ARKANSAS INSURANCE REPORT

May 11, 1926

(Business of 1925)

DISCARD
CRAIG MEMORIAL LIBRARY
METROPOLITAN LIFE INSURANCE COMPANY
Statistical Division

W. E. FLOYD
COMMISSIONER OF INSURANCE AND REVENUES

CLAUDE DUTY
ASSISTANT (IN CHARGE INSURANCE DEPARTMENT)

J. W. HATLEY
CLERK

MRS. BEULAH SHEWMAKE
CLERK

MISS SYLVIA WALKER
STENOGRAPHER

Condensed Report of Companies Doing a

Fire, Life, Health, Accident, Casualty, Fidelity and Surety, and Fraternal Business

in Arkansas in 1925

REPORT COMPILED BY
J. W. HATLEY

Left Blank Intentionally

Little Rock, Arkansas,
May 11, 1926.

Hon. Tom J. Terral,
Governor of Arkansas,
Little Rock, Arkansas,

Dear Sir:

We have the honor to submit herewith the 45th Annual Report of the Insurance Department of the State of Arkansas, such report being made in compliance with Section 5951, Paragraph 9, and Section 5957, Crawford and Moses' Digest.

The 45th General Assembly of the State of Arkansas changed the insurance laws of Arkansas by enacting Act No. 88, abolishing the office of Commissioner of Insurance and Fire Marshal and creating the office of Commissioner of Insurance and Revenues, the powers and duties of the Insurance Commissioner and State Fire Marshal were conferred upon the Commissioner of Insurance and Revenues; by enacting Act No. 137 known as the Stipulated Premium Company law which allows a company to be organized in Arkansas to transact life, health and accident insurance on the stipulated premium plan, its authorized capital stock to be not less than $50,000.00 of which amount at least 20%, or $10,000.00, must be paid in; by enacting Act No. 139 which provides for regulation and control of assessment insurance companies and confines their activities to life, health and accident business and prohibits such companies from hereafter being organized to do an industrial or fire insurance business in this state.

The new laws have been published by the Department and distributed to interested parties and called to the attention of such companies as had to make changes to comply with its provisions, and especially Act No. 139 has caused several assessment companies that were in the habit of discounting and scaling claims to go out of business as insolvent companies, others to reorganize and convert to the stipulated premium plan and others to transfer and merge their membership to solvent companies. The duties of the Commissioner as to supervision of the domestic mutual assessment companies since the 10th of June, 1925, the date the new laws became effective, have been burdensome and have required much time and attention, but it is realized in the Department at least, that much valuable service has been rendered the public by elimination of some of the companies which scaled and reduced their beneficial claims and only proved a disappointment to the beneficiaries of such companies at the time of bereavement.

We believe the above referred to laws to be very wise and timely measures. Through their administration, the standard of insurance companies doing business in Arkansas has been raised, and through continued supervision and enforcement, may still be improved.

The law of Caveat Emptor applies to insurance as to any other business and the public should read the contract offered and be advised that not all companies authorized to transact business in Arkansas are above reproach or are sure to succeed, as that depends largely on their management, plan and financial ability. The Department's records and statements showing the condition of all companies operating in Arkansas are open to the public and it is very frequently called on for this service and facts are given and plan of operation of the company, as shown by the statements and records, and the public is left to choose as no partiality is shown by the Department as to any class of companies, or any particular company.

The figures submitted herewith are copied from the last annual statements of the insurance companies showing condition on December 31, 1925, and filed in this Department on or before March 1, 1926, and have not been audited by the Department.

As will be noted from the statistics and comparison of this year's report with the last, there was a healthy increase in all lines of insurance in this state during the year, 1925, and a corresponding increase in the volume of premiums collected and the amount of taxes paid.

Necessity for a New Code of Insurance Laws

From a careful study of the insurance laws of the state, this Department is unqualifiedly of the opinion that an urgent necessity exists for a new insurance code. We find that Legislative enactments have not kept pace with progress made in insurance. The foundation for the present regulatory laws was laid by our General Assemblies of the early 70's and 80's. Some of these laws have been amended from time to time and new ones passed, but many of the original statutes still exist.

Insurance is a classified business. Companies may operate on either a stock or mutual basis. It is again divided into fire, marine and inland; life, disability and accident; casualty; assessment; stipulated premium; fraternal, etc. Many new forms of insurance are being written today which were unheard of at the time our first insurance laws were passed. Among such forms may be mentioned automobile insurance, credit insurance, title insurance and others, including rain, hail, insurance of crops and use and occupancy. Many of such classes of insurance are not mentioned in our existing laws and, in many instances, are subject to regulation only by departmental rulings.

In order that our great and rapidly developing state may keep pace with the best and most modern thought with respect to the regulation of the business of insurance, we earnestly recommend the adoption of a new code of insurance laws for submission to and passage by our General Assembly.

And to the end that same may be ready for submission to and consideration by the Legislature of 1927, we respectfully recommend that you appoint a commission to prepare such code. We would suggest that the head of the State Insurance Department be named as Chairman of such Commission. Also that you appoint one member to represent the fire insurance companies; one to represent the life; one the casualty; one the fraternal; one the reciprocals; one the assessment and one the stipulated premium companies.

This Commission, in our opinion, should be named at an early date and begin at once the recodification of such laws, being able to present same to the next Legislature for its consideration as a code which is modern, practical and up-to-date, complete and workable, as well as being fair to both the insurance companies and the people of this state.

The Firemen's Relief and Pension Fund, Act No. 491 of 1921:

The Insurance Commissioner is required to keep a separate account of the premium collections on all fire insurance written in the various cities and towns claiming this pension relief fund and make a showing of one-half the tax for the benefit of the firemen of each city or town claiming it. Section 16 of the Act makes it the duty of the clerk of each city or town qualified, organized and claiming the fund to file an application with the Insurance Commissioner for it on or before January 15 of each year. An amendment to this section is suggested requiring the application to be filed not later than December 31 of the year for which the premium tax is paid.

The Commissioner is required early in January to send out all blanks

for reports to be made by the insurance companies and if all applications for the Firemen's Relief Fund have been filed on December 31 preceding, the companies may be so advised and blanks enclosed for the necessary reports as to premiums collected in the cities and towns named, and the companies will have time to return these reports with the annual statements and general tax statements due sixty days after January 1. This amendment will enable the Commissioner to handle the business with much less expense in money and time, and get the blanks to the companies when needed so that returns may be made with the other filings of the companies and tax payments on or before March 1 of each year.

As the matter now stands the lists of the cities and towns claiming the relief and blank reports for the companies cannot be mailed until January 16, after all other blanks and reports have gone forward, and hence the returns are often delayed and it is difficult to get all the reports returned in time to compile the statement and make the certificates to the Auditor and Treasurer as required before the 1st day of April.

Respectfully submitted,

W. E. FLOYD,
Commissioner of Insurance and Revenues

By CLAUDE DUTY,
Assistant (In charge Insurance Department)

Left Blank Intentionally

INTRODUCTION

The following number and classes of insurance companies, at the date of this report, are authorized to transact business in Arkansas.

Fire and Marine, Stock and Mutual	151
Life, Legal Reserve	93
Life, Stipulated Premium Plan	9
Miscellaneous Casualty, Fidelity and Surety	62
Assessment	16
Fraternal, White	32
Fraternal, Colored	24
Reciprocal Exchanges	28
Farmers Mutual Fire Associations	12
Total	427

New Arkansas Companies

Companies organized in Arkansas and Certificate of Authority issued to since the last report.

STOCK COMPANIES—

Liberty National Life Ins. Co., Morrilton, organized May 19, 1925—Life.

Standard Life Ins. Co., Eureka Springs, organized December 24, 1925—Life.

Pioneer Reserve Life Ins. Co., Little Rock, organized March 31, 1926—Life.

Guaranty Abstract & Title Ins. Co., Fort Smith, organized September 1, 1925—Title Ins.

Little Rock Title Ins. Co., organized January 26, 1926—Title Ins.

STIPULATED COMPANIES—

Old American Ins. Co., Little Rock, organized June 11, 1925—Life, Health and Accident.

Commonwealth Life Ins. Co., Fort Smith, organized June 16, 1925—Life, Health and Accident.

Progressive Life Ins. Co., Rogers, organized June 18, 1925—Life, Health and Accident.

Southern Life Ins. Co, Little Rock, organized August 3, 1925—Life, Health and Accident.

Co-Operative Burial and Life Ins. Co., Pine Bluff, organized August 18, 1925—Life, Health and Accident.

Arkansas State Life Ins. Co., Little Rock, organized September 1, 1925—Life, Health and Accident.

LEGAL RESERVE MUTUAL—

Pyramid Life Ins. Co., Little Rock, organized August 4, 1925—Life.

National Old Line Ins. Co., Little Rock, organized January 27, 1926—Life.

ASSESSMENT—

National Benefit Society, Helena, organized April 24, 1925—Life.

American Guaranty Life Ins. Co., Eureka Springs, permit issued to organize December 10, 1925.

National Burial Association, Helena, permit to organize assessment company issued September 7, 1925.

Physicians Life Ins. Co., Little Rock, permit to organize assessment company issued March 19, 1926, and completed organization and certificate of authority issued March 23, 1926.

FRATERNAL—

Rising Sons & Daughters Fraternal Society of America (Colored) Little Rock, permit to organize fraternal society issued November 16, 1925.

FARMERS MUTUAL—

Lincoln Mutual Ins. Co., Lincoln, Farmers Mutual Fire organized May, 1925.

New Companies of Other States

Admitted to Arkansas since the date of the last report.

FIRE

North Star Ins. Co.	New York	May 11, 1925
Equity Fire Ins. Co.	Kansas City, Mo.	June 23, 1925
Hudson Ins. Co.	New York	June 26, 1925
Svea Fire & Life Ins. Co.	New York	June 26, 1925
Palmetto Fire Ins. Co.	Sumter, S. C.	Dec. 18, 1925
Travelers Home Fire Ins. Co.	Chicago, Ill.	Dec. 18, 1925
County Fire Ins. Co., of Phil.	Manchester, N. H.	July 28, 1925
General Exchange Ins. Corp'n.	New York	Sept. 16, 1925
Hanover Fire Ins. Co.	New York	Sept, 25, 1925
Bankers Fire Ins. Co.	Durham, N. C.	Oct. 21, 1925
New York Underwriters Ins. Co.	New York	Nov. 23, 1925
Hamburg American Ins. Co.	New York	Jan. 14, 1926
Patriotic Ins. Co. of America	New York	Jan. 12, 1926
Commonwealth Ins. Co.	New York	Jan. 12, 1926
Imperial Assurance Co.	New York	March 1, 1926
American Reserve Ins. Co.	Hartford	March 1, 1926
LaSalle Fire Ins. Co.	New Orleans	March 16, 1926

LIFE

Old Line Life Ins. Co.	Lincoln, Neb.	April 9, 1925
Central Life Ins. Co.	Fort Scott, Kans.	May 13, 1925
Kansas Life Insurance Co.	Topeka, Kans.	July 7, 1925
Commonwealth Life Ins. Co.	Louisville, Ky.	Aug. 31, 1925
Mammoth Life and Accident Ins. Co.	Louisville, Ky.	Sept. 11, 1925
Universal Life Ins. Co.	Memphis, Tenn.	Sept. 25, 1925
Farmers Union Mutual Life Ins. Co.	Des Moines, Ia.	Oct. 19, 1925
Pilot Life Ins. Co.	Greensboro, N. C.	Dec. 9, 1925
John Hancock Mutual Life Ins. Co.	Boston, Mass.	Jan. 22, 1926
American Reserve Life Ins. Co.	Omaha, Neb.	April 24, 1926
Bankers Life Ins. Co.	Denver, Colo.	April 26, 1926

STIPULATED PREMIUM

Liberty Life Ins. Co.	Muskogee, Okla.	July 10, 1925
Commercial Life Ins. Co.	Kansas City, Mo.	July 16, 1925
Springfield Life Ins. Co.	Springfield, Mo.	March 1, 1926

MISCELLANEOUS CASUALTY, FIDELITY & SURETY

Northwestern Casualty & Surety Co.	Milwaukee, Wis.	April 27, 1925
Employers Casualty Co.	Dallas, Texas	Aug. 20, 1925
Petroleum Casualty Co.	Houston, Texas	Nov. 2, 1925
Nebraska Indemnity Co.	Omaha, Neb.	Nov. 6, 1925
Security Union Casualty Co.	Houston, Texas	Nov. 25, 1925
Great American Casualty Co.	Chicago, Ill.	Nov. 27, 1925
American Employers Ins. Co.	Boston	Jan. 29, 1926
National Union Indemnity Co.	Pittsburgh, Pa.	Feb. 19, 1926
First Reinsurance Co. of Hartford, changed from fire insurance company to casualty reinsurance		March 1, 1926
Commercial Casualty Ins. Co.	Newark, N. J.	March 1, 1926
Oklahoma Mutual Indemnity Corp'n.	Oklahoma City, Okla	March 18, 1926

ASSESSMENT

Texas Mutual Life Ins. Ass'n.	Waco	June 10, 1925
Western Mutual Life Ass'n.	Los Angeles	Aug. 18, 1925

RECIPROCAL

Epperson Underwriters	Kansas City, Mo.	April 30, 1925

Changes, Withdrawals, Etc.

Changes in name of company, address, withdrew from state, merged, reinsured or ceased business since the last report.

FIRE

September 28, 1925—Liberty National Fire Ins. Co., Morrilton, name changed to Ozark National Fire Ins. Co., quit business and reinsured by Home Fire Ins. Co., January 12, 1926.

January 1, 1926—American Equitable Assurance Co., of New York merged with Anchor Ins. Co., retaining first name.

American Fire Ins. Corporation of New York, consolidated with Union Reserve Ins. Co. of New York under the name of American Reserve Insurance Company.

Mississippi Fire Insurance Company withdrew in April, 1925.

Sterling Fire Insurance Company withdrew March 1, 1926.

Cuban National Insurance Company withdrew March 1, 1926.

Inter-Ocean Reinsurance Company withdrew March 1, 1926.

Pawtucket Mutual Fire Insurance Company withdrew March 1, 1926.

Savannah Fire Insurance Company withdrew March 1, 1926.

Travelers Home Fire Insurance Company, name changed to Illinois Travelers Home Fire Insurance Company.

June 19, 1925—Modern Mutual Insurance Company, an assessment fire company, placed in the hands of a Receiver for liquidation. X. O. Pindall was named Receiver by Chancellor Martineau.

