

NAIC Number: 200-21253
 Company Name: Garrison Property and Casualty Insurance Company
 Contact Person: Kathy Blair, CPCU
 Telephone No.: 800-531-8722, ext. 8-2575
 Email Address: kathy.blair@usaa.com
 Effective Date: 11/1/2006

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

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

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

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)

| Public 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 | \$415.27 | \$488.55 | \$409.88 | \$482.21 | \$544.70 | \$640.83 | \$652.56 | \$767.72 | \$604.03 | \$710.62 | \$517.74 | \$609.10 | \$555.49 | \$653.52 | \$490.77 | \$577.38 | \$560.88 | \$659.86 |
| | \$120,000 | \$566.45 | \$666.41 | \$559.09 | \$657.76 | \$743.00 | \$874.12 | \$890.13 | \$1,047.22 | \$823.93 | \$969.32 | \$706.22 | \$830.85 | \$757.72 | \$891.43 | \$669.44 | \$787.58 | \$765.07 | \$900.09 |
| | \$160,000 | \$706.15 | \$830.76 | \$696.98 | \$819.97 | \$926.25 | \$1,089.70 | \$1,109.66 | \$1,305.48 | \$1,027.12 | \$1,208.38 | \$880.39 | \$1,035.76 | \$944.59 | \$1,111.28 | \$834.54 | \$981.81 | \$953.76 | \$1,122.07 |
| 6 | \$80,000 | \$429.92 | \$508.09 | \$424.34 | \$501.49 | \$563.93 | \$666.46 | \$675.60 | \$798.43 | \$625.35 | \$739.04 | \$536.01 | \$633.47 | \$575.09 | \$679.66 | \$508.09 | \$600.47 | \$580.68 | \$686.26 |
| | \$120,000 | \$586.44 | \$693.07 | \$578.83 | \$684.07 | \$769.23 | \$909.09 | \$921.55 | \$1,089.11 | \$853.01 | \$1,008.10 | \$731.15 | \$864.08 | \$784.46 | \$927.09 | \$693.07 | \$819.08 | \$792.08 | \$936.09 |
| | \$160,000 | \$731.07 | \$863.99 | \$721.58 | \$852.77 | \$958.94 | \$1,133.29 | \$1,148.83 | \$1,357.70 | \$1,063.38 | \$1,256.72 | \$911.46 | \$1,077.19 | \$977.93 | \$1,155.73 | \$863.99 | \$1,021.08 | \$987.42 | \$1,166.95 |
| 9 | \$80,000 | \$781.68 | \$928.25 | \$771.53 | \$916.19 | \$1,025.32 | \$1,217.57 | \$1,228.36 | \$1,458.67 | \$1,136.99 | \$1,350.18 | \$974.56 | \$1,157.30 | \$1,045.63 | \$1,241.68 | \$923.81 | \$1,097.02 | \$1,055.78 | \$1,253.74 |
| | \$120,000 | \$1,066.26 | \$1,266.18 | \$1,052.41 | \$1,249.74 | \$1,398.60 | \$1,660.83 | \$1,675.55 | \$1,989.71 | \$1,550.92 | \$1,841.72 | \$1,329.36 | \$1,578.61 | \$1,426.29 | \$1,693.72 | \$1,260.12 | \$1,496.40 | \$1,440.14 | \$1,710.17 |
| | \$160,000 | \$1,329.22 | \$1,578.45 | \$1,311.96 | \$1,557.95 | \$1,743.52 | \$2,070.43 | \$2,088.77 | \$2,480.42 | \$1,933.41 | \$2,295.92 | \$1,657.21 | \$1,967.93 | \$1,778.05 | \$2,111.43 | \$1,570.90 | \$1,865.44 | \$1,795.31 | \$2,131.93 |

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)

| Public 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 | | | | | | | | | | | | | | | | | | |
| | \$15,000 | | | | | | | | | | | | | | | | | | |
| | \$25,000 | | | | | | | | | | | | | | | | | | |
| 6 | \$5,000 | | | | | | | | | | | | | | | | | | |
| | \$15,000 | | | | | | | | | | | | | | | | | | |
| | \$25,000 | | | | | | | | | | | | | | | | | | |
| 9 | \$5,000 | | | | | | | | | | | | | | | | | | |
| | \$15,000 | | | | | | | | | | | | | | | | | | |
| | \$25,000 | | | | | | | | | | | | | | | | | | |

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)

| Public 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:

HO3 and HO4 only

| | | | | | |
|-------------------|---------|---|--------------------|----------|---|
| Fire Extinguisher | 0 | % | Deadbolt Lock | 0 | % |
| Burglar Alarm | 2 to 15 | % | Window Locks | 0 | % |
| Smoke Alarm | 2 to 15 | % | \$1,000 Deductible | 14 to 17 | % |
| | | | Other (specify) | | |
| | | | Maximum Credit | varies | % |

EARTHQUAKE INSURANCE

IMPORTANT, Homeowners insurance does NOT automatically cover losses from earthquakes. Ask your agent about this coverage.

| | | | |
|--|--------------|-------------|---------|
| ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS? | Yes | (yes or no) | |
| WHAT IS YOUR PERCENTAGE DEDUCTIBLE? | 10 | % | |
| WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE? | | | |
| | Zone | Brick | Frame |
| | Highest Risk | \$ 1.99 | \$ 0.35 |
| | Lowest Risk | \$ 0.77 | \$ 0.81 |