

SERFF Tracking Number: GECC-125710420 State: Arkansas
Filing Company: GEICO Indemnity Company State Tracking Number: EFT \$25
Company Tracking Number: 2008-221
TOI: 19.0 Personal Auto Sub-TOI: 19.0002 Motorcycle
Product Name: 221-Cycle-Rule
Project Name/Number: 221-Cycle-Rule/2008-221

Filing at a Glance

Company: GEICO Indemnity Company

Product Name: 221-Cycle-Rule

TOI: 19.0 Personal Auto

Sub-TOI: 19.0002 Motorcycle

Filing Type: Rule

Effective Date Requested (New): 08/04/2008

Effective Date Requested (Renewal): 09/08/2008

SERFF Tr Num: GECC-125710420 State: Arkansas

SERFF Status: Closed

Co Tr Num: 2008-221

Co Status:

Author: Ashlee Michell

Date Submitted: 07/03/2008

State Tr Num: EFT \$25

State Status: Fees verified and received

Reviewer(s): Alexa Grissom, Betty Montesi

Disposition Date: 07/08/2008

Disposition Status: Filed

Effective Date (New): 08/04/2008

Effective Date (Renewal): 09/08/2008

State Filing Description:

General Information

Project Name: 221-Cycle-Rule

Project Number: 2008-221

Reference Organization:

Reference Title:

Filing Status Changed: 07/08/2008

State Status Changed: 07/08/2008

Corresponding Filing Tracking Number:

Filing Description:

Specifically, the purpose of this filing is to implement two structural changes to our Motorcycle program which includes implementing a new Anti-Theft Discount along with increasing the base Accessory Coverage from \$500 to \$2000.

Additional rule revisions are set forth in the attached filing memorandum.

This is a rule filing and does not propose any change to the current rate level. It therefore does not constitute a rate

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change under the filing provisions of the law. If we are mistaken regarding this interpretation please let us know.

Enclosed are revised manual pages.

Company and Contact

Filing Contact Information

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 One GEICO Plaza (301) 986-3792 [Phone]
 Washington, DC 20076 (301) 986-3922[FAX]

Filing Company Information

GEICO Indemnity Company CoCode: 22055 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: 52-0794134

Filing Fees

Fee Required? Yes
 Fee Amount: \$25.00
 Retaliatory? No
 Fee Explanation: \$25 per filing x 1 = \$25.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
GEICO Indemnity Company	\$25.00	07/03/2008	21245556

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State: Arkansas
State Tracking Number: EFT \$25
Sub-TOI: 19.0002 Motorcycle

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	07/08/2008	07/08/2008

SERFF Tracking Number: *GECC-125710420*

State: *Arkansas*

Filing Company: *GEICO Indemnity Company*

State Tracking Number: *EFT \$25*

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Disposition

Disposition Date: 07/08/2008

Effective Date (New): 08/04/2008

Effective Date (Renewal): 09/08/2008

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	Cover Letter	Filed	Yes
Supporting Document	Memo	Filed	Yes
Supporting Document	Change Sheet	Filed	Yes
Rate	GEICO Indemnity Company - Motorcycle Rules Section	Filed	Yes
Rate	GEICO Indemnity Company - Motorcycle Rules Section	Filed	Yes
Rate	GEICO Indemnity Company - Motorcycle Preferred Rate Section	Filed	Yes
Rate	GEICO Indemnity Company - Motorcycle Standard Rate Section	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	GEICO Indemnity Company - Motorcycle Rules Section	2, 3, 4, 7, 12 and 14	Replacement	repl AR-rules-07-10-2006-am-2008-221.pdf
Filed	GEICO Indemnity Company - Motorcycle Rules Section	15	New	new-AR-rules-07-10-2006-am-2008-221.pdf
Filed	GEICO Indemnity Company - Motorcycle Preferred Rate Section	2	Replacement	AR-Pref-Rate-07-10-2006-am-2008-221.pdf
Filed	GEICO Indemnity Company - Motorcycle Standard Rate Section	2	Replacement	AR-Std-Rate-07-10-2006-am-2008-221.pdf

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MOTORCYCLE
ARKANSAS**

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**GEICO INDEMNITY COMPANY
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RULE 1. COVERAGES

Motorcycle rated in accordance with this manual shall be afforded Bodily Injury Liability, Property Damage Liability and if required, Protection Against Uninsured Motorist Coverage if it is a motorcycle of the private passenger type.