Farmers Mutual Fire Insurance Company, Malvern, quit business.

Farmers Mutual Fire Association, Fayetteville, placed in hands of a Receiver in December, 1925.

LIFE

February 18, 1925—Cloverleaf Life & Casualty Company name changed to American Bankers Insurance Company.

Capital Life Insurance Company, Little Rock, permit to organize cancelled.

Arkansas State Mutual Insurance Company, quit business and reinsured by National Old Line Insurance Company, February 26, 1926.

International Life & Trust Company name changed to International Life and Annuity Company on February 9, 1926.

Mountain States Life Insurance Company, Denver, withdrew March 1, 1926.

United States National Life & Casualty Company, name changed to Washington Fidelity National Life Insurance Company on March 9, 1926.

Western National Life Insurance Company, Denver, withdrew in 1925.

Liberty National Life Insurance Company, Morrilton, quit and business was reinsured by Home Life Insurance Company on February 23, 1926.

MISCELLANEOUS AND CASUALTY

Western Casualty Company, Denver, withdrew March 1, 1926.

ASSESSMENT COMPANIES

April 30, 1925—American Mutual Union of Eureka Springs merged with American Insurance Union of Columbus, Ohio.

March 1, 1925—Arkansas Mutual Benefit Association, Camden, withdrew.

March 1, 1925—Bankers and Planters Life Association of Fort Smith reinsured with Liberty Life Ins. Co. of Muskogee, Okla., a stipulated premium company.

August 8, 1925—Christian Benevolent Association, Jonesboro, quit business.

April 1, 1925—Citizens Mutual Life Association of Fayetteville merged with Arkansas Life Asociation of Fayetteville, Arkansas.

July 30, 1925—Citizens Mutual Life and Casualty Company, Malvern, quit business.

Commonwealth Life Association of Fort Smith, converted to Commonwealth Life Insurance Company, a stipulated premium company of Fort Smith.

August 18, 1925—Co-Operative Burial & Industrial Association of Pine Bluff converted to Co-Operative Burial & Life Insurance Company, a stipulated premium company.

August 4, 1925—Dixie Mutual Life Insurance Co., quit business.

September 1, 1925—Enterprise Mutual Insurance Company, reinsured in Mammoth Life and Accident Insurance Co., of Louisville, Ky.

Fayetteville Mutual Benefit Association, wound up in Chancery Court at Fayetteville.

January 16, 1925—Home Mutual Life Association, Little Rock, taken over by Old American Insurance Company.

May 8, 1926—Mutual Relief Association, Booneville. No report filed.

August 10, 1925—Mothers Union Mutual Life Insurance Co., Forrest City, quit business and reinsured in National Benefit Life Co.

March 1, 1925—National Reserve Insurance Co., Hot Springs, quit business.

June 11, 1925—Old American Insurance Company of Little Rock, converted to a stipulated premium company.

November 25, 1925—Ozark Mutual Life Association merged with American Insurance Union, Columbus, Ohio.

March 1, 1925—Rising Sons & Daughters Union Mutual Aid Society, Little Rock, not licensed.

June 25, 1925—Security Mutual Life Association, Rogers, name changed to Security Life Insurance Company, and in March, 1926, reinsured in Southern Life Insurance Company of Little Rock.

August 3, 1925—Southern Mutual Life Association, Little Rock, Arkansas, reinsured by Southern Life Insurance Company, a stipulated premium company.

Springfield Mutual Association converted to a stipulated premium company and name changed to Springfield Life Insurance Company.

October 8, 1925—Union Mutual Life Insurance Association, Texarkana, Ark., permit to organize under Act 139, surrendered.

March 23, 1926—Texas Mutual Life Insurance Association quit and its business reinsured by Physicians Life Insurance Company of Little Rock.

March 4, 1926—Wonder State Mutual Insurance Company of Little Rock, placed in hands of receiver.

Travelers Life Association, business reinsured by Pioneer Reserve Life Insurance Company in March, 1926.

FRATERNALS

March 18, 1925—Columbian Circle, Chicago, name changed to Chicago Fraternal Life Association.

October 5, 1925—Heralds of Liberty, name changed to Liberty Life Assurance Society of Birmingham.

October 5, 1925—Odd Fellows Benefit Association of Marianna, Arkansas, in hands of Attorney General who has allowed time for straightening out its financial affairs and referred the order back to the supervision of the Commissioner of Insurance & Revenues who relicensed it March 1, 1926.

RECIPROCALS

March 1, 1925—Indemnity Exchange, Chicago, withdrew.

March 1, 1925—Lumbermans Exchange, Kansas City, Mo., reinsured by Reciprocal Underwriters on April 25, 1924.

December 21, 1925—The Lumber Underwriters, address changed from Chicago to Fordyce and A. B. Banks & Co., named Attorney in Fact.

March 1, 1925—Reciprocal Annex, Kansas City, Mo., reinsured in Reciprocal Underwriters on April 25, 1924.

American Bankers Indemnity Alliance, Kansas City, quit business, receiver appointed.

June 1, 1925—Merchants Reciprocal Underwriters merged with Western Reciprocal Underwriters.

June 1, 1925—Oil Mens Reciprocal Association quit business.

Examinations

The following companies, associations and societies have been examined by the department since the last report:

1. American Mutual Union.....Eureka Springs
2. Arkansas Life Association.....Fayetteville
3. Arkansas Mutual Benefit & Burial Association.....Dermott
4. Arkansas State Mutual Insurance Company.....Little Rock
5. Bankers & Planters Life Association.....Fort Smith
6. Calanthe, Order of.....Little Rock
7. Commonwealth Life Association.....Fort Smith
8. Commonwealth Life Insurance Company.....Fort Smith
9. Farmers Tri-County Mutual Fire Ins. Association.....Paragould
10. Farmers Mutual Aid Association.....Atkins
11. Farmers Mutual Fire Association.....Fayetteville
12. Northwestern Arkansas Farmers Mutual Tornado Ins. Co. ..... Fayetteville
13. Washington County Farmers Mutual Fire Ass'n.....Fayetteville
14. Farmers Mutual Insurance Company.....Gentry
15. Carroll County Farmers Mutual Aid Ass'n.....Green Forest
16. Farmers Mutual Fire Ins. Co., of White County.....Judsonia
17. Green & Clay County Farmers Mutual Ins. Ass'n.....Lafe
18. Farmers Mutual Fire Insurance Company.....Malvern
19. Farmers Mutual Insurance Company.....Rogers
20. German Catholic Benevolent Society.....Subiaco
21. Great Southern Fraternal Union.....Little Rock
22. Great Southern Mutual Life Ins. Co.....Little Rock
23. Imperial Counsel of Jugamos.....Forrest City
24. International Order of Daniel.....Little Rock
25. Knights of Pythias, N. A. S. A. E. A. A. & A.....Little Rock
26. Lamar Life Insurance Company.....Jackson, Miss.
27. Liberty National Life Ins. Co.....Morrilton
28. Masonic Benefit Association.....Prescott
29. Mississippi Fire Insurance Co.....Jackson, Miss.
30. Modern Mutual Insurance Co.....Little Rock
31. Mutual Relief Association.....Booneville
32. North American National Life Ins. Co.....Omaha, Neb.
33. Old American Insurance Company.....Little Rock
34. Ozark National Fire Insurance Company.....Morrilton
35. Royal Circle of Friends.....Forrest City
36. State Mutual Fire Insurance Association.....Newport
37. United Bros. of Friendship and Sisters of Mysterious Ten ..... Little Rock
38. United Friends of America.....Little Rock
39. United Knights & Ladies of Honor of the World.....Pine Bluff
40. United Order of Good Samaritans.....Forrest City
41. Wonder State Mutual Insurance Company.....Little Rock
42. Woodmen of Union.....Hot Springs
43. Citizens Benefit Association.....Magnolia
44. Old American Insurance Company.....Little Rock
45. Mutual Income Insurance Company.....Little Rock

Revenue Derived from Insurance Companies for the Year 1925

DECEMBER 31ST, 1925

2% Tax	$469,504.52
5% Tax	1,598.26
Fees for Agents Licenses	38,650.00
All Other Fees	6,854.10
Total	$516,606.88

Also statement showing revenues received by the department the first quarter of 1926, as follows:

MARCH 31ST, 1926

2% Tax	$514,870.06
5% Tax	2,591.96
Fees for Agents Licenses	30,456.00
All Other Fees	5,442.00
Total	$553,360.02

Firemen's Pension Fund

In compliance with the provisions of the Firemen's Relief and Pension Fund Act No. 491 of 1921, the following statement was made and certified to the Auditor of State, with copy to the State Treasurer, as follows:

STATE OF ARKANSAS
DEPARTMENT OF INSURANCE AND REVENUES

CERTIFICATE

Hon. J. Carrol Cone,
Auditor of State,
Little Rock, Arkansas.

Dear Sir:

In accordance with the provisions of Section 12, Act 491 of 1921, I hereby certify to you the names of the cities and towns of this state that have made proper filings with this Department claiming the Firemen's Relief and Pension Fund Tax in said Act provided; also the amount of premiums collected by all fire, tornado and marine insurance companies, corporations or associations incorporated under the laws of any State or Nation other than the State of Arkansas and doing business in the State of Arkansas during the year 1925, in said cities and towns; also the amount of taxes collected on said premiums at 2% and one-half of said tax properly apportioned under the provisions of said Act to said cities and towns, as follows, to-wit:

NAME OF CITY OR TOWN	PREMIUMS COLLECTED	TAX AT 2%	ONE-HALF OF 2% TAX
Arkansas City	$17,682.37	$ 353.65	$ 176.82
Ashdown	26,054.05	521.08	260.54
Augusta	14,061.23	281.22	140.61
Batesville	59,436.40	1,188.73	594.36
Bentonville	31,304.52	626.09	313,04
Blytheville	124,122.46	2,482.45	1,241.22
Brinkley	24,508.35	490.17	245.08
Clarksville	34,688.44	693.77	346.88
Conway	70,963.11	1,419.26	709.63
Dardanelle	19,980.25	399.61	199.80
DeQueen	31,188.82	623.78	311.88
DeWitt	12,860.27	257.21	128.60
Dumas	15,690.28	313.81	156.90
El Dorado	140,528.50	2,810.57	1,405.28
England	23,490.23	469.80	234.90
Fayetteville	110,435.11	2,208.70	1,104.35
Fordyce	33,488.33	669.77	334.88
Forrest City	57,653.70	1,153.07	576.53
Fort Smith	363,198.34	7,263.97	3,631.98
Gurdon	10,666.18	213.32	106.66
Heber Springs	14,950.64	299.01	149.50
Helena	225,711.87	4,514.24	2,257.11
Hope	74,177.97	1,483.56	741.77

NAME OF CITY OR TOWN	PREMIUMS COLLECTED	TAX AT 2%	ONE-HALF OF 2% TAX
Hot Springs	289,388.05	5,787.76	2,893.88
Jonesboro	142,478.48	2,849.57	1,424.78
Lake Village	28,610.37	572.21	286.10
Little Rock	933,701.35	18,674.03	9,337.01
Luxora	4,405.83	88.12	44.06
McGehee	35,474.57	709.49	354.74
Marianna	69,553.73	1,391.07	695.53
Mena	41,502.41	830.05	415.02
Monticello	35,325.78	706.52	353.25
Morrilton	51,074.03	1,021.48	510.74
Newport	95,820.07	1,916.40	958.20
North Little Rock	71,101.71	1,422.03	711.01
Paragould	62,781.77	1,255.64	627.81
Piggott	13,516.32	270.32	135.16
Pine Bluff	333,553.03	6,671.06	3,335.53
Prescott	26,454.46	529.09	264.54
Rogers	37,118.70	742.37	371.18
Russellville	52,211.99	1,044.24	522.11
Searcy	43,823.87	876.48	438.23
Siloam Springs	33,763.55	675.27	337.63
Springdale	21,178.86	423.58	211.78
Stuttgart	72,049.28	1,440.99	720.49
Texarkana	144,244.43	2,884.89	1,442.44
Van Buren	24,772.88	495.46	247.72
Wynne	38,304.85	766.10	383.05
Totals	$4,239,051.89	84,781.06	42,390.31

And I do certify.

Witness my hand and seal of this Department this the 30th day of March, A. D. 1926.
(LS)

W. E. FLOYD,
Commissioner of Insurance and Revenues.

Received of W. E. Floyd, Commissioner of Insurance and Revenues of the State of Arkansas, a copy of above instrument this 30th day of March, 1926.

J. CARROL CONE,
Auditor of State.

D. H. BLACKWOOD,
State Treasurer

GENERAL SUMMARY STATEMENT

Companies Transacting Business in Arkansas During 1925

No.	CLASSES	ASSETS	LIABILITIES	CAPITAL	SURPLUS
105	Direct Writing Stock Fire	$ 1,343,247,266	$ 775,081,432	$181,725,664	$ 386,440,170
33	Reinsurance Fire	129,440,677	8,470,234	16,560,000	28,160,442
13	Mutual Fire	23,737,359	13,272,793	.....	10,464,576
29	Reciprocal Exchanges	27,120,704	10,540,650	.....	16,580,054
89	Legal Reserve Life	8,484,552,677	8,116,298,820	54,885,299	313,368,558
9	Stipulated Premium Life	330,746	127,921	151,600	51,225
*56	Miscellaneous Casualty Fidelity and Surety	542,858,467	377,264,828	75,428,500	88,473,399
17	Assessment Companies	22,488,506	5,358,381	.....	17,130,130
32	White Fraternals	344,527,229	46,398,082	.....	298,129,147
24	Colored Fraternals	3,913,886	492,565	.....	3,421,321
	Totals	$10,922,217,517	$9,353,304,967	$328,751,063	$1,162,219,022

*Assets, Liabilities, Capital Stock and Surplus of 22 Legal Reserve Life Companies writing casualty lines not included.

