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

Table of Contents

User Usage Agreement

Attachments

Usage Agreement.pdf

Usage Agreement.pdf

Rate-Rule Attachments (ex. Document Name Attachment Name)

GS Private Passenger Rule Pages MD-GS-priv- 2024-168.pdf

GS Private Passenger Rule Pages MD-GS-priv- 2024-168 - Marked Up.pdf

GS Rate Pages MD-GS-Rate-2024-168.pdf

GS Rate Pages MD-GS-Rate-2024-168 markup.pdf

GH Private Passenger Rule Pages MD-GH-priv- 2024-168.pdf

GH Private Passenger Rule Pages MD-GH-priv- 2024-168 - Marked Up.pdf

GH Rate Pages MD-GH-Rate-2024-168.pdf

GH Rate Pages MD-GH-Rate-2024-168 markup.pdf

Supporting Document (ex. Supporting Document Name Attachment Name)

Attachments

P&C Actuarial Justification Memo + All Exhibits.pdf

Cover Letter & Change Sheet GH - 2024-168.pdf

Cover Letter & Change Sheet <u>Change Sheet GS - 2024-168.pdf</u>

Cover Letter & Change Sheet Cover Letter - 2024-168 - Signed v2.pdf

Certification Statement 2024.pdf

Objection Response #1: 03/30/2024 Objection Response Memo.pdf

SERFF Tracking #: GECC-134042308 State Tracking #: 03292024

Company Tracking #: 2024-168

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SERFF Tr Num: GECC-134042308 SERFF Status: Closed-Withdrawn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State Status: Withdrawn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Disposition Status: Withdrawn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

Status of Filing in Domicile:

Project Number: 2024-168

Domicile Status Comments:

Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:

Filing Status Changed: 05/08/2024

State Status Changed: 05/08/2024 Deemer Date:

Created By: Garret Vanhoy Submitted By: Margaret West

Corresponding Filing Tracking Number:

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 CoCode: 14139 State of Domicile: Nebraska

Company Group Code: 31 Company Type:
One GEICO Plaza Group Name: Berkshire Hathaway State ID Number:

Washington, DC 20076-0001 Group

(800) 824-5404 ext. [Phone] FEIN Number: 45-2524467

GEICO Secure Insurance CoCode: 14137 State of Domicile: Nebraska

Company Group Code: 31 Company Type:
One GEICO Plaza Group Name: Berkshire Hathaway State ID Number:

Washington, DC 20076-0001 Group

(800) 824-5404 ext. [Phone] 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

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

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 | Responded By | Created On | Date Submitted |
|---------------------------------|--------------|------------|----------------|---------------|------------|----------------|
| Pending Industry Response | Bruce Siegel | 05/06/2024 | 05/06/2024 | Garret Vanhoy | 05/07/2024 | 05/07/2024 |
| Pending Industry Response | Linas Glemza | 03/30/2024 | 03/30/2024 | Garret Vanhoy | 04/08/2024 | 04/08/2024 |

Response Letters

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 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

Disposition

Disposition Date: 05/08/2024

Effective Date (New):
Effective Date (Renewal):
Status: Withdrawn

Comment: Filing was withdrawn.

| | Overall % | Overall % | Written Premium | Number of Policy | Written | Maximum % | Minimum % |
|-----------------------------------|-----------|-----------|-----------------|-------------------------|---------------|----------------|----------------|
| Company | Indicated | Rate | Change for | Holders Affected | Premium for | Change | Change |
| Name: | Change: | Impact: | this Program: | for this Program: | this Program: | (where req'd): | (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% |

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.

Sincerely,

Bruce Siegel

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

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 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 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 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

Rate Information

Rate data applies to filing.

Filing Method: File & Use

Rate Change Type: Decrease

Overall Percentage of Last Rate Revision: 2.000%

Effective Date of Last Rate Revision: 03/22/2024

Filing Method of Last Filing: File & Use

SERFF Tracking Number of Last Filing: GECC-133972593

Company Rate Information

| | Overall % | Overall % | Written Premium | Number of Policy | Written | Maximum % | Minimum % |
|-----------------------------------|-----------|-----------|-----------------|-------------------|---------------|----------------|----------------|
| Company | Indicated | Rate | Change for | Holders Affected | Premium for | Change | Change |
| Name: | Change: | Impact: | this Program: | for this Program: | this Program: | (where req'd): | (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 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

Rate/Rule Schedule

| Item | Schedule Item | | | | Previous State | |
|------|---------------|------------------------------------|---|-------------|----------------|---|
| No. | Status | Exhibit Name | Rule # or Page # | Rate Action | 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 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

| Item Status: | |
|--------------|--|
| Status Date: | |

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. <u>UPGRADED ACCIDENT FORGIVENESS</u>
- 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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New business Effective

RULE PPA-V-03. RESERVED FOR FUTURE USE RULE PPA-V-05. RESERVED FOR FUTURE USE RULE PPA-V-06. VEHICLE HISTORY RATING

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

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

*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.

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. <u>UPGRADED ACCIDENT FORGIVENESS</u>
- 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

RULE PPA-V-02. RESERVED FOR FUTURE USE

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RULE PPA-V-03. RESERVED FOR FUTURE USE RULE PPA-V-05. RESERVED FOR FUTURE USE RULE PPA-V-06. VEHICLE HISTORY RATING

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

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

*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 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

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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

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

| RenewalsWithCorp | <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> |
| 2 3 4 5 6 7 8 | <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 04 03 Rate Order of Calculation: Private Passenger

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

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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

| RenewalsWithCorp | Factor | | | | |
|------------------|--------|--|--|--|--|
| 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 | СОМР | COLL | ERS | RR | MBI |
|-------------------|---|----|-----|-----|-----------------|-----------------|-------|---------------------------------------|-----|------|-----|
| Base Ra | - | | | | OFFIDI, EGIFEDI | 0111 5/201111 5 | 00111 | | | 1414 | |
| base Ka | Base Rate | Х | Х | х | х | х | х | Х | Х | Х | х |
| * | Territory Factor | X | X | х | x | x | x | x | X | X | |
| * | Limit Factor | X | X | X | x | X | | , , , , , , , , , , , , , , , , , , , | X | X | |
| * | Deductible Factor | ~ | Α | | ^ | ^ | х | х | | | |
| * | Term Factor | х | Х | х | х | х | x | X | х | Х | х |
| * | Upgraded Accident Forgiveness Factor | X | X | х | x | x | x | x | | | |
| Driver I | Level Rating Steps- Composite Relativities | ~ | Α | | ^ | ^ | | , , , , , , , , , , , , , , , , , , , | | | |
| * | Driver Class Factor (Composite Relativity) | Х | Х | х | | | | х | | | |
| | Accident Factor | X | X | х | | | | x | | | |
| | * Minor Violation Factor | X | X | х | | | | X | | | |
| | * Major Violation Factor | X | X | х | | | | x | | | |
| | * Speeding Violation Factor | X | X | х | | | | x | | | |
| | * DUI Violation Factor | X | X | х | | | | x | | | |
| | = Merit Factor | X | X | X | | | | x | | | |
| * | Merit Factor (Composite Relativity) | X | X | X | | | | x | | | |
| Driver I | Level Discounts: Composite Relativities | ~ | Α | | | | | , , , , , , , , , , , , , , , , , , , | | | |
| * | Good Driver Discount (Composite Relativity) | Х | Х | х | | | | х | | | |
| Vehicle | Level Rating Steps | | | | | | | | | | |
| * | Vehicle Classification Factor | Х | Х | х | | | | | | | |
| * | Vehicle Cost Factor | ~ | Α | | | | х | х | | | |
| * | Model Year Factor | | | | х | х | x | x | | | |
| * | Vehicle Age Factor | | | | ^ | ^ | | | х | | |
| * | Vehicle Damageability Factor | Х | Х | х | х | х | х | х | X | | |
| * | MBI Model Year Factor | | _ ~ | | ^ | ^ | | | | | х |
| * | MBI Class Factor | | | | | | | | | | x |
| Policy I | evel Rating Steps | | | | | | | | | | |
| * | Household Composite Factor | Х | х | х | х | х | х | х | | Х | |
| * | Maximum Named Insured Age Factor | | | | x | x | х | | | | |
| * | Policy Occurrence Factor | х | х | х | x | x | х | х | х | Х | |
| * | Risk Tier Factor | х | х | х | х | х | х | х | | х | х |
| * | Financial Responsibility Factor | х | х | х | х | х | х | х | х | Х | х |
| * | Telematics Factor | х | х | х | х | х | х | Х | х | х | х |
| Policy L | evel Discounts | | | | | | | | | | |
| * | Multi-Vehicle Factor | х | х | х | х | х | х | х | х | х | |
| Policy L | evel Discounts 2 | | | | | | | | | | |
| * | Multi-Line Discount | Х | х | х | х | х | х | х | Х | Х | х |
| * | Welcome Factor | Х | Х | х | х | х | х | х | Х | Х | Х |
| * | Paid-in-Full Discount | Х | х | х | х | х | х | х | Х | Х | х |
| Expense Constants | | | | | | | | | | | |
| + | Vehicle Expense Load | | х | | | | | | | | |
| + | Policy Expense Load | | Х | | | | | | | | |

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

GEICO SECURE INSURANCE COMPANY PRIVATE PASSENGER RULES SECTION MARYLAND

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

GEICO SECURE INSURANCE COMPANY PRIVATE PASSENGER RULES SECTION MARYLAND

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

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

*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

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

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

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

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

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

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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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)

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

| RenewalsWithCorp | <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> |
| 1 2 3 4 5 6 7 | <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 08/47/2023 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 |
|----------|--|----------|----------|----------|-------------|----------------|----------|----------|----------|----------|----------|
| Base | | | | - '' | OMBI/EOMBI | OINT D/EOINT D | COMI | OOLL | LINO | 17.17 | IVIDI |
| Dasc | Base Rate | х | х | Х | Х | Х | Х | Х | х | Х | х |
| * | Territory Factor | x | x | X | x | x | X | x | x | x | _^_ |
| * | Limit Factor | X | X | X | X | X | ^ | Α | X | X | |
| * | Deductible Factor | | | ^ | ^ | ^ | Х | Х | | | |
| * | Term Factor | Х | Х | Х | Х | Х | X | X | х | Х | х |
| * | Upgraded Accident Forgiveness Factor | x | X | X | X | X | X | X | | | |
| Drivo | r Level Rating Steps- Composite Relativities | _^_ | _^_ | | ^ | ^ | ^ | ^ | | | |
| * | Driver Class Factor (Composite Relativity) | Х | Х | Х | Х | Х | | Х | | | |
| | 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 | | | |
| Drive | r Level Discounts: Composite Relativities | | | ^ | ^ | ^ | | ^ | | | |
| * | Good Driver Discount (Composite Relativity) | Х | Х | Х | Х | Х | | Х | | | |
| * | 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 | | | |
| - | | X | | | | | | | | | |
| * | Defensive Driver Discount (Composite Relativity) | | X | X | X | X | | X | | | |
| | Deployed Driver Discount (Composite Relativity) | Х | Х | Х | Х | Х | | Х | | | |
| Vehic | le Level Rating Steps | | | | | | | | | | |
| * | Vehicle Type Factor | ., | ., | , | ., | ., | ., | | | | |
| <u> </u> | Annual Mileage Factor | Х | Х | X | X | X | X | X | | | |
| * | Vehicle Classification Factor | Х | Х | X | X | X | X | X | | | |
| | Vehicle Cost Factor | Х | Х | X | X | X | X | X | | | |
| * | Model Year Factor | Х | Х | X | X | X | X | X | | | |
| | Vehicle Age Factor | Х | Х | X | X | X | X | X | Х | | |
| * | Vehicle Damageability Factor | Х | Х | Х | Х | Х | X | Х | Х | | |
| * | MBI Model Year Factor | | | | | | | | | | Х |
| * | MBI Class Factor | | | | | | | | | | Х |
| Vehic | le Level Discounts | | | | | | | | | | |
| * | Anti-Theft Discount | | | | | | Х | | | | |
| Polic | Level Rating Steps | | | | | | | | | | |
| * | Household Composite Factor | Х | Х | X | X | X | X | X | | Х | |
| * | Maximum Named Insured Age Factor | Х | Х | X | X | X | X | X | | | |
| * | Policy Occurrence Factor | Х | Х | X | X | X | X | X | Х | X | |
| * | Risk Tier Factor | Х | Х | X | X | X | X | X | Х | Х | Х |
| * | Financial Responsibility Factor | Х | Х | X | Х | Х | Х | Х | Х | Х | Х |
| Polic | / Level Discounts | | | | | | | | | | |
| * | Multi-Vehicle Discount | Х | Х | X | X | X | X | X | Х | Х | Х |
| * | Military Discount | Х | Х | X | X | X | X | Х | | | |
| * | CDL Discount | | | | | | | | | | |
| | Level Discounts 2 | | | | | | | | | | |
| * | Multi-Line Discount | Х | Х | X | X | X | Х | Х | Х | Х | Х |
| * | Sponsored Marketing Discount | Х | Х | X | X | X | X | Х | Х | Х | Х |
| * | Associate Discount | Х | Х | Х | Х | X | Χ | Х | Х | Х | Х |
| * | Telematics Factor | Х | Х | X | X | X | X | Х | Х | Х | Х |
| * | Welcome Factor | <u>X</u> | <u>X</u> | <u>X</u> | <u>X</u> | <u>X</u> | <u>X</u> | <u>X</u> | <u>X</u> | <u>X</u> | <u>X</u> |
| * | Paid-in-Full Discount | Х | Х | X | X | X | X | Х | Х | Х | Х |
| | nse Constants | | | | | | | | | | |
| | Vehicle Expense Load | | Х | | | | | | | | |
| + | Policy Expense Load | | Х | | | | | | | | |

