

STATE OF LOUISIANA HOMEOWNERS												EXHIBIT E1
HOMEOWNERS RATING ILLUSTRATION												
COMPANY NAME:		United Services Automobile Association										
ID	Description	Criteria Assumed	Value									Manual Page Reference / Comments
			Other Perils	Fire	Other Wind and Hall	Theft	Water	Liability	Hurricane	Severe Thunderstorm	Winter Storm	
(1)	Territory code (info only)	Alexandria*	701	701	701	701	701	701	701	701	701	N/A - please see Explanatory Memorandum
(2)	Fire protection class code (info only)	Alexandria*	3	3	3	3	3	3	3	3	3	Page LA-R-5.3
(3)	Base rate	(Please show value as published in manual)	\$23.52	\$273.86	\$112.00	\$15.44	\$330.14	\$53.72	\$842.27	\$465.67	\$107.63	Page LA-R-1.1
(4)	Territory factor	Factor corresponding to (1)	0.9394	1.0380	1.0881	1.3134	0.8426	0.9136	0.3761	0.6229	0.8661	Page LA-R-3A.34
(5)	Fire protection class factor	Factor corresponding to (2)	1.0000	1.0241	1.0000	1.0000	1.0000	0.8304	0.9498	1.0000	0.9378	Page LA-R-5.3, includes Construction class factor
(6)	Form factor	HO-3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-10.1
(7)	Company/program/layering factor	Clean claims history, no policy lapses, average credit**	0.7450	0.6304	0.8495	0.6994	0.7500	0.6974	1.0000	0.9061	1.0000	Page LA-R-2.2, Tier 30
(8)	Amount-of-insurance factor	Cov. A amount \$200,000 with Cov. C = 50% of Cov. A; Cov. E amount of \$300,000	1.5489	0.9867	0.7330	1.7425	1.5960	0.8796	0.8635	0.6175	0.7226	Page LA-R-4A.1-9, includes Deductible factor; Page 10.1, 10.3
(9)	Construction class factor	Brick Veneer	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-5.3, included with Fire protection class factor
(10)	Age of home factor	10 years	0.7648	0.6376	0.9928	0.8901	0.6841	0.8115	0.7381	0.9927	1.0000	Page LA-R-12B.1
(11)	Deductible factor	2% hurricane/ \$500 all other	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-4A.1-9, included with Amount-of-insurance factor
(12)	Average credit**	Credit scoring factor	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Included in Tiering factor
(13)	Claims history factor	Clean claims history	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500	Page LA-R-12D.1
(14)	Protective device factor	Smoke detectors, deadbolts on all doors, nothing else	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Not Used
(15)	Insured age factor	40-year-old	1.0569	1.0000	1.0000	1.0515	1.2988	1.1062	1.0000	1.0000	1.0000	Page LA-R-9.2
(16)	Household structure factor	Lives alone	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Not Used
(17)	Smoker/Non-smoker factor	Non-smoker	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Not Used
(18)	P&C multi-policy factor	No other policy in-force	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	No P&C Multi-Policy or Auto and Home Combination Discount
(19)	Premium payment/paid-in-full factor	Paid-in-full	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Not Used
(20)	Other1 factor	Auto Tenure: 9 years	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Included in Tiering factor
(21)	Other2 factor	Auto Bodily Injury Limit: \$100,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Included in Tiering factor
(22)	Other3 factor	9 Year old Fiberglass Shingle Roof with Impact Resistant Roof Class 0	1.0274	1.0000	2.1141	1.0000	1.0000	1.0000	1.0000	2.0355	1.0000	Page LA-R-6.1-27
(23)	Other4 factor	Square Footage x Number of Stories (1800 x 1)	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-7.1-18
(24)	Other5 factor	Number of Bathrooms: 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-8.1
