

**GOVERNMENT EMPLOYEES INSURANCE COMPANY (GE)
GEICO GENERAL INSURANCE COMPANY (GG)
GEICO INDEMNITY COMPANY (GI)
GEICO CASUALTY COMPANY (GC)
GEICO SECURE INSURANCE COMPANY (GS)**

Voluntary Private Passenger Automobile Insurance

Maryland

Filing Memorandum

With this filing, we are implementing updates to the Renewal underwriting models for the private passenger automobile product in Government Employees Insurance Company (GE), GEICO General Insurance Company (GG), GEICO Indemnity Company (GI), GEICO Casualty Company (GC), and GEICO Secure Insurance Company (GS) in Maryland.

We are including documentation for our Renewal underwriting model. Renewal policies will be objectively assigned to Risk Tiers according to the criteria listed in the attached Renewal Placement Addendum.

The proposed models include traditional underwriting characteristics that are state specific so that only legally permissible characteristics are used and are designed so that the rules for placement are mutually exclusive. All recommendations for movement to a higher rated risk group or underwriting risk tier will be reviewed by a professional underwriter who will ultimately decide placement based upon legally permissible, state-specific actionable and non-renewal guidelines.

We have provided a Roadmap for each model to aid in the use of the filing documentation. This information is marked confidential in accordance with 27-501(h) and 11-307(c) of the Insurance Article.