

NAIC Number: 15725  
 Company Name: Cameron Mutual Insurance Company  
 Contact Person: Darcy Kruse  
 Telephone No.: 816.632.6511  
 Email Address: dkruse@cameron-insurance.com  
 Effective Date: 9/1/2008

**Homeowners Premium Comparison Survey Form  
 FORM HP3 - 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 CD

**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
3	\$80,000	\$403.00	\$483.00	\$403.00	\$483.00	\$670.00	\$804.00	\$670.00	\$804.00	\$511.00	\$614.00	\$511.00	\$614.00	\$511.00	\$614.00	\$403.00	\$483.00	\$511.00
	\$120,000	\$567.00	\$680.00	\$567.00	\$680.00	\$943.00	\$1,132.00	\$943.00	\$1,132.00	\$719.00	\$864.00	\$719.00	\$864.00	\$719.00	\$864.00	\$567.00	\$680.00	\$719.00
	\$160,000	\$734.00	\$881.00	\$734.00	\$881.00	\$1,221.00	\$1,466.00	\$1,221.00	\$1,466.00	\$932.00	\$1,119.00	\$932.00	\$1,119.00	\$932.00	\$1,119.00	\$734.00	\$881.00	\$932.00
6	\$80,000	\$492.00	\$564.00	\$492.00	\$564.00	\$817.00	\$937.00	\$817.00	\$937.00	\$623.00	\$716.00	\$623.00	\$716.00	\$623.00	\$716.00	\$492.00	\$564.00	\$623.00
	\$120,000	\$692.00	\$793.00	\$692.00	\$793.00	\$1,150.00	\$1,319.00	\$1,150.00	\$1,319.00	\$877.00	\$1,008.00	\$877.00	\$1,008.00	\$877.00	\$1,008.00	\$692.00	\$793.00	\$877.00
	\$160,000	\$896.00	\$1,027.00	\$896.00	\$1,027.00	\$1,490.00	\$1,708.00	\$1,490.00	\$1,708.00	\$1,136.00	\$1,305.00	\$1,136.00	\$1,305.00	\$1,136.00	\$1,305.00	\$896.00	\$1,027.00	\$1,136.00
9	\$80,000	\$1,127.00	\$1,292.00	\$1,127.00	\$1,292.00	\$1,875.00	\$2,150.00	\$1,875.00	\$2,150.00	\$1,431.00	\$1,641.00	\$1,431.00	\$1,641.00	\$1,431.00	\$1,641.00	\$1,127.00	\$1,292.00	\$1,431.00
	\$120,000	\$1,587.00	\$1,818.00	\$1,587.00	\$1,818.00	\$2,639.00	\$3,025.00	\$2,639.00	\$3,025.00	\$2,014.00	\$2,309.00	\$2,014.00	\$2,309.00	\$2,014.00	\$2,309.00	\$1,587.00	\$1,818.00	\$2,014.00
	\$160,000	\$2,055.00	\$2,355.00	\$2,055.00	\$2,355.00	\$3,418.00	\$3,919.00	\$3,418.00	\$3,919.00	\$2,609.00	\$2,991.00	\$2,609.00	\$2,991.00	\$2,609.00	\$2,991.00	\$2,055.00	\$2,355.00	\$2,609.00

**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
3	\$5,000																	
	\$15,000	\$ 162.00	\$ 162.00	\$ 162.00	\$ 162.00	\$187.00	\$187.00	\$187.00	\$187.00	\$167.00	\$167.00	\$167.00	\$167.00	\$167.00	\$167.00	\$ 162.00	\$ 162.00	\$167.00
	\$25,000	\$ 226.00	\$ 226.00	\$ 226.00	\$ 226.00	\$261.00	\$261.00	\$261.00	\$261.00	\$233.00	\$233.00	\$233.00	\$233.00	\$233.00	\$233.00	\$ 226.00	\$ 226.00	\$233.00
6	\$5,000																	
	\$15,000	\$ 173.00	\$ 173.00	\$ 173.00	\$ 173.00	\$199.00	\$199.00	\$199.00	\$199.00	\$ 178.00	\$ 178.00	\$ 178.00	\$ 178.00	\$ 178.00	\$ 178.00	\$ 173.00	\$ 173.00	\$ 178.00
	\$25,000	\$ 242.00	\$ 242.00	\$ 242.00	\$ 242.00	\$278.00	\$278.00	\$278.00	\$278.00	\$249.00	\$249.00	\$249.00	\$249.00	\$249.00	\$249.00	\$ 242.00	\$ 242.00	\$249.00
9	\$5,000																	
	\$15,000	\$ 248.00	\$ 248.00	\$ 248.00	\$ 248.00	\$287.00	\$287.00	\$287.00	\$287.00	\$256.00	\$256.00	\$256.00	\$256.00	\$256.00	\$256.00	\$ 248.00	\$ 248.00	\$256.00
	\$25,000	\$ 347.00	\$ 347.00	\$ 347.00	\$ 347.00	\$401.00	\$401.00	\$401.00	\$401.00	\$357.00	\$357.00	\$357.00	\$357.00	\$357.00	\$357.00	\$ 347.00	\$ 347.00	\$357.00

**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
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	2-5	Window Locks	0
Smoke Alarm	2	\$1,000 Deductible	14
		Other (specify)	

**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 or no)

WHAT IS YOUR PERCENTAGE DEDUCTIBLE?  %

Zone Highest Risk Brick Frame

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

Maximum Credit Allowed	%	Lowest Risk	\$		\$	
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by  
disk

aski

Frame

\$614.00

\$864.00

\$1,119.00

\$716.00

\$1,008.00

\$1,305.00

\$1,641.00

\$2,309.00

\$2,991.00

aski

Frame

\$167.00

\$233.00

\$ 178.00

\$249.00

\$256.00

\$357.00

aski

Frame

