

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

BASE RATES AND EXPENSE FEE

BASE RATES

<u>Form Type</u>	<u>Peril</u>	<u>USAA</u>	<u>USAA-CIC</u>	<u>USAA-GIC</u>	<u>Garrison</u>
Owners	Other Perils	23.52	29.66	21.99	26.14
	Fire	273.86	295.16	352.64	297.85
	Other Wind and Hail	112.00	117.96	117.75	135.38
	Theft	15.44	14.56	14.41	15.27
	Water	330.14	362.17	345.93	381.42
	Liability*	53.72	50.99	47.83	50.09
	Hurricane	842.27	804.03	827.67	770.36
	Severe Thunderstorm	465.67	450.92	483.13	554.48
	Winter Storm	107.63	93.39	110.54	115.16
	Earthquake**	30.49	29.96	33.54	32.77
Unit-Owner	Other Perils	55.69	48.68	33.99	44.04
	Fire	900.67	668.43	502.70	657.88
	Other Wind and Hail	22.02	19.90	18.04	17.53
	Theft	86.17	58.24	46.75	46.37
	Water	332.58	268.09	200.61	270.90
	Liability*	106.41	83.63	62.90	85.75
	Hurricane	222.60	312.42	308.60	316.44
	Severe Thunderstorm	18.65	40.33	31.70	39.88
	Winter Storm	0.80	1.07	1.06	1.29
	Earthquake**	80.76	80.66	38.82	81.87

* Base limits are \$300,000 Liability and \$5,000 Medical Payments to Others

** Earthquake is an optional coverage

EXPENSE FEE

<u>Form Type</u>	<u>USAA</u>	<u>USAA-CIC</u>	<u>USAA-GIC</u>	<u>Garrison</u>
Owners	235.00	235.00	235.00	235.00
Unit-Owner	164.00	164.00	164.00	164.00

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TIER FACTORS

**USAA GROUP
OWNERS FORMS**

<u>Tier</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>
5	0.2969	0.1491	0.5103	0.2288	0.3052	0.2261	1.0000	0.6629	1.0000	1.0000	0.2969
6	0.3081	0.1579	0.5208	0.2393	0.3163	0.2365	1.0000	0.6712	1.0000	1.0000	0.3081
7	0.3196	0.1673	0.5315	0.2502	0.3279	0.2474	1.0000	0.6796	1.0000	1.0000	0.3196
8	0.3316	0.1772	0.5424	0.2616	0.3399	0.2588	1.0000	0.6881	1.0000	1.0000	0.3316
9	0.3440	0.1878	0.5536	0.2736	0.3524	0.2707	1.0000	0.6968	1.0000	1.0000	0.3440
10	0.3569	0.1989	0.5650	0.2861	0.3653	0.2832	1.0000	0.7055	1.0000	1.0000	0.3569
11	0.3703	0.2107	0.5767	0.2992	0.3787	0.2962	1.0000	0.7143	1.0000	1.0000	0.3703
12	0.3842	0.2232	0.5885	0.3128	0.3925	0.3099	1.0000	0.7233	1.0000	1.0000	0.3842
13	0.3986	0.2365	0.6007	0.3271	0.4069	0.3242	1.0000	0.7324	1.0000	1.0000	0.3986
14	0.4135	0.2505	0.6130	0.3421	0.4218	0.3391	1.0000	0.7415	1.0000	1.0000	0.4135
15	0.4290	0.2654	0.6257	0.3577	0.4372	0.3548	1.0000	0.7508	1.0000	1.0000	0.4290
16	0.4451	0.2811	0.6385	0.3741	0.4533	0.3711	1.0000	0.7603	1.0000	1.0000	0.4451
17	0.4618	0.2978	0.6517	0.3912	0.4699	0.3882	1.0000	0.7698	1.0000	1.0000	0.4618
18	0.4791	0.3155	0.6651	0.4091	0.4871	0.4061	1.0000	0.7794	1.0000	1.0000	0.4791
19	0.4970	0.3343	0.6788	0.4278	0.5049	0.4248	1.0000	0.7892	1.0000	1.0000	0.4970
20	0.5156	0.3541	0.6928	0.4473	0.5234	0.4444	1.0000	0.7991	1.0000	1.0000	0.5156
21	0.5350	0.3751	0.7071	0.4678	0.5426	0.4649	1.0000	0.8091	1.0000	1.0000	0.5350
22	0.5550	0.3974	0.7216	0.4891	0.5624	0.4863	1.0000	0.8193	1.0000	1.0000	0.5550
23	0.5758	0.4210	0.7365	0.5115	0.5830	0.5087	1.0000	0.8295	1.0000	1.0000	0.5758
24	0.5974	0.4460	0.7517	0.5349	0.6044	0.5322	1.0000	0.8399	1.0000	1.0000	0.5974
25	0.6198	0.4725	0.7672	0.5593	0.6265	0.5567	1.0000	0.8505	1.0000	1.0000	0.6198

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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

TIER FACTORS

USAA GROUP OWNERS FORMS

<u>Tier</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>
26	0.6430	0.5005	0.7830	0.5849	0.6495	0.5823	1.0000	0.8611	1.0000	1.0000	0.6430
27	0.6671	0.5302	0.7991	0.6116	0.6732	0.6092	1.0000	0.8719	1.0000	1.0000	0.6671
28	0.6921	0.5617	0.8156	0.6396	0.6979	0.6373	1.0000	0.8829	1.0000	1.0000	0.6921
29	0.7181	0.5951	0.8324	0.6688	0.7235	0.6666	1.0000	0.8939	1.0000	1.0000	0.7181
30	0.7450	0.6304	0.8495	0.6994	0.7500	0.6974	1.0000	0.9051	1.0000	1.0000	0.7450
31	0.7729	0.6678	0.8670	0.7314	0.7774	0.7295	1.0000	0.9165	1.0000	1.0000	0.7729
32	0.8019	0.7075	0.8849	0.7648	0.8059	0.7631	1.0000	0.9280	1.0000	1.0000	0.8019
33	0.8320	0.7495	0.9031	0.7997	0.8354	0.7983	1.0000	0.9396	1.0000	1.0000	0.8320
34	0.8631	0.7940	0.9217	0.8363	0.8660	0.8351	1.0000	0.9514	1.0000	1.0000	0.8631
35	0.8955	0.8411	0.9407	0.8745	0.8977	0.8736	1.0000	0.9633	1.0000	1.0000	0.8955
36	0.9291	0.8911	0.9600	0.9145	0.9306	0.9138	1.0000	0.9754	1.0000	1.0000	0.9291
37	0.9639	0.9440	0.9798	0.9563	0.9647	0.9559	1.0000	0.9876	1.0000	1.0000	0.9639
38	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
39	1.0375	1.0594	1.0206	1.0457	1.0366	1.0461	1.0000	1.0125	1.0000	1.0000	1.0375
40	1.0764	1.1223	1.0416	1.0935	1.0746	1.0943	1.0000	1.0252	1.0000	1.0000	1.0764
41	1.1167	1.1889	1.0631	1.1435	1.1139	1.1447	1.0000	1.0381	1.0000	1.0000	1.1167
42	1.1586	1.2595	1.0850	1.1958	1.1547	1.1975	1.0000	1.0511	1.0000	1.0000	1.1586
43	1.2020	1.3343	1.1073	1.2504	1.1970	1.2527	1.0000	1.0643	1.0000	1.0000	1.2020
44	1.2470	1.4135	1.1301	1.3076	1.2409	1.3104	1.0000	1.0776	1.0000	1.0000	1.2470
45	1.2938	1.4974	1.1534	1.3673	1.2863	1.3708	1.0000	1.0911	1.0000	1.0000	1.2938
46	1.3423	1.5863	1.1772	1.4298	1.3334	1.4340	1.0000	1.1048	1.0000	1.0000	1.3423

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TIER FACTORS

USAA GROUP OWNERS FORMS

	Other		Other Wind					Severe	Winter		Other
<u>Tier</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 Coverages *</u>
47	1.3926	1.6805	1.2014	1.4952	1.3822	1.5001	1.0000	1.1187	1.0000	1.0000	1.3926
48	1.4448	1.7803	1.2262	1.5635	1.4329	1.5692	1.0000	1.1327	1.0000	1.0000	1.4448
49	1.4989	1.8860	1.2514	1.6350	1.4853	1.6415	1.0000	1.1469	1.0000	1.0000	1.4989
50	1.5551	1.9979	1.2772	1.7097	1.5397	1.7172	1.0000	1.1613	1.0000	1.0000	1.5551
51	1.6134	2.1166	1.3035	1.7879	1.5961	1.7964	1.0000	1.1758	1.0000	1.0000	1.6134
52	1.6739	2.2422	1.3304	1.8696	1.6546	1.8791	1.0000	1.1906	1.0000	1.0000	1.6739
53	1.7366	2.3753	1.3578	1.9551	1.7152	1.9657	1.0000	1.2055	1.0000	1.0000	1.7366
54	1.8017	2.5164	1.3857	2.0444	1.7780	2.0563	1.0000	1.2206	1.0000	1.0000	1.8017
55	1.8692	2.6658	1.4143	2.1379	1.8431	2.1511	1.0000	1.2359	1.0000	1.0000	1.8692
56	1.9393	2.8240	1.4434	2.2356	1.9106	2.2503	1.0000	1.2514	1.0000	1.0000	1.9393
57	2.0120	2.9917	1.4731	2.3378	1.9806	2.3540	1.0000	1.2671	1.0000	1.0000	2.0120
58	2.0874	3.1693	1.5035	2.4446	2.0531	2.4625	1.0000	1.2830	1.0000	1.0000	2.0874
59	2.1657	3.3575	1.5344	2.5564	2.1283	2.5760	1.0000	1.2991	1.0000	1.0000	2.1657
60	2.2468	3.5568	1.5661	2.6732	2.2062	2.6947	1.0000	1.3153	1.0000	1.0000	2.2468
61	2.3310	3.7680	1.5983	2.7954	2.2870	2.8189	1.0000	1.3318	1.0000	1.0000	2.3310
62	2.4184	3.9917	1.6312	2.9232	2.3708	2.9488	1.0000	1.3485	1.0000	1.0000	2.4184
63	2.5091	4.2287	1.6648	3.0568	2.4576	3.0847	1.0000	1.3654	1.0000	1.0000	2.5091
64	2.6031	4.4798	1.6991	3.1965	2.5476	3.2269	1.0000	1.3826	1.0000	1.0000	2.6031
65	2.7007	4.7458	1.7341	3.3426	2.6409	3.3756	1.0000	1.3999	1.0000	1.0000	2.7007
66	2.8019	5.0275	1.7698	3.4954	2.7376	3.5312	1.0000	1.4174	1.0000	1.0000	2.8019
67	2.9069	5.3260	1.8063	3.6552	2.8379	3.6939	1.0000	1.4352	1.0000	1.0000	2.9069
68	3.0159	5.6423	1.8435	3.8222	2.9418	3.8642	1.0000	1.4532	1.0000	1.0000	3.0159

* These factors apply to the Personal Injury Endorsement

** Earthquake is an optional coverage

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TIER FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Tier</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>
5	0.3767	0.2920	0.2694	0.1998	0.3766	0.4991	1.0000	1.0000	1.0000	1.0000	0.3767
6	0.3887	0.3039	0.2811	0.2105	0.3886	0.5104	1.0000	1.0000	1.0000	1.0000	0.3887
7	0.4012	0.3162	0.2932	0.2217	0.4010	0.5220	1.0000	1.0000	1.0000	1.0000	0.4012
8	0.4140	0.3290	0.3059	0.2335	0.4139	0.5338	1.0000	1.0000	1.0000	1.0000	0.4140
9	0.4273	0.3423	0.3191	0.2460	0.4271	0.5459	1.0000	1.0000	1.0000	1.0000	0.4273
10	0.4409	0.3562	0.3329	0.2591	0.4408	0.5583	1.0000	1.0000	1.0000	1.0000	0.4409
11	0.4550	0.3706	0.3473	0.2729	0.4549	0.5710	1.0000	1.0000	1.0000	1.0000	0.4550
12	0.4696	0.3856	0.3623	0.2875	0.4695	0.5839	1.0000	1.0000	1.0000	1.0000	0.4696
13	0.4846	0.4012	0.3780	0.3028	0.4845	0.5971	1.0000	1.0000	1.0000	1.0000	0.4846
14	0.5001	0.4175	0.3943	0.3189	0.5000	0.6107	1.0000	1.0000	1.0000	1.0000	0.5001
15	0.5161	0.4344	0.4113	0.3359	0.5160	0.6245	1.0000	1.0000	1.0000	1.0000	0.5161
16	0.5326	0.4520	0.4291	0.3538	0.5325	0.6387	1.0000	1.0000	1.0000	1.0000	0.5326
17	0.5497	0.4703	0.4476	0.3727	0.5496	0.6532	1.0000	1.0000	1.0000	1.0000	0.5497
18	0.5673	0.4893	0.4670	0.3926	0.5672	0.6680	1.0000	1.0000	1.0000	1.0000	0.5673
19	0.5854	0.5091	0.4872	0.4135	0.5853	0.6831	1.0000	1.0000	1.0000	1.0000	0.5854
20	0.6042	0.5298	0.5082	0.4356	0.6040	0.6986	1.0000	1.0000	1.0000	1.0000	0.6042
21	0.6235	0.5512	0.5302	0.4588	0.6234	0.7144	1.0000	1.0000	1.0000	1.0000	0.6235
22	0.6434	0.5736	0.5531	0.4832	0.6433	0.7306	1.0000	1.0000	1.0000	1.0000	0.6434
23	0.6640	0.5968	0.5770	0.5090	0.6639	0.7472	1.0000	1.0000	1.0000	1.0000	0.6640
24	0.6853	0.6210	0.6019	0.5362	0.6852	0.7641	1.0000	1.0000	1.0000	1.0000	0.6853
25	0.7072	0.6461	0.6279	0.5647	0.7071	0.7815	1.0000	1.0000	1.0000	1.0000	0.7072

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TIER FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Tier</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>
26	0.7298	0.6723	0.6551	0.5948	0.7297	0.7992	1.0000	1.0000	1.0000	1.0000	0.7298
27	0.7532	0.6995	0.6834	0.6266	0.7531	0.8173	1.0000	1.0000	1.0000	1.0000	0.7532
28	0.7773	0.7279	0.7129	0.6600	0.7772	0.8358	1.0000	1.0000	1.0000	1.0000	0.7773
29	0.8021	0.7573	0.7437	0.6952	0.8021	0.8548	1.0000	1.0000	1.0000	1.0000	0.8021
30	0.8278	0.7880	0.7758	0.7322	0.8278	0.8742	1.0000	1.0000	1.0000	1.0000	0.8278
31	0.8543	0.8199	0.8094	0.7713	0.8542	0.8940	1.0000	1.0000	1.0000	1.0000	0.8543
32	0.8816	0.8531	0.8443	0.8124	0.8816	0.9142	1.0000	1.0000	1.0000	1.0000	0.8816
33	0.9098	0.8877	0.8808	0.8557	0.9098	0.9350	1.0000	1.0000	1.0000	1.0000	0.9098
34	0.9390	0.9237	0.9189	0.9013	0.9389	0.9562	1.0000	1.0000	1.0000	1.0000	0.9390
35	0.9690	0.9611	0.9586	0.9494	0.9690	0.9778	1.0000	1.0000	1.0000	1.0000	0.9690
36	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
37	1.0320	1.0405	1.0432	1.0533	1.0320	1.0227	1.0000	1.0000	1.0000	1.0000	1.0320
38	1.0650	1.0827	1.0883	1.1095	1.0650	1.0459	1.0000	1.0000	1.0000	1.0000	1.0650
39	1.0991	1.1265	1.1353	1.1686	1.0991	1.0696	1.0000	1.0000	1.0000	1.0000	1.0991
40	1.1343	1.1721	1.1844	1.2309	1.1343	1.0938	1.0000	1.0000	1.0000	1.0000	1.1343
41	1.1706	1.2196	1.2356	1.2966	1.1706	1.1186	1.0000	1.0000	1.0000	1.0000	1.1706
42	1.2080	1.2690	1.2889	1.3657	1.2081	1.1440	1.0000	1.0000	1.0000	1.0000	1.2080
43	1.2467	1.3204	1.3446	1.4385	1.2468	1.1699	1.0000	1.0000	1.0000	1.0000	1.2467
44	1.2865	1.3739	1.4027	1.5152	1.2867	1.1964	1.0000	1.0000	1.0000	1.0000	1.2865
45	1.3277	1.4296	1.4634	1.5960	1.3278	1.2235	1.0000	1.0000	1.0000	1.0000	1.3277
46	1.3702	1.4875	1.5266	1.6811	1.3703	1.2513	1.0000	1.0000	1.0000	1.0000	1.3702

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TIER FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Tier</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>
47	1.4140	1.5477	1.5926	1.7707	1.4142	1.2797	1.0000	1.0000	1.0000	1.0000	1.4140
48	1.4593	1.6104	1.6614	1.8651	1.4595	1.3087	1.0000	1.0000	1.0000	1.0000	1.4593
49	1.5060	1.6756	1.7332	1.9646	1.5062	1.3383	1.0000	1.0000	1.0000	1.0000	1.5060
50	1.5542	1.7435	1.8081	2.0693	1.5544	1.3687	1.0000	1.0000	1.0000	1.0000	1.5542
51	1.6039	1.8141	1.8862	2.1797	1.6042	1.3997	1.0000	1.0000	1.0000	1.0000	1.6039
52	1.6552	1.8876	1.9677	2.2959	1.6555	1.4314	1.0000	1.0000	1.0000	1.0000	1.6552
53	1.7082	1.9641	2.0527	2.4183	1.7085	1.4639	1.0000	1.0000	1.0000	1.0000	1.7082
54	1.7628	2.0436	2.1414	2.5472	1.7632	1.4971	1.0000	1.0000	1.0000	1.0000	1.7628
55	1.8192	2.1264	2.2339	2.6831	1.8196	1.5310	1.0000	1.0000	1.0000	1.0000	1.8192
56	1.8774	2.2126	2.3305	2.8261	1.8778	1.5657	1.0000	1.0000	1.0000	1.0000	1.8774
57	1.9375	2.3022	2.4312	2.9768	1.9380	1.6012	1.0000	1.0000	1.0000	1.0000	1.9375
58	1.9995	2.3954	2.5362	3.1355	2.0000	1.6375	1.0000	1.0000	1.0000	1.0000	1.9995
59	2.0635	2.4925	2.6458	3.3027	2.0640	1.6746	1.0000	1.0000	1.0000	1.0000	2.0635
60	2.1295	2.5934	2.7602	3.4788	2.1301	1.7126	1.0000	1.0000	1.0000	1.0000	2.1295
61	2.1976	2.6985	2.8794	3.6643	2.1982	1.7514	1.0000	1.0000	1.0000	1.0000	2.1976
62	2.2679	2.8078	3.0039	3.8596	2.2686	1.7911	1.0000	1.0000	1.0000	1.0000	2.2679
63	2.3405	2.9215	3.1337	4.0654	2.3412	1.8317	1.0000	1.0000	1.0000	1.0000	2.3405
64	2.4154	3.0398	3.2691	4.2822	2.4162	1.8733	1.0000	1.0000	1.0000	1.0000	2.4154
65	2.4927	3.1630	3.4103	4.5105	2.4935	1.9157	1.0000	1.0000	1.0000	1.0000	2.4927
66	2.5724	3.2911	3.5577	4.7510	2.5733	1.9591	1.0000	1.0000	1.0000	1.0000	2.5724
67	2.6547	3.4244	3.7114	5.0043	2.6557	2.0036	1.0000	1.0000	1.0000	1.0000	2.6547
68	2.7397	3.5631	3.8718	5.2711	2.7407	2.0490	1.0000	1.0000	1.0000	1.0000	2.7397

