

SERFF Tracking Number: USAA-127822994 State: Arkansas
First Filing Company: Garrison Property and Casualty Insurance Company, ... State Tracking Number:
Company Tracking Number: AR1114645
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto Rate and Rule Revision
Project Name/Number: Personal Auto Rate and Rule Revision/

Filing at a Glance

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

Product Name: Personal Auto Rate and Rule Revision SERFF Tr Num: USAA-127822994 State: Arkansas

TOI: 19.0 Personal Auto

SERFF Status: Closed-Filed

State Tr Num:

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Co Tr Num: AR1114645

State Status:

Filing Type: Rate/Rule

Reviewer(s): Alexa Grissom

Authors: Nick Almendarez, Heather Arriola
Disposition Date: 02/09/2012

Date Submitted: 11/28/2011

Disposition Status: Filed

Effective Date Requested (New): 01/30/2012

Effective Date (New): 04/02/2012

Effective Date Requested (Renewal): 03/08/2012

Effective Date (Renewal):
05/10/2012

State Filing Description:

General Information

Project Name: Personal Auto Rate and Rule Revision

Status of Filing in Domicile:

Project Number:

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 02/09/2012

State Status Changed:

Deemer Date:

Created By: Heather Arriola

Submitted By: Heather Arriola

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 3.0% for USAA Casualty Insurance Company (USAA-CIC), 3.0% for USAA General Indemnity Company (USAA-GIC), and 9.9% for Garrison Property and Casualty Insurance Company (Garrison) to become effective January 30, 2012 for new business and March 8, 2012 for renewal business.

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

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- Base Rates
- Tier Placement (Garrison only)
- Premier Driver Discount (Garrison only)
- Accident Forgiveness Factors

With this filing, we are removing the Online Driver Discount for United Services Automobile Association (USAA), USAA Casualty Insurance Company (USAA-CIC), USAA General Indemnity Company (USAA-GIC) and Garrison Property and Casualty Insurance Company (Garrison).

The maximum and minimum percentage changes on the Rate/Rule Schedule reflect first renewal capped effects at the member level.

Please note that certain changes only affect certain companies. We are including United Services Automobile Association (USAA) with this filing to remove the Online Driver Discount only, therefore no information is provided for USAA on the rate/rule schedule.

Details pertaining to the above changes, including proposed factors, can be found in the rates/rules manual.

The attached exhibits are submitted as support for the proposed changes.

Company and Contact

Filing Contact Information

Nick Almendarez, Compliance Analyst nick.almendarez@usaa.com
 A-03-W Insurance Regulatory Compliance 800-531-8722 [Phone] 82844 [Ext]
 9800 Fredericksburg Road 210-498-5081 [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

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San Antonio, TX 78288 Group Name: USAA State ID Number:
 (800) 531-8722 ext. [Phone] FEIN Number: 74-0959140

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

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

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Garrison Property and Casualty Insurance Company	\$0.00	11/28/2011	
United Services Automobile Association	\$100.00	11/28/2011	54084123
USAA Casualty Insurance Company	\$0.00	11/28/2011	
USAA General Indemnity Company	\$0.00	11/28/2011	

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 Project Name/Number: Personal Auto Rate and Rule Revision/

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	02/09/2012	02/09/2012

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	01/24/2012	01/24/2012	Heather Arriola	01/26/2012	01/27/2012
Pending Industry Response	Alexa Grissom	12/01/2011	12/01/2011	Heather Arriola	12/06/2011	12/21/2011

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
APCS Forms	Note To Filer	Alexa Grissom	12/06/2011	12/06/2011
Change of Effective Date Request	Note To Reviewer	Heather Arriola	12/05/2011	12/05/2011

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Disposition

Disposition Date: 02/09/2012
 Effective Date (New): 04/02/2012
 Effective Date (Renewal): 05/10/2012
 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	38.200%	9.900%	\$319,167	2,850	\$3,223,911	10.000%	2.200%
United Services Automobile Association	%	%	\$		\$	%	%
USAA Casualty Insurance Company	6.600%	3.000%	\$457,514	10,797	\$15,250,459	8.500%	0.000%
USAA General Indemnity Company	10.800%	3.000%	\$160,307	3,612	\$5,343,552	4.900%	1.800%

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Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	11.800%
Overall Percentage Rate Impact For This Filing	3.900%
Effect of Rate Filing-Written Premium Change For This Program	\$936,988
Effect of Rate Filing - Number of Policyholders Affected	17,259

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document (revised)	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	AR Explanatory Memorandum and Exhibits	Filed	Yes
Supporting Document	General Rules Markup	Filed	Yes
Rate	AR Rate Pages	Filed	Yes
Rate (revised)	Tier Placement Guidelines	Filed	Yes
Rate	Tier Placement Guidelines	Filed	Yes
Rate	AR Manual Rule Pages	Filed	Yes

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 01/24/2012
Submitted Date 01/24/2012
Respond By Date

Dear Nick Almendarez,

This will acknowledge receipt of the captioned filing. I have been advised that you can move forward with the filing.
Please send new APCS forms with your new effective date.

NOTICE regarding, corrections to filings and scrivener's Errors:

Effective for all filings made on or after June 1, 2011, Arkansas no longer allows the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."

Sincerely,

Alexa Grissom

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Company, ...
Company Tracking Number: AR1114645
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Product Name: Personal Auto Rate and Rule Revision
Project Name/Number: Personal Auto Rate and Rule Revision/

Response Letter

Response Letter Status Submitted to State
Response Letter Date 01/26/2012
Submitted Date 01/27/2012

Dear Alexa Grissom,

Comments:

Response 1

Comments: Please see the attached updated APCS forms with new effective dates of 04/02/12 (new business) and 05/10/12 (renewal business).

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: APCS-Auto Premium Comparison Survey

Comment: New Effective dates 04/02/12 (new business) and 05/10/12 (renewal business)

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thank you.

Sincerely,

Heather Arriola, Nick Almendarez

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Company, ...
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Product Name: Personal Auto Rate and Rule Revision
Project Name/Number: Personal Auto Rate and Rule Revision/

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 12/01/2011
Submitted Date 12/01/2011
Respond By Date

Dear Nick Almendarez,

This will acknowledge receipt of the captioned filing. The tiering rules are vague. Please file more specific rules or point me to them. Rate increase of above 6 percent must be reviewed with the Commissioner. Therefore, the filing will be reviewed with him according to his schedule.

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

NOTICE regarding, corrections to filings and scrivener's Errors:

Effective for all filings made on or after June 1, 2011, Arkansas no longer allows the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."

Sincerely,
Alexa Grissom

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 Project Name/Number: Personal Auto Rate and Rule Revision/

Response Letter

Response Letter Status Submitted to State
 Response Letter Date 12/06/2011
 Submitted Date 12/21/2011

Dear Alexa Grissom,

Comments:

Please see the response below.

Response 1

Comments: Thank you for your review of our filing. Revisions to our Garrison Guidelines include revisions to the points applied to Prior Insurance Lapse, Non-Payment Cancellations, and Type of Business:

1. The USAA Group Non-payment notices and cancellations provision in the Financial Responsibility category was editorially revised to reflect that USAA Group insureds that have not been issued a notice for non-payment cancellation or have not had a P&C policy cancelled for non-payment in the last three years are more favorable than those insureds that have had either or a combination of these.
2. The Type of Business characteristic under the Stability category was editorially revised to clarify that new insureds are considered new business and that any benefit provided for this type of business is phased out as tenure is achieved.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: APCS-Auto Premium Comparison Survey
 Comment:

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
Tier Placement Guidelines	Pages 1 and 2	Replacement	USAA-126577437
Previous Version			
Tier Placement Guidelines	Pages 1 and 2	Replacement	USAA-126577437

Thank you.

SERFF Tracking Number: USAA-127822994 *State:* Arkansas
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Product Name: Personal Auto Rate and Rule Revision
Project Name/Number: Personal Auto Rate and Rule Revision/

Note To Filer

Created By:

Alexa Grissom on 12/06/2011 03:08 PM

Last Edited By:

Alexa Grissom

Submitted On:

02/09/2012 02:50 PM

Subject:

APCS Forms

Comments:

Please do not rename the forms. When you reply to the problem report, please resubmit the APCS forms.

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Product Name: Personal Auto Rate and Rule Revision
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Note To Reviewer

Created By:

Heather Arriola on 12/05/2011 02:15 PM

Last Edited By:

Alexa Grissom

Submitted On:

02/09/2012 02:50 PM

Subject:

Change of Effective Date Request

Comments:

We will be unable to implement this filing by the previously requested effective dates of 01/30/12 (new business) and 03/08/12 (renewal business). I would like to ask that the disposition be suspended until further notification to allow a change of effective date once a decision has been reached. Please notify me when a disposition has been reached and I will provide new effective dates at that time. Thank you.

Heather

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Rate Information

Rate data applies to filing.

Filing Method: File and Use
 Rate Change Type: Increase
 Overall Percentage of Last Rate Revision: 5.000%
 Effective Date of Last Rate Revision: 12/29/2011
 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	38.200%	9.900%	\$319,167	2,850	\$3,223,911	10.000%	2.200%

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):
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United Services % % % %
 Automobile Association

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):
USAA Casualty Insurance Company	6.600%	3.000%	\$457,514	10,797	\$15,250,459	8.500%	0.000%

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):
USAA General Indemnity Company	10.800%	3.000%	\$160,307	3,612	\$5,343,552	4.900%	1.800%

Overall Rate Information for Multiple Company Filings

Overall % Rate Indicated: 11.800%

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Product Name: Personal Auto Rate and Rule Revision
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Overall Percentage Rate Impact For This Filing: 3.900%
Effect of Rate Filing - Written Premium Change For This Program: \$936,988
Effect of Rate Filing - Number of Policyholders Affected: 17259

SERFF Tracking Number: USAA-127822994 State: Arkansas
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Rate/Rule Schedule

Schedule Item	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Number:	Filing Attachments
Filed 02/09/2012	AR Rate Pages	AR-R-1.1, AR-R-11.4, AR-R-14.5, AR-R-14.9, AR-R-14.13	Replacement	AR1114205	AR-R-1.1, AR-R-11.4, AR-R-14.5, AR-R-14.9, AR-R-14.13.pdf
Filed 02/09/2012	Tier Placement Guidelines	Pages 1 and 2	Replacement	USAA-126577437	AR - Garrison Tier Guidelines.pdf AR Tier Guidelines-GAR Tactical-markup.pdf
Filed 02/09/2012	AR Manual Rule Pages	GR-4.12, GR-4.13	Replacement	USAA-127804330	General Rules .pdf

State: **ARKANSAS**
Line of Business: **AUTO**
Effective: **JANUARY 30, 2012 (NEW BUSINESS written on or after JANUARY 28, 2012)**
MARCH 8, 2012 (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	142.82	138.33	111.07	138.56
PD	25,000	142.78	143.21	112.72	150.43
MP	VNSTNF** 1,000	17.69	21.05	48.56	21.05
UMBI	25/50	50.17	55.95	23.68	55.09
UIMBI	25/50	9.42	10.50	7.99	10.68
UMPD	25,000	23.03	25.78	10.92	25.38
PIP MED EXP	5,000	47.64	40.50	25.33	38.84
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	87.69	65.81	65.57	77.07
CL	500 Ded	232.66	205.26	162.62	227.05
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	16.00
PD	13.50
CP	10.25
CL	24.25

* See section R-2 for Rental Reimbursement base rates

** Apply to vehicles not subject to no fault.

State: ARKANSAS
Line of Business: AUTO
Effective: JANUARY 30, 2012 (NEW BUSINESS written on or after JANUARY 28, 2012)
MARCH 8, 2012 (RENEWAL BUSINESS)
Companies: UNITED SERVICES AUTOMOBILE ASSOCIATION
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

DISCOUNTS

Garrison

Antitheft

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

Passive Restraint

	<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

	<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

	<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&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

	<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	0.10	0.10	0.10	0.10	0.10	0.10	0.10
Tenure of less than 5 years	0.10	0.10	0.10	0.10	0.10	0.10	0.10

State: ARKANSAS
 Line of Business: AUTO
 Effective: JANUARY 30, 2012 (NEW BUSINESS written on or after JANUARY 28, 2012)
 MARCH 8, 2012 (RENEWAL BUSINESS)
 Companies: UNITED SERVICES AUTOMOBILE ASSOCIATION
 USAA CASUALTY INSURANCE COMPANY
 USAA GENERAL INDEMNITY COMPANY
 GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

