

State: Arkansas **First Filing Company:** Garrison Property and Casualty Insurance Company, ...
TOI/Sub-TOI: 04.0 Homeowners/04.0003 Owner Occupied Homeowners
Product Name: Homeowners
Project Name/Number: Rate and Rule/AR1316478

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
 State: Arkansas
 TOI: 04.0 Homeowners
 Sub-TOI: 04.0003 Owner Occupied Homeowners
 Filing Type: Rate/Rule
 Date Submitted: 05/16/2013
 SERFF Tr Num: USAA-129027210
 SERFF Status: Closed-Filed
 State Tr Num:
 State Status:
 Co Tr Num: AR1316478

Effective Date 11/20/2013
 Requested (New):
 Effective Date 11/20/2013
 Requested (Renewal):
 Author(s): Nick Almendarez, Heather Arriola, Laura Lopez
 Reviewer(s): Becky Harrington (primary)
 Disposition Date: 07/19/2013
 Disposition Status: Filed
 Effective Date (New): 10/01/2013
 Effective Date (Renewal): 10/01/2013

State Filing Description:
 referred to Commissioner 6/12/13; earthquake changes pulled from filing.

State: Arkansas **First Filing Company:** Garrison Property and Casualty Insurance Company, ...

TOI/Sub-TOI: 04.0 Homeowners/04.0003 Owner Occupied Homeowners

Product Name: Homeowners

Project Name/Number: Rate and Rule/AR1316478

General Information

Project Name: Rate and Rule Status of Filing in Domicile: Not Filed
Project Number: AR1316478 Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 07/19/2013
State Status Changed: 06/28/2013 Deemer Date:
Created By: Nick Almendarez Submitted By: Nick Almendarez
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 Homeowners Program on file with your Department. Our revisions will result in an overall effect of 11.0% for the Group.

Our changes include revising the Base Rates for Owners. Rating structures for three additional perils, Theft, Liability, and Fire Following Earthquake, are also being introduced for Owners only, to further improve pricing accuracy. Additionally, we are revising the Earthquake rating structure.

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: Garrison Property and Casualty Insurance Company, ...
 TOI/Sub-TOI: 04.0 Homeowners/04.0003 Owner Occupied Homeowners
 Product Name: Homeowners
 Project Name/Number: Rate and Rule/AR1316478

Filing Company Information

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:

United Services Automobile Association
 9800 Federicksburg 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:

Filing Fees

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

Company	Amount	Date Processed	Transaction #
United Services Automobile Association	\$100.00	05/16/2013	70361252

State: Arkansas
TOI/Sub-TOI: 04.0 Homeowners/04.0003 Owner Occupied Homeowners
Product Name: Homeowners
Project Name/Number: Rate and Rule/AR1316478

First Filing Company: Garrison Property and Casualty Insurance Company, ...

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	07/19/2013	07/19/2013

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Becky Harrington	07/19/2013	07/19/2013
Pending Industry Response	Becky Harrington	07/15/2013	07/15/2013
Pending Industry Response	Becky Harrington	06/28/2013	06/28/2013
No response necessary	Becky Harrington	06/12/2013	06/12/2013
Pending Industry Response	Becky Harrington	06/05/2013	06/05/2013
Pending Industry Response	Becky Harrington	05/20/2013	05/20/2013

Response Letters

Responded By	Created On	Date Submitted
Laura Lopez	07/19/2013	07/19/2013
Laura Lopez	07/17/2013	07/17/2013
Laura Lopez	07/12/2013	07/12/2013
Nick Almendarez	06/28/2013	06/28/2013
Nick Almendarez	06/10/2013	06/10/2013
Nick Almendarez	06/03/2013	06/03/2013

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	AR Homeowners Manual Rate Pages	Nick Almendarez	06/03/2013	06/03/2013

SERFF Tracking #:

USAA-129027210

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

AR1316478

State:

Arkansas

First Filing Company:

Garrison Property and Casualty Insurance Company, ...

TOI/Sub-TOI:

04.0 Homeowners/04.0003 Owner Occupied Homeowners

Product Name:

Homeowners

Project Name/Number:

Rate and Rule/AR1316478

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	AR Homeowners Manual Rate Pages	Nick Almendarez	06/03/2013	06/03/2013
Supporting Document	HPCS-Homeowners Premium Comparison Survey	Nick Almendarez	06/03/2013	06/03/2013

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
EQ Rates	Note To Reviewer	Nick Almendarez	06/12/2013	06/12/2013
EQ rates	Note To Filer	Becky Harrington	06/12/2013	06/12/2013
Change in Effective Date	Note To Reviewer	Nick Almendarez	06/10/2013	06/10/2013

State: Arkansas
 TOI/Sub-TOI: 04.0 Homeowners/04.0003 Owner Occupied Homeowners
 Product Name: Homeowners
 Project Name/Number: Rate and Rule/AR1316478

First Filing Company: Garrison Property and Casualty Insurance Company, ...

Disposition

Disposition Date: 07/19/2013
 Effective Date (New): 10/01/2013
 Effective Date (Renewal): 10/01/2013
 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 req'd):	Minimum % Change (where req'd):
Garrison Property and Casualty Insurance Company	23.900%	10.000%	\$118,498	1,006	\$1,184,977	16.600%	0.900%
United Services Automobile Association	23.900%	10.000%	\$1,386,748	12,842	\$13,867,483	17.400%	2.300%
USAA Casualty Insurance Company	23.900%	10.000%	\$709,441	5,539	\$7,094,408	15.700%	2.800%
USAA General Indemnity Company	23.900%	10.000%	\$301,641	3,255	\$3,016,411	16.800%	5.000%

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing: 23.900%
 Overall Percentage Rate Impact For This Filing: 10.000%
 Effect of Rate Filing-Written Premium Change For This Program: \$2,516,328
 Effect of Rate Filing - Number of Policyholders Affected: 22,642

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Form RF-2 Loss Costs Only (not for workers' compensation)	Filed	Yes
Supporting Document	H-1 Homeowners Abstract	Filed	Yes

State: Arkansas
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 Product Name: Homeowners
 Project Name/Number: Rate and Rule/AR1316478

First Filing Company: Garrison Property and Casualty Insurance Company, ...

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document (revised)	HPCS-Homeowners Premium Comparison Survey	Filed	Yes
Supporting Document	HPCS-Homeowners Premium Comparison Survey		Yes
Supporting Document	HPCS-Homeowners Premium Comparison Survey		Yes
Supporting Document	HPCS-Homeowners Premium Comparison Survey		Yes
Supporting Document	HPCS-Homeowners Premium Comparison Survey		Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document (revised)	AR Filing Support & Exhibits	Filed	Yes
Supporting Document	AR Filing Support & Exhibits		Yes
Supporting Document	AR Filing Support & Exhibits		Yes
Supporting Document	Objection 1 Response and Exhibits	Filed	Yes
Supporting Document	Exhibit A-III	Filed	Yes
Supporting Document	Exhibit IV	Filed	Yes
Supporting Document	Exhibit A-V	Filed	Yes
Supporting Document	Exhibit A-VI	Filed	Yes
Supporting Document	Exhibit A-VII	Filed	Yes
Supporting Document	Exhibit A-VIII	Filed	Yes
Supporting Document	Exhibit A-IX	Filed	Yes
Supporting Document	Exhibit B-1, Pages 1 - 3	Filed	Yes
Supporting Document	Exhibit B-I, Pages 1-8	Filed	Yes
Rate (revised)	AR Homeowners Manual Rate Pages	Filed	Yes
Rate	AR Homeowners Manual Rate Pages		Yes
Rate	AR Homeowners Manual Rate Pages		Yes
Rate	AR Homeowners Manual Rate Pages		Yes

SERFF Tracking #:

USAA-129027210

State Tracking #:

Company Tracking #:

AR1316478

State:

Arkansas

First Filing Company:

Garrison Property and Casualty Insurance Company, ...

TOI/Sub-TOI:

04.0 Homeowners/04.0003 Owner Occupied Homeowners

Product Name:

Homeowners

Project Name/Number:

Rate and Rule/AR1316478

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate	AR Homeowners Manual Rate Pages		Yes
Rate (revised)	AR Homeowners Manual Rate Pages	Filed	Yes
Rate	AR Homeowners Manual Rate Pages		Yes
Rate	AR Homeowners Manual Rate Pages		Yes
Rate (revised)	AR Homeowners Manual Rate Pages	Filed	Yes
Rate	AR Homeowners Manual Rate Pages		Yes
Rate	AR Homeowners Manual Rate Pages		Yes
Rate (revised)	AR Homeowners Manual Rate Pages	Filed	Yes
Rate	AR Homeowners Manual Rate Pages		Yes
Rate	AR Homeowners Manual Rate Pages		Yes
Rate	AR Homeowners Manual Rate Pages		Yes
Rate (revised)	AR Homeowners Manual Rate Pages	Filed	Yes
Rate	AR Homeowners Manual Rate Pages		Yes
Rate	AR Homeowners Manual Rate Pages		Yes
Rate	AR Homeowners Manual Rule Pages	Filed	Yes

State: Arkansas **First Filing Company:** Garrison Property and Casualty Insurance Company, ...
TOI/Sub-TOI: 04.0 Homeowners/04.0003 Owner Occupied Homeowners
Product Name: Homeowners
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Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	07/19/2013
Submitted Date	07/19/2013
Respond By Date	

Dear Nick Almendarez,

Introduction:

This will acknowledge receipt of the response dated 7/17/13.

Please submit revised manual pages.

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."

*Sincerely,
Becky Harrington*

State: Arkansas **First Filing Company:** Garrison Property and Casualty Insurance Company, ...
TOI/Sub-TOI: 04.0 Homeowners/04.0003 Owner Occupied Homeowners
Product Name: Homeowners
Project Name/Number: Rate and Rule/AR1316478

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 07/15/2013
Submitted Date 07/15/2013
Respond By Date

Dear Nick Almendarez,

Introduction:

This will acknowledge receipt of the recent response.

Thank you for revising the overall percentage.

The earthquake rates continue to be an issue. Please see objection and attachments.

Please advise if you would like to withdraw the EQ portion of this filing and re-file it separately to avoid delay of the HO rate.

Objection 1

- Exhibit B-I, Pages 1-8 (Supporting Document)

Comments: We do not believe the comparisons provided are equitable since discounts, age of home, and policy forms factors were applied.

Attached are comparisons without credits. The ISO 15% deductible credits have been used on USAA Zone 2 premiums for more comparable rating criteria.

Conclusion:

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

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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

USAA Group
Arkansas
Owners Forms
Earthquake Rating Examples
Example A

	<u>Rating Characteristic</u>	<u>Current Rating</u>	<u>Proposed Rating</u>
Base Rate ^A	-	\$468.00	\$394.74
Increased Coverage C Factor	50%	1.0000	1.0000
Claims Free Discount	Claims Free	0.9000	0.9000
Claims Surcharge	0	1.0000	1.0000
Auto Home Discount	Yes	0.9000	0.9000
Earthquake Zone Factor	Zone 2	-	1.5000
Tier Factor	38	-	1.0000
Other Structures Factor	25%	1.0000	1.0000
Policy Form Factor	HO-9	-	1.0199
Protective Device Credit	No	-	1.0000
Home Protector Factor	N/A	-	-
Roof Factor	Fiberglass Shingle	-	1.0000
Age of Home Factor	10	-	0.7159
Amount of Insurance Factor	\$200,000	-	1.0000
Protection Construction Factor	Masonry	-	1.1076
	Final Premium	\$379.08	\$387.86 \$655.82
	Market Assistance Program Premium		\$800.80 **

^A(\$200,000 / \$1,000) * \$2.34

ISO 15% deductible factor .85
Final Premium \$557.45/200=2.78
MAP Territory A 3.00
**\$600

USAA Group
Arkansas
Owners Forms
Earthquake Rating Examples
Example A2

	<u>Rating Characteristic</u>	<u>Current Rating</u>	<u>Proposed Rating</u>
Base Rate ^A	-	\$190.00	\$394.74
Increased Coverage C Factor	50%	1.0000	1.0000
Claims Free Discount	Claims Free	0.9000	0.9000
Claims Surcharge	0	1.0000	1.0000
Auto Home Discount	Yes	0.9000	0.9000
Earthquake Zone Factor	Zone 2	-	1.5000
Tier Factor	38	-	1.0000
Other Structures Factor	25%	1.0000	1.0000
Policy Form Factor	HO-9	-	1.0199
Protective Device Credit	No	-	1.0000
Home Protector Factor	N/A	-	-
Roof Factor	Fiberglass Shingle	-	1.0000
Age of Home Factor	10	-	0.7159
Amount of Insurance Factor	\$200,000	-	1.0000
Protection Construction Factor	Frame	-	1.0000
	Final Premium	\$153.90	\$350.18 \$592.11
	Market Assistance Program Premium		\$488.80 **

^A(\$200,000 / \$1,000) * \$0.95

ISO 15% deductible factor .80
\$592.11 x .80 = \$473.69/200 = 2.36

MAP Territory A 1.75

**\$350

USAA Group
Arkansas
Owners Forms
Earthquake Rating Examples
Example B

	<u>Rating</u> <u>Characteristic</u>	<u>Current</u> <u>Rating</u>	<u>Proposed</u> <u>Rating</u>	
Base Rate ^A	-	\$360.00	\$394.74	
Increased Coverage C Factor	50%	1.0000	1.0000	
Claims Free Discount	Claims Free	0.9000	0.9000	
Claims Surcharge	0	1.0000	1.0000	
Auto Home Discount	Yes	0.9000	0.9000	
Earthquake Zone Factor	Zone 3	-	1.0000	
Tier Factor	38	-	1.0000	
Other Structures Factor	25%	1.0000	1.0000	
Policy Form Factor	HO-9	-	1.0199	
Protective Device Credit	No	-	1.0000	
Home Protector Factor	N/A	-	-	
Roof Factor	Fiberglass Shingle	-	1.0000	
Age of Home Factor	10	-	0.7159	
Amount of Insurance Factor	\$200,000	-	1.0000	
Protection Construction Factor	Masonry	-	1.1076	
	Final Premium	\$291.60	\$258.58	\$437.21
	Market Assistance Program Premium		\$488.80	**

^A(\$200,000 / \$1,000) * \$1.80

\$437.21 / 200 = 2.18

MAP Rate 10% Masonry Territory B 1.75

**\$350 for \$200,000 home

USAA Group
Arkansas
Owners Forms
Earthquake Rating Examples
Example B2

	<u>Rating Characteristic</u>	<u>Current Rating</u>	<u>Proposed Rating</u>	
Base Rate ^A	-	\$126.00	\$394.74	
Increased Coverage C Factor	50%	1.0000	1.0000	
Claims Free Discount	Claims Free	0.9000	0.9000	
Claims Surcharge	0	1.0000	1.0000	
Auto Home Discount	Yes	0.9000	0.9000	
Earthquake Zone Factor	Zone 3	-	1.0000	
Tier Factor	38	-	1.0000	
Other Structures Factor	25%	1.0000	1.0000	
Policy Form Factor	HO-9	-	1.0199	
Protective Device Credit	No	-	1.0000	
Home Protector Factor	N/A	-	-	
Roof Factor	Fiberglass Shingle	-	1.0000	
Age of Home Factor	10	-	0.7159	
Amount of Insurance Factor	\$200,000	-	1.0000	
Protection Construction Factor	Frame	-	1.0000	
	Final Premium	\$102.06	\$233.46	\$394.74
	Market Assistance Program Premium		\$364.00	

^A(\$200,000 / \$1,000) * \$0.63

$$\$394.74 / 200 = 1.97$$

MAP rate 1.25

USAA Group
Arkansas
Owners Forms
Earthquake Rating Examples
Example C2

	<u>Rating Characteristic</u>	<u>Current Rating</u>	<u>Proposed Rating</u>
Base Rate ^A	-	\$180.00	\$394.74
Increased Coverage C Factor	50%	1.0000	1.0000
Claims Free Discount	Claims Free	0.9000	0.9000
Claims Surcharge	0	1.0000	1.0000
Auto Home Discount	Yes	0.9000	0.9000
Earthquake Zone Factor	Zone 5	-	0.5354
Tier Factor	38	-	1.0000
Other Structures Factor	25%	1.0000	1.0000
Policy Form Factor	HO-9	-	1.0199
Protective Device Credit	No	-	1.0000
Home Protector Factor	N/A	-	-
Roof Factor	Fiberglass Shingle	-	1.0000
Age of Home Factor	10	-	0.7159
Amount of Insurance Factor	\$200,000	-	1.0000
Protection Construction Factor	Masonry	-	1.1076
	Final Premium	\$145.80	\$138.44 \$234.08
	Market Assistance Program Premium		\$364.00 **

^A(\$200,000 / \$1,000) * \$0.90

\$234.08/200 = 1.17

MAP Territory C 1.25

**\$250

USAA Group
Arkansas
Owners Forms
Earthquake Rating Examples
Example C

	<u>Rating Characteristic</u>	<u>Current Rating</u>	<u>Proposed Rating</u>
Base Rate ^A	-	\$82.00	\$394.74
Increased Coverage C Factor	50%	1.0000	1.0000
Claims Free Discount	Claims Free	0.9000	0.9000
Claims Surcharge	0	1.0000	1.0000
Auto Home Discount	Yes	0.9000	0.9000
Earthquake Zone Factor	Zone 5	-	0.5354
Tier Factor	38	-	1.0000
Other Structures Factor	25%	1.0000	1.0000
Policy Form Factor	HO-9	-	1.0199
Protective Device Credit	No	-	1.0000
Home Protector Factor	N/A	-	-
Roof Factor	Fiberglass Shingle	-	1.0000
Age of Home Factor	10	-	0.7159
Amount of Insurance Factor	\$200,000	-	1.0000
Protection Construction Factor	Frame	-	1.0000
	Final Premium	\$66.42	\$124.99 \$211.34
	Market Assistance Program Premium		\$301.60 **

^A(\$200,000 / \$1,000) * \$0.41

\$211.34/200 = 1.05

MAP Territory C 1.00

**\$200

USAA Group
Arkansas
Owners Forms
Earthquake Rating Examples
Example D

	<u>Rating Characteristic</u>	<u>Current Rating</u>	<u>Proposed Rating</u>
Base Rate ^A	-	\$300.00	\$394.74
Increased Coverage C Factor	50%	1.0000	1.0000
Claims Free Discount	Claims Free	0.9000	0.9000
Claims Surcharge	0	1.0000	1.0000
Auto Home Discount	Yes	0.9000	0.9000
Earthquake Zone Factor	Zone 4	-	0.6491
Tier Factor	38	-	1.0000
Other Structures Factor	25%	1.0000	1.0000
Policy Form Factor	HO-9	-	1.0199
Protective Device Credit	No	-	1.0000
Home Protector Factor	N/A	-	-
Roof Factor	Fiberglass Shingle	-	1.0000
Age of Home Factor	10	-	0.7159
Amount of Insurance Factor	\$200,000	-	1.0000
Protection Construction Factor	Masonry	-	1.1076
	Final Premium	\$243.00	\$167.84 \$283.80
	Market Assistance Program Premium		\$364.00 **

^A(\$200,000 / \$1,000) * \$1.50

\$283.80 / 200 = 1.42

MAP Territory C 1.25

**\$250.

USAA Group
Arkansas
Owners Forms
Earthquake Rating Examples
Example D2

	<u>Rating Characteristic</u>	<u>Current Rating</u>	<u>Proposed Rating</u>
Base Rate ^A	-	\$126.00	\$394.74
Increased Coverage C Factor	50%	1.0000	1.0000
Claims Free Discount	Claims Free	0.9000	0.9000
Claims Surcharge	0	1.0000	1.0000
Auto Home Discount	Yes	0.9000	0.9000
Earthquake Zone Factor	Zone 4	-	0.6491
Tier Factor	38	-	1.0000
Other Structures Factor	25%	1.0000	1.0000
Policy Form Factor	HO-9	-	1.0199
Protective Device Credit	No	-	1.0000
Home Protector Factor	N/A	-	-
Roof Factor	Fiberglass Shingle	-	1.0000
Age of Home Factor	10	-	0.7159
Amount of Insurance Factor	\$200,000	-	1.0000
Protection Construction Factor	Frame	-	1.0000
	Final Premium	\$102.06	\$151.54 \$256.23
	Market Assistance Program Premium		\$301.60 **

^A(\$200,000 / \$1,000) * \$0.63

\$256.23/200 = 1.28
MAP Territory B 1.25
**\$250

State: Arkansas **First Filing Company:** Garrison Property and Casualty Insurance Company, ...

TOI/Sub-TOI: 04.0 Homeowners/04.0003 Owner Occupied Homeowners

Product Name: Homeowners

Project Name/Number: Rate and Rule/AR1316478

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	06/28/2013
Submitted Date	06/28/2013
Respond By Date	

Dear Nick Almendarez,

Introduction:

The filing has been reviewed by the Commissioner.

Objection 1

Comments: Please amend the overall increase amount to 10%.

Objection 2

Comments: The EQ Market Assistance Program (MAP) is a market of last resort for AR insureds. Industry rates must remain at a level below those used in the MAP. The new rating structure is not conducive to determining comparisons and assuring compliance. Please demonstrate how it can be determined that the new rating process meets these requirements.

Conclusion:

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

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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

State: Arkansas **First Filing Company:** Garrison Property and Casualty Insurance Company, ...

TOI/Sub-TOI: 04.0 Homeowners/04.0003 Owner Occupied Homeowners

Product Name: Homeowners

Project Name/Number: Rate and Rule/AR1316478

Objection Letter

Objection Letter Status	No response necessary
Objection Letter Date	06/12/2013
Submitted Date	06/12/2013
Respond By Date	

Dear Nick Almendarez,

Introduction:

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%. Please do not respond at this time.

Conclusion:

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

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Sincerely,
Becky Harrington

State: Arkansas **First Filing Company:** Garrison Property and Casualty Insurance Company, ...
TOI/Sub-TOI: 04.0 Homeowners/04.0003 Owner Occupied Homeowners
Product Name: Homeowners
Project Name/Number: Rate and Rule/AR1316478

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 06/05/2013
Submitted Date 06/05/2013
Respond By Date

Dear Nick Almendarez,

Introduction:

This will acknowledge receipt of the recent response.

Objection 1

- Objection 1 Response and Exhibits (Supporting Document)

Comments: It is the Department's position that education is not an appropriate variable and has not allowed other companies to use it in their models. Please remove it from your model.

Objection 2

Comments: It may be impractical to compare EQ factors, however, provide the final EQ premium using the current EQ structure and new EQ structure using the following:

- A) \$200,000 brick dwelling located in Clay County with a 15% earthquake deductible;
- B) \$200,000 brick dwelling located in White County with a 10% earthquake deductible;
- C) \$200,000 frame dwelling located in Grant County with a 10% earthquake deductible.

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

State: Arkansas **First Filing Company:** Garrison Property and Casualty Insurance Company, ...
TOI/Sub-TOI: 04.0 Homeowners/04.0003 Owner Occupied Homeowners
Product Name: Homeowners
Project Name/Number: Rate and Rule/AR1316478

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 05/20/2013
Submitted Date 05/20/2013
Respond By Date

Dear Nick Almendarez,

Introduction:

This will acknowledge receipt of the captioned filing.

Objection 1

Comments: Provide additional supporting documentation regarding the GLM and developed factors. Indicated versus selected is not sufficient.

Objection 2

- AR Filing Support & Exhibits (Supporting Document)

Comments: Please provide the impact to insureds without capping. Indicate the number of years capping will apply for this filing and subsequent impact percentages (assuming no subsequent filing is made). Explain how amounts from previous filings are treated.

Objection 3

- AR Filing Support & Exhibits (Supporting Document)

Comments: Please explain why 2012 was not included in the catastrophe ratio exhibit.

Objection 4

- AR Filing Support & Exhibits (Supporting Document)

Comments: Please explain the reasoning for the selected factors given the indicated factors for theft and fire following EQ in Exhibit XI.

Objection 5

- AR Filing Support & Exhibits (Supporting Document)

Comments: Please indicate the number of insureds impacted by the increased construction/protection factors of Exhibit XV.

Objection 6

- AR Filing Support & Exhibits (Supporting Document)

Comments: Please provide the number of insureds and percentage increase due to the changes in claim surcharge factors.

Objection 7

- AR Filing Support & Exhibits (Supporting Document)

Comments: Please provide the overall percentage change due to tier factor changes; show each peril amount separately.

Objection 8

- AR Filing Support & Exhibits (Supporting Document)

Comments: Provide the number of insureds actually impacted, percentage, and dollar amounts for the territory changes by territory and peril.

Objection 9

- AR Filing Support & Exhibits (Supporting Document)

Comments: Provide an exhibit detailing the impact of changes to EQ.

State: Arkansas **First Filing Company:** Garrison Property and Casualty Insurance Company, ...
TOI/Sub-TOI: 04.0 Homeowners/04.0003 Owner Occupied Homeowners
Product Name: Homeowners
Project Name/Number: Rate and Rule/AR1316478

Objection 10

- AR Filing Support & Exhibits (Supporting Document)
Comments: Explain the zone factor exhibit for EQ.

Objection 11

- AR Filing Support & Exhibits (Supporting Document)
Comments: Provide a detailed explanation regarding the EQ rating structure changes. Provide additional supporting documentation.

Objection 12

- AR Homeowners Manual Rate Pages, AR-R-1.1, AR-R-3.1, AR-R-3.2, AR-R-6.1 (Rate)
Comments: Explain why the "other perils" territory and all other affected factors were not adjusted since the factor previously included theft, liability, fire following EQ.

Objection 13

- AR Homeowners Manual Rate Pages, AR-R-8.1 - AR-R-8.3 (Rate)
Comments: Please provide a detailed explanation of the application of the rate capping rule.

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-129027210

State Tracking #:

Company Tracking #:

AR1316478

State:

Arkansas

First Filing Company:

Garrison Property and Casualty Insurance Company, ...

TOI/Sub-TOI:

04.0 Homeowners/04.0003 Owner Occupied Homeowners

Product Name:

Homeowners

Project Name/Number:

Rate and Rule/AR1316478

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	07/19/2013
Submitted Date	07/19/2013

Dear Becky Harrington,

Introduction:

Response 1

Comments:

We apologize for not including the manual pages. Attached below are the revised rate manual pages.

Thank you again,

Laura

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

SERFF Tracking #:

USAA-129027210

State Tracking #:

Company Tracking #:

AR1316478

State: Arkansas
 TOI/Sub-TOI: 04.0 Homeowners/04.0003 Owner Occupied Homeowners
 Product Name: Homeowners
 Project Name/Number: Rate and Rule/AR1316478

First Filing Company: Garrison Property and Casualty Insurance Company, ...

Rate Schedule Item Changes

Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Date Submitted
1	AR Homeowners Manual Rate Pages	AR-R-1.1, AR-R-3.1, AR-R-3.2, AR-R-6.1	Replacement	USAA-128388680	07/19/2013 By: Laura Lopez
<i>Previous Version</i>					
1	AR Homeowners Manual Rate Pages	AR-R-1.1, AR-R-3.1, AR-R-3.2, AR-R-6.1	Replacement	USAA-128388680	07/12/2013 By: Laura Lopez
<i>Previous Version</i>					
1	AR Homeowners Manual Rate Pages	AR-R-1.1, AR-R-3.1, AR-R-3.2, AR-R-6.1	Replacement	USAA-128388680	06/10/2013 By: Nick Almendarez
<i>Previous Version</i>					
1	AR Homeowners Manual Rate Pages	AR-R-1.1, AR-R-3.1, AR-R-3.2, AR-R-6.1	Replacement	USAA-128388680	06/03/2013 By:
<i>Previous Version</i>					
1	AR Homeowners Manual Rate Pages	AR-R-1.1, AR-R-3.1, AR-R-3.2, AR-R-6.1	Replacement	USAA-128388680	05/16/2013 By: Nick Almendarez
2	AR Homeowners Manual Rate Pages	AR-R-2.1, AR-R-2.2, AR-R-5.1, AR-R-5.2, AR-R-7.1, AR-R-10.1 - AR-R-10.4	Replacement	USAA-125701882	07/19/2013 By: Laura Lopez
<i>Previous Version</i>					
2	AR Homeowners Manual Rate Pages	AR-R-2.1, AR-R-2.2, AR-R-5.1, AR-R-5.2, AR-R-7.1, AR-R-10.1 - AR-R-10.4	Replacement	USAA-125701882	06/10/2013 By: Nick Almendarez
<i>Previous Version</i>					

SERFF Tracking #:

USAA-129027210

State Tracking #:

Company Tracking #:

AR1316478

State:

Arkansas

First Filing Company:

Garrison Property and Casualty Insurance Company, ...

TOI/Sub-TOI:

04.0 Homeowners/04.0003 Owner Occupied Homeowners

Product Name:

Homeowners

Project Name/Number:

Rate and Rule/AR1316478

Rate Schedule Item Changes

2	AR Homeowners Manual Rate Pages	AR-R-2.1, AR-R-2.2, AR-R-5.1, AR-R-5.2, AR-R-7.1, AR-R-10.1 - AR-R-10.4	Replacement	USAA-125701882	05/16/2013 By: Nick Almendarez
3	AR Homeowners Manual Rate Pages	AR-R-4.1 - AR-R-4.20	Replacement	USAA-126263037	07/19/2013 By: Laura Lopez
<i>Previous Version</i>					
3	AR Homeowners Manual Rate Pages	AR-R-4.1 - AR-R-4.38	Replacement	USAA-126263037	06/10/2013 By: Nick Almendarez
<i>Previous Version</i>					
3	AR Homeowners Manual Rate Pages	AR-R-4.1 - AR-R-4.38	Replacement	USAA-126263037	05/16/2013 By: Nick Almendarez
4	AR Homeowners Manual Rate Pages	AR-R-8.1 - AR-R-8.3	Replacement	USAA-126764731	07/19/2013 By: Laura Lopez
<i>Previous Version</i>					
4	AR Homeowners Manual Rate Pages	AR-R-8.1 - AR-R-8.3	Replacement	USAA-126764731	06/10/2013 By: Nick Almendarez
<i>Previous Version</i>					
4	AR Homeowners Manual Rate Pages	AR-R-8.1 - AR-R-8.3	Replacement	USAA-126764731	06/03/2013 By:
<i>Previous Version</i>					
4	AR Homeowners Manual Rate Pages	AR-R-8.1 - AR-R-8.3	Replacement	USAA-126764731	05/16/2013 By: Nick Almendarez
5	AR Homeowners Manual Rate Pages	AR-R-9.1 - AR-R-9.2	Replacement	USAA-126441459	07/19/2013 By: Laura Lopez
<i>Previous Version</i>					

SERFF Tracking #:

USAA-129027210

State Tracking #:

Company Tracking #:

AR1316478

State:

Arkansas

First Filing Company:

Garrison Property and Casualty Insurance Company, ...

TOI/Sub-TOI:

04.0 Homeowners/04.0003 Owner Occupied Homeowners

Product Name:

Homeowners

Project Name/Number:

Rate and Rule/AR1316478

Rate Schedule Item Changes

5	AR Homeowners Manual Rate Pages	AR-R-9.1 - AR-R-9.2	Replacement	USAA-126441459	06/10/2013 By: Nick Almendarez
<i>Previous Version</i>					
5	AR Homeowners Manual Rate Pages	AR-R-9.1 - AR-R-9.2	Replacement	USAA-126441459	05/16/2013 By: Nick Almendarez

Conclusion:

Sincerely,
Laura Lopez

SERFF Tracking #:

USAA-129027210

State Tracking #:

Company Tracking #:

AR1316478

State:

Arkansas

First Filing Company:

Garrison Property and Casualty Insurance Company, ...

TOI/Sub-TOI:

04.0 Homeowners/04.0003 Owner Occupied Homeowners

Product Name:

Homeowners

Project Name/Number:

Rate and Rule/AR1316478

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	07/17/2013
Submitted Date	07/17/2013

Dear Becky Harrington,

Introduction:

This is in response to your objection dated 7-15-2013.

Response 1

Comments:

We have removed the revised Earthquake rates from this filing.

Related Objection 1

Applies To:

- Exhibit B-I, Pages 1-8 (Supporting Document)

Comments: We do not believe the comparisons provided are equitable since discounts, age of home, and policy forms factors were applied.

Attached are comparisons without credits. The ISO 15% deductible credits have been used on USAA Zone 2 premiums for more comparable rating criteria.

Changed Items:

SERFF Tracking #:

USAA-129027210

State Tracking #:

Company Tracking #:

AR1316478

State:

Arkansas

First Filing Company:

Garrison Property and Casualty Insurance Company, ...

TOI/Sub-TOI:

04.0 Homeowners/04.0003 Owner Occupied Homeowners

Product Name:

Homeowners

Project Name/Number:

Rate and Rule/AR1316478

Supporting Document Schedule Item Changes

Satisfied - Item:	HPCS-Homeowners Premium Comparison Survey
Comments:	
Attachment(s):	<p>HO Survey Form HPCS - USAA Revised 7-17-2013.pdf</p> <p>HO Survey Form HPCS - USAA-CIC Revised 7-17-2013.pdf</p> <p>HO Survey Form HPCS - USAA-GIC Revised 7-17-2013.pdf</p> <p>HO Survey Form HPCS - Garrison Revised 7-17-2013.pdf</p> <p>HO Survey Form HPCS - USAA Revised 7-17-2013.xls</p> <p>HO Survey Form HPCS - USAA-CIC Revised 7-17-2013.XLS</p> <p>HO Survey Form HPCS - USAA-GIC Revised 7-17-2013.xls</p> <p>HO Survey Form HPCS - Garrison Revised 7-17-2013.XLS</p>

Previous Version

Satisfied - Item:	<i>HPCS-Homeowners Premium Comparison Survey</i>
Comments:	
Attachment(s):	<p><i>HO Survey Form HPCS - USAA Revised 7-12-2013.pdf</i></p> <p><i>HO Survey Form HPCS - USAA-CIC Revised 7-12-2013.pdf</i></p> <p><i>HO Survey Form HPCS - USAA-GIC Revised 7-12-2013.pdf</i></p> <p><i>HO Survey Form HPCS - Garrison Revised 7-12-2013.pdf</i></p> <p><i>HO Survey Form HPCS - USAA Revised 7-12-2013.xls</i></p> <p><i>HO Survey Form HPCS - USAA-CIC Revised 7-12-2013.XLS</i></p> <p><i>HO Survey Form HPCS - USAA-GIC Revised 7-12-2013.xls</i></p> <p><i>HO Survey Form HPCS - Garrison Revised 7-12-2013.XLS</i></p>

Previous Version

Satisfied - Item:	<i>HPCS-Homeowners Premium Comparison Survey</i>
Comments:	

SERFF Tracking #:

USAA-129027210

State Tracking #:

Company Tracking #:

AR1316478

State:

Arkansas

First Filing Company:

Garrison Property and Casualty Insurance Company, ...

TOI/Sub-TOI:

04.0 Homeowners/04.0003 Owner Occupied Homeowners

Product Name:

Homeowners

Project Name/Number:

Rate and Rule/AR1316478

Attachment(s):	<p><i>HO Survey Form HPCS - USAA Revised 6-10-13.pdf</i></p> <p><i>HO Survey Form HPCS - USAA-CIC Revised 6-10-13.pdf</i></p> <p><i>HO Survey Form HPCS - USAA-GIC Revised 6-10-13.pdf</i></p> <p><i>HO Survey Form HPCS - USAA Revised 6-10-13.xls</i></p> <p><i>HO Survey Form HPCS - USAA-CIC Revised 6-10-13.XLS</i></p> <p><i>HO Survey Form HPCS - USAA-GIC Revised 6-10-13.xls</i></p> <p><i>HO Survey Form HPCS - Garrison Revised 6-10-13.XLS</i></p> <p><i>HO Survey Form HPCS - Garrison Revised 6-10-13.pdf</i></p>
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Previous Version

Satisfied - Item:	<i>HPCS-Homeowners Premium Comparison Survey</i>
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Comments:	
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Attachment(s):	<p><i>HO Survey Form HPCS - USAA - Revised 6-3-13.pdf</i></p> <p><i>HO Survey Form HPCS - USAA-CIC Revised 6-3-13.pdf</i></p> <p><i>HO Survey Form HPCS - USAA-GIC Revised 6-3-13.pdf</i></p> <p><i>HO Survey Form HPCS - Garrison Revised 6-3-13.pdf</i></p> <p><i>HO Survey Form HPCS - USAA - Revised 6-3-13.xls</i></p> <p><i>HO Survey Form HPCS - USAA-CIC Revised 6-3-13.XLS</i></p> <p><i>HO Survey Form HPCS - USAA-GIC Revised 6-3-13.xls</i></p> <p><i>HO Survey Form HPCS - Garrison Revised 6-3-13.XLS</i></p>
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Previous Version

Satisfied - Item:	<i>HPCS-Homeowners Premium Comparison Survey</i>
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Comments:	
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Attachment(s):	<p><i>HO Survey FORM HPCS - USAA.pdf</i></p> <p><i>HO Survey FORM HPCS - USAA-CIC.pdf</i></p> <p><i>HO Survey FORM HPCS - USAA-GIC.pdf</i></p> <p><i>HO Survey FORM HPCS - Garrison.pdf</i></p> <p><i>HO Survey FORM HPCS - USAA.xls</i></p> <p><i>HO Survey FORM HPCS - USAA-CIC.XLS</i></p> <p><i>HO Survey FORM HPCS - USAA-GIC.xls</i></p> <p><i>HO Survey FORM HPCS - Garrison.XLS</i></p>
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SERFF Tracking #:

USAA-129027210

State Tracking #:

Company Tracking #:

AR1316478

State:

Arkansas

First Filing Company:

Garrison Property and Casualty Insurance Company, ...

TOI/Sub-TOI:

04.0 Homeowners/04.0003 Owner Occupied Homeowners

Product Name:

Homeowners

Project Name/Number:

Rate and Rule/AR1316478

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Please refer to our post-submission update for additional changes.

Thank you for reviewing our filing.

Sincerely,

Laura Lopez

SERFF Tracking #:

USAA-129027210

State Tracking #:

Company Tracking #:

AR1316478

State:

Arkansas

First Filing Company:

Garrison Property and Casualty Insurance Company, ...

TOI/Sub-TOI:

04.0 Homeowners/04.0003 Owner Occupied Homeowners

Product Name:

Homeowners

Project Name/Number:

Rate and Rule/AR1316478

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	07/12/2013
Submitted Date	07/12/2013

Dear Becky Harrington,

Introduction:

Response 1

Comments:

The overall increase has been amended to 10%. A post submission update has been submitted along with revised HPCS forms.

Related Objection 1

Comments: Please amend the overall increase amount to 10%.

Changed Items:

SERFF Tracking #:

USAA-129027210

State Tracking #:

Company Tracking #:

AR1316478

State:

Arkansas

First Filing Company:

Garrison Property and Casualty Insurance Company, ...

TOI/Sub-TOI:

04.0 Homeowners/04.0003 Owner Occupied Homeowners

Product Name:

Homeowners

Project Name/Number:

Rate and Rule/AR1316478

Supporting Document Schedule Item Changes

Satisfied - Item:	HPCS-Homeowners Premium Comparison Survey
Comments:	
Attachment(s):	<p>HO Survey Form HPCS - USAA Revised 7-12-2013.pdf</p> <p>HO Survey Form HPCS - USAA-CIC Revised 7-12-2013.pdf</p> <p>HO Survey Form HPCS - USAA-GIC Revised 7-12-2013.pdf</p> <p>HO Survey Form HPCS - Garrison Revised 7-12-2013.pdf</p> <p>HO Survey Form HPCS - USAA Revised 7-12-2013.xls</p> <p>HO Survey Form HPCS - USAA-CIC Revised 7-12-2013.XLS</p> <p>HO Survey Form HPCS - USAA-GIC Revised 7-12-2013.xls</p> <p>HO Survey Form HPCS - Garrison Revised 7-12-2013.XLS</p>
<i>Previous Version</i>	
Satisfied - Item:	<i>HPCS-Homeowners Premium Comparison Survey</i>
Comments:	
Attachment(s):	<p><i>HO Survey Form HPCS - USAA Revised 6-10-13.pdf</i></p> <p><i>HO Survey Form HPCS - USAA-CIC Revised 6-10-13.pdf</i></p> <p><i>HO Survey Form HPCS - USAA-GIC Revised 6-10-13.pdf</i></p> <p><i>HO Survey Form HPCS - USAA Revised 6-10-13.xls</i></p> <p><i>HO Survey Form HPCS - USAA-CIC Revised 6-10-13.XLS</i></p> <p><i>HO Survey Form HPCS - USAA-GIC Revised 6-10-13.xls</i></p> <p><i>HO Survey Form HPCS - Garrison Revised 6-10-13.XLS</i></p> <p><i>HO Survey Form HPCS - Garrison Revised 6-10-13.pdf</i></p>
<i>Previous Version</i>	
Satisfied - Item:	<i>HPCS-Homeowners Premium Comparison Survey</i>
Comments:	

SERFF Tracking #:

USAA-129027210

State Tracking #:

Company Tracking #:

AR1316478

State:

Arkansas

First Filing Company:

Garrison Property and Casualty Insurance Company, ...

TOI/Sub-TOI:

04.0 Homeowners/04.0003 Owner Occupied Homeowners

Product Name:

Homeowners

Project Name/Number:

Rate and Rule/AR1316478

Attachment(s):	<p><i>HO Survey Form HPSCS - USAA - Revised 6-3-13.pdf</i></p> <p><i>HO Survey Form HPSCS - USAA-CIC Revised 6-3-13.pdf</i></p> <p><i>HO Survey Form HPSCS - USAA-GIC Revised 6-3-13.pdf</i></p> <p><i>HO Survey Form HPSCS - Garrison Revised 6-3-13.pdf</i></p> <p><i>HO Survey Form HPSCS - USAA - Revised 6-3-13.xls</i></p> <p><i>HO Survey Form HPSCS - USAA-CIC Revised 6-3-13.XLS</i></p> <p><i>HO Survey Form HPSCS - USAA-GIC Revised 6-3-13.xls</i></p> <p><i>HO Survey Form HPSCS - Garrison Revised 6-3-13.XLS</i></p>
<i>Previous Version</i>	
Satisfied - Item:	<i>HPSCS-Homeowners Premium Comparison Survey</i>
Comments:	
Attachment(s):	<p><i>HO Survey FORM HPSCS - USAA.pdf</i></p> <p><i>HO Survey FORM HPSCS - USAA-CIC.pdf</i></p> <p><i>HO Survey FORM HPSCS - USAA-GIC.pdf</i></p> <p><i>HO Survey FORM HPSCS - Garrison.pdf</i></p> <p><i>HO Survey FORM HPSCS - USAA.xls</i></p> <p><i>HO Survey FORM HPSCS - USAA-CIC.XLS</i></p> <p><i>HO Survey FORM HPSCS - USAA-GIC.xls</i></p> <p><i>HO Survey FORM HPSCS - Garrison.XLS</i></p>

No Form Schedule items changed.

State: Arkansas
 TOI/Sub-TOI: 04.0 Homeowners/04.0003 Owner Occupied Homeowners
 Product Name: Homeowners
 Project Name/Number: Rate and Rule/AR1316478

First Filing Company: Garrison Property and Casualty Insurance Company, ...

Rate Schedule Item Changes

Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Date Submitted
1	AR Homeowners Manual Rate Pages	AR-R-1.1, AR-R-3.1, AR-R-3.2, AR-R-6.1	Replacement	USAA-128388680	07/12/2013 By: Laura Lopez
<i>Previous Version</i>					
1	AR Homeowners Manual Rate Pages	AR-R-1.1, AR-R-3.1, AR-R-3.2, AR-R-6.1	Replacement	USAA-128388680	06/10/2013 By: Nick Almendarez
<i>Previous Version</i>					
1	AR Homeowners Manual Rate Pages	AR-R-1.1, AR-R-3.1, AR-R-3.2, AR-R-6.1	Replacement	USAA-128388680	06/03/2013 By:
<i>Previous Version</i>					
1	AR Homeowners Manual Rate Pages	AR-R-1.1, AR-R-3.1, AR-R-3.2, AR-R-6.1	Replacement	USAA-128388680	05/16/2013 By: Nick Almendarez

Response 2

Comments:

Exhibit B-I has been revised to show the EQ Market Assistance Program premium estimate from the Argenia, LLC website. We have added a Frame scenario for Examples A and B, and a Masonry scenario for Example C. We have also added an Example D, which contains premium for USAAs Earthquake Zone 4. In all cases, USAAs premium is lower than the MAP Premium.

Related Objection 2

Comments: The EQ Market Assistance Program (MAP) is a market of last resort for AR insureds. Industry rates must remain at a level below those used in the MAP. The new rating structure is not conducive to determining comparisons and assuring compliance. Please demonstrate how it can be determined that the new rating process meets these requirements.

Changed Items:

SERFF Tracking #:

USAA-129027210

State Tracking #:

Company Tracking #:

AR1316478

State:

Arkansas

First Filing Company:

Garrison Property and Casualty Insurance Company, ...

TOI/Sub-TOI:

04.0 Homeowners/04.0003 Owner Occupied Homeowners

Product Name:

Homeowners

Project Name/Number:

Rate and Rule/AR1316478

Supporting Document Schedule Item Changes

Satisfied - Item:	Exhibit B-I, Pages 1-8
Comments:	
Attachment(s):	Exhibit B-I Revised 7-12-2013.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,

Laura Lopez

SERFF Tracking #:

USAA-129027210

State Tracking #:

Company Tracking #:

AR1316478

State:

Arkansas

First Filing Company:

Garrison Property and Casualty Insurance Company, ...

TOI/Sub-TOI:

04.0 Homeowners/04.0003 Owner Occupied Homeowners

Product Name:

Homeowners

Project Name/Number:

Rate and Rule/AR1316478

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	06/28/2013
Submitted Date	06/28/2013

Dear Becky Harrington,

Introduction:

Response 1

Comments:

We received your objection letter requesting amendment of our filing. We will respond soon. Please note we will need to change the effective date of our filing once your review is completed.

Changed Items:

SERFF Tracking #:

USAA-129027210

State Tracking #:

Company Tracking #:

AR1316478

State: Arkansas

First Filing Company: Garrison Property and Casualty Insurance Company, ...

TOI/Sub-TOI: 04.0 Homeowners/04.0003 Owner Occupied Homeowners

Product Name: Homeowners

Project Name/Number: Rate and Rule/AR1316478

Supporting Document Schedule Item Changes

Satisfied - Item:	HPCS-Homeowners Premium Comparison Survey
Comments:	
Attachment(s):	<p>HO Survey Form HPCS - USAA Revised 6-10-13.pdf</p> <p>HO Survey Form HPCS - USAA-CIC Revised 6-10-13.pdf</p> <p>HO Survey Form HPCS - USAA-GIC Revised 6-10-13.pdf</p> <p>HO Survey Form HPCS - USAA Revised 6-10-13.xls</p> <p>HO Survey Form HPCS - USAA-CIC Revised 6-10-13.XLS</p> <p>HO Survey Form HPCS - USAA-GIC Revised 6-10-13.xls</p> <p>HO Survey Form HPCS - Garrison Revised 6-10-13.XLS</p> <p>HO Survey Form HPCS - Garrison Revised 6-10-13.pdf</p>

Previous Version

Satisfied - Item:	<i>HPCS-Homeowners Premium Comparison Survey</i>
Comments:	
Attachment(s):	<p><i>HO Survey Form HPCS - USAA - Revised 6-3-13.pdf</i></p> <p><i>HO Survey Form HPCS - USAA-CIC Revised 6-3-13.pdf</i></p> <p><i>HO Survey Form HPCS - USAA-GIC Revised 6-3-13.pdf</i></p> <p><i>HO Survey Form HPCS - Garrison Revised 6-3-13.pdf</i></p> <p><i>HO Survey Form HPCS - USAA - Revised 6-3-13.xls</i></p> <p><i>HO Survey Form HPCS - USAA-CIC Revised 6-3-13.XLS</i></p> <p><i>HO Survey Form HPCS - USAA-GIC Revised 6-3-13.xls</i></p> <p><i>HO Survey Form HPCS - Garrison Revised 6-3-13.XLS</i></p>

Previous Version

Satisfied - Item:	<i>HPCS-Homeowners Premium Comparison Survey</i>
Comments:	

SERFF Tracking #:

USAA-129027210

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

AR1316478

State:

Arkansas

First Filing Company:

Garrison Property and Casualty Insurance Company, ...

TOI/Sub-TOI:

04.0 Homeowners/04.0003 Owner Occupied Homeowners

Product Name:

Homeowners

Project Name/Number:

Rate and Rule/AR1316478

Attachment(s):	<p><i>HO Survey FORM HPSCS - USAA.pdf</i></p> <p><i>HO Survey FORM HPSCS - USAA-CIC.pdf</i></p> <p><i>HO Survey FORM HPSCS - USAA-GIC.pdf</i></p> <p><i>HO Survey FORM HPSCS - Garrison.pdf</i></p> <p><i>HO Survey FORM HPSCS - USAA.xls</i></p> <p><i>HO Survey FORM HPSCS - USAA-CIC.XLS</i></p> <p><i>HO Survey FORM HPSCS - USAA-GIC.xls</i></p> <p><i>HO Survey FORM HPSCS - Garrison.XLS</i></p>
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Satisfied - Item:	AR Filing Support & Exhibits
Comments:	Our AR Filing Support & Exhibits were revised to include our Homeowners Explanatory Memorandum, Pages 1 and 2, which were inadvertently omitted with our initial filing. This revised document also includes our amended Exhibit XI that was revised 6/3/2013.
Attachment(s):	AR Filing Support & Exhibits Revised 6-10-2013.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>AR Filing Support & Exhibits</i>
Comments:	<i>Exhibit XI was revised. It was part of the initial exhibits included with our filing support.</i>
Attachment(s):	<i>Exhibit XI - Revised 6-3-2013.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>AR Filing Support & Exhibits</i>
Comments:	
Attachment(s):	<i>AR Filing Support & Exhibits.pdf</i>

SERFF Tracking #:

USAA-129027210

State Tracking #:

Company Tracking #:

AR1316478

State:

Arkansas

First Filing Company:

Garrison Property and Casualty Insurance Company, ...

TOI/Sub-TOI:

04.0 Homeowners/04.0003 Owner Occupied Homeowners

Product Name:

Homeowners

Project Name/Number:

Rate and Rule/AR1316478

Supporting Document Schedule Item Changes**Satisfied - Item:**

HPCS-Homeowners Premium Comparison Survey

Comments:**Attachment(s):**

HO Survey Form HPCS - USAA Revised 6-10-13.pdf
 HO Survey Form HPCS - USAA-CIC Revised 6-10-13.pdf
 HO Survey Form HPCS - USAA-GIC Revised 6-10-13.pdf
 HO Survey Form HPCS - USAA Revised 6-10-13.xls
 HO Survey Form HPCS - USAA-CIC Revised 6-10-13.XLS
 HO Survey Form HPCS - USAA-GIC Revised 6-10-13.xls
 HO Survey Form HPCS - Garrison Revised 6-10-13.XLS
 HO Survey Form HPCS - Garrison Revised 6-10-13.pdf

*Previous Version***Satisfied - Item:***HPCS-Homeowners Premium Comparison Survey***Comments:****Attachment(s):**

*HO Survey Form HPCS - USAA - Revised 6-3-13.pdf
 HO Survey Form HPCS - USAA-CIC Revised 6-3-13.pdf
 HO Survey Form HPCS - USAA-GIC Revised 6-3-13.pdf
 HO Survey Form HPCS - Garrison Revised 6-3-13.pdf
 HO Survey Form HPCS - USAA - Revised 6-3-13.xls
 HO Survey Form HPCS - USAA-CIC Revised 6-3-13.XLS
 HO Survey Form HPCS - USAA-GIC Revised 6-3-13.xls
 HO Survey Form HPCS - Garrison Revised 6-3-13.XLS*

*Previous Version***Satisfied - Item:***HPCS-Homeowners Premium Comparison Survey***Comments:**

SERFF Tracking #:

USAA-129027210

State Tracking #:

Company Tracking #:

AR1316478

State:

Arkansas

First Filing Company:

Garrison Property and Casualty Insurance Company, ...

TOI/Sub-TOI:

04.0 Homeowners/04.0003 Owner Occupied Homeowners

Product Name:

Homeowners

Project Name/Number:

Rate and Rule/AR1316478

Attachment(s):	<p><i>HO Survey FORM HPSCS - USAA.pdf</i></p> <p><i>HO Survey FORM HPSCS - USAA-CIC.pdf</i></p> <p><i>HO Survey FORM HPSCS - USAA-GIC.pdf</i></p> <p><i>HO Survey FORM HPSCS - Garrison.pdf</i></p> <p><i>HO Survey FORM HPSCS - USAA.xls</i></p> <p><i>HO Survey FORM HPSCS - USAA-CIC.XLS</i></p> <p><i>HO Survey FORM HPSCS - USAA-GIC.xls</i></p> <p><i>HO Survey FORM HPSCS - Garrison.XLS</i></p>
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Satisfied - Item:	AR Filing Support & Exhibits
Comments:	Our AR Filing Support & Exhibits were revised to include our Homeowners Explanatory Memorandum, Pages 1 and 2, which were inadvertently omitted with our initial filing. This revised document also includes our amended Exhibit XI that was revised 6/3/2013.
Attachment(s):	AR Filing Support & Exhibits Revised 6-10-2013.pdf
<i>Previous Version</i>	
Satisfied - Item:	AR Filing Support & Exhibits
Comments:	Exhibit XI was revised. It was part of the initial exhibits included with our filing support.
Attachment(s):	Exhibit XI - Revised 6-3-2013.pdf
<i>Previous Version</i>	
Satisfied - Item:	AR Filing Support & Exhibits
Comments:	
Attachment(s):	AR Filing Support & Exhibits.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

SERFF Tracking #:

USAA-129027210

State Tracking #:

Company Tracking #:

AR1316478

State:

Arkansas

First Filing Company:

Garrison Property and Casualty Insurance Company, ...

TOI/Sub-TOI:

04.0 Homeowners/04.0003 Owner Occupied Homeowners

Product Name:

Homeowners

Project Name/Number:

Rate and Rule/AR1316478

Sincerely,

Nick Almendarez

SERFF Tracking #:

USAA-129027210

State Tracking #:

Company Tracking #:

AR1316478

State:

Arkansas

First Filing Company:

Garrison Property and Casualty Insurance Company, ...

TOI/Sub-TOI:

04.0 Homeowners/04.0003 Owner Occupied Homeowners

Product Name:

Homeowners

Project Name/Number:

Rate and Rule/AR1316478

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	06/10/2013
Submitted Date	06/10/2013

Dear Becky Harrington,

Introduction:

Response 1

Comments:

In response to the Departments position, we have removed the perils of Theft and Liability from our proposed rating structure. Please note that the models used to develop the Catastrophe perils (Fire Following Earthquake and Earthquake) do not use education as a variable.

Due to the changes made, base rates were revised to reflect the new factors. In addition, our HPCS-Homeowners Premium Comparison Survey forms were revised to accommodate amended base rates. A SERFF Post Submission Update was also necessary due to our revisions.

Related Objection 1

Applies To:

- Objection 1 Response and Exhibits (Supporting Document)

Comments: It is the Department's position that education is not an appropriate variable and has not allowed other companies to use it in their models. Please remove it from your model.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

SERFF Tracking #:

USAA-129027210

State Tracking #:

Company Tracking #:

AR1316478

State: Arkansas
 TOI/Sub-TOI: 04.0 Homeowners/04.0003 Owner Occupied Homeowners
 Product Name: Homeowners
 Project Name/Number: Rate and Rule/AR1316478

First Filing Company: Garrison Property and Casualty Insurance Company, ...

Rate Schedule Item Changes

Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Date Submitted
1	AR Homeowners Manual Rate Pages	AR-R-1.1, AR-R-3.1, AR-R-3.2, AR-R-6.1	Replacement	USAA-128388680	06/10/2013 By: Nick Almendarez
<i>Previous Version</i>					
1	AR Homeowners Manual Rate Pages	AR-R-1.1, AR-R-3.1, AR-R-3.2, AR-R-6.1	Replacement	USAA-128388680	06/03/2013 By:
<i>Previous Version</i>					
1	AR Homeowners Manual Rate Pages	AR-R-1.1, AR-R-3.1, AR-R-3.2, AR-R-6.1	Replacement	USAA-128388680	05/16/2013 By: Nick Almendarez
2	AR Homeowners Manual Rate Pages	AR-R-2.1, AR-R-2.2, AR-R-5.1, AR-R-5.2, AR-R-7.1, AR-R-10.1 - AR-R-10.4	Replacement	USAA-125701882	06/10/2013 By: Nick Almendarez
<i>Previous Version</i>					
2	AR Homeowners Manual Rate Pages	AR-R-2.1, AR-R-2.2, AR-R-5.1, AR-R-5.2, AR-R-7.1, AR-R-10.1 - AR-R-10.4	Replacement	USAA-125701882	05/16/2013 By: Nick Almendarez
3	AR Homeowners Manual Rate Pages	AR-R-4.1 - AR-R-4.38	Replacement	USAA-126263037	06/10/2013 By: Nick Almendarez
<i>Previous Version</i>					
3	AR Homeowners Manual Rate Pages	AR-R-4.1 - AR-R-4.38	Replacement	USAA-126263037	05/16/2013 By: Nick Almendarez
4	AR Homeowners Manual Rate Pages	AR-R-8.1 - AR-R-8.3	Replacement	USAA-126764731	06/10/2013 By: Nick Almendarez
<i>Previous Version</i>					

State: Arkansas
TOI/Sub-TOI: 04.0 Homeowners/04.0003 Owner Occupied Homeowners
Product Name: Homeowners
Project Name/Number: Rate and Rule/AR1316478

First Filing Company: Garrison Property and Casualty Insurance Company, ...

Rate Schedule Item Changes

4	AR Homeowners Manual Rate Pages	AR-R-8.1 - AR-R-8.3	Replacement	USAA-126764731	06/03/2013 By:
<i>Previous Version</i>					
4	AR Homeowners Manual Rate Pages	AR-R-8.1 - AR-R-8.3	Replacement	USAA-126764731	05/16/2013 By: Nick Almendarez
5	AR Homeowners Manual Rate Pages	AR-R-9.1 - AR-R-9.2	Replacement	USAA-126441459	06/10/2013 By: Nick Almendarez
<i>Previous Version</i>					
5	AR Homeowners Manual Rate Pages	AR-R-9.1 - AR-R-9.2	Replacement	USAA-126441459	05/16/2013 By: Nick Almendarez

Response 2

Comments:

Please refer to Exhibit B-I. Because we do not offer a 15% earthquake deductible, example A has been calculated using a 10% deductible. The overall rate impact for the Earthquake endorsement as a result of these changes is 0.0%.

Related Objection 2

Comments: It may be impractical to compare EQ factors, however, provide the final EQ premium using the current EQ structure and new EQ structure using the following:

- A) \$200,000 brick dwelling located in Clay County with a 15% earthquake deductible;
- B) \$200,000 brick dwelling located in White County with a 10% earthquake deductible;
- C) \$200,000 frame dwelling located in Grant County with a 10% earthquake deductible.

Changed Items:

SERFF Tracking #:

USAA-129027210

State Tracking #:

Company Tracking #:

AR1316478

State:

Arkansas

First Filing Company:

Garrison Property and Casualty Insurance Company, ...

TOI/Sub-TOI:

04.0 Homeowners/04.0003 Owner Occupied Homeowners

Product Name:

Homeowners

Project Name/Number:

Rate and Rule/AR1316478

Supporting Document Schedule Item Changes

Satisfied - Item:	Exhibit B-1, Pages 1 - 3
Comments:	
Attachment(s):	Exhibit B-1, Pages 1-3.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,

Nick Almendarez

SERFF Tracking #:

USAA-129027210

State Tracking #:

Company Tracking #:

AR1316478

State:

Arkansas

First Filing Company:

Garrison Property and Casualty Insurance Company, ...

TOI/Sub-TOI:

04.0 Homeowners/04.0003 Owner Occupied Homeowners

Product Name:

Homeowners

Project Name/Number:

Rate and Rule/AR1316478

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	06/03/2013
Submitted Date	06/03/2013

Dear Becky Harrington,

Introduction:

Our base rates were revised due to the changes made in our Fire Following Earthquake Other Structures factors. In addition, revisions were required to our HO Survey Form HPCS for each company. Revised rate pages and survey forms are provided in a separate amendment to our filing. A SERFF Post Submission Update is also being completed to reflect revisions to Minimum Percent Changes.

Response 1

Comments:

Our response and related exhibits to objection 1 are attached below.

Related Objection 1

Comments: Provide additional supporting documentation regarding the GLM and developed factors. Indicated versus selected is not sufficient.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Objection 1 Response and Exhibits
Comments:	
Attachment(s):	Objection 1 Response.pdf Exhibit A-I.pdf Exhibit A-II.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments:

State: Arkansas
TOI/Sub-TOI: 04.0 Homeowners/04.0003 Owner Occupied Homeowners
Product Name: Homeowners
Project Name/Number: Rate and Rule/AR1316478
First Filing Company: Garrison Property and Casualty Insurance Company, ...

Please refer to Exhibit A-III. The distribution of effects on Page 1 shows the impacts to the member based on all of changes detailed in this filing. The maximum rate increases for each company are included on Page 2. Page 3 shows the amount of subsequent rate changes for these members, given that there are no other rate changes during this time. Policy characteristics for these members are shown on Page 4. Approximately 2.4% of members in the state of Arkansas will be capped during the first year due to this rate change.

In subsequent renewals, the current policy premium is compared to the renewal policy premium, which is calculated at the current rates. If the percent change is greater than 25%, the rate change is capped at 25% and a multiplicative factor, known as a capping factor, is applied to the premium. The same comparison is made at each renewal until the change is no longer greater than 25% and the capping factor is 1.0. A simplified example follows below.

If the members current premium is \$100 and their renewal premium is \$130, the capped renewal premium is \$125 and the cap factor would be 0.9615. The cap factor is calculated as the capped premium divided by the renewal premium. If we have taken a 10% rate increase during the year, the renewal premium at the second renewal would be \$143. The amount of \$143 is then compared to the \$125 premium that the member is currently paying. Because the amount of increase between the current premium and the renewal premium is less than 25%, the renewal premium is not capped. If there was no rate increase during the year, the \$125 premium is again compared to the \$130 dollar premium. Since the percentage change is less than 25%, the premium is not capped.

If, however, a 50% rate increase is taken during the year, the renewal premium at the second year would be \$195. The \$195 dollar premium is compared to the \$125 premium, and since the rate increase is greater than 25%, the new premium is \$156.25 and the new cap factor is 0.8013. In subsequent renewals without any rate changes, the current premium would be compared to the renewal premium of \$195 until the premium is no longer capped.

Related Objection 2

Applies To:

- AR Filing Support & Exhibits (Supporting Document)

Comments: Please provide the impact to insureds without capping. Indicate the number of years capping will apply for this filing and subsequent impact percentages (assuming no subsequent filing is made). Explain how amounts from previous filings are treated.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Exhibit A-III
Comments:	
Attachment(s):	Exhibit A-III.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

State: Arkansas
TOI/Sub-TOI: 04.0 Homeowners/04.0003 Owner Occupied Homeowners
Product Name: Homeowners
Project Name/Number: Rate and Rule/AR1316478

First Filing Company: Garrison Property and Casualty Insurance Company, ...

Response 3

Comments:

The indications are for the year ending 9/30/2012, as of 12/31/2012. As such, 2012 catastrophe data was not available.

Related Objection 3

Applies To:

- AR Filing Support & Exhibits (Supporting Document)

Comments: Please explain why 2012 was not included in the catastrophe ratio exhibit.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 4

Comments:

For the theft peril, selections are based on the current All Other Perils factors in order to mitigate potential member friction. Upon further review, we agree that the factors for the Fire Following Earthquake peril are too steep. We have revised our selections to be the same as the current Fire peril factors. Please refer to the revised Exhibit XI.

Related Objection 4

Applies To:

- AR Filing Support & Exhibits (Supporting Document)

Comments: Please explain the reasoning for the selected factors given the indicated factors for theft and fire following EQ in Exhibit XI.

Changed Items:

State: Arkansas
TOI/Sub-TOI: 04.0 Homeowners/04.0003 Owner Occupied Homeowners
Product Name: Homeowners
Project Name/Number: Rate and Rule/AR1316478

First Filing Company: Garrison Property and Casualty Insurance Company, ...

Supporting Document Schedule Item Changes

Satisfied - Item:	AR Filing Support & Exhibits
Comments:	Exhibit XI was revised. It was part of the initial exhibits included with our filing support.
Attachment(s):	Exhibit XI - Revised 6-3-2013.pdf
<i>Previous Version</i>	
Satisfied - Item:	AR Filing Support & Exhibits
Comments:	
Attachment(s):	AR Filing Support & Exhibits.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 5

Comments:

22,639 members in the state of Arkansas will be impacted by the changing Protection Construction factors, and 16,209 members will see an increase in rate. Please refer to Exhibit A-IV. The percent changes shown do not include the base rate change, changes to any other rating factors, or changes resulting from the earthquake peril. Since the rating structure of the Earthquake peril is being revised, a direct comparison between the current factors and the proposed factors is not possible.

Related Objection 5

Applies To:

- AR Filing Support & Exhibits (Supporting Document)

Comments: Please indicate the number of insureds impacted by the increased construction/protection factors of Exhibit XV.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Exhibit IV
Comments:	
Attachment(s):	Exhibit A-IV.pdf

State: Arkansas
TOI/Sub-TOI: 04.0 Homeowners/04.0003 Owner Occupied Homeowners
Product Name: Homeowners
Project Name/Number: Rate and Rule/AR1316478
First Filing Company: Garrison Property and Casualty Insurance Company, ...

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 6

Comments:

Please refer to Exhibit A-V. The percent changes shown do not include the base rate change or changes to any other rating factors.

Related Objection 6

Applies To:

- AR Filing Support & Exhibits (Supporting Document)

Comments: Please provide the number of insureds and percentage increase due to the changes in claim surcharge factors.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Exhibit A-V
Comments:	
Attachment(s):	Exhibit A-V.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 7

Comments:

Please refer to Exhibit A-VI. The percent changes shown do not include the base rate change or changes to any other rating factors.

Related Objection 7

Applies To:

- AR Filing Support & Exhibits (Supporting Document)

Comments: Please provide the overall percentage change due to tier factor changes; show each peril amount separately.

Changed Items:

State: Arkansas
TOI/Sub-TOI: 04.0 Homeowners/04.0003 Owner Occupied Homeowners
Product Name: Homeowners
Project Name/Number: Rate and Rule/AR1316478

First Filing Company: Garrison Property and Casualty Insurance Company, ...

Supporting Document Schedule Item Changes

Satisfied - Item:	Exhibit A-VI
Comments:	
Attachment(s):	Exhibit A-VI.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 8

Comments:

Please refer to Exhibit A-VII. The percent changes shown do not include the base rate change or changes to any other rating factors.

Related Objection 8

Applies To:

- AR Filing Support & Exhibits (Supporting Document)

Comments: Provide the number of insureds actually impacted, percentage, and dollar amounts for the territory changes by territory and peril.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied - Item:	Exhibit A-VII
Comments:	
Attachment(s):	Exhibit A-VII.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 9

Comments:

Please refer to Exhibit A-IX. For more information regarding changes to the rating structure, please refer to Objection 11. Please note that the distribution of effects shown in the exhibit includes changes to Earthquake coverage only.

State: Arkansas
TOI/Sub-TOI: 04.0 Homeowners/04.0003 Owner Occupied Homeowners
Product Name: Homeowners
Project Name/Number: Rate and Rule/AR1316478

First Filing Company: Garrison Property and Casualty Insurance Company, ...

Related Objection 9

Applies To:

- AR Filing Support & Exhibits (Supporting Document)

Comments: Provide an exhibit detailing the impact of changes to EQ.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Exhibit A-IX
Comments:	
Attachment(s):	Exhibit A-IX.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 10

Comments:

The changes that we are proposing to the Earthquake peril will make the rating structure more similar to that of the other perils. Instead of charging a rate per \$1,000 of coverage that varies by construction type, the factors shown in this exhibit are multiplicative factors that will apply to the Earthquake premium similar to the territory factors for the other perils. As the indicated factor for Zone 2 was extremely high, the selected factor was capped due to member impact. The factors for Zones 4 and 5 were selected to be half way between the indicated zone factors and the base zone factor of 1.0.

Related Objection 10

Applies To:

- AR Filing Support & Exhibits (Supporting Document)

Comments: Explain the zone factor exhibit for EQ.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 11

State: Arkansas
TOI/Sub-TOI: 04.0 Homeowners/04.0003 Owner Occupied Homeowners
Product Name: Homeowners
Project Name/Number: Rate and Rule/AR1316478

First Filing Company: Garrison Property and Casualty Insurance Company, ...

Comments:

With this filing we are revising our Earthquake rating algorithm to be more comparable to that of the other rating perils. Previously, the Owners Earthquake rate was calculated as a flat dollar amount per every \$1,000 of Coverage A and varied by Earthquake zone, construction type, Coverage B and Coverage C amounts. With the proposal, Earthquake premium is calculated off of a Base Rate and varies by Construction type, Coverage A and Coverage B amounts, Earthquake zone, Home Age, Policy Form and Home Protector Coverage. Base rates for the new Earthquake rating structure are derived based on an off-balancing technique that is done iteratively until the desired base rate was reached for the new rating structure. As this is a structural change, the overall target impact for Earthquake coverage is 0.0%. This will allow us to more accurately rate Earthquake policies in the state of Arkansas. Exhibit A-IX shows a distribution of overall effects, created by the revision of Earthquake rates alone, only for those members that have the Earthquake endorsement. Exhibit A-VIII details information regarding the rating algorithm changes.

For additional information regarding the Earthquake model used to determine these factors, please refer to Objection 1.

Related Objection 11

Applies To:

- AR Filing Support & Exhibits (Supporting Document)

Comments: Provide a detailed explanation regarding the EQ rating structure changes. Provide additional supporting documentation.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Exhibit A-VIII
Comments:	
Attachment(s):	Exhibit A-VIII.pdf
Satisfied - Item:	Exhibit A-IX
Comments:	
Attachment(s):	Exhibit A-IX.pdf

State: Arkansas
TOI/Sub-TOI: 04.0 Homeowners/04.0003 Owner Occupied Homeowners
Product Name: Homeowners
Project Name/Number: Rate and Rule/AR1316478

First Filing Company: Garrison Property and Casualty Insurance Company, ...

Supporting Document Schedule Item Changes

Satisfied - Item:	Exhibit A-VIII
Comments:	
Attachment(s):	Exhibit A-VIII.pdf

Satisfied - Item:	Exhibit A-IX
Comments:	
Attachment(s):	Exhibit A-IX.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 12

Comments:

In order to mitigate the impact to our membership, we have decided not to revise the All Other Perils and Fire factors at these times since there is already a fair amount of displacement with the introduction of these new perils. Also, the Other Perils and Fire perils cover the majority of USAAs loss exposures in the state of Arkansas, any revisions to these perils will result in additional impact on our members.

Related Objection 12

Applies To:

- AR Homeowners Manual Rate Pages, AR-R-1.1, AR-R-3.1, AR-R-3.2, AR-R-6.1 (Rate)

Comments: Explain why the "other perils" territory and all other affected factors were not adjusted since the factor previously included theft, liability, fire following EQ.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 13

Comments:

Please refer to Objection 2 for a detailed explanation of the rate capping rule.

SERFF Tracking #:

USAA-129027210

State Tracking #:

Company Tracking #:

AR1316478

State:

Arkansas

First Filing Company:

Garrison Property and Casualty Insurance Company, ...

TOI/Sub-TOI:

04.0 Homeowners/04.0003 Owner Occupied Homeowners

Product Name:

Homeowners

Project Name/Number:

Rate and Rule/AR1316478

Related Objection 13

Applies To:

- AR Homeowners Manual Rate Pages, AR-R-8.1 - AR-R-8.3 (Rate)

Comments: Please provide a detailed explanation of the application of the rate capping rule.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Thank you for your review of our filing.

Sincerely,

Nick Almendarez

State: Arkansas
TOI/Sub-TOI: 04.0 Homeowners/04.0003 Owner Occupied Homeowners
Product Name: Homeowners
Project Name/Number: Rate and Rule/AR1316478

First Filing Company: Garrison Property and Casualty Insurance Company, ...