* These factors apply to the Personal Injury Endorsement

** 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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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	0.9873	0.9688	0.5630	0.7348	0.9931	1.0442	2.5297	0.3059	0.4125	0.9922
2	0.9873	0.9688	0.5630	0.7348	0.9931	1.0442	2.5297	0.3059	0.4125	0.9922
3	0.9873	0.9688	0.5630	0.7348	0.9931	1.0442	2.5297	0.3059	0.4125	0.9922
4	0.9839	0.9774	0.9480	0.6619	0.8722	0.9966	1.3904	0.3746	0.4102	0.9861
5	0.9873	0.9764	0.8841	0.9247	0.8397	0.9613	1.2645	0.4185	0.3981	0.9717
6	0.9873	0.9764	0.8841	0.9247	0.8397	0.9613	1.2645	0.4185	0.3981	0.9717
7	0.9924	0.9892	0.8727	0.8414	0.8397	0.9802	1.1170	0.4148	0.4141	0.9715
8	0.9839	0.9774	0.9480	0.6619	0.8722	0.9966	1.3904	0.3746	0.4102	0.9861
9	0.9975	1.0020	0.8613	0.7580	0.8396	0.9992	1.0828	0.3582	0.3940	0.9702
10	0.9873	0.9764	0.8886	0.9404	0.8384	1.0543	1.3612	0.3534	0.4098	0.9749
11	0.9803	0.9774	0.6708	0.7806	0.9549	0.9838	3.0301	0.3765	0.3494	1.0368
12	0.9873	0.9764	0.8817	0.9625	0.8390	0.8790	1.3381	0.3991	0.4105	0.9739
13	0.9873	0.9764	0.8841	1.0055	0.8390	0.8790	1.3228	0.4157	0.4124	0.9752
14	0.9873	0.9764	0.8817	1.1703	0.8506	0.8790	1.2201	0.4256	0.4166	0.9732
15	0.9975	1.0020	0.8613	0.7580	0.8396	0.9992	0.9696	0.4109	0.4302	0.9713
16	0.9975	1.0020	0.8613	0.7580	0.8396	0.9992	0.9696	0.4109	0.4302	0.9713
17	0.9839	0.9774	0.9480	0.6619	0.8722	0.9966	1.2240	0.4016	0.4318	0.9879
18	0.9975	1.0020	0.8613	0.7580	0.8396	0.9992	0.9696	0.4109	0.4302	0.9713
19	0.9839	0.9774	0.9382	0.9069	0.8240	1.0435	1.4973	0.3913	0.4083	1.0096
20	0.9873	0.9774	0.9271	0.9199	0.8355	1.0343	1.1691	0.3848	0.4374	0.9885
21	0.9975	1.0055	0.9035	0.6295	0.8262	1.0040	0.8668	0.3769	0.4824	0.9815

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
22	0.9873	0.9774	0.9275	0.9462	0.8337	1.0304	1.1274	0.3900	0.4370	0.9911
23	0.9873	0.9774	0.9341	0.9667	0.8373	0.8840	1.0618	0.3723	0.4509	0.9893
24	0.9873	0.9774	0.9411	1.1775	0.8490	0.8840	1.0244	0.4281	0.4554	0.9873
25	0.9932	0.9807	0.9169	0.9161	0.8332	0.8840	0.9654	0.3785	0.4637	0.9849
26	0.9932	0.9868	0.8897	0.8299	0.8337	0.9242	0.9115	0.3695	0.4710	0.9841
27	0.9932	0.9951	0.8932	0.8778	0.8389	0.9959	0.8585	0.3911	0.4804	0.9825
28	0.9873	0.9774	0.9175	0.9244	0.8411	0.8840	0.9633	0.3932	0.4644	0.9860
29	0.9932	0.9921	0.8932	0.8368	0.8377	0.9620	0.8828	0.3794	0.4752	0.9832
30	0.9932	0.9921	0.8932	0.8220	0.8359	0.9451	0.8953	0.3252	0.4743	0.9841
31	0.9932	0.9807	0.9228	0.8203	0.8337	0.8840	0.9442	0.3904	0.4676	0.9860
32	0.9932	0.9894	0.8987	0.8059	0.8337	0.9242	0.8900	0.3769	0.4743	0.9862
33	0.9910	0.9774	0.9929	0.6367	0.8234	1.0301	1.1355	0.4065	0.4276	1.0051
34	0.9932	0.9921	0.8932	0.8130	0.8384	0.9731	0.8714	0.4007	0.4786	0.9847
35	0.9932	0.9868	0.9188	0.8203	0.8337	0.9242	0.9161	0.3859	0.4719	0.9872
36	0.9932	0.9894	0.9058	0.8059	0.8359	0.9451	0.8734	0.4001	0.4778	0.9860
37	0.9839	0.9774	0.9382	0.9069	0.8240	1.0435	0.9748	0.3373	0.4572	0.9963
38	0.9932	0.9807	0.9433	0.8950	0.8394	0.8840	0.9418	0.3555	0.4680	0.9895
39	0.9921	0.9791	0.8865	0.6637	0.8906	1.0334	1.6919	0.3621	0.3732	1.0093
40	0.9932	0.9868	0.9152	0.8091	0.8337	0.9242	0.9027	0.3947	0.4739	0.9894
41	0.9932	0.9807	0.9249	0.8929	0.8411	0.8779	0.9240	0.4073	0.4686	0.9912
42	0.9921	0.9774	0.9860	0.6274	0.8233	1.0397	1.1305	0.4080	0.4280	1.0069

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
43	0.9954	0.9868	0.9129	0.7739	0.8337	0.9179	0.8897	0.3712	0.4757	0.9923
44	0.9955	0.9774	0.9403	0.8658	0.8354	1.0567	1.0537	0.4036	0.4375	1.0054
45	0.9954	0.9868	0.9190	0.7787	0.8337	0.9179	0.8723	0.3731	0.4754	0.9941
46	0.9921	0.9791	0.8871	0.6632	0.8888	1.0324	1.3443	0.3705	0.4055	1.0141
47	0.9921	0.9791	0.9950	0.6071	0.8704	1.0037	1.2095	0.4011	0.4188	1.0124
48	0.9932	1.0017	0.9058	0.7437	0.8371	0.9982	0.8143	0.4158	0.4934	0.9889
49	0.9921	0.9791	0.9154	0.6255	0.8893	0.9998	1.2994	0.4009	0.4105	1.0149
50	1.0044	1.0055	0.6969	0.6883	0.8105	1.2899	0.6937	0.4185	0.5322	0.9891
51	0.9955	0.9791	0.9403	0.8779	0.8355	1.0697	1.0548	0.4178	0.4390	1.0090
52	0.9921	0.9791	0.9813	0.6059	0.8333	1.0062	1.1801	0.3847	0.4223	1.0157
53	0.9921	0.9791	0.9200	0.7802	0.8233	1.0111	1.1282	0.3977	0.4272	1.0145
54	0.9955	0.9791	0.9402	0.9608	0.8373	0.8961	0.9980	0.3497	0.4469	1.0074
55	0.9921	0.9791	0.7235	0.6129	0.8946	0.9789	1.6635	0.3123	0.3655	1.0129
56	0.9921	0.9791	0.9273	0.8651	0.8354	1.0302	1.1204	0.4108	0.4347	1.0150
57	0.9252	1.0393	0.6368	0.5285	0.8307	0.9841	0.5004	0.4609	0.5658	0.9752
58	0.9955	0.9791	0.9307	0.8803	0.8337	1.0175	1.0907	0.3870	0.4402	1.0146
59	0.9921	0.9791	0.7227	0.5773	0.8907	0.9766	1.3607	0.3434	0.3983	1.0220
60	0.9921	0.9791	0.9051	0.6427	0.8256	0.9967	1.1870	0.4316	0.4228	1.0191
61	0.9955	0.9791	0.9130	0.9291	0.8373	0.8731	1.0370	0.3872	0.4467	1.0130
62	0.9885	0.9791	0.6945	0.8675	0.9344	1.0356	2.2660	0.3396	0.3402	1.0283
63	0.9885	0.9791	0.6681	0.7533	0.9759	1.0562	1.9103	0.3775	0.3351	1.0115

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
64	1.0048	1.0058	0.9032	0.6080	0.8340	0.9899	0.7752	0.3851	0.5230	1.0108
65	0.9921	0.9791	0.7850	0.9060	0.8233	1.0034	1.1710	0.4276	0.4283	1.0194
66	0.9921	0.9791	0.8497	0.9110	0.8354	1.0207	1.1417	0.4422	0.4335	1.0181
67	0.9955	0.9791	0.8571	0.9202	0.8337	1.0080	1.1255	0.4198	0.4381	1.0185
68	0.9955	0.9791	0.8867	0.9832	0.8373	0.8731	1.0677	0.3750	0.4469	1.0165
69	0.9955	0.9791	0.9179	1.1694	0.8490	0.8731	1.0086	0.3773	0.4543	1.0151
70	1.0004	1.0365	0.6960	0.8072	0.8369	1.0436	0.5743	0.4676	0.5933	1.0022
71	0.9921	0.9791	0.7667	0.9149	0.8240	1.0207	1.1629	0.4082	0.4310	1.0201
72	0.9955	0.9791	0.9145	1.3209	0.8490	0.8731	0.9732	0.3912	0.4613	1.0174
73	1.0013	0.9987	0.9063	0.7117	0.8371	1.0120	0.7974	0.3726	0.4969	1.0051
74	0.9955	0.9791	0.7652	1.0993	0.8366	0.9159	1.1148	0.3764	0.4413	1.0193
75	0.9921	0.9791	0.7671	0.9365	0.8233	1.0143	1.1719	0.3837	0.4297	1.0239
76	0.9955	0.9791	0.8432	1.2467	0.8490	0.8648	1.0177	0.4312	0.4549	1.0202
77	1.0013	0.9939	0.9063	0.7599	0.8384	0.9745	0.7861	0.3914	0.4892	1.0105
78	0.9955	0.9791	0.7706	0.9247	0.8337	1.0080	1.1591	0.3897	0.4358	1.0277
79	1.0013	1.0033	0.9063	0.6822	0.8371	1.0120	0.7940	0.3854	0.4983	1.0073
80	0.9921	0.9791	0.7235	0.6129	0.8946	0.9789	1.3504	0.3317	0.3952	1.0254
81	0.9955	0.9791	0.7535	0.9920	0.8373	0.8648	1.1006	0.3583	0.4463	1.0279
82	0.9921	0.9791	0.7692	0.5747	0.8270	1.0081	1.1934	0.3948	0.4249	1.0300
83	1.0018	1.0365	0.7167	0.8333	0.8307	1.1498	0.5824	0.3973	0.5800	0.9938
84	0.9955	0.9791	0.7634	1.2354	0.8490	0.8648	1.0202	0.3764	0.4570	1.0251

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
85	0.9955	0.9791	0.7727	1.0602	0.8367	0.9149	1.1157	0.4226	0.4420	1.0284
86	0.9955	0.9791	0.8274	1.0677	0.8411	0.8648	0.9468	0.4721	0.4656	1.0211
87	1.0018	1.0365	0.7325	0.8850	0.8307	1.2934	0.5857	0.5266	0.5798	0.9928
88	1.0013	0.9968	0.8802	0.8179	0.8371	0.9937	0.7982	0.4280	0.4935	1.0110
89	0.9955	0.9791	0.7523	1.2154	0.8490	0.8648	1.0550	0.3949	0.4542	1.0301
90	0.9955	0.9791	0.7183	0.8932	0.8380	1.0468	1.1556	0.3795	0.4373	1.0324
91	0.9955	0.9791	0.7538	1.2296	0.8490	0.8648	1.0276	0.4009	0.4581	1.0321
92	1.0057	1.0071	0.8878	0.5244	0.8245	0.9996	0.7754	0.3836	0.5125	1.0115
93	0.9955	0.9791	0.7039	0.8983	0.8386	0.8648	1.1157	0.3799	0.4433	1.0343
94	0.9955	0.9791	0.7413	1.0411	0.8411	0.8648	0.9865	0.4801	0.4644	1.0320
95	0.9955	0.9791	0.7009	1.1022	0.8490	0.8648	1.0824	0.4050	0.4527	1.0346
96	1.0018	1.0365	0.7325	0.8845	0.8307	1.3084	0.5831	0.4390	0.5910	0.9985
97	1.0013	0.9824	0.7489	0.9051	0.8394	0.8648	0.9496	0.3992	0.4696	1.0336
98	0.9955	0.9791	0.7223	0.9560	0.8393	0.9159	1.1387	0.4288	0.4394	1.0375
99	0.9955	0.9791	0.7014	1.0698	0.8461	0.8648	1.0315	0.4029	0.4593	1.0371
100	1.0013	0.9939	0.6981	0.7034	0.8372	0.9245	0.8871	0.4216	0.4848	1.0420
101	0.9955	0.9791	0.7002	0.9421	0.8474	0.8648	1.0133	0.3984	0.4637	1.0392
102	0.9955	0.9791	0.7066	1.1135	0.8502	0.8648	1.0625	0.3957	0.4571	1.0422
103	1.0018	1.0365	0.7281	0.8364	0.8307	1.1633	0.5698	0.3832	0.5980	1.0031
104	1.0013	0.9885	0.7322	0.7848	0.8337	0.9042	0.9227	0.3917	0.4760	1.0371
105	0.9955	0.9791	0.7183	0.8986	0.8416	1.0469	1.1301	0.3984	0.4372	1.0430

State: **LOUISIANA**
Line of Business: **HOMEOWNERS**
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RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
106	1.0013	0.9824	0.7081	0.8191	0.8394	0.8648	0.9706	0.4078	0.4696	1.0387
107	0.9955	0.9791	0.7009	1.0466	0.8516	0.8648	1.0996	0.3700	0.4504	1.0456
108	0.9955	0.9791	0.7066	1.1189	0.8516	0.8648	1.0782	0.4084	0.4553	1.0471
109	0.9955	0.9791	0.7002	0.9466	0.8474	0.8648	1.0356	0.3592	0.4617	1.0452
110	0.9955	0.9791	0.7006	0.9111	0.8423	0.8648	1.1240	0.3915	0.4444	1.0491
111	1.0057	1.0071	0.8950	0.5271	0.8245	0.9858	0.7748	0.3901	0.5109	1.0185
112	1.0013	0.9824	0.7081	0.8231	0.8408	0.8648	1.0109	0.3465	0.4682	1.0498
113	1.0018	1.0365	0.7281	0.8404	0.8307	1.1608	0.5729	0.4508	0.5994	1.0108
114	0.9955	0.9791	0.7002	0.9466	0.8458	0.8648	1.0509	0.4476	0.4617	1.0525
115	0.9955	0.9791	0.7066	1.1189	0.8540	0.8648	1.0871	0.4133	0.4540	1.0538
116	0.9955	0.9791	0.7002	0.9646	0.8487	0.8648	1.0629	0.3917	0.4578	1.0545
117	1.0013	0.9885	0.6993	0.7103	0.8350	0.9042	0.9396	0.4026	0.4758	1.0471
118	0.9955	0.9791	0.6979	0.8868	0.8463	0.8648	1.0521	0.4065	0.4620	1.0557
119	1.0013	0.9824	0.7081	0.8231	0.8340	0.8648	1.0201	0.4144	0.4664	1.0596
120	0.9955	0.9791	0.7025	1.1229	0.8524	0.8904	1.0996	0.3390	0.4517	1.0611
121	0.9921	0.9791	0.7299	0.5680	0.8307	1.0262	1.2729	0.4050	0.4097	1.0377
122	1.0013	0.9885	0.6981	0.7111	0.8363	0.9042	0.9673	0.3544	0.4757	1.0580
123	1.0013	0.9939	0.6981	0.7064	0.8410	0.9521	0.9110	0.4245	0.4868	1.0564
124	0.9955	0.9791	0.6969	0.8917	0.8463	0.8904	1.0562	0.3716	0.4602	1.0663
125	1.0057	1.0071	0.8771	0.4765	0.8172	1.1242	0.7441	0.3868	0.5403	1.0220
126	1.0013	0.9968	0.6981	0.7071	0.8385	0.9521	0.8911	0.3976	0.4911	1.0516

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
127	1.0057	1.0071	0.7586	0.4793	0.7962	1.0546	0.7591	0.4083	0.5276	1.0392
128	1.0013	0.9939	0.6981	0.7064	0.8410	0.9521	0.9102	0.3854	0.4862	1.0606
129	1.0013	0.9968	0.6981	0.7430	0.8397	0.9521	0.8810	0.3564	0.4913	1.0568
130	1.0013	0.9911	0.6981	0.7072	0.8388	0.9310	0.9637	0.4236	0.4809	1.0737
131	1.0127	1.0071	0.6871	0.6371	0.8142	1.3522	0.7136	0.4056	0.5631	1.0215
132	0.9198	1.0388	0.6990	0.4282	0.8523	0.9848	0.5655	0.4441	0.5003	0.9780
133	1.0013	1.0033	0.6993	0.6296	0.8397	0.9765	0.8586	0.3881	0.4990	1.0606
134	1.0013	0.9968	0.6993	0.7452	0.8421	0.9707	0.9022	0.3692	0.4919	1.0672
135	1.0013	0.9824	0.6572	0.8314	0.8428	0.8904	1.0188	0.3889	0.4653	1.0909
136	1.0127	1.0071	0.5980	0.5099	0.8119	1.2470	0.7337	0.4213	0.5527	1.0319
137	1.0013	0.9968	0.6993	0.6587	0.8406	0.9995	0.9133	0.3367	0.4910	1.0757
138	1.0057	1.0071	0.7219	0.4222	0.8172	1.1947	0.7324	0.4229	0.5458	1.0394
139	1.0013	0.9911	0.6627	0.7091	0.8372	0.9310	0.9975	0.3588	0.4741	1.1099
140	1.0057	1.0071	0.5881	0.4285	0.8178	1.2204	0.7217	0.3966	0.5473	1.0539
141	1.0057	1.0071	0.6639	0.5599	0.8406	1.0055	0.8423	0.4000	0.5122	1.1010
142	1.0127	1.0071	0.5905	0.6371	0.8186	1.3210	0.7036	0.4238	0.5729	1.0341
143	1.0057	1.0071	0.7022	0.4308	0.8222	1.2299	0.7346	0.4075	0.5471	1.0669
144	1.0101	1.0382	0.7248	0.7537	0.8268	1.1560	0.6012	0.4293	0.6860	1.0033
145	1.0127	1.0132	0.5625	0.5850	0.7982	1.1386	0.6574	0.4479	0.5948	1.0495
146	1.0011	0.9791	0.6595	0.9505	0.8495	0.8953	1.1115	0.3950	0.4366	1.1788
147	0.9984	0.9791	0.6884	0.6446	0.8922	1.0107	1.3125	0.3586	0.3846	1.0854

State: **LOUISIANA**
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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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
148	0.9873	0.9688	0.5630	0.7348	0.9931	1.0442	5.9933	0.3213	0.4001	0.9816
149	1.0071	0.9939	0.6614	0.6974	0.8394	0.9855	0.9869	0.4389	0.4702	1.2026
150	1.0114	1.0071	0.6871	0.4414	0.8076	1.0972	0.8972	0.3919	0.5083	1.1685
151	1.0070	0.9910	0.6616	0.7669	0.8351	0.9368	1.0741	0.3698	0.4373	1.2736
152	0.9258	1.0399	0.7159	0.4465	0.8567	0.9942	0.4755	0.4378	0.7446	0.9937
153	1.0078	0.9911	0.6614	0.8162	0.8345	0.9360	1.0761	0.3693	0.4345	1.2798
154	0.9275	1.0415	0.7042	0.3935	0.8466	0.9910	0.5339	0.4251	0.7677	0.9892
155	0.9305	1.0399	0.5747	0.6286	0.8092	0.9836	0.4354	0.4777	0.6314	0.9725
156	1.0085	0.9824	0.6681	1.0170	0.8403	0.9011	1.0649	0.4060	0.4289	1.2220
157	1.0192	1.0093	0.5597	0.8593	0.8004	1.4338	0.9002	0.4274	0.5118	1.1450
158	0.9885	0.9791	0.6681	0.7533	0.9759	1.0562	1.6463	0.3379	0.3129	1.0057
159	0.9305	1.0399	0.4726	0.6610	0.8162	0.9881	0.3840	0.4955	0.7175	0.9708
160	0.9958	0.9791	0.6755	0.9297	0.8263	1.0570	1.2359	0.3852	0.3317	1.0494
161	0.9381	1.0414	0.6447	0.6227	0.8407	1.0630	0.3991	0.4546	0.9263	0.9706
162	0.9305	1.0399	0.4726	0.6610	0.8162	0.9881	0.3840	0.4955	0.7175	0.9708
163	0.9305	1.0399	0.4950	0.6240	0.8002	0.9893	0.3931	0.4705	0.8737	0.9694
164	1.0099	1.0382	0.5753	0.7261	0.8609	1.0856	0.5933	0.4166	0.7005	1.0100
165	1.0051	0.9885	0.6608	0.8884	0.8345	0.9589	1.1290	0.4242	0.3666	1.0341
166	1.0028	0.9939	0.6614	0.8798	0.8368	0.9821	1.0859	0.4284	0.3642	1.0266
167	1.0028	0.9939	0.6614	0.8795	0.8368	1.0094	1.1095	0.3785	0.3557	1.0415
168	1.0028	0.9885	0.6625	0.8868	0.8345	0.9589	1.1180	0.4313	0.3544	1.0170