**MISCELLANEOUS FACTORS
 CIC**

High Power/High Value

<u>BI</u>	<u>PD</u>	<u>PIP MED EXP</u>	<u>CP</u>	<u>CL</u>
1.25	1.25	1.25	1.25	1.25

Operator Driving Experience

<u>Months</u>	<u>BI</u>	<u>PD</u>	<u>MP</u>	<u>PIP MED EXP</u>	<u>CP</u>	<u>CL</u>
0-5	1.10	1.10	1.10	1.10	1.00	1.10
6-11	1.08	1.08	1.08	1.08	1.00	1.08
12-17	1.06	1.06	1.06	1.06	1.00	1.06
18-23	1.04	1.04	1.04	1.04	1.00	1.04
24-29	1.03	1.03	1.03	1.03	1.00	1.03
30-35	1.02	1.02	1.02	1.02	1.00	1.02
36+	1.00	1.00	1.00	1.00	1.00	1.00

Accident Forgiveness

<u>BI</u>	<u>PD</u>	<u>MP</u>	<u>UM</u>	<u>PIP MED EXP</u>	<u>CP</u>	<u>CL</u>
1.006	1.006	1.006	1.006	1.006	1.006	1.006

Vehicle Usage

<u>Usage</u>	<u>BI</u>	<u>PD</u>	<u>MP</u>	<u>UM</u>	<u>PIP MED EXP</u>	<u>CP</u>	<u>CL</u>
Business	1.20	1.20	1.20	1.20	1.20	1.00	1.20
Farm	0.80	0.80	0.80	0.80	0.80	1.00	0.80
Other	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Multiple Car

<u>Operators</u>	<u>Vehicles</u>	<u>Youths</u>	<u>BI</u>	<u>PD</u>	<u>UM</u>	<u>PIP MED EXP</u>	<u>CP</u>	<u>CL</u>
1 Oper	1 Veh	0 Youths	1.00	1.00	1.00	1.00	1.00	1.00
1 Oper	2 Vehs	0 Youths	0.87	0.87	0.87	0.87	0.87	0.87
1 Oper	3 Vehs	0 Youths	0.87	0.87	0.87	0.87	0.87	0.87
1 Oper	4+ Vehs	0 Youths	0.87	0.87	0.87	0.87	0.87	0.87
2 Opers	1 Veh	0 Youths	1.00	1.00	1.00	1.00	1.00	1.00
2 Opers	2 Vehs	0 Youths	0.87	0.87	0.87	0.87	0.87	0.87
2 Opers	3 Vehs	0 Youths	0.87	0.87	0.87	0.87	0.87	0.87
2 Opers	4+ Vehs	0 Youths	0.87	0.87	0.87	0.87	0.87	0.87
3 Opers	1 Veh	0 Youths	1.05	1.05	1.05	1.05	1.05	1.05
3 Opers	2 Vehs	0 Youths	0.98	0.98	0.98	0.98	0.98	0.98
3 Opers	3 Vehs	0 Youths	0.98	0.98	0.98	0.98	0.98	0.98
3 Opers	4+ Vehs	0 Youths	0.98	0.98	0.98	0.98	0.98	0.98
4+ Opers	1 Veh	0 Youths	1.05	1.05	1.05	1.05	1.05	1.05
4+ Opers	2 Vehs	0 Youths	0.98	0.98	0.98	0.98	0.98	0.98
4+ Opers	3 Vehs	0 Youths	0.98	0.98	0.98	0.98	0.98	0.98
4+ Opers	4+ Vehs	0 Youths	0.98	0.98	0.98	0.98	0.98	0.98

State: ARKANSAS
Line of Business: AUTO
Effective: JANUARY 30, 2012 (NEW BUSINESS written on or after JANUARY 28, 2012)
MARCH 8, 2012 (RENEWAL BUSINESS)
Companies: UNITED SERVICES AUTOMOBILE ASSOCIATION
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

MISCELLANEOUS FACTORS

GIC

High Power/High Value

<u>BI</u>	<u>PD</u>	<u>PIP MED EXP</u>	<u>CP</u>	<u>CL</u>
1.25	1.25	1.25	1.25	1.25

Operator Driving Experience

<u>Months</u>	<u>BI</u>	<u>PD</u>	<u>MP</u>	<u>PIP MED EXP</u>	<u>CP</u>	<u>CL</u>
0-5	1.50	1.50	1.50	1.50	1.00	1.50
6-11	1.30	1.30	1.30	1.30	1.00	1.30
12-17	1.25	1.25	1.25	1.25	1.00	1.25
18-23	1.15	1.15	1.15	1.15	1.00	1.15
24-29	1.15	1.15	1.15	1.15	1.00	1.15
30-35	1.10	1.10	1.10	1.10	1.00	1.10
36+	1.00	1.00	1.00	1.00	1.00	1.00

Accident Forgiveness

<u>BI</u>	<u>PD</u>	<u>MP</u>	<u>UM</u>	<u>PIP MED EXP</u>	<u>CP</u>	<u>CL</u>
1.010	1.010	1.010	1.010	1.010	1.010	1.010

Vehicle Usage

<u>Usage</u>	<u>BI</u>	<u>PD</u>	<u>MP</u>	<u>UM</u>	<u>PIP MED EXP</u>	<u>CP</u>	<u>CL</u>
Business	1.20	1.20	1.20	1.20	1.20	1.00	1.20
Farm	0.80	0.80	0.80	0.80	0.80	1.00	0.80
Other	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Multiple Car

<u>Operators</u>	<u>Vehicles</u>	<u>Youths</u>	<u>BI</u>	<u>PD</u>	<u>UM</u>	<u>PIP MED EXP</u>	<u>CP</u>	<u>CL</u>
1 Oper	1 Veh	0 Youths	1.00	1.00	1.00	1.00	1.00	1.00
1 Oper	2 Vehs	0 Youths	0.85	0.85	0.85	0.85	0.85	0.85
1 Oper	3 Vehs	0 Youths	0.83	0.83	0.83	0.83	0.83	0.83
1 Oper	4+ Vehs	0 Youths	0.80	0.80	0.80	0.80	0.80	0.80
2 Opers	1 Veh	0 Youths	1.00	1.00	1.00	1.00	1.00	1.00
2 Opers	2 Vehs	0 Youths	0.85	0.85	0.85	0.85	0.85	0.85
2 Opers	3 Vehs	0 Youths	0.83	0.83	0.83	0.83	0.83	0.83
2 Opers	4+ Vehs	0 Youths	0.80	0.80	0.80	0.80	0.80	0.80
3 Opers	1 Veh	0 Youths	1.02	1.02	1.02	1.02	1.02	1.02
3 Opers	2 Vehs	0 Youths	0.92	0.92	0.92	0.92	0.92	0.92
3 Opers	3 Vehs	0 Youths	0.90	0.90	0.90	0.90	0.90	0.90
3 Opers	4+ Vehs	0 Youths	0.87	0.87	0.87	0.87	0.87	0.87
4+ Opers	1 Veh	0 Youths	1.02	1.02	1.02	1.02	1.02	1.02
4+ Opers	2 Vehs	0 Youths	0.92	0.92	0.92	0.92	0.92	0.92
4+ Opers	3 Vehs	0 Youths	0.90	0.90	0.90	0.90	0.90	0.90
4+ Opers	4+ Vehs	0 Youths	0.87	0.87	0.87	0.87	0.87	0.87

State: ARKANSAS
 Line of Business: AUTO
 Effective: JANUARY 30, 2012 (NEW BUSINESS written on or after JANUARY 28, 2012)
 MARCH 8, 2012 (RENEWAL BUSINESS)
 Companies: UNITED SERVICES AUTOMOBILE ASSOCIATION
 USAA CASUALTY INSURANCE COMPANY
 USAA GENERAL INDEMNITY COMPANY
 GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

MISCELLANEOUS FACTORS

Garrison

High Power/High Value

<u>BI</u>	<u>PD</u>	<u>PIP MED EXP</u>	<u>CP</u>	<u>CL</u>
1.25	1.25	1.25	1.25	1.25

Operator Driving Experience

<u>Months</u>	<u>BI</u>	<u>PD</u>	<u>MP</u>	<u>PIP MED EXP</u>	<u>CP</u>	<u>CL</u>
0-5	1.10	1.10	1.10	1.10	1.00	1.10
6-11	1.08	1.08	1.08	1.08	1.00	1.08
12-17	1.06	1.06	1.06	1.06	1.00	1.06
18-23	1.04	1.04	1.04	1.04	1.00	1.04
24-29	1.03	1.03	1.03	1.03	1.00	1.03
30-35	1.02	1.02	1.02	1.02	1.00	1.02
36+	1.00	1.00	1.00	1.00	1.00	1.00

Accident Forgiveness

<u>BI</u>	<u>PD</u>	<u>MP</u>	<u>UM</u>	<u>PIP MED EXP</u>	<u>CP</u>	<u>CL</u>
1.010	1.010	1.010	1.010	1.010	1.010	1.010

Vehicle Usage

<u>Usage</u>	<u>BI</u>	<u>PD</u>	<u>MP</u>	<u>UM</u>	<u>PIP MED EXP</u>	<u>CP</u>	<u>CL</u>
Business	1.20	1.20	1.20	1.20	1.20	1.00	1.20
Farm	0.80	0.80	0.80	0.80	0.80	1.00	0.80
Other	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Multiple Car

<u>Operators</u>	<u>Vehicles</u>	<u>Youths</u>	<u>BI</u>	<u>PD</u>	<u>UM</u>	<u>PIP MED EXP</u>	<u>CP</u>	<u>CL</u>
1 Oper	1 Veh	0 Youths	1.00	1.00	1.00	1.00	1.00	1.00
1 Oper	2 Vehs	0 Youths	0.87	0.87	0.87	0.87	0.87	0.87
1 Oper	3 Vehs	0 Youths	0.87	0.87	0.87	0.87	0.87	0.87
1 Oper	4+ Vehs	0 Youths	0.87	0.87	0.87	0.87	0.87	0.87
2 Opers	1 Veh	0 Youths	1.00	1.00	1.00	1.00	1.00	1.00
2 Opers	2 Vehs	0 Youths	0.87	0.87	0.87	0.87	0.87	0.87
2 Opers	3 Vehs	0 Youths	0.87	0.87	0.87	0.87	0.87	0.87
2 Opers	4+ Vehs	0 Youths	0.87	0.87	0.87	0.87	0.87	0.87
3 Opers	1 Veh	0 Youths	1.05	1.05	1.05	1.05	1.05	1.05
3 Opers	2 Vehs	0 Youths	0.98	0.98	0.98	0.98	0.98	0.98
3 Opers	3 Vehs	0 Youths	0.98	0.98	0.98	0.98	0.98	0.98
3 Opers	4+ Vehs	0 Youths	0.98	0.98	0.98	0.98	0.98	0.98
4+ Opers	1 Veh	0 Youths	1.05	1.05	1.05	1.05	1.05	1.05
4+ Opers	2 Vehs	0 Youths	0.98	0.98	0.98	0.98	0.98	0.98
4+ Opers	3 Vehs	0 Youths	0.98	0.98	0.98	0.98	0.98	0.98
4+ Opers	4+ Vehs	0 Youths	0.98	0.98	0.98	0.98	0.98	0.98

Garrison Property and Casualty Insurance Company (GAR)

Arkansas Auto Underwriting Tier Placement Guidelines

Tier Placement

A risk may be acceptable in one of the filed tiers. Placement in these tiers is dependent on the combination of underwriting characteristics reflected by the insured. Underwriting tier placement factors are grouped into three categories; Financial Responsibility, Stability and Relationship. The factors may be viewed as favorable, unfavorable or of no significance. The factors are then evaluated based on each insured's characteristics.

Tier placement is re-evaluated at the time of each renewal.

Financial Responsibility

- Prior BI Limits – Higher BI limits are more favorable than lower BI limits.
- Prior Insurance Lapse – Insureds with no lapse in insurance or those returning from recent deployment are more favorable than insureds with a lapse in insurance of 31 or more days. This factor is not considered at renewal.
- Credit-based Insurance Score – Higher credit-based insurance scores (insurance scores) are more favorable than lower insurance scores. The insurance score is determined using the ChoicePoint Attract One model. An insurance score is ordered for new policies and every two years for renewal policies. The insurance score will be held and used in tier placement until a new score is ordered. Insureds with twenty-five or more years of USAA Enterprise tenure that have insurance scores below neutral will be treated as having neutral insurance scores for new and renewal business. Insureds with ten or more years of USAA Enterprise tenure will not see a premium increase at renewal due to the use of the reordered score.
- USAA Group Non-payment notices and cancellations – USAA Group insureds that have not been issued a notice for non-payment cancellation or have not had a P&C policy cancelled for non-payment in the last three years are more favorable than those insureds that have had either or a combination of these.

