

SERFF Tracking Number: GECC-125688706 State: Arkansas
Filing Company: Government Employees Insurance Company State Tracking Number: #398200 \$100
Company Tracking Number: 2008-178
TOI: 20.0 Commercial Auto Sub-TOI: 20.0001 Business Auto
Product Name: 178- Commercial Rate/Rule
Project Name/Number: 2008-178/2008-178

Filing at a Glance

Company: Government Employees Insurance Company

Product Name: 178- Commercial Rate/Rule SERFF Tr Num: GECC-125688706 State: Arkansas
TOI: 20.0 Commercial Auto SERFF Status: Closed State Tr Num: #398200 \$100
Sub-TOI: 20.0001 Business Auto Co Tr Num: 2008-178 State Status: Fees verified and received

Filing Type: Form Co Status: Reviewer(s): Betty Montesi, Llyweyia Rawlins
Authors: Maria Papagjika, Jessica Barbish Disposition Date: 06/13/2008
Date Submitted: 06/10/2008 Disposition Status: Exempt from Review
Effective Date Requested (New): 06/23/2008 Effective Date (New): 06/23/2008
Effective Date Requested (Renewal): 06/23/2008 Effective Date (Renewal): 06/23/2008

State Filing Description:

RATE FILING ONLY

General Information

Project Name: 2008-178 Status of Filing in Domicile: Authorized
Project Number: 2008-178 Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 06/13/2008
State Status Changed: 06/13/2008 Deemer Date:
Corresponding Filing Tracking Number:

Filing Description:

For your review and approval, Government Employees Insurance Company (GEICO) submits a new program of rates and rules to introduce a Commercial Automobile Program. This new program is a stand alone program that is separate and distinct from all other automobile rates and rules currently on file for this Company.

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Enclosed is a complete Commercial Automobile Program rate and rule manual to be placed on file. This is a self contained manual and does not replace or revise any other rates and rules that are currently on file.

Forms for this new program have already been submitted and approved.

Upon receipt of your approval, this new program will be implemented effective June 23, 2008.

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: \$100.00
 Retaliatory? No
 Fee Explanation: Filing Fee paid with previous submission May 21, 2008.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Government Employees Insurance Company	\$0.00	06/10/2008	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Exempt from Review	Llyweyia Rawlins	06/13/2008	06/13/2008

Amendments

Item	Schedule	Created By	Created On	Date Submitted
Response Letter	Supporting Document	Jessica Barbish	06/13/2008	06/13/2008
Stamped Cover Letter	Supporting Document	Jessica Barbish	06/13/2008	06/13/2008
Letter from AR	Supporting Document	Jessica Barbish	06/13/2008	06/13/2008

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Filing Question on fee	Note To Filer	Llyweyia Rawlins	06/12/2008	06/12/2008

SERFF Tracking Number: *GECC-125688706* *State:* *Arkansas*
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Disposition

Disposition Date: 06/13/2008
Effective Date (New): 06/23/2008
Effective Date (Renewal): 06/23/2008
Status: Exempt from Review
Comment: RATE FILING

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Accepted for Informational Purposes	Yes
Supporting Document	Cover Letter	Accepted for Informational Purposes	Yes
Supporting Document	Change Sheet	Accepted for Informational Purposes	Yes
Supporting Document	Memorandum	Accepted for Informational Purposes	Yes
Supporting Document	Response Letter	Accepted for Informational Purposes	Yes
Supporting Document	Stamped Cover Letter	Accepted for Informational Purposes	Yes
Supporting Document	Letter from AR	Accepted for Informational Purposes	Yes
Rate	Commercial Rule Pages	Accepted for Informational Purposes	Yes
Rate	Commercial Rate Pages	Accepted for Informational Purposes	Yes
Rate	Territory Pages	Accepted for Informational Purposes	Yes

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Amendment Letter

Amendment Date:
Submitted Date: 06/13/2008

Comments:

Response to Inquiry.

Please see the attached letter.

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: Response Letter

Comment:
Response Letter.pdf

User Added -Name: Stamped Cover Letter

Comment:
Stamped filing letter from AR.pdf

User Added -Name: Letter from AR

Comment:
Letter from AR.pdf

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Note To Filer

Created By:

Llyweyia Rawlins on 06/12/2008 02:41 PM

Subject:

Filing Question on fee

Comments:

Hello Maria

You mention the filing fee is no charge and the information sent should go with a filing from May 21, 2008.
What is the Serff number of that filing and is it a rate filing?

Thanks

Llyweyia Rawlins

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Accepted for Informational Purposes	Commercial Rule Pages	Entire Section	New	New Comm Rules.pdf
Accepted for Informational Purposes	Commercial Rate Pages	Entire Section	New	Commercial Rates.pdf
Accepted for Informational Purposes	Territory Pages	Entire Section	New	Territory Pages.pdf

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

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**GOVERNMENT EMPLOYEES INSURANCE COMPANY
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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.

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RULE 2. PREMIUM DETERMINATION (cont'd)

2. Uninsured Motorist Property Damage

Protection Against Uninsured Motorists Insurance Property Damage will be afforded under every automobile liability policy carrying Uninsured Motorists Bodily Injury and 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.

At the option of the insured, higher limits of Uninsured Motorists Property Damage will be afforded, up to a maximum of \$100,000, not to exceed the limits of Property Damage Liability on the Policy.

3. Underinsured Motorist Bodily Injury

Protection Against Underinsured Motorists Insurance will 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. This coverage can only be written when Uninsured Motorists Coverage is written on the policy. Limits higher than those required under the Arkansas Financial Responsibility Laws shall be made available up to the Bodily Injury limits of the policy.

1. Identify the industry class in which the vehicle should be placed.
2. Identify the 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 weight of the vehicle.
4. Identify mileage radius for vehicle.
5. Apply UM factor accordingly.
6. Identify Increased Limit Factor and apply.
7. Apply discounts and credits in accordance with commercial automobile rules.

D. MEDICAL PAYMENTS

1. Identify the base premium by the territory.
2. Identify Increased Limit Factors and apply.
3. Apply discounts and credits in accordance with commercial automobile rules.

E. AUDIO VISUAL AND DATA EQUIPMENT

1. Identify the base rate.
2. Identify Increased Limit Factor and apply.
3. Apply discounts in accordance with commercial automobile rules.

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RULE 3. INDUSTRY CLASSES

A. FARMERS

Autos owned by a farmer, used in connection with the operation of his own farm and occasionally used to haul commodities for other farmers.

- a. Individually Owned or Family Corp. (Other Than Livestock Hauling)
- b. Livestock Hauling
- c. All Other

B. CONTRACTORS – OTHER THAN DUMP TRUCKS

- a. Building - Commercial
- b. Building - Private Dwellings
- c. Electrical, Plumbing, Masonry, Plastering, and Other Repair or Service
- d. Excavating
- e. Street and Road
- f. All Other

C. CATERERS

Vehicles used to transport prepared food to or provide food service for a specific occasion. There is no cooking in the vehicle.

D. LAWN & TREE SERVICE

Vehicles used in the business of lawn care (mowing, pesticides, etc.).

E. WHOLESALERS

Vehicles used to transport goods for resale or for business use to retailers, other merchants, or institutional or commercial users.

F. MANUFACTURERS

Vehicles used to transport raw materials or finished or unfinished goods that are manufactured, processed, or constructed by the insured. This classification does not include food manufacturers.

G. NOT OTHERWISE CLASSIFIED

All other private carriers that do not fit in any of the above classifications.

H. DUMP TRUCKS – NOT FOR HIRE

Vehicles not hauling for hire, other than Cement Mixers, capable of dumping their loads.

- a. Landscaper
- b. Roofer
- c. Demolition
- d. Excavation
- e. Non-Fleet Construction Contractor

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RULE 3. INDUSTRY CLASSES (cont'd)

I. PRIVATE PASSENGER TYPE SALES

An auto of the sedan or station wagon type used to transport an employee to various client locations or work sites (i.e. salesperson's auto, field representative's auto, and home nurse's auto). This class does not include vans, buses, or sports cars.

J. PRIVATE PASSENGER TYPE

Four-wheel autos of the private passenger or station wagon type. This class is for company cars and not otherwise classified autos that typically operate less than 12,000 miles per year.

RULE 4. SIZE TYPE CLASSIFICATIONS

A. Gross vehicle weight (GVW) and gross combination weight (GCW) mean:

- a. GVW - The maximum loaded weight for which a single auto is designed as specified by the manufacturer.
- b. GCW - The maximum loaded weight for a combination truck-tractor and semi trailer or trailer for which the truck-tractor is designed as specified by the manufacturer.

