

State: **LOUISIANA**
Line of Business: **HOMEOWNERS**
Effective: **NOVEMBER 1, 2024 (NEW BUSINESS)**
NOVEMBER 1, 2024 (RENEWAL BUSINESS)
Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION**
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

MISCELLANEOUS HOME FACTORS

NUMBER OF BATHROOMS

USAA GROUP

OWNERS FORMS

<u>Number of Bathrooms</u>	<u>Other Perils</u>	<u>Fire</u>	<u>Other Wind and Hail</u>	<u>Theft</u>	<u>Water</u>	<u>Liability</u>	<u>Hurricane</u>	<u>Severe Thunderstorm</u>	<u>Winter Storm</u>	<u>Earthquake*</u>
1 or fewer	1.0000	1.0000	1.0000	1.0000	0.8064	1.0000	1.0000	1.0000	1.0000	1.0000
2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	1.0000	1.0000	1.0000	1.0000	1.1799	1.0000	1.0000	1.0000	1.0000	1.0000
4	1.0000	1.0000	1.0000	1.0000	1.3349	1.0000	1.0000	1.0000	1.0000	1.0000
5+	1.0000	1.0000	1.0000	1.0000	1.4898	1.0000	1.0000	1.0000	1.0000	1.0000

FOUNDATION TYPE

USAA GROUP

OWNERS FORMS

<u>Foundation</u>	<u>Percent Finished</u>	<u>Other Perils</u>	<u>Fire</u>	<u>Other Wind and Hail</u>	<u>Theft</u>	<u>Water</u>	<u>Liability</u>	<u>Hurricane</u>	<u>Severe Thunderstorm</u>	<u>Winter Storm</u>	<u>Earthquake*</u>
Crawlspace	--	1.0000	1.0000	1.0000	1.0000	0.9043	1.0000	1.0000	1.0000	1.0000	1.0000
Pier	--	1.0000	1.0000	1.0000	1.0000	0.9043	1.0000	1.0000	1.0000	1.0000	1.0000
Slab	--	1.0000	1.0000	1.0000	1.0000	0.9043	1.0000	1.0000	1.0000	1.0000	1.0000
Basement	0 - 24	1.0000	1.0000	1.0000	0.9155	0.9043	1.0000	0.9877	1.0000	1.0000	1.0000
Basement	25 - 49	1.0000	1.0000	1.0000	0.9155	1.0000	1.0000	0.9877	1.0000	1.0000	1.0000
Basement	50 - 74	1.0000	1.0000	1.0000	0.9155	1.0000	1.0000	0.9877	1.0000	1.0000	1.0000
Basement	75 - 99	1.1707	1.0000	1.0000	0.9155	1.2073	1.0000	0.9877	1.0000	1.0000	1.0000
Basement	100	1.1707	1.0000	1.0000	0.9155	1.3379	1.0000	0.9877	1.0000	1.0000	1.0000

* Earthquake is an optional coverage

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MISCELLANEOUS HOME FACTORS

NUMBER OF FIREPLACES

USAA GROUP

OWNERS FORMS

<u>Number of Fireplaces</u>	<u>Other Perils</u>	<u>Fire</u>	<u>Other Wind and Hail</u>	<u>Theft</u>	<u>Water</u>	<u>Liability</u>	<u>Hurricane</u>	<u>Severe Thunderstorm</u>	<u>Winter Storm</u>	<u>Earthquake*</u>
0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1.0000	1.0000	1.0000	1.1220	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3+	1.0000	1.0000	1.0000	1.1220	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

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GARAGE TYPE / GARAGE SIZE

USAA GROUP

OWNERS FORMS

Other Perils

<u>Garage Size</u>	<u>Garage Type</u>					
	<u>Attached</u>	<u>Basement</u>	<u>Built-In</u>	<u>Carport</u>	<u>Detached</u>	<u>None</u>
1 Car	1.0000	1.1532	1.0000	1.1532	1.1532	1.1532
1.5 Car	1.0000	1.1532	1.0000	1.1532	1.1532	1.1532
2 Car	1.0000	1.1532	1.0000	1.1532	1.1532	1.1532
2.5 Car	1.0000	1.1532	1.0000	1.1532	1.1532	1.1532
3+ Car	1.0000	1.1532	1.0000	1.1532	1.1532	1.1532

Fire

<u>Garage Size</u>	<u>Garage Type</u>					
	<u>Attached</u>	<u>Basement</u>	<u>Built-In</u>	<u>Carport</u>	<u>Detached</u>	<u>None</u>
1 Car	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1.5 Car	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2 Car	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2.5 Car	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3+ Car	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Other Wind and Hail

<u>Garage Size</u>	<u>Garage Type</u>					
	<u>Attached</u>	<u>Basement</u>	<u>Built-In</u>	<u>Carport</u>	<u>Detached</u>	<u>None</u>
1 Car	1.0000	1.1288	1.0000	1.1288	1.1288	1.1288
1.5 Car	1.0000	1.1288	1.0000	1.1288	1.1288	1.1288
2 Car	1.1288	1.1288	1.1288	1.1288	1.1288	1.1288
2.5 Car	1.1288	1.1288	1.1288	1.1288	1.1288	1.1288
3+ Car	1.3677	1.1288	1.3677	1.1288	1.1288	1.1288

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GARAGE TYPE / GARAGE SIZE

USAA GROUP

OWNERS FORMS

Theft

	<u>Garage Type</u>					
<u>Garage Size</u>	<u>Attached</u>	<u>Basement</u>	<u>Built-In</u>	<u>Carport</u>	<u>Detached</u>	<u>None</u>
1 Car	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1.5 Car	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2 Car	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2.5 Car	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3+ Car	1.0988	1.0988	1.0988	1.0000	1.0000	1.0000

Water

	<u>Garage Type</u>					
<u>Garage Size</u>	<u>Attached</u>	<u>Basement</u>	<u>Built-In</u>	<u>Carport</u>	<u>Detached</u>	<u>None</u>
1 Car	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1.5 Car	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2 Car	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2.5 Car	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3+ Car	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Liability

	<u>Garage Type</u>					
<u>Garage Size</u>	<u>Attached</u>	<u>Basement</u>	<u>Built-In</u>	<u>Carport</u>	<u>Detached</u>	<u>None</u>
1 Car	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1.5 Car	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2 Car	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2.5 Car	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3+ Car	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

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GARAGE TYPE / GARAGE SIZE
 USAA GROUP
 OWNERS FORMS

Hurricane

<u>Garage Size</u>	<u>Garage Type</u>					
	<u>Attached</u>	<u>Basement</u>	<u>Built-In</u>	<u>Carport</u>	<u>Detached</u>	<u>None</u>
1 Car	1.0000	0.9629	0.9629	0.9787	0.9629	0.9629
1.5 Car	1.0000	0.9629	0.9629	0.9787	0.9629	0.9629
2 Car	1.0000	0.9629	0.9629	0.9787	0.9629	0.9629
2.5 Car	1.0000	0.9629	0.9629	0.9787	0.9629	0.9629
3+ Car	1.0000	0.9629	0.9629	0.9787	0.9629	0.9629

Severe Thunderstorm

<u>Garage Size</u>	<u>Garage Type</u>					
	<u>Attached</u>	<u>Basement</u>	<u>Built-In</u>	<u>Carport</u>	<u>Detached</u>	<u>None</u>
1 Car	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1.5 Car	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2 Car	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2.5 Car	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3+ Car	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Winter Storm

<u>Garage Size</u>	<u>Garage Type</u>					
	<u>Attached</u>	<u>Basement</u>	<u>Built-In</u>	<u>Carport</u>	<u>Detached</u>	<u>None</u>
1 Car	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1.5 Car	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2 Car	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2.5 Car	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3+ Car	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

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GARAGE TYPE / GARAGE SIZE

USAA GROUP

OWNERS FORMS

Earthquake*

<u>Garage Size</u>	<u>Garage Type</u>					
	<u>Attached</u>	<u>Basement</u>	<u>Built-In</u>	<u>Carport</u>	<u>Detached</u>	<u>None</u>
1 Car	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1.5 Car	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2 Car	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2.5 Car	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3+ Car	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

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NAMED INSURED AGE

**USAA GROUP
OWNERS FORMS**

Insured	Other		Other Wind					Severe	Winter	
<u>Age</u>	<u>Perils</u>	<u>Fire</u>	<u>and Hail</u>	<u>Theft</u>	<u>Water</u>	<u>Liability</u>	<u>Hurricane</u>	<u>Thunderstorm</u>	<u>Storm</u>	<u>Earthquake*</u>
18	1.1648	1.0000	1.0000	1.1339	1.2161	1.3762	1.0000	1.0000	1.0000	1.0000
19	1.1648	1.0000	1.0000	1.1339	1.2161	1.3762	1.0000	1.0000	1.0000	1.0000
20	1.1648	1.0000	1.0000	1.1339	1.2161	1.3762	1.0000	1.0000	1.0000	1.0000
21	1.1648	1.0000	1.0000	1.1339	1.2161	1.3762	1.0000	1.0000	1.0000	1.0000
22	1.1648	1.0000	1.0000	1.1339	1.2161	1.3762	1.0000	1.0000	1.0000	1.0000
23	1.1648	1.0000	1.0000	1.1291	1.2161	1.3762	1.0000	1.0000	1.0000	1.0000
24	1.1648	1.0000	1.0000	1.1244	1.2161	1.3535	1.0000	1.0000	1.0000	1.0000
25	1.1648	1.0000	1.0000	1.1197	1.2161	1.3320	1.0000	1.0000	1.0000	1.0000
26	1.1648	1.0000	1.0000	1.1150	1.2161	1.3117	1.0000	1.0000	1.0000	1.0000
27	1.1648	1.0000	1.0000	1.1104	1.2161	1.2925	1.0000	1.0000	1.0000	1.0000
28	1.1648	1.0000	1.0000	1.1057	1.2161	1.2742	1.0000	1.0000	1.0000	1.0000
29	1.1648	1.0000	1.0000	1.1011	1.2161	1.2568	1.0000	1.0000	1.0000	1.0000
30	1.1648	1.0000	1.0000	1.0965	1.2161	1.2403	1.0000	1.0000	1.0000	1.0000
31	1.1511	1.0000	1.0000	1.0919	1.2102	1.2244	1.0000	1.0000	1.0000	1.0000
32	1.1381	1.0000	1.0000	1.0874	1.2035	1.2093	1.0000	1.0000	1.0000	1.0000
33	1.1258	1.0000	1.0000	1.0828	1.1961	1.1948	1.0000	1.0000	1.0000	1.0000
34	1.1142	1.0000	1.0000	1.0783	1.1879	1.1810	1.0000	1.0000	1.0000	1.0000
35	1.1031	1.0000	1.0000	1.0738	1.1792	1.1676	1.0000	1.0000	1.0000	1.0000
36	1.0927	1.0000	1.0000	1.0693	1.1699	1.1548	1.0000	1.0000	1.0000	1.0000
37	1.0829	1.0000	1.0000	1.0648	1.1602	1.1425	1.0000	1.0000	1.0000	1.0000

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NAMED INSURED AGE

**USAA GROUP
OWNERS FORMS**

Insured	Other	Other Wind						Severe	Winter	
<u>Age</u>	<u>Perils</u>	<u>Fire</u>	<u>and Hail</u>	<u>Theft</u>	<u>Water</u>	<u>Liability</u>	<u>Hurricane</u>	<u>Thunderstorm</u>	<u>Storm</u>	<u>Earthquake*</u>
38	1.0737	1.0000	1.0000	1.0604	1.1500	1.1306	1.0000	1.0000	1.0000	1.0000
39	1.0650	1.0000	1.0000	1.0559	1.1396	1.1192	1.0000	1.0000	1.0000	1.0000
40	1.0569	1.0000	1.0000	1.0515	1.1288	1.1082	1.0000	1.0000	1.0000	1.0000
41	1.0494	1.0000	1.0000	1.0471	1.1179	1.0975	1.0000	1.0000	1.0000	1.0000
42	1.0424	1.0000	1.0000	1.0428	1.1068	1.0872	1.0000	1.0000	1.0000	1.0000
43	1.0359	1.0000	1.0000	1.0384	1.0956	1.0772	1.0000	1.0000	1.0000	1.0000
44	1.0299	1.0000	1.0000	1.0341	1.0844	1.0676	1.0000	1.0000	1.0000	1.0000
45	1.0245	1.0000	1.0000	1.0297	1.0732	1.0582	1.0000	1.0000	1.0000	1.0000
46	1.0195	1.0000	1.0000	1.0254	1.0621	1.0492	1.0000	1.0000	1.0000	1.0000
47	1.0151	1.0000	1.0000	1.0212	1.0512	1.0404	1.0000	1.0000	1.0000	1.0000
48	1.0111	1.0000	1.0000	1.0169	1.0404	1.0318	1.0000	1.0000	1.0000	1.0000
49	1.0076	1.0000	1.0000	1.0126	1.0299	1.0235	1.0000	1.0000	1.0000	1.0000
50	1.0046	1.0000	1.0000	1.0084	1.0196	1.0155	1.0000	1.0000	1.0000	1.0000
51	1.0021	1.0000	1.0000	1.0042	1.0096	1.0076	1.0000	1.0000	1.0000	1.0000
52	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
53	0.9984	1.0000	1.0000	0.9958	0.9908	0.9926	1.0000	1.0000	1.0000	1.0000
54	0.9973	1.0000	1.0000	0.9917	0.9820	0.9853	1.0000	1.0000	1.0000	1.0000
55	0.9966	1.0000	1.0000	0.9875	0.9737	0.9783	1.0000	1.0000	1.0000	1.0000
56	0.9964	1.0000	1.0000	0.9834	0.9659	0.9714	1.0000	1.0000	1.0000	1.0000
57	0.9967	1.0000	1.0000	0.9793	0.9586	0.9647	1.0000	1.0000	1.0000	1.0000

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NAMED INSURED AGE

**USAA GROUP
OWNERS FORMS**

Insured	Other	Other Wind						Severe	Winter	
<u>Age</u>	<u>Perils</u>	<u>Fire</u>	<u>and Hail</u>	<u>Theft</u>	<u>Water</u>	<u>Liability</u>	<u>Hurricane</u>	<u>Thunderstorm</u>	<u>Storm</u>	<u>Earthquake*</u>
58	0.9974	1.0000	1.0000	0.9752	0.9519	0.9582	1.0000	1.0000	1.0000	1.0000
59	0.9986	1.0000	1.0000	0.9711	0.9458	0.9518	1.0000	1.0000	1.0000	1.0000
60	1.0002	1.0000	1.0000	0.9671	0.9403	0.9455	1.0000	1.0000	1.0000	1.0000
61	1.0023	1.0000	1.0000	0.9630	0.9355	0.9394	1.0000	1.0000	1.0000	1.0000
62	1.0049	1.0000	1.0000	0.9590	0.9315	0.9335	1.0000	1.0000	1.0000	1.0000
63	1.0080	1.0000	1.0000	0.9550	0.9282	0.9276	1.0000	1.0000	1.0000	1.0000
64	1.0115	1.0000	1.0000	0.9510	0.9256	0.9219	1.0000	1.0000	1.0000	1.0000
65	1.0156	1.0000	1.0000	0.9470	0.9239	0.9164	1.0000	1.0000	1.0000	1.0000
66	1.0201	1.0000	1.0000	0.9431	0.9231	0.9109	1.0000	1.0000	1.0000	1.0000
67	1.0251	1.0000	1.0000	0.9391	0.9231	0.9055	1.0000	1.0000	1.0000	1.0000
68	1.0306	1.0000	1.0000	0.9352	0.9241	0.9003	1.0000	1.0000	1.0000	1.0000
69	1.0366	1.0000	1.0000	0.9313	0.9261	0.8952	1.0000	1.0000	1.0000	1.0000
70	1.0432	1.0000	1.0000	0.9274	0.9292	0.8902	1.0000	1.0000	1.0000	1.0000
71	1.0503	1.0000	1.0000	0.9235	0.9333	0.8852	1.0000	1.0000	1.0000	1.0000
72	1.0579	1.0000	1.0000	0.9197	0.9386	0.8804	1.0000	1.0000	1.0000	1.0000
73	1.0660	1.0000	1.0000	0.9158	0.9452	0.8756	1.0000	1.0000	1.0000	1.0000
74	1.0748	1.0000	1.0000	0.9120	0.9530	0.8710	1.0000	1.0000	1.0000	1.0000
75	1.0841	1.0000	1.0000	0.9082	0.9622	0.8664	1.0000	1.0000	1.0000	1.0000
76	1.0940	1.0000	1.0000	0.9044	0.9729	0.8620	1.0000	1.0000	1.0000	1.0000
77	1.1044	1.0000	1.0000	0.9006	0.9851	0.8576	1.0000	1.0000	1.0000	1.0000

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NAMED INSURED AGE

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OWNERS FORMS**

Insured	Other		Other Wind					Severe	Winter	
<u>Age</u>	<u>Perils</u>	<u>Fire</u>	<u>and Hail</u>	<u>Theft</u>	<u>Water</u>	<u>Liability</u>	<u>Hurricane</u>	<u>Thunderstorm</u>	<u>Storm</u>	<u>Earthquake*</u>
78	1.1156	1.0000	1.0000	0.8968	0.9990	0.8532	1.0000	1.0000	1.0000	1.0000
79	1.1273	1.0000	1.0000	0.8931	1.0147	0.8490	1.0000	1.0000	1.0000	1.0000
80	1.1397	1.0000	1.0000	0.8894	1.0322	0.8448	1.0000	1.0000	1.0000	1.0000
81	1.1528	1.0000	1.0000	0.8857	1.0518	0.8407	1.0000	1.0000	1.0000	1.0000
82	1.1665	1.0000	1.0000	0.8820	1.0736	0.8367	1.0000	1.0000	1.0000	1.0000
83	1.1810	1.0000	1.0000	0.8783	1.0978	0.8327	1.0000	1.0000	1.0000	1.0000
84	1.1962	1.0000	1.0000	0.8746	1.1245	0.8288	1.0000	1.0000	1.0000	1.0000
85	1.2122	1.0000	1.0000	0.8709	1.1541	0.8250	1.0000	1.0000	1.0000	1.0000
86	1.2289	1.0000	1.0000	0.8673	1.1866	0.8212	1.0000	1.0000	1.0000	1.0000
87	1.2465	1.0000	1.0000	0.8637	1.2224	0.8175	1.0000	1.0000	1.0000	1.0000
88	1.2648	1.0000	1.0000	0.8601	1.2618	0.8139	1.0000	1.0000	1.0000	1.0000
89	1.2841	1.0000	1.0000	0.8565	1.3052	0.8103	1.0000	1.0000	1.0000	1.0000
90	1.3043	1.0000	1.0000	0.8529	1.3528	0.8067	1.0000	1.0000	1.0000	1.0000
91	1.3043	1.0000	1.0000	0.8529	1.3528	0.8033	1.0000	1.0000	1.0000	1.0000
92	1.3043	1.0000	1.0000	0.8529	1.3528	0.7998	1.0000	1.0000	1.0000	1.0000
93	1.3043	1.0000	1.0000	0.8529	1.3528	0.7965	1.0000	1.0000	1.0000	1.0000
94	1.3043	1.0000	1.0000	0.8529	1.3528	0.7931	1.0000	1.0000	1.0000	1.0000
95	1.3043	1.0000	1.0000	0.8529	1.3528	0.7931	1.0000	1.0000	1.0000	1.0000
96	1.3043	1.0000	1.0000	0.8529	1.3528	0.7931	1.0000	1.0000	1.0000	1.0000
97	1.3043	1.0000	1.0000	0.8529	1.3528	0.7931	1.0000	1.0000	1.0000	1.0000

State: **LOUISIANA**
 Line of Business: **HOMEOWNERS**
 Effective: **NOVEMBER 1, 2024 (NEW BUSINESS)**
NOVEMBER 1, 2024 (RENEWAL BUSINESS)
 Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION**
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

NAMED INSURED AGE

**USAA GROUP
OWNERS FORMS**

Insured	Other		Other Wind					Severe	Winter	
<u>Age</u>	<u>Perils</u>	<u>Fire</u>	<u>and Hail</u>	<u>Theft</u>	<u>Water</u>	<u>Liability</u>	<u>Hurricane</u>	<u>Thunderstorm</u>	<u>Storm</u>	<u>Earthquake*</u>
98	1.3043	1.0000	1.0000	0.8529	1.3528	0.7931	1.0000	1.0000	1.0000	1.0000
99	1.3043	1.0000	1.0000	0.8529	1.3528	0.7931	1.0000	1.0000	1.0000	1.0000
100+	1.3043	1.0000	1.0000	0.8529	1.3528	0.7931	1.0000	1.0000	1.0000	1.0000

* Earthquake is an optional coverage

State: **LOUISIANA**
 Line of Business: **HOMEOWNERS**
 Effective: **NOVEMBER 1, 2024 (NEW BUSINESS)**
NOVEMBER 1, 2024 (RENEWAL BUSINESS)
 Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION**
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

NAMED INSURED AGE

**USAA GROUP
UNIT-OWNER FORM**

Insured	Other		Other Wind					Severe	Winter	
<u>Age</u>	<u>Perils</u>	<u>Fire</u>	<u>and Hail</u>	<u>Theft</u>	<u>Water</u>	<u>Liability</u>	<u>Hurricane</u>	<u>Thunderstorm</u>	<u>Storm</u>	<u>Earthquake*</u>
18	1.0000	1.0000	1.0000	1.8223	1.3166	1.0000	1.0000	1.0000	1.0000	1.0000
19	1.0000	1.0000	1.0000	1.7964	1.3080	1.0000	1.0000	1.0000	1.0000	1.0000
20	1.0000	1.0000	1.0000	1.7710	1.2995	1.0000	1.0000	1.0000	1.0000	1.0000
21	1.0000	1.0000	1.0000	1.7458	1.2910	1.0000	1.0000	1.0000	1.0000	1.0000
22	1.0000	1.0000	1.0000	1.7211	1.2826	1.0000	1.0000	1.0000	1.0000	1.0000
23	1.0000	1.0000	1.0000	1.6967	1.2742	1.0000	1.0000	1.0000	1.0000	1.0000
24	1.0000	1.0000	1.0000	1.6726	1.2659	1.0000	1.0000	1.0000	1.0000	1.0000
25	1.0000	1.0000	1.0000	1.6489	1.2576	1.0000	1.0000	1.0000	1.0000	1.0000
26	1.0000	1.0000	1.0000	1.6255	1.2494	1.0000	1.0000	1.0000	1.0000	1.0000
27	1.0000	1.0000	1.0000	1.6024	1.2412	1.0000	1.0000	1.0000	1.0000	1.0000
28	1.0000	1.0000	1.0000	1.5797	1.2331	1.0000	1.0000	1.0000	1.0000	1.0000
29	1.0000	1.0000	1.0000	1.5573	1.2251	1.0000	1.0000	1.0000	1.0000	1.0000
30	1.0000	1.0000	1.0000	1.5352	1.2171	1.0000	1.0000	1.0000	1.0000	1.0000
31	1.0000	1.0000	1.0000	1.5134	1.2092	1.0000	1.0000	1.0000	1.0000	1.0000
32	1.0000	1.0000	1.0000	1.4919	1.2013	1.0000	1.0000	1.0000	1.0000	1.0000
33	1.0000	1.0000	1.0000	1.4708	1.1934	1.0000	1.0000	1.0000	1.0000	1.0000
34	1.0000	1.0000	1.0000	1.4499	1.1856	1.0000	1.0000	1.0000	1.0000	1.0000
35	1.0000	1.0000	1.0000	1.4293	1.1779	1.0000	1.0000	1.0000	1.0000	1.0000
36	1.0000	1.0000	1.0000	1.4090	1.1702	1.0000	1.0000	1.0000	1.0000	1.0000
37	1.0000	1.0000	1.0000	1.3891	1.1626	1.0000	1.0000	1.0000	1.0000	1.0000

State: **LOUISIANA**
Line of Business: **HOMEOWNERS**
Effective: **NOVEMBER 1, 2024 (NEW BUSINESS)**
NOVEMBER 1, 2024 (RENEWAL BUSINESS)
Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION**
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

NAMED INSURED AGE

**USAA GROUP
UNIT-OWNER FORM**

Insured	Other		Other Wind					Severe	Winter	
<u>Age</u>	<u>Perils</u>	<u>Fire</u>	<u>and Hail</u>	<u>Theft</u>	<u>Water</u>	<u>Liability</u>	<u>Hurricane</u>	<u>Thunderstorm</u>	<u>Storm</u>	<u>Earthquake*</u>
38	1.0000	1.0000	1.0000	1.3694	1.1550	1.0000	1.0000	1.0000	1.0000	1.0000
39	1.0000	1.0000	1.0000	1.3499	1.1474	1.0000	1.0000	1.0000	1.0000	1.0000
40	1.0000	1.0000	1.0000	1.3308	1.1399	1.0000	1.0000	1.0000	1.0000	1.0000
41	1.0000	1.0000	1.0000	1.3119	1.1325	1.0000	1.0000	1.0000	1.0000	1.0000
42	1.0000	1.0000	1.0000	1.2933	1.1251	1.0000	1.0000	1.0000	1.0000	1.0000
43	1.0000	1.0000	1.0000	1.2749	1.1178	1.0000	1.0000	1.0000	1.0000	1.0000
44	1.0000	1.0000	1.0000	1.2569	1.1105	1.0000	1.0000	1.0000	1.0000	1.0000
45	1.0000	1.0000	1.0000	1.2390	1.1032	1.0000	1.0000	1.0000	1.0000	1.0000
46	1.0000	1.0000	1.0000	1.2214	1.0960	1.0000	1.0000	1.0000	1.0000	1.0000
47	1.0000	1.0000	1.0000	1.2041	1.0889	1.0000	1.0000	1.0000	1.0000	1.0000
48	1.0000	1.0000	1.0000	1.1870	1.0818	1.0000	1.0000	1.0000	1.0000	1.0000
49	1.0000	1.0000	1.0000	1.1702	1.0747	1.0000	1.0000	1.0000	1.0000	1.0000
50	1.0000	1.0000	1.0000	1.1536	1.0677	1.0000	1.0000	1.0000	1.0000	1.0000
51	1.0000	1.0000	1.0000	1.1372	1.0607	1.0000	1.0000	1.0000	1.0000	1.0000
52	1.0000	1.0000	1.0000	1.1211	1.0538	1.0000	1.0000	1.0000	1.0000	1.0000
53	1.0000	1.0000	1.0000	1.1052	1.0469	1.0000	1.0000	1.0000	1.0000	1.0000
54	1.0000	1.0000	1.0000	1.0895	1.0401	1.0000	1.0000	1.0000	1.0000	1.0000
55	1.0000	1.0000	1.0000	1.0741	1.0333	1.0000	1.0000	1.0000	1.0000	1.0000
56	1.0000	1.0000	1.0000	1.0588	1.0265	1.0000	1.0000	1.0000	1.0000	1.0000
57	1.0000	1.0000	1.0000	1.0438	1.0198	1.0000	1.0000	1.0000	1.0000	1.0000

State: **LOUISIANA**
 Line of Business: **HOMEOWNERS**
 Effective: **NOVEMBER 1, 2024 (NEW BUSINESS)**
NOVEMBER 1, 2024 (RENEWAL BUSINESS)
 Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION**
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

NAMED INSURED AGE

**USAA GROUP
UNIT-OWNER FORM**

Insured	Other		Other Wind					Severe	Winter	
<u>Age</u>	<u>Perils</u>	<u>Fire</u>	<u>and Hail</u>	<u>Theft</u>	<u>Water</u>	<u>Liability</u>	<u>Hurricane</u>	<u>Thunderstorm</u>	<u>Storm</u>	<u>Earthquake*</u>
58	1.0000	1.0000	1.0000	1.0290	1.0132	1.0000	1.0000	1.0000	1.0000	1.0000
59	1.0000	1.0000	1.0000	1.0144	1.0066	1.0000	1.0000	1.0000	1.0000	1.0000
60	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
61	1.0000	1.0000	1.0000	0.9858	0.9935	1.0000	1.0000	1.0000	1.0000	1.0000
62	1.0000	1.0000	1.0000	0.9718	0.9870	1.0000	1.0000	1.0000	1.0000	1.0000
63	1.0000	1.0000	1.0000	0.9580	0.9805	1.0000	1.0000	1.0000	1.0000	1.0000
64	1.0000	1.0000	1.0000	0.9445	0.9741	1.0000	1.0000	1.0000	1.0000	1.0000
65	1.0000	1.0000	1.0000	0.9311	0.9678	1.0000	1.0000	1.0000	1.0000	1.0000
66	1.0000	1.0000	1.0000	0.9178	0.9615	1.0000	1.0000	1.0000	1.0000	1.0000
67	1.0000	1.0000	1.0000	0.9048	0.9552	1.0000	1.0000	1.0000	1.0000	1.0000
68	1.0000	1.0000	1.0000	0.8920	0.9490	1.0000	1.0000	1.0000	1.0000	1.0000
69	1.0000	1.0000	1.0000	0.8793	0.9428	1.0000	1.0000	1.0000	1.0000	1.0000
70	1.0000	1.0000	1.0000	0.8669	0.9366	1.0000	1.0000	1.0000	1.0000	1.0000
71	1.0000	1.0000	1.0000	0.8546	0.9305	1.0000	1.0000	1.0000	1.0000	1.0000
72	1.0000	1.0000	1.0000	0.8424	0.9244	1.0000	1.0000	1.0000	1.0000	1.0000
73	1.0000	1.0000	1.0000	0.8305	0.9184	1.0000	1.0000	1.0000	1.0000	1.0000
74	1.0000	1.0000	1.0000	0.8187	0.9124	1.0000	1.0000	1.0000	1.0000	1.0000
75	1.0000	1.0000	1.0000	0.8071	0.9064	1.0000	1.0000	1.0000	1.0000	1.0000
76	1.0000	1.0000	1.0000	0.7956	0.9005	1.0000	1.0000	1.0000	1.0000	1.0000
77	1.0000	1.0000	1.0000	0.7844	0.8946	1.0000	1.0000	1.0000	1.0000	1.0000

State: **LOUISIANA**
 Line of Business: **HOMEOWNERS**
 Effective: **NOVEMBER 1, 2024 (NEW BUSINESS)**
NOVEMBER 1, 2024 (RENEWAL BUSINESS)
 Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION**
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

NAMED INSURED AGE

**USAA GROUP
UNIT-OWNER FORM**

Insured	Other		Other Wind					Severe	Winter	
<u>Age</u>	<u>Perils</u>	<u>Fire</u>	<u>and Hail</u>	<u>Theft</u>	<u>Water</u>	<u>Liability</u>	<u>Hurricane</u>	<u>Thunderstorm</u>	<u>Storm</u>	<u>Earthquake*</u>
78	1.0000	1.0000	1.0000	0.7732	0.8888	1.0000	1.0000	1.0000	1.0000	1.0000
79	1.0000	1.0000	1.0000	0.7623	0.8830	1.0000	1.0000	1.0000	1.0000	1.0000
80	1.0000	1.0000	1.0000	0.7514	0.8772	1.0000	1.0000	1.0000	1.0000	1.0000
81	1.0000	1.0000	1.0000	0.7408	0.8715	1.0000	1.0000	1.0000	1.0000	1.0000
82	1.0000	1.0000	1.0000	0.7303	0.8658	1.0000	1.0000	1.0000	1.0000	1.0000
83	1.0000	1.0000	1.0000	0.7199	0.8602	1.0000	1.0000	1.0000	1.0000	1.0000
84	1.0000	1.0000	1.0000	0.7097	0.8546	1.0000	1.0000	1.0000	1.0000	1.0000
85	1.0000	1.0000	1.0000	0.6996	0.8490	1.0000	1.0000	1.0000	1.0000	1.0000
86	1.0000	1.0000	1.0000	0.6897	0.8434	1.0000	1.0000	1.0000	1.0000	1.0000
87	1.0000	1.0000	1.0000	0.6799	0.8379	1.0000	1.0000	1.0000	1.0000	1.0000
88	1.0000	1.0000	1.0000	0.6703	0.8325	1.0000	1.0000	1.0000	1.0000	1.0000
89	1.0000	1.0000	1.0000	0.6608	0.8270	1.0000	1.0000	1.0000	1.0000	1.0000
90	1.0000	1.0000	1.0000	0.6514	0.8216	1.0000	1.0000	1.0000	1.0000	1.0000
91	1.0000	1.0000	1.0000	0.6422	0.8163	1.0000	1.0000	1.0000	1.0000	1.0000
92	1.0000	1.0000	1.0000	0.6330	0.8109	1.0000	1.0000	1.0000	1.0000	1.0000
93	1.0000	1.0000	1.0000	0.6241	0.8056	1.0000	1.0000	1.0000	1.0000	1.0000
94	1.0000	1.0000	1.0000	0.6152	0.8004	1.0000	1.0000	1.0000	1.0000	1.0000
95	1.0000	1.0000	1.0000	0.6065	0.7952	1.0000	1.0000	1.0000	1.0000	1.0000
96	1.0000	1.0000	1.0000	0.5979	0.7900	1.0000	1.0000	1.0000	1.0000	1.0000
97	1.0000	1.0000	1.0000	0.5894	0.7848	1.0000	1.0000	1.0000	1.0000	1.0000

State: **LOUISIANA**
 Line of Business: **HOMEOWNERS**
 Effective: **NOVEMBER 1, 2024 (NEW BUSINESS)**
NOVEMBER 1, 2024 (RENEWAL BUSINESS)
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USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

NAMED INSURED AGE

**USAA GROUP
UNIT-OWNER FORM**

Insured	Other		Other Wind					Severe	Winter	
<u>Age</u>	<u>Perils</u>	<u>Fire</u>	<u>and Hail</u>	<u>Theft</u>	<u>Water</u>	<u>Liability</u>	<u>Hurricane</u>	<u>Thunderstorm</u>	<u>Storm</u>	<u>Earthquake*</u>
98	1.0000	1.0000	1.0000	0.5810	0.7797	1.0000	1.0000	1.0000	1.0000	1.0000
99	1.0000	1.0000	1.0000	0.5728	0.7746	1.0000	1.0000	1.0000	1.0000	1.0000
100+	1.0000	1.0000	1.0000	0.5647	0.7695	1.0000	1.0000	1.0000	1.0000	1.0000

* Earthquake is an optional coverage

State: **LOUISIANA**
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NOVEMBER 1, 2024 (RENEWAL BUSINESS)
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MISCELLANEOUS RATING FACTORS

POLICY FORM FACTOR

USAA GROUP

OWNERS FORMS

<u>Form</u>	<u>Other Perils</u>	<u>Fire</u>	<u>Other Wind and Hail</u>	<u>Theft</u>	<u>Water</u>	<u>Liability</u>	<u>Hurricane</u>	<u>Severe Thunderstorm</u>	<u>Winter Storm</u>	<u>Earthquake*</u>
HO-3R	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
HO-9R	1.0199	1.0199	1.0800	1.0000	1.0000	1.0000	1.0100	1.0104	1.0100	1.0199

PERSONAL PROPERTY COVERAGE AMOUNT FACTOR

USAA GROUP

OWNERS FORMS

<u>Coverage Amount</u>	<u>Other Perils</u>	<u>Fire</u>	<u>Other Wind and Hail</u>	<u>Theft</u>	<u>Water</u>	<u>Liability</u>	<u>Hurricane</u>	<u>Severe Thunderstorm</u>	<u>Winter Storm</u>	<u>Earthquake*</u>
0% of Coverage A	0.8917	0.8917	0.8917	0.8917	0.8917	1.0000	0.9057	0.9076	0.9614	0.5576
25% of Coverage A	0.9532	0.9532	0.9532	0.9532	0.9532	1.0000	0.9542	0.9533	0.9806	0.7788
35% of Coverage A	0.9778	0.9778	0.9778	0.9778	0.9778	1.0000	0.9736	0.9716	0.9883	0.8673
50% of Coverage A	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
75% of Coverage A	1.0155	1.0155	1.0155	1.0155	1.0155	1.0000	1.0388	1.0497	1.0199	1.2314
100% of Coverage A	1.0310	1.0310	1.0310	1.0310	1.0310	1.0000	1.0732	1.1019	1.0402	1.4722

SPECIAL PERSONAL PROPERTY COVERAGE FACTOR

USAA GROUP

<u>Form Type</u>	<u>Other Perils</u>	<u>Fire</u>	<u>Other Wind and Hail</u>	<u>Theft</u>	<u>Water</u>	<u>Liability</u>	<u>Hurricane</u>	<u>Severe Thunderstorm</u>	<u>Winter Storm</u>	<u>Earthquake*</u>
Owners	1.1000	--	--	1.1000	1.1000	1.1000	--	--	--	--
Unit-Owner	1.3000	--	--	1.3000	1.3000	1.3000	--	--	--	--

*Earthquake is an optional coverage

State: **LOUISIANA**
 Line of Business: **HOMEOWNERS**
 Effective: **NOVEMBER 1, 2024 (NEW BUSINESS)**
NOVEMBER 1, 2024 (RENEWAL BUSINESS)
 Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION**
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

MISCELLANEOUS RATING FACTORS

HOME PROTECTOR COVERAGE FACTOR

USAA GROUP

OWNERS FORMS

<u>Form</u>	<u>Other Perils</u>	<u>Fire</u>	<u>Other Wind and Hail</u>	<u>Theft</u>	<u>Water</u>	<u>Liability</u>	<u>Hurricane</u>	<u>Severe Thunderstorm</u>	<u>Winter Storm</u>	<u>Earthquake*</u>
HO-3R	1.0074	1.0074	1.0373	1.0000	1.0000	1.0000	1.0569	1.0025	1.0066	1.0074
HO-9R	--	--	--	--	--	--	--	--	--	--

*Earthquake is an optional coverage

State: **LOUISIANA**
Line of Business: **HOMEOWNERS**
Effective: **NOVEMBER 1, 2024 (NEW BUSINESS)**
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MISCELLANEOUS RATING FACTORS

INCREASED LIABILITY LIMIT FACTOR

USAA GROUP

OWNERS AND UNIT-OWNER FORMS

<u>Liability Limit</u>	<u>USAA</u>	<u>USAA-CIC</u>	<u>USAA-GIC</u>	<u>Garrison</u>
\$300,000	0.8796	0.8796	0.8796	0.8796
\$500,000	1.1489	1.1489	1.1489	1.1489
\$1,000,000	1.5144	1.5144	1.5144	1.5144

RATE CAPS

OWNERS

<u>Limit*</u>	<u>Type</u>	<u>USAA</u>	<u>USAA-CIC</u>	<u>USAA-GIC</u>	<u>Garrison</u>
Lower	Increase	30%	30%	30%	30%
	Decrease	N/A	N/A	N/A	N/A
Higher	Increase	60%	60%	60%	60%
	Decrease	N/A	N/A	N/A	N/A

RATE CAPS

UNIT-OWNER FORM

<u>Limit</u>	<u>Type</u>	<u>USAA</u>	<u>USAA-CIC</u>	<u>USAA-GIC</u>	<u>Garrison</u>
Lower	Increase	30%	30%	30%	30%
	Decrease	N/A	N/A	N/A	N/A
Higher	Increase	60%	60%	60%	60%
	Decrease	N/A	N/A	N/A	N/A

*If the number of chargeable losses on the renewal policy changes by two or more, the premium change on the renewal policy is not capped. If the number changes by one, it is capped at the higher limit. Otherwise, it is capped at the lower limit.

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MISCELLANEOUS RATING FACTORS

OTHER STRUCTURES COVERAGE AMOUNT FACTOR

USAA GROUP

OWNERS FORMS

	Other		Other Wind					Severe	Winter		Optional
<u>Coverage Amount</u>	<u>Perils</u>	<u>Fire</u>	<u>and Hail</u>	<u>Theft</u>	<u>Water</u>	<u>Liability</u>	<u>Hurricane</u>	<u>Thunderstorm</u>	<u>Storm</u>	<u>Earthquake*</u>	<u>Coverages **</u>
2% of Coverage A	0.9127	0.9127	0.9127	0.9127	0.9127	1.0000	0.8251	0.8519	0.8381	0.8816	0.9127
5% of Coverage A	0.9469	0.9469	0.9469	0.9469	0.9469	1.0000	0.8482	0.8702	0.8586	0.8972	0.9469
10% of Coverage A	0.9677	0.9677	0.9677	0.9677	0.9677	1.0000	0.8859	0.9010	0.8928	0.9231	0.9677
15% of Coverage A	0.9831	0.9831	0.9831	0.9831	0.9831	1.0000	0.9245	0.9328	0.9279	0.9494	0.9831
25% of Coverage A	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
50% of Coverage A	1.0803	1.0803	1.0803	1.0803	1.0803	1.0000	1.1879	1.1898	1.1916	1.1206	1.0803
75% of Coverage A	1.1199	1.1199	1.1199	1.1199	1.1199	1.0000	1.3756	1.4157	1.3959	1.2347	1.1199
100% of Coverage A	1.1426	1.1426	1.1426	1.1426	1.1426	1.0000	1.5601	1.6844	1.6076	1.3418	1.1426

*Earthquake is an optional coverage.

**This factor applies to the optional Sinkhole Loss Coverage Endorsement

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MISCELLANEOUS RATING FACTORS

MARITAL STATUS FACTOR

USAA GROUP

OWNERS FORMS

	Other		Other Wind					Severe	Winter	
<u>Status</u>	<u>Perils</u>	<u>Fire</u>	<u>and Hail</u>	<u>Theft</u>	<u>Water</u>	<u>Liability</u>	<u>Hurricane</u>	<u>Thunderstorm</u>	<u>Storm</u>	<u>Earthquake*</u>
Single	1.1441	1.0000	1.0000	1.3097	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Married	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

MARITAL STATUS FACTOR

USAA GROUP

UNIT-OWNER FORM

	Other		Other Wind					Severe	Winter	
<u>Status</u>	<u>Perils</u>	<u>Fire</u>	<u>and Hail</u>	<u>Theft</u>	<u>Water</u>	<u>Liability</u>	<u>Hurricane</u>	<u>Thunderstorm</u>	<u>Storm</u>	<u>Earthquake*</u>
Single	1.1441	1.0000	1.0000	1.3097	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Married	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

*Earthquake is an optional coverage.

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OPTIONAL COVERAGES

PERSONAL COMPUTER COVERAGE

	<u>USAA</u>	<u>USAA-CIC</u>	<u>USAA-GIC</u>	<u>Garrison</u>
Rate per \$1,000	4.04	4.04	4.04	4.04

TECHNOLOGY ENDORSEMENT*

<u>Limit</u>	<u>USAA</u>	<u>USAA-CIC</u>	<u>USAA-GIC</u>	<u>Garrison</u>
\$1,000	54.99	54.99	54.99	54.99
\$2,000	63.68	63.68	63.68	63.68
\$3,000	68.50	68.50	68.50	68.50
\$4,000	73.32	73.32	73.32	73.32
\$5,000	77.18	77.18	77.18	77.18
\$6,000	82.01	82.01	82.01	82.01
\$7,000	84.90	84.90	84.90	84.90
\$8,000	88.76	88.76	88.76	88.76
\$9,000	91.65	91.65	91.65	91.65
\$10,000	94.55	94.55	94.55	94.55

* We are not applying the Claims Free Discount nor the Claims Activity Surcharge factors to the Technology Coverage Endorsement premium. However, the following rating variables will be applied to the Tech Endorsement base rates (consistent with rating for other HO endorsements): Auto/Home Basic Discount, Early Quote Discount, Loyalty Discount, Multi-Product Bank Discount, Multi-Product Life Discount, and Multi-Product Other P&C Discount.

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OPTIONAL COVERAGES

SPECIAL COVERAGE ON JEWELRY, WATCHES, FURS, AND SILVERWARE

<u>Form Type</u>	<u>Limit</u>	<u>USAA</u>	<u>USAA-CIC</u>	<u>USAA-GIC</u>	<u>Garrison</u>
Owners with Special Personal	\$2,000	15.23	15.23	15.23	15.23
Property Coverage	\$4,000	30.47	30.47	30.47	30.47
Owners without Special Personal	\$2,000	20.31	20.31	20.31	20.31
Property Coverage	\$4,000	40.62	40.62	40.62	40.62
Unit-Owner with Special Personal	\$2,000	15.23	15.23	15.23	15.23
Property Coverage	\$4,000	30.47	30.47	30.47	30.47
Unit-Owner without Special Personal	\$2,000	20.31	20.31	20.31	20.31
Property Coverage	\$4,000	40.62	40.62	40.62	40.62

PERSONAL INJURY ENDORSEMENT

<u>Liability Limit</u>	<u>USAA</u>	<u>USAA-CIC</u>	<u>USAA-GIC</u>	<u>Garrison</u>
\$300,000	22.40	22.40	22.40	22.40
\$500,000	27.01	27.01	27.01	27.01
\$1,000,000	43.49	43.49	43.49	43.49

SINKHOLE COLLAPSE COVERAGE

	<u>USAA</u>	<u>USAA-CIC</u>	<u>USAA-GIC</u>	<u>Garrison</u>
Rate per \$1,000	0.48	0.48	0.48	0.48

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OPTIONAL COVERAGES

SPECIAL ROOF COVERAGE OWNERS FORMS

<u>USAA</u>	<u>USAA-CIC</u>	<u>USAA-GIC</u>	<u>Garrison</u>
95.95	95.95	95.95	95.95

AMOUNT OF INSURANCE FACTORS

USAA GROUP

OWNERS FORMS

<u>Amount of Insurance</u>	<u>Special Roof Coverage</u>
\$100,000	0.7388
\$150,000	0.7927
\$200,000	0.8465
\$250,000	0.9003
\$300,000	0.9541
\$350,000	1.0080
\$400,000	1.0618
\$450,000	1.1156
\$500,000	1.1695
\$600,000	1.2771
\$750,000	1.3581
\$1,000,000	1.4931
\$1,500,000	1.7630
\$2,000,000	2.0330

For each additional \$10,000 above \$2,000,000, add:	0.0050
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DISCOUNTS AND SURCHARGES

PROTECTIVE DEVICE CREDIT**

USAA GROUP

OWNERS AND UNIT-OWNER FORMS

	Other <u>Perils</u>	<u>Fire</u>	Other Wind <u>and Hail</u>	<u>Theft</u>	<u>Water</u>	<u>Liability</u>	<u>Hurricane</u>	Severe <u>Thunderstorm</u>	Winter <u>Storm</u>	<u>Earthquake*</u>	Other Optional <u>Coverages</u>
Monitored Burglar Alarm	--	--	--	0.95	--	--	--	--	--	--	--
Monitored Fire Alarm	--	0.95	--	--	--	--	--	--	--	--	--

AUTOMATIC SPRINKLER DISCOUNT**

USAA GROUP

OWNERS AND UNIT-OWNER FORMS

	Other <u>Perils</u>	<u>Fire</u>	Other Wind <u>and Hail</u>	<u>Theft</u>	<u>Water</u>	<u>Liability</u>	<u>Hurricane</u>	Severe <u>Thunderstorm</u>	Winter <u>Storm</u>	<u>Earthquake*</u>	Other Optional <u>Coverages</u>
Automatic Sprinklers (in all areas except attic, bathroom, closet, and attached structures)	--	0.90	--	--	--	--	--	--	--	--	--

*Earthquake is an optional coverage.

**The Protective Device Credit and the Connected Home Discount are mutually exclusive. If a policy is eligible for both, the Connected Home Discount will apply.

Note: Both the Automatic Sprinkler Discount and the Connected Home Discount may apply to the same policy.

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DISCOUNTS AND SURCHARGES

CONNECTED HOME DISCOUNT**
USAA GROUP
OWNERS AND UNIT-OWNER FORMS

	Other		Other Wind					Severe	Winter		Other
<u>Connected Home</u>	<u>Perils</u>	<u>Fire</u>	<u>and Hail</u>	<u>Theft</u>	<u>Water</u>	<u>Liability</u>	<u>Hurricane</u>	<u>Thunderstorm</u>	<u>Storm</u>	<u>Earthquake*</u>	<u>Optional</u>
Yes	1.00	0.90	1.00	0.90	0.90	1.00	1.0000	1.00	1.00	1.00	1.00
No	1.00	1.00	1.00	1.00	1.00	1.00	1.0000	1.00	1.00	1.00	1.00

*Earthquake is an optional coverage.
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Note: Both the Automatic Sprinkler Discount and the Connected Home Discount may apply to the same policy.