(25)	Other6 factor	Foundation Type: Slab	1.0000	1.0000	1.0000	1.0000	0.9043	1.0000	1.0000	1.0000	1.0000	Page LA-R-8.1
(26)	Other7 factor	Garage Type/Garage Size: Attached/2 Car	1.0000	1.0000	1.1288	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-8.3-6
(27)	Other8 factor	Home Protector Coverage	1.0074	1.0074	1.0373	1.0000	1.0000	1.0000	1.0569	1.0025	1.0066	Page LA-R-10.2
(28)	Other9 factor	Coverage B (10%)	0.9677	0.9677	0.9677	0.9677	1.0000	0.8859	0.9010	0.8928	0.8928	Page LA-R-10.4
(29)	Other10 factor	Single Marital Status	1.1441	1.0000	1.0000	1.3027	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-10.5
(30)	Other11 factor	Insurance-to-Value: 100%	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	Page LA-R-12A.3
(31)	Other12 factor	Windstorm Mitigation (None)	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-13
(32)	Other13 factor	Early Quote Discount	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500	Page LA-R-12A.4
(33)	Other14 factor	Multi-Product Bank Discount	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	Page LA-R-12A.5
(34)	Other15 factor	Number of Fireplaces: 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-8.1
(35)	Premium (before additives)	(Calculated value)	\$15.88	\$75.71	\$121.39	\$19.72	\$151.26	\$15.12	\$134.76	\$199.03	\$38.19	Calculated as the product of items (3) through (34)
(36)	Expense fee (additive)	(Please show value as published in manual)	235.00									Page LA-R-1.1
(37)	MCA fee (additive)	(Please show value as published in manual)										Not Used
(38)	Other (additive)	(Describe here)										Not Used
(39)	Premium (after additives)	(Calculated value)	\$250.88	\$75.71	\$121.39	\$19.72	\$151.26	\$15.12	\$134.76	\$199.03	\$38.19	Calculated as the sum of items (35) through (38)
(40)	Policy term factor	Policy term 12 months	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Only annual policies available
(41)	Final Premium - Indicated	(Calculated value)	\$1,006.06									Calculated as the product of items (39) and (40)
(42)	Final Premium - Selected	(May differ from Indicated due to rounding)	\$1,006.00									Differs from Indicated due to rounding at final step (there is no intermediate rounding)
* - Address is Tennyson Oaks Drive, Alexandria, LA 71301 (Rapides Parish).												
** - If two (or more) rates apply to the street/zip code combination requested, use the lower rate.												
*** - Average credit is represented by a Fair Isaac score of 710, or an estimated equivalent if Fair Isaac is not used.												
Notes:												
(A) If a rating factor is already reflected in the base rate, enter 1.000 in Value column and "Included in Base Rate" in Comments column.												
(B) If a rating factor is not used by the company, enter 1.000 in Value column and "Not Used" in Comments column.												
(C) If a rating factor is used by the company but not listed above, use rows (20) through (25) as needed to accommodate such rating factors (and similarly for row 29).												
(D) The rates calculated should EXCLUDE any applicable assessments, recoupment surcharges, or similar items relating to the Louisiana Citizens Property Insurance Corporation.												
Special Notes:												
Added rows and renumbered subsequent rows; adjusted Comments/Footnotes accordingly.												
USAA does not offer a \$100,000 limit for Coverage E; we show a \$300,000 limit in these examples.												
The 2% deductible was used for Other Wind and Hall, Hurricane, Severe Thunderstorm, and Winter Storm perils.												
