.51%	20	424	841,520	591,424
Drake Insurance Co. of N. Y. New York, New York	25,691	19,407	6,284	28,377	63.89%	55.04%	—915	1,151	11,613	359
Eagle Star Insurance Company, Ltd. New York, New York	40,111	29,145	10,966	18,947	65.54%	30.91%	320	1,768	—0—	—0—
Economy Fire & Casualty Company Freeport, Illinois	151,341	119,616	31,726	152,701	68.8 %	26.7 %	3,777	6,742	2,349	—0—
Electric Insurance Company Lynn, Massachusetts	21,687	11,512	10,176	11,174	57.0 %	14.4 %	1,821	837	892	4,702
Emmco Insurance Company South Bend, Indiana	63,832	36,015	27,817	32,007	22.9 %	23.5 %	—27	2,224	98,521	67,004
Empire Fire and Marine Ins. Co. Omaha, Nebraska	53,404	43,755	9,649	33,714	68.5 %	26.4 %	1,112	2,735	1,087,179	569,706
Employers Casualty Company Dallas, Texas	208,859	157,613	51,247	126,889	67.4 %	14.8 %	19,367	7,198	291,015	96,176
Employer's Fire Insurance Company Boston, Massachusetts	117,675	93,490	24,186	63,947	69.12%	29.11%	597	5,890	1,193,076	475,141
Employers National Insurance Co. Dallas, Texas	12,992	9,651	3,341	—0—	—	—	393	221	498,493	181,401
Equitable General Insurance Company Ft. Worth, Texas	197,285	158,064	39,221	31,731	84.01%	39.9 %	2,404	9,210	39,204	98,635
Excalibur Insurance Company Edina, Minnesota	16,368	13,532	2,836	9,322	88.02%	11.11%	72	466	162,092	60,587

FOREIGN STOCK FIRE AND CASUALTY COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Earned and Direct Losses Incurred)

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Excel Insurance Company South Bend, Indiana	27,822	18,080	9,741	17,314	34.9 %	22.0 %	—1,609	1,154	13,670	1,035
Farmers and Merchants Insurance Co. Tulsa, Oklahoma	8,345	4,231	4,115	4,505	68.1 %	30.1 %	43	187	1,607,143	757,950
Federal Insurance Company Short Hills, New Jersey	937,472	761,546	175,927	545,218	65.38%	30.61%	10,010	50,823	2,193,768	1,040,147
Federal Kemper Insurance Company Decatur, Illinois	74,787	61,462	13,325	60,272	74.5 %	29.3 %	2,920	4,295	—0—	—0—
Federated Rural Electric Ins. Corp. Madison, Wisconsin	7,162	5,271	1,891	2,277	67.2 %	5.5 %	515	278	683,816	304,398
The Fidelity and Casualty Company New York, New York	295,566	237,919	57,647	160,567	68.77%	27.48%	2,575	15,542	1,836,873	1,411,997
Fidelity and Deposit Co. of Md. Baltimore, Maryland	172,105	115,227	56,878	79,425	45.5 %	47.6 %	—5,363	6,043	583,013	193,527
Fidelity & Guaranty Insurance Underwriters—Columbus, Ohio	29,558	103	29,454	—0—	—	—	—0—	806	2,747,059	1,469,288
The Fire and Casualty Insurance Co. of Conn.—Hartford, Connecticut	12,753	6,262	6,492	4,305	70.09%	35.62%	—255	545	1,470	56
Fireman's Fund Insurance Company San Francisco, California	1,941,779	1,444,237	497,542	990,132	70.89%	27.93%	—5,595	111,260	7,500,179	3,164,446
Firemen's Insurance Company of Newark—New York, New York	988,382	702,074	286,308	496,798	68.77%	27.47%	15,256	68,554	3,894,512	2,455,548
First General Insurance Company Atlanta, Georgia	3,259	597	2,662	105	96.0 %	173.6 %	—180	192	57	602
First National Insurance Co. of America—Seattle, Washington	99,187	64,944	34,243	50,595	55.3 %	33.5 %	4,439	5,874	165,736	71,902
Foremost Insurance Company Grand Rapids, Michigan	241,640	199,810	41,830	57,070	62.5 %	27.2 %	6,431	12,817	1,981,174	1,034,286
Forum Insurance Company Providence, Rhode Island	22,197	18,593	3,604	16,943	83.5 %	29.3 %	—3,348	1,104	6,345	6,955
General Accident Fire & Life Assur. Corp., Ltd., Phila., Pa.	700,200	317,893	382,046	231,256	72.44%	27.97%	—4,027	18,406	454,896	389,247
General Insurance Company of America Seattle, Washington	421,693	298,577	123,116	234,003	55.3 %	33.5 %	20,531	20,393	915,451	152,964

FOREIGN STOCK FIRE AND CASUALTY COMPANIES

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The Glens Falls Insurance Company New York, New York	68,557	52,848	15,709	26,813	68.77%	27.49%	—1,535	2,210	1,666,634	1,259,644
Globe Indemnity Company New York, New York	459,783	385,456	74,327	242,798	70.56%	29.26%	—872	24,478	232,016	97,209
Government Employees Insurance Co. Washington, D. C.	874,154	695,524	178,630	441,090	86.71%	17.87%	—18,953	41,852	1,755,436	1,093,670
Granite State Insurance Company Manchester, New Hampshire	4,905	48	4,857	—	—0—	—0—	—0—	228	3,878,032	1,930,881
Great American Insurance Company Cincinnati, Ohio	922,702	681,242	241,460	586,433	56.1 %	76.1 %	25,931	79,382	1,089,682	236,572
Great Central Insurance Company Peoria, Illinois	70,273	57,066	13,208	37,424	63.9 %	34.9 %	489	3,161	857,831	376,451
Great Northern Insurance Company Minneapolis, Minnesota	55,825	45,783	10,042	34,171	67.64%	30.02%	—78	3,060	—0—	—0—
Great West Casualty Company South Sioux City, Nebraska	31,129	22,649	8,480	24,199	69.2 %	22.6 %	1,652	1,056	—0—	—4,268
Guarantee Insurance Company Richardson, Texas	19,200	14,655	4,545	17,756	70.75%	13.99%	943	659	—0—	—0—
Guaranty National Insurance Company Denver, Colorado	34,606	27,625	6,981	23,063	60.5 %	18.6 %	3,411	1,521	19,855	—0—
Gulf Insurance Company Kansas City, Missouri	134,769	96,458	38,311	55,428	77.45%	34.91%	3,224	4,781	223,733	208,713
The Hanover Insurance Company Manchester, New Hampshire	369,658	285,876	83,782	235,884	57.6 %	7.2 %	3,393	8,670	1,788,991	938,420
Hanseco Insurance Company Boston, Massachusetts	237,139	186,140	50,999	130,326	74.0 %	303.0 %	5,298	16,866	—0—	—0—
Harco National Insurance Company Albany, New York	25,251	18,895	6,356	17,618	73.22%	10.72%	925	1,233	491,437	395,318
Hartford Accident & Indemnity Co. Hartford, Connecticut	1,850,190	1,494,744	355,446	991,463	69.57%	31.05%	—11,452	106,562	10,869,546	7,047,818
Hartford Casualty Insurance Co. Jersey City, New Jersey	240,698	190,259	50,439	126,570	69.57%	31.05%	—1,462	12,526	70,760	—7,988
Hartford Fire Insurance Company Hartford, Connecticut	2,169,691	1,407,950	761,741	875,441	69.57%	31.05%	—10,112	159,469	6,225,608	2,806,431

FOREIGN STOCK FIRE AND CASUALTY COMPANIES

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The Hartford Steam Boiler Inspect. & Ins. Co.—Hartford, Conn.	180,777	102,343	78,434	97,411	33.0 %	59.0 %	7,607	7,913	578,504	112,871
Highlands Insurance Company Houston, Texas	359,663	273,642	86,021	132,885	83.6 %	11.1 %	407	16,527	744,751	265,631
Highlands Underwriters Insurance Co. Houston, Texas	8,818	2,035	6,782	—0—	—0—	—0—	2,984	439	36,594	67,335
The Home Indemnity Company Manchester, New Hampshire	220,064	171,322	48,742	148,193	72.48%	25.59%	3,371	11,738	6,423,269	3,314,113
The Home Insurance Company Manchester, New Hampshire	1,715,146	1,414,826	300,320	1,061,880	70.32%	27.89%	26,753	77,842	9,213,612	4,021,400
Horace Mann Insurance Company Miami, Florida	109,539	81,666	27,873	80,365	82.0 %	22.0 %	—4,232	5,717	660,953	264,561
Houston General Insurance Company Fort Worth, Texas	12,757	3,278	9,479	—0—	32.09%	—	919	535	1,725,656	681,048
Imperial Casualty & Indemnity Co. Omaha, Nebraska	24,126	11,067	13,058	15,465	43.8 %	25.6 %	3,287	906	56,140	29,204
INA Underwriters Insurance Co. Los Angeles, California	205,232	136,860	68,371	37,579	—19.90%	30.98%	—10,977	877	123,024	—50,232
Independent Fire Insurance Company Jacksonville, Florida	31,532	12,765	18,767	19,317	48.20%	44.45%	287	1,279	—0—	—0—
Industrial Indemnity Company San Francisco, California	435,071	372,814	62,257	213,095	67.4 %	27.6 %	2,368	19,199	567,381	371,473
Industrial Underwriters Insurance Co. Dallas, Texas	3,718	293	3,425	—0—	—0—	—0—	129	168	954	2,230
Insurance Company of North America Philadelphia, Pennsylvania	2,783,899	2,338,290	445,609	1,560,662	.74%	.29%	—37,437	173,206	5,379,824	2,334,165
The Insurance Company of the State of Pennsylvania—New York, New York	114,575	98,888	15,687	52,349	64.00%	21.81%	1,770	4,378	293,684	354,733
Integrity Insurance Company Rochelle Park, New Jersey	25,431	19,700	5,731	13,210	50.4 %	26.7 %	988	887	559,803	118,919
International Insurance Company Chicago, Illinois	104,755	90,791	13,964	59,193	70.09%	27.64%	662	6,068	175,640	94,980
International Service Insurance Co. Fort Worth, Texas	43,419	29,098	14,321	28,541	65.93%	29.63%	708	1,584	74,032	40,190

FOREIGN STOCK FIRE AND CASUALTY COMPANIES

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Interstate Fire Insurance Company Chattanooga, Tennessee	10,708	5,664	5,044	10,382	35.2 %	55.8 %	1,031	580	998,284	476,849
Investors Mortgage Insurance Company Boston, Massachusetts	59,761	46,249	13,512	14,224	27.9 %	46.7 %	1,886	6,606	2,801	—0—
J. C. Penney Casualty Insurance Co. Westerville, Ohio	135,693	59,462	76,231	62,878	85.6 %	17.5 %	—2,332	4,720	—0—	—0—
Jefferson Insurance Company of N. Y. New York, New York	50,990	40,957	10,033,021	22,286	64.0 %	30.5 %	1,238	1,518	117,585	53,108
Jefferson Pilot Fire & Casualty Co. Greensboro, North Carolina	16,002	9,945	6,057	10,677	60.4 %	33.3 %	510	965	522,988	286,029
John Deere Insurance Company Syracuse, New York	65,110	53,586	11,523	43,876	77.2 %	15.9 %	1,290	2,146	1,525,686	1,279,607
Kansas City Fire & Marine Ins. Co. New York, New York	35,607	27,692	7,915	19,108	68.77%	27.47%	587	1,338	559,664	643,442
Kentucky Central Insurance Company Lexington, Kentucky	4,838	2,571	2,266	5,332	50.65%	53.42%	—369	242	—0—	—0—
Lawyers Surety Corporation Dallas, Texas	2,175	58	2,107	—0—	—0—	—0—	—0—	—0—	29,338	2
Leader National Insurance Company Cleveland, Ohio	17,395	11,309	6,086	15,952	60.0 %	30.6 %	1,867	597	—0—	—0—
Lincoln Fire and Casualty Ins. Co. Louisville, Kentucky	1,310	255	1,055	1,721	30.62%	60.02%	152	65	352,309	83,752
London Guarantee & Accident Company of New York—New York, N. Y.	67,076	52,449	14,627	38,303	68.73%	27.90%	1,017	3,457	66	126,915
Maryland Casualty Company Baltimore, Maryland	723,557	553,326	170,231	416,041	67.98%	28.43%	11,229	32,653	7,772,558	3,626,341
Massachusetts Bay Insurance Company Worcester, Massachusetts	4,595	43	4,552	—0—	—0—	—0—	—0—	—0—	26,720	2,172
Metropolitan Fire Assurance Co. Hartford, Connecticut	19,681	13,418	6,263	7,347	76.46%	44.33%	—301,655	—250,073	—0—	—0—
Metropolitan Property and Liab. Ins. Co.—Newark, Delaware	608,075	381,029	227,046	188,351	108.3 %	20.1 %	—53,951	36,907	—0—	—0—
MGIC Indemnity Company New York, New York	91,388	46,213	45,175	12,395	20.8 %	38.1%	1,530	5,445	127,205	2,690