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 Order of Calculation: NNO

| Oper | Step | BI | PD | PIP | UMBI/EUIMBI | UMPD/EUIMPD | COMP | COLL | ERS | RR | MBI |
|--------|---|-----|----------|----------|-------------|-------------|----------|----------|-----|----|-----|
| Base I | | | | | | | | | | | |
| | Base Rate | Х | Х | Х | Х | Х | Х | Х | | | |
| | Territory Factor | X | X | X | X | X | X | X | | | |
| | Limit Factor | X | X | X | X | X | | | | | |
| | Deductible Factor | | | | ^ | ^ | х | Х | | | |
| | Term Factor | Х | Х | Х | Х | Х | X | X | | | |
| | Upgraded Accident Forgiveness Factor | X | X | X | X | X | X | X | | | |
| | Level Rating Steps- Composite Relativities | ^ | ^ | ^ | | | ^ | ^ | | | |
| Driver | Deliver Class Factor (Consensation Palativity) | PP | PP | PP | PP | DD | | PP | | | |
| | Driver Class Factor (Composite Relativity) | | | | | 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 | | | |
| | Level Discounts: Composite Relativities | | | | | | | | | | |
| | 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) | Х | Х | X | X | X | | Х | | | |
| | Deployed Driver Discount (Composite Relativity) | PP | PP | PP | PP | PP | | PP | | | |
| | le Level Rating Steps | | • • | | | | | | | | |
| | Vehicle Type Factor | Х | Х | Х | Х | Х | | | | | |
| | Annual Mileage Factor | X | X | X | X | X | х | Х | | | |
| | Vehicle Classification Factor Default Z | x | X | X | X | X | X | X | | | |
| | Vehicle Cost Factor Default SYMBOL 4X (COLL), 5X (COMP) | X | | X | X | X | X | X | | | |
| | Mandal Vacas Factor Default STMBOL 4X (COLL), 5X (COMP) | | X | | | | | | | | |
| | Model Year Factor: Default current Model year -1 | Х | X | X | X | X | Х | X | | | |
| | Vehicle Age Factor: Default 2 Years | Х | Х | Х | Х | Х | Х | Х | | | |
| | Vehicle Damageability Factor | | | | | | | | | | |
| | MBI Model Year Factor | | | | | | | | | | |
| | MBI Class Factor | | | | | | | | | | |
| | e Level Discounts | | | | | | | | | | |
| | Anti-Theft Discount | | | | | | | | | | |
| | Level Rating Steps | | | | | | | | | | |
| | Household Composite Factor | Х | Х | Х | Х | Х | Х | Х | | | |
| * | Maximum Named Insured Age Factor | Х | Х | Х | Х | Х | Х | Х | | | |
| * | Policy Occurrence Factor | Х | Х | Х | Х | Х | Х | Х | | | |
| | Risk Tier Factor | Х | Х | Х | Х | Х | Х | Х | | | |
| | Financial Responsibility Factor | Х | X | X | X | X | Х | Х | | | |
| | Level Discounts | | | | | - | | | | | |
| | Multi-Vehicle Discount | | | | | | | | | | |
| | Military Discount | Х | Х | Х | Х | Х | х | Х | | | |
| | CDL Discount | _^ | <u> </u> | | ^ | ^ | | | | | |
| | Level Discounts 2 | | | | | | | | | | |
| | Multi-Line Discount | Х | Х | Х | Х | Х | Х | Х | | | |
| | Sponsored Marketing Discount | X | X | X | X | X | X | X | | | |
| | | X | X | X | X | X | X | | | | |
| | Associate Discount | _ X | Α | X | , A | X | _ X | Х | | | |
| | Telematics Factor | | | | | | | | | | |
| | Welcome Factor | X | X | <u>X</u> | <u>X</u> | <u>X</u> | <u>X</u> | <u>X</u> | | | |
| | Paid-in-Full Discount | Х | Х | Х | Х | Х | Х | Х | | | |
| Expen | se Constants | | | | | | | | | | |
| | | | Х | | | | | | | | |
| + | Vehicle 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 08/47/2023 06/25/2024 Rate Gen 30 33

Rate Order of Calculation: ENOA-Primary

| 0 | 04 | DI | DD. | DID | LIMPI/ELIMADI | LIMBD/ELIMBD | COMP | 0011 | EDC | - | MDI |
|--------|--|-------|-------|-----|---------------|--------------|------|------|-----|----|-----|
| Oper | | BI | PD | PIP | OMBI/EUIMBI | UMPD/EUIMPD | COMP | COLL | ERS | RR | MBI |
| Base | | E EED | | | | | | | | | |
| | 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 | Х | Х | | Х | Х | | | | | |
| | Upgraded Accident Forgiveness Factor | Х | Х | | Х | Х | | | | | |
| Driver | Level Rating Steps- Composite Relativities | | | | | | | | | | |
| * | 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 | | | | | |
| | Level Discounts: Composite Relativities | | | | | | | | | | |
| * | Good Driver Discount (Composite Relativity) | PP | PP | | PP | PP | | | | | |
| * | Student Away at School Discount (Composite Relativity) | PP | PP | | PP | PP | | | | | |
| * | | PP | PP | | PP | PP | | | | | |
| * | Driving Experience Discount (Composite Relativity) | PP | PP | | PP PP | PP PP | | | | | |
| * | Good Student Discount (Composite Relativity) | | | | | | | | | | |
| * | Defensive Driver Discount (Composite Relativity) | PP | PP | | PP | PP | | | | | |
| | Deployed Driver Discount (Composite Relativity) | PP | PP | | PP | PP | | | | | |
| | le Level Rating Steps | | | | | | | | | | |
| | Vehicle Type Factor | 0.5 | 0.5 | | 0.5 | 0.5 | | | | | |
| * | Annual Mileage Factor | PP | PP | | PP | PP | | | | | |
| | Vehicle Classification Factor Default Z | PP | PP | | PP | PP | | | | | |
| * | Vehicle Cost Factor | | | | | | | | | | |
| * | Model Year Factor: Default current Model year -1 | PP | PP | | PP | PP | | | | | |
| * | Vehicle Age Factor: Default 2 Years | PP | PP | | PP | PP | | | | | |
| * | Vehicle Damageability Factor | | | | | | | | | | |
| * | MBI Model Year Factor | | | | | | | | | | |
| | MBI Class Factor | | | | | | | | | | |
| | le Level Discounts | | | | | | | | | | |
| | Anti-Theft Discount | | | | | | | | | | |
| | Level Rating Steps | | | | | | | | | | |
| | 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 | | | | | |
| | Financial Responsibility Factor | E-FED | X X | | E-FED | X E-FED | | | | | |
| | | ^ | ^ | | ^ | ^ | | | | | |
| | Level Discounts | | | | | | | | | | |
| | Multi-Vehicle Discount | | | | | | | | | | |
| | Military Discount | E-FED | E-FED | | E-FED | E-FED | | | | | |
| * | CDL Discount | | | | | | | | | | |
| | Level Discounts 2 | | | | | | | | | | |
| | Multi-Line Discount | | E-FED | | E-FED | E-FED | | | | | |
| * | Sponsored Marketing Discount | Х | Х | | Х | Х | | | | | |
| | Associate Discount | Х | Х | | Х | Х | | | | | |
| * | Telematics Factor | | | | | | | | | | |
| | Welcome Factor | Х | X | | X | X | | | | | |
| | Paid-in-Full Discount | Х | Х | | X | X | | | | | |
| | nse Constants | | | | | | | | | | |
| | Vehicle Expense Load | | | | | | | | | | |
| | Policy Expense Load | | | | | | | | | | |
| | Tolloy Exposico Edda | | | | | | | | | | |

E-FED - Use the ENOA-FED Factor PP - Use the PP Factor

GEICO Secure Insurance Company - Voluntary Private Passenger Automobile Insurance

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Rate Order of Calculation: ENOA-Limited

