

SERFF Tracking Number: USAA-126813887 State: Arkansas  
 First Filing Company: Garrison Property and Casualty Insurance Company, ... State Tracking Number: EFT \$100  
 Company Tracking Number: AR1011780  
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
 Product Name: Premier Driver Discount Revision  
 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: Premier Driver Discount SERFF Tr Num: USAA-126813887 State: Arkansas  
 Revision

TOI: 19.0 Personal Auto SERFF Status: Closed-Filed State Tr Num: EFT \$100  
 Sub-TOI: 19.0001 Private Passenger Auto (PPA) Co Tr Num: AR1011780 State Status: Fees verified and received  
 Filing Type: Rate/Rule Reviewer(s): Betty Montesi, Alexa Grissom, Nancy Horton  
 Author: Scott Hawthorne Disposition Date: 10/07/2010  
 Date Submitted: 09/17/2010 Disposition Status: Filed

Effective Date Requested (New): 11/01/2010 Effective Date (New): 11/01/2010  
 Effective Date Requested (Renewal): 12/09/2010 Effective Date (Renewal): 12/09/2010

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: 10/07/2010  
 State Status Changed: 09/20/2010 Deemer Date:  
 Created By: Scott Hawthorne Submitted By: Scott Hawthorne  
 Corresponding Filing Tracking Number:  
 Filing Description:  
 Based on a review of our latest automobile experience in Arkansas, we hereby file an overall rate level change of -2.0% for USAA, 0.0% for USAA-CIC, 0.0% for USAA-GIC, and -0.2% for Garrison to become effective November 1, 2010 for new business and December 9, 2010 for renewal business.

We propose the following changes to our personal auto rating plan:  
 Revise Base Rates

SERFF Tracking Number: USAA-126813887 State: Arkansas  
 First Filing Company: Garrison Property and Casualty Insurance State Tracking Number: EFT \$100  
 Company, ...  
 Company Tracking Number: AR1011780  
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
 Product Name: Premier Driver Discount Revision  
 Project Name/Number: /

Revise Expense Fees  
 Revise Premier Driver Discount  
 Revise Territory Relativities

The attached exhibits are submitted as support for the proposed changes. Please note that the Garrison rates and factors are equal to the USAA-CIC rates and factors due to the low credibility of the Garrison data.

Finally, we are correcting the Total Base Premium definition to include Uninsured Motorist and Personal Injury Protection. The definition was also found in Rule 5 - Merit Rating Plan, so we have decided to remove the definition there as it was redundant.

## 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 Company	CoCode: 21253	State of Domicile: Texas
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 Federicksburg 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
--------------------------------	---------------	--------------------------

SERFF Tracking Number: USAA-126813887 State: Arkansas  
 First Filing Company: Garrison Property and Casualty Insurance State Tracking Number: EFT \$100  
 Company, ...  
 Company Tracking Number: AR1011780  
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
 Product Name: Premier Driver Discount Revision  
 Project Name/Number: /  
 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**

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Garrison Property and Casualty Insurance Company	\$0.00	09/17/2010	
United Services Automobile Association	\$100.00	09/17/2010	39612717
USAA Casualty Insurance Company	\$0.00	09/17/2010	
USAA General Indemnity Company	\$0.00	09/17/2010	

SERFF Tracking Number: USAA-126813887 State: Arkansas  
 First Filing Company: Garrison Property and Casualty Insurance State Tracking Number: EFT \$100  
 Company, ...  
 Company Tracking Number: AR1011780  
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
 Product Name: Premier Driver Discount Revision  
 Project Name/Number: /

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	10/07/2010	10/07/2010

### 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	Alexa Grissom	09/21/2010	09/21/2010	Scott Hawthorne	10/01/2010	10/01/2010

### Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	AR Auto General Rules	Scott Hawthorne	09/17/2010	09/17/2010

SERFF Tracking Number: USAA-126813887 State: Arkansas  
 First Filing Company: Garrison Property and Casualty Insurance Company, ... State Tracking Number: EFT \$100  
 Company Tracking Number: AR1011780  
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
 Product Name: Premier Driver Discount Revision  
 Project Name/Number: /

## Disposition

Disposition Date: 10/07/2010  
 Effective Date (New): 11/01/2010  
 Effective Date (Renewal): 12/09/2010  
 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	62.600%	-0.200%	\$-3,852	1,748	\$1,926,192	4.800%	-3.600%
United Services Automobile Association	-11.000%	-2.000%	\$-560,149	17,031	\$28,007,436	4.200%	-15.000%
USAA Casualty Insurance Company	-2.600%	0.000%	\$0	10,344	\$14,302,413	7.800%	-10.000%
USAA General Indemnity Company	11.900%	0.000%	\$0	2,767	\$4,042,645	3.500%	-11.800%

SERFF Tracking Number: USAA-126813887 State: Arkansas  
First Filing Company: Garrison Property and Casualty Insurance Company, ... State Tracking Number: EFT \$100  
Company Tracking Number: AR1011780  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: Premier Driver Discount Revision  
Project Name/Number: /

**Overall Rate Information for Multiple Company Filings**

<b>Overall Percentage Rate Indicated For This Filing</b>	-5.300%
<b>Overall Percentage Rate Impact For This Filing</b>	-1.100%
<b>Effect of Rate Filing-Written Premium Change For This Program</b>	\$-564,001
<b>Effect of Rate Filing - Number of Policyholders Affected</b>	31,890

SERFF Tracking Number: USAA-126813887 State: Arkansas  
 First Filing Company: Garrison Property and Casualty Insurance State Tracking Number: EFT \$100  
 Company, ...  
 Company Tracking Number: AR1011780  
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
 Product Name: Premier Driver Discount Revision  
 Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document (revised)	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	AR Auto Actuarial Support	Filed	Yes
Rate	AR Auto Rate Pages	Filed	Yes
Rate (revised)	AR Auto General Rules	Filed	Yes
Rate	AR Auto General Rules	Filed	Yes



SERFF Tracking Number: USAA-126813887 State: Arkansas  
First Filing Company: Garrison Property and Casualty Insurance State Tracking Number: EFT \$100  
Company, ...  
Company Tracking Number: AR1011780  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: Premier Driver Discount Revision  
Project Name/Number: /

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 10/01/2010  
Submitted Date 10/01/2010

Dear Alexa Grissom,

### Comments:

### Response 1

Comments: The Rate Change History of the RF-1's have been revised.

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: NAIC loss cost data entry document

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,  
Scott Hawthorne

SERFF Tracking Number: USAA-126813887 State: Arkansas  
First Filing Company: Garrison Property and Casualty Insurance State Tracking Number: EFT \$100  
Company, ...  
Company Tracking Number: AR1011780  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: Premier Driver Discount Revision  
Project Name/Number: /

**Amendment Letter**

Submitted Date: 09/17/2010

**Comments:**

The Senior Operator Motor Vehicle Accident Prevention Course Discount in the General Rules was corrected to 5% from 10% to match what is in the Rate manual and what has been offered to our members who qualify for this discount.

**Changed Items:**

**Rate/Rule Schedule Item Changes:**

<b>Exhibit Name:</b>	<b>Rule # or Page #:</b>	<b>Rate Action:</b>	<b>Previous State Filing Number:</b>	<b>Attach Document:</b>
AR Auto General Rules	GR-1; GR-4.12; GR-5.3	Replacement	Previous State Filing Num: AR1012448	AR_Auto_General_Rules - Revised.pdf

SERFF Tracking Number: USAA-126813887 State: Arkansas  
 First Filing Company: Garrison Property and Casualty Insurance Company, ... State Tracking Number: EFT \$100  
 Company Tracking Number: AR1011780  
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
 Product Name: Premier Driver Discount Revision  
 Project Name/Number: /

## Rate Information

Rate data applies to filing.

**Filing Method:** File and Use  
**Rate Change Type:** Decrease  
**Overall Percentage of Last Rate Revision:** -0.100%  
**Effective Date of Last Rate Revision:** 06/28/2010  
**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:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Garrison Property and Casualty Insurance Company	62.600%	-0.200%	\$-3,852	1,748	\$1,926,192	4.800%	-3.600%
United Services Automobile Association	-11.000%	-2.000%	\$-560,149	17,031	\$28,007,436	4.200%	-15.000%
USAA Casualty Insurance Company	-2.600%	0.000%	\$0	10,344	\$14,302,413	7.800%	-10.000%
USAA General Indemnity Company	11.900%	0.000%	\$0	2,767	\$4,042,645	3.500%	-11.800%

<i>SERFF Tracking Number:</i>	<i>USAA-126813887</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Garrison Property and Casualty Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>AR1011780</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>Premier Driver Discount Revision</i>		
<i>Project Name/Number:</i>	<i>/</i>		

### **Overall Rate Information for Multiple Company Filings**

<b>Overall % Rate Indicated:</b>	-5.300%
<b>Overall Percentage Rate Impact For This Filing:</b>	-1.100%
<b>Effect of Rate Filing - Written Premium Change For This Program:</b>	\$-564,001
<b>Effect of Rate Filing - Number of Policyholders Affected:</b>	31890

SERFF Tracking Number: USAA-126813887 State: Arkansas  
 First Filing Company: Garrison Property and Casualty Insurance State Tracking Number: EFT \$100  
 Company, ...  
 Company Tracking Number: AR1011780  
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
 Product Name: Premier Driver Discount Revision  
 Project Name/Number: /

## Rate/Rule Schedule

Schedule Item Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Number:	Attachments
Filed 10/07/2010	AR Auto Rate Pages	AR-R-1.1; AR-R-3.1 - 3.4; AR-R-11.1	Replacement	AR1012448	AR Auto Rate Pages.pdf
Filed 10/07/2010	AR Auto General Rules	GR-1; GR-4.12; GR-5.3	Replacement	AR1012448	AR_Auto_General_Rules - Revised.pdf

State: **ARKANSAS**  
 Line of Business: **AUTO**  
 Effective: **NOVEMBER 1, 2010 (NEW BUSINESS written on or after OCTOBER 30, 2010)**  
**DECEMBER 9, 2010 (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**

<u>Coverages</u>	<u>Limits</u>	<u>USAA</u>	<u>CIC</u>	<u>GIC</u>	<u>Garrison</u>
BI	25/50	<b>142.82</b>	<b>124.54</b>	<b>176.20</b>	<b>124.54</b>
PD	25,000	<b>142.78</b>	<b>135.74</b>	<b>168.86</b>	<b>135.74</b>
MP	VNSTNF**	17.69	21.05	48.56	21.05
UMBI	25/50	<b>50.17</b>	<b>55.95</b>	<b>39.34</b>	<b>55.95</b>
UIMBI	25/50	<b>9.42</b>	<b>10.50</b>	<b>7.99</b>	<b>10.50</b>
UMPD	25,000	<b>23.03</b>	<b>25.78</b>	<b>18.09</b>	<b>25.78</b>
PIP MED EXP	5,000	<b>47.64</b>	<b>40.50</b>	<b>43.38</b>	<b>40.50</b>
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
CP	500 Ded	<b>87.69</b>	<b>65.81</b>	<b>68.54</b>	<b>65.81</b>
CL	500 Ded	<b>232.66</b>	<b>205.26</b>	<b>266.03</b>	<b>205.26</b>
RR*		*	*	*	*
T&L		12.00	12.00	16.00	12.00

**Stated Amount Factor**

<u>Coverages</u>	<u>GROUP</u>
CP	0.015

**Expense Fees**

<u>Coverages</u>	<u>GROUP</u>
BI	<b>16.00</b>
PD	<b>13.50</b>
CP	<b>10.25</b>
CL	<b>24.25</b>

\* See section R-2 for Rental Reimbursement base rates

\*\* Apply to vehicles not subject to no fault.

State: **ARKANSAS**  
 Line of Business: **AUTO**  
 Effective: **NOVEMBER 1, 2010 (NEW BUSINESS written on or after OCTOBER 30, 2010)**  
**DECEMBER 9, 2010 (RENEWAL BUSINESS)**  
 Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION**  
**USAA CASUALTY INSURANCE COMPANY**  
**USAA GENERAL INDEMNITY COMPANY**  
**GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY**

**TERRITORY RELATIVITIES**

**USAA**

	<u>TERR</u>	<u>BI</u>	<u>PD</u>	<u>MP</u>	<u>PIP MED EXP</u>	<u>CP</u>	<u>CL</u>
	1	1.1641	1.0860	0.9151	0.9151	0.7636	0.9676
	3	<b>0.8330</b>	<b>0.9983</b>	<b>1.0070</b>	<b>1.0070</b>	<b>0.9894</b>	<b>0.9892</b>
	8	0.9811	0.9407	1.1303	1.1303	1.0930	1.0402
	9	1.1731	1.1385	1.0906	1.0906	1.1427	1.0292
	21	0.7697	0.8444	0.9122	0.9122	1.1322	0.8685
	22	0.7291	0.8161	1.2151	1.2151	1.1700	0.9715
	23	<b>0.8263</b>	<b>0.8685</b>	<b>0.9861</b>	<b>0.9861</b>	<b>1.0825</b>	<b>0.8609</b>
	24	0.7573	0.9404	0.8457	0.8457	1.1674	0.9329
	27	1.1988	0.9509	1.2425	1.2425	1.4239	1.1185
	28	0.9185	0.8751	1.1612	1.1612	0.9300	1.0051
	29	1.0485	1.0076	1.1040	1.1040	0.7527	1.0047
	31	1.2149	1.0017	1.3794	1.3794	1.0633	1.0607
	32	1.0062	0.9422	1.1292	1.1292	1.0703	0.9989
	33	<b>1.0002</b>	<b>1.0139</b>	<b>0.8990</b>	<b>0.8990</b>	<b>0.9409</b>	<b>1.0180</b>
	34	1.0183	0.7906	0.8240	0.8240	1.0661	0.9297
	36	0.9248	1.1065	0.9610	0.9610	1.4024	0.9485
	37	1.1843	1.1459	0.8777	0.8777	1.2449	1.1393
	38	0.7910	0.8155	0.7963	0.7963	1.0918	0.9491
	40	0.8735	0.8747	0.8657	0.8657	1.2034	1.0196

State: **ARKANSAS**  
 Line of Business: **AUTO**  
 Effective: **NOVEMBER 1, 2010 (NEW BUSINESS written on or after OCTOBER 30, 2010)**  
**DECEMBER 9, 2010 (RENEWAL BUSINESS)**  
 Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION**  
**USAA CASUALTY INSURANCE COMPANY**  
**USAA GENERAL INDEMNITY COMPANY**  
**GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY**

**TERRITORY RELATIVITIES**

**CIC**

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

State: **ARKANSAS**  
 Line of Business: **AUTO**  
 Effective: **NOVEMBER 1, 2010 (NEW BUSINESS written on or after OCTOBER 30, 2010)**  
**DECEMBER 9, 2010 (RENEWAL BUSINESS)**  
 Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION**  
**USAA CASUALTY INSURANCE COMPANY**  
**USAA GENERAL INDEMNITY COMPANY**  
**GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY**