FOREIGN STOCK FIRE AND CASUALTY COMPANIES

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Mid-America Fire and Marine Ins. Co. Kansas City, Missouri	37,991	27,011	10,980	25,855	67.46%	27.75%	945	2,065	530,733	290,972
Mid-Century Insurance Company Los Angeles, California	23,411	5,117	18,294	—0—	—0—	—0—	4	918	4,569,853	2,946,424
Mid-Continent Casualty Company Tulsa, Oklahoma	37,622	27,952	9,670	33,197	.73%	.21%	1,361	992	475,463	281,071
Midland Insurance Company New York, New York	117,696	99,559	18,137	56,583	77.5 %	23.1%	—1,451	5,342	71,287	—16,801
Midwestern Insurance Company Tulsa, Oklahoma	4,539	2,802	1,737	3,003	68.1 %	30.1 %	28	118	307,646	206,731
The Millers Casualty Ins. Co. of Texas—Fort Worth, Texas	8,767	5,251	3,516	7,941	59.75%	30.40%	776	441	1,774,128	413,155
Minnehoma Insurance Company Phoenix, Arizona	2,561	—0—	2,561	—0—	—0—	—0—	—60	61	—0—	—0—
Minnehoma Insurance Company Tulsa, Oklahoma	14,645	10,884	3,760	13,055	66.9 %	27.7 %	—335	239	68,487	33,328
Mission Insurance Company Los Angeles, California	216,361	157,438	58,923	121,196	72.0 %	22.2 %	4,385	7,207	1,555,475	796,074
The Monarch Insurance Co. of Ohio Columbus, Ohio	67,959	53,788	14,171	28,980	73.35%	35.09%	—1,674	—2	510,708	163,104
Mortgage Guaranty Insurance Corp. Milwaukee, Wisconsin	508,889	373,389	135,500	101,135	19.0 %	24.0 %	5,082	25,889	327,013	192,803
Motor Club of America Ins. Co. Newark, New Jersey	67,804	54,852	12,951	46,332	75.7 %	32.3 %	—0—	18,207	—0—	—0—
Motorists Beneficial Insurance Co. Chicago, Illinois	31,748	28,857	2,890	1,519	260.66%	41.88%	—1,312	625	64,643	33,887
Motors Insurance Corporation New York, New York	492,520	367,180	125,340	394,509	71.29%	26.73%	11,200	15,759	4,665,547	2,694,445
National American Insurance Co. of N. Y.—New York, N. Y.	3,534	670	2,864	139	42.19%	133.59%	—150	119	864	—0—
National Bonding & Accident Ins. Co. New York, N. Y.	7,299	4,124	3,175	4,029	68.1 %	45.5 %	—758	173	3,420	—0—
National Casualty Company Southfield, Michigan	95,109	67,920	27,189	67,188	73.1 %	30.6 %	—2,705	4,199	151,683	84,472

FOREIGN STOCK FIRE AND CASUALTY COMPANIES

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National Farmers Union Prop. & Cas. Co.—Salt Lake City, Utah	74,711	48,889	25,823	61,861	67.6 %	27.5 %	79	4,498	308,055	212,545
National Farmers Union Standard Insurance Company, Denver, Colo.	4,656	1,825	2,829	3,129	64.7 %	27.9%	198	270	2,981	—650
National Fire Insurance Co. of Hartford—Hartford, Conn.	445,684	353,547	92,137	167,308	77.2 %	28.4 %	—12,581	24,295	73,953	46,217
National General Insurance Co. St. Louis, Missouri	14,504	9,898	4,606	11,268	74.30%	21.09%	458	570	154,257	42,517
National Indemnity Company Omaha, Nebraska	272,445	144,495	127,950	108,066	68.6 %	26.4 %	2,155	14,604	2,179,907	948,577
National Independence Insurance Co. Frazer, Pennsylvania	7,649	3,702	3,947	722	55.0 %	—	362	258	6,539	9,904
The National Property Owners Ins. Co.—Nashville, Tennessee	10,669	4,686	5,982	2,093	143.7 %	48.5 %	—1,874	559	—0—	—0—
National Security Fire & Cas. Co. Elba, Alabama	12,909	9,054	3,856	11,873	51.7 %	32.5 %	1,408	624	1,170,609	803,798
National Surety Corporation Chicago, Illinois	457,092	378,838	78,255	297,040	70.89%	27.93%	—1,679	20,362	5,068,113	2,866,257
National Trust Fire Insurance Co. Memphis, Tennessee	1,297	170	1,127	655	36.07%	70.28%	41	61	24,589	9,331
National Union Fire Ins. Co. of Pittsburgh, Penn.—New York, N. Y.	428,285	369,833	58,452	198,672	64.08%	21.72%	4,808	15,566	1,506,211	1,493,586
Nationwide General Insurance Co. Columbus, Ohio	8,144	2,329	5,816	868	106.8 %	26.0 %	—279	546	—0—	—0—
Newark Insurance Company New York, New York	91,243	76,768	14,475	48,560	70.35%	29.26%	—174	4,587	48,174	5,265
New Hampshire Insurance Company Manchester, New Hampshire	507,706	407,558	100,148	359,481	69.0 %	27.0 %	5,676	18,482	4,784,597	3,011,356
New York Underwriters Insurance Co. New York, New York	162,037	125,163	36,873	84,380	69.57%	31.05%	—975	8,807	69,933	89,736
Niagara Fire Insurance Company New York, New York	67,326	53,392	13,934	26,813	68.77%	27.48%	—1,532	1,585	397,447	180,904
North American Co. of Property and Casualty Ins.—N. Y., New York	68,999	61,846	1,153	7,553	121.1 %	51.9 %	—9,260	2,644	530,422	375,746

FOREIGN STOCK FIRE AND CASUALTY COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Earned and Direct Losses Incurred)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Policy-holders Surplus	Net Written Premiums	Losses Incurred to Premiums Earned	Expenses Incurred to Premiums Written	Underwriting Profit or Loss (Statutory)	Net Investment Income	Arkansas Business During 1977 (All Lines)	
									Direct Premiums Earned	Direct Losses Incurred
North River Insurance Company Morristown, New Jersey	379,854	325,828	54,026	213,095	70.09%	27.63%	2,416	18,478	682,998	528,727
Northern Assurance Co. of America Boston, Massachusetts	66,083	52,560	13,523	35,970	69.12%	29.11%	336	3,531	623,335	359,469
Northern Insurance Co. of N. Y. New York, New York	13,491	42	13,450	—0—	—0—	—0—	—0—	795	949,249	453,689
Northland Insurance Company St. Paul, Minnesota	39,839	26,829	13,009	20,833	62.8 %	31.5 %	1,784	1,444	229,180	270,533
Northwestern National Casualty Co. Milwaukee, Wisconsin	4,401	46	4,355	—0—	—0—	—0—	—0—	1,123	2,585,014	1,495,060
Northwestern National Insurance Co. Milwaukee, Wisconsin	253,099	208,678	44,421	159,106	66.1 %	31.0 %	3,180	19,007	3,739,583	1,301,038
Occidental Fire & Casualty Co. of North Carolina—Denver, Colo.	31,533	24,059	7,474	23,665	58.9 %	37.7 %	927	881	85,516	28,268
The Ohio Casualty Insurance Co. Hamilton, Ohio	512,377	363,058	149,319	319,829	61.8 %	33.1 %	6,990	15,040	586,116	170,702
Ohio Farmers Insurance Company Westfield Center, Ohio	129,950	72,029	57,921	77,190	59.0 %	31.0 %	5,540	2,166	1,168	—0—
Old Reliable Fire Insurance Co. Webster Groves, Missouri	19,122	15,661	3,461	11,718	64.0 %	49.0 %	—617	615	1,232,288	415,340
Old Republic Insurance Company Greensburg, Pennsylvania	334,979	278,408	54,546	120,225	77.65%	13.27%	8,772	15,049	586,036	491,880
Olympic Insurance Company Los Angeles, California	8,422	351	8,072	—0—	—0—	—0—	—9	129	—0—	—0—
Omaha Indemnity Company Milwaukee, Wisconsin	16,993	9,731	5,761	16,180	69.77%	37.24%	—678	920	393,021	288,999
Pacific Employers Insurance Company Los Angeles, California	171,494	125,251	46,244	51,351	—0—	22.7 %	13,024	10,977	676,660	666,647
Pacific Indemnity Company Los Angeles, California	270,943	221,046	49,898	132,885	67.94%	28.43%	5,273	14,187	33,830	60,159
Pacific Insurance Company New York, New York	376,771	295,398	81,373	148,224	68.77%	27.46%	35,176	21,376	4,422	5,031
Pan American Fire & Casualty Houston, Texas	44,022	31,289	12,733	20,977	66.6 %	24.4 %	2,045	1,947	56,313	—65,914

FOREIGN STOCK FIRE AND CASUALTY COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Earned and Direct Losses Incurred)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Policy-holders Surplus	Net Written Premiums	Losses Incurred to Premiums Earned	Expenses Incurred to Premiums Written	Underwriting Profit or Loss (Statutory)	Net Investment Income	Arkansas Business During 1977 (All Lines)	
									Direct Premiums Earned	Direct Losses Incurred
Peerless Insurance Company Keene, New Hampshire	122,071	87,337	34,734	85,010	68.5 %	29.6 %	452	5,368	38,720	145
Peninsular Fire Insurance Company Jacksonville, Florida	25,564	15,087	10,477	13,272	57.0 %	38.0 %	464	600	892	3,016
Petroleum Casualty Company Houston, Texas	10,342	7,038	3,304	3,331	59.04%	15.34%	813	721	—0—	—0—
Phoenix Assurance Company of N. Y. New York, New York	156,996	122,435	34,561	89,374	68.73%	27.90%	2,370	8,024	537	—0—
The Phoenix Insurance Company Hartford, Connecticut	767,108	596,725	170,383	406,163	76.0 %	26.0 %	—4,976	42,173	209,554	69,768
Planet Insurance Company Madison, Wisconsin	15,687	8,325	7,362	6,407	68.08%	30.99%	—18	950	33,037	15,792
PMI Mortgage Insurance Co. San Francisco, California	61,369	28,293	33,076	—0—	19.36%	68.29%	—1,050	2,913	—0—	—0—
Potomac Insurance Company Philadelphia, Pennsylvania	368,142	191,510	176,632	144,535	72.44%	28.01%	—2,570	19,633	1,110	3,462
Preferred Insurance Company Topeka, Kansas	4,002	7	3,996	—0—	—0—	—0—	—	—	1,031	—0—
Premier Insurance Company San Francisco, California	47,161	21,020	26,141	23,179	60.8 %	29.5 %	1,105	2,110	54,196	34,991
Provident General Insurance Co. Chattanooga, Tennessee	5,501	105	5,395	343	66.27%	95.44%	—213	501	—0—	—0—
Progressive Casualty Insurance Co. Mayfield Village, Ohio	104,206	75,020	29,186	73,356	52.76%	32.54%	1,078	4,530	—0—	—0—
Proprietors' Insurance Company Delaware, Ohio	25,122	19,339	5,782	17,784	63.0 %	20.0 %	2,159	435	325,388	237,247
Protective Insurance Company Indianapolis, Indiana	63,222	47,115	16,107	30,252	95.1 %	17.7 %	—3,967	3,562	490,913	278,443
The Protective National Insurance Co. of Omaha, Omaha, Nebraska	18,468	12,549	5,919	10,193	50.34%	44.61%	1	1,666	43,799	37,819
Providence Washington Insurance Co. Providence, Rhode Island	131,519	93,206	38,313	66,498	71.0 %	29.0 %	—1,245	6,394	66,796	113,837
Prudential Property & Cas. Ins. Co. Holmdel, New Jersey	758,496	485,943	272,553	439,647	83.8 %	27.5 %	—61,354	54,266	680,375	606,329

FOREIGN STOCK FIRE AND CASUALTY COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Earned and Direct Losses Incurred)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Policyholders Surplus	Net Written Premiums	Losses Incurred to Premiums Earned	Expenses Incurred to Premiums Written	Underwriting Profit or Loss (Statutory)	Net Investment Income	Arkansas Business During 1977 (All Lines)	
									Direct Premiums Earned	Direct Losses Incurred
Public Employees Insurance Company Los Angeles, California	10,455	7,519	2,936	8,074	74.47%	22.24%	138	527	—0—	—0—
Puritan Insurance Company Stamford, Connecticut	49,277	29,562	19,715	30,785	55.6 %	30.9 %	2,380	2,075	1,449,869	454,211
Ranger Insurance Company New York, New York	103,926	65,353	38,572	38,958	66.6 %	24.4 %	3,797	4,058	2,567,831	993,582
The Reinsurance Corporation of N.Y. New York, New York	117,170	85,269	31,901	56,929	71.5 %	33.2 %	—3,454	9,126	—0—	—0—
Reliance Insurance Company Philadelphia, Pennsylvania	1,004,781	773,231	231,550	563,830	68.0 %	30.99%	—1,553	61,863	552,723	171,685
Republic Insurance Company Dallas, Texas	297,734	230,176	67,559	—	—	—	11,506	7,851	100,655	—9,669
Reserve Insurance Company Chicago, Illinois	87,849	74,497	13,351	23,733	—132.7 %	—15.4 %	—5,143	3,452	577,574	199,256
Riverside Insurance Co. of America Los Angeles, California	88,647	66,768	21,879	82,967	72.66%	27.17%	—1,300	4,312	833,566	375,848
RLI Insurance Company Peoria, Illinois	16,687	11,354	5,334	13,212	59.04%	34.59%	486	839	107,474	47,937
Rockwood Insurance Company Rockwood, Pennsylvania	34,748	29,424	5,323	30,707	81.14%	18.30%	47	1,192	4,431,242	2,155,396
Royal Exchange Assurance Co. of America, Inc., New York, N. Y.	26,781	17,094	9,687	8,835	60.88%	32.90%	322	1,196	113,685	42,757
Royal Globe Insurance Company New York, N. Y.	485,388	414,797	70,592	258,984	70.56%	29.26%	—930	24,934	3,783,769	2,105,713
Royal Indemnity Company New York, N. Y.	244,904	203,996	40,908	129,492	70.56%	29.26%	—465	10,923	403,444	341,064
SAFECO Insurance Co. of America Seattle, Washington	601,338	437,286	164,051	335,193	55.3 %	33.5 %	29,394	33,642	3,123,296	1,114,417
Safeguard Insurance Company New York, New York	136,551	114,951	21,601	72,839	70.56%	29.26%	—262	7,406	—10,661	—0—
St. Paul Fire and Marine Ins. Co. St. Paul, Minnesota	2,008,330	1,696,787	311,543	1,031,952	64.2 %	29.0 %	43,520	108,388	18,072,855	8,616,188
St. Paul Guardian Insurance Co. St. Paul, Minnesota	7,945	—	7,945	—	—	—	—	521	250,637	88,713

