

State: Arkansas **First Filing Company:** United Services Automobile Association, ...
TOI/Sub-TOI: 04.0 Homeowners/04.0004 Tenant Homeowners
Product Name: Renters Program
Project Name/Number: Rate Revision/AR1317393

Filing at a Glance

Companies: United Services Automobile Association
 USAA Casualty Insurance Company
 USAA General Indemnity Company
 Garrison Property and Casualty Insurance Company
Product Name: Renters Program
State: Arkansas
TOI: 04.0 Homeowners
Sub-TOI: 04.0004 Tenant Homeowners
Filing Type: Rate
Date Submitted: 11/13/2013
SERFF Tr Num: USAA-129280172
SERFF Status: Closed-Filed
State Tr Num:
State Status:
Co Tr Num: AR1317393
Effective Date: 03/15/2014
Requested (New):
Effective Date: 03/15/2014
Requested (Renewal):
Author(s): Nick Almendarez, Heather Arriola, Laura Lopez
Reviewer(s): Becky Harrington (primary)
Disposition Date: 11/26/2013
Disposition Status: Filed
Effective Date (New): 03/15/2014
Effective Date (Renewal): 03/15/2014

State Filing Description:
 referred to Commissioner 11/15/13; reviewed 11/26/13;

State: Arkansas **First Filing Company:** United Services Automobile Association, ...
TOI/Sub-TOI: 04.0 Homeowners/04.0004 Tenant Homeowners
Product Name: Renters Program
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General Information

Project Name: Rate Revision Status of Filing in Domicile: Not Filed
 Project Number: AR1317393 Domicile Status Comments:
 Reference Organization: Reference Number:
 Reference Title: Advisory Org. Circular:
 Filing Status Changed: 11/26/2013
 State Status Changed: 11/26/2013 Deemer Date:
 Created By: Nick Almendarez Submitted By: Laura Lopez
 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) are revising our Renters Program on file with your Department. Our revisions will result in an overall effect of 11.2% for the Group.

The proposed changes include the revision of the Base Rates and Territory Relativities for Contents coverage. An effective date of March 15, 2014 for these revisions will apply to all new and renewal policies.

Company and Contact

Filing Contact Information

Nick Almendarez, Compliance Analyst	nick.almendarez@usaa.com
A-03-W Insurance Regulatory	800-531-8722 [Phone] 82844 [Ext]
Compliance	210-498-5081 [FAX]
9800 Fredericksburg Road	
San Antonio, TX 78288-1033	

State: Arkansas First Filing Company: United Services Automobile Association, ...
 TOI/Sub-TOI: 04.0 Homeowners/04.0004 Tenant Homeowners
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Filing Company Information

United Services Automobile Association
 9800 Fredericksburg Road
 San Antonio, TX 78288
 (800) 531-8722 ext. [Phone]

CoCode: 25941
 Group Code: 200
 Group Name: USAA
 FEIN Number: 74-0959140

State of Domicile: Texas
 Company Type: Reciprocal
 State ID Number:

USAA Casualty Insurance Company
 9800 Fredericksburg Road
 San Antonio, TX 78288
 (800) 531-8722 ext. [Phone]

CoCode: 25968
 Group Code: 200
 Group Name: USAA
 FEIN Number: 59-3019540

State of Domicile: Texas
 Company Type: Stock
 State ID Number:

USAA General Indemnity Company
 9800 Fredericksburg Road
 San Antonio, TX 78288
 (800) 531-8722 ext. [Phone]

CoCode: 18600
 Group Code: 200
 Group Name: USAA
 FEIN Number: 74-1718283

State of Domicile: Texas
 Company Type: Stock
 State ID Number:

Garrison Property and Casualty Insurance Company
 9800 Fredericksburg Road
 San Antonio, TX 78284-8496
 (800) 531-8722 ext. [Phone]

CoCode: 21253
 Group Code: 200
 Group Name: USAA
 FEIN Number: 43-1803614

State of Domicile: Texas
 Company Type: Stock
 State ID Number:

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation: \$100.00 Per Filing
 Per Company: No

Company	Amount	Date Processed	Transaction #
United Services Automobile Association	\$100.00	11/13/2013	76561779

SERFF Tracking #:

USAA-129280172

State Tracking #:

Company Tracking #:

AR1317393

State:

Arkansas

First Filing Company:

United Services Automobile Association, ...

TOI/Sub-TOI:

04.0 Homeowners/04.0004 Tenant Homeowners

Product Name:

Renters Program

Project Name/Number:

Rate Revision/AR1317393

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	11/26/2013	11/26/2013

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
No response necessary	Becky Harrington	11/15/2013	11/15/2013

Response Letters

Responded By	Created On	Date Submitted
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State: Arkansas
TOI/Sub-TOI: 04.0 Homeowners/04.0004 Tenant Homeowners
Product Name: Renters Program
Project Name/Number: Rate Revision/AR1317393

First Filing Company: United Services Automobile Association, ...

Disposition

Disposition Date: 11/26/2013
 Effective Date (New): 03/15/2014
 Effective Date (Renewal): 03/15/2014
 Status: Filed

Comment: The Commissioner has reviewed the requested increase.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
United Services Automobile Association	23.800%	11.100%	\$57,971	2,642	\$522,262	16.300%	4.000%
USAA Casualty Insurance Company	23.800%	11.300%	\$51,639	2,191	\$456,979	16.600%	4.100%
USAA General Indemnity Company	23.800%	11.300%	\$46,528	1,880	\$411,756	16.100%	3.700%
Garrison Property and Casualty Insurance Company	23.800%	11.000%	\$20,664	1,000	\$187,858	16.800%	4.200%

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	23.800%
Overall Percentage Rate Impact For This Filing	11.200%
Effect of Rate Filing-Written Premium Change For This Program	\$176,802
Effect of Rate Filing - Number of Policyholders Affected	7,713

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		Yes
Supporting Document	HPCS-Homeowners Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	Explanatory Memorandum & Exhibits I-X	Filed	Yes
Rate	AR Manual Rate Pages	Filed	Yes

State: Arkansas **First Filing Company:** United Services Automobile Association, ...
TOI/Sub-TOI: 04.0 Homeowners/04.0004 Tenant Homeowners
Product Name: Renters Program
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Objection Letter

Objection Letter Status	No response necessary
Objection Letter Date	11/15/2013
Submitted Date	11/15/2013
Respond By Date	

Dear Nick Almendarez,

Introduction:

This will acknowledge receipt and review of the captioned filing.

Objection 1

Comments:

This filing is being referred to the Commissioner for review due to the requested increase amount being greater than 6%. Please do not respond at this time.

Conclusion:

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

Arkansas does not allow 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 #:

USAA-129280172

State Tracking #:

Company Tracking #:

AR1317393

State: Arkansas
TOI/Sub-TOI: 04.0 Homeowners/04.0004 Tenant Homeowners
Product Name: Renters Program
Project Name/Number: Rate Revision/AR1317393

First Filing Company: United Services Automobile Association, ...