STOCK FIRE INSURANCE COMPANIES—(Direct Writing)
Showing Financial Condition on December 31, 1925

NAME OF COMPANY	ASSETS	LIABILITIES	CAPITAL	SURPLUS
Aetna	$ 47,319,226	$ 30,420,543	$ 5,000,000	$ 11,898,683
Agricultural	9,826,476	6,419,767	1,000,000	2,406,709
Alliance	7,258,466	3,516,910	1,000,000	2,741,556
American Alliance	7,225,351	1,947,115	2,000,000	3,278,236
American Central	9,043,995	5,846,524	1,000,000	2,197,471
American Druggists	1,559,211	265,850	500,000	793,361
American Equitable Assurance	4,640,049	2,890,049	500,000	1,250,000
American	23,278,310	15,989,050	3,500,000	3,789,260
Atlas	6,420,194	4,356,286	400,000*	1,663,908
Automobile	23,853,217	17,747,994	4,000,000	2,105,223
Bankers and Shippers	5,140,974	3,120,812	1,000,000	1,020,162
Bankers Fire	342,414	108,204	200,800	33,410
British America	2,852,022	2,029,701	200,000*	622,321
California	4,260,501	2,533,550	1,000,000	726,951
Camden	10,271,781	6,116,680	2,000,000	2,155,101
Carolina	1,558,102	497,060	500,000	561,042
Central States	403,088	5,800	250,000	147,288
Citizens	1,297,151	786,318	200,000	310,833
City of New York	5,072,007	2,926,420	1,000,000	1,145,587
Columbia	2,604,687	1,007,911	400,000	1,196,776
Commercial Union Assurance	15,501,362	10,483,526	1,020,000*	3,997,836
Commercial Union Fire	2,887,677	2,055,939	200,000	631,738
Connecticut	15,075,908	8,748,051	10,000,000*	5,327,857
Continental	67,774,523	34,513,768	1,000,000*	23,260,755
Detroit Fire and Marine	3,561,784	1,663,597	800,000	1,098,187
East and West	1,718,322	619,793	500,000	598,529
Equitable Fire and Marine	4,925,493	1,755,209	1,000,000	2,170,284
Equity Fire	710,704	99,516	200,000	411,188
Export	1,661,325	156,542	600,000	904,783

*Deposit Capital,

STOCK FIRE INSURANCE COMPANIES—(Direct Writing)—*(Continued)*

NAME OF COMPANY	ASSETS	LIABILITIES	CAPITAL	SURPLUS
Federal	$ 9,569,274	$ 4,681,732	$ 1,000,000	$ 3,887,542
Federal Union	2,159,647	870,087	1,000,000	289,560
Fidelity-Phenix	51,324,539	27,323,077	5,000,000	19,001,462
Fidelity Union Fire	1,338,227	687,584	500,000	150,643
Fire Association	20,938,281	10,747,733	3,000,000	7,190,548
Firemen's Fund	30,191,341	19,463,751	5,000,000	5,727,590
Firemen's	21,285,738	9,955,310	5,000,000	6,330,428
Franklin	9,919,943	5,889,023	1,000,000	3,030,920
General Exchange	2,143,986	814,291	500,000	829,695
Girard Fire and Marine	5,800,834	3,461,203	1,000,000	1,339,631
Glens Falls	15,108,030	9,199,484	2,500,000	3,408,546
Globe and Rutgers	67,922,096	40,260,152	3,500,000	24,161,944
Great American	50,774,002	21,732,721	12,500,000	16,541,281
Harmonia Fire	900,014	301,040	200,000	398,974
Hartford Fire	85,727,772	59,240,792	10,000,000	16,486,980
Home Fire	2,108,189	1,052,453	500,000	555,736
Home Fire and Marine	5,062,525	2,472,745	1,000,000	1,589,780
Home, The	86,935,154	48,414,500	18,000,000	20,520,654
Hudson	3,038,768	1,675,935	500,000	862,833
Importers and Exporters	3,306,272	1,994,912	700,000	611,360
Indemnity Mutual Marine	1,285,953	449,314	300,000*	536,339
Insurance Company of North America	58,876,018	31,029,963	7,500,000	20,346,055
Insurance Company, State of Pennsylvania	5,861,592	3,136,598	1,000,000	1,724,994
Liverpool and London and Globe	19,955,155	14,860,679	600,000*	4,494,476
London and Lancashire	9,154,881	4,858,685	510,000*	3,786,196
Mechanics and Traders	3,493,387	1,760,473	300,000	1,432,914
Mechanics	4,478,484	2,971,049	600,000	907,435
Mercantile of America	5,759,109	3,321,229	1,000,000	1,437,880
Milwaukee Mechanics	10,395,020	6,716,026	1,250,000	2,428,994
National	38,202,777	23,773,604	3,000,000	11,429,173

*Deposit Capital.

STOCK FIRE INSURANCE COMPANIES—(Direct Writing)—*(Continued)*

NAME OF COMPANY	ASSETS	LIABILITIES	CAPITAL	SURPLUS
National Liberty	$ 16,689,381	$ 9,636,880	$ 1,500,000	$ 5,552,501
National Security	1,158,647	355,526	500,000	303,121
National Union	12,812,994	8,893,070	2,500,000	1,419,924
Newark	6,736,764	4,183,579	1,000,000	1,553,185
New Hampshire	12,745,435	6,758,640	2,250,000	3,736,795
Niagara Fire	20,733,741	12,633,772	3,000,000	5,099,969
North British	15,328,467	9,468,410	400,000*	5,460,057
North River	16,949,742	11,148,090	2,000,000	3,801,652
Orient	7,278,580	3,769,905	1,000,000	2,508,675
Pacific States	422,848	19,190	201,864	201,794
Palatine	5,108,484	3,565,012	330,000*	1,213,472
Palmetto Fire	937,150	188,811	500,000	248,339
Pennsylvania	13,806,708	8,336,014	1,000,000	4,470,694
Philadelphia Fire and Marine	4,035,915	1,588,119	1,000,000	1,447,796
Phoenix Assurance	7,862,049	4,963,275	400,000*	2,498,774
Phoenix Insurance Company	33,950,173	14,679,500	5,000,000	14,270,673
Providence Washington	14,425,926	6,327,181	2,000,000	6,098,745
Queen	20,348,549	11,211,384	3,000,000	6,137,165
Reliance	2,920,746	1,384,901	1,000,000	535,845
Royal Exchange	5,241,023	3,404,680	400,000*	1,436,343
Royal	24,890,130	17,869,958	400,000*	6,620,172
Scottish Union and National	9,335,359	5,287,580	200,000*	3,847,779
Sea	2,838,856	1,621,680	200,000*	1,017,176
Security	10,179,904	6,193,674	1,500,000	2,486,230
Sentinel Fire	1,109,568	93,655	500,000	515,913
Springfield Fire and Marine	25,763,270	15,570,910	3500,000	6,692,360
Standard Marine	3,514,797	1,658,770	200,000*	1,656,027
Star	4,846,802	2,685,537	1,000,000	1,161,265
Sterling Fire	3,030,407	1,691,727	850,000	488,680
St. Paul Fire and Marine	24,319,524	13,418,497	4,000,000	6,901,027

*Deposit Capital,

STOCK FIRE INSURANCE COMPANIES—(Direct Writing)—*(Continued)*

NAME OF COMPANY	ASSETS	LIABILITIES	CAPITAL	SURPLUS
Stuyvesant	$ 3,544,641	$ 2,398,509	$ 700,000	$ 446,133
Sun Insurance Office	7,313,055	5,260,582	400,000*	1,652,473
Svea Fire and Life	2,821,430	1,692,475	200,000*	928,955
Thames and Mersey Marine	1,471,884	551,870	200,000*	720,014
Tokio Marine and Fire	7,400,762	2,563,289	400,000*	4,437,473
Travelers Fire	4,641,525	2,337,039	1,000,000	1,304,486
Illinois Travelers Home Fire	470,828	168,352	100,000	202,475
Union Assurance	3,291,938	2,554,484	463,000*	274,454
Union Insurance	7,058,050	3,891,775	400,000*	2,766,275
Union Marine	1,204,521	330,286	200,000*	674,235
United States Fire	25,119,697	16,074,430	2,000,000	7,045,267
United States Merchants and Shippers	4,976,781	2,679,605	1,000,000	1,297,176
Victory	2,688,055	1,122,210	1,000,000	565,845
Westchester Fire	13,427,755	8,825,997	1,500,000	3,101,758
Western Assurance	4,750,114	3,114,365	400,000*	1,235,749
World Fire and Marine	2,682,963	1,163,607	1,000,000	519,356
Totals	$1,343,247,266	$775,081,432	$181,725,664	$386,440,170

*Deposit Capital.

STOCK FIRE INSURANCE COMPANIES—(Direct Writing)
Business in Arkansas for the Year 1925

NAME OF COMPANY	LOCATION	NET RISKS	NET PREMIUMS	NET LOSSES
Aetna	Hartford	$ 36,736,550	$ 432,027	$ 248,509
Agricultural	Watertown	3,915,600	45,299	34,447
Alliance	Philadelphia	2,687,094	27,389	20,618
American Alliance	New York	2,244,774	16,200	4,563
American Central	St. Louis	7,986,279	54,541	34,197
American Druggists	Cincinnati	288,000	4,583	3,959
American Equitable Assurance	New York	2,344,432	31,666	22,567
American	Newark	16,845,197	189,683	115,898
Atlas	London	5,008,197	39,354	16,318
Automobile	Hartford	23,609,668	231,298	144,342
Bankers and Shippers	New York	2,928,917	54,772	37,496
Bankers Fire	Durham, N. C.	17,500	270	0
British America	Toronto	2,039,002	25,714	40,003
California	San Francisco	463,195	3,138	849
Camden	Camden	8,067,956	79,935	51,765
Carolina	Wilmington	730,153	4,418	600
Central States	Wichita	*	.....	.....
Citizens	St. Louis	4,527,263	55,713	18,683
City of New York	New York	5,106,229	51,292	37,600
Columbia	Jersey City	1,332,211	15,072	8,263
Commercial Union Assurance	London	18,195,024	145,475	93,580
Commercial Union Fire	New York	2,696,042	26,474	17,005
Connecticut	Hartford	5,865,646	51,543	30,162
Continental	New York	14,389,998	122,452	87,221
Detroit Fire and Marine	Detroit	642,968	7,037	4,052
East and West	New Haven	277,429	2,195	1,169
Equitable Fire and Marine	Providence	1,328,363	12,838	4,919
Equity Fire	Kansas City	183,700	2,189	9,005

*Reinsured.

STOCK FIRE INSURANCE COMPANIES—(Direct Writing)—*(Continued)*

NAME OF COMPANY	LOCATION	NET RISKS	NET PREMIUMS	NET LOSSES
Export	New York	$ 93,272	$ 1,273	$ 0
Federal	Jersey City	9,341,117	30,885	27,961
Federal Union	Chicago	609,649	12,850	4,489
Fidelity-Phenix	New York	11,454,240	97,455	65,387
Fidelity Union Fire	Dallas	2,109,300	29,903	12,373
Fire Association of Philadelphia	Philadelphia	8,154,509	101,170	72,654
Fireman's Fund	San Francisco	6,393,953	93,390	48,393
Firemen's	Newark	44,883,966	488,672	268,668
Franklin	Philadelphia	12,032,136	120,307	71,948
General Exchange	New York	603,520	8,929	288
Girard Fire and Marine	Philadelphia	8,061,808	82,145	48,705
Glens Falls	Glens Falls	11,771,350	78,331	57,099
Globe and Rutgers	New York	9,999,979	171,888	148,611
Great American	New York	21,857,523	197,193	117,723
Harmonia Fire	New York	677,178	5,081	531
Hartford Fire	Hartford	64,300,443	648,488	411,964
Home Fire	Little Rock	32,995,508	379,574	195,560
Home Fire and Marine	San Francisco	1,129,253	15,764	4,664
Home, The	New York	62,898,243	667,902	452,964
Importers and Exporters	New York	2,851,640	49,150	33,491
Indemnity Mutual Marine	London	536,739	5,537	2,598
Insurance Company of North America	Philadelphia	33,872,431	283,835	207,229
Insurance Co., State of Pennsylvania	Philadelphia	2,129,815	38,130	46,554
Liverpool and London and Globe	Liverpool	11,799,716	124,211	105,303
London and Lancashire	Liverpool	4,785,613	50,615	30,659
Mechanics and Traders	New Orleans	1,485,674	18,195	10,938
Mechanics	Philadelphia	7,274,219	58,446	43,858
Mercantile of America	New York	518,203	3,308	4,545
Milwaukee Mechanics	Milwaukee	4,855,952	51,026	31,970

*Reinsured.

STOCK FIRE INSURANCE COMPANIES—(Direct Writing)—*(Continued)*

NAME OF COMPANY	LOCATION	NET RISKS	NET PREMIUMS	NET LOSSES
National	Hartford	$ 12,317,182	$ 139,554	$ 94,669
National Liberty	New York	6,793,825	64,501	37,708
National Security	Omaha	42,115	421	608
National Union	Pittsburg	11,960,488	208,312	146,951
Newark	Newark	1,608,195	19,675	16,820
New Hampshire	Manchester	3,257,837	41,881	27,152
Niagara Fire	New York	9,627,288	118,508	74,992
North British	London	6,869,429	64,451	48,259
North River	New York	11,204,467	160,211	55,471
Orient	Hartford	2,740,804	29,050	19,937
Palatine	London	5,079,797	55,390	34,202
Palmetto Fire	Sumter, S. C.	427,565	3,120	0
Pennsylvania	Philadelphia	4,391,665	41,473	21,196
Philadelphia Fire and Marine	Philadelphia	1,875,765	13,594	10,221
Phoenix Assurance	London	8,127,734	75,868	46,433
Phoenix Insurance	Hartford	9,847,973	86,464	46,612
Providence Washington	Providence	4,473,203	53,597	25,576
Queen	New York	7,849,751	88,928	60,546
Reliance	Philadelphia	2,000,790	23,171	9,795
Royal Exchange	London	802,981	7,278	15,706
Royal	Liverpool	28,072,304	234,625	147,623
Scottish Union and National	Edinburg	3,351,145	35,103	17,625
Sea	Liverpool	3,654,196	13,586	5,274
Security	New Haven	4,580,449	45,522	22,681
Sentinel Fire	Chicago	38,367	435	0
Springfield Fire and Marine	Springfield	16,445,909	138,999	99,331
Standard Marine	Liverpool	7,123,814	16,648	3,638
Star	New York	1,864,659	25,716	13,895
Sterling Fire	Indianapolis	3,140,074	35,722	15,975
St. Paul Fire and Marine	St. Paul	14,851,298	119,319	61,674

