

SERFF Tracking Number: USAA-126441459 State: Arkansas
 First Filing Company: Garrison Property and Casualty Insurance Company, ... State Tracking Number: EFT \$100
 Company Tracking Number: AR0912298
 TOI: 04.0 Homeowners Sub-TOI: 04.0003 Owner Occupied Homeowners
 Product Name: Personal Homeowners Program
 Project Name/Number: /

Filing at a Glance

Companies: Garrison Property and Casualty Insurance Company, United Services Automobile Association, USAA Casualty Insurance Company, USAA General Indemnity Company
 Product Name: Personal Homeowners Program SERFF Tr Num: USAA-126441459 State: Arkansas
 TOI: 04.0 Homeowners SERFF Status: Closed-Filed State Tr Num: EFT \$100
 Sub-TOI: 04.0003 Owner Occupied Homeowners Co Tr Num: AR0912298 State Status: Fees verified and received
 Filing Type: Rate/Rule Reviewer(s): Becky Harrington, Betty Montesi
 Author: Scott Hawthorne Disposition Date: 01/22/2010
 Date Submitted: 01/05/2010 Disposition Status: Filed
 Effective Date Requested (New): 05/30/2010 Effective Date (New): 05/30/2010
 Effective Date Requested (Renewal): 05/30/2010 Effective Date (Renewal): 05/30/2010

State Filing Description:

General Information

Project Name: Status of Filing in Domicile:
 Project Number: Domicile Status Comments:
 Reference Organization: Reference Number:
 Reference Title: Advisory Org. Circular:
 Filing Status Changed: 01/22/2010
 State Status Changed: 01/06/2010 Deemer Date:
 Created By: Scott Hawthorne Submitted By: Scott Hawthorne
 Corresponding Filing Tracking Number:
 Filing Description:

We would like to revise our Underwriting Tier Placement Program. We are currently ordering insurance scores for new policies and annually for renewal policies. However, in consideration of the current economic climate and to smooth the effects of any resulting change in insurance scores, we wish to modify our filing to reflect re-ordering of insurance scores from annually to every two years. We will use the prior insurance score until a new score is ordered. Also, we wish to modify our use of insurance scores for our tenured members. Specifically, Insureds with twenty-five or more years of USAA Enterprise tenure that have insurance scores below neutral will be treated as having neutral insurance scores. Insureds with ten or more years of USAA Enterprise tenure will not see a premium increase at renewal due to the use of

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the reordered score. The score used will be the better of the prior available score or the reordered score. In addition, we will not use the insurance score as an underwriting factor in the event that there is an absence of credit information for an applicant or insured or if ChoicePoint is unable to calculate an insurance score.

Company and Contact

Filing Contact Information

Scott Hawthorne, Compliance Analyst scott.hawthorne@usaa.com
 A-03-W Insurance Regulatory Compliance 800-531-8722 [Phone] 85315 [Ext]
 9800 Fredericksburg Road 866-358-3638 [FAX]
 San Antonio, TX 78288-1033

Filing Company Information

Garrison Property and Casualty Insurance CoCode: 21253 State of Domicile: Texas
 Company
 9800 Fredericksburg Road Group Code: 200 Company Type: Stock
 San Antonio, TX 78284-8496 Group Name: USAA State ID Number:
 (800) 531-8722 ext. [Phone] FEIN Number: 43-1803614

 United Services Automobile Association CoCode: 25941 State of Domicile: Texas
 9800 Fredericksburg Road Group Code: 200 Company Type: Reciprocal
 San Antonio, TX 78288 Group Name: USAA State ID Number:
 (800) 531-8722 ext. [Phone] FEIN Number: 74-0959140

 USAA Casualty Insurance Company CoCode: 25968 State of Domicile: Texas
 9800 Fredericksburg Road Group Code: 200 Company Type: Stock
 San Antonio, TX 78288 Group Name: USAA State ID Number:
 (800) 531-8722 ext. [Phone] FEIN Number: 59-3019540

 USAA General Indemnity Company CoCode: 18600 State of Domicile: Texas
 9800 Fredericksburg Road Group Code: 200 Company Type: Stock
 San Antonio, TX 78288 Group Name: USAA State ID Number:
 (800) 531-8722 ext. [Phone] FEIN Number: 74-1718283

Filing Fees

SERFF Tracking Number: USAA-126441459 State: Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	01/22/2010	01/22/2010

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	Becky Harrington	01/06/2010	01/06/2010	Scott Hawthorne	01/21/2010	01/21/2010

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Disposition

Disposition Date: 01/22/2010
 Effective Date (New): 05/30/2010
 Effective Date (Renewal): 05/30/2010
 Status: Filed
 Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Garrison Property and Casualty Insurance Company	0.000%	0.000%	\$0	425	\$270,572	3.800%	-24.600%
United Services Automobile Association	0.000%	0.000%	\$0	11,859	\$7,961,908	6.000%	-25.000%
USAA Casualty Insurance Company	0.000%	0.000%	\$0	4,685	\$3,564,687	5.000%	-25.000%
USAA General Indemnity Company	0.000%	0.000%	\$0	336	\$179,973	3.700%	-7.000%

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Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	17,305

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Form RF-2 Loss Costs Only (not for workers' compensation)		Yes
Supporting Document	H-1 Homeowners Abstract	Filed	Yes
Supporting Document	HPCS-Homeowners Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	AR HO Filing Memorandum	Filed	Yes
Supporting Document	CONFIDENTIAL: AR HO UW Tier Placement Guidelines	Filed	No
Rate	AR HO Rate Pages	Filed	Yes

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 01/06/2010
Submitted Date 01/06/2010

Respond By Date

Dear Scott Hawthorne,

This will acknowledge receipt of the captioned filing.

Objection 1

No Objections

Comment: Provide statistical support for the changes involving the 25 years and 10 years tenured insureds.

Please feel free to contact me if you have questions.

In accordance with Regulation 23, Section 7.A., this filing may not be implemented until 20 days after the requested amendment(s) and/or information is received.

Sincerely,

Becky Harrington

Response Letter

Response Letter Status Submitted to State
Response Letter Date 01/21/2010
Submitted Date 01/21/2010

Dear Becky Harrington,

Comments:

Response 1

Comments: Our basis for the changes involving tenured insureds was judgmental. Insurance scores are used to predict future insurance losses. Since we have history with our tenured insureds, we would prefer to rely on other risk factors such as claims history, non-payment cancellations and their Relationship with USAA than our use of insurance scores in order to determine future insurance losses. However, we would still like to provide a benefit to our tenured insureds that have higher than average insurance scores.