CREATED BY: LA-DO1												
01-58 PM												

STATE OF LOUISIANA HOMEOWNERS												EXHIBIT E1
HOMEOWNERS RATING ILLUSTRATION												
COMPANY NAME:		USAA Casualty Insurance Company										
ID	Description	Criteria Assumed	Value									Manual Page Reference / Comments
			Other Perils	Fire	Other Wind and Hall	Theft	Water	Liability	Hurricane	Severe Thunderstorm	Winter Storm	
(1)	Territory code (info only)	Alexandria*	701	701	701	701	701	701	701	701	701	N/A - please see Explanatory Memorandum
(2)	Fire protection class code (info only)	Alexandria*	3	3	3	3	3	3	3	3	3	Page LA-R-5.3
(3)	Base rate	(Please show value as published in manual)	\$29.66	\$295.16	\$117.96	\$14.56	\$362.17	\$50.99	\$804.03	\$450.92	\$93.39	Page LA-R-1.1
(4)	Territory factor	Factor corresponding to (1)	0.9394	1.0380	1.0881	1.3134	0.8426	0.9136	0.3761	0.6229	0.8661	Page LA-R-3A.34
(5)	Fire protection class factor	Factor corresponding to (2)	1.0000	1.0241	1.0000	1.0000	1.0000	0.8304	0.9498	1.0000	0.9378	Page LA-R-5.3, includes Construction class factor
(6)	Form factor	HO-3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-10.1
(7)	Company/program/layering factor	Clean claims history, no policy lapses, average credit**	0.7450	0.6304	0.8495	0.6994	0.7500	0.6974	1.0000	0.9061	1.0000	Page LA-R-2.2, Tier 30
(8)	Amount-of-insurance factor	Cov. A amount \$200,000 with Cov. C = 50% of Cov. A; Cov. E amount of \$300,000	1.5489	0.9867	0.7330	1.7425	1.5960	0.8796	0.9635	0.8175	0.7226	Page LA-R-4A.1-9, includes Deductible factor; Page 10.1, 10.3
(9)	Construction class factor	Brick Veneer	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-5.3, included with Fire protection class factor
(10)	Age of home factor	10 years	0.7648	0.6376	0.9928	0.8901	0.6841	0.8115	0.7381	0.9927	1.0000	Page LA-R-12B.1
(11)	Deductible factor	2% hurricane/ \$500 all other	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-4A.1-9, included with Amount-of-insurance factor
(12)	Average credit**	Credit scoring factor	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Included in Tiering factor
(13)	Claims history factor	Clean claims history	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500	Page LA-R-12D.1
(14)	Protective device factor	Smoke detectors, deadbolts on all doors, nothing else	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Not Used
(15)	Insured age factor	40-year-old	1.0569	1.0000	1.0000	1.0515	1.2988	1.1062	1.0000	1.0000	1.0000	Page LA-R-9.2
(16)	Household structure factor	Lives alone	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Not Used
(17)	Smoker/Non-smoker factor	Non-smoker	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Not Used
(18)	P&C multi-policy factor	No other policy in-force	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	No P&C Multi-Policy or Auto and Home Combination Discount
(19)	Premium payment/paid-in-full factor	Paid-in-full	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Not Used
(20)	Other1 factor	Auto Tenure: 9 years	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Included in Tiering factor
(21)	Other2 factor	Auto Bodily Injury Limit: \$100,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Included in Tiering factor
(22)	Other3 factor	9 Year old Fiberglass Shingle Roof with Impact Resistant Roof Class 0	1.0274	1.0000	2.1141	1.0000	1.0000	1.0000	1.0000	2.0355	1.0000	Page LA-R-6.1-27
(23)	Other4 factor	Square Footage x Number of Stories (1800 x 1)	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-7.1-18
(24)	Other5 factor	Number of Bathrooms: 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-8.1
(25)	Other6 factor	Foundation Type: Slab	1.0000	1.0000	1.0000	1.0000	0.9043	1.0000	1.0000	1.0000	1.0000	Page LA-R-9.1
(26)	Other7 factor	Garage Type/Garage Size: Attached/2 Car	1.0000	1.0000	1.1288	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-8.3-6
(27)	Other8 factor	Home Protector Coverage	1.0074	1.0074	1.0373	1.0000	1.0000	1.0000	1.0569	1.0025	1.0066	Page LA-R-10.2
(28)	Other9 factor	Coverage B (10%)	0.9677	0.9677	0.9677	0.9677	1.0000	0.8859	0.9010	0.8928	0.8928	Page LA-R-10.4
(29)	Other10 factor	Single Marital Status	1.1441	1.0000	1.0000	1.3027	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-10.5
(30)	Other11 factor	Insurance-to-Value: 100%	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	Page LA-R-12A.3
