

SERFF Tracking Number: USAA-128388680 State: Arkansas  
First Filing Company: Garrison Property and Casualty Insurance Company, ... State Tracking Number:  
Company Tracking Number: AR1215105  
TOI: 04.0 Homeowners Sub-TOI: 04.0003 Owner Occupied Homeowners  
Product Name: Homeowners Rate Revision  
Project Name/Number: Rate 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: Homeowners Rate Revision SERFF Tr Num: USAA-128388680 State: Arkansas  
TOI: 04.0 Homeowners SERFF Status: Closed-Filed State Tr Num:  
Sub-TOI: 04.0003 Owner Occupied Homeowners Co Tr Num: AR1215105 State Status:  
Homeowners  
Filing Type: Rate Reviewer(s): Becky Harrington  
Authors: Nick Almendarez, Heather Arriola Disposition Date: 06/06/2012  
Date Submitted: 05/23/2012 Disposition Status: Filed  
Effective Date Requested (New): 10/01/2012 Effective Date (New): 10/01/2012  
Effective Date Requested (Renewal): 10/01/2012 Effective Date (Renewal): 10/01/2012

State Filing Description:  
referred to Commissioner 5/30/12

## General Information

Project Name: Rate Revision Status of Filing in Domicile:  
Project Number: Domicile Status Comments:  
Reference Organization: Reference Number:  
Reference Title: Advisory Org. Circular:  
Filing Status Changed: 06/06/2012 Deemer Date:  
State Status Changed: 05/30/2012 Submitted By: Heather Arriola  
Created By: Heather Arriola  
Corresponding Filing Tracking Number:  
Filing Description:  
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) wish to revise Homeowner premiums with an overall effect of 20.0%. The proposed changes include revising the Base Rates, Territory Relativities and Fiberglass Shingle Roof Factors for Owners only effective October 1, 2012.  
State Narrative:

SERFF Tracking Number: USAA-128388680 State: Arkansas  
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 Product Name: Homeowners Rate Revision  
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## Company and Contact

### Filing Contact Information

Heather Arriola, heather.arriola@usaa.com  
 9800 Fredericksburg Rd 210-498-5315 [Phone]  
 San Antonio, TX 78288

### Filing Company Information

Garrison Property and Casualty Insurance CoCode: 21253 State of Domicile: Texas  
 Company

9800 Fredericksburg Road Group Code: 200 Company Type: Stock  
 San Antonio, TX 78284-8496 Group Name: USAA State ID Number:  
 (800) 531-8722 ext. [Phone] FEIN Number: 43-1803614

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

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 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

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 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

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 Fee Explanation: Rate=\$100.00 per filing  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Garrison Property and Casualty Insurance Company	\$100.00	05/23/2012	59385788
United Services Automobile Association	\$0.00	05/23/2012	
USAA Casualty Insurance Company	\$0.00	05/23/2012	
USAA General Indemnity Company	\$0.00	05/23/2012	

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	06/06/2012	06/06/2012

### 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	Becky Harrington	05/30/2012	05/30/2012	Heather Arriola	06/04/2012	06/05/2012
No response necessary	Becky Harrington	05/30/2012	05/30/2012	Heather Arriola	06/05/2012	06/05/2012
Pending Industry Response	Becky Harrington	05/25/2012	05/25/2012	Heather Arriola	05/29/2012	05/29/2012

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 Product Name: Homeowners Rate Revision  
 Project Name/Number: Rate Revision/

## Disposition

Disposition Date: 06/06/2012  
 Effective Date (New): 10/01/2012  
 Effective Date (Renewal): 10/01/2012  
 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	%	15.400%	\$120,879	809	\$784,927	21.200%	7.500%
United Services Automobile Association	%	15.000%	\$1,649,946	12,560	\$10,999,639	23.000%	5.600%
USAA Casualty Insurance Company	%	14.900%	\$820,743	5,250	\$5,508,339	21.300%	5.600%
USAA General Indemnity Company	%	15.200%	\$236,008	2,025	\$1,552,684	21.300%	6.500%

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**Overall Rate Information for Multiple Company Filings**

<b>Overall Percentage Rate Indicated For This Filing</b>	66.700%
<b>Overall Percentage Rate Impact For This Filing</b>	15.000%
<b>Effect of Rate Filing-Written Premium Change For This Program</b>	\$2,827,576
<b>Effect of Rate Filing - Number of Policyholders Affected</b>	20,644

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Form RF-2 Loss Costs Only (not for workers' compensation)		Yes
Supporting Document	H-1 Homeowners Abstract	Filed	Yes
Supporting Document (revised)	HPCS-Homeowners Premium Comparison Survey	Filed	Yes
Supporting Document	HPCS-Homeowners Premium Comparison Survey		Yes
Supporting Document (revised)	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC loss cost data entry document		Yes
Supporting Document (revised)	AR Homeowners Filing Memorandum	Filed	Yes
Supporting Document	AR Homeowners Filing Memorandum		Yes
Supporting Document	AR Homeowners Filing Memorandum		Yes
Supporting Document (revised)	AR Homeowners Actuarial Support	Filed	Yes
Supporting Document	AR Homeowners Actuarial Support		Yes
Rate (revised)	AR HO Rate Pages	Filed	Yes
Rate	AR HO Rate Pages		Yes

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Product Name: Homeowners Rate Revision  
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## Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 05/30/2012

Submitted Date 05/30/2012

Respond By Date

Dear Heather Arriola,

The requested increase amount has been reviewed by the Commissioner.

Please amend the overall amount to 15%.

Provide revised HPCS forms.

Indicate revised effective dates if necessary.

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."

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

Sincerely,

Becky Harrington

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 Company, ...  
 Company Tracking Number: AR1215105  
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 Product Name: Homeowners Rate Revision  
 Project Name/Number: Rate Revision/

## Response Letter

Response Letter Status Submitted to State  
 Response Letter Date 06/04/2012  
 Submitted Date 06/05/2012

Dear Becky Harrington,

### Comments:

### Response 1

Comments: The overall amount has been amended to 15%. We have also provided revised HPCS and RF-1 forms. The revised rate pages have been attached.

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: HPCS-Homeowners Premium Comparison Survey

Comment:

Satisfied -Name: NAIC loss cost data entry document

Comment:

Satisfied -Name: AR Homeowners Filing Memorandum

Comment:

No Form Schedule items changed.

#### Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
AR HO Rate Pages	AR-R-1.1, AR-R-3.1, AR-R-6.1	Replacement	USAA-127209737
<b>Previous Version</b>			
AR HO Rate Pages	AR-R-1.1, AR-R-3.1, AR-R-6.1	Replacement	USAA-127209737

Thank you.



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Product Name: Homeowners Rate Revision  
Project Name/Number: Rate Revision/

## Objection Letter

Objection Letter Status No response necessary  
Objection Letter Date 05/30/2012  
Submitted Date 05/30/2012  
Respond By Date

Dear Heather Arriola,

This will acknowledge receipt of the recent response.

This filing is being referred to the Commissioner for review due to the requested increase amount being greater than 6%. No response is necessary at this time.

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."

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

Sincerely,  
Becky Harrington

*SERFF Tracking Number:* USAA-128388680 *State:* Arkansas  
*First Filing Company:* Garrison Property and Casualty Insurance *State Tracking Number:*  
Company, ...  
*Company Tracking Number:* AR1215105  
*TOI:* 04.0 Homeowners *Sub-TOI:* 04.0003 Owner Occupied Homeowners  
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*Project Name/Number:* Rate Revision/

## Response Letter

Response Letter Status	Submitted to State
Response Letter Date	06/05/2012
Submitted Date	06/05/2012

Dear Becky Harrington,

### Comments:

### Response 1

Comments: Our filing was amended at the Commissioners request.

### Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,  
Heather Arriola, Nick Almendarez

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Company Tracking Number: AR1215105  
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Product Name: Homeowners Rate Revision  
Project Name/Number: Rate Revision/

## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 05/25/2012  
Submitted Date 05/25/2012

Respond By Date

Dear Heather Arriola,

This will acknowledge receipt of the captioned filing.

Objection 1

- AR Homeowners Actuarial Support (Supporting Document)

Comment: Please provide loss ratios by territory.

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."

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

Sincerely,

Becky Harrington

SERFF Tracking Number: USAA-128388680 State: Arkansas  
First Filing Company: Garrison Property and Casualty Insurance State Tracking Number:  
Company, ...  
Company Tracking Number: AR1215105  
TOI: 04.0 Homeowners Sub-TOI: 04.0003 Owner Occupied Homeowners  
Product Name: Homeowners Rate Revision  
Project Name/Number: Rate Revision/

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 05/29/2012  
Submitted Date 05/29/2012

Dear Becky Harrington,

### Comments:

Please see the response below.

### Response 1

Comments: Please refer to Exhibit XII. We have provided loss ratios for the latest 5 accident years including and excluding catastrophes.

#### Related Objection 1

Applies To:

- AR Homeowners Actuarial Support (Supporting Document)

Comment:

Please provide loss ratios by territory.

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: AR Homeowners Filing Memorandum

Comment:

Satisfied -Name: AR Homeowners Actuarial Support

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thank you.

Sincerely,

Heather Arriola, Nick Almendarez

SERFF Tracking Number: USAA-128388680 State: Arkansas  
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**Post Submission Update Request Processed On 06/06/2012**

**Status:** Allowed  
**Created By:** Heather Arriola  
**Processed By:** Becky Harrington  
**Comments:** Reduced from 20% to 15% per Dept request.

**Company Rate Information:**

**Company Name:Garrison Property and Casualty Insurance Company**

Field Name	Requested Change	Prior Value
Overall % Rate Impact	15.400%	20.400%
Written Premium Change for this Program	\$120879	\$160125
Maximum %Change (where required)	21.200%	25.000%
Minimum %Change (where required)	7.500%	10.900%

**Company Name:United Services Automobile Association**

Field Name	Requested Change	Prior Value
Overall % Rate Impact	15.000%	20.000%
Written Premium Change for this Program	\$1649946	\$2199928
Maximum %Change (where required)	23.000%	25.000%
Minimum %Change (where required)	5.600%	8.300%

**Company Name:USAA Casualty Insurance Company**

Field Name	Requested Change	Prior Value
Overall % Rate Impact	14.900%	19.900%
Written Premium Change for this Program	\$820743	\$1096159
Maximum %Change (where required)	21.300%	25.000%
Minimum %Change (where required)	5.600%	8.600%

**Company Name:USAA General Indemnity Company**

Field Name	Requested Change	Prior Value
Overall % Rate Impact	15.200%	20.100%
Written Premium Change for this Program	\$236008	\$312089

<i>SERFF Tracking Number:</i>	<i>USAA-128388680</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Garrison Property and Casualty Insurance Company, ...</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>AR1215105</i>		
<i>TOI:</i>	<i>04.0 Homeowners</i>	<i>Sub-TOI:</i>	<i>04.0003 Owner Occupied Homeowners</i>
<i>Product Name:</i>	<i>Homeowners Rate Revision</i>		
<i>Project Name/Number:</i>	<i>Rate Revision/</i>		
<b>Maximum %Change (where required)</b>	<b>21.300%</b>		<b>25.000%</b>
<b>Minimum %Change (where required)</b>	<b>6.500%</b>		<b>10.000%</b>

**Overall Rate Information:**

<b>Field Name</b>	<b>Requested Change</b>	<b>Prior Value</b>
Overall Percentage Rate Impact For This Filing	15.000%	20.000%

SERFF Tracking Number: USAA-128388680 State: Arkansas  
 First Filing Company: Garrison Property and Casualty Insurance Company, ... State Tracking Number:  
 Company Tracking Number: AR1215105  
 TOI: 04.0 Homeowners Sub-TOI: 04.0003 Owner Occupied Homeowners  
 Product Name: Homeowners Rate Revision  
 Project Name/Number: Rate Revision/

## Rate Information

Rate data applies to filing.

**Filing Method:** File and Use  
**Rate Change Type:** Increase  
**Overall Percentage of Last Rate Revision:** 14.900%  
**Effective Date of Last Rate Revision:** 10/01/2011  
**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	%	15.400%	\$120,879	809	\$784,927	21.200%	7.500%

## 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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 First Filing Company: Garrison Property and Casualty Insurance Company, ... State Tracking Number:  
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United Services Automobile Association	%	15.000%	\$1,649,946	12,560	\$10,999,639	23.000%	5.600%
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**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	%	14.900%	\$820,743	5,250	\$5,508,339	21.300%	5.600%

**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	%	15.200%	\$236,008	2,025	\$1,552,684	21.300%	6.500%

**Overall Rate Information for Multiple Company Filings**

Overall % Rate Indicated: 66.700%

SERFF Tracking Number: USAA-128388680 State: Arkansas  
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**Overall Percentage Rate Impact For This Filing:** 15.000%  
**Effect of Rate Filing - Written Premium Change For This Program:** \$2,827,576  
**Effect of Rate Filing - Number of Policyholders Affected:** 20644

*SERFF Tracking Number:*      *USAA-128388680*                      *State:*                      *Arkansas*  
*First Filing Company:*      *Garrison Property and Casualty Insurance*      *State Tracking Number:*  
    *Company, ...*  
*Company Tracking Number:*      *AR1215105*  
*TOI:*                      *04.0 Homeowners*                      *Sub-TOI:*                      *04.0003 Owner Occupied Homeowners*  
*Product Name:*                      *Homeowners Rate Revision*  
*Project Name/Number:*              *Rate Revision/*

## **Rate/Rule Schedule**

<b>Schedule Item</b>	<b>Exhibit Name:</b>	<b>Rule # or Page</b>	<b>Rate Action</b>	<b>Previous State Filing Attachments</b>
<b>Status:</b>		<b>#:</b>		<b>Number:</b>
Filed 06/06/2012	AR HO Rate Pages	AR-R-1.1, AR-R-3.1, AR-R-6.1	AR-R-1.1, AR-R-3.1, AR-R-6.1	USAA-127209737 AR Homeowners Rate Pages-Revised.pdf

State: **ARKANSAS**  
 Line of Business: **HOMEOWNERS**  
 Effective: **OCTOBER 1, 2012**

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

**BASE RATES AND MINIMUM PREMIUMS**

**BASE RATES**

<u>Form Type</u>	<u>Peril</u>	<u>USAA</u>	<u>USAA-CIC</u>	<u>USAA-GIC</u>	<u>Garrison</u>
Owners	Other Perils	<b>1431.74</b>	<b>1696.63</b>	<b>1696.63</b>	<b>1696.63</b>
	Fire	<b>1455.50</b>	<b>1658.28</b>	<b>1658.28</b>	<b>1658.28</b>
Unit-Owners	Other Perils	331.68	281.75	281.75	281.75
	Fire	37.49	26.84	26.84	26.84

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

**MINIMUM PREMIUMS**

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

State: **ARKANSAS**  
Line of Business: **HOMEOWNERS**  
Effective: **OCTOBER 1, 2012**

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

**TERRITORY FACTORS**

**USAA GROUP  
OWNERS FORMS**

<u>Territory</u>	<u>Other Perils</u>	<u>Fire</u>
58	<b>1.1463</b>	<b>0.8023</b>
59	<b>1.1854</b>	<b>0.9237</b>
60	1.1363	0.9158
61	<b>1.1300</b>	<b>0.9257</b>
62	<b>1.0383</b>	<b>1.1154</b>
63	1.0110	1.0236
64	<b>1.0200</b>	<b>0.9553</b>
65	<b>0.9571</b>	<b>0.9393</b>
66	<b>1.0370</b>	<b>1.0145</b>
67	<b>0.9300</b>	<b>0.9405</b>
68	<b>1.0882</b>	<b>1.2303</b>
69	<b>1.0249</b>	<b>1.1519</b>
70	<b>1.0527</b>	<b>1.1047</b>
71	<b>1.0434</b>	<b>1.0469</b>
72	<b>1.1105</b>	<b>0.8101</b>
73	<b>1.1117</b>	<b>0.8483</b>
74	<b>1.2127</b>	<b>0.9497</b>
75	<b>1.1828</b>	<b>0.9106</b>
76	<b>1.1084</b>	<b>0.9208</b>
77	<b>1.1508</b>	<b>0.9313</b>
78	<b>1.0633</b>	<b>0.7035</b>