FOREIGN STOCK FIRE AND CASUALTY COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Earned and Direct Losses Incurred)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Policy-holders Surplus	Net Written Premiums	Losses Incurred to Premiums Earned	Expenses Incurred to Premiums Written	Underwriting Profit or Loss (Statutory)	Net Investment Income	Arkansas Business During 1977 (All Lines)	
									Direct Premiums Earned	Direct Losses Incurred
St. Paul Mercury Insurance Co. St. Paul, Minnesota	12,262	1	12,261	—	—	—	—	651	4,813,863	2,468,701
Scor Reinsurance Company Dallas, Texas	66,742	54,822	11,920	11,925	73.0 %	27.6 %	—24	2,900	—0—	—0—
Sea Insurance Company Ltd. London, England						29.43%	317	1,859	1,204	2,050
Seaboard Surety Company New York, N. Y.	71,047	38,308	32,740	17,345	48.3 %	43.8 %	141	3,638	46,724	—0—
Security Ins. Co. of Hartford Hartford, Connecticut	158,759	116,587	42,172	68,879	70.09%	35.62%	—4,082	6,543	136,728	122,073
Security Natural Insurance Co. Dallas, Texas	5,776	420	5,346	—0—	—0—	—0—	154	188	293,567	211,090
Select Insurance Company Dallas, Texas						27.98%	—2,066	2,061	18,263	2,835
Sentry Indemnity Company Stevens Point, Wisconsin	21,303	14,989	6,314	8,389	—	42.5 %	—1,498	1,131	1,280	3,177
South Carolina Insurance Company Columbia, South Carolina	104,701	78,847	25,854	76,774	72.3 %	23.5 %	1,500	4,820	263,266	25,980
Southern Farm Bureau Cas. Ins. Co. Jackson, Mississippi	193,886	135,553	58,333	154,924	73.70%	14.76%	15,325	9,153	1,339,962	727,397
Southern Fire & Casualty Company Greensboro, N. C.	2,190	41	2,149	—0—	—0—	—0—	—0—	132	306,224	84,556
Southern Insurance Company Dallas, Texas	8,899	6,468	2,431	5,276	52.6 %	42.2 %	—96	302	216,422	117,058
Southwestern Insurance Company Oklahoma City, Oklahoma	4,524	3,517	1,007	3,620	94.99%	14.89%	—192	144	177,753	135,359
Southwestern National Insurance Co. Oklahoma City, Oklahoma	4,663	2,847	1,815	3,620	95.89%	15.70%	310	708	3,800,735	2,019,553
The Standard Fire Insurance Co. Hartford, Connecticut	227,442	173,405	54,037	142,441	66.7 %	25.4 %	8,901	12,748	1,806,786	887,548
Standard Guaranty Insurance Co. Atlanta, Georgia	20,086	12,931	7,155	14,137	55.58%	31.48%	788	1,200	53,620	45,560
State Farm Fire and Casualty Co. Bloomington, Illinois	1,679,541	1,179,918	499,623	1,293,058	55.8 %	28.4 %	118,334	78,136	13,309,292	7,723,552

FOREIGN STOCK FIRE AND CASUALTY COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Earned and Direct Losses Incurred)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Policyholders Surplus	Net Written Premiums	Losses Incurred to Premiums Earned	Expenses Incurred to Premiums Written	Underwriting Profit or Loss (Statutory)	Net Investment Income	Arkansas Business During 1977 (All Lines)	
									Direct Premiums Earned	Direct Losses Incurred
State Farm General Insurance Co. Bloomington, Illinois	35,274	30,158	5,116	—0—	—0—	—0—	—0—	331	846,384	525,469
Stonewall Insurance Company Birmingham, Alabama	96,305	72,359	23,946	43,004	89.13%	26.94%	-6,544	4,932	15,719	28,120
The Stuyvesant Insurance Company New York, New York	62,621	52,329	10,292	30,432	65.6 %	45.5 %	-2,301	-1,400	263,674	135,039
Sun Insurance Office Ltd. London, England	70,775	53,986	16,789	37,085	67.9 %	30.4 %	213	3,217	15,382	-3,902
Surety Insurance Co. of California La Habra, California	1,674	493	1,181	1,124	4.2 %	80.4 %	149,069	80	47,048	2,377
Switzerland General Insurance Corp. of New York--Tarrytown, N. Y.	18,100	11,182	6,918	11,985	61.1 %	36.5 %	126	856	—0—	—0—
Teachers Insurance Company Wilmington, Delaware	58,819	20,663	38,156	27,700	84.1 %	24.9 %	-2,850	1,206	—0—	—0—
Texas General Indemnity Company Denver, Colorado	13,483	9,858	3,625	9,587	97.9 %	-19.3 %	2,051	672	2,830	5,000
Thomas Jefferson Insurance Company Jacksonville, Florida	9,518	3,968	5,550	6,050	48.20%	44.45%	90	516	443,903	203,735
Thurston Fire & Casualty Ins. Co. Tulsa, Oklahoma	2,803	1,729	1,075	2,493	65.7 %	38.2 %	-108	182	330,807	191,170
Transamerica Insurance Company Los Angeles, California	532,964	415,002	117,962	343,408	64.71%	30.55%	9,900	18,858	2,013,234	877,594
Transcontinental Insurance Company New York, New York	86,783	62,103	24,680	29,525	77.2 %	28.4 %	-2,220	4,816	33,120	6,415
Transit Casualty Company St. Louis, Missouri	105,209	81,971	23,238	54,271	77.16%	19.50%	2,325	2,829	211,116	55,802
Transport Indemnity Company Los Angeles, California	89,969	76,503	13,466	43,218	86.14%	12.29%	840	3,541	33,859	76,665
Transport Insurance Company Dallas, Texas	111,630	96,339	15,291	61,901	94.5 %	11.0 %	-3,763	5,179	1,834,685	1,121,384
Transportation Insurance Company Chicago, Illinois	13,129	304	12,825	—0—	—0—	—0—	—0—	713	1,118,687	642,893
Trans-World Assurance Company Nashville, Tennessee	3,814	1,806	2,008	1,659	66.59%	22.40%	144	148	—0—	—0—

FOREIGN STOCK FIRE AND CASUALTY COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Earned and Direct Losses Incurred)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Policy-holders Surplus	Net Written Premiums	Losses Incurred to Premiums Earned	Expenses Incurred to Premiums Written	Underwriting Profit or Loss (Statutory)	Net Investment Income	Arkansas Business During 1977 (All Lines)	
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The Travelers Indemnity Company Hartford, Connecticut	3,398,302	2,682,316	715,986	1,669,783	76.0 %	26.0 %	—20,485	170,047	9,688,702	5,702,623
The Travelers Indemnity Co. of America—Atlanta, Georgia	29,536	20,556	8,981	—0—	—0—	—0—	—0—	433	188,509	104,213
The Travelers Indemnity Co. of Rhode Island—Providence, R. I.	366,236	308,461	57,775	152,280	88.0 %	22.0 %	—15,702	22,373	237,812	273,406
The Travelers Insurance Company Hartford, Connecticut	9,384,343	8,979,722	404,621	1,497	663.0 %	27.0 %	—13,210	11,938	2,656,393	2,551,532
Trinity Universal Insurance Co. Dallas, Texas	146,838	92,108	54,731	130,279	61.0 %	32.0 %	11,317	4,505	1,030,951	468,652
Tri-State Insurance Company Tulsa, Oklahoma	31,053	21,735	9,318	22,523	68.1 %	30.1 %	210	1,260	5,545,685	2,845,266
Twin City Fire Insurance Company Minneapolis, Minnesota	63,766	50,172	13,594	31,642	69.57%	31.05%	—365	3,327	465,338	691,037
Underwriters Insurance Company Chicago, Illinois	33,560	26,047	7,513	21,531	72.4 %	24.6 %	129	1,315	18,455	8,485
Unigard Insurance Company Seattle, Washington	38,422	28,936	9,487	22,654	59.20%	33.20%	2,203	3,058	5,488	31
Union National Fire Insurance Co. Baton Rouge, Louisiana	2,154	365	1,789	2,958	31.36%	66.15%	69	114	109,673	69,835
Union Standard Insurance Company Dallas, Texas	21,496	16,963	4,533	16,678	66.02%	31.34%	311	1,360	1,494,428	686,052
United Equitable Insurance Company Skokie, Illinois	14,776	11,406	3,370	10,656	47.1 %	38.2 %	—393	784	70,530	33,131
United Fire Insurance Company Chicago, Illinois	18,479	17,308	1,171	27,336	61.0 %	42.7 %	—1,293	1,689	448,935	203,729
United Guaranty Residential Ins. Co. of Iowa—Bettendorf, Iowa	36,574	25,212	11,362	11,367	.21%	.43%	2,915	1,640	5,053	—0—
United Guaranty Residential Ins. Metairie, Louisiana	19,226	14,030	5,196	5,900	9.06%	30.2 %	2,748	1,515	540,503	27,546
United Guaranty Residential Ins. Co. of No. Car.—Greensboro, N. C.	33,875	23,399	10,476	5,728	15.20%	29.35%	2,876	1,458	61,108	—0—
United Pacific Insurance Company Tacoma, Washington	138,817	89,990	48,827	64,072	68.08%	30.99%	—176	6,899	198,427	22,199

FOREIGN STOCK FIRE AND CASUALTY COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Earned and Direct Losses Incurred)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Policy-holders Surplus	Net Written Premiums	Losses Incurred to Premiums Earned	Expenses Incurred to Premiums Written	Underwriting Profit or Loss (Statutory)	Net Investment Income	Arkansas Business During 1977 (All Lines)	
									Direct Premiums Earned	Direct Losses Incurred
United States Fidelity & Guaranty Co.—Baltimore, Maryland	2,498,722	1,989,043	509,680	1,605,200	63.53%	27.66%	116,095	110,535	19,867,475	7,721,451
United States Fire Insurance Co. New York, New York	862,954	742,557	120,397	485,382	70.09%	27.62%	5,517	36,092	5,881,135	2,998,056
Universal Reinsurance Corporation Milford, New Jersey	50,897	41,930	8,967	29,316	74.18%	23.05%	427	2,419	272,421	134,832
Universal Underwriters Ins. Co. Kansas City, Missouri	158,854	97,739	61,115	128,022	62.5 %	25.7 %	14,518	6,770	958,904	352,798
USAA Casualty Insurance Company San Antonio, Texas	34,125	25,673	8,452	16,847	85.0 %	6.6 %	1,229	1,414	166,635	92,705
Valiant Insurance Company Clive, Iowa	3,876	—0—	3,876	—0—	—0—	—0—	—0—	191	18,527	10,294
Valley Forge Insurance Company Reading, Pennsylvania	76,872	61,482	15,390	29,525	77.2 %	28.4 %	—2,220	4,115	535,569	369,310
Vanguard Insurance Company Dallas, Texas	9,815	574	9,241	—0—	—0—	—0—	302	407	1,430,674	739,320
Vigilant Insurance Company New York, New York	162,446	130,591	31,855	96,720	68.74%	33.83%	—2,334	7,545	345,303	81,985
Virginia Surety Company, Inc. Chicago, Illinois	17,382	14,851	2,531	1,036	52.0 %	50.0 %	—34	444	21,292	13,247
Vista Insurance Company Dearborn, Michigan	6,958	642	6,316	466	48.22%	01.83%	434	295	143,459	53,392
West American Insurance Company Fullerton, California	312,735	232,042	80,694	266,745	62.3 %	25.4 %	25,737	14,513	226,019	96,523
Westchester Fire Insurance Co. New York, New York	382,962	326,573	56,390	213,095	70.09%	27.58%	2,415	19,118	293,802	144,106
The Western Casualty & Surety Co. Fort Scott, Kansas	302,082	184,598	117,484	123,601	68.0 %	25.6 %	7,683	10,992	1,900,072	573,970
Western Employers Insurance Co. Fullerton, California	86,453	68,872	17,580	37,741	78.6 %	18.3 %	1,517	4,988	—9,598	—3,836
The Western Fire Insurance Co. Fort Scott, Kansas	172,021	101,693	70,329	113,277	62.0 %	27.1 %	11,710	7,278	2,371,064	1,041,006
Western Surety Company Sioux Falls, S. Dakota	35,141	16,839	18,302	17,160	6.55%	67.27%	3,054	1,781	312,796	43,472