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Company, ...
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Product Name: Personal Homeowners Program
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Related Objection 1

Comment:

Provide statistical support for the changes involving the 25 years and 10 years tenured insureds.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,
Scott Hawthorne

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 Product Name: Personal Homeowners Program
 Project Name/Number: /

Rate Information

Rate data applies to filing.

Filing Method: File & Use
Rate Change Type: Neutral
Overall Percentage of Last Rate Revision: 0.000%
Effective Date of Last Rate Revision: 11/14/2009
Filing Method of Last Filing: File & 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:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Garrison Property and Casualty Insurance Company	0.000%	0.000%	\$0	425	\$270,572	3.800%	-24.600%
United Services Automobile Association	0.000%	0.000%	\$0	11,859	\$7,961,908	6.000%	-25.000%
USAA Casualty Insurance Company	0.000%	0.000%	\$0	4,685	\$3,564,687	5.000%	-25.000%
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Product Name: Personal Homeowners Program
Project Name/Number: /

Overall Rate Information for Multiple Company Filings

Overall % Rate Indicated:	0.000%
Overall Percentage Rate Impact For This Filing:	0.000%
Effect of Rate Filing - Written Premium Change For This Program:	\$0
Effect of Rate Filing - Number of Policyholders Affected:	17305

State: **ARKANSAS**
 Line of Business: **HOMEOWNERS**
 Effective: **MAY 30, 2010**

Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION**
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

BASE RATES AND MINIMUM PREMIUMS

BASE RATES

<u>Form Type</u>	<u>Peril</u>	<u>USAA</u>	<u>USAA-CIC</u>	<u>USAA-GIC</u>	<u>Garrison</u>
Owners	Other Perils	913.16	1073.79	1274.92	1287.22
	Fire	1004.39	1171.09	1162.76	1246.80
Unit-Owners	Other Perils	331.68	281.75	281.75	281.75
	Fire	37.49	26.84	26.84	26.84

* Base limits are \$300,000 Liability and \$5,000 Medical Payments to Others

MINIMUM PREMIUMS

<u>Form Type</u>	<u>USAA</u>	<u>USAA-CIC</u>	<u>USAA-GIC</u>	<u>Garrison</u>
Owners	\$250	\$250	\$250	\$250
Unit-Owners	\$125	\$125	\$125	\$125

State: **ARKANSAS**
 Line of Business: **HOMEOWNERS**
 Effective: **MAY 30, 2010**

Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION**
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

OPTIONAL COVERAGES

PERSONAL COMPUTER COVERAGE

	<u>USAA</u>	<u>USAA-CIC</u>	<u>USAA-GIC</u>	<u>Garrison</u>
Rate per \$1,000	4.00	4.00	4.00	4.00

SPECIAL COVERAGE ON JEWELRY, WATCHES, FURS, AND SILVERWARE

<u>Form Type</u>	<u>Limit</u>	<u>USAA</u>	<u>USAA-CIC</u>	<u>USAA-GIC</u>	<u>Garrison</u>
Owners with Special Personal Property Coverage	\$2,000 \$4,000	15.00 30.00	15.00 30.00	15.00 30.00	15.00 30.00
Owners without Special Personal Property Coverage	\$2,000 \$4,000	20.00 40.00	20.00 40.00	20.00 40.00	20.00 40.00
Unit-Owners with Special Personal Property Coverage	\$2,000 \$4,000	15.00 30.00	15.00 30.00	15.00 30.00	15.00 30.00
Unit-Owners without Special Personal Property Coverage	\$2,000 \$4,000	20.00 40.00	20.00 40.00	20.00 40.00	20.00 40.00

INCREASED LIABILITY LIMIT

<u>Liability Limit</u>	<u>USAA</u>	<u>USAA-CIC</u>	<u>USAA-GIC</u>	<u>Garrison</u>
\$500,000	12.00	12.00	12.00	12.00
\$1,000,000	47.00	47.00	47.00	47.00

PERSONAL INJURY ENDORSEMENT

<u>Liability Limit</u>	<u>USAA</u>	<u>USAA-CIC</u>	<u>USAA-GIC</u>	<u>Garrison</u>
\$300,000	34.00	34.00	34.00	34.00
\$500,000	41.00	41.00	41.00	41.00
\$1,000,000	66.00	66.00	66.00	66.00

State: **ARKANSAS**
 Line of Business: **HOMEOWNERS**
 Effective: **MAY 30, 2010**

Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION**
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

OPTIONAL COVERAGES

SINKHOLE COLLAPSE COVERAGE

	<u>USAA</u>	<u>USAA-CIC</u>	<u>USAA-GIC</u>	<u>Garrison</u>
Rate per \$1,000	0.42	0.42	0.42	0.42

INCREASED DWELLING COVERAGE LIMIT
USAA GROUP
UNIT-OWNERS FORMS

	<u>Other Perils*</u>	<u>Fire*</u>
Rate per \$1,000	7.27	0.38

* Tier factors, Territory factors, Claims Free Discount factors, and Claims Activity Surcharge factors specific to these perils apply to Increased Dwelling Coverage Limit

EARTHQUAKE COVERAGE
USAA GROUP

<u>Form Type</u>		<u>Zone</u>	<u>Frame</u>	<u>Masonry</u>
Owners	Rate per \$1,000 of Dwelling Coverage	2	0.95	2.34
		3	0.63	1.80
		4	0.63	1.50
		5	0.41	0.90
Unit-Owners	Rate per \$1,000 of Personal Property Coverage	2	0.32	0.95
		3	0.31	0.95
		4	0.35	1.18
		5	0.26	0.62
Unit-Owners	Rate per \$1,000 of Increased Dwelling Coverage	2	0.32	0.95
		3	0.31	0.95
		4	0.35	1.18
		5	0.26	0.62

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: H-1 Homeowners Abstract	Filed	01/22/2010
Comments:		
Attachments:		
USAA Form H-1 Abstract.pdf		
CIC Form H-1 Abstract.pdf		
GIC Form H-1 Abstract.pdf		
Garrison Form H-1 Abstract.pdf		