Stability

- Auto Tenure – Longer auto insurance tenure with a prior insurance carrier or USAA Group is more favorable than those with shorter tenure.
- Type of Business – New insureds, insureds returning from deployment and dependents of insureds that are getting their own auto policies are considered new business. Any benefit provided for this type of business will be phased out as tenure is achieved.

Relationship

- P&C Collateral (non-Auto) – Insureds having other USAA Group P&C products are considered more favorable due to the depth of relationship established with USAA. It also considers products placed with appointing carriers through the USAA General Agency (GA). Products considered are active homeowners, renters, umbrella or “other”(Fire, VPP, Boat, GA Home, GA Boat, GA PAF, GA Umb, GA Fire) lines of business for the named insured and/or spouse.
- Enterprise Collateral – Insureds having enterprise products issued by non-P&C USAA subsidiary companies are considered more favorable due to the depth of relationship established. Enterprise collateral considers products placed through the USAA Federal Savings Bank, USAA Investment Management Company (IMCO) and USAA Life Insurance Company. Active enterprise products are considered for the named insured and/or spouse.
- Military Status – Insureds with a military status of retired or separated have demonstrated advanced levels of responsibility for longer periods and are more favorable than active duty who have demonstrated advanced levels of responsibility for shorter periods of time.

Garrison Property and Casualty Insurance Company (GAR)

Arkansas Auto Underwriting Tier Placement Guidelines

Tier Placement

A risk may be acceptable in one of the filed tiers. Placement in these tiers is dependent on the combination of underwriting characteristics reflected by the insured. Underwriting tier placement factors are grouped into three categories; Financial Responsibility, Stability and Relationship. The factors may be viewed as favorable, unfavorable or of no significance. The factors are then evaluated based on each insured's characteristics.

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Financial Responsibility

- Prior BI Limits – Higher BI limits are more favorable than lower BI limits.
- Prior Insurance Lapse – Insureds with no lapse in insurance or those returning from recent deployment are more favorable than insureds with a lapse in insurance of 31 or more days. This factor is not considered at renewal.
- Credit-based Insurance Score – Higher credit-based insurance scores (insurance scores) are more favorable than lower insurance scores. The insurance score is determined using the ChoicePoint Attract One model. An insurance score is ordered for new policies and every two years for renewal policies. The insurance score will be held and used in tier placement until a new score is ordered. Insureds with twenty-five or more years of USAA Enterprise tenure that have insurance scores below neutral will be treated as having neutral insurance scores for new and renewal business. Insureds with ten or more years of USAA Enterprise tenure will not see a premium increase at renewal due to the use of the reordered score.
- USAA Group Non-payment notices and cancellations – USAA Group insureds that have not been issued a notice for non-payment cancellation **or have not had a P&C policy cancelled for non-payment** in the last three years are more favorable than those insureds that have had either or a combination of these.

Stability

- Auto Tenure – Longer auto insurance tenure with a prior insurance carrier or USAA Group is more favorable than those with shorter tenure.
- Type of Business – **New insureds**, insureds returning from deployment and dependents of insureds that are getting their own auto policies **are considered new business. Any benefit provided for this type of business will be phased out as tenure is achieved.**

Relationship

- P&C Collateral (non-Auto) – Insureds having other USAA Group P&C products are considered more favorable due to the depth of relationship established with USAA. It also considers products placed with appointing carriers through the USAA General Agency (GA). Products considered are active homeowners, renters, umbrella or “other”(Fire, VPP, Boat, GA Home, GA Boat, GA PAF, GA Umb, GA Fire) lines of business for the named insured and/or spouse.
- Enterprise Collateral – Insureds having enterprise products issued by non-P&C USAA subsidiary companies are considered more favorable due to the depth of relationship established. Enterprise collateral considers products placed through the USAA Federal Savings Bank, USAA Investment Management Company (IMCO) and USAA Life Insurance Company. Active enterprise products are considered for the named insured and/or spouse.
- Military Status – Insureds with a military status of retired or separated have demonstrated advanced levels of responsibility for longer periods and are more favorable than active duty who have demonstrated advanced levels of responsibility for shorter periods of time.

ARKANSAS
PERSONAL AUTO MANUAL

4. CLASSIFICATIONS (Cont'd)

19. 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.

USAA GROUP
GR-4.12

NEW BUSINESS EFFECTIVE JANUARY 30, 2012
RENEWAL BUSINESS EFFECTIVE MARCH 08, 2012

ARKANSAS
PERSONAL AUTO MANUAL

5. CLASSIFICATIONS (Cont'd)

20. Storage Discount

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

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

The discount amount can be found in the rate pages.

21. Operator Driving Experience

If any rated operator of the auto has been licensed for three years or less, a surcharge may be assigned based on the number of months of driving experience. Determine the number of months of driving experience of the operator and refer to the Operator Driving Experience Chart displayed on the State Rate Pages for the applicable surcharge. For Operator Driving Experience, the period of chargeability shall be the three years immediately preceding the date the operator is added.

SERFF Tracking Number: USAA-127822994 State: Arkansas
 First Filing Company: Garrison Property and Casualty Insurance State Tracking Number:
 Company, ...
 Company Tracking Number: AR1114645
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Personal Auto Rate and Rule Revision
 Project Name/Number: Personal Auto Rate and Rule Revision/

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	A-1 Private Passenger Auto Abstract	Filed	02/09/2012

Comments:

Attachment:

Form A-1 Auto Abstract.pdf

		Item Status:	Status Date:
Satisfied - Item:	APCS-Auto Premium Comparison Survey	Filed	02/09/2012

Comments:

New Effective dates 04/02/12 (new business) and 05/10/12 (renewal business)

Attachments:

CIC PPA Survey FORM APCS.xls
 GIC PPA Survey FORM APCS.xls
 GARR PPA Survey FORM APCS.xls

		Item Status:	Status Date:
Satisfied - Item:	NAIC loss cost data entry document	Filed	02/09/2012

Comments:

Attachments:

RF-1 CIC.pdf
 RF-1 GIC.pdf
 RF-1 Garrison.pdf

		Item Status:	Status Date:
Bypassed - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	02/09/2012

SERFF Tracking Number: USAA-127822994 State: Arkansas
First Filing Company: Garrison Property and Casualty Insurance State Tracking Number:
Company, ...
Company Tracking Number: AR1114645
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto Rate and Rule Revision
Project Name/Number: Personal Auto Rate and Rule Revision/
Bypass Reason: N/A
Comments:

	Item Status:	Status Date:
Satisfied - Item: AR Explanatory Memorandum and Exhibits	Filed	02/09/2012

Comments:

Attachment:

Explanatory Memorandum and Exhibits.pdf

	Item Status:	Status Date:
Satisfied - Item: General Rules Markup	Filed	02/09/2012

Comments:

Attachment:

General Rules 17,18 markup .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 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	-45%	0
C3	-43%	0
C4	-41%	0
D2	-38%	0
D3	-36%	0
D4	-33%	0
E2	-30%	16
E3	-28%	48
E4	-25%	130
F2	-21%	262
F3	-18%	346
F4	-15%	583
G2	-11%	744
G3	-8%	940
G4	-4%	1013
H2	0%	949

H3	4%	906
H4	8%	836
I2	13%	653
I3	17%	644
I4	22%	524
J2	27%	489
J3	32%	450
J4	38%	351
K2	43%	284
K3	49%	242
K4	55%	187
L2	61%	135
L3	68%	79
L4	74%	56
M2	81%	31
M3	88%	17
M4	96%	4
N2	103%	2
N3	111%	2
N4	119%	0
O2	128%	0
O3	136%	0
O4	146%	0
P2	155%	0
P3	165%	0
P4	175%	0
Q2	185%	0
Q3	196%	0
Q4	208%	0

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

Nick F. Almendarez

Signature

Nick F. Almendarez

Printed Name

Compliance Advisor

Title

1-800-531-8722, Ext. 82844

Telephone Number

nick.almendarez@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 20 %
- d. Accident Free Discount 15 %
- e. Anti-Theft Discount 15 - 20 %
- f. Passive Restraint 5 - 15 %
- g. Vehicle Age 4 - 12 %
- h. Occasional Operator Discount 15 %
- i. Driver Training 5 %
- j. Away-at-School 10 %
- k. Daytime Running Lights 3 %

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

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

Program	Percentage Difference	Volume
C2	-46%	1
C3	-44%	1
C4	-42%	1
D2	-39%	0
D3	-37%	0
D4	-34%	0
E2	-31%	2
E3	-28%	5
E4	-25%	3
F2	-22%	5
F3	-19%	6
F4	-15%	7
G2	-12%	20
G3	-8%	25
G4	-4%	28
H2	0%	49

H3	4%	65
H4	9%	85
I2	14%	119
I3	18%	171
I4	24%	221
J2	29%	242
J3	34%	254
J4	40%	305
K2	46%	275
K3	53%	317
K4	60%	282
L2	67%	296
L3	74%	293
L4	82%	261
M2	90%	209
M3	98%	150
M4	107%	112
N2	116%	73
N3	126%	46
N4	136%	23
O2	146%	22
O3	157%	11
O4	169%	2
P2	181%	1
P3	193%	1
P4	206%	0
Q2	220%	0
Q3	235%	0
Q4	250%	0

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

Nick F. Almendarez

Signature

Nick F. Almendarez

Printed Name

Compliance Advisor

Title

1-800-531-8722, Ext. 82844

Telephone Number

nick.almendarez@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. <u>Accident Free Discount</u>	10	%
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%	1
D2	-38%	3
D3	-36%	9
D4	-33%	22
E2	-30%	37
E3	-28%	60
E4	-25%	62
F2	-22%	90
F3	-18%	91
F4	-15%	108
G2	-11%	135
G3	-8%	153
G4	-4%	172
H2	0%	192

H3	4%	222
H4	8%	214
I2	13%	214
I3	18%	231
I4	22%	235
J2	27%	228
J3	33%	236
J4	38%	206
K2	44%	170
K3	50%	138
K4	56%	122
L2	62%	92
L3	68%	86
L4	75%	63
M2	82%	28
M3	89%	25
M4	97%	17
N2	104%	14
N3	112%	2
N4	120%	6
O2	129%	0
O3	138%	0
O4	147%	0
P2	156%	0
P3	166%	0
P4	177%	0
Q2	187%	0
Q3	198%	0
Q4	210%	0

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

Nick F. Almendarez

Signature

Nick F. Almendarez

Printed Name

Compliance Advisor

Title

1-800-531-8722, Ext. 82844

Telephone Number

nick.almendarez@usaa.com

Email address

NAIC LOSS COST DATA ENTRY DOCUMENT

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

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

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

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

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Residual Bodily Injury	37.9%	10.0%					
Uninsured Motorists	-32.1%	0.0%					
Personal Injury Protection	16.7%	0.0%					
Property Damage	11.7%	5.0%					
Comprehensive	27.6%	0.0%					
Rental Reimbursement	-14.4%	0.0%					
Towing and Labor	1.2%	0.0%					
Collision	-8.4%	0.0%					
TOTAL OVERALL EFFECT	6.6%	3.0%					

6. 5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2006	8,967	-2.5	2/1/06	12,220	12,478	102.1	n/a
2007	9,561	-12.0	2/13/07	12,520	10,004	79.9	n/a
		0.0	9/30/07				
2008	10,002	17.7	9/7/08	12,553	10,436	83.1	n/a
2009	10,344	0.0	10/15/09	13,977	\$4,043	28.9	n/a
2010	10,797	0.0	12/9/10	15,087	10,166	67.4	n/a
2011		0.0	4/1/11				

7.