**TERRITORY RELATIVITIES**

**GIC**

	<u>TERR</u>	<u>BI</u>	<u>PD</u>	<u>MP</u>	<u>PIP MED EXP</u>	<u>CP</u>	<u>CL</u>
1	1.1110	1.0636	0.9326	0.9326	0.9326	0.8901	1.0280
3	<b>0.7950</b>	<b>0.9776</b>	<b>1.0263</b>	<b>1.0263</b>	<b>1.0262</b>	<b>1.0262</b>	<b>0.9852</b>
8	0.9363	0.9213	1.1520	1.1520	1.2458	1.0360	
9	1.0672	1.1039	1.1116	1.1116	1.1862	1.0250	
21	0.7346	0.8269	0.9297	0.9297	1.1752	0.8650	
22	0.7013	0.7992	1.2494	1.2494	1.1282	0.9676	
23	0.8301	0.8953	1.0579	1.0579	1.1828	0.9025	
24	0.7047	0.9209	0.8620	0.8620	1.2117	0.8905	
27	1.1473	0.9313	1.2681	1.2681	1.4780	1.1140	
28	0.8766	0.8149	1.1760	1.1760	0.9654	1.0010	
29	1.0007	0.9868	1.1149	1.1149	0.7813	1.0006	
31	1.1595	0.9322	1.2580	1.2580	1.1037	1.0564	
32	0.9603	0.9015	1.1509	1.1509	1.1109	0.9948	
33	<b>0.9545</b>	<b>0.9930</b>	<b>0.9163</b>	<b>0.9163</b>	<b>0.9766</b>	<b>1.0139</b>	
34	0.9719	0.7743	0.8378	0.8378	1.1066	0.9002	
36	0.8826	1.0836	0.9795	0.9795	1.4556	0.9047	
37	1.1303	1.1222	0.8472	0.8472	1.2630	1.1346	
38	0.7272	0.7369	0.8195	0.8195	1.0730	0.9110	
40	0.7341	0.7405	0.8484	0.8484	1.2487	0.9410	

State: **ARKANSAS**  
 Line of Business: **AUTO**  
 Effective: **NOVEMBER 1, 2010 (NEW BUSINESS written on or after OCTOBER 30, 2010)**  
**DECEMBER 9, 2010 (RENEWAL BUSINESS)**  
 Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION**  
**USAA CASUALTY INSURANCE COMPANY**  
**USAA GENERAL INDEMNITY COMPANY**  
**GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY**

**TERRITORY RELATIVITIES**

**Garrison**

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

State: ARKANSAS  
 Line of Business: AUTO  
 Effective: NOVEMBER 1, 2010 (NEW BUSINESS written on or after OCTOBER 30, 2010)  
 DECEMBER 9, 2010 (RENEWAL BUSINESS)  
 Companies: UNITED SERVICES AUTOMOBILE ASSOCIATION  
 USAA CASUALTY INSURANCE COMPANY  
 USAA GENERAL INDEMNITY COMPANY  
 GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

**DISCOUNTS**

**Antitheft**

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

**Passive Restraint**

<b>GROUP</b>	<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**

<b>GROUP</b>	<u>BI</u>	<u>PD</u>	<u>PIP MED EXP</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**

<b>GROUP</b>	<u>BI</u>	<u>PD</u>	<u>MP</u>	<u>UM</u>	<u>PIP MED EXP</u>	<u>PIP ACC DEATH</u>	<u>PIP WORK LOSS</u>	<u>CP</u>	<u>CL</u>	<u>RR</u>	<u>T&amp;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**

<b>GROUP</b>	<u>BI</u>	<u>PD</u>	<u>MP</u>	<u>UM</u>	<u>PIP MED EXP</u>	<u>CP</u>	<u>CL</u>
Tenure of at least 5 years	0.08	0.08	0.08	0.08	0.08	0.08	0.08
Tenure of less than 5 years	0.08	0.08	0.08	0.08	0.08	0.08	0.08

**Online Driver Discount-First Vehicle**

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

ARKANSAS  
PERSONAL AUTO MANUAL

1. DEFINITIONS

- A. 1. A private passenger auto is a four wheel motor vehicle, other than a truck type, owned or leased for at least six months and not used commercially.
- 2. A pickup or van shall be considered a private passenger auto if not customarily used in business other than farming or transporting equipment of an artisan.
- 3. A motor vehicle owned by a farm family co-partnership or corporation shall be considered a private passenger auto if garaged on a farm and otherwise meets definitions 1 and 2 above.
- 4. A pickup or van used by an employee in the business of the U.S. Government may be considered a private passenger auto if not customarily used in any other business except farming, and coverage is limited with the applicable endorsement.
- B. AUTO refers to any vehicle defined in A.
- C. COMPREHENSIVE refers to other than collision coverage.
- D. TOTAL BASE PREMIUM is the sum of the base premiums for Bodily Injury, Property Damage, Medical Payments, [Uninsured Motorists](#), [Personal Injury Protection](#), Comprehensive and Collision.
- E. LIVING AREA must have facilities for eating and sleeping.
- F. ANNUAL MILEAGE as used in this manual means the total number of miles a private passenger auto is driven each year.

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 5% 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 5% 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. MERIT RATING PLAN (Cont'd)

b. Accidents

- (1) For accidents for which USAA Group has paid a claim, the period of chargeability shall be the three years starting with the effective date of the initial new or renewal policy prepared after date of payment by the USAA Group.
- (2) For accidents for which USAA Group has not paid a claim, the period of chargeability shall be the three years immediately preceding the effective date of the policy.

C. Assignment of Conviction Points and Chargeable Accidents

1. One Car Risk

All chargeable accidents and conviction points are assigned to the auto.

2. Two or More Car Risk

- a. Conviction Points and chargeable accidents will follow the operator responsible for such points and accidents.
- b. Conviction points and/or chargeable accidents from two or more operators applying to the same auto are added together and assigned to that auto.
- c. Remaining autos are assigned zero points.

D. Administration of Merit Rating Plan

Information necessary to assign proper Sub-Classification shall be determined by any one or combination of the following:

- a. Company's own records; or
- b. Motor Vehicle records; or
- c. The application.

SERFF Tracking Number: USAA-126813887 State: Arkansas  
 First Filing Company: Garrison Property and Casualty Insurance State Tracking Number: EFT \$100  
 Company, ...  
 Company Tracking Number: AR1011780  
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
 Product Name: Premier Driver Discount Revision  
 Project Name/Number: /

## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> A-1 Private Passenger Auto Abstract	Filed	10/07/2010

**Comments:**

**Attachments:**

USAA Form A-1 Auto Abstract.pdf  
 CIC Form A-1 Auto Abstract.pdf  
 GIC Form A-1 Auto Abstract.pdf  
 Garrison Form A-1 Auto Abstract.pdf

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> APCS-Auto Premium Comparison Survey	Filed	10/07/2010

**Comments:**

**Attachments:**

APCS 200-25941.xls  
 APCS 200-25968.xls  
 APCS 200-18600.xls  
 APCS 200-21253.xls

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> NAIC loss cost data entry document	Filed	10/07/2010

**Comments:**

**Attachments:**

RF-1 USAA.pdf  
 RF-1 CIC.pdf  
 RF-1 GIC.pdf  
 RF-1 GARRISON.pdf

SERFF Tracking Number: USAA-126813887 State: Arkansas  
First Filing Company: Garrison Property and Casualty Insurance State Tracking Number: EFT \$100  
Company, ...  
Company Tracking Number: AR1011780  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: Premier Driver Discount Revision  
Project Name/Number: /

		<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b>	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	10/07/2010
<b>Bypass Reason:</b>	Not applicable.		
<b>Comments:</b>			

		<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b>	AR Auto Actuarial Support	Filed	10/07/2010
<b>Comments:</b>			
<b>Attachment:</b>			
AR Auto Actuarial Support.pdf			

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 8 %
- 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	-32%	59
D4	-30%	263
E2	-27%	595
E3	-25%	910
E4	-22%	1,102
F2	-19%	1,198
F3	-16%	1,658
F4	-13%	1,819
G2	-10%	1,446
G3	-7%	1,123

G4	-4%	948
H2	0%	929
H3	4%	797
H4	8%	713
I2	11%	665
I3	16%	596
I4	20%	499
J2	24%	398
J3	29%	338
J4	34%	276
K2	39%	216
K3	44%	166
K4	49%	100
L2	55%	71
L3	61%	42
L4	67%	32
M2	73%	13
M3	79%	7
M4	86%	1
N2	93%	1
N3	100%	0
N4	107%	0
O2	115%	0
O3	123%	0
O4	131%	0
P2	140%	0
P3	148%	0
P4	158%	0
Q2	167%	0
Q3	177%	0
Q4	187%	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 8 %
- 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	-44%	0
C3	-42%	0
C4	-40%	0
D2	-38%	0
D3	-35%	0
D4	-33%	0
E2	-30%	11
E3	-27%	32
E4	-24%	84
F2	-21%	191
F3	-18%	279
F4	-15%	445
G2	-11%	644
G3	-8%	783
G4	-4%	920
H2	0%	931

H3	4%	900
H4	8%	881
I2	13%	713
I3	17%	644
I4	22%	547
J2	27%	491
J3	32%	473
J4	37%	398
K2	43%	281
K3	49%	252
K4	55%	204
L2	61%	124
L3	67%	87
L4	74%	61
M2	81%	31
M3	88%	19
M4	95%	4
N2	102%	4
N3	110%	1
N4	118%	1
O2	127%	0
O3	136%	0
O4	145%	0
P2	154%	0
P3	164%	0
P4	174%	0
Q2	184%	0
Q3	195%	0
Q4	207%	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 8 %
- 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	-34%	0
C3	-33%	0
C4	-31%	0
D2	-29%	0
D3	-27%	0
D4	-25%	0
E2	-23%	0
E3	-21%	1
E4	-18%	4
F2	-16%	6
F3	-13%	7
F4	-11%	11
G2	-8%	22
G3	-6%	39
G4	-3%	54
H2	0%	90

H3	3%	100
H4	6%	136
I2	9%	162
I3	13%	215
I4	16%	247
J2	19%	256
J3	23%	284
J4	27%	254
K2	31%	333
K3	35%	298
K4	39%	214
L2	43%	139
L3	47%	88
L4	52%	80
M2	56%	32
M3	61%	42
M4	66%	12
N2	71%	7
N3	76%	2
N4	82%	0
O2	87%	0
O3	93%	0
O4	99%	0
P2	105%	0
P3	111%	0
P4	118%	0
Q2	124%	0
Q3	131%	0
Q4	139%	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 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 8 %
- 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%	0
E3	-28%	0
E4	-25%	2
F2	-22%	5
F3	-18%	12
F4	-15%	33
G2	-11%	43
G3	-8%	78
G4	-4%	71
H2	0%	81

H3	4%	114
H4	8%	122
I2	13%	156
I3	18%	160
I4	22%	172
J2	27%	135
J3	33%	146
J4	38%	119
K2	44%	105
K3	49%	89
K4	55%	75
L2	62%	46
L3	68%	41
L4	75%	25
M2	82%	8
M3	89%	7
M4	96%	2
N2	104%	1
N3	112%	0
N4	120%	0
O2	128%	0
O3	137%	0
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

**Private Passenger Auto Premium Comparison Survey Form**

*FORM APCS - last modified August 2005*

NAIC Number:	25941
Company Name:	United Services Automobile Association
Contact Person:	Scott Hawthorne, MSIM, CPCU, CCP
Telephone No.:	800-531-8722, ext. 8-5315
Email Address:	scott.hawthorne@usa.com
Effective Date:	11/01/2010

- 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](mailto: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	5	%
\$250/\$500 Deductible Comp./Coll.	up to 29.5	%

Vehicle	Coverages	Gender Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
			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		\$502	\$569	\$199	\$206	\$475	\$537	\$190	\$196	\$589	\$668	\$226	\$234	\$453	\$512	\$183	\$189	\$612
	Minimum Liability with Comprehensive and Collision		\$887	\$1,031	\$349	\$336	\$828	\$963	\$332	\$319	\$950	\$1,101	\$364	\$355	\$812	\$946	\$328	\$314	\$1,023	\$1,190	\$391	\$378
	100/300/50 Liability with Comprehensive and Collision		\$925	\$1,070	\$374	\$363	\$869	\$1,005	\$357	\$346	\$1,013	\$1,168	\$397	\$390	\$849	\$983	\$352	\$341	\$1,083	\$1,252	\$422	\$412
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		\$551	\$625	\$214	\$222	\$521	\$591	\$204	\$211	\$643	\$731	\$243	\$251	\$497	\$562	\$197	\$203	\$675	\$768	\$251	\$259
	Minimum Liability with Comprehensive and Collision		\$1,098	\$1,284	\$422	\$402	\$1,023	\$1,198	\$401	\$380	\$1,156	\$1,346	\$434	\$418	\$1,007	\$1,180	\$397	\$375	\$1,260	\$1,473	\$472	\$452
	100/300/50 Liability with Comprehensive and Collision		\$1,125	\$1,308	\$443	\$425	\$1,054	\$1,227	\$423	\$405	\$1,211	\$1,403	\$463	\$451	\$1,034	\$1,204	\$418	\$399	\$1,308	\$1,522	\$499	\$482
2003 Honda Odyssey "EX"	Minimum Liability		\$449	\$507	\$182	\$188	\$425	\$480	\$174	\$179	\$522	\$591	\$205	\$211	\$405	\$457	\$168	\$173	\$547	\$620	\$211	\$218
	Minimum Liability with Comprehensive and Collision		\$936	\$1,095	\$370	\$350	\$874	\$1,023	\$352	\$332	\$978	\$1,139	\$377	\$362	\$862	\$1,010	\$350	\$329	\$1,068	\$1,249	\$411	\$391
	100/300/50 Liability with Comprehensive and Collision		\$958	\$1,114	\$389	\$372	\$899	\$1,046	\$372	\$355	\$1,023	\$1,185	\$404	\$391	\$884	\$1,029	\$369	\$351	\$1,107	\$1,287	\$435	\$418
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$502	\$568	\$198	\$204	\$476	\$539	\$189	\$195	\$582	\$661	\$223	\$230	\$453	\$512	\$182	\$188	\$617	\$701	\$232	\$240
	Minimum Liability with Comprehensive and Collision		\$1,229	\$1,443	\$467	\$438	\$1,139	\$1,340	\$441	\$413	\$1,267	\$1,482	\$471	\$448	\$1,127	\$1,327	\$439	\$409	\$1,395	\$1,638	\$519	\$489
	100/300/50 Liability with Comprehensive and Collision		\$1,235	\$1,443	\$481	\$455	\$1,151	\$1,346	\$457	\$431	\$1,300	\$1,513	\$493	\$474	\$1,135	\$1,329	\$454	\$427	\$1,419	\$1,658	\$537	\$512
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$467	\$528	\$187	\$193	\$442	\$499	\$179	\$185	\$542	\$615	\$211	\$218	\$421	\$476	\$173	\$178	\$569	\$646	\$218	\$225
	Minimum Liability with Comprehensive and Collision		\$1,189	\$1,401	\$460	\$429	\$1,106	\$1,305	\$437	\$405	\$1,219	\$1,429	\$461	\$435	\$1,097	\$1,296	\$436	\$403	\$1,344	\$1,581	\$509	\$476
	100/300/50 Liability with Comprehensive and Collision		\$1,193	\$1,398	\$473	\$445	\$1,115	\$1,307	\$451	\$423	\$1,248	\$1,455	\$482	\$460	\$1,102	\$1,294	\$449	\$420	\$1,364	\$1,597	\$526	\$497
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$550	\$624	\$213	\$221	\$521	\$590	\$203	\$210	\$637	\$724	\$240	\$248	\$496	\$561	\$196	\$202	\$676	\$768	\$250	\$259
	Minimum Liability with Comprehensive and Collision		\$1,003	\$1,170	\$390	\$373	\$939	\$1,096	\$371	\$354	\$1,060	\$1,232	\$402	\$390	\$921	\$1,077	\$367	\$349	\$1,160	\$1,353	\$438	\$421
	100/300/50 Liability with Comprehensive and Collision		\$1,033	\$1,198	\$412	\$398	\$972	\$1,128	\$394	\$380	\$1,117	\$1,292	\$432	\$423	\$950	\$1,105	\$389	\$373	\$1,210	\$1,404	\$466	\$452