B. Size class.

- a. LIGHT TRUCKS - Trucks that have a GVW of 10,000 lbs. or less.
- b. MEDIUM TRUCKS - Trucks that have a GVW of 10,001-20,000 lbs.
- c. HEAVY TRUCKS - Trucks that have a GVW of 20,001-26,000 lbs.

C. Vehicle Type

Will primarily be used to determine Premium. Vehicle types are:

Light Commercial Cars – GVW 10,000 lbs or less

Light Trucks – GVW 10,000 lbs or less

Medium Vehicles – GVW 10,001 – 20,000 lbs

Heavy Vehicles – GVW 20,001 – 26,000 lbs

Trailer – Load capacity over 2,000 lbs

Utility Trailer – Load capacity 2,000 lbs or less

All Terrain Vehicles (ATV)

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RULE 5. DRIVER RATING PLAN

Driver Rating Factor

Multiply the Age Factor and Point Group Factor together to determine the total Driver Rating Factor applicable per driver. This credit/debit is applicable to Liability (BI/PD) and Physical Damage coverages.

Rating shall be determined separately for each driver.

Single Unit Risks

Apply the highest applicable Driver Rating Factor to the vehicle. If an additional driver is added mid policy period, then recalculate driver rating factor and apply the highest applicable Driver Rating Factor based on new calculations.

Multiple Unit Risks One Driver

Apply the driver rating factor to the highest rated vehicle.

- If the driver rating factor is equal to or less than 1.00, then apply the driver rating factor to all additional vehicles.
- If the driver rating factor is greater than 1.00, then apply a rating factor of 1.00 to all remaining vehicles.

Multiple Unit Risks Multiple Drivers

Calculate the average combined Driver Rating Factor and apply to all units on the policy.

POINT GROUP DETERMINATION - Points shall be assessed in accordance with the following based on the definitions set forth herein. The points shall be added together to establish the proper point group for each risk.

CRITERIA FOR RATING	POINTS
Each minor conviction	1
Each chargeable accident	3
Each major conviction in past year	10
Each major conviction in second or third past year	8
Drivers with an unverifiable MVR indicating no valid license or incorrect license number provided to company/agent or any other situation where an MVR is unable to be obtained	6

Minor Conviction - All minor convictions occurring within the past three years not defined as a major conviction or accident. Charges for defective equipment violations may be waived if it is clearly indicated that neither the driver involved nor the prospective insured was responsible for the defective equipment.

Accident - All accidents occurring within the past three years unless facts regarding accident definitely established other party's entire negligence.

Major Conviction - Any of the following or similar offenses: Any Alcohol or Drug Related Offense Including Refusal to Submit to Test, Hit and Run, Manslaughter, Reckless Driving, Driving While Under Suspension or Revocation, Speed Contest, Fleeing to Avoid Arrest, or any Felony.

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RULE 6. POLICY PERIOD

- A. Policies may be written for a period of 6 or 12 months.

RULE 7. CANCELLATION AND CHANGES

A. CANCELLATION

All cancellations at the request of the insured or cancellations by the company shall be processed on a pro rata basis.

B. CHANGES

1. All changes requiring adjustments of premium shall be computed on a pro rata basis of the rate in effect when the coverage was issued.
2. When a vehicle or form of coverage is cancelled from the policy at the insured's request and then reinstated within thirty days, the premium for such reinstatement shall be the amount that was returned to the insured at the time of the cancellation.
3. If a vehicle is added or if a form of coverage is added for a policy written for less than one year, premium for the additional insurance shall be pro rata based on rates in effect at the time the change is made.
4. If as a result of any endorsement, amendment, cancellation or other policy change an additional or return premium in an amount less than \$2.00 is developed, no return need be made unless requested by the insured. If requested, the actual amount shall be returned.

NOTE

- a. Policies purchased on February 28 of a leap year will show the effective date as March 1 due to our system constraints. Coverage is provided on February 29, if applicable, without an additional premium charge.

RULE 8. ROUNDING

- A. Coverage. Round each coverage calculation to the nearest whole dollar. Round coverage involving \$0.50 or over to the next highest whole dollar.
- B. Premium. Round the final premium for each coverage to the nearest whole dollar.

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RULE 9. DISCOUNTS, CREDITS, AND SURCHARGES

A. ANTI-LOCK BRAKE DISCOUNTS

For those vehicles equipped with anti-lock brakes, multiply the BI and PD premium developed by 0.95 and the Comprehensive and Collision premium developed by 0.975.

B. FULL COVERAGE DISCOUNTS

For those policies in which liability, comprehensive, and collision coverages are taken. Multiply the liability and physical damage premium developed by 0.95. This discount applies only to BI and PD, MED, Comprehensive & Collision, and UM.

C. TRANSFER/RENEWAL/LOSS FREE DISCOUNT

Apply Transfer Discount to BI, PD, MED, Comprehensive, & Collision if the following criteria are met:

- For New Business Transactions:
 - The policy has been accident free in the past 12 months
 - When a policy is cancelled, the discount is stripped upon reissue
- Retain the discount for as long as the policy is active unless manually overridden
- The discount may be applied or removed via override

Apply the Renewal Discount to the policy if the following criteria are met:

- For Renewal Transactions:
 - The policy has been accident free**
 - When a policy is cancelled, the discount is stripped upon reissue***
 - The discount may be applied or removed via override

** Applies only to GEICO Commercial Policy Losses (i.e. no personal policy losses will be evaluated to determine Renewal Discount Eligibility).

*** Applies to reissues with lapse greater than 30 days

Transfer/Renewal/Loss Free Discount			
Number of Power Units on Policy	Verifiable Experience Period with No Third Party Losses for:		
	1 year	1 year to 2 years 8 months	2 years 9 months or more
1	5% to 10%	5% to 10%	10% to 15%
2	5% to 10%	10% to 15%	10% to 15%
3 or More	10% to 15%	10% to 15%	10% to 15%

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RULE 9. DISCOUNTS, CREDITS, AND SURCHARGES (cont'd)

Transfer/Renewal/Loss Free Discount is to be determined by the following:

1. Determine the average basic limits BI & PD premium (base rate and class company factors) of the policy without any surcharges or credits. DO NOT include trailers when determining average basic limits BI & PD premium (ABLP).
2. If ABLP is \$400 or less, use the minimum credit within the appropriate range indicated above.
3. If ABLP is \$1300 or more, use the maximum credit within the appropriate range indicated above.
4. If ABLP is between \$400 and \$1300, calculate credit as follows:

ABLP minus 400, divided by 900, multiplied by 5%, plus the applicable minimum credit.

If a vehicle is added or deleted midterm use the loss free credit applicable at policy inception.

D. TERM COVERAGE DISCOUNT

Multiply each coverage by the term factor given dependent on the term of the policy on a pro-rated basis.

E. NOT OTHERWISE CLASSIFIED CREDIT

Apply a 5% credit to Comprehensive & Collision calculation if the vehicle not an industry class of Farmers or Contractors.

F. INSUFFICIENT FUNDS SURCHARGE

Apply a surcharge of \$20 to the policyholders account for insufficient funds charge.

G. PHYSICAL DAMAGE SURCHARGE

Apply a rate of 1.0625 to Comprehensive and Collision coverage on all commercial vehicles other than private passenger type vehicles.

Each policy written shall also have a base rate adjustment factor applied of 1.04.

H. DRIVERS AIR BAG CREDIT

For those vehicles equipped with Driver's Air Bags, multiply the UM/UIM premium developed by 0.935.