Expense Constants	Selected Provisions (Liab/PhyDam)
A. Total Production Expense	7.7%/7.6%
B. General Expense	0.9%/0.8%
C. Taxes, License & Fees	2.9%/2.9%
D. Underwriting Profit & Contingencies	5.0%/5.0%
E. Other (explain)	
F. TOTAL	16.5%/16.3%

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)
9. 8.5% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 1 _____
10. N/A Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

NAIC LOSS COST DATA ENTRY DOCUMENT

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

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

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

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

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Residual Bodily Injury	18.5%	4.5%					
Uninsured Motorists	9.5%	0.0%					
Personal Injury Protection	6.9%	0.0%					
Property Damage	9.5%	3.5%					
Comprehensive	18.0%	5.0%					
Rental Reimbursement	-4.9%	0.0%					
Towing and Labor	11.0%	0.0%					
Collision	4.8%	2.0%					
TOTAL OVERALL EFFECT	10.8%	3.0%					

6. 5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2006	703	-2.3	02/01/06	1,034	705	68.2	n/a
2007	1,135	-1.8	04/21/07	1,456	1,147	78.7	n/a
		15.7	09/30/07				
2008	1,937	-1.6	09/07/08	2,338	1,828	78.2	n/a
2009	2,767	0.0	10/15/09	3,757	3,354	89.3	n/a
2010	3,612	0.0	12/9/10	5,003	3,608	72.1	n/a
2011		0.5	12/29/11				

7.

Expense Constants	Selected Provisions (Liab/PhyDam)
A. Total Production Expense	7.7%/7.6%
B. General Expense	0.9%/0.8%
C. Taxes, License & Fees	2.9%/2.9%
D. Underwriting Profit & Contingencies	5.0%/5.0%
E. Other (explain)	
F. TOTAL	16.5%/16.3%

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)
9. 4.9% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 1 _____
10. N/A Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

NAIC LOSS COST DATA ENTRY DOCUMENT

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

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

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

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

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Residual Bodily Injury	13.0%	12.0%					
Uninsured Motorists	0.2%	0.0%					
Personal Injury Protection	52.7%	0.0%					
Property Damage	36.5%	12.0%					
Comprehensive	81.8%	18.0%					
Rental Reimbursement	28.8%	0.0%					
Towing and Labor	33.7%	0.0%					
Collision	33.7%	12.0%					
TOTAL OVERALL EFFECT	38.2%	9.9%					

6. 5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2006	277	0.0	6/23/06	95	66	69.5	n/a
2007	796	3.1	9/30/07	603	634	105.1	n/a
2008	1,241	28.6	9/7/08	1,109	1,405	126.6	n/a
2009	1,748	0.0	10/15/09	1,734	1,809	104.3	n/a
2010	2,850	0.0	3/11/10	2,877	2,728	94.8	n/a
		-1.4	7/1/10				
2011		0.0	4/1/11				

7.

Expense Constants	Selected Provisions (Liab/PhyDam)
A. Total Production Expense	7.7%/7.6%
B. General Expense	0.9%/0.8%
C. Taxes, License & Fees	2.9%/2.9%
D. Underwriting Profit & Contingencies	5.0%/5.0%
E. Other (explain)	
F. TOTAL	16.5%/16.3%

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)
 9. 10.0% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 33
 10. N/A Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

USAA GROUP
PRIVATE PASSENGER AUTOMOBILE
ARKANSAS

EXPLANATORY MEMORANDUM

Based on a review of our latest automobile experience in Arkansas, we hereby file an overall rate level change of 3.0% for USAA-CIC, 3.0% for USAA-GIC and 9.9% for Garrison to become effective January 30, 2012 for new business and March 8, 2012 for renewal business.

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

- Base Rates
- Tier Placement (Garrison only)
- Premier Driver Discount (Garrison only)
- Accident Forgiveness Factors

With this filing, we are removing the Online Driver Discount for all companies.

The maximum and minimum percentage changes on the Rate/Rule Schedule reflect first renewal capped effects at the member level.

Please note that certain changes only affect certain companies. Details pertaining to the above changes, including proposed factors, can be found in the rates/rules manual.

The attached exhibits are submitted as support for the proposed changes.

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

Exhibit II compares USAA-CIC's, USAA-GIC's and Garrison'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 2009, 2010 and 2011, 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. Due to the low credibility of the Garrison losses, we are using the USAA-CIC provision for Garrison.

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

Exhibit XI derives the annual expense trend.

Exhibit XII is submitted in support of our Underwriting Profit Provision. A 5% profit provision was used.

Exhibit XIII displays current, indicated, and proposed Premier Driver Discount factors.

Exhibit XIV displays the calculation of the proposed Accident Forgiveness factors.

USAA GROUP
ARKANSAS
PERCENTAGE EFFECTS OF PROPOSED CHANGE

Coverage	USAA-CIC	USAA-GIC	GARRISON
Bodily Injury	10.0%	4.5%	12.0%
Uninsured Motorists	0.0%	0.0%	0.0%
Personal Injury Protection	0.0%	0.0%	0.0%
Property Damage	5.0%	3.5%	12.0%
Liability Subtotal	5.0%	3.1%	8.1%
Comprehensive	0.0%	5.0%	18.0%
Rental Reimbursement	0.0%	0.0%	0.0%
Towing and Labor	0.0%	0.0%	0.0%
Collision	0.0%	2.0%	12.0%
Physical Damage Subtotal	0.0%	2.7%	12.6%
All Coverages Total	3.0%	3.0%	9.9%

USAA - CIC
ARKANSAS
Accident Year Indications Vs. Proposed Change

Coverage	Three Year Indications (2009-2011)	Effects of Proposed Change
Bodily Injury	37.9%	10.0%
Uninsured Motorists	-32.1%	0.0%
Personal Injury Protection	16.7%	0.0%
Property Damage	11.7%	5.0%
Liability Subtotal	10.3%	5.0%
Comprehensive	27.6%	0.0%
Rental Reimbursement	-14.4%	0.0%
Towing and Labor	1.2%	0.0%
Collision	-8.4%	0.0%
Physical Damage Subtotal	1.1%	0.0%
All Coverages	6.6%	3.0%

USAA - GIC
ARKANSAS
Accident Year Indications Vs. Proposed Change

Coverage	Three Year Indications (2009-2011)	Effects of Proposed Change
Bodily Injury	18.5%	4.5%
Uninsured Motorists	9.5%	0.0%
Personal Injury Protection	6.9%	0.0%
Property Damage	9.5%	3.5%
Liability Subtotal	12.9%	3.1%
Comprehensive	18.0%	5.0%
Rental Reimbursement	-4.9%	0.0%
Towing and Labor	11.0%	0.0%
Collision	4.8%	2.0%
Physical Damage Subtotal	8.3%	2.7%
All Coverages	10.8%	3.0%

GARRISON
ARKANSAS
Accident Year Indications Vs. Proposed Change

Coverage	Three Year Indications (2009-2011)	Effects of Proposed Change
Bodily Injury	43.0%	12.0%
Uninsured Motorists	0.2%	0.0%
Personal Injury Protection	52.7%	0.0%
Property Damage	36.5%	12.0%
Liability Subtotal	32.4%	8.1%
Comprehensive	81.8%	18.0%
Rental Reimbursement	28.8%	0.0%
Towing and Labor	33.7%	0.0%
Collision	33.7%	12.0%
Physical Damage Subtotal	46.5%	12.6%
All Coverages	38.2%	9.9%

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
Total Limits Bodily Injury						
2009	\$2,771,777	\$3,058,879	110.4%	9.3%	92.4%	29.5%
2010	\$2,875,040	\$3,148,214	109.5%	9.3%	92.4%	28.6%
2011	\$2,993,294	\$3,995,817	133.5%	9.3%	92.4%	54.5%
Total	\$8,640,111	\$10,202,910	118.1%	9.3%	92.4%	37.9%
Uninsured Motorists						
2009	\$2,016,186	\$1,214,983	60.3%	9.3%	92.4%	-24.7%
2010	\$2,085,556	\$899,167	43.1%	9.3%	92.4%	-43.3%
2011	\$2,165,347	\$1,230,237	56.8%	9.3%	92.4%	-28.5%
Total	\$6,267,089	\$3,344,387	53.4%	9.3%	92.4%	-32.1%
Personal Injury Protection						
2009	\$736,018	\$728,347	99.0%	9.3%	92.4%	17.2%
2010	\$759,345	\$774,971	102.1%	9.3%	92.4%	20.6%
2011	\$784,353	\$742,172	94.6%	9.3%	92.4%	12.4%
Total	\$2,279,716	\$2,245,490	98.5%	9.3%	92.4%	16.7%
Total Limits Property Damage						
2009	\$2,466,523	\$2,148,597	87.1%	9.3%	92.4%	4.3%
2010	\$2,558,228	\$2,222,783	86.9%	9.3%	92.4%	4.1%
2011	\$2,662,926	\$2,849,197	107.0%	9.3%	92.4%	25.9%
Total	\$7,687,677	\$7,220,577	93.9%	9.3%	92.4%	11.7%
Comprehensive (All Deductibles)						
2009	\$1,508,751	\$1,563,915	103.7%	9.1%	92.4%	22.1%
2010	\$1,565,565	\$2,118,511	135.3%	9.1%	92.4%	56.3%
2011	\$1,621,597	\$1,427,176	88.0%	9.1%	92.4%	5.1%
Total	\$4,695,913	\$5,109,602	108.8%	9.1%	92.4%	27.6%
Rental Reimbursement						
2009	\$310,545	\$220,165	70.9%	9.1%	92.4%	-13.4%
2010	\$330,939	\$221,637	67.0%	9.1%	92.4%	-17.6%
2011	\$349,526	\$251,992	72.1%	9.1%	92.4%	-12.1%
Total	\$991,010	\$693,794	70.0%	9.1%	92.4%	-14.4%
Towing and Labor						
2009	\$133,408	\$112,080	84.0%	9.1%	92.4%	0.8%
2010	\$139,077	\$120,265	86.5%	9.1%	92.4%	3.5%
2011	\$150,939	\$125,108	82.9%	9.1%	92.4%	-0.4%
Total	\$423,424	\$357,453	84.4%	9.1%	92.4%	1.2%
Collision (All Deductibles)						
2009	\$3,804,809	\$2,733,946	71.9%	9.1%	92.4%	-12.3%
2010	\$3,937,365	\$2,781,938	70.7%	9.1%	92.4%	-13.6%
2011	\$4,076,089	\$3,406,746	83.6%	9.1%	92.4%	0.3%
Total	\$11,818,263	\$8,922,630	75.5%	9.1%	92.4%	-8.4%

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
Total Limits Bodily Injury						
2009	\$475,274	\$465,882	98.0%	9.3%	92.4%	16.1%
2010	\$782,103	\$910,000	116.4%	9.3%	92.4%	36.0%
2011	\$1,051,368	\$938,016	89.2%	9.3%	92.4%	6.6%
Total	\$2,308,745	\$2,313,898	100.2%	9.3%	92.4%	18.5%
Uninsured Motorists						
2009	\$149,302	\$178,369	119.5%	9.3%	92.4%	39.4%
2010	\$236,751	\$228,132	96.4%	9.3%	92.4%	14.4%
2011	\$310,886	\$233,749	75.2%	9.3%	92.4%	-8.5%
Total	\$696,939	\$640,250	91.9%	9.3%	92.4%	9.5%
Personal Injury Protection						
2009	\$141,282	\$97,805	69.2%	9.3%	92.4%	-15.0%
2010	\$215,959	\$206,729	95.7%	9.3%	92.4%	13.6%
2011	\$278,910	\$264,869	95.0%	9.3%	92.4%	12.9%
Total	\$636,151	\$569,403	89.5%	9.3%	92.4%	6.9%
Total Limits Property Damage						
2009	\$419,478	\$380,090	90.6%	9.3%	92.4%	8.1%
2010	\$690,047	\$660,968	95.8%	9.3%	92.4%	13.7%
2011	\$927,407	\$831,292	89.6%	9.3%	92.4%	7.0%
Total	\$2,036,932	\$1,872,350	91.9%	9.3%	92.4%	9.5%
Comprehensive (All Deductibles)						
2009	\$327,789	\$271,981	83.0%	9.1%	92.4%	-0.3%
2010	\$529,266	\$702,101	132.7%	9.1%	92.4%	53.5%
2011	\$706,512	\$588,050	83.2%	9.1%	92.4%	-0.1%
Total	\$1,563,567	\$1,562,132	99.9%	9.1%	92.4%	18.0%
Rental Reimbursement						
2009	\$56,464	\$36,544	64.7%	9.1%	92.4%	-20.1%
2010	\$98,519	\$86,385	87.7%	9.1%	92.4%	4.8%
2011	\$133,382	\$104,253	78.2%	9.1%	92.4%	-5.5%
Total	\$288,365	\$227,182	78.8%	9.1%	92.4%	-4.9%
Towing and Labor						
2009	\$15,899	\$12,255	77.1%	9.1%	92.4%	-6.7%
2010	\$28,227	\$29,584	104.8%	9.1%	92.4%	23.3%
2011	\$42,629	\$39,265	92.1%	9.1%	92.4%	9.5%
Total	\$86,755	\$81,104	93.5%	9.1%	92.4%	11.0%
Collision (All Deductibles)						
2009	\$683,800	\$453,265	66.3%	9.1%	92.4%	-18.4%
2010	\$1,110,719	\$1,020,621	91.9%	9.1%	92.4%	9.3%
2011	\$1,495,256	\$1,409,729	94.3%	9.1%	92.4%	11.9%
Total	\$3,289,775	\$2,883,615	87.7%	9.1%	92.4%	4.8%