	Item Status:	Status Date:
Satisfied - Item: HPCS-Homeowners Premium Comparison Survey	Filed	01/22/2010
Comments:		
Attachments:		
HPCS 200-25941.XLS		
HPCS 200-25968.XLS		
HPCS 200-18600.XLS		
HPCS 200-21253.XLS		

	Item Status:	Status Date:
Satisfied - Item: NAIC loss cost data entry document	Filed	01/22/2010
Comments:		
Attachments:		
RF-1 USAA.pdf		
RF-1 CIC.pdf		
RF-1 GIC.pdf		
RF-1 Garrison.pdf		

	Item Status:	Status
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SERFF Tracking Number: USAA-126441459 *State:* Arkansas
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Company, ...
Company Tracking Number: AR0912298
TOI: 04.0 Homeowners *Sub-TOI:* 04.0003 Owner Occupied Homeowners
Product Name: Personal Homeowners Program
Project Name/Number: /

Satisfied - Item: AR HO Filing Memorandum

Filed

Date:
01/22/2010

Comments:

Attachment:

AR HO Filing Memorandum.pdf

ARKANSAS INSURANCE DEPARTMENT
FORM H-1 HOMEOWNERS 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 homeowners rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name United Services Automobile Association
 NAIC No. 25941 Group No. 200

1. If you have had an insurance to value campaign during the experience filing period, describe the campaign and estimate its impact. We encourage homeowners to insure for 100% of replacement cost based on various valuation tools.

2. If you use a cost estimator (or some similar method) in order to make sure that dwellings (or contents) are insured at their value, state when this program was started in Arkansas and estimate its impact. USAA uses the Marshall Swift/Boeckh replacement cost tool.

3. If you require a minimum relationship between the amount of insurance to be written and the replacement value of the dwelling (contents) in order to purchase insurance, describe the procedures that are used. We require 100% insurance to value. Rare exceptions are allowed down to 80%.

4. If you use an Inflation Guard form or similar type of coverage, describe the coverage(s) and estimate the impact. We use an Adjusted Building Cost (ABC) method. Actual results vary by location. Application of ABC may result in an adjustment in policy limits of as much as 25% or more.

5. Specify the percentage given for credits or discounts for the following:

a. Fire Extinguisher	<u>0</u>	%
b. Burglar Alarm	<u>5% Discount</u>	%
	<u>(if monitored)</u>	
c. Smoke Alarm	<u>0</u>	%
d. Insured who has both homeowners and auto with your company	<u>10% Discount</u>	%
e. Deadbolt Locks	<u>0</u>	%
f. Window or Door Locks	<u>0</u>	%
g. Other (specify)		%
<u>Sprinklers</u>	<u>20% Discount</u>	%
<u>Monitored Fire Alarm</u>	<u>5% Discount</u>	%

6. Are there any areas in the State of Arkansas in which your company will not write homeowners insurance? No If so, state areas and explain reason for not writing.

ARKANSAS INSURANCE DEPARTMENT
FORM H-1 HOMEOWNERS ABSTRACT

7. Specify the form(s) utilized in writing homeowner insurance. Indicate the Arkansas premium volume for each form.

Form	Premium Volume
<u>HO-3R Homeowners Special Form</u>	<u>\$892,005</u>
<u>HO-9R Preferred Protection Plan Form</u>	<u>\$6,978,563</u>
<u>HO-6R Unit-Owners Form</u>	<u>\$91,341</u>
<u> </u>	<u> </u>

8. Do you write homeowner risks which have aluminum, steel or vinyl siding?
Yes

9. Is there a surcharge on risks with wood heat? No
If yes, state surcharge
Does the surcharge apply to conventional fire places? No
If yes, state surcharge

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

Scott Hawthorne

Signature

Compliance Analyst

Title

800-531-8722, ext. 85315

Telephone Number

ARKANSAS INSURANCE DEPARTMENT
FORM H-1 HOMEOWNERS 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 homeowners rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name USAA Casualty Insurance Company
 NAIC No. 25968 Group No. 200

1. If you have had an insurance to value campaign during the experience filing period, describe the campaign and estimate its impact. We encourage homeowners to insure for 100% of replacement cost based on various valuation tools.
2. If you use a cost estimator (or some similar method) in order to make sure that dwellings (or contents) are insured at their value, state when this program was started in Arkansas and estimate its impact. USAA uses the Marshall Swift/Boeckh replacement cost tool.
3. If you require a minimum relationship between the amount of insurance to be written and the replacement value of the dwelling (contents) in order to purchase insurance, describe the procedures that are used. We require 100% insurance to value. Rare exceptions are allowed down to 80%.
4. If you use an Inflation Guard form or similar type of coverage, describe the coverage(s) and estimate the impact. We use an Adjusted Building Cost (ABC) method. Actual results vary by location. Application of ABC may result in an adjustment in policy limits of as much as 25% or more.
5. Specify the percentage given for credits or discounts for the following:

a. Fire Extinguisher	<u>0</u>	%
b. Burglar Alarm	<u>5% Discount</u>	%
	<u>(if monitored)</u>	
c. Smoke Alarm	<u>0</u>	%
d. Insured who has both homeowners and auto with your company	<u>10% Discount</u>	%
e. Deadbolt Locks	<u>0</u>	%
f. Window or Door Locks	<u>0</u>	%
g. Other (specify)		%
<u>Sprinklers</u>	<u>20% Discount</u>	%
<u>Monitored Fire Alarm</u>	<u>5% Discount</u>	%
6. Are there any areas in the State of Arkansas in which your company will not write homeowners insurance? No If so, state areas and explain reason for not writing.