| Oper | Step | BI | PD | PIP | IIMBI/EIIIMBI | UMPD/EUIMPD | COMP | COLL | RR | ERS | MBI |
|--------|--|----------|----|-----|---------------|--------------|------|------|----|-----|-------|
| Base | | DI | FU | FIF | OMB//EUMBI | OWIPD/EUNIPD | COMP | COLL | KK | EKS | IVIDI |
| Dase | Base Rate | Х | Х | | Х | Х | | | | | |
| * | Territory Factor | <u> </u> | | | x | X | | | | | |
| * | Limit Factor | Х | Х | | x | X | | | | | |
| * | Deductible Factor | _ ^ | ^ | | _ ^ | ^ | | | | | |
| * | Term Factor | Х | х | | Х | Х | | | | | |
| * | Upgraded Accident Forgiveness Factor | | ^ | | | ^ | | | | | |
| | r Level Rating Steps- Composite Relativities | | | | | | | | | | |
| * | Driver Class Factor (Composite Relativities | | | | | | | | | | |
| | Accident Factor | | | | | | | | | | |
| | * Minor Violation Factor | | | | | | | | | | |
| | * Major Violation Factor | | | | | | | | | | |
| | * Speeding Violation Factor | | | | | | | | | | |
| | * DUI Violation Factor | | | | | | | | | | |
| | = Merit Factor | | | | | | | | | | |
| * | Merit Factor (Composite Relativity) | | | | | | | | | | |
| | r 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) | | | | | | | | | | |
| Vehic | le Level Rating Steps | | | | | | | | | | |
| | Vehicle Type Factor | Х | Х | | Х | Х | | | | | |
| * | Annual Mileage Factor | | | | Α | Α | | | | | |
| * | Vehicle Classification Factor | | | | | | | | | | |
| * | Vehicle Cost Factor | | | | | | | | | | |
| * | Model Year Factor | | | | | | | | | | |
| * | Vehicle Age Factor | | | | | | | | | | |
| * | Vehicle Damageability Factor | | | | | | | | | | |
| * | MBI Model Year Factor | | | | | | | | | | |
| | MBI Class Factor | | | | | | | | | | |
| | le Level Discounts | | | | | | | | | | |
| | Anti-Theft Discount | | | | | | | | | | |
| | / Level Rating Steps | | | | | | | | | | |
| | Household Composite Factor | | | | | | | | | | |
| | Maximum Named Insured Age Factor | | | | | | | | | | |
| * | Policy Occurrence Factor | | | | | | | | | | |
| * | Risk Tier Factor | Х | Х | | Х | Х | | | | | |
| * | Financial Responsibility Factor | X | X | | X | X | | | | | |
| | / Level Discounts | | | | | | | | | | |
| * | Multi-Vehicle Discount | | | | | | | | | | |
| * | Military Discount | Х | Х | | Х | Х | | | | | |
| * | CDL Discount | | 7. | | | , | | | | | |
| Policy | / Level Discounts 2 | | | | | | | | | | |
| | Multi-Line Discount | Х | Х | | Х | Х | | | | | |
| * | Sponsored Marketing Discount | X | X | | X | X | | | | | |
| * | Associate Discount | X | X | | X | X | | | | | |
| * | Telematics Factor | | | | | | | | | | |
| * | Welcome Factor | Х | Х | | X | X | | | | | |
| * | Paid-in-Full Discount | X | X | | X | X | | | | | |
| Exper | nse Constants | | | | | - * | | | | | |
| | Vehicle Expense Load | | | | | | | | | | |
| | Policy Expense Load | | | | | | | | | | |
| r | I olioy Experior Loud | | | | | | | | | | |

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Rate Order of Calculation: ENOA-Federal

| Oper | Step | BI | PD | PIP | IIMBI/EIIIMBI | UMPD/EUIMPD | COMP | COLL | RR | ERS | MBI |
|--------|--|----------|----|-----|---------------|--------------|------|------|----|-----|-------|
| Base | | DI | FU | FIF | OMB//EUMBI | OWIPD/EUNIPD | COMP | COLL | KK | EKS | IVIDI |
| Dase | Base Rate | Х | Х | | Х | Х | | | | | |
| * | Territory Factor | <u> </u> | | | x | X | | | | | |
| * | Limit Factor | Х | Х | | x | X | | | | | |
| * | Deductible Factor | _ ^ | ^ | | _ ^ | ^ | | | | | |
| * | Term Factor | Х | х | | Х | Х | | | | | |
| * | Upgraded Accident Forgiveness Factor | | ^ | | | ^ | | | | | |
| | r Level Rating Steps- Composite Relativities | | | | | | | | | | |
| * | Driver Class Factor (Composite Relativities | | | | | | | | | | |
| | Accident Factor | | | | | | | | | | |
| | * Minor Violation Factor | | | | | | | | | | |
| | * Major Violation Factor | | | | | | | | | | |
| | * Speeding Violation Factor | | | | | | | | | | |
| | * DUI Violation Factor | | | | | | | | | | |
| | = Merit Factor | | | | | | | | | | |
| * | Merit Factor (Composite Relativity) | | | | | | | | | | |
| | r 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) | | | | | | | | | | |
| Vehic | le Level Rating Steps | | | | | | | | | | |
| | Vehicle Type Factor | Х | Х | | Х | Х | | | | | |
| * | Annual Mileage Factor | | | | Α | Α | | | | | |
| * | Vehicle Classification Factor | | | | | | | | | | |
| * | Vehicle Cost Factor | | | | | | | | | | |
| * | Model Year Factor | | | | | | | | | | |
| * | Vehicle Age Factor | | | | | | | | | | |
| * | Vehicle Damageability Factor | | | | | | | | | | |
| * | MBI Model Year Factor | | | | | | | | | | |
| | MBI Class Factor | | | | | | | | | | |
| | le Level Discounts | | | | | | | | | | |
| | Anti-Theft Discount | | | | | | | | | | |
| | / Level Rating Steps | | | | | | | | | | |
| | Household Composite Factor | | | | | | | | | | |
| | Maximum Named Insured Age Factor | | | | | | | | | | |
| * | Policy Occurrence Factor | | | | | | | | | | |
| * | Risk Tier Factor | Х | Х | | Х | Х | | | | | |
| * | Financial Responsibility Factor | X | X | | X | X | | | | | |
| | / Level Discounts | | | | | | | | | | |
| * | Multi-Vehicle Discount | | | | | | | | | | |
| * | Military Discount | Х | Х | | Х | Х | | | | | |
| * | CDL Discount | | 7. | | | , | | | | | |
| Policy | / Level Discounts 2 | | | | | | | | | | |
| | Multi-Line Discount | Х | Х | | Х | Х | | | | | |
| * | Sponsored Marketing Discount | X | X | | X | X | | | | | |
| * | Associate Discount | X | X | | X | X | | | | | |
| * | Telematics Factor | | | | | | | | | | |
| * | Welcome Factor | Х | Х | | X | X | | | | | |
| * | Paid-in-Full Discount | X | X | | X | X | | | | | |
| Exper | nse Constants | | | | | - * | | | | | |
| | Vehicle Expense Load | | | | | | | | | | |
| | Policy Expense Load | | | | | | | | | | |
| r | I olioy Experior Loud | | | | | | | | | | |

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 |
|---------|--|-----|-----|-----|-------------|---------------|------|-------|-------|------|-------|
| Base | 2.12 | | | | OMBI/EOMBI | OMI DIEGIMI D | COM | OOLL | LICO | IXIX | IVIDI |
| Dasc | Base Rate | PP | PP | PP | PP | PP | PP | PP | PP | PP | PP |
| * | Territory Factor | PP | PP | PP | PP | PP | PP | PP | PP | PP | - ' ' |
| * | Limit Factor | PP | PP | PP | PP | PP | | - ' ' | PP | PP | |
| * | Deductible Factor | | | | • • | | PP | PP | • • • | | |
| * | Term Factor | Х | Х | Х | Х | Х | X | X | Х | Х | Х |
| * | Upgraded Accident Forgiveness Factor | X | X | X | X | X | X | X | ^ | ^ | |
| Driver | Level Rating Steps- Composite Relativities | ^ | | | ^ | ^ | ^ | ^ | | | |
| bi ivei | 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 | | | |
| | | PP | PP | PP | PP | PP | | PP | | | |
| | * Major Violation Factor | PP | PP | PP | PP PP | PP | | PP | | | |
| | * Speeding Violation Factor | | | | | | | | | | |
| | * 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 | | | |
| Driver | Level Discounts: Composite Relativities | | | | | | | | | | |
| * | 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 | | | |
| | le Level Rating Steps | | | | | | | | | | |
| * | 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 | | | | | | | | | | Х |
| * | MBI Class Factor | | | | | | | | | | Х |
| Vehic | le Level Discounts | | | | | | | | | | |
| * | Anti-Theft Discount | | | | | | Х | | | | |
| Policy | Level Rating Steps | | | | | | | | | | |
| * | 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 | Х | Х | Х | X | X | Х | Х | Х | Х | Х |
| | Level Discounts | | | | | | | | | | |
| | Multi-Vehicle Discount | PP | PP | PP | PP | PP | PP | PP | PP | PP | PP |
| | Military Discount | PP | PP | PP | PP | PP | PP | PP | | | |
| | CDL Discount | | | | | | | | | | |
| | Level Discounts 2 | | | | | | | | | | |
| | 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 | Χ | X | X | X | X | X | Х | X | Х |
| _ | Paid-in-Full Discount | X | X | X | x | X | X | X | X | X | X |
| | raid-II-Full Discount | ^ | ^ | ^ | ^ | ^ | ^ | _^ | ^ | ^ | ^ |
| | Vehicle Expense Load | | | | | | | | | | |
| | Policy Expense Load | | | | | | | | | | |
| + | Fully Expense Luau | | | | | | | | | | |

^{**}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 | ВІ | PD | PIP | LIMBI/ELIMBI | UMPD/EUIMPD | COMP | COLL | ERS | RR | MBI |
|--------|--|----|----|-----|--------------|-------------|------|------|-----|----|-----|
| Base | | DI | PU | PIP | OMBI/EUIMBI | UMPD/EUIMPD | COMP | COLL | EKS | KK | MDI |
| Dase | Base Rate | Х | Х | Х | Х | Х | Х | Х | Х | Х | Х |
| * | Territory Factor | X | X | X | X | X | X | X | X | X | ^ |
| * | Limit Factor | x | X | X | X | X | ^ | | X | X | |
| | | ^ | ^ | ^ | ^ | ^ | Х | | ^ | ^ | |
| * | Deductible Factor Term Factor | Х | Х | Х | Х | Х | X | X | Х | Х | Х |
| * | 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) | Х | Х | Х | Х | Χ | | Х | | | |
| * | Deployed Driver Discount (Composite Relativity) | | | | | | | | | | |
| Vehic | le Level Rating Steps | | | | | | | | | | |
| | Vehicle Type Factor | Х | Х | Х | Х | Х | Х | Х | | | |
| * | Annual Mileage Factor | Х | X | X | Х | 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 | Х | | |
| * | Vehicle Damageability Factor | | | _^_ | | ^ | _^_ | _^_ | | | |
| | MBI Model Year Factor | | | | | | | | | | Х |
| | MBI Class Factor | | | | | | | | | | x |
| | le Level Discounts | | | | | | | | | | ^ |
| | Anti-Theft Discount | | | | | | Х | | | | |
| | | | | | | | ^ | | | | |
| | Level Rating Steps | | | | | | | | | | |
| | Household Composite Factor | | | | | | | | | | |
| | Maximum Named Insured Age Factor | | | | | | | | | | |
| * | Policy Occurrence Factor | | | | | | | | | | |
| | Risk Tier Factor | Х | Х | Х | Х | Х | Х | Х | Х | Х | Х |
| | Financial Responsibility Factor | Х | Х | Х | Х | Х | Х | Х | Х | Х | Х |
| | Level Discounts | | | | | | | | | | |
| | Multi-Vehicle Discount | | | | | | | | | | |
| | Military Discount | Х | Х | Х | Х | X | Х | Х | | | |
| * | CDL Discount | | | | | | | | | | |
| | Level Discounts 2 | | | | | | | | | | |
| | Multi-Line Discount | Х | Х | Х | Х | Х | Х | Х | Х | Х | Χ |
| * | Sponsored Marketing Discount | Х | Х | Х | Х | Х | Х | Х | Х | Х | Х |
| * | Associate Discount | Х | Х | Х | Х | Х | Х | Х | Х | Х | Х |
| * | Telematics Factor | | | | | | | | | | |
| * | Welcome Factor | Х | X | X | X | X | X | X | Х | Х | X |
| * | Paid-in-Full Discount | X | X | X | X | X | X | X | X | X | X |
| | nse Constants | | | | | | | | | | |
| | Vehicle Expense Load | | Х | | | | | | | | |
| + | Policy Expense Load | | X | | | | | | | | |
| _ ' | TOTO EXPONDO LOGO | | | | | | | | | | |

GEICO Secure Insurance Company - Voluntary Private Passenger Automobile Insurance

Maryland Rate Pages Effective: New Business 06/22/2023 05/02/2024 Renewals 08/47/2023 06/25/2024 Rate Gen 30 33