Refer to the applicable policy contract for provisions applicable to Territorial Extent of Coverage, Coverage Definitions and Coverage Exclusions.

RULE 2. DETERMINATION OF RATING TERRITORY - ALL COVERAGES

The premium for motorcycle coverage is the premium for the territory in which the motorcycle is principally garaged. (Refer to Rate Section for Territory Definitions.)

All licensed GEICO Indemnity agents and employees will obtain and verify the physical, principal garaged location of the insured risk during the course of business. This directive is intended to ensure the accurate reporting of premiums by cities and towns for the purpose of tax allocation in accordance with Directive number 2-95.

RULE 3. TERM RULE - POLICY PERIOD

- A. No policy may be written for a period longer than 12 months.
- B. The premium to be charged for policy terms not exceeding 12 months shall be as follows:
 - 1. 12-Month Policies - Charge the annual premium or minimum premium, whichever applies.
 - 2. At the option of the company, policies may be written for less than an annual period at pro rata of premiums in this manual.

***RULE 4. RATES, MINIMUM PREMIUM AND ROUNDING OF PREMIUM**

- A. Rates - All premiums in this manual are annual premiums.
- B. Minimum Premium - The minimum premium is \$99.00 annually.
- C. Rounding of Premiums - All Bodily Injury (including Guest Passenger Liability), Property Damage, Personal Injury Protection, Medical Payments, Uninsured Motorist, Comprehensive and Collision premiums are to be rounded to the nearest dollar at each phase of calculation. For this purpose, an amount of fifty cents (\$.50) or more shall be considered as a dollar.

RULE 5. MOTORCYCLE INSTALLMENT PAYMENTS

The following rules govern the payment of motorcycle premiums for policies written for periods of not more than one year.

The total premium for a motorcycle policy providing any coverage is due and payable at the beginning of the policy period, unless the policy is issued on an installment payment basis in accordance with the following rule.

**GEICO INDEMNITY COMPANY
MOTORCYCLE
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RULE 5. MOTORCYCLE INSTALLMENT PAYMENTS (Cont'd)

The premium for a policy providing motorcycle Bodily Injury Liability, Property Damage Liability, Physical Damage or other Miscellaneous Coverages may be paid in installments in accordance with the following:

- A. The first installment shall be due in accordance with the initial billing notice of the policy.
- B. The due date of the last installment shall not be less than two months prior to the expiration.
- C. 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.

The rule does not preclude the use of an installment payment plan which provides for deferring the due date of installments where the insurance, for which the installment is due, is under suspension on the original due date.

RULE 6. 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. If as a result of any endorsement, amendment, cancellation or other policy change an additional or return premium in the 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.

***RULE 7. SERVICE FEES**

A. RETURNED CHECKS

A \$20.00 service fee may be charged for processing a check/draft dishonored for any of the following reasons:

- (1) Insufficient Funds; or
- (2) Account closed; or
- (3) Payment stopped (unless by company request).

B. CERTIFICATE OF FINANCIAL RESPONSIBILITY FILING FEE

A \$25.00 service fee shall be charged for processing Certificate of Financial Responsibility filings.

**GEICO INDEMNITY COMPANY
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RULE 10. PREMIUM DETERMINATION (Cont'd)

E. MEDICAL BENEFITS, LOST EARNINGS, AND ACCIDENTAL DEATH BENEFIT

Every liability policy issued or delivered in Arkansas with respect to a motor vehicle principally used or principally garaged in the state of Arkansas shall provide Medical Benefits coverage, Lost Earnings and Accidental Death Benefits. The named insured, however, shall have the right to reject in writing all or any one or more of such coverage. After an applicant or named insured rejects the coverage, 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. The rates and limits for these coverages are provided in the rate section.