State: **ARKANSAS**  
Line of Business: **HOMEOWNERS**  
Effective: **OCTOBER 1, 2012**

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

**ROOF FACTORS**

**USAA GROUP  
OWNERS FORMS**

Roof <u>Type</u>	<u>Code</u>	Other <u>Perils</u>	<u>Fire</u>
Aluminum	AL	0.9908	1.0000
Asbestos	AS	1.0983	1.0000
Cloth	CL	1.0744	1.0000
Concrete Tile	CN	0.8606	0.8456
Composition Shingle	CS	1.0000	1.0000
Clay Tile	CT	0.9078	1.0000
Composition Over Wood	CW	1.0579	1.4699
Fiberglass Shingle	FB	<b>1.0000</b>	<b>1.0000</b>
Fiber Cement	FC	0.9767	0.8456
Resin Formed Shingle	FE	0.9728	0.8456
Foam	FM	1.0698	1.0000
Metal	MT	0.9727	1.0000
None	NA	1.1618	1.4699
Other	OT	1.1618	1.0000
Plastic	PL	1.0713	1.0000
Reinforced Plastic	RP	1.0750	1.0000
Slate	SL	1.0827	0.8456
Tar	TR	0.9360	1.0000
Unknown	UN	1.1618	1.4699
Wood Shake	WS	1.1234	1.4699
No Data	X	1.1618	1.4699

SERFF Tracking Number: USAA-128388680 State: Arkansas  
 First Filing Company: Garrison Property and Casualty Insurance State Tracking Number:  
 Company, ...  
 Company Tracking Number: AR1215105  
 TOI: 04.0 Homeowners Sub-TOI: 04.0003 Owner Occupied Homeowners  
 Product Name: Homeowners Rate Revision  
 Project Name/Number: Rate Revision/

## Supporting Document Schedules

	Item Status:	Status Date:
<b>Bypassed - Item:</b> Form RF-2 Loss Costs Only (not for workers' compensation) <b>Bypass Reason:</b> Not Applicable. This is not a loss cost filing. <b>Comments:</b>		
<b>Satisfied - Item:</b> H-1 Homeowners Abstract <b>Comments:</b> <b>Attachments:</b> USAA H-1.pdf CIC H-1.pdf GIC H-1.pdf Garrison H-1.pdf	Filed	06/06/2012
<b>Satisfied - Item:</b> HPCS-Homeowners Premium Comparison Survey <b>Comments:</b> <b>Attachments:</b> USAA HPCS Revised.xlsx CIC HPCS Revised.XLS GIC HPCS Revised.xlsx Garrison HPCS Revised.XLS USAA HPCS Revised.pdf CIC HPCS Revised.pdf GIC HPCS Revised.pdf Garrison HPCS Revised.pdf	Filed	06/06/2012

SERFF Tracking Number: USAA-128388680 State: Arkansas  
 First Filing Company: Garrison Property and Casualty Insurance State Tracking Number:  
 Company, ...  
 Company Tracking Number: AR1215105  
 TOI: 04.0 Homeowners Sub-TOI: 04.0003 Owner Occupied Homeowners  
 Product Name: Homeowners Rate Revision  
 Project Name/Number: Rate Revision/

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> NAIC loss cost data entry document <b>Comments:</b> <b>Attachments:</b> USAA RF-1 Revised.pdf CIC RF-1 Revised.pdf GIC RF-1 Revised.pdf Garrison RF-1 Revised.pdf	Filed	06/06/2012

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> AR Homeowners Filing Memorandum <b>Comments:</b> <b>Attachment:</b> 5-30-12 AR HO Filing Memorandum.pdf	Filed	06/06/2012

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> AR Homeowners Actuarial Support <b>Comments:</b> <b>Attachments:</b> AR Homeowners Actuarial Support.pdf Exhibit XII.pdf	Filed	06/06/2012

ARKANSAS INSURANCE DEPARTMENT  
FORM H-1 HOMEOWNERS ABSTRACT

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

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

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

---

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

---

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

---

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

---

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

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

---

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

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ARKANSAS INSURANCE DEPARTMENT  
FORM H-1 HOMEOWNERS ABSTRACT

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

Form	Premium Volume
HO-3R Homeowners Special Form	\$965,745
HO-9R Preferred Protection Plan Form	\$10,056,418
HO-6R Unit-Owners Form	\$101,704

8. Do you write homeowner risks which have aluminum, steel or vinyl siding?  
Yes. \_\_\_\_\_
9. Is there a surcharge on risks with wood heat? No. \_\_\_\_\_  
If yes, state surcharge \_\_\_\_\_  
Does the surcharge apply to conventional fire places? No. \_\_\_\_\_  
If yes, state surcharge \_\_\_\_\_

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



\_\_\_\_\_  
Signature

\_\_\_\_\_  
Compliance Advisor

Title

800-531-8722 ext. 85315

\_\_\_\_\_  
Telephone Number

ARKANSAS INSURANCE DEPARTMENT  
FORM H-1 HOMEOWNERS ABSTRACT

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

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

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

---

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

---

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

---

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

---

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

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

---

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

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ARKANSAS INSURANCE DEPARTMENT  
FORM H-1 HOMEOWNERS ABSTRACT

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

Form	Premium Volume
HO-3R Homeowners Special Form	\$371,199
HO-9R Preferred Protection Plan Form	\$5,145,492
HO-6R Unit-Owners Form	\$35,358

8. Do you write homeowner risks which have aluminum, steel or vinyl siding?  
Yes. \_\_\_\_\_
9. Is there a surcharge on risks with wood heat?      No. \_\_\_\_\_  
If yes, state surcharge \_\_\_\_\_  
Does the surcharge apply to conventional fire places?      No. \_\_\_\_\_  
If yes, state surcharge \_\_\_\_\_

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



\_\_\_\_\_  
Signature  
Compliance Advisor

\_\_\_\_\_  
Title

800-531-8722 ext. 85315  
\_\_\_\_\_  
Telephone Number

ARKANSAS INSURANCE DEPARTMENT  
FORM H-1 HOMEOWNERS ABSTRACT

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

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

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

---

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

---

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

---

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

---

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

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

---

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

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ARKANSAS INSURANCE DEPARTMENT  
FORM H-1 HOMEOWNERS ABSTRACT

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

Form	Premium Volume
HO-3R Homeowners Special Form	\$35,605
HO-9R Preferred Protection Plan Form	\$1,517,211
HO-6R Unit-Owners Form	\$878

8. Do you write homeowner risks which have aluminum, steel or vinyl siding?  
Yes. \_\_\_\_\_
9. Is there a surcharge on risks with wood heat? No. \_\_\_\_\_  
If yes, state surcharge \_\_\_\_\_  
Does the surcharge apply to conventional fire places? No. \_\_\_\_\_  
If yes, state surcharge \_\_\_\_\_

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



\_\_\_\_\_  
Signature

\_\_\_\_\_  
Compliance Advisor

Title

800-531-8722 ext. 85315

\_\_\_\_\_  
Telephone Number

ARKANSAS INSURANCE DEPARTMENT  
FORM H-1 HOMEOWNERS ABSTRACT

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

Company Name Garrison P&C Insurance Company  
NAIC No. 21253 Group No. 200

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

---

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

---

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

---

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

---

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

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

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

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ARKANSAS INSURANCE DEPARTMENT  
FORM H-1 HOMEOWNERS ABSTRACT

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

Form	Premium Volume
HO-3R Homeowners Special Form	\$28,849
HO-9R Preferred Protection Plan Form	\$755,847
HO-6R Unit-Owners Form	\$3,777

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

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

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



Signature

Compliance Advisor

Title

800-531-8722 ext. 85315

Telephone Number

NAIC Number: 25941  
 Company Name: United Services Automobile Association  
 Contact Person: Heather Arriola  
 Telephone No.: 800-531-8722, ext. 8-5315  
 Email Address: heather.arriola@usaa.com  
 Effective Date: 10/1/2012

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

Submit to: Arkansas Insurance Department  
 1200 West Third Street  
 Little Rock, AR 72201-1904  
 Telephone: 501-371-2800  
 Email as an attachment to: [insurance.pnc@arkansas.gov](mailto:insurance.pnc@arkansas.gov)  
 You may also attach to a SERFF filing or submit on a cdr disk

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

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

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$1,135.46	\$1,222.45	\$1,109.07	\$1,196.79	\$1,194.46	\$1,292.90	\$1,174.67	\$1,275.18	\$1,120.94	\$1,233.30	\$1,042.00	\$1,118.43	\$1,144.32	\$1,262.75	\$1,158.82	\$1,257.68	\$1,001.16	\$1,102.08
	\$120,000	\$1,255.39	\$1,358.22	\$1,226.94	\$1,330.63	\$1,322.44	\$1,438.82	\$1,301.51	\$1,420.36	\$1,246.31	\$1,379.23	\$1,151.17	\$1,241.50	\$1,273.28	\$1,413.40	\$1,283.87	\$1,400.76	\$1,113.27	\$1,232.65
	\$160,000	\$1,344.20	\$1,455.37	\$1,313.84	\$1,425.96	\$1,416.28	\$1,542.12	\$1,394.02	\$1,522.53	\$1,335.60	\$1,479.33	\$1,232.46	\$1,330.12	\$1,364.67	\$1,516.18	\$1,375.12	\$1,501.51	\$1,193.06	\$1,322.15
6	\$80,000	\$1,192.77	\$1,308.16	\$1,167.67	\$1,284.05	\$1,261.33	\$1,391.98	\$1,243.94	\$1,377.42	\$1,202.65	\$1,352.05	\$1,091.38	\$1,192.70	\$1,231.28	\$1,388.80	\$1,226.88	\$1,358.14	\$1,074.67	\$1,208.87
	\$120,000	\$1,325.06	\$1,461.53	\$1,298.06	\$1,435.73	\$1,403.48	\$1,558.05	\$1,385.37	\$1,543.28	\$1,344.73	\$1,521.55	\$1,211.30	\$1,331.12	\$1,377.94	\$1,564.39	\$1,366.26	\$1,521.56	\$1,201.81	\$1,360.64
	\$160,000	\$1,419.82	\$1,567.39	\$1,391.03	\$1,539.90	\$1,504.22	\$1,671.35	\$1,484.99	\$1,655.76	\$1,442.30	\$1,633.52	\$1,297.74	\$1,427.31	\$1,478.11	\$1,679.74	\$1,464.50	\$1,632.43	\$1,289.04	\$1,460.81
9	\$80,000	\$1,279.25	\$1,435.76	\$1,255.88	\$1,413.80	\$1,361.75	\$1,539.10	\$1,347.80	\$1,529.02	\$1,324.24	\$1,527.34	\$1,166.07	\$1,303.45	\$1,360.51	\$1,574.71	\$1,328.92	\$1,507.14	\$1,184.04	\$1,366.48
	\$120,000	\$1,429.75	\$1,614.98	\$1,404.76	\$1,591.66	\$1,524.79	\$1,734.70	\$1,510.66	\$1,725.19	\$1,490.85	\$1,731.33	\$1,301.87	\$1,464.45	\$1,533.13	\$1,786.76	\$1,489.38	\$1,700.35	\$1,333.23	\$1,549.25
	\$160,000	\$1,533.39	\$1,733.71	\$1,506.77	\$1,708.89	\$1,635.77	\$1,862.79	\$1,620.86	\$1,852.86	\$1,600.65	\$1,860.73	\$1,396.02	\$1,571.83	\$1,646.29	\$1,920.59	\$1,598.00	\$1,826.15	\$1,431.47	\$1,665.09

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

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

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

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

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

<b>HO3 and HO4 only</b>					
Fire Extinguisher	<input type="text" value="0"/>	%	Deadbolt Lock	<input type="text" value="0"/>	%
Burglar Alarm	<input type="text" value="2 to 15"/>	%	Window Locks	<input type="text" value="0"/>	%
Smoke Alarm	<input type="text" value="2 to 15"/>	%	\$1,000 Deductible	<input type="text" value="14 to 17"/>	%
			Other (specify)	<input type="text"/>	%
			Maximum Credit Allowed	<input type="text" value="varies"/>	%

**EARTHQUAKE INSURANCE**

**IMPORTANT, Homeowners insurance does NOT automatically cover losses from earthquakes. Ask your agent about this coverage.**  
 ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS?  (yes or no)  
 WHAT IS YOUR PERCENTAGE DEDUCTIBLE?  %  
 Zone Highest Risk \$   
 Zone Lowest Risk \$   
 Brick \$   
 Frame \$   
 WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?

NAIC Number: 25968  
 Company Name: USAA Casualty Insurance Company  
 Contact Person: Heather Arriola  
 Telephone No.: 800-531-8722, ext. 8-5315  
 Email Address: heather.arriola@usaa.com  
 Effective Date: 10/1/2012

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

**USE THE APPROPRIATE FORM BELOW - IF NOT APPLICABLE,  
 I FAVE RI ANK**

Submit to: Arkansas Insurance Department  
 1200 West Third Street  
 Little Rock, AR 72201-1904  
 Telephone: 501-371-2800  
 Email as an attachment to: [insurance.pnc@arkansas.gov](mailto:insurance.pnc@arkansas.gov)  
 You may also attach to a SERFF filing or submit on a cdr disk

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

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski		
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	
3	\$80,000	#####	\$1,434.66	\$1,304.05	\$1,404.11	\$1,403.97	\$1,516.25	\$1,380.24	\$1,494.90	\$1,315.13	\$1,443.26	\$1,225.91	\$1,313.12	\$1,342.10	\$1,477.16	\$1,361.66	\$1,474.43	\$1,174.52	\$1,289.61	
	\$120,000	#####	\$1,592.96	\$1,441.82	\$1,560.10	\$1,553.50	\$1,686.24	\$1,528.37	\$1,663.93	\$1,461.23	\$1,612.80	\$1,353.63	\$1,456.67	\$1,492.33	\$1,652.11	\$1,507.72	\$1,641.03	\$1,305.17	\$1,441.31	
	\$160,000	#####	\$1,706.73	\$1,543.82	\$1,671.71	\$1,663.59	\$1,807.11	\$1,636.87	\$1,783.45	\$1,565.77	\$1,729.67	\$1,449.10	\$1,560.51	\$1,599.27	\$1,772.04	\$1,614.72	\$1,758.87	\$1,398.58	\$1,545.79	
6	\$80,000	#####	\$1,531.51	\$1,370.02	\$1,404.11	\$1,479.31	\$1,628.31	\$1,458.37	\$1,610.58	\$1,407.49	\$1,577.82	\$1,281.42	\$1,396.99	\$1,440.43	\$1,620.02	\$1,438.41	\$1,588.10	\$1,257.63	\$1,410.63	
	\$120,000	#####	\$1,709.79	\$1,522.02	\$1,679.00	\$1,644.93	\$1,821.18	\$1,623.05	\$1,803.10	\$1,572.58	\$1,774.16	\$1,421.33	\$1,557.99	\$1,610.78	\$1,823.33	\$1,600.72	\$1,777.79	\$1,405.35	\$1,586.42	
	\$160,000	#####	\$1,833.43	\$1,630.87	\$1,800.63	\$1,762.81	\$1,953.40	\$1,739.58	\$1,934.29	\$1,686.49	\$1,904.50	\$1,522.62	\$1,670.38	\$1,727.67	\$1,957.55	\$1,715.63	\$1,907.12	\$1,507.18	\$1,703.00	
9	\$80,000	#####	\$1,675.86	\$1,469.55	\$1,404.11	\$1,592.69	\$1,794.88	\$1,575.68	\$1,782.28	\$1,545.10	\$1,776.61	\$1,365.58	\$1,522.22	\$1,586.74	\$1,830.90	\$1,553.66	\$1,756.84	\$1,381.42	\$1,589.38	
	\$120,000	#####	\$1,672.34	\$1,883.51	\$1,642.51	\$1,855.59	\$1,782.00	\$2,021.30	\$1,764.69	\$2,009.25	\$1,738.05	\$2,012.17	\$1,523.50	\$1,708.86	\$1,786.59	\$2,075.68	\$1,739.89	\$1,980.39	\$1,554.19	\$1,800.42
	\$160,000	#####	\$1,793.36	\$2,021.73	\$1,761.58	\$1,992.01	\$1,911.49	\$2,170.28	\$1,893.20	\$2,157.67	\$1,865.84	\$2,162.30	\$1,633.49	\$1,833.94	\$1,918.21	\$2,230.87	\$1,866.57	\$2,126.66	\$1,668.49	\$1,934.79