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DISCOUNTS AND SURCHARGES

INSURANCE-TO-VALUE DISCOUNT

**USAA GROUP
OWNERS FORMS**

<u>ITV Percent</u>	Other <u>Perils</u>	Fire	Other Wind <u>and Hail</u>	Theft	Water	<u>Liability</u>	<u>Hurricane</u>	Severe <u>Thunderstorm</u>	Winter <u>Storm</u>	<u>Earthquake*</u>
80	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
81	0.9975	0.9975	0.9975	0.9975	0.9975	0.9975	0.9975	0.9975	0.9975	0.9975
82	0.9950	0.9950	0.9950	0.9950	0.9950	0.9950	0.9950	0.9950	0.9950	0.9950
83	0.9925	0.9925	0.9925	0.9925	0.9925	0.9925	0.9925	0.9925	0.9925	0.9925
84	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
85	0.9875	0.9875	0.9875	0.9875	0.9875	0.9875	0.9875	0.9875	0.9875	0.9875
86	0.9850	0.9850	0.9850	0.9850	0.9850	0.9850	0.9850	0.9850	0.9850	0.9850
87	0.9825	0.9825	0.9825	0.9825	0.9825	0.9825	0.9825	0.9825	0.9825	0.9825
88	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800
89	0.9775	0.9775	0.9775	0.9775	0.9775	0.9775	0.9775	0.9775	0.9775	0.9775
90	0.9750	0.9750	0.9750	0.9750	0.9750	0.9750	0.9750	0.9750	0.9750	0.9750
91	0.9725	0.9725	0.9725	0.9725	0.9725	0.9725	0.9725	0.9725	0.9725	0.9725
92	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700
93	0.9675	0.9675	0.9675	0.9675	0.9675	0.9675	0.9675	0.9675	0.9675	0.9675
94	0.9650	0.9650	0.9650	0.9650	0.9650	0.9650	0.9650	0.9650	0.9650	0.9650
95	0.9625	0.9625	0.9625	0.9625	0.9625	0.9625	0.9625	0.9625	0.9625	0.9625
96	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600
97	0.9575	0.9575	0.9575	0.9575	0.9575	0.9575	0.9575	0.9575	0.9575	0.9575
98	0.9550	0.9550	0.9550	0.9550	0.9550	0.9550	0.9550	0.9550	0.9550	0.9550
99	0.9525	0.9525	0.9525	0.9525	0.9525	0.9525	0.9525	0.9525	0.9525	0.9525
100	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500

*Earthquake is an optional coverage.

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DISCOUNTS AND SURCHARGES

EARLY QUOTE DISCOUNT

USAA GROUP

OWNERS AND UNIT-OWNER FORMS

Term	Number of Days	Other Perils	Fire	Other Wind and Hail	Theft	Water	Liability	Hurricane	Severe Thunderstorm	Winter Storm	Earthquake*	Other Optional Coverages**
0	0	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
0	1-6	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
0	7+	0.850	0.850	0.850	0.850	0.850	0.850	0.850	0.850	0.850	0.850	0.850
1	0	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1	1-6	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1	7+	0.880	0.880	0.880	0.880	0.880	0.880	0.880	0.880	0.880	0.880	0.880
2	0	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2	1-6	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2	7+	0.910	0.910	0.910	0.910	0.910	0.910	0.910	0.910	0.910	0.910	0.910
3	0	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3	1-6	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3	7+	0.940	0.940	0.940	0.940	0.940	0.940	0.940	0.940	0.940	0.940	0.940
4	0	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
4	1-6	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
4	7+	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.970
5+	0	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
5+	1-6	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
5+	7+	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

MULTI-PRODUCT BANK DISCOUNT

USAA GROUP

OWNERS AND UNIT-OWNER FORMS

Other Perils	Fire	Other Wind and Hail	Theft	Water	Liability	Hurricane	Severe Thunderstorm	Winter Storm	Earthquake*	Other Optional Coverages**
0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800

*Earthquake is an optional coverage.

**These discounts apply to all Other Optional Coverages (Personal Computer Coverage, Technology Endorsement, Special Coverage on Jewelry, Watches, Furs, and Silverware, Personal Injury Endorsement, Sinkhole Collapse Coverage, and Special Roof Coverage).

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DISCOUNTS AND SURCHARGES

MULTI-PRODUCT LIFE DISCOUNT

USAA GROUP

OWNERS AND UNIT-OWNER FORMS

Other Perils	Fire	Other Wind and Hail	Theft	Water	Liability	Hurricane	Severe Thunderstorm	Winter Storm	Earthquake*	Other Optional Coverages**
0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800

MULTI-PRODUCT OTHER P&C DISCOUNT

USAA GROUP

OWNERS AND UNIT-OWNER FORMS

	Other Perils	Fire	Other Wind and Hail	Theft	Water	Liability	Hurricane	Severe Thunderstorm	Winter Storm	Earthquake*	Other Optional Coverages**
<u>Other P&C Product</u>											
Umbrella	0.9600	0.9600	0.9600	0.9600	0.9600	# 0.9600	0.9600	0.9600	0.9600	0.9600	0.9600
Valuable Personal Property	0.9900	0.9900	0.9900	0.9900	0.9900	# 0.9900	0.9900	0.9900	0.9900	0.9900	0.9900
Rental Property	1.0000	1.0000	1.0000	1.0000	1.0000	# 1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
All Other***	1.0000	1.0000	1.0000	1.0000	1.0000	# 1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

*Earthquake is an optional coverage.
**These discounts apply to all Other Optional Coverages (Personal Computer Coverage, Technology Endorsement, Special Coverage on Jewelry, Watches, Furs, and Silverware, Personal Injury Endorsement, Sinkhole Collapse Coverage, and Special Roof Coverage).
***Renters, Boat, and Agency are defined as All Other Products

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DISCOUNTS AND SURCHARGES

LOYALTY DISCOUNT

USAA GROUP

OWNERS AND UNIT-OWNER FORMS

<u>Tenure (months)</u>	<u>Other Perils</u>	<u>Fire</u>	<u>Other Wind and Hail</u>	<u>Theft</u>	<u>Water</u>	<u>Liability</u>	<u>Hurricane</u>	<u>Severe Thunderstorm</u>	<u>Winter Storm</u>	<u>Earthquake*</u>	<u>Other Optional Coverages**</u>
0-11	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
12-23	0.9940	0.9940	0.9940	0.9940	0.9940	0.9940	0.9940	0.9940	0.9940	0.9940	0.9940
24-35	0.9880	0.9880	0.9880	0.9880	0.9880	0.9880	0.9880	0.9880	0.9880	0.9880	0.9880
36-47	0.9820	0.9820	0.9820	0.9820	0.9820	0.9820	0.9820	0.9820	0.9820	0.9820	0.9820
48-59	0.9760	0.9760	0.9760	0.9760	0.9760	0.9760	0.9760	0.9760	0.9760	0.9760	0.9760
60-71	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700
72-83	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700
84+	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700	0.9700

*Earthquake is an optional coverage.

**These discounts apply to all Other Optional Coverages (Personal Computer Coverage, Technology Endorsement, Special Coverage on Jewelry, Watches, Furs, and Silverware, Personal Injury Endorsement, Sinkhole Collapse Coverage, and Special Roof Coverage).

State: **LOUISIANA**
 Line of Business: **HOMEOWNERS**
 Effective: **NOVEMBER 1, 2024 (NEW BUSINESS)**
NOVEMBER 1, 2024 (RENEWAL BUSINESS)
 Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION**
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

DISCOUNTS AND SURCHARGES

HOME AGE DISCOUNT
USAA GROUP
OWNERS FORMS

Dwelling Age (Years)	Other Perils	Fire	Other Wind and Hail	Theft	Water	Liability	Hurricane	Severe Thunderstorm	Winter Storm	Earthquake*
0	0.3843	0.4893	0.2785	0.8313	0.1762	0.8115	0.6960	0.4969	1.0000	1.0000
1	0.4689	0.5025	0.2785	0.8370	0.2248	0.8115	0.6960	0.4969	1.0000	1.0332
2	0.5267	0.5160	0.3525	0.8427	0.2848	0.8115	0.6960	0.5168	1.0000	1.0664
3	0.5721	0.5298	0.4432	0.8485	0.3450	0.8115	0.6960	0.5934	1.0000	1.0996
4	0.6099	0.5440	0.5382	0.8543	0.4031	0.8115	0.6960	0.6697	1.0000	1.1328
5	0.6427	0.5586	0.6315	0.8602	0.4582	0.8115	0.6960	0.7411	1.0000	1.1660
6	0.6717	0.5736	0.7198	0.8661	0.5100	0.8115	0.6960	0.8058	1.0000	1.1992
7	0.6980	0.5890	0.8010	0.8721	0.5584	0.8115	0.6960	0.8633	1.0000	1.2324
8	0.7220	0.6048	0.8739	0.8780	0.6035	0.8115	0.7098	0.9134	1.0000	1.2656
9	0.7441	0.6210	0.9378	0.8841	0.6454	0.8115	0.7239	0.9564	1.0000	1.2988
10	0.7648	0.6376	0.9928	0.8901	0.6841	0.8115	0.7381	0.9927	1.0000	1.3320
11	0.7841	0.6547	1.0388	0.8963	0.7198	0.8274	0.7527	1.0227	1.0000	1.3652
12	0.8023	0.6723	1.0763	0.9024	0.7527	0.8424	0.7674	1.0469	1.0000	1.3984
13	0.8196	0.6903	1.1057	0.9086	0.7830	0.8564	0.7824	1.0658	1.0000	1.4316
14	0.8360	0.7089	1.1278	0.9149	0.8106	0.8698	0.7976	1.0799	1.0000	1.4648
15	0.8516	0.7279	1.1429	0.9211	0.8360	0.8824	0.8131	1.0897	1.0000	1.4980
16	0.8666	0.7474	1.1519	0.9275	0.8590	0.8944	0.8288	1.0955	1.0000	1.5312

State: **LOUISIANA**
Line of Business: **HOMEOWNERS**
Effective: **NOVEMBER 1, 2024 (NEW BUSINESS)**
NOVEMBER 1, 2024 (RENEWAL BUSINESS)
Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION**
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

DISCOUNTS AND SURCHARGES

HOME AGE DISCOUNT
USAA GROUP
OWNERS FORMS

Dwelling Age (Years)	Other Perils	Fire	Other Wind and Hail	Theft	Water	Liability	Hurricane	Severe Thunderstorm	Winter Storm	Earthquake*
17	0.8809	0.7674	1.1553	0.9338	0.8800	0.9059	0.8448	1.0979	1.0000	1.5644
18	0.8947	0.7880	1.1538	0.9403	0.8990	0.9170	0.8610	1.0972	1.0000	1.5976
19	0.9079	0.8092	1.1478	0.9467	0.9162	0.9275	0.8774	1.0937	1.0000	1.6308
20	0.9207	0.8309	1.1381	0.9532	0.9317	0.9377	0.8942	1.0878	1.0000	1.6640
21	0.9331	0.8532	1.1250	0.9598	0.9455	0.9475	0.9111	1.0797	1.0000	1.7285
22	0.9451	0.8760	1.1091	0.9664	0.9578	0.9570	0.9284	1.0698	1.0000	1.7930
23	0.9567	0.8995	1.0907	0.9730	0.9687	0.9661	0.9459	1.0583	1.0000	1.8575
24	0.9680	0.9237	1.0702	0.9797	0.9783	0.9750	0.9637	1.0453	1.0000	1.9220
25	0.9790	0.9484	1.0481	0.9864	0.9867	0.9836	0.9817	1.0312	1.0000	1.9865
26	0.9896	0.9739	1.0246	0.9932	0.9939	0.9919	1.0000	1.0160	1.0000	2.0510
27	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	2.1154
28	1.0101	1.0268	0.9745	1.0069	1.0051	1.0079	1.0000	0.9832	1.0000	2.1799
29	1.0200	1.0544	0.9485	1.0138	1.0093	1.0155	1.0000	0.9659	1.0000	2.2444
30	1.0296	1.0826	0.9219	1.0207	1.0126	1.0230	1.0000	0.9481	1.0000	2.3089
31	1.0391	1.1117	0.9219	1.0278	1.0151	1.0303	1.0000	0.9481	1.0000	2.3734
32	1.0483	1.1415	0.9219	1.0348	1.0168	1.0374	1.0000	0.9481	1.0000	2.4379
33	1.0573	1.1721	0.9219	1.0419	1.0178	1.0444	1.0000	0.9481	1.0000	2.4379

State: **LOUISIANA**
 Line of Business: **HOMEOWNERS**
 Effective: **NOVEMBER 1, 2024 (NEW BUSINESS)**
NOVEMBER 1, 2024 (RENEWAL BUSINESS)
 Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION**
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

DISCOUNTS AND SURCHARGES

HOME AGE DISCOUNT
USAA GROUP
OWNERS FORMS

Dwelling Age (Years)	Other Perils	Fire	Other Wind and Hail	Theft	Water	Liability	Hurricane	Severe Thunderstorm	Winter Storm	Earthquake*
34	1.0661	1.2036	0.9219	1.0491	1.0181	1.0512	1.0000	0.9481	1.0000	2.4379
35	1.0748	1.2358	0.9219	1.0563	1.0179	1.0578	1.0000	0.9481	1.0000	2.4379
36	1.0833	1.2690	0.9219	1.0635	1.0170	1.0643	1.0000	0.9481	1.0000	2.4379
37	1.0916	1.3030	0.9219	1.0709	1.0156	1.0707	1.0000	0.9481	1.0000	2.4379
38	1.0998	1.3380	0.9219	1.0782	1.0137	1.0769	1.0000	0.9481	1.0000	2.4379
39	1.1078	1.3739	0.9219	1.0856	1.0114	1.0830	1.0000	0.9481	1.0000	2.4379
40	1.1157	1.4107	0.9219	1.0931	1.0086	1.0890	1.0000	0.9481	1.0000	2.4379
41	1.1234	1.4107	0.9219	1.1006	1.0054	1.0949	1.0000	0.9481	1.0000	2.4379
42	1.1310	1.4107	0.9219	1.1081	1.0018	1.1007	1.0000	0.9481	1.0000	2.4379
43	1.1385	1.4107	0.9219	1.1157	0.9979	1.1063	1.0000	0.9481	1.0000	2.4379
44	1.1459	1.4107	0.9219	1.1234	0.9937	1.1119	1.0000	0.9481	1.0000	2.4379
45	1.1531	1.4107	0.9219	1.1311	0.9891	1.1174	1.0000	0.9481	1.0000	2.4379
46	1.1603	1.4107	0.9219	1.1389	0.9843	1.1228	1.0000	0.9481	1.0000	2.4379
47	1.1673	1.4107	0.9219	1.1467	0.9793	1.1281	1.0000	0.9481	1.0000	2.4379
48	1.1742	1.4107	0.9219	1.1546	0.9740	1.1333	1.0000	0.9481	1.0000	2.4379
49	1.1811	1.4107	0.9219	1.1625	0.9685	1.1384	1.0000	0.9481	1.0000	2.4379
50	1.1878	1.4107	0.9219	1.1705	0.9628	1.1435	1.0000	0.9481	1.0000	2.4379

State: **LOUISIANA**
 Line of Business: **HOMEOWNERS**
 Effective: **NOVEMBER 1, 2024 (NEW BUSINESS)**
NOVEMBER 1, 2024 (RENEWAL BUSINESS)
 Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION**
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

DISCOUNTS AND SURCHARGES

HOME AGE DISCOUNT
USAA GROUP
OWNERS FORMS

Dwelling Age (Years)	Other Perils	Fire	Other Wind and Hail	Theft	Water	Liability	Hurricane	Severe Thunderstorm	Winter Storm	Earthquake*
51	1.1944	1.4107	0.9219	1.1786	0.9569	1.1484	1.0000	0.9481	1.0000	2.4379
52	1.2010	1.4107	0.9219	1.1866	0.9508	1.1533	1.0000	0.9481	1.0000	2.4379
53	1.2074	1.4107	0.9219	1.1948	0.9446	1.1582	1.0000	0.9481	1.0000	2.4379
54	1.2138	1.4107	0.9219	1.2030	0.9383	1.1629	1.0000	0.9481	1.0000	2.4379
55	1.2201	1.4107	0.9219	1.2113	0.9318	1.1676	1.0000	0.9481	1.0000	2.4379
56	1.2263	1.4107	0.9219	1.2196	0.9252	1.1723	1.0000	0.9481	1.0000	2.4379
57	1.2325	1.4107	0.9219	1.2280	0.9185	1.1768	1.0000	0.9481	1.0000	2.4379
58	1.2385	1.4107	0.9219	1.2364	0.9117	1.1813	1.0000	0.9481	1.0000	2.4379
59	1.2445	1.4107	0.9219	1.2449	0.9049	1.1858	1.0000	0.9481	1.0000	2.4379
60	1.2504	1.4107	0.9219	1.2534	0.8979	1.1902	1.0000	0.9481	1.0000	2.4379
61	1.2563	1.4107	0.9219	1.2621	0.8909	1.1945	1.0000	0.9481	1.0000	2.4379
62	1.2621	1.4107	0.9219	1.2707	0.8839	1.1988	1.0000	0.9481	1.0000	2.4379
63	1.2678	1.4107	0.9219	1.2795	0.8768	1.2030	1.0000	0.9481	1.0000	2.4379
64	1.2734	1.4107	0.9219	1.2882	0.8696	1.2072	1.0000	0.9481	1.0000	2.4379
65	1.2790	1.4107	0.9219	1.2971	0.8624	1.2113	1.0000	0.9481	1.0000	2.4379
66	1.2846	1.4107	0.9219	1.3060	0.8552	1.2113	1.0000	0.9481	1.0000	2.4379
67	1.2900	1.4107	0.9219	1.3150	0.8480	1.2113	1.0000	0.9481	1.0000	2.4379

State: **LOUISIANA**
 Line of Business: **HOMEOWNERS**
 Effective: **NOVEMBER 1, 2024 (NEW BUSINESS)**
NOVEMBER 1, 2024 (RENEWAL BUSINESS)
 Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION**
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

DISCOUNTS AND SURCHARGES

HOME AGE DISCOUNT
USAA GROUP
OWNERS FORMS

Dwelling Age (Years)	Other Perils	Fire	Other Wind and Hail	Theft	Water	Liability	Hurricane	Severe Thunderstorm	Winter Storm	Earthquake*
68	1.2955	1.4107	0.9219	1.3240	0.8408	1.2113	1.0000	0.9481	1.0000	2.4379
69	1.3008	1.4107	0.9219	1.3331	0.8335	1.2113	1.0000	0.9481	1.0000	2.4379
70	1.3061	1.4107	0.9219	1.3423	0.8262	1.2113	1.0000	0.9481	1.0000	2.4379
71	1.3114	1.4107	0.9219	1.3515	0.8190	1.2113	1.0000	0.9481	1.0000	2.4379
72	1.3166	1.4107	0.9219	1.3608	0.8117	1.2113	1.0000	0.9481	1.0000	2.4379
73	1.3217	1.4107	0.9219	1.3701	0.8045	1.2113	1.0000	0.9481	1.0000	2.4379
74	1.3268	1.4107	0.9219	1.3795	0.7972	1.2113	1.0000	0.9481	1.0000	2.4379
75	1.3319	1.4107	0.9219	1.3890	0.7900	1.2113	1.0000	0.9481	1.0000	2.4379
76	1.3319	1.4107	0.9219	1.3985	0.7828	1.2113	1.0000	0.9481	1.0000	2.4379
77	1.3319	1.4107	0.9219	1.4081	0.7756	1.2113	1.0000	0.9481	1.0000	2.4379
78	1.3319	1.4107	0.9219	1.4178	0.7684	1.2113	1.0000	0.9481	1.0000	2.4379
79	1.3319	1.4107	0.9219	1.4275	0.7613	1.2113	1.0000	0.9481	1.0000	2.4379
80	1.3319	1.4107	0.9219	1.4374	0.7541	1.2113	1.0000	0.9481	1.0000	2.4379
81	1.3319	1.4107	0.9219	1.4374	0.7471	1.2113	1.0000	0.9481	1.0000	2.4379
82	1.3319	1.4107	0.9219	1.4374	0.7400	1.2113	1.0000	0.9481	1.0000	2.4379
83	1.3319	1.4107	0.9219	1.4374	0.7330	1.2113	1.0000	0.9481	1.0000	2.4379
84	1.3319	1.4107	0.9219	1.4374	0.7260	1.2113	1.0000	0.9481	1.0000	2.4379

State: **LOUISIANA**
Line of Business: **HOMEOWNERS**
Effective: **NOVEMBER 1, 2024 (NEW BUSINESS)**
NOVEMBER 1, 2024 (RENEWAL BUSINESS)
Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION**
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

DISCOUNTS AND SURCHARGES

HOME AGE DISCOUNT
USAA GROUP
OWNERS FORMS

Dwelling Age (Years)	Other Perils	Fire	Other Wind and Hail	Theft	Water	Liability	Hurricane	Severe Thunderstorm	Winter Storm	Earthquake*
85	1.3319	1.4107	0.9219	1.4374	0.7191	1.2113	1.0000	0.9481	1.0000	2.4379
86	1.3319	1.4107	0.9219	1.4374	0.7122	1.2113	1.0000	0.9481	1.0000	2.4379
87	1.3319	1.4107	0.9219	1.4374	0.7053	1.2113	1.0000	0.9481	1.0000	2.4379
88	1.3319	1.4107	0.9219	1.4374	0.6985	1.2113	1.0000	0.9481	1.0000	2.4379
89	1.3319	1.4107	0.9219	1.4374	0.6917	1.2113	1.0000	0.9481	1.0000	2.4379
90	1.3319	1.4107	0.9219	1.4374	0.6850	1.2113	1.0000	0.9481	1.0000	2.4379
91	1.3319	1.4107	0.9219	1.4374	0.6850	1.2113	1.0000	0.9481	1.0000	2.4379
92	1.3319	1.4107	0.9219	1.4374	0.6850	1.2113	1.0000	0.9481	1.0000	2.4379
93	1.3319	1.4107	0.9219	1.4374	0.6850	1.2113	1.0000	0.9481	1.0000	2.4379
94	1.3319	1.4107	0.9219	1.4374	0.6850	1.2113	1.0000	0.9481	1.0000	2.4379
95	1.3319	1.4107	0.9219	1.4374	0.6850	1.2113	1.0000	0.9481	1.0000	2.4379
96	1.3319	1.4107	0.9219	1.4374	0.6850	1.2113	1.0000	0.9481	1.0000	2.4379
97	1.3319	1.4107	0.9219	1.4374	0.6850	1.2113	1.0000	0.9481	1.0000	2.4379
98	1.3319	1.4107	0.9219	1.4374	0.6850	1.2113	1.0000	0.9481	1.0000	2.4379
99	1.3319	1.4107	0.9219	1.4374	0.6850	1.2113	1.0000	0.9481	1.0000	2.4379
100+	1.3319	1.4107	0.9219	1.4374	0.6850	1.2113	1.0000	0.9481	1.0000	2.4379

*Earthquake is an optional coverage.

State: LOUISIANA
Line of Business: HOMEOWNERS
Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
 NOVEMBER 1, 2024 (RENEWAL BUSINESS)
Companies: UNITED SERVICES AUTOMOBILE ASSOCIATION
 USAA CASUALTY INSURANCE COMPANY
 USAA GENERAL INDEMNITY COMPANY
 GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

DISCOUNTS AND SURCHARGES

HOME AGE DISCOUNT
 USAA GROUP
 UNIT-OWNER FORM

<u>Dwelling Age</u> <u>(Years)</u>	<u>Other</u> <u>Perils</u>	<u>Fire</u>	<u>Other Wind</u> <u>and Hail</u>	<u>Theft</u>	<u>Water</u>	<u>Liability</u>	<u>Hurricane</u>	<u>Severe</u> <u>Thunderstorm</u>	<u>Winter</u> <u>Storm</u>	<u>Earthquake*</u>
0	1.0000	0.4946	1.0000	1.0000	0.2983	1.0000	0.5917	1.0000	1.0000	0.4990
1	1.0000	0.5056	1.0000	1.0000	0.3301	1.0000	0.5917	1.0000	1.0000	0.5098
2	1.0000	0.5168	1.0000	1.0000	0.3652	1.0000	0.5917	1.0000	1.0000	0.5205
3	1.0000	0.5283	1.0000	1.0000	0.4041	1.0000	0.5917	1.0000	1.0000	0.5312
4	1.0000	0.5401	1.0000	1.0000	0.4472	1.0000	0.5917	1.0000	1.0000	0.5420
5	1.0000	0.5521	1.0000	1.0000	0.4949	1.0000	0.5917	1.0000	1.0000	0.5527
6	1.0000	0.5644	1.0000	1.0000	0.5476	1.0000	0.5917	1.0000	1.0000	0.5634
7	1.0000	0.5769	1.0000	1.0000	0.6060	1.0000	0.5917	1.0000	1.0000	0.5741
8	1.0000	0.5898	1.0000	1.0000	0.6705	1.0000	0.6107	1.0000	1.0000	0.5849
9	1.0000	0.6029	1.0000	1.0000	0.7420	1.0000	0.6301	1.0000	1.0000	0.5956
10	1.0000	0.6163	1.0000	1.0000	0.8211	1.0000	0.6499	1.0000	1.0000	0.6063
11	1.0000	0.6300	1.0000	1.0000	0.8285	1.0000	0.6699	1.0000	1.0000	0.6171
12	1.0000	0.6440	1.0000	1.0000	0.8359	1.0000	0.6902	1.0000	1.0000	0.6278
13	1.0000	0.6584	1.0000	1.0000	0.8435	1.0000	0.7109	1.0000	1.0000	0.6385
14	1.0000	0.6730	1.0000	1.0000	0.8510	1.0000	0.7318	1.0000	1.0000	0.6493
15	1.0000	0.6880	1.0000	1.0000	0.8587	1.0000	0.7530	1.0000	1.0000	0.6600
16	1.0000	0.7033	1.0000	1.0000	0.8664	1.0000	0.7744	1.0000	1.0000	0.6707

State: LOUISIANA
Line of Business: HOMEOWNERS
Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
 NOVEMBER 1, 2024 (RENEWAL BUSINESS)
Companies: UNITED SERVICES AUTOMOBILE ASSOCIATION
 USAA CASUALTY INSURANCE COMPANY
 USAA GENERAL INDEMNITY COMPANY
 GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

DISCOUNTS AND SURCHARGES

HOME AGE DISCOUNT
 USAA GROUP
 UNIT-OWNER FORM

<u>Dwelling Age</u> <u>(Years)</u>	<u>Other</u> <u>Perils</u>	<u>Fire</u>	<u>Other Wind</u> <u>and Hail</u>	<u>Theft</u>	<u>Water</u>	<u>Liability</u>	<u>Hurricane</u>	<u>Severe</u> <u>Thunderstorm</u>	<u>Winter</u> <u>Storm</u>	<u>Earthquake*</u>
17	1.0000	0.7189	1.0000	1.0000	0.8742	1.0000	0.7961	1.0000	1.0000	0.6815
18	1.0000	0.7349	1.0000	1.0000	0.8821	1.0000	0.8180	1.0000	1.0000	0.6922
19	1.0000	0.7513	1.0000	1.0000	0.8900	1.0000	0.8402	1.0000	1.0000	0.7029
20	1.0000	0.7680	1.0000	1.0000	0.8981	1.0000	0.8625	1.0000	1.0000	0.7137
21	1.0000	0.7850	1.0000	1.0000	0.9061	1.0000	0.8851	1.0000	1.0000	0.7375
22	1.0000	0.8025	1.0000	1.0000	0.9143	1.0000	0.9078	1.0000	1.0000	0.7614
23	1.0000	0.8204	1.0000	1.0000	0.9225	1.0000	0.9307	1.0000	1.0000	0.7852
24	1.0000	0.8386	1.0000	1.0000	0.9308	1.0000	0.9537	1.0000	1.0000	0.8091
25	1.0000	0.8573	1.0000	1.0000	0.9392	1.0000	0.9768	1.0000	1.0000	0.8330
26	1.0000	0.8763	1.0000	1.0000	0.9477	1.0000	1.0000	1.0000	1.0000	0.8568
27	1.0000	0.8958	1.0000	1.0000	0.9562	1.0000	1.0000	1.0000	1.0000	0.8807
28	1.0000	0.9158	1.0000	1.0000	0.9648	1.0000	1.0000	1.0000	1.0000	0.9046
29	1.0000	0.9361	1.0000	1.0000	0.9735	1.0000	1.0000	1.0000	1.0000	0.9284
30	1.0000	0.9570	1.0000	1.0000	0.9822	1.0000	1.0000	1.0000	1.0000	0.9523
31	1.0000	0.9782	1.0000	1.0000	0.9911	1.0000	1.0000	1.0000	1.0000	0.9761
32	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
33	1.0000	1.0222	1.0000	1.0000	1.0090	1.0000	1.0000	1.0000	1.0000	1.0000

State: LOUISIANA
Line of Business: HOMEOWNERS
Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
 NOVEMBER 1, 2024 (RENEWAL BUSINESS)
Companies: UNITED SERVICES AUTOMOBILE ASSOCIATION
 USAA CASUALTY INSURANCE COMPANY
 USAA GENERAL INDEMNITY COMPANY
 GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

DISCOUNTS AND SURCHARGES

HOME AGE DISCOUNT
 USAA GROUP
 UNIT-OWNER FORM

<u>Dwelling Age</u> <u>(Years)</u>	<u>Other</u> <u>Perils</u>	<u>Fire</u>	<u>Other Wind</u> <u>and Hail</u>	<u>Theft</u>	<u>Water</u>	<u>Liability</u>	<u>Hurricane</u>	<u>Severe</u> <u>Thunderstorm</u>	<u>Winter</u> <u>Storm</u>	<u>Earthquake*</u>
34	1.0000	1.0450	1.0000	1.0000	1.0181	1.0000	1.0000	1.0000	1.0000	1.0000
35	1.0000	1.0682	1.0000	1.0000	1.0272	1.0000	1.0000	1.0000	1.0000	1.0000
36	1.0000	1.0920	1.0000	1.0000	1.0365	1.0000	1.0000	1.0000	1.0000	1.0000
37	1.0000	1.1163	1.0000	1.0000	1.0458	1.0000	1.0000	1.0000	1.0000	1.0000
38	1.0000	1.1411	1.0000	1.0000	1.0552	1.0000	1.0000	1.0000	1.0000	1.0000
39	1.0000	1.1665	1.0000	1.0000	1.0647	1.0000	1.0000	1.0000	1.0000	1.0000
40	1.0000	1.1924	1.0000	1.0000	1.0743	1.0000	1.0000	1.0000	1.0000	1.0000
41	1.0000	1.2190	1.0000	1.0000	1.0840	1.0000	1.0000	1.0000	1.0000	1.0000
42	1.0000	1.2461	1.0000	1.0000	1.0937	1.0000	1.0000	1.0000	1.0000	1.0000
43	1.0000	1.2738	1.0000	1.0000	1.1036	1.0000	1.0000	1.0000	1.0000	1.0000
44	1.0000	1.3021	1.0000	1.0000	1.1135	1.0000	1.0000	1.0000	1.0000	1.0000
45	1.0000	1.3311	1.0000	1.0000	1.1235	1.0000	1.0000	1.0000	1.0000	1.0000
46	1.0000	1.3607	1.0000	1.0000	1.1337	1.0000	1.0000	1.0000	1.0000	1.0000
47	1.0000	1.3910	1.0000	1.0000	1.1439	1.0000	1.0000	1.0000	1.0000	1.0000
48	1.0000	1.4219	1.0000	1.0000	1.1542	1.0000	1.0000	1.0000	1.0000	1.0000
49	1.0000	1.4536	1.0000	1.0000	1.1645	1.0000	1.0000	1.0000	1.0000	1.0000
50	1.0000	1.4859	1.0000	1.0000	1.1750	1.0000	1.0000	1.0000	1.0000	1.0000

State: LOUISIANA
Line of Business: HOMEOWNERS
Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
 NOVEMBER 1, 2024 (RENEWAL BUSINESS)
Companies: UNITED SERVICES AUTOMOBILE ASSOCIATION
 USAA CASUALTY INSURANCE COMPANY
 USAA GENERAL INDEMNITY COMPANY
 GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

DISCOUNTS AND SURCHARGES

HOME AGE DISCOUNT
 USAA GROUP
 UNIT-OWNER FORM

<u>Dwelling Age</u> <u>(Years)</u>	<u>Other</u> <u>Perils</u>	<u>Fire</u>	<u>Other Wind</u> <u>and Hail</u>	<u>Theft</u>	<u>Water</u>	<u>Liability</u>	<u>Hurricane</u>	<u>Severe</u> <u>Thunderstorm</u>	<u>Winter</u> <u>Storm</u>	<u>Earthquake*</u>
51	1.0000	1.4859	1.0000	1.0000	1.1701	1.0000	1.0000	1.0000	1.0000	1.0000
52	1.0000	1.4859	1.0000	1.0000	1.1653	1.0000	1.0000	1.0000	1.0000	1.0000
53	1.0000	1.4859	1.0000	1.0000	1.1604	1.0000	1.0000	1.0000	1.0000	1.0000
54	1.0000	1.4859	1.0000	1.0000	1.1555	1.0000	1.0000	1.0000	1.0000	1.0000
55	1.0000	1.4859	1.0000	1.0000	1.1506	1.0000	1.0000	1.0000	1.0000	1.0000
56	1.0000	1.4859	1.0000	1.0000	1.1457	1.0000	1.0000	1.0000	1.0000	1.0000
57	1.0000	1.4859	1.0000	1.0000	1.1408	1.0000	1.0000	1.0000	1.0000	1.0000
58	1.0000	1.4859	1.0000	1.0000	1.1360	1.0000	1.0000	1.0000	1.0000	1.0000
59	1.0000	1.4859	1.0000	1.0000	1.1311	1.0000	1.0000	1.0000	1.0000	1.0000
60	1.0000	1.4859	1.0000	1.0000	1.1262	1.0000	1.0000	1.0000	1.0000	1.0000
61	1.0000	1.4859	1.0000	1.0000	1.1213	1.0000	1.0000	1.0000	1.0000	1.0000
62	1.0000	1.4859	1.0000	1.0000	1.1164	1.0000	1.0000	1.0000	1.0000	1.0000
63	1.0000	1.4859	1.0000	1.0000	1.1115	1.0000	1.0000	1.0000	1.0000	1.0000
64	1.0000	1.4859	1.0000	1.0000	1.1066	1.0000	1.0000	1.0000	1.0000	1.0000
65	1.0000	1.4859	1.0000	1.0000	1.1018	1.0000	1.0000	1.0000	1.0000	1.0000
66	1.0000	1.4859	1.0000	1.0000	1.0969	1.0000	1.0000	1.0000	1.0000	1.0000
67	1.0000	1.4859	1.0000	1.0000	1.0920	1.0000	1.0000	1.0000	1.0000	1.0000

State: LOUISIANA
Line of Business: HOMEOWNERS
Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
 NOVEMBER 1, 2024 (RENEWAL BUSINESS)
Companies: UNITED SERVICES AUTOMOBILE ASSOCIATION
 USAA CASUALTY INSURANCE COMPANY
 USAA GENERAL INDEMNITY COMPANY
 GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

DISCOUNTS AND SURCHARGES

HOME AGE DISCOUNT
 USAA GROUP
 UNIT-OWNER FORM

<u>Dwelling Age</u> <u>(Years)</u>	<u>Other</u> <u>Perils</u>	<u>Fire</u>	<u>Other Wind</u> <u>and Hail</u>	<u>Theft</u>	<u>Water</u>	<u>Liability</u>	<u>Hurricane</u>	<u>Severe</u> <u>Thunderstorm</u>	<u>Winter</u> <u>Storm</u>	<u>Earthquake*</u>
68	1.0000	1.4859	1.0000	1.0000	1.0871	1.0000	1.0000	1.0000	1.0000	1.0000
69	1.0000	1.4859	1.0000	1.0000	1.0822	1.0000	1.0000	1.0000	1.0000	1.0000
70	1.0000	1.4859	1.0000	1.0000	1.0773	1.0000	1.0000	1.0000	1.0000	1.0000
71	1.0000	1.4859	1.0000	1.0000	1.0725	1.0000	1.0000	1.0000	1.0000	1.0000
72	1.0000	1.4859	1.0000	1.0000	1.0676	1.0000	1.0000	1.0000	1.0000	1.0000
73	1.0000	1.4859	1.0000	1.0000	1.0627	1.0000	1.0000	1.0000	1.0000	1.0000
74	1.0000	1.4859	1.0000	1.0000	1.0578	1.0000	1.0000	1.0000	1.0000	1.0000
75	1.0000	1.4859	1.0000	1.0000	1.0529	1.0000	1.0000	1.0000	1.0000	1.0000
76	1.0000	1.4859	1.0000	1.0000	1.0480	1.0000	1.0000	1.0000	1.0000	1.0000
77	1.0000	1.4859	1.0000	1.0000	1.0432	1.0000	1.0000	1.0000	1.0000	1.0000
78	1.0000	1.4859	1.0000	1.0000	1.0383	1.0000	1.0000	1.0000	1.0000	1.0000
79	1.0000	1.4859	1.0000	1.0000	1.0334	1.0000	1.0000	1.0000	1.0000	1.0000
80	1.0000	1.4859	1.0000	1.0000	1.0285	1.0000	1.0000	1.0000	1.0000	1.0000
81	1.0000	1.4859	1.0000	1.0000	1.0236	1.0000	1.0000	1.0000	1.0000	1.0000
82	1.0000	1.4859	1.0000	1.0000	1.0187	1.0000	1.0000	1.0000	1.0000	1.0000
83	1.0000	1.4859	1.0000	1.0000	1.0139	1.0000	1.0000	1.0000	1.0000	1.0000
84	1.0000	1.4859	1.0000	1.0000	1.0090	1.0000	1.0000	1.0000	1.0000	1.0000

State: LOUISIANA
Line of Business: HOMEOWNERS
Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
 NOVEMBER 1, 2024 (RENEWAL BUSINESS)
Companies: UNITED SERVICES AUTOMOBILE ASSOCIATION
 USAA CASUALTY INSURANCE COMPANY
 USAA GENERAL INDEMNITY COMPANY
 GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

DISCOUNTS AND SURCHARGES

HOME AGE DISCOUNT
 USAA GROUP
 UNIT-OWNER FORM

<u>Dwelling Age</u> <u>(Years)</u>	<u>Other</u> <u>Perils</u>	<u>Fire</u>	<u>Other Wind</u> <u>and Hail</u>	<u>Theft</u>	<u>Water</u>	<u>Liability</u>	<u>Hurricane</u>	<u>Severe</u> <u>Thunderstorm</u>	<u>Winter</u> <u>Storm</u>	<u>Earthquake*</u>
85	1.0000	1.4859	1.0000	1.0000	1.0041	1.0000	1.0000	1.0000	1.0000	1.0000
86	1.0000	1.4859	1.0000	1.0000	0.9992	1.0000	1.0000	1.0000	1.0000	1.0000
87	1.0000	1.4859	1.0000	1.0000	0.9943	1.0000	1.0000	1.0000	1.0000	1.0000
88	1.0000	1.4859	1.0000	1.0000	0.9894	1.0000	1.0000	1.0000	1.0000	1.0000
89	1.0000	1.4859	1.0000	1.0000	0.9845	1.0000	1.0000	1.0000	1.0000	1.0000
90	1.0000	1.4859	1.0000	1.0000	0.9797	1.0000	1.0000	1.0000	1.0000	1.0000
91	1.0000	1.4859	1.0000	1.0000	0.9748	1.0000	1.0000	1.0000	1.0000	1.0000
92	1.0000	1.4859	1.0000	1.0000	0.9699	1.0000	1.0000	1.0000	1.0000	1.0000
93	1.0000	1.4859	1.0000	1.0000	0.9650	1.0000	1.0000	1.0000	1.0000	1.0000
94	1.0000	1.4859	1.0000	1.0000	0.9601	1.0000	1.0000	1.0000	1.0000	1.0000
95	1.0000	1.4859	1.0000	1.0000	0.9552	1.0000	1.0000	1.0000	1.0000	1.0000
96	1.0000	1.4859	1.0000	1.0000	0.9504	1.0000	1.0000	1.0000	1.0000	1.0000
97	1.0000	1.4859	1.0000	1.0000	0.9455	1.0000	1.0000	1.0000	1.0000	1.0000
98	1.0000	1.4859	1.0000	1.0000	0.9406	1.0000	1.0000	1.0000	1.0000	1.0000
99	1.0000	1.4859	1.0000	1.0000	0.9357	1.0000	1.0000	1.0000	1.0000	1.0000
100+	1.0000	1.4859	1.0000	1.0000	0.9308	1.0000	1.0000	1.0000	1.0000	1.0000
Unknown	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

*Earthquake is an optional coverage.

State: LOUISIANA
Line of Business: HOMEOWNERS
Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
NOVEMBER 1, 2024 (RENEWAL BUSINESS)
Companies: UNITED SERVICES AUTOMOBILE ASSOCIATION
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

DISCOUNTS AND SURCHARGES

AUTO AND HOME COMBINATION DISCOUNT***

USAA GROUP

OWNERS

Basic Discount			Other Perils 0.9350	Fire 0.9350	Other Wind and Hail 0.9350	Theft 0.9350	Water 0.9350	Liability 0.9350	Hurricane 0.9350	Severe Thunderstorm 0.9350	Winter Storm 0.9350	Earthquake* 0.9350	Other Optional Coverages** 0.9350
<u>Chargeable Auto Accidents</u>													
	0		0.9207	0.9333	1.0000	0.8330	0.8832	0.9146	1.0000	1.0000	1.0000	1.0000	--
	1		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
	2+		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
<u>Vehicle Count</u>													
	0		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
	1		1.0000	0.9340	0.9633	1.0000	1.0000	0.9362	1.0000	1.0000	1.0000	1.0000	--
	2+		1.0000	1.0000	1.0000	0.8844	0.9479	1.0000	1.0000	1.0000	1.0000	1.0000	--
<u>Vehicle Class</u>													
<u># Pickups</u>	<u># Minivans</u>	<u># Vans</u>											
0	0	0	1.0000	0.9175	1.0000	0.9722	1.0000	0.9022	1.0000	1.0000	1.0000	1.0000	--
0	1+	0	1.0000	1.0000	1.0000	0.9722	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
0	0	1+	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
0	1+	1+	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
1+	0	0	1.0000	1.0000	1.0000	1.0000	0.9634	1.0000	1.0000	1.0000	1.0000	1.0000	--
1+	1+	0	1.0000	1.0000	1.0000	1.0000	0.9634	1.0000	1.0000	1.0000	1.0000	1.0000	--
1+	0	1+	1.0000	1.0000	1.0000	1.0000	0.9634	1.0000	1.0000	1.0000	1.0000	1.0000	--
1+	1+	1+	1.0000	1.0000	1.0000	1.0000	0.9634	1.0000	1.0000	1.0000	1.0000	1.0000	--

*Earthquake is an optional coverage.

**The Basic Discount applies to all other Optional Coverages (Personal Computer Coverage, Technology Endorsement, Special Coverage on Jewelry, Watches, Furs, and Silverware, Personal Injury Endorsement, Sinkhole Collapse Coverage, and Special Roof Coverage).

***The following factors apply only when there is a USAA Auto Policy, as defined in the Rules Manual.

State: LOUISIANA
Line of Business: HOMEOWNERS
Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
NOVEMBER 1, 2024 (RENEWAL BUSINESS)
Companies: UNITED SERVICES AUTOMOBILE ASSOCIATION
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

DISCOUNTS AND SURCHARGES

AUTO AND HOME COMBINATION DISCOUNT**
USAA GROUP OWNERS

Maximum Vehicle Base Price	Other Perils	Other Wind and Hail	Fire	Theft	Water	Liability	Hurricane	Severe Thunderstorm	Winter Storm	Earthquake	Other Optional Coverages
0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
1 - 12,000	0.9215	0.9552	0.9220	0.7425	0.9286	1.0000	1.0000	1.0000	1.0000	1.0000	--
12,001 - 14,000	0.9215	0.9596	0.9220	0.7661	0.9286	1.0000	1.0000	1.0000	1.0000	1.0000	--
14,001 - 16,000	0.9259	0.9640	0.9220	0.7901	0.9286	1.0000	1.0000	1.0000	1.0000	1.0000	--
16,001 - 18,000	0.9349	0.9685	0.9220	0.8147	0.9286	1.0000	1.0000	1.0000	1.0000	1.0000	--
18,001 - 20,000	0.9440	0.9730	0.9220	0.8398	0.9286	1.0000	1.0000	1.0000	1.0000	1.0000	--
20,001 - 22,000	0.9532	0.9775	0.9374	0.8654	0.9403	1.0000	1.0000	1.0000	1.0000	1.0000	--
22,001 - 24,000	0.9625	0.9820	0.9517	0.8915	0.9520	1.0000	1.0000	1.0000	1.0000	1.0000	--
24,001 - 26,000	0.9718	0.9865	0.9650	0.9182	0.9639	1.0000	1.0000	1.0000	1.0000	1.0000	--
26,001 - 28,000	0.9813	0.9911	0.9775	0.9454	0.9760	1.0000	1.0000	1.0000	1.0000	1.0000	--
28,001 - 30,000	0.9908	0.9956	0.9893	0.9731	0.9882	1.0000	1.0000	1.0000	1.0000	1.0000	--
30,001 - 32,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
32,001 - 34,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
34,001 - 36,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
36,001 - 38,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
38,001 - 40,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
40,001 - 42,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
42,001 - 44,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
44,001 - 46,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
46,001 - 48,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
48,001 - 50,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
50,001 - 52,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
52,001 - 54,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
54,001 - 56,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
56,001 - 58,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
58,001 - 60,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
60,001 - 62,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
62,001 - 64,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
64,001 - 66,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
66,001 - 68,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
68,001 - 70,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
70,001 - 72,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
72,001 - 74,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
74,001 - 76,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
76,001 - 78,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
78,001 - 80,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
80,001 - 82,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
82,001 - 84,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
84,001 - 86,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
86,001 - 88,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
88,001 - 90,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
90,001 - 92,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
92,001 - 94,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
94,001 - 96,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
96,001 - 98,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
98,001 - 100,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
100,001 - 102,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
102,001 - 104,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
104,001 - 106,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
106,001 - 108,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
108,001 - 110,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
110,001 - 112,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
112,001 - 114,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
114,001 - 116,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
116,001 - 118,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
118,001 - 120,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
greater than 120,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--

*Earthquake is an optional coverage.

**The following factors apply only when there is a USAA Auto Policy, as defined in the Rules Manual.

State: LOUISIANA
 Line of Business: HOMEOWNERS
 Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
 NOVEMBER 1, 2024 (RENEWAL BUSINESS)
 Companies: UNITED SERVICES AUTOMOBILE ASSOCIATION
 USAA CASUALTY INSURANCE COMPANY
 USAA GENERAL INDEMNITY COMPANY
 GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

DISCOUNTS AND SURCHARGES

AUTO AND HOME COMBINATION DISCOUNT***

USAA GROUP

UNIT-OWNER FORM

Basic Discount			Other Perils 0.9350	Fire 0.9350	Other Wind and Hail 0.9350	Theft 0.9350	Water 0.9350	#	Liability 0.9350	Hurricane 0.9350	Severe Thunderstorm 0.9350	Winter Storm 0.9350	Earthquake 0.9350	Other Optional Coverages** 0.9350
<u>Chargeable Auto Accidents</u>														
	0		0.8500	1.0000	0.8000	0.8500	0.9000		0.8500	1.0000	1.0000	1.0000	1.0000	--
	1		1.0000	1.0000	1.0000	1.0000	1.0000		1.0000	1.0000	1.0000	1.0000	1.0000	--
	2+		1.0000	1.0000	1.0000	1.0000	1.0000		1.0000	1.0000	1.0000	1.0000	1.0000	--
<u>Vehicle Count</u>														
	0		1.0000	1.0000	1.0000	1.0000	1.0000		1.0000	1.0000	1.0000	1.0000	1.0000	--
	1		1.0000	1.0000	0.8000	1.0000	1.0000		1.0000	1.0000	1.0000	1.0000	1.0000	--
	2+		1.0000	1.0000	0.9000	1.0000	1.0000		1.0000	1.0000	1.0000	1.0000	1.0000	--
<u>Vehicle Class</u>														
# Pickups	# Minivans	# Vans												
0	0	0	1.0000	1.0000	1.0000	1.0000	1.0000		1.0000	1.0000	1.0000	1.0000	1.0000	--
0	1+	0	1.0000	1.0000	1.0000	1.0000	1.0000		1.0000	1.0000	1.0000	1.0000	1.0000	--
0	0	1+	1.0000	1.0000	1.0000	1.0000	1.0000		1.0000	1.0000	1.0000	1.0000	1.0000	--
0	1+	1+	1.0000	1.0000	1.0000	1.0000	1.0000		1.0000	1.0000	1.0000	1.0000	1.0000	--
1+	0	0	1.0000	1.0000	1.0000	1.0000	1.0000		1.0000	1.0000	1.0000	1.0000	1.0000	--
1+	1+	0	1.0000	1.0000	1.0000	1.0000	1.0000		1.0000	1.0000	1.0000	1.0000	1.0000	--
1+	0	1+	1.0000	1.0000	1.0000	1.0000	1.0000		1.0000	1.0000	1.0000	1.0000	1.0000	--
1+	1+	1+	1.0000	1.0000	1.0000	1.0000	1.0000		1.0000	1.0000	1.0000	1.0000	1.0000	--

*Earthquake is an optional coverage.

**The Basic Discount applies to all other Optional Coverages (Personal Computer Coverage, Technology Endorsement, Special Coverage on Jewelry, Watches, Furs, and Silverware, Personal Injury Endorsement, Sinkhole Collapse Coverage, and Special Roof Coverage).