STOCK FIRE INSURANCE COMPANIES—(Direct Writing)—*(Continued)*

NAME OF COMPANY	LOCATION	NET RISKS	NET PREMIUMS	NET LOSSES
Stuyvesant	New York	$ 3,341,994	$ 82,652	$ 96,367
Sun Insurance Office	London	7,862,562	69,491	46,587
Thames and Mersey Marine	Liverpool	5,517,119	4,431	798
Tokio Marine and Fire	New York	820,998	2,969	1,163
Travelers Fire	Hartford	1,272,116	12,898	0
Union Assurance	London	2,020,668	27,810	12,587
Union Insurance	Hong Kong	3,708,665	41,434	13,398
Union Marine	Liverpool	1,202,716	4,477	298
United States Fire	New York	8,044,498	108,236	63,380
U. S. Merchants and Shippers	New York	3,139,283	48,054	11,899
Victory	Philadelphia	1,259,503	14,207	8,336
Westchester Fire	New York	9,864,989	107,983	81,588
Western Assurance	Toronto	3,893,705	44,159	18,186
World Fire and Marine	Hartford	1,689,065	18,090	7,853
Totals		$797,993,286	$8,194,233	$5,157,927

FIRE RE-INSURANCE COMPANIES
Financial Condition on December 31, 1925

NAME OF COMPANY	ASSETS	LIABILITIES	CAPITAL	SURPLUS
American Eagle	$ 9,822,024	$ 6,256,434	$ 1,000,000	$ 2,565,590
American Reserve	3,045,464	1,819,509	400,000	825,955
Anchor	1,782,731	675,917	500,000	606,814
Boston	15,528,066	8,307,699	2,000,000	5,220,367
Consolidated Assurance	2,025,821	1,663,948	200,000*	161,873
County Fire of Philadelphia	2,116,083	1,077,991	500,000	538,092
Cuban National	647,553	26,484	200,000*	421,069
Eagle Star and British Dom's	5,691,479	3,903,309	510,000*	1,278,170
Employers Fire	3,363,329	1,648,058	1,000,000	715,371*
Eureka Security	2,270,754	1,110,307	500,000	660,447
Fire Reassurance of New York	3,463,283	2,795,133	400,000	268,150
Hanover Fire	10,289,273	5,704,062	1,500,000	3,085,210
International	7,546,299	4,970,164	1,000,000	1,576,135
Inter-Ocean Reinsurance	2,550,786	1,625,125	500,000	425,661
Jupiter General	1,511,628	846,199	200,000*	465,429
Lincoln Fire	3,166,411	1,929,842	600,000	636,569
New India	1,864,508	1,451,083	200,000*	213,425
Nippon	1,086,692	345,169	200,000*	541,523
North Star	2,725,341	1,652,214	300,000	773,127
Osaka Marine	992,362	726,369	200,000*	65,993
Prudential Re and Co	6,503,972	5,467,479	200,000*	836,493
Prudential	2,650,532	1,404,701	500,000	745,831
Reinsurance Company Salamandra	5,402,043	4,293,086	200,000*	908,957
Rossia	12,603,277	9,796,484	1,600,000	1,206,793
Savannah	503,764	210,934	200,000	92,830
Skandia	2,415,819	1,669,286	200,000*	546,533
Skandinavia	1,884,687	1,242,481	400,000*	242,206
Swiss Reinsurance	4,914,014	3,997,125	200,000*	716,889

*Deposit Capital.

FIRE RE-INSURANCE COMPANIES—*(Continued)*

NAME OF COMPANY	ASSETS	LIABILITIES	CAPITAL	SURPLUS
Underwriters Assurance Corporation	$ 55,529	$ 600	$ 50,000	$ 4,929
Union and Phenix	2,694,371	2,229,504	200,000*	264,867
Urbaine	5,653,068	4,779,379	300,000*	573,689
Utah Home	1,846,595	728,464	400,000	718,131
World Auxiliary	823,119	365,695	200,000*	257,424
Totals	$129,440,677	$84,720,234	$16,560,000	$28,160,442

*Deposit Capital.

FIRE RE-INSURANCE COMPANIES
Business in Arkansas for the Year 1925

NAME OF COMPANY	LOCATION	NET RISKS	NET PREMIUMS	NET LOSSES
American Eagle	New York	$ 2,880,362	$ 24,325	$ 16,348
American Reserve	New York	37,061	10,584	13,138
Anchor	New York	318,319	3,889	1,730
Boston	Boston	955,788	12,610	6,474
Consolidated Assurance	London	689,234	9,109	8,524
Eagle Star and British Doms	London	604,866	8,636	4,637
Employers Fire Insurance Company	Boston	50,475	938	1,606
Eureka Security	Cincinnati	51,882	715	708
Fire Reassurance of New York	Hartford	1,435,138	25,701	30,798
Hanover Fire	New York	344,834	5,074	3,076
International	New York	3,415,867	64,049	53,827
Inter-Ocean Reinsurance	Cedar Rapids	184,621	1,721	3,616
Jupiter General	Bombay	234,290	3,378	4,423
Lincoln Fire	Hartford	2,391,540	30,086	17,835
New India	Bombay	670,233	14,905	21,449
Nippon	Tokio	185,132	2,011	564
North Star	New York	774,361	11,075	5,921
Osaka Marine	Japan	191,894	3,677	5,276
Prudential Re and Co	Zurich	4,802,155	63,855	45,384
Prudential	New York	191,895	3,678	5,591
Reinsurance Company Salamandra	Denmark	1,257,264	17,086	14,891
Rossia	Hartford	5,995,120	87,645	68,101
Savannah	Savannah	43,829	630	1,256
Skandia	Sweden	1,475,952	15,848	12,762
Skandinavia	Denmark	690,882	7,317	5,860
Swiss Reinsurance	Zurich	3,605,943	47,457	32,868
Underwriters Assurance Corporation	Little Rock	600,000	14,068	0
Union and Phenix	Madrid	373,058	6,256	10,176

FIRE RE-INSURANCE COMPANIES—*(Continued)*
Business in Arkansas for the Year 1925

NAME OF COMPANY	LOCATION	NET RISKS	NET PREMIUMS	NET LOSSES
Urbaine	Paris	376,698	19,244	19,696
Utah Home	Salt Lake City	57,642	847	528
World Auxiliary	London	207,029	5,011	2,926
Totals		$36,093,364	$521,425	$419,989

EXPERIENCE TABLE

Showing the Combined Experience of the Stock Fire Insurance Companies (Direct Writing and Re-Insurance) for the past forty-four years. Expense ratio (estimated for the entire period) 37 per cent.

YEAR	LOSS RATIO %	NET PREMIUMS	LOSSES PAID
1881	71.53	$ 299,497	$ 213,257
1882	82.18	30,757	252,760
1883	100.31	367,264	368,408
1884	64.53	412,698	266,320
1885	70.45	449,797	316,894
1886	68.82	431,593	297,037
1887	49.30	475,727	234,574
1888	95.40	509,434	486,017
1889	51.90	534,517	277,426
1890	38.36	685,022	362,769
1891	73.72	943,697	696,080
1892	70.45	796,402	561,003
1893	61.25	659,985	404,230
1894	61.70	705,398	430,989
1895	53.33	707,365	377,276
1896	56.06	707,126	396,460
1897	49.90	760,033	379,270
1898	50.92	853,635	434,656
1899	65.31	967,092	631,623
1900	75.76	1,119,701	848,317
1901	57.03	1,278,878	729,344
1902	43.05	1,377,688	593,086
1903	39.57	1,549,272	613,033
1904	54.26	1,721,481	934,058
1905	69.91	1,840,639	1,281,269
1906	37.98	1,709,363	649,301
1907	36.73	2,587,042	950,160
1908	48.65	2,114,901	1,028,910
1909	66.55	2,623,962	1,716,165
1910	55.85	2,321,339	1,203,803
1911	76.67	2,468,401	1,906,406
1912	63.86	2,801,063	1,685,030
1913	125.08	3,053,246	3,819,167
1914	80.04	3,049,252	2,450,017
1915	100.80	2,971,903	3,119,386
1916	61.50	3,445,781	2,070,820
1917	38.71	4,276,464	1,512,285
1918	51.93	5,654,014	2,936,623
1919	47.86	6,309,343	3,020,128
1920	40.68	7,997,057	3,253,897
1921	91.61	6,646,428	6,098,779
1922	57.10	6,857,465	3,915,756
1923	58.51	7,788,003	4,556,553
1924	77.52	7,811,670	6,056,164
1925	64.00	8,715,658	5,577,916
Totals		$111,491,852	$70,061,201

RECIPROCAL INSURANCE EXCHANGES

Financial Condition on December 31, 1925

NAME OF EXCHANGE	ASSETS	LIABILITIES	SURPLUS
Affiliated Underwriters	$ 1,316,733	$ 679,886	$ 636,847
Belt Automobile	670,079	439, 765	230,314
Canners Exchange	2,441,418	778,112	1,663,306
Casualty Indemnity Exchange	125,093	31,816	93,277
Casualty Reciprocal Exchange	1,042,976	413,429	629,547
Consolidated Underwriters	2,246,662	1,314,516	932,146
Druggists' Indemnity	255,638	71,230	184,408
Epperson Underwriters	304,011	89,061	214,950
Federal Automobile	341,864	285,347	56,517
Hardware Underwriters	460,214	186,746	273,468
Individual Underwriters	1,866,972	636,221	1,230,751
Inter-Insurers Exchange	238,406	57,218	181,188
Lumbermen's Reciprocal	1,050,819	584,807	466,012
Lumbermen's Underwriting Alliance	2,269,808	981,213	1,288,595
Lumber Underwriters	252,743	1,981	250,762
Manufacturing Lumbermen's	2,336,078	1,036,962	1,299,116
National Lumber Manufacturers	359,503	146,715	212,788
Nat'l Retail Lumber Dealers	125,901	35,347	90,554
New York Reciprocal	2,963,466	724,317	2,239,149
Reciprocal Exchange	1,357,343	354,211	1,003,132
Reciprocal Underwriters	299,324	98,831	200,493
Sprinklered Risk Underwriters	461,233	108,458	352,775
Underwriters Exchange	1,795,184	254,862	1,540,322
United States Automobile	232,436	101,013	131,423
Universal Lloyds	280,623	87,169	193,454
Universal Underwriters	435,021	199,352	235,669
Utilities Indemnity	487,721	309,719	178,002
Western Reciprocal	494,663	300,336	194,327
Wholesale Grocery	608,772	232,010	376,762
Totals	$27,120,704	$10,540,650	$16,580,054

RECIPROCAL INSURANCE EXCHANGES—*(Continued)*
Business in Arkansas for the Year Ending December 31, 1925

NAME OF EXCHANGE	LOCATION	NET RISKS	NET PREMIUMS	NET LOSSES
Affiliated Underwriters	New York	$ 696,800	$ 2,535	$ 275
Belt Automobile	Chicago	1,650	120	299
Canners Exchange	Chicago	166,850	549	0
Casualty Indemnity Exchange	St. Louis	75,000	178	0
Casualty Reciprocal Exchange	Kansas City	14,362	9,080	6,218
Consolidated Underwriters	Kansas City	.....	97,213	79,341
Druggists' Indemnity	St. Louis	89,525	1,131	0
Epperson Underwriters	Kansas City	1,267,064	10,714	67,676
Federal Automobile	Indianapolis	288,102	505	506
Hardware Underwriters	Elgin, Ill.	190,967	2,441	2,000
Individual Underwriters	New York	1,602,925	2,016	0
Inter-Insurers Exchange	Kansas City	223,750	419	106
Lumbermen's Reciprocal	Houston, Tex.	.....	11,986	6,247
Lumbermen's Underwriting Alliance	Kansas City	10,150,777	134,727	149,268
Lumber Underwriters	Fordyce, Ark.	2,695,512	57,185	25,813
Manufacturing Lumbermen's	Kansas City	6,289,133	124,680	104,888
National Lumber Manufacturers	Chicago	869,840	18,931	20,837
New York Reciprocal	New York	1,632,600	2,531	426
Reciprocal Exchange	Kansas City	1,892,440	19,167	34,645
Reciprocal Underwriters	Kansas City	309,200	1,682	8,319
Sprinklered Risk Underwriters	Chicago	291,000	1,280	0
Underwriters Exchange	Kansas City	765,500	829	1,140
United States Automobile	Kansas City	.....	606	0
Universal Lloyds	Dallas	.....	2,821	449
Universal Underwriters	Kansas City	183,000	3,028	28
Utilities Indemnity	St. Louis	.....	6,304	1,587
Western Reciprocal	Kansas City	2,132,336	25,076	25,948
Wholesale Grocery	Chicago	1,619,327	20,856	21,317
Totals	.....	$33,447,660	$558,590	$557,333

MUTUAL FIRE INSURANCE COMPANIES
Financial Condition on December 31, 1925

NAME OF COMPANY	LOCATION	ASSETS	LIABILITIES	SURPLUS
Farmers Tri-County	Paragould	$ 53,409	$ 7,234	$ 46,175
Hardware Dealers	Stevens Point	2,163,666	1,616,615	547,051
Indiana Lumberman's	Indianapolis	1,948,136	665,677	1,282,459
Lumbermen's Mutual	Mansfield	1,828,163	1,073,373	754,790
Lumber Mutual	Boston	2,474,702	602,561	1,872,141
Michigan Millers	Lansing	3,012,134	1,927,823	1,084,311
Minnesota Implement	Owatonna	2,391,388	1,750,707	640,681
National Implement	Owatonna	648,450	439,826	208,624
Northwestern Mutual	Seattle	3,118,764	2,413,045	705,719
Pawtucket Mutual	Pawtucket	986,252	629,014	357,238
Pennsylvania Lumbermen's	Philadelphia	2,289,654	557,232	1,732,422
Retail Hardware	Minneapolis	2,818,676	1,588,271	1,230,415
State Mutual Fire Insurance Ass'n	Newport	3,965	1,415	2,550
Totals		$23,737,359	$13,272,793	$10,464,576

MUTUAL FIRE INSURANCE COMPANIES

Business in Arkansas for the Year 1925

NAME OF COMPANY	NET RISKS	NET PREMIUMS	NET LOSSES
Farmers Tri-County	$ 1,449,375	$ 41,958	$ 20,807
Hardware Dealers	3,075,927	30,314	18,595
Indiana Lumberman's	1,049,475	9,797	11,265
Lumbermen's Mutual	561,801	10,750	7,105
Lumber Mutual	608,334	6,321	8,665
Michigan Millers	500,050	7,746	6,655
Minnesota Implement	3,341,994	28,138	13,645
National Implement	441,108	7,482	3,902
Northwestern Mutual	1,362,968	12,677	10,206
Pawtucket Mutual	65,017	1,347	4,146
Pennsylvania Lumbermen's	612,300	6,328	7,915
Retail Hardware	2,704,738	28,470	12,982
State Mutual Fire Insurance Ass'n	666,540	10,893	300
Totals	$16,439,627	$202,221	$126,186

