

State: MarylandFirst Filing Company: GEICO Choice Insurance Company, ...

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: 168 - Auto Rate/Rule

Project Name/Number: 168 - Auto Rate/Rule/2024-168

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User Usage Agreement Attachments

Usage Agreement

Usage Agreement.pdf

Rate-Rule Attachments	(ex. Document Name	Attachment Name)
GS Private Passenger Rule Pages		<a href="#">MD-GS-priv- 2024-168.pdf</a>
GS Private Passenger Rule Pages		<a href="#">MD-GS-priv- 2024-168 - Marked Up.pdf</a>
GS Rate Pages		<a href="#">MD-GS-Rate-2024-168.pdf</a>
GS Rate Pages		<a href="#">MD-GS-Rate-2024-168 markup.pdf</a>
GH Private Passenger Rule Pages		<a href="#">MD-GH-priv- 2024-168.pdf</a>
GH Private Passenger Rule Pages		<a href="#">MD-GH-priv- 2024-168 - Marked Up.pdf</a>
GH Rate Pages		<a href="#">MD-GH-Rate-2024-168.pdf</a>
GH Rate Pages		<a href="#">MD-GH-Rate-2024-168 markup.pdf</a>

Supporting Document Attachments (ex. Supporting Document Name Attachment Name)

P&C Actuarial Justification	<a href="#">Memo + All Exhibits.pdf</a>
Cover Letter & Change Sheet	<a href="#">Change Sheet GH - 2024-168.pdf</a>
Cover Letter & Change Sheet	<a href="#">Change Sheet GS - 2024-168.pdf</a>
Cover Letter & Change Sheet	<a href="#">Cover Letter - 2024-168 - Signed v2.pdf</a>
Certification Statement	<a href="#">MD Certification Statement 2024.pdf</a>
Objection Response #1: 03/30/2024	<a href="#">Objection Response Memo.pdf</a>

**State:** Maryland **First Filing Company:** GEICO Choice Insurance Company, ...  
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
**Product Name:** 168 - Auto Rate/Rule  
**Project Name/Number:** 168 - Auto Rate/Rule/2024-168

## Filing at a Glance

Companies: GEICO Choice Insurance Company  
GEICO Secure Insurance Company

Product Name: 168 - Auto Rate/Rule

State: Maryland

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Filing Type: Rate/Rule

Date Submitted: 03/29/2024

SERFF Tr Num: GECC-134042308

SERFF Status: Closed-Withdrawn

State Tr Num: 03292024

State Status: Withdrawn

Co Tr Num: 2024-168

Effective Date: 05/02/2024

Requested (New):

Effective Date: 06/25/2024

Requested (Renewal):

Author(s): Trevor Arbes, Margaret West, Garret Vanhoy

Reviewer(s): Bruce Siegel (primary), Linas Glemza

Disposition Date: 05/08/2024

Disposition Status: Withdrawn

Effective Date (New):

Effective Date (Renewal):

**State:** Maryland **First Filing Company:** GEICO Choice Insurance Company, ...  
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
**Product Name:** 168 - Auto Rate/Rule  
**Project Name/Number:** 168 - Auto Rate/Rule/2024-168

## General Information

Project Name: 168 - Auto Rate/Rule

Project Number: 2024-168

Reference Organization:

Reference Title:

Filing Status Changed: 05/08/2024

State Status Changed: 05/08/2024

Created By: Garret Vanhoy

Corresponding Filing Tracking Number:

Status of Filing in Domicile:

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

Submitted By: Margaret West

Filing Description:

Re:GEICO Choice Insurance Company (GH) NAIC#: 031-14139

GEICO Secure Insurance Company (GS)NAIC#: 031-14137

Automobile Casualty Manuals – Rate/Rule Revision

File No.: 2024-168

Dear Commissioner Birrane:

For your review and acknowledgment, the above referenced companies herewith submit a revision to our Automobile Casualty Manuals currently on file with your department.

Specifically, we propose an overall rate level decrease. Additionally, GEICO Choice Insurance Company and GEICO Secure Insurance Company propose a change to our Private Passenger Rule manuals.

A more detailed description and justification for the above changes are set forth in the enclosed filing memorandum and exhibits.

Revised manual pages and mark-ups are enclosed for your convenience.

Once you have had the opportunity to review the enclosed, please forward your acknowledgment for our records. We will implement these revisions for all new business policies effective on and after May 2, 2024, and renewal policies effective on and after June 25, 2024.

Sincerely,

Mickei Milton  
Counsel  
Government and Regulatory Affairs  
Office: (301)221-9742  
Email: MickeiMilton@geico.com

Enclosures

## Company and Contact

### Filing Contact Information

Garret VanHoy,

GVanhoy@geico.com

State: Maryland

First Filing Company: GEICO Choice Insurance Company, ...

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: 168 - Auto Rate/Rule

Project Name/Number: 168 - Auto Rate/Rule/2024-168

One GEICO Plaza

217-840-1970 [Phone]

Washington, DC 20076-0001

Filing Company Information

GEICO Choice Insurance Company

CoCode: 14139

State of Domicile: Nebraska

One GEICO Plaza

Group Code: 31

Company Type:

Washington, DC 20076-0001

Group Name: Berkshire Hathaway

State ID Number:

(800) 824-5404 ext. [Phone]

Group

FEIN Number: 45-2524467

GEICO Secure Insurance Company

CoCode: 14137

State of Domicile: Nebraska

One GEICO Plaza

Group Code: 31

Company Type:

Washington, DC 20076-0001

Group Name: Berkshire Hathaway

State ID Number:

(800) 824-5404 ext. [Phone]

Group

FEIN Number: 45-2524492

State: Maryland

First Filing Company: GEICO Choice Insurance Company, ...

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: 168 - Auto Rate/Rule

Project Name/Number: 168 - Auto Rate/Rule/2024-168

Filing Fees

State Fees

Fee Required? Yes

Fee Amount: \$250.00

Retaliatory? No

Fee Explanation: \$125 per company x 2 companies = \$250.00

Per Company: Yes

Company	Amount	Date Processed	Transaction #
GEICO Choice Insurance Company	\$125.00	03/29/2024 09:57 AM	282814326
GEICO Secure Insurance Company	\$125.00	03/29/2024 09:57 AM	282814327

EFT Total

\$250.00

State Specific

Upon your submission of this filing, does this filing meet our filing requirements listed in the GENERAL INSTRUCTIONS?: Yes

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Withdrawn	Bruce Siegel	05/08/2024	05/08/2024

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Bruce Siegel	05/06/2024	05/06/2024
Pending Industry Response	Linas Glemza	03/30/2024	03/30/2024

Response Letters

Responded By	Created On	Date Submitted
Garret Vanhoy	05/07/2024	05/07/2024
Garret Vanhoy	04/08/2024	04/08/2024

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Revised Effective Dates	Note To Reviewer	Garret Vanhoy	05/01/2024	05/01/2024

State:Maryland

TOI/Sub-TOI:19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:168 - Auto Rate/Rule

Project Name/Number:168 - Auto Rate/Rule/2024-168

First Filing Company:GEICO Choice Insurance Company, ...

Disposition

Disposition Date: 05/08/2024

Effective Date (New):

Effective Date (Renewal):

Status: Withdrawn

Comment: Filing was withdrawn.

Company	Overall % Indicated	Overall % Rate	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Company Name:	Change:	Impact:					
GEICO Choice Insurance Company	0.000%	-4.900%	\$-405,422	5,798	\$8,273,928	0.000%	-5.000%
GEICO Secure Insurance Company	0.000%	-2.500%	\$-6,991,152	81,677	\$279,646,098	0.000%	-5.000%

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	-2.600%
Effect of Rate Filing-Written Premium Change For This Program	\$-7,396,574
Effect of Rate Filing - Number of Policyholders Affected	87,475

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate	GS Private Passenger Rule Pages		Yes
Rate	GS Rate Pages		Yes
Rate	GH Private Passenger Rule Pages		Yes
Rate	GH Rate Pages		Yes
Supporting Document	P&C Actuarial Justification		Yes
Supporting Document	Personal Auto Guide		Yes
Supporting Document	P&C Third Party Filing Authorization		Yes
Supporting Document	Cover Letter & Change Sheet		Yes
Supporting Document	Certification Statement		Yes
Supporting Document	Objection Response #1: 03/30/2024		Yes

**State:** Maryland **First Filing Company:** GEICO Choice Insurance Company, ...  
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
**Product Name:** 168 - Auto Rate/Rule  
**Project Name/Number:** 168 - Auto Rate/Rule/2024-168

## Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	05/06/2024
Submitted Date	05/06/2024
Respond By Date	05/17/2024

Dear Garret VanHoy,

### **Introduction:**

The Maryland Insurance Administration (MIA) has received and reviewed your submission. For further consideration, please provide or modify the following:

### **Objection 1**

- GS Private Passenger Rule Pages, Rules: TOC, PPA-P-12, PPA-P-13 and PPA-P-14 (Rate)
- GS Rate Pages, Please See Change Sheet (Rate)
- GH Private Passenger Rule Pages, Rules: TOC, PPA-P-12, PPA-P-13 and PPA-P-14 (Rate)
- GH Rate Pages, Please See Change Sheet (Rate)
- P&C Actuarial Justification (Supporting Document)
- Cover Letter & Change Sheet (Supporting Document)

Comments: Welcome Factor:

Please note well we won't be able to sanction this discount. Insurance Article § 27-212(e)(1) comes into play. New policyholders to the company will be the recipients for a few years considering renewals without condition until it sunsets. Distinction is created between policyholders with otherwise like kind characteristics. You will need to withdraw the filing.

### **Conclusion:**

Please provide the requested information by 5/17/2024. Your prompt response is greatly appreciated. If you have any questions or need clarification, feel free to contact me at 410-468-2313 or email [bruce.siegel@maryland.gov](mailto:bruce.siegel@maryland.gov).

Sincerely,

Bruce Siegel



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**State:** Maryland **First Filing Company:** GEICO Choice Insurance Company, ...  
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
**Product Name:** 168 - Auto Rate/Rule  
**Project Name/Number:** 168 - Auto Rate/Rule/2024-168

## Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	03/30/2024
Submitted Date	03/30/2024
Respond By Date	04/15/2024

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Dear Garret VanHoy,

**Introduction:**

Concern:

- 1) Do these 2 companies have a longevity discount? If so please provide the manual page(s).
- 2) Is longevity considered in the risk tiering factors? If so, please explain how.

Linas Glemza

**Conclusion:**

Sincerely,  
Linas Glemza

**State:** Maryland **First Filing Company:** GEICO Choice Insurance Company, ...  
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
**Product Name:** 168 - Auto Rate/Rule  
**Project Name/Number:** 168 - Auto Rate/Rule/2024-168

## Response Letter

Response Letter Status	Submitted to State
Response Letter Date	05/07/2024
Submitted Date	05/07/2024

Dear Bruce Siegel,

**Introduction:**

Thank you for your continued review of our filing.

The following is in response to your objection dated 05/06/2024.

### Response 1

**Comments:**

We are requesting to withdraw this filing from further review.

### Related Objection 1

Applies To:

- P&C Actuarial Justification (Supporting Document)
- GS Private Passenger Rule Pages, Rules: TOC, PPA-P-12, PPA-P-13 and PPA-P-14 (Rate)
- GS Rate Pages, Please See Change Sheet (Rate)
- GH Private Passenger Rule Pages, Rules: TOC, PPA-P-12, PPA-P-13 and PPA-P-14 (Rate)
- GH Rate Pages, Please See Change Sheet (Rate)
- Cover Letter & Change Sheet (Supporting Document)

Comments: Welcome Factor:

Please note well we won't be able to sanction this discount. Insurance Article § 27-212(e)(1) comes into play. New policyholders to the company will be the recipients for a few years considering renewals without condition until it sunsets. Distinction is created between policyholders with otherwise like kind characteristics. You will need to withdraw the filing.

### Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

### Conclusion:

Upon receipt please forward your acknowledgment for our records.

Sincerely,

Garret Vanhoy

State:Maryland

TOI/Sub-TOI:19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:168 - Auto Rate/Rule

Project Name/Number:168 - Auto Rate/Rule/2024-168

First Filing Company:GEICO Choice Insurance Company, ...

Response Letter

Response Letter Status

Submitted to State

Response Letter Date

04/08/2024

Submitted Date

04/08/2024

Dear Bruce Siegel,

**Introduction:**

Thank you for your continued review of our response.

The following is in response to your objection dated 03/30/2024.

**Response 1**

**Comments:**

Please see the attached response memorandum.

**Changed Items:**

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Objection Response #1: 03/30/2024
Comments:	
Attachment(s):	Objection Response Memo.pdf

**Conclusion:**

Based on this additional information, we would appreciate your continued review of our filing.

Sincerely,

Garret Vanhoy

**State:** Maryland **First Filing Company:** GEICO Choice Insurance Company, ...  
**TOI/Sub-TOI:** 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)  
**Product Name:** 168 - Auto Rate/Rule  
**Project Name/Number:** 168 - Auto Rate/Rule/2024-168

## Note To Reviewer

**Created By:**

Garret Vanhoy on 05/01/2024 08:30 AM

**Last Edited By:**

Garret Vanhoy

**Submitted On:**

05/01/2024 03:35 PM

**Subject:**

Revised Effective Dates

**Comments:**

Thank you for your continued review of our filing.

We are revising our effective dates to 05/23/2024 for new business in lieu of 05/02/2024 and 07/21/2024 for renewals in lieu of 06/25/2024.

Upon receipt, please forward your acknowledgment for our records.

State:Maryland

TOI/Sub-TOI:19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:168 - Auto Rate/Rule

Project Name/Number:168 - Auto Rate/Rule/2024-168

First Filing Company:

GEICO Choice Insurance Company, ...

Rate Information

Rate data applies to filing.

Filing Method:

Rate Change Type:

Overall Percentage of Last Rate Revision:

Effective Date of Last Rate Revision:

Filing Method of Last Filing:

SERFF Tracking Number of Last Filing:

File & Use

Decrease

2.000%

03/22/2024

File & Use

GECC-133972593

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
GEICO Choice Insurance Company	0.000%	-4.900%	\$-405,422	5,798	\$8,273,928	0.000%	-5.000%
GEICO Secure Insurance Company	0.000%	-2.500%	\$-6,991,152	81,677	\$279,646,098	0.000%	-5.000%

State:Maryland

TOI/Sub-TOI:19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:168 - Auto Rate/Rule

Project Name/Number:168 - Auto Rate/Rule/2024-168

First Filing Company:GEICO Choice Insurance Company, ...

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		GS Private Passenger Rule Pages	Rules: TOC, PPA-P-12, PPA-P-13 and PPA-P-14	Replacement	GECC-132699929	MD-GS-priv- 2024-168.pdf MD-GS-priv- 2024-168 - Marked Up.pdf
2		GS Rate Pages	Please See Change Sheet	Replacement	GECC-133666422	MD-GS-Rate-2024-168.pdf MD-GS-Rate-2024-168 markup.pdf
3		GH Private Passenger Rule Pages	Rules: TOC, PPA-P-12, PPA-P-13 and PPA-P-14	Replacement	GECC-133564941	MD-GH-priv- 2024-168.pdf MD-GH-priv- 2024-168 - Marked Up.pdf
4		GH Rate Pages	Please See Change Sheet	Replacement	GECC-133564941	MD-GH-Rate-2024-168.pdf MD-GH-Rate-2024-168 markup.pdf

State:	Maryland	First Filing Company:	GEICO Choice Insurance Company, ...
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	168 - Auto Rate/Rule		
Project Name/Number:	168 - Auto Rate/Rule/2024-168		

## Supporting Document Schedules

Satisfied - Item:	P&C Actuarial Justification
Comments:	
Attachment(s):	Memo + All Exhibits.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Personal Auto Guide
Comments:	Acknowledged
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	P&C Third Party Filing Authorization
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Cover Letter & Change Sheet
Comments:	
Attachment(s):	Change Sheet GH - 2024-168.pdf Change Sheet GS - 2024-168.pdf Cover Letter - 2024-168 - Signed v2.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Certification Statement
Comments:	
Attachment(s):	MD Certification Statement 2024.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Objection Response #1: 03/30/2024
Comments:	
Attachment(s):	Objection Response Memo.pdf

State:Maryland

TOI/Sub-TOI:19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:168 - Auto Rate/Rule

Project Name/Number:168 - Auto Rate/Rule/2024-168

First Filing Company:GEICO Choice Insurance Company, ...