(31)	Other12 factor	Windstorm Mitigation (None)	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-13
(32)	Other13 factor	Early Quote Discount	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500	Page LA-R-12A.4
(33)	Other14 factor	Multi-Product Bank Discount	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	Page LA-R-12A.5
(34)	Other15 factor	Number of Fireplaces: 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-8.1
(35)	Premium (before additives)	(Calculated value)	\$20.03	\$81.60	\$127.85	\$18.60	\$165.93	\$14.35	\$128.64	\$192.72	\$33.13	Calculated as the product of items (3) through (34)
(36)	Expense fee (additive)	(Please show value as published in manual)	235.00									Page LA-R-1.1
(37)	MCA fee (additive)	(Please show value as published in manual)										Not Used
(38)	Other (additive)	(Describe here)										Not Used
(39)	Premium (after additives)	(Calculated value)	\$255.03	\$81.60	\$127.85	\$18.60	\$165.93	\$14.35	\$128.64	\$192.72	\$33.13	Calculated as the sum of items (35) through (38)
(40)	Policy term factor	Policy term 12 months	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Only annual policies available
(41)	Final Premium - Indicated	(Calculated value)	\$1,017.86									Calculated as the product of items (39) and (40)
(42)	Final Premium - Selected	(May differ from Indicated due to rounding)	\$1,018.00									Differs from Indicated due to rounding at final step (there is no intermediate rounding)
* - Address is Tennyson Oaks Drive, Alexandria, LA 71301 (Rapides Parish).												
** - If two (or more) rates apply to the street/zip code combination requested, use the lower rate.												
*** - Average credit is represented by a Fair Isaac score of 710, or an estimated equivalent if Fair Isaac is not used.												
Notes:												
(A) If a rating factor is already reflected in the base rate, enter 1.000 in Value column and "Included in Base Rate" in Comments column.												
(B) If a rating factor is not used by the company, enter 1.000 in Value column and "Not Used" in Comments column.												
(C) If a rating factor is used by the company but not listed above, use rows (20) through (25) as needed to accommodate such rating factors (and similarly for row 29).												
(D) The rates calculated should EXCLUDE any applicable assessments, recoupment surcharges, or similar items relating to the Louisiana Citizens Property Insurance Corporation.												
Special Notes:												
Added rows and renumbered subsequent rows; adjusted Comments/Footnotes accordingly.												
USAA does not offer a \$100,000 limit for Coverage E; we show a \$300,000 limit in these examples.												
The 2% deductible was used for Other Wind and Hall, Hurricane, Severe Thunderstorm, and Winter Storm perils.												
CREATED BY: LA D01												

STATE OF LOUISIANA HOMEOWNERS												EXHIBIT E
HOMEOWNERS RATING ILLUSTRATION												
COMPANY NAME: USAA General Indemnity Company												
ID	Description	Criteria Assumed	Value								Manual Page Reference / Comments	
			Other Perils	Fire	Other Wind and Hail	Theft	Water	Liability	Hurricane	Severe Thunderstorm	Winter Storm	
(1)	Territory code (info only)	Alexandria*	701	701	701	701	701	701	701	701	701	N/A - please see Explanatory Memorandum
(2)	Fire protection class code (info only)	Alexandria*	3	3	3	3	3	3	3	3	3	Page LA-R-5.3
(3)	Base rate	(Please show value as published in manual)	\$21.99	\$352.64	\$117.75	\$14.41	\$345.93	\$47.83	\$827.67	\$483.13	\$110.54	Page LA-R-1.1
(4)	Territory factor	Factor corresponding to (1)	0.9394	1.0380	1.0881	1.3134	0.8426	0.9136	0.3761	0.6229	0.8661	Page LA-R-3A.34
(5)	Fire protection class factor	Factor corresponding to (2)	1.0000	1.0241	1.0000	1.0000	1.0000	0.8304	0.9498	1.0000	0.9378	Page LA-R-5.3, includes Construction class factor
(6)	Form factor	HO-3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-10.1
(7)	Company/program/territory factor	Clean claims history, no policy lapses, average credit**	0.7450	0.8304	0.8495	0.6994	0.7500	0.6974	1.0000	0.9051	1.0000	Page LA-R-2.2, Tier 30
(8)	Amount-of-insurance factor	Cov. A amount \$200,000 with Cov. C = 50% of Cov. A, Cov. E amount of \$300,000	1.5489	0.9867	0.7330	1.7425	1.5950	0.8796	0.9635	0.6175	0.7226	Page LA-R-4A.1-9, includes Deductible factor, Page 10.1, 10.3