ARKANSAS INSURANCE DEPARTMENT
FORM H-1 HOMEOWNERS ABSTRACT

7. Specify the form(s) utilized in writing homeowner insurance. Indicate the Arkansas premium volume for each form.

Form	Premium Volume
<u>HO-3R Homeowners Special Form</u>	<u>\$311,536</u>
<u>HO-9R Preferred Protection Plan Form</u>	<u>\$3,223,018</u>
<u>HO-6R Unit-Owners Form</u>	<u>\$30,133</u>
<u> </u>	<u> </u>

8. Do you write homeowner risks which have aluminum, steel or vinyl siding?
Yes

9. Is there a surcharge on risks with wood heat? No
If yes, state surcharge
Does the surcharge apply to conventional fire places? No
If yes, state surcharge

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

Scott Hawthorne

Signature

Compliance Analyst

Title

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Telephone Number

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Company Name USAA General Indemnity Company
 NAIC No. 18600 Group No. 200

1. If you have had an insurance to value campaign during the experience filing period, describe the campaign and estimate its impact. We encourage homeowners to insure for 100% of replacement cost based on various valuation tools.
2. If you use a cost estimator (or some similar method) in order to make sure that dwellings (or contents) are insured at their value, state when this program was started in Arkansas and estimate its impact. USAA uses the Marshall Swift/Boeckh replacement cost tool.
3. If you require a minimum relationship between the amount of insurance to be written and the replacement value of the dwelling (contents) in order to purchase insurance, describe the procedures that are used. We require 100% insurance to value. Rare exceptions are allowed down to 80%.
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5. Specify the percentage given for credits or discounts for the following:

a. Fire Extinguisher	<u>0</u>	%
b. Burglar Alarm	<u>5% Discount</u>	%
	<u>(if monitored)</u>	
c. Smoke Alarm	<u>0</u>	%
d. Insured who has both homeowners and auto with your company	<u>10% Discount</u>	%
e. Deadbolt Locks	<u>0</u>	%
f. Window or Door Locks	<u>0</u>	%
g. Other (specify)		%
<u>Sprinklers</u>	<u>20% Discount</u>	%
<u>Monitored Fire Alarm</u>	<u>5% Discount</u>	%
6. Are there any areas in the State of Arkansas in which your company will not write homeowners insurance? No If so, state areas and explain reason for not writing.

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Company Name Garrison Property And Casualty Insurance Company
 NAIC No. 21253 Group No. 200

1. If you have had an insurance to value campaign during the experience filing period, describe the campaign and estimate its impact. We encourage homeowners to insure for 100% of replacement cost based on various valuation tools.
2. If you use a cost estimator (or some similar method) in order to make sure that dwellings (or contents) are insured at their value, state when this program was started in Arkansas and estimate its impact. USAA uses the Marshall Swift/Boeckh replacement cost tool.
3. If you require a minimum relationship between the amount of insurance to be written and the replacement value of the dwelling (contents) in order to purchase insurance, describe the procedures that are used. We require 100% insurance to value. Rare exceptions are allowed down to 80%.
4. If you use an Inflation Guard form or similar type of coverage, describe the coverage(s) and estimate the impact. We use an Adjusted Building Cost (ABC) method. Actual results vary by location. Application of ABC may result in an adjustment in policy limits of as much as 25% or more.
5. Specify the percentage given for credits or discounts for the following:

a. Fire Extinguisher	<u>0</u>	%
b. Burglar Alarm	<u>5% Discount</u>	%
	<u>(if monitored)</u>	
c. Smoke Alarm	<u>0</u>	%
d. Insured who has both homeowners and auto with your company	<u>10% Discount</u>	%
e. Deadbolt Locks	<u>0</u>	%
f. Window or Door Locks	<u>0</u>	%
g. Other (specify)		%
<u>Sprinklers</u>	<u>20% Discount</u>	%
<u>Monitored Fire Alarm</u>	<u>5% Discount</u>	%
6. Are there any areas in the State of Arkansas in which your company will not write homeowners insurance? No If so, state areas and explain reason for not writing.

ARKANSAS INSURANCE DEPARTMENT
FORM H-1 HOMEOWNERS ABSTRACT

7. Specify the form(s) utilized in writing homeowner insurance. Indicate the Arkansas premium volume for each form.

Form	Premium Volume
<u>HO-3R Homeowners Special Form</u>	<u>\$10,815</u>
<u>HO-9R Preferred Protection Plan Form</u>	<u>\$257,806</u>
<u>HO-6R Unit-Owners Form</u>	<u>\$1,951</u>
<u> </u>	<u> </u>

8. Do you write homeowner risks which have aluminum, steel or vinyl siding?
Yes

9. Is there a surcharge on risks with wood heat? No
If yes, state surcharge _____
Does the surcharge apply to conventional fire places? No
If yes, state surcharge _____

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

Scott Hawthorne

Signature

Compliance Analyst

Title

800-531-8722, ext. 85315

Telephone Number

NAIC Number: 25941
 Company Name: United Services Automobile Association
 Contact Person: Scott Hawthorne, MSIM, CPCU, CCP
 Telephone No.: 800-531-8722, ext 85315
 Email Address: scott.hawthorne@usaa.com
 Effective Date: 5/30/2010

Homeowners Premium Comparison Survey Form
FORM HP3 - last modified August, 2005

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 cdr disk

**USE THE APPROPRIATE FORM BELOW - IF NOT APPLICABLE,
 LEAVE BLANK**

Survey Form for HO3 (Homeowners) - Use \$500 Flat Deductible (Covers risk of direct physical loss for dwelling and other structures; named perils for personal property, replacement cost on dwelling, actual cash value on personal property)

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$698.75	\$755.05	\$676.14	\$732.35	\$766.14	\$832.48	\$754.69	\$822.51	\$713.90	\$788.88	\$679.55	\$751.38	\$707.55	\$784.25	\$721.34	\$785.97	\$778.83	\$867.72
	\$120,000	\$758.61	\$819.60	\$734.05	\$794.94	\$831.74	\$903.60	\$819.28	\$892.75	\$774.91	\$856.13	\$737.62	\$815.43	\$768.00	\$851.08	\$783.08	\$853.09	\$845.33	\$941.62
	\$160,000	\$816.52	\$882.48	\$790.12	\$855.98	\$895.32	\$973.04	\$881.96	\$961.42	\$834.40	\$922.25	\$794.26	\$878.42	\$827.01	\$916.87	\$842.99	\$918.70	\$910.37	\$1,014.51
6	\$80,000	\$736.64	\$811.35	\$714.46	\$789.08	\$812.06	\$900.16	\$802.28	\$892.38	\$769.18	\$868.92	\$732.61	\$828.16	\$764.61	\$866.65	\$766.64	\$852.49	\$845.87	\$964.19
	\$120,000	\$799.62	\$880.55	\$775.52	\$856.36	\$881.44	\$976.87	\$870.79	\$968.39	\$834.76	\$942.80	\$795.06	\$898.56	\$829.77	\$940.30	\$832.11	\$925.11	\$917.91	\$1,046.07
	\$160,000	\$860.96	\$948.48	\$835.05	\$922.48	\$949.17	\$1,052.37	\$937.76	\$1,043.32	\$899.21	\$1,016.06	\$856.46	\$968.41	\$893.89	\$1,013.45	\$896.10	\$996.68	\$988.96	\$1,127.57
9	\$80,000	\$793.63	\$895.02	\$771.99	\$873.29	\$880.86	\$1,000.49	\$873.44	\$995.82	\$851.30	\$986.94	\$811.40	\$941.35	\$849.25	\$988.05	\$834.38	\$950.99	\$945.16	\$1,106.15
	\$120,000	\$861.31	\$971.13	\$837.79	\$947.52	\$955.91	\$1,085.49	\$947.82	\$1,080.39	\$923.67	\$1,070.59	\$880.37	\$1,021.12	\$921.42	\$1,071.76	\$905.44	\$1,031.76	\$1,025.42	\$1,199.80
	\$160,000	\$927.79	\$1,046.56	\$902.51	\$1,021.19	\$1,029.83	\$1,169.98	\$1,021.19	\$1,164.57	\$995.48	\$1,154.39	\$948.83	\$1,101.07	\$993.12	\$1,155.73	\$975.52	\$1,112.14	\$1,105.34	\$1,293.95