Item Status:	
Status Date:	



**GEICO CHOICE INSURANCE COMPANY  
PRIVATE PASSENGER AUTO RULES SECTION  
MARYLAND**

**RULE PPA-01. DEFINITION – ALL COVERAGES**

**RULE PPA-02. PREMIUM DETERMINATION**

- A. GENERAL
- B. RATES
- C. ROUNDING
- D. RATING STEPS
- E. COVERAGE SPECIFIC RULES

**RULE PPA-03. CLASSIFICATIONS**

- A. DRIVER LEVEL
- B. VEHICLE LEVEL
- C. POLICY LEVEL

**RULE PPA-04. RATING PLAN**

- A. DEFINITIONS
- B. STANDARD ACCIDENT FORGIVENESS
- C. UPGRADED ACCIDENT FORGIVENESS
- D. ADMINISTRATION OF THE PLAN

**RULE PPA-05. TELEMATICS FACTOR**

**RULE PPA-D-01. GOOD DRIVER DISCOUNT**

**RULE PPA-D-02. STUDENT AWAY AT SCHOOL DISCOUNT**

**RULE PPA-D-03. DRIVING EXPERIENCE DISCOUNT**

**RULE PPA-D-04. GOOD STUDENT DISCOUNT**

**RULE PPA-D-05. DEFENSIVE DRIVING DISCOUNT**

**RULE PPA-D-06. DEPLOYED DRIVER DISCOUNT**

**RULE PPA-P-01. RISK TIER**

**RULE PPA-P-02. FINANCIAL RESPONSIBILITY FACTOR**

**RULE PPA-P-03. RESERVED FOR FUTURE USE**

**RULE PPA-P-04. MULTI-VEHICLE FACTOR**

**RULE PPA-P-05. RESERVED FOR FUTURE USE**

**RULE PPA-P-06. MILITARY DISCOUNT**

**RULE PPA-P-07. MULTI - LINE DISCOUNT**

**RULE PPA-P-08. SPONSORED MARKETING GROUP PRICING TRACK**

**RULE PPA-P-09. ASSOCIATE DISCOUNT**

**RULE PPA-P-10. RESERVED FOR FUTURE USE**

**RULE PPA-P-11. PAID-IN-FULL DISCOUNT**

**\*RULE PPA-P-12. RESERVED FOR FUTURE USE**

**\*RULE PPA-P-13. RESERVED FOR FUTURE USE**

**\*RULE PPA-P-14. WELCOME FACTOR**

**RULE PPA-V-01. ANTI-THEFT DISCOUNT**

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**08/29/2023**05/02/2024

**New business Effective**

Renewal Effective 06/25/2024

**GEICO CHOICE INSURANCE COMPANY**  
**PRIVATE PASSENGER AUTO RULES SECTION**  
**MARYLAND**

**RULE PPA-V-03. RESERVED FOR FUTURE USE**

**RULE PPA-V-05. RESERVED FOR FUTURE USE**

**RULE PPA-V-06. VEHICLE HISTORY RATING**

**Index(2)**

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**New Business Effective 05/02/2024**  
**Renewal Effective 06/25/2024**

GEICO CHOICE INSURANCE COMPANY  
PRIVATE PASSENGER AUTO RULES SECTION  
MARYLAND

\*RULE PPA-P-12. RESERVED FOR FUTURE USE

PPA-P-12(1)

New Business Effective 05/02/2024

Renewal Effective 06/25/2024

GEICO CHOICE INSURANCE COMPANY  
PRIVATE PASSENGER AUTO RULES SECTION  
MARYLAND

\*RULE PPA-P-13. RESERVED FOR FUTURE USE

PPA-P-13(1)

New Business Effective 05/02/2024

Renewal Effective 06/25/2024

**GEICO CHOICE INSURANCE COMPANY**  
**PRIVATE PASSENGER AUTO RULES SECTION**  
**MARYLAND**

**\*RULE PPA-P-14. WELCOME FACTOR**

A factor will be applied to the total policy premium and will adjust based on the number of renewals for the Named Insured.

Applicable factors and coverages can be found in the Rating Section of this manual.

**PPA-P-14(1)**

**New Business Effective 05/02/2024**

**Renewal Effective 06/25/2024**

**GEICO CHOICE INSURANCE COMPANY  
PRIVATE PASSENGER AUTO RULES SECTION  
MARYLAND**

**RULE PPA-01. DEFINITION – ALL COVERAGES**

**RULE PPA-02. PREMIUM DETERMINATION**

- A. GENERAL
- B. RATES
- C. ROUNDING
- D. RATING STEPS
- E. COVERAGE SPECIFIC RULES

**RULE PPA-03. CLASSIFICATIONS**

- A. DRIVER LEVEL
- B. VEHICLE LEVEL
- C. POLICY LEVEL

**RULE PPA-04. RATING PLAN**

- A. DEFINITIONS
- B. STANDARD ACCIDENT FORGIVENESS
- C. UPGRADED ACCIDENT FORGIVENESS
- D. ADMINISTRATION OF THE PLAN

**RULE PPA-05. TELEMATICS FACTOR**

**RULE PPA-D-01. GOOD DRIVER DISCOUNT**

**RULE PPA-D-02. STUDENT AWAY AT SCHOOL DISCOUNT**

**RULE PPA-D-03. DRIVING EXPERIENCE DISCOUNT**

**RULE PPA-D-04. GOOD STUDENT DISCOUNT**

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**RULE PPA-D-06. DEPLOYED DRIVER DISCOUNT**

**RULE PPA-P-01. RISK TIER**

**RULE PPA-P-02. FINANCIAL RESPONSIBILITY FACTOR**

**RULE PPA-P-03. RESERVED FOR FUTURE USE**

**RULE PPA-P-04. MULTI-VEHICLE FACTOR**

**RULE PPA-P-05. RESERVED FOR FUTURE USE**

**RULE PPA-P-06. MILITARY DISCOUNT**

**RULE PPA-P-07. MULTI - LINE DISCOUNT**

**RULE PPA-P-08. SPONSORED MARKETING GROUP PRICING TRACK**

**RULE PPA-P-09. ASSOCIATE DISCOUNT**

**RULE PPA-P-10. RESERVED FOR FUTURE USE**

**RULE PPA-P-11. PAID-IN-FULL DISCOUNT**

**\*RULE PPA-P-12. RESERVED FOR FUTURE USE**

**\*RULE PPA-P-13. RESERVED FOR FUTURE USE**

**\*RULE PPA-P-14. WELCOME FACTOR**

**RULE PPA-V-01. ANTI-THEFT DISCOUNT**

**RULE PPA-V-02. RESERVED FOR FUTURE USE**

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**New business Effective 05/02/2024  
Renewal Effective 06/25/2024**

**GEICO CHOICE INSURANCE COMPANY  
PRIVATE PASSENGER AUTO RULES SECTION  
MARYLAND**

**RULE PPA-V-03. RESERVED FOR FUTURE USE**

**RULE PPA-V-05. RESERVED FOR FUTURE USE**

**RULE PPA-V-06. VEHICLE HISTORY RATING**

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**New Business Effective 05/02/2024  
Renewal Effective 06/25/2024**

**GEICO CHOICE INSURANCE COMPANY  
PRIVATE PASSENGER AUTO RULES SECTION  
MARYLAND**

**\*RULE PPA-P-12. RESERVED FOR FUTURE USE**

**PPA-P-12(1)**

**New Business Effective 05/02/2024  
Renewal Effective 06/25/2024**



**GEICO CHOICE INSURANCE COMPANY  
PRIVATE PASSENGER AUTO RULES SECTION  
MARYLAND**

**\*RULE PPA-P-13. RESERVED FOR FUTURE USE**

**PPA-P-13(1)**

**New Business Effective 05/02/2024  
Renewal Effective 06/25/2024**

**GEICO CHOICE INSURANCE COMPANY  
PRIVATE PASSENGER AUTO RULES SECTION  
MARYLAND**

**\*RULE PPA-P-14. WELCOME FACTOR**

A factor will be applied to the total policy premium and will adjust based on the number of renewals for the Named Insured.

Applicable factors and coverages can be found in the Rating Section of this manual.

**PPA-P-14(1)**

**New Business Effective 05/02/2024  
Renewal Effective 06/25/2024**

**GEICO Choice Insurance Company - Voluntary Private Passenger Automobile Insurance**  
**Maryland Rate Pages Effective: New Business ~~03/22/2024~~ [05/02/2024](#) Renewal ~~05/13/2024~~ [06/25/2024](#) Rate Gen ~~02~~ [03](#)**  
**Table of Contents**

**Base Rates**

- Annual Base Rates
- Territory Factors
- Increased Limit Factors
- Deductible Factors
- Term Factors
- Upgraded Accident Forgiveness Factors
- Annual Policy and Vehicle Expense Constants

**Driver Level Rating Factors**

- Driver Class Factors
- Private Passenger Liability Incident Factors
- Private Passenger Physical Damage Incident Factors

**Driver Level Discounts**

- Good Driver Discount Factors

**Vehicle Level Rating Factors**

- Vehicle Classification Factors
- Vehicle Cost Factors
- Non Symboled Vehicle Factors
- Model Year Factors
- Vehicle Age Factors
- Vehicle Damageability Factors
- MBI Model Year Factors
- MBI Class Factors
- Private Passenger Cost New Chart

**Policy Level Rating Factors**

- Household Composite Index Factors
- Maximum Named Insured Age Factors
- Policy Occurrence Factors
- Risk Tier Factors
- Financial Responsibility Factors
- Telematics Factors

**Policy Level Discounts**

- Multi-Vehicle Factors

**Policy Level Discounts 2**

- Multi-Line Discount Factors
- [Welcome Factors](#)
- Paid-In-Full Discount Factors

**Rate Order of Calculation**

- Private Passenger

GEICO Choice Insurance Company - Voluntary Private Passenger Automobile Insurance  
Maryland Rate Pages Effective: New Business 05/02/2024 Renewal 06/25/2024 Rate Gen 03  
Welcome Factors

<u>RenewalsWithCorp</u>	<u>Factor</u>
<u>0</u>	<u>0.95</u>
<u>1</u>	<u>0.96</u>
<u>2</u>	<u>0.97</u>
<u>3</u>	<u>0.98</u>
<u>4</u>	<u>0.99</u>
<u>5</u>	<u>1</u>
<u>6</u>	<u>1</u>
<u>7</u>	<u>1</u>
<u>8</u>	<u>1</u>
<u>9</u>	<u>1</u>
<u>99</u>	<u>1</u>

**GEICO Choice Insurance Company - Voluntary Private Passenger Automobile Insurance**  
**Maryland Rate Pages Effective: New Business ~~08/29/2023~~ 05/02/2024 Renewal 06/25/2024 Rate Gen 01 03**  
**Rate Order of Calculation: Private Passenger**

Oper	Step	BI	PD	PIP	UMBI/EUIMBI	UMPD/EUIMPD	COMP	COLL	ERS	RR	MBI
<b>Base Rate</b>											
	Base Rate	X	X	X	X	X	X	X	X	X	X
*	Territory Factor	X	X	X	X	X	X	X	X	X	
*	Limit Factor	X	X	X	X	X			X	X	
*	Deductible Factor						X	X			
*	Term Factor	X	X	X	X	X	X	X	X	X	X
*	Upgraded Accident Forgiveness Factor	X	X	X	X	X	X	X			
<b>Driver Level Rating Steps- Composite Relativities</b>											
*	Driver Class Factor (Composite Relativity)	X	X	X				X			
	Accident Factor	X	X	X				X			
*	Minor Violation Factor	X	X	X				X			
*	Major Violation Factor	X	X	X				X			
*	Speeding Violation Factor	X	X	X				X			
*	DUI Violation Factor	X	X	X				X			
	= Merit Factor	X	X	X				X			
*	Merit Factor (Composite Relativity)	X	X	X				X			
<b>Driver Level Discounts: Composite Relativities</b>											
*	Good Driver Discount (Composite Relativity)	X	X	X				X			
<b>Vehicle Level Rating Steps</b>											
*	Vehicle Classification Factor	X	X	X							
*	Vehicle Cost Factor						X	X			
*	Model Year Factor				X	X	X	X			
*	Vehicle Age Factor								X		
*	Vehicle Damageability Factor	X	X	X	X	X	X	X	X		
*	MBI Model Year Factor										X
*	MBI Class Factor										X
<b>Policy Level Rating Steps</b>											
*	Household Composite Factor	X	X	X	X	X	X	X		X	
*	Maximum Named Insured Age Factor				X	X	X				
*	Policy Occurrence Factor	X	X	X	X	X	X	X	X	X	
*	Risk Tier Factor	X	X	X	X	X	X	X		X	X
*	Financial Responsibility Factor	X	X	X	X	X	X	X	X	X	X
*	Telematics Factor	X	X	X	X	X	X	X	X	X	X
<b>Policy Level Discounts</b>											
*	Multi-Vehicle Factor	X	X	X	X	X	X	X	X	X	
<b>Policy Level Discounts 2</b>											
*	Multi-Line Discount	X	X	X	X	X	X	X	X	X	X
*	Welcome Factor	X	X	X	X	X	X	X	X	X	X
*	Paid-in-Full Discount	X	X	X	X	X	X	X	X	X	X
<b>Expense Constants</b>											
+	Vehicle Expense Load		X								
+	Policy Expense Load		X								

**GEICO Choice Insurance Company - Voluntary Private Passenger Automobile Insurance**  
**Maryland Rate Pages Effective: New Business 05/02/2024 Renewal 06/25/2024 Rate Gen 03**  
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**Base Rates**

- Annual Base Rates
- Territory Factors
- Increased Limit Factors
- Deductible Factors
- Term Factors
- Upgraded Accident Forgiveness Factors
- Annual Policy and Vehicle Expense Constants

**Driver Level Rating Factors**

- Driver Class Factors
- Private Passenger Liability Incident Factors
- Private Passenger Physical Damage Incident Factors

**Driver Level Discounts**

- Good Driver Discount Factors

**Vehicle Level Rating Factors**

- Vehicle Classification Factors
- Vehicle Cost Factors
- Non Symboled Vehicle Factors
- Model Year Factors
- Vehicle Age Factors
- Vehicle Damageability Factors
- MBI Model Year Factors
- MBI Class Factors
- Private Passenger Cost New Chart

**Policy Level Rating Factors**

- Household Composite Index Factors
- Maximum Named Insured Age Factors
- Policy Occurrence Factors
- Risk Tier Factors
- Financial Responsibility Factors
- Telematics Factors

**Policy Level Discounts**

- Multi-Vehicle Factors

**Policy Level Discounts 2**

- Multi-Line Discount Factors
- Welcome Factors
- Paid-In-Full Discount Factors

**Rate Order of Calculation**

- Private Passenger

**GEICO Choice Insurance Company - Voluntary Private Passenger Automobile Insurance**  
**Maryland Rate Pages Effective: New Business 05/02/2024 Renewal 06/25/2024 Rate Gen 03**  
**Welcome Factors**

<b>RenewalsWithCorp</b>	<b>Factor</b>
0	0.95
1	0.96
2	0.97
3	0.98
4	0.99
5	1
6	1
7	1
8	1
9	1
99	1

**GEICO Choice Insurance Company - Voluntary Private Passenger Automobile Insurance**  
**Maryland Rate Pages Effective: New Business 05/02/2024 Renewal 06/25/2024 Rate Gen 03**  
**Rate Order of Calculation: Private Passenger**

Oper	Step	BI	PD	PIP	UMBI/EUIMBI	UMPD/EUIMPD	COMP	COLL	ERS	RR	MBI
<b>Base Rate</b>											
	Base Rate	X	X	X	X	X	X	X	X	X	X
*	Territory Factor	X	X	X	X	X	X	X	X	X	
*	Limit Factor	X	X	X	X	X			X	X	
*	Deductible Factor						X	X			
*	Term Factor	X	X	X	X	X	X	X	X	X	X
*	Upgraded Accident Forgiveness Factor	X	X	X	X	X	X	X			
<b>Driver Level Rating Steps- Composite Relativities</b>											
*	Driver Class Factor (Composite Relativity)	X	X	X				X			
	Accident Factor	X	X	X				X			
	* Minor Violation Factor	X	X	X				X			
	* Major Violation Factor	X	X	X				X			
	* Speeding Violation Factor	X	X	X				X			
	* DUI Violation Factor	X	X	X				X			
	= Merit Factor	X	X	X				X			
*	Merit Factor (Composite Relativity)	X	X	X				X			
<b>Driver Level Discounts: Composite Relativities</b>											
*	Good Driver Discount (Composite Relativity)	X	X	X				X			
<b>Vehicle Level Rating Steps</b>											
*	Vehicle Classification Factor	X	X	X							
*	Vehicle Cost Factor						X	X			
*	Model Year Factor				X	X	X	X			
*	Vehicle Age Factor								X		
*	Vehicle Damageability Factor	X	X	X	X	X	X	X	X		
*	MBI Model Year Factor										X
*	MBI Class Factor										X
<b>Policy Level Rating Steps</b>											
*	Household Composite Factor	X	X	X	X	X	X	X		X	
*	Maximum Named Insured Age Factor				X	X	X				
*	Policy Occurrence Factor	X	X	X	X	X	X	X	X	X	
*	Risk Tier Factor	X	X	X	X	X	X	X		X	X
*	Financial Responsibility Factor	X	X	X	X	X	X	X	X	X	X
*	Telematics Factor	X	X	X	X	X	X	X	X	X	X
<b>Policy Level Discounts</b>											
*	Multi-Vehicle Factor	X	X	X	X	X	X	X	X	X	
<b>Policy Level Discounts 2</b>											
*	Multi-Line Discount	X	X	X	X	X	X	X	X	X	X
*	Welcome Factor	X	X	X	X	X	X	X	X	X	X
*	Paid-in-Full Discount	X	X	X	X	X	X	X	X	X	X
<b>Expense Constants</b>											
+	Vehicle Expense Load		X								
+	Policy Expense Load		X								