FARMERS MUTUAL FIRE ASSOCIATIONS

Statement as of December 31, 1925

NAME OF ASSOCIATION	LOCATION	COMMENCED BUSINESS	IN FORCE Dec. 31, 1925	LOSSES PAID	EXPENSES
Farmers Mutual Aid	Alexander	January 8, 1917	$ 150,314	$ 198	$ 151
Farmers Mutual Aid	Atkins	April 17, 1899	368,055	1,354	294
Northwestern Arkansas Farmers Mutual Fire Association	Fayetteville	May 5, 1924	510,045	41	226
Washington County Farmers Mutual Fire Association	Fayetteville	July 28, 1922	790,035	1,506	738
Farmers Mutual Insurance	Gentry	January 2, 1902	550,031	2,806	651
Carroll County Farmers Mutual	Green Forest	March 20, 1909	850,498	822	149
Farmers Mutual Fire Insurance Company of White County	Judsonia	December 11, 1911	945,066	6,479	1,319
Green and Clay County Farmers Mutual Insurance Association	Lafe	May 31, 1910	1,402,920	5,142	792
Lincoln Mutual	Lincoln	May, 1925	368,940	13	828
Farmers Mutual	Rogers	October 23, 1911	2,588,399	13,944	1,914
Farmers Protective Aid Society of Grand Prairie	Stuttgart	August 1, 1898	103,973	1,267	167
German Catholic Benevolent Society	Subiaco	1893	122,220	15	131
Totals			$8,751,496	$33,587	$7,360

LEGAL RESERVE LIFE INSURANCE COMPANIES

Financial Condition on December 31, 1925

NAME OF COMPANY	ASSETS	LIABILITIES	CAPITAL	SURPLUS
Accacia Mutual	$ 15,527,908	$ 14,389,675	$ *	$ 1,138,233
Aetna Life	274,194,649	241,735,059	10,000,000	22,459,590
American Bankers	3,994,737	3,531,835	400,000	62,902
American Central	12,544,483	12,015,670	137,000	391,813
American Mutual	501,694	485,582	*	16,112
American National Assurance	2,039,467	1,713,951	200,000	125,516
American National Insurance	23,197,439	19,778,425	1,000,000	2,419,014
American Old Line	400,253	273,632	100,000	26,621
Atlas Life	1,507,735	962,067	250,000	295,668
Bankers Reserve Life	16,582,227	15,240,036	100,000	1,242,191
Banks Savings	3,193,594	2,753,134	200,000	240,460
Business Men's Assurance	3,233,262	2,404,709	300,000	528,553
Central Life Assurance Society	20,524,529	19,194,527	*	1,330,001
Central Life	1,943,585	1,859,614	*	83,971
Central States	7,257,052	6,704,142	400,000	152,910
Commonwealth	7,427,890	5,917,294	1,000,000	510,596
Conservative Life	3,862,270	3,296,581	325,000	240,689
Continental	10,164,486	9,414,781	500,000	249,705
Cotton States	1,116,260	774,090	300,000	42,170
Empire Mutual	170,818	53,439	100,000	17,379
Equitable Life	792,405,106	742,215,138	*	50,189,968
Farmers and Bankers Life	5,982,411	5,407,345	275,000	300,066
Farmers Union Mutual	207,254	165,899	*	41,355
Federal Life	8,592,735	8,120,017	300,000	172,718
Fidelity Mutual	65,619,511	62,118,066	*	3,501,445
Great Republic	3,301,390	2,586,222	500,000	215,168
Great Southern	17,776,184	16,163,630	600,000	1,012,753
Great Southern Mutual	4,823	716	*	4,107

*Mutual Company. No Capital.

LEGAL RESERVE LIFE INSURANCE COMPANIES—*(Continued)*

NAME OF COMPANY	ASSETS	LIABILITIES	CAPITAL	SURPLUS
Guardian Life	$51,866,772	$ 48,216,988	$ 200,000	$ 3,449,784
Home Life (Ark.)	2,533,197	2,042,035	250,000	241,162
Home Life (N. Y.)	54,631,552	52,373,470	*	2,258,082
International Life and Trust	1,564,691	1,144,212	267,785	152,694
International Life Insurance	37,139,732	35,072,158	937,500	1,130,074
Inter-Southern Life	12,803,381	11,978,868	750,000	74,513
Interstate Life and Accident	532,673	331,387	150,000	51,286
Jefferson Standard	31,239,269	29,389,269	700,000	1,150,000
Kansas City	39,248,566	35,741,006	1,000,000	2,507,560
Kansas	2,037,943	1,394,331	210,000	433,611
Lamar	3,800,396	3,535,396	130,000	135,000
Liberty	2,110,104	1,734,616	300,000	75,488
Life and Casualty	5,248,944	3,869,927	800,000	579,017
Lincoln Reserve	1,367,813	1,159,643	108,170	100,000
Louisiana State Life	1,576,080	1,190,825	250,000	135,255
Mammoth Life and Accident	403,183	21,478	200,000	181,706
Manhattan Life	19,060,161	18,335,474	100,000	624,687
Massachusetts Protective	525,594	187,896	200,000	137,698
Merchants Life	8,376,717	7,674,574	400,000	302,143
Metropolitan	1,854,657,482	1,750,057,445	0*	104,600,037
Mid-Continent	2,148,171	1,926,876	100,584	20,711
Missouri State Life	61,889,486	57,881,506	2,000,000	2,007,980
Mountain States	801,476	608,960	164,105	28,411
Mutual Life	746,207,035	746,207,035	*	.....
National Benefit	1,107,525	930,935	155,270	21,319
National Equity	72,064	50,659	*	21,405
National Life and Accident	15,276,325	12,302,504	1,200,000	1,773,821
National Life U. S. A.	28,694,676	25,501,866	1,000,000	2,192,810
National Reserve Life	1,774,504	1,039,338	275,000	460,166
National Savings	332,960	163,925	150,000	19,035

*Mutual Company. No Capital.

LEGAL RESERVE LIFE INSURANCE COMPANIES—*(Continued)*

NAME OF COMPANY	ASSETS	LIABILITIES	CAPITAL	SURPLUS
New York Life	$1,149,471,556	$1,149,471,556	$ *	$
North American National	2,139,862	1,952,533	100,000	87,329
North Carolina Mutual	2,750,472	2,612,762	*	137,710
Northwestern Mutual	678,201,510	678,201,510	*	
Northwestern National	21,650,980	20,395,451	*	1,255,529
Ohio National	6,869,480	6,080,480	500,000	289,000
Old Colony	3,501,999	3,282,920	126,552	92,527
Old Line	1,975,892	1,661,205	200,000	114,687
Pacific Mutual	104,452,663	96,965,612	3,000,000	4,487,051
Pan American	16,232,069	14,372,100	1,000,000	859,070
Peoples Life	4,407,517	3,976,615	200,000	230,903
Phoenix Mutual	91,498,637	91,498,637	*	
Pilot Life	8,960,575	7,659,212	1,000,000	301,363
Provident Life and Accident	2,740,473	1,990,473	500,000	250,000
Prudential	1,373,110,038	1,313,990,042	2,000,000	57,119,995
Pyramid	2,190	783	*	1,407
Reliable Life and Accident	352,546	190,786	100,000	61,760
Reliance Life	36,400,565	34,067,383	1,000,000	1,333,182
Reserve Loan	8,489,636	7,887,602	200,000	402,034
Royal Union	21,342,541	20,842,541	250,000	250,000
Security Life	6,934,388	6,432,898	250,000	251,490
Security Mutual	14,367,681	13,737,377	*	630,304
Southern Insurance	2,945,140	2,341,907	273,333	329,900
Standard Life	3,118,941	2,970,047	100,000	48,894
State Life	35,653,645	33,653,645	*	2,000,000
Supreme Life and Casualty	241,176	130,808	100,000	10,067
Travelers Insurance	380,254,840	348,716,203	12,000,000	19,538,637
Union Central	222,788,033	209,300,402	2,500,000	10,987,631
Union Life	243,233	94,956	100,000	48,277
United States National	1,012,567	462,214	300,000	250,354
Universal Life	130,608	18,281	100,000	12,327
Totals	$8,484,552,677	$8,116,298,820	$54,885,299	$313,368,558

*Mutual Company. No Capital.

LEGAL RESERVE LIFE INSURANCE COMPANIES
Business in Arkansas for the Year Ending December 31, 1925

NAME OF COMPANY	LOCATION	IN FORCE Jan. 1, 1925	WRITTEN IN 1925	IN FORCE Dec. 31, 1925	NET PREMIUMS
Accacia Mutual	Washington, D. C.	$ 669,000	$ 138,000	$ 687,500	$ 23,854
Aetna	Hartford	37,354,180	19,206,062	49,640,148	1,317,658
American Bankers	Jacksonville	124,963	101,148	157,301	78
American Central	Indianapolis	3,000,040	240,714	2,749,462	74,504
American Mutual	Lake Charles	623,500	293,000	612,000	11,792
American Nat'l Assurance	St. Louis	0	270,500	252,500	11,771
American Nat'l Insurance	Galveston	4,971,736	2,620,024	5,375,169	142,013
American Old Line	Lincoln	978,000	2,443,500	2,966,000	82,318
Atlas Life	Tulsa	1,571,843	732,540	1,789,833	45,549
Bankers Reserve	Omaha	6,065,347	2,340,689	6,439,715	208,383
Banks Savings	Topeka	439,500	500,500	770,000	17,727
Business Men's Assurance	Kansas City	579,098	370,461	596,819	15,387
Central Life Assurance	Des Moines	1,409,914	1,095,021	1,760,159	72,222
Central Life Insurance	Fort Scott	25,500	24,500	50,000	1,695
Central States	St. Louis	266,596	462,600	582,196	22,548
Commonwealth Life	Louisville	0	29,500	29,500	727
Conservative Life	Wheeling	1,581,695	1,023,490	1,960,147	56,584
Continental Life	St. Louis	1,471,804	824,705	1,854,715	53,966
Cotton States Life	Nashville	1,372,311	380,500	1,426,321	51,444
Empire Mutual	Kansas City	0	37,850	15,240	467
Equitable Life Assurance	New York	22,754,790	4,851,652	24,937,202	797,132
Farmers and Bankers	Wichita	1,306,096	298,315	1,256,103	37,855
Farmers Union Mutual	Des Moines	0	3,000	3,000	94
Federal Life	Chicago	1,065,554	321,500	1,215,507	29,073
Fidelity Mutual	Philadelphia	3,951,572	422,923	3,993,038	124,555
Great Republic	Los Angeles	1,459,088	743,257	1,986,595	55,011
Great Southern	Houston	1,647,181	759,500	1,740,720	45,944
Great Southern Mutual	Little Rock	94,480	116,448	137,707	45,669
Guardian	New York	8,176,611	1,433,060	8,889,317	296,764
Home Life (Arkansas)	Little Rock	24,032,643	11,050,325	29,606,852	789,151

LEGAL RESERVE LIFE INSURANCE COMPANIES—*(Continued)*

NAME OF COMPANY	LOCATION	IN FORCE Jan. 1, 1925	WRITTEN IN 1925	IN FORCE Dec. 31, 1925	NET PREMIUMS
Home Life	New York	$ 3,935,655	$ 877,170	$ 4,343,795	$ 141,523
International Life and Trust	Moline	424,276	202,000	523,518	2,231
International Life	St. Louis	4,075,089	1,286,465	4,657,361	134,406
Inter-Southern	Louisville	5,732,728	991,948	5,900,586	186,137
Interstate Life and Accident	Chattanooga	394,471	514,231	423,747	10,610
Jefferson Standard	Greensboro	6,348,061	1,687,200	6,983,083	204,221
Kansas City	Kansas City	2,986,351	376,447	3,081,637	85,281
Kansas Life	Topeka	0	205,000	196,000	5,270
Lamar Life	Jackson	797,258	758,190	1,250,123	33,316
Liberty Life	Topeka	109,000	165,000	227,500	7,616
Life and Casualty	Nashville	10,406,231	11,070,538	12,453,155	369,074
Lincoln Reserve	Birmingham	3,032,204	1,261,016	3,272,120	107,559
Louisiana State Life	Shreveport	317,400	25,630	280,076	11,065
Mammoth Life and Accident	Louisville	0	155,203	155,203	7,483
Manhattan Life	New York	1,475,961	370,848	1,609,758	52,283
Massachusetts Protective	Worcester	28,000	216,500	187,000	4,211
Merchants Life	Des Moines	1,673,999	33,750	1,622,820	46,085
Metropolitan	New York	35,253,028	14,474,995	42,880,401	1,261,693
Mid-Continent	Oklahoma City	2,763,500	1,986,000	3,466,500	112,440
Missouri State Life	St. Louis	18,943,558	3,557,058	19,258,159	583,129
Mountain States	Denver	164,000	87,000	235,000	5,264
Mutual Life	New York	32,414,188	5,580,613	34,049,925	1,216,997
National Benefit	Washington	275,439	3,219,481	1,761,932	67,981
National Equity	Little Rock	2,185,000	4,277,500	5,945,000	220,099
National Life and Accident	Nashville	5,018,734	4,765,151	6,832,511	491,870
National Life U. S. A.	Chicago	6,195,594	772,171	6,215,201	177,168
National Reserve	Topeka	41,000	264,874	267,874	6,041
National Savings	Wichita	1,622,484	1,225,195	2,252,672	75,457
New York Life	New York	52,204,980	8,495,621	56,238,000	1,900,538
North American National	Omaha	1,003,849	1,629,000	2,092,644	36,229

LEGAL RESERVE LIFE INSURANCE COMPANIES—*(Continued)*

NAME OF COMPANY	LOCATION	IN FORCE Jan. 1, 1925	WRITTEN IN 1925	IN FORCE Dec. 31, 1925	NET PREMIUMS
North Carolina	Durham	$ 2,674,492	$ 1,741,761	$ 2,999,890	$ 106,836
Northwestern Mutual	Milwaukee	3,232,360	757,500	3,910,961	77,755
Northwestern National	Minneapolis	818,578	142,976	808,679	23,491
Ohio National	Cincinnati	121,500	166,500	249,500	4,800
Old Colony	Chicago	3,122,169	897,152	2,889,032	71,012
Old Line	Lincoln	0	65,500	44,500	1,832
Pacific Mutual	Los Angeles	12,818,147	1,783,614	13,330,609	411,997
Pan American	New Orleans	3,375,725	1,457,911	3,600,356	90,848
People's Life	Frankfort	454,000	110,000	387,500	10,283
Phoenix Mutual	Hartford	2,666,255	195,732	2,367,709	80,633
Pilot Life	Greensboro	0	0	113,237	98
Provident Life and Accident	Chattanooga	317,500	141,000	330,500	9,312
Prudential	Newark	7,173,616	1,582,386	8,439,631	240,358
Pyramid Life	Little Rock	0	1,098,500	936,000	38,929
Reliable Life and Accident	St. Louis	3,206,256	3,135,690	3,933,204	38,246
Reliance Life	Pittsburg	5,347,616	1,518,850	5,977,677	185,556
Reserve Loan	Indianapolis	2,699,745	675,631	2,971,686	83,269
Royal Union	Des Moines	231,441	6,000	108,934	3,528
Security Life	Richmond	7,027,760	1,668,983	7,147,167	216,769
Security Mutual	Binghamton	791,235	18,819	735,589	19,517
Southern	Nashville	2,681,737	3,967,964	3,579,964	209,938
Standard	Eureka Springs	.....	.....	1,389,471	*
State Life	Indianapolis	3,847,477	608,444	4,042,163	81,377
Supreme Life and Casualty	Columbus	399,618	537,589	611,760	16,832
Travelers	Hartford	2,761,817	877,599	3,145,559	65,549
Union Central	Cincinnati	22,469,149	3,681,000	23,526,260	766,487
Union Life	Rogers	2,919,200	3,588,750	5,651,200	142,430
United States National Life and Casualty	Chicago	3,384	78,115	57,816	1,133
Universal Life	Memphis	14,000	.....	14,000	190
Totals	.....	$417,989,857	$152,470,455	$485,444,621	$14,994,217

*Commenced business January 1, 1926.