Amendment Letter

Submitted Date: 06/03/2013

Comments:

Our filing is amended due to changes made to our Fire Following Earthquake Other Structures factors as previously mentioned in our 6/3/2013 objection responses. Revisions include revised base rates and amended HO Survey Form HPCS for each company. A SERFF Post Submission Update was also completed.

Changed Items:

No Form Schedule Items Changed.

Rate Schedule Item Changes					
Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Date Submitted
1	AR Homeowners Manual Rate Pages	AR-R-1.1, AR-R-3.1, AR-R-3.2, AR-R-6.1	Replacement	USAA-128388680	06/03/2013 By:
<i>Previous Version</i>					
1	AR Homeowners Manual Rate Pages	AR-R-1.1, AR-R-3.1, AR-R-3.2, AR-R-6.1	Replacement	USAA-128388680	05/16/2013 By: Nick Almendarez
2	AR Homeowners Manual Rate Pages	AR-R-8.1 - AR-R-8.3	Replacement	USAA-126764731	06/03/2013 By:
<i>Previous Version</i>					
2	AR Homeowners Manual Rate Pages	AR-R-8.1 - AR-R-8.3	Replacement	USAA-126764731	05/16/2013 By: Nick Almendarez

SERFF Tracking #:

USAA-129027210

State Tracking #:

Company Tracking #:

AR1316478

State:

Arkansas

First Filing Company:

Garrison Property and Casualty Insurance Company, ...

TOI/Sub-TOI:

04.0 Homeowners/04.0003 Owner Occupied Homeowners

Product Name:

Homeowners

Project Name/Number:

Rate and Rule/AR1316478

Supporting Document Schedule Item Changes

Satisfied - Item:

HPCS-Homeowners Premium Comparison Survey

Comments:

Attachment(s):

- HO Survey Form HPCS - USAA - Revised 6-3-13.pdf
- HO Survey Form HPCS - USAA-CIC Revised 6-3-13.pdf
- HO Survey Form HPCS - USAA-GIC Revised 6-3-13.pdf
- HO Survey Form HPCS - Garrison Revised 6-3-13.pdf
- HO Survey Form HPCS - USAA - Revised 6-3-13.xls
- HO Survey Form HPCS - USAA-CIC Revised 6-3-13.XLS
- HO Survey Form HPCS - USAA-GIC Revised 6-3-13.xls
- HO Survey Form HPCS - Garrison Revised 6-3-13.XLS

Previous Version

Satisfied - Item:

HPCS-Homeowners Premium Comparison Survey

Comments:

Attachment(s):

- 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*
- 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*

State: Arkansas **First Filing Company:** Garrison Property and Casualty Insurance Company, ...
TOI/Sub-TOI: 04.0 Homeowners/04.0003 Owner Occupied Homeowners
Product Name: Homeowners
Project Name/Number: Rate and Rule/AR1316478

Note To Reviewer

Created By:

Nick Almendarez on 06/12/2013 03:46 PM

Last Edited By:

Becky Harrington

Submitted On:

07/19/2013 11:51 AM

Subject:

EQ Rates

Comments:

Hi Becky, Thank you for your review of our filing. I received the following response from our actuary to your SERFF Note to Filer asking that we provide the ultimate desired base rate: The base rates were derived such that the overall premium level is the same before and after the structural changes, or an overall rate level effect for the Earthquake coverage of 0.0%. The proposed base rate is the base rate that achieves this effect. Sincerely, Nick F. Almendarez

State: Arkansas **First Filing Company:** Garrison Property and Casualty Insurance Company, ...
TOI/Sub-TOI: 04.0 Homeowners/04.0003 Owner Occupied Homeowners
Product Name: Homeowners
Project Name/Number: Rate and Rule/AR1316478

Note To Filer

Created By:

Becky Harrington on 06/12/2013 09:34 AM

Last Edited By:

Becky Harrington

Submitted On:

07/19/2013 11:51 AM

Subject:

EQ rates

Comments:

The previous response includes the following statement: "Base rates for the new Earthquake rating structure are derived based on an off-balancing technique that is done iteratively until the desired base rate was reached for the new rating structure." Please provide the ultimate desired base rate.

State: Arkansas **First Filing Company:** Garrison Property and Casualty Insurance Company, ...
TOI/Sub-TOI: 04.0 Homeowners/04.0003 Owner Occupied Homeowners
Product Name: Homeowners
Project Name/Number: Rate and Rule/AR1316478

Note To Reviewer

Created By:

Nick Almendarez on 06/10/2013 11:18 AM

Last Edited By:

Becky Harrington

Submitted On:

07/19/2013 11:51 AM

Subject:

Change in Effective Date

Comments:

Hi Becky, Please be advised we will most likely have to change the effective date of our filing due to processing constraints. Once your review of our filing is completed, we can provide you with our revised effective date. Sincerely, Nick F. Almendarez

State: Arkansas **First Filing Company:** Garrison Property and Casualty Insurance Company, ...

TOI/Sub-TOI: 04.0 Homeowners/04.0003 Owner Occupied Homeowners

Product Name: Homeowners

Project Name/Number: Rate and Rule/AR1316478

Post Submission Update Request Processed On 06/05/2013

Status: Allowed

Created By: Nick Almendarez

Processed By: Becky Harrington

Comments:

Company Rate Information:

Company Name:Garrison Property and Casualty Insurance Company

Field Name	Requested Change	Prior Value
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Company Name:United Services Automobile Association

Field Name	Requested Change	Prior Value
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Minimum %Change (where required)	-18.000%	-18.100%
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Company Name:USAA Casualty Insurance Company

Field Name	Requested Change	Prior Value
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Minimum %Change (where required)	-10.300%	-10.400%
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Company Name:USAA General Indemnity Company

Field Name	Requested Change	Prior Value
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Minimum %Change (where required)	-16.200%	-16.300%
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State: Arkansas **First Filing Company:** Garrison Property and Casualty Insurance Company, ...
TOI/Sub-TOI: 04.0 Homeowners/04.0003 Owner Occupied Homeowners
Product Name: Homeowners
Project Name/Number: Rate and Rule/AR1316478

Post Submission Update Request Processed On 06/12/2013

Status: Allowed
 Created By: Nick Almendarez
 Processed By: Becky Harrington
 Comments:

Company Rate Information:

Company Name:Garrison Property and Casualty Insurance Company

Field Name	Requested Change	Prior Value
Minimum %Change (where required)	-15.400%	-14.100%

Company Name:United Services Automobile Association

Field Name	Requested Change	Prior Value
Minimum %Change (where required)	-19.300%	-18.000%

Company Name:USAA Casualty Insurance Company

Field Name	Requested Change	Prior Value
Minimum %Change (where required)	-13.500%	-10.300%

Company Name:USAA General Indemnity Company

Field Name	Requested Change	Prior Value
Minimum %Change (where required)	-18.600%	-16.200%

State: Arkansas First Filing Company: Garrison Property and Casualty Insurance Company, ...
 TOI/Sub-TOI: 04.0 Homeowners/04.0003 Owner Occupied Homeowners
 Product Name: Homeowners
 Project Name/Number: Rate and Rule/AR1316478

Post Submission Update Request Processed On 07/17/2013

Status: Allowed
 Created By: Laura Lopez
 Processed By: Becky Harrington
 Comments: changes to overall

Company Rate Information:

Company Name:Garrison Property and Casualty Insurance Company

Field Name	Requested Change	Prior Value
Overall % Rate Impact	10.000%	11.000%
Written Premium Change for this Program	\$118498	\$130347
Minimum %Change (where required)	-16.100%	-15.400%

Company Name:United Services Automobile Association

Field Name	Requested Change	Prior Value
Overall % Rate Impact	10.000%	11.000%
Written Premium Change for this Program	\$1386748	\$1525423
Minimum %Change (where required)	-19.900%	-19.300%

Company Name:USAA Casualty Insurance Company

Field Name	Requested Change	Prior Value
Overall % Rate Impact	10.000%	11.000%
Written Premium Change for this Program	\$709441	\$780385
Minimum %Change (where required)	-14.200%	-13.500%

Company Name:USAA General Indemnity Company

Field Name	Requested Change	Prior Value
Overall % Rate Impact	10.000%	11.000%
Written Premium Change for this Program	\$301641	\$331805
Minimum %Change (where required)	-19.100%	-18.600%

Overall Rate Information:

Field Name	Requested Change	Prior Value
Overall Percentage Rate Impact For This Filing	10.000%	11.000%

State: Arkansas **First Filing Company:** Garrison Property and Casualty Insurance Company, ...
TOI/Sub-TOI: 04.0 Homeowners/04.0003 Owner Occupied Homeowners
Product Name: Homeowners
Project Name/Number: Rate and Rule/AR1316478

Post Submission Update Request Processed On 07/19/2013

Status: Allowed
Created By: Heather Arriola
Processed By: Becky Harrington
Comments: allowing since same day

General Information:

Field Name	Requested Change	Prior Value
Effective Date Requested (New)	11/20/2013	10/01/2013
Effective Date Requested (Renew)	11/20/2013	10/01/2013

State: Arkansas **First Filing Company:** Garrison Property and Casualty Insurance Company, ...
TOI/Sub-TOI: 04.0 Homeowners/04.0003 Owner Occupied Homeowners
Product Name: Homeowners
Project Name/Number: Rate and Rule/AR1316478

Post Submission Update Request Processed On 07/19/2013

Status: Allowed
 Created By: Laura Lopez
 Processed By: Becky Harrington
 Comments: EQ removed from filing

Company Rate Information:

Company Name:Garrison Property and Casualty Insurance Company

Field Name	Requested Change	Prior Value
Maximum %Change (where required)	16.600%	25.000%
Minimum %Change (where required)	0.900%	-16.100%

Company Name:United Services Automobile Association

Field Name	Requested Change	Prior Value
Maximum %Change (where required)	17.400%	25.000%
Minimum %Change (where required)	2.300%	-19.900%

Company Name:USAA Casualty Insurance Company

Field Name	Requested Change	Prior Value
Maximum %Change (where required)	15.700%	25.000%
Minimum %Change (where required)	2.800%	-14.200%

Company Name:USAA General Indemnity Company

Field Name	Requested Change	Prior Value
Maximum %Change (where required)	16.800%	25.000%
Minimum %Change (where required)	5.000%	-19.100%

SERFF Tracking #:

USAA-129027210

State Tracking #:

Company Tracking #:

AR1316478

State: Arkansas
 TOI/Sub-TOI: 04.0 Homeowners/04.0003 Owner Occupied Homeowners
 Product Name: Homeowners
 Project Name/Number: Rate and Rule/AR1316478

First Filing Company: Garrison Property and Casualty Insurance Company, ...

Rate Information

Rate data applies to filing.

Filing Method: File and Use
 Rate Change Type: Increase
 Overall Percentage of Last Rate Revision: 15.000%
 Effective Date of Last Rate Revision: 10/01/2012
 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 req'd):	Minimum % Change (where req'd):
Garrison Property and Casualty Insurance Company	23.900%	10.000%	\$118,498	1,006	\$1,184,977	16.600%	0.900%
United Services Automobile Association	23.900%	10.000%	\$1,386,748	12,842	\$13,867,483	17.400%	2.300%
USAA Casualty Insurance Company	23.900%	10.000%	\$709,441	5,539	\$7,094,408	15.700%	2.800%
USAA General Indemnity Company	23.900%	10.000%	\$301,641	3,255	\$3,016,411	16.800%	5.000%

State: Arkansas
TOI/Sub-TOI: 04.0 Homeowners/04.0003 Owner Occupied Homeowners
Product Name: Homeowners
Project Name/Number: Rate and Rule/AR1316478

First Filing Company: Garrison Property and Casualty Insurance Company, ...

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Filed 07/19/2013	AR Homeowners Manual Rate Pages	AR-R-1.1, AR-R-3.1, AR-R-3.2, AR-R-6.1	Replacement	USAA-128388680	AR-R.1.1, AR-R-3.1 & AR-R-3.2, AR-R-6.1 Revised 7-19-2013.pdf
2	Filed 07/19/2013	AR Homeowners Manual Rate Pages	AR-R-2.1, AR-R-2.2, AR-R-5.1, AR-R-5.2, AR-R-7.1, AR-R-10.1 - AR-R-10.4	Replacement	USAA-125701882	AR-R-2.1 & AR-R-2.2, AR-R-5.1 & AR-R-5.2, AR-R-7.1, AR-R-10.1 - AR-R-10.4 Revised 7-19-2013.pdf
3	Filed 07/19/2013	AR Homeowners Manual Rate Pages	AR-R-4.1 - AR-R-4.20	Replacement	USAA-126263037	AR-R-4.1 - AR-R-4.20 Revised 7-19-2013.pdf
4	Filed 07/19/2013	AR Homeowners Manual Rate Pages	AR-R-8.1 - AR-R-8.3	Replacement	USAA-126764731	AR-R-8.1 - AR-R-8.3 Revised 7-19-2013.pdf
5	Filed 07/19/2013	AR Homeowners Manual Rate Pages	AR-R-9.1 - AR-R-9.2	Replacement	USAA-126441459	AR-R-9.1 - AR-R-9.2 Revised 7-19-2013.pdf
6	Filed 07/19/2013	AR Homeowners Manual Rule Pages	GR-13 & GR-15	Replacement	USAA-125701882	GR-13 & GR-15.pdf

State: **ARKANSAS**
 Line of Business: **HOMEOWNERS**
 Effective: **OCTOBER 1, 2013**

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	1678.52	1968.94	1968.43	2036.75
	Fire	1442.52	1665.55	1672.43	1564.48
	Fire Following Earthquake	6.52	6.52	6.52	6.52
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, 2013**

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>	Other		<u>Fire Following Earthquake</u>
	<u>Perils</u>	<u>Fire</u>	
58	1.1463	0.8023	1.0000
59	1.1854	0.9237	1.0000
60	1.1363	0.9158	1.0000
61	1.1300	0.9257	0.7774
62	1.0383	1.1154	1.0000
63	1.0110	1.0236	1.0000
64	1.0200	0.9553	1.0000
65	0.9571	0.9393	0.3146
66	1.0370	1.0145	0.7647
67	0.9300	0.9405	1.0000
68	1.0882	1.2303	0.6060
69	1.0249	1.1519	1.1274
70	1.0527	1.1047	1.0000
71	1.0434	1.0469	1.0000
72	1.1105	0.8101	0.3021
73	1.1117	0.8483	1.3455
74	1.2127	0.9497	4.3964
75	1.1828	0.9106	6.4836
76	1.1084	0.9208	2.0277
77	1.1508	0.9313	4.8316
78	1.0633	0.7035	1.0000

State: ARKANSAS
Line of Business: HOMEOWNERS
Effective: OCTOBER 1, 2013

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

TERRITORY FACTORS

**USAA GROUP
UNIT-OWNERS FORMS**

<u>Territory</u>	<u>Other Perils</u>	<u>Fire</u>
115	1.1350	0.7944
116	1.1622	0.9056
117	1.1363	0.9158
118	1.1662	0.9554
119	1.0180	1.0936
120	1.0110	1.0236
121	1.0000	0.9366
122	1.0281	1.0089
123	1.0702	1.0471
124	0.9888	1.0000
125	1.1230	1.2697
126	1.0898	1.2248
127	1.0423	1.0938
128	1.0647	1.0683
129	1.0888	0.7943
130	1.1344	0.8657
131	1.1890	0.9311
132	1.2194	0.9388
133	1.1785	0.9792
134	1.1877	0.9612
135	1.0850	0.7179

State: **ARKANSAS**
 Line of Business: **HOMEOWNERS**
 Effective: **OCTOBER 1, 2013**

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 Type	Code	Other Perils	Fire	Fire Following Earthquake
Aluminum	AL	0.9908	1.0000	0.9224
Asbestos	AS	1.0983	1.0000	1.0000
Cloth	CL	1.0744	1.0000	1.0000
Concrete Tile	CN	0.8606	0.8456	0.9033
Composition Shingle	CS	1.0000	1.0000	1.0000
Clay Tile	CT	0.9078	1.0000	0.9033
Composition Over Wood	CW	1.0579	1.4699	1.0000
Fiberglass Shingle	FB	1.0000	1.0000	1.0000
Fiber Cement	FC	0.9767	0.8456	1.0000
Resin Formed Shingle	FE	0.9728	0.8456	1.0000
Foam	FM	1.0698	1.0000	1.0000
Metal	MT	0.9727	1.0000	0.9224
None	NA	1.1618	1.4699	1.0281
Other	OT	1.1618	1.0000	1.0000
Plastic	PL	1.0713	1.0000	1.0000
Reinforced Plastic	RP	1.0750	1.0000	1.0000
Slate	SL	1.0827	0.8456	0.9797
Tar	TR	0.9360	1.0000	1.0281
Unknown	UN	1.1618	1.4699	1.0281
Wood Shake	WS	1.1234	1.4699	1.0144
No Data	X	1.1618	1.4699	1.0281

State: **ARKANSAS**
 Line of Business: **HOMEOWNERS**
 Effective: **OCTOBER 1, 2013**

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

TIER FACTORS

USAA GROUP OWNERS FORMS

USAA GROUP	Other		Fire Following	Other
<u>Tier</u>	<u>Perils</u>	<u>Fire</u>	<u>Earthquake</u>	<u>Optional Coverages *</u>
21	0.4237	0.2103	0.9000	0.4237
22	0.4441	0.2184	0.9034	0.4441
23	0.4649	0.2269	0.9069	0.4649
24	0.4862	0.2359	0.9104	0.4862
25	0.5078	0.2455	0.9140	0.5078
26	0.5297	0.2556	0.9175	0.5297
27	0.5515	0.2663	0.9210	0.5515
28	0.5735	0.2777	0.9246	0.5735
29	0.5951	0.2898	0.9282	0.5951
30	0.6167	0.3026	0.9318	0.6167
31	0.6379	0.3162	0.9354	0.6379
32	0.6588	0.3307	0.9390	0.6588
33	0.6792	0.3461	0.9426	0.6792
34	0.7001	0.3624	0.9463	0.7001
35	0.7163	0.3798	0.9499	0.7163
36	0.7319	0.3984	0.9536	0.7319
37	0.7470	0.4181	0.9573	0.7470
38	0.7617	0.4391	0.9610	0.7617
39	0.7758	0.4616	0.9647	0.7758
40	0.7896	0.4855	0.9684	0.7896
41	0.8031	0.5110	0.9722	0.8031
42	0.8163	0.5383	0.9759	0.8163
43	0.8293	0.5674	0.9797	0.8293
44	0.8424	0.5985	0.9835	0.8424
45	0.8556	0.6318	0.9873	0.8556
46	0.8690	0.6675	0.9911	0.8690
47	0.8827	0.7056	0.9949	0.8827
48	0.8970	0.7465	0.9988	0.8970
49	0.9119	0.7903	1.0026	0.9119
50	0.9266	0.8373	1.0065	0.9266
51	0.9496	0.8877	1.0104	0.9496
52	0.9739	0.9418	1.0143	0.9739
53	1.0000	1.0000	1.0182	1.0000
54	1.0281	1.0625	1.0222	1.0281
55	1.0587	1.1298	1.0261	1.0587
56	1.0919	1.2021	1.0301	1.0919
57	1.1282	1.2800	1.0341	1.1282
58	1.1682	1.3640	1.0381	1.1682
59	1.2123	1.4545	1.0421	1.2123
60	1.2613	1.5522	1.0461	1.2613
61	1.3158	1.6576	1.0502	1.3158
62	1.3769	1.7714	1.0542	1.3769
63	1.4455	1.8944	1.0583	1.4455
64	1.5230	2.0274	1.0624	1.5230
65	1.6110	2.1714	1.0665	1.6110
66	1.7113	2.3272	1.0706	1.7113
67	1.8263	2.4960	1.0748	1.8263
68	1.9588	2.6790	1.0789	1.9588
69	2.1125	2.8775	1.0831	2.1125
70	2.2917	3.0930	1.0873	2.2917
71	2.4891	3.3269	1.0915	2.4891
72	2.7066	3.5812	1.0957	2.7066
73	2.9465	3.8549	1.1000	2.9465

* These factors apply to the optional Increased Liability Limit and Personal Injury Endorsement

State: ARKANSAS
 Line of Business: HOMEOWNERS
 Effective: OCTOBER 1, 2013

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

TIER FACTORS

**USAA GROUP
 UNIT-OWNERS FORMS**

USAA GROUP	Tier	Other		Other Optional Coverages *
		Perils	Fire	
	21	0.4237	0.2103	0.4237
	22	0.4441	0.2184	0.4441
	23	0.4649	0.2269	0.4649
	24	0.4862	0.2359	0.4862
	25	0.5078	0.2455	0.5078
	26	0.5297	0.2556	0.5297
	27	0.5515	0.2663	0.5515
	28	0.5735	0.2777	0.5735
	29	0.5951	0.2898	0.5951
	30	0.6167	0.3026	0.6167
	31	0.6379	0.3162	0.6379
	32	0.6588	0.3307	0.6588
	33	0.6792	0.3461	0.6792
	34	0.7001	0.3624	0.7001
	35	0.7163	0.3798	0.7163
	36	0.7319	0.3984	0.7319
	37	0.7470	0.4181	0.7470
	38	0.7617	0.4391	0.7617
	39	0.7758	0.4616	0.7758
	40	0.7896	0.4855	0.7896
	41	0.8031	0.5110	0.8031
	42	0.8163	0.5383	0.8163
	43	0.8293	0.5674	0.8293
	44	0.8424	0.5985	0.8424
	45	0.8556	0.6318	0.8556
	46	0.8690	0.6675	0.8690
	47	0.8827	0.7056	0.8827
	48	0.8970	0.7465	0.8970
	49	0.9119	0.7903	0.9119
	50	0.9266	0.8373	0.9266
	51	0.9496	0.8877	0.9496
	52	0.9739	0.9418	0.9739
	53	1.0000	1.0000	1.0000
	54	1.0281	1.0625	1.0281
	55	1.0587	1.1298	1.0587
	56	1.0919	1.2021	1.0919
	57	1.1282	1.2800	1.1282
	58	1.1682	1.3640	1.1682
	59	1.2123	1.4545	1.2123
	60	1.2613	1.5522	1.2613
	61	1.3158	1.6576	1.3158
	62	1.3769	1.7714	1.3769
	63	1.4455	1.8944	1.4455
	64	1.5230	2.0274	1.5230
	65	1.6110	2.1714	1.6110
	66	1.7113	2.3272	1.7113
	67	1.8263	2.4960	1.8263
	68	1.9588	2.6790	1.9588
	69	2.1125	2.8775	2.1125
	70	2.2917	3.0930	2.2917
	71	2.4891	3.3269	2.4891
	72	2.7066	3.5812	2.7066
	73	2.9465	3.8549	2.9465

* These factors apply to the optional Increased Liability Limit and Personal Injury Endorsement

State: ARKANSAS
 Line of Business: HOMEOWNERS
 Effective: OCTOBER 1, 2013

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

PROTECTION / CONSTRUCTION FACTORS

**USAA GROUP
 OWNERS FORMS**

Constructor	Protection <u>Type</u>	Class	Other		Fire Following <u>Earthquake</u>
			<u>Perils</u>	<u>Fire</u>	
Frame	1	1.0241	0.7683		1.0000
	2	1.0241	1.0000		1.0000
	3	1.0000	1.0000		1.0000
	4	0.9809	1.0000		1.0000
	5	0.9809	1.1493		1.0000
	6	0.9809	1.3378		1.0000
	7	0.9809	1.3378		1.0000
	8	0.9566	1.3378		1.0000
	8B	0.9566	1.3378		1.0000
	9	0.9566	1.8283		1.0000
10	0.9566	1.8283		1.0000	
Masonry	1	1.0209	0.5570		0.8983
	2	1.0209	0.7249		0.8983
	3	0.9968	0.7249		0.8983
	4	0.9777	0.7249		0.8983
	5	0.9777	0.8331		0.8983
	6	0.9777	0.9698		0.8983
	7	0.9777	0.9698		0.8983
	8	0.9535	0.9698		0.8983
	8B	0.9535	0.9698		0.8983
	9	0.9535	1.3254		0.8983
10	0.9535	1.3254		0.8983	

State: ARKANSAS
Line of Business: HOMEOWNERS
Effective: OCTOBER 1, 2013

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

PROTECTION / CONSTRUCTION FACTORS

**USAA GROUP
UNIT-OWNERS FORMS**

Construction	Protection	Other	
<u>Type</u>	<u>Class</u>	<u>Perils</u>	<u>Fire</u>
Frame	1	1.0241	0.7683
	2	1.0241	1.0000
	3	1.0000	1.0000
	4	0.9809	1.0000
	5	0.9809	1.1493
	6	0.9809	1.3378
	7	0.9809	1.3378
	8	0.9566	1.3378
	8B	0.9566	1.3378
	9	0.9566	1.8283
10	0.9566	1.8283	
Masonry	1	1.0209	0.5570
	2	1.0209	0.7249
	3	0.9968	0.7249
	4	0.9777	0.7249
	5	0.9777	0.8331
	6	0.9777	0.9698
	7	0.9777	0.9698
	8	0.9535	0.9698
	8B	0.9535	0.9698
	9	0.9535	1.3254
10	0.9535	1.3254	

State: **ARKANSAS**
 Line of Business: **HOMEOWNERS**
 Effective: **OCTOBER 1, 2013**

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

SQUARE FOOTAGE FACTORS

**USAA GROUP
 OWNERS FORMS**

<u>Minimum</u>	<u>Maximum</u>	<u>Other</u>		<u>Fire Following</u>
		<u>Perils</u>	<u>Fire</u>	<u>Earthquake</u>
0	499	0.7890	0.9149	1.0000
500	599	0.7928	0.9149	1.0000
600	699	0.8163	0.9149	1.0000
700	799	0.8393	0.9149	1.0000
800	899	0.8431	0.9149	1.0000
900	999	0.8624	0.9149	1.0000
1000	1099	0.8813	0.9149	1.0000
1100	1199	0.8968	0.9149	1.0000
1200	1299	0.9073	0.9149	1.0000
1300	1399	0.9239	0.9818	1.0000
1400	1499	0.9374	0.9818	1.0000
1500	1599	0.9520	0.9818	1.0000
1600	1699	0.9680	1.0000	1.0000
1700	1799	0.9848	1.0000	1.0000
1800	1899	1.0000	1.0000	1.0000
1900	1999	1.0198	1.0000	1.0000
2000	2099	1.0344	1.0000	1.0000
2100	2199	1.0540	1.1076	1.0000
2200	2299	1.0706	1.1076	1.0000
2300	2399	1.0874	1.1076	1.0000
2400	2499	1.1028	1.1076	1.0000
2500	2599	1.1202	1.1724	1.0000
2600	2699	1.1357	1.1724	1.0000
2700	2799	1.1506	1.1724	1.0000
2800	2899	1.1648	1.2455	1.0000
2900	2999	1.1800	1.2455	1.0000
3000	3099	1.1903	1.2455	1.0000
3100	3199	1.2003	1.2455	1.0000
3200	3299	1.2075	1.2455	1.0000
3300	3399	1.2174	1.2455	1.0000
3400	3499	1.2260	1.2946	1.0000
3500	3599	1.2333	1.2946	1.0000
3600	3699	1.2414	1.2946	1.0000
3700	3799	1.2455	1.2946	1.0000
3800	3899	1.2514	1.2946	1.0000
3900	3999	1.2589	1.2946	1.0000
4000	4099	1.2645	1.2946	1.0000
4100	4199	1.2697	1.2946	1.0000
4200	4299	1.2758	1.2946	1.0000
4300	4399	1.2846	1.2946	1.0000
4400	4499	1.2899	1.2946	1.0000
4500	4599	1.2996	1.2946	1.0000
4600	4699	1.3062	1.2946	1.0000
4700	4799	1.3142	1.2946	1.0000
4800	4899	1.3272	1.2946	1.0000
4900	4999	1.3372	1.5784	1.0000
5000	5499	1.3462	1.5784	1.0000
5500	5999	1.3618	1.5784	1.0000
6000	6499	1.3872	1.5784	1.0000
6500	6999	1.4548	1.5784	1.0000
7000	7499	1.4551	1.5784	1.0000
7500	9999	1.4626	1.5784	1.0000
10000	and greater	1.4772	1.5784	1.0000

State: ARKANSAS
 Line of Business: HOMEOWNERS
 Effective: OCTOBER 1, 2013

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

DISCOUNTS AND SURCHARGES

PROTECTIVE DEVICE CREDIT

USAA GROUP
 OWNERS FORMS

	Other Perils	Fire	Fire Following Earthquake	Other Optional Coverages
Monitored Burglar Alarm	0.95	--	--	--
Monitored Fire Alarm	--	0.95	--	--
Automatic Sprinklers in all areas except attic, bathroom, closet, and attached structures	--	0.80	--	--

PROTECTIVE DEVICE CREDIT

USAA GROUP
 UNIT-OWNERS FORMS

	Other Perils	Fire		Other Optional Coverages
Monitored Burglar Alarm	0.95	--		--
Monitored Fire Alarm	--	0.95		--
Automatic Sprinklers in all areas except attic, bathroom, closet, and attached structures	--	0.80		--

CLAIMS FREE DISCOUNT

USAA GROUP

	Other Perils	Fire	Fire Following Earthquake	Other Optional Coverages
	0.90	0.90	0.90	0.90

CLAIMS ACTIVITY SURCHARGE

USAA GROUP
 OWNERS FORMS

Prior Non-Weather Claims	Other Perils	Fire	Fire Following Earthquake	Other Optional Coverages
0	1.00	1.00	1.00	1.00
1	1.13	1.17	1.00	1.13
2	1.42	1.33	1.00	1.42
3	1.64	1.59	1.00	1.64
4	2.05	1.85	1.00	2.05
for each add'l claim above 4 add:	0.42	0.26	0.00	0.42

CLAIMS ACTIVITY SURCHARGE

USAA GROUP
 UNIT-OWNERS FORMS

Prior Non-Weather Claims	Other Perils	Fire		Other Optional Coverages
0	1.00	1.00		1.00
1	1.13	1.17		1.13
2	1.42	1.33		1.42
3	1.64	1.59		1.64
4	2.05	1.85		2.05
for each add'l claim above 4 add:	0.42	0.26		0.42

State: ARKANSAS
 Line of Business: HOMEOWNERS
 Effective: OCTOBER 1, 2013

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

DISCOUNTS AND SURCHARGES

HOME AGE DISCOUNT
 USAA GROUP
 OWNERS FORMS

Dwelling Age (Years)	Other		Fire Following Earthquake
	Perils	Fire	
0	0.3704	0.3421	0.7765
1	0.4049	0.3609	0.7765
2	0.4439	0.3802	0.7765
3	0.4867	0.3998	0.7835
4	0.5337	0.4197	0.7900
5	0.5852	0.4401	0.7959
6	0.6352	0.4606	0.8014
7	0.6866	0.4814	0.8065
8	0.7371	0.5024	0.8111
9	0.7890	0.5236	0.8154
10	0.8378	0.5448	0.8192
11	0.8805	0.5660	0.8227
12	0.9169	0.5873	0.8259
13	0.9461	0.6085	0.8288
14	0.9688	0.6297	0.8315
15	0.9827	0.6507	0.8338
16	0.9886	0.6715	0.8360
17	0.9858	0.6921	0.8380
18	0.9753	0.7123	0.8398
19	0.9604	0.7323	0.8415
20	0.9382	0.7519	0.8430
21	0.9362	0.7710	0.8445
22	0.9341	0.7897	0.8458
23	0.9311	0.8078	0.8472
24	0.9269	0.8255	0.8484
25	0.9251	0.8426	0.8497
26	0.9216	0.8590	0.8510
27	0.9189	0.8748	0.8523
28	0.9139	0.8899	0.8536
29	0.9098	0.9044	0.8551
30	0.9065	0.9181	0.8565
31	0.9032	0.9311	0.8581
32	0.8998	0.9433	0.8598
33	0.8957	0.9547	0.8616
34	0.8929	0.9654	0.8635
35	0.8903	0.9752	0.8656
36	0.8868	0.9843	0.8678
37	0.8831	0.9925	0.8702
38	0.8806	1.0000	0.8727
39	0.8776	0.9916	0.8755
40	0.8758	0.9916	0.8784
41	0.8737	0.9916	0.8816

State: ARKANSAS
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Companies: UNITED SERVICES AUTOMOBILE ASSOCIATION
 USAA CASUALTY INSURANCE COMPANY
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 GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

DISCOUNTS AND SURCHARGES

HOME AGE DISCOUNT
 USAA GROUP
 OWNERS FORMS

Dwelling Age (Years)	Other		Fire Following Earthquake
	Perils	Fire	
42	0.8697	0.9916	0.8849
43	0.8679	0.9916	0.8885
44	0.8648	0.9916	0.8923
45	0.8634	0.9916	0.8963
46	0.8613	0.9916	0.9005
47	0.8572	0.9916	0.9050
48	0.8554	0.9916	0.9097
49	0.8529	0.9916	0.9147
50	0.8280	0.9916	0.9199
51	0.8280	0.9916	0.9253
52	0.8280	0.9916	0.9310
53	0.8280	0.9916	0.9369
54	0.8280	0.9916	0.9430
55	0.8259	0.9916	0.9494
56	0.8259	0.9916	0.9560
57	0.8259	0.9916	0.9628
58	0.8259	0.9916	0.9698
59	0.8259	0.9916	0.9771
60	0.8230	0.9916	0.9845
61	0.8230	0.9916	0.9921
62	0.8230	0.9916	1.0000
63	0.8230	0.9916	1.0000
64	0.8230	0.9916	1.0000
65	0.8127	0.9916	1.0000
66	0.8127	0.9916	1.0000
67	0.8127	0.9916	1.0000
68	0.8127	0.9916	1.0000
69	0.8127	0.9916	1.0000
70	0.7999	0.9916	1.0000
71	0.7999	0.9916	1.0000
72	0.7999	0.9916	1.0000
73	0.7999	0.9916	1.0000
74	0.7999	0.9916	1.0000
75	0.7925	0.9916	1.0000
76	0.7925	0.9916	1.0000
77	0.7925	0.9916	1.0000
78	0.7925	0.9916	1.0000
79	0.7925	0.9916	1.0000
80	0.7925	0.9916	1.0000
81	0.7925	0.9916	1.0000
82	0.7925	0.9916	1.0000
83	0.7925	0.9916	1.0000
84	0.7925	0.9916	1.0000
85	0.7925	0.9916	1.0000
86	0.7925	0.9916	1.0000
87	0.7925	0.9916	1.0000
88	0.7925	0.9916	1.0000
89	0.7925	0.9916	1.0000
90	0.7925	0.9916	1.0000
91	0.7925	0.9916	1.0000
92	0.7925	0.9916	1.0000
93	0.7925	0.9916	1.0000
94	0.7925	0.9916	1.0000
95	0.7925	0.9916	1.0000
96	0.7925	0.9916	1.0000
97	0.7925	0.9916	1.0000
98	0.7925	0.9916	1.0000
99	0.7925	0.9916	1.0000
100+	0.7925	0.9916	1.0000

State: ARKANSAS
 Line of Business: HOMEOWNERS
 Effective: OCTOBER 1, 2013

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

DISCOUNTS AND SURCHARGES

AUTO AND HOME COMBINATION DISCOUNT
 USAA GROUP

Territory	Other		Fire Following Earthquake	Other Optional Coverages
	Perils	Fire		
58	0.90	0.90	0.90	0.90
59	0.90	0.90	0.90	0.90
60	0.90	0.90	0.90	0.90
61	0.90	0.90	0.90	0.90
62	0.90	0.90	0.90	0.90
63	0.90	0.90	0.90	0.90
64	0.90	0.90	0.90	0.90
65	0.90	0.90	0.90	0.90
66	0.90	0.90	0.90	0.90
67	0.90	0.90	0.90	0.90
68	0.90	0.90	0.90	0.90
69	0.90	0.90	0.90	0.90
70	0.90	0.90	0.90	0.90
71	0.90	0.90	0.90	0.90
72	0.90	0.90	0.90	0.90
73	0.90	0.90	0.90	0.90
74	0.90	0.90	0.90	0.90
75	0.90	0.90	0.90	0.90
76	0.90	0.90	0.90	0.90
77	0.90	0.90	0.90	0.90
78	0.90	0.90	0.90	0.90

State: **ARKANSAS**
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 Effective: **OCTOBER 1, 2013**

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

AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

**USAA GROUP
 OWNERS FORMS**

Other Perils - \$500 All Other Perils Deductible	Wind/Hail Deductible							
	Amount of Insurance*	\$500	\$1,000	\$2,000	\$5,000	\$10,000	1%	2%
\$10,000	0.7117	0.6831	0.6827	0.6463	0.5878	0.7629	0.7477	
\$15,000	0.7184	0.6896	0.6892	0.6751	0.6322	0.7622	0.7410	
\$20,000	0.7254	0.6966	0.6962	0.6930	0.6519	0.7617	0.7356	
\$30,000	0.7359	0.7071	0.7068	0.6992	0.6647	0.7586	0.7297	
\$40,000	0.7455	0.7168	0.7164	0.7065	0.6725	0.7557	0.7276	
\$50,000	0.7564	0.7278	0.7278	0.7116	0.6815	0.7564	0.7278	
\$75,000	0.7762	0.7478	0.7444	0.7252	0.6989	0.7615	0.7444	
\$100,000	0.8248	0.7964	0.7708	0.7468	0.7160	0.7964	0.7708	
\$150,000	0.8972	0.8688	0.8452	0.8210	0.7648	0.8494	0.8363	
\$200,000	1.0000	0.9715	0.9321	0.9042	0.8713	0.9321	0.9086	
\$300,000	1.2110	1.1827	1.1354	1.0853	1.0496	1.1053	1.0770	
\$400,000	1.4026	1.3728	1.3290	1.2881	1.2802	1.2901	1.2871	
\$500,000	1.6104	1.5792	1.5311	1.4663	1.4611	1.4663	1.4611	
\$750,000	2.0192	1.9872	1.9434	1.8804	1.8372	1.8513	1.8182	
\$1,000,000	2.4116	2.3797	2.3400	2.2704	2.2112	2.2112	2.1781	
\$1,500,000	3.1966	3.1646	3.1333	3.0504	2.9593	2.9394	2.9043	
\$2,000,000	3.9815	3.9495	3.9265	3.8304	3.7074	3.6733	3.6278	
for each add'l \$10,000 above \$2,000,000, add:	0.0159	0.0159	0.0159	0.0156	0.0150	0.0147	0.0145	

* This is the Coverage A (dwelling) limit on the policy.

State: **ARKANSAS**
 Line of Business: **HOMEOWNERS**
 Effective: **OCTOBER 1, 2013**

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

AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

**USAA GROUP
 OWNERS FORMS**

Other Perils - \$1,000 All Other Perils Deductible

<u>Amount of Insurance*</u>	<u>Wind/Hail Deductible</u>						
	<u>\$500</u>	<u>\$1,000</u>	<u>\$2,000</u>	<u>\$5,000</u>	<u>\$10,000</u>	<u>1%</u>	<u>2%</u>
\$10,000	0.6474	0.6188	0.6184	0.5820	0.5235	0.6986	0.6834
\$15,000	0.6541	0.6253	0.6249	0.6108	0.5679	0.6979	0.6768
\$20,000	0.6622	0.6334	0.6330	0.6297	0.5886	0.6984	0.6723
\$30,000	0.6731	0.6443	0.6439	0.6363	0.6019	0.6958	0.6669
\$40,000	0.6830	0.6543	0.6539	0.6439	0.6099	0.6931	0.6650
\$50,000	0.6937	0.6652	0.6652	0.6489	0.6188	0.6937	0.6652
\$75,000	0.7122	0.6838	0.6804	0.6612	0.6349	0.6975	0.6804
\$100,000	0.7581	0.7297	0.7041	0.6801	0.6493	0.7297	0.7041
\$150,000	0.8305	0.8021	0.7785	0.7542	0.6981	0.7826	0.7695
\$200,000	0.9331	0.9047	0.8653	0.8374	0.8044	0.8653	0.8417
\$300,000	1.1435	1.1152	1.0679	1.0178	0.9820	1.0377	1.0095
\$400,000	1.3349	1.3051	1.2613	1.2204	1.2125	1.2224	1.2193
\$500,000	1.5398	1.5085	1.4604	1.3956	1.3904	1.3956	1.3904
\$750,000	1.9344	1.9025	1.8586	1.7956	1.7524	1.7665	1.7334
\$1,000,000	2.2592	2.2272	2.1875	2.1179	2.0587	2.0587	2.0256
\$1,500,000	2.9086	2.8766	2.8453	2.7624	2.6713	2.6514	2.6164
\$2,000,000	3.5581	3.5261	3.5031	3.4070	3.2840	3.2499	3.2044

for each add'l \$10,000 above \$2,000,000, add:

0.0132	0.0132	0.0132	0.0129	0.0123	0.0120	0.0118
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* This is the Coverage A (dwelling) limit on the policy.

State: **ARKANSAS**
 Line of Business: **HOMEOWNERS**
 Effective: **OCTOBER 1, 2013**

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

AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

**USAA GROUP
 OWNERS FORMS**

Other Perils - \$2,000 All Other Perils Deductible

<u>Amount of Insurance*</u>	<u>Wind/Hail Deductible</u>						
	<u>\$500</u>	<u>\$1,000</u>	<u>\$2,000</u>	<u>\$5,000</u>	<u>\$10,000</u>	<u>1%</u>	<u>2%</u>
\$10,000	0.5610	0.5324	0.5320	0.4956	0.4371	0.6122	0.5970
\$15,000	0.5674	0.5386	0.5382	0.5241	0.4812	0.6112	0.5900
\$20,000	0.5750	0.5462	0.5458	0.5425	0.5014	0.6112	0.5851
\$30,000	0.5869	0.5581	0.5578	0.5502	0.5157	0.6096	0.5807
\$40,000	0.5930	0.5643	0.5639	0.5539	0.5199	0.6032	0.5750
\$50,000	0.5990	0.5704	0.5704	0.5542	0.5241	0.5990	0.5704
\$75,000	0.6056	0.5772	0.5737	0.5546	0.5283	0.5908	0.5738
\$100,000	0.6479	0.6195	0.5939	0.5699	0.5391	0.6195	0.5939
\$150,000	0.7156	0.6872	0.6636	0.6393	0.5832	0.6677	0.6546
\$200,000	0.8066	0.7781	0.7387	0.7108	0.6779	0.7387	0.7151
\$300,000	1.0097	0.9813	0.9340	0.8839	0.8482	0.9039	0.8756
\$400,000	1.2011	1.1713	1.1274	1.0866	1.0787	1.0886	1.0855
\$500,000	1.4012	1.3699	1.3218	1.2570	1.2519	1.2570	1.2519
\$750,000	1.7744	1.7424	1.6986	1.6356	1.5924	1.6065	1.5734
\$1,000,000	2.0848	2.0528	2.0131	1.9435	1.8843	1.8843	1.8512
\$1,500,000	2.7056	2.6736	2.6423	2.5594	2.4683	2.4484	2.4133
\$2,000,000	3.3264	3.2943	3.2714	3.1752	3.0522	3.0181	2.9726

for each add'l \$10,000 above \$2,000,000, add:

0.0126	0.0126	0.0126	0.0123	0.0117	0.0114	0.0112
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* This is the Coverage A (dwelling) limit on the policy.

State: **ARKANSAS**
 Line of Business: **HOMEOWNERS**
 Effective: **OCTOBER 1, 2013**

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

AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

**USAA GROUP
 OWNERS FORMS**

Other Perils - \$5,000 All Other Perils Deductible	Wind/Hail Deductible						
	<u>Amount of Insurance*</u>	<u>\$500</u>	<u>\$1,000</u>	<u>\$2,000</u>	<u>\$5,000</u>	<u>\$10,000</u>	<u>1%</u>
\$10,000	0.4842	0.4556	0.4552	0.4188	0.3603	0.5354	0.5202
\$15,000	0.4907	0.4619	0.4615	0.4474	0.4045	0.5345	0.5133
\$20,000	0.4990	0.4702	0.4698	0.4665	0.4254	0.5352	0.5091
\$30,000	0.5062	0.4775	0.4771	0.4695	0.4350	0.5289	0.5000
\$40,000	0.5135	0.4848	0.4844	0.4745	0.4405	0.5237	0.4956
\$50,000	0.5208	0.4923	0.4923	0.4760	0.4460	0.5208	0.4923
\$75,000	0.5287	0.5003	0.4968	0.4777	0.4514	0.5139	0.4969
\$100,000	0.5713	0.5429	0.5173	0.4933	0.4625	0.5429	0.5173
\$150,000	0.6250	0.5966	0.5729	0.5487	0.4925	0.5771	0.5640
\$200,000	0.6959	0.6674	0.6280	0.6001	0.5672	0.6280	0.6045
\$300,000	0.8307	0.8024	0.7551	0.7049	0.6692	0.7249	0.6967
\$400,000	0.9651	0.9353	0.8915	0.8507	0.8427	0.8526	0.8496
\$500,000	1.0960	1.0648	1.0167	0.9519	0.9467	0.9519	0.9467
\$750,000	1.4538	1.4219	1.3780	1.3151	1.2719	1.2860	1.2528
\$1,000,000	1.7608	1.7288	1.6891	1.6195	1.5604	1.5604	1.5272
\$1,500,000	2.3747	2.3427	2.3113	2.2285	2.1374	2.1175	2.0824
\$2,000,000	2.9886	2.9565	2.9336	2.8374	2.7144	2.6803	2.6348

for each add'l \$10,000 above \$2,000,000, add:

0.0125	0.0125	0.0125	0.0122	0.0116	0.0113	0.0110
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* This is the Coverage A (dwelling) limit on the policy.

State: **ARKANSAS**
 Line of Business: **HOMEOWNERS**
 Effective: **OCTOBER 1, 2013**

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

AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

**USAA GROUP
 OWNERS FORMS**

Other Perils - \$10,000 All Other Perils Deductible	Wind/Hail Deductible						
	<u>Amount of Insurance*</u>	<u>\$500</u>	<u>\$1,000</u>	<u>\$2,000</u>	<u>\$5,000</u>	<u>\$10,000</u>	<u>1%</u>
\$10,000	0.3487	0.3201	0.3198	0.2833	0.2248	0.3999	0.3847
\$15,000	0.3924	0.3636	0.3632	0.3491	0.3062	0.4362	0.4151
\$20,000	0.4351	0.4063	0.4059	0.4027	0.3616	0.4714	0.4452
\$30,000	0.4782	0.4495	0.4491	0.4415	0.4071	0.5010	0.4721
\$40,000	0.4861	0.4574	0.4570	0.4470	0.4130	0.4963	0.4682
\$50,000	0.4938	0.4653	0.4653	0.4490	0.4190	0.4938	0.4653
\$75,000	0.5022	0.4738	0.4704	0.4512	0.4249	0.4875	0.4704
\$100,000	0.5396	0.5112	0.4857	0.4617	0.4309	0.5112	0.4857
\$150,000	0.5880	0.5596	0.5360	0.5117	0.4556	0.5401	0.5271
\$200,000	0.6540	0.6255	0.5861	0.5582	0.5253	0.5861	0.5625
\$300,000	0.7854	0.7570	0.7097	0.6596	0.6239	0.6796	0.6513
\$400,000	0.9183	0.8885	0.8446	0.8038	0.7959	0.8057	0.8027
\$500,000	1.0460	1.0147	0.9666	0.9018	0.8966	0.9018	0.8966
\$750,000	1.2976	1.2657	1.2218	1.1589	1.1157	1.1298	1.0966
\$1,000,000	1.5466	1.5146	1.4749	1.4053	1.3461	1.3461	1.3130
\$1,500,000	2.0444	2.0124	1.9811	1.8982	1.8071	1.7872	1.7522
\$2,000,000	2.5422	2.5102	2.4872	2.3911	2.2681	2.2340	2.1885

for each add'l \$10,000 above \$2,000,000, add:

0.0101	0.0101	0.0101	0.0099	0.0092	0.0090	0.0087
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* This is the Coverage A (dwelling) limit on the policy.

State: **ARKANSAS**
 Line of Business: **HOMEOWNERS**
 Effective: **OCTOBER 1, 2013**

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

AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

**USAA GROUP
 OWNERS FORMS**

Other Perils - 1% All Other Perils Deductible

<u>Amount of Insurance*</u>	<u>Wind/Hail Deductible</u>						
	<u>\$500</u>	<u>\$1,000</u>	<u>\$2,000</u>	<u>\$5,000</u>	<u>\$10,000</u>	<u>1%</u>	<u>2%</u>
\$10,000	0.7921	0.7635	0.7632	0.7268	0.6682	0.8433	0.8281
\$15,000	0.7880	0.7592	0.7588	0.7447	0.7018	0.8318	0.8106
\$20,000	0.7839	0.7551	0.7547	0.7515	0.7104	0.8202	0.7941
\$30,000	0.7720	0.7433	0.7429	0.7353	0.7009	0.7948	0.7659
\$40,000	0.7608	0.7321	0.7317	0.7217	0.6877	0.7709	0.7428
\$50,000	0.7564	0.7278	0.7278	0.7116	0.6815	0.7564	0.7278
\$75,000	0.7442	0.7158	0.7123	0.6932	0.6669	0.7294	0.7124
\$100,000	0.7581	0.7297	0.7041	0.6801	0.6493	0.7297	0.7041
\$150,000	0.7699	0.7415	0.7179	0.6937	0.6375	0.7221	0.7090
\$200,000	0.8066	0.7781	0.7387	0.7108	0.6779	0.7387	0.7151
\$300,000	0.8914	0.8630	0.8157	0.7656	0.7299	0.7856	0.7573
\$400,000	0.9846	0.9548	0.9110	0.8702	0.8622	0.8721	0.8691
\$500,000	1.0960	1.0648	1.0167	0.9519	0.9467	0.9519	0.9467
\$750,000	1.3662	1.3343	1.2904	1.2274	1.1842	1.1983	1.1652
\$1,000,000	1.5466	1.5146	1.4749	1.4053	1.3461	1.3461	1.3130
\$1,500,000	1.7380	1.7060	1.6746	1.5918	1.5007	1.4808	1.4457
\$2,000,000	2.0273	1.9953	1.9723	1.8761	1.7531	1.7190	1.6736

for each add'l \$10,000 above \$2,000,000, add:

0.0059	0.0059	0.0059	0.0057	0.0050	0.0048	0.0045
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* This is the Coverage A (dwelling) limit on the policy.

State: **ARKANSAS**
 Line of Business: **HOMEOWNERS**
 Effective: **OCTOBER 1, 2013**

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

AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

**USAA GROUP
 OWNERS FORMS**

Other Perils - 2% All Other Perils Deductible

<u>Amount of Insurance*</u>	<u>Wind/Hail Deductible</u>						
	<u>\$500</u>	<u>\$1,000</u>	<u>\$2,000</u>	<u>\$5,000</u>	<u>\$10,000</u>	<u>1%</u>	<u>2%</u>
\$10,000	0.7697	0.7411	0.7407	0.7043	0.6458	0.8208	0.8056
\$15,000	0.7544	0.7256	0.7252	0.7111	0.6682	0.7982	0.7771
\$20,000	0.7406	0.7119	0.7115	0.7082	0.6671	0.7769	0.7508
\$30,000	0.7233	0.6945	0.6941	0.6866	0.6521	0.7460	0.7171
\$40,000	0.7079	0.6792	0.6788	0.6689	0.6349	0.7181	0.6900
\$50,000	0.6937	0.6652	0.6652	0.6489	0.6188	0.6937	0.6652
\$75,000	0.6531	0.6247	0.6213	0.6021	0.5758	0.6384	0.6213
\$100,000	0.6479	0.6195	0.5939	0.5699	0.5391	0.6195	0.5939
\$150,000	0.6623	0.6339	0.6103	0.5860	0.5299	0.6144	0.6013
\$200,000	0.7139	0.6855	0.6461	0.6182	0.5852	0.6461	0.6225
\$300,000	0.8208	0.7924	0.7451	0.6950	0.6593	0.7150	0.6867
\$400,000	0.9354	0.9056	0.8617	0.8209	0.8130	0.8229	0.8198
\$500,000	1.0460	1.0147	0.9666	0.9018	0.8966	0.9018	0.8966
\$750,000	1.1831	1.1512	1.1073	1.0444	1.0012	1.0153	0.9821
\$1,000,000	1.3113	1.2793	1.2396	1.1700	1.1109	1.1109	1.0777
\$1,500,000	1.5631	1.5311	1.4997	1.4169	1.3258	1.3059	1.2708
\$2,000,000	1.7974	1.7654	1.7424	1.6463	1.5233	1.4892	1.4437

for each add'l \$10,000 above \$2,000,000, add:

0.0056	0.0056	0.0056	0.0053	0.0047	0.0044	0.0042
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* This is the Coverage A (dwelling) limit on the policy.

State: **ARKANSAS**
 Line of Business: **HOMEOWNERS**
 Effective: **OCTOBER 1, 2013**

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

AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

**USAA GROUP
 OWNERS FORMS**

Fire

<u>Amount of Insurance*</u>	<u>All Other Perils Deductible</u>						
	<u>\$500</u>	<u>\$1,000</u>	<u>\$2,000</u>	<u>\$5,000</u>	<u>\$10,000</u>	<u>1%</u>	<u>2%</u>
\$10,000	0.7147	0.6729	0.6625	0.5554	0.3272	0.8416	0.7957
\$15,000	0.7160	0.6752	0.6625	0.5654	0.4048	0.8190	0.7608
\$20,000	0.7173	0.6765	0.6625	0.5753	0.4218	0.7982	0.7348
\$30,000	0.7188	0.6874	0.6737	0.5988	0.4920	0.7682	0.7098
\$40,000	0.7290	0.6982	0.6859	0.6308	0.5389	0.7495	0.7062
\$50,000	0.7419	0.7110	0.7008	0.6655	0.6096	0.7419	0.7110
\$75,000	0.7815	0.7475	0.7375	0.7162	0.6686	0.7576	0.7342
\$100,000	0.8210	0.7864	0.7644	0.7344	0.6856	0.7864	0.7644
\$150,000	0.9061	0.8709	0.8497	0.8140	0.7598	0.8597	0.8306
\$200,000	1.0000	0.9638	0.9421	0.9003	0.8450	0.9421	0.9077
\$300,000	1.2409	1.1803	1.1405	1.0878	1.0125	1.1211	1.0713
\$400,000	1.5394	1.4546	1.3836	1.3005	1.2153	1.3189	1.2455
\$500,000	1.9419	1.8193	1.6640	1.5225	1.4191	1.5225	1.4191
\$750,000	3.2024	2.9214	2.5610	2.1668	1.9971	2.0698	1.9001
\$1,000,000	5.2999	4.9425	4.5198	3.9774	3.6044	3.6044	3.0489
\$1,500,000	13.4843	12.8971	12.4336	11.6323	10.7816	10.0444	7.9041
\$2,000,000	21.6686	20.8517	20.3474	19.2871	17.9589	15.5680	11.0593

for each add'l \$10,000 above \$2,000,000, add:

0.1637	0.1591	0.1583	0.1531	0.1435	0.1105	0.0745
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* This is the Coverage A (dwelling) limit on the policy.

State: **ARKANSAS**
Line of Business: **HOMEOWNERS**
Effective: **OCTOBER 1, 2013**

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

AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

USAA GROUP
OWNERS FORMS

RESERVED FOR FUTURE USE

State: **ARKANSAS**
Line of Business: **HOMEOWNERS**
Effective: **OCTOBER 1, 2013**

Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION**
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AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

USAA GROUP
OWNERS FORMS

RESERVED FOR FUTURE USE

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AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

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OWNERS FORMS

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AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

USAA GROUP
OWNERS FORMS

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AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

USAA GROUP
OWNERS FORMS

RESERVED FOR FUTURE USE

State: **ARKANSAS**
Line of Business: **HOMEOWNERS**
Effective: **OCTOBER 1, 2013**

Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION**
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AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

USAA GROUP
OWNERS FORMS

RESERVED FOR FUTURE USE

State: **ARKANSAS**
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AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

USAA GROUP
OWNERS FORMS

RESERVED FOR FUTURE USE

State: **ARKANSAS**
Line of Business: **HOMEOWNERS**
Effective: **OCTOBER 1, 2013**

Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION**
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AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

USAA GROUP
OWNERS FORMS

RESERVED FOR FUTURE USE

State: **ARKANSAS**
Line of Business: **HOMEOWNERS**
Effective: **OCTOBER 1, 2013**

Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION**
USAA CASUALTY INSURANCE COMPANY
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AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

USAA GROUP
OWNERS FORMS

RESERVED FOR FUTURE USE

State: **ARKANSAS**
 Line of Business: **HOMEOWNERS**
 Effective: **OCTOBER 1, 2013**

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

AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

**USAA GROUP
 OWNERS FORMS**

Fire Following Earthquake

<u>Amount of Insurance*</u>	<u>All Other Perils Deductible</u>						
	<u>\$500</u>	<u>\$1,000</u>	<u>\$2,000</u>	<u>\$5,000</u>	<u>\$10,000</u>	<u>1%</u>	<u>2%</u>
\$10,000	0.1437	0.1353	0.1332	0.1117	0.0658	0.1692	0.1600
\$15,000	0.1656	0.1562	0.1532	0.1308	0.0936	0.1894	0.1760
\$20,000	0.1877	0.1770	0.1734	0.1506	0.1104	0.2089	0.1923
\$30,000	0.2288	0.2188	0.2144	0.1906	0.1566	0.2445	0.2259
\$40,000	0.2721	0.2606	0.2560	0.2354	0.2011	0.2797	0.2636
\$50,000	0.3155	0.3023	0.2980	0.2830	0.2592	0.3155	0.3023
\$75,000	0.4252	0.4067	0.4013	0.3897	0.3638	0.4122	0.3995
\$100,000	0.5877	0.5630	0.5472	0.5257	0.4908	0.5630	0.5472
\$150,000	0.8014	0.7702	0.7515	0.7199	0.6720	0.7603	0.7346
\$200,000	1.0134	0.9767	0.9547	0.9124	0.8563	0.9547	0.9199
\$300,000	1.4565	1.3854	1.3387	1.2768	1.1884	1.3159	1.2575
\$400,000	1.8938	1.7895	1.7022	1.5999	1.4951	1.6226	1.5323
\$500,000	2.3363	2.1888	2.0020	1.8317	1.7073	1.8317	1.7073
\$750,000	3.4644	3.1604	2.7705	2.3441	2.1605	2.2391	2.0555
\$1,000,000	4.8334	4.5075	4.1220	3.6273	3.2872	3.2872	2.7805
\$1,500,000	6.1211	5.8546	5.6442	5.2804	4.8942	4.5596	3.5880
\$2,000,000	7.7864	7.4929	7.3117	6.9307	6.4534	5.5942	3.9740

for each add'l \$10,000 above \$2,000,000, add:

0.0407	0.0396	0.0394	0.0381	0.0357	0.0275	0.0185
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* This is the Coverage A (dwelling) limit on the policy.

State: **ARKANSAS**
Line of Business: **HOMEOWNERS**
Effective: **OCTOBER 1, 2013**

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

AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

USAA GROUP
OWNERS FORMS

RESERVED FOR FUTURE USE

State: **ARKANSAS**
 Line of Business: **HOMEOWNERS**
 Effective: **OCTOBER 1, 2013**

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

AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

**USAA GROUP
 UNIT-OWNERS FORMS**

All Perils Amount of Insurance*	All Perils Deductible				
	\$250	\$500	\$1,000	1%	2%
\$5,000	1.1203	0.7840	0.6140	1.4118	1.3325
\$7,500	1.1388	0.8005	0.6277	1.3924	1.2790
\$10,000	1.1574	0.8175	0.6390	1.3732	1.2274
\$15,000	1.1934	0.8514	0.6544	1.3341	1.1234
\$20,000	1.2237	0.8774	0.6739	1.2940	1.0132
\$30,000	1.2748	0.9036	0.7000	1.1955	0.8043
\$40,000	1.3350	0.9519	0.7366	1.0921	0.7819
\$50,000	1.4022	1.0000	0.7749	1.0000	0.7749
\$75,000	1.5544	1.1395	0.8700	0.9480	0.7629
\$100,000	1.7301	1.2734	0.9656	0.9656	0.7787
\$150,000	2.1114	1.6189	1.1514	1.0158	0.8027
\$200,000	2.4713	1.8962	1.3390	1.0756	0.8486
\$300,000	3.1911	2.4510	1.7143	1.1592	0.9757
\$400,000	3.9108	3.0057	2.0897	1.2986	1.0641
\$500,000	4.6306	3.5605	2.4650	1.4535	1.1135
\$750,000	6.4300	4.9473	3.4033	1.7553	1.1850
\$1,000,000	8.2294	6.3342	4.3416	1.9324	1.2390

for each add'l \$10,000 above \$1,000,000, add:
 0.0720 0.0555 0.0375 0.0071 0.0047

* This is the sum of Coverage C (personal property) limits on the policy.

State: ARKANSAS
 Line of Business: HOMEOWNERS
 Effective: OCTOBER 1, 2013

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

MISCELLANEOUS RATING FACTORS

POLICY FORM FACTOR

USAA GROUP
 OWNERS FORMS

<u>Form</u>	Other <u>Perils</u>	<u>Fire</u>	Fire Following <u>Earthquake</u>
HO-3R	1.0000	1.0000	1.0000
HO-9R	1.0434	1.0199	1.0000

PERSONAL PROPERTY COVERAGE AMOUNT FACTOR

USAA GROUP
 OWNERS FORMS

<u>Coverage Amount</u>	Other <u>Perils</u>	<u>Fire</u>	Fire Following <u>Earthquake</u>	Optional Coverages*
50% of Coverage A	1.0000	1.0000	1.0000	1.0000
75% of Coverage A	1.0460	1.0460	1.0100	1.0460

* This factor applies to the optional Earthquake coverage

SPECIAL PERSONAL PROPERTY COVERAGE FACTOR

USAA GROUP

<u>Form Type</u>	Other <u>Perils</u>	<u>Fire</u>	Fire Following <u>Earthquake</u>
Owners	1.2000	--	--
Unit-Owners	1.4000	--	--

HOME PROTECTOR COVERAGE FACTOR

USAA GROUP
 OWNERS FORMS

<u>Form</u>	Other <u>Perils</u>	<u>Fire</u>	Fire Following <u>Earthquake</u>
HO-3R	1.0382	1.0148	1.0000
HO-9R	--	--	--

INCREASED LIABILITY LIMIT

USAA GROUP

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

State: ARKANSAS
Line of Business: HOMEOWNERS
Effective: OCTOBER 1, 2013

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

MISCELLANEOUS RATING FACTORS

RATE CAPS

<u>Form Type</u>	<u>Limit</u>	<u>Type</u>	<u>USAA</u>	<u>USAA-CIC</u>	<u>USAA-GIC</u>	<u>Garrison</u>
Owners	Lower	Increase	25%	25%	25%	25%
		Decrease	25%	25%	25%	25%
	Higher	Increase	50%	50%	50%	50%
		Decrease	50%	50%	50%	50%
Unit-Owners	Lower	Increase	25%	25%	25%	25%
		Decrease	25%	25%	25%	25%
	Higher	Increase	50%	50%	50%	50%
		Decrease	50%	50%	50%	50%

State: ARKANSAS
 Line of Business: HOMEOWNERS
 Effective: OCTOBER 1, 2013

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

MISCELLANEOUS RATING FACTORS

OTHER STRUCTURES COVERAGE AMOUNT FACTOR

USAA GROUP
 OWNERS FORMS

<u>Coverage Amount</u>	<u>Other Perils</u>	<u>Fire</u>	<u>Fire Following Earthquake</u>	<u>Optional Coverages **</u>
10% of Coverage A	0.9735	0.9735	0.9735	0.9735
15% of Coverage A	0.9835	0.9835	0.9835	0.9835
25% of Coverage A	1.0000	1.0000	1.0000	1.0000
50% of Coverage A	1.0313	1.0313	1.0313	1.0313
75% of Coverage A	1.0560	1.0560	1.0560	1.0560
100% of Coverage A	1.0774	1.0774	1.0774	1.0774

* This factor applies to the optional Earthquake coverage and Sinkhole Loss Coverage Endorsement

State: **ARKANSAS**
 Line of Business: **HOMEOWNERS**
 Effective: **OCTOBER 1, 2013**

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

OPTIONAL COVERAGES

PERSONAL COMPUTER COVERAGE

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

SPECIAL COVERAGE ON JEWELRY, WATCHES, FURS, AND SILVERWARE

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

PERSONAL INJURY ENDORSEMENT

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

State: **ARKANSAS**
 Line of Business: **HOMEOWNERS**
 Effective: **OCTOBER 1, 2013**

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

OPTIONAL COVERAGES

SINKHOLE COLLAPSE COVERAGE

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

INCREASED DWELLING COVERAGE LIMIT

USAA GROUP
UNIT-OWNERS FORMS

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

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

EARTHQUAKE COVERAGE

USAA GROUP

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

III. OPTIONAL COVERAGES

1. Home Protector - Form HO-3R

Form HO-3R may be endorsed to provide an additional percentage of the Coverage A limit to apply to a covered loss when:

- (1) the limit of liability applying to a building covered under Coverages A or B is exhausted;
- (2) the limit of liability provided under Additional Coverages, Debris Removal is exhausted;
- (3) the limit of liability provided under Additional Coverages, Building Ordinance is exhausted.

The most that will be paid for (1), (2) or (3), either singly or in any combination is the percentage specified.

A. Eligibility

An owner-occupied dwelling or townhouse, used principally for private residential purposes. The dwelling may not be a mobile home.

B. Rules

1. The dwelling must be insured for 100% of value at the time this endorsement is applied. The value is to be determined by one of this Company's accepted methods for determining value.
2. The insured must annually accept any applicable adjusted building cost increase.
3. To maintain the replacement cost provisions, the insured must notify the Company of any additions or other physical changes which change the value of either the dwelling or other structures on the residence premises by 25,000 OR 5% which ever is greater.

C. Rates

When the HO-3R policy is endorsed with Home Protector, the additional percentage of coverage will be 25%. See State Rate Pages for applicable charge.

Use Endorsement HO-125 Home Protector Coverage

2. Home Protector - Form HO-9R

Form HO-9R automatically includes the Home Protector coverage and Replacement Cost Coverage for Personal Property.

3. FORM HO-6R Coverage A Dwelling - Increased Limits

\$3,000 Coverage A is provided at no additional charge. When this limit is increased, see State Rate Pages for the rate per \$1000 [for Other Perils and Fire.](#)

III. OPTIONAL COVERAGES, (Cont'd)

5. Earthquake Coverage - All Forms

The policy may be endorsed to add earthquake coverage.

- A. The earthquake peril applies to all Section I Coverages for the same limits provided in the policy. When earthquake is added, the premium will be developed according to b. below.

A deductible of 10% applies. The deductible will be a percentage of Coverage A, or Coverage C, whichever is higher.

Use Endorsement HO-370 Earthquake

B. Premiums

- Unit-Owners Forms

1. Determine which rate tables from the State Rate Pages applies.
2. Determine the Earthquake Zone.
3. Select the rate(s) per \$1000 according to construction.
4. Apply the rate(s) to the:
Coverage C limit for Form HO-6R
Increased Dwelling Coverage For Form HO-6R.

-Owners Forms

1. See Premium Determination section with the following exception:
 - a. Replace territory with Earthquake Zone.

Zone Definition - All Forms:

- Zone 2 - Clay, Craighead, Crittenden, Cross, Greene, Jackson, Mississippi, Poinsett Counties.
- Zone 3 - Independence, Lawrence, Lee, Monroe, Phillips, Randolph, Ste. Francis, White, Woodruff Counties.
- Zone 4 - Arkansas, Baxter, Cleburne, Conway, Desha, Faulkner, Fulton, Izard, Jefferson, Little River, Lonoke, Marion, Prairie, Pulaski, Searcy, Sebastian, Sharp, Stone, Van Buren Counties.
- Zone 5 - Balance of State

SERFF Tracking #:

USAA-129027210

State Tracking #:

Company Tracking #:

AR1316478

State:

Arkansas

First Filing Company:

Garrison Property and Casualty Insurance Company, ...

TOI/Sub-TOI:

04.0 Homeowners/04.0003 Owner Occupied Homeowners

Product Name:

Homeowners

Project Name/Number:

Rate and Rule/AR1316478

Supporting Document Schedules

Bypassed - Item:	Form RF-2 Loss Costs Only (not for workers' compensation)
Bypass Reason:	Not Applicable.
Attachment(s):	
Item Status:	Filed
Status Date:	07/19/2013

Satisfied - Item:	H-1 Homeowners Abstract
Comments:	
Attachment(s):	Form H-1 - USAA.pdf Form H-1 - USAA-CIC.pdf Form H-1 - USAA-GIC.pdf Form H-1 - Garrison.pdf
Item Status:	Filed
Status Date:	07/19/2013

Satisfied - Item:	HPCS-Homeowners Premium Comparison Survey
Comments:	
Attachment(s):	HO Survey Form HPCS - USAA Revised 7-17-2013.pdf HO Survey Form HPCS - USAA-CIC Revised 7-17-2013.pdf HO Survey Form HPCS - USAA-GIC Revised 7-17-2013.pdf HO Survey Form HPCS - Garrison Revised 7-17-2013.pdf HO Survey Form HPCS - USAA Revised 7-17-2013.xls HO Survey Form HPCS - USAA-CIC Revised 7-17-2013.XLS HO Survey Form HPCS - USAA-GIC Revised 7-17-2013.xls HO Survey Form HPCS - Garrison Revised 7-17-2013.XLS
Item Status:	Filed
Status Date:	07/19/2013

SERFF Tracking #:

USAA-129027210

State Tracking #:

Company Tracking #:

AR1316478

State:

Arkansas

First Filing Company:

Garrison Property and Casualty Insurance Company, ...

TOI/Sub-TOI:

04.0 Homeowners/04.0003 Owner Occupied Homeowners

Product Name:

Homeowners

Project Name/Number:

Rate and Rule/AR1316478

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:	07/19/2013

Satisfied - Item:	AR Filing Support & Exhibits
Comments:	Our AR Filing Support & Exhibits were revised to include our Homeowners Explanatory Memorandum, Pages 1 and 2, which were inadvertently omitted with our initial filing. This revised document also includes our amended Exhibit XI that was revised 6/3/2013.
Attachment(s):	AR Filing Support & Exhibits Revised 6-10-2013.pdf
Item Status:	Filed
Status Date:	07/19/2013

Satisfied - Item:	Objection 1 Response and Exhibits
Comments:	
Attachment(s):	Objection 1 Response.pdf Exhibit A-I.pdf Exhibit A-II.pdf
Item Status:	Filed
Status Date:	07/19/2013

Satisfied - Item:	Exhibit A-III
Comments:	
Attachment(s):	Exhibit A-III.pdf
Item Status:	Filed

State: Arkansas
TOI/Sub-TOI: 04.0 Homeowners/04.0003 Owner Occupied Homeowners
Product Name: Homeowners
Project Name/Number: Rate and Rule/AR1316478

First Filing Company: Garrison Property and Casualty Insurance Company, ...

Status Date:	07/19/2013
Satisfied - Item:	Exhibit IV
Comments:	
Attachment(s):	Exhibit A-IV.pdf
Item Status:	Filed
Status Date:	07/19/2013
Satisfied - Item:	Exhibit A-V
Comments:	
Attachment(s):	Exhibit A-V.pdf
Item Status:	Filed
Status Date:	07/19/2013
Satisfied - Item:	Exhibit A-VI
Comments:	
Attachment(s):	Exhibit A-VI.pdf
Item Status:	Filed
Status Date:	07/19/2013
Satisfied - Item:	Exhibit A-VII
Comments:	
Attachment(s):	Exhibit A-VII.pdf
Item Status:	Filed
Status Date:	07/19/2013
Satisfied - Item:	Exhibit A-VIII
Comments:	
Attachment(s):	Exhibit A-VIII.pdf

SERFF Tracking #:

USAA-129027210

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

AR1316478

State:

Arkansas

First Filing Company:

Garrison Property and Casualty Insurance Company, ...

TOI/Sub-TOI:

04.0 Homeowners/04.0003 Owner Occupied Homeowners

Product Name:

Homeowners

Project Name/Number:

Rate and Rule/AR1316478

Item Status:	Filed
Status Date:	07/19/2013

Satisfied - Item:	Exhibit A-IX
Comments:	
Attachment(s):	Exhibit A-IX.pdf
Item Status:	Filed
Status Date:	07/19/2013

Satisfied - Item:	Exhibit B-1, Pages 1 - 3
Comments:	
Attachment(s):	Exhibit B-I, Pages 1-3.pdf
Item Status:	Filed
Status Date:	07/19/2013

Satisfied - Item:	Exhibit B-I, Pages 1-8
Comments:	
Attachment(s):	Exhibit B-I Revised 7-12-2013.pdf
Item Status:	Filed
Status Date:	07/19/2013

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.

