

NAIC NUMBER: 29068
 COMPANY NAME: IDS Property Casualty Insurance Company
 CONTACT PERSON: John Key, Legislative Analyst
 TELEPHONE #: 888.335.3755 ext. 5467

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

AUTOMOBILE PREMIUM COMPARISON SURVEY

ANNUAL PREMIUM – POLICY PERIOD 02 / 26 / 06 TO 02 / 26 / 07

- Preferred
 Standard
 Non-Standard

Coverage	Limits or Deductible	Insured 1		Insured 2		Insured 3		Insured 4		Insured 5		Insured 6	
		Little Rock	Russellville										
LIABILITY													
Bodily Injury	\$25,000 per person	1070	750	1422	994	672	470	526	368	552	386	1344	940
	\$50,000 per accident												
Property Damage	\$15,000 per accident												
OR													
Combined Single Limit	\$65,000												
PHYSICAL DAMAGE													
Comprehensive	\$100 deductible per accident	176	212	212	258	106	128	70	86	106	128	156	190
Collision	\$250 deductible per accident	606	568	778	728	364	342	248	232	352	330	572	536
UNINSURED MOTORIST													
Bodily Injury	\$25,000/\$50,000	24	24	24	24	12	12	12	12	24	24	12	12
Property Damage	\$15,000												
UNDERINSURED MOTORIST	\$25,000/\$50,000	40	40	40	40	20	20	20	20	40	40	20	20
PERSONAL INJURY													
Medical Bills	\$5,000	96	88	128	114	60	54	48	42	52	48	120	108
Loss of Wages	Statutory Benefits	6	6	6	6	6	6	6	6	6	6	6	6
Accidental Death	\$5,000	8	8	8	8	4	4	4	4	8	8	4	4
MEMBERSHIP FEES	If Any												
TOTAL ANNUAL PREMIUM		2026	1696	2618	2172	1244	1036	934	770	1140	970	2234	1816

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DISCOUNTS (If Available)

Passive Restraint/Airbag _____ 20 %
 Auto/Homeowners _____ 10 %
 Good Student _____ N/A %
 Anti-Theft Device _____ 5 %

Coverage	Limits or Deductible	Insured 7		Insured 8	
		Little Rock	Russellville	Little Rock	Russellville
LIABILITY					
Bodily Injury	\$25,000 per person	1186	830	712	496
	\$50,000 per accident				
Property Damage	\$15,000 per accident				
OR					
Combined Single Limit	\$65,000				
PHYSICAL DAMAGE					
Comprehensive	\$100 deductible per accident	266	322	194	234
Collision	\$250 deductible per accident	886	830	672	630
UNINSURED MOTORIST					
Bodily Injury	\$25,000/\$50,000	12	12	24	24
Property Damage	\$15,000				
UNDERINSURED MOTORIST	\$25,000/\$50,000	20	20	40	40
PERSONAL INJURY					
Medical Bills	\$5,000	106	96	64	56
Loss of Wages	Statutory Benefits	6	6	6	6
Accidental Death	\$5,000	4	4	8	8
MEMBERSHIP FEES	If Any				
TOTAL ANNUAL PREMIUM		2486	2120	1720	1494

FACT SHEET

INSURED(S) No. 1 – 45 YR OLD MARRIED MALE; 15 MILES TO AND FROM WORK (30 MILES TOTAL); 1997 JEEP GRAND CHEROKEE LAREDO/TSI 4X4, 5.2L; 43 YR OLD WIFE DRIVES A 1995 FORD 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 SC1, 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 YEAR OLD SINGLE FEMALE DRIVES A 1996 FORD EXPLORER 4X2, 4DR, 4.0L, 10 MILES TO AND FROM WORK (20 MILES TOTAL).

INSURED 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 YEAR 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.

-Good Student Profile is reflected in the Class factor as opposed to a discount

-Our Liability limits start at 25/50/25, as opposed to 25/50/15 on the sheet