***The following factors apply only when there is a USAA Auto Policy, as defined in the Rules Manual.

State: LOUISIANA
 Line of Business: HOMEOWNERS
 Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
 NOVEMBER 1, 2024 (RENEWAL BUSINESS)
 Companies: UNITED SERVICES AUTOMOBILE ASSOCIATION
 USAA CASUALTY INSURANCE COMPANY
 USAA GENERAL INDEMNITY COMPANY
 GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

DISCOUNTS AND SURCHARGES

AUTO AND HOME COMBINATION DISCOUNT**

USAA GROUP

UNIT-OWNER FORM

Maximum Vehicle Base Price	Other Perils	Other Wind and Hail	Fire	Theft	Water	Liability	Hurricane	Severe Thunderstorm	Winter Storm	Earthquake	Other Optional Coverages
0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
1 - 12,000	1.0000	0.8899	1.0000	0.7700	0.9585	1.0000	1.0000	1.0000	1.0000	1.0000	--
12,001 - 14,000	1.0000	0.9015	1.0000	0.8000	0.9630	1.0000	1.0000	1.0000	1.0000	1.0000	--
14,001 - 16,000	1.0000	0.9133	1.0000	0.8300	0.9675	1.0000	1.0000	1.0000	1.0000	1.0000	--
16,001 - 18,000	1.0000	0.9252	1.0000	0.8500	0.9721	1.0000	1.0000	1.0000	1.0000	1.0000	--
18,001 - 20,000	1.0000	0.9373	1.0000	0.8800	0.9767	1.0000	1.0000	1.0000	1.0000	1.0000	--
20,001 - 22,000	1.0000	0.9495	1.0000	0.9100	0.9813	1.0000	1.0000	1.0000	1.0000	1.0000	--
22,001 - 24,000	1.0000	0.9619	1.0000	0.9300	0.9860	1.0000	1.0000	1.0000	1.0000	1.0000	--
24,001 - 26,000	1.0000	0.9744	1.0000	0.9500	0.9906	1.0000	1.0000	1.0000	1.0000	1.0000	--
26,001 - 28,000	1.0000	0.9871	1.0000	0.9800	0.9953	1.0000	1.0000	1.0000	1.0000	1.0000	--
28,001 - 30,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
30,001 - 32,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
32,001 - 34,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
34,001 - 36,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
36,001 - 38,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
38,001 - 40,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
40,001 - 42,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
42,001 - 44,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
44,001 - 46,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
46,001 - 48,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
48,001 - 50,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
50,001 - 52,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
52,001 - 54,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
54,001 - 56,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
56,001 - 58,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
58,001 - 60,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
60,001 - 62,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
62,001 - 64,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
64,001 - 66,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
66,001 - 68,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
68,001 - 70,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
70,001 - 72,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
72,001 - 74,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
74,001 - 76,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
76,001 - 78,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
78,001 - 80,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
80,001 - 82,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
82,001 - 84,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
84,001 - 86,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
86,001 - 88,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
88,001 - 90,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
90,001 - 92,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
92,001 - 94,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
94,001 - 96,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
96,001 - 98,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
98,001 - 100,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
100,001 - 102,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
102,001 - 104,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
104,001 - 106,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
106,001 - 108,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
108,001 - 110,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
110,001 - 112,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
112,001 - 114,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
114,001 - 116,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
116,001 - 118,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
118,001 - 120,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--
greater than 120,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	--

*Earthquake is an optional coverage.

**The following factors apply only when there is a USAA Auto Policy, as defined in the Rules Manual.

State: LOUISIANA
Line of Business: HOMEOWNERS
Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
NOVEMBER 1, 2024 (RENEWAL BUSINESS)
Companies: UNITED SERVICES AUTOMOBILE ASSOCIATION
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

CLAIMS FREE DISCOUNT
USAA GROUP
OWNERS & UNIT-OWNER FORMS

Prior Weather, Cat, or Wildfire Claims	Prior Non-Weather, Non-Cat and Non-Wildfire Claims	Other Perils	Fire	Other Wind and Hail	Theft	Water	Liability	Hurricane	Severe Thunderstorm	Winter Storm	Earthquake*	Other Optional Coverages**
0	0	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85
1	0	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85
2+	0	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85
0+	1+	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

*Earthquake is an optional coverage.
**These discounts apply to the following Other Optional Coverages: Personal Computer Coverage, Special Coverage on Jewelry, Watches, Furs, and Silverware, Personal Injury Endorsement, Sinkhole Collapse Coverage, and Special Roof Coverage. They do not apply to Technology Endorsement.

State: LOUISIANA
 Line of Business: HOMEOWNERS
 Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
 NOVEMBER 1, 2024 (RENEWAL BUSINESS)
 Companies: UNITED SERVICES AUTOMOBILE ASSOCIATION
 USAA CASUALTY INSURANCE COMPANY
 USAA GENERAL INDEMNITY COMPANY
 GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

CLAIMS ACTIVITY SURCHARGE
 USAA GROUP
 OWNERS FORMS

Prior Non-Weather, Non-Cat and Non-Wildfire Claims	Other Perils	Fire	Other Wind and Hail	Theft	Water	Liability	Hurricane	Severe Thunderstorm	Winter Storm	Earthquake*	Other Optional Coverages**
0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1	1.1652	1.0850	1.0100	1.1206	1.0907	1.0000	1.0000	1.0000	1.0000	1.0000	1.1652
2	1.3848	1.1650	1.1300	1.2557	1.1896	1.0000	1.0000	1.0000	1.0000	1.0000	1.3848
3	1.6771	1.2950	1.2300	1.4072	1.2974	1.0000	1.0000	1.0000	1.0000	1.0000	1.6771
4	2.0658	1.4250	1.5150	1.5769	1.4150	1.0000	1.0000	1.0000	1.0000	1.0000	2.0658
For each add'l claim above 4 add:	0.3887	0.1300	0.2850	0.1697	0.1176	0.0000	0.0000	0.0000	0.0000	0.0000	0.3887

Prior Non-Weather, Non-Cat and Non-Wildfire Other Perils Claims	Other Perils	Fire	Other Wind and Hail	Theft	Water	Liability	Hurricane	Severe Thunderstorm	Winter Storm	Earthquake*	Other Optional Coverages**
0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1	1.8039	1.0000	1.0000	1.3770	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.8039
2	3.2541	1.0000	1.0000	1.8961	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	3.2541
3	4.7044	1.0000	1.0000	2.6110	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	4.7044
4	6.1546	1.0000	1.0000	3.3258	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	6.1546
For each add'l claim above 4 add:	1.4502	0.0000	0.0000	0.7148	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.4502

*Earthquake is an optional coverage.

**These factors apply to the following Other Optional Coverages: Personal Computer Coverage, Special Coverage on Jewelry, Watches, Furs, and Silverware, Personal Injury Endorsement, Sinkhole Collapse Coverage, and Special Roof Coverage. They do not apply to Technology Endorsement.

State: LOUISIANA
 Line of Business: HOMEOWNERS
 Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
 NOVEMBER 1, 2024 (RENEWAL BUSINESS)
 Companies: UNITED SERVICES AUTOMOBILE ASSOCIATION
 USAA CASUALTY INSURANCE COMPANY
 USAA GENERAL INDEMNITY COMPANY
 GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

CLAIMS ACTIVITY SURCHARGE
 USAA GROUP
 OWNERS FORMS

Prior Non-Weather, Non-Cat and Non-Wildfire	Other	Other Wind						Severe	Winter		Other
<u>Fire Claims</u>	<u>Perils</u>	<u>Fire</u>	<u>and Hail</u>	<u>Theft</u>	<u>Water</u>	<u>Liability</u>	<u>Hurricane</u>	<u>Thunderstorm</u>	<u>Storm</u>	<u>Earthquake*</u>	<u>Coverages**</u>
0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
For each add'l claim above 4 add:	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

Prior Non-Weather, Non-Cat and Non-Wildfire	Other	Other Wind						Severe	Winter		Other
<u>Theft Claims</u>	<u>Perils</u>	<u>Fire</u>	<u>and Hail</u>	<u>Theft</u>	<u>Water</u>	<u>Liability</u>	<u>Hurricane</u>	<u>Thunderstorm</u>	<u>Storm</u>	<u>Earthquake*</u>	<u>Coverages**</u>
0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1	1.0000	1.0000	1.0000	1.9651	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1.0000	1.0000	1.0000	3.8616	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	1.0000	1.0000	1.0000	7.5883	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4	1.0000	1.0000	1.0000	11.3150	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
For each add'l claim above 4 add:	0.0000	0.0000	0.0000	3.7267	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

*Earthquake is an optional coverage.

**These factors apply to the following Other Optional Coverages: Personal Computer Coverage, Special Coverage on Jewelry, Watches, Furs, and Silverware, Personal Injury Endorsement, Sinkhole Collapse Coverage, and Special Roof Coverage. They do not apply to Technology Endorsement.

State: LOUISIANA
 Line of Business: HOMEOWNERS
 Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
 NOVEMBER 1, 2024 (RENEWAL BUSINESS)
 Companies: UNITED SERVICES AUTOMOBILE ASSOCIATION
 USAA CASUALTY INSURANCE COMPANY
 USAA GENERAL INDEMNITY COMPANY
 GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

CLAIMS ACTIVITY SURCHARGE
 USAA GROUP
 OWNERS FORMS

Prior Non-Weather, Non-Cat and Non-Wildfire <u>Water Claims</u>	Other <u>Perils</u>	<u>Fire</u>	Other Wind <u>and Hail</u>	<u>Theft</u>	<u>Water</u>	<u>Liability</u>	<u>Hurricane</u>	<u>Severe</u> <u>Thunderstorm</u>	<u>Winter</u> <u>Storm</u>	<u>Earthquake*</u>	Other Optional Coverages**
0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1	1.0000	1.0000	1.0000	1.0000	1.2182	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1.0000	1.0000	1.0000	1.0000	1.4841	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	1.0000	1.0000	1.0000	1.0000	1.8080	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4	1.0000	1.0000	1.0000	1.0000	2.2026	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

For each add'l claim above 4 add: 0.0000 0.0000 0.0000 0.0000 0.3946 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000

Prior Non-Weather, Non-Cat and Non-Wildfire <u>Liability Claims</u>	Other <u>Perils</u>	<u>Fire</u>	Other Wind <u>and Hail</u>	<u>Theft</u>	<u>Water</u>	<u>Liability</u>	<u>Hurricane</u>	<u>Severe</u> <u>Thunderstorm</u>	<u>Winter</u> <u>Storm</u>	<u>Earthquake*</u>	Other Optional Coverages**
0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1	1.0000	1.0000	1.0000	1.0000	1.0000	4.2335	1.0000	1.0000	1.0000	1.0000	1.0000
2	1.0000	1.0000	1.0000	1.0000	1.0000	17.9228	1.0000	1.0000	1.0000	1.0000	1.0000

For each add'l claim above 2 add: 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 13.6892 0.0000 0.0000 0.0000 0.0000 0.0000

*Earthquake is an optional coverage.

**These factors apply to the following Other Optional Coverages: Personal Computer Coverage, Special Coverage on Jewelry, Watches, Furs, and Silverware, Personal Injury Endorsement, Sinkhole Collapse Coverage, and Special Roof Coverage. They do not apply to Technology Endorsement.

State: LOUISIANA
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 NOVEMBER 1, 2024 (RENEWAL BUSINESS)
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 USAA CASUALTY INSURANCE COMPANY
 USAA GENERAL INDEMNITY COMPANY
 GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

CLAIMS ACTIVITY SURCHARGE
 USAA GROUP
 UNIT-OWNER FORM

Prior Non-Weather, Non-Cat and Non-Wildfire Claims	Other Perils	Fire	Other Wind and Hail	Theft	Water	Liability	Hurricane	Severe Thunderstorm	Winter Storm	Earthquake*	Optional Coverages**
0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1	1.1050	1.0850	1.0100	1.0000	1.0977	1.0000	1.0000	1.0000	1.0000	1.0000	1.1050
2	1.2650	1.1650	1.1300	1.0000	1.2145	1.0000	1.0000	1.0000	1.0000	1.0000	1.2650
3	1.3850	1.2950	1.2300	1.0000	1.3541	1.0000	1.0000	1.0000	1.0000	1.0000	1.3850
4	1.5450	1.4250	1.5150	1.0000	1.3541	1.0000	1.0000	1.0000	1.0000	1.0000	1.5450
For each add'l claim above 4 add:	0.1600	0.1300	0.2850	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.1600

Prior Non-Weather, Non-Cat and Non-Wildfire Other Perils Claims	Other Perils	Fire	Other Wind and Hail	Theft	Water	Liability	Hurricane	Severe Thunderstorm	Winter Storm	Earthquake*	Optional Coverages**
0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
For each add'l claim above 4 add:	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

*Earthquake is an optional coverage.

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CLAIMS ACTIVITY SURCHARGE
 USAA GROUP
 UNIT-OWNER FORM

Prior Non-Weather, Non-Cat and Non-Wildfire	Other		Other Wind					Severe	Winter		Optional
<u>Fire Claims</u>	<u>Perils</u>	<u>Fire</u>	<u>and Hail</u>	<u>Theft</u>	<u>Water</u>	<u>Liability</u>	<u>Hurricane</u>	<u>Thunderstorm</u>	<u>Storm</u>	<u>Earthquake*</u>	<u>Coverages**</u>
0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
For each add'l claim above 4 add:	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

Prior Non-Weather, Non-Cat and Non-Wildfire	Other		Other Wind					Severe	Winter		Optional
<u>Theft Claims</u>	<u>Perils</u>	<u>Fire</u>	<u>and Hail</u>	<u>Theft</u>	<u>Water</u>	<u>Liability</u>	<u>Hurricane</u>	<u>Thunderstorm</u>	<u>Storm</u>	<u>Earthquake*</u>	<u>Coverages**</u>
0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1	1.0000	1.0000	1.0000	2.9681	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1.0000	1.0000	1.0000	4.9362	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	1.0000	1.0000	1.0000	6.9043	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4	1.0000	1.0000	1.0000	8.8724	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
For each add'l claim above 4 add:	0.0000	0.0000	0.0000	1.9681	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

*Earthquake is an optional coverage.

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CLAIMS ACTIVITY SURCHARGE
 USAA GROUP
 UNIT-OWNER FORM

Prior Non-Weather, Non-Cat and Non-Wildfire <u>Water Claims</u>	Other <u>Perils</u>	<u>Fire</u>	Other Wind <u>and Hail</u>	<u>Theft</u>	<u>Water</u>	<u>Liability</u>	<u>Hurricane</u>	<u>Severe</u> <u>Thunderstorm</u>	<u>Winter</u> <u>Storm</u>	<u>Earthquake*</u>	Optional Coverages**
0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1	1.0000	1.0000	1.0000	1.0000	1.4702	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1.0000	1.0000	1.0000	1.0000	2.3892	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	1.0000	1.0000	1.0000	1.0000	3.3082	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4	1.0000	1.0000	1.0000	1.0000	4.2272	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

For each add'l claim above 4 add: 0.0000 0.0000 0.0000 0.0000 0.9190 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000

Prior Non-Weather, Non-Cat and Non-Wildfire <u>Liability Claims</u>	Other <u>Perils</u>	<u>Fire</u>	Other Wind <u>and Hail</u>	<u>Theft</u>	<u>Water</u>	<u>Liability</u>	<u>Hurricane</u>	<u>Severe</u> <u>Thunderstorm</u>	<u>Winter</u> <u>Storm</u>	<u>Earthquake*</u>	Optional Coverages**
0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

For each add'l claim above 2 add: 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000

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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

WINDSTORM MITIGATION
These factors apply only to the Hurricane peril

**IBHS FORTIFIED*
OWNERS FORMS**

Roof Age	Roof Attachment	Roof-to-Wall Connection	Roof Geometry	Opening Protection	Secondary Water Intrusion System	A1	A2	Rating Area Group			A5
> 20 years	8 d nails@6/6	Ties	Gable end with bracing	Engineered	SWR Yes	0.37	0.34	A3	A4		0.23
			Hip	Engineered	SWR Yes	0.35	0.32	0.29	0.27		0.22
10<X<= 20 years	8 d nails@6/6	Ties	Gable end with bracing	Engineered	SWR Yes	0.35	0.32	0.27	0.25		0.21
			Hip	Engineered	SWR Yes	0.33	0.30	0.25	0.23		0.20
<= 10 years	8 d nails@6/6	Ties	Gable end with bracing	Engineered	SWR Yes	0.34	0.31	0.26	0.23		0.20
			Hip	Engineered	SWR Yes	0.32	0.29	0.24	0.22		0.19

* Building Code Equivalent Roof Cover

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WINDSTORM MITIGATION
 These factors apply only to the Hurricane peril

Louisiana Uniform Building Code (LUBC) Equivalent Roof Cover
 OWNERS FORMS

Roof Age	Roof Attachment	Roof-to-Wall Connection	Roof Geometry	Opening Protection	Secondary Water Intrusion System	Rating Area Group				
						A1	A2	A3	A4	A5
> 20 years	6 d nails@6/12	Nails	Gable end without bracing	None	SWR No	0.71	1.00	1.00	1.00	1.00
					SWR Yes	0.69	1.00	1.00	1.00	1.00
					Non-engineered	SWR No	0.64	1.00	1.00	1.00
						SWR Yes	0.63	1.00	1.00	1.00
				Engineered	SWR No	0.61	1.00	1.00	1.00	1.00
					SWR Yes	0.61	1.00	1.00	1.00	1.00
			Complex	None	SWR No	0.67	1.00	1.00	1.00	1.00
					SWR Yes	0.66	1.00	1.00	1.00	1.00
					Non-engineered	SWR No	0.62	1.00	1.00	1.00
						SWR Yes	0.61	1.00	1.00	1.00
					Engineered	SWR No	0.59	1.00	1.00	1.00
						SWR Yes	0.58	1.00	1.00	1.00
			Gable end with bracing	None	SWR No	0.62	1.00	1.00	1.00	1.00
					SWR Yes	0.61	1.00	1.00	1.00	1.00
				Non-engineered	SWR No	0.57	1.00	1.00	1.00	1.00
					SWR Yes	0.56	1.00	1.00	1.00	1.00
				Engineered	SWR No	0.54	1.00	1.00	1.00	1.00
					SWR Yes	0.53	1.00	1.00	1.00	1.00
			Hip	None	SWR No	0.59	1.00	1.00	1.00	1.00
					SWR Yes	0.58	1.00	1.00	1.00	1.00
					Non-engineered	SWR No	0.54	1.00	1.00	1.00
						SWR Yes	0.53	1.00	1.00	1.00
				Engineered	SWR No	0.51	1.00	1.00	1.00	1.00
					SWR Yes	0.51	1.00	1.00	1.00	1.00
		Clips	Gable end without bracing	None	SWR No	0.68	0.70	1.00	1.00	1.00
					SWR Yes	0.67	0.67	1.00	1.00	1.00
					Non-engineered	SWR No	0.62	0.63	1.00	1.00
						SWR Yes	0.62	0.61	1.00	1.00
				Engineered	SWR No	0.60	0.59	1.00	1.00	1.00
					SWR Yes	0.59	0.58	1.00	1.00	1.00
			Complex	None	SWR No	0.65	0.66	1.00	1.00	1.00
					SWR Yes	0.64	0.64	1.00	1.00	1.00
					Non-engineered	SWR No	0.60	0.60	1.00	1.00
						SWR Yes	0.59	0.59	1.00	1.00
				Engineered	SWR No	0.57	0.57	1.00	1.00	1.00
					SWR Yes	0.57	0.55	1.00	1.00	1.00
			Gable end with bracing	None	SWR No	0.60	0.60	1.00	1.00	1.00
					SWR Yes	0.60	0.59	1.00	1.00	1.00
				Non-engineered	SWR No	0.55	0.54	1.00	1.00	1.00
					SWR Yes	0.54	0.53	1.00	1.00	1.00
				Engineered	SWR No	0.52	0.51	1.00	1.00	1.00
					SWR Yes	0.52	0.50	1.00	1.00	1.00
			Hip	None	SWR No	0.57	0.58	1.00	1.00	1.00
					SWR Yes	0.57	0.56	1.00	1.00	1.00

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WINDSTORM MITIGATION
 These factors apply only to the Hurricane peril

Louisiana Uniform Building Code (LUBC) Equivalent Roof Cover
 OWNERS FORMS

Roof Age	Roof Attachment	Roof-to-Wall Connection	Roof Geometry	Opening Protection	Secondary Water Intrusion System	Rating Area Group				
						A1	A2	A3	A4	A5
8 d nails @/6/12		Ties	Gable end without bracing	Non-engineered	SWR No	0.52	0.51	1.00	1.00	1.00
					SWR Yes	0.52	0.50	1.00	1.00	1.00
				Engineered	SWR No	0.49	0.48	1.00	1.00	1.00
					SWR Yes	0.49	0.47	1.00	1.00	1.00
				None	SWR No	0.67	0.69	1.00	1.00	1.00
					SWR Yes	0.66	0.67	1.00	1.00	1.00
				Non-engineered	SWR No	0.62	0.62	1.00	1.00	1.00
					SWR Yes	0.61	0.61	1.00	1.00	1.00
				Engineered	SWR No	0.59	0.59	1.00	1.00	1.00
					SWR Yes	0.58	0.57	1.00	1.00	1.00
			Complex	None	SWR No	0.65	0.65	1.00	1.00	1.00
					SWR Yes	0.64	0.64	1.00	1.00	1.00
				Non-engineered	SWR No	0.59	0.59	1.00	1.00	1.00
					SWR Yes	0.59	0.58	1.00	1.00	1.00
				Engineered	SWR No	0.57	0.56	1.00	1.00	1.00
					SWR Yes	0.56	0.55	1.00	1.00	1.00
			Gable end with bracing	None	SWR No	0.60	0.60	1.00	1.00	1.00
					SWR Yes	0.59	0.59	1.00	1.00	1.00
				Non-engineered	SWR No	0.55	0.54	1.00	1.00	1.00
					SWR Yes	0.54	0.53	1.00	1.00	1.00
				Engineered	SWR No	0.52	0.50	1.00	1.00	1.00
					SWR Yes	0.51	0.49	1.00	1.00	1.00
			Hip	None	SWR No	0.57	0.57	1.00	1.00	1.00
					SWR Yes	0.56	0.56	1.00	1.00	1.00
				Non-engineered	SWR No	0.52	0.51	1.00	1.00	1.00
					SWR Yes	0.51	0.50	1.00	1.00	1.00
				Engineered	SWR No	0.49	0.47	1.00	1.00	1.00
					SWR Yes	0.48	0.46	1.00	1.00	1.00
	8 d nails @/6/12	Nails	Gable end without bracing	None	SWR No	0.60	1.00	1.00	1.00	1.00
					SWR Yes	0.59	1.00	1.00	1.00	1.00
				Non-engineered	SWR No	0.54	1.00	1.00	1.00	1.00
					SWR Yes	0.54	1.00	1.00	1.00	1.00
				Engineered	SWR No	0.52	1.00	1.00	1.00	1.00
					SWR Yes	0.51	1.00	1.00	1.00	1.00
			Complex	None	SWR No	0.58	1.00	1.00	1.00	1.00
					SWR Yes	0.57	1.00	1.00	1.00	1.00
				Non-engineered	SWR No	0.52	1.00	1.00	1.00	1.00
					SWR Yes	0.52	1.00	1.00	1.00	1.00
				Engineered	SWR No	0.50	1.00	1.00	1.00	1.00
					SWR Yes	0.49	1.00	1.00	1.00	1.00
			Gable end with bracing	None	SWR No	0.54	1.00	1.00	1.00	1.00
					SWR Yes	0.53	1.00	1.00	1.00	1.00
				Non-engineered	SWR No	0.49	1.00	1.00	1.00	1.00
					SWR Yes	0.48	1.00	1.00	1.00	1.00

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WINDSTORM MITIGATION
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Louisiana Uniform Building Code (LUBC) Equivalent Roof Cover
 OWNERS FORMS

Roof Age	Roof Attachment	Roof-to-Wall Connection	Roof Geometry	Opening Protection	Secondary Water Intrusion System	Rating Area Group				
						A1	A2	A3	A4	A5
				Engineered	SWR No	0.46	1.00	1.00	1.00	1.00
					SWR Yes	0.45	1.00	1.00	1.00	1.00
			Hip	None	SWR No	0.52	1.00	1.00	1.00	1.00
					SWR Yes	0.51	1.00	1.00	1.00	1.00
				Non-engineered	SWR No	0.46	1.00	1.00	1.00	1.00
					SWR Yes	0.46	1.00	1.00	1.00	1.00
				Engineered	SWR No	0.43	1.00	1.00	1.00	1.00
					SWR Yes	0.43	1.00	1.00	1.00	1.00
		Clips	Gable end without bracing	None	SWR No	0.58	0.57	1.00	1.00	1.00
					SWR Yes	0.57	0.56	1.00	1.00	1.00
				Non-engineered	SWR No	0.53	0.51	1.00	1.00	1.00
					SWR Yes	0.52	0.50	1.00	1.00	1.00
				Engineered	SWR No	0.50	0.47	1.00	1.00	1.00
					SWR Yes	0.49	0.46	1.00	1.00	1.00
			Complex	None	SWR No	0.56	0.55	1.00	1.00	1.00
					SWR Yes	0.55	0.54	1.00	1.00	1.00
				Non-engineered	SWR No	0.51	0.49	1.00	1.00	1.00
					SWR Yes	0.50	0.48	1.00	1.00	1.00
				Engineered	SWR No	0.48	0.45	1.00	1.00	1.00
					SWR Yes	0.47	0.44	1.00	1.00	1.00
			Gable end with bracing	None	SWR No	0.52	0.51	0.54	1.00	1.00
					SWR Yes	0.52	0.50	0.52	1.00	1.00
				Non-engineered	SWR No	0.47	0.44	0.47	1.00	1.00
					SWR Yes	0.46	0.43	0.45	1.00	1.00
				Engineered	SWR No	0.44	0.41	0.43	1.00	1.00
					SWR Yes	0.43	0.40	0.41	1.00	1.00
			Hip	None	SWR No	0.50	0.49	0.52	1.00	1.00
					SWR Yes	0.49	0.48	0.50	1.00	1.00
				Non-engineered	SWR No	0.45	0.42	0.44	1.00	1.00
					SWR Yes	0.44	0.41	0.43	1.00	1.00
				Engineered	SWR No	0.42	0.39	0.40	1.00	1.00
					SWR Yes	0.41	0.38	0.39	1.00	1.00
		Ties	Gable end without bracing	None	SWR No	0.57	0.56	1.00	1.00	1.00
					SWR Yes	0.57	0.55	1.00	1.00	1.00
				Non-engineered	SWR No	0.52	0.50	1.00	1.00	1.00
					SWR Yes	0.52	0.49	1.00	1.00	1.00
				Engineered	SWR No	0.49	0.47	1.00	1.00	1.00
					SWR Yes	0.49	0.46	1.00	1.00	1.00
			Complex	None	SWR No	0.56	0.54	1.00	1.00	1.00
					SWR Yes	0.55	0.53	1.00	1.00	1.00
				Non-engineered	SWR No	0.50	0.48	1.00	1.00	1.00
					SWR Yes	0.50	0.47	1.00	1.00	1.00
				Engineered	SWR No	0.47	0.44	1.00	1.00	1.00
					SWR Yes	0.47	0.44	1.00	1.00	1.00

State: LOUISIANA
Line of Business: HOMEOWNERS
Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
NOVEMBER 1, 2024 (RENEWAL BUSINESS)
Companies: UNITED SERVICES AUTOMOBILE ASSOCIATION
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

WINDSTORM MITIGATION
These factors apply only to the Hurricane peril

**Louisiana Uniform Building Code (LUBC) Equivalent Roof Cover
OWNERS FORMS**

Roof Age	Roof Attachment	Roof-to-Wall Connection	Roof Geometry	Opening Protection	Secondary Water Intrusion System	Rating Area Group				
						A1	A2	A3	A4	A5
	8 d nails@6/6	Nails	Gable end with bracing	None	SWR No	0.52	0.50	0.53	1.00	1.00
					SWR Yes	0.51	0.49	0.52	1.00	1.00
				Non-engineered	SWR No	0.46	0.44	0.46	1.00	1.00
					SWR Yes	0.46	0.43	0.45	1.00	1.00
				Engineered	SWR No	0.43	0.40	0.42	1.00	1.00
					SWR Yes	0.43	0.39	0.41	1.00	1.00
			Hip	None	SWR No	0.49	0.48	0.51	1.00	1.00
					SWR Yes	0.49	0.47	0.49	1.00	1.00
				Non-engineered	SWR No	0.44	0.42	0.44	1.00	1.00
					SWR Yes	0.44	0.41	0.42	1.00	1.00
				Engineered	SWR No	0.41	0.38	0.39	1.00	1.00
					SWR Yes	0.41	0.37	0.38	1.00	1.00
			Gable end without bracing	None	SWR No	0.53	1.00	1.00	1.00	1.00
					SWR Yes	0.53	1.00	1.00	1.00	1.00
				Non-engineered	SWR No	0.48	1.00	1.00	1.00	1.00
					SWR Yes	0.47	1.00	1.00	1.00	1.00
				Engineered	SWR No	0.45	1.00	1.00	1.00	1.00
					SWR Yes	0.45	1.00	1.00	1.00	1.00
			Complex	None	SWR No	0.52	1.00	1.00	1.00	1.00
					SWR Yes	0.51	1.00	1.00	1.00	1.00
				Non-engineered	SWR No	0.46	1.00	1.00	1.00	1.00
					SWR Yes	0.46	1.00	1.00	1.00	1.00
				Engineered	SWR No	0.43	1.00	1.00	1.00	1.00
					SWR Yes	0.43	1.00	1.00	1.00	1.00
			Gable end with bracing	None	SWR No	0.48	1.00	1.00	1.00	1.00
					SWR Yes	0.48	1.00	1.00	1.00	1.00
				Non-engineered	SWR No	0.43	1.00	1.00	1.00	1.00
					SWR Yes	0.42	1.00	1.00	1.00	1.00
				Engineered	SWR No	0.40	1.00	1.00	1.00	1.00
					SWR Yes	0.40	1.00	1.00	1.00	1.00
			Hip	None	SWR No	0.47	1.00	1.00	1.00	1.00
					SWR Yes	0.46	1.00	1.00	1.00	1.00
				Non-engineered	SWR No	0.41	1.00	1.00	1.00	1.00
					SWR Yes	0.41	1.00	1.00	1.00	1.00
				Engineered	SWR No	0.38	1.00	1.00	1.00	1.00
					SWR Yes	0.38	1.00	1.00	1.00	1.00
		Clips	Gable end without bracing	None	SWR No	0.52	0.51	1.00	1.00	1.00
					SWR Yes	0.51	0.50	1.00	1.00	1.00
				Non-engineered	SWR No	0.46	0.45	1.00	1.00	1.00
					SWR Yes	0.46	0.44	1.00	1.00	1.00
				Engineered	SWR No	0.43	0.41	1.00	1.00	1.00
					SWR Yes	0.43	0.40	1.00	1.00	1.00
			Complex	None	SWR No	0.50	0.49	1.00	1.00	1.00
					SWR Yes	0.49	0.48	1.00	1.00	1.00

State: LOUISIANA
Line of Business: HOMEOWNERS
Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
NOVEMBER 1, 2024 (RENEWAL BUSINESS)
Companies: UNITED SERVICES AUTOMOBILE ASSOCIATION
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

WINDSTORM MITIGATION
These factors apply only to the Hurricane peril

**Louisiana Uniform Building Code (LUBC) Equivalent Roof Cover
OWNERS FORMS**

Roof Age	Roof Attachment	Roof-to-Wall Connection	Roof Geometry	Opening Protection	Secondary Water Intrusion System	Rating Area Group				
						A1	A2	A3	A4	A5
				Non-engineered	SWR No	0.45	0.43	1.00	1.00	1.00
				Engineered	SWR Yes	0.44	0.42	1.00	1.00	1.00
					SWR No	0.42	0.39	1.00	1.00	1.00
				None	SWR Yes	0.41	0.39	1.00	1.00	1.00
					SWR No	0.47	0.46	0.51	1.00	1.00
			Gable end with bracing	Non-engineered	SWR Yes	0.46	0.45	0.49	1.00	1.00
					SWR No	0.41	0.39	0.43	1.00	1.00
			Hip	Engineered	SWR Yes	0.41	0.39	0.42	1.00	1.00
					SWR No	0.38	0.36	0.39	1.00	1.00
			None	Non-engineered	SWR Yes	0.38	0.35	0.38	1.00	1.00
					SWR No	0.45	0.44	0.48	1.00	1.00
			Engineered	Non-engineered	SWR Yes	0.44	0.43	0.47	1.00	1.00
					SWR No	0.39	0.38	0.41	1.00	1.00
			Ties	Gable end without bracing	SWR Yes	0.39	0.37	0.40	1.00	1.00
					SWR No	0.36	0.34	0.37	1.00	1.00
			Complex	None	SWR Yes	0.36	0.33	0.36	1.00	1.00
					SWR No	0.51	0.51	1.00	1.00	1.00
			Gable end with bracing	Engineered	SWR Yes	0.51	0.49	1.00	1.00	1.00
					SWR No	0.46	0.44	1.00	1.00	1.00
			Hip	Non-engineered	SWR Yes	0.45	0.43	1.00	1.00	1.00
					SWR No	0.43	0.41	1.00	1.00	1.00
			None	Engineered	SWR Yes	0.42	0.40	1.00	1.00	1.00
					SWR No	0.49	0.49	1.00	1.00	1.00
			Complex	Non-engineered	SWR Yes	0.49	0.48	1.00	1.00	1.00
					SWR No	0.44	0.42	1.00	1.00	1.00
			Gable end with bracing	Engineered	SWR Yes	0.44	0.41	1.00	1.00	1.00
					SWR No	0.41	0.39	1.00	1.00	1.00
			Hip	None	SWR Yes	0.41	0.38	1.00	1.00	1.00
					SWR No	0.46	0.45	0.50	0.49	1.00
			Complex	Non-engineered	SWR Yes	0.46	0.44	0.48	0.47	1.00
					SWR No	0.41	0.39	0.42	0.42	1.00
			Gable end with bracing	Engineered	SWR Yes	0.40	0.38	0.41	0.40	1.00
					SWR No	0.38	0.35	0.38	0.37	1.00
			Hip	None	SWR Yes	0.37	0.34	0.37	0.36	1.00
					SWR No	0.44	0.43	0.47	0.47	1.00
			Complex	Non-engineered	SWR Yes	0.44	0.42	0.46	0.45	1.00
					SWR No	0.39	0.37	0.40	0.39	1.00
			Gable end with bracing	Engineered	SWR Yes	0.38	0.36	0.39	0.38	1.00
					SWR No	0.36	0.33	0.36	0.35	1.00
			Hip	None	SWR Yes	0.35	0.32	0.35	0.33	1.00
					SWR No	0.36	0.36	0.36	0.36	0.36
			Complex	Non-engineered	SWR Yes	0.34	0.34	0.34	0.34	0.34
					SWR No	0.33	0.33	0.33	0.33	0.33
			Gable end with bracing	Engineered	SWR Yes	0.32	0.32	0.32	0.32	0.32
					SWR No					

State: LOUISIANA
Line of Business: HOMEOWNERS
Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
NOVEMBER 1, 2024 (RENEWAL BUSINESS)
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USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

WINDSTORM MITIGATION
These factors apply only to the Hurricane peril

**Louisiana Uniform Building Code (LUBC) Equivalent Roof Cover
OWNERS FORMS**

Roof Age	Roof Attachment	Roof-to-Wall Connection	Roof Geometry	Opening Protection	Secondary Water Intrusion System	Rating Area Group				
10<X<= 20 years	6 d nails@6/12	Nails				A1	A2	A3	A4	A5
			Gable end without bracing	None	SWR No	0.36	1.00	1.00	1.00	1.00
					SWR Yes	0.34	1.00	1.00	1.00	1.00
				Non-engineered	SWR No	0.33	1.00	1.00	1.00	1.00
					SWR Yes	0.32	1.00	1.00	1.00	1.00
				Engineered	SWR No	0.36	1.00	1.00	1.00	1.00
					SWR Yes	0.34	1.00	1.00	1.00	1.00
			Complex	None	SWR No	0.33	1.00	1.00	1.00	1.00
					SWR Yes	0.32	1.00	1.00	1.00	1.00
				Non-engineered	SWR No	0.36	1.00	1.00	1.00	1.00
					SWR Yes	0.34	1.00	1.00	1.00	1.00
				Engineered	SWR No	0.33	1.00	1.00	1.00	1.00
					SWR Yes	0.32	1.00	1.00	1.00	1.00
			Gable end with bracing	None	SWR No	0.36	1.00	1.00	1.00	1.00
					SWR Yes	0.34	1.00	1.00	1.00	1.00
				Non-engineered	SWR No	0.33	1.00	1.00	1.00	1.00
					SWR Yes	0.32	1.00	1.00	1.00	1.00
				Engineered	SWR No	0.36	1.00	1.00	1.00	1.00
					SWR Yes	0.34	1.00	1.00	1.00	1.00
			Hip	None	SWR No	0.33	1.00	1.00	1.00	1.00
					SWR Yes	0.32	1.00	1.00	1.00	1.00
				Non-engineered	SWR No	0.36	1.00	1.00	1.00	1.00
					SWR Yes	0.34	1.00	1.00	1.00	1.00
				Engineered	SWR No	0.33	1.00	1.00	1.00	1.00
					SWR Yes	0.32	1.00	1.00	1.00	1.00
		Clips	Gable end without bracing	None	SWR No	0.36	0.65	1.00	1.00	1.00
					SWR Yes	0.34	0.63	1.00	1.00	1.00
				Non-engineered	SWR No	0.33	0.59	1.00	1.00	1.00
					SWR Yes	0.32	0.57	1.00	1.00	1.00
				Engineered	SWR No	0.36	0.55	1.00	1.00	1.00
					SWR Yes	0.34	0.54	1.00	1.00	1.00
			Complex	None	SWR No	0.33	0.62	1.00	1.00	1.00
					SWR Yes	0.32	0.61	1.00	1.00	1.00
				Non-engineered	SWR No	0.36	0.56	1.00	1.00	1.00
					SWR Yes	0.34	0.55	1.00	1.00	1.00
				Engineered	SWR No	0.33	0.53	1.00	1.00	1.00
					SWR Yes	0.32	0.52	1.00	1.00	1.00
			Gable end with bracing	None	SWR No	0.36	0.57	1.00	1.00	1.00
					SWR Yes	0.34	0.56	1.00	1.00	1.00
				Non-engineered	SWR No	0.33	0.51	1.00	1.00	1.00
					SWR Yes	0.32	0.50	1.00	1.00	1.00
				Engineered	SWR No	0.36	0.48	1.00	1.00	1.00
					SWR Yes	0.34	0.47	1.00	1.00	1.00
			Hip	None	SWR No	0.33	0.55	1.00	1.00	1.00
					SWR Yes	0.32	0.53	1.00	1.00	1.00

State: LOUISIANA
 Line of Business: HOMEOWNERS
 Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
 NOVEMBER 1, 2024 (RENEWAL BUSINESS)
 Companies: UNITED SERVICES AUTOMOBILE ASSOCIATION
 USAA CASUALTY INSURANCE COMPANY
 USAA GENERAL INDEMNITY COMPANY
 GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

WINDSTORM MITIGATION
 These factors apply only to the Hurricane peril

Louisiana Uniform Building Code (LUBC) Equivalent Roof Cover
 OWNERS FORMS

Roof Age	Roof Attachment	Roof-to-Wall Connection	Roof Geometry	Opening Protection	Secondary Water Intrusion System	Rating Area Group				
						A1	A2	A3	A4	A5
8 d nails @/6/12		Ties	Gable end without bracing	Non-engineered	SWR No	0.36	0.48	1.00	1.00	1.00
					SWR Yes	0.34	0.47	1.00	1.00	1.00
				Engineered	SWR No	0.33	0.45	1.00	1.00	1.00
					SWR Yes	0.32	0.44	1.00	1.00	1.00
				None	SWR No	0.36	0.64	1.00	1.00	1.00
					SWR Yes	0.34	0.63	1.00	1.00	1.00
				Non-engineered	SWR No	0.33	0.58	1.00	1.00	1.00
					SWR Yes	0.32	0.57	1.00	1.00	1.00
				Engineered	SWR No	0.36	0.55	1.00	1.00	1.00
					SWR Yes	0.34	0.53	1.00	1.00	1.00
			Complex	None	SWR No	0.33	0.61	1.00	1.00	1.00
					SWR Yes	0.32	0.60	1.00	1.00	1.00
				Non-engineered	SWR No	0.36	0.55	1.00	1.00	1.00
					SWR Yes	0.34	0.54	1.00	1.00	1.00
				Engineered	SWR No	0.33	0.52	1.00	1.00	1.00
					SWR Yes	0.32	0.51	1.00	1.00	1.00
			Gable end with bracing	None	SWR No	0.36	0.57	1.00	1.00	1.00
					SWR Yes	0.34	0.55	1.00	1.00	1.00
				Non-engineered	SWR No	0.33	0.50	1.00	1.00	1.00
					SWR Yes	0.32	0.49	1.00	1.00	1.00
				Engineered	SWR No	0.36	0.47	1.00	1.00	1.00
					SWR Yes	0.34	0.46	1.00	1.00	1.00
			Hip	None	SWR No	0.33	0.54	1.00	1.00	1.00
					SWR Yes	0.32	0.53	1.00	1.00	1.00
				Non-engineered	SWR No	0.36	0.48	1.00	1.00	1.00
					SWR Yes	0.34	0.47	1.00	1.00	1.00
				Engineered	SWR No	0.33	0.44	1.00	1.00	1.00
					SWR Yes	0.32	0.43	1.00	1.00	1.00
	8 d nails @/6/12	Nails	Gable end without bracing	None	SWR No	0.36	1.00	1.00	1.00	1.00
					SWR Yes	0.34	1.00	1.00	1.00	1.00
				Non-engineered	SWR No	0.33	1.00	1.00	1.00	1.00
					SWR Yes	0.32	1.00	1.00	1.00	1.00
				Engineered	SWR No	0.36	1.00	1.00	1.00	1.00
					SWR Yes	0.34	1.00	1.00	1.00	1.00
			Complex	None	SWR No	0.33	1.00	1.00	1.00	1.00
					SWR Yes	0.32	1.00	1.00	1.00	1.00
				Non-engineered	SWR No	0.36	1.00	1.00	1.00	1.00
					SWR Yes	0.34	1.00	1.00	1.00	1.00
				Engineered	SWR No	0.33	1.00	1.00	1.00	1.00
					SWR Yes	0.32	1.00	1.00	1.00	1.00
			Gable end with bracing	None	SWR No	0.36	1.00	1.00	1.00	1.00
					SWR Yes	0.34	1.00	1.00	1.00	1.00
				Non-engineered	SWR No	0.33	1.00	1.00	1.00	1.00
					SWR Yes	0.32	1.00	1.00	1.00	1.00

State: LOUISIANA
 Line of Business: HOMEOWNERS
 Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
 NOVEMBER 1, 2024 (RENEWAL BUSINESS)
 Companies: UNITED SERVICES AUTOMOBILE ASSOCIATION
 USAA CASUALTY INSURANCE COMPANY
 USAA GENERAL INDEMNITY COMPANY
 GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

WINDSTORM MITIGATION
 These factors apply only to the Hurricane peril

Louisiana Uniform Building Code (LUBC) Equivalent Roof Cover
 OWNERS FORMS

Roof Age	Roof Attachment	Roof-to-Wall Connection	Roof Geometry	Opening Protection	Secondary Water Intrusion System	Rating Area Group				
						A1	A2	A3	A4	A5
				Engineered	SWR No	0.36	1.00	1.00	1.00	1.00
					SWR Yes	0.34	1.00	1.00	1.00	1.00
			Hip	None	SWR No	0.33	1.00	1.00	1.00	1.00
					SWR Yes	0.32	1.00	1.00	1.00	1.00
				Non-engineered	SWR No	0.36	1.00	1.00	1.00	1.00
					SWR Yes	0.34	1.00	1.00	1.00	1.00
				Engineered	SWR No	0.33	1.00	1.00	1.00	1.00
					SWR Yes	0.32	1.00	1.00	1.00	1.00
		Clips	Gable end without bracing	None	SWR No	0.36	0.54	1.00	1.00	1.00
					SWR Yes	0.34	0.53	1.00	1.00	1.00
				Non-engineered	SWR No	0.33	0.48	1.00	1.00	1.00
					SWR Yes	0.32	0.47	1.00	1.00	1.00
				Engineered	SWR No	0.36	0.44	1.00	1.00	1.00
					SWR Yes	0.34	0.43	1.00	1.00	1.00
			Complex	None	SWR No	0.33	0.52	1.00	1.00	1.00
					SWR Yes	0.32	0.51	1.00	1.00	1.00
				Non-engineered	SWR No	0.36	0.46	1.00	1.00	1.00
					SWR Yes	0.34	0.45	1.00	1.00	1.00
				Engineered	SWR No	0.33	0.42	1.00	1.00	1.00
					SWR Yes	0.32	0.41	1.00	1.00	1.00
			Gable end with bracing	None	SWR No	0.36	0.48	0.51	1.00	1.00
					SWR Yes	0.34	0.47	0.49	1.00	1.00
				Non-engineered	SWR No	0.33	0.42	0.44	1.00	1.00
					SWR Yes	0.32	0.41	0.42	1.00	1.00
				Engineered	SWR No	0.36	0.38	0.40	1.00	1.00
					SWR Yes	0.34	0.37	0.38	1.00	1.00
			Hip	None	SWR No	0.33	0.46	0.49	1.00	1.00
					SWR Yes	0.32	0.45	0.47	1.00	1.00
				Non-engineered	SWR No	0.36	0.40	0.42	1.00	1.00
					SWR Yes	0.34	0.39	0.40	1.00	1.00
				Engineered	SWR No	0.33	0.36	0.37	1.00	1.00
					SWR Yes	0.32	0.35	0.36	1.00	1.00
		Ties	Gable end without bracing	None	SWR No	0.36	0.53	1.00	1.00	1.00
					SWR Yes	0.34	0.52	1.00	1.00	1.00
				Non-engineered	SWR No	0.33	0.47	1.00	1.00	1.00
					SWR Yes	0.32	0.46	1.00	1.00	1.00
				Engineered	SWR No	0.36	0.43	1.00	1.00	1.00
					SWR Yes	0.34	0.43	1.00	1.00	1.00
			Complex	None	SWR No	0.33	0.51	1.00	1.00	1.00
					SWR Yes	0.32	0.50	1.00	1.00	1.00
				Non-engineered	SWR No	0.36	0.45	1.00	1.00	1.00
					SWR Yes	0.34	0.44	1.00	1.00	1.00
				Engineered	SWR No	0.33	0.41	1.00	1.00	1.00
					SWR Yes	0.32	0.41	1.00	1.00	1.00

State: LOUISIANA
Line of Business: HOMEOWNERS
Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
NOVEMBER 1, 2024 (RENEWAL BUSINESS)
Companies: UNITED SERVICES AUTOMOBILE ASSOCIATION
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

WINDSTORM MITIGATION
These factors apply only to the Hurricane peril

**Louisiana Uniform Building Code (LUBC) Equivalent Roof Cover
OWNERS FORMS**

Roof Age	Roof Attachment	Roof-to-Wall Connection	Roof Geometry	Opening Protection	Secondary Water Intrusion System	Rating Area Group				
						A1	A2	A3	A4	A5
	8 d nails@6/6	Nails	Gable end with bracing	None	SWR No	0.36	0.48	0.50	1.00	1.00
					SWR Yes	0.34	0.47	0.49	1.00	1.00
				Non-engineered	SWR No	0.33	0.41	0.43	1.00	1.00
					SWR Yes	0.32	0.40	0.42	1.00	1.00
				Engineered	SWR No	0.36	0.38	0.39	1.00	1.00
					SWR Yes	0.34	0.37	0.38	1.00	1.00
			Hip	None	SWR No	0.33	0.46	0.48	1.00	1.00
					SWR Yes	0.32	0.45	0.46	1.00	1.00
				Non-engineered	SWR No	0.36	0.39	0.41	1.00	1.00
					SWR Yes	0.34	0.38	0.39	1.00	1.00
				Engineered	SWR No	0.33	0.35	0.36	1.00	1.00
					SWR Yes	0.32	0.35	0.35	1.00	1.00
			Gable end without bracing	None	SWR No	0.36	1.00	1.00	1.00	1.00
					SWR Yes	0.34	1.00	1.00	1.00	1.00
				Non-engineered	SWR No	0.33	1.00	1.00	1.00	1.00
					SWR Yes	0.32	1.00	1.00	1.00	1.00
				Engineered	SWR No	0.36	1.00	1.00	1.00	1.00
					SWR Yes	0.34	1.00	1.00	1.00	1.00
			Complex	None	SWR No	0.33	1.00	1.00	1.00	1.00
					SWR Yes	0.32	1.00	1.00	1.00	1.00
				Non-engineered	SWR No	0.36	1.00	1.00	1.00	1.00
					SWR Yes	0.34	1.00	1.00	1.00	1.00
				Engineered	SWR No	0.33	1.00	1.00	1.00	1.00
					SWR Yes	0.32	1.00	1.00	1.00	1.00
			Gable end with bracing	None	SWR No	0.36	1.00	1.00	1.00	1.00
					SWR Yes	0.34	1.00	1.00	1.00	1.00
				Non-engineered	SWR No	0.33	1.00	1.00	1.00	1.00
					SWR Yes	0.32	1.00	1.00	1.00	1.00
				Engineered	SWR No	0.36	1.00	1.00	1.00	1.00
					SWR Yes	0.34	1.00	1.00	1.00	1.00
			Hip	None	SWR No	0.33	1.00	1.00	1.00	1.00
					SWR Yes	0.32	1.00	1.00	1.00	1.00
				Non-engineered	SWR No	0.36	1.00	1.00	1.00	1.00
					SWR Yes	0.34	1.00	1.00	1.00	1.00
				Engineered	SWR No	0.33	1.00	1.00	1.00	1.00
					SWR Yes	0.32	1.00	1.00	1.00	1.00
		Clips	Gable end without bracing	None	SWR No	0.36	0.49	1.00	1.00	1.00
					SWR Yes	0.34	0.48	1.00	1.00	1.00
				Non-engineered	SWR No	0.33	0.42	1.00	1.00	1.00
					SWR Yes	0.32	0.41	1.00	1.00	1.00
				Engineered	SWR No	0.36	0.39	1.00	1.00	1.00
					SWR Yes	0.34	0.38	1.00	1.00	1.00
			Complex	None	SWR No	0.33	0.47	1.00	1.00	1.00
					SWR Yes	0.32	0.46	1.00	1.00	1.00