ARKANSAS INSURANCE DEPARTMENT
FORM H-1 HOMEOWNERS ABSTRACT

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

Form	Premium Volume
<u>HO-3R Homeowners Special Form</u>	<u>\$1,014,978</u>
<u>HO-9R Preferred Protection Plan Form</u>	<u>\$11,559,171</u>
<u>HO-6R Unit-Owners Form</u>	<u>\$97,107</u>
<u> </u>	<u> </u>

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

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

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

Nick F. Almendarez

Signature

Compliance Advisor

Title

800-531-8722, Ext. 82844

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.

ARKANSAS INSURANCE DEPARTMENT
FORM H-1 HOMEOWNERS ABSTRACT

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

Form	Premium Volume
<u>HO-3R Homeowners Special Form</u>	<u>\$404,390</u>
<u>HO-9R Preferred Protection Plan Form</u>	<u>\$5,969,892</u>
<u>HO-6R Unit-Owners Form</u>	<u>\$37,366</u>
<u> </u>	<u> </u>

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

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

Nick F. Almendarez

Signature

Compliance Advisor

Title

800-531-8722, Ext. 82844

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.

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	\$54,964
HO-9R Preferred Protection Plan Form	\$2,331,105
HO-6R Unit-Owners Form	\$3,053

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.

Nick F. Almendarez

Signature

Compliance Advisor

Title

800-531-8722, Ext. 82844

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 Property & Casualty Insurance Company
NAIC No. 21253 Group No. 200

1. If you have had an insurance to value campaign during the experience filing period, describe the campaign and estimate its impact. We encourage 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>	%

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

ARKANSAS INSURANCE DEPARTMENT
FORM H-1 HOMEOWNERS ABSTRACT

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

Form	Premium Volume
<u>HO-3R Homeowners Special Form</u>	<u>\$46,960</u>
<u>HO-9R Preferred Protection Plan Form</u>	<u>\$944,678</u>
<u>HO-6R Unit-Owners Form</u>	<u>\$3,257</u>
<u> </u>	<u> </u>

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

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

Nick F. Almendarez

Signature

Compliance Advisor

Title

800-531-8722, Ext. 82844

Telephone Number

NAIC Number: 25941
 Company Name: United Services Automobile Association
 Contact Person: Nick F. Almendarez
 Telephone No.: 800-531-8722, ext. 8-2844
 Email Address: nick.almendarez@usaa.com
 Effective Date: 10/1/2013

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

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

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	\$1,122.98	\$1,200.71	\$1,094.71	\$1,172.90	\$1,189.27	\$1,278.31	\$1,165.42	\$1,255.94	\$1,099.85	\$1,200.03	\$1,031.85	\$1,100.17	\$1,121.51	\$1,227.08	\$1,142.70	\$1,230.94	\$1,086.33	\$1,183.42
	\$120,000	\$1,220.03	\$1,304.31	\$1,188.79	\$1,273.53	\$1,295.91	\$1,392.90	\$1,268.79	\$1,367.24	\$1,194.71	\$1,303.31	\$1,121.10	\$1,195.19	\$1,218.20	\$1,332.63	\$1,241.36	\$1,337.02	\$1,179.86	\$1,285.10
	\$160,000	\$1,313.41	\$1,404.59	\$1,279.50	\$1,371.15	\$1,397.88	\$1,503.12	\$1,367.94	\$1,474.69	\$1,286.63	\$1,404.12	\$1,206.89	\$1,287.06	\$1,311.97	\$1,435.78	\$1,336.55	\$1,440.05	\$1,270.49	\$1,384.34
6	\$80,000	\$1,171.62	\$1,274.51	\$1,144.53	\$1,248.15	\$1,246.29	\$1,363.91	\$1,224.64	\$1,344.38	\$1,170.31	\$1,303.33	\$1,073.59	\$1,163.99	\$1,196.60	\$1,336.82	\$1,200.88	\$1,317.85	\$1,154.20	\$1,283.11
	\$120,000	\$1,272.65	\$1,384.18	\$1,242.71	\$1,354.97	\$1,357.62	\$1,485.55	\$1,332.88	\$1,463.00	\$1,270.97	\$1,415.14	\$1,166.27	\$1,264.26	\$1,299.47	\$1,451.45	\$1,304.32	\$1,431.10	\$1,253.32	\$1,393.04
	\$160,000	\$1,370.46	\$1,491.12	\$1,337.95	\$1,459.38	\$1,464.76	\$1,603.47	\$1,437.41	\$1,578.38	\$1,369.23	\$1,525.20	\$1,255.86	\$1,361.90	\$1,400.00	\$1,564.43	\$1,404.77	\$1,541.93	\$1,350.07	\$1,501.22
9	\$80,000	\$1,245.51	\$1,384.86	\$1,220.07	\$1,360.49	\$1,332.48	\$1,491.47	\$1,313.94	\$1,476.02	\$1,275.59	\$1,456.22	\$1,137.25	\$1,259.60	\$1,308.64	\$1,499.10	\$1,288.60	\$1,447.19	\$1,255.71	\$1,430.76
	\$120,000	\$1,352.62	\$1,503.64	\$1,324.46	\$1,476.59	\$1,450.91	\$1,623.66	\$1,429.54	\$1,605.50	\$1,384.95	\$1,580.68	\$1,235.14	\$1,367.76	\$1,420.76	\$1,627.16	\$1,399.27	\$1,571.13	\$1,363.21	\$1,552.90
	\$160,000	\$1,457.12	\$1,620.50	\$1,426.53	\$1,591.09	\$1,565.83	\$1,753.03	\$1,542.11	\$1,732.69	\$1,492.67	\$1,704.42	\$1,330.52	\$1,473.99	\$1,531.35	\$1,754.63	\$1,507.63	\$1,693.57	\$1,469.09	\$1,674.28

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? (yes or no)
 WHAT IS YOUR PERCENTAGE DEDUCTIBLE? %

WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?
 Zone Highest Risk \$
 Lowest Risk \$

NAIC Number: 25968
 Company Name: USAA Casualty Insurance Company
 Contact Person: Nick F. Almenarez
 Telephone No.: 800-531-8722, ext. 8-2844
 Email Address: nick.almenarez@usaa.com
 Effective Date: 10/1/2013

**Homeowners Premium Comparison Survey Form
 FORM HP3S - 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 LEAVE BLANK**

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

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$1,313.35	\$1,403.11	\$1,280.37	\$1,370.69	\$1,388.82	\$1,491.47	\$1,361.29	\$1,465.70	\$1,285.12	\$1,400.80	\$1,206.88	\$1,285.79	\$1,310.25	\$1,432.16	\$1,335.96	\$1,437.87	\$1,269.46	\$1,381.59
	\$120,000	\$1,426.74	\$1,524.03	\$1,390.38	\$1,488.25	\$1,512.72	\$1,624.32	\$1,481.55	\$1,594.96	\$1,395.85	\$1,521.23	\$1,311.17	\$1,396.72	\$1,423.10	\$1,555.22	\$1,451.21	\$1,561.66	\$1,378.69	\$1,500.21
	\$160,000	\$1,535.82	\$1,641.10	\$1,496.42	\$1,602.29	\$1,631.04	\$1,752.22	\$1,596.81	\$1,719.83	\$1,503.12	\$1,638.77	\$1,411.39	\$1,503.95	\$1,532.54	\$1,675.48	\$1,562.36	\$1,681.87	\$1,484.50	\$1,615.97
6	\$80,000	\$1,369.17	\$1,487.99	\$1,337.58	\$1,457.25	\$1,454.32	\$1,589.97	\$1,429.34	\$1,567.50	\$1,366.16	\$1,519.76	\$1,254.78	\$1,359.17	\$1,396.65	\$1,558.57	\$1,402.81	\$1,537.88	\$1,347.53	\$1,496.41
	\$120,000	\$1,487.12	\$1,615.92	\$1,452.29	\$1,581.95	\$1,583.47	\$1,730.93	\$1,555.11	\$1,705.16	\$1,483.56	\$1,650.02	\$1,362.98	\$1,476.14	\$1,516.62	\$1,692.09	\$1,523.53	\$1,669.93	\$1,463.18	\$1,624.52
	\$160,000	\$1,601.31	\$1,740.67	\$1,563.54	\$1,703.79	\$1,707.87	\$1,867.90	\$1,676.63	\$1,839.31	\$1,598.15	\$1,778.27	\$1,467.58	\$1,590.04	\$1,633.83	\$1,823.71	\$1,640.75	\$1,799.16	\$1,576.04	\$1,750.59
9	\$80,000	\$1,454.08	\$1,614.99	\$1,424.39	\$1,586.57	\$1,553.41	\$1,736.83	\$1,532.03	\$1,719.05	\$1,487.34	\$1,695.91	\$1,327.90	\$1,469.18	\$1,525.64	\$1,745.56	\$1,503.68	\$1,686.82	\$1,464.37	\$1,666.50
	\$120,000	\$1,579.01	\$1,753.39	\$1,546.24	\$1,721.93	\$1,690.70	\$1,889.92	\$1,666.25	\$1,869.24	\$1,614.74	\$1,840.74	\$1,442.10	\$1,595.22	\$1,656.23	\$1,894.55	\$1,632.71	\$1,831.16	\$1,589.65	\$1,808.69
	\$160,000	\$1,700.88	\$1,889.57	\$1,665.34	\$1,855.40	\$1,824.07	\$2,040.07	\$1,797.04	\$2,016.99	\$1,740.22	\$1,984.73	\$1,553.34	\$1,719.03	\$1,785.04	\$2,042.87	\$1,759.03	\$1,973.75	\$1,713.02	\$1,949.97

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	\$ 2.99	\$ 2.70
	Lowest Risk	\$ 1.07	\$ 0.96

NAIC Number: 18600
 Company Name: USAA General Indemnity Company
 Contact Person: Nick F. Almendarez
 Telephone No.: 800-531-8722, ext. 8-2844
 Email Address: nick.almendarez@usaa.com
 Effective Date: 10/1/2013

**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
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 You may also attach to a SERFF filing or submit on a cdr disk

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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	\$1,314.00	\$1,404.11	\$1,281.03	\$1,371.73	\$1,389.59	\$1,492.65	\$1,362.09	\$1,466.92	\$1,286.07	\$1,402.22	\$1,207.44	\$1,286.66	\$1,311.28	\$1,433.67	\$1,336.75	\$1,439.06	\$1,270.40	\$1,382.96
	\$120,000	\$1,427.45	\$1,525.13	\$1,391.11	\$1,489.37	\$1,513.56	\$1,625.60	\$1,482.43	\$1,596.29	\$1,396.89	\$1,522.77	\$1,311.79	\$1,397.66	\$1,424.22	\$1,556.87	\$1,452.07	\$1,562.96	\$1,379.71	\$1,501.70
	\$160,000	\$1,536.59	\$1,642.28	\$1,497.21	\$1,603.49	\$1,631.94	\$1,753.60	\$1,597.74	\$1,721.25	\$1,504.25	\$1,640.45	\$1,412.05	\$1,504.98	\$1,533.74	\$1,677.27	\$1,563.29	\$1,683.26	\$1,485.59	\$1,617.59
6	\$80,000	\$1,370.15	\$1,489.44	\$1,338.58	\$1,458.73	\$1,455.46	\$1,591.64	\$1,430.53	\$1,569.22	\$1,367.55	\$1,521.77	\$1,255.62	\$1,360.42	\$1,398.12	\$1,560.70	\$1,403.97	\$1,539.58	\$1,348.87	\$1,498.34
	\$120,000	\$1,488.19	\$1,617.49	\$1,453.37	\$1,583.55	\$1,584.70	\$1,732.74	\$1,556.39	\$1,707.03	\$1,485.05	\$1,652.19	\$1,363.89	\$1,477.50	\$1,518.20	\$1,694.39	\$1,524.78	\$1,671.77	\$1,464.63	\$1,626.62
	\$160,000	\$1,602.45	\$1,742.37	\$1,564.71	\$1,705.53	\$1,709.21	\$1,869.87	\$1,678.01	\$1,841.34	\$1,599.77	\$1,780.61	\$1,468.57	\$1,591.52	\$1,635.56	\$1,826.19	\$1,642.11	\$1,801.15	\$1,577.60	\$1,752.86
9	\$80,000	\$1,455.52	\$1,617.08	\$1,425.86	\$1,588.70	\$1,555.07	\$1,739.23	\$1,533.75	\$1,721.53	\$1,489.33	\$1,698.74	\$1,329.15	\$1,471.01	\$1,527.74	\$1,748.56	\$1,505.37	\$1,689.24	\$1,466.29	\$1,669.25
	\$120,000	\$1,580.57	\$1,755.65	\$1,547.83	\$1,724.23	\$1,692.50	\$1,892.52	\$1,668.11	\$1,871.91	\$1,616.90	\$1,843.81	\$1,443.45	\$1,597.19	\$1,658.53	\$1,897.80	\$1,634.54	\$1,833.80	\$1,591.74	\$1,811.66
	\$160,000	\$1,702.58	\$1,892.03	\$1,667.07	\$1,857.89	\$1,826.02	\$2,042.88	\$1,799.06	\$2,019.89	\$1,742.55	\$1,988.06	\$1,554.80	\$1,721.17	\$1,787.52	\$2,046.40	\$1,761.02	\$1,976.61	\$1,715.27	\$1,953.19

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	<input type="text" value="varies"/> %

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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" value="2.99"/>	\$ <input type="text" value="2.70"/>
	Lowest Risk	\$ <input type="text" value="1.07"/>	\$ <input type="text" value="0.96"/>

NAIC Number: 21253
 Company Name: Garrison Property and Casualty Insurance Company
 Contact Person: Nick F. Almendarez
 Telephone No.: 800-531-8722, ext. 8-2844
 Email Address: nick.almendarez@usaa.com
 Effective Date: 10/1/2013

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Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$1,336.94	\$1,421.60	\$1,302.66	\$1,387.83	\$1,411.75	\$1,508.60	\$1,382.81	\$1,481.29	\$1,301.16	\$1,410.13	\$1,229.47	\$1,303.90	\$1,325.60	\$1,440.43	\$1,357.29	\$1,453.35	\$1,285.86	\$1,391.49
	\$120,000	\$1,452.42	\$1,544.18	\$1,414.65	\$1,506.93	\$1,537.68	\$1,642.99	\$1,505.00	\$1,611.96	\$1,413.33	\$1,531.45	\$1,335.75	\$1,416.46	\$1,439.85	\$1,564.30	\$1,474.43	\$1,578.55	\$1,396.56	\$1,511.05
	\$160,000	\$1,563.33	\$1,662.62	\$1,522.40	\$1,622.23	\$1,657.76	\$1,772.14	\$1,621.88	\$1,737.94	\$1,521.79	\$1,649.58	\$1,437.71	\$1,525.05	\$1,550.39	\$1,685.05	\$1,587.20	\$1,699.86	\$1,503.58	\$1,627.43
6	\$80,000	\$1,387.40	\$1,499.36	\$1,354.48	\$1,467.23	\$1,471.24	\$1,599.07	\$1,444.77	\$1,574.92	\$1,375.49	\$1,520.08	\$1,272.63	\$1,371.00	\$1,404.95	\$1,557.36	\$1,418.12	\$1,545.33	\$1,357.40	\$1,497.56
	\$120,000	\$1,506.99	\$1,628.34	\$1,470.72	\$1,592.86	\$1,601.91	\$1,740.91	\$1,571.92	\$1,713.32	\$1,493.77	\$1,650.48	\$1,382.41	\$1,489.06	\$1,525.71	\$1,690.88	\$1,540.22	\$1,678.11	\$1,473.98	\$1,625.86
	\$160,000	\$1,622.53	\$1,753.84	\$1,583.21	\$1,715.34	\$1,727.54	\$1,878.42	\$1,694.55	\$1,847.88	\$1,608.95	\$1,778.52	\$1,488.35	\$1,603.77	\$1,643.43	\$1,822.16	\$1,658.55	\$1,807.76	\$1,587.47	\$1,751.80
9	\$80,000	\$1,464.66	\$1,616.13	\$1,433.60	\$1,586.26	\$1,561.73	\$1,734.43	\$1,538.70	\$1,714.76	\$1,487.03	\$1,683.25	\$1,338.98	\$1,472.00	\$1,523.81	\$1,730.69	\$1,510.38	\$1,682.74	\$1,464.88	\$1,655.05
	\$120,000	\$1,590.58	\$1,754.74	\$1,556.33	\$1,721.71	\$1,699.83	\$1,887.44	\$1,673.60	\$1,864.70	\$1,614.51	\$1,827.14	\$1,454.20	\$1,598.38	\$1,654.36	\$1,878.54	\$1,640.08	\$1,826.86	\$1,590.32	\$1,796.38
	\$160,000	\$1,713.13	\$1,890.77	\$1,676.01	\$1,854.90	\$1,833.67	\$2,037.11	\$1,804.72	\$2,011.82	\$1,739.74	\$1,969.79	\$1,566.20	\$1,722.21	\$1,782.77	\$2,025.33	\$1,766.75	\$1,968.84	\$1,713.50	\$1,936.42

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						\$21,253.00												
	\$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? (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" value="2.99"/>	\$ <input type="text" value="2.70"/>
	Lowest Risk	\$ <input type="text" value="1.07"/>	\$ <input type="text" value="0.96"/>

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	AR1316478
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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. 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.	04.0003 Owner Occupied 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
Owners	23.9%	11.0%					
Condos							
TOTAL OVERALL EFFECT		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
2007	10,838	-18.8%	10-31-07	10,337	6,070	59%	49%
2008	11,527	9.2%	11-30-08	8,687	15,857	183%	71%
2009	12,085	0.0%	11-14-09	8,687	15,476	183%	58%
2010	12,496	9.9%	10-1-10	9,313	10,094	108%	60%
2011	12,829	14.8%	10-1-11	11,597	21,026	197%	85%
2012	12,842	15.0%	10-1-12	12,671	9,893	78%	66%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	10.4%
B. General Expense	1.4%
C. Taxes	2.5%
D. Underwriting Profit & Contingencies	15.0%
E. Licenses & Fees	0.2%
F. Total	29.5%

8. Apply Lost Cost Factors to Future filings? (Y or N)
9. **25.0%** Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable):
10. **-18.1%** Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): 73

NAIC LOSS COST DATA ENTRY DOCUMENT

1. This filing transmittal is part of Company Tracking #	AR1316478
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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 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.	04.0003 Owner Occupied 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)
	Owners	23.9%	11.0%				
	Condos						
	TOTAL OVERALL EFFECT		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
2007	4,203	0.0%	12-31-07	3,764	1,596	42%	49%
2008	4,532	12.6%	11-30-08	3,474	5,187	149%	60%
2009	4,849	0.0%	11-14-09	3,839	6,352	165%	52%
2010	5,176	11.6%	10-1-10	4,458	4,373	98%	59%
2011	5,394	15.0%	10-1-11	5,285	10,250	194%	75%
2012	5,539	14.9%	10-1-12	6,412	3,121	49%	62%

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	10.4%
B. General Expense	1.4%
C. Taxes	2.5%
D. Underwriting Profit & Contingencies	15.0%
E. Licenses & Fees	0.2%
F. Total	29.5%

8. Apply Lost Cost Factors to Future filings? (Y or N)
9. **25.0%** Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable):
10. **-10.4%** Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): 67

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	AR1316478
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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. 04.0003 Owner Occupied Homeowners

5.			FOR LOSS COSTS ONLY				
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)
COVERAGE (See Instructions)	Indicated % Rate Level Change	Requested % Rate Level Change	Expected Loss Ratio	Loss Cost Modification Factor	Selected Loss Cost Multiplier	Expense Constant (If Applicable)	Co. Current Loss Cost Multiplier
Owners	23.9%	11.0%					
Condos							
TOTAL OVERALL EFFECT		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	240	11.6%	11-30-08	112	93	83%	137%
2009	458	0.0%	11-14-09	266	222	83%	72%
2010	1,028	-9.4%	7-17-10,10-1-10	591	757	128%	89%
2011	2,276	14.7%	10-1-11	1,290	1,753	136%	122%
2012	3,255	15.2%	10-1-12	2,389	3,046	127%	95%

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	10.4%
G. General Expense	1.4%
C. Taxes	2.5%
D, Underwriting Profit & Contingencies	15.0%
E. Licenses & Fees	0.2%
F. Total	29.5%

8. Apply Lost Cost Factors to Future filings? (Y or N)
9. **25.0%** Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable):
10. **-16.3%** Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): 67

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	AR1316478
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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. 04.0003 Owner Occupied Homeowners

5.			FOR LOSS COSTS ONLY				
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)
COVERAGE (See Instructions)	Indicated % Rate Level Change	Requested % Rate Level Change	Expected Loss Ratio	Loss Cost Modification Factor	Selected Loss Cost Multiplier	Expense Constant (If Applicable)	Co. Current Loss Cost Multiplier
Owners	23.9%	11.0%					
Condos							
TOTAL OVERALL EFFECT		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	338	8.4%	11-30-08	224	678	303%	88%
2009	472	0.0%	11-14-09	341	888	260%	68%
2010	648	-0.5%	10-1-10	502	990	197%	81%
2011	831	14.8%	10-1-11	709	797	112%	88%
2012	1,006	15.4%	10-1-12	995	533	54%	70%

7.		
	Expense Constants	Selected Provisions
	A. Total Production Expense	10.4%
	B. General Expense	1.4%
	C. Taxes	2.5%
	D. Underwriting Profit & Contingencies	15.0%
	E. License & Fees	0.2%
	F. TOTAL	29.5%

- 8.** Apply Lost Cost Factors to Future filings? (Y or N)
- 9.** **25.0%** Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable):
- 10.** **-14.1%** Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): 67

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 11.0%. The effects by form apply as follows:

USAA Owners Forms	11.0%
USAA-CIC Owners Forms	11.0%
USAA-GIC Owners Forms	11.0%
Garrison Owners Forms	11.0%
USAA Group All Forms Combined	11.0%

The proposed changes include revising the Base Rates for Owners. Rating structures for three additional perils, Theft, Liability, and Fire Following Earthquake, are also being introduced for Owners only, to further improve pricing accuracy. Additionally, we are revising the Earthquake rating structure. The structures for these perils were developed using a multivariate approach to analysis called generalized linear modeling (GLM). Selected factors are consistent with the GLM indicated factors while also taking competitive and member impact information into account. Base rates were derived to achieve the desired overall effects. Maximum and Minimum first renewal capped effects at the member level are provided on the Rate/Rule Filing Schedule.

An effective date of October 1, 2013, 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	Catastrophe Ratio
Exhibit VIII	Expected Net Fire Following Loss and LAE Ratio
Exhibit IX	Expenses
Exhibit X	Underwriting Profit Provision
Exhibit XI	Owners Coverage B Factors
Exhibit XII	Owners Policy Form Factors
Exhibit XIII	Owners Coverage C Factors
Exhibit XIV	Owners Home Protector Factors
Exhibit XV	Owners Protection Class by Construction Type Factors
Exhibit XVI	Owners Roof Factors
Exhibit XVII	Owners Home Age Factors
Exhibit XVIII	Owners Square Footage Factors
Exhibit XIX	Owners Claims Activity Surcharge Factors
Exhibit XX	Owners Tier Factors

USAA Group
Arkansas
Homeowners Filing Memorandum
Table of Contents

Exhibit XXI Owners Territory Factors

Exhibit XXII Owners Amount of Insurance by Deductible Curve Factors

Exhibit XXIII Earthquake Zone Factors

USAA Group
Arkansas

Homeowners Explanatory Memorandum Page 1 of 2

Exhibit I - illustrates USAA Group Arkansas experience for the latest five accident years ending December 31, 2012 as of March 31, 2013. The data is for Owners forms only. The indicated rate level change is developed in this exhibit. 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 Group 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 Group 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 California, Florida, 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 2009, 2010, and 2011.

Exhibit VII - Page 1 illustrates the calculation of the USAA Group Arkansas historical non-modeled catastrophe 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 sufficient in the long-run. The final catastrophe

USAA Group
Arkansas
Homeowners Explanatory Memorandum Page 2 of 2

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 - displays the owners forms expected fire following earthquake catastrophe loss and LAE ratio calculation based on a fire following earthquake simulation model developed by Applied Insurance Research (AIR), Inc., of Boston, Massachusetts. AIR's Fire Following Earthquake Loss Analysis Service is based on geological, engineering, and property damage data. This service estimates fire damage by five digit ZIP code based on various earthquake causative characteristics, including ignition, population, and fire suppression ability. The model generates a large sample of simulated fire events superimposed on USAA's geographical distribution of exposures by county and ZIP code within the state.

Exhibit IX - 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 X - 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.

Exhibits XI – XXII - These exhibits show the indicated and selected factors for each structure and peril that is being introduced. The additional perils of Liability and Theft are being broken out further from All Other Perils. Similarly, the Fire Following Earthquake peril is being broken out further from the Fire peril. Except where otherwise stated, indications for all indicated rating factors are determined using Generalized Linear Modeling (GLM). We develop several sets of models and used analysis tools to help us compare the models to one another. We use chi-square tests and look at standard error of parameter differences to determine what variables to include in the final models and how to group and/or fit curves to those variables. Selected factors are consistent with the GLM indicated factors while also taking competitive and member impact information into account.

Exhibit XXIII – shows the selected and indicated factors for the Earthquake Zone factor for Owners forms. With this filing, we are revising the rating algorithm for Earthquake coverage so that it will align more directly with our calculation of the other premium components. In order to mitigate member impact, the factor for zone 2 was capped at 1.50. The factors for zones 4 and 5 were then selected to be halfway to indicated.

USAA Group
Arkansas
Indicated Rate Change
Owners Forms
As of 12/31/2012

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)
09/30/2008	\$17,502,761	1.134	\$19,848,131	\$8,473,847	1.255	1.145	\$12,176,706	0.613	0.100
09/30/2009	\$19,715,790	1.084	21,371,916	17,518,397	1.201	1.145	24,090,336	1.127	0.150
09/30/2010	\$22,169,066	1.039	23,033,660	12,892,338	1.149	1.145	16,961,224	0.736	0.200
09/30/2011	\$24,429,897	1.030	25,162,794	13,912,900	1.100	1.145	17,523,298	0.696	0.250
09/30/2012	\$26,890,515	1.025	27,562,778	12,174,105	1.052	1.145	14,664,196	0.532	0.300
Five Year Weighted Loss and LAE Ratio Excluding Catastrophes =									0.711
Catastrophe Loss and LAE Ratio ^E =									0.186
Fire Following Catastrophe Loss and LAE Ratio ^F =									0.005
Trended Fixed Expense Ratio ^G =									0.120
Variable Permissible Loss and LAE Ratio ^H =									0.825
Indicated Rate Level Change = $(0.711 + 0.186 + 0.005 + 0.120) / 0.825 - 1$									23.9%
Proposed Rate Level Change =									11.0%

^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 VII

^F Developed in Exhibit VIII

^G Developed in Exhibit IX, Page 1 of 2

^H Developed in Exhibit IX, Page 1 of 2

USAA Group
Arkansas
Premium Trend
Owners Forms

Exhibit II

Year Ending Quarter (1)	Average Earned Premium at Present Rates (2)	Annual Change (3)	Current Amount Factors 1259.28 / (2)	<u>Trended Amount Factor:</u>						
				Least Squares Results						
				Exponential Fits		20 pt	16 pt	12 pt	8 pt	4 pt
2007/4	1,117.23		1.127	Annualized Change:						
2008/1	1,124.25		1.120	R-squared Value:						
2008/2	1,129.63		1.115	Selected Annual Trend Factor:						
2008/3	1,138.83		1.106							
2008/4	1,150.00	2.9%	1.095	Premium Trend Factor						
2009/1	1,158.74	3.1%	1.087	Current Amount Factors (1)	Trended Amount Selection (2)	Trended Amount Period ^A (3)	Trended Amount Factors (4) = (2) ^ (3)	Premium Trend Factors (5) = (1) * (4)		
2009/2	1,172.84	3.8%	1.074	1.106	1.010	2.504	1.025	1.134		
2009/3	1,190.50	4.5%	1.058	1.058	1.010	2.504	1.025	1.084		
2009/4	1,208.69	5.1%	1.042	1.014	1.010	2.504	1.025	1.039		
2010/1	1,225.45	5.8%	1.028	1.005	1.010	2.504	1.025	1.030		
2010/2	1,236.00	5.4%	1.019	1.000	1.010	2.504	1.025	1.025		
2010/3	1,241.50	4.3%	1.014	<u>Accident Year Ending</u>						
2010/4	1,244.59	3.0%	1.012	09/30/2008						
2011/1	1,246.88	1.7%	1.010	09/30/2009						
2011/2	1,249.96	1.1%	1.007	09/30/2010						
2011/3	1,253.21	0.9%	1.005	09/30/2011						
2011/4	1,255.02	0.8%	1.003	09/30/2012						
2012/1	1,255.83	0.7%	1.003							
2012/2	1,256.94	0.6%	1.002							
2012/3	1,259.28	0.5%	1.000							

^A From the average earned date in the most recent accident year, 03/31/2012, to the average earned date in the effective period, 10/01/2014

USAA Group
Arkansas
Calculation of Large Loss Adjustment
Owners Forms
As of 12/31/2012

Exhibit III

Accident Year Ending (1)	Average Amount of Insurance (2)	Cutoff 25% 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)
09/30/2003	\$165,301	\$41,325	\$4,407,224	1.0000	\$4,407,224	8	\$1,695,374	\$1,364,774	\$3,042,450	0.449	\$4,244,218
09/30/2004	182,336	45,584	2,895,690	1.0000	2,895,690	7	1,081,600	762,512	2,133,178	0.357	2,975,783
09/30/2005	195,863	48,966	4,299,980	1.0000	4,299,980	10	1,680,997	1,191,337	3,108,643	0.383	4,336,557
09/30/2006	206,887	51,722	5,700,251	1.0000	5,700,251	16	2,343,875	1,516,323	4,183,928	0.362	5,836,580
09/30/2007	221,510	55,378	7,172,917	1.0000	7,172,917	13	3,295,837	2,575,923	4,596,994	0.560	6,412,807
09/30/2008	225,944	56,486	7,386,263	1.0000	7,386,263	11	1,933,167	1,311,821	6,074,442	0.216	8,473,847
09/30/2009	240,056	60,014	15,792,561	1.0000	15,792,561	20	4,434,850	3,234,570	12,557,991	0.258	17,518,397
09/30/2010	244,296	61,074	13,240,490	1.0094	13,364,951	21	5,405,686	4,123,132	9,241,819	0.446	12,892,338
09/30/2011	247,344	61,836	14,485,524	1.0118	14,656,454	28	6,414,457	4,683,049	9,973,405	0.470	13,912,900
09/30/2012	247,297	61,824	12,847,068	1.0193	13,095,016	21	5,666,363	4,368,059	8,726,957	0.501	12,174,105
								\$25,131,500	\$63,639,807		

Weighted Average Excess Ratio ^B = 0.395

Weighted Average Excess Factor = 1.395

^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
Owners Forms

Exhibit IV

Accident Year Ending	15 months	27 months	39 months	51 months
09/30/2005			4,240,880	4,424,130
09/30/2006		5,815,882	5,759,241	5,698,747
09/30/2007	7,331,253	7,159,003	7,256,883	7,297,917
09/30/2008	7,097,090	7,289,675	7,364,264	7,386,875
09/30/2009	15,801,650	15,685,103	15,706,520	15,792,561
09/30/2010	13,148,512	13,287,978	13,240,490	
09/30/2011	14,060,880	14,485,524		
09/30/2012	12,847,068			

Age-to-Age Factors

Accident Year Ending	15 to 27 Months	27 to 39 Months	39 to 51 Months
09/30/2005			1.0432
09/30/2006		0.9903	0.9895
09/30/2007	0.9765	1.0137	1.0057
09/30/2008	1.0271	1.0102	1.0031
09/30/2009	0.9926	1.0014	1.0055
09/30/2010	1.0106	0.9964	
09/30/2011	1.0302		
Latest 3-year Average	1.0111	1.0027	1.0048
Latest 4-year Average	1.0151	1.0054	1.0010
Latest 5-year Average	1.0074	1.0024	1.0094
Latest 3-out-of-5-year Average	1.0101	1.0027	1.0048
Selected Age-to-Age Factors	1.0074	1.0024	1.0094

Cumulative Factors

	15 to 51 Months	27 to 51 Months	39 to 51 Months
Selected Cumulative Factors	1.0193	1.0118	1.0094

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 ^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
2008/1	0.0762		0.0589		6,692		6,737		509.93		396.81	
2008/2	0.0810		0.0598		6,088		6,781		493.13		405.50	
2008/3	0.0789		0.0600		5,864		6,927		462.67		415.62	
2008/4	0.0791		0.0595		6,365		7,066		503.47		420.43	
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%
2012/1	0.0851	-10.4%	0.0703	2.5%	8,276	2.3%	7,508	1.0%	704.29	-8.4%	527.81	3.5%
2012/2	0.0740	-21.0%	0.0674	-5.5%	8,163	12.8%	7,730	4.5%	604.06	-10.9%	521.00	-1.2%
2012/3	0.0755	-11.2%	0.0672	-6.0%	8,303	-0.7%	7,711	2.6%	626.88	-11.8%	518.18	-3.5%
2012/4	0.0788	-7.3%	0.0645	-9.3%	7,982	-7.5%	7,831	2.5%	628.98	-14.2%	505.10	-7.0%
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	0.001	-0.4%	0.683	3.7%	0.436	6.0%	0.862	2.6%	0.060	5.6%	0.867	6.5%
16-point fit	0.222	-7.0%	0.476	3.3%	0.115	2.8%	0.752	2.3%	0.096	-4.4%	0.744	5.6%
12-point fit	0.879	-18.0%	0.122	1.8%	0.087	2.7%	0.921	3.6%	0.707	-15.8%	0.543	5.5%
8-point fit	0.803	-12.5%	0.527	-4.3%	0.067	2.3%	0.835	3.1%	0.638	-10.5%	0.108	-1.3%
4-point fit	0.208	-8.1%	0.919	-9.9%	0.431	-3.6%	0.821	5.1%	0.361	-11.4%	0.926	-5.3%

^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
Owners 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	1.000	1.025	1.015	1.030	1.030	1.030	1.045
Trended Cost Selection	1.000	1.000	1.000	1.000	1.030	1.018	1.018

<u>Accident Year Ending</u>	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)
09/30/2008	1.045	4.249	1.206	1.018	2.255	1.041	1.255
09/30/2009	1.045	3.249	1.154	1.018	2.255	1.041	1.201
09/30/2010	1.045	2.249	1.104	1.018	2.255	1.041	1.149
09/30/2011	1.045	1.249	1.057	1.018	2.255	1.041	1.100
09/30/2012	1.045	0.249	1.011	1.018	2.255	1.041	1.052

^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 40.2% credible based on 1,717 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 06/30/2012

^E From 06/30/2012 to the average date of loss in the effective period, 10/01/2014

USAA Group
Countrywide
 Loss Adjustment Expense (LAE) Factor
All Forms Combined
 As of 06/30/2012

Non-Catastrophe Loss Adjustment Expense Factor

Accident Year Ending	Incurred Losses	Loss Adjustment Expense	LAE Ratio
12/31/2009	1,115,065,417	198,530,195	0.178
12/31/2010	1,259,068,565	164,327,024	0.131
12/31/2011	1,456,468,194	184,352,248	0.127
Average LAE Ratio			0.145
Selected Non-Catastrophe LAE Factor			1.145

Catastrophe Loss Adjustment Expense Factor

Accident Year Ending	Incurred Losses	Loss Adjustment Expense	LAE Ratio
12/31/2009	389,322,970	29,878,824	0.077
12/31/2010	536,844,873	34,823,703	0.065
12/31/2011	852,749,166	32,409,785	0.038
Average LAE Ratio			0.060
Selected Other Catastrophe LAE Factor			1.060

USAA Group
Arkansas
Catastrophe Ratio
Owners Forms
As of 03/31/2012

Accident Year Ending	Total Amount of Insurance in Force/1000	Catastrophe Losses	Cat/AOI Ratio
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	\$520,766	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	\$509,199	0.3769
12/31/2001	1,469,535	\$78,927	0.0537
12/31/2002	1,591,122	\$119,819	0.0753
12/31/2003	1,879,117	\$149,753	0.0797
12/31/2004	2,214,199	\$240,655	0.1087
12/31/2005	2,538,458	\$142,628	0.0562
12/31/2006	2,864,806	\$2,942,377	1.0271
12/31/2007	3,362,909	\$312,467	0.0929
12/31/2008	3,724,187	\$13,230,940	3.5527
12/31/2009	4,252,850	\$6,087,585	1.4314
12/31/2010	4,672,769	\$2,746,596	0.5878
12/31/2011	5,204,435	\$17,148,253	3.2949
(1) Mean			0.7716
(2) Standard Deviation			1.0407
(3) t-statistic for 55% confidence and 19 degrees of freedom			0.127
(4) Final Other Catastrophe Provision (1) + (2) * (3)			0.9038
(5) Selected AOI trend ^A			0.9%
(6) Prospective Amount of Insurance in Force/1000			5,359,334
(7) Prospective Other Catastrophe Losses (4) * (6)			\$4,843,766
(8) Selected Other Catastrophe LAE Factor ^B			1.060
(9) Prospective Other Catastrophe Loss and LAE (7) * (8)			\$5,134,392
(10) Prospective Earned Premium at Present Rates ^C			\$27,562,778
Other Catastrophe Loss and LAE Ratio (9) / (10)			0.186

^A Developed in Exhibit VII, Page 2 of 2

^B Developed in Exhibit VI

^C 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
2008/3	225,944			
2008/4	227,486			
2009/1	230,888			
2009/2	235,770			
2009/3	240,056	6.2%		
2009/4	241,955	6.4%	242,607	
2010/1	242,393	5.0%	243,154	
2010/2	242,813	3.0%	243,702	
2010/3	244,296	1.8%	244,251	
2010/4	245,328	1.4%	244,801	
2011/1	246,618	1.7%	245,353	
2011/2	247,456	1.9%	245,906	247,448
2011/3	247,344	1.2%	246,460	247,419
2011/4	247,547	0.9%	247,015	247,390
2012/1	247,231	0.2%	247,572	247,361
2012/2	247,379	0.0%	248,130	247,333
2012/3	247,297	0.0%	248,689	247,304
Exponential Trend			0.9%	0.0%
R-squared			0.819	0.226
Selected AOI Trend				0.9%

USAA Group
Arkansas
Expected Net Fire Following Loss and LAE Ratio
Owners Forms

(1a) Expected Annual Gross Fire Following Cat Losses	\$63,553
(1b) Expected Recoveries	\$42,369
(1c) Ceded Premium	\$93,912
(1d) Self Reinsurance	\$9,227
(1) Expected Annual Net Fire Following Cat Loss and LAE ^A	\$130,382
(2) Prospective Earned Premium at Present Rates	\$27,562,778
(3) Fire Following Catastrophe Loss and LAE Ratio (1) / (2)	0.005
<hr/>	
Selected Fire Following Catastrophe Loss and LAE Ratio	0.005
<hr/>	

^A Based on Applied Insurance Research, Inc. (AIR) methodology and assumptions; net losses are based on exposure levels as of 05/31/2012 and trended for loss severity

USAA Group
Arkansas
Fixed and Variable Expense Provisions
All Forms Combined

	2010	2011	2-Year Straight Average	Selected
(1) Average General Expenses Per Earned Exposure ^A	\$12.72	\$21.88		
(2) Selected Annual Expense Trend ^B	2.0%	2.0%		
(3) Trend Period ^C	4.26	3.26		
(4) Projected Average General Expenses Per Earned Exposure (1) * [1.02] ^ (3)	\$13.84	\$23.34	\$18.59	\$18.59
(5) Average Other Acquisition Expense Per Written Exposure ^A	\$126.03	\$125.31		
(6) Selected Annual Expense Trend ^B	2.0%	2.0%		
(7) Trend Period ^D	3.76	2.76		
(8) Projected Average Other Acquisition Expense Per Written Exposure (5) * [1.02] ^ (7)	\$135.76	\$132.34	\$134.05	\$134.05
(9) Average Licenses and Fees Expense Per Written Exposure ^E	\$2.56	\$1.07		
(10) Selected Annual Expense Trend ^B	2.0%	2.0%		
(11) Trend Period ^D	3.76	2.76		
(12) Projected Average Licenses and Fees Expense Per Written Exposure (9) * [1.02] ^ (11)	\$2.76	\$1.13	\$1.95	\$1.95
(13) Total Fixed Expense (4) + (8) + (12)				\$154.59
(14) Average Projected Premium at Present Rates ^F				\$1,290.76
(15) Projected Fixed Expense Provision (13) / (14)				0.120
(16) Commission and Brokerage	0.0%	0.0%	0.0%	0.0%
(17) Taxes ^G	2.4%	2.5%	2.5%	2.5%
(18) Profit and Contingencies Provision ^H				15.0%
(19) Total Variable Expenses (16) + (17) + (18)				17.5%
(20) Variable Permissible Loss and LAE Ratio 1 - (19)				82.5%

^A USAA Group Countrywide data

^B Developed in Exhibit IX, Page 2 of 2

^C From the midpoint of the respective year to the average earned date in effective period, 10/01/2014

^D From the midpoint of the respective year to the average written date in effective period, 04/01/2014

^E Arkansas USAA Group data

^F Arkansas USAA Group data for Owners Forms only

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

^H Developed in Exhibit X

USAA Group
Countrywide
Calculation of Annual Expense Trend

(1) Employment Cost Index - Insurance Carriers and related, excluding incentive paid occupations - (annual change over latest 2 years ending 09/30/2012) U.S. Department of Labor	1.9%
(2) % of Total Acquisition and General Expenses used for Salaries and Employee Relations & Welfare - USAA Group Insurance Expense Exhibit, 2011	57.3%
(3) Consumer Price Index, All Items - (annual change over latest 2 year ending 09/30/2012)	2.9%
(4) Annual Expense Trend - { (1) * (2) } + { (3) * [1 - (2)] }	2.3%
<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 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 (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 2013 and 2014 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	8.1%
2.	Selected Target Rate of Return	9.0%
B.	Target Underwriting Rate of Return (% of GAAP Surplus)	
1.	Investment Rate of Return After Tax	2.2%
2.	Target Underwriting Return After Tax (A2) - (B1)	6.8%
3.	Target Underwriting Return Before Tax (B2) / (1.00 - 0.35)	10.5%
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)	16.9%
3.	Selected Underwriting Profit Provision	15.0%

USAA Group
Arkansas
Owners Coverage B Factors

Factor	Theft				Liability				Fire Following Earthquake				Earthquake		
	Exposures	Current	Indicated	Selected	Exposures	Current	Indicated	Selected	Exposures	Current	Indicated	Selected	Exposures	Indicated	Selected
10%	35.5%	0.9735	0.7139	0.9735	35.5%	0.9735	1.0000	1.0000	35.5%	0.9735	0.9412	0.9735	38.94%	0.9160	0.9160
15%	1.1%	0.9835	0.7744	0.9835	1.1%	0.9835	1.0000	1.0000	1.1%	0.9835	0.9412	0.9835	1.10%	0.9160	0.9580
25%	62.7%	1.0000	1.0000	1.0000	62.7%	1.0000	1.0000	1.0000	62.7%	1.0000	1.0000	1.0000	59.15%	1.0000	1.0000
50%	0.6%	1.0313	1.0276	1.0313	0.6%	1.0313	1.0000	1.0000	0.6%	1.0313	1.0000	1.0313	0.66%	1.1460	1.1460
75%	0.1%	1.0560	<i>Not included in the model</i>	1.0560	0.1%	1.0560	<i>Not included in the model</i>	1.0000	0.1%	1.0560	<i>Not included in the model</i>	1.0560	0.09%	<i>Not included in the model</i>	1.2507
100%	0.1%	1.0774	<i>Not included in the model</i>	1.0774	0.1%	1.0774	<i>Not included in the model</i>	1.0000	0.1%	1.0774	<i>Not included in the model</i>	1.0774	0.07%	<i>Not included in the model</i>	1.3554

USAA Group
 Arkansas
 Owners Policy Form Factors

Factor	Theft				Liability				Fire Following Earthquake				Earthquake		
	Exposures	Current	Indicated	Selected	Exposures	Current	Indicated	Selected	Exposures	Current	Indicated	Selected	Exposures	Indicated	Selected
HO-3	6.7%	1.0000	1.0000	1.0000	6.7%	1.0000	1.0000	1.0000	6.7%	1.0000	1.0000	1.0000	4.5%	1.0000	1.0000
HO-9	93.3%	1.0434	1.0317	1.0317	93.3%	1.0434	1.0091	1.0000	93.3%	1.0199	1.0000	1.0000	95.5%	1.0000	1.0199

USAA Group
 Arkansas
 Owners Coverage C Factors

Factor	Theft				Liability				Fire Following Earthquake				Earthquake		
	Exposures	Current	Indicated	Selected	Exposures	Current	Indicated	Selected	Exposures	Current	Indicated	Selected	Exposures	Indicated	Selected
50%	15.1%	1.0000	1.0000	1.0000	15.1%	1.0000	1.0000	1.0000	15.1%	1.0000	1.0000	1.0000	13.3%	1.0000	1.0000
75%	84.9%	1.0460	1.0107	1.0460	84.9%	1.0460	1.0227	1.0000	84.9%	1.0460	1.1109	1.0100	86.8%	1.0725	1.0725

USAA Group
Arkansas
Owners Home Protector Factors

Factor	Theft				Liability				Fire Following Earthquake				Earthquake		
	Exposures	Current	Indicated	Selected	Exposures	Current	Indicated	Selected	Exposures	Current	Indicated	Selected	Exposures	Indicated	Selected
125%	31.7%	1.0382	1.0391	1.0148	31.7%	1.0382	1.0000	1.0000	31.7%	1.0148	1.0361	1.0000	37.5%	1.0597	1.0597
None	68.3%	1.0000	1.0000	1.0000	68.3%	1.0000	1.0000	1.0000	68.3%	1.0000	1.0000	1.0000	62.5%	1.0000	1.0000

USAA Group
Arkansas
Owners Construction by Protection Class Factors

Frame															
Factor	Theft				Liability				Fire Following Earthquake				Earthquake		
	Exposures	Current	Indicated	Selected	Exposures	Current	Indicated	Selected	Exposures	Current	Indicated	Selected	Exposures	Indicated	Selected
1	0.3%	1.0241	1.0000	1.0000	0.3%	1.0241	1.0000	1.0000	0.3%	0.7683	1.0000	1.0000	0.4%	1.0000	1.0000
2	21.2%	1.0241	1.0000	1.0000	21.2%	1.0241	1.0000	1.0000	21.2%	1.0000	1.0000	1.0000	20.2%	1.0000	1.0000
3	14.6%	1.0000	1.0000	1.0000	14.6%	1.0000	1.0000	1.0000	14.6%	1.0000	1.0000	1.0000	14.7%	1.0000	1.0000
4	8.5%	0.9809	1.0000	1.0000	8.5%	0.9809	1.0834	1.0834	8.5%	1.0000	1.0000	1.0000	8.3%	1.0000	1.0000
5	14.2%	0.9809	1.0000	1.0000	14.2%	0.9809	1.1366	1.1366	14.2%	1.1493	1.0000	1.0000	13.9%	1.0000	1.0000
6	15.1%	0.9809	1.0000	1.0000	15.1%	0.9809	1.4597	1.4597	15.1%	1.3378	1.0000	1.0000	15.3%	1.0000	1.0000
7	3.9%	0.9809	1.0311	1.0311	3.9%	0.9809	1.4761	1.4761	3.9%	1.3378	1.0000	1.0000	3.8%	1.0000	1.0000
8	0.8%	0.9566	1.2257	1.2257	0.8%	0.9566	1.7003	1.4963	0.8%	1.3378	1.0000	1.0000	1.0%	1.0000	1.0000
8B	0.0%	0.9566	1.2577	1.2577	0.0%	0.9566	1.7250	1.5180	0.0%	1.3378	1.0000	1.0000	0.0%	1.0000	1.0000
9	5.8%	0.9566	1.2577	1.2577	5.8%	0.9566	1.7250	1.5180	5.8%	1.8283	1.0000	1.0000	6.0%	1.0000	1.0000
10	15.7%	0.9566	1.2772	1.2772	15.7%	0.9566	1.7250	1.5180	15.7%	1.8283	1.0000	1.0000	16.5%	1.0000	1.0000

Masonry															
Factor	Theft				Liability				Fire Following Earthquake				Earthquake		
	Exposures	Current	Indicated	Selected	Exposures	Current	Indicated	Selected	Exposures	Current	Indicated	Selected	Exposures	Indicated	Selected
1	0.9%	1.0209	1.0000	1.0000	0.9%	1.0209	0.9889	0.9889	0.9%	0.5570	0.8983	0.8983	0.8%	1.1076	1.1076
2	37.1%	1.0209	1.0000	1.0000	37.1%	1.0209	0.9889	0.9889	37.1%	0.7249	0.8983	0.8983	35.0%	1.1076	1.1076
3	23.6%	0.9968	1.0000	1.0000	23.6%	0.9968	0.9889	0.9889	23.6%	0.7249	0.8983	0.8983	24.8%	1.1076	1.1076
4	9.2%	0.9777	1.0000	1.0000	9.2%	0.9777	1.0714	1.0714	9.2%	0.7249	0.8983	0.8983	9.0%	1.1076	1.1076
5	7.5%	0.9777	1.0000	1.0000	7.5%	0.9777	1.1241	1.1241	7.5%	0.8331	0.8983	0.8983	7.5%	1.1076	1.1076
6	8.6%	0.9777	1.0000	1.0000	8.6%	0.9777	1.4435	1.4435	8.6%	0.9698	0.8983	0.8983	9.3%	1.1076	1.1076
7	2.3%	0.9777	1.0311	1.0311	2.3%	0.9777	1.4598	1.4598	2.3%	0.9698	0.8983	0.8983	2.4%	1.1076	1.1076
8	0.6%	0.9535	1.2257	1.2257	0.6%	0.9535	1.6815	1.4797	0.6%	0.9698	0.8983	0.8983	0.7%	1.1076	1.1076
8B	0.0%	0.9535	1.2577	1.2577	0.0%	0.9535	1.7059	1.5012	0.0%	0.9698	0.8983	0.8983	0.0%	1.1076	1.1076
9	2.4%	0.9535	1.2577	1.2577	2.4%	0.9535	1.7059	1.5012	2.4%	1.3254	0.8983	0.8983	2.5%	1.1076	1.1076
10	7.7%	0.9535	1.2772	1.2772	7.7%	0.9535	1.7059	1.5012	7.7%	1.3254	0.8983	0.8983	8.0%	1.1076	1.1076

USAA Group
Arkansas
Owners Roof Factors

Factor	Theft				Liability				Fire Following Earthquake				Earthquake		
	Exposures	Current	Indicated	Selected	Exposures	Current	Indicated	Selected	Exposures	Current	Indicated	Selected	Exposures	Indicated	Selected
AL	0.1%	0.9908	1.0000	1.0000	0.1%	0.9908	1.0000	1.0000	0.1%	1.0000	0.9224	0.9224	0.2%	1.0000	1.0000
AS	0.0%	1.0983	1.0000	1.0000	0.0%	1.0983	1.0000	1.0000	0.0%	1.0000	1.0000	1.0000	0.0%	1.0000	1.0000
CL	0.0%	1.0744	1.0000	1.0000	0.0%	1.0744	1.0000	1.0000	0.0%	1.0000	1.0000	1.0000	0.0%	1.0000	1.0000
CN	0.1%	0.8606	1.0000	1.0000	0.1%	0.8606	1.0000	1.0000	0.1%	0.8456	0.9033	0.9033	0.1%	1.0000	1.0000
CS	15.2%	1.0000	1.0000	1.0000	15.2%	1.0000	1.0000	1.0000	15.2%	1.0000	1.0000	1.0000	13.0%	1.0000	1.0000
CT	0.1%	0.9078	1.0000	1.0000	0.1%	0.9078	1.0000	1.0000	0.1%	1.0000	0.9033	0.9033	0.1%	1.0000	1.0000
CW	0.0%	1.0579	1.0000	1.0000	0.0%	1.0579	1.0000	1.0000	0.0%	1.4699	1.0000	1.0000	0.0%	1.0000	1.0000
FB	78.5%	1.0000	1.0000	1.0000	78.5%	1.0000	1.0000	1.0000	78.5%	1.0000	1.0000	1.0000	80.5%	1.0000	1.0000
FC	0.0%	0.9767	1.0000	1.0000	0.0%	0.9767	1.0000	1.0000	0.0%	0.8456	1.0000	1.0000	0.0%	1.0000	1.0000
FE	0.0%	0.9728	1.0000	1.0000	0.0%	0.9728	1.0000	1.0000	0.0%	0.8456	1.0000	1.0000	0.0%	1.0000	1.0000
FM	0.0%	1.0698	1.0000	1.0000	0.0%	1.0698	1.0000	1.0000	0.0%	1.0000	1.0000	1.0000	0.0%	1.0000	1.0000
MT	5.0%	0.9727	1.0000	1.0000	5.0%	0.9727	1.0000	1.0000	5.0%	1.0000	0.9224	0.9224	5.3%	1.0000	1.0000
NA	0.0%	1.1618	1.0000	1.0000	0.0%	1.1618	1.0000	1.0000	0.0%	1.4699	1.0000	1.0281	0.0%	1.0000	1.0000
OT	0.0%	1.1618	1.0000	1.0000	0.0%	1.1618	1.0000	1.0000	0.0%	1.0000	1.0000	1.0000	0.0%	1.0000	1.0000
PL	0.0%	1.0713	1.0000	1.0000	0.0%	1.0713	1.0000	1.0000	0.0%	1.0000	1.0000	1.0000	0.0%	1.0000	1.0000
RP	0.0%	1.0750	1.0000	1.0000	0.0%	1.0750	1.0000	1.0000	0.0%	1.0000	1.0000	1.0000	0.0%	1.0000	1.0000
SL	0.1%	1.0827	1.0000	1.0000	0.1%	1.0827	1.0000	1.0000	0.1%	0.8456	0.9797	0.9797	0.1%	1.0000	1.0000
TR	0.2%	0.9360	1.0000	1.0000	0.2%	0.9360	1.0000	1.0000	0.2%	1.0000	1.0281	1.0281	0.1%	1.0000	1.0000
Unknown (UN)	0.0%	1.1618	1.0000	1.0000	0.0%	1.1618	1.0000	1.0000	0.0%	1.4699	1.0000	1.0281	0.0%	1.0000	1.0000
WS	0.4%	1.1234	1.0000	1.0000	0.4%	1.1234	1.0000	1.0000	0.4%	1.4699	1.0144	1.0144	0.3%	1.0000	1.0000
No Data (X)	0.0%	1.1618	1.0000	1.0000	0.0%	1.1618	1.0000	1.0000	0.0%	1.4699	1.0000	1.0281	0.0%	1.0000	1.0000

USAA Group
Arkansas
Owners Home Age Factors

Factor	Theft				Liability				Fire Following Earthquake				Earthquake			
	Exposures	Current	Indicated	Selected	Exposures	Current	Indicated	Selected	Exposures	Current	Indicated	Selected	Exposures	Indicated	Selected	
0	1.7%	0.3704	0.6024	0.6670	1.7%	0.3704	0.6540	0.6540	1.7%	0.3421	0.7765	0.7765	2.2%	0.6584	0.6584	
1	2.0%	0.4049	0.6337	0.6670	2.0%	0.4049	0.6769	0.6769	2.0%	0.3609	0.7765	0.7765	2.6%	0.6642	0.6642	
2	2.2%	0.4439	0.6335	0.6670	2.2%	0.4439	0.6980	0.6980	2.2%	0.3802	0.7765	0.7765	2.7%	0.6701	0.6700	
3	2.1%	0.4867	0.6336	0.6670	2.1%	0.4867	0.7175	0.7175	2.1%	0.3998	0.7835	0.7835	2.5%	0.6758	0.6758	
4	2.8%	0.5337	0.6339	0.6673	2.8%	0.5337	0.7353	0.7353	2.8%	0.4197	0.7900	0.7900	3.1%	0.6816	0.6816	
5	3.9%	0.5852	0.6345	0.6679	3.9%	0.5852	0.7515	0.7515	3.9%	0.4401	0.7959	0.7959	4.4%	0.6874	0.6874	
6	4.8%	0.6352	0.6353	0.6688	4.8%	0.6352	0.7660	0.7660	4.8%	0.4606	0.8014	0.8014	5.2%	0.6932	0.6931	
7	4.8%	0.6866	0.6363	0.6699	4.8%	0.6866	0.7790	0.7790	4.8%	0.4814	0.8065	0.8065	5.2%	0.6989	0.6988	
8	4.0%	0.7371	0.6376	0.6712	4.0%	0.7371	0.7906	0.7906	4.0%	0.5024	0.8111	0.8111	4.4%	0.7046	0.7046	
9	3.2%	0.7890	0.6391	0.6728	3.2%	0.7890	0.8008	0.8008	3.2%	0.5236	0.8154	0.8154	3.3%	0.7103	0.7103	
10	2.6%	0.8378	0.6408	0.6746	2.6%	0.8378	0.8097	0.8097	2.6%	0.5448	0.8192	0.8192	2.6%	0.7160	0.7159	
11	2.2%	0.8805	0.6427	0.6766	2.2%	0.8805	0.8174	0.8174	2.2%	0.5660	0.8227	0.8227	2.3%	0.7216	0.7216	
12	2.6%	0.9169	0.6448	0.6788	2.6%	0.9169	0.8241	0.8241	2.6%	0.5873	0.8259	0.8259	2.6%	0.7273	0.7272	
13	2.3%	0.9461	0.6471	0.6812	2.3%	0.9461	0.8297	0.8297	2.3%	0.6085	0.8288	0.8288	2.3%	0.7329	0.7328	
14	2.1%	0.9688	0.6496	0.6838	2.1%	0.9688	0.8344	0.8344	2.1%	0.6297	0.8315	0.8315	2.0%	0.7385	0.7384	
15	1.8%	0.9827	0.6522	0.6866	1.8%	0.9827	0.8383	0.8383	1.8%	0.6507	0.8338	0.8338	1.8%	0.7440	0.7440	
16	2.2%	0.9886	0.6551	0.6896	2.2%	0.9886	0.8416	0.8416	2.2%	0.6715	0.8360	0.8360	2.2%	0.7495	0.7495	
17	2.2%	0.9858	0.6580	0.6928	2.2%	0.9858	0.8442	0.8442	2.2%	0.6921	0.8380	0.8380	2.1%	0.7550	0.7550	
18	2.0%	0.9753	0.6612	0.6961	2.0%	0.9753	0.8462	0.8462	2.0%	0.7123	0.8398	0.8398	1.9%	0.7605	0.7605	
19	1.7%	0.9604	0.6646	0.6996	1.7%	0.9604	0.8478	0.8478	1.7%	0.7323	0.8415	0.8415	1.5%	0.7659	0.7659	
20	1.5%	0.9382	0.6681	0.7033	1.5%	0.9382	0.8491	0.8491	1.5%	0.7519	0.8430	0.8430	1.3%	0.7713	0.7713	
21	1.2%	0.9362	0.6717	0.7071	1.2%	0.9362	0.8500	0.8500	1.2%	0.7710	0.8445	0.8445	1.1%	0.7767	0.7767	
22	1.3%	0.9341	0.6755	0.7111	1.3%	0.9341	0.8507	0.8507	1.3%	0.7897	0.8458	0.8458	1.2%	0.7820	0.7820	
23	1.5%	0.9311	0.6794	0.7152	1.5%	0.9311	0.8512	0.8512	1.5%	0.8078	0.8472	0.8472	1.4%	0.7873	0.7873	
24	1.3%	0.9269	0.6835	0.7195	1.3%	0.9269	0.8515	0.8515	1.3%	0.8255	0.8484	0.8484	1.2%	0.7926	0.7925	
25	1.3%	0.9251	0.6877	0.7239	1.3%	0.9251	0.8518	0.8518	1.3%	0.8426	0.8497	0.8497	1.3%	0.7978	0.7977	
26	1.5%	0.9216	0.6920	0.7285	1.5%	0.9216	0.8521	0.8521	1.5%	0.8590	0.8510	0.8510	1.4%	0.8030	0.8029	
27	1.5%	0.9189	0.6964	0.7332	1.5%	0.9189	0.8523	0.8523	1.5%	0.8748	0.8523	0.8523	1.4%	0.8081	0.8080	
28	1.2%	0.9139	0.7010	0.7380	1.2%	0.9139	0.8526	0.8526	1.2%	0.8899	0.8536	0.8536	1.1%	0.8132	0.8131	
29	0.8%	0.9098	0.7057	0.7429	0.8%	0.9098	0.8530	0.8530	0.8%	0.9044	0.8551	0.8551	0.8%	0.8182	0.8182	
30	0.9%	0.9065	0.7104	0.7479	0.9%	0.9065	0.8535	0.8535	0.9%	0.9181	0.8565	0.8565	0.8%	0.8232	0.8232	
31	0.9%	0.9032	0.7153	0.7530	0.9%	0.9032	0.8541	0.8541	0.9%	0.9311	0.8581	0.8581	0.8%	0.8282	0.8281	
32	1.8%	0.8998	0.7203	0.7583	1.8%	0.8998	0.8548	0.8548	1.8%	0.9433	0.8598	0.8598	1.6%	0.8331	0.8330	
33	1.6%	0.8957	0.7254	0.7636	1.6%	0.8957	0.8557	0.8557	1.6%	0.9547	0.8616	0.8616	1.5%	0.8379	0.8379	
34	2.1%	0.8929	0.7305	0.7690	2.1%	0.8929	0.8568	0.8568	2.1%	0.9654	0.8635	0.8635	1.9%	0.8427	0.8427	
35	1.4%	0.8903	0.7358	0.7746	1.4%	0.8903	0.8580	0.8580	1.4%	0.9752	0.8656	0.8656	1.2%	0.8475	0.8474	
36	1.6%	0.8868	0.7411	0.7801	1.6%	0.8868	0.8595	0.8595	1.6%	0.9843	0.8678	0.8678	1.4%	0.8521	0.8521	
37	1.8%	0.8831	0.7464	0.7858	1.8%	0.8831	0.8611	0.8611	1.8%	0.9925	0.8702	0.8702	1.6%	0.8568	0.8567	
38	1.1%	0.8806	0.7519	0.7915	1.1%	0.8806	0.8630	0.8630	1.1%	1.0000	0.8727	0.8727	0.9%	0.8614	0.8613	
39	1.1%	0.8776	0.7574	0.7974	1.1%	0.8776	0.8651	0.8651	1.1%	0.9916	0.8755	0.8755	1.0%	0.8659	0.8658	
40	1.5%	0.8758	0.7630	0.8032	1.5%	0.8758	0.8673	0.8673	1.5%	0.9916	0.8784	0.8784	1.4%	0.8704	0.8703	
41	0.8%	0.8737	0.7686	0.8091	0.8%	0.8737	0.8698	0.8698	0.8%	0.9916	0.8816	0.8816	0.7%	0.8748	0.8747	
42	1.4%	0.8697	0.7743	0.8151	1.4%	0.8697	0.8725	0.8725	1.4%	0.9916	0.8849	0.8849	1.3%	0.8791	0.8791	
43	0.8%	0.8679	0.7800	0.8211	0.8%	0.8679	0.8754	0.8754	0.8%	0.9916	0.8885	0.8885	0.7%	0.8834	0.8834	
44	0.9%	0.8648	0.7857	0.8271	0.9%	0.8648	0.8784	0.8784	0.9%	0.9916	0.8923	0.8923	0.7%	0.8876	0.8876	
45	0.6%	0.8634	0.7915	0.8332	0.6%	0.8634	0.8817	0.8817	0.6%	0.9916	0.8963	0.8963	0.5%	0.8918	0.8918	
46	0.5%	0.8613	0.7973	0.8393	0.5%	0.8613	0.8851	0.8851	0.5%	0.9916	0.9005	0.9005	0.4%	0.8959	0.8959	
47	1.1%	0.8572	0.8031	0.8454	1.1%	0.8572	0.8886	0.8886	1.1%	0.9916	0.9050	0.9050	0.9%	0.8999	0.8999	
48	0.7%	0.8554	0.8089	0.8515	0.7%	0.8554	0.8923	0.8923	0.7%	0.9916	0.9097	0.9097	0.5%	0.9039	0.9039	
49	0.6%	0.8529	0.8147	0.8577	0.6%	0.8529	0.8962	0.8962	0.6%	0.9916	0.9147	0.9147	0.6%	0.9078	0.9078	
50	0.5%	0.8280	0.8206	0.8638	0.5%	0.8280	0.9002	0.9002	0.5%	0.9916	0.9199	0.9199	0.4%	0.9116	0.9116	
51	0.4%	0.8280	0.8263	0.8699	0.4%	0.8280	0.9043	0.9043	0.4%	0.9916	0.9253	0.9253	0.4%	0.9154	0.9154	
52	1.0%	0.8280	0.8322	0.8760	1.0%	0.8280	0.9085	0.9085	1.0%	0.9916	0.9310	0.9310	1.0%	0.9191	0.9190	
53	0.3%	0.8280	0.8380	0.8821	0.3%	0.8280	0.9127	0.9127	0.3%	0.9916	0.9369	0.9369	0.3%	0.9227	0.9227	
54	0.4%	0.8280	0.8438	0.8882	0.4%	0.8280	0.9171	0.9171	0.4%	0.9916	0.9430	0.9430	0.4%	0.9263	0.9262	
55	0.4%	0.8259	0.8495	0.8943	0.4%	0.8259	0.9214	0.9214	0.4%	0.9916	0.9494	0.9494	0.4%	0.9297	0.9297	
56	0.4%	0.8259	0.8552	0.9003	0.4%	0.8259	0.9259	0.9259	0.4%	0.9916	0.9560	0.9560	0.3%	0.9331	0.9331	
57	0.6%	0.8259	0.8609	0.9063	0.6%	0.8259	0.9303	0.9303	0.6%	0.9916	0.9628	0.9628	0.6%	0.9365	0.9364	
58	0.3%	0.8259	0.8665	0.9122	0.3%	0.8259	0.9348	0.9348	0.3%	0.9916	0.9698	0.9698	0.3%	0.9397	0.9397	
59	0.2%	0.8259	0.8721	0.9181	0.2%	0.8259	0.9392	0.9392	0.2%	0.9916	0.9771	0.9771	0.2%	0.9429	0.9428	
60	0.3%	0.8230	0.8776	0.9239	0.3%	0.8230	0.9437	0.9437	0.3%	0.9916	0.9845	0.9845	0.3%	0.9460	0.9459	
61	0.2%	0.8230	0.8830	0.9296	0.2%	0.8230	0.9481	0.9481	0.2%	0.9916	0.9921	0.9921	0.2%	0.9490	0.9489	
62	0.9%	0.8230	0.8884	0.9353	0.9%	0.8230	0.9524	0.9524	0.9%	0.9916	1.0000	1.0000	0.9%	0.9519	0.9519	
63	0.2%	0.8230	0.8937	0.9409	0.2%	0.8230	0.9567	0.9567	0.2%	0.9916	1.0000	1.0000	0.1%	0.9548	0.9547	
64	0.2%	0.8230	0.8989	0.9463	0.2%	0.8230	0.9608	0.9608	0.2%	0.9916	1.0000	1.0000	0.3%	0.9575	0.9575	
65	0.1%	0.8127	0.9041	0.9517	0.1%	0.8127	0.9650	0.9650	0.1%	0.9916	1.0000	1.0000	0.1%	0.9602	0.9602	
66	0.2%	0.8127	0.9092	0.9572	0.2%	0.8127	0.9691	0.9691	0.2%	0.9916	1.0000	1.0000	0.2%	0.9628	0.9628	
67	0.3%	0.8127	0.9142	0.9624	0.3%	0.8127	0.9730	0.9730	0.3%	0.9916	1.0000	1.0000	0.3%	0.9654	0.9653	
68	0.0%	0.8127	0.9191	0.9675	0.0%	0.8127	0.9768	0.9768	0.0%	0.9916	1.0000	1.0000	0.0%	0.9678	0.9678	
69	0.1%	0.8127	0.9238	0.9725	0.1%	0.8127	0.9805	0.9805	0.1%	0.9916	1.0000	1.0000	0.1%	0.9702	0.9701	
70	0.1%	0.7999	0.9285	0.9775	0.1%	0.7999	0.9841	0.9841	0.1%	0.9916	1.0000	1.0000	0.1%	0.9724	0.9724	
71	0.4%	0.7999	0.9330	0.9822	0.4%	0.7999	0.9876	0.9876	0.4%	0.9916	1.0000	1.0000	0.4%	0.9746	0.9746	
72	0.5%	0.7999	0.9373	0.9868	0.5%	0.7999	0.9908	0.9908	0.5%	0.9916	1.0000	1.0000	0.5%	0.9767	0.9767	
73	0.1%	0.7999</														

