

<i>SERFF Tracking Number:</i>	<i>USPX-125696771</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>United Services Automobile Association, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>AUTAR00071CGR01</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0001 Private Passenger Auto (PPA)</i>
<i>Product Name:</i>	<i>2008 Tier Program</i>		
<i>Project Name/Number:</i>	<i>2008 Tier Program/AUTAR00071CGR01</i>		

Filing at a Glance

Companies: United Services Automobile Association, USAA Casualty Insurance Company, USAA General Indemnity Company, Garrison Property and Casualty Insurance Company

Product Name: 2008 Tier Program	SERFF Tr Num: USPX-125696771	State: Arkansas
TOI: 19.0 Personal Auto	SERFF Status: Closed	State Tr Num: EFT \$100
Sub-TOI: 19.0001 Private Passenger Auto (PPA)	Co Tr Num: AUTAR00071CGR01	State Status: Fees verified and received
Filing Type: Rate/Rule	Co Status:	Reviewer(s): Alexa Grissom, William Lacy, Betty Montesi
	Author: SPI USAAPC	Disposition Date: 07/14/2008
	Date Submitted: 06/16/2008	Disposition Status: Filed
Effective Date Requested (New): 08/11/2008		Effective Date (New):
Effective Date Requested (Renewal): 09/07/2008		Effective Date (Renewal):

State Filing Description:

General Information

Project Name: 2008 Tier Program	Status of Filing in Domicile:
Project Number: AUTAR00071CGR01	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 07/14/2008	
State Status Changed: 06/16/2008	Deemer Date:
Corresponding Filing Tracking Number: AUTAR00071CGF01	
Filing Description:	

Based on a review of our latest automobile experience in Arkansas, we hereby file an overall rate level change of 14.9% for USAA, 17.7% for USAA-CIC, 0.0% for USAA-GIC, and 28.6% for Garrison to become effective August 11, 2008 for new business and September 7, 2008 for renewal business. Changes to our personal auto rating plan include revised territory relativities, rate caps, and tier relativities. We are also adding the Model Year 2010 factor. In addition, we are making changes to our underwriting program. Insurance credit score will be ordered annually based on the ChoicePoint Attract One model on each personal auto policy and the score will be considered in tier placement. Based upon the

<i>SERFF Tracking Number:</i>	<i>USPX-125696771</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>United Services Automobile Association, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>AUTAR00071CGR01</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0001 Private Passenger Auto (PPA)</i>
<i>Product Name:</i>	<i>2008 Tier Program</i>		
<i>Project Name/Number:</i>	<i>2008 Tier Program/AUTAR00071CGR01</i>		

update of all tiering components, an insured can move to a lower or higher rated tier at each renewal.

We are implementing a storage discount for use with our personal auto policy. The discount will be 90% for all coverages except Comprehensive which will have a 25% discount. The rule and discount amounts are provided in our personal auto manual pages. We are introducing our Storage Endorsement A155CW(01) 05-08 for use with this discount. The endorsement reduces both liability to state financial responsibility limits and collision to a maximum of the lienholder's interest only if the vehicle is driven while the discount is present. The Storage Endorsement has been filed under the related filing #AUTAR00071CGF01.

Lastly, we are also taking this opportunity to make the following correction and editorial revisions to a couple of rules used with our Personal Auto Program. Reference to gender was removed from our Occasional Operator Discount rule found in Rule 4 Classifications. Our Rule 19 Miscellaneous Types was renamed to Miscellaneous Vehicles and amended to display comprehensive and collision deductibles available for trailers, snowmobiles, all-terrain vehicles, and golfcarts. Also, we have replaced the four company names with USAA GROUP on the General Rules in order to save space.

Company and Contact

Filing Contact Information

Scott Hawthorne, Compliance Analyst	scott.hawthorne@usaa.com
9800 Fredericksburg Road	(210) 498-5315 [Phone]
San Antonio, TX 78288-1033	(210) 498-5081[FAX]

Filing Company Information

United Services Automobile Association	CoCode: 25941	State of Domicile: Texas
9800 Fredericksburg Road	Group Code: 200	Company Type: Property & Casualty

ATTN: Insurance Regulatory Compliance, A-03-W

San Antonio, TX 78288-1033	Group Name: USAA Group	State ID Number:
(210) 498-8722 ext. [Phone]	FEIN Number: 74-0959140	

USAA Casualty Insurance Company	CoCode: 25968	State of Domicile: Texas
9800 Fredericksburg Road	Group Code: 200	Company Type: Property & Casualty

SERFF Tracking Number: USPX-125696771 State: Arkansas
First Filing Company: United Services Automobile Association, ... State Tracking Number: EFT \$100
Company Tracking Number: AUTAR00071CGR01
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: 2008 Tier Program
Project Name/Number: 2008 Tier Program/AUTAR00071CGR01

ATTN: Insurance Regulatory Compliance, A-03-W

San Antonio, TX 78288-1033 Group Name: USAA Group State ID Number:
(210) 498-8722 ext. [Phone] FEIN Number: 59-3019540

USAA General Indemnity Company CoCode: 18600 State of Domicile: Texas
9800 Fredericksburg Road Group Code: 200 Company Type: Property &
Casualty

ATTN: Insurance Regulatory Compliance, A-03-W

San Antonio, TX 78288-1033 Group Name: USAA Group State ID Number:
(210) 498-8722 ext. [Phone] FEIN Number: 74-1718283

Garrison Property and Casualty Insurance CoCode: 21253 State of Domicile: Texas
Company 9800 Fredericksburg Road Group Code: 200 Company Type: Property &
Casualty

ATTN: Insurance Regulatory Compliance, A-03-W

San Antonio, TX 78288-1033 Group Name: USAA Group State ID Number:
(210) 498-8722 ext. [Phone] FEIN Number: 43-1803614

SERFF Tracking Number: USPX-125696771 State: Arkansas
First Filing Company: United Services Automobile Association, ... State Tracking Number: EFT \$100
Company Tracking Number: AUTAR00071CGR01
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: 2008 Tier Program
Project Name/Number: 2008 Tier Program/AUTAR00071CGR01

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation: \$100 per rate/rule filing.
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United Services Automobile Association	\$100.00	06/16/2008	20919284

SERFF Tracking Number: USPX-125696771 State: Arkansas
 First Filing Company: United Services Automobile Association, ... State Tracking Number: EFT \$100
 Company Tracking Number: AUTAR00071CGR01
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: 2008 Tier Program
 Project Name/Number: 2008 Tier Program/AUTAR00071CGR01

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	William Lacy	07/14/2008	07/14/2008
Filed	Alexa Grissom	06/30/2008	06/30/2008

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	06/30/2008	06/30/2008	SPI USAAPC	06/30/2008	06/30/2008
Pending Industry Response	Alexa Grissom	06/24/2008	06/24/2008	SPI USAAPC	06/25/2008	06/25/2008
Pending Industry Response	Alexa Grissom	06/19/2008	06/19/2008	SPI USAAPC	06/23/2008	06/23/2008
Pending Industry Response	Alexa Grissom	06/16/2008	06/16/2008	SPI USAAPC	06/18/2008	06/18/2008

Amendments

Item	Schedule	Created By	Created On	Date Submitted
NAIC loss cost data entry	Supporting Document	SPI USAAPC	07/14/2008	07/14/2008

SERFF Tracking Number: *USPX-125696771* *State:* *Arkansas*
First Filing Company: *United Services Automobile Association, ...* *State Tracking Number:* *EFT \$100*
Company Tracking Number: *AUTAR00071CGR01*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: *2008 Tier Program*
Project Name/Number: *2008 Tier Program/AUTAR00071CGR01*
document

<i>SERFF Tracking Number:</i>	<i>USPX-125696771</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>United Services Automobile Association, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>AUTAR00071CGR01</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0001 Private Passenger Auto (PPA)</i>
<i>Product Name:</i>	<i>2008 Tier Program</i>		
<i>Project Name/Number:</i>	<i>2008 Tier Program/AUTAR00071CGR01</i>		

SERFF Tracking Number: USPX-125696771 State: Arkansas
 First Filing Company: United Services Automobile Association, ... State Tracking Number: EFT \$100
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 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: 2008 Tier Program
 Project Name/Number: 2008 Tier Program/AUTAR00071CGR01

Disposition

Disposition Date: 07/14/2008
 Effective Date (New):
 Effective Date (Renewal):
 Status: Filed
 Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
United Services Automobile Association	14.900%	\$3,446,778	16,866	\$24,616,019	15.000%	-15.000%	%
USAA Casualty Insurance Company	17.700%	\$2,030,959	9,561	\$12,465,032	10.000%	-10.000%	%
USAA General Indemnity Company	0.000%	\$0	1,135	\$1,623,021	15.000%	-15.000%	%
Garrison Property and Casualty Insurance Company	28.600%	\$206,902	796	\$733,564	10.000%	-10.000%	%

<i>SERFF Tracking Number:</i>	<i>USPX-125696771</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>United Services Automobile Association, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>AUTAR00071CGR01</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0001 Private Passenger Auto (PPA)</i>
<i>Product Name:</i>	<i>2008 Tier Program</i>		
<i>Project Name/Number:</i>	<i>2008 Tier Program/AUTAR00071CGR01</i>		

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	15.300%
Effect of Rate Filing-Written Premium Change For This Program	\$5,684,639
Effect of Rate Filing - Number of Policyholders Affected	28,358

SERFF Tracking Number: USPX-125696771 State: Arkansas
 First Filing Company: United Services Automobile Association, ... State Tracking Number: EFT \$100
 Company Tracking Number: AUTAR00071CGR01
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: 2008 Tier Program
 Project Name/Number: 2008 Tier Program/AUTAR00071CGR01

Item Type	Item Name	Item Status	Public Access
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document (revised)	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	AR Auto Objection Response, AR Auto Filing Support - Revised, RF-1 200-21253 Revised, Revised USAA APCS Form, Revised CIC APCS Form, Revised GIC APCS Form, Revised Garrison APCS Form	Filed	Yes
Supporting Document	Objection 2 Response	Filed	Yes
Supporting Document	RF-1 200-21253 Revised	Filed	Yes
Rate	AR Auto Rate Pages	Filed	Yes
Rate	AR Auto General Rules	Filed	Yes

SERFF Tracking Number: USPX-125696771 State: Arkansas
 First Filing Company: United Services Automobile Association, ... State Tracking Number: EFT \$100
 Company Tracking Number: AUTAR00071CGR01
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: 2008 Tier Program
 Project Name/Number: 2008 Tier Program/AUTAR00071CGR01

Disposition

Disposition Date: 06/30/2008
 Effective Date (New): 08/11/2008
 Effective Date (Renewal): 09/07/2008
 Status: Filed
 Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
United Services Automobile Association	14.900%	\$3,446,778	16,866	\$24,616,019	15.000%	-15.000%	%
USAA Casualty Insurance Company	17.700%	\$2,030,959	9,561	\$12,465,032	10.000%	-10.000%	%
USAA General Indemnity Company	0.000%	\$0	1,135	\$1,623,021	15.000%	-15.000%	%
Garrison Property and Casualty Insurance Company	28.600%	\$206,902	796	\$733,564	10.000%	-10.000%	%

<i>SERFF Tracking Number:</i>	<i>USPX-125696771</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>United Services Automobile Association, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>AUTAR00071CGR01</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0001 Private Passenger Auto (PPA)</i>
<i>Product Name:</i>	<i>2008 Tier Program</i>		
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Overall Rate Information for Multiple Company Filings

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 Project Name/Number: 2008 Tier Program/AUTAR00071CGR01

Item Type	Item Name	Item Status	Public Access
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document (revised)	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	AR Auto Objection Response, AR Auto Filing Support - Revised, RF-1 200-21253 Revised, Revised USAA APCS Form, Revised CIC APCS Form, Revised GIC APCS Form, Revised Garrison APCS Form	Filed	Yes
Supporting Document	Objection 2 Response	Filed	Yes
Supporting Document	RF-1 200-21253 Revised	Filed	Yes
Rate	AR Auto Rate Pages	Filed	Yes
Rate	AR Auto General Rules	Filed	Yes

SERFF Tracking Number: USPX-125696771 State: Arkansas
First Filing Company: United Services Automobile Association, ... State Tracking Number: EFT \$100
Company Tracking Number: AUTAR00071CGR01
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: 2008 Tier Program
Project Name/Number: 2008 Tier Program/AUTAR00071CGR01

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 06/30/2008

Submitted Date 06/30/2008

Respond By Date

Dear Scott Hawthorne,

This will acknowledge receipt of the captioned filing. When going through final procedures, it was discovered that we do not have APCS forms for Garrison and USAA General Indemnity. Also, since you are capping Garrison at 10 percent, what do you anticipate the overall impact over the next year to be?

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

Response Letter

Response Letter Status Submitted to State

Response Letter Date 06/30/2008

Submitted Date 06/30/2008

Dear Alexa Grissom,

Comments:

Thank you for the phone call. I have emailed you the two APCS forms for USAA-GIC and Garrison.

Response 1

Comments: I have attached the revised RF-1 form as requested.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: RF-1 200-21253 Revised

Comment: RF-1 200-21253 - Revised with correct Rate caps.

No Form Schedule items changed.

SERFF Tracking Number: *USPX-125696771* *State:* *Arkansas*
First Filing Company: *United Services Automobile Association, ...* *State Tracking Number:* *EFT \$100*
Company Tracking Number: *AUTAR00071CGR01*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: *2008 Tier Program*
Project Name/Number: *2008 Tier Program/AUTAR00071CGR01*

No Rate/Rule Schedule items changed.

Thank you.

Sincerely,
SPI USAAPC

SERFF Tracking Number: USPX-125696771 State: Arkansas
First Filing Company: United Services Automobile Association, ... State Tracking Number: EFT \$100
Company Tracking Number: AUTAR00071CGR01
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: 2008 Tier Program
Project Name/Number: 2008 Tier Program/AUTAR00071CGR01

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 06/24/2008
Submitted Date 06/24/2008
Respond By Date

Dear Scott Hawthorne,

This will acknowledge receipt of the captioned filing. Our Director has advised you must present additional data showing how the requested 28 percent will be achieved for Garrison, when the maximum increase is capped at 10 percent.

Please feel free to contact me if you have questions.

Sincerely,
Alexa Grissom

Response Letter

Response Letter Status Submitted to State
Response Letter Date 06/25/2008
Submitted Date 06/25/2008

Dear Alexa Grissom,

Comments:

Please see the response below.

Response 1

Comments: This will acknowledge receipt of the captioned filing. Our Director has advised you must present additional data showing how the requested 28 percent will be achieved for Garrison, when the maximum increase is capped at 10 percent.

At each renewal, the policy premium will move toward the filed rates, subject to the rate cap. This limits the renewal-to-renewal impact for each insured, while eventually achieving the filed rates.

Changed Items:

No Supporting Documents changed.

SERFF Tracking Number: *USPX-125696771* *State:* *Arkansas*
First Filing Company: *United Services Automobile Association, ...* *State Tracking Number:* *EFT \$100*
Company Tracking Number: *AUTAR00071CGR01*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: *2008 Tier Program*
Project Name/Number: *2008 Tier Program/AUTAR00071CGR01*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thank you.

Sincerely,
SPI USAAPC

SERFF Tracking Number: USPX-125696771 State: Arkansas
First Filing Company: United Services Automobile Association, ... State Tracking Number: EFT \$100
Company Tracking Number: AUTAR00071CGR01
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: 2008 Tier Program
Project Name/Number: 2008 Tier Program/AUTAR00071CGR01

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 06/19/2008

Submitted Date 06/19/2008

Respond By Date

Dear Scott Hawthorne,

This will acknowledge receipt of the captioned filing. Please present loss ratios by territory to justify the requested changes.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

Response Letter

Response Letter Status Submitted to State

Response Letter Date 06/23/2008

Submitted Date 06/23/2008

Dear Alexa Grissom,

Comments:

Our response is attached below.

Response 1

Comments: We have presented loss ratios by territory as requested.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Objection 2 Response

Comment: Objection 2 Response

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

SERFF Tracking Number: *USPX-125696771* *State:* *Arkansas*
First Filing Company: *United Services Automobile Association, ...* *State Tracking Number:* *EFT \$100*
Company Tracking Number: *AUTAR00071CGR01*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: *2008 Tier Program*
Project Name/Number: *2008 Tier Program/AUTAR00071CGR01*

Thank you.

Sincerely,
SPI USAAPC

SERFF Tracking Number: USPX-125696771 State: Arkansas
First Filing Company: United Services Automobile Association, ... State Tracking Number: EFT \$100
Company Tracking Number: AUTAR00071CGR01
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: 2008 Tier Program
Project Name/Number: 2008 Tier Program/AUTAR00071CGR01

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 06/16/2008

Submitted Date 06/16/2008

Respond By Date

Dear Scott Hawthorne,

This will acknowledge receipt of the captioned filing. The request for the rate increase(s) must be justified with loss data. Additionally, the RF-1 for Garrison indicates the maximum increase for an insured which is less than the overall request. Please correct this or clarify. The APCS forms should not be altered before being submitted, and the NA should be replaced with a zero.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

Response Letter

Response Letter Status Submitted to State

Response Letter Date 06/18/2008

Submitted Date 06/18/2008

Dear Alexa Grissom,

Comments:

Attached is our response.

Response 1

Comments: Our combined response is included.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: AR Auto Objection Response, AR Auto Filing Support - Revised, RF-1 200-21253 Revised, Revised USAA APCS Form, Revised CIC APCS Form, Revised GIC APCS Form, Revised Garrison APCS Form

Comment: DOI Objection Response

SERFF Tracking Number: *USPX-125696771* *State:* *Arkansas*
First Filing Company: *United Services Automobile Association, ...* *State Tracking Number:* *EFT \$100*
Company Tracking Number: *AUTAR00071CGR01*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: *2008 Tier Program*
Project Name/Number: *2008 Tier Program/AUTAR00071CGR01*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thank you.

Sincerely,
SPI USAAPC

SERFF Tracking Number: USPX-125696771 State: Arkansas
First Filing Company: United Services Automobile Association, ... State Tracking Number: EFT \$100
Company Tracking Number: AUTAR00071CGR01
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: 2008 Tier Program
Project Name/Number: 2008 Tier Program/AUTAR00071CGR01

Amendment Letter

Amendment Date:

Submitted Date: 07/14/2008

Comments:

The revised RF-1 forms have been attached. I have submitted the APCS forms under a separate filing, SERFF #USAA-125732105.

Changed Items:

Supporting Document Schedule Item Changes:

Satisfied -Name: NAIC loss cost data entry document

Comment:

RF-1 200-25941 - Revised.PDF

RF-1 200-25968 - Revised.PDF

RF-1 200-18600 - Revised.PDF

RF-1 200-21253 - Revised.PDF

<i>SERFF Tracking Number:</i>	<i>USPX-125696771</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>United Services Automobile Association, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>AUTAR00071CGR01</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0001 Private Passenger Auto (PPA)</i>
<i>Product Name:</i>	<i>2008 Tier Program</i>		
<i>Project Name/Number:</i>	<i>2008 Tier Program/AUTAR00071CGR01</i>		

Rate Information

Rate data applies to filing.

Filing Method:	File and Use
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	0.600%
Effective Date of Last Rate Revision:	09/30/2007
Filing Method of Last Filing:	File and Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
United Services Automobile Association	%	14.900%	\$3,446,778	16,866	\$24,616,019	15.000%	-15.000%
USAA Casualty Insurance Company	%	17.700%	\$2,030,959	9,561	\$12,465,032	10.000%	-10.000%
USAA General Indemnity Company	%	0.000%	\$0	1,135	\$1,623,021	15.000%	-15.000%
Garrison Property and Casualty Insurance Company	%	28.600%	\$206,902	796	\$733,564	10.000%	-10.000%

<i>SERFF Tracking Number:</i>	<i>USPX-125696771</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>United Services Automobile Association, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>AUTAR00071CGR01</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0001 Private Passenger Auto (PPA)</i>
<i>Product Name:</i>	<i>2008 Tier Program</i>		
<i>Project Name/Number:</i>	<i>2008 Tier Program/AUTAR00071CGR01</i>		

Overall Rate Information for Multiple Company Filings

Overall % Rate Indicated:

Overall Percentage Rate Impact For This Filing:

15.300%

Effect of Rate Filing - Written Premium Change For This Program:

\$5,684,639

Effect of Rate Filing - Number of Policyholders Affected:

28358

SERFF Tracking Number: *USPX-125696771* State: *Arkansas*
 First Filing Company: *United Services Automobile Association, ...* State Tracking Number: *EFT \$100*
 Company Tracking Number: *AUTAR00071CGR01*
 TOI: *19.0 Personal Auto* Sub-TOI: *19.0001 Private Passenger Auto (PPA)*
 Product Name: *2008 Tier Program*
 Project Name/Number: *2008 Tier Program/AUTAR00071CGR01*

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	AR Auto Rate Pages		Replacement	AR0710150 .PDF
Filed	AR Auto General Rules		Replacement	AR069506 .PDF

State: **ARKANSAS**
 Line of Business: **AUTO**
 Effective: **AUGUST 11, 2008 (NEW BUSINESS written on or after AUGUST 9, 2008)**
SEPTEMBER 7, 2008 (RENEWAL BUSINESS)
 Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION**
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

BASE RATES AND EXPENSE FEES

Base Rates							Stated Amount Factor Group
<u>Coverages</u>	<u>Limits</u>	<u>USAA</u>	<u>USAA-CIC</u>	<u>USAA-GIC</u>	<u>Garrison</u>		
BI	25/50	136.73	114.98	170.90	114.98		
UMBI	25/50	51.87	55.08	38.71	55.08		
UIMBI	25/50	9.73	10.33	7.86	10.33		
UMPD	25,000	23.82	25.38	17.80	25.38		
PIP MED EXP	5,000	45.40	39.62	42.31	39.62		
PIP ACC DEATH	5,000	3.12	2.80	9.70	2.80		
PIP WORK LOSS	140	6.21	5.60	17.79	5.60		
MP	7NSTNF*	1,000	17.69	21.05	48.56	21.05	
PD	25,000	136.67	134.37	164.12	134.37		
CP	500 Ded	38.59	27.89	31.42	27.89	0.015	
CL	500 Ded	163.59	147.81	180.86	147.81		
RR		*	*	*	*		
T&L		12.00	12.00	16.00	12.00		

Expense Fees

<u>Coverages</u>	<u>GROUP</u>
BI	17.50
PD	14.25
CP	16.75
CL	28.75

* See section R-4 for Rental Reimbursement base rates

** Apply to vehicles not subject to no fault.

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TERRITORY RELATIVITIES

USAA

	<u>TERR</u>	<u>BI</u>	<u>PIP MED EXP</u>	<u>MP</u>	<u>PD</u>	<u>CP</u>	<u>CL</u>
1	1.1641	0.9151	0.9151	0.9151	1.0860	0.7636	0.9676
3	0.8768	1.0600	1.0600	1.0600	1.0508	1.0415	1.0413
8	0.9811	1.1303	1.1303	1.1303	0.9407	1.0930	1.0402
9	1.1731	1.0906	1.0906	1.0906	1.1385	1.1427	1.0292
21	0.7697	0.9122	0.9122	0.9122	0.8444	1.1322	0.8685
22	0.7291	1.2151	1.2151	1.2151	0.8161	1.1700	0.9715
23	0.8698	1.0380	1.0380	1.0380	0.9142	1.1395	0.9062
24	0.7573	0.8457	0.8457	0.8457	0.9404	1.1674	0.9329
27	1.1988	1.2425	1.2425	1.2425	0.9509	1.4239	1.1185
28	0.9185	1.1612	1.1612	1.1612	0.8751	0.9300	1.0051
29	1.0485	1.1040	1.1040	1.1040	1.0076	0.7527	1.0047
31	1.2149	1.3794	1.3794	1.3794	1.0017	1.0633	1.0607
32	1.0062	1.1292	1.1292	1.1292	0.9422	1.0703	0.9989
33	1.0528	0.9463	0.9463	0.9463	1.0673	0.9904	1.0716
34	1.0183	0.8240	0.8240	0.8240	0.7906	1.0661	0.9297
36	0.9248	0.9610	0.9610	0.9610	1.1065	1.4024	0.9485
37	1.1843	0.8777	0.8777	0.8777	1.1459	1.2449	1.1393
38	0.7910	0.7963	0.7963	0.7963	0.8155	1.0918	0.9491
40	0.8735	0.8657	0.8657	0.8657	0.8747	1.2034	1.0196

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TERRITORY RELATIVITIES

USAA-CIC

	<u>TERR</u>	<u>BI</u>	<u>PIP MED EXP</u>	<u>MP</u>	<u>PD</u>	<u>CP</u>	<u>CL</u>
1	1.1729	0.9064	0.9064	0.9064	1.0794	0.7441	0.9668
3	0.8901	1.0500	1.0500	1.0500	1.0444	1.0149	1.0367
8	0.9959	1.1196	1.1196	1.1196	0.9350	1.0652	1.0356
9	1.1908	1.0804	1.0804	1.0804	1.1315	1.1477	1.0246
21	0.7813	0.9036	0.9036	0.9036	0.8392	1.1371	0.8646
22	0.7460	1.2135	1.2135	1.2135	0.8111	1.1402	0.9672
23	0.8829	1.0282	1.0282	1.0282	0.9086	1.1444	0.9049
24	0.7749	0.8378	0.8378	0.8378	0.9346	1.1724	0.9322
27	1.2266	1.2408	1.2408	1.2408	0.9451	1.4300	1.1135
28	0.9324	1.1595	1.1595	1.1595	0.8850	0.9341	1.0006
29	1.0643	1.0936	1.0936	1.0936	1.0015	0.7560	1.0002
31	1.2333	1.3776	1.3776	1.3776	1.0130	1.0679	1.0559
32	1.0214	1.1185	1.1185	1.1185	0.9528	1.0749	0.9944
33	1.0687	0.9374	0.9374	0.9374	1.0608	0.9947	1.0668
34	1.0337	0.8229	0.8229	0.8229	0.7916	1.0707	0.9290
36	0.9388	0.9519	0.9519	0.9519	1.0997	1.4084	0.9477
37	1.2023	0.8765	0.8765	0.8765	1.1389	1.2172	1.1342
38	0.8093	0.7953	0.7953	0.7953	0.8248	1.0640	0.9484
40	0.8937	0.8645	0.8645	0.8645	0.8845	1.2082	1.0188

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TERRITORY RELATIVITIES

USAA-GIC

	<u>TERR</u>	<u>BI</u>	<u>PIP MED EXP</u>	<u>MP</u>	<u>PD</u>	<u>CP</u>	<u>CL</u>
1		1.1110	0.9326	0.9326	1.0636	0.8901	1.0280
3		0.8368	1.0803	1.0803	1.0291	1.0802	1.0371
8		0.9363	1.1520	1.1520	0.9213	1.2458	1.0360
9		1.0672	1.1116	1.1116	1.1039	1.1862	1.0250
21		0.7346	0.9297	0.9297	0.8269	1.1752	0.8650
22		0.7013	1.2494	1.2494	0.7992	1.1282	0.9676
23		0.8301	1.0579	1.0579	0.8953	1.1828	0.9025
24		0.7047	0.8620	0.8620	0.9209	1.2117	0.8905
27		1.1473	1.2681	1.2681	0.9313	1.4780	1.1140
28		0.8766	1.1760	1.1760	0.8149	0.9654	1.0010
29		1.0007	1.1149	1.1149	0.9868	0.7813	1.0006
31		1.1595	1.2580	1.2580	0.9322	1.1037	1.0564
32		0.9603	1.1509	1.1509	0.9015	1.1109	0.9948
33		1.0047	0.9645	0.9645	1.0453	1.0280	1.0673
34		0.9719	0.8378	0.8378	0.7743	1.1066	0.9002
36		0.8826	0.9795	0.9795	1.0836	1.4556	0.9047
37		1.1303	0.8472	0.8472	1.1222	1.2630	1.1346
38		0.7272	0.8195	0.8195	0.7369	1.0730	0.9110
40		0.7341	0.8484	0.8484	0.7405	1.2487	0.9410

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TERRITORY RELATIVITIES

Garrison

	<u>TERR</u>	<u>BI</u>	<u>PIP MED EXP</u>	<u>MP</u>	<u>PD</u>	<u>CP</u>	<u>CL</u>
1	1.1729	0.9064	0.9064	0.9064	1.0794	0.7441	0.9668
3	0.8901	1.0500	1.0500	1.0500	1.0444	1.0149	1.0367
8	0.9959	1.1196	1.1196	1.1196	0.9350	1.0652	1.0356
9	1.1908	1.0804	1.0804	1.0804	1.1315	1.1477	1.0246
21	0.7813	0.9036	0.9036	0.9036	0.8392	1.1371	0.8646
22	0.7460	1.2135	1.2135	1.2135	0.8111	1.1402	0.9672
23	0.8829	1.0282	1.0282	1.0282	0.9086	1.1444	0.9049
24	0.7749	0.8378	0.8378	0.8378	0.9346	1.1724	0.9322
27	1.2266	1.2408	1.2408	1.2408	0.9451	1.4300	1.1135
28	0.9324	1.1595	1.1595	1.1595	0.8850	0.9341	1.0006
29	1.0643	1.0936	1.0936	1.0936	1.0015	0.7560	1.0002
31	1.2333	1.3776	1.3776	1.3776	1.0130	1.0679	1.0559
32	1.0214	1.1185	1.1185	1.1185	0.9528	1.0749	0.9944
33	1.0687	0.9374	0.9374	0.9374	1.0608	0.9947	1.0668
34	1.0337	0.8229	0.8229	0.8229	0.7916	1.0707	0.9290
36	0.9388	0.9519	0.9519	0.9519	1.0997	1.4084	0.9477
37	1.2023	0.8765	0.8765	0.8765	1.1389	1.2172	1.1342
38	0.8093	0.7953	0.7953	0.7953	0.8248	1.0640	0.9484
40	0.8937	0.8645	0.8645	0.8645	0.8845	1.2082	1.0188

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Rates

Rental Reimbursement Rates

<u>Per Day</u>	<u>Total</u>	<u>USAA</u>	<u>USAA-CIC</u>	<u>USAA-GIC</u>	<u>Garrison</u>
15	450	11.70	14.04	26.00	14.04
30	900	36.00	43.20	72.00	43.20

Rate Caps

<u>Limit</u>	<u>USAA</u>	<u>USAA-CIC</u>	<u>USAA-GIC</u>	<u>Garrison</u>
Lower	+/-15%	+/-10%	+/-15%	+/-10%
Higher	+/-50%	+/-50%	+/-50%	+/-50%

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MODEL YEAR RELATIVITIES

GROUP

<u>Model Year</u>	<u>BI</u>	<u>IP MED EX</u>	<u>PD</u>	<u>CP</u>	<u>CL</u>
1986 & Prior	0.8196	0.8196	0.8196	0.5024	0.3428
1987	0.8278	0.8278	0.8278	0.5200	0.3617
1988	0.8361	0.8361	0.8361	0.5382	0.3816
1989	0.8445	0.8445	0.8445	0.5570	0.4026
1990	0.8529	0.8529	0.8529	0.5765	0.4247
1991	0.8614	0.8614	0.8614	0.5967	0.4481
1992	0.8700	0.8700	0.8700	0.6176	0.4727
1993	0.8787	0.8787	0.8787	0.6392	0.4987
1994	0.8875	0.8875	0.8875	0.6616	0.5261
1995	0.8964	0.8964	0.8964	0.6848	0.5550
1996	0.9054	0.9054	0.9054	0.7088	0.5855
1997	0.9145	0.9145	0.9145	0.7336	0.6177
1998	0.9236	0.9236	0.9236	0.7593	0.6517
1999	0.9328	0.9328	0.9328	0.7859	0.6875
2000	0.9421	0.9421	0.9421	0.8134	0.7253
2001	0.9515	0.9515	0.9515	0.8419	0.7652
2002	0.9610	0.9610	0.9610	0.8714	0.8073
2003	0.9706	0.9706	0.9706	0.9019	0.8517
2004	0.9803	0.9803	0.9803	0.9335	0.8985
2005	0.9901	0.9901	0.9901	0.9662	0.9479
2006	1.0000	1.0000	1.0000	1.0000	1.0000
2007	1.0100	1.0100	1.0100	1.0350	1.0550
2008	1.0201	1.0201	1.0201	1.0712	1.1130
2009	1.0303	1.0303	1.0303	1.1087	1.1742
2010	1.0406	1.0406	1.0406	1.1475	1.2388
Add. Years*	1.0100	1.0100	1.0100	1.0350	1.0550

*For subsequent model years not shown apply the appropriate factor.