Survey Form for HO4 (Renters) - Use \$500 Flat Deductible (Named perils for personal property, actual cash value for loss, liability and medical payments for others included)

Public Protection Class	Property Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$5,000																		
	\$15,000																		
	\$25,000																		
6	\$5,000																		
	\$15,000																		
	\$25,000																		
9	\$5,000																		
	\$15,000																		
	\$25,000																		

Survey Form for DP-2 (Dwelling/Fire) - Use \$500 Flat Deductible (Named perils for dwelling and personal property; replacement cost for dwelling, actual cash value for personal property, no liability coverage)

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000																		
	\$120,000																		
	\$160,000																		
6	\$80,000																		
	\$120,000																		
	\$160,000																		
9	\$80,000																		
	\$120,000																		
	\$160,000																		

SPECIFY THE PERCENTAGE GIVEN FOR CREDITS OR DISCOUNTS FOR THE FOLLOWING:

HO3 and HO4 only

Fire Extinguisher	<input type="text" value="0"/>	%	Deadbolt Lock	<input type="text" value="0"/>	%
Burglar Alarm	<input type="text" value="5 (if monitored)"/>	%	Window Locks	<input type="text" value="0"/>	%
Smoke Alarm	<input type="text" value="0"/>	%	\$1,000 Deductible	<input type="text" value="varies"/>	%
			Other (specify)		
			Sprinklers	<input type="text" value="20"/>	%
			Maximum Credit	<input type="text" value="varies"/>	%

EARTHQUAKE INSURANCE

IMPORTANT, Homeowners insurance does NOT automatically cover losses from earthquakes. Ask your agent about this coverage.

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS?	<input type="text" value="Yes"/>	(yes or no)	
WHAT IS YOUR PERCENTAGE DEDUCTIBLE?	<input type="text" value="10"/>	%	
WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?			
	Zone	Brick	Frame
	Highest Risk	\$ <input type="text" value="2.34"/>	\$ <input type="text" value="0.95"/>
	Lowest Risk	\$ <input type="text" value="0.90"/>	\$ <input type="text" value="0.41"/>

NAIC Number: 25968
 Company Name: USAA Casualty Insurance Company
 Contact Person: Scott Hawthorne, MSIM, CPCU, CCP
 Telephone No.: 800-531-8722, ext 85315
 Email Address: scott.hawthorne@usaa.com
 Effective Date: 5/30/2010

**Homeowners Premium Comparison Survey Form
 FORM HPCS - last modified August, 2005**

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 cdr disk

**USE THE APPROPRIATE FORM BELOW - IF NOT APPLICABLE,
 LEAVE BLANK**

Survey Form for HO3 (Homeowners) - Use \$500 Flat Deductible (Covers risk of direct physical loss for dwelling and other structures; named perils for personal property, replacement cost on dwelling, actual cash value on personal property)

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$885.96	\$961.83	\$857.77	\$933.54	\$972.69	\$1,062.10	\$958.83	\$1,050.27	\$910.01	\$1,011.14	\$866.36	\$963.23	\$902.59	\$1,006.03	\$916.41	\$1,003.53	\$994.75	\$1,114.66
	\$120,000	\$961.82	\$1,044.00	\$931.20	\$1,013.27	\$1,055.92	\$1,152.78	\$1,040.86	\$1,139.90	\$987.74	\$1,097.28	\$940.35	\$1,045.28	\$979.65	\$1,091.70	\$994.80	\$1,089.18	\$1,079.64	\$1,209.52
	\$160,000	\$1,035.33	\$1,124.21	\$1,002.42	\$1,091.18	\$1,136.74	\$1,241.50	\$1,120.59	\$1,227.71	\$1,063.68	\$1,182.15	\$1,012.66	\$1,126.15	\$1,055.03	\$1,176.22	\$1,071.01	\$1,173.07	\$1,162.83	\$1,303.30
6	\$80,000	\$938.26	\$1,039.00	\$910.61	\$1,011.24	\$1,035.92	\$1,154.73	\$1,024.29	\$1,145.81	\$985.74	\$1,120.31	\$939.03	\$1,067.94	\$980.68	\$1,118.37	\$978.72	\$1,094.51	\$1,086.42	\$1,246.08
	\$120,000	\$1,018.43	\$1,127.55	\$988.39	\$1,097.40	\$1,124.37	\$1,253.06	\$1,111.71	\$1,243.34	\$1,069.73	\$1,215.49	\$1,019.02	\$1,158.67	\$1,064.20	\$1,213.34	\$1,062.25	\$1,187.68	\$1,178.89	\$1,351.83
	\$160,000	\$1,096.66	\$1,214.68	\$1,064.37	\$1,182.26	\$1,210.89	\$1,350.08	\$1,197.33	\$1,339.70	\$1,152.46	\$1,310.11	\$1,097.85	\$1,248.88	\$1,146.58	\$1,307.89	\$1,144.06	\$1,279.71	\$1,270.28	\$1,457.33
9	\$80,000	\$1,016.66	\$1,153.44	\$989.68	\$1,126.35	\$1,130.37	\$1,291.78	\$1,121.89	\$1,287.04	\$1,098.00	\$1,281.07	\$1,046.72	\$1,222.11	\$1,096.33	\$1,283.68	\$1,071.64	\$1,229.00	\$1,221.95	\$1,439.26
	\$120,000	\$1,103.29	\$1,251.46	\$1,073.98	\$1,222.03	\$1,226.62	\$1,401.46	\$1,217.37	\$1,396.26	\$1,191.27	\$1,389.56	\$1,135.63	\$1,325.61	\$1,189.42	\$1,392.35	\$1,162.85	\$1,333.30	\$1,325.64	\$1,561.02
	\$160,000	\$1,188.58	\$1,348.83	\$1,157.07	\$1,317.19	\$1,321.62	\$1,510.72	\$1,311.75	\$1,505.24	\$1,284.04	\$1,498.52	\$1,224.09	\$1,429.57	\$1,282.13	\$1,501.62	\$1,253.00	\$1,437.35	\$1,429.14	\$1,683.73