USAA Group
Arkansas
Owners Square Footage Factors

Factor	Theft				Liability				Fire Following Earthquake				Earthquake		
	Exposures	Current	Indicated	Selected	Exposures	Current	Indicated	Selected	Exposures	Current	Indicated	Selected	Exposures	Indicated	Selected
< 500	0.1%	0.7890	1.0000	1.0000	0.1%	0.7890	1.0000	1.0000	0.1%	0.9149	1.0000	1.0000	0.1%	1.0000	1.0000
500-599	0.1%	0.7928	1.0000	1.0000	0.1%	0.7928	1.0000	1.0000	0.1%	0.9149	1.0000	1.0000	0.1%	1.0000	1.0000
600-699	0.2%	0.8163	1.0000	1.0000	0.2%	0.8163	1.0000	1.0000	0.2%	0.9149	1.0000	1.0000	0.2%	1.0000	1.0000
700-799	0.2%	0.8393	1.0000	1.0000	0.2%	0.8393	1.0000	1.0000	0.2%	0.9149	1.0000	1.0000	0.2%	1.0000	1.0000
800-899	0.5%	0.8431	1.0000	1.0000	0.5%	0.8431	1.0000	1.0000	0.5%	0.9149	1.0000	1.0000	0.5%	1.0000	1.0000
900-999	1.0%	0.8624	1.0000	1.0000	1.0%	0.8624	1.0000	1.0000	1.0%	0.9149	1.0000	1.0000	1.1%	1.0000	1.0000
1000-1099	1.8%	0.8813	1.0000	1.0000	1.8%	0.8813	1.0000	1.0000	1.8%	0.9149	1.0000	1.0000	1.9%	1.0000	1.0000
1100-1199	2.5%	0.8968	1.0000	1.0000	2.5%	0.8968	1.0000	1.0000	2.5%	0.9149	1.0000	1.0000	2.8%	1.0000	1.0000
1200-1299	4.1%	0.9073	1.0000	1.0000	4.1%	0.9073	1.0000	1.0000	4.1%	0.9149	1.0000	1.0000	4.6%	1.0000	1.0000
1300-1399	5.0%	0.9239	1.0000	1.0000	5.0%	0.9239	1.0000	1.0000	5.0%	0.9818	1.0000	1.0000	5.4%	1.0000	1.0000
1400-1499	5.5%	0.9374	1.0000	1.0000	5.5%	0.9374	1.0000	1.0000	5.5%	0.9818	1.0000	1.0000	5.7%	1.0000	1.0000
1500-1599	6.2%	0.9520	1.0000	1.0000	6.2%	0.9520	1.0000	1.0000	6.2%	0.9818	1.0000	1.0000	6.5%	1.0000	1.0000
1600-1699	6.2%	0.9680	1.0000	1.0000	6.2%	0.9680	1.0000	1.0000	6.2%	1.0000	1.0000	1.0000	6.3%	1.0000	1.0000
1700-1799	5.9%	0.9848	1.0000	1.0000	5.9%	0.9848	1.0000	1.0000	5.9%	1.0000	1.0000	1.0000	6.1%	1.0000	1.0000
1800-1899	6.7%	1.0000	1.0000	1.0000	6.7%	1.0000	1.0000	1.0000	6.7%	1.0000	1.0000	1.0000	6.7%	1.0000	1.0000
1900-1999	5.1%	1.0198	1.0000	1.0000	5.1%	1.0198	1.0055	1.0055	5.1%	1.0000	1.0000	1.0000	5.0%	1.0000	1.0000
2000-2099	5.5%	1.0344	1.0000	1.0000	5.5%	1.0344	1.0110	1.0110	5.5%	1.0000	1.0000	1.0000	5.4%	1.0000	1.0000
2100-2199	4.2%	1.0540	1.0000	1.0000	4.2%	1.0540	1.0164	1.0164	4.2%	1.1076	1.0000	1.0000	4.2%	1.0000	1.0000
2200-2299	4.7%	1.0706	1.0000	1.0000	4.7%	1.0706	1.0217	1.0217	4.7%	1.1076	1.0000	1.0000	4.4%	1.0000	1.0000
2300-2399	3.9%	1.0874	1.0040	1.0040	3.9%	1.0874	1.0270	1.0270	3.9%	1.1076	1.0000	1.0000	3.8%	1.0000	1.0000
2400-2499	3.8%	1.1028	1.0118	1.0118	3.8%	1.1028	1.0321	1.0321	3.8%	1.1076	1.0000	1.0000	3.7%	1.0000	1.0000
2500-2599	3.0%	1.1202	1.0196	1.0196	3.0%	1.1202	1.0372	1.0372	3.0%	1.1724	1.0000	1.0000	2.9%	1.0000	1.0000
2600-2699	2.8%	1.1357	1.0272	1.0272	2.8%	1.1357	1.0421	1.0421	2.8%	1.1724	1.0000	1.0000	2.7%	1.0000	1.0000
2700-2799	2.4%	1.1506	1.0349	1.0349	2.4%	1.1506	1.0470	1.0470	2.4%	1.1724	1.0000	1.0000	2.3%	1.0000	1.0000
2800-2899	2.3%	1.1648	1.0424	1.0424	2.3%	1.1648	1.0518	1.0518	2.3%	1.2455	1.0000	1.0000	2.2%	1.0000	1.0000
2900-2999	1.7%	1.1800	1.0499	1.0499	1.7%	1.1800	1.0565	1.0565	1.7%	1.2455	1.0000	1.0000	1.7%	1.0000	1.0000
3000-3099	2.1%	1.1903	1.0573	1.0573	2.1%	1.1903	1.0611	1.0611	2.1%	1.2455	1.0000	1.0000	2.0%	1.0000	1.0000
3100-3199	1.3%	1.2003	1.0646	1.0646	1.3%	1.2003	1.0656	1.0656	1.3%	1.2455	1.0000	1.0000	1.3%	1.0000	1.0000
3200-3299	1.6%	1.2075	1.0719	1.0719	1.6%	1.2075	1.0700	1.0700	1.6%	1.2455	1.0000	1.0000	1.6%	1.0000	1.0000
3300-3399	1.1%	1.2174	1.0790	1.0790	1.1%	1.2174	1.0743	1.0743	1.1%	1.2455	1.0000	1.0000	1.0%	1.0000	1.0000
3400-3499	1.0%	1.2260	1.0861	1.0861	1.0%	1.2260	1.0785	1.0785	1.0%	1.2946	1.0000	1.0000	0.9%	1.0000	1.0000
3500-3599	0.8%	1.2333	1.0931	1.0931	0.8%	1.2333	1.0826	1.0826	0.8%	1.2946	1.0000	1.0000	0.8%	1.0000	1.0000
3600-3699	0.8%	1.2414	1.1000	1.1000	0.8%	1.2414	1.0866	1.0866	0.8%	1.2946	1.0000	1.0000	0.6%	1.0000	1.0000
3700-3799	0.6%	1.2455	1.1068	1.1068	0.6%	1.2455	1.0904	1.0904	0.6%	1.2946	1.0000	1.0000	0.6%	1.0000	1.0000
3800-3899	0.7%	1.2514	1.1136	1.1136	0.7%	1.2514	1.0942	1.0942	0.7%	1.2946	1.0000	1.0000	0.6%	1.0000	1.0000
3900-3999	0.5%	1.2589	1.1202	1.1202	0.5%	1.2589	1.0979	1.0979	0.5%	1.2946	1.0000	1.0000	0.5%	1.0000	1.0000
4000-4099	0.7%	1.2645	1.1267	1.1267	0.7%	1.2645	1.1014	1.1014	0.7%	1.2946	1.0000	1.0000	0.6%	1.0000	1.0000
4100-4199	0.5%	1.2697	1.1332	1.1332	0.5%	1.2697	1.1049	1.1049	0.5%	1.2946	1.0000	1.0000	0.4%	1.0000	1.0000
4200-4299	0.3%	1.2758	1.1395	1.1395	0.3%	1.2758	1.1082	1.1082	0.3%	1.2946	1.0000	1.0000	0.3%	1.0000	1.0000
4300-4399	0.3%	1.2846	1.1457	1.1457	0.3%	1.2846	1.1114	1.1114	0.3%	1.2946	1.0000	1.0000	0.3%	1.0000	1.0000
4400-4499	0.3%	1.2899	1.1519	1.1519	0.3%	1.2899	1.1146	1.1146	0.3%	1.2946	1.0000	1.0000	0.2%	1.0000	1.0000
4500-4599	0.3%	1.2996	1.1579	1.1579	0.3%	1.2996	1.1176	1.1176	0.3%	1.2946	1.0000	1.0000	0.3%	1.0000	1.0000
4600-4699	0.2%	1.3062	1.1638	1.1638	0.2%	1.3062	1.1204	1.1204	0.2%	1.2946	1.0000	1.0000	0.2%	1.0000	1.0000
4700-4799	0.1%	1.3142	1.1695	1.1695	0.1%	1.3142	1.1232	1.1232	0.1%	1.2946	1.0000	1.0000	0.1%	1.0000	1.0000
4800-4899	0.2%	1.3272	1.1753	1.1753	0.2%	1.3272	1.1258	1.1258	0.2%	1.2946	1.0000	1.0000	0.1%	1.0000	1.0000
4900-4999	0.1%	1.3372	1.1808	1.1808	0.1%	1.3372	1.1284	1.1284	0.1%	1.5784	1.0000	1.0000	0.1%	1.0000	1.0000
5000-5499	0.6%	1.3462	1.1967	1.1967	0.6%	1.3462	1.1307	1.1307	0.6%	1.5784	1.0000	1.0000	0.5%	1.0000	1.0000
5500-5999	0.2%	1.3618	1.2190	1.2190	0.2%	1.3618	1.1408	1.1408	0.2%	1.5784	1.0000	1.0000	0.2%	1.0000	1.0000
6000-6499	0.1%	1.3872	1.2317	1.2317	0.1%	1.3872	1.1548	1.1548	0.1%	1.5784	1.0000	1.0000	0.1%	1.0000	1.0000
6500-6599	0.0%	1.4548	1.2444	1.2444	0.0%	1.4548	1.1641	1.1638	0.0%	1.5784	1.0000	1.0000	0.0%	1.0000	1.0000
7000-7499	0.0%	1.4551	1.2571	1.2571	0.0%	1.4551	1.1735	1.1640	0.0%	1.5784	1.0000	1.0000	0.0%	1.0000	1.0000
7500-9999	0.0%	1.4626	1.2952	1.2952	0.0%	1.4626	1.2014	1.2014	0.0%	1.5784	1.0000	1.0000	0.0%	1.0000	1.0000
10000+	0.0%	1.4772	1.3269	1.3269	0.0%	1.4772	1.2340	1.2340	0.0%	1.5784	1.0000	1.0000	0.0%	1.0000	1.0000

USAA Group
Arkansas
Owners Claims Activity Surcharge Factors

Factor	Theft				Liability				Fire Following Earthquake				Earthquake		
	Exposures	Current	Indicated	Selected	Exposures	Current	Indicated	Selected	Exposures	Current	Indicated	Selected	Exposures	Indicated	Selected
0	97.0%	1.0000	1.0000	1.0000	97.0%	1.0000	1.0000	1.0000	97.0%	1.0000	1.0000	1.0000	97.0%	1.0000	1.0000
1	2.7%	1.1300	1.2480	1.2400	2.7%	1.1300	1.1822	1.1800	2.7%	1.1700	1.0000	1.0000	2.7%	1.0000	1.0000
2	0.3%	1.4200	1.6259	1.6200	0.3%	1.4200	1.5643	1.4900	0.3%	1.3300	1.0000	1.0000	0.3%	1.0000	1.0000
3	0.0%	1.6400	1.9802	1.9800	0.0%	1.6400	2.0502	2.0500	0.0%	1.5900	1.0000	1.0000	0.0%	1.0000	1.0000
4+	0.0%	2.0500	2.2919	2.2900	0.0%	2.0500	2.7560	2.7500	0.0%	1.8500	1.0000	1.0000	0.0%	1.0000	1.0000

USAA Group
Arkansas
Owners Tier Factors

Factor	Theft				Liability				Fire Following Earthquake				Earthquake		
	Exposures	Current	Indicated	Selected	Exposures	Current	Indicated	Selected	Exposures	Current	Indicated	Selected	Exposures	Indicated	Selected
21	0.6%	0.4237	0.1373	0.3389	0.6%	0.4237	0.2789	0.2666	0.6%	0.2103	1.0000	0.9000	0.7%	1.0000	1.0000
22	0.5%	0.4441	0.1542	0.3552	0.5%	0.4441	0.2953	0.2880	0.5%	0.2184	1.0000	0.9034	0.5%	1.0000	1.0000
23	0.7%	0.4649	0.1722	0.3719	0.7%	0.4649	0.3122	0.3100	0.7%	0.2269	1.0000	0.9069	0.7%	1.0000	1.0000
24	1.2%	0.4862	0.1913	0.3889	1.2%	0.4862	0.3294	0.3325	1.2%	0.2359	1.0000	0.9104	1.2%	1.0000	1.0000
25	1.6%	0.5078	0.2115	0.4062	1.6%	0.5078	0.3471	0.3554	1.6%	0.2455	1.0000	0.9140	1.5%	1.0000	1.0000
26	2.5%	0.5297	0.2328	0.4237	2.5%	0.5297	0.3651	0.3786	2.5%	0.2556	1.0000	0.9175	2.2%	1.0000	1.0000
27	3.1%	0.5515	0.2551	0.4412	3.1%	0.5515	0.3835	0.4020	3.1%	0.2663	1.0000	0.9210	2.7%	1.0000	1.0000
28	3.9%	0.5735	0.2782	0.4588	3.9%	0.5735	0.4022	0.4254	3.9%	0.2777	1.0000	0.9246	3.5%	1.0000	1.0000
29	4.2%	0.5951	0.3022	0.4760	4.2%	0.5951	0.4212	0.4488	4.2%	0.2898	1.0000	0.9282	3.6%	1.0000	1.0000
30	4.4%	0.6167	0.3270	0.4933	4.4%	0.6167	0.4406	0.4721	4.4%	0.3026	1.0000	0.9318	4.0%	1.0000	1.0000
31	4.7%	0.6379	0.3524	0.5103	4.7%	0.6379	0.4602	0.4953	4.7%	0.3162	1.0000	0.9354	4.3%	1.0000	1.0000
32	5.5%	0.6588	0.3784	0.5270	5.5%	0.6588	0.4802	0.5182	5.5%	0.3307	1.0000	0.9390	5.2%	1.0000	1.0000
33	5.8%	0.6792	0.4050	0.5433	5.8%	0.6792	0.5005	0.5408	5.8%	0.3461	1.0000	0.9426	5.7%	1.0000	1.0000
34	6.2%	0.7001	0.4320	0.5600	6.2%	0.7001	0.5211	0.5631	6.2%	0.3624	1.0000	0.9463	5.9%	1.0000	1.0000
35	6.3%	0.7163	0.4594	0.5730	6.3%	0.7163	0.5420	0.5852	6.3%	0.3798	1.0000	0.9499	6.2%	1.0000	1.0000
36	6.4%	0.7319	0.4870	0.5855	6.4%	0.7319	0.5632	0.6070	6.4%	0.3984	1.0000	0.9536	6.3%	1.0000	1.0000
37	5.8%	0.7470	0.5149	0.5976	5.8%	0.7470	0.5847	0.6284	5.8%	0.4181	1.0000	0.9573	6.1%	1.0000	1.0000
38	5.5%	0.7617	0.5431	0.6178	5.5%	0.7617	0.6066	0.6496	5.5%	0.4391	1.0000	0.9610	5.8%	1.0000	1.0000
39	4.1%	0.7758	0.5714	0.6418	4.1%	0.7758	0.6288	0.6705	4.1%	0.4616	1.0000	0.9647	4.4%	1.0000	1.0000
40	3.8%	0.7896	0.5998	0.6656	3.8%	0.7896	0.6514	0.6914	3.8%	0.4855	1.0000	0.9684	4.2%	1.0000	1.0000
41	3.8%	0.8031	0.6284	0.6891	3.8%	0.8031	0.6744	0.7121	3.8%	0.5110	1.0000	0.9722	4.2%	1.0000	1.0000
42	3.1%	0.8163	0.6571	0.7125	3.1%	0.8163	0.6979	0.7329	3.1%	0.5383	1.0000	0.9759	3.4%	1.0000	1.0000
43	2.8%	0.8293	0.6859	0.7358	2.8%	0.8293	0.7218	0.7537	2.8%	0.5674	1.0000	0.9797	3.1%	1.0000	1.0000
44	2.7%	0.8424	0.7150	0.7592	2.7%	0.8424	0.7463	0.7749	2.7%	0.5985	1.0000	0.9835	2.9%	1.0000	1.0000
45	1.9%	0.8556	0.7443	0.7828	1.9%	0.8556	0.7713	0.7963	1.9%	0.6318	1.0000	0.9873	2.1%	1.0000	1.0000
46	1.7%	0.8690	0.7739	0.8068	1.7%	0.8690	0.7970	0.8183	1.7%	0.6675	1.0000	0.9911	1.8%	1.0000	1.0000
47	1.5%	0.8827	0.8040	0.8312	1.5%	0.8827	0.8233	0.8408	1.5%	0.7056	1.0000	0.9949	1.6%	1.0000	1.0000
48	1.1%	0.8970	0.8345	0.8562	1.1%	0.8970	0.8504	0.8642	1.1%	0.7465	1.0000	0.9988	1.1%	1.0000	1.0000
49	0.9%	0.9119	0.8657	0.8822	0.9%	0.9119	0.8783	0.8885	0.9%	0.7903	1.0000	1.0026	1.1%	1.0000	1.0000
50	0.8%	0.9266	0.8976	0.9093	0.8%	0.9266	0.9071	0.9140	0.8%	0.8373	1.0000	1.0065	0.8%	1.0000	1.0000
51	0.6%	0.9496	0.9305	0.9378	0.6%	0.9496	0.9369	0.9410	0.6%	0.8877	1.0000	1.0104	0.7%	1.0000	1.0000
52	0.6%	0.9739	0.9646	0.9679	0.6%	0.9739	0.9678	0.9695	0.6%	0.9418	1.0000	1.0143	0.6%	1.0000	1.0000
53	0.3%	1.0000	1.0000	1.0000	0.3%	1.0000	1.0000	1.0000	0.3%	1.0000	1.0000	1.0182	0.3%	1.0000	1.0000
54	0.3%	1.0281	1.0369	1.0344	0.3%	1.0281	1.0334	1.0326	0.3%	1.0625	1.0000	1.0222	0.3%	1.0000	1.0000
55	0.2%	1.0587	1.0758	1.0715	0.2%	1.0587	1.0683	1.0678	0.2%	1.1298	1.0000	1.0261	0.2%	1.0000	1.0000
56	0.3%	1.0919	1.1168	1.1117	0.3%	1.0919	1.1048	1.1057	0.3%	1.2021	1.0000	1.0301	0.3%	1.0000	1.0000
57	0.2%	1.1282	1.1604	1.1557	0.2%	1.1282	1.1431	1.1471	0.2%	1.2800	1.0000	1.0341	0.2%	1.0000	1.0000
58	0.1%	1.1682	1.2068	1.2039	0.1%	1.1682	1.1833	1.1922	0.1%	1.3640	1.0000	1.0381	0.2%	1.0000	1.0000
59	0.1%	1.2123	1.2566	1.2571	0.1%	1.2123	1.2256	1.2417	0.1%	1.4545	1.0000	1.0421	0.1%	1.0000	1.0000
60	0.1%	1.2613	1.3102	1.3161	0.1%	1.2613	1.2703	1.2961	0.1%	1.5522	1.0000	1.0461	0.1%	1.0000	1.0000
61	0.1%	1.3158	1.3682	1.3816	0.1%	1.3158	1.3175	1.3563	0.1%	1.6576	1.0000	1.0502	0.1%	1.0000	1.0000
62	0.0%	1.3769	1.4312	1.4549	0.0%	1.3769	1.3675	1.4231	0.0%	1.7714	1.0000	1.0542	0.0%	1.0000	1.0000
63	0.0%	1.4455	1.5000	1.5372	0.0%	1.4455	1.4207	1.4975	0.0%	1.8944	1.0000	1.0583	0.0%	1.0000	1.0000
64	0.0%	1.5230	1.5753	1.6299	0.0%	1.5230	1.4772	1.5809	0.0%	2.0274	1.0000	1.0624	0.0%	1.0000	1.0000
65	0.0%	1.6110	1.6581	1.7348	0.0%	1.6110	1.5375	1.6746	0.0%	2.1714	1.0000	1.0665	0.0%	1.0000	1.0000
66	0.0%	1.7113	1.7495	1.8542	0.0%	1.7113	1.6019	1.7804	0.0%	2.3272	1.0000	1.0706	0.0%	1.0000	1.0000
67	0.0%	1.8263	1.8508	1.9905	0.0%	1.8263	1.6709	1.9005	0.0%	2.4960	1.0000	1.0748	0.0%	1.0000	1.0000
68	0.0%	1.9588	1.9634	2.1468	0.0%	1.9588	1.7448	2.0375	0.0%	2.6790	1.0000	1.0789	0.0%	1.0000	1.0000
69	0.0%	2.1125	2.0891	2.3270	0.0%	2.1125	1.8243	2.1946	0.0%	2.8775	1.0000	1.0831	0.0%	1.0000	1.0000
70	0.0%	2.2917	2.2298	2.5358	0.0%	2.2917	1.9099	2.3758	0.0%	3.0930	1.0000	1.0873	0.0%	1.0000	1.0000
71	0.0%	2.4891	2.3878	2.7681	0.0%	2.4891	2.0023	2.5753	0.0%	3.3269	1.0000	1.0915	0.0%	1.0000	1.0000
72	0.0%	2.7066	2.5660	3.0271	0.0%	2.7066	2.1021	2.7951	0.0%	3.5812	1.0000	1.0957	0.0%	1.0000	1.0000
73	0.0%	2.9465	2.7677	3.3162	0.0%	2.9465	2.2102	3.0374	0.0%	3.8549	1.0000	1.1000	0.0%	1.0000	1.0000

USAA Group
Arkansas
Owners Territory Factors

Factor	Theft				Liability				Fire Following Earthquake			
	Exposures	Current	Indicated	Selected	Exposures	Current	Indicated	Selected	Exposures	Current	Indicated	Selected
58	17.1%	1.1463	0.6836	0.6836	17.1%	1.1463	1.0044	1.0044	17.1%	0.8023	1.0000	1.0000
59	1.4%	1.1854	0.8170	0.8170	1.4%	1.1854	0.9436	0.9436	1.4%	0.9237	1.0000	1.0000
60	5.0%	1.1363	0.7644	0.7644	5.0%	1.1363	0.9813	0.9813	5.0%	0.9158	1.0000	1.0000
61	7.2%	1.1300	0.7694	0.7694	7.2%	1.1300	1.0545	1.0545	7.2%	0.9257	0.7774	0.7774
62	1.5%	1.0383	0.7539	0.7539	1.5%	1.0383	0.9508	0.9508	1.5%	1.1154	1.0000	1.0000
63	5.5%	1.0110	0.9193	0.9193	5.5%	1.0110	0.9760	0.9760	5.5%	1.0236	1.0000	1.0000
64	4.2%	1.0200	0.7923	0.7923	4.2%	1.0200	0.7753	0.7753	4.2%	0.9553	1.0000	1.0000
65	3.2%	0.9571	0.7461	0.7461	3.2%	0.9571	1.0122	1.0122	3.2%	0.9393	0.3146	0.3146
66	5.1%	1.0370	1.3427	1.3427	5.1%	1.0370	0.9934	0.9934	5.1%	1.0145	0.7647	0.7647
67	30.5%	0.9300	1.0000	1.0000	30.5%	0.9300	1.0000	1.0000	30.5%	0.9405	1.0000	1.0000
68	1.2%	1.0882	2.1177	1.4824	1.2%	1.0882	1.0554	1.0554	1.2%	1.2303	0.6060	0.6060
69	1.9%	1.0249	1.3781	1.3781	1.9%	1.0249	1.0131	1.0131	1.9%	1.1519	1.1274	1.1274
70	1.2%	1.0527	0.9446	0.9446	1.2%	1.0527	0.9621	0.9621	1.2%	1.1047	1.0000	1.0000
71	0.9%	1.0434	0.8888	0.8888	0.9%	1.0434	0.9982	0.9982	0.9%	1.0469	1.0000	1.0000
72	1.5%	1.1105	0.6135	0.6135	1.5%	1.1105	0.9657	0.9657	1.5%	0.8101	0.3021	0.3021
73	3.3%	1.1117	0.6656	0.6656	3.3%	1.1117	0.9187	0.9187	3.3%	0.8483	1.3455	1.3455
74	1.1%	1.2127	0.7028	0.7028	1.1%	1.2127	1.0053	1.0053	1.1%	0.9497	8.7929	4.3964
75	2.1%	1.1828	0.7690	0.7690	2.1%	1.1828	1.1002	1.1002	2.1%	0.9106	12.9672	6.4836
76	2.0%	1.1084	0.7038	0.7038	2.0%	1.1084	0.9452	0.9452	2.0%	0.9208	2.0277	2.0277
77	2.0%	1.1508	1.2447	1.2447	2.0%	1.1508	1.0816	1.0816	2.0%	0.9313	9.6633	4.8316
78	2.1%	1.0633	0.5740	0.5740	2.1%	1.0633	0.6599	0.6599	2.1%	0.7035	1.0000	1.0000

USAA Group
Arkansas
Owners Amount of Insurance x Deductible Curve
Theft

Indicated Factors

	\$500	\$1,000	\$2,000	\$5,000	\$10,000	1%	2%
\$10,000	0.9857	0.8594	0.6180	0.6180	0.6180	0.7111	0.4943
\$15,000	0.9857	0.8594	0.6180	0.6180	0.6180	0.7111	0.4943
\$20,000	0.9857	0.8594	0.6180	0.6180	0.6180	0.7111	0.4943
\$30,000	0.9857	0.8594	0.6180	0.6180	0.6180	0.7111	0.4943
\$40,000	0.9857	0.8594	0.6180	0.6180	0.6180	0.7111	0.4943
\$50,000	0.9857	0.8594	0.6180	0.6180	0.6180	0.7111	0.4943
\$75,000	0.9857	0.8594	0.6180	0.6180	0.6180	0.7111	0.4943
\$100,000	0.9857	0.8594	0.6180	0.6180	0.6180	0.7111	0.4943
\$150,000	0.9857	0.8594	0.6180	0.6180	0.6180	0.7111	0.4943
\$200,000	1.0000	0.8677	0.6239	0.6239	0.6239	0.6936	0.4821
\$300,000	1.0796	0.9231	0.6638	0.6638	0.6638	0.6612	0.4596
\$400,000	1.1923	1.0065	0.7237	0.7237	0.7237	0.6517	0.4530
\$500,000	1.3201	1.1024	0.7927	0.7927	0.7927	0.6508	0.4524
\$750,000	1.6210	1.3289	0.9555	0.9555	0.9555	0.6469	0.4497
\$1,000,000	1.8574	1.5131	1.0880	1.0880	1.0880	0.6411	0.4456
\$1,500,000	2.2950	1.9325	1.3895	1.3895	1.3895	0.7530	0.5234
\$2,000,000	2.5458	2.2490	1.6171	1.6171	1.6171	0.8876	0.6170

Selected Factors

	\$500	\$1,000	\$2,000	\$5,000	\$10,000	1%	2%
\$10,000	0.9169	0.8878	0.8637	0.8390	0.7816	0.8680	0.8546
\$15,000	0.9261	0.8968	0.8724	0.8475	0.7894	0.8768	0.8633
\$20,000	0.9355	0.9059	0.8813	0.8560	0.7974	0.8856	0.8720
\$30,000	0.9449	0.9150	0.8902	0.8647	0.8055	0.8946	0.8808
\$40,000	0.9545	0.9243	0.8992	0.8734	0.8136	0.9036	0.8897
\$50,000	0.9641	0.9336	0.9082	0.8822	0.8218	0.9127	0.8987
\$75,000	0.9739	0.9430	0.9174	0.8911	0.8301	0.9220	0.9077
\$100,000	0.9837	0.9526	0.9267	0.9001	0.8385	0.9313	0.9169
\$150,000	0.9936	0.9622	0.9360	0.9092	0.8470	0.9407	0.9262
\$200,000	1.0000	0.9715	0.9321	0.9042	0.8713	0.9321	0.9086
\$300,000	1.0582	1.0335	0.9922	0.9484	0.9172	0.9659	0.9411
\$400,000	1.1513	1.1268	1.0909	1.0573	1.0508	1.0589	1.0565
\$500,000	1.2586	1.2342	1.1966	1.1460	1.1419	1.1460	1.1419
\$750,000	1.5118	1.4878	1.4550	1.4079	1.3755	1.3861	1.3613
\$1,000,000	1.7168	1.6941	1.6658	1.6163	1.5741	1.5741	1.5506
\$1,500,000	2.1855	2.1636	2.1422	2.0855	2.0232	2.0096	1.9856
\$2,000,000	2.5384	2.5180	2.5033	2.4420	2.3636	2.3419	2.3129

USAA Group
Arkansas
Owners Amount of Insurance x Deductible Curve
Liability

Indicated Factors

	\$500	\$1,000	\$2,000	\$5,000	\$10,000	1%	2%
\$10,000	0.6924	0.7530	0.7658	1.0564	1.0564	0.6933	0.8065
\$15,000	0.7003	0.7616	0.7745	1.0685	1.0685	0.7063	0.8216
\$20,000	0.7082	0.7702	0.7833	1.0805	1.0805	0.7193	0.8367
\$30,000	0.7240	0.7874	0.8008	1.1046	1.1046	0.7453	0.8670
\$40,000	0.7398	0.8046	0.8182	1.1288	1.1288	0.7713	0.8972
\$50,000	0.7556	0.8218	0.8357	1.1529	1.1529	0.7973	0.9274
\$75,000	0.7951	0.8648	0.8794	1.2132	1.2132	0.8622	1.0030
\$100,000	0.8347	0.9079	0.9233	1.2736	1.2736	0.9276	1.0791
\$150,000	0.9162	0.9964	1.0133	1.3979	1.3979	1.0669	1.2411
\$200,000	1.0000	1.0876	1.1060	1.5258	1.5258	1.2172	1.4159
\$300,000	1.1724	1.2751	1.2967	1.7888	1.7888	1.5466	1.7991
\$400,000	1.3463	1.4642	1.4891	2.0542	2.0542	1.9046	2.2155
\$500,000	1.5162	1.6491	1.6770	2.3135	2.3135	2.2759	2.6475
\$750,000	1.8924	2.0582	2.0931	2.8875	2.8875	3.1446	3.6580
\$1,000,000	2.1721	2.3624	2.4024	3.3141	3.3141	3.7398	4.3503
\$1,500,000	2.7280	2.9669	3.0172	4.1623	4.1623	3.9411	4.5846
\$2,000,000	3.4644	3.7678	3.8317	5.2859	5.2859	3.8543	4.4835

Selected Factors

	\$500	\$1,000	\$2,000	\$5,000	\$10,000	1%	2%
\$10,000	0.7007	0.6726	0.6722	0.6363	0.5787	0.7512	0.7362
\$15,000	0.7087	0.6803	0.6799	0.6660	0.6236	0.7519	0.7310
\$20,000	0.7164	0.6879	0.6875	0.6844	0.6438	0.7522	0.7265
\$30,000	0.7319	0.7033	0.7030	0.6954	0.6611	0.7545	0.7258
\$40,000	0.7474	0.7187	0.7183	0.7083	0.6742	0.7577	0.7295
\$50,000	0.7629	0.7340	0.7340	0.7177	0.6873	0.7629	0.7340
\$75,000	0.8017	0.7724	0.7689	0.7491	0.7219	0.7866	0.7689
\$100,000	0.8398	0.8109	0.7848	0.7604	0.7290	0.8109	0.7848
\$150,000	0.9191	0.8900	0.8658	0.8410	0.7835	0.8701	0.8567
\$200,000	1.0000	0.9715	0.9321	0.9042	0.8713	0.9321	0.9086
\$300,000	1.1661	1.1389	1.0933	1.0451	1.0107	1.0644	1.0371
\$400,000	1.3363	1.3079	1.2662	1.2272	1.2197	1.2291	1.2262
\$500,000	1.5021	1.4730	1.4281	1.3677	1.3628	1.3677	1.3628
\$750,000	1.8681	1.8385	1.7979	1.7397	1.6997	1.7127	1.6821
\$1,000,000	2.1384	2.1101	2.0749	2.0132	1.9607	1.9607	1.9314
\$1,500,000	2.6770	2.6502	2.6240	2.5545	2.4782	2.4616	2.4322
\$2,000,000	3.3928	3.3656	3.3460	3.2641	3.1593	3.1302	3.0914

USAA Group
Arkansas
Owners Amount of Insurance x Deductible Curve
Fire Following Earthquake

Indicated Factors

	<u>\$500</u>	<u>\$1,000</u>	<u>\$2,000</u>	<u>\$5,000</u>	<u>\$10,000</u>	<u>1%</u>	<u>2%</u>
\$10,000	0.1418	0.1335	0.1315	0.1102	0.0617	0.1587	0.1500
\$15,000	0.1635	0.1541	0.1512	0.1291	0.0924	0.1870	0.1737
\$20,000	0.1853	0.1747	0.1711	0.1486	0.1090	0.2062	0.1898
\$30,000	0.2258	0.2159	0.2116	0.1881	0.1546	0.2413	0.2230
\$40,000	0.2685	0.2572	0.2526	0.2323	0.1985	0.2761	0.2601
\$50,000	0.3113	0.2984	0.2941	0.2793	0.2558	0.3113	0.2984
\$75,000	0.4196	0.4014	0.3960	0.3846	0.3590	0.4068	0.3942
\$100,000	0.5800	0.5555	0.5400	0.5188	0.4843	0.5555	0.5400
\$150,000	0.7908	0.7601	0.7415	0.7104	0.6631	0.7503	0.7249
\$200,000	1.0000	0.9638	0.9421	0.9003	0.8450	0.9421	0.9077
\$300,000	1.4372	1.3670	1.3209	1.2599	1.1727	1.2985	1.2408
\$400,000	1.8687	1.7658	1.6796	1.5787	1.4753	1.6010	1.5119
\$500,000	2.3053	2.1598	1.9754	1.8074	1.6847	1.8074	1.6847
\$750,000	3.4184	3.1184	2.7337	2.3129	2.1318	2.2094	2.0283
\$1,000,000	3.6479	3.4019	3.1110	2.7376	2.4809	2.4809	2.0985
\$1,500,000	6.0398	5.7768	5.5692	5.2103	4.8292	4.4990	3.5404
\$2,000,000	7.6830	7.3933	7.2145	6.8386	6.3676	5.5199	3.9213

Selected Factors

	<u>\$500</u>	<u>\$1,000</u>	<u>\$2,000</u>	<u>\$5,000</u>	<u>\$10,000</u>	<u>1%</u>	<u>2%</u>
\$10,000	0.1437	0.1353	0.1332	0.1117	0.0658	0.1692	0.1600
\$15,000	0.1656	0.1562	0.1532	0.1308	0.0936	0.1894	0.1760
\$20,000	0.1877	0.1770	0.1734	0.1506	0.1104	0.2089	0.1923
\$30,000	0.2288	0.2188	0.2144	0.1906	0.1566	0.2445	0.2259
\$40,000	0.2721	0.2606	0.2560	0.2354	0.2011	0.2797	0.2636
\$50,000	0.3155	0.3023	0.2980	0.2830	0.2592	0.3155	0.3023
\$75,000	0.4252	0.4067	0.4013	0.3897	0.3638	0.4122	0.3995
\$100,000	0.5877	0.5630	0.5472	0.5257	0.4908	0.5630	0.5472
\$150,000	0.8014	0.7702	0.7515	0.7199	0.6720	0.7603	0.7346
\$200,000	1.0134	0.9767	0.9547	0.9124	0.8563	0.9547	0.9199
\$300,000	1.4565	1.3854	1.3387	1.2768	1.1884	1.3159	1.2575
\$400,000	1.8938	1.7895	1.7022	1.5999	1.4951	1.6226	1.5323
\$500,000	2.3363	2.1888	2.0020	1.8317	1.7073	1.8317	1.7073
\$750,000	3.4644	3.1604	2.7705	2.3441	2.1605	2.2391	2.0555
\$1,000,000	4.8334	4.5075	4.1220	3.6273	3.2872	3.2872	2.7805
\$1,500,000	6.1211	5.8546	5.6442	5.2804	4.8942	4.5596	3.5880
\$2,000,000	7.7864	7.4929	7.3117	6.9307	6.4534	5.5942	3.9740

USAA Group
Arkansas
Owners Amount of Insurance x Deductible Curve
Earthquake

Indicated Factors

	10%
\$10,000	0.5433
\$15,000	0.5547
\$20,000	0.5662
\$30,000	0.5890
\$40,000	0.6119
\$50,000	0.6347
\$75,000	0.6919
\$100,000	0.7491
\$150,000	0.8694
\$200,000	1.0000
\$300,000	1.2889
\$400,000	1.6087
\$500,000	1.9498
\$750,000	2.8268
\$1,000,000	3.6364
\$1,500,000	5.1101
\$2,000,000	7.4384

Selected Factors

	10%
\$10,000	0.5433
\$15,000	0.5547
\$20,000	0.5662
\$30,000	0.5890
\$40,000	0.6119
\$50,000	0.6347
\$75,000	0.6919
\$100,000	0.7491
\$150,000	0.8694
\$200,000	1.0000
\$300,000	1.2889
\$400,000	1.6087
\$500,000	1.9498
\$750,000	2.8268
\$1,000,000	3.6364
\$1,500,000	5.1101
\$2,000,000	7.4384

USAA Group
Arkansas
Owners Earthquake Zone Factors

Zone	Exposures	Indicated	Selected
2	4.3%	3.5933	1.5000
3	3.3%	1.0000	1.0000
4	51.8%	0.2982	0.6491
5	40.6%	0.0707	0.5354

Objection 1

Provide additional supporting documentation regarding the GLM and developed factors. Indicated versus selected is not sufficient.

Please refer to Exhibit A-I and Exhibit A-II. Exhibit A-I shows the impact that each variable has on the Akaike Information Criterion (AIC) and Bayesian Information Criterion (BIC). These criteria measure the goodness of fit of a statistical model, with a lower total AIC or BIC value being preferable. The numbers listed in Exhibit A-I are the impact to the model’s AIC and BIC values due to addition of the listed variable. Therefore, a larger negative AIC or BIC value indicates a relatively larger improvement to the model by the inclusion of that variable. The variables used in the pure premium models were determined by our rating algorithm. The significance of the models as a whole is addressed in Exhibit A-II, where the chi-square percentage for each model is given.

Except where otherwise stated, indications for all proposed rating factors were determined using GLM. The countrywide database contained approximately 11.5 million records for each owners non-catastrophe peril. This represents five years’ worth of policy year data (the policy year beginning 6/1/2005 through the policy year beginning 6/1/2009). All actuarial analyses used in Arkansas are based on data from USAA sources except for:

- Credit scores, which come from Choice Point and are used in Tier.
- Census data, which comes from ESRI.
- Weather data, which comes from Synergos Technologies, Inc.

We developed several sets of models and used analysis tools to help us compare the models to one another. We used chi-square tests and looked at standard error of parameter differences to determine what variables to include in the final models and how to group and/or fit curves to those variables.

GLM is a multivariate predictive modeling method where

$$\text{Response Variable} = \text{Systematic Component (Signal)} + \text{Random Component (Noise)}$$

GLMs generalize traditional regression models by introducing nonlinearity through the link function and loosening the normality assumption (we used Poisson for frequency and gamma for severity and pure premium). In our models we have used a log link function, which means that the rating factors are combined using straight-forward multiplication.

$$\text{Response Variable} = \text{Product(Rating Factors)} + \text{Noise}$$

The GLM software (Emblem from EMB America) is used to estimate Poisson frequency parameters that minimize variance from the actual data. We begin with the assumption that frequency is best described by a Poisson distribution, because this has been documented in many actuarial papers as a reasonable approach from both a theoretical and practical standpoint (see Sholom Feldblum’s discussion on Lester Dropkin’s paper entitled “Some Considerations on Automobile Rating Systems Utilizing Individual Driving Records”, 1987). We test this assumption using residual plots and find that the models produce predicted values that vary little from actual data.

Severity modeling is done using all the claims data in a countrywide model. Sample size therefore varies by peril:

Peril	Severity Model Sample Size
Theft	72,460
Liability	15,593

The GLM software estimates Gamma severity parameters that minimize variance from the actual data. We begin with a gamma distribution and test it using residual plots, which indicate that the gamma distribution is appropriate for modeling severity.

The frequency and severity models are combined into pure premium models, which are necessary for developing indicated factors. The pure premium data is modeled using Gamma error parameters. The variables used in the pure premium model were restricted to those used in rating policies. These include: Tier, Coverage A Amount, Deductible, Home Age, Roof Type, Territory, Construction Type, Protection Class, Policy Form, Coverage C Amount, Home Protector Coverage, Coverage B Amount, Protective Devices, Home/Auto Combination Discount, Non-Weather Losses, and Square Footage.

Because we use log link functions, the indicated rating factors directly support a multiplicative rating algorithm.

For each frequency and severity model the data was initially split randomly into two halves; one half for building the model, and the other half as a holdout sample. After the model is built using the first half of the data, this model is then applied to the holdout sample for validation. At this point we reduce our model by eliminating any variables that no longer show up as significant when applied to the holdout sample. Finally, this reduced model is applied to the total, recombined data.

Due to the high variability of historical catastrophe losses, we use modeled losses from Applied Insurance Research, Inc's (AIR) catastrophe models that are developed from 50,000 simulated years for Fire Following Earthquake and Earthquake models. The AIR model produces the expected loss for each policy based on the characteristics of the dwelling combined with various geological factors. We then used GLMs to develop pure premium models with an underlying Gamma distribution. Since we begin with modeled losses, the purpose of the GLM for each peril is not so much to predict the losses as it is to fit the AIR modeled losses to the rating variables that we have selected for each catastrophe peril.

Variable Significance AIC and BIC Impact for Explanatory Variables

Theft Frequency Model

Variable	AIC	BIC
Active Renters Policy	-109.2	-95.7
Age of Home	-75.7	-62.1
Aggregate Deductible Amount	-1469.2	-1455.7
Average Gross Rent: Spec Renter Occ HUs Paying Cash Rent (Smoothed)	-40.7	-27.2
Avg Trvl Time to Wrk: Wrkrs 16+ Not Hm/Pub Trans/45-59 min (Smoothed)	-43.2	-29.6
Avg Trvl Time to Wrk: Wrkrs 16+ Not Hm/Travel <30 min (Smoothed)	-43.2	-29.6
Burglar Alarm	-16.6	-3.1
Company	-29.7	-16.1
Count of Umbrella Policies	-24.8	-11.2
Coverage A Amount	-129.8	-116.3
Coverage B Amount	-39.8	-26.2
Credit Score	-1039.8	-1026.3
Deductible and Coverage A Amount Interaction	-300.4	-286.9
Education Level Code	-24.9	-11.3
Emp Civ Pop 16+: Self-empl in Own Not Incorp Business (Smoothed)	-26.6	-13.1
Family Households: 2-person (Smoothed)	-34.1	-20.5
Fire Status	-187.1	-173.5
Fiscal Year	-8.1	46.1
Grandchild in Family Households (Smoothed)	-90.5	-76.9
Households by Vehicles Available: 1 (Smoothed)	-34.2	-20.6
Households with HHr 15-24/Income \$100000-\$149999 (Smoothed)	-29.6	-16.1
Index representing number of murders (Smoothed)	-69.1	-55.6
Index representing number of robberies (Smoothed)	-70.3	-56.8
Insured Age	-288.0	-274.4
Insured Age and Homeowners Tenure Interaction	-19.9	7.2
Male Population 36 Years Old	-51.2	-37.6
Marital Status	-170.5	-156.9
Marital Status and Homeowners Tenure Interaction	-57.5	-16.8
Marital Status and Insured Age Interaction	-27.1	-13.5
Military Status	-89.7	-76.2
Mortgage Existance Indicator	-24.5	-11.0
NPC Served Count	-167.0	-153.5
Number of Families	-19.5	-5.9
Personal Article Floater Status	-355.7	-342.1

Variable Significance AIC and BIC Impact for Explanatory Variables

Pleasure Boat Status	-413.2	-399.7
Population 15+: Married/Spouse Present (Smoothed)	-68.3	-54.7
Population 65+: Nonrelative in Family Households (Smoothed)	-14.5	-0.9
Property Class	-18.7	-5.1
Property Usage	-70.8	-57.2
Rated non-weather losses last 5 years	-1033.4	-1019.8
Rated weather losses last 5 years	-111.2	-70.5
State	-1993.8	-1315.6
Unemployment Rate (Smoothed)	-53.3	-39.8

Theft Severity Model

Variable	AIC	BIC
Active Condo Policy	-13.4	-4.9
Age of Home	-86.0	-77.5
Aggregate Deductible Amount	-425.9	-375.0
Auto Status	-22.6	-14.1
Avg Trvl Time to Wrk: Wrkrs 16+ Not Hm/Travel <30 min (Smoothed)	-31.1	-22.7
Corporate Tenure	-58.8	-50.3
Coverage A Amount	-8.9	-0.4
Coverage B Amount	-159.2	-150.7
Credit Score	-32.0	-23.5
Deductible and Coverage A Amount Interaction	-74.2	-65.7
Fiscal Year	-112.6	-78.7
Index representing number of motor vehicle thefts (Smoothed)	-26.8	-18.3
ISO Protection Class	-119.4	-93.9
Males 25+ by Educational Attainment: Some College/<1 Yr (Smoothed)	-54.5	-46.0
Marital Status	-61.0	-52.5
Pay Grade	-28.4	-2.9
Personal Article Floater Status	-18.6	-10.1
Property Usage	-106.4	-97.9
Skewness of Heating Degree Days	-49.3	-40.8
SOOHUs: Mo Owner Costs <20% of HH Inc \$20K-34999	-0.9	7.6
Square Feet	-33.7	-25.3
State	-321.2	103.3
Unemployment Rate	-58.6	-50.1

Water Frequency Model

Variable	AIC	BIC
Aggregate Deductible Amount	-363.7	-350.1

Variable Significance AIC and BIC Impact for Explanatory Variables

Aggregate Deductible Percent	-353.8	-313.1
Burglar Alarm	-173.0	-159.4
Construction Type	-132.4	-118.8
Coverage A Amount	-30.0	-16.5
Coverage B Amount	-102.8	-89.3
Credit Score	-2415.6	-2388.5
Emp Civ Pop 16+ by Industry: Finance/Insurance (Smoothed)	-1.8	11.9
Emp Civ Pop 16+ by Occ: Construction Trades Worker (Smoothed)	-40.5	-27.0
Emp Civ Pop 16+ by Occ: Health Diag/Treating Practitioner (Smoothed)	-12.4	1.2
Fiscal Year	-284.0	-229.7
Form	-15.9	-2.3
Homeowners Tenure	-214.0	-200.3
Insured Age	-621.8	-594.6
ISO Protection Class	-94.9	-67.8
Marital Status	-110.8	-83.6
Maximum Daily Temperature	-121.1	-107.5
Maximum Dewpoint Temperature	-321.6	-281.0
Military Status	-106.1	-92.5
Minimum Number of days in year with PRCP \geq 2	-18.9	-5.3
Minimum Number of days in year with TMAX \geq 90	-129.0	-101.9
Minimum Number of days in year with TMIN \leq 32	-51.3	-37.6
Modified Age of Home	-7742.5	-7688.2
Mold Endorsement Indicator	-16.2	-2.6
Mortgage Existence Indicator	-114.0	-100.4
NPC Total	-168.1	-154.5
Number of Stories	-416.0	-388.9
Personal Article Floater Status	-239.8	-226.2
Population 3+ Enrolled in Grade 5-8: Private School (Smoothed)	-8.0	5.6
Population density	-80.1	-52.9
Property Usage	-98.0	-84.5
Rated non-weather losses last 3 years	-63.9	-50.3
Rated non-weather losses last 5 years	-905.2	-891.6
Rated weather losses last 5 years	-197.1	-170.0
Slab Endorsement Indicator	-55.5	-41.9
Square Feet	-105.2	-78.0
State	-2121.0	-1442.8
Umbrella Status	-14.5	-0.9
Workers 16+ by Transport to Work: Railroad (Smoothed)	-93.0	-79.4

Variable Significance AIC and BIC Impact for Explanatory Variables

Liability Frequency Model

Variable	AIC	BIC
Active Condo Policy	-19.1	-5.5
Age of Home	-42.0	-28.4
Burglar Alarm	-21.9	-8.4
Count of Fire Policies	-31.7	-18.2
Coverage A Amount	-85.0	-71.5
Credit Score	-200.6	-187.1
Emp Civ Males 16+ by Occ: Farmer/Farm Manager	-17.0	-3.4
Fire Status	-140.0	-112.9
Fire Status and Insured Age Interaction	-9.3	4.3
Fiscal Year	-14.6	39.5
Insured Age	-29.1	-15.5
ISO Protection Class	-30.3	10.3
Marital Status	-5.5	8.0
NPC Served Count	-36.5	-22.9
Pleasure Boat Status	-11.8	1.8
Property Usage	-77.2	-63.7
Rated non-weather losses last 5 years	-127.6	-114.0
State	-272.6	404.1
Umbrella Status	-171.1	-130.5

Liability Severity Model

Variable	AIC	BIC
Active Auto Policy	-38.5	-31.5
Aggregate Deductible Amount	-69.9	-56.0
Corporate Tenure	-17.9	-10.9
Coverage E Amount	-52.9	-46.0
Enterprise Collateral	-71.3	-64.4
Fiscal Year	-4.8	23.1
Heating Degree Days	-18.6	-11.6
Insured Age	-95.3	-88.3
ISO Protection Class	-21.3	-14.3
Marital Status	-71.1	-57.2
Mortgage Existence Indicator	-21.8	-14.8
Population 16+ by Employment: Not in Labor Force	-46.3	-39.3
Population 65+: Nonrelative in Family Households	-39.4	-32.4
SOOHUs/Mortgage: Mo Owner Costs 25-29.9% of HH Inc in 1999	-128.0	-121.0

Variable Significance
AIC and BIC Impact for Explanatory Variables

State	-1589.2	-1240.3
Umbrella Status	-116.7	-102.7

Model Summary
Model Form, Response Variable, and Model Significance

Model	Link Function	Distribution	Response²	Model Chi-Square¹
Theft Frequency	Log	Poisson	Theft Claim Count/Theft Exposures	0.00%
Theft Severity	Log	Gamma	Theft Incurred Loss/Theft Claim Count	0.00%
Theft Pure Premium	Log	Gamma	Theft Frequency * Theft Severity	--
Liability Frequency	Log	Poisson	Liability Claim Count/Liability Exposures	0.00%
Liability Severity	Log	Gamma	Liability Incurred Loss/Liability Claim Count	0.00%
Liability Pure Premium	Log	Gamma	Liability Frequency * Liability Severity	--

¹ Model Chi-Square compares the final model to a mean model.

² Incurred Losses are developed, net of Salvage and Subrogation, and exclude any \$0 claims.

USAA Group
Arkansas
Owners Forms
Distribution of Effects

<u>Percentage Change</u>	<u>USAA</u>	<u>USAA-CIC</u>	<u>USAA-GIC</u>	<u>Garrison</u>	<u>All Companies Combined</u>
-20% < x <= -10%	0.3%	0.1%	0.3%	0.3%	0.2%
-10% < x <= 0%	5.4%	2.7%	4.5%	2.6%	3.8%
0% < x <= 10%	27.3%	29.2%	36.3%	31.3%	31.0%
10% < x <= 20%	58.5%	61.8%	50.0%	58.8%	57.3%
20% < x <= 30%	7.6%	5.9%	7.7%	6.2%	6.9%
30% < x <= 40%	0.8%	0.3%	1.0%	0.8%	0.7%
40% < x <= 50%	0.1%	0.0%	0.1%	0.0%	0.1%
x > 50%	0.0%	0.0%	0.0%	0.0%	0.0%

USAA Group
Arkansas
Owners Forms
Maximum and Minimum Percent Changes

<u>Company</u>	<u>Maximum Change</u>	<u>Minimum Change</u>
USAA	49.5%	-18.0%
USAA-CIC	43.1%	-10.3%
USAA-GIC	56.0%	-16.2%
Garrison	36.0%	-14.1%

USAA Group
Arkansas
Owners Forms
Renewal Rate Change

<u>Company</u>	Renewal Percent <u>Change</u>	2nd Renewal Percent <u>Change</u>	3rd Renewal Percent <u>Change</u>
USAA	25.0%	24.5%	0.0%
USAA-CIC	25.0%	18.1%	0.0%
USAA-GIC	25.0%	25.0%	6.0%
Garrison	25.0%	11.0%	0.0%

USAA Group
Arkansas
Owners Forms
Renewal Rate Change

Policy Characteristics	<u>USAA</u>	<u>USAA-CIC</u>	<u>USAA-GIC</u>	<u>Garrison</u>
Amount of Insurance	\$95,000	\$70,000	\$89,000	\$93,000
Liability Limit	\$3,000,000	\$300,000	\$300,000	\$300,000
Personal Property	75%	75%	75%	75%
Square Footage	900	672	616	825
Construction Type	Frame	Frame	Frame	Frame
Age of Home	57	57	65	64
Earthquake Zone	2	2	2	2
Earthquake Coverage	Yes	Yes	Yes	Yes
Other Structures	25.0%	25.0%	25.0%	10.0%
All Other Perils Deductible	\$500.00	\$500.00	\$1,000.00	\$1,000.00
Other Wind/Hail Deductible	\$500.00	\$500.00	\$1,000.00	\$1,000.00
Tier	28	38	24	44
Policy Form	HO-3	HO-3	HO-9	HO-9
Protection Class	3	2	3	4
Territory	75	77	77	77
Roof Type	Composition Shingle	Composition Shingle	Fiberglass Shingle	Fiberglass Shingle

USAA Group
Arkansas
Owners Forms
Rate Impact by Protection Construction Classification

Protection Class	Frame		Masonry	
	Policies In Force	Percent Change	Policies In Force	Percent Change
1	31	0.0%	121	0.2%
2	1,883	-0.1%	5,103	0.0%
3	1,296	0.0%	3,240	0.1%
4	755	0.1%	1,264	0.2%
5	1,263	0.1%	1,028	0.2%
6	1,341	0.3%	1,184	0.3%
7	351	0.4%	315	0.5%
8	71	1.2%	88	1.3%
9	515	1.4%	334	1.4%
10	1,396	1.3%	1,060	1.3%

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Arkansas
Owners Forms
Rate Impact by Prior Claims

<u>Prior Claims</u>	<u>Policies In Force</u>	<u>Percent Change</u>
0	21,040	0.0%
1	1,491	0.3%
2	104	0.4%
3	4	0.7%
4+	0	0.4%

USAA Group
Arkansas
Owners Forms
Tier

Percent Changes by Factor

	<u>Policies In Force</u>	<u>Theft</u>	<u>Liability</u>	<u>Fire Following Earthquake</u>	<u>Total</u>
21	141	-0.7%	-0.2%	1.3%	0.4%
22	108	-0.7%	-0.2%	1.3%	0.3%
23	150	-0.7%	-0.2%	1.2%	0.3%
24	266	-0.7%	-0.2%	1.1%	0.3%
25	352	-0.7%	-0.2%	1.1%	0.2%
26	567	-0.7%	-0.2%	1.0%	0.2%
27	701	-0.7%	-0.2%	1.0%	0.1%
28	880	-0.7%	-0.2%	0.9%	0.1%
29	955	-0.7%	-0.1%	0.9%	0.0%
30	1001	-0.7%	-0.1%	0.8%	0.0%
31	1065	-0.7%	-0.1%	0.8%	-0.1%
32	1241	-0.7%	-0.1%	0.7%	-0.1%
33	1324	-0.7%	-0.1%	0.7%	-0.1%
34	1398	-0.7%	-0.1%	0.6%	-0.2%
35	1432	-0.7%	-0.1%	0.6%	-0.2%
36	1450	-0.7%	-0.1%	0.6%	-0.2%
37	1321	-0.7%	-0.1%	0.5%	-0.3%
38	1241	-0.7%	-0.1%	0.5%	-0.3%
39	931	-0.6%	-0.1%	0.4%	-0.3%
40	857	-0.5%	-0.1%	0.4%	-0.2%
41	864	-0.5%	-0.1%	0.4%	-0.2%
42	708	-0.4%	-0.1%	0.3%	-0.2%
43	632	-0.4%	-0.1%	0.3%	-0.2%
44	601	-0.3%	0.0%	0.3%	-0.1%
45	428	-0.3%	0.0%	0.2%	-0.1%
46	374	-0.3%	0.0%	0.2%	-0.1%
47	337	-0.2%	0.0%	0.2%	-0.1%
48	243	-0.2%	0.0%	0.1%	0.0%
49	213	-0.1%	0.0%	0.1%	0.0%
50	174	-0.1%	0.0%	0.1%	0.0%
51	142	0.0%	0.0%	0.1%	0.0%
52	136	0.0%	0.0%	0.0%	0.0%
53	74	0.0%	0.0%	0.0%	0.0%
54	69	0.0%	0.0%	0.0%	0.0%
55	53	0.0%	0.0%	0.0%	0.0%
56	61	0.1%	0.0%	-0.1%	0.0%
57	44	0.1%	0.0%	-0.1%	0.0%
58	31	0.1%	0.0%	-0.1%	0.0%
59	27	0.1%	0.0%	-0.1%	0.0%
60	21	0.2%	0.0%	-0.1%	0.0%
61	13	0.2%	0.0%	-0.1%	0.0%
62	8	0.2%	0.0%	-0.2%	0.1%
63	0	0.2%	0.0%	-0.2%	0.1%
64	3	0.2%	0.0%	-0.2%	0.1%
65	1	0.3%	0.0%	-0.2%	0.1%
66	1	0.3%	0.0%	-0.2%	0.1%
67	0	0.3%	0.0%	-0.2%	0.1%
68	0	0.3%	0.0%	-0.2%	0.1%
69	0	0.4%	0.0%	-0.2%	0.1%
70	0	0.4%	0.0%	-0.3%	0.1%
71	0	0.4%	0.0%	-0.3%	0.1%
72	0	0.4%	0.0%	-0.3%	0.2%
73	0	0.4%	0.0%	-0.3%	0.2%

USAA Group
Arkansas
Owners Forms
Territory
Percentage Changes by Territory

<u>Territory</u>	<u>Policies In Force</u>	<u>Theft</u>	<u>Liability</u>	<u>Fire Following Earthquake</u>	<u>Total</u>
58	3,878	-1.4%	-0.1%	0.1%	-1.4%
59	315	-1.1%	-0.1%	0.0%	-1.2%
60	1,127	-1.1%	-0.1%	0.0%	-1.2%
61	1,630	-1.1%	0.0%	-0.1%	-1.2%
62	337	-1.0%	-0.1%	0.0%	-1.1%
63	1,250	-0.3%	0.0%	0.0%	-0.3%
64	959	-0.8%	-0.1%	0.0%	-0.9%
65	717	-0.8%	0.0%	-0.3%	-1.0%
66	1,155	1.0%	0.0%	-0.1%	0.9%
67	6,895	0.3%	0.0%	0.0%	0.3%
68	263	1.3%	0.0%	-0.2%	1.0%
69	419	1.2%	0.0%	0.0%	1.2%
70	275	-0.4%	-0.1%	0.0%	-0.4%
71	213	-0.5%	0.0%	0.0%	-0.6%
72	341	-1.6%	-0.1%	-0.3%	-1.9%
73	753	-1.4%	-0.1%	0.2%	-1.3%
74	258	-1.5%	-0.1%	1.5%	-0.1%
75	483	-1.2%	0.0%	2.4%	1.2%
76	444	-1.3%	-0.1%	0.5%	-0.9%
77	445	0.3%	0.0%	1.7%	1.9%
78	482	-1.6%	-0.2%	0.2%	-1.7%

USAA Group
Arkansas
Owners Forms
Territory
Dollar Changes by Territory

<u>Territory</u>	<u>Policies In Force</u>	<u>Theft</u>	<u>Liability</u>	<u>Fire Following Earthquake</u>	<u>Total</u>
58	3,878	-\$74,394.18	-\$3,911.16	\$5,190.39	-\$73,114.95
59	315	-\$4,503.56	-\$506.73	\$136.80	-\$4,873.49
60	1,127	-\$18,136.27	-\$1,295.80	\$582.26	-\$18,849.80
61	1,630	-\$23,560.23	-\$845.64	-\$1,351.75	-\$25,757.61
62	337	-\$4,203.20	-\$221.69	-\$181.44	-\$4,606.34
63	1,250	-\$5,427.41	-\$355.12	-\$157.67	-\$5,940.20
64	959	-\$9,436.28	-\$1,738.42	\$226.05	-\$10,948.66
65	717	-\$5,996.77	\$268.45	-\$2,067.53	-\$7,795.84
66	1,155	\$15,039.18	-\$367.70	-\$1,435.62	\$13,235.86
67	6,895	\$21,910.91	\$3,756.16	\$2,104.73	\$27,771.79
68	263	\$4,582.49	-\$65.36	-\$733.61	\$3,783.51
69	419	\$7,167.69	-\$41.05	-\$50.56	\$7,076.08
70	275	-\$1,361.02	-\$195.55	-\$143.56	-\$1,700.13
71	213	-\$1,535.49	-\$76.96	-\$53.06	-\$1,665.50
72	341	-\$6,246.16	-\$311.97	-\$1,000.21	-\$7,558.34
73	753	-\$13,577.43	-\$1,006.99	\$2,266.45	-\$12,317.97
74	258	-\$4,766.65	-\$332.37	\$4,702.09	-\$396.93
75	483	-\$8,341.32	-\$285.44	\$16,676.65	\$8,049.90
76	444	-\$7,164.93	-\$495.44	\$2,696.61	-\$4,963.76
77	445	\$1,677.72	-\$211.95	\$9,841.31	\$11,307.07
78	482	-\$8,648.95	-\$1,222.38	\$905.31	-\$8,966.03

USAA Group
 Arkansas
 Owners

Current Earthquake Rating Algorithm

Rate per \$1,000 of coverage
 x Dwelling Coverage Limit
 x Claims Free Discount
 x Increased Coverage C Factor
 x Claims Activity Surcharge
x Auto Home Discount
 Final Earthquake Premium

Proposed Earthquake Rating Algorithm

Earthquake Base Rate
 x Tier Factor
 x Earthquake Zone Factor
 x Amount of Insurance Factor
 x Protection Construction Factor
 x Coverage C Percent Factor
 x Other Structures Factor
 x Policy Form Factor
 x Home Protector Factor
 x Protective Device Credit
 x Roof Factor
 x Age of Home Factor
 x Claims Free Discount
 x Claims Surcharge Factor
x Auto Home Discount Factor
 Final Earthquake Premium

USAA Group
Arkansas
Earthquake Coverage
Distribution of Effects

Percentage <u>Change</u>	<u>USAA</u>	<u>USAA-CIC</u>	<u>USAA-GIC</u>	<u>Garrison</u>
$x < -50\%$	0.5%	0.6%	0.4%	0.4%
$-50\% < x \leq -40\%$	7.1%	4.8%	3.5%	3.6%
$-40\% < x \leq -30\%$	12.4%	8.0%	7.6%	7.6%
$-30\% < x \leq -20\%$	11.6%	12.4%	10.8%	10.6%
$-20\% < x \leq -10\%$	10.3%	10.8%	8.7%	11.3%
$-10\% < x \leq 0\%$	7.2%	8.4%	8.1%	8.9%
$0\% < x \leq 10\%$	4.6%	5.9%	5.8%	6.7%
$10\% < x \leq 20\%$	3.0%	3.9%	4.2%	4.2%
$20\% < x \leq 30\%$	2.4%	2.7%	2.7%	3.1%
$30\% < x \leq 40\%$	2.5%	2.0%	2.1%	1.5%
$40\% < x \leq 50\%$	3.3%	1.8%	2.7%	2.1%
$x > 50\%$	35.0%	38.9%	43.4%	40.1%

USAA Group
Arkansas
Owners Forms
Earthquake Rating Examples
Example A

	<u>Rating Characteristic</u>	<u>Current Rating</u>	<u>Proposed Rating</u>
Base Rate ^A	-	\$468.00	\$394.74
Increased Coverage C Factor	50%	1.0000	1.0000
Claims Free Discount	Claims Free	0.9000	0.9000
Claims Surcharge	0	1.0000	1.0000
Auto Home Discount	Yes	0.9000	0.9000
Earthquake Zone Factor	Zone 2	-	1.5000
Tier Factor	38	-	1.0000
Other Structures Factor	25%	1.0000	1.0000
Policy Form Factor	HO-9	-	1.0199
Protective Device Credit	No	-	1.0000
Home Protector Factor	N/A	-	-
Roof Factor	Fiberglass Shingle	-	1.0000
Age of Home Factor	10	-	0.7159
Amount of Insurance Factor	\$200,000	-	1.0000
Protection Construction Factor	Masonry	-	1.1076
	Final Premium	\$379.08	\$387.86

^A(\$200,000 / \$1,000) * \$2.34

USAA Group
Arkansas
Owners Forms
Earthquake Rating Examples
Example B

	<u>Rating Characteristic</u>	<u>Current Rating</u>	<u>Proposed Rating</u>
Base Rate ^A	-	\$360.00	\$394.74
Increased Coverage C Factor	50%	1.0000	1.0000
Claims Free Discount	Claims Free	0.9000	0.9000
Claims Surcharge	0	1.0000	1.0000
Auto Home Discount	Yes	0.9000	0.9000
Earthquake Zone Factor	Zone 3	-	1.0000
Tier Factor	38	-	1.0000
Other Structures Factor	25%	1.0000	1.0000
Policy Form Factor	HO-9	-	1.0199
Protective Device Credit	No	-	1.0000
Home Protector Factor	N/A	-	-
Roof Factor	Fiberglass Shingle	-	1.0000
Age of Home Factor	10	-	0.7159
Amount of Insurance Factor	\$200,000	-	1.0000
Protection Construction Factor	Masonry	-	1.1076
	Final Premium	\$291.60	\$258.58

^A(\$200,000 / \$1,000) * \$1.80

USAA Group
Arkansas
Owners Forms
Earthquake Rating Examples
Example C

	<u>Rating Characteristic</u>	<u>Current Rating</u>	<u>Proposed Rating</u>
Base Rate ^A	-	\$82.00	\$394.74
Increased Coverage C Factor	50%	1.0000	1.0000
Claims Free Discount	Claims Free	0.9000	0.9000
Claims Surcharge	0	1.0000	1.0000
Auto Home Discount	Yes	0.9000	0.9000
Earthquake Zone Factor	Zone 5	-	0.5354
Tier Factor	38	-	1.0000
Other Structures Factor	25%	1.0000	1.0000
Policy Form Factor	HO-9	-	1.0199
Protective Device Credit	No	-	1.0000
Home Protector Factor	N/A	-	-
Roof Factor	Fiberglass Shingle	-	1.0000
Age of Home Factor	10	-	0.7159
Amount of Insurance Factor	\$200,000	-	1.0000
Protection Construction Factor	Frame	-	1.0000
	Final Premium	\$66.42	\$124.99

^A(\$200,000 / \$1,000) * \$0.41

USAA Group
Arkansas
Owners Forms
Earthquake Rating Examples
Example A

	<u>Rating Characteristic</u>	<u>Current Rating</u>	<u>Proposed Rating</u>
Base Rate ^A	-	\$468.00	\$394.74
Increased Coverage C Factor	50%	1.0000	1.0000
Claims Free Discount	Claims Free	0.9000	0.9000
Claims Surcharge	0	1.0000	1.0000
Auto Home Discount	Yes	0.9000	0.9000
Earthquake Zone Factor	Zone 2	-	1.5000
Tier Factor	38	-	1.0000
Other Structures Factor	25%	1.0000	1.0000
Policy Form Factor	HO-9	-	1.0199
Protective Device Credit	No	-	1.0000
Home Protector Factor	N/A	-	-
Roof Factor	Fiberglass Shingle	-	1.0000
Age of Home Factor	10	-	0.7159
Amount of Insurance Factor	\$200,000	-	1.0000
Protection Construction Factor	Masonry	-	1.1076
	Final Premium	\$379.08	\$387.86
	Market Assistance Program Premium		\$800.80

^A(\$200,000 / \$1,000) * \$2.34

USAA Group
Arkansas
Owners Forms
Earthquake Rating Examples
Example A2

	<u>Rating Characteristic</u>	<u>Current Rating</u>	<u>Proposed Rating</u>
Base Rate ^A	-	\$190.00	\$394.74
Increased Coverage C Factor	50%	1.0000	1.0000
Claims Free Discount	Claims Free	0.9000	0.9000
Claims Surcharge	0	1.0000	1.0000
Auto Home Discount	Yes	0.9000	0.9000
Earthquake Zone Factor	Zone 2	-	1.5000
Tier Factor	38	-	1.0000
Other Structures Factor	25%	1.0000	1.0000
Policy Form Factor	HO-9	-	1.0199
Protective Device Credit	No	-	1.0000
Home Protector Factor	N/A	-	-
Roof Factor	Fiberglass Shingle	-	1.0000
Age of Home Factor	10	-	0.7159
Amount of Insurance Factor	\$200,000	-	1.0000
Protection Construction Factor	Frame	-	1.0000
	Final Premium	\$153.90	\$350.18
	Market Assistance Program Premium		\$488.80

^A(\$200,000 / \$1,000) * \$0.95

USAA Group
Arkansas
Owners Forms
Earthquake Rating Examples
Example B

	<u>Rating Characteristic</u>	<u>Current Rating</u>	<u>Proposed Rating</u>
Base Rate ^A	-	\$360.00	\$394.74
Increased Coverage C Factor	50%	1.0000	1.0000
Claims Free Discount	Claims Free	0.9000	0.9000
Claims Surcharge	0	1.0000	1.0000
Auto Home Discount	Yes	0.9000	0.9000
Earthquake Zone Factor	Zone 3	-	1.0000
Tier Factor	38	-	1.0000
Other Structures Factor	25%	1.0000	1.0000
Policy Form Factor	HO-9	-	1.0199
Protective Device Credit	No	-	1.0000
Home Protector Factor	N/A	-	-
Roof Factor	Fiberglass Shingle	-	1.0000
Age of Home Factor	10	-	0.7159
Amount of Insurance Factor	\$200,000	-	1.0000
Protection Construction Factor	Masonry	-	1.1076
	Final Premium	\$291.60	\$258.58
	Market Assistance Program Premium		\$488.80

^A(\$200,000 / \$1,000) * \$1.80

USAA Group
Arkansas
Owners Forms
Earthquake Rating Examples
Example B2

	<u>Rating Characteristic</u>	<u>Current Rating</u>	<u>Proposed Rating</u>
Base Rate ^A	-	\$126.00	\$394.74
Increased Coverage C Factor	50%	1.0000	1.0000
Claims Free Discount	Claims Free	0.9000	0.9000
Claims Surcharge	0	1.0000	1.0000
Auto Home Discount	Yes	0.9000	0.9000
Earthquake Zone Factor	Zone 3	-	1.0000
Tier Factor	38	-	1.0000
Other Structures Factor	25%	1.0000	1.0000
Policy Form Factor	HO-9	-	1.0199
Protective Device Credit	No	-	1.0000
Home Protector Factor	N/A	-	-
Roof Factor	Fiberglass Shingle	-	1.0000
Age of Home Factor	10	-	0.7159
Amount of Insurance Factor	\$200,000	-	1.0000
Protection Construction Factor	Frame	-	1.0000
	Final Premium	\$102.06	\$233.46
	Market Assistance Program Premium		\$364.00

^A(\$200,000 / \$1,000) * \$0.63

USAA Group
Arkansas
Owners Forms
Earthquake Rating Examples
Example C2

	<u>Rating Characteristic</u>	<u>Current Rating</u>	<u>Proposed Rating</u>
Base Rate ^A	-	\$180.00	\$394.74
Increased Coverage C Factor	50%	1.0000	1.0000
Claims Free Discount	Claims Free	0.9000	0.9000
Claims Surcharge	0	1.0000	1.0000
Auto Home Discount	Yes	0.9000	0.9000
Earthquake Zone Factor	Zone 5	-	0.5354
Tier Factor	38	-	1.0000
Other Structures Factor	25%	1.0000	1.0000
Policy Form Factor	HO-9	-	1.0199
Protective Device Credit	No	-	1.0000
Home Protector Factor	N/A	-	-
Roof Factor	Fiberglass Shingle	-	1.0000
Age of Home Factor	10	-	0.7159
Amount of Insurance Factor	\$200,000	-	1.0000
Protection Construction Factor	Masonry	-	1.1076
	Final Premium	\$145.80	\$138.44
	Market Assistance Program Premium		\$364.00

^A(\$200,000 / \$1,000) * \$0.90

USAA Group
Arkansas
Owners Forms
Earthquake Rating Examples
Example C

	<u>Rating</u> <u>Characteristic</u>	<u>Current</u> <u>Rating</u>	<u>Proposed</u> <u>Rating</u>
Base Rate ^A	-	\$82.00	\$394.74
Increased Coverage C Factor	50%	1.0000	1.0000
Claims Free Discount	Claims Free	0.9000	0.9000
Claims Surcharge	0	1.0000	1.0000
Auto Home Discount	Yes	0.9000	0.9000
Earthquake Zone Factor	Zone 5	-	0.5354
Tier Factor	38	-	1.0000
Other Structures Factor	25%	1.0000	1.0000
Policy Form Factor	HO-9	-	1.0199
Protective Device Credit	No	-	1.0000
Home Protector Factor	N/A	-	-
Roof Factor	Fiberglass Shingle	-	1.0000
Age of Home Factor	10	-	0.7159
Amount of Insurance Factor	\$200,000	-	1.0000
Protection Construction Factor	Frame	-	1.0000
	Final Premium	\$66.42	\$124.99
	Market Assistance Program Premium		\$301.60

^A(\$200,000 / \$1,000) * \$0.41

USAA Group
Arkansas
Owners Forms
Earthquake Rating Examples
Example D

	<u>Rating Characteristic</u>	<u>Current Rating</u>	<u>Proposed Rating</u>
Base Rate ^A	-	\$300.00	\$394.74
Increased Coverage C Factor	50%	1.0000	1.0000
Claims Free Discount	Claims Free	0.9000	0.9000
Claims Surcharge	0	1.0000	1.0000
Auto Home Discount	Yes	0.9000	0.9000
Earthquake Zone Factor	Zone 4	-	0.6491
Tier Factor	38	-	1.0000
Other Structures Factor	25%	1.0000	1.0000
Policy Form Factor	HO-9	-	1.0199
Protective Device Credit	No	-	1.0000
Home Protector Factor	N/A	-	-
Roof Factor	Fiberglass Shingle	-	1.0000
Age of Home Factor	10	-	0.7159
Amount of Insurance Factor	\$200,000	-	1.0000
Protection Construction Factor	Masonry	-	1.1076
	Final Premium	\$243.00	\$167.84
	Market Assistance Program Premium		\$364.00

^A(\$200,000 / \$1,000) * \$1.50

USAA Group
Arkansas
Owners Forms
Earthquake Rating Examples
Example D2

	<u>Rating Characteristic</u>	<u>Current Rating</u>	<u>Proposed Rating</u>
Base Rate ^A	-	\$126.00	\$394.74
Increased Coverage C Factor	50%	1.0000	1.0000
Claims Free Discount	Claims Free	0.9000	0.9000
Claims Surcharge	0	1.0000	1.0000
Auto Home Discount	Yes	0.9000	0.9000
Earthquake Zone Factor	Zone 4	-	0.6491
Tier Factor	38	-	1.0000
Other Structures Factor	25%	1.0000	1.0000
Policy Form Factor	HO-9	-	1.0199
Protective Device Credit	No	-	1.0000
Home Protector Factor	N/A	-	-
Roof Factor	Fiberglass Shingle	-	1.0000
Age of Home Factor	10	-	0.7159
Amount of Insurance Factor	\$200,000	-	1.0000
Protection Construction Factor	Frame	-	1.0000
	Final Premium	\$102.06	\$151.54
	Market Assistance Program Premium		\$301.60

^A(\$200,000 / \$1,000) * \$0.63

State: Arkansas
TOI/Sub-TOI: 04.0 Homeowners/04.0003 Owner Occupied Homeowners
Product Name: Homeowners
Project Name/Number: Rate and Rule/AR1316478

First Filing Company: Garrison Property and Casualty Insurance Company, ...