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RULE 10. PREMIUM PAYMENT PLAN

1 PAY PLAN

1 Pay Plan	100% premium down payment
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4 PAY PLAN

1 st Payment	25% due on the policy effective date
2 nd Payment	25% due two months after the policy effective date
3 rd Payment	25% due four months after the policy effective date
4 th Payment	25% due six months after the policy effective date

6 PAY PLAN

1 st Payment	25% due on the policy effective date
2 nd Payment	15% due two months after the policy effective date
3 rd Payment	15% due four months after the policy effective date
4 th Payment	15% due six months after the policy effective date
5 th Payment	15% due eight months after the policy effective date
6 th Payment	15% due ten months after the policy effective date

9 PAY PLAN

1 st Payment	17.60% due on the policy effective date
2 nd Payment	10.30% due one month after the policy effective date
3 rd Payment	10.30% due two months after the policy effective date
4 th Payment	10.30% due three months after the policy effective date
5 th Payment	10.30% due four months after the policy effective date
6 th Payment	10.30% due five months after the policy effective date
7 th Payment	10.30% due six months after the policy effective date
8 th Payment	10.30% due seven months after the policy effective date
9 th Payment	10.30% due eight months after the policy effective date

MONTHLY PAY PLAN

New Business

Renewals

	New Business	Renewals
1 st Payment	12.50% due on policy effective date	8.33% due 1 month prior to policy effective date
2 nd Payment	8.75% due 1 month after the pol. eff. date	8.33% due on policy effective date
3 rd Payment	8.75% due 2 months after the pol. eff. date	8.33% due 1 month after the pol. eff. date
4 th Payment	8.75% due 3 months after the pol. eff. date	8.33% due 2 months after the pol. eff. date
5 th Payment	8.75% due 4 months after the pol. eff. date	8.33% due 3 months after the pol. eff. date
6 th Payment	8.75% due 5 months after the pol. eff. date	8.33% due 4 months after the pol. eff. date
7 th Payment	8.75% due 6 months after the pol. eff. date	8.33% due 5 months after the pol. eff. date
8 th Payment	8.75% due 7 months after the pol. eff. date	8.33% due 6 months after the pol. eff. date
9 th Payment	8.75% due 8 months after the pol. eff. date	8.33% due 7 months after the pol. eff. date
10 th Payment	8.75% due 9 months after the pol. eff. date	8.33% due 8 months after the pol. eff. date
11 th Payment	8.75% due 10 months after the pol. eff. date	8.33% due 9 months after the pol. eff. date
12 th Payment	-	8.33% due 10 months after the pol. eff. date

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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

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RULE 12. MISCELLANEOUS RULES (cont'd)

B. ARKANSAS MEDICAL PAYMENTS COVERAGE, WORK LOSS, ACCIDENTAL DEATH BENEFIT

- a. The following coverages must be made available to the named insured on any auto policy with respect to any auto described below.
- i. The private passenger type public of livery conveyance
 - ii. A pickup, panel truck, or sedan delivery not customarily used for business purposes
 - iii. A motorcycle, motor scooter, motorbike, or similar auto not used as a public or livery conveyance.

The named insured shall have the right to reject in writing any one or more of these coverages. After a named insured or applicant for insurance rejects this coverage, the insurer or any of its affiliates shall not be required to notify any insured in any renewal, reinstatement, substitute, amended, or replacement policy as to the availability of such coverage.

b. Premium Development

1. Accidental Death Benefits			
Principal Sum	Dealer Risks	Motorcycles	All Others
\$5,000	\$2.50 per rating unit	Refer to company	\$3.00

2. Work Loss Coverage				
Income Earner	Non-Income Earner	Dealer Risks	Motorcycles	All Others
\$140 per week	\$70 per week maximum	\$3.50 per Rating Unit	Refer company to	\$5.00

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SECTION 1A - FARMERS

ANNUAL RATES BY TERRITORY - \$25,000 CSL BI & PD

FARMERS						
Terr	Lt Veh CSL		Med Veh CSL		Hvy Veh CSL	
	0-100	101-300	0-100	101-300	0-100	101-300
1	530	629	581	692	678	873
3	376	446	409	487	469	604
6	451	535	494	588	576	741
8	387	459	420	500	484	623
9	387	459	420	500	484	623
10	413	490	450	536	519	668
105	387	459	420	500	490	631
111	345	410	374	445	427	550
205	376	446	409	487	469	604
211	326	387	350	417	399	514
311	309	367	333	396	378	487

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SECTION 1A - FARMERS

ANNUAL RATES BY TERRITORY - 25/25 BI

Terr	Lt Veh BI		Med Veh BI		Hvy Veh BI	
	0-100	101-300	0-100	101-300	0-100	101-300
1	281	333	308	367	359	463
3	199	237	217	258	249	320
6	239	284	262	312	305	393
8	205	243	223	265	257	330
9	205	243	223	265	257	330
10	219	260	239	284	275	354
105	205	243	223	265	260	334
111	183	217	198	236	226	291
205	199	237	217	258	249	320
211	173	205	186	221	211	272
311	164	194	176	210	200	258

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SECTION 1A - FARMERS

ANNUAL RATES BY TERRITORY - 25000 PD

Terr	Lt Veh PD		Med Veh PD		Hvy Veh PD	
	0-100	101-300	0-100	101-300	0-100	101-300
1	249	296	273	325	319	410
3	177	210	192	229	220	284
6	212	252	232	276	271	348
8	182	216	197	235	227	293
9	182	216	197	235	227	293
10	194	230	212	252	244	314
105	182	216	197	235	230	296
111	162	192	176	209	201	258
205	177	210	192	229	220	284
211	153	182	165	196	188	241
311	145	172	157	186	178	229

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SECTION 1B - CONTRACTOR

ANNUAL RATES BY TERRITORY - \$25,000 CSL BI & PD

Boom Trucks - 50 to 75 Feet - Multiply the rates below by 1.25.						
CONTRACTOR						
	Lt Veh CSL		Med Veh CSL		Hvy Veh CSL	
Terr	0-100	101-300	0-100	101-300	0-100	101-300
1	845	944	931	1037	1041	1282
3	522	583	571	636	634	781
6	692	773	759	845	844	1039
8	599	669	657	732	730	899
9	588	657	644	717	716	882
10	634	708	696	775	774	953
105	586	655	642	715	714	879
111	464	518	506	564	560	690
205	468	523	512	570	569	701
211	419	468	457	509	506	623
311	383	428	417	464	460	566

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SECTION 1B - CONTRACTOR

ANNUAL RATES BY TERRITORY - 25/25 BI

Terr	Lt Veh BI		Med Veh BI		Hvy Veh BI	
	0-100	101-300	0-100	101-300	0-100	101-300
1	448	500	493	550	552	679
3	277	309	303	337	336	414
6	367	410	402	448	447	551
8	317	355	348	388	387	476
9	312	348	341	380	379	467
10	336	375	369	411	410	505
105	311	347	340	379	378	466
111	246	275	268	299	297	366
205	248	277	271	302	302	371
211	222	248	242	270	268	330
311	203	227	221	246	244	300

**GOVERNMENT EMPLOYEES INSURANCE COMPANY
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SECTION 1B - CONTRACTOR

ANNUAL RATES BY TERRITORY - 25000 PD

Terr	Lt Veh PD		Med Veh PD		Hvy Veh PD	
	0-100	101-300	0-100	101-300	0-100	101-300
1	397	444	438	487	489	603
3	245	274	268	299	298	367
6	325	363	357	397	397	489
8	282	315	309	344	343	423
9	276	309	303	337	337	414
10	298	333	327	364	364	448
105	275	308	302	336	336	413
111	218	244	238	265	263	324
205	220	246	241	268	267	329
211	197	220	215	239	238	293
311	180	201	196	218	216	266

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SECTION 1C - LAWN & TREE

ANNUAL RATES BY TERRITORY - \$25,000 CSL BI & PD

LAWN & TREE						
Terr	Lt Veh CSL		Med Veh CSL		Hvy Veh CSL	
	0-100	101-300	0-100	101-300	0-100	101-300
1	794	930	878	1033	995	1220
3	490	574	538	632	607	744
6	651	763	716	842	806	989
8	565	662	620	729	696	853
9	553	648	607	714	683	837
10	595	697	654	769	739	906
105	552	647	606	713	681	835
111	437	512	477	561	537	658
205	439	514	482	567	544	667
211	395	462	432	508	482	591
311	360	422	393	462	439	538

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SECTION 1C - LAWN & TREE

ANNUAL RATES BY TERRITORY - 25/25 BI

Terr	Lt Veh BI		Med Veh BI		Hvy Veh BI	
	0-100	101-300	0-100	101-300	0-100	101-300
1	421	493	465	547	528	647
3	260	304	285	335	322	394
6	345	404	380	446	427	524
8	299	351	328	386	369	452
9	293	344	322	378	362	443
10	316	370	347	408	392	480
105	293	343	321	378	361	443
111	232	271	253	297	284	349
205	233	272	255	300	288	353
211	209	245	229	269	255	313
311	191	224	208	245	233	285

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SECTION 1C - LAWN & TREE

ANNUAL RATES BY TERRITORY - 25000 PD

Terr	Lt Veh PD		Med Veh PD		Hvy Veh PD	
	0-100	101-300	0-100	101-300	0-100	101-300
1	373	437	413	485	468	574
3	230	270	253	297	285	350
6	306	358	337	396	379	465
8	266	311	291	343	327	401
9	260	305	285	336	321	393
10	280	328	307	362	347	426
105	260	304	285	335	320	393
111	205	240	224	264	252	309
205	206	242	227	266	256	313
211	186	217	203	239	227	278
311	169	198	185	217	206	253