Rate Information

Rate data applies to filing.

Filing Method: File and Use
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 0.000%
Effective Date of Last Rate Revision: 05/11/2011
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:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
United Services Automobile Association	23.800%	11.100%	\$57,971	2,642	\$522,262	16.300%	4.000%
USAA Casualty Insurance Company	23.800%	11.300%	\$51,639	2,191	\$456,979	16.600%	4.100%
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Garrison Property and Casualty Insurance Company	23.800%	11.000%	\$20,664	1,000	\$187,858	16.800%	4.200%

SERFF Tracking #:

USAA-129280172

State Tracking #:**Company Tracking #:**

AR1317393

State:

Arkansas

First Filing Company:

United Services Automobile Association, ...

TOI/Sub-TOI:

04.0 Homeowners/04.0004 Tenant Homeowners

Product Name:

Renters Program

Project Name/Number:

Rate Revision/AR1317393

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Filed 11/26/2013	AR Manual Rate Pages	AR-R-1.1 & AR-R-3.1	Replacement	USAA-127125805 & USPX-12588311	AR -R-1.1 & AR-R-3.1.pdf

State: **ARKANSAS**
 Line of Business: **RENTERS**
 Effective: **MARCH 15, 2014 (NEW and RENEWAL BUSINESS)**
 Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION**
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

BASE RATES AND LIABILITY INCREASED LIMIT FACTORS

BASE RATES

<u>Peril</u>	<u>USAA</u>	<u>USAA-CIC</u>	<u>USAA-GIC</u>	<u>Garrison</u>
Other Property Perils	275.33	345.64	332.33	303.27
Earthquake	2.96	2.96	2.96	2.96
Liability *	55.76	59.15	48.80	55.42

* Base limits are \$100,000 Liability and \$5,000 Medical Payments to Others

LIABILITY INCREASED LIMIT FACTORS

<u>Liability Limit</u>	<u>USAA</u>	<u>USAA-CIC</u>	<u>USAA-GIC</u>	<u>Garrison</u>
\$100,000	1.0000	1.0000	1.0000	1.0000
\$300,000	1.6700	1.6700	1.6700	1.6700
\$500,000	2.0500	2.0500	2.0500	2.0500
\$1,000,000	2.7200	2.7200	2.7200	2.7200

State: **ARKANSAS**
 Line of Business: **RENTERS**
 Effective: **MARCH 15, 2014 (NEW and RENEWAL BUSINESS)**
 Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION**
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

TERRITORY FACTORS

USAA GROUP

<u>Territory</u>	<u>Other Property</u> <u>Perils</u>	<u>Earthquake</u>	<u>Liability</u>
1	0.6111	0.6919	1.0000
2	0.7703	0.8762	1.0000
3	1.0541	1.1000	1.0000
4	1.0250	1.0100	1.0000
5	1.0000	1.0000	1.0000
6	0.9469	0.9192	1.0000

SERFF Tracking #:

USAA-129280172

State Tracking #:**Company Tracking #:**

AR1317393

State:

Arkansas

First Filing Company:

United Services Automobile Association, ...

TOI/Sub-TOI:

04.0 Homeowners/04.0004 Tenant Homeowners

Product Name:

Renters Program

Project Name/Number:

Rate Revision/AR1317393

Supporting Document Schedules

Satisfied - Item:	HPCS-Homeowners Premium Comparison Survey
Comments:	
Attachment(s):	HO Survey FORM HPCS - USAA.xls HO Survey FORM HPCS - USAA - CIC.XLS HO Survey FORM HPCS - USAA - GIC.xls HO Survey FORM HPCS - Garrison.XLS HO Survey FORM HPCS - USAA.pdf HO Survey FORM HPCS - USAA-CIC.pdf HO Survey FORM HPCS - USAA - GIC.pdf HO Survey FORM HPCS - Garrison.pdf
Item Status:	Filed
Status Date:	11/26/2013
Satisfied - Item:	NAIC loss cost data entry document
Comments:	
Attachment(s):	Form RF-1 - USAA.pdf Form RF-1 USAA-CIC.pdf Form RF-1 - USAA-GIC.pdf Form RF-1 - Garrison.pdf
Item Status:	Filed
Status Date:	11/26/2013
Satisfied - Item:	Explanatory Memorandum & Exhibits I-X
Comments:	
Attachment(s):	Explanatory Memorandum & Exhibits I-X (Contents).pdf
Item Status:	Filed
Status Date:	11/26/2013

NAIC Number: 25941
 Company Name: United Services Automobile Association
 Contact Person: Laura Lopez
 Telephone No.: 210-498-3235
 Email Address: laura.lopez@usaa.com
 Effective Date: 3/15/2014

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

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

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	\$138.83	\$138.83	\$158.47	\$158.47	\$193.37	\$193.37	\$193.37	\$193.37	\$180.08	\$180.08	\$180.08	\$180.08	\$180.08	\$180.08	\$158.47	\$158.47	\$187.76	\$187.76
	\$15,000	\$183.84	\$183.84	\$215.22	\$215.22	\$270.89	\$270.89	\$270.89	\$270.89	\$249.61	\$249.61	\$249.61	\$249.61	\$249.61	\$249.61	\$215.22	\$215.22	\$262.59	\$262.59
	\$25,000	\$213.71	\$213.71	\$252.88	\$252.88	\$322.35	\$322.35	\$322.35	\$322.35	\$295.80	\$295.80	\$295.80	\$295.80	\$295.80	\$295.80	\$252.88	\$252.88	\$312.11	\$312.11
6	\$5,000	\$138.83	\$138.83	\$158.47	\$158.47	\$193.37	\$193.37	\$193.37	\$193.37	\$180.08	\$180.08	\$180.08	\$180.08	\$180.08	\$180.08	\$158.47	\$158.47	\$187.76	\$187.76
	\$15,000	\$183.84	\$183.84	\$215.22	\$215.22	\$270.89	\$270.89	\$270.89	\$270.89	\$249.61	\$249.61	\$249.61	\$249.61	\$249.61	\$249.61	\$215.22	\$215.22	\$262.59	\$262.59
	\$25,000	\$213.71	\$213.71	\$252.88	\$252.88	\$322.35	\$322.35	\$322.35	\$322.35	\$295.80	\$295.80	\$295.80	\$295.80	\$295.80	\$295.80	\$252.88	\$252.88	\$312.11	\$312.11
9	\$5,000	\$138.83	\$138.83	\$158.47	\$158.47	\$193.37	\$193.37	\$193.37	\$193.37	\$180.08	\$180.08	\$180.08	\$180.08	\$180.08	\$180.08	\$158.47	\$158.47	\$187.76	\$187.76
	\$15,000	\$183.84	\$183.84	\$215.22	\$215.22	\$270.89	\$270.89	\$270.89	\$270.89	\$249.61	\$249.61	\$249.61	\$249.61	\$249.61	\$249.61	\$215.22	\$215.22	\$262.59	\$262.59
	\$25,000	\$213.71	\$213.71	\$252.88	\$252.88	\$322.35	\$322.35	\$322.35	\$322.35	\$295.80	\$295.80	\$295.80	\$295.80	\$295.80	\$295.80	\$252.88	\$252.88	\$312.11	\$312.11