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 Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
07/12/2013		Supporting Document	HPCS-Homeowners Premium Comparison Survey	07/17/2013	HO Survey Form HPCS - USAA Revised 7-12-2013.pdf (Superseded) HO Survey Form HPCS - USAA-CIC Revised 7-12-2013.pdf (Superseded) HO Survey Form HPCS - USAA-GIC Revised 7-12-2013.pdf (Superseded) HO Survey Form HPCS - Garrison Revised 7-12-2013.pdf (Superseded) HO Survey Form HPCS - USAA Revised 7-12-2013.xls (Superseded) HO Survey Form HPCS - USAA-CIC Revised 7-12-2013.XLS (Superseded) HO Survey Form HPCS - USAA-GIC Revised 7-12-2013.xls (Superseded) HO Survey Form HPCS - Garrison Revised 7-12-2013.XLS (Superseded)
07/12/2013		Rate	AR Homeowners Manual Rate Pages	07/19/2013	AR-R.1.1, AR-R-3.1 & AR-R-3.2, AR-R-6.1 Revised 7-12-2013.pdf (Superseded)

State: Arkansas
TOI/Sub-TOI: 04.0 Homeowners/04.0003 Owner Occupied Homeowners
Product Name: Homeowners
Project Name/Number: Rate and Rule/AR1316478

First Filing Company: Garrison Property and Casualty Insurance Company, ...

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
06/10/2013		Rate	AR Homeowners Manual Rate Pages	07/19/2013	AR-R-2.1 & AR-R-2.2, AR-R-5.1 & AR-R-5.2, AR-R-7.1, AR-R-10.1 - AR-R-10.4 Revised 6-10-2013 .pdf (Superceded)
06/10/2013		Rate	AR Homeowners Manual Rate Pages	07/19/2013	AR-R-4.1 - AR-R-4.20 Revised 6-10-2013.pdf (Superceded)
06/10/2013		Rate	AR Homeowners Manual Rate Pages	07/19/2013	AR-R-8.1 - AR-R-8.3 Revised 6-10-2013.pdf (Superceded)
06/10/2013		Rate	AR Homeowners Manual Rate Pages	07/19/2013	AR-R-9.1 - AR-R-9.2 Revised 6-10-2013.pdf (Superceded)
06/10/2013		Supporting Document	HPCS-Homeowners Premium Comparison Survey	07/12/2013	HO Survey Form HPCS - USAA Revised 6-10-13.pdf (Superceded) HO Survey Form HPCS - USAA-CIC Revised 6-10-13.pdf (Superceded) HO Survey Form HPCS - USAA-GIC Revised 6-10-13.pdf (Superceded) HO Survey Form HPCS - USAA Revised 6-10-13.xls (Superceded) HO Survey Form HPCS - USAA-CIC Revised 6-10-13.XLS (Superceded) HO Survey Form HPCS - USAA-GIC Revised 6-10-13.xls (Superceded) HO Survey Form HPCS - Garrison Revised 6-10-13.XLS (Superceded) HO Survey Form HPCS - Garrison Revised 6-10-13.pdf (Superceded)

State: Arkansas
TOI/Sub-TOI: 04.0 Homeowners/04.0003 Owner Occupied Homeowners
Product Name: Homeowners
Project Name/Number: Rate and Rule/AR1316478

First Filing Company: Garrison Property and Casualty Insurance Company, ...

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
06/10/2013		Rate	AR Homeowners Manual Rate Pages	07/12/2013	AR-R-1.1, AR-R-3.1 & AR-R-3.2, AR-R-6.1 Revised 6-10-2013.pdf (Superseded)
06/03/2013		Rate	AR Homeowners Manual Rate Pages	06/10/2013	AR-R-1.1 Revised 6-3-2013.pdf (Superseded)
06/03/2013		Rate	AR Homeowners Manual Rate Pages	06/10/2013	AR-R-8.3 Revised 6-3-2013.pdf (Superseded)
06/03/2013		Supporting Document	HPCS-Homeowners Premium Comparison Survey	06/10/2013	HO Survey Form HPCS - USAA - Revised 6-3-13.pdf (Superseded) HO Survey Form HPCS - USAA-CIC Revised 6-3-13.pdf (Superseded) HO Survey Form HPCS - USAA-GIC Revised 6-3-13.pdf (Superseded) HO Survey Form HPCS - Garrison Revised 6-3-13.pdf (Superseded) HO Survey Form HPCS - USAA - Revised 6-3-13.xls (Superseded) HO Survey Form HPCS - USAA-CIC Revised 6-3-13.XLS (Superseded) HO Survey Form HPCS - USAA-GIC Revised 6-3-13.xls (Superseded) HO Survey Form HPCS - Garrison Revised 6-3-13.XLS (Superseded)
06/03/2013		Supporting Document	AR Filing Support & Exhibits	06/10/2013	Exhibit XI - Revised 6-3-2013.pdf (Superseded)
05/16/2013		Supporting Document	AR Filing Support & Exhibits	06/03/2013	AR Filing Support & Exhibits.pdf (Superseded)

SERFF Tracking #:

USAA-129027210

State Tracking #:

Company Tracking #:

AR1316478

State:

Arkansas

First Filing Company:

Garrison Property and Casualty Insurance Company, ...

TOI/Sub-TOI:

04.0 Homeowners/04.0003 Owner Occupied Homeowners

Product Name:

Homeowners

Project Name/Number:

Rate and Rule/AR1316478

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
05/16/2013		Rate	AR Homeowners Manual Rate Pages	06/03/2013	AR-R-1.1, AR-R-3.1, AR-R-3.2, AR-R-6.1.pdf (Superceded)
05/16/2013		Rate	AR Homeowners Manual Rate Pages	06/10/2013	AR-R-2.1, AR-R-2.2, AR-R-5.1, AR-R-5.2, AR-R-7.1, AR-R-10.1 - AR-R-10.4.pdf (Superceded)
05/16/2013		Rate	AR Homeowners Manual Rate Pages	06/10/2013	AR-R-4.1 - AR-R-4.38.pdf (Superceded)
05/16/2013		Rate	AR Homeowners Manual Rate Pages	06/03/2013	AR-R-8.1 - AR-R-8.3.pdf (Superceded)
05/16/2013		Rate	AR Homeowners Manual Rate Pages	06/10/2013	AR-R-9.1 - AR-R-9.2.pdf (Superceded)
05/13/2013		Supporting Document	HPCS-Homeowners Premium Comparison Survey	06/03/2013	HO Survey FORM HPCS - USAA.pdf (Superceded) HO Survey FORM HPCS - USAA-CIC.pdf (Superceded) HO Survey FORM HPCS - USAA-GIC.pdf (Superceded) HO Survey FORM HPCS - Garrison.pdf (Superceded) HO Survey FORM HPCS - USAA.xls (Superceded) HO Survey FORM HPCS - USAA-CIC.XLS (Superceded) HO Survey FORM HPCS - USAA-GIC.xls (Superceded) HO Survey FORM HPCS - Garrison.XLS (Superceded)

State:

Arkansas

First Filing Company:

Garrison Property and Casualty Insurance Company, ...

TOI/Sub-TOI:

04.0 Homeowners/04.0003 Owner Occupied Homeowners

Product Name:

Homeowners

Project Name/Number:

Rate and Rule/AR1316478

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SERFF Tracking #:

USAA-129027210

State Tracking #:

Company Tracking #:

AR1316478

State:

Arkansas

First Filing Company:

Garrison Property and Casualty Insurance Company, ...

TOI/Sub-TOI:

04.0 Homeowners/04.0003 Owner Occupied Homeowners

Product Name:

Homeowners

Project Name/Number:

Rate and Rule/AR1316478

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Attachment HO Survey FORM HPCS - Garrison.XLS is not a PDF document and cannot be reproduced here.

NAIC Number: 25941
 Company Name: United Services Automobile Association
 Contact Person: Nick F. Almendarez
 Telephone No.: 800-531-8722, ext. 8-2844
 Email Address: nick.almendarez@usaa.com
 Effective Date: 10/1/2013

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	\$1,126.66	\$1,204.63	\$1,098.29	\$1,176.74	\$1,193.12	\$1,282.46	\$1,169.21	\$1,260.02	\$1,103.45	\$1,203.96	\$1,035.22	\$1,103.77	\$1,125.17	\$1,231.09	\$1,146.45	\$1,234.97	\$1,089.87	\$1,187.29
	\$120,000	\$1,224.02	\$1,308.56	\$1,192.68	\$1,277.69	\$1,300.10	\$1,397.40	\$1,272.91	\$1,371.68	\$1,198.62	\$1,307.57	\$1,124.77	\$1,199.10	\$1,222.16	\$1,336.99	\$1,245.42	\$1,341.40	\$1,183.72	\$1,289.30
	\$160,000	\$1,317.70	\$1,409.18	\$1,283.69	\$1,375.63	\$1,402.38	\$1,507.96	\$1,372.37	\$1,479.46	\$1,290.83	\$1,408.70	\$1,210.82	\$1,291.27	\$1,316.25	\$1,440.47	\$1,340.91	\$1,444.74	\$1,274.64	\$1,388.86
6	\$80,000	\$1,175.45	\$1,278.68	\$1,148.28	\$1,252.23	\$1,250.33	\$1,368.32	\$1,228.63	\$1,348.76	\$1,174.14	\$1,307.58	\$1,077.10	\$1,167.80	\$1,200.51	\$1,341.19	\$1,204.80	\$1,322.15	\$1,157.97	\$1,287.32
	\$120,000	\$1,276.80	\$1,388.71	\$1,246.78	\$1,359.40	\$1,362.02	\$1,490.36	\$1,337.21	\$1,467.74	\$1,275.13	\$1,419.76	\$1,170.08	\$1,268.40	\$1,303.71	\$1,456.18	\$1,308.58	\$1,435.78	\$1,257.42	\$1,397.59
	\$160,000	\$1,374.94	\$1,496.00	\$1,342.32	\$1,464.16	\$1,469.48	\$1,608.64	\$1,442.05	\$1,583.49	\$1,373.71	\$1,530.19	\$1,259.96	\$1,366.34	\$1,404.58	\$1,569.53	\$1,409.36	\$1,546.97	\$1,354.48	\$1,506.12
9	\$80,000	\$1,249.59	\$1,389.38	\$1,224.06	\$1,364.94	\$1,336.80	\$1,496.31	\$1,318.21	\$1,480.82	\$1,279.76	\$1,460.98	\$1,140.97	\$1,263.72	\$1,312.92	\$1,504.00	\$1,292.81	\$1,451.93	\$1,259.81	\$1,435.44
	\$120,000	\$1,357.04	\$1,508.55	\$1,328.79	\$1,481.42	\$1,455.60	\$1,628.91	\$1,434.18	\$1,610.71	\$1,389.47	\$1,585.84	\$1,239.18	\$1,372.23	\$1,425.40	\$1,632.47	\$1,403.83	\$1,576.27	\$1,367.67	\$1,557.97
	\$160,000	\$1,461.88	\$1,625.80	\$1,431.20	\$1,596.29	\$1,570.89	\$1,758.68	\$1,547.11	\$1,738.30	\$1,497.54	\$1,709.98	\$1,334.86	\$1,478.81	\$1,536.35	\$1,760.36	\$1,512.56	\$1,699.09	\$1,473.89	\$1,679.75

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	\$ 2.99	\$ 2.70
	Lowest Risk	\$ 1.07	\$ 0.96

NAIC Number: 25968
 Company Name: USAA Casualty Insurance Company
 Contact Person: Nick F. Almenarez
 Telephone No.: 800-531-8722, ext. 8-2844
 Email Address: nick.almenarez@usaa.com
 Effective Date: 10/1/2013

**Homeowners Premium Comparison Survey Form
 FORM HP3S - 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	\$1,313.07	\$1,402.81	\$1,280.10	\$1,370.39	\$1,388.53	\$1,491.16	\$1,361.00	\$1,465.39	\$1,284.84	\$1,400.49	\$1,206.63	\$1,285.52	\$1,309.97	\$1,431.86	\$1,335.68	\$1,437.56	\$1,269.18	\$1,381.29
	\$120,000	\$1,426.44	\$1,523.71	\$1,390.10	\$1,487.93	\$1,512.40	\$1,623.98	\$1,481.24	\$1,594.63	\$1,395.56	\$1,520.90	\$1,310.90	\$1,396.42	\$1,422.81	\$1,554.89	\$1,450.90	\$1,561.33	\$1,378.40	\$1,499.90
	\$160,000	\$1,535.50	\$1,640.75	\$1,496.11	\$1,601.95	\$1,630.70	\$1,751.86	\$1,596.47	\$1,719.46	\$1,502.79	\$1,638.42	\$1,411.08	\$1,503.64	\$1,532.21	\$1,675.13	\$1,562.02	\$1,681.51	\$1,484.18	\$1,615.62
6	\$80,000	\$1,368.88	\$1,487.67	\$1,337.30	\$1,456.95	\$1,454.01	\$1,589.63	\$1,429.05	\$1,567.16	\$1,365.88	\$1,519.44	\$1,254.51	\$1,358.87	\$1,396.35	\$1,558.24	\$1,402.52	\$1,537.55	\$1,347.25	\$1,496.09
	\$120,000	\$1,486.81	\$1,615.57	\$1,451.98	\$1,581.61	\$1,583.14	\$1,730.57	\$1,554.79	\$1,704.80	\$1,483.25	\$1,649.67	\$1,362.69	\$1,475.82	\$1,516.28	\$1,691.73	\$1,523.21	\$1,669.57	\$1,462.87	\$1,624.17
	\$160,000	\$1,600.97	\$1,740.30	\$1,563.21	\$1,703.43	\$1,707.52	\$1,867.50	\$1,676.28	\$1,838.93	\$1,597.81	\$1,777.89	\$1,467.27	\$1,589.70	\$1,633.49	\$1,823.32	\$1,640.40	\$1,798.78	\$1,575.70	\$1,750.21
9	\$80,000	\$1,453.77	\$1,614.64	\$1,424.09	\$1,586.23	\$1,553.09	\$1,736.46	\$1,531.71	\$1,718.69	\$1,487.03	\$1,695.55	\$1,327.61	\$1,468.86	\$1,525.31	\$1,745.19	\$1,503.36	\$1,686.47	\$1,464.05	\$1,666.15
	\$120,000	\$1,578.67	\$1,753.01	\$1,545.91	\$1,721.57	\$1,690.34	\$1,889.52	\$1,665.91	\$1,868.84	\$1,614.40	\$1,840.36	\$1,441.79	\$1,594.88	\$1,655.89	\$1,894.15	\$1,632.37	\$1,830.77	\$1,589.32	\$1,808.30
	\$160,000	\$1,700.52	\$1,889.16	\$1,665.00	\$1,855.01	\$1,823.68	\$2,039.65	\$1,796.67	\$2,016.57	\$1,739.85	\$1,984.32	\$1,553.00	\$1,718.67	\$1,784.67	\$2,042.45	\$1,758.66	\$1,973.34	\$1,712.66	\$1,949.56

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	<input type="text" value="varies"/> %

EARTHQUAKE INSURANCE

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

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

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

Zone	Brick	Frame
Highest Risk	\$ 2.99	\$ 2.70
Lowest Risk	\$ 1.07	\$ 0.96

NAIC Number: 18600
 Company Name: USAA General Indemnity Company
 Contact Person: Nick F. Almendarez
 Telephone No.: 800-531-8722, ext. 8-2844
 Email Address: nick.almendarez@usaa.com
 Effective Date: 10/1/2013

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

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 I LEAVE BLANK**

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

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$1,297.72	\$1,386.71	\$1,265.15	\$1,354.71	\$1,372.50	\$1,474.29	\$1,345.30	\$1,448.84	\$1,270.14	\$1,384.85	\$1,192.48	\$1,270.72	\$1,295.03	\$1,415.91	\$1,320.19	\$1,421.24	\$1,254.65	\$1,365.82
	\$120,000	\$1,409.78	\$1,506.25	\$1,373.86	\$1,470.89	\$1,495.00	\$1,605.66	\$1,464.19	\$1,576.66	\$1,379.60	\$1,503.91	\$1,295.54	\$1,380.36	\$1,406.58	\$1,537.58	\$1,434.08	\$1,543.59	\$1,362.61	\$1,483.09
	\$160,000	\$1,517.56	\$1,621.95	\$1,478.65	\$1,583.61	\$1,611.97	\$1,732.15	\$1,578.12	\$1,700.12	\$1,485.62	\$1,620.14	\$1,394.56	\$1,486.35	\$1,514.75	\$1,656.50	\$1,543.93	\$1,662.43	\$1,467.18	\$1,597.55
6	\$80,000	\$1,353.17	\$1,470.99	\$1,321.97	\$1,440.64	\$1,437.55	\$1,572.05	\$1,412.88	\$1,549.88	\$1,350.60	\$1,502.90	\$1,240.07	\$1,343.57	\$1,380.80	\$1,541.35	\$1,386.57	\$1,520.50	\$1,332.14	\$1,479.77
	\$120,000	\$1,469.75	\$1,597.46	\$1,435.35	\$1,563.91	\$1,565.25	\$1,711.49	\$1,537.24	\$1,686.03	\$1,466.67	\$1,631.73	\$1,346.99	\$1,459.20	\$1,499.40	\$1,673.41	\$1,505.90	\$1,651.06	\$1,446.47	\$1,606.46
	\$160,000	\$1,582.61	\$1,720.80	\$1,545.31	\$1,684.38	\$1,688.27	\$1,846.96	\$1,657.40	\$1,818.72	\$1,579.96	\$1,758.56	\$1,450.39	\$1,571.81	\$1,615.30	\$1,803.58	\$1,621.77	\$1,778.85	\$1,558.05	\$1,731.14
9	\$80,000	\$1,437.48	\$1,597.04	\$1,408.18	\$1,568.99	\$1,535.92	\$1,717.81	\$1,514.84	\$1,700.29	\$1,470.87	\$1,677.69	\$1,312.68	\$1,452.77	\$1,508.81	\$1,726.88	\$1,486.71	\$1,668.31	\$1,448.10	\$1,648.55
	\$120,000	\$1,560.99	\$1,733.90	\$1,528.63	\$1,702.85	\$1,671.73	\$1,869.28	\$1,647.58	\$1,848.87	\$1,596.86	\$1,820.97	\$1,425.57	\$1,577.41	\$1,637.98	\$1,874.29	\$1,614.29	\$1,811.07	\$1,572.01	\$1,789.20
	\$160,000	\$1,681.50	\$1,868.59	\$1,646.39	\$1,834.85	\$1,803.64	\$2,017.85	\$1,776.93	\$1,995.06	\$1,720.97	\$1,963.44	\$1,535.55	\$1,699.86	\$1,765.38	\$2,021.05	\$1,739.21	\$1,952.12	\$1,694.03	\$1,928.98

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	<input type="text" value="varies"/> %

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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" value="2.99"/>	\$ <input type="text" value="2.70"/>
	Lowest Risk	\$ <input type="text" value="1.07"/>	\$ <input type="text" value="0.96"/>

NAIC Number: 21253
 Company Name: Garrison Property and Casualty Insurance Company
 Contact Person: Nick F. Almendarez
 Telephone No.: 800-531-8722, ext. 8-2844
 Email Address: nick.almendarez@usaa.com
 Effective Date: 10/1/2013

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		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$1,328.86	\$1,413.00	\$1,294.77	\$1,379.42	\$1,403.27	\$1,499.54	\$1,374.49	\$1,472.38	\$1,293.28	\$1,401.60	\$1,222.04	\$1,296.03	\$1,317.59	\$1,431.72	\$1,349.07	\$1,444.55	\$1,278.06	\$1,383.07
	\$120,000	\$1,443.65	\$1,534.85	\$1,406.08	\$1,497.81	\$1,528.47	\$1,633.16	\$1,495.95	\$1,602.30	\$1,404.80	\$1,522.19	\$1,327.68	\$1,407.89	\$1,431.14	\$1,554.84	\$1,465.51	\$1,569.01	\$1,388.12	\$1,501.90
	\$160,000	\$1,553.88	\$1,652.57	\$1,513.19	\$1,612.40	\$1,647.85	\$1,761.55	\$1,612.16	\$1,727.52	\$1,512.59	\$1,639.61	\$1,429.03	\$1,515.83	\$1,541.03	\$1,674.86	\$1,577.60	\$1,689.59	\$1,494.48	\$1,617.59
6	\$80,000	\$1,379.02	\$1,490.28	\$1,346.29	\$1,458.34	\$1,462.40	\$1,589.46	\$1,436.07	\$1,565.44	\$1,367.16	\$1,510.88	\$1,264.92	\$1,362.71	\$1,396.45	\$1,547.94	\$1,409.54	\$1,535.99	\$1,349.17	\$1,488.48
	\$120,000	\$1,497.88	\$1,618.50	\$1,461.82	\$1,583.22	\$1,592.31	\$1,730.48	\$1,562.48	\$1,703.03	\$1,484.74	\$1,640.49	\$1,374.06	\$1,480.06	\$1,516.48	\$1,680.66	\$1,530.91	\$1,667.97	\$1,465.06	\$1,616.03
	\$160,000	\$1,612.72	\$1,743.24	\$1,573.62	\$1,704.95	\$1,717.21	\$1,867.19	\$1,684.38	\$1,836.79	\$1,599.22	\$1,767.76	\$1,479.36	\$1,594.08	\$1,633.49	\$1,811.14	\$1,648.52	\$1,796.82	\$1,577.87	\$1,741.20
9	\$80,000	\$1,455.79	\$1,606.36	\$1,424.92	\$1,576.66	\$1,552.34	\$1,724.00	\$1,529.43	\$1,704.43	\$1,478.04	\$1,673.06	\$1,330.88	\$1,463.10	\$1,514.58	\$1,720.22	\$1,501.25	\$1,672.55	\$1,456.01	\$1,645.03
	\$120,000	\$1,580.96	\$1,744.13	\$1,546.91	\$1,711.28	\$1,689.63	\$1,876.12	\$1,663.53	\$1,853.50	\$1,604.75	\$1,816.08	\$1,445.41	\$1,588.72	\$1,644.36	\$1,867.19	\$1,630.16	\$1,815.80	\$1,580.69	\$1,785.51
	\$160,000	\$1,702.78	\$1,879.34	\$1,665.86	\$1,843.67	\$1,822.69	\$2,024.93	\$1,793.88	\$1,999.75	\$1,729.22	\$1,957.88	\$1,556.72	\$1,711.80	\$1,771.99	\$2,013.08	\$1,756.07	\$1,956.93	\$1,703.12	\$1,924.71

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 Highest Risk \$ 2.99 Lowest Risk \$ 1.07
	Brick Frame \$ 2.99 \$ 2.70 \$ 1.07 \$ 0.96

State: **ARKANSAS**
 Line of Business: **HOMEOWNERS**
 Effective: **OCTOBER 1, 2013**

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	1684.02	1968.52	1944.00	2024.41
	Fire	1447.24	1665.20	1651.68	1555.00
	Fire Following Earthquake Earthquake Coverage **	6.52 394.74	6.52 394.74	6.52 394.74	6.52 394.74
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

** Earthquake Coverage is an optional coverage

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**
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TERRITORY FACTORS

USAA GROUP OWNERS FORMS

<u>Territory</u>	<u>Other Perils</u>		<u>Fire</u>	<u>Fire Following Earthquake</u>
58	1.1463	0.8023		1.0000
59	1.1854	0.9237		1.0000
60	1.1363	0.9158		1.0000
61	1.1300	0.9257		0.7774
62	1.0383	1.1154		1.0000
63	1.0110	1.0236		1.0000
64	1.0200	0.9553		1.0000
65	0.9571	0.9393		0.3146
66	1.0370	1.0145		0.7647
67	0.9300	0.9405		1.0000
68	1.0882	1.2303		0.6060
69	1.0249	1.1519		1.1274
70	1.0527	1.1047		1.0000
71	1.0434	1.0469		1.0000
72	1.1105	0.8101		0.3021
73	1.1117	0.8483		1.3455
74	1.2127	0.9497		4.3964
75	1.1828	0.9106		6.4836
76	1.1084	0.9208		2.0277
77	1.1508	0.9313		4.8316
78	1.0633	0.7035		1.0000

Please note that the Earthquake coverage zone factors can be found on the Other Optional Coverages tab

State: **ARKANSAS**
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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

TERRITORY FACTORS

USAA GROUP
UNIT-OWNERS FORMS

<u>Territory</u>	<u>Other</u> <u>Perils</u>	<u>Fire</u>
115	1.1350	0.7944
116	1.1622	0.9056
117	1.1363	0.9158
118	1.1662	0.9554
119	1.0180	1.0936
120	1.0110	1.0236
121	1.0000	0.9366
122	1.0281	1.0089
123	1.0702	1.0471
124	0.9888	1.0000
125	1.1230	1.2697
126	1.0898	1.2248
127	1.0423	1.0938
128	1.0647	1.0683
129	1.0888	0.7943
130	1.1344	0.8657
131	1.1890	0.9311
132	1.2194	0.9388
133	1.1785	0.9792
134	1.1877	0.9612
135	1.0850	0.7179

Please note that the Earthquake coverage zone factors can be found on the [Other Optional Coverages](#) tab.

State: **ARKANSAS**
 Line of Business: **HOMEOWNERS**
 Effective: **OCTOBER 1, 2013**

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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

ROOF FACTORS

USAA GROUP OWNERS FORMS

Roof Type	Code	Other Perils	Fire	Fire Following Earthquake	Earthquake Coverage*
Aluminum	AL	0.9908	1.0000	0.9224	1.0000
Asbestos	AS	1.0983	1.0000	1.0000	1.0000
Cloth	CL	1.0744	1.0000	1.0000	1.0000
Concrete Tile	CN	0.8606	0.8456	0.9033	1.0000
Composition Shingle	CS	1.0000	1.0000	1.0000	1.0000
Clay Tile	CT	0.9078	1.0000	0.9033	1.0000
Composition Over Wood	CW	1.0579	1.4699	1.0000	1.0000
Fiberglass Shingle	FB	1.0000	1.0000	1.0000	1.0000
Fiber Cement	FC	0.9767	0.8456	1.0000	1.0000
Resin Formed Shingle	FE	0.9728	0.8456	1.0000	1.0000
Foam	FM	1.0698	1.0000	1.0000	1.0000
Metal	MT	0.9727	1.0000	0.9224	1.0000
None	NA	1.1618	1.4699	1.0281	1.0000
Other	OT	1.1618	1.0000	1.0000	1.0000
Plastic	PL	1.0713	1.0000	1.0000	1.0000
Reinforced Plastic	RP	1.0750	1.0000	1.0000	1.0000
Slate	SL	1.0827	0.8456	0.9797	1.0000
Tar	TR	0.9360	1.0000	1.0281	1.0000
Unknown	UN	1.1618	1.4699	1.0281	1.0000
Wood Shake	WS	1.1234	1.4699	1.0144	1.0000
No Data	X	1.1618	1.4699	1.0281	1.0000

* Earthquake Coverage is an optional coverage

State: ARKANSAS
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 Effective: OCTOBER 1, 2013

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 GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

TIER FACTORS

USAA GROUP OWNERS FORMS

USAA GROUP	Tier	Other		Fire Following	Earthquake	Other
		Perils	Fire	Earthquake	Coverage**	Optional Coverages *
	21	0.4237	0.2103	0.9000	1.0000	0.4237
	22	0.4441	0.2184	0.9034	1.0000	0.4441
	23	0.4649	0.2269	0.9069	1.0000	0.4649
	24	0.4862	0.2359	0.9104	1.0000	0.4862
	25	0.5078	0.2455	0.9140	1.0000	0.5078
	26	0.5297	0.2556	0.9175	1.0000	0.5297
	27	0.5515	0.2663	0.9210	1.0000	0.5515
	28	0.5735	0.2777	0.9246	1.0000	0.5735
	29	0.5951	0.2898	0.9282	1.0000	0.5951
	30	0.6167	0.3026	0.9318	1.0000	0.6167
	31	0.6379	0.3162	0.9354	1.0000	0.6379
	32	0.6588	0.3307	0.9390	1.0000	0.6588
	33	0.6792	0.3461	0.9426	1.0000	0.6792
	34	0.7001	0.3624	0.9463	1.0000	0.7001
	35	0.7163	0.3798	0.9499	1.0000	0.7163
	36	0.7319	0.3984	0.9536	1.0000	0.7319
	37	0.7470	0.4181	0.9573	1.0000	0.7470
	38	0.7617	0.4391	0.9610	1.0000	0.7617
	39	0.7758	0.4616	0.9647	1.0000	0.7758
	40	0.7896	0.4855	0.9684	1.0000	0.7896
	41	0.8031	0.5110	0.9722	1.0000	0.8031
	42	0.8163	0.5383	0.9759	1.0000	0.8163
	43	0.8293	0.5674	0.9797	1.0000	0.8293
	44	0.8424	0.5985	0.9835	1.0000	0.8424
	45	0.8556	0.6318	0.9873	1.0000	0.8556
	46	0.8690	0.6675	0.9911	1.0000	0.8690
	47	0.8827	0.7056	0.9949	1.0000	0.8827
	48	0.8970	0.7465	0.9988	1.0000	0.8970
	49	0.9119	0.7903	1.0026	1.0000	0.9119
	50	0.9266	0.8373	1.0065	1.0000	0.9266
	51	0.9496	0.8877	1.0104	1.0000	0.9496
	52	0.9739	0.9418	1.0143	1.0000	0.9739
	53	1.0000	1.0000	1.0182	1.0000	1.0000
	54	1.0281	1.0625	1.0222	1.0000	1.0281
	55	1.0587	1.1298	1.0261	1.0000	1.0587
	56	1.0919	1.2021	1.0301	1.0000	1.0919
	57	1.1282	1.2800	1.0341	1.0000	1.1282
	58	1.1682	1.3640	1.0381	1.0000	1.1682
	59	1.2123	1.4545	1.0421	1.0000	1.2123
	60	1.2613	1.5522	1.0461	1.0000	1.2613
	61	1.3158	1.6576	1.0502	1.0000	1.3158
	62	1.3769	1.7714	1.0542	1.0000	1.3769
	63	1.4455	1.8944	1.0583	1.0000	1.4455
	64	1.5230	2.0274	1.0624	1.0000	1.5230
	65	1.6110	2.1714	1.0665	1.0000	1.6110
	66	1.7113	2.3272	1.0706	1.0000	1.7113
	67	1.8263	2.4960	1.0748	1.0000	1.8263
	68	1.9588	2.6790	1.0789	1.0000	1.9588
	69	2.1125	2.8775	1.0831	1.0000	2.1125
	70	2.2917	3.0930	1.0873	1.0000	2.2917
	71	2.4891	3.3269	1.0915	1.0000	2.4891
	72	2.7066	3.5812	1.0957	1.0000	2.7066
	73	2.9465	3.8549	1.1000	1.0000	2.9465

* These factors apply to the Personal Injury Endorsement for Owners forms
 ** Earthquake coverage is an optional coverage

State: ARKANSAS
 Line of Business: HOMEOWNERS
 Effective: OCTOBER 1, 2013

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

TIER FACTORS

**USAA GROUP
 UNIT-OWNERS FORMS**

USAA GROUP	Tier	Other Perils	Fire	Other Optional Coverages *
	21	0.4237	0.2103	0.4237
	22	0.4441	0.2184	0.4441
	23	0.4649	0.2269	0.4649
	24	0.4862	0.2359	0.4862
	25	0.5078	0.2455	0.5078
	26	0.5297	0.2556	0.5297
	27	0.5515	0.2663	0.5515
	28	0.5735	0.2777	0.5735
	29	0.5951	0.2898	0.5951
	30	0.6167	0.3026	0.6167
	31	0.6379	0.3162	0.6379
	32	0.6588	0.3307	0.6588
	33	0.6792	0.3461	0.6792
	34	0.7001	0.3624	0.7001
	35	0.7163	0.3798	0.7163
	36	0.7319	0.3984	0.7319
	37	0.7470	0.4181	0.7470
	38	0.7617	0.4391	0.7617
	39	0.7758	0.4616	0.7758
	40	0.7896	0.4855	0.7896
	41	0.8031	0.5110	0.8031
	42	0.8163	0.5383	0.8163
	43	0.8293	0.5674	0.8293
	44	0.8424	0.5985	0.8424
	45	0.8556	0.6318	0.8556
	46	0.8690	0.6675	0.8690
	47	0.8827	0.7056	0.8827
	48	0.8970	0.7465	0.8970
	49	0.9119	0.7903	0.9119
	50	0.9266	0.8373	0.9266
	51	0.9496	0.8877	0.9496
	52	0.9739	0.9418	0.9739
	53	1.0000	1.0000	1.0000
	54	1.0281	1.0625	1.0281
	55	1.0587	1.1298	1.0587
	56	1.0919	1.2021	1.0919
	57	1.1282	1.2800	1.1282
	58	1.1682	1.3640	1.1682
	59	1.2123	1.4545	1.2123
	60	1.2613	1.5522	1.2613
	61	1.3158	1.6576	1.3158
	62	1.3769	1.7714	1.3769
	63	1.4455	1.8944	1.4455
	64	1.5230	2.0274	1.5230
	65	1.6110	2.1714	1.6110
	66	1.7113	2.3272	1.7113
	67	1.8263	2.4960	1.8263
	68	1.9588	2.6790	1.9588
	69	2.1125	2.8775	2.1125
	70	2.2917	3.0930	2.2917
	71	2.4891	3.3269	2.4891
	72	2.7066	3.5812	2.7066
	73	2.9465	3.8549	2.9465

** Earthquake coverage is an optional coverage

State: **ARKANSAS**
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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

PROTECTION / CONSTRUCTION FACTORS

**USAA GROUP
 OWNERS FORMS**

Construction Type	Protection Class	Other		Fire	Following Earthquake	Earthquake Coverage*
		Perils	Fire			
Frame	1	1.0241	0.7683		1.0000	1.0000
	2	1.0241	1.0000		1.0000	1.0000
	3	1.0000	1.0000		1.0000	1.0000
	4	0.9809	1.0000		1.0000	1.0000
	5	0.9809	1.1493		1.0000	1.0000
	6	0.9809	1.3378		1.0000	1.0000
	7	0.9809	1.3378		1.0000	1.0000
	8	0.9566	1.3378		1.0000	1.0000
	8B	0.9566	1.3378		1.0000	1.0000
	9	0.9566	1.8283		1.0000	1.0000
10	0.9566	1.8283		1.0000	1.0000	
Masonry	1	1.0209	0.5570		0.8983	1.1076
	2	1.0209	0.7249		0.8983	1.1076
	3	0.9968	0.7249		0.8983	1.1076
	4	0.9777	0.7249		0.8983	1.1076
	5	0.9777	0.8331		0.8983	1.1076
	6	0.9777	0.9698		0.8983	1.1076
	7	0.9777	0.9698		0.8983	1.1076
	8	0.9535	0.9698		0.8983	1.1076
	8B	0.9535	0.9698		0.8983	1.1076
	9	0.9535	1.3254		0.8983	1.1076
10	0.9535	1.3254		0.8983	1.1076	

* Earthquake Coverage is an optional coverage

State: ARKANSAS
Line of Business: HOMEOWNERS
Effective: OCTOBER 1, 2013

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

PROTECTION / CONSTRUCTION FACTORS

**USAA GROUP
UNIT-OWNERS FORMS**

Construction Type	Protection Class	Other Perils	Fire
Frame	1	1.0241	0.7683
	2	1.0241	1.0000
	3	1.0000	1.0000
	4	0.9809	1.0000
	5	0.9809	1.1493
	6	0.9809	1.3378
	7	0.9809	1.3378
	8	0.9566	1.3378
	8B	0.9566	1.3378
	9	0.9566	1.8283
10	0.9566	1.8283	
Masonry	1	1.0209	0.5570
	2	1.0209	0.7249
	3	0.9968	0.7249
	4	0.9777	0.7249
	5	0.9777	0.8331
	6	0.9777	0.9698
	7	0.9777	0.9698
	8	0.9535	0.9698
	8B	0.9535	0.9698
	9	0.9535	1.3254
10	0.9535	1.3254	

State: **ARKANSAS**
 Line of Business: **HOMEOWNERS**
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SQUARE FOOTAGE FACTORS

USAA GROUP OWNERS FORMS

<u>Minimum</u>	<u>Maximum</u>	<u>Other</u>		<u>Fire Following Earthquake</u>	<u>Earthquake Coverage*</u>
		<u>Perils</u>	<u>Fire</u>		
0	499	0.7890	0.9149	1.0000	1.0000
500	599	0.7928	0.9149	1.0000	1.0000
600	699	0.8163	0.9149	1.0000	1.0000
700	799	0.8393	0.9149	1.0000	1.0000
800	899	0.8431	0.9149	1.0000	1.0000
900	999	0.8624	0.9149	1.0000	1.0000
1000	1099	0.8813	0.9149	1.0000	1.0000
1100	1199	0.8968	0.9149	1.0000	1.0000
1200	1299	0.9073	0.9149	1.0000	1.0000
1300	1399	0.9239	0.9818	1.0000	1.0000
1400	1499	0.9374	0.9818	1.0000	1.0000
1500	1599	0.9520	0.9818	1.0000	1.0000
1600	1699	0.9680	1.0000	1.0000	1.0000
1700	1799	0.9848	1.0000	1.0000	1.0000
1800	1899	1.0000	1.0000	1.0000	1.0000
1900	1999	1.0198	1.0000	1.0000	1.0000
2000	2099	1.0344	1.0000	1.0000	1.0000
2100	2199	1.0540	1.1076	1.0000	1.0000
2200	2299	1.0706	1.1076	1.0000	1.0000
2300	2399	1.0874	1.1076	1.0000	1.0000
2400	2499	1.1028	1.1076	1.0000	1.0000
2500	2599	1.1202	1.1724	1.0000	1.0000
2600	2699	1.1357	1.1724	1.0000	1.0000
2700	2799	1.1506	1.1724	1.0000	1.0000
2800	2899	1.1648	1.2455	1.0000	1.0000
2900	2999	1.1800	1.2455	1.0000	1.0000
3000	3099	1.1903	1.2455	1.0000	1.0000
3100	3199	1.2003	1.2455	1.0000	1.0000
3200	3299	1.2075	1.2455	1.0000	1.0000
3300	3399	1.2174	1.2455	1.0000	1.0000
3400	3499	1.2260	1.2946	1.0000	1.0000
3500	3599	1.2333	1.2946	1.0000	1.0000
3600	3699	1.2414	1.2946	1.0000	1.0000
3700	3799	1.2455	1.2946	1.0000	1.0000
3800	3899	1.2514	1.2946	1.0000	1.0000
3900	3999	1.2589	1.2946	1.0000	1.0000
4000	4099	1.2645	1.2946	1.0000	1.0000
4100	4199	1.2697	1.2946	1.0000	1.0000
4200	4299	1.2758	1.2946	1.0000	1.0000
4300	4399	1.2846	1.2946	1.0000	1.0000
4400	4499	1.2899	1.2946	1.0000	1.0000
4500	4599	1.2996	1.2946	1.0000	1.0000
4600	4699	1.3062	1.2946	1.0000	1.0000
4700	4799	1.3142	1.2946	1.0000	1.0000
4800	4899	1.3272	1.2946	1.0000	1.0000
4900	4999	1.3372	1.5784	1.0000	1.0000
5000	5499	1.3462	1.5784	1.0000	1.0000
5500	5999	1.3618	1.5784	1.0000	1.0000
6000	6499	1.3872	1.5784	1.0000	1.0000
6500	6999	1.4548	1.5784	1.0000	1.0000
7000	7499	1.4551	1.5784	1.0000	1.0000
7500	9999	1.4626	1.5784	1.0000	1.0000
10000	and greater	1.4772	1.5784	1.0000	1.0000

* Earthquake Coverage is an optional coverage

State: ARKANSAS
 Line of Business: HOMEOWNERS
 Effective: OCTOBER 1, 2013

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

DISCOUNTS AND SURCHARGES

**PROTECTIVE DEVICE CREDIT
 USAA GROUP
 OWNERS FORMS**

	Other Perils	Fire	Fire Following Earthquake	Earthquake Coverage*	Other Optional Coverages
Monitored Burglar Alarm	0.95	--	--	--	--
Monitored Fire Alarm	--	0.95	--	--	--
Automatic Sprinklers in all areas except attic, bathroom, closet, and attached structures	--	0.80	--	--	--

*Earthquake Coverage is an optional coverage

**PROTECTIVE DEVICE CREDIT
 USAA GROUP
 UNIT-OWNERS FORMS**

	Other Perils	Fire			Other Optional Coverages
Monitored Burglar Alarm	0.95	--			--
Monitored Fire Alarm	--	0.95			--
Automatic Sprinklers in all areas except attic, bathroom, closet, and attached structures	--	0.80			--

*Earthquake Coverage is an optional coverage

**CLAIMS FREE DISCOUNT
 USAA GROUP**

	Other Perils	Fire	Fire Following Earthquake	Earthquake Coverage*	Other Optional Coverages
	0.90	0.90	0.90	0.90	0.90

*Earthquake Coverage is an optional coverage

**CLAIMS ACTIVITY SURCHARGE
 USAA GROUP
 OWNERS FORMS**

Prior Non-Weather Claims	Other Perils	Fire	Fire Following Earthquake	Earthquake Coverage*	Other Optional Coverages
0	1.00	1.00	1.00	1.00	1.00
1	1.13	1.17	1.00	1.00	1.13
2	1.42	1.33	1.00	1.00	1.42
3	1.64	1.59	1.00	1.00	1.64
4	2.05	1.85	1.00	1.00	2.05

for each add'l claim above 4 add: 0.42 0.26 0.00 0.00 0.42

*Earthquake Coverage is an optional coverage

**CLAIMS ACTIVITY SURCHARGE
 USAA GROUP
 UNIT-OWNERS FORMS**

Prior Non-Weather Claims	Other Perils	Fire			Optional Coverages
0	1.00	1.00			1.00
1	1.13	1.17			1.13
2	1.42	1.33			1.42
3	1.64	1.59			1.64
4	2.05	1.85			2.05

for each add'l claim above 4 add: 0.42 0.26 0.42

State: ARKANSAS
 Line of Business: HOMEOWNERS
 Effective: OCTOBER 1, 2013

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

DISCOUNTS AND SURCHARGES

**HOME AGE DISCOUNT
 USAA GROUP
 OWNERS FORMS**

Dwelling Age (Years)	Other		Fire Following Earthquake	Earthquake Coverage*
	Perils	Fire		
0	0.3704	0.3421	0.7765	0.6584
1	0.4049	0.3609	0.7765	0.6642
2	0.4439	0.3802	0.7765	0.6700
3	0.4867	0.3998	0.7835	0.6758
4	0.5337	0.4197	0.7900	0.6816
5	0.5852	0.4401	0.7959	0.6874
6	0.6352	0.4606	0.8014	0.6931
7	0.6866	0.4814	0.8065	0.6988
8	0.7371	0.5024	0.8111	0.7046
9	0.7890	0.5236	0.8154	0.7103
10	0.8378	0.5448	0.8192	0.7159
11	0.8805	0.5660	0.8227	0.7216
12	0.9169	0.5873	0.8259	0.7272
13	0.9461	0.6085	0.8288	0.7328
14	0.9688	0.6297	0.8315	0.7384
15	0.9827	0.6507	0.8338	0.7440
16	0.9886	0.6715	0.8360	0.7495
17	0.9858	0.6921	0.8380	0.7550
18	0.9753	0.7123	0.8398	0.7605
19	0.9604	0.7323	0.8415	0.7659
20	0.9382	0.7519	0.8430	0.7713
21	0.9362	0.7710	0.8445	0.7767
22	0.9341	0.7897	0.8458	0.7820
23	0.9311	0.8078	0.8472	0.7873
24	0.9269	0.8255	0.8484	0.7925
25	0.9251	0.8426	0.8497	0.7977
26	0.9216	0.8590	0.8510	0.8029
27	0.9189	0.8748	0.8523	0.8080
28	0.9139	0.8899	0.8536	0.8131
29	0.9098	0.9044	0.8551	0.8182
30	0.9065	0.9181	0.8565	0.8232
31	0.9032	0.9311	0.8581	0.8281
32	0.8998	0.9433	0.8598	0.8330
33	0.8957	0.9547	0.8616	0.8379
34	0.8929	0.9654	0.8635	0.8427
35	0.8903	0.9752	0.8656	0.8474
36	0.8868	0.9843	0.8678	0.8521
37	0.8831	0.9925	0.8702	0.8567
38	0.8806	1.0000	0.8727	0.8613
39	0.8776	0.9916	0.8755	0.8658
40	0.8758	0.9916	0.8784	0.8703
41	0.8737	0.9916	0.8816	0.8747

State: ARKANSAS
 Line of Business: HOMEOWNERS
 Effective: OCTOBER 1, 2013

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

DISCOUNTS AND SURCHARGES

**HOME AGE DISCOUNT
 USAA GROUP
 OWNERS FORMS**

Dwelling Age (Years)	Other Perils	Fire	Fire Following Earthquake	Earthquake Coverage*
42	0.8697	0.9916	0.8849	0.8791
43	0.8679	0.9916	0.8885	0.8834
44	0.8648	0.9916	0.8923	0.8876
45	0.8634	0.9916	0.8963	0.8918
46	0.8613	0.9916	0.9005	0.8959
47	0.8572	0.9916	0.9050	0.8999
48	0.8554	0.9916	0.9097	0.9039
49	0.8529	0.9916	0.9147	0.9078
50	0.8280	0.9916	0.9199	0.9116
51	0.8280	0.9916	0.9253	0.9154
52	0.8280	0.9916	0.9310	0.9190
53	0.8280	0.9916	0.9369	0.9227
54	0.8280	0.9916	0.9430	0.9262
55	0.8259	0.9916	0.9494	0.9297
56	0.8259	0.9916	0.9560	0.9331
57	0.8259	0.9916	0.9628	0.9364
58	0.8259	0.9916	0.9698	0.9397
59	0.8259	0.9916	0.9771	0.9428
60	0.8230	0.9916	0.9845	0.9459
61	0.8230	0.9916	0.9921	0.9489
62	0.8230	0.9916	1.0000	0.9519
63	0.8230	0.9916	1.0000	0.9547
64	0.8230	0.9916	1.0000	0.9575
65	0.8127	0.9916	1.0000	0.9602
66	0.8127	0.9916	1.0000	0.9628
67	0.8127	0.9916	1.0000	0.9653
68	0.8127	0.9916	1.0000	0.9678
69	0.8127	0.9916	1.0000	0.9701
70	0.7999	0.9916	1.0000	0.9724
71	0.7999	0.9916	1.0000	0.9746
72	0.7999	0.9916	1.0000	0.9767
73	0.7999	0.9916	1.0000	0.9787
74	0.7999	0.9916	1.0000	0.9806
75	0.7925	0.9916	1.0000	0.9824
76	0.7925	0.9916	1.0000	0.9842
77	0.7925	0.9916	1.0000	0.9858
78	0.7925	0.9916	1.0000	0.9874
79	0.7925	0.9916	1.0000	0.9889
80	0.7925	0.9916	1.0000	0.9902
81	0.7925	0.9916	1.0000	0.9915
82	0.7925	0.9916	1.0000	0.9927
83	0.7925	0.9916	1.0000	0.9939
84	0.7925	0.9916	1.0000	0.9949
85	0.7925	0.9916	1.0000	0.9958
86	0.7925	0.9916	1.0000	0.9966
87	0.7925	0.9916	1.0000	0.9974
88	0.7925	0.9916	1.0000	0.9980
89	0.7925	0.9916	1.0000	0.9986
90	0.7925	0.9916	1.0000	0.9990
91	0.7925	0.9916	1.0000	0.9994
92	0.7925	0.9916	1.0000	0.9997
93	0.7925	0.9916	1.0000	0.9999
94	0.7925	0.9916	1.0000	1.0000
95	0.7925	0.9916	1.0000	0.9999
96	0.7925	0.9916	1.0000	0.9998
97	0.7925	0.9916	1.0000	0.9996
98	0.7925	0.9916	1.0000	0.9994
99	0.7925	0.9916	1.0000	0.9990
100+	0.7925	0.9916	1.0000	0.9985

*Earthquake Coverage is an optional coverage

State: ARKANSAS
 Line of Business: HOMEOWNERS
 Effective: OCTOBER 1, 2013

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

DISCOUNTS AND SURCHARGES

**AUTO AND HOME COMBINATION DISCOUNT
 USAA GROUP**

Territory	Other		Fire Following Earthquake	Earthquake Coverage*	Other Optional Coverages
	Perils	Fire			
58	0.90	0.90	0.90	0.90	0.90
59	0.90	0.90	0.90	0.90	0.90
60	0.90	0.90	0.90	0.90	0.90
61	0.90	0.90	0.90	0.90	0.90
62	0.90	0.90	0.90	0.90	0.90
63	0.90	0.90	0.90	0.90	0.90
64	0.90	0.90	0.90	0.90	0.90
65	0.90	0.90	0.90	0.90	0.90
66	0.90	0.90	0.90	0.90	0.90
67	0.90	0.90	0.90	0.90	0.90
68	0.90	0.90	0.90	0.90	0.90
69	0.90	0.90	0.90	0.90	0.90
70	0.90	0.90	0.90	0.90	0.90
71	0.90	0.90	0.90	0.90	0.90
72	0.90	0.90	0.90	0.90	0.90
73	0.90	0.90	0.90	0.90	0.90
74	0.90	0.90	0.90	0.90	0.90
75	0.90	0.90	0.90	0.90	0.90
76	0.90	0.90	0.90	0.90	0.90
77	0.90	0.90	0.90	0.90	0.90
78	0.90	0.90	0.90	0.90	0.90

*Earthquake Coverage is an optional coverage

State: **ARKANSAS**
 Line of Business: **HOMEOWNERS**
 Effective: **OCTOBER 1, 2013**

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

AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

**USAA GROUP
 OWNERS FORMS**

Other Perils - \$500 All Other Perils Deductible

Wind/Hail Deductible

<u>Amount of Insurance*</u>	<u>\$500</u>	<u>\$1,000</u>	<u>\$2,000</u>	<u>\$5,000</u>	<u>\$10,000</u>	<u>1%</u>	<u>2%</u>
\$10,000	0.7117	0.6831	0.6827	0.6463	0.5878	0.7629	0.7477
\$15,000	0.7184	0.6896	0.6892	0.6751	0.6322	0.7622	0.7410
\$20,000	0.7254	0.6966	0.6962	0.6930	0.6519	0.7617	0.7356
\$30,000	0.7359	0.7071	0.7068	0.6992	0.6647	0.7586	0.7297
\$40,000	0.7455	0.7168	0.7164	0.7065	0.6725	0.7557	0.7276
\$50,000	0.7564	0.7278	0.7278	0.7116	0.6815	0.7564	0.7278
\$75,000	0.7762	0.7478	0.7444	0.7252	0.6989	0.7615	0.7444
\$100,000	0.8248	0.7964	0.7708	0.7468	0.7160	0.7964	0.7708
\$150,000	0.8972	0.8688	0.8452	0.8210	0.7648	0.8494	0.8363
\$200,000	1.0000	0.9715	0.9321	0.9042	0.8713	0.9321	0.9086
\$300,000	1.2110	1.1827	1.1354	1.0853	1.0496	1.1053	1.0770
\$400,000	1.4026	1.3728	1.3290	1.2881	1.2802	1.2901	1.2871
\$500,000	1.6104	1.5792	1.5311	1.4663	1.4611	1.4663	1.4611
\$750,000	2.0192	1.9872	1.9434	1.8804	1.8372	1.8513	1.8182
\$1,000,000	2.4116	2.3797	2.3400	2.2704	2.2112	2.2112	2.1781
\$1,500,000	3.1966	3.1646	3.1333	3.0504	2.9593	2.9394	2.9043
\$2,000,000	3.9815	3.9495	3.9265	3.8304	3.7074	3.6733	3.6278

for each add'l \$10,000 above \$2,000,000, add:

0.0159	0.0159	0.0159	0.0156	0.0150	0.0147	0.0145
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* This is the Coverage A (dwelling) limit on the policy.

State: **ARKANSAS**
 Line of Business: **HOMEOWNERS**
 Effective: **OCTOBER 1, 2013**

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

AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

**USAA GROUP
 OWNERS FORMS**

Other Perils - \$1,000 All Other Perils Deductible	Wind/Hail Deductible						
	<u>Amount of Insurance*</u>	<u>\$500</u>	<u>\$1,000</u>	<u>\$2,000</u>	<u>\$5,000</u>	<u>\$10,000</u>	<u>1%</u>
\$10,000	0.6474	0.6188	0.6184	0.5820	0.5235	0.6986	0.6834
\$15,000	0.6541	0.6253	0.6249	0.6108	0.5679	0.6979	0.6768
\$20,000	0.6622	0.6334	0.6330	0.6297	0.5886	0.6984	0.6723
\$30,000	0.6731	0.6443	0.6439	0.6363	0.6019	0.6958	0.6669
\$40,000	0.6830	0.6543	0.6539	0.6439	0.6099	0.6931	0.6650
\$50,000	0.6937	0.6652	0.6652	0.6489	0.6188	0.6937	0.6652
\$75,000	0.7122	0.6838	0.6804	0.6612	0.6349	0.6975	0.6804
\$100,000	0.7581	0.7297	0.7041	0.6801	0.6493	0.7297	0.7041
\$150,000	0.8305	0.8021	0.7785	0.7542	0.6981	0.7826	0.7695
\$200,000	0.9331	0.9047	0.8653	0.8374	0.8044	0.8653	0.8417
\$300,000	1.1435	1.1152	1.0679	1.0178	0.9820	1.0377	1.0095
\$400,000	1.3349	1.3051	1.2613	1.2204	1.2125	1.2224	1.2193
\$500,000	1.5398	1.5085	1.4604	1.3956	1.3904	1.3956	1.3904
\$750,000	1.9344	1.9025	1.8586	1.7956	1.7524	1.7665	1.7334
\$1,000,000	2.2592	2.2272	2.1875	2.1179	2.0587	2.0587	2.0256
\$1,500,000	2.9086	2.8766	2.8453	2.7624	2.6713	2.6514	2.6164
\$2,000,000	3.5581	3.5261	3.5031	3.4070	3.2840	3.2499	3.2044

for each add'l \$10,000 above \$2,000,000, add:

0.0132	0.0132	0.0132	0.0129	0.0123	0.0120	0.0118
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* This is the Coverage A (dwelling) limit on the policy.

State: **ARKANSAS**
 Line of Business: **HOMEOWNERS**
 Effective: **OCTOBER 1, 2013**

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

AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

**USAA GROUP
 OWNERS FORMS**

Other Perils - \$2,000 All Other Perils Deductibl	Wind/Hail Deductible						
	<u>Amount of Insurance*</u>	<u>\$500</u>	<u>\$1,000</u>	<u>\$2,000</u>	<u>\$5,000</u>	<u>\$10,000</u>	<u>1%</u>
\$10,000	0.5610	0.5324	0.5320	0.4956	0.4371	0.6122	0.5970
\$15,000	0.5674	0.5386	0.5382	0.5241	0.4812	0.6112	0.5900
\$20,000	0.5750	0.5462	0.5458	0.5425	0.5014	0.6112	0.5851
\$30,000	0.5869	0.5581	0.5578	0.5502	0.5157	0.6096	0.5807
\$40,000	0.5930	0.5643	0.5639	0.5539	0.5199	0.6032	0.5750
\$50,000	0.5990	0.5704	0.5704	0.5542	0.5241	0.5990	0.5704
\$75,000	0.6056	0.5772	0.5737	0.5546	0.5283	0.5908	0.5738
\$100,000	0.6479	0.6195	0.5939	0.5699	0.5391	0.6195	0.5939
\$150,000	0.7156	0.6872	0.6636	0.6393	0.5832	0.6677	0.6546
\$200,000	0.8066	0.7781	0.7387	0.7108	0.6779	0.7387	0.7151
\$300,000	1.0097	0.9813	0.9340	0.8839	0.8482	0.9039	0.8756
\$400,000	1.2011	1.1713	1.1274	1.0866	1.0787	1.0886	1.0855
\$500,000	1.4012	1.3699	1.3218	1.2570	1.2519	1.2570	1.2519
\$750,000	1.7744	1.7424	1.6986	1.6356	1.5924	1.6065	1.5734
\$1,000,000	2.0848	2.0528	2.0131	1.9435	1.8843	1.8843	1.8512
\$1,500,000	2.7056	2.6736	2.6423	2.5594	2.4683	2.4484	2.4133
\$2,000,000	3.3264	3.2943	3.2714	3.1752	3.0522	3.0181	2.9726

for each add'l \$10,000 above \$2,000,000, add:

	0.0126	0.0126	0.0126	0.0123	0.0117	0.0114	0.0112
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* This is the Coverage A (dwelling) limit on the policy.

State: **ARKANSAS**
 Line of Business: **HOMEOWNERS**
 Effective: **OCTOBER 1, 2013**

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

AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

**USAA GROUP
 OWNERS FORMS**

Other Perils - \$5,000 All Other Perils Deductibl	Wind/Hail Deductible						
	<u>Amount of Insurance*</u>	<u>\$500</u>	<u>\$1,000</u>	<u>\$2,000</u>	<u>\$5,000</u>	<u>\$10,000</u>	<u>1%</u>
\$10,000	0.4842	0.4556	0.4552	0.4188	0.3603	0.5354	0.5202
\$15,000	0.4907	0.4619	0.4615	0.4474	0.4045	0.5345	0.5133
\$20,000	0.4990	0.4702	0.4698	0.4665	0.4254	0.5352	0.5091
\$30,000	0.5062	0.4775	0.4771	0.4695	0.4350	0.5289	0.5000
\$40,000	0.5135	0.4848	0.4844	0.4745	0.4405	0.5237	0.4956
\$50,000	0.5208	0.4923	0.4923	0.4760	0.4460	0.5208	0.4923
\$75,000	0.5287	0.5003	0.4968	0.4777	0.4514	0.5139	0.4969
\$100,000	0.5713	0.5429	0.5173	0.4933	0.4625	0.5429	0.5173
\$150,000	0.6250	0.5966	0.5729	0.5487	0.4925	0.5771	0.5640
\$200,000	0.6959	0.6674	0.6280	0.6001	0.5672	0.6280	0.6045
\$300,000	0.8307	0.8024	0.7551	0.7049	0.6692	0.7249	0.6967
\$400,000	0.9651	0.9353	0.8915	0.8507	0.8427	0.8526	0.8496
\$500,000	1.0960	1.0648	1.0167	0.9519	0.9467	0.9519	0.9467
\$750,000	1.4538	1.4219	1.3780	1.3151	1.2719	1.2860	1.2528
\$1,000,000	1.7608	1.7288	1.6891	1.6195	1.5604	1.5604	1.5272
\$1,500,000	2.3747	2.3427	2.3113	2.2285	2.1374	2.1175	2.0824
\$2,000,000	2.9886	2.9565	2.9336	2.8374	2.7144	2.6803	2.6348

for each add'l \$10,000 above \$2,000,000, add:

	0.0125	0.0125	0.0125	0.0122	0.0116	0.0113	0.0110
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* This is the Coverage A (dwelling) limit on the policy.

State: **ARKANSAS**
 Line of Business: **HOMEOWNERS**
 Effective: **OCTOBER 1, 2013**

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

AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

USAA GROUP OWNERS FORMS

Other Perils - \$10,000 All Other Perils Deductible	Wind/Hail Deductible						
	<u>Amount of Insurance*</u>	<u>\$500</u>	<u>\$1,000</u>	<u>\$2,000</u>	<u>\$5,000</u>	<u>\$10,000</u>	<u>1%</u>
\$10,000	0.3487	0.3201	0.3198	0.2833	0.2248	0.3999	0.3847
\$15,000	0.3924	0.3636	0.3632	0.3491	0.3062	0.4362	0.4151
\$20,000	0.4351	0.4063	0.4059	0.4027	0.3616	0.4714	0.4452
\$30,000	0.4782	0.4495	0.4491	0.4415	0.4071	0.5010	0.4721
\$40,000	0.4861	0.4574	0.4570	0.4470	0.4130	0.4963	0.4682
\$50,000	0.4938	0.4653	0.4653	0.4490	0.4190	0.4938	0.4653
\$75,000	0.5022	0.4738	0.4704	0.4512	0.4249	0.4875	0.4704
\$100,000	0.5396	0.5112	0.4857	0.4617	0.4309	0.5112	0.4857
\$150,000	0.5880	0.5596	0.5360	0.5117	0.4556	0.5401	0.5271
\$200,000	0.6540	0.6255	0.5861	0.5582	0.5253	0.5861	0.5625
\$300,000	0.7854	0.7570	0.7097	0.6596	0.6239	0.6796	0.6513
\$400,000	0.9183	0.8885	0.8446	0.8038	0.7959	0.8057	0.8027
\$500,000	1.0460	1.0147	0.9666	0.9018	0.8966	0.9018	0.8966
\$750,000	1.2976	1.2657	1.2218	1.1589	1.1157	1.1298	1.0966
\$1,000,000	1.5466	1.5146	1.4749	1.4053	1.3461	1.3461	1.3130
\$1,500,000	2.0444	2.0124	1.9811	1.8982	1.8071	1.7872	1.7522
\$2,000,000	2.5422	2.5102	2.4872	2.3911	2.2681	2.2340	2.1885

for each add'l \$10,000 above \$2,000,000, add:

0.0101	0.0101	0.0101	0.0099	0.0092	0.0090	0.0087
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* This is the Coverage A (dwelling) limit on the policy.

State: **ARKANSAS**
 Line of Business: **HOMEOWNERS**
 Effective: **OCTOBER 1, 2013**

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

AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

**USAA GROUP
 OWNERS FORMS**

Other Perils - 1% All Other Perils Deductible

Wind/Hail Deductible

<u>Amount of Insurance*</u>	<u>\$500</u>	<u>\$1,000</u>	<u>\$2,000</u>	<u>\$5,000</u>	<u>\$10,000</u>	<u>1%</u>	<u>2%</u>
\$10,000	0.7921	0.7635	0.7632	0.7268	0.6682	0.8433	0.8281
\$15,000	0.7880	0.7592	0.7588	0.7447	0.7018	0.8318	0.8106
\$20,000	0.7839	0.7551	0.7547	0.7515	0.7104	0.8202	0.7941
\$30,000	0.7720	0.7433	0.7429	0.7353	0.7009	0.7948	0.7659
\$40,000	0.7608	0.7321	0.7317	0.7217	0.6877	0.7709	0.7428
\$50,000	0.7564	0.7278	0.7278	0.7116	0.6815	0.7564	0.7278
\$75,000	0.7442	0.7158	0.7123	0.6932	0.6669	0.7294	0.7124
\$100,000	0.7581	0.7297	0.7041	0.6801	0.6493	0.7297	0.7041
\$150,000	0.7699	0.7415	0.7179	0.6937	0.6375	0.7221	0.7090
\$200,000	0.8066	0.7781	0.7387	0.7108	0.6779	0.7387	0.7151
\$300,000	0.8914	0.8630	0.8157	0.7656	0.7299	0.7856	0.7573
\$400,000	0.9846	0.9548	0.9110	0.8702	0.8622	0.8721	0.8691
\$500,000	1.0960	1.0648	1.0167	0.9519	0.9467	0.9519	0.9467
\$750,000	1.3662	1.3343	1.2904	1.2274	1.1842	1.1983	1.1652
\$1,000,000	1.5466	1.5146	1.4749	1.4053	1.3461	1.3461	1.3130
\$1,500,000	1.7380	1.7060	1.6746	1.5918	1.5007	1.4808	1.4457
\$2,000,000	2.0273	1.9953	1.9723	1.8761	1.7531	1.7190	1.6736

for each add'l \$10,000 above \$2,000,000, add:

0.0059	0.0059	0.0059	0.0057	0.0050	0.0048	0.0045
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* This is the Coverage A (dwelling) limit on the policy.

State: **ARKANSAS**
 Line of Business: **HOMEOWNERS**
 Effective: **OCTOBER 1, 2013**

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

AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

USAA GROUP OWNERS FORMS

Other Perils - 2% All Other Perils Deductible

<u>Amount of Insurance*</u>	Wind/Hail Deductible						
	<u>\$500</u>	<u>\$1,000</u>	<u>\$2,000</u>	<u>\$5,000</u>	<u>\$10,000</u>	<u>1%</u>	<u>2%</u>
\$10,000	0.7697	0.7411	0.7407	0.7043	0.6458	0.8208	0.8056
\$15,000	0.7544	0.7256	0.7252	0.7111	0.6682	0.7982	0.7771
\$20,000	0.7406	0.7119	0.7115	0.7082	0.6671	0.7769	0.7508
\$30,000	0.7233	0.6945	0.6941	0.6866	0.6521	0.7460	0.7171
\$40,000	0.7079	0.6792	0.6788	0.6689	0.6349	0.7181	0.6900
\$50,000	0.6937	0.6652	0.6652	0.6489	0.6188	0.6937	0.6652
\$75,000	0.6531	0.6247	0.6213	0.6021	0.5758	0.6384	0.6213
\$100,000	0.6479	0.6195	0.5939	0.5699	0.5391	0.6195	0.5939
\$150,000	0.6623	0.6339	0.6103	0.5860	0.5299	0.6144	0.6013
\$200,000	0.7139	0.6855	0.6461	0.6182	0.5852	0.6461	0.6225
\$300,000	0.8208	0.7924	0.7451	0.6950	0.6593	0.7150	0.6867
\$400,000	0.9354	0.9056	0.8617	0.8209	0.8130	0.8229	0.8198
\$500,000	1.0460	1.0147	0.9666	0.9018	0.8966	0.9018	0.8966
\$750,000	1.1831	1.1512	1.1073	1.0444	1.0012	1.0153	0.9821
\$1,000,000	1.3113	1.2793	1.2396	1.1700	1.1109	1.1109	1.0777
\$1,500,000	1.5631	1.5311	1.4997	1.4169	1.3258	1.3059	1.2708
\$2,000,000	1.7974	1.7654	1.7424	1.6463	1.5233	1.4892	1.4437

for each add'l \$10,000 above \$2,000,000, add:

0.0056	0.0056	0.0056	0.0053	0.0047	0.0044	0.0042
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* This is the Coverage A (dwelling) limit on the policy.

State: **ARKANSAS**
 Line of Business: **HOMEOWNERS**
 Effective: **OCTOBER 1, 2013**

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

AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

USAA GROUP OWNERS FORMS

Fire	<u>Amount of Insurance*</u>	All Other Perils Deductible						
		<u>\$500</u>	<u>\$1,000</u>	<u>\$2,000</u>	<u>\$5,000</u>	<u>\$10,000</u>	<u>1%</u>	<u>2%</u>
	\$10,000	0.7147	0.6729	0.6625	0.5554	0.3272	0.8416	0.7957
	\$15,000	0.7160	0.6752	0.6625	0.5654	0.4048	0.8190	0.7608
	\$20,000	0.7173	0.6765	0.6625	0.5753	0.4218	0.7982	0.7348
	\$30,000	0.7188	0.6874	0.6737	0.5988	0.4920	0.7682	0.7098
	\$40,000	0.7290	0.6982	0.6859	0.6308	0.5389	0.7495	0.7062
	\$50,000	0.7419	0.7110	0.7008	0.6655	0.6096	0.7419	0.7110
	\$75,000	0.7815	0.7475	0.7375	0.7162	0.6686	0.7576	0.7342
	\$100,000	0.8210	0.7864	0.7644	0.7344	0.6856	0.7864	0.7644
	\$150,000	0.9061	0.8709	0.8497	0.8140	0.7598	0.8597	0.8306
	\$200,000	1.0000	0.9638	0.9421	0.9003	0.8450	0.9421	0.9077
	\$300,000	1.2409	1.1803	1.1405	1.0878	1.0125	1.1211	1.0713
	\$400,000	1.5394	1.4546	1.3836	1.3005	1.2153	1.3189	1.2455
	\$500,000	1.9419	1.8193	1.6640	1.5225	1.4191	1.5225	1.4191
	\$750,000	3.2024	2.9214	2.5610	2.1668	1.9971	2.0698	1.9001
	\$1,000,000	5.2999	4.9425	4.5198	3.9774	3.6044	3.6044	3.0489
	\$1,500,000	13.4843	12.8971	12.4336	11.6323	10.7816	10.0444	7.9041
	\$2,000,000	21.6686	20.8517	20.3474	19.2871	17.9589	15.5680	11.0593

for each add'l \$10,000 above \$2,000,000, add:

	0.1637	0.1591	0.1583	0.1531	0.1435	0.1105	0.0745
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* This is the Coverage A (dwelling) limit on the policy.

State: **ARKANSAS**
Line of Business: **HOMEOWNERS**
Effective: **OCTOBER 1, 2013**

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

AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

USAA GROUP
OWNERS FORMS

RESERVED FOR FUTURE USE

State: **ARKANSAS**
Line of Business: **HOMEOWNERS**
Effective: **OCTOBER 1, 2013**

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

AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

USAA GROUP
OWNERS FORMS

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AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

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OWNERS FORMS

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State: **ARKANSAS**
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Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION
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AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

**USAA GROUP
OWNERS FORMS**

RESERVED FOR FUTURE USE

State: **ARKANSAS**
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AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

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OWNERS FORMS

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State: **ARKANSAS**
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Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION**
USAA CASUALTY INSURANCE COMPANY
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AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

USAA GROUP
OWNERS FORMS

RESERVED FOR FUTURE USE

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Line of Business: **HOMEOWNERS**
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Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION
USAA CASUALTY INSURANCE COMPANY
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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY**

AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

**USAA GROUP
OWNERS FORMS**

RESERVED FOR FUTURE USE

State: **ARKANSAS**
Line of Business: **HOMEOWNERS**
Effective: **OCTOBER 1, 2013**

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

AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

**USAA GROUP
OWNERS FORMS**

RESERVED FOR FUTURE USE

State: **ARKANSAS**
Line of Business: **HOMEOWNERS**
Effective: **OCTOBER 1, 2013**

Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION**
USAA CASUALTY INSURANCE COMPANY
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AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

USAA GROUP
OWNERS FORMS

RESERVED FOR FUTURE USE

State: **ARKANSAS**
 Line of Business: **HOMEOWNERS**
 Effective: **OCTOBER 1, 2013**

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

AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

USAA GROUP OWNERS FORMS

Fire Following Earthquake	All Other Perils Deductible						
	<u>Amount of Insurance*</u>	<u>\$500</u>	<u>\$1,000</u>	<u>\$2,000</u>	<u>\$5,000</u>	<u>\$10,000</u>	<u>1%</u>
\$10,000	0.1437	0.1353	0.1332	0.1117	0.0658	0.1692	0.1600
\$15,000	0.1656	0.1562	0.1532	0.1308	0.0936	0.1894	0.1760
\$20,000	0.1877	0.1770	0.1734	0.1506	0.1104	0.2089	0.1923
\$30,000	0.2288	0.2188	0.2144	0.1906	0.1566	0.2445	0.2259
\$40,000	0.2721	0.2606	0.2560	0.2354	0.2011	0.2797	0.2636
\$50,000	0.3155	0.3023	0.2980	0.2830	0.2592	0.3155	0.3023
\$75,000	0.4252	0.4067	0.4013	0.3897	0.3638	0.4122	0.3995
\$100,000	0.5877	0.5630	0.5472	0.5257	0.4908	0.5630	0.5472
\$150,000	0.8014	0.7702	0.7515	0.7199	0.6720	0.7603	0.7346
\$200,000	1.0134	0.9767	0.9547	0.9124	0.8563	0.9547	0.9199
\$300,000	1.4565	1.3854	1.3387	1.2768	1.1884	1.3159	1.2575
\$400,000	1.8938	1.7895	1.7022	1.5999	1.4951	1.6226	1.5323
\$500,000	2.3363	2.1888	2.0020	1.8317	1.7073	1.8317	1.7073
\$750,000	3.4644	3.1604	2.7705	2.3441	2.1605	2.2391	2.0555
\$1,000,000	4.8334	4.5075	4.1220	3.6273	3.2872	3.2872	2.7805
\$1,500,000	6.1211	5.8546	5.6442	5.2804	4.8942	4.5596	3.5880
\$2,000,000	7.7864	7.4929	7.3117	6.9307	6.4534	5.5942	3.9740

for each add'l \$10,000 above \$2,000,000, add:

0.0407	0.0396	0.0394	0.0381	0.0357	0.0275	0.0185
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* This is the Coverage A (dwelling) limit on the policy.