(9)	Construction class factor	Brick Veneer	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-5.3, included with Fire protection class factor
(10)	Age of home factor	10 years	0.7648	0.6376	0.9928	0.8901	0.6841	0.8115	0.7381	0.9927	1.0000	Page LA-R-12B.1
(11)	Deductible factor	2% hurricane \$500 all other	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-4A.1-9, included with Amount-of-insurance factor
(12)	Credit scoring factor	Average credit**	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Included in Tiering factor
(13)	Claims history factor	Clean claims history	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500	Page LA-R-12D.1
(14)	Protective device factor	Smoke detectors, deadbolts on all doors, nothing else	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Not Used
(15)	Insured age factor	40-year-old	1.0569	1.0000	1.0000	1.0515	1.1288	1.1082	1.0000	1.0000	1.0000	Page LA-R-9.2
(16)	Household structure factor	Lives alone	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Not Used
(17)	Smoker/Non-smoker factor	Non-smoker	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Not Used
(18)	P&G multi-policy factor	No other policy in-force	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	No P&G Multi-Policy or Auto and Home Combination Discount
(19)	Premium payment/paid-in-full factor	Paid-in-full	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Not Used
(20)	Other1 factor	Auto Tenure: 9 years	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Included in Tiering factor
(21)	Other2 factor	Auto Bodily Injury Limit: \$100,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Included in Tiering factor
(22)	Other3 factor	9-Year old Fiberglass Shingle Roof with Impact Resistant Roof Class 0	1.0274	1.0000	1.1441	1.0000	1.0000	1.0000	1.0000	2.0355	1.0000	Page LA-R-6.1-27
(23)	Other4 factor	Square Footage x Number of Stories (1800 x 1)	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-7.1-18
(24)	Other5 factor	Number of Bathrooms: 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-8.1
(25)	Other6 factor	Foundation Type: Slab	1.0000	1.0000	1.0000	1.0000	0.9043	1.0000	1.0000	1.0000	1.0000	Page LA-R-8.1
(26)	Other7 factor	Garage Type/Garage Size: Attached/2 Car	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-9.3-8
(27)	Other8 factor	Home Protector Coverage	1.0074	1.0074	1.0373	1.0000	1.0000	1.0000	1.0569	1.0025	1.0066	Page LA-R-10.2
(28)	Other9 factor	Coverage B (10%)	0.9677	0.9677	0.9677	0.9677	0.9677	1.0000	0.8859	0.9010	0.8828	Page LA-R-10.4
(29)	Other10 factor	Single Marital Status	1.1441	1.0000	1.0000	1.3097	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-10.5
(30)	Other11 factor	Insurance-to-Value: 100%	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500	Page LA-R-12A.3
(31)	Other12 factor	Windstorm Mitigation (None)	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-13
(32)	Other13 factor	Early Quote Discount	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500	Page LA-R-12A.4
(33)	Other14 factor	Multi-Product Bank Discount	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	Page LA-R-12A.5
(34)	Other15 factor	Number of Fireplaces: 1	1.0000	1.0000	1.0000	1.0000	1.0000	2.0000	1.0000	1.0000	1.0000	Page LA-R-6.1
(35)	Premium (before additves)	(Calculated value)	\$148.85	\$97.49	\$127.62	\$18.40	\$158.49	\$13.46	\$132.42	\$206.49	\$39.22	Calculated as the product of items (3) through (34)
(36)	Expense fee (additive)	(Please show value as published in manual)	235.00									Page LA-R-1.1
(37)	MGA fee (additive)	(Please show value as published in manual)										Not Used
(38)	Other (additive)	(Describe here)										Not Used
(39)	Premium (after additves)	(Calculated value)	\$249.85	\$97.49	\$127.62	\$18.40	\$158.49	\$13.46	\$132.42	\$206.49	\$39.22	Calculated as the sum of items (35) through (38)
(40)	Policy term factor	Policy term 12 months	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Only annual policies available
(41)	Final Premium - Indicated	(Calculated value)	\$1,043.46									Calculated as the product of items (39) and (40)
(42)	Final Premium - Selected	(May differ from Indicated due to rounding)	\$1,043.00									Differs from Indicated due to rounding at final step (there is no intermediate rounding)
* - Address is Tennyson Oaks Drive, Alexandria, LA 71301 (Rapides Parish).												