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SECTION 1D - CATERERS

ANNUAL RATES BY TERRITORY - \$25,000 CSL BI & PD

CATERERS						
Terr	Lt Veh CSL		Med Veh CSL		Hvy Veh CSL	
	0-100	101-300	0-100	101-300	0-100	101-300
1	756	873	836	972	948	1163
3	467	539	512	596	578	709
6	620	716	682	793	768	942
8	538	621	590	686	663	813
9	527	608	578	672	650	797
10	567	655	623	725	704	864
105	526	607	577	671	649	796
111	416	480	454	528	511	627
205	418	483	459	534	518	635
211	376	434	411	478	459	563
311	343	396	374	435	418	513

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SECTION 1D - CATERERS

ANNUAL RATES BY TERRITORY - 25/25 BI

Terr	Lt Veh BI		Med Veh BI		Hvy Veh BI	
	0-100	101-300	0-100	101-300	0-100	101-300
1	401	463	443	515	502	616
3	248	286	271	316	306	376
6	329	379	361	420	407	499
8	285	329	313	364	351	431
9	279	322	306	356	345	423
10	301	347	330	384	373	458
105	279	322	306	356	344	422
111	220	255	241	280	271	332
205	222	256	243	283	275	337
211	199	230	218	253	243	298
311	182	210	198	231	222	272

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SECTION 1D - CATERERS

ANNUAL RATES BY TERRITORY - 25000 PD

Terr	Lt Veh PD		Med Veh PD		Hvy Veh PD	
	0-100	101-300	0-100	101-300	0-100	101-300
1	355	410	393	457	446	547
3	219	253	241	280	272	333
6	291	336	321	373	361	443
8	253	292	277	323	312	382
9	248	286	272	316	306	375
10	266	308	293	341	331	406
105	247	285	271	315	305	374
111	196	226	213	248	240	295
205	196	227	216	251	243	299
211	177	204	193	225	216	265
311	161	186	176	204	196	241

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SECTION 1E - WHOLESALE

ANNUAL RATES BY TERRITORY - \$25,000 CSL BI & PD

WHOLESALE						
Terr	Lt Veh CSL		Med Veh CSL		Hvy Veh CSL	
	0-100	101-300	0-100	101-300	0-100	101-300
1	718	829	794	924	901	1105
3	444	512	486	566	549	674
6	589	680	648	754	730	895
8	511	590	561	652	630	773
9	501	578	549	639	618	758
10	539	622	592	688	669	821
105	500	577	548	638	617	757
111	395	456	431	502	485	596
205	397	458	436	507	492	604
211	357	412	390	454	436	535
311	326	376	355	413	397	487

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SECTION 1E - WHOLESALE

ANNUAL RATES BY TERRITORY - 25/25 BI

Terr	Lt Veh BI		Med Veh BI		Hvy Veh BI	
	0-100	101-300	0-100	101-300	0-100	101-300
1	381	439	421	490	477	586
3	235	271	258	300	291	357
6	312	360	343	399	387	475
8	271	313	297	346	334	410
9	265	306	291	339	327	402
10	285	330	314	365	354	435
105	265	306	291	338	327	401
111	209	242	229	266	257	316
205	210	243	231	269	261	320
211	189	219	207	241	231	284
311	173	199	188	219	210	258

**GOVERNMENT EMPLOYEES INSURANCE COMPANY
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SECTION 1E - WHOLESALE

ANNUAL RATES BY TERRITORY - 25000 PD

Terr	Lt Veh PD		Med Veh PD		Hvy Veh PD	
	0-100	101-300	0-100	101-300	0-100	101-300
1	338	390	373	434	423	519
3	209	241	229	266	258	317
6	277	320	305	354	343	421
8	240	277	263	306	296	363
9	235	272	258	300	290	356
10	253	292	278	324	314	386
105	235	271	258	300	290	356
111	186	214	203	236	228	280
205	187	215	205	238	231	284
211	168	194	184	213	205	251
311	153	177	167	194	187	229

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SECTION 1F - MANUFACTURERS

ANNUAL RATES BY TERRITORY - \$25,000 CSL BI & PD

MANUFACTURERS						
Terr	Lt Veh CSL		Med Veh CSL		Hvy Veh CSL	
	0-100	101-300	0-100	101-300	0-100	101-300
1	718	829	794	924	901	1105
3	444	512	486	566	549	674
6	589	680	648	754	730	895
8	511	590	561	652	630	773
9	501	578	549	639	618	758
10	539	622	592	688	669	821
105	500	577	548	638	617	757
111	395	456	431	502	485	596
205	397	458	436	507	492	604
211	357	412	390	454	436	535
311	326	376	355	413	397	487

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SECTION 1F - MANUFACTURERS

ANNUAL RATES BY TERRITORY - 25/25 BI

Terr	Lt Veh BI		Med Veh BI		Hvy Veh BI	
	0-100	101-300	0-100	101-300	0-100	101-300
1	381	439	421	490	477	586
3	235	271	258	300	291	357
6	312	360	343	399	387	475
8	271	313	297	346	334	410
9	265	306	291	339	327	402
10	285	330	314	365	354	435
105	265	306	291	338	327	401
111	209	242	229	266	257	316
205	210	243	231	269	261	320
211	189	219	207	241	231	284
311	173	199	188	219	210	258

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SECTION 1F - MANUFACTURERS

ANNUAL RATES BY TERRITORY - 25000 PD

Terr	Lt Veh PD		Med Veh PD		Hvy Veh PD	
	0-100	101-300	0-100	101-300	0-100	101-300
1	338	390	373	434	423	519
3	209	241	229	266	258	317
6	277	320	305	354	343	421
8	240	277	263	306	296	363
9	235	272	258	300	290	356
10	253	292	278	324	314	386
105	235	271	258	300	290	356
111	186	214	203	236	228	280
205	187	215	205	238	231	284
211	168	194	184	213	205	251
311	153	177	167	194	187	229

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[SECTION 1G - DUMP](#)

ANNUAL RATES BY TERRITORY - \$25,000 CSL BI & PD

DUMP						
Terr	Hvy Veh		Hvy Veh BI		Hvy Veh PD	
	0-100	101-300	0-100	101-300	0-100	101-300
1	1,197	1,317	634	698	563	619
3	791	870	419	461	372	409
6	1,021	1,123	541	595	480	528
8	886	975	470	517	416	458
9	887	976	470	517	417	459
10	936	1,030	496	546	440	484
105	1,000	1,100	530	583	470	517
111	718	790	381	419	337	371
205	790	869	419	461	371	408
211	659	725	349	384	310	341
311	568	625	301	331	267	294

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SECTION 1H - NOC

ANNUAL RATES BY TERRITORY - \$25,000 CSL BI & PD

NOC (NOT OTHERWISE CLASSIFIED)						
Terr	Lt Veh CSL		Med Veh CSL		Hvy Veh CSL	
	0-100	101-300	0-100	101-300	0-100	101-300
1	756	884	836	976	948	1155
3	467	546	512	598	578	704
6	620	725	682	796	768	935
8	538	629	590	689	663	808
9	527	616	578	675	650	792
10	567	663	623	727	704	858
105	526	615	577	673	649	791
111	416	486	454	530	511	622
205	418	489	459	536	518	631
211	376	440	411	480	459	559
311	343	401	374	436	418	509

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SECTION 1H - NOC

ANNUAL RATES BY TERRITORY - 25/25 BI

Terr	Lt Veh BI		Med Veh BI		Hvy Veh BI	
	0-100	101-300	0-100	101-300	0-100	101-300
1	401	469	443	517	502	612
3	248	289	271	317	306	373
6	329	384	361	422	407	496
8	285	333	313	365	351	428
9	279	327	306	357	345	420
10	301	351	330	385	373	454
105	279	326	306	357	344	419
111	220	258	241	281	271	330
205	222	259	243	284	275	334
211	199	233	218	254	243	296
311	182	213	198	231	222	270

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SECTION 1H - NOC

ANNUAL RATES BY TERRITORY - 25000 PD

Terr	Lt Veh PD		Med Veh PD		Hvy Veh PD	
	0-100	101-300	0-100	101-300	0-100	101-300
1	355	416	393	459	446	543
3	219	257	241	281	272	331
6	291	341	321	374	361	440
8	253	296	277	324	312	380
9	248	290	272	317	306	372
10	266	312	293	342	331	403
105	247	289	271	316	305	372
111	196	229	213	249	240	293
205	196	230	216	252	243	297
211	177	207	193	225	216	263
311	161	189	176	205	196	239