State: **ARKANSAS**
Line of Business: **HOMEOWNERS**
Effective: **OCTOBER 1, 2013**

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

AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

**USAA GROUP
OWNERS FORMS**

Earthquake Coverage**	Earthquake Deductible
<u>Amount of Insurance*</u>	<u>10%</u>
\$10,000	0.5433
\$15,000	0.5547
\$20,000	0.5662
\$30,000	0.5890
\$40,000	0.6119
\$50,000	0.6347
\$75,000	0.6919
\$100,000	0.7491
\$150,000	0.8694
\$200,000	1.0000
\$300,000	1.2889
\$400,000	1.6087
\$500,000	1.9498
\$750,000	2.8268
\$1,000,000	3.6364
\$1,500,000	5.1101
\$2,000,000	7.4384

for each add'l \$10,000 above \$2,000,000, add: **0.0580**

* This is the Coverage A (dwelling) limit on the policy.

** Earthquake Coverage is an optional coverage

State: **ARKANSAS**
 Line of Business: **HOMEOWNERS**
 Effective: **OCTOBER 1, 2013**

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

AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

**USAA GROUP
 UNIT-OWNERS FORMS**

<u>Amount of Insurance*</u>	<u>All Perils Deductible</u>				
	<u>\$250</u>	<u>\$500</u>	<u>\$1,000</u>	<u>1%</u>	<u>2%</u>
\$5,000	1.1203	0.7840	0.6140	1.4118	1.3325
\$7,500	1.1388	0.8005	0.6277	1.3924	1.2790
\$10,000	1.1574	0.8175	0.6390	1.3732	1.2274
\$15,000	1.1934	0.8514	0.6544	1.3341	1.1234
\$20,000	1.2237	0.8774	0.6739	1.2940	1.0132
\$30,000	1.2748	0.9036	0.7000	1.1955	0.8043
\$40,000	1.3350	0.9519	0.7366	1.0921	0.7819
\$50,000	1.4022	1.0000	0.7749	1.0000	0.7749
\$75,000	1.5544	1.1395	0.8700	0.9480	0.7629
\$100,000	1.7301	1.2734	0.9656	0.9656	0.7787
\$150,000	2.1114	1.6189	1.1514	1.0158	0.8027
\$200,000	2.4713	1.8962	1.3390	1.0756	0.8486
\$300,000	3.1911	2.4510	1.7143	1.1592	0.9757
\$400,000	3.9108	3.0057	2.0897	1.2986	1.0641
\$500,000	4.6306	3.5605	2.4650	1.4535	1.1135
\$750,000	6.4300	4.9473	3.4033	1.7553	1.1850
\$1,000,000	8.2294	6.3342	4.3416	1.9324	1.2390

for each add'l \$10,000 above \$1,000,000, add:
 0.0720 0.0555 0.0375 0.0071 0.0047

* This is the sum of Coverage C (personal property) limits on the policy.

State: **ARKANSAS**
 Line of Business: **HOMEOWNERS**
 Effective: **OCTOBER 1, 2013**

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

MISCELLANEOUS RATING FACTORS

POLICY FORM FACTOR

USAA GROUP OWNERS FORMS

<u>Form</u>	<u>Other Perils</u>	<u>Fire</u>	<u>Fire Following Earthquake</u>	<u>Earthquake Coverage*</u>
HO-3R	1.0000	1.0000	1.0000	1.0000
HO-9R	1.0434	1.0199	1.0000	1.0199

*Earthquake Coverage is an optional coverage

PERSONAL PROPERTY COVERAGE AMOUNT FACTOR

USAA GROUP OWNERS FORMS

<u>Coverage Amount</u>	<u>Other Perils</u>	<u>Fire</u>	<u>Fire Following Earthquake</u>	<u>Earthquake Coverage*</u>
50% of Coverage A	1.0000	1.0000	1.0000	1.0000
75% of Coverage A	1.0460	1.0460	1.0100	1.0725

*Earthquake Coverage is an optional coverage

SPECIAL PERSONAL PROPERTY COVERAGE FACTOR

USAA GROUP

<u>Form Type</u>	<u>Other Perils</u>	<u>Fire</u>	<u>Fire Following Earthquake</u>	<u>Earthquake Coverage*</u>
Owners	1.2000	--	--	--
Unit-Owners	1.4000	--	--	--

*Earthquake Coverage is an optional coverage

HOME PROTECTOR COVERAGE FACTOR

USAA GROUP OWNERS FORMS

<u>Form</u>	<u>Other Perils</u>	<u>Fire</u>	<u>Fire Following Earthquake</u>	<u>Earthquake Coverage*</u>
HO-3R	1.0382	1.0148	1.0000	1.0597
HO-9R	--	--	--	--

*Earthquake Coverage is an optional coverage

INCREASED LIABILITY LIMIT FACTOR

USAA GROUP OWNERS FORMS

<u>Liability Limit</u>	<u>USAA</u>	<u>USAA-CIC</u>	<u>USAA-GIC</u>	<u>Garrison</u>
\$300,000	1.0000	1.0000	1.0000	1.0000
\$500,000	1.0443	1.0443	1.0443	1.0443
\$1,000,000	1.1416	1.1416	1.1416	1.1416

INCREASED LIABILITY LIMIT

USAA GROUP UNIT-OWNERS FORMS

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

State: **ARKANSAS**
 Line of Business: **HOMEOWNERS**
 Effective: **OCTOBER 1, 2013**

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

MISCELLANEOUS RATING FACTORS

RATE CAPS

<u>Form Type</u>	<u>Limit</u>	<u>Type</u>	<u>USAA</u>	<u>USAA-CIC</u>	<u>USAA-GIC</u>	<u>Garrison</u>
Owners	Lower	Increase	25%	25%	25%	25%
		Decrease	25%	25%	25%	25%
	Higher	Increase	50%	50%	50%	50%
		Decrease	50%	50%	50%	50%
Unit-Owners	Lower	Increase	25%	25%	25%	25%
		Decrease	25%	25%	25%	25%
	Higher	Increase	50%	50%	50%	50%
		Decrease	50%	50%	50%	50%

State: **ARKANSAS**
 Line of Business: **HOMEOWNERS**
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MISCELLANEOUS RATING FACTORS

OTHER STRUCTURES COVERAGE AMOUNT FACTOR

USAA GROUP OWNERS FORMS

<u>Coverage Amount</u>	<u>Other Perils</u>		<u>Fire</u>	<u>Fire Following Earthquake</u>	<u>Earthquake Coverage*</u>	<u>Optional Coverages **</u>
10% of Coverage A	0.9735	0.9735	0.9735	0.9735	0.9160	0.9735
15% of Coverage A	0.9835	0.9835	0.9835	0.9835	0.9580	0.9835
25% of Coverage A	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
50% of Coverage A	1.0313	1.0313	1.0313	1.0313	1.1460	1.0313
75% of Coverage A	1.0560	1.0560	1.0560	1.0560	1.2507	1.0560
100% of Coverage A	1.0774	1.0774	1.0774	1.0774	1.3554	1.0774

*Earthquake Coverage is an optional coverage

**This factor applies to the optional Sinkhole Loss Coverage Endorsement

State: **ARKANSAS**
 Line of Business: **HOMEOWNERS**
 Effective: **OCTOBER 1, 2013**

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

OPTIONAL COVERAGES

PERSONAL COMPUTER COVERAGE

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

SPECIAL COVERAGE ON JEWELRY, WATCHES, FURS, AND SILVERWARE

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

PERSONAL INJURY ENDORSEMENT

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

State: **ARKANSAS**
 Line of Business: **HOMEOWNERS**
 Effective: **OCTOBER 1, 2013**

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

OPTIONAL COVERAGES

SINKHOLE COLLAPSE COVERAGE

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

INCREASED DWELLING COVERAGE LIMIT

USAA GROUP
UNIT-OWNERS FORMS

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

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

EARTHQUAKE COVERAGE* ZONE FACTOR

USAA GROUP
OWNERS FORMS

<u>Zone</u>	<u>Factor</u>
2	1.5000
3	1.0000
4	0.6491
5	0.5354

*Earthquake Coverage is an optional coverage

EARTHQUAKE COVERAGE

USAA GROUP
UNIT-OWNERS FORMS

	<u>Zone</u>	<u>Frame</u>	<u>Masonry</u>
Rate per \$1,000 of Personal Property Coverage	2	0.32	0.95
	3	0.31	0.95
	4	0.35	1.18
	5	0.26	0.62
Rate per \$1,000 of Increased Dwelling Coverage	2	0.32	0.95
	3	0.31	0.95
	4	0.35	1.18
	5	0.26	0.62

NAIC Number: 25941
 Company Name: United Services Automobile Association
 Contact Person: Nick F. Almendarez
 Telephone No.: 800-531-8722, ext. 8-2844
 Email Address: nick.almendarez@usaa.com
 Effective Date: 10/01/2013

**Homeowners Premium Comparison Survey Form
 FORM HP3S - 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	\$1,138.07	\$1,216.84	\$1,109.41	\$1,188.67	\$1,205.23	\$1,295.45	\$1,181.05	\$1,272.79	\$1,114.63	\$1,216.15	\$1,045.71	\$1,114.95	\$1,136.57	\$1,243.56	\$1,158.06	\$1,247.47	\$1,100.93	\$1,199.31
	\$120,000	\$1,236.41	\$1,321.82	\$1,204.77	\$1,290.65	\$1,313.28	\$1,411.57	\$1,285.80	\$1,385.59	\$1,210.76	\$1,320.80	\$1,136.15	\$1,211.25	\$1,234.55	\$1,350.52	\$1,258.04	\$1,354.99	\$1,195.71	\$1,302.36
	\$160,000	\$1,331.06	\$1,423.46	\$1,296.69	\$1,389.58	\$1,416.62	\$1,523.25	\$1,386.28	\$1,494.46	\$1,303.91	\$1,422.98	\$1,223.10	\$1,304.35	\$1,329.59	\$1,455.08	\$1,354.49	\$1,459.40	\$1,287.56	\$1,402.95
6	\$80,000	\$1,187.36	\$1,291.63	\$1,159.92	\$1,264.92	\$1,263.02	\$1,382.19	\$1,241.08	\$1,362.43	\$1,186.03	\$1,320.83	\$1,088.01	\$1,179.62	\$1,212.68	\$1,354.78	\$1,217.01	\$1,335.56	\$1,169.70	\$1,300.36
	\$120,000	\$1,289.75	\$1,402.78	\$1,259.42	\$1,373.18	\$1,375.82	\$1,505.46	\$1,350.77	\$1,482.62	\$1,288.04	\$1,434.14	\$1,181.93	\$1,281.25	\$1,316.93	\$1,470.93	\$1,321.84	\$1,450.31	\$1,270.16	\$1,411.76
	\$160,000	\$1,388.87	\$1,511.15	\$1,355.93	\$1,478.98	\$1,484.39	\$1,624.95	\$1,456.68	\$1,599.55	\$1,387.63	\$1,545.70	\$1,272.73	\$1,380.19	\$1,418.81	\$1,585.44	\$1,423.65	\$1,562.64	\$1,368.21	\$1,521.39
9	\$80,000	\$1,262.24	\$1,403.46	\$1,236.47	\$1,378.77	\$1,350.36	\$1,511.48	\$1,331.58	\$1,495.82	\$1,292.72	\$1,475.78	\$1,152.52	\$1,276.52	\$1,326.21	\$1,519.25	\$1,305.91	\$1,466.63	\$1,272.58	\$1,449.99
	\$120,000	\$1,370.79	\$1,523.84	\$1,342.26	\$1,496.43	\$1,470.35	\$1,645.42	\$1,448.71	\$1,627.04	\$1,403.55	\$1,601.90	\$1,251.73	\$1,386.14	\$1,439.85	\$1,649.01	\$1,418.06	\$1,592.24	\$1,381.54	\$1,573.77
	\$160,000	\$1,476.69	\$1,642.28	\$1,445.70	\$1,612.47	\$1,586.81	\$1,776.52	\$1,562.81	\$1,755.94	\$1,512.72	\$1,727.32	\$1,348.39	\$1,493.80	\$1,551.93	\$1,778.21	\$1,527.88	\$1,716.32	\$1,488.83	\$1,696.79

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	
	Highest Risk	\$ 2.99
	Lowest Risk	\$ 1.07
	Brick	\$ 2.70
	Frame	\$ 0.96

NAIC Number: 25968
 Company Name: USAA Casualty Insurance Company
 Contact Person: Nick F. Almendarez
 Telephone No.: 800-531-8722, ext. 8-2844
 Email Address: nick.almendarez@usaa.com
 Effective Date: 10/01/2013

**Homeowners Premium Comparison Survey Form
 FORM HP3S - 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	\$1,326.08	\$1,416.71	\$1,292.79	\$1,383.98	\$1,402.30	\$1,505.94	\$1,374.50	\$1,479.92	\$1,297.57	\$1,414.37	\$1,218.58	\$1,298.25	\$1,322.96	\$1,446.04	\$1,348.92	\$1,451.81	\$1,281.77	\$1,394.98
	\$120,000	\$1,440.58	\$1,538.81	\$1,403.87	\$1,502.69	\$1,527.41	\$1,640.08	\$1,495.93	\$1,610.44	\$1,409.39	\$1,535.97	\$1,323.89	\$1,410.26	\$1,436.90	\$1,570.30	\$1,465.28	\$1,576.80	\$1,392.08	\$1,514.75
	\$160,000	\$1,550.71	\$1,657.02	\$1,510.93	\$1,617.82	\$1,646.88	\$1,769.24	\$1,612.31	\$1,736.52	\$1,517.70	\$1,654.67	\$1,425.08	\$1,518.54	\$1,547.40	\$1,691.74	\$1,577.50	\$1,698.18	\$1,498.89	\$1,631.64
6	\$80,000	\$1,382.45	\$1,502.42	\$1,350.56	\$1,471.38	\$1,468.44	\$1,605.39	\$1,443.21	\$1,582.70	\$1,379.40	\$1,534.49	\$1,266.95	\$1,372.34	\$1,410.18	\$1,573.68	\$1,416.41	\$1,552.79	\$1,360.59	\$1,510.92
	\$120,000	\$1,501.54	\$1,631.58	\$1,466.37	\$1,597.29	\$1,598.83	\$1,747.72	\$1,570.19	\$1,721.71	\$1,497.94	\$1,666.02	\$1,376.19	\$1,490.45	\$1,531.31	\$1,708.50	\$1,538.30	\$1,686.11	\$1,477.38	\$1,640.27
	\$160,000	\$1,616.83	\$1,757.55	\$1,578.70	\$1,720.31	\$1,724.45	\$1,886.03	\$1,692.90	\$1,857.17	\$1,613.64	\$1,795.51	\$1,481.81	\$1,605.46	\$1,649.67	\$1,841.38	\$1,656.66	\$1,816.60	\$1,591.32	\$1,767.56
9	\$80,000	\$1,468.18	\$1,630.64	\$1,438.21	\$1,601.96	\$1,568.49	\$1,753.68	\$1,546.90	\$1,735.74	\$1,501.77	\$1,712.35	\$1,340.77	\$1,483.43	\$1,540.42	\$1,762.48	\$1,518.26	\$1,703.17	\$1,478.57	\$1,682.67
	\$120,000	\$1,594.32	\$1,770.38	\$1,561.23	\$1,738.64	\$1,707.11	\$1,908.26	\$1,682.41	\$1,887.38	\$1,630.40	\$1,858.59	\$1,456.07	\$1,610.69	\$1,672.31	\$1,912.91	\$1,648.54	\$1,848.91	\$1,605.08	\$1,826.23
	\$160,000	\$1,717.38	\$1,907.88	\$1,681.50	\$1,873.39	\$1,841.78	\$2,059.88	\$1,814.48	\$2,036.57	\$1,757.10	\$2,003.98	\$1,568.40	\$1,735.70	\$1,802.36	\$2,062.68	\$1,776.10	\$1,992.89	\$1,729.63	\$1,968.88

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) 10 %

WHAT IS YOUR PERCENTAGE DEDUCTIBLE? 10 %

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

Zone	Brick	Frame
Highest Risk	\$ 2.99	\$ 2.70
Lowest Risk	\$ 1.07	\$ 0.96

NAIC Number: 18600
 Company Name: USAA General Indemnity Company
 Contact Person: Nick F. Almdendarez
 Telephone No.: 800-531-8722, ext. 8-2844
 Email Address: nick.almdendarez@usaa.com
 Effective Date: 10/01/2013

**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 LEAVE BLANK**

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

Public Protection Class	Dwelling Value	Washington		Baxter		Craighead		St. Francis		Desha		Union		Miller		Sebastian		Pulaski	
		Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame	Brick	Frame
3	\$80,000	\$1,311.03	\$1,400.93	\$1,278.13	\$1,368.60	\$1,386.59	\$1,489.42	\$1,359.10	\$1,463.71	\$1,283.17	\$1,399.04	\$1,204.71	\$1,283.75	\$1,308.31	\$1,430.43	\$1,333.73	\$1,435.80	\$1,267.52	\$1,379.84
	\$120,000	\$1,424.23	\$1,521.68	\$1,387.95	\$1,485.99	\$1,510.34	\$1,622.13	\$1,479.22	\$1,592.84	\$1,393.75	\$1,519.33	\$1,308.83	\$1,394.51	\$1,421.01	\$1,553.36	\$1,448.78	\$1,559.42	\$1,376.59	\$1,498.31
	\$160,000	\$1,533.13	\$1,638.59	\$1,493.81	\$1,599.85	\$1,628.52	\$1,749.92	\$1,594.32	\$1,717.58	\$1,500.86	\$1,636.76	\$1,408.87	\$1,501.60	\$1,530.29	\$1,673.50	\$1,559.76	\$1,679.48	\$1,482.24	\$1,613.93
6	\$80,000	\$1,367.05	\$1,486.07	\$1,335.55	\$1,455.42	\$1,452.31	\$1,588.19	\$1,427.38	\$1,565.78	\$1,364.45	\$1,518.32	\$1,252.78	\$1,357.34	\$1,394.96	\$1,557.15	\$1,400.79	\$1,536.09	\$1,345.81	\$1,494.95
	\$120,000	\$1,484.82	\$1,613.83	\$1,450.07	\$1,579.96	\$1,581.32	\$1,729.04	\$1,553.00	\$1,703.33	\$1,481.71	\$1,648.46	\$1,360.82	\$1,474.16	\$1,514.77	\$1,690.56	\$1,521.34	\$1,667.99	\$1,461.32	\$1,622.93
	\$160,000	\$1,598.84	\$1,738.45	\$1,561.16	\$1,701.65	\$1,705.61	\$1,865.93	\$1,674.41	\$1,837.40	\$1,596.17	\$1,776.60	\$1,465.26	\$1,587.93	\$1,631.87	\$1,822.08	\$1,638.41	\$1,797.09	\$1,574.04	\$1,748.90
9	\$80,000	\$1,452.22	\$1,613.41	\$1,422.62	\$1,585.08	\$1,551.69	\$1,735.44	\$1,530.38	\$1,717.73	\$1,485.96	\$1,694.90	\$1,326.13	\$1,467.68	\$1,524.29	\$1,744.60	\$1,501.96	\$1,685.41	\$1,462.97	\$1,665.47
	\$120,000	\$1,577.01	\$1,751.69	\$1,544.31	\$1,720.32	\$1,688.88	\$1,888.45	\$1,664.48	\$1,867.84	\$1,613.24	\$1,839.65	\$1,440.20	\$1,593.59	\$1,654.78	\$1,893.50	\$1,630.85	\$1,829.65	\$1,588.14	\$1,807.56
	\$160,000	\$1,698.74	\$1,887.75	\$1,663.28	\$1,853.67	\$1,822.15	\$2,038.55	\$1,795.17	\$2,015.54	\$1,738.63	\$1,983.57	\$1,551.30	\$1,717.29	\$1,783.49	\$2,041.78	\$1,757.05	\$1,972.14	\$1,711.40	\$1,948.77

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	\$ 2.99	\$ 2.70
	Lowest Risk	\$ 1.07	\$ 0.96

NAIC Number: 21253
 Company Name: Garrison Property and Casualty Insurance Company
 Contact Person: Nick F. Almendarez
 Telephone No.: 800-531-8722, ext. 8-2844
 Email Address: nick.almendarez@usaa.com
 Effective Date: 10/01/2013

**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	\$1,342.15	\$1,427.13	\$1,307.73	\$1,393.23	\$1,417.32	\$1,514.55	\$1,388.25	\$1,487.11	\$1,306.22	\$1,415.62	\$1,234.25	\$1,308.98	\$1,330.77	\$1,446.04	\$1,362.57	\$1,459.00	\$1,290.86	\$1,396.90
	\$120,000	\$1,458.08	\$1,550.21	\$1,420.16	\$1,512.80	\$1,543.77	\$1,649.50	\$1,510.93	\$1,618.34	\$1,418.84	\$1,537.42	\$1,340.96	\$1,421.96	\$1,445.45	\$1,570.39	\$1,480.17	\$1,584.69	\$1,402.00	\$1,516.92
	\$160,000	\$1,569.42	\$1,669.11	\$1,528.33	\$1,628.53	\$1,664.35	\$1,779.19	\$1,628.30	\$1,744.83	\$1,527.71	\$1,656.02	\$1,443.33	\$1,531.01	\$1,556.44	\$1,691.62	\$1,593.39	\$1,706.49	\$1,509.43	\$1,633.78
6	\$80,000	\$1,392.80	\$1,505.19	\$1,359.77	\$1,472.93	\$1,477.04	\$1,605.38	\$1,450.43	\$1,581.11	\$1,380.84	\$1,526.00	\$1,277.58	\$1,376.33	\$1,410.42	\$1,563.43	\$1,423.63	\$1,551.35	\$1,362.68	\$1,503.38
	\$120,000	\$1,512.86	\$1,634.68	\$1,476.43	\$1,599.07	\$1,608.25	\$1,747.81	\$1,578.11	\$1,720.08	\$1,499.59	\$1,656.90	\$1,387.80	\$1,494.86	\$1,531.66	\$1,697.47	\$1,546.23	\$1,684.65	\$1,479.72	\$1,632.19
	\$160,000	\$1,628.86	\$1,760.68	\$1,589.37	\$1,722.01	\$1,734.41	\$1,885.89	\$1,701.24	\$1,855.18	\$1,615.22	\$1,785.44	\$1,494.16	\$1,610.02	\$1,649.84	\$1,829.25	\$1,665.01	\$1,814.80	\$1,593.66	\$1,758.62
9	\$80,000	\$1,470.36	\$1,622.41	\$1,439.18	\$1,592.42	\$1,567.88	\$1,741.26	\$1,544.74	\$1,721.49	\$1,492.83	\$1,689.80	\$1,344.19	\$1,477.73	\$1,529.73	\$1,737.43	\$1,516.26	\$1,689.28	\$1,470.57	\$1,661.50
	\$120,000	\$1,596.77	\$1,761.57	\$1,562.37	\$1,728.41	\$1,706.54	\$1,894.91	\$1,680.17	\$1,872.05	\$1,620.80	\$1,834.25	\$1,459.86	\$1,604.60	\$1,660.82	\$1,885.86	\$1,646.46	\$1,833.97	\$1,596.51	\$1,803.38
	\$160,000	\$1,719.81	\$1,898.14	\$1,682.52	\$1,862.10	\$1,840.94	\$2,045.21	\$1,811.84	\$2,019.76	\$1,746.51	\$1,977.45	\$1,572.30	\$1,728.92	\$1,789.73	\$2,033.22	\$1,773.64	\$1,976.51	\$1,720.17	\$1,943.96

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 Highest Risk \$ 2.99 Lowest Risk \$ 1.07
	Brick \$ 2.99 1.07
	Frame \$ 2.70 0.96

State: **ARKANSAS**
 Line of Business: **HOMEOWNERS**
 Effective: **OCTOBER 1, 2013**

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	1701.08	1988.03	1963.94	2044.66
	Fire	1461.91	1681.70	1668.62	1570.56
	Fire Following Earthquake Earthquake Coverage **	6.59 394.74	6.59 394.74	6.59 394.74	6.59 394.74
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

** Earthquake Coverage is an optional coverage

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, 2013**

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</u>		<u>Fire Following Earthquake</u>
	<u>Perils</u>	<u>Fire</u>	
58	1.1463	0.8023	1.0000
59	1.1854	0.9237	1.0000
60	1.1363	0.9158	1.0000
61	1.1300	0.9257	0.7774
62	1.0383	1.1154	1.0000
63	1.0110	1.0236	1.0000
64	1.0200	0.9553	1.0000
65	0.9571	0.9393	0.3146
66	1.0370	1.0145	0.7647
67	0.9300	0.9405	1.0000
68	1.0882	1.2303	0.6060
69	1.0249	1.1519	1.1274
70	1.0527	1.1047	1.0000
71	1.0434	1.0469	1.0000
72	1.1105	0.8101	0.3021
73	1.1117	0.8483	1.3455
74	1.2127	0.9497	4.3964
75	1.1828	0.9106	6.4836
76	1.1084	0.9208	2.0277
77	1.1508	0.9313	4.8316
78	1.0633	0.7035	1.0000

Please note that the Earthquake coverage zone factors can be found on the Other Optional Coverages tab.

State: **ARKANSAS**
Line of Business: **HOMEOWNERS**
Effective: **OCTOBER 1, 2013**

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

TERRITORY FACTORS

USAA GROUP
UNIT-OWNERS FORMS

<u>Territory</u>	<u>Other</u> <u>Perils</u>	<u>Fire</u>
115	1.1350	0.7944
116	1.1622	0.9056
117	1.1363	0.9158
118	1.1662	0.9554
119	1.0180	1.0936
120	1.0110	1.0236
121	1.0000	0.9366
122	1.0281	1.0089
123	1.0702	1.0471
124	0.9888	1.0000
125	1.1230	1.2697
126	1.0898	1.2248
127	1.0423	1.0938
128	1.0647	1.0683
129	1.0888	0.7943
130	1.1344	0.8657
131	1.1890	0.9311
132	1.2194	0.9388
133	1.1785	0.9792
134	1.1877	0.9612
135	1.0850	0.7179

Please note that the Earthquake coverage zone factors can be found on the [Other Optional Coverages](#) tab.

State: **ARKANSAS**
 Line of Business: **HOMEOWNERS**
 Effective: **OCTOBER 1, 2013**

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 Type	Code	Other		Fire	Fire Following Earthquake	Earthquake Coverage*
		Perils	Fire			
Aluminum	AL	0.9908	1.0000		0.9224	1.0000
Asbestos	AS	1.0983	1.0000		1.0000	1.0000
Cloth	CL	1.0744	1.0000		1.0000	1.0000
Concrete Tile	CN	0.8606	0.8456		0.9033	1.0000
Composition Shingle	CS	1.0000	1.0000		1.0000	1.0000
Clay Tile	CT	0.9078	1.0000		0.9033	1.0000
Composition Over Wood	CW	1.0579	1.4699		1.0000	1.0000
Fiberglass Shingle	FB	1.0000	1.0000		1.0000	1.0000
Fiber Cement	FC	0.9767	0.8456		1.0000	1.0000
Resin Formed Shingle	FE	0.9728	0.8456		1.0000	1.0000
Foam	FM	1.0698	1.0000		1.0000	1.0000
Metal	MT	0.9727	1.0000		0.9224	1.0000
None	NA	1.1618	1.4699		1.0281	1.0000
Other	OT	1.1618	1.0000		1.0000	1.0000
Plastic	PL	1.0713	1.0000		1.0000	1.0000
Reinforced Plastic	RP	1.0750	1.0000		1.0000	1.0000
Slate	SL	1.0827	0.8456		0.9797	1.0000
Tar	TR	0.9360	1.0000		1.0281	1.0000
Unknown	UN	1.1618	1.4699		1.0281	1.0000
Wood Shake	WS	1.1234	1.4699		1.0144	1.0000
No Data	X	1.1618	1.4699		1.0281	1.0000

* Earthquake Coverage is an optional coverage

State: **ARKANSAS**
 Line of Business: **HOMEOWNERS**
 Effective: **OCTOBER 1, 2013**

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	1568.95	1836.08	1819.98	1891.28
	Fire	1461.91	1681.70	1668.62	1570.56
	Theft	132.68	149.53	120.43	127.53
	Liability	16.40	18.30	16.71	16.15
	Fire Following Earthquake Earthquake Coverage **	6.59 394.74	6.59 394.74	6.59 394.74	6.59 394.74
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

** Earthquake Coverage is an optional coverage

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, 2013**

Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)**
USAA CASUALTY INSURANCE COMPANY (USAA-CIC)
USAA GENERAL INDEMNITY COMPANY (USAA-GIC)
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

MISCELLANEOUS RATING FACTORS

OTHER STRUCTURES COVERAGE AMOUNT FACTOR

USAA GROUP OWNERS FORMS

<u>Coverage Amount</u>	<u>Other Perils</u>	<u>Fire</u>	<u>Theft</u>	<u>Liability</u>	<u>Fire Following Earthquake</u>	<u>Earthquake Coverage*</u>	<u>Optional Coverages **</u>
10% of Coverage A	0.9735	0.9735	0.9735	1.0000	0.9735	0.9160	0.9735
15% of Coverage A	0.9835	0.9835	0.9835	1.0000	0.9835	0.9580	0.9835
25% of Coverage A	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
50% of Coverage A	1.0313	1.0313	1.0313	1.0000	1.0313	1.1460	1.0313
75% of Coverage A	1.0560	1.0560	1.0560	1.0000	1.0560	1.2507	1.0560
100% of Coverage A	1.0774	1.0774	1.0774	1.0000	1.0774	1.3554	1.0774

*Earthquake Coverage is an optional coverage

**This factor applies to the optional Sinkhole Loss Coverage Endorsement

NAIC Number: 25941
 Company Name: United Services Automobile Association
 Contact Person: Nick F. Almendarez
 Telephone No.: 800-531-8722, ext. 8-2844
 Email Address: nick.almendarez@usaa.com
 Effective Date: 10/01/2013

**Homeowners Premium Comparison Survey Form
 FORM HP3S - 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
 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	\$1,102.34	\$1,180.93	\$1,072.51	\$1,151.60	\$1,171.65	\$1,261.70	\$1,171.43	\$1,263.00	\$1,094.90	\$1,196.27	\$1,008.32	\$1,077.38	\$1,118.65	\$1,225.48	\$1,126.58	\$1,215.82	\$1,102.59	\$1,200.83
	\$120,000	\$1,195.20	\$1,280.41	\$1,162.51	\$1,248.21	\$1,274.10	\$1,372.20	\$1,271.03	\$1,370.62	\$1,186.22	\$1,296.10	\$1,093.53	\$1,168.43	\$1,211.79	\$1,327.58	\$1,221.16	\$1,317.92	\$1,192.87	\$1,299.36
	\$160,000	\$1,284.57	\$1,376.78	\$1,249.32	\$1,342.00	\$1,372.05	\$1,478.49	\$1,366.43	\$1,474.42	\$1,274.71	\$1,393.61	\$1,175.45	\$1,256.50	\$1,302.11	\$1,427.40	\$1,312.43	\$1,417.13	\$1,280.23	\$1,395.43
6	\$80,000	\$1,155.51	\$1,259.64	\$1,126.75	\$1,231.62	\$1,233.60	\$1,352.64	\$1,235.54	\$1,356.75	\$1,170.04	\$1,304.72	\$1,053.55	\$1,145.01	\$1,198.41	\$1,340.38	\$1,189.34	\$1,307.74	\$1,175.09	\$1,305.62
	\$120,000	\$1,252.72	\$1,365.60	\$1,221.21	\$1,334.82	\$1,341.14	\$1,470.62	\$1,340.39	\$1,472.09	\$1,267.54	\$1,413.50	\$1,142.47	\$1,241.61	\$1,298.11	\$1,451.98	\$1,289.09	\$1,417.40	\$1,271.33	\$1,412.78
	\$160,000	\$1,346.89	\$1,469.01	\$1,312.89	\$1,435.78	\$1,444.66	\$1,585.04	\$1,441.56	\$1,584.26	\$1,362.76	\$1,520.69	\$1,228.48	\$1,335.75	\$1,395.58	\$1,562.06	\$1,386.00	\$1,524.83	\$1,365.19	\$1,518.22
9	\$80,000	\$1,240.64	\$1,381.72	\$1,212.64	\$1,354.82	\$1,332.29	\$1,493.27	\$1,343.00	\$1,507.11	\$1,289.26	\$1,472.19	\$1,126.76	\$1,250.60	\$1,325.15	\$1,518.06	\$1,289.42	\$1,450.01	\$1,295.91	\$1,473.20
	\$120,000	\$1,344.28	\$1,497.18	\$1,313.64	\$1,467.68	\$1,447.31	\$1,622.23	\$1,455.65	\$1,633.84	\$1,395.87	\$1,594.10	\$1,221.21	\$1,355.45	\$1,434.53	\$1,643.55	\$1,396.76	\$1,570.80	\$1,400.99	\$1,593.10
	\$160,000	\$1,445.45	\$1,610.88	\$1,412.47	\$1,579.09	\$1,558.95	\$1,748.50	\$1,565.29	\$1,758.28	\$1,500.90	\$1,715.37	\$1,313.28	\$1,458.51	\$1,542.43	\$1,768.57	\$1,501.94	\$1,690.21	\$1,504.37	\$1,712.20

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	
	Highest Risk	\$ 2.99
	Lowest Risk	\$ 1.07
	Brick	\$ 2.70
	Frame	\$ 0.96

NAIC Number: 25968
 Company Name: USAA Casualty Insurance Company
 Contact Person: Nick F. Almendarez
 Telephone No.: 800-531-8722, ext. 8-2844
 Email Address: nick.almendarez@usaa.com
 Effective Date: 10/01/2013

**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	\$1,284.08	\$1,374.51	\$1,249.50	\$1,340.51	\$1,362.66	\$1,466.10	\$1,361.91	\$1,467.14	\$1,273.75	\$1,390.37	\$1,174.84	\$1,254.31	\$1,301.15	\$1,424.05	\$1,311.72	\$1,414.40	\$1,282.09	\$1,395.12
	\$120,000	\$1,392.25	\$1,490.26	\$1,354.42	\$1,453.03	\$1,481.31	\$1,593.76	\$1,477.38	\$1,591.68	\$1,380.02	\$1,506.39	\$1,274.12	\$1,360.28	\$1,409.51	\$1,542.71	\$1,421.86	\$1,533.16	\$1,387.15	\$1,509.65
	\$160,000	\$1,496.30	\$1,602.37	\$1,455.58	\$1,562.24	\$1,594.58	\$1,716.68	\$1,587.90	\$1,711.89	\$1,482.93	\$1,619.69	\$1,369.52	\$1,462.75	\$1,514.56	\$1,658.68	\$1,528.09	\$1,648.52	\$1,488.79	\$1,621.33
6	\$80,000	\$1,344.82	\$1,464.62	\$1,311.50	\$1,432.15	\$1,433.50	\$1,570.28	\$1,435.22	\$1,574.54	\$1,359.80	\$1,514.75	\$1,226.53	\$1,331.73	\$1,392.51	\$1,555.86	\$1,383.52	\$1,519.72	\$1,365.10	\$1,515.29
	\$120,000	\$1,457.95	\$1,587.79	\$1,421.48	\$1,552.22	\$1,557.80	\$1,706.50	\$1,556.61	\$1,707.95	\$1,473.12	\$1,641.04	\$1,330.00	\$1,444.06	\$1,508.38	\$1,685.40	\$1,499.52	\$1,647.15	\$1,476.99	\$1,639.72
	\$160,000	\$1,567.50	\$1,708.01	\$1,528.25	\$1,669.65	\$1,677.59	\$1,838.96	\$1,673.83	\$1,837.90	\$1,583.77	\$1,765.46	\$1,430.10	\$1,553.53	\$1,621.63	\$1,813.16	\$1,612.23	\$1,771.97	\$1,586.08	\$1,762.16
9	\$80,000	\$1,442.13	\$1,604.43	\$1,409.70	\$1,573.30	\$1,546.37	\$1,731.40	\$1,558.07	\$1,746.76	\$1,496.31	\$1,706.77	\$1,310.19	\$1,452.66	\$1,537.66	\$1,759.57	\$1,498.01	\$1,682.75	\$1,503.31	\$1,707.28
	\$120,000	\$1,562.62	\$1,738.50	\$1,527.19	\$1,704.43	\$1,679.25	\$1,880.22	\$1,688.38	\$1,893.20	\$1,620.06	\$1,848.11	\$1,420.00	\$1,574.42	\$1,664.62	\$1,905.07	\$1,622.73	\$1,822.92	\$1,625.33	\$1,846.33
	\$160,000	\$1,680.21	\$1,870.52	\$1,642.14	\$1,833.84	\$1,808.33	\$2,026.26	\$1,815.28	\$2,037.20	\$1,741.98	\$1,988.70	\$1,527.03	\$1,694.12	\$1,789.83	\$2,049.98	\$1,744.89	\$1,961.51	\$1,745.35	\$1,984.44

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) No

WHAT IS YOUR PERCENTAGE DEDUCTIBLE? %

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

Zone	Brick	Frame
Highest Risk	\$ 2.99	\$ 2.70
Lowest Risk	\$ 1.07	\$ 0.96

NAIC Number: 18600
 Company Name: USAA General Indemnity Company
 Contact Person: Nick F. Almdendarez
 Telephone No.: 800-531-8722, ext. 8-2844
 Email Address: nick.almdendarez@usaa.com
 Effective Date: 10/01/2013

**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	\$1,265.95	\$1,355.67	\$1,232.37	\$1,322.67	\$1,343.11	\$1,445.74	\$1,337.73	\$1,442.15	\$1,253.81	\$1,369.52	\$1,158.89	\$1,237.74	\$1,280.46	\$1,402.40	\$1,292.63	\$1,394.51	\$1,257.65	\$1,369.81
	\$120,000	\$1,373.09	\$1,470.33	\$1,336.29	\$1,434.13	\$1,460.66	\$1,572.24	\$1,452.07	\$1,565.48	\$1,359.03	\$1,484.42	\$1,257.22	\$1,342.69	\$1,387.76	\$1,519.91	\$1,401.70	\$1,512.12	\$1,361.63	\$1,483.16
	\$160,000	\$1,476.18	\$1,581.41	\$1,436.50	\$1,542.33	\$1,572.89	\$1,694.05	\$1,561.55	\$1,684.57	\$1,460.98	\$1,596.67	\$1,351.75	\$1,444.25	\$1,491.81	\$1,634.81	\$1,506.92	\$1,626.43	\$1,462.28	\$1,593.78
6	\$80,000	\$1,326.02	\$1,444.88	\$1,293.70	\$1,413.42	\$1,413.17	\$1,548.88	\$1,410.26	\$1,548.50	\$1,338.99	\$1,492.72	\$1,210.04	\$1,314.43	\$1,370.93	\$1,532.97	\$1,363.67	\$1,498.81	\$1,339.83	\$1,488.83
	\$120,000	\$1,438.06	\$1,566.88	\$1,402.63	\$1,532.34	\$1,536.33	\$1,683.87	\$1,530.44	\$1,680.60	\$1,451.20	\$1,617.80	\$1,312.53	\$1,425.69	\$1,485.65	\$1,661.27	\$1,478.55	\$1,625.03	\$1,450.56	\$1,612.01
	\$160,000	\$1,546.59	\$1,686.01	\$1,508.38	\$1,648.68	\$1,655.00	\$1,815.13	\$1,646.55	\$1,809.35	\$1,560.81	\$1,741.08	\$1,411.70	\$1,534.17	\$1,597.82	\$1,787.86	\$1,590.19	\$1,748.68	\$1,558.58	\$1,733.28
9	\$80,000	\$1,420.86	\$1,581.90	\$1,389.59	\$1,551.91	\$1,523.22	\$1,706.82	\$1,529.03	\$1,716.23	\$1,472.19	\$1,681.00	\$1,291.59	\$1,432.97	\$1,512.56	\$1,732.73	\$1,475.34	\$1,658.64	\$1,473.58	\$1,675.95
	\$120,000	\$1,540.18	\$1,714.69	\$1,505.95	\$1,681.80	\$1,654.85	\$1,854.25	\$1,658.03	\$1,861.24	\$1,594.73	\$1,821.00	\$1,400.37	\$1,553.59	\$1,638.25	\$1,876.83	\$1,598.85	\$1,797.47	\$1,594.34	\$1,813.61
	\$160,000	\$1,656.66	\$1,845.48	\$1,619.81	\$1,810.03	\$1,782.77	\$1,999.00	\$1,783.71	\$2,003.90	\$1,715.49	\$1,960.28	\$1,506.40	\$1,672.20	\$1,762.30	\$2,020.42	\$1,719.86	\$1,934.78	\$1,713.17	\$1,950.39

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	\$ 2.99	\$ 2.70
	Lowest Risk	\$ 1.07	\$ 0.96

NAIC Number: 21253
 Company Name: Garrison Property and Casualty Insurance Company
 Contact Person: Nick F. Almendarez
 Telephone No.: 800-531-8722, ext. 8-2844
 Email Address: nick.almendarez@usaa.com
 Effective Date: 10/01/2013

**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	\$1,293.41	\$1,378.18	\$1,258.29	\$1,343.58	\$1,370.19	\$1,467.21	\$1,364.55	\$1,463.20	\$1,274.16	\$1,383.37	\$1,184.92	\$1,259.43	\$1,300.31	\$1,415.39	\$1,318.03	\$1,414.24	\$1,279.44	\$1,385.31
	\$120,000	\$1,402.82	\$1,494.71	\$1,364.37	\$1,456.79	\$1,489.98	\$1,595.48	\$1,481.02	\$1,588.20	\$1,381.03	\$1,499.39	\$1,285.43	\$1,366.21	\$1,409.20	\$1,533.93	\$1,429.21	\$1,533.50	\$1,385.12	\$1,499.83
	\$160,000	\$1,507.92	\$1,607.36	\$1,466.48	\$1,566.46	\$1,604.17	\$1,718.76	\$1,592.34	\$1,708.63	\$1,484.34	\$1,612.43	\$1,381.89	\$1,469.31	\$1,514.58	\$1,649.53	\$1,536.27	\$1,649.12	\$1,487.18	\$1,611.32
6	\$80,000	\$1,348.13	\$1,460.32	\$1,314.24	\$1,427.24	\$1,434.26	\$1,562.41	\$1,431.00	\$1,561.49	\$1,352.67	\$1,497.68	\$1,231.35	\$1,329.92	\$1,383.79	\$1,536.62	\$1,383.09	\$1,510.61	\$1,355.16	\$1,495.69
	\$120,000	\$1,462.00	\$1,584.93	\$1,424.90	\$1,548.52	\$1,559.16	\$1,700.00	\$1,552.80	\$1,696.99	\$1,465.99	\$1,624.85	\$1,335.65	\$1,443.59	\$1,499.54	\$1,667.01	\$1,499.58	\$1,639.29	\$1,467.04	\$1,621.93
	\$160,000	\$1,572.08	\$1,703.68	\$1,532.08	\$1,664.51	\$1,679.27	\$1,830.54	\$1,670.25	\$1,823.97	\$1,576.39	\$1,746.41	\$1,436.34	\$1,551.96	\$1,612.42	\$1,791.64	\$1,612.53	\$1,762.10	\$1,575.92	\$1,740.69
9	\$80,000	\$1,435.88	\$1,587.76	\$1,368.64	\$1,556.06	\$1,536.38	\$1,709.59	\$1,472.30	\$1,718.56	\$1,477.04	\$1,673.87	\$1,274.53	\$1,440.02	\$1,516.12	\$1,723.66	\$1,444.03	\$1,659.67	\$1,480.61	\$1,671.38
	\$120,000	\$1,556.40	\$1,721.01	\$1,520.44	\$1,686.29	\$1,669.05	\$1,857.21	\$1,671.90	\$1,863.60	\$1,599.89	\$1,813.17	\$1,416.65	\$1,561.19	\$1,642.02	\$1,866.91	\$1,611.24	\$1,798.54	\$1,601.75	\$1,808.45
	\$160,000	\$1,673.78	\$1,851.89	\$1,635.08	\$1,814.46	\$1,797.67	\$2,001.72	\$1,798.19	\$2,005.91	\$1,720.61	\$1,951.37	\$1,523.64	\$1,680.04	\$1,765.91	\$2,009.21	\$1,732.82	\$1,935.50	\$1,720.65	\$1,944.27

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 Highest Risk \$ 2.99 Lowest Risk \$ 1.07
	Brick \$ 2.70 Frame \$ 0.96

USAA Group
Arkansas
Owners Coverage B Factors

Factor	Theft				Liability				Fire Following Earthquake				Earthquake		
	Exposures	Current	Indicated	Selected	Exposures	Current	Indicated	Selected	Exposures	Current	Indicated	Selected	Exposures	Indicated	Selected
10%	35.5%	0.9735	0.7139	0.9735	35.5%	0.9735	1.0000	1.0000	35.5%	0.9735	0.9412	0.9735	38.94%	0.9160	0.9160
15%	1.1%	0.9835	0.7744	0.9835	1.1%	0.9835	1.0000	1.0000	1.1%	0.9835	0.9412	0.9835	1.10%	0.9160	0.9580
25%	62.7%	1.0000	1.0000	1.0000	62.7%	1.0000	1.0000	1.0000	62.7%	1.0000	1.0000	1.0000	59.15%	1.0000	1.0000
50%	0.6%	1.0313	1.0276	1.0313	0.6%	1.0313	1.0000	1.0000	0.6%	1.0313	1.0000	1.0313	0.66%	1.1460	1.1460
75%	0.1%	1.0560	<i>Not included in the model</i>	1.0560	0.1%	1.0560	<i>Not included in the model</i>	1.0000	0.1%	1.0560	<i>Not included in the model</i>	1.0560	0.09%	<i>Not included in the model</i>	1.2507
100%	0.1%	1.0774	<i>Not included in the model</i>	1.0774	0.1%	1.0774	<i>Not included in the model</i>	1.0000	0.1%	1.0774	<i>Not included in the model</i>	1.0774	0.07%	<i>Not included in the model</i>	1.3554

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 11.0%. The effects by form apply as follows:

USAA Owners Forms	11.0%
USAA-CIC Owners Forms	11.0%
USAA-GIC Owners Forms	11.0%
Garrison Owners Forms	11.0%
USAA Group All Forms Combined	11.0%

The proposed changes include revising the Base Rates for Owners. Rating structures for three additional perils, Theft, Liability, and Fire Following Earthquake, are also being introduced for Owners only, to further improve pricing accuracy. Additionally, we are revising the Earthquake rating structure. The structures for these perils were developed using a multivariate approach to analysis called generalized linear modeling (GLM). Selected factors are consistent with the GLM indicated factors while also taking competitive and member impact information into account. Base rates were derived to achieve the desired overall effects. Maximum and Minimum first renewal capped effects at the member level are provided on the Rate/Rule Filing Schedule.

An effective date of October 1, 2013, 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

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	Catastrophe Ratio
Exhibit VIII	Expected Net Fire Following Loss and LAE Ratio
Exhibit IX	Expenses
Exhibit X	Underwriting Profit Provision
Exhibit XI	Owners Coverage B Factors
Exhibit XII	Owners Policy Form Factors
Exhibit XIII	Owners Coverage C Factors
Exhibit XIV	Owners Home Protector Factors
Exhibit XV	Owners Protection Class by Construction Type Factors
Exhibit XVI	Owners Roof Factors
Exhibit XVII	Owners Home Age Factors
Exhibit XVIII	Owners Square Footage Factors
Exhibit XIX	Owners Claims Activity Surcharge Factors
Exhibit XX	Owners Tier Factors

USAA Group
Arkansas
Homeowners Filing Memorandum
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Exhibit XXI Owners Territory Factors

Exhibit XXII Owners Amount of Insurance by Deductible Curve Factors

Exhibit XXIII Earthquake Zone Factors

USAA Group
Arkansas
Indicated Rate Change
Owners Forms
As of 12/31/2012

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)
09/30/2008	\$17,502,761	1.134	\$19,848,131	\$8,473,847	1.255	1.145	\$12,176,706	0.613	0.100
09/30/2009	\$19,715,790	1.084	21,371,916	17,518,397	1.201	1.145	24,090,336	1.127	0.150
09/30/2010	\$22,169,066	1.039	23,033,660	12,892,338	1.149	1.145	16,961,224	0.736	0.200
09/30/2011	\$24,429,897	1.030	25,162,794	13,912,900	1.100	1.145	17,523,298	0.696	0.250
09/30/2012	\$26,890,515	1.025	27,562,778	12,174,105	1.052	1.145	14,664,196	0.532	0.300
Five Year Weighted Loss and LAE Ratio Excluding Catastrophes =									0.711
Catastrophe Loss and LAE Ratio ^E =									0.186
Fire Following Catastrophe Loss and LAE Ratio ^F =									0.005
Trended Fixed Expense Ratio ^G =									0.120
Variable Permissible Loss and LAE Ratio ^H =									0.825
Indicated Rate Level Change = $(0.711 + 0.186 + 0.005 + 0.120) / 0.825 - 1$									23.9%
Proposed Rate Level Change =									11.0%

^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 VII

^F Developed in Exhibit VIII

^G Developed in Exhibit IX, Page 1 of 2

^H Developed in Exhibit IX, Page 1 of 2

USAA Group
Arkansas
Premium Trend
Owners Forms

Exhibit II

Year Ending Quarter (1)	Average Earned Premium at Present Rates (2)	Annual Change (3)	Current Amount Factors 1259.28 / (2)	<u>Trended Amount Factor:</u>												
				Least Squares Results												
				<u>Exponential Fits</u>												
				20 pt		16 pt		12 pt		8 pt		4 pt				
2007/4	1,117.23		1.127	Annualized Change:								2.9%	2.4%	1.2%	0.7%	0.4%
2008/1	1,124.25		1.120	R-squared Value:								0.908	0.831	0.821	0.963	0.939
2008/2	1,129.63		1.115	Selected Annual Trend Factor:								1.010				
2008/3	1,138.83		1.106	<u>Premium Trend Factor</u>												
2008/4	1,150.00	2.9%	1.095	<u>Accident Year Ending</u>												
2009/1	1,158.74	3.1%	1.087	Current Amount Factors (1)		Trended Amount Selection (2)		Trended Amount Period ^A (3)		Trended Amount Factors (4) = (2) ^ (3)		Premium Trend Factors (5) = (1) * (4)				
2009/2	1,172.84	3.8%	1.074	09/30/2008		09/30/2009		09/30/2010		09/30/2011		09/30/2012				
2009/3	1,190.50	4.5%	1.058	1.106		1.010		2.504		1.025		1.134				
2009/4	1,208.69	5.1%	1.042	1.058		1.010		2.504		1.025		1.084				
2010/1	1,225.45	5.8%	1.028	1.014		1.010		2.504		1.025		1.039				
2010/2	1,236.00	5.4%	1.019	1.005		1.010		2.504		1.025		1.030				
2010/3	1,241.50	4.3%	1.014	1.000		1.010		2.504		1.025		1.025				
2010/4	1,244.59	3.0%	1.012	1.000		1.010		2.504		1.025		1.025				
2011/1	1,246.88	1.7%	1.010	1.000		1.010		2.504		1.025		1.025				
2011/2	1,249.96	1.1%	1.007	1.000		1.010		2.504		1.025		1.025				
2011/3	1,253.21	0.9%	1.005	1.000		1.010		2.504		1.025		1.025				
2011/4	1,255.02	0.8%	1.003	1.000		1.010		2.504		1.025		1.025				
2012/1	1,255.83	0.7%	1.003	1.000		1.010		2.504		1.025		1.025				
2012/2	1,256.94	0.6%	1.002	1.000		1.010		2.504		1.025		1.025				
2012/3	1,259.28	0.5%	1.000	1.000		1.010		2.504		1.025		1.025				

^A From the average earned date in the most recent accident year, 03/31/2012, to the average earned date in the effective period, 10/01/2014

USAA Group
Arkansas
Calculation of Large Loss Adjustment
Owners Forms
As of 12/31/2012

Exhibit III

Accident Year Ending (1)	Average Amount of Insurance (2)	Cutoff 25% 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)
09/30/2003	\$165,301	\$41,325	\$4,407,224	1.0000	\$4,407,224	8	\$1,695,374	\$1,364,774	\$3,042,450	0.449	\$4,244,218
09/30/2004	182,336	45,584	2,895,690	1.0000	2,895,690	7	1,081,600	762,512	2,133,178	0.357	2,975,783
09/30/2005	195,863	48,966	4,299,980	1.0000	4,299,980	10	1,680,997	1,191,337	3,108,643	0.383	4,336,557
09/30/2006	206,887	51,722	5,700,251	1.0000	5,700,251	16	2,343,875	1,516,323	4,183,928	0.362	5,836,580
09/30/2007	221,510	55,378	7,172,917	1.0000	7,172,917	13	3,295,837	2,575,923	4,596,994	0.560	6,412,807
09/30/2008	225,944	56,486	7,386,263	1.0000	7,386,263	11	1,933,167	1,311,821	6,074,442	0.216	8,473,847
09/30/2009	240,056	60,014	15,792,561	1.0000	15,792,561	20	4,434,850	3,234,570	12,557,991	0.258	17,518,397
09/30/2010	244,296	61,074	13,240,490	1.0094	13,364,951	21	5,405,686	4,123,132	9,241,819	0.446	12,892,338
09/30/2011	247,344	61,836	14,485,524	1.0118	14,656,454	28	6,414,457	4,683,049	9,973,405	0.470	13,912,900
09/30/2012	247,297	61,824	12,847,068	1.0193	13,095,016	21	5,666,363	4,368,059	8,726,957	0.501	12,174,105
								\$25,131,500	\$63,639,807		

Weighted Average Excess Ratio ^B = 0.395

Weighted Average Excess Factor = 1.395

^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
Owners Forms

Exhibit IV

Accident Year Ending	15 months	27 months	39 months	51 months
09/30/2005			4,240,880	4,424,130
09/30/2006		5,815,882	5,759,241	5,698,747
09/30/2007	7,331,253	7,159,003	7,256,883	7,297,917
09/30/2008	7,097,090	7,289,675	7,364,264	7,386,875
09/30/2009	15,801,650	15,685,103	15,706,520	15,792,561
09/30/2010	13,148,512	13,287,978	13,240,490	
09/30/2011	14,060,880	14,485,524		
09/30/2012	12,847,068			

Age-to-Age Factors

Accident Year Ending	15 to 27 Months	27 to 39 Months	39 to 51 Months
09/30/2005			1.0432
09/30/2006		0.9903	0.9895
09/30/2007	0.9765	1.0137	1.0057
09/30/2008	1.0271	1.0102	1.0031
09/30/2009	0.9926	1.0014	1.0055
09/30/2010	1.0106	0.9964	
09/30/2011	1.0302		
Latest 3-year Average	1.0111	1.0027	1.0048
Latest 4-year Average	1.0151	1.0054	1.0010
Latest 5-year Average	1.0074	1.0024	1.0094
Latest 3-out-of-5-year Average	1.0101	1.0027	1.0048
Selected Age-to-Age Factors	1.0074	1.0024	1.0094

Cumulative Factors

	15 to 51 Months	27 to 51 Months	39 to 51 Months
Selected Cumulative Factors	1.0193	1.0118	1.0094

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 ^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
2008/1	0.0762		0.0589		6,692		6,737		509.93		396.81	
2008/2	0.0810		0.0598		6,088		6,781		493.13		405.50	
2008/3	0.0789		0.0600		5,864		6,927		462.67		415.62	
2008/4	0.0791		0.0595		6,365		7,066		503.47		420.43	
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%
2012/1	0.0851	-10.4%	0.0703	2.5%	8,276	2.3%	7,508	1.0%	704.29	-8.4%	527.81	3.5%
2012/2	0.0740	-21.0%	0.0674	-5.5%	8,163	12.8%	7,730	4.5%	604.06	-10.9%	521.00	-1.2%
2012/3	0.0755	-11.2%	0.0672	-6.0%	8,303	-0.7%	7,711	2.6%	626.88	-11.8%	518.18	-3.5%
2012/4	0.0788	-7.3%	0.0645	-9.3%	7,982	-7.5%	7,831	2.5%	628.98	-14.2%	505.10	-7.0%
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	0.001	-0.4%	0.683	3.7%	0.436	6.0%	0.862	2.6%	0.060	5.6%	0.867	6.5%
16-point fit	0.222	-7.0%	0.476	3.3%	0.115	2.8%	0.752	2.3%	0.096	-4.4%	0.744	5.6%
12-point fit	0.879	-18.0%	0.122	1.8%	0.087	2.7%	0.921	3.6%	0.707	-15.8%	0.543	5.5%
8-point fit	0.803	-12.5%	0.527	-4.3%	0.067	2.3%	0.835	3.1%	0.638	-10.5%	0.108	-1.3%
4-point fit	0.208	-8.1%	0.919	-9.9%	0.431	-3.6%	0.821	5.1%	0.361	-11.4%	0.926	-5.3%

^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
Owners 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	1.000	1.025	1.015	1.030	1.030	1.030	1.045
Trended Cost Selection	1.000	1.000	1.000	1.000	1.030	1.018	1.018

<u>Accident Year Ending</u>	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)
09/30/2008	1.045	4.249	1.206	1.018	2.255	1.041	1.255
09/30/2009	1.045	3.249	1.154	1.018	2.255	1.041	1.201
09/30/2010	1.045	2.249	1.104	1.018	2.255	1.041	1.149
09/30/2011	1.045	1.249	1.057	1.018	2.255	1.041	1.100
09/30/2012	1.045	0.249	1.011	1.018	2.255	1.041	1.052

^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 40.2% credible based on 1,717 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 06/30/2012

^E From 06/30/2012 to the average date of loss in the effective period, 10/01/2014

USAA Group
Countrywide
 Loss Adjustment Expense (LAE) Factor
All Forms Combined
 As of 06/30/2012

Non-Catastrophe Loss Adjustment Expense Factor

Accident Year Ending	Incurred Losses	Loss Adjustment Expense	LAE Ratio
12/31/2009	1,115,065,417	198,530,195	0.178
12/31/2010	1,259,068,565	164,327,024	0.131
12/31/2011	1,456,468,194	184,352,248	0.127
Average LAE Ratio			0.145
Selected Non-Catastrophe LAE Factor			1.145

Catastrophe Loss Adjustment Expense Factor

Accident Year Ending	Incurred Losses	Loss Adjustment Expense	LAE Ratio
12/31/2009	389,322,970	29,878,824	0.077
12/31/2010	536,844,873	34,823,703	0.065
12/31/2011	852,749,166	32,409,785	0.038
Average LAE Ratio			0.060
Selected Other Catastrophe LAE Factor			1.060

USAA Group
Arkansas
Catastrophe Ratio
Owners Forms
As of 03/31/2012

Accident Year Ending	Total Amount of Insurance in Force/1000	Catastrophe Losses	Cat/AOI Ratio
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	\$520,766	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	\$509,199	0.3769
12/31/2001	1,469,535	\$78,927	0.0537
12/31/2002	1,591,122	\$119,819	0.0753
12/31/2003	1,879,117	\$149,753	0.0797
12/31/2004	2,214,199	\$240,655	0.1087
12/31/2005	2,538,458	\$142,628	0.0562
12/31/2006	2,864,806	\$2,942,377	1.0271
12/31/2007	3,362,909	\$312,467	0.0929
12/31/2008	3,724,187	\$13,230,940	3.5527
12/31/2009	4,252,850	\$6,087,585	1.4314
12/31/2010	4,672,769	\$2,746,596	0.5878
12/31/2011	5,204,435	\$17,148,253	3.2949
(1) Mean			0.7716
(2) Standard Deviation			1.0407
(3) t-statistic for 55% confidence and 19 degrees of freedom			0.127
(4) Final Other Catastrophe Provision (1) + (2) * (3)			0.9038
(5) Selected AOI trend ^A			0.9%
(6) Prospective Amount of Insurance in Force/1000			5,359,334
(7) Prospective Other Catastrophe Losses (4) * (6)			\$4,843,766
(8) Selected Other Catastrophe LAE Factor ^B			1.060
(9) Prospective Other Catastrophe Loss and LAE (7) * (8)			\$5,134,392
(10) Prospective Earned Premium at Present Rates ^C			\$27,562,778
Other Catastrophe Loss and LAE Ratio (9) / (10)			0.186

^A Developed in Exhibit VII, Page 2 of 2

^B Developed in Exhibit VI

^C 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
2008/3	225,944			
2008/4	227,486			
2009/1	230,888			
2009/2	235,770			
2009/3	240,056	6.2%		
2009/4	241,955	6.4%	242,607	
2010/1	242,393	5.0%	243,154	
2010/2	242,813	3.0%	243,702	
2010/3	244,296	1.8%	244,251	
2010/4	245,328	1.4%	244,801	
2011/1	246,618	1.7%	245,353	
2011/2	247,456	1.9%	245,906	247,448
2011/3	247,344	1.2%	246,460	247,419
2011/4	247,547	0.9%	247,015	247,390
2012/1	247,231	0.2%	247,572	247,361
2012/2	247,379	0.0%	248,130	247,333
2012/3	247,297	0.0%	248,689	247,304
Exponential Trend			0.9%	0.0%
R-squared			0.819	0.226
Selected AOI Trend				0.9%

USAA Group
Arkansas
Expected Net Fire Following Loss and LAE Ratio
Owners Forms

(1a) Expected Annual Gross Fire Following Cat Losses	\$63,553
(1b) Expected Recoveries	\$42,369
(1c) Ceded Premium	\$93,912
(1d) Self Reinsurance	\$9,227
(1) Expected Annual Net Fire Following Cat Loss and LAE ^A	\$130,382
(2) Prospective Earned Premium at Present Rates	\$27,562,778
(3) Fire Following Catastrophe Loss and LAE Ratio (1) / (2)	0.005
<hr/>	
Selected Fire Following Catastrophe Loss and LAE Ratio	0.005

^A Based on Applied Insurance Research, Inc. (AIR) methodology and assumptions; net losses are based on exposure levels as of 05/31/2012 and trended for loss severity

USAA Group
Arkansas
Fixed and Variable Expense Provisions
All Forms Combined

Exhibit IX
Page 1 of 2

	2010	2011	2-Year Straight Average	Selected
(1) Average General Expenses Per Earned Exposure ^A	\$12.72	\$21.88		
(2) Selected Annual Expense Trend ^B	2.0%	2.0%		
(3) Trend Period ^C	4.26	3.26		
(4) Projected Average General Expenses Per Earned Exposure (1) * [1.02] ^ (3)	\$13.84	\$23.34	\$18.59	\$18.59
(5) Average Other Acquisition Expense Per Written Exposure ^A	\$126.03	\$125.31		
(6) Selected Annual Expense Trend ^B	2.0%	2.0%		
(7) Trend Period ^D	3.76	2.76		
(8) Projected Average Other Acquisition Expense Per Written Exposure (5) * [1.02] ^ (7)	\$135.76	\$132.34	\$134.05	\$134.05
(9) Average Licenses and Fees Expense Per Written Exposure ^E	\$2.56	\$1.07		
(10) Selected Annual Expense Trend ^B	2.0%	2.0%		
(11) Trend Period ^D	3.76	2.76		
(12) Projected Average Licenses and Fees Expense Per Written Exposure (9) * [1.02] ^ (11)	\$2.76	\$1.13	\$1.95	\$1.95
(13) Total Fixed Expense (4) + (8) + (12)				\$154.59
(14) Average Projected Premium at Present Rates ^F				\$1,290.76
(15) Projected Fixed Expense Provision (13) / (14)				0.120
(16) Commission and Brokerage	0.0%	0.0%	0.0%	0.0%
(17) Taxes ^G	2.4%	2.5%	2.5%	2.5%
(18) Profit and Contingencies Provision ^H				15.0%
(19) Total Variable Expenses (16) + (17) + (18)				17.5%
(20) Variable Permissible Loss and LAE Ratio 1 - (19)				82.5%

^A USAA Group Countrywide data

^B Developed in Exhibit IX, Page 2 of 2

^C From the midpoint of the respective year to the average earned date in effective period, 10/01/2014

^D From the midpoint of the respective year to the average written date in effective period, 04/01/2014

^E Arkansas USAA Group data

^F Arkansas USAA Group data for Owners Forms only

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

^H Developed in Exhibit X

USAA Group
Countrywide
Calculation of Annual Expense Trend

(1) Employment Cost Index - Insurance Carriers and related, excluding incentive paid occupations - (annual change over latest 2 years ending 09/30/2012) U.S. Department of Labor	1.9%
(2) % of Total Acquisition and General Expenses used for Salaries and Employee Relations & Welfare - USAA Group Insurance Expense Exhibit, 2011	57.3%
(3) Consumer Price Index, All Items - (annual change over latest 2 year ending 09/30/2012)	2.9%
(4) Annual Expense Trend - { (1) * (2) } + { (3) * [1 - (2)] }	2.3%
<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 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 (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 2013 and 2014 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	8.1%
2.	Selected Target Rate of Return	9.0%
B.	Target Underwriting Rate of Return (% of GAAP Surplus)	
1.	Investment Rate of Return After Tax	2.2%
2.	Target Underwriting Return After Tax (A2) - (B1)	6.8%
3.	Target Underwriting Return Before Tax (B2) / (1.00 - 0.35)	10.5%
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)	16.9%
3.	Selected Underwriting Profit Provision	15.0%

USAA Group
 Arkansas
 Owners Coverage B Factors

Factor	Theft				Liability				Fire Following Earthquake				Earthquake		
	Exposures	Current	Indicated	Selected	Exposures	Current	Indicated	Selected	Exposures	Current	Indicated	Selected	Exposures	Indicated	Selected
10%	35.5%	0.9735	0.7139	0.9735	35.5%	0.9735	1.0000	1.0000	35.5%	0.9735	0.9412	0.7741	38.94%	0.9160	0.9160
15%	1.1%	0.9835	0.7744	0.9835	1.1%	0.9835	1.0000	1.0000	1.1%	0.9835	0.9412	0.8585	1.10%	0.9160	0.9580
25%	62.7%	1.0000	1.0000	1.0000	62.7%	1.0000	1.0000	1.0000	62.7%	1.0000	1.0000	1.0000	59.15%	1.0000	1.0000
50%	0.6%	1.0313	1.0276	1.0313	0.6%	1.0313	1.0000	1.0000	0.6%	1.0313	1.0000	1.2608	0.66%	1.1460	1.1460
75%	0.1%	1.0560	<i>Not included in the model</i>	1.0560	0.1%	1.0560	<i>Not included in the model</i>	1.0000	0.1%	1.0560	<i>Not included in the model</i>	1.4484	0.09%	<i>Not included in the model</i>	1.2507
100%	0.1%	1.0774	<i>Not included in the model</i>	1.0774	0.1%	1.0774	<i>Not included in the model</i>	1.0000	0.1%	1.0774	<i>Not included in the model</i>	1.5804	0.07%	<i>Not included in the model</i>	1.3554

USAA Group
 Arkansas
 Owners Policy Form Factors

Factor	Theft				Liability				Fire Following Earthquake				Earthquake		
	Exposures	Current	Indicated	Selected	Exposures	Current	Indicated	Selected	Exposures	Current	Indicated	Selected	Exposures	Indicated	Selected
HO-3	6.7%	1.0000	1.0000	1.0000	6.7%	1.0000	1.0000	1.0000	6.7%	1.0000	1.0000	1.0000	4.5%	1.0000	1.0000
HO-9	93.3%	1.0434	1.0317	1.0317	93.3%	1.0434	1.0091	1.0000	93.3%	1.0199	1.0000	1.0000	95.5%	1.0000	1.0199

USAA Group
 Arkansas
 Owners Coverage C Factors

Factor	Theft				Liability				Fire Following Earthquake				Earthquake		
	Exposures	Current	Indicated	Selected	Exposures	Current	Indicated	Selected	Exposures	Current	Indicated	Selected	Exposures	Indicated	Selected
50%	15.1%	1.0000	1.0000	1.0000	15.1%	1.0000	1.0000	1.0000	15.1%	1.0000	1.0000	1.0000	13.3%	1.0000	1.0000
75%	84.9%	1.0460	1.0107	1.0460	84.9%	1.0460	1.0227	1.0000	84.9%	1.0460	1.1109	1.0100	86.8%	1.0725	1.0725

USAA Group
Arkansas
Owners Home Protector Factors

Factor	Theft				Liability				Fire Following Earthquake				Earthquake		
	Exposures	Current	Indicated	Selected	Exposures	Current	Indicated	Selected	Exposures	Current	Indicated	Selected	Exposures	Indicated	Selected
125%	31.7%	1.0382	1.0391	1.0148	31.7%	1.0382	1.0000	1.0000	31.7%	1.0148	1.0361	1.0000	37.5%	1.0597	1.0597
None	68.3%	1.0000	1.0000	1.0000	68.3%	1.0000	1.0000	1.0000	68.3%	1.0000	1.0000	1.0000	62.5%	1.0000	1.0000

USAA Group
 Arkansas
 Owners Construction by Protection Class Factors

Frame															
Factor	Theft				Liability				Fire Following Earthquake				Earthquake		
	Exposures	Current	Indicated	Selected	Exposures	Current	Indicated	Selected	Exposures	Current	Indicated	Selected	Exposures	Indicated	Selected
1	0.3%	1.0241	1.0000	1.0000	0.3%	1.0241	1.0000	1.0000	0.3%	0.7683	1.0000	1.0000	0.4%	1.0000	1.0000
2	21.2%	1.0241	1.0000	1.0000	21.2%	1.0241	1.0000	1.0000	21.2%	1.0000	1.0000	1.0000	20.2%	1.0000	1.0000
3	14.6%	1.0000	1.0000	1.0000	14.6%	1.0000	1.0000	1.0000	14.6%	1.0000	1.0000	1.0000	14.7%	1.0000	1.0000
4	8.5%	0.9809	1.0000	1.0000	8.5%	0.9809	1.0834	1.0834	8.5%	1.0000	1.0000	1.0000	8.3%	1.0000	1.0000
5	14.2%	0.9809	1.0000	1.0000	14.2%	0.9809	1.1366	1.1366	14.2%	1.1493	1.0000	1.0000	13.9%	1.0000	1.0000
6	15.1%	0.9809	1.0000	1.0000	15.1%	0.9809	1.4597	1.4597	15.1%	1.3378	1.0000	1.0000	15.3%	1.0000	1.0000
7	3.9%	0.9809	1.0311	1.0311	3.9%	0.9809	1.4761	1.4761	3.9%	1.3378	1.0000	1.0000	3.8%	1.0000	1.0000
8	0.8%	0.9566	1.2257	1.2257	0.8%	0.9566	1.7003	1.4963	0.8%	1.3378	1.0000	1.0000	1.0%	1.0000	1.0000
8B	0.0%	0.9566	1.2577	1.2577	0.0%	0.9566	1.7250	1.5180	0.0%	1.3378	1.0000	1.0000	0.0%	1.0000	1.0000
9	5.8%	0.9566	1.2577	1.2577	5.8%	0.9566	1.7250	1.5180	5.8%	1.8283	1.0000	1.0000	6.0%	1.0000	1.0000
10	15.7%	0.9566	1.2772	1.2772	15.7%	0.9566	1.7250	1.5180	15.7%	1.8283	1.0000	1.0000	16.5%	1.0000	1.0000