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

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

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

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

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

<b>HO3 and HO4 only</b>				<b>EARTHQUAKE INSURANCE</b>			
Fire Extinguisher	<input type="text" value="0"/> %	Deadbolt Lock	<input type="text" value="0"/> %	<b>IMPORTANT, Homeowners insurance does NOT automatically cover losses from earthquakes. Ask your agent about this coverage.</b>			
Burglar Alarm	<input type="text" value="2 to 15"/> %	Window Locks	<input type="text" value="0"/> %	<b>ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS?</b>			
Smoke Alarm	<input type="text" value="2 to 15"/> %	\$1,000 Deductible	<input type="text" value="14 to 17"/> %	<input type="text" value="Yes"/> (yes or no)			
		Other (specify)	<input type="text"/>	WHAT IS YOUR PERCENTAGE DEDUCTIBLE?			
		Maximum Credit	<input type="text" value="varies"/> %	<input type="text" value="10"/> %			
				WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?			
				Zone	Brick	Frame	
				Highest Risk	\$ <input type="text" value="1.99"/>	\$ <input type="text" value="0.35"/>	
				Lowest Risk	\$ <input type="text" value="0.77"/>	\$ <input type="text" value="0.81"/>	

NAIC Number: 18600  
 Company Name: USAA General Indemnity Company  
 Contact Person: Heather Arriola  
 Telephone No.: 800-531-8722, ext. 8-5315  
 Email Address: heather.arriola@usaa.com  
 Effective Date: 10/1/2012

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

Submit to: Arkansas Insurance Department  
 1200 West Third Street  
 Little Rock, AR 72201-1904  
 Telephone: 501-371-2800  
 Email as an attachment to: insurance.pnc@arkansas.gov  
 You may also attach to a SERFF filing or submit on a cdr disk

**USE THE APPROPRIATE FORM BELOW - IF NOT APPLICABLE,  
 I FAVE RI ANK**

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

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$1,335.41	\$1,434.66	\$1,304.05	\$1,404.11	\$1,403.97	\$1,516.25	\$1,380.24	\$1,494.90	\$1,315.13	\$1,443.26	\$1,225.91	\$1,313.12	\$1,342.10	\$1,477.16	\$1,361.66	\$1,474.43	\$1,174.52	\$1,289.61
	\$120,000	\$1,475.66	\$1,592.96	\$1,441.82	\$1,560.10	\$1,553.50	\$1,686.24	\$1,528.37	\$1,663.93	\$1,461.23	\$1,612.80	\$1,353.63	\$1,456.67	\$1,492.33	\$1,652.11	\$1,507.72	\$1,641.03	\$1,305.17	\$1,441.31
	\$160,000	\$1,579.91	\$1,706.73	\$1,543.82	\$1,671.71	\$1,663.59	\$1,807.11	\$1,636.87	\$1,783.45	\$1,565.77	\$1,729.67	\$1,449.10	\$1,560.51	\$1,599.27	\$1,772.04	\$1,614.72	\$1,758.87	\$1,398.58	\$1,545.79
6	\$80,000	\$1,399.92	\$1,531.51	\$1,370.02	\$1,404.11	\$1,479.31	\$1,628.31	\$1,458.37	\$1,610.58	\$1,407.49	\$1,577.82	\$1,281.42	\$1,396.99	\$1,440.43	\$1,620.02	\$1,438.41	\$1,588.10	\$1,257.63	\$1,410.63
	\$120,000	\$1,554.16	\$1,709.79	\$1,522.02	\$1,679.00	\$1,644.93	\$1,821.18	\$1,623.05	\$1,803.10	\$1,572.58	\$1,774.16	\$1,421.33	\$1,557.99	\$1,610.78	\$1,823.33	\$1,600.72	\$1,777.79	\$1,405.35	\$1,586.42
	\$160,000	\$1,665.14	\$1,833.43	\$1,630.87	\$1,800.63	\$1,762.81	\$1,953.40	\$1,739.58	\$1,934.29	\$1,686.49	\$1,904.50	\$1,522.62	\$1,670.38	\$1,727.67	\$1,957.55	\$1,715.63	\$1,907.12	\$1,507.18	\$1,703.00
9	\$80,000	\$1,497.42	\$1,675.86	\$1,469.55	\$1,404.11	\$1,592.69	\$1,794.88	\$1,575.68	\$1,782.28	\$1,545.10	\$1,776.61	\$1,365.58	\$1,522.22	\$1,586.74	\$1,830.90	\$1,553.66	\$1,756.84	\$1,381.42	\$1,589.38
	\$120,000	\$1,672.34	\$1,883.51	\$1,642.51	\$1,855.59	\$1,782.00	\$2,021.30	\$1,764.69	\$2,009.25	\$1,738.05	\$2,012.17	\$1,523.50	\$1,708.86	\$1,786.59	\$2,075.68	\$1,739.89	\$1,980.39	\$1,554.19	\$1,800.42
	\$160,000	\$1,793.36	\$2,021.73	\$1,761.58	\$1,992.01	\$1,911.49	\$2,170.28	\$1,893.20	\$2,157.67	\$1,865.84	\$2,162.30	\$1,633.49	\$1,833.94	\$1,918.21	\$2,230.87	\$1,866.57	\$2,126.66	\$1,668.49	\$1,934.79

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

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

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

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

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

**HO3 and HO4 only**

Fire Extinguisher	0	%	Deadbolt Lock	0	%
Burglar Alarm	2 to 15	%	Window Locks	0	%
Smoke Alarm	2 to 15	%	\$1,000 Deductible	14 to 17	%
			Other (specify)		%
			Maximum Credit	varies	%

**EARTHQUAKE INSURANCE**

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

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS? Yes (yes or no)  
 WHAT IS YOUR PERCENTAGE DEDUCTIBLE? 10 %

WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?	Zone	Brick	Frame
	Highest Risk	\$ 1.99	\$ 0.35
	Lowest Risk	\$ 0.77	\$ 0.81

NAIC Number: 21253  
 Company Name: Garrison Property and Casualty Insurance Company  
 Contact Person: Heather Arriola  
 Telephone No.: 800-531-8722, ext. 8-5315  
 Email Address: heather.arriola@usaa.com  
 Effective Date: 10/1/2012

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

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

Submit to: Arkansas Insurance Department  
 1200 West Third Street  
 Little Rock, AR 72201-1904  
 Telephone: 501-371-2800  
 Email as an attachment to: insurance.pnc@arkansas.gov  
 You may also attach to a SERFF filing or submit on a cdr disk

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

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame																
3	\$80,000	\$ 1,335.41	\$ 1,434.66	\$ 1,304.05	\$ 1,404.11	\$ 1,403.97	\$ 1,516.25	\$ 1,380.24	\$ 1,494.90	\$ 1,315.13	\$ 1,443.26	\$ 1,225.91	\$ 1,313.12	\$ 1,342.10	\$ 1,477.16	\$ 1,361.66	\$ 1,474.43	\$ 1,174.52	\$ 1,289.61
	\$120,000	\$ 1,475.66	\$ 1,592.96	\$ 1,441.82	\$ 1,560.10	\$ 1,553.50	\$ 1,686.24	\$ 1,528.37	\$ 1,663.93	\$ 1,461.23	\$ 1,612.80	\$ 1,353.63	\$ 1,456.67	\$ 1,492.33	\$ 1,652.11	\$ 1,507.72	\$ 1,641.03	\$ 1,305.17	\$ 1,441.31
	\$160,000	\$ 1,579.91	\$ 1,706.73	\$ 1,543.82	\$ 1,671.71	\$ 1,663.59	\$ 1,807.11	\$ 1,636.87	\$ 1,783.45	\$ 1,565.77	\$ 1,729.67	\$ 1,449.10	\$ 1,560.51	\$ 1,599.27	\$ 1,772.04	\$ 1,614.72	\$ 1,758.87	\$ 1,398.58	\$ 1,545.79
6	\$80,000	\$ 1,399.92	\$ 1,531.51	\$ 1,370.02	\$ 1,404.11	\$ 1,479.31	\$ 1,628.31	\$ 1,458.37	\$ 1,610.58	\$ 1,407.49	\$ 1,577.82	\$ 1,281.42	\$ 1,396.99	\$ 1,440.43	\$ 1,620.02	\$ 1,438.41	\$ 1,588.10	\$ 1,257.63	\$ 1,410.63
	\$120,000	\$ 1,554.16	\$ 1,709.79	\$ 1,522.02	\$ 1,679.00	\$ 1,644.93	\$ 1,821.18	\$ 1,623.05	\$ 1,803.10	\$ 1,572.58	\$ 1,774.16	\$ 1,421.33	\$ 1,557.99	\$ 1,610.78	\$ 1,823.33	\$ 1,600.72	\$ 1,777.79	\$ 1,405.35	\$ 1,586.42
	\$160,000	\$ 1,665.14	\$ 1,833.43	\$ 1,630.87	\$ 1,800.63	\$ 1,762.81	\$ 1,953.40	\$ 1,739.58	\$ 1,934.29	\$ 1,686.49	\$ 1,904.50	\$ 1,522.62	\$ 1,670.38	\$ 1,727.67	\$ 1,957.55	\$ 1,715.63	\$ 1,907.12	\$ 1,507.18	\$ 1,703.00
9	\$80,000	\$ 1,497.42	\$ 1,675.86	\$ 1,469.55	\$ 1,404.11	\$ 1,592.69	\$ 1,794.88	\$ 1,575.68	\$ 1,782.28	\$ 1,545.10	\$ 1,776.61	\$ 1,365.58	\$ 1,522.22	\$ 1,586.74	\$ 1,830.90	\$ 1,553.66	\$ 1,756.84	\$ 1,381.42	\$ 1,589.38
	\$120,000	\$ 1,672.34	\$ 1,883.51	\$ 1,642.51	\$ 1,855.59	\$ 1,782.00	\$ 2,021.30	\$ 1,764.69	\$ 2,009.25	\$ 1,738.05	\$ 2,012.17	\$ 1,523.50	\$ 1,708.86	\$ 1,786.59	\$ 2,075.68	\$ 1,739.89	\$ 1,980.39	\$ 1,554.19	\$ 1,800.42
	\$160,000	\$ 1,793.36	\$ 2,021.73	\$ 1,761.58	\$ 1,992.01	\$ 1,911.49	\$ 2,170.28	\$ 1,893.20	\$ 2,157.67	\$ 1,865.84	\$ 2,162.30	\$ 1,633.49	\$ 1,833.94	\$ 1,918.21	\$ 2,230.87	\$ 1,866.57	\$ 2,126.66	\$ 1,668.49	\$ 1,934.79

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

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

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

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

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

**HO3 and HO4 only**

Fire Extinguisher	0 %	Deadbolt Lock	0 %
Burglar Alarm	2 to 15 %	Window Locks	0 %
Smoke Alarm	2 to 15 %	\$1,000 Deductible	14 to 17 %
		Other (specify)	
		Maximum Credit Allowed	varies %

**EARTHQUAKE INSURANCE**

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

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS?	Yes (yes or no)	
WHAT IS YOUR PERCENTAGE DEDUCTIBLE?	10 %	
WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?		
Zone	Brick	Frame
Highest Risk	\$ 1.99	\$ 0.35
Lowest Risk	\$ 0.77	\$ 0.81

**NAIC LOSS COST DATA ENTRY DOCUMENT**

1.	This filing transmittal is part of Company Tracking #	<b>AR1215105</b>
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	<b>N/A</b>
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Company Name		Company NAIC Number	
3.	<b>A. United Services Automobile Association</b>	<b>B.</b>	<b>200-25941</b>

Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)	
4.	<b>A. 04.0 Homeowners</b>	<b>B.</b>	<b>04.0003 Owner Occupied Homeowners</b>

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
<b>Owners</b>	<b>66.7%</b>	<b>15.0%</b>					
<b>Condos</b>	<b>N/A</b>	<b>N/A</b>					
<b>TOTAL OVERALL EFFECT</b>	<b>66.7%</b>	<b>15.0%</b>					

5 Year History		Rate Change History					
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
<b>2007</b>	<b>10,838</b>	<b>-18.3%</b>	<b>4-15-07</b>	<b>10,337</b>	<b>6,070</b>	<b>59%</b>	<b>49%</b>
<b>2007</b>	<b>10,838</b>	<b>-18.8%</b>	<b>10-31-07</b>	<b>10,337</b>	<b>6,070</b>	<b>59%</b>	<b>49%</b>
<b>2008</b>	<b>11,527</b>	<b>9.2%</b>	<b>11-30-08</b>	<b>8,687</b>	<b>15,857</b>	<b>183%</b>	<b>71%</b>
<b>2009</b>	<b>12,085</b>	<b>0.0%</b>	<b>11-14-09</b>	<b>8,687</b>	<b>15,476</b>	<b>183%</b>	<b>58%</b>
<b>2010</b>	<b>12,496</b>	<b>0.0%</b>	<b>5-30-10</b>	<b>9,313</b>	<b>10,094</b>	<b>108%</b>	<b>60%</b>
<b>2010</b>	<b>12,496</b>	<b>0.0%</b>	<b>7-17-10</b>	<b>9,313</b>	<b>10,094</b>	<b>108%</b>	<b>60%</b>
<b>2010</b>	<b>12,496</b>	<b>9.9%</b>	<b>10-1-10</b>	<b>9,313</b>	<b>10,094</b>	<b>108%</b>	<b>60%</b>
<b>2011</b>	<b>12,829</b>	<b>0.0%</b>	<b>1-30-11</b>	<b>11,597</b>	<b>21,026</b>	<b>197%</b>	<b>85%</b>
<b>2011</b>	<b>12,829</b>	<b>14.8%</b>	<b>10-1-11</b>	<b>11,597</b>	<b>21,026</b>	<b>197%</b>	<b>85%</b>

Expense Constants	Selected Provisions
A. Total Production Expense	<b>12.7%</b>
B. General Expense	<b>1.6%</b>
C. Taxes	<b>2.4%</b>
D. Underwriting Profit & Contingencies	<b>15.0%</b>
E. Licenses & Fees	<b>0.4%</b>
F. Total	<b>32.1%</b>

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)  
 9. 23.0% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable):  
 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 #	<b>AR1215105</b>
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	<b>N/A</b>
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Company Name		Company NAIC Number	
3.	<b>A. USAA Casualty Insurance Company</b>	<b>B.</b>	<b>200-25968</b>

Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)	
4.	<b>A. 04.0 Homeowners</b>	<b>B.</b>	<b>04.0003 Owner Occupied Homeowners</b>

5.			FOR LOSS COSTS ONLY				
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
<b>Owners</b>	<b>66.7%</b>	<b>14.9%</b>					
<b>Condos</b>	<b>N/A</b>	<b>N/A</b>					
<b>TOTAL OVERALL EFFECT</b>	<b>66.7%</b>	<b>14.9%</b>					