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="Less than 8"/> %	Window Locks	<input type="text" value="0"/> %
Smoke Alarm	<input type="text" value="0"/> %	\$1,000 Deductible	<input type="text" value="Varies"/> %
		Other (specify)	
		Sprinklers	<input type="text" value="Less than 5"/> %
		Maximum Credit	<input type="text" value="N/A"/> %

EARTHQUAKE INSURANCE

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

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

WHAT IS YOUR PERCENTAGE DEDUCTIBLE? %

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

	Zone	Brick	Frame
Highest Risk	\$	<input type="text"/>	\$ <input type="text"/>
Lowest Risk	\$	<input type="text"/>	\$ <input type="text"/>

NAIC Number: 25968
 Company Name: USAA Casualty Insurance Company
 Contact Person: Laura Lopez
 Telephone No.: 210-498-3235
 Email Address: laura.lopez@usaa.com
 Effective Date: 3/15/2014

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

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

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

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

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

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	\$124.11	\$124.11	\$145.97	\$145.97	\$184.82	\$184.82	\$184.82	\$184.82	\$170.04	\$170.04	\$170.04	\$170.04	\$170.04	\$170.04	\$145.97	\$145.97	\$178.46	\$178.46
	\$15,000	\$174.16	\$174.16	\$209.06	\$209.06	\$271.03	\$271.03	\$271.03	\$271.03	\$247.37	\$247.37	\$247.37	\$247.37	\$247.37	\$247.37	\$209.06	\$209.06	\$261.53	\$261.53
	\$25,000	\$207.38	\$207.38	\$250.94	\$250.94	\$328.27	\$328.27	\$328.27	\$328.27	\$298.75	\$298.75	\$298.75	\$298.75	\$298.75	\$298.75	\$250.94	\$250.94	\$316.54	\$316.54
6	\$5,000	\$124.11	\$124.11	\$145.97	\$145.97	\$184.82	\$184.82	\$184.82	\$184.82	\$170.04	\$170.04	\$170.04	\$170.04	\$170.04	\$170.04	\$145.97	\$145.97	\$178.46	\$178.46
	\$15,000	\$174.16	\$174.16	\$209.06	\$209.06	\$271.03	\$271.03	\$271.03	\$271.03	\$247.37	\$247.37	\$247.37	\$247.37	\$247.37	\$247.37	\$209.06	\$209.06	\$261.53	\$261.53
	\$25,000	\$207.38	\$207.38	\$250.94	\$250.94	\$328.27	\$328.27	\$328.27	\$328.27	\$298.75	\$298.75	\$298.75	\$298.75	\$298.75	\$298.75	\$250.94	\$250.94	\$316.54	\$316.54
9	\$5,000	\$124.11	\$124.11	\$145.97	\$145.97	\$184.82	\$184.82	\$184.82	\$184.82	\$170.04	\$170.04	\$170.04	\$170.04	\$170.04	\$170.04	\$145.97	\$145.97	\$178.46	\$178.46
	\$15,000	\$174.16	\$174.16	\$209.06	\$209.06	\$271.03	\$271.03	\$271.03	\$271.03	\$247.37	\$247.37	\$247.37	\$247.37	\$247.37	\$247.37	\$209.06	\$209.06	\$261.53	\$261.53
	\$25,000	\$207.38	\$207.38	\$250.94	\$250.94	\$328.27	\$328.27	\$328.27	\$328.27	\$298.75	\$298.75	\$298.75	\$298.75	\$298.75	\$298.75	\$250.94	\$250.94	\$316.54	\$316.54

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="Less than 8"/> %	Window Locks	<input type="text" value="0"/> %
Smoke Alarm	<input type="text" value="0"/> %	\$1,000 Deductible	<input type="text" value="varies"/> %
		Other (specify)	
		Sprinklers	<input type="text" value="Less than 5"/> %
		Maximum Credit	<input type="text" value="N/A"/> %

EARTHQUAKE INSURANCE

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

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

WHAT IS YOUR PERCENTAGE DEDUCTIBLE? %

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

Zone	Brick	Frame
Highest Risk	\$ <input type="text"/>	\$ <input type="text"/>
Lowest Risk	\$ <input type="text"/>	\$ <input type="text"/>

NAIC Number: 18600
 Company Name: USAA General Indemnity Company
 Contact Person: Laura Lopez
 Telephone No.: 210-498-3235
 Email Address: laura.lopez@usaa.com
 Effective Date: 3/15/2014

**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	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																		

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	\$113.87	\$113.87	\$134.89	\$134.89	\$172.26	\$172.26	\$172.26	\$172.26	\$158.04	\$158.04	\$158.04	\$158.04	\$158.04	\$158.04	\$134.89	\$134.89	\$166.19	\$166.19
	\$15,000	\$162.03	\$162.03	\$195.60	\$195.60	\$255.20	\$255.20	\$255.20	\$255.20	\$232.44	\$232.44	\$232.44	\$232.44	\$232.44	\$232.44	\$195.60	\$195.60	\$246.15	\$246.15
	\$25,000	\$193.99	\$193.99	\$235.89	\$235.89	\$310.27	\$310.27	\$310.27	\$310.27	\$281.87	\$281.87	\$281.87	\$281.87	\$281.87	\$281.87	\$235.89	\$235.89	\$299.11	\$299.11
6	\$5,000	\$113.87	\$113.87	\$134.89	\$134.89	\$172.26	\$172.26	\$172.26	\$172.26	\$158.04	\$158.04	\$158.04	\$158.04	\$158.04	\$158.04	\$134.89	\$134.89	\$166.19	\$166.19
	\$15,000	\$162.03	\$162.03	\$195.60	\$195.60	\$255.20	\$255.20	\$255.20	\$255.20	\$232.44	\$232.44	\$232.44	\$232.44	\$232.44	\$232.44	\$195.60	\$195.60	\$246.15	\$246.15
	\$25,000	\$193.99	\$193.99	\$235.89	\$235.89	\$310.27	\$310.27	\$310.27	\$310.27	\$281.87	\$281.87	\$281.87	\$281.87	\$281.87	\$281.87	\$235.89	\$235.89	\$299.11	\$299.11
9	\$5,000	\$113.87	\$113.87	\$134.89	\$134.89	\$172.26	\$172.26	\$172.26	\$172.26	\$158.04	\$158.04	\$158.04	\$158.04	\$158.04	\$158.04	\$134.89	\$134.89	\$166.19	\$166.19
	\$15,000	\$162.03	\$162.03	\$195.60	\$195.60	\$255.20	\$255.20	\$255.20	\$255.20	\$232.44	\$232.44	\$232.44	\$232.44	\$232.44	\$232.44	\$195.60	\$195.60	\$246.15	\$246.15
	\$25,000	\$193.99	\$193.99	\$235.89	\$235.89	\$310.27	\$310.27	\$310.27	\$310.27	\$281.87	\$281.87	\$281.87	\$281.87	\$281.87	\$281.87	\$235.89	\$235.89	\$299.11	\$299.11