**Private Passenger Auto Premium Comparison Survey Form**

*FORM APCS - last modified August 2005*

NAIC Number:	25968
Company Name:	USAA Casualty Insurance Company
Contact Person:	Scott Hawthorne, MSIM, CPCU, CCP
Telephone No.:	800-531-8722, ext. 8-5315
Email Address:	scott.hawthorne@usaa.com
Effective Date:	11/01/2010

- 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](mailto: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	5	%
\$250/\$500 Deductible Comp./Coll.	up to 29.5	%

Vehicle	Coverages	Gender Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
			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		\$547	\$619	\$211	\$210	\$516	\$584	\$201	\$200	\$607	\$688	\$229	\$228	\$472	\$532	\$188	\$187	\$637
	Minimum Liability with Comprehensive and Collision		\$939	\$1,089	\$355	\$332	\$878	\$1,018	\$338	\$315	\$961	\$1,110	\$357	\$337	\$821	\$952	\$321	\$298	\$1,039	\$1,204	\$383	\$359
	100/300/50 Liability with Comprehensive and Collision		\$976	\$1,126	\$382	\$359	\$918	\$1,058	\$365	\$343	\$1,020	\$1,173	\$390	\$372	\$857	\$988	\$347	\$326	\$1,094	\$1,261	\$415	\$392
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		\$600	\$680	\$227	\$226	\$567	\$642	\$216	\$215	\$663	\$752	\$245	\$245	\$517	\$584	\$201	\$200	\$703	\$798	\$255	\$254
	Minimum Liability with Comprehensive and Collision		\$1,158	\$1,350	\$426	\$393	\$1,080	\$1,261	\$405	\$372	\$1,165	\$1,353	\$422	\$394	\$1,012	\$1,182	\$385	\$353	\$1,273	\$1,484	\$459	\$425
	100/300/50 Liability with Comprehensive and Collision		\$1,182	\$1,371	\$449	\$417	\$1,108	\$1,287	\$428	\$397	\$1,215	\$1,404	\$452	\$426	\$1,037	\$1,204	\$407	\$377	\$1,316	\$1,526	\$487	\$454
2003 Honda Odyssey "EX"	Minimum Liability		\$490	\$553	\$194	\$192	\$463	\$522	\$185	\$183	\$539	\$610	\$208	\$207	\$424	\$477	\$173	\$172	\$570	\$646	\$216	\$214
	Minimum Liability with Comprehensive and Collision		\$986	\$1,149	\$373	\$343	\$921	\$1,075	\$356	\$326	\$986	\$1,144	\$367	\$342	\$866	\$1,010	\$339	\$310	\$1,078	\$1,257	\$400	\$369
	100/300/50 Liability with Comprehensive and Collision		\$1,007	\$1,166	\$395	\$366	\$945	\$1,096	\$378	\$350	\$1,027	\$1,186	\$395	\$371	\$887	\$1,029	\$361	\$333	\$1,114	\$1,291	\$425	\$396
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$547	\$619	\$210	\$208	\$518	\$586	\$200	\$199	\$601	\$681	\$226	\$225	\$472	\$533	\$187	\$186	\$643	\$729	\$236	\$235
	Minimum Liability with Comprehensive and Collision		\$1,291	\$1,512	\$469	\$425	\$1,199	\$1,406	\$444	\$402	\$1,274	\$1,485	\$456	\$420	\$1,128	\$1,324	\$423	\$382	\$1,404	\$1,644	\$501	\$457
	100/300/50 Liability with Comprehensive and Collision		\$1,294	\$1,507	\$484	\$444	\$1,207	\$1,408	\$461	\$421	\$1,301	\$1,510	\$479	\$445	\$1,135	\$1,323	\$440	\$401	\$1,423	\$1,657	\$521	\$480
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$509	\$575	\$199	\$198	\$481	\$543	\$190	\$189	\$560	\$634	\$214	\$213	\$440	\$495	\$178	\$177	\$594	\$673	\$222	\$221
	Minimum Liability with Comprehensive and Collision		\$1,246	\$1,462	\$460	\$415	\$1,160	\$1,364	\$438	\$393	\$1,222	\$1,428	\$445	\$407	\$1,095	\$1,288	\$418	\$375	\$1,348	\$1,582	\$490	\$444
	100/300/50 Liability with Comprehensive and Collision		\$1,247	\$1,455	\$475	\$433	\$1,166	\$1,363	\$454	\$412	\$1,247	\$1,449	\$467	\$432	\$1,099	\$1,285	\$434	\$393	\$1,364	\$1,592	\$509	\$466
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$599	\$679	\$226	\$224	\$567	\$642	\$215	\$214	\$657	\$745	\$243	\$242	\$517	\$584	\$200	\$199	\$704	\$799	\$254	\$253
	Minimum Liability with Comprehensive and Collision		\$1,060	\$1,233	\$394	\$366	\$993	\$1,156	\$376	\$348	\$1,070	\$1,240	\$392	\$368	\$928	\$1,081	\$357	\$329	\$1,175	\$1,367	\$427	\$397
	100/300/50 Liability with Comprehensive and Collision		\$1,088	\$1,259	\$418	\$391	\$1,024	\$1,186	\$400	\$374	\$1,123	\$1,294	\$423	\$400	\$956	\$1,107	\$380	\$354	\$1,220	\$1,412	\$455	\$427

## Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number:	18600
Company Name:	USAA General Indemnity Company
Contact Person:	Scott Hawthorne, MSIM, CPCU, CCP
Telephone No.:	800-531-8722, ext. 8-5315
Email Address:	scott.hawthorne@usaa.com
Effective Date:	11/01/2010

**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](mailto: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	5	%
\$250/\$500 Deductible Comp./Coll.	up to 29.5	%

Vehicle	Coverages	Gender Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
			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		\$577	\$655	\$226	\$234	\$570	\$647	\$223	\$231	\$682	\$776	\$259	\$268	\$519	\$588	\$207	\$214	\$685
	Minimum Liability with Comprehensive and Collision		\$1,002	\$1,163	\$386	\$375	\$975	\$1,133	\$379	\$367	\$1,113	\$1,290	\$419	\$409	\$911	\$1,059	\$359	\$347	\$1,139	\$1,322	\$428	\$416
	100/300/50 Liability with Comprehensive and Collision		\$1,061	\$1,226	\$416	\$406	\$1,038	\$1,200	\$410	\$400	\$1,201	\$1,387	\$457	\$450	\$967	\$1,118	\$387	\$377	\$1,227	\$1,419	\$466	\$457
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		\$632	\$718	\$243	\$252	\$625	\$710	\$240	\$248	\$744	\$847	\$278	\$288	\$568	\$645	\$222	\$230	\$752	\$856	\$278	\$288
	Minimum Liability with Comprehensive and Collision		\$1,236	\$1,442	\$466	\$447	\$1,201	\$1,403	\$458	\$438	\$1,357	\$1,580	\$501	\$484	\$1,125	\$1,315	\$434	\$414	\$1,398	\$1,631	\$516	\$496
	100/300/50 Liability with Comprehensive and Collision		\$1,287	\$1,496	\$492	\$476	\$1,256	\$1,461	\$485	\$468	\$1,440	\$1,670	\$537	\$523	\$1,173	\$1,365	\$459	\$442	\$1,479	\$1,719	\$551	\$535
2003 Honda Odyssey "EX"	Minimum Liability		\$513	\$581	\$205	\$212	\$507	\$575	\$203	\$209	\$602	\$684	\$233	\$241	\$463	\$523	\$189	\$195	\$608	\$690	\$233	\$241
	Minimum Liability with Comprehensive and Collision		\$1,050	\$1,225	\$406	\$387	\$1,020	\$1,192	\$399	\$380	\$1,146	\$1,335	\$433	\$417	\$959	\$1,120	\$380	\$360	\$1,182	\$1,379	\$446	\$428
	100/300/50 Liability with Comprehensive and Collision		\$1,091	\$1,267	\$429	\$413	\$1,065	\$1,238	\$423	\$407	\$1,213	\$1,406	\$464	\$451	\$998	\$1,160	\$402	\$385	\$1,247	\$1,449	\$477	\$461
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$573	\$650	\$223	\$231	\$567	\$644	\$221	\$228	\$671	\$763	\$254	\$263	\$516	\$585	\$205	\$212	\$683	\$776	\$255	\$264
	Minimum Liability with Comprehensive and Collision		\$1,381	\$1,618	\$515	\$486	\$1,335	\$1,566	\$504	\$474	\$1,494	\$1,747	\$546	\$520	\$1,257	\$1,475	\$479	\$450	\$1,549	\$1,814	\$567	\$537
	100/300/50 Liability with Comprehensive and Collision		\$1,411	\$1,647	\$534	\$509	\$1,370	\$1,600	\$524	\$498	\$1,553	\$1,809	\$574	\$552	\$1,286	\$1,503	\$498	\$472	\$1,605	\$1,872	\$593	\$568
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$533	\$604	\$211	\$218	\$527	\$598	\$209	\$216	\$625	\$710	\$240	\$248	\$481	\$544	\$194	\$200	\$632	\$718	\$240	\$248
	Minimum Liability with Comprehensive and Collision		\$1,331	\$1,562	\$504	\$473	\$1,289	\$1,516	\$495	\$463	\$1,434	\$1,680	\$532	\$504	\$1,216	\$1,431	\$472	\$440	\$1,487	\$1,745	\$552	\$521
	100/300/50 Liability with Comprehensive and Collision		\$1,357	\$1,587	\$521	\$495	\$1,320	\$1,545	\$513	\$485	\$1,487	\$1,735	\$558	\$534	\$1,242	\$1,454	\$489	\$461	\$1,537	\$1,796	\$577	\$549
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$628	\$713	\$241	\$250	\$621	\$706	\$238	\$246	\$734	\$835	\$274	\$284	\$565	\$641	\$220	\$228	\$746	\$850	\$275	\$285
	Minimum Liability with Comprehensive and Collision		\$1,125	\$1,310	\$429	\$413	\$1,097	\$1,279	\$422	\$406	\$1,237	\$1,437	\$461	\$448	\$1,025	\$1,195	\$400	\$383	\$1,278	\$1,488	\$475	\$460
	100/300/50 Liability with Comprehensive and Collision		\$1,177	\$1,365	\$455	\$443	\$1,153	\$1,338	\$450	\$436	\$1,320	\$1,528	\$497	\$487	\$1,075	\$1,247	\$425	\$412	\$1,360	\$1,577	\$511	\$498

## Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number:	21253
Company Name:	Garrison Property and Casualty Insurance Co.
Contact Person:	Scott Hawthorne, MSIM, CPCU, CCP
Telephone No.:	800-531-8722, ext. 8-5315
Email Address:	scott.hawthorne@usa.com
Effective Date:	11/01/2010

**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](mailto: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	5	%
\$250/\$500 Deductible Comp./Coll.	up to 29.5	%

Vehicle	Coverages	Gender Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
			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		\$547	\$619	\$211	\$210	\$516	\$584	\$201	\$200	\$607	\$688	\$229	\$228	\$472	\$532	\$188	\$187	\$637
	Minimum Liability with Comprehensive and Collision		\$939	\$1,089	\$355	\$332	\$878	\$1,018	\$338	\$315	\$961	\$1,110	\$357	\$337	\$821	\$952	\$321	\$298	\$1,039	\$1,204	\$383	\$359
	100/300/50 Liability with Comprehensive and Collision		\$976	\$1,126	\$382	\$359	\$918	\$1,058	\$365	\$343	\$1,020	\$1,173	\$390	\$372	\$857	\$988	\$347	\$326	\$1,094	\$1,261	\$415	\$392
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		\$600	\$680	\$227	\$226	\$567	\$642	\$216	\$215	\$663	\$752	\$245	\$245	\$517	\$584	\$201	\$200	\$703	\$798	\$255	\$254
	Minimum Liability with Comprehensive and Collision		\$1,158	\$1,350	\$426	\$393	\$1,080	\$1,261	\$405	\$372	\$1,165	\$1,353	\$422	\$394	\$1,012	\$1,182	\$385	\$353	\$1,273	\$1,484	\$459	\$425
	100/300/50 Liability with Comprehensive and Collision		\$1,182	\$1,371	\$449	\$417	\$1,108	\$1,287	\$428	\$397	\$1,215	\$1,404	\$452	\$426	\$1,037	\$1,204	\$407	\$377	\$1,316	\$1,526	\$487	\$454
2003 Honda Odyssey "EX"	Minimum Liability		\$490	\$553	\$194	\$192	\$463	\$522	\$185	\$183	\$539	\$610	\$208	\$207	\$424	\$477	\$173	\$172	\$570	\$646	\$216	\$214
	Minimum Liability with Comprehensive and Collision		\$986	\$1,149	\$373	\$343	\$921	\$1,075	\$356	\$326	\$986	\$1,144	\$367	\$342	\$866	\$1,010	\$339	\$310	\$1,078	\$1,257	\$400	\$369
	100/300/50 Liability with Comprehensive and Collision		\$1,007	\$1,166	\$395	\$366	\$945	\$1,096	\$378	\$350	\$1,027	\$1,186	\$395	\$371	\$887	\$1,029	\$361	\$333	\$1,114	\$1,291	\$425	\$396
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$547	\$619	\$210	\$208	\$518	\$586	\$200	\$199	\$601	\$681	\$226	\$225	\$472	\$533	\$187	\$186	\$643	\$729	\$236	\$235
	Minimum Liability with Comprehensive and Collision		\$1,291	\$1,512	\$469	\$425	\$1,199	\$1,406	\$444	\$402	\$1,274	\$1,485	\$456	\$420	\$1,128	\$1,324	\$423	\$382	\$1,404	\$1,644	\$501	\$457
	100/300/50 Liability with Comprehensive and Collision		\$1,294	\$1,507	\$484	\$444	\$1,207	\$1,408	\$461	\$421	\$1,301	\$1,510	\$479	\$445	\$1,135	\$1,323	\$440	\$401	\$1,423	\$1,657	\$521	\$480
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$509	\$575	\$199	\$198	\$481	\$543	\$190	\$189	\$560	\$634	\$214	\$213	\$440	\$495	\$178	\$177	\$594	\$673	\$222	\$221
	Minimum Liability with Comprehensive and Collision		\$1,246	\$1,462	\$460	\$415	\$1,160	\$1,364	\$438	\$393	\$1,222	\$1,428	\$445	\$407	\$1,095	\$1,288	\$418	\$375	\$1,348	\$1,582	\$490	\$444
	100/300/50 Liability with Comprehensive and Collision		\$1,247	\$1,455	\$475	\$433	\$1,166	\$1,363	\$454	\$412	\$1,247	\$1,449	\$467	\$432	\$1,099	\$1,285	\$434	\$393	\$1,364	\$1,592	\$509	\$466
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$599	\$679	\$226	\$224	\$567	\$642	\$215	\$214	\$657	\$745	\$243	\$242	\$517	\$584	\$200	\$199	\$704	\$799	\$254	\$253
	Minimum Liability with Comprehensive and Collision		\$1,060	\$1,233	\$394	\$366	\$993	\$1,156	\$376	\$348	\$1,070	\$1,240	\$392	\$368	\$928	\$1,081	\$357	\$329	\$1,175	\$1,367	\$427	\$397
	100/300/50 Liability with Comprehensive and Collision		\$1,088	\$1,259	\$418	\$391	\$1,024	\$1,186	\$400	\$374	\$1,123	\$1,294	\$423	\$400	\$956	\$1,107	\$380	\$354	\$1,220	\$1,412	\$455	\$427

### NAIC LOSS COST DATA ENTRY DOCUMENT

<b>1.</b>	This filing transmittal is part of Company Tracking #	<b>AR1011780</b>
-----------	---	------------------

<b>2.</b>	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	<b>N/A</b>
-----------	---	------------

	Company Name	Company NAIC Number
<b>3.</b>	<b>A. UNITED SERVICES AUTOMOBILE ASSOCIATION</b>	<b>B. 200-25941</b>