STIPULATED PREMIUM INSURANCE COMPANIES
Financial Condition on December 31, 1925

NAME OF COMPANY	ASSETS	LIABILITIES	CAPITAL	SURPLUS
Arkansas State Life	$ 15,992	$ 5,436	$ 10,000	$ 556
Commercial Life	146,674	76,748	60,600	9,326
Commonwealth Life	38,544	17,213	21,000	331
Co-operative Burial and Life	15,220	1,620	10,000	3,600
*Liberty Life	.....	.....	.....	.....
Old American	18,494	6,055	10,000	2,439
Progressive Life	29,985	6,088	10,000	13,897
Southern Life	24,135	4,008	10,000	10,127
Springfield Life	41,702	10,753	20,000	10,949
Totals	$330,746	$127,921	$151,600	$51,225

*Report not filed in time to include.

STIPULATED PREMIUM INSURANCE COMPANIES
Business in Arkansas for the Year Ending December 31, 1925

NAME OF COMPANY	LOCATION	IN FORCE Jan. 1, 1925	WRITTEN IN 1925	IN FORCE Dec. 31, 1925	NET PREMIUMS
Arkansas State Life	Little Rock	$ 79,000	$ 284,800	$ 157,250	$ 5,457
Commercial Life	Kansas City	0	4,000	4,000	99
Commonwealth Life	Fort Smith	248,590	.....	351,962	.....
Co-operative Burial and Life	Pine Bluff	0	.....	61,665	31,155
Liberty Life	Muskogee	.....	.....	.....	.....
Old American	Little Rock	645,600	2,547,470	2,732,789	.....
Progressive Life	Rogers	*	.....	.....	.....
Southern Life	Little Rock	1,524,156	657,300	1,713,416	22,129
Springfield Life	Springfield, Mo.	463,540	323,000	593,725	9,229
Totals	.....	$2,960,886	$3,816,170	$5,614,807	$68,069

*No business in Arkansas in 1925.

CASUALTY COMPANIES

Financial Condition on December 31, 1925

NAME OF COMPANY	ASSETS	LIABILITIES	CAPITAL	SURPLUS
Aetna Casualty and Surety	$ 24,732,571	$ 16,964,766	$ 2,000,000	$ 5,767,805
*Aetna Life	274,194,649	241,735,059	10,000,000	22,459,590
American Automobile	7,548,690	5,664,648	500,000	1,384,042
*American Bankers	3,994,737	3,531,835	400,000	62,902
American Credit Indemnity	3,439,801	2,046,933	775,000	617,867
*American National	23,197,439	19,778,425	1,000,000	2,419,014
American Surety	18,798,467	10,757,849	5,000,000	3,040,618
Benefit Association	1,175,534	299,328	0†	876,206
*Business Men's Assurance	3,233,262	2,404,709	300,000	528,553
Continental Casualty	14,264,014	11,264,014	2,000,000	1,000,000
*Continental Life	10,164,486	9,414,781	500,000	249,705
Detroit Fidelity and Surety	4,311,178	1,081,595	2,000,000	1,229,582
Eastern Casualty	171,228	48,079	100,000	23,149
*Employers Casualty Company	574,315	264,677	200,000	109,638
Employers Indemnity	3,155,844	2,109,115	700,000	346,728
*Equitable Life	792,405,107	742,215,138	0†	50,189,969
*Federal Life	8,592,735	8,120,017	300,000	172,718
Fidelity and Casualty	34,096,329	23,978,167	4,000,000	6,118,162
Fidelity and Deposit	20,641,817	13,243,077	5,000,000	2,398,739
Fidelity Union Casualty	1,351,282	726,112	500,000	125,170
Georgia Casualty	3,513,831	2,700,277	500,000	313,554
Globe Indemnity	27,686,300	21,186,300	2,500,000	4,000,000
Great American Casualty	408,601	172,565	200,000	36,036
‡Guaranty Abstract and Title	.....	.....	.....	.....
Hardware Mutual Casualty	1,307,393	1,049,053	0†	258,340
Hartford Accident and Indemnity	28,372,088	23,372,088	1,000,000	4,000,000
Hartford Steam Boiler Inspection and Insurance	15,368,888	7,423,823	2,500,000	5,445,065
Home Accident Insurance Company	2,049,098	1,308,499	500,000	240,599

*Assets, Liabilities, Capital and Surplus of Life Department included.
†Mutual Company. No Capital Stock.
‡Report not filed in time to be entered.

CASUALTY COMPANIES—*(Continued)*

NAME OF COMPANY	ASSETS	LIABILITIES	CAPITAL	SURPLUS
Indemnity Insurance Company	$12,578,099	$9,377,498	$1,000,000	$2,200,601
Independence Indemnity	8,199,726	5,629,077	1,500,000	1,070,649
Inter-Ocean Casualty	672,928	384,525	200,000	88,403
*Interstate Life and Accident	532,673	331,387	150,000	51,286
Kansas City Title and Trust	1,467,171	251,799	1,000,000	215,372
†Liberty Life	2,110,104	1,734,616	300,000	75,488
Liberty Mutual	10,878,797	9,071,347	0†	1,807,450
Lloyds Plate Glass	2,238,430	795,844	750,000	692,586
London Guarantee and Accident	17,007,456	14,328,201	750,000	1,929,255
Loyal Protective	862,263	446,459	100,000	315,804
Maryland Casualty	37,218,246	27,111,497	5,000,000	5,106,750
Massachusetts Bonding and Insurance	10,443,739	6,423,691	2,000,000	2,020,048
*Massachusetts Protective	5,508,567	3,805,936	500,000	1,202,631
Metropolitan Casualty	7,222,316	4,639,529	1,500,000	1,082,787
*Metropolitan Life	1,854,657,482	1,750,057,445	0†	104,600,037
*Mid-Continent Life	2,148,172	1,926,876	100,584	120,711
*Missouri State Life	61,889,486	57,881,506	2,000,000	2,007,979
Monarch Accident	728,236	470,528	100,000	157,708
*National Benefit	1,107,525	930,935	155,270	21,319
National Casualty	868,618	443,000	200,000	225,618
*National Life U. S. A	28,694,676	25,501,866	1,000,000	2,192,810
National Mutual Ins. Company for the Blind	1,492	1,280	0*	212
National Surety	35,235,775	19,148,175	10,000,000	6,087,600
Nebraska Indemnity	396,296	110,503	200,000	85,793
New Amsterdam Casualty	16,420,324	12,420,324	2,000,000	2,000,000
New York Casualty	3,270,700	1,069,512	750,000	1,451,188
New York Indemnity	6,764,414	4,981,249	1,000,000	783,165
North American Accident	1,896,407	1,483,526	200,000	212,881
Northwestern Casualty and Surety	2,480,335	1,191,235	750,000	539,100
Ocean Accident and Guarantee	21,158,799	16,472,657	750,000	3,936,142

*Assets, Liabilities, Capital and Surplus of Life Department included.
†Mutual Company. No Capital.

CASUALTY COMPANIES—*(Continued)*

NAME OF COMPANY	ASSETS	LIABILITIES	CAPITAL	
*Ohio National Life	6,869,480	6,080,480	500,000	289,000
*Pacific Mutual Life	104,452,663	96,965,612	3,000,000	4,487,051
*Pan American Life	16,232,069	14,372,100	1,000,000	859,070
Petroleum Casualty	159,202	58,456	100,000	746
*Provident Life and Accident	2,740,473	1,990,473	500,000	250,000
*Reliance Life	36,400,565	34,067,383	1,000,000	1,333,182
Royal Indemnity	23,095,355	17,609,452	1,000,000	4,485,903
Security Union Casualty	357,282	149,786	100,000	107,496
Southern Casualty	750,728	428,971	275,000	46,757
Southern Surety	7,297,020	5,348,359	1,228,500	720,161
Standard Accident	19,190,013	14,468,385	2,500,000	2,221,628
Sun Indemnity	2,368,536	1,456,150	700,000	212,386
Travelers Indemnity	14,023,475	9,908,003	1,500,000	2,615,472
*Travelers Insurance	380,254,840	348,716,203	12,000,000	19,538,637
Union Indemnity	9,702,068	6,214,011	2,450,000	1,038,057
Union Title Guarantee	618,659	167,603	400,000	51,056
United States Casualty	10,016,326	7,941,659	1,000,000	1,074,667
United States Fidelity and Guaranty Company	44,978,778	33,359,899	5,000,000	6,618,878
*United States National Life and Casualty	1,012,567	462,214	300,000	250,354
Western Automobile Casualty	448,417	124,197	250,000	74,220
Western Casualty	341,943	71,916	200,000	70,027
Totals	$4,164,719,395	$3,751,244,254	$111,434,354	$302,030,787

*Mutual Company. No Capital.

CASUALTY COMPANIES
Business in Arkansas for the Year 1925

NAME OF COMPANY	LOCATION	NET PREMIUMS	NET LOSSES
Aetna Casualty and Surety	Hartford	$ 164,514	$ 43,731
*Aetna Life	Hartford	344,624	186,916
American Automobile Insurance Company	St. Louis	13,712	4,555
*American Bankers Insurance Company	Jacksonville	33,412	12,496
American Credit Indemnity	St. Louis	5,446	0
*American National	Galveston	41,250	15,407
American Surety Company	New York	34,402	17,893
Benefit Association of Railway Employees	Chicago	57,808	35,388
*Business Men's Assurance Company	Kansas City	137,142	87,781
Continental Casualty	Chicago	95,047	57,777
*Continental Life Insurance	St. Louis	3,989	2,084
Detroit Fidelity and Surety	Detroit	2,981	0
Eastern Casualty	Boston	166	71
Employers Casualty Company	Dallas, Tex.	4,850	0
Employers Indemnity Corporation	Kansas City	19,869	3,599
*Equitable Life	New York	7,141	4,365
*Federal Life	Chicago	18,958	6,004
Fidelity and Casualty	New York	23,382	17,002
Fidelity and Deposit	Baltimore	101,209	185,792
Fidelity Union Casualty	Dallas	18,646	11,949
Georgia Casualty	Atlanta	54,774	25,572
Globe Indemnity	New York	27,031	27,412
Hardware Mutual Casualty	Stevens Point	2,845	489
Hartford Accident and Indemnity	Hartford	41,732	15,246
Hartford Steam Boiler Inspection and Ins. Co.	Hartford	46,627	7,677
Home Accident	Little Rock	425,052	179,092
Indemnity Insurance of North America	Philadelphia	18,934	4,936
Independence Indemnity	Philadelphia	18,681	6,488

*No business in Arkansas in 1925.

CASUALTY COMPANIES—*(Continued)*

NAME OF COMPANY	LOCATION	NET PREMIUMS	NET LOSSES
Inter-Ocean Casualty	Indianapolis	$ 373	$ 244
*Interstate Life and Accident	Chattanooga	40,254	13,999
*Liberty Life Insurance	Topeka	1,698	583
Liberty Mutual	Boston	2,004	759
Lloyds Plate Glass	New York	879	754
London Guarantee and Accident	Chicago	132,267	65,859
Loyal Protective	Boston	742	220
Maryland Casualty	Baltimore	153,246	91,335
Massachusetts Bonding and Insurance	Boston	73,322	49,174
*Massachusetts Protective Association, Inc.	Worcester	68,961	69,698
Metropolitan Casualty	New York	29,720	8,239
*Metropolitan Life	New York	16,889	8,286
*Mid-Continent Life	Oklahoma City	2,926	774
*Missouri State Life	St. Louis	4,481	1,476
Monarch Accident	Springfield	13,673	8,364
*National Benefit	Washington, D. C.	34,314	16,739
National Casualty	Detroit	872	136
*National Life U. S. A.	Chicago	1,566	479
National Mutual Ins. Company for the Blind	Fort Smith	255	0
National Surety	New York	57,594	53,231
Nebraska Indemnity	Omaha	197	0
New Amsterdam Casualty	New York	69,473	23,306
New York Casualty	New York	1,393	232
New York Indemnity	New York	8,586	3,598
North American Accident	Chicago	19,486	5,016
Northwestern Casualty and Surety	Milwaukee	170	0
Ocean Accident and Guarantee	New York	19,527	4,463
*Ohio National Life	Cincinnati	297	0
*Pacific Mutual	Los Angeles	56,390	24,424
*Pan American	New Orleans	435	0

*No business in Arkansas in 1925.