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**SECTION 11 - PPT SALES
ANNUAL RATES BY TERRITORY**

Sales	Lt Veh CSL 25,000		Lt Veh BI 25/25		Lt Veh PD 25,000	
Terr	0-100	101-300	0-100	101-300	0-100	101-300
1	1,134	1,134	601	601	533	533
3	766	766	406	406	360	360
6	902	902	478	478	424	424
8	788	788	418	418	370	370
9	788	788	418	418	370	370
10	852	852	452	452	400	400
105	866	866	459	459	407	407
111	690	690	366	366	324	324
205	766	766	406	406	360	360
211	640	640	339	339	301	301
311	602	602	319	319	283	283

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SECTION 1J - PPT

ANNUAL RATES BY TERRITORY

PPT Terr	Lt Veh CSL 25,000		Lt Veh BI 25/25		Lt Veh PD 25,000	
	0-100	101-300	0-100	101-300	0-100	101-300
1	567	567	301	301	266	266
3	383	383	203	203	180	180
6	451	451	239	239	212	212
8	394	394	209	209	185	185
9	394	394	209	209	185	185
10	426	426	226	226	200	200
105	433	433	229	229	204	204
111	345	345	183	183	162	162
205	383	383	203	203	180	180
211	320	320	170	170	150	150
311	301	301	160	160	141	141

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**SECTION 2 - MED PAY
 ANNUAL RATES BY TERRITORY**

MEDICAL PAYMENTS					
Terr	\$1000 Limit		Terr	\$1000 Limit	
1	67		9	44	
3	42		10	48	
6	46		105	44	
8	44		111	37	
					Terr
					\$1000 Limit
					205
					42
					211
					34
					311
					31

MEDICAL PAYMENT OTHER LIMITS TABLE	
Multiply the \$1000 Medical Payments premiums above by the following factors:	
\$500	0.70
\$1,000	1.00
\$2,000	1.60
\$5,000	3.10

PPT Medical Payments - Multiply the \$25,000 CSL BI/PD Rate by the following:	
\$1,000	0.049

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SECTION 3 - UNINSURED MOTORIST

3. UNINSURED MOTORISTS INSURANCE

Premium Development

Multiply the \$25,000 CSL BI/PD base rates by the following:	UM BI ONLY	UM BI & PD	UM/UIM BI ONLY	UM/UIM BI & PD
Light Trucks	0.0590	0.0880	0.0620	0.0920
Medium Trucks	0.0340	0.0500	0.0360	0.0540
Heavy Trucks	0.0140	0.0220	0.0150	0.0230
Private Passenger	0.0530	0.0800	0.0560	0.0840

Single Limit (in 000s)	Factor
*50	1.42
*65	1.56
75	1.64
100	1.83
125	1.97
150	2.11
200	2.32
250	2.41
300	2.50
350	2.63
400	2.76
500	3.01
600	3.22
750	3.51
1000	3.93

*Applicable only to UM BI or UM/UIM BI Coverage.

*UM SPLIT LIMIT FACTORS								
Bodily Injury Limits (000's)	Property Damage Limits (000's)							
	0	25	50	100	250	300	500	1000
25/50	1.240	1.293	1.338	1.420	1.620	1.678	1.886	2.257
30/60	1.332	1.373	1.415	1.484	1.674	1.731	1.925	2.286
50/100	1.600	1.630	1.659	1.716	1.872	1.914	2.082	2.356
100/300	2.257	2.273	2.288	2.320	2.361	2.374	2.428	2.591
100/500	2.455	2.462	2.468	2.482	2.533	2.552	2.630	2.823
250/500	2.630	2.640	2.649	2.669	2.727	2.747	2.823	3.010
500/500	2.948	2.957	2.966	2.985	3.036	3.052	3.115	3.268
500/1000	3.413	3.421	3.428	3.442	3.486	3.500	3.552	3.678
1000/1000	3.846	3.852	3.859	3.871	3.909	3.922	3.965	NA

Driver's Air Bag Credit

Multiply the total UM/UIM premium developed by .935 for those vehicles equipped with a driver's air bag.

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SECTION 4 - INCREASED LIMIT FACTORS

	Injury Limits (000's)	5	10	15	25	50	100	250	500	1000
PPT	25/50	NA	NA	NA	1.118	1.150	1.210	1.325	1.460	1.610
	30/60	NA	NA	NA	1.176	1.206	1.248	1.358	1.474	1.624
	50/100	NA	NA	NA	1.333	1.350	1.380	1.455	1.530	1.676
	100/300	NA	NA	NA	1.618	1.625	1.640	1.681	1.744	1.835
	100/500	NA	NA	NA	1.770	1.776	1.786	1.813	1.850	1.918
	250/500	NA	NA	NA	1.854	1.858	1.865	1.888	1.918	1.970
	500/500	NA	NA	NA	1.956	1.958	1.963	1.978	2.000	2.045
	500/1000	NA	NA	NA	2.093	2.095	2.099	2.113	2.127	2.148
	1000/1000	NA	NA	NA	2.179	2.180	2.181	2.187	2.196	NA

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SECTION 5 - COMPREHENSIVE AND COLLISION BASE RATES

SURCHARGE = 1.0625 applied to truck and dump types
 TRUCK PHYSICAL DAMAGE

TRUCKS AND TRAILERS - OTHER THAN DUMPING, LOGGING, OR FOREST OPERATIONS							
PHYSICAL DAMAGE COVERAGES - Stated Amount Basis							
The physical damage rate is a percentage of value for each auto.							
Class Factors - Multiply the physical damage rates below by the following:							
Farmers, Contractors							1.00
Not Otherwise Classified							0.95
Comprehensive/Collision Deductibles							
Vehicle Value	250/250	250/500	500/500	500/1000	1000/1000	2500/2500	5000/5000
\$ 0-10,000	5.20%	4.95%	4.85%	4.40%	4.25%	NA	NA
10,001-15,000	4.50%	4.35%	4.30%	3.95%	3.85%	NA	NA
15,001-20,000	4.05%	3.90%	3.85%	3.60%	3.50%	NA	NA
20,001-25,000	3.70%	3.55%	3.50%	3.30%	3.20%	2.75%	NA
25,001-30,000	NA	3.30%	3.25%	3.05%	2.95%	2.55%	NA
30,001-35,000	NA	3.05%	3.00%	2.80%	2.75%	2.35%	NA
35,001-40,000	NA	2.85%	2.80%	2.65%	2.60%	2.25%	NA
40,001-45,000	NA	2.70%	2.65%	2.50%	2.45%	2.15%	NA
45,001-50,000	NA	2.55%	2.50%	2.35%	2.30%	2.05%	1.75%
50,001-75,000	NA	NA	NA	2.25%	2.20%	1.85%	1.75%
75,001-100,000	NA	NA	NA	2.25%	2.20%	1.85%	1.75%
Over 100,000	NA	NA	NA	NA	2.20%	1.85%	1.75%
Territorial Rating - Multiply the above rates by the following factor:							
3, 8, 9, 111, 211, 311							0.99
Remainder of Territories							1.10
Credits and Surcharges - Multiply the above rates by the following factors:							
Anti-Lock Brakes							0.975
DUMP PHYSICAL DAMAGE							
DUMPING OPERATIONS - TRUCKS AND STRAIGHT TRAILERS							
Vehicles Less Than 20,000 lbs. GVW - Rate as Contractors							
PHYSICAL DAMAGE COVERAGES - Stated Amount Basis							
The physical damage rate is a percentage of value for each auto.							
Comprehensive/Collision Deductibles							
Vehicle Value	250/250	250/500	500/500	500/1000	1000/1000	2500/2500	5000/5000
Trucks And Straight Trailers - All Radii							
\$ 0-10,000	6.90%	6.55%	6.45%	5.85%	5.65%	NA	NA
10,001-15,000	5.90%	5.65%	5.55%	5.15%	5.00%	NA	NA
15,001-20,000	5.40%	5.20%	5.10%	4.75%	4.65%	NA	NA
20,001-25,000	5.00%	4.80%	4.75%	4.40%	4.30%	3.70%	NA
25,001-30,000	NA	4.50%	4.45%	4.15%	4.05%	3.50%	NA
30,001-35,000	NA	4.15%	4.10%	3.90%	3.80%	3.30%	NA
35,001-40,000	NA	3.95%	3.90%	3.70%	3.60%	3.10%	NA
40,001-45,000	NA	3.75%	3.70%	3.50%	3.40%	3.00%	NA
45,001-50,000	NA	3.65%	3.60%	3.40%	3.30%	2.80%	2.65%
50,001-75,000	NA	NA	NA	3.40%	3.30%	2.80%	2.65%
75,001-100,000	NA	NA	NA	3.40%	3.30%	2.80%	2.65%
Over 100,000	NA	NA	NA	NA	3.30%	2.80%	2.65%