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="Less than 8"/> %	Window Locks	<input type="text" value="0"/> %
Smoke Alarm	<input type="text" value="0"/> %	\$1,000 Deductible	<input type="text" value="varies"/> %
		Other (specify)	
		Sprinklers	<input type="text" value="Less than 5"/> %
		Maximum Credit	<input type="text" value="N/A"/> %

EARTHQUAKE INSURANCE

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

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

WHAT IS YOUR PERCENTAGE DEDUCTIBLE? %

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

Zone	Brick	Frame
Highest Risk	\$ <input type="text"/>	\$ <input type="text"/>
Lowest Risk	\$ <input type="text"/>	\$ <input type="text"/>

NAIC Number: 21253
 Company Name: Garrison Property and Casualty Insurance Company
 Contact Person: Laura Lopez
 Telephone No.: 210-498-3235
 Email Address: laura.lopez@usaa.com
 Effective Date: 3/15/2014

**Homeowners Premium Comparison Survey Form
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Submit to: Arkansas Insurance Department
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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																		
	\$120,000																		
	\$160,000																		
6	\$80,000																		
	\$120,000																		
	\$160,000																		
9	\$80,000																		
	\$120,000																		
	\$160,000																		

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	\$111.39	\$111.39	\$130.59	\$130.59	\$164.72	\$164.72	\$164.72	\$164.72	\$151.72	\$151.72	\$151.72	\$151.72	\$151.72	\$151.72	\$130.59	\$130.59	\$159.26	\$159.26
	\$15,000	\$155.42	\$155.42	\$186.10	\$186.10	\$240.53	\$240.53	\$240.53	\$240.53	\$219.73	\$219.73	\$219.73	\$219.73	\$219.73	\$219.73	\$186.10	\$186.10	\$232.47	\$232.47
	\$25,000	\$184.63	\$184.63	\$222.93	\$222.93	\$290.86	\$290.86	\$290.86	\$290.86	\$264.89	\$264.89	\$264.89	\$264.89	\$264.89	\$264.89	\$222.93	\$222.93	\$280.91	\$280.91
6	\$5,000	\$111.39	\$111.39	\$130.59	\$130.59	\$164.72	\$164.72	\$164.72	\$164.72	\$151.72	\$151.72	\$151.72	\$151.72	\$151.72	\$151.72	\$130.59	\$130.59	\$159.26	\$159.26
	\$15,000	\$155.42	\$155.42	\$186.10	\$186.10	\$240.53	\$240.53	\$240.53	\$240.53	\$219.73	\$219.73	\$219.73	\$219.73	\$219.73	\$219.73	\$186.10	\$186.10	\$232.47	\$232.47
	\$25,000	\$184.63	\$184.63	\$222.93	\$222.93	\$290.86	\$290.86	\$290.86	\$290.86	\$264.89	\$264.89	\$264.89	\$264.89	\$264.89	\$264.89	\$222.93	\$222.93	\$280.91	\$280.91
9	\$5,000	\$111.39	\$111.39	\$130.59	\$130.59	\$164.72	\$164.72	\$164.72	\$164.72	\$151.72	\$151.72	\$151.72	\$151.72	\$151.72	\$151.72	\$130.59	\$130.59	\$159.26	\$159.26
	\$15,000	\$155.42	\$155.42	\$186.10	\$186.10	\$240.53	\$240.53	\$240.53	\$240.53	\$219.73	\$219.73	\$219.73	\$219.73	\$219.73	\$219.73	\$186.10	\$186.10	\$232.47	\$232.47
	\$25,000	\$184.63	\$184.63	\$222.93	\$222.93	\$290.86	\$290.86	\$290.86	\$290.86	\$264.89	\$264.89	\$264.89	\$264.89	\$264.89	\$264.89	\$222.93	\$222.93	\$280.91	\$280.91

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="Less than 8"/> %	Window Locks	<input type="text" value="0"/> %
Smoke Alarm	<input type="text" value="0"/> %	\$1,000 Deductible	<input type="text" value="varies"/> %
		Other (specify)	
		Sprinklers	<input type="text" value="Less than 5"/> %
		Maximum Credit	<input type="text" value="varies"/> %

EARTHQUAKE INSURANCE

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

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

WHAT IS YOUR PERCENTAGE DEDUCTIBLE? %

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

	Zone	Brick	Frame
	Highest Risk	\$ <input type="text"/>	\$ <input type="text"/>
	Lowest Risk	\$ <input type="text"/>	\$ <input type="text"/>

NAIC LOSS COST DATA ENTRY DOCUMENT

1. This filing transmittal is part of Company Tracking # **AR1317393**

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

		Company Name		Company NAIC Number
3.	A.	United Services Automobile Association	B.	25941

		Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	A.	04.0 Homeowners	B.	04.0004 Tenant Homeowners

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
Contents	27.5%	13.8%					
Liability	6.9%	0.0%					
TOTAL OVERALL EFFECT	23.8%	11.1%					

6. 5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2008	2,275	16.9%	07-01-08	436	452	104%	49%
2010	2,248	0.0%	05-30-10	489	161	33%	40%
2011	2,319	0.0%	05-11-11	499	406	81	47%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	20.3%
B. General Expense	1.2%
C. Taxes	2.8%
D. Underwriting Profit & Contingencies	15.0%
E. License & Fees	0.1%
F. TOTAL	39.4%

8. Apply Lost Cost Factors to Future filings? (Y or N)
9. **16.3%** Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 4
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 # **AR1317393**

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

		Company Name		Company NAIC Number
3.	A.	USAA Casualty Insurance Company	B.	25968

		Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	A.	04.0 Homeowners	B.	04.0004 Tenant Homeowners

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
Contents	27.5%	13.9%					
Liability	6.9%	0.0%					
TOTAL OVERALL EFFECT	23.8%	11.3%					

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	1,473	18.3%	07-01-08	311	186	60%	43%
2010	1,569	0.0%	05-30-10	372	197	53%	41%
2011	1,763	0.0%	05-11-11	416	280	67%	42%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	20.3%
B. General Expense	1.2%
C. Taxes	2.8%
D. Underwriting Profit & Contingencies	15.0%
E. License & Fees	0.1%
F. TOTAL	39.4%

