

NAIC Number: 200-18600
 Company Name: USAA General Indemnity Company
 Contact Person: Kathy Blair, CPCU
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 Effective Date: 07/01/2006

**Homeowners Premium Comparison Survey Form
 FORM HPCS - last modified August, 2005**

**USE THE APPROPRIATE FORM BELOW - IF NOT APPLICABLE,
 LEAVE BLANK**

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

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 | | | | | | | | | | | | | | | | | | |
| | \$120,000 | | | | | | | | | | | | | | | | | | |
| | \$160,000 | | | | | | | | | | | | | | | | | | |
| 6 | \$80,000 | | | | | | | | | | | | | | | | | | |
| | \$120,000 | | | | | | | | | | | | | | | | | | |
| | \$160,000 | | | | | | | | | | | | | | | | | | |
| 9 | \$80,000 | | | | | | | | | | | | | | | | | | |
| | \$120,000 | | | | | | | | | | | | | | | | | | |
| | \$160,000 | | | | | | | | | | | | | | | | | | |

FILED

By bharrington at 1:23 pm, 2/15/06

**PROPERTY & CASUALTY
 ARKANSAS INSURANCE DEPARTMENT**

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 | \$403.29 | \$458.22 | \$403.29 | \$458.22 | \$403.29 | \$458.22 | \$403.29 | \$458.22 | \$403.29 | \$458.22 | \$403.29 | \$458.22 | \$403.29 | \$458.22 | \$403.29 | \$458.22 | \$403.29 | \$458.22 |
| | \$120,000 | \$551.73 | \$624.51 | \$551.73 | \$624.51 | \$551.73 | \$624.51 | \$551.73 | \$624.51 | \$551.73 | \$624.51 | \$551.73 | \$624.51 | \$551.73 | \$624.51 | \$551.73 | \$624.51 | \$551.73 | \$624.51 |
| | \$160,000 | \$700.17 | \$790.79 | \$700.17 | \$790.79 | \$700.17 | \$790.79 | \$700.17 | \$790.79 | \$700.17 | \$790.79 | \$700.17 | \$790.79 | \$700.17 | \$790.79 | \$700.17 | \$790.79 | \$700.17 | \$790.79 |
| 6 | \$80,000 | \$499.62 | \$538.94 | \$499.62 | \$538.94 | \$499.62 | \$538.94 | \$499.62 | \$538.94 | \$499.62 | \$538.94 | \$499.62 | \$538.94 | \$499.62 | \$538.94 | \$499.62 | \$538.94 | \$499.62 | \$538.94 |
| | \$120,000 | \$679.36 | \$731.44 | \$679.36 | \$731.44 | \$679.36 | \$731.44 | \$679.36 | \$731.44 | \$679.36 | \$731.44 | \$679.36 | \$731.44 | \$679.36 | \$731.44 | \$679.36 | \$731.44 | \$679.36 | \$731.44 |
| | \$160,000 | \$859.09 | \$923.95 | \$859.09 | \$923.95 | \$859.09 | \$923.95 | \$859.09 | \$923.95 | \$859.09 | \$923.95 | \$859.09 | \$923.95 | \$859.09 | \$923.95 | \$859.09 | \$923.95 | \$859.09 | \$923.95 |
| 9 | \$80,000 | \$715.98 | \$973.74 | \$715.98 | \$973.74 | \$715.98 | \$973.74 | \$715.98 | \$973.74 | \$715.98 | \$973.74 | \$715.98 | \$973.74 | \$715.98 | \$973.74 | \$715.98 | \$973.74 | \$715.98 | \$973.74 |
| | \$120,000 | \$966.01 | \$1,307.51 | \$966.01 | \$1,307.51 | \$966.01 | \$1,307.51 | \$966.01 | \$1,307.51 | \$966.01 | \$1,307.51 | \$966.01 | \$1,307.51 | \$966.01 | \$1,307.51 | \$966.01 | \$1,307.51 | \$966.01 | \$1,307.51 |
| | \$160,000 | \$1,216.03 | \$1,641.26 | \$1,216.03 | \$1,641.26 | \$1,216.03 | \$1,641.26 | \$1,216.03 | \$1,641.26 | \$1,216.03 | \$1,641.26 | \$1,216.03 | \$1,641.26 | \$1,216.03 | \$1,641.26 | \$1,216.03 | \$1,641.26 | \$1,216.03 | \$1,641.26 |

SPECIFY THE PERCENTAGE GIVEN FOR CREDITS OR DISCOUNTS FOR THE FOLLOWING EARTHQUAKE INSURANCE

HO3 and HO4 only

| | | | | | |
|-------------------|----------------------|---|--------------------|----------------------|---|
| Fire Extinguisher | <input type="text"/> | % | Deadbolt Lock | <input type="text"/> | % |
| Burglar Alarm | <input type="text"/> | % | Window Locks | <input type="text"/> | % |
| Smoke Alarm | <input type="text"/> | % | \$1,000 Deductible | <input type="text"/> | % |
| | | | Other (specify) | <input type="text"/> | % |
| | | | Maximum Credit | <input type="text"/> | % |

IMPORTANT, Homeowners insurance does NOT automatically cover losses from earthquakes. Ask your agent about

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS? YES (yes or no)
 WHAT IS YOUR PERCENTAGE DEDUCTIBLE? 10%

| | | | |
|---|--------------|------------------------------|------------------------------|
| WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE? | Zone | Brick | Frame |
| | Highest Risk | \$ <input type="text"/> 0.97 | \$ <input type="text"/> 0.40 |
| | Lowest Risk | \$ <input type="text"/> 0.37 | \$ <input type="text"/> 0.20 |