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TIER FACTORS

USAA

<u>Tier</u>	<u>BI</u>	<u>UM</u>	<u>PIP MED EXP</u>	<u>PIP ACC DEATH</u>	<u>PIP WORK LOSS</u>	<u>MP</u>	<u>PD</u>	<u>CP</u>	<u>CL</u>	<u>RR</u>	<u>T&L</u>	<u>ENOA</u>
C2	0.654	0.654	0.299	1.000	1.000	0.299	0.575	0.503	0.535	1.000	1.000	1.000
C3	0.673	0.673	0.327	1.000	1.000	0.327	0.597	0.526	0.558	1.000	1.000	1.000
C4	0.692	0.692	0.358	1.000	1.000	0.358	0.619	0.551	0.582	1.000	1.000	1.000
D2	0.712	0.712	0.391	1.000	1.000	0.391	0.642	0.577	0.607	1.000	1.000	1.000
D3	0.733	0.733	0.426	1.000	1.000	0.426	0.667	0.604	0.632	1.000	1.000	1.000
D4	0.754	0.754	0.464	1.000	1.000	0.464	0.692	0.632	0.659	1.000	1.000	1.000
E2	0.775	0.775	0.504	1.000	1.000	0.504	0.718	0.662	0.687	1.000	1.000	1.000
E3	0.797	0.797	0.547	1.000	1.000	0.547	0.744	0.693	0.717	1.000	1.000	1.000
E4	0.820	0.820	0.593	1.000	1.000	0.593	0.772	0.725	0.747	1.000	1.000	1.000
F2	0.844	0.844	0.642	1.000	1.000	0.642	0.801	0.760	0.779	1.000	1.000	1.000
F3	0.868	0.868	0.693	1.000	1.000	0.693	0.832	0.795	0.812	1.000	1.000	1.000
F4	0.893	0.893	0.748	1.000	1.000	0.748	0.863	0.832	0.846	1.000	1.000	1.000
G2	0.919	0.919	0.806	1.000	1.000	0.806	0.895	0.872	0.882	1.000	1.000	1.000
G3	0.945	0.945	0.868	1.000	1.000	0.868	0.929	0.912	0.920	1.000	1.000	1.000
G4	0.972	0.972	0.932	1.000	1.000	0.932	0.964	0.955	0.959	1.000	1.000	1.000
H2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
H3	1.029	1.029	1.071	1.000	1.000	1.071	1.038	1.047	1.043	1.000	1.000	1.000
H4	1.058	1.058	1.146	1.000	1.000	1.146	1.077	1.096	1.087	1.000	1.000	1.000
I2	1.089	1.089	1.224	1.000	1.000	1.224	1.117	1.147	1.133	1.000	1.000	1.000
I3	1.120	1.120	1.305	1.000	1.000	1.305	1.159	1.201	1.181	1.000	1.000	1.000
I4	1.152	1.152	1.390	1.000	1.000	1.390	1.203	1.258	1.232	1.000	1.000	1.000
J2	1.185	1.185	1.478	1.000	1.000	1.478	1.248	1.317	1.284	1.000	1.000	1.000
J3	1.219	1.219	1.570	1.000	1.000	1.570	1.295	1.378	1.339	1.000	1.000	1.000
J4	1.254	1.254	1.665	1.000	1.000	1.665	1.343	1.443	1.396	1.000	1.000	1.000
K2	1.290	1.290	1.763	1.000	1.000	1.763	1.394	1.511	1.455	1.000	1.000	1.000
K3	1.327	1.327	1.864	1.000	1.000	1.864	1.446	1.582	1.517	1.000	1.000	1.000
K4	1.365	1.365	1.968	1.000	1.000	1.968	1.500	1.656	1.581	1.000	1.000	1.000
L2	1.404	1.404	2.076	1.000	1.000	2.076	1.557	1.733	1.649	1.000	1.000	1.000
L3	1.444	1.444	2.186	1.000	1.000	2.186	1.615	1.815	1.719	1.000	1.000	1.000
L4	1.486	1.486	2.299	1.000	1.000	2.299	1.676	1.900	1.792	1.000	1.000	1.000
M2	1.529	1.529	2.414	1.000	1.000	2.414	1.739	1.989	1.868	1.000	1.000	1.000
M3	1.572	1.572	2.532	1.000	1.000	2.532	1.804	2.082	1.948	1.000	1.000	1.000
M4	1.617	1.617	2.652	1.000	1.000	2.652	1.872	2.180	2.031	1.000	1.000	1.000
N2	1.664	1.664	2.774	1.000	1.000	2.774	1.942	2.282	2.117	1.000	1.000	1.000
N3	1.712	1.712	2.898	1.000	1.000	2.898	2.015	2.389	2.207	1.000	1.000	1.000
N4	1.761	1.761	3.024	1.000	1.000	3.024	2.091	2.501	2.301	1.000	1.000	1.000
O2	1.811	1.811	3.125	1.000	1.000	3.125	2.170	2.619	2.399	1.000	1.000	1.000
O3	1.863	1.863	3.226	1.000	1.000	3.226	2.251	2.742	2.501	1.000	1.000	1.000
O4	1.917	1.917	3.325	1.000	1.000	3.325	2.336	2.870	2.608	1.000	1.000	1.000
P2	1.972	1.972	3.424	1.000	1.000	3.424	2.423	3.005	2.718	1.000	1.000	1.000
P3	2.028	2.028	3.521	1.000	1.000	3.521	2.514	3.146	2.834	1.000	1.000	1.000
P4	2.086	2.086	3.616	1.000	1.000	3.616	2.609	3.293	2.955	1.000	1.000	1.000
Q2	2.146	2.146	3.709	1.000	1.000	3.709	2.707	3.448	3.080	1.000	1.000	1.000
Q3	2.208	2.208	3.801	1.000	1.000	3.801	2.809	3.610	3.212	1.000	1.000	1.000
Q4	2.271	2.271	3.890	1.000	1.000	3.890	2.914	3.779	3.348	1.000	1.000	1.000

State: ARKANSAS
 Line of Business: AUTO
 Effective: AUGUST 11, 2008 (NEW BUSINESS written on or after AUGUST 9, 2008)
 SEPTEMBER 7, 2008 (RENEWAL BUSINESS)
 Companies: UNITED SERVICES AUTOMOBILE ASSOCIATION
 USAA CASUALTY INSURANCE COMPANY
 USAA GENERAL INDEMNITY COMPANY
 GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

TIER FACTORS

USAA-CIC

<u>Tier</u>	<u>BI</u>	<u>UM</u>	<u>PIP MED EXP</u>	<u>PIP ACC DEATH</u>	<u>PIP WORK LOSS</u>	<u>MP</u>	<u>PD</u>	<u>CP</u>	<u>CL</u>	<u>RR</u>	<u>T&L</u>	<u>ENOA</u>
C2	0.590	0.590	0.209	1.000	1.000	0.209	0.569	0.501	0.515	1.000	1.000	1.000
C3	0.611	0.611	0.237	1.000	1.000	0.237	0.591	0.525	0.538	1.000	1.000	1.000
C4	0.633	0.633	0.268	1.000	1.000	0.268	0.614	0.550	0.563	1.000	1.000	1.000
D2	0.656	0.656	0.303	1.000	1.000	0.303	0.637	0.575	0.588	1.000	1.000	1.000
D3	0.679	0.679	0.340	1.000	1.000	0.340	0.662	0.603	0.615	1.000	1.000	1.000
D4	0.704	0.704	0.381	1.000	1.000	0.381	0.687	0.631	0.642	1.000	1.000	1.000
E2	0.729	0.729	0.426	1.000	1.000	0.426	0.713	0.661	0.672	1.000	1.000	1.000
E3	0.755	0.755	0.475	1.000	1.000	0.475	0.740	0.692	0.702	1.000	1.000	1.000
E4	0.782	0.782	0.527	1.000	1.000	0.527	0.769	0.724	0.734	1.000	1.000	1.000
F2	0.810	0.810	0.583	1.000	1.000	0.583	0.798	0.759	0.767	1.000	1.000	1.000
F3	0.839	0.839	0.643	1.000	1.000	0.643	0.829	0.794	0.802	1.000	1.000	1.000
F4	0.869	0.869	0.707	1.000	1.000	0.707	0.860	0.832	0.838	1.000	1.000	1.000
G2	0.900	0.900	0.775	1.000	1.000	0.775	0.893	0.871	0.876	1.000	1.000	1.000
G3	0.932	0.932	0.846	1.000	1.000	0.846	0.928	0.912	0.915	1.000	1.000	1.000
G4	0.965	0.965	0.921	1.000	1.000	0.921	0.963	0.955	0.957	1.000	1.000	1.000
H2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
H3	1.036	1.036	1.082	1.000	1.000	1.082	1.038	1.047	1.045	1.000	1.000	1.000
H4	1.073	1.073	1.167	1.000	1.000	1.167	1.078	1.096	1.093	1.000	1.000	1.000
I2	1.111	1.111	1.254	1.000	1.000	1.254	1.119	1.148	1.142	1.000	1.000	1.000
I3	1.151	1.151	1.344	1.000	1.000	1.344	1.162	1.202	1.194	1.000	1.000	1.000
I4	1.192	1.192	1.436	1.000	1.000	1.436	1.207	1.259	1.248	1.000	1.000	1.000
J2	1.235	1.235	1.529	1.000	1.000	1.529	1.253	1.318	1.304	1.000	1.000	1.000
J3	1.279	1.279	1.623	1.000	1.000	1.623	1.301	1.380	1.363	1.000	1.000	1.000
J4	1.325	1.325	1.717	1.000	1.000	1.717	1.351	1.445	1.425	1.000	1.000	1.000
K2	1.372	1.372	1.810	1.000	1.000	1.810	1.402	1.514	1.489	1.000	1.000	1.000
K3	1.421	1.421	1.903	1.000	1.000	1.903	1.456	1.585	1.557	1.000	1.000	1.000
K4	1.472	1.472	1.994	1.000	1.000	1.994	1.512	1.660	1.627	1.000	1.000	1.000
L2	1.525	1.525	2.083	1.000	1.000	2.083	1.570	1.738	1.701	1.000	1.000	1.000
L3	1.579	1.579	2.168	1.000	1.000	2.168	1.630	1.820	1.777	1.000	1.000	1.000
L4	1.636	1.636	2.250	1.000	1.000	2.250	1.692	1.905	1.858	1.000	1.000	1.000
M2	1.694	1.694	2.328	1.000	1.000	2.328	1.757	1.995	1.942	1.000	1.000	1.000
M3	1.755	1.755	2.401	1.000	1.000	2.401	1.824	2.089	2.030	1.000	1.000	1.000
M4	1.818	1.818	2.468	1.000	1.000	2.468	1.894	2.188	2.122	1.000	1.000	1.000
N2	1.883	1.883	2.528	1.000	1.000	2.528	1.966	2.291	2.218	1.000	1.000	1.000
N3	1.950	1.950	2.582	1.000	1.000	2.582	2.042	2.399	2.318	1.000	1.000	1.000
N4	2.020	2.020	2.629	1.000	1.000	2.629	2.120	2.512	2.423	1.000	1.000	1.000
O2	2.092	2.092	2.667	1.000	1.000	2.667	2.201	2.630	2.532	1.000	1.000	1.000
O3	2.167	2.167	2.698	1.000	1.000	2.698	2.285	2.754	2.647	1.000	1.000	1.000
O4	2.245	2.245	2.724	1.000	1.000	2.724	2.373	2.884	2.767	1.000	1.000	1.000
P2	2.325	2.325	2.746	1.000	1.000	2.746	2.463	3.020	2.892	1.000	1.000	1.000
P3	2.408	2.408	2.763	1.000	1.000	2.763	2.558	3.162	3.023	1.000	1.000	1.000
P4	2.494	2.494	2.780	1.000	1.000	2.780	2.656	3.311	3.159	1.000	1.000	1.000
Q2	2.584	2.584	2.798	1.000	1.000	2.798	2.757	3.467	3.302	1.000	1.000	1.000
Q3	2.676	2.676	2.815	1.000	1.000	2.815	2.863	3.631	3.452	1.000	1.000	1.000
Q4	2.772	2.772	2.833	1.000	1.000	2.833	2.972	3.802	3.608	1.000	1.000	1.000

State: ARKANSAS
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 USAA CASUALTY INSURANCE COMPANY
 USAA GENERAL INDEMNITY COMPANY
 GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

TIER FACTORS

USAA-GIC

<u>Tier</u>	<u>BI</u>	<u>UM</u>	<u>PIP MED EXP</u>	<u>PIP ACC DEATH</u>	<u>PIP WORK LOSS</u>	<u>MP</u>	<u>PD</u>	<u>CP</u>	<u>CL</u>	<u>RR</u>	<u>T&L</u>	<u>ENOA</u>
C2	0.697	0.697	0.303	1.000	1.000	0.303	0.727	0.481	0.639	1.000	1.000	1.000
C3	0.714	0.714	0.329	1.000	1.000	0.329	0.742	0.505	0.659	1.000	1.000	1.000
C4	0.732	0.732	0.358	1.000	1.000	0.358	0.758	0.530	0.679	1.000	1.000	1.000
D2	0.750	0.750	0.389	1.000	1.000	0.389	0.775	0.557	0.699	1.000	1.000	1.000
D3	0.768	0.768	0.422	1.000	1.000	0.422	0.791	0.585	0.720	1.000	1.000	1.000
D4	0.786	0.786	0.458	1.000	1.000	0.458	0.808	0.614	0.742	1.000	1.000	1.000
E2	0.806	0.806	0.498	1.000	1.000	0.498	0.826	0.645	0.765	1.000	1.000	1.000
E3	0.825	0.825	0.540	1.000	1.000	0.540	0.844	0.677	0.788	1.000	1.000	1.000
E4	0.845	0.845	0.585	1.000	1.000	0.585	0.862	0.711	0.812	1.000	1.000	1.000
F2	0.866	0.866	0.634	1.000	1.000	0.634	0.880	0.746	0.836	1.000	1.000	1.000
F3	0.887	0.887	0.686	1.000	1.000	0.686	0.899	0.784	0.862	1.000	1.000	1.000
F4	0.908	0.908	0.741	1.000	1.000	0.741	0.918	0.823	0.888	1.000	1.000	1.000
G2	0.930	0.930	0.801	1.000	1.000	0.801	0.938	0.864	0.914	1.000	1.000	1.000
G3	0.953	0.953	0.863	1.000	1.000	0.863	0.958	0.907	0.942	1.000	1.000	1.000
G4	0.976	0.976	0.930	1.000	1.000	0.930	0.979	0.952	0.971	1.000	1.000	1.000
H2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
H3	1.024	1.024	1.074	1.000	1.000	1.074	1.022	1.050	1.030	1.000	1.000	1.000
H4	1.049	1.049	1.151	1.000	1.000	1.151	1.043	1.103	1.061	1.000	1.000	1.000
I2	1.075	1.075	1.232	1.000	1.000	1.232	1.066	1.158	1.094	1.000	1.000	1.000
I3	1.101	1.101	1.317	1.000	1.000	1.317	1.089	1.216	1.127	1.000	1.000	1.000
I4	1.128	1.128	1.405	1.000	1.000	1.405	1.112	1.276	1.161	1.000	1.000	1.000
J2	1.155	1.155	1.496	1.000	1.000	1.496	1.136	1.340	1.196	1.000	1.000	1.000
J3	1.183	1.183	1.590	1.000	1.000	1.590	1.161	1.407	1.232	1.000	1.000	1.000
J4	1.212	1.212	1.687	1.000	1.000	1.687	1.186	1.477	1.269	1.000	1.000	1.000
K2	1.241	1.241	1.786	1.000	1.000	1.786	1.211	1.551	1.308	1.000	1.000	1.000
K3	1.271	1.271	1.887	1.000	1.000	1.887	1.237	1.629	1.347	1.000	1.000	1.000
K4	1.302	1.302	1.991	1.000	1.000	1.991	1.264	1.710	1.388	1.000	1.000	1.000
L2	1.334	1.334	2.096	1.000	1.000	2.096	1.291	1.796	1.430	1.000	1.000	1.000
L3	1.366	1.366	2.202	1.000	1.000	2.202	1.319	1.886	1.473	1.000	1.000	1.000
L4	1.400	1.400	2.309	1.000	1.000	2.309	1.347	1.980	1.518	1.000	1.000	1.000
M2	1.434	1.434	2.417	1.000	1.000	2.417	1.376	2.079	1.564	1.000	1.000	1.000
M3	1.469	1.469	2.525	1.000	1.000	2.525	1.405	2.183	1.611	1.000	1.000	1.000
M4	1.504	1.504	2.632	1.000	1.000	2.632	1.436	2.292	1.660	1.000	1.000	1.000
N2	1.541	1.541	2.739	1.000	1.000	2.739	1.467	2.407	1.710	1.000	1.000	1.000
N3	1.578	1.578	2.845	1.000	1.000	2.845	1.498	2.527	1.762	1.000	1.000	1.000
N4	1.617	1.617	2.949	1.000	1.000	2.949	1.530	2.653	1.815	1.000	1.000	1.000
O2	1.656	1.656	3.057	1.000	1.000	3.057	1.563	2.786	1.870	1.000	1.000	1.000
O3	1.696	1.696	3.170	1.000	1.000	3.170	1.597	2.925	1.927	1.000	1.000	1.000
O4	1.737	1.737	3.287	1.000	1.000	3.287	1.631	3.072	1.985	1.000	1.000	1.000
P2	1.780	1.780	3.408	1.000	1.000	3.408	1.666	3.225	2.045	1.000	1.000	1.000
P3	1.823	1.823	3.534	1.000	1.000	3.534	1.702	3.386	2.107	1.000	1.000	1.000
P4	1.867	1.867	3.665	1.000	1.000	3.665	1.739	3.556	2.171	1.000	1.000	1.000
Q2	1.913	1.913	3.801	1.000	1.000	3.801	1.776	3.733	2.236	1.000	1.000	1.000
Q3	1.959	1.959	3.942	1.000	1.000	3.942	1.814	3.920	2.304	1.000	1.000	1.000
Q4	2.007	2.007	4.089	1.000	1.000	4.089	1.853	4.116	2.374	1.000	1.000	1.000

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TIER FACTORS

Garrison

<u>Tier</u>	<u>BI</u>	<u>UM</u>	<u>PIP MED EXP</u>	<u>PIP ACC DEATH</u>	<u>PIP WORK LOSS</u>	<u>MP</u>	<u>PD</u>	<u>CP</u>	<u>CL</u>	<u>RR</u>	<u>T&L</u>	<u>ENOA</u>
C2	0.590	0.590	0.209	1.000	1.000	0.209	0.569	0.501	0.515	1.000	1.000	1.000
C3	0.611	0.611	0.237	1.000	1.000	0.237	0.591	0.525	0.538	1.000	1.000	1.000
C4	0.633	0.633	0.268	1.000	1.000	0.268	0.614	0.550	0.563	1.000	1.000	1.000
D2	0.656	0.656	0.303	1.000	1.000	0.303	0.637	0.575	0.588	1.000	1.000	1.000
D3	0.679	0.679	0.340	1.000	1.000	0.340	0.662	0.603	0.615	1.000	1.000	1.000
D4	0.704	0.704	0.381	1.000	1.000	0.381	0.687	0.631	0.642	1.000	1.000	1.000
E2	0.729	0.729	0.426	1.000	1.000	0.426	0.713	0.661	0.672	1.000	1.000	1.000
E3	0.755	0.755	0.475	1.000	1.000	0.475	0.740	0.692	0.702	1.000	1.000	1.000
E4	0.782	0.782	0.527	1.000	1.000	0.527	0.769	0.724	0.734	1.000	1.000	1.000
F2	0.810	0.810	0.583	1.000	1.000	0.583	0.798	0.759	0.767	1.000	1.000	1.000
F3	0.839	0.839	0.643	1.000	1.000	0.643	0.829	0.794	0.802	1.000	1.000	1.000
F4	0.869	0.869	0.707	1.000	1.000	0.707	0.860	0.832	0.838	1.000	1.000	1.000
G2	0.900	0.900	0.775	1.000	1.000	0.775	0.893	0.871	0.876	1.000	1.000	1.000
G3	0.932	0.932	0.846	1.000	1.000	0.846	0.928	0.912	0.915	1.000	1.000	1.000
G4	0.965	0.965	0.921	1.000	1.000	0.921	0.963	0.955	0.957	1.000	1.000	1.000
H2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
H3	1.036	1.036	1.082	1.000	1.000	1.082	1.038	1.047	1.045	1.000	1.000	1.000
H4	1.073	1.073	1.167	1.000	1.000	1.167	1.078	1.096	1.093	1.000	1.000	1.000
I2	1.111	1.111	1.254	1.000	1.000	1.254	1.119	1.148	1.142	1.000	1.000	1.000
I3	1.151	1.151	1.344	1.000	1.000	1.344	1.162	1.202	1.194	1.000	1.000	1.000
I4	1.192	1.192	1.436	1.000	1.000	1.436	1.207	1.259	1.248	1.000	1.000	1.000
J2	1.235	1.235	1.529	1.000	1.000	1.529	1.253	1.318	1.304	1.000	1.000	1.000
J3	1.279	1.279	1.623	1.000	1.000	1.623	1.301	1.380	1.363	1.000	1.000	1.000
J4	1.325	1.325	1.717	1.000	1.000	1.717	1.351	1.445	1.425	1.000	1.000	1.000
K2	1.372	1.372	1.810	1.000	1.000	1.810	1.402	1.514	1.489	1.000	1.000	1.000
K3	1.421	1.421	1.903	1.000	1.000	1.903	1.456	1.585	1.557	1.000	1.000	1.000
K4	1.472	1.472	1.994	1.000	1.000	1.994	1.512	1.660	1.627	1.000	1.000	1.000
L2	1.525	1.525	2.083	1.000	1.000	2.083	1.570	1.738	1.701	1.000	1.000	1.000
L3	1.579	1.579	2.168	1.000	1.000	2.168	1.630	1.820	1.777	1.000	1.000	1.000
L4	1.636	1.636	2.250	1.000	1.000	2.250	1.692	1.905	1.858	1.000	1.000	1.000
M2	1.694	1.694	2.328	1.000	1.000	2.328	1.757	1.995	1.942	1.000	1.000	1.000
M3	1.755	1.755	2.401	1.000	1.000	2.401	1.824	2.089	2.030	1.000	1.000	1.000
M4	1.818	1.818	2.468	1.000	1.000	2.468	1.894	2.188	2.122	1.000	1.000	1.000
N2	1.883	1.883	2.528	1.000	1.000	2.528	1.966	2.291	2.218	1.000	1.000	1.000
N3	1.950	1.950	2.582	1.000	1.000	2.582	2.042	2.399	2.318	1.000	1.000	1.000
N4	2.020	2.020	2.629	1.000	1.000	2.629	2.120	2.512	2.423	1.000	1.000	1.000
O2	2.092	2.092	2.667	1.000	1.000	2.667	2.201	2.630	2.532	1.000	1.000	1.000
O3	2.167	2.167	2.698	1.000	1.000	2.698	2.285	2.754	2.647	1.000	1.000	1.000
O4	2.245	2.245	2.724	1.000	1.000	2.724	2.373	2.884	2.767	1.000	1.000	1.000
P2	2.325	2.325	2.746	1.000	1.000	2.746	2.463	3.020	2.892	1.000	1.000	1.000
P3	2.408	2.408	2.763	1.000	1.000	2.763	2.558	3.162	3.023	1.000	1.000	1.000
P4	2.494	2.494	2.780	1.000	1.000	2.780	2.656	3.311	3.159	1.000	1.000	1.000
Q2	2.584	2.584	2.798	1.000	1.000	2.798	2.757	3.467	3.302	1.000	1.000	1.000
Q3	2.676	2.676	2.815	1.000	1.000	2.815	2.863	3.631	3.452	1.000	1.000	1.000
Q4	2.772	2.772	2.833	1.000	1.000	2.833	2.972	3.802	3.608	1.000	1.000	1.000

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USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

DISCOUNTS

Antitheft

GROUP	<u>CP</u>
Military Installation Garaging	0.15
Vehicle Recovery System	0.20

Passive Restraint

GROUP	<u>PIP MED EXP</u>	<u>PIP ACC DEATH</u>	<u>PIP WORK LOSS</u>
Air Bag (Both Sides)	0.15	0.15	0.15
Air Bag (Drivers Side Only)	0.10	0.10	0.10
Passive Seat Belt (Both Sides)	0.05	0.05	0.05
Passive Seat Belt (Drivers Side Only)	0.05	0.05	0.05

New Vehicle Discount

GROUP	<u>BI</u>	<u>PIP MED EXP</u>	<u>PD</u>	<u>CP</u>	<u>CL</u>
Veh Age 1	0.12	0.12	0.12	0.12	0.12
Veh Age 2	0.08	0.08	0.08	0.08	0.08
Veh Age 3	0.04	0.04	0.04	0.04	0.04
Veh Age 4	0.00	0.00	0.00	0.00	0.00

Other

GROUP	<u>BI</u>	<u>UM</u>	<u>PIP MED EXP</u>	<u>PIP ACC DEATH</u>	<u>PIP WORK LOSS</u>	<u>MP</u>	<u>PD</u>	<u>CP</u>	<u>CL</u>	<u>RR</u>	<u>T&L</u>
Away-At-School Discount	0.10	--	0.10	--	--	0.10	0.10	0.10	0.10	--	--
Daytime Running Lights	--	--	--	--	--	--	--	--	0.03	--	--
Driver Training Credit	0.05	--	0.05	--	--	0.05	0.05	0.05	0.05	--	--
Defensive Driving Credit	0.05	--	0.05	--	--	0.05	0.05	0.05	0.05	--	--
Good Student Discount	0.10	--	0.10	--	--	0.10	0.10	0.10	0.10	--	--
Occasional Operator Discount	0.15	--	0.15	--	--	0.15	0.15	0.15	0.15	--	--
MyUSAA Legacy Discount	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10
Storage Discount	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.25	0.90	0.90	0.90

Premier Driver Discount

GROUP	<u>BI</u>	<u>UM</u>	<u>PIP MED EXP</u>	<u>MP</u>	<u>PD</u>	<u>CP</u>	<u>CL</u>
Tenure of at least 5 years	0.07	0.07	0.07	0.07	0.07	0.07	0.07
Tenure of less than 5 years	0.05	0.05	0.05	0.05	0.05	0.05	0.05

Online Driver Discount-First Vehicle

GROUP	<u>BI</u>	<u>PD</u>
New	-\$25.00	-\$25.00

ARKANSAS

PERSONAL AUTO MANUAL

RULE NUMBER AND SUBJECT

1. DEFINITIONS
2. PERSONAL AUTO POLICY - ELIGIBILITY
3. PREMIUM DETERMINATION
4. CLASSIFICATIONS
5. MERIT RATING PLAN
6. MODEL YEAR FOR COMPREHENSIVE AND COLLISION COVERAGES
7. RESERVED FOR FUTURE USE
8. POLICY PERIOD
9. CHANGES
10. CANCELLATION
11. EXACT PREMIUM
12. RULES FOR DETERMINING PHYSICAL DAMAGE BASE RATES FOR SYMBOLS NOT DISPLAYED ON STATE RATE PAGES
13. RESERVED FOR FUTURE USE
14. MISCELLANEOUS COVERAGES
15. CERTIFIED RISKS - FINANCIAL RESPONSIBILITY LAWS
16. NAMED NON-OWNER POLICY
17. EXTENDED NON-OWNED LIABILITY COVERAGE
18. INCREASED LIMITS
19. MISCELLANEOUS [VEHICLES](#)
20. RATING TERRITORIES
21. ARKANSAS MEDICAL PAYMENTS INSURANCE, WORK LOSS COVERAGE AND ACCIDENTAL DEATH BENEFIT

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USAA GROUP

(i)

NEW BUSINESS EFFECTIVE AUGUST 27, 2008 (WRITTEN ON OR AFTER AUGUST 25, 2008)
RENEWAL BUSINESS EFFECTIVE SEPTEMBER 30, 2008

ARKANSAS
PERSONAL AUTO MANUAL

4. CLASSIFICATIONS (Cont'd)

15. New Vehicle Discount

A discount for Bodily Injury and Property Damage Liability, Medical Payments, Collision and Comprehensive coverages shall be afforded for private passenger autos and trucks that are classified in vehicle age groups 1, 2, or 3.