**GEICO SECURE INSURANCE COMPANY  
PRIVATE PASSENGER RULES SECTION  
MARYLAND**

**RULE PPA-P-10. TELEMATICS FACTOR**

**RULE PPA-P-11. PAID-IN-FULL DISCOUNT**

**\*RULE PPA-P-12. RESERVED FOR FUTURE USE**

**\*RULE PPA-P-13. RESERVED FOR FUTURE USE**

**\*RULE PPA-P-14. WELCOME FACTOR**

**RULE PPA-V-01. ANTI-THEFT DISCOUNT**

- A. ALARM OR ACTIVE DISABLING DEVICE
- B. PASSIVE DISABLING DEVICES

**RULE PPA-V-02. RESERVED FOR FUTURE USE**

**RULE PPA-V-03. RESERVED FOR FUTURE USE**

**RULE PPA-V-04. RESERVED FOR FUTURE USE**

**RULE PPA-V-05. RESERVED FOR FUTURE USE**

**RULE PPA-V-06. VEHICLE HISTORY RATING**

- A. VEHICLE DAMAGEABILITY FACTOR

**Index(2)**

**New Business** Effective ~~07/22/2021~~ **05/02/2024**  
**Renewal** Effective **06/25/2024**

GEICO SECURE INSURANCE COMPANY  
PRIVATE PASSENGER RULES SECTION  
MARYLAND

\*RULE PPA-P-12. RESERVED FOR FUTURE USE

PPA-P-12(1)

New Business Effective 05/02/2024  
Renewal Effective 06/25/2024

GEICO SECURE INSURANCE COMPANY  
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MARYLAND

\*RULE PPA-P-13. RESERVED FOR FUTURE USE

PPA-P-13(1)

New Business Effective 05/02/2024  
Renewal Effective 06/25/2024

**GEICO SECURE INSURANCE COMPANY**  
**PRIVATE PASSENGER RULES SECTION**  
**MARYLAND**

**\*RULE PPA-P-14. WELCOME FACTOR**

A factor will be applied to the total policy premium and will adjust based on the number of renewals for the Named Insured.

Applicable factors and coverages can be found in the Rating Section of this manual.

**GEICO SECURE INSURANCE COMPANY  
PRIVATE PASSENGER RULES SECTION  
MARYLAND**

**RULE PPA-P-10. TELEMATICS FACTOR**

**RULE PPA-P-11. PAID-IN-FULL DISCOUNT**

**\*RULE PPA-P-12. RESERVED FOR FUTURE USE**

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**RULE PPA-V-03. RESERVED FOR FUTURE USE**

**RULE PPA-V-04. RESERVED FOR FUTURE USE**

**RULE PPA-V-05. RESERVED FOR FUTURE USE**

**RULE PPA-V-06. VEHICLE HISTORY RATING**

- A. VEHICLE DAMAGEABILITY FACTOR

**GEICO SECURE INSURANCE COMPANY  
PRIVATE PASSENGER RULES SECTION  
MARYLAND**

**\*RULE PPA-P-12. RESERVED FOR FUTURE USE**

**PPA-P-12(1)**

**New Business Effective 05/02/2024  
Renewal Effective 06/25/2024**

**GEICO SECURE INSURANCE COMPANY  
PRIVATE PASSENGER RULES SECTION  
MARYLAND**

**\*RULE PPA-P-13. RESERVED FOR FUTURE USE**

**PPA-P-13(1)**

**New Business Effective 05/02/2024  
Renewal Effective 06/25/2024**

**GEICO SECURE INSURANCE COMPANY  
PRIVATE PASSENGER RULES SECTION  
MARYLAND**

**\*RULE PPA-P-14. WELCOME FACTOR**

A factor will be applied to the total policy premium and will adjust based on the number of renewals for the Named Insured.

Applicable factors and coverages can be found in the Rating Section of this manual.



**GEICO Secure Insurance Company - Voluntary Private Passenger Automobile Insurance**  
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**Base Rates**

- Base Rates
- Territory Factors
- Non-RV Trailer Collision Base Rates
- Increased Limit Factors
- Deductible Factors
- Term Factors
- Upgraded Accident Forgiveness Factors
- Annual Policy and Vehicle Expense Constants

**Driver Level Rating Factors**

- Driver Class Factors
- Private Passenger Liability Incident Factors
- Private Passenger Physical Damage Incident Factors
- RV Liability Incident Factors
- RV Physical Damage Incident Factors

**Driver Level Discounts**

- Good Driver Discount Factors
- Student Away Discount Factors
- Driving Experience Discount Factors
- Good Student Discount Factors
- Defensive Driver Discount Factors
- Deployed Driver Discount Factors

**Vehicle Level Rating Factors**

- Vehicle Type Factors
- Annual Mileage Factors
- RV Vehicle Use Factors
- Vehicle Classification Factors
- RV Liability Factors
- Vehicle Cost Factors
- Non Symboled Vehicle Factors
- Model Year Factors
- RV Model Year Factors
- Vehicle Age Factors
- Vehicle Damageability Factors
- MBI Model Year Factors
- MBI Class Factors
- Private Passenger Cost New Charts
- RV Cost New Chart

**Vehicle Level Discounts**

- Anti-Theft Discount Factors

**GEICO Secure Insurance Company - Voluntary Private Passenger Automobile Insurance**  
**Maryland Rate Pages    Effective: New Business ~~03/22/2024~~ [05/02/2024](#) Renewals ~~05/13/2024~~ [06/25/2024](#)    Rate Gen ~~32~~ [33](#)**  
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**Policy Level Rating Factors**

- Household Composite Index Factors
- Maximum Named Insured Age Factors
- Policy Occurrence Factors
- Risk Tier Factors
- Financial Responsibility Factors

**Policy Level Discounts**

- Multi-Vehicle Discount Factors
- Military Discount Factors
- Commercial Driver's License Discount Factors

**Policy Level Discounts 2**

- Multi-Line Discount Factors
- Sponsored Marketing and Associate Discount Factors
- Telematics Score Buckets
- Telematics Factors
- [Welcome Factors](#)
- Paid-in-Full Discount Factors

**Rate Order of Calculation**

- Private Passenger
- NNO
- ENOA-Primary
- ENOA-Limited
- ENOA-Federal
- Van Pool
- Corporate
- Golfmobile
- Snowmobile
- RV - Motor Home
- RV - Travel Trailer
- Trailer (Non-RV)

GEICO Secure Insurance Company - Voluntary Private Passenger Automobile Insurance  
Maryland Rate Pages    Effective: New Business 05/02/2024 Renewals 06/25/2024    Rate Gen 33  
Welcome Factors

<u>RenewalsWithCorp</u>	<u>Factor</u>
<u>0</u>	<u>0.95</u>
<u>1</u>	<u>0.96</u>
<u>2</u>	<u>0.97</u>
<u>3</u>	<u>0.98</u>
<u>4</u>	<u>0.99</u>
<u>5</u>	<u>1</u>
<u>6</u>	<u>1</u>
<u>7</u>	<u>1</u>
<u>8</u>	<u>1</u>
<u>9</u>	<u>1</u>
<u>99</u>	<u>1</u>

GEICO Secure Insurance Company - Voluntary Private Passenger Automobile Insurance  
 Maryland Rate Pages Effective: New Business 06/22/2023 05/02/2024 Renewals 08/17/2023 06/25/2024 Rate Gen 30 33  
 Rate Order of Calculation: Private Passenger

Oper	Step	BI	PD	PIP	UMBI/EUIMBI	UMPD/EUIMPD	COMP	COLL	ERS	RR	MBI
<b>Base Rate</b>											
*	Base Rate	X	X	X	X	X	X	X	X	X	X
*	Territory Factor	X	X	X	X	X	X	X	X	X	
*	Limit Factor	X	X	X	X	X			X	X	
*	Deductible Factor						X	X			
*	Term Factor	X	X	X	X	X	X	X	X	X	X
*	Upgraded Accident Forgiveness Factor	X	X	X	X	X	X	X			
<b>Driver Level Rating Steps- Composite Relativities</b>											
*	Driver Class Factor (Composite Relativity)	X	X	X	X	X		X			
	Accident Factor	X	X	X	X	X		X			
*	Minor Violation Factor	X	X	X	X	X		X			
*	Major Violation Factor	X	X	X	X	X		X			
*	Speeding Violation Factor	X	X	X	X	X		X			
*	DUI Violation Factor	X	X	X	X	X		X			
	= Merit Factor	X	X	X	X	X		X			
*	Merit Factor (Composite Relativity)	X	X	X	X	X		X			
<b>Driver Level Discounts: Composite Relativities</b>											
*	Good Driver Discount (Composite Relativity)	X	X	X	X	X		X			
*	Student Away at School Discount (Composite Relativity)	X	X	X	X	X		X			
*	Driving Experience Discount (Composite Relativity)	X	X	X	X	X		X			
*	Good Student Discount (Composite Relativity)	X	X	X	X	X		X			
*	Defensive Driver Discount (Composite Relativity)	X	X	X	X	X		X			
*	Deployed Driver Discount (Composite Relativity)	X	X	X	X	X		X			
<b>Vehicle Level Rating Steps</b>											
*	Vehicle Type Factor										
*	Annual Mileage Factor	X	X	X	X	X	X	X			
*	Vehicle Classification Factor	X	X	X	X	X	X	X			
*	Vehicle Cost Factor	X	X	X	X	X	X	X			
*	Model Year Factor	X	X	X	X	X	X	X			
*	Vehicle Age Factor	X	X	X	X	X	X	X	X		
*	Vehicle Damageability Factor	X	X	X	X	X	X	X	X		
*	MBI Model Year Factor										X
*	MBI Class Factor										X
<b>Vehicle Level Discounts</b>											
*	Anti-Theft Discount						X				
<b>Policy Level Rating Steps</b>											
*	Household Composite Factor	X	X	X	X	X	X	X		X	
*	Maximum Named Insured Age Factor	X	X	X	X	X	X	X			
*	Policy Occurrence Factor	X	X	X	X	X	X	X	X	X	
*	Risk Tier Factor	X	X	X	X	X	X	X	X	X	X
*	Financial Responsibility Factor	X	X	X	X	X	X	X	X	X	X
<b>Policy Level Discounts</b>											
*	Multi-Vehicle Discount	X	X	X	X	X	X	X	X	X	X
*	Military Discount	X	X	X	X	X	X	X			
*	CDL Discount										
<b>Policy Level Discounts 2</b>											
*	Multi-Line Discount	X	X	X	X	X	X	X	X	X	X
*	Sponsored Marketing Discount	X	X	X	X	X	X	X	X	X	X
*	Associate Discount	X	X	X	X	X	X	X	X	X	X
*	Telematics Factor	X	X	X	X	X	X	X	X	X	X
*	Welcome Factor	X	X	X	X	X	X	X	X	X	X
*	Paid-in-Full Discount	X	X	X	X	X	X	X	X	X	X
<b>Expense Constants</b>											
+	Vehicle Expense Load		X								
+	Policy Expense Load		X								

GEICO Secure Insurance Company - Voluntary Private Passenger Automobile Insurance  
 Maryland Rate Pages Effective: New Business **06/22/2023 05/02/2024** Renewals **08/17/2023 06/25/2024** Rate Gen **30 33**  
 Rate Order of Calculation: NNO

Oper	Step	BI	PD	PIP	UMBI/EUIMBI	UMPD/EUIMPD	COMP	COLL	ERS	RR	MBI
<b>Base Rate</b>											
	Base Rate	X	X	X	X	X	X	X			
*	Territory Factor	X	X	X	X	X	X	X			
*	Limit Factor	X	X	X	X	X					
*	Deductible Factor						X	X			
*	Term Factor	X	X	X	X	X	X	X			
*	Upgraded Accident Forgiveness Factor	X	X	X	X	X	X	X			
<b>Driver Level Rating Steps- Composite Relativities</b>											
*	Driver Class Factor (Composite Relativity)	PP	PP	PP	PP	PP		PP			
	Accident Factor	PP	PP	PP	PP	PP		PP			
	* Minor Violation Factor	PP	PP	PP	PP	PP		PP			
	* Major Violation Factor	PP	PP	PP	PP	PP		PP			
	* Speeding Violation Factor	PP	PP	PP	PP	PP		PP			
	* DUI Violation Factor	PP	PP	PP	PP	PP		PP			
	= Merit Factor	PP	PP	PP	PP	PP		PP			
*	Merit Factor (Composite Relativity)	PP	PP	PP	PP	PP		PP			
<b>Driver Level Discounts: Composite Relativities</b>											
*	Good Driver Discount (Composite Relativity)	PP	PP	PP	PP	PP		PP			
*	Student Away at School Discount (Composite Relativity)	PP	PP	PP	PP	PP		PP			
*	Driving Experience Discount (Composite Relativity)	PP	PP	PP	PP	PP		PP			
*	Good Student Discount (Composite Relativity)	PP	PP	PP	PP	PP		PP			
*	Defensive Driver Discount (Composite Relativity)	X	X	X	X	X		X			
*	Deployed Driver Discount (Composite Relativity)	PP	PP	PP	PP	PP		PP			
<b>Vehicle Level Rating Steps</b>											
*	Vehicle Type Factor	X	X	X	X	X					
*	Annual Mileage Factor	X	X	X	X	X	X	X			
*	Vehicle Classification Factor <b>Default Z</b>	X	X	X	X	X	X	X			
*	Vehicle Cost Factor <b>Default SYMBOL 4X (COLL), 5X (COMP)</b>	X	X	X	X	X	X	X			
*	Model Year Factor: <b>Default current Model year -1</b>	X	X	X	X	X	X	X			
*	Vehicle Age Factor: <b>Default 2 Years</b>	X	X	X	X	X	X	X			
*	Vehicle Damageability Factor										
*	MBI Model Year Factor										
*	MBI Class Factor										
<b>Vehicle Level Discounts</b>											
*	Anti-Theft Discount										
<b>Policy Level Rating Steps</b>											
*	Household Composite Factor	X	X	X	X	X	X	X			
*	Maximum Named Insured Age Factor	X	X	X	X	X	X	X			
*	Policy Occurrence Factor	X	X	X	X	X	X	X			
*	Risk Tier Factor	X	X	X	X	X	X	X			
*	Financial Responsibility Factor	X	X	X	X	X	X	X			
<b>Policy Level Discounts</b>											
*	Multi-Vehicle Discount										
*	Military Discount	X	X	X	X	X	X	X			
*	CDL Discount										
<b>Policy Level Discounts 2</b>											
*	Multi-Line Discount	X	X	X	X	X	X	X			
*	Sponsored Marketing Discount	X	X	X	X	X	X	X			
*	Associate Discount	X	X	X	X	X	X	X			
*	Telematics Factor										
*	Welcome Factor	X	X	X	X	X	X	X			
*	Paid-in-Full Discount	X	X	X	X	X	X	X			
<b>Expense Constants</b>											
+	Vehicle Expense Load		X								
+	Policy Expense Load		X								

PP - Use the PP Factor

**GEICO Secure Insurance Company - Voluntary Private Passenger Automobile Insurance**  
**Maryland Rate Pages Effective: New Business 06/22/2023 05/02/2024 Renewals 08/17/2023 06/25/2024 Rate Gen 30 33**  
**Rate Order of Calculation: ENOA-Primary**

