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MPANY NAME:	W. 10 1 4 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		1								
MPANY NAME:	United Services Automobile Association										
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ID Description	Criteria Assumed	Velve									MI P I C
ID Description	Criteria Assumed	Value	1								Manual Page Reference / Comments
		Other Perils	Fire	Other Wind and Hail	Theft	Water	Liability	Hurricane	Severe Thunderstorm	Winter Storm	
(1) Territory code (info only)	Alexandria*	701	701	701	701	701	701	701	701		N/A - please see Explanatory Memorandum
(2) Fire protection class code (info only)	Alexandria*	3	3	3	3	3	3	3	3	3	Page LA-R-5.3
(2)				_					-	-	
(3) Base rate	(Please show value as published in manual)	\$23.52	\$273.86	\$112.00	\$15.44	\$330.14	\$53.72	\$842.27	\$465.67	\$107.63	Page LA-R-1.1
(4) Territory factor	Factor corresponding to (1)	0.9394	1.0380	1.0881	1.3134	0.8426	0.9136	0.3761	0.6229	0.8661	Page LA-R-3A.34
(5) Fire protection class factor	Factor corresponding to (2)	1.0000	1.0241	1.0000	1.0000	1.0000	0.8304	0.9498	1.0000	0.9378	Page LA-R-5.3, includes Construction class factor
(6) Form factor	HO-3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-10.1
(7) Company/program/tiering factor	Clean claims history, no policy lapses, average credit**	0.7450	0.6304	0.8495	0.6994	0.7500	0.6974	1.0000	0.9051	1.0000	Page LA-R-2.2, Tier 30
(8) Amount-of-insurance factor	Cov. A amount \$200,000 with Cov. C = 50% of Cov. A; Cov. E amount of \$300,000	1.5489	0.9867	0.7330	1.7425	1.5950	0.8796	0.9635	0.6175	0.7226	Page LA-R-4A.1-9, includes Deductible factor; Page 10.1, 10.3
(9) Construction class factor	Brick Veneer	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-5.3, included with Fire protection class factor
10) Age of home factor 11) Deductible factor	10 years	0.7648 1.0000	0.6376	0.9928	0.8901	0.6841	0.8115	0.7381	0.9927	1.0000	Page LA-R-12B.1
(11) Deductible factor (12) Credit scoring factor	2% hurricane/ \$500 all other Average credit**	1.0000	1.0000	1.0000	1.0000	1.0000 1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-4A.1-9, included with Amount-of-insurance factor Included in Tiering factor
(13) Claims history factor	Clean claims history	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500	Page LA-R-12D.1
(14) Protective device factor	Smoke detectors, deadbolts on all doors, nothing else	1,0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Not Used
(15) Insured age factor	40-year-old	1.0569	1.0000	1.0000	1.0515	1.1288	1.1082	1.0000	1.0000	1.0000	Page LA-R-9.2
(16) Household structure factor	Lives alone	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Not Used
(17) Smoker/Non-smoker factor	Non-smoker	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Not Used
(18) P&C multi-policy factor	No other policy in-force	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	No P&C Multi-Policy or Auto and Home Combination Discount
(19) Premium payment/paid-in-full factor	Paid-in-full	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Not Used
(20) Other1 factor	Auto Tenure: 9 years	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Included in Tiering factor
(21) Other2 factor	Auto Bodily Injury Limit: \$100,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Included in Tiering factor
(22) Other3 factor	9-Year old Fiberglass Shingle Roof with Impact Resistant Roof Class 0	1.0274	1.0000	2.1141	1.0000	1.0000	1.0000	1.0000	2.0355	1.0000	Page LA-R-6.1-27
(23) Other4 factor	Square Footage x Number of Stories (1800 x 1)	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-7.1-18