From January 1 through September 30, vehicle age group 1 is comprised of vehicles having a model year that is greater than or equal to the current calendar year. Vehicle age group 2 would be comprised of vehicles having a model year one year older than the current calendar year. Vehicle age group 3 would be comprised of vehicles having a model year two years older than the current calendar year. The remainder of the vehicles would be classified as vehicle age group 4.

From October 1 through December 31, vehicle age group 1 is comprised of all vehicles having a model year that is greater than the current calendar year. Vehicle age group 2 would be comprised of vehicles having a model year equal to the current calendar year. Vehicle age group 3 would be comprised of vehicles having a model year one year older than the current calendar year. The remainder of the vehicles would be classified as vehicle age group 4.

16. Away at School Discount

If a rated operator under age 29 is an unmarried full-time student residing at an educational institution without a vehicle over 100 miles from home, apply Away at School discount factor as shown on state rate pages.

17. Occasional Operator Discount

[For operators less than 25 years of age, select the appropriate Occasional Operator Discount from the chart displayed in the Discounts section of the state rate pages.](#)

18. Policy Advantage

Refer to the Policy Advantage Factor table displayed in the state rate pages and perform the following steps:

- a. Look up a policy advantage point score for each active operator on the policy based on the age of the operator.
- b. Sum the policy advantage points from a. above across the active operators on the policy.
- c. Divide the total points in b. above by the number of active operators on the policy. Truncate to whole number points after division.
- d. Look up a policy advantage point score for the named insured based on his/her marital status.
- e. Sum the points from c. and d. above.
- f. Look up the number of policy advantage points in e. above in the Policy Advantage Factor table.

4. CLASSIFICATIONS (Cont'd)

19. Online Driver Discount

A discount shall be applied to new policies when the named insured establishes an online relationship with the company within 30 days of policy issuance, subject to the following:

- a. the named insured has not had a USAA Group Auto policy within the previous 120 days;
- b. the maximum discount applicable per policy is \$50.00;
- c. a minimum premium of \$1 will apply to each affected coverage; and
- d. the discount will be applied only to the first policy period.

The discount amount can be found in the rate pages.

20. Senior Operator Motor Vehicle Accident Prevention Course Discount

1. The Senior Operator Motor Vehicle Accident Prevention Course Discount applies to the premiums for bodily injury liability, property damage liability, medical payments and collision coverages.

Exception: This discount does not apply to vehicles classified and rated as Miscellaneous Types, unless otherwise specified.

2. An auto classified as a private passenger auto in accordance with Rule 1. of this manual shall be subject to a Senior Operator Motor Vehicle Accident Prevention Course Discount of 10% provided the principal operator of the auto:
 - a. is age 55 or over, and
 - b. has a completion certificate, dated within the last 36 months, certifying that the principal operator has successfully completed an approved Senior Operator Motor Vehicle Accident Prevention Course.
3. The 10% Senior Operator Motor Vehicle Accident Prevention Course Discount shall be applied in accordance with the following:
 - a. only to the auto operated by the operator with the course completion certificate.
 - b. only once to each such auto regardless of the number of operators with course completion certificates.
4. An approved Senior Operator Motor Vehicle Accident Prevention Course Shall:
 - a. be approved by the Arkansas Office of Motor Vehicles, and
 - b. be taught by an approved instructor, and
 - c. include the minimum hours of classroom instruction prescribed by the Arkansas Office of Motor Vehicles, and
 - d. shall not be self-instructed.

ARKANSAS
PERSONAL AUTO MANUAL

5. CLASSIFICATIONS (Cont'd)

21. Storage Discount

The storage discount applies if the insured has added the Storage Endorsement by notifying us that:

- a. the vehicle is in storage in a secure location; and
- b. the insured will not drive the vehicle nor allow the vehicle to be driven by others without first removing the Storage Endorsement

The discount amount can be found in the rate pages.

ARKANSAS
PERSONAL AUTO MANUAL

19. MISCELLANEOUS VEHICLES

A. Motor homes (Class Code 943700)

1. A motor home is a vehicle equipped with a living area as an integral part of the chassis.
2. Motor homes used in business are to be classified and rated as private passenger autos. Motor homes not so used - Rates are shown on the state rate pages.

B. Trailers designed for use with private passenger autos

1. Recreational Trailers (Class Code 944200) are equipped with living area. Insured must maintain a separate and permanent residence. All other trailers (Class Code 941000) form a separate category.

Trailers must be insured as separate items for physical damage with separate premiums shown for each unit. For \$100 Deductible Comprehensive and \$200 Deductible Collision coverages, charge the rate shown in the state rate pages.

- a. "New" means purchased new not more than 18 months prior to date insurance attaches. "Old"--All Others. Use 80% of New Rate.
- b. For Recreational Trailers having a cost exceeding \$10,000, rates for each additional \$1,000 are shown on the state rate pages.

2. All Other Trailers

For \$100 Deductible Comprehensive and \$200 Deductible Collision coverages, charge the rate shown in the state rate pages.

For trailers having a cost exceeding \$10,000, rates per each additional \$1,000 are shown on the state rate pages.

C. Motorcycles and mopeds - not used in a business.

/LIABILITY/

For bodily injury and property damage liability, medical payment, and Uninsured Motorists coverages, apply the appropriate factor from the state rate pages to the private passenger base rates.

/PHYSICAL DAMAGE/

Comprehensive and Collision

1. 1990 and subsequent Model Year Vehicles - Charge the applicable percentage of the Symbol 2 Rate for the model year of the vehicle as shown on the state rate pages.
3. 1989 and Prior Model Year Vehicles - Charge the applicable percentage of the Symbol 7 Rate for the model year of the vehicle as shown on the state rate pages.

USAA GROUP
GR-20

NEW BUSINESS EFFECTIVE AUGUST 11, 2008 (WRITTEN ON OR AFTER AUGUST 09, 2008)
RENEWAL BUSINESS EFFECTIVE SEPTEMBER 07, 2008

ARKANSAS
PERSONAL AUTO MANUAL

19. MISCELLANEOUS VEHICLES (Cont'd)

D. Snowmobiles and all-terrain vehicles.

1. Snowmobiles

Snowmobile does not include a vehicle using propellers or fans for locomotion.

Snowmobiles (class code 959000)

For Bodily Injury and Property Damage Liability, Medical Payments, and Uninsured/Underinsured Motorists coverages, charge the applicable percentage of private passenger base rates as shown on the state rate pages.

For \$100 Deductible Comprehensive and \$200 Deductible Collision coverages, charge the rate shown in the state rate pages. (Applies to both Snowmobiles and All-terrain vehicles.)

2. All-terrain vehicles

- a. All-terrain vehicles insured prior to October 08, 2006 shall be classified and rated as private passenger vehicles.
- b. All-terrain vehicles newly insured effective on or after October 08, 2006, including any all-terrain vehicle previously insured and re-added effective on or after October 08, 2006, shall be classified and rated as snowmobiles.

All-terrain vehicles (class code 959000)

E. Dune buggies - classify and rate as private passenger auto.

F. Golfcart (class code 943500)

A golf cart is a three or four wheel motor vehicle with limited speed capabilities designed to carry golfers and their equipment around a golf course.

For Bodily Injury and Property Damage Liability, Medical Payments, and Uninsured/Underinsured Motorists coverages, charge the applicable percentage of private passenger base rates as shown on the state rate pages.

An Expense Fee as shown on the state rate pages is to be added separately to the rates for Bodily Injury and Property Damage Liability coverages. No deviation or company relativity applies to the Expense Fee.

For Full Coverage Comprehensive and \$50 Deductible Collision coverages, charge the rate shown in the state rate pages.

ARKANSAS
PERSONAL AUTO MANUAL

19. MISCELLANEOUS VEHICLES (Cont'd)

- G. Antique autos (class code 9620) - must be 25 or more years old and maintained primarily for use in exhibitions and club activities.

/LIABILITY, MEDICAL PAYMENTS AND /
/UNINSURED/UNDERINSURED MOTORISTS/

For Bodily Injury and Property Damage Liability, Medical Payments, and Uninsured/Underinsured Motorists coverages, charge the applicable percentage of private passenger base rates as shown on the state rate pages.

- H. Electric autos

/LIABILITY, MEDICAL PAYMENTS AND /
/UNINSURED/UNDERINSURED MOTORISTS/

For Bodily Injury and Property Damage Liability, Medical Payments, and Uninsured/Underinsured Motorists coverages, charge the applicable percentage of private passenger base rates as shown on the state rate pages

/PHYSICAL DAMAGE/

For Comprehensive and Collision coverages, charge the rate shown on the state rate pages.

- I. Kit Cars and Replicas

A Kit Car is a motor vehicle of the private passenger type which is constructed from a kit and installed on a vehicle chassis.

A replica is a motor vehicle of the private passenger type, the make and model of which is a reproduction of an antique or classic auto, which is maintained and customarily used for personal or business purposes.

/LIABILITY/

Classify and rate as a private passenger auto.

/PHYSICAL DAMAGE/

A replica or kit car shall be insured on an actual cash value basis. The rating symbol for these autos shall be determined by applying the current/appraised value to the appropriate price range in the (0) column of the chart in the Symbol and Identification Section in this manual and using the resulting rating symbol increased by one. The latest model year will apply on a permanent basis. After the Symbol has been determined, rate as a private passenger auto.

USAA GROUP
GR-19.2

NEW BUSINESS EFFECTIVE AUGUST 11, 2008 (WRITTEN ON OR AFTER AUGUST 09, 2008)
RENEWAL BUSINESS EFFECTIVE SEPTEMBER 07, 2008

SERFF Tracking Number: USPX-125696771 State: Arkansas
First Filing Company: United Services Automobile Association, ... State Tracking Number: EFT \$100
Company Tracking Number: AUTAR00071CGR01
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: 2008 Tier Program
Project Name/Number: 2008 Tier Program/AUTAR00071CGR01

Supporting Document Schedules

Review Status:
Bypassed -Name: NAIC Loss Cost Filing Document for OTHER than Workers' Comp Filed 06/30/2008
Bypass Reason: Not applicable.
Comments:

Review Status:
Satisfied -Name: NAIC loss cost data entry document Filed 07/14/2008
Comments:
Attachments:
RF-1 200-25941 - Revised.PDF
RF-1 200-25968 - Revised.PDF
RF-1 200-18600 - Revised.PDF
RF-1 200-21253 - Revised.PDF

Review Status:
Satisfied -Name: A-1 Private Passenger Auto Abstract Filed 06/30/2008
Comments:
Attachment:
Form A-1 Private Passenger Automobile Abstract.PDF

Review Status:
Satisfied -Name: APCS-Auto Premium Comparison Survey Filed 06/30/2008
Comments:
Attachments:
APCS 200-25941.PDF
APCS 200-25941.XLS
APCS 200-25941.PDF
APCS 200-25941.XLS
APCS 200-25968.PDF
APCS 200-25968.XLS

SERFF Tracking Number: *USPX-125696771* *State:* *Arkansas*
First Filing Company: *United Services Automobile Association, ...* *State Tracking Number:* *EFT \$100*
Company Tracking Number: *AUTAR00071CGR01*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: *2008 Tier Program*
Project Name/Number: *2008 Tier Program/AUTAR00071CGR01*
APCS 200-25968.PDF
APCS 200-25968.XLS

SERFF Tracking Number: USPX-125696771 State: Arkansas
First Filing Company: United Services Automobile Association, ... State Tracking Number: EFT \$100
Company Tracking Number: AUTAR00071CGR01
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: 2008 Tier Program
Project Name/Number: 2008 Tier Program/AUTAR00071CGR01

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty **Review Status:** Filed 06/30/2008

Comments:

Attachment:

P & C Transmittal Doc.PDF

Satisfied -Name: AR Auto Objection Response, AR
Auto Filing Support - Revised, RF-1
200-21253 Revised, Revised USAA
APCS Form, Revised CIC APCS
Form, Revised GIC APCS Form,
Revised Garrison APCS Form **Review Status:** Filed 06/30/2008

Comments:

DOI Objection Response

Attachments:

AR Auto Objection Response.PDF
AR Auto Filing Support - Revised.PDF
RF-1 200-21253 Revised.PDF
Revised USAA APCS Form.PDF
Revised USAA APCS Form.XLS
Revised USAA APCS Form.PDF
Revised USAA APCS Form.XLS
Revised CIC APCS Form.PDF
Revised CIC APCS Form.XLS
Revised CIC APCS Form.PDF
Revised CIC APCS Form.XLS

Satisfied -Name: Objection 2 Response **Review Status:** Filed 06/30/2008

Comments:

Objection 2 Response

Attachment:

Objection 2 Response.PDF

SERFF Tracking Number: USPX-125696771 State: Arkansas
First Filing Company: United Services Automobile Association, ... State Tracking Number: EFT \$100
Company Tracking Number: AUTAR00071CGR01
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: 2008 Tier Program
Project Name/Number: 2008 Tier Program/AUTAR00071CGR01

Review Status:

Satisfied -Name: RF-1 200-21253 Revised

Filed

07/14/2008

Comments:

RF-1 200-21253 - Revised with correct Rate caps.

Attachment:

RF-1 200-21253 Revised.PDF

NAIC LOSS COST DATA ENTRY DOCUMENT

1. This filing transmittal is part of Company Tracking # _____

2. If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number _____

		Company Name		Company NAIC Number
3.	A.	UNITED SERVICES AUTOMOBILE ASSOCIATION	B.	200-25941

		Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	A.	19.0 Personal Auto	B.	19.0001 Private Passenger Auto (PPA)

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested Capped % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Residual Bodily Injury	15.3%	8.4%					
Uninsured Motorists	36.0%	14.0%					
Personal Injury Protection	29.7%	3.1%					
Property Damage	16.5%	7.7%					
Comprehensive	6.7%	1.7%					
Collision	11.2%	4.5%					
TOTAL OVERALL EFFECT	16.2%	7.7%					

6. 5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2003	13,855	0.0	07/04/05	21,505	11,489	53.4	n/a
2004	14,440	-2.6	02/01/06	22,140	11,671	52.7	n/a
2005	15,295	0.0	10/08/06	22,238	16,547	74.4	n/a
2006	16,013	-6.9	04/21/07	23,380	20,232	86.5	n/a
2007	16,866	0.0	09/30/07	24,569	18,559	75.5	n/a

7.

Expense Constants	Selected Provisions (Liab/PhyDam)
A. Total Production Expense	9.4%/9.4%
B. General Expense	0.6%
C. Taxes, License & Fees	3.0%
D. Underwriting Profit & Contingencies	10.0%/14.6%
E. Other (explain)	
F. TOTAL	23.0%/27.6%

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)
9. 15% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____
10. -15% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

NAIC LOSS COST DATA ENTRY DOCUMENT

1. This filing transmittal is part of Company Tracking # _____

2. If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number _____

		Company Name		Company NAIC Number
3.	A.	USAA CASUALTY INSURANCE COMPANY	B.	200-25968

		Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	A.	19.0 Personal Auto	B.	19.0001 Private Passenger Auto (PPA)

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested Capped % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Residual Bodily Injury	21.5%	6.0%					
Uninsured Motorists	35.2%	8.8%					
Personal Injury Protection	4.4%	-1.9%					
Property Damage	39.9%	7.8%					
Comprehensive	-2.4%	-1.9%					
Collision	14.3%	2.9%					
TOTAL OVERALL EFFECT	19.9%	4.9%					

6. 5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2003	7,621	0.0	07/04/05	10,614	6,956	65.5	n/a
2004	8,025	-2.5	02/01/06	11,193	5,823	52.0	n/a
2005	8,618	0.0	10/08/06	11,334	6,957	61.4	n/a
2006	8,967	-12.0	04/21/07	12,220	12,478	102.1	n/a
2007	9,561	0.0	09/30/07	12,520	10,004	79.9	n/a

7.

Expense Constants	Selected Provisions (Liab/PhyDam)
A. Total Production Expense	9.4%/9.4%
B. General Expense	0.6%
C. Taxes, License & Fees	3.0%
D. Underwriting Profit	10.0%/14.6%
& Contingencies	
E. Other (explain)	
F. TOTAL	23.0%/27.6%

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)
9. 10% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____
10. -10% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

NAIC LOSS COST DATA ENTRY DOCUMENT

1. This filing transmittal is part of Company Tracking # _____

2. If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number _____

		Company Name		Company NAIC Number
3.	A.	USAA GENERAL INDEMNITY COMPANY	B.	200-18600

		Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	A.	19.0 Personal Auto	B.	19.0001 Private Passenger Auto (PPA)

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested Capped % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Residual Bodily Injury	4.5%	2.1%					
Uninsured Motorists	-14.6%	-9.0%					
Personal Injury Protection	-58.8%	-2.6%					
Property Damage	-8.6%	-0.7%					
Comprehensive	-3.3%	-1.6%					
Collision	25.8%	-0.8%					
TOTAL OVERALL EFFECT	1.7%	-1.1%					

6. 5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2003	572	0.0	07/04/05	1,332	651	48.9	n/a
2004	535	-2.3	02/01/06	1,298	698	53.8	n/a
2005	596	0.0	10/08/06	1,254	776	61.9	n/a
2006	703	-1.8	04/21/07	1,034	705	68.2	n/a
2007	1,135	15.7	09/30/07	1,456	1,147	78.8	n/a

7.

Expense Constants	Selected Provisions (Liab/PhyDam)
A. Total Production Expense	9.4%/9.4%
B. General Expense	0.6%
C. Taxes, License & Fees	3.0%
D. Underwriting Profit	10.0%/14.6%
& Contingencies	
E. Other (explain)	
F. TOTAL	23.0%/27.6%

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)
9. 15% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____
10. -15% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

NAIC LOSS COST DATA ENTRY DOCUMENT

1. This filing transmittal is part of Company Tracking # _____

2. If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number _____

		Company Name		Company NAIC Number
3.	A.	GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY	B.	200-21253

		Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	A.	19.0 Personal Auto	B.	19.0001 Private Passenger Auto (PPA)

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested Capped % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Residual Bodily Injury	75.1%	8.0%					
Uninsured Motorists	72.6%	9.1%					
Personal Injury Protection	219.8%	4.6%					
Property Damage	18.9%	9.4%					
Comprehensive	10.2%	0.6%					
Collision	49.5%	5.3%					
TOTAL OVERALL EFFECT	59.3%	7.2%					

6. 5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2005	0	n/a	06/23/06	0	0	0	n/a
2006	277	n/a	10/08/06	95	66	69.1	n/a
2007	796	n/a	04/21/07	603	634	105.1	n/a
		3.1%	09/30/07				

7.

Expense Constants	Selected Provisions (Liab/PhyDam)
A. Total Production Expense	9.4%/9.4%
B. General Expense	0.6%
C. Taxes, License & Fees	3.0%
D. Underwriting Profit & Contingencies	10.0%/14.6%
E. Other (explain)	
F. TOTAL	23.0%/27.6%

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)
9. 10% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____
10. -10% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

ARKANSAS INSURANCE DEPARTMENT

FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

Instructions: All questions must be answered. If the answer is "none" or "Not applicable, so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent private passenger auto rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name United Services Automobile Association
 NAIC # (including group #) 200-25941

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance? Yes No
 If yes, list the areas: _____

2. Do you furnish a market for young drivers? Yes No

3. Do require collateral business to support a youthful driver? Yes No

4. Do you insure drivers with an international or foreign driver's license? Yes No

5. Specify the percentage you allow in credit or discounts for the following:

- +a. Driver over 55 Defensive Driver 5 %
- b. Good Student Discount 10 %
- c. Multi-car Discount Up to 13 %
- d. Accident Free Discount* 5-7 %
- e. Anti-Theft Discount 15 - 20 %
- f. Passive Restraint 5 - 15 %
- g. Vehicle Age 4 - 12 %
- h. Occasional Operator Discount 15 %
- i. Driver Training 5 %
- j. Away-at-School 10 %
- k. Daytime Running Lights 3 %

6. Do you have an installment payment plan for automobile insurance? Yes No
 If so, what is the fee for installment payments?
 \$0.00

7. Does your company utilize a tiered rating plan? Yes No
 If so, list the programs and percentage difference and current volume for each plan:

Program	Percentage Difference	Volume
C2	-41%	0
C3	-39%	0
C4	-37%	0
D2	-35%	1
D3	-33%	29
D4	-30%	202
E2	-28%	483
E3	-25%	802
E4	-22%	1078
F2	-19%	1160
F3	-17%	1318
F4	-13%	1233
G2	-10%	1271
G3	-7%	1224

G4	-4%	1030
H2	0%	952
H3	4%	870
H4	8%	804
I2	12%	734
I3	16%	666
I4	20%	572
J2	25%	521
J3	29%	434
J4	34%	394
K2	39%	315
K3	44%	225
K4	50%	202
L2	55%	138
L3	61%	86
L4	67%	48
M2	73%	31
M3	80%	19
M4	87%	14
N2	94%	5
N3	101%	3
N4	108%	1
O2	116%	0
O3	124%	0
O4	132%	0
P2	141%	0
P3	150%	0
P4	159%	0
Q2	168%	0
Q3	178%	0
Q4	188%	0

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.

Scott Hawthorne

Signature

Scott Hawthorne

Printed Name

Compliance Analyst

Title

210-498-5315

Telephone Number

scott.hawthorne@usaa.com

Email address

ARKANSAS INSURANCE DEPARTMENT

FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

Instructions: All questions must be answered. If the answer is "none" or "Not applicable, so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent private passenger auto rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name USAA Casualty Insurance Company
 NAIC # (including group #) 200-25968

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance? Yes No
 If yes, list the areas: _____

2. Do you furnish a market for young drivers? Yes No

3. Do require collateral business to support a youthful driver? Yes No

4. Do you insure drivers with an international or foreign driver's license? Yes No

5. Specify the percentage you allow in credit or discounts for the following:

- +a. Driver over 55 Defensive Driver 5 %
- b. Good Student Discount 10 %
- c. Multi-car Discount Up to 13 %
- d. Accident Free Discount* 5-7 %
- e. Anti-Theft Discount 15 - 20 %
- f. Passive Restraint 5 - 15 %
- g. Vehicle Age 4 - 12 %
- h. Occasional Operator Discount 15 %
- i. Driver Training 5 %
- j. Away-at-School 10 %
- k. Daytime Running Lights 3 %

6. Do you have an installment payment plan for automobile insurance? Yes No
 If so, what is the fee for installment payments?
 \$0.00

7. Does your company utilize a tiered rating plan? Yes No
 If so, list the programs and percentage difference and current volume for each plan:

Program	Percentage Difference	Volume
C2	-45%	0
C3	-43%	0
C4	-41%	0
D2	-38%	0
D3	-36%	0
D4	-33%	0
E2	-30%	3
E3	-28%	11
E4	-25%	33
F2	-22%	84
F3	-18%	181
F4	-15%	291
G2	-11%	407
G3	-8%	559
G4	-4%	647
H2	0%	726

H3	4%	740
H4	8%	807
I2	13%	744
I3	18%	650
I4	22%	603
J2	27%	539
J3	33%	469
J4	38%	430
K2	44%	360
K3	50%	299
K4	56%	243
L2	62%	184
L3	68%	159
L4	75%	128
M2	82%	92
M3	89%	66
M4	96%	35
N2	104%	23
N3	112%	39
N4	120%	38
O2	128%	12
O3	137%	1
O4	146%	0
P2	155%	0
P3	165%	0
P4	175%	0
Q2	186%	0
Q3	197%	0
Q4	208%	0

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.