***RULE 11. PRIVATE PASSENGER MOTORCYCLE - LIABILITY AND PHYSICAL DAMAGE CLASSIFICATION**

A. DEFINITIONS

1. The following groups of people will be categorized as "married":
 - a. a person living with his/her spouse. The "living with spouse" requirement does not apply to military customers who are temporarily separated from their spouses due to military duty assignment; or
 - b. A person who has custody of a child resident of the household who is under the age of 18; or
 - c. Spouses living apart prior to the filing for a dissolution of the marriage; or
 - d. Widows/widowers.
2. "Business Use" - means that the use of the motorcycle is required by or customarily involved in the duties of the applicant or any other person customarily operating the motorcycle in his occupation, profession or business, other than in going to or from his principal place of occupation, business or profession.
3. "Operator" - means anyone who uses the motorcycle except:
 - (a) An individual in active military service with the armed forces of the United States of America shall not be considered an operator unless such individual customarily uses the motorcycle.
 - (b) Individuals absent from the household while attending school shall be considered an operator if they customarily use the motorcycle.

NOTE: Private Passenger motorcycles used in the business of the United States Government or the Government of the District of Columbia by an employee thereof may be classified and rated at the applicable class provided coverage is limited by attachment of endorsement Form "Federal Employee Using Motorcycles in Government Business" or "District of Columbia Employees Using Motorcycles in Government Business", as is appropriate.

- B.** A "Motorcycle" as defined by "Your Covered Cycle" in the definitions section of the motorcycle policy contract, shall be classified and rated as follows:

1. Class 5M
 - (a) Three (3) years of verifiable ownership, operation and registration of a street legal motorcycle.
 - (b) At least age 25 if married or at least age 30 if single.
 - (c) No surcharge points for accidents, convictions, or inexperience apply for any operator meeting (a) and (b) of this rule.

EXCEPTION: If one or more occasional operators of the insured motorcycle do not meet requirements (a), (b), or (c) above, but all are rated operators of other motorcycles insured on the policy, the 5MM or 5MS rate class may be assigned.

**GEICO INDEMNITY COMPANY
MOTORCYCLE
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***RULE 11. PRIVATE PASSENGER MOTORCYCLE - LIABILITY AND PHYSICAL DAMAGE CLASSIFICATION (Cont'd)**

2. Class 1M

- (a) At least age 28 and does not qualify under 5M.
- (b) If married, use class 1MM.
If single, use class 1MS.

3. Class 2M

- (a) At least age 25 up to and including age 27 and does not qualify under 5M.
- (b) If married, use class 2MM.
If single, use class 2MS.

4. Class 3M

- (a) At least age 21 up to and including age 24.
- (b) If married, use class 3MM.
If single, use class 3MS.

5. Class 4M

- (a) Age 20 and under.
- (b) If married, use class 4MM.
If single, use class 4MS.

C. Private Passenger Motorcycles owned by corporations - Not Written.

RULE 12. AGE GROUPS FOR COMPREHENSIVE AND COLLISION COVERAGE

<u>Age Group Code</u>	<u>Definition</u>
1	All motorcycles of the current model year
2	All motorcycles of the 1 st preceding model year
3	All motorcycles of the 2 nd preceding model year
4	All motorcycles of the 3 rd preceding model year
5	All motorcycles of the 4 th preceding model year
6	All motorcycles of the 5 th preceding model year
7	All motorcycles of the 6 th preceding model year
8	All motorcycles of the 7 th preceding model year
9	All other motorcycles

NOTE: For the purpose of this definition, the current model year shall change effective October 1 of each calendar year regardless of actual introductory dates of the several makes and models.

Rebuilt or Structurally Altered Motorcycles - The age of the frame determines the age of the cycle.

