

State: **MASSACHUSETTS**
Line of Business: **AUTO**
Effective: **MARCH 28, 2016 (NEW BUSINESS) and written on or after March 26, 2016**
MAY 12, 2016 (RENEWAL BUSINESS)
Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION**
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

BASE RATES AND EXPENSE FEES

Base Rates

<u>Coverages</u>	<u>Limits</u>	<u>USAA</u>	<u>CIC</u>	<u>GIC</u>	<u>Garrison</u>
BI	20/40	113.03	103.78	122.41	129.16
Opt. BI	20/40	113.03	103.78	122.41	129.16
PD	5000	162.74	160.09	177.60	193.19
MP	5,000	29.40	27.10	24.23	35.77
UMBI	20/40	8.28	7.46	7.25	9.02
UIMBI	20/40	7.44	6.84	6.76	8.28
PIP		40.06	37.42	43.41	60.06
CP	500 Ded	72.12	68.58	58.79	79.52
CL	500 Ded	189.92	178.57	193.20	212.01
LCC		189.92	178.57	193.20	212.01
ST*		*	*	*	*
T&L		13.25	14.00	20.00	16.00

Stated Amount Factor

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

Expense Fees

<u>Coverages</u>	<u>GROUP</u>
BI	21.25
PD	20.75
PIP	3.00
CP	9.00
CL	36.00

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Rates

ST Rates

<u>Limit</u>	<u>USAA</u>	<u>CIC</u>	<u>GIC</u>	<u>Garrison</u>
Economy	50.00	53.00	60.00	60.00
Standard	55.00	58.00	66.00	66.00
Multi-passenger/Truck	83.00	88.00	100.00	100.00
Large SUV	115.00	122.00	139.00	139.00

Min & Max Rate Caps

<u>Level</u>	<u>USAA</u>	<u>CIC</u>	<u>GIC</u>	<u>Garrison</u>
Lower	0.12	0.10	0.20	0.12
Higher	0.50	0.50	0.50	0.50

Lower: No change in Accident count and change in Conviction Points of 0 or 1.
 Higher: Change in Accident count of 1 or change in Conviction Points of 2 or 3.