Rate Order of Calculation: Golfmobile (rated as Misc)

| Ones | Cton | BI | PD | PIP | LIMBI/ELUMBI | UMPD/EUIMPD | COMP | COLL | EDC | DD. | MDI |
|--------------|--|------|----------|-----|--------------|-------------|------|------|-----|-----|-----|
| Oper Base | | ы | PU | PIP | UMBI/EUIMBI | UMPD/EUMPD | COMP | COLL | ERS | RR | MBI |
| | Base Rate | PP | PP | | PP | PP | | | | | |
| | | PP | PP | | PP | PP | | | | | |
| | Territory Factor | PP | PP | | PP | PP | | | | | |
| | Limit Factor Deductible Factor | PP | PP | | PP | | | | | | |
| | | V | v | | V | V | | | | | |
| * | Term Factor | Х | Х | | Х | Х | | | | | |
| | Upgraded Accident Forgiveness Factor | | | | | | | | | | |
| | 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) | | | | | | | | | | |
| Drive | 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) | | | | | | | | | | |
| Vehic | le Level Rating Steps | | | | | | | | | | |
| | 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 | | | | | | | | | | |
| | le Level Discounts | | | | | | | | | | |
| | Anti-Theft Discount | | | | | | | | | | |
| | / Level Rating Steps | | | | | | | | | | |
| | Household Composite Factor | | | | | | | | | | |
| | Maximum Named Insured Age Factor | | | | | | | | | | |
| | Policy Occurrence Factor | | | | | | | | | | |
| | Risk Tier Factor | | | | | | | | | | |
| | Financial Responsibility Factor | | | | | | | | | | |
| | / Level Discounts | | | | | | | | | | |
| | | | | | | | | | | | |
| | Multi-Vehicle Discount | | | | | | | | | | |
| | Military Discount | | | | | | | | | | |
| | CDL Discount | | | | | | | | | | |
| | / Level Discounts 2 | | | | | | | | | | |
| | Multi-Line Discount | | | | | | | | | | |
| | Sponsored Marketing Discount | | | | | | | | | | |
| | Associate Discount | | | | | | | | | | |
| * | Telematics Factor | | | | | | | | | | |
| * | Welcome Factor | X | <u>X</u> | | X | <u>X</u> | | | | | |
| | Paid-in-Full Discount | Х | Х | | Х | Х | | | | | |
| | nse Constants | | | | | | | | | | |
| | Vehicle Expense Load | | | | | | | | | | |
| + | Policy Expense Load | | | | | | | | | | |

GEICO Secure Insurance Company - Voluntary Private Passenger Automobile Insurance

Maryland Rate Pages Effective: New Business 06/22/2023 05/02/2024 Renewals 08/47/2023 06/25/2024 Rate Gen 30 33

Rate Order of Calculation: Snowmobile (rated as Misc)

| Ones | Cton | DI | PD | DID | LIMDI/ELIMBI | LIMDD/ELUMDD | COMP | COLL | EDC | DD. | MDI |
|--------|--|------|------|-----|-------------------------|--------------|------|------|-----|-----|-----|
| Oper | | BI | PD | PIP | OMBI/EOIMBI | UMPD/EUIMPD | COMP | COLL | ERS | RR | MBI |
| Base | | PP | PP | | PP | PP | | | | | |
| * | Base Rate | PP | PP | | PP | PP | | | | | |
| * | Territory Factor | | | | PP | PP | | | | | |
| | Limit Factor | PP | PP | | PP | PP | | | | | |
| * | Deductible Factor | V | v | | V | V | | | | | |
| * | Term Factor | Х | Х | | Х | X | | | | | |
| | Upgraded Accident Forgiveness Factor | | | | | | | | | | |
| Drive | 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) | | | | | | | | | | |
| Drive | 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) | | | | | | | | | | |
| Vehic | le Level Rating Steps | | | | | | | | | | |
| * | 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 | | | | | | | | | | |
| Vehic | le Level Discounts | | | | | | | | | | |
| * | Anti-Theft Discount | | | | | | | | | | |
| | / Level Rating Steps | | | | | | | | | | |
| | Household Composite Factor | | | | | | | | | | |
| | Maximum Named Insured Age Factor | | | | | | | | | | |
| | Policy Occurrence Factor | | | | | | | | | | |
| * | Risk Tier Factor | | | | | | | | | | |
| * | Financial Responsibility Factor | | | | | | | | | | |
| Policy | / Level Discounts | | | | | | | | | | |
| * | Multi-Vehicle Discount | | | | | | | | | | |
| * | Military Discount | | | | | | | | | | |
| * | CDL Discount | | | | | | | | | | |
| | / Level Discounts 2 | | | | | | | | | | |
| | Multi-Line Discount | | | | | | | | | | |
| * | Sponsored Marketing Discount | | | | | | | | | | |
| * | Associate Discount | | | | | | | | | | |
| * | Telematics Factor | | | | | | | | | | |
| * | Welcome Factor | Х | Х | | X | X | | | | | |
| * | Paid-in-Full Discount | X | X | | \ \frac{2}{X | X | | | | | |
| Evno | nse Constants | | ^ | | ^ | ^ | | | | | |
| | Vehicle Expense Load | | | | | | | | | | |
| | Policy Expense Load | | | | | | | | | | |
| + | Fulley Expense Luau | | | | | | | | | | |

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

| | | - | | DID | LIMBUELINADI | LIMBD/ELIMBD | 00110 | 0011 | - FRO | | MO | EEVALL | DVMED | V/401 IAB | DO DEEE |
|-------|--|----|----|-----|--------------|--------------|-------|------|-------|----|-----|--------|-------|-----------|--|
| Oper | | BI | PD | PIP | OMBI/EUIMBI | UMPD/EUIMPD | COMP | COLL | ERS | RR | MBI | EEXALL | RVMED | VACLIAB | RC-PEFF |
| Base | | V | | V | V | v | · · | | | | | | | V | |
| - | Base Rate Territory Factor | X | X | X | X | X | Х | Х | Х | | | Х | Х | Х | Х |
| * | , | | X | X | X | X | | | X | | | х | х | Х | х |
| ÷ | Limit Factor Deductible Factor | Х | X | X | X | X | Х | Х | X | | | X | X | X | |
| * | Term Factor | Х | Х | х | х | Х | X | X | Х | | | Х | Х | Х | Х |
| * | Upgraded Accident Forgiveness Factor | X | X | X | X | X | X | X | _ ^ | | | | | | |
| | r Level Rating Steps- Composite Relativities | ^ | ^ | ^ | ^ | ^ | ^ | ^ | | | | | | | |
| Drive | Driver Class Factor (Composite Relativity) | Х | Х | Х | Х | Х | Х | Х | | | | | | | |
| | Accident Factor (Composite Relativity) | 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 | | | | | | | |
| Drive | r Level Discounts: Composite Relativities | ^ | ^ | ^ | ^ | ^ | ^ | ^ | | | | | | | |
| * | Good Driver Discount (Composite Relativity) | Х | Х | Х | Х | Х | Х | Х | | | | | | | |
| * | 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 | | | | | | | |
| Vohi | cle Level Rating Steps | | ^ | _^ | _ ^ | ^ | ^ | ^ | | | | | | | |
| * | Vehicle Type Factor | Х | х | Х | Х | х | Х | Х | х | | | Х | Х | Х | х |
| * | 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 | х | | | | | | |
| * | Vehicle Damageability Factor | | | _^ | | ^ | | | | | | | | | |
| * | MBI Model Year Factor | | | | | | | | | | | | | | |
| * | MBI Class Factor | | | | | | | | | | | | | | |
| Vehic | cle Level Discounts | | | | | | | | | | | | | | |
| * | Anti-Theft Discount | | | | | | Х | | | | | | | | |
| Polic | y Level Rating Steps | | | | | | | | | | | | | | |
| * | Household Composite Factor | Х | Х | х | Х | Х | Х | Х | | | | | | | |
| * | Maximum Named Insured Age Factor | X | X | X | X | X | X | X | | | | | | | |
| * | Policy Occurrence Factor | X | X | X | X | X | X | X | Х | | | | | | |
| * | Risk Tier Factor | X | X | X | X | X | X | X | X | | | Х | Х | Х | Х |
| * | Financial Responsibility Factor | X | X | X | X | X | X | X | X | | | X | X | X | X |
| Polic | v Level Discounts | | | | | | | | | | | | | | |
| * | Multi-Vehicle Discount | Х | Х | Х | Х | Х | Х | Х | Х | | | | | | |
| * | Military Discount | X | X | X | X | X | X | X | | | | | | | |
| * | CDL Discount | X | X | X | X | X | X | X | | | | | | | |
| Polic | y Level Discounts 2 | | | | | | | | | | | | | | |
| * | Multi-Line Discount | Х | Х | Х | Х | Х | Х | Х | Х | | | | | | |
| * | Sponsored Marketing Discount | X | X | X | X | X | X | X | X | | | Х | Х | Х | Х |
| * | Associate Discount | X | X | X | X | X | X | X | X | | | X | X | X | X |
| * | Telematics Factor | | | | | | | | | | | | | | |
| * | Welcome Factor | X | X | Х | <u>X</u> | X | X | X | X | | | Х | X | X | X |
| * | Paid-in-Full Discount | X | X | X | X | X | X | X | X | | | X | X | X | X |
| Expe | nse Constants | | | | | | | | | | | | | | |
| | Vehicle Expense Load | | Х | | | | | | | | | | | | |
| + | 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 06/22/2023 05/02/2024 Renewals 08/47/2023 06/25/2024 Rate Gen 30 33

Rate Order of Calculation: Trailer (Non-RV)

| Oper | Step | BI | PD | PIP | UMBI/EUIMBI | UMPD/EUIMPD | COMP | COLL | CA | PE | PECA |
|--------|--|----|----|-----|-------------|-------------|------|------|----|----|------|
| Base | Rate | | | | | | | | | | |
| | Base Rate | | | | | | Х | Х | Х | Х | Х |
| * | Territory Factor | | | | | | | | | | |
| * | Limit Factor | | | | | | | | | | |
| * | Deductible Factor | | | | | | Х | Х | Х | Х | Х |
| * | Term Factor | | | | | | X | X | X | X | X |
| * | Upgraded Accident Forgiveness Factor | | | | | | | | | | |
| Drive | r 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) | | | | | | | | | | |
| | | | | | | | | | | | |
| Drive | r 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) | | | | | | | | | | |
| | le Level Rating Steps | | | | | | | | | | |
| * | Vehicle Type Factor | | | | | | | | | | |
| * | Annual Mileage Factor | | | | | | | | | | |
| * | Vehicle Classification Factor | | | | | | | | | | |
| * | Vehicle Cost Factor | | | | | | | Х | | | |
| * | Model Year Factor | | | | | | | | | | |
| * | Vehicle Age Factor | | | | | | | | | | |
| * | Vehicle Damageability Factor | | | | | | | | | | |
| * | MBI Model Year Factor | | | | | | | | | | |
| * | MBI Class Factor | | | | | | | | | | |
| Vehic | le Level Discounts | | | | | | | | | | |
| * | Anti-Theft Discount | | | | | | | | | | |
| Policy | / Level Rating Steps | | | | | | | | | | |
| * | Household Composite Factor | | | | | | | | | | |
| * | Maximum Named Insured Age Factor | | | | | | | | | | |
| * | Policy Occurrence Factor | | | | | | | | | | |
| * | Risk Tier Factor | | | | | | | | | | |
| * | Financial Responsibility Factor | | | | | | | | | | |
| Policy | / Level Discounts | | | | | | | | | | |
| * | Multi-Vehicle Discount | | | | | | | | | | |
| * | Military Discount | | | | | | Х | х | | | |
| * | CDL Discount | | | | | | | | | | |
| | / Level Discounts 2 | | | | | | | | | | |
| * | Multi-Line Discount | | | | | | | | | | |
| * | Sponsored Marketing Discount | | | | | | Х | Х | Х | Х | Х |
| * | Associate Discount | | | | | | X | X | X | X | X |
| * | | | | | | | | ^ | ^ | ^ | ^ |
| * | Telematics Factor | | | | | | | | | | |
| * | Welcome Factor | | | | | | X | X | X | X | X |
| | Paid-in-Full Discount | | | | | | Х | Х | Х | Х | Х |
| | nse Constants | | | | | | | | | | |
| + | Vehicle Expense Load | | | | | | | | | | |
| + | Policy Expense Load | | | | | | | | | | |

