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 Effective Date: 10/31/2007

**Homeowners Premium Comparison Survey Form  
 FORM HP3S - 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](mailto: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       | \$242.17   | \$284.90 | \$353.94   | \$416.40   | \$316.68   | \$372.57   | \$563.51    | \$662.95   | \$521.59   | \$613.64   | \$312.02   | \$367.09   | \$479.68   | \$564.33   | \$251.48  | \$295.86   | \$288.74 | \$339.69   |
|                         | \$120,000      | \$330.33   | \$388.62 | \$482.79   | \$567.99   | \$431.97   | \$508.20   | \$768.65    | \$904.30   | \$711.48   | \$837.04   | \$425.62   | \$500.73   | \$654.31   | \$769.78   | \$343.04  | \$403.57   | \$393.86 | \$463.36   |
|                         | \$160,000      | \$437.47   | \$514.67 | \$639.37   | \$752.20   | \$572.07   | \$673.02   | \$1,017.95  | \$1,197.59 | \$942.23   | \$1,108.51 | \$563.66   | \$663.13   | \$866.52   | \$1,019.43 | \$454.29  | \$534.46   | \$521.59 | \$613.64   |
| 6                       | \$80,000       | \$250.72   | \$296.30 | \$366.43   | \$433.05   | \$327.86   | \$387.47   | \$583.40    | \$689.47   | \$540.00   | \$638.18   | \$323.04   | \$381.77   | \$496.61   | \$586.90   | \$260.36  | \$307.70   | \$298.93 | \$353.28   |
|                         | \$120,000      | \$341.99   | \$404.17 | \$499.83   | \$590.71   | \$447.22   | \$528.53   | \$795.78    | \$940.47   | \$736.59   | \$870.52   | \$440.64   | \$520.76   | \$677.40   | \$800.57   | \$355.14  | \$419.71   | \$407.76 | \$481.89   |
|                         | \$160,000      | \$452.91   | \$535.25 | \$661.94   | \$782.29   | \$592.26   | \$699.94   | \$1,053.88  | \$1,245.49 | \$975.49   | \$1,152.85 | \$583.55   | \$689.65   | \$897.10   | \$1,060.21 | \$470.32  | \$555.84   | \$540.00 | \$638.18   |
| 9                       | \$80,000       | \$455.85   | \$541.32 | \$666.24   | \$791.16   | \$596.11   | \$707.88   | \$1,060.72  | \$1,259.60 | \$981.82   | \$1,165.91 | \$587.34   | \$697.47   | \$902.93   | \$1,072.22 | \$473.38  | \$562.14   | \$543.51 | \$645.42   |
|                         | \$120,000      | \$621.80   | \$738.39 | \$908.78   | \$1,079.18 | \$813.12   | \$965.58   | \$1,446.88  | \$1,718.17 | \$1,339.26 | \$1,590.37 | \$801.16   | \$951.38   | \$1,231.64 | \$1,462.57 | \$645.71  | \$766.79   | \$741.38 | \$880.38   |
|                         | \$160,000      | \$823.46   | \$977.86 | \$1,203.52 | \$1,429.19 | \$1,076.84 | \$1,278.74 | \$1,916.14  | \$2,275.41 | \$1,773.61 | \$2,106.17 | \$1,061.00 | \$1,259.94 | \$1,631.09 | \$1,936.92 | \$855.14  | \$1,015.47 | \$981.82 | \$1,165.91 |

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 |