GARRISON
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
Total Limits Bodily Injury						
2009	\$251,858	\$324,102	128.7%	9.3%	92.4%	49.4%
2010	\$355,962	\$534,973	150.3%	9.3%	92.4%	72.7%
2011	\$586,294	\$607,438	103.6%	9.3%	92.4%	22.2%
Total	\$1,194,114	\$1,466,513	122.8%	9.3%	92.4%	43.0%
Uninsured Motorists						
2009	\$171,554	\$97,863	57.0%	9.3%	92.4%	-28.2%
2010	\$242,121	\$125,033	51.6%	9.3%	92.4%	-34.1%
2011	\$406,440	\$459,947	113.2%	9.3%	92.4%	32.6%
Total	\$820,115	\$682,843	83.3%	9.3%	92.4%	0.2%
Personal Injury Protection						
2009	\$78,129	\$104,966	134.3%	9.3%	92.4%	55.4%
2010	\$107,781	\$129,573	120.2%	9.3%	92.4%	40.2%
2011	\$168,367	\$232,243	137.9%	9.3%	92.4%	59.3%
Total	\$354,277	\$466,782	131.8%	9.3%	92.4%	52.7%
Total Limits Property Damage						
2009	\$246,726	\$333,787	135.3%	9.3%	92.4%	56.5%
2010	\$348,343	\$419,443	120.4%	9.3%	92.4%	40.4%
2011	\$565,366	\$602,695	106.6%	9.3%	92.4%	25.4%
Total	\$1,160,435	\$1,355,925	116.8%	9.3%	92.4%	36.5%
Comprehensive (All Deductibles)						
2009	\$152,703	\$335,600	219.8%	9.1%	92.4%	147.7%
2010	\$215,921	\$473,931	219.5%	9.1%	92.4%	147.4%
2011	\$347,722	\$329,020	94.6%	9.1%	92.4%	12.2%
Total	\$716,346	\$1,138,551	158.9%	9.1%	92.4%	81.8%
Rental Reimbursement						
2009	\$27,245	\$29,704	109.0%	9.1%	92.4%	27.8%
2010	\$40,498	\$48,894	120.7%	9.1%	92.4%	40.5%
2011	\$74,675	\$77,871	104.3%	9.1%	92.4%	22.7%
Total	\$142,418	\$156,469	109.9%	9.1%	92.4%	28.8%
Towing and Labor						
2009	\$10,500	\$9,762	93.0%	9.1%	92.4%	10.5%
2010	\$15,363	\$18,058	117.5%	9.1%	92.4%	37.0%
2011	\$30,377	\$36,546	120.3%	9.1%	92.4%	40.0%
Total	\$56,240	\$64,366	114.4%	9.1%	92.4%	33.7%
Collision (All Deductibles)						
2009	\$372,071	\$409,308	110.0%	9.1%	92.4%	28.9%
2010	\$523,505	\$622,115	118.8%	9.1%	92.4%	38.4%
2011	\$842,016	\$955,733	113.5%	9.1%	92.4%	32.7%
Total	\$1,737,592	\$1,987,156	114.4%	9.1%	92.4%	33.7%

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
Total Limits Bodily Injury			
2009	\$2,944,973	0.941	\$2,771,777
2010	\$3,030,146	0.949	\$2,875,040
2011	\$3,128,188	0.957	\$2,993,294
Uninsured Motorists			
2009	\$2,169,386	0.929	\$2,016,186
2010	\$2,211,472	0.943	\$2,085,556
2011	\$2,262,961	0.957	\$2,165,347
Personal Injury Protection			
2009	\$826,290	0.891	\$736,018
2010	\$831,766	0.913	\$759,345
2011	\$847,962	0.925	\$784,353
Total Limits Property Damage			
2009	\$2,638,788	0.935	\$2,466,523
2010	\$2,701,716	0.947	\$2,558,228
2011	\$2,783,233	0.957	\$2,662,926
Comprehensive (All Deductibles)			
2009	\$1,470,173	1.026	\$1,508,751
2010	\$1,546,253	1.012	\$1,565,565
2011	\$1,621,558	1.000	\$1,621,597
Rental Reimbursement			
2009	\$269,068	1.154	\$310,545
2010	\$323,896	1.022	\$330,939
2011	\$345,672	1.011	\$349,526
Towing and Labor			
2009	\$134,328	0.993	\$133,408
2010	\$139,697	0.996	\$139,077
2011	\$150,954	1.000	\$150,939
Collision (All Deductibles)			
2009	\$3,510,001	1.084	\$3,804,809
2010	\$3,722,443	1.058	\$3,937,365
2011	\$3,944,654	1.033	\$4,076,089

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
Total Limits Bodily Injury			
2009	\$626,835	0.758	\$475,274
2010	\$944,152	0.828	\$782,103
2011	\$1,218,055	0.863	\$1,051,368
Uninsured Motorists			
2009	\$169,934	0.879	\$149,302
2010	\$258,692	0.915	\$236,751
2011	\$332,338	0.935	\$310,886
Personal Injury Protection			
2009	\$194,087	0.728	\$141,282
2010	\$266,490	0.810	\$215,959
2011	\$330,892	0.843	\$278,910
Total Limits Property Damage			
2009	\$553,332	0.758	\$419,478
2010	\$838,378	0.823	\$690,047
2011	\$1,087,208	0.853	\$927,407
Comprehensive (All Deductibles)			
2009	\$362,859	0.903	\$327,789
2010	\$577,934	0.916	\$529,266
2011	\$772,533	0.915	\$706,512
Rental Reimbursement			
2009	\$52,883	1.068	\$56,464
2010	\$97,213	1.013	\$98,519
2011	\$131,971	1.011	\$133,382
Towing and Labor			
2009	\$16,843	0.944	\$15,899
2010	\$29,059	0.971	\$28,227
2011	\$43,580	0.978	\$42,629
Collision (All Deductibles)			
2009	\$806,485	0.848	\$683,800
2010	\$1,230,023	0.903	\$1,110,719
2011	\$1,654,043	0.904	\$1,495,256

GARRISON
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
Total Limits Bodily Injury			
2009	\$294,916	0.854	\$251,858
2010	\$404,410	0.880	\$355,962
2011	\$648,556	0.904	\$586,294
Uninsured Motorists			
2009	\$191,083	0.898	\$171,554
2010	\$261,413	0.926	\$242,121
2011	\$434,509	0.935	\$406,440
Personal Injury Protection			
2009	\$96,706	0.808	\$78,129
2010	\$125,839	0.857	\$107,781
2011	\$190,590	0.883	\$168,367
Total Limits Property Damage			
2009	\$289,007	0.854	\$246,726
2010	\$392,941	0.887	\$348,343
2011	\$618,292	0.914	\$565,366
Comprehensive (All Deductibles)			
2009	\$152,825	0.999	\$152,703
2010	\$215,598	1.001	\$215,921
2011	\$347,722	1.000	\$347,722
Rental Reimbursement			
2009	\$25,664	1.062	\$27,245
2010	\$39,986	1.013	\$40,498
2011	\$74,675	1.000	\$74,675
Towing and Labor			
2009	\$10,546	0.996	\$10,500
2010	\$15,441	0.995	\$15,363
2011	\$30,377	1.000	\$30,377
Collision (All Deductibles)			
2009	\$375,906	0.990	\$372,071
2010	\$522,147	1.003	\$523,505
2011	\$842,016	1.000	\$842,016

USAA GROUP
ARKANSAS
PROJECTED PREMIUM TREND

<u>Coverage</u>	<u>USAA-CIC</u>	<u>USAA-GIC</u>	<u>GARRISON</u>
Total Limits Bodily Injury	-2.0%	-6.5%	-4.5%
Uninsured/Underinsured Motorist	-2.0%	-3.0%	-3.0%
Personal Injury Protection	-3.5%	-7.5%	-5.5%
Total Limits Property Damage	-2.0%	-7.0%	-4.0%
Comprehensive	0.0%	-4.0%	0.0%
Rental Reimbursement	0.5%	0.5%	0.0%
Towing and Labor	0.0%	-1.0%	0.0%
Collision	1.5%	-4.5%	0.0%

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
Total Limits Bodily Injury							
2009	\$1,818,570	1.043	1.281	1.104	1.000	1.140	\$3,058,879
2010	\$2,651,595	1.142	1.207	0.755	1.000	1.140	\$3,148,214
2011	\$2,274,792	1.442	1.138	0.939	1.000	1.140	\$3,995,817
Uninsured Motorists							
2009	\$978,012	1.098	1.000	1.038	1.000	1.090	\$1,214,983
2010	\$580,782	1.223	1.000	1.161	1.000	1.090	\$899,167
2011	\$833,970	1.576	1.000	0.859	1.000	1.090	\$1,230,237
Personal Injury Protection							
2009	\$508,205	0.998	1.056	1.000	1.000	1.360	\$728,347
2010	\$551,111	0.999	1.035	1.000	1.000	1.360	\$774,971
2011	\$534,229	1.007	1.015	1.000	1.000	1.360	\$742,172
Total Limits Property Damage							
2009	\$1,838,239	1.002	1.041	1.000	1.000	1.120	\$2,148,597
2010	\$1,899,699	1.009	1.036	1.000	1.000	1.120	\$2,222,783
2011	\$2,313,439	1.067	1.031	1.000	1.000	1.120	\$2,849,197
Comprehensive							
2009	\$1,675,713	1.000	1.028	1.000	0.726	1.250	\$1,563,915
2010	\$1,520,387	1.002	1.019	1.000	1.091	1.250	\$2,118,511
2011	\$1,041,292	1.014	1.011	1.000	1.070	1.250	\$1,427,176
Rental Reimbursement							
2009	\$131,431	1.000	1.110	1.000	1.000	1.510	\$220,165
2010	\$135,756	0.999	1.082	1.000	1.000	1.510	\$221,637
2011	\$161,068	0.981	1.056	1.000	1.000	1.510	\$251,992
Towing and Labor							
2009	\$77,068	1.000	1.202	1.000	1.000	1.210	\$112,080
2010	\$86,381	1.000	1.150	1.000	1.000	1.210	\$120,265
2011	\$93,651	1.003	1.101	1.000	1.000	1.210	\$125,108
Collision							
2009	\$2,488,065	0.999	1.009	1.000	1.000	1.090	\$2,733,946
2010	\$2,536,569	0.997	1.009	1.000	1.000	1.090	\$2,781,938
2011	\$3,222,971	0.961	1.009	1.000	1.000	1.090	\$3,406,746