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

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 - Travel Trailer

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

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Base Rates
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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

| RenewalsWithCorp | Factor |
|------------------|--------|
| 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 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: Private Passenger

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

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: NNO

| Oper | Step | BI | PD | PIP | LIMBI/ELIIMBI | UMPD/EUIMPD | COMP | COLL | ERS | RR | MBI |
|--------|---|----|----|-----|---------------|-------------|------|------|-----|----|-------|
| Base | · · · · · · · · · · · · · · · · · · · | DI | PU | PIF | OMBI/EUMBI | OMPD/EUMPD | COMP | COLL | EKS | KK | IVIDI |
| Dase | Base Rate | Х | Х | Х | Х | Х | Х | Х | | | |
| * | | X | X | X | X | X | X | X | | | |
| * | Territory Factor | | | | | | Α | _ X | | | |
| * | Limit Factor | Х | Х | Х | Х | Х | | | | | |
| * | Deductible Factor | | | ., | | ., | Х | Х | | | |
| | Term Factor | Х | Х | Х | X | Х | Х | Х | | | |
| * | Upgraded Accident Forgiveness Factor | Х | Х | Х | Х | Х | Х | Х | | | |
| Drive | Level Rating Steps- Composite Relativities | | | | | | | | | | |
| * | 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 | | | |
| | Level Discounts: Composite Relativities | | | | | | | | | | |
| * | 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 | | | |
| Vehic | le Level Rating Steps | | | | | | | • • | | | |
| * | Vehicle Type Factor | Х | Х | Х | Х | Х | | | | | |
| * | Annual Mileage Factor | X | x | X | X | X | Х | Х | | | |
| * | Vehicle Classification Factor Default Z | X | X | X | X | X | X | x | | | |
| * | Vehicle Cost Factor Default SYMBOL 4X (COLL), 5X (COMP) | X | | X | X | X | X | X | | | |
| * | | | X | | | | | | | | |
| * | Model Year Factor: Default current Model year -1 | Х | X | Х | X | X | X | X | | | |
| * | Vehicle Age Factor: Default 2 Years | Х | Х | Х | Х | Х | Х | Х | | | |
| | Vehicle Damageability Factor | | | | | | | | | | |
| * | MBI Model Year Factor | | | | | | | | | | |
| * | MBI Class Factor | | | | | | | | | | |
| | e Level Discounts | | | | | | | | | | |
| | Anti-Theft Discount | | | | | | | | | | |
| Policy | Level Rating Steps | | | | | | | | | | |
| * | Household Composite Factor | Х | Х | Х | Х | Х | Х | Х | | | |
| * | Maximum Named Insured Age Factor | Х | Х | Х | Х | Х | Х | Х | | | |
| * | Policy Occurrence Factor | Х | Х | Х | Х | Х | Х | Х | | | |
| * | Risk Tier Factor | Х | Х | Х | Х | Х | Х | Х | | | |
| * | Financial Responsibility Factor | Х | Х | Х | Х | Х | Х | Х | | | |
| Policy | Level Discounts | | | | | | | | | | |
| * | Multi-Vehicle Discount | | | | | | | | | | |
| * | Military Discount | Х | Х | Х | Х | Х | Х | Х | | | |
| * | CDL Discount | | | | | | | | | | |
| Policy | Level Discounts 2 | | | | | | | | | | |
| * | Multi-Line Discount | Х | Х | Х | Х | Х | Х | Х | | | |
| * | Sponsored Marketing Discount | X | x | X | X | X | X | X | | | |
| * | Associate Discount | x | x | x | X | X | x | x | | | |
| * | Telematics Factor | | | _^ | ^ | ^ | | | | | |
| * | Welcome Factor | Х | Х | Х | Х | Х | Х | Х | | | |
| * | | X | X | X | | X | X | | | | |
| | Paid-in-Full Discount | X | X | X | Х | X | X | Х | | | |
| | nse Constants | | ., | | | | | | | | |
| + | Vehicle Expense Load | | X | | | | | | | | |
| + | Policy Expense Load | | Х | | | | | | | | |

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: ENOA-Primary

| Oper | Step | BI | PD | PIP | HMRI/EHIMRI | UMPD/EUIMPD | COMP | COLL | ERS | RR | MBI |
|--------|--|-------|-------|-----|-------------|--------------|------|------|-----|----|-------|
| Base | | ы | FU | FIF | OMB/EUMBI | OWIPD/EUNIPD | COMP | COLL | EKS | KK | IVIDI |
| | Base Rate | E EED | E-FED | | E-FED | E-FED | | | | | |
| | | E-FED | E-FED | | E-FED | E-FED | | | | | |
| | Territory Factor | F FFD | F FFD | | | | | | | | |
| | Limit Factor | E-FED | E-FED | | E-FED | E-FED | | | | | |
| * | Deductible Factor | V | | | v | v | | | | | |
| * | Term Factor | X | Х | | X | X | | | | | |
| | Upgraded Accident Forgiveness Factor | Х | Х | | Х | Х | | | | | |
| | Level Rating Steps- Composite Relativities | | | | | | | | | | |
| * | 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 | | | | | |
| Driver | Level Discounts: Composite Relativities | | | | | | | | | | |
| * | 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 | | | | | |
| Vehic | le Level Rating Steps | | | | | | | | | | |
| | Vehicle Type Factor | 0.5 | 0.5 | | 0.5 | 0.5 | | | | | |
| | Annual Mileage Factor | PP | PP | | PP | PP | | | | | |
| * | Vehicle Classification Factor Default Z | PP | PP | | PP | PP | | | | | |
| * | Vehicle Cost Factor | - ' ' | | | | | | | | | |
| | Model Year Factor: Default current Model year -1 | PP | PP | | PP | PP | | | | | |
| * | Vehicle Age Factor: Default 2 Years | PP | PP | | PP | PP | | | | | |
| * | | FF | FF | | FF | FF | | | | | |
| | Vehicle Damageability Factor | | | | | | | | | | |
| | MBI Model Year Factor | | | | | | | | | | |
| | MBI Class Factor | | | | | | | | | | |
| | le Level Discounts | | | | | | | | | | |
| | Anti-Theft Discount | | | | | | | | | | |
| | Level Rating Steps | | | | | | | | | | |
| | 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 | | | | | |
| | Financial Responsibility Factor | Х | Х | | Х | Х | | | | | |
| | Level Discounts | | | | | | | | | | |
| | Multi-Vehicle Discount | | | | | | | | | | |
| * | Military Discount | E-FED | E-FED | | E-FED | E-FED | | | | | |
| | CDL Discount | | | | | | | | | | |
| Policy | Level Discounts 2 | | | | | | | | | | |
| * | 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 | | | | 1 | | | | | | |
| * | Welcome Factor | Х | Х | | Х | Х | | | | | |
| * | Paid-in-Full Discount | X | X | | x | X | | | | | |
| | nse Constants | | | | ^ | ^ | | | | | |
| | Vehicle Expense Load | | | | | | | | | | |
| | Policy Expense Load | | | | | | | | | | |
| + | I OIIOY EXPENSE LOAU | | | | | | | | | | |

E-FED - Use the ENOA-FED Factor 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: ENOA-Limited

| Oper | Step | BI | PD | PIP | UMBI/EUIMBI | UMPD/EUIMPD | COMP | COLL | RR | ERS | MBI |
|-------|--|----|----|-----|-------------|-------------|------|------|----|-----|-----|
| Base | | | | | | | | | | | |
| | Base Rate | Х | Х | | Х | Х | | | | | |
| | Territory Factor | | | | Х | X | | | | | |
| | Limit Factor | Х | Х | | X | X | | | | | |
| | Deductible Factor | | | | | | | | | | |
| | Term Factor | Х | Х | | Х | Х | | | | | |
| | Upgraded Accident Forgiveness Factor | | | | | | | | | | |
| | 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) | | | | | | | | | | |
| | 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) | | | | | | | | | | |
| Vehic | le Level Rating Steps | | | | | | | | | | |
| * | Vehicle Type Factor | Х | Х | | Х | Х | | | | | |
| * | 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 | | | | | | | | | | |
| | le Level Discounts | | | | | | | | | | |
| | Anti-Theft Discount | | | | | | | | | | |
| | Level Rating Steps | | | | | | | | | | |
| | Household Composite Factor | | | | | | | | | | |
| | Maximum Named Insured Age Factor | | | | | | | | | | |
| | Policy Occurrence Factor | | | | | | | | | | |
| * | Risk Tier Factor | Х | Х | | Х | X | | | | | |
| * | Financial Responsibility Factor | Х | Х | | Х | Х | | | | | |
| | Level Discounts | | | | | | | | | | |
| | Multi-Vehicle Discount | | | | | | | | | | |
| | Military Discount | Х | Х | | Х | Х | | | | | |
| | CDL Discount | | | | | | | | | | |
| | Level Discounts 2 | | | | | | | | | | |
| | Multi-Line Discount | Х | Х | | Х | X | | | | | |
| | Sponsored Marketing Discount | Х | Χ | | Х | X | | | | | |
| | Associate Discount | Х | Х | | Х | Х | | | | | |
| | Telematics Factor | | | | | | | | | | |
| | Welcome Factor | X | Х | | X | X | | | | | |
| | Paid-in-Full Discount | Х | Х | | Х | Х | | | | | |
| | ise Constants | | | | | | | | | | |
| | Vehicle Expense Load | | | | | | | | | | |
| + | Policy Expense Load | | | | | | | | | | |

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: ENOA-Federal

| Oper | Step | BI | PD | PIP | UMBI/EUIMBI | UMPD/EUIMPD | COMP | COLL | RR | ERS | MBI |
|-------|--|----|----|-----|-------------|-------------|------|------|----|-----|-----|
| Base | | | | | | | | | | | |
| | Base Rate | Х | Х | | Х | Х | | | | | |
| | Territory Factor | | | | Х | X | | | | | |
| | Limit Factor | Х | Х | | X | X | | | | | |
| | Deductible Factor | | | | | | | | | | |
| | Term Factor | Х | Х | | Х | Х | | | | | |
| | Upgraded Accident Forgiveness Factor | | | | | | | | | | |
| | 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) | | | | | | | | | | |
| | 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) | | | | | | | | | | |
| Vehic | le Level Rating Steps | | | | | | | | | | |
| * | Vehicle Type Factor | Х | Х | | Х | Х | | | | | |
| * | 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 | | | | | | | | | | |
| | le Level Discounts | | | | | | | | | | |
| | Anti-Theft Discount | | | | | | | | | | |
| | Level Rating Steps | | | | | | | | | | |
| | Household Composite Factor | | | | | | | | | | |
| | Maximum Named Insured Age Factor | | | | | | | | | | |
| | Policy Occurrence Factor | | | | | | | | | | |
| * | Risk Tier Factor | Х | Х | | Х | X | | | | | |
| * | Financial Responsibility Factor | Х | Х | | Х | Х | | | | | |
| | Level Discounts | | | | | | | | | | |
| | Multi-Vehicle Discount | | | | | | | | | | |
| | Military Discount | Х | Х | | Х | Х | | | | | |
| | CDL Discount | | | | | | | | | | |
| | Level Discounts 2 | | | | | | | | | | |
| | Multi-Line Discount | Х | Х | | Х | X | | | | | |
| | Sponsored Marketing Discount | Х | Х | | Х | X | | | | | |
| | Associate Discount | Х | Х | | Х | Х | | | | | |
| | Telematics Factor | | | | | | | | | | |
| | Welcome Factor | X | Х | | X | X | | | | | |
| | Paid-in-Full Discount | Х | Х | | Х | Х | | | | | |
| | ise Constants | | | | | | | | | | |
| | Vehicle Expense Load | | | | | | | | | | |
| + | Policy Expense Load | | | | | | | | | | |