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
169	0.9380	1.0414	0.6345	0.5699	0.7976	0.9908	0.3862	0.4921	0.9834	0.9690
170	0.9325	1.0399	0.4430	0.5741	0.8094	1.0095	0.3801	0.4831	0.9482	0.9688
171	0.9325	1.0399	0.4776	0.5626	0.8054	0.9873	0.3875	0.4590	0.9555	0.9689
172	1.0395	1.0132	0.5613	0.9558	0.8007	1.2710	0.9316	0.4583	0.4707	1.0422
173	0.9370	1.0399	0.4790	0.5989	0.8025	0.9941	0.3864	0.4525	0.9771	0.9689
174	0.9885	0.9791	0.6681	0.7533	0.9759	1.0562	1.7008	0.3304	0.2553	1.0012
175	0.9370	1.0399	0.4306	0.5709	0.8162	1.0095	0.3786	0.4747	0.9820	0.9688
176	0.9381	1.0399	0.5987	0.5526	0.7976	1.0054	0.3935	0.5000	0.9871	0.9690
177	0.9435	1.0415	0.6668	0.6387	0.8274	1.1385	0.3944	0.4604	0.9617	0.9689
178	0.9934	0.9791	0.6894	0.6324	0.8946	1.0694	1.3226	0.3674	0.2602	0.9778
179	0.9370	1.0399	0.4790	0.5989	0.8025	0.9941	0.3861	0.4759	0.9705	0.9689
180	0.9381	1.0415	0.6199	0.5503	0.7977	1.0054	0.3926	0.4949	1.0009	0.9689
181	0.9370	1.0399	0.4350	0.6004	0.8131	1.0168	0.3856	0.4851	0.9843	0.9687
182	0.9305	1.0399	0.4125	0.9796	0.7980	0.9292	0.3272	0.4929	0.8272	0.9711
183	0.9370	1.0399	0.4309	0.5729	0.8161	1.0095	0.3830	0.4757	0.9798	0.9689
184	0.9381	1.0399	0.4419	0.5663	0.8111	1.0295	0.3812	0.4762	1.0015	0.9690
185	0.9381	1.0415	0.6838	0.5604	0.8016	1.0140	0.3879	0.4761	1.0177	0.9687
186	0.9381	1.0399	0.5319	0.5638	0.8111	1.0304	0.3863	0.5048	1.0113	0.9690
187	0.9934	0.9791	0.6639	0.9038	0.8885	1.1460	1.3745	0.4446	0.2568	0.9771
188	0.9325	1.0399	0.4291	0.6693	0.7930	1.0273	0.3759	0.4771	0.9955	0.9688
189	0.9381	1.0415	0.6080	0.5691	0.8067	1.0065	0.3727	0.4997	1.0478	0.9686

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
190	1.0124	1.0382	0.5775	1.1663	0.8394	1.0392	0.6748	0.4469	0.5832	0.9873
191	0.9934	0.9791	0.6635	0.8436	0.8867	1.1036	1.3937	0.3152	0.2543	0.9730
192	1.0112	1.0382	0.5735	1.1168	0.8438	1.0171	0.6603	0.4494	0.6248	0.9854
193	1.0028	0.9939	0.6614	0.8661	0.8368	0.9932	0.9900	0.3988	0.3175	0.9791
194	1.0079	1.0382	0.5735	1.1307	0.8438	1.0392	0.6516	0.4348	0.5955	0.9832
195	0.9305	1.0399	0.4125	0.9796	0.7980	0.9292	0.3272	0.4929	0.8272	0.9711
196	0.9969	0.9791	0.6582	1.1308	0.8470	0.9163	1.0551	0.2978	0.2963	0.9792
197	0.9381	1.0399	0.4363	0.6561	0.7923	1.0925	0.3563	0.5213	1.0411	0.9688
198	1.0028	0.9824	0.6650	1.0098	0.8324	0.9163	1.0275	0.3420	0.3053	0.9787
199	1.0028	0.9885	0.6625	0.8573	0.8345	0.9580	1.0159	0.3289	0.3068	0.9782
200	0.9969	0.9791	0.6592	1.2836	0.8499	0.9163	1.0382	0.2855	0.2936	0.9777
201	0.9969	0.9791	0.6582	1.1651	0.8470	0.9163	1.0399	0.5030	0.2984	0.9778
202	0.9969	0.9791	0.6559	1.1024	0.8421	0.9163	1.0047	0.5073	0.2993	0.9775
203	1.0142	1.0071	0.5603	0.7798	0.8102	1.3531	0.8776	0.3983	0.3573	0.9811
204	1.0028	0.9911	0.6614	0.8569	0.8345	0.9631	1.0239	0.3620	0.3062	0.9772
205	0.9969	0.9791	0.6558	1.0583	0.8421	0.9163	1.0336	0.4134	0.2975	0.9767
206	1.0028	0.9824	0.6625	0.8777	0.8345	0.9163	1.0231	0.4362	0.3013	0.9768
207	0.9969	0.9791	0.6559	1.1017	0.8421	0.9163	1.0199	0.3648	0.2985	0.9761
208	1.0028	0.9911	0.6614	0.8538	0.8345	0.9580	1.0025	0.3864	0.3050	0.9768
209	0.9435	1.0415	0.6919	0.5586	0.8021	1.0140	0.3581	0.4701	1.0763	0.9685
210	0.9381	1.0399	0.4139	0.7794	0.7882	0.9381	0.3353	0.5047	1.0421	0.9691

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
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RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
211	0.9381	1.0415	0.6217	0.6583	0.7966	1.0730	0.3436	0.4696	1.1195	0.9689
212	0.9934	0.9791	0.6554	0.7581	0.8934	1.0864	1.4427	0.3543	0.2371	0.9740
213	0.9381	1.0415	0.6217	0.6583	0.7966	1.0730	0.3461	0.5090	1.0941	0.9687
214	0.9348	1.0415	0.6398	1.0850	0.8345	1.1047	0.5610	0.4396	0.5389	0.9689
215	1.0115	1.0382	0.5849	1.1439	0.8338	1.1306	0.7233	0.4160	0.4565	0.9738
216	0.9447	1.0415	0.7330	0.8967	0.8016	1.0207	0.3390	0.4495	0.9733	0.9686
217	0.9287	1.0415	0.5862	0.9427	0.8673	1.0351	0.6851	0.4214	0.5396	0.9803
218	0.9324	1.0399	0.4091	0.7919	0.7748	0.8141	0.3136	0.5287	1.0609	0.9699
219	0.9934	0.9791	0.6915	0.5890	0.8950	1.0173	1.3353	0.3850	0.2356	0.9747
220	1.0028	0.9939	0.6614	0.8698	0.8380	1.0004	0.9656	0.4100	0.2971	0.9733
221	0.9348	1.0415	0.6384	1.0916	0.8345	1.1047	0.5032	0.4084	0.6567	0.9696
222	0.9381	1.0414	0.5363	0.7784	0.7885	0.9334	0.3392	0.5013	1.1226	0.9694
223	0.9900	0.9791	0.6546	0.8121	0.9121	1.1122	1.4871	0.3340	0.2263	0.9742
224	0.9934	0.9791	0.6566	0.7443	0.9085	1.0949	1.4665	0.3694	0.2270	0.9741
225	0.9305	1.0346	0.9444	0.7036	0.8740	0.8414	0.3225	0.6036	0.6286	1.0137
226	1.0071	1.0071	0.5657	0.6177	0.8125	1.2990	0.8839	0.3897	0.3301	0.9725
227	0.9324	1.0362	0.4084	0.7785	0.8240	0.8120	0.3097	0.5032	1.0610	0.9717
228	0.9348	1.0415	0.6433	0.9392	0.8303	1.1047	0.4858	0.4798	0.6659	0.9695
229	0.9305	1.0357	0.6478	0.9723	0.7954	0.9194	0.3422	0.5571	0.8160	0.9766
230	0.9305	1.0362	0.4323	1.1035	0.7765	0.9345	0.2989	0.5401	0.9493	0.9760
231	0.9381	1.0414	0.4994	0.7521	0.7863	0.8541	0.2949	0.4713	1.1090	0.9737

State: **LOUISIANA**
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RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
232	0.9305	1.0362	0.4323	1.1035	0.7765	0.9345	0.2989	0.5401	0.9493	0.9760
233	0.9900	0.9791	0.6753	0.7336	0.9719	1.0431	1.5174	0.3474	0.2264	0.9756
234	0.9305	1.0362	0.4323	1.1039	0.7765	0.9345	0.2971	0.5425	0.8371	0.9775
235	0.9447	1.0415	0.7972	1.0893	0.7966	1.1234	0.3371	0.4713	1.0752	0.9688
236	0.9381	1.0362	0.4320	0.7931	0.7824	0.9083	0.3002	0.5004	1.0865	0.9765
237	0.9370	1.0362	0.4084	0.8557	0.7823	0.9118	0.3037	0.5330	1.0746	0.9715
238	0.9933	0.9791	0.6204	0.9666	0.9389	0.9649	1.5767	0.3164	0.2291	0.9820
239	1.0028	0.9911	0.6614	0.8671	0.8368	0.9418	1.0153	0.3498	0.2744	0.9735
240	0.9381	1.0362	0.4084	0.8367	0.7719	0.9216	0.3016	0.5911	1.0859	0.9734
241	0.9370	1.0362	0.4084	0.9117	0.7646	0.9184	0.3093	0.4887	1.0747	0.9735
242	0.9969	0.9791	0.6781	0.9591	0.8413	1.0915	1.2008	0.3669	0.2497	0.9746
243	1.0115	1.0382	0.5964	1.2191	0.8323	1.3649	0.7018	0.4336	0.4272	0.9705
244	0.9381	1.0362	0.4744	0.8608	0.7673	0.9305	0.2931	0.5599	1.0990	0.9752
245	0.9370	1.0362	0.4084	0.8515	0.7646	0.9216	0.3029	0.4735	1.0823	0.9757
246	0.9394	1.0415	0.6981	0.9175	0.8157	1.0707	0.3178	0.4609	0.9201	0.9684
247	0.9381	1.0380	0.5069	0.8109	0.7815	0.9217	0.2784	0.5394	1.1404	0.9747
248	1.0056	1.0382	0.5735	1.1412	0.8408	1.0302	0.7478	0.4304	0.4348	0.9714
249	0.9381	1.0362	0.4744	0.8543	0.7646	0.9305	0.2884	0.5428	1.1055	0.9793
250	0.9381	1.0362	0.4107	0.8582	0.7646	0.9216	0.3035	0.5107	1.0805	0.9735
251	0.9305	1.0362	0.4364	1.1053	0.7738	0.9053	0.2941	0.5145	1.0269	0.9771
252	0.9381	1.0362	0.4890	0.9020	0.7656	0.9305	0.2934	0.5373	1.0940	0.9783

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
253	1.0142	1.0071	0.5603	0.8013	0.8110	1.3304	0.9061	0.4200	0.3068	0.9717
254	1.0071	1.0071	0.6871	0.5844	0.8035	1.1154	0.9307	0.4197	0.2897	0.9727
255	0.9934	0.9791	0.6639	0.8273	0.8918	1.0765	1.5008	0.2906	0.2292	0.9772
256	0.9438	1.0411	0.6787	1.4676	0.7887	0.9506	0.3070	0.5215	1.1680	0.9704
257	0.9381	1.0380	0.5169	0.8942	0.7656	0.9454	0.2838	0.5732	1.1171	0.9855
258	0.9305	1.0362	0.5004	0.9679	0.8223	0.9042	0.2993	0.5846	0.8608	0.9877
259	0.9305	1.0352	0.8631	0.8409	0.8143	0.9042	0.3855	0.5742	0.6828	0.9772
260	1.0028	0.9911	0.6614	0.8671	0.8368	0.9418	1.0860	0.3492	0.2580	0.9764
261	0.9381	1.0380	0.5169	0.9464	0.7712	0.9239	0.2847	0.5101	1.1087	0.9786
262	0.9969	0.9791	0.6558	1.2783	0.8483	0.8662	1.1441	0.3838	0.2535	0.9787
263	0.9381	1.0415	0.5563	0.7733	0.8136	0.8202	0.2746	0.5807	1.1888	0.9816
264	0.9479	1.0407	0.5831	0.9786	0.8633	1.0166	0.7295	0.3762	0.4352	0.9692
265	0.9305	1.0362	0.4991	0.9435	0.8104	0.9094	0.2781	0.5493	0.9991	0.9865
266	1.0115	1.0382	0.5849	1.1601	0.8380	1.1992	0.7970	0.4115	0.3507	0.9702
267	1.0071	1.0071	0.6871	0.5844	0.8035	1.1154	1.0137	0.3582	0.2654	0.9754
268	0.9969	0.9791	0.6582	1.3964	0.8519	0.8662	1.1643	0.3563	0.2512	0.9797
269	0.9969	0.9791	0.6646	1.3972	0.8577	0.8662	1.1828	0.4041	0.2504	0.9793
270	0.9969	0.9791	0.6810	0.9472	0.8346	1.0051	1.2782	0.3744	0.2396	0.9850
271	0.9381	1.0380	0.5473	0.9500	0.7712	0.9027	0.2679	0.5069	1.1609	0.9890
272	0.9985	0.9791	0.6592	1.3274	0.8577	0.8662	1.1276	0.3713	0.2481	0.9811
273	0.9389	1.0415	0.7228	0.9033	0.8050	1.0485	0.3685	0.4838	0.7116	0.9683

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
274	0.9969	0.9791	0.6582	1.2585	0.8519	0.8662	1.1643	0.4152	0.2521	0.9786
275	0.9305	1.0352	0.9353	0.5385	0.9229	0.8166	0.2936	0.6081	0.6136	0.9882
276	0.9985	0.9791	0.6582	1.3911	0.8548	0.8663	1.1940	0.3212	0.2501	0.9803
277	0.9985	0.9791	0.6592	1.4068	0.8577	0.8663	1.1774	0.3259	0.2482	0.9827
278	0.9985	0.9791	0.6559	1.2726	0.8529	0.8662	1.1510	0.3548	0.2513	0.9812
279	0.9985	0.9791	0.6646	1.4129	0.8577	0.8662	1.1673	0.3922	0.2489	0.9819
280	1.0044	0.9824	0.6625	0.9969	0.8452	0.8908	1.1350	0.3277	0.2534	0.9804
281	1.0044	0.9824	0.6681	1.1725	0.8509	0.8662	1.1529	0.3835	0.2521	0.9814
282	1.0002	0.9791	0.6646	1.4103	0.8592	0.8662	1.1575	0.3513	0.2480	0.9834
283	0.9628	1.0415	0.7299	1.2947	0.7914	0.9644	0.3313	0.4951	1.0737	0.9714
284	0.9394	1.0415	0.7297	0.8893	0.8021	1.0421	0.3606	0.4125	0.7445	0.9682
285	1.0002	0.9791	0.6651	1.4127	0.8564	0.8662	1.1545	0.4001	0.2485	0.9843
286	1.0088	1.0071	0.6886	0.6936	0.8302	1.1148	0.9554	0.3734	0.2731	0.9802
287	1.0044	0.9911	0.6667	0.9838	0.8468	0.9057	1.1142	0.3730	0.2560	0.9807
288	0.9394	1.0415	0.7328	0.9019	0.8021	1.0421	0.3562	0.4260	0.7237	0.9682
289	0.9394	1.0415	0.7297	0.8992	0.8021	1.0421	0.3583	0.4193	0.7351	0.9682
290	0.9305	1.0362	0.8699	0.8140	0.8666	0.9223	0.2609	0.5573	0.9314	1.0279
291	0.9933	0.9791	0.6775	0.7802	0.9726	1.0276	1.6223	0.3418	0.2337	0.9880
292	0.9305	1.0352	0.9396	0.7729	0.9118	0.8789	0.3396	0.5577	0.6557	0.9747
293	0.9370	1.0362	0.7334	0.8031	0.8074	0.9035	0.2661	0.5462	1.0619	1.0007
294	0.9933	0.9791	0.6731	0.8037	0.9783	1.0115	1.6082	0.3287	0.2335	0.9883

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
295	0.9394	1.0415	0.7409	0.8986	0.8021	1.0421	0.3516	0.4098	0.7239	0.9682
296	1.0142	1.0147	0.5670	0.9493	0.8315	1.5850	0.8597	0.4155	0.3044	0.9723
297	0.9394	1.0415	0.7297	0.8986	0.8021	1.0421	0.3555	0.4331	0.7340	0.9682
298	0.9933	0.9791	0.6753	0.8002	0.9795	1.0115	1.6121	0.3600	0.2342	0.9890
299	0.9431	1.0380	0.6129	0.9498	0.7756	0.9360	0.2611	0.5191	1.2205	1.0031
300	1.0056	1.0382	0.5735	1.0790	0.8491	0.9867	0.8755	0.4148	0.3582	0.9700
301	1.0056	1.0382	0.5735	1.0603	0.8469	0.9867	0.9189	0.4380	0.3536	0.9701
302	0.9394	1.0415	0.8008	1.2136	0.7937	1.0195	0.3724	0.5005	0.9393	0.9688
303	1.0056	1.0382	0.5773	1.0336	0.8664	0.9868	0.8816	0.3323	0.3614	0.9699
304	0.9348	1.0415	0.5900	0.6010	0.8630	1.0245	0.8206	0.4015	0.3857	0.9707
305	0.9969	0.9791	0.6667	0.9519	0.8998	1.0658	1.3738	0.3652	0.2377	0.9987
306	1.0056	1.0395	0.5773	0.9986	0.8693	1.0667	0.8860	0.4002	0.3638	0.9701
307	0.9394	1.0415	0.7404	0.9009	0.8021	1.0449	0.3493	0.4590	0.7124	0.9682
308	1.0056	1.0382	0.5735	1.0598	0.8469	0.9867	0.8955	0.4217	0.3535	0.9701
309	0.9933	0.9791	0.6456	0.7710	0.9726	1.0383	1.6323	0.3346	0.2357	0.9889
310	0.9933	0.9791	0.6667	0.8740	0.9863	1.0373	1.5478	0.3125	0.2357	0.9919
311	1.0056	1.0382	0.5773	1.0299	0.8673	1.0602	0.8770	0.4258	0.3597	0.9699
312	1.0056	1.0382	0.5773	1.0264	0.8673	1.0487	0.8860	0.4278	0.3556	0.9700
313	0.9394	1.0415	0.7020	0.9190	0.8112	1.0707	0.3370	0.4960	0.7599	0.9682
314	1.0056	1.0382	0.5735	1.0533	0.8469	0.9759	0.8885	0.3908	0.3520	0.9701
315	0.9888	0.9791	0.4742	0.8388	0.9394	0.9620	1.5658	0.3499	0.2409	0.9940

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
316	1.0056	1.0382	0.5773	1.0111	0.8585	0.9759	0.9064	0.3758	0.3491	0.9701
317	1.0062	0.9824	0.6717	0.9843	0.8456	0.8673	1.1718	0.4562	0.2523	0.9966
318	1.0002	0.9791	0.6684	1.3653	0.8606	0.8673	1.2065	0.3183	0.2496	0.9988
319	0.9348	1.0415	0.7516	1.0097	0.8567	1.0684	0.7046	0.4778	0.4449	0.9690
320	0.9305	1.0362	0.8913	0.6414	0.9146	0.8497	0.2488	0.5517	0.7647	0.9853
321	0.9447	1.0380	0.7172	1.4847	0.7755	0.9408	0.2835	0.5296	1.2270	0.9915
322	1.0062	0.9885	0.6717	0.9708	0.8456	0.9067	1.1571	0.3889	0.2538	0.9955
323	1.0062	0.9911	0.6706	0.9611	0.8479	0.9271	1.1526	0.3557	0.2551	0.9945
324	0.9435	1.0380	0.9143	0.8972	0.8099	0.9322	0.2429	0.5296	1.2128	1.0572
325	1.0062	0.9824	0.6800	1.1334	0.8433	0.8673	1.1809	0.3856	0.2530	0.9976
326	0.9394	1.0415	0.7101	1.2259	0.7765	0.8637	0.3632	0.5364	0.9451	0.9697
327	1.0062	0.9885	0.6759	0.9671	0.8456	0.9067	1.1608	0.3993	0.2540	0.9967
328	1.0015	1.0415	0.5772	1.1253	0.8794	1.0555	0.8812	0.4012	0.3507	0.9701
329	0.9902	0.9791	0.5445	0.5996	1.0257	1.1048	1.6135	0.3218	0.2789	0.9909
330	1.0062	0.9939	0.6706	0.9626	0.8491	0.9547	1.1135	0.3792	0.2553	0.9928
331	1.0062	0.9939	0.6764	0.9546	0.8503	0.9547	1.1169	0.3731	0.2561	0.9955
332	1.0062	0.9911	0.6764	0.9542	0.8489	0.9271	1.1536	0.3398	0.2548	0.9958
333	0.9305	1.0362	0.8845	0.6345	0.9176	0.8512	0.2138	0.5619	0.8233	0.9926
334	1.0106	1.0071	0.6980	0.6720	0.8328	1.1273	1.0316	0.3946	0.2615	0.9911
335	1.0150	1.0382	0.6031	1.4485	0.8436	1.1464	0.8576	0.3751	0.3199	0.9718
336	0.9394	1.0415	0.7713	0.9073	0.8029	1.0221	0.4357	0.4498	0.5769	0.9685

