

SERFF Tracking Number: GECC-125901156 State: Arkansas
Filing Company: Government Employees Insurance Company State Tracking Number: EFT \$25
Company Tracking Number: 2008-410
TOI: 20.0 Commercial Auto Sub-TOI: 20.0001 Business Auto
Product Name: 410 Commercial Rule
Project Name/Number: 410 Commercial Rule/2008-410

Filing at a Glance

Company: Government Employees Insurance Company

Product Name: 410 Commercial Rule

SERFF Tr Num: GECC-125901156 State: Arkansas

TOI: 20.0 Commercial Auto

SERFF Status: Closed

State Tr Num: EFT \$25

Sub-TOI: 20.0001 Business Auto

Co Tr Num: 2008-410

State Status: Fees verified and received

Filing Type: Rule

Co Status:

Reviewer(s): Llyweyia Rawlins, Brittany Yielding

Author: Martha Carroll

Disposition Date: 11/14/2008

Date Submitted: 11/13/2008

Disposition Status: Exempt from Review

Effective Date Requested (New): On Approval

Effective Date (New): 11/14/2008

Effective Date Requested (Renewal): On Approval

Effective Date (Renewal): 11/14/2008

State Filing Description:

General Information

Project Name: 410 Commercial Rule

Status of Filing in Domicile: Not Filed

Project Number: 2008-410

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 11/14/2008

State Status Changed: 11/14/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

On June 10, 2008 we submitted for your review and approval a new program of rates and rules to introduce a Commercial Automobile Program. This was filed under Serff Tracking Number GECC-125688706 and State Tracking Number 398200.

Upon our further review, it was noted that Rule 12B. Certified Risks was omitted from the rule pages.

SERFF Tracking Number: GECC-125901156 State: Arkansas
 Filing Company: Government Employees Insurance Company State Tracking Number: EFT \$25
 Company Tracking Number: 2008-410
 TOI: 20.0 Commercial Auto Sub-TOI: 20.0001 Business Auto
 Product Name: 410 Commercial Rule
 Project Name/Number: 410 Commercial Rule/2008-410

Therefore, we have reprinted manual pages to reflect the addition of Rule 12B. Certified Risks - Financial Responsibility Laws.

Upon receipt, please forward your acknowledgment for our records.

Company and Contact

Filing Contact Information

Maria Papagjika, Analyst, State Filings mpapagjika@geico.com
 One GEICO Plaza (301) 986-3792 [Phone]
 Washington, DC 20076 (301) 986-3922[FAX]

Filing Company Information

Government Employees Insurance Company CoCode: 22063 State of Domicile: Maryland
 4608 Willard Avenue Group Code: 31 Company Type:
 Chevy Chase, MD 20815 Group Name: State ID Number:
 (800) 824-5404 ext. [Phone] FEIN Number: 53-0075853

Filing Fees

Fee Required? Yes
 Fee Amount: \$25.00
 Retaliatory? No
 Fee Explanation: Independent Rule Filing \$25.00
 1 X \$25.00 = \$25.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Government Employees Insurance Company	\$25.00	11/13/2008	23901756

SERFF Tracking Number: GECC-125901156 State: Arkansas
Filing Company: Government Employees Insurance Company State Tracking Number: EFT \$25
Company Tracking Number: 2008-410
TOI: 20.0 Commercial Auto Sub-TOI: 20.0001 Business Auto
Product Name: 410 Commercial Rule
Project Name/Number: 410 Commercial Rule/2008-410

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Exempt from Review	Llyweyia Rawlins	11/14/2008	11/14/2008

SERFF Tracking Number: *GECC-125901156* *State:* *Arkansas*
Filing Company: *Government Employees Insurance Company* *State Tracking Number:* *EFT \$25*
Company Tracking Number: *2008-410*
TOI: *20.0 Commercial Auto* *Sub-TOI:* *20.0001 Business Auto*
Product Name: *410 Commercial Rule*
Project Name/Number: *410 Commercial Rule/2008-410*

Disposition

Disposition Date: 11/14/2008

Effective Date (New): 11/14/2008

Effective Date (Renewal): 11/14/2008

Status: Exempt from Review

Comment:

This line is exempt from filing rates/rules in compliance with ACA 23-67-206 which states that P&C insurance for commercial risks, excluding workers' compensation, employers' liability and professional liability insurance, including but not limited to, medical malpractice insurance, are exempted from the rate/rules filing and review requirements.