FOREIGN STOCK FIRE AND CASUALTY COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Earned and Direct Losses Incurred)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Policyholders Surplus	Net Written Premiums	Losses Incurred to Premiums Earned	Expenses Incurred to Premiums Written	Underwriting Profit or Loss (Statutory)	Net Investment Income	Arkansas Business During 1977 (All Lines)	
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Westfield Insurance Company Westfield Center, Ohio	79,479	53,599	25,880	61,752	59.0 %	31.0 %	4,432	2,502	—0—	—0—
Wolverine Insurance Company Los Angeles, California	94,981	49,745	45,236	50,996	57.84%	31.05%	4,595	3,069	150,282	60,037
Worldwide Underwriters Ins. Co. Valley Forge, Pennsylvania	5,412	2,969	2,443	2,925	88.8 %	23.9 %	—305	267	—0—	—0—
Yosemite Insurance Company San Francisco, California	43,760	36,206	7,554	9,834	75.6 %	30.6 %	—29	2,082	—617	—11,125
Zurich Insurance Company Zurich, Switzerland	520,692	426,028	94,663	280,028	73.3 %	27.4 %	—6,610	26,601	849,266	593,820
TOTALS									382,302,152	197,908,730

DOMESTIC STOCK FIRE AND CASUALTY COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Earned and Direct Losses Incurred)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Policy-holders Surplus	Net Written Premiums	Losses Incurred to Premiums Earned	Expenses Incurred to Premiums Written	Underwriting Profit or Loss (Statutory)	Net Investment Income	Arkansas Business During 1977 (All Lines)	
									Direct Premiums Earned	Direct Losses Incurred
American Colonial Insurance Co. Little Rock, Arkansas	244	46	199	23	130.18%	172.21%	—53	28	41,428	21,933
American Underwriters Ins. Co. Morrilton, Arkansas	1,276	881	396	1,184	61.3 %	30.8 %	76	49	1,312,305	631,869
Charter American Insurance Co. Little Rock, Arkansas	14,392	11,371	3,021	9,108	83.00%	41.00%	—2,473	625	285,411	210,939
Decatur Insurance Co. Decatur, Arkansas	1,431	152	1,279	110	45.37%	5.90%	58	68	109,570	49,712
Farmers Insurance Co. of Ark. Little Rock, Arkansas	2,392	83	2,309	—0—	—0—	—0—	21	108	14,125,298	9,259,879
National Investors Fire & Cas. Ins. Co.—Little Rock, Arkansas	2,183	1,296	888	1,767	75.9 %	15.3 %	—69	108	1,323,593	941,987
Universal Insurance Co. Fort Smith, Arkansas	1,079	919	160	686	93.7 %	.1 %	43	31	686,170	227,108
Wausau Underwriters Insurance Co. Little Rock, Arkansas	38,748	28,524	10,224	28,357	94.4 %	22.5 %	—4,675	1,727	70,602	33,198
TOTALS									17,954,377	11,376,625

FOREIGN MUTUAL FIRE AND CASUALTY COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Earned and Direct Losses Incurred)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Policyholders Surplus	Net Written Premiums	Losses Incurred to Premiums Earned	Expenses Incurred to Premiums Written	Underwriting Profit or Loss (Statutory)	Net Investment Income	Arkansas Business During 1977 (All Lines)	
									Direct Premiums Earned	Direct Losses Incurred
Aid Insurance Company Des Moines, Iowa	148,883	101,241	47,641	116,907	61.1 %	30.6 %	7,406	5,621	—0—	—0—
Allendale Mutual Insurance Co. Johnston, Rhode Island	838,485	624,768	213,717	262,000	72.9 %	29.1 %	—17,739	45,281	1,310,396	200,678
American Hardware Mutual Insurance Co.—Minneapolis, Minnesota	134,291	100,462	33,829	87,206	65.10%	23.23%	8,176	5,270	47,767	—35,941
American Manufacturers Mutual Ins. Co.—Long Grove, Illinois	111,395	71,876	39,519	50,650	70.0 %	25.9 %	1,411	5,761	935,512	391,599
American Mutual Ins. Co. of Boston Wakefield, Massachusetts	72,007	58,511	13,495	52,436	80.00%	16.26%	1,768	3,568	403,238	288,679
American Mutual Liability Ins. Co. Wakefield, Massachusetts	284,842	232,265	52,577	209,746	80.00%	16.26%	7,071	13,891	1,541,575	965,967
Amica Mutual Insurance Company Providence, Rhode Island	281,849	163,610	118,239	153,965	57.8 %	18.3 %	31,369	13,155	60,622	10,399
Arkwright-Boston Manufacturers Mutual Ins. Co.—Waltham, Mass.	519,440	315,983	203,457	130,738	73.4 %	18.6 %	4,774	24,043	960,785	224,382
Atlantic Mutual Insurance Co. New York, New York	271,960	205,048	66,912	140,149	66.03%	32.13%	1,457	11,977	128,470	25,559
Atlas Mutual Insurance Company Kansas City, Missouri	4,236	1,802	2,434	1,448	43. %	45. %	128	148	326,335	188,972
Brotherhood Mutual Insurance Co. Fort Wayne, Indiana	7,220	4,587	2,633	6,412	58.39%	25.50%	601	316	394,758	204,386
Central Mutual Insurance Co. Van Wert, Ohio	127,268	92,702	34,567	73,615	60.93%	33.03%	3,458	5,093	313,584	102,342
Church Mutual Insurance Company Merrill, Wisconsin	28,654	17,796	10,858	16,724	56.8 %	24.8 %	2,153	1,017	44,247	1,632
Electric Mutual Liability Ins. Co. Lynn, Massachusetts	147,796	106,877	40,919	57,637	69.20%	6.67%	13,556	7,526	306,771	—46,360
Employers Mutual Casualty Co. Des Moines, Iowa	212,908	171,032	41,876	131,299	69.1 %	29.2 %	1,128	8,512	85,717	180,209
Employers Mutual Liability Ins. Co. of Wisconsin—Wausau, Wisconsin	1,620,659	1,386,102	234,577	653,218	84.2 %	14.5 %	8,754	84,365	6,057,078	4,174,643

FOREIGN MUTUAL FIRE AND CASUALTY COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Earned and Direct Losses Incurred)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Policyholders Surplus	Net Written Premiums	Losses Incurred to Premiums Earned	Expenses Incurred to Premiums Written	Underwriting Profit or Loss (Statutory)	Net Investment Income	Arkansas Business During 1977 (All Lines)	
									Direct Premiums Earned	Direct Losses Incurred
Equity Mutual Insurance Company Kansas City, Missouri	15,005	11,092	3,913	9,754	63. %	26. %	924	559	1,213,000	792,134
Farmers Alliance Mutual Ins. Co. McPherson, Kansas	42,629	27,927	14,702	34,748	69.9 %	32.3 %	1,725	1,794	—0—	—0—
Farmers Mutual Hail Ins. Co. of Iowa—Des Moines, Iowa	61,298	25,034	36,264	38,055	63.5 %	23.3 %	4,663	1,991	514,688	181,199
Farmers Mutual Insurance Co. of Nebraska—Lincoln, Nebraska	46,772	20,490	26,282	27,602	64.9 %	29.4 %	821	2,124	—0—	—0—
Farmiland Mutual Insurance Co. Des Moines, Iowa	50,656	39,464	11,192	31,497	70.25%	22.85%	888	2,448	13,016	50
Federated Mutual Insurance Co. Owatonna, Minnesota	253,234	175,446	77,788	118,100	66.79%	22.41%	9,831	9,896	68,720	38,297
Florists' Mutual Insurance Co. Edwardsville, Illinois	22,776	12,487	10,289	10,390	52.61%	21.10%	2,264	819	63,920	5,974
Grain Dealers Mutual Ins. Co. Indianapolis, Indiana	55,008	41,172	13,836	51,140	62.2 %	31.7 %	2,199	1,895	2,419,552	1,777,198
Greater New York Mutual Ins. Co. New York, New York	133,599	83,518	50,081	44,761	79.38%	23.40%	—1,285	5,057	887	—0—
Ideal Mutual Insurance Company New York, New York	47,778	41,516	6,262	25,854	82.89%	8.60%	1,871	1,337	123,045	30,910
Indiana Lumbermens Mutual Ins. Co. Indianapolis, Indiana	44,829	33,011	11,868	34,369	51.90%	31.04%	3,447	1,373	318,625	128,841
Iowa National Insurance Company Cedar Rapids, Iowa	117,510	87,330	30,179	92,478	66.05%	31.38%	1,282	5,000	3,925	41
Jewelers Mutual Insurance Company Neenah, Wisconsin	8,831	5,403	3,428	5,972	61.34%	16.59%	700	291	38,835	20,125
Liberty Mutual Fire Insurance Co. Boston, Massachusetts	374,156	299,181	74,976	215,660	79.3 %	14.5 %	13,007	16,294	10,528,496	5,519,105
Liberty Mutual Insurance Company Boston, Massachusetts	3,336,093	2,736,133	599,960	1,940,936	79.3 %	13.2 %	142,079	148,877	4,344,926	3,066,491
Lumbermens Mutual Casualty Co. Long Grove, Illinois	1,239,578	876,949	362,629	608,242	70.2 %	26.1 %	15,069	61,920	1,631,601	621,694
The Lumbermens Mutual Ins. Co. Mansfield, Ohio	74,369	57,712	16,657	51,665	61.20%	31.79%	2,562	1,723	309	—0—

FOREIGN MUTUAL FIRE AND CASUALTY COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Earned and Direct Losses Incurred)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Policy-holders Surplus	Net Written Premiums	Losses Incurred to Premiums Earned	Expenses Incurred to Premiums Written	Underwriting Profit or Loss (Statutory)	Net Investment Income	Arkansas Business During 1977 (All Lines)	
									Direct Premiums Earned	Direct Losses Incurred
The Members Mutual Ins. Co. Dallas, Texas	50,440	38,902	11,538	33,670	77.2 %	18.0 %	769	2,465	102,680	50,924
MFA Mutual Insurance Company Columbia, Missouri	200,429	123,712	76,717	156,529	64.54%	27.67%	10,054	—	25,347,967	13,473,917
Michigan Millers Mutual Ins. Co. Lansing, Michigan	76,819	51,862	24,957	48,612	60.9 %	35.3 %	1,020	3,462	92,622	41,451
Michigan Mutual Insurance Co. Detroit, Michigan	336,211	275,497	60,714	162,014	77.75%	17.33%	6,130	14,747	469,162	169,162
Midwest Mutual Insurance Company West Des Moines, Iowa	22,401	14,402	7,999	16,458	61.28%	44.03%	—880	1,113	575,161	262,428
Millers Mutual Insurance Company Harrisburg, Pennsylvania	11,424	4,691	6,733	4,405	31.0 %	27.3 %	1,081	461	78,514	10,994
The Millers Mutual Fire Ins. Co. of Texas—Fort Worth, Texas	37,155	19,858	17,296	21,834	58.42%	33.42%	1,647	1,179	2,001,128	1,058,773
Millers' Mutual Insurance Assn. of Illinois—Alton, Illinois	68,616	37,422	31,193	38,309	58.8 %	28.0 %	4,161	2,709	852,306	203,687
Millers National Insurance Company Chicago, Illinois	21,909	15,065	6,844	13,814	62.93%	34.03%	438	592	182	750
Motorists Mutual Insurance Company Columbus, Ohio	140,136	99,338	40,798	115,528	68.8 %	27.3 %	2,997	5,327	—0—	—0—
Nationwide Mutual Fire Ins. Co. Columbus, Ohio	262,967	197,146	65,821	181,594	64.6 %	30.3 %	3,378	11,143	4,355	—393
Nationwide Mutual Insurance Co. Columbus, Ohio						24.5 %	13,362	67,432	95,332	48,991
Pennsylvania Lumbermens Mutual Ins. Co.—Philadelphia, Penn.	31,572	11,911	19,661	10,261	61.44%	—02.25%	4,293	1,614	53,298	17,586
Pennsylvania Millers Mutual Ins. Wilkes-Barre, Pennsylvania	39,901	24,714	15,187	24,314	64.61%	35.63%	—473	1,859	445,085	218,665
Pennsylvania National Mutual Cas. Ins. Co.—Harrisburg, Penn.	192,127	151,968	40,159	125,589	60.61%	36.02%	395	11,304	—0—	—0—
Philadelphia Manufacturers Mutual Ins. Co.—Valley Forge, Penn.	119,325	87,332	31,993	35,203	75. %	24. %	—1,685	4,276	59,339	4,814
Preferred Risk Mutual Ins. Co. West Des Moines, Iowa	106,814	71,141	35,673	82,925	65.3 %	28.7 %	4,409	6,285	506,797	218,921