(24) Other5 factor	Number of Bathrooms: 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-8.1
(25) Other6 factor	Foundation Type: Slab	1.0000	1.0000	1.0000	1.0000	0.9043	1.0000	1.0000	1.0000	1.0000	Page LA-R-8.1
(26) Other7 factor	Garage Type/Garage Size: Attached/2 Car	1.0000	1.0000	1.1288	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-8.3-6
(27) Other8 factor	Home Protector Coverage	1.0074	1.0074	1.0373	1.0000	1.0000	1.0000	1.0569	1.0025	1.0066	Page LA -R-10.2
(28) Other9 factor	Coverage B (10%)	0.9677 1.1441	0.9677	0.9677	0.9677	0.9677	1.0000	0.8859	0.9010	0.8928	Page LA-R-10.4
(29) Other10 factor (30) Other11 factor	Single Marital Status	0.9500	1.0000	1.0000 0.9500	1.3097	1.0000 0.9500	0.9500	1.0000 0.9500	1.0000	1.0000	Page LA-R-10.5
(31) Other12 factor	Insurance-to-Value: 100% Windstorm Mitigation (None)	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-12A.3 Page LA-R-13
		0.8500	0.8500								
(32) Other13 factor (33) Other14 factor	Early Quote Discount  Multi-Product Bank Discount	0.8500	0.9800	0.8500 0.9800	0.8500	0.8500	0.8500	0.8500	0.8500 0.9800	0.8500	Page LA-R-12A-4 Page LA-R-12A-5
(34) Other15 factor	Number of Fireplaces: 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-8.1
(34) Other 13 factor	Number of Freplaces. I	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	rage DANCO.1
(35) Premium (before additives)	(Calculated value)	\$15.88	\$75.71	\$121.39	\$19.72	\$151.26	\$15.12	\$134.76	\$199.03	\$38.19	Calculated as the product of items (3) through (34)
		¥.0.00		7.2	¥10112	V				******	
(36) Expense fee (additive)	(Please show value as published in manual)	235.00	1		l						Page LA-R-1.1
(37) MGA fee (additive)	(Please show value as published in manual)										Not Used
(38) Other (additive)	(Describe here)										Not Used
(39) Premium (after additives)	(Calculated value)	\$250.88	\$75.71	\$121.39	\$19.72	\$151.26	\$15.12	\$134.76	\$199.03	\$38.19	Calculated as the sum of items (35) through (38)
								$\perp$			
(40) Policy term factor	Policy term 12 months	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Only annual policies available
(41) Final Premium - Indicated	(Calculated value)	\$1,006.06	-				1	+ + +		ļ	Calculated as the product of items (39) and (40)
(10) 5: 15 1 61 1		2	-		l		1	1		l	
(42) Final Premium - Selected	(May differ from Indicated due to rounding)	\$1,006.00	+				+	+		<u> </u>	Differs from Indicated due to rounding at final step (there is no intermediate rounding)
			_		<del>                                     </del>		1	1			
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verage credit is represented by a Fair loads con-	re of 710, or an estimated equivalent if Fair Isaac is not used.		+			<b>+</b>	1	1 - 1			
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f a rating factor is already reflected in the base ra	ate, enter 1.000 in Value column and "Included in Base Rate" in Comments column.		<b>†</b>		i		1	1 1		i	
	er 1.000 in Value column and "Not Used" in Comments column.		1				1	1 1			
	listed above, use rows (20) through (25) as needed to accommodate such rating factors (and	similarly for row 29).	1		i e		1	1 1		i	
	icable assessments, recoupment surcharges, or similar items relating to the Louisiana Citize		1				1	1 1			
	and the contract of the contra		1				1				
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A does not offer a \$100,000 limit for Coverage E;											
2% deductible was used for Other Wind and Hail	II, Hurricane, Severe Thunderstorm, and Winter Storm perils.										
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MPANY NAME:	11044 O. H. I. O.										