Signature

Scott Hawthorne

Printed Name

Compliance Analyst

Title

210-498-5315

Telephone Number

scott.hawthorne@usaa.com

Email address

ARKANSAS INSURANCE DEPARTMENT

FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

Instructions: All questions must be answered. If the answer is "none" or "Not applicable, so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent private passenger auto rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name USAA General Indemnity Company
 NAIC # (including group #) 200-18600

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance? Yes No
 If yes, list the areas: _____

2. Do you furnish a market for young drivers? Yes No

3. Do require collateral business to support a youthful driver? Yes No

4. Do you insure drivers with an international or foreign driver's license? Yes No

5. Specify the percentage you allow in credit or discounts for the following:

- +a. Driver over 55 Defensive Driver 5 %
- b. Good Student Discount 10 %
- c. Multi-car Discount Up to 13 %
- d. Accident Free Discount* 5-7 %
- e. Anti-Theft Discount 15 - 20 %
- f. Passive Restraint 5 - 15 %
- g. Vehicle Age 4 - 12 %
- h. Occasional Operator Discount 15 %
- i. Driver Training 5 %
- j. Away-at-School 10 %
- k. Daytime Running Lights 3 %

6. Do you have an installment payment plan for automobile insurance? Yes No
 If so, what is the fee for installment payments?
 \$0.00

7. Does your company utilize a tiered rating plan? Yes No
 If so, list the programs and percentage difference and current volume for each plan:

Program	Percentage Difference	Volume
C2	-35%	0
C3	-33%	0
C4	-31%	0
D2	-29%	0
D3	-27%	0
D4	-25%	0
E2	-23%	0
E3	-21%	0
E4	-19%	0
F2	-16%	0
F3	-14%	1
F4	-11%	2
G2	-9%	0
G3	-6%	5
G4	-3%	4
H2	0%	13

H3	3%	24
H4	6%	27
I2	9%	53
I3	13%	55
I4	16%	61
J2	20%	76
J3	23%	117
J4	27%	137
K2	31%	200
K3	35%	133
K4	39%	55
L2	44%	35
L3	48%	28
L4	53%	17
M2	57%	13
M3	62%	13
M4	67%	14
N2	72%	6
N3	77%	7
N4	83%	9
O2	88%	7
O3	94%	8
O4	100%	37
P2	106%	28
P3	113%	5
P4	119%	0
Q2	126%	0
Q3	133%	0
Q4	141%	0

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.

Scott Hawthorne

Signature

Scott Hawthorne

Printed Name

Compliance Analyst

Title

210-498-5315

Telephone Number

scott.hawthorne@usaa.com

Email address

ARKANSAS INSURANCE DEPARTMENT

FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

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Company Name Garrison Property and Casualty Insurance Company
 NAIC # (including group #) 200-21253

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance? Yes No
 If yes, list the areas: _____

2. Do you furnish a market for young drivers? Yes No

3. Do require collateral business to support a youthful driver? Yes No

4. Do you insure drivers with an international or foreign driver's license? Yes No

5. Specify the percentage you allow in credit or discounts for the following:

- +a. Driver over 55 Defensive Driver 5 %
- b. Good Student Discount 10 %
- c. Multi-car Discount Up to 13 %
- d. Accident Free Discount* 5-7 %
- e. Anti-Theft Discount 15 - 20 %
- f. Passive Restraint 5 - 15 %
- g. Vehicle Age 4 - 12 %
- h. Occasional Operator Discount 15 %
- i. Driver Training 5 %
- j. Away-at-School 10 %
- k. Daytime Running Lights 3 %

6. Do you have an installment payment plan for automobile insurance? Yes No
 If so, what is the fee for installment payments?
 \$0.00

7. Does your company utilize a tiered rating plan? Yes No
 If so, list the programs and percentage difference and current volume for each plan:

Program	Percentage Difference	Volume
C2	-46%	0
C3	-44%	0
C4	-41%	0
D2	-39%	0
D3	-36%	0
D4	-34%	0
E2	-31%	0
E3	-28%	0
E4	-25%	0
F2	-22%	0
F3	-19%	3
F4	-15%	6
G2	-12%	3
G3	-8%	9
G4	-4%	18
H2	0%	25

H3	4%	24
H4	9%	41
I2	13%	65
I3	18%	64
I4	23%	48
J2	28%	57
J3	33%	58
J4	39%	62
K2	44%	51
K3	50%	57
K4	56%	49
L2	63%	46
L3	69%	51
L4	76%	39
M2	83%	35
M3	90%	24
M4	98%	8
N2	105%	8
N3	113%	4
N4	122%	0
O2	130%	1
O3	139%	0
O4	148%	0
P2	158%	0
P3	167%	0
P4	178%	0
Q2	188%	0
Q3	199%	0
Q4	211%	0

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.



Signature

Scott Hawthorne

Printed Name

Compliance Analyst

Title

210-498-5315

Telephone Number

scott.hawthorne@usaa.com

Email address

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number:	200-25941
Company Name:	United Services Automobile Association
Contact Person:	Scott Hawthorne, MSIM, CPCU, ARC
Telephone No.:	800-531-8722, ext. 8-5315
Email Address:	scott.hawthorne@usaa.com
Effective Date:	8/11/2008

- Assumptions to Use:**
- 1 **Liability -Minimum** \$25,000 per person
 - 2 **Bodily Injury** \$50,000 per accident
 - 3 **Property Damage** \$25,000 per accident
\$100 deductible per accident
 - 4 **Comprehensive & Collision** \$250 deductible per accident
 - 5 **The insured has elected to accept:**
Uninsured motorist property and bodily injury equal to liability coverage
Underinsured bodily injury equal to liability coverage
 - 6 **Personal Injury Protection** of \$5,000 for medical, loss wages according to statute and \$5,000 accidental death
 - 7 **If male and female rates are different, use the highest of the two**

Submit to: Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201-1904

Telephone: 501-371-2800

Email as an attachment to: insurance.pnc@arkansas.gov
You may also attach to a SERFF filing or submit on a compact disk

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	5% to 15	%
AUTO/HOMEOWNERS	N/A	%
GOOD STUDENT	10	%
ANTI-THEFT DEVICE	15% to 20	%
Over 55 Defensive Driver Discount	10	%
\$250/\$500 Deductible Comp./Coll.	up to 29.5	%

		Fayetteville - 3				Trumann - 23				Little Rock - 1				Lake Village - 21				Pine Bluff - 31			
		Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
Vehicle	Coverages	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability	\$525	\$595	\$189	\$195	\$496	\$561	\$180	\$186	\$587	\$666	\$206	\$213	\$452	\$511	\$168	\$173	\$611	\$693	\$211	\$218
	Minimum Liability with Comprehensive and Collision	\$923	\$1,071	\$329	\$318	\$860	\$999	\$312	\$302	\$944	\$1,092	\$331	\$324	\$805	\$935	\$297	\$286	\$1,016	\$1,178	\$353	\$343
	100/300/50 Liability with Comprehensive and Collision	\$1,036	\$1,197	\$378	\$369	\$972	\$1,123	\$361	\$351	\$1,082	\$1,246	\$387	\$382	\$908	\$1,048	\$343	\$333	\$1,157	\$1,337	\$410	\$402
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability	\$577	\$654	\$203	\$209	\$545	\$618	\$193	\$199	\$641	\$729	\$221	\$229	\$496	\$562	\$180	\$185	\$674	\$766	\$227	\$235
	Minimum Liability with Comprehensive and Collision	\$1,139	\$1,330	\$394	\$377	\$1,060	\$1,238	\$373	\$356	\$1,147	\$1,332	\$391	\$379	\$994	\$1,162	\$355	\$338	\$1,247	\$1,454	\$422	\$406
	100/300/50 Liability with Comprehensive and Collision	\$1,259	\$1,463	\$445	\$429	\$1,178	\$1,369	\$424	\$408	\$1,293	\$1,497	\$449	\$439	\$1,103	\$1,282	\$403	\$387	\$1,398	\$1,623	\$481	\$466
2003 Honda Odyssey "EX"	Minimum Liability	\$469	\$530	\$172	\$178	\$444	\$502	\$165	\$170	\$521	\$590	\$187	\$193	\$406	\$457	\$154	\$159	\$546	\$619	\$192	\$198
	Minimum Liability with Comprehensive and Collision	\$997	\$1,164	\$354	\$337	\$928	\$1,085	\$337	\$319	\$993	\$1,155	\$348	\$335	\$874	\$1,023	\$322	\$304	\$1,083	\$1,264	\$377	\$360
	100/300/50 Liability with Comprehensive and Collision	\$1,098	\$1,276	\$400	\$383	\$1,028	\$1,195	\$382	\$365	\$1,115	\$1,291	\$400	\$388	\$966	\$1,124	\$365	\$348	\$1,208	\$1,404	\$429	\$413
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability	\$533	\$604	\$189	\$195	\$505	\$572	\$181	\$186	\$588	\$667	\$205	\$212	\$460	\$520	\$169	\$174	\$625	\$709	\$213	\$220
	Minimum Liability with Comprehensive and Collision	\$1,193	\$1,397	\$411	\$389	\$1,109	\$1,299	\$389	\$368	\$1,180	\$1,376	\$401	\$385	\$1,044	\$1,224	\$372	\$350	\$1,297	\$1,517	\$438	\$417
	100/300/50 Liability with Comprehensive and Collision	\$1,303	\$1,519	\$459	\$438	\$1,217	\$1,419	\$437	\$416	\$1,314	\$1,525	\$456	\$441	\$1,143	\$1,334	\$417	\$396	\$1,434	\$1,671	\$494	\$474
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability	\$488	\$552	\$177	\$183	\$462	\$522	\$170	\$175	\$541	\$613	\$193	\$199	\$421	\$475	\$159	\$163	\$569	\$645	\$198	\$205
	Minimum Liability with Comprehensive and Collision	\$1,270	\$1,494	\$439	\$410	\$1,178	\$1,388	\$416	\$388	\$1,241	\$1,452	\$423	\$401	\$1,115	\$1,314	\$399	\$370	\$1,366	\$1,605	\$464	\$436
	100/300/50 Liability with Comprehensive and Collision	\$1,374	\$1,609	\$486	\$458	\$1,281	\$1,501	\$462	\$435	\$1,367	\$1,593	\$476	\$455	\$1,209	\$1,418	\$442	\$415	\$1,495	\$1,749	\$518	\$491
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability	\$549	\$622	\$193	\$200	\$520	\$589	\$185	\$191	\$604	\$685	\$209	\$216	\$473	\$535	\$172	\$177	\$644	\$731	\$217	\$225
	Minimum Liability with Comprehensive and Collision	\$1,074	\$1,250	\$370	\$355	\$997	\$1,161	\$349	\$335	\$1,078	\$1,250	\$367	\$357	\$934	\$1,088	\$332	\$318	\$1,178	\$1,370	\$397	\$383
	100/300/50 Liability with Comprehensive and Collision	\$1,184	\$1,373	\$418	\$405	\$1,106	\$1,282	\$397	\$384	\$1,213	\$1,401	\$422	\$413	\$1,034	\$1,199	\$378	\$364	\$1,316	\$1,525	\$452	\$440

SERFF Tracking Number: *USPX-125696771* *State:* *Arkansas*
First Filing Company: *United Services Automobile Association, ...* *State Tracking Number:* *EFT \$100*
Company Tracking Number: *AUTAR00071CGR01*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: *2008 Tier Program*
Project Name/Number: *2008 Tier Program/AUTAR00071CGR01*

Attachment "APCS 200-25941.XLS" is not a PDF document and cannot be reproduced here.

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number:	200-25941
Company Name:	United Services Automobile Association
Contact Person:	Scott Hawthorne, MSIM, CPCU, ARC
Telephone No.:	800-531-8722, ext. 8-5315
Email Address:	scott.hawthorne@usaa.com
Effective Date:	8/11/2008

- Assumptions to Use:**
- 1 **Liability -Minimum** \$25,000 per person
 - 2 **Bodily Injury** \$50,000 per accident
 - 3 **Property Damage** \$25,000 per accident
\$100 deductible per accident
 - 4 **Comprehensive & Collision** \$250 deductible per accident
 - 5 **The insured has elected to accept:**
Uninsured motorist property and bodily injury equal to liability coverage
Underinsured bodily injury equal to liability coverage
 - 6 **Personal Injury Protection** of \$5,000 for medical, loss wages according to statute and \$5,000 accidental death
 - 7 **If male and female rates are different, use the highest of the two**

Submit to: Arkansas Insurance Department
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Little Rock, AR 72201-1904

Telephone: 501-371-2800

Email as an attachment to: insurance.pnc@arkansas.gov
You may also attach to a SERFF filing or submit on a compact disk

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	5% to 15	%
AUTO/HOMEOWNERS	N/A	%
GOOD STUDENT	10	%
ANTI-THEFT DEVICE	15% to 20	%
Over 55 Defensive Driver Discount	10	%
\$250/\$500 Deductible Comp./Coll.	up to 29.5	%

		Fayetteville - 3				Trumann - 23				Little Rock - 1				Lake Village - 21				Pine Bluff - 31				
Vehicle	Coverages	Gender	Female	Male	Male or Female	Female	Male	Male or Female	Female	Male	Male or Female	Female	Male	Male or Female	Female	Male	Male or Female	Female	Male	Male or Female		
		Age	18	18	40	18	18	40	18	18	40	18	18	40	18	18	40	18	18	40		
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability		\$525	\$595	\$189	\$195	\$496	\$561	\$180	\$186	\$587	\$666	\$206	\$213	\$452	\$511	\$168	\$173	\$611	\$693	\$211	\$218
	Minimum Liability with Comprehensive and Collision		\$923	\$1,071	\$329	\$318	\$860	\$999	\$312	\$302	\$944	\$1,092	\$331	\$324	\$805	\$935	\$297	\$286	\$1,016	\$1,178	\$353	\$343
	100/300/50 Liability with Comprehensive and Collision		\$1,036	\$1,197	\$378	\$369	\$972	\$1,123	\$361	\$351	\$1,082	\$1,246	\$387	\$382	\$908	\$1,048	\$343	\$333	\$1,157	\$1,337	\$410	\$402
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		\$577	\$654	\$203	\$209	\$545	\$618	\$193	\$199	\$641	\$729	\$221	\$229	\$496	\$562	\$180	\$185	\$674	\$766	\$227	\$235
	Minimum Liability with Comprehensive and Collision		\$1,139	\$1,330	\$394	\$377	\$1,060	\$1,238	\$373	\$356	\$1,147	\$1,332	\$391	\$379	\$994	\$1,162	\$355	\$338	\$1,247	\$1,454	\$422	\$406
	100/300/50 Liability with Comprehensive and Collision		\$1,259	\$1,463	\$445	\$429	\$1,178	\$1,369	\$424	\$408	\$1,293	\$1,497	\$449	\$439	\$1,103	\$1,282	\$403	\$387	\$1,398	\$1,623	\$481	\$466
2003 Honda Odyssey "EX"	Minimum Liability		\$469	\$530	\$172	\$178	\$444	\$502	\$165	\$170	\$521	\$590	\$187	\$193	\$406	\$457	\$154	\$159	\$546	\$619	\$192	\$198
	Minimum Liability with Comprehensive and Collision		\$997	\$1,164	\$354	\$337	\$928	\$1,085	\$337	\$319	\$993	\$1,155	\$348	\$335	\$874	\$1,023	\$322	\$304	\$1,083	\$1,264	\$377	\$360
	100/300/50 Liability with Comprehensive and Collision		\$1,098	\$1,276	\$400	\$383	\$1,028	\$1,195	\$382	\$365	\$1,115	\$1,291	\$400	\$388	\$966	\$1,124	\$365	\$348	\$1,208	\$1,404	\$429	\$413
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$533	\$604	\$189	\$195	\$505	\$572	\$181	\$186	\$588	\$667	\$205	\$212	\$460	\$520	\$169	\$174	\$625	\$709	\$213	\$220
	Minimum Liability with Comprehensive and Collision		\$1,193	\$1,397	\$411	\$389	\$1,109	\$1,299	\$389	\$368	\$1,180	\$1,376	\$401	\$385	\$1,044	\$1,224	\$372	\$350	\$1,297	\$1,517	\$438	\$417
	100/300/50 Liability with Comprehensive and Collision		\$1,303	\$1,519	\$459	\$438	\$1,217	\$1,419	\$437	\$416	\$1,314	\$1,525	\$456	\$441	\$1,143	\$1,334	\$417	\$396	\$1,434	\$1,671	\$494	\$474
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$488	\$552	\$177	\$183	\$462	\$522	\$170	\$175	\$541	\$613	\$193	\$199	\$421	\$475	\$159	\$163	\$569	\$645	\$198	\$205
	Minimum Liability with Comprehensive and Collision		\$1,270	\$1,494	\$439	\$410	\$1,178	\$1,388	\$416	\$388	\$1,241	\$1,452	\$423	\$401	\$1,115	\$1,314	\$399	\$370	\$1,366	\$1,605	\$464	\$436
	100/300/50 Liability with Comprehensive and Collision		\$1,374	\$1,609	\$486	\$458	\$1,281	\$1,501	\$462	\$435	\$1,367	\$1,593	\$476	\$455	\$1,209	\$1,418	\$442	\$415	\$1,495	\$1,749	\$518	\$491
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$549	\$622	\$193	\$200	\$520	\$589	\$185	\$191	\$604	\$685	\$209	\$216	\$473	\$535	\$172	\$177	\$644	\$731	\$217	\$225
	Minimum Liability with Comprehensive and Collision		\$1,074	\$1,250	\$370	\$355	\$997	\$1,161	\$349	\$335	\$1,078	\$1,250	\$367	\$357	\$934	\$1,088	\$332	\$318	\$1,178	\$1,370	\$397	\$383
	100/300/50 Liability with Comprehensive and Collision		\$1,184	\$1,373	\$418	\$405	\$1,106	\$1,282	\$397	\$384	\$1,213	\$1,401	\$422	\$413	\$1,034	\$1,199	\$378	\$364	\$1,316	\$1,525	\$452	\$440

SERFF Tracking Number: *USPX-125696771* *State:* *Arkansas*
First Filing Company: *United Services Automobile Association, ...* *State Tracking Number:* *EFT \$100*
Company Tracking Number: *AUTAR00071CGR01*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: *2008 Tier Program*
Project Name/Number: *2008 Tier Program/AUTAR00071CGR01*

Attachment "APCS 200-25941.XLS" is not a PDF document and cannot be reproduced here.

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number:	200-25968
Company Name:	USAA Casualty Insurance Company
Contact Person:	Scott Hawthorne, MSIM, CPCU, ARC
Telephone No.:	800-531-8722, ext. 8-5315
Email Address:	scott.hawthorne@usaa.com
Effective Date:	8/11/2008

- Assumptions to Use:**
- Liability -Minimum** \$25,000 per person
 - Bodily Injury** \$50,000 per accident
 - Property Damage** \$25,000 per accident
\$100 deductible per accident
 - Comprehensive & Collision** \$250 deductible per accident
 - The insured has elected to accept:**
Uninsured motorist property and bodily injury equal to liability coverage
Underinsured bodily injury equal to liability coverage
 - Personal Injury Protection** of \$5,000 for medical, loss wages according to statute and \$5,000 accidental death
 - If male and female rates are different, use the highest of the two**

Submit to: Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201-1904

Telephone: 501-371-2800

Email as an attachment to: insurance.pnc@arkansas.gov
You may also attach to a SERFF filing or submit on a compact disk

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	5% to 15	%
AUTO/HOMEOWNERS	N/A	%
GOOD STUDENT	10	%
ANTI-THEFT DEVICE	15% to 20	%
Over 55 Defensive Driver Discount	10	%
\$250/\$500 Deductible Comp./Coll.	up to 29.5	%

Vehicle	Coverages	Gender	Age	Fayetteville - 3				Trumann - 23				Little Rock - 1				Lake Village - 21				Pine Bluff - 31			
				Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability			\$487	\$551	\$177	\$183	\$459	\$519	\$169	\$174	\$539	\$611	\$192	\$198	\$420	\$474	\$158	\$163	\$564	\$639	\$197	\$203
	Minimum Liability with Comprehensive and Collision			\$834	\$964	\$298	\$291	\$778	\$899	\$283	\$275	\$855	\$985	\$301	\$296	\$727	\$841	\$270	\$262	\$919	\$1,062	\$320	\$313
	100/300/50 Liability with Comprehensive and Collision			\$939	\$1,080	\$345	\$338	\$680	\$1,012	\$330	\$323	\$980	\$1,125	\$354	\$350	\$822	\$945	\$314	\$307	\$1,048	\$1,206	\$373	\$367
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			\$534	\$605	\$190	\$196	\$503	\$569	\$180	\$186	\$588	\$667	\$205	\$212	\$460	\$519	\$168	\$174	\$621	\$705	\$211	\$218
	Minimum Liability with Comprehensive and Collision			\$1,024	\$1,190	\$354	\$341	\$952	\$1,107	\$335	\$322	\$1,033	\$1,196	\$353	\$343	\$892	\$1,037	\$319	\$306	\$1,122	\$1,304	\$379	\$366
	100/300/50 Liability with Comprehensive and Collision			\$1,135	\$1,313	\$402	\$390	\$1,060	\$1,227	\$383	\$371	\$1,166	\$1,345	\$407	\$399	\$992	\$1,148	\$364	\$352	\$1,259	\$1,457	\$434	\$423
2003 Honda Odyssey "EX"	Minimum Liability			\$436	\$492	\$162	\$167	\$412	\$464	\$155	\$160	\$479	\$542	\$175	\$180	\$377	\$424	\$146	\$150	\$505	\$571	\$179	\$185
	Minimum Liability with Comprehensive and Collision			\$894	\$1,040	\$318	\$305	\$832	\$968	\$302	\$289	\$894	\$1,036	\$314	\$304	\$783	\$911	\$289	\$275	\$973	\$1,131	\$339	\$325
	100/300/50 Liability with Comprehensive and Collision			\$988	\$1,143	\$362	\$349	\$925	\$1,070	\$346	\$333	\$1,006	\$1,160	\$363	\$354	\$869	\$1,005	\$331	\$318	\$1,088	\$1,259	\$388	\$376
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$493	\$558	\$177	\$183	\$466	\$527	\$169	\$174	\$539	\$611	\$190	\$196	\$426	\$480	\$158	\$163	\$575	\$652	\$197	\$204
	Minimum Liability with Comprehensive and Collision			\$1,068	\$1,245	\$367	\$350	\$991	\$1,157	\$348	\$331	\$1,060	\$1,232	\$361	\$348	\$932	\$1,088	\$332	\$315	\$1,163	\$1,355	\$391	\$375
	100/300/50 Liability with Comprehensive and Collision			\$1,169	\$1,357	\$413	\$397	\$1,091	\$1,267	\$393	\$377	\$1,182	\$1,367	\$412	\$400	\$1,024	\$1,189	\$375	\$359	\$1,288	\$1,494	\$444	\$428
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$453	\$511	\$167	\$172	\$428	\$482	\$159	\$164	\$497	\$562	\$179	\$185	\$391	\$441	\$149	\$154	\$525	\$595	\$185	\$191
	Minimum Liability with Comprehensive and Collision			\$1,131	\$1,324	\$389	\$367	\$1,049	\$1,230	\$369	\$347	\$1,111	\$1,295	\$378	\$361	\$991	\$1,161	\$353	\$331	\$1,219	\$1,427	\$413	\$390
	100/300/50 Liability with Comprehensive and Collision			\$1,228	\$1,431	\$434	\$413	\$1,144	\$1,334	\$413	\$392	\$1,226	\$1,423	\$428	\$412	\$1,079	\$1,258	\$395	\$374	\$1,338	\$1,558	\$463	\$442
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$508	\$574	\$181	\$187	\$480	\$542	\$172	\$178	\$554	\$627	\$194	\$200	\$438	\$494	\$161	\$166	\$593	\$672	\$202	\$208
	Minimum Liability with Comprehensive and Collision			\$968	\$1,122	\$334	\$323	\$898	\$1,042	\$315	\$304	\$973	\$1,125	\$333	\$325	\$841	\$975	\$300	\$289	\$1,062	\$1,232	\$358	\$347
	100/300/50 Liability with Comprehensive and Collision			\$1,070	\$1,235	\$380	\$370	\$999	\$1,153	\$361	\$351	\$1,096	\$1,262	\$384	\$377	\$934	\$1,078	\$344	\$333	\$1,189	\$1,372	\$410	\$401

SERFF Tracking Number: *USPX-125696771* *State:* *Arkansas*
First Filing Company: *United Services Automobile Association, ...* *State Tracking Number:* *EFT \$100*
Company Tracking Number: *AUTAR00071CGR01*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: *2008 Tier Program*
Project Name/Number: *2008 Tier Program/AUTAR00071CGR01*

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Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number:	200-25968
Company Name:	USAA Casualty Insurance Company
Contact Person:	Scott Hawthorne, MSIM, CPCU, ARC
Telephone No.:	800-531-8722, ext. 8-5315
Email Address:	scott.hawthorne@usaa.com
Effective Date:	8/11/2008

- Assumptions to Use:**
- Liability -Minimum** \$25,000 per person
 - Bodily Injury** \$50,000 per accident
 - Property Damage** \$25,000 per accident
\$100 deductible per accident
 - Comprehensive & Collision** \$250 deductible per accident
 - The insured has elected to accept:**
Uninsured motorist property and bodily injury equal to liability coverage
Underinsured bodily injury equal to liability coverage
 - Personal Injury Protection** of \$5,000 for medical, loss wages according to statute and \$5,000 accidental death
 - If male and female rates are different, use the highest of the two**

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1200 West Third Street
Little Rock, AR 72201-1904

Telephone: 501-371-2800

Email as an attachment to: insurance.pnc@arkansas.gov
You may also attach to a SERFF filing or submit on a compact disk

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	5% to 15	%
AUTO/HOMEOWNERS	N/A	%
GOOD STUDENT	10	%
ANTI-THEFT DEVICE	15% to 20	%
Over 55 Defensive Driver Discount	10	%
\$250/\$500 Deductible Comp./Coll.	up to 29.5	%

Vehicle	Coverages	Gender	Age	Fayetteville - 3				Trumann - 23				Little Rock - 1				Lake Village - 21				Pine Bluff - 31			
				Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability			\$487	\$551	\$177	\$183	\$459	\$519	\$169	\$174	\$539	\$611	\$192	\$198	\$420	\$474	\$158	\$163	\$564	\$639	\$197	\$203
	Minimum Liability with Comprehensive and Collision			\$834	\$964	\$298	\$291	\$778	\$899	\$283	\$275	\$855	\$985	\$301	\$296	\$727	\$841	\$270	\$262	\$919	\$1,062	\$320	\$313
	100/300/50 Liability with Comprehensive and Collision			\$939	\$1,080	\$345	\$338	\$680	\$1,012	\$330	\$323	\$980	\$1,125	\$354	\$350	\$822	\$945	\$314	\$307	\$1,048	\$1,206	\$373	\$367
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			\$534	\$605	\$190	\$196	\$503	\$569	\$180	\$186	\$588	\$667	\$205	\$212	\$460	\$519	\$168	\$174	\$621	\$705	\$211	\$218
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	Minimum Liability with Comprehensive and Collision			\$1,068	\$1,245	\$367	\$350	\$991	\$1,157	\$348	\$331	\$1,060	\$1,232	\$361	\$348	\$932	\$1,088	\$332	\$315	\$1,163	\$1,355	\$391	\$375
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2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$453	\$511	\$167	\$172	\$428	\$482	\$159	\$164	\$497	\$562	\$179	\$185	\$391	\$441	\$149	\$154	\$525	\$595	\$185	\$191
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	100/300/50 Liability with Comprehensive and Collision			\$1,228	\$1,431	\$434	\$413	\$1,144	\$1,334	\$413	\$392	\$1,226	\$1,423	\$428	\$412	\$1,079	\$1,258	\$395	\$374	\$1,338	\$1,558	\$463	\$442
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$508	\$574	\$181	\$187	\$480	\$542	\$172	\$178	\$554	\$627	\$194	\$200	\$438	\$494	\$161	\$166	\$593	\$672	\$202	\$208
	Minimum Liability with Comprehensive and Collision			\$968	\$1,122	\$334	\$323	\$898	\$1,042	\$315	\$304	\$973	\$1,125	\$333	\$325	\$841	\$975	\$300	\$289	\$1,062	\$1,232	\$358	\$347
	100/300/50 Liability with Comprehensive and Collision			\$1,070	\$1,235	\$380	\$370	\$999	\$1,153	\$361	\$351	\$1,096	\$1,262	\$384	\$377	\$934	\$1,078	\$344	\$333	\$1,189	\$1,372	\$410	\$401

SERFF Tracking Number: *USPX-125696771* *State:* *Arkansas*
First Filing Company: *United Services Automobile Association, ...* *State Tracking Number:* *EFT \$100*
Company Tracking Number: *AUTAR00071CGR01*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: *2008 Tier Program*
Project Name/Number: *2008 Tier Program/AUTAR00071CGR01*

Attachment "APCS 200-25968.XLS" is not a PDF document and cannot be reproduced here.