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

<b>5.</b>				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
<b>Residual Bodily Injury</b>	<b>-11.8%</b>	<b>0.0%</b>					
<b>Uninsured Motorists</b>	<b>-11.7%</b>	<b>-5.0%</b>					
<b>Personal Injury Protection</b>	<b>-11.1%</b>	<b>0.0%</b>					
<b>Property Damage</b>	<b>-5.2%</b>	<b>0.0%</b>					
<b>Comprehensive</b>	<b>2.4%</b>	<b>0.0%</b>					
<b>Collision</b>	<b>-18.6%</b>	<b>-5.0%</b>					
<b>TOTAL OVERALL EFFECT</b>	<b>-11.0%</b>	<b>-2.0%</b>					

<b>6.</b>	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
<b>2005</b>	<b>15,295</b>	<b>0.3</b>	<b>07/03/05</b>	<b>22,238</b>	<b>16,547</b>	<b>74.4</b>	<b>n/a</b>
<b>2006</b>	<b>16,013</b>	<b>-2.6</b>	<b>02/01/06</b>	<b>23,380</b>	<b>20,232</b>	<b>86.5</b>	<b>n/a</b>
<b>2007</b>	<b>16,866</b>	<b>-6.9</b>	<b>04/21/07</b>	<b>24,569</b>	<b>18,559</b>	<b>75.5</b>	<b>n/a</b>
<b>2008</b>	<b>17,006</b>	<b>14.2</b>	<b>09/07/08</b>	<b>24,830</b>	<b>18,326</b>	<b>73.8</b>	<b>n/a</b>
<b>2009</b>	<b>17,031</b>	<b>0.0</b>		<b>27,559</b>	<b>16,877</b>	<b>61.2</b>	<b>n/a</b>

<b>7.</b>		
	Expense Constants	Selected Provisions (Liab/PhyDam)
	A. Total Production Expense	<b>7.3%</b>
	B. General Expense	<b>1.1%/1.0%</b>
	C. Taxes, License & Fees	<b>2.9%</b>
	D. Underwriting Profit & Contingencies	<b>5.0%/5.0%</b>
	E. Other (explain)	
	F. TOTAL	<b>16.3%/16.2%</b>

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)
9. 4.2% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_
10. -15.0% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): \_\_\_\_\_

## NAIC LOSS COST DATA ENTRY DOCUMENT

<b>1.</b>	This filing transmittal is part of Company Tracking #	<b>AR1011780</b>
-----------	---	------------------

<b>2.</b>	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	<b>N/A</b>
-----------	---	------------

	Company Name		Company NAIC Number
<b>3.</b>	<b>A.</b>	<b>USAA CASUALTY INSURANCE COMPANY</b>	<b>B.</b> <b>200-25968</b>

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

<b>5.</b>			<b>FOR LOSS COSTS ONLY</b>				
(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
<b>Residual Bodily Injury</b>	<b>11.8%</b>	<b>5.0%</b>					
<b>Uninsured Motorists</b>	<b>1.6%</b>	<b>0.0%</b>					
<b>Personal Injury Protection</b>	<b>-1.3%</b>	<b>0.0%</b>					
<b>Property Damage</b>	<b>-3.0%</b>	<b>-1.0%</b>					
<b>Comprehensive</b>	<b>21.8%</b>	<b>5.0%</b>					
<b>Collision</b>	<b>-22.1%</b>	<b>-5.0%</b>					
<b>TOTAL OVERALL EFFECT</b>	<b>-2.6%</b>	<b>0.0%</b>					

<b>6.</b>		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
<b>2005</b>	<b>8,618</b>	<b>0.2</b>	<b>07/03/05</b>	<b>11,334</b>	<b>6,957</b>	<b>61.4</b>	<b>n/a</b>
<b>2006</b>	<b>8,967</b>	<b>-2.5</b>	<b>02/01/06</b>	<b>12,220</b>	<b>12,478</b>	<b>102.1</b>	<b>n/a</b>
<b>2007</b>	<b>9,561</b>	<b>-12.0</b>	<b>04/21/07</b>	<b>12,520</b>	<b>10,004</b>	<b>79.9</b>	<b>n/a</b>
<b>2008</b>	<b>10,002</b>	<b>14.8</b>	<b>09/07/08</b>	<b>12,553</b>	<b>10,436</b>	<b>83.1</b>	<b>n/a</b>
<b>2009</b>	<b>10,344</b>	<b>0.0</b>		<b>13,977</b>	<b>4,043</b>	<b>28.9</b>	<b>n/a</b>

<b>7.</b>	
Expense Constants	Selected Provisions (Liab/PhyDam)
A. Total Production Expense	<b>7.3%</b>
B. General Expense	<b>1.1%/1.0%</b>
C. Taxes, License & Fees	<b>2.9%</b>
D. Underwriting Profit & Contingencies	<b>5.0%/5.0%</b>
E. Other (explain)	
F. TOTAL	<b>16.3%/16.2%</b>

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)
9. 7.8% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_
10. -10.0% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): \_\_\_\_\_

## NAIC LOSS COST DATA ENTRY DOCUMENT

<b>1.</b>	This filing transmittal is part of Company Tracking #	<b>AR1011780</b>
-----------	---	------------------

<b>2.</b>	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	<b>N/A</b>
-----------	---	------------

Company Name		Company NAIC Number		
<b>3.</b>	<b>A.</b>	<b>USAA GENERAL INDEMNITY COMPANY</b>	<b>B.</b>	<b>200-18600</b>

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

**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
<b>Residual Bodily Injury</b>	<b>9.3%</b>	<b>0.0%</b>					
<b>Uninsured Motorists</b>	<b>-4.8%</b>	<b>0.0%</b>					
<b>Personal Injury Protection</b>	<b>-7.0%</b>	<b>0.0%</b>					
<b>Property Damage</b>	<b>16.2%</b>	<b>0.0%</b>					
<b>Comprehensive</b>	<b>51.8%</b>	<b>0.0%</b>					
<b>Collision</b>	<b>4.8%</b>	<b>0.0%</b>					
<b>TOTAL OVERALL EFFECT</b>	<b>11.9%</b>	<b>0.0%</b>					

**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
<b>2005</b>	<b>596</b>	<b>-0.9</b>	<b>07/03/05</b>	<b>1,254</b>	<b>776</b>	<b>61.9</b>	<b>n/a</b>
<b>2006</b>	<b>703</b>	<b>-2.3</b>	<b>02/01/06</b>	<b>1,034</b>	<b>705</b>	<b>68.2</b>	<b>n/a</b>
<b>2007</b>	<b>1,135</b>	<b>-1.8</b>	<b>04/21/07</b>	<b>1,456</b>	<b>1,147</b>	<b>78.8</b>	<b>n/a</b>
		<b>15.7</b>	<b>09/30/07</b>				
<b>2008</b>	<b>1,937</b>	<b>-1.6</b>	<b>09/07/08</b>	<b>2,338</b>	<b>1,828</b>	<b>78.2</b>	<b>n/a</b>
<b>2009</b>	<b>2,767</b>	<b>0.0</b>		<b>3,757</b>	<b>3,354</b>	<b>89.3</b>	<b>n/a</b>

**7.**

Expense Constants	Selected Provisions (Liab/PhyDam)
A. Total Production Expense	<b>7.3%</b>
B. General Expense	<b>1.1%/1.0%</b>
C. Taxes, License & Fees	<b>2.9%</b>
D. Underwriting Profit & Contingencies	<b>5.0%/5.0%</b>
E. Other (explain)	
<b>F. TOTAL</b>	<b>16.3%/16.2%</b>

- 8.**    N/A Apply Lost Cost Factors to Future filings? (Y or N)
- 9.**    3.5% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_
- 10.** -11.8% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): \_\_\_\_\_

## NAIC LOSS COST DATA ENTRY DOCUMENT

<b>1.</b>	This filing transmittal is part of Company Tracking #	<b>AR1011780</b>
-----------	---	------------------

<b>2.</b>	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	<b>N/A</b>
-----------	---	------------

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

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

**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
<b>Residual Bodily Injury</b>	<b>118.8%</b>	<b>4.8%</b>					
<b>Uninsured Motorists</b>	<b>-36.8%</b>	<b>-0.4%</b>					
<b>Personal Injury Protection</b>	<b>87.9%</b>	<b>-0.2%</b>					
<b>Property Damage</b>	<b>45.7%</b>	<b>-1.2%</b>					
<b>Comprehensive</b>	<b>154.8%</b>	<b>5.9%</b>					
<b>Collision</b>	<b>47.5%</b>	<b>-5.1%</b>					
<b>TOTAL OVERALL EFFECT</b>	<b>62.6%</b>	<b>-0.2%</b>					

**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
<b>2005</b>	<b>0</b>	<b>0.0</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>n/a</b>
<b>2006</b>	<b>277</b>	<b>0.0</b>		<b>95</b>	<b>66</b>	<b>69.5</b>	<b>n/a</b>
<b>2007</b>	<b>796</b>	<b>3.1</b>	<b>09/30/07</b>	<b>603</b>	<b>634</b>	<b>105.1</b>	<b>n/a</b>
<b>2008</b>	<b>1,241</b>	<b>22.2</b>	<b>09/07/08</b>	<b>1,109</b>	<b>1,405</b>	<b>126.7</b>	<b>n/a</b>
<b>2009</b>	<b>1,748</b>	<b>0.0</b>		<b>1,734</b>	<b>1,809</b>	<b>104.3</b>	<b>n/a</b>

**7.**

Expense Constants	Selected Provisions (Liab/PhyDam)
A. Total Production Expense	<b>7.3%</b>
B. General Expense	<b>1.1%/1.0%</b>
C. Taxes, License & Fees	<b>2.9%</b>
D. Underwriting Profit & Contingencies	<b>5.0%/5.0%</b>
E. Other (explain)	
<b>F. TOTAL</b>	<b>16.3%/16.2%</b>

- 8.**    N/A Apply Lost Cost Factors to Future filings? (Y or N)
- 9.**    4.8% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_
- 10.** -3.6% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): \_\_\_\_\_

USAA, USAA-CIC, USAA-GIC and Garrison

ARKANSAS

EXPLANATORY MEMORANDUM

Based on a review of our latest automobile experience in Arkansas, we hereby file an overall rate level change of -2.0% for USAA, 0.0% for USAA-CIC, 0.0% for USAA-GIC, and -0.2% for Garrison to become effective November 1, 2010 for new business and December 9, 2010 for renewal business.

We propose the following changes to our personal auto rating plan:

- Revise Base Rates
- Revise Expense Fees
- Revise Premier Driver Discount
- Revise Territory Relativities

The attached exhibits are submitted as support for the proposed changes. Please note that the Garrison rates and factors are equal to the USAA-CIC rates and factors due to the low credibility of the Garrison data.

Details can be found on the rate pages.

Exhibit I summarizes the by-coverage effects of our revision.

Exhibit II compares USAA's, USAA-CIC's, and USAA-GIC's by-coverage indications for the latest three combined Accident Years with the proposed percentage effects of this change. Accident Year denotes the accident year ending March 31.

Exhibit III is a development of the indications included in the previous exhibit. Experience is displayed for Accident Years 2008, 2009 and 2010, and for the three years combined.

Exhibit IV presents the development of the Prospective Earned Premium at Present Rate Level.

Exhibit V summarizes the projected premium trends.

Exhibit VI presents the development of the Projected Ultimate Developed Incurred Losses & LAE.

Exhibit VII summarizes the loss trend selections.

Exhibit VIII is submitted in support of the large loss factors that are applied to Bodily Injury and Uninsured Motorists coverages.

Exhibit IX develops the catastrophe provision used in calculating the Comprehensive indications. The indicated catastrophe provision was calculated by taking a 13-year average of the ratio of catastrophe losses to non-catastrophe losses. The selected catastrophe provision was applied to the ultimate Comprehensive incurred losses and paid ALE (excluding catastrophe losses and

catastrophe paid ALE) for each of the Accident Years. This procedure allows us to spread the catastrophe losses over a period of time, thereby smoothing the Comprehensive indications.

Exhibit X presents the USAA Group Trended Fixed Expense provisions and Variable Permissible Loss Ratios.

Exhibit XI derives the annual expense trend.

Exhibit XII presents the derivation of our new expense fees.

Exhibit XIII is submitted in support of our Underwriting Profit Provision.

Exhibit XIV summarizes the proposed territory relativities. Only territories with proposed revisions are displayed.

USAA GROUP  
ARKANSAS  
PERCENTAGE EFFECTS OF PROPOSED CHANGE

Coverage	USAA	USAA-CIC	USAA-GIC	GARRISON	GROUP
Bodily Injury	0.0%	5.0%	0.0%	4.8%	1.6%
Uninsured Motorists	-5.0%	0.0%	0.0%	-0.4%	-2.8%
Personal Injury Protection	0.0%	0.0%	0.0%	-0.2%	0.0%
Medical Payments	0.0%	0.0%	0.0%	0.0%	0.0%
Property Damage	0.0%	-1.0%	0.0%	-1.2%	-0.4%
Liability Subtotal	-1.2%	1.4%	0.0%	1.1%	-0.2%
Comprehensive	0.0%	5.0%	0.0%	5.9%	1.6%
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	-5.0%	-5.0%	0.0%	-5.1%	-4.4%
Physical Damage Subtotal	-3.2%	-2.1%	0.0%	-2.0%	-2.5%
All Coverages Total	-2.0%	0.0%	0.0%	-0.2%	-1.1%

USAA  
ARKANSAS  
Accident Year Indications Vs. Proposed Change

Coverage	Three Year Indications (2008-2010)	Effects of Proposed Change
Bodily Injury	-11.8%	0.0%
Uninsured Motorists	-11.7%	-5.0%
Personal Injury Protection	-11.1%	0.0%
Property Damage	-5.2%	0.0%
Liability Subtotal	-9.8%	-1.2%
Comprehensive	2.4%	0.0%
Rental Reimbursement	-14.3%	0.0%
Towing and Labor	-32.9%	0.0%
Collision	-18.6%	-5.0%
Physical Damage Subtotal	-12.7%	-3.2%
All Coverages	-11.0%	-2.0%

USAA - CIC  
ARKANSAS  
Accident Year Indications Vs. Proposed Change

Coverage	Three Year Indications (2008-2010)	Effects of Proposed Change
Bodily Injury	11.8%	5.0%
Uninsured Motorists	1.6%	0.0%
Personal Injury Protection	-1.3%	0.0%
Property Damage	-3.0%	-1.0%
Liability Subtotal	3.3%	1.4%
Comprehensive	21.8%	5.0%
Rental Reimbursement	-25.8%	0.0%
Towing and Labor	-17.7%	0.0%
Collision	-22.1%	-5.0%
Physical Damage Subtotal	-11.2%	-2.1%
All Coverages	-2.6%	0.0%

USAA - GIC  
ARKANSAS  
Accident Year Indications Vs. Proposed Change

Coverage	Three Year Indications (2008-2010)	Effects of Proposed Change
Bodily Injury	9.3%	0.0%
Uninsured Motorists	-4.8%	0.0%
Personal Injury Protection	-7.0%	0.0%
Property Damage	16.2%	0.0%
Liability Subtotal	8.2%	0.0%
Comprehensive	51.8%	0.0%
Rental Reimbursement	-4.3%	0.0%
Towing and Labor	-10.6%	0.0%
Collision	4.8%	0.0%
Physical Damage Subtotal	16.3%	0.0%
All Coverages	11.9%	0.0%