Oper	Step	BI	PD	PIP	UMBI/EUIMBI	UMPD/EUIMPD	COMP	COLL	ERS	RR	MBI
<b>Base Rate</b>											
	Base Rate	E-FED	E-FED		E-FED	E-FED					
*	Territory Factor				E-FED	E-FED					
*	Limit Factor	E-FED	E-FED		E-FED	E-FED					
*	Deductible Factor										
*	Term Factor	X	X		X	X					
*	Upgraded Accident Forgiveness Factor	X	X		X	X					
<b>Driver Level Rating Steps- Composite Relativities</b>											
*	Driver Class Factor (Composite Relativity)	PP	PP		PP	PP					
	Accident Factor	PP	PP		PP	PP					
	* Minor Violation Factor	PP	PP		PP	PP					
	* Major Violation Factor	PP	PP		PP	PP					
	* Speeding Violation Factor	PP	PP		PP	PP					
	* DUI Violation Factor	PP	PP		PP	PP					
	= Merit Factor	PP	PP		PP	PP					
*	Merit Factor (Composite Relativity)	PP	PP		PP	PP					
<b>Driver Level Discounts: Composite Relativities</b>											
*	Good Driver Discount (Composite Relativity)	PP	PP		PP	PP					
*	Student Away at School Discount (Composite Relativity)	PP	PP		PP	PP					
*	Driving Experience Discount (Composite Relativity)	PP	PP		PP	PP					
*	Good Student Discount (Composite Relativity)	PP	PP		PP	PP					
*	Defensive Driver Discount (Composite Relativity)	PP	PP		PP	PP					
*	Deployed Driver Discount (Composite Relativity)	PP	PP		PP	PP					
<b>Vehicle Level Rating Steps</b>											
*	Vehicle Type Factor	0.5	0.5		0.5	0.5					
*	Annual Mileage Factor	PP	PP		PP	PP					
*	Vehicle Classification Factor <b>Default Z</b>	PP	PP		PP	PP					
*	Vehicle Cost Factor										
*	Model Year Factor: <b>Default current Model year -1</b>	PP	PP		PP	PP					
*	Vehicle Age Factor: <b>Default 2 Years</b>	PP	PP		PP	PP					
*	Vehicle Damageability Factor										
*	MBI Model Year Factor										
*	MBI Class Factor										
<b>Vehicle Level Discounts</b>											
*	Anti-Theft Discount										
<b>Policy Level Rating Steps</b>											
*	Household Composite Factor	PP	PP		PP	PP					
*	Maximum Named Insured Age Factor	PP	PP		PP	PP					
*	Policy Occurrence Factor	PP	PP		PP	PP					
*	Risk Tier Factor	E-FED	E-FED		E-FED	E-FED					
*	Financial Responsibility Factor	X	X		X	X					
<b>Policy Level Discounts</b>											
*	Multi-Vehicle Discount										
*	Military Discount	E-FED	E-FED		E-FED	E-FED					
*	CDL Discount										
<b>Policy Level Discounts 2</b>											
*	Multi-Line Discount	E-FED	E-FED		E-FED	E-FED					
*	Sponsored Marketing Discount	X	X		X	X					
*	Associate Discount	X	X		X	X					
*	Telematics Factor										
*	Welcome Factor	X	X		X	X					
*	Paid-in-Full Discount	X	X		X	X					
<b>Expense Constants</b>											
+	Vehicle Expense Load										
+	Policy Expense Load										

E-FED - Use the ENOA-FED Factor

PP - Use the PP Factor

[illegible]

[illegible]



**GEICO Secure Insurance Company - Voluntary Private Passenger Automobile Insurance**  
**Maryland Rate Pages Effective: New Business 06/22/2023 05/02/2024 Renewals 08/17/2023 06/25/2024 Rate Gen 30 33**  
**Rate Order of Calculation: Van Pool**

Oper	Step	BI	PD	PIP	UMBI/EUIMBI	UMPD/EUIMPD	COMP	COLL	ERS	RR	MBI
<b>Base Rate</b>											
	Base Rate	PP	PP	PP	PP	PP	PP	PP	PP	PP	PP
*	Territory Factor	PP	PP	PP	PP	PP	PP	PP	PP	PP	PP
*	Limit Factor	PP	PP	PP	PP	PP			PP	PP	
*	Deductible Factor						PP	PP			
*	Term Factor	X	X	X	X	X	X	X	X	X	X
*	Upgraded Accident Forgiveness Factor	X	X	X	X	X	X	X			
<b>Driver Level Rating Steps- Composite Relativities</b>											
*	Driver Class Factor (Composite Relativity)	PP	PP	PP	PP	PP		PP			
	Accident Factor	PP	PP	PP	PP	PP		PP			
	* Minor Violation Factor	PP	PP	PP	PP	PP		PP			
	* Major Violation Factor	PP	PP	PP	PP	PP		PP			
	* Speeding Violation Factor	PP	PP	PP	PP	PP		PP			
	* DUI Violation Factor	PP	PP	PP	PP	PP		PP			
	= Merit Factor	PP	PP	PP	PP	PP		PP			
*	Merit Factor (Composite Relativity)	PP	PP	PP	PP	PP		PP			
<b>Driver Level Discounts: Composite Relativities</b>											
*	Good Driver Discount (Composite Relativity)	PP	PP	PP	PP	PP		PP			
*	Student Away at School Discount (Composite Relativity)	PP	PP	PP	PP	PP		PP			
*	Driving Experience Discount (Composite Relativity)	PP	PP	PP	PP	PP		PP			
*	Good Student Discount (Composite Relativity)	PP	PP	PP	PP	PP		PP			
*	Defensive Driver Discount (Composite Relativity)	PP	PP	PP	PP	PP		PP			
*	Deployed Driver Discount (Composite Relativity)	PP	PP	PP	PP	PP		PP			
<b>Vehicle Level Rating Steps</b>											
*	Vehicle Type Factor	1.5	1.5	1.5	1.5	1.5	1.5	1.5			
*	Annual Mileage Factor	PP	PP	PP	PP	PP	PP	PP			
*	Vehicle Classification Factor	PP	PP	PP	PP	PP	PP	PP			
*	Vehicle Cost Factor	PP	PP	PP	PP	PP	PP	PP			
*	Model Year Factor	PP	PP	PP	PP	PP	PP	PP			
*	Vehicle Age Factor	PP	PP	PP	PP	PP	PP	PP	PP		
*	Vehicle Damageability Factor										
*	MBI Model Year Factor										X
*	MBI Class Factor										X
<b>Vehicle Level Discounts</b>											
*	Anti-Theft Discount						X				
<b>Policy Level Rating Steps</b>											
*	Household Composite Factor	PP	PP	PP	PP	PP	PP	PP		PP	
*	Maximum Named Insured Age Factor	PP	PP	PP	PP	PP	PP	PP			
*	Policy Occurrence Factor	PP	PP	PP	PP	PP	PP	PP	PP	PP	
*	Risk Tier Factor	PP	PP	PP	PP	PP	PP	PP	PP	PP	PP
*	Financial Responsibility Factor	X	X	X	X	X	X	X	X	X	X
<b>Policy Level Discounts</b>											
*	Multi-Vehicle Discount	PP	PP	PP	PP	PP	PP	PP	PP	PP	PP
*	Military Discount	PP	PP	PP	PP	PP	PP	PP			
*	CDL Discount										
<b>Policy Level Discounts 2</b>											
*	Multi-Line Discount	PP	PP	PP	PP	PP	PP	PP	PP	PP	PP
*	Sponsored Marketing Discount	X	X	X	X	X	X	X	X	X	X
*	Associate Discount	X	X	X	X	X	X	X	X	X	X
*	Telematics Factor										
*	Welcome Factor	X	X	X	X	X	X	X	X	X	X
*	Paid-in-Full Discount	X	X	X	X	X	X	X	X	X	X
<b>Expense Constants</b>											
+	Vehicle Expense Load										
+	Policy Expense Load										

\*\*Privately Owned Van Pools - The otherwise applicable Private Passenger rates for Bodily Injury Liability, Personal Injury Protection, and Uninsured Motorist Coverage shall be increased 50% if the number of passengers transported, excluding the driver, is greater than eight.

PP - use the PP Factors

**GEICO Secure Insurance Company - Voluntary Private Passenger Automobile Insurance**  
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**Rate Order of Calculation: Corporate**

Oper	Step	BI	PD	PIP	UMBI/EUIMBI	UMPD/EUIMPD	COMP	COLL	ERS	RR	MBI
<b>Base Rate</b>											
	Base Rate	X	X	X	X	X	X	X	X	X	X
*	Territory Factor	X	X	X	X	X	X	X	X	X	
*	Limit Factor	X	X	X	X	X			X	X	
*	Deductible Factor						X	X			
*	Term Factor	X	X	X	X	X	X	X	X	X	X
*	Upgraded Accident Forgiveness Factor										
<b>Driver Level Rating Steps- Composite Relativities</b>											
*	Driver Class Factor (Composite Relativity)										
	Accident Factor										
	* Minor Violation Factor										
	* Major Violation Factor										
	* Speeding Violation Factor										
	* DUI Violation Factor										
	= Merit Factor										
*	Merit Factor (Composite Relativity)										
<b>Driver Level Discounts: Composite Relativities</b>											
*	Good Driver Discount (Composite Relativity)										
*	Student Away at School Discount (Composite Relativity)										
*	Driving Experience Discount (Composite Relativity)										
*	Good Student Discount (Composite Relativity)										
*	Defensive Driver Discount (Composite Relativity)	X	X	X	X	X		X			
*	Deployed Driver Discount (Composite Relativity)										
<b>Vehicle Level Rating Steps</b>											
*	Vehicle Type Factor	X	X	X	X	X	X	X			
*	Annual Mileage Factor	X	X	X	X	X	X	X			
*	Vehicle Classification Factor	X	X	X	X	X	X	X			
*	Vehicle Cost Factor	X	X	X	X	X	X	X			
*	Model Year Factor	X	X	X	X	X	X	X			
*	Vehicle Age Factor	X	X	X	X	X	X	X	X		
*	Vehicle Damageability Factor										
*	MBI Model Year Factor										X
*	MBI Class Factor										X
<b>Vehicle Level Discounts</b>											
*	Anti-Theft Discount						X				
<b>Policy Level Rating Steps</b>											
*	Household Composite Factor										
*	Maximum Named Insured Age Factor										
*	Policy Occurrence Factor										
*	Risk Tier Factor	X	X	X	X	X	X	X	X	X	X
*	Financial Responsibility Factor	X	X	X	X	X	X	X	X	X	X
<b>Policy Level Discounts</b>											
*	Multi-Vehicle Discount										
*	Military Discount	X	X	X	X	X	X	X			
*	CDL Discount										
<b>Policy Level Discounts 2</b>											
*	Multi-Line Discount	X	X	X	X	X	X	X	X	X	X
*	Sponsored Marketing Discount	X	X	X	X	X	X	X	X	X	X
*	Associate Discount	X	X	X	X	X	X	X	X	X	X
*	Telematics Factor										
*	Welcome Factor	X	X	X	X	X	X	X	X	X	X
*	Paid-in-Full Discount	X	X	X	X	X	X	X	X	X	X
<b>Expense Constants</b>											
+	Vehicle Expense Load		X								
+	Policy Expense Load		X								

GEICO Secure Insurance Company - Voluntary Private Passenger Automobile Insurance  
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 Rate Order of Calculation: Golfmobile (rated as Misc)

Oper	Step	BI	PD	PIP	UMBI/EUIMBI	UMPD/EUIMPD	COMP	COLL	ERS	RR	MBI
<b>Base Rate</b>											
	Base Rate	PP	PP		PP	PP					
*	Territory Factor	PP	PP		PP	PP					
*	Limit Factor	PP	PP		PP						
*	Deductible Factor										
*	Term Factor	X	X		X	X					
*	Upgraded Accident Forgiveness Factor										
<b>Driver Level Rating Steps- Composite Relativities</b>											
*	Driver Class Factor (Composite Relativity)										
	Accident Factor										
	* Minor Violation Factor										
	* Major Violation Factor										
	* Speeding Violation Factor										
	* DUI Violation Factor										
	= Merit Factor										
*	Merit Factor (Composite Relativity)										
<b>Driver Level Discounts: Composite Relativities</b>											
*	Good Driver Discount (Composite Relativity)										
*	Student Away at School Discount (Composite Relativity)										
*	Driving Experience Discount (Composite Relativity)										
*	Good Student Discount (Composite Relativity)										
*	Defensive Driver Discount (Composite Relativity)										
*	Deployed Driver Discount (Composite Relativity)										
<b>Vehicle Level Rating Steps</b>											
*	Vehicle Type Factor	0.25	0.25		0.25	0.25					
*	Annual Mileage Factor										
*	Vehicle Classification Factor										
*	Vehicle Cost Factor										
*	Model Year Factor										
*	Vehicle Age Factor										
*	Vehicle Damageability Factor										
*	MBI Model Year Factor										
*	MBI Class Factor										
<b>Vehicle Level Discounts</b>											
*	Anti-Theft Discount										
<b>Policy Level Rating Steps</b>											
*	Household Composite Factor										
*	Maximum Named Insured Age Factor										
*	Policy Occurrence Factor										
*	Risk Tier Factor										
*	Financial Responsibility Factor										
<b>Policy Level Discounts</b>											
*	Multi-Vehicle Discount										
*	Military Discount										
*	CDL Discount										
<b>Policy Level Discounts 2</b>											
*	Multi-Line Discount										
*	Sponsored Marketing Discount										
*	Associate Discount										
*	Telematics Factor										
*	Welcome Factor	X	X		X	X					
*	Paid-in-Full Discount	X	X		X	X					
<b>Expense Constants</b>											
+	Vehicle Expense Load										
+	Policy Expense Load										

PP - Use the PP factor

GEICO Secure Insurance Company - Voluntary Private Passenger Automobile Insurance  
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 Rate Order of Calculation: Snowmobile (rated as Misc)

Oper	Step	BI	PD	PIP	UMBI/EUIMBI	UMPD/EUIMPD	COMP	COLL	ERS	RR	MBI
<b>Base Rate</b>											
	Base Rate	PP	PP		PP	PP					
*	Territory Factor	PP	PP		PP	PP					
*	Limit Factor	PP	PP		PP	PP					
*	Deductible Factor										
*	Term Factor	X	X		X	X					
*	Upgraded Accident Forgiveness Factor										
<b>Driver Level Rating Steps- Composite Relativities</b>											
*	Driver Class Factor (Composite Relativity)										
	Accident Factor										
	* Minor Violation Factor										
	* Major Violation Factor										
	* Speeding Violation Factor										
	* DUI Violation Factor										
	= Merit Factor										
*	Merit Factor (Composite Relativity)										
<b>Driver Level Discounts: Composite Relativities</b>											
*	Good Driver Discount (Composite Relativity)										
*	Student Away at School Discount (Composite Relativity)										
*	Driving Experience Discount (Composite Relativity)										
*	Good Student Discount (Composite Relativity)										
*	Defensive Driver Discount (Composite Relativity)										
*	Deployed Driver Discount (Composite Relativity)										
<b>Vehicle Level Rating Steps</b>											
*	Vehicle Type Factor	0.25	0.25		0.25	0.25					
*	Annual Mileage Factor										
*	Vehicle Classification Factor										
*	Vehicle Cost Factor										
*	Model Year Factor										
*	Vehicle Age Factor										
*	Vehicle Damageability Factor										
*	MBI Model Year Factor										
*	MBI Class Factor										
<b>Vehicle Level Discounts</b>											
*	Anti-Theft Discount										
<b>Policy Level Rating Steps</b>											
*	Household Composite Factor										
*	Maximum Named Insured Age Factor										
*	Policy Occurrence Factor										
*	Risk Tier Factor										
*	Financial Responsibility Factor										
<b>Policy Level Discounts</b>											
*	Multi-Vehicle Discount										
*	Military Discount										
*	CDL Discount										
<b>Policy Level Discounts 2</b>											
*	Multi-Line Discount										
*	Sponsored Marketing Discount										
*	Associate Discount										
*	Telematics Factor										
*	Welcome Factor	X	X		X	X					
*	Paid-in-Full Discount	X	X		X	X					
<b>Expense Constants</b>											
+	Vehicle Expense Load										
+	Policy Expense Load										

PP - Use the PP Factor

GEICO Secure Insurance Company - Voluntary Private Passenger Automobile Insurance  
 Maryland Rate Pages Effective: New Business **06/22/2023 05/02/2024** Renewals **08/17/2023 06/25/2024** Rate Gen **30 33**  
 Rate Order of Calculation: RV - Motor Home