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: 50%; 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 #
USAA Group	200

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
United Services Automobile Association	TX	25941	74-0959140	
USAA Casualty Insurance Company	TX	25968	59-3019540	
USAA General Indemnity Company	TX	18600	74-1718283	
Garrison Property and Casualty Insurance Company	TX	21253	43-1803614	

5. Company Tracking Number	AUTAR00071CGR01
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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
	Scott Hawthorne, CPCU, ChFC, CLU 9800 Fredericksburg Road, ATTN: Insurance Regulatory Compliance, A-03- W San Antonio TX 78288- 1033	Compliance Analyst	800-531-8722	210-498-5081	scott.hawthorne@usaa.c om
7.	Signature of authorized filer		<i>Scott Hawthorne</i>		
8.	Please print name of authorized filer		Scott Hawthorne, CPCU, ChFC, CLU		

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

9.	Type of Insurance (TOI)	19.0 Personal Auto
10.	Sub-Type of Insurance (Sub-TOI)	19.0001 Private Passenger Auto (PPA)
11.	State Specific Product code(s) (if applicable) [See State Specific Requirements]	
12.	Company Program Title (Marketing Title)	Personal 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: 08/11/2008 Renewal: 09/07/2008
15.	Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16.	Reference Organization (if applicable)	

Effective March 1, 2007

17.	Reference Organization # & Title	
18.	Company's Date of Filing	06-16-2008
19.	Status of filing in domicile	<input checked="" type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document

20.	This filing transmittal is part of Company Tracking #	AUTAR00071CGR01
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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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Based on a review of our latest automobile experience in Arkansas, we hereby file an overall rate level change of 14.9% for USAA, 17.7% for USAA-CIC, 0.0% for USAA-GIC, and 28.6% for Garrison to become effective August 11, 2008 for new business and September 7, 2008 for renewal business. Changes to our personal auto rating plan include revised territory relativities, rate caps, and tier relativities. We are also adding the Model Year 2010 factor. In addition, we are making changes to our underwriting program. Insurance credit score will be ordered annually based on the ChoicePoint Attract One model on each personal auto policy and the score will be considered in tier placement. Based upon the update of all tiering components, an insured can move to a lower or higher rated tier at each renewal.

We are implementing a storage discount for use with our personal auto policy. The discount will be 90% for all coverages except Comprehensive which will have a 25% discount. The rule and discount amounts are provided in our personal auto manual pages. We are introducing our Storage Endorsement A155CW(01) 05-08 for use with this discount. The endorsement reduces both liability to state financial responsibility limits and collision to a maximum of the lienholder's interest only if the vehicle is driven while the discount is present. The Storage Endorsement has been filed under the related filing #AUTAR00071CGF01.

Lastly, we are also taking this opportunity to make the following correction and editorial revisions to a couple of rules used with our Personal Auto Program. Reference to gender was removed from our Occasional Operator Discount rule found in Rule 4 Classifications. Our Rule 19 Miscellaneous Types was renamed to Miscellaneous Vehicles and amended to display comprehensive and collision deductibles available for trailers, snowmobiles, all-terrain vehicles, and golfcarts. Also, we have replaced the four company names with USAA GROUP on the General Rules in order to save space.

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]
<p>Check #: EFT Amount: \$100.00</p> <p>\$100 per rate/rule filing.</p> <p style="text-align: center;">Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.</p>	

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

SERFF RATE/RULE SCHEDULE

Rate Action	Increase						
Filing Method:	File and Use						
Rate Change by Company							
Company Name	% Indicated Change	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (Proposed)	Minimum % Change (Proposed)
United Services Automobile Association	0	14.9	\$3446778	16866	\$24616019	15	-15
USAA Casualty Insurance Company	0	17.7	\$2030959	9561	\$12465032	10	-10
USAA General Indemnity Company	0	0	\$0	1135	\$1623021	15	-15
Garrison Property and Casualty Insurance Company	0	28.6	\$206902	796	\$733564	10	-10

Overall Rate Information – Multiple Company Filing

% Indicated Change	0
Overall percentage rate impact for this filing	15.3
Effect of Rate Filing – Written premium change for this program	\$5684639
Effect of Rate Filing – Number of policyholders affected	28358

Details of Previous Rate Filing

Overall percentage of last revision	0.6
Effective Date of last rate revision	09/30/2007
Filing Method of Last Filing	File and Use

	Document Title	Rule # or Page #	Action	Previous state filing number
01	AR Auto Rate Pages		Replacement	AR0710150
02	AR Auto General Rules		Replacement	AR069506

This will acknowledge receipt of the captioned filing. The request for the rate increase(s) must be justified with loss data. Additionally, the RF-1 for Garrison indicates the maximum increase for an insured which is less than the overall request. Please correct this or clarify. The APCS forms should not be altered before being submitted, and the NA should be replaced with a zero.

The filing support originally submitted has been updated to include loss data for Garrison. The maximum increase on RF-1 is the capped effect. At each renewal, the policy premium will move toward the filed rates, subject to the rate cap. This limits the renewal-to-renewal impact for each insured, while eventually achieving the filed rates. The APCS forms have been corrected to their original format and NA has been replaced by zero. Please see the respective attachments.

USAA GROUP
ARKANSAS
PERCENTAGE EFFECTS OF PROPOSED CHANGE

Coverage	USAA	USAA-CIC	USAA-GIC	GARRISON	GROUP
Bodily Injury	15.0%	21.0%	4.0%	32.1%	16.5%
Uninsured Motorists	35.0%	35.0%	-12.0%	47.8%	33.9%
Personal Injury Protection	15.0%	0.0%	0.0%	21.0%	8.8%
Property Damage	16.0%	30.0%	0.0%	45.4%	20.1%
Liability Subtotal	19.4%	23.9%	0.1%	37.8%	20.3%
Comprehensive	6.0%	0.0%	0.0%	5.0%	3.9%
Rental Reimbursement	0.0%	0.0%	0.0%	0.0%	0.0%
Towing and Labor	0.0%	0.0%	0.0%	0.0%	0.0%
Collision	11.0%	14.0%	0.0%	23.2%	11.6%
Physical Damage Subtotal	8.7%	9.0%	0.0%	16.4%	8.6%
All Coverages Total	14.9%	17.7%	0.0%	28.6%	15.3%

USAA
ARKANSAS
Accident Year Indications Vs. Proposed Change

Coverage	Three Year Indications (2005-2007)	Effects of Proposed Change
Bodily Injury	15.3%	15.0%
Uninsured Motorists	36.0%	35.0%
Personal Injury Protection	29.7%	15.0%
Property Damage	16.5%	16.0%
Liability Subtotal	21.4%	19.4%
Comprehensive	6.7%	6.0%
Rental Reimbursement	8.8%	0.0%
Towing and Labor	-20.4%	0.0%
Collision	11.2%	11.0%
Physical Damage Subtotal	8.9%	8.7%
All Coverages	16.2%	14.9%

USAA - CIC
ARKANSAS
Accident Year Indications Vs. Proposed Change

Coverage	Three Year Indications (2005-2007)	Effects of Proposed Change
Bodily Injury	21.5%	21.0%
Uninsured Motorists	35.2%	35.0%
Personal Injury Protection	4.4%	0.0%
Property Damage	39.9%	30.0%
Liability Subtotal	28.2%	23.9%
Comprehensive	-2.4%	0.0%
Rental Reimbursement	-4.4%	0.0%
Towing and Labor	-1.6%	0.0%
Collision	14.3%	14.0%
Physical Damage Subtotal	8.3%	9.0%
All Coverages	19.9%	17.7%

GARRISON
ARKANSAS
Accident Year Indications Vs. Proposed Change

Coverage	Two Year Indications (2006 - 2007)	Effects of Proposed Change
Bodily Injury	75.1%	32.1%
Uninsured Motorists	72.6%	47.8%
Personal Injury Protection	219.8%	21.0%
Property Damage	18.9%	45.4%
Liability Subtotal	75.6%	37.8%
Comprehensive	10.2%	5.0%
Rental Reimbursement	34.7%	0.0%
Towing and Labor	66.5%	0.0%
Collision	49.5%	23.2%
Physical Damage Subtotal	37.8%	16.4%
All Coverages	59.3%	28.6%

USAA
ARKANSAS
CALCULATION OF INDICATED STATEWIDE RATE LEVEL CHANGE

Coverage/Accident Year (Accident Years ending December 31 evaluated at 15 months)	(1) Prospective Earned Premium at Present Rate Level	(2) Proj Ultimate Developed Incurred Losses & LAE	(3) =(2)/(1) Total Prospective Loss Ratio	(4) Trended Expense Provision	(5) Variable Permissible Loss Ratio	(6) =((4)+(3))/(5)-1 Indicated Rate Level Change
Total Limits Bodily Injury						
2005	\$4,803,822	\$4,385,972	91.3%	10.8%	87.3%	17.0%
2006	\$5,031,255	\$4,396,452	87.4%	10.8%	87.3%	12.5%
2007	\$5,333,726	\$4,856,880	91.1%	10.8%	87.3%	16.7%
Total	\$15,168,803	\$13,639,304	89.9%	10.8%	87.3%	15.3%
Uninsured Motorists						
2005	\$2,569,872	\$3,491,972	135.9%	10.8%	87.3%	68.0%
2006	\$2,703,690	\$2,310,268	85.4%	10.8%	87.3%	10.2%
2007	\$2,887,708	\$3,003,753	104.0%	10.8%	87.3%	31.5%
Total	\$8,161,270	\$8,805,993	107.9%	10.8%	87.3%	36.0%
Personal Injury Protection						
2005	\$1,200,531	\$1,234,236	102.8%	10.8%	87.3%	30.1%
2006	\$1,260,032	\$1,321,912	104.9%	10.8%	87.3%	32.5%
2007	\$1,337,264	\$1,333,451	99.7%	10.8%	87.3%	26.6%
Total	\$3,797,827	\$3,889,599	102.4%	10.8%	87.3%	29.7%
Total Limits Property Damage						
2005	\$3,672,080	\$3,216,488	87.6%	10.8%	87.3%	12.7%
2006	\$3,846,279	\$3,837,727	99.8%	10.8%	87.3%	26.7%
2007	\$4,077,323	\$3,487,941	85.5%	10.8%	87.3%	10.3%
Total	\$11,595,682	\$10,542,156	90.9%	10.8%	87.3%	16.5%
Comprehensive (All Deductibles)						
2005	\$2,726,631	\$2,592,828	95.1%	10.8%	82.7%	28.1%
2006	\$2,860,046	\$1,945,798	68.0%	10.8%	82.7%	-4.7%
2007	\$3,042,539	\$2,143,506	70.5%	10.8%	82.7%	-1.7%
Total	\$8,629,216	\$6,682,132	77.4%	10.8%	82.7%	6.7%
Rental Reimbursement						
2005	\$358,758	\$265,932	74.1%	10.8%	82.7%	2.7%
2006	\$386,204	\$313,038	81.1%	10.8%	82.7%	11.1%
2007	\$419,806	\$343,579	81.8%	10.8%	82.7%	12.0%
Total	\$1,164,768	\$922,549	79.2%	10.8%	82.7%	8.8%
Towing and Labor						
2005	\$217,712	\$115,110	52.9%	10.8%	82.7%	-23.0%
2006	\$235,594	\$131,931	56.0%	10.8%	82.7%	-19.2%
2007	\$256,330	\$143,167	55.9%	10.8%	82.7%	-19.3%
Total	\$709,636	\$390,208	55.0%	10.8%	82.7%	-20.4%
Collision (All Deductibles)						
2005	\$5,855,774	\$4,554,686	77.8%	10.8%	82.7%	7.1%
2006	\$6,131,636	\$5,076,994	82.8%	10.8%	82.7%	13.2%
2007	\$6,522,413	\$5,398,446	82.8%	10.8%	82.7%	13.2%
Total	\$18,509,823	\$15,030,126	81.2%	10.8%	82.7%	11.2%

USAA - CIC
ARKANSAS
CALCULATION OF INDICATED STATEWIDE RATE LEVEL CHANGE

Coverage/Accident Year (Accident Years ending December 31 evaluated at 15 months)	(1) Prospective Earned Premium at Present Rate Level	(2) Proj Ultimate Developed Incurred Losses & LAE	(3) =(2)/(1) Total Prospective Loss Ratio	(4) Trended Expense Provision	(5) Variable Permissible Loss Ratio	(6) =((4)+(3))/(5)-1 Indicated Rate Level Change
Total Limits Bodily Injury						
2005	\$1,989,363	\$1,764,071	88.7%	10.8%	87.3%	14.0%
2006	\$2,110,099	\$2,382,537	112.9%	10.8%	87.3%	41.7%
2007	\$2,223,803	\$1,879,137	84.5%	10.8%	87.3%	9.2%
Total	\$6,323,265	\$6,025,745	95.3%	10.8%	87.3%	21.5%
Uninsured Motorists						
2005	\$1,361,056	\$1,127,385	82.8%	10.8%	87.3%	7.2%
2006	\$1,446,187	\$1,652,028	114.2%	10.8%	87.3%	43.2%
2007	\$1,533,894	\$1,874,327	122.2%	10.8%	87.3%	52.3%
Total	\$4,341,137	\$4,653,740	107.2%	10.8%	87.3%	35.2%
Personal Injury Protection						
2005	\$766,554	\$503,056	65.6%	10.8%	87.3%	-12.5%
2006	\$812,994	\$857,494	105.5%	10.8%	87.3%	33.2%
2007	\$856,888	\$594,939	69.4%	10.8%	87.3%	-8.1%
Total	\$2,436,436	\$1,955,489	80.3%	10.8%	87.3%	4.4%
Total Limits Property Damage						
2005	\$1,768,557	\$1,877,830	106.2%	10.8%	87.3%	34.0%
2006	\$1,876,091	\$2,190,110	116.7%	10.8%	87.3%	46.0%
2007	\$1,978,522	\$2,187,840	110.6%	10.8%	87.3%	39.1%
Total	\$5,623,170	\$6,255,780	111.3%	10.8%	87.3%	39.9%
Comprehensive (All Deductibles)						
2005	\$1,209,481	\$894,140	73.9%	10.8%	82.7%	2.4%
2006	\$1,284,548	\$855,965	66.6%	10.8%	82.7%	-6.4%
2007	\$1,363,077	\$946,246	69.4%	10.8%	82.7%	-3.0%
Total	\$3,857,106	\$2,696,351	69.9%	10.8%	82.7%	-2.4%
Rental Reimbursement						
2005	\$203,892	\$135,689	66.5%	10.8%	82.7%	-6.5%
2006	\$222,599	\$165,343	74.3%	10.8%	82.7%	2.9%
2007	\$242,169	\$155,925	64.4%	10.8%	82.7%	-9.1%
Total	\$668,660	\$456,957	68.3%	10.8%	82.7%	-4.4%
Towing and Labor						
2005	\$106,606	\$75,864	71.2%	10.8%	82.7%	-0.8%
2006	\$116,364	\$82,234	70.7%	10.8%	82.7%	-1.5%
2007	\$125,798	\$88,180	70.1%	10.8%	82.7%	-2.2%
Total	\$348,768	\$246,278	70.6%	10.8%	82.7%	-1.6%
Collision (All Deductibles)						
2005	\$2,858,868	\$2,411,287	84.3%	10.8%	82.7%	15.0%
2006	\$3,033,222	\$2,870,540	94.6%	10.8%	82.7%	27.4%
2007	\$3,217,574	\$2,346,309	72.9%	10.8%	82.7%	1.2%
Total	\$9,109,664	\$7,628,136	83.7%	10.8%	82.7%	14.3%

GARRISON
ARKANSAS
CALCULATION OF INDICATED STATEWIDE RATE LEVEL CHANGE

Coverage/Accident Year (Accident Years ending December 31 evaluated at 15 months)	(1) Prospective Earned Premium at Present Rate Level	(2) Proj Ultimate Developed Incurred Losses & LAE	(3) =(2)/(1) Total Prospective Loss Ratio	(4) Trended Expense Provision	(5) Variable Permissible Loss Ratio	(6) =((4)+(3))/(5)-1 Indicated Rate Level Change
Total Limits Bodily Injury						
2006	\$17,260	\$15,254	88.4%	10.8%	87.3%	13.6%
2007	\$121,296	\$181,593	149.7%	10.8%	87.3%	83.9%
Total	\$138,556	\$196,847	142.1%	10.8%	87.3%	75.1%
Uninsured Motorists						
2006	\$8,804	\$65,839	747.8%	10.8%	87.3%	769.0%
2007	\$61,677	\$32,798	53.2%	10.8%	87.3%	-26.7%
Total	\$70,481	\$98,637	139.9%	10.8%	87.3%	72.6%
Personal Injury Protection						
2006	\$6,955	\$48,912	703.3%	10.8%	87.3%	717.9%
2007	\$48,458	\$99,797	205.9%	10.8%	87.3%	148.3%
Total	\$55,413	\$148,709	268.4%	10.8%	87.3%	219.8%
Total Limits Property Damage						
2006	\$15,858	\$11,754	74.1%	10.8%	87.3%	-2.7%
2007	\$111,538	\$106,779	95.7%	10.8%	87.3%	22.0%
Total	\$127,396	\$118,533	93.0%	10.8%	87.3%	18.9%
Comprehensive (All Deductibles)						
2006	\$10,785	\$2,215	20.5%	10.8%	82.7%	-62.1%
2007	\$77,091	\$68,390	88.7%	10.8%	82.7%	20.3%
Total	\$87,876	\$70,605	80.3%	10.8%	82.7%	10.2%
Rental Reimbursement						
2006	\$1,534	\$0	0.0%	10.8%	82.7%	-86.9%
2007	\$10,861	\$12,467	114.8%	10.8%	82.7%	51.9%
Total	\$12,395	\$12,467	100.6%	10.8%	82.7%	34.7%
Towing and Labor						
2006	\$782	\$970	124.0%	10.8%	82.7%	63.0%
2007	\$5,236	\$6,669	127.4%	10.8%	82.7%	67.1%
Total	\$6,018	\$7,639	126.9%	10.8%	82.7%	66.5%
Collision (All Deductibles)						
2006	\$24,682	\$19,161	77.6%	10.8%	82.7%	6.9%
2007	\$177,798	\$209,202	117.7%	10.8%	82.7%	55.3%
Total	\$202,480	\$228,363	112.8%	10.8%	82.7%	49.5%

USAA
ARKANSAS
CALCULATION OF EARNED PREMIUM AT PRESENT RATE LEVEL

Coverage/Accident Year (Accident Years ending December 31 evaluated at 15 months)	(1) Earned Premium at Present Rate Level	(2) Premium Trend Factor	(3) =(1)*(2) Prospective Earned Premium at Present Rate Level
Total Limits Bodily Injury			
2005	\$4,728,659	1.016	\$4,803,822
2006	\$4,919,379	1.023	\$5,031,255
2007	\$5,156,763	1.034	\$5,333,726
Uninsured Motorists			
2005	\$2,131,932	1.205	\$2,569,872
2006	\$2,387,223	1.133	\$2,703,690
2007	\$2,816,555	1.025	\$2,887,708
Personal Injury Protection			
2005	\$1,085,962	1.105	\$1,200,531
2006	\$1,173,889	1.073	\$1,260,032
2007	\$1,263,107	1.059	\$1,337,264
Total Limits Property Damage			
2005	\$3,618,810	1.015	\$3,672,080
2006	\$3,780,537	1.017	\$3,846,279
2007	\$3,980,732	1.024	\$4,077,323
Comprehensive (All Deductibles)			
2005	\$2,397,993	1.137	\$2,726,631
2006	\$2,623,031	1.090	\$2,860,046
2007	\$2,910,633	1.045	\$3,042,539
Rental Reimbursement			
2005	\$304,002	1.180	\$358,758
2006	\$342,294	1.128	\$386,204
2007	\$387,624	1.083	\$419,806
Towing and Labor			
2005	\$215,397	1.011	\$217,712
2006	\$233,221	1.010	\$235,594
2007	\$254,792	1.006	\$256,330
Collision (All Deductibles)			
2005	\$4,973,282	1.177	\$5,855,774
2006	\$5,466,275	1.122	\$6,131,636
2007	\$5,992,548	1.088	\$6,522,413

USAA - CIC
ARKANSAS
CALCULATION OF EARNED PREMIUM AT PRESENT RATE LEVEL

Coverage/Accident Year (Accident Years ending December 31 evaluated at 15 months)	(1) Earned Premium at Present Rate Level	(2) Premium Trend Factor	(3) =(1)*(2) Prospective Earned Premium at Present Rate Level
Total Limits Bodily Injury			
2005	\$1,973,441	1.008	\$1,989,363
2006	\$2,132,756	0.989	\$2,110,099
2007	\$2,221,881	1.001	\$2,223,803
Uninsured Motorists			
2005	\$1,232,470	1.104	\$1,361,056
2006	\$1,375,688	1.051	\$1,446,187
2007	\$1,556,336	0.986	\$1,533,894
Personal Injury Protection			
2005	\$682,004	1.124	\$766,554
2006	\$764,555	1.063	\$812,994
2007	\$808,868	1.059	\$856,888
Total Limits Property Damage			
2005	\$1,762,774	1.003	\$1,768,557
2006	\$1,904,168	0.985	\$1,876,091
2007	\$1,977,899	1.000	\$1,978,522
Comprehensive (All Deductibles)			
2005	\$1,090,949	1.109	\$1,209,481
2006	\$1,211,276	1.060	\$1,284,548
2007	\$1,324,718	1.029	\$1,363,077
Rental Reimbursement			
2005	\$182,343	1.118	\$203,892
2006	\$205,172	1.085	\$222,599
2007	\$228,224	1.061	\$242,169
Towing and Labor			
2005	\$107,784	0.989	\$106,606
2006	\$117,509	0.990	\$116,364
2007	\$126,522	0.994	\$125,798
Collision (All Deductibles)			
2005	\$2,465,076	1.160	\$2,858,868
2006	\$2,775,250	1.093	\$3,033,222
2007	\$3,018,691	1.066	\$3,217,574

GARRISON
ARKANSAS
CALCULATION OF EARNED PREMIUM AT PRESENT RATE LEVEL

Coverage/Accident Year (Accident Years ending December 31 evaluated at 15 months)	(1) Earned Premium at Present Rate Level	(2) Premium Trend Factor	(3) =(1)*(2) Prospective Earned Premium at Present Rate Level
Total Limits Bodily Injury			
2006	\$21,180	0.815	\$17,260
2007	\$121,414	0.999	\$121,296
Uninsured Motorists			
2006	\$8,709	1.011	\$8,804
2007	\$62,722	0.983	\$61,677
Personal Injury Protection			
2006	\$7,200	0.966	\$6,955
2007	\$45,805	1.058	\$48,458
Total Limits Property Damage			
2006	\$18,703	0.848	\$15,858
2007	\$111,648	0.999	\$111,538
Comprehensive (All Deductibles)			
2006	\$12,214	0.883	\$10,785
2007	\$74,805	1.031	\$77,091
Rental Reimbursement			
2006	\$1,634	0.939	\$1,534
2007	\$11,206	0.969	\$10,861
Towing and Labor			
2006	\$804	0.973	\$782
2007	\$5,307	0.987	\$5,236
Collision (All Deductibles)			
2006	\$26,252	0.940	\$24,682
2007	\$166,535	1.068	\$177,798

USAA GROUP
ARKANSAS
PROJECTED PREMIUM TREND

<u>Coverage</u>	<u>USAA</u>	<u>USAA-CIC/GARRISON</u>
Total Limits Bodily Injury	2.3%	0.0%
Uninsured/Underinsured Motorist	1.9%	-0.8%
Personal Injury Protection	1.6%	2.0%
Total Limits Property Damage	1.2%	0.0%
Comprehensive	1.8%	1.8%
Collision	4.6%	3.8%
Rental Reimbursement	2.0%	2.0%
Towing and Labor	0.0%	0.0%

USAA
ARKANSAS
CALCULATION OF PROJECTED ULTIMATE LOSSES

Coverage/Accident Year (Accident Years ending December 31 evaluated at 15 months)	(1) Incurred Losses & LAE	(2) Loss Development Factor	(3) Loss Trend Factor	(4) Large Loss Factor	(5) Catastrophe Factor	(6) ULE Factor	(7) =(1)*(2)*(3)*(4)*(5)*(6) Proj Ultimate Developed Incurred Losses & LAE
Total Limits Bodily Injury							
2005	\$3,866,880	1.063	0.986	0.941	1.000	1.150	\$4,385,972
2006	\$2,887,159	1.184	1.127	0.992	1.000	1.150	\$4,396,452
2007	\$2,535,931	1.452	1.065	1.077	1.000	1.150	\$4,856,880
Uninsured Motorists							
2005	\$2,671,752	1.177	1.368	0.752	1.000	1.080	\$3,491,972
2006	\$1,496,027	1.348	1.165	0.910	1.000	1.080	\$2,310,268
2007	\$1,341,889	1.787	1.125	1.031	1.000	1.080	\$3,003,753
Personal Injury Protection							
2005	\$1,029,858	0.995	0.899	1.000	1.000	1.340	\$1,234,236
2006	\$1,068,278	0.990	0.933	1.000	1.000	1.340	\$1,321,912
2007	\$999,623	1.054	0.945	1.000	1.000	1.340	\$1,333,451
Total Limits Property Damage							
2005	\$2,569,139	1.002	1.096	1.000	1.000	1.140	\$3,216,488
2006	\$3,050,071	1.007	1.096	1.000	1.000	1.140	\$3,837,727
2007	\$2,746,581	1.047	1.064	1.000	1.000	1.140	\$3,487,941
Comprehensive							
2005	\$1,757,630	1.000	1.178	1.000	1.035	1.210	\$2,592,828
2006	\$1,731,042	1.001	1.109	1.000	0.837	1.210	\$1,945,798
2007	\$1,550,739	1.000	1.091	1.000	1.047	1.210	\$2,143,506
Rental Reimbursement							
2005	\$129,114	1.000	1.346	1.000	1.000	1.530	\$265,932
2006	\$165,246	0.999	1.239	1.000	1.000	1.530	\$313,038
2007	\$198,010	0.971	1.168	1.000	1.000	1.530	\$343,579
Towing and Labor							
2005	\$86,083	1.000	1.153	1.000	1.000	1.160	\$115,110
2006	\$102,562	1.000	1.109	1.000	1.000	1.160	\$131,931
2007	\$115,089	1.002	1.070	1.000	1.000	1.160	\$143,167
Collision							
2005	\$3,651,625	0.999	1.115	1.000	1.000	1.120	\$4,554,686
2006	\$4,091,718	0.996	1.112	1.000	1.000	1.120	\$5,076,994
2007	\$4,744,810	0.951	1.068	1.000	1.000	1.120	\$5,398,446

USAA - CIC
ARKANSAS
CALCULATION OF PROJECTED ULTIMATE LOSSES

Coverage/Accident Year (Accident Years ending December 31 evaluated at 15 months)	(1) Incurred Losses & LAE	(2) Loss Development Factor	(3) Loss Trend Factor	(4) Large Loss Factor	(5) Catastrophe Factor	(6) ULE Factor	(7) =(1)*(2)*(3)*(4)*(5)*(6) Proj Ultimate Developed Incurred Losses & LAE
Total Limits Bodily Injury							
2005	\$1,306,031	1.045	1.066	1.055	1.000	1.150	\$1,764,071
2006	\$1,848,335	1.159	1.043	0.927	1.000	1.150	\$2,382,537
2007	\$1,027,688	1.439	1.018	1.085	1.000	1.150	\$1,879,137
Uninsured Motorists							
2005	\$606,450	1.181	1.297	1.124	1.000	1.080	\$1,127,385
2006	\$840,258	1.374	1.253	1.057	1.000	1.080	\$1,652,028
2007	\$832,203	1.799	1.151	1.007	1.000	1.080	\$1,874,327
Personal Injury Protection							
2005	\$400,843	0.992	0.945	1.000	1.000	1.340	\$503,056
2006	\$659,676	0.992	0.978	1.000	1.000	1.340	\$857,494
2007	\$414,333	1.072	0.999	1.000	1.000	1.340	\$594,939
Total Limits Property Damage							
2005	\$1,459,252	1.002	1.127	1.000	1.000	1.140	\$1,877,830
2006	\$1,732,270	1.008	1.101	1.000	1.000	1.140	\$2,190,110
2007	\$1,706,015	1.048	1.074	1.000	1.000	1.140	\$2,187,840
Comprehensive							
2005	\$698,150	1.000	1.012	1.000	1.046	1.210	\$894,140
2006	\$906,787	1.000	1.024	1.000	0.762	1.210	\$855,965
2007	\$728,114	0.998	1.009	1.000	1.067	1.210	\$946,246
Rental Reimbursement							
2005	\$78,739	0.999	1.127	1.000	1.000	1.530	\$135,689
2006	\$97,361	0.997	1.113	1.000	1.000	1.530	\$165,343
2007	\$98,033	0.966	1.076	1.000	1.000	1.530	\$155,925
Towing and Labor							
2005	\$58,550	1.000	1.117	1.000	1.000	1.160	\$75,864
2006	\$64,950	1.000	1.091	1.000	1.000	1.160	\$82,234
2007	\$71,556	1.002	1.061	1.000	1.000	1.160	\$88,180
Collision							
2005	\$1,923,474	0.999	1.120	1.000	1.000	1.120	\$2,411,287
2006	\$2,368,591	0.996	1.086	1.000	1.000	1.120	\$2,870,540
2007	\$2,090,180	0.947	1.058	1.000	1.000	1.120	\$2,346,309

