

RETURN TO:

NAIC NUMBER: 3548-19070
 COMPANY NAME: **The Standard Fire Insurance Company**
 CONTACT PERSON: Ann Lavorgna
 TELEPHONE#: (860) 277-5466

ARKANSAS INSURANCE DEPARTMENT
 PROPERTY & CASUALTY DIVISION
 1200 WEST THIRD STREET
 LITTLE ROCK, AR 72201-1904

AUTOMOBILE PREMIUM COMPARISON SURVEY

ANNUAL PREMIUM-POLICY PERIOD **9/22/2005** TO **9/22/2006**

	Highly Preferred
0.832	Preferred
	Standard
	Non-Standard

NOT ELIGIBLE

NOT ELIGIBLE

Coverage	Limits or Deductible	Insured 1 Little Rock	Insured 1 Russellville	Insured 2 Little Rock	Insured 2 Russellville	Insured 3 Little Rock	Insured 3 Russellville	Insured 4 Little Rock	Insured 4 Russellville	Insured 5 Little Rock	Insured 5 Russellville	Insured 6 Little Rock	Insured 6 Russellville
LIABILITY													
Bodily Injury	\$25,000 per person \$50,000 per accident			969	661	512	349	323	220	338	232		
Property Damage	\$25,000 per accident			692	522	365	275	230	175	242	184		
OR													
Combined Single Limit	\$75,000												
PHYSICAL DAMAGE													
Comprehensive	\$100 deductible per accident			296	395	146	194	72	97	111	146		
Collision	\$250 deductible per accident			852	934	422	464	228	250	286	313		
UNINSURED MOTORIST													
Bodily Injury\	\$25,000/\$50,000			30	30	21	21	21	21	30	30		
Property Damage	\$25,000			20	20	10	10	10	10	20	20		
UNDERINSURED MOTORIST \$25,000/\$50,000													
				54	54	31	31	31	31	54	54		
PERSONAL INJURY													
Medical Bills	\$5,000			120	85	68	54	36	25	33	24		
Loss Wages	Statutory Benefits			12	12	6	6	6	6	12	12		
Accident Death	\$5,000			6	6	3	3	3	3	6	6		
MEMBERSHIP FEES If Any													
TOTAL ANNUAL PREMIUM		0	0	3051	2719	1584	1407	960	838	1132	1021	0	0

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Passive Restraint/Airbag **30% or 20%**
 Auto/Homeowners **10%**
 Good Student **20%**
 Anti-Theft Device **N/A**

	Highly Preferred
0.832	Preferred
	Standard
	Non-Standard

NOT ELIGIBLE

Coverage	Limits or Deductible	Insured 7 Little Rock	Insured 7 Russellville	Insured 8 Little Rock	Insured 8 Russellville
LIABILITY					
Bodily Injury	\$25,000 per person \$50,000 per accident			526	358
Property Damage OR Combined Single Limit	\$25,000 per accident \$75,000			375	282
PHYSICAL DAMAGE					
Comprehensive Collision	\$100 deductible per accident \$250 deductible per accident			548 1055	734 1154
UNINSURED MOTORIST					
Bodily Injury\	\$25,000/\$50,000			30	30
Property Damage	\$25,000			20	20
UNDERINSURED MOTORIST	\$25,000/\$50,000			54	54
PERSONAL INJURY					
Medical Bills Loss Wages Accident Death	\$5,000 Statutory Benefits \$5,000			55 12 6	36 12 6
MEMBERSHIP FEES	If Any				
TOTAL ANNUAL PREMIUM				2681	2686

(INSURED(S) NO. 1-45 YR OLD MARRIED MALE; 15 MILES TO AND FROM WORK TOTAL); 1997 JEEP GRAND CHEROKEE LAREDO/TSI 4X4, 5.2L; 43 YR. OLD WIFE DRIVES A 1995 FOR WINDSTAR, 3.8L; VAN IS DRIVEN 15,000 MILES PER YEAR. THEY HAVE A 17 YR. OLD SON WHO IS AN OCCASIONAL DRIVER, WITH ONE TRAFFIC VIOLATION (speeding ticket/10 mph over) AND A 14 YR. OLD DAUGHTER WITH A DRIVER'S PERMIT.

INSURED(S) NO. 2-40 YR. OLD SINGLE FEMALE HEAD OF HOUSEHOLD WHO DRIVES A 1996 TOYOTA CAMRY LE, 3.0L, 5 MILES TO AND FROM WORK (10) TOTAL. SHE HAS A 16 YR. OLD DAUGHTER WHO DRIVES A 1998 SATURN SCI, CPE,1.9L (COUPE). THE VEHICLE IS DRIVEN 8,000 MILES PER YEAR.

INSURED NO. 3-22 YR. OLD SINGLE MALE DRIVES A 1996 GMC YUKON SLT 4X4, 5.7L, 20 MILES TO AND FROM WORK (40 MILES TOTAL). GOOD STUDENT DISCOUNT IS APPLICABLE.

INSURED NO. 4-25 YR. OLD SINGLE FEMALE DRIVES A 1996 FORD EXPLORER 4X2, 4DR, 4.0L, 10 MILES TO AND FROM WORK (20 MILES TOTAL).

INSURED(S) NO. 5-67 YR. OLD MARRIED MALE DRIVES A 1997 DODGE RAM 4X2, 4DR, 5.9L, 12,000 MILES PER YEAR. HIS 60 YR. OLD WIFE DRIVES A 1996 HONDA ACCORD LX SED 3.0L, 10,000 MILES PER YEAR. BOTH HAVE SUCCESSFULLY COMPLETED A MOTOR VEHICLE ACCIDENT PREVENTION COURSE.

INSURED NO.6-16 YR. OLD SINGLE MALE DRIVES A 1997 S-10 PICK UP 4X2, 2DR, 2.2L, 3 MILES ONE WAY (6 TOTAL) TO SCHOOL.

INSURED NO. 7-17 YR. OLD SINGLE FEMALE DRIVES A 1994 FORD MUSTANG GT, CPE, 5.0L, 5 MILES ONE WAY (10 TOTAL) TO SCHOOL.

INSURED(S) NO. 8-35 YR. OLD MALE DRIVES A 1996 LAND CRUISER 4X4, 4DR, 4.5L, 15 MILES TO AND FROM WORK (30 TOTAL); HIS 30 YR. OLD WIFE DRIVES A 1998 BMW 740IL, 4DR, 4.4L, 15,000 MILES ANNUALLY.