Rate data does NOT apply to filing.

SERFF Tracking Number: GECC-125901156 State: Arkansas
 Filing Company: Government Employees Insurance Company State Tracking Number: EFT \$25
 Company Tracking Number: 2008-410
 TOI: 20.0 Commercial Auto Sub-TOI: 20.0001 Business Auto
 Product Name: 410 Commercial Rule
 Project Name/Number: 410 Commercial Rule/2008-410

Item Type	Item Name	Item Status	Public Access
Supporting Document	P&C Transmittal	Accepted for Informational Purposes	Yes
Supporting Document	Cover Letter	Accepted for Informational Purposes	Yes
Supporting Document	Change Sheet	Accepted for Informational Purposes	Yes
Rate	Commercial Rule Pages	Accepted for Informational Purposes	Yes

SERFF Tracking Number: *GECC-125901156* *State:* *Arkansas*
Filing Company: *Government Employees Insurance Company* *State Tracking Number:* *EFT \$25*
Company Tracking Number: *2008-410*
TOI: *20.0 Commercial Auto* *Sub-TOI:* *20.0001 Business Auto*
Product Name: *410 Commercial Rule*
Project Name/Number: *410 Commercial Rule/2008-410*

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: GECC-125901156 State: Arkansas
 Filing Company: Government Employees Insurance Company State Tracking Number: EFT \$25
 Company Tracking Number: 2008-410
 TOI: 20.0 Commercial Auto Sub-TOI: 20.0001 Business Auto
 Product Name: 410 Commercial Rule
 Project Name/Number: 410 Commercial Rule/2008-410

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Accepted for Informational Purposes	Commercial Rule Pages	1, 11	Replacement	Comm Rules - reprinted.pdf

**GOVERNMENT EMPLOYEES INSURANCE COMPANY
COMMERCIAL AUTOMOBILE MANUAL
ARKANSAS**

RULE 1. <u>DEFINITION</u>	2
RULE 2. <u>PREMIUM DETERMINATION</u>	2
A. BODILY INJURY AND PROPERTY DAMAGE.....	2
B. COMPREHENSIVE AND COLLISION.....	2
C. UNINSURED MOTORIST INSURANCE (INCLUDING UNDERINSURED MOTORIST).....	2
D. MEDICAL PAYMENTS	3
E. AUDIO VISUAL AND DATA EQUIPMENT.....	3
RULE 3. <u>INDUSTRY CLASSES</u>	4
A. FARMERS	4
B. CONTRACTORS – OTHER THAN DUMP TRUCKS.....	4
C. CATERERS	4
D. LAWN & TREE SERVICE	4
E. WHOLESALERS.....	4
F. MANUFACTURERS.....	4
G. NOT OTHERWISE CLASSIFIED	4
H. DUMP TRUCKS – NOT FOR HIRE.....	4
I. PRIVATE PASSENGER TYPE SALES.....	5
J. PRIVATE PASSENGER TYPE	5
RULE 4. <u>SIZE TYPE CLASSIFICATIONS</u>	5
RULE 5. <u>DRIVER RATING PLAN</u>	6
RULE 6. <u>POLICY PERIOD</u>	7
RULE 7. <u>CANCELLATION AND CHANGES</u>	7
A. CANCELLATION.....	7
B. CHANGES.....	7
RULE 8. <u>ROUNDING</u>	7
RULE 9. <u>DISCOUNTS, CREDITS, AND SURCHARGES</u>	8
A. ANTI-LOCK BRAKE DISCOUNTS.....	8
B. FULL COVERAGE DISCOUNTS.....	8
C. TRANSFER/RENEWAL/LOSS FREE DISCOUNT.....	8
D. TERM COVERAGE DISCOUNT	9
E. NOT OTHERWISE CLASSIFIED CREDIT.....	9
F. INSUFFICIENT FUNDS SURCHARGE	9
G. PHYSICAL DAMAGE SURCHARGE	9
H. DRIVERS AIR BAG CREDIT.....	9
RULE 10. <u>PREMIUM PAYMENT PLAN</u>	10
RULE 11. <u>BUSINESS USE CLASSIFICATIONS</u>	11
RULE 12. <u>MISCELLANEOUS RULES</u>	11
A. AUDIO, VISUAL, AND DATA ELECTRONIC EQUIPMENT	11
B. CERTIFIED RISKS - FINANCIAL RESPONSIBILITY LAWS.....	11