CASUALTY COMPANIES—*(Continued)*

NAME OF COMPANY	LOCATION	NET PREMIUMS	NET LOSSES
Petroleum Casualty	Houston	$ 2,887	$ 64
*Provident Life and Accident	Chattanooga	11,299	5,295
*Reliance Life	Pittsburg	9,563	10,314
Royal Indemnity	New York	3,391	250
Security Union Casualty	Houston	41,577	23,352
Southern Casualty	Alexandria	22,132	18,691
Southern Surety	Des Moines	59,007	19,939
Standard Accident	Detroit	84,639	43,967
Sun Indemnity	Hartford	99	2,448
Travelers Indemnity	Hartford	944	347
*Travelers Insurance Company	Hartford	38,041	13,468
Union Indemnity	New Orleans	159,418	46,486
Union Title Guarantee	New Orleans	.....	.....
United States Casualty	New York	27,672	29,470
United States Fidelity and Guaranty	Baltimore	410,839	236,703
*United States National Life and Casualty	Chicago	45,921	18,322
Western Automobile	Fort Scott	1,888	162
Western Casualty	Denver	4,344	3,868
Totals	.....	$3,529,875	$1,884,256

*No business in Arkansas in 1925.

CASUALTY COMPANIES—*(Continued)*

Business by Classes in Arkansas for the Year 1925

NAME OF COMPANY	ACCIDENT		HEALTH	
	NET PREMIUMS	NET LOSSES	NET PREMIUMS	NET LOSSES
Aetna Casualty	$ 377	$ 8	$ 307	$ 400
Aetna Life	56,243	40,265	25,164	13,370
*American Bankers	33,412	12,496	.....	.....
American National	20,625	3,866	20,625	11,541
*Benefit Association of Railway Employees	57,808	35,388	.....	.....
Business Men's Assurance	55,224	27,346	81,918	60,435
Continental Casualty Company	58,144	33,909	32,332	23,369
*Continental Life	3,989	2,084	.....	.....
*Eastern Casualty Company	166	71	.....	.....
*Employers Indemnity Corporation	9,876	4,188	.....	.....
Equitable Life	924	2,771	1,896	732
*Federal Life	18,958	6,004	.....	.....
Fidelity and Casualty	1,921	0	666	220
Fidelity Union Casualty	740	41	.....	.....
Globe Indemnity	212	42	90	71
Hartford Accident	1,504	2,661	297	89
Home Accident	1,474	150	.....	.....
Independence Indemnity	25	0	.....	.....
Indemnity of North America	932	143	.....	.....
*Inter-Ocean	373	244	.....	.....
*Interstate Life and Accident	40,254	13,999	.....	.....
Liberty Life	1,698	149	.....	434
London Guarantee and Accident	1,714	432	209	160
*Loyal Protective	742	220	.....	.....
Maryland Casualty	662	5,057	228	128
Massachusetts Bonding	31,503	18,500	22,225	27,526
Massachusetts Protective	2,664	1,686	.....	.....

*Accident and Health combined.

CASUALTY COMPANIES—*(Continued)*

NAME OF COMPANY	ACCIDENT		HEALTH	
	NET PREMIUMS	NET LOSSES	NET PREMIUMS	NET LOSSES
Metropolitan Casualty	$ 797	$ 250	$.....	$.....
Metropolitan Life	5,380	1,788	11,193	6,498
Mid-Continent Life	2,926	47	.....	727
Missouri State Life	3,805	1,476	673	0
Monarch Accident	8,609	3,104	5,064	5,259
*National Benefit Life	34,314	16,739	.....	.....
*National Casualty	872	136	.....	.....
*National Life U. S. A	1,566	479	.....	.....
National Mutual Insurance Co. for the Blind	255	0	.....	.....
New Amsterdam Casualty	1,518	2,685	499	165
New York Indemnity	2,020	38	175	50
North American Accident	19,486	5,016	.....	.....
Ocean Accident	217	0	76	0
Ohio National Life	16	0	23	0
Pacific Mutual Life	29,145	12,278	13,361	7,591
Pan American Life	216	0	220	0
*Provident Life	11,299	5,295	.....	.....
Reliance Life	4,673	6,266	4,890	4,048
Royal Indemnity	96	0	40	121
Southern Surety	9,139	11,004	1,168	630
Standard Accident	14,743	3,691	6,130	4,499
Travelers Indemnity Company	329	335	.....	.....
Travelers Insurance Company	17,697	4,887	1,004	217
Union Indemnity	16,316	5,103	4,700	2,108
United States Casualty	9,531	16,984	6,296	5,162
U. S. Fidelity and Guaranty	13,096	1,376	4,713	3,120
*U. S. National Life and Casualty	45,921	18,322	.....	.....
*Western Casualty	4,344	3,868	.....	.....
Totals	$660,474	$322,887	$246,182	$178,670

*Accident and Health combined.

CASUALTY COMPANIES—*(Continued)*
Business in Arkansas for the Year 1925

NAME OF COMPANY	FIDELITY		SURETY	
	NET PREMIUMS	NET LOSSES	NET PREMIUMS	NET LOSSES
Aetna Casualty	$ 17,447	$ 1,154	$ 32,150	$ 754
American Surety	17,024	16,736	13,715	308
Continental Casualty	0	0	64	0
Detroit Fidelity and Surety	808	0	2,173	0
Fidelity and Casualty	1,240	83	1,486	0
Fidelity and Deposit	40,169	11,653	48,511	172,112
Globe Indemnity Company	2,066	74	3,017	694
Hartford Accident	2,766	136	6,497	0
Home Accident	1,380	0	24,198	200
Indemnity of North America	1,925	2,200	975	0
Independence Indemnity	0	0	242	0
Maryland Casualty Company	5,602	342	9,928	1,266
Massachusetts Bonding	2,499	.....	1,909	0
Metropolitan Casualty	27	2	1,262	0
National Surety	35,798	19,308	13,950	24,616
New Amsterdam Casualty	6,790	134	6,666	1,566
Northwestern Casualty and Surety	25	0	121	0
Ocean Accident and Guarantee	20	0	0	0
Royal Indemnity	0	0	441	0
Southern Surety	1,633	0	18,197	0
Standard Accident	2,066	0	2,289	0
Union Indemnity	5,153	75	30,867	246
U. S. Fidelity and Guarantee	33,954	8,688	46,875	39,238
Totals	$178,392	$60,585	$265,533	$241,000

CASUALTY COMPANIES—*(Continued)*

NAME OF COMPANY	AUTO LIABILITY		OTHER LIABILITY	
	PREMIUMS	LOSSES	PREMIUMS	LOSSES
Aetna Casualty	$ 15,704	$ 9,556	$ 547	$ 0
Aetna Life	38,416	18,855	214,978	110,853
Continental Casualty	2,300	45	457	136
Employers Casualty	32	0	4,780	0
Employers Indemnity Corporation	1,519	31	2,677	130
Fidelity and Casualty	1,061	26	13,177	16,733
Fidelity Union Casualty	6,669	7	3,489	8,611
Georgia Casualty	15,149	4,247	25,553	14,179
Globe Indemnity	1,283	903	18,339	25,493
Hardware Mutual Casualty	468	0	18	0
Hartford Accident	3,797	1,143	22,560	9,695
Home Accident	38,619	13,601	242,010	117,689
Indemnity of North America	5,422	156	4,436	1,426
Independence Indemnity	122	0	18,207	6,488
Liberty Mutual	67	21	1,917	738
London Guarantee	21,141	8,459	62,769	40,992
Maryland Casualty	15,094	9,935	103,082	69,231
Massachusetts Bonding	6,554	582	2,176	288
Metropolitan Casualty	2,965	1,586	11,440	3,344
Nebraska Indemnity	29	0	0	0
New Amsterdam Casualty	7,098	2,705	34,346	14,149
New York Casualty	5	0	0	0
New York Indemnity	959	0	4,673	3,281
Northwestern Casualty and Surety	5	0	0	0
Ocean Accident and Guarantee	3,184	503	10,440	2,697
Petroleum Casualty	0	0	2,887	64
Royal Indemnity	241	0	2,491	129
Southern Casualty	404	5,472	9,029	9,538

CASUALTY COMPANIES—*(Continued)*

NAME OF COMPANY	AUTO LIABILITY		OTHER LIABILITY	
	PREMIUMS	LOSSES	PREMIUMS	LOSSES
Southern Surety	$ 3,670	$ 2,115	$ 19,386	$ 9,598
Standard Accident	10,237	2,905	37,779	30,026
Sun Indemnity	53	0	17	2,448
Travelers Insurance	810	0	18,256	8,364
Union Indemnity	18,804	3,552	49,952	18,088
U. S. Casualty	3,347	2,924	5,320	2,974
U. S. Fidelity and Guaranty	42,012	10,290	211,261	156,015
Western Automobile Casualty	1,268	0	0	0
Totals	$268,508	$99,619	$1,185,449	$683,397

CASUALTY COMPANIES—*(Continued)*

NAME OF COMPANY	AUTO COLLISION		*AUTO FIRE AND THEFT	
	NET PREMIUMS	NET LOSSES	NET PREMIUMS	NET LOSSES
Aetna Casualty	$ 10,074	$ 4,682	.....	.....
Continental Casualty	98	4	.....	.....
Employers Casualty	0	0	19	0
Employers Indemnity Corporation	794	82	.....	.....
Fidelity Union Casualty	2,490	2,207	0	0
Georgia Casualty	1,824	1,036	.....	.....
Hardware Mutual Casualty	91	0	301	17
Hartford Accident	576	471	.....	.....
Home Accident	1,640	504	.....	.....
Indemnity of North America	1,119	208	.....	.....
Liberty Mutual	51	0	.....	.....
London Guarantee	1,542	541	.....	.....
Maryland Casualty	220	171	.....	.....
Massachusetts Bonding	530	1,399	.....	.....
Metropolitan Casualty	232	0	.....	.....
Nebraska Indemnity	122	0	32	0
New Amsterdam Casualty	404	0	.....	.....
Ocean Accident and Guarantee	626	0	.....	.....
Royal Indemnity	15	0	.....	.....
Southern Casualty	153	30	367	335
Southern Surety	280	315	.....	.....
Standard Accident	979	212	.....	.....
Travelers Indemnity	152	0	.....	.....
Union Indemnity	2,981	2,575	.....	.....
U. S. Casualty	398	158	.....	.....
U. S. Fidelity and Guaranty	4,640	2,932	.....	.....
Western Automobile	27	0	.....	.....
Totals	$30,058	$17,527	$719	$ 352

*Combined Auto Fire and Theft.

CASUALTY COMPANIES—*(Continued)*

NAME OF COMPANY	PLATE GLASS		BURGLARY AND THEFT	
	PREMIUMS	LOSSES	PREMIUMS	LOSSES
Aetna Casualty	$ 21,060	$ 5,511	$ 31,329	$ 6,419
American Surety	0	0	3,663	849
Continental Casualty	17	0	76	0
Employers Indemnity	3,939	403	205	0
Fidelity and Casualty	0	0	576	42
Fidelity and Deposit	0	0	12,529	2,027
Fidelity Union Casualty	2,021	376	0	0
Georgia Casualty	3,142	705	797	1,171
Globe Indemnity	27	0	1,533	14
Hardware Mutual	1,762	464	0	0
Hartford Accident	203	38	1,566	206
Home Accident	2,974	109	4,439	146
Indemnity of North America	914	240	596	56
Lloyds Plate Glass	879	754	0	0
London Guarantee and Accident	5,817	1,017	3,509	1,155
Maryland Casualty	3,822	944	4,947	2,379
Massachusetts Bonding	1,542	307	1,184	0
Metropolitan Casualty	11,230	2,341	797	250
National Surety	0	0	6,801	8,807
New Amsterdam	3,766	941	3,112	14
New York Casualty	1,388	235	0	0
New York Indemnity	398	180	106	0
Ocean Accident and Guarantee	979	83	1,950	950
Royal Indemnity	0	0	40	0
Southern Surety	1,802	655	260	0
Standard Accident	3,468	373	1,697	48
Travelers Indemnity	49	0	113	0
Union Indemnity	12,516	3,416	7,906	6,165
U. S. Casualty	796	580	550	25
U. S. Fidelity and Guaranty	15.395	3,346	17,710	3,307
Totals	$99,906	$23,018	$107,991	$34,030

CASUALTY COMPANIES—*(Continued)*

NAME OF COMPANY	AUTO PROPERTY DAMAGE		OTHER PROPERTY DAMAGE	
	NET PREMIUMS	NET LOSSES	NET PREMIUMS	NET LOSSES
Aetna Casualty	$ 25,434	$14,018	$ 1,527	$ 486
American Automobile	13,712	4,555	0	0
Continental Casualty	1,312	382	8	0
Employers Casualty	19	0	0	0
Employers Indemnity	858	347	0	0
Fidelity and Casualty	300	64	0	0
Fidelity Union	3,193	707	44	0
Georgia Casualty	7,822	3,289	129	20
Globe Indemnity	463	120	0	0
Hardware Mutual Casualty	205	7	.....	.....
Hartford Accident	1,449	627	87	0
Home Accident	17,509	8,214	1,827	0
Indemnity of North America	2,542	507	0	0
Independence Indemnity	86	0	0	0
Liberty Mutual	21	0	0	0
London Guarantee and Accident	8,464	2,888	701	128
Maryland Casualty	7,758	1,883	79	0
Massachusetts Bonding	3,199	576	0	0
Metropolitan Casualty	1,294	654	2	0
Nebraska Indemnity	14	0	0	0
New Amsterdam Casualty	3,644	934	1,630	13
New York Indemnity	243	49	13	0
Northwestern Casualty and Surety	2	0	0	0
Ocean Accident and Guarantee	1,630	230	0	0
Royal Indemnity	108	0	17	0
Southern Casualty	252	169	0	0
Southern Surety	2,162	829	0	0
Standard Accident	5,190	2,212	60	0

CASUALTY COMPANIES—*(Continued)*

NAME OF COMPANY	AUTO PROPERTY DAMAGE		OTHER PROPERTY DAMAGE	
	NET PREMIUMS	NET LOSSES	NET PREMIUMS	NET LOSSES
Sun Indemnity	$ 29	$ 0	$ 0	$ 0
Travelers Indemnity	358	12	17	0
Union Indemnity	9,968	5,283	255	25
U. S. Casualty	1,434	662	0	0
U. S. Fidelity and Guaranty	20,542	7,546	53	852
Western Automobile Casualty	593	162	0	0
Totals	$141,809	$56,926	$6,447	$1,524