USAA  
ARKANSAS  
CALCULATION OF INDICATED STATEWIDE RATE LEVEL CHANGE

Coverage/Accident Year (Accident Years ending March 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
<b>Total Limits Bodily Injury</b>						
2008	\$5,909,333	\$3,775,071	63.9%	9.0%	92.4%	-21.1%
2009	\$6,061,341	\$4,358,706	71.9%	9.0%	92.4%	-12.4%
2010	\$6,163,184	\$5,014,712	81.4%	9.0%	92.4%	-2.2%
<b>Total</b>	<b>\$18,133,858</b>	<b>\$13,148,489</b>	<b>72.5%</b>	<b>9.0%</b>	<b>92.4%</b>	<b>-11.8%</b>
<b>Uninsured Motorists</b>						
2008	\$3,713,466	\$2,820,774	76.0%	9.0%	92.4%	-8.0%
2009	\$3,801,820	\$2,602,658	68.5%	9.0%	92.4%	-16.1%
2010	\$3,856,067	\$2,827,185	73.3%	9.0%	92.4%	-10.9%
<b>Total</b>	<b>\$11,371,353</b>	<b>\$8,250,617</b>	<b>72.6%</b>	<b>9.0%</b>	<b>92.4%</b>	<b>-11.7%</b>
<b>Personal Injury Protection</b>						
2008	\$1,493,350	\$1,209,096	81.0%	9.0%	92.4%	-2.6%
2009	\$1,523,874	\$861,449	56.5%	9.0%	92.4%	-29.1%
2010	\$1,540,642	\$1,261,717	81.9%	9.0%	92.4%	-1.6%
<b>Total</b>	<b>\$4,557,866</b>	<b>\$3,332,262</b>	<b>73.1%</b>	<b>9.0%</b>	<b>92.4%</b>	<b>-11.1%</b>
<b>Total Limits Property Damage</b>						
2008	\$4,509,555	\$3,293,126	73.0%	9.0%	92.4%	-11.3%
2009	\$4,625,857	\$3,545,004	76.6%	9.0%	92.4%	-7.4%
2010	\$4,703,487	\$4,038,489	85.9%	9.0%	92.4%	2.7%
<b>Total</b>	<b>\$13,838,899</b>	<b>\$10,876,619</b>	<b>78.6%</b>	<b>9.0%</b>	<b>92.4%</b>	<b>-5.2%</b>
<b>Comprehensive (All Deductibles)</b>						
2008	\$3,288,649	\$2,053,495	62.4%	8.9%	92.4%	-22.8%
2009	\$3,389,304	\$2,388,960	70.5%	8.9%	92.4%	-14.1%
2010	\$3,420,117	\$4,213,084	123.2%	8.9%	92.4%	43.0%
<b>Total</b>	<b>\$10,098,070</b>	<b>\$8,655,539</b>	<b>85.7%</b>	<b>8.9%</b>	<b>92.4%</b>	<b>2.4%</b>
<b>Rental Reimbursement</b>						
2008	\$482,201	\$325,949	67.6%	8.9%	92.4%	-17.2%
2009	\$511,163	\$333,386	65.2%	8.9%	92.4%	-19.8%
2010	\$526,494	\$409,441	77.8%	8.9%	92.4%	-6.2%
<b>Total</b>	<b>\$1,519,858</b>	<b>\$1,068,776</b>	<b>70.3%</b>	<b>8.9%</b>	<b>92.4%</b>	<b>-14.3%</b>
<b>Towing and Labor</b>						
2008	\$255,137	\$136,625	53.5%	8.9%	92.4%	-32.5%
2009	\$261,342	\$136,683	52.3%	8.9%	92.4%	-33.8%
2010	\$268,369	\$143,687	53.5%	8.9%	92.4%	-32.5%
<b>Total</b>	<b>\$784,848</b>	<b>\$416,995</b>	<b>53.1%</b>	<b>8.9%</b>	<b>92.4%</b>	<b>-32.9%</b>
<b>Collision (All Deductibles)</b>						
2008	\$7,407,579	\$4,813,912	65.0%	8.9%	92.4%	-20.0%
2009	\$7,629,527	\$4,671,013	61.2%	8.9%	92.4%	-24.1%
2010	\$7,710,232	\$5,594,315	72.6%	8.9%	92.4%	-11.8%
<b>Total</b>	<b>\$22,747,338</b>	<b>\$15,079,240</b>	<b>66.3%</b>	<b>8.9%</b>	<b>92.4%</b>	<b>-18.6%</b>

USAA - CIC  
ARKANSAS  
CALCULATION OF INDICATED STATEWIDE RATE LEVEL CHANGE

Coverage/Accident Year (Accident Years ending March 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
<b>Total Limits Bodily Injury</b>						
2008	\$2,628,611	\$1,981,388	75.4%	9.0%	92.4%	-8.7%
2009	\$2,783,020	\$2,639,696	94.9%	9.0%	92.4%	12.4%
2010	\$2,886,599	\$3,203,957	111.0%	9.0%	92.4%	29.9%
<b>Total</b>	<b>\$8,298,230</b>	<b>\$7,825,041</b>	<b>94.3%</b>	<b>9.0%</b>	<b>92.4%</b>	<b>11.8%</b>
<b>Uninsured Motorists</b>						
2008	\$1,963,805	\$1,699,183	86.5%	9.0%	92.4%	3.4%
2009	\$2,073,957	\$1,937,934	93.4%	9.0%	92.4%	10.8%
2010	\$2,145,537	\$1,614,791	75.3%	9.0%	92.4%	-8.8%
<b>Total</b>	<b>\$6,183,299</b>	<b>\$5,251,908</b>	<b>84.9%</b>	<b>9.0%</b>	<b>92.4%</b>	<b>1.6%</b>
<b>Personal Injury Protection</b>						
2008	\$763,863	\$524,711	68.7%	9.0%	92.4%	-15.9%
2009	\$806,104	\$721,461	89.5%	9.0%	92.4%	6.6%
2010	\$831,643	\$727,128	87.4%	9.0%	92.4%	4.3%
<b>Total</b>	<b>\$2,401,610</b>	<b>\$1,973,300</b>	<b>82.2%</b>	<b>9.0%</b>	<b>92.4%</b>	<b>-1.3%</b>
<b>Total Limits Property Damage</b>						
2008	\$2,437,560	\$1,957,760	80.3%	9.0%	92.4%	-3.4%
2009	\$2,579,838	\$2,090,583	81.0%	9.0%	92.4%	-2.6%
2010	\$2,675,409	\$2,149,301	80.3%	9.0%	92.4%	-3.4%
<b>Total</b>	<b>\$7,692,807</b>	<b>\$6,197,644</b>	<b>80.6%</b>	<b>9.0%</b>	<b>92.4%</b>	<b>-3.0%</b>
<b>Comprehensive (All Deductibles)</b>						
2008	\$1,359,073	\$1,007,936	74.2%	8.9%	92.4%	-10.1%
2009	\$1,447,924	\$1,459,719	100.8%	8.9%	92.4%	18.7%
2010	\$1,502,436	\$1,998,314	133.0%	8.9%	92.4%	53.6%
<b>Total</b>	<b>\$4,309,433</b>	<b>\$4,465,969</b>	<b>103.6%</b>	<b>8.9%</b>	<b>92.4%</b>	<b>21.8%</b>
<b>Rental Reimbursement</b>						
2008	\$282,750	\$157,484	55.7%	8.9%	92.4%	-30.1%
2009	\$310,125	\$195,429	63.0%	8.9%	92.4%	-22.2%
2010	\$330,483	\$198,346	60.0%	8.9%	92.4%	-25.4%
<b>Total</b>	<b>\$923,358</b>	<b>\$551,259</b>	<b>59.7%</b>	<b>8.9%</b>	<b>92.4%</b>	<b>-25.8%</b>
<b>Towing and Labor</b>						
2008	\$128,421	\$83,142	64.7%	8.9%	92.4%	-20.3%
2009	\$133,974	\$88,377	66.0%	8.9%	92.4%	-18.9%
2010	\$139,671	\$98,189	70.3%	8.9%	92.4%	-14.3%
<b>Total</b>	<b>\$402,066</b>	<b>\$269,708</b>	<b>67.1%</b>	<b>8.9%</b>	<b>92.4%</b>	<b>-17.7%</b>
<b>Collision (All Deductibles)</b>						
2008	\$3,811,650	\$2,270,641	59.6%	8.9%	92.4%	-25.9%
2009	\$4,056,659	\$2,624,647	64.7%	8.9%	92.4%	-20.3%
2010	\$4,197,371	\$2,713,352	64.6%	8.9%	92.4%	-20.5%
<b>Total</b>	<b>\$12,065,680</b>	<b>\$7,608,640</b>	<b>63.1%</b>	<b>8.9%</b>	<b>92.4%</b>	<b>-22.1%</b>

USAA - GIC  
ARKANSAS  
CALCULATION OF INDICATED STATEWIDE RATE LEVEL CHANGE

Coverage/Accident Year (Accident Years ending March 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
<b>Total Limits Bodily Injury</b>						
2008	\$298,102	\$354,981	119.1%	9.0%	92.4%	38.6%
2009	\$509,160	\$369,025	72.5%	9.0%	92.4%	-11.8%
2010	\$837,892	\$789,271	94.2%	9.0%	92.4%	11.7%
<b>Total</b>	<b>\$1,645,154</b>	<b>\$1,513,277</b>	<b>92.0%</b>	<b>9.0%</b>	<b>92.4%</b>	<b>9.3%</b>
<b>Uninsured Motorists</b>						
2008	\$97,375	\$23,356	24.0%	9.0%	92.4%	-64.3%
2009	\$163,062	\$172,215	105.6%	9.0%	92.4%	24.0%
2010	\$258,588	\$214,582	83.0%	9.0%	92.4%	-0.4%
<b>Total</b>	<b>\$519,025</b>	<b>\$410,153</b>	<b>79.0%</b>	<b>9.0%</b>	<b>92.4%</b>	<b>-4.8%</b>
<b>Personal Injury Protection</b>						
2008	\$106,845	\$62,929	58.9%	9.0%	92.4%	-26.5%
2009	\$174,561	\$117,055	67.1%	9.0%	92.4%	-17.6%
2010	\$266,809	\$241,683	90.6%	9.0%	92.4%	7.8%
<b>Total</b>	<b>\$548,215</b>	<b>\$421,667</b>	<b>76.9%</b>	<b>9.0%</b>	<b>92.4%</b>	<b>-7.0%</b>
<b>Total Limits Property Damage</b>						
2008	\$262,571	\$314,247	119.7%	9.0%	92.4%	39.3%
2009	\$447,746	\$408,205	91.2%	9.0%	92.4%	8.4%
2010	\$736,514	\$700,597	95.1%	9.0%	92.4%	12.7%
<b>Total</b>	<b>\$1,446,831</b>	<b>\$1,423,049</b>	<b>98.4%</b>	<b>9.0%</b>	<b>92.4%</b>	<b>16.2%</b>
<b>Comprehensive (All Deductibles)</b>						
2008	\$170,773	\$201,769	118.2%	8.9%	92.4%	37.6%
2009	\$290,191	\$294,020	101.3%	8.9%	92.4%	19.3%
2010	\$468,594	\$726,040	154.9%	8.9%	92.4%	77.3%
<b>Total</b>	<b>\$929,558</b>	<b>\$1,221,829</b>	<b>131.4%</b>	<b>8.9%</b>	<b>92.4%</b>	<b>51.8%</b>
<b>Rental Reimbursement</b>						
2008	\$34,116	\$30,769	90.2%	8.9%	92.4%	7.3%
2009	\$57,943	\$37,879	65.4%	8.9%	92.4%	-19.6%
2010	\$101,110	\$84,867	83.9%	8.9%	92.4%	0.4%
<b>Total</b>	<b>\$193,169</b>	<b>\$153,515</b>	<b>79.5%</b>	<b>8.9%</b>	<b>92.4%</b>	<b>-4.3%</b>
<b>Towing and Labor</b>						
2008	\$11,070	\$7,708	69.6%	8.9%	92.4%	-15.0%
2009	\$16,361	\$9,667	59.1%	8.9%	92.4%	-26.4%
2010	\$29,053	\$24,227	83.4%	8.9%	92.4%	-0.1%
<b>Total</b>	<b>\$56,484</b>	<b>\$41,602</b>	<b>73.7%</b>	<b>8.9%</b>	<b>92.4%</b>	<b>-10.6%</b>
<b>Collision (All Deductibles)</b>						
2008	\$428,258	\$457,518	106.8%	8.9%	92.4%	25.2%
2009	\$726,621	\$501,952	69.1%	8.9%	92.4%	-15.6%
2010	\$1,180,138	\$1,094,040	92.7%	8.9%	92.4%	10.0%
<b>Total</b>	<b>\$2,335,017</b>	<b>\$2,053,510</b>	<b>87.9%</b>	<b>8.9%</b>	<b>92.4%</b>	<b>4.8%</b>

USAA  
ARKANSAS  
CALCULATION OF EARNED PREMIUM AT PRESENT RATE LEVEL

Coverage/Accident Year (Accident Years ending March 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
<b>Total Limits Bodily Injury</b>			
2008	\$5,953,201	0.993	\$5,909,333
2009	\$6,102,379	0.993	\$6,061,341
2010	\$6,185,624	0.996	\$6,163,184
<b>Uninsured Motorists</b>			
2008	\$3,807,375	0.975	\$3,713,466
2009	\$3,852,355	0.987	\$3,801,820
2010	\$3,861,244	0.999	\$3,856,067
<b>Personal Injury Protection</b>			
2008	\$1,473,564	1.013	\$1,493,350
2009	\$1,491,210	1.022	\$1,523,874
2010	\$1,480,060	1.041	\$1,540,642
<b>Total Limits Property Damage</b>			
2008	\$4,632,415	0.973	\$4,509,555
2009	\$4,754,365	0.973	\$4,625,857
2010	\$4,793,168	0.981	\$4,703,487
<b>Comprehensive (All Deductibles)</b>			
2008	\$3,133,706	1.049	\$3,288,649
2009	\$3,251,605	1.042	\$3,389,304
2010	\$3,326,093	1.028	\$3,420,117
<b>Rental Reimbursement</b>			
2008	\$400,304	1.205	\$482,201
2009	\$441,938	1.157	\$511,163
2010	\$508,121	1.036	\$526,494
<b>Towing and Labor</b>			
2008	\$259,006	0.985	\$255,137
2009	\$265,789	0.983	\$261,342
2010	\$271,712	0.988	\$268,369
<b>Collision (All Deductibles)</b>			
2008	\$6,728,759	1.101	\$7,407,579
2009	\$7,103,466	1.074	\$7,629,527
2010	\$7,381,813	1.044	\$7,710,232

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

Coverage/Accident Year (Accident Years ending March 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
<b>Total Limits Bodily Injury</b>			
2008	\$2,669,326	0.985	\$2,628,611
2009	\$2,804,894	0.992	\$2,783,020
2010	\$2,885,932	1.000	\$2,886,599
<b>Uninsured Motorists</b>			
2008	\$2,082,864	0.943	\$1,963,805
2009	\$2,168,851	0.956	\$2,073,957
2010	\$2,210,940	0.970	\$2,145,537
<b>Personal Injury Protection</b>			
2008	\$798,278	0.957	\$763,863
2009	\$826,067	0.976	\$806,104
2010	\$831,550	1.000	\$831,643
<b>Total Limits Property Damage</b>			
2008	\$2,545,542	0.958	\$2,437,560
2009	\$2,665,867	0.968	\$2,579,838
2010	\$2,729,453	0.980	\$2,675,409
<b>Comprehensive (All Deductibles)</b>			
2008	\$1,320,805	1.029	\$1,359,073
2009	\$1,400,368	1.034	\$1,447,924
2010	\$1,472,793	1.020	\$1,502,436
<b>Rental Reimbursement</b>			
2008	\$235,195	1.202	\$282,750
2009	\$269,068	1.153	\$310,125
2010	\$323,896	1.020	\$330,483
<b>Towing and Labor</b>			
2008	\$128,632	0.998	\$128,421
2009	\$134,328	0.997	\$133,974
2010	\$139,697	1.000	\$139,671
<b>Collision (All Deductibles)</b>			
2008	\$3,417,689	1.115	\$3,811,650
2009	\$3,693,946	1.098	\$4,056,659
2010	\$3,917,533	1.071	\$4,197,371