**GOVERNMENT EMPLOYEES INSURANCE COMPANY
COMMERCIAL AUTOMOBILE MANUAL
ARKANSAS**

RULE 1. DEFINITION

A commercial automobile is generally a motor vehicle of the truck type. Specific types of commercial vehicles are defined under "Industry Classes."

RULE 2. PREMIUM DETERMINATION

A. BODILY INJURY AND PROPERTY DAMAGE

The liability premium for an automobile classified and rated as a commercial automobile is provided in the Rate Section and is determined in accordance with the following:

1. Identify the industry class in which the vehicle should be placed.
2. Territory which is the location where the automobile is principally garaged and is determined from the territorial definitions as they appear in the Rate Section.
3. Identify whether the vehicle is light, medium or heavy.
4. Identify mileage radius for vehicle.
5. Determine Increased Limits and apply.
6. Identify drivers for vehicles and apply Policy Driver Factor.
7. Apply discounts and credits in accordance with commercial automobile rules.

B. COMPREHENSIVE AND COLLISION

The premium for the selected deductibles for an automobile classified and rated as a commercial automobile is provided in the rate section and is determined in accordance with the following:

1. Identify the value of the vehicle.
2. Identify deductibles and apply percentage to the value.
3. Identify drivers for vehicles and apply Policy Driver Factor.
4. Apply basic surcharge except to pp type vehicles.
5. Apply discounts and credits in accordance with commercial automobile rules.
6. Apply territory rating factor.

C. UNINSURED MOTORIST INSURANCE (INCLUDING UNDERINSURED MOTORIST)

1. Uninsured Motorist Bodily Injury

Protection Against Uninsured Motorist Insurance bodily injury shall be afforded under every automobile liability policy issued or delivered to the owner of a motor vehicle principally used or principally garaged in the state of Arkansas, except where such insurance is specifically rejected by the insured. After an applicant or named insured rejects UMBI, the company shall not be required to notify any insured in any renewal, reinstatement, substitute, amended, or replacement policy as to the availability of such coverage.

Higher limits shall be made available up to the Bodily Injury limits of the policy. An insured or applicant not desiring to purchase higher limits shall reject the increased limits.

**GOVERNMENT EMPLOYEES INSURANCE COMPANY
COMMERCIAL AUTOMOBILE MANUAL
ARKANSAS**

RULE 10. PREMIUM PAYMENT PLAN (cont'd)

- A. An additional charge of \$4.00 shall be made for each installment including the first payment and the additional charge shall be included in each installment payment. For Electronic Fund Transfer payments made under a recurring payment plan, a \$1.00 charge applies in lieu of \$4.00. For payments made under a recurring credit card plan offered pursuant to a sponsorship agreement between the issuing bank and the Company or its affiliates, no installment fee charge shall apply.
- B. The premium paid to the Company exclusive of the total installment charge shall never be less than the pro rata charge from the effective date of the policy to the due date of the next installment where additional installments are to be paid, or to expiration of the policy where no further installments are due. The Company would have at all times sufficient premium paid for pro rate cancellation.