**GEICO INDEMNITY COMPANY
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RULE 14. ACCIDENT AND CONVICTION SURCHARGE PLAN (Cont'd)

D. SUB-CLASSIFICATIONS

The number of points accumulated as a result of driving record and operator surcharges shall govern the Sub-Classification to be assigned in accordance with the following table:

<u>Number of Points</u>	<u>Driving Record Sub-Classification</u>	<u>Factor – Liability</u>	<u>Factor – Physical Damage</u>
0	Sub-Class 9 – (Mature Driver)	0.80	0.90
0	Sub-Class 0	1.00	1.00
1	Sub-Class 1	1.15	1.15
2	Sub-Class 2	1.30	1.30
3	Sub-Class 3	1.50	1.50
4	Sub-Class 4	1.70	1.70
5	Sub-Class 5	1.95	1.95
6	Sub-Class 6	2.20	2.20
7	Sub-Class 7	2.50	2.50
8 or more	Sub-Class 8	3.00 + 0.50 for each point over 8	3.00 + 0.50 for each point over 8

RULE 15. VEHICLE CATEGORY

All motorcycles are assigned a specific vehicle category. Refer to the Rate Section for a list of the applicable categories and the related vehicle factor.

For newly announced models, assign the category shown for the latest similar model.

These category classification factors apply to Bodily Injury, Property Damage, Medical Payments, Medical Benefits, Uninsured Motorists, Comprehensive and Collision coverage.

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***RULE 16. ACCESSORY COVERAGE**

If Comprehensive or Collision coverage is written on the covered motorcycle, \$2,000 of coverage for accessories will be included. Accessories are defined as custom, optional or added equipment parts and accessories permanently added to or replacing standard factory parts or equipment.

Optional increased limits of accessory coverage are available as follows:

FROM - TO	SYMBOL CODE	# of Units
\$ 0 - 2000	A	0
2001-3500	B	13
3501-5000	C	28
5001-6500	D	43
6501-8000	E	58
8001-9500	F	73
9501-11000	G	88
11001 – 15000	H	103
15001-20000	I	118

Multiply the number of units by the comprehensive and collision stated amount rate shown in the rate section to determine the accessory premium.

RULE 17. RATING OF COMPREHENSIVE AND COLLISION COVERAGE FOR WHICH NO PREMIUMS ARE SHOWN

Refer to Rate Section for comprehensive and collision deductible factors.

RULE 18. SUNNY DAY LAY-UP

The premium is reduced 20% on all coverage except Comprehensive and Theft to allow credit for limited usage between December 1st and March 1st as this is when motorcycle(s) are normally not ridden. This credit does not preclude coverage during this period if the motorcycle is ridden in accordance with the terms of the contract.

**GEICO INDEMNITY COMPANY
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ARKANSAS**

RULE 19. TWO OR MORE MOTORCYCLE CREDIT

If two or more motorcycles are:

1. Owned by an individual or by husband and wife living in the same household;
2. Insured in the same policy;

Such motorcycles shall be written with a 10% credit, applied to like coverage, as set forth under the Premium Determination Rule 10. This credit applies to Bodily Injury Liability, Property Damage Liability, Uninsured Motorists, Medical Payments, Medical Benefits, Comprehensive and Collision coverage.

RULE 20. RENEWAL DISCOUNT

A one-time discount of 10% will be applied at the anniversary renewal, and will remain in effect, provided there is no lapse in coverage.

This discount is applicable to the following coverage: Bodily Injury, Property Damage, Uninsured Motorists, Medical Payments, Medical Benefits, Comprehensive and Collision.

RULE 21. TRANSFER DISCOUNT

A 10% discount will be applied on new policies, provided that no surcharges have been applied, and the applicant has current insurance. This discount will apply until the first renewal, at which time the applicant may be eligible for a Renewal Discount. The applicant may be required to present proof of current motorcycle insurance at the time of application.

This discount is applicable to the following coverage: Bodily Injury, Property Damage, Uninsured Motorists, Medical Payments, Medical Benefits, Comprehensive and Collision.