MPANY NAME:	USAA Casualty Insurance Company										
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ID Description	Calcula Assumed	Velve									Manual Rana Reference / Community
ID Description	Criteria Assumed	Value	_				-	<del> </del>			Manual Page Reference / Comments
		Other Perils	Fire	Other Wind and Hail	Theft	Water	Liability	Hurricane	Severe Thunderstorm	Winter Storm	
(1) Territory code (info only)	Alexandria*	701	701	701	701	701	701	701	701		N/A - please see Explanatory Memorandum
	Alexandria*	3	3	3	701	3	3	3	3	3	Page LA-R-5.3
(E) The protection class code (this only)	reconstruction			,	- J	, ,		Ŭ			Tago Dirivo.o
(3) Base rate	(Please show value as published in manual)	\$29.66	\$295.16	\$117.96	\$14.56	\$362.17	\$50.99	\$804.03	\$450.92	\$93.39	Page LA-R-1.1
(5)		<b>Q2</b> 0.00	4200	¥e					Ţ <u></u>		
(4) Territory factor	Factor corresponding to (1)	0.9394	1.0380	1.0881	1.3134	0.8426	0.9136	0.3761	0.6229	0.8661	Page LA-R-3A.34
(5) Fire protection class factor	Factor corresponding to (2)	1.0000	1.0241	1.0000	1.0000	1.0000	0.8304	0.9498	1.0000	0.9378	Page LA-R-5.3, includes Construction class factor
(6) Form factor	HO-3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-10.1
(7) Company/program/tiering factor	Clean claims history, no policy lapses, average credit**	0.7450	0.6304	0.8495	0.6994	0.7500	0.6974	1.0000	0.9051	1.0000	Page LA-R-2.2, Tier 30
(8) Amount-of-insurance factor	Cov. A amount \$200,000 with Cov. C = 50% of Cov. A; Cov. E amount of \$300,000	1.5489	0.9867	0.7330	1.7425	1.5950	0.8796	0.9635	0.6175	0.7226	Page LA-R-4A.1-9, includes Deductible factor; Page 10.1, 10.3
(9) Construction class factor	Brick Veneer	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-5.3, included with Fire protection class factor
	10 years	0.7648	0.6376	0.9928	0.8901	0.6841	0.8115	0.7381	0.9927	1.0000	Page LA-R-12B.1
(11) Deductible factor	2% hurricane/ \$500 all other	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-4A.1-9, included with Amount-of-insurance factor
	Average credit**	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Included in Tiering factor
	Clean claims history	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500	Page LA-R-12D.1
(14) Protective device factor	Smoke detectors, deadbolts on all doors, nothing else	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Not Used
(15) Insured age factor (16) Household structure factor	40-year-old Lives alone	1.0569 1.0000	1.0000	1.0000	1.0515	1.1288 1.0000	1.1082	1.0000	1.0000	1.0000	Page LA-R-9.2 Not Used
		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Not Used Not Used
	Non-smoker No other policy in-force	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	No P&C Multi-Policy or Auto and Home Combination Discount
	Paid-in-full	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Not Used
20) Other1 factor	Auto Tenure: 9 years	1,0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Included in Tiering factor
21) Other2 factor	Auto Bodily Injury Limit: \$100,000	1.0000	1.0000	1.0000	1.0000	1,0000	1.0000	1.0000	1.0000	1.0000	Included in Tiering factor
	9-Year old Fiberglass Shingle Roof with Impact Resistant Roof Class 0	1.0274	1.0000	2.1141	1.0000	1.0000	1.0000	1.0000	2.0355	1.0000	Page LA-R-6.1-27
(23) Other4 factor	Square Footage x Number of Stories (1800 x 1)	1 0000	1.0000	1,0000	1.0000	1,0000	1,0000	1.0000	1 0000	1.0000	Page LA-R-7.1-18
	Number of Bathrooms: 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-8.1
	Foundation Type: Slab	1.0000	1.0000	1.0000	1.0000	0.9043	1.0000	1.0000	1.0000	1.0000	Page I A-R-8 1