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
Total Limits Bodily Injury							
2009	\$316,100	1.051	1.220	1.008	1.000	1.140	\$465,882
2010	\$607,927	1.121	1.163	1.007	1.000	1.140	\$910,000
2011	\$551,735	1.327	1.109	1.013	1.000	1.140	\$938,016
Uninsured Motorists							
2009	\$172,347	1.017	0.934	1.000	1.000	1.090	\$178,369
2010	\$203,944	1.066	0.963	1.000	1.000	1.090	\$228,132
2011	\$177,341	1.219	0.992	1.000	1.000	1.090	\$233,749
Personal Injury Protection							
2009	\$66,911	0.999	1.076	1.000	1.000	1.360	\$97,805
2010	\$144,846	0.999	1.051	1.000	1.000	1.360	\$206,729
2011	\$191,003	0.994	1.026	1.000	1.000	1.360	\$264,869
Total Limits Property Damage							
2009	\$385,903	1.002	0.877	1.000	1.000	1.120	\$380,090
2010	\$642,210	1.011	0.909	1.000	1.000	1.120	\$660,968
2011	\$726,844	1.084	0.942	1.000	1.000	1.120	\$831,292
Comprehensive							
2009	\$286,177	1.000	0.897	1.000	0.848	1.250	\$271,981
2010	\$572,438	1.001	0.921	1.000	1.064	1.250	\$702,101
2011	\$470,644	1.017	0.946	1.000	1.039	1.250	\$588,050
Rental Reimbursement							
2009	\$26,356	0.999	0.919	1.000	1.000	1.510	\$36,544
2010	\$61,082	0.999	0.938	1.000	1.000	1.510	\$86,385
2011	\$73,003	0.989	0.957	1.000	1.000	1.510	\$104,253
Towing and Labor							
2009	\$8,427	1.000	1.202	1.000	1.000	1.210	\$12,255
2010	\$21,253	1.000	1.150	1.000	1.000	1.210	\$29,584
2011	\$29,401	1.002	1.101	1.000	1.000	1.210	\$39,265
Collision							
2009	\$540,651	1.000	0.769	1.000	1.000	1.090	\$453,265
2010	\$1,122,904	0.999	0.835	1.000	1.000	1.090	\$1,020,621
2011	\$1,456,987	0.980	0.906	1.000	1.000	1.090	\$1,409,729

GARRISON
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
Total Limits Bodily Injury							
2009	\$232,862	1.043	1.069	1.095	1.000	1.140	\$324,102
2010	\$371,732	1.142	1.038	1.065	1.000	1.140	\$534,973
2011	\$331,715	1.442	1.007	1.106	1.000	1.140	\$607,438
Uninsured Motorists							
2009	\$97,521	1.098	0.837	1.002	1.000	1.090	\$97,863
2010	\$105,129	1.223	0.890	1.002	1.000	1.090	\$125,033
2011	\$283,388	1.576	0.947	0.998	1.000	1.090	\$459,947
Personal Injury Protection							
2009	\$77,483	0.998	0.998	1.000	1.000	1.360	\$104,966
2010	\$95,484	0.999	0.999	1.000	1.000	1.360	\$129,573
2011	\$169,682	1.007	1.000	1.000	1.000	1.360	\$232,243
Total Limits Property Damage							
2009	\$297,400	1.002	1.000	1.000	1.000	1.120	\$333,787
2010	\$371,421	1.009	1.000	1.000	1.000	1.120	\$419,443
2011	\$504,441	1.067	1.000	1.000	1.000	1.120	\$602,695
Comprehensive							
2009	\$272,603	1.000	1.006	1.000	0.979	1.250	\$335,600
2010	\$343,117	1.002	1.006	1.000	1.096	1.250	\$473,931
2011	\$249,601	1.014	1.006	1.000	1.034	1.250	\$329,020
Rental Reimbursement							
2009	\$18,875	1.000	1.042	1.000	1.000	1.510	\$29,704
2010	\$31,408	0.999	1.032	1.000	1.000	1.510	\$48,894
2011	\$51,424	0.981	1.022	1.000	1.000	1.510	\$77,871
Towing and Labor							
2009	\$6,713	1.000	1.202	1.000	1.000	1.210	\$9,762
2010	\$12,970	1.000	1.150	1.000	1.000	1.210	\$18,058
2011	\$27,357	1.003	1.101	1.000	1.000	1.210	\$36,546
Collision							
2009	\$390,703	0.999	0.962	1.000	1.000	1.090	\$409,308
2010	\$579,832	0.997	0.987	1.000	1.000	1.090	\$622,115
2011	\$900,696	0.961	1.013	1.000	1.000	1.090	\$955,733

USAA GROUP
ARKANSAS
LOSS TREND SUMMARY

<u>Coverage</u>	USAA-CIC			USAA-GIC			GARRISON		
	<u>Frequency</u>	<u>Severity</u>	<u>Pure Premium</u>	<u>Frequency</u>	<u>Severity</u>	<u>Pure Premium</u>	<u>Frequency</u>	<u>Severity</u>	<u>Pure Premium</u>
Total Limits Bodily Injury									
Before 12/30/2010	2.5%	3.5%	6.1%	-2.0%	7.0%	4.9%	0.0%	3.0%	3.0%
After 12/30/2010	2.5%	3.5%	6.1%	-2.0%	7.0%	4.9%	0.0%	0.0%	0.0%
Uninsured/Underinsured Motorist									
Before 12/30/2010	0.0%	0.0%	0.0%	-3.0%	0.0%	-3.0%	-6.0%	0.0%	-6.0%
After 12/30/2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-1.0%	-1.0%	-2.0%
Personal Injury Protection									
Before 12/30/2010	0.0%	2.0%	2.0%	4.0%	-1.5%	2.4%	-3.0%	3.0%	-0.1%
After 12/30/2010	0.0%	0.5%	0.5%	1.0%	0.0%	1.0%	-1.0%	1.0%	0.0%
Total Limits Property Damage									
Before 12/30/2010	0.0%	0.5%	0.5%	-4.0%	0.5%	-3.5%	-1.0%	1.0%	0.0%
After 12/30/2010	0.5%	1.0%	1.5%	-4.0%	1.5%	-2.6%	-1.0%	1.0%	0.0%
Comprehensive									
Before 12/30/2010	4.5%	-3.5%	0.8%	7.0%	-9.0%	-2.6%	7.5%	-7.0%	0.0%
After 12/30/2010	2.5%	-2.0%	0.4%	0.0%	-2.5%	-2.5%	4.5%	-4.0%	0.3%
Rental Reimbursement									
Before 12/30/2010	1.5%	1.0%	2.5%	-2.0%	0.0%	-2.0%	0.0%	1.0%	1.0%
After 12/30/2010	1.5%	1.0%	2.5%	-2.0%	0.0%	-2.0%	0.0%	1.0%	1.0%
Towing and Labor									
Before 12/30/2010	5.0%	-0.5%	4.5%	5.0%	-0.5%	4.5%	5.0%	-0.5%	4.5%
After 12/30/2010	4.5%	0.0%	4.5%	4.5%	0.0%	4.5%	4.5%	0.0%	4.5%
Collision									
Before 12/30/2010	1.5%	-1.5%	0.0%	-3.0%	-5.0%	-7.8%	1.5%	-4.0%	-2.6%
After 12/30/2010	2.0%	-1.5%	0.5%	-2.0%	-2.0%	-4.0%	1.5%	-0.5%	1.0%

The selected trends are based on data through 6/30/2011

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)
2002	1,256,268	136,000	2	1,220,268	36,000	56,921,996	8.4%	196,343	1,416,611	1.128
2003	1,543,088	508,434	4	1,234,654	308,434	51,734,187	7.6%	177,643	1,412,297	0.915
2004	1,240,658	172,287	2	1,168,371	72,287	75,112,168	11.1%	259,453	1,427,824	1.151
2005	1,234,562	0	0	1,234,562	0	62,099,775	9.2%	215,042	1,449,604	1.174
2006	1,366,692	236,835	2	1,229,857	136,835	65,711,803	9.7%	226,729	1,456,586	1.066
2007	1,905,439	665,822	6	1,539,617	365,822	71,757,528	10.6%	247,766	1,787,383	0.938
2008	1,287,307	247,499	3	1,189,808	97,499	85,166,387	12.6%	294,514	1,484,322	1.153
2009	1,816,279	255,720	3	1,710,559	105,720	85,558,414	12.6%	294,514	2,005,073	1.104
2010	2,647,327	1,499,774	12	1,747,552	899,774	72,345,372	10.7%	250,103	1,997,655	0.755
2011	2,272,281	665,041	7	1,957,241	315,041	51,069,753	7.5%	175,306	2,132,547	0.939
2002 - 2011				2,337,412		677,477,383				

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

Uninsured / Underinsured Motorist

AY	ARKANSAS					COUNTRYWIDE		STATE ADJUSTED		(10) 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)
2002	682,329	250,000	1	482,329	200,000	21,203,372	6.7%	85,754	568,083	0.833
2003	570,921	0	0	570,921	0	29,596,021	9.3%	119,031	689,952	1.208
2004	572,323	102,047	1	520,276	52,047	34,707,297	10.9%	139,510	659,786	1.153
2005	769,247	300,000	1	519,247	250,000	30,119,882	9.5%	121,591	640,838	0.833
2006	681,880	100,000	1	631,880	50,000	33,071,473	10.4%	133,110	764,990	1.122
2007	1,097,852	255,000	3	992,852	105,000	31,799,596	10.0%	127,990	1,120,842	1.021
2008	946,535	300,000	1	696,535	250,000	42,195,975	13.3%	170,227	866,762	0.916
2009	976,333	257,858	3	868,475	107,858	35,860,784	11.3%	144,629	1,013,104	1.038
2010	579,792	100,000	1	529,792	50,000	35,644,156	11.2%	143,349	673,141	1.161
2011	833,223	315,000	2	618,223	215,000	24,173,454	7.6%	97,273	715,496	0.859
2002 - 2011				1,279,904		318,372,009				

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)
2002	210,644	100,000	1	160,644	50,000	2,750,204	8.7%	4,352	164,996	0.783
2003	150,820	0	0	150,820	0	4,237,952	13.4%	6,704	157,524	1.044
2004	146,631	0	0	146,631	0	4,701,613	14.8%	7,404	154,035	1.050
2005	129,398	0	0	129,398	0	2,872,325	9.1%	4,552	133,950	1.035
2006	223,189	0	0	223,189	0	2,326,147	7.3%	3,652	226,841	1.016
2007	96,719	0	0	96,719	0	1,400,405	4.4%	2,201	98,920	1.023
2008	323,056	0	0	323,056	0	4,786,133	15.1%	7,554	330,610	1.023
2009	321,288	0	0	321,288	0	1,663,865	5.2%	2,601	323,889	1.008
2010	607,988	50,027	1	607,961	27	2,580,469	8.1%	4,052	612,013	1.007
2011	553,821	0	0	553,821	0	4,409,833	13.9%	6,954	560,775	1.013
2002 - 2011					50,027		31,728,948			

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

Uninsured / Underinsured Motorist

AY	ARKANSAS					COUNTRYWIDE		STATE ADJUSTED		(10) 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)
2002	8,233	0	0	8,233	0	728,889	6.9%	0	8,233	1.000
2003	11,026	0	0	11,026	0	1,812,669	17.1%	0	11,026	1.000
2004	42,317	0	0	42,317	0	1,702,372	16.1%	0	42,317	1.000
2005	50,708	0	0	50,708	0	356,772	3.4%	0	50,708	1.000
2006	106,573	0	0	106,573	0	535,404	5.1%	0	106,573	1.000
2007	43,417	0	0	43,417	0	224,368	2.1%	0	43,417	1.000
2008	24,395	0	0	24,395	0	885,405	8.4%	0	24,395	1.000
2009	172,244	0	0	172,244	0	2,494,152	23.6%	0	172,244	1.000
2010	203,965	0	0	203,965	0	925,528	8.7%	0	203,965	1.000
2011	177,217	0	0	177,217	0	925,003	8.7%	0	177,217	1.000
2002 - 2011				0		10,590,563				

GARRISON
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)
2002	0	0	0	0	0	0	0.0%	0	0	1.000
2003	0	0	0	0	0	0	0.0%	0	0	1.000
2004	0	0	0	0	0	0	0.0%	0	0	1.000
2005	0	0	0	0	0	0	0.0%	0	0	1.000
2006	0	0	0	0	0	4,306	0.0%	0	0	1.000
2007	31,223	0	0	31,223	0	959,173	4.5%	4,736	35,959	1.152
2008	307,119	205,243	2	201,875	105,243	3,927,039	18.2%	19,154	221,029	0.720
2009	232,862	0	0	232,862	0	4,520,079	21.0%	22,101	254,963	1.095
2010	371,732	0	0	371,732	0	4,922,079	22.9%	24,101	395,833	1.065
2011	331,715	0	0	331,715	0	7,185,695	33.4%	35,151	366,866	1.106
2002 - 2011				105,243		21,518,371				

GARRISON
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)
2002	0	0	0	0	0	5,000	0.0%	0	0	1.000
2003	0	0	0	0	0	0	0.0%	0	0	1.000
2004	0	0	0	0	0	0	0.0%	0	0	1.000
2005	0	0	0	0	0	0	0.0%	0	0	1.000
2006	0	0	0	0	0	0	0.0%	0	0	1.000
2007	5,657	0	0	5,657	0	394,807	3.8%	42	5,699	1.007
2008	17,087	0	0	17,087	0	1,081,296	10.4%	114	17,201	1.007
2009	97,521	0	0	97,521	0	2,198,834	21.2%	233	97,754	1.002
2010	105,129	0	0	105,129	0	2,388,612	23.0%	253	105,382	1.002
2011	283,388	51,100	1	282,288	1,100	4,309,533	41.5%	457	282,745	0.998
2002 - 2011					1,100					
						10,378,082				