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

Coverage/Accident Year (Accident Years ending March 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
<b>Total Limits Bodily Injury</b>			
2008	\$390,107	0.764	\$298,102
2009	\$591,155	0.861	\$509,160
2010	\$890,532	0.941	\$837,892
<b>Uninsured Motorists</b>			
2008	\$109,669	0.888	\$97,375
2009	\$169,850	0.960	\$163,062
2010	\$258,578	1.000	\$258,588
<b>Personal Injury Protection</b>			
2008	\$126,985	0.841	\$106,845
2009	\$194,545	0.897	\$174,561
2010	\$266,793	1.000	\$266,809
<b>Total Limits Property Damage</b>			
2008	\$345,401	0.760	\$262,571
2009	\$522,118	0.858	\$447,746
2010	\$790,970	0.931	\$736,514
<b>Comprehensive (All Deductibles)</b>			
2008	\$196,953	0.867	\$170,773
2009	\$300,758	0.965	\$290,191
2010	\$478,108	0.980	\$468,594
<b>Rental Reimbursement</b>			
2008	\$31,010	1.100	\$34,116
2009	\$52,883	1.096	\$57,943
2010	\$97,213	1.040	\$101,110
<b>Towing and Labor</b>			
2008	\$11,538	0.959	\$11,070
2009	\$16,843	0.971	\$16,361
2010	\$29,059	1.000	\$29,053
<b>Collision (All Deductibles)</b>			
2008	\$515,251	0.831	\$428,258
2009	\$804,433	0.903	\$726,621
2010	\$1,228,971	0.960	\$1,180,138

USAA GROUP  
ARKANSAS  
PROJECTED PREMIUM TREND

<u>Coverage</u>	<u>USAA</u>	<u>USAA-CIC</u>	<u>USAA-GIC</u>
Total Limits Bodily Injury	-0.2%	0.0%	-3.0%
Uninsured/Underinsured Motorist	0.0%	-1.5%	0.0%
Personal Injury Protection	1.8%	0.0%	0.0%
Total Limits Property Damage	-1.0%	-1.0%	-3.5%
Comprehensive	1.3%	1.0%	-1.0%
Rental Reimbursement	1.7%	1.0%	2.0%
Towing and Labor	-0.7%	0.0%	0.0%
Collision	2.2%	3.5%	-2.0%

USAA  
ARKANSAS  
CALCULATION OF PROJECTED ULTIMATE LOSSES

Coverage/Accident Year (Accident Years ending March 31 evaluated at 15 months)	(1) Incurred Losses & ALE	(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
<b>Total Limits Bodily Injury</b>							
2008	\$3,070,334	1.043	1.006	1.037	1.000	1.130	\$3,775,071
2009	\$3,183,088	1.142	1.005	1.056	1.000	1.130	\$4,358,706
2010	\$3,309,547	1.403	1.001	0.955	1.000	1.130	\$5,014,712
<b>Uninsured Motorists</b>							
2008	\$1,760,111	1.087	0.953	1.447	1.000	1.070	\$2,820,774
2009	\$1,179,082	1.217	0.962	1.763	1.000	1.070	\$2,602,658
2010	\$1,099,380	1.537	0.986	1.586	1.000	1.070	\$2,827,185
<b>Personal Injury Protection</b>							
2008	\$881,712	0.990	1.026	1.000	1.000	1.350	\$1,209,096
2009	\$623,056	0.987	1.038	1.000	1.000	1.350	\$861,449
2010	\$937,001	0.976	1.022	1.000	1.000	1.350	\$1,261,717
<b>Total Limits Property Damage</b>							
2008	\$2,935,178	1.001	0.992	1.000	1.000	1.130	\$3,293,126
2009	\$3,139,063	1.006	0.993	1.000	1.000	1.130	\$3,545,004
2010	\$3,428,483	1.048	0.994	1.000	1.000	1.130	\$4,038,489
<b>Comprehensive</b>							
2008	\$1,739,395	1.001	0.951	1.000	1.017	1.220	\$2,053,495
2009	\$2,931,367	1.002	0.975	1.000	0.684	1.220	\$2,388,960
2010	\$3,189,246	1.005	0.993	1.000	1.085	1.220	\$4,213,084
<b>Rental Reimbursement</b>							
2008	\$221,179	1.000	0.989	1.000	1.000	1.490	\$325,949
2009	\$224,020	0.999	1.000	1.000	1.000	1.490	\$333,386
2010	\$280,420	0.973	1.007	1.000	1.000	1.490	\$409,441
<b>Towing and Labor</b>							
2008	\$118,561	1.000	1.029	1.000	1.000	1.120	\$136,625
2009	\$119,202	1.000	1.024	1.000	1.000	1.120	\$136,683
2010	\$125,811	1.001	1.019	1.000	1.000	1.120	\$143,687
<b>Collision</b>							
2008	\$4,738,345	0.999	0.924	1.000	1.000	1.100	\$4,813,912
2009	\$4,475,059	0.997	0.952	1.000	1.000	1.100	\$4,671,013
2010	\$5,402,454	0.956	0.985	1.000	1.000	1.100	\$5,594,315

USAA - CIC  
ARKANSAS  
CALCULATION OF PROJECTED ULTIMATE LOSSES

Coverage/Accident Year (Accident Years ending March 31 evaluated at 15 months)	(1) Incurred Losses & ALE	(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
<b>Total Limits Bodily Injury</b>							
2008	\$1,279,628	1.047	1.087	1.203	1.000	1.130	\$1,981,388
2009	\$1,967,827	1.144	1.056	0.983	1.000	1.130	\$2,639,696
2010	\$2,543,736	1.425	1.025	0.763	1.000	1.130	\$3,203,957
<b>Uninsured Motorists</b>							
2008	\$946,702	1.070	1.000	1.568	1.000	1.070	\$1,699,183
2009	\$1,006,042	1.176	1.000	1.531	1.000	1.070	\$1,937,934
2010	\$445,128	1.493	1.000	2.271	1.000	1.070	\$1,614,791
<b>Personal Injury Protection</b>							
2008	\$366,945	1.004	1.055	1.000	1.000	1.350	\$524,711
2009	\$516,168	1.005	1.030	1.000	1.000	1.350	\$721,461
2010	\$535,454	1.000	1.006	1.000	1.000	1.350	\$727,128
<b>Total Limits Property Damage</b>							
2008	\$1,729,073	1.002	1.000	1.000	1.000	1.130	\$1,957,760
2009	\$1,837,213	1.007	1.000	1.000	1.000	1.130	\$2,090,583
2010	\$1,809,223	1.051	1.000	1.000	1.000	1.130	\$2,149,301
<b>Comprehensive</b>							
2008	\$853,856	1.001	0.970	1.000	0.996	1.220	\$1,007,936
2009	\$1,675,215	1.003	0.982	1.000	0.725	1.220	\$1,459,719
2010	\$1,508,115	1.005	0.994	1.000	1.087	1.220	\$1,998,314
<b>Rental Reimbursement</b>							
2008	\$105,747	1.000	1.000	1.000	1.000	1.490	\$157,484
2009	\$131,397	0.998	1.000	1.000	1.000	1.490	\$195,429
2010	\$137,192	0.970	1.000	1.000	1.000	1.490	\$198,346
<b>Towing and Labor</b>							
2008	\$72,149	1.000	1.029	1.000	1.000	1.120	\$83,142
2009	\$77,073	1.000	1.024	1.000	1.000	1.120	\$88,377
2010	\$85,974	1.001	1.019	1.000	1.000	1.120	\$98,189
<b>Collision</b>							
2008	\$2,212,581	0.999	0.934	1.000	1.000	1.100	\$2,270,641
2009	\$2,486,465	0.997	0.962	1.000	1.000	1.100	\$2,624,647
2010	\$2,615,270	0.951	0.992	1.000	1.000	1.100	\$2,713,352

USAA - GIC  
ARKANSAS  
CALCULATION OF PROJECTED ULTIMATE LOSSES

Coverage/Accident Year (Accident Years ending March 31 evaluated at 15 months)	(1) Incurred Losses & ALE	(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
<b>Total Limits Bodily Injury</b>							
2008	\$316,975	1.026	0.942	1.025	1.000	1.130	\$354,981
2009	\$301,385	1.095	0.967	1.023	1.000	1.130	\$369,025
2010	\$593,129	1.272	0.993	0.932	1.000	1.130	\$789,271
<b>Uninsured Motorists</b>							
2008	\$25,116	1.011	0.860	1.000	1.000	1.070	\$23,356
2009	\$167,880	1.059	0.905	1.000	1.000	1.070	\$172,215
2010	\$175,601	1.199	0.953	1.000	1.000	1.070	\$214,582
<b>Personal Injury Protection</b>							
2008	\$35,092	0.984	1.350	1.000	1.000	1.350	\$62,929
2009	\$70,680	1.000	1.227	1.000	1.000	1.350	\$117,055
2010	\$157,850	1.017	1.115	1.000	1.000	1.350	\$241,683
<b>Total Limits Property Damage</b>							
2008	\$308,240	1.001	0.901	1.000	1.000	1.130	\$314,247
2009	\$385,301	1.009	0.929	1.000	1.000	1.130	\$408,205
2010	\$605,186	1.070	0.958	1.000	1.000	1.130	\$700,597
<b>Comprehensive</b>							
2008	\$162,063	0.999	0.997	1.000	1.025	1.220	\$201,769
2009	\$286,009	1.001	0.996	1.000	0.845	1.220	\$294,020
2010	\$561,078	1.004	0.996	1.000	1.061	1.220	\$726,040
<b>Rental Reimbursement</b>							
2008	\$21,519	0.999	0.961	1.000	1.000	1.490	\$30,769
2009	\$26,258	0.998	0.970	1.000	1.000	1.490	\$37,879
2010	\$59,617	0.975	0.980	1.000	1.000	1.490	\$84,867
<b>Towing and Labor</b>							
2008	\$6,689	1.000	1.029	1.000	1.000	1.120	\$7,708
2009	\$8,430	1.000	1.024	1.000	1.000	1.120	\$9,667
2010	\$21,213	1.001	1.019	1.000	1.000	1.120	\$24,227
<b>Collision</b>							
2008	\$523,307	1.000	0.795	1.000	1.000	1.100	\$457,518
2009	\$537,790	0.999	0.850	1.000	1.000	1.100	\$501,952
2010	\$1,136,135	0.964	0.908	1.000	1.000	1.100	\$1,094,040

USAA GROUP  
COUNTRYWIDE  
LOSS TREND SUMMARY

Coverage	USAA			USAA-CIC			USAA-GIC		
	Frequency	Severity	Pure Premium	Frequency	Severity	Pure Premium	Frequency	Severity	Pure Premium
Total Limits Bodily Injury									
Before 12/30/2009	-0.5%	0.8%	0.3%	0.0%	3.0%	3.0%	-4.5%	2.0%	-2.6%
After 12/30/2009	0.0%	0.0%	0.0%	0.5%	0.5%	1.0%	-1.5%	1.5%	0.0%
Uninsured/Underinsured Motorist									
Before 12/30/2009	-1.0%	-1.0%	-2.0%	-1.0%	1.0%	0.0%	-5.0%	0.0%	-5.0%
After 12/30/2009	-0.3%	0.0%	-0.3%	0.0%	0.0%	0.0%	-2.0%	0.0%	-2.0%
Personal Injury Protection									
Before 12/30/2009	0.0%	0.7%	0.7%	0.0%	0.0%	0.0%	-5.0%	4.0%	-1.2%
After 12/30/2009	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-1.0%	2.0%	1.0%
Medical Payments									
Before 12/30/2009	-2.2%	2.7%	0.4%	-2.0%	4.5%	2.4%	0.0%	10.0%	10.0%
After 12/30/2009	-0.3%	1.2%	0.9%	0.0%	0.0%	0.0%	0.0%	5.0%	5.0%
Total Limits Property Damage									
Before 12/30/2009	-0.5%	0.3%	-0.2%	0.0%	0.0%	0.0%	-3.0%	0.0%	-3.0%
After 12/30/2009	-0.3%	0.0%	-0.3%	0.0%	0.0%	0.0%	-2.0%	0.0%	-2.0%
Comprehensive									
Before 12/30/2009	4.3%	-5.3%	-1.2%	4.0%	-5.0%	-1.2%	7.0%	-6.5%	0.0%
After 12/30/2009	2.7%	-2.7%	-0.1%	4.0%	-4.0%	-0.2%	5.0%	-5.0%	-0.3%
Rental Reimbursement									
Before 12/30/2009	0.2%	0.0%	0.2%	0.0%	0.0%	0.0%	-1.0%	0.0%	-1.0%
After 12/30/2009	0.3%	0.3%	0.6%	0.0%	0.0%	0.0%	-1.0%	0.0%	-1.0%
Towing and Labor									
Before 12/30/2009	1.0%	-0.5%	0.5%	1.0%	-0.5%	0.5%	1.0%	-0.5%	0.5%
After 12/30/2009	1.5%	-0.5%	1.0%	1.5%	-0.5%	1.0%	1.5%	-0.5%	1.0%
Collision									
Before 12/30/2009	0.0%	-3.0%	-3.0%	0.0%	-3.0%	-3.0%	-1.5%	-5.0%	-6.4%
After 12/30/2009	1.0%	-1.3%	-0.3%	1.0%	-1.0%	0.0%	-1.5%	-3.0%	-4.5%

The selected trends are based on data through 6/30/2010

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

Bodily Injury

AY	ARKANSAS					COUNTRYWIDE		STATE ADJUSTED		Large Loss Adj Factor
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
	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	
				= (1) - (2) + (3) * CUTOFF)	= (1) - (4)		= (6) / SUM (6)	= (7) * SUM (5)	= (8) + (4)	= (9) / (1)
2001	2,579,134	527,354	6	2,351,780	227,354	108,577,426	9.1%	483,414	2,835,194	1.099
2002	2,946,128	857,343	9	2,538,785	407,343	101,850,818	8.5%	451,540	2,990,325	1.015
2003	2,046,845	689,324	8	1,757,521	289,324	103,374,452	8.6%	456,852	2,214,373	1.082
2004	3,517,266	1,437,959	12	2,679,306	837,959	133,304,863	11.1%	589,658	3,268,964	0.929
2005	3,018,232	919,595	10	2,598,637	419,595	136,507,365	11.4%	605,595	3,204,232	1.062
2006	4,239,686	2,199,825	17	2,889,861	1,349,825	144,107,823	12.0%	637,469	3,527,330	0.832
2007	3,015,082	1,045,987	12	2,569,095	445,987	136,086,541	11.4%	605,595	3,174,690	1.053
2008	3,105,519	997,076	10	2,608,444	497,076	137,275,247	11.5%	610,907	3,219,351	1.037
2009	3,151,937	682,774	7	2,819,163	332,774	114,524,968	9.6%	509,975	3,329,138	1.056
2010	3,305,763	855,000	7	2,800,763	505,000	80,484,527	6.7%	355,920	3,156,683	0.955
2001 - 2010				5,312,238		1,196,094,029				