RULE 22. MATURE RIDER DISCOUNT

The Mature Rider discount applies to all riders receiving the 5M rate class who are at least 40 years old.

A 20% discount applies to Bodily Injury, Property Damage, Uninsured Motorists, Medical Payments, and Medical Benefits. A 10% discount applies to Comprehensive and Collision.

RULE 23. MOTORCYCLE SAFETY COURSE CREDITS

The rates for Bodily Injury, Property Damage, Uninsured Motorist, Medical Payments, Medical Benefits, Comprehensive and Collision coverage otherwise applicable for a motorcycle, motorscooter, motorbike or other similar motor vehicles owned by an individual or husband and wife resident in the same household shall be subject to the following credits. Satisfactory evidence (certificate or photostat thereof) may be required by the company that the principal operator of such motor vehicle has successfully completed an appropriate Motorcycle Safety course shown below.

If the policy insures two or more cycles, the credit shall apply to each vehicle principally operated by a person who has successfully completed the motorcycle safety course.

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MOTORCYCLE
ARKANSAS**

RULE 23. MOTORCYCLE SAFETY COURSE CREDITS (Cont'd)

When the principal operator qualifies for more than one of the following credits, only the highest applicable credit for each principal operator of an insured vehicle shall apply.

A. MOTORCYCLE SAFETY FOUNDATION RIDER EDUCATION PROGRAM (MOTORCYCLE RIDER COURSE) OR EXPERIENCED RIDER'S COURSE

A 10% credit shall apply if the principal operator has successfully completed a Motorcycle Rider Course meeting the standards established by the Motorcycle Safety Foundation Rider Education Program.

B. INSTRUCTOR'S DISCOUNT

A 20% credit shall apply if the principal operator is a certified instructor of a motorcycle safety course meeting the standards established by the Motorcycle Safety Foundation.

C. MILITARY SAFETY COURSE

A 10% credit shall apply if the principal operator has successfully completed a motorcycle safety course (other than the Motorcycle Safety Foundation courses) offered at a military installation and approved by the Commanding Officer.

***RULE 24. DUAL POLICY DISCOUNT**

A 5% discount will be applied to policies where the insured has both an automobile policy (excluding AIP) and a motorcycle policy written within the GEICO group of companies.

This discount is applicable to the following coverage's: Bodily Injury, Property Damage, Medical Payments, Medical Benefits, Uninsured Motorists, Comprehensive and Collision.

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***RULE 25. ANTI-THEFT DISCOUNT**

This discount will apply to Comprehensive Coverage on all motorcycles equipped with an Anti-Theft device meeting the criteria of either paragraphs A, B, C, D or E below.

A. Alarm Only or Active Disabling Devices

A 5% discount on Comprehensive Coverage shall be afforded on motorcycles equipped with either of the following:

- (1) audible alarm only devices; or
- (2) active disabling devices which disable the motorcycle by making the fuel, ignition or starting system inoperative. A disabling device is categorized as active if a separate manual step is required to engage the device.

B. Non-Passive Disabling Device

A 5% discount on Comprehensive Coverage shall be afforded on motorcycles equipped with a device similar to one of the following examples:

- (1) wheel locks
- (2) wheel chains
- (3) locking motorcycle cover

C. Passive Disabling Devices

A 10% discount on Comprehensive Coverage shall be afforded on motorcycles equipped with a passive disabling device which disables the motorcycle by making the fuel, ignition or starting system inoperative. A disabling device is categorized as passive if a separate manual step is not required to engage the device.

D. Vehicle Recovery System Devices

A 15% discount on Comprehensive Coverage shall be afforded on motorcycles equipped with an approved electronic unit installed in the motorcycle that is activated after the motorcycle is stolen. When activated, the device provides information to law enforcement officials or to another public or private entity regarding the motorcycle's location. The vehicle recovery system provides for the routine delivery of the information to the appropriate law enforcement entity to assist in the recovery of the motorcycle.