6.		5 Year History	Rate Change History					
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio	
<b>2007</b>	<b>4,203</b>	<b>-20.1%</b>	<b>4-15-07</b>	<b>3,764</b>	<b>1,596</b>	<b>42%</b>	<b>49%</b>	
<b>2007</b>	<b>4,203</b>	<b>0.0%</b>	<b>12-31-07</b>	<b>3,764</b>	<b>1,596</b>	<b>42%</b>	<b>49%</b>	
<b>2008</b>	<b>4,532</b>	<b>12.6%</b>	<b>11-30-08</b>	<b>3,474</b>	<b>5,187</b>	<b>149%</b>	<b>60%</b>	
<b>2009</b>	<b>4,849</b>	<b>0.0%</b>	<b>11-14-09</b>	<b>3,839</b>	<b>6,352</b>	<b>165%</b>	<b>52%</b>	
<b>2010</b>	<b>5,176</b>	<b>0.0%</b>	<b>5-30-10</b>	<b>4,458</b>	<b>4,373</b>	<b>98%</b>	<b>59%</b>	
<b>2010</b>	<b>5,176</b>	<b>0.0%</b>	<b>7-17-10</b>	<b>4,458</b>	<b>4,373</b>	<b>98%</b>	<b>59%</b>	
<b>2010</b>	<b>5,176</b>	<b>11.6%</b>	<b>10-1-10</b>	<b>4,458</b>	<b>4,373</b>	<b>98%</b>	<b>59%</b>	
<b>2011</b>	<b>5,394</b>	<b>0.0%</b>	<b>1-30-11</b>	<b>5,285</b>	<b>10,250</b>	<b>194%</b>	<b>75%</b>	
<b>2011</b>	<b>5,394</b>	<b>15.0%</b>	<b>10-1-11</b>	<b>5,285</b>	<b>10,250</b>	<b>194%</b>	<b>75%</b>	

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	<b>12.7%</b>
B. General Expense	<b>1.6%</b>
C. Taxes	<b>2.4%</b>
D. Underwriting Profit & Contingencies	<b>15.0%</b>
E. Licenses & Fees	<b>0.4%</b>
F. Total	<b>32.1%</b>

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)  
 9. 21.3% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable):  
 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 #	<b>AR1215105</b>
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	<b>N/A</b>
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Company Name		Company NAIC Number	
3.	<b>A. USAA General Indemnity Company</b>	<b>B.</b>	<b>200-18600</b>

Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)	
4.	<b>A. 04.0 Homeowners</b>	<b>B.</b>	<b>04.0003 Owner Occupied Homeowners</b>

5.			FOR LOSS COSTS ONLY				
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
<b>Owners</b>	<b>66.7%</b>	<b>15.2%</b>					
<b>Condos</b>	<b>N/A</b>	<b>N/A</b>					
<b>TOTAL OVERALL EFFECT</b>	<b>66.7%</b>	<b>15.2%</b>					

6.		5 Year History	Rate Change History					
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio	
<b>2008</b>	<b>240</b>	<b>11.6%</b>	<b>11-30-08</b>	<b>112</b>	<b>93</b>	<b>83%</b>	<b>137%</b>	
<b>2009</b>	<b>458</b>	<b>0.0%</b>	<b>11-14-09</b>	<b>266</b>	<b>222</b>	<b>83%</b>	<b>72%</b>	
<b>2010</b>	<b>1,028</b>	<b>0.0%</b>	<b>5-30-10</b>	<b>591</b>	<b>757</b>	<b>128%</b>	<b>89%</b>	
<b>2010</b>	<b>1,028</b>	<b>-11.0%</b>	<b>7-17-10</b>	<b>591</b>	<b>757</b>	<b>128%</b>	<b>89%</b>	
<b>2010</b>	<b>1,028</b>	<b>1.8%</b>	<b>10-1-10</b>	<b>591</b>	<b>757</b>	<b>128%</b>	<b>89%</b>	
<b>2011</b>	<b>2,276</b>	<b>0.0%</b>	<b>1-30-11</b>	<b>1,290</b>	<b>1,753</b>	<b>136%</b>	<b>122%</b>	
<b>2011</b>	<b>2,276</b>	<b>14.7%</b>	<b>10-1-11</b>	<b>1,290</b>	<b>1,753</b>	<b>136%</b>	<b>122%</b>	

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	<b>12.7%</b>
G. General Expense	<b>1.6%</b>
C. Taxes	<b>2.4%</b>
D, Underwriting Profit & Contingencies	<b>15.0%</b>
E. Licenses & Fees	<b>0.4%</b>
F. Total	<b>32.1%</b>

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)  
 9. 21.3% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable):  
 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 #	AR1215105
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	N/A
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Company Name		Company NAIC Number		
3.	A.	<b>Garrison Property And Casualty Insurance Company</b>	B.	<b>200-21253</b>

Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)		
4.	A.	<b>04.0 Homeowners</b>	B.	<b>04.0003 Owner Occupied Homeowners</b>

5.			FOR LOSS COSTS ONLY				
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
<b>Owners</b>	<b>66.7%</b>	<b>15.4%</b>					
<b>Condos</b>	<b>N/A</b>	<b>N/A</b>					
TOTAL OVERALL EFFECT	<b>66.7%</b>	<b>15.4%</b>					

6.		5 Year History		Rate Change History			
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2008	338	8.4%	11-30-08	224	678	303%	88%
2009	472	0.0%	11-14-09	341	888	260%	68%
2010	648	0.0%	5-30-10	502	990	197%	81%
2010	648	0.0%	7-17-10	502	990	197%	81%
2010	648	-0.5%	10-1-10	502	990	197%	81%
2011	831	0.0%	1-30-11	709	797	112%	88%
2011	831	14.8%	10-1-11	709	797	112%	88%

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	<b>12.7%</b>
B. General Expense	<b>1.6%</b>
C. Taxes	<b>2.4%</b>
D. Underwriting Profit & Contingencies	<b>15.0%</b>
E. License & Fees	<b>0.4%</b>
F. TOTAL	<b>32.1%</b>

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)
9. 21.2% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable):
10. N/A Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable):

USAA Group  
*Arkansas*  
Homeowners Filing Memorandum

USAA Group (USAA, USAA-CIC, USAA-GIC, and Garrison) wishes to revise Homeowners premiums with an overall effect of 15.0%. The effects by form apply as follows:

USAA Owners Forms	15.0%
USAA-CIC Owners Forms	14.9%
USAA-GIC Owners Forms	15.2%
Garrison Owners Forms	15.4%
USAA Group Owners Forms Combined	15.0%

The proposed changes include revising the Base Rates, Territory Relativities and Fiberglass Shingle Roof Factors for Owners only. Maximum and Minimum first renewal capped effects at the member level are provided on the Rate/Rule Filing Schedule.

The attached exhibits support these revisions.

An effective date of October 1, 2012 for these revisions will apply to all policies. Details of these revisions are attached.

USAA Group  
*Arkansas*  
Homeowners Filing Memorandum  
Table of Contents

*Attachments in support of this filing:*

Explanatory Memorandum

Exhibit I	Indicated Rate Change
Exhibit II	Premium Trend
Exhibit III	Large Loss Adjustment
Exhibit IV	Loss Development
Exhibit V	Loss Trend
Exhibit VI	Loss Adjustment Expense (LAE)
Exhibit VII	Non-Hurricane Catastrophe Ratio
Exhibit VIII	Expenses
Exhibit IX	Underwriting Profit Provision
Exhibit X	Proposed Territory Relativities
Exhibit XI	Proposed Roof Factors
Exhibit XII	Loss Ratios by Territory

USAA Group  
Arkansas  
Indicated Rate Change  
Owners Forms  
As of 12/31/2011

Accident Year Ending (1)	Earned Premium at Present Rates (2)	Premium Trend Factor <sup>A</sup> (3)	Prospective Earned Premium at Present Rates (4) = (2) * (3)	Smoothed Developed Incurred Losses Excluding Catastrophes <sup>B</sup> (5)	Loss Trend Factor <sup>C</sup> (6)	LAE Factor <sup>D</sup> (7)	Prospective Incurred Losses and LAE Excluding Catastrophes (8) = (5) * (6) * (7)	Prospective Loss and LAE Ratio Excluding Catastrophes (9) = (8) / (4)	Weight (10)
09/30/2007	\$13,391,332	1.143	\$15,306,292	\$6,368,021	1.809	1.163	\$13,397,469	0.875	0.100
09/30/2008	\$15,149,651	1.120	16,967,609	8,473,306	1.626	1.163	16,023,344	0.944	0.150
09/30/2009	\$17,193,402	1.064	18,293,780	17,303,064	1.460	1.163	29,380,257	1.606	0.200
09/30/2010	\$19,140,147	1.030	19,714,351	12,688,427	1.312	1.163	19,360,712	0.982	0.250
09/30/2011	\$21,009,355	1.025	21,534,589	13,432,425	1.179	1.163	18,418,232	0.855	0.300
Five Year Weighted Loss and LAE Ratio Excluding Catastrophes =									1.052
Catastrophe Loss and LAE Ratio <sup>E</sup> =									0.178
Trended Fixed Expense Ratio <sup>F</sup> =									0.147
Variable Permissible Loss and LAE Ratio <sup>G</sup> =									0.826
Indicated Rate Level Change = $(1.052 + 0.178 + 0.147) / 0.826 - 1$									66.7%
Proposed Rate Level Change =									20.0%

<sup>A</sup> Developed in Exhibit II

<sup>B</sup> Developed in Exhibit III

<sup>C</sup> Developed in Exhibit V, Page 2 of 2

<sup>D</sup> Developed in Exhibit VI

<sup>E</sup> Developed in Exhibit VII

<sup>F</sup> Developed in Exhibit VIII, Page 2 of 2

<sup>G</sup> Developed in Exhibit VIII, Page 1 of 2

USAA Group  
Arkansas  
Premium Trend  
Owners Forms

Year Ending Quarter	Average Earned Premium at Present Rates	Annual Change	Current Amount Factors	<u>Trended Amount Factor:</u>					
(1)	(2)	(3)	1077.46 / (2)	Least Squares Results					
				Exponential Fits	20 pt	16 pt	12 pt	8 pt	4 pt
2006/4	940.54		1.146	Annualized Change:	3.3%	3.4%	2.9%	1.0%	0.6%
2007/1	950.27		1.134	R-squared Value:	0.957	0.924	0.828	0.770	0.972
2007/2	960.53		1.122						
2007/3	966.39		1.115						
2007/4	970.05	3.1%	1.111	Selected Annual Trend Factor:	1.010				
2008/1	973.78	2.5%	1.106						
2008/2	978.16	1.8%	1.102						
2008/3	985.73	2.0%	1.093						
2008/4	995.58	2.6%	1.082						
2009/1	1,006.49	3.4%	1.071						
2009/2	1,019.64	4.2%	1.057						
2009/3	1,037.87	5.3%	1.038						
2009/4	1,054.51	5.9%	1.022						
2010/1	1,065.24	5.8%	1.011						
2010/2	1,071.00	5.0%	1.006						
2010/3	1,071.92	3.3%	1.005						
2010/4	1,072.63	1.7%	1.005						
2011/1	1,073.77	0.8%	1.003						
2011/2	1,075.14	0.4%	1.002						
2011/3	1,077.46	0.5%	1.000						

  

<u>Calendar Year Ending</u>	Current Amount Factors	Trended Amount Selection	Trended Amount Period <sup>A</sup>	Trended Amount Factors	Premium Trend Factors
	(1)	(2)	(3)	(4) = (2) ^ (3)	(5) = (1) * (4)
09/30/2007	1.115	1.010	2.507	1.025	1.143
09/30/2008	1.093	1.010	2.507	1.025	1.120
09/30/2009	1.038	1.010	2.507	1.025	1.064
09/30/2010	1.005	1.010	2.507	1.025	1.030
09/30/2011	1.000	1.010	2.507	1.025	1.025

<sup>A</sup> From the average earned date in the most recent accident year, 03/31/2011, to the average earned date in the effective period, 10/01/2013

USAA Group  
Arkansas  
Calculation of Large Loss Adjustment  
Owners Forms  
As of 12/31/2011

Exhibit III

Accident Year Ending (1)	Average Amount of Insurance (2)	Cutoff 25% of (2) (3)	Incurred Losses Excluding Catastrophes (4)	Loss Development Factors <sup>A</sup> (5)	Developed Incurred Losses Excluding Catastrophes (6) = (4) * (5)	Number of Excess Losses (7)	Large Losses (8)	Excess Losses (9) = (8) - (7) * (3)	Normal Losses (10) = (6) - (9)	Excess Ratio (11) = (9) / (10)	Smoothed Developed Incurred Losses Ex Cats <sup>C</sup> (12)
09/30/2002	\$146,396	\$36,599	\$3,006,001	1.0000	\$3,006,001	7	\$902,168	\$645,975	\$2,360,026	0.274	\$3,219,075
09/30/2003	165,301	41,325	4,404,961	1.0000	4,404,961	8	1,659,806	1,329,206	3,075,755	0.432	4,195,330
09/30/2004	182,336	45,584	2,895,698	1.0000	2,895,698	7	1,058,466	739,378	2,156,320	0.343	2,941,220
09/30/2005	195,863	48,966	4,299,984	1.0000	4,299,984	9	1,605,946	1,165,252	3,134,732	0.372	4,275,774
09/30/2006	206,887	51,722	5,707,784	1.0000	5,707,784	14	2,173,811	1,449,703	4,258,081	0.340	5,808,022
09/30/2007	221,510	55,378	7,195,581	1.0000	7,195,581	12	3,191,480	2,526,944	4,668,637	0.541	6,368,021
09/30/2008	225,959	56,490	7,483,971	1.0000	7,483,971	11	1,893,260	1,271,870	6,212,101	0.205	8,473,306
09/30/2009	240,054	60,014	15,813,133	1.0017	15,840,015	18	4,234,736	3,154,484	12,685,531	0.249	17,303,064
09/30/2010	244,297	61,074	13,367,029	1.0057	13,443,221	20	5,362,335	4,140,855	9,302,366	0.445	12,688,427
09/30/2011	247,347	61,837	14,173,480	1.0165	14,407,342	28	6,290,959	4,559,523	9,847,819	0.463	13,432,425
								\$20,983,190	\$57,701,368		

Weighted Average Excess Ratio <sup>B</sup> = 0.364

Weighted Average Excess Factor = 1.364

<sup>A</sup> Developed in Exhibit IV

<sup>B</sup> Weighted Average Excess Ratio = Sum of Column (9) / Sum of Column (10)

<sup>C</sup> (12) = (10) \* Weighted Average Excess Factor

USAA Group  
Arkansas  
Loss Development  
Incurred Losses Excluding Catastrophes  
*Owners Forms*

Accident Year Ending	15 months	27 months	39 months	51 months
09/30/2004			2,938,514	2,928,589
09/30/2005		4,238,856	4,240,883	4,424,133
09/30/2006	5,553,927	5,823,414	5,766,772	5,706,279
09/30/2007	7,353,107	7,181,668	7,279,547	7,320,581
09/30/2008	7,186,590	7,386,771	7,461,360	7,483,971
09/30/2009	15,901,414	15,791,713	15,813,133	
09/30/2010	13,218,950	13,367,029		
09/30/2011	14,173,480			

Age-to-Age Factors

Accident Year Ending	15 to 27 Months	27 to 39 Months	39 to 51 Months
09/30/2004			0.9966
09/30/2005		1.0005	1.0432
09/30/2006	1.0485	0.9903	0.9895
09/30/2007	0.9767	1.0136	1.0056
09/30/2008	1.0279	1.0101	1.0030
09/30/2009	0.9931	1.0014	
09/30/2010	1.0112		
Latest 3-year Average	1.0107	1.0084	0.9994
Latest 4-year Average	1.0022	1.0039	1.0103
Latest 5-year Average	1.0115	1.0032	1.0076
Latest 3-out-of-5-year Average	1.0107	1.0040	1.0017
Selected Age-to-Age Factors	1.0107	1.0040	1.0017

Cumulative Factors

	15 to 51 Months	27 to 51 Months	39 to 51 Months
Selected Cumulative Factors	1.0165	1.0057	1.0017