Oper	Step	BI	PD	PIP	UMBI/EUIMBI	UMPD/EUIMPD	COMP	COLL	ERS	RR	MBI	EEXALL	RVMED	VACLIAB	RC-PEFF
<b>Base Rate</b>															
	Base Rate	X	X	X	X	X	X	X	X			X	X	X	X
*	Territory Factor	X	X	X	X	X									
*	Limit Factor	X	X	X	X	X			X			X	X	X	X
*	Deductible Factor						X	X							
*	Term Factor	X	X	X	X	X	X	X	X			X	X	X	X
*	Upgraded Accident Forgiveness Factor	X	X	X	X	X	X	X							
<b>Driver Level Rating Steps- Composite Relativities</b>															
*	Driver Class Factor (Composite Relativity)	X	X	X	X	X	X	X							
	Accident Factor	X	X	X	X	X	X	X							
	* Minor Violation Factor	X	X	X	X	X	X	X							
	* Major Violation Factor	X	X	X	X	X	X	X							
	* Speeding Violation Factor	X	X	X	X	X	X	X							
	* DUI Violation Factor	X	X	X	X	X	X	X							
	= Merit Factor	X	X	X	X	X	X	X							
	Merit Factor (Composite Relativity)	X	X	X	X	X	X	X							
<b>Driver Level Discounts: Composite Relativities</b>															
*	Good Driver Discount (Composite Relativity)	X	X	X	X	X	X	X							
*	Student Away at School Discount (Composite Relativity)	X	X	X	X	X	X	X							
*	Driving Experience Discount (Composite Relativity)	X	X	X	X	X	X	X							
*	Good Student Discount (Composite Relativity)	X	X	X	X	X	X	X							
*	Defensive Driver Discount (Composite Relativity)	X	X	X	X	X	X	X							
*	Deployed Driver Discount (Composite Relativity)	X	X	X	X	X	X	X							
<b>Vehicle Level Rating Steps</b>															
*	Vehicle Type Factor	X	X	X	X	X	X	X	X			X	X	X	X
*	RV Vehicle Use Factor	X	X	X	X	X	X	X	X			X	X	X	X
*	RV Liability Factor	X	X	X	X	X	X	X	X			X	X	X	X
*	Vehicle Cost Factor <b>RV PD Symbol</b>	X	X	X	X	X	X	X							
*	RV Model Year Factor	X	X	X	X	X	X	X							
*	Vehicle Age Factor	X	X	X	X	X	X	X	X						
*	Vehicle Damageability Factor														
*	MBI Model Year Factor														
*	MBI Class Factor														
<b>Vehicle Level Discounts</b>															
*	Anti-Theft Discount						X								
<b>Policy Level Rating Steps</b>															
*	Household Composite Factor	X	X	X	X	X	X	X							
*	Maximum Named Insured Age Factor	X	X	X	X	X	X	X							
*	Policy Occurrence Factor	X	X	X	X	X	X	X	X						
*	Risk Tier Factor	X	X	X	X	X	X	X	X			X	X	X	X
*	Financial Responsibility Factor	X	X	X	X	X	X	X	X			X	X	X	X
<b>Policy Level Discounts</b>															
*	Multi-Vehicle Discount	X	X	X	X	X	X	X	X						
*	Military Discount	X	X	X	X	X	X	X							
*	CDL Discount	X	X	X	X	X	X	X							
<b>Policy Level Discounts 2</b>															
*	Multi-Line Discount	X	X	X	X	X	X	X	X						
*	Sponsored Marketing Discount	X	X	X	X	X	X	X	X			X	X	X	X
*	Associate Discount	X	X	X	X	X	X	X	X			X	X	X	X
*	Telematics Factor														
*	Welcome Factor	X	X	X	X	X	X	X	X			X	X	X	X
*	Paid-in-Full Discount	X	X	X	X	X	X	X	X			X	X	X	X
<b>Expense Constants</b>															
+	Vehicle Expense Load		X												
+	Policy Expense Load		X												

If no NI/SP: Default = NI = Y, 46, MM, 3 Years Clean, Years Driving Exp = 30

GEICO Secure Insurance Company - Voluntary Private Passenger Automobile Insurance  
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 Rate Order of Calculation: Trailer (Non-RV)

Oper	Step	BI	PD	PIP	UMBI/EUIMBI	UMPD/EUIMPD	COMP	COLL	CA	PE	PECA
<b>Base Rate</b>											
	Base Rate						X	X	X	X	X
*	Territory Factor										
*	Limit Factor										
*	Deductible Factor						X	X	X	X	X
*	Term Factor						X	X	X	X	X
*	Upgraded Accident Forgiveness Factor										
<b>Driver Level Rating Steps- Composite Relativities</b>											
*	Driver Class Factor (Composite Relativity)										
	Accident Factor										
	* Minor Violation Factor										
	* Major Violation Factor										
	* Speeding Violation Factor										
	* DUI Violation Factor										
	= Merit Factor										
*	Merit Factor (Composite Relativity)										
<b>Driver Level Discounts: Composite Relativities</b>											
*	Good Driver Discount (Composite Relativity)										
*	Student Away at School Discount (Composite Relativity)										
*	Driving Experience Discount (Composite Relativity)										
*	Good Student Discount (Composite Relativity)										
*	Defensive Driver Discount (Composite Relativity)										
*	Deployed Driver Discount (Composite Relativity)										
<b>Vehicle Level Rating Steps</b>											
*	Vehicle Type Factor										
*	Annual Mileage Factor										
*	Vehicle Classification Factor										
*	Vehicle Cost Factor							X			
*	Model Year Factor										
*	Vehicle Age Factor										
*	Vehicle Damageability Factor										
*	MBI Model Year Factor										
*	MBI Class Factor										
<b>Vehicle Level Discounts</b>											
*	Anti-Theft Discount										
<b>Policy Level Rating Steps</b>											
*	Household Composite Factor										
*	Maximum Named Insured Age Factor										
*	Policy Occurrence Factor										
*	Risk Tier Factor										
*	Financial Responsibility Factor										
<b>Policy Level Discounts</b>											
*	Multi-Vehicle Discount										
*	Military Discount						X	X			
*	CDL Discount										
<b>Policy Level Discounts 2</b>											
*	Multi-Line Discount										
*	Sponsored Marketing Discount						X	X	X	X	X
*	Associate Discount						X	X	X	X	X
*	Telematics Factor										
*	Welcome Factor						X	X	X	X	X
*	Paid-in-Full Discount						X	X	X	X	X
<b>Expense Constants</b>											
+	Vehicle Expense Load										
+	Policy Expense Load										

\*\* Actual Cost New Dollars and Vehicle Age (new vs old) is used to rate COLL.

Oper	Step	BI	PD	PIP	UMB/EUIMBI	UMPD/EUIMPD	COMP	COLL	ERS	RR	MBI	EEXALL	RVMED	VACLIAB	RC-PEFF
Base Rate															
	Base Rate						X	X	X			X	X	X	X
*	Territory Factor														
*	Limit Factor								X			X	X	X	X
*	Deductible Factor						X	X							
*	Term Factor						X	X	X			X	X	X	X
*	Upgraded Accident Forgiveness Factor														
Driver Level Rating Steps- Composite Relativities															
*	Driver Class Factor (Composite Relativity)														
	Accident Factor														
	* Minor Violation Factor														
	* Major Violation Factor														
	* Speeding Violation Factor														
	* DUI Violation Factor														
	= Merit Factor														
*	Merit Factor (Composite Relativity)														
Driver Level Discounts: Composite Relativities															
*	Good Driver Discount (Composite Relativity)														
*	Student Away at School Discount (Composite Relativity)														
*	Driving Experience Discount (Composite Relativity)														
*	Good Student Discount (Composite Relativity)														
*	Defensive Driver Discount (Composite Relativity)														
*	Deployed Driver Discount (Composite Relativity)														
Vehicle Level Rating Steps															
*	Vehicle Type Factor						X	X	X			X	X	X	X
*	RV Vehicle Use Factor						X	X	X			X	X	X	X
*	RV Liability Factor						X	X	X			X	X	X	X
*	Vehicle Cost Factor <b>RV PD Symbol</b>						X	X							
*	RV Model Year Factor						X	X							
*	Vehicle Age Factor						X	X	X						
*	Vehicle Damageability Factor														
*	MBI Model Year Factor														
*	MBI Class Factor														
Vehicle Level Discounts															
*	Anti-Theft Discount														
Policy Level Rating Steps															
*	Household Composite Factor														
*	Maximum Named Insured Age Factor														
*	Policy Occurrence Factor														
*	Risk Tier Factor						X	X	X			X	X	X	X
*	Financial Responsibility Factor						X	X	X			X	X	X	X
Policy Level Discounts															
*	Multi-Vehicle Discount						X	X	X						
*	Military Discount						X	X							
*	CDL Discount						X	X							
Policy Level Discounts 2															
*	Multi-Line Discount						X	X	X						
*	Sponsored Marketing Discount						X	X	X			X	X	X	X
*	Associate Discount						X	X	X			X	X	X	X
*	Telematics Factor														
*	Welcome Factor						X	X	X			X	X	X	X
*	Paid-in-Full Discount						X	X	X			X	X	X	X
Expense Constants															
+	Vehicle Expense Load														
+	Policy Expense Load														

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**Base Rates**

- Base Rates
- Territory Factors
- Non-RV Trailer Collision Base Rates
- Increased Limit Factors
- Deductible Factors
- Term Factors
- Upgraded Accident Forgiveness Factors
- Annual Policy and Vehicle Expense Constants

**Driver Level Rating Factors**

- Driver Class Factors
- Private Passenger Liability Incident Factors
- Private Passenger Physical Damage Incident Factors
- RV Liability Incident Factors
- RV Physical Damage Incident Factors

**Driver Level Discounts**

- Good Driver Discount Factors
- Student Away Discount Factors
- Driving Experience Discount Factors
- Good Student Discount Factors
- Defensive Driver Discount Factors
- Deployed Driver Discount Factors

**Vehicle Level Rating Factors**

- Vehicle Type Factors
- Annual Mileage Factors
- RV Vehicle Use Factors
- Vehicle Classification Factors
- RV Liability Factors
- Vehicle Cost Factors
- Non Symboled Vehicle Factors
- Model Year Factors
- RV Model Year Factors
- Vehicle Age Factors
- Vehicle Damageability Factors
- MBI Model Year Factors
- MBI Class Factors
- Private Passenger Cost New Charts
- RV Cost New Chart

**Vehicle Level Discounts**

- Anti-Theft Discount Factors



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**Policy Level Rating Factors**

- Household Composite Index Factors
- Maximum Named Insured Age Factors
- Policy Occurrence Factors
- Risk Tier Factors
- Financial Responsibility Factors

**Policy Level Discounts**

- Multi-Vehicle Discount Factors
- Military Discount Factors
- Commercial Driver's License Discount Factors

**Policy Level Discounts 2**

- Multi-Line Discount Factors
- Sponsored Marketing and Associate Discount Factors
- Telematics Score Buckets
- Telematics Factors
- Welcome Factors
- Paid-in-Full Discount Factors

**Rate Order of Calculation**

- Private Passenger
- NNO
- ENOA-Primary
- ENOA-Limited
- ENOA-Federal
- Van Pool
- Corporate
- Golfmobile
- Snowmobile
- RV - Motor Home
- RV - Travel Trailer
- Trailer (Non-RV)

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**Welcome Factors**

<b>RenewalsWithCorp</b>	<b>Factor</b>
0	0.95
1	0.96
2	0.97
3	0.98
4	0.99
5	1
6	1
7	1
8	1
9	1
99	1

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Rate Order of Calculation: Private Passenger

Oper	Step	BI	PD	PIP	UMBI/EUIMBI	UMPD/EUIMPD	COMP	COLL	ERS	RR	MBI
<b>Base Rate</b>											
	Base Rate	X	X	X	X	X	X	X	X	X	X
*	Territory Factor	X	X	X	X	X	X	X	X	X	
*	Limit Factor	X	X	X	X	X			X	X	
*	Deductible Factor						X	X			
*	Term Factor	X	X	X	X	X	X	X	X	X	X
*	Upgraded Accident Forgiveness Factor	X	X	X	X	X	X	X			
<b>Driver Level Rating Steps- Composite Relativities</b>											
*	Driver Class Factor (Composite Relativity)	X	X	X	X	X		X			
	Accident Factor	X	X	X	X	X		X			
*	Minor Violation Factor	X	X	X	X	X		X			
*	Major Violation Factor	X	X	X	X	X		X			
*	Speeding Violation Factor	X	X	X	X	X		X			
*	DUI Violation Factor	X	X	X	X	X		X			
	= Merit Factor	X	X	X	X	X		X			
*	Merit Factor (Composite Relativity)	X	X	X	X	X		X			
<b>Driver Level Discounts: Composite Relativities</b>											
*	Good Driver Discount (Composite Relativity)	X	X	X	X	X		X			
*	Student Away at School Discount (Composite Relativity)	X	X	X	X	X		X			
*	Driving Experience Discount (Composite Relativity)	X	X	X	X	X		X			
*	Good Student Discount (Composite Relativity)	X	X	X	X	X		X			
*	Defensive Driver Discount (Composite Relativity)	X	X	X	X	X		X			
*	Deployed Driver Discount (Composite Relativity)	X	X	X	X	X		X			
<b>Vehicle Level Rating Steps</b>											
*	Vehicle Type Factor										
*	Annual Mileage Factor	X	X	X	X	X	X	X			
*	Vehicle Classification Factor	X	X	X	X	X	X	X			
*	Vehicle Cost Factor	X	X	X	X	X	X	X			
*	Model Year Factor	X	X	X	X	X	X	X			
*	Vehicle Age Factor	X	X	X	X	X	X	X	X		
*	Vehicle Damageability Factor	X	X	X	X	X	X	X	X		
*	MBI Model Year Factor										X
*	MBI Class Factor										X
<b>Vehicle Level Discounts</b>											
*	Anti-Theft Discount						X				
<b>Policy Level Rating Steps</b>											
*	Household Composite Factor	X	X	X	X	X	X	X		X	
*	Maximum Named Insured Age Factor	X	X	X	X	X	X	X			
*	Policy Occurrence Factor	X	X	X	X	X	X	X	X	X	
*	Risk Tier Factor	X	X	X	X	X	X	X	X	X	X
*	Financial Responsibility Factor	X	X	X	X	X	X	X	X	X	X
<b>Policy Level Discounts</b>											
*	Multi-Vehicle Discount	X	X	X	X	X	X	X	X	X	X
*	Military Discount	X	X	X	X	X	X	X			
*	CDL Discount										
<b>Policy Level Discounts 2</b>											
*	Multi-Line Discount	X	X	X	X	X	X	X	X	X	X
*	Sponsored Marketing Discount	X	X	X	X	X	X	X	X	X	X
*	Associate Discount	X	X	X	X	X	X	X	X	X	X
*	Telematics Factor	X	X	X	X	X	X	X	X	X	X
*	Welcome Factor	X	X	X	X	X	X	X	X	X	X
*	Paid-in-Full Discount	X	X	X	X	X	X	X	X	X	X
<b>Expense Constants</b>											
+	Vehicle Expense Load		X								
+	Policy Expense Load		X								

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 Rate Order of Calculation: NNO

Oper	Step	BI	PD	PIP	UMBI/EUIMBI	UMPD/EUIMPD	COMP	COLL	ERS	RR	MBI
<b>Base Rate</b>											
	Base Rate	X	X	X	X	X	X	X			
*	Territory Factor	X	X	X	X	X	X	X			
*	Limit Factor	X	X	X	X	X					
*	Deductible Factor						X	X			
*	Term Factor	X	X	X	X	X	X	X			
*	Upgraded Accident Forgiveness Factor	X	X	X	X	X	X	X			
<b>Driver Level Rating Steps- Composite Relativities</b>											
*	Driver Class Factor (Composite Relativity)	PP	PP	PP	PP	PP		PP			
	Accident Factor	PP	PP	PP	PP	PP		PP			
	* Minor Violation Factor	PP	PP	PP	PP	PP		PP			
	* Major Violation Factor	PP	PP	PP	PP	PP		PP			
	* Speeding Violation Factor	PP	PP	PP	PP	PP		PP			
	* DUI Violation Factor	PP	PP	PP	PP	PP		PP			
	= Merit Factor	PP	PP	PP	PP	PP		PP			
*	Merit Factor (Composite Relativity)	PP	PP	PP	PP	PP		PP			
<b>Driver Level Discounts: Composite Relativities</b>											
*	Good Driver Discount (Composite Relativity)	PP	PP	PP	PP	PP		PP			
*	Student Away at School Discount (Composite Relativity)	PP	PP	PP	PP	PP		PP			
*	Driving Experience Discount (Composite Relativity)	PP	PP	PP	PP	PP		PP			
*	Good Student Discount (Composite Relativity)	PP	PP	PP	PP	PP		PP			
*	Defensive Driver Discount (Composite Relativity)	X	X	X	X	X		X			
*	Deployed Driver Discount (Composite Relativity)	PP	PP	PP	PP	PP		PP			
<b>Vehicle Level Rating Steps</b>											
*	Vehicle Type Factor	X	X	X	X	X					
*	Annual Mileage Factor	X	X	X	X	X	X	X			
*	Vehicle Classification Factor <b>Default Z</b>	X	X	X	X	X	X	X			
*	Vehicle Cost Factor <b>Default SYMBOL 4X (COLL), 5X (COMP)</b>	X	X	X	X	X	X	X			
*	Model Year Factor: <b>Default current Model year -1</b>	X	X	X	X	X	X	X			
*	Vehicle Age Factor: <b>Default 2 Years</b>	X	X	X	X	X	X	X			
*	Vehicle Damageability Factor										
*	MBI Model Year Factor										
*	MBI Class Factor										
<b>Vehicle Level Discounts</b>											
*	Anti-Theft Discount										
<b>Policy Level Rating Steps</b>											
*	Household Composite Factor	X	X	X	X	X	X	X			
*	Maximum Named Insured Age Factor	X	X	X	X	X	X	X			
*	Policy Occurrence Factor	X	X	X	X	X	X	X			
*	Risk Tier Factor	X	X	X	X	X	X	X			
*	Financial Responsibility Factor	X	X	X	X	X	X	X			
<b>Policy Level Discounts</b>											
*	Multi-Vehicle Discount										
*	Military Discount	X	X	X	X	X	X	X			
*	CDL Discount										
<b>Policy Level Discounts 2</b>											
*	Multi-Line Discount	X	X	X	X	X	X	X			
*	Sponsored Marketing Discount	X	X	X	X	X	X	X			
*	Associate Discount	X	X	X	X	X	X	X			
*	Telematics Factor										
*	Welcome Factor	X	X	X	X	X	X	X			
*	Paid-in-Full Discount	X	X	X	X	X	X	X			
<b>Expense Constants</b>											
+	Vehicle Expense Load		X								
+	Policy Expense Load		X								