CASUALTY COMPANIES—*(Continued)*

NAME OF COMPANY	WORKMEN'S COLLECTIVE		WORKMEN'S COMPENSATION	
	NET PREMIUMS	NET LOSSES	NET PREMIUMS	NET LOSSES
Aetna Life	$ 8,055	$ 3,574	.....	.....
Hartford Accident	.....	.....	431	179
Home Accident	88,983	38,480	.....	.....
London Guarantee and Accident	18,983	9,770	.....	.....
Northwestern Casualty and Surety	.....	.....	17	0
Security Union Casualty	.....	.....	41,577	23,352
Southern Casualty	11,927	3,147	.....	.....
Totals	$127,948	$54,971	$42,025	$23,531

CASUALTY COMPANIES—*(Continued)*

NAME OF COMPANY	STEAM BOILER		ENGINE AND FLY WHEEL	
	NET PREMIUMS	NET LOSSES	NET PREMIUMS	NET LOSSES
Aetna Casualty	$	$	$ 4,925	$ 98
Hartford Steam Boiler	36,627	1,230	10,000	6,447
Indemnity of North America	72	0	.....	.....
London Guarantee and Accident	4,412	173	2,945	146
Maryland Casualty	1,186	0	185	0
Ocean Accident and Guarantee	131	0	297	0
Royal Indemnity	97	0	.....	.....
Totals	$42,525	$1,403	$18,352	$6,691

CASUALTY COMPANIES—*(Continued)*

NAME OF COMPANY	CREDIT		SPRINKLER	
	NET PREMIUMS	NET LOSSES	NET PREMIUMS	NET LOSSES
Aetna Casualty	$	$	$ 3,611	$ 644
American Credit	5,446	0	.....	.....
Maryland Casualty	.....	.....	454	0
Metropolitan Casualty	.....	.....	217	0
National Surety	1,045	500	.....	.....
Southern Surety	1,475	0	.....	.....
U. S. Fidelity and Guaranty	.....	.....	393	0
Totals	$ 7,966	$500	$4,675	$ 644

ASSESSMENT ASSOCIATIONS
Financial Condition on December 31, 1925

NAME OF ASSOCIATION	LOCATION	ASSETS	LIABILITIES	SURPLUS
Arkansas Life Association	Fayetteville	$ 170	$ 175	$ 0
Arkansas Mutual Benefit and Burial Association	Dermott	254	0	254
Citiens Benefit Association	Magnolia	360	175	185
Farmers Mutual Life Insurance Co.	Malvern	1,689	333	1,356
Guarantee Fund Life Association	Omaha, Neb.	9,636,489	2,094,972	7,541,517
Illinois Bankers Life Association	Monmouth, Ill.	5,444,691	268,815	5,175,876
Interstate Business Men's Acc't Ass'n	Des Moines, Ia.	603,280	218,755	384,525
Masonic Life Association	Buffalo, N. Y.	634,523	225,550	408,973
Mutual Aid Union	Rogers	144,552	88,431	56,121
Mutual Benefit, Health and Accident Association	Omaha, Neb.	1,001,842	691,015	310,827
National Benefit Society	Helena	217	0	217
National Life Association	Des Moines, Ia.	3,190,525	770,373	2,420,152
Texas Mutual Life Insurance Association	Waco, Tex.	2,104	2,104	0
Security Life Insurance Co.	Rogers	294	3	291
State Mutual Aid Association	Little Rock	9,106	3,000	6,106
Travelers Life Association	Little Rock	8,768	976	7,792
Western Mutual Life Association	Los Angeles, Cal.	1,809,642	993,704	815,938
Totals		$22,488,506	$5,358,381	$17,130,130

*No legal reserve on certificates is maintained, therefore amount of liabilities shown includes only unpaid claims, taxes, rents, or other indebtedness.

ASSESSMENT ASSOCIATIONS
Business in Arkansas for the Year 1925

NAME OF ASSOCIATION	ASSESSMENTS COLLECTED	CLAIMS PAID	TOTAL EXPENSES	NUMBER OF CERTIFICATES DEC. 31, 1925
Arkansas Life Association	$ 3,654	$ 264	$ 3,220	895
Arkansas Mutual Benefit and Burial Association	800	650	96	487
Citizens Benefit Association	1,356	170	1,226	687
Farmers Mutual Life Insurance Company	5,286	1,958	2,250	626
Guarantee Fund Life Association	101,197	52,000	34,570	2,710
Illinois Bankers Life Association	113,174	56,500	22,938	5,597
Interstate Business Men's Accident Association	21,501	7,750	.....	2,927
Masonic Life Association	10,712	4,000	.....	384
Mutual Aid Union	760,274	499,549	.....	32,637
Mutual Benefit Health and Accident	190,802	14,200	.....	6,901
National Benefit Society	735	25	493	131
National Life Association	41,593	15,000	.....	1,536
Texas Mutual Life Insurance Association	5,698	1,540	907	242
Security Life Insurance Company	12,128	403	11,434	1,207
State Mutual Aid Association	45,990	17,400	22,079	6,280
Travelers Life Association	21,677	1,465	19,715	1,325
Western Mutual Life Association	1,136	0	170	44
Totals	$1,337,713	$672,874	$119,098	64,616

WHITE FRATERNAL SOCIETIES

NAME OF SOCIETY	LOCATION	ASSETS	LIABILITIES	INSURANCE IN FORCE DEC. 31, 1925
American Insurance Union	Columbus, O.	$4,163,085	$1,201,068	$160,409,180
Ancient Order United Workmen	Little Rock	739,443	126,323	13,849,000
Ben Hur, Supreme Tribe of	Crawfordsville, Ind.	5,820,730	111,622	66,855,998
Brotherhood of American Yeomen	Des Moines, Ia.	8,757,986	6,710,563*	165,476,687
Catholic Knights of America	St. Louis, Mo.	1,375,703	52,839	14,980,044
Chicago Fraternal Life Association	Chicago, Ill.	1,249,270	149,624	25,216,255
Columbian Mutual Life Asurance Society	Memphis, Tenn.	3,364,724	3,201,627*	33,250,657
Degree of Honor Protective Association	St. Paul, Minn.	5,012,661	12,509	42,084,485
Eagles, Fraternal Order of	Kansas City, Mo.	233,348	20,628	4,345,966
Fraternal Aid Union	Lawrence, Kan.	8,691,851	6,437,707*	80,293,759
Homesteaders Life Association	Des Moines, Ia.	1,174,909	893,178*	18,430,624
Junior Order United American Mechanics	Pittsburgh, Pa.	2,618,431	67,983	24,169,848
Knights of Columbus	New Haven, Conn.	22,857,669	265,788	258,592,464
Knights of Pythias	Indianapolis, Ind.	19,360,039	17,257,514*	121,538,568
Liberty Life Assurance Society	Philadelphia, Pa.	414,517	122,628	24,040,600
Loyal American Life Association	Chicago	1,043,846	78,564	14,958,243
Maccabees	Detroit, Mich.	26,961,369	535,192	193,344,796
Modern Order of Praetorians	Dallas, Tex.	5,710,417	105,944	47,902,775
Modern Woodmen of America	Rock Island, Ill.	47,493,579	2,677,612	1,701,767,000
National Benevolent Society	Kansas City, Mo.	19,232	689	250,825
National Fraternal Society of the Deaf	Chicago, Ill.	740,662	5,375	4,782,897
National Slovak Society of the U. S. A.	Pittsburgh, Pa.	3,047,626	255,122	32,885,750
The Order of United Commercial Travelers of America	Columbus, O.	2,129,739	353,997	559,095,000
Polish National Alliance of U. S. A.	Chicago, Ill.	10,710,655	305,932	98,662,350
Railway Mail Association	Portsmouth, N. H.	294,465	5,698	76,008,000
Royal Arcanum	Boston, Mass.	19,000,808	960,621	172,550,125
Royal Neighbors of America	Rock Island, Ill.	25,014,702	482,841	450,830,750
Security Benefit Association	Topeka, Kan.	4,292,625	1,086,109*	242,162,944

*Includes Reserve. †Not reported.

WHITE FRATERNAL SOCIETIES

NAME OF SOCIETY	LOCATION	ASSETS	LIABILITIES	INS. IN FORCE Dec. 31, 1925
Travelers Protective Association	St. Louis, Mo.	$ 1,051,033	$ 257,191	$ †
Woman's Benefit Association of the Maccabees	Port Huron, Mich.	20,694,632	407,825	185,040,031
Woodmen Circle, Supreme Forest	Omaha, Neb.	17,119,735	345,527	129,382,430
Woodmen of the World	Omaha, Neb.	73,367,738	1,902,242	621,152,181
Totals		$344,527,229	$46,398,082	$5,584,310,232

WHITE FRATERNAL SOCIETIES

Business in Arkansas for the Year 1925

NAME OF SOCIETY	INSURANCE IN FORCE DEC. 31, 1925	ASSESSMENTS COLLECTED	CLAIMS PAID
American Insurance Union	$ 8,862,386	$ 94,107	$ 74,774
Ancient Order United Workmen	13,849,000	312,604	116,114
Ben Hur, Supreme Tribe of	1,937,946	33,714	13,000
Brotherhood of American Yeomen	528,371	14,366	5,400
Catholic Knights of America	1,027,674	29,868	10,397
Chicago Fraternal Life Association	31,000	2,057	0
Columbian Mutual Life Asurance Society	1,548,169	41,914	34,004
Degree of Honor Protective Association	1,564,599	30,193	14,000
Eagles, Fraternal Order of	82,500	1,923	0
Fraternal Aid Union	1,622,756	56,956	36,933
Homesteaders Life Association	167,000	3,487	1,100
Junior Order United American Mechanics	8,105	303	0
Knights of Columbus	547,000	7,410	4,000
Knights of Pythias	2,535,805	68,478	54,320
Liberty Life Assurance Society	202,500	8,288	7,000
Loyal American Life Association	87,750	2,291	339
Maccabees	1,801,260	64,880	27,395
Modern Order of Praetorians	379,500	9,667	4,250
Modern Woodmen of America	20,121,000	311,755	134,540
National Benevolent Society	51,100	4,750	4,868
National Fraternal Society of the Deaf	76,592	1,870	1,295
National Slovak Society of the U. S. A.	62,950	1,208	25
The Order of United Commercial Travelers of America	6,635,000	15,022	7,787
Polish National Alliance of U. S. of N. A.	70,400	1,484	90
Railway Mail Association	764,000	1,857	720
Royal Arcanum	596,000	20,771	36,000
Royal Neighbors of America	5,135,000	90,602	31,996
Security Benefit Association	3,932,396	68,304	24,625
Travelers Protective Association of America	‡	16,368	10,455
Womans Benefit Association of the Maccabees	2,619,736	47,343	17,500
Woodmen Circle, Supreme Forest	7,031,255	128,567	62,375
Woodmen of the World	28,859,902	543,952	346,084
Totals	$112,738,652	$2,036,359	$1,081,386

‡Accident only.

NEGRO FRATERNAL SOCIETIES

NAME OF SOCIETY	LOCATION	ASSETS	LIABILITIES	NO. MEMBERS DEC. 31, 1925
American Woodmen	Denver, Colo.	$ 1,418,610	$ 45,334	57,203
American Workmen	Washington, D. C.	459,105	7,653	18,734
Calanthe, Grand Court	Little Rock	56,418	1,525	9,730
Eastern Star Benefit Association	Pine Bluff	43,653	8,277	11,116
Great Southern Fraternal Union	Little Rock	7,543	3,433	2,890
Household of Ruth	Fort Smith	11,333	3,600	6,068
Imperial Council of Jugamos	Forrest City	46,062	0	3,815
Independent Order of Immaculates	Forrest City	794	200	975
International Order of Daniel	Little Rock	2,047	0	410
Knights and Daughters of Tabor	Little Rock	112,532	56,359	14,596
Knights of the Guiding Star	Morrilton	6,425	1,450	1,821
Knights of Pythias	Little Rock	89,016	13,946	8,666
Masonic Benefit Association	Prescott	226,825	9,868	17,124
Modern Order of Magians	Camden	12,147	2,117	1,204
National Order Mosaic Templars of America	Little Rock	631,162	112,173	92,736
Odd Fellows Benefit Association	Marianna	23,629	19,110	3,264
Royal Arch Benefit Association	Wynne	14,823	100	1,576
Royal Circle of Friends	Forrest City	166,396	190,970	12,828
Supreme Council of Shepherds	Marianna	10,835	2,000	758
United Brothers of Friendship	Texarkana	499	5,050	3,293
United Friends of America	Little Rock	27,418	0	3,520
United Knights and Ladies of Honor	Pine Bluff	1,259	800	806
United Order of Good Samaritans	Little Rock	22,146	550	5,619
Woodmen of Union	Hot Springs	523,209	8,050	44,510
Totals		$3,913,886	$492,565	323,262

NEGRO FRATERNAL SOCIETIES
Business in Arkansas for the Year 1925

NAME OF SOCIETY	ASSESSMENTS COLLECTED	CLAIMS PAID	SOLVENCY VALUATION % DEC. 31, 1924	INSURANCE IN FORCE DEC. 31, 1925
American Woodmen	$ 7,975	$ 2,050	101.89	$ 344,300
American Workmen	22,498	5,462	100.52	396,720
Calanthe, Grand Court	75,713	19,735	87.74	.....
Eastern Star Benefit Association	75,624	46,695	73.56	1,949,484
Great Southern Fraternal Union	25,036	3,635	82.07	366,300
Household of Ruth	48,549	42,310	81.98	1,805,143
Imperial Council of Jugamos	26,271	15,618	108.32	960,100
Independent Order of Immaculates	5,544	5,170	71.03	251,650
Independent Order of Daniel	5,563	2,425	94.04	.....
Knights and Daughters of Tabor	143,862	126,458	73.66	5,272,120
Knights of the Guiding Star	11,263	3,737	87.97	394,450
Knights of Pythias	94,453	57,545	78.57	2,285,225
Masonic Benefit Association	107,548	81,300	83.28	4,281,000
Modern Order of Magians	13,741	1,892	184.03	387,460
Mosaic Templars of America	91,987	77,273	93.06	5,568,402
Odd Fellow Benefit Association	30,524	18,999		700,730
Royal Arch Benefit Association	7,506	2,550	100.00	157,600
Royal Circle of Friends	157,656	101,124	103.99	1,740,343
Supreme Council of Shepherds	9,235	4,890	84.81	.....
United Brothers of Friendship	25,611	18,355	97.86	955,325
United Friends of America	50,834	18,644	79.13	659,750
United Knights and Ladies of Honor	3,765	2,375	71.69	114,150
United Order of Good Samaritans	37,351	18,392	71.32	1,157,800
Woodmen of Union	149,036	97,251	96.50	7,036,150
Totals	$1,227,145	$773,885	.....	$36,784,202