USAA Group  
Arkansas  
Paid Losses Excluding Catastrophes  
Owners Forms

Year Ending Quarter	Calendar Year Paid Frequency				Calendar Year Paid Severity				Calendar Year Paid Pure Premium			
	Series 1 <sup>A</sup>	Annual Change	Series 2 <sup>B</sup>	Annual Change	Series 1 <sup>A</sup>	Annual Change	Series 2 <sup>B</sup>	Annual Change	Series 1 <sup>A</sup>	Annual Change	Series 2 <sup>B</sup>	Annual Change
2007/1	0.0768		0.0557		5,666		6,059		435.15		337.49	
2007/2	0.0785		0.0569		6,256		6,180		491.10		351.64	
2007/3	0.0795		0.0585		6,752		6,428		536.78		376.04	
2007/4	0.0745		0.0591		6,951		6,519		517.85		385.27	
2008/1	0.0762	-0.8%	0.0589	5.7%	6,692	18.1%	6,737	11.2%	509.93	17.2%	396.81	17.6%
2008/2	0.0810	3.2%	0.0598	5.1%	6,088	-2.7%	6,781	9.7%	493.13	0.4%	405.50	15.3%
2008/3	0.0789	-0.8%	0.0600	2.6%	5,864	-13.2%	6,927	7.8%	462.67	-13.8%	415.62	10.5%
2008/4	0.0791	6.2%	0.0595	0.7%	6,365	-8.4%	7,066	8.4%	503.47	-2.8%	420.43	9.1%
2009/1	0.0841	10.4%	0.0610	3.6%	6,305	-5.8%	7,209	7.0%	530.25	4.0%	439.75	10.8%
2009/2	0.0775	-4.3%	0.0618	3.3%	7,546	23.9%	7,267	7.2%	584.82	18.6%	449.10	10.8%
2009/3	0.0981	24.3%	0.0621	3.5%	8,744	49.1%	7,265	4.9%	857.79	85.4%	451.16	8.6%
2009/4	0.1145	44.8%	0.0634	6.6%	8,155	28.1%	7,285	3.1%	933.75	85.5%	461.87	9.9%
2010/1	0.1188	41.3%	0.0635	4.1%	8,180	29.7%	7,095	-1.6%	971.78	83.3%	450.53	2.5%
2010/2	0.1288	66.2%	0.0630	1.9%	8,519	12.9%	7,196	-1.0%	1097.25	87.6%	453.35	0.9%
2010/3	0.1180	20.3%	0.0652	5.0%	6,950	-20.5%	7,222	-0.6%	820.10	-4.4%	470.87	4.4%
2010/4	0.1067	-6.8%	0.0677	6.8%	6,895	-15.5%	7,147	-1.9%	735.70	-21.2%	483.85	4.8%
2011/1	0.0950	-20.0%	0.0686	8.0%	8,092	-1.1%	7,437	4.8%	768.74	-20.9%	510.18	13.2%
2011/2	0.0937	-27.3%	0.0713	13.2%	7,239	-15.0%	7,394	2.8%	678.29	-38.2%	527.19	16.3%
2011/3	0.0850	-28.0%	0.0715	9.7%	8,359	20.3%	7,512	4.0%	710.52	-13.4%	537.11	14.1%
2011/4	0.0850	-20.3%	0.0711	5.0%	8,625	25.1%	7,637	6.9%	733.13	-0.3%	542.99	12.2%
Exponential Fits	R-squared Value	Annualized Change	R-squared Value	Annualized Change	R-squared Value	Annualized Change	R-squared Value	Annualized Change	R-squared Value	Annualized Change	R-squared Value	Annualized Change
20-point fit	0.296	7.0%	0.930	5.1%	0.504	6.9%	0.834	4.0%	0.433	14.4%	0.965	9.3%
16-point fit	0.148	6.3%	0.925	5.7%	0.408	7.7%	0.761	2.5%	0.275	14.5%	0.939	8.3%
12-point fit	0.006	-1.0%	0.925	6.6%	0.069	3.3%	0.481	1.7%	0.001	2.2%	0.882	8.4%
8-point fit	0.892	-22.0%	0.917	8.5%	0.032	2.7%	0.870	4.1%	0.638	-19.9%	0.973	12.9%
4-point fit	0.848	-15.8%	0.534	4.5%	0.342	14.3%	0.758	3.9%	0.064	-3.8%	0.949	8.6%

<sup>A</sup> Series 1 is based on USAA Group Arkansas data

<sup>B</sup> Series 2 is based on USAA Group CW EXC CA, FL, & TX data

USAA Group  
Arkansas  
Credibility Weighted Loss Trend  
Owners Forms

	Series 1 Frequency <sup>A</sup>	Series 2 Frequency <sup>B</sup>	Cred-Weighted Frequency <sup>C</sup>	Series 1 Severity <sup>A</sup>	Series 2 Severity <sup>B</sup>	Cred-Weighted Severity <sup>C</sup>	Cred-Weighted Pure Premium
Current Cost Selection	1.070	1.060	1.064	1.070	1.030	1.046	1.113
Trended Cost Selection	1.000	1.050	1.030	1.020	1.040	1.032	1.063

Accident Year Ending	Loss Trend Factor						
	Current Cost Selection (1)	Current Cost Period <sup>D</sup> (2)	Current Cost Factor (3) = (1) ^ (2)	Trended Cost Selection (4)	Trended Cost Period <sup>E</sup> (5)	Trended Cost Factor (6) = (4) ^ (5)	Loss Trend Factor (7) = (3) * (6)
09/30/2007	1.113	4.249	1.576	1.063	2.258	1.148	1.809
09/30/2008	1.113	3.249	1.416	1.063	2.258	1.148	1.626
09/30/2009	1.113	2.249	1.272	1.063	2.258	1.148	1.460
09/30/2010	1.113	1.249	1.143	1.063	2.258	1.148	1.312
09/30/2011	1.113	0.249	1.027	1.063	2.258	1.148	1.179

<sup>A</sup> Series 1 is based on USAA Group Arkansas data

<sup>B</sup> Series 2 is based on USAA Group CW EXC CA, FL, & TX data

<sup>C</sup> USAA Group in Arkansas is 40.0% credible based on 1,699 claims; used the Square Root method with a full credibility standard of 10,623 claims.

<sup>D</sup> From the average date of loss in the respective accident year to 06/30/2011

<sup>E</sup> From 06/30/2011 to the average date of loss in the effective period, 10/01/2013

USAA Group  
*Countrywide*  
 Loss Adjustment Expense (LAE) Factor  
*All Forms Combined*  
 As of 06/30/2011

Non-Catastrophe Loss Adjustment Expense Factor

Accident Year Ending	Incurred Losses	Loss Adjustment Expense	LAE Ratio
12/31/2008	1,021,671,264	183,408,401	0.180
12/31/2009	1,116,690,685	198,361,482	0.178
12/31/2010	1,247,328,369	164,846,176	0.132
Average LAE Ratio			0.163
Selected Non-Catastrophe LAE Factor			1.163

Catastrophe Loss Adjustment Expense Factor

Accident Year Ending	Incurred Losses	Loss Adjustment Expense	LAE Ratio
12/31/2008	395,209,937	22,108,870	0.056
12/31/2009	389,551,445	29,681,872	0.076
12/31/2010	566,506,333	34,988,651	0.062
Average LAE Ratio			0.065
Selected Catastrophe LAE Factor			1.065

USAA Group  
Arkansas  
Catastrophe Ratio  
Owners Forms  
As of 03/31/2011

Accident Year Ending	Total Amount of Insurance in Force/1000	Catastrophe Losses	Cat/AOI Ratio
12/31/1991	609,574	\$346,354	0.5682
12/31/1992	671,241	\$276,102	0.4113
12/31/1993	735,242	\$67,920	0.0924
12/31/1994	807,998	\$92,798	0.1148
12/31/1995	881,062	\$429,986	0.4880
12/31/1996	933,155	\$1,464,110	1.5690
12/31/1997	1,009,075	\$520,764	0.5161
12/31/1998	1,110,129	\$13,802	0.0124
12/31/1999	1,227,850	\$1,830,279	1.4906
12/31/2000	1,350,885	\$509,198	0.3769
12/31/2001	1,469,535	\$78,926	0.0537
12/31/2002	1,591,122	\$119,819	0.0753
12/31/2003	1,879,117	\$149,754	0.0797
12/31/2004	2,214,199	\$240,655	0.1087
12/31/2005	2,538,458	\$142,629	0.0562
12/31/2006	2,864,806	\$2,935,080	1.0245
12/31/2007	3,362,909	\$312,466	0.0929
12/31/2008	3,725,032	\$13,224,424	3.5502
12/31/2009	4,254,880	\$6,080,150	1.4290
12/31/2010	4,672,910	\$2,790,340	0.5971
(1) Mean			0.6354
(2) Standard Deviation			0.8541
(3) t-statistic for 55% confidence and 19 degrees of freedom			0.127
(4) Final Catastrophe Provision (1) + (2) * (3)			0.7439
(5) Selected AOI trend <sup>A</sup>			1.1%
(6) Prospective Amount of Insurance in Force/1000			4,842,442
(7) Prospective Catastrophe Losses (4) * (6)			\$3,602,293
(8) Selected Catastrophe LAE Factor <sup>B</sup>			1.065
(9) Prospective Catastrophe Loss and LAE (7) * (8)			\$3,836,442
(10) Prospective Earned Premium at Present Rates <sup>C</sup>			\$21,534,589
Catastrophe Loss and LAE Ratio (9) / (10)			0.178

<sup>A</sup> Developed in Exhibit VII, Page 2 of 2

<sup>B</sup> Developed in Exhibit VI

<sup>C</sup> Developed in Exhibit I

USAA Group  
*Arkansas*  
Average Amount of Insurance Trend  
*Owners Forms*

In Force Data as of	Average AOI	Annual Change	12 point fit	6 point fit
2007/4	223,093			
2008/1	224,091			
2008/2	224,838			
2008/3	225,959			
2008/4	227,469	2.0%		
2009/1	230,880	3.0%	235,549	
2009/2	235,763	4.9%	236,827	
2009/3	240,054	6.2%	238,112	
2009/4	242,043	6.4%	239,403	
2010/1	242,394	5.0%	240,702	
2010/2	242,810	3.0%	242,008	
2010/3	244,297	1.8%	243,321	244,785
2010/4	245,336	1.4%	244,641	245,443
2011/1	246,628	1.7%	245,968	246,103
2011/2	247,463	1.9%	247,302	246,765
2011/3	247,347	1.2%	248,644	247,428
2011/4	247,549	0.9%	249,993	248,094
Exponential Trend			2.2%	1.1%
R-squared			0.843	0.854
Selected AOI Trend				1.1%

USAA Group  
Arkansas  
Fixed and Variable Expense Provisions  
All Forms Combined

	2009	2010	2-Year Straight Average	Selected
(1) Average General Expenses Per Earned Exposure <sup>A</sup>	\$19.50	\$12.71		
(2) Selected Annual Expense Trend <sup>B</sup>	2.0%	2.0%		
(3) Trend Period <sup>C</sup>	4.26	3.26		
(4) Projected Average General Expenses Per Earned Exposure (1) * [ 1.02 ] ^ (3)	\$21.22	\$13.56	\$17.39	\$17.39
(5) Average Other Acquisition Expense Per Written Exposure <sup>A</sup>	\$137.29	\$125.98		
(6) Selected Annual Expense Trend <sup>B</sup>	2.0%	2.0%		
(7) Trend Period <sup>D</sup>	3.76	2.76		
(8) Projected Average Other Acquisition Expense Per Written Exposure (5) * [ 1.02 ] ^ (7)	\$147.89	\$133.05	\$140.47	\$140.47
(9) Average Licenses and Fees Expense Per Written Exposure <sup>E</sup>	\$5.52	\$2.56		
(10) Selected Annual Expense Trend <sup>B</sup>	2.0%	2.0%		
(11) Trend Period <sup>D</sup>	3.76	2.76		
(12) Projected Average Licenses and Fees Expense Per Written Exposure (9) * [ 1.02 ] ^ (11)	\$5.95	\$2.70	\$4.33	\$4.33
(13) Total Fixed Expense (4) + (8) + (12)				\$162.19
(14) Average Projected Premium at Present Rates <sup>F</sup>				\$1,104.39
(15) Projected Fixed Expense Provision (13) / (14)				0.147
(16) Commission and Brokerage	0.0%	0.0%	0.0%	0.0%
(17) Taxes <sup>G</sup>	2.4%	2.4%	2.4%	2.4%
(18) Profit and Contingencies Provision <sup>H</sup>				15.0%
(19) Total Variable Expenses (16) + (17) + (18)				17.4%
(20) Variable Permissible Loss and LAE Ratio 1 - (19)				82.6%

<sup>A</sup> USAA Group Countrywide data

<sup>B</sup> Developed in Exhibit VIII, Page 2 of 2

<sup>C</sup> From the midpoint of the respective year to the average earned date in effective period, 10/01/2013

<sup>D</sup> From the midpoint of the respective year to the average written date in effective period, 04/01/2013

<sup>E</sup> Arkansas USAA Group data

<sup>F</sup> Arkansas USAA Group data for Owners Forms only

<sup>G</sup> Arkansas USAA Group data as a percent of direct written premium

<sup>H</sup> Developed in Exhibit IX

USAA Group  
*Countrywide*  
Calculation of Annual Expense Trend

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(1) Employment Cost Index - Financial activities, excluding incentive paid occupations - (annual change over latest 2 years ending 09/30/2011) U.S. Department of Labor	2.3%
(2) % of Total 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 year ending 09/30/2011)	2.5%
(4) Annual Expense Trend - { (1) * (2) } + { (3) * [1 - (2)] }	2.4%
<hr/> Selected Annual Expense Trend	<hr/> 2.0%

USAA GROUP  
ARKANSAS HOMEOWNERS  
UNDERWRITING PROFIT PROVISION  
EXPLANATORY MEMORANDUM

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

UNDERWRITING PROFIT PROVISION

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

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

TARGET RATE OF RETURN

Results from the Capital Asset Pricing Model (CAPM), commonly used in evaluating investments, suggest a required rate of return around 8.6%. Historically, the CAPM has consistently supported a 10.0% rate of return. However, the unusually poor market performance in recent years has impacted the results. We still believe 10.0% is a reasonable rate of return and is consistent with our historical selection.

The data points used in the CAPM method are published historical values from Value Line, Inc.'s *Investment Survey* (as of 7/30/11) and from Ibbotson Associates' 2011 Stocks, Bonds, Bills & Inflation (SBBI) Yearbook. The companies composing the "P&C Insurance Industry", as identified by Value Line, Inc., were selected to determine the appropriate rate of return for a P&C company.

INVESTMENT RATE OF RETURN

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

The selected after-tax rate of return is a weighted average after-tax return, using the projected proportion of the portfolio held in each component as weight. The composition of the portfolio is projected for 2012 and 2013 and an after-tax return for each year is calculated.