PP - Use the PP Factor

GEICO Secure Insurance Company - Voluntary Private Passenger Automobile Insurance  
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 Rate Order of Calculation: ENOA-Primary

Oper	Step	BI	PD	PIP	UMBI/EUIMBI	UMPD/EUIMPD	COMP	COLL	ERS	RR	MBI
<b>Base Rate</b>											
	Base Rate	E-FED	E-FED		E-FED	E-FED					
*	Territory Factor				E-FED	E-FED					
*	Limit Factor	E-FED	E-FED		E-FED	E-FED					
*	Deductible Factor										
*	Term Factor	X	X		X	X					
*	Upgraded Accident Forgiveness Factor	X	X		X	X					
<b>Driver Level Rating Steps- Composite Relativities</b>											
*	Driver Class Factor (Composite Relativity)	PP	PP		PP	PP					
	Accident Factor	PP	PP		PP	PP					
	* Minor Violation Factor	PP	PP		PP	PP					
	* Major Violation Factor	PP	PP		PP	PP					
	* Speeding Violation Factor	PP	PP		PP	PP					
	* DUI Violation Factor	PP	PP		PP	PP					
	= Merit Factor	PP	PP		PP	PP					
*	Merit Factor (Composite Relativity)	PP	PP		PP	PP					
<b>Driver Level Discounts: Composite Relativities</b>											
*	Good Driver Discount (Composite Relativity)	PP	PP		PP	PP					
*	Student Away at School Discount (Composite Relativity)	PP	PP		PP	PP					
*	Driving Experience Discount (Composite Relativity)	PP	PP		PP	PP					
*	Good Student Discount (Composite Relativity)	PP	PP		PP	PP					
*	Defensive Driver Discount (Composite Relativity)	PP	PP		PP	PP					
*	Deployed Driver Discount (Composite Relativity)	PP	PP		PP	PP					
<b>Vehicle Level Rating Steps</b>											
*	Vehicle Type Factor	0.5	0.5		0.5	0.5					
*	Annual Mileage Factor	PP	PP		PP	PP					
*	Vehicle Classification Factor <b>Default Z</b>	PP	PP		PP	PP					
*	Vehicle Cost Factor										
*	Model Year Factor: <b>Default current Model year -1</b>	PP	PP		PP	PP					
*	Vehicle Age Factor: <b>Default 2 Years</b>	PP	PP		PP	PP					
*	Vehicle Damageability Factor										
*	MBI Model Year Factor										
*	MBI Class Factor										
<b>Vehicle Level Discounts</b>											
*	Anti-Theft Discount										
<b>Policy Level Rating Steps</b>											
*	Household Composite Factor	PP	PP		PP	PP					
*	Maximum Named Insured Age Factor	PP	PP		PP	PP					
*	Policy Occurrence Factor	PP	PP		PP	PP					
*	Risk Tier Factor	E-FED	E-FED		E-FED	E-FED					
*	Financial Responsibility Factor	X	X		X	X					
<b>Policy Level Discounts</b>											
*	Multi-Vehicle Discount										
*	Military Discount	E-FED	E-FED		E-FED	E-FED					
*	CDL Discount										
<b>Policy Level Discounts 2</b>											
*	Multi-Line Discount	E-FED	E-FED		E-FED	E-FED					
*	Sponsored Marketing Discount	X	X		X	X					
*	Associate Discount	X	X		X	X					
*	Telematics Factor										
*	Welcome Factor	X	X		X	X					
*	Paid-in-Full Discount	X	X		X	X					
<b>Expense Constants</b>											
+	Vehicle Expense Load										
+	Policy Expense Load										

E-FED - Use the ENOA-FED Factor

PP - Use the PP Factor

[illegible]

[illegible]

**GEICO Secure Insurance Company - Voluntary Private Passenger Automobile Insurance**  
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**Rate Order of Calculation: Van Pool**

Oper	Step	BI	PD	PIP	UMBI/EUIMBI	UMPD/EUIMPD	COMP	COLL	ERS	RR	MBI
<b>Base Rate</b>											
	Base Rate	PP	PP	PP	PP	PP	PP	PP	PP	PP	PP
*	Territory Factor	PP	PP	PP	PP	PP	PP	PP	PP	PP	PP
*	Limit Factor	PP	PP	PP	PP	PP			PP	PP	
*	Deductible Factor						PP	PP			
*	Term Factor	X	X	X	X	X	X	X	X	X	X
*	Upgraded Accident Forgiveness Factor	X	X	X	X	X	X	X			
<b>Driver Level Rating Steps- Composite Relativities</b>											
*	Driver Class Factor (Composite Relativity)	PP	PP	PP	PP	PP		PP			
	Accident Factor	PP	PP	PP	PP	PP		PP			
	* Minor Violation Factor	PP	PP	PP	PP	PP		PP			
	* Major Violation Factor	PP	PP	PP	PP	PP		PP			
	* Speeding Violation Factor	PP	PP	PP	PP	PP		PP			
	* DUI Violation Factor	PP	PP	PP	PP	PP		PP			
	= Merit Factor	PP	PP	PP	PP	PP		PP			
*	Merit Factor (Composite Relativity)	PP	PP	PP	PP	PP		PP			
<b>Driver Level Discounts: Composite Relativities</b>											
*	Good Driver Discount (Composite Relativity)	PP	PP	PP	PP	PP		PP			
*	Student Away at School Discount (Composite Relativity)	PP	PP	PP	PP	PP		PP			
*	Driving Experience Discount (Composite Relativity)	PP	PP	PP	PP	PP		PP			
*	Good Student Discount (Composite Relativity)	PP	PP	PP	PP	PP		PP			
*	Defensive Driver Discount (Composite Relativity)	PP	PP	PP	PP	PP		PP			
*	Deployed Driver Discount (Composite Relativity)	PP	PP	PP	PP	PP		PP			
<b>Vehicle Level Rating Steps</b>											
*	Vehicle Type Factor	1.5	1.5	1.5	1.5	1.5	1.5	1.5			
*	Annual Mileage Factor	PP	PP	PP	PP	PP	PP	PP			
*	Vehicle Classification Factor	PP	PP	PP	PP	PP	PP	PP			
*	Vehicle Cost Factor	PP	PP	PP	PP	PP	PP	PP			
*	Model Year Factor	PP	PP	PP	PP	PP	PP	PP			
*	Vehicle Age Factor	PP	PP	PP	PP	PP	PP	PP	PP		
*	Vehicle Damageability Factor										
*	MBI Model Year Factor										X
*	MBI Class Factor										X
<b>Vehicle Level Discounts</b>											
*	Anti-Theft Discount						X				
<b>Policy Level Rating Steps</b>											
*	Household Composite Factor	PP	PP	PP	PP	PP	PP	PP		PP	
*	Maximum Named Insured Age Factor	PP	PP	PP	PP	PP	PP	PP			
*	Policy Occurrence Factor	PP	PP	PP	PP	PP	PP	PP	PP	PP	
*	Risk Tier Factor	PP	PP	PP	PP	PP	PP	PP	PP	PP	PP
*	Financial Responsibility Factor	X	X	X	X	X	X	X	X	X	X
<b>Policy Level Discounts</b>											
*	Multi-Vehicle Discount	PP	PP	PP	PP	PP	PP	PP	PP	PP	PP
*	Military Discount	PP	PP	PP	PP	PP	PP	PP			
*	CDL Discount										
<b>Policy Level Discounts 2</b>											
*	Multi-Line Discount	PP	PP	PP	PP	PP	PP	PP	PP	PP	PP
*	Sponsored Marketing Discount	X	X	X	X	X	X	X	X	X	X
*	Associate Discount	X	X	X	X	X	X	X	X	X	X
*	Telematics Factor										
*	Welcome Factor	X	X	X	X	X	X	X	X	X	X
*	Paid-in-Full Discount	X	X	X	X	X	X	X	X	X	X
<b>Expense Constants</b>											
+	Vehicle Expense Load										
+	Policy Expense Load										

\*\*Privately Owned Van Pools - The otherwise applicable Private Passenger rates for Bodily Injury Liability, Personal Injury Protection, and Uninsured Motorist Coverage shall be increased 50% if the number of passengers transported, excluding the driver, is greater than eight.

PP - use the PP Factors



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**Rate Order of Calculation: Corporate**

Oper	Step	BI	PD	PIP	UMBI/EUIMBI	UMPD/EUIMPD	COMP	COLL	ERS	RR	MBI
<b>Base Rate</b>											
	Base Rate	X	X	X	X	X	X	X	X	X	X
*	Territory Factor	X	X	X	X	X	X	X	X	X	
*	Limit Factor	X	X	X	X	X			X	X	
*	Deductible Factor						X	X			
*	Term Factor	X	X	X	X	X	X	X	X	X	X
*	Upgraded Accident Forgiveness Factor										
<b>Driver Level Rating Steps- Composite Relativities</b>											
*	Driver Class Factor (Composite Relativity)										
	Accident Factor										
	* Minor Violation Factor										
	* Major Violation Factor										
	* Speeding Violation Factor										
	* DUI Violation Factor										
	= Merit Factor										
*	Merit Factor (Composite Relativity)										
<b>Driver Level Discounts: Composite Relativities</b>											
*	Good Driver Discount (Composite Relativity)										
*	Student Away at School Discount (Composite Relativity)										
*	Driving Experience Discount (Composite Relativity)										
*	Good Student Discount (Composite Relativity)										
*	Defensive Driver Discount (Composite Relativity)	X	X	X	X	X		X			
*	Deployed Driver Discount (Composite Relativity)										
<b>Vehicle Level Rating Steps</b>											
*	Vehicle Type Factor	X	X	X	X	X	X	X			
*	Annual Mileage Factor	X	X	X	X	X	X	X			
*	Vehicle Classification Factor	X	X	X	X	X	X	X			
*	Vehicle Cost Factor	X	X	X	X	X	X	X			
*	Model Year Factor	X	X	X	X	X	X	X			
*	Vehicle Age Factor	X	X	X	X	X	X	X	X		
*	Vehicle Damageability Factor										
*	MBI Model Year Factor										X
*	MBI Class Factor										X
<b>Vehicle Level Discounts</b>											
*	Anti-Theft Discount						X				
<b>Policy Level Rating Steps</b>											
*	Household Composite Factor										
*	Maximum Named Insured Age Factor										
*	Policy Occurrence Factor										
*	Risk Tier Factor	X	X	X	X	X	X	X	X	X	X
*	Financial Responsibility Factor	X	X	X	X	X	X	X	X	X	X
<b>Policy Level Discounts</b>											
*	Multi-Vehicle Discount										
*	Military Discount	X	X	X	X	X	X	X			
*	CDL Discount										
<b>Policy Level Discounts 2</b>											
*	Multi-Line Discount	X	X	X	X	X	X	X	X	X	X
*	Sponsored Marketing Discount	X	X	X	X	X	X	X	X	X	X
*	Associate Discount	X	X	X	X	X	X	X	X	X	X
*	Telematics Factor										
*	Welcome Factor	X	X	X	X	X	X	X	X	X	X
*	Paid-in-Full Discount	X	X	X	X	X	X	X	X	X	X
<b>Expense Constants</b>											
+	Vehicle Expense Load		X								
+	Policy Expense Load		X								

**GEICO Secure Insurance Company - Voluntary Private Passenger Automobile Insurance**  
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**Rate Order of Calculation: Golfmobile (rated as Misc)**

Oper	Step	BI	PD	PIP	UMBI/EUIMBI	UMPD/EUIMPD	COMP	COLL	ERS	RR	MBI
<b>Base Rate</b>											
	Base Rate	PP	PP		PP	PP					
*	Territory Factor	PP	PP		PP	PP					
*	Limit Factor	PP	PP		PP						
*	Deductible Factor										
*	Term Factor	X	X		X	X					
*	Upgraded Accident Forgiveness Factor										
<b>Driver Level Rating Steps- Composite Relativities</b>											
*	Driver Class Factor (Composite Relativity)										
	Accident Factor										
	* Minor Violation Factor										
	* Major Violation Factor										
	* Speeding Violation Factor										
	* DUI Violation Factor										
	= Merit Factor										
*	Merit Factor (Composite Relativity)										
<b>Driver Level Discounts: Composite Relativities</b>											
*	Good Driver Discount (Composite Relativity)										
*	Student Away at School Discount (Composite Relativity)										
*	Driving Experience Discount (Composite Relativity)										
*	Good Student Discount (Composite Relativity)										
*	Defensive Driver Discount (Composite Relativity)										
*	Deployed Driver Discount (Composite Relativity)										
<b>Vehicle Level Rating Steps</b>											
*	Vehicle Type Factor	0.25	0.25		0.25	0.25					
*	Annual Mileage Factor										
*	Vehicle Classification Factor										
*	Vehicle Cost Factor										
*	Model Year Factor										
*	Vehicle Age Factor										
*	Vehicle Damageability Factor										
*	MBI Model Year Factor										
*	MBI Class Factor										
<b>Vehicle Level Discounts</b>											
*	Anti-Theft Discount										
<b>Policy Level Rating Steps</b>											
*	Household Composite Factor										
*	Maximum Named Insured Age Factor										
*	Policy Occurrence Factor										
*	Risk Tier Factor										
*	Financial Responsibility Factor										
<b>Policy Level Discounts</b>											
*	Multi-Vehicle Discount										
*	Military Discount										
*	CDL Discount										
<b>Policy Level Discounts 2</b>											
*	Multi-Line Discount										
*	Sponsored Marketing Discount										
*	Associate Discount										
*	Telematics Factor										
*	Welcome Factor	X	X		X	X					
*	Paid-in-Full Discount	X	X		X	X					
<b>Expense Constants</b>											
+	Vehicle Expense Load										
+	Policy Expense Load										

PP - Use the PP factor

**GEICO Secure Insurance Company - Voluntary Private Passenger Automobile Insurance**  
**Maryland Rate Pages Effective: New Business 05/02/2024 Renewals 06/25/2024 Rate Gen 33**  
**Rate Order of Calculation: Snowmobile (rated as Misc)**

Oper	Step	BI	PD	PIP	UMBI/EUIMBI	UMPD/EUIMPD	COMP	COLL	ERS	RR	MBI
<b>Base Rate</b>											
	Base Rate	PP	PP		PP	PP					
*	Territory Factor	PP	PP		PP	PP					
*	Limit Factor	PP	PP		PP	PP					
*	Deductible Factor										
*	Term Factor	X	X		X	X					
*	Upgraded Accident Forgiveness Factor										
<b>Driver Level Rating Steps- Composite Relativities</b>											
*	Driver Class Factor (Composite Relativity)										
	Accident Factor										
	* Minor Violation Factor										
	* Major Violation Factor										
	* Speeding Violation Factor										
	* DUI Violation Factor										
	= Merit Factor										
*	Merit Factor (Composite Relativity)										
<b>Driver Level Discounts: Composite Relativities</b>											
*	Good Driver Discount (Composite Relativity)										
*	Student Away at School Discount (Composite Relativity)										
*	Driving Experience Discount (Composite Relativity)										
*	Good Student Discount (Composite Relativity)										
*	Defensive Driver Discount (Composite Relativity)										
*	Deployed Driver Discount (Composite Relativity)										
<b>Vehicle Level Rating Steps</b>											
*	Vehicle Type Factor	0.25	0.25		0.25	0.25					
*	Annual Mileage Factor										
*	Vehicle Classification Factor										
*	Vehicle Cost Factor										
*	Model Year Factor										
*	Vehicle Age Factor										
*	Vehicle Damageability Factor										
*	MBI Model Year Factor										
*	MBI Class Factor										
<b>Vehicle Level Discounts</b>											
*	Anti-Theft Discount										
<b>Policy Level Rating Steps</b>											
*	Household Composite Factor										
*	Maximum Named Insured Age Factor										
*	Policy Occurrence Factor										
*	Risk Tier Factor										
*	Financial Responsibility Factor										
<b>Policy Level Discounts</b>											
*	Multi-Vehicle Discount										
*	Military Discount										
*	CDL Discount										
<b>Policy Level Discounts 2</b>											
*	Multi-Line Discount										
*	Sponsored Marketing Discount										
*	Associate Discount										
*	Telematics Factor										
*	Welcome Factor	X	X		X	X					
*	Paid-in-Full Discount	X	X		X	X					
<b>Expense Constants</b>											
+	Vehicle Expense Load										
+	Policy Expense Load										