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SECTION 5 - COMPREHENSIVE AND COLLISION BASE RATES

Territorial Rating - Multiply the above rates by the following factor:	
All territories	1.27
Credits and Surcharges - Multiply the above rates by the following factors:	
Not For Hire Dumps	0.80
Anti-Lock Brakes	0.975

PPT PHYSICAL DAMAGE

PRIVATE PASSENGER TYPES PHYSICAL DAMAGE - Stated Amount Basis							
The physical damage rate is a percentage of value for each auto.							
Salesperson's Car & Other Similar Autos							
1.76							
Comprehensive/Collision Deductibles							
Vehicle Value	250/ 250	250/ 500	500/ 500	500/ 1000	1000/ 1000	2500/ 2500	5000/ 5000
\$ 0-6,000	7.06%	6.60%	6.46%	5.75%	5.48%	NA	NA
6,001-8,000	6.59%	6.15%	6.04%	5.40%	5.19%	NA	NA
8,001-10,000	5.61%	5.25%	5.14%	4.65%	4.51%	NA	NA
10,001-12,000	5.06%	4.80%	4.72%	4.25%	4.08%	NA	NA
12,001-14,000	4.68%	4.40%	4.34%	3.90%	3.78%	NA	NA
14,001-16,000	4.21%	3.95%	3.87%	3.50%	3.40%	NA	NA
16,001-18,000	3.83%	3.65%	3.57%	3.20%	3.10%	NA	NA
18,001-20,000	3.53%	3.35%	3.32%	2.95%	2.85%	NA	NA
20,001-25,000	3.32%	3.10%	3.06%	2.75%	2.64%	2.21%	NA
25,001-50,000	NA	2.90%	2.85%	2.55%	2.47%	2.21%	1.83%
50,001-75,000	NA	NA	NA	2.40%	2.34%	2.13%	1.83%
Over 75,000	NA	NA	NA	2.30%	2.25%	2.13%	1.83%
Territorial Rating - Multiply the rates by the following factor:							
All Territories							1.10

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SECTION 6 - RATING STEPS

BI & PD Calculation

Step Num	Action	Step	Round
1		BASE BY WEIGHT & RADIUS	
2	*	ILF	
3	*	PDF	
4	*	T/R DISCOUNT	
5	*	ABS DISCOUNT	
6	*	F/C DISCOUNT	
7	*	TERM COVERAGE DISCOUNT	
		COVERAGE PREMIUM	Integer

MED Calculation

Step Num	Action	Step	Round
1		BASE BY TERRITORY	
2	*	ILF	
3	*	T/R DISCOUNT	
4	*	F/C DISCOUNT	
5	*	TERM COVERAGE DISCOUNT	
		COVERAGE PREMIUM	Integer

COMPREHENSIVE, COLLISION Calculation

Step Num	Action	Step	Round
1		VEHICLE VALUE	
2	*	VALUE DEDUCTIBLE FACTOR	
3	*	PDF	
4	*	SURCHARGE (except on pp types)	
5	*	T/R DISCOUNT	
6	*	ABS DISCOUNT	
7	*	F/C DISCOUNT	
8	*	NOC CREDIT IF APPLICABLE	
9	*	TERRITORY RATING FACTOR	
10	*	PD SURCHARGE	
11	*	TERM COVERAGE DISCOUNT	
		COVERAGE PREMIUM	Integer

**GOVERNMENT EMPLOYEES INSURANCE COMPANY
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SECTION 6 - RATING STEPS

UMBI & UMPD Calculation

Step Num	Action	Step	Round
1		25,000 CSL BASE BY WEIGHT AND RADIUS	
2	*	UM FACTOR	
3	*	ILF	
4	*	F/C DISCOUNT	
5	*	DRIVER AIR BAG CREDIT	
6	*	TERM COVERAGE DISCOUNT	
		COVERAGE PREMIUM	Integer

Audio Visual & Data Calculation

Step Num	Action	Step	Round
1		BASE	
2	*	ILF	
3	*	TERM COVERAGE DISCOUNT	
		COVERAGE PREMIUM	Integer

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SECTION 7 - POLICY DRIVER FACTORS

DR Age	Factor
Under 21	Submit
21-22	1.80
23-24	1.60
25	1.35
26-27	1.25
28-29	1.20
30-34	1.15
35-39	1.00
40-59	0.90
60-64	0.90
65-69	0.90
70-75	0.95
76-79	1.15
80	1.45
Over 80	1.80

DR Pts	Factor
0	0.95
1	1.10
2	1.25
3	1.35
4	1.55
5	1.65
6	1.75
7	1.90
8	2.00
9	2.50
Over 9	Submit

1 Driver 1 Vehicle
Assign Driver factor to vehicle

2+ Drivers 1 Vehicle
Assign Highest Rated Driver to Vehicle

1 Driver 2+ Vehicles
Assign Driver Factor to all vehicles

2+ Drivers 2+ Vehicles
Average driver factors and assign to all vehicles

Calculation
Determine Factor from Driver Age
Determine Accidents or Convictions
Determine Factor from Points Table
Multiply the above two factors together

Definition-
Minor Conviction - All minor convictions occurring within the past three years not defined as a major conviction or accident. Charges for defective equipment violations may be waived if it is clearly indicated that neither the driver involved nor the prospective insured was responsible for the defective equipment
Accident - All accidents occurring within the past three years unless facts regarding accident definitely established other party's entire negligence.
Major Conviction - Any of the following or similar offenses - Any Alcohol or Drug Related Offense Including Refusal to Submit to Test, Hit and Run, Manslaughter, Reckless Driving, Driving While Under Suspension or Revocation, Speed Contest, Fleeing or avoiding Arrest, or any Felony.

CRITERIA FOR RATING	POINTS
Each minor conviction	1
Each chargeable accident	3
Each major conviction in past year	10
Each major conviction in second or third past year	8
Drivers with an unverifiable MVR indicating no valid license or incorrect license number provided to company/agent or any other situation where an MVR is unable to be obtained.	6

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SECTION 8 - MISCELLANEOUS COVERAGE

AV & Data Electronic Equipment

Terr	Base
All	25

Limit	Factor
200	1.00
500	2.00
1000	4.00
2500	7.00

Trailers

TRAILERS - All Territories	
\$25,000 CSL BI & PD - For other BI & PD limits, multiply the premiums developed below by the increased limit factors applicable to the power unit.	
Multiply the Commercial BI & PD rates by the following factors:	
Full Trailers	0.06
Service Utility	0.04

Term Coverage Discount

Term
pro-rated basis

GOVERNMENT EMPLOYEES INSURANCE COMPANY
COMMERCIAL AUTOMOBILE PROGRAM
TERRITORY DEFINITIONS BY ZIP CODE - ARKANSAS
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Zip Code	Territory Code	Zip Code	Territory Code	Zip Code	Territory Code
71601	6	71730	211	71847	311
71602	6	71731	211	71851	311
71603	6	71740	311	71852	311
71611	6	71742	311	71853	311
71612	6	71743	311	71854	111
71613	6	71744	311	71855	311
71630	311	71745	311	71857	311
71631	311	71747	211	71858	311
71635	311	71748	311	71859	311
71638	311	71749	211	71860	311
71639	311	71750	211	71861	311
71640	311	71751	311	71862	311
71642	311	71752	311	71864	311
71643	311	71753	311	71865	311
71644	311	71754	311	71866	311
71646	311	71758	211	71901	8
71647	311	71759	211	71902	8
71649	311	71762	211	71903	8
71650	311	71763	311	71909	8
71651	311	71764	311	71910	8
71652	311	71765	211	71913	8
71653	311	71766	311	71914	8
71654	311	71767	311	71920	311
71655	311	71768	211	71921	311
71656	311	71769	311	71922	311
71657	311	71770	311	71923	311
71658	311	71772	311	71929	311
71659	6	71801	311	71932	311
71660	311	71802	311	71933	311
71661	311	71820	311	71935	311
71662	311	71822	311	71937	311
71663	311	71823	311	71940	311
71665	311	71825	311	71941	311
71666	311	71826	311	71942	311
71667	311	71827	311	71943	311
71670	311	71828	311	71944	311
71671	311	71831	311	71945	311
71674	311	71832	311	71946	311
71675	311	71833	311	71949	8
71676	311	71834	111	71950	311
71677	311	71835	311	71951	8
71678	311	71836	311	71952	311
71701	311	71837	111	71953	311
71711	311	71838	311	71956	8
71720	311	71839	311	71957	311
71721	311	71840	111	71958	311
71722	311	71841	311	71959	311
71724	211	71842	311	71960	311
71725	311	71844	311	71961	311
71726	311	71845	311	71962	311
71728	311	71846	311	71964	8

