

NAIC Number: 18988
 Company Name: Auto-Owner's Insurance Company
 Contact Person: Dan Keefe
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 Effective Date: 11/15/2007

**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 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)

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	\$405	\$405	\$405	\$405	\$595	\$595	\$595	\$595	\$551	\$551	\$551	\$551	\$551	\$551	\$428	\$428	\$441	\$441
	\$120,000	\$565	\$565	\$565	\$565	\$830	\$830	\$830	\$830	\$768	\$768	\$768	\$768	\$768	\$768	\$596	\$596	\$614	\$614
	\$160,000	\$740	\$740	\$740	\$740	\$1,087	\$1,087	\$1,087	\$1,087	\$1,006	\$1,006	\$1,006	\$1,006	\$1,006	\$1,006	\$781	\$781	\$805	\$805
6	\$80,000	\$478	\$478	\$478	\$478	\$701	\$701	\$701	\$701	\$649	\$649	\$649	\$649	\$649	\$649	\$504	\$504	\$520	\$520
	\$120,000	\$666	\$666	\$666	\$666	\$978	\$978	\$978	\$978	\$906	\$906	\$906	\$906	\$906	\$906	\$702	\$702	\$724	\$724
	\$160,000	\$873	\$873	\$873	\$873	\$1,281	\$1,281	\$1,281	\$1,281	\$1,186	\$1,186	\$1,186	\$1,186	\$1,186	\$1,186	\$920	\$920	\$949	\$949
9	\$80,000	\$819	\$819	\$819	\$819	\$1,202	\$1,202	\$1,202	\$1,202	\$1,113	\$1,113	\$1,113	\$1,113	\$1,113	\$1,113	\$864	\$864	\$891	\$891
	\$120,000	\$1,142	\$1,142	\$1,142	\$1,142	\$1,677	\$1,677	\$1,677	\$1,677	\$1,552	\$1,552	\$1,552	\$1,552	\$1,552	\$1,552	\$1,204	\$1,204	\$1,242	\$1,242
	\$160,000	\$1,496	\$1,496	\$1,496	\$1,496	\$2,196	\$2,196	\$2,196	\$2,196	\$2,033	\$2,033	\$2,033	\$2,033	\$2,033	\$2,033	\$1,577	\$1,577	\$1,627	\$1,627

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	\$74	\$74	\$74	\$74	\$94	\$94	\$94	\$94	\$91	\$91	\$91	\$91	\$91	\$91	\$76	\$76	\$79	\$79
	\$15,000	\$123	\$123	\$123	\$123	\$157	\$157	\$157	\$157	\$151	\$151	\$151	\$151	\$151	\$151	\$126	\$126	\$132	\$132
	\$25,000	\$165	\$165	\$165	\$165	\$211	\$211	\$211	\$211	\$202	\$202	\$202	\$202	\$202	\$202	\$169	\$169	\$177	\$177
6	\$5,000	\$79	\$79	\$79	\$79	\$101	\$101	\$101	\$101	\$97	\$97	\$97	\$97	\$97	\$97	\$81	\$81	\$85	\$85
	\$15,000	\$132	\$132	\$132	\$132	\$168	\$168	\$168	\$168	\$162	\$162	\$162	\$162	\$162	\$162	\$135	\$135	\$141	\$141
	\$25,000	\$177	\$177	\$177	\$177	\$226	\$226	\$226	\$226	\$217	\$217	\$217	\$217	\$217	\$217	\$180	\$180	\$190	\$190
9	\$5,000	\$115	\$115	\$115	\$115	\$146	\$146	\$146	\$146	\$140	\$140	\$140	\$140	\$140	\$140	\$117	\$117	\$123	\$123
	\$15,000	\$191	\$191	\$191	\$191	\$244	\$244	\$244	\$244	\$234	\$234	\$234	\$234	\$234	\$234	\$195	\$195	\$205	\$205
	\$25,000	\$256	\$256	\$256	\$256	\$327	\$327	\$327	\$327	\$314	\$314	\$314	\$314	\$314	\$314	\$261	\$261	\$275	\$275

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 Ext., Smoke Det., Deabolt Lock	3%	Deabolt Lock	
Burglar Alarm	15%	Window Locks	
Smoke Alarm		\$1,000 Deductible	11%
		Other (specify)	
		Maximum Credit Allowed	

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) no

WHAT IS YOUR PERCENTAGE DEDUCTIBLE? %

WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?

Zone	Brick	Frame
Highest Risk	\$ 2.88	\$ 2.04
Lowest Risk	\$ 0.41	\$ 0.32