Masonry															
Factor	Theft				Liability				Fire Following Earthquake				Earthquake		
	Exposures	Current	Indicated	Selected	Exposures	Current	Indicated	Selected	Exposures	Current	Indicated	Selected	Exposures	Indicated	Selected
1	0.9%	1.0209	1.0000	1.0000	0.9%	1.0209	0.9889	0.9889	0.9%	0.5570	0.8983	0.8983	0.8%	1.1076	1.1076
2	37.1%	1.0209	1.0000	1.0000	37.1%	1.0209	0.9889	0.9889	37.1%	0.7249	0.8983	0.8983	35.0%	1.1076	1.1076
3	23.6%	0.9968	1.0000	1.0000	23.6%	0.9968	0.9889	0.9889	23.6%	0.7249	0.8983	0.8983	24.8%	1.1076	1.1076
4	9.2%	0.9777	1.0000	1.0000	9.2%	0.9777	1.0714	1.0714	9.2%	0.7249	0.8983	0.8983	9.0%	1.1076	1.1076
5	7.5%	0.9777	1.0000	1.0000	7.5%	0.9777	1.1241	1.1241	7.5%	0.8331	0.8983	0.8983	7.5%	1.1076	1.1076
6	8.6%	0.9777	1.0000	1.0000	8.6%	0.9777	1.4435	1.4435	8.6%	0.9698	0.8983	0.8983	9.3%	1.1076	1.1076
7	2.3%	0.9777	1.0311	1.0311	2.3%	0.9777	1.4598	1.4598	2.3%	0.9698	0.8983	0.8983	2.4%	1.1076	1.1076
8	0.6%	0.9535	1.2257	1.2257	0.6%	0.9535	1.6815	1.4797	0.6%	0.9698	0.8983	0.8983	0.7%	1.1076	1.1076
8B	0.0%	0.9535	1.2577	1.2577	0.0%	0.9535	1.7059	1.5012	0.0%	0.9698	0.8983	0.8983	0.0%	1.1076	1.1076
9	2.4%	0.9535	1.2577	1.2577	2.4%	0.9535	1.7059	1.5012	2.4%	1.3254	0.8983	0.8983	2.5%	1.1076	1.1076
10	7.7%	0.9535	1.2772	1.2772	7.7%	0.9535	1.7059	1.5012	7.7%	1.3254	0.8983	0.8983	8.0%	1.1076	1.1076

USAA Group
Arkansas
Owners Roof Factors

Factor	Theft				Liability				Fire Following Earthquake				Earthquake		
	Exposures	Current	Indicated	Selected	Exposures	Current	Indicated	Selected	Exposures	Current	Indicated	Selected	Exposures	Indicated	Selected
AL	0.1%	0.9908	1.0000	1.0000	0.1%	0.9908	1.0000	1.0000	0.1%	1.0000	0.9224	0.9224	0.2%	1.0000	1.0000
AS	0.0%	1.0983	1.0000	1.0000	0.0%	1.0983	1.0000	1.0000	0.0%	1.0000	1.0000	1.0000	0.0%	1.0000	1.0000
CL	0.0%	1.0744	1.0000	1.0000	0.0%	1.0744	1.0000	1.0000	0.0%	1.0000	1.0000	1.0000	0.0%	1.0000	1.0000
CN	0.1%	0.8606	1.0000	1.0000	0.1%	0.8606	1.0000	1.0000	0.1%	0.8456	0.9033	0.9033	0.1%	1.0000	1.0000
CS	15.2%	1.0000	1.0000	1.0000	15.2%	1.0000	1.0000	1.0000	15.2%	1.0000	1.0000	1.0000	13.0%	1.0000	1.0000
CT	0.1%	0.9078	1.0000	1.0000	0.1%	0.9078	1.0000	1.0000	0.1%	1.0000	0.9033	0.9033	0.1%	1.0000	1.0000
CW	0.0%	1.0579	1.0000	1.0000	0.0%	1.0579	1.0000	1.0000	0.0%	1.4699	1.0000	1.0000	0.0%	1.0000	1.0000
FB	78.5%	1.0000	1.0000	1.0000	78.5%	1.0000	1.0000	1.0000	78.5%	1.0000	1.0000	1.0000	80.5%	1.0000	1.0000
FC	0.0%	0.9767	1.0000	1.0000	0.0%	0.9767	1.0000	1.0000	0.0%	0.8456	1.0000	1.0000	0.0%	1.0000	1.0000
FE	0.0%	0.9728	1.0000	1.0000	0.0%	0.9728	1.0000	1.0000	0.0%	0.8456	1.0000	1.0000	0.0%	1.0000	1.0000
FM	0.0%	1.0698	1.0000	1.0000	0.0%	1.0698	1.0000	1.0000	0.0%	1.0000	1.0000	1.0000	0.0%	1.0000	1.0000
MT	5.0%	0.9727	1.0000	1.0000	5.0%	0.9727	1.0000	1.0000	5.0%	1.0000	0.9224	0.9224	5.3%	1.0000	1.0000
NA	0.0%	1.1618	1.0000	1.0000	0.0%	1.1618	1.0000	1.0000	0.0%	1.4699	1.0000	1.0281	0.0%	1.0000	1.0000
OT	0.0%	1.1618	1.0000	1.0000	0.0%	1.1618	1.0000	1.0000	0.0%	1.0000	1.0000	1.0000	0.0%	1.0000	1.0000
PL	0.0%	1.0713	1.0000	1.0000	0.0%	1.0713	1.0000	1.0000	0.0%	1.0000	1.0000	1.0000	0.0%	1.0000	1.0000
RP	0.0%	1.0750	1.0000	1.0000	0.0%	1.0750	1.0000	1.0000	0.0%	1.0000	1.0000	1.0000	0.0%	1.0000	1.0000
SL	0.1%	1.0827	1.0000	1.0000	0.1%	1.0827	1.0000	1.0000	0.1%	0.8456	0.9797	0.9797	0.1%	1.0000	1.0000
TR	0.2%	0.9360	1.0000	1.0000	0.2%	0.9360	1.0000	1.0000	0.2%	1.0000	1.0281	1.0281	0.1%	1.0000	1.0000
Unknown (UN)	0.0%	1.1618	1.0000	1.0000	0.0%	1.1618	1.0000	1.0000	0.0%	1.4699	1.0000	1.0281	0.0%	1.0000	1.0000
WS	0.4%	1.1234	1.0000	1.0000	0.4%	1.1234	1.0000	1.0000	0.4%	1.4699	1.0144	1.0144	0.3%	1.0000	1.0000
No Data (X)	0.0%	1.1618	1.0000	1.0000	0.0%	1.1618	1.0000	1.0000	0.0%	1.4699	1.0000	1.0281	0.0%	1.0000	1.0000

USAA Group
Arkansas
Owners Home Age Factors

Factor	Theft				Liability				Fire Following Earthquake				Earthquake			
	Exposures	Current	Indicated	Selected	Exposures	Current	Indicated	Selected	Exposures	Current	Indicated	Selected	Exposures	Indicated	Selected	
0	1.7%	0.3704	0.6024	0.6670	1.7%	0.3704	0.6540	0.6540	1.7%	0.3421	0.7765	0.7765	2.2%	0.6584	0.6584	
1	2.0%	0.4049	0.6337	0.6670	2.0%	0.4049	0.6769	0.6769	2.0%	0.3609	0.7765	0.7765	2.6%	0.6642	0.6642	
2	2.2%	0.4439	0.6335	0.6670	2.2%	0.4439	0.6980	0.6980	2.2%	0.3802	0.7765	0.7765	2.7%	0.6701	0.6700	
3	2.1%	0.4867	0.6336	0.6670	2.1%	0.4867	0.7175	0.7175	2.1%	0.3998	0.7835	0.7835	2.5%	0.6758	0.6758	
4	2.8%	0.5337	0.6339	0.6673	2.8%	0.5337	0.7353	0.7353	2.8%	0.4197	0.7900	0.7900	3.1%	0.6816	0.6816	
5	3.9%	0.5852	0.6345	0.6679	3.9%	0.5852	0.7515	0.7515	3.9%	0.4401	0.7959	0.7959	4.4%	0.6874	0.6874	
6	4.8%	0.6352	0.6353	0.6688	4.8%	0.6352	0.7660	0.7660	4.8%	0.4606	0.8014	0.8014	5.2%	0.6932	0.6931	
7	4.8%	0.6866	0.6363	0.6699	4.8%	0.6866	0.7790	0.7790	4.8%	0.4814	0.8065	0.8065	5.2%	0.6989	0.6988	
8	4.0%	0.7371	0.6376	0.6712	4.0%	0.7371	0.7906	0.7906	4.0%	0.5024	0.8111	0.8111	4.4%	0.7046	0.7046	
9	3.2%	0.7890	0.6391	0.6728	3.2%	0.7890	0.8008	0.8008	3.2%	0.5236	0.8154	0.8154	3.3%	0.7103	0.7103	
10	2.6%	0.8378	0.6408	0.6746	2.6%	0.8378	0.8097	0.8097	2.6%	0.5448	0.8192	0.8192	2.6%	0.7160	0.7159	
11	2.2%	0.8805	0.6427	0.6766	2.2%	0.8805	0.8174	0.8174	2.2%	0.5660	0.8227	0.8227	2.3%	0.7216	0.7216	
12	2.6%	0.9169	0.6448	0.6788	2.6%	0.9169	0.8241	0.8241	2.6%	0.5873	0.8259	0.8259	2.6%	0.7273	0.7272	
13	2.3%	0.9461	0.6471	0.6812	2.3%	0.9461	0.8297	0.8297	2.3%	0.6085	0.8288	0.8288	2.3%	0.7329	0.7328	
14	2.1%	0.9688	0.6496	0.6838	2.1%	0.9688	0.8344	0.8344	2.1%	0.6297	0.8315	0.8315	2.0%	0.7385	0.7384	
15	1.8%	0.9827	0.6522	0.6866	1.8%	0.9827	0.8383	0.8383	1.8%	0.6507	0.8338	0.8338	1.8%	0.7440	0.7440	
16	2.2%	0.9886	0.6551	0.6896	2.2%	0.9886	0.8416	0.8416	2.2%	0.6715	0.8360	0.8360	2.2%	0.7495	0.7495	
17	2.2%	0.9858	0.6580	0.6928	2.2%	0.9858	0.8442	0.8442	2.2%	0.6921	0.8380	0.8380	2.1%	0.7550	0.7550	
18	2.0%	0.9753	0.6612	0.6961	2.0%	0.9753	0.8462	0.8462	2.0%	0.7123	0.8398	0.8398	1.9%	0.7605	0.7605	
19	1.7%	0.9604	0.6646	0.6996	1.7%	0.9604	0.8478	0.8478	1.7%	0.7323	0.8415	0.8415	1.5%	0.7659	0.7659	
20	1.5%	0.9382	0.6681	0.7033	1.5%	0.9382	0.8491	0.8491	1.5%	0.7519	0.8430	0.8430	1.3%	0.7713	0.7713	
21	1.2%	0.9362	0.6717	0.7071	1.2%	0.9362	0.8500	0.8500	1.2%	0.7710	0.8445	0.8445	1.1%	0.7767	0.7767	
22	1.3%	0.9341	0.6755	0.7111	1.3%	0.9341	0.8507	0.8507	1.3%	0.7897	0.8458	0.8458	1.2%	0.7820	0.7820	
23	1.5%	0.9311	0.6794	0.7152	1.5%	0.9311	0.8512	0.8512	1.5%	0.8078	0.8472	0.8472	1.4%	0.7873	0.7873	
24	1.3%	0.9269	0.6835	0.7195	1.3%	0.9269	0.8515	0.8515	1.3%	0.8255	0.8484	0.8484	1.2%	0.7926	0.7925	
25	1.3%	0.9251	0.6877	0.7239	1.3%	0.9251	0.8518	0.8518	1.3%	0.8426	0.8497	0.8497	1.3%	0.7978	0.7977	
26	1.5%	0.9216	0.6920	0.7285	1.5%	0.9216	0.8521	0.8521	1.5%	0.8590	0.8510	0.8510	1.4%	0.8030	0.8029	
27	1.5%	0.9189	0.6964	0.7332	1.5%	0.9189	0.8523	0.8523	1.5%	0.8748	0.8523	0.8523	1.4%	0.8081	0.8080	
28	1.2%	0.9139	0.7010	0.7380	1.2%	0.9139	0.8526	0.8526	1.2%	0.8899	0.8536	0.8536	1.1%	0.8132	0.8131	
29	0.8%	0.9098	0.7057	0.7429	0.8%	0.9098	0.8530	0.8530	0.8%	0.9044	0.8551	0.8551	0.8%	0.8182	0.8182	
30	0.9%	0.9065	0.7104	0.7479	0.9%	0.9065	0.8535	0.8535	0.9%	0.9181	0.8565	0.8565	0.8%	0.8232	0.8232	
31	0.9%	0.9032	0.7153	0.7530	0.9%	0.9032	0.8541	0.8541	0.9%	0.9311	0.8581	0.8581	0.8%	0.8282	0.8281	
32	1.8%	0.8998	0.7203	0.7583	1.8%	0.8998	0.8548	0.8548	1.8%	0.9433	0.8598	0.8598	1.6%	0.8331	0.8330	
33	1.6%	0.8957	0.7254	0.7636	1.6%	0.8957	0.8557	0.8557	1.6%	0.9547	0.8616	0.8616	1.5%	0.8379	0.8379	
34	2.1%	0.8929	0.7305	0.7690	2.1%	0.8929	0.8568	0.8568	2.1%	0.9654	0.8635	0.8635	1.9%	0.8427	0.8427	
35	1.4%	0.8903	0.7358	0.7746	1.4%	0.8903	0.8580	0.8580	1.4%	0.9752	0.8656	0.8656	1.2%	0.8475	0.8474	
36	1.6%	0.8868	0.7411	0.7801	1.6%	0.8868	0.8595	0.8595	1.6%	0.9843	0.8678	0.8678	1.4%	0.8521	0.8521	
37	1.8%	0.8831	0.7464	0.7858	1.8%	0.8831	0.8611	0.8611	1.8%	0.9925	0.8702	0.8702	1.6%	0.8568	0.8567	
38	1.1%	0.8806	0.7519	0.7915	1.1%	0.8806	0.8630	0.8630	1.1%	1.0000	0.8727	0.8727	0.9%	0.8614	0.8613	
39	1.1%	0.8776	0.7574	0.7974	1.1%	0.8776	0.8651	0.8651	1.1%	0.9916	0.8755	0.8755	1.0%	0.8659	0.8658	
40	1.5%	0.8758	0.7630	0.8032	1.5%	0.8758	0.8673	0.8673	1.5%	0.9916	0.8784	0.8784	1.4%	0.8704	0.8703	
41	0.8%	0.8737	0.7686	0.8091	0.8%	0.8737	0.8698	0.8698	0.8%	0.9916	0.8816	0.8816	0.7%	0.8748	0.8747	
42	1.4%	0.8697	0.7743	0.8151	1.4%	0.8697	0.8725	0.8725	1.4%	0.9916	0.8849	0.8849	1.3%	0.8791	0.8791	
43	0.8%	0.8679	0.7800	0.8211	0.8%	0.8679	0.8754	0.8754	0.8%	0.9916	0.8885	0.8885	0.7%	0.8834	0.8834	
44	0.9%	0.8648	0.7857	0.8271	0.9%	0.8648	0.8784	0.8784	0.9%	0.9916	0.8923	0.8923	0.7%	0.8876	0.8876	
45	0.6%	0.8634	0.7915	0.8332	0.6%	0.8634	0.8817	0.8817	0.6%	0.9916	0.8963	0.8963	0.5%	0.8918	0.8918	
46	0.5%	0.8613	0.7973	0.8393	0.5%	0.8613	0.8851	0.8851	0.5%	0.9916	0.9005	0.9005	0.4%	0.8959	0.8959	
47	1.1%	0.8572	0.8031	0.8454	1.1%	0.8572	0.8886	0.8886	1.1%	0.9916	0.9050	0.9050	0.9%	0.8999	0.8999	
48	0.7%	0.8554	0.8089	0.8515	0.7%	0.8554	0.8923	0.8923	0.7%	0.9916	0.9097	0.9097	0.5%	0.9039	0.9039	
49	0.6%	0.8529	0.8147	0.8577	0.6%	0.8529	0.8962	0.8962	0.6%	0.9916	0.9147	0.9147	0.6%	0.9078	0.9078	
50	0.5%	0.8280	0.8206	0.8638	0.5%	0.8280	0.9002	0.9002	0.5%	0.9916	0.9199	0.9199	0.4%	0.9116	0.9116	
51	0.4%	0.8280	0.8263	0.8699	0.4%	0.8280	0.9043	0.9043	0.4%	0.9916	0.9253	0.9253	0.4%	0.9154	0.9154	
52	1.0%	0.8280	0.8322	0.8760	1.0%	0.8280	0.9085	0.9085	1.0%	0.9916	0.9310	0.9310	1.0%	0.9191	0.9190	
53	0.3%	0.8280	0.8380	0.8821	0.3%	0.8280	0.9127	0.9127	0.3%	0.9916	0.9369	0.9369	0.3%	0.9227	0.9227	
54	0.4%	0.8280	0.8438	0.8882	0.4%	0.8280	0.9171	0.9171	0.4%	0.9916	0.9430	0.9430	0.4%	0.9263	0.9262	
55	0.4%	0.8259	0.8495	0.8943	0.4%	0.8259	0.9214	0.9214	0.4%	0.9916	0.9494	0.9494	0.4%	0.9297	0.9297	
56	0.4%	0.8259	0.8552	0.9003	0.4%	0.8259	0.9259	0.9259	0.4%	0.9916	0.9560	0.9560	0.3%	0.9331	0.9331	
57	0.6%	0.8259	0.8609	0.9063	0.6%	0.8259	0.9303	0.9303	0.6%	0.9916	0.9628	0.9628	0.6%	0.9365	0.9364	
58	0.3%	0.8259	0.8665	0.9122	0.3%	0.8259	0.9348	0.9348	0.3%	0.9916	0.9698	0.9698	0.3%	0.9397	0.9397	
59	0.2%	0.8259	0.8721	0.9181	0.2%	0.8259	0.9392	0.9392	0.2%	0.9916	0.9771	0.9771	0.2%	0.9429	0.9428	
60	0.3%	0.8230	0.8776	0.9239	0.3%	0.8230	0.9437	0.9437	0.3%	0.9916	0.9845	0.9845	0.3%	0.9460	0.9459	
61	0.2%	0.8230	0.8830	0.9296	0.2%	0.8230	0.9481	0.9481	0.2%	0.9916	0.9921	0.9921	0.2%	0.9490	0.9489	
62	0.9%	0.8230	0.8884	0.9353	0.9%	0.8230	0.9524	0.9524	0.9%	0.9916	1.0000	1.0000	0.9%	0.9519	0.9519	
63	0.2%	0.8230	0.8937	0.9409	0.2%	0.8230	0.9567	0.9567	0.2%	0.9916	1.0000	1.0000	0.1%	0.9548	0.9547	
64	0.2%	0.8230	0.8989	0.9463	0.2%	0.8230	0.9608	0.9608	0.2%	0.9916	1.0000	1.0000	0.3%	0.9575	0.9575	
65	0.1%	0.8127	0.9041	0.9517	0.1%	0.8127	0.9650	0.9650	0.1%	0.9916	1.0000	1.0000	0.1%	0.9602	0.9602	
66	0.2%	0.8127	0.9092	0.9572	0.2%	0.8127	0.9691	0.9691	0.2%	0.9916	1.0000	1.0000	0.2%	0.9628	0.9628	
67	0.3%	0.8127	0.9142	0.9624	0.3%	0.8127	0.9730	0.9730	0.3%	0.9916	1.0000	1.0000	0.3%	0.9654	0.9653	
68	0.0%	0.8127	0.9191	0.9675	0.0%	0.8127	0.9768	0.9768	0.0%	0.9916	1.0000	1.0000	0.0%	0.9678	0.9678	
69	0.1%	0.8127	0.9238	0.9725	0.1%	0.8127	0.9805	0.9805	0.1%	0.9916	1.0000	1.0000	0.1%	0.9702	0.9701	
70	0.1%	0.7999	0.9285	0.9775	0.1%	0.7999	0.9841	0.9841	0.1%	0.9916	1.0000	1.0000	0.1%	0.9724	0.9724	
71	0.4%	0.7999	0.9330	0.9822	0.4%	0.7999	0.9876	0.9876	0.4%	0.9916	1.0000	1.0000	0.4%	0.9746	0.9746	
72	0.5%	0.7999	0.9373	0.9868	0.5%	0.7999	0.9908	0.9908	0.5%	0.9916	1.0000	1.0000	0.5%	0.9767	0.9767	
73	0.1%	0.7999</														

USAA Group
Arkansas
Owners Square Footage Factors

Factor	Theft				Liability				Fire Following Earthquake				Earthquake		
	Exposures	Current	Indicated	Selected	Exposures	Current	Indicated	Selected	Exposures	Current	Indicated	Selected	Exposures	Indicated	Selected
< 500	0.1%	0.7890	1.0000	1.0000	0.1%	0.7890	1.0000	1.0000	0.1%	0.9149	1.0000	1.0000	0.1%	1.0000	1.0000
500-599	0.1%	0.7928	1.0000	1.0000	0.1%	0.7928	1.0000	1.0000	0.1%	0.9149	1.0000	1.0000	0.1%	1.0000	1.0000
600-699	0.2%	0.8163	1.0000	1.0000	0.2%	0.8163	1.0000	1.0000	0.2%	0.9149	1.0000	1.0000	0.2%	1.0000	1.0000
700-799	0.2%	0.8393	1.0000	1.0000	0.2%	0.8393	1.0000	1.0000	0.2%	0.9149	1.0000	1.0000	0.2%	1.0000	1.0000
800-899	0.5%	0.8431	1.0000	1.0000	0.5%	0.8431	1.0000	1.0000	0.5%	0.9149	1.0000	1.0000	0.5%	1.0000	1.0000
900-999	1.0%	0.8624	1.0000	1.0000	1.0%	0.8624	1.0000	1.0000	1.0%	0.9149	1.0000	1.0000	1.1%	1.0000	1.0000
1000-1099	1.8%	0.8813	1.0000	1.0000	1.8%	0.8813	1.0000	1.0000	1.8%	0.9149	1.0000	1.0000	1.9%	1.0000	1.0000
1100-1199	2.5%	0.8968	1.0000	1.0000	2.5%	0.8968	1.0000	1.0000	2.5%	0.9149	1.0000	1.0000	2.8%	1.0000	1.0000
1200-1299	4.1%	0.9073	1.0000	1.0000	4.1%	0.9073	1.0000	1.0000	4.1%	0.9149	1.0000	1.0000	4.6%	1.0000	1.0000
1300-1399	5.0%	0.9239	1.0000	1.0000	5.0%	0.9239	1.0000	1.0000	5.0%	0.9818	1.0000	1.0000	5.4%	1.0000	1.0000
1400-1499	5.5%	0.9374	1.0000	1.0000	5.5%	0.9374	1.0000	1.0000	5.5%	0.9818	1.0000	1.0000	5.7%	1.0000	1.0000
1500-1599	6.2%	0.9520	1.0000	1.0000	6.2%	0.9520	1.0000	1.0000	6.2%	0.9818	1.0000	1.0000	6.5%	1.0000	1.0000
1600-1699	6.2%	0.9680	1.0000	1.0000	6.2%	0.9680	1.0000	1.0000	6.2%	1.0000	1.0000	1.0000	6.3%	1.0000	1.0000
1700-1799	5.9%	0.9848	1.0000	1.0000	5.9%	0.9848	1.0000	1.0000	5.9%	1.0000	1.0000	1.0000	6.1%	1.0000	1.0000
1800-1899	6.7%	1.0000	1.0000	1.0000	6.7%	1.0000	1.0000	1.0000	6.7%	1.0000	1.0000	1.0000	6.7%	1.0000	1.0000
1900-1999	5.1%	1.0198	1.0000	1.0000	5.1%	1.0198	1.0055	1.0055	5.1%	1.0000	1.0000	1.0000	5.0%	1.0000	1.0000
2000-2099	5.5%	1.0344	1.0000	1.0000	5.5%	1.0344	1.0110	1.0110	5.5%	1.0000	1.0000	1.0000	5.4%	1.0000	1.0000
2100-2199	4.2%	1.0540	1.0000	1.0000	4.2%	1.0540	1.0164	1.0164	4.2%	1.1076	1.0000	1.0000	4.2%	1.0000	1.0000
2200-2299	4.7%	1.0706	1.0000	1.0000	4.7%	1.0706	1.0217	1.0217	4.7%	1.1076	1.0000	1.0000	4.4%	1.0000	1.0000
2300-2399	3.9%	1.0874	1.0040	1.0040	3.9%	1.0874	1.0270	1.0270	3.9%	1.1076	1.0000	1.0000	3.8%	1.0000	1.0000
2400-2499	3.8%	1.1028	1.0118	1.0118	3.8%	1.1028	1.0321	1.0321	3.8%	1.1076	1.0000	1.0000	3.7%	1.0000	1.0000
2500-2599	3.0%	1.1202	1.0196	1.0196	3.0%	1.1202	1.0372	1.0372	3.0%	1.1724	1.0000	1.0000	2.9%	1.0000	1.0000
2600-2699	2.8%	1.1357	1.0272	1.0272	2.8%	1.1357	1.0421	1.0421	2.8%	1.1724	1.0000	1.0000	2.7%	1.0000	1.0000
2700-2799	2.4%	1.1506	1.0349	1.0349	2.4%	1.1506	1.0470	1.0470	2.4%	1.1724	1.0000	1.0000	2.3%	1.0000	1.0000
2800-2899	2.3%	1.1648	1.0424	1.0424	2.3%	1.1648	1.0518	1.0518	2.3%	1.2455	1.0000	1.0000	2.2%	1.0000	1.0000
2900-2999	1.7%	1.1800	1.0499	1.0499	1.7%	1.1800	1.0565	1.0565	1.7%	1.2455	1.0000	1.0000	1.7%	1.0000	1.0000
3000-3099	2.1%	1.1903	1.0573	1.0573	2.1%	1.1903	1.0611	1.0611	2.1%	1.2455	1.0000	1.0000	2.0%	1.0000	1.0000
3100-3199	1.3%	1.2003	1.0646	1.0646	1.3%	1.2003	1.0656	1.0656	1.3%	1.2455	1.0000	1.0000	1.3%	1.0000	1.0000
3200-3299	1.6%	1.2075	1.0719	1.0719	1.6%	1.2075	1.0700	1.0700	1.6%	1.2455	1.0000	1.0000	1.6%	1.0000	1.0000
3300-3399	1.1%	1.2174	1.0790	1.0790	1.1%	1.2174	1.0743	1.0743	1.1%	1.2455	1.0000	1.0000	1.0%	1.0000	1.0000
3400-3499	1.0%	1.2260	1.0861	1.0861	1.0%	1.2260	1.0785	1.0785	1.0%	1.2946	1.0000	1.0000	0.9%	1.0000	1.0000
3500-3599	0.8%	1.2333	1.0931	1.0931	0.8%	1.2333	1.0826	1.0826	0.8%	1.2946	1.0000	1.0000	0.8%	1.0000	1.0000
3600-3699	0.8%	1.2414	1.1000	1.1000	0.8%	1.2414	1.0866	1.0866	0.8%	1.2946	1.0000	1.0000	0.6%	1.0000	1.0000
3700-3799	0.6%	1.2455	1.1068	1.1068	0.6%	1.2455	1.0904	1.0904	0.6%	1.2946	1.0000	1.0000	0.6%	1.0000	1.0000
3800-3899	0.7%	1.2514	1.1136	1.1136	0.7%	1.2514	1.0942	1.0942	0.7%	1.2946	1.0000	1.0000	0.6%	1.0000	1.0000
3900-3999	0.5%	1.2589	1.1202	1.1202	0.5%	1.2589	1.0979	1.0979	0.5%	1.2946	1.0000	1.0000	0.5%	1.0000	1.0000
4000-4099	0.7%	1.2645	1.1267	1.1267	0.7%	1.2645	1.1014	1.1014	0.7%	1.2946	1.0000	1.0000	0.6%	1.0000	1.0000
4100-4199	0.5%	1.2697	1.1332	1.1332	0.5%	1.2697	1.1049	1.1049	0.5%	1.2946	1.0000	1.0000	0.4%	1.0000	1.0000
4200-4299	0.3%	1.2758	1.1395	1.1395	0.3%	1.2758	1.1082	1.1082	0.3%	1.2946	1.0000	1.0000	0.3%	1.0000	1.0000
4300-4399	0.3%	1.2846	1.1457	1.1457	0.3%	1.2846	1.1114	1.1114	0.3%	1.2946	1.0000	1.0000	0.3%	1.0000	1.0000
4400-4499	0.3%	1.2899	1.1519	1.1519	0.3%	1.2899	1.1146	1.1146	0.3%	1.2946	1.0000	1.0000	0.2%	1.0000	1.0000
4500-4599	0.3%	1.2996	1.1579	1.1579	0.3%	1.2996	1.1176	1.1176	0.3%	1.2946	1.0000	1.0000	0.3%	1.0000	1.0000
4600-4699	0.2%	1.3062	1.1638	1.1638	0.2%	1.3062	1.1204	1.1204	0.2%	1.2946	1.0000	1.0000	0.2%	1.0000	1.0000
4700-4799	0.1%	1.3142	1.1695	1.1695	0.1%	1.3142	1.1232	1.1232	0.1%	1.2946	1.0000	1.0000	0.1%	1.0000	1.0000
4800-4899	0.2%	1.3272	1.1753	1.1753	0.2%	1.3272	1.1258	1.1258	0.2%	1.2946	1.0000	1.0000	0.1%	1.0000	1.0000
4900-4999	0.1%	1.3372	1.1808	1.1808	0.1%	1.3372	1.1284	1.1284	0.1%	1.5784	1.0000	1.0000	0.1%	1.0000	1.0000
5000-5499	0.6%	1.3462	1.1967	1.1967	0.6%	1.3462	1.1307	1.1307	0.6%	1.5784	1.0000	1.0000	0.5%	1.0000	1.0000
5500-5999	0.2%	1.3618	1.2190	1.2190	0.2%	1.3618	1.1408	1.1408	0.2%	1.5784	1.0000	1.0000	0.2%	1.0000	1.0000
6000-6499	0.1%	1.3872	1.2317	1.2317	0.1%	1.3872	1.1548	1.1548	0.1%	1.5784	1.0000	1.0000	0.1%	1.0000	1.0000
6500-6599	0.0%	1.4548	1.2444	1.2444	0.0%	1.4548	1.1641	1.1638	0.0%	1.5784	1.0000	1.0000	0.0%	1.0000	1.0000
7000-7499	0.0%	1.4551	1.2571	1.2571	0.0%	1.4551	1.1735	1.1640	0.0%	1.5784	1.0000	1.0000	0.0%	1.0000	1.0000
7500-9999	0.0%	1.4626	1.2952	1.2952	0.0%	1.4626	1.2014	1.2014	0.0%	1.5784	1.0000	1.0000	0.0%	1.0000	1.0000
10000+	0.0%	1.4772	1.3269	1.3269	0.0%	1.4772	1.2340	1.2340	0.0%	1.5784	1.0000	1.0000	0.0%	1.0000	1.0000

USAA Group
Arkansas
Owners Claims Activity Surcharge Factors

Factor	Theft				Liability				Fire Following Earthquake				Earthquake		
	Exposures	Current	Indicated	Selected	Exposures	Current	Indicated	Selected	Exposures	Current	Indicated	Selected	Exposures	Indicated	Selected
0	97.0%	1.0000	1.0000	1.0000	97.0%	1.0000	1.0000	1.0000	97.0%	1.0000	1.0000	1.0000	97.0%	1.0000	1.0000
1	2.7%	1.1300	1.2480	1.2400	2.7%	1.1300	1.1822	1.1800	2.7%	1.1700	1.0000	1.0000	2.7%	1.0000	1.0000
2	0.3%	1.4200	1.6259	1.6200	0.3%	1.4200	1.5643	1.4900	0.3%	1.3300	1.0000	1.0000	0.3%	1.0000	1.0000
3	0.0%	1.6400	1.9802	1.9800	0.0%	1.6400	2.0502	2.0500	0.0%	1.5900	1.0000	1.0000	0.0%	1.0000	1.0000
4+	0.0%	2.0500	2.2919	2.2900	0.0%	2.0500	2.7560	2.7500	0.0%	1.8500	1.0000	1.0000	0.0%	1.0000	1.0000

USAA Group
Arkansas
Owners Tier Factors

Factor	Theft				Liability				Fire Following Earthquake				Earthquake		
	Exposures	Current	Indicated	Selected	Exposures	Current	Indicated	Selected	Exposures	Current	Indicated	Selected	Exposures	Indicated	Selected
21	0.6%	0.4237	0.1373	0.3389	0.6%	0.4237	0.2789	0.2666	0.6%	0.2103	1.0000	0.9000	0.7%	1.0000	1.0000
22	0.5%	0.4441	0.1542	0.3552	0.5%	0.4441	0.2953	0.2880	0.5%	0.2184	1.0000	0.9034	0.5%	1.0000	1.0000
23	0.7%	0.4649	0.1722	0.3719	0.7%	0.4649	0.3122	0.3100	0.7%	0.2269	1.0000	0.9069	0.7%	1.0000	1.0000
24	1.2%	0.4862	0.1913	0.3889	1.2%	0.4862	0.3294	0.3325	1.2%	0.2359	1.0000	0.9104	1.2%	1.0000	1.0000
25	1.6%	0.5078	0.2115	0.4062	1.6%	0.5078	0.3471	0.3554	1.6%	0.2455	1.0000	0.9140	1.5%	1.0000	1.0000
26	2.5%	0.5297	0.2328	0.4237	2.5%	0.5297	0.3651	0.3786	2.5%	0.2556	1.0000	0.9175	2.2%	1.0000	1.0000
27	3.1%	0.5515	0.2551	0.4412	3.1%	0.5515	0.3835	0.4020	3.1%	0.2663	1.0000	0.9210	2.7%	1.0000	1.0000
28	3.9%	0.5735	0.2782	0.4588	3.9%	0.5735	0.4022	0.4254	3.9%	0.2777	1.0000	0.9246	3.5%	1.0000	1.0000
29	4.2%	0.5951	0.3022	0.4760	4.2%	0.5951	0.4212	0.4488	4.2%	0.2898	1.0000	0.9282	3.6%	1.0000	1.0000
30	4.4%	0.6167	0.3270	0.4933	4.4%	0.6167	0.4406	0.4721	4.4%	0.3026	1.0000	0.9318	4.0%	1.0000	1.0000
31	4.7%	0.6379	0.3524	0.5103	4.7%	0.6379	0.4602	0.4953	4.7%	0.3162	1.0000	0.9354	4.3%	1.0000	1.0000
32	5.5%	0.6588	0.3784	0.5270	5.5%	0.6588	0.4802	0.5182	5.5%	0.3307	1.0000	0.9390	5.2%	1.0000	1.0000
33	5.8%	0.6792	0.4050	0.5433	5.8%	0.6792	0.5005	0.5408	5.8%	0.3461	1.0000	0.9426	5.7%	1.0000	1.0000
34	6.2%	0.7001	0.4320	0.5600	6.2%	0.7001	0.5211	0.5631	6.2%	0.3624	1.0000	0.9463	5.9%	1.0000	1.0000
35	6.3%	0.7163	0.4594	0.5730	6.3%	0.7163	0.5420	0.5852	6.3%	0.3798	1.0000	0.9499	6.2%	1.0000	1.0000
36	6.4%	0.7319	0.4870	0.5855	6.4%	0.7319	0.5632	0.6070	6.4%	0.3984	1.0000	0.9536	6.3%	1.0000	1.0000
37	5.8%	0.7470	0.5149	0.5976	5.8%	0.7470	0.5847	0.6284	5.8%	0.4181	1.0000	0.9573	6.1%	1.0000	1.0000
38	5.5%	0.7617	0.5431	0.6178	5.5%	0.7617	0.6066	0.6496	5.5%	0.4391	1.0000	0.9610	5.8%	1.0000	1.0000
39	4.1%	0.7758	0.5714	0.6418	4.1%	0.7758	0.6288	0.6705	4.1%	0.4616	1.0000	0.9647	4.4%	1.0000	1.0000
40	3.8%	0.7896	0.5998	0.6656	3.8%	0.7896	0.6514	0.6914	3.8%	0.4855	1.0000	0.9684	4.2%	1.0000	1.0000
41	3.8%	0.8031	0.6284	0.6891	3.8%	0.8031	0.6744	0.7121	3.8%	0.5110	1.0000	0.9722	4.2%	1.0000	1.0000
42	3.1%	0.8163	0.6571	0.7125	3.1%	0.8163	0.6979	0.7329	3.1%	0.5383	1.0000	0.9759	3.4%	1.0000	1.0000
43	2.8%	0.8293	0.6859	0.7358	2.8%	0.8293	0.7218	0.7537	2.8%	0.5674	1.0000	0.9797	3.1%	1.0000	1.0000
44	2.7%	0.8424	0.7150	0.7592	2.7%	0.8424	0.7463	0.7749	2.7%	0.5985	1.0000	0.9835	2.9%	1.0000	1.0000
45	1.9%	0.8556	0.7443	0.7828	1.9%	0.8556	0.7713	0.7963	1.9%	0.6318	1.0000	0.9873	2.1%	1.0000	1.0000
46	1.7%	0.8690	0.7739	0.8068	1.7%	0.8690	0.7970	0.8183	1.7%	0.6675	1.0000	0.9911	1.8%	1.0000	1.0000
47	1.5%	0.8827	0.8040	0.8312	1.5%	0.8827	0.8233	0.8408	1.5%	0.7056	1.0000	0.9949	1.6%	1.0000	1.0000
48	1.1%	0.8970	0.8345	0.8562	1.1%	0.8970	0.8504	0.8642	1.1%	0.7465	1.0000	0.9988	1.1%	1.0000	1.0000
49	0.9%	0.9119	0.8657	0.8822	0.9%	0.9119	0.8783	0.8885	0.9%	0.7903	1.0000	1.0026	1.1%	1.0000	1.0000
50	0.8%	0.9266	0.8976	0.9093	0.8%	0.9266	0.9071	0.9140	0.8%	0.8373	1.0000	1.0065	0.8%	1.0000	1.0000
51	0.6%	0.9496	0.9305	0.9378	0.6%	0.9496	0.9369	0.9410	0.6%	0.8877	1.0000	1.0104	0.7%	1.0000	1.0000
52	0.6%	0.9739	0.9646	0.9679	0.6%	0.9739	0.9678	0.9695	0.6%	0.9418	1.0000	1.0143	0.6%	1.0000	1.0000
53	0.3%	1.0000	1.0000	1.0000	0.3%	1.0000	1.0000	1.0000	0.3%	1.0000	1.0000	1.0182	0.3%	1.0000	1.0000
54	0.3%	1.0281	1.0369	1.0344	0.3%	1.0281	1.0334	1.0326	0.3%	1.0625	1.0000	1.0222	0.3%	1.0000	1.0000
55	0.2%	1.0587	1.0758	1.0715	0.2%	1.0587	1.0683	1.0678	0.2%	1.1298	1.0000	1.0261	0.2%	1.0000	1.0000
56	0.3%	1.0919	1.1168	1.1117	0.3%	1.0919	1.1048	1.1057	0.3%	1.2021	1.0000	1.0301	0.3%	1.0000	1.0000
57	0.2%	1.1282	1.1604	1.1557	0.2%	1.1282	1.1431	1.1471	0.2%	1.2800	1.0000	1.0341	0.2%	1.0000	1.0000
58	0.1%	1.1682	1.2068	1.2039	0.1%	1.1682	1.1833	1.1922	0.1%	1.3640	1.0000	1.0381	0.2%	1.0000	1.0000
59	0.1%	1.2123	1.2566	1.2571	0.1%	1.2123	1.2256	1.2417	0.1%	1.4545	1.0000	1.0421	0.1%	1.0000	1.0000
60	0.1%	1.2613	1.3102	1.3161	0.1%	1.2613	1.2703	1.2961	0.1%	1.5522	1.0000	1.0461	0.1%	1.0000	1.0000
61	0.1%	1.3158	1.3682	1.3816	0.1%	1.3158	1.3175	1.3563	0.1%	1.6576	1.0000	1.0502	0.1%	1.0000	1.0000
62	0.0%	1.3769	1.4312	1.4549	0.0%	1.3769	1.3675	1.4231	0.0%	1.7714	1.0000	1.0542	0.0%	1.0000	1.0000
63	0.0%	1.4455	1.5000	1.5372	0.0%	1.4455	1.4207	1.4975	0.0%	1.8944	1.0000	1.0583	0.0%	1.0000	1.0000
64	0.0%	1.5230	1.5753	1.6299	0.0%	1.5230	1.4772	1.5809	0.0%	2.0274	1.0000	1.0624	0.0%	1.0000	1.0000
65	0.0%	1.6110	1.6581	1.7348	0.0%	1.6110	1.5375	1.6746	0.0%	2.1714	1.0000	1.0665	0.0%	1.0000	1.0000
66	0.0%	1.7113	1.7495	1.8542	0.0%	1.7113	1.6019	1.7804	0.0%	2.3272	1.0000	1.0706	0.0%	1.0000	1.0000
67	0.0%	1.8263	1.8508	1.9905	0.0%	1.8263	1.6709	1.9005	0.0%	2.4960	1.0000	1.0748	0.0%	1.0000	1.0000
68	0.0%	1.9588	1.9634	2.1468	0.0%	1.9588	1.7448	2.0375	0.0%	2.6790	1.0000	1.0789	0.0%	1.0000	1.0000
69	0.0%	2.1125	2.0891	2.3270	0.0%	2.1125	1.8243	2.1946	0.0%	2.8775	1.0000	1.0831	0.0%	1.0000	1.0000
70	0.0%	2.2917	2.2298	2.5358	0.0%	2.2917	1.9099	2.3758	0.0%	3.0930	1.0000	1.0873	0.0%	1.0000	1.0000
71	0.0%	2.4891	2.3878	2.7681	0.0%	2.4891	2.0023	2.5753	0.0%	3.3269	1.0000	1.0915	0.0%	1.0000	1.0000
72	0.0%	2.7066	2.5660	3.0271	0.0%	2.7066	2.1021	2.7951	0.0%	3.5812	1.0000	1.0957	0.0%	1.0000	1.0000
73	0.0%	2.9465	2.7677	3.3162	0.0%	2.9465	2.2102	3.0374	0.0%	3.8549	1.0000	1.1000	0.0%	1.0000	1.0000

USAA Group
Arkansas
Owners Territory Factors

Factor	Theft				Liability				Fire Following Earthquake			
	Exposures	Current	Indicated	Selected	Exposures	Current	Indicated	Selected	Exposures	Current	Indicated	Selected
58	17.1%	1.1463	0.6836	0.6836	17.1%	1.1463	1.0044	1.0044	17.1%	0.8023	1.0000	1.0000
59	1.4%	1.1854	0.8170	0.8170	1.4%	1.1854	0.9436	0.9436	1.4%	0.9237	1.0000	1.0000
60	5.0%	1.1363	0.7644	0.7644	5.0%	1.1363	0.9813	0.9813	5.0%	0.9158	1.0000	1.0000
61	7.2%	1.1300	0.7694	0.7694	7.2%	1.1300	1.0545	1.0545	7.2%	0.9257	0.7774	0.7774
62	1.5%	1.0383	0.7539	0.7539	1.5%	1.0383	0.9508	0.9508	1.5%	1.1154	1.0000	1.0000
63	5.5%	1.0110	0.9193	0.9193	5.5%	1.0110	0.9760	0.9760	5.5%	1.0236	1.0000	1.0000
64	4.2%	1.0200	0.7923	0.7923	4.2%	1.0200	0.7753	0.7753	4.2%	0.9553	1.0000	1.0000
65	3.2%	0.9571	0.7461	0.7461	3.2%	0.9571	1.0122	1.0122	3.2%	0.9393	0.3146	0.3146
66	5.1%	1.0370	1.3427	1.3427	5.1%	1.0370	0.9934	0.9934	5.1%	1.0145	0.7647	0.7647
67	30.5%	0.9300	1.0000	1.0000	30.5%	0.9300	1.0000	1.0000	30.5%	0.9405	1.0000	1.0000
68	1.2%	1.0882	2.1177	1.4824	1.2%	1.0882	1.0554	1.0554	1.2%	1.2303	0.6060	0.6060
69	1.9%	1.0249	1.3781	1.3781	1.9%	1.0249	1.0131	1.0131	1.9%	1.1519	1.1274	1.1274
70	1.2%	1.0527	0.9446	0.9446	1.2%	1.0527	0.9621	0.9621	1.2%	1.1047	1.0000	1.0000
71	0.9%	1.0434	0.8888	0.8888	0.9%	1.0434	0.9982	0.9982	0.9%	1.0469	1.0000	1.0000
72	1.5%	1.1105	0.6135	0.6135	1.5%	1.1105	0.9657	0.9657	1.5%	0.8101	0.3021	0.3021
73	3.3%	1.1117	0.6656	0.6656	3.3%	1.1117	0.9187	0.9187	3.3%	0.8483	1.3455	1.3455
74	1.1%	1.2127	0.7028	0.7028	1.1%	1.2127	1.0053	1.0053	1.1%	0.9497	8.7929	4.3964
75	2.1%	1.1828	0.7690	0.7690	2.1%	1.1828	1.1002	1.1002	2.1%	0.9106	12.9672	6.4836
76	2.0%	1.1084	0.7038	0.7038	2.0%	1.1084	0.9452	0.9452	2.0%	0.9208	2.0277	2.0277
77	2.0%	1.1508	1.2447	1.2447	2.0%	1.1508	1.0816	1.0816	2.0%	0.9313	9.6633	4.8316
78	2.1%	1.0633	0.5740	0.5740	2.1%	1.0633	0.6599	0.6599	2.1%	0.7035	1.0000	1.0000

USAA Group
Arkansas
Owners Amount of Insurance x Deductible Curve
Theft

Indicated Factors

	\$500	\$1,000	\$2,000	\$5,000	\$10,000	1%	2%
\$10,000	0.9857	0.8594	0.6180	0.6180	0.6180	0.7111	0.4943
\$15,000	0.9857	0.8594	0.6180	0.6180	0.6180	0.7111	0.4943
\$20,000	0.9857	0.8594	0.6180	0.6180	0.6180	0.7111	0.4943
\$30,000	0.9857	0.8594	0.6180	0.6180	0.6180	0.7111	0.4943
\$40,000	0.9857	0.8594	0.6180	0.6180	0.6180	0.7111	0.4943
\$50,000	0.9857	0.8594	0.6180	0.6180	0.6180	0.7111	0.4943
\$75,000	0.9857	0.8594	0.6180	0.6180	0.6180	0.7111	0.4943
\$100,000	0.9857	0.8594	0.6180	0.6180	0.6180	0.7111	0.4943
\$150,000	0.9857	0.8594	0.6180	0.6180	0.6180	0.7111	0.4943
\$200,000	1.0000	0.8677	0.6239	0.6239	0.6239	0.6936	0.4821
\$300,000	1.0796	0.9231	0.6638	0.6638	0.6638	0.6612	0.4596
\$400,000	1.1923	1.0065	0.7237	0.7237	0.7237	0.6517	0.4530
\$500,000	1.3201	1.1024	0.7927	0.7927	0.7927	0.6508	0.4524
\$750,000	1.6210	1.3289	0.9555	0.9555	0.9555	0.6469	0.4497
\$1,000,000	1.8574	1.5131	1.0880	1.0880	1.0880	0.6411	0.4456
\$1,500,000	2.2950	1.9325	1.3895	1.3895	1.3895	0.7530	0.5234
\$2,000,000	2.5458	2.2490	1.6171	1.6171	1.6171	0.8876	0.6170

Selected Factors

	\$500	\$1,000	\$2,000	\$5,000	\$10,000	1%	2%
\$10,000	0.9169	0.8878	0.8637	0.8390	0.7816	0.8680	0.8546
\$15,000	0.9261	0.8968	0.8724	0.8475	0.7894	0.8768	0.8633
\$20,000	0.9355	0.9059	0.8813	0.8560	0.7974	0.8856	0.8720
\$30,000	0.9449	0.9150	0.8902	0.8647	0.8055	0.8946	0.8808
\$40,000	0.9545	0.9243	0.8992	0.8734	0.8136	0.9036	0.8897
\$50,000	0.9641	0.9336	0.9082	0.8822	0.8218	0.9127	0.8987
\$75,000	0.9739	0.9430	0.9174	0.8911	0.8301	0.9220	0.9077
\$100,000	0.9837	0.9526	0.9267	0.9001	0.8385	0.9313	0.9169
\$150,000	0.9936	0.9622	0.9360	0.9092	0.8470	0.9407	0.9262
\$200,000	1.0000	0.9715	0.9321	0.9042	0.8713	0.9321	0.9086
\$300,000	1.0582	1.0335	0.9922	0.9484	0.9172	0.9659	0.9411
\$400,000	1.1513	1.1268	1.0909	1.0573	1.0508	1.0589	1.0565
\$500,000	1.2586	1.2342	1.1966	1.1460	1.1419	1.1460	1.1419
\$750,000	1.5118	1.4878	1.4550	1.4079	1.3755	1.3861	1.3613
\$1,000,000	1.7168	1.6941	1.6658	1.6163	1.5741	1.5741	1.5506
\$1,500,000	2.1855	2.1636	2.1422	2.0855	2.0232	2.0096	1.9856
\$2,000,000	2.5384	2.5180	2.5033	2.4420	2.3636	2.3419	2.3129

USAA Group
Arkansas
Owners Amount of Insurance x Deductible Curve
Liability

Indicated Factors

	\$500	\$1,000	\$2,000	\$5,000	\$10,000	1%	2%
\$10,000	0.6924	0.7530	0.7658	1.0564	1.0564	0.6933	0.8065
\$15,000	0.7003	0.7616	0.7745	1.0685	1.0685	0.7063	0.8216
\$20,000	0.7082	0.7702	0.7833	1.0805	1.0805	0.7193	0.8367
\$30,000	0.7240	0.7874	0.8008	1.1046	1.1046	0.7453	0.8670
\$40,000	0.7398	0.8046	0.8182	1.1288	1.1288	0.7713	0.8972
\$50,000	0.7556	0.8218	0.8357	1.1529	1.1529	0.7973	0.9274
\$75,000	0.7951	0.8648	0.8794	1.2132	1.2132	0.8622	1.0030
\$100,000	0.8347	0.9079	0.9233	1.2736	1.2736	0.9276	1.0791
\$150,000	0.9162	0.9964	1.0133	1.3979	1.3979	1.0669	1.2411
\$200,000	1.0000	1.0876	1.1060	1.5258	1.5258	1.2172	1.4159
\$300,000	1.1724	1.2751	1.2967	1.7888	1.7888	1.5466	1.7991
\$400,000	1.3463	1.4642	1.4891	2.0542	2.0542	1.9046	2.2155
\$500,000	1.5162	1.6491	1.6770	2.3135	2.3135	2.2759	2.6475
\$750,000	1.8924	2.0582	2.0931	2.8875	2.8875	3.1446	3.6580
\$1,000,000	2.1721	2.3624	2.4024	3.3141	3.3141	3.7398	4.3503
\$1,500,000	2.7280	2.9669	3.0172	4.1623	4.1623	3.9411	4.5846
\$2,000,000	3.4644	3.7678	3.8317	5.2859	5.2859	3.8543	4.4835

Selected Factors

	\$500	\$1,000	\$2,000	\$5,000	\$10,000	1%	2%
\$10,000	0.7007	0.6726	0.6722	0.6363	0.5787	0.7512	0.7362
\$15,000	0.7087	0.6803	0.6799	0.6660	0.6236	0.7519	0.7310
\$20,000	0.7164	0.6879	0.6875	0.6844	0.6438	0.7522	0.7265
\$30,000	0.7319	0.7033	0.7030	0.6954	0.6611	0.7545	0.7258
\$40,000	0.7474	0.7187	0.7183	0.7083	0.6742	0.7577	0.7295
\$50,000	0.7629	0.7340	0.7340	0.7177	0.6873	0.7629	0.7340
\$75,000	0.8017	0.7724	0.7689	0.7491	0.7219	0.7866	0.7689
\$100,000	0.8398	0.8109	0.7848	0.7604	0.7290	0.8109	0.7848
\$150,000	0.9191	0.8900	0.8658	0.8410	0.7835	0.8701	0.8567
\$200,000	1.0000	0.9715	0.9321	0.9042	0.8713	0.9321	0.9086
\$300,000	1.1661	1.1389	1.0933	1.0451	1.0107	1.0644	1.0371
\$400,000	1.3363	1.3079	1.2662	1.2272	1.2197	1.2291	1.2262
\$500,000	1.5021	1.4730	1.4281	1.3677	1.3628	1.3677	1.3628
\$750,000	1.8681	1.8385	1.7979	1.7397	1.6997	1.7127	1.6821
\$1,000,000	2.1384	2.1101	2.0749	2.0132	1.9607	1.9607	1.9314
\$1,500,000	2.6770	2.6502	2.6240	2.5545	2.4782	2.4616	2.4322
\$2,000,000	3.3928	3.3656	3.3460	3.2641	3.1593	3.1302	3.0914

USAA Group
Arkansas
Owners Amount of Insurance x Deductible Curve
Fire Following Earthquake

Indicated Factors

	<u>\$500</u>	<u>\$1,000</u>	<u>\$2,000</u>	<u>\$5,000</u>	<u>\$10,000</u>	<u>1%</u>	<u>2%</u>
\$10,000	0.1418	0.1335	0.1315	0.1102	0.0617	0.1587	0.1500
\$15,000	0.1635	0.1541	0.1512	0.1291	0.0924	0.1870	0.1737
\$20,000	0.1853	0.1747	0.1711	0.1486	0.1090	0.2062	0.1898
\$30,000	0.2258	0.2159	0.2116	0.1881	0.1546	0.2413	0.2230
\$40,000	0.2685	0.2572	0.2526	0.2323	0.1985	0.2761	0.2601
\$50,000	0.3113	0.2984	0.2941	0.2793	0.2558	0.3113	0.2984
\$75,000	0.4196	0.4014	0.3960	0.3846	0.3590	0.4068	0.3942
\$100,000	0.5800	0.5555	0.5400	0.5188	0.4843	0.5555	0.5400
\$150,000	0.7908	0.7601	0.7415	0.7104	0.6631	0.7503	0.7249
\$200,000	1.0000	0.9638	0.9421	0.9003	0.8450	0.9421	0.9077
\$300,000	1.4372	1.3670	1.3209	1.2599	1.1727	1.2985	1.2408
\$400,000	1.8687	1.7658	1.6796	1.5787	1.4753	1.6010	1.5119
\$500,000	2.3053	2.1598	1.9754	1.8074	1.6847	1.8074	1.6847
\$750,000	3.4184	3.1184	2.7337	2.3129	2.1318	2.2094	2.0283
\$1,000,000	3.6479	3.4019	3.1110	2.7376	2.4809	2.4809	2.0985
\$1,500,000	6.0398	5.7768	5.5692	5.2103	4.8292	4.4990	3.5404
\$2,000,000	7.6830	7.3933	7.2145	6.8386	6.3676	5.5199	3.9213

Selected Factors

	<u>\$500</u>	<u>\$1,000</u>	<u>\$2,000</u>	<u>\$5,000</u>	<u>\$10,000</u>	<u>1%</u>	<u>2%</u>
\$10,000	0.1437	0.1353	0.1332	0.1117	0.0658	0.1692	0.1600
\$15,000	0.1656	0.1562	0.1532	0.1308	0.0936	0.1894	0.1760
\$20,000	0.1877	0.1770	0.1734	0.1506	0.1104	0.2089	0.1923
\$30,000	0.2288	0.2188	0.2144	0.1906	0.1566	0.2445	0.2259
\$40,000	0.2721	0.2606	0.2560	0.2354	0.2011	0.2797	0.2636
\$50,000	0.3155	0.3023	0.2980	0.2830	0.2592	0.3155	0.3023
\$75,000	0.4252	0.4067	0.4013	0.3897	0.3638	0.4122	0.3995
\$100,000	0.5877	0.5630	0.5472	0.5257	0.4908	0.5630	0.5472
\$150,000	0.8014	0.7702	0.7515	0.7199	0.6720	0.7603	0.7346
\$200,000	1.0134	0.9767	0.9547	0.9124	0.8563	0.9547	0.9199
\$300,000	1.4565	1.3854	1.3387	1.2768	1.1884	1.3159	1.2575
\$400,000	1.8938	1.7895	1.7022	1.5999	1.4951	1.6226	1.5323
\$500,000	2.3363	2.1888	2.0020	1.8317	1.7073	1.8317	1.7073
\$750,000	3.4644	3.1604	2.7705	2.3441	2.1605	2.2391	2.0555
\$1,000,000	4.8334	4.5075	4.1220	3.6273	3.2872	3.2872	2.7805
\$1,500,000	6.1211	5.8546	5.6442	5.2804	4.8942	4.5596	3.5880
\$2,000,000	7.7864	7.4929	7.3117	6.9307	6.4534	5.5942	3.9740

USAA Group
Arkansas
Owners Amount of Insurance x Deductible Curve
Earthquake

Indicated Factors

	10%
\$10,000	0.5433
\$15,000	0.5547
\$20,000	0.5662
\$30,000	0.5890
\$40,000	0.6119
\$50,000	0.6347
\$75,000	0.6919
\$100,000	0.7491
\$150,000	0.8694
\$200,000	1.0000
\$300,000	1.2889
\$400,000	1.6087
\$500,000	1.9498
\$750,000	2.8268
\$1,000,000	3.6364
\$1,500,000	5.1101
\$2,000,000	7.4384

Selected Factors

	10%
\$10,000	0.5433
\$15,000	0.5547
\$20,000	0.5662
\$30,000	0.5890
\$40,000	0.6119
\$50,000	0.6347
\$75,000	0.6919
\$100,000	0.7491
\$150,000	0.8694
\$200,000	1.0000
\$300,000	1.2889
\$400,000	1.6087
\$500,000	1.9498
\$750,000	2.8268
\$1,000,000	3.6364
\$1,500,000	5.1101
\$2,000,000	7.4384

USAA Group
Arkansas
Owners Earthquake Zone Factors

Zone	Exposures	Indicated	Selected
2	4.3%	3.5933	1.5000
3	3.3%	1.0000	1.0000
4	51.8%	0.2982	0.6491
5	40.6%	0.0707	0.5354

State: **ARKANSAS**
 Line of Business: **HOMEOWNERS**
 Effective: **OCTOBER 1, 2013**

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	1568.84	1836.04	1820.63	1891.48
	Fire	1461.80	1681.66	1669.21	1570.73
	Theft	132.67	149.52	120.48	127.55
	Liability	16.40	18.30	16.71	16.15
	Fire Following Earthquake Earthquake Coverage **	7.06 394.74	7.06 394.74	7.06 394.74	7.06 394.74
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
 ** Earthquake Coverage is an optional coverage

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

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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

TERRITORY FACTORS

**USAA GROUP
 OWNERS FORMS**

<u>Territory</u>	<u>Other</u>		<u>Theft</u>	<u>Liability</u>	<u>Fire Following Earthquake</u>
	<u>Perils</u>	<u>Fire</u>			
58	1.1463	0.8023	0.6836	1.0044	1.0000
59	1.1854	0.9237	0.8170	0.9436	1.0000
60	1.1363	0.9158	0.7644	0.9813	1.0000
61	1.1300	0.9257	0.7694	1.0545	0.7774
62	1.0383	1.1154	0.7539	0.9508	1.0000
63	1.0110	1.0236	0.9193	0.9760	1.0000
64	1.0200	0.9553	0.7923	0.7753	1.0000
65	0.9571	0.9393	0.7461	1.0122	0.3146
66	1.0370	1.0145	1.3427	0.9934	0.7647
67	0.9300	0.9405	1.0000	1.0000	1.0000
68	1.0882	1.2303	1.4824	1.0554	0.6060
69	1.0249	1.1519	1.3781	1.0131	1.1274
70	1.0527	1.1047	0.9446	0.9621	1.0000
71	1.0434	1.0469	0.8888	0.9982	1.0000
72	1.1105	0.8101	0.6135	0.9657	0.3021
73	1.1117	0.8483	0.6656	0.9187	1.3455
74	1.2127	0.9497	0.7028	1.0053	4.3964
75	1.1828	0.9106	0.7690	1.1002	6.4836
76	1.1084	0.9208	0.7038	0.9452	2.0277
77	1.1508	0.9313	1.2447	1.0816	4.8316
78	1.0633	0.7035	0.5740	0.6599	1.0000

Please note that the Earthquake coverage zone factors can be found on the Other Optional Coverages tab.

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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

TERRITORY FACTORS

USAA GROUP
UNIT-OWNERS FORMS

<u>Territory</u>	<u>Other</u> <u>Perils</u>	<u>Fire</u>
115	1.1350	0.7944
116	1.1622	0.9056
117	1.1363	0.9158
118	1.1662	0.9554
119	1.0180	1.0936
120	1.0110	1.0236
121	1.0000	0.9366
122	1.0281	1.0089
123	1.0702	1.0471
124	0.9888	1.0000
125	1.1230	1.2697
126	1.0898	1.2248
127	1.0423	1.0938
128	1.0647	1.0683
129	1.0888	0.7943
130	1.1344	0.8657
131	1.1890	0.9311
132	1.2194	0.9388
133	1.1785	0.9792
134	1.1877	0.9612
135	1.0850	0.7179

Please note that the Earthquake coverage zone factors can be found on the [Other Optional Coverages](#) tab.

State: **ARKANSAS**
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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 Type	Code	Other		Theft	Liability	Fire Following Earthquake	Earthquake Coverage*
		Perils	Fire				
Aluminum	AL	0.9908	1.0000	1.0000	1.0000	0.9224	1.0000
Asbestos	AS	1.0983	1.0000	1.0000	1.0000	1.0000	1.0000
Cloth	CL	1.0744	1.0000	1.0000	1.0000	1.0000	1.0000
Concrete Tile	CN	0.8606	0.8456	1.0000	1.0000	0.9033	1.0000
Composition Shingle	CS	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Clay Tile	CT	0.9078	1.0000	1.0000	1.0000	0.9033	1.0000
Composition Over Wood	CW	1.0579	1.4699	1.0000	1.0000	1.0000	1.0000
Fiberglass Shingle	FB	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiber Cement	FC	0.9767	0.8456	1.0000	1.0000	1.0000	1.0000
Resin Formed Shingle	FE	0.9728	0.8456	1.0000	1.0000	1.0000	1.0000
Foam	FM	1.0698	1.0000	1.0000	1.0000	1.0000	1.0000
Metal	MT	0.9727	1.0000	1.0000	1.0000	0.9224	1.0000
None	NA	1.1618	1.4699	1.0000	1.0000	1.0281	1.0000
Other	OT	1.1618	1.0000	1.0000	1.0000	1.0000	1.0000
Plastic	PL	1.0713	1.0000	1.0000	1.0000	1.0000	1.0000
Reinforced Plastic	RP	1.0750	1.0000	1.0000	1.0000	1.0000	1.0000
Slate	SL	1.0827	0.8456	1.0000	1.0000	0.9797	1.0000
Tar	TR	0.9360	1.0000	1.0000	1.0000	1.0281	1.0000
Unknown	UN	1.1618	1.4699	1.0000	1.0000	1.0281	1.0000
Wood Shake	WS	1.1234	1.4699	1.0000	1.0000	1.0144	1.0000
No Data	X	1.1618	1.4699	1.0000	1.0000	1.0281	1.0000

* Earthquake Coverage is an optional coverage

State: **ARKANSAS**
 Line of Business: **HOMEOWNERS**
 Effective: **OCTOBER 1, 2013**

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

TIER FACTORS

USAA GROUP OWNERS FORMS

USAA GROUP	Tier	Other		Theft	Liability	Fire Following	Earthquake	Other
		Perils	Fire			Earthquake	Coverage**	Optional Coverages *
	21	0.4237	0.2103	0.3389	0.2666	0.9000	1.0000	0.4237
	22	0.4441	0.2184	0.3552	0.2880	0.9034	1.0000	0.4441
	23	0.4649	0.2269	0.3719	0.3100	0.9069	1.0000	0.4649
	24	0.4862	0.2359	0.3889	0.3325	0.9104	1.0000	0.4862
	25	0.5078	0.2455	0.4062	0.3554	0.9140	1.0000	0.5078
	26	0.5297	0.2556	0.4237	0.3786	0.9175	1.0000	0.5297
	27	0.5515	0.2663	0.4412	0.4020	0.9210	1.0000	0.5515
	28	0.5735	0.2777	0.4588	0.4254	0.9246	1.0000	0.5735
	29	0.5951	0.2898	0.4760	0.4488	0.9282	1.0000	0.5951
	30	0.6167	0.3026	0.4933	0.4721	0.9318	1.0000	0.6167
	31	0.6379	0.3162	0.5103	0.4953	0.9354	1.0000	0.6379
	32	0.6588	0.3307	0.5270	0.5182	0.9390	1.0000	0.6588
	33	0.6792	0.3461	0.5433	0.5408	0.9426	1.0000	0.6792
	34	0.7001	0.3624	0.5600	0.5631	0.9463	1.0000	0.7001
	35	0.7163	0.3798	0.5730	0.5852	0.9499	1.0000	0.7163
	36	0.7319	0.3984	0.5855	0.6070	0.9536	1.0000	0.7319
	37	0.7470	0.4181	0.5976	0.6284	0.9573	1.0000	0.7470
	38	0.7617	0.4391	0.6178	0.6496	0.9610	1.0000	0.7617
	39	0.7758	0.4616	0.6418	0.6705	0.9647	1.0000	0.7758
	40	0.7896	0.4855	0.6656	0.6914	0.9684	1.0000	0.7896
	41	0.8031	0.5110	0.6891	0.7121	0.9722	1.0000	0.8031
	42	0.8163	0.5383	0.7125	0.7329	0.9759	1.0000	0.8163
	43	0.8293	0.5674	0.7358	0.7537	0.9797	1.0000	0.8293
	44	0.8424	0.5985	0.7592	0.7749	0.9835	1.0000	0.8424
	45	0.8556	0.6318	0.7828	0.7963	0.9873	1.0000	0.8556
	46	0.8690	0.6675	0.8068	0.8183	0.9911	1.0000	0.8690
	47	0.8827	0.7056	0.8312	0.8408	0.9949	1.0000	0.8827
	48	0.8970	0.7465	0.8562	0.8642	0.9988	1.0000	0.8970
	49	0.9119	0.7903	0.8822	0.8885	1.0026	1.0000	0.9119
	50	0.9266	0.8373	0.9093	0.9140	1.0065	1.0000	0.9266
	51	0.9496	0.8877	0.9378	0.9410	1.0104	1.0000	0.9496
	52	0.9739	0.9418	0.9679	0.9695	1.0143	1.0000	0.9739
	53	1.0000	1.0000	1.0000	1.0000	1.0182	1.0000	1.0000
	54	1.0281	1.0625	1.0344	1.0326	1.0222	1.0000	1.0281
	55	1.0587	1.1298	1.0715	1.0678	1.0261	1.0000	1.0587
	56	1.0919	1.2021	1.1117	1.1057	1.0301	1.0000	1.0919
	57	1.1282	1.2800	1.1557	1.1471	1.0341	1.0000	1.1282
	58	1.1682	1.3640	1.2039	1.1922	1.0381	1.0000	1.1682
	59	1.2123	1.4545	1.2571	1.2417	1.0421	1.0000	1.2123
	60	1.2613	1.5522	1.3161	1.2961	1.0461	1.0000	1.2613
	61	1.3158	1.6576	1.3816	1.3563	1.0502	1.0000	1.3158
	62	1.3769	1.7714	1.4549	1.4231	1.0542	1.0000	1.3769
	63	1.4455	1.8944	1.5372	1.4975	1.0583	1.0000	1.4455
	64	1.5230	2.0274	1.6299	1.5809	1.0624	1.0000	1.5230
	65	1.6110	2.1714	1.7348	1.6746	1.0665	1.0000	1.6110
	66	1.7113	2.3272	1.8542	1.7804	1.0706	1.0000	1.7113
	67	1.8263	2.4960	1.9905	1.9005	1.0748	1.0000	1.8263
	68	1.9588	2.6790	2.1468	2.0375	1.0789	1.0000	1.9588
	69	2.1125	2.8775	2.3270	2.1946	1.0831	1.0000	2.1125
	70	2.2917	3.0930	2.5358	2.3758	1.0873	1.0000	2.2917
	71	2.4891	3.3269	2.7681	2.5753	1.0915	1.0000	2.4891
	72	2.7066	3.5812	3.0271	2.7951	1.0957	1.0000	2.7066
	73	2.9465	3.8549	3.3162	3.0374	1.1000	1.0000	2.9465

* These factors apply to the Personal Injury Endorsement for Owners forms
 ** Earthquake coverage is an optional coverage

State: ARKANSAS
 Line of Business: HOMEOWNERS
 Effective: OCTOBER 1, 2013

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

TIER FACTORS

**USAA GROUP
 UNIT-OWNERS FORMS**

USAA GROUP	Tier	Other Perils	Fire	Other Optional Coverages *
	21	0.4237	0.2103	0.4237
	22	0.4441	0.2184	0.4441
	23	0.4649	0.2269	0.4649
	24	0.4862	0.2359	0.4862
	25	0.5078	0.2455	0.5078
	26	0.5297	0.2556	0.5297
	27	0.5515	0.2663	0.5515
	28	0.5735	0.2777	0.5735
	29	0.5951	0.2898	0.5951
	30	0.6167	0.3026	0.6167
	31	0.6379	0.3162	0.6379
	32	0.6588	0.3307	0.6588
	33	0.6792	0.3461	0.6792
	34	0.7001	0.3624	0.7001
	35	0.7163	0.3798	0.7163
	36	0.7319	0.3984	0.7319
	37	0.7470	0.4181	0.7470
	38	0.7617	0.4391	0.7617
	39	0.7758	0.4616	0.7758
	40	0.7896	0.4855	0.7896
	41	0.8031	0.5110	0.8031
	42	0.8163	0.5383	0.8163
	43	0.8293	0.5674	0.8293
	44	0.8424	0.5985	0.8424
	45	0.8556	0.6318	0.8556
	46	0.8690	0.6675	0.8690
	47	0.8827	0.7056	0.8827
	48	0.8970	0.7465	0.8970
	49	0.9119	0.7903	0.9119
	50	0.9266	0.8373	0.9266
	51	0.9496	0.8877	0.9496
	52	0.9739	0.9418	0.9739
	53	1.0000	1.0000	1.0000
	54	1.0281	1.0625	1.0281
	55	1.0587	1.1298	1.0587
	56	1.0919	1.2021	1.0919
	57	1.1282	1.2800	1.1282
	58	1.1682	1.3640	1.1682
	59	1.2123	1.4545	1.2123
	60	1.2613	1.5522	1.2613
	61	1.3158	1.6576	1.3158
	62	1.3769	1.7714	1.3769
	63	1.4455	1.8944	1.4455
	64	1.5230	2.0274	1.5230
	65	1.6110	2.1714	1.6110
	66	1.7113	2.3272	1.7113
	67	1.8263	2.4960	1.8263
	68	1.9588	2.6790	1.9588
	69	2.1125	2.8775	2.1125
	70	2.2917	3.0930	2.2917
	71	2.4891	3.3269	2.4891
	72	2.7066	3.5812	2.7066
	73	2.9465	3.8549	2.9465

** Earthquake coverage is an optional coverage

State: **ARKANSAS**
 Line of Business: **HOMEOWNERS**
 Effective: **OCTOBER 1, 2013**

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

PROTECTION / CONSTRUCTION FACTORS

**USAA GROUP
 OWNERS FORMS**

Construction Type	Protection Class	Other Perils	Fire	Theft	Liability	Fire Following Earthquake	Earthquake Coverage*
Frame	1	1.0241	0.7683	1.0000	1.0000	1.0000	1.0000
	2	1.0241	1.0000	1.0000	1.0000	1.0000	1.0000
	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
	4	0.9809	1.0000	1.0000	1.0834	1.0000	1.0000
	5	0.9809	1.1493	1.0000	1.1366	1.0000	1.0000
	6	0.9809	1.3378	1.0000	1.4597	1.0000	1.0000
	7	0.9809	1.3378	1.0311	1.4761	1.0000	1.0000
	8	0.9566	1.3378	1.2257	1.4963	1.0000	1.0000
	8B	0.9566	1.3378	1.2577	1.5180	1.0000	1.0000
	9	0.9566	1.8283	1.2577	1.5180	1.0000	1.0000
10	0.9566	1.8283	1.2772	1.5180	1.0000	1.0000	
Masonry	1	1.0209	0.5570	1.0000	0.9889	0.8983	1.1076
	2	1.0209	0.7249	1.0000	0.9889	0.8983	1.1076
	3	0.9968	0.7249	1.0000	0.9889	0.8983	1.1076
	4	0.9777	0.7249	1.0000	1.0714	0.8983	1.1076
	5	0.9777	0.8331	1.0000	1.1241	0.8983	1.1076
	6	0.9777	0.9698	1.0000	1.4435	0.8983	1.1076
	7	0.9777	0.9698	1.0311	1.4598	0.8983	1.1076
	8	0.9535	0.9698	1.2257	1.4797	0.8983	1.1076
	8B	0.9535	0.9698	1.2577	1.5012	0.8983	1.1076
	9	0.9535	1.3254	1.2577	1.5012	0.8983	1.1076
10	0.9535	1.3254	1.2772	1.5012	0.8983	1.1076	