Survey Form for HO4 (Renters) - Use \$500 Flat Deductible (Named perils for personal property, actual cash value for loss, liability and medical payments for others included)

Public Protection Class	Property Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$5,000																		
	\$15,000																		
	\$25,000																		
6	\$5,000																		
	\$15,000																		
	\$25,000																		
9	\$5,000																		
	\$15,000																		
	\$25,000																		

Survey Form for DP-2 (Dwelling/Fire) - Use \$500 Flat Deductible (Named perils for dwelling and personal property; replacement cost for dwelling, actual cash value for personal property, no liability coverage)

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000																		
	\$120,000																		
	\$160,000																		
6	\$80,000																		
	\$120,000																		
	\$160,000																		
9	\$80,000																		
	\$120,000																		
	\$160,000																		

SPECIFY THE PERCENTAGE GIVEN FOR CREDITS OR DISCOUNTS FOR THE FOLLOWING:

HO3 and HO4 only

Fire Extinguisher	<input type="text" value="0"/> %	Deadbolt Lock	<input type="text" value="0"/> %
Burglar Alarm	<input type="text" value="5 (if monitored)"/> %	Window Locks	<input type="text" value="0"/> %
Smoke Alarm	<input type="text" value="0"/> %	\$1,000 Deductible	<input type="text" value="varies"/> %
		Other (specify)	
		Sprinklers	<input type="text" value="20"/> %
		Maximum Credit	<input type="text" value="varies"/> %

EARTHQUAKE INSURANCE

IMPORTANT, Homeowners insurance does NOT automatically cover losses from earthquakes. Ask your agent about this coverage.

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS? (yes or no)

WHAT IS YOUR PERCENTAGE DEDUCTIBLE? %

WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?

Zone	Brick	Frame
Highest Risk	\$ 2.34	\$ 0.95
Lowest Risk	\$ 0.90	\$ 0.41

NAIC Number: 18600
 Company Name: USAA General Indemnity Company
 Contact Person: Scott Hawthorne, MSIM, CPCU, CCP
 Telephone No.: 800-531-8722, ext 85315
 Email Address: scott.hawthorne@usaa.com
 Effective Date: 5/30/2010

Homeowners Premium Comparison Survey Form
FORM HPCS - last modified August, 2005

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 cdr disk

**USE THE APPROPRIATE FORM BELOW - IF NOT APPLICABLE,
 LEAVE BLANK**

Survey Form for HO3 (Homeowners) - Use \$500 Flat Deductible (Covers risk of direct physical loss for dwelling and other structures; named perils for personal property, replacement cost on dwelling, actual cash value on personal property)

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$1,226.02	\$1,321.27	\$1,185.96	\$1,281.07	\$1,343.25	\$1,455.48	\$1,322.63	\$1,437.37	\$1,248.78	\$1,375.60	\$1,188.61	\$1,310.09	\$1,237.17	\$1,366.88	\$1,264.23	\$1,373.56	\$1,360.82	\$1,511.15
	\$120,000	\$1,331.08	\$1,434.26	\$1,287.56	\$1,390.60	\$1,458.29	\$1,579.87	\$1,435.87	\$1,560.16	\$1,355.55	\$1,492.91	\$1,290.21	\$1,421.81	\$1,342.90	\$1,483.41	\$1,372.47	\$1,490.91	\$1,477.06	\$1,639.89
	\$160,000	\$1,432.62	\$1,544.21	\$1,385.85	\$1,497.27	\$1,569.69	\$1,701.18	\$1,545.64	\$1,680.06	\$1,459.54	\$1,608.10	\$1,389.21	\$1,531.53	\$1,446.00	\$1,597.96	\$1,477.39	\$1,605.48	\$1,590.60	\$1,766.72
6	\$80,000	\$1,289.16	\$1,415.52	\$1,249.86	\$1,376.08	\$1,419.90	\$1,568.89	\$1,402.12	\$1,554.49	\$1,341.37	\$1,510.01	\$1,277.47	\$1,439.02	\$1,332.75	\$1,505.29	\$1,339.88	\$1,485.07	\$1,473.22	\$1,673.26
	\$120,000	\$1,399.41	\$1,536.29	\$1,356.72	\$1,493.44	\$1,541.25	\$1,702.64	\$1,521.90	\$1,686.96	\$1,455.77	\$1,638.44	\$1,386.41	\$1,561.41	\$1,446.38	\$1,633.27	\$1,454.36	\$1,611.63	\$1,598.75	\$1,815.43
	\$160,000	\$1,506.68	\$1,654.71	\$1,460.79	\$1,608.65	\$1,659.58	\$1,834.12	\$1,638.85	\$1,817.36	\$1,568.08	\$1,765.65	\$1,493.38	\$1,682.66	\$1,558.06	\$1,760.19	\$1,566.10	\$1,736.20	\$1,722.37	\$1,956.72
9	\$80,000	\$1,384.34	\$1,555.76	\$1,346.00	\$1,517.27	\$1,534.94	\$1,737.19	\$1,521.18	\$1,728.10	\$1,479.07	\$1,708.35	\$1,409.60	\$1,629.26	\$1,474.75	\$1,709.38	\$1,453.23	\$1,650.38	\$1,639.88	\$1,912.00
	\$120,000	\$1,502.43	\$1,688.11	\$1,460.78	\$1,646.30	\$1,665.77	\$1,884.86	\$1,650.79	\$1,874.92	\$1,604.85	\$1,853.21	\$1,529.46	\$1,767.40	\$1,600.11	\$1,854.26	\$1,577.05	\$1,790.60	\$1,779.19	\$2,073.95
	\$160,000	\$1,618.28	\$1,819.11	\$1,573.51	\$1,774.17	\$1,794.46	\$2,031.41	\$1,778.44	\$2,020.86	\$1,729.50	\$1,998.12	\$1,648.28	\$1,905.63	\$1,724.51	\$1,999.39	\$1,698.99	\$1,929.97	\$1,917.72	\$2,236.53

