

NAIC Number: 13757
 Company Name: Farm Bureau Mutual Insurance Company of Arkansas, Inc.
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 Effective Date: 6/15/2006

**Homeowners Premium Comparison Survey Form
 FORM HPCS - last modified August, 2005**

Submit to: Arkansas Insurance Department
 1200 West Third Street
 Little Rock, AR 72201-1904
 Telephone: 501-371-2800
 Email as an attachment iinsurance.pnc@arkansas.gov
 You may also attach to a SERFF filing or submit on a cdr disk

**USE THE APPROPRIATE FORM BELOW - IF NOT APPLICABLE,
 LEAVE BLANK**

Survey Form for HO3 (Homeowners) - Use \$500 Flat Deductible (Covers risk of direct physical loss for dwelling and other structures; named perils for personal property, replacement cost on dwelling, actual cash value on personal property)

Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$319.00	\$352.00	\$354.00	\$391.00	\$421.00	\$468.00	\$421.00	\$468.00	\$427.00	\$475.00	\$475.00	\$527.00	\$431.00	\$478.00	\$409.00	\$454.00	\$495.00	\$549.00
	\$120,000	\$459.00	\$509.00	\$512.00	\$569.00	\$616.00	\$685.00	\$616.00	\$685.00	\$625.00	\$694.00	\$693.00	\$770.00	\$629.00	\$698.00	\$596.00	\$663.00	\$722.00	\$802.00
	\$160,000	\$603.00	\$670.00	\$674.00	\$749.00	\$811.00	\$901.00	\$811.00	\$901.00	\$822.00	\$914.00	\$912.00	\$1,013.00	\$827.00	\$919.00	\$784.00	\$872.00	\$950.00	\$1,055.00
6	\$80,000	\$395.00	\$438.00	\$442.00	\$491.00	\$532.00	\$591.00	\$532.00	\$591.00	\$540.00	\$600.00	\$599.00	\$665.00	\$544.00	\$604.00	\$516.00	\$572.00	\$624.00	\$693.00
	\$120,000	\$576.00	\$641.00	\$647.00	\$718.00	\$778.00	\$864.00	\$778.00	\$864.00	\$789.00	\$876.00	\$875.00	\$971.00	\$794.00	\$882.00	\$752.00	\$836.00	\$912.00	\$1,013.00
	\$160,000	\$759.00	\$843.00	\$851.00	\$945.00	\$1,024.00	\$1,137.00	\$1,024.00	\$1,137.00	\$1,037.00	\$1,153.00	\$1,151.00	\$1,279.00	\$1,045.00	\$1,160.00	\$990.00	\$1,100.00	\$1,200.00	\$1,334.00
9	\$80,000	\$722.00	\$802.00	\$810.00	\$900.00	\$973.00	\$1,082.00	\$973.00	\$1,082.00	\$987.00	\$1,096.00	\$1,094.00	\$1,216.00	\$994.00	\$1,105.00	\$942.00	\$1,047.00	\$1,141.00	\$1,268.00
	\$120,000	\$1,055.00	\$1,173.00	\$1,183.00	\$1,315.00	\$1,423.00	\$1,580.00	\$1,423.00	\$1,580.00	\$1,442.00	\$1,602.00	\$1,600.00	\$1,778.00	\$1,452.00	\$1,614.00	\$1,377.00	\$1,530.00	\$1,668.00	\$1,853.00
	\$160,000	\$1,389.00	\$1,544.00	\$1,557.00	\$1,730.00	\$1,871.00	\$2,079.00	\$1,871.00	\$2,079.00	\$1,897.00	\$2,108.00	\$2,105.00	\$2,339.00	\$1,912.00	\$2,124.00	\$1,812.00	\$2,014.00	\$2,196.00	\$2,439.00

Survey Form for HO4 (Renters) - Use \$500 Flat Deductible (Named perils for personal property, actual cash value for loss, liability and medical payments for others included)