State: LOUISIANA
 Line of Business: HOMEOWNERS
 Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
 NOVEMBER 1, 2024 (RENEWAL BUSINESS)
 Companies: UNITED SERVICES AUTOMOBILE ASSOCIATION
 USAA CASUALTY INSURANCE COMPANY
 USAA GENERAL INDEMNITY COMPANY
 GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

WINDSTORM MITIGATION
 These factors apply only to the Hurricane peril

Louisiana Uniform Building Code (LUBC) Equivalent Roof Cover
 OWNERS FORMS

Roof Age	Roof Attachment	Roof-to-Wall Connection	Roof Geometry	Opening Protection	Secondary Water Intrusion System	Rating Area Group				
						A1	A2	A3	A4	A5
				Non-engineered	SWR No	0.36	0.41	1.00	1.00	1.00
					SWR Yes	0.34	0.40	1.00	1.00	1.00
				Engineered	SWR No	0.33	0.37	1.00	1.00	1.00
					SWR Yes	0.32	0.36	1.00	1.00	1.00
			Gable end with bracing	None	SWR No	0.36	0.44	0.48	1.00	1.00
					SWR Yes	0.34	0.43	0.46	1.00	1.00
				Non-engineered	SWR No	0.33	0.37	0.41	1.00	1.00
					SWR Yes	0.32	0.36	0.39	1.00	1.00
				Engineered	SWR No	0.36	0.34	0.36	1.00	1.00
					SWR Yes	0.34	0.33	0.35	1.00	1.00
			Hip	None	SWR No	0.33	0.42	0.46	1.00	1.00
					SWR Yes	0.32	0.41	0.44	1.00	1.00
				Non-engineered	SWR No	0.36	0.35	0.38	1.00	1.00
					SWR Yes	0.34	0.35	0.37	1.00	1.00
				Engineered	SWR No	0.33	0.32	0.34	1.00	1.00
					SWR Yes	0.32	0.31	0.33	1.00	1.00
		Ties	Gable end without bracing	None	SWR No	0.36	0.48	1.00	1.00	1.00
					SWR Yes	0.34	0.47	1.00	1.00	1.00
				Non-engineered	SWR No	0.33	0.42	1.00	1.00	1.00
					SWR Yes	0.32	0.41	1.00	1.00	1.00
				Engineered	SWR No	0.36	0.38	1.00	1.00	1.00
					SWR Yes	0.34	0.37	1.00	1.00	1.00
			Complex	None	SWR No	0.33	0.46	1.00	1.00	1.00
					SWR Yes	0.32	0.45	1.00	1.00	1.00
				Non-engineered	SWR No	0.36	0.40	1.00	1.00	1.00
					SWR Yes	0.34	0.39	1.00	1.00	1.00
				Engineered	SWR No	0.33	0.36	1.00	1.00	1.00
					SWR Yes	0.32	0.35	1.00	1.00	1.00
			Gable end with bracing	None	SWR No	0.36	0.43	0.47	0.47	1.00
					SWR Yes	0.34	0.42	0.46	0.45	1.00
				Non-engineered	SWR No	0.33	0.37	0.40	0.39	1.00
					SWR Yes	0.32	0.36	0.38	0.37	1.00
				Engineered	SWR No	0.36	0.33	0.36	0.34	1.00
					SWR Yes	0.34	0.32	0.34	0.33	1.00
			Hip	None	SWR No	0.33	0.41	0.45	0.44	1.00
					SWR Yes	0.32	0.40	0.43	0.43	1.00
				Non-engineered	SWR No	0.36	0.35	0.38	0.37	1.00
					SWR Yes	0.34	0.34	0.36	0.35	1.00
				Engineered	SWR No	0.33	0.31	0.33	0.32	1.00
					SWR Yes	0.32	0.30	0.32	0.31	1.00
	Structurally connected		Gable end with bracing		SWR No	0.33	0.33	0.33	0.33	0.33
					SWR Yes	0.31	0.31	0.31	0.31	0.31
					SWR No	0.31	0.31	0.31	0.31	0.31
					SWR Yes	0.29	0.29	0.29	0.29	0.29
			Hip		SWR No	0.31	0.31	0.31	0.31	0.31
					SWR Yes	0.29	0.29	0.29	0.29	0.29

State: LOUISIANA
Line of Business: HOMEOWNERS
Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
NOVEMBER 1, 2024 (RENEWAL BUSINESS)
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USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

WINDSTORM MITIGATION
These factors apply only to the Hurricane peril

**Louisiana Uniform Building Code (LUBC) Equivalent Roof Cover
OWNERS FORMS**

Roof Age	Roof Attachment	Roof-to-Wall Connection	Roof Geometry	Opening Protection	Secondary Water Intrusion System	Rating Area Group				
<= 10 years	6 d nails@6/12	Nails				A1	A2	A3	A4	A5
			Gable end without bracing	None	SWR No	0.64	1.00	1.00	1.00	1.00
					SWR Yes	0.63	1.00	1.00	1.00	1.00
				Non-engineered	SWR No	0.59	1.00	1.00	1.00	1.00
					SWR Yes	0.58	1.00	1.00	1.00	1.00
				Engineered	SWR No	0.56	1.00	1.00	1.00	1.00
					SWR Yes	0.55	1.00	1.00	1.00	1.00
			Complex	None	SWR No	0.62	1.00	1.00	1.00	1.00
					SWR Yes	0.61	1.00	1.00	1.00	1.00
				Non-engineered	SWR No	0.57	1.00	1.00	1.00	1.00
					SWR Yes	0.56	1.00	1.00	1.00	1.00
				Engineered	SWR No	0.54	1.00	1.00	1.00	1.00
					SWR Yes	0.53	1.00	1.00	1.00	1.00
			Gable end with bracing	None	SWR No	0.57	1.00	1.00	1.00	1.00
					SWR Yes	0.57	1.00	1.00	1.00	1.00
				Non-engineered	SWR No	0.52	1.00	1.00	1.00	1.00
					SWR Yes	0.52	1.00	1.00	1.00	1.00
				Engineered	SWR No	0.49	1.00	1.00	1.00	1.00
					SWR Yes	0.49	1.00	1.00	1.00	1.00
			Hip	None	SWR No	0.55	1.00	1.00	1.00	1.00
					SWR Yes	0.54	1.00	1.00	1.00	1.00
				Non-engineered	SWR No	0.50	1.00	1.00	1.00	1.00
					SWR Yes	0.49	1.00	1.00	1.00	1.00
				Engineered	SWR No	0.47	1.00	1.00	1.00	1.00
					SWR Yes	0.46	1.00	1.00	1.00	1.00
		Clips	Gable end without bracing	None	SWR No	0.62	0.63	1.00	1.00	1.00
					SWR Yes	0.61	0.61	1.00	1.00	1.00
				Non-engineered	SWR No	0.57	0.57	1.00	1.00	1.00
					SWR Yes	0.56	0.55	1.00	1.00	1.00
				Engineered	SWR No	0.54	0.53	1.00	1.00	1.00
					SWR Yes	0.54	0.52	1.00	1.00	1.00
			Complex	None	SWR No	0.60	0.60	1.00	1.00	1.00
					SWR Yes	0.59	0.59	1.00	1.00	1.00
				Non-engineered	SWR No	0.55	0.54	1.00	1.00	1.00
					SWR Yes	0.54	0.53	1.00	1.00	1.00
				Engineered	SWR No	0.52	0.51	1.00	1.00	1.00
					SWR Yes	0.51	0.50	1.00	1.00	1.00
			Gable end with bracing	None	SWR No	0.56	0.56	1.00	1.00	1.00
					SWR Yes	0.55	0.54	1.00	1.00	1.00
				Non-engineered	SWR No	0.50	0.49	1.00	1.00	1.00
					SWR Yes	0.50	0.48	1.00	1.00	1.00
				Engineered	SWR No	0.48	0.46	1.00	1.00	1.00
					SWR Yes	0.47	0.45	1.00	1.00	1.00
			Hip	None	SWR No	0.53	0.53	1.00	1.00	1.00
					SWR Yes	0.53	0.52	1.00	1.00	1.00

State: LOUISIANA
 Line of Business: HOMEOWNERS
 Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
 NOVEMBER 1, 2024 (RENEWAL BUSINESS)
 Companies: UNITED SERVICES AUTOMOBILE ASSOCIATION
 USAA CASUALTY INSURANCE COMPANY
 USAA GENERAL INDEMNITY COMPANY
 GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

WINDSTORM MITIGATION
 These factors apply only to the Hurricane peril

Louisiana Uniform Building Code (LUBC) Equivalent Roof Cover
 OWNERS FORMS

Roof Age	Roof Attachment	Roof-to-Wall Connection	Roof Geometry	Opening Protection	Secondary Water Intrusion System	Rating Area Group				
						A1	A2	A3	A4	A5
8 d nails @/6/12		Ties	Gable end without bracing	Non-engineered	SWR No	0.48	0.47	1.00	1.00	1.00
					SWR Yes	0.47	0.46	1.00	1.00	1.00
				Engineered	SWR No	0.45	0.43	1.00	1.00	1.00
					SWR Yes	0.45	0.42	1.00	1.00	1.00
				None	SWR No	0.62	0.62	1.00	1.00	1.00
					SWR Yes	0.61	0.61	1.00	1.00	1.00
				Non-engineered	SWR No	0.57	0.56	1.00	1.00	1.00
					SWR Yes	0.56	0.55	1.00	1.00	1.00
				Engineered	SWR No	0.54	0.53	1.00	1.00	1.00
					SWR Yes	0.53	0.52	1.00	1.00	1.00
			Complex	None	SWR No	0.60	0.60	1.00	1.00	1.00
					SWR Yes	0.59	0.58	1.00	1.00	1.00
				Non-engineered	SWR No	0.54	0.54	1.00	1.00	1.00
					SWR Yes	0.54	0.52	1.00	1.00	1.00
				Engineered	SWR No	0.52	0.50	1.00	1.00	1.00
					SWR Yes	0.51	0.49	1.00	1.00	1.00
			Gable end with bracing	None	SWR No	0.55	0.55	1.00	1.00	1.00
					SWR Yes	0.55	0.54	1.00	1.00	1.00
				Non-engineered	SWR No	0.50	0.49	1.00	1.00	1.00
					SWR Yes	0.49	0.48	1.00	1.00	1.00
				Engineered	SWR No	0.47	0.45	1.00	1.00	1.00
					SWR Yes	0.47	0.44	1.00	1.00	1.00
			Hip	None	SWR No	0.53	0.52	1.00	1.00	1.00
					SWR Yes	0.52	0.51	1.00	1.00	1.00
				Non-engineered	SWR No	0.47	0.46	1.00	1.00	1.00
					SWR Yes	0.47	0.45	1.00	1.00	1.00
				Engineered	SWR No	0.45	0.43	1.00	1.00	1.00
					SWR Yes	0.44	0.42	1.00	1.00	1.00
	8 d nails @/6/12	Nails	Gable end without bracing	None	SWR No	0.55	1.00	1.00	1.00	1.00
					SWR Yes	0.55	1.00	1.00	1.00	1.00
				Non-engineered	SWR No	0.50	1.00	1.00	1.00	1.00
					SWR Yes	0.50	1.00	1.00	1.00	1.00
				Engineered	SWR No	0.47	1.00	1.00	1.00	1.00
					SWR Yes	0.47	1.00	1.00	1.00	1.00
			Complex	None	SWR No	0.54	1.00	1.00	1.00	1.00
					SWR Yes	0.53	1.00	1.00	1.00	1.00
				Non-engineered	SWR No	0.48	1.00	1.00	1.00	1.00
					SWR Yes	0.48	1.00	1.00	1.00	1.00
				Engineered	SWR No	0.46	1.00	1.00	1.00	1.00
					SWR Yes	0.45	1.00	1.00	1.00	1.00
			Gable end with bracing	None	SWR No	0.50	1.00	1.00	1.00	1.00
					SWR Yes	0.50	1.00	1.00	1.00	1.00
				Non-engineered	SWR No	0.45	1.00	1.00	1.00	1.00
					SWR Yes	0.44	1.00	1.00	1.00	1.00

State: LOUISIANA
Line of Business: HOMEOWNERS
Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
NOVEMBER 1, 2024 (RENEWAL BUSINESS)
Companies: UNITED SERVICES AUTOMOBILE ASSOCIATION
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USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

WINDSTORM MITIGATION
These factors apply only to the Hurricane peril

**Louisiana Uniform Building Code (LUBC) Equivalent Roof Cover
OWNERS FORMS**

Roof Age	Roof Attachment	Roof-to-Wall Connection	Roof Geometry	Opening Protection	Secondary Water Intrusion System	Rating Area Group				
						A1	A2	A3	A4	A5
				Engineered	SWR No	0.42	1.00	1.00	1.00	1.00
					SWR Yes	0.42	1.00	1.00	1.00	1.00
			Hip	None	SWR No	0.48	1.00	1.00	1.00	1.00
					SWR Yes	0.48	1.00	1.00	1.00	1.00
				Non-engineered	SWR No	0.43	1.00	1.00	1.00	1.00
					SWR Yes	0.42	1.00	1.00	1.00	1.00
				Engineered	SWR No	0.40	1.00	1.00	1.00	1.00
					SWR Yes	0.39	1.00	1.00	1.00	1.00
		Clips	Gable end without bracing	None	SWR No	0.54	0.52	1.00	1.00	1.00
					SWR Yes	0.53	0.51	1.00	1.00	1.00
				Non-engineered	SWR No	0.48	0.46	1.00	1.00	1.00
					SWR Yes	0.48	0.45	1.00	1.00	1.00
				Engineered	SWR No	0.45	0.43	1.00	1.00	1.00
					SWR Yes	0.45	0.42	1.00	1.00	1.00
			Complex	None	SWR No	0.52	0.51	1.00	1.00	1.00
					SWR Yes	0.51	0.50	1.00	1.00	1.00
				Non-engineered	SWR No	0.47	0.44	1.00	1.00	1.00
					SWR Yes	0.46	0.43	1.00	1.00	1.00
				Engineered	SWR No	0.44	0.41	1.00	1.00	1.00
					SWR Yes	0.43	0.40	1.00	1.00	1.00
			Gable end with bracing	None	SWR No	0.49	0.47	0.50	1.00	1.00
					SWR Yes	0.48	0.46	0.48	1.00	1.00
				Non-engineered	SWR No	0.43	0.41	0.42	1.00	1.00
					SWR Yes	0.43	0.40	0.41	1.00	1.00
				Engineered	SWR No	0.40	0.37	0.38	1.00	1.00
					SWR Yes	0.40	0.36	0.37	1.00	1.00
			Hip	None	SWR No	0.47	0.45	0.47	1.00	1.00
					SWR Yes	0.46	0.44	0.46	1.00	1.00
				Non-engineered	SWR No	0.41	0.39	0.40	1.00	1.00
					SWR Yes	0.41	0.38	0.39	1.00	1.00
				Engineered	SWR No	0.38	0.35	0.36	1.00	1.00
					SWR Yes	0.38	0.34	0.35	1.00	1.00
		Ties	Gable end without bracing	None	SWR No	0.53	0.52	1.00	1.00	1.00
					SWR Yes	0.53	0.51	1.00	1.00	1.00
				Non-engineered	SWR No	0.48	0.45	1.00	1.00	1.00
					SWR Yes	0.47	0.45	1.00	1.00	1.00
				Engineered	SWR No	0.45	0.42	1.00	1.00	1.00
					SWR Yes	0.45	0.41	1.00	1.00	1.00
			Complex	None	SWR No	0.52	0.50	1.00	1.00	1.00
					SWR Yes	0.51	0.49	1.00	1.00	1.00
				Non-engineered	SWR No	0.46	0.44	1.00	1.00	1.00
					SWR Yes	0.46	0.43	1.00	1.00	1.00
				Engineered	SWR No	0.43	0.40	1.00	1.00	1.00
					SWR Yes	0.43	0.39	1.00	1.00	1.00

State: LOUISIANA
Line of Business: HOMEOWNERS
Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
NOVEMBER 1, 2024 (RENEWAL BUSINESS)
Companies: UNITED SERVICES AUTOMOBILE ASSOCIATION
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

WINDSTORM MITIGATION
These factors apply only to the Hurricane peril

**Louisiana Uniform Building Code (LUBC) Equivalent Roof Cover
OWNERS FORMS**

Roof Age	Roof Attachment	Roof-to-Wall Connection	Roof Geometry	Opening Protection	Secondary Water Intrusion System	Rating Area Group				
						A1	A2	A3	A4	A5
8 d nails@6/6	Nails	Gable end with bracing	None	None	SWR No	0.48	0.46	0.49	1.00	1.00
					SWR Yes	0.48	0.45	0.47	1.00	1.00
				Non-engineered	SWR No	0.43	0.40	0.42	1.00	1.00
					SWR Yes	0.42	0.39	0.40	1.00	1.00
				Engineered	SWR No	0.40	0.36	0.37	1.00	1.00
					SWR Yes	0.39	0.36	0.36	1.00	1.00
			Hip	None	SWR No	0.46	0.44	0.47	1.00	1.00
					SWR Yes	0.46	0.44	0.45	1.00	1.00
				Non-engineered	SWR No	0.41	0.38	0.39	1.00	1.00
					SWR Yes	0.40	0.37	0.38	1.00	1.00
				Engineered	SWR No	0.38	0.34	0.35	1.00	1.00
					SWR Yes	0.37	0.34	0.34	1.00	1.00
		Gable end without bracing	None	None	SWR No	0.50	1.00	1.00	1.00	1.00
					SWR Yes	0.49	1.00	1.00	1.00	1.00
				Non-engineered	SWR No	0.44	1.00	1.00	1.00	1.00
					SWR Yes	0.44	1.00	1.00	1.00	1.00
				Engineered	SWR No	0.41	1.00	1.00	1.00	1.00
					SWR Yes	0.41	1.00	1.00	1.00	1.00
			Complex	None	SWR No	0.48	1.00	1.00	1.00	1.00
					SWR Yes	0.48	1.00	1.00	1.00	1.00
				Non-engineered	SWR No	0.43	1.00	1.00	1.00	1.00
					SWR Yes	0.42	1.00	1.00	1.00	1.00
				Engineered	SWR No	0.40	1.00	1.00	1.00	1.00
					SWR Yes	0.39	1.00	1.00	1.00	1.00
		Gable end with bracing	None	None	SWR No	0.45	1.00	1.00	1.00	1.00
					SWR Yes	0.45	1.00	1.00	1.00	1.00
				Non-engineered	SWR No	0.40	1.00	1.00	1.00	1.00
					SWR Yes	0.39	1.00	1.00	1.00	1.00
				Engineered	SWR No	0.37	1.00	1.00	1.00	1.00
					SWR Yes	0.36	1.00	1.00	1.00	1.00
			Hip	None	SWR No	0.44	1.00	1.00	1.00	1.00
					SWR Yes	0.43	1.00	1.00	1.00	1.00
				Non-engineered	SWR No	0.38	1.00	1.00	1.00	1.00
					SWR Yes	0.38	1.00	1.00	1.00	1.00
				Engineered	SWR No	0.35	1.00	1.00	1.00	1.00
					SWR Yes	0.35	1.00	1.00	1.00	1.00
		Clips	Gable end without bracing	None	SWR No	0.48	0.47	1.00	1.00	1.00
					SWR Yes	0.47	0.46	1.00	1.00	1.00
				Non-engineered	SWR No	0.43	0.41	1.00	1.00	1.00
					SWR Yes	0.42	0.40	1.00	1.00	1.00
				Engineered	SWR No	0.40	0.37	1.00	1.00	1.00
					SWR Yes	0.39	0.37	1.00	1.00	1.00
			Complex	None	SWR No	0.47	0.46	1.00	1.00	1.00
					SWR Yes	0.46	0.45	1.00	1.00	1.00

State: LOUISIANA
 Line of Business: HOMEOWNERS
 Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
 NOVEMBER 1, 2024 (RENEWAL BUSINESS)
 Companies: UNITED SERVICES AUTOMOBILE ASSOCIATION
 USAA CASUALTY INSURANCE COMPANY
 USAA GENERAL INDEMNITY COMPANY
 GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

WINDSTORM MITIGATION
 These factors apply only to the Hurricane peril

Louisiana Uniform Building Code (LUBC) Equivalent Roof Cover
 OWNERS FORMS

Roof Age	Roof Attachment	Roof-to-Wall Connection	Roof Geometry	Opening Protection	Secondary Water Intrusion System	Rating Area Group				
						A1	A2	A3	A4	A5
			Gable end with bracing	Non-engineered	SWR No	0.41	0.39	1.00	1.00	1.00
					SWR Yes	0.41	0.38	1.00	1.00	1.00
				Engineered	SWR No	0.38	0.36	1.00	1.00	1.00
					SWR Yes	0.38	0.35	1.00	1.00	1.00
				None	SWR No	0.44	0.43	0.47	1.00	1.00
					SWR Yes	0.43	0.42	0.45	1.00	1.00
				Non-engineered	SWR No	0.38	0.36	0.39	1.00	1.00
					SWR Yes	0.38	0.35	0.38	1.00	1.00
				Engineered	SWR No	0.35	0.32	0.35	1.00	1.00
					SWR Yes	0.35	0.32	0.34	1.00	1.00
			Hip	None	SWR No	0.42	0.41	0.45	1.00	1.00
					SWR Yes	0.41	0.40	0.43	1.00	1.00
				Non-engineered	SWR No	0.36	0.34	0.37	1.00	1.00
					SWR Yes	0.36	0.34	0.36	1.00	1.00
				Engineered	SWR No	0.33	0.31	0.33	1.00	1.00
					SWR Yes	0.33	0.30	0.32	1.00	1.00
		Ties	Gable end without bracing	None	SWR No	0.48	0.47	1.00	1.00	1.00
					SWR Yes	0.47	0.46	1.00	1.00	1.00
				Non-engineered	SWR No	0.42	0.40	1.00	1.00	1.00
					SWR Yes	0.42	0.39	1.00	1.00	1.00
				Engineered	SWR No	0.39	0.37	1.00	1.00	1.00
					SWR Yes	0.39	0.36	1.00	1.00	1.00
			Complex	None	SWR No	0.46	0.45	1.00	1.00	1.00
					SWR Yes	0.46	0.44	1.00	1.00	1.00
				Non-engineered	SWR No	0.41	0.39	1.00	1.00	1.00
					SWR Yes	0.40	0.38	1.00	1.00	1.00
				Engineered	SWR No	0.38	0.35	1.00	1.00	1.00
					SWR Yes	0.37	0.34	1.00	1.00	1.00
			Gable end with bracing	None	SWR No	0.43	0.42	0.46	0.45	1.00
					SWR Yes	0.43	0.41	0.44	0.43	1.00
				Non-engineered	SWR No	0.38	0.35	0.38	0.37	1.00
					SWR Yes	0.37	0.35	0.37	0.36	1.00
				Engineered	SWR No	0.34	0.32	0.34	0.33	1.00
					SWR Yes	0.34	0.31	0.33	0.31	1.00
			Hip	None	SWR No	0.41	0.40	0.44	0.43	1.00
					SWR Yes	0.41	0.40	0.42	0.41	1.00
				Non-engineered	SWR No	0.36	0.34	0.36	0.35	1.00
					SWR Yes	0.35	0.33	0.35	0.34	1.00
				Engineered	SWR No	0.33	0.30	0.32	0.31	1.00
					SWR Yes	0.32	0.29	0.31	0.29	1.00
	Structurally connected		Gable end with bracing		SWR No	0.31	0.31	0.31	0.31	0.31
					SWR Yes	0.30	0.30	0.30	0.30	0.30
				Hip	SWR No	0.29	0.29	0.29	0.29	0.29
					SWR Yes	0.28	0.28	0.28	0.28	0.28

State: LOUISIANA
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USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

WINDSTORM MITIGATION

These factors apply only to the Hurricane peril

Non-Building Code Equivalent OWNERS FORMS

Roof Age	Roof Cover	Roof Attachment	Roof-to-Wall Connection	Roof Geometry	Opening Protection	Secondary Water Intrusion System	Rating Area Group				
> 20 years	Asphalt	6 d nails@6/12	Nails				A1	A2	A3	A4	A5
				Gable end without bracing	None	SWR No	1.00	1.00	1.00	1.00	1.00
						SWR Yes	0.99	0.98	0.97	0.96	0.95
					Non-engineered	SWR No	0.94	0.93	0.91	0.91	0.90
						SWR Yes	0.92	0.89	0.85	0.84	0.83
					Engineered	SWR No	0.89	0.85	0.82	0.80	0.79
						SWR Yes	0.87	0.82	0.78	0.76	0.74
				Complex	None	SWR No	0.96	0.96	0.95	0.95	0.95
						SWR Yes	0.95	0.93	0.91	0.90	0.90
					Non-engineered	SWR No	0.87	0.84	0.82	0.81	0.80
						SWR Yes	0.86	0.81	0.77	0.76	0.74
					Engineered	SWR No	0.80	0.77	0.73	0.72	0.71
						SWR Yes	0.80	0.75	0.71	0.69	0.68
				Gable end with bracing	None	SWR No	0.82	0.81	0.79	0.79	0.79
						SWR Yes	0.81	0.78	0.75	0.74	0.73
					Non-engineered	SWR No	0.73	0.71	0.68	0.67	0.67
						SWR Yes	0.73	0.69	0.66	0.65	0.64
					Engineered	SWR No	0.71	0.68	0.64	0.63	0.62
						SWR Yes	0.70	0.66	0.63	0.61	0.60
				Hip	None	SWR No	0.74	0.73	0.72	0.71	0.72
						SWR Yes	0.73	0.71	0.69	0.68	0.68
					Non-engineered	SWR No	0.69	0.67	0.64	0.63	0.63
						SWR Yes	0.69	0.66	0.62	0.61	0.60
					Engineered	SWR No	0.67	0.64	0.61	0.59	0.58
						SWR Yes	0.66	0.63	0.59	0.57	0.56
			Clips	Gable end without bracing	None	SWR No	0.98	0.97	0.96	0.96	0.95
						SWR Yes	0.97	0.94	0.91	0.90	0.89
					Non-engineered	SWR No	0.91	0.88	0.84	0.83	0.81
						SWR Yes	0.89	0.85	0.80	0.77	0.75
					Engineered	SWR No	0.85	0.80	0.76	0.74	0.72
						SWR Yes	0.84	0.79	0.73	0.71	0.69
				Complex	None	SWR No	0.94	0.93	0.91	0.90	0.89
						SWR Yes	0.92	0.89	0.85	0.84	0.82
					Non-engineered	SWR No	0.83	0.79	0.75	0.73	0.72
						SWR Yes	0.82	0.77	0.73	0.71	0.69
					Engineered	SWR No	0.77	0.73	0.69	0.68	0.66
						SWR Yes	0.76	0.72	0.67	0.65	0.64
				Gable end with bracing	None	SWR No	0.79	0.76	0.73	0.72	0.71
						SWR Yes	0.78	0.75	0.71	0.69	0.68
					Non-engineered	SWR No	0.71	0.68	0.65	0.63	0.63
						SWR Yes	0.71	0.67	0.63	0.61	0.60
					Engineered	SWR No	0.69	0.65	0.61	0.59	0.58
						SWR Yes	0.68	0.64	0.60	0.57	0.56
				Hip	None	SWR No	0.73	0.70	0.68	0.67	0.66
						SWR Yes	0.72	0.69	0.66	0.65	0.64

State: LOUISIANA
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USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

WINDSTORM MITIGATION

These factors apply only to the Hurricane peril

Non-Building Code Equivalent OWNERS FORMS

Roof Age	Roof Cover	Roof Attachment	Roof-to-Wall Connection	Roof Geometry	Opening Protection	Secondary Water Intrusion System	Rating Area Group				
							A1	A2	A3	A4	A5
			Ties	Gable end without bracing	Non-engineered	SWR No	0.68	0.65	0.61	0.60	0.59
						SWR Yes	0.67	0.64	0.60	0.58	0.56
					Engineered	SWR No	0.65	0.62	0.58	0.56	0.54
						SWR Yes	0.65	0.61	0.56	0.54	0.52
					None	SWR No	0.98	0.96	0.95	0.94	0.93
						SWR Yes	0.96	0.93	0.90	0.88	0.87
					Non-engineered	SWR No	0.90	0.87	0.82	0.81	0.79
						SWR Yes	0.89	0.84	0.79	0.76	0.74
					Engineered	SWR No	0.84	0.79	0.75	0.72	0.71
						SWR Yes	0.84	0.78	0.73	0.70	0.68
				Complex	None	SWR No	0.93	0.91	0.89	0.88	0.87
						SWR Yes	0.92	0.88	0.84	0.82	0.80
					Non-engineered	SWR No	0.82	0.78	0.74	0.72	0.71
						SWR Yes	0.81	0.76	0.72	0.69	0.68
					Engineered	SWR No	0.77	0.73	0.69	0.67	0.65
						SWR Yes	0.76	0.71	0.67	0.64	0.63
				Gable end with bracing	None	SWR No	0.78	0.76	0.72	0.71	0.70
						SWR Yes	0.78	0.74	0.70	0.68	0.67
					Non-engineered	SWR No	0.71	0.68	0.64	0.63	0.61
						SWR Yes	0.70	0.67	0.62	0.60	0.59
					Engineered	SWR No	0.69	0.65	0.60	0.58	0.57
						SWR Yes	0.68	0.64	0.59	0.56	0.55
				Hip	None	SWR No	0.72	0.70	0.67	0.66	0.65
						SWR Yes	0.72	0.69	0.65	0.64	0.63
					Non-engineered	SWR No	0.67	0.64	0.61	0.59	0.58
						SWR Yes	0.67	0.63	0.59	0.57	0.55
					Engineered	SWR No	0.65	0.61	0.57	0.55	0.53
						SWR Yes	0.65	0.60	0.55	0.53	0.51
		8 d nails @6/12	Nails	Gable end without bracing	None	SWR No	0.91	0.87	0.83	0.81	0.79
						SWR Yes	0.89	0.84	0.79	0.76	0.74
					Non-engineered	SWR No	0.81	0.76	0.71	0.69	0.67
						SWR Yes	0.81	0.75	0.69	0.66	0.65
					Engineered	SWR No	0.77	0.72	0.66	0.64	0.62
						SWR Yes	0.76	0.70	0.65	0.62	0.60
				Complex	None	SWR No	0.85	0.81	0.76	0.74	0.73
						SWR Yes	0.84	0.79	0.74	0.71	0.69
					Non-engineered	SWR No	0.75	0.71	0.67	0.65	0.63
						SWR Yes	0.75	0.70	0.65	0.62	0.61
					Engineered	SWR No	0.72	0.68	0.63	0.60	0.59
						SWR Yes	0.72	0.67	0.61	0.58	0.56
				Gable end with bracing	None	SWR No	0.73	0.70	0.67	0.65	0.64
						SWR Yes	0.72	0.69	0.65	0.63	0.62
					Non-engineered	SWR No	0.68	0.64	0.60	0.58	0.57
						SWR Yes	0.68	0.63	0.58	0.56	0.55

State: LOUISIANA
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Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
NOVEMBER 1, 2024 (RENEWAL BUSINESS)
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USAA CASUALTY INSURANCE COMPANY
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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

WINDSTORM MITIGATION

These factors apply only to the Hurricane peril

Non-Building Code Equivalent OWNERS FORMS

Roof Age	Roof Cover	Roof Attachment	Roof-to-Wall Connection	Roof Geometry	Opening Protection	Secondary Water Intrusion System	Rating Area Group				
							A1	A2	A3	A4	A5
					Engineered	SWR No	0.66	0.61	0.56	0.54	0.52
						SWR Yes	0.65	0.60	0.55	0.52	0.50
				Hip	None	SWR No	0.69	0.67	0.64	0.62	0.61
						SWR Yes	0.69	0.66	0.62	0.60	0.59
					Non-engineered	SWR No	0.65	0.61	0.57	0.55	0.54
						SWR Yes	0.64	0.60	0.55	0.53	0.52
					Engineered	SWR No	0.62	0.58	0.53	0.51	0.49
						SWR Yes	0.62	0.57	0.52	0.49	0.47
			Clips	Gable end without bracing	None	SWR No	0.88	0.82	0.77	0.74	0.72
						SWR Yes	0.87	0.81	0.75	0.72	0.69
					Non-engineered	SWR No	0.78	0.73	0.67	0.65	0.63
						SWR Yes	0.78	0.72	0.66	0.63	0.60
					Engineered	SWR No	0.75	0.69	0.63	0.60	0.58
						SWR Yes	0.74	0.68	0.61	0.58	0.56
				Complex	None	SWR No	0.82	0.77	0.72	0.70	0.68
						SWR Yes	0.81	0.76	0.70	0.67	0.65
					Non-engineered	SWR No	0.73	0.68	0.63	0.61	0.59
						SWR Yes	0.72	0.67	0.62	0.59	0.57
					Engineered	SWR No	0.70	0.65	0.59	0.56	0.54
						SWR Yes	0.69	0.64	0.58	0.55	0.52
				Gable end with bracing	None	SWR No	0.71	0.68	0.63	0.62	0.60
						SWR Yes	0.71	0.66	0.62	0.59	0.58
					Non-engineered	SWR No	0.66	0.62	0.57	0.54	0.53
						SWR Yes	0.66	0.61	0.55	0.53	0.50
					Engineered	SWR No	0.64	0.59	0.53	0.50	0.48
						SWR Yes	0.64	0.58	0.52	0.49	0.46
				Hip	None	SWR No	0.68	0.65	0.60	0.59	0.57
						SWR Yes	0.67	0.63	0.59	0.57	0.55
					Non-engineered	SWR No	0.63	0.59	0.54	0.51	0.50
						SWR Yes	0.63	0.58	0.52	0.50	0.48
					Engineered	SWR No	0.61	0.56	0.50	0.47	0.45
						SWR Yes	0.60	0.55	0.49	0.46	0.43
			Ties	Gable end without bracing	None	SWR No	0.87	0.82	0.76	0.74	0.71
						SWR Yes	0.86	0.80	0.73	0.70	0.68
					Non-engineered	SWR No	0.77	0.72	0.66	0.64	0.62
						SWR Yes	0.77	0.71	0.64	0.61	0.59
					Engineered	SWR No	0.73	0.68	0.62	0.59	0.57
						SWR Yes	0.72	0.67	0.60	0.57	0.54
				Complex	None	SWR No	0.80	0.75	0.71	0.68	0.66
						SWR Yes	0.80	0.74	0.69	0.66	0.64
					Non-engineered	SWR No	0.72	0.68	0.62	0.60	0.58
						SWR Yes	0.72	0.66	0.61	0.58	0.56
					Engineered	SWR No	0.69	0.64	0.58	0.56	0.53
						SWR Yes	0.69	0.63	0.57	0.54	0.51

State: LOUISIANA
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NOVEMBER 1, 2024 (RENEWAL BUSINESS)
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WINDSTORM MITIGATION

These factors apply only to the Hurricane peril

Non-Building Code Equivalent OWNERS FORMS

Roof Age	Roof Cover	Roof Attachment	Roof-to-Wall Connection	Roof Geometry	Opening Protection	Secondary Water Intrusion System	Rating Area Group				
							A1	A2	A3	A4	A5
				Gable end with bracing	None	SWR No	0.71	0.67	0.63	0.61	0.59
						SWR Yes	0.70	0.66	0.61	0.59	0.57
					Non-engineered	SWR No	0.66	0.61	0.56	0.53	0.51
						SWR Yes	0.66	0.60	0.55	0.52	0.49
					Engineered	SWR No	0.64	0.58	0.52	0.49	0.47
						SWR Yes	0.63	0.57	0.51	0.48	0.45
				Hip	None	SWR No	0.68	0.64	0.60	0.58	0.56
						SWR Yes	0.67	0.63	0.58	0.56	0.54
					Non-engineered	SWR No	0.63	0.58	0.53	0.50	0.48
						SWR Yes	0.62	0.57	0.52	0.49	0.46
					Engineered	SWR No	0.60	0.55	0.49	0.46	0.44
						SWR Yes	0.60	0.54	0.48	0.45	0.42
		8 d nails@6/6	Nails	Gable end without bracing	None	SWR No	0.82	0.79	0.75	0.74	0.73
						SWR Yes	0.81	0.77	0.73	0.71	0.69
					Non-engineered	SWR No	0.73	0.70	0.66	0.64	0.63
						SWR Yes	0.72	0.68	0.64	0.62	0.61
					Engineered	SWR No	0.70	0.66	0.62	0.60	0.59
						SWR Yes	0.70	0.65	0.60	0.58	0.57
				Complex	None	SWR No	0.75	0.73	0.70	0.69	0.68
						SWR Yes	0.75	0.72	0.68	0.66	0.65
					Non-engineered	SWR No	0.70	0.67	0.63	0.61	0.60
						SWR Yes	0.69	0.66	0.61	0.59	0.58
					Engineered	SWR No	0.68	0.64	0.59	0.57	0.56
						SWR Yes	0.67	0.63	0.58	0.55	0.54
				Gable end with bracing	None	SWR No	0.70	0.67	0.64	0.63	0.62
						SWR Yes	0.69	0.66	0.62	0.61	0.60
					Non-engineered	SWR No	0.65	0.61	0.57	0.56	0.55
						SWR Yes	0.64	0.60	0.56	0.54	0.52
					Engineered	SWR No	0.62	0.58	0.54	0.52	0.50
						SWR Yes	0.62	0.57	0.52	0.50	0.48
				Hip	None	SWR No	0.67	0.64	0.61	0.60	0.59
						SWR Yes	0.66	0.63	0.60	0.58	0.57
					Non-engineered	SWR No	0.62	0.59	0.55	0.53	0.52
						SWR Yes	0.61	0.58	0.53	0.51	0.50
					Engineered	SWR No	0.59	0.55	0.51	0.49	0.47
						SWR Yes	0.59	0.55	0.49	0.47	0.45
			Clips	Gable end without bracing	None	SWR No	0.78	0.75	0.71	0.69	0.67
						SWR Yes	0.78	0.73	0.69	0.66	0.65
					Non-engineered	SWR No	0.71	0.67	0.63	0.61	0.59
						SWR Yes	0.70	0.66	0.61	0.59	0.57
					Engineered	SWR No	0.69	0.64	0.59	0.57	0.55
						SWR Yes	0.68	0.63	0.58	0.55	0.53
				Complex	None	SWR No	0.73	0.70	0.67	0.65	0.64
						SWR Yes	0.72	0.69	0.65	0.63	0.61

State: LOUISIANA
Line of Business: HOMEOWNERS
Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
NOVEMBER 1, 2024 (RENEWAL BUSINESS)
Companies: UNITED SERVICES AUTOMOBILE ASSOCIATION
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

WINDSTORM MITIGATION

These factors apply only to the Hurricane peril

Non-Building Code Equivalent OWNERS FORMS

Roof Age	Roof Cover	Roof Attachment	Roof-to-Wall Connection	Roof Geometry	Opening Protection	Secondary Water Intrusion System	Rating Area Group				
							A1	A2	A3	A4	A5
					Non-engineered	SWR No	0.68	0.65	0.60	0.58	0.56
						SWR Yes	0.68	0.63	0.58	0.56	0.54
					Engineered	SWR No	0.66	0.62	0.56	0.54	0.52
						SWR Yes	0.66	0.61	0.55	0.52	0.50
				Gable end with bracing	None	SWR No	0.68	0.65	0.61	0.59	0.58
						SWR Yes	0.68	0.64	0.59	0.57	0.56
					Non-engineered	SWR No	0.63	0.59	0.54	0.52	0.50
						SWR Yes	0.63	0.58	0.53	0.50	0.48
					Engineered	SWR No	0.61	0.56	0.51	0.48	0.46
						SWR Yes	0.60	0.55	0.49	0.46	0.44
				Hip	None	SWR No	0.65	0.62	0.58	0.57	0.55
						SWR Yes	0.65	0.61	0.57	0.54	0.53
					Non-engineered	SWR No	0.60	0.56	0.52	0.49	0.48
						SWR Yes	0.60	0.55	0.50	0.47	0.46
					Engineered	SWR No	0.58	0.53	0.48	0.45	0.43
						SWR Yes	0.57	0.52	0.46	0.43	0.41
			Ties	Gable end without bracing	None	SWR No	0.78	0.74	0.70	0.68	0.66
						SWR Yes	0.77	0.73	0.68	0.66	0.64
					Non-engineered	SWR No	0.71	0.67	0.62	0.60	0.58
						SWR Yes	0.70	0.66	0.60	0.58	0.56
					Engineered	SWR No	0.68	0.64	0.58	0.56	0.54
						SWR Yes	0.68	0.63	0.57	0.54	0.51
				Complex	None	SWR No	0.73	0.70	0.66	0.64	0.63
						SWR Yes	0.72	0.68	0.64	0.62	0.60
					Non-engineered	SWR No	0.68	0.64	0.59	0.57	0.55
						SWR Yes	0.68	0.63	0.58	0.55	0.53
					Engineered	SWR No	0.66	0.61	0.56	0.53	0.51
						SWR Yes	0.65	0.60	0.54	0.51	0.49
				Gable end with bracing	None	SWR No	0.68	0.64	0.60	0.58	0.57
						SWR Yes	0.67	0.63	0.59	0.56	0.55
					Non-engineered	SWR No	0.63	0.59	0.54	0.51	0.49
						SWR Yes	0.63	0.58	0.52	0.49	0.47
					Engineered	SWR No	0.60	0.56	0.50	0.47	0.45
						SWR Yes	0.60	0.55	0.48	0.45	0.43
				Hip	None	SWR No	0.65	0.61	0.57	0.56	0.54
						SWR Yes	0.64	0.60	0.56	0.54	0.52
					Non-engineered	SWR No	0.60	0.56	0.51	0.48	0.46
						SWR Yes	0.60	0.55	0.49	0.47	0.44
					Engineered	SWR No	0.57	0.53	0.47	0.44	0.42
						SWR Yes	0.57	0.52	0.46	0.43	0.40
Tile	6 d nails@6/12	Nails		Gable end without bracing	None	SWR No	0.78	0.81	0.83	0.85	0.86
						SWR Yes	0.77	0.77	0.78	0.79	0.79
					Non-engineered	SWR No	0.71	0.71	0.70	0.71	0.71
						SWR Yes	0.70	0.69	0.67	0.67	0.67

State: LOUISIANA
Line of Business: HOMEOWNERS
Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
NOVEMBER 1, 2024 (RENEWAL BUSINESS)
Companies: UNITED SERVICES AUTOMOBILE ASSOCIATION
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

WINDSTORM MITIGATION

These factors apply only to the Hurricane peril

Non-Building Code Equivalent OWNERS FORMS

Roof Age	Roof Cover	Roof Attachment	Roof-to-Wall Connection	Roof Geometry	Opening Protection	Secondary Water Intrusion System	Rating Area Group					
							A1	A2	A3	A4	A5	
Clips				Complex	Engineered	SWR No	0.68	0.67	0.66	0.65	0.65	
						SWR Yes	0.68	0.66	0.64	0.63	0.63	
					None	SWR No	0.74	0.76	0.77	0.78	0.79	
						SWR Yes	0.72	0.72	0.72	0.72	0.73	
					Non-engineered	SWR No	0.68	0.68	0.66	0.66	0.67	
						SWR Yes	0.68	0.66	0.64	0.64	0.64	
				Gable end with bracing	Engineered	SWR No	0.66	0.64	0.63	0.62	0.62	
						SWR Yes	0.65	0.63	0.61	0.60	0.60	
					None	SWR No	0.68	0.68	0.67	0.67	0.68	
						SWR Yes	0.68	0.66	0.65	0.64	0.65	
					Non-engineered	SWR No	0.63	0.62	0.60	0.60	0.60	
						SWR Yes	0.63	0.61	0.58	0.57	0.57	
				Hip	Engineered	SWR No	0.61	0.59	0.56	0.56	0.55	
						SWR Yes	0.60	0.58	0.55	0.53	0.53	
					None	SWR No	0.65	0.65	0.64	0.64	0.64	
						SWR Yes	0.65	0.63	0.62	0.61	0.61	
					Non-engineered	SWR No	0.60	0.59	0.57	0.57	0.56	
						SWR Yes	0.60	0.58	0.55	0.54	0.54	
				Gable end without bracing	Engineered	SWR No	0.58	0.56	0.53	0.52	0.52	
						SWR Yes	0.57	0.55	0.52	0.50	0.50	
					None	SWR No	0.75	0.76	0.77	0.77	0.78	
						SWR Yes	0.74	0.73	0.72	0.71	0.71	
					Non-engineered	SWR No	0.69	0.68	0.66	0.66	0.66	
						SWR Yes	0.69	0.67	0.65	0.63	0.63	
					Engineered	SWR No	0.67	0.65	0.63	0.62	0.61	
						SWR Yes	0.66	0.64	0.61	0.60	0.59	
					Complex	None	SWR No	0.72	0.72	0.71	0.71	0.72
							SWR Yes	0.71	0.70	0.68	0.68	0.67
						Non-engineered	SWR No	0.67	0.65	0.63	0.63	0.62
							SWR Yes	0.66	0.64	0.61	0.60	0.60
				Engineered		SWR No	0.64	0.62	0.60	0.59	0.58	
						SWR Yes	0.64	0.61	0.58	0.56	0.55	
				Gable end with bracing	None	SWR No	0.67	0.65	0.64	0.63	0.63	
						SWR Yes	0.66	0.64	0.62	0.61	0.60	
					Non-engineered	SWR No	0.62	0.60	0.57	0.56	0.55	
						SWR Yes	0.61	0.59	0.55	0.54	0.53	
					Engineered	SWR No	0.59	0.57	0.53	0.52	0.51	
						SWR Yes	0.59	0.56	0.52	0.50	0.49	
					Hip	None	SWR No	0.64	0.62	0.61	0.60	0.60
							SWR Yes	0.63	0.61	0.59	0.58	0.57
						Non-engineered	SWR No	0.59	0.57	0.54	0.53	0.52
							SWR Yes	0.58	0.56	0.52	0.51	0.50
						Engineered	SWR No	0.56	0.54	0.50	0.49	0.48
							SWR Yes	0.56	0.53	0.49	0.47	0.46

State: LOUISIANA
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 NOVEMBER 1, 2024 (RENEWAL BUSINESS)
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 USAA CASUALTY INSURANCE COMPANY
 USAA GENERAL INDEMNITY COMPANY
 GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

WINDSTORM MITIGATION

These factors apply only to the Hurricane peril

Non-Building Code Equivalent OWNERS FORMS

Roof Age	Roof Cover	Roof Attachment	Roof-to-Wall Connection Ties	Roof Geometry	Opening Protection	Secondary Water Intrusion System	Rating Area Group				
							A1	A2	A3	A4	A5
				Gable end without bracing	None	SWR No	0.75	0.75	0.75	0.75	0.75
						SWR Yes	0.73	0.72	0.71	0.70	0.70
					Non-engineered	SWR No	0.69	0.68	0.66	0.65	0.65
						SWR Yes	0.68	0.66	0.64	0.63	0.62
					Engineered	SWR No	0.66	0.64	0.62	0.61	0.60
						SWR Yes	0.66	0.63	0.60	0.59	0.58
				Complex	None	SWR No	0.71	0.70	0.69	0.69	0.69
						SWR Yes	0.70	0.69	0.67	0.66	0.66
					Non-engineered	SWR No	0.66	0.65	0.63	0.62	0.61
						SWR Yes	0.66	0.64	0.61	0.59	0.59
					Engineered	SWR No	0.64	0.62	0.59	0.58	0.57
						SWR Yes	0.63	0.61	0.57	0.56	0.54
				Gable end with bracing	None	SWR No	0.66	0.65	0.63	0.62	0.62
						SWR Yes	0.66	0.64	0.61	0.60	0.59
					Non-engineered	SWR No	0.61	0.59	0.56	0.55	0.54
						SWR Yes	0.61	0.58	0.55	0.53	0.52
					Engineered	SWR No	0.59	0.56	0.53	0.51	0.50
						SWR Yes	0.58	0.55	0.51	0.49	0.48
				Hip	None	SWR No	0.63	0.62	0.60	0.59	0.59
						SWR Yes	0.63	0.61	0.58	0.57	0.56
					Non-engineered	SWR No	0.58	0.56	0.53	0.52	0.51
						SWR Yes	0.58	0.55	0.52	0.50	0.49
					Engineered	SWR No	0.56	0.53	0.49	0.48	0.47
						SWR Yes	0.55	0.52	0.48	0.46	0.45
		8 d nails @6/12	Nails	Gable end without bracing	None	SWR No	0.68	0.66	0.64	0.63	0.62
						SWR Yes	0.67	0.65	0.62	0.60	0.60
					Non-engineered	SWR No	0.63	0.60	0.57	0.55	0.55
						SWR Yes	0.63	0.59	0.55	0.54	0.52
					Engineered	SWR No	0.61	0.57	0.53	0.51	0.50
						SWR Yes	0.60	0.56	0.52	0.50	0.48
				Complex	None	SWR No	0.66	0.64	0.61	0.60	0.60
						SWR Yes	0.65	0.63	0.59	0.58	0.57
					Non-engineered	SWR No	0.61	0.58	0.55	0.53	0.52
						SWR Yes	0.61	0.57	0.53	0.51	0.50
					Engineered	SWR No	0.59	0.55	0.51	0.49	0.48
						SWR Yes	0.58	0.54	0.49	0.47	0.46
				Gable end with bracing	None	SWR No	0.62	0.59	0.57	0.56	0.55
						SWR Yes	0.61	0.58	0.55	0.54	0.53
					Non-engineered	SWR No	0.57	0.54	0.50	0.48	0.48
						SWR Yes	0.56	0.53	0.49	0.47	0.45
					Engineered	SWR No	0.54	0.50	0.46	0.44	0.43
						SWR Yes	0.54	0.50	0.45	0.43	0.41
				Hip	None	SWR No	0.59	0.57	0.54	0.53	0.53
						SWR Yes	0.59	0.56	0.53	0.51	0.51