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: Van Pool

| Base Rate Base Rate PP PP PP PP PP PP * Territory Factor PP PP PP PP PP PP * Limit Factor Deductible Factor * Term Factor * Term Factor * Upgraded Accident Forgiveness Factor * Upgraded Accident Forgiveness Factor * Tower Level Rating Steps- Composite Relativities * Driver Class Factor (Composite Relativity) PP | PP PP PP X X | PP PP X X X PP PP PP PP PP PP | PP PP PP X | PP PP PP | PP X |
|--|--------------------------|--------------------------------|------------|----------------|------|
| * Territory Factor | PP PP X | PP PP PP PP PP | PP PP | PP PP | |
| * Territory Factor PP | PP X | PP X X X PP PP PP PP PP | PP | PP | X |
| * Limit Factor PP | PP X | PP X X X PP PP PP PP PP | PP | PP | X |
| * Deductible Factor * Term Factor X X X X X X X X X X X X X X X X X X X | Х | X X PP PP PP PP | | | х |
| * Term Factor X < | Х | X X PP PP PP PP | X | X | X |
| * Upgraded Accident Forgiveness Factor X X X X X X Driver Level Rating Steps- Composite Relativities * Driver Class Factor (Composite Relativity) PP | | PP PP PP | | | |
| Topycontent original content of the content of the content or co | | PP PP PP PP | | | |
| * Driver Class Factor (Composite Relativity) PP P | | PP PP PP | | | |
| Accident Factor | | PP PP PP | | | |
| * Minor Violation Factor PP P | | PP PP | | | |
| * Major Violation Factor PP P | | PP PP | | | |
| * Speeding Violation Factor PP PP <t< td=""><td></td><td>PP</td><td></td><td></td><td>-</td></t<> | | PP | | | - |
| * DUI Violation Factor PP PP< | | | | | |
| = Merit Factor | | l PP | | | |
| * Merit Factor (Composite Relativity) PP PP PP PP PP Driver Level Discounts: Composite Relativities | | | | | |
| Driver Level Discounts: Composite Relativities | | PP | | | |
| | | PP | | | |
| * Good Driver Discount (Composite Relativity) PP PP PP PP PP PP PP | | | | | |
| | | PP | | | |
| * Student Away at School Discount (Composite Relativity) 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 | | | |
| Vehicle Level Rating Steps | | | | | |
| * Vehicle Type Factor 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 | | | | | Х |
| * MBI Class Factor | | | | | X |
| Vehicle Level Discounts | | | | | |
| * Anti-Theft Discount | Х | | | | |
| Policy Level Rating Steps | ^ | | | | |
| * Household Composite Factor PP PP PP PP PP | PP | PP | | PP | |
| * Maximum Named Insured Age Factor PP PP PP PP PP | PP | PP | | FF | _ |
| * Policy Occurrence Factor PP PP PP PP PP PP PP PP | PP | PP | PP | PP | _ |
| I oncy occurrence ractor | PP | | PP | PP | |
| | | PP | | | PP |
| I indicial responsibility ractor | Х | Х | Х | Х | Х |
| Policy Level Discounts | | | - | | |
| * Multi-Vehicle Discount PP PP PP PP PP | PP | PP | PP | PP | PP |
| * Military Discount PP PP PP PP PP | PP | PP | | | |
| * CDL Discount | | | | | |
| Policy Level Discounts 2 | | | | | |
| * Multi-Line Discount PP PP PP PP | PP | PP | PP | PP | PP |
| * Sponsored Marketing Discount X X X X X | Х | Х | Х | Х | Х |
| * Associate Discount X X X X X | Х | Х | Х | Х | Х |
| * Telematics Factor | | | | | |
| * Welcome Factor X X X X X | Х | Х | Х | Х | Х |
| * Paid-in-Full Discount X X X X X | Х | Х | Х | Х | Х |
| Expense Constants | | | | | |
| + 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 Maryland Rate Pages Effective: New Business 05/02/2024 Renewals 06/25/2024 Rate Gen 33 Rate Order of Calculation: Corporate

| Ones | Ctom | DI | PD | PIP | LIMBI/ELUMBI | UMPD/EUIMPD | COMP | COLL | ERS | RR | MBI |
|--------------|---|----|-----|-----|--------------|-------------|------|------|-----|------------|----------|
| Oper Base | | BI | PU | PIP | UMBI/EUIMBI | UMPD/EUIMPD | COMP | COLL | EKS | KK | MIDI |
| base | Base Rate | Х | Х | Х | Х | Х | Х | Х | Х | Х | Х |
| * | Territory Factor | X | X | X | X | X | X | X | X | <u>^</u> _ | |
| * | Limit Factor | x | X | X | X | X | ^ | | X | X | |
| * | Deductible Factor | | | | ^ | ^ | Х | Х | ^ | | |
| * | Term Factor | Х | Х | Х | X | Х | X | x | Х | Х | Х |
| * | Upgraded Accident Forgiveness Factor | | ^ | | | ^ | ^ | | ^ | | |
| | r Level Rating Steps- Composite Relativities | | | | | | | | | | |
| brive: | Driver Class Factor (Composite Relativities | | | | | | | | | | |
| | Accident Factor | | | | | | | | | | |
| | * Minor Violation Factor | | | | | | | | | | |
| | * Major Violation Factor | | | | | | | | | | |
| | * Speeding Violation Factor | | | | | | | | | | |
| | * DUI Violation Factor | | | | | | | | | | |
| | = Merit Factor | | | | | | | | | | |
| * | Merit Factor (Composite Relativity) | | | | | | | | | | |
| | r Level Discounts: Composite Relativities | | | | | | | | | | |
| brive * | Good Driver Discount (Composite Relativity) | | | | | | | | | | |
| * | Student Away of School Discount (Composite Date tinity) | | | | | | | | | | |
| * | Student Away at School Discount (Composite Relativity) | | | | | | | | | | |
| * | Driving Experience Discount (Composite Relativity) | | | | | | | | | | |
| * | Good Student Discount (Composite Relativity) | ., | ., | ., | ., | ., | | ., | | | |
| * | Defensive Driver Discount (Composite Relativity) | Х | Х | Х | Х | Х | | Х | | | |
| | Deployed Driver Discount (Composite Relativity) | | | | | | | | | | |
| Vehic | le Level Rating Steps | | | | | | | | | | |
| * | Vehicle Type Factor | Х | Х | Х | Х | X | Х | Х | | | |
| * | Annual Mileage Factor | Х | Х | Х | Х | Х | Х | Х | | | |
| * | Vehicle Classification Factor | Х | Х | Х | Х | X | Х | Х | | | |
| * | Vehicle Cost Factor | Х | Х | Х | Х | Х | Х | Х | | | |
| * | Model Year Factor | Х | X | Х | Х | Х | Х | Х | | | |
| * | Vehicle Age Factor | Х | Х | X | Х | X | Х | Х | Х | | |
| * | Vehicle Damageability Factor | | | | | | | | | | |
| * | MBI Model Year Factor | | | | | | | | | | Х |
| * | MBI Class Factor | | | | | | | | | | Х |
| | le Level Discounts | | | | | | | | | | |
| | Anti-Theft Discount | | | | | | Х | | | | |
| | y Level Rating Steps | | | | | | | | | | |
| * | Household Composite Factor | | | | | | | | | | |
| * | Maximum Named Insured Age Factor | | | | | | | | | | |
| * | Policy Occurrence Factor | | | | | | | | | | |
| * | Risk Tier Factor | Х | Х | Х | Х | Х | Х | Х | Х | Х | Х |
| * | Financial Responsibility Factor | Х | Х | Х | Х | Х | Х | Х | Х | Х | Х |
| Policy | y Level Discounts | | | | | | | | | | |
| * | Multi-Vehicle Discount | | | | | | | | | | |
| * | Military Discount | Х | Х | Х | Х | Χ | Х | Х | | | |
| * | CDL Discount | | | | | | | | | | |
| Policy | Level Discounts 2 | | | | | | | | | | |
| * | Multi-Line Discount | Х | Х | Х | Х | Х | Х | Х | Х | Х | Х |
| * | Sponsored Marketing Discount | Х | X | X | X | X | X | X | X | Х | Х |
| * | Associate Discount | X | X | X | X | X | X | X | X | X | X |
| * | Telematics Factor | | | | 1 | | | | | | <u> </u> |
| * | Welcome Factor | Х | Х | Х | х | Х | Х | Х | Х | Х | Х |
| * | Paid-in-Full Discount | X | X | X | X | X | X | X | X | X | X |
| Exner | nse Constants | ^ | | | ~ | ^ | | | | | |
| | Vehicle Expense Load | | Х | | | | | | | | |
| | Policy Expense Load | | x | | | | | | | | |
| | i oney Expense Load | | _ ^ | | | | | | | | |

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: Golfmobile (rated as Misc)

| Oper | Step | BI | PD | PIP | UMBI/FUIMBI | UMPD/EUIMPD | COMP | COLL | ERS | RR | MBI |
|----------|--|-------|------|-----|-------------|-------------------|------|------|-------|----|-----|
| Base | | | | | OMBI/EOMBI | OIIII D/EOIIIII D | 00 | OULL | Litto | | |
| | Base Rate | PP | PP | | PP | PP | | | | | |
| | Territory Factor | PP | PP | | PP | PP | | | | | |
| | Limit Factor | PP | PP | | PP | | | | | | |
| | Deductible Factor | - ' ' | | | | | | | | | |
| | Term Factor | Х | х | | Х | Х | | | | | |
| | Upgraded Accident Forgiveness Factor | ^ | ^ | | _ ^ | ^ | | | | | |
| | Level Rating Steps- Composite Relativities | | | | | | | | | | |
| | Driver Class Factor (Composite Relativity) | | | | | | | | | | |
| | Accident Factor | | | | | | | | | | |
| | * Minor Violation Factor | | | | | | | | | | |
| <u> </u> | | | | | | | | | | | |
| | * Major Violation Factor | | | | | | | | | | |
| | * Speeding Violation Factor | | | | | | | | | | |
| | * DUI Violation Factor | | | | | | | | | | |
| | = Merit Factor | | | | | | | | | | |
| | Merit Factor (Composite Relativity) | | | | | | | | | | |
| Drive | 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) | | | | | | | | | | |
| | le Level Rating Steps | | | | | | | | | | |
| | 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 | | | | | | | | | | |
| Vehic | le Level Discounts | | | | | | | | | | |
| * | Anti-Theft Discount | | | | | | | | | | |
| | Level Rating Steps | | | | | | | | | | |
| | Household Composite Factor | | | | | | | | | | |
| | Maximum Named Insured Age Factor | | | | | | | | | | |
| | Policy Occurrence Factor | | | | | | | | | | |
| | Risk Tier Factor | | | | | | | | | | |
| | Financial Responsibility Factor | | | | | | | | | | |
| | Level Discounts | | | | | | | | | | |
| | Multi-Vehicle Discount | | | | | | | | | | |
| | Military Discount | | | | | | | | | | |
| | CDL Discount | | | | | | | | | | |
| | Level Discounts 2 | | | | | | | | | | |
| | Multi-Line Discount | | | | | | | | | | |
| * | Sponsored Marketing Discount | | | | | | | | | | |
| | Associate Discount | | | | | | | | | | |
| | Telematics Factor | | | | | | | | | | |
| * | Welcome Factor | Х | Х | | Х | Х | | | | | |
| | Paid-in-Full Discount | X | X | | x | X | | | | | |
| | nse Constants | | ^ | | | ^ | | | | | |
| _ | | | | | | | | | | | |
| | Vehicle Expense Load | | | | | | | | | | |
| + | Policy Expense Load | | | | | | | | | | |

