

Arkansas Insurance Department

Mike Beebe
Governor



Jay Bradford
Commissioner

March 4, 2009

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Ms. Gail L. Whitney
National Contractors Ins Co, a RRG
P O Box 510
Bigfork, MT 59911

RE: National Contractors Insurance Company, Inc. a RRG. -NAIC # 12293

Dear Ms. Whitney:

We would like to acknowledge that we received your Risk Retention Group application on February 19, 2009. Risk retention groups must annually, on or before March 1, file with the Commissioner and the NAIC the following information:

- A copy of the Group's financial statement on a form prescribed by the Commissioner and certified by an independent public accountant. The statement should contain a statement of opinion on loss and loss adjustment expense reserves made by a member of the American Academy of Actuaries or a qualified loss reserve specialist under criteria established by the National Association of Insurance Commissioners; and
- A copy of any examination of your Risk Retention Group as certified by the Commissioner or public official conducting the examination; and
- Coincident with the filing of the March 1st statement, each authorized risk retention group must remit to the Accounting Division, a tax of 4% on all premiums paid for coverages within this state for the preceding calendar year. Form RRG-T can be found on the Insurance Department web page under the Accounting Division section at the following link:
www.insurance.arkansas.gov/Accounting/divpage.htm
- You can get a financial statement filing checklist at the following link:
<http://www.insurance.arkansas.gov/finance/financialstmthomepagefiles/financialstmthomepage.htm>
- You can get a copy of the laws concerning RRG's at:
<http://www.insurance.arkansas.gov/finance/rrgpage.htm>

Ark. Code Ann. 23-94-213(a) also requires that each agent representing your Group obtain a license from this Department. Please direct your inquiries to Mr. Fred Stiffler, Director, Licensing Division of this Department.

Sincerely,


Kimberly Johnson
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