USAA GROUP  
ARKANSAS HOMEOWNERS  
UNDERWRITING PROFIT PROVISION

A.	Target Rate of Return (% of GAAP Surplus)	
1.	Capital Asset Pricing Model	8.6%
2.	Selected Target Rate of Return	10.0%
B.	Target Underwriting Rate of Return (% of GAAP Surplus)	
1.	Investment Rate of Return After Tax	2.7%
2.	Target Underwriting Return After Tax (A2) - (B1)	7.3%
3.	Target Underwriting Return Before Tax (B2) / ( 1.00 - 0.35 )	11.2%
C.	Target Underwriting Profit Provision (% of Direct Earned Premium)	
1.	Direct Written Premium / GAAP Surplus Ratio	0.625
2.	Indicated Underwriting Profit Provision (B3) / (C1)	17.9%
3.	Selected Underwriting Profit Provision	15.0%

USAA Group  
Arkansas  
Proposed Territory Relativities  
Owners Forms

<u>Territory</u>	<b>Current Relativities</b>		<b>Proposed Relativities</b>	
	All Other		All Other	
	<u>Perils</u>	<u>Fire</u>	<u>Perils</u>	<u>Fire</u>
58	1.1350	0.7944	1.1463	0.8023
59	1.1622	0.9056	1.1854	0.9237
60	1.1363	0.9158	1.1363	0.9158
61	1.1079	0.9076	1.1300	0.9257
62	1.0180	1.0936	1.0383	1.1154
63	1.0110	1.0236	1.0110	1.0236
64	1.0000	0.9366	1.0200	0.9553
65	0.9767	0.9585	0.9571	0.9393
66	1.0167	0.9947	1.0370	1.0145
67	0.9394	0.9500	0.9300	0.9405
68	1.0669	1.2062	1.0882	1.2303
69	1.0353	1.1636	1.0249	1.1519
70	1.0423	1.0938	1.0527	1.1047
71	1.0647	1.0683	1.0434	1.0469
72	1.0888	0.7943	1.1105	0.8101
73	1.1344	0.8657	1.1117	0.8483
74	1.1890	0.9311	1.2127	0.9497
75	1.2194	0.9388	1.1828	0.9106
76	1.1196	0.9302	1.1084	0.9208
77	1.1283	0.9131	1.1508	0.9313
78	1.0850	0.7179	1.0633	0.7035

USAA Group  
*Arkansas*  
Proposed Roof Factors  
*Owners Forms*

Roof Type	<b>Current Relativities</b>		<b>Proposed Relativities</b>	
	All Other <u>Perils</u>	<u>Fire</u>	All Other <u>Perils</u>	<u>Fire</u>
Fiberglass Shingle	0.9877	0.8971	1.0000	1.0000

USAA Group  
Arkansas  
Loss Ratios by Territory  
Owners Forms

<u>Territory</u>	Accident Year Non Catastrophe Loss Ratio <u>2007-2011</u>	Accident Year Total Loss Ratio <u>2007-2011</u>
58	61.6%	126.0%
59	76.6%	241.7%
60	48.8%	117.4%
61	107.6%	152.9%
62	93.6%	120.5%
63	69.0%	94.6%
64	86.6%	128.1%
65	38.5%	83.1%
66	80.2%	102.3%
67	63.5%	100.1%
68	83.4%	107.6%
69	63.0%	94.1%
70	77.5%	142.0%
71	47.3%	58.6%
72	113.2%	148.8%
73	41.1%	61.3%
74	85.4%	208.1%
75	18.8%	32.3%
76	59.7%	83.5%
77	90.6%	109.0%
78	31.9%	71.0%
Statewide	66.2%	109.7%

SERFF Tracking Number: USAA-128388680 State: Arkansas  
 First Filing Company: Garrison Property and Casualty Insurance State Tracking Number:  
 Company, ...  
 Company Tracking Number: AR1215105  
 TOI: 04.0 Homeowners Sub-TOI: 04.0003 Owner Occupied Homeowners  
 Product Name: Homeowners Rate Revision  
 Project Name/Number: Rate 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)
05/21/2012	Rate and Rule	AR HO Rate Pages	06/04/2012	AR Homeowners Rate Pages.pdf (Superseded)
05/21/2012	Supporting Document	HPCS-Homeowners Premium Comparison Survey	06/04/2012	USAA HPCS.xls (Superseded) CIC HPCS.XLS (Superseded) GIC HPCS.xls (Superseded) Garrison HPCS.XLS (Superseded) USAA HPCS.pdf (Superseded) CIC HPCS.pdf (Superseded) GIC HPCS.pdf (Superseded) Garrison HPCS.pdf (Superseded)
05/21/2012	Supporting Document	NAIC loss cost data entry document	06/04/2012	USAA RF-1.pdf (Superseded) CIC RF-1.pdf (Superseded) GIC RF-1.pdf (Superseded) Garrison RF-1.pdf (Superseded)
05/29/2012	Supporting Document	AR Homeowners Filing Memorandum	06/04/2012	AR HO Filing Memorandum Revised.pdf (Superseded)
05/21/2012	Supporting Document	AR Homeowners Filing Memorandum	05/29/2012	AR HO Filing Memorandum.pdf

SERFF Tracking Number: USAA-128388680 State: Arkansas  
First Filing Company: Garrison Property and Casualty Insurance State Tracking Number:  
Company, ...  
Company Tracking Number: AR1215105  
TOI: 04.0 Homeowners Sub-TOI: 04.0003 Owner Occupied Homeowners  
Product Name: Homeowners Rate Revision  
Project Name/Number: Rate Revision/

(Superseded)

05/21/2012 Supporting AR Homeowners Actuarial Support 05/29/2012 AR Homeowners Actuarial  
Document Support.pdf

State: **ARKANSAS**  
 Line of Business: **HOMEOWNERS**  
 Effective: **OCTOBER 1, 2012**

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

**BASE RATES AND MINIMUM PREMIUMS**

**BASE RATES**

<u>Form Type</u>	<u>Peril</u>	<u>USAA</u>	<u>USAA-CIC</u>	<u>USAA-GIC</u>	<u>Garrison</u>
Owners	Other Perils	<b>1502.24</b>	<b>1778.15</b>	<b>1778.15</b>	<b>1778.15</b>
	Fire	<b>1527.17</b>	<b>1737.96</b>	<b>1737.96</b>	<b>1737.96</b>
Unit-Owners	Other Perils	331.68	281.75	281.75	281.75
	Fire	37.49	26.84	26.84	26.84

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

**MINIMUM PREMIUMS**

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

State: **ARKANSAS**  
Line of Business: **HOMEOWNERS**  
Effective: **OCTOBER 1, 2012**

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

**TERRITORY FACTORS**

**USAA GROUP  
OWNERS FORMS**

<u>Territory</u>	<u>Other Perils</u>	<u>Fire</u>
58	<b>1.1463</b>	<b>0.8023</b>
59	<b>1.1854</b>	<b>0.9237</b>
60	1.1363	0.9158
61	<b>1.1300</b>	<b>0.9257</b>
62	<b>1.0383</b>	<b>1.1154</b>
63	1.0110	1.0236
64	<b>1.0200</b>	<b>0.9553</b>
65	<b>0.9571</b>	<b>0.9393</b>
66	<b>1.0370</b>	<b>1.0145</b>
67	<b>0.9300</b>	<b>0.9405</b>
68	<b>1.0882</b>	<b>1.2303</b>
69	<b>1.0249</b>	<b>1.1519</b>
70	<b>1.0527</b>	<b>1.1047</b>
71	<b>1.0434</b>	<b>1.0469</b>
72	<b>1.1105</b>	<b>0.8101</b>
73	<b>1.1117</b>	<b>0.8483</b>
74	<b>1.2127</b>	<b>0.9497</b>
75	<b>1.1828</b>	<b>0.9106</b>
76	<b>1.1084</b>	<b>0.9208</b>
77	<b>1.1508</b>	<b>0.9313</b>
78	<b>1.0633</b>	<b>0.7035</b>

State: **ARKANSAS**  
Line of Business: **HOMEOWNERS**  
Effective: **OCTOBER 1, 2012**

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

## ROOF FACTORS

### USAA GROUP OWNERS FORMS

Roof <u>Type</u>	<u>Code</u>	Other <u>Perils</u>	<u>Fire</u>
Aluminum	AL	0.9908	1.0000
Asbestos	AS	1.0983	1.0000
Cloth	CL	1.0744	1.0000
Concrete Tile	CN	0.8606	0.8456
Composition Shingle	CS	1.0000	1.0000
Clay Tile	CT	0.9078	1.0000
Composition Over Wood	CW	1.0579	1.4699
Fiberglass Shingle	FB	<b>1.0000</b>	<b>1.0000</b>
Fiber Cement	FC	0.9767	0.8456
Resin Formed Shingle	FE	0.9728	0.8456
Foam	FM	1.0698	1.0000
Metal	MT	0.9727	1.0000
None	NA	1.1618	1.4699
Other	OT	1.1618	1.0000
Plastic	PL	1.0713	1.0000
Reinforced Plastic	RP	1.0750	1.0000
Slate	SL	1.0827	0.8456
Tar	TR	0.9360	1.0000
Unknown	UN	1.1618	1.4699
Wood Shake	WS	1.1234	1.4699
No Data	X	1.1618	1.4699

NAIC Number: 25941  
 Company Name: United Services Automobile Association  
 Contact Person: Heather Arriola  
 Telephone No.: 800-531-8722, ext. 8-5315  
 Email Address: heather.arriola@usaa.com  
 Effective Date: 10/1/2012

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

Submit to: Arkansas Insurance Department  
 1200 West Third Street  
 Little Rock, AR 72201-1904  
 Telephone: 501-371-2800  
 Email as an attachment to: [insurance.pnc@arkansas.gov](mailto:insurance.pnc@arkansas.gov)  
 You may also attach to a SERFF filing or submit on a cdr disk

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

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

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$1,191.37	\$1,282.65	\$1,163.68	\$1,255.72	\$1,253.28	\$1,356.56	\$1,232.51	\$1,337.98	\$1,176.14	\$1,294.03	\$1,093.32	\$1,173.51	\$1,200.67	\$1,324.94	\$1,215.89	\$1,319.61	\$1,050.45	\$1,156.34
	\$120,000	\$1,317.21	\$1,425.09	\$1,287.35	\$1,396.15	\$1,387.57	\$1,509.67	\$1,365.59	\$1,490.29	\$1,307.67	\$1,447.14	\$1,207.86	\$1,302.62	\$1,335.98	\$1,482.99	\$1,347.09	\$1,469.74	\$1,168.09	\$1,293.35
	\$160,000	\$1,410.38	\$1,527.03	\$1,378.54	\$1,496.18	\$1,486.02	\$1,618.06	\$1,462.66	\$1,597.50	\$1,401.36	\$1,552.17	\$1,293.14	\$1,395.61	\$1,431.86	\$1,590.84	\$1,442.83	\$1,575.45	\$1,251.81	\$1,387.26
6	\$80,000	\$1,251.52	\$1,372.57	\$1,225.16	\$1,347.27	\$1,323.44	\$1,460.52	\$1,305.20	\$1,445.24	\$1,261.87	\$1,418.62	\$1,145.12	\$1,251.43	\$1,291.90	\$1,457.18	\$1,287.29	\$1,425.02	\$1,127.58	\$1,268.39
	\$120,000	\$1,390.32	\$1,533.50	\$1,361.99	\$1,506.43	\$1,472.59	\$1,634.76	\$1,453.58	\$1,619.27	\$1,410.94	\$1,596.47	\$1,270.94	\$1,396.67	\$1,445.78	\$1,641.42	\$1,433.53	\$1,596.48	\$1,260.99	\$1,427.64
	\$160,000	\$1,489.74	\$1,644.57	\$1,459.53	\$1,615.73	\$1,578.29	\$1,753.65	\$1,558.11	\$1,737.28	\$1,513.32	\$1,713.96	\$1,361.64	\$1,497.60	\$1,550.89	\$1,762.45	\$1,536.61	\$1,712.82	\$1,352.51	\$1,532.74
9	\$80,000	\$1,342.23	\$1,506.46	\$1,317.73	\$1,483.42	\$1,428.80	\$1,614.88	\$1,414.17	\$1,604.32	\$1,389.45	\$1,602.56	\$1,223.50	\$1,367.63	\$1,427.50	\$1,652.24	\$1,394.35	\$1,581.35	\$1,242.34	\$1,433.77
	\$120,000	\$1,500.16	\$1,694.51	\$1,473.92	\$1,670.03	\$1,599.88	\$1,820.12	\$1,585.05	\$1,810.14	\$1,564.25	\$1,816.57	\$1,365.97	\$1,536.56	\$1,608.63	\$1,874.74	\$1,562.71	\$1,784.06	\$1,398.88	\$1,625.53
	\$160,000	\$1,608.90	\$1,819.08	\$1,580.96	\$1,793.04	\$1,716.32	\$1,954.51	\$1,700.68	\$1,944.10	\$1,679.47	\$1,952.37	\$1,464.76	\$1,649.23	\$1,727.35	\$2,015.17	\$1,676.69	\$1,916.08	\$1,501.95	\$1,747.09

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

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

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

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

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

**HO3 and HO4 only**

Fire Extinguisher	<input type="text" value="0"/>	%	Deadbolt Lock	<input type="text" value="0"/>	%
Burglar Alarm	<input type="text" value="2 to 15"/>	%	Window Locks	<input type="text" value="0"/>	%
Smoke Alarm	<input type="text" value="2 to 15"/>	%	\$1,000 Deductible	<input type="text" value="14 to 17"/>	%
			Other (specify)	<input type="text"/>	%
			Maximum Credit Allowed	<input type="text" value="varies"/>	%

**EARTHQUAKE INSURANCE**

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

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS?	<input type="text" value="Yes"/>	(yes or no)	
WHAT IS YOUR PERCENTAGE DEDUCTIBLE?	<input type="text" value="10"/>	%	
WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?			
	Zone	Brick	Frame
	Highest Risk	\$ <input type="text" value="1.99"/>	\$ <input type="text" value="0.35"/>
	Lowest Risk	\$ <input type="text" value="0.77"/>	\$ <input type="text" value="0.81"/>

NAIC Number: 25968  
 Company Name: USAA Casualty Insurance Company  
 Contact Person: Heather Arriola  
 Telephone No.: 800-531-8722, ext. 8-5315  
 Email Address: heather.arriola@usaa.com  
 Effective Date: 10/1/2012

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

**USE THE APPROPRIATE FORM BELOW - IF NOT APPLICABLE,  
 I FAVE RI ANK**

Submit to: Arkansas Insurance Department  
 1200 West Third Street  
 Little Rock, AR 72201-1904  
 Telephone: 501-371-2800  
 Email as an attachment to: [insurance.pnc@arkansas.gov](mailto:insurance.pnc@arkansas.gov)  
 You may also attach to a SERFF filing or submit on a cdr disk

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

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski		
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	
3	\$80,000	#####	\$1,503.59	\$1,366.70	\$1,471.58	\$1,471.42	\$1,589.10	\$1,446.56	\$1,566.73	\$1,378.32	\$1,512.61	\$1,284.82	\$1,376.21	\$1,406.58	\$1,548.13	\$1,427.09	\$1,545.28	\$1,230.95	\$1,351.57	
	\$120,000	#####	\$1,669.49	\$1,511.10	\$1,635.06	\$1,628.14	\$1,767.26	\$1,601.81	\$1,743.88	\$1,531.45	\$1,690.29	\$1,418.68	\$1,526.67	\$1,564.03	\$1,731.49	\$1,580.15	\$1,719.88	\$1,367.89	\$1,510.57	
	\$160,000	#####	\$1,788.74	\$1,618.00	\$1,752.03	\$1,743.52	\$1,893.94	\$1,715.51	\$1,869.13	\$1,641.00	\$1,812.77	\$1,518.72	\$1,635.48	\$1,676.12	\$1,857.19	\$1,692.31	\$1,843.39	\$1,465.77	\$1,620.06	
6	\$80,000	#####	\$1,605.09	\$1,435.85	\$1,471.58	\$1,550.40	\$1,706.55	\$1,528.45	\$1,687.96	\$1,475.12	\$1,653.64	\$1,343.00	\$1,464.11	\$1,509.64	\$1,697.87	\$1,507.53	\$1,664.40	\$1,318.05	\$1,478.41	
	\$120,000	#####	\$1,791.95	\$1,595.15	\$1,759.68	\$1,723.97	\$1,908.69	\$1,701.03	\$1,889.73	\$1,648.14	\$1,859.41	\$1,489.63	\$1,632.84	\$1,688.17	\$1,910.93	\$1,677.63	\$1,863.22	\$1,472.88	\$1,662.65	
	\$160,000	#####	\$1,921.53	\$1,709.23	\$1,887.14	\$1,847.52	\$2,047.26	\$1,823.16	\$2,027.24	\$1,767.53	\$1,996.01	\$1,595.77	\$1,750.64	\$1,810.69	\$2,051.60	\$1,798.07	\$1,998.76	\$1,579.61	\$1,784.82	
9	\$80,000	#####	\$1,756.38	\$1,540.16	\$1,471.58	\$1,669.22	\$1,881.12	\$1,651.38	\$1,867.92	\$1,619.33	\$1,861.98	\$1,431.19	\$1,595.37	\$1,662.98	\$1,918.88	\$1,628.31	\$1,841.25	\$1,447.79	\$1,665.75	
	\$120,000	#####	\$1,752.70	\$1,974.01	\$1,721.43	\$1,944.74	\$1,867.62	\$2,118.42	\$1,849.49	\$2,105.79	\$1,821.57	\$2,108.85	\$1,596.70	\$1,790.96	\$1,872.42	\$2,175.41	\$1,823.49	\$2,075.55	\$1,628.86	\$1,886.92
	\$160,000	#####	\$1,879.54	\$2,118.88	\$1,846.22	\$2,087.73	\$2,003.33	\$2,274.56	\$1,984.16	\$2,261.35	\$1,955.49	\$2,266.19	\$1,711.98	\$1,922.06	\$2,010.38	\$2,338.06	\$1,956.26	\$2,228.85	\$1,748.66	\$2,027.76