E. Vehicle Recovery System & Passive Disabling Device

If a motorcycle is equipped with an approved Vehicle Recovery System Device and a Passive Disabling Device a 20% discount on Comprehensive Coverage shall be afforded.

GEICO INDEMNITY - MOTORCYCLE

PREFERRED----- Territories & Territory Groups -- ARKANSAS

New Business Effective: E 5/12/2003

Renewals Effective : E 6/23/2003

Territory	Territory Group			
	1	2	3	4
1	1			
3	1			
4	1			
6	1			
7	1			
8	1			
12	1			
13	1			
14	1			
16	1			
17	1			
20	1			
25	1			

GEICO INDEMNITY - MOTORCYCLE

PREFERRED----- Base Rates, Class and Age Factors----- ARKANSAS

New Business Effective: E 8/4/2008

Renewals Effective : E 9/8/2008

Rates include Sunny Day Layup Credit

Coverage	Limit/ Ded	Territory Group		
		1	2	3
BI	25/50	48.00		
PD	25000	21.00		
Med Pay	500	21.00		
Med-Ben	5000	114.00		
LE	140-W	110.00		
ADB	5000	54.00		
UMBI	25/50	46.00		
UIM	25/50	6.00		
UMPD	25000	77.00		
COMP	250	97.00		
COLL	250	193.00		
T&L	75	8.00		

Coverage Name	Class									
	1mm	1ms	2mm	2ms	3mm	3ms	4mm	4ms	5mm	5ms
BI	1.00	1.50	1.90	2.10	2.40	2.40	4.00	4.00	0.80	0.90
PD	1.00	1.50	1.90	2.10	2.40	2.40	4.00	4.00	0.80	0.90
Med Pay	1.00	1.20	1.00	1.20	1.90	2.10	2.00	2.20	0.80	0.90
Med-Ben	1.00	1.20	1.00	1.20	1.90	2.10	2.00	2.20	0.80	0.90
COMP	1.00	1.45	2.15	2.00	2.50	2.15	3.20	2.50	0.80	0.90
COLL	1.00	1.30	1.60	1.70	2.10	2.10	2.50	3.50	0.80	0.90

Coverage Name	Age Group								
	1	2	3	4	5	6	7	8	9
COMP	1.00	0.85	0.75	0.70	0.55	0.50	0.45	0.40	0.35
COLL	1.00	0.70	0.65	0.60	0.55	0.50	0.45	0.40	0.35

GEICO INDEMNITY - MOTORCYCLE

STANDARD-----Territories & Territory Groups -- ARKANSAS

New Business Effective: E 5/12/2003

Renewals Effective : E 6/23/2003

Territory	Territory Group			
	1	2	3	4
1	1			
3	1			
4	1			
6	1			
7	1			
8	1			
12	1			
13	1			
14	1			
16	1			
17	1			
20	1			
25	1			

GEICO INDEMNITY - MOTORCYCLE

STANDARD-----Base Rates, Class and Age Factors----- ARKANSAS

New Business Effective: E 8/4/2008

Renewals Effective : E 9/8/2008

Rates include Sunny Day Layup Credit

Coverage	Limit/ Ded	Territory Group		
		1	2	3
BI	25/50	67.00		
PD	25000	29.00		
Med Pay	500	28.00		
Med-Ben	5000	154.00		
LE	140-W	110.00		
ADB	5000	54.00		
UMBI	25/50	58.00		
UIM	25/50	8.00		
UMPD	25000	92.00		
COMP	250	146.00		
COLL	250	251.00		
T&L	75	8.00		

Coverage Name	Class									
	1mm	1ms	2mm	2ms	3mm	3ms	4mm	4ms	5mm	5ms
BI	1.00	1.50	1.90	2.10	2.70	2.70	4.70	4.70	0.80	0.90
PD	1.00	1.50	1.90	2.10	2.70	2.70	4.70	4.70	0.80	0.90
Med Pay	1.00	1.20	1.00	1.20	1.90	2.10	2.00	2.20	0.80	0.90
Med-Ben	1.00	1.20	1.00	1.20	1.90	2.10	2.00	2.20	0.80	0.90
COMP	1.00	1.45	2.15	2.00	2.75	2.20	3.20	2.50	0.80	0.90
COLL	1.00	1.30	1.60	1.70	2.30	2.10	2.50	3.50	0.80	0.90