8. Apply Lost Cost Factors to Future filings? (Y or N)
9. **16.6%** Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable):4
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 #	AR1317393
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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	
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Company Name		Company NAIC Number		
3.	A.	USAA General Indemnity Company	B.	18600

Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)		
4.	A.	04.0 Homeowners	B.	04.0004 Tenant Homeowners

5.			FOR LOSS COSTS ONLY				
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Contents	27.5%	13.9%					
Liability	6.9%	0.0%					
TOTAL OVERALL EFFECT	23.8%	11.3%					

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	262	34.1%	07-01-08	70	98	141%	65%
2010	519	0.0%	05-30-10	197	114	58%	56%
2011	1,060	0.0%	05-11-11	297	242	82%	65%

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	20.3%
B. General Expense	1.2%
C. Taxes	2.8%
D. Underwriting Profit & Contingencies	15.0%
E. License & Fees	0.1%
F. TOTAL	39.4%

- 8.** Apply Lost Cost Factors to Future filings? (Y or N)
- 9.** **16.1%** Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 4
- 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 #	AR1317393
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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	
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Company Name		Company NAIC Number	
3.	A.	Garrison Property And Casualty Insurance Company	B.
		21253	

Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)	
4.	A.	04.0 Homeowners	B.
		04.0004 Tenant Homeowners	

5.			FOR LOSS COSTS ONLY				
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Contents	27.5%	13.9%					
Liability	6.9%	0.0%					
TOTAL OVERALL EFFECT	23.8%	11.0%					

6.		5 Year History	Rate Change History				
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2008	220	15.2%	07-01-08	51	93	182%	59%
2010	324	0.0%	05-30-10	98	89	91%	62%
2011	559	0.0%	05-11-11	128	66	52%	58%

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	20.3%
B. General Expense	1.2%
C. Taxes	2.8%
D. Underwriting Profit & Contingencies	15.0%
E. License & Fees	0.1%
F. TOTAL	39.4%

- 8.** Apply Lost Cost Factors to Future filings? (Y or N)
- 9.** **16.8%** Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 4
- 10.** **N/A** Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable):

USAA Group
Arkansas
Renters Contents Filing Memorandum

USAA Group (USAA, USAA-CIC, USAA-GIC, and Garrison) wishes to revise Renters premiums with a combined effect of 11.2%. The effects by form apply as follows:

USAA Contents	13.8%
USAA Liability	0.0%
USAA Combined	11.1%

USAA-CIC Contents	13.9%
USAA-CIC Liability	0.0%
USAA-CIC Combined	11.3%

USAA-GIC Contents	13.9%
USAA-GIC Liability	0.0%
USAA-GIC Combined	11.3%

Garrison Contents	13.9%
Garrison Liability	0.0%
Garrison Combined	11.0%

USAA Group Contents	13.9%
USAA Group Liability	0.0%
USAA Group Combined	11.2%

The proposed changes include the revision of the Base Rates and Territory Relativities for Contents coverage. The maximum and minimum percentage changes on the Rate/Rule Schedule reflect first renewal capped effects at the member level.

An effective date of March 15, 2014 for these revisions will apply to all new and renewal policies.

USAA Group
Arkansas
Renters Contents Filing Memorandum

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-Modeled Catastrophe Ratio

Exhibit VIII Expenses

Exhibit IX Underwriting Profit Provision

Exhibit X Base Rates and Territory Relativity Changes

USAA Group
Arkansas
Renters Contents Explanatory Memorandum

Exhibit I - illustrates USAA Group Arkansas experience for the latest five accident years ending March 31, 2013 as of June 30, 2013. The data is for Contents forms only. The indicated rate level change is developed in this exhibit. The proposed change is also provided. A large loss procedure applied to the losses is detailed in Exhibit III.

Exhibit II - provides the calculation of USAA Group's premium trend factors for Arkansas. These factors reflect changing 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 Group 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 Group's 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 Group countrywide excluding CA, FL & TX loss trend data. The USAA Group countrywide excluding CA, FL & TX current cost factors and trended cost factors 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 Group worldwide data for calendar-accident years 2010, 2011, and 2012.

Exhibit VII - illustrates the calculation of the Arkansas historical catastrophe loss and LAE ratio used to determine the indication in Exhibit I. Historical catastrophe losses are ratioed to direct premium for fifteen years. The selected LAE factor is then applied to the average 15-year ratio.

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 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.

USAA Group
Arkansas
Renters Contents Explanatory Memorandum

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 the exhibit.

Exhibit X- displays the comparison between current and proposed Base Rates and Territory Relativities.

USAA Group
 Arkansas
 Indicated Rate Change
 Renters Contents Forms
 As of 06/30/2013

Calendar/ Accident Year Ending (1)	Earned Premium at Present Rates (2)	Premium Trend Factor ^A (3)	Prospective Earned Premium at Present Rates (4) = (2) * (3)	Smoothed Developed Incurred Losses Excluding Catastrophes ^B (5)	Loss Trend Factor ^C (6)	LAE Factor ^D (7)	Prospective Incurred Losses and LAE Excluding Catastrophes (8) = (5) * (6) * (7)	Prospective Loss and LAE Ratio Excluding Catastrophes (9) = (8) / (4)	Weight (10)
03/31/2009	\$880,639	0.829	\$730,050	\$433,197	1.111	1.214	\$584,276	0.800	0.100
03/31/2010	\$892,275	0.883	787,879	401,856	1.084	1.214	528,833	0.671	0.150
03/31/2011	\$943,836	0.940	887,206	487,914	1.057	1.214	626,090	0.706	0.200
03/31/2012	\$1,115,568	0.946	1,055,327	747,788	1.031	1.214	935,957	0.887	0.250
03/31/2013	\$1,237,895	0.976	1,208,186	763,936	1.006	1.214	932,983	0.772	0.300
Five Year Weighted Loss and LAE Ratio Excluding Catastrophes =									0.775
Historical Catastrophe Loss and LAE Ratio ^F =									0.058
Trended Fixed Expense Ratio ^E =									0.215
Variable Permissible Loss and LAE Ratio ^E =									0.822
Indicated Rate Level Change = (0.775 + 0.058 + 0.215) / 0.822 - 1									27.5%
Proposed Rate Level Change =									13.9%