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
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RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
337	0.9348	1.0415	0.6644	0.9240	0.8396	1.0473	0.7387	0.5033	0.4258	0.9691
338	0.9947	0.9791	0.6643	0.7592	0.9331	1.0829	1.4666	0.3379	0.2459	1.0072
339	1.0106	1.0071	0.6980	0.6720	0.8328	1.1273	0.9575	0.3486	0.2767	0.9814
340	0.9969	0.9791	0.6737	0.7427	0.8997	1.0771	1.3144	0.3280	0.2445	1.0164
341	0.9348	1.0415	0.6644	0.9184	0.8396	1.0357	0.7458	0.4579	0.4181	0.9700
342	0.9305	1.0362	0.8929	0.7100	0.9217	0.8616	0.2251	0.5723	0.9022	0.9997
343	0.9435	1.0380	0.8639	0.9105	0.8131	0.9322	0.2464	0.5255	1.2486	1.0520
344	0.9902	0.9791	0.4773	0.6836	0.9420	0.9762	1.5287	0.2820	0.2533	0.9965
345	1.0002	0.9791	0.6707	0.9993	0.8493	0.8787	1.2061	0.3466	0.2512	1.0272
346	0.9305	1.0352	0.9404	0.6262	0.9183	0.7964	0.2518	0.6835	0.6678	0.9777
347	0.9382	1.0415	0.7261	1.1953	0.8478	1.0725	0.6759	0.4347	0.4243	0.9690
348	1.0062	0.9939	0.6764	0.8617	0.8492	0.9672	1.1351	0.3458	0.2556	0.9997
349	0.9380	1.0415	0.5956	1.0459	0.8655	1.1008	0.8243	0.4446	0.3589	0.9698
350	1.0176	1.0093	0.5695	1.0039	0.8119	1.3660	1.0101	0.4088	0.2791	0.9828
351	0.9947	0.9791	0.6477	0.7802	0.9676	0.9941	1.5639	0.3400	0.2564	1.0080
352	1.0119	1.0071	0.7266	0.6316	0.8116	1.0716	1.0233	0.3908	0.2652	1.0033
353	0.9902	0.9791	0.6143	0.7819	0.9398	0.9853	1.5841	0.2736	0.2572	1.0024
354	0.9394	1.0415	0.7425	1.2727	0.7922	0.9678	0.3957	0.5154	0.7838	0.9687
355	0.9364	1.0415	0.7203	1.2425	0.8624	1.0357	0.6773	0.4860	0.4243	0.9690
356	0.9394	1.0415	0.7292	1.3283	0.7934	0.9844	0.3728	0.5133	0.8481	0.9707
357	1.0091	1.0382	0.5836	1.2675	0.8744	1.0498	0.8993	0.3658	0.3346	0.9721

State: **LOUISIANA**
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RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
358	1.0150	1.0147	0.5883	0.9580	0.8351	1.2819	0.9506	0.3877	0.2898	0.9766
359	0.9947	0.9791	0.6368	0.7965	0.9730	0.9853	1.5882	0.2766	0.2579	1.0062
360	1.0150	1.0343	0.6125	0.9250	0.8368	1.2772	0.9459	0.3810	0.2919	0.9768
361	0.9902	0.9791	0.4942	0.7654	0.9381	0.9828	1.5791	0.2927	0.2604	1.0001
362	0.9947	0.9791	0.6494	0.7802	0.9676	0.9941	1.5264	0.2526	0.2590	1.0047
363	0.9947	0.9791	0.6280	0.7819	0.9702	0.9853	1.5773	0.2527	0.2592	1.0034
364	0.9982	0.9791	0.7566	0.4925	0.8395	1.0208	1.1919	0.3182	0.2540	1.0555
365	0.9394	1.0415	0.7425	1.2727	0.7922	0.9656	0.3878	0.4576	0.7755	0.9691
366	0.9947	0.9791	0.6494	0.7848	0.9659	0.9961	1.4549	0.2826	0.2598	1.0058
367	0.9394	1.0380	0.7014	1.2884	0.7863	0.9716	0.3217	0.5263	1.0627	1.0001
368	0.9947	0.9791	0.6427	0.8115	0.9713	0.9875	1.5647	0.2582	0.2617	1.0059
369	1.0016	0.9791	0.7033	1.0193	0.8493	0.8787	1.1209	0.3785	0.2557	1.0474
370	1.0176	1.0147	0.5754	0.9524	0.8413	1.3113	0.9705	0.3773	0.2867	0.9787
371	0.9982	0.9791	0.7037	0.7257	0.8952	1.0927	1.3231	0.3409	0.2576	1.0564
372	0.9947	0.9791	0.6553	0.8022	0.9659	0.9961	1.5668	0.2861	0.2621	1.0064
373	1.0016	0.9791	0.7002	1.0631	0.8546	0.8856	1.0464	0.3529	0.2607	1.0377
374	1.0176	1.0093	0.5695	1.0039	0.8119	1.3660	1.0159	0.3653	0.2730	0.9908
375	0.9305	1.0334	0.9771	0.5854	0.9142	0.7738	0.2661	0.6190	0.5989	1.0350
376	0.9947	0.9791	0.6728	0.6705	0.9862	1.0616	1.5159	0.3087	0.2594	1.0178
377	0.9982	0.9791	0.7277	0.5295	0.9031	1.0361	1.2269	0.3810	0.2597	1.0980
378	0.9982	0.9791	0.7186	0.5003	0.9017	1.0023	1.2496	0.3310	0.2579	1.0936

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>	Severe <u>Thunderstorm</u>	Winter <u>Storm</u>	<u>Earthquake*</u>
379	0.9947	0.9791	0.6528	0.7426	0.9678	0.9978	1.5359	0.3104	0.2608	1.0118
380	1.0077	0.9939	0.6970	0.8304	0.8518	0.9672	1.0598	0.3718	0.2631	1.0189
381	1.0157	1.0125	0.6388	0.8567	0.8349	1.2628	0.9503	0.3680	0.2873	0.9787
382	1.0150	1.0343	0.6093	0.9276	0.8372	1.2772	0.9605	0.3576	0.2910	0.9766
383	1.0016	0.9791	0.6950	0.9765	0.8478	0.8875	1.0836	0.3674	0.2609	1.0733
384	0.9902	0.9791	0.4807	0.7195	0.9363	0.9867	1.5640	0.3188	0.2687	1.0046
385	0.9305	1.0352	0.9378	0.5886	0.9085	0.8147	0.2211	0.6192	0.6826	1.0034
386	1.0164	1.0382	0.6175	1.3113	0.8433	1.1852	0.9827	0.3999	0.2952	0.9757
387	0.9305	1.0362	0.8924	0.6720	0.9102	0.7964	0.1943	0.6497	0.7932	0.9759
388	0.9394	1.0415	0.7319	1.3691	0.7935	0.9656	0.4126	0.4962	0.7287	0.9709
389	0.9982	0.9791	0.8039	0.5176	0.8312	1.0300	1.1545	0.3726	0.2613	1.1113
390	0.9394	1.0380	0.7303	1.4238	0.7788	0.9643	0.3085	0.5387	1.0931	0.9987
391	0.9305	1.0362	0.8924	0.6461	0.9085	0.7964	0.1892	0.6776	0.7936	0.9743
392	0.9884	0.9791	0.4867	0.6434	0.9746	1.0720	1.4983	0.3771	0.2877	1.0024
393	0.9380	1.0415	0.6654	1.1296	0.8407	1.0370	0.7916	0.4456	0.3691	0.9699
394	1.0077	0.9824	0.7311	1.0070	0.8433	0.8875	1.0391	0.3532	0.2635	1.0492
395	0.9305	1.0362	0.8980	0.6521	0.9085	0.7964	0.1902	0.7163	0.7702	0.9771
396	0.9394	1.0415	0.7713	0.8844	0.8080	0.9769	0.4997	0.4710	0.5034	0.9688
397	1.0016	0.9791	0.7308	0.9932	0.8455	0.8875	1.0740	0.3595	0.2641	1.1014
398	1.0190	1.0132	0.5873	0.8211	0.8092	1.1326	1.0071	0.4093	0.2823	0.9855
399	0.9426	1.0415	0.7281	1.2304	0.8604	1.0641	0.6942	0.4853	0.3947	0.9691

State: **LOUISIANA**
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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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
400	0.9332	1.0415	0.6095	0.6656	0.8635	0.9922	0.8498	0.4145	0.3205	0.9709
401	1.0119	1.0071	0.7161	0.7042	0.8490	1.0022	0.9778	0.3650	0.2690	1.0162
402	0.9982	0.9791	0.7637	0.4906	0.8994	1.0166	1.2274	0.3651	0.2639	1.1223
403	0.9426	1.0415	0.7628	1.0970	0.8142	0.9796	0.5585	0.3868	0.4918	0.9687
404	1.0016	0.9791	0.7493	1.1986	0.8557	0.8911	1.0445	0.3527	0.2648	1.0747
405	0.9394	1.0415	0.7618	0.9222	0.8207	1.0151	0.3788	0.4841	0.5608	0.9714
406	0.9426	1.0415	0.7256	1.1595	0.8399	1.0881	0.6990	0.4698	0.3981	0.9691
407	1.0105	1.0382	0.5906	1.1817	0.8733	0.9898	0.8776	0.3895	0.3113	0.9719
408	0.9426	1.0415	0.7162	1.2018	0.8373	1.0983	0.7120	0.4672	0.3910	0.9692
409	0.9426	1.0415	0.7175	1.1691	0.8403	1.0983	0.7070	0.4604	0.3945	0.9691
410	0.9982	0.9791	0.7641	0.8430	0.8331	1.0582	1.1237	0.3696	0.2643	1.1206
411	0.9982	0.9791	0.8388	0.4937	0.8366	1.0334	1.1794	0.3775	0.2655	1.1266
412	0.9447	1.0380	1.0823	0.9053	0.9165	0.8890	0.2150	0.5670	1.2231	1.0178
413	0.9426	1.0415	0.7162	1.2018	0.8373	1.0706	0.7206	0.4495	0.3888	0.9692
414	1.0077	0.9911	0.7594	0.8350	0.8432	0.9528	0.9505	0.3909	0.2675	1.0462
415	0.9982	0.9791	0.7802	0.5151	0.9034	1.0543	1.2608	0.3398	0.2667	1.1276
416	0.9332	1.0415	0.5995	0.9905	0.8797	1.0442	0.8804	0.4347	0.3131	0.9715
417	1.0076	0.9824	0.7747	0.9973	0.8410	0.8911	1.0228	0.3634	0.2671	1.0610
418	1.0016	0.9791	0.7574	1.1957	0.8557	0.8966	1.0527	0.3700	0.2664	1.0981
419	1.0016	0.9791	0.7548	0.9776	0.8455	0.8966	1.0837	0.3389	0.2666	1.1099
420	0.9426	1.0415	0.7333	1.2437	0.8348	1.0641	0.7192	0.4608	0.3836	0.9691

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
421	0.9982	0.9791	0.8349	0.5087	0.8368	1.0833	1.1498	0.3980	0.2677	1.1240
422	0.9426	1.0415	0.7175	1.1975	0.8378	1.0983	0.7110	0.4438	0.3847	0.9691
423	0.9305	1.0352	0.9468	0.5350	0.8854	0.8585	0.1878	0.5960	0.6425	1.0293
424	1.0119	1.0048	0.7627	0.6995	0.8467	1.0062	0.9808	0.3588	0.2690	1.0275
425	1.0119	1.0071	0.7907	0.5940	0.8069	1.0866	0.9711	0.3361	0.2716	1.0122
426	1.0016	0.9791	0.7874	1.2002	0.8601	0.8966	1.0628	0.3852	0.2676	1.0920
427	0.9902	0.9791	0.4828	0.7557	0.9433	1.0339	1.5059	0.3082	0.2821	1.0015
428	0.9426	1.0415	0.7502	1.1501	0.8355	1.0881	0.6951	0.4662	0.3892	0.9691
429	0.9947	0.9791	0.6418	0.8268	0.9584	1.0387	1.4818	0.3073	0.2779	1.0130
430	0.9305	1.0334	1.0343	0.7318	0.8848	0.8031	0.2883	0.6286	0.5893	1.0757
431	1.0190	1.0071	0.6180	0.8722	0.8284	1.3557	1.0229	0.3434	0.2761	0.9971
432	0.9982	0.9791	0.7363	0.7079	0.9055	1.1340	1.2675	0.3362	0.2713	1.1145
433	1.0016	0.9791	0.7923	1.0278	0.8508	0.8966	1.0218	0.3526	0.2682	1.0762
434	1.0119	1.0071	0.7794	0.5905	0.8282	1.2322	0.9489	0.3365	0.2733	1.0058
435	1.0016	0.9791	0.7910	0.9878	0.8499	0.9337	1.0857	0.3697	0.2684	1.1119
436	1.0016	0.9791	0.7826	0.9800	0.8499	0.9337	1.0909	0.3939	0.2685	1.1157
437	1.0016	0.9791	0.7803	0.8509	0.8464	1.0881	1.1150	0.3462	0.2685	1.1255
438	1.0016	0.9791	0.7891	1.1991	0.8614	0.9337	1.0461	0.3692	0.2691	1.0973
439	0.9394	1.0380	1.0298	1.2151	0.8394	0.9581	0.3106	0.5702	1.1435	0.9814
440	1.0077	0.9968	0.7903	0.8261	0.8467	0.9869	0.9784	0.4090	0.2702	1.0397
441	0.9982	0.9791	0.8014	0.5117	0.8664	1.0898	1.1459	0.3649	0.2688	1.1317

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
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RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
442	1.0016	0.9791	0.7750	1.0370	0.8464	1.0817	1.1099	0.3447	0.2693	1.1246
443	0.9426	1.0415	0.7288	1.1444	0.8591	1.0641	0.7327	0.3980	0.3653	0.9696
444	1.0016	0.9791	0.7952	1.0560	0.8573	0.9337	1.0375	0.3403	0.2696	1.0852
445	1.0016	0.9791	0.7804	1.1603	0.8569	0.9337	1.0694	0.3747	0.2697	1.1098
446	0.9947	0.9791	0.6610	0.6717	0.9748	1.1179	1.4299	0.3157	0.2772	1.0228
447	0.9305	1.0362	0.8980	0.6510	0.8894	0.8583	0.1811	0.5805	0.7613	0.9750
448	0.9982	0.9791	0.7535	0.9024	0.8457	1.0927	1.1195	0.3893	0.2703	1.1172
449	0.9394	1.0380	0.7294	1.5774	0.7765	0.9422	0.4157	0.5615	0.8713	0.9729
450	1.0016	0.9791	0.7616	1.1114	0.8493	1.0319	1.0962	0.3315	0.2703	1.1238
451	1.0016	0.9791	0.7953	1.2309	0.8585	0.9337	1.0325	0.3844	0.2703	1.0992
452	0.9982	0.9791	0.7280	0.5257	0.9053	1.0383	1.1857	0.3600	0.2707	1.1301
453	0.9305	1.0352	0.9610	0.5384	0.8733	0.8641	0.1874	0.6706	0.6470	1.0218
454	1.0077	0.9824	0.7818	1.0328	0.8535	0.9283	0.9624	0.3727	0.2708	1.0886
455	0.9426	1.0415	0.7156	1.1692	0.8361	1.0983	0.7173	0.4600	0.3789	0.9692
456	0.9982	0.9791	0.7769	0.5027	0.8823	1.0426	1.1692	0.3575	0.2711	1.1301
457	1.0016	0.9791	0.7582	1.2826	0.8601	0.9262	1.0341	0.3583	0.2710	1.1084
458	1.0164	1.0382	0.6313	1.3534	0.8418	1.3196	0.8818	0.3934	0.2957	0.9759
459	1.0016	0.9791	0.7629	1.1281	0.8573	0.9263	1.0055	0.3359	0.2712	1.0965
460	1.0016	0.9791	0.7616	1.0153	0.8493	1.0313	1.0904	0.3526	0.2710	1.1201
461	1.0119	1.0071	0.8316	0.6031	0.8305	1.1268	0.9319	0.3747	0.2734	1.0203
462	1.0119	1.0071	0.8154	0.5923	0.8230	1.1441	0.9267	0.3423	0.2763	1.0132

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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RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
463	1.0016	0.9791	0.7577	1.0816	0.8568	0.9259	1.0596	0.3372	0.2715	1.1171
464	0.9998	0.9791	0.6750	0.5986	0.9056	1.1827	1.3538	0.3372	0.2799	1.0398
465	1.0077	0.9911	0.7712	0.8755	0.8476	0.9909	0.9853	0.3247	0.2726	1.0600
466	0.9392	1.0415	0.6048	1.2669	0.8533	1.0731	0.7761	0.4285	0.3309	0.9702
467	1.0077	0.9885	0.7725	0.8893	0.8476	0.9685	1.0020	0.3610	0.2725	1.0731
468	1.0016	0.9791	0.7431	1.0714	0.8499	0.9195	1.0690	0.3242	0.2721	1.1212
469	0.9305	1.0362	0.8940	0.6457	0.8894	0.8666	0.1796	0.6555	0.8024	0.9749
470	0.9982	0.9791	0.7340	0.9492	0.8355	1.0852	1.0812	0.4016	0.2729	1.1291
471	1.0016	0.9791	0.7629	1.1395	0.8573	0.9263	0.9920	0.3433	0.2722	1.0957
472	1.0016	0.9791	0.7599	1.3034	0.8573	0.9195	1.0201	0.3443	0.2725	1.1087
473	1.0016	0.9791	0.7360	1.0482	0.8485	1.0787	1.0842	0.3794	0.2730	1.1159
474	0.9884	0.9791	0.5116	0.7061	0.9746	1.0683	1.4671	0.3008	0.2875	1.0076
475	1.0164	1.0382	0.6313	1.3534	0.8418	1.3196	0.9426	0.3960	0.2882	0.9816
476	0.9982	0.9791	0.7836	0.5389	0.8371	1.0739	1.1358	0.3506	0.2737	1.1337
477	1.0077	0.9885	0.7674	0.8912	0.8476	0.9614	0.9846	0.3583	0.2736	1.0758
478	1.0119	1.0071	0.6611	0.5822	0.8297	1.3176	0.9199	0.3756	0.2768	1.0096
479	1.0016	0.9791	0.7448	1.2726	0.8569	0.9195	1.0496	0.3255	0.2733	1.1202
480	1.0119	1.0033	0.7744	0.7810	0.8511	1.0467	0.9475	0.3807	0.2739	1.0438
481	1.0077	0.9824	0.7605	1.0827	0.8455	0.9195	0.9897	0.4004	0.2741	1.0851
482	0.9381	1.0380	0.9671	0.5674	0.8995	0.8114	0.1706	0.6032	0.9878	1.0443
483	1.0190	1.0147	0.6381	0.9303	0.8352	1.3366	0.9950	0.3823	0.2862	0.9871

