

NAIC Number: 18988  
 Company Name: Auto-Owner's Insurance Company  
 Contact Person: Dan Keefe  
 Telephone No.: 517-886-1846  
 Email Address: keefe.dan@aoins.com  
 Effective Date: 10/1/2007

**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																		
	\$120,000																		
	\$160,000																		
6	\$80,000																		
	\$120,000																		
	\$160,000																		
9	\$80,000																		
	\$120,000																		
	\$160,000																		

**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	\$380.00	\$425.00	\$392.00	\$439.00	\$459.00	\$515.00	\$459.00	\$515.00	\$459.00	\$515.00	\$459.00	\$515.00	\$459.00	\$515.00	\$380.00	\$425.00	\$439.00	\$492.00
	\$120,000	\$512.00	\$574.00	\$529.00	\$592.00	\$620.00	\$695.00	\$620.00	\$695.00	\$620.00	\$695.00	\$620.00	\$695.00	\$620.00	\$695.00	\$512.00	\$574.00	\$593.00	\$664.00
	\$160,000	\$652.00	\$730.00	\$672.00	\$753.00	\$789.00	\$883.00	\$789.00	\$883.00	\$789.00	\$883.00	\$789.00	\$883.00	\$789.00	\$883.00	\$652.00	\$730.00	\$754.00	\$845.00
6	\$80,000	\$380.00	\$425.00	\$392.00	\$439.00	\$459.00	\$515.00	\$459.00	\$515.00	\$459.00	\$515.00	\$459.00	\$515.00	\$459.00	\$515.00	\$380.00	\$425.00	\$439.00	\$492.00
	\$120,000	\$512.00	\$574.00	\$529.00	\$592.00	\$620.00	\$695.00	\$620.00	\$695.00	\$620.00	\$695.00	\$620.00	\$695.00	\$620.00	\$695.00	\$512.00	\$574.00	\$593.00	\$664.00
	\$160,000	\$652.00	\$730.00	\$672.00	\$753.00	\$789.00	\$883.00	\$789.00	\$883.00	\$789.00	\$883.00	\$789.00	\$883.00	\$789.00	\$883.00	\$652.00	\$730.00	\$754.00	\$845.00
9	\$80,000	\$566.00	\$680.00	\$583.00	\$701.00	\$685.00	\$823.00	\$685.00	\$823.00	\$685.00	\$823.00	\$685.00	\$823.00	\$685.00	\$823.00	\$566.00	\$680.00	\$655.00	\$787.00
	\$120,000	\$764.00	\$917.00	\$787.00	\$946.00	\$924.00	\$1,111.00	\$924.00	\$1,111.00	\$924.00	\$1,111.00	\$924.00	\$1,111.00	\$924.00	\$1,111.00	\$764.00	\$917.00	\$884.00	\$1,062.00
	\$160,000	\$971.00	\$1,167.00	\$1,001.00	\$1,203.00	\$1,176.00	\$1,412.00	\$1,176.00	\$1,412.00	\$1,176.00	\$1,412.00	\$1,176.00	\$1,412.00	\$1,176.00	\$1,412.00	\$971.00	\$1,167.00	\$1,124.00	\$1,350.00

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

**HO3 and HO4 only**

Fire Extinguisher	<input type="text"/>	%	Deadbolt Lock	<input type="text"/>	%
Burglar Alarm	<input type="text"/>	%	Window Locks	<input type="text"/>	%
Smoke Alarm	<input type="text"/>	%	\$1,000 Deductible	<input type="text"/>	%
			Other (specify)	<input type="text"/>	%
			Maximum Credit Allowed	<input type="text"/>	%

**EARTHQUAKE INSURANCE**

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

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS?	<input type="text"/>	yes	(yes or no)
WHAT IS YOUR PERCENTAGE DEDUCTIBLE?	<input type="text"/>	10	%
WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?			
	Zone	Brick	Frame
	Highest Risk	\$ 2.16	\$ 1.53
	Lowest Risk	\$ 0.45	\$ 0.35