* Earthquake Coverage is an optional coverage

State: **ARKANSAS**
 Line of Business: **HOMEOWNERS**
 Effective: **OCTOBER 1, 2013**

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

PROTECTION / CONSTRUCTION FACTORS

USAA GROUP
UNIT-OWNERS FORMS

Construction Type	Protection Class	Other	
		Perils	Fire
Frame	1	1.0241	0.7683
	2	1.0241	1.0000
	3	1.0000	1.0000
	4	0.9809	1.0000
	5	0.9809	1.1493
	6	0.9809	1.3378
	7	0.9809	1.3378
	8	0.9566	1.3378
	8B	0.9566	1.3378
	9	0.9566	1.8283
10	0.9566	1.8283	
Masonry	1	1.0209	0.5570
	2	1.0209	0.7249
	3	0.9968	0.7249
	4	0.9777	0.7249
	5	0.9777	0.8331
	6	0.9777	0.9698
	7	0.9777	0.9698
	8	0.9535	0.9698
	8B	0.9535	0.9698
	9	0.9535	1.3254
10	0.9535	1.3254	

State: **ARKANSAS**
 Line of Business: **HOMEOWNERS**
 Effective: **OCTOBER 1, 2013**

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USAA CASUALTY INSURANCE COMPANY
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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

SQUARE FOOTAGE FACTORS

USAA GROUP OWNERS FORMS

<u>Minimum</u>	<u>Maximum</u>	<u>Other</u>		<u>Theft</u>	<u>Liability</u>	<u>Fire Following Earthquake</u>	<u>Earthquake Coverage*</u>
		<u>Perils</u>	<u>Fire</u>				
0	499	0.7890	0.9149	1.0000	1.0000	1.0000	1.0000
500	599	0.7928	0.9149	1.0000	1.0000	1.0000	1.0000
600	699	0.8163	0.9149	1.0000	1.0000	1.0000	1.0000
700	799	0.8393	0.9149	1.0000	1.0000	1.0000	1.0000
800	899	0.8431	0.9149	1.0000	1.0000	1.0000	1.0000
900	999	0.8624	0.9149	1.0000	1.0000	1.0000	1.0000
1000	1099	0.8813	0.9149	1.0000	1.0000	1.0000	1.0000
1100	1199	0.8968	0.9149	1.0000	1.0000	1.0000	1.0000
1200	1299	0.9073	0.9149	1.0000	1.0000	1.0000	1.0000
1300	1399	0.9239	0.9818	1.0000	1.0000	1.0000	1.0000
1400	1499	0.9374	0.9818	1.0000	1.0000	1.0000	1.0000
1500	1599	0.9520	0.9818	1.0000	1.0000	1.0000	1.0000
1600	1699	0.9680	1.0000	1.0000	1.0000	1.0000	1.0000
1700	1799	0.9848	1.0000	1.0000	1.0000	1.0000	1.0000
1800	1899	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1900	1999	1.0198	1.0000	1.0000	1.0055	1.0000	1.0000
2000	2099	1.0344	1.0000	1.0000	1.0110	1.0000	1.0000
2100	2199	1.0540	1.1076	1.0000	1.0164	1.0000	1.0000
2200	2299	1.0706	1.1076	1.0000	1.0217	1.0000	1.0000
2300	2399	1.0874	1.1076	1.0040	1.0270	1.0000	1.0000
2400	2499	1.1028	1.1076	1.0118	1.0321	1.0000	1.0000
2500	2599	1.1202	1.1724	1.0196	1.0372	1.0000	1.0000
2600	2699	1.1357	1.1724	1.0272	1.0421	1.0000	1.0000
2700	2799	1.1506	1.1724	1.0349	1.0470	1.0000	1.0000
2800	2899	1.1648	1.2455	1.0424	1.0518	1.0000	1.0000
2900	2999	1.1800	1.2455	1.0499	1.0565	1.0000	1.0000
3000	3099	1.1903	1.2455	1.0573	1.0611	1.0000	1.0000
3100	3199	1.2003	1.2455	1.0646	1.0656	1.0000	1.0000
3200	3299	1.2075	1.2455	1.0719	1.0700	1.0000	1.0000
3300	3399	1.2174	1.2455	1.0790	1.0743	1.0000	1.0000
3400	3499	1.2260	1.2946	1.0861	1.0785	1.0000	1.0000
3500	3599	1.2333	1.2946	1.0931	1.0826	1.0000	1.0000
3600	3699	1.2414	1.2946	1.1000	1.0866	1.0000	1.0000
3700	3799	1.2455	1.2946	1.1068	1.0904	1.0000	1.0000
3800	3899	1.2514	1.2946	1.1136	1.0942	1.0000	1.0000
3900	3999	1.2589	1.2946	1.1202	1.0979	1.0000	1.0000
4000	4099	1.2645	1.2946	1.1267	1.1014	1.0000	1.0000
4100	4199	1.2697	1.2946	1.1332	1.1049	1.0000	1.0000
4200	4299	1.2758	1.2946	1.1395	1.1082	1.0000	1.0000
4300	4399	1.2846	1.2946	1.1457	1.1114	1.0000	1.0000
4400	4499	1.2899	1.2946	1.1519	1.1146	1.0000	1.0000
4500	4599	1.2996	1.2946	1.1579	1.1176	1.0000	1.0000
4600	4699	1.3062	1.2946	1.1638	1.1204	1.0000	1.0000
4700	4799	1.3142	1.2946	1.1695	1.1232	1.0000	1.0000
4800	4899	1.3272	1.2946	1.1753	1.1258	1.0000	1.0000
4900	4999	1.3372	1.5784	1.1808	1.1284	1.0000	1.0000
5000	5499	1.3462	1.5784	1.1967	1.1307	1.0000	1.0000
5500	5999	1.3618	1.5784	1.2190	1.1408	1.0000	1.0000
6000	6499	1.3872	1.5784	1.2317	1.1548	1.0000	1.0000
6500	6999	1.4548	1.5784	1.2444	1.1638	1.0000	1.0000
7000	7499	1.4551	1.5784	1.2571	1.1640	1.0000	1.0000
7500	9999	1.4626	1.5784	1.2952	1.2014	1.0000	1.0000
10000	and greater	1.4772	1.5784	1.3269	1.2340	1.0000	1.0000

* Earthquake Coverage is an optional coverage

State: ARKANSAS
 Line of Business: HOMEOWNERS
 Effective: OCTOBER 1, 2013

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

DISCOUNTS AND SURCHARGES

**PROTECTIVE DEVICE CREDIT
 USAA GROUP
 OWNERS FORMS**

	Other Perils	Fire	Theft	Liability	Fire Following Earthquake	Earthquake Coverage*	Other Optional Coverages
Monitored Burglar Alarm	--	--	0.95	--	--	--	--
Monitored Fire Alarm	--	0.95	--	--	--	--	--
Automatic Sprinklers in all areas except attic, bathroom, closet, and attached structures	--	0.80	--	--	--	--	--

*Earthquake Coverage is an optional coverage

**PROTECTIVE DEVICE CREDIT
 USAA GROUP
 UNIT-OWNERS FORMS**

	Other Perils	Fire					Other Optional Coverages
Monitored Burglar Alarm	0.95	--					--
Monitored Fire Alarm	--	0.95					--
Automatic Sprinklers in all areas except attic, bathroom, closet, and attached structures	--	0.80					--

*Earthquake Coverage is an optional coverage

**CLAIMS FREE DISCOUNT
 USAA GROUP**

	Other Perils	Fire	Theft	Liability	Fire Following Earthquake	Earthquake Coverage*	Other Optional Coverages
	0.90	0.90	0.90	0.90	0.90	0.90	0.90

*Earthquake Coverage is an optional coverage

**CLAIMS ACTIVITY SURCHARGE
 USAA GROUP
 OWNERS FORMS**

Prior Non-Weather Claims	Other Perils	Fire	Theft	Liability	Fire Following Earthquake	Earthquake Coverage*	Other Optional Coverages
0	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	1.13	1.17	1.24	1.18	1.00	1.00	1.13
2	1.42	1.33	1.62	1.49	1.00	1.00	1.42
3	1.64	1.59	1.98	2.05	1.00	1.00	1.64
4	2.05	1.85	2.29	2.75	1.00	1.00	2.05
for each add'l claim above 4 add:	0.42	0.26	0.42	0.42	0.00	0.00	0.42

*Earthquake Coverage is an optional coverage

**CLAIMS ACTIVITY SURCHARGE
 USAA GROUP
 UNIT-OWNERS FORMS**

Prior Non-Weather Claims	Other Perils	Fire					Optional Coverages
0	1.00	1.00					1.00
1	1.13	1.17					1.13
2	1.42	1.33					1.42
3	1.64	1.59					1.64
4	2.05	1.85					2.05
for each add'l claim above 4 add:	0.42	0.26					0.42

State: ARKANSAS
 Line of Business: HOMEOWNERS
 Effective: OCTOBER 1, 2013

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

DISCOUNTS AND SURCHARGES

**HOME AGE DISCOUNT
 USAA GROUP
 OWNERS FORMS**

Dwelling Age (Years)	Other		<u>Theft</u>	<u>Liability</u>	<u>Fire Following Earthquake</u>	<u>Earthquake Coverage*</u>
	<u>Perils</u>	<u>Fire</u>				
0	0.3704	0.3421	0.6670	0.6540	0.7765	0.6584
1	0.4049	0.3609	0.6670	0.6769	0.7765	0.6642
2	0.4439	0.3802	0.6670	0.6980	0.7765	0.6700
3	0.4867	0.3998	0.6670	0.7175	0.7835	0.6758
4	0.5337	0.4197	0.6673	0.7353	0.7900	0.6816
5	0.5852	0.4401	0.6679	0.7515	0.7959	0.6874
6	0.6352	0.4606	0.6688	0.7660	0.8014	0.6931
7	0.6866	0.4814	0.6699	0.7790	0.8065	0.6988
8	0.7371	0.5024	0.6712	0.7906	0.8111	0.7046
9	0.7890	0.5236	0.6728	0.8008	0.8154	0.7103
10	0.8378	0.5448	0.6746	0.8097	0.8192	0.7159
11	0.8805	0.5660	0.6766	0.8174	0.8227	0.7216
12	0.9169	0.5873	0.6788	0.8241	0.8259	0.7272
13	0.9461	0.6085	0.6812	0.8297	0.8288	0.7328
14	0.9688	0.6297	0.6838	0.8344	0.8315	0.7384
15	0.9827	0.6507	0.6866	0.8383	0.8338	0.7440
16	0.9886	0.6715	0.6896	0.8416	0.8360	0.7495
17	0.9858	0.6921	0.6928	0.8442	0.8380	0.7550
18	0.9753	0.7123	0.6961	0.8462	0.8398	0.7605
19	0.9604	0.7323	0.6996	0.8478	0.8415	0.7659
20	0.9382	0.7519	0.7033	0.8491	0.8430	0.7713
21	0.9362	0.7710	0.7071	0.8500	0.8445	0.7767
22	0.9341	0.7897	0.7111	0.8507	0.8458	0.7820
23	0.9311	0.8078	0.7152	0.8512	0.8472	0.7873
24	0.9269	0.8255	0.7195	0.8515	0.8484	0.7925
25	0.9251	0.8426	0.7239	0.8518	0.8497	0.7977
26	0.9216	0.8590	0.7285	0.8521	0.8510	0.8029
27	0.9189	0.8748	0.7332	0.8523	0.8523	0.8080
28	0.9139	0.8899	0.7380	0.8526	0.8536	0.8131
29	0.9098	0.9044	0.7429	0.8530	0.8551	0.8182
30	0.9065	0.9181	0.7479	0.8535	0.8565	0.8232
31	0.9032	0.9311	0.7530	0.8541	0.8581	0.8281
32	0.8998	0.9433	0.7583	0.8548	0.8598	0.8330
33	0.8957	0.9547	0.7636	0.8557	0.8616	0.8379
34	0.8929	0.9654	0.7690	0.8568	0.8635	0.8427
35	0.8903	0.9752	0.7746	0.8580	0.8656	0.8474
36	0.8868	0.9843	0.7801	0.8595	0.8678	0.8521
37	0.8831	0.9925	0.7858	0.8611	0.8702	0.8567
38	0.8806	1.0000	0.7915	0.8630	0.8727	0.8613
39	0.8776	0.9916	0.7974	0.8651	0.8755	0.8658
40	0.8758	0.9916	0.8032	0.8673	0.8784	0.8703
41	0.8737	0.9916	0.8091	0.8698	0.8816	0.8747

State: ARKANSAS
 Line of Business: HOMEOWNERS
 Effective: OCTOBER 1, 2013

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

DISCOUNTS AND SURCHARGES

**HOME AGE DISCOUNT
 USAA GROUP
 OWNERS FORMS**

Dwelling Age (Years)	Other Perils	Fire	Theft	Liability	Fire Following Earthquake	Earthquake Coverage*
42	0.8697	0.9916	0.8151	0.8725	0.8849	0.8791
43	0.8679	0.9916	0.8211	0.8754	0.8885	0.8834
44	0.8648	0.9916	0.8271	0.8784	0.8923	0.8876
45	0.8634	0.9916	0.8332	0.8817	0.8963	0.8918
46	0.8613	0.9916	0.8393	0.8851	0.9005	0.8959
47	0.8572	0.9916	0.8454	0.8886	0.9050	0.8999
48	0.8554	0.9916	0.8515	0.8923	0.9097	0.9039
49	0.8529	0.9916	0.8577	0.8962	0.9147	0.9078
50	0.8280	0.9916	0.8638	0.9002	0.9199	0.9116
51	0.8280	0.9916	0.8699	0.9043	0.9253	0.9154
52	0.8280	0.9916	0.8760	0.9085	0.9310	0.9190
53	0.8280	0.9916	0.8821	0.9127	0.9369	0.9227
54	0.8280	0.9916	0.8882	0.9171	0.9430	0.9262
55	0.8259	0.9916	0.8943	0.9214	0.9494	0.9297
56	0.8259	0.9916	0.9003	0.9259	0.9560	0.9331
57	0.8259	0.9916	0.9063	0.9303	0.9628	0.9364
58	0.8259	0.9916	0.9122	0.9348	0.9698	0.9397
59	0.8259	0.9916	0.9181	0.9392	0.9771	0.9428
60	0.8230	0.9916	0.9239	0.9437	0.9845	0.9459
61	0.8230	0.9916	0.9296	0.9481	0.9921	0.9489
62	0.8230	0.9916	0.9353	0.9524	1.0000	0.9519
63	0.8230	0.9916	0.9409	0.9567	1.0000	0.9547
64	0.8230	0.9916	0.9463	0.9608	1.0000	0.9575
65	0.8127	0.9916	0.9517	0.9650	1.0000	0.9602
66	0.8127	0.9916	0.9572	0.9691	1.0000	0.9628
67	0.8127	0.9916	0.9624	0.9730	1.0000	0.9653
68	0.8127	0.9916	0.9675	0.9768	1.0000	0.9678
69	0.8127	0.9916	0.9725	0.9805	1.0000	0.9701
70	0.7999	0.9916	0.9775	0.9841	1.0000	0.9724
71	0.7999	0.9916	0.9822	0.9876	1.0000	0.9746
72	0.7999	0.9916	0.9868	0.9908	1.0000	0.9767
73	0.7999	0.9916	0.9913	0.9940	1.0000	0.9787
74	0.7999	0.9916	0.9958	0.9971	1.0000	0.9806
75	0.7925	0.9916	1.0000	1.0000	1.0000	0.9824
76	0.7925	0.9916	1.0000	1.0000	1.0000	0.9842
77	0.7925	0.9916	1.0000	1.0000	1.0000	0.9858
78	0.7925	0.9916	1.0000	1.0000	1.0000	0.9874
79	0.7925	0.9916	1.0000	1.0000	1.0000	0.9889
80	0.7925	0.9916	1.0000	1.0000	1.0000	0.9902
81	0.7925	0.9916	1.0000	1.0000	1.0000	0.9915
82	0.7925	0.9916	1.0000	1.0000	1.0000	0.9927
83	0.7925	0.9916	1.0000	1.0000	1.0000	0.9939
84	0.7925	0.9916	1.0000	1.0000	1.0000	0.9949
85	0.7925	0.9916	1.0000	1.0000	1.0000	0.9958
86	0.7925	0.9916	1.0000	1.0000	1.0000	0.9966
87	0.7925	0.9916	1.0000	1.0000	1.0000	0.9974
88	0.7925	0.9916	1.0000	1.0000	1.0000	0.9980
89	0.7925	0.9916	1.0000	1.0000	1.0000	0.9986
90	0.7925	0.9916	1.0000	1.0000	1.0000	0.9990
91	0.7925	0.9916	1.0000	1.0000	1.0000	0.9994
92	0.7925	0.9916	1.0000	1.0000	1.0000	0.9997
93	0.7925	0.9916	1.0000	1.0000	1.0000	0.9999
94	0.7925	0.9916	1.0000	1.0000	1.0000	1.0000
95	0.7925	0.9916	1.0000	1.0000	1.0000	0.9999
96	0.7925	0.9916	1.0000	1.0000	1.0000	0.9998
97	0.7925	0.9916	1.0000	1.0000	1.0000	0.9996
98	0.7925	0.9916	1.0000	1.0000	1.0000	0.9994
99	0.7925	0.9916	1.0000	1.0000	1.0000	0.9990
100+	0.7925	0.9916	1.0000	1.0000	1.0000	0.9985

*Earthquake Coverage is an optional coverage

State: ARKANSAS
 Line of Business: HOMEOWNERS
 Effective: OCTOBER 1, 2013

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

DISCOUNTS AND SURCHARGES

AUTO AND HOME COMBINATION DISCOUNT
 USAA GROUP

Territory	Other		Theft	Liability	Fire Following Earthquake	Earthquake Coverage*	Other Optional Coverages
	Perils	Fire					
58	0.90	0.90	0.90	0.90	0.90	0.90	0.90
59	0.90	0.90	0.90	0.90	0.90	0.90	0.90
60	0.90	0.90	0.90	0.90	0.90	0.90	0.90
61	0.90	0.90	0.90	0.90	0.90	0.90	0.90
62	0.90	0.90	0.90	0.90	0.90	0.90	0.90
63	0.90	0.90	0.90	0.90	0.90	0.90	0.90
64	0.90	0.90	0.90	0.90	0.90	0.90	0.90
65	0.90	0.90	0.90	0.90	0.90	0.90	0.90
66	0.90	0.90	0.90	0.90	0.90	0.90	0.90
67	0.90	0.90	0.90	0.90	0.90	0.90	0.90
68	0.90	0.90	0.90	0.90	0.90	0.90	0.90
69	0.90	0.90	0.90	0.90	0.90	0.90	0.90
70	0.90	0.90	0.90	0.90	0.90	0.90	0.90
71	0.90	0.90	0.90	0.90	0.90	0.90	0.90
72	0.90	0.90	0.90	0.90	0.90	0.90	0.90
73	0.90	0.90	0.90	0.90	0.90	0.90	0.90
74	0.90	0.90	0.90	0.90	0.90	0.90	0.90
75	0.90	0.90	0.90	0.90	0.90	0.90	0.90
76	0.90	0.90	0.90	0.90	0.90	0.90	0.90
77	0.90	0.90	0.90	0.90	0.90	0.90	0.90
78	0.90	0.90	0.90	0.90	0.90	0.90	0.90

*Earthquake Coverage is an optional coverage

State: **ARKANSAS**
 Line of Business: **HOMEOWNERS**
 Effective: **OCTOBER 1, 2013**

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

AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

**USAA GROUP
 OWNERS FORMS**

Other Perils - \$500 All Other Perils Deductible	Wind/Hail Deductible						
	<u>Amount of Insurance*</u>	<u>\$500</u>	<u>\$1,000</u>	<u>\$2,000</u>	<u>\$5,000</u>	<u>\$10,000</u>	<u>1%</u>
\$10,000	0.7117	0.6831	0.6827	0.6463	0.5878	0.7629	0.7477
\$15,000	0.7184	0.6896	0.6892	0.6751	0.6322	0.7622	0.7410
\$20,000	0.7254	0.6966	0.6962	0.6930	0.6519	0.7617	0.7356
\$30,000	0.7359	0.7071	0.7068	0.6992	0.6647	0.7586	0.7297
\$40,000	0.7455	0.7168	0.7164	0.7065	0.6725	0.7557	0.7276
\$50,000	0.7564	0.7278	0.7278	0.7116	0.6815	0.7564	0.7278
\$75,000	0.7762	0.7478	0.7444	0.7252	0.6989	0.7615	0.7444
\$100,000	0.8248	0.7964	0.7708	0.7468	0.7160	0.7964	0.7708
\$150,000	0.8972	0.8688	0.8452	0.8210	0.7648	0.8494	0.8363
\$200,000	1.0000	0.9715	0.9321	0.9042	0.8713	0.9321	0.9086
\$300,000	1.2110	1.1827	1.1354	1.0853	1.0496	1.1053	1.0770
\$400,000	1.4026	1.3728	1.3290	1.2881	1.2802	1.2901	1.2871
\$500,000	1.6104	1.5792	1.5311	1.4663	1.4611	1.4663	1.4611
\$750,000	2.0192	1.9872	1.9434	1.8804	1.8372	1.8513	1.8182
\$1,000,000	2.4116	2.3797	2.3400	2.2704	2.2112	2.2112	2.1781
\$1,500,000	3.1966	3.1646	3.1333	3.0504	2.9593	2.9394	2.9043
\$2,000,000	3.9815	3.9495	3.9265	3.8304	3.7074	3.6733	3.6278

for each add'l \$10,000 above \$2,000,000, add:

0.0159	0.0159	0.0159	0.0156	0.0150	0.0147	0.0145
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* This is the Coverage A (dwelling) limit on the policy.

State: **ARKANSAS**
 Line of Business: **HOMEOWNERS**
 Effective: **OCTOBER 1, 2013**

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

AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

**USAA GROUP
 OWNERS FORMS**

Other Perils - \$1,000 All Other Perils Deduct

Wind/Hail Deductible

<u>Amount of Insurance*</u>	<u>\$500</u>	<u>\$1,000</u>	<u>\$2,000</u>	<u>\$5,000</u>	<u>\$10,000</u>	<u>1%</u>	<u>2%</u>
\$10,000	0.6474	0.6188	0.6184	0.5820	0.5235	0.6986	0.6834
\$15,000	0.6541	0.6253	0.6249	0.6108	0.5679	0.6979	0.6768
\$20,000	0.6622	0.6334	0.6330	0.6297	0.5886	0.6984	0.6723
\$30,000	0.6731	0.6443	0.6439	0.6363	0.6019	0.6958	0.6669
\$40,000	0.6830	0.6543	0.6539	0.6439	0.6099	0.6931	0.6650
\$50,000	0.6937	0.6652	0.6652	0.6489	0.6188	0.6937	0.6652
\$75,000	0.7122	0.6838	0.6804	0.6612	0.6349	0.6975	0.6804
\$100,000	0.7581	0.7297	0.7041	0.6801	0.6493	0.7297	0.7041
\$150,000	0.8305	0.8021	0.7785	0.7542	0.6981	0.7826	0.7695
\$200,000	0.9331	0.9047	0.8653	0.8374	0.8044	0.8653	0.8417
\$300,000	1.1435	1.1152	1.0679	1.0178	0.9820	1.0377	1.0095
\$400,000	1.3349	1.3051	1.2613	1.2204	1.2125	1.2224	1.2193
\$500,000	1.5398	1.5085	1.4604	1.3956	1.3904	1.3956	1.3904
\$750,000	1.9344	1.9025	1.8586	1.7956	1.7524	1.7665	1.7334
\$1,000,000	2.2592	2.2272	2.1875	2.1179	2.0587	2.0587	2.0256
\$1,500,000	2.9086	2.8766	2.8453	2.7624	2.6713	2.6514	2.6164
\$2,000,000	3.5581	3.5261	3.5031	3.4070	3.2840	3.2499	3.2044

for each add'l \$10,000 above \$2,000,000, add:

0.0132	0.0132	0.0132	0.0129	0.0123	0.0120	0.0118
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* This is the Coverage A (dwelling) limit on the policy.

State: **ARKANSAS**
 Line of Business: **HOMEOWNERS**
 Effective: **OCTOBER 1, 2013**

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

AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

**USAA GROUP
 OWNERS FORMS**

Other Perils - \$2,000 All Other Perils Deduct

Wind/Hail Deductible

<u>Amount of Insurance*</u>	<u>\$500</u>	<u>\$1,000</u>	<u>\$2,000</u>	<u>\$5,000</u>	<u>\$10,000</u>	<u>1%</u>	<u>2%</u>
\$10,000	0.5610	0.5324	0.5320	0.4956	0.4371	0.6122	0.5970
\$15,000	0.5674	0.5386	0.5382	0.5241	0.4812	0.6112	0.5900
\$20,000	0.5750	0.5462	0.5458	0.5425	0.5014	0.6112	0.5851
\$30,000	0.5869	0.5581	0.5578	0.5502	0.5157	0.6096	0.5807
\$40,000	0.5930	0.5643	0.5639	0.5539	0.5199	0.6032	0.5750
\$50,000	0.5990	0.5704	0.5704	0.5542	0.5241	0.5990	0.5704
\$75,000	0.6056	0.5772	0.5737	0.5546	0.5283	0.5908	0.5738
\$100,000	0.6479	0.6195	0.5939	0.5699	0.5391	0.6195	0.5939
\$150,000	0.7156	0.6872	0.6636	0.6393	0.5832	0.6677	0.6546
\$200,000	0.8066	0.7781	0.7387	0.7108	0.6779	0.7387	0.7151
\$300,000	1.0097	0.9813	0.9340	0.8839	0.8482	0.9039	0.8756
\$400,000	1.2011	1.1713	1.1274	1.0866	1.0787	1.0886	1.0855
\$500,000	1.4012	1.3699	1.3218	1.2570	1.2519	1.2570	1.2519
\$750,000	1.7744	1.7424	1.6986	1.6356	1.5924	1.6065	1.5734
\$1,000,000	2.0848	2.0528	2.0131	1.9435	1.8843	1.8843	1.8512
\$1,500,000	2.7056	2.6736	2.6423	2.5594	2.4683	2.4484	2.4133
\$2,000,000	3.3264	3.2943	3.2714	3.1752	3.0522	3.0181	2.9726

for each add'l \$10,000 above \$2,000,000, add:

0.0126	0.0126	0.0126	0.0123	0.0117	0.0114	0.0112
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* This is the Coverage A (dwelling) limit on the policy.

State: **ARKANSAS**
 Line of Business: **HOMEOWNERS**
 Effective: **OCTOBER 1, 2013**

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

AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

**USAA GROUP
 OWNERS FORMS**

Other Perils - \$5,000 All Other Perils Deduct

Wind/Hail Deductible

<u>Amount of Insurance*</u>	<u>\$500</u>	<u>\$1,000</u>	<u>\$2,000</u>	<u>\$5,000</u>	<u>\$10,000</u>	<u>1%</u>	<u>2%</u>
\$10,000	0.4842	0.4556	0.4552	0.4188	0.3603	0.5354	0.5202
\$15,000	0.4907	0.4619	0.4615	0.4474	0.4045	0.5345	0.5133
\$20,000	0.4990	0.4702	0.4698	0.4665	0.4254	0.5352	0.5091
\$30,000	0.5062	0.4775	0.4771	0.4695	0.4350	0.5289	0.5000
\$40,000	0.5135	0.4848	0.4844	0.4745	0.4405	0.5237	0.4956
\$50,000	0.5208	0.4923	0.4923	0.4760	0.4460	0.5208	0.4923
\$75,000	0.5287	0.5003	0.4968	0.4777	0.4514	0.5139	0.4969
\$100,000	0.5713	0.5429	0.5173	0.4933	0.4625	0.5429	0.5173
\$150,000	0.6250	0.5966	0.5729	0.5487	0.4925	0.5771	0.5640
\$200,000	0.6959	0.6674	0.6280	0.6001	0.5672	0.6280	0.6045
\$300,000	0.8307	0.8024	0.7551	0.7049	0.6692	0.7249	0.6967
\$400,000	0.9651	0.9353	0.8915	0.8507	0.8427	0.8526	0.8496
\$500,000	1.0960	1.0648	1.0167	0.9519	0.9467	0.9519	0.9467
\$750,000	1.4538	1.4219	1.3780	1.3151	1.2719	1.2860	1.2528
\$1,000,000	1.7608	1.7288	1.6891	1.6195	1.5604	1.5604	1.5272
\$1,500,000	2.3747	2.3427	2.3113	2.2285	2.1374	2.1175	2.0824
\$2,000,000	2.9886	2.9565	2.9336	2.8374	2.7144	2.6803	2.6348

for each add'l \$10,000 above \$2,000,000, add:

0.0125	0.0125	0.0125	0.0122	0.0116	0.0113	0.0110
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* This is the Coverage A (dwelling) limit on the policy.

State: **ARKANSAS**
 Line of Business: **HOMEOWNERS**
 Effective: **OCTOBER 1, 2013**

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

AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

**USAA GROUP
 OWNERS FORMS**

Other Perils - \$10,000 All Other Perils Deduc

Wind/Hail Deductible

<u>Amount of Insurance*</u>	<u>\$500</u>	<u>\$1,000</u>	<u>\$2,000</u>	<u>\$5,000</u>	<u>\$10,000</u>	<u>1%</u>	<u>2%</u>
\$10,000	0.3487	0.3201	0.3198	0.2833	0.2248	0.3999	0.3847
\$15,000	0.3924	0.3636	0.3632	0.3491	0.3062	0.4362	0.4151
\$20,000	0.4351	0.4063	0.4059	0.4027	0.3616	0.4714	0.4452
\$30,000	0.4782	0.4495	0.4491	0.4415	0.4071	0.5010	0.4721
\$40,000	0.4861	0.4574	0.4570	0.4470	0.4130	0.4963	0.4682
\$50,000	0.4938	0.4653	0.4653	0.4490	0.4190	0.4938	0.4653
\$75,000	0.5022	0.4738	0.4704	0.4512	0.4249	0.4875	0.4704
\$100,000	0.5396	0.5112	0.4857	0.4617	0.4309	0.5112	0.4857
\$150,000	0.5880	0.5596	0.5360	0.5117	0.4556	0.5401	0.5271
\$200,000	0.6540	0.6255	0.5861	0.5582	0.5253	0.5861	0.5625
\$300,000	0.7854	0.7570	0.7097	0.6596	0.6239	0.6796	0.6513
\$400,000	0.9183	0.8885	0.8446	0.8038	0.7959	0.8057	0.8027
\$500,000	1.0460	1.0147	0.9666	0.9018	0.8966	0.9018	0.8966
\$750,000	1.2976	1.2657	1.2218	1.1589	1.1157	1.1298	1.0966
\$1,000,000	1.5466	1.5146	1.4749	1.4053	1.3461	1.3461	1.3130
\$1,500,000	2.0444	2.0124	1.9811	1.8982	1.8071	1.7872	1.7522
\$2,000,000	2.5422	2.5102	2.4872	2.3911	2.2681	2.2340	2.1885

for each add'l \$10,000 above \$2,000,000, add:

0.0101	0.0101	0.0101	0.0099	0.0092	0.0090	0.0087
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* This is the Coverage A (dwelling) limit on the policy.

State: **ARKANSAS**
 Line of Business: **HOMEOWNERS**
 Effective: **OCTOBER 1, 2013**

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

AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

**USAA GROUP
 OWNERS FORMS**

Other Perils - 1% All Other Perils Deductible

Wind/Hail Deductible

<u>Amount of Insurance*</u>	<u>\$500</u>	<u>\$1,000</u>	<u>\$2,000</u>	<u>\$5,000</u>	<u>\$10,000</u>	<u>1%</u>	<u>2%</u>
\$10,000	0.7921	0.7635	0.7632	0.7268	0.6682	0.8433	0.8281
\$15,000	0.7880	0.7592	0.7588	0.7447	0.7018	0.8318	0.8106
\$20,000	0.7839	0.7551	0.7547	0.7515	0.7104	0.8202	0.7941
\$30,000	0.7720	0.7433	0.7429	0.7353	0.7009	0.7948	0.7659
\$40,000	0.7608	0.7321	0.7317	0.7217	0.6877	0.7709	0.7428
\$50,000	0.7564	0.7278	0.7278	0.7116	0.6815	0.7564	0.7278
\$75,000	0.7442	0.7158	0.7123	0.6932	0.6669	0.7294	0.7124
\$100,000	0.7581	0.7297	0.7041	0.6801	0.6493	0.7297	0.7041
\$150,000	0.7699	0.7415	0.7179	0.6937	0.6375	0.7221	0.7090
\$200,000	0.8066	0.7781	0.7387	0.7108	0.6779	0.7387	0.7151
\$300,000	0.8914	0.8630	0.8157	0.7656	0.7299	0.7856	0.7573
\$400,000	0.9846	0.9548	0.9110	0.8702	0.8622	0.8721	0.8691
\$500,000	1.0960	1.0648	1.0167	0.9519	0.9467	0.9519	0.9467
\$750,000	1.3662	1.3343	1.2904	1.2274	1.1842	1.1983	1.1652
\$1,000,000	1.5466	1.5146	1.4749	1.4053	1.3461	1.3461	1.3130
\$1,500,000	1.7380	1.7060	1.6746	1.5918	1.5007	1.4808	1.4457
\$2,000,000	2.0273	1.9953	1.9723	1.8761	1.7531	1.7190	1.6736

for each add'l \$10,000 above \$2,000,000, add:

0.0059	0.0059	0.0059	0.0057	0.0050	0.0048	0.0045
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* This is the Coverage A (dwelling) limit on the policy.

State: **ARKANSAS**
 Line of Business: **HOMEOWNERS**
 Effective: **OCTOBER 1, 2013**

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

AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

**USAA GROUP
 OWNERS FORMS**

Other Perils - 2% All Other Perils Deductible

Wind/Hail Deductible

<u>Amount of Insurance*</u>	<u>\$500</u>	<u>\$1,000</u>	<u>\$2,000</u>	<u>\$5,000</u>	<u>\$10,000</u>	<u>1%</u>	<u>2%</u>
\$10,000	0.7697	0.7411	0.7407	0.7043	0.6458	0.8208	0.8056
\$15,000	0.7544	0.7256	0.7252	0.7111	0.6682	0.7982	0.7771
\$20,000	0.7406	0.7119	0.7115	0.7082	0.6671	0.7769	0.7508
\$30,000	0.7233	0.6945	0.6941	0.6866	0.6521	0.7460	0.7171
\$40,000	0.7079	0.6792	0.6788	0.6689	0.6349	0.7181	0.6900
\$50,000	0.6937	0.6652	0.6652	0.6489	0.6188	0.6937	0.6652
\$75,000	0.6531	0.6247	0.6213	0.6021	0.5758	0.6384	0.6213
\$100,000	0.6479	0.6195	0.5939	0.5699	0.5391	0.6195	0.5939
\$150,000	0.6623	0.6339	0.6103	0.5860	0.5299	0.6144	0.6013
\$200,000	0.7139	0.6855	0.6461	0.6182	0.5852	0.6461	0.6225
\$300,000	0.8208	0.7924	0.7451	0.6950	0.6593	0.7150	0.6867
\$400,000	0.9354	0.9056	0.8617	0.8209	0.8130	0.8229	0.8198
\$500,000	1.0460	1.0147	0.9666	0.9018	0.8966	0.9018	0.8966
\$750,000	1.1831	1.1512	1.1073	1.0444	1.0012	1.0153	0.9821
\$1,000,000	1.3113	1.2793	1.2396	1.1700	1.1109	1.1109	1.0777
\$1,500,000	1.5631	1.5311	1.4997	1.4169	1.3258	1.3059	1.2708
\$2,000,000	1.7974	1.7654	1.7424	1.6463	1.5233	1.4892	1.4437

for each add'l \$10,000 above \$2,000,000, add:

0.0056	0.0056	0.0056	0.0053	0.0047	0.0044	0.0042
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* This is the Coverage A (dwelling) limit on the policy.

State: **ARKANSAS**
 Line of Business: **HOMEOWNERS**
 Effective: **OCTOBER 1, 2013**

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

AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

**USAA GROUP
 OWNERS FORMS**

Fire

<u>Amount of Insurance*</u>	All Other Perils Deductible						
	<u>\$500</u>	<u>\$1,000</u>	<u>\$2,000</u>	<u>\$5,000</u>	<u>\$10,000</u>	<u>1%</u>	<u>2%</u>
\$10,000	0.7147	0.6729	0.6625	0.5554	0.3272	0.8416	0.7957
\$15,000	0.7160	0.6752	0.6625	0.5654	0.4048	0.8190	0.7608
\$20,000	0.7173	0.6765	0.6625	0.5753	0.4218	0.7982	0.7348
\$30,000	0.7188	0.6874	0.6737	0.5988	0.4920	0.7682	0.7098
\$40,000	0.7290	0.6982	0.6859	0.6308	0.5389	0.7495	0.7062
\$50,000	0.7419	0.7110	0.7008	0.6655	0.6096	0.7419	0.7110
\$75,000	0.7815	0.7475	0.7375	0.7162	0.6686	0.7576	0.7342
\$100,000	0.8210	0.7864	0.7644	0.7344	0.6856	0.7864	0.7644
\$150,000	0.9061	0.8709	0.8497	0.8140	0.7598	0.8597	0.8306
\$200,000	1.0000	0.9638	0.9421	0.9003	0.8450	0.9421	0.9077
\$300,000	1.2409	1.1803	1.1405	1.0878	1.0125	1.1211	1.0713
\$400,000	1.5394	1.4546	1.3836	1.3005	1.2153	1.3189	1.2455
\$500,000	1.9419	1.8193	1.6640	1.5225	1.4191	1.5225	1.4191
\$750,000	3.2024	2.9214	2.5610	2.1668	1.9971	2.0698	1.9001
\$1,000,000	5.2999	4.9425	4.5198	3.9774	3.6044	3.6044	3.0489
\$1,500,000	13.4843	12.8971	12.4336	11.6323	10.7816	10.0444	7.9041
\$2,000,000	21.6686	20.8517	20.3474	19.2871	17.9589	15.5680	11.0593

for each add'l \$10,000 above \$2,000,000, add:

0.1637	0.1591	0.1583	0.1531	0.1435	0.1105	0.0745
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* This is the Coverage A (dwelling) limit on the policy.

State: **ARKANSAS**
Line of Business: **HOMEOWNERS**
Effective: **OCTOBER 1, 2013**

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

AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

USAA GROUP
OWNERS FORMS

RESERVED FOR FUTURE USE

State: **ARKANSAS**
 Line of Business: **HOMEOWNERS**
 Effective: **OCTOBER 1, 2013**

Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION**
USAA CASUALTY INSURANCE COMPANY
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AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

**USAA GROUP
 OWNERS FORMS**

Theft

<u>Amount of Insurance*</u>	<u>All Other Perils Deductible</u>						
	<u>\$500</u>	<u>\$1,000</u>	<u>\$2,000</u>	<u>\$5,000</u>	<u>\$10,000</u>	<u>1%</u>	<u>2%</u>
\$10,000	0.9169	0.8878	0.8637	0.8390	0.7816	0.8680	0.8546
\$15,000	0.9261	0.8968	0.8724	0.8475	0.7894	0.8768	0.8633
\$20,000	0.9355	0.9059	0.8813	0.8560	0.7974	0.8856	0.8720
\$30,000	0.9449	0.9150	0.8902	0.8647	0.8055	0.8946	0.8808
\$40,000	0.9545	0.9243	0.8992	0.8734	0.8136	0.9036	0.8897
\$50,000	0.9641	0.9336	0.9082	0.8822	0.8218	0.9127	0.8987
\$75,000	0.9739	0.9430	0.9174	0.8911	0.8301	0.9220	0.9077
\$100,000	0.9837	0.9526	0.9267	0.9001	0.8385	0.9313	0.9169
\$150,000	0.9936	0.9622	0.9360	0.9092	0.8470	0.9407	0.9262
\$200,000	1.0000	0.9715	0.9321	0.9042	0.8713	0.9321	0.9086
\$300,000	1.0582	1.0335	0.9922	0.9484	0.9172	0.9659	0.9411
\$400,000	1.1513	1.1268	1.0909	1.0573	1.0508	1.0589	1.0565
\$500,000	1.2586	1.2342	1.1966	1.1460	1.1419	1.1460	1.1419
\$750,000	1.5118	1.4878	1.4550	1.4079	1.3755	1.3861	1.3613
\$1,000,000	1.7168	1.6941	1.6658	1.6163	1.5741	1.5741	1.5506
\$1,500,000	2.1855	2.1636	2.1422	2.0855	2.0232	2.0096	1.9856
\$2,000,000	2.5384	2.5180	2.5033	2.4420	2.3636	2.3419	2.3129

for each add'l \$10,000 above \$2,000,000, add:

0.0132	0.0132	0.0132	0.0129	0.0123	0.0120	0.0118
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* This is the Coverage A (dwelling) limit on the policy.

State: **ARKANSAS**
Line of Business: **HOMEOWNERS**
Effective: **OCTOBER 1, 2013**

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

AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

USAA GROUP
OWNERS FORMS

RESERVED FOR FUTURE USE

State: **ARKANSAS**
Line of Business: **HOMEOWNERS**
Effective: **OCTOBER 1, 2013**

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AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

USAA GROUP
OWNERS FORMS

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AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

**USAA GROUP
 OWNERS FORMS**

Liability	All Other Perils Deductible						
	<u>Amount of Insurance*</u>	<u>\$500</u>	<u>\$1,000</u>	<u>\$2,000</u>	<u>\$5,000</u>	<u>\$10,000</u>	<u>1%</u>
\$10,000	0.7007	0.6726	0.6722	0.6363	0.5787	0.7512	0.7362
\$15,000	0.7087	0.6803	0.6799	0.6660	0.6236	0.7519	0.7310
\$20,000	0.7164	0.6879	0.6875	0.6844	0.6438	0.7522	0.7265
\$30,000	0.7319	0.7033	0.7030	0.6954	0.6611	0.7545	0.7258
\$40,000	0.7474	0.7187	0.7183	0.7083	0.6742	0.7577	0.7295
\$50,000	0.7629	0.7340	0.7340	0.7177	0.6873	0.7629	0.7340
\$75,000	0.8017	0.7724	0.7689	0.7491	0.7219	0.7866	0.7689
\$100,000	0.8398	0.8109	0.7848	0.7604	0.7290	0.8109	0.7848
\$150,000	0.9191	0.8900	0.8658	0.8410	0.7835	0.8701	0.8567
\$200,000	1.0000	0.9715	0.9321	0.9042	0.8713	0.9321	0.9086
\$300,000	1.1661	1.1389	1.0933	1.0451	1.0107	1.0644	1.0371
\$400,000	1.3363	1.3079	1.2662	1.2272	1.2197	1.2291	1.2262
\$500,000	1.5021	1.4730	1.4281	1.3677	1.3628	1.3677	1.3628
\$750,000	1.8681	1.8385	1.7979	1.7397	1.6997	1.7127	1.6821
\$1,000,000	2.1384	2.1101	2.0749	2.0132	1.9607	1.9607	1.9314
\$1,500,000	2.6770	2.6502	2.6240	2.5545	2.4782	2.4616	2.4322
\$2,000,000	3.3928	3.3656	3.3460	3.2641	3.1593	3.1302	3.0914
for each add'l \$10,000 above \$2,000,000, add:	0.0132	0.0132	0.0132	0.0129	0.0123	0.0120	0.0118

* This is the Coverage A (dwelling) limit on the policy.

State: **ARKANSAS**
Line of Business: **HOMEOWNERS**
Effective: **OCTOBER 1, 2013**

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

AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

USAA GROUP
OWNERS FORMS

RESERVED FOR FUTURE USE

State: **ARKANSAS**
Line of Business: **HOMEOWNERS**
Effective: **OCTOBER 1, 2013**

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

AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

USAA GROUP
OWNERS FORMS

RESERVED FOR FUTURE USE

State: **ARKANSAS**
Line of Business: **HOMEOWNERS**
Effective: **OCTOBER 1, 2013**

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

AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

USAA GROUP
OWNERS FORMS

RESERVED FOR FUTURE USE

State: **ARKANSAS**
Line of Business: **HOMEOWNERS**
Effective: **OCTOBER 1, 2013**

Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION**
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AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

USAA GROUP
OWNERS FORMS

RESERVED FOR FUTURE USE

State: **ARKANSAS**
 Line of Business: **HOMEOWNERS**
 Effective: **OCTOBER 1, 2013**

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

AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

**USAA GROUP
 OWNERS FORMS**

Fire Following Earthquake	All Other Perils Deductible						
	<u>Amount of Insurance*</u>	<u>\$500</u>	<u>\$1,000</u>	<u>\$2,000</u>	<u>\$5,000</u>	<u>\$10,000</u>	<u>1%</u>
\$10,000	0.1437	0.1353	0.1332	0.1117	0.0658	0.1692	0.1600
\$15,000	0.1656	0.1562	0.1532	0.1308	0.0936	0.1894	0.1760
\$20,000	0.1877	0.1770	0.1734	0.1506	0.1104	0.2089	0.1923
\$30,000	0.2288	0.2188	0.2144	0.1906	0.1566	0.2445	0.2259
\$40,000	0.2721	0.2606	0.2560	0.2354	0.2011	0.2797	0.2636
\$50,000	0.3155	0.3023	0.2980	0.2830	0.2592	0.3155	0.3023
\$75,000	0.4252	0.4067	0.4013	0.3897	0.3638	0.4122	0.3995
\$100,000	0.5877	0.5630	0.5472	0.5257	0.4908	0.5630	0.5472
\$150,000	0.8014	0.7702	0.7515	0.7199	0.6720	0.7603	0.7346
\$200,000	1.0134	0.9767	0.9547	0.9124	0.8563	0.9547	0.9199
\$300,000	1.4565	1.3854	1.3387	1.2768	1.1884	1.3159	1.2575
\$400,000	1.8938	1.7895	1.7022	1.5999	1.4951	1.6226	1.5323
\$500,000	2.3363	2.1888	2.0020	1.8317	1.7073	1.8317	1.7073
\$750,000	3.4644	3.1604	2.7705	2.3441	2.1605	2.2391	2.0555
\$1,000,000	4.8334	4.5075	4.1220	3.6273	3.2872	3.2872	2.7805
\$1,500,000	6.1211	5.8546	5.6442	5.2804	4.8942	4.5596	3.5880
\$2,000,000	7.7864	7.4929	7.3117	6.9307	6.4534	5.5942	3.9740

for each add'l \$10,000 above \$2,000,000, add:

0.0407	0.0396	0.0394	0.0381	0.0357	0.0275	0.0185
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* This is the Coverage A (dwelling) limit on the policy.

State: **ARKANSAS**
Line of Business: **HOMEOWNERS**
Effective: **OCTOBER 1, 2013**

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

AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

**USAA GROUP
OWNERS FORMS**

Earthquake Coverage**	Earthquake Deductible
<u>Amount of Insurance*</u>	<u>10%</u>
\$10,000	0.5433
\$15,000	0.5547
\$20,000	0.5662
\$30,000	0.5890
\$40,000	0.6119
\$50,000	0.6347
\$75,000	0.6919
\$100,000	0.7491
\$150,000	0.8694
\$200,000	1.0000
\$300,000	1.2889
\$400,000	1.6087
\$500,000	1.9498
\$750,000	2.8268
\$1,000,000	3.6364
\$1,500,000	5.1101
\$2,000,000	7.4384

for each add'l \$10,000 above \$2,000,000, add:
0.0580

* This is the Coverage A (dwelling) limit on the policy.

** Earthquake Coverage is an optional coverage

State: **ARKANSAS**
 Line of Business: **HOMEOWNERS**
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Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION**
USAA CASUALTY INSURANCE COMPANY
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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

**USAA GROUP
 UNIT-OWNERS FORMS**

<u>Amount of Insurance*</u>	<u>All Perils Deductible</u>				
	<u>\$250</u>	<u>\$500</u>	<u>\$1,000</u>	<u>1%</u>	<u>2%</u>
\$5,000	1.1203	0.7840	0.6140	1.4118	1.3325
\$7,500	1.1388	0.8005	0.6277	1.3924	1.2790
\$10,000	1.1574	0.8175	0.6390	1.3732	1.2274
\$15,000	1.1934	0.8514	0.6544	1.3341	1.1234
\$20,000	1.2237	0.8774	0.6739	1.2940	1.0132
\$30,000	1.2748	0.9036	0.7000	1.1955	0.8043
\$40,000	1.3350	0.9519	0.7366	1.0921	0.7819
\$50,000	1.4022	1.0000	0.7749	1.0000	0.7749
\$75,000	1.5544	1.1395	0.8700	0.9480	0.7629
\$100,000	1.7301	1.2734	0.9656	0.9656	0.7787
\$150,000	2.1114	1.6189	1.1514	1.0158	0.8027
\$200,000	2.4713	1.8962	1.3390	1.0756	0.8486
\$300,000	3.1911	2.4510	1.7143	1.1592	0.9757
\$400,000	3.9108	3.0057	2.0897	1.2986	1.0641
\$500,000	4.6306	3.5605	2.4650	1.4535	1.1135
\$750,000	6.4300	4.9473	3.4033	1.7553	1.1850
\$1,000,000	8.2294	6.3342	4.3416	1.9324	1.2390

for each add'l \$10,000 above \$1,000,000, add:
 0.0720 0.0555 0.0375 0.0071 0.0047

* This is the sum of Coverage C (personal property) limits on the policy.

State: **ARKANSAS**
Line of Business: **HOMEOWNERS**
Effective: **OCTOBER 1, 2013**

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AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

USAA GROUP
UNIT-OWNERS FORMS

RESERVED FOR FUTURE USE

State: **ARKANSAS**
Line of Business: **HOMEOWNERS**
Effective: **OCTOBER 1, 2013**

Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION**
USAA CASUALTY INSURANCE COMPANY
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AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

USAA GROUP
UNIT-OWNERS FORMS

RESERVED FOR FUTURE USE

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Line of Business: **HOMEOWNERS**
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AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

USAA GROUP
UNIT-OWNERS FORMS

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Line of Business: **HOMEOWNERS**
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AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

USAA GROUP
UNIT-OWNERS FORMS

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AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

USAA GROUP
UNIT-OWNERS FORMS

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Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION**
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AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

USAA GROUP
UNIT-OWNERS FORMS

RESERVED FOR FUTURE USE

State: **ARKANSAS**
Line of Business: **HOMEOWNERS**
Effective: **OCTOBER 1, 2013**

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

AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

USAA GROUP
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AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

USAA GROUP
UNIT-OWNERS FORMS

RESERVED FOR FUTURE USE

State: **ARKANSAS**
Line of Business: **HOMEOWNERS**
Effective: **OCTOBER 1, 2013**

Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION**
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AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

USAA GROUP
UNIT-OWNERS FORMS

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State: **ARKANSAS**
Line of Business: **HOMEOWNERS**
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AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

USAA GROUP
UNIT-OWNERS FORMS

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State: **ARKANSAS**
Line of Business: **HOMEOWNERS**
Effective: **OCTOBER 1, 2013**

Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION**
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AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

USAA GROUP
UNIT-OWNERS FORMS

RESERVED FOR FUTURE USE

State: **ARKANSAS**
 Line of Business: **HOMEOWNERS**
 Effective: **OCTOBER 1, 2013**

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

MISCELLANEOUS RATING FACTORS

POLICY FORM FACTOR

USAA GROUP OWNERS FORMS

Form	Other Perils	Fire	Theft	Liability	Fire Following Earthquake	Earthquake Coverage*
HO-3R	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
HO-9R	1.0434	1.0199	1.0317	1.0000	1.0000	1.0199

*Earthquake Coverage is an optional coverage

PERSONAL PROPERTY COVERAGE AMOUNT FACTOR

USAA GROUP OWNERS FORMS

Coverage Amount	Other Perils	Fire	Theft	Liability	Fire Following Earthquake	Earthquake Coverage*
50% of Coverage A	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
75% of Coverage A	1.0460	1.0460	1.0460	1.0000	1.0100	1.0725

*Earthquake Coverage is an optional coverage

SPECIAL PERSONAL PROPERTY COVERAGE FACTOR

USAA GROUP

Form Type	Other Perils	Fire	Theft	Liability	Fire Following Earthquake	Earthquake Coverage*
Owners	1.2000	--	--	--	--	--
Unit-Owners	1.4000	--	--	--	--	--

*Earthquake Coverage is an optional coverage

HOME PROTECTOR COVERAGE FACTOR

USAA GROUP OWNERS FORMS

Form	Other Perils	Fire	Theft	Liability	Fire Following Earthquake	Earthquake Coverage*
HO-3R	1.0382	1.0148	1.0148	1.0000	1.0000	1.0597
HO-9R	--	--	--	--	--	--

*Earthquake Coverage is an optional coverage

INCREASED LIABILITY LIMIT FACTOR

USAA GROUP OWNERS FORMS

Liability Limit	USAA	USAA-CIC	USAA-GIC	Garrison
\$300,000	1.0000	1.0000	1.0000	1.0000
\$500,000	1.0443	1.0443	1.0443	1.0443
\$1,000,000	1.1416	1.1416	1.1416	1.1416

INCREASED LIABILITY LIMIT

USAA GROUP UNIT-OWNERS FORMS

Liability Limit	USAA	USAA-CIC	USAA-GIC	Garrison
\$500,000	12.00	12.00	12.00	12.00
\$1,000,000	47.00	47.00	47.00	47.00

State: ARKANSAS
 Line of Business: HOMEOWNERS
 Effective: OCTOBER 1, 2013

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

MISCELLANEOUS RATING FACTORS

RATE CAPS

<u>Form Type</u>	<u>Limit</u>	<u>Type</u>	<u>USAA</u>	<u>USAA-CIC</u>	<u>USAA-GIC</u>	<u>Garrison</u>
Owners	Lower	Increase	25%	25%	25%	25%
		Decrease	25%	25%	25%	25%
	Higher	Increase	50%	50%	50%	50%
		Decrease	50%	50%	50%	50%
Unit-Owners	Lower	Increase	25%	25%	25%	25%
		Decrease	25%	25%	25%	25%
	Higher	Increase	50%	50%	50%	50%
		Decrease	50%	50%	50%	50%

State: **ARKANSAS**
 Line of Business: **HOMEOWNERS**
 Effective: **OCTOBER 1, 2013**

Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)**
USAA CASUALTY INSURANCE COMPANY (USAA-CIC)
USAA GENERAL INDEMNITY COMPANY (USAA-GIC)
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

MISCELLANEOUS RATING FACTORS

OTHER STRUCTURES COVERAGE AMOUNT FACTOR

USAA GROUP OWNERS FORMS

<u>Coverage Amount</u>	<u>Other Perils</u>	<u>Fire</u>	<u>Theft</u>	<u>Liability</u>	<u>Fire Following Earthquake</u>	<u>Earthquake Coverage*</u>	<u>Optional Coverages **</u>
10% of Coverage A	0.9735	0.9735	0.9735	1.0000	0.7741	0.9160	0.9735
15% of Coverage A	0.9835	0.9835	0.9835	1.0000	0.8585	0.9580	0.9835
25% of Coverage A	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
50% of Coverage A	1.0313	1.0313	1.0313	1.0000	1.2608	1.1460	1.0313
75% of Coverage A	1.0560	1.0560	1.0560	1.0000	1.4484	1.2507	1.0560
100% of Coverage A	1.0774	1.0774	1.0774	1.0000	1.5804	1.3554	1.0774

*Earthquake Coverage is an optional coverage

**This factor applies to the optional Sinkhole Loss Coverage Endorsement

State: **ARKANSAS**
 Line of Business: **HOMEOWNERS**
 Effective: **OCTOBER 1, 2013**

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

OPTIONAL COVERAGES

PERSONAL COMPUTER COVERAGE

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

SPECIAL COVERAGE ON JEWELRY, WATCHES, FURS, AND SILVERWARE

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

PERSONAL INJURY ENDORSEMENT

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

State: **ARKANSAS**
 Line of Business: **HOMEOWNERS**
 Effective: **OCTOBER 1, 2013**

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

OPTIONAL COVERAGES

SINKHOLE COLLAPSE COVERAGE

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

INCREASED DWELLING COVERAGE LIMIT

USAA GROUP
UNIT-OWNERS FORMS

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

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

EARTHQUAKE COVERAGE* ZONE FACTOR

USAA GROUP
OWNERS FORMS

<u>Zone</u>	<u>Factor</u>
2	1.5000
3	1.0000
4	0.6491
5	0.5354

*Earthquake Coverage is an optional coverage

EARTHQUAKE COVERAGE

USAA GROUP
UNIT-OWNERS FORMS

	<u>Zone</u>	<u>Frame</u>	<u>Masonry</u>
Rate per \$1,000 of Personal Property Coverage	2	0.32	0.95
	3	0.31	0.95
	4	0.35	1.18
	5	0.26	0.62
Rate per \$1,000 of Increased Dwelling Coverage	2	0.32	0.95
	3	0.31	0.95
	4	0.35	1.18
	5	0.26	0.62

NAIC Number: 25941
 Company Name: United Services Automobile Association
 Contact Person: Nick F. Almendarez
 Telephone No.: 800-531-8722, ext. 8-2844
 Email Address: nick.almendarez@usaa.com
 Effective Date: 10/01/2013

Homeowners Premium Comparison Survey Form
FORM HP3S - 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	\$1,103.36	\$1,182.06	\$1,072.76	\$1,151.87	\$1,178.61	\$1,269.46	\$1,176.61	\$1,268.77	\$1,095.92	\$1,197.41	\$1,009.33	\$1,078.52	\$1,119.65	\$1,226.60	\$1,127.59	\$1,216.95	\$1,103.35	\$1,201.68
	\$120,000	\$1,196.71	\$1,282.10	\$1,162.91	\$1,248.64	\$1,284.39	\$1,383.65	\$1,278.67	\$1,379.12	\$1,187.74	\$1,297.79	\$1,095.07	\$1,170.13	\$1,213.30	\$1,329.26	\$1,222.68	\$1,319.61	\$1,194.00	\$1,300.62
	\$160,000	\$1,286.48	\$1,378.90	\$1,249.83	\$1,342.58	\$1,384.95	\$1,492.85	\$1,376.04	\$1,485.09	\$1,276.63	\$1,395.74	\$1,177.37	\$1,258.64	\$1,304.01	\$1,429.52	\$1,314.33	\$1,419.26	\$1,281.67	\$1,397.03
6	\$80,000	\$1,156.53	\$1,260.77	\$1,126.99	\$1,231.89	\$1,240.55	\$1,360.39	\$1,240.70	\$1,362.51	\$1,171.04	\$1,305.85	\$1,054.57	\$1,146.13	\$1,199.40	\$1,341.50	\$1,190.36	\$1,308.86	\$1,175.83	\$1,306.46
	\$120,000	\$1,254.23	\$1,367.27	\$1,221.60	\$1,335.25	\$1,351.40	\$1,482.07	\$1,348.02	\$1,480.58	\$1,269.05	\$1,415.20	\$1,143.98	\$1,243.31	\$1,299.61	\$1,453.65	\$1,290.60	\$1,419.09	\$1,272.47	\$1,414.04
	\$160,000	\$1,348.79	\$1,471.13	\$1,313.40	\$1,436.36	\$1,457.56	\$1,599.40	\$1,451.14	\$1,594.94	\$1,364.68	\$1,522.80	\$1,230.41	\$1,337.90	\$1,397.48	\$1,564.17	\$1,387.90	\$1,526.95	\$1,366.62	\$1,519.80
9	\$80,000	\$1,241.63	\$1,382.83	\$1,212.88	\$1,355.09	\$1,339.24	\$1,501.02	\$1,348.16	\$1,512.87	\$1,290.26	\$1,473.31	\$1,127.76	\$1,251.74	\$1,326.14	\$1,519.16	\$1,290.42	\$1,451.12	\$1,296.64	\$1,474.01
	\$120,000	\$1,345.78	\$1,498.86	\$1,314.03	\$1,468.11	\$1,457.58	\$1,633.67	\$1,463.27	\$1,642.32	\$1,397.38	\$1,595.77	\$1,222.72	\$1,357.13	\$1,436.02	\$1,645.22	\$1,398.27	\$1,572.47	\$1,402.12	\$1,594.34
	\$160,000	\$1,447.36	\$1,613.00	\$1,412.97	\$1,579.65	\$1,571.86	\$1,762.86	\$1,574.87	\$1,768.93	\$1,502.80	\$1,717.47	\$1,315.19	\$1,460.64	\$1,544.32	\$1,770.67	\$1,503.83	\$1,692.32	\$1,505.79	\$1,713.76

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		
	Highest Risk	\$ 2.99	
	Lowest Risk	\$ 1.07	
	Brick		Frame
		\$ 2.70	\$ 0.96

NAIC Number: 25968
 Company Name: USAA Casualty Insurance Company
 Contact Person: Nick F. Almendarez
 Telephone No.: 800-531-8722, ext. 8-2844
 Email Address: nick.almendarez@usaa.com
 Effective Date: 10/01/2013

**Homeowners Premium Comparison Survey Form
 FORM HP3S - 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	\$1,285.15	\$1,375.69	\$1,249.79	\$1,340.85	\$1,369.68	\$1,473.91	\$1,367.13	\$1,472.96	\$1,274.81	\$1,391.55	\$1,175.91	\$1,255.50	\$1,302.21	\$1,425.24	\$1,312.79	\$1,415.59	\$1,282.87	\$1,396.01
	\$120,000	\$1,393.83	\$1,492.01	\$1,354.88	\$1,453.54	\$1,491.73	\$1,605.28	\$1,485.14	\$1,600.24	\$1,381.59	\$1,508.15	\$1,275.71	\$1,362.02	\$1,411.08	\$1,544.45	\$1,423.44	\$1,534.91	\$1,388.35	\$1,510.97
	\$160,000	\$1,498.28	\$1,604.57	\$1,456.14	\$1,562.87	\$1,607.54	\$1,731.11	\$1,597.55	\$1,722.64	\$1,484.91	\$1,621.89	\$1,371.49	\$1,464.96	\$1,516.53	\$1,660.88	\$1,530.05	\$1,650.72	\$1,490.28	\$1,623.00
6	\$80,000	\$1,345.88	\$1,465.80	\$1,311.79	\$1,432.49	\$1,440.51	\$1,578.09	\$1,440.44	\$1,580.36	\$1,360.85	\$1,515.92	\$1,227.58	\$1,332.92	\$1,393.57	\$1,557.04	\$1,384.57	\$1,520.91	\$1,365.89	\$1,516.17
	\$120,000	\$1,459.51	\$1,589.54	\$1,421.94	\$1,552.72	\$1,568.13	\$1,718.02	\$1,564.30	\$1,716.49	\$1,474.70	\$1,642.79	\$1,331.58	\$1,445.80	\$1,509.94	\$1,687.13	\$1,501.09	\$1,648.90	\$1,478.16	\$1,641.04
	\$160,000	\$1,569.47	\$1,710.22	\$1,528.80	\$1,670.29	\$1,690.56	\$1,853.51	\$1,683.49	\$1,848.73	\$1,585.75	\$1,767.66	\$1,432.07	\$1,555.74	\$1,623.60	\$1,815.36	\$1,614.20	\$1,774.18	\$1,587.57	\$1,763.84
9	\$80,000	\$1,443.20	\$1,605.61	\$1,409.99	\$1,573.63	\$1,553.38	\$1,739.21	\$1,563.28	\$1,752.56	\$1,497.36	\$1,707.94	\$1,311.25	\$1,453.85	\$1,538.70	\$1,760.74	\$1,499.06	\$1,683.92	\$1,504.10	\$1,708.16
	\$120,000	\$1,564.16	\$1,740.24	\$1,527.65	\$1,704.92	\$1,689.57	\$1,891.73	\$1,696.09	\$1,901.75	\$1,621.63	\$1,849.84	\$1,421.56	\$1,576.15	\$1,666.18	\$1,906.80	\$1,624.30	\$1,824.67	\$1,626.53	\$1,847.65
	\$160,000	\$1,682.16	\$1,872.72	\$1,642.70	\$1,834.49	\$1,821.30	\$2,040.80	\$1,824.95	\$2,048.01	\$1,743.95	\$1,990.91	\$1,528.99	\$1,696.33	\$1,791.79	\$2,052.20	\$1,746.86	\$1,963.71	\$1,746.84	\$1,986.12

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?	
Highest Risk	Zone Brick \$ 2.99 Frame \$ 2.70
Lowest Risk	Zone Brick \$ 1.07 Frame \$ 0.96

NAIC Number: 18600
 Company Name: USAA General Indemnity Company
 Contact Person: Nick F. Almdendarez
 Telephone No.: 800-531-8722, ext. 8-2844
 Email Address: nick.almdendarez@usaa.com
 Effective Date: 10/01/2013

**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	\$1,267.50	\$1,357.37	\$1,233.14	\$1,323.50	\$1,350.63	\$1,454.10	\$1,343.45	\$1,448.51	\$1,255.34	\$1,371.21	\$1,160.40	\$1,239.40	\$1,282.00	\$1,404.12	\$1,294.17	\$1,396.22	\$1,258.92	\$1,371.22
	\$120,000	\$1,375.18	\$1,472.64	\$1,337.26	\$1,435.18	\$1,471.62	\$1,584.33	\$1,460.38	\$1,574.62	\$1,361.12	\$1,486.74	\$1,259.28	\$1,344.95	\$1,389.86	\$1,522.23	\$1,403.80	\$1,514.43	\$1,363.36	\$1,485.05
	\$160,000	\$1,478.70	\$1,584.21	\$1,437.62	\$1,543.55	\$1,586.45	\$1,709.13	\$1,571.79	\$1,695.95	\$1,463.50	\$1,599.46	\$1,354.23	\$1,446.99	\$1,494.35	\$1,637.63	\$1,509.47	\$1,629.23	\$1,464.33	\$1,596.04
6	\$80,000	\$1,327.59	\$1,446.62	\$1,294.48	\$1,414.29	\$1,420.71	\$1,557.29	\$1,416.01	\$1,554.89	\$1,340.56	\$1,494.46	\$1,211.55	\$1,316.11	\$1,372.49	\$1,534.73	\$1,365.23	\$1,500.55	\$1,341.13	\$1,490.28
	\$120,000	\$1,440.16	\$1,569.22	\$1,403.61	\$1,533.41	\$1,547.23	\$1,696.01	\$1,538.71	\$1,689.80	\$1,453.32	\$1,620.16	\$1,314.59	\$1,427.98	\$1,487.78	\$1,663.65	\$1,480.67	\$1,627.38	\$1,452.29	\$1,613.95
	\$160,000	\$1,549.14	\$1,688.84	\$1,509.52	\$1,649.95	\$1,668.59	\$1,830.36	\$1,656.83	\$1,820.85	\$1,563.35	\$1,743.94	\$1,414.21	\$1,536.96	\$1,600.40	\$1,790.74	\$1,592.77	\$1,751.55	\$1,560.67	\$1,735.62
9	\$80,000	\$1,422.45	\$1,583.68	\$1,390.41	\$1,552.83	\$1,530.82	\$1,715.27	\$1,534.82	\$1,722.70	\$1,473.81	\$1,682.82	\$1,293.15	\$1,434.70	\$1,514.18	\$1,734.56	\$1,476.95	\$1,660.45	\$1,474.95	\$1,677.47
	\$120,000	\$1,542.31	\$1,717.07	\$1,506.98	\$1,682.94	\$1,665.80	\$1,866.46	\$1,666.34	\$1,870.50	\$1,596.91	\$1,823.42	\$1,402.47	\$1,555.92	\$1,640.44	\$1,879.29	\$1,601.02	\$1,799.89	\$1,596.12	\$1,815.61
	\$160,000	\$1,659.25	\$1,848.39	\$1,620.98	\$1,811.34	\$1,796.40	\$2,014.29	\$1,794.04	\$2,015.47	\$1,718.10	\$1,963.23	\$1,508.96	\$1,675.04	\$1,764.94	\$2,023.39	\$1,722.47	\$1,937.72	\$1,715.30	\$1,952.81

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	\$ 2.99	\$ 2.70
	Lowest Risk	\$ 1.07	\$ 0.96

NAIC Number: 21253
 Company Name: Garrison Property and Casualty Insurance Company
 Contact Person: Nick F. Almendarez
 Telephone No.: 800-531-8722, ext. 8-2844
 Email Address: nick.almendarez@usaa.com
 Effective Date: 10/01/2013

**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	\$1,254.97	\$1,379.53	\$1,220.33	\$1,344.10	\$1,336.46	\$1,475.21	\$1,330.13	\$1,469.22	\$1,239.28	\$1,384.74	\$1,149.35	\$1,260.78	\$1,265.12	\$1,416.75	\$1,279.94	\$1,415.62	\$1,244.52	\$1,386.39
	\$120,000	\$1,361.48	\$1,496.65	\$1,323.26	\$1,457.48	\$1,456.14	\$1,607.19	\$1,445.72	\$1,596.96	\$1,343.57	\$1,501.33	\$1,247.21	\$1,368.14	\$1,371.39	\$1,535.88	\$1,388.26	\$1,535.45	\$1,347.53	\$1,501.36
	\$160,000	\$1,463.77	\$1,609.77	\$1,422.37	\$1,567.31	\$1,569.56	\$1,733.42	\$1,555.70	\$1,719.59	\$1,444.35	\$1,614.83	\$1,341.06	\$1,471.70	\$1,474.21	\$1,651.94	\$1,492.53	\$1,651.54	\$1,446.97	\$1,613.19
6	\$80,000	\$1,310.45	\$1,461.69	\$1,277.01	\$1,427.76	\$1,401.32	\$1,570.42	\$1,397.35	\$1,567.52	\$1,318.51	\$1,499.06	\$1,196.48	\$1,331.28	\$1,349.30	\$1,538.00	\$1,345.77	\$1,511.99	\$1,320.93	\$1,496.78
	\$120,000	\$1,421.48	\$1,586.88	\$1,384.59	\$1,549.22	\$1,526.09	\$1,711.73	\$1,518.27	\$1,705.76	\$1,429.28	\$1,626.80	\$1,298.18	\$1,445.54	\$1,462.49	\$1,668.97	\$1,459.46	\$1,641.25	\$1,430.19	\$1,623.47
	\$160,000	\$1,528.81	\$1,706.11	\$1,488.83	\$1,665.37	\$1,645.59	\$1,845.32	\$1,634.49	\$1,835.02	\$1,537.21	\$1,748.86	\$1,396.34	\$1,554.38	\$1,572.88	\$1,794.09	\$1,569.68	\$1,764.54	\$1,536.52	\$1,742.61
9	\$80,000	\$1,399.18	\$1,589.16	\$1,332.36	\$1,556.60	\$1,504.44	\$1,717.62	\$1,439.61	\$1,724.60	\$1,443.74	\$1,675.26	\$1,240.55	\$1,441.40	\$1,482.53	\$1,725.07	\$1,407.67	\$1,661.06	\$1,447.28	\$1,672.49
	\$120,000	\$1,516.95	\$1,722.98	\$1,481.17	\$1,687.00	\$1,637.06	\$1,868.96	\$1,638.44	\$1,872.41	\$1,564.15	\$1,815.16	\$1,380.18	\$1,563.14	\$1,605.95	\$1,868.90	\$1,572.16	\$1,800.52	\$1,565.87	\$1,810.02
	\$160,000	\$1,631.66	\$1,854.33	\$1,592.94	\$1,815.35	\$1,765.15	\$2,016.53	\$1,763.59	\$2,016.98	\$1,682.47	\$1,953.84	\$1,484.71	\$1,682.47	\$1,727.41	\$2,011.68	\$1,691.10	\$1,937.95	\$1,682.27	\$1,946.21

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 %

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

ARE YOU CURRENTLY WRITING EARTHQUAKE COVERAGE IN ARKANSAS?	Yes (yes or no)
WHAT IS YOUR PERCENTAGE DEDUCTIBLE?	10 %
WHAT IS YOUR PRICE PER \$1,000 OF COVERAGE?	Zone Highest Risk \$ 2.99 Lowest Risk \$ 1.07
	Brick \$ 2.99 \$ 1.07
	Frame \$ 2.70 \$ 0.96