GARRISON
ARKANSAS
CALCULATION OF PROJECTED ULTIMATE LOSSES

Coverage/Accident Year (Accident Years ending December 31 evaluated at 15 months)	(1) Incurred Losses & LAE	(2) Loss Development Factor	(3) Loss Trend Factor	(4) Large Loss Factor	(5) Catastrophe Factor	(6) ULE Factor	(7) =(1)*(2)*(3)*(4)*(5)*(6) Proj Ultimate Developed Incurred Losses & LAE
Total Limits Bodily Injury							
2006	\$11,100	1.159	1.031	1.000	1.000	1.150	\$15,254
2007	\$106,950	1.439	1.026	1.000	1.000	1.150	\$181,593
Uninsured Motorists							
2006	\$35,657	1.374	1.244	1.000	1.000	1.080	\$65,839
2007	\$14,702	1.799	1.148	1.000	1.000	1.080	\$32,798
Personal Injury Protection							
2006	\$37,977	0.992	0.969	1.000	1.000	1.340	\$48,912
2007	\$69,908	1.072	0.994	1.000	1.000	1.340	\$99,797
Total Limits Property Damage							
2006	\$9,341	1.008	1.095	1.000	1.000	1.140	\$11,754
2007	\$83,210	1.048	1.074	1.000	1.000	1.140	\$106,779
Comprehensive							
2006	\$1,781	1.000	1.027	1.000	1.001	1.210	\$2,215
2007	\$56,089	0.998	1.019	1.000	0.991	1.210	\$68,390
Rental Reimbursement							
2006	\$0	0.997	1.000	1.000	1.000	1.530	\$0
2007	\$7,812	0.966	1.080	1.000	1.000	1.530	\$12,467
Towing and Labor							
2006	\$767	1.000	1.091	1.000	1.000	1.160	\$970
2007	\$5,419	1.002	1.059	1.000	1.000	1.160	\$6,669
Collision							
2006	\$15,742	0.996	1.091	1.000	1.000	1.120	\$19,161
2007	\$186,196	0.947	1.059	1.000	1.000	1.120	\$209,202

USAA GROUP
ARKANSAS
LOSS TREND SUMMARY

<u>Coverage</u>	<u>USAA</u>			<u>USAA-CIC/GARRISON</u>		
	<u>Frequency</u>	<u>Severity</u>	<u>Pure Premium</u>	<u>Frequency</u>	<u>Severity</u>	<u>Pure Premium</u>
Total Limits Bodily Injury						
Before 9/30/2007	-5.3%	5.9%	0.3%	-2.0%	2.5%	0.4%
After 9/30/2007	-3.2%	6.5%	3.1%	-1.0%	2.5%	1.5%
Uninsured/Underinsured Motorist						
Before 9/30/2007	7.0%	-0.8%	6.1%	10.0%	-1.5%	8.4%
After 9/30/2007	7.0%	-1.5%	5.4%	10.0%	-2.5%	7.2%
Personal Injury Protection						
Before 9/30/2007	-3.1%	-2.0%	-5.0%	0.0%	0.0%	0.0%
After 9/30/2007	-2.3%	-2.6%	-4.8%	2.0%	-4.0%	-2.1%
Total Limits Property Damage						
Before 9/30/2007	-1.3%	2.7%	1.4%	-1.0%	3.0%	2.0%
After 9/30/2007	1.5%	1.6%	3.1%	2.0%	2.0%	4.0%
Comprehensive						
Before 9/30/2007	-3.3%	5.4%	1.9%	-4.0%	5.0%	0.8%
After 9/30/2007	0.4%	1.4%	1.8%	1.0%	0.0%	1.0%
Collision						
Before 9/30/2007	1.7%	0.4%	2.1%	2.0%	1.0%	3.0%
After 9/30/2007	2.6%	0.0%	2.6%	3.0%	0.0%	3.0%
Rental Reimbursement						
Before 9/30/2007	2.0%	2.0%	4.0%	2.0%	2.0%	4.0%
After 9/30/2007	2.0%	2.0%	4.0%	2.0%	2.0%	4.0%
Towing and Labor						
Before 9/30/2007	-0.6%	3.0%	2.4%	0.0%	3.0%	3.0%
After 9/30/2007	-0.6%	3.0%	2.4%	0.0%	3.0%	3.0%

The selected trends are based on data through 3/31/2008

USAA
 ARKANSAS
 CALCULATION OF LARGE LOSS FACTORS
 CUTOFF: \$50,000

Bodily Injury

	ARKANSAS					COUNTRYWIDE		STATE ADJUSTED		(10) = (9) / (1)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
			= (2) - ((3) * CUTOFF)			= (1) - (4)		= (6) / SUM (6)		
CAY	Total Inc Loss + ALAE	Large Loss + ALAE	Large Loss Count	Normal Loss + ALAE	Excess Loss + ALAE	Excess Loss + ALAE	Excess Dist	Excess Loss + ALAE	Total Inc Loss + ALAE	Large Loss Adj Factor
1998	3,059,541	1,341,257	12	2,318,284	741,257	91,414,521	8.6%	452,729	2,771,013	0.9060
1999	2,916,365	1,234,744	12	2,281,621	634,744	104,984,904	9.9%	521,165	2,802,786	0.9610
2000	2,861,385	574,920	7	2,636,465	224,920	99,401,537	9.3%	489,579	3,126,044	1.0920
2001	3,094,043	1,008,090	10	2,585,953	508,090	109,816,501	10.3%	542,222	3,128,175	1.0110
2002	2,021,506	642,012	8	1,779,494	242,012	98,847,053	9.3%	489,579	2,269,073	1.1220
2003	3,205,825	1,357,765	11	2,398,060	807,765	128,998,362	12.1%	636,979	3,035,039	0.9470
2004	3,511,274	1,148,068	12	2,963,206	548,068	127,909,729	12.0%	631,715	3,594,921	1.0240
2005	3,866,880	1,566,450	14	3,000,430	866,450	129,407,111	12.1%	636,979	3,637,409	0.9410
2006	2,887,159	1,071,601	10	2,315,558	571,601	111,288,481	10.4%	547,486	2,863,044	0.9920
2007	2,535,931	319,385	4	2,416,546	119,385	63,411,397	6.0%	315,857	2,732,403	1.0770
1998 - 2007					5,264,292					
						1,065,479,594				

USAA
ARKANSAS
CATASTROPHE ADJUSTMENT
COMPREHENSIVE

Accident Year	(1)	(2)	(3) = (1) * (2)	(4)	(5) = (3) - (4)	(6) = (4) / (5)	(7) = (5) / (3) * (1 + Selected Provision)
	Total Incurred Losses and Paid ALAE	Loss Development Factor	Developed Incurred Losses And Paid ALAE	Incurred Catastrophe Losses and Paid ALAE	Developed Losses Excl. Catastrophes	Percent Catastrophe Losses	Catastrophe Adjustment Factor
1995	896,960	1.0000	896,960	16,665	880,295	1.9%	1.029
1996	1,481,450	1.0000	1,481,450	12,858	1,468,592	0.9%	1.039
1997	1,004,049	1.0000	1,004,049	751	1,003,298	0.1%	1.047
1998	1,051,417	1.0000	1,051,417	0	1,051,417	0.0%	1.048
1999	1,615,185	1.0000	1,615,185	304,510	1,310,675	23.2%	0.850
2000	1,602,146	1.0000	1,602,146	9,280	1,592,866	0.6%	1.042
2001	1,445,461	1.0000	1,445,461	1,163	1,444,298	0.1%	1.047
2002	1,262,108	1.0000	1,262,108	1,937	1,260,171	0.2%	1.046
2003	1,437,696	1.0000	1,437,696	21,675	1,416,021	1.5%	1.032
2004	1,414,466	1.0000	1,414,466	96,578	1,317,888	7.3%	0.976
2005	1,757,630	1.0000	1,757,630	22,247	1,735,383	1.3%	1.035
2006	1,731,042	1.0010	1,732,773	349,016	1,383,757	25.2%	0.837
2007	1,550,739	1.0000	1,550,739	745	1,549,994	0.0%	1.047
1995-2007	18,250,349		18,252,080	837,425	17,414,655	4.8%	

*Incurred Losses include ALAE

All -Year Average : 4.8%
Selected Provision: 4.8%

USAA - CIC
ARKANSAS
CATASTROPHE ADJUSTMENT
COMPREHENSIVE

Accident Year	(1)	(2)	(3) = (1) * (2)	(4)	(5) = (3) - (4)	(6) = (4) / (5)	(7) = (5) / (3) * (1 + Selected Provision)
	Total Incurred Losses and Paid ALAE	Loss Development Factor	Developed Incurred Losses And Paid ALAE	Incurred Catastrophe Losses and Paid ALAE	Developed Losses Excl. Catastrophes	Percent Catastrophe Losses	Catastrophe Adjustment Factor
1995	376,831	1.0000	376,831	8,160	368,671	2.2%	1.044
1996	809,539	1.0000	809,539	1,938	807,601	0.2%	1.064
1997	438,686	1.0000	438,686	0	438,686	0.0%	1.067
1998	471,002	1.0000	471,002	0	471,002	0.0%	1.067
1999	744,524	1.0000	744,524	160,149	584,375	27.4%	0.837
2000	741,581	1.0000	741,581	0	741,581	0.0%	1.067
2001	536,693	1.0000	536,693	0	536,693	0.0%	1.067
2002	636,449	1.0000	636,449	1,495	634,954	0.2%	1.064
2003	725,174	1.0000	725,174	7,256	717,918	1.0%	1.056
2004	653,172	1.0000	653,172	83,622	569,550	14.7%	0.930
2005	698,150	1.0000	698,150	13,634	684,516	2.0%	1.046
2006	906,787	1.0000	906,787	259,019	647,768	40.0%	0.762
2007	728,114	0.9980	726,658	0	726,658	0.0%	1.067
1995-2007	8,466,703		8,465,246	535,272	7,929,974	6.7%	

*Incurred Losses include ALAE

All -Year Average : 6.7%
Selected Provision: 6.7%

GARRISON
ARKANSAS
CATASTROPHE ADJUSTMENT
COMPREHENSIVE

Accident Year	(1)	(2)	(3) = (1) * (2)	(4)	(5) = (3) - (4)	(6) = (4) / (5)	(7) = (5) / (3) * (1 + Selected Provision)
	Total Incurred Losses and Paid ALAE	Loss Development Factor	Developed Incurred Losses And Paid ALAE	Incurred Catastrophe Losses and Paid ALAE	Developed Losses Excl. Catastrophes	Percent Catastrophe Losses	Catastrophe Adjustment Factor
1995	0	1.0000	0	0	0	0.0%	1.000
1996	0	1.0000	0	0	0	0.0%	1.000
1997	0	1.0000	0	0	0	0.0%	1.000
1998	0	1.0000	0	0	0	0.0%	1.000
1999	0	1.0000	0	0	0	0.0%	1.000
2000	0	1.0000	0	0	0	0.0%	1.000
2001	0	1.0000	0	0	0	0.0%	1.000
2002	0	1.0000	0	0	0	0.0%	1.000
2003	0	1.0000	0	0	0	0.0%	1.000
2004	0	1.0000	0	0	0	0.0%	1.000
2005	0	1.0000	0	0	0	0.0%	1.000
2006	1,781	1.0000	1,781	0	1,781	0.0%	1.001
2007	56,089	0.9980	55,976	547	55,429	1.0%	0.991
1995-2007	57,869		57,757	547	57,210	1.0%	

*Incurred Losses include ALAE

All -Year Average : 0.1%
Selected Provision: 0.1%

USAA
ARKANSAS
CALCULATION OF LARGE LOSS FACTORS
CUTOFF: \$50,000

Uninsured / Underinsured Motorist

	ARKANSAS					COUNTRYWIDE		STATE ADJUSTED		(10) = (9) / (1)
	(1)	(2)	(3)	(4) = (2) - ((3) * CUTOFF)	(5) = (1) - (4)	(6)	(7) = (6) / SUM (6)	(8) = (7) * SUM (5)	(9) = (8) + (5)	
	Total Inc Loss + ALAE	Large Loss + ALAE	Large Loss Count	Normal Loss + ALAE	Excess Loss + ALAE	Excess Loss + ALAE	Excess Dist	Excess Loss + ALAE	Total Inc Loss + ALAE	
CAY										
1998	421,919	55,000	1	416,919	5,000	36,369,188	7.3%	240,293	657,212	1.5580
1999	1,467,817	843,260	5	874,557	593,260	42,405,268	8.5%	279,793	1,154,350	0.7860
2000	949,078	100,000	1	899,078	50,000	54,339,749	10.8%	355,502	1,254,580	1.3220
2001	726,524	117,561	2	708,962	17,561	47,903,858	9.6%	316,002	1,024,964	1.4110
2002	826,109	100,000	1	776,109	50,000	45,444,239	9.1%	299,543	1,075,652	1.3020
2003	1,234,682	504,641	4	930,041	304,641	53,529,983	10.7%	352,210	1,282,251	1.0390
2004	1,267,900	752,088	6	815,812	452,088	59,273,380	11.8%	388,419	1,204,231	0.9500
2005	2,671,752	1,597,384	10	1,574,368	1,097,384	66,087,644	13.2%	434,502	2,008,870	0.7520
2006	1,496,027	789,750	5	956,277	539,750	61,769,964	12.3%	404,877	1,361,154	0.9100
2007	1,341,889	382,000	4	1,159,889	182,000	34,304,401	6.8%	223,835	1,383,724	1.0310
1998 - 2007					3,291,684					
						501,427,674				

USAA - CIC
ARKANSAS
CALCULATION OF LARGE LOSS FACTORS
CUTOFF: \$50,000

Bodily Injury

	ARKANSAS					COUNTRYWIDE		STATE ADJUSTED		(10) = (9) / (1)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
				= (2) - ((3) * CUTOFF)	= (1) - (4)	= (6) / SUM (6)		= (7) * SUM (5)	= (8) + (5)	
CAY	Total Inc Loss + ALAE	Large Loss + ALAE	Large Loss Count	Normal Loss + ALAE	Excess Loss + ALAE	Excess Loss + ALAE	Excess Dist	Excess Loss + ALAE	Total Inc Loss + ALAE	Large Loss Adj Factor
1998	1,062,025	100,978	1	1,011,048	50,978	32,537,877	6.2%	91,129	1,102,177	1.0380
1999	790,401	60,000	1	780,401	10,000	36,033,021	6.9%	101,418	881,819	1.1160
2000	1,617,847	735,309	3	1,032,538	585,309	52,867,731	10.1%	148,453	1,180,991	0.7300
2001	1,196,400	136,000	2	1,160,400	36,000	57,052,742	10.9%	160,211	1,320,611	1.1040
2002	1,684,861	508,434	4	1,376,427	308,434	53,752,222	10.3%	151,392	1,527,819	0.9070
2003	1,157,815	172,287	2	1,085,528	72,287	69,278,295	13.3%	195,487	1,281,015	1.1060
2004	1,255,066	0	0	1,255,066	0	67,080,994	12.9%	189,608	1,444,674	1.1510
2005	1,306,031	212,950	2	1,193,081	112,950	65,610,533	12.6%	185,198	1,378,279	1.0550
2006	1,848,335	493,201	4	1,555,134	293,201	56,437,022	10.8%	158,741	1,713,875	0.9270
2007	1,027,688	50,669	1	1,027,019	669	31,132,986	6.0%	88,190	1,115,209	1.0850
1998 - 2007					1,469,828					
						521,783,422				

USAA - CIC
ARKANSAS
CALCULATION OF LARGE LOSS FACTORS
CUTOFF: \$50,000

Uninsured / Underinsured Motorist

CAY	ARKANSAS					COUNTRYWIDE		STATE ADJUSTED		(10) = (9) / (1)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
				= (2) - ((3) * CUTOFF)	= (1) - (4)		= (6) / SUM (6)	= (7) * SUM (5)	= (8) + (5)	
	Total Inc Loss + ALAE	Large Loss + ALAE	Large Loss Count	Normal Loss + ALAE	Excess Loss + ALAE	Excess Loss + ALAE	Excess Dist	Excess Loss + ALAE	Total Inc Loss + ALAE	Large Loss Adj Factor
1998	380,897	0	0	380,897	0	17,811,100	6.9%	60,397	441,294	1.1590
1999	449,703	100,000	1	399,703	50,000	26,036,129	10.1%	88,407	488,110	1.0850
2000	519,720	70,000	1	499,720	20,000	20,850,745	8.1%	70,901	570,621	1.0980
2001	418,039	0	0	418,039	0	24,284,953	9.4%	82,280	500,319	1.1970
2002	864,337	250,000	1	664,337	200,000	28,943,457	11.2%	98,036	762,373	0.8820
2003	425,469	0	0	425,469	0	35,028,449	13.6%	119,043	544,512	1.2800
2004	1,175,417	642,318	3	683,100	492,318	33,971,193	13.1%	114,667	797,767	0.6790
2005	606,450	63,000	1	593,450	13,000	26,004,138	10.1%	88,407	681,857	1.1240
2006	840,258	100,000	1	790,258	50,000	28,925,808	11.2%	98,036	888,294	1.0570
2007	832,203	100,000	1	782,203	50,000	16,606,479	6.4%	56,020	838,223	1.0070
1998 - 2007				875,318		258,462,451				

GARRISON
ARKANSAS
CALCULATION OF LARGE LOSS FACTORS
CUTOFF: \$50,000

Bodily Injury

	ARKANSAS					COUNTRYWIDE		STATE ADJUSTED		(10) = (9) / (1)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
				= (2) - ((3) * CUTOFF)	= (1) - (4)		= (6) / SUM (6)	= (7) * SUM (5)	= (8) + (5)	
	Total Inc Loss + ALAE	Large Loss + ALAE	Large Loss Count	Normal Loss + ALAE	Excess Loss + ALAE	Excess Loss + ALAE	Excess Dist	Excess Loss + ALAE	Total Inc Loss + ALAE	Large Loss Adj Factor
CAY										
1998	0	0	0	0	0	0	0.0%	0	0	1.0000
1999	0	0	0	0	0	0	0.0%	0	0	1.0000
2000	0	0	0	0	0	0	0.0%	0	0	1.0000
2001	0	0	0	0	0	0	0.0%	0	0	1.0000
2002	0	0	0	0	0	0	0.0%	0	0	1.0000
2003	0	0	0	0	0	0	0.0%	0	0	1.0000
2004	0	0	0	0	0	0	0.0%	0	0	1.0000
2005	0	0	0	0	0	0	0.0%	0	0	1.0000
2006	11,100	0	0	11,100	0	30,000	10.5%	0	11,100	1.0000
2007	106,950	0	0	106,950	0	255,667	89.5%	0	106,950	1.0000
1998 - 2007				0	0	285,667				

GARRISON
ARKANSAS
CALCULATION OF LARGE LOSS FACTORS
CUTOFF: \$50,000

Uninsured / Underinsured Motorist

	ARKANSAS					COUNTRYWIDE		STATE ADJUSTED		(10) = (9) / (1)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
			= (2) - ((3) * CUTOFF)		= (1) - (4)	= (6) / SUM (6)		= (7) * SUM (5)	= (8) + (5)	
CAY	Total Inc Loss + ALAE	Large Loss + ALAE	Large Loss Count	Normal Loss + ALAE	Excess Loss + ALAE	Excess Loss + ALAE	Excess Dist	Excess Loss + ALAE	Total Inc Loss + ALAE	Large Loss Adj Factor
1998	0	0	0	0	0	0	0.0%	0	0	1.0000
1999	0	0	0	0	0	0	0.0%	0	0	1.0000
2000	0	0	0	0	0	0	0.0%	0	0	1.0000
2001	0	0	0	0	0	0	0.0%	0	0	1.0000
2002	0	0	0	0	0	0	0.0%	0	0	1.0000
2003	0	0	0	0	0	0	0.0%	0	0	1.0000
2004	0	0	0	0	0	0	0.0%	0	0	1.0000
2005	0	0	0	0	0	0	0.0%	0	0	1.0000
2006	35,657	0	0	35,657	0	0	0.0%	0	35,657	1.0000
2007	14,702	0	0	14,702	0	155,000	100.0%	0	14,702	1.0000
1998 - 2007				0	0	155,000				

USAA GROUP
ARKANSAS
PERMISSIBLE LOSS RATIO

	Liability	Physical Damage
(1) Commission & Brokerage	0.0%	0.0%
(2) Taxes *	2.7%	2.7%
(3) Licenses & Fees *	0.3%	0.3%
(4) Other Acquisition **	9.4%	9.4%
(5) General Expenses **	0.6%	0.6%
(6) Profit & Contingencies	10.0%	14.6%
(7) Fixed Expense Provision =(3)+(4)+(5)	10.3%	10.3%
(8) Trended Fixed Expense Provision =(7) * Expense Trend Factor***	10.8%	10.8%
(9) Variable Expense Provision =(1)+(2)+(6)	12.7%	17.3%
(10) Variable Permissible Loss Ratio =1-(9)	87.3%	82.7%

* Based on actual Taxes, Licenses, and Fees for ARKANSAS

** Based on 2006 Insurance Expense Exhibit figures.

*** Expense Trend Factor equals 1.051

USAA GROUP
COUNTRYWIDE
CALCULATION OF ANNUAL EXPENSE TREND

1.	Employment Cost Index - Finance, Insurance & Real Estate, excluding Sales Occupations - annual change over latest 2 years ending 9/30/2007 U.S. Department of Labor	3.1%
2.	% of Other Acquisition and General Expenses used for Salaries and Employee Relations & Welfare - USAA Group Insurance Expense Exhibit, 2006	56.6%
3.	Consumer Price Index, All Items - annual change over latest 2 years ending 9/30/2007	2.4%
4.	Annual Expense Trend (1) * (2) + (3) * (1.0 - (2))	2.8%
5.	Selected Annual Expense Trend	3.0%

USAA GROUP
ARKANSAS AUTO
UNDERWRITING PROFIT PROVISION

		<u>Liability</u>	<u>Physical Damage</u>
A.	Target Rate of Return (% of GAAP Surplus)		
1.	Capital Asset Pricing Model	11.3%	11.3%
2.	Selected Target Rate of Return	10.0%	10.0%
B.	Target Underwriting Rate of Return (% of GAAP Surplus)		
1.	Investment Rate of Return After Tax	5.2%	3.0%
2.	Target Underwriting Return After Tax (A2) - (B1)	4.8%	7.0%
3.	Target Underwriting Return Before Tax (B2) / (1.00 - 0.35)	7.4%	10.8%
C.	Target Underwriting Profit Provision (% of Direct Earned Premium)		
1.	Direct Written Premium / GAAP Surplus Ratio	0.741	0.741
2.	Indicated Underwriting Profit Provision (B3) / (C1)	10.0%	14.6%
3.	Selected Underwriting Profit Provision	10.0%	14.6%

USAA
ARKANSAS

TERRITORY RELATIVITIES

Territory	BI			CL			CP			MP			PD			PIP MED EXP		
	Current	Proposed	Percent Change	Current	Proposed	Percent Change												
1	0.9962	1.1641	16.9%	0.7984	0.9676	21.2%	0.6286	0.7636	21.5%	0.9320	0.9151	-1.8%	0.9314	1.0860	16.6%	0.9320	0.9151	-1.8%
3	0.8776	0.8768	-0.1%	1.0045	1.0413	3.7%	1.1599	1.0415	-10.2%	1.0038	1.0600	5.6%	0.9690	1.0508	8.4%	1.0038	1.0600	5.6%
8	1.0118	0.9811	-3.0%	1.0406	1.0402	0.0%	0.8997	1.0930	21.5%	1.1302	1.1303	0.0%	0.9410	0.9407	0.0%	1.1302	1.1303	0.0%
9	1.0072	1.1731	16.5%	1.0310	1.0292	-0.2%	1.1438	1.1427	-0.1%	1.0358	1.0906	5.3%	1.0586	1.1385	7.5%	1.0358	1.0906	5.3%
21	0.7704	0.7697	-0.1%	0.9146	0.8685	-5.0%	1.2380	1.1322	-8.5%	0.9529	0.9122	-4.3%	0.8266	0.8444	2.2%	0.9529	0.9122	-4.3%
22	0.8129	0.7291	-10.3%	1.0283	0.9715	-5.5%	1.3030	1.1700	-10.2%	1.0435	1.2151	16.4%	0.8472	0.8161	-3.7%	1.0435	1.2151	16.4%
23	0.8706	0.8698	-0.1%	1.0110	0.9062	-10.4%	1.1869	1.1395	-4.0%	1.0379	1.0380	0.0%	0.9141	0.9142	0.0%	1.0379	1.0380	0.0%
24	0.8444	0.7573	-10.3%	1.0414	0.9329	-10.4%	1.2557	1.1674	-7.0%	0.9503	0.8457	-11.0%	0.9403	0.9404	0.0%	0.9503	0.8457	-11.0%
27	0.9880	1.1988	21.3%	1.1469	1.1185	-2.5%	1.4252	1.4239	-0.1%	1.0670	1.2425	16.4%	0.9508	0.9509	0.0%	1.0670	1.2425	16.4%
28	0.9269	0.9185	-0.9%	1.0359	1.0051	-3.0%	0.9533	0.9300	-2.4%	0.9972	1.1612	16.4%	0.9778	0.8751	-10.5%	0.9972	1.1612	16.4%
29	0.9685	1.0485	8.3%	1.0051	1.0047	0.0%	0.8252	0.7527	-8.8%	0.9484	1.1040	16.4%	0.9707	1.0076	3.8%	0.9484	1.1040	16.4%
31	1.2160	1.2149	-0.1%	1.0937	1.0607	-3.0%	1.0643	1.0633	-0.1%	1.1846	1.3794	16.4%	1.1192	1.0017	-10.5%	1.1846	1.3794	16.4%
32	1.0713	1.0062	-6.1%	0.9993	0.9989	0.0%	1.0713	1.0703	-0.1%	1.0903	1.1292	3.6%	1.0528	0.9422	-10.5%	1.0903	1.1292	3.6%
33	0.9994	1.0528	5.3%	1.0357	1.0716	3.5%	0.8510	0.9904	16.4%	0.9723	0.9463	-2.7%	1.0062	1.0673	6.1%	0.9723	0.9463	-2.7%
34	0.9680	1.0183	5.2%	1.0378	0.9297	-10.4%	1.1866	1.0661	-10.2%	0.9574	0.8240	-13.9%	0.8747	0.7906	-9.6%	0.9574	0.8240	-13.9%
36	0.9476	0.9248	-2.4%	1.0588	0.9485	-10.4%	1.3316	1.4024	5.3%	0.9609	0.9610	0.0%	1.0586	1.1065	4.5%	0.9609	0.9610	0.0%
37	1.1593	1.1843	2.2%	1.1397	1.1393	0.0%	1.3865	1.2449	-10.2%	1.0198	0.8777	-13.9%	1.1207	1.1459	2.2%	1.0198	0.8777	-13.9%
38	0.8820	0.7910	-10.3%	1.0595	0.9491	-10.4%	1.2159	1.0918	-10.2%	0.9252	0.7963	-13.9%	0.9112	0.8155	-10.5%	0.9252	0.7963	-13.9%
40	0.9740	0.8735	-10.3%	1.1382	1.0196	-10.4%	1.3402	1.2034	-10.2%	1.0058	0.8657	-13.9%	0.9773	0.8747	-10.5%	1.0058	0.8657	-13.9%

