

Private Passenger Auto Premium Comparison Survey Form
FORM APCS - last modified August 2005

NAIC Number: 37220
 Company Name: Direct Insurance Company
 Contact Person: Philip Deal
 Telephone No.: 615-399-5378
 Email Address: philip.deal@directgeneral.com
 Effective Date: 4/15/2006

Assumptions to Use:
 1 *Liability -Minimum \$25,000 per person*
 2 *Bodily Injury \$50,000 per accident*
 \$25,000 per accident
 3 *Property Damage \$100 deductible per accident*
 4 *Comprehensive & Collision \$250 deductible per accident*
 5 *The insured has elected to accept:*
 Uninsured motorist property and bodily injury equal to liability coverage
 Underinsured bodily injury equal to liability coverage
 6 *Personal Injury Protection of \$5,000 for medical, loss*
 wages according to statute and \$5,000 accidental
 7 *If male and female rates are different, use the highest of the two*

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 compact disk

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	0	%
AUTO/HOMEOWNERS	0	%
GOOD STUDENT	0	%
ANTI-THEFT DEVICE	0	%
Over 55 Defensive Driver Discount	5	%
\$250/\$500 Deductible Comp./Coll.	0	%

Vehicle	Coverages	Gender	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
				Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
				18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability			\$1,568	\$1,924	\$720	\$762	\$1,696	\$2,066	\$774	\$824	\$2,338	\$2,842	\$1,052	\$1,128	\$1,506	\$1,820	\$702	\$740	\$1,964	\$2,358	\$916	\$966
	Minimum Liability with Comprehensive and Collision			\$2,720	\$3,598	\$1,374	\$1,380	\$3,040	\$4,018	\$1,532	\$1,544	\$3,512	\$4,550	\$1,724	\$1,760	\$2,790	\$3,692	\$1,480	\$1,454	\$3,146	\$4,078	\$1,592	\$1,602
	100/300/50 Liability with Comprehensive and Collision			\$3,250	\$4,238	\$1,608	\$1,634	\$3,654	\$4,762	\$1,802	\$1,838	\$4,404	\$5,624	\$2,112	\$2,182	\$3,348	\$4,358	\$1,730	\$1,728	\$3,852	\$4,910	\$1,914	\$1,944
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			\$1,568	\$1,924	\$720	\$762	\$1,696	\$2,066	\$774	\$824	\$2,338	\$2,842	\$1,052	\$1,128	\$1,506	\$1,820	\$702	\$740	\$1,964	\$2,358	\$916	\$966
	Minimum Liability with Comprehensive and Collision			\$2,424	\$3,164	\$1,168	\$1,204	\$2,700	\$3,518	\$1,298	\$1,342	\$3,208	\$4,102	\$1,510	\$1,578	\$2,424	\$3,152	\$1,210	\$1,228	\$2,840	\$3,628	\$1,376	\$1,420
	100/300/50 Liability with Comprehensive and Collision			\$2,954	\$3,804	\$1,402	\$1,458	\$3,314	\$4,262	\$1,568	\$1,636	\$4,100	\$5,176	\$1,898	\$2,000	\$2,982	\$3,818	\$1,460	\$1,502	\$3,546	\$4,460	\$1,698	\$1,762
2003 Honda Odyssey "EX"	Minimum Liability			\$1,568	\$1,924	\$720	\$762	\$1,696	\$2,066	\$774	\$824	\$2,338	\$2,842	\$1,052	\$1,128	\$1,506	\$1,820	\$702	\$740	\$1,964	\$2,358	\$916	\$966
	Minimum Liability with Comprehensive and Collision			\$3,176	\$4,260	\$1,626	\$1,624	\$3,572	\$4,790	\$1,824	\$1,824	\$3,974	\$5,222	\$1,982	\$2,006	\$3,290	\$4,418	\$1,776	\$1,728	\$3,612	\$4,754	\$1,850	\$1,850
	100/300/50 Liability with Comprehensive and Collision			\$3,706	\$4,900	\$1,860	\$1,878	\$4,186	\$5,534	\$2,094	\$2,118	\$4,866	\$6,296	\$2,370	\$2,428	\$3,848	\$5,084	\$2,026	\$2,002	\$4,318	\$5,586	\$2,172	\$2,192
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$1,568	\$1,924	\$720	\$762	\$1,696	\$2,066	\$774	\$824	\$2,338	\$2,842	\$1,052	\$1,128	\$1,506	\$1,820	\$702	\$740	\$1,964	\$2,358	\$916	\$966
	Minimum Liability with Comprehensive and Collision			\$3,842	\$5,230	\$2,032	\$1,992	\$4,346	\$5,918	\$2,290	\$2,254	\$4,656	\$6,216	\$2,400	\$2,388	\$4,060	\$5,546	\$2,278	\$2,174	\$4,298	\$5,754	\$2,270	\$2,234
	100/300/50 Liability with Comprehensive and Collision			\$4,372	\$5,870	\$2,266	\$2,246	\$4,960	\$6,662	\$2,560	\$2,548	\$5,548	\$7,290	\$2,788	\$2,810	\$4,618	\$6,212	\$2,528	\$2,448	\$5,004	\$6,586	\$2,592	\$2,576
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$1,634	\$2,000	\$748	\$792	\$1,764	\$2,152	\$802	\$856	\$2,436	\$2,964	\$1,096	\$1,174	\$1,564	\$1,892	\$726	\$768	\$2,044	\$2,454	\$952	\$1,004
	Minimum Liability with Comprehensive and Collision			\$3,974	\$5,404	\$2,116	\$2,068	\$4,488	\$6,116	\$2,382	\$2,336	\$4,822	\$6,440	\$2,502	\$2,480	\$4,210	\$5,752	\$2,382	\$2,262	\$4,446	\$5,952	\$2,364	\$2,316
	100/300/50 Liability with Comprehensive and Collision			\$4,520	\$6,068	\$2,356	\$2,330	\$5,122	\$6,886	\$2,658	\$2,640	\$5,746	\$7,554	\$2,900	\$2,916	\$4,784	\$6,438	\$2,640	\$2,542	\$5,172	\$6,812	\$2,694	\$2,666
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$1,568	\$1,924	\$720	\$762	\$1,696	\$2,066	\$774	\$824	\$2,338	\$2,842	\$1,052	\$1,128	\$1,506	\$1,820	\$702	\$740	\$1,964	\$2,358	\$916	\$966
	Minimum Liability with Comprehensive and Collision			\$2,806	\$3,724	\$1,444	\$1,436	\$3,138	\$4,162	\$1,610	\$1,608	\$3,600	\$4,680	\$1,794	\$1,820	\$2,906	\$3,862	\$1,580	\$1,532	\$3,234	\$4,208	\$1,662	\$1,662
	100/300/50 Liability with Comprehensive and Collision			\$3,336	\$4,364	\$1,678	\$1,690	\$3,752	\$4,906	\$1,880	\$1,902	\$4,492	\$5,754	\$2,182	\$2,242	\$3,464	\$4,528	\$1,830	\$1,806	\$3,940	\$5,040	\$1,984	\$2,004