If two (or more) rates apply to the street/zip code combination requested, use the lower rate.												
** - Average credit is represented by a Fair Isaac score of 710, or an estimated equivalent if Fair Isaac is not used.												
Notes:												
(A) If a rating factor is already reflected in the base rate, enter 1.000 in Value column and "Included in Base Rate" in Comments column.												
(B) If a rating factor is not used by the company, enter 1.000 in Value column and "Not Used" in Comments column.												
(C) If a rating factor is used by the company but not listed above, use rows (20) through (25) as needed to accommodate such rating factors (and similarly for row 29).												
(D) The rates calculated should EXCLUDE any applicable assessments, recoupment surcharges, or similar items relating to the Louisiana Citizens Property Insurance Corporation.												
Special Notes:												
Added rows and renumbered subsequent rows; adjusted Comments/Footnotes accordingly.												
USAA does not offer a \$100,000 limit for Coverage E; we show a \$300,000 limit in these examples.												
The 2% deductible was used for Other Wind and Hail, Hurricane, Severe Thunderstorm, and Winter Storm perils.												
CREATED BY: LA DOI												
01-58 PH												

STATE OF LOUISIANA HOMEOWNERS												EXHIBIT E		
HOMEOWNERS RATING ILLUSTRATION														
COMPANY NAME:		Garrison Property and Casualty Company												
ID	Description	Criteria Assumed	Value										Manual Page Reference / Comments	
			Other Perils	Fire	Other Wind and Hail	Theft	Water	Liability	Hurricane	Severe Thunderstorm	Winter Storm			
(1)	Territory code (info only)	Alexandria*	701	701	701	701	701	701	701	701	701	N/A - please see Explanatory Memorandum		
(2)	Fire protection class code (info only)	Alexandria*	3	3	3	3	3	3	3	3	3	Page LA-R-5.3		
(3)	Base rate	(Please show value as published in manual)	\$26.14	\$297.85	\$135.38	\$15.27	\$381.42	\$50.09	\$770.36	\$554.48	\$115.16	Page LA-R-1.1		
(4)	Territory factor	Factor corresponding to (1)	0.9394	1.0380	1.0881	1.3134	0.8426	0.9136	0.3761	0.6229	0.8661	Page LA-R-3A.34		
(5)	Fire protection class factor	Factor corresponding to (2)	1.0000	1.0241	1.0000	1.0000	1.0000	0.8304	0.9498	1.0000	0.9378	Page LA-R-5.3, includes Construction class factor		
(6)	Form factor	HO-3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-10.1		
(7)	Company/program/territory factor	Clean claims history, no policy lapses, average credit**	0.7450	0.6304	0.8495	0.6994	0.7500	0.6974	1.0000	0.9051	1.0000	Page LA-R-2.2, Tier 30		
(8)	Amount-of-insurance factor	Cov. A amount \$200,000 with Cov. C = 50% of Cov. A, Cov. E amount of \$300,000	1.5489	0.9867	1.7425	1.5950	0.8796	0.9835	0.6175	0.7226	0.7226	Page LA-R-4A.1-9, includes Deductible factor, Page 10.1, 10.3		
(9)	Construction class factor	Brick Veneer	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-5.3, included with Fire protection class factor		
(10)	Age of home factor	10 years	0.7648	0.6376	0.9928	0.8901	0.8841	0.8115	0.7381	0.9927	1.0000	Page LA-R-12B.1		
(11)	Deductible factor	2% hurricane \$500 all other	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-4A.1-9, included with Amount-of-insurance factor		
(12)	Credit scoring factor	Average credit**	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Included in Tiering factor		
(13)	Claims history factor	Clean claims history	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500	Page LA-R-12D.1		
(14)	Protective device factor	Smoke detectors, deadbolts on all doors, nothing else	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Not Used		