State: LOUISIANA
Line of Business: HOMEOWNERS
Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
NOVEMBER 1, 2024 (RENEWAL BUSINESS)
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USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

WINDSTORM MITIGATION

These factors apply only to the Hurricane peril

Non-Building Code Equivalent OWNERS FORMS

Roof Age	Roof Cover	Roof Attachment	Roof-to-Wall Connection	Roof Geometry	Opening Protection	Secondary Water Intrusion System	Rating Area Group				
							A1	A2	A3	A4	A5
			Clips	Gable end without bracing	Non-engineered	SWR No	0.54	0.51	0.48	0.46	0.45
						SWR Yes	0.54	0.50	0.46	0.44	0.43
					Engineered	SWR No	0.51	0.48	0.44	0.42	0.41
						SWR Yes	0.51	0.47	0.43	0.40	0.39
					None	SWR No	0.66	0.64	0.61	0.59	0.58
						SWR Yes	0.66	0.63	0.59	0.57	0.56
					Non-engineered	SWR No	0.62	0.58	0.54	0.52	0.50
						SWR Yes	0.61	0.57	0.52	0.50	0.48
					Engineered	SWR No	0.59	0.55	0.50	0.48	0.46
						SWR Yes	0.59	0.54	0.49	0.46	0.44
				Complex	None	SWR No	0.64	0.62	0.58	0.57	0.56
						SWR Yes	0.64	0.61	0.56	0.55	0.53
					Non-engineered	SWR No	0.59	0.56	0.52	0.49	0.48
						SWR Yes	0.59	0.55	0.50	0.48	0.46
					Engineered	SWR No	0.57	0.53	0.48	0.45	0.43
						SWR Yes	0.57	0.52	0.46	0.44	0.42
				Gable end with bracing	None	SWR No	0.60	0.57	0.54	0.52	0.51
						SWR Yes	0.60	0.56	0.52	0.50	0.49
					Non-engineered	SWR No	0.55	0.51	0.47	0.45	0.43
						SWR Yes	0.55	0.51	0.46	0.43	0.41
					Engineered	SWR No	0.52	0.48	0.43	0.41	0.39
						SWR Yes	0.52	0.48	0.42	0.39	0.37
				Hip	None	SWR No	0.58	0.55	0.51	0.50	0.49
						SWR Yes	0.57	0.54	0.50	0.48	0.47
					Non-engineered	SWR No	0.53	0.49	0.45	0.42	0.41
						SWR Yes	0.52	0.48	0.43	0.41	0.39
					Engineered	SWR No	0.50	0.46	0.41	0.38	0.36
						SWR Yes	0.49	0.45	0.40	0.37	0.35
			Ties	Gable end without bracing	None	SWR No	0.66	0.63	0.60	0.58	0.57
						SWR Yes	0.65	0.62	0.58	0.56	0.55
					Non-engineered	SWR No	0.61	0.58	0.53	0.51	0.49
						SWR Yes	0.61	0.57	0.52	0.49	0.47
					Engineered	SWR No	0.59	0.54	0.49	0.47	0.45
						SWR Yes	0.58	0.54	0.48	0.45	0.43
				Complex	None	SWR No	0.64	0.61	0.57	0.56	0.55
						SWR Yes	0.63	0.60	0.56	0.54	0.52
					Non-engineered	SWR No	0.59	0.55	0.51	0.49	0.47
						SWR Yes	0.59	0.54	0.49	0.47	0.45
					Engineered	SWR No	0.56	0.52	0.47	0.44	0.42
						SWR Yes	0.56	0.51	0.46	0.43	0.41
				Gable end with bracing	None	SWR No	0.60	0.57	0.53	0.51	0.50
						SWR Yes	0.59	0.56	0.51	0.49	0.48
					Non-engineered	SWR No	0.55	0.51	0.46	0.44	0.42
						SWR Yes	0.54	0.50	0.45	0.42	0.40

State: LOUISIANA
Line of Business: HOMEOWNERS
Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
NOVEMBER 1, 2024 (RENEWAL BUSINESS)
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USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

WINDSTORM MITIGATION

These factors apply only to the Hurricane peril

Non-Building Code Equivalent OWNERS FORMS

Roof Age	Roof Cover	Roof Attachment	Roof-to-Wall Connection	Roof Geometry	Opening Protection	Secondary Water Intrusion System	Rating Area Group				
							A1	A2	A3	A4	A5
					Engineered	SWR No	0.52	0.48	0.42	0.40	0.37
						SWR Yes	0.52	0.47	0.41	0.38	0.36
				Hip	None	SWR No	0.57	0.54	0.51	0.49	0.48
						SWR Yes	0.57	0.53	0.49	0.47	0.46
					Non-engineered	SWR No	0.52	0.48	0.44	0.41	0.40
						SWR Yes	0.52	0.48	0.43	0.40	0.38
					Engineered	SWR No	0.49	0.45	0.40	0.37	0.35
						SWR Yes	0.49	0.45	0.39	0.36	0.34
		8 d nails@6/6	Nails	Gable end without bracing	None	SWR No	0.63	0.61	0.59	0.59	0.58
						SWR Yes	0.63	0.60	0.58	0.57	0.56
					Non-engineered	SWR No	0.58	0.56	0.53	0.51	0.51
						SWR Yes	0.58	0.55	0.51	0.50	0.49
					Engineered	SWR No	0.56	0.53	0.49	0.47	0.46
						SWR Yes	0.55	0.52	0.47	0.46	0.44
				Complex	None	SWR No	0.61	0.59	0.57	0.57	0.56
						SWR Yes	0.61	0.58	0.56	0.55	0.54
					Non-engineered	SWR No	0.56	0.54	0.51	0.49	0.49
						SWR Yes	0.56	0.53	0.49	0.48	0.47
					Engineered	SWR No	0.54	0.51	0.47	0.45	0.44
						SWR Yes	0.53	0.50	0.45	0.44	0.42
				Gable end with bracing	None	SWR No	0.57	0.56	0.53	0.52	0.52
						SWR Yes	0.57	0.55	0.52	0.50	0.50
					Non-engineered	SWR No	0.52	0.50	0.47	0.45	0.44
						SWR Yes	0.52	0.49	0.45	0.44	0.43
					Engineered	SWR No	0.50	0.47	0.43	0.41	0.40
						SWR Yes	0.49	0.46	0.41	0.39	0.38
				Hip	None	SWR No	0.55	0.53	0.51	0.50	0.50
						SWR Yes	0.55	0.53	0.50	0.48	0.48
					Non-engineered	SWR No	0.50	0.48	0.44	0.43	0.42
						SWR Yes	0.50	0.47	0.43	0.41	0.41
					Engineered	SWR No	0.47	0.44	0.41	0.39	0.38
						SWR Yes	0.47	0.44	0.39	0.37	0.36
		Clips		Gable end without bracing	None	SWR No	0.61	0.59	0.56	0.55	0.54
						SWR Yes	0.61	0.58	0.55	0.53	0.52
					Non-engineered	SWR No	0.57	0.54	0.50	0.48	0.47
						SWR Yes	0.56	0.53	0.48	0.46	0.45
					Engineered	SWR No	0.54	0.50	0.46	0.44	0.42
						SWR Yes	0.54	0.50	0.45	0.42	0.40
				Complex	None	SWR No	0.60	0.57	0.54	0.53	0.52
						SWR Yes	0.59	0.56	0.53	0.51	0.50
					Non-engineered	SWR No	0.55	0.52	0.48	0.46	0.44
						SWR Yes	0.54	0.51	0.46	0.44	0.43
					Engineered	SWR No	0.52	0.48	0.44	0.41	0.40
						SWR Yes	0.52	0.48	0.43	0.40	0.38

State: LOUISIANA
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Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
NOVEMBER 1, 2024 (RENEWAL BUSINESS)
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USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

WINDSTORM MITIGATION

These factors apply only to the Hurricane peril

Non-Building Code Equivalent OWNERS FORMS

Roof Age	Roof Cover	Roof Attachment	Roof-to-Wall Connection	Roof Geometry	Opening Protection	Secondary Water Intrusion System	Rating Area Group				
							A1	A2	A3	A4	A5
				Gable end with bracing	None	SWR No	0.56	0.53	0.50	0.49	0.48
						SWR Yes	0.55	0.53	0.49	0.47	0.46
					Non-engineered	SWR No	0.51	0.47	0.43	0.41	0.40
						SWR Yes	0.50	0.47	0.42	0.40	0.38
					Engineered	SWR No	0.48	0.44	0.40	0.37	0.35
						SWR Yes	0.48	0.44	0.38	0.36	0.34
				Hip	None	SWR No	0.53	0.51	0.48	0.47	0.46
						SWR Yes	0.53	0.50	0.47	0.45	0.44
					Non-engineered	SWR No	0.48	0.45	0.41	0.39	0.38
						SWR Yes	0.48	0.45	0.40	0.38	0.36
					Engineered	SWR No	0.45	0.42	0.37	0.35	0.33
						SWR Yes	0.45	0.41	0.36	0.34	0.32
			Ties	Gable end without bracing	None	SWR No	0.61	0.59	0.56	0.54	0.53
						SWR Yes	0.60	0.58	0.54	0.52	0.51
					Non-engineered	SWR No	0.56	0.53	0.49	0.47	0.46
						SWR Yes	0.56	0.52	0.47	0.45	0.44
					Engineered	SWR No	0.53	0.50	0.45	0.43	0.41
						SWR Yes	0.53	0.49	0.44	0.41	0.39
				Complex	None	SWR No	0.59	0.57	0.54	0.52	0.51
						SWR Yes	0.59	0.56	0.52	0.50	0.49
					Non-engineered	SWR No	0.54	0.51	0.47	0.45	0.43
						SWR Yes	0.54	0.50	0.45	0.43	0.41
					Engineered	SWR No	0.51	0.48	0.43	0.40	0.39
						SWR Yes	0.51	0.47	0.42	0.39	0.37
				Gable end with bracing	None	SWR No	0.55	0.53	0.49	0.48	0.47
						SWR Yes	0.55	0.52	0.48	0.46	0.45
					Non-engineered	SWR No	0.50	0.47	0.43	0.40	0.39
						SWR Yes	0.50	0.46	0.41	0.39	0.37
					Engineered	SWR No	0.47	0.44	0.39	0.36	0.34
						SWR Yes	0.47	0.43	0.38	0.35	0.33
				Hip	None	SWR No	0.53	0.51	0.47	0.46	0.45
						SWR Yes	0.53	0.50	0.46	0.44	0.43
					Non-engineered	SWR No	0.48	0.45	0.40	0.38	0.37
						SWR Yes	0.47	0.44	0.39	0.37	0.35
					Engineered	SWR No	0.45	0.41	0.37	0.34	0.32
						SWR Yes	0.45	0.41	0.36	0.33	0.31
	Hurricane Rated 6 d nails@6/12	Nails		Gable end without bracing	None	SWR No	0.71	0.75	0.78	0.80	0.82
						SWR Yes	0.70	0.71	0.73	0.74	0.75
					Non-engineered	SWR No	0.65	0.66	0.66	0.67	0.68
						SWR Yes	0.65	0.64	0.64	0.64	0.65
					Engineered	SWR No	0.63	0.63	0.62	0.62	0.63
						SWR Yes	0.62	0.61	0.60	0.60	0.60
				Complex	None	SWR No	0.68	0.70	0.72	0.74	0.76
						SWR Yes	0.67	0.68	0.68	0.69	0.70

State: LOUISIANA
Line of Business: HOMEOWNERS
Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
NOVEMBER 1, 2024 (RENEWAL BUSINESS)
Companies: UNITED SERVICES AUTOMOBILE ASSOCIATION
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

WINDSTORM MITIGATION

These factors apply only to the Hurricane peril

Non-Building Code Equivalent OWNERS FORMS

Roof Age	Roof Cover	Roof Attachment	Roof-to-Wall Connection	Roof Geometry	Opening Protection	Secondary Water Intrusion System	Rating Area Group					
							A1	A2	A3	A4	A5	
				Gable end with bracing	Non-engineered	SWR No	0.63	0.63	0.63	0.63	0.64	
						SWR Yes	0.62	0.62	0.61	0.61	0.61	
					Engineered	SWR No	0.60	0.60	0.59	0.59	0.59	
						SWR Yes	0.60	0.59	0.57	0.57	0.57	
					None	SWR No	0.63	0.64	0.64	0.65	0.66	
						SWR Yes	0.63	0.62	0.62	0.62	0.62	
					Non-engineered	SWR No	0.58	0.58	0.57	0.57	0.57	
						SWR Yes	0.58	0.57	0.55	0.55	0.55	
					Engineered	SWR No	0.56	0.55	0.53	0.53	0.53	
						SWR Yes	0.55	0.54	0.52	0.51	0.51	
					Hip	None	SWR No	0.60	0.61	0.61	0.61	0.62
							SWR Yes	0.60	0.60	0.59	0.59	0.59
					Non-engineered	SWR No	0.56	0.55	0.54	0.54	0.54	
						SWR Yes	0.55	0.54	0.52	0.52	0.52	
					Engineered	SWR No	0.53	0.52	0.50	0.50	0.50	
						SWR Yes	0.53	0.51	0.49	0.48	0.48	
				Clips	Gable end without bracing	None	SWR No	0.69	0.70	0.71	0.72	0.73
							SWR Yes	0.68	0.68	0.68	0.68	0.68
					Non-engineered	SWR No	0.64	0.64	0.63	0.63	0.63	
						SWR Yes	0.63	0.62	0.61	0.60	0.60	
					Engineered	SWR No	0.61	0.61	0.59	0.59	0.59	
						SWR Yes	0.61	0.59	0.57	0.57	0.56	
					Complex	None	SWR No	0.66	0.67	0.67	0.68	0.68
							SWR Yes	0.65	0.65	0.65	0.64	0.64
					Non-engineered	SWR No	0.61	0.61	0.60	0.60	0.60	
						SWR Yes	0.61	0.60	0.58	0.57	0.57	
				Gable end with bracing	Engineered	SWR No	0.59	0.58	0.56	0.56	0.55	
						SWR Yes	0.58	0.57	0.55	0.53	0.53	
					None	SWR No	0.62	0.62	0.61	0.61	0.61	
						SWR Yes	0.61	0.60	0.59	0.58	0.58	
					Non-engineered	SWR No	0.57	0.56	0.54	0.53	0.53	
						SWR Yes	0.56	0.55	0.52	0.51	0.51	
					Engineered	SWR No	0.54	0.52	0.50	0.49	0.49	
						SWR Yes	0.54	0.52	0.49	0.47	0.47	
					Hip	None	SWR No	0.59	0.59	0.58	0.58	0.58
							SWR Yes	0.58	0.58	0.56	0.55	0.55
Ties	Gable end without bracing	Non-engineered	SWR No	0.54	0.53	0.51	0.50	0.50				
			SWR Yes	0.54	0.52	0.50	0.48	0.48				
		Engineered	SWR No	0.51	0.50	0.47	0.46	0.46				
			SWR Yes	0.51	0.49	0.46	0.44	0.44				
		None	SWR No	0.68	0.70	0.70	0.71	0.72				
			SWR Yes	0.67	0.68	0.67	0.67	0.67				
		Non-engineered	SWR No	0.63	0.63	0.62	0.62	0.62				
			SWR Yes	0.63	0.62	0.60	0.60	0.59				

State: LOUISIANA
Line of Business: HOMEOWNERS
Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
NOVEMBER 1, 2024 (RENEWAL BUSINESS)
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USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

WINDSTORM MITIGATION

These factors apply only to the Hurricane peril

Non-Building Code Equivalent OWNERS FORMS

Roof Age	Roof Cover	Roof Attachment	Roof-to-Wall Connection	Roof Geometry	Opening Protection	Secondary Water Intrusion System	Rating Area Group				
							A1	A2	A3	A4	A5
				Complex	Engineered	SWR No	0.61	0.60	0.58	0.58	0.58
						SWR Yes	0.60	0.59	0.57	0.56	0.55
					None	SWR No	0.66	0.66	0.66	0.66	0.66
						SWR Yes	0.65	0.65	0.64	0.63	0.64
					Non-engineered	SWR No	0.61	0.60	0.59	0.59	0.59
						SWR Yes	0.60	0.59	0.57	0.57	0.56
				Gable end with bracing	Engineered	SWR No	0.58	0.57	0.55	0.55	0.54
						SWR Yes	0.58	0.56	0.54	0.53	0.52
					None	SWR No	0.61	0.61	0.60	0.60	0.60
						SWR Yes	0.61	0.60	0.58	0.57	0.57
					Non-engineered	SWR No	0.56	0.55	0.53	0.53	0.52
						SWR Yes	0.56	0.54	0.52	0.50	0.50
				Hip	Engineered	SWR No	0.54	0.52	0.49	0.48	0.48
						SWR Yes	0.53	0.51	0.48	0.46	0.45
					None	SWR No	0.58	0.58	0.57	0.57	0.57
						SWR Yes	0.58	0.57	0.55	0.55	0.54
					Non-engineered	SWR No	0.54	0.52	0.50	0.49	0.49
						SWR Yes	0.53	0.51	0.49	0.48	0.47
				8 d nails @6/12 Nails	Engineered	SWR No	0.51	0.49	0.46	0.45	0.44
						SWR Yes	0.50	0.48	0.45	0.44	0.42
					None	SWR No	0.61	0.60	0.59	0.59	0.59
						SWR Yes	0.61	0.59	0.57	0.56	0.56
					Non-engineered	SWR No	0.56	0.55	0.52	0.51	0.51
						SWR Yes	0.56	0.54	0.51	0.49	0.49
					Engineered	SWR No	0.54	0.51	0.48	0.47	0.47
						SWR Yes	0.53	0.51	0.47	0.45	0.45
				Complex	None	SWR No	0.59	0.59	0.57	0.56	0.56
						SWR Yes	0.59	0.57	0.55	0.54	0.54
					Non-engineered	SWR No	0.54	0.53	0.50	0.49	0.49
						SWR Yes	0.54	0.52	0.49	0.47	0.47
					Engineered	SWR No	0.52	0.49	0.46	0.45	0.44
						SWR Yes	0.51	0.49	0.45	0.43	0.42
				Gable end with bracing	None	SWR No	0.56	0.55	0.53	0.52	0.52
						SWR Yes	0.55	0.53	0.51	0.50	0.50
					Non-engineered	SWR No	0.51	0.49	0.46	0.45	0.45
						SWR Yes	0.50	0.48	0.45	0.43	0.43
					Engineered	SWR No	0.48	0.45	0.42	0.41	0.40
						SWR Yes	0.47	0.45	0.41	0.39	0.38
				Hip	None	SWR No	0.54	0.52	0.51	0.50	0.50
						SWR Yes	0.53	0.51	0.49	0.48	0.48
					Non-engineered	SWR No	0.48	0.47	0.44	0.43	0.42
						SWR Yes	0.48	0.46	0.43	0.41	0.41
					Engineered	SWR No	0.46	0.43	0.40	0.39	0.38
						SWR Yes	0.45	0.42	0.39	0.37	0.36

State: LOUISIANA
Line of Business: HOMEOWNERS
Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
NOVEMBER 1, 2024 (RENEWAL BUSINESS)
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USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

WINDSTORM MITIGATION

These factors apply only to the Hurricane peril

Non-Building Code Equivalent OWNERS FORMS

Roof Age	Roof Cover	Roof Attachment	Roof-to-Wall Connection Clips	Roof Geometry	Opening Protection	Secondary Water Intrusion System	Rating Area Group				
							A1	A2	A3	A4	A5
				Gable end without bracing	None	SWR No	0.60	0.58	0.56	0.55	0.55
						SWR Yes	0.59	0.57	0.54	0.53	0.52
					Non-engineered	SWR No	0.55	0.52	0.49	0.48	0.47
						SWR Yes	0.54	0.51	0.48	0.46	0.45
					Engineered	SWR No	0.52	0.49	0.45	0.44	0.42
						SWR Yes	0.52	0.48	0.44	0.42	0.40
				Complex	None	SWR No	0.58	0.56	0.54	0.53	0.52
						SWR Yes	0.57	0.55	0.52	0.51	0.50
					Non-engineered	SWR No	0.53	0.50	0.47	0.46	0.45
						SWR Yes	0.52	0.50	0.46	0.44	0.43
					Engineered	SWR No	0.50	0.47	0.43	0.41	0.40
						SWR Yes	0.50	0.46	0.42	0.40	0.38
				Gable end with bracing	None	SWR No	0.54	0.52	0.50	0.49	0.48
						SWR Yes	0.54	0.51	0.48	0.47	0.46
					Non-engineered	SWR No	0.49	0.46	0.43	0.41	0.40
						SWR Yes	0.48	0.46	0.42	0.40	0.38
					Engineered	SWR No	0.46	0.43	0.39	0.37	0.36
						SWR Yes	0.46	0.42	0.38	0.36	0.34
				Hip	None	SWR No	0.52	0.50	0.48	0.47	0.46
						SWR Yes	0.51	0.49	0.46	0.45	0.44
					Non-engineered	SWR No	0.47	0.44	0.41	0.39	0.38
						SWR Yes	0.46	0.43	0.40	0.38	0.36
					Engineered	SWR No	0.44	0.41	0.37	0.35	0.33
						SWR Yes	0.43	0.40	0.36	0.34	0.32
			Ties	Gable end without bracing	None	SWR No	0.59	0.57	0.55	0.54	0.53
						SWR Yes	0.59	0.57	0.54	0.52	0.51
					Non-engineered	SWR No	0.54	0.52	0.48	0.47	0.46
						SWR Yes	0.54	0.51	0.47	0.45	0.44
					Engineered	SWR No	0.52	0.49	0.45	0.43	0.41
						SWR Yes	0.51	0.48	0.43	0.41	0.39
				Complex	None	SWR No	0.57	0.56	0.53	0.52	0.51
						SWR Yes	0.57	0.55	0.52	0.50	0.49
					Non-engineered	SWR No	0.52	0.50	0.46	0.45	0.43
						SWR Yes	0.52	0.49	0.45	0.43	0.42
					Engineered	SWR No	0.50	0.47	0.42	0.40	0.39
						SWR Yes	0.49	0.46	0.41	0.39	0.37
				Gable end with bracing	None	SWR No	0.54	0.52	0.49	0.48	0.47
						SWR Yes	0.53	0.51	0.47	0.46	0.45
					Non-engineered	SWR No	0.48	0.46	0.42	0.40	0.39
						SWR Yes	0.48	0.45	0.41	0.39	0.37
					Engineered	SWR No	0.46	0.42	0.38	0.36	0.34
						SWR Yes	0.45	0.42	0.37	0.35	0.33
				Hip	None	SWR No	0.51	0.50	0.47	0.46	0.45
						SWR Yes	0.51	0.49	0.45	0.44	0.43

State: LOUISIANA
Line of Business: HOMEOWNERS
Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
NOVEMBER 1, 2024 (RENEWAL BUSINESS)
Companies: UNITED SERVICES AUTOMOBILE ASSOCIATION
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

WINDSTORM MITIGATION

These factors apply only to the Hurricane peril

Non-Building Code Equivalent OWNERS FORMS

Roof Age	Roof Cover	Roof Attachment	Roof-to-Wall Connection	Roof Geometry	Opening Protection	Secondary Water Intrusion System	Rating Area Group				
							A1	A2	A3	A4	A5
					Non-engineered	SWR No	0.46	0.44	0.40	0.38	0.37
						SWR Yes	0.46	0.43	0.39	0.37	0.35
					Engineered	SWR No	0.43	0.40	0.36	0.34	0.32
						SWR Yes	0.43	0.40	0.35	0.33	0.31
		8 d nails@6/6	Nails	Gable end without bracing	None	SWR No	0.55	0.55	0.54	0.54	0.54
						SWR Yes	0.54	0.54	0.52	0.52	0.52
					Non-engineered	SWR No	0.50	0.49	0.47	0.47	0.47
						SWR Yes	0.49	0.48	0.46	0.45	0.45
					Engineered	SWR No	0.47	0.46	0.43	0.42	0.42
						SWR Yes	0.47	0.45	0.42	0.41	0.40
				Complex	None	SWR No	0.53	0.53	0.52	0.52	0.52
						SWR Yes	0.53	0.52	0.51	0.50	0.50
					Non-engineered	SWR No	0.48	0.47	0.45	0.45	0.45
						SWR Yes	0.48	0.46	0.44	0.43	0.43
					Engineered	SWR No	0.45	0.44	0.42	0.41	0.40
						SWR Yes	0.45	0.43	0.40	0.39	0.38
				Gable end with bracing	None	SWR No	0.50	0.50	0.49	0.48	0.49
						SWR Yes	0.50	0.49	0.47	0.47	0.46
					Non-engineered	SWR No	0.45	0.44	0.42	0.41	0.41
						SWR Yes	0.44	0.43	0.40	0.39	0.39
					Engineered	SWR No	0.42	0.40	0.38	0.37	0.36
						SWR Yes	0.42	0.40	0.37	0.35	0.35
				Hip	None	SWR No	0.48	0.48	0.47	0.47	0.47
						SWR Yes	0.48	0.47	0.45	0.45	0.45
					Non-engineered	SWR No	0.43	0.42	0.40	0.39	0.39
						SWR Yes	0.43	0.41	0.39	0.38	0.37
					Engineered	SWR No	0.40	0.38	0.36	0.35	0.34
						SWR Yes	0.40	0.38	0.35	0.33	0.33
			Clips	Gable end without bracing	None	SWR No	0.53	0.53	0.51	0.50	0.50
						SWR Yes	0.53	0.51	0.49	0.48	0.48
					Non-engineered	SWR No	0.48	0.46	0.44	0.43	0.42
						SWR Yes	0.48	0.46	0.43	0.41	0.40
					Engineered	SWR No	0.45	0.43	0.40	0.39	0.38
						SWR Yes	0.45	0.43	0.39	0.37	0.36
				Complex	None	SWR No	0.52	0.51	0.49	0.49	0.48
						SWR Yes	0.51	0.50	0.48	0.47	0.46
					Non-engineered	SWR No	0.46	0.45	0.42	0.41	0.40
						SWR Yes	0.46	0.44	0.41	0.40	0.39
					Engineered	SWR No	0.44	0.42	0.38	0.37	0.36
						SWR Yes	0.43	0.41	0.37	0.35	0.34
				Gable end with bracing	None	SWR No	0.48	0.48	0.46	0.45	0.44
						SWR Yes	0.48	0.46	0.44	0.43	0.42
					Non-engineered	SWR No	0.43	0.41	0.39	0.37	0.37
						SWR Yes	0.43	0.41	0.37	0.36	0.35

State: LOUISIANA
Line of Business: HOMEOWNERS
Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
NOVEMBER 1, 2024 (RENEWAL BUSINESS)
Companies: UNITED SERVICES AUTOMOBILE ASSOCIATION
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

WINDSTORM MITIGATION

These factors apply only to the Hurricane peril

Non-Building Code Equivalent OWNERS FORMS

Roof Age	Roof Cover	Roof Attachment	Roof-to-Wall Connection	Roof Geometry	Opening Protection	Secondary Water Intrusion System	Rating Area Group				
							A1	A2	A3	A4	A5
				Hip	Engineered	SWR No	0.40	0.38	0.35	0.33	0.32
						SWR Yes	0.40	0.37	0.34	0.32	0.30
					None	SWR No	0.47	0.46	0.44	0.43	0.43
						SWR Yes	0.46	0.45	0.42	0.41	0.41
					Non-engineered	SWR No	0.41	0.39	0.37	0.35	0.35
						SWR Yes	0.41	0.39	0.36	0.34	0.33
					Engineered	SWR No	0.38	0.36	0.33	0.31	0.30
						SWR Yes	0.38	0.35	0.32	0.30	0.29
			Ties	Gable end without bracing	None	SWR No	0.53	0.52	0.50	0.49	0.49
						SWR Yes	0.52	0.51	0.49	0.47	0.47
					Non-engineered	SWR No	0.48	0.46	0.43	0.42	0.41
						SWR Yes	0.47	0.45	0.42	0.40	0.39
					Engineered	SWR No	0.45	0.43	0.39	0.38	0.37
						SWR Yes	0.44	0.42	0.38	0.36	0.35
				Complex	None	SWR No	0.51	0.50	0.48	0.48	0.47
						SWR Yes	0.51	0.49	0.47	0.46	0.45
					Non-engineered	SWR No	0.46	0.44	0.41	0.40	0.39
						SWR Yes	0.46	0.43	0.40	0.39	0.37
					Engineered	SWR No	0.43	0.41	0.37	0.36	0.35
						SWR Yes	0.43	0.40	0.36	0.34	0.33
				Gable end with bracing	None	SWR No	0.48	0.47	0.45	0.44	0.43
						SWR Yes	0.48	0.46	0.43	0.42	0.41
					Non-engineered	SWR No	0.43	0.41	0.38	0.36	0.35
						SWR Yes	0.42	0.40	0.37	0.35	0.34
					Engineered	SWR No	0.40	0.37	0.34	0.32	0.31
						SWR Yes	0.39	0.37	0.33	0.31	0.29
				Hip	None	SWR No	0.46	0.45	0.43	0.42	0.41
						SWR Yes	0.46	0.44	0.42	0.40	0.40
					Non-engineered	SWR No	0.41	0.39	0.36	0.34	0.33
						SWR Yes	0.40	0.38	0.35	0.33	0.32
					Engineered	SWR No	0.38	0.35	0.32	0.30	0.29
						SWR Yes	0.37	0.35	0.31	0.29	0.27
10<X<= 20 years	Asphalt	6 d nails@6/12	Nails	Gable end without bracing	None	SWR No	0.94	0.93	0.93	0.93	0.93
						SWR Yes	0.92	0.90	0.88	0.87	0.87
					Non-engineered	SWR No	0.82	0.80	0.78	0.77	0.77
						SWR Yes	0.81	0.77	0.74	0.72	0.72
					Engineered	SWR No	0.77	0.74	0.71	0.69	0.69
						SWR Yes	0.76	0.73	0.69	0.67	0.66
				Complex	None	SWR No	0.88	0.87	0.86	0.86	0.86
						SWR Yes	0.86	0.83	0.81	0.80	0.79
					Non-engineered	SWR No	0.75	0.73	0.71	0.70	0.70
						SWR Yes	0.75	0.72	0.69	0.67	0.67
					Engineered	SWR No	0.72	0.70	0.67	0.66	0.65
						SWR Yes	0.72	0.68	0.65	0.63	0.62

State: LOUISIANA
Line of Business: HOMEOWNERS
Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
NOVEMBER 1, 2024 (RENEWAL BUSINESS)
Companies: UNITED SERVICES AUTOMOBILE ASSOCIATION
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

WINDSTORM MITIGATION

These factors apply only to the Hurricane peril

Non-Building Code Equivalent OWNERS FORMS

Roof Age	Roof Cover	Roof Attachment	Roof-to-Wall Connection	Roof Geometry	Opening Protection	Secondary Water Intrusion System	Rating Area Group				
							A1	A2	A3	A4	A5
				Gable end with bracing	None	SWR No	0.74	0.72	0.71	0.70	0.70
						SWR Yes	0.73	0.71	0.68	0.67	0.67
					Non-engineered	SWR No	0.69	0.67	0.64	0.63	0.62
						SWR Yes	0.68	0.65	0.62	0.60	0.60
					Engineered	SWR No	0.67	0.64	0.60	0.59	0.58
						SWR Yes	0.66	0.62	0.58	0.57	0.55
				Hip	None	SWR No	0.71	0.69	0.67	0.66	0.66
						SWR Yes	0.70	0.68	0.65	0.64	0.64
					Non-engineered	SWR No	0.66	0.63	0.60	0.59	0.59
						SWR Yes	0.65	0.62	0.59	0.57	0.56
					Engineered	SWR No	0.63	0.60	0.57	0.55	0.54
						SWR Yes	0.63	0.59	0.55	0.53	0.52
			Clips	Gable end without bracing	None	SWR No	0.92	0.90	0.88	0.86	0.85
						SWR Yes	0.90	0.86	0.82	0.80	0.79
					Non-engineered	SWR No	0.78	0.75	0.72	0.70	0.69
						SWR Yes	0.77	0.74	0.70	0.68	0.66
					Engineered	SWR No	0.74	0.71	0.67	0.66	0.65
						SWR Yes	0.74	0.70	0.65	0.63	0.62
				Complex	None	SWR No	0.82	0.80	0.78	0.77	0.76
						SWR Yes	0.80	0.77	0.74	0.73	0.71
					Non-engineered	SWR No	0.73	0.70	0.67	0.66	0.65
						SWR Yes	0.72	0.69	0.65	0.64	0.63
					Engineered	SWR No	0.71	0.67	0.64	0.62	0.61
						SWR Yes	0.70	0.66	0.62	0.60	0.58
				Gable end without bracing	None	SWR No	0.72	0.70	0.67	0.66	0.65
						SWR Yes	0.71	0.69	0.65	0.64	0.63
					Non-engineered	SWR No	0.67	0.64	0.61	0.59	0.58
						SWR Yes	0.67	0.63	0.59	0.57	0.56
					Engineered	SWR No	0.65	0.61	0.57	0.55	0.54
						SWR Yes	0.65	0.60	0.55	0.53	0.51
				Hip	None	SWR No	0.69	0.67	0.64	0.63	0.62
						SWR Yes	0.68	0.66	0.62	0.61	0.60
					Non-engineered	SWR No	0.64	0.61	0.57	0.56	0.55
						SWR Yes	0.64	0.60	0.56	0.54	0.52
					Engineered	SWR No	0.62	0.58	0.54	0.52	0.50
						SWR Yes	0.61	0.57	0.52	0.50	0.48
			Ties	Gable end without bracing	None	SWR No	0.91	0.89	0.86	0.84	0.83
						SWR Yes	0.89	0.85	0.81	0.79	0.77
					Non-engineered	SWR No	0.77	0.74	0.70	0.69	0.68
						SWR Yes	0.76	0.73	0.68	0.67	0.65
					Engineered	SWR No	0.73	0.70	0.66	0.65	0.63
						SWR Yes	0.73	0.69	0.64	0.62	0.61
				Complex	None	SWR No	0.81	0.79	0.76	0.75	0.74
						SWR Yes	0.80	0.77	0.73	0.72	0.70

State: LOUISIANA
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NOVEMBER 1, 2024 (RENEWAL BUSINESS)
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USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

WINDSTORM MITIGATION

These factors apply only to the Hurricane peril

Non-Building Code Equivalent OWNERS FORMS

Roof Age	Roof Cover	Roof Attachment	Roof-to-Wall Connection	Roof Geometry	Opening Protection	Secondary Water Intrusion System	Rating Area Group					
							A1	A2	A3	A4	A5	
		8 d nails @6/12	Nails	Gable end with bracing	Non-engineered	SWR No	0.72	0.70	0.67	0.65	0.64	
						SWR Yes	0.72	0.69	0.65	0.63	0.62	
					Engineered	SWR No	0.70	0.67	0.63	0.61	0.60	
						SWR Yes	0.70	0.66	0.61	0.59	0.57	
					None	SWR No	0.72	0.69	0.66	0.65	0.64	
						SWR Yes	0.71	0.68	0.65	0.63	0.62	
					Non-engineered	SWR No	0.67	0.64	0.60	0.58	0.57	
						SWR Yes	0.67	0.63	0.58	0.56	0.55	
					Engineered	SWR No	0.65	0.61	0.56	0.54	0.52	
						SWR Yes	0.64	0.60	0.55	0.52	0.50	
				Hip	None	SWR No	0.69	0.66	0.63	0.62	0.61	
						SWR Yes	0.68	0.65	0.61	0.60	0.59	
					Non-engineered	SWR No	0.64	0.61	0.57	0.55	0.54	
						SWR Yes	0.63	0.59	0.55	0.53	0.51	
					Engineered	SWR No	0.61	0.57	0.53	0.51	0.49	
						SWR Yes	0.61	0.56	0.51	0.49	0.47	
				Gable end without bracing	None	SWR No	0.81	0.77	0.73	0.72	0.70	
						SWR Yes	0.80	0.76	0.71	0.69	0.68	
					Non-engineered	SWR No	0.73	0.69	0.65	0.63	0.62	
						SWR Yes	0.72	0.68	0.63	0.61	0.59	
					Engineered	SWR No	0.70	0.65	0.61	0.59	0.57	
						SWR Yes	0.69	0.64	0.59	0.57	0.55	
					Complex	None	SWR No	0.75	0.72	0.69	0.67	0.66
							SWR Yes	0.74	0.71	0.67	0.65	0.64
						Non-engineered	SWR No	0.69	0.66	0.62	0.60	0.59
							SWR Yes	0.69	0.65	0.60	0.58	0.56
				Gable end with bracing	Engineered	SWR No	0.67	0.63	0.58	0.56	0.54	
						SWR Yes	0.66	0.62	0.56	0.54	0.52	
					None	SWR No	0.69	0.66	0.63	0.62	0.61	
						SWR Yes	0.69	0.65	0.61	0.59	0.58	
					Non-engineered	SWR No	0.64	0.61	0.56	0.55	0.53	
						SWR Yes	0.64	0.60	0.55	0.53	0.51	
					Engineered	SWR No	0.62	0.58	0.53	0.50	0.49	
						SWR Yes	0.62	0.57	0.51	0.49	0.47	
					Hip	None	SWR No	0.66	0.64	0.60	0.59	0.58
							SWR Yes	0.66	0.62	0.59	0.57	0.56
				Non-engineered		SWR No	0.61	0.58	0.54	0.52	0.51	
						SWR Yes	0.61	0.57	0.52	0.50	0.48	
				Gable end without bracing	Engineered	SWR No	0.59	0.55	0.50	0.48	0.46	
						SWR Yes	0.59	0.54	0.48	0.46	0.44	
					None	SWR No	0.77	0.73	0.69	0.67	0.66	
						SWR Yes	0.77	0.72	0.67	0.65	0.63	
					Non-engineered	SWR No	0.71	0.66	0.62	0.59	0.58	
						SWR Yes	0.70	0.65	0.60	0.57	0.55	

State: LOUISIANA
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Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
NOVEMBER 1, 2024 (RENEWAL BUSINESS)
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USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

WINDSTORM MITIGATION

These factors apply only to the Hurricane peril

Non-Building Code Equivalent OWNERS FORMS

Roof Age	Roof Cover	Roof Attachment	Roof-to-Wall Connection	Roof Geometry	Opening Protection	Secondary Water Intrusion System	Rating Area Group				
							A1	A2	A3	A4	A5
					Engineered	SWR No	0.68	0.63	0.58	0.55	0.53
						SWR Yes	0.67	0.62	0.56	0.53	0.51
				Complex	None	SWR No	0.72	0.69	0.65	0.64	0.62
						SWR Yes	0.72	0.68	0.63	0.61	0.60
					Non-engineered	SWR No	0.68	0.64	0.59	0.56	0.55
						SWR Yes	0.67	0.63	0.57	0.54	0.52
					Engineered	SWR No	0.65	0.61	0.55	0.52	0.50
						SWR Yes	0.65	0.60	0.53	0.50	0.48
				Gable end with bracing	None	SWR No	0.68	0.64	0.60	0.58	0.57
						SWR Yes	0.67	0.63	0.58	0.56	0.54
					Non-engineered	SWR No	0.63	0.58	0.53	0.51	0.49
						SWR Yes	0.62	0.58	0.52	0.49	0.47
					Engineered	SWR No	0.60	0.55	0.50	0.47	0.44
						SWR Yes	0.60	0.54	0.48	0.45	0.43
				Hip	None	SWR No	0.65	0.61	0.57	0.55	0.54
						SWR Yes	0.64	0.60	0.56	0.53	0.52
					Non-engineered	SWR No	0.60	0.56	0.51	0.48	0.46
						SWR Yes	0.59	0.55	0.49	0.46	0.44
					Engineered	SWR No	0.57	0.53	0.47	0.44	0.42
						SWR Yes	0.57	0.52	0.45	0.42	0.40
			Ties	Gable end without bracing	None	SWR No	0.77	0.73	0.68	0.66	0.65
						SWR Yes	0.76	0.71	0.66	0.64	0.62
					Non-engineered	SWR No	0.70	0.66	0.61	0.58	0.56
						SWR Yes	0.69	0.65	0.59	0.56	0.54
					Engineered	SWR No	0.68	0.63	0.57	0.54	0.52
						SWR Yes	0.67	0.62	0.55	0.52	0.50
				Complex	None	SWR No	0.72	0.69	0.65	0.63	0.61
						SWR Yes	0.71	0.67	0.63	0.60	0.59
					Non-engineered	SWR No	0.67	0.63	0.58	0.55	0.54
						SWR Yes	0.67	0.62	0.56	0.54	0.51
					Engineered	SWR No	0.65	0.60	0.54	0.51	0.49
						SWR Yes	0.64	0.59	0.53	0.50	0.47
				Gable end with bracing	None	SWR No	0.67	0.64	0.59	0.57	0.56
						SWR Yes	0.67	0.62	0.58	0.55	0.53
					Non-engineered	SWR No	0.62	0.58	0.53	0.50	0.48
						SWR Yes	0.62	0.57	0.51	0.48	0.46
					Engineered	SWR No	0.60	0.55	0.49	0.46	0.43
						SWR Yes	0.59	0.54	0.47	0.44	0.41
				Hip	None	SWR No	0.64	0.61	0.56	0.54	0.53
						SWR Yes	0.64	0.60	0.55	0.52	0.51
					Non-engineered	SWR No	0.59	0.55	0.50	0.47	0.45
						SWR Yes	0.59	0.54	0.48	0.45	0.43
					Engineered	SWR No	0.57	0.52	0.46	0.43	0.40
						SWR Yes	0.56	0.51	0.45	0.41	0.39

State: LOUISIANA
Line of Business: HOMEOWNERS
Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
NOVEMBER 1, 2024 (RENEWAL BUSINESS)
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USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

WINDSTORM MITIGATION

These factors apply only to the Hurricane peril

Non-Building Code Equivalent OWNERS FORMS

Roof Age	Roof Cover	Roof Attachment 8 d nails@6/6	Roof-to-Wall Connection Nails	Roof Geometry	Opening Protection	Secondary Water Intrusion System	Rating Area Group				
							A1	A2	A3	A4	A5
				Gable end without bracing	None	SWR No	0.73	0.71	0.68	0.67	0.67
						SWR Yes	0.73	0.70	0.66	0.65	0.64
					Non-engineered	SWR No	0.69	0.65	0.62	0.60	0.59
						SWR Yes	0.68	0.64	0.60	0.58	0.57
					Engineered	SWR No	0.66	0.62	0.58	0.56	0.55
						SWR Yes	0.66	0.61	0.56	0.54	0.53
				Complex	None	SWR No	0.71	0.69	0.66	0.65	0.64
						SWR Yes	0.70	0.67	0.64	0.62	0.61
					Non-engineered	SWR No	0.66	0.63	0.59	0.58	0.57
						SWR Yes	0.66	0.62	0.58	0.56	0.54
					Engineered	SWR No	0.64	0.60	0.55	0.53	0.52
						SWR Yes	0.63	0.59	0.54	0.52	0.50
				Gable end with bracing	None	SWR No	0.66	0.64	0.61	0.60	0.59
						SWR Yes	0.66	0.63	0.59	0.57	0.56
					Non-engineered	SWR No	0.62	0.58	0.54	0.52	0.51
						SWR Yes	0.61	0.57	0.53	0.50	0.49
					Engineered	SWR No	0.59	0.55	0.50	0.48	0.47
						SWR Yes	0.59	0.54	0.49	0.47	0.45
				Hip	None	SWR No	0.64	0.61	0.58	0.57	0.56
						SWR Yes	0.63	0.60	0.57	0.55	0.54
					Non-engineered	SWR No	0.59	0.55	0.52	0.50	0.49
						SWR Yes	0.58	0.54	0.50	0.48	0.47
					Engineered	SWR No	0.56	0.52	0.48	0.46	0.44
						SWR Yes	0.56	0.51	0.46	0.44	0.42
			Clips	Gable end without bracing	None	SWR No	0.72	0.69	0.65	0.64	0.63
						SWR Yes	0.71	0.68	0.63	0.62	0.60
					Non-engineered	SWR No	0.67	0.63	0.59	0.57	0.55
						SWR Yes	0.67	0.62	0.57	0.55	0.53
					Engineered	SWR No	0.65	0.60	0.55	0.52	0.50
						SWR Yes	0.64	0.59	0.54	0.51	0.48
				Complex	None	SWR No	0.69	0.66	0.63	0.61	0.60
						SWR Yes	0.69	0.65	0.61	0.59	0.58
					Non-engineered	SWR No	0.65	0.61	0.56	0.54	0.52
						SWR Yes	0.64	0.60	0.55	0.52	0.50
					Engineered	SWR No	0.62	0.58	0.52	0.50	0.48
						SWR Yes	0.62	0.57	0.51	0.48	0.46
				Gable end with bracing	None	SWR No	0.65	0.62	0.58	0.56	0.55
						SWR Yes	0.64	0.61	0.56	0.54	0.52
					Non-engineered	SWR No	0.60	0.56	0.51	0.49	0.47
						SWR Yes	0.60	0.55	0.50	0.47	0.45
					Engineered	SWR No	0.57	0.53	0.47	0.44	0.42
						SWR Yes	0.57	0.52	0.46	0.43	0.40
				Hip	None	SWR No	0.62	0.59	0.55	0.53	0.52
						SWR Yes	0.61	0.58	0.54	0.51	0.50

State: LOUISIANA
Line of Business: HOMEOWNERS
Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
NOVEMBER 1, 2024 (RENEWAL BUSINESS)
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USAA GENERAL INDEMNITY COMPANY
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WINDSTORM MITIGATION

These factors apply only to the Hurricane peril

Non-Building Code Equivalent OWNERS FORMS

Roof Age	Roof Cover	Roof Attachment	Roof-to-Wall Connection	Roof Geometry	Opening Protection	Secondary Water Intrusion System	Rating Area Group				
							A1	A2	A3	A4	A5
Tile	6 d nails@6/12	Nails	Ties	Gable end without bracing	Non-engineered	SWR No	0.57	0.53	0.48	0.46	0.44
						SWR Yes	0.57	0.52	0.47	0.44	0.42
					Engineered	SWR No	0.54	0.50	0.45	0.42	0.40
						SWR Yes	0.54	0.49	0.43	0.40	0.38
					None	SWR No	0.71	0.68	0.65	0.63	0.62
						SWR Yes	0.71	0.67	0.63	0.61	0.59
					Non-engineered	SWR No	0.67	0.63	0.58	0.56	0.54
						SWR Yes	0.66	0.62	0.56	0.54	0.52
					Engineered	SWR No	0.64	0.60	0.54	0.52	0.49
						SWR Yes	0.64	0.59	0.53	0.50	0.47
				Complex	None	SWR No	0.69	0.66	0.62	0.60	0.59
						SWR Yes	0.68	0.65	0.60	0.58	0.57
					Non-engineered	SWR No	0.64	0.60	0.55	0.53	0.51
						SWR Yes	0.64	0.59	0.54	0.51	0.49
					Engineered	SWR No	0.62	0.57	0.52	0.49	0.47
						SWR Yes	0.61	0.56	0.50	0.47	0.45
				Gable end with bracing	None	SWR No	0.64	0.61	0.57	0.55	0.54
						SWR Yes	0.64	0.60	0.55	0.53	0.51
					Non-engineered	SWR No	0.60	0.55	0.50	0.48	0.46
						SWR Yes	0.59	0.54	0.49	0.46	0.44
					Engineered	SWR No	0.57	0.52	0.46	0.43	0.41
						SWR Yes	0.57	0.51	0.45	0.42	0.39
				Hip	None	SWR No	0.62	0.58	0.54	0.52	0.51
						SWR Yes	0.61	0.57	0.53	0.51	0.49
					Non-engineered	SWR No	0.57	0.53	0.48	0.45	0.43
						SWR Yes	0.56	0.52	0.46	0.44	0.41
					Engineered	SWR No	0.54	0.49	0.44	0.41	0.39
						SWR Yes	0.54	0.49	0.43	0.39	0.37
				Gable end without bracing	None	SWR No	0.72	0.73	0.74	0.75	0.77
						SWR Yes	0.71	0.71	0.70	0.70	0.71
					Non-engineered	SWR No	0.67	0.66	0.65	0.65	0.65
						SWR Yes	0.66	0.65	0.63	0.62	0.62
					Engineered	SWR No	0.65	0.63	0.61	0.61	0.61
						SWR Yes	0.64	0.62	0.59	0.58	0.58
				Complex	None	SWR No	0.69	0.70	0.70	0.70	0.71
						SWR Yes	0.69	0.68	0.67	0.67	0.67
					Non-engineered	SWR No	0.65	0.64	0.62	0.62	0.62
						SWR Yes	0.64	0.62	0.60	0.60	0.59
					Engineered	SWR No	0.62	0.60	0.58	0.58	0.58
						SWR Yes	0.62	0.59	0.57	0.56	0.55
				Gable end with bracing	None	SWR No	0.65	0.64	0.63	0.63	0.63
						SWR Yes	0.64	0.63	0.61	0.61	0.61
					Non-engineered	SWR No	0.60	0.58	0.56	0.56	0.56
						SWR Yes	0.59	0.57	0.55	0.54	0.53