^A Developed in Exhibit II

^B Developed in Exhibit III

^C Developed in Exhibit V, Page 2 of 2

^D Developed in Exhibit VI

^E Developed in Exhibit VIII, Page 1 of 2

^F Developed in Exhibit VII

USAA Group
Arkansas
Premium Trend
Renters Contents Forms

Exhibit II

Year Ending Quarter (1)	Average Earned Premium at Present Rates (2)	Annual Change (3)	Current Amount Factors 166.47 / (2)	<u>Trended Amount Factor:</u>					
				Least Squares Results					
				Exponential Fits	16 pt	12 pt	8 pt	4 pt	
2009/1	196.15		0.849	Annualized Change:	-3.7%	-2.3%	-2.0%	-3.2%	
2009/2	194.73		0.855	R-squared Value:	0.889	0.909	0.858	0.989	
2009/3	190.57		0.874	Selected Annual Trend Factor:	0.990				
2009/4	187.44		0.888						
2010/1	183.86	-6.3%	0.905						
2010/2	179.95	-7.6%	0.925						
2010/3	177.50	-6.9%	0.938						
2010/4	174.90	-6.7%	0.952						
2011/1	172.87	-6.0%	0.963						
2011/2	171.99	-4.4%	0.968						
2011/3	171.98	-3.1%	0.968						
2011/4	172.06	-1.6%	0.968						
2012/1	171.86	-0.6%	0.969						
2012/2	170.64	-0.8%	0.976						
2012/3	168.92	-1.8%	0.985						
2012/4	167.52	-2.6%	0.994						
2013/1	166.47	-3.1%	1.000						
				<u>Accident Year Ending</u>					
				03/31/2009	0.849	0.990	2.450	0.976	0.829
				03/31/2010	0.905	0.990	2.450	0.976	0.883
				03/31/2011	0.963	0.990	2.450	0.976	0.940
				03/31/2012	0.969	0.990	2.450	0.976	0.946
				03/31/2013	1.000	0.990	2.450	0.976	0.976

^A From the average earned date in the most recent accident year, 09/30/2012, to the average earned date in the effective period, 03/15/2015

USAA Group
Arkansas
Calculation of Large Loss Adjustment
Renters Contents Forms
As of 06/30/2013

Exhibit III

Calendar/ Accident Year Ending (1)	Average Amount of Insurance (2)	Cutoff 45% of (2) (3)	Incurred Losses Excluding Catastrophes (4)	Loss Development Factors ^A (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 ^C (12)
03/31/2004	\$39,771	\$17,897	\$199,088	1.0000	\$199,088	1	\$38,453	\$20,556	\$178,532	0.115	\$215,667
03/31/2005	\$38,321	\$17,244	\$279,011	1.0000	279,011	4	\$121,042	52,066	226,945	0.229	274,150
03/31/2006	\$38,247	\$17,211	\$287,480	1.0000	287,480	3	\$90,163	38,530	248,950	0.155	300,732
03/31/2007	\$35,620	\$16,029	\$236,316	1.0000	236,316	2	\$66,481	34,423	201,893	0.171	243,887
03/31/2008	\$33,124	\$14,906	\$471,457	1.0000	471,457	5	\$162,145	87,615	383,842	0.228	463,681
03/31/2009	\$32,117	\$14,453	\$457,987	1.0000	457,987	4	\$157,192	99,380	358,607	0.277	433,197
03/31/2010	\$31,608	\$14,224	\$373,489	1.0000	373,489	2	\$69,275	40,827	332,662	0.123	401,856
03/31/2011	\$30,006	\$13,503	\$503,600	1.0000	503,600	5	\$167,213	99,698	403,902	0.247	487,914
03/31/2012	\$29,722	\$13,375	\$668,458	1.0000	668,458	9	\$169,803	49,428	619,030	0.080	747,788
03/31/2013	\$30,477	\$13,715	\$841,445	1.0167	855,497	8	\$332,820	223,100	632,397	0.353	763,936
								\$745,623	\$3,586,760		

Weighted Average Excess Ratio^B = 0.208

Weighted Average Excess Factor = 1.208

^A Developed in Exhibit IV

^B Weighted Average Excess Ratio = Sum of Column (9) / Sum of Column (10)

^C (12) = (10) * Weighted Average Excess Factor

USAA Group
Arkansas
Loss Development
Incurred Losses Excluding Catastrophes
Renters Contents Forms

Exhibit IV

Accident Year Ending	15 months	27 months	39 months	51 months	63 months
03/31/2005				279,011	279,011
03/31/2006			287,480	287,480	287,480
03/31/2007		236,316	236,316	236,316	236,316
03/31/2008	474,587	471,332	471,332	471,457	471,457
03/31/2009	453,636	457,987	457,987	457,987	457,987
03/31/2010	366,778	373,489	373,489	373,489	
03/31/2011	492,709	503,601	503,600		
03/31/2012	638,373	668,458			
03/31/2013	841,445				

Age-to-Age Factors

Accident Year Ending	15 to 27 Months	27 to 39 Months	39 to 51 Months	51 to 63 Months
03/31/2005				1.0000
03/31/2006			1.0000	1.0000
03/31/2007		1.0000	1.0000	1.0000
03/31/2008	0.9931	1.0000	1.0003	1.0000
03/31/2009	1.0096	1.0000	1.0000	1.0000
03/31/2010	1.0183	1.0000	1.0000	
03/31/2011	1.0221	1.0000		
03/31/2012	1.0471			
Latest 3-year Average	1.0292	1.0000	1.0001	1.0000
Latest 4-year Average	1.0243	1.0000	1.0001	1.0000
Latest 5-year Average	1.0180	1.0000	1.0001	1.0000
Latest 3-out-of-5-year Average	1.0167	1.0000	1.0000	1.0000
Selected Age-to-Age Factors	1.0167	1.0000	1.0000	1.0000

Cumulative Factors

	15 to 63 Months	27 to 63 Months	39 to 63 Months	51 to 63 Months
Selected Cumulative Factors	1.0167	1.0000	1.0000	1.0000