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

Uninsured / Underinsured Motorist

AY	ARKANSAS					COUNTRYWIDE		STATE ADJUSTED		Large Loss Adj Factor
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
	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	
				= (1) - (2) + (3) * CUTOFF)	= (1) - (4)		= (6) / SUM (6)	= (7) * SUM (5)	= (8) + (4)	= (9) / (1)
2001	972,756	100,000	1	922,756	50,000	53,600,388	8.8%	877,326	1,800,082	1.850
2002	762,415	117,561	2	744,854	17,561	47,010,073	7.7%	767,660	1,512,514	1.984
2003	791,750	100,000	1	741,750	50,000	51,640,656	8.5%	847,417	1,589,167	2.007
2004	1,079,559	504,641	4	774,918	304,641	57,834,994	9.5%	947,113	1,722,031	1.595
2005	7,856,963	7,738,229	10	618,734	7,238,229	73,578,848	12.1%	1,206,323	1,825,057	0.232
2006	1,664,208	940,000	6	1,024,208	640,000	72,993,026	12.0%	1,196,353	2,220,561	1.334
2007	1,918,694	1,540,976	9	827,718	1,090,976	74,623,755	12.3%	1,226,262	2,053,980	1.071
2008	1,773,106	793,202	8	1,379,904	393,202	72,616,259	11.9%	1,186,384	2,566,288	1.447
2009	1,155,833	275,000	3	1,030,833	125,000	61,259,237	10.1%	1,006,931	2,037,764	1.763
2010	1,088,430	160,000	2	1,028,430	60,000	42,653,210	7.0%	697,873	1,726,303	1.586
2001 - 2010					9,969,610					
						607,810,447				

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

Bodily Injury

AY	ARKANSAS					COUNTRYWIDE		STATE ADJUSTED		Large Loss Adj Factor
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
	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	
				= (1) - (2) + (3) * CUTOFF)	= (1) - (4)		= (6) / SUM (6)	= (7) * SUM (5)	= (8) + (4)	= (9) / (1)
2001	1,669,308	735,309	3	1,083,999	585,309	49,479,727	7.5%	215,809	1,299,808	0.779
2002	1,256,268	136,000	2	1,220,268	36,000	57,429,071	8.8%	253,216	1,473,484	1.173
2003	1,543,088	508,434	4	1,234,654	308,434	54,266,864	8.3%	238,828	1,473,482	0.955
2004	1,240,658	172,287	2	1,168,371	72,287	69,071,630	10.5%	302,132	1,470,503	1.185
2005	1,234,562	0	0	1,234,562	0	68,725,903	10.5%	302,132	1,536,694	1.245
2006	1,358,355	343,604	3	1,164,751	193,604	74,250,759	11.3%	325,152	1,489,903	1.097
2007	1,903,879	643,870	5	1,510,009	393,870	75,772,671	11.5%	330,907	1,840,916	0.967
2008	1,277,166	211,639	2	1,165,527	111,639	84,439,241	12.9%	371,191	1,536,718	1.203
2009	1,965,728	556,307	4	1,609,421	356,307	73,172,590	11.2%	322,274	1,931,695	0.983
2010	2,540,672	1,320,000	10	1,720,672	820,000	49,643,266	7.6%	218,686	1,939,358	0.763
2001 - 2010				2,877,450		656,251,722				

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

Uninsured / Underinsured Motorist

AY	ARKANSAS					COUNTRYWIDE		STATE ADJUSTED		Large Loss Adj Factor
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
	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	
				= (1) - (2) + (3) * CUTOFF)	= (1) - (4)		= (6) / SUM (6)	= (7) * SUM (5)	= (8) + (4)	= (9) / (1)
2001	543,103	70,000	1	523,103	20,000	23,542,923	7.5%	504,522	1,027,625	1.892
2002	682,620	250,000	1	482,620	200,000	24,702,923	7.9%	531,430	1,014,050	1.486
2003	570,921	0	0	570,921	0	29,887,947	9.5%	639,061	1,209,982	2.119
2004	572,323	102,047	1	520,276	52,047	36,496,163	11.6%	780,327	1,300,603	2.272
2005	770,017	6,100,000	2	-5,229,983	6,000,000	36,907,114	11.8%	793,781	-4,436,202	-5.761
2006	681,880	63,000	1	668,880	13,000	36,671,779	11.7%	787,054	1,455,934	2.135
2007	1,073,085	200,000	2	973,085	100,000	33,035,039	10.5%	706,331	1,679,416	1.565
2008	945,694	300,000	1	695,694	250,000	36,671,579	11.7%	787,054	1,482,748	1.568
2009	1,004,659	191,914	2	912,745	91,914	29,107,463	9.3%	625,607	1,538,352	1.531
2010	444,592	0	0	444,592	0	26,416,763	8.4%	565,065	1,009,657	2.271
2001 - 2010					6,726,960		313,439,692			

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

Bodily Injury

AY	ARKANSAS					COUNTRYWIDE		STATE ADJUSTED		Large Loss Adj Factor
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
	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	
				= (1) - (2) + (3) * CUTOFF)	= (1) - (4)		= (6) / SUM (6)	= (7) * SUM (5)	= (8) + (4)	= (9) / (1)
2001	24,961	0	0	24,961	0	2,763,939	10.5%	17,119	42,080	1.686
2002	210,644	100,000	1	160,644	50,000	2,705,187	10.3%	16,792	177,436	0.842
2003	150,820	0	0	150,820	0	4,308,402	16.4%	26,738	177,558	1.177
2004	146,631	113,031	1	83,600	63,031	5,589,445	21.3%	34,726	118,326	0.807
2005	129,398	0	0	129,398	0	2,883,794	11.0%	17,934	147,332	1.139
2006	223,189	0	0	223,189	0	2,436,212	9.3%	15,162	238,351	1.068
2007	96,719	0	0	96,719	0	1,608,794	6.1%	9,945	106,664	1.103
2008	307,876	0	0	307,876	0	1,269,067	4.8%	7,826	315,702	1.025
2009	310,043	0	0	310,043	0	1,162,725	4.4%	7,173	317,216	1.023
2010	592,951	200,003	3	542,948	50,003	1,537,479	5.9%	9,619	552,567	0.932
2001 - 2010				163,034		26,265,043				

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

Uninsured / Underinsured Motorist

	ARKANSAS					COUNTRYWIDE		STATE ADJUSTED		(10)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
			= (1) - (2) + (3) * CUTOFF)		= (1) - (4)	= (6) / SUM (6)		= (7) * SUM (5)	= (8) + (4)	= (9) / (1)
AY	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
2001	798	0	0	798	0	616,501	5.8%	0	798	1.000
2002	8,233	0	0	8,233	0	799,264	7.6%	0	8,233	1.000
2003	11,026	0	0	11,026	0	2,544,227	24.1%	0	11,026	1.000
2004	42,317	0	0	42,317	0	1,965,149	18.6%	0	42,317	1.000
2005	50,708	0	0	50,708	0	330,644	3.1%	0	50,708	1.000
2006	106,573	0	0	106,573	0	610,463	5.8%	0	106,573	1.000
2007	43,417	0	0	43,417	0	339,894	3.2%	0	43,417	1.000
2008	24,395	0	0	24,395	0	879,130	8.3%	0	24,395	1.000
2009	167,712	0	0	167,712	0	2,075,067	19.6%	0	167,712	1.000
2010	175,548	0	0	175,548	0	406,000	3.8%	0	175,548	1.000
2001 - 2010				0		10,566,339				

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
1998	942,750	1.0000	942,750	0	942,750	0.0%	1.097
1999	1,556,172	1.0000	1,556,172	304,158	1,252,014	24.3%	0.883
2000	1,295,846	1.0000	1,295,846	3,811	1,292,035	0.3%	1.094
2001	1,415,850	1.0000	1,415,850	5,822	1,410,028	0.4%	1.092
2002	1,472,860	1.0000	1,472,860	1,163	1,471,697	0.1%	1.096
2003	1,176,089	1.0000	1,176,089	1,937	1,174,152	0.2%	1.095
2004	1,448,620	1.0000	1,448,620	21,675	1,426,945	1.5%	1.081
2005	1,471,271	1.0000	1,471,271	96,578	1,374,693	7.0%	1.025
2006	1,992,425	1.0000	1,992,425	208,085	1,784,340	11.7%	0.982
2007	1,635,714	1.0000	1,635,714	163,922	1,471,792	11.1%	0.987
2008	1,705,617	1.0010	1,707,323	125,034	1,582,289	7.9%	1.017
2009	2,908,891	1.0020	2,914,709	1,097,359	1,817,350	60.4%	0.684
2010	3,178,982	1.0050	3,194,877	34,707	3,160,170	1.1%	1.085
1998-2010	22,201,085		22,224,506	2,064,251	20,160,255	10.2%	

\*Incurred Losses include ALAE

All -Year Average : 9.7%  
Selected Provision: 9.7%

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
1998	437,762	1.0000	437,762	0	437,762	0.0%	1.118
1999	726,337	1.0000	726,337	160,149	566,188	28.3%	0.871
2000	542,413	1.0000	542,413	0	542,413	0.0%	1.118
2001	696,332	1.0000	696,332	0	696,332	0.0%	1.118
2002	545,928	1.0000	545,928	1,495	544,433	0.3%	1.115
2003	577,134	1.0000	577,134	0	577,134	0.0%	1.118
2004	746,275	1.0000	746,275	7,685	738,590	1.0%	1.106
2005	661,461	1.0000	661,461	83,193	578,268	14.4%	0.977
2006	855,896	1.0000	855,896	177,432	678,464	26.2%	0.886
2007	786,232	1.0000	786,232	97,549	688,683	14.2%	0.979
2008	859,493	1.0010	860,352	93,696	766,656	12.2%	0.996
2009	1,674,707	1.0030	1,679,731	590,889	1,088,842	54.3%	0.725
2010	1,509,909	1.0050	1,517,458	41,971	1,475,487	2.8%	1.087
1998-2010	10,619,878		10,633,311	1,254,059	9,379,252	13.4%	

\*Incurred Losses include ALAE

All -Year Average : 11.8%  
Selected Provision: 11.8%

USAA - GIC  
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
1998	1,387	1.0000	1,387	0	1,387	0.0%	1.075
1999	12,738	1.0000	12,738	1,021	11,717	8.7%	0.989
2000	6,783	1.0000	6,783	0	6,783	0.0%	1.075
2001	9,633	1.0000	9,633	0	9,633	0.0%	1.075
2002	25,103	1.0000	25,103	0	25,103	0.0%	1.075
2003	70,552	1.0000	70,552	0	70,552	0.0%	1.075
2004	24,021	1.0000	24,021	0	24,021	0.0%	1.075
2005	33,439	1.0000	33,439	5,771	27,668	20.9%	0.889
2006	89,628	1.0000	89,628	6,581	83,047	7.9%	0.996
2007	75,351	1.0000	75,351	15,703	59,648	26.3%	0.851
2008	159,314	0.9990	159,154	7,330	151,824	4.8%	1.025
2009	285,723	1.0010	286,009	61,154	224,855	27.2%	0.845
2010	560,910	1.0040	563,154	7,483	555,671	1.3%	1.061
1998-2010	1,354,582		1,356,952	105,043	1,251,909	8.4%	

\*Incurred Losses include ALAE

All -Year Average : 7.5%  
Selected Provision: 7.5%

USAA GROUP  
ARKANSAS  
PERMISSIBLE LOSS RATIO

	Liability	Physical Damage
(1) Commission & Brokerage	0.0%	0.0%
(2) Taxes *	2.6%	2.6%
(3) Licenses & Fees *	0.3%	0.3%
(4) Other Acquisition **	7.3%	7.3%
(5) General Expenses **	1.1%	1.0%
(6) Profit & Contingencies	5.0%	5.0%
(7) Fixed Expense Provision =(3)+(4)+(5)	8.7%	8.6%
(8) Trended Fixed Expense Provision =(7) * Expense Trend Factor***	9.0%	8.9%
(9) Variable Expense Provision =(1)+(2)+(6)	7.6%	7.6%
(10) Variable Permissible Loss Ratio =1-(9)	92.4%	92.4%

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

\*\* Based on 2009 Insurance Expense Exhibit figures.

\*\*\* Expense Trend Factor equals 1.03

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 3/31/2010 U.S. Department of Labor	2.0%
2.	% of Other Acquisition and General Expenses used for Salaries and Employee Relations & Welfare - USAA Group Insurance Expense Exhibit, 2009	58.1%
3.	Consumer Price Index, All Items - annual change over latest 2 years ending 3/31/2010	1.0%
4.	Annual Expense Trend (1) * (2) + (3) * (1.0 - (2))	1.6%
5.	Selected Annual Expense Trend	1.5%

USAA GROUP  
 ARKANSAS  
 CALCULATION OF FIXED EXPENSE FEES

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
							= (4) + (5) + (6)		= (7) * (8)	= (3) * (9)			= 1 / (1 - (11) - (12))	= (10) * (13)	
	Earned Premiums *	Earned Exposures *	Average Earned Premium	% for Licenses and Fees	% for General Expenses	% for Other Acquisition	Fixed Expense Provision	Expense Trend Factor	Trended Expense Provision	Net Expense Fee	% for Tax	% for Profit	Variable Expense Provision	Gross Expense Fee	Proposed Expense Fee
Bodily Injury	\$10,046,338	60,811	\$165.21	0.3%	1.1%	7.3%	8.7%	1.03	9.0%	\$ 14.87	2.6%	5.0%	1.082	\$ 16.09	\$ 16.00
Property Damage	\$8,431,278	60,811	\$138.65	0.3%	1.1%	7.3%	8.7%	1.03	9.0%	\$ 12.48	2.6%	5.0%	1.082	\$ 13.51	\$ 13.50
Comprehensive	\$5,572,219	52,138	\$106.87	0.3%	1.0%	7.3%	8.6%	1.03	8.9%	\$ 9.51	2.6%	5.0%	1.082	\$ 10.29	\$ 10.25
Collision	\$12,625,101	50,224	\$251.37	0.3%	1.0%	7.3%	8.6%	1.03	8.9%	\$ 22.37	2.6%	5.0%	1.082	\$ 24.21	\$ 24.25

\* For year ending 2009

USAA GROUP  
ARKANSAS AUTO  
UNDERWRITING PROFIT PROVISION  
EXPLANATORY MEMORANDUM

This exhibit is submitted in support of the underwriting profit and contingency provision included in the permissible loss ratio.

UNDERWRITING PROFIT PROVISION

The target underwriting profit and contingency provision needed to achieve our desired overall profit level is developed on Page 2. The selected target rate of return is 10.0% on GAAP (generally accepted accounting principles) equity.

The target underwriting return on an after-tax basis is derived by subtracting the after-tax investment rate of return on GAAP surplus from the target rate of return. This target underwriting rate of return is then adjusted to a before-tax basis, using the current corporate tax rate of 35.0%, and then divided by the premium-to-surplus ratio to yield the target underwriting profit and contingency provision.

TARGET RATE OF RETURN

Results from the Capital Asset Pricing Model (CAPM), commonly used in evaluating investments, suggest a required rate of return around 9.0%. Historically, the CAPM has consistently supported a 10.0% rate of return. However, the unusually poor market performance in 2008 impacted the results. We still believe 10.0% is a reasonable rate of return and is consistent with our historical selection.

The data points used in the CAPM method are published historical values from Value Line, Inc.'s *Investment Survey* (as of 9/18/09) and from Ibbotson Associates' 2009 Stocks, Bonds, Bills & Inflation (SBBI) Yearbook. The companies composing the "P&C Insurance Industry", as identified by Value Line, Inc., were selected to determine the appropriate rate of return for a P&C company.

INVESTMENT RATE OF RETURN

The investment rate of return is determined by dividing the estimated investment earnings by the Arkansas Auto allocation of USAA Group surplus. The estimated investment earnings are calculated by applying a selected after-tax rate of return to the total funds subject to investment.

The selected after-tax rate of return is a weighted average after-tax return, using the projected proportion of the portfolio held in each component as weight. The composition of the portfolio is projected for 2010 and 2011 and an after-tax return for each year is calculated.