State: LOUISIANA
Line of Business: HOMEOWNERS
Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
NOVEMBER 1, 2024 (RENEWAL BUSINESS)
Companies: UNITED SERVICES AUTOMOBILE ASSOCIATION
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

WINDSTORM MITIGATION

These factors apply only to the Hurricane peril

Non-Building Code Equivalent OWNERS FORMS

Roof Age	Roof Cover	Roof Attachment	Roof-to-Wall Connection	Roof Geometry	Opening Protection	Secondary Water Intrusion System	Rating Area Group				
							A1	A2	A3	A4	A5
					Engineered	SWR No	0.57	0.55	0.53	0.52	0.51
						SWR Yes	0.57	0.54	0.51	0.50	0.49
				Hip	None	SWR No	0.62	0.61	0.60	0.60	0.60
						SWR Yes	0.62	0.60	0.58	0.58	0.58
					Non-engineered	SWR No	0.57	0.56	0.54	0.53	0.53
						SWR Yes	0.57	0.55	0.52	0.51	0.51
					Engineered	SWR No	0.55	0.53	0.50	0.49	0.48
						SWR Yes	0.54	0.52	0.48	0.47	0.46
			Clips	Gable end without bracing	None	SWR No	0.70	0.70	0.69	0.68	0.68
						SWR Yes	0.70	0.68	0.66	0.66	0.66
					Non-engineered	SWR No	0.66	0.64	0.62	0.61	0.61
						SWR Yes	0.65	0.63	0.60	0.59	0.58
					Engineered	SWR No	0.63	0.61	0.58	0.57	0.56
						SWR Yes	0.62	0.60	0.57	0.55	0.54
				Complex	None	SWR No	0.68	0.67	0.66	0.65	0.65
						SWR Yes	0.67	0.66	0.64	0.63	0.63
					Non-engineered	SWR No	0.63	0.61	0.59	0.58	0.58
						SWR Yes	0.63	0.60	0.57	0.56	0.55
					Engineered	SWR No	0.61	0.58	0.55	0.54	0.53
						SWR Yes	0.60	0.57	0.54	0.52	0.51
				Gable end with bracing	None	SWR No	0.63	0.62	0.60	0.59	0.59
						SWR Yes	0.63	0.61	0.58	0.57	0.57
					Non-engineered	SWR No	0.58	0.56	0.53	0.52	0.52
						SWR Yes	0.58	0.55	0.52	0.50	0.49
					Engineered	SWR No	0.56	0.53	0.50	0.48	0.47
						SWR Yes	0.55	0.52	0.48	0.46	0.45
				Hip	None	SWR No	0.61	0.59	0.57	0.57	0.56
						SWR Yes	0.60	0.58	0.56	0.54	0.54
					Non-engineered	SWR No	0.56	0.53	0.51	0.49	0.49
						SWR Yes	0.55	0.52	0.49	0.48	0.47
					Engineered	SWR No	0.53	0.50	0.47	0.45	0.44
						SWR Yes	0.52	0.49	0.45	0.43	0.42
			Ties	Gable end without bracing	None	SWR No	0.70	0.69	0.68	0.67	0.67
						SWR Yes	0.69	0.68	0.66	0.65	0.65
					Non-engineered	SWR No	0.65	0.63	0.61	0.60	0.60
						SWR Yes	0.64	0.62	0.59	0.58	0.57
					Engineered	SWR No	0.63	0.60	0.57	0.56	0.55
						SWR Yes	0.62	0.59	0.56	0.54	0.53
				Complex	None	SWR No	0.67	0.67	0.65	0.64	0.64
						SWR Yes	0.67	0.65	0.63	0.62	0.62
					Non-engineered	SWR No	0.63	0.61	0.58	0.57	0.57
						SWR Yes	0.62	0.60	0.57	0.55	0.54
					Engineered	SWR No	0.60	0.58	0.55	0.53	0.52
						SWR Yes	0.60	0.57	0.53	0.51	0.50

State: LOUISIANA
Line of Business: HOMEOWNERS
Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
NOVEMBER 1, 2024 (RENEWAL BUSINESS)
Companies: UNITED SERVICES AUTOMOBILE ASSOCIATION
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

WINDSTORM MITIGATION

These factors apply only to the Hurricane peril

Non-Building Code Equivalent OWNERS FORMS

Roof Age	Roof Cover	Roof Attachment	Roof-to-Wall Connection	Roof Geometry	Opening Protection	Secondary Water Intrusion System	Rating Area Group				
							A1	A2	A3	A4	A5
8 d nails @6/12	Nails		Gable end with bracing	None	None	SWR No	0.63	0.61	0.59	0.59	0.58
						SWR Yes	0.62	0.60	0.58	0.56	0.56
					Non-engineered	SWR No	0.58	0.56	0.53	0.51	0.50
						SWR Yes	0.57	0.55	0.51	0.49	0.48
					Engineered	SWR No	0.55	0.53	0.49	0.47	0.46
						SWR Yes	0.55	0.52	0.47	0.45	0.44
				Hip	None	SWR No	0.60	0.59	0.57	0.56	0.55
						SWR Yes	0.60	0.58	0.55	0.54	0.53
					Non-engineered	SWR No	0.55	0.53	0.50	0.48	0.47
						SWR Yes	0.55	0.52	0.48	0.47	0.45
					Engineered	SWR No	0.52	0.50	0.46	0.44	0.43
						SWR Yes	0.52	0.49	0.45	0.43	0.41
			Gable end without bracing	None	None	SWR No	0.65	0.63	0.60	0.59	0.59
						SWR Yes	0.64	0.62	0.58	0.57	0.56
					Non-engineered	SWR No	0.60	0.57	0.54	0.52	0.51
						SWR Yes	0.59	0.56	0.52	0.50	0.49
					Engineered	SWR No	0.57	0.54	0.50	0.48	0.47
						SWR Yes	0.57	0.53	0.48	0.46	0.45
				Complex	None	SWR No	0.63	0.61	0.58	0.57	0.57
						SWR Yes	0.62	0.60	0.56	0.55	0.54
					Non-engineered	SWR No	0.58	0.55	0.52	0.50	0.49
						SWR Yes	0.57	0.54	0.50	0.48	0.47
					Engineered	SWR No	0.55	0.52	0.48	0.46	0.45
						SWR Yes	0.55	0.51	0.46	0.44	0.43
			Gable end with bracing	None	None	SWR No	0.59	0.57	0.54	0.53	0.53
						SWR Yes	0.58	0.56	0.52	0.51	0.50
					Non-engineered	SWR No	0.54	0.51	0.47	0.46	0.45
						SWR Yes	0.53	0.50	0.46	0.44	0.43
					Engineered	SWR No	0.51	0.48	0.43	0.41	0.40
						SWR Yes	0.51	0.47	0.42	0.40	0.38
				Hip	None	SWR No	0.56	0.55	0.52	0.51	0.50
						SWR Yes	0.56	0.54	0.50	0.49	0.48
					Non-engineered	SWR No	0.51	0.49	0.45	0.44	0.43
						SWR Yes	0.51	0.48	0.44	0.42	0.41
					Engineered	SWR No	0.49	0.45	0.41	0.39	0.38
						SWR Yes	0.48	0.45	0.40	0.38	0.36
			Gable end without bracing	None	None	SWR No	0.63	0.61	0.57	0.56	0.55
						SWR Yes	0.63	0.59	0.55	0.54	0.52
					Non-engineered	SWR No	0.58	0.55	0.50	0.48	0.47
						SWR Yes	0.58	0.54	0.49	0.47	0.45
					Engineered	SWR No	0.56	0.52	0.47	0.44	0.42
						SWR Yes	0.55	0.51	0.45	0.43	0.41
				Complex	None	SWR No	0.61	0.59	0.55	0.54	0.53
						SWR Yes	0.61	0.57	0.53	0.52	0.50

State: LOUISIANA
Line of Business: HOMEOWNERS
Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
NOVEMBER 1, 2024 (RENEWAL BUSINESS)
Companies: UNITED SERVICES AUTOMOBILE ASSOCIATION
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

WINDSTORM MITIGATION

These factors apply only to the Hurricane peril

Non-Building Code Equivalent OWNERS FORMS

Roof Age	Roof Cover	Roof Attachment	Roof-to-Wall Connection	Roof Geometry	Opening Protection	Secondary Water Intrusion System	Rating Area Group								
							A1	A2	A3	A4	A5				
					Non-engineered	SWR No	0.56	0.53	0.48	0.46	0.45				
					Engineered	SWR Yes	0.56	0.52	0.47	0.45	0.43				
						SWR No	0.54	0.50	0.45	0.42	0.40				
					Gable end with bracing	SWR Yes	0.53	0.49	0.43	0.41	0.38				
						None	SWR No	0.57	0.55	0.51	0.49	0.48			
					Non-engineered	SWR Yes	0.57	0.54	0.49	0.48	0.46				
						SWR No	0.52	0.49	0.44	0.42	0.40				
					Engineered	SWR Yes	0.52	0.48	0.43	0.40	0.39				
						SWR No	0.49	0.45	0.40	0.38	0.36				
					Hip	None	SWR Yes	0.49	0.45	0.39	0.36	0.34			
							SWR No	0.55	0.52	0.49	0.47	0.46			
					Non-engineered	SWR Yes	0.54	0.51	0.47	0.45	0.44				
						SWR No	0.50	0.46	0.42	0.40	0.38				
					Engineered	SWR Yes	0.49	0.46	0.41	0.38	0.37				
						SWR No	0.47	0.43	0.38	0.36	0.34				
					Gable end without bracing	None	SWR Yes	0.47	0.42	0.37	0.34	0.32			
							SWR No	0.63	0.60	0.56	0.55	0.54			
					Non-engineered	SWR Yes	0.62	0.59	0.55	0.53	0.51				
						SWR No	0.58	0.54	0.50	0.47	0.46				
					Engineered	SWR Yes	0.57	0.53	0.48	0.46	0.44				
						SWR No	0.55	0.51	0.46	0.43	0.41				
					Complex	None	SWR Yes	0.55	0.50	0.45	0.42	0.40			
							SWR No	0.61	0.58	0.54	0.53	0.51			
					Non-engineered	SWR Yes	0.60	0.57	0.53	0.51	0.49				
						SWR No	0.56	0.52	0.48	0.45	0.44				
					Engineered	SWR Yes	0.55	0.51	0.46	0.44	0.42				
						SWR No	0.53	0.49	0.44	0.41	0.39				
					Gable end with bracing	None	SWR Yes	0.53	0.48	0.43	0.40	0.37			
							SWR No	0.57	0.54	0.50	0.48	0.47			
					Non-engineered	SWR Yes	0.56	0.53	0.49	0.47	0.45				
						SWR No	0.52	0.48	0.43	0.41	0.39				
					Engineered	SWR Yes	0.51	0.47	0.42	0.39	0.38				
						SWR No	0.49	0.45	0.39	0.37	0.35				
					Hip	None	SWR Yes	0.49	0.44	0.38	0.35	0.33			
							SWR No	0.54	0.52	0.48	0.46	0.45			
					Non-engineered	SWR Yes	0.54	0.51	0.47	0.45	0.43				
						SWR No	0.49	0.46	0.41	0.39	0.37				
					Engineered	SWR Yes	0.49	0.45	0.40	0.37	0.35				
						SWR No	0.46	0.42	0.37	0.35	0.32				
					8 d nails@6/6	Nails	Gable end without bracing	None	SWR Yes	0.46	0.42	0.36	0.33	0.31	
									SWR No	0.60	0.59	0.56	0.56	0.55	
										SWR Yes	0.60	0.58	0.55	0.54	0.53
										SWR No	0.55	0.53	0.50	0.48	0.48
										SWR Yes	0.55	0.52	0.48	0.47	0.46

State: LOUISIANA
Line of Business: HOMEOWNERS
Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
NOVEMBER 1, 2024 (RENEWAL BUSINESS)
Companies: UNITED SERVICES AUTOMOBILE ASSOCIATION
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

WINDSTORM MITIGATION

These factors apply only to the Hurricane peril

Non-Building Code Equivalent OWNERS FORMS

Roof Age	Roof Cover	Roof Attachment	Roof-to-Wall Connection	Roof Geometry	Opening Protection	Secondary Water Intrusion System	Rating Area Group				
							A1	A2	A3	A4	A5
					Engineered	SWR No	0.52	0.50	0.46	0.44	0.43
						SWR Yes	0.52	0.49	0.44	0.43	0.41
				Complex	None	SWR No	0.58	0.57	0.55	0.54	0.54
						SWR Yes	0.58	0.56	0.53	0.52	0.51
					Non-engineered	SWR No	0.53	0.51	0.48	0.47	0.46
						SWR Yes	0.53	0.50	0.46	0.45	0.44
					Engineered	SWR No	0.51	0.48	0.44	0.42	0.41
						SWR Yes	0.50	0.47	0.43	0.41	0.39
				Gable end with bracing	None	SWR No	0.55	0.53	0.51	0.50	0.50
						SWR Yes	0.54	0.52	0.49	0.48	0.48
					Non-engineered	SWR No	0.50	0.47	0.44	0.43	0.42
						SWR Yes	0.49	0.46	0.43	0.41	0.40
					Engineered	SWR No	0.47	0.44	0.40	0.38	0.37
						SWR Yes	0.46	0.43	0.39	0.37	0.36
				Hip	None	SWR No	0.53	0.51	0.49	0.48	0.48
						SWR Yes	0.52	0.50	0.47	0.46	0.46
					Non-engineered	SWR No	0.47	0.45	0.42	0.41	0.40
						SWR Yes	0.47	0.44	0.41	0.39	0.38
					Engineered	SWR No	0.45	0.42	0.38	0.36	0.35
						SWR Yes	0.44	0.41	0.37	0.35	0.34
			Clips	Gable end without bracing	None	SWR No	0.59	0.56	0.53	0.52	0.51
						SWR Yes	0.58	0.55	0.52	0.50	0.49
					Non-engineered	SWR No	0.53	0.51	0.47	0.45	0.44
						SWR Yes	0.53	0.50	0.45	0.43	0.42
					Engineered	SWR No	0.51	0.47	0.43	0.41	0.39
						SWR Yes	0.50	0.47	0.42	0.39	0.37
				Complex	None	SWR No	0.57	0.55	0.52	0.50	0.49
						SWR Yes	0.56	0.54	0.50	0.48	0.47
					Non-engineered	SWR No	0.52	0.49	0.45	0.43	0.42
						SWR Yes	0.51	0.48	0.43	0.41	0.40
					Engineered	SWR No	0.49	0.45	0.41	0.39	0.37
						SWR Yes	0.49	0.45	0.40	0.37	0.35
				Gable end with bracing	None	SWR No	0.53	0.51	0.48	0.46	0.45
						SWR Yes	0.53	0.50	0.46	0.45	0.43
					Non-engineered	SWR No	0.48	0.45	0.41	0.39	0.38
						SWR Yes	0.48	0.44	0.40	0.38	0.36
					Engineered	SWR No	0.45	0.42	0.37	0.35	0.33
						SWR Yes	0.45	0.41	0.36	0.33	0.31
				Hip	None	SWR No	0.51	0.49	0.46	0.44	0.43
						SWR Yes	0.51	0.48	0.44	0.43	0.42
					Non-engineered	SWR No	0.46	0.43	0.39	0.37	0.36
						SWR Yes	0.45	0.42	0.38	0.36	0.34
					Engineered	SWR No	0.43	0.39	0.35	0.33	0.31
						SWR Yes	0.42	0.39	0.34	0.31	0.30

State: LOUISIANA
Line of Business: HOMEOWNERS
Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
NOVEMBER 1, 2024 (RENEWAL BUSINESS)
Companies: UNITED SERVICES AUTOMOBILE ASSOCIATION
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

WINDSTORM MITIGATION

These factors apply only to the Hurricane peril

Non-Building Code Equivalent OWNERS FORMS

Roof Age	Roof Cover	Roof Attachment	Roof-to-Wall Connection Ties	Roof Geometry	Opening Protection	Secondary Water Intrusion System	Rating Area Group				
							A1	A2	A3	A4	A5
Hurricane Rated 6 d nails@6/12	Nails			Gable end without bracing	None	SWR No	0.58	0.56	0.53	0.51	0.50
						SWR Yes	0.58	0.55	0.51	0.49	0.48
					Non-engineered	SWR No	0.53	0.50	0.46	0.44	0.42
						SWR Yes	0.53	0.49	0.45	0.42	0.41
					Engineered	SWR No	0.50	0.47	0.42	0.40	0.38
						SWR Yes	0.50	0.46	0.41	0.38	0.36
				Complex	None	SWR No	0.56	0.54	0.51	0.49	0.48
						SWR Yes	0.56	0.53	0.49	0.47	0.46
					Non-engineered	SWR No	0.51	0.48	0.44	0.42	0.40
						SWR Yes	0.51	0.47	0.43	0.40	0.39
					Engineered	SWR No	0.48	0.45	0.40	0.38	0.36
						SWR Yes	0.48	0.44	0.39	0.36	0.34
				Gable end with bracing	None	SWR No	0.53	0.50	0.47	0.45	0.44
						SWR Yes	0.52	0.49	0.45	0.44	0.42
					Non-engineered	SWR No	0.47	0.44	0.40	0.38	0.36
						SWR Yes	0.47	0.44	0.39	0.37	0.35
					Engineered	SWR No	0.45	0.41	0.36	0.34	0.32
						SWR Yes	0.44	0.40	0.35	0.32	0.30
				Hip	None	SWR No	0.51	0.48	0.45	0.43	0.42
						SWR Yes	0.50	0.47	0.44	0.42	0.41
					Non-engineered	SWR No	0.45	0.42	0.38	0.36	0.34
						SWR Yes	0.45	0.42	0.37	0.35	0.33
					Engineered	SWR No	0.42	0.39	0.34	0.32	0.30
						SWR Yes	0.42	0.38	0.33	0.31	0.28
				Gable end without bracing	None	SWR No	0.67	0.69	0.70	0.72	0.73
						SWR Yes	0.66	0.67	0.67	0.67	0.68
					Non-engineered	SWR No	0.62	0.62	0.62	0.62	0.63
						SWR Yes	0.61	0.61	0.60	0.60	0.60
					Engineered	SWR No	0.59	0.59	0.58	0.58	0.58
						SWR Yes	0.59	0.58	0.56	0.56	0.56
				Complex	None	SWR No	0.64	0.65	0.66	0.67	0.69
						SWR Yes	0.64	0.64	0.64	0.64	0.65
					Non-engineered	SWR No	0.59	0.60	0.59	0.59	0.59
						SWR Yes	0.59	0.58	0.57	0.57	0.57
					Engineered	SWR No	0.57	0.56	0.55	0.55	0.55
						SWR Yes	0.56	0.55	0.53	0.53	0.53
				Gable end with bracing	None	SWR No	0.60	0.61	0.60	0.61	0.61
						SWR Yes	0.60	0.59	0.58	0.58	0.59
					Non-engineered	SWR No	0.55	0.55	0.54	0.53	0.54
						SWR Yes	0.55	0.54	0.52	0.51	0.51
					Engineered	SWR No	0.53	0.52	0.50	0.49	0.49
						SWR Yes	0.52	0.50	0.48	0.47	0.47
				Hip	None	SWR No	0.58	0.58	0.58	0.58	0.58
						SWR Yes	0.57	0.57	0.56	0.56	0.56

State: LOUISIANA
Line of Business: HOMEOWNERS
Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
NOVEMBER 1, 2024 (RENEWAL BUSINESS)
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USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

WINDSTORM MITIGATION

These factors apply only to the Hurricane peril

Non-Building Code Equivalent OWNERS FORMS

Roof Age	Roof Cover	Roof Attachment	Roof-to-Wall Connection	Roof Geometry	Opening Protection	Secondary Water Intrusion System	Rating Area Group							
							A1	A2	A3	A4	A5			
			Clips	Gable end without bracing	Non-engineered	SWR No	0.53	0.52	0.51	0.51	0.51			
						SWR Yes	0.52	0.51	0.49	0.49	0.49			
					Engineered	SWR No	0.50	0.49	0.47	0.47	0.46			
						SWR Yes	0.50	0.48	0.46	0.45	0.44			
						None	SWR No	0.65	0.65	0.65	0.65	0.66		
						SWR Yes	0.64	0.64	0.63	0.63	0.63			
					Non-engineered	SWR No	0.60	0.60	0.59	0.58	0.58			
						SWR Yes	0.60	0.59	0.57	0.56	0.56			
						Engineered	SWR No	0.58	0.57	0.55	0.54	0.54		
						SWR Yes	0.57	0.55	0.53	0.52	0.52			
						Complex	None	SWR No	0.63	0.63	0.63	0.63		
						SWR Yes	0.62	0.62	0.61	0.60	0.60			
					Non-engineered	SWR No	0.58	0.57	0.56	0.55	0.55			
						SWR Yes	0.57	0.56	0.54	0.53	0.53			
						Engineered	SWR No	0.55	0.54	0.52	0.51	0.51		
						SWR Yes	0.55	0.53	0.51	0.49	0.49			
						Gable end with bracing	None	SWR No	0.59	0.58	0.57	0.57		
						SWR Yes	0.58	0.57	0.55	0.55	0.55			
					Non-engineered	SWR No	0.54	0.52	0.51	0.50	0.49			
						SWR Yes	0.53	0.51	0.49	0.48	0.47			
						Engineered	SWR No	0.51	0.49	0.47	0.46	0.45		
						SWR Yes	0.51	0.48	0.45	0.44	0.43			
						Hip	None	SWR No	0.56	0.56	0.55	0.54	0.54	
						SWR Yes	0.56	0.55	0.53	0.52	0.52			
					Non-engineered	SWR No	0.51	0.50	0.48	0.47	0.47			
						SWR Yes	0.51	0.49	0.46	0.45	0.45			
						Engineered	SWR No	0.48	0.47	0.44	0.43	0.42		
						SWR Yes	0.48	0.46	0.43	0.41	0.40			
						Ties	Gable end without bracing	None	SWR No	0.64	0.65	0.64	0.64	0.65
							SWR Yes	0.64	0.64	0.62	0.62	0.62		
						Non-engineered	SWR No	0.60	0.59	0.58	0.57	0.57		
							SWR Yes	0.59	0.58	0.56	0.55	0.55		
							Engineered	SWR No	0.57	0.56	0.54	0.53	0.53	
							SWR Yes	0.57	0.55	0.52	0.51	0.51		
							Complex	None	SWR No	0.62	0.62	0.62	0.62	0.62
							SWR Yes	0.62	0.61	0.60	0.59	0.59		
						Non-engineered	SWR No	0.58	0.57	0.55	0.55	0.54		
							SWR Yes	0.57	0.56	0.53	0.52	0.52		
							Engineered	SWR No	0.55	0.53	0.51	0.50	0.50	
							SWR Yes	0.54	0.53	0.50	0.48	0.48		
							Gable end with bracing	None	SWR No	0.58	0.58	0.57	0.56	0.56
							SWR Yes	0.58	0.57	0.55	0.54	0.54		
						Non-engineered	SWR No	0.53	0.52	0.50	0.49	0.48		
							SWR Yes	0.53	0.51	0.48	0.47	0.46		

State: LOUISIANA
Line of Business: HOMEOWNERS
Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
NOVEMBER 1, 2024 (RENEWAL BUSINESS)
Companies: UNITED SERVICES AUTOMOBILE ASSOCIATION
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

WINDSTORM MITIGATION

These factors apply only to the Hurricane peril

Non-Building Code Equivalent OWNERS FORMS

Roof Age	Roof Cover	Roof Attachment	Roof-to-Wall Connection	Roof Geometry	Opening Protection	Secondary Water Intrusion System	Rating Area Group				
							A1	A2	A3	A4	A5
					Engineered	SWR No	0.51	0.49	0.46	0.45	0.44
						SWR Yes	0.50	0.48	0.44	0.43	0.42
				Hip	None	SWR No	0.56	0.55	0.54	0.53	0.53
						SWR Yes	0.55	0.54	0.52	0.51	0.51
					Non-engineered	SWR No	0.51	0.49	0.47	0.46	0.46
						SWR Yes	0.50	0.48	0.46	0.44	0.44
					Engineered	SWR No	0.48	0.46	0.43	0.42	0.41
						SWR Yes	0.47	0.45	0.42	0.40	0.39
		8 d nails @6/12	Nails	Gable end without bracing	None	SWR No	0.58	0.58	0.56	0.56	0.56
						SWR Yes	0.58	0.56	0.54	0.53	0.53
					Non-engineered	SWR No	0.53	0.52	0.49	0.48	0.48
						SWR Yes	0.53	0.51	0.48	0.47	0.46
					Engineered	SWR No	0.51	0.48	0.45	0.44	0.43
						SWR Yes	0.50	0.48	0.44	0.42	0.42
				Complex	None	SWR No	0.57	0.56	0.54	0.54	0.54
						SWR Yes	0.56	0.55	0.52	0.52	0.51
					Non-engineered	SWR No	0.52	0.50	0.47	0.46	0.46
						SWR Yes	0.51	0.49	0.46	0.45	0.44
					Engineered	SWR No	0.49	0.47	0.44	0.42	0.41
						SWR Yes	0.48	0.46	0.42	0.41	0.40
				Gable end with bracing	None	SWR No	0.53	0.52	0.50	0.50	0.50
						SWR Yes	0.53	0.51	0.49	0.48	0.48
					Non-engineered	SWR No	0.48	0.46	0.44	0.42	0.42
						SWR Yes	0.48	0.45	0.42	0.41	0.40
					Engineered	SWR No	0.45	0.43	0.40	0.38	0.37
						SWR Yes	0.45	0.42	0.38	0.37	0.36
				Hip	None	SWR No	0.51	0.50	0.49	0.48	0.48
						SWR Yes	0.51	0.49	0.47	0.46	0.46
					Non-engineered	SWR No	0.46	0.44	0.42	0.41	0.40
						SWR Yes	0.45	0.43	0.40	0.39	0.38
					Engineered	SWR No	0.43	0.41	0.38	0.36	0.35
						SWR Yes	0.43	0.40	0.36	0.35	0.34
		Clips		Gable end without bracing	None	SWR No	0.57	0.55	0.53	0.52	0.51
						SWR Yes	0.56	0.54	0.51	0.50	0.49
					Non-engineered	SWR No	0.52	0.49	0.46	0.45	0.44
						SWR Yes	0.51	0.49	0.45	0.43	0.42
					Engineered	SWR No	0.49	0.46	0.42	0.40	0.39
						SWR Yes	0.49	0.45	0.41	0.39	0.37
				Complex	None	SWR No	0.55	0.53	0.51	0.50	0.49
						SWR Yes	0.55	0.53	0.50	0.48	0.47
					Non-engineered	SWR No	0.50	0.48	0.44	0.43	0.42
						SWR Yes	0.49	0.47	0.43	0.41	0.40
					Engineered	SWR No	0.47	0.44	0.40	0.38	0.37
						SWR Yes	0.47	0.44	0.39	0.37	0.35

State: LOUISIANA
Line of Business: HOMEOWNERS
Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
NOVEMBER 1, 2024 (RENEWAL BUSINESS)
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USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

WINDSTORM MITIGATION

These factors apply only to the Hurricane peril

Non-Building Code Equivalent OWNERS FORMS

Roof Age	Roof Cover	Roof Attachment	Roof-to-Wall Connection	Roof Geometry	Opening Protection	Secondary Water Intrusion System	Rating Area Group				
							A1	A2	A3	A4	A5
				Gable end with bracing	None	SWR No	0.52	0.50	0.47	0.46	0.45
						SWR Yes	0.51	0.49	0.46	0.44	0.43
					Non-engineered	SWR No	0.46	0.44	0.40	0.39	0.38
						SWR Yes	0.46	0.43	0.39	0.37	0.36
					Engineered	SWR No	0.43	0.41	0.36	0.34	0.33
						SWR Yes	0.43	0.40	0.35	0.33	0.31
				Hip	None	SWR No	0.50	0.48	0.45	0.44	0.44
						SWR Yes	0.49	0.47	0.44	0.43	0.42
					Non-engineered	SWR No	0.44	0.42	0.38	0.37	0.36
						SWR Yes	0.44	0.41	0.37	0.35	0.34
					Engineered	SWR No	0.41	0.38	0.34	0.32	0.31
						SWR Yes	0.41	0.38	0.33	0.31	0.30
			Ties	Gable end without bracing	None	SWR No	0.56	0.55	0.52	0.51	0.50
						SWR Yes	0.56	0.54	0.51	0.49	0.48
					Non-engineered	SWR No	0.51	0.49	0.45	0.44	0.43
						SWR Yes	0.51	0.48	0.44	0.42	0.41
					Engineered	SWR No	0.48	0.46	0.41	0.39	0.38
						SWR Yes	0.48	0.45	0.40	0.38	0.36
				Complex	None	SWR No	0.55	0.53	0.50	0.49	0.48
						SWR Yes	0.54	0.52	0.49	0.47	0.46
					Non-engineered	SWR No	0.49	0.47	0.43	0.42	0.41
						SWR Yes	0.49	0.46	0.42	0.40	0.39
					Engineered	SWR No	0.47	0.44	0.40	0.37	0.36
						SWR Yes	0.46	0.43	0.38	0.36	0.34
				Gable end with bracing	None	SWR No	0.51	0.49	0.47	0.45	0.44
						SWR Yes	0.51	0.48	0.45	0.44	0.42
					Non-engineered	SWR No	0.46	0.43	0.40	0.38	0.37
						SWR Yes	0.45	0.43	0.38	0.36	0.35
					Engineered	SWR No	0.43	0.40	0.36	0.33	0.32
						SWR Yes	0.43	0.39	0.35	0.32	0.30
				Hip	None	SWR No	0.49	0.47	0.45	0.43	0.42
						SWR Yes	0.49	0.46	0.43	0.42	0.41
					Non-engineered	SWR No	0.44	0.41	0.38	0.36	0.35
						SWR Yes	0.43	0.41	0.36	0.34	0.33
					Engineered	SWR No	0.41	0.38	0.34	0.31	0.30
						SWR Yes	0.40	0.37	0.33	0.30	0.28
		8 d nails@6/6	Nails	Gable end without bracing	None	SWR No	0.52	0.52	0.51	0.51	0.52
						SWR Yes	0.52	0.51	0.50	0.49	0.49
					Non-engineered	SWR No	0.47	0.46	0.45	0.44	0.44
						SWR Yes	0.47	0.45	0.43	0.42	0.42
					Engineered	SWR No	0.44	0.43	0.41	0.40	0.39
						SWR Yes	0.44	0.42	0.39	0.38	0.38
				Complex	None	SWR No	0.51	0.51	0.50	0.50	0.50
						SWR Yes	0.50	0.50	0.48	0.48	0.48

State: LOUISIANA
Line of Business: HOMEOWNERS
Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
NOVEMBER 1, 2024 (RENEWAL BUSINESS)
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USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

WINDSTORM MITIGATION

These factors apply only to the Hurricane peril

Non-Building Code Equivalent OWNERS FORMS

Roof Age	Roof Cover	Roof Attachment	Roof-to-Wall Connection	Roof Geometry	Opening Protection	Secondary Water Intrusion System	Rating Area Group					
							A1	A2	A3	A4	A5	
					Non-engineered	SWR No	0.46	0.45	0.43	0.42	0.42	
						SWR Yes	0.45	0.44	0.42	0.41	0.40	
					Engineered	SWR No	0.43	0.41	0.39	0.38	0.38	
						SWR Yes	0.42	0.41	0.38	0.36	0.36	
					None	SWR No	0.48	0.48	0.47	0.46	0.46	
						SWR Yes	0.48	0.47	0.45	0.44	0.44	
					Non-engineered	SWR No	0.43	0.42	0.40	0.39	0.39	
						SWR Yes	0.42	0.41	0.38	0.37	0.37	
					Engineered	SWR No	0.40	0.38	0.36	0.34	0.34	
						SWR Yes	0.39	0.37	0.34	0.33	0.32	
					Hip	None	SWR No	0.46	0.46	0.45	0.45	0.45
							SWR Yes	0.46	0.45	0.43	0.43	0.43
					Non-engineered	SWR No	0.41	0.40	0.38	0.37	0.37	
						SWR Yes	0.40	0.39	0.37	0.36	0.35	
					Engineered	SWR No	0.38	0.36	0.34	0.33	0.32	
						SWR Yes	0.37	0.36	0.33	0.31	0.31	
					Gable end without bracing	None	SWR No	0.51	0.50	0.48	0.48	0.47
							SWR Yes	0.50	0.49	0.47	0.46	0.45
					Non-engineered	SWR No	0.46	0.44	0.41	0.40	0.40	
						SWR Yes	0.45	0.43	0.40	0.39	0.38	
					Engineered	SWR No	0.43	0.41	0.37	0.36	0.35	
						SWR Yes	0.42	0.40	0.36	0.35	0.33	
					Complex	None	SWR No	0.49	0.49	0.47	0.46	0.46
							SWR Yes	0.49	0.47	0.45	0.44	0.44
					Non-engineered	SWR No	0.44	0.42	0.40	0.39	0.38	
						SWR Yes	0.44	0.42	0.39	0.37	0.36	
					Engineered	SWR No	0.41	0.39	0.36	0.34	0.33	
						SWR Yes	0.41	0.38	0.35	0.33	0.32	
					Gable end with bracing	None	SWR No	0.46	0.45	0.43	0.43	0.42
							SWR Yes	0.46	0.44	0.42	0.41	0.40
					Non-engineered	SWR No	0.41	0.39	0.36	0.35	0.34	
						SWR Yes	0.40	0.38	0.35	0.34	0.33	
					Engineered	SWR No	0.38	0.36	0.32	0.31	0.30	
						SWR Yes	0.37	0.35	0.31	0.29	0.28	
					Hip	None	SWR No	0.45	0.44	0.42	0.41	0.41
							SWR Yes	0.44	0.43	0.40	0.39	0.39
Non-engineered	SWR No	0.39	0.37	0.35	0.33	0.33						
	SWR Yes	0.39	0.37	0.34	0.32	0.31						
Engineered	SWR No	0.36	0.34	0.31	0.29	0.28						
	SWR Yes	0.36	0.33	0.30	0.28	0.27						
Gable end without bracing	None	SWR No	0.50	0.49	0.48	0.47	0.46					
		SWR Yes	0.50	0.48	0.46	0.45	0.44					
Non-engineered	SWR No	0.45	0.43	0.41	0.39	0.38						
	SWR Yes	0.45	0.43	0.39	0.38	0.37						

State: LOUISIANA
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Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
NOVEMBER 1, 2024 (RENEWAL BUSINESS)
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USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

WINDSTORM MITIGATION

These factors apply only to the Hurricane peril

Non-Building Code Equivalent OWNERS FORMS

Roof Age	Roof Cover	Roof Attachment	Roof-to-Wall Connection	Roof Geometry	Opening Protection	Secondary Water Intrusion System	Rating Area Group				
							A1	A2	A3	A4	A5
<= 10 years	Asphalt	6 d nails@6/12	Nails	Complex	Engineered	SWR No	0.42	0.40	0.37	0.35	0.34
						SWR Yes	0.42	0.39	0.35	0.34	0.32
					None	SWR No	0.49	0.48	0.46	0.45	0.45
						SWR Yes	0.48	0.47	0.44	0.43	0.43
					Non-engineered	SWR No	0.44	0.42	0.39	0.38	0.37
						SWR Yes	0.43	0.41	0.38	0.36	0.35
				Gable end with bracing	Engineered	SWR No	0.41	0.38	0.35	0.33	0.32
						SWR Yes	0.40	0.38	0.34	0.32	0.31
					None	SWR No	0.46	0.45	0.43	0.42	0.41
						SWR Yes	0.45	0.44	0.41	0.40	0.39
					Non-engineered	SWR No	0.40	0.39	0.36	0.34	0.33
						SWR Yes	0.40	0.38	0.34	0.33	0.32
				Hip	Engineered	SWR No	0.37	0.35	0.31	0.30	0.28
						SWR Yes	0.37	0.34	0.31	0.29	0.27
					None	SWR No	0.44	0.43	0.41	0.40	0.39
						SWR Yes	0.44	0.42	0.40	0.38	0.38
					Non-engineered	SWR No	0.39	0.37	0.34	0.32	0.31
						SWR Yes	0.38	0.36	0.33	0.31	0.30
				Gable end without bracing	Engineered	SWR No	0.35	0.33	0.30	0.28	0.27
						SWR Yes	0.35	0.33	0.29	0.27	0.25
					None	SWR No	0.91	0.90	0.88	0.88	0.88
						SWR Yes	0.89	0.86	0.83	0.82	0.81
					Non-engineered	SWR No	0.77	0.75	0.72	0.71	0.71
						SWR Yes	0.77	0.73	0.70	0.68	0.68
					Engineered	SWR No	0.74	0.71	0.68	0.66	0.66
						SWR Yes	0.73	0.70	0.66	0.64	0.63
				Complex	None	SWR No	0.81	0.80	0.79	0.79	0.79
						SWR Yes	0.80	0.77	0.75	0.74	0.73
					Non-engineered	SWR No	0.73	0.71	0.68	0.67	0.67
						SWR Yes	0.72	0.69	0.66	0.65	0.64
					Engineered	SWR No	0.70	0.67	0.64	0.63	0.62
						SWR Yes	0.70	0.66	0.62	0.61	0.60
				Gable end with bracing	None	SWR No	0.72	0.70	0.68	0.68	0.67
						SWR Yes	0.71	0.69	0.66	0.65	0.65
					Non-engineered	SWR No	0.67	0.65	0.62	0.60	0.60
						SWR Yes	0.67	0.64	0.60	0.58	0.57
					Engineered	SWR No	0.65	0.62	0.58	0.56	0.55
						SWR Yes	0.64	0.60	0.56	0.54	0.53
				Hip	None	SWR No	0.69	0.67	0.65	0.64	0.64
						SWR Yes	0.68	0.66	0.63	0.62	0.62
					Non-engineered	SWR No	0.64	0.62	0.58	0.57	0.57
						SWR Yes	0.64	0.60	0.57	0.55	0.54
					Engineered	SWR No	0.62	0.58	0.55	0.53	0.52
						SWR Yes	0.61	0.57	0.53	0.51	0.50

State: LOUISIANA
Line of Business: HOMEOWNERS
Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
NOVEMBER 1, 2024 (RENEWAL BUSINESS)
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USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

WINDSTORM MITIGATION

These factors apply only to the Hurricane peril

Non-Building Code Equivalent OWNERS FORMS

Roof Age	Roof Cover	Roof Attachment	Roof-to-Wall Connection Clips	Roof Geometry	Opening Protection	Secondary Water Intrusion System	Rating Area Group				
							A1	A2	A3	A4	A5
				Gable end without bracing	None	SWR No	0.86	0.83	0.80	0.79	0.78
						SWR Yes	0.85	0.81	0.76	0.75	0.73
					Non-engineered	SWR No	0.75	0.72	0.68	0.67	0.66
						SWR Yes	0.74	0.70	0.66	0.65	0.63
					Engineered	SWR No	0.72	0.68	0.64	0.63	0.61
						SWR Yes	0.71	0.67	0.63	0.60	0.59
				Complex	None	SWR No	0.79	0.76	0.73	0.72	0.71
						SWR Yes	0.78	0.75	0.71	0.69	0.68
					Non-engineered	SWR No	0.71	0.68	0.65	0.63	0.62
						SWR Yes	0.71	0.67	0.63	0.61	0.60
					Engineered	SWR No	0.69	0.65	0.61	0.59	0.58
						SWR Yes	0.68	0.64	0.59	0.57	0.56
				Gable end with bracing	None	SWR No	0.71	0.68	0.65	0.64	0.63
						SWR Yes	0.70	0.67	0.63	0.62	0.61
					Non-engineered	SWR No	0.66	0.63	0.59	0.57	0.56
						SWR Yes	0.65	0.61	0.57	0.55	0.53
					Engineered	SWR No	0.63	0.59	0.55	0.53	0.51
						SWR Yes	0.63	0.58	0.53	0.51	0.49
				Hip	None	SWR No	0.67	0.65	0.62	0.61	0.60
						SWR Yes	0.67	0.64	0.60	0.59	0.58
					Non-engineered	SWR No	0.63	0.59	0.55	0.54	0.52
						SWR Yes	0.62	0.58	0.54	0.52	0.50
					Engineered	SWR No	0.60	0.56	0.52	0.49	0.48
						SWR Yes	0.60	0.55	0.50	0.48	0.46
			Ties	Gable end without bracing	None	SWR No	0.83	0.81	0.78	0.77	0.76
						SWR Yes	0.82	0.79	0.75	0.73	0.71
					Non-engineered	SWR No	0.74	0.71	0.67	0.66	0.65
						SWR Yes	0.73	0.69	0.65	0.64	0.62
					Engineered	SWR No	0.71	0.68	0.64	0.62	0.60
						SWR Yes	0.71	0.67	0.62	0.60	0.58
				Complex	None	SWR No	0.76	0.74	0.71	0.70	0.69
						SWR Yes	0.75	0.72	0.69	0.67	0.66
					Non-engineered	SWR No	0.71	0.68	0.64	0.63	0.61
						SWR Yes	0.70	0.66	0.62	0.60	0.59
					Engineered	SWR No	0.68	0.65	0.60	0.58	0.57
						SWR Yes	0.68	0.64	0.59	0.56	0.55
				Gable end with bracing	None	SWR No	0.70	0.68	0.64	0.63	0.62
						SWR Yes	0.69	0.66	0.62	0.61	0.60
					Non-engineered	SWR No	0.65	0.62	0.58	0.56	0.55
						SWR Yes	0.65	0.61	0.56	0.54	0.52
					Engineered	SWR No	0.63	0.59	0.54	0.52	0.50
						SWR Yes	0.62	0.58	0.53	0.50	0.48
				Hip	None	SWR No	0.67	0.64	0.61	0.60	0.59
						SWR Yes	0.66	0.63	0.59	0.58	0.57

State: LOUISIANA
Line of Business: HOMEOWNERS
Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
NOVEMBER 1, 2024 (RENEWAL BUSINESS)
Companies: UNITED SERVICES AUTOMOBILE ASSOCIATION
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

WINDSTORM MITIGATION

These factors apply only to the Hurricane peril

Non-Building Code Equivalent OWNERS FORMS

Roof Age	Roof Cover	Roof Attachment	Roof-to-Wall Connection	Roof Geometry	Opening Protection	Secondary Water Intrusion System	Rating Area Group				
							A1	A2	A3	A4	A5
8 d nails @6/12	Nails			Gable end without bracing	Non-engineered	SWR No	0.62	0.59	0.55	0.53	0.51
						SWR Yes	0.62	0.58	0.53	0.51	0.49
					Engineered	SWR No	0.60	0.56	0.51	0.49	0.47
						SWR Yes	0.59	0.55	0.49	0.47	0.45
					None	SWR No	0.76	0.73	0.70	0.68	0.67
						SWR Yes	0.76	0.72	0.68	0.66	0.65
					Non-engineered	SWR No	0.70	0.67	0.62	0.61	0.59
						SWR Yes	0.70	0.65	0.61	0.58	0.57
					Engineered	SWR No	0.68	0.63	0.59	0.56	0.55
						SWR Yes	0.67	0.62	0.57	0.55	0.53
				Complex	None	SWR No	0.72	0.70	0.66	0.65	0.64
						SWR Yes	0.72	0.68	0.64	0.63	0.62
					Non-engineered	SWR No	0.68	0.64	0.60	0.58	0.57
						SWR Yes	0.67	0.63	0.58	0.56	0.54
					Engineered	SWR No	0.65	0.61	0.56	0.54	0.52
						SWR Yes	0.65	0.60	0.55	0.52	0.50
				Gable end with bracing	None	SWR No	0.68	0.65	0.61	0.60	0.59
						SWR Yes	0.67	0.64	0.59	0.58	0.57
					Non-engineered	SWR No	0.63	0.59	0.55	0.53	0.51
						SWR Yes	0.62	0.58	0.53	0.51	0.49
					Engineered	SWR No	0.60	0.56	0.51	0.49	0.47
						SWR Yes	0.60	0.55	0.49	0.47	0.45
				Hip	None	SWR No	0.65	0.62	0.59	0.57	0.56
						SWR Yes	0.64	0.61	0.57	0.55	0.54
					Non-engineered	SWR No	0.60	0.56	0.52	0.50	0.49
						SWR Yes	0.60	0.55	0.51	0.48	0.47
					Engineered	SWR No	0.57	0.53	0.48	0.46	0.44
						SWR Yes	0.57	0.52	0.47	0.44	0.42
			Clips	Gable end without bracing	None	SWR No	0.74	0.70	0.66	0.64	0.63
						SWR Yes	0.73	0.69	0.64	0.62	0.60
					Non-engineered	SWR No	0.69	0.64	0.59	0.57	0.55
						SWR Yes	0.68	0.63	0.58	0.55	0.53
					Engineered	SWR No	0.66	0.61	0.56	0.53	0.51
						SWR Yes	0.66	0.60	0.54	0.51	0.49
				Complex	None	SWR No	0.71	0.67	0.63	0.62	0.60
						SWR Yes	0.70	0.66	0.62	0.59	0.58
					Non-engineered	SWR No	0.66	0.62	0.57	0.54	0.53
						SWR Yes	0.66	0.61	0.55	0.52	0.50
					Engineered	SWR No	0.64	0.59	0.53	0.50	0.48
						SWR Yes	0.63	0.58	0.52	0.48	0.46
				Gable end with bracing	None	SWR No	0.66	0.63	0.58	0.56	0.55
						SWR Yes	0.66	0.61	0.57	0.54	0.53
					Non-engineered	SWR No	0.61	0.57	0.52	0.49	0.47
						SWR Yes	0.61	0.56	0.50	0.47	0.45

State: LOUISIANA
Line of Business: HOMEOWNERS
Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
NOVEMBER 1, 2024 (RENEWAL BUSINESS)
Companies: UNITED SERVICES AUTOMOBILE ASSOCIATION
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

WINDSTORM MITIGATION

These factors apply only to the Hurricane peril

Non-Building Code Equivalent OWNERS FORMS

Roof Age	Roof Cover	Roof Attachment	Roof-to-Wall Connection	Roof Geometry	Opening Protection	Secondary Water Intrusion System	Rating Area Group				
							A1	A2	A3	A4	A5
					Engineered	SWR No	0.59	0.54	0.48	0.45	0.42
						SWR Yes	0.58	0.53	0.46	0.43	0.41
				Hip	None	SWR No	0.63	0.60	0.56	0.54	0.52
						SWR Yes	0.63	0.59	0.54	0.52	0.50
					Non-engineered	SWR No	0.58	0.54	0.49	0.46	0.45
						SWR Yes	0.58	0.53	0.48	0.45	0.43
					Engineered	SWR No	0.56	0.51	0.45	0.42	0.40
						SWR Yes	0.55	0.50	0.44	0.41	0.38
			Ties	Gable end without bracing	None	SWR No	0.73	0.69	0.65	0.63	0.62
						SWR Yes	0.72	0.68	0.63	0.61	0.59
					Non-engineered	SWR No	0.68	0.64	0.59	0.56	0.54
						SWR Yes	0.68	0.63	0.57	0.54	0.52
					Engineered	SWR No	0.66	0.61	0.55	0.52	0.50
						SWR Yes	0.65	0.60	0.53	0.50	0.48
				Complex	None	SWR No	0.70	0.67	0.63	0.61	0.59
						SWR Yes	0.70	0.66	0.61	0.58	0.57
					Non-engineered	SWR No	0.66	0.61	0.56	0.53	0.51
						SWR Yes	0.65	0.60	0.54	0.52	0.49
					Engineered	SWR No	0.63	0.58	0.52	0.49	0.47
						SWR Yes	0.63	0.57	0.51	0.47	0.45
				Gable end with bracing	None	SWR No	0.66	0.62	0.57	0.55	0.54
						SWR Yes	0.65	0.61	0.56	0.53	0.52
					Non-engineered	SWR No	0.61	0.56	0.51	0.48	0.46
						SWR Yes	0.61	0.55	0.49	0.46	0.44
					Engineered	SWR No	0.58	0.53	0.47	0.44	0.41
						SWR Yes	0.58	0.52	0.46	0.42	0.40
				Hip	None	SWR No	0.63	0.59	0.55	0.53	0.51
						SWR Yes	0.62	0.58	0.53	0.51	0.49
					Non-engineered	SWR No	0.58	0.54	0.48	0.45	0.43
						SWR Yes	0.58	0.53	0.47	0.44	0.42
					Engineered	SWR No	0.55	0.50	0.44	0.41	0.39
						SWR Yes	0.55	0.50	0.43	0.40	0.37
		8 d nails@6/6	Nails	Gable end without bracing	None	SWR No	0.72	0.69	0.66	0.65	0.65
						SWR Yes	0.71	0.68	0.64	0.63	0.62
					Non-engineered	SWR No	0.67	0.64	0.60	0.58	0.57
						SWR Yes	0.66	0.63	0.58	0.56	0.55
					Engineered	SWR No	0.65	0.61	0.56	0.54	0.53
						SWR Yes	0.64	0.60	0.54	0.52	0.50
				Complex	None	SWR No	0.69	0.67	0.64	0.63	0.62
						SWR Yes	0.69	0.66	0.62	0.61	0.59
					Non-engineered	SWR No	0.65	0.61	0.57	0.56	0.55
						SWR Yes	0.64	0.60	0.56	0.54	0.52
					Engineered	SWR No	0.62	0.58	0.54	0.52	0.50
						SWR Yes	0.62	0.57	0.52	0.50	0.48