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TERRITORY DEFINITIONS BY ZIP CODE - ARKANSAS
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Zip Code	Territory Code	Zip Code	Territory Code	Zip Code	Territory Code
71965	311	72046	6	72114	1
71966	311	72047	6	72115	1
71968	8	72048	311	72116	1
71969	311	72051	311	72117	1
71970	311	72052	311	72118	1
71971	311	72053	1	72119	1
71972	311	72055	311	72120	1
71973	311	72057	6	72121	311
71998	311	72058	6	72122	6
71999	311	72059	311	72123	311
72001	311	72060	311	72124	1
72002	1	72061	6	72125	311
72003	311	72063	311	72126	311
72004	6	72064	311	72127	311
72005	311	72065	1	72128	6
72006	311	72066	311	72129	6
72007	6	72067	311	72130	311
72010	311	72068	311	72131	311
72011	6	72069	311	72132	6
72012	311	72070	311	72133	6
72013	311	72071	311	72134	311
72014	311	72072	6	72135	1
72015	6	72073	311	72136	311
72016	311	72074	311	72137	311
72017	311	72075	311	72139	311
72018	6	72076	1	72140	311
72020	311	72078	1	72141	311
72021	311	72079	6	72142	1
72022	6	72080	311	72143	311
72023	6	72081	311	72145	311
72024	6	72082	311	72149	311
72025	311	72083	6	72150	6
72026	311	72084	6	72152	6
72027	311	72085	311	72153	311
72028	311	72086	6	72156	311
72029	311	72087	8	72157	311
72030	311	72088	311	72158	6
72031	311	72089	6	72160	311
72032	6	72099	1	72164	1
72033	6	72101	311	72165	311
72035	6	72102	311	72166	311
72036	311	72103	1	72167	6
72037	6	72104	311	72168	6
72038	311	72105	311	72169	311
72039	6	72106	6	72170	311
72040	311	72107	311	72173	6
72041	311	72108	311	72175	6
72042	311	72110	311	72176	6
72043	311	72111	6	72178	311
72044	311	72112	311	72179	311
72045	311	72113	1	72180	1

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COMMERCIAL AUTOMOBILE PROGRAM
TERRITORY DEFINITIONS BY ZIP CODE - ARKANSAS
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Zip Code	Territory Code	Zip Code	Territory Code	Zip Code	Territory Code
72181	6	72333	311	72410	311
72182	6	72335	311	72411	9
72183	1	72336	311	72412	311
72189	311	72338	205	72413	311
72190	1	72339	105	72414	9
72199	1	72340	311	72415	311
72201	1	72341	311	72416	9
72202	1	72342	311	72417	9
72203	1	72346	311	72419	9
72204	1	72347	311	72421	9
72205	1	72348	311	72422	311
72206	1	72350	205	72424	311
72207	1	72351	205	72425	311
72209	1	72352	311	72426	205
72210	1	72353	311	72427	9
72211	1	72354	311	72428	205
72212	1	72355	311	72429	311
72214	1	72358	205	72430	311
72215	1	72359	311	72431	311
72216	1	72360	311	72432	311
72217	1	72364	105	72433	311
72219	1	72365	311	72434	311
72221	1	72366	311	72435	311
72222	1	72367	311	72436	311
72223	1	72368	311	72437	9
72225	1	72369	311	72438	205
72227	1	72370	205	72439	311
72231	1	72372	311	72440	311
72295	1	72373	311	72441	311
72301	105	72374	311	72442	205
72303	105	72376	105	72443	311
72310	205	72377	311	72444	311
72311	311	72379	311	72445	311
72312	311	72381	205	72447	9
72313	205	72383	311	72449	311
72314	311	72384	105	72450	311
72315	205	72385	311	72451	311
72316	205	72386	311	72453	311
72319	205	72387	311	72454	311
72320	311	72389	311	72455	311
72321	205	72390	311	72456	311
72322	311	72391	205	72457	311
72324	311	72392	311	72458	311
72325	105	72394	311	72459	311
72326	311	72395	205	72460	311
72327	105	72396	311	72461	311
72328	311	72397	311	72462	311
72329	205	72401	9	72464	311
72330	205	72402	9	72465	311
72331	105	72403	9	72466	311
72332	105	72404	9	72467	9

GOVERNMENT EMPLOYEES INSURANCE COMPANY
COMMERCIAL AUTOMOBILE PROGRAM
TERRITORY DEFINITIONS BY ZIP CODE - ARKANSAS
EFFECTIVE 06/23/2008

Zip Code	Territory Code	Zip Code	Territory Code	Zip Code	Territory Code
72469	311	72561	311	72651	311
72470	311	72562	311	72653	311
72471	311	72564	311	72654	311
72472	311	72565	311	72655	311
72473	311	72566	311	72657	311
72474	311	72567	311	72658	311
72475	311	72568	311	72659	311
72476	311	72569	311	72660	311
72478	311	72571	311	72661	311
72479	311	72572	311	72662	311
72482	311	72573	311	72663	311
72501	311	72575	311	72666	311
72503	311	72576	311	72668	311
72512	311	72577	311	72669	311
72513	311	72578	311	72670	311
72515	311	72579	311	72672	311
72516	311	72581	311	72675	311
72517	311	72583	311	72677	311
72519	311	72584	311	72679	311
72520	311	72585	311	72680	311
72521	311	72587	311	72682	311
72522	311	72601	311	72683	311
72523	311	72602	311	72685	311
72524	311	72610	311	72686	311
72525	311	72611	311	72687	311
72526	311	72613	311	72701	3
72527	311	72615	311	72702	3
72528	311	72616	311	72703	3
72529	311	72617	311	72704	3
72530	311	72619	311	72711	3
72531	311	72623	311	72712	3
72532	311	72624	311	72714	3
72533	311	72626	311	72715	3
72534	311	72628	311	72716	3
72536	311	72629	311	72717	3
72537	311	72630	311	72718	3
72538	311	72631	311	72719	3
72539	311	72632	311	72721	311
72540	311	72633	311	72722	3
72542	311	72634	311	72727	3
72543	311	72635	311	72728	3
72544	311	72636	311	72729	3
72545	311	72638	311	72730	3
72546	311	72639	311	72732	3
72550	311	72640	311	72733	3
72553	311	72641	311	72734	3
72554	311	72642	311	72735	3
72555	311	72644	311	72736	3
72556	311	72645	311	72737	3
72557	311	72648	311	72738	311
72560	311	72650	311	72739	3

GOVERNMENT EMPLOYEES INSURANCE COMPANY
COMMERCIAL AUTOMOBILE PROGRAM
TERRITORY DEFINITIONS BY ZIP CODE - ARKANSAS
EFFECTIVE 06/23/2008

Zip Code	Territory Code	Zip Code	Territory Code	Zip Code	Territory Code
72740	311	72829	311	72916	10
72741	3	72830	311	72917	10
72742	311	72832	311	72918	10
72744	3	72833	311	72919	10
72745	3	72834	311	72921	10
72747	3	72835	311	72923	10
72749	3	72837	311	72924	311
72751	3	72838	311	72926	311
72752	311	72839	311	72927	311
72753	3	72840	311	72928	311
72756	3	72841	311	72930	311
72757	3	72842	311	72932	10
72758	3	72843	311	72933	311
72760	311	72845	311	72934	10
72761	3	72846	311	72935	10
72762	3	72847	311	72936	10
72764	3	72851	311	72937	10
72765	3	72852	311	72938	10
72766	3	72853	311	72940	10
72768	3	72854	311	72941	10
72769	3	72855	311	72943	311
72770	3	72856	311	72944	311
72773	311	72857	311	72945	10
72774	3	72858	311	72946	10
72776	311	72860	311	72947	10
72801	311	72863	311	72948	10
72802	311	72865	311	72949	311
72811	311	72901	10	72950	311
72812	311	72902	10	72951	311
72820	311	72903	10	72952	10
72821	311	72904	10	72955	10
72823	311	72905	10	72956	10
72824	311	72906	10	72957	10
72826	311	72908	10	72958	311
72827	311	72913	10	72959	3
72828	311	72914	10		

SERFF Tracking Number: GECC-125688706 State: Arkansas
Filing Company: Government Employees Insurance Company State Tracking Number: #398200 \$100
Company Tracking Number: 2008-178
TOI: 20.0 Commercial Auto Sub-TOI: 20.0001 Business Auto
Product Name: 178- Commercial Rate/Rule
Project Name/Number: 2008-178/2008-178