Coverage Name	Age Group								
	1	2	3	4	5	6	7	8	9
COMP	1.00	0.85	0.75	0.70	0.55	0.50	0.45	0.40	0.35
COLL	1.00	0.70	0.65	0.60	0.55	0.50	0.45	0.40	0.35

<i>SERFF Tracking Number:</i>	<i>GECC-125710420</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>GEICO Indemnity Company</i>	<i>State Tracking Number:</i>	<i>EFT \$25</i>
<i>Company Tracking Number:</i>	<i>2008-221</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0002 Motorcycle</i>
<i>Product Name:</i>	<i>221-Cycle-Rule</i>		
<i>Project Name/Number:</i>	<i>221-Cycle-Rule/2008-221</i>		

Supporting Document Schedules

Bypassed -Name:	A-1 Private Passenger Auto Abstract	Review Status:	Filed	07/08/2008
Bypass Reason:	N/A			
Comments:				
Bypassed -Name:	APCS-Auto Premium Comparison Survey	Review Status:	Filed	07/08/2008
Bypass Reason:	N/A - This is not a rate filing.			
Comments:				
Bypassed -Name:	NAIC loss cost data entry document	Review Status:	Filed	07/08/2008
Bypass Reason:	N/A			
Comments:				
Bypassed -Name:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Review Status:	Filed	07/08/2008
Bypass Reason:	N/A			
Comments:				
Satisfied -Name:	Uniform Transmittal Document- Property & Casualty	Review Status:	Filed	07/08/2008
Comments:				
Attachment:	Trans.pdf			
Satisfied -Name:	Cover Letter	Review Status:	Filed	07/08/2008

SERFF Tracking Number: *GECC-125710420* *State:* *Arkansas*
Filing Company: *GEICO Indemnity Company* *State Tracking Number:* *EFT \$25*
Company Tracking Number: *2008-221*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0002 Motorcycle*
Product Name: *221-Cycle-Rule*
Project Name/Number: *221-Cycle-Rule/2008-221*

Comments:

Attachment:

LTR.pdf

SERFF Tracking Number: GECC-125710420
Filing Company: GEICO Indemnity Company
Company Tracking Number: 2008-221
TOI: 19.0 Personal Auto
Product Name: 221-Cycle-Rule
Project Name/Number: 221-Cycle-Rule/2008-221

State: Arkansas
State Tracking Number: EFT \$25
Sub-TOI: 19.0002 Motorcycle

Satisfied -Name: Memo
Comments:
Attachment:
ar cycle Memo.pdf
Review Status:
Filed 07/08/2008

Satisfied -Name: Change Sheet
Comments:
Attachment:
Change Sheet.pdf
Review Status:
Filed 07/08/2008

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 style="width: 100%; border: none;"> <tr> <td style="width: 60%; border: none;">New Business</td> <td style="border: none;"></td> </tr> <tr> <td style="border: none;">Renewal Business</td> <td style="border: none;"></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 #
GEICO	0031

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
GEICO Indemnity Company (GI)	MD	22055	52-0794134	N/A

5. Company Tracking Number	2008-221
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Ashlee Michell 4608 Willard Avenue Chevy Chase, MD 20815	Analyst, State Filings	800-824-5404 ext. 3288	301-986-3922	amichell@geico.com

7. Signature of authorized filer	<i>Ashlee Michell</i>
8. Please print name of authorized filer	Ashlee Michell

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

9. Type of Insurance (TOI)	19.0
10. Sub-Type of Insurance (Sub-TOI)	19.0002
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	N/A
12. Company Program Title (Marketing title)	Motorcycle Casualty Manual
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: August 4, 2008 Renewal: September 8, 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	July 3, 2008
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	2008-221
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21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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Specifically, the purpose of this filing is to implement two structural changes to our Motorcycle program which includes implementing a new Anti-Theft Discount along with increasing the base Accessory Coverage from \$500 to \$2000.