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)

| Ones | Cton | DI | PD | PIP | LIMDI/ELIMDI | UMPD/EUIMPD | COMP | COLL | EDC | DD. | MDI |
|--------------|---|------|------|-----|--------------|-------------|------|------|-----|-----|-----|
| Oper Base | | ВІ | PD | PIP | OMBI/EOIMBI | UMPD/EUIMPD | COMP | COLL | ERS | RR | MBI |
| | Rate Base Rate | PP | PP | | PP | PP | | | | | |
| | | PP | PP | | PP | PP | | | | | |
| | Territory Factor Limit Factor | PP | PP | | PP | PP | | | | | |
| | Deductible Factor | PP | PP | | PP | PP | | | | | |
| | Term Factor | Х | ~ | | х | Х | | | | | |
| | | ^ | Х | | | ^ | | | | | |
| | Upgraded Accident Forgiveness Factor Level Rating Steps- Composite Relativities | | | | | | | | | | |
| briver * | 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) | | | | | | | | | | |
| | 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) | | | | | | | | | | |
| | le Level Rating Steps | | | | | | | | | | |
| | 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 | | | | | | | | | | |
| | le Level Discounts | | | | | | | | | | |
| | Anti-Theft Discount | | | | | | | | | | |
| | Level Rating Steps | | | | | | | | | | |
| | Household Composite Factor | | | | | | | | | | |
| | Maximum Named Insured Age Factor | | | | | | | | | | |
| | Policy Occurrence Factor | | | | | | | | | | |
| | Risk Tier Factor | | | | | | | | | | |
| | Financial Responsibility Factor | | | | | | | | | | |
| | Level Discounts | | | | | | | | | | |
| | Multi-Vehicle Discount | | | | | | | | | | |
| * | Military Discount | | | | | | | | | | |
| | CDL Discount | | | | | | | | | | |
| | Level Discounts 2 | | | | | | | | | | |
| | Multi-Line Discount | | | | | | | | | | |
| | Sponsored Marketing Discount | | | | | | | | | | |
| | Associate Discount | | | | | | | | | | |
| | Telematics Factor | | | | | | | | | | |
| | Welcome Factor | Х | Х | | Х | Х | | | | | |
| * | Paid-in-Full Discount | Х | Х | | Х | Х | | | | | |
| | nse Constants | | | | | | | | | | |
| + | Vehicle Expense Load | | | | | | | | | | |
| | Policy Expense Load | | | | | | | | | | |

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 | LIMBI/FLIIMBI | UMPD/EUIMPD | COMP | COLL | ERS | RR | MBI | FEXALL | RVMED | VACLIAR | RC-PEFF |
|-------|--|----|-----|-----|---------------|---------------|------|------|------|------|-------|--------|---------|---------|------------|
| Base | | - | 10 | - " | OWIDI/EONIDI | OWN D/LONNI D | COM | COLL | LIKO | IXIX | IVIDI | LLAALL | KVIVILD | VACEIAD | IVO-I EI I |
| Dusc | Base Rate | Х | Х | Х | Х | Х | Х | Х | Х | | | Х | Х | Х | Х |
| * | Territory Factor | X | X | X | X | X | | | | | | | | | |
| * | Limit Factor | X | X | X | X | X | | | х | | | х | х | Х | Х |
| * | Deductible Factor | | _^_ | _^_ | ^ | ^ | х | х | _^_ | | | | | | |
| * | Term Factor | Х | Х | Х | Х | Х | X | X | Х | | | Х | Х | Х | Х |
| * | Upgraded Accident Forgiveness Factor | X | X | X | X | X | X | X | | | | | | | |
| Drive | r Level Rating Steps- Composite Relativities | | | | | | | | | | | | | | |
| * | Driver Class Factor (Composite Relativity) | Х | Х | Х | Х | Х | Х | Х | | | | | | | |
| | 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 | | | | | | | |
| Drive | r Level Discounts: Composite Relativities | | _^_ | _^ | , | ^ | | | | | | | | | |
| * | Good Driver Discount (Composite Relativity) | Х | Х | х | Х | Х | Х | Х | | | | | | | |
| * | 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 | | | | | | | |
| Vahia | le Level Rating Steps | ^ | _^ | ^ | ^ | ^ | _^ | _^ | | | | | | | |
| venic | Vehicle Type Factor | Х | Х | Х | Х | Х | Х | Х | Х | | | Х | Х | Х | Х |
| * | 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 |
| * | | | | X | x | x | X | X | | | | ^ | ^ | ^ | |
| | Vehicle Cost Factor RV PD Symbol | X | X | | | X | | | | | | | | | |
| | RV Model Year Factor | X | X | X | X | | X | X | | | | | | | |
| | Vehicle Age Factor | Х | Х | Х | Х | Х | Х | Х | Х | | | | | | |
| | Vehicle Damageability Factor | | | | | | | | | | | | | | |
| | MBI Model Year Factor | | | | | | | | | | | | | | |
| | MBI Class Factor | | | | | | | | | | | | | | |
| Vehic | le Level Discounts | | | | | | ., | | | | | | | | |
| | Anti-Theft Discount | | | | | | Х | | | | | | | | |
| Polic | y Level Rating Steps | | | | | | | | | | | | | | |
| * | Household Composite Factor | X | Х | Х | X | X | Х | Х | | | | | | | |
| * | Maximum Named Insured Age Factor | Х | Х | Х | Х | Х | Х | Х | | | | | | | |
| * | Policy Occurrence Factor | X | Х | X | Х | X | Х | Х | Х | | | | ., | | |
| * | Risk Tier Factor | X | Х | Х | Х | Х | X | Х | Х | | | Х | Х | Х | Х |
| * | Financial Responsibility Factor | Х | Х | Х | Х | Х | Х | Х | Х | | | Х | Х | Х | Х |
| Polic | y Level Discounts | | | | | | | | | | | | | | |
| * | Multi-Vehicle Discount | Х | Х | Х | Х | Х | Х | Х | Х | | | | | | |
| * | Military Discount | Х | Х | Х | Х | Х | Х | Х | | | | | | | |
| * | CDL Discount | Х | Х | Х | Х | Х | Х | Х | | | | | | | |
| Polic | Level Discounts 2 | | | | | | | | | | | | | | |
| * | Multi-Line Discount | Х | Х | Х | Х | Х | Х | Х | Х | | | | | | |
| * | Sponsored Marketing Discount | Х | Х | Х | Х | Х | Х | Х | Х | | | Х | Х | Χ | Х |
| * | Associate Discount | Х | Х | Х | X | Х | Х | Х | Х | | | Х | Х | Х | Х |
| * | Telematics Factor | | | | | | | | | | | | | | |
| * | Welcome Factor | Х | Х | Х | Х | Х | Х | Х | Х | | | Х | Х | Х | Х |
| * | Paid-in-Full Discount | Х | Х | Х | Х | Х | Х | Х | Х | | | Х | Х | Х | Х |
| | nse Constants | | | | | | | | | | | | | | |
| + | Vehicle Expense Load | | Х | | | | | | | | | | | | |
| + | Policy Expense Load | | Х | | | | | | | | | | | | |

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/FUIMBI | UMPD/EUIMPD | COMP | COLL | CA | PE | PECA |
|----------|--|----|----|-----|-----------------|-----------------|------|------|----|----|------|
| Base | | | | | CIIIDI/LOIIIIDI | Olin D/LOlini D | 00 | 0011 | | | |
| Duoc | Base Rate | | | | | | Х | Х | Х | Х | Х |
| * | Territory Factor | | | | | | | | | | |
| * | Limit Factor | | | | | | | | | | |
| * | Deductible Factor | | | | | | Х | Х | Х | Х | Х |
| * | Term Factor | | | | | | X | X | X | X | X |
| * | Upgraded Accident Forgiveness Factor | | | | | | | | | | |
| Drive | 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) | | | | | | | | | | |
| | 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) | | | | | | | | | | |
| Vehic | le Level Rating Steps | | | | | | | | | | |
| * | Vehicle Type Factor | | | | | | | | | | |
| * | Annual Mileage Factor | | | | | | | | | | |
| * | Vehicle Classification Factor | | | | | | | | | | |
| * | Vehicle Cost Factor | | | | | | | Х | | | |
| * | Model Year Factor | | | | | | | | | | |
| * | Vehicle Age Factor | | | | | | | | | | |
| * | Vehicle Damageability Factor | | | | | | | | | | |
| * | MBI Model Year Factor | | | | | | | | | | |
| * | MBI Class Factor | | | | | | | | | | |
| Vehic | le Level Discounts | | | | | | | | | | |
| | Anti-Theft Discount | | | | | | | | | | |
| | Level Rating Steps | | | | | | | | | | |
| * | Household Composite Factor | | | | | | | | | | |
| * | Maximum Named Insured Age Factor | | | | | | | | | | |
| * | Policy Occurrence Factor | | | | | | | | | | |
| * | Risk Tier Factor | | | | | | | | | | |
| * | Financial Responsibility Factor | | | | | | | | | | |
| Policy | Level Discounts | | | | | | | | | | |
| * | Multi-Vehicle Discount | | | | | | | | | | |
| * | Military Discount | | | | | | Х | Х | | | |
| * | CDL Discount | | | | | | | | | | |
| Policy | Level Discounts 2 | | | | | | | | | | |
| * | Multi-Line Discount | | | | | | | | | | |
| * | Sponsored Marketing Discount | | | | | | Х | Х | Х | Х | Х |
| * | Associate Discount | | | | | | X | X | Х | X | X |
| * | Telematics Factor | | | | | | | | | | |
| * | Welcome Factor | | | | | | Х | Х | Х | Х | Х |
| * | Paid-in-Full Discount | | | | | | X | X | Х | X | X |
| Exper | nse Constants | | | | | | | | | | |
| + | Vehicle Expense Load | | | | | | | | | | |
| | Policy Expense Load | | | | | | | | | | |
| <u> </u> | , , | | | | | | | | | | |