(26) Other7 factor	Garage Type/Garage Size: Attached/2 Car	1.0000	1.0000	1.1288	1.0000	1.0000	1,0000	1.0000	1.0000	1.0000	Page LA-R-8.3-6
	Home Protector Coverage	1.0074	1.0074	1.0373	1.0000	1.0000	1,0000	1.0569	1.0025	1.0066	Page LA -R-10.2
(28) Other9 factor	Coverage B (10%)	0.9677	0.9677	0.9677	0.9677	0.9677	1.0000	0.8859	0.9010	0.8928	Page LA-R-10.4
(29) Other10 factor	Single Marital Status	1.1441	1.0000	1.0000	1.3097	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-10.5
	Insurance-to-Value: 100%	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	Page LA-R-12A.3
(31) Other12 factor	Windstorm Mitigation (None)	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-13
(32) Other13 factor	Early Quote Discount	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500	Page LA-R-12A.4
(33) Other14 factor	Multi-Product Bank Discount	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	Page LA-R-12A.5
(34) Other15 factor	Number of Fireplaces: 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-8.1
(35) Premium (before additives)	(Calculated value)	\$20.03	\$81.60	\$127.85	\$18.60	\$165.93	\$14.35	\$128.64	\$192.72	\$33.13	Calculated as the product of items (3) through (34)
(36) Expense fee (additive)	(Please show value as published in manual)	235.00									Page LA-R-1.1
<ol> <li>MGA fee (additive)</li> </ol>	(Please show value as published in manual)										Not Used
(38) Other (additive)	(Describe here)	\$255.03	201.00	\$127.85	\$18.60	\$165.93	21100	2100.01	0100 TO	200.10	Not Used
(39) Premium (after additives)	(Calculated value)	\$255.03	\$81.60	\$127.85	\$18.60	\$165.93	\$14.35	\$128.64	\$192.72	\$33.13	Calculated as the sum of items (35) through (38)
(40) Policy term factor	Policy term 12 months	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Only annual policies available
	(Calculated value)	\$1,017.86	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Calculated as the product of items (39) and (40)
(41) Final Premium - Indicated	(Calculated value)	\$1,017.00									Calculated as the product of items (39) and (40)
42) Final Premium - Selected	(May differ from Indicated due to rounding)	\$1,018.00	t								Differs from Indicated due to rounding at final step (there is no intermediate rounding)
-L) I mai i romani - Gelected	may anter nom material and to rounding)	\$1,010.00					1				Direct from managed due to rounding at man step (triefe is no intermediate rounding)
ddress is Tennyson Oaks Drive, Alexandria, LA 7	1301 (Rapides Parish).										
two (or more) rates apply to the street/zip code co											
verage credit is represented by a Fair Isaac score	e of 710, or an estimated equivalent if Fair Isaac is not used.				l						
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3:											
	te, enter 1.000 in Value column and "Included in Base Rate" in Comments column.										
f a rating factor is not used by the company, enter	1.000 in Value column and "Not Used" in Comments column.										
If a rating factor is used by the company but not lis	sted above, use rows (20) through (25) as needed to accommodate such rating factors (and s										
The rates calculated should EXCLUDE any applic	able assessments, recoupment surcharges, or similar items relating to the Louisiana Citizen	s Property Insurance Corporation.									
cial Notes:							-				
ed rows and renumbered subsequent rows; adjust											
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A does not offer a \$100,000 limit for Coverage E;											
	Hurricane, Severe Thunderstorm, and Winter Storm perils.										

