

NAIC Number: 25143
 Company Name: State Farm Fire & Casualty
 Contact Person: Karen Terry
 Telephone No.: (309) 766-2265
 Email Address: karen.terry_ag7@statefarm.com
 Effective Date: 10/15/2007

**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 | \$627.00 | \$708.00 | \$627.00 | \$708.00 | \$770.00 | \$870.00 | \$1,100.00 | \$1,243.00 | \$876.00 | \$990.00 | \$730.00 | \$825.00 | \$730.00 | \$825.00 | \$627.00 | \$708.00 | \$730.00 | \$825.00 |
| | \$120,000 | \$768.00 | \$868.00 | \$768.00 | \$868.00 | \$868.00 | \$1,066.00 | \$1,348.00 | \$1,523.00 | \$1,073.00 | \$1,213.00 | \$894.00 | \$1,011.00 | \$894.00 | \$1,011.00 | \$768.00 | \$868.00 | \$894.00 | \$1,011.00 |
| | \$160,000 | \$950.00 | \$1,074.00 | \$950.00 | \$1,074.00 | \$1,074.00 | \$1,318.00 | \$1,667.00 | \$1,884.00 | \$1,328.00 | \$1,500.00 | \$1,106.00 | \$1,250.00 | \$1,106.00 | \$1,250.00 | \$950.00 | \$1,074.00 | \$1,106.00 | \$1,250.00 |
| 6 | \$80,000 | \$800.00 | \$903.00 | \$800.00 | \$903.00 | \$903.00 | \$1,109.00 | \$1,403.00 | \$1,585.00 | \$1,117.00 | \$1,263.00 | \$931.00 | \$1,052.00 | \$931.00 | \$1,052.00 | \$800.00 | \$903.00 | \$931.00 | \$1,052.00 |
| | \$120,000 | \$980.00 | \$1,107.00 | \$980.00 | \$1,107.00 | \$1,107.00 | \$1,359.00 | \$1,719.00 | \$1,942.00 | \$1,369.00 | \$1,547.00 | \$1,141.00 | \$1,289.00 | \$1,141.00 | \$1,289.00 | \$980.00 | \$1,107.00 | \$1,141.00 | \$1,289.00 |
| | \$160,000 | \$1,212.00 | \$1,369.00 | \$1,212.00 | \$1,369.00 | \$1,369.00 | \$1,682.00 | \$2,126.00 | \$2,403.00 | \$1,694.00 | \$1,914.00 | \$1,411.00 | \$1,595.00 | \$1,411.00 | \$1,595.00 | \$1,212.00 | \$1,369.00 | \$1,411.00 | \$1,595.00 |
| 9 | \$80,000 | \$1,021.00 | \$1,154.00 | \$1,021.00 | \$1,154.00 | \$1,154.00 | \$1,417.00 | \$1,792.00 | \$2,025.00 | \$1,427.00 | \$1,612.00 | \$1,189.00 | \$1,344.00 | \$1,189.00 | \$1,344.00 | \$1,021.00 | \$1,154.00 | \$1,189.00 | \$1,344.00 |
| | \$120,000 | \$1,251.00 | \$1,414.00 | \$1,251.00 | \$1,414.00 | \$1,414.00 | \$1,736.00 | \$2,195.00 | \$2,481.00 | \$1,748.00 | \$1,975.00 | \$1,457.00 | \$1,646.00 | \$1,457.00 | \$1,646.00 | \$1,251.00 | \$1,414.00 | \$1,457.00 | \$1,646.00 |
| | \$160,000 | \$1,547.00 | \$1,749.00 | \$1,547.00 | \$1,749.00 | \$1,749.00 | \$2,147.00 | \$2,716.00 | \$3,069.00 | \$2,163.00 | \$2,444.00 | \$1,802.00 | \$2,036.00 | \$1,802.00 | \$2,036.00 | \$1,547.00 | \$1,749.00 | \$1,802.00 | \$2,036.00 |

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)

| 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 | \$71.00 | \$71.00 | \$71.00 | \$71.00 | \$89.00 | \$89.00 | \$112.00 | \$112.00 | \$102.00 | \$102.00 | \$102.00 | \$102.00 | \$102.00 | \$102.00 | \$71.00 | \$71.00 | \$102.00 | \$102.00 |
| | \$15,000 | \$107.00 | \$107.00 | \$107.00 | \$107.00 | \$135.00 | \$135.00 | \$169.00 | \$169.00 | \$155.00 | \$155.00 | \$155.00 | \$155.00 | \$155.00 | \$155.00 | \$107.00 | \$107.00 | \$155.00 | \$155.00 |
| | \$25,000 | \$141.00 | \$141.00 | \$141.00 | \$141.00 | \$178.00 | \$178.00 | \$223.00 | \$223.00 | \$205.00 | \$205.00 | \$205.00 | \$205.00 | \$205.00 | \$205.00 | \$141.00 | \$141.00 | \$205.00 | \$205.00 |
| 6 | \$5,000 | \$71.00 | \$71.00 | \$71.00 | \$71.00 | \$89.00 | \$89.00 | \$112.00 | \$112.00 | \$102.00 | \$102.00 | \$102.00 | \$102.00 | \$102.00 | \$102.00 | \$71.00 | \$71.00 | \$102.00 | \$102.00 |
| | \$15,000 | \$107.00 | \$107.00 | \$107.00 | \$107.00 | \$135.00 | \$135.00 | \$169.00 | \$169.00 | \$155.00 | \$155.00 | \$155.00 | \$155.00 | \$155.00 | \$155.00 | \$107.00 | \$107.00 | \$155.00 | \$155.00 |
| | \$25,000 | \$141.00 | \$141.00 | \$141.00 | \$141.00 | \$178.00 | \$178.00 | \$223.00 | \$223.00 | \$205.00 | \$205.00 | \$205.00 | \$205.00 | \$205.00 | \$205.00 | \$141.00 | \$141.00 | \$205.00 | \$205.00 |
| 9 | \$5,000 | \$71.00 | \$71.00 | \$71.00 | \$71.00 | \$89.00 | \$89.00 | \$112.00 | \$112.00 | \$102.00 | \$102.00 | \$102.00 | \$102.00 | \$102.00 | \$102.00 | \$71.00 | \$71.00 | \$102.00 | \$102.00 |
| | \$15,000 | \$107.00 | \$107.00 | \$107.00 | \$107.00 | \$135.00 | \$135.00 | \$169.00 | \$169.00 | \$155.00 | \$155.00 | \$155.00 | \$155.00 | \$155.00 | \$155.00 | \$107.00 | \$107.00 | \$155.00 | \$155.00 |
| | \$25,000 | \$141.00 | \$141.00 | \$141.00 | \$141.00 | \$178.00 | \$178.00 | \$223.00 | \$223.00 | \$205.00 | \$205.00 | \$205.00 | \$205.00 | \$205.00 | \$205.00 | \$141.00 | \$141.00 | \$205.00 | \$205.00 |

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)

| 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 | | % | Deadbolt Lock | | % |
| Burglar Alarm | 3 | % | Window Locks | | % |
| Smoke Alarm | 2 | % | \$1,000 Deductible | 10 | % |
| | | | Other (specify) | | |
| | | | Renter's \$1000 Ded | 24 | % |
| | | | 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)
 WHAT IS YOUR PERCENTAGE DEDUCTIBLE? **10** %

| | | | |
|---|--------------|---------|---------|
| WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE? | Zone | Brick | Frame |
| | Highest Risk | \$ 0.71 | \$ 0.58 |
| | Lowest Risk | \$ 0.21 | \$ 0.18 |