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

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 - Travel Trailer

| Oper | Step | ВІ | PD | PIP | I IMBI/EI IIMBI | UMPD/EUIMPD | COMP | COLL | ERS | RR | MBI | EEYALL | PVMED | VACLIAR | RC-PEFF |
|-------|--|----|----|-----|-----------------|-------------|------|------|-----|----|-------|--------|---------|---------|---------|
| Base | | DI | PU | FIF | ONIDI/EUNINIBI | OWPD/EUNIPD | COMP | COLL | EKS | KK | IVIDI | CEXALL | KVIVIED | VACLIAB | KC-PEFF |
| Dase | Base Rate | | | | | | Х | Х | Х | | | Х | Х | Х | Х |
| * | Territory Factor | | | | | | ^ | | | | | ^ | | ^ | _^ |
| * | Limit Factor | | | | | | | | Х | | | Х | Х | Х | Х |
| * | Deductible Factor | | | | | | х | Х | _^_ | | | _^ | _^ | _^ | |
| * | Term Factor | | | | | | x | X | Х | | | Х | Х | Х | х |
| * | Upgraded Accident Forgiveness Factor | | | | | | ^ | | | | | Α | | | |
| Drive | r 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) | | | | | | | | | | | | | | |
| Drive | r 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) | | | | | | | | | | | | | | |
| Vehic | le Level Rating Steps | | | | | | | | | | | | | | |
| * | Vehicle Type Factor | | | | | | Х | Х | Х | | | Х | Х | Х | Х |
| * | RV Vehicle Use Factor | | | | | | Х | Х | Х | | | Χ | Х | Х | Х |
| * | RV Liability Factor | | | | | | Х | Х | Х | | | Х | Х | Х | Х |
| * | Vehicle Cost Factor RV PD Symbol | | | | | | Х | Х | | | | | | | |
| * | RV Model Year Factor | | | | | | Х | Х | | | | | | | |
| * | Vehicle Age Factor | | | | | | Х | Х | Х | | | | | | |
| * | Vehicle Damageability Factor | | | | | | | | | | | | | | |
| * | MBI Model Year Factor | | | | | | | | | | | | | | |
| * | MBI Class Factor | | | | | | | | | | | | | | |
| Vehic | le Level Discounts | | | | | | | | | | | | | | |
| - " | Anti-Theft Discount | | | | | | | | | | | | | | |
| POIIC | / Level Rating Steps | | | | | | | | | | | | | | |
| | Household Composite Factor | | | | | | | | | | | | | | |
| L. | Maximum Named Insured Age Factor | | | | | | | | | | | | | | |
| * | Policy Occurrence Factor Risk Tier Factor | | | | | | Х | Х | Х | | | Х | Х | Х | Х |
| * | Financial Responsibility Factor | | | | | | X | X | X | | | X | X | X | X |
| | / Level Discounts | | | | | | ^ | _ ^ | | | | | _ ^ | | _ ^ |
| * | Multi-Vehicle Discount | | | | | | Х | Х | Х | | | | | | |
| * | Military Discount | | | | | | X | X | ^ | | | | | | |
| * | CDL Discount | | | | | | X | X | | | | | | | |
| | / Level Discounts 2 | | | | | | | ^ | | | | | | | |
| * | Multi-Line Discount | | | | | | Х | Х | Х | | | | | | |
| * | Sponsored Marketing Discount | | | | | | x | X | X | | | Х | Х | Х | Х |
| * | Associate Discount | | | | | | x | X | X | | | X | X | X | X |
| * | Telematics Factor | | | | | | | ^ | ^ | | | _^ | _^ | _^ | _^ |
| * | Welcome Factor | | | | | | х | Х | Х | | | Х | Х | Х | Х |
| * | Paid-in-Full Discount | | | | | | x | X | X | | | X | X | X | X |
| Expe | nse Constants | | | | | | | | | | | | | | - ^ |
| | Vehicle Expense Load | | | | | | | | | | | | | | |
| | Policy Expense Load | | | | | | | | | | | | | | |
| | i oney Expense Lodd | | | | | | | | | | | | | | |

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

File No. 2024-168 Effective: 05/02/2024 New Business 06/25/2024 Renewals

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

File No. 2024-168 Effective: 05/02/2024 New Business 06/25/2024 Renewals



- Government Employees Insurance Company GEICO Advantage Insurance Company
- GEICO General Insurance Company
- GEICO Indemnity Company
- GEICO Casualty Company
- GEICO Choice Insurance Company
- GEICO Secure Insurance 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)

GEICO Secure Insurance Company (GS)

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.

NAIC#: 031-14139

NAIC#: 031-14137

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

Certification Statement for Automobile Insurers

Certification Statement for Insurers and Rating Organizations

CERTIFICATION STATEMENT REVIEW OF AUTOMOBILE RATING TERRITORIES

- I, <u>Karen Brinster</u>, a duly authorized representative of <u>GEICO Secure Insurance Company and GEICO Choice Insurance Company</u> (insurer or rating organization), <u>NAIC # 031-14137 and 031-14139</u> (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 | Karen E. Brindler |
|---|--|
| Date | Signature of Authorized Representative |
| Name of Authorized Representative: <u>Karen E. Bı</u> | <u>rinster</u> |
| Title: Senior Director | |
| Address of Insurer: One GEICO Plaza, Washing | gton. 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.

Voluntary Private Passenger Automobile and Recreational Vehicle Insurance

Maryland

Welcome Factor

| | Current Level | | | Welcome |
|-----------|----------------------|---------|----------|----------|
| | Inforce | Current | Proposed | Factor |
| Number of | Premium | Welcome | Welcome | Proposed |
| Renewals | Distribution | Factor | Factor | 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% |

Voluntary Private Passenger Automobile Insurance

Maryland

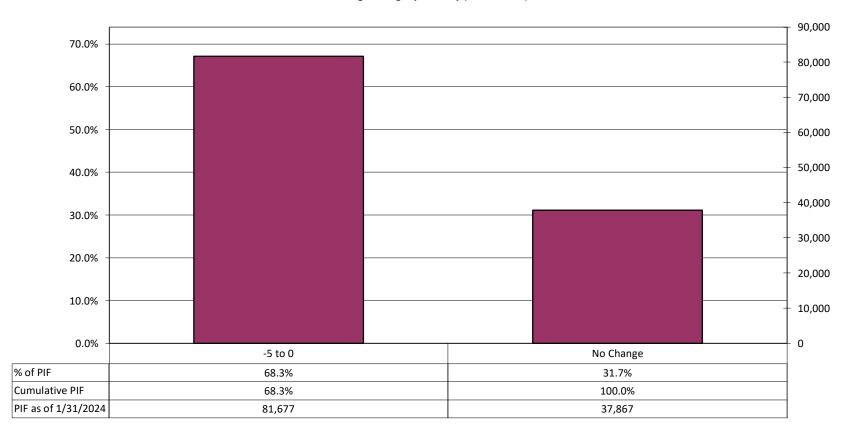
Welcome Factor

| | Current Level Inforce | Current | Proposed | Welcome Factor | |
|-----------|--------------------------|---------|----------|-------------------|--|
| Number of | Premium | Welcome | Welcome | Proposed | |
| Renewals | Distribution | Factor | Factor | 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% | |

Voluntary Private Passenger Automobile and Recreational Vehicle Insurance

Maryland

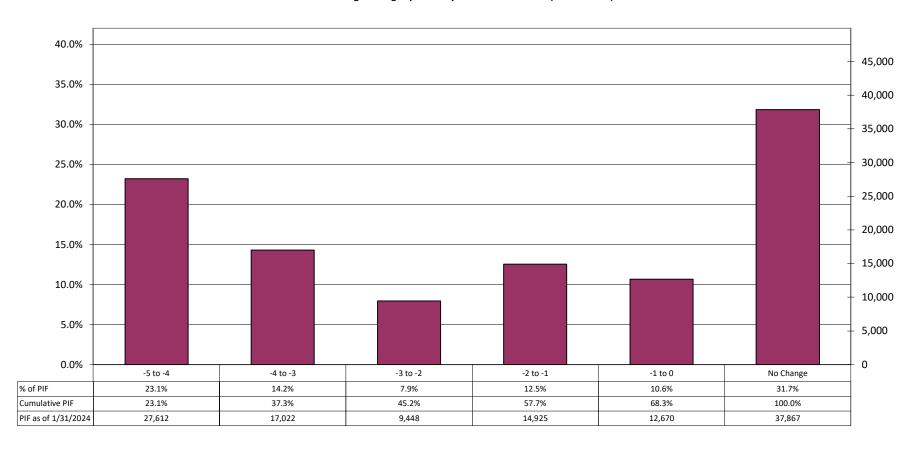
Market Dislocation Percentage Changes per Policy (5% intervals)



Voluntary Private Passenger Automobile and Recreational Vehicle Insurance

Maryland

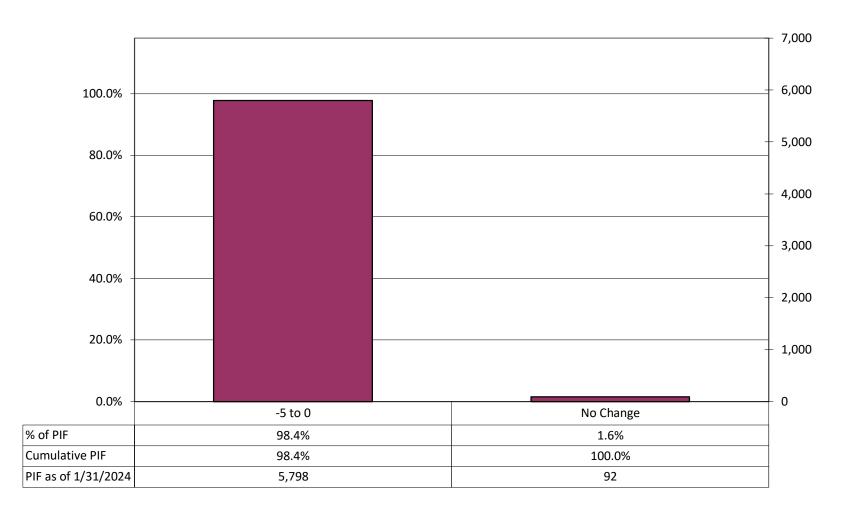
Market Dislocation Percentage Changes per Policy from -10% to +10% (1% intervals)



Voluntary Private Passenger Automobile Insurance

Maryland

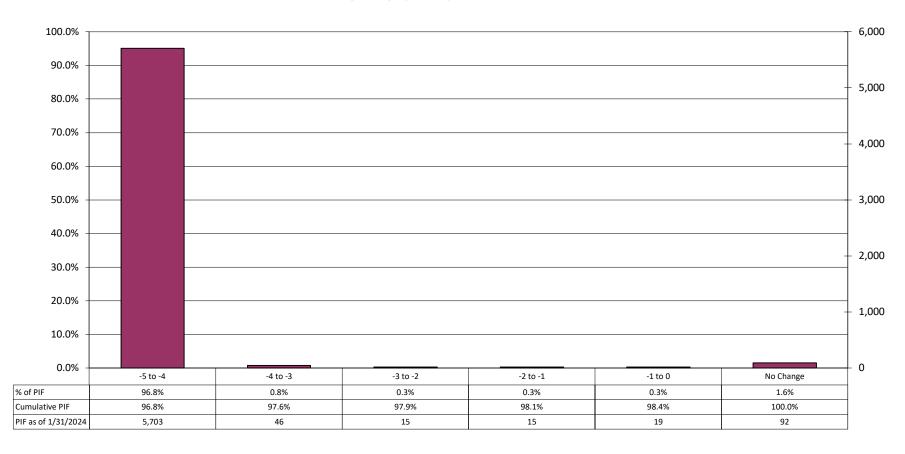
Market Dislocation Percentage Changes per Policy (5% intervals)



Voluntary Private Passenger Automobile Insurance

Maryland

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



Voluntary Private Passenger Automobile Insurance

Maryland

Rate Change History

| Effective Date | Total | BI | PD | Comp | Coll | UMBI | UMPD | ERS | RR | PIP |
|----------------|-------|------|------|------|------|------|------|------|------|------|
| Effective Date | % | % | % | % | % | % | % | % | % | % |
| 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 | 9.1 | 0.0 | 13.0 | 15.0 | 15.0 | 0.0 | 14.0 | 15.0 | 14.7 | -1.0 |
| 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 | 25.1 | 30.1 | 27.3 | 14.5 | 20.7 | 25.5 | -5.7 | 9.5 | 15.4 | -4.5 |
| 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 | 7.2 | 0.2 | 0.1 | 6.5 | 4.2 | 7.7 | 0.1 | 10.9 | 3.0 | 0.2 |

Voluntary Private Passenger Automobile Insurance

Maryland

Rate Change History

| Effective Date | Total | ВІ | PD | Comp | Coll | UMBI | UMPD | ERS | RR | PIP |
|----------------|-------|-----|-----|------|------|------|------|-----|-----|-----|
| Effective Date | % | % | % | % | % | % | % | % | % | % |
| 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.