State: **LOUISIANA**
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RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
484	0.9424	1.0415	0.7618	1.3012	0.8133	1.0221	0.4521	0.5138	0.5273	0.9843
485	0.9998	0.9791	0.7386	0.5406	0.9027	1.0451	1.2075	0.3648	0.2772	1.1226
486	0.9982	0.9791	0.7865	0.5113	0.8817	1.0494	1.1402	0.3341	0.2754	1.1339
487	1.0016	0.9791	0.7415	1.2022	0.8565	0.9195	1.0090	0.3594	0.2744	1.1110
488	1.0016	0.9791	0.7292	1.3728	0.8620	0.9195	1.0237	0.3497	0.2747	1.1190
489	1.0077	0.9939	0.7496	0.9207	0.8491	0.9831	0.9781	0.3286	0.2755	1.0631
490	0.9394	1.0415	0.8184	1.2312	0.7958	0.8472	0.4227	0.4820	0.7400	0.9709
491	1.0077	0.9824	0.7508	0.9328	0.8469	0.9431	0.9839	0.3812	0.2750	1.0882
492	1.0016	0.9791	0.7336	1.1843	0.8573	0.9195	0.9897	0.3549	0.2751	1.1041
493	0.9982	0.9791	0.7283	0.5252	0.9034	1.0494	1.1729	0.3394	0.2761	1.1306
494	1.0190	1.0093	0.6472	0.9251	0.8183	1.4346	0.9602	0.3309	0.2800	0.9994
495	1.0016	0.9791	0.7268	1.0426	0.8512	1.1043	1.0507	0.3787	0.2752	1.1276
496	1.0016	0.9791	0.7222	1.1169	0.8493	0.9334	1.0325	0.3526	0.2759	1.1165
497	1.0077	0.9824	0.7308	1.1441	0.8573	0.9195	0.9612	0.3824	0.2759	1.1023
498	0.9998	0.9791	0.7406	0.8083	0.8350	1.0739	1.1164	0.3400	0.2763	1.1339
499	1.0077	0.9885	0.7387	0.9347	0.8495	0.9614	0.9723	0.4054	0.2758	1.0892
500	1.0016	0.9791	0.7327	1.3480	0.8567	0.9334	1.0058	0.3683	0.2756	1.1169
501	1.0046	1.0415	0.6289	1.0199	0.8725	1.0745	0.8397	0.3987	0.3020	0.9747
502	1.0016	0.9791	0.7309	1.1804	0.8547	0.9334	0.9790	0.3412	0.2763	1.1094
503	1.0078	0.9824	0.7581	1.1293	0.8449	0.9334	0.9825	0.3803	0.2766	1.0996
504	1.0016	0.9791	0.7368	0.9354	0.8476	1.1048	1.0516	0.4011	0.2768	1.1325

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
505	1.0077	0.9911	0.7375	0.9143	0.8495	0.9831	0.9744	0.3709	0.2767	1.0691
506	1.0077	0.9939	0.7395	0.9085	0.8543	1.0122	0.9501	0.3501	0.2769	1.0640
507	1.0077	0.9939	0.7375	0.9170	0.8493	1.0276	0.9601	0.3274	0.2772	1.0675
508	0.9332	1.0415	0.6147	0.9808	0.8805	0.9906	0.7874	0.4645	0.3089	0.9719
509	1.0077	0.9885	0.7375	0.9247	0.8470	0.9760	0.9435	0.4350	0.2769	1.0824
510	1.0119	1.0071	0.6472	0.6006	0.8324	1.2978	0.9298	0.3593	0.2788	1.0118
511	1.0190	1.0071	0.6345	0.8166	0.8206	1.4141	0.9296	0.3719	0.2790	1.0056
512	1.0119	1.0071	0.7905	0.6581	0.8212	1.1097	0.9108	0.3711	0.2773	1.0338
513	0.9998	0.9791	0.6942	0.6546	0.9371	1.1443	1.2518	0.3584	0.2804	1.0850
514	1.0016	0.9791	0.7567	1.3191	0.8595	0.9334	0.9966	0.3540	0.2761	1.1189
515	1.0150	1.0382	0.6351	1.1661	0.8459	1.0744	0.8829	0.3954	0.2961	0.9773
516	1.0077	0.9911	0.7545	0.9080	0.8470	0.9979	0.9611	0.3819	0.2774	1.0758
517	0.9426	1.0415	0.7168	1.0688	0.8394	1.1127	0.6781	0.3817	0.3632	0.9694
518	0.9966	0.9791	0.7395	0.4003	0.9417	1.0773	1.1395	0.3618	0.2799	1.1303
519	1.0119	1.0071	0.7661	0.6390	0.8317	1.1673	0.9348	0.3844	0.2787	1.0165
520	1.0164	1.0340	0.6922	0.8972	0.8380	1.3528	0.9588	0.4642	0.2882	0.9842
521	1.0032	0.9791	0.7415	0.7118	0.8475	1.1214	1.0289	0.3982	0.2787	1.1332
522	0.9998	0.9791	0.7782	0.4233	0.8351	1.1024	1.0803	0.3599	0.2787	1.1342
523	1.0092	0.9824	0.7537	1.2274	0.8449	0.9334	0.9432	0.3938	0.2779	1.1041
524	0.9305	1.0352	1.0226	0.5344	0.8694	0.8585	0.1926	0.5286	0.6846	0.9793
525	1.0032	0.9791	0.7506	1.1747	0.8547	0.9334	0.9634	0.4210	0.2782	1.1094

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
526	1.0032	0.9791	0.7459	1.1737	0.8595	0.9334	0.9885	0.3458	0.2785	1.1120
527	1.0150	1.0382	0.6346	1.1637	0.8457	1.0754	0.9022	0.4510	0.2912	0.9809
528	0.9967	0.9791	0.7766	0.4376	0.9461	1.1092	1.2233	0.3646	0.2822	1.1028
529	1.0077	0.9968	0.7580	0.9660	0.8505	1.0275	0.9515	0.3957	0.2780	1.0580
530	1.0119	1.0071	0.6290	0.6247	0.8246	1.3180	0.8740	0.3770	0.2797	1.0100
531	1.0077	0.9939	0.7498	0.9127	0.8518	1.0275	0.9195	0.4132	0.2779	1.0715
532	1.0164	1.0244	0.6919	1.0115	0.8380	1.3735	0.9705	0.3666	0.2867	0.9868
533	0.9998	0.9791	0.7850	0.4063	0.8405	1.0950	1.1105	0.3611	0.2775	1.1343
534	0.9426	1.0415	0.7516	1.0465	0.8129	0.9780	0.6375	0.4746	0.3968	0.9691
535	0.9394	1.0380	0.9589	1.2261	0.8082	0.9581	0.3446	0.5430	1.0735	0.9766
536	0.9966	0.9791	0.8377	0.3990	0.9209	1.0773	1.1442	0.3597	0.2806	1.1246
537	0.9999	0.9791	0.8045	0.6990	0.8837	1.1073	1.0041	0.3720	0.2807	1.1301
538	1.0092	0.9911	0.7547	0.9222	0.8470	0.9759	0.9340	0.3580	0.2791	1.0837
539	0.9394	1.0380	0.8101	1.3741	0.7707	0.9485	0.4424	0.5408	0.8139	0.9708
540	0.9392	1.0415	0.6258	1.2104	0.8444	1.0589	0.7280	0.4157	0.3268	0.9703
541	0.9332	1.0415	0.6445	0.9860	0.8758	0.9982	0.8454	0.4817	0.3052	0.9724
542	0.9966	0.9791	0.8377	0.3990	0.9209	1.0773	1.1035	0.3510	0.2827	1.1311
543	1.0092	0.9968	0.7579	0.7071	0.8505	1.0757	0.9375	0.3756	0.2797	1.0649
544	1.0092	0.9824	0.7565	0.8061	0.8529	0.9583	0.9622	0.3873	0.2797	1.1072
545	1.0136	1.0071	0.7579	0.7321	0.8505	1.0540	0.9278	0.3683	0.2803	1.0444
546	0.9332	1.0415	0.6429	0.9845	0.8786	0.9945	0.8097	0.3234	0.3074	0.9721

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
547	1.0136	1.0071	0.7854	0.6628	0.8327	1.1265	0.9169	0.4174	0.2806	1.0368
548	0.9884	0.9791	0.6008	0.7355	0.9778	1.0659	1.4339	0.3380	0.2965	1.0082
549	1.0119	1.0071	0.7783	0.6562	0.8104	1.1557	0.9321	0.3781	0.2808	1.0289
550	0.9441	1.0413	0.6383	1.0045	0.8747	1.0883	0.8510	0.3878	0.3032	0.9735
551	1.0119	1.0071	0.7667	0.6250	0.8318	1.2020	0.8931	0.3600	0.2825	1.0141
552	0.9394	1.0380	1.0877	1.1382	0.9228	0.9084	0.3053	0.5476	1.1979	1.0092
553	1.0045	0.9856	0.7539	0.7811	0.8752	0.9671	0.9564	0.3768	0.2810	1.0937
554	1.0059	0.9911	0.7605	0.6450	0.8839	1.0246	0.9465	0.3648	0.2813	1.0789
555	1.0059	0.9824	0.8307	0.7852	0.8838	0.9583	0.9617	0.3940	0.2821	1.1057
556	0.9966	0.9791	0.7932	0.6085	0.8774	1.0970	1.1076	0.4010	0.2908	1.1151
557	0.9332	1.0415	0.6458	0.6688	0.8596	0.9945	0.8297	0.4153	0.3077	0.9720
558	0.9332	1.0415	0.6445	1.0185	0.8797	0.9945	0.8601	0.4773	0.3052	0.9724
559	0.9426	1.0415	0.7586	1.1280	0.8259	1.0051	0.5364	0.4936	0.4764	0.9852
560	1.0051	1.0414	0.6536	0.9946	0.8821	1.1350	0.8547	0.3775	0.3016	0.9742
561	0.9966	0.9791	0.7723	0.4105	0.9447	1.0773	1.1414	0.3777	0.2855	1.1243
562	1.0103	1.0071	0.7754	0.5571	0.8845	1.0820	0.9254	0.3506	0.2815	1.0464
563	0.9332	1.0415	0.6445	1.0428	0.8765	1.0044	0.8390	0.3977	0.3044	0.9726
564	1.0059	0.9939	0.7736	0.6455	0.8890	1.0550	0.9144	0.3668	0.2819	1.0649
565	0.9305	1.0362	1.0315	0.6414	0.8674	0.8725	0.1710	0.6232	0.7156	0.9707
566	1.0207	1.0071	0.6258	0.8388	0.8201	1.3782	0.9333	0.3928	0.2833	1.0108
567	0.9332	1.0415	0.6458	0.6932	0.8653	1.0006	0.8399	0.4581	0.3068	0.9721

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
568	0.9332	1.0415	0.6598	0.9921	0.8827	1.0459	0.8438	0.3881	0.3043	0.9725
569	1.0103	1.0071	0.8246	0.5021	0.8688	1.0820	0.9267	0.3625	0.2824	1.0405
570	0.9966	0.9791	0.7818	0.5484	0.9507	1.2127	1.2273	0.3842	0.2883	1.0923
571	1.0164	1.0312	0.6902	1.0290	0.8380	1.3366	0.9861	0.3915	0.2889	0.9868
572	1.0059	1.0003	0.7639	0.6203	0.8865	1.0820	0.9242	0.3947	0.2818	1.0568
573	0.9332	1.0415	0.6473	0.6438	0.8604	1.0126	0.8382	0.4690	0.3068	0.9720
574	1.0150	1.0382	0.6491	1.2448	0.8519	1.0359	0.8807	0.4160	0.2979	0.9789
575	0.9332	1.0415	0.6626	0.9013	0.8842	1.0421	0.8370	0.4255	0.3046	0.9724
576	0.9392	1.0415	0.6697	1.0192	0.8439	1.0612	0.6900	0.3950	0.3404	0.9698
577	0.9966	0.9791	0.7010	0.6165	0.9690	1.1768	1.4108	0.3401	0.2916	1.0255
578	0.9332	1.0415	0.6613	1.0088	0.8857	1.0421	0.8669	0.4576	0.3046	0.9725
579	0.9966	0.9791	0.7382	0.6621	0.9436	1.1778	1.3506	0.3003	0.2916	1.0392
580	0.9394	1.0380	0.8237	1.1702	0.8303	0.8076	0.4823	0.5054	0.6743	0.9915
581	0.9332	1.0415	0.6479	0.6351	0.8604	1.0125	0.8171	0.4008	0.3085	0.9718
582	0.9392	1.0415	0.6472	0.8865	0.8624	1.1348	0.7515	0.4514	0.3141	0.9710
583	0.9966	0.9791	0.7721	0.4034	0.9445	1.1182	1.1536	0.3863	0.2879	1.1157
584	1.0059	0.9939	0.8146	0.6457	0.8882	1.0246	0.9475	0.3580	0.2840	1.0725
585	1.0150	1.0382	0.6491	1.2448	0.8519	1.0359	0.8928	0.4044	0.2958	0.9810
586	1.0059	0.9824	0.8295	0.7852	0.8834	0.9583	0.9695	0.3887	0.2830	1.1050
587	1.0207	1.0116	0.6214	1.0353	0.8100	1.5016	0.9416	0.3737	0.2848	1.0001
588	0.9332	1.0415	0.6626	0.6806	0.8664	1.0421	0.8418	0.4684	0.3060	0.9732

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
589	0.9305	1.0334	1.1804	1.0924	0.8556	0.7749	0.2044	0.6802	0.5977	1.0068
590	0.9332	1.0415	0.6611	0.6351	0.8664	1.0544	0.8234	0.4842	0.3073	0.9719
591	0.9394	1.0380	0.8296	1.1702	0.8289	0.8076	0.4929	0.5379	0.6771	0.9917
592	1.0103	1.0071	0.8502	0.5015	0.8422	1.1686	0.9255	0.3767	0.2838	1.0321
593	0.9394	1.0380	0.9646	1.2926	0.8082	0.9503	0.3643	0.5434	1.0060	0.9752
594	0.9381	1.0380	1.0177	0.5686	0.8670	0.8548	0.1690	0.6006	0.9115	0.9765
595	1.0050	1.0414	0.6515	1.0209	0.8799	1.1260	0.8411	0.4394	0.3011	0.9751
596	0.9966	0.9791	0.8351	0.4083	0.9059	1.1117	1.1297	0.3694	0.2898	1.1138
597	1.0103	1.0071	0.6789	0.4733	0.8641	1.3237	0.9601	0.3966	0.2872	1.0164
598	1.0190	1.0147	0.6291	0.9964	0.8417	1.3915	0.9618	0.3702	0.2879	0.9933
599	1.0103	1.0071	0.8254	0.5509	0.8926	1.0768	0.9705	0.3659	0.2973	1.0267
600	0.9305	1.0352	1.0661	0.5148	0.8705	0.8424	0.1696	0.6641	0.6464	0.9791
601	0.9370	1.0362	1.0452	0.5839	0.8635	0.8714	0.1540	0.6086	0.8400	0.9703
602	0.9929	0.9791	0.6801	0.6712	1.0127	1.0201	1.3510	0.3361	0.3081	1.0214
603	0.9394	1.0380	1.0387	1.1286	0.8607	0.9653	0.3656	0.5162	1.0332	0.9854
604	0.9439	1.0415	0.6776	1.0422	0.8350	1.1137	0.6577	0.4615	0.3372	0.9711
605	0.9394	1.0380	1.0298	1.2151	0.8394	0.9581	0.3389	0.5338	1.1430	1.0084
606	1.0180	1.0382	0.6926	1.1918	0.8733	1.2667	0.8996	0.4398	0.2943	0.9844
607	0.9884	0.9791	0.4890	0.6061	0.9847	0.9972	1.6201	0.2289	0.3083	0.9925
608	1.0179	1.0382	0.6891	1.2160	0.8736	1.1883	0.8909	0.4193	0.2950	0.9871
609	0.9966	0.9791	0.7460	0.7188	0.9454	1.1221	1.2393	0.3508	0.2989	1.0580

State: **LOUISIANA**
Line of Business: **HOMEOWNERS**
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USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
610	0.9966	0.9791	0.7089	0.6453	0.9535	1.1024	1.3097	0.3089	0.3010	1.0330
611	0.9394	1.0380	0.9527	1.2756	0.8088	0.9397	0.4134	0.5396	0.8901	0.9729
612	0.9394	1.0380	0.9631	1.2737	0.8085	0.9397	0.3971	0.5789	0.9536	0.9759
613	0.9394	1.0380	0.9949	1.1687	0.8161	0.9397	0.4280	0.5311	0.8726	0.9725
614	0.9392	1.0415	0.6874	1.1741	0.8472	1.1098	0.7089	0.4040	0.3185	0.9709
615	0.9447	1.0380	1.0834	1.0141	0.9090	0.8265	0.2311	0.6388	1.1373	1.0011
616	0.9305	1.0362	1.0452	0.6245	0.8638	0.8831	0.1573	0.6275	0.8004	0.9685
617	0.9426	1.0415	0.8546	1.4703	0.8059	0.9239	0.5807	0.4790	0.5369	1.0050
618	0.9929	0.9791	0.6639	0.7428	1.0067	1.0001	1.4266	0.2844	0.3059	1.0227
619	0.9426	1.0380	0.8320	1.4125	0.8350	0.8096	0.5327	0.5237	0.5939	1.0002
620	1.0103	1.0071	0.8206	0.4848	0.8681	1.2271	0.9484	0.3606	0.2921	1.0180
621	0.9394	1.0380	1.0386	1.1499	0.8161	0.9407	0.4379	0.5468	0.8506	0.9723
622	1.0059	0.9968	0.8126	0.6835	0.8926	1.0155	1.0068	0.3426	0.2967	1.0446
623	0.9432	1.0380	1.1341	0.6031	0.8661	0.8909	0.2032	0.5851	0.9831	0.9817
624	0.9346	1.0415	0.6920	0.7605	0.8971	1.0695	0.7682	0.3783	0.3018	0.9757
625	0.9966	0.9791	0.7754	0.4389	0.9507	1.0130	1.1994	0.3619	0.2982	1.0700
626	0.9394	1.0380	0.9999	1.3271	0.8088	0.9397	0.4155	0.5192	0.8987	0.9732
627	0.9392	1.0415	0.6486	0.6893	0.8752	1.0383	0.7809	0.4322	0.3079	0.9730
628	0.9929	0.9791	0.7263	0.5917	1.0252	1.0386	1.4188	0.3319	0.3158	1.0364
629	0.9439	1.0415	0.8656	1.1383	0.8056	1.0371	0.6366	0.4354	0.4273	0.9734
630	1.0207	1.0093	0.6608	0.9121	0.8485	1.3807	0.8990	0.4091	0.2935	1.0052

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
631	0.9305	1.0362	1.0424	0.6617	0.8209	0.8060	0.1535	0.6118	0.6845	0.9710
632	1.0103	1.0071	0.8254	0.5598	0.8926	1.0216	0.9799	0.4158	0.2961	1.0282
633	0.9394	1.0380	1.0051	1.2915	0.8131	0.9397	0.4288	0.5314	0.8730	0.9727
634	0.9394	1.0380	1.0112	1.3279	0.8072	0.9397	0.4289	0.5354	0.8972	0.9734
635	0.9884	0.9791	0.4901	0.6106	1.0627	1.0645	1.4260	0.2671	0.3276	1.0242
636	0.9394	1.0380	1.0239	1.3132	0.8114	0.9397	0.4295	0.5250	0.8925	0.9733
637	0.9394	1.0380	1.0379	1.2579	0.8389	0.9400	0.4101	0.5104	0.9269	0.9750
638	0.9435	1.0380	1.2385	0.6994	0.8664	0.8901	0.2289	0.5888	1.0520	0.9841
639	0.9439	1.0415	0.9601	1.3559	0.8029	0.9647	0.6267	0.4614	0.4560	0.9775
640	0.9394	1.0380	1.0352	1.0980	0.8614	0.9494	0.3842	0.5229	0.9592	0.9790
641	0.9394	1.0380	1.0903	1.1846	0.8161	0.9407	0.4325	0.4884	0.8299	0.9723
642	0.9394	1.0380	1.0152	1.2917	0.8131	0.9397	0.4372	0.5237	0.8743	0.9728
643	1.0103	1.0071	0.8424	0.5166	0.8485	1.1026	0.9550	0.3469	0.2969	1.0220
644	0.9394	1.0380	1.0294	1.2881	0.8131	0.9407	0.4410	0.4914	0.8537	0.9724
645	0.9966	0.9791	0.7785	0.4337	0.9551	0.9903	1.2269	0.3357	0.3107	1.0534
646	0.9394	1.0380	1.0600	1.3319	0.8114	0.9397	0.4291	0.4932	0.8995	0.9737
647	0.9966	0.9791	0.7460	0.7039	0.9532	1.0564	1.2338	0.3504	0.3128	1.0579
648	0.9966	0.9791	0.7089	0.6350	0.9569	1.0829	1.3297	0.3715	0.3170	1.0662
649	0.9394	1.0380	1.0395	1.2964	0.8114	0.9397	0.4282	0.5167	0.8918	0.9734
650	0.9929	0.9791	0.7223	0.6052	1.0318	1.0387	1.4214	0.3203	0.3163	1.0436
651	0.9394	1.0380	1.0649	1.2850	0.8114	0.9407	0.4359	0.5824	0.8724	0.9729