Additional rule revisions are set forth in the attached filing memorandum.

This is a rule filing and does not propose any change to the current rate level. It therefore does not constitute a rate change under the filing provisions of the law. If we are mistaken regarding this interpretation please let us know.

Enclosed are revised manual pages.

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]
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Check #: N/A - 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.)**

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 #	2008-221
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2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	N/A
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Rate Increase
 Rate Decrease
 Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	File & Use
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4a.	Rate Change by Company (As Proposed)
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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)
GI	N/A	N/A	N/A	N/A	N/A	N/A	N/A

4b.	Rate Change by Company (As Accepted) For State Use Only
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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	-0.3
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7.	Effective Date of last rate revision	5/12/03 NB & 6/23/03 RNL
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8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	File & Use
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9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01	GEICO Indemnity Company – Motorcycle Rules Section – Pages 2, 3, 4, 7, 12 and 14.	[] New [X] Replacement [] Withdrawn	N/A
02	GEICO Indemnity Company – Motorcycle Rules Section – Page 15.	[X] New [] Replacement [] Withdrawn	N/A
03	GEICO Indemnity Company – Motorcycle Rate Section – Preferred and Standard – Pages 2.	[] New [X] Replacement [] Withdrawn	N/A



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

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

July 3, 2008

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

Re: GEICO Indemnity Company
Motorcycle Casualty Manual – Rule Revision
File No.: 2008-221

NAIC# 031-22055

Dear Commissioner Bowman:

For your review, GEICO Indemnity Company herewith files a revision to our Motorcycle Casualty Manual currently on file.

Specifically, the purpose of this filing is to implement two structural changes to our Motorcycle program which includes implementing a new Anti-Theft Discount along with increasing the base Accessory Coverage from \$500 to \$2000.

Additional rule revisions are set forth in the attached filing memorandum.

This is a rule filing and does not propose any change to the current rate level. It therefore does not constitute a rate change under the filing provisions of the law. If we are mistaken regarding this interpretation please let us know.

Enclosed are revised manual pages.

We will implement this change for all new business policies effective on and after August 4, 2008, and all renewal policies effective on and after September 8, 2008. Upon receipt, please forward your stamped acknowledgement for our records.

Sincerely,

Ashlee Michell
Analyst, State Filings
800-824-5404 Ext. 3288
AMichell@geico.com

Enclosures

GEICO INDEMNITY COMPANY

MOTORCYCLE

ARKANSAS

FILING MEMORANDUM

We propose the following rule changes to our Motorcycle Casualty Manual currently on file with your department.

Rule 4. Rates, Minimum Premium and Rounding of Premium – Revised to reflect a minimum premium of \$99.00. This proposal will bring all our states in line.

Rule 7. Service Fees – Part B has been revised to match the service fee in GEICO Indemnity Auto.

Rule 11. Part A. Definitions – Married Definition has been revised.

Rule 16. Accessory Coverage – This rule has been replaced in its entirety. We have increased our base Accessory Coverage from \$500 to \$2000.

Rule 24. Dual Policy Discount – This rule has been replaced in its entirety.

Rule 25. Anti-Theft Discount – New Rule is hereby added to allow a discount to policyholders for equipping their bikes with Anti-theft features and systems.

Additionally, we have made an editorial revision on our Rate page for Towing to reflect \$75 in lieu of \$50.

GEICO INDEMNITY COMPANY
MOTORCYCLE
PREFERRED AND STANDARD
ARKANSAS – CHANGE SHEET

RULES SECTION

Revised pages 2 thru 4, 7, 12 and 14
replace pages of like numbers currently
on file.

New page 15 is hereby added.

RATE SECTION

Revised page 2 replaces page of like
number currently on file.

New Business: 08/04/2008
Renewals: 09/08/2008

File #2008-221