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MPANY NAME:	Water III I is a		-				-				
MPANY NAME:	USAA General Indemnity Company		1								
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ID Description	Criteria Assumed	V-I									Manual Dana Reference (Communic
ID Description	Criteria Assumed	Value	+								Manual Page Reference / Comments
		Other Perils	Fire	Other Wind and Hail	Theft	Water	Liability	Hurricane	Severe Thunderstorm	Winter Storm	
(1) Territory code (info only)	Alexandria*	701	701	701	701	701	701	701	701		N/A - please see Explanatory Memorandum
(2) Fire protection class code (info only)	Alexandria*	3	3	3	3	3	3	3	3	3	Page LA-R-5.3
, , , , , , , , , , , , , , , , , , , ,		-								-	
(3) Base rate	(Please show value as published in manual)	\$21.99	\$352.64	\$117.75	\$14.41	\$345.93	\$47.83	\$827.67	\$483.13	\$110.54	Page LA-R-1.1
(4) Territory factor	Factor corresponding to (1)	0.9394	1.0380	1.0881	1.3134	0.8426	0.9136	0.3761	0.6229	0.8661	Page LA-R-3A.34
(5) Fire protection class factor	Factor corresponding to (2)	1.0000	1.0241	1.0000	1.0000	1.0000	0.8304	0.9498	1.0000	0.9378	Page LA-R-5.3, includes Construction class factor
(6) Form factor	HO-3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-10.1
(7) Company/program/tiering factor	Clean claims history, no policy lapses, average credit**	0.7450	0.6304	0.8495	0.6994	0.7500	0.6974	1.0000	0.9051	1.0000	Page LA-R-2.2, Tier 30
(8) Amount-of-insurance factor	Cov. A amount \$200,000 with Cov. C = 50% of Cov. A; Cov. E amount of \$300,000	1.5489	0.9867	0.7330	1.7425	1.5950	0.8796	0.9635	0.6175	0.7226	Page LA-R-4A.1-9, includes Deductible factor; Page 10.1, 10.3
(9) Construction class factor	Brick Veneer	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-5.3, included with Fire protection class factor
(10) Age of home factor (11) Deductible factor	10 years	0.7648 1.0000	0.6376	0.9928	0.8901	0.6841	0.8115 1.0000	0.7381	0.9927	1.0000	Page LA-R-12B.1
(11) Deductible factor (12) Credit scoring factor	2% hurricane/ \$500 all other Average credit**	1.0000	1.0000	1.0000	1.0000	1.0000 1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-4A.1-9, included with Amount-of-insurance factor Included in Tiering factor
(12) Credit scoring factor (13) Claims history factor	Clean claims history	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500	Page LA-R-12D.1
(14) Protective device factor	Smoke detectors, deadbolts on all doors, nothing else	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Not Used
(15) Insured age factor	40-year-old	1.0569	1.0000	1.0000	1.0515	1.1288	1.1082	1.0000	1.0000	1.0000	Page LA-R-9.2
(16) Household structure factor	Lives alone	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Not Used
(17) Smoker/Non-smoker factor	Non-smoker	1.0000	1.0000	1.0000	1.0000	1.0000	1,0000	1.0000	1.0000	1.0000	Not Used
(18) P&C multi-policy factor	No other policy in-force	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	No P&C Multi-Policy or Auto and Home Combination Discount
<ol> <li>Premium payment/paid-in-full factor</li> </ol>	Paid-in-full	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Not Used
20) Other1 factor	Auto Tenure: 9 years	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Included in Tiering factor
(21) Other2 factor	Auto Bodily Injury Limit: \$100,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Included in Tiering factor
(22) Other3 factor	9-Year old Fiberglass Shingle Roof with Impact Resistant Roof Class 0	1.0274	1.0000	2.1141	1.0000	1.0000	1.0000	1.0000	2.0355	1.0000	Page I A-R-6 1-27
(23) Other4 factor	Square Footage x Number of Stories (1800 x 1)	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-7.1-18
(24) Other5 factor	Number of Bathrooms: 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-8.1
(25) Other6 factor	Foundation Type: Slab	1.0000	1.0000	1.0000	1.0000	0.9043	1.0000	1.0000	1.0000	1.0000	Page LA-R-8.1