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

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

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

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

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

<b>HO3 and HO4 only</b>				<b>EARTHQUAKE INSURANCE</b>			
Fire Extinguisher	<input type="text" value="0"/> %	Deadbolt Lock	<input type="text" value="0"/> %	<b>IMPORTANT: Homeowners insurance does NOT automatically cover losses from earthquakes. Ask your agent about this coverage.</b>			
Burglar Alarm	<input type="text" value="2 to 15"/> %	Window Locks	<input type="text" value="0"/> %	<b>ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS?</b>			
Smoke Alarm	<input type="text" value="2 to 15"/> %	\$1,000 Deductible	<input type="text" value="14 to 17"/> %	<input type="text" value="Yes"/> (yes or no)			
		Other (specify)	<input type="text"/>	WHAT IS YOUR PERCENTAGE DEDUCTIBLE?			
		Maximum Credit	<input type="text" value="varies"/> %	<input type="text" value="10"/> %			
				WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?			
				Zone	Brick	Frame	
				Highest Risk	\$ <input type="text" value="1.99"/>	\$ <input type="text" value="0.35"/>	
				Lowest Risk	\$ <input type="text" value="0.77"/>	\$ <input type="text" value="0.81"/>	

NAIC Number: 18600  
 Company Name: USAA General Indemnity Company  
 Contact Person: Heather Arriola  
 Telephone No.: 800-531-8722, ext. 8-5315  
 Email Address: heather.arriola@usaa.com  
 Effective Date: 10/1/2012

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

Submit to: Arkansas Insurance Department  
 1200 West Third Street  
 Little Rock, AR 72201-1904  
 Telephone: 501-371-2800  
 Email as an attachment to: [insurance.pnc@arkansas.gov](mailto:insurance.pnc@arkansas.gov)  
 You may also attach to a SERFF filing or submit on a cdr disk

**USE THE APPROPRIATE FORM BELOW - IF NOT APPLICABLE,  
 I FAVE RI ANK**

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

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$1,399.58	\$1,503.59	\$1,366.70	\$1,471.58	\$1,471.42	\$1,589.10	\$1,446.56	\$1,566.73	\$1,378.32	\$1,512.61	\$1,284.82	\$1,376.21	\$1,406.58	\$1,548.13	\$1,427.09	\$1,545.28	\$1,230.95	\$1,351.57
	\$120,000	\$1,546.56	\$1,669.49	\$1,511.10	\$1,635.06	\$1,628.14	\$1,767.26	\$1,601.81	\$1,743.88	\$1,531.45	\$1,690.29	\$1,418.68	\$1,526.67	\$1,564.03	\$1,731.49	\$1,580.15	\$1,719.88	\$1,367.89	\$1,510.57
	\$160,000	\$1,655.82	\$1,788.74	\$1,618.00	\$1,752.03	\$1,743.52	\$1,893.94	\$1,715.51	\$1,869.13	\$1,641.00	\$1,812.77	\$1,518.72	\$1,635.48	\$1,676.12	\$1,857.19	\$1,692.31	\$1,843.39	\$1,465.77	\$1,620.06
6	\$80,000	\$1,467.18	\$1,605.09	\$1,435.85	\$1,471.58	\$1,550.40	\$1,706.55	\$1,528.45	\$1,687.96	\$1,475.12	\$1,653.64	\$1,343.00	\$1,464.11	\$1,509.64	\$1,697.87	\$1,507.53	\$1,664.40	\$1,318.05	\$1,478.41
	\$120,000	\$1,628.84	\$1,791.95	\$1,595.15	\$1,759.68	\$1,723.97	\$1,908.69	\$1,701.03	\$1,889.73	\$1,648.14	\$1,859.41	\$1,489.63	\$1,632.84	\$1,688.17	\$1,910.93	\$1,677.63	\$1,863.22	\$1,472.88	\$1,662.65
	\$160,000	\$1,745.15	\$1,921.53	\$1,709.23	\$1,887.14	\$1,847.52	\$2,047.26	\$1,823.16	\$2,027.24	\$1,767.53	\$1,996.01	\$1,595.77	\$1,750.64	\$1,810.69	\$2,051.60	\$1,798.07	\$1,998.76	\$1,579.61	\$1,784.82
9	\$80,000	\$1,569.37	\$1,756.38	\$1,540.16	\$1,471.58	\$1,669.22	\$1,881.12	\$1,651.38	\$1,867.92	\$1,619.33	\$1,861.98	\$1,431.19	\$1,595.37	\$1,662.98	\$1,918.88	\$1,628.31	\$1,841.25	\$1,447.79	\$1,665.75
	\$120,000	\$1,752.70	\$1,974.01	\$1,721.43	\$1,944.74	\$1,867.62	\$2,118.42	\$1,849.49	\$2,105.79	\$1,821.57	\$2,108.85	\$1,596.70	\$1,790.96	\$1,872.42	\$2,175.41	\$1,823.49	\$2,075.55	\$1,628.86	\$1,886.92
	\$160,000	\$1,879.54	\$2,118.88	\$1,846.22	\$2,087.73	\$2,003.33	\$2,274.56	\$1,984.16	\$2,261.35	\$1,955.49	\$2,266.19	\$1,711.98	\$1,922.06	\$2,010.38	\$2,338.06	\$1,956.26	\$2,228.85	\$1,748.66	\$2,027.76

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

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

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

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

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

**HO3 and HO4 only**

Fire Extinguisher	0 %	Deadbolt Lock	0 %
Burglar Alarm	2 to 15 %	Window Locks	0 %
Smoke Alarm	2 to 15 %	\$1,000 Deductible	14 to 17 %
		Other (specify)	
		Maximum Credit	varies %

**EARTHQUAKE INSURANCE**

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

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS?	Yes	(yes or no)	
WHAT IS YOUR PERCENTAGE DEDUCTIBLE?	10	%	
WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?	Zone	Brick	Frame
	Highest Risk	\$ 1.99	\$ 0.35
	Lowest Risk	\$ 0.77	\$ 0.81

NAIC Number: 21253  
 Company Name: Garrison Property and Casualty Insurance Company  
 Contact Person: Heather Arriola  
 Telephone No.: 800-531-8722, ext. 8-5315  
 Email Address: heather.arriola@usaa.com  
 Effective Date: 10/1/2012

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

Submit to: Arkansas Insurance Department  
 1200 West Third Street  
 Little Rock, AR 72201-1904  
 Telephone: 501-371-2800  
 Email as an attachment to: insurance.pnc@arkansas.gov  
 You may also attach to a SERFF filing or submit on a cdr disk

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

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

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame																
3	\$80,000	\$ 1,399.58	\$ 1,503.59	\$ 1,366.70	\$ 1,471.58	\$ 1,471.42	\$ 1,589.10	\$ 1,446.56	\$ 1,566.73	\$ 1,378.32	\$ 1,512.61	\$ 1,284.82	\$ 1,376.21	\$ 1,406.58	\$ 1,548.13	\$ 1,427.09	\$ 1,545.28	\$ 1,230.95	\$ 1,351.57
	\$120,000	\$ 1,546.56	\$ 1,669.49	\$ 1,511.10	\$ 1,635.06	\$ 1,628.14	\$ 1,767.26	\$ 1,601.81	\$ 1,743.88	\$ 1,531.45	\$ 1,690.29	\$ 1,418.68	\$ 1,526.67	\$ 1,564.03	\$ 1,731.49	\$ 1,580.15	\$ 1,719.88	\$ 1,367.89	\$ 1,510.57
	\$160,000	\$ 1,655.82	\$ 1,788.74	\$ 1,618.00	\$ 1,752.03	\$ 1,743.52	\$ 1,893.94	\$ 1,715.51	\$ 1,869.13	\$ 1,641.00	\$ 1,812.77	\$ 1,518.72	\$ 1,635.48	\$ 1,676.12	\$ 1,857.19	\$ 1,692.31	\$ 1,843.39	\$ 1,465.77	\$ 1,620.06
6	\$80,000	\$ 1,467.18	\$ 1,605.09	\$ 1,435.85	\$ 1,471.58	\$ 1,550.40	\$ 1,706.55	\$ 1,528.45	\$ 1,687.96	\$ 1,475.12	\$ 1,653.64	\$ 1,343.00	\$ 1,464.11	\$ 1,509.64	\$ 1,697.87	\$ 1,507.53	\$ 1,664.40	\$ 1,318.05	\$ 1,478.41
	\$120,000	\$ 1,628.84	\$ 1,791.95	\$ 1,595.15	\$ 1,759.68	\$ 1,723.97	\$ 1,908.69	\$ 1,648.14	\$ 1,889.73	\$ 1,648.14	\$ 1,859.41	\$ 1,489.63	\$ 1,632.84	\$ 1,688.17	\$ 1,910.93	\$ 1,677.63	\$ 1,863.22	\$ 1,472.88	\$ 1,662.65
	\$160,000	\$ 1,745.15	\$ 1,921.53	\$ 1,709.23	\$ 1,887.14	\$ 1,847.52	\$ 2,047.26	\$ 1,823.16	\$ 2,027.24	\$ 1,767.53	\$ 1,996.01	\$ 1,595.77	\$ 1,750.64	\$ 1,810.69	\$ 2,051.60	\$ 1,798.07	\$ 1,998.76	\$ 1,579.61	\$ 1,784.82
9	\$80,000	\$ 1,569.37	\$ 1,756.38	\$ 1,540.16	\$ 1,471.58	\$ 1,669.22	\$ 1,881.12	\$ 1,651.38	\$ 1,867.92	\$ 1,619.33	\$ 1,861.98	\$ 1,431.19	\$ 1,595.37	\$ 1,662.98	\$ 1,918.88	\$ 1,628.31	\$ 1,841.25	\$ 1,447.79	\$ 1,665.75
	\$120,000	\$ 1,752.70	\$ 1,974.01	\$ 1,721.43	\$ 1,944.74	\$ 1,867.62	\$ 2,118.42	\$ 1,849.49	\$ 2,105.79	\$ 1,821.57	\$ 2,108.85	\$ 1,596.70	\$ 1,790.96	\$ 1,872.42	\$ 2,175.41	\$ 1,823.49	\$ 2,075.55	\$ 1,628.86	\$ 1,886.92
	\$160,000	\$ 1,879.54	\$ 2,118.88	\$ 1,846.22	\$ 2,087.73	\$ 2,003.33	\$ 2,274.56	\$ 1,984.16	\$ 2,261.35	\$ 1,955.49	\$ 2,266.19	\$ 1,711.98	\$ 1,922.06	\$ 2,010.38	\$ 2,338.06	\$ 1,956.26	\$ 2,228.85	\$ 1,748.66	\$ 2,027.76

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

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

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

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

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

**HO3 and HO4 only**

Fire Extinguisher	0 %	Deadbolt Lock	0 %
Burglar Alarm	2 to 15 %	Window Locks	0 %
Smoke Alarm	2 to 15 %	\$1,000 Deductible	14 to 17 %
		Other (specify)	
		Maximum Credit Allowed	varies %

**EARTHQUAKE INSURANCE**

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

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS? Yes (yes or no)  
 WHAT IS YOUR PERCENTAGE DEDUCTIBLE? 10 %

WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?	Zone	Brick	Frame
	Highest Risk	\$ 1.99	\$ 0.35
	Lowest Risk	\$ 0.77	\$ 0.81

**NAIC LOSS COST DATA ENTRY DOCUMENT**

1.	This filing transmittal is part of Company Tracking #	<b>AR1215105</b>
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	<b>N/A</b>
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Company Name		Company NAIC Number	
3.	<b>A.</b>	<b>United Services Automobile Association</b>	<b>B.</b> <b>200-25941</b>

Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)	
4.	<b>A.</b>	<b>04.0 Homeowners</b>	<b>B.</b> <b>04.0003 Owner Occupied Homeowners</b>

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
<b>Owners</b>	<b>66.7%</b>	<b>20.0%</b>					
<b>Condos</b>	<b>N/A</b>	<b>N/A</b>					
<b>TOTAL OVERALL EFFECT</b>	<b>66.7%</b>	<b>20.0%</b>					

5 Year History		Rate Change History					
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
<b>2007</b>	<b>10,838</b>	<b>-18.3%</b>	<b>4-15-07</b>	<b>10,337</b>	<b>6,070</b>	<b>59%</b>	<b>49%</b>
<b>2007</b>	<b>10,838</b>	<b>-18.8%</b>	<b>10-31-07</b>	<b>10,337</b>	<b>6,070</b>	<b>59%</b>	<b>49%</b>
<b>2008</b>	<b>11,527</b>	<b>9.2%</b>	<b>11-30-08</b>	<b>8,687</b>	<b>15,857</b>	<b>183%</b>	<b>71%</b>
<b>2009</b>	<b>12,085</b>	<b>0.0%</b>	<b>11-14-09</b>	<b>8,687</b>	<b>15,476</b>	<b>183%</b>	<b>58%</b>
<b>2010</b>	<b>12,496</b>	<b>0.0%</b>	<b>5-30-10</b>	<b>9,313</b>	<b>10,094</b>	<b>108%</b>	<b>60%</b>
<b>2010</b>	<b>12,496</b>	<b>0.0%</b>	<b>7-17-10</b>	<b>9,313</b>	<b>10,094</b>	<b>108%</b>	<b>60%</b>
<b>2010</b>	<b>12,496</b>	<b>9.9%</b>	<b>10-1-10</b>	<b>9,313</b>	<b>10,094</b>	<b>108%</b>	<b>60%</b>
<b>2011</b>	<b>12,829</b>	<b>0.0%</b>	<b>1-30-11</b>	<b>11,597</b>	<b>21,026</b>	<b>197%</b>	<b>85%</b>
<b>2011</b>	<b>12,829</b>	<b>14.8%</b>	<b>10-1-11</b>	<b>11,597</b>	<b>21,026</b>	<b>197%</b>	<b>85%</b>

Expense Constants	Selected Provisions
A. Total Production Expense	<b>12.7%</b>
B. General Expense	<b>1.6%</b>
C. Taxes	<b>2.4%</b>
D. Underwriting Profit & Contingencies	<b>15.0%</b>
E. Licenses & Fees	<b>0.4%</b>
F. Total	<b>32.1%</b>

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)  
 9. 25.0% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable):  
 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 #	AR1215105
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	N/A
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	Company Name		Company NAIC Number
3.	A. <b>USAA Casualty Insurance Company</b>	B.	<b>200-25968</b>

	Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	A. <b>04.0 Homeowners</b>	B.	<b>04.0003 Owner Occupied Homeowners</b>

5.			FOR LOSS COSTS ONLY				
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
<b>Owners</b>	<b>66.7%</b>	<b>19.9%</b>					
<b>Condos</b>	<b>N/A</b>	<b>N/A</b>					
TOTAL OVERALL EFFECT	<b>66.7%</b>	<b>19.9%</b>					