(15)	Insured age factor	40-year-old	1.0569	1.0000	1.0000	1.0515	1.1288	1.1082	1.0000	1.0000	1.0000	Page LA-R-9.2		
(16)	Household structure factor	Lives alone	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Not Used		
(17)	Smoker/Non-smoker factor	Non-smoker	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Not Used		
(18)	P&G multi-policy factor	No other policy in-force	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	No P&G Multi-Policy or Auto and Home Combination Discount		
(19)	Premium payment/paid-in-full factor	Paid-in-full	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Not Used		
(20)	Other1 factor	Auto Tenure: 9 years	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Included in Tiering factor		
(21)	Other2 factor	Auto Bodily Injury Limit: \$100,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Included in Tiering factor		
(22)	Other3 factor	9-Year old Fiberglass Shingle Roof with Impact Resistant Roof Class 0	1.0274	1.0000	1.1441	1.0000	1.0000	1.0000	1.0000	2.0355	1.0000	Page LA-R-6.1-27		
(23)	Other4 factor	Square Footage x Number of Stories (1800 x 1)	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-7.1-19		
(24)	Other5 factor	Number of Bathrooms: 2	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-8.1		
(25)	Other6 factor	Foundation Type: Slab	1.0000	1.0000	1.0000	1.0000	0.9043	1.0000	1.0000	1.0000	1.0000	Page LA-R-8.1		
(26)	Other7 factor	Garage Type: Garage Size: Attached/2 Car	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-9.3-8		
(27)	Other8 factor	Home Protector Coverage	1.0074	1.0074	1.0373	1.0000	1.0000	1.0000	1.0569	1.0025	1.0066	Page LA-R-10.2		
(28)	Other9 factor	Coverage B (10%)	0.9677	0.9677	0.9677	0.9677	0.9677	1.0000	0.8859	0.9010	0.8828	Page LA-R-10.4		
(29)	Other10 factor	Single Marital Status	1.1441	1.0000	1.0000	1.3097	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-10.5		
(30)	Other11 factor	Insurance-to-Value: 100%	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500	Page LA-R-12A.3		
(31)	Other12 factor	Windstorm Mitigation (None)	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-13		
(32)	Other13 factor	Early Quote Discount	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500	Page LA-R-12A.4		
(33)	Other14 factor	Multi-Product Bank Discount	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	Page LA-R-12A.5		
(34)	Other15 factor	Number of Fireplaces: 1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Page LA-R-6.1		
(35)	Premium (before additives)	(Calculated value)	\$17.65	\$82.34	\$146.73	\$19.50	\$174.75	\$14.10	\$123.25	\$236.99	\$40.86	Calculated as the product of items (3) through (34)		
(36)	Expense fee (additive)	(Please show value as published in manual)	235.00									Page LA-R-1.1		
(37)	MGA fee (additive)	(Please show value as published in manual)										Not Used		
(38)	Other (additive)	(Describe here)										Not Used		
(39)	Premium (after additives)	(Calculated value)	\$252.65	\$82.34	\$146.73	\$19.50	\$174.75	\$14.10	\$123.25	\$236.99	\$40.86	Calculated as the sum of items (35) through (38)		
(40)	Policy term factor	Policy term 12 months	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Only annual policies available		
(41)	Final Premium - Indicated	(Calculated value)	\$1,091.18									Calculated as the product of items (39) and (40)		
(42)	Final Premium - Selected	(May differ from Indicated due to rounding)	\$1,091.00									Differs from Indicated due to rounding at final step (there is no intermediate rounding)		
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