State: LOUISIANA
Line of Business: HOMEOWNERS
Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
NOVEMBER 1, 2024 (RENEWAL BUSINESS)
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USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

WINDSTORM MITIGATION

These factors apply only to the Hurricane peril

Non-Building Code Equivalent OWNERS FORMS

Roof Age	Roof Cover	Roof Attachment	Roof-to-Wall Connection	Roof Geometry	Opening Protection	Secondary Water Intrusion System	Rating Area Group				
							A1	A2	A3	A4	A5
				Gable end with bracing	None	SWR No	0.65	0.62	0.59	0.58	0.57
						SWR Yes	0.64	0.61	0.57	0.56	0.55
					Non-engineered	SWR No	0.60	0.57	0.52	0.51	0.49
						SWR Yes	0.60	0.56	0.51	0.49	0.47
					Engineered	SWR No	0.58	0.53	0.49	0.47	0.45
						SWR Yes	0.57	0.53	0.47	0.45	0.43
				Hip	None	SWR No	0.62	0.60	0.57	0.55	0.55
						SWR Yes	0.62	0.59	0.55	0.53	0.52
					Non-engineered	SWR No	0.57	0.54	0.50	0.48	0.47
						SWR Yes	0.57	0.53	0.49	0.46	0.45
					Engineered	SWR No	0.55	0.51	0.46	0.44	0.43
						SWR Yes	0.54	0.50	0.45	0.42	0.41
			Clips	Gable end without bracing	None	SWR No	0.70	0.67	0.63	0.62	0.60
						SWR Yes	0.70	0.66	0.62	0.59	0.58
					Non-engineered	SWR No	0.65	0.61	0.57	0.55	0.53
						SWR Yes	0.65	0.60	0.55	0.53	0.51
					Engineered	SWR No	0.63	0.58	0.53	0.50	0.48
						SWR Yes	0.63	0.57	0.52	0.49	0.46
				Complex	None	SWR No	0.68	0.65	0.61	0.59	0.58
						SWR Yes	0.67	0.64	0.59	0.57	0.56
					Non-engineered	SWR No	0.63	0.59	0.54	0.52	0.50
						SWR Yes	0.63	0.58	0.53	0.50	0.48
					Engineered	SWR No	0.61	0.56	0.51	0.48	0.46
						SWR Yes	0.60	0.55	0.49	0.46	0.44
				Gable end with bracing	None	SWR No	0.63	0.60	0.56	0.54	0.53
						SWR Yes	0.63	0.59	0.55	0.52	0.51
					Non-engineered	SWR No	0.59	0.54	0.49	0.47	0.45
						SWR Yes	0.58	0.54	0.48	0.45	0.43
					Engineered	SWR No	0.56	0.51	0.46	0.43	0.41
						SWR Yes	0.56	0.50	0.44	0.41	0.39
				Hip	None	SWR No	0.61	0.58	0.54	0.52	0.51
						SWR Yes	0.60	0.57	0.52	0.50	0.48
					Non-engineered	SWR No	0.56	0.52	0.47	0.45	0.43
						SWR Yes	0.55	0.51	0.46	0.43	0.41
					Engineered	SWR No	0.53	0.49	0.43	0.40	0.38
						SWR Yes	0.53	0.48	0.42	0.39	0.36
			Ties	Gable end without bracing	None	SWR No	0.70	0.66	0.63	0.61	0.59
						SWR Yes	0.69	0.65	0.61	0.59	0.57
					Non-engineered	SWR No	0.65	0.61	0.56	0.54	0.52
						SWR Yes	0.65	0.60	0.54	0.52	0.50
					Engineered	SWR No	0.63	0.58	0.52	0.49	0.47
						SWR Yes	0.62	0.57	0.51	0.48	0.45
				Complex	None	SWR No	0.67	0.64	0.60	0.58	0.57
						SWR Yes	0.67	0.63	0.58	0.56	0.55

State: LOUISIANA
Line of Business: HOMEOWNERS
Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
NOVEMBER 1, 2024 (RENEWAL BUSINESS)
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USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

WINDSTORM MITIGATION

These factors apply only to the Hurricane peril

Non-Building Code Equivalent OWNERS FORMS

Roof Age	Roof Cover	Roof Attachment	Roof-to-Wall Connection	Roof Geometry	Opening Protection	Secondary Water Intrusion System	Rating Area Group				
							A1	A2	A3	A4	A5
Tile	6 d nails@6/12	Nails	Gable end with bracing	None	Non-engineered	SWR No	0.63	0.59	0.53	0.51	0.49
						SWR Yes	0.62	0.58	0.52	0.49	0.47
					Engineered	SWR No	0.60	0.55	0.50	0.47	0.45
						SWR Yes	0.60	0.55	0.48	0.45	0.43
					None	SWR No	0.63	0.60	0.55	0.53	0.52
						SWR Yes	0.62	0.58	0.54	0.51	0.50
					Non-engineered	SWR No	0.58	0.54	0.49	0.46	0.44
						SWR Yes	0.58	0.53	0.47	0.44	0.42
					Engineered	SWR No	0.56	0.51	0.45	0.42	0.39
						SWR Yes	0.55	0.50	0.44	0.40	0.38
			Hip	None	SWR No	0.60	0.57	0.53	0.51	0.49	0.47
					SWR Yes	0.60	0.56	0.51	0.49	0.47	0.45
				Non-engineered	SWR No	0.55	0.51	0.46	0.44	0.42	0.40
					SWR Yes	0.55	0.50	0.45	0.42	0.40	0.38
				Engineered	SWR No	0.53	0.48	0.42	0.39	0.37	0.35
					SWR Yes	0.52	0.47	0.41	0.38	0.35	0.33
			Gable end without bracing	None	None	SWR No	0.70	0.71	0.71	0.71	0.72
						SWR Yes	0.69	0.69	0.67	0.67	0.67
					Non-engineered	SWR No	0.65	0.64	0.63	0.62	0.62
						SWR Yes	0.65	0.63	0.61	0.60	0.60
					Engineered	SWR No	0.63	0.61	0.59	0.58	0.58
						SWR Yes	0.62	0.60	0.57	0.56	0.56
				Complex	None	SWR No	0.68	0.68	0.67	0.67	0.68
						SWR Yes	0.67	0.66	0.65	0.64	0.64
				Non-engineered	SWR No	0.63	0.62	0.60	0.60	0.60	0.60
					SWR Yes	0.63	0.61	0.58	0.57	0.57	0.57
				Engineered	SWR No	0.61	0.59	0.56	0.55	0.55	0.55
					SWR Yes	0.60	0.58	0.55	0.53	0.53	0.53
			Gable end with bracing	None	SWR No	0.63	0.63	0.63	0.61	0.61	0.61
					SWR Yes	0.63	0.61	0.59	0.59	0.59	0.59
				Non-engineered	SWR No	0.59	0.57	0.55	0.54	0.54	0.54
					SWR Yes	0.58	0.56	0.53	0.52	0.51	0.51
				Engineered	SWR No	0.56	0.54	0.51	0.50	0.49	0.49
					SWR Yes	0.55	0.53	0.49	0.48	0.47	0.47
			Hip	None	SWR No	0.61	0.60	0.59	0.58	0.59	0.59
					SWR Yes	0.60	0.59	0.57	0.56	0.56	0.56
				Non-engineered	SWR No	0.56	0.54	0.52	0.51	0.51	0.51
					SWR Yes	0.55	0.53	0.50	0.49	0.49	0.49
				Engineered	SWR No	0.53	0.51	0.48	0.47	0.46	0.46
					SWR Yes	0.53	0.50	0.47	0.45	0.44	0.44
			Clips	Gable end without bracing	None	SWR No	0.69	0.68	0.66	0.66	0.66
						SWR Yes	0.68	0.66	0.64	0.63	0.63
					Non-engineered	SWR No	0.64	0.62	0.60	0.59	0.58
						SWR Yes	0.63	0.61	0.58	0.57	0.56

State: LOUISIANA
Line of Business: HOMEOWNERS
Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
NOVEMBER 1, 2024 (RENEWAL BUSINESS)
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USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
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WINDSTORM MITIGATION

These factors apply only to the Hurricane peril

Non-Building Code Equivalent OWNERS FORMS

Roof Age	Roof Cover	Roof Attachment	Roof-to-Wall Connection	Roof Geometry	Opening Protection	Secondary Water Intrusion System	Rating Area Group				
							A1	A2	A3	A4	A5
Ties				Complex	Engineered	SWR No	0.61	0.59	0.56	0.55	0.54
						SWR Yes	0.61	0.58	0.54	0.53	0.52
					None	SWR No	0.66	0.65	0.64	0.63	0.63
						SWR Yes	0.66	0.64	0.62	0.61	0.60
					Non-engineered	SWR No	0.62	0.60	0.57	0.56	0.55
						SWR Yes	0.61	0.59	0.55	0.54	0.53
				Gable end with bracing	Engineered	SWR No	0.59	0.56	0.53	0.52	0.51
						SWR Yes	0.58	0.55	0.52	0.50	0.49
					None	SWR No	0.62	0.60	0.58	0.58	0.57
						SWR Yes	0.61	0.59	0.56	0.55	0.55
					Non-engineered	SWR No	0.57	0.55	0.52	0.50	0.50
						SWR Yes	0.56	0.54	0.50	0.48	0.47
				Hip	Engineered	SWR No	0.54	0.52	0.48	0.46	0.45
						SWR Yes	0.54	0.51	0.46	0.44	0.43
					None	SWR No	0.59	0.58	0.56	0.55	0.54
						SWR Yes	0.59	0.57	0.54	0.53	0.52
					Non-engineered	SWR No	0.54	0.52	0.49	0.47	0.47
						SWR Yes	0.54	0.51	0.47	0.46	0.45
			Ties	Gable end without bracing	Engineered	SWR No	0.52	0.49	0.45	0.43	0.42
						SWR Yes	0.51	0.48	0.44	0.42	0.40
					None	SWR No	0.68	0.67	0.66	0.65	0.65
						SWR Yes	0.68	0.66	0.64	0.63	0.62
					Non-engineered	SWR No	0.63	0.61	0.59	0.58	0.57
						SWR Yes	0.63	0.60	0.57	0.56	0.55
				Complex	Engineered	SWR No	0.61	0.58	0.55	0.54	0.53
						SWR Yes	0.60	0.57	0.54	0.52	0.51
					None	SWR No	0.66	0.65	0.63	0.62	0.62
						SWR Yes	0.65	0.63	0.61	0.60	0.59
					Non-engineered	SWR No	0.61	0.59	0.56	0.55	0.54
						SWR Yes	0.61	0.58	0.55	0.53	0.52
				Gable end with bracing	Engineered	SWR No	0.59	0.56	0.52	0.51	0.50
						SWR Yes	0.58	0.55	0.51	0.49	0.48
					None	SWR No	0.61	0.60	0.58	0.57	0.56
						SWR Yes	0.61	0.59	0.56	0.54	0.54
					Non-engineered	SWR No	0.57	0.54	0.51	0.49	0.48
						SWR Yes	0.56	0.53	0.49	0.48	0.46
				Hip	Engineered	SWR No	0.54	0.51	0.47	0.45	0.44
						SWR Yes	0.53	0.50	0.46	0.43	0.42
					None	SWR No	0.59	0.57	0.55	0.54	0.53
						SWR Yes	0.58	0.56	0.53	0.52	0.51
					Non-engineered	SWR No	0.54	0.51	0.48	0.47	0.46
						SWR Yes	0.53	0.50	0.47	0.45	0.44
					Engineered	SWR No	0.51	0.48	0.44	0.42	0.41
						SWR Yes	0.51	0.47	0.43	0.41	0.39

State: LOUISIANA
Line of Business: HOMEOWNERS
Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
NOVEMBER 1, 2024 (RENEWAL BUSINESS)
Companies: UNITED SERVICES AUTOMOBILE ASSOCIATION
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

WINDSTORM MITIGATION

These factors apply only to the Hurricane peril

Non-Building Code Equivalent OWNERS FORMS

Roof Age	Roof Cover	Roof Attachment 8 d nails @6/12	Roof-to-Wall Connection Nails	Roof Geometry	Opening Protection	Secondary Water Intrusion System	Rating Area Group				
							A1	A2	A3	A4	A5
				Gable end without bracing	None	SWR No	0.63	0.61	0.59	0.58	0.57
						SWR Yes	0.63	0.60	0.57	0.55	0.55
					Non-engineered	SWR No	0.58	0.56	0.52	0.50	0.50
						SWR Yes	0.58	0.55	0.50	0.49	0.47
					Engineered	SWR No	0.56	0.52	0.48	0.46	0.45
						SWR Yes	0.56	0.52	0.47	0.45	0.43
				Complex	None	SWR No	0.61	0.59	0.57	0.56	0.55
						SWR Yes	0.61	0.58	0.55	0.54	0.53
					Non-engineered	SWR No	0.57	0.54	0.50	0.48	0.47
						SWR Yes	0.56	0.53	0.48	0.47	0.45
					Engineered	SWR No	0.54	0.50	0.46	0.44	0.43
						SWR Yes	0.54	0.50	0.45	0.43	0.41
				Gable end with bracing	None	SWR No	0.58	0.56	0.53	0.52	0.51
						SWR Yes	0.57	0.55	0.51	0.50	0.49
					Non-engineered	SWR No	0.53	0.50	0.46	0.44	0.43
						SWR Yes	0.52	0.49	0.45	0.43	0.41
					Engineered	SWR No	0.50	0.46	0.42	0.40	0.39
						SWR Yes	0.50	0.46	0.41	0.39	0.37
				Hip	None	SWR No	0.55	0.53	0.51	0.50	0.49
						SWR Yes	0.55	0.52	0.49	0.48	0.47
					Non-engineered	SWR No	0.50	0.47	0.44	0.42	0.41
						SWR Yes	0.50	0.47	0.42	0.41	0.40
					Engineered	SWR No	0.47	0.44	0.40	0.38	0.37
						SWR Yes	0.47	0.43	0.39	0.37	0.35
			Clips	Gable end without bracing	None	SWR No	0.62	0.59	0.56	0.54	0.53
						SWR Yes	0.61	0.58	0.54	0.52	0.51
					Non-engineered	SWR No	0.57	0.53	0.49	0.47	0.45
						SWR Yes	0.56	0.52	0.47	0.45	0.43
					Engineered	SWR No	0.54	0.50	0.45	0.42	0.41
						SWR Yes	0.54	0.49	0.44	0.41	0.39
				Complex	None	SWR No	0.60	0.57	0.54	0.52	0.51
						SWR Yes	0.59	0.56	0.52	0.50	0.49
					Non-engineered	SWR No	0.55	0.51	0.47	0.45	0.43
						SWR Yes	0.55	0.50	0.46	0.43	0.41
					Engineered	SWR No	0.52	0.48	0.43	0.40	0.38
						SWR Yes	0.52	0.47	0.42	0.39	0.37
				Gable end with bracing	None	SWR No	0.56	0.53	0.50	0.48	0.47
						SWR Yes	0.56	0.52	0.48	0.46	0.45
					Non-engineered	SWR No	0.51	0.47	0.43	0.41	0.39
						SWR Yes	0.51	0.47	0.42	0.39	0.37
					Engineered	SWR No	0.48	0.44	0.39	0.36	0.34
						SWR Yes	0.48	0.43	0.38	0.35	0.33
				Hip	None	SWR No	0.54	0.51	0.48	0.46	0.45
						SWR Yes	0.53	0.50	0.46	0.44	0.43

State: LOUISIANA
Line of Business: HOMEOWNERS
Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
NOVEMBER 1, 2024 (RENEWAL BUSINESS)
Companies: UNITED SERVICES AUTOMOBILE ASSOCIATION
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

WINDSTORM MITIGATION

These factors apply only to the Hurricane peril

Non-Building Code Equivalent OWNERS FORMS

Roof Age	Roof Cover	Roof Attachment	Roof-to-Wall Connection	Roof Geometry	Opening Protection	Secondary Water Intrusion System	Rating Area Group						
							A1	A2	A3	A4	A5		
		8 d nails@6/6	Nails	Ties	Gable end without bracing	Non-engineered	SWR No	0.49	0.45	0.41	0.39	0.37	
						Engineered	SWR Yes	0.48	0.44	0.40	0.37	0.35	
							SWR No	0.46	0.42	0.37	0.34	0.32	
						None	SWR Yes	0.45	0.41	0.36	0.33	0.31	
							SWR No	0.61	0.58	0.55	0.53	0.52	
						Non-engineered	SWR Yes	0.61	0.57	0.53	0.51	0.50	
					SWR No		0.56	0.53	0.48	0.46	0.44		
					Complex	Engineered	SWR Yes	0.56	0.52	0.47	0.44	0.42	
							SWR No	0.54	0.50	0.44	0.42	0.39	
						None	SWR Yes	0.53	0.49	0.43	0.40	0.38	
							SWR No	0.59	0.57	0.53	0.51	0.50	
						Non-engineered	SWR Yes	0.59	0.56	0.51	0.49	0.48	
				SWR No			0.54	0.51	0.46	0.44	0.42		
				Gable end with bracing	Engineered	SWR Yes	0.54	0.50	0.45	0.42	0.40		
						SWR No	0.52	0.48	0.42	0.39	0.37		
						None	SWR Yes	0.51	0.47	0.41	0.38	0.36	
							SWR No	0.56	0.53	0.49	0.47	0.46	
						Non-engineered	SWR Yes	0.55	0.52	0.47	0.45	0.44	
							SWR No	0.50	0.47	0.42	0.40	0.38	
					Hip	Engineered	SWR Yes	0.50	0.46	0.41	0.38	0.36	
							SWR No	0.48	0.43	0.38	0.35	0.33	
						None	SWR Yes	0.47	0.43	0.37	0.34	0.32	
							SWR No	0.53	0.51	0.47	0.45	0.44	
						Non-engineered	SWR Yes	0.53	0.50	0.45	0.43	0.42	
							SWR No	0.48	0.45	0.40	0.38	0.36	
				8 d nails@6/6	Nails	Gable end without bracing	Engineered	SWR Yes	0.48	0.44	0.39	0.36	0.34
								SWR No	0.45	0.41	0.36	0.33	0.31
							None	SWR Yes	0.45	0.41	0.35	0.32	0.30
								SWR No	0.59	0.57	0.55	0.54	0.54
							Non-engineered	SWR Yes	0.58	0.56	0.53	0.52	0.52
								SWR No	0.54	0.51	0.48	0.47	0.46
						Complex	Engineered	SWR Yes	0.53	0.51	0.47	0.45	0.44
								SWR No	0.51	0.48	0.44	0.43	0.42
							None	SWR Yes	0.51	0.47	0.43	0.41	0.40
								SWR No	0.57	0.55	0.53	0.52	0.52
							Non-engineered	SWR Yes	0.57	0.55	0.52	0.50	0.50
SWR No	0.52	0.50	0.46					0.45	0.44				
Gable end with bracing	Engineered	SWR Yes	0.52			0.49	0.45	0.43	0.42				
		SWR No	0.49			0.46	0.43	0.41	0.40				
	None	SWR Yes	0.49			0.46	0.41	0.39	0.38				
		SWR No	0.54			0.52	0.50	0.49	0.48				
	Non-engineered	SWR Yes	0.53			0.51	0.48	0.47	0.46				
		SWR No	0.49			0.46	0.43	0.41	0.41				

State: LOUISIANA
Line of Business: HOMEOWNERS
Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
NOVEMBER 1, 2024 (RENEWAL BUSINESS)
Companies: UNITED SERVICES AUTOMOBILE ASSOCIATION
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

WINDSTORM MITIGATION

These factors apply only to the Hurricane peril

Non-Building Code Equivalent OWNERS FORMS

Roof Age	Roof Cover	Roof Attachment	Roof-to-Wall Connection	Roof Geometry	Opening Protection	Secondary Water Intrusion System	Rating Area Group				
							A1	A2	A3	A4	A5
				Hip	Engineered	SWR No	0.46	0.43	0.39	0.37	0.36
						SWR Yes	0.45	0.42	0.38	0.36	0.34
					None	SWR No	0.52	0.50	0.48	0.47	0.47
						SWR Yes	0.51	0.49	0.46	0.45	0.45
					Non-engineered	SWR No	0.46	0.44	0.41	0.40	0.39
						SWR Yes	0.46	0.43	0.40	0.38	0.37
					Engineered	SWR No	0.44	0.41	0.37	0.35	0.34
						SWR Yes	0.43	0.40	0.36	0.34	0.33
			Clips	Gable end without bracing	None	SWR No	0.57	0.55	0.52	0.51	0.50
						SWR Yes	0.57	0.54	0.50	0.49	0.48
					Non-engineered	SWR No	0.52	0.49	0.45	0.43	0.42
						SWR Yes	0.52	0.48	0.44	0.42	0.40
					Engineered	SWR No	0.50	0.46	0.41	0.39	0.37
						SWR Yes	0.49	0.45	0.40	0.38	0.36
				Complex	None	SWR No	0.56	0.53	0.50	0.49	0.48
						SWR Yes	0.55	0.52	0.49	0.47	0.46
					Non-engineered	SWR No	0.50	0.47	0.43	0.41	0.40
						SWR Yes	0.50	0.47	0.42	0.40	0.38
					Engineered	SWR No	0.48	0.44	0.39	0.37	0.35
						SWR Yes	0.47	0.43	0.38	0.36	0.34
				Gable end with bracing	None	SWR No	0.52	0.50	0.47	0.45	0.44
						SWR Yes	0.52	0.49	0.45	0.43	0.42
					Non-engineered	SWR No	0.47	0.44	0.40	0.38	0.36
						SWR Yes	0.46	0.43	0.39	0.36	0.35
					Engineered	SWR No	0.44	0.40	0.36	0.33	0.31
						SWR Yes	0.44	0.40	0.35	0.32	0.30
				Ties	Hip	None	SWR No	0.50	0.48	0.45	0.43
							SWR Yes	0.50	0.47	0.43	0.41
						Non-engineered	SWR No	0.45	0.42	0.38	0.36
							SWR Yes	0.44	0.41	0.37	0.34
					Engineered	SWR No	0.42	0.38	0.34	0.31	0.30
						SWR Yes	0.41	0.38	0.33	0.30	0.28
					Gable end without bracing	None	SWR No	0.57	0.54	0.51	0.50
							SWR Yes	0.56	0.53	0.50	0.48
						Non-engineered	SWR No	0.52	0.49	0.44	0.42
							SWR Yes	0.51	0.48	0.43	0.41
					Engineered	SWR No	0.49	0.45	0.40	0.38	0.36
						SWR Yes	0.49	0.45	0.39	0.37	0.35
				Complex	None	SWR No	0.55	0.53	0.49	0.48	0.47
						SWR Yes	0.55	0.52	0.48	0.46	0.45
					Non-engineered	SWR No	0.50	0.47	0.42	0.40	0.39
						SWR Yes	0.50	0.46	0.41	0.39	0.37
					Engineered	SWR No	0.47	0.43	0.39	0.36	0.34
						SWR Yes	0.47	0.43	0.38	0.35	0.33

State: LOUISIANA
Line of Business: HOMEOWNERS
Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
NOVEMBER 1, 2024 (RENEWAL BUSINESS)
Companies: UNITED SERVICES AUTOMOBILE ASSOCIATION
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

WINDSTORM MITIGATION

These factors apply only to the Hurricane peril

Non-Building Code Equivalent OWNERS FORMS

Roof Age	Roof Cover	Roof Attachment	Roof-to-Wall Connection	Roof Geometry	Opening Protection	Secondary Water Intrusion System	Rating Area Group				
							A1	A2	A3	A4	A5
Hurricane Rated 6 d nails@6/12	Nails		Gable end with bracing	None	None	SWR No	0.52	0.49	0.46	0.44	0.43
						SWR Yes	0.51	0.48	0.44	0.42	0.41
					Non-engineered	SWR No	0.46	0.43	0.39	0.37	0.35
						SWR Yes	0.46	0.42	0.38	0.35	0.33
					Engineered	SWR No	0.43	0.40	0.35	0.32	0.30
						SWR Yes	0.43	0.39	0.34	0.31	0.29
			Hip	None	SWR No	0.50	0.47	0.44	0.42	0.41	0.41
					SWR Yes	0.49	0.46	0.43	0.41	0.39	0.39
				Non-engineered	SWR No	0.44	0.41	0.37	0.35	0.33	0.33
					SWR Yes	0.44	0.40	0.36	0.34	0.32	0.32
				Engineered	SWR No	0.41	0.38	0.33	0.30	0.29	0.29
					SWR Yes	0.41	0.37	0.32	0.29	0.27	0.27
			Gable end without bracing	None	None	SWR No	0.65	0.66	0.67	0.68	0.69
						SWR Yes	0.64	0.65	0.64	0.64	0.65
					Non-engineered	SWR No	0.60	0.60	0.59	0.60	0.60
						SWR Yes	0.60	0.59	0.58	0.57	0.57
					Engineered	SWR No	0.58	0.57	0.56	0.55	0.56
						SWR Yes	0.57	0.56	0.54	0.53	0.53
			Complex	None	SWR No	0.63	0.64	0.64	0.64	0.64	0.65
					SWR Yes	0.62	0.62	0.62	0.62	0.62	0.62
				Non-engineered	SWR No	0.58	0.58	0.57	0.57	0.57	0.57
					SWR Yes	0.58	0.57	0.55	0.55	0.55	0.55
				Engineered	SWR No	0.56	0.55	0.53	0.53	0.53	0.53
					SWR Yes	0.55	0.54	0.52	0.51	0.51	0.51
			Gable end with bracing	None	None	SWR No	0.59	0.59	0.59	0.59	0.59
						SWR Yes	0.58	0.58	0.57	0.56	0.57
					Non-engineered	SWR No	0.54	0.53	0.52	0.51	0.52
						SWR Yes	0.54	0.52	0.50	0.50	0.49
				Engineered	SWR No	0.51	0.50	0.48	0.47	0.47	0.47
					SWR Yes	0.51	0.49	0.47	0.46	0.45	0.45
			Hip	None	SWR No	0.56	0.57	0.56	0.56	0.56	0.57
					SWR Yes	0.56	0.55	0.54	0.54	0.54	0.54
				Non-engineered	SWR No	0.52	0.51	0.49	0.49	0.49	0.49
					SWR Yes	0.51	0.50	0.48	0.47	0.47	0.47
				Engineered	SWR No	0.49	0.47	0.45	0.45	0.45	0.45
					SWR Yes	0.48	0.47	0.44	0.43	0.43	0.43
			Gable end without bracing	None	None	SWR No	0.63	0.64	0.63	0.63	0.63
						SWR Yes	0.63	0.62	0.61	0.61	0.61
					Non-engineered	SWR No	0.59	0.58	0.56	0.56	0.56
						SWR Yes	0.58	0.57	0.55	0.54	0.54
				Engineered	SWR No	0.56	0.55	0.53	0.52	0.52	0.52
					SWR Yes	0.56	0.54	0.51	0.50	0.49	0.49
			Complex	None	SWR No	0.61	0.61	0.61	0.60	0.61	0.61
					SWR Yes	0.61	0.60	0.59	0.58	0.58	0.58

State: LOUISIANA
Line of Business: HOMEOWNERS
Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
NOVEMBER 1, 2024 (RENEWAL BUSINESS)
Companies: UNITED SERVICES AUTOMOBILE ASSOCIATION
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

WINDSTORM MITIGATION

These factors apply only to the Hurricane peril

Non-Building Code Equivalent OWNERS FORMS

Roof Age	Roof Cover	Roof Attachment	Roof-to-Wall Connection	Roof Geometry	Opening Protection	Secondary Water Intrusion System	Rating Area Group							
							A1	A2	A3	A4	A5			
					Non-engineered	SWR No	0.57	0.56	0.54	0.53	0.53			
						SWR Yes	0.56	0.54	0.52	0.51	0.51			
					Engineered	SWR No	0.54	0.52	0.50	0.49	0.49			
						SWR Yes	0.53	0.51	0.49	0.47	0.47			
					None	SWR No	0.57	0.57	0.56	0.55	0.55			
						SWR Yes	0.57	0.56	0.54	0.53	0.53			
					Non-engineered	SWR No	0.52	0.51	0.49	0.48	0.48			
						SWR Yes	0.52	0.50	0.47	0.46	0.45			
					Engineered	SWR No	0.50	0.48	0.45	0.44	0.43			
						SWR Yes	0.49	0.47	0.44	0.42	0.41			
					Hip	None	SWR No	0.55	0.54	0.53	0.53	0.53		
							SWR Yes	0.54	0.53	0.51	0.51	0.50		
					Non-engineered	SWR No	0.50	0.48	0.46	0.45	0.45			
						SWR Yes	0.49	0.48	0.45	0.44	0.43			
					Engineered	SWR No	0.47	0.45	0.42	0.41	0.40			
						SWR Yes	0.47	0.44	0.41	0.39	0.38			
					Ties	Gable end without bracing	None	SWR No	0.63	0.63	0.62	0.62	0.62	
								SWR Yes	0.62	0.62	0.60	0.60	0.60	
							Non-engineered	SWR No	0.58	0.57	0.56	0.55	0.55	
								SWR Yes	0.58	0.56	0.54	0.53	0.53	
							Engineered	SWR No	0.56	0.54	0.52	0.51	0.50	
								SWR Yes	0.55	0.53	0.50	0.49	0.48	
							Complex	None	SWR No	0.61	0.61	0.60	0.60	0.60
									SWR Yes	0.60	0.60	0.58	0.57	0.57
							Non-engineered	SWR No	0.56	0.55	0.53	0.52	0.52	
								SWR Yes	0.56	0.54	0.51	0.50	0.50	
					Gable end with bracing	Engineered	SWR No	0.53	0.52	0.49	0.48	0.48		
							SWR Yes	0.53	0.51	0.48	0.46	0.45		
						None	SWR No	0.57	0.56	0.55	0.54	0.54		
							SWR Yes	0.56	0.55	0.53	0.52	0.52		
						Non-engineered	SWR No	0.52	0.50	0.48	0.47	0.46		
							SWR Yes	0.51	0.49	0.47	0.45	0.44		
						Engineered	SWR No	0.49	0.47	0.44	0.43	0.42		
							SWR Yes	0.49	0.46	0.43	0.41	0.40		
						Hip	None	SWR No	0.54	0.54	0.52	0.52	0.51	
								SWR Yes	0.54	0.53	0.51	0.50	0.49	
8 d nails @6/12 Nails	Gable end without bracing	Non-engineered	SWR No	0.49	0.48	0.45	0.44	0.44						
			SWR Yes	0.49	0.47	0.44	0.43	0.42						
		Engineered	SWR No	0.47	0.45	0.42	0.40	0.39						
			SWR Yes	0.46	0.44	0.40	0.39	0.37						
		None	SWR No	0.57	0.56	0.55	0.54	0.54						
			SWR Yes	0.57	0.55	0.53	0.52	0.52						
		Non-engineered	SWR No	0.52	0.50	0.48	0.47	0.46						
			SWR Yes	0.52	0.49	0.46	0.45	0.44						

State: LOUISIANA
Line of Business: HOMEOWNERS
Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
NOVEMBER 1, 2024 (RENEWAL BUSINESS)
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USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

WINDSTORM MITIGATION

These factors apply only to the Hurricane peril

Non-Building Code Equivalent OWNERS FORMS

Roof Age	Roof Cover	Roof Attachment	Roof-to-Wall Connection	Roof Geometry	Opening Protection	Secondary Water Intrusion System	Rating Area Group				
							A1	A2	A3	A4	A5
					Engineered	SWR No	0.49	0.47	0.44	0.43	0.42
						SWR Yes	0.49	0.46	0.43	0.41	0.40
				Complex	None	SWR No	0.56	0.54	0.53	0.52	0.52
						SWR Yes	0.55	0.53	0.51	0.50	0.50
					Non-engineered	SWR No	0.50	0.49	0.46	0.45	0.44
						SWR Yes	0.50	0.48	0.45	0.43	0.43
					Engineered	SWR No	0.48	0.45	0.42	0.41	0.40
						SWR Yes	0.47	0.45	0.41	0.39	0.38
				Gable end with bracing	None	SWR No	0.52	0.51	0.49	0.49	0.48
						SWR Yes	0.52	0.50	0.48	0.47	0.46
					Non-engineered	SWR No	0.47	0.45	0.42	0.41	0.41
						SWR Yes	0.47	0.44	0.41	0.40	0.39
					Engineered	SWR No	0.44	0.42	0.38	0.37	0.36
						SWR Yes	0.44	0.41	0.37	0.36	0.34
				Hip	None	SWR No	0.50	0.49	0.47	0.47	0.47
						SWR Yes	0.50	0.48	0.46	0.45	0.45
					Non-engineered	SWR No	0.45	0.43	0.40	0.39	0.39
						SWR Yes	0.44	0.42	0.39	0.38	0.37
					Engineered	SWR No	0.42	0.40	0.37	0.35	0.34
						SWR Yes	0.42	0.39	0.35	0.34	0.33
			Clips	Gable end without bracing	None	SWR No	0.56	0.54	0.51	0.50	0.50
						SWR Yes	0.55	0.53	0.50	0.48	0.48
					Non-engineered	SWR No	0.50	0.48	0.45	0.43	0.42
						SWR Yes	0.50	0.47	0.43	0.41	0.40
					Engineered	SWR No	0.48	0.45	0.41	0.39	0.37
						SWR Yes	0.47	0.44	0.40	0.37	0.36
				Complex	None	SWR No	0.54	0.52	0.50	0.49	0.48
						SWR Yes	0.53	0.51	0.48	0.47	0.46
					Non-engineered	SWR No	0.49	0.46	0.43	0.41	0.40
						SWR Yes	0.48	0.45	0.41	0.40	0.38
					Engineered	SWR No	0.46	0.43	0.39	0.37	0.35
						SWR Yes	0.46	0.42	0.38	0.36	0.34
				Gable end with bracing	None	SWR No	0.51	0.49	0.46	0.45	0.44
						SWR Yes	0.50	0.48	0.45	0.43	0.42
					Non-engineered	SWR No	0.45	0.43	0.39	0.37	0.36
						SWR Yes	0.45	0.42	0.38	0.36	0.35
					Engineered	SWR No	0.42	0.39	0.35	0.33	0.32
						SWR Yes	0.42	0.39	0.34	0.32	0.30
				Hip	None	SWR No	0.49	0.47	0.44	0.43	0.42
						SWR Yes	0.48	0.46	0.43	0.41	0.41
					Non-engineered	SWR No	0.43	0.41	0.37	0.36	0.34
						SWR Yes	0.43	0.40	0.36	0.34	0.33
					Engineered	SWR No	0.40	0.37	0.33	0.31	0.30
						SWR Yes	0.40	0.37	0.32	0.30	0.28

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Non-Building Code Equivalent OWNERS FORMS

Roof Age	Roof Cover	Roof Attachment	Roof-to-Wall Connection Ties	Roof Geometry	Opening Protection	Secondary Water Intrusion System	Rating Area Group				
							A1	A2	A3	A4	A5
				Gable end without bracing	None	SWR No	0.55	0.53	0.51	0.49	0.49
						SWR Yes	0.55	0.52	0.49	0.48	0.47
					Non-engineered	SWR No	0.50	0.47	0.44	0.42	0.41
						SWR Yes	0.50	0.47	0.43	0.40	0.39
					Engineered	SWR No	0.47	0.44	0.40	0.38	0.36
						SWR Yes	0.47	0.43	0.39	0.36	0.35
				Complex	None	SWR No	0.53	0.52	0.49	0.48	0.47
						SWR Yes	0.53	0.51	0.47	0.46	0.45
					Non-engineered	SWR No	0.48	0.46	0.42	0.40	0.39
						SWR Yes	0.48	0.45	0.41	0.39	0.37
					Engineered	SWR No	0.45	0.42	0.38	0.36	0.34
						SWR Yes	0.45	0.42	0.37	0.35	0.33
				Gable end with bracing	None	SWR No	0.50	0.48	0.45	0.44	0.43
						SWR Yes	0.50	0.47	0.44	0.42	0.41
					Non-engineered	SWR No	0.45	0.42	0.38	0.37	0.35
						SWR Yes	0.44	0.41	0.37	0.35	0.34
					Engineered	SWR No	0.42	0.39	0.34	0.32	0.30
						SWR Yes	0.41	0.38	0.33	0.31	0.29
				Hip	None	SWR No	0.48	0.46	0.43	0.42	0.41
						SWR Yes	0.48	0.45	0.42	0.41	0.39
					Non-engineered	SWR No	0.43	0.40	0.36	0.35	0.33
						SWR Yes	0.42	0.39	0.35	0.33	0.32
					Engineered	SWR No	0.40	0.37	0.32	0.30	0.29
						SWR Yes	0.39	0.36	0.32	0.29	0.27
		8 d nails@6/6	Nails	Gable end without bracing	None	SWR No	0.51	0.51	0.50	0.50	0.50
						SWR Yes	0.51	0.50	0.49	0.48	0.48
					Non-engineered	SWR No	0.46	0.45	0.43	0.43	0.43
						SWR Yes	0.46	0.44	0.42	0.41	0.41
					Engineered	SWR No	0.43	0.42	0.39	0.38	0.38
						SWR Yes	0.43	0.41	0.38	0.37	0.36
				Complex	None	SWR No	0.50	0.50	0.49	0.48	0.49
						SWR Yes	0.50	0.49	0.47	0.47	0.46
					Non-engineered	SWR No	0.45	0.44	0.42	0.41	0.41
						SWR Yes	0.44	0.43	0.40	0.39	0.39
					Engineered	SWR No	0.42	0.40	0.38	0.37	0.36
						SWR Yes	0.41	0.39	0.37	0.35	0.35
				Gable end with bracing	None	SWR No	0.47	0.47	0.46	0.45	0.45
						SWR Yes	0.47	0.46	0.44	0.43	0.43
					Non-engineered	SWR No	0.42	0.41	0.39	0.38	0.38
						SWR Yes	0.41	0.40	0.37	0.36	0.36
					Engineered	SWR No	0.39	0.37	0.35	0.33	0.33
						SWR Yes	0.38	0.36	0.33	0.32	0.31
				Hip	None	SWR No	0.45	0.45	0.44	0.44	0.44
						SWR Yes	0.45	0.44	0.42	0.42	0.42

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USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

WINDSTORM MITIGATION

These factors apply only to the Hurricane peril

Non-Building Code Equivalent OWNERS FORMS

Roof Age	Roof Cover	Roof Attachment	Roof-to-Wall Connection	Roof Geometry	Opening Protection	Secondary Water Intrusion System	Rating Area Group							
							A1	A2	A3	A4	A5			
			Clips	Gable end without bracing	Non-engineered	SWR No	0.40	0.39	0.37	0.36	0.36			
						SWR Yes	0.40	0.38	0.36	0.35	0.34			
					Engineered	SWR No	0.37	0.35	0.33	0.32	0.31			
						SWR Yes	0.37	0.35	0.32	0.30	0.30			
					None	SWR No	0.50	0.49	0.47	0.46	0.46			
						SWR Yes	0.49	0.48	0.46	0.44	0.44			
					Non-engineered	SWR No	0.44	0.43	0.40	0.39	0.38			
						SWR Yes	0.44	0.42	0.39	0.37	0.36			
					Engineered	SWR No	0.42	0.39	0.36	0.35	0.33			
						SWR Yes	0.41	0.39	0.35	0.33	0.32			
					Complex	None	SWR No	0.48	0.47	0.46	0.45	0.44		
							SWR Yes	0.48	0.46	0.44	0.43	0.42		
					Non-engineered	SWR No	0.43	0.41	0.39	0.37	0.36			
						SWR Yes	0.43	0.41	0.37	0.36	0.35			
					Engineered	SWR No	0.40	0.38	0.35	0.33	0.32			
						SWR Yes	0.40	0.37	0.33	0.32	0.30			
					Gable end with bracing	None	SWR No	0.45	0.44	0.42	0.41	0.41		
							SWR Yes	0.45	0.43	0.41	0.40	0.39		
					Non-engineered	SWR No	0.40	0.38	0.35	0.34	0.33			
						SWR Yes	0.40	0.38	0.34	0.33	0.31			
					Engineered	SWR No	0.37	0.35	0.31	0.30	0.28			
						SWR Yes	0.37	0.34	0.30	0.28	0.27			
					Hip	None	SWR No	0.44	0.43	0.41	0.40	0.39		
							SWR Yes	0.43	0.42	0.39	0.38	0.38		
					Non-engineered	SWR No	0.38	0.36	0.34	0.32	0.31			
						SWR Yes	0.38	0.36	0.33	0.31	0.30			
					Engineered	SWR No	0.35	0.33	0.30	0.28	0.27			
						SWR Yes	0.35	0.32	0.29	0.27	0.25			
					Ties	Gable end without bracing	None	SWR No	0.49	0.48	0.46	0.45	0.45	
								SWR Yes	0.49	0.47	0.45	0.44	0.43	
							Non-engineered	SWR No	0.44	0.42	0.39	0.38	0.37	
								SWR Yes	0.44	0.41	0.38	0.36	0.35	
							Engineered	SWR No	0.41	0.39	0.35	0.34	0.32	
								SWR Yes	0.41	0.38	0.34	0.32	0.31	
							Complex	None	SWR No	0.48	0.47	0.45	0.44	0.43
									SWR Yes	0.47	0.46	0.43	0.42	0.41
							Non-engineered	SWR No	0.42	0.41	0.38	0.36	0.35	
								SWR Yes	0.42	0.40	0.36	0.35	0.34	
							Engineered	SWR No	0.40	0.37	0.34	0.32	0.31	
								SWR Yes	0.39	0.37	0.33	0.31	0.29	
							Gable end with bracing	None	SWR No	0.45	0.44	0.42	0.40	0.40
									SWR Yes	0.45	0.43	0.40	0.39	0.38
								Non-engineered	SWR No	0.39	0.38	0.34	0.33	0.32
									SWR Yes	0.39	0.37	0.33	0.32	0.30

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Non-Building Code Equivalent
OWNERS FORMS

Roof Age	Roof Cover	Roof Attachment	Roof-to-Wall Connection	Roof Geometry	Opening Protection	Secondary Water Intrusion System	Rating Area Group				
							A1	A2	A3	A4	A5
Hip	Engineered					SWR No	0.36	0.34	0.30	0.29	0.27
						SWR Yes	0.36	0.33	0.29	0.27	0.26
					None	SWR No	0.43	0.42	0.40	0.39	0.38
						SWR Yes	0.43	0.41	0.39	0.37	0.37
					Non-engineered	SWR No	0.38	0.36	0.33	0.31	0.30
						SWR Yes	0.37	0.35	0.32	0.30	0.29
	Engineered					SWR No	0.35	0.32	0.29	0.27	0.26
						SWR Yes	0.34	0.32	0.28	0.26	0.24

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WINDSTORM MITIGATION RATING AREA GROUPS
 These Rating Area Groups apply only to the Hurricane peril

USAA GROUP
 OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
1	A5
2	A5
3	A5
4	A3
5	A3
6	A4
7	A3
8	A4
9	A4
10	A4
11	A5
12	A4
13	A4
14	A4
15	A2
16	A2
17	A4
18	A4
19	A4
20	A4
21	A4
22	A4
23	A4
24	A4
25	A4
26	A4
27	A4
28	A4
29	A4
30	A4
31	A4
32	A4
33	A4
34	A4
35	A4
36	A4
37	A4
38	A4
39	A4
40	A4
41	A4
42	A4
43	A4
44	A4
45	A4
46	A4
47	A4
48	A4
49	A4
50	A4
51	A4
52	A4

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WINDSTORM MITIGATION RATING AREA GROUPS
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USAA GROUP
 OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
53	A4
54	A4
55	A5
56	A4
57	A2
58	A4
59	A5
60	A4
61	A4
62	A5
63	A5
64	A4
65	A4
66	A4
67	A4
68	A4
69	A3
70	A3
71	A4
72	A3
73	A4
74	A4
75	A5
76	A3
77	A4
78	A5
79	A4
80	A5
81	A5
82	A5
83	A3
84	A3
85	A5
86	A3
87	A3
88	A4
89	A3
90	A5
91	A3
92	A4
93	A5
94	A3
95	A3
96	A3
97	A3
98	A5
99	A3
100	A3
101	A3
102	A3
103	A3
104	A3

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USAA GROUP
 OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
105	A5
106	A3
107	A3
108	A3
109	A3
110	A5
111	A4
112	A3
113	A3
114	A3
115	A3
116	A3
117	A3
118	A3
119	A3
120	A4
121	A5
122	A3
123	A3
124	A4
125	A3
126	A3
127	A3
128	A3
129	A3
130	A4
131	A3
132	A3
133	A3
134	A3
135	A4
136	A3
137	A4
138	A3
139	A4
140	A3
141	A4
142	A3
143	A3
144	A3
145	A3
146	A4
147	A4
148	A5
149	A4
150	A4
151	A4
152	A3
153	A4
154	A3
155	A3
156	A4

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WINDSTORM MITIGATION RATING AREA GROUPS
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USAA GROUP
OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
157	A4
158	A3
159	A2
160	A4
161	A2
162	A3
163	A2
164	A3
165	A4
166	A4
167	A4
168	A4
169	A2
170	A2
171	A2
172	A3
173	A2
174	A4
175	A2
176	A2
177	A2
178	A4
179	A2
180	A2
181	A2
182	A2
183	A2
184	A2
185	A2
186	A2
187	A4
188	A2
189	A2
190	A3
191	A4
192	A3
193	A4
194	A3
195	A2
196	A4
197	A2
198	A4
199	A4
200	A4
201	A4
202	A4
203	A4
204	A4
205	A4
206	A4
207	A4
208	A4

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USAA GROUP
OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
209	A2
210	A2
211	A2
212	A4
213	A2
214	A3
215	A3
216	A3
217	A3
218	A2
219	A3
220	A4
221	A3
222	A2
223	A4
224	A4
225	A1
226	A3
227	A2
228	A3
229	A1
230	A2
231	A2
232	A2
233	A4
234	A2
235	A2
236	A2
237	A2
238	A5
239	A3
240	A2
241	A2
242	A3
243	A3
244	A2
245	A2
246	A2
247	A2
248	A3
249	A2
250	A2
251	A2
252	A2
253	A3
254	A3
255	A4
256	A2
257	A2
258	A2
259	A2
260	A3

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WINDSTORM MITIGATION RATING AREA GROUPS
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USAA GROUP
OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
261	A2
262	A3
263	A2
264	A3
265	A2
266	A3
267	A3
268	A3
269	A3
270	A3
271	A2
272	A3
273	A2
274	A3
275	A2
276	A3
277	A3
278	A3
279	A3
280	A3
281	A3
282	A3
283	A2
284	A2
285	A3
286	A3
287	A3
288	A2
289	A2
290	A2
291	A5
292	A2
293	A2
294	A5
295	A2
296	A3
297	A2
298	A5
299	A2
300	A3
301	A3
302	A2
303	A3
304	A3
305	A5
306	A3
307	A3
308	A3
309	A5
310	A5
311	A3
312	A3

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USAA GROUP
OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
313	A2
314	A3
315	A5
316	A3
317	A3
318	A3
319	A3
320	A2
321	A2
322	A3
323	A3
324	A2
325	A3
326	A2
327	A3
328	A3
329	A5
330	A4
331	A3
332	A3
333	A2
334	A3
335	A3
336	A2
337	A3
338	A5
339	A3
340	A3
341	A3
342	A2
343	A2
344	A5
345	A3
346	A2
347	A3
348	A3
349	A3
350	A3
351	A5
352	A3
353	A5
354	A2
355	A3
356	A2
357	A3
358	A3
359	A5
360	A3
361	A5
362	A5
363	A5
364	A3

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USAA GROUP
OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
365	A2
366	A5
367	A2
368	A5
369	A3
370	A3
371	A3
372	A5
373	A3
374	A3
375	A1
376	A5
377	A3
378	A3
379	A5
380	A3
381	A3
382	A3
383	A3
384	A5
385	A2
386	A3
387	A2
388	A2
389	A3
390	A2
391	A2
392	A5
393	A3
394	A3
395	A2
396	A3
397	A3
398	A3
399	A3
400	A3
401	A3
402	A3
403	A3
404	A3
405	A3
406	A3
407	A3
408	A3
409	A3
410	A3
411	A3
412	A2
413	A3
414	A3
415	A3
416	A3

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 USAA GENERAL INDEMNITY COMPANY
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WINDSTORM MITIGATION RATING AREA GROUPS
 These Rating Area Groups apply only to the Hurricane peril

USAA GROUP
OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
417	A3
418	A3
419	A3
420	A3
421	A3
422	A3
423	A1
424	A3
425	A3
426	A3
427	A5
428	A3
429	A5
430	A1
431	A3
432	A3
433	A3
434	A3
435	A3
436	A3
437	A3
438	A3
439	A2
440	A3
441	A3
442	A3
443	A3
444	A3
445	A3
446	A5
447	A2
448	A3
449	A2
450	A3
451	A3
452	A3
453	A1
454	A3
455	A3
456	A3
457	A3
458	A3
459	A3
460	A3
461	A3
462	A3
463	A3
464	A5
465	A3
466	A3
467	A3
468	A3

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 USAA GENERAL INDEMNITY COMPANY
 GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

WINDSTORM MITIGATION RATING AREA GROUPS
 These Rating Area Groups apply only to the Hurricane peril

