

State: **IDAHO**
 Line of Business: **AUTO**
 Effective: **MAY 23, 2025 (NEW BUSINESS)**
JUNE 29, 2025 (RENEWAL BUSINESS)
 Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION**
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

BASE RATES AND EXPENSE FEES

Base Rates

<u>Coverages</u>	<u>Limits</u>	<u>USAA</u>	<u>CIC</u>	<u>GIC</u>	<u>Garrison</u>
BI	25/50	125.99	155.93	170.75	149.37
PD	15,000	172.33	181.51	192.43	192.73
MP	1,000	14.78	14.87	21.22	17.66
UMBI	25/50	13.48	22.77	23.17	21.57
UIMBI	50/100	3.38	5.70	4.80	5.55
CP	500 Ded	46.62	36.17	40.30	36.64
CL	500 Ded	153.39	143.29	178.60	186.80
RR*		*	*	*	*
T&L		15.25	19.75	19.50	25.00

Stated Amount Factor

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

Expense Fees

<u>Coverages</u>	<u>GROUP</u>
BI	15.25
PD	12.25
CP	9.25
CL	25.50

* See section R-2 for Rental Reimbursement base rates

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RATES

EB Rates

<u>Limit</u>	<u>USAA</u>	<u>CIC</u>	<u>GIC</u>	<u>Garrison</u>
0	3.60	6.00	9.00	6.00
500	5.40	9.00	14.00	9.00
1,000	7.20	12.00	18.00	12.00
2,000	8.10	14.00	20.00	14.00

RR Rates

<u>Class</u>	<u>USAA</u>	<u>CIC</u>	<u>GIC</u>	<u>Garrison</u>
Economy	48.84	48.87	64.00	51.51
Standard	53.28	53.88	71.00	56.56
Multi-passenger/truck	81.40	80.19	106.00	84.84
Large SUV	111.00	111.52	147.00	117.16

Min Rate Caps¹

<u>Limit</u>	<u>USAA</u>	<u>CIC</u>	<u>GIC</u>	<u>Garrison</u>
Lower	0.30	0.30	0.30	0.30
Higher	0.50	0.50	0.50	0.50

Max Rate Caps¹

<u>Limit</u>	<u>USAA</u>	<u>CIC</u>	<u>GIC</u>	<u>Garrison</u>
Lower	0.05	0.10	0.10	0.10
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.

¹Applicable to all renewal policies effective **June 29, 2025** through **June 28, 2028**.