



# USAA: A Tradition of Service, 1922-1997

*Paul T. Ringenbach*

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USAA has never been "just" an insurance company. It began in 1922, when a group of U.S. Army officers, dedicated to serving their nation, decided to serve each other in a novel way. They created an interinsurance exchange to solve their problem of securing reliable and economical automobile insurance. In effect, they pooled their money to insure each other.

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