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NOVEMBER 1, 2024 (RENEWAL BUSINESS)
Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION**
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
652	0.9394	1.0380	1.0886	1.3832	0.8114	0.9407	0.4368	0.5029	0.8539	0.9726
653	0.9929	0.9791	0.7234	0.5917	1.0232	1.0554	1.4144	0.2819	0.3171	1.0442
654	0.9439	1.0415	0.9677	1.3120	0.8053	0.9647	0.6073	0.3983	0.4495	0.9757
655	0.9929	0.9791	0.6801	0.6143	1.0186	0.9974	1.4223	0.3439	0.3189	1.0423
656	0.9929	0.9791	0.7124	0.6693	0.9787	1.1197	1.3853	0.2944	0.3180	1.0513
657	0.9394	1.0380	1.1130	1.2799	0.8418	0.9407	0.4287	0.5409	0.8829	0.9734
658	0.9394	1.0380	1.0387	1.0980	0.8601	0.9629	0.3744	0.5849	0.9516	0.9794
659	0.9394	1.0380	1.0886	1.2781	0.8114	0.9407	0.4278	0.5213	0.8799	0.9732
660	1.0103	1.0071	0.8303	0.5133	0.8763	0.9988	0.9426	0.3694	0.2992	1.0226
661	0.9394	1.0380	1.0823	1.2110	0.8669	0.9494	0.4059	0.5631	0.9190	0.9750
662	0.9929	0.9791	0.7140	0.6237	1.0390	1.0652	1.3873	0.3367	0.3177	1.0496
663	0.9929	0.9791	0.7223	0.5917	1.0252	1.0386	1.4136	0.3151	0.3179	1.0476
664	0.9439	1.0415	0.9639	1.2609	0.8053	0.9647	0.6253	0.4855	0.4406	0.9739
665	0.9966	0.9791	0.7932	0.6923	0.8834	1.0287	1.0568	0.3569	0.3055	1.0445
666	1.0103	1.0071	0.8206	0.4897	0.8681	1.1497	0.9288	0.3615	0.2977	1.0159
667	1.0207	1.0132	0.6598	0.7598	0.8318	1.1362	0.8668	0.3798	0.2986	1.0015
668	0.9966	0.9791	0.7010	0.6126	0.9759	1.0916	1.3486	0.3636	0.3181	1.0696
669	0.9410	1.0380	0.8350	1.7324	0.7864	0.9002	0.4669	0.5349	0.7085	0.9867
670	0.9394	1.0380	1.0962	1.2261	0.8541	0.9469	0.4223	0.5279	0.8945	0.9738
671	0.9394	1.0380	1.1196	1.2782	0.8114	0.9407	0.4265	0.5560	0.8669	0.9729
672	0.9394	1.0380	1.0720	1.3395	0.8114	0.9136	0.4175	0.5466	0.8391	0.9724

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
673	0.9394	1.0380	0.9943	1.3096	0.8131	0.9136	0.4454	0.4454	0.8235	0.9723
674	0.9966	0.9791	0.7785	0.4337	0.9551	0.9903	1.1877	0.4092	0.3020	1.0587
675	0.9394	1.0380	1.0984	1.2765	0.8176	0.9407	0.4259	0.5618	0.8731	0.9731
676	0.9929	0.9791	0.6819	0.6117	1.0232	1.0641	1.3946	0.3069	0.3200	1.0508
677	0.9385	1.0380	1.1678	0.5856	0.8608	0.9086	0.1948	0.6393	0.9232	0.9685
678	0.9966	0.9791	0.7754	0.4373	0.9573	0.9903	1.2429	0.2668	0.3132	1.0553
679	0.9394	1.0380	1.0887	1.3254	0.8114	0.9397	0.4185	0.5002	0.8541	0.9726
680	0.9884	0.9791	0.4890	0.6456	0.9954	1.0067	1.4195	0.2890	0.3263	1.0292
681	0.9394	1.0380	1.0983	1.1915	0.8636	0.9494	0.4000	0.5328	0.9110	0.9751
682	0.9394	1.0380	1.0156	1.3325	0.8131	0.9082	0.4288	0.5118	0.8265	0.9722
683	0.9394	1.0380	1.1004	1.1737	0.8669	0.9543	0.3672	0.5371	0.8918	0.9739
684	0.9394	1.0380	1.0754	0.9557	0.9098	0.8920	0.3126	0.5227	1.1385	1.0365
685	0.9394	1.0380	1.1004	1.2659	0.8445	0.9407	0.4160	0.5620	0.8729	0.9731
686	0.9966	0.9791	0.7010	0.6126	0.9854	1.0916	1.3706	0.3612	0.3200	1.0741
687	0.9966	0.9791	0.7807	0.4354	0.9551	0.9903	1.2206	0.3418	0.3141	1.0535
688	0.9439	1.0415	0.8767	1.2718	0.8029	0.9362	0.6750	0.4845	0.4514	0.9747
689	0.9394	1.0380	1.1358	1.3245	0.8156	0.9407	0.4096	0.5078	0.8563	0.9727
690	0.9929	0.9791	0.7140	0.6705	1.0492	1.0782	1.3910	0.2797	0.3215	1.0746
691	0.9929	0.9791	0.6819	0.6118	1.0271	1.0097	1.3999	0.3322	0.3240	1.0720
692	0.9439	1.0415	0.6772	0.9659	0.8188	1.0466	0.6770	0.4449	0.3176	0.9730
693	0.9929	0.9791	0.6819	0.5917	1.0319	1.0641	1.4000	0.2843	0.3213	1.0690

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

USAA GROUP OWNERS FORMS

<u>Rating Area</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>	Severe <u>Thunderstorm</u>	Winter <u>Storm</u>	<u>Earthquake*</u>
694	0.9394	1.0380	1.1255	1.2754	0.8669	0.9544	0.4020	0.5139	0.8747	0.9733
695	0.9408	1.0415	0.6925	0.6209	0.8992	1.0695	0.7651	0.4645	0.3026	0.9752
696	0.9929	0.9791	0.7223	0.6052	1.0406	1.0513	1.3952	0.2966	0.3221	1.0730
697	0.9999	0.9791	0.8069	0.9428	0.9065	0.8846	1.0058	0.3931	0.3088	1.0351
698	0.9966	0.9791	0.7091	0.6126	0.9843	1.0916	1.3902	0.2974	0.3201	1.0752
699	0.9394	1.0380	1.0740	1.0922	0.9212	0.8902	0.3414	0.6312	0.9974	0.9791
700	0.9394	1.0380	1.1438	1.1728	0.8636	0.9505	0.3772	0.5247	0.8702	0.9731
701	0.9394	1.0380	1.0881	1.3134	0.8426	0.9136	0.3761	0.6229	0.8661	0.9731
702	0.9435	1.0380	1.1912	0.5876	0.8604	0.9149	0.2260	0.5714	0.9801	0.9812
703	0.9394	1.0380	1.0687	1.2949	0.8122	0.9082	0.4172	0.4899	0.8320	0.9722
704	0.9929	0.9791	0.7211	0.6082	1.0406	1.0513	1.3871	0.2882	0.3230	1.0783
705	0.9394	1.0380	0.9821	1.3035	0.8122	0.8982	0.3951	0.4964	0.7870	0.9722
706	0.9408	1.0415	0.6918	0.6239	0.9057	1.0695	0.7602	0.4103	0.3034	0.9747
707	0.9394	1.0380	1.0731	1.3141	0.8211	0.9082	0.3970	0.5605	0.8420	0.9724
708	0.9394	1.0380	1.0358	1.2983	0.8122	0.9082	0.4258	0.4896	0.8152	0.9720
709	0.9929	0.9791	0.7140	0.6238	1.0492	1.0782	1.3788	0.2824	0.3230	1.0805
710	0.9929	0.9791	0.6801	0.6874	1.0271	1.0097	1.3812	0.3170	0.3253	1.0746
711	0.9966	0.9791	0.7839	0.4136	0.9680	0.9943	1.1926	0.2930	0.3150	1.0492
712	1.0103	1.0071	0.8326	0.5100	0.8752	1.0305	0.9136	0.3477	0.3033	1.0169
713	1.0180	1.0382	0.7194	1.2123	0.8671	1.4461	0.7564	0.3587	0.2980	0.9798
714	0.9929	0.9791	0.7211	0.6082	1.0406	1.0513	1.3883	0.2786	0.3240	1.0810

State: **LOUISIANA**
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Effective: **NOVEMBER 1, 2024 (NEW BUSINESS)**
NOVEMBER 1, 2024 (RENEWAL BUSINESS)
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RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
715	0.9394	1.0380	1.1051	1.2319	0.8636	0.9231	0.3727	0.5278	0.8630	0.9708
716	0.9394	1.0380	1.0598	1.0211	0.9157	0.8438	0.2606	0.5621	1.2082	1.1090
717	1.0060	0.9941	0.8109	0.6610	0.8983	0.9468	0.9464	0.3644	0.3046	1.0289
718	0.9305	1.0334	1.1802	1.2780	0.7983	0.6333	0.1677	0.6765	0.6334	0.9821
719	0.9435	1.0380	1.2146	0.5933	0.8604	0.9241	0.2232	0.5610	0.9873	0.9770
720	1.0180	1.0382	0.7194	1.2123	0.8671	1.4461	0.8824	0.3798	0.2964	0.9926
721	0.9929	0.9791	0.6659	0.7403	1.0211	1.0009	1.4273	0.3029	0.3214	1.0542
722	0.9966	0.9791	0.7783	0.4513	0.9667	1.0238	1.2055	0.3431	0.3185	1.0580
723	0.9966	0.9791	0.7019	0.6279	0.9854	1.1049	1.3016	0.2996	0.3243	1.0892
724	0.9929	0.9791	0.6846	0.5962	1.0319	1.0740	1.3422	0.2940	0.3270	1.0840
725	0.9929	0.9791	0.7357	0.6237	1.0548	1.0635	1.3316	0.3483	0.3267	1.0887
726	0.9435	1.0380	1.2061	0.5937	0.8665	0.8782	0.2270	0.6645	0.9460	0.9725
727	0.9435	1.0380	1.2158	0.5922	0.8665	0.8782	0.2217	0.5933	0.9624	0.9767
728	0.9435	1.0380	1.2061	0.5922	0.8665	0.8782	0.2191	0.6267	0.9553	0.9748
729	0.9394	1.0380	1.0580	1.1656	0.8631	0.9306	0.3460	0.5387	0.8774	0.9703
730	0.9394	1.0380	1.0679	1.2136	0.8679	0.9215	0.3891	0.5345	0.8327	0.9706
731	0.9394	1.0380	1.0770	1.2223	0.8665	0.9176	0.3798	0.4868	0.8587	0.9708
732	0.9305	1.0362	1.0508	0.6517	0.8184	0.8106	0.1721	0.6652	0.7248	0.9699
733	0.9435	1.0380	1.2158	0.5922	0.8665	0.8782	0.2201	0.6030	0.9680	0.9764
734	1.0207	1.0071	0.6608	0.7020	0.8560	1.3419	0.8636	0.3739	0.3041	1.0038
735	1.0207	1.0147	0.6692	0.7667	0.8606	1.1235	0.8318	0.3683	0.3008	0.9972

State: **LOUISIANA**
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RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
736	0.9435	1.0380	1.2146	0.5947	0.8665	0.9104	0.2211	0.5680	0.9806	0.9771
737	0.9439	1.0415	0.8152	1.2488	0.7992	0.9494	0.6889	0.4714	0.4028	0.9719
738	0.9435	1.0380	1.1977	0.5869	0.8693	0.8782	0.2258	0.6503	0.9397	0.9721
739	0.9408	1.0415	0.6914	1.0329	0.8977	1.1812	0.7055	0.4139	0.3025	0.9752
740	0.9394	1.0380	1.0545	1.1421	0.8654	0.9176	0.3672	0.5859	0.8597	0.9700
741	0.9394	1.0380	1.0545	1.1604	0.8644	0.9176	0.3500	0.6034	0.8690	0.9701
742	0.9435	1.0380	1.2091	0.5888	0.8693	0.8782	0.2216	0.6066	0.9504	0.9722
743	0.9439	1.0415	0.8445	1.2556	0.7878	0.8279	0.6599	0.4869	0.4625	0.9723
744	0.9435	1.0380	1.2235	0.5910	0.8693	0.8782	0.2203	0.6235	0.9595	0.9760
745	0.9416	1.0380	1.1055	0.9937	0.8721	0.9155	0.2406	0.5895	1.1970	1.0379
746	0.9394	1.0380	1.1052	1.1344	0.9263	0.8902	0.3311	0.5680	0.9677	0.9755
747	0.9381	1.0380	1.1868	0.5774	0.8693	0.8821	0.2119	0.6191	0.9112	0.9693
748	0.9394	1.0380	1.0705	1.1988	0.8646	0.9074	0.3744	0.5195	0.8319	0.9703
749	0.9435	1.0380	1.2026	0.5822	0.8693	0.8748	0.2288	0.5932	0.9432	0.9719
750	0.9394	1.0380	1.0708	1.1383	0.8664	0.9074	0.3659	0.4853	0.8443	0.9693
751	0.9394	1.0380	1.0517	1.1453	0.8654	0.9176	0.3499	0.5554	0.8623	0.9700
752	0.9435	1.0380	1.2100	0.5839	0.8693	0.8772	0.2247	0.6266	0.9545	0.9756
753	0.9929	0.9791	0.7303	0.6052	1.0462	1.0313	1.2926	0.3248	0.3307	1.1002
754	0.9426	1.0380	0.9436	1.4441	0.8248	0.8990	0.4128	0.5444	0.7003	0.9716
755	0.9435	1.0380	1.2146	0.6137	0.8665	0.8928	0.2224	0.6304	0.9925	0.9770
756	0.9394	1.0380	1.1847	1.3962	0.8933	0.8943	0.3380	0.5951	0.9032	0.9706

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
757	0.9966	0.9791	0.7440	0.6899	0.9634	1.1098	1.2813	0.3235	0.3229	1.0868
758	0.9966	0.9791	0.8307	0.4196	0.9324	1.0314	1.1337	0.3348	0.3182	1.0478
759	0.9381	1.0380	1.1633	0.5854	0.8193	0.7937	0.1831	0.5807	0.8658	0.9682
760	0.9305	1.0362	1.0722	0.6907	0.8106	0.6884	0.1516	0.6742	0.6576	0.9701
761	0.9966	0.9791	0.7168	0.6126	0.9716	1.0742	1.2241	0.3532	0.3306	1.1107
762	0.9394	1.0380	1.0574	1.1383	0.8641	0.9074	0.3413	0.5851	0.8477	0.9698
763	0.9394	1.0380	1.0290	1.5688	0.8682	0.9074	0.3571	0.4918	0.8154	0.9688
764	0.9394	1.0380	1.0602	0.9587	0.9045	0.8633	0.2230	0.6107	1.2204	1.1386
765	0.9394	1.0380	1.0841	0.9068	0.9168	0.8828	0.2814	0.5235	1.0129	0.9844
766	0.9426	1.0380	0.9990	1.5081	0.8728	0.9074	0.3680	0.5061	0.8080	0.9692
767	0.9394	1.0380	1.0637	1.0667	0.9160	0.8296	0.2414	0.5707	1.1379	1.0430
768	1.0207	1.0071	0.6608	0.8268	0.8677	1.3419	0.8336	0.4088	0.3082	0.9990
769	0.9889	0.9791	0.5111	0.6192	1.0021	0.9835	1.3911	0.2609	0.3325	1.0427
770	0.9454	1.0415	0.6659	0.9605	0.8643	1.1994	0.6595	0.4514	0.3196	0.9763
771	1.0103	1.0071	0.8206	0.4891	0.8775	1.1230	0.8912	0.3660	0.3112	1.0076
772	0.9210	1.0303	1.0974	1.2813	0.7953	0.6484	0.1436	0.7212	0.6690	1.2051
773	0.9394	1.0380	1.1242	1.1383	0.8702	0.8671	0.3316	0.5955	0.8546	0.9699
774	0.9394	1.0380	1.1510	1.2130	0.9245	0.8776	0.3135	0.5335	0.9252	0.9726
775	0.9394	1.0380	1.0805	1.3294	0.9183	0.8604	0.3091	0.5820	0.8850	0.9708
776	0.9394	1.0380	1.0787	0.9993	0.9174	0.8276	0.2460	0.4765	1.0945	1.0047
777	0.9394	1.0380	1.1559	1.1915	0.9245	0.8911	0.3048	0.5561	0.9521	0.9772

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
778	0.9305	1.0334	1.1795	0.8414	0.7945	0.6557	0.1295	0.6744	0.6440	0.9776
779	0.9439	1.0380	0.8350	1.3089	0.7983	0.8986	0.5651	0.5534	0.5121	0.9743
780	0.9410	1.0380	1.0065	1.4708	0.8699	0.9205	0.3342	0.5173	0.8250	0.9698
781	0.9426	1.0380	0.9990	1.5081	0.8728	0.9074	0.3454	0.5120	0.7970	0.9693
782	0.9305	1.0303	1.1075	1.2930	0.7938	0.6240	0.1567	0.6262	0.6453	1.0140
783	0.9394	1.0380	1.0796	1.1804	0.9255	0.8604	0.3059	0.5399	0.9110	0.9726
784	0.9435	1.0380	1.2026	0.6283	0.8640	0.8265	0.2255	0.6270	0.9439	0.9729
785	0.9439	1.0415	0.8011	1.2665	0.7864	0.8296	0.6556	0.5381	0.4467	0.9709
786	0.9439	1.0415	0.7923	1.3500	0.8036	0.9797	0.6748	0.4966	0.3949	0.9722
787	0.9346	1.0415	0.6979	0.6716	0.9130	0.9806	0.7347	0.4065	0.3112	0.9787
788	1.0059	0.9824	0.8217	0.8070	0.9067	0.8845	1.0086	0.3815	0.3137	1.0262
789	0.9394	1.0380	1.0778	1.1271	0.9255	0.8604	0.2756	0.5213	0.9189	0.9732
790	0.9439	1.0415	0.7953	1.2708	0.8253	0.8124	0.6094	0.4686	0.4662	0.9723
791	0.9424	1.0380	1.2138	0.6990	0.8322	0.8372	0.1873	0.6125	0.9930	0.9751
792	0.9454	1.0415	0.6828	1.0218	0.8201	1.1309	0.6417	0.4782	0.3602	0.9875
793	0.9884	0.9791	0.4949	0.6183	0.9998	0.9812	1.4387	0.3208	0.3381	1.0631
794	0.9426	1.0380	1.0383	1.8975	0.9019	0.8671	0.3100	0.5172	0.8036	0.9694
795	0.9257	1.0310	1.1205	1.3081	0.7942	0.6406	0.1499	0.6839	0.6567	1.1011
796	0.9426	1.0380	0.9946	1.5881	0.8879	0.9123	0.3391	0.5396	0.7207	0.9696
797	0.9394	1.0380	1.0386	1.8372	0.9263	0.8508	0.2953	0.6002	0.8545	0.9705
798	0.9305	1.0303	1.0967	1.3816	0.7893	0.6586	0.1285	0.6788	0.6682	1.0961

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
799	0.9884	0.9791	0.5495	0.5829	1.0647	1.0349	1.4762	0.3243	0.3377	1.0374
800	0.9210	1.0303	1.0967	1.3803	0.7893	0.6568	0.1315	0.7115	0.6792	1.2035
801	0.9439	1.0415	0.7743	1.1889	0.8267	0.8566	0.6125	0.5094	0.4297	0.9730
802	0.9435	1.0380	1.1837	0.7067	0.8123	0.7057	0.1894	0.7123	0.8487	0.9740
803	0.9394	1.0380	1.0707	1.1636	0.9255	0.8508	0.2779	0.5338	0.8957	0.9714
804	0.9966	0.9791	0.7210	0.6322	0.9745	1.0622	1.2519	0.3192	0.3348	1.1279
805	0.9966	0.9791	0.7488	0.6856	0.9634	1.0395	1.1194	0.2963	0.3332	1.1249
806	0.9884	0.9791	0.4949	0.6312	1.0560	1.0349	1.4674	0.2617	0.3385	1.0505
807	0.9305	1.0352	1.0975	0.6042	0.7792	0.7566	0.1247	0.6784	0.6456	0.9726
808	0.9394	1.0380	1.1246	0.9916	0.8664	0.9155	0.2011	0.6184	1.1965	1.0078
809	0.9347	1.0415	0.6979	0.6710	0.9129	0.9819	0.6928	0.4158	0.3059	0.9761
810	0.9394	1.0380	1.0779	1.0014	0.9171	0.8280	0.2173	0.5518	1.0585	0.9898
811	0.9884	0.9791	0.5428	0.6123	1.0627	1.0349	1.4849	0.3875	0.3386	1.0488
812	0.9454	1.0415	0.6763	0.8803	0.8268	1.0682	0.6195	0.4905	0.3267	1.0006
813	0.9305	1.0334	1.1074	0.6485	0.7694	0.7189	0.1230	0.6993	0.6472	0.9750
814	0.9884	0.9791	0.5463	0.5896	1.0647	1.0291	1.4592	0.3671	0.3382	1.0404
815	0.9305	1.0334	1.1596	0.6134	0.7638	0.7386	0.1197	0.6736	0.6485	0.9706
816	0.9426	1.0380	1.0034	1.4841	0.8797	0.9215	0.2979	0.5254	0.7499	0.9704
817	0.9426	1.0380	0.9419	1.5741	0.8230	0.9110	0.4408	0.5744	0.5916	0.9699
818	0.9439	1.0415	0.7844	1.1846	0.7953	0.8595	0.6532	0.5345	0.4168	0.9713
819	0.9439	1.0380	0.7715	1.3052	0.7847	0.9385	0.5701	0.5164	0.4596	0.9746

