

SERFF Tracking Number: PERR-125552459 State: Arkansas
First Filing Company: United Services Automobile Association, ... State Tracking Number: #? \$25
Company Tracking Number: FIR FIRAR00081CGR01
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0003 Comprehensive Personal Liability
Product Name: Personal Liability Supplement
Project Name/Number: FIR FIRAR00081CGR01/FIR FIRAR00081CGR01

Filing at a Glance

Companies: United Services Automobile Association, USAA Casualty Insurance Company, USAA General Indemnity Company, Garrison Property And Casualty Insurance Company
Product Name: Personal Liability Supplement SERFF Tr Num: PERR-125552459 State: Arkansas
TOI: 17.0 Other Liability - Claims SERFF Status: Closed State Tr Num: #? \$25
Made/Occurrence
Sub-TOI: 17.0003 Comprehensive Personal Co Tr Num: FIR State Status: Fees verified
Liability FIRAR00081CGR01
Filing Type: Rule Co Status: Reviewer(s): Becky Harrington, Betty Montesi, Brittany Yielding
Author: Laura Jennette Disposition Date: 03/21/2008
Date Submitted: 03/20/2008 Disposition Status: Filed
Effective Date Requested (New): 07/01/2008 Effective Date (New): 07/01/2008
Effective Date Requested (Renewal): Effective Date (Renewal):
State Filing Description:

General Information

Project Name: FIR FIRAR00081CGR01 Status of Filing in Domicile: Pending
Project Number: FIR FIRAR00081CGR01 Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 03/21/2008
State Status Changed: 03/21/2008 Deemer Date:
Corresponding Filing Tracking Number: FIR FIRAR00083CGF01
Filing Description:

With this filing, the above-referenced companies ("USAA") are introducing an independent Dwelling Liability manual to supplement their existing Dwelling Fire Program. USAA has simultaneously filed to adopt several ISO 2002 Dwelling Liability forms and endorsements under separate cover. Please refer to the enclosed explanatory memorandum for additional details.

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Enclosed is authorization for Perr&Knight to submit this filing on behalf of USAA. All correspondence related to this filing should be directed to Perr&Knight. USAA has prepared the manual contained in this filing along with the explanatory memorandum. If there are any requests for additional information related to items prepared by USAA, we will forward the request immediately to the USAA. USAA's response will be submitted to your attention as soon as we receive it.

We respectfully request that this filing be implemented on July 1, 2008.

Please do not hesitate to contact us with any questions or comments.

Company and Contact

Filing Contact Information

(This filing was made by a third party - perrandknightactuaryconsultants)

Laura Jennette, State Filings Analyst doi@perrknight.com
 881 Alma Real Drive Suite 205 (310) 230-9339 [Phone]
 Pacific Palisades, CA 90272

Filing Company Information

United Services Automobile Association	CoCode: 25941	State of Domicile: Texas
9800 Fredericksburg Road	Group Code: 200	Company Type:
San Antonio, TX 78284	Group Name: USAA Group	State ID Number:
(210) 498-5040 ext. [Phone]	FEIN Number: 74-0959140	

USAA Casualty Insurance Company	CoCode: 25968	State of Domicile: Texas
9800 Fredericksburg Road	Group Code: 200	Company Type:
San Antonio, TX 78284	Group Name: USAA Group	State ID Number:
(210) 498-5040 ext. [Phone]	FEIN Number: 59-3019540	

USAA General Indemnity Company	CoCode: 18600	State of Domicile: Texas
9800 Fredericksburg Road	Group Code: 200	Company Type:
San Antonio, TX 78284	Group Name: USAA Group	State ID Number:
(210) 498-5040 ext. [Phone]	FEIN Number: 74-1718283	

Garrison Property And Casualty Insurance	CoCode: 21253	State of Domicile: Texas
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Company

9800 Fredericksburg Road
San Antonio, TX 78284
(210) 498-5040 ext. [Phone]

Group Code: 200
Group Name: USAA Group
FEIN Number: 43-1803614

Company Type:
State ID Number:

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Filing Fees

Fee Required? Yes
 Fee Amount: \$25.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United Services Automobile Association	\$0.00	03/20/2008	
USAA Casualty Insurance Company	\$0.00	03/20/2008	
USAA General Indemnity Company	\$0.00	03/20/2008	
Garrison Property And Casualty Insurance Company	\$0.00	03/20/2008	

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
102160	\$25.00	03/18/2008

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	03/21/2008	03/21/2008

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Disposition

Disposition Date: 03/21/2008
Effective Date (New): 07/01/2008
Effective Date (Renewal):
Status: Filed
Comment:

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Letter of Authorization	Filed	Yes
Supporting Document	Explanatory Memorandum	Filed	Yes
Rate	Personal Liability Supplement General Rules	Filed	Yes

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Rate Information

Rate data does NOT apply to filing.

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Personal Liability Supplement General Rules	DL-i, DL-1 and 2 New (Effective July 1, 2008)		AR DWELLING LIABILITY RULES.pdf

**ARKANSAS
PERSONAL LIABILITY SUPPLEMENT
GENERAL RULES**

RULE NO.	INDEX	PAGE NO.
1.	Coverages And Limits Of Liability	DL-1
2.	Exposures	DL-1
3.	Eligibility	DL-2
4.	Special State Requirements.....	DL-2

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**ARKANSAS
PERSONAL LIABILITY SUPPLEMENT**

This manual contains the rules and classifications governing the writing of the personal liability supplement to the Dwelling Policy.