USAA GROUP
OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
469	A2
470	A3
471	A3
472	A3
473	A3
474	A4
475	A3
476	A3
477	A3
478	A3
479	A3
480	A3
481	A3
482	A1
483	A3
484	A2
485	A3
486	A3
487	A3
488	A3
489	A3
490	A2
491	A3
492	A3
493	A3
494	A3
495	A3
496	A3
497	A3
498	A3
499	A3
500	A3
501	A3
502	A3
503	A3
504	A3
505	A3
506	A3
507	A3
508	A3
509	A3
510	A3
511	A3
512	A3
513	A3
514	A3
515	A3
516	A3
517	A3
518	A3
519	A3
520	A3

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WINDSTORM MITIGATION RATING AREA GROUPS
 These Rating Area Groups apply only to the Hurricane peril

USAA GROUP
 OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
521	A3
522	A3
523	A3
524	A1
525	A3
526	A3
527	A3
528	A3
529	A3
530	A3
531	A3
532	A3
533	A3
534	A3
535	A2
536	A4
537	A3
538	A3
539	A2
540	A3
541	A3
542	A3
543	A3
544	A3
545	A3
546	A3
547	A3
548	A5
549	A3
550	A3
551	A3
552	A2
553	A3
554	A3
555	A3
556	A3
557	A3
558	A3
559	A2
560	A3
561	A3
562	A3
563	A3
564	A3
565	A2
566	A3
567	A3
568	A3
569	A3
570	A3
571	A3
572	A3

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WINDSTORM MITIGATION RATING AREA GROUPS
 These Rating Area Groups apply only to the Hurricane peril

USAA GROUP
OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
573	A3
574	A3
575	A3
576	A3
577	A5
578	A3
579	A3
580	A2
581	A3
582	A3
583	A3
584	A3
585	A3
586	A3
587	A3
588	A3
589	A1
590	A3
591	A2
592	A3
593	A2
594	A1
595	A3
596	A3
597	A3
598	A3
599	A3
600	A1
601	A1
602	A5
603	A2
604	A3
605	A2
606	A3
607	A5
608	A3
609	A3
610	A5
611	A2
612	A2
613	A2
614	A3
615	A1
616	A1
617	A2
618	A5
619	A2
620	A3
621	A2
622	A3
623	A1
624	A3

State: LOUISIANA
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WINDSTORM MITIGATION RATING AREA GROUPS
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USAA GROUP
OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
625	A3
626	A2
627	A3
628	A5
629	A3
630	A3
631	A1
632	A4
633	A2
634	A2
635	A4
636	A2
637	A2
638	A1
639	A3
640	A2
641	A2
642	A2
643	A3
644	A2
645	A4
646	A2
647	A4
648	A5
649	A2
650	A5
651	A2
652	A2
653	A4
654	A3
655	A5
656	A5
657	A2
658	A2
659	A2
660	A3
661	A2
662	A5
663	A5
664	A3
665	A4
666	A3
667	A3
668	A5
669	A2
670	A2
671	A2
672	A2
673	A2
674	A3
675	A2
676	A5

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WINDSTORM MITIGATION RATING AREA GROUPS
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USAA GROUP
OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
677	A1
678	A4
679	A2
680	A5
681	A2
682	A2
683	A2
684	A2
685	A2
686	A4
687	A4
688	A3
689	A2
690	A4
691	A5
692	A3
693	A4
694	A2
695	A3
696	A4
697	A4
698	A4
699	A2
700	A2
701	A2
702	A1
703	A2
704	A4
705	A2
706	A3
707	A2
708	A2
709	A4
710	A5
711	A4
712	A3
713	A3
714	A4
715	A2
716	A2
717	A4
718	A1
719	A1
720	A3
721	A5
722	A4
723	A4
724	A4
725	A4
726	A1
727	A1
728	A1

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WINDSTORM MITIGATION RATING AREA GROUPS
 These Rating Area Groups apply only to the Hurricane peril

USAA GROUP
OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
729	A2
730	A2
731	A2
732	A1
733	A1
734	A3
735	A3
736	A1
737	A2
738	A1
739	A3
740	A2
741	A2
742	A1
743	A2
744	A1
745	A1
746	A2
747	A1
748	A2
749	A1
750	A2
751	A2
752	A1
753	A4
754	A2
755	A1
756	A2
757	A4
758	A4
759	A1
760	A1
761	A4
762	A2
763	A2
764	A2
765	A2
766	A2
767	A2
768	A3
769	A4
770	A3
771	A3
772	A1
773	A2
774	A2
775	A2
776	A2
777	A2
778	A1
779	A2
780	A2

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WINDSTORM MITIGATION RATING AREA GROUPS
 These Rating Area Groups apply only to the Hurricane peril

USAA GROUP
OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
781	A2
782	A1
783	A2
784	A1
785	A2
786	A2
787	A3
788	A4
789	A2
790	A2
791	A1
792	A2
793	A4
794	A2
795	A1
796	A2
797	A2
798	A1
799	A4
800	A1
801	A2
802	A1
803	A2
804	A4
805	A3
806	A4
807	A1
808	A1
809	A3
810	A2
811	A4
812	A3
813	A1
814	A4
815	A1
816	A2
817	A2
818	A2
819	A2
820	A3
821	A2
822	A2
823	A2
824	A2
825	A4
826	A1
827	A4
828	A1
829	A1
830	A2
831	A3
832	A3

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WINDSTORM MITIGATION RATING AREA GROUPS
 These Rating Area Groups apply only to the Hurricane peril

USAA GROUP
OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
833	A2
834	A2
835	A1
836	A2
837	A2
838	A1
839	A1
840	A2
841	A1
842	A2
843	A5
844	A2
845	A2
846	A4
847	A1
848	A1
849	A2
850	A2
851	A2
852	A2
853	A1
854	A3
855	A1
856	A1
857	A4
858	A2
859	A1
860	A3
861	A1
862	A2
863	A2
864	A1
865	A4
866	A1
867	A2
868	A4
869	A5
870	A2
871	A2
872	A1
873	A5
874	A2
875	A5
876	A1
877	A4
878	A3
879	A5
880	A3
881	A5
882	A5
883	A1
884	A2

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WINDSTORM MITIGATION RATING AREA GROUPS
 These Rating Area Groups apply only to the Hurricane peril

USAA GROUP
OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
885	A5
886	A1
887	A1
888	A1
889	A1
890	A1
891	A3
892	A3
893	A2
894	A3
895	A4
896	A2
897	A1
898	A1
899	A1
900	A4
901	A2
902	A1
903	A1
904	A1
905	A3
906	A1
907	A5
908	A5
909	A1
910	A1
911	A1
912	A3
913	A1
914	A1
915	A1
916	A2
917	A3
918	A3
919	A4
920	A1
921	A3
922	A1
923	A1
924	A1
925	A1
926	A2
927	A1
928	A1
929	A1
930	A1
931	A1
932	A2
933	A1
934	A3
935	A2
936	A5

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WINDSTORM MITIGATION RATING AREA GROUPS
 These Rating Area Groups apply only to the Hurricane peril

USAA GROUP
OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
937	A2
938	A5
939	A1
940	A1
941	A1
942	A5
943	A5
944	A1
945	A1
946	A5
947	A1
948	A1
949	A2
950	A1
951	A1
952	A1
953	A1
954	A1
955	A1
956	A1
957	A1
958	A3
959	A1
960	A1
961	A1
962	A1
963	A3
964	A2
965	A2
966	A1
967	A1
968	A1
969	A1
970	A1
971	A1
972	A1
973	A1
974	A3
975	A1
976	A1
977	A1
978	A1
979	A3
980	A1
981	A1
982	A5
983	A1
984	A5
985	A1
986	A1
987	A3
988	A3

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WINDSTORM MITIGATION RATING AREA GROUPS
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USAA GROUP
OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
989	A1
990	A1
991	A1
992	A5
993	A1
994	A3
995	A1
996	A2
997	A1
998	A1
999	A1
1000	A1
1001	A1
1002	A1
1003	A3
1004	A1
1005	A1
1006	A1
1007	A1
1008	A2
1009	A1
1010	A5
1011	A1
1012	A3
1013	A1
1014	A1
1015	A1
1016	A1
1017	A1
1018	A1
1019	A1
1020	A1
1021	A1
1022	A1
1023	A1
1024	A1
1025	A1
1026	A1
1027	A4
1028	A1
1029	A1
1030	A1
1031	A1
1032	A1
1033	A5
1034	A1
1035	A1
1036	A4
1037	A1
1038	A1
1039	A1
1040	A1

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USAA GROUP
 OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
1041	A1
1042	A3
1043	A1
1044	A1
1045	A1
1046	A1
1047	A1
1048	A1
1049	A1
1050	A1
1051	A1
1052	A3
1053	A4
1054	A1
1055	A1
1056	A1
1057	A1
1058	A1
1059	A1
1060	A1
1061	A1
1062	A1
1063	A5
1064	A3
1065	A1
1066	A1
1067	A1
1068	A1
1069	A1
1070	A1
1071	A1
1072	A1
1073	A1
1074	A1
1075	A1
1076	A1
1077	A1
1078	A1
1079	A1
1080	A4
1081	A3
1082	A1
1083	A5
1084	A5
1085	A5
1086	A5
1087	A1
1088	A1
1089	A1
1090	A1
1091	A1
1092	A1

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USAA GROUP
 OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
1093	A1
1094	A1
1095	A1
1096	A1
1097	A1
1098	A1
1099	A1
1100	A5
1101	A5
1102	A1
1103	A4
1104	A1
1105	A1
1106	A1
1107	A1
1108	A1
1109	A1
1110	A1
1111	A1
1112	A4
1113	A1
1114	A1
1115	A1
1116	A1
1117	A1
1118	A1
1119	A1
1120	A1
1121	A1
1122	A1
1123	A1
1124	A1
1125	A1
1126	A5
1127	A1
1128	A1
1129	A3
1130	A5
1131	A1
1132	A1
1133	A1
1134	A1
1135	A1
1136	A5
1137	A1
1138	A1
1139	A1
1140	A3
1141	A4
1142	A1
1143	A1
1144	A1

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USAA GROUP
 OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
1145	A1
1146	A1
1147	A4
1148	A1
1149	A1
1150	A4
1151	A1
1152	A4
1153	A1
1154	A1
1155	A4
1156	A1
1157	A1
1158	A1
1159	A4
1160	A1
1161	A4
1162	A3
1163	A1
1164	A1
1165	A1
1166	A1
1167	A1
1168	A1
1169	A1
1170	A1
1171	A1
1172	A1
1173	A3
1174	A1
1175	A1
1176	A1
1177	A5
1178	A1
1179	A1
1180	A1
1181	A4
1182	A1
1183	A1
1184	A1
1185	A1
1186	A1
1187	A1
1188	A1
1189	A2
1190	A1
1191	A1
1192	A1
1193	A1
1194	A1
1195	A3
1196	A1

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USAA GROUP
OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
1197	A1
1198	A1
1199	A1
1200	A1
1201	A3
1202	A1
1203	A1
1204	A1
1205	A1
1206	A1
1207	A3
1208	A2
1209	A5
1210	A1
1211	A1
1212	A1
1213	A4
1214	A1
1215	A1
1216	A1
1217	A3
1218	A1
1219	A3
1220	A1
1221	A3
1222	A3
1223	A1
1224	A1
1225	A1
1226	A3
1227	A1
1228	A1
1229	A3
1230	A1
1231	A3
1232	A4
1233	A2
1234	A3
1235	A1
1236	A1
1237	A1
1238	A3
1239	A3
1240	A3
1241	A1
1242	A3
1243	A1
1244	A3
1245	A3
1246	A1
1247	A2
1248	A1

State: LOUISIANA
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 Companies: UNITED SERVICES AUTOMOBILE ASSOCIATION
 USAA CASUALTY INSURANCE COMPANY
 USAA GENERAL INDEMNITY COMPANY
 GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

WINDSTORM MITIGATION RATING AREA GROUPS
 These Rating Area Groups apply only to the Hurricane peril

USAA GROUP
OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
1249	A1
1250	A3
1251	A1
1252	A3
1253	A3
1254	A4
1255	A1
1256	A1
1257	A3
1258	A1
1259	A3
1260	A3
1261	A3
1262	A1
1263	A3
1264	A3
1265	A1
1266	A4
1267	A1
1268	A1
1269	A3
1270	A1
1271	A3
1272	A3
1273	A1
1274	A3
1275	A1
1276	A3
1277	A3
1278	A3
1279	A1
1280	A3
1281	A1
1282	A1
1283	A1
1284	A3
1285	A3
1286	A3
1287	A3
1288	A3
1289	A3
1290	A3
1291	A2
1292	A3
1293	A3
1294	A3
1295	A3
1296	A3
1297	A3
1298	A3
1299	A3
1300	A3

State: LOUISIANA
 Line of Business: HOMEOWNERS
 Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
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 Companies: UNITED SERVICES AUTOMOBILE ASSOCIATION
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 USAA GENERAL INDEMNITY COMPANY
 GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

WINDSTORM MITIGATION RATING AREA GROUPS
 These Rating Area Groups apply only to the Hurricane peril

USAA GROUP
OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
1301	A3
1302	A3
1303	A3
1304	A3
1305	A3
1306	A3
1307	A3
1308	A3
1309	A4
1310	A3
1311	A3
1312	A3
1313	A3
1314	A1
1315	A4
1316	A3
1317	A3
1318	A3
1319	A3
1320	A3
1321	A3
1322	A3
1323	A3
1324	A3
1325	A3
1326	A1
1327	A3
1328	A3
1329	A3
1330	A1
1331	A3
1332	A3
1333	A3
1334	A3
1335	A3
1336	A3
1337	A3
1338	A3
1339	A3
1340	A1
1341	A1
1342	A3
1343	A1
1344	A3
1345	A3
1346	A3
1347	A1
1348	A3
1349	A3
1350	A4
1351	A3
1352	A1

State: LOUISIANA
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WINDSTORM MITIGATION RATING AREA GROUPS
 These Rating Area Groups apply only to the Hurricane peril

USAA GROUP
OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
1353	A3
1354	A3
1355	A3
1356	A3
1357	A3
1358	A3
1359	A3
1360	A3
1361	A3
1362	A3
1363	A3
1364	A5
1365	A3
1366	A2
1367	A1
1368	A3
1369	A3
1370	A3
1371	A3
1372	A3
1373	A3
1374	A3
1375	A3
1376	A3
1377	A3
1378	A3
1379	A3
1380	A3
1381	A3
1382	A3
1383	A3
1384	A3
1385	A3
1386	A3
1387	A3
1388	A3
1389	A3
1390	A3
1391	A3
1392	A3
1393	A1
1394	A3
1395	A3
1396	A3
1397	A1
1398	A3
1399	A3
1400	A3
1401	A3
1402	A3
1403	A3
1404	A4

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WINDSTORM MITIGATION RATING AREA GROUPS
 These Rating Area Groups apply only to the Hurricane peril

USAA GROUP
 OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
1405	A1
1406	A3
1407	A3
1408	A3
1409	A3
1410	A3
1411	A1
1412	A3
1413	A3
1414	A3
1415	A1
1416	A3
1417	A1
1418	A3
1419	A3
1420	A3
1421	A3
1422	A3
1423	A1
1424	A3
1425	A3
1426	A3
1427	A3
1428	A3
1429	A3
1430	A3
1431	A3
1432	A3
1433	A3
1434	A3
1435	A3
1436	A3
1437	A3
1438	A3
1439	A4
1440	A3
1441	A3
1442	A3
1443	A3
1444	A3
1445	A3
1446	A1
1447	A4
1448	A4
1449	A3
1450	A1
1451	A3
1452	A1
1453	A5
1454	A3
1455	A3
1456	A3

State: LOUISIANA
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WINDSTORM MITIGATION RATING AREA GROUPS
 These Rating Area Groups apply only to the Hurricane peril

USAA GROUP
OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
1457	A3
1458	A3
1459	A3
1460	A3
1461	A3
1462	A3
1463	A3
1464	A3
1465	A3
1466	A1
1467	A3
1468	A5
1469	A3
1470	A4
1471	A3
1472	A3
1473	A1
1474	A3
1475	A1
1476	A1
1477	A3
1478	A3
1479	A3
1480	A3
1481	A3
1482	A3
1483	A3
1484	A1
1485	A3
1486	A3
1487	A1
1488	A1
1489	A3
1490	A3
1491	A3
1492	A1
1493	A3
1494	A3
1495	A3
1496	A3
1497	A1
1498	A3
1499	A1
1500	A3
1501	A1
1502	A1
1503	A1
1504	A3
1505	A5
1506	A1
1507	A3
1508	A3

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WINDSTORM MITIGATION RATING AREA GROUPS
 These Rating Area Groups apply only to the Hurricane peril

USAA GROUP
 OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
1509	A3
1510	A3
1511	A1
1512	A3
1513	A3
1514	A4
1515	A3
1516	A3
1517	A1
1518	A1
1519	A3
1520	A1
1521	A3
1522	A3
1523	A3
1524	A1
1525	A1
1526	A3
1527	A3
1528	A3
1529	A1
1530	A3
1531	A1
1532	A1
1533	A3
1534	A3
1535	A3
1536	A3
1537	A3
1538	A4
1539	A3
1540	A4
1541	A3
1542	A3
1543	A1
1544	A4
1545	A3
1546	A3
1547	A3
1548	A3
1549	A3
1550	A3
1551	A4
1552	A3
1553	A3
1554	A3
1555	A3
1556	A1
1557	A3
1558	A1
1559	A5
1560	A4

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WINDSTORM MITIGATION RATING AREA GROUPS
 These Rating Area Groups apply only to the Hurricane peril

USAA GROUP
 OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
1561	A3
1562	A3
1563	A3
1564	A3
1565	A4
1566	A3
1567	A4
1568	A2
1569	A3
1570	A3
1571	A3
1572	A4
1573	A3
1574	A3
1575	A1
1576	A3
1577	A1
1578	A3
1579	A3
1580	A3
1581	A3
1582	A4
1583	A3
1584	A3
1585	A3
1586	A3
1587	A5
1588	A1
1589	A3
1590	A3
1591	A3
1592	A1
1593	A3
1594	A3
1595	A3
1596	A3
1597	A1
1598	A3
1599	A3
1600	A1
1601	A3
1602	A4
1603	A1
1604	A3
1605	A2
1606	A1
1607	A3
1608	A3
1609	A1
1610	A3
1611	A4
1612	A3

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WINDSTORM MITIGATION RATING AREA GROUPS
 These Rating Area Groups apply only to the Hurricane peril

USAA GROUP
 OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
1613	A1
1614	A3
1615	A2
1616	A3
1617	A4
1618	A3
1619	A3
1620	A3
1621	A3
1622	A5
1623	A1
1624	A3
1625	A3
1626	A3
1627	A3
1628	A3
1629	A4
1630	A3
1631	A3
1632	A1
1633	A3
1634	A3
1635	A2
1636	A4
1637	A1
1638	A1
1639	A4
1640	A1
1641	A4
1642	A3
1643	A2
1644	A3
1645	A3
1646	A4
1647	A2
1648	A3
1649	A4
1650	A4
1651	A4
1652	A3
1653	A3
1654	A1
1655	A1
1656	A1
1657	A1
1658	A1
1659	A3
1660	A3
1661	A3
1662	A2
1663	A1
1664	A3

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 GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

WINDSTORM MITIGATION RATING AREA GROUPS
 These Rating Area Groups apply only to the Hurricane peril

USAA GROUP
 OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
1665	A4
1666	A1
1667	A4
1668	A4
1669	A3
1670	A1
1671	A3
1672	A3
1673	A1
1674	A4
1675	A1
1676	A3
1677	A4
1678	A3
1679	A2
1680	A1
1681	A4
1682	A3
1683	A4
1684	A4
1685	A2
1686	A1
1687	A4
1688	A4
1689	A1
1690	A1
1691	A1
1692	A3
1693	A3
1694	A1
1695	A3
1696	A4
1697	A3
1698	A1
1699	A5
1700	A1
1701	A5
1702	A3
1703	A4
1704	A3
1705	A3
1706	A2
1707	A1
1708	A2
1709	A4
1710	A4
1711	A3
1712	A1
1713	A3
1714	A3
1715	A3
1716	A1

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 USAA CASUALTY INSURANCE COMPANY
 USAA GENERAL INDEMNITY COMPANY
 GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

WINDSTORM MITIGATION RATING AREA GROUPS
 These Rating Area Groups apply only to the Hurricane peril

USAA GROUP
 OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
1717	A1
1718	A3
1719	A2
1720	A3
1721	A3
1722	A1
1723	A4
1724	A5
1725	A1
1726	A2
1727	A3
1728	A4
1729	A3
1730	A4
1731	A3
1732	A3
1733	A5
1734	A5
1735	A5
1736	A1
1737	A1
1738	A3
1739	A1
1740	A4
1741	A4
1742	A5
1743	A1
1744	A1
1745	A5
1746	A2
1747	A3
1748	A3
1749	A3
1750	A4
1751	A1
1752	A4
1753	A5
1754	A5
1755	A1
1756	A1
1757	A3
1758	A5
1759	A4
1760	A1
1761	A4
1762	A5
1763	A3
1764	A5
1765	A1
1766	A4
1767	A1
1768	A1

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 USAA GENERAL INDEMNITY COMPANY
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WINDSTORM MITIGATION RATING AREA GROUPS
 These Rating Area Groups apply only to the Hurricane peril

USAA GROUP
OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
1769	A5
1770	A1
1771	A5
1772	A3
1773	A3
1774	A3
1775	A5
1776	A3
1777	A5
1778	A3
1779	A2
1780	A5
1781	A1
1782	A3
1783	A4
1784	A5
1785	A5
1786	A3
1787	A5
1788	A3
1789	A4
1790	A1
1791	A4
1792	A1
1793	A1
1794	A3
1795	A1
1796	A5
1797	A3
1798	A1
1799	A5
1800	A1
1801	A5
1802	A5
1803	A3
1804	A1
1805	A5
1806	A5
1807	A1
1808	A3
1809	A1
1810	A4
1811	A5
1812	A5
1813	A1
1814	A1
1815	A1
1816	A3
1817	A5
1818	A5
1819	A1
1820	A3

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WINDSTORM MITIGATION RATING AREA GROUPS
 These Rating Area Groups apply only to the Hurricane peril

USAA GROUP
 OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
1821	A1
1822	A5
1823	A3
1824	A5
1825	A5
1826	A1
1827	A1
1828	A5
1829	A1
1830	A1
1831	A5
1832	A4
1833	A1
1834	A3
1835	A4
1836	A3
1837	A4
1838	A5
1839	A1
1840	A5
1841	A3
1842	A5
1843	A3
1844	A1
1845	A5
1846	A3
1847	A5
1848	A5
1849	A1
1850	A5
1851	A5
1852	A5
1853	A1
1854	A1
1855	A5
1856	A5
1857	A5
1858	A1
1859	A4
1860	A5
1861	A5
1862	A4
1863	A1
1864	A5
1865	A5
1866	A5
1867	A5
1868	A1
1869	A5
1870	A5
1871	A1
1872	A5

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WINDSTORM MITIGATION RATING AREA GROUPS
 These Rating Area Groups apply only to the Hurricane peril

USAA GROUP
OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
1873	A1
1874	A5
1875	A5
1876	A5
1877	A1
1878	A1
1879	A4
1880	A5
1881	A5
1882	A5
1883	A5
1884	A1
1885	A5
1886	A4
1887	A5
1888	A1
1889	A5
1890	A1
1891	A5
1892	A1
1893	A5
1894	A5
1895	A5
1896	A1
1897	A1
1898	A5
1899	A1
1900	A5
1901	A1
1902	A1
1903	A4
1904	A4
1905	A1
1906	A4
1907	A3
1908	A5
1909	A5
1910	A1
1911	A4
1912	A1
1913	A5
1914	A1
1915	A4
1916	A5
1917	A4
1918	A1
1919	A5
1920	A3
1921	A1
1922	A5
1923	A1
1924	A4

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USAA GROUP
OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
1925	A5
1926	A4
1927	A4
1928	A4
1929	A5
1930	A1
1931	A5
1932	A5
1933	A5
1934	A1
1935	A1
1936	A1
1937	A1
1938	A4
1939	A1
1940	A1
1941	A1
1942	A1
1943	A5
1944	A1
1945	A1
1946	A5
1947	A1
1948	A4
1949	A1
1950	A1
1951	A1
1952	A5
1953	A1
1954	A5
1955	A1
1956	A4
1957	A2
1958	A1
1959	A1
1960	A1
1961	A4
1962	A1
1963	A4
1964	A5
1965	A1
1966	A1
1967	A1
1968	A1
1969	A1
1970	A1
1971	A3
1972	A1
1973	A1
1974	A1
1975	A5
1976	A1

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USAA GROUP
 OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
1977	A1
1978	A1
1979	A1
1980	A1
1981	A2
1982	A1
1983	A1
1984	A1
1985	A1
1986	A5
1987	A1
1988	A1
1989	A1
1990	A1
1991	A1
1992	A1
1993	A1
1994	A3
1995	A1
1996	A1
1997	A1
1998	A1
1999	A1
2000	A1
2001	A4
2002	A1
2003	A1
2004	A1
2005	A1
2006	A1
2007	A1
2008	A1
2009	A1
2010	A4
2011	A1
2012	A1
2013	A1
2014	A1
2015	A1
2016	A1
2017	A1
2018	A4
2019	A1
2020	A5
2021	A1
2022	A5
2023	A1
2024	A5
2025	A1
2026	A1
2027	A1
2028	A1

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USAA GROUP
OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
2029	A1
2030	A1
2031	A1
2032	A4
2033	A5
2034	A1
2035	A1
2036	A1
2037	A3
2038	A5
2039	A5
2040	A1
2041	A5
2042	A1
2043	A3
2044	A1
2045	A5
2046	A1
2047	A1
2048	A1
2049	A1
2050	A1
2051	A3
2052	A1
2053	A5
2054	A1
2055	A5
2056	A1
2057	A1
2058	A5
2059	A1
2060	A1
2061	A4
2062	A5
2063	A1
2064	A1
2065	A1
2066	A4
2067	A1
2068	A1
2069	A4
2070	A4
2071	A1
2072	A1
2073	A3
2074	A5
2075	A5
2076	A1
2077	A5
2078	A5
2079	A1
2080	A1

State: LOUISIANA
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WINDSTORM MITIGATION RATING AREA GROUPS
 These Rating Area Groups apply only to the Hurricane peril

USAA GROUP
OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
2081	A4
2082	A3
2083	A1
2084	A1
2085	A1
2086	A5
2087	A1
2088	A5
2089	A1
2090	A4
2091	A1
2092	A1
2093	A1
2094	A3
2095	A5
2096	A1
2097	A1
2098	A5
2099	A4
2100	A4
2101	A1
2102	A4
2103	A4
2104	A5
2105	A5
2106	A1
2107	A5
2108	A4
2109	A1
2110	A4
2111	A5
2112	A1
2113	A1
2114	A1
2115	A4
2116	A4
2117	A4
2118	A1
2119	A5
2120	A1
2121	A4
2122	A5
2123	A1
2124	A1
2125	A1
2126	A1
2127	A1
2128	A1
2129	A4
2130	A3
2131	A4
2132	A3

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USAA GROUP
OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
2133	A1
2134	A5
2135	A3
2136	A5
2137	A3
2138	A4
2139	A4
2140	A5
2141	A4
2142	A4
2143	A4
2144	A4
2145	A1
2146	A1
2147	A4
2148	A3
2149	A4
2150	A4
2151	A4
2152	A1
2153	A4
2154	A4
2155	A1
2156	A4
2157	A4
2158	A1
2159	A1
2160	A4
2161	A4
2162	A5
2163	A5
2164	A5
2165	A4
2166	A1
2167	A3
2168	A4
2169	A4
2170	A4
2171	A4
2172	A1
2173	A1
2174	A4
2175	A5
2176	A4
2177	A1
2178	A5
2179	A1
2180	A1
2181	A4
2182	A1
2183	A3
2184	A4

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WINDSTORM MITIGATION RATING AREA GROUPS
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USAA GROUP
OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
2185	A3
2186	A4
2187	A4
2188	A1
2189	A4
2190	A5
2191	A3
2192	A5
2193	A5
2194	A3
2195	A4
2196	A4
2197	A4
2198	A5
2199	A1
2200	A3
2201	A3
2202	A5
2203	A5
2204	A4
2205	A4
2206	A3
2207	A4
2208	A5
2209	A4
2210	A1
2211	A3
2212	A5
2213	A1
2214	A4
2215	A4
2216	A5
2217	A4
2218	A3
2219	A4
2220	A5
2221	A5
2222	A4
2223	A4
2224	A3
2225	A5
2226	A4
2227	A3
2228	A3
2229	A5
2230	A4
2231	A4
2232	A5
2233	A4
2234	A4
2235	A1
2236	A3

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WINDSTORM MITIGATION RATING AREA GROUPS
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USAA GROUP
OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
2237	A1
2238	A3
2239	A3
2240	A5
2241	A3
2242	A4
2243	A5
2244	A5
2245	A1
2246	A5
2247	A4
2248	A5
2249	A5
2250	A4
2251	A1
2252	A5
2253	A4
2254	A5
2255	A5
2256	A5
2257	A5
2258	A4
2259	A3
2260	A3
2261	A5
2262	A5
2263	A1
2264	A4
2265	A5
2266	A5
2267	A3
2268	A5
2269	A5
2270	A3
2271	A1
2272	A4
2273	A5
2274	A5
2275	A4
2276	A1
2277	A1
2278	A4
2279	A3
2280	A1
2281	A3
2282	A1
2283	A3
2284	A1
2285	A4
2286	A4
2287	A1
2288	A1

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WINDSTORM MITIGATION RATING AREA GROUPS
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USAA GROUP
OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
2289	A4
2290	A4
2291	A1
2292	A5
2293	A5
2294	A1
2295	A1
2296	A5
2297	A5
2298	A1
2299	A1
2300	A5
2301	A5
2302	A4
2303	A1
2304	A1
2305	A4
2306	A1
2307	A5
2308	A1
2309	A5
2310	A1
2311	A5
2312	A1
2313	A5
2314	A5
2315	A5
2316	A5
2317	A5
2318	A5
2319	A5
2320	A5
2321	A1
2322	A5
2323	A5
2324	A5
2325	A5
2326	A5
2327	A5
2328	A5
2329	A1
2330	A5
2331	A5
2332	A5
2333	A5
2334	A1
2335	A5
2336	A5
2337	A4
2338	A3
2339	A4
2340	A5

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WINDSTORM MITIGATION RATING AREA GROUPS
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USAA GROUP
OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
2341	A5
2342	A5
2343	A5
2344	A4
2345	A5
2346	A5
2347	A5
2348	A4
2349	A5
2350	A5
2351	A5
2352	A5
2353	A5
2354	A5
2355	A5
2356	A5
2357	A1
2358	A4
2359	A3
2360	A3
2361	A5
2362	A5
2363	A1
2364	A5
2365	A5
2366	A5
2367	A5
2368	A5
2369	A5
2370	A5
2371	A5
2372	A5
2373	A5
2374	A5
2375	A5
2376	A5
2377	A5
2378	A5
2379	A5
2380	A5
2381	A5
2382	A5
2383	A5
2384	A5
2385	A5
2386	A5
2387	A5
2388	A5
2389	A5
2390	A5
2391	A5
2392	A5

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WINDSTORM MITIGATION RATING AREA GROUPS
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USAA GROUP
OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
2393	A4
2394	A5
2395	A5
2396	A5
2397	A5
2398	A5
2399	A5
2400	A1
2401	A5
2402	A5
2403	A5
2404	A5
2405	A5
2406	A5
2407	A5
2408	A3
2409	A5
2410	A5
2411	A4
2412	A5
2413	A5
2414	A3
2415	A5
2416	A5
2417	A5
2418	A5
2419	A5
2420	A5
2421	A5
2422	A5
2423	A5
2424	A5
2425	A5
2426	A5
2427	A5
2428	A5
2429	A5
2430	A5
2431	A5
2432	A5
2433	A5
2434	A5
2435	A5
2436	A5
2437	A5
2438	A5
2439	A5
2440	A5
2441	A5
2442	A5
2443	A5
2444	A5

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WINDSTORM MITIGATION RATING AREA GROUPS
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USAA GROUP
OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
2445	A5
2446	A5
2447	A5
2448	A5
2449	A5
2450	A5
2451	A5
2452	A5
2453	A5
2454	A5
2455	A5
2456	A5
2457	A5
2458	A5
2459	A5
2460	A5
2461	A5
2462	A5
2463	A5
2464	A5
2465	A5
2466	A5
2467	A5
2468	A5
2469	A5
2470	A5
2471	A5
2472	A5
2473	A5
2474	A5
2475	A5
2476	A5
2477	A4
2478	A5
2479	A5
2480	A3
2481	A5
2482	A5
2483	A5
2484	A5
2485	A5
2486	A5
2487	A1
2488	A3
2489	A5
2490	A5
2491	A5
2492	A5
2493	A5
2494	A5
2495	A5
2496	A1

State: LOUISIANA
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WINDSTORM MITIGATION RATING AREA GROUPS
 These Rating Area Groups apply only to the Hurricane peril

USAA GROUP
OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
2497	A5
2498	A5
2499	A5
2500	A5
2501	A4
2502	A5
2503	A5
2504	A1
2505	A5
2506	A5
2507	A1
2508	A5
2509	A5
2510	A5
2511	A5
2512	A5
2513	A5
2514	A5
2515	A5
2516	A5
2517	A5
2518	A5
2519	A5
2520	A5
2521	A5
2522	A4
2523	A5
2524	A5
2525	A5
2526	A5
2527	A5
2528	A5
2529	A5
2530	A5
2531	A5
2532	A5
2533	A5
2534	A5
2535	A5
2536	A5
2537	A5
2538	A5
2539	A4
2540	A5
2541	A5
2542	A5
2543	A5
2544	A5
2545	A5
2546	A5
2547	A5
2548	A5

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 GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

WINDSTORM MITIGATION RATING AREA GROUPS
 These Rating Area Groups apply only to the Hurricane peril

USAA GROUP
OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
2549	A5
2550	A5
2551	A5
2552	A5
2553	A4
2554	A5
2555	A5
2556	A5
2557	A5
2558	A5
2559	A5
2560	A5
2561	A5
2562	A5
2563	A5
2564	A4
2565	A5
2566	A5
2567	A5
2568	A1
2569	A5
2570	A5
2571	A5
2572	A5
2573	A5
2574	A5
2575	A5
2576	A1
2577	A5
2578	A5
2579	A4
2580	A5
2581	A5
2582	A5
2583	A5
2584	A5
2585	A5
2586	A5
2587	A5
2588	A5
2589	A5
2590	A5
2591	A5
2592	A1
2593	A5
2594	A5
2595	A5
2596	A5
2597	A5
2598	A5
2599	A5
2600	A5

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WINDSTORM MITIGATION RATING AREA GROUPS
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USAA GROUP
OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
2601	A5
2602	A1
2603	A5
2604	A5
2605	A5
2606	A5
2607	A5
2608	A5
2609	A5
2610	A5
2611	A5
2612	A1
2613	A5
2614	A5
2615	A5
2616	A5
2617	A5
2618	A5
2619	A5
2620	A5
2621	A5
2622	A5
2623	A5
2624	A4
2625	A1
2626	A5
2627	A5
2628	A5
2629	A5
2630	A4
2631	A5
2632	A5
2633	A5
2634	A5
2635	A5
2636	A5
2637	A5
2638	A5
2639	A5
2640	A5
2641	A5
2642	A5
2643	A5
2644	A5
2645	A5
2646	A5
2647	A5
2648	A5
2649	A5
2650	A5
2651	A5
2652	A3

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USAA GROUP
OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
2653	A1
2654	A5
2655	A5
2656	A4
2657	A5
2658	A5
2659	A5
2660	A5
2661	A5
2662	A5
2663	A5
2664	A5
2665	A5
2666	A5
2667	A5
2668	A5
2669	A5
2670	A5
2671	A5
2672	A5
2673	A5
2674	A5
2675	A5
2676	A5
2677	A5
2678	A5
2679	A5
2680	A5
2681	A5
2682	A5
2683	A5
2684	A5
2685	A5
2686	A5
2687	A5
2688	A5
2689	A5
2690	A5
2691	A5
2692	A5
2693	A5
2694	A5
2695	A5
2696	A5
2697	A5
2698	A5
2699	A5
2700	A5
2701	A5
2702	A5
2703	A5
2704	A5

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USAA GROUP
OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
2705	A5
2706	A5
2707	A5
2708	A5
2709	A5
2710	A5
2711	A5
2712	A5
2713	A5
2714	A3
2715	A5
2716	A5
2717	A5
2718	A5
2719	A5
2720	A4
2721	A5
2722	A5
2723	A5
2724	A5
2725	A5
2726	A5
2727	A5
2728	A5
2729	A5
2730	A5
2731	A5
2732	A5
2733	A5
2734	A5
2735	A5
2736	A5
2737	A5
2738	A5
2739	A5
2740	A5
2741	A5
2742	A5
2743	A5
2744	A5
2745	A4
2746	A5
2747	A5
2748	A5
2749	A5
2750	A5
2751	A5
2752	A5
2753	A5
2754	A5
2755	A5
2756	A5

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USAA GROUP
OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
2757	A5
2758	A5
2759	A5
2760	A5
2761	A5
2762	A5
2763	A5
2764	A5
2765	A5
2766	A5
2767	A5
2768	A5
2769	A5
2770	A5
2771	A5
2772	A5
2773	A5
2774	A5
2775	A5
2776	A5
2777	A5
2778	A5
2779	A5
2780	A5
2781	A5
2782	A4
2783	A5
2784	A4
2785	A5
2786	A5
2787	A5
2788	A5
2789	A5
2790	A5
2791	A5
2792	A5
2793	A5
2794	A5
2795	A5
2796	A5
2797	A5
2798	A5
2799	A5
2800	A5
2801	A5
2802	A5
2803	A5
2804	A5
2805	A4
2806	A5
2807	A5
2808	A5

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USAA GROUP
OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
2809	A5
2810	A5
2811	A5
2812	A5
2813	A5
2814	A5
2815	A5
2816	A5
2817	A5
2818	A5
2819	A5
2820	A5
2821	A5
2822	A5
2823	A5
2824	A5
2825	A4
2826	A5
2827	A5
2828	A4
2829	A5
2830	A5
2831	A5
2832	A5
2833	A5
2834	A5
2835	A5
2836	A5
2837	A5
2838	A5
2839	A5
2840	A5
2841	A5
2842	A5
2843	A5
2844	A4
2845	A5
2846	A5
2847	A5
2848	A5
2849	A5
2850	A1
2851	A4
2852	A5
2853	A5
2854	A5
2855	A5
2856	A5
2857	A5
2858	A5
2859	A5
2860	A5

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USAA GROUP
OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
2861	A5
2862	A5
2863	A1
2864	A5
2865	A5
2866	A5
2867	A5
2868	A5
2869	A5
2870	A5
2871	A5
2872	A5
2873	A1
2874	A5
2875	A5
2876	A5
2877	A5
2878	A5
2879	A5
2880	A5
2881	A5
2882	A5
2883	A5
2884	A5
2885	A5
2886	A5
2887	A5
2888	A5
2889	A5
2890	A5
2891	A5
2892	A5
2893	A5
2894	A5
2895	A5
2896	A5
2897	A5
2898	A5
2899	A5
2900	A5
2901	A5
2902	A5
2903	A5
2904	A5
2905	A4
2906	A4
2907	A5
2908	A5
2909	A5
2910	A5
2911	A5
2912	A5

State: LOUISIANA
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 USAA CASUALTY INSURANCE COMPANY
 USAA GENERAL INDEMNITY COMPANY
 GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

WINDSTORM MITIGATION RATING AREA GROUPS
 These Rating Area Groups apply only to the Hurricane peril

USAA GROUP
OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
2913	A5
2914	A5
2915	A5
2916	A5
2917	A5
2918	A5
2919	A5
2920	A5
2921	A5
2922	A5
2923	A5
2924	A5
2925	A5
2926	A5
2927	A5
2928	A5
2929	A5
2930	A5
2931	A5
2932	A5
2933	A4
2934	A5
2935	A5
2936	A4
2937	A5
2938	A5
2939	A5
2940	A5
2941	A5
2942	A5
2943	A4
2944	A4
2945	A5
2946	A5
2947	A5
2948	A5
2949	A5
2950	A5
2951	A5
2952	A5
2953	A5
2954	A5
2955	A5
2956	A5
2957	A5
2958	A5
2959	A5
2960	A5
2961	A5
2962	A5
2963	A5
2964	A5

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 USAA CASUALTY INSURANCE COMPANY
 USAA GENERAL INDEMNITY COMPANY
 GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

WINDSTORM MITIGATION RATING AREA GROUPS
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USAA GROUP
 OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
2965	A5
2966	A5
2967	A4
2968	A5
2969	A5
2970	A5
2971	A4
2972	A5
2973	A5
2974	A5
2975	A5
2976	A5
2977	A5
2978	A5
2979	A5
2980	A5
2981	A5
2982	A5
2983	A5
2984	A5
2985	A5
2986	A5
2987	A5
2988	A5
2989	A5
2990	A5
2991	A5
2992	A5
2993	A5
2994	A5
2995	A5
2996	A4
2997	A5
2998	A5
2999	A3
3000	A4
3001	A5
3002	A5
3003	A5
3004	A5
3005	A5
3006	A4
3007	A5
3008	A5
3009	A4
3010	A5
3011	A5
3012	A5
3013	A5
3014	A5
3015	A5
3016	A5

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WINDSTORM MITIGATION RATING AREA GROUPS
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USAA GROUP
OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
3017	A5
3018	A4
3019	A5
3020	A5
3021	A5
3022	A5
3023	A5
3024	A5
3025	A5
3026	A5
3027	A5
3028	A5
3029	A4
3030	A5
3031	A5
3032	A5
3033	A4
3034	A4
3035	A5
3036	A5
3037	A5
3038	A5
3039	A5
3040	A5
3041	A5
3042	A5
3043	A5
3044	A5
3045	A1
3046	A5
3047	A4
3048	A5
3049	A5
3050	A4
3051	A5
3052	A5
3053	A4
3054	A5
3055	A5
3056	A5
3057	A4
3058	A5
3059	A5
3060	A5
3061	A4
3062	A5
3063	A5
3064	A5
3065	A5
3066	A5
3067	A5
3068	A5

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WINDSTORM MITIGATION RATING AREA GROUPS
 These Rating Area Groups apply only to the Hurricane peril

USAA GROUP
OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
3069	A4
3070	A5
3071	A5
3072	A5
3073	A5
3074	A5
3075	A5
3076	A5
3077	A5
3078	A5
3079	A5
3080	A5
3081	A4
3082	A5
3083	A5
3084	A5
3085	A5
3086	A5
3087	A5
3088	A5
3089	A3
3090	A5
3091	A5
3092	A4
3093	A5
3094	A5
3095	A5
3096	A5
3097	A5
3098	A5
3099	A5
3100	A5
3101	A5
3102	A4
3103	A4
3104	A5
3105	A5
3106	A5
3107	A5
3108	A1
3109	A5
3110	A1
3111	A5
3112	A4
3113	A4
3114	A5
3115	A5
3116	A5
3117	A4
3118	A5
3119	A5
3120	A4

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WINDSTORM MITIGATION RATING AREA GROUPS
 These Rating Area Groups apply only to the Hurricane peril

USAA GROUP
OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
3121	A5
3122	A5
3123	A5
3124	A5
3125	A4
3126	A5
3127	A5
3128	A5
3129	A5
3130	A4
3131	A5
3132	A5
3133	A5
3134	A5
3135	A5
3136	A5
3137	A4
3138	A5
3139	A5
3140	A5
3141	A5
3142	A4
3143	A5
3144	A5
3145	A4
3146	A5
3147	A5
3148	A5
3149	A5
3150	A5
3151	A4
3152	A5
3153	A4
3154	A5
3155	A4
3156	A4
3157	A5
3158	A5
3159	A5
3160	A4
3161	A5
3162	A5
3163	A4
3164	A5
3165	A5
3166	A5
3167	A5
3168	A4
3169	A5
3170	A4
3171	A5
3172	A5

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WINDSTORM MITIGATION RATING AREA GROUPS
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USAA GROUP
OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
3173	A5
3174	A3
3175	A5
3176	A5
3177	A4
3178	A5
3179	A5
3180	A5
3181	A4
3182	A5
3183	A5
3184	A4
3185	A5
3186	A5
3187	A4
3188	A5
3189	A5
3190	A5
3191	A4
3192	A5
3193	A5
3194	A5
3195	A4
3196	A5
3197	A5
3198	A5
3199	A5
3200	A5
3201	A5
3202	A5
3203	A5
3204	A5
3205	A5
3206	A5
3207	A4
3208	A5
3209	A5
3210	A5
3211	A4
3212	A5
3213	A4
3214	A5
3215	A4
3216	A4
3217	A5
3218	A5
3219	A5
3220	A5
3221	A5
3222	A4
3223	A5
3224	A5

State: LOUISIANA
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WINDSTORM MITIGATION RATING AREA GROUPS
 These Rating Area Groups apply only to the Hurricane peril

USAA GROUP
OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
3225	A4
3226	A5
3227	A4
3228	A5
3229	A5
3230	A5
3231	A5
3232	A5
3233	A5
3234	A4
3235	A5
3236	A5
3237	A4
3238	A5
3239	A5
3240	A5
3241	A4
3242	A5
3243	A5
3244	A5
3245	A5
3246	A4
3247	A5
3248	A4
3249	A5
3250	A5
3251	A5
3252	A4
3253	A5
3254	A5
3255	A1
3256	A5
3257	A5
3258	A5
3259	A5
3260	A4
3261	A5
3262	A5
3263	A5
3264	A4
3265	A4
3266	A5
3267	A5
3268	A5
3269	A5
3270	A5
3271	A5
3272	A5
3273	A5
3274	A5
3275	A5
3276	A5

State: LOUISIANA
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WINDSTORM MITIGATION RATING AREA GROUPS
 These Rating Area Groups apply only to the Hurricane peril

USAA GROUP
OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
3277	A5
3278	A5
3279	A4
3280	A5
3281	A5
3282	A5
3283	A5
3284	A5
3285	A5
3286	A5
3287	A5
3288	A5
3289	A1
3290	A5
3291	A5
3292	A5
3293	A4
3294	A4
3295	A5
3296	A4
3297	A5
3298	A5
3299	A5
3300	A5
3301	A5
3302	A5
3303	A5
3304	A5
3305	A5
3306	A4
3307	A5
3308	A5
3309	A5
3310	A5
3311	A4
3312	A5
3313	A5
3314	A5
3315	A4
3316	A5
3317	A5
3318	A5
3319	A5
3320	A4
3321	A1
3322	A5
3323	A5
3324	A5
3325	A5
3326	A5
3327	A5
3328	A5

State: LOUISIANA
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WINDSTORM MITIGATION RATING AREA GROUPS
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USAA GROUP
OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
3329	A5
3330	A5
3331	A4
3332	A5
3333	A5
3334	A4
3335	A5
3336	A5
3337	A5
3338	A4
3339	A5
3340	A5
3341	A5
3342	A3
3343	A5
3344	A5
3345	A5
3346	A5
3347	A4
3348	A5
3349	A5
3350	A5
3351	A5
3352	A5
3353	A5
3354	A1
3355	A4
3356	A5
3357	A5
3358	A1
3359	A5
3360	A5
3361	A1
3362	A5
3363	A5
3364	A5
3365	A1
3366	A5
3367	A4
3368	A5
3369	A5
3370	A5
3371	A5
3372	A1
3373	A1
3374	A5
3375	A5
3376	A5
3377	A5
3378	A4
3379	A1
3380	A5

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WINDSTORM MITIGATION RATING AREA GROUPS
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USAA GROUP
OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
3381	A4
3382	A5
3383	A5
3384	A5
3385	A3
3386	A5
3387	A5
3388	A5
3389	A5
3390	A4
3391	A5
3392	A1
3393	A5
3394	A5
3395	A5
3396	A4
3397	A5
3398	A5
3399	A4
3400	A4
3401	A5
3402	A5
3403	A5
3404	A5
3405	A5
3406	A5
3407	A5
3408	A1
3409	A5
3410	A5
3411	A5
3412	A5
3413	A5
3414	A4
3415	A5
3416	A5
3417	A5
3418	A5
3419	A5
3420	A4
3421	A5
3422	A5
3423	A4
3424	A4
3425	A5
3426	A5
3427	A5
3428	A5
3429	A5
3430	A5
3431	A5
3432	A5

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WINDSTORM MITIGATION RATING AREA GROUPS
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USAA GROUP
OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
3433	A5
3434	A5
3435	A5
3436	A4
3437	A5
3438	A5
3439	A5
3440	A4
3441	A5
3442	A5
3443	A5
3444	A4
3445	A5
3446	A5
3447	A5
3448	A5
3449	A4
3450	A5
3451	A5
3452	A5
3453	A5
3454	A4
3455	A5
3456	A5
3457	A5
3458	A5
3459	A5
3460	A5
3461	A3
3462	A5
3463	A5
3464	A5
3465	A4
3466	A5
3467	A5
3468	A5
3469	A5
3470	A3
3471	A5
3472	A5
3473	A5
3474	A4
3475	A5
3476	A5
3477	A4
3478	A5
3479	A5
3480	A5
3481	A3
3482	A5
3483	A5
3484	A5

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USAA GROUP
OWNERS FORMS

<u>Rating Area</u>	<u>Rating Area Group</u>
3485	A4
3486	A5
3487	A5
3488	A3
3489	A3
3490	A3
3491	A3
3492	A3
3493	A5
3494	A3
3495	A5
3496	A3
3497	A3
3498	A5
3499	A5
3500	A5
3501	A5