State: **LOUISIANA**
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Effective: **NOVEMBER 1, 2024 (NEW BUSINESS)**
NOVEMBER 1, 2024 (RENEWAL BUSINESS)
Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION**
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RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>	Severe <u>Thunderstorm</u>	Winter <u>Storm</u>	<u>Earthquake*</u>
820	0.9346	1.0415	0.7006	0.7839	0.9181	0.9540	0.6707	0.3474	0.3098	0.9754
821	0.9394	1.0380	1.0832	1.0015	0.9176	0.8209	0.2401	0.5459	0.9459	0.9734
822	0.9439	1.0415	0.7923	1.2302	0.8056	0.9797	0.6701	0.4932	0.3931	0.9731
823	0.9454	1.0415	0.8288	1.1469	0.8153	1.0317	0.6215	0.4957	0.3650	0.9820
824	0.9439	1.0415	0.7762	1.1850	0.8038	0.8659	0.6274	0.5467	0.4181	0.9719
825	0.9884	0.9753	0.5934	0.5469	1.0481	0.9740	1.4894	0.3430	0.3333	1.0090
826	0.9305	1.0334	1.1056	0.6134	0.7778	0.7386	0.1227	0.5600	0.6476	0.9707
827	0.9346	1.0415	0.7006	0.7839	0.9181	0.9540	0.7041	0.3943	0.3108	0.9758
828	0.9381	1.0380	1.1575	0.6621	0.8128	0.6915	0.1705	0.6364	0.7794	0.9717
829	0.9377	1.0373	1.0787	0.6976	0.8015	0.7057	0.1589	0.6546	0.7073	0.9761
830	0.9394	1.0380	1.0641	0.9806	0.9084	0.8468	0.1948	0.5555	1.1457	1.0174
831	0.9346	1.0415	0.7006	0.7839	0.9181	0.9540	0.6923	0.3311	0.3091	0.9754
832	1.0103	1.0071	0.8449	0.5229	0.8832	1.0017	0.8031	0.3750	0.3283	0.9949
833	0.9439	1.0380	0.7715	1.3121	0.7775	0.9393	0.5699	0.5652	0.4609	0.9742
834	0.9439	1.0380	0.7737	1.2930	0.7891	0.9773	0.5842	0.5130	0.4478	0.9750
835	0.9305	1.0334	1.1737	0.6878	0.7627	0.7311	0.1217	0.6932	0.6493	0.9706
836	0.9439	1.0380	0.7737	1.2406	0.7998	0.9913	0.6024	0.4550	0.4414	0.9786
837	0.9439	1.0380	0.7892	1.6213	0.7858	0.9225	0.5270	0.5028	0.4932	0.9718
838	0.9416	1.0380	1.2094	0.9750	0.8693	0.9032	0.1744	0.6239	1.1579	0.9845
839	0.9435	1.0380	1.2152	0.6932	0.8123	0.7057	0.1705	0.5987	0.8965	0.9716
840	0.9394	1.0380	1.0602	1.0502	0.9019	0.8974	0.2062	0.5248	1.2049	1.1340

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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RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
841	0.9305	1.0352	1.1056	0.6084	0.7792	0.7497	0.1233	0.6669	0.6439	0.9780
842	0.9426	1.0380	1.0207	1.6501	0.9416	0.8519	0.2854	0.5449	0.8030	0.9699
843	0.9983	0.9714	0.5891	0.5533	1.0302	1.0702	5.3966	0.2641	0.3223	0.9931
844	0.9426	1.0380	1.0372	1.6104	0.9094	0.8796	0.3215	0.5376	0.6707	0.9700
845	0.9439	1.0380	0.7737	1.3219	0.7815	0.9695	0.5531	0.5146	0.4455	0.9745
846	0.9884	0.9791	0.5890	0.5409	1.0647	0.9924	1.3855	0.3354	0.3355	1.0180
847	0.9305	1.0352	1.1191	0.5661	0.7766	0.7713	0.1205	0.6910	0.6428	0.9754
848	0.9306	1.0362	1.0551	0.7583	0.7725	0.7557	0.1447	0.6423	0.6716	0.9952
849	0.9394	1.0380	1.0641	0.9806	0.9084	0.8468	0.1968	0.6243	1.1994	1.0592
850	0.9454	1.0415	0.7863	1.0927	0.7998	0.8878	0.6269	0.5223	0.3814	0.9750
851	0.9394	1.0380	1.0354	1.1151	0.9166	0.7913	0.2135	0.5462	0.9935	0.9772
852	0.9439	1.0380	0.8936	1.3532	0.8178	0.9244	0.4730	0.5279	0.5517	0.9703
853	0.9210	1.0303	1.1584	1.3312	0.7657	0.7152	0.1183	0.6839	0.7453	1.0598
854	0.9454	1.0415	0.6723	0.9808	0.8681	1.0745	0.6606	0.4801	0.3089	0.9950
855	0.9381	1.0380	1.1008	0.6936	0.8007	0.7017	0.1392	0.7046	0.7034	0.9739
856	0.9305	1.0362	1.0429	0.7820	0.7674	0.7734	0.1276	0.6868	0.6260	1.0661
857	0.9999	0.9791	0.8222	0.9340	0.9185	0.8599	0.9761	0.3858	0.3253	1.0311
858	0.9426	1.0380	1.0220	1.4896	0.9341	0.7920	0.2214	0.5618	0.9059	0.9708
859	0.9305	1.0362	1.0552	0.7294	0.7722	0.7594	0.1481	0.6578	0.6698	0.9839
860	0.9454	1.0415	0.6674	0.9541	0.8713	1.0745	0.6548	0.4357	0.3089	0.9967
861	0.9305	1.0303	1.1688	1.3390	0.7653	0.7264	0.1068	0.7203	0.7045	0.9877

State: **LOUISIANA**
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RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
862	0.9426	1.0380	1.0017	1.5797	0.9408	0.8519	0.2861	0.5452	0.7249	0.9701
863	0.9454	1.0415	0.7986	1.1482	0.8176	0.9298	0.6043	0.4537	0.3360	1.0053
864	0.9305	1.0334	1.2458	1.1816	0.7659	0.7264	0.1095	0.6555	0.6642	0.9753
865	0.9949	0.9753	0.5891	0.5702	1.0323	1.0000	1.6465	0.2616	0.3286	1.0082
866	0.9394	1.0380	1.2001	1.1688	0.8164	0.7966	0.1360	0.6172	1.0708	0.9814
867	0.9439	1.0380	1.0015	1.3826	0.8822	0.9279	0.3928	0.5784	0.5822	0.9708
868	0.9927	0.9753	0.5891	0.6059	1.0323	0.9780	1.5520	0.2677	0.3285	1.0075
869	0.9884	0.9791	0.5917	0.5260	1.0647	0.9831	1.4271	0.3387	0.3335	1.0113
870	0.9394	1.0380	1.0210	1.0839	0.8831	0.8672	0.1822	0.5748	1.1198	0.9897
871	0.9454	1.0381	0.7724	1.1459	0.8411	0.8762	0.5308	0.5211	0.4056	0.9769
872	0.9447	1.0380	1.2098	1.1103	0.8117	0.7439	0.1148	0.6315	0.9855	0.9763
873	0.9983	0.9714	0.5891	0.5561	1.0301	1.0230	1.6005	0.2894	0.3215	1.0042
874	0.9439	1.0380	1.0229	1.7039	0.9360	0.8700	0.3502	0.5476	0.6048	0.9714
875	0.9934	0.9671	0.5891	0.5525	1.0272	0.7273	1.5779	0.2546	0.3116	1.0046
876	0.9381	1.0380	1.1061	0.6724	0.7666	0.7616	0.1099	0.6326	0.6895	0.9738
877	0.9983	0.9714	0.5891	0.5508	1.0310	1.1056	1.5886	0.2468	0.3173	1.0039
878	0.9346	1.0415	0.7005	1.0131	0.9262	0.9514	0.7791	0.3938	0.3368	0.9750
879	0.9983	0.9714	0.5891	0.5467	1.0302	1.1171	1.5675	0.2256	0.3200	1.0039
880	0.9452	1.0415	0.6776	0.9134	0.8410	0.9656	0.6343	0.4860	0.3137	1.0349
881	0.9983	0.9714	0.5891	0.5467	1.0302	1.0702	1.5103	0.2149	0.3199	1.0038
882	0.9983	0.9714	0.5891	0.5424	1.0316	1.0993	1.5538	0.2353	0.3175	1.0037

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
883	0.9435	1.0380	1.2152	0.7582	0.7710	0.7855	0.1325	0.6590	0.8238	0.9731
884	0.9454	1.0415	0.7904	1.1781	0.8204	0.9298	0.5709	0.4544	0.3292	1.0008
885	0.9949	0.9714	0.5891	0.5544	1.0323	0.9813	1.4241	0.2898	0.3186	1.0024
886	0.9394	1.0380	1.0787	1.0485	0.8803	0.8412	0.1566	0.5913	1.1380	0.9747
887	0.9305	1.0334	1.3619	1.3069	0.7751	0.6714	0.0932	0.6988	0.6998	0.9868
888	0.9305	1.0362	1.0583	0.7014	0.7728	0.8400	0.1226	0.7302	0.6255	1.0205
889	0.9394	1.0380	1.1486	1.0998	0.8070	0.7226	0.1254	0.6306	1.1968	0.9767
890	0.9394	1.0380	1.1486	1.0837	0.8123	0.7226	0.1243	0.6338	1.2679	0.9729
891	0.9408	1.0415	0.6996	1.2171	0.8954	1.0793	0.7893	0.4103	0.3234	0.9742
892	0.9454	1.0415	0.6786	0.9700	0.8635	1.0585	0.7363	0.4293	0.3242	0.9784
893	0.9454	1.0415	0.8604	1.0397	0.8255	1.1076	0.5903	0.4528	0.3188	1.0150
894	1.0180	1.0382	0.7278	1.2010	0.8784	1.2969	0.7435	0.3600	0.3573	0.9766
895	0.9929	0.9791	0.7007	0.7439	1.0347	0.9728	1.3632	0.2941	0.3308	1.0841
896	0.9394	1.0380	1.1486	1.0904	0.8123	0.7226	0.1197	0.6645	1.2749	0.9717
897	0.9381	1.0362	1.0724	0.6124	0.7824	0.8372	0.0987	0.6515	0.6525	0.9762
898	0.9394	1.0380	1.1486	1.1004	0.8123	0.7336	0.1147	0.5539	1.2865	0.9717
899	0.9305	1.0303	1.3206	1.1826	0.7774	0.6724	0.0949	0.7180	0.7498	1.0056
900	0.9394	1.0380	1.1486	1.0904	0.8123	0.7226	0.1178	0.6634	1.2848	0.9732
901	0.9439	1.0380	0.9771	1.5675	0.9347	0.8086	0.2590	0.5941	0.6947	0.9740
902	0.9394	1.0380	1.1486	1.0964	0.8128	0.7226	0.1202	0.6329	1.2750	0.9743
903	0.9210	1.0303	1.2947	1.2047	0.7780	0.6648	0.0942	0.7217	0.7789	0.9911

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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
904	0.9305	1.0334	1.4741	0.7199	0.7889	0.6784	0.1044	0.7637	0.6553	0.9922
905	1.0207	1.0093	0.6687	0.8893	0.8580	1.2972	0.7972	0.3901	0.3650	0.9781
906	0.9394	1.0380	1.1529	1.1482	0.8158	0.7194	0.1329	0.6208	1.2602	0.9737
907	0.9934	0.9671	0.5891	0.5495	1.0307	0.7273	1.4378	0.2633	0.2993	1.0103
908	0.9927	0.9753	0.5891	0.5961	1.0346	0.9780	1.4666	0.2866	0.3209	1.0206
909	0.9394	1.0380	1.1486	1.1040	0.8128	0.7226	0.1189	0.6285	1.2780	0.9726
910	0.9305	1.0334	1.4611	1.1636	0.7792	0.6724	0.0898	0.7454	0.6928	1.0328
911	0.9394	1.0380	1.1486	1.2103	0.8128	0.7226	0.1203	0.6101	1.2898	0.9774
912	1.0120	1.0382	0.6822	1.1668	0.8974	0.9568	0.7270	0.4347	0.3476	0.9759
913	0.9426	1.0380	1.0116	1.5002	0.8915	0.8676	0.1646	0.5869	0.8893	0.9774
914	0.9394	1.0380	1.1873	1.2996	0.7690	0.8171	0.1121	0.6218	1.1602	0.9735
915	0.9439	1.0380	0.9628	1.5662	0.8978	0.8648	0.1755	0.6300	0.7856	0.9704
916	0.9454	1.0380	0.7720	1.2324	0.7932	0.9826	0.4771	0.5206	0.4071	0.9836
917	0.9454	1.0415	0.6676	0.9091	0.8468	1.0373	0.7286	0.4856	0.3314	0.9731
918	0.9408	1.0415	0.7002	0.6477	0.9101	0.9592	0.8094	0.3510	0.3347	0.9741
919	0.9966	0.9791	0.7959	0.4192	0.9573	0.9613	0.9899	0.3690	0.3620	0.9916
920	0.9305	1.0334	1.4742	1.3004	0.7717	0.6819	0.0873	0.7716	0.6904	1.0460
921	0.9408	1.0415	0.6974	1.1818	0.8807	1.0257	0.8089	0.4086	0.3403	0.9733
922	0.9381	1.0380	1.1840	0.6676	0.7869	0.7939	0.0950	0.6747	0.6973	0.9732
923	0.9305	1.0352	1.3047	0.4814	0.7909	0.8175	0.1083	0.6973	0.6451	0.9868
924	0.9214	1.0304	1.3706	1.2674	0.7699	0.6839	0.0889	0.7529	0.7817	0.9923

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RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
925	0.9305	1.0334	1.4742	1.2357	0.7715	0.6870	0.0860	0.7110	0.7114	1.0520
926	0.9443	1.0380	1.0000	1.2235	0.9293	0.8341	0.3734	0.5469	0.4091	1.0095
927	0.9305	1.0303	1.3856	1.1696	0.7723	0.7233	0.0848	0.6652	0.7235	1.0379
928	0.9370	1.0362	1.0585	0.6365	0.8019	0.7365	0.0938	0.6626	0.6178	0.9736
929	0.9305	1.0334	1.4742	0.6685	0.7744	0.7051	0.1046	0.7769	0.6547	0.9932
930	0.9305	1.0334	1.4013	0.4603	0.7740	0.7749	0.1104	0.7619	0.6479	0.9882
931	0.9305	1.0362	1.1228	0.6605	0.7858	0.7976	0.1210	0.7128	0.6094	0.9804
932	0.9439	1.0380	0.9635	1.4700	0.8984	0.8718	0.1793	0.5920	0.7142	0.9735
933	0.9305	1.0334	1.4558	1.1003	0.7721	0.7556	0.0874	0.7562	0.6802	1.0136
934	0.9408	1.0415	0.7234	0.9694	0.8794	1.0088	0.7627	0.4131	0.3404	0.9727
935	0.9439	1.0380	0.9419	1.3828	0.9140	0.8823	0.2698	0.6094	0.6583	0.9728
936	1.0551	0.9559	0.5891	0.5561	1.0859	0.7009	1.7295	0.2978	0.2710	1.0323
937	0.9439	1.0380	0.9765	1.4700	0.8939	0.8718	0.1709	0.5343	0.7394	0.9724
938	0.9934	0.9609	0.5890	0.5457	1.0611	0.7873	1.6446	0.3550	0.2746	1.0297
939	0.9394	1.0380	1.1486	1.1901	0.7690	0.8163	0.1096	0.5936	1.2779	0.9847
940	0.9439	1.0380	1.0046	1.4581	0.8939	0.8860	0.1706	0.5797	0.7960	0.9717
941	0.9305	1.0334	1.4558	1.2018	0.7710	0.7580	0.0831	0.7411	0.6961	1.0207
942	0.9934	0.9611	0.5891	0.5363	0.9977	0.7207	1.6423	0.2727	0.2769	1.0299
943	0.9934	0.9609	0.5890	0.5447	1.0575	0.7659	1.6812	0.3017	0.2730	1.0323
944	0.9441	1.0380	1.2185	0.8718	0.7869	0.7903	0.0916	0.6464	0.8211	0.9834
945	0.9381	1.0380	1.1832	0.6228	0.7909	0.7386	0.0840	0.6950	0.6769	0.9729

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NOVEMBER 1, 2024 (RENEWAL BUSINESS)
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RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
946	0.9934	0.9609	0.5890	0.5371	0.9967	0.7206	1.6147	0.2799	0.2748	1.0317
947	0.9305	1.0334	1.4343	1.2093	0.7725	0.7813	0.0843	0.7732	0.6831	1.0101
948	0.9305	1.0334	1.4558	1.0947	0.7710	0.7813	0.0899	0.7351	0.6712	1.0041
949	0.9439	1.0380	0.9764	1.4506	0.8939	0.8737	0.1646	0.5876	0.7338	0.9726
950	0.9305	1.0334	1.4311	0.6001	0.7722	0.7988	0.1076	0.6581	0.6524	0.9866
951	0.9305	1.0334	1.4558	1.0990	0.7710	0.7580	0.0870	0.6932	0.6793	1.0078
952	0.9305	1.0334	1.4083	1.3147	0.7763	0.7813	0.0823	0.6996	0.7070	1.0139
953	0.9305	1.0334	1.4558	1.0288	0.7710	0.7813	0.0988	0.6841	0.6624	0.9940
954	0.9305	1.0334	1.4558	1.1196	0.7706	0.7813	0.0859	0.6838	0.6799	1.0102
955	0.9305	1.0334	1.4343	1.3167	0.7755	0.7813	0.0828	0.7249	0.6946	1.0116
956	0.9426	1.0380	1.0076	1.6204	0.8487	0.7664	0.1487	0.6568	1.0635	0.9854
957	0.9305	1.0334	1.4343	1.2467	0.7725	0.7809	0.0832	0.7642	0.6901	1.0075
958	0.9346	1.0415	0.6949	1.0044	0.9256	0.9514	0.8303	0.4016	0.3648	0.9750
959	0.9305	1.0334	1.4343	1.1962	0.7755	0.7813	0.0855	0.7677	0.6786	0.9952
960	0.9305	1.0334	1.4343	1.1841	0.7755	0.7813	0.0878	0.7331	0.6751	0.9919
961	0.9291	1.0290	1.4343	1.2065	0.7765	0.7800	0.0910	0.6793	0.6712	1.0049
962	0.9305	1.0334	1.4343	1.2089	0.7748	0.7813	0.0845	0.7558	0.6807	0.9915
963	0.9454	1.0415	0.6539	0.9597	0.8713	1.0685	0.7339	0.4209	0.3372	0.9720
964	0.9439	1.0380	0.9912	1.4427	0.8923	0.8878	0.1639	0.6071	0.7327	0.9718
965	0.9454	1.0380	0.9937	1.3176	0.9639	0.8438	0.3709	0.5295	0.3662	0.9811
966	0.9394	1.0380	1.1529	1.2900	0.7763	0.7723	0.1198	0.5698	1.2946	0.9760