PP - Use the PP Factor

GEICO Secure Insurance Company - Voluntary Private Passenger Automobile Insurance  
Maryland Rate Pages Effective: New Business 05/02/2024 Renewals 06/25/2024 Rate Gen 33  
Rate Order of Calculation: RV - Motor Home

Oper	Step	BI	PD	PIP	UMBI/EUIMBI	UMPD/EUIMPD	COMP	COLL	ERS	RR	MBI	EEXALL	RVMED	VACLIAB	RC-PEFF
<b>Base Rate</b>															
	Base Rate	X	X	X	X	X	X	X	X			X	X	X	X
*	Territory Factor	X	X	X	X	X									
*	Limit Factor	X	X	X	X	X			X			X	X	X	X
*	Deductible Factor						X	X							
*	Term Factor	X	X	X	X	X	X	X	X			X	X	X	X
*	Upgraded Accident Forgiveness Factor	X	X	X	X	X	X	X							
<b>Driver Level Rating Steps- Composite Relativities</b>															
*	Driver Class Factor (Composite Relativity)	X	X	X	X	X	X	X							
	Accident Factor	X	X	X	X	X	X	X							
	* Minor Violation Factor	X	X	X	X	X	X	X							
	* Major Violation Factor	X	X	X	X	X	X	X							
	* Speeding Violation Factor	X	X	X	X	X	X	X							
	* DUI Violation Factor	X	X	X	X	X	X	X							
	= Merit Factor	X	X	X	X	X	X	X							
*	Merit Factor (Composite Relativity)	X	X	X	X	X	X	X							
<b>Driver Level Discounts: Composite Relativities</b>															
*	Good Driver Discount (Composite Relativity)	X	X	X	X	X	X	X							
*	Student Away at School Discount (Composite Relativity)	X	X	X	X	X	X	X							
*	Driving Experience Discount (Composite Relativity)	X	X	X	X	X	X	X							
*	Good Student Discount (Composite Relativity)	X	X	X	X	X	X	X							
*	Defensive Driver Discount (Composite Relativity)	X	X	X	X	X	X	X							
*	Deployed Driver Discount (Composite Relativity)	X	X	X	X	X	X	X							
<b>Vehicle Level Rating Steps</b>															
*	Vehicle Type Factor	X	X	X	X	X	X	X	X			X	X	X	X
*	RV Vehicle Use Factor	X	X	X	X	X	X	X	X			X	X	X	X
*	RV Liability Factor	X	X	X	X	X	X	X	X			X	X	X	X
*	Vehicle Cost Factor RV PD Symbol	X	X	X	X	X	X	X							
*	RV Model Year Factor	X	X	X	X	X	X	X							
*	Vehicle Age Factor	X	X	X	X	X	X	X	X						
*	Vehicle Damageability Factor														
*	MBI Model Year Factor														
*	MBI Class Factor														
<b>Vehicle Level Discounts</b>															
*	Anti-Theft Discount						X								
<b>Policy Level Rating Steps</b>															
*	Household Composite Factor	X	X	X	X	X	X	X							
*	Maximum Named Insured Age Factor	X	X	X	X	X	X	X							
*	Policy Occurrence Factor	X	X	X	X	X	X	X	X						
*	Risk Tier Factor	X	X	X	X	X	X	X	X			X	X	X	X
*	Financial Responsibility Factor	X	X	X	X	X	X	X	X			X	X	X	X
<b>Policy Level Discounts</b>															
*	Multi-Vehicle Discount	X	X	X	X	X	X	X	X						
*	Military Discount	X	X	X	X	X	X	X							
*	CDL Discount	X	X	X	X	X	X	X							
<b>Policy Level Discounts 2</b>															
*	Multi-Line Discount	X	X	X	X	X	X	X	X						
*	Sponsored Marketing Discount	X	X	X	X	X	X	X	X			X	X	X	X
*	Associate Discount	X	X	X	X	X	X	X	X			X	X	X	X
*	Telematics Factor														
*	Welcome Factor	X	X	X	X	X	X	X	X			X	X	X	X
*	Paid-in-Full Discount	X	X	X	X	X	X	X	X			X	X	X	X
<b>Expense Constants</b>															
+	Vehicle Expense Load		X												
+	Policy Expense Load		X												

If no NI/SP: Default = NI = Y, 46, MM, 3 Years Clean, Years Driving Exp = 30

GEICO Secure Insurance Company - Voluntary Private Passenger Automobile Insurance  
 Maryland Rate Pages    Effective: New Business 05/02/2024 Renewals 06/25/2024    Rate Gen 33  
 Rate Order of Calculation: Trailer (Non-RV)

Oper	Step	BI	PD	PIP	UMBI/EUIMBI	UMPD/EUIMPD	COMP	COLL	CA	PE	PECA
<b>Base Rate</b>											
	Base Rate						X	X	X	X	X
*	Territory Factor										
*	Limit Factor										
*	Deductible Factor						X	X	X	X	X
*	Term Factor						X	X	X	X	X
*	Upgraded Accident Forgiveness Factor										
<b>Driver Level Rating Steps- Composite Relativities</b>											
*	Driver Class Factor (Composite Relativity)										
	Accident Factor										
	* Minor Violation Factor										
	* Major Violation Factor										
	* Speeding Violation Factor										
	* DUI Violation Factor										
	= Merit Factor										
*	Merit Factor (Composite Relativity)										
<b>Driver Level Discounts: Composite Relativities</b>											
*	Good Driver Discount (Composite Relativity)										
*	Student Away at School Discount (Composite Relativity)										
*	Driving Experience Discount (Composite Relativity)										
*	Good Student Discount (Composite Relativity)										
*	Defensive Driver Discount (Composite Relativity)										
*	Deployed Driver Discount (Composite Relativity)										
<b>Vehicle Level Rating Steps</b>											
*	Vehicle Type Factor										
*	Annual Mileage Factor										
*	Vehicle Classification Factor										
*	Vehicle Cost Factor							X			
*	Model Year Factor										
*	Vehicle Age Factor										
*	Vehicle Damageability Factor										
*	MBI Model Year Factor										
*	MBI Class Factor										
<b>Vehicle Level Discounts</b>											
*	Anti-Theft Discount										
<b>Policy Level Rating Steps</b>											
*	Household Composite Factor										
*	Maximum Named Insured Age Factor										
*	Policy Occurrence Factor										
*	Risk Tier Factor										
*	Financial Responsibility Factor										
<b>Policy Level Discounts</b>											
*	Multi-Vehicle Discount										
*	Military Discount						X	X			
*	CDL Discount										
<b>Policy Level Discounts 2</b>											
*	Multi-Line Discount										
*	Sponsored Marketing Discount						X	X	X	X	X
*	Associate Discount						X	X	X	X	X
*	Telematics Factor										
*	Welcome Factor						X	X	X	X	X
*	Paid-in-Full Discount						X	X	X	X	X
<b>Expense Constants</b>											
+	Vehicle Expense Load										
+	Policy Expense Load										

\*\* Actual Cost New Dollars and Vehicle Age (new vs old) is used to rate COLL.

Oper	Step	BI	PD	PIP	UMBI/EUIMBI	UMPD/EUIMPD	COMP	COLL	ERS	RR	MBI	EEXALL	RVMED	VACLIAB	RC-PEFF
Base Rate															
	Base Rate						X	X	X			X	X	X	X
*	Territory Factor														
*	Limit Factor								X			X	X	X	X
*	Deductible Factor						X	X							
*	Term Factor						X	X	X			X	X	X	X
*	Upgraded Accident Forgiveness Factor														
Driver Level Rating Steps- Composite Relativities															
*	Driver Class Factor (Composite Relativity)														
	Accident Factor														
	* Minor Violation Factor														
	* Major Violation Factor														
	* Speeding Violation Factor														
	* DUI Violation Factor														
	= Merit Factor														
*	Merit Factor (Composite Relativity)														
Driver Level Discounts: Composite Relativities															
*	Good Driver Discount (Composite Relativity)														
*	Student Away at School Discount (Composite Relativity)														
*	Driving Experience Discount (Composite Relativity)														
*	Good Student Discount (Composite Relativity)														
*	Defensive Driver Discount (Composite Relativity)														
*	Deployed Driver Discount (Composite Relativity)														
Vehicle Level Rating Steps															
*	Vehicle Type Factor						X	X	X			X	X	X	X
*	RV Vehicle Use Factor						X	X	X			X	X	X	X
*	RV Liability Factor						X	X	X			X	X	X	X
*	Vehicle Cost Factor <b>RV PD Symbol</b>						X	X							
*	RV Model Year Factor						X	X							
*	Vehicle Age Factor						X	X	X						
*	Vehicle Damageability Factor														
*	MBI Model Year Factor														
*	MBI Class Factor														
Vehicle Level Discounts															
*	Anti-Theft Discount														
Policy Level Rating Steps															
*	Household Composite Factor														
*	Maximum Named Insured Age Factor														
*	Policy Occurrence Factor														
*	Risk Tier Factor						X	X	X			X	X	X	X
*	Financial Responsibility Factor						X	X	X			X	X	X	X
Policy Level Discounts															
*	Multi-Vehicle Discount						X	X	X						
*	Military Discount						X	X							
*	CDL Discount						X	X							
Policy Level Discounts 2															
*	Multi-Line Discount						X	X	X						
*	Sponsored Marketing Discount						X	X	X			X	X	X	X
*	Associate Discount						X	X	X			X	X	X	X
*	Telematics Factor														
*	Welcome Factor						X	X	X			X	X	X	X
*	Paid-in-Full Discount						X	X	X			X	X	X	X
Expense Constants															
+	Vehicle Expense Load														
+	Policy Expense Load														

GEICO CHOICE INSURANCE COMPANY

AUTOMOBILE

**MARYLAND - CHANGE SHEET**

**PRIVATE PASSENGER RULES SECTION**

Revised page Index(1) replaces page of like number currently on file.

New pages Index(2), PPA-P-12(1), PPA-P-13(1) and PPA-P-14(1) are added.

**RATES SECTION**

The following sections replace the current sections now on file:

Table of Contents

Rate Order of Calculation: Private Passenger

The following new section is added:

Welcome Factors

GEICO SECURE INSURANCE COMPANY

AUTOMOBILE

**MARYLAND - CHANGE SHEET**

**PRIVATE PASSENGER RULES SECTION**

Revised page Index(2) replaces page of like number currently on file.

New pages PPA-P-12(1), PPA-P-13(1) and PPA-P-14(1) are added.

**RATES SECTION**

The following sections replace the current sections now on file:

Table of Contents

Rate Order of Calculation: Private Passenger

Rate Order of Calculation: NNO

Rate Order of Calculation: ENOA-Primary

Rate Order of Calculation: ENOA-Limited

Rate Order of Calculation: ENOA-Federal

Rate Order of Calculation: Van Pool

Rate Order of Calculation: Corporate

Rate Order of Calculation: Golfmobile (rated as Misc)

Rate Order of Calculation: Snowmobile (rated as Misc)

Rate Order of Calculation: RV – Motor Home

Rate Order of Calculation: Trailer (Non-RV)

Rate Order of Calculation: RV – Travel Trailer

The following new section is added:

Welcome Factors





■ Government Employees Insurance Company ■ GEICO Advantage Insurance Company  
■ GEICO General Insurance Company ■ GEICO Choice Insurance Company  
■ GEICO Indemnity Company ■ GEICO Secure Insurance Company  
■ GEICO Casualty Company ■ GEICO County Mutual Insurance Company

ONE GEICO PLAZA ■ Washington, D.C. 20076-0001

March 25, 2024

Honorable Kathleen A. Birrane  
Commissioner  
Maryland Insurance Administration  
200 Saint Paul Place  
Suite 2700  
Baltimore, MD 21202-2272  
United States

Re: GEICO Choice Insurance Company (GH) NAIC#: 031-14139  
GEICO Secure Insurance Company (GS) NAIC#: 031-14137  
Automobile Casualty Manuals – Rate/Rule Revision  
File No.: **2024-168**

Dear Commissioner Birrane:

For your review and acknowledgment, the above referenced companies herewith submit a revision to our Automobile Casualty Manuals currently on file with your department.


Specifically, we propose an overall rate level decrease. Additionally, GEICO Choice Insurance Company and GEICO Secure Insurance Company propose a change to our Private Passenger Rule manuals.

A more detailed description and justification for the above changes are set forth in the enclosed filing memorandum and exhibits.

Revised manual pages and mark-ups are enclosed for your convenience.

Once you have had the opportunity to review the enclosed, please forward your acknowledgment for our records. We will implement these revisions for all new business policies effective on and after May 2, 2024, and renewal policies effective on and after June 25, 2024.

Sincerely,

DocuSigned by:  
  
F80AD81E250D40D...

Mickei Milton  
Counsel  
Government and Regulatory Affairs  
Office: (301)221-9742  
Email: MickeiMilton@geico.com

Enclosures

## Certification Statement for Automobile Insurers

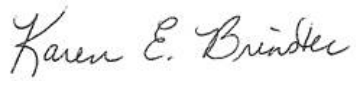
Certification Statement for Insurers and Rating Organizations

### CERTIFICATION STATEMENT REVIEW OF AUTOMOBILE RATING TERRITORIES

I, Karen Brinster, a duly authorized representative of GEICO Secure Insurance Company and GEICO Choice Insurance Company (insurer or rating organization), NAIC # 031-14137 and 031-14139 (if applicable), by hereby certify that the following information is true to the best of my knowledge and belief:

1. The use of territories as a factor in rating by the above-named (insured or rating organization) has been reviewed within the previous 3 years; and
2. Use of the territories on file, or as set forth in this filing, are actuarially justified. I understand that the Maryland Insurance Administration will rely on this certification, and if it is determined that this certification is materially false or incorrect, the insurer may be subject to administrative action, including appropriate penalties.

03/18/2024  
Date

  
Signature of Authorized Representative

Name of Authorized Representative: Karen E. Brinster

Title: Senior Director

Address of Insurer: One GEICO Plaza, Washington, DC 20076

**GEICO SECURE INSURANCE COMPANY  
GEICO CHOICE INSURANCE COMPANY**

**Voluntary Private Passenger Automobile and Recreational Vehicle Insurance**

**Maryland**

**Filing Memorandum**

We propose to implement a Welcome Factor which will adjust based on the number of renewals for the named insured as shown on Exhibit 1. Details can be found in the attached rules and rate pages. The overall premium impact of these changes can be found on Exhibit 1.

The distribution of percentage changes by policy resulting from this change is shown on Exhibit 2. Exhibit 3 shows the rate change history for each company.