RULE 11. BUSINESS USE CLASSIFICATIONS

If a truck, tractor, or trailer has more than one use, use the highest rated classification.

1. **SERVICE USE** - Vehicles used exclusively in a business to transport equipment, tools, and incidental supplies to or from a job location. To qualify, a vehicle should average no more than four job sites a day (if more than four, rate as commercial). The intent of the service class is to recognize a lesser risk involved with a vehicle that remains parked for a major portion of the day at a job site.
2. **RETAIL USE** - Autos used primarily in a business to pick up property from, or deliver property to, individual homes or households.
3. **COMMERCIAL USE** - Autos used exclusively in a business which do not qualify as retail or service classifications.

RULE 12. MISCELLANEOUS RULES

A. AUDIO, VISUAL, AND DATA ELECTRONIC EQUIPMENT

- a. This coverage is for loss to any electronic equipment that receives or transmits audio, visual, or data signals and that is not assigned solely for the reproduction of sounds. This coverage applies only if the equipment is permanently installed in the covered auto at the time of the loss.
- b. Use endorsement CA 2002 to remove without charge the exclusion relating to sound receiving equipment when the policy insures the following:
 1. Police department autos
 2. Fire department autos
 3. Emergency autos owned by local, state, or federal governments, or by volunteer fire departments, rescue squads, or ambulance corps operations.

***B. CERTIFIED RISKS - FINANCIAL RESPONSIBILITY LAWS**

For risks rated in accordance with this manual for which the company has certified the policy in accordance with Financial Responsibility Laws, a fee of \$25 will be added to the total premium. This fee applies per policy and shall be applied every time a certificate is filed.

SERFF Tracking Number: GECC-125901156 State: Arkansas
Filing Company: Government Employees Insurance Company State Tracking Number: EFT \$25
Company Tracking Number: 2008-410
TOI: 20.0 Commercial Auto Sub-TOI: 20.0001 Business Auto
Product Name: 410 Commercial Rule
Project Name/Number: 410 Commercial Rule/2008-410

Supporting Document Schedules

Satisfied -Name: P&C Transmittal

Review Status:

Accepted for Informational 11/14/2008
Purposes

Comments:

Attachment:

AR comm autoTransmittal.pdf

Satisfied -Name: Cover Letter

Review Status:

Accepted for Informational 11/14/2008
Purposes

Comments:

Attachment:

AR Cover Letter-rules 2008-410.pdf

Satisfied -Name: Change Sheet

Review Status:

Accepted for Informational 11/14/2008
Purposes

Comments:

Attachment:

Change Sheet.pdf

Property & Casualty Transmittal Document

<p>1. Reserved for Insurance Dept. Use Only</p>	<p>2. Insurance Department Use only</p> <p>a. Date the filing is received:</p> <p>b. Analyst:</p> <p>c. Disposition:</p> <p>d. Date of disposition of the filing:</p> <p>e. Effective date of filing:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">New Business</td> <td></td> </tr> <tr> <td>Renewal Business</td> <td></td> </tr> </table> <p>f. State Filing #:</p> <p>g. SERFF Filing #:</p> <p>h. Subject Codes</p>	New Business		Renewal Business	
New Business					
Renewal Business					

3.	Group Name	Group NAIC #			
	Government Employees Companies	0031			
4.	Company Name(s)	Domicile	NAIC #	FEIN #	State #
	Government Employees Insurance Company (GEICO)	MD	22063	53-0075853	

5.	Company Tracking Number	2008-410
-----------	--------------------------------	----------

Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Martha Carroll 4608 Willard Avenue Chevy Chase, MD 20815	State Filings Administrator	800-824-5404, x3810	301-986-3922	mcarroll@geico.com
7.	Signature of authorized filer		<i>Martha Carroll</i>		
8.	Please print name of authorized filer		Martha Carroll		

Filing information (see General Instructions for descriptions of these fields)