(26) Other7 factor	Garage Type/Garage Size: Attached/2 Car	1.0000	1.0000	1.1288	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-8.3-6
(27) Other8 factor	Home Protector Coverage	1.0074	1.0074	1.0373	1.0000	1.0000	1.0000	1.0569	1.0025	1.0066	Page LA -R-10.2
(28) Other9 factor	Coverage B (10%)	0.9677	0.9677	0.9677	0.9677	0.9677	1.0000	0.8859	0.9010	0.8928	Page LA-R-10.4
(29) Other10 factor	Single Marital Status	1.1441	1.0000	1.0000	1.3097	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-10.5
(30) Other11 factor	Insurance-to-Value: 100%	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	Page LA-R-12A.3
(31) Other12 factor	Windstorm Mitigation (None)	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-13
(32) Other13 factor (33) Other14 factor	Early Quote Discount  Multi-Product Bank Discount	0.8500 0.9800	0.8500	0.8500 0.9800	0.8500	0.8500	0.8500	0.8500	0.8500 0.9800	0.8500	Page LA-R-12A-4 Page LA-R-12A-5
(34) Other15 factor	Number of Fireplaces: 1	1.0000	1.0000	1.0000		1.0000	1.0000		1.0000	1.0000	Page LA-R-8.1
(34) Other is factor	Number of Fireplaces. I	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-0.1
(35) Premium (before additives)	(Calculated value)	\$14.85	\$97.49	\$127.62	\$18.40	\$158.49	\$13.46	\$132.42	\$206.49	\$39.22	Calculated as the product of items (3) through (34)
		\$14.03	¥51.45	ψ121.02	Ψ.υυ	¥100.40	<b>\$10.40</b>	9102.42	QE00.40	QUU.LL	and the product of norms (of smooth (o+)
(36) Expense fee (additive)	(Please show value as published in manual)	235.00	1		i			1			Page LA-R-1.1
(37) MGA fee (additive)	(Please show value as published in manual)	200.00	1								Not Used
(38) Other (additive)	(Describe here)		1		l						Not Used
(39) Premium (after additives)	(Calculated value)	\$249.85	\$97.49	\$127.62	\$18.40	\$158.49	\$13.46	\$132.42	\$206.49	\$39.22	Calculated as the sum of items (35) through (38)
(40) Policy term factor	Policy term 12 months	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Only annual policies available
(41) Final Premium - Indicated	(Calculated value)	\$1,043.46									Calculated as the product of items (39) and (40)
			1								
(42) Final Premium - Selected	(May differ from Indicated due to rounding)	\$1,043.00	-					-		ļ	Differs from Indicated due to rounding at final step (there is no intermediate rounding)
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	1004 (D. 11 D. 11)		1							ļ	
ddress is Tennyson Oaks Drive, Alexandria, LA 7			+	-	<del>                                     </del>		-				
two (or more) rates apply to the street/zip code o	combination requested, use the lower rate. re of 710, or an estimated equivalent if Fair Isaac is not used.		+	<b>I</b>	<b>!</b>	-	-	-		-	
vorage creat is represented by a r all ISBBC SCOI	o o r r o, or an commuted equivalent ii r all lodad to not doed.	<del></del>	+	<b>-</b>	<b>-</b>		+	<del>                                     </del>		l	
:			+				1	<del>                                     </del>			
s. f a rating factor is already reflected in the bose ro	ate, enter 1.000 in Value column and "Included in Base Rate" in Comments column.		1								
	er 1.000 in Value column and "Not Used" in Comments column.		<del>                                     </del>								
	isted above, use rows (20) through (25) as needed to accommodate such rating factors (and	similarly for row 29).	1								
	cable assessments, recoupment surcharges, or similar items relating to the Louisiana Citize		<del>                                     </del>								
Salouturo Griodio Exiceope dily applic	to aprilate outstanges, or senting name requiring to the consisting outse		1	İ	i		1			i	
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ed rows and renumbered subsequent rows; adjus	sted Comments/Footnotes accordingly.										
A does not offer a \$100,000 limit for Coverage E;											
	I, Hurricane, Severe Thunderstorm, and Winter Storm perils.										