GEICO SECURE INSURANCE COMPANY

Voluntary Private Passenger Automobile and Recreational Vehicle Insurance

Maryland

Welcome Factor

Number of Renewals	Current Level Inforce Premium Distribution	Current Welcome Factor	Proposed Welcome Factor	Welcome Factor Proposed Change
0	25.9%	1.000	0.950	-5.0%
1	15.3%	1.000	0.960	-4.0%
2	8.0%	1.000	0.970	-3.0%
3	12.8%	1.000	0.980	-2.0%
4	10.6%	1.000	0.990	-1.0%
5+	27.4%	1.000	1.000	0.0%
Total	100.0%			-2.5%

GEICO CHOICE INSURANCE COMPANY  
Voluntary Private Passenger Automobile Insurance

Maryland

Welcome Factor

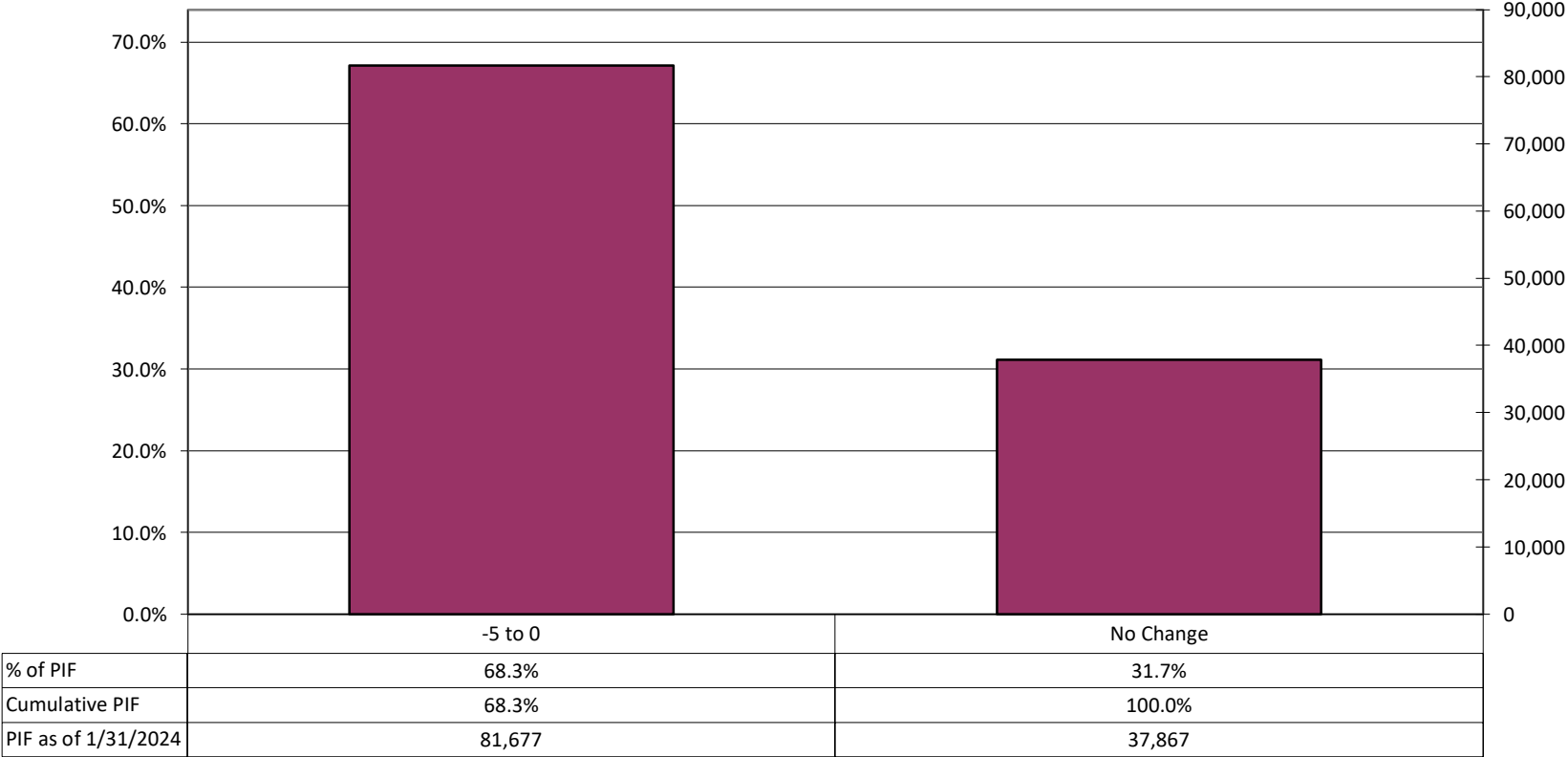
Number of Renewals	Current Level Inforce Premium Distribution	Current Welcome Factor	Proposed Welcome Factor	Welcome Factor Proposed Change
0	97.4%	1.000	0.950	-5.0%
1	0.7%	1.000	0.960	-4.0%
2	0.2%	1.000	0.970	-3.0%
3	0.2%	1.000	0.980	-2.0%
4	0.3%	1.000	0.990	-1.0%
5+	1.2%	1.000	1.000	0.0%
Total	100.0%			-4.9%

GEICO SECURE INSURANCE COMPANY

Voluntary Private Passenger Automobile and Recreational Vehicle Insurance

Maryland

Market Dislocation  
Percentage Changes per Policy (5% intervals)

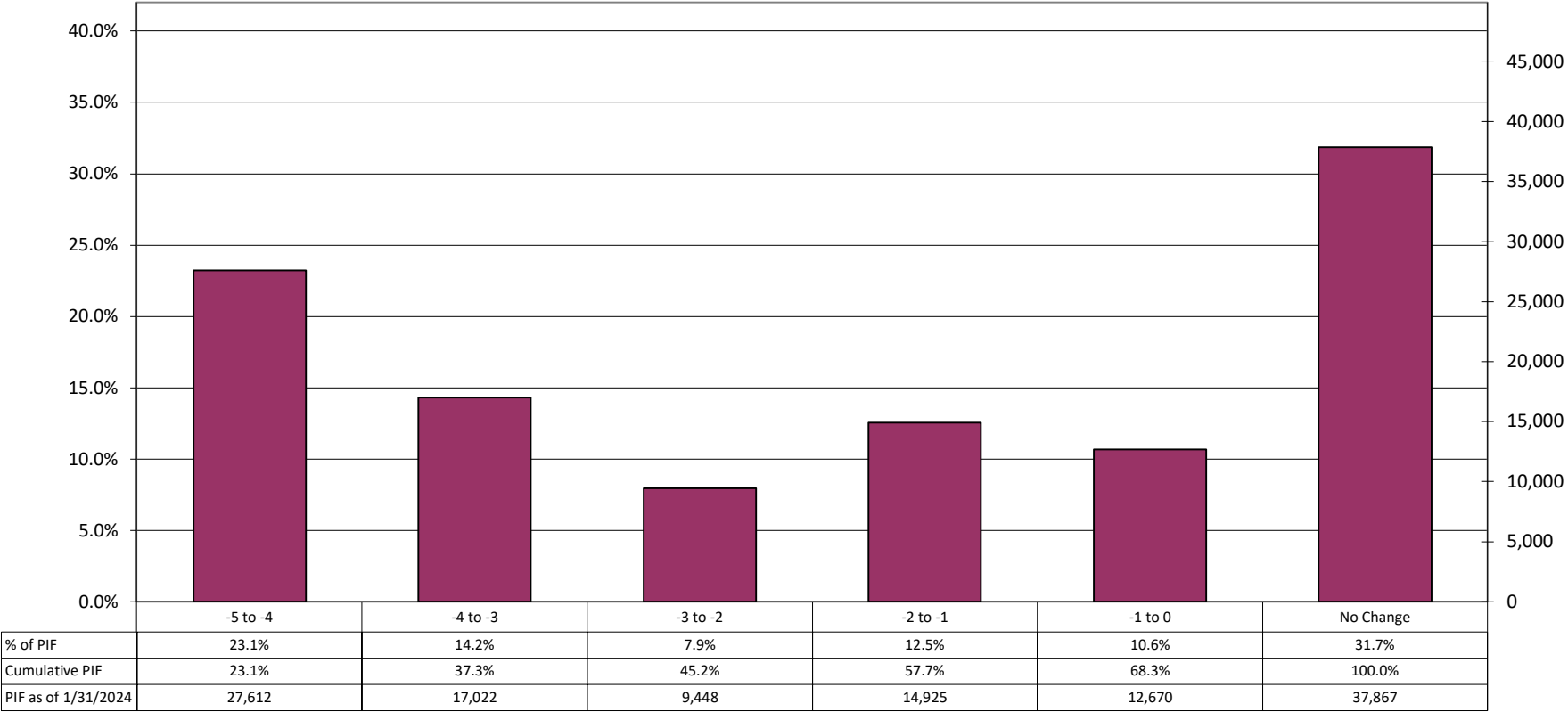


GEICO SECURE INSURANCE COMPANY

Voluntary Private Passenger Automobile and Recreational Vehicle Insurance

Maryland

Market Dislocation  
Percentage Changes per Policy from -10% to +10% (1% intervals)

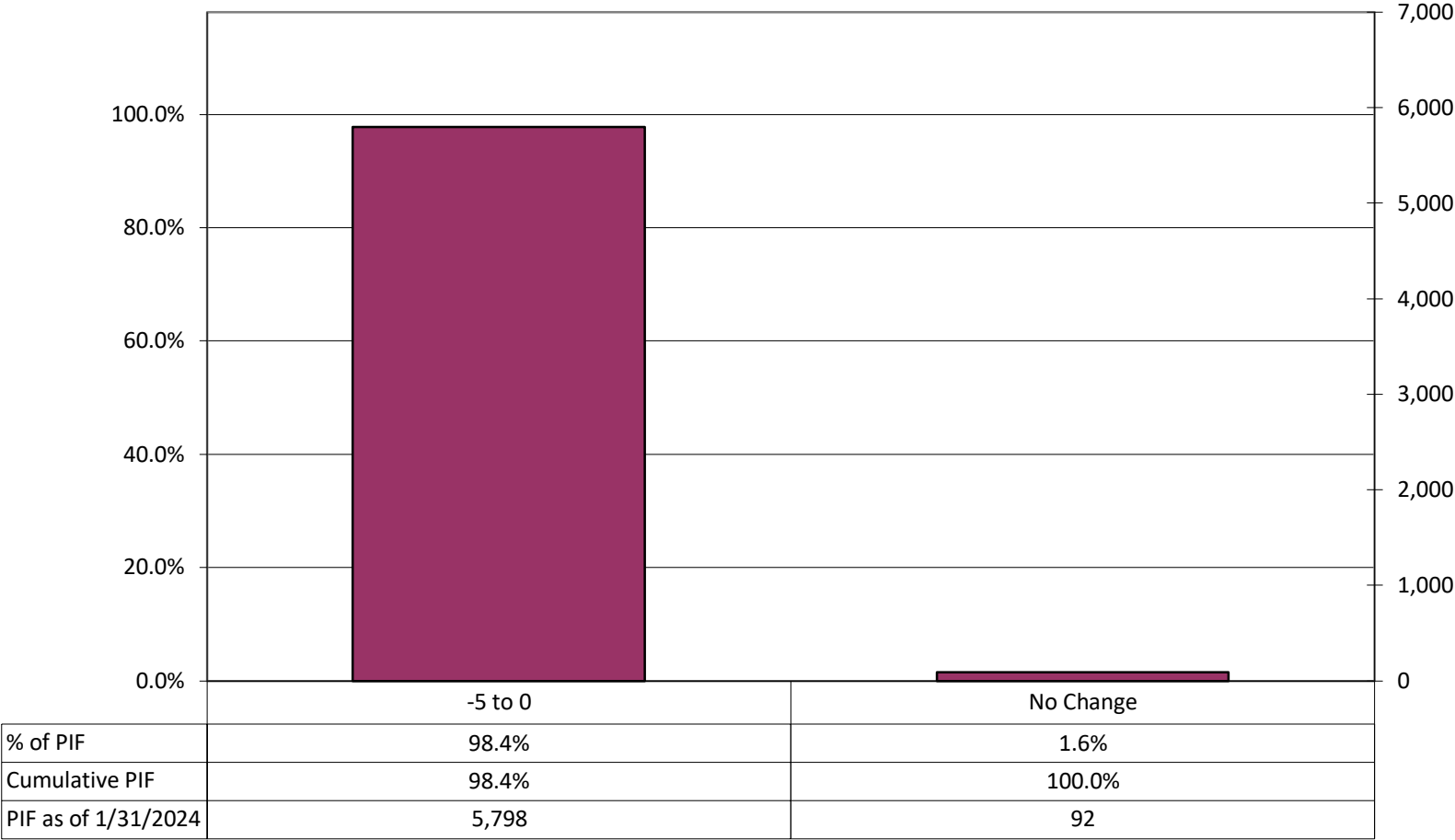


GEICO CHOICE INSURANCE COMPANY

Voluntary Private Passenger Automobile Insurance

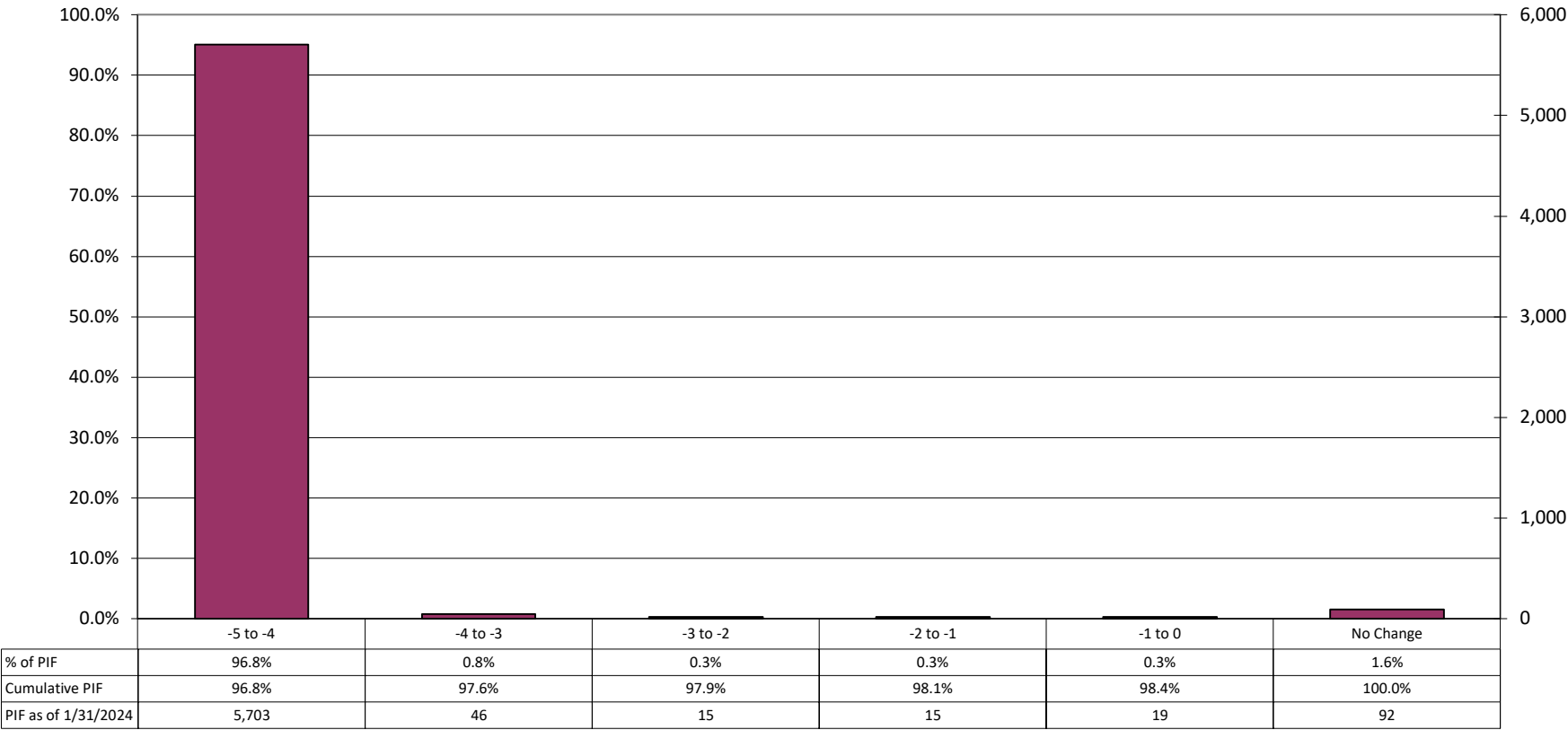
Maryland

Market Dislocation  
Percentage Changes per Policy (5% intervals)





**GEICO CHOICE INSURANCE COMPANY**  
**Voluntary Private Passenger Automobile Insurance**  
**Maryland**  
**Market Dislocation**  
**Percentage Changes per Policy from -10% to +10% (1% intervals)**



Effective Date	Total	BI	PD	Comp	Coll	UMBI	UMPD	ERS	RR	PIP
	%	%	%	%	%	%	%	%	%	%
Pendng	2.5	0.0	0.0	25.0	0.0	5.0	5.0	0.0	0.0	5.0
NB 07/01/2023	9.1	0.0	15.0	15.0	15.0	0.0	14.6	15.0	14.7	-1.6
RNL 08/25/2023										
NB 07/07/2022	25.1	36.1	27.3	14.5	20.7	25.5	-3.7	9.5	13.4	-4.3
RNL 08/29/2022										
NB 05/26/2022	7.2	8.2	8.1	8.5	4.2	7.7	8.1	10.9	3.8	6.2
RNL 07/19/2022										

**GEICO CHOICE INSURANCE COMPANY**

**Voluntary Private Passenger Automobile Insurance**

**Maryland**

**Rate Change History**

Effective Date	Total	BI	PD	Comp	Coll	UMBI	UMPD	ERS	RR	PIP
	%	%	%	%	%	%	%	%	%	%
Pendng	2.0	0.0	0.0	25.0	0.0	5.0	5.0	0.0	0.0	5.0

**GEICO SECURE INSURANCE COMPANY  
GEICO CHOICE INSURANCE COMPANY**

**Voluntary Private Passenger Automobile and Recreational Vehicle Insurance**

**Maryland**

**Response Memorandum**

The following is in response to the March 30, 2024 objection letter regarding SERFF tracking number GECC-134042308. The questions are repeated below for reference.

**1. Do these 2 companies have a longevity discount? If so please provide the manual page(s).**

These 2 companies do not currently have a longevity discount.

**2. Is longevity considered in the risk tiering factors? If so, please explain how.**

Risk tiering re-evaluation at renewal in the GEICO Secure Insurance Company considers longevity as current policy tenure and treats longer tenure more favorable, particularly where customers did not have insurance prior to being insured with the Company. GEICO Choice Insurance Company does not consider longevity at renewal in re-tiering.