Survey Form for HO4 (Renters) - Use \$500 Flat Deductible (Named perils for personal property, actual cash value for loss, liability and medical payments for others included)

Public Protection Class	Property Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$5,000																		
	\$15,000																		
	\$25,000																		
6	\$5,000																		
	\$15,000																		
	\$25,000																		
9	\$5,000																		
	\$15,000																		
	\$25,000																		

Survey Form for DP-2 (Dwelling/Fire) - Use \$500 Flat Deductible (Named perils for dwelling and personal property; replacement cost for dwelling, actual cash value for personal property, no liability coverage)

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000																		
	\$120,000																		
	\$160,000																		
6	\$80,000																		
	\$120,000																		
	\$160,000																		
9	\$80,000																		
	\$120,000																		
	\$160,000																		

SPECIFY THE PERCENTAGE GIVEN FOR CREDITS OR DISCOUNTS FOR THE FOLLOWING:

HO3 and HO4 only

Fire Extinguisher	<input type="text" value="0"/> %	Deadbolt Lock	<input type="text" value="0"/> %
Burglar Alarm	<input type="text" value="5 (if monitored)"/> %	Window Locks	<input type="text" value="0"/> %
Smoke Alarm	<input type="text" value="0"/> %	\$1,000 Deductible	<input type="text" value="varies"/> %
		Other (specify)	
		Sprinklers	<input type="text" value="20"/> %
		Maximum Credit	<input type="text" value="varies"/> %

EARTHQUAKE INSURANCE

IMPORTANT, Homeowners insurance does NOT automatically cover losses from earthquakes. Ask your agent about this coverage.

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS?	<input type="text" value="Yes"/> (yes or no)		
WHAT IS YOUR PERCENTAGE DEDUCTIBLE?	<input type="text" value="10"/> %		
WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?	Zone	Brick	Frame
	Highest Risk	\$ <input type="text" value="2.34"/>	\$ <input type="text" value="0.95"/>
	Lowest Risk	\$ <input type="text" value="0.90"/>	\$ <input type="text" value="0.41"/>

NAIC Number: 21253
 Company Name: Garrison Property and Casualty Insurance Company
 Contact Person: Scott Hawthorne, MSIM, CPCU, CCP
 Telephone No.: 800-531-8722, ext 85315
 Email Address: scott.hawthorne@usaa.com
 Effective Date: 5/30/2010

**Homeowners Premium Comparison Survey Form
 FORM HPCS - last modified August, 2005**

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Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$1,132.19	\$1,215.28	\$1,094.67	\$1,177.63	\$1,239.06	\$1,336.93	\$1,219.29	\$1,319.34	\$1,147.94	\$1,258.48	\$1,092.49	\$1,198.37	\$1,136.54	\$1,249.60	\$1,165.51	\$1,260.85	\$1,248.79	\$1,379.79
	\$120,000	\$1,229.25	\$1,319.26	\$1,188.49	\$1,278.36	\$1,345.22	\$1,451.25	\$1,323.73	\$1,432.11	\$1,246.13	\$1,365.87	\$1,185.93	\$1,300.63	\$1,233.73	\$1,356.19	\$1,265.34	\$1,368.62	\$1,355.51	\$1,497.42
	\$160,000	\$1,322.93	\$1,420.27	\$1,279.12	\$1,376.31	\$1,447.88	\$1,562.54	\$1,424.82	\$1,542.03	\$1,341.61	\$1,471.11	\$1,276.81	\$1,400.86	\$1,328.33	\$1,460.77	\$1,361.97	\$1,473.66	\$1,459.58	\$1,613.06
6	\$80,000	\$1,185.88	\$1,296.03	\$1,149.07	\$1,259.09	\$1,304.40	\$1,434.26	\$1,287.14	\$1,419.93	\$1,227.32	\$1,374.25	\$1,168.68	\$1,309.44	\$1,218.56	\$1,368.87	\$1,230.08	\$1,356.62	\$1,345.34	\$1,519.60
	\$120,000	\$1,287.34	\$1,406.66	\$1,247.36	\$1,366.53	\$1,415.94	\$1,556.60	\$1,397.16	\$1,541.01	\$1,332.06	\$1,491.21	\$1,268.41	\$1,420.88	\$1,322.51	\$1,485.33	\$1,335.23	\$1,472.30	\$1,460.04	\$1,648.80
	\$160,000	\$1,385.90	\$1,514.95	\$1,342.92	\$1,471.81	\$1,524.51	\$1,676.64	\$1,504.38	\$1,659.96	\$1,434.68	\$1,606.81	\$1,366.14	\$1,531.05	\$1,424.48	\$1,600.58	\$1,437.69	\$1,585.93	\$1,572.78	\$1,776.93
9	\$80,000	\$1,267.10	\$1,416.45	\$1,231.19	\$1,380.41	\$1,402.79	\$1,578.98	\$1,389.07	\$1,569.32	\$1,345.64	\$1,545.33	\$1,282.24	\$1,473.54	\$1,340.65	\$1,544.98	\$1,327.11	\$1,498.85	\$1,488.78	\$1,725.75
	\$120,000	\$1,375.25	\$1,537.03	\$1,336.24	\$1,497.88	\$1,522.43	\$1,713.29	\$1,507.49	\$1,702.74	\$1,460.15	\$1,676.45	\$1,391.34	\$1,598.56	\$1,454.69	\$1,676.02	\$1,440.25	\$1,626.29	\$1,615.33	\$1,872.02
	\$160,000	\$1,481.15	\$1,656.13	\$1,439.22	\$1,614.03	\$1,639.88	\$1,846.30	\$1,623.90	\$1,835.07	\$1,573.39	\$1,807.33	\$1,499.26	\$1,723.39	\$1,567.60	\$1,806.99	\$1,551.46	\$1,752.66	\$1,740.91	\$2,018.54

Survey Form for HO4 (Renters) - Use \$500 Flat Deductible (Named perils for personal property, actual cash value for loss, liability and medical payments for others included)

Public Protection Class	Property Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$5,000																		
	\$15,000																		
	\$25,000																		
6	\$5,000																		
	\$15,000																		
	\$25,000																		
9	\$5,000																		
	\$15,000																		
	\$25,000																		

