

NAIC Number: 11000
 Company Name: Sentinel Insurance Company, Ltd.
 Contact Person: Bob Allen
 Telephone No.: 860-378-3820
 Email Address: bob.allen@thehartford.com
 Effective Date: 1/3/2007

**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 to insurance.pnc@arkansas.gov
 You may also attach to a SERFF filing or submit on a cdr iscl

**USE THE APPROPRIATE FORM BELOW - IF NOT APPLICABLE, LEAVE
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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	14 Washington		22 Baxter		24 Craighead		15 St. Francis		15 Desha		17 Union		16 Miller		13 Sebastian		31 Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$348.18	\$366.51	\$383.63	\$403.83	\$630.22	\$663.39	\$642.92	\$676.76	\$642.92	\$676.76	\$573.07	\$603.23	\$590.00	\$621.06	\$460.36	\$484.59	\$533.91	\$562.01
	\$120,000	\$509.46	\$536.27	\$561.33	\$590.88	\$922.13	\$970.67	\$940.71	\$990.23	\$940.71	\$990.23	\$838.51	\$882.65	\$863.29	\$908.73	\$673.60	\$709.05	\$781.22	\$822.34
	\$160,000	\$664.48	\$699.45	\$732.14	\$770.68	\$1,202.73	\$1,266.03	\$1,226.97	\$1,291.55	\$1,226.97	\$1,291.55	\$1,093.67	\$1,151.23	\$1,125.98	\$1,185.25	\$878.57	\$924.81	\$1,018.94	\$1,072.57
6	\$80,000	\$454.47	\$476.46	\$500.74	\$524.97	\$822.60	\$862.40	\$839.18	\$879.78	\$839.18	\$879.78	\$748.01	\$784.20	\$770.11	\$807.37	\$600.89	\$629.97	\$696.90	\$730.62
	\$120,000	\$664.97	\$697.15	\$732.69	\$768.14	\$1,203.62	\$1,261.86	\$1,227.88	\$1,287.29	\$1,227.88	\$1,287.29	\$1,094.48	\$1,147.44	\$1,126.82	\$1,181.34	\$879.22	\$921.77	\$1,019.70	\$1,069.04
	\$160,000	\$867.32	\$909.29	\$955.64	\$1,001.88	\$1,569.88	\$1,645.84	\$1,601.52	\$1,679.01	\$1,601.52	\$1,679.01	\$1,427.52	\$1,496.60	\$1,469.70	\$1,540.82	\$1,146.76	\$1,202.25	\$1,329.98	\$1,394.34
9	\$80,000	\$1,037.21	\$1,088.52	\$1,142.82	\$1,199.36	\$1,877.39	\$1,970.26	\$1,915.22	\$2,009.96	\$1,915.22	\$2,009.96	\$1,707.14	\$1,791.60	\$1,757.59	\$1,844.53	\$1,371.39	\$1,439.23	\$1,590.50	\$1,669.18
	\$120,000	\$1,517.64	\$1,592.72	\$1,672.18	\$1,754.90	\$2,746.98	\$2,882.88	\$2,802.34	\$2,940.97	\$2,802.34	\$2,940.97	\$2,497.89	\$2,621.46	\$2,571.69	\$2,698.91	\$2,006.61	\$2,105.88	\$2,327.21	\$2,442.33
	\$160,000	\$1,979.45	\$2,077.38	\$2,181.01	\$2,288.90	\$3,582.87	\$3,760.12	\$3,655.07	\$3,835.89	\$3,655.07	\$3,835.89	\$3,257.98	\$3,419.15	\$3,354.24	\$3,520.18	\$2,617.21	\$2,746.69	\$3,035.36	\$3,185.52

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	14 Washington		22 Baxter		24 Craighead		15 St. Francis		15 Desha		17 Union		16 Miller		13 Sebastian		31 Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$5,000	\$23.00	\$23.00	\$23.00	\$23.00	\$23.00	\$23.00	\$23.00	\$23.00	\$23.00	\$23.00	\$23.00	\$23.00	\$23.00	\$23.00	\$23.00	\$23.00	\$23.00	\$23.00
	\$15,000	\$126.00	\$126.00	\$126.00	\$126.00	\$126.00	\$126.00	\$126.00	\$126.00	\$126.00	\$126.00	\$126.00	\$126.00	\$126.00	\$126.00	\$126.00	\$126.00	\$126.00	\$126.00
	\$25,000	\$238.00	\$238.00	\$238.00	\$238.00	\$238.00	\$238.00	\$238.00	\$238.00	\$238.00	\$238.00	\$238.00	\$238.00	\$238.00	\$238.00	\$238.00	\$238.00	\$238.00	\$238.00
6	\$5,000	\$25.30	\$25.30	\$25.30	\$25.30	\$25.30	\$25.30	\$25.30	\$25.30	\$25.30	\$25.30	\$25.30	\$25.30	\$25.30	\$25.30	\$25.30	\$25.30	\$25.30	\$25.30
	\$15,000	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60	\$138.60
	\$25,000	\$261.80	\$261.80	\$261.80	\$261.80	\$261.80	\$261.80	\$261.80	\$261.80	\$261.80	\$261.80	\$261.80	\$261.80	\$261.80	\$261.80	\$261.80	\$261.80	\$261.80	\$261.80
9	\$5,000	\$37.49	\$37.49	\$37.49	\$37.49	\$37.49	\$37.49	\$37.49	\$37.49	\$37.49	\$37.49	\$37.49	\$37.49	\$37.49	\$37.49	\$37.49	\$37.49	\$37.49	\$37.49
	\$15,000	\$205.38	\$205.38	\$205.38	\$205.38	\$205.38	\$205.38	\$205.38	\$205.38	\$205.38	\$205.38	\$205.38	\$205.38	\$205.38	\$205.38	\$205.38	\$205.38	\$205.38	\$205.38
	\$25,000	\$387.94	\$387.94	\$387.94	\$387.94	\$387.94	\$387.94	\$387.94	\$387.94	\$387.94	\$387.94	\$387.94	\$387.94	\$387.94	\$387.94	\$387.94	\$387.94	\$387.94	\$387.94

Note: The above HO 04 premiums were computed using a \$6000 AOI, our lowest AOI for this class plan

Public Protection Class	Dwelling Value	14 Washington		22 Baxter		24 Craighead		15 St. Francis		15 Desha		17 Union		16 Miller		13 Sebastian		31 Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	\$120,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	\$160,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6	\$80,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	\$120,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	\$160,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
9	\$80,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	\$120,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	\$160,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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

HO3 and HO4 only

Fire Extinguisher	0%	Deadbolt Lock	2%
Burglar Alarm	2%	Window Locks	0%
Smoke Alarm	2%	\$1,000 Deductible	19%
		Other (specify)	
		Maximum Credit Allowed	21%

EARTHQUAKE INSURANCE

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

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS?	Yes	(yes or no)	
WHAT IS YOUR PERCENTAGE DEDUCTIBLE?	5%		
WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?			
	Zone	Brick	Frame
	Highest Risk	\$ 1.8	\$ 1
	Lowest Risk	\$ 1	\$ 0.36