6.		5 Year History	Rate Change History				
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
<b>2007</b>	<b>4,203</b>	<b>-20.1%</b>	<b>4-15-07</b>	<b>3,764</b>	<b>1,596</b>	<b>42%</b>	<b>49%</b>
<b>2007</b>	<b>4,203</b>	<b>0.0%</b>	<b>12-31-07</b>	<b>3,764</b>	<b>1,596</b>	<b>42%</b>	<b>49%</b>
<b>2008</b>	<b>4,532</b>	<b>12.6%</b>	<b>11-30-08</b>	<b>3,474</b>	<b>5,187</b>	<b>149%</b>	<b>60%</b>
<b>2009</b>	<b>4,849</b>	<b>0.0%</b>	<b>11-14-09</b>	<b>3,839</b>	<b>6,352</b>	<b>165%</b>	<b>52%</b>
<b>2010</b>	<b>5,176</b>	<b>0.0%</b>	<b>5-30-10</b>	<b>4,458</b>	<b>4,373</b>	<b>98%</b>	<b>59%</b>
<b>2010</b>	<b>5,176</b>	<b>0.0%</b>	<b>7-17-10</b>	<b>4,458</b>	<b>4,373</b>	<b>98%</b>	<b>59%</b>
<b>2010</b>	<b>5,176</b>	<b>11.6%</b>	<b>10-1-10</b>	<b>4,458</b>	<b>4,373</b>	<b>98%</b>	<b>59%</b>
<b>2011</b>	<b>5,394</b>	<b>0.0%</b>	<b>1-30-11</b>	<b>5,285</b>	<b>10,250</b>	<b>194%</b>	<b>75%</b>
<b>2011</b>	<b>5,394</b>	<b>15.0%</b>	<b>10-1-11</b>	<b>5,285</b>	<b>10,250</b>	<b>194%</b>	<b>75%</b>

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	<b>12.7%</b>
B. General Expense	<b>1.6%</b>
C. Taxes	<b>2.4%</b>
D. Underwriting Profit & Contingencies	<b>15.0%</b>
E. Licenses & Fees	<b>0.4%</b>
F. Total	<b>32.1%</b>

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)
9. 25.0% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable):
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 #	AR1215105
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2. If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	N/A
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Company Name	Company NAIC Number
3. A. <b>USAA General Indemnity Company</b>	B. <b>200-18600</b>

Product Coding Matrix Line of Business (i.e., Type of Insurance)	Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4. A. <b>04.0 Homeowners</b>	B. <b>04.0003 Owner Occupied Homeowners</b>

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
<b>Owners</b>	<b>66.7%</b>	<b>20.1%</b>					
<b>Condos</b>	N/A	N/A					
<b>TOTAL OVERALL EFFECT</b>	<b>66.7%</b>	<b>20.1%</b>					

6. 5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
<b>2008</b>	<b>240</b>	<b>11.6%</b>	<b>11-30-08</b>	<b>112</b>	<b>93</b>	<b>83%</b>	<b>137%</b>
<b>2009</b>	<b>458</b>	<b>0.0%</b>	<b>11-14-09</b>	<b>266</b>	<b>222</b>	<b>83%</b>	<b>72%</b>
<b>2010</b>	<b>1,028</b>	<b>0.0%</b>	<b>5-30-10</b>	<b>591</b>	<b>757</b>	<b>128%</b>	<b>89%</b>
<b>2010</b>	<b>1,028</b>	<b>-11.0%</b>	<b>7-17-10</b>	<b>591</b>	<b>757</b>	<b>128%</b>	<b>89%</b>
<b>2010</b>	<b>1,028</b>	<b>1.8%</b>	<b>10-1-10</b>	<b>591</b>	<b>757</b>	<b>128%</b>	<b>89%</b>
<b>2011</b>	<b>2,276</b>	<b>0.0%</b>	<b>1-30-11</b>	<b>1,290</b>	<b>1,753</b>	<b>136%</b>	<b>122%</b>
<b>2011</b>	<b>2,276</b>	<b>14.7%</b>	<b>10-1-11</b>	<b>1,290</b>	<b>1,753</b>	<b>136%</b>	<b>122%</b>

7.

Expense Constants	Selected Provisions
A. Total Production Expense	<b>12.7%</b>
G. General Expense	<b>1.6%</b>
C. Taxes	<b>2.4%</b>
D, Underwriting Profit & Contingencies	<b>15.0%</b>
E. Licenses & Fees	<b>0.4%</b>
F. Total	<b>32.1%</b>

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)  
 9. 25.0% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable):  
 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 #	AR1215105
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	N/A
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Company Name		Company NAIC Number		
3.	A.	<b>Garrison Property And Casualty Insurance Company</b>	B.	<b>200-21253</b>

Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)		
4.	A.	<b>04.0 Homeowners</b>	B.	<b>04.0003 Owner Occupied Homeowners</b>

5.			FOR LOSS COSTS ONLY				
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
<b>Owners</b>	<b>66.7%</b>	<b>20.4%</b>					
<b>Condos</b>	<b>N/A</b>	<b>N/A</b>					
TOTAL OVERALL EFFECT	<b>66.7%</b>	<b>20.4%</b>					

6.		5 Year History		Rate Change History			
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2008	338	8.4%	11-30-08	224	678	303%	88%
2009	472	0.0%	11-14-09	341	888	260%	68%
2010	648	0.0%	5-30-10	502	990	197%	81%
2010	648	0.0%	7-17-10	502	990	197%	81%
2010	648	-0.5%	10-1-10	502	990	197%	81%
2011	831	0.0%	1-30-11	709	797	112%	88%
2011	831	14.8%	10-1-11	709	797	112%	88%

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	<b>12.7%</b>
B. General Expense	<b>1.6%</b>
C. Taxes	<b>2.4%</b>
D. Underwriting Profit & Contingencies	<b>15.0%</b>
E. License & Fees	<b>0.4%</b>
F. TOTAL	<b>32.1%</b>

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)
9. 25.0% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable):
10. N/A Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable):

USAA Group  
*Arkansas*  
Homeowners Filing Memorandum

USAA Group (USAA, USAA-CIC, USAA-GIC, and Garrison) wishes to revise Homeowners premiums with an overall effect of 20.0%. The effects by form apply as follows:

USAA Owners Forms	20.0%
USAA-CIC Owners Forms	19.9%
USAA-GIC Owners Forms	20.1%
Garrison Owners Forms	20.4%
USAA Group Owners Forms Combined	20.0%

The proposed changes include revising the Base Rates, Territory Relativities and Fiberglass Shingle Roof Factors for Owners only. Maximum and Minimum first renewal capped effects at the member level are provided on the Rate/Rule Filing Schedule.

The attached exhibits support these revisions.

An effective date of October 1, 2012 for these revisions will apply to all policies. Details of these revisions are attached.

USAA Group  
*Arkansas*  
Homeowners Filing Memorandum  
Table of Contents

*Attachments in support of this filing:*

Explanatory Memorandum

Exhibit I	Indicated Rate Change
Exhibit II	Premium Trend
Exhibit III	Large Loss Adjustment
Exhibit IV	Loss Development
Exhibit V	Loss Trend
Exhibit VI	Loss Adjustment Expense (LAE)
Exhibit VII	Non-Hurricane Catastrophe Ratio
Exhibit VIII	Expenses
Exhibit IX	Underwriting Profit Provision
Exhibit X	Proposed Territory Relativities
Exhibit XI	Proposed Roof Factors
Exhibit XII	Loss Ratios by Territory

USAA Group  
*Arkansas*  
Homeowners Explanatory Memorandum Page 1 of 2

Exhibit I - illustrates USAA Arkansas experience for the latest five accident years ending September 30, 2011 as of December 31, 2011. The data is for owners forms only. The indicated rate level change is developed in this exhibit and the proposed change is also provided. A large loss procedure was applied to the losses, which is detailed in Exhibit III.

Exhibit II - provides the calculation of USAA premium trend factors for Arkansas. These factors reflect increasing amounts of insurance and other distributional changes. The average earned premium at present rates, shown in column 2, has been fit to an exponential model using 20-, 16-, 12-, 8-, and 4-point values. The selected annual trend value is shown in this exhibit.

Exhibit III - shows the 10-year smoothing technique USAA uses to reflect the excess loss potential in Arkansas. The Large Loss Adjustment establishes an excess loss cut-off as a percentage of the average amount of insurance written for each year. The procedure then removes the portion of developed loss in excess of the cut-off, ratios the excess losses to the developed non-excess (normal) losses, and selects a weighted average of this ratio as the excess loss factor.

Exhibit IV - displays the calculation of USAA loss development factors for Arkansas. Loss data used for these calculations excludes catastrophes.

Exhibit V - shows the loss trend underlying the rate level indication. Various exponential fits including 20-, 16-, 12-, 8-, and 4-points are shown. The selected current cost factor and trended cost factor are based on the results of these exponential fits. Due to the volatility and lack of credibility in Arkansas, the selected Arkansas loss trend was credibility weighted with USAA countrywide, excluding Florida, California and Texas, loss trend data. The Arkansas credibility weighted current cost factor and trended cost factor are displayed on Page 2.

Exhibit VI - develops the loss adjustment expense (LAE) factor used in calculating the indication in Exhibit I. The factor is based upon USAA countrywide data for calendar-accident years 2008, 2009, and 2010.

Exhibit VII - Page 1 illustrates the calculation of the Arkansas historical non-hurricane loss and LAE ratio used to determine the indication in Exhibit I. We are utilizing a procedure based on the methodology presented in "Pricing the Catastrophe Exposure in Homeowners Ratemaking" by David H. Hays and W. Scott Farris. Owners catastrophe losses are considered fully developed. The historical catastrophe loss is divided by the amount of insurance (AOI) in force for each of the last twenty accident years. The mean and standard deviation of these ratios is calculated, along with a t-statistic. A 55% confidence was selected on a state basis to reflect the variability of losses within the twenty-year experience period and to ensure that our countrywide catastrophe provision is

USAA Group  
*Arkansas*  
Homeowners Explanatory Memorandum Page 2 of 2

sufficient in the long-run. The final catastrophe provision is applied to prospective amount of insurance in force. The selected AOI trend is displayed on Page 2. Exhibit VI derives the selected non-hurricane LAE factor.

Exhibit VIII - shows the development of the variable permissible loss and LAE ratio for Arkansas on Page 1. Provisions for other expense categories are based on countrywide data from the Insurance Expense Exhibit while taxes, licenses, and fees are based upon actual Arkansas experience for USAA Group. The calculation of the selected annual expense trend is shown on Page 2. The trend is derived by taking a weighted average of the Employment Cost Index and the Consumer Price Index. The expense trend is used to trend fixed expenses, which are used to develop the indication shown in Exhibit I.

Exhibit IX - details USAA Group's method for selecting its underwriting profit and contingency provision, which is included in the permissible loss ratio. A separate explanatory memorandum is included with this exhibit.

Exhibit X - shows the proposed revisions to the territory relativities for owners.

Exhibit XI - shows the minor changes to the roof program surcharges based on our experience.

Exhibit XII - shows the loss ratios by territory for accident years 2007 through 2011. Loss ratios excluding and including catastrophes are shown.

USAA Group  
*Arkansas*  
Homeowners Filing Memorandum

USAA Group (USAA, USAA-CIC, USAA-GIC, and Garrison) wishes to revise Homeowners premiums with an overall effect of 20.0%. The effects by form apply as follows:

USAA Owners Forms	20.0%
USAA-CIC Owners Forms	19.9%
USAA-GIC Owners Forms	20.1%
Garrison Owners Forms	20.4%
USAA Group Owners Forms Combined	20.0%

The proposed changes include revising the Base Rates, Territory Relativities and Fiberglass Shingle Roof Factors for Owners only. Maximum and Minimum first renewal capped effects at the member level are provided on the Rate/Rule Filing Schedule.

The attached exhibits support these revisions.

An effective date of October 1, 2012 for these revisions will apply to all policies. Details of these revisions are attached.

USAA Group  
*Arkansas*  
Homeowners Filing Memorandum  
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*Attachments in support of this filing:*

Explanatory Memorandum

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Exhibit II     Premium Trend

Exhibit III    Large Loss Adjustment

Exhibit IV    Loss Development

Exhibit V     Loss Trend

Exhibit VI    Loss Adjustment Expense (LAE)

Exhibit VII   Non-Hurricane Catastrophe Ratio

Exhibit VIII  Expenses

Exhibit IX    Underwriting Profit Provision

Exhibit X     Proposed Territory Relativities

Exhibit XI    Proposed Roof Factors

USAA Group  
*Arkansas*  
Homeowners Explanatory Memorandum Page 1 of 2

Exhibit I - illustrates USAA Arkansas experience for the latest five accident years ending September 30, 2011 as of December 31, 2011. The data is for owners forms only. The indicated rate level change is developed in this exhibit and the proposed change is also provided. A large loss procedure was applied to the losses, which is detailed in Exhibit III.

Exhibit II - provides the calculation of USAA premium trend factors for Arkansas. These factors reflect increasing amounts of insurance and other distributional changes. The average earned premium at present rates, shown in column 2, has been fit to an exponential model using 20-, 16-, 12-, 8-, and 4-point values. The selected annual trend value is shown in this exhibit.

Exhibit III - shows the 10-year smoothing technique USAA uses to reflect the excess loss potential in Arkansas. The Large Loss Adjustment establishes an excess loss cut-off as a percentage of the average amount of insurance written for each year. The procedure then removes the portion of developed loss in excess of the cut-off, ratios the excess losses to the developed non-excess (normal) losses, and selects a weighted average of this ratio as the excess loss factor.

Exhibit IV - displays the calculation of USAA loss development factors for Arkansas. Loss data used for these calculations excludes catastrophes.

Exhibit V - shows the loss trend underlying the rate level indication. Various exponential fits including 20-, 16-, 12-, 8-, and 4-points are shown. The selected current cost factor and trended cost factor are based on the results of these exponential fits. Due to the volatility and lack of credibility in Arkansas, the selected Arkansas loss trend was credibility weighted with USAA countrywide, excluding Florida, California and Texas, loss trend data. The Arkansas credibility weighted current cost factor and trended cost factor are displayed on Page 2.

Exhibit VI - develops the loss adjustment expense (LAE) factor used in calculating the indication in Exhibit I. The factor is based upon USAA countrywide data for calendar-accident years 2008, 2009, and 2010.

Exhibit VII - Page 1 illustrates the calculation of the Arkansas historical non-hurricane loss and LAE ratio used to determine the indication in Exhibit I. We are utilizing a procedure based on the methodology presented in "Pricing the Catastrophe Exposure in Homeowners Ratemaking" by David H. Hays and W. Scott Farris. Owners catastrophe losses are considered fully developed. The historical catastrophe loss is divided by the amount of insurance (AOI) in force for each of the last twenty accident years. The mean and standard deviation of these ratios is calculated, along with a t-statistic. A 55% confidence was selected on a state basis to reflect the variability of losses within the twenty-year experience period and to ensure that our countrywide catastrophe provision is

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sufficient in the long-run. The final catastrophe provision is applied to prospective amount of insurance in force. The selected AOI trend is displayed on Page 2. Exhibit VI derives the selected non-hurricane LAE factor.

Exhibit VIII - shows the development of the variable permissible loss and LAE ratio for Arkansas on Page 1. Provisions for other expense categories are based on countrywide data from the Insurance Expense Exhibit while taxes, licenses, and fees are based upon actual Arkansas experience for USAA Group. The calculation of the selected annual expense trend is shown on Page 2. The trend is derived by taking a weighted average of the Employment Cost Index and the Consumer Price Index. The expense trend is used to trend fixed expenses, which are used to develop the indication shown in Exhibit I.

Exhibit IX - details USAA Group's method for selecting its underwriting profit and contingency provision, which is included in the permissible loss ratio. A separate explanatory memorandum is included with this exhibit.

Exhibit X - shows the proposed revisions to the territory relativities for owners.

Exhibit XI - shows the minor changes to the roof program surcharges based on our experience.