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	8.9%	8.9%
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	5.9%	3.1%
2.	Target Underwriting Return After Tax (A2) - (B1)	4.1%	6.9%
3.	Target Underwriting Return Before Tax (B2) / ( 1.00 - 0.35 )	6.3%	10.6%
C.	Target Underwriting Profit Provision (% of Direct Earned Premium)		
1.	Direct Written Premium / GAAP Surplus Ratio	0.662	0.662
2.	Indicated Underwriting Profit Provision (B3) / (C1)	9.5%	16.0%
3.	Selected Underwriting Profit Provision	5.0%	5.0%

USAA  
ARKANSAS

TERRITORY RELATIVITIES

Territory	BODILY INJURY			PERSONAL INJURY PROTECTION			MEDICAL PAYMENTS			PROPERTY DAMAGE		
	Current	Proposed	Percent Change	Current	Proposed	Percent Change	Current	Proposed	Percent Change	Current	Proposed	Percent Change
3	0.8768	0.8330	-5.0%	1.0600	1.0070	-5.0%	1.0600	1.0070	-5.0%	1.0508	0.9983	-5.0%
23	0.8698	0.8263	-5.0%	1.0380	0.9861	-5.0%	1.0380	0.9861	-5.0%	0.9142	0.8685	-5.0%
33	1.0528	1.0002	-5.0%	0.9463	0.8990	-5.0%	0.9463	0.8990	-5.0%	1.0673	1.0139	-5.0%

Territory	COMPREHENSIVE			COLLISION		
	Current	Proposed	Percent Change	Current	Proposed	Percent Change
3	1.0415	0.9894	-5.0%	1.0413	0.9892	-5.0%
23	1.1395	1.0825	-5.0%	0.9062	0.8609	-5.0%
33	0.9904	0.9409	-5.0%	1.0716	1.0180	-5.0%

USAA - GIC  
ARKANSAS

TERRITORY RELATIVITIES

Territory	BODILY INJURY			PERSONAL INJURY PROTECTION			MEDICAL PAYMENTS			PROPERTY DAMAGE		
	Current	Proposed	Percent Change	Current	Proposed	Percent Change	Current	Proposed	Percent Change	Current	Proposed	Percent Change
3	0.8368	0.7950	-5.0%	1.0803	1.0263	-5.0%	1.0803	1.0263	-5.0%	1.0291	0.9776	-5.0%
33	1.0047	0.9545	-5.0%	0.9645	0.9163	-5.0%	0.9645	0.9163	-5.0%	1.0453	0.9930	-5.0%

Territory	COMPREHENSIVE			COLLISION		
	Current	Proposed	Percent Change	Current	Proposed	Percent Change
3	1.0802	1.0262	-5.0%	1.0371	0.9852	-5.0%
33	1.0280	0.9766	-5.0%	1.0673	1.0139	-5.0%

SERFF Tracking Number: USAA-126813887 State: Arkansas  
 First Filing Company: Garrison Property and Casualty Insurance State Tracking Number: EFT \$100  
 Company, ...  
 Company Tracking Number: AR1011780  
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
 Product Name: Premier Driver Discount Revision  
 Project Name/Number: /

## Superseded Schedule Items

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.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
09/14/2010	Rate and Rule	AR Auto General Rules	09/17/2010	AR Auto General Rules.pdf (Superseded)
09/14/2010	Supporting Document	NAIC loss cost data entry document	10/01/2010	RF-1 USAA.pdf (Superseded) RF-1 CIC.pdf (Superseded) RF-1 GIC.pdf (Superseded) RF-1 GARRISON.pdf (Superseded)

ARKANSAS  
PERSONAL AUTO MANUAL

1. DEFINITIONS

- A. 1. A private passenger auto is a four wheel motor vehicle, other than a truck type, owned or leased for at least six months and not used commercially.
- 2. A pickup or van shall be considered a private passenger auto if not customarily used in business other than farming or transporting equipment of an artisan.
- 3. A motor vehicle owned by a farm family co-partnership or corporation shall be considered a private passenger auto if garaged on a farm and otherwise meets definitions 1 and 2 above.
- 4. A pickup or van used by an employee in the business of the U.S. Government may be considered a private passenger auto if not customarily used in any other business except farming, and coverage is limited with the applicable endorsement.
- B. AUTO refers to any vehicle defined in A.
- C. COMPREHENSIVE refers to other than collision coverage.
- D. TOTAL BASE PREMIUM is the sum of the base premiums for Bodily Injury, Property Damage, Medical Payments, [Uninsured Motorists](#), [Personal Injury Protection](#), Comprehensive and Collision.
- E. LIVING AREA must have facilities for eating and sleeping.
- F. ANNUAL MILEAGE as used in this manual means the total number of miles a private passenger auto is driven each year.

ARKANSAS  
PERSONAL AUTO MANUAL

5. MERIT RATING PLAN (Cont'd)

b. Accidents

- (1) For accidents for which USAA Group has paid a claim, the period of chargeability shall be the three years starting with the effective date of the initial new or renewal policy prepared after date of payment by the USAA Group.
- (2) For accidents for which USAA Group has not paid a claim, the period of chargeability shall be the three years immediately preceding the effective date of the policy.

C. Assignment of Conviction Points and Chargeable Accidents

1. One Car Risk

All chargeable accidents and conviction points are assigned to the auto.

2. Two or More Car Risk

- a. Conviction Points and chargeable accidents will follow the operator responsible for such points and accidents.
- b. Conviction points and/or chargeable accidents from two or more operators applying to the same auto are added together and assigned to that auto.
- c. Remaining autos are assigned zero points.

D. Administration of Merit Rating Plan

Information necessary to assign proper Sub-Classification shall be determined by any one or combination of the following:

- a. Company's own records; or
- b. Motor Vehicle records; or
- c. The application.

**NAIC LOSS COST DATA ENTRY DOCUMENT**

1.	This filing transmittal is part of Company Tracking #	AR1011780
----	---	-----------

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
----	---	-----

Company Name		Company NAIC Number	
3.	<b>A.</b>	<b>UNITED SERVICES AUTOMOBILE ASSOCIATION</b>	<b>B.</b> <b>200-25941</b>

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

(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
<b>Residual Bodily Injury</b>	<b>-11.8%</b>	<b>0.0%</b>					
<b>Uninsured Motorists</b>	<b>-11.7%</b>	<b>-5.0%</b>					
<b>Personal Injury Protection</b>	<b>-11.1%</b>	<b>0.0%</b>					
<b>Property Damage</b>	<b>-5.2%</b>	<b>0.0%</b>					
<b>Comprehensive</b>	<b>2.4%</b>	<b>0.0%</b>					
<b>Collision</b>	<b>-18.6%</b>	<b>-5.0%</b>					
<b>TOTAL OVERALL EFFECT</b>	<b>-11.0%</b>	<b>-2.0%</b>					

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
<b>2005</b>	<b>15,295</b>	<b>0.0</b>	<b>09/10/09</b>	<b>22,238</b>	<b>16,547</b>	<b>74.4</b>	<b>n/a</b>
<b>2006</b>	<b>16,013</b>	<b>0.0</b>	<b>10/15/09</b>	<b>23,380</b>	<b>20,232</b>	<b>86.5</b>	<b>n/a</b>
<b>2007</b>	<b>16,866</b>	<b>0.0</b>	<b>03/11/10</b>	<b>24,569</b>	<b>18,559</b>	<b>75.5</b>	<b>n/a</b>
<b>2008</b>	<b>17,006</b>	<b>0.0</b>	<b>05/06/10</b>	<b>24,830</b>	<b>18,326</b>	<b>73.8</b>	<b>n/a</b>
<b>2009</b>	<b>17,031</b>	<b>0.0</b>	<b>08/05/10</b>	<b>27,559</b>	<b>16,877</b>	<b>61.2</b>	<b>n/a</b>

Expense Constants	Selected Provisions (Liab/PhyDam)
A. Total Production Expense	<b>7.3%</b>
B. General Expense	<b>1.1%/1.0%</b>
C. Taxes, License & Fees	<b>2.9%</b>
D. Underwriting Profit & Contingencies	<b>5.0%/5.0%</b>
E. Other (explain)	
<b>F. TOTAL</b>	<b>16.3%/16.2%</b>

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)
9. 4.2% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_
10. -15.0% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): \_\_\_\_\_

## NAIC LOSS COST DATA ENTRY DOCUMENT

<b>1.</b>	This filing transmittal is part of Company Tracking #	<b>AR1011780</b>
-----------	---	------------------

<b>2.</b>	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	<b>N/A</b>
-----------	---	------------

	Company Name		Company NAIC Number
<b>3.</b>	<b>A.</b>	<b>USAA CASUALTY INSURANCE COMPANY</b>	<b>B.</b> <b>200-25968</b>

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

<b>5.</b>			<b>FOR LOSS COSTS ONLY</b>				
(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
<b>Residual Bodily Injury</b>	<b>11.8%</b>	<b>5.0%</b>					
<b>Uninsured Motorists</b>	<b>1.6%</b>	<b>0.0%</b>					
<b>Personal Injury Protection</b>	<b>-1.3%</b>	<b>0.0%</b>					
<b>Property Damage</b>	<b>-3.0%</b>	<b>-1.0%</b>					
<b>Comprehensive</b>	<b>21.8%</b>	<b>5.0%</b>					
<b>Collision</b>	<b>-22.1%</b>	<b>-5.0%</b>					
<b>TOTAL OVERALL EFFECT</b>	<b>-2.6%</b>	<b>0.0%</b>					

<b>6.</b>		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
<b>2005</b>	<b>8,618</b>	<b>0.0</b>	<b>09/10/09</b>	<b>11,334</b>	<b>6,957</b>	<b>61.4</b>	<b>n/a</b>
<b>2006</b>	<b>8,967</b>	<b>0.0</b>	<b>10/15/09</b>	<b>12,220</b>	<b>12,478</b>	<b>102.1</b>	<b>n/a</b>
<b>2007</b>	<b>9,561</b>	<b>0.0</b>	<b>03/11/10</b>	<b>12,520</b>	<b>10,004</b>	<b>79.9</b>	<b>n/a</b>
<b>2008</b>	<b>10,002</b>	<b>0.0</b>	<b>05/06/10</b>	<b>12,553</b>	<b>10,436</b>	<b>83.1</b>	<b>n/a</b>
<b>2009</b>	<b>10,344</b>	<b>0.0</b>	<b>08/05/10</b>	<b>13,977</b>	<b>4,043</b>	<b>28.9</b>	<b>n/a</b>

<b>7.</b>	
Expense Constants	Selected Provisions (Liab/PhyDam)
A. Total Production Expense	<b>7.3%</b>
B. General Expense	<b>1.1%/1.0%</b>
C. Taxes, License & Fees	<b>2.9%</b>
D. Underwriting Profit & Contingencies	<b>5.0%/5.0%</b>
E. Other (explain)	
F. TOTAL	<b>16.3%/16.2%</b>

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)
9. 7.8% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_
10. -10.0% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): \_\_\_\_\_

### NAIC LOSS COST DATA ENTRY DOCUMENT

<b>1.</b>	This filing transmittal is part of Company Tracking #	<b>AR1011780</b>
-----------	---	------------------

<b>2.</b>	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	<b>N/A</b>
-----------	---	------------

	Company Name		Company NAIC Number
<b>3.</b>	<b>A.</b>	<b>USAA GENERAL INDEMNITY COMPANY</b>	<b>B.</b> <b>200-18600</b>

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

**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
<b>Residual Bodily Injury</b>	<b>9.3%</b>	<b>0.0%</b>					
<b>Uninsured Motorists</b>	<b>-4.8%</b>	<b>0.0%</b>					
<b>Personal Injury Protection</b>	<b>-7.0%</b>	<b>0.0%</b>					
<b>Property Damage</b>	<b>16.2%</b>	<b>0.0%</b>					
<b>Comprehensive</b>	<b>51.8%</b>	<b>0.0%</b>					
<b>Collision</b>	<b>4.8%</b>	<b>0.0%</b>					
<b>TOTAL OVERALL EFFECT</b>	<b>11.9%</b>	<b>0.0%</b>					

**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
<b>2005</b>	<b>596</b>	<b>0.0</b>	<b>09/10/09</b>	<b>1,254</b>	<b>776</b>	<b>61.9</b>	<b>n/a</b>
<b>2006</b>	<b>703</b>	<b>0.0</b>	<b>10/15/09</b>	<b>1,034</b>	<b>705</b>	<b>68.2</b>	<b>n/a</b>
<b>2007</b>	<b>1,135</b>	<b>0.0</b>	<b>03/11/10</b>	<b>1,456</b>	<b>1,147</b>	<b>78.8</b>	<b>n/a</b>
<b>2008</b>	<b>1,937</b>	<b>0.0</b>	<b>05/06/10</b>	<b>2,338</b>	<b>1,828</b>	<b>78.2</b>	<b>n/a</b>
<b>2009</b>	<b>2,767</b>	<b>0.0</b>	<b>08/05/10</b>	<b>3,757</b>	<b>3,354</b>	<b>89.3</b>	<b>n/a</b>

**7.**

Expense Constants	Selected Provisions (Liab/PhyDam)
A. Total Production Expense	<b>7.3%</b>
B. General Expense	<b>1.1%/1.0%</b>
C. Taxes, License & Fees	<b>2.9%</b>
D. Underwriting Profit & Contingencies	<b>5.0%/5.0%</b>
E. Other (explain)	
<b>F. TOTAL</b>	<b>16.3%/16.2%</b>

- 8.**    N/A Apply Lost Cost Factors to Future filings? (Y or N)
- 9.**    3.5% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_
- 10.** -11.8% 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 # **AR1011780**

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**

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

		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.	<b>19.0 Personal Auto</b>	B.	<b>19.0001 Private Passenger Auto (PPA)</b>

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
<b>Residual Bodily Injury</b>	<b>118.8%</b>	<b>4.8%</b>					
<b>Uninsured Motorists</b>	<b>-36.8%</b>	<b>-0.4%</b>					
<b>Personal Injury Protection</b>	<b>87.9%</b>	<b>-0.2%</b>					
<b>Property Damage</b>	<b>45.7%</b>	<b>-1.2%</b>					
<b>Comprehensive</b>	<b>154.8%</b>	<b>5.9%</b>					
<b>Collision</b>	<b>47.5%</b>	<b>-5.1%</b>					
<b>TOTAL OVERALL EFFECT</b>	<b>62.6%</b>	<b>-0.2%</b>					

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
<b>2005</b>	<b>0</b>	<b>0.0</b>	<b>09/10/09</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>n/a</b>
<b>2006</b>	<b>277</b>	<b>0.0</b>	<b>10/15/09</b>	<b>95</b>	<b>66</b>	<b>69.5</b>	<b>n/a</b>
<b>2007</b>	<b>796</b>	<b>0.5</b>	<b>03/11/10</b>	<b>603</b>	<b>634</b>	<b>105.1</b>	<b>n/a</b>
<b>2008</b>	<b>1,241</b>	<b>0.0</b>	<b>05/06/10</b>	<b>1,109</b>	<b>1,405</b>	<b>126.7</b>	<b>n/a</b>
<b>2009</b>	<b>1,748</b>	<b>-1.4</b>	<b>08/05/10</b>	<b>1,734</b>	<b>1,809</b>	<b>104.3</b>	<b>n/a</b>

7.

Expense Constants	Selected Provisions (Liab/PhyDam)
A. Total Production Expense	<b>7.3%</b>
B. General Expense	<b>1.1%/1.0%</b>
C. Taxes, License & Fees	<b>2.9%</b>
D. Underwriting Profit & Contingencies	<b>5.0%/5.0%</b>
E. Other (explain)	
<b>F. TOTAL</b>	<b>16.3%/16.2%</b>

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)  
 9. 4.8% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_  
 10. -3.6% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): \_\_\_\_\_