FOREIGN MUTUAL FIRE AND CASUALTY COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Earned and Direct Losses Incurred)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Policy-holders Surplus	Net Written Premiums	Losses Incurred to Premiums Earned	Expenses Incurred to Premiums Written	Underwriting Profit or Loss (Statutory)	Net Investment Income	Arkansas Business During 1977 (All Lines)	
									Direct Premiums Earned	Direct Losses Incurred
Protection Mutual Insurance Co. Park Ridge, Illinois	335,187	248,756	86,431	101,019	51.5 %	16.4 %	—703	16,413	771,966	794,589
Security Mutual Casualty Company Chicago, Illinois	54,900	48,873	6,026	25,241	96.9 %	7.5 %	—1,148	1,766	316,619	456,670
Sentry Insurance a Mutual Co. Stevens Point, Wisconsin	522,913	437,663	85,250	284,348	70.5 %	29.1 %	—198,233	13,936	2,128,468	814,609
The Shelby Mutual Ins. Company Shelby, Ohio	158,126	130,411	27,716	99,255	69.5 %	30.7 %	—1,226	+8,163	3,315,996	666,578
State Farm Mutual Automobile Ins. Co.—Bloomington, Illinois	6,228,034	3,575,215	2,652,819	4,027,339	72.41%	17.03%	369,671	267,761	29,556,820	17,121,048
Ticor Mortgage Insurance Company Los Angeles, California	57,765	32,055	25,710	19,096	22. %	53. %	958	2,904	—0—	—0—
Unigard Mutual Insurance Company Seattle, Washington	265,780	220,464	45,316	159,675	60.95%	32.28%	10,455	8,075	84,402	5,608
Utica Mutual Insurance Company New Hartford, New York	278,519	225,108	53,411	166,426	55.64%	27.83%	7,986	13,110	121,672	42,180
TOTALS									101,180,271	54,741,107

DOMESTIC MUTUAL FIRE AND CASUALTY COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Earned and Direct Losses Incurred)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Policy-holders Surplus	Net Written Premiums	Losses Incurred to Premiums Earned	Expenses Incurred to Premiums Written	Underwriting Profit or Loss (Statutory)	Net Investment Income	Arkansas Business During 1977 (All Lines)	
									Direct Premiums Earned	Direct Losses Incurred
Agents Mutual Insurance Co. Pine Bluff, Arkansas	105	11	94	11	54.8 %	24.5 %	6	7	11,416	2,715
American Mutual Ins. Co. Morrilton, Arkansas	127	33	95	52	46.2 %	41.0 %	7	6	53,896	23,293
Farm Bureau Mutual Ins. Co. of Ark.—Little Rock, Ark.	23,774	14,531	9,242	21,368	72.2 %	16.5 %	1,645	1,243	44,865,057	30,700,153
Farmers Home Mutual Fire Ins. Co.—Paragould, Ark.	2,579	2,043	536	1,255	59.91%	36.66%	—74	50	1,175,492	736,421
Town and Country Mutual Ins. Co. Little Rock, Arkansas	621	159	462	230	60.00%	48.00%	35	27	195,300	78,286
								TOTALS	46,301,161	31,540,868

REINSURANCE COMPANIES (FIRE AND CASUALTY)

(All Figures in Thousands Except Arkansas Direct Premiums Earned and Direct Losses Incurred)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Policy-holders Surplus	Net Written Premiums	Losses Incurred to Premiums Earned	Expenses Incurred to Premiums Written	Underwriting Profit or Loss (Statutory)	Net Investment Income	Arkansas Business During 1977 (All Lines)	
									Direct Premiums Earned	Direct Losses Incurred
American Mutual Reinsurance Co. Chicago, Illinois	92,502	84,178	8,324	15,605	123.7 %	4.5 %	55	4,386	—0—	—0—
American Re-Insurance Co. New York, New York	816,268	707,792	108,476	338,150	75.79%	23.98%	—536	39,135	49,848	—112,550
Christiania General Ins. Corp. of New York—Tarrytown, New York	21,999	13,948	8,051	14,399	62.41%	36.19%	—386	849	—0—	—0—
Employers Reinsurance Corp. Kansas City, Missouri	638,691	533,354	105,337	312,986	72.3 %	28.6 %	7,558	31,064	218,615	25,909
Federated Reinsurance Corp. New York, N. Y.	36,055	24,520	11,535	20,490	67.4 %	31.2 %	19	2,878	—0—	—0—
The General Ins. Co. of Trieste & Venice—New York, N. Y.	23,092	13,825	9,266	8,467	63.4 %	36.4 %	—1	1,015	—0—	—0—
General Reinsurance Corp. Wilmington, Delaware	1,595,170	1,292,483	302,687	565,669	68.21%	29.09%	6,737	71,209	189,128	1
Gerling Global Reinsurance Corp. New York, N. Y.	76,868	61,966	14,902	30,053	68.5 %	31.1 %	—1,225	3,430	—0—	—0—
INA Reinsurance Co. Wilmington, Delaware	550,881	468,529	82,352	239,367	73.39%	30.02%	—3,767	22,684	—0—	—0—
Kemper Reinsurance Co. Long Grove, Illinois	191,453	154,320	37,132	97,046	76.0 %	23.8 %	—407	9,647	—0—	—0—
The Mercantile and General Reinsur. Co. of Amer.—N. Y., N. Y.	17,960	7,666	10,294	9,505	58.3 %	32.6 %	—129	974	—0—	—0—
Munich American Reinsurance Co. New York, N. Y.	141,618	114,572	27,046	61,914	61.16%	33.32%	522	4,500	—0—	—0—
Munich Reinsurance Co. New York, N. Y.	81,963	55,402	26,561	79,388	64.00%	31.92%	2,095	4,167	—0—	—0—
The National Reinsurance Corp. Wilmington, Delaware	193,963	147,011	46,951	150,382	65.1 %	32.2 %	301	7,748	—0—	—0—
New England Reinsurance Corp. Boston, Massachusetts	91,120	71,772	19,348	32,673	76.94%	24.42%	—1,493	3,990	—0—	—0—
North American Reinsurance Corp. New York, N. Y.	399,850	317,818	82,032	131,141	64.04%	36.00%	—1,198	23,719	—0—	—0—
North Star Reinsurance Corp. New York, N. Y.	113,743	81,771	31,973	42,331	60.51%	37.53%	—2,304	4,945	—0—	150,000

REINSURANCE COMPANIES (FIRE AND CASUALTY)

(All Figures in Thousands Except Arkansas Direct Premiums Earned and Direct Losses Incurred)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Policy-holders Surplus	Net Written Premiums	Losses Incurred to Premiums Earned	Expenses Incurred to Premiums Written	Underwriting Profit or Loss (Statutory)	Net Investment Income	Arkansas Business During 1977 (All Lines)	
									Direct Premiums Earned	Direct Losses Incurred
Philadelphia Reinsurance Corp. Philadelphia, Pennsylvania	47,649	34,211	13,439	16,332	70.8 %	32.4 %	-932	2,311	—0—	—0—
Prudential Reinsurance Dover, Delaware	403,406	315,153	88,253	230,905	69.46%	30.03%	-662	31,540	—0—	—0—
Skandia America Reinsurance Corp. New York, N. Y.	232,274	186,935	42,839	104,601	68.9 %	29.7 %	-1,188	7,935	—0—	—0—
Swiss Reinsurance Co. Zurich, Switzerland	336,750	285,685	81,164	160,154	63.86%	35.57%	-1,011	24,105	—0—	—0—
								TOTALS	457,591	63,360

RECIPROCAL OR INTER-INSURANCE EXCHANGES

(All Figures in Thousands Except Arkansas Direct Premiums Earned and Direct Losses Incurred)

Name and Home Office	Attorney-In-Fact	Total Admitted Assets	Reported Liabil- ities	Reported Policy- holders Surplus	Net Written Premiums	Losses Incurred to Premiums Earned	Expenses Incurred to Premiums Written	Underwriting Profit or Loss (Statutory)	Net Investment Income	Arkansas Business During 1977 (All Lines)	
										Direct Premiums Earned	Direct Losses Incurred
Belk Stores Ins. Reciprocal Charlotte, North Carolina	Belk Underwriters Inc.	7,418	224	7,194	292	60.8 %	33.6 %	16	350	30,536	—0—
Canners Exchange Subscribers Chicago, Illinois	Lansing B. Warner Inc.	25,904	13,145	12,758	13,506	42.9 %	26.5 %	3,872	785	171,189	4,865
Casualty Reciprocal Exchange Kansas City, Missouri	Casualty Underwriting Co.	43,715	33,756	9,959	36,824	63. %	26. %	2,545	1,563	1,937,374	997,099
Farmers Insurance Exchange Los Angeles, California	Farmers Underwriters Assn.	1,470,263	1,128,873	341,390	1,335,352	70.76%	23.11%	61,068	56,811	841,169	567,416
Fire Insurance Exchange Los Angeles, California	Fire Underwriters Assn.	215,867	163,209	52,659	186,426	55.82%	28.86%	17,926	8,131	—0—	—0—
Independent Reciprocal Exchange St. Louis, Missouri	Exchange Management Services Inc.	1,246	301	945	1,228	17.9 %	73.6 %	104	75	3,063	160
Lumbermens Reciprocal Insurance Exchange—Little Rock, Ark.	The Findley Co. Inc.	629	207	422	271	196.32%	27.09%	—334	+32	271,088	522,753
Lumbermens Underwriting Alliance Boca Raton, Florida	U. S. Epperson Underwriting Co.	80,795	46,407	34,388	54,885	61.39%	27.14%	4,022	3,970	1,132,172	705,035
Lutheran Benevolent Ins. Exchange Alma, Missouri	Lutheran Benevolent Assn., Inc.	3,050	807	2,243	1,092	55.48%	23.41%	109	123	42,128	4,527
National Aviation Underwriters Inc.—St. Louis, Missouri	National Aviation Underwriters, Inc.	7,103	5,008	2,095	3,897	62.7 %	48.3 %	—423	252	62,616	35,543
Reciprocal Exchange Subscribers Kansas City, Missouri	Reciprocal Service Co.	18,136	13,026	5,109	12,193	63. %	26. %	1,157	731	9,199	—6,244
State Automobile and Casualty Underwriters—Des Moines, Iowa	Automobile Underwriters Corp.	19,648	17,387	2,262	9,277	55.5 %	39.0 %	472	392	194	—0—
Truck Insurance Exchange Los Angeles, California	Truck Underwriters Assn.	449,397	386,188	63,208	248,649	76.88%	17.07%	13,492	20,569	2,412,549	1,475,725
United Services Automobile Assn. San Antonio, Texas	Robert Francis McDermott	1,000,100	684,583	315,517	595,958	66.34%	16.33%	89,166	39,361	3,481,999	1,380,004
Warner Reciprocal Insurers Chicago, Illinois	Lansing B. Warner, Inc.	1,747	5,497	1,650	6,726	59.9 %	37.0 %	133	244	17,295	528
TOTALS										10,412,571	5,699,371

FARMERS MUTUAL AID ASSOCIATIONS

(All Figures in Thousands Except Arkansas Direct Premiums Earned and Direct Losses Incurred)

Name and Home Office	Secretary	Commenced Business During	Total Assets	Total Liabilities	Total Surplus	Arkansas Business During 1977 (All Lines)	
						Total Income	Total Losses Paid
Farm and Home Mutual Insurance Conway, Arkansas	Herman R. Kellar	1949	140	19	121	135,682	44,777
Farmers Fire Ins. Co., Inc. Conway, Arkansas	Donald R. Owen	1941	1,458	13	1,445	478,037	123,519
Farmers' Mutual Aid Assn. of Arkansas Fort Smith, Arkansas	Frank R. Shaw	1899	98	—0—	98	16,905	601
Farmers Mutual, Fire Ins. Co. of Carroll County, Ark.—Berryville, Arkansas	Charles Luck Moody	1908	551	551	551	428,946	297,743
Farmers Mutual Insurance Company Gentry, Arkansas	Lillian Hendrix	1902	1,240	415	826	816,166	494,763
Farmers Mutual Insurance Company Mabelvale, Arkansas	Connie C. Meyer	1917	207	1	207	26,438	4,986
Farmers Mutual Insurance Company Rogers, Arkansas	George Looney	1909	741	71	671	175,735	82,127
Farmers Protective Insurance Company Stuttgart, Arkansas	Ruth B. Smith	1896	517	8	508	239,806	81,569
Farmers Union Mutual Insurance Company Little Rock, Arkansas	Carrol D. McCarty	1934	1,908	320	1,588	1,747,868	757,979
Green and Clay County Farmers Mutual Insurance Assn.—Rector, Arkansas	Cecil Simpson	1910	14	—0—	14	3,462	1
Home Mutual Fire Insurance Company Rogers, Arkansas	Jim Canfield	1957	29	23	6	69,510	66,625
Logan County Farmers Mutual Aid Scranton, Arkansas	William F. Naegele	1893	212	—0—	212	27,278	295
Northwest Arkansas Farmers Mutual Tornado Inc.—Fayetteville, Ark.	Joyce Cunningham	1924	2,331	153	2,178	439,428	158,601
State Farmers Mutual Fire Ins. Co. Morrilton, Arkansas	B. T. Lienhart	1940	348	15	333	137,084	25,691
Washington County Farmers Mutual Fire Ins. Co.—Fayetteville, Arkansas	Joyce Cunningham	1922	1,798	274	1,524	414,604	255,378
TOTALS						5,156,949	2,394,655

LLOYDS UNDERWRITERS (FIRE AND CASUALTY)