Protection Class	Property Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$5,000	\$28.00	\$34.00	\$35.00	\$42.00	\$28.00	\$34.00	\$28.00	\$34.00	\$35.00	\$42.00	\$35.00	\$42.00	\$28.00	\$34.00	\$35.00	\$42.00	\$35.00	\$42.00
	\$15,000	\$74.00	\$85.00	\$86.00	\$99.00	\$74.00	\$85.00	\$74.00	\$85.00	\$86.00	\$99.00	\$86.00	\$99.00	\$74.00	\$85.00	\$86.00	\$99.00	\$86.00	\$99.00
	\$25,000	\$119.00	\$136.00	\$138.00	\$157.00	\$119.00	\$136.00	\$119.00	\$136.00	\$138.00	\$157.00	\$138.00	\$157.00	\$119.00	\$136.00	\$138.00	\$157.00	\$138.00	\$157.00
6	\$5,000	\$34.00	\$41.00	\$42.00	\$50.00	\$34.00	\$41.00	\$34.00	\$41.00	\$42.00	\$50.00	\$42.00	\$50.00	\$34.00	\$41.00	\$42.00	\$50.00	\$42.00	\$50.00
	\$15,000	\$85.00	\$98.00	\$100.00	\$114.00	\$85.00	\$98.00	\$85.00	\$98.00	\$100.00	\$114.00	\$100.00	\$114.00	\$85.00	\$98.00	\$100.00	\$114.00	\$100.00	\$114.00
	\$25,000	\$137.00	\$155.00	\$157.00	\$178.00	\$137.00	\$155.00	\$137.00	\$155.00	\$157.00	\$178.00	\$157.00	\$178.00	\$137.00	\$155.00	\$157.00	\$178.00	\$157.00	\$178.00
9	\$5,000	\$63.00	\$73.00	\$75.00	\$87.00	\$63.00	\$73.00	\$63.00	\$73.00	\$75.00	\$87.00	\$75.00	\$87.00	\$63.00	\$73.00	\$75.00	\$87.00	\$75.00	\$87.00
	\$15,000	\$137.00	\$156.00	\$160.00	\$181.00	\$137.00	\$156.00	\$137.00	\$156.00	\$160.00	\$181.00	\$160.00	\$181.00	\$137.00	\$156.00	\$160.00	\$181.00	\$160.00	\$181.00
	\$25,000	\$212.00	\$239.00	\$245.00	\$275.00	\$212.00	\$239.00	\$212.00	\$239.00	\$245.00	\$275.00	\$245.00	\$275.00	\$212.00	\$239.00	\$245.00	\$275.00	\$245.00	\$275.00

Survey Form for DP-2 (Dwelling/Fire) - Use \$500 Flat Deductible (Named perils for dwelling and personal property; replacement cost for dwelling, actual cash value for personal property, no liability coverage)

Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000																		
	\$120,000																		
	\$160,000																		
6	\$80,000																		
	\$120,000																		
	\$160,000																		
9	\$80,000																		
	\$120,000																		
	\$160,000																		

SPECIFY THE PERCENTAGE GIVEN FOR CREDITS OR DISCOUNTS FOR THE FOLLOWING: EARTHQUAKE INSURANCE

HO3 and HO4 only

Fire Extinguisher	-2 %	Deadbolt Lock	-2 %	IMPORTANT, homeowners insurance does NOT automatically cover losses from earthquakes. Ask your agent about ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS? <input type="checkbox"/> yes (yes or no) WHAT IS YOUR PERCENTAGE DEDUCTIBLE? <input type="text"/> 10 to 15 %
Burglar Alarm	-2 to -10 %	Window Locks	0 %	
Smoke Alarm	-2 to -10 %	\$1,000 Deductible	-19 %	
		Other (specify)		
		Maximum Credit		

WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?	Zone	Brick	Frame
	Highest Risk	\$ 2.35	\$ 0.98
	Lowest Risk	\$ 0.80	\$ 0.47