Survey Form for DP-2 (Dwelling/Fire) - Use \$500 Flat Deductible (Named perils for dwelling and personal property; replacement cost for dwelling, actual cash value for personal property, no liability coverage)

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Arkansas		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000																		
	\$120,000																		
	\$160,000																		
6	\$80,000																		
	\$120,000																		
	\$160,000																		
9	\$80,000																		
	\$120,000																		
	\$160,000																		

SPECIFY THE PERCENTAGE GIVEN FOR CREDITS OR DISCOUNTS FOR THE FOLLOWING:

HO3 and HO4 only

Fire Extinguisher	0 %	Deadbolt Lock	0 %
Burglar Alarm	5 (if monitored) %	Window Locks	0 %
Smoke Alarm	0 %	\$1,000 Deductible	varies %
		Other (specify)	
		Sprinklers	20 %
		Maximum Credit	varies %

EARTHQUAKE INSURANCE

IMPORTANT, Homeowners insurance does NOT automatically cover losses from earthquakes. Ask your agent about this coverage.

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS?	Yes (yes or no)	
WHAT IS YOUR PERCENTAGE DEDUCTIBLE?	10 %	
WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?		
	Zone	
	Highest Risk	\$ 2.34
	Lowest Risk	\$ 0.90
	Brick	\$ 0.95
	Frame	\$ 0.41

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	AR0912298
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	N/A
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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. 04.0 Homeowners	B.	04.003 Owner Occupied Homeowners

5.			FOR LOSS COSTS ONLY				
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(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
Owners	N/A	0%					
Condos	N/A	0%					
TOTAL OVERALL EFFECT	N/A	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	
2004	8,674	0.0%	10-1-04	8,193	2,346	29%	71%	
2005	9,210	0.0%	10-1-05	9,323	4,407	47%	76%	
2006	9,720	-5.0%	11-01-06	10,115	4,627	46%	41%	
2007	10,838	-18.3%	4-15-07	10,337	6,070	59%	49%	
2007	10,838	-18.8%	12-31-07	10,337	6,070	59%	49%	
2008	11,496	9.2%	11-30-08	8,687	15,857	183%	71%	

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	N/A
B. General Expense	N/A
C. Taxes	N/A
D. Underwriting Profit & Contingencies	N/A
E. License & Fees	N/A
F. TOTAL	N/A

8. N Apply Lost Cost Factors to Future filings? (Y or N)
 9. 6.0% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable):
 10. -25.0% 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 #	AR0912298
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	N/A
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	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.	04.0 Homeowners	B. 04.003 Owner Occupied Homeowners

5.			FOR LOSS COSTS ONLY				
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(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
Owners	N/A	0%					
Condos	N/A	0%					
TOTAL OVERALL EFFECT	N/A	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
2004	3,229	-3.8%	10-1-04	2,828	755	27%	63%
2005	3,563	0.0%	10-1-05	3,263	1,504	46%	67%
2006	3,782	-5.0%	11-1-06	3,654	2,780	46%	40%
2007	4,025	-20.1%	4-15-07	3,764	1,596	42%	49%
2007	4,025	0.0%	12-31-07	3,764	1,596	42%	49%
2008	4,525	12.6%	11-30-08	3,474	5,187	149%	60%

7.	Expense Constants	Selected Provisions
	A. Total Production Expense	N/A
	B. General Expense	N/A
	C. Taxes	N/A
	D. Underwriting Profit & Contingencies	N/A
	E. License & Fees	N/A
	F. TOTAL	N/A

- 8.** N Apply Lost Cost Factors to Future filings? (Y or N)
- 9.** 5.0% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable):
- 10.** -25.0% 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 #	AR0912298
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	N/A
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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.	04.0 Homeowners	B. 04.003 Owner Occupied Homeowners

5.			FOR LOSS COSTS ONLY				
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)
COVERAGE (See Instructions)	Indicated % Rate Level Change	Requested % Rate Level Change	Expected Loss Ratio	Loss Cost Modification Factor	Selected Loss Cost Multiplier	Expense Constant (If Applicable)	Co. Current Loss Cost Multiplier
Owners	N/A	0%					
Condos	N/A	0%					
TOTAL OVERALL EFFECT	N/A	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	
2006	20	-5.0%	9-01-06	3	1	31%	77%	
2008	225	11.6%	11-30-08	112	93	83%	137%	

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	N/A
B. General Expense	N/A
C. Taxes	N/A
D. Underwriting Profit & Contingencies	N/A
E. License & Fees	N/A
F. TOTAL	N/A

8. N Apply Lost Cost Factors to Future filings? (Y or N)
 9. 3.7% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable):
 10. -7.0% 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 #	AR0912298
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	N/A
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	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. 04.0 Homeowners	B. 04.003 Owner Occupied Homeowners

5.		FOR LOSS COSTS ONLY					
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)
COVERAGE (See Instructions)	Indicated % Rate Level Change	Requested % Rate Level Change	Expected Loss Ratio	Loss Cost Modification Factor	Selected Loss Cost Multiplier	Expense Constant (If Applicable)	Co. Current Loss Cost Multiplier
Owners	N/A	0%					
Condos	N/A	0%					
TOTAL OVERALL EFFECT	N/A	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
2006	63	-5.0%	11-01-06	15	1	5%	69%
2008	333	8.4%	11-30-08	224	678	303%	88%

7.	
Expense Constants	Selected Provisions
B. General Expense	N/A
C. Taxes	N/A
D. Underwriting Profit & Contingencies	N/A
E. License & Fees	N/A
F. TOTAL	N/A

8. N Apply Lost Cost Factors to Future filings? (Y or N)
9. 3.8% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable):
10. -24.6% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable)

USAA Group
Arkansas
Homeowners Filing Memorandum

USAA Group (USAA, USAA-CIC, USAA-GIC, and Garrison) is making changes to our underwriting program. For new and renewal business, insureds with twenty-five or more years of USAA Enterprise tenure who have insurance scores below neutral will be treated as having neutral insurance scores. When we reorder an insurance score every two years, insureds with ten or more years of USAA Enterprise tenure will not see a premium increase due to the use of insurance scores.

We have revised base rates to achieve an overall rate level change of 0.0% for USAA, 0.0% for USAA-CIC, 0.0% for USAA-GIC, and 0.0% for Garrison.

An effective date of May 30, 2010, for these revisions will apply to all policies.