(All Figures in Thousands Except Arkansas Direct Premiums Earned and Direct Losses Incurred)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Policy-holders Surplus	Net Written Premiums	Losses Incurred to Premiums Earned	Expenses Incurred to Premiums Written	Underwriting Profit or Loss (Statutory)	Net Investment Income	Arkansas Business During 1977 (All Lines)	
									Direct Premiums Earned	Direct Losses Incurred
Lloyds, New York New York, New York	5,657	2,313	3,344	305	107.9 %	—28.0 %	368	203	339,896	31,272
								TOTALS	339,896	31,272

TITLE INSURANCE COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Earned and Direct Losses Incurred)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Policyholders Surplus	Net Operating Gain or Loss	Net Investment Income	Arkansas Business During 1977 (All Lines)	
						Direct Premiums Earned	Direct Losses Incurred
American Title Insurance Company Miami, Florida	35,308	22,218	13,089	627	1,046	150,339	—50
Chelsea Title and Guaranty Company Atlantic City, New Jersey	6,974	5,473	1,501	56	291	712	—0—
Chicago Title Insurance Company Kansas City, Missouri	109,204	58,972	50,232	13,926	4,429	623,214	12,311
City Title Insurance Company New York, New York	3,387	1,874	1,513	—115	189	—0—	—0—
Commerce Title Guaranty Company Memphis, Tennessee	2,643	1,149	757	66	130	148,774	12,868
Commonwealth Land Title Insurance Company Philadelphia, Pennsylvania	55,923	32,026	23,897	5,016	2,142	179,736	1,450
First American Title Insurance Company Santa Ana, California	44,479	21,532	22,947	10,014	1,055	48,269,412	3,042,801
Insured Titles, Inc. Wichita, Kansas	780	580	590	50	—19	—0—	—0—
Lawyers Title Insurance Company Richmond, Virginia	95,814	49,296	46,518	5,400	5,980	285,197	13,304
Mississippi Valley Title Insurance Company Jackson, Mississippi	4,501	3,242	1,259	175	63	183,931	3,110
Pioneer National Title Insurance Company Los Angeles, California	102,858	51,076	51,782	4,438	2,483	156,619	—0—
St. Paul Title Insurance Corp. Clayton, Missouri	18,336	7,423	10,913	1,179	1,120	308,381	5,912
St. Paul Title Company of the South Atlanta, Georgia	8,834	1,936	6,898	—190	1,033	236,218	26,081
Southern Title Insurance Company Knoxville, Tennessee	2,913	824	2,089	66	139	18,760	—0—
Stewart Title Guaranty Company Galveston, Texas	19,875	11,742	8,133	2,216	834	16,039	—1,965
The Title Guarantee Company Baltimore, Maryland	10,632	4,818	5,814	928	423	6,219	—0—
Title Insurance Company of Minnesota Minneapolis, Minnesota	33,814	22,030	11,784	3,929	466	161,848	4,250
US Life Title Insurance Company of Dallas Dallas, Texas	12,876	5,327	7,549	1,906	437	14,441	—0—
TOTALS						50,759,840	3,120,172

FOREIGN LEGAL RESERVE STOCK LIFE INSURANCE COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Received and Direct Claims Paid)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Capital	Reported Net Surplus	Net Gain From Oper. After Div. and Taxes	Aggregate Policy Reserve	ARKANSAS BUSINESS DURING 1977					
							Class	Insurance In Force 1-1-77	Insurance Written In 1977	Insurance In Force 12-31-77	Direct Premiums Received	Direct Claims Paid
AAA Life Insurance Company Washington, D. C.	7,509	4,648	1,100	1,761	147	2,691	—	—	—	—	—	—
Academy Life Insurance Company Denver, Colorado	14,381	12,353	1,100	928	-637	6,929	O	391	2,935	2,891	5,542	—0—
							GL	1,121	53	1,174	—0—	—0—
							A&H	—	—	—	38,934	35,203
Aetna Life Insurance Company Hartford, Connecticut	13,620,697	13,099,964	62,765	457,967	154,119	7,308,089	O	271,871	51,762	296,966	5,876,938	2,847,363
							CR L-G&I	—	971	—	2,821	1,931
							GL	282,164	107,543	317,740	2,207,292	1,581,015
							A&H	—	—	—	16,461,268	13,717,348
							ANN	—	—	—	697,153	2,299,068
Aetna Life Insurance Company of Ill.—Chicago, Illinois	42,849	34,898	2,510	6,952	1,955	8,731	O	—	—	—	—	—
Aetna Variable Annuity Life Ins. Co.—Hartford, Conn.	822,691	804,253	1,100	17,338	5,173	787,768	ANN	2,047	191	2,028	50,067	—0—
Alexander Hamilton Life Ins. Company of America Farmington Hills, Michigan	179,740	163,600	1,500	14,639	-2,086	120,214	O	111	1,130	1,231	3,207,317	767,705
							GL	1,108	—	93	22,948	5,729
							A&H	—	—	—	50,687	—0—
							ANN	—	—	—	59,143	36,810
All American Life and Casualty Co. Chicago, Illinois	370,444	341,534	4,182	24,728	6,103	281,847	O	5,882	3,238	9,120	34,890	—0—
							CR L-G&I	1,619	345	1,204	109,706	54,960
							GL	15,854	3,140	18,994	11,286	5,847
							A&H	—	—	—	138,280	78,198
							ANN	—	—	—	37,798	35,101
Alliance Life Insurance Co. McPherson, Kansas	18,688	17,155	750	782	127	14,843	O	154	232	386	125	—0—
							A&H	—	—	—	5,056	—0—
							ANN	—	—	—	431	—0—
Allied Life Insurance Company Des Moines, Iowa	17,021	10,050	3,800	1,671	-34	9,469	O	191	—	110	1,000	—0—
							A&H	—	—	—	2,326	2,320
							ANN	—	—	—	256	—0—
Allstate Life Insurance Company Northbrook, Illinois	767,998	628,338	2,000	137,660	28,244	533,583	O	62,225	22,722	76,918	500	—0—
							CR L-G&I	1,214	546	1,751	697,440	104,669
							GL	56,217	6,230	55,806	12,943	15,775
							ANN	—	—	—	586,994	320,372
							O	112	51	192	42,120	—0—
A M Life Insurance Company Wakefield, Massachusetts	24,507	18,180	1,500	4,828	638	14,949	GL	4,253	413	5,222	2,290	—0—
							ANN	—	—	—	25,555	16,000
							O	—	—	—	37,773	—0—

FOREIGN LEGAL RESERVE STOCK LIFE INSURANCE COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Received and Direct Claims Paid)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Capital	Reported Net Surplus	Net Gain From Oper. After Div. and Taxes	Aggregate Policy Reserve	ARKANSAS BUSINESS DURING 1977					
							Class	Insurance In Force 1-1-77	Insurance Written In 1977	Insurance In Force 12-31-77	Direct Premiums Received	Direct Claims Paid
Amalgamated Labor Life Ins. Co. Chicago, Illinois	8,296	6,539	502	1,255	348	3,345	O	4,108	—	—	182	—0—
Amalgamated Life & Health Ins. Co. Chicago, Illinois	7,690	4,230	1,100	2,360	582	2,256	A&H GL	447	—	447	1,211 4,284	—0— —0—
American-Amicable Life Insurance Co. Birmingham, Alabama	271,286	241,167	7,074	23,046	10,264	218,344	A&H O CR L-G&I GL	27,896 13,055 6,158	9,400 11,814 310	32,530 12,481 15,507	481,547 179,608 26,490	127,585 46,880 21,250
							A&H ANN	—	—	—	65,177 32,406	24,049 —0—
American Bankers Insurance Co. Waco, Texas	13,943	10,615	850	2,478	997	9,434	O	1,901	2	1,808	24,893	46,326
American Bankers Life Assurance Co. Miami, Florida	170,649	160,632	5,406	4,611	6,000	131,861	A&H O CR L-G&I GL	8,055 10,557 2,923	299 7,707 505	7,590 9,421 3,428	154,390 126,403 —0—	34,112 30,141 —0—
							A&H ANN	—	—	—	159,986 58,429	66,513 2,956
American Capitol Insurance Co. Houston, Texas	31,321	30,284	300	—570	504	27,306	O	28,117	98	2,845	47,145	4,000
							A&H ANN	—	—	—	474 28	—0— —0—
American Defender Life Insurance Co. Raleigh, North Carolina	33,963	30,906	1,200	1,857	—1,725	24,218	O	1,239	164	1,403	8,218	1,207
							GL A&H	1,650	—45	1,600	—0—	—0—
American Eagle Insurance Co. Morristown, New Jersey	21,879	13,799	1,000	—	1,222	12,013	O	3,451	3,038	5,463	30,423	—0—
							GL ANN	1,685	40	325	2,900 1,740	—0— —0—
American Educator Life Insurance Co. Springfield, Missouri	2,347	1,544	410	392	—0—	1,384	O	553	—	553	—0—	—0—
American Family Life Assurance Co. Columbus, Georgia	159,291	127,655	3,714	27,922	17,631	89,492	O	1,072	273	1,152	12,177	2,703
							GL A&H	24,009	4,249	22,684	97,516 2,456,029	19,200 1,091,267
American Fidelity Assurance Co. Oklahoma City, Oklahoma	128,257	120,320	1,000	6,937	3,040	31,051	O	20,285	14,763	29,388	311,744	82,040
							GL A&H ANN	30,352	1,503	31,754	294,571 2,876,487	123,082 2,010,533
American Fidelity Life Ins. Co. Pensacola, Florida	80,585	72,665	1,647	6,273	2,032	32,528	O ANN	10,369	1,264	9,853	64,570 175,272	21,082 11,752
											935	—0—

FOREIGN LEGAL RESERVE STOCK LIFE INSURANCE COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Received and Direct Claims Paid)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Capital	Reported Net Surplus	Net Gain From Oper. After Div. and Taxes	Aggregate Policy Reserve	ARKANSAS BUSINESS DURING 1977					
							Class	Insurance In Force 1-1-77	Insurance Written In 1977	Insurance In Force 12-31-77	Direct Premiums Received	Direct Claims Paid
American Founders Life Insurance Co. Austin, Texas	88,351	76,890	1,148	10,313	1,473	70,744	O	5,357	710	5,518	78,170	40,295
							CR L-G&I	2,776	681	2,887	46,066	15,257
							GL	1,142	—	924	3,027	—
							A&H	—	—	—	25,535	12,139
American General Life Insurance of Delaware—Houston, Texas	570,218	542,896	6,000	21,322	10,159	496,848	ANN	—	—	—	1,541	336
							O	53,336	14,700	61,037	911,958	95,797
							GL	8,111	336	6,302	31,963	18,279
							IND	8	—	7	315	400
							A&H	—	—	—	260,242	225,095
American General Life Insurance Co. of New York—Syracuse, N. Y.	94,586	90,573	1,500	2,513	—647	79,113	ANN	—	—	—	524,899	77,545
							O	83	50	106	1,367	2,500
							GL	1,180	—	1,181	—	—
American Guaranty Life Insurance Co. Portland, Oregon	61,115	53,726	1,180	6,209	1,600	47,962	A&H	—	—	—	—	—
							O	276	401	577	11,839	3,321
							GL	1,019	19	1,039	1,024	345
American Health & Life Ins. Co. Baltimore, Maryland	257,032	172,216	3,000	81,816	—860	149,605	O	25,231	7,170	28,848	369,696	316,787
							CR L-G&I	15,495	2,286	8,419	18,363	28,216
							GL	6,372	2,103	4,482	19,177	47,000
							A&H	—	—	—	582,319	395,367
							ANN	—	—	—	3,591	—
American Heritage Life Insurance Co. Jacksonville, Florida	118,481	101,691	3,311	—	1,781	67,740	O	1,593	31	1,324	23,757	—
							CR L-G&I	6,758	6,124	9,049	146,013	28,811
							GL	14,204	3,677	33,657	127,527	3,500
							A&H	—	—	—	338,020	202,438
							O	7,596	4,503	9,380	190,310	26,972
American Income Life Insurance Co. Indianapolis, Indiana	78,315	75,001	1,679	1,635	1,234	61,589	GL	1,093	99	1,167	—	—
							O	—	—	—	450,502	208,944
							A&H	—	—	—	23,802	—
							ANN	—	—	—	—	—
American International Life Assurance Co. of New York New York, New York	38,363	31,854	1,250	5,260	961	20,671	O	935	—	935	7,316	4,466
							GL	1,932	—	2,238	22,190	—
							A&H	—	—	—	—	24,055
American Life and Accident Ins. Co. of Kentucky Louisville, Kentucky	71,207	51,418	2,100	17,690	1,692	37,320	—	—	—	—	—	