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
1999	726,337	1.0000	726,337	160,149	566,188	28.3%	0.875
2000	542,413	1.0000	542,413	0	542,413	0.0%	1.122
2001	696,332	1.0000	696,332	0	696,332	0.0%	1.122
2002	545,928	1.0000	545,928	1,495	544,433	0.3%	1.119
2003	577,134	1.0000	577,134	0	577,134	0.0%	1.122
2004	746,275	1.0000	746,275	7,685	738,590	1.0%	1.110
2005	661,461	1.0000	661,461	83,193	578,268	14.4%	0.981
2006	856,168	1.0000	856,168	177,432	678,736	26.1%	0.889
2007	786,232	1.0000	786,232	97,549	688,683	14.2%	0.983
2008	860,512	1.0000	860,511	93,696	766,815	12.2%	1.000
2009	1,675,071	1.0004	1,675,741	590,889	1,084,852	54.5%	0.726
2010	1,522,905	1.0023	1,526,406	41,971	1,484,435	2.8%	1.091
2011	1,040,392	1.0137	1,054,630	49,140	1,005,490	4.9%	1.070
1999-2011	11,237,160		11,255,568	1,303,199	9,952,369	13.1%	

*Incurred Losses include ALAE

All -Year Average : 12.2%
Selected Provision: 12.2%

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
1999	12,738	1.0000	12,738	1,021	11,717	8.7%	0.992
2000	6,783	1.0000	6,783	0	6,783	0.0%	1.078
2001	9,633	1.0000	9,633	0	9,633	0.0%	1.078
2002	25,103	1.0000	25,103	0	25,103	0.0%	1.078
2003	70,552	1.0000	70,552	0	70,552	0.0%	1.078
2004	24,021	1.0000	24,021	0	24,021	0.0%	1.078
2005	33,439	1.0000	33,439	5,771	27,668	20.9%	0.892
2006	89,628	1.0000	89,628	6,581	83,047	7.9%	0.999
2007	75,351	0.9998	75,336	15,703	59,633	26.3%	0.853
2008	159,314	0.9999	159,298	7,330	151,968	4.8%	1.028
2009	286,005	1.0000	286,005	61,154	224,851	27.2%	0.848
2010	572,288	1.0014	573,089	7,483	565,606	1.3%	1.064
2011	470,360	1.0173	478,491	17,195	461,296	3.7%	1.039
1999-2011	1,835,215		1,844,116	122,237	1,721,879	7.1%	

*Incurred Losses include ALAE

All -Year Average : 7.8%
Selected Provision: 7.8%

GARRISON
ARKANSAS
CATASTROPHE ADJUSTMENT
COMPREHENSIVE

Accident Year	(1)	(2)	(3) = (1) * (2)	(4)	(5) = (3) - (4)	(6) = (4) / (5)	(7) = (5) / (3) * (1 + Selected Provision)
	Total Incurred Losses and Paid ALAE	Loss Development Factor	Developed Incurred Losses And Paid ALAE	Incurred Catastrophe Losses and Paid ALAE	Developed Losses Excl. Catastrophes	Percent Catastrophe Losses	Catastrophe Adjustment Factor
1999	0	1.0000	0	0	0	0.0%	1.000
2000	0	1.0000	0	0	0	0.0%	1.000
2001	0	1.0000	0	0	0	0.0%	1.000
2002	0	1.0000	0	0	0	0.0%	1.000
2003	0	1.0000	0	0	0	0.0%	1.000
2004	0	1.0000	0	0	0	0.0%	1.000
2005	0	1.0000	0	0	0	0.0%	1.000
2006	0	1.0000	0	0	0	0.0%	1.000
2007	14,289	1.0000	14,289	0	14,289	0.0%	1.122
2008	76,520	1.0000	76,520	6,251	70,269	8.9%	1.030
2009	272,603	1.0004	272,712	34,711	238,001	14.6%	0.979
2010	343,117	1.0023	343,906	7,912	335,994	2.4%	1.096
2011	249,601	1.0137	253,017	19,751	233,266	8.5%	1.034
1999-2011	956,130		960,444	68,625	891,819	7.7%	

*Incurred Losses include ALAE

All -Year Average : 6.9%
Selected Provision: 12.2%

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 **	7.7%	7.6%
(5) General Expenses **	0.9%	0.8%
(6) Profit & Contingencies	5.0%	5.0%
(7) Fixed Expense Provision =(3)+(4)+(5)	8.9%	8.7%
(8) Trended Fixed Expense Provision =(7) * Expense Trend Factor***	9.3%	9.1%
(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 2010 Insurance Expense Exhibit figures.

*** Expense Trend Factor equals 1.044

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 3/31/2011 U.S. Department of Labor	2.1%
2.	% of Other Acquisition and General Expenses used for Salaries and Employee Relations & Welfare - USAA Group Insurance Expense Exhibit, 2010	54.4%
3.	Consumer Price Index, All Items - annual change over latest 2 years ending 3/31/2011	2.5%
4.	Annual Expense Trend (1) * (2) + (3) * (1.0 - (2))	2.3%
5.	Selected Annual Expense Trend	2.0%

USAA GROUP
ARKANSAS AUTO
UNDERWRITING PROFIT PROVISION

A.	Target Rate of Return (% of GAAP Surplus)	<u>Liability</u>	<u>Physical Damage</u>
1.	Capital Asset Pricing Model	8.0%	8.0%
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	2.8%	1.6%
2.	Target Underwriting Return After Tax (A2) - (B1)	7.2%	8.4%
3.	Target Underwriting Return Before Tax (B2) / (1.00 - 0.35)	11.1%	12.9%
C.	Target Underwriting Profit Provision (% of Direct Earned Premium)		
1.	Direct Written Premium / GAAP Surplus Ratio	0.661	0.661
2.	Indicated Underwriting Profit Provision (B3) / (C1)	16.8%	19.5%
3.	Selected Underwriting Profit Provision	5.0%	5.0%

GARRISON
ARKANSAS
PREMIER DRIVER DISCOUNT

Discount	Current	All Coverage Weighted Indication	Proposed
Premier Driver Discount - Low	0.92	0.86	0.90
Premier Driver Discount - High	0.92	0.68	0.90

Discount applies to Bodily Injury, Property Damage, Personal Injury
Protection - Medical Expense, Uninsured Motorists/Underinsured
Motorists Coverages, Comprehensive and Collision coverages.

USAA GROUP
ARKANSAS
PURCHASED ACCIDENT FORGIVENESS

	<u>USAA-CIC</u>	<u>USAA-GIC</u>	<u>Garrison</u>	
(1)	\$577.14	\$790.38	\$622.44	Average accident surcharge over 3-year surcharge period
(2)	\$256.08	\$205.68	\$241.68	Average Premier Driver discount over 3-year period
(3)	\$833.22	\$996.06	\$864.12	Average total revenue lost due to forgiveness of accident over 3-year period
(4)	5.0%	8.0%	7.0%	Annual frequency of at-fault accidents
(5)	\$4.17	\$7.97	\$6.05	Average semi-annual revenue loss per private-passenger Auto policy, assuming average annual accident frequency in (4) and 5 years to earn free accident forgiveness = (3) * (4) / 5 / 2
(6)	\$715	\$786	\$634	Average 6-month policy premium
(7)	0.6%	1.0%	1.0%	Average Cost for Accident Forgiveness based on Total Premium = (5) / (6)

ARKANSAS
PERSONAL AUTO MANUAL

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.~~

19. 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. CLASSIFICATIONS (Cont'd)

20. Storage Discount

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

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

The discount amount can be found in the rate pages.

21. Operator Driving Experience

If any rated operator of the auto has been licensed for three years or less, a surcharge may be assigned based on the number of months of driving experience. Determine the number of months of driving experience of the operator and refer to the Operator Driving Experience Chart displayed on the State Rate Pages for the applicable surcharge. For Operator Driving Experience, the period of chargeability shall be the three years immediately preceding the date the operator is added.

SERFF Tracking Number: USAA-127822994 State: Arkansas
 First Filing Company: Garrison Property and Casualty Insurance State Tracking Number:
 Company, ...
 Company Tracking Number: AR1114645
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Personal Auto Rate and Rule Revision
 Project Name/Number: Personal Auto Rate and Rule Revision/

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)
11/14/2011	Rate and Rule	Tier Placement Guidelines	12/21/2011	AR - Garrison Tier Guidelines.pdf
12/06/2011	Supporting Document	APCS-Auto Premium Comparison Survey	01/26/2012	CIC PPA Survey FORM APCS.xls (Superseded) GIC PPA Survey FORM APCS.xls (Superseded) GARR PPA Survey FORM APCS.xls (Superseded)
11/14/2011	Supporting Document	APCS-Auto Premium Comparison Survey	12/06/2011	CIC rate quotes.xls (Superseded) GIC rate quotes.xls (Superseded) Garrison rate quotes.xls (Superseded) CIC rate quotes.pdf (Superseded) GIC rate quotes.pdf (Superseded) Garrison rate quotes.pdf (Superseded)

SERFF Tracking Number: USAA-127822994 *State:* Arkansas
First Filing Company: Garrison Property and Casualty Insurance *State Tracking Number:*
Company, ...
Company Tracking Number: AR1114645
TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: Personal Auto Rate and Rule Revision
Project Name/Number: Personal Auto Rate and Rule Revision/

Attachment "GARR PPA Survey FORM APCS.xls" is not a PDF document and cannot be reproduced here.

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number:	25968
Company Name:	USAA Casualty Insurance Company
Contact Person:	Nick F. Almendarez, CPCU
Telephone No.:	800-531-8722, ext. 8-2844
Email Address:	nick.almendarez@usaa.com
Effective Date:	03/08/2012

Assumptions to Use:

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

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

Telephone: 501-371-2800

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

DISCOUNTS OFFERED:

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

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			\$580	\$657	\$221	\$221	\$547	\$619	\$211	\$210	\$647	\$734	\$241	\$241	\$500	\$564	\$196	\$196	\$678	\$770	\$248	\$248
	Minimum Liability with Comprehensive and Collision			\$934	\$1,081	\$352	\$331	\$874	\$1,011	\$335	\$314	\$967	\$1,116	\$358	\$340	\$815	\$943	\$317	\$297	\$1,041	\$1,204	\$382	\$361
	100/300/50 Liability with Comprehensive and Collision			\$981	\$1,129	\$382	\$363	\$923	\$1,062	\$365	\$346	\$1,038	\$1,191	\$395	\$379	\$859	\$988	\$347	\$328	\$1,108	\$1,275	\$418	\$398
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			\$636	\$721	\$238	\$237	\$601	\$681	\$226	\$225	\$706	\$802	\$258	\$258	\$547	\$619	\$210	\$209	\$747	\$849	\$268	\$267
	Minimum Liability with Comprehensive and Collision			\$1,193	\$1,391	\$437	\$404	\$1,114	\$1,300	\$415	\$383	\$1,208	\$1,403	\$435	\$408	\$1,042	\$1,217	\$394	\$362	\$1,317	\$1,535	\$473	\$438
	100/300/50 Liability with Comprehensive and Collision			\$1,224	\$1,419	\$462	\$431	\$1,148	\$1,333	\$441	\$410	\$1,266	\$1,464	\$468	\$443	\$1,073	\$1,245	\$419	\$389	\$1,369	\$1,587	\$503	\$471
2003 Honda Odyssey "EX"	Minimum Liability			\$518	\$585	\$202	\$201	\$490	\$553	\$193	\$192	\$574	\$650	\$218	\$218	\$447	\$504	\$180	\$179	\$605	\$686	\$226	\$225
	Minimum Liability with Comprehensive and Collision			\$1,014	\$1,182	\$382	\$352	\$947	\$1,105	\$364	\$334	\$1,020	\$1,184	\$378	\$353	\$889	\$1,038	\$347	\$317	\$1,113	\$1,297	\$410	\$379
	100/300/50 Liability with Comprehensive and Collision			\$1,040	\$1,205	\$405	\$377	\$977	\$1,133	\$388	\$360	\$1,068	\$1,233	\$408	\$385	\$916	\$1,061	\$370	\$343	\$1,156	\$1,339	\$438	\$410
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$578	\$655	\$219	\$218	\$548	\$620	\$209	\$208	\$639	\$725	\$237	\$236	\$499	\$564	\$195	\$194	\$682	\$774	\$248	\$246
	Minimum Liability with Comprehensive and Collision			\$1,322	\$1,548	\$478	\$435	\$1,228	\$1,440	\$453	\$411	\$1,312	\$1,529	\$468	\$431	\$1,155	\$1,354	\$431	\$390	\$1,443	\$1,689	\$513	\$469
	100/300/50 Liability with Comprehensive and Collision			\$1,330	\$1,550	\$496	\$456	\$1,242	\$1,448	\$472	\$433	\$1,347	\$1,563	\$494	\$460	\$1,166	\$1,360	\$450	\$412	\$1,470	\$1,711	\$536	\$495
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$538	\$608	\$208	\$207	\$509	\$575	\$198	\$197	\$595	\$675	\$225	\$224	\$464	\$524	\$185	\$184	\$630	\$714	\$233	\$232
	Minimum Liability with Comprehensive and Collision			\$1,275	\$1,495	\$469	\$424	\$1,187	\$1,395	\$446	\$402	\$1,258	\$1,469	\$455	\$418	\$1,119	\$1,316	\$426	\$383	\$1,385	\$1,623	\$501	\$455
	100/300/50 Liability with Comprehensive and Collision			\$1,281	\$1,495	\$486	\$444	\$1,199	\$1,401	\$464	\$423	\$1,290	\$1,498	\$480	\$446	\$1,128	\$1,319	\$443	\$403	\$1,408	\$1,642	\$522	\$480
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$634	\$719	\$236	\$235	\$599	\$679	\$225	\$224	\$698	\$793	\$255	\$255	\$545	\$617	\$209	\$208	\$746	\$848	\$267	\$266
	Minimum Liability with Comprehensive and Collision			\$1,046	\$1,214	\$388	\$363	\$981	\$1,139	\$370	\$345	\$1,070	\$1,237	\$390	\$369	\$914	\$1,061	\$350	\$325	\$1,169	\$1,356	\$422	\$396
	100/300/50 Liability with Comprehensive and Collision			\$1,085	\$1,252	\$415	\$392	\$1,022	\$1,180	\$398	\$374	\$1,134	\$1,305	\$425	\$406	\$951	\$1,098	\$377	\$354	\$1,227	\$1,416	\$455	\$431

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number:	18600
Company Name:	USAA General Indemnity Company
Contact Person:	Nick F. Almendarez, CPCU
Telephone No.:	800-531-8722, ext. 8-2844
Email Address:	nick.almendarez@usaa.com
Effective Date:	03/08/2012

Assumptions to Use:

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

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

Telephone: 501-371-2800

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

DISCOUNTS OFFERED:

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

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			\$455	\$493	\$171	\$170	\$447	\$484	\$168	\$167	\$532	\$577	\$194	\$193	\$409	\$443	\$156	\$156	\$530	\$575	\$193	\$191
	Minimum Liability with Comprehensive and Collision			\$739	\$830	\$283	\$266	\$725	\$815	\$280	\$262	\$816	\$913	\$305	\$289	\$679	\$764	\$266	\$248	\$833	\$935	\$312	\$293
	100/300/50 Liability with Comprehensive and Collision			\$768	\$857	\$299	\$283	\$756	\$846	\$297	\$280	\$862	\$959	\$326	\$311	\$707	\$791	\$282	\$265	\$879	\$981	\$333	\$316
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			\$496	\$538	\$183	\$182	\$488	\$529	\$180	\$179	\$578	\$628	\$208	\$207	\$446	\$483	\$167	\$166	\$579	\$629	\$207	\$206
	Minimum Liability with Comprehensive and Collision			\$942	\$1,069	\$353	\$326	\$924	\$1,052	\$351	\$321	\$1,024	\$1,156	\$376	\$350	\$869	\$990	\$334	\$305	\$1,056	\$1,198	\$389	\$359
	100/300/50 Liability with Comprehensive and Collision			\$959	\$1,082	\$365	\$340	\$944	\$1,068	\$363	\$336	\$1,059	\$1,190	\$393	\$369	\$885	\$1,003	\$345	\$319	\$1,090	\$1,229	\$406	\$378
2003 Honda Odyssey "EX"	Minimum Liability			\$405	\$438	\$155	\$154	\$399	\$431	\$153	\$152	\$471	\$510	\$175	\$174	\$365	\$395	\$143	\$142	\$471	\$510	\$174	\$173
	Minimum Liability with Comprehensive and Collision			\$804	\$914	\$310	\$285	\$790	\$900	\$308	\$281	\$868	\$982	\$327	\$304	\$745	\$851	\$294	\$268	\$898	\$1,019	\$339	\$312
	100/300/50 Liability with Comprehensive and Collision			\$818	\$924	\$320	\$297	\$806	\$913	\$319	\$295	\$896	\$1,008	\$342	\$321	\$759	\$860	\$305	\$281	\$925	\$1,044	\$354	\$329
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$448	\$486	\$168	\$167	\$442	\$479	\$166	\$165	\$521	\$565	\$190	\$189	\$404	\$437	\$154	\$153	\$525	\$570	\$190	\$189
	Minimum Liability with Comprehensive and Collision			\$1,036	\$1,184	\$386	\$352	\$1,013	\$1,162	\$382	\$346	\$1,110	\$1,263	\$406	\$374	\$957	\$1,099	\$365	\$330	\$1,154	\$1,318	\$424	\$387
	100/300/50 Liability with Comprehensive and Collision			\$1,036	\$1,178	\$393	\$361	\$1,017	\$1,159	\$390	\$356	\$1,127	\$1,275	\$418	\$388	\$959	\$1,094	\$372	\$339	\$1,169	\$1,328	\$434	\$400
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$420	\$454	\$159	\$158	\$414	\$447	\$157	\$156	\$488	\$529	\$180	\$179	\$379	\$409	\$147	\$146	\$489	\$530	\$180	\$179
	Minimum Liability with Comprehensive and Collision			\$1,010	\$1,159	\$382	\$346	\$992	\$1,142	\$380	\$341	\$1,076	\$1,228	\$399	\$365	\$939	\$1,084	\$364	\$326	\$1,121	\$1,285	\$418	\$378
	100/300/50 Liability with Comprehensive and Collision			\$1,008	\$1,151	\$388	\$354	\$993	\$1,137	\$387	\$350	\$1,090	\$1,237	\$410	\$378	\$938	\$1,076	\$370	\$334	\$1,132	\$1,291	\$427	\$390
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$491	\$532	\$181	\$180	\$484	\$524	\$178	\$177	\$569	\$618	\$205	\$203	\$442	\$478	\$165	\$164	\$574	\$623	\$205	\$203
	Minimum Liability with Comprehensive and Collision			\$824	\$929	\$312	\$291	\$811	\$916	\$310	\$287	\$901	\$1,011	\$334	\$314	\$759	\$859	\$294	\$272	\$930	\$1,048	\$344	\$321
	100/300/50 Liability with Comprehensive and Collision			\$848	\$950	\$326	\$306	\$837	\$940	\$325	\$304	\$942	\$1,053	\$353	\$335	\$782	\$880	\$308	\$287	\$970	\$1,087	\$364	\$342

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:	Nick F. Almendarez, CPCU
Telephone No.:	800-531-8722, ext. 8-2844
Email Address:	nick.almendarez@usaa.com
Effective Date:	03/08/2012

Assumptions to Use:

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\$250/\$500 Deductible Comp./Coll.	up to 29.5	%

Vehicle	Coverages	Gender	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
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1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability			\$635	\$720	\$240	\$240	\$599	\$678	\$228	\$228	\$708	\$803	\$261	\$261	\$546	\$618	\$213	\$212	\$741	\$842	\$269	\$269
	Minimum Liability with Comprehensive and Collision			\$1,065	\$1,236	\$397	\$371	\$995	\$1,155	\$377	\$352	\$1,095	\$1,266	\$401	\$380	\$928	\$1,078	\$357	\$333	\$1,180	\$1,370	\$430	\$404
	100/300/50 Liability with Comprehensive and Collision			\$1,109	\$1,280	\$427	\$403	\$1,042	\$1,203	\$408	\$384	\$1,165	\$1,341	\$439	\$419	\$971	\$1,121	\$387	\$364	\$1,247	\$1,440	\$466	\$442
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			\$697	\$791	\$258	\$258	\$657	\$745	\$245	\$245	\$773	\$878	\$281	\$280	\$599	\$678	\$228	\$227	\$816	\$929	\$291	\$291
	Minimum Liability with Comprehensive and Collision			\$1,375	\$1,607	\$500	\$459	\$1,282	\$1,501	\$475	\$434	\$1,382	\$1,608	\$494	\$460	\$1,202	\$1,407	\$451	\$411	\$1,510	\$1,765	\$539	\$497
	100/300/50 Liability with Comprehensive and Collision			\$1,400	\$1,628	\$523	\$485	\$1,312	\$1,528	\$499	\$462	\$1,437	\$1,665	\$526	\$495	\$1,227	\$1,429	\$474	\$437	\$1,558	\$1,812	\$568	\$529
2003 Honda Odyssey "EX"	Minimum Liability			\$567	\$641	\$219	\$218	\$535	\$605	\$208	\$208	\$627	\$710	\$237	\$236	\$489	\$551	\$195	\$194	\$661	\$749	\$245	\$244
	Minimum Liability with Comprehensive and Collision			\$1,170	\$1,367	\$436	\$399	\$1,092	\$1,279	\$416	\$379	\$1,168	\$1,359	\$428	\$397	\$1,027	\$1,203	\$396	\$360	\$1,278	\$1,494	\$468	\$429
	100/300/50 Liability with Comprehensive and Collision			\$1,190	\$1,384	\$458	\$424	\$1,117	\$1,300	\$439	\$405	\$1,213	\$1,405	\$458	\$429	\$1,049	\$1,220	\$419	\$385	\$1,317	\$1,531	\$495	\$460
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$633	\$717	\$238	\$237	\$598	\$678	\$227	\$226	\$698	\$793	\$257	\$257	\$545	\$616	\$211	\$210	\$745	\$846	\$268	\$268
	Minimum Liability with Comprehensive and Collision			\$1,537	\$1,805	\$552	\$499	\$1,427	\$1,678	\$523	\$471	\$1,514	\$1,770	\$535	\$491	\$1,344	\$1,581	\$498	\$447	\$1,671	\$1,960	\$590	\$536
	100/300/50 Liability with Comprehensive and Collision			\$1,536	\$1,795	\$567	\$518	\$1,433	\$1,676	\$540	\$491	\$1,543	\$1,795	\$560	\$519	\$1,347	\$1,576	\$514	\$467	\$1,689	\$1,972	\$611	\$561
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$589	\$667	\$225	\$225	\$556	\$629	\$215	\$214	\$651	\$738	\$244	\$243	\$507	\$573	\$200	\$199	\$688	\$781	\$253	\$252
	Minimum Liability with Comprehensive and Collision			\$1,486	\$1,748	\$542	\$488	\$1,384	\$1,632	\$517	\$462	\$1,455	\$1,704	\$523	\$477	\$1,307	\$1,541	\$493	\$440	\$1,607	\$1,890	\$578	\$522
	100/300/50 Liability with Comprehensive and Collision			\$1,483	\$1,736	\$557	\$506	\$1,387	\$1,627	\$532	\$482	\$1,480	\$1,725	\$546	\$503	\$1,307	\$1,533	\$508	\$459	\$1,622	\$1,898	\$597	\$545
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$694	\$788	\$257	\$256	\$656	\$744	\$244	\$243	\$764	\$869	\$277	\$277	\$597	\$676	\$227	\$226	\$816	\$928	\$290	\$289
	Minimum Liability with Comprehensive and Collision			\$1,195	\$1,391	\$440	\$409	\$1,119	\$1,304	\$419	\$388	\$1,214	\$1,407	\$439	\$413	\$1,045	\$1,217	\$397	\$366	\$1,329	\$1,546	\$478	\$446
	100/300/50 Liability with Comprehensive and Collision			\$1,231	\$1,425	\$466	\$438	\$1,159	\$1,342	\$447	\$418	\$1,277	\$1,474	\$474	\$450	\$1,080	\$1,251	\$423	\$395	\$1,386	\$1,604	\$510	\$481