

NAIC Number: 30104
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 Effective Date: 4/3/2007

Homeowners Premium Comparison Survey Form
FORM HPCS - last modified August, 2005

USE THE
 APPROP

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

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)

Protection Class	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	\$536	\$564	\$543	\$572	\$789	\$830	\$892	\$939	\$892	\$939	\$781	\$822	\$805	\$847	\$661	\$696	\$931	\$980
	\$120,000	\$749	\$788	\$760	\$800	\$1,101	\$1,159	\$1,246	\$1,312	\$1,246	\$1,312	\$1,092	\$1,149	\$1,125	\$1,184	\$923	\$972	\$1,302	\$1,370
	\$160,000	\$960	\$1,011	\$975	\$1,026	\$1,413	\$1,487	\$1,599	\$1,683	\$1,599	\$1,683	\$1,400	\$1,474	\$1,444	\$1,520	\$1,186	\$1,248	\$1,670	\$1,758
6	\$80,000	\$699	\$733	\$709	\$744	\$1,029	\$1,079	\$1,164	\$1,221	\$1,164	\$1,221	\$1,019	\$1,069	\$1,050	\$1,101	\$863	\$905	\$1,215	\$1,274
	\$120,000	\$977	\$1,024	\$992	\$1,040	\$1,437	\$1,507	\$1,627	\$1,706	\$1,627	\$1,706	\$1,425	\$1,494	\$1,468	\$1,539	\$1,205	\$1,264	\$1,699	\$1,781
	\$160,000	\$1,254	\$1,314	\$1,272	\$1,334	\$1,844	\$1,933	\$2,087	\$2,188	\$2,087	\$2,188	\$1,828	\$1,916	\$1,885	\$1,976	\$1,548	\$1,622	\$2,180	\$2,285
9	\$80,000	\$1,596	\$1,675	\$1,619	\$1,699	\$2,349	\$2,465	\$2,657	\$2,789	\$2,657	\$2,789	\$2,326	\$2,441	\$2,397	\$2,516	\$1,970	\$2,067	\$2,773	\$2,911
	\$120,000	\$2,230	\$2,340	\$2,264	\$2,376	\$3,280	\$3,442	\$3,713	\$3,897	\$3,713	\$3,897	\$3,252	\$3,413	\$3,351	\$3,516	\$2,751	\$2,887	\$3,877	\$4,069
	\$160,000	\$2,861	\$3,003	\$2,904	\$3,047	\$4,208	\$4,416	\$4,763	\$4,999	\$4,763	\$4,999	\$4,171	\$4,378	\$4,302	\$4,514	\$3,532	\$3,707	\$4,975	\$5,221

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)

Protection Class	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	\$144	\$144	\$144	\$144	\$144	\$144	\$144	\$144	\$144	\$144	\$144	\$144	\$144	\$144	\$144	\$144	\$144	\$144
	\$25,000	\$207	\$207	\$207	\$207	\$207	\$207	\$207	\$207	\$207	\$207	\$207	\$207	\$207	\$207	\$207	\$207	\$207	\$207
6	\$5,000																		
	\$15,000	\$158	\$158	\$158	\$158	\$158	\$158	\$158	\$158	\$158	\$158	\$158	\$158	\$158	\$158	\$158	\$158	\$158	\$158
	\$25,000	\$228	\$228	\$228	\$228	\$228	\$228	\$228	\$228	\$228	\$228	\$228	\$228	\$228	\$228	\$228	\$228	\$228	\$228
9	\$5,000																		
	\$15,000	\$235	\$235	\$235	\$235	\$235	\$235	\$235	\$235	\$235	\$235	\$235	\$235	\$235	\$235	\$235	\$235	\$235	\$235
	\$25,000	\$338	\$338	\$338	\$338	\$338	\$338	\$338	\$338	\$338	\$338	\$338	\$338	\$338	\$338	\$338	\$338	\$338	\$338

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)

Protection Class	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	2 %
Burglar Alarm	2 %	Window Locks	0 %
Smoke Alarm	2 %	\$1,000 Deductible	19 %
		Other (specify)	

EARTHQUAKE INSURANCE

IMPORTANT: average

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS? YES (yes or no)

WHAT IS YOUR PERCENTAGE DEDUCTIBLE? 5%

Zone Brick Frame

			%	WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?	Highest Risk	\$	1.8	\$	1
	Maximum	20	%		Lowest Risk	\$	1	\$	0.36

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