FOREIGN LEGAL RESERVE STOCK LIFE INSURANCE COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Received and Direct Claims Paid)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Capital	Reported Net Surplus	Net Gain From Oper. After Div. and Taxes	Aggregate Policy Reserve	ARKANSAS BUSINESS DURING 1977					
							Class	Insurance In Force 1-1-77	Insurance Written In 1977	Insurance In Force 12-31-77	Direct Premiums Received	Direct Claims Paid
American Life & Casualty Ins. Co. Fargo, North Dakota	32,602	26,747	500	5,336	759	21,203	O	700	239	747	8,491	—0—
							GL	935	—	1,196	—0—	—0—
							A&H	—	—	—	2,757	1,308
The American Life Insurance Co. of New York—New York	33,616	25,838	1,100	6,679	549	24,126	O	149	14	134	1,925	—0—
							GL	1,236	—164	1,400	—0—	—0—
American National Life Ins. Co. Galveston, Texas	1,996,024	1,744,231	32,793	219,000	48,488	1,612,820	O	84,943	28,017	95,451	1,702,283	627,224
							CR L-C&I	7,875	5,212	6,570	97,454	23,475
							GL	17,256	540	464	105,948	56,482
							IND	15,254	125	8,292	162,921	128,458
							A&H	—	—	—	859,462	669,660
							ANN	—	—	—	—	6,727
American National Insurance Co. of Texas—Galveston, Texas	12,943	7,951	1,500	3,492	269	5,495	O	2,718	654	2,190	10,305	—0—
							A&H	—	—	—	435	—0—
American Patriot Health Ins. Co. New York, New York	5,390	2,587	1,000	1,803	3	1,749	A&H	—	—	—	435	—0—
American Progressive Health Ins. Co. Mount Vernon, New York	6,643	3,052	600	2,991	316	2,340	A&H	—	—	—	1,343	107
American Reserve Life Insurance Providence, Rhode Island	24,717	16,411	1,100	7,207	1,197	13,988	CR L-G&I	18	13	9	53	—0—
American Security Life Ins. Co. San Antonio, Texas	57,444	50,981	1,462	5,001	1,523	43,282	O	11,387	970	11,247	226,321	36,208
							CR L-G&I	15,720	—	13,651	296,876	112,949
							GL	8,687	1,505	9,278	61,264	25,000
							A&H	—	—	—	422,914	368,510
							ANN	—	—	—	—	200
American States Life Ins. Co. Indianapolis, Indiana	61,740	49,281	1,453	11,006	2,604	41,736	O	6,867	2,724	8,477	64,533	9,319
							GL	2,788	—	2,813	3,628	—0—
							A&H	—	—	—	8,399	1,008
							ANN	—	—	—	122	1,349
							O	—	—	—	44,667	9,624
American Tidelands Life Ins. Co. Dallas, Texas	25,744	22,233	1,045	2,466	11	18,155	O	2,293	513	2,728	44,667	9,624
							A&H	—	—	—	361	—0—
American Variable Annuity Life Assur. Co.—Dover, Delaware	60,145	56,601	1,501	2,043	—888	41,490	O	50	—	163	793	—0—
							A&H	—	—	—	2,586	672
							ANN	—	—	—	120	943
Amoco Life Insurance Company Omaha, Nebraska	4,719	360	1,500	2,859	—7	—	—	—	—	—	—	

FOREIGN LEGAL RESERVE STOCK LIFE INSURANCE COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Received and Direct Claims Paid)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Capital	Reported Net Surplus	Net Gain From Oper. After Div. and Taxes	Aggregate Policy Reserve	ARKANSAS BUSINESS DURING 1977					
							Class	Insurance In Force 1-1-77	Insurance Written In 1977	Insurance In Force 12-31-77	Direct Premiums Received	Direct Claims Paid
Anchor National Life Insurance Co. Los Angeles, California	680,328	655,458	2,001	22,868	2,681	511,988	O	866	61	927	4,623	—0—
The Andrew Jackson Life Insurance Co.—Jackson, Mississippi	13,618	10,364	2,578	677	207	9,065	O A&H ANN	8,571 — —	1,706 — —	9,002 — —	104,178 1,703 33,004	2,000 674 992
Annapolis Life Insurance Co. Baltimore, Maryland	2,143	35	500	1,608	58	—	—	—	—	—	—	—
Appalachian National Life Ins. Co. Knoxville, Tennessee	31,905	29,132	1,000	1,774	507	25,025	O CR L-G&I GL A&H	3,276 1,837 1,134 —	534 1,387 816 —	3,580 1,612 1,950 —	66,418 23,765 6,213 59,347	—0— 10,751 1,000 37,006
Associated Doctors Health & Life Ins. Co.—Birmingham, Ala.	12,041	7,247	850	3,943	895	5,004	O A&H	— —	— —	2 4,927	258 4,927	—0— 2,905
Associates Life Insurance Co. Indianapolis, Indiana	20,042	18,587	861	594	248	16,809	O A&H	82 —	110 —	192 —	1,591 8,026	—0— 1,878
Association Life Insurance Co. Inc.—Milwaukee, Wisconsin	22,128	16,243	1,100	4,785	—126	6,644	O CR L-G&I GL A&H	473 2,983 7,242 —	55 1,944 —4,298 —	418 4,927 2,944 —	3,984 65,017 23,768 232,442	—0— 34,953 13,000 269,218
Atlantic American Life Ins. Co. Atlanta, Georgia	12,353	10,511	851	991	—171	9,131	O A&H	84 —	93 —	167 —	4,131 1,617	4,173 1,328
Atlantic & Pacific Life Ins. Co. of America Atlanta, Georgia	4,934	4,222	300	412	29	3,165	O A&H ANN	101 — —	— — —	101 — —	2,813 39 2,852	—0— —0— —0—
Atlas Life Insurance Company Tulsa, Oklahoma	56,317	50,189	1,650	4,478	825	44,636	O A&H ANN	3,629 — —	28 — —	3,337 — —	57,748 179,051 391	52,509 93,816 —0—
Bankers Fidelity Life Ins. Co. Atlanta, Georgia	23,062	20,926	949	1,187	—694	15,100	O A&H	14 —	2 —	13 —	1,173 16	—0— —0—
Bankers Life & Casualty Co. Chicago, Illinois	1,066,639	811,038	10,000	245,601	28,018	609,068	O GL A&H ANN	31,012 821 — —	7,870 180 — —	34,309 246 — —	686,821 6,899 4,808,469 105,027	200,125 6,000 3,056,240 3,861

FOREIGN LEGAL RESERVE STOCK LIFE INSURANCE COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Received and Direct Claims Paid)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Capital	Reported Net Surplus	Net Gain From Oper. After Div. and Taxes	Aggregate Policy Reserve	ARKANSAS BUSINESS DURING 1977					
							Class	Insurance In Force 1-1-77	Insurance Written In 1977	Insurance In Force 12-31-77	Direct Premiums Received	Direct Claims Paid
Bankers National Life Ins. Co. Parsippany, New Jersey	245,899	226,373	4,000	15,526	2,481	202,515	O	3,054	628	3,277	57,738	11,209
							GL	2,546	100	2,794	28,121	—
							A&H	—	—	—	145	1,190
							ANN	—	—	—	158,494	4,345
Bankers Security Life Ins. New York, N. Y.	100,704	86,480	2,756	11,468	1,783	68,453	O	139	170	320	6,291	1,045
							GL	165	176	180	1,303	—
							A&H	—	—	—	199	984
							ANN	—	—	—	—	—
Bankers United Life Assur. Co. Cedar Rapids, Iowa	37,016	31,055	1,500	—	130	23,601	O	136	407	326	10,027	—
							GL	43	45	83	818	—
Beneficial Life Ins. Co. Salt Lake City, Utah	307,676	290,075	1,100	—	5,689	256,572	O	677	75	754	10,203	10,802
							GL	2,231	—	1,410	—	—
							A&H	—	—	—	1,499	1,499
							ANN	—	—	—	37,565	60,000
Beneficial National Life Ins. New York, N. Y.	63,963	56,101	1,843	—	1,402	43,054	O	6,317	212	5,560	—	—
							GL	1,109	182	1,288	—	—
							A&H	—	—	—	29,220	36
							ANN	—	—	—	43,835	38,664
Beneficial Standard Life Ins. Co. Los Angeles, California	185,807	148,430	4,710	32,667	3,272	121,205	O	2,798	—	2,252	—	—
							GL	1,109	—	1,120	—	—
							A&H	—	—	—	166,162	53,435
							ANN	—	—	—	6,311	1,668
BSP Insurance Co. Scottsdale, Arizona	3,412	943	1,000	2,469	2,788	164	A&H	—	—	—	15,998	2,840
							ANN	—	—	—	—	—
Builders Life Ins. Co. Charlotte, North Carolina	2,602	1,054	850	698	173	850	—	—	—	—	—	—
Business Men's Assur. Co. Kansas City, Missouri	574,213	516,218	12,000	45,995	9,268	454,322	O	35,032	7,769	38,168	685,199	622,515
California-Western State Life Ins. Co. Sacramento, California	691,056	654,929	13,149	59,764	5,055	408,273	GL	19,287	1,607	19,464	105,004	13,380
							A&H	—	—	—	969,568	666,908
							ANN	—	—	—	11,834	10,998
							O	1,209	—	1,186	23,540	14,276
The Canada Life Assurance Co. Toronto, Ontario, Canada	347,341	337,436	500	9,405	—4,402	299,115	GL	3,516	—	3,369	471	3,426
							A&H	—	—	—	4,264	5,836
							ANN	—	—	—	375	—
							O	2,383	—	2,393	45,482	15,018
							GL	4,085	79	4,804	10,358	2,270
							A&H	—	—	—	2,737	714
							ANN	—	—	—	318	1,325
							O	—	—	—	—	—

FOREIGN LEGAL RESERVE STOCK LIFE INSURANCE COMPANIES
(All Figures in Thousands Except Arkansas Direct Premiums Received and Direct Claims Paid)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Capital	Reported Net Surplus	Net Gain From Oper. After Div. and Taxes	Aggregate Policy Reserve	ARKANSAS BUSINESS DURING 1977					
							Class	Insurance In Force 1-1-77	Insurance Written In 1977	Insurance In Force 12-31-77	Direct Premiums Received	Direct Claims Paid
The Capitol Life Ins. Co. Denver, Colorado	705,834	679,392	2,000	24,442	—15,789	645,728	O	1,734	3,040	4,556	43,154	11,337
							GL	17,578	—	19,523	86,353	74,500
							A&H	—	—	—	523,167	395,313
The Centennial Life Ins. Co. Mission, Kansas	36,974	31,299	1,500	—308	201	26,462	ANN	—	—	—	350,203	—
							O	865	100	964	21,773	—
							A&H	—	—	—	2,003	6,519
Central Guardian Life Ins. Co. Jackson, Mississippi	3,631	1,815	850	966	330	1,647	O	25	10	35	741	—
							CR L-G&I	—	734	734	16,433	—
							A&H	—	—	—	2,446	—
Central National Life Ins. Co. Jacksonville, Illinois	45,503	40,669	750	4,083	1,115	31,354	O	88	—	79	1,575	986
							A&H	—	—	—	19,629	25,712
							O	—	—	13	167	—
The Central National Life Ins. Co. Omaha, Nebr.	188,293	121,006	1,100	66,187	14,062	85,507	CR L-G&I	1,521	—	47	24,443	16,444
							GL	2,548	—	667	—	—
							—	—	—	—	—	—
Central Plains Life Ins. Co., Inc. Hutchinson, Kansas	10,664	5,233	500	4,881	1,027	4,590	—	—	—	—	—	—
							O	948	1,102	1,596	133,044	19,738
							A&H	—	—	—	12,416	4,644
Central Security Life Ins. Co. Ft. Worth, Texas	6,609	5,138	600	871	149	3,671	O	377	—	300	5,421	—
							ANN	—	—	—	130	—
							O	—	—	—	—	—
Central United Life Ins. Co. Sioux City, Iowa	22,108	18,341	503	3,264	393	15,955	ANN	—	—	—	—	—
							O	4,718	3,578	7,736	166,622	50,000
							CR L-G&I	9,032	23	5,448	62,789	38,546
Charter National Life Ins. Co. St. Louis, Missouri	99,581	92,656	1,100	6,925	2,274	83,416	GL	2,249	350	2,590	—	—
							A&H	—	—	—	16,637	14,023
							O	32,093	6,598	34,504	390,925	89,584
Chase National Life Ins. Co. Springfield, Missouri	22,100	18,350	884	2,866	711	15,186	ANN	—	—	—	30,737	607
							O	284	25	178	6,391	—
							GL	969	49	1,018	—	—
The Chesapeake Life Ins. Co. Baltimore, Md.	48,791	45,229	1,500	2,062	299	41,811	ANN	—	—	—	70	—
							CR L-G&I	15,444	16,430	20,164	337,996	72,087
							A&H	—	—	—	20,498	14,723
Chrysler Life Ins. Co. Troy, Michigan	37,768	31,968	1,500	4,300	—806	25,556	O	507	252	760	7,554	—
							A&H	—	—	—	1,934	1,900
							O	—	—	—	14,698	6,231
Citizens Standard Life Ins. Co.—Corpus Christi, Texas	17,139	14,657	773	1,709	392	13,161	GL	1,652	—	1,690	155	50,376
							A&H	2,297	—	2,077	733	470
							—	—	—	—	3,464	880
Coastal States Life Ins. Co. Atlanta, Georgia	109,942	101,342	2,326	6,275	1,491	87,878	ANN	—	—	—	—	—
							O	—	—	—	—	—
							GL	—	—	—	—	—