9.	Type of Insurance (TOI)	20.0 Commercial Auto
10.	Sub-Type of Insurance (Sub-TOI)	20.0001 Business Auto
11.	State Specific Product code(s)(if applicable)[See State Specific Requirements]	N/A
12.	Company Program Title (Marketing title)	Commercial Automobile Program
13.	Filing Type	<input type="checkbox"/> Rate/Loss Cost <input checked="" type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14.	Effective Date(s) Requested	New: Upon approval Renewal: Upon approval
15.	Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16.	Reference Organization (if applicable)	N/A
17.	Reference Organization # & Title	N/A
18.	Company's Date of Filing	November 13, 2008
19.	Status of filing in domicile	<input checked="" type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	2008-410
------------	--	----------

21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
------------	--

On June 10, 2008 we submitted for your review and approval a new program of rates and rules to introduce a Commercial Automobile Program. This was filed under Serff Tracking Number GECC-125688706 and State Tracking Number 398200.

Upon our further review, it was noted that Rule 12B. Certified Risks was omitted from the rule pages.

Therefore, we have reprinted manual pages to reflect the addition of Rule 12B. Certified Risks - Financial Responsibility Laws.

Upon receipt, please forward your acknowledgment for our records.

22.	Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
------------	---

Check #: EFT
Amount: \$25.00

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

*****Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

PC TD-1 pg 2 of 2

RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	2008-410
-----------	--	-----------------

2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	
-----------	---	--

Rate Increase
 Rate Decrease
 Rate Neutral ()

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	File & Use
-----------	--	------------

4a.	Rate Change by Company (As Proposed)
------------	---

Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)
GEICO	0.0	0	0	0	0	0	0

4b.	Rate Change by Company (As Accepted) For State Use Only
------------	--

Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change	Minimum % Change

5. Overall Rate Information (Complete for Multiple Company Filings only)			
---	--	--	--

		COMPANY USE	STATE USE
5a	Overall percentage rate indication (when applicable)	N/A	
5b	Overall percentage rate impact for this filing	N/A	
5c	Effect of Rate Filing – Written premium change for this program	N/A	
5d	Effect of Rate Filing – Number of policyholders affected	N/A	

6.	Overall percentage of last rate revision	N/A
-----------	--	-----

7.	Effective Date of last rate revision	N/A
-----------	--------------------------------------	-----

8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	N/A
-----------	--	-----

9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01	Commercial Automobile Rules pages 1 and 11	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
02		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
03		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	



- Government Employees Insurance Company
- GEICO General Insurance Company
- GEICO Indemnity Company
- GEICO Casualty Company

ONE GEICO PLAZA ■ Washington, D.C. 20076-0001

November 13, 2008

Honorable Julie Benafield Bowman
Commissioner of Insurance
Arkansas Insurance Department
1200 West Third Street
Little Rock, Arkansas 72201-1904

Re: Government Employees Insurance Company NAIC: 031-22063
Commercial Automobile Program
Rule Revision
File No.: **2008-410**

Dear Commissioner Bowman:

On June 10, 2008 we submitted for your review and approval a new program of rates and rules to introduce a Commercial Automobile Program. This was filed under Serff Tracking Number GECC-125688706 and State Tracking Number 398200.

Upon our further review, it was noted that Rule 12B. Certified Risks was omitted from the rule pages.

Therefore, we have reprinted manual pages to reflect the addition of Rule 12B. Certified Risks - Financial Responsibility Laws.

Upon receipt, please forward your acknowledgment for our records.

Sincerely,

Martha Carroll

Martha Carroll
State Filings Administrator
800-824-5404 Ext. 3810
Fax: (301)-986-3922
Email: mcarroll@geico.com

Enclosures

GOVERNMENT EMPLOYEES INSURANCE COMPANY

AUTOMOBILE

ARKANSAS – CHANGE SHEET

Commercial Rule Section

Reprinted manual pages 1 and 11 are to replace
the current pages of like number now on file.