USAA - CIC/GARRISON
ARKANSAS

TERRITORY RELATIVITIES

Territory	BI			CL			CP			MP			PD			PIP MED EXP		
	Current	Proposed	Percent Change	Current	Proposed	Percent Change												
1	0.9582	1.1729	22.4%	0.8031	0.9668	20.4%	0.6133	0.7441	21.3%	0.9369	0.9064	-3.3%	0.8895	1.0794	21.3%	0.9369	0.9064	-3.3%
3	0.8885	0.8901	0.2%	1.0104	1.0367	2.6%	1.1317	1.0149	-10.3%	1.0091	1.0500	4.1%	0.9742	1.0444	7.2%	1.0091	1.0500	4.1%
8	1.0262	0.9959	-3.0%	1.0356	1.0356	0.0%	0.8779	1.0652	21.3%	1.1190	1.1196	0.1%	0.9459	0.9350	-1.2%	1.1190	1.1196	0.1%
9	1.0215	1.1908	16.6%	1.0371	1.0246	-1.2%	1.1482	1.1477	0.0%	1.0413	1.0804	3.8%	1.0642	1.1315	6.3%	1.0413	1.0804	3.8%
21	0.7800	0.7813	0.2%	0.9200	0.8646	-6.0%	1.2080	1.1371	-5.9%	0.9580	0.9036	-5.7%	0.8309	0.8392	1.0%	0.9580	0.9036	-5.7%
22	0.8245	0.7460	-9.5%	1.0344	0.9672	-6.5%	1.2714	1.1402	-10.3%	1.0490	1.2135	15.7%	0.8517	0.8111	-4.8%	1.0490	1.2135	15.7%
23	0.8814	0.8829	0.2%	1.0170	0.9049	-11.0%	1.1581	1.1444	-1.2%	1.0277	1.0282	0.0%	0.9082	0.9086	0.0%	1.0277	1.0282	0.0%
24	0.8564	0.7749	-9.5%	1.0476	0.9322	-11.0%	1.2252	1.1724	-4.3%	0.9553	0.8378	-12.3%	0.9342	0.9346	0.0%	0.9553	0.8378	-12.3%
27	1.0020	1.2266	22.4%	1.1536	1.1135	-3.5%	1.4307	1.4300	0.0%	1.0726	1.2408	15.7%	0.9447	0.9451	0.0%	1.0726	1.2408	15.7%
28	0.9401	0.9324	-0.8%	1.0420	1.0006	-4.0%	0.9345	0.9341	0.0%	1.0023	1.1595	15.7%	0.9831	0.8850	-10.0%	1.0023	1.1595	15.7%
29	0.9823	1.0643	8.3%	1.0003	1.0002	0.0%	0.8052	0.7560	-6.1%	0.9533	1.0936	14.7%	0.9759	1.0015	2.6%	0.9533	1.0936	14.7%
31	1.2311	1.2333	0.2%	1.1002	1.0559	-4.0%	1.0431	1.0679	2.4%	1.1908	1.3776	15.7%	1.1252	1.0130	-10.0%	1.1908	1.3776	15.7%
32	1.0865	1.0214	-6.0%	0.9971	0.9944	-0.3%	1.0485	1.0749	2.5%	1.0960	1.1185	2.1%	1.0584	0.9528	-10.0%	1.0960	1.1185	2.1%
33	1.0136	1.0687	5.4%	1.0419	1.0668	2.4%	0.8303	0.9947	19.8%	0.9774	0.9374	-4.1%	1.0115	1.0608	4.9%	0.9774	0.9374	-4.1%
34	0.9818	1.0337	5.3%	1.0440	0.9290	-11.0%	1.1578	1.0707	-7.5%	0.9624	0.8229	-14.5%	0.8793	0.7916	-10.0%	0.9624	0.8229	-14.5%
36	0.9611	0.9388	-2.3%	1.0651	0.9477	-11.0%	1.2993	1.4084	8.4%	0.9588	0.9519	-0.7%	1.0642	1.0997	3.3%	0.9588	0.9519	-0.7%
37	1.1758	1.2023	2.3%	1.1342	1.1342	0.0%	1.3529	1.2172	-10.0%	1.0251	0.8765	-14.5%	1.1265	1.1389	1.1%	1.0251	0.8765	-14.5%
38	0.8945	0.8093	-9.5%	1.0658	0.9484	-11.0%	1.1864	1.0640	-10.3%	0.9301	0.7953	-14.5%	0.9162	0.8248	-10.0%	0.9301	0.7953	-14.5%
40	0.9878	0.8937	-9.5%	1.1449	1.0188	-11.0%	1.3077	1.2082	-7.6%	1.0110	0.8645	-14.5%	0.9825	0.8845	-10.0%	1.0110	0.8645	-14.5%

USAA - GIC
ARKANSAS

TERRITORY RELATIVITIES

Territory	BI			CL			CP			MP			PD			PIP MED EXP		
	Current	Proposed	Percent Change	Current	Proposed	Percent Change												
1	1.1186	1.1110	-0.7%	0.9457	1.0280	8.7%	0.8133	0.8901	9.4%	0.9485	0.9326	-1.7%	1.0826	1.0636	-1.8%	0.9485	0.9326	-1.7%
3	0.8425	0.8368	-0.7%	1.0255	1.0371	1.1%	1.2263	1.0802	-11.9%	1.0379	1.0803	4.1%	0.9500	1.0291	8.3%	1.0379	1.0803	4.1%
8	0.9428	0.9363	-0.7%	1.0723	1.0360	-3.4%	1.0453	1.2458	19.2%	1.1070	1.1520	4.1%	0.9235	0.9213	-0.2%	1.1070	1.1520	4.1%
9	0.9236	1.0672	15.5%	1.0263	1.0250	-0.1%	1.1720	1.1862	1.2%	1.0675	1.1116	4.1%	0.9472	1.1039	16.5%	1.0675	1.1116	4.1%
21	0.7501	0.7346	-2.1%	0.9377	0.8650	-7.8%	1.2433	1.1752	-5.5%	0.9634	0.9297	-3.5%	0.7813	0.8269	5.8%	0.9634	0.9297	-3.5%
22	0.8211	0.7013	-14.6%	1.0353	0.9676	-6.5%	1.2808	1.1282	-11.9%	1.0634	1.2494	17.5%	0.8279	0.7992	-3.5%	1.0634	1.2494	17.5%
23	0.8358	0.8301	-0.7%	1.0144	0.9025	-11.0%	1.2152	1.1828	-2.7%	1.0485	1.0579	0.9%	0.8564	0.8953	4.5%	1.0485	1.0579	0.9%
24	0.8251	0.7047	-14.6%	1.0311	0.8905	-13.6%	1.1989	1.2117	1.1%	0.9823	0.8620	-12.2%	0.8954	0.9209	2.8%	0.9823	0.8620	-12.2%
27	0.9929	1.1473	15.6%	1.1153	1.1140	-0.1%	1.4603	1.4780	1.2%	1.0793	1.2681	17.5%	0.9335	0.9313	-0.2%	1.0793	1.2681	17.5%
28	0.8826	0.8766	-0.7%	1.0288	1.0010	-2.7%	0.9538	0.9654	1.2%	1.0009	1.1760	17.5%	0.8839	0.8149	-7.8%	1.0009	1.1760	17.5%
29	0.9152	1.0007	9.3%	1.0018	1.0006	-0.1%	0.8688	0.7813	-10.1%	0.9489	1.1149	17.5%	0.8877	0.9868	11.2%	0.9489	1.1149	17.5%
31	1.1055	1.1595	4.9%	1.0577	1.0564	-0.1%	1.0905	1.1037	1.2%	1.0707	1.2580	17.5%	0.9709	0.9322	-4.0%	1.0707	1.2580	17.5%
32	1.0033	0.9603	-4.3%	1.0327	0.9948	-3.7%	1.0977	1.1109	1.2%	1.0815	1.1509	6.4%	0.9994	0.9015	-9.8%	1.0815	1.1509	6.4%
33	0.9280	1.0047	8.3%	1.0488	1.0673	1.8%	0.9020	1.0280	14.0%	0.9559	0.9645	0.9%	0.9368	1.0453	11.6%	0.9559	0.9645	0.9%
34	0.9337	0.9719	4.1%	1.0423	0.9002	-13.6%	1.1603	1.1066	-4.6%	0.9647	0.8378	-13.2%	0.8522	0.7743	-9.1%	0.9647	0.8378	-13.2%
36	0.9121	0.8826	-3.2%	1.0475	0.9047	-13.6%	1.3900	1.4556	4.7%	0.9707	0.9795	0.9%	1.0208	1.0836	6.2%	0.9707	0.9795	0.9%
37	1.1144	1.1303	1.4%	1.1360	1.1346	-0.1%	1.4338	1.2630	-11.9%	0.9755	0.8472	-13.2%	1.0969	1.1222	2.3%	0.9755	0.8472	-13.2%
38	0.8515	0.7272	-14.6%	1.0548	0.9110	-13.6%	1.2181	1.0730	-11.9%	0.9436	0.8195	-13.2%	0.8555	0.7369	-13.9%	0.9436	0.8195	-13.2%
40	0.8595	0.7341	-14.6%	1.0895	0.9410	-13.6%	1.2796	1.2487	-2.4%	0.9769	0.8484	-13.2%	0.8596	0.7405	-13.9%	0.9769	0.8484	-13.2%

NAIC LOSS COST DATA ENTRY DOCUMENT

1. This filing transmittal is part of Company Tracking # _____

2. If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number _____

		Company Name		Company NAIC Number
3.	A.	GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY	B.	200-21253

		Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	A.	19.0 Personal Auto	B.	19.0001 Private Passenger Auto (PPA)

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Residual Bodily Injury	75.1%	32.1%					
Uninsured Motorists	72.6%	47.8%					
Personal Injury Protection	219.8%	21.0%					
Property Damage	18.9%	45.4%					
Comprehensive	10.2%	5.0%					
Collision	49.5%	23.2%					
TOTAL OVERALL EFFECT	59.3%	28.6%					

6. 5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2005	0	n/a	06/23/06	0	0	0	n/a
2006	277	n/a	10/08/06	95	66	69.1	n/a
2007	796	n/a	04/21/07	603	634	105.1	n/a
		3.1%	09/30/07				

7.

Expense Constants	Selected Provisions (Liab/PhyDam)
A. Total Production Expense	9.4%/9.4%
B. General Expense	0.6%
C. Taxes, License & Fees	3.0%
D. Underwriting Profit & Contingencies	10.0%/14.6%
E. Other (explain)	
F. TOTAL	23.0%/27.6%

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)
9. 10% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____
10. -10% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number:	200-25941
Company Name:	United Services Automobile Association
Contact Person:	Scott Hawthorne, MSIM, CPCU, ARC
Telephone No.:	800-531-8722, ext. 8-5315
Email Address:	scott.hawthorne@usaa.com
Effective Date:	8/11/2008

- Assumptions to Use:**
- 1 **Liability -Minimum** \$25,000 per person
 - 2 **Bodily Injury** \$50,000 per accident
 - 3 **Property Damage** \$25,000 per accident
\$100 deductible per accident
 - 4 **Comprehensive & Collision** \$250 deductible per accident
 - 5 **The insured has elected to accept:**
Uninsured motorist property and bodily injury equal to liability coverage
Underinsured bodily injury equal to liability coverage
 - 6 **Personal Injury Protection** of \$5,000 for medical, loss wages according to statute and \$5,000 accidental death
 - 7 **If male and female rates are different, use the highest of the two**

Submit to: Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201-1904

Telephone: 501-371-2800

Email as an attachment to: insurance.pnc@arkansas.gov
You may also attach to a SERFF filing or submit on a compact disk

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	5% to 15	%
AUTO/HOMEOWNERS	0	%
GOOD STUDENT	10	%
ANTI-THEFT DEVICE	15% to 20	%
Over 55 Defensive Driver Discount	10	%
\$250/\$500 Deductible Comp./Coll.	up to 29.5	%

		Fayetteville - 3				Trumann - 23				Little Rock - 1				Lake Village - 21				Pine Bluff - 31			
		Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
Vehicle	Coverages	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability	\$525	\$595	\$189	\$195	\$496	\$561	\$180	\$186	\$587	\$666	\$206	\$213	\$452	\$511	\$168	\$173	\$611	\$693	\$211	\$218
	Minimum Liability with Comprehensive and Collision	\$923	\$1,071	\$329	\$318	\$860	\$999	\$312	\$302	\$944	\$1,092	\$331	\$324	\$805	\$935	\$297	\$286	\$1,016	\$1,178	\$353	\$343
	100/300/50 Liability with Comprehensive and Collision	\$1,036	\$1,197	\$378	\$369	\$972	\$1,123	\$361	\$351	\$1,082	\$1,246	\$387	\$382	\$908	\$1,048	\$343	\$333	\$1,157	\$1,337	\$410	\$402
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability	\$577	\$654	\$203	\$209	\$545	\$618	\$193	\$199	\$641	\$729	\$221	\$229	\$496	\$562	\$180	\$185	\$674	\$766	\$227	\$235
	Minimum Liability with Comprehensive and Collision	\$1,139	\$1,330	\$394	\$377	\$1,060	\$1,238	\$373	\$356	\$1,147	\$1,332	\$391	\$379	\$994	\$1,162	\$355	\$338	\$1,247	\$1,454	\$422	\$406
	100/300/50 Liability with Comprehensive and Collision	\$1,259	\$1,463	\$445	\$429	\$1,178	\$1,369	\$424	\$408	\$1,293	\$1,497	\$449	\$439	\$1,103	\$1,282	\$403	\$387	\$1,398	\$1,623	\$481	\$466
2003 Honda Odyssey "EX"	Minimum Liability	\$469	\$530	\$172	\$178	\$444	\$502	\$165	\$170	\$521	\$590	\$187	\$193	\$406	\$457	\$154	\$159	\$546	\$619	\$192	\$198
	Minimum Liability with Comprehensive and Collision	\$997	\$1,164	\$354	\$337	\$928	\$1,085	\$337	\$319	\$993	\$1,155	\$348	\$335	\$874	\$1,023	\$322	\$304	\$1,083	\$1,264	\$377	\$360
	100/300/50 Liability with Comprehensive and Collision	\$1,098	\$1,276	\$400	\$383	\$1,028	\$1,195	\$382	\$365	\$1,115	\$1,291	\$400	\$388	\$966	\$1,124	\$365	\$348	\$1,208	\$1,404	\$429	\$413
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability	\$533	\$604	\$189	\$195	\$505	\$572	\$181	\$186	\$588	\$667	\$205	\$212	\$460	\$520	\$169	\$174	\$625	\$709	\$213	\$220
	Minimum Liability with Comprehensive and Collision	\$1,193	\$1,397	\$411	\$389	\$1,109	\$1,299	\$389	\$368	\$1,180	\$1,376	\$401	\$385	\$1,044	\$1,224	\$372	\$350	\$1,297	\$1,517	\$438	\$417
	100/300/50 Liability with Comprehensive and Collision	\$1,303	\$1,519	\$459	\$438	\$1,217	\$1,419	\$437	\$416	\$1,314	\$1,525	\$456	\$441	\$1,143	\$1,334	\$417	\$396	\$1,434	\$1,671	\$494	\$474
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability	\$488	\$552	\$177	\$183	\$462	\$522	\$170	\$175	\$541	\$613	\$193	\$199	\$421	\$475	\$159	\$163	\$569	\$645	\$198	\$205
	Minimum Liability with Comprehensive and Collision	\$1,270	\$1,494	\$439	\$410	\$1,178	\$1,388	\$416	\$388	\$1,241	\$1,452	\$423	\$401	\$1,115	\$1,314	\$399	\$370	\$1,366	\$1,605	\$464	\$436
	100/300/50 Liability with Comprehensive and Collision	\$1,374	\$1,609	\$486	\$458	\$1,281	\$1,501	\$462	\$435	\$1,367	\$1,593	\$476	\$455	\$1,209	\$1,418	\$442	\$415	\$1,495	\$1,749	\$518	\$491
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability	\$549	\$622	\$193	\$200	\$520	\$589	\$185	\$191	\$604	\$685	\$209	\$216	\$473	\$535	\$172	\$177	\$644	\$731	\$217	\$225
	Minimum Liability with Comprehensive and Collision	\$1,074	\$1,250	\$370	\$355	\$997	\$1,161	\$349	\$335	\$1,078	\$1,250	\$367	\$357	\$934	\$1,088	\$332	\$318	\$1,178	\$1,370	\$397	\$383
	100/300/50 Liability with Comprehensive and Collision	\$1,184	\$1,373	\$418	\$405	\$1,106	\$1,282	\$397	\$384	\$1,213	\$1,401	\$422	\$413	\$1,034	\$1,199	\$378	\$364	\$1,316	\$1,525	\$452	\$440

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number:	200-25941
Company Name:	United Services Automobile Association
Contact Person:	Scott Hawthorne, MSIM, CPCU, ARC
Telephone No.:	800-531-8722, ext. 8-5315
Email Address:	scott.hawthorne@usaa.com
Effective Date:	8/11/2008

Assumptions to Use:

- 1 **Liability -Minimum** \$25,000 per person
- 2 **Bodily Injury** \$50,000 per accident
- 3 **Property Damage** \$25,000 per accident
\$100 deductible per accident
- 4 **Comprehensive & Collision** \$250 deductible per accident
- 5 **The insured has elected to accept:**
Uninsured motorist property and bodily injury equal to liability coverage
Underinsured bodily injury equal to liability coverage
- 6 **Personal Injury Protection** of \$5,000 for medical, loss wages according to statute and \$5,000 accidental death
- 7 **If male and female rates are different, use the highest of the two**

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Little Rock, AR 72201-1904

Telephone: 501-371-2800

Email as an attachment to: insurance.pnc@arkansas.gov
You may also attach to a SERFF filing or submit on a compact disk

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	5% to 15	%
AUTO/HOMEOWNERS	0	%
GOOD STUDENT	10	%
ANTI-THEFT DEVICE	15% to 20	%
Over 55 Defensive Driver Discount	10	%
\$250/\$500 Deductible Comp./Coll.	up to 29.5	%

Vehicle	Coverages	Gender	Age	Fayetteville - 3				Trumann - 23				Little Rock - 1				Lake Village - 21				Pine Bluff - 31			
				Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability			\$525	\$595	\$189	\$195	\$496	\$561	\$180	\$186	\$587	\$666	\$206	\$213	\$452	\$511	\$168	\$173	\$611	\$693	\$211	\$218
	Minimum Liability with Comprehensive and Collision			\$923	\$1,071	\$329	\$318	\$860	\$999	\$312	\$302	\$944	\$1,092	\$331	\$324	\$805	\$935	\$297	\$286	\$1,016	\$1,178	\$353	\$343
	100/300/50 Liability with Comprehensive and Collision			\$1,036	\$1,197	\$378	\$369	\$972	\$1,123	\$361	\$351	\$1,082	\$1,246	\$387	\$382	\$908	\$1,048	\$343	\$333	\$1,157	\$1,337	\$410	\$402
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			\$577	\$654	\$203	\$209	\$545	\$618	\$193	\$199	\$641	\$729	\$221	\$229	\$496	\$562	\$180	\$185	\$674	\$766	\$227	\$235
	Minimum Liability with Comprehensive and Collision			\$1,139	\$1,330	\$394	\$377	\$1,060	\$1,238	\$373	\$356	\$1,147	\$1,332	\$391	\$379	\$994	\$1,162	\$355	\$338	\$1,247	\$1,454	\$422	\$406
	100/300/50 Liability with Comprehensive and Collision			\$1,259	\$1,463	\$445	\$429	\$1,178	\$1,369	\$424	\$408	\$1,293	\$1,497	\$449	\$439	\$1,103	\$1,282	\$403	\$387	\$1,398	\$1,623	\$481	\$466
2003 Honda Odyssey "EX"	Minimum Liability			\$469	\$530	\$172	\$178	\$444	\$502	\$165	\$170	\$521	\$590	\$187	\$193	\$406	\$457	\$154	\$159	\$546	\$619	\$192	\$198
	Minimum Liability with Comprehensive and Collision			\$997	\$1,164	\$354	\$337	\$928	\$1,085	\$337	\$319	\$993	\$1,155	\$348	\$335	\$874	\$1,023	\$322	\$304	\$1,083	\$1,264	\$377	\$360
	100/300/50 Liability with Comprehensive and Collision			\$1,098	\$1,276	\$400	\$383	\$1,028	\$1,195	\$382	\$365	\$1,115	\$1,291	\$400	\$388	\$966	\$1,124	\$365	\$348	\$1,208	\$1,404	\$429	\$413
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$533	\$604	\$189	\$195	\$505	\$572	\$181	\$186	\$588	\$667	\$205	\$212	\$460	\$520	\$169	\$174	\$625	\$709	\$213	\$220
	Minimum Liability with Comprehensive and Collision			\$1,193	\$1,397	\$411	\$389	\$1,109	\$1,299	\$389	\$368	\$1,180	\$1,376	\$401	\$385	\$1,044	\$1,224	\$372	\$350	\$1,297	\$1,517	\$438	\$417
	100/300/50 Liability with Comprehensive and Collision			\$1,303	\$1,519	\$459	\$438	\$1,217	\$1,419	\$437	\$416	\$1,314	\$1,525	\$456	\$441	\$1,143	\$1,334	\$417	\$396	\$1,434	\$1,671	\$494	\$474
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$488	\$552	\$177	\$183	\$462	\$522	\$170	\$175	\$541	\$613	\$193	\$199	\$421	\$475	\$159	\$163	\$569	\$645	\$198	\$205
	Minimum Liability with Comprehensive and Collision			\$1,270	\$1,494	\$439	\$410	\$1,178	\$1,388	\$416	\$388	\$1,241	\$1,452	\$423	\$401	\$1,115	\$1,314	\$399	\$370	\$1,366	\$1,605	\$464	\$436
	100/300/50 Liability with Comprehensive and Collision			\$1,374	\$1,609	\$486	\$458	\$1,281	\$1,501	\$462	\$435	\$1,367	\$1,593	\$476	\$455	\$1,209	\$1,418	\$442	\$415	\$1,495	\$1,749	\$518	\$491
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$549	\$622	\$193	\$200	\$520	\$589	\$185	\$191	\$604	\$685	\$209	\$216	\$473	\$535	\$172	\$177	\$644	\$731	\$217	\$225
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	100/300/50 Liability with Comprehensive and Collision			\$1,184	\$1,373	\$418	\$405	\$1,106	\$1,282	\$397	\$384	\$1,213	\$1,401	\$422	\$413	\$1,034	\$1,199	\$378	\$364	\$1,316	\$1,525	\$452	\$440

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number:	200-25968
Company Name:	USAA Casualty Insurance Company
Contact Person:	Scott Hawthorne, MSIM, CPCU, ARC
Telephone No.:	800-531-8722, ext. 8-5315
Email Address:	scott.hawthorne@usaa.com
Effective Date:	8/11/2008

- Assumptions to Use:**
- Liability -Minimum** \$25,000 per person
 - Bodily Injury** \$50,000 per accident
 - Property Damage** \$25,000 per accident
\$100 deductible per accident
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PASSIVE RESTRAINT/AIRBAG	5% to 15	%
AUTO/HOMEOWNERS	0	%
GOOD STUDENT	10	%
ANTI-THEFT DEVICE	15% to 20	%
Over 55 Defensive Driver Discount	10	%
\$250/\$500 Deductible Comp./Coll.	up to 29.5	%

Vehicle	Coverages	Gender	Age	Fayetteville - 3				Trumann - 23				Little Rock - 1				Lake Village - 21				Pine Bluff - 31			
				Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability			\$487	\$551	\$177	\$183	\$459	\$519	\$169	\$174	\$539	\$611	\$192	\$198	\$420	\$474	\$158	\$163	\$564	\$639	\$197	\$203
	Minimum Liability with Comprehensive and Collision			\$834	\$964	\$298	\$291	\$778	\$899	\$283	\$275	\$855	\$985	\$301	\$296	\$727	\$841	\$270	\$262	\$919	\$1,062	\$320	\$313
	100/300/50 Liability with Comprehensive and Collision			\$939	\$1,080	\$345	\$338	\$680	\$1,012	\$330	\$323	\$980	\$1,125	\$354	\$350	\$822	\$945	\$314	\$307	\$1,048	\$1,206	\$373	\$367
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			\$534	\$605	\$190	\$196	\$503	\$569	\$180	\$186	\$588	\$667	\$205	\$212	\$460	\$519	\$168	\$174	\$621	\$705	\$211	\$218
	Minimum Liability with Comprehensive and Collision			\$1,024	\$1,190	\$354	\$341	\$952	\$1,107	\$335	\$322	\$1,033	\$1,196	\$353	\$343	\$892	\$1,037	\$319	\$306	\$1,122	\$1,304	\$379	\$366
	100/300/50 Liability with Comprehensive and Collision			\$1,135	\$1,313	\$402	\$390	\$1,060	\$1,227	\$383	\$371	\$1,166	\$1,345	\$407	\$399	\$992	\$1,148	\$364	\$352	\$1,259	\$1,457	\$434	\$423
2003 Honda Odyssey "EX"	Minimum Liability			\$436	\$492	\$162	\$167	\$412	\$464	\$155	\$160	\$479	\$542	\$175	\$180	\$377	\$424	\$146	\$150	\$505	\$571	\$179	\$185
	Minimum Liability with Comprehensive and Collision			\$894	\$1,040	\$318	\$305	\$832	\$968	\$302	\$289	\$894	\$1,036	\$314	\$304	\$783	\$911	\$289	\$275	\$973	\$1,131	\$339	\$325
	100/300/50 Liability with Comprehensive and Collision			\$988	\$1,143	\$362	\$349	\$925	\$1,070	\$346	\$333	\$1,006	\$1,160	\$363	\$354	\$869	\$1,005	\$331	\$318	\$1,088	\$1,259	\$388	\$376
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$493	\$558	\$177	\$183	\$466	\$527	\$169	\$174	\$539	\$611	\$190	\$196	\$426	\$480	\$158	\$163	\$575	\$652	\$197	\$204
	Minimum Liability with Comprehensive and Collision			\$1,068	\$1,245	\$367	\$350	\$991	\$1,157	\$348	\$331	\$1,060	\$1,232	\$361	\$348	\$932	\$1,088	\$332	\$315	\$1,163	\$1,355	\$391	\$375
	100/300/50 Liability with Comprehensive and Collision			\$1,169	\$1,357	\$413	\$397	\$1,091	\$1,267	\$393	\$377	\$1,182	\$1,367	\$412	\$400	\$1,024	\$1,189	\$375	\$359	\$1,288	\$1,494	\$444	\$428
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$453	\$511	\$167	\$172	\$428	\$482	\$159	\$164	\$497	\$562	\$179	\$185	\$391	\$441	\$149	\$154	\$525	\$595	\$185	\$191
	Minimum Liability with Comprehensive and Collision			\$1,131	\$1,324	\$389	\$367	\$1,049	\$1,230	\$369	\$347	\$1,111	\$1,295	\$378	\$361	\$991	\$1,161	\$353	\$331	\$1,219	\$1,427	\$413	\$390
	100/300/50 Liability with Comprehensive and Collision			\$1,228	\$1,431	\$434	\$413	\$1,144	\$1,334	\$413	\$392	\$1,226	\$1,423	\$428	\$412	\$1,079	\$1,258	\$395	\$374	\$1,338	\$1,558	\$463	\$442
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$508	\$574	\$181	\$187	\$480	\$542	\$172	\$178	\$554	\$627	\$194	\$200	\$438	\$494	\$161	\$166	\$593	\$672	\$202	\$208
	Minimum Liability with Comprehensive and Collision			\$968	\$1,122	\$334	\$323	\$898	\$1,042	\$315	\$304	\$973	\$1,125	\$333	\$325	\$841	\$975	\$300	\$289	\$1,062	\$1,232	\$358	\$347
	100/300/50 Liability with Comprehensive and Collision			\$1,070	\$1,235	\$380	\$370	\$999	\$1,153	\$361	\$351	\$1,096	\$1,262	\$384	\$377	\$934	\$1,078	\$344	\$333	\$1,189	\$1,372	\$410	\$401

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FORM APCS - last modified August 2005

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Company Name:	USAA Casualty Insurance Company
Contact Person:	Scott Hawthorne, MSIM, CPCU, ARC
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	100/300/50 Liability with Comprehensive and Collision			\$939	\$1,080	\$345	\$338	\$680	\$1,012	\$330	\$323	\$980	\$1,125	\$354	\$350	\$822	\$945	\$314	\$307	\$1,048	\$1,206	\$373	\$367
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	100/300/50 Liability with Comprehensive and Collision			\$988	\$1,143	\$362	\$349	\$925	\$1,070	\$346	\$333	\$1,006	\$1,160	\$363	\$354	\$869	\$1,005	\$331	\$318	\$1,088	\$1,259	\$388	\$376
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	Minimum Liability with Comprehensive and Collision			\$1,068	\$1,245	\$367	\$350	\$991	\$1,157	\$348	\$331	\$1,060	\$1,232	\$361	\$348	\$932	\$1,088	\$332	\$315	\$1,163	\$1,355	\$391	\$375
	100/300/50 Liability with Comprehensive and Collision			\$1,169	\$1,357	\$413	\$397	\$1,091	\$1,267	\$393	\$377	\$1,182	\$1,367	\$412	\$400	\$1,024	\$1,189	\$375	\$359	\$1,288	\$1,494	\$444	\$428
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$453	\$511	\$167	\$172	\$428	\$482	\$159	\$164	\$497	\$562	\$179	\$185	\$391	\$441	\$149	\$154	\$525	\$595	\$185	\$191
	Minimum Liability with Comprehensive and Collision			\$1,131	\$1,324	\$389	\$367	\$1,049	\$1,230	\$369	\$347	\$1,111	\$1,295	\$378	\$361	\$991	\$1,161	\$353	\$331	\$1,219	\$1,427	\$413	\$390
	100/300/50 Liability with Comprehensive and Collision			\$1,228	\$1,431	\$434	\$413	\$1,144	\$1,334	\$413	\$392	\$1,226	\$1,423	\$428	\$412	\$1,079	\$1,258	\$395	\$374	\$1,338	\$1,558	\$463	\$442
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$508	\$574	\$181	\$187	\$480	\$542	\$172	\$178	\$554	\$627	\$194	\$200	\$438	\$494	\$161	\$166	\$593	\$672	\$202	\$208
	Minimum Liability with Comprehensive and Collision			\$968	\$1,122	\$334	\$323	\$898	\$1,042	\$315	\$304	\$973	\$1,125	\$333	\$325	\$841	\$975	\$300	\$289	\$1,062	\$1,232	\$358	\$347
	100/300/50 Liability with Comprehensive and Collision			\$1,070	\$1,235	\$380	\$370	\$999	\$1,153	\$361	\$351	\$1,096	\$1,262	\$384	\$377	\$934	\$1,078	\$344	\$333	\$1,189	\$1,372	\$410	\$401

This will acknowledge receipt of the captioned filing. Please present loss ratios by territory to justify the requested changes.