1. COVERAGE AND LIMITS OF LIABILITY

A Personal Liability Policy may not be written separate from a Dwelling Policy.

Use Personal Liability Endorsement DL 24 01.

A. Coverage Description

(1) Coverage L – Personal Liability

Covers payment on behalf of an insured of all sums which an insured becomes legally obligated to pay as damages because of a covered bodily injury or property damage loss arising out of an insured's premises or personal activities.

(2) Coverage M – Medical Payments to Others

Covers medical expenses incurred by persons, other than an insured, who sustain a covered bodily injury loss caused by an accident arising out of an insured's premises or personal activities.

B. Limits Of Liability

The minimum available limits of liability under the Personal Liability Policy are as follows:

Coverage **L** . \$300,000 each occurrence = \$19.50
Coverage **M** . \$5,000 each person = \$5.00

C. Increased Limits

The Coverage L limit may be increased to \$500,000 OR \$1,000,000 for an additional premium as follows:

\$500,000 = \$21.75
\$1,000,000 = \$24.90

2. EXPOSURES

A. Residence Premises Occupied by Owner

B. Residence Premises Occupied by Tenant

Use Premises Liability Endorsement DL 24 11

C. Loss Assessment Liability

The policy will be endorsed at no charge to cover \$10,000 liability loss assessments for which the insured may be liable.

Use Premises Liability Endorsement DL 24 14

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ARKANSAS

PERSONAL LIABILITY SUPPLEMENT GENERAL RULES

3. ELIGIBILITY

- A. Coverage may be provided for an insured location occupied by the insured, owner, or tenant which is written on a Dwelling Fire Policy.
- B. When coverage is provided in accordance with Paragraph **A.**, it may be extended to cover additional insureds, but only with respect to the insured location. An additional insured is a person or organization with interest in the insured location or a joint owner who does not occupy the insured location. No additional charge is required.

Use Additional Insured Endorsement DL 24 10.

4. SPECIAL STATE REQUIREMENTS

A. Special Provisions Endorsement DL 25 03

Use this endorsement when Personal Liability Endorsement DL 24 01 is attached to a policy.

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USAA GROUP
DL-2
EFFECTIVE July 1, 2008

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Supporting Document Schedules

Satisfied -Name: Letter of Authorization **Review Status:** Filed 03/21/2008
Comments:
Attachment:
Letter of Authorization 2008.pdf

Satisfied -Name: Explanatory Memorandum **Review Status:** Filed 03/21/2008
Comments:
Attachment:
Filing Memorandum-Rules-Multistate-R.pdf



9800 Fredericksburg Road
San Antonio, Texas 78288

March 10, 2008

Re: United Services Automobile Association (USAA), NAIC CoCode: 25941
USAA Casualty Insurance Company (USAA-CIC), NAIC CoCode: 25968
USAA General Indemnity Company (USAA-GIC), NAIC CoCode: 18600
Garrison Property & Casualty Insurance Company (GAR), NAIC CoCode: 21253
USAA County Mutual Insurance Company, NAIC CoCode: 10078
USAA Texas Lloyds Company, NAIC CoCode: 11120
USAA Life Insurance Company of New York, NAIC CoCode: 60228
USAA Direct Life Insurance Company, NAIC CoCode: 72613
USAA Life Insurance Company, NAIC CoCode 69663

To Whom It May Concern:

Perr&Knight, Inc. is hereby authorized to submit rates, rule, and form filings on behalf of the above listed companies. This authorization includes providing additional information and responding to questions regarding the filing on our behalf as necessary. This authorization is deemed to be in effect until rescinded in writing.

Please direct all correspondences and inquires related to this filing to Perr&Knight, Inc. at the following address:

State Filings Department
Perr&Knight, Inc.
881 Alma Real Drive, Suite 205
Pacific Palisades, CA 90272
Phone: (310) 230-9339
Fax: (310) 230-8529

Please contact me if you have any questions regarding this authorization.

Sincerely,

A handwritten signature in cursive script that reads "Layne C. Roetzel".

Layne C Roetzel, Assistant Vice President
USAA
9800 Fredericksburg Road
San Antonio, TX 78288
Phone: (210) 498-6729
Fax: (210) 498-0083
Email: layne.roetzel@usaa.com

**UNITED SERVICES AUTOMOBILE ASSOCIATION
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY & CASUALTY INSURANCE COMPANY**

**Introduction of Dwelling Liability Program
Independent Rules Manual**

Filing Memorandum

United Services Automobile Association (USAA), USAA Casualty Insurance Company (USAA-CIC), USAA General Indemnity Company (USAA-GIC), and Garrison Property And Casualty Insurance Company (Garrison) wish to implement a Dwelling Liability Program to supplement our existing Dwelling Fire Program. Please note that there is no rate level impact associated with this filing.

Currently, we extend liability coverage from our insured's primary Homeowners or Renters policy to an additional residence owned by our insured.

With the implementation of our Dwelling Liability Program, we will cease offering the extension of liability coverage from the primary Homeowners or Renters policy for both new and renewal business. To minimize impact to our insureds we have priced the Dwelling Liability Program premiums as closely as possible to our existing extension of liability premiums.

Our Dwelling Liability manual is largely based on ISO language but is being filed as an independent manual as we will not be using the majority of the rules in the ISO manual. In addition, our premiums are independent of ISO.

Our adoption of ISO forms for this program is being filed simultaneously under separate cover.