

NAIC Number: 24066
 Company Name: American Fire & Casualty Company
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 Effective Date: 4/12/2008

**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 | \$348.00 | \$387.00 | \$396.00 | \$439.00 | \$876.00 | \$973.00 | \$876.00 | \$973.00 | \$814.00 | \$905.00 | \$814.00 | \$905.00 | \$474.00 | \$526.00 | \$383.00 | \$425.00 | \$433.00 | \$482.00 |
| | \$120,000 | \$410.00 | \$456.00 | \$466.00 | \$517.00 | \$1,030.00 | \$1,144.00 | \$1,030.00 | \$1,144.00 | \$958.00 | \$1,066.00 | \$958.00 | \$1,066.00 | \$557.00 | \$619.00 | \$450.00 | \$501.00 | \$510.00 | \$568.00 |
| | \$160,000 | \$511.00 | \$569.00 | \$581.00 | \$644.00 | \$1,284.00 | \$1,427.00 | \$1,284.00 | \$1,427.00 | \$1,195.00 | \$1,328.00 | \$1,195.00 | \$1,328.00 | \$695.00 | \$772.00 | \$563.00 | \$624.00 | \$636.00 | \$707.00 |
| 6 | \$80,000 | \$407.00 | \$445.00 | \$462.00 | \$505.00 | \$1,021.00 | \$1,118.00 | \$1,021.00 | \$1,118.00 | \$950.00 | \$1,041.00 | \$950.00 | \$1,041.00 | \$552.00 | \$605.00 | \$447.00 | \$490.00 | \$506.00 | \$554.00 |
| | \$120,000 | \$479.00 | \$524.00 | \$543.00 | \$595.00 | \$1,202.00 | \$1,316.00 | \$1,202.00 | \$1,316.00 | \$1,118.00 | \$1,225.00 | \$1,118.00 | \$1,225.00 | \$649.00 | \$712.00 | \$526.00 | \$576.00 | \$596.00 | \$652.00 |
| | \$160,000 | \$597.00 | \$653.00 | \$677.00 | \$741.00 | \$1,499.00 | \$1,641.00 | \$1,499.00 | \$1,641.00 | \$1,395.00 | \$1,527.00 | \$1,395.00 | \$1,527.00 | \$810.00 | \$887.00 | \$655.00 | \$718.00 | \$742.00 | \$813.00 |
| 9 | \$80,000 | \$852.00 | \$969.00 | \$967.00 | \$1,099.00 | \$2,139.00 | \$2,431.00 | \$2,139.00 | \$2,431.00 | \$1,991.00 | \$2,262.00 | \$1,991.00 | \$2,262.00 | \$1,156.00 | \$1,314.00 | \$936.00 | \$1,064.00 | \$1,061.00 | \$1,205.00 |
| | \$120,000 | \$1,003.00 | \$1,139.00 | \$1,137.00 | \$1,293.00 | \$2,518.00 | \$2,861.00 | \$2,518.00 | \$2,861.00 | \$2,343.00 | \$2,662.00 | \$2,343.00 | \$2,662.00 | \$1,361.00 | \$1,547.00 | \$1,102.00 | \$1,252.00 | \$1,247.00 | \$1,418.00 |
| | \$160,000 | \$1,250.00 | \$1,421.00 | \$1,418.00 | \$1,612.00 | \$3,139.00 | \$3,567.00 | \$3,139.00 | \$3,567.00 | \$2,922.00 | \$3,320.00 | \$2,922.00 | \$3,320.00 | \$1,698.00 | \$1,929.00 | \$1,374.00 | \$1,561.00 | \$1,555.00 | \$1,769.00 |

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 | | | | | | | | | | | | | | | | | | |
| | \$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 | 3% | Window Locks | 0% |
| Smoke Alarm | 2% | \$1,000 Deductible | 0% |
| | | Other (specify) | |

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? | 5% |

Zone Brick Frame

| | | |
|------------------------|----|---|
| Central Station | 5 | % |
| Maximum Credit Allowed | 23 | % |

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

| | | | | |
|--------------|----|------|----|------|
| Highest Risk | \$ | 2.8 | \$ | 1.22 |
| Lowest Risk | \$ | 1.13 | \$ | 0.42 |

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