Indications were developed using the multivariate approach Generalized Linear Modeling (GLM) with pure premium data for the three policy years ending 6/30/2003, 6/30/2004, and 6/30/2005, evaluated as of 12/31/2005. Frequency and severity were analyzed separately using GLM. The frequency model and severity model were then combined to get a pure premium model, which is necessary for developing indicated factors. The proposed factors were selected based on moving toward these indicated factors. Attached is Exhibit XIII with the indicated relativities by territory.

USAA
ARKANSAS
TERRITORY RELATIVITIES

Territory	BI				CL				CP				MP				PD				PIP MED EXP			
	Current	Indicated Rebased	Proposed	Percent Change	Current	Indicated Rebased	Proposed	Percent Change	Current	Indicated Rebased	Proposed	Percent Change	Current	Indicated Rebased	Proposed	Percent Change	Current	Indicated Rebased	Proposed	Percent Change	Current	Indicated Rebased	Proposed	Percent Change
1	0.9962	1.1641	1.1641	16.9%	0.7984	1.0322	0.9676	21.2%	0.6286	0.8575	0.7636	21.5%	0.9320	0.9151	0.9151	-1.8%	0.9314	1.0860	1.0860	16.6%	0.9320	0.9151	0.9151	-1.8%
3	0.8776	0.8768	0.8768	-0.1%	1.0045	1.0413	1.0413	3.7%	1.1599	0.9893	1.0415	-10.2%	1.0038	1.0600	1.0600	5.6%	0.9690	1.0508	1.0508	8.4%	1.0038	1.0600	1.0600	5.6%
8	1.0118	0.9811	0.9811	-3.0%	1.0406	1.0402	1.0402	0.0%	0.8997	1.2429	1.0930	21.5%	1.1302	1.1303	1.1303	0.0%	0.9410	0.9407	0.9407	0.0%	1.1302	1.1303	1.1303	0.0%
9	1.0072	1.1731	1.1731	16.5%	1.0310	1.0292	1.0292	-0.2%	1.1438	1.1427	1.1427	-0.1%	1.0358	1.0906	1.0906	5.3%	1.0586	1.1385	1.1385	7.5%	1.0358	1.0906	1.0906	5.3%
21	0.7704	0.7697	0.7697	-0.1%	0.9146	0.8685	0.8685	-5.0%	1.2380	1.1322	1.1322	-8.5%	0.9529	0.9122	0.9122	-4.3%	0.8266	0.8444	0.8444	2.2%	0.9529	0.9122	0.9122	-4.3%
22	0.8129	0.5379	0.7291	-10.3%	1.0283	0.9715	0.9715	-5.5%	1.3030	0.9071	1.1700	-10.2%	1.0435	1.3096	1.2151	16.4%	0.8472	0.8161	0.8161	-3.7%	1.0435	1.3096	1.2151	16.4%
23	0.8706	0.8698	0.8698	-0.1%	1.0110	0.9062	0.9062	-10.4%	1.1869	1.1395	1.1395	-4.0%	1.0379	1.0380	1.0380	0.0%	0.9141	0.9142	0.9142	0.0%	1.0379	1.0380	1.0380	0.0%
24	0.8444	0.6962	0.7573	-10.3%	1.0414	0.7839	0.9329	-10.4%	1.2557	1.1674	1.1674	-7.0%	0.9503	0.8457	0.8457	-11.0%	0.9403	0.9404	0.9404	0.0%	0.9503	0.8457	0.8457	-11.0%
27	0.9880	1.4214	1.1988	21.3%	1.1469	1.1185	1.1185	-2.5%	1.4252	1.4239	1.4239	-0.1%	1.0670	1.5313	1.2425	16.4%	0.9508	0.9509	0.9509	0.0%	1.0670	1.5313	1.2425	16.4%
28	0.9269	0.9185	0.9185	-0.9%	1.0359	1.0051	1.0051	-3.0%	0.9533	0.9300	0.9300	-2.4%	0.9972	1.2666	1.1612	16.4%	0.9778	0.8321	0.8751	-10.5%	0.9972	1.2666	1.1612	16.4%
29	0.9685	1.0485	1.0485	8.3%	1.0051	1.0047	1.0047	0.0%	0.8252	0.7527	0.7527	-8.8%	0.9484	1.1040	1.1040	16.4%	0.9707	1.0076	1.0076	3.8%	0.9484	1.1040	1.1040	16.4%
31	1.2160	1.2149	1.2149	-0.1%	1.0937	1.0607	1.0607	-3.0%	1.0643	1.0633	1.0633	-0.1%	1.1846	1.6002	1.3794	16.4%	1.1192	0.9519	1.0017	-10.5%	1.1846	1.6002	1.3794	16.4%
32	1.0713	1.0062	1.0062	-6.1%	0.9993	0.9989	0.9989	0.0%	1.0713	1.0703	1.0703	-0.1%	1.0903	1.1292	1.1292	3.6%	1.0528	0.9205	0.9422	-10.5%	1.0903	1.1292	1.1292	3.6%
33	0.9994	1.0528	1.0528	5.3%	1.0357	1.0716	1.0716	3.5%	0.8510	0.9904	0.9904	16.4%	0.9723	0.9463	0.9463	-2.7%	1.0062	1.0673	1.0673	6.1%	0.9723	0.9463	0.9463	-2.7%
34	0.9680	1.0183	1.0183	5.2%	1.0378	0.5996	0.9297	-10.4%	1.1866	1.0661	1.0661	-10.2%	0.9574	0.5543	0.8240	-13.9%	0.8747	0.7906	0.7906	-9.6%	0.9574	0.5543	0.8240	-13.9%
36	0.9476	0.9248	0.9248	-2.4%	1.0588	0.8721	0.9485	-10.4%	1.3316	1.4024	1.4024	5.3%	0.9609	0.9610	0.9610	0.0%	1.0586	1.1065	1.1065	4.5%	0.9609	0.9610	0.9610	0.0%
37	1.1593	1.1843	1.1843	2.2%	1.1397	1.1393	1.1393	0.0%	1.3865	1.2120	1.2449	-10.2%	1.0198	0.5887	0.8777	-13.9%	1.1207	1.1459	1.1459	2.2%	1.0198	0.5887	0.8777	-13.9%
38	0.8820	0.4497	0.7910	-10.3%	1.0595	0.7457	0.9491	-10.4%	1.2159	0.9442	1.0918	-10.2%	0.9252	0.6869	0.7963	-13.9%	0.9112	0.5108	0.8155	-10.5%	0.9252	0.6869	0.7963	-13.9%
40	0.9740	0.7443	0.8735	-10.3%	1.1382	0.8238	1.0196	-10.4%	1.3402	1.2030	1.2034	-10.2%	1.0058	0.7883	0.8657	-13.9%	0.9773	0.5920	0.8747	-10.5%	1.0058	0.7883	0.8657	-13.9%

USAA - CIC/GARRISON
ARKANSAS
TERRITORY RELATIVITIES

Territory	BI				CL				CP				MP				PD				PIP MED EXP			
	Current	Indicated Rebased	Proposed	Percent Change	Current	Indicated Rebased	Proposed	Percent Change	Current	Indicated Rebased	Proposed	Percent Change	Current	Indicated Rebased	Proposed	Percent Change	Current	Indicated Rebased	Proposed	Percent Change	Current	Indicated Rebased	Proposed	Percent Change
1	0.9582	1.1817	1.1729	22.4%	0.8031	1.0276	0.9668	20.4%	0.6133	0.8612	0.7441	21.3%	0.9369	0.9064	0.9064	-3.3%	0.8895	1.0794	1.0794	21.3%	0.9369	0.9064	0.9064	-3.3%
3	0.8885	0.8901	0.8901	0.2%	1.0104	1.0367	1.0367	2.6%	1.1317	0.9936	1.0149	-10.3%	1.0091	1.0500	1.0500	4.1%	0.9742	1.0444	1.0444	7.2%	1.0091	1.0500	1.0500	4.1%
8	1.0262	0.9959	0.9959	-3.0%	1.0356	1.0356	1.0356	0.0%	0.8779	1.2483	1.0652	21.3%	1.1190	1.1196	1.1196	0.1%	0.9459	0.9350	0.9350	-1.2%	1.1190	1.1196	1.1196	0.1%
9	1.0215	1.1908	1.1908	16.6%	1.0371	1.0246	1.0246	-1.2%	1.1482	1.1477	1.1477	0.0%	1.0413	1.0804	1.0804	3.8%	1.0642	1.1315	1.1315	6.3%	1.0413	1.0804	1.0804	3.8%
21	0.7800	0.7813	0.7813	0.2%	0.9200	0.8646	0.8646	-6.0%	1.2080	1.1371	1.1371	-5.9%	0.9580	0.9036	0.9036	-5.7%	0.8309	0.8392	0.8392	1.0%	0.9580	0.9036	0.9036	-5.7%
22	0.8245	0.5461	0.7460	-9.5%	1.0344	0.9672	0.9672	-6.5%	1.2714	0.9111	1.1402	-10.3%	1.0490	1.2973	1.2135	15.7%	0.8517	0.8111	0.8111	-4.8%	1.0490	1.2973	1.2135	15.7%
23	0.8814	0.8829	0.8829	0.2%	1.0170	0.9021	0.9049	-11.0%	1.1581	1.1444	1.1444	-1.2%	1.0277	1.0282	1.0282	0.0%	0.9082	0.9086	0.9086	0.0%	1.0277	1.0282	1.0282	0.0%
24	0.8564	0.7067	0.7749	-9.5%	1.0476	0.7803	0.9322	-11.0%	1.2252	1.1724	1.1724	-4.3%	0.9553	0.8378	0.8378	-12.3%	0.9342	0.9346	0.9346	0.0%	0.9553	0.8378	0.8378	-12.3%
27	1.0020	1.4429	1.2266	22.4%	1.1536	1.1135	1.1135	-3.5%	1.4307	1.4300	1.4300	0.0%	1.0726	1.5169	1.2408	15.7%	0.9447	0.9451	0.9451	0.0%	1.0726	1.5169	1.2408	15.7%
28	0.9401	0.9324	0.9324	-0.8%	1.0420	1.0006	1.0006	-4.0%	0.9345	0.9341	0.9341	0.0%	1.0023	1.2547	1.1595	15.7%	0.9831	0.8270	0.8850	-10.0%	1.0023	1.2547	1.1595	15.7%
29	0.9823	1.0643	1.0643	8.3%	1.0003	1.0002	1.0002	0.0%	0.8052	0.7560	0.7560	-6.1%	0.9533	1.0936	1.0936	14.7%	0.9759	1.0015	1.0015	2.6%	0.9533	1.0936	1.0936	14.7%
31	1.2311	1.2333	1.2333	0.2%	1.1002	1.0559	1.0559	-4.0%	1.0431	1.0679	1.0679	2.4%	1.1908	1.5852	1.3776	15.7%	1.1252	0.9461	1.0130	-10.0%	1.1908	1.5852	1.3776	15.7%
32	1.0865	1.0214	1.0214	-6.0%	0.9971	0.9944	0.9944	-0.3%	1.0485	1.0749	1.0749	2.5%	1.0960	1.1185	1.1185	2.1%	1.0584	0.9148	0.9528	-10.0%	1.0960	1.1185	1.1185	2.1%
33	1.0136	1.0687	1.0687	5.4%	1.0419	1.0668	1.0668	2.4%	0.8303	0.9947	0.9947	19.8%	0.9774	0.9374	0.9374	-4.1%	1.0115	1.0608	1.0608	4.9%	0.9774	0.9374	0.9374	-4.1%
34	0.9818	1.0337	1.0337	5.3%	1.0440	0.5969	0.9290	-11.0%	1.1578	1.0707	1.0707	-7.5%	0.9624	0.5491	0.8229	-14.5%	0.8793	0.7858	0.7916	-10.0%	0.9624	0.5491	0.8229	-14.5%
36	0.9611	0.9388	0.9388	-2.3%	1.0651	0.8682	0.9477	-11.0%	1.2993	1.4084	1.4084	8.4%	0.9588	0.9519	0.9519	-0.7%	1.0642	1.0997	1.0997	3.3%	0.9588	0.9519	0.9519	-0.7%
37	1.1758	1.2023	1.2023	2.3%	1.1342	1.1342	1.1342	0.0%	1.3529	1.2172	1.2172	-10.0%	1.0251	0.5832	0.8765	-14.5%	1.1265	1.1389	1.1389	1.1%	1.0251	0.5832	0.8765	-14.5%
38	0.8945	0.4565	0.8093	-9.5%	1.0658	0.7423	0.9484	-11.0%	1.1864	0.9483	1.0640	-10.3%	0.9301	0.6804	0.7953	-14.5%	0.9162	0.5077	0.8248	-10.0%	0.9301	0.6804	0.7953	-14.5%
40	0.9878	0.7556	0.8937	-9.5%	1.1449	0.8201	1.0188	-11.0%	1.3077	1.2082	1.2082	-7.6%	1.0110	0.7809	0.8645	-14.5%	0.9825	0.5883	0.8845	-10.0%	1.0110	0.7809	0.8645	-14.5%

USAA - GIC
ARKANSAS

TERRITORY RELATIVITIES

Territory	BI				CL				CP				MP				PD				PIP MED EXP			
	Current	Indicated Rebased	Proposed	Percent Change	Current	Indicated Rebased	Proposed	Percent Change	Current	Indicated Rebased	Proposed	Percent Change	Current	Indicated Rebased	Proposed	Percent Change	Current	Indicated Rebased	Proposed	Percent Change	Current	Indicated Rebased	Proposed	Percent Change
1	1.1186	1.1110	1.1110	-0.7%	0.9457	1.0280	1.0280	8.7%	0.8133	0.8901	0.8901	9.4%	0.9485	0.9326	0.9326	-1.7%	1.0826	1.0636	1.0636	-1.8%	0.9485	0.9326	0.9326	-1.7%
3	0.8425	0.8368	0.8368	-0.7%	1.0255	1.0371	1.0371	1.1%	1.2263	1.0269	1.0802	-11.9%	1.0379	1.0803	1.0803	4.1%	0.9500	1.0291	1.0291	8.3%	1.0379	1.0803	1.0803	4.1%
8	0.9428	0.9363	0.9363	-0.7%	1.0723	1.0360	1.0360	-3.4%	1.0453	1.2901	1.2458	19.2%	1.1070	1.1520	1.1520	4.1%	0.9235	0.9213	0.9213	-0.2%	1.1070	1.1520	1.1520	4.1%
9	0.9236	1.1195	1.0672	15.5%	1.0263	1.0250	1.0250	-0.1%	1.1720	1.1862	1.1862	1.2%	1.0675	1.1116	1.1116	4.1%	0.9472	1.1150	1.1039	16.5%	1.0675	1.1116	1.1116	4.1%
21	0.7501	0.7346	0.7346	-2.1%	0.9377	0.8650	0.8650	-7.8%	1.2433	1.1752	1.1752	-5.5%	0.9634	0.9297	0.9297	-3.5%	0.7813	0.8269	0.8269	5.8%	0.9634	0.9297	0.9297	-3.5%
22	0.8211	0.5134	0.7013	-14.6%	1.0353	0.9676	0.9676	-6.5%	1.2808	0.9416	1.1282	-11.9%	1.0634	1.3348	1.2494	17.5%	0.8279	0.7992	0.7992	-3.5%	1.0634	1.3348	1.2494	17.5%
23	0.8358	0.8301	0.8301	-0.7%	1.0144	0.9025	0.9025	-11.0%	1.2152	1.1828	1.1828	-2.7%	1.0485	1.0579	1.0579	0.9%	0.8564	0.8953	0.8953	4.5%	1.0485	1.0579	1.0579	0.9%
24	0.8251	0.6644	0.7047	-14.6%	1.0311	0.7807	0.8905	-13.6%	1.1989	1.2117	1.2117	-1.1%	0.9823	0.8620	0.8620	-12.2%	0.8954	0.9209	0.9209	2.8%	0.9823	0.8620	0.8620	-12.2%
27	0.9929	1.3565	1.1473	15.6%	1.1153	1.1140	1.1140	-0.1%	1.4603	1.4780	1.4780	1.2%	1.0793	1.5607	1.2681	17.5%	0.9335	0.9313	0.9313	-0.2%	1.0793	1.5607	1.2681	17.5%
28	0.8826	0.8766	0.8766	-0.7%	1.0288	1.0010	1.0010	-2.7%	0.9538	0.9654	0.9654	1.2%	1.0009	1.2909	1.1760	17.5%	0.8839	0.8149	0.8149	-7.8%	1.0009	1.2909	1.1760	17.5%
29	0.9152	1.0007	1.0007	9.3%	1.0018	1.0006	1.0006	-0.1%	0.8688	0.7813	0.7813	-10.1%	0.9489	1.1252	1.1149	17.5%	0.8877	0.9868	0.9868	11.2%	0.9489	1.1252	1.1149	17.5%
31	1.1055	1.1595	1.1595	4.9%	1.0577	1.0564	1.0564	-0.1%	1.0905	1.1037	1.1037	1.2%	1.0707	1.6310	1.2580	17.5%	0.9709	0.9322	0.9322	-4.0%	1.0707	1.6310	1.2580	17.5%
32	1.0033	0.9603	0.9603	-4.3%	1.0327	0.9948	0.9948	-3.7%	1.0977	1.1109	1.1109	1.2%	1.0815	1.1509	1.1509	6.4%	0.9994	0.9015	0.9015	-9.8%	1.0815	1.1509	1.1509	6.4%
33	0.9280	1.0047	1.0047	8.3%	1.0488	1.0673	1.0673	1.8%	0.9020	1.0280	1.0280	14.0%	0.9559	0.9645	0.9645	0.9%	0.9368	1.0453	1.0453	11.6%	0.9559	0.9645	0.9645	0.9%
34	0.9337	0.9719	0.9719	4.1%	1.0423	0.5972	0.9002	-13.6%	1.1603	1.1066	1.1066	-4.6%	0.9647	0.5649	0.8378	-13.2%	0.8522	0.7743	0.7743	-9.1%	0.9647	0.5649	0.8378	-13.2%
36	0.9121	0.8826	0.8826	-3.2%	1.0475	0.8686	0.9047	-13.6%	1.3900	1.4556	1.4556	4.7%	0.9707	0.9795	0.9795	0.9%	1.0208	1.0836	1.0836	6.2%	0.9707	0.9795	0.9795	0.9%
37	1.1144	1.1303	1.1303	1.4%	1.1360	1.1346	1.1346	-0.1%	1.4338	1.2580	1.2630	-11.9%	0.9755	0.6001	0.8472	-13.2%	1.0969	1.1222	1.1222	2.3%	0.9755	0.6001	0.8472	-13.2%
38	0.8515	0.4292	0.7272	-14.6%	1.0548	0.7426	0.9110	-13.6%	1.2181	0.9801	1.0730	-11.9%	0.9436	0.7001	0.8195	-13.2%	0.8555	0.5002	0.7369	-13.9%	0.9436	0.7001	0.8195	-13.2%
40	0.8595	0.7104	0.7341	-14.6%	1.0895	0.8205	0.9410	-13.6%	1.2796	1.2487	1.2487	-2.4%	0.9769	0.8035	0.8484	-13.2%	0.8596	0.5797	0.7405	-13.9%	0.9769	0.8035	0.8484	-13.2%

NAIC LOSS COST DATA ENTRY DOCUMENT

1. This filing transmittal is part of Company Tracking # _____

2. If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number _____

		Company Name		Company NAIC Number
3.	A.	GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY	B.	200-21253

		Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	A.	19.0 Personal Auto	B.	19.0001 Private Passenger Auto (PPA)

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Residual Bodily Injury	75.1%	32.1%					
Uninsured Motorists	72.6%	47.8%					
Personal Injury Protection	219.8%	21.0%					
Property Damage	18.9%	45.4%					
Comprehensive	10.2%	5.0%					
Collision	49.5%	23.2%					
TOTAL OVERALL EFFECT	59.3%	28.6%					

6. 5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2005	0	n/a	06/23/06	0	0	0	n/a
2006	277	n/a	10/08/06	95	66	69.1	n/a
2007	796	n/a	04/21/07	603	634	105.1	n/a
		3.1%	09/30/07				

7.

Expense Constants	Selected Provisions (Liab/PhyDam)
A. Total Production Expense	9.4%/9.4%
B. General Expense	0.6%
C. Taxes, License & Fees	3.0%
D. Underwriting Profit & Contingencies	10.0%/14.6%
E. Other (explain)	
F. TOTAL	23.0%/27.6%

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)
9. 10% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____
10. -10% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

SERFF Tracking Number: *USPX-125696771* *State:* *Arkansas*
First Filing Company: *United Services Automobile Association, ...* *State Tracking Number:* *EFT \$100*
Company Tracking Number: *AUTAR00071CGR01*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: *2008 Tier Program*
Project Name/Number: *2008 Tier Program/AUTAR00071CGR01*

Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Supporting Document	NAIC loss cost data entry document	06/16/2008	RF-1 200-25941.PDF RF-1 200-25968.PDF RF-1 200-21253.PDF RF-1 200-18600.PDF

NAIC LOSS COST DATA ENTRY DOCUMENT

1. This filing transmittal is part of Company Tracking # _____

2. If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number _____

		Company Name		Company NAIC Number
3.	A.	UNITED SERVICES AUTOMOBILE ASSOCIATION	B.	200-25941

		Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	A.	19.0 Personal Auto	B.	19.0001 Private Passenger Auto (PPA)

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Residual Bodily Injury	15.3%	15.0%					
Uninsured Motorists	36.0%	35.0%					
Personal Injury Protection	29.7%	15.0%					
Property Damage	16.5%	16.0%					
Comprehensive	6.7%	6.0%					
Collision	11.2%	11.0%					
TOTAL OVERALL EFFECT	16.2%	14.9%					

6. 5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2003	13,855	0.0	07/04/05	21,505	11,489	53.4	n/a
2004	14,440	-2.6	02/01/06	22,140	11,671	52.7	n/a
2005	15,295	0.0	10/08/06	22,238	16,547	74.4	n/a
2006	16,013	-6.9	04/21/07	23,380	20,232	86.5	n/a
2007	16,866	0.0	09/30/07	24,569	18,559	75.5	n/a

7.

Expense Constants	Selected Provisions (Liab/PhyDam)
A. Total Production Expense	9.4%/9.4%
B. General Expense	0.6%
C. Taxes, License & Fees	3.0%
D. Underwriting Profit & Contingencies	10.0%/14.6%
E. Other (explain)	
F. TOTAL	23.0%/27.6%

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)
9. 15% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____
10. -15% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

NAIC LOSS COST DATA ENTRY DOCUMENT

1. This filing transmittal is part of Company Tracking # _____

2. If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number _____

		Company Name		Company NAIC Number
3.	A.	USAA CASUALTY INSURANCE COMPANY	B.	200-25968

		Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	A.	19.0 Personal Auto	B.	19.0001 Private Passenger Auto (PPA)

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Residual Bodily Injury	21.5%	21.0%					
Uninsured Motorists	35.2%	35.0%					
Personal Injury Protection	4.4%	0.0%					
Property Damage	39.9%	30.0%					
Comprehensive	-2.4%	0.0%					
Collision	14.3%	14.0%					
TOTAL OVERALL EFFECT	19.9%	17.7%					

6. 5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2003	7,621	0.0	07/04/05	10,614	6,956	65.5	n/a
2004	8,025	-2.5	02/01/06	11,193	5,823	52.0	n/a
2005	8,618	0.0	10/08/06	11,334	6,957	61.4	n/a
2006	8,967	-12.0	04/21/07	12,220	12,478	102.1	n/a
2007	9,561	0.0	09/30/07	12,520	10,004	79.9	n/a

7.

Expense Constants	Selected Provisions (Liab/PhyDam)
A. Total Production Expense	9.4%/9.4%
B. General Expense	0.6%
C. Taxes, License & Fees	3.0%
D. Underwriting Profit	10.0%/14.6%
& Contingencies	
E. Other (explain)	
F. TOTAL	23.0%/27.6%

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)
9. 10% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____
10. -10% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

NAIC LOSS COST DATA ENTRY DOCUMENT

1. This filing transmittal is part of Company Tracking # _____

2. If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number _____

		Company Name		Company NAIC Number
3.	A.	GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY	B.	200-21253

		Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	A.	19.0 Personal Auto	B.	19.0001 Private Passenger Auto (PPA)

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Residual Bodily Injury	75.1%	32.1%					
Uninsured Motorists	72.6%	47.8%					
Personal Injury Protection	219.8%	21.0%					
Property Damage	18.9%	45.4%					
Comprehensive	10.2%	5.0%					
Collision	49.5%	23.2%					
TOTAL OVERALL EFFECT	59.3%	28.6%					

6. 5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2005	0	n/a	06/23/06	0	0	0	n/a
2006	277	n/a	10/08/06	95	66	69.1	n/a
2007	796	n/a	04/21/07	603	634	105.1	n/a
		3.1%	09/30/07				

7.

Expense Constants	Selected Provisions (Liab/PhyDam)
A. Total Production Expense	9.4%/9.4%
B. General Expense	0.6%
C. Taxes, License & Fees	3.0%
D. Underwriting Profit	10.0%/14.6%
& Contingencies	
E. Other (explain)	
F. TOTAL	23.0%/27.6%

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)
9. 10% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____
10. -10% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

NAIC LOSS COST DATA ENTRY DOCUMENT

1. This filing transmittal is part of Company Tracking # _____

2. If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number _____

		Company Name		Company NAIC Number
3.	A.	USAA GENERAL INDEMNITY COMPANY	B.	200-18600

		Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	A.	19.0 Personal Auto	B.	19.0001 Private Passenger Auto (PPA)

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Residual Bodily Injury	4.5%	4.0%					
Uninsured Motorists	-14.6%	-12.0%					
Personal Injury Protection	-58.8%	0.0%					
Property Damage	-8.6%	0.0%					
Comprehensive	-3.3%	0.0%					
Collision	25.8%	0.0%					
TOTAL OVERALL EFFECT	1.7%	0.0%					

6. 5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2003	572	0.0	07/04/05	1,332	651	48.9	n/a
2004	535	-2.3	02/01/06	1,298	698	53.8	n/a
2005	596	0.0	10/08/06	1,254	776	61.9	n/a
2006	703	-1.8	04/21/07	1,034	705	68.2	n/a
2007	1,135	15.7	09/30/07	1,456	1,147	78.8	n/a

7.

Expense Constants	Selected Provisions (Liab/PhyDam)
A. Total Production Expense	9.4%/9.4%
B. General Expense	0.6%
C. Taxes, License & Fees	3.0%
D. Underwriting Profit	10.0%/14.6%
& Contingencies	
E. Other (explain)	
F. TOTAL	23.0%/27.6%

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)
9. 15% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____
10. -15% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____