

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number: 18988
Company Name: Auto-Owners Insurance Company
Contact Person: Hilary Ludema, Assistant Manager
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Effective Date: 07/13/08 NB 08/18/08 Renewals

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 death
- 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	20-35	%
AUTO/HOMEOWNERS	15-20	%
GOOD STUDENT	5-20	%
ANTI-THEFT DEVICE	5-10	%
Over 55 Defensive Driver Discount	5	%
\$250/\$500 Deductible Comp./Coll.	16-52	%

Vehicle	Coverages	Gender	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
				Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66
				1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability	499.13	550.45	245.81	199.23	625.19	692.81	299.83	238.93	604.97	670.26	290.98	232.71	574.85	636.08	278.41	222.67	690.61	766.82
	Minimum Liability with Comprehensive and Collision	979.61	1,093.49	452.79	354.23	1,377.00	1,542.03	623.23	482.34	1,118.56	1,250.90	512.03	398.39	1,375.02	1,540.26	622.57	482.23	1,328.45	1,487.51	601.76	465.82		
	100/300/50 Liability with Comprehensive and Collision	1,109.83	1,235.69	523.83	412.82	1,538.55	1,719.47	707.78	551.44	1,274.96	1,422.70	594.72	465.59	1,523.88	1,703.61	701.53	547.50	1,506.26	1,683.62	693.76	539.71		
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability	499.13	550.45	245.81	199.23	625.19	692.81	299.83	238.93	604.97	670.26	290.98	232.71	574.85	636.08	278.41	222.67	690.61	766.82	327.77	259.97		
	Minimum Liability with Comprehensive and Collision	1,157.77	1,294.88	529.42	410.95	1,649.86	1,850.55	740.99	570.06	1,309.69	1,466.49	594.03	459.26	1,662.47	1,864.67	746.24	575.26	1,562.35	1,751.73	703.03	541.44		
	100/300/50 Liability with Comprehensive and Collision	1,287.99	1,437.08	600.46	469.54	1,811.41	2,027.99	825.54	639.16	1,466.09	1,638.29	676.72	526.46	1,811.33	2,028.02	825.20	640.53	1,740.16	1,947.84	795.03	615.33		
2003 Honda Odyssey "EX"	Minimum Liability	497.25	548.78	244.34	197.64	623.31	691.14	298.36	237.34	603.09	668.59	289.51	231.12	572.97	634.41	276.94	221.08	688.73	765.15	326.30	258.38		
	Minimum Liability with Comprehensive and Collision	1,124.41	1,257.28	513.81	399.33	1,595.79	1,789.78	716.36	551.27	1,273.59	1,426.47	577.96	447.15	1,602.77	1,797.92	720.32	555.04	1,517.05	1,701.14	682.44	526.00		
	100/300/50 Liability with Comprehensive and Collision	1,254.63	1,399.48	584.85	457.92	1,757.34	1,967.22	800.91	620.37	1,429.99	1,598.27	660.65	514.35	1,751.63	1,961.27	799.28	620.31	1,694.86	1,897.25	774.44	599.89		
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability	499.13	550.45	245.81	199.23	625.19	692.81	299.83	238.93	604.97	670.26	290.98	232.71	574.85	636.08	278.41	222.67	690.61	766.82	327.77	259.97		
	Minimum Liability with Comprehensive and Collision	1,287.58	1,440.86	585.01	453.01	1,852.63	2,079.91	827.85	636.00	1,447.77	1,622.62	653.76	504.18	1,878.29	2,108.60	839.24	645.47	1,734.04	1,945.96	776.82	596.87		
	100/300/50 Liability with Comprehensive and Collision	1,417.80	1,583.06	656.05	511.60	2,014.18	2,257.35	912.40	705.10	1,604.17	1,794.42	736.45	571.38	2,027.15	2,271.95	918.20	710.74	1,911.85	2,142.07	868.82	670.76		
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability	497.25	548.78	244.34	197.64	623.31	691.14	298.36	237.34	603.09	668.59	289.51	231.12	572.97	634.41	276.94	221.08	688.73	765.15	326.30	258.38		
	Minimum Liability with Comprehensive and Collision	1,358.15	1,521.25	614.65	475.31	1,968.16	2,210.86	877.36	672.62	1,523.43	1,708.59	685.26	527.43	2,003.51	2,251.17	892.70	685.44	1,830.08	2,054.48	817.33	626.82		
	100/300/50 Liability with Comprehensive and Collision	1,488.37	1,663.45	685.69	533.90	2,129.71	2,388.30	961.91	741.72	1,679.83	1,880.39	767.95	594.63	2,152.37	2,414.52	971.66	750.71	2,007.89	2,250.59	909.33	700.71		
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability	499.13	550.45	245.81	199.23	625.19	692.81	299.83	238.93	604.97	670.26	290.98	232.71	574.85	636.08	278.41	222.67	690.61	766.82	327.77	259.97		
	Minimum Liability with Comprehensive and Collision	1,019.83	1,138.64	469.97	367.28	1,446.42	1,620.45	652.97	505.21	1,160.79	1,298.55	530.13	411.92	1,452.83	1,628.34	656.23	508.28	1,383.85	1,550.15	625.67	483.97		
	100/300/50 Liability with Comprehensive and Collision	1,150.05	1,280.84	541.01	425.87	1,607.97	1,797.89	737.52	574.31	1,317.19	1,470.35	612.82	479.12	1,601.69	1,791.69	735.19	573.55	1,561.66	1,746.26	717.67	557.86		