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-Property & Casualty
Review Status: Accepted for Informational Purposes 06/13/2008

Comments:

Attachment:
P&C Transmittal.pdf

Satisfied -Name: Cover Letter
Review Status: Accepted for Informational Purposes 06/13/2008

Comments:

Attachment:
AR Cover Letter.pdf

Satisfied -Name: Change Sheet
Review Status: Accepted for Informational Purposes 06/13/2008

Comments:

Attachment:
Change sheet .pdf

Satisfied -Name: Memorandum
Review Status: Accepted for Informational Purposes 06/13/2008

Comments:

Attachment:
Rates test Memo-AR.pdf

Satisfied -Name: Response Letter
Review Status: Accepted for Informational Purposes 06/13/2008

Comments:

Attachment:

SERFF Tracking Number: *GECC-125688706* *State:* *Arkansas*
Filing Company: *Government Employees Insurance Company* *State Tracking Number:* *#398200 \$100*
Company Tracking Number: *2008-178*
TOI: *20.0 Commercial Auto* *Sub-TOI:* *20.0001 Business Auto*
Product Name: *178- Commercial Rate/Rule*
Project Name/Number: *2008-178/2008-178*

Response Letter.pdf

SERFF Tracking Number: GECC-125688706 State: Arkansas
Filing Company: Government Employees Insurance Company State Tracking Number: #398200 \$100
Company Tracking Number: 2008-178
TOI: 20.0 Commercial Auto Sub-TOI: 20.0001 Business Auto
Product Name: 178- Commercial Rate/Rule
Project Name/Number: 2008-178/2008-178

Satisfied -Name: Stamped Cover Letter **Review Status:** Accepted for Informational 06/13/2008
Purposes

Comments:

Attachment:

Stamped filing letter from AR.pdf

Satisfied -Name: Letter from AR **Review Status:** Accepted for Informational 06/13/2008
Purposes

Comments:

Attachment:

Letter from AR.pdf

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only a. Date the filing is received: b. Analyst: c. Disposition: d. Date of disposition of the filing: e. Effective date of filing: <table border="1" style="width: 100%; border-collapse: collapse; margin-bottom: 5px;"> <tr> <td style="width: 60%;">New Business</td> <td></td> </tr> <tr> <td>Renewal Business</td> <td></td> </tr> </table> f. State Filing #: g. SERFF Filing #: h. Subject Codes	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	2008-178
-----------------------------------	----------

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

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Jessica Barbish 4608 Willard Avenue Chevy Chase, MD 20815	Analyst, State Filings	800-824-5404, x7557	301-986-3922	JBarbish@geico.com
7.	Signature of authorized filer		<i>Jessica Barbish</i>		
8.	Please print name of authorized filer		Jessica Barbish		

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 type="checkbox"/> Rules <input checked="" 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: June 23, 2008 Renewal: June 23, 2008
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	June 10, 2008
19.	Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input checked="" type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	2008-178
------------	--	----------

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

For your review, Government Employees Insurance Company (GEICO) submits a new program of rates and rules to introduce a Commercial Automobile Program. This new program is a stand alone program that is separate and distinct from all other automobile rates and rules currently on file for this Company.

Enclosed is a complete Commercial Automobile Program rate and rule manual to be placed on file. This is a self contained manual and does not replace or revise any other rates and rules that are currently on file.

Forms for this program will be submitted under separate cover.

Upon receipt of your approval, this new program will be implemented effective June 23, 2008.

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 #: 0398200- previously submitted
Amount: \$100.00

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 #	2008-178
-----------	--	-----------------

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

Rate Increase
 Rate Decrease
 Rate Neutral (0%)

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	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
02	Commercial Automobile Rates, including Territory Pages	<input checked="" 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

June 10, 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
Introduction of Rates and Rules
File No.: **2008-178**

Dear Commissioner Bowman:

For your review and approval, Government Employees Insurance Company (GEICO) submits a new program of rates and rules to introduce a Commercial Automobile Program. This new program is a stand alone program that is separate and distinct from all other automobile rates and rules currently on file for this Company.

Enclosed is a complete Commercial Automobile Program rate and rule manual to be placed on file. This is a self contained manual and does not replace or revise any other rates and rules that are currently on file.

Forms for this new program have already been submitted and approved.

Upon receipt of your approval, this new program will be implemented effective June 23, 2008.

Sincerely,

Jessica Barbish

Jessica Barbish
Analyst, State Filings
800-824-5404 Ext. 7557
Fax: (301)-986-3922
Email: JBarbish@geico.com

Enclosures

GOVERNMENT EMPLOYEES INSURANCE COMPANY

COMMERCIAL AUTOMOBILE PROGRAM

ARKANSAS

CHANGE SHEET

RULE SECTION:

New pages 1 to 12 are being placed on file.

RATE SECTION:

Entire new rate section is being placed on file,
including territory definitions.

Government Employees Insurance Company (GEICO)

EXPLANATORY MEMORANDUM - ARKANSAS

RATES/RULES FILING #2008-178

Government Employees Insurance Company (GEICO) proposes to implement a new Commercial Automobile Program. The rates and rules for this new program are enclosed. This is a completely new program and is independent of all other rates and rules currently on file.

The rates and rules in our manual are referenced from our affiliate, National Liability & Fire Insurance Company from their latest approved filing.



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

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

June 13, 2008

Llyweyia Rawlins
Certified Rate and Form Analyst
Property and Casualty Division
Arkansas Insurance Department
1200 West Third Street
Little Rock, Arkansas 72201-1904

Re: Government Employees Insurance Company NAIC: 031-22063
Commercial Automobile Program
Introduction of Rates and Rules
File No.: **2008-178**, Dated June 10, 2008

Dear Ms. Rawlins:

In response to your inquiry dated June 12, 2008, Government Employees Insurance Company herewith submits a response. We have included your inquiries for ease in reference.

**You mention the filing fee is no charge and the information sent should go with a filing from May 21, 2008.
What is the Serff number of that filing and is it a rate filing?**

The previous filing was submitted as a paper copy via Federal Express along with the filing fee of \$100. We received a response letter from the Arkansas Insurance Department dated June 2, 2008 stating that we should resubmit the filing in SERFF and make a note stating that the fee has already been submitted. Copies of the stamped cover letter and the response letter from your department have been added under the Supporting Documentation tab in SERFF.

Based on this additional information, we would appreciate your further consideration of our request.

Upon your final review, please forward your stamped approval for our records.

Sincerely,

Jessica Barbish

Jessica Barbish
Analyst, State Filings
800-824-5404 Ext. 7557
Fax: (301)-986-3922
Email: JBarbish@geico.com

Enclosures

WR



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

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

398200
100.00

May 21, 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
Introduction of Rates and Rules
File No.: 2008-178

Dear Commissioner Bowman:

For your review and approval, Government Employees Insurance Company (GEICO) submits a new program of rates and rules to introduce a Commercial Automobile Program. This new program is a stand alone program that is separate and distinct from all other automobile rates and rules currently on file for this Company.

Enclosed is a complete Commercial Automobile Program rate and rule manual to be placed on file. This is a self contained manual and does not replace or revise any other rates and rules that are currently on file.

Forms for this new program will be submitted under separate cover.

Upon receipt of your approval, this new program will be implemented effective June 23, 2008.

Sincerely,

Jessica Barbish

Jessica Barbish
Analyst, State Filings
800-824-5404 Ext. 7557
Fax: (301)-986-3922
Email: JBarbish@geico.com

Enclosures

RECEIVED
MAY 22 2008
PROPERTY AND CASUALTY DIVISION
ARKANSAS INSURANCE DEPARTMENT

6/9/2008

Arkansas Insurance Department

Mike Beebe
Governor



Julie Benafield Bowman
Commissioner

June 2, 2008

Jessica Barbish
GEICO
One Geico Plaza
PO Box 96078
Washington, DC 20077-7292

Re: Commercial Automobile Program
File No.: **2008-178**

Dear Jessica:

Enclosed is a paper filing you sent to the Arkansas Insurance Department. Our records indicate that GEICO Insurance has already made SERFF filings. Once a company starts using SERFF we will no longer accept paper filings.

Please refile this filing by Serff as rate and rule filing.
The payment check# 398200 for \$100 has already been sent to our accounting department.
When doing the Serff filing just make note payment already sent.

If you should have any questions or concerns, please feel free to contact me.

Sincerely,

A handwritten signature in cursive script that reads "Llyweyia Rawlins".

Llyweyia Rawlins
Certified Rate and Form Analyst
Property and Casualty Division
501-371-2809 Fax 501-371-2748
Email: Llyweyia.rawlins@mail.state.ar.us