USAA Group
Arkansas
Paid Losses Excluding Catastrophes
Renters Contents Forms

Year Ending Quarter	Calendar Year Paid Frequency				Calendar Year Paid Severity				Calendar Year Paid Pure Premium			
	Series 1 ^A	Annual Change	Series 2 ^B	Annual Change	Series 1 ^A	Annual Change	Series 2 ^B	Annual Change	Series 1 ^A	Annual Change	Series 2 ^B	Annual Change
2008/3	0.0446		0.0399		2,708		1,754		120.68		70.08	
2008/4	0.0434		0.0370		2,617		1,844		113.63		68.29	
2009/1	0.0437		0.0364		2,490		1,885		108.70		68.55	
2009/2	0.0413		0.0357		2,107		1,901		86.93		67.87	
2009/3	0.0417	-6.5%	0.0349	-12.6%	2,203	-18.7%	1,922	9.6%	91.81	-23.9%	67.10	-4.3%
2009/4	0.0418	-3.7%	0.0344	-7.1%	1,972	-24.6%	1,893	2.7%	82.50	-27.4%	65.13	-4.6%
2010/1	0.0410	-6.1%	0.0341	-6.2%	2,043	-18.0%	1,865	-1.0%	83.76	-22.9%	63.61	-7.2%
2010/2	0.0402	-2.6%	0.0337	-5.7%	2,032	-3.6%	1,893	-0.4%	81.67	-6.1%	63.75	-6.1%
2010/3	0.0398	-4.6%	0.0346	-1.0%	2,011	-8.7%	1,877	-2.3%	79.95	-12.9%	64.88	-3.3%
2010/4	0.0390	-6.7%	0.0342	-0.5%	2,411	22.2%	1,944	2.7%	94.04	14.0%	66.53	2.1%
2011/1	0.0374	-8.9%	0.0335	-1.8%	2,437	19.3%	2,026	8.6%	91.06	8.7%	67.84	6.6%
2011/2	0.0449	11.6%	0.0346	2.7%	2,420	19.1%	1,981	4.7%	108.53	32.9%	68.56	7.5%
2011/3	0.0447	12.4%	0.0355	2.8%	2,680	33.3%	2,007	6.9%	119.79	49.8%	71.33	9.9%
2011/4	0.0434	11.3%	0.0364	6.4%	2,498	3.6%	2,020	3.9%	108.49	15.4%	73.53	10.5%
2012/1	0.0438	17.1%	0.0381	13.7%	2,317	-4.9%	1,953	-3.6%	101.35	11.3%	74.34	9.6%
2012/2	0.0359	-20.0%	0.0368	6.3%	2,518	4.1%	2,023	2.1%	90.39	-16.7%	74.41	8.5%
2012/3	0.0368	-17.7%	0.0362	1.9%	2,243	-16.3%	2,039	1.6%	82.57	-31.1%	73.81	3.5%
2012/4	0.0457	5.2%	0.0355	-2.6%	2,111	-15.5%	2,049	1.4%	96.46	-11.1%	72.65	-1.2%
2013/1	0.0506	15.6%	0.0339	-10.9%	2,045	-11.7%	2,124	8.8%	103.41	2.0%	72.00	-3.1%
2013/2	0.0532	48.3%	0.0339	-7.9%	2,192	-13.0%	2,116	4.6%	116.65	29.1%	71.69	-3.7%
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	0.077	1.6%	0.069	-0.8%	0.030	-1.1%	0.843	3.1%	0.001	0.5%	0.420	2.2%
16-point fit	0.229	4.1%	0.105	1.0%	0.051	1.9%	0.800	3.1%	0.281	6.1%	0.708	4.1%
12-point fit	0.322	7.7%	0.023	0.7%	0.098	-3.0%	0.721	3.3%	0.090	4.5%	0.574	4.0%
8-point fit	0.249	10.7%	0.447	-4.3%	0.752	-12.5%	0.674	3.8%	0.026	-3.1%	0.067	-0.7%
4-point fit	0.937	62.1%	0.898	-9.3%	0.106	-4.0%	0.797	6.1%	0.985	55.7%	0.931	-3.8%

^A Series 1 is based on USAA Group Arkansas data

^B Series 2 is based on USAA Group CW EXC CA, FL, & TX data

USAA Group
Arkansas
Credibility Weighted Loss Trend
Renters Contents Forms

	Series 1 Frequency ^A	Series 2 Frequency ^B	Cred-Weighted Frequency ^C	Series 1 Severity ^A	Series 2 Severity ^B	Cred-Weighted Severity ^C	Cred-Weighted Pure Premium
Current Cost Selection	1.015	1.000	1.003	0.990	1.030	1.022	1.025
Trended Cost Selection	1.020	1.000	1.004	0.980	1.000	0.996	1.000

Accident Year Ending	Loss Trend Factor						
	Current Cost Selection	Current Cost Period ^D	Current Cost Factor	Trended Cost Selection	Trended Cost Period ^E	Trended Cost Factor	Loss Trend Factor
	(1)	(2)	(3) = (1) ^ (2)	(4)	(5)	(6) = (4) ^ (5)	(7) = (3) * (6)
03/31/2009	1.025	4.250	1.111	1.000	2.200	1.000	1.111
03/31/2010	1.025	3.250	1.084	1.000	2.200	1.000	1.084
03/31/2011	1.025	2.250	1.057	1.000	2.200	1.000	1.057
03/31/2012	1.025	1.250	1.031	1.000	2.200	1.000	1.031
03/31/2013	1.025	0.250	1.006	1.000	2.200	1.000	1.006

^A Series 1 is based on USAA Group Arkansas data

^B Series 2 is based on USAA Group CW EXC CA, FL, & TX data

^C USAA Group Arkansas is 19.5% credible based on 406 claims; used the Square Root method with a full credibility standard of 10,623 claims.

^D From the average date of loss in the respective accident year to 12/31/2012

^E From 12/31/2012 to the average date of loss in the effective period, 03/15/2015

USAA Group
Worldwide
 Loss Adjustment Expense (LAE) Factor
All Forms Combined
 As of 6/30/2013

Non-Catastrophe Loss Adjustment Expense Factor			
Calendar/Accident Year Ending	Incurred Losses	Loss Adjustment Expense	LAE Ratio
12/31/2010	91,540,204	19,759,118	0.216
12/31/2011	111,224,285	23,661,655	0.213
12/31/2012	123,514,829	26,137,043	0.212
Average LAE Ratio			0.214
Selected Non-Catastrophe LAE Factor			1.214

Catastrophe Loss Adjustment Expense Factor			
Calendar/Accident Year Ending	Incurred Losses	Loss Adjustment Expense	LAE Ratio
12/31/2010	4,188,053	193,241	0.046
12/31/2011	14,302,586	488,396	0.034
12/31/2012	20,980,975	707,659	0.034
Average LAE Ratio			0.038
Selected Catastrophe LAE Factor			1.038

USAA Group

Exhibit VII

Arkansas

Non-Modeled Catastrophe Ratio

Renters Contents Forms

As of 06/30/2013

Accident Year Ending	Direct Earned Premium	Non-Modeled Catastrophe Losses	Non-Modeled Cat/Prem Ratio
12/31/1998	353,584	\$0	0.000
12/31/1999	377,068	\$15,531	0.041
12/31/2000	400,739	\$1,384	0.003
12/31/2001	417,142	\$0	0.000
12/31/2002	444,578	\$0	0.000
12/31/2003	479,383	\$1,225	0.003
12/31/2004	513,351	\$13,301	0.026
12/31/2005	537,872	\$87,021	0.162
12/31/2006	538,755	\$13,684	0.025
12/31/2007	620,103	\$38,947	0.063
12/31/2008	710,054	\$163,562	0.230
12/31/2009	830,218	\$28,812	0.035
12/31/2010	912,753	\$19,880	0.022
12/31/2011	1,068,466	\$235,683	0.221
12/31/2012	1,210,474	\$3,375	0.003
Average (Non-Modeled Catastrophe Losses) / (Direct Earned Premium) =			0.056
Selected Non-Modeled Catastrophe LAE Factor ^A =			1.038
Non-Modeled Catastrophe Loss and LAE Ratio =			0.058