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STATE OF LOUISIANA											EXHIBIT I
HOMEOWNERS											
	HOMEOWNERS RATING ILLUSTRATION						-			-	
COMPANY NAME:	Garrison Property and Casualty Company										
		W.1									
ID Description	Criteria Assumed	Value								-	Manual Page Reference / Comments
		Other Perils	Fire	Other Wind and Hail	Theft	Water	Liability	Hurricane	Severe Thunderstorm	Winter Storm	
(1) Territory code (info only)	Alexandria*	701	701	701	701	701	701	701	701	701	N/A - please see Explanatory Memorandum
<ol><li>Fire protection class code (info only)</li></ol>	Alexandria*	3	3	3	3	3	3	3	3	3	Page LA-R-5.3
(3) Base rate	(Please show value as published in manual)	\$26.14	\$297.85	\$135.38	\$15.27	\$381.42	\$50.09	\$770.26	\$554.48	\$115.16	Page LA-R-1.1
(3) Dase rate	(Please show value as published in manual)	\$20.14	\$257.00	g100.00	\$10.21	3001.42	\$30.05	\$770.36	9004.40	9110.10	Fage DNV-1.1
(4) Territory factor	Factor corresponding to (1)	0.9394	1.0380	1.0881	1.3134	0.8426	0.9136	0.3761	0.6229	0.8661	Page LA-R-3A.34
(5) Fire protection class factor	Factor corresponding to (2)	1.0000	1.0241	1.0000	1.0000	1.0000	0.8304	0.9498	1.0000	0.9378	Page LA-R-5.3, includes Construction class factor
(6) Form factor	HO-3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-10.1
(7) Company/program/tiering factor (8) Amount-of-insurance factor	Clean claims history, no policy lapses, average credit**  Cov. A amount \$200,000 with Cov. C = 50% of Cov. A; Cov. E amount of \$300,000	0.7450 1.5489	0.6304	0.8495 0.7330	0.6994 1.7425	0.7500 1.5950	0.6974 0.8796	1.0000 0.9635	0.9051 0.6175	1.0000 0.7226	Page LA-R-2.2, Tier 30 Page LA-R-4A.1-9, includes Deductible factor; Page 10.1, 10.3
(9) Construction class factor	Brick Veneer	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-5.3, included with Fire protection class factor
(10) Age of home factor	10 years	0.7648	0.6376	0.9928	0.8901	0.6841	0.8115	0.7381	0.9927	1.0000	Page LA-R-12B.1
(11) Deductible factor	2% hurricane/ \$500 all other	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-4A.1-9, included with Amount-of-insurance factor
(12) Credit scoring factor	Average credit**	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Included in Tiering factor
(13) Claims history factor (14) Protective device factor	Clean claims history Smoke detectors, deadbolts on all doors, nothing else	0.8500 1.0000	1.0000	0.8500 1.0000	1.0000	0.8500 1.0000	0.8500 1.0000	0.8500 1.0000	0.8500 1.0000	0.8500 1.0000	Page LA-R-12D.1 Not Used
(15) Insured age factor	40-year-old	1.0569	1.0000	1.0000	1.0515	1.1288	1,1082	1.0000		1,0000	
(16) Household structure factor	Lives alone	1.0000	1.0000	1.0000	1.0000	1.1288 1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-9.2 Not Used
(17) Smoker/Non-smoker factor	Non-smoker	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Not Used
(18) P&C multi-policy factor	No other policy in-force	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	No P&C Multi-Policy or Auto and Home Combination Discount
(19) Premium payment/paid-in-full factor (20) Other1 factor	Paid-in-full	1.0000 1.0000	1.0000	1.0000	1.0000	1.0000 1.0000	1.0000	1.0000	1.0000	1.0000	Not Used
(20) Other1 factor (21) Other2 factor	Auto Tenure: 9 years Auto Bodily Injury Limit: \$100,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Included in Tiering factor Included in Tiering factor
(22) Other3 factor	9-Year old Fiberglass Shingle Roof with Impact Resistant Roof Class 0	1.0274	1.0000	2.1141	1.0000	1.0000	1.0000	1.0000	2.0355	1.0000	Page LA-R-6.1-27
(23) Other4 factor	Square Footage x Number of Stories (1800 x 1)	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-7.1-18
(24) Other5 factor	Number of Bathrooms: 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-8.1
(25) Other6 factor (26) Other7 factor	Foundation Type: Slab	1.0000 1.0000	1.0000	1.0000	1.0000	0.9043 1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-8.1 Page LA-R-8.3-6