FOREIGN LEGAL RESERVE STOCK LIFE INSURANCE COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Received and Direct Claims Paid)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Capital	Reported Net Surplus	Net Gain From Oper. After Div. and Taxes	Aggregate Policy Reserve	ARKANSAS BUSINESS DURING 1977					
							Class	Insurance In Force 1-1-77	Insurance Written In 1977	Insurance In Force 12-31-77	Direct Premiums Received	Direct Claims Paid
The College Life Ins. Co. of America Indianapolis, Indiana	177,568	163,194	1,552	12,822	4,225	134,732	O	2,174	90	2,197	49,521	11,611
							A&H	—	—	—	53	—
							ANN	—	—	—	53	—
Colonial Life & Accident Inc. Co. Columbia, S.C.	92,124	61,705	3,967	26,452	7,553	45,929	O	6,126	2,114	6,108	90,934	15,537
							GL	143	—	135	905	—
							A&H	—	—	—	975,175	335,354
The Colonial Life Ins. Co. of America East Orange, N.J.	274,951	252,366	1,320	21,265	3,817	237,169	O	502	—	445	11,046	1,976
							GL	10,644	—	8,520	70,759	—
							IND	4	—	4	47	—
Colonial Penn Life Ins. Co. Philadelphia, Pennsylvania	298,513	205,612	1,500	—	47,288	97,431	A&H	—	—	—	239,073	187,240
							O	2,091	587	2,483	140,289	37,326
							GL	397	—	421	8,610	12,160
Combined Insurance Co. of America Chicago, Illinois	700,550	468,453	27,845	204,251	45,399	305,594	ANN	—	—	—	15,000	3,618
							O	55,293	9,985	56,540	1,221,016	349,574
							A&H	—	—	—	3,438,897	1,315,571
Commercial State Life Ins. Co.—St. Louis, Missouri	23,294	20,809	532	1,953	973	18,240	O	431	77	389	8,142	29,205
							GL	521	4	525	—	—
							IND	5	—	5	566	834
Commercial Union Life Ins. Co. Boston, Mass.	63,174	53,575	1,128	8,472	1,703	51,406	A&H	—	—	—	18,324	10,034
							O	11,556	1,758	11,301	150,123	43,761
							GL	1,067	—	1,097	—	—
Connecticut General Life Ins. Co. Hartford, Connecticut	9,282,845	9,365,758	29,892	433,195	110,865	4,792,871	A&H	—	—	—	7,403	1,633
							ANN	—	—	—	46,767	300
							O	35,809	5,294	38,430	813,449	266,895
Consolidated American Life Ins. Jackson, Miss.	28,813	25,760	1,009	2,043	557	21,816	CR L-G&I	25	—	3	—	—
							GL	78,549	8,329	99,071	458,475	229,871
							A&H	—	—	—	3,665,541	2,597,404
							ANN	—	—	—	165,749	217,514
							O	1,751	766	1,325	20,586	—
							CR L-G&I	36,236	41,332	46,604	683,597	191,051
							GL	1,418	284	1,702	—	—
							A&H	—	—	—	806,607	200,882
							ANN	—	—	—	2,330	—

FOREIGN LEGAL RESERVE STOCK LIFE INSURANCE COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Received and Direct Claims Paid)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Capital	Reported Net Surplus	Net Gain From Oper. After Div. and Taxes	Aggregate Policy Reserve	ARKANSAS BUSINESS DURING 1977					
							Class	Insurance In Force 1-1-77	Insurance Written In 1977	Insurance In Force 12-31-77	Direct Premiums Received	Direct Claims Paid
Constitution Life Ins. Co. Chicago, Illinois	67,332	48,274	1,200	17,858	1,306	41,755	O	2,331	3	2,183	46,595	33,565
							IND	16	—	16	—	—
							ANN	—	—	—	3,066	9,636
								—	—	—	—	—
Consumers National Life Ins. Co. Phoenix, Ariz.	6,134	4,778	500	856	100	2,958	—	—	—	—	—	—
Consumers United Ins. Co. Wilmington, Delaware	26,464	23,325	1,000	2,138	817	14,216	GL	1,472	173	1,972	14,126	—
							A&H	—	—	—	165,706	82,720
Continental American Life Ins. Co. Wilmington, Delaware	259,018	235,716	3,730	19,571	3,482	204,046	O	2,109	78	1,890	44,849	3,549
							GL	1,221	—	4	121	—
							A&H	—	—	—	7,240	2,130
Continental Assurance Co. Chicago, Illinois	2,230,154	2,454,472	21,831	116,851	28,720	1,473,671	O	33,333	4,410	33,147	673,512	388,670
							CR L-G&I	1,379	7	412	—4,128	2,663
							GL	80,548	1,033	92,509	1,179,155	748,232
							A&H	—	—	—	832,847	1,023,143
							ANN	—	—	—	495,125	219,339
Continental General Ins. Co. Omaha, Nebraska	14,599	11,069	1,112	2,418	640	8,566	O	1	—	1	506	—
							GL	377	163	540	—	—
							A&H	—	—	—	5,647	1,282
Continental Life Ins. Co. Fort Worth, Texas	18,238	16,616	500	1,121	—408	12,901	O	367	—	329	5,881	919
Continental Security Life Ins. Co. Jefferson City, Missouri	2,479	1,957	263	—	58	1,612	A&H	—	—	—	198	—
							O	50	—	15	—	—
Continental Service Life & Health Ins. Co. Baton Rouge, Louisiana	13,624	8,389	1,000	4,235	420	7,338	O	65	17	81	1,051	—
Countrywide Life Ins. Co. Los Angeles, Calif.	5,051	3,003	1,100	949	—1,429	2,683	O	1,455	3,180	3,482	100,897	15,476
Covenant Life Ins. Co. Somerville, N. J.	13,521	10,839	1,680	1,002	—74	8,644	O	185	492	121	1,920	—
The Credit Life Ins. Co. Springfield, Ohio	130,450	124,587	1,200	5,765	1,471	56,623	CR L-G&I	5,870	4,053	6,084	73,813	23,651
							GL	56	—	25	170	—
							A&H	—	—	—	10,642	1,098
Cross Country Life Ins. Co. Irving, Texas	2,757	28	1,100	1,628	116	2	—	—	—	—	—	—

FOREIGN LEGAL RESERVE STOCK LIFE INSURANCE COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Received and Direct Claims Paid)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Capital	Reported Net Surplus	Net Gain From Oper. After Div. and Taxes	Aggregate Policy Reserve	ARKANSAS BUSINESS DURING 1977					
							Class	Insurance In Force 1-1-77	Insurance Written In 1977	Insurance In Force 12-31-77	Direct Premiums Received	Direct Claims Paid
Farmers New World Life Ins. Co. Mercer Island, Washington	409,028	278,624	6,600	123,804	12,927	190,092	O	67,373	23,020	90,393	734,570	172,599
							CR L-G&I	2,496	312	2,808	13,875	9,204
							GL	6,082	216	6,298	17,110	22,500
							A&H	—	—	—	86,630	48,734
Federal Kemper Life Assurance Co. Long Grove, Illinois	108,324	102,028	1,364	4,932	—354	92,119	ANN	—	—	—	5,529	—
							O	11,176	7,383	16,803	92,378	—
							GL	3,362	243	4,959	21,495	—
							ANN	—	—	—	5,283	—
Federal Life & Casualty Co. Battle Creek, Michigan	100,056	89,032	1,100	9,924	1,738	478	O	463	7	405	8,947	12,495
							GR L-G&I	—	22	22	284	—
							GL	2,484	104	2,902	1,174	—
							A&H	—	—	—	90,642	52,878
Federated Guaranty Life Ins. Co. Montgomery, Alabama	38,685	25,030	2,106	11,550	2,620	19,051	O	12,123	—	6,608	91,396	—
							O	—	—	—	—	—
Federated Life Insurance Co. Owatonna, Minnesota	78,722	58,672	1,000	19,050	3,148	36,499	O	728	290	1,010	17,552	675
							GL	946	141	1,087	8,909	10,000
							A&H	—	—	—	112	—
Fidelity Bankers Life Ins. Co. Richmond, Virginia	111,835	99,254	3,010	9,571	3,905	93,797	O	1,969	170	2,092	43,250	4,243
							CR L-G&I	2,315	1,289	2,355	68,393	18,614
							GL	448	10	437	8,493	4,055
Fidelity & Guaranty Life Ins. Co. Baltimore, Maryland	152,641	125,817	2,000	24,824	5,437	107,432	O	49,347	11,940	52,770	604,338	133,962
							GL	9,433	4,801	12,580	77,945	25,500
							A&H	—	—	—	45,155	26,672
							ANN	—	—	—	42,247	23,120
Fidelity Interstate Life Ins. Co. Philadelphia, Penn.	5,576	2,772	1,320	1,485	—61	1,978	O	23	12	51	460	—
							A&H	—	—	—	4,902	4,369
Fidelity Security Life Ins. Co. Kansas City, Missouri	10,369	5,134	1,250	3,986	428	2,986	O	269	231	470	4,319	—
							GL	733	218	818	5,118	—
Fidelity Union Life Insurance Co. Dallas, Texas	419,753	378,243	5,100	36,410	10,751	338,581	O	78,353	15,712	84,697	1,222,322	259,246
							ANN	—	—	—	25,047	2,536
Financial Assurance, Inc. Golden, Colorado	9,365	7,021	1,013	1,332	90	5,188	O	1,388	—	1,392	22,930	—
							GL	233	—	—	4,602	—
							A&H	—	—	—	1,004	—

FOREIGN LEGAL RESERVE STOCK LIFE INSURANCE COMPANIES

(All Figures in Thousands Except Arkansas Direct Premiums Received and Direct Claims Paid)

Name and Home Office	Total Admitted Assets	Reported Liabilities	Reported Capital	Reported Net Surplus	Net Gain From Oper. After Div. and Taxes	Aggregate Policy Reserve	ARKANSAS BUSINESS DURING 1977					
							Class	Insurance In Force 1-1-77	Insurance Written In 1977	Insurance In Force 12-31-77	Direct Premiums Received	Direct Claims Paid
Firemen's Fund American Life Ins. Co.—San Rafael, Calif.	256,146	267,406	2,000	87,037	2,993	124,174	O	8,838	2,301	9,393	82,141	5,059
							GL	11,537	794	12,354	71,205	63,016
First Colony Life Insurance Co. Lynchburg, Virginia	117,318	89,097	3,434	24,786	1,624	74,500	A&H	—	—	—	489,484	317,711
							ANN	—	—	—	11,062	—
First Continental Life & Accident Ins. Co.—Houston, Texas	35,757	31,972	750	3,034	1,624	22,715	O	2,566	1,630	3,870	72,901	100,277
							GL	2,213	430	2,643	1,696	—
First Federated Life Insurance Co. Baltimore, Maryland	25,087	20,928	1,188	3,133	313	14,370	A&H	—	—	—	262	—
							O	285	17	245	18,651	4,937
First Life Assurance Company Oklahoma City, Oklahoma	21,637	19,543	909	1,185	—1,066	12,916	CR L-G&I	1,058	6,700	8,434	192,408	16,083
							GL	2,575	318	2,929	593	—
First Penn-Pacific Insurance Co. Trevoise, Pennsylvania	2,542	156	1,000	1,386	92	67	O	1,030	2,340	3,146	16,532	—
							CR L-G&I	57,149	55,204	61,262	971,321	259,219
First United Life Insurance Gary, Indiana	27,276	24,816	2,460	1,360	434	21,001	A&H	—	—	—	128,082	82,940
							O	127	—	—	459	—
Ford Life Insurance Company Dearborn, Michigan	109,052	94,083	1,500	13,469	1,694	69,803	O	154	38	192	2,668	—
							ANN	—	—	—	550	—
Foremost Life Insurance Co. Grand Rapids, Michigan	48,599	28,827	1,250	18,521	1,682	22,996	O	3,475	4,139	6,271	39,196	2,500
							CR L-G&I	86,274	29,864	116,139	1,679,929	274,544
The Franklin Life Insurance Co. Springfield, Illinois	1,995,915	1,700,214	42,033	260,667	48,175	1,390,857	A&H	—	—	—	388,707	102,272
							O	3,334	84	2,722	5,895	730
Frontier Insurance Company Jefferson City, Missouri	11,106	9,953	601	552	153	7,184	CR L-G&I	23,238	875	14,714	20,291	50,620
							GL	2,117	—	1,482	—	—
Gamble Alden Life Insurance Co. St. Louis Park, Minn.	80,742	66,814	1,500	12,429	4,368	22,615	A&H	—	—	—	11,313	8,051
							O	51,939	3,851	50,452	853,007	292,405
Gamble Alden Life Insurance Co. St. Louis Park, Minn.	80,742	66,814	1,500	12,429	4,368	22,615	GL	4,219	255	4,473	—	—
							A&H	—	—	—	18,458	2,979
Frontier Insurance Company Jefferson City, Missouri	11,106	9,953	601	552	153	7,184	ANN	—	—	—	25,480	41,150
							O	617	—	528	15,337	—
Gamble Alden Life Insurance Co. St. Louis Park, Minn.	80,742	66,814	1,500	12,429	4,368	22,615	O	188	145	683	4,778	—
							CR L-G&I	2,495	—	2,283	16,963	37,276
Gamble Alden Life Insurance Co. St. Louis Park, Minn.	80,742	66,814	1,500	12,429	4,368	22,615	GL	691	—	743	2,660	10,000
							A&H	—	—	—	29,335	4,132
Gamble Alden Life Insurance Co. St. Louis Park, Minn.	80,742	66,814	1,500	12,429	4,368	22,615	ANN	—	—	—	—	121
							O	—	—	—	—	—