^A Developed in Exhibit VI

USAA Group
Arkansas
Fixed and Variable Expense Provisions
Renters Contents Forms

	2011	2012	2-Year Straight Average	Selected
(1) Average General Expenses Per Earned Exposure ^A	\$2.04	\$1.68		
(2) Selected Annual Expense Trend ^B	2.0%	2.0%		
(3) Trend Period ^C	3.71	2.71		
(4) Projected Average General Expenses Per Earned Exposure (1) * [1.02] ^ (3)	\$2.20	\$1.77	\$1.99	\$1.99
(5) Average Other Acquisition Expense Per Written Exposure ^A	\$29.84	\$32.40		
(6) Selected Annual Expense Trend ^B	2.0%	2.0%		
(7) Trend Period ^D	3.21	2.21		
(8) Projected Average Other Acquisition Expense Per Written Exposure (5) * [1.02] ^ (7)	\$31.80	\$33.85	\$32.83	\$32.83
(9) Average Licenses and Fees Expense Per Written Exposure ^E	\$0.14	\$0.19		
(10) Selected Annual Expense Trend ^B	2.0%	2.0%		
(11) Trend Period ^D	3.21	2.21		
(12) Projected Average Licenses and Fees Expense Per Written Exposure (9) * [1.02] ^ (11)	\$0.15	\$0.20	\$0.18	\$0.18
(13) Total Fixed Expense (4) + (8) + (12)				\$35.00
(14) Average Projected Premium at Present Rates ^F				\$162.48
(15) Projected Fixed Expense Provision (13) / (14)				0.215
(16) Commission and Brokerage	0.0%	0.0%	0.0%	0.0%
(17) Taxes ^G	2.6%	2.9%	2.8%	2.8%
(18) Profit and Contingencies Provision ^H				15.0%
(19) Total Variable Expenses (16) + (17) + (18)				17.8%
(20) Variable Permissible Loss and LAE Ratio 1 - (19)				82.2%

^A USAA Group Countrywide data

^B Developed in Exhibit VIII, Page 2 of 2

^C From the midpoint of the respective year to the average earned date in effective period, 03/15/2015

^D From the midpoint of the respective year to the average written date in effective period, 09/15/2014

^E Arkansas USAA Group data

^F Arkansas USAA Group data for Renters Contents Forms only

^G Arkansas USAA Group data as a percent of direct written premium

^H Developed in Exhibit IX

USAA Group
Countrywide
Calculation of Annual Expense Trend

(1) Employment Cost Index - Insurance Carriers and related, excluding incentive paid (annual change over latest 2 years ending 03/31/2013) U.S. Department of Labor	1.6%
(2) % of Total Acquisition and General Expenses used for Salaries and Employee Relations & Welfare - USAA Group Insurance Expense Exhibit, 2012	55.1%
(3) Consumer Price Index, All Items - (annual change over latest 2 years ending 03/31/2013)	2.1%
(4) Annual Expense Trend - { (1) * (2) } + { (3) * [1 - (2)] }	1.8%
<hr/> Selected Annual Expense Trend	<hr/> 2.0%

USAA GROUP
ARKANSAS RENTERS CONTENTS
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 Sheet 2. The selected target rate of return is 9.0% 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 8.1%. The recent decrease in the calculated CAPM return has been driven by the unusually poor market performance and subsequent decrease in the risk free rate of return. Historically, USAA selected a 10.0% total rate of return which was fully supported by CAPM calculations until the recent market downturn. In balancing responsiveness to the changing financial climate as well as overall stability, we believe 9.0% is an appropriate selection for the total rate of return.

The data points used in the CAPM method are published historical values from Value Line, Inc.'s *Investment Survey* (as of 7/30/12) and from Ibbotson Associates' 2012 Stocks, Bonds, Bills & Inflation (S&P) Yearbook. The companies composing the "P&C Insurance Industry", as identified by Value Line, Inc., were selected to determine the appropriate rate of return for a P&C company.

INVESTMENT RATE OF RETURN

The investment rate of return is determined by dividing the estimated investment earnings by the Arkansas Renters Contents 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 2013 and 2014 and an after-tax return for each year is calculated.

USAA GROUP
ARKANSAS RENTERS CONTENTS
UNDERWRITING PROFIT PROVISION

A.	Target Rate of Return (% of GAAP Surplus)	
1.	Capital Asset Pricing Model	8.1%
2.	Selected Target Rate of Return	9.0%
B.	Target Underwriting Rate of Return (% of GAAP Surplus)	
1.	Investment Rate of Return After Tax	2.1%
2.	Target Underwriting Return After Tax (A2) - (B1)	6.9%
3.	Target Underwriting Return Before Tax (B2) / (1.00 - 0.35)	10.6%
C.	Target Underwriting Profit Provision (% of Direct Earned Premium)	
1.	Direct Written Premium / GAAP Surplus Ratio	0.622
2.	Indicated Underwriting Profit Provision (B3) / (C1)	17.0%
3.	Selected Underwriting Profit Provision	15.0%

USAA Group
 Arkansas
Renters
 Proposed Base Rates

Base Rates

Peril	Current				Proposed				% Change			
	USAA	USAA-CIC	USAA-GIC	Garrison	USAA	USAA-CIC	USAA-GIC	Garrison	USAA	USAA-CIC	USAA-GIC	Garrison
Other Property Perils	240.76	301.77	290.52	264.93	275.33	345.64	332.33	303.27	14.4%	14.5%	14.4%	14.5%
Earthquake	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	0.0%	0.0%	0.0%	0.0%
Liability*	55.76	59.15	48.80	55.42	55.76	59.15	48.80	55.42	0.0%	0.0%	0.0%	0.0%

* Base limits are \$100,000 Liability and \$5,000 Medical Payments to Others

USAA Group
Arkansas
Renters
Proposed Territory Relativities

Territory	Current			Proposed			% Change		
	Other Property Perils	Earthquake	Liability*	Other Property Perils	Earthquake	Liability*	Other Property Perils	Earthquake	Liability*
1	0.6173	0.6919	1.0000	0.6111	0.6919	1.0000	-1.0%	0.0%	0.0%
2	0.7768	0.8762	1.0000	0.7703	0.8762	1.0000	-0.8%	0.0%	0.0%
3	1.0541	1.1000	1.0000	1.0541	1.1000	1.0000	0.0%	0.0%	0.0%
4	0.9951	1.0100	1.0000	1.0250	1.0100	1.0000	3.0%	0.0%	0.0%
5	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.0%	0.0%	0.0%
6	0.9526	0.9192	1.0000	0.9469	0.9192	1.0000	-0.6%	0.0%	0.0%

* Base limits are \$100,000 Liability and \$5,000 Medical Payments to Others