(27) Other 8 factor	Garage Type/Garage Size: Attached/2 Car Home Protector Coverage	1.0074	1.0000	1.0373	1.0000	1.0000	1.0000	1.0569	1.0025	1.0066	Page LA-R-0.3-6 Page LA -R-10.2
(28) Other9 factor	Coverage B (10%)	0.9677	0.9677	0.9677	0.9677	0.9677	1.0000	0.8859	0.9010	0.8928	Page LA-R-10.4
(29) Other10 factor	Single Marital Status	1.1441	1.0000	1.0000	1.3097	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-10.5
(30) Other11 factor	Insurance-to-Value: 100%	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	Page LA-R-12A.3
(31) Other12 factor	Windstorm Mitigation (None)	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-13
(32) Other13 factor (33) Other14 factor	Early Quote Discount  Multi-Product Bank Discount	0.8500 0.9800	0.8500	0.8500 0.9800	0.8500	0.8500 0.9800	0.8500 0.9800	0.8500	0.8500 0.9800	0.8500	Page LA-R-12A.4 Page LA-R-12A.5
(34) Other15 factor	Number of Fireplaces: 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-8.1
(35) Premium (before additives)	(Calculated value)	\$17.65	\$82.34	\$146.73	\$19.50	\$174.75	\$14.10	\$123.25	\$236.99	\$40.86	Calculated as the product of items (3) through (34)
(20) E	(Disease show only an artificial in second)	005.00					-				Page LA-R-1.1
(36) Expense fee (additive) (37) MGA fee (additive)	(Please show value as published in manual) (Please show value as published in manual)	235.00								1	Not Used
(38) Other (additive)	(Describe here)						t			1	Not Used
(39) Premium (after additives)	(Calculated value)	\$252.65	\$82.34	\$146.73	\$19.50	\$174.75	\$14.10	\$123.25	\$236.99	\$40.86	Calculated as the sum of items (35) through (38)
			L								
(40) Policy term factor (41) Final Premium - Indicated	Policy term 12 months	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Only annual policies available
(41) Final Premium - Indicated	(Calculated value)	\$1,091.18		1							Calculated as the product of items (39) and (40)
(42) Final Premium - Selected	(May differ from Indicated due to rounding)	\$1,091.00					1			1	Differs from Indicated due to rounding at final step (there is no intermediate rounding)
		<b>\$1,000</b>									
	1001/0-11-0-11										
<ul> <li>Address is Tennyson Oaks Drive, Alexandria, LA If two (or more) rates apply to the street/zip code of</li> </ul>	71301 (Rapides Parish).		-							-	
	combination requested, use the lower rate. re of 710, or an estimated equivalent if Fair Isaac is not used.		<del>                                     </del>				<del>                                     </del>			<del>                                     </del>	
ga aroun su represented by a r dil loads sooi	and the second order of the second of the se						1			1	
Notes:											
<ul> <li>A) If a rating factor is already reflected in the base ratio</li> </ul>	ate, enter 1.000 in Value column and "Included in Base Rate" in Comments column.	·									
If a rating factor is not used by the company, ente	r 1.000 in Value column and "Not Used" in Comments column.	and similarly for some 200	<b>-</b>				<del>                                     </del>			1	
	isted above, use rows (20) through (25) as needed to accommodate such rating factors (		<b>-</b>				<del>                                     </del>				
ine raies calculated should EXCLUDE any applic	cable assessments, recoupment surcharges, or similar items relating to the Louisiana C	uzens Property Insurance Corporation.	<b>—</b>				<del>                                     </del>			1	
Special Notes:							<del>                                     </del>			t	
Added rows and renumbered subsequent rows; adjus	sted Comments/Footnotes accordingly.										
JSAA does not offer a \$100,000 limit for Coverage E;	we show a \$300,000 limit in these examples.										
The 2% deductible was used for Other Wind and Hail	, Hurricane, Severe Thunderstorm, and Winter Storm perils.										
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