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RATING AREA FACTORS

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967	0.9305	1.0334	1.4346	1.2515	0.7748	0.7813	0.0825	0.6847	0.6815	0.9908
968	0.9305	1.0334	1.4343	1.2692	0.7748	0.7813	0.0820	0.7401	0.6898	0.9913
969	0.9305	1.0334	1.4346	1.2081	0.7748	0.7813	0.0857	0.6896	0.6776	0.9897
970	0.9305	1.0334	1.4346	1.1808	0.7748	0.7715	0.0817	0.6720	0.6838	0.9865
971	0.9305	1.0334	1.4102	0.6265	0.7780	0.8114	0.1044	0.6873	0.6527	0.9893
972	0.9305	1.0362	1.0591	0.6745	0.7852	0.8238	0.1057	0.7243	0.6016	0.9765
973	0.9305	1.0334	1.4346	1.0699	0.7748	0.7715	0.0874	0.7038	0.6729	0.9963
974	0.9346	1.0415	0.6952	0.6541	0.9081	0.9592	0.8101	0.4130	0.3666	0.9746
975	0.9305	1.0362	1.0533	0.6444	0.7850	0.8349	0.0912	0.7208	0.6034	0.9749
976	0.9305	1.0334	1.4346	1.0275	0.7847	0.7715	0.0929	0.6531	0.6668	0.9910
977	0.9305	1.0334	1.2808	0.4658	0.7873	0.8145	0.1045	0.6292	0.6427	0.9840
978	0.9305	1.0334	1.4346	1.1567	0.7748	0.7715	0.0808	0.6839	0.6877	0.9845
979	1.0166	1.0382	0.6762	1.5544	0.8998	1.0187	0.7575	0.4258	0.3886	0.9763
980	0.9305	1.0334	1.3892	1.1351	0.7861	0.7715	0.0817	0.7576	0.7033	0.9860
981	0.9294	1.0303	1.3303	1.3040	0.7729	0.7847	0.0815	0.7458	0.7560	0.9914
982	0.9934	0.9609	0.5890	0.6125	1.0670	0.7338	2.0943	0.2810	0.2658	1.0431
983	0.9305	1.0334	1.3668	0.4656	0.7872	0.8145	0.1040	0.6813	0.6458	0.9856
984	0.9934	0.9609	0.5890	0.5851	1.0593	0.7659	2.0019	0.2845	0.2679	1.0414
985	0.9305	1.0303	1.3939	1.1320	0.7825	0.7715	0.0812	0.7315	0.7193	1.0085
986	0.9305	1.0352	1.2116	0.4010	0.8048	0.8550	0.0996	0.7302	0.6322	0.9793
987	0.9454	1.0415	0.6607	0.9475	0.8620	1.0585	0.7429	0.4797	0.3394	0.9726

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RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>	Severe <u>Thunderstorm</u>	Winter <u>Storm</u>	<u>Earthquake*</u>
988	0.9408	1.0415	0.6897	1.2123	0.8807	1.0088	0.8148	0.3904	0.3554	0.9736
989	0.9305	1.0334	1.4346	1.1379	0.7859	0.7715	0.0814	0.7168	0.6993	0.9947
990	0.9305	1.0334	1.4394	1.0299	0.7831	0.7715	0.0863	0.7002	0.6706	0.9915
991	0.9305	1.0334	1.4346	1.0465	0.7859	0.7715	0.0895	0.6881	0.6684	0.9891
992	0.9934	0.9609	0.5890	0.5884	1.0430	0.7928	1.9527	0.2801	0.2680	1.0421
993	0.9305	1.0334	1.2808	0.4645	0.8024	0.8145	0.1035	0.6634	0.6431	0.9836
994	0.9454	1.0415	0.6785	1.1232	0.8681	1.0353	0.7361	0.4110	0.3431	0.9727
995	0.9305	1.0334	1.3749	0.5111	0.7897	0.8145	0.1042	0.7042	0.6476	0.9861
996	0.9439	1.0380	0.9752	1.4634	0.8918	0.8737	0.1678	0.5572	0.7163	0.9728
997	0.9305	1.0334	1.4394	1.0521	0.7831	0.7715	0.0829	0.7011	0.6796	0.9826
998	0.9305	1.0334	1.3581	0.4455	0.7980	0.8145	0.1034	0.8074	0.6445	0.9838
999	0.9381	1.0362	1.0757	0.6518	0.7839	0.7482	0.0877	0.7005	0.6192	0.9740
1000	0.9394	1.0380	1.1629	1.2520	0.8244	0.6988	0.1182	0.6627	1.2502	0.9852
1001	0.9305	1.0334	1.4346	0.6832	0.7911	0.7715	0.1007	0.7425	0.6534	0.9858
1002	0.9305	1.0334	1.4394	0.9178	0.7817	0.7715	0.0950	0.7261	0.6579	0.9825
1003	0.9454	1.0415	0.6554	0.9519	0.8635	1.0585	0.7400	0.3683	0.3414	0.9726
1004	0.9305	1.0305	1.3227	1.1015	0.7806	0.8348	0.0794	0.7505	0.7444	0.9798
1005	0.9305	1.0334	1.4394	0.9840	0.7817	0.7715	0.0931	0.7214	0.6601	0.9806
1006	0.9305	1.0334	1.3856	1.1326	0.7831	0.8284	0.0816	0.7623	0.7031	0.9820
1007	0.9305	1.0334	1.4150	0.7014	0.7850	0.7846	0.1006	0.7471	0.6504	0.9852
1008	0.9439	1.0380	0.9666	1.4036	0.9001	0.9136	0.1879	0.5500	0.6563	0.9736

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
1009	0.9305	1.0334	1.4310	1.0400	0.7817	0.8284	0.0914	0.6874	0.6640	0.9825
1010	0.9934	0.9714	0.5674	0.6735	1.0366	1.0447	1.5872	0.3255	0.2756	1.0856
1011	0.9305	1.0334	1.4355	0.8617	0.7817	0.8220	0.0990	0.6992	0.6545	0.9820
1012	0.9408	1.0415	0.7049	1.0191	0.8759	1.0088	0.7941	0.4322	0.3561	0.9722
1013	0.9305	1.0334	1.4310	0.9855	0.7822	0.8284	0.0870	0.8146	0.6654	0.9819
1014	0.9381	1.0380	1.1246	0.6499	0.7839	0.7325	0.0808	0.6825	0.6349	0.9738
1015	0.9305	1.0334	1.4310	1.0515	0.7823	0.8280	0.0830	0.6978	0.6757	0.9958
1016	0.9305	1.0303	1.3898	1.0639	0.7783	0.8280	0.0818	0.7175	0.7026	0.9762
1017	0.9305	1.0334	1.4310	1.0282	0.7811	0.8280	0.0846	0.7720	0.6723	0.9897
1018	0.9305	1.0334	1.4310	0.9770	0.7811	0.8280	0.0937	0.8114	0.6584	0.9777
1019	0.9305	1.0334	1.4067	0.5099	0.7850	0.8605	0.1015	0.7393	0.6494	0.9846
1020	0.9305	1.0334	1.4310	0.9834	0.7811	0.8280	0.0942	0.7779	0.6610	0.9748
1021	0.9305	1.0334	1.4310	0.8879	0.7811	0.8280	0.0964	0.7479	0.6550	0.9795
1022	0.9305	1.0334	1.4310	0.9815	0.7796	0.8280	0.0867	0.8543	0.6652	0.9786
1023	0.9305	1.0334	1.4307	1.0708	0.7773	0.8280	0.0806	0.7907	0.6994	0.9891
1024	0.9305	1.0334	1.4352	0.6937	0.7836	0.8280	0.0983	0.7323	0.6535	0.9808
1025	0.9305	1.0334	1.2926	0.4427	0.8195	0.8145	0.1026	0.7298	0.6404	0.9816
1026	0.9305	1.0334	1.4352	0.9786	0.7779	0.8280	0.0835	0.7094	0.6714	0.9853
1027	1.0103	1.0071	0.8517	0.5577	0.8632	1.0429	0.9093	0.3524	0.3773	0.9834
1028	0.9305	1.0334	1.4352	0.9845	0.7773	0.8280	0.0885	0.7216	0.6640	0.9782
1029	0.9305	1.0334	1.3642	1.0768	0.7656	0.7646	0.0794	0.8779	0.6795	0.9799

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NOVEMBER 1, 2024 (RENEWAL BUSINESS)
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USAA CASUALTY INSURANCE COMPANY
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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
1030	0.9305	1.0334	1.4352	0.9676	0.7779	0.8402	0.0853	0.7671	0.6690	0.9788
1031	0.9305	1.0334	1.4352	1.0311	0.7754	0.7929	0.0819	0.6686	0.6777	0.9815
1032	0.9305	1.0334	1.4352	0.9299	0.7773	0.8280	0.0935	0.6791	0.6593	0.9711
1033	0.9934	0.9609	0.5891	0.5723	1.0083	0.7297	2.0257	0.2614	0.2691	1.0504
1034	0.9305	1.0334	1.4352	0.9676	0.7670	0.7821	0.0845	0.6835	0.6697	0.9842
1035	0.9305	1.0352	1.2268	0.4856	0.8121	0.9048	0.0996	0.7541	0.6177	0.9783
1036	0.9934	0.9609	0.5890	0.6636	1.0726	0.7339	2.1873	0.2740	0.2609	1.0493
1037	0.9305	1.0334	1.4041	1.0042	0.7670	0.7821	0.0807	0.8091	0.6752	0.9798
1038	0.9305	1.0334	1.4352	0.9237	0.7754	0.7929	0.0918	0.6624	0.6599	0.9762
1039	0.9447	1.0380	1.2018	1.1652	0.7891	0.7781	0.0933	0.6461	0.8657	0.9740
1040	0.9305	1.0334	1.4352	0.8097	0.7670	0.7821	0.0958	0.7647	0.6537	0.9801
1041	0.9305	1.0334	1.4352	0.9193	0.7670	0.7821	0.0944	0.7124	0.6566	0.9706
1042	1.0207	1.0132	0.6661	0.8790	0.8449	1.0860	0.7961	0.3800	0.3870	0.9786
1043	0.9426	1.0380	0.9838	1.6076	0.8394	0.6935	0.1457	0.5825	0.9727	0.9996
1044	0.9305	1.0334	1.4041	0.9720	0.7670	0.7821	0.0871	0.7153	0.6682	0.9779
1045	0.9305	1.0334	1.4352	0.6195	0.7721	0.7821	0.0983	0.8148	0.6504	0.9831
1046	0.9305	1.0334	1.4041	0.9279	0.7670	0.7821	0.0865	0.7388	0.6640	0.9770
1047	0.9305	1.0334	1.3831	0.4752	0.7702	0.8304	0.0995	0.8170	0.6456	0.9817
1048	0.9305	1.0334	1.3595	0.4098	0.7730	0.8304	0.1003	0.7832	0.6434	0.9812
1049	0.9305	1.0303	1.3263	1.0998	0.7665	0.7646	0.0777	0.8188	0.7017	0.9759
1050	0.9305	1.0352	1.2108	0.4022	0.8091	0.9468	0.0988	0.7815	0.6279	0.9788

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
1051	0.9305	1.0334	1.3855	0.9973	0.7656	0.7715	0.0788	0.8182	0.6756	0.9789
1052	0.9454	1.0415	0.8086	1.1462	0.8228	0.8994	0.5523	0.4554	0.3166	0.9731
1053	0.9999	0.9791	0.8104	0.8891	0.9196	0.8550	0.9498	0.3661	0.3751	0.9864
1054	0.9305	1.0334	1.3660	1.0780	0.7656	0.7646	0.0789	0.8074	0.6782	0.9720
1055	0.9305	1.0334	1.3660	1.0121	0.7656	0.7646	0.0843	0.6816	0.6666	0.9768
1056	0.9394	1.0380	1.1490	1.1154	0.7880	0.8213	0.0967	0.6778	1.1409	0.9738
1057	0.9305	1.0334	1.3660	0.9809	0.7656	0.7646	0.0867	0.7136	0.6631	0.9763
1058	0.9305	1.0334	1.3660	0.9256	0.7656	0.7646	0.0925	0.7264	0.6548	0.9724
1059	0.9304	1.0303	1.2646	1.2526	0.7665	0.7503	0.0785	0.7775	0.7069	0.9783
1060	0.9305	1.0334	1.3281	1.2513	0.7659	0.7504	0.0780	0.8262	0.6808	0.9791
1061	0.9305	1.0334	1.3372	1.2088	0.7656	0.7504	0.0775	0.8954	0.6761	0.9763
1062	0.9305	1.0334	1.3275	1.2493	0.7656	0.7504	0.0766	0.7828	0.6915	0.9724
1063	0.9934	0.9609	0.5890	0.6354	1.0639	0.7873	2.3774	0.2792	0.2625	1.0510
1064	0.9454	1.0415	0.6523	1.0058	0.8713	1.0685	0.7263	0.4496	0.3528	0.9727
1065	0.9305	1.0334	1.3567	1.0040	0.7656	0.7504	0.0889	0.7929	0.6591	0.9705
1066	0.9305	1.0334	1.3372	1.1960	0.7656	0.7504	0.0901	0.7576	0.6564	0.9705
1067	0.9305	1.0334	1.3438	1.1123	0.7656	0.7504	0.0873	0.6848	0.6633	0.9762
1068	0.9305	1.0334	1.3801	0.4769	0.7688	0.8302	0.0989	0.7449	0.6454	0.9813
1069	0.9305	1.0334	1.3378	1.1246	0.7656	0.7506	0.0936	0.7574	0.6529	0.9806
1070	0.9305	1.0334	1.3660	0.7172	0.7707	0.7504	0.0957	0.7115	0.6502	0.9823
1071	0.9305	1.0334	1.2322	0.4589	0.7784	0.8117	0.0993	0.7507	0.6414	0.9794

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
1072	0.9305	1.0334	1.3372	1.1988	0.7656	0.7504	0.0831	0.8750	0.6741	0.9778
1073	0.9305	1.0334	1.3802	0.4764	0.7688	0.8304	0.0987	0.7410	0.6451	0.9811
1074	0.9305	1.0334	1.2808	0.5860	0.7700	0.7967	0.0988	0.7317	0.6439	0.9808
1075	0.9305	1.0334	1.3468	0.7446	0.7707	0.7504	0.0973	0.7175	0.6487	0.9819
1076	0.9305	1.0334	1.3313	1.1986	0.7659	0.7504	0.0827	0.7243	0.6666	0.9736
1077	0.9305	1.0334	1.3313	1.2250	0.7656	0.7504	0.0882	0.6779	0.6612	0.9755
1078	0.9305	1.0352	1.1838	0.4052	0.7987	0.8548	0.0980	0.7270	0.6287	0.9789
1079	0.9305	1.0334	1.3660	1.0278	0.7656	0.7504	0.0832	0.6998	0.6682	0.9770
1080	0.9884	0.9791	0.4933	0.8036	0.9998	0.9630	1.5005	0.2786	0.3168	1.0078
1081	0.9346	1.0415	0.6937	0.6589	0.9081	0.9592	0.8011	0.4122	0.3709	0.9742
1082	0.9305	1.0334	1.3147	0.6138	0.7688	0.7795	0.0986	0.7464	0.6460	0.9811
1083	0.9934	0.9609	0.5891	0.6196	1.0137	0.7297	2.5923	0.2461	0.2645	1.0623
1084	0.9934	0.9609	0.5891	0.6219	1.0038	0.7206	2.0442	0.2711	0.2636	1.0592
1085	0.9934	0.9609	0.5891	0.6188	1.0082	0.7206	2.1222	0.3257	0.2643	1.0601
1086	0.9934	0.9609	0.5890	0.6253	1.0038	0.7206	2.0520	0.2742	0.2612	1.0593
1087	0.9305	1.0334	1.3313	1.1671	0.7659	0.7504	0.0921	0.7461	0.6526	0.9801
1088	0.9305	1.0334	1.3257	1.2347	0.7752	0.7254	0.0845	0.7415	0.6576	0.9687
1089	0.9305	1.0352	1.1829	0.4856	0.7988	0.8205	0.0972	0.6908	0.6307	0.9790
1090	0.9305	1.0334	1.2628	0.6382	0.7724	0.7898	0.0962	0.7092	0.6427	0.9795
1091	0.9305	1.0334	1.3257	0.9258	0.7710	0.7490	0.0952	0.7407	0.6486	0.9813
1092	0.9303	1.0362	1.2058	0.5225	0.8077	0.9035	0.0980	0.7868	0.6106	0.9751

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

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
1093	0.9305	1.0334	1.3257	1.2618	0.7754	0.7365	0.0843	0.8005	0.6633	0.9705
1094	0.9305	1.0334	1.3257	1.2487	0.7683	0.7303	0.0892	0.7617	0.6553	0.9701
1095	0.9305	1.0334	1.3032	0.6330	0.7691	0.8001	0.0966	0.7115	0.6450	0.9807
1096	0.9305	1.0334	1.3257	1.2794	0.7771	0.7254	0.0895	0.7326	0.6543	0.9719
1097	0.9305	1.0352	1.1795	0.4944	0.8046	0.8107	0.0979	0.7027	0.6312	0.9790
1098	0.9305	1.0334	1.3373	1.2958	0.7754	0.7365	0.0778	0.7395	0.6764	0.9715
1099	0.9305	1.0334	1.3059	1.2754	0.7754	0.7365	0.0779	0.7670	0.6733	0.9707
1100	0.9934	0.9609	0.5891	0.6253	1.0038	0.7206	2.0673	0.2719	0.2619	1.0622
1101	0.9934	0.9609	0.5890	0.6375	1.0672	0.8026	2.0692	0.2578	0.2599	1.0616
1102	0.9131	1.0304	1.2397	1.3908	0.7727	0.7202	0.0766	0.7842	0.7082	0.9851
1103	1.0103	1.0071	0.9048	0.5848	0.8937	0.9656	0.9429	0.3345	0.3800	0.9851
1104	0.9305	1.0334	1.3106	1.1731	0.7754	0.7365	0.0909	0.7005	0.6519	0.9794
1105	0.9394	1.0380	1.1434	1.0915	0.8055	0.7686	0.0920	0.7307	1.1270	0.9757
1106	0.9262	1.0334	1.3059	1.2337	0.7754	0.7245	0.0804	0.7273	0.6682	0.9708
1107	0.9305	1.0334	1.1998	0.5118	0.8036	0.7696	0.0963	0.7091	0.6377	0.9798
1108	0.9305	1.0352	1.1726	0.5090	0.8159	0.7927	0.0969	0.7309	0.6317	0.9791
1109	0.9305	1.0334	1.2631	0.5632	0.7814	0.7758	0.0953	0.7297	0.6413	0.9801
1110	0.9262	1.0334	1.3059	1.2337	0.7754	0.7245	0.0813	0.7475	0.6660	0.9707
1111	0.9305	1.0334	1.3107	0.9249	0.7806	0.7365	0.0926	0.6984	0.6489	0.9813
1112	1.0103	1.0071	0.9096	0.5564	0.8669	1.0586	0.8873	0.3888	0.3825	0.9826
1113	0.9262	1.0334	1.3029	1.2485	0.7754	0.7245	0.0801	0.7520	0.6705	0.9710

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USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
1114	0.9305	1.0352	1.2198	0.5433	0.8153	0.7986	0.0943	0.7193	0.6358	0.9795
1115	0.9305	1.0352	1.1741	0.5414	0.8155	0.7866	0.0973	0.6596	0.6297	0.9789
1116	0.9262	1.0334	1.3029	1.2714	0.7754	0.7267	0.0816	0.7823	0.6653	0.9706
1117	0.9262	1.0334	1.3075	0.9811	0.7806	0.7245	0.0901	0.7986	0.6496	0.9698
1118	0.9262	1.0334	1.3075	1.3277	0.7754	0.7267	0.0867	0.8454	0.6546	0.9744
1119	0.9262	1.0303	1.2657	1.2771	0.7762	0.7245	0.0747	0.7407	0.6969	0.9801
1120	0.9262	1.0334	1.3029	0.6803	0.7786	0.7624	0.0937	0.7533	0.6439	0.9804
1121	0.9262	1.0334	1.3075	1.2611	0.7754	0.7267	0.0891	0.8009	0.6516	0.9713
1122	0.9124	1.0334	1.3030	1.3741	0.7743	0.7186	0.0826	0.7426	0.6611	0.9751
1123	0.9158	1.0334	1.3055	1.2699	0.7743	0.7267	0.0830	0.7451	0.6635	0.9742
1124	0.9262	1.0334	1.3029	1.0565	0.7786	0.7392	0.0944	0.7719	0.6461	0.9807
1125	0.9124	1.0334	1.3030	1.3576	0.7743	0.7186	0.0799	0.7121	0.6653	0.9706
1126	0.9934	0.9609	0.5891	0.6188	1.0093	0.7206	2.1020	0.3073	0.2629	1.0662
1127	0.9262	1.0334	1.2941	1.2986	0.7751	0.7267	0.0735	0.7288	0.6915	0.9746
1128	0.9303	1.0352	1.2212	0.5380	0.8161	0.8024	0.0947	0.6634	0.6325	0.9791
1129	1.0207	1.0146	0.6780	1.0694	0.8845	1.2283	0.8069	0.4004	0.3908	0.9779
1130	0.9934	0.9609	0.5915	0.6354	1.0651	0.7873	2.0514	0.2717	0.2590	1.0668
1131	0.9158	1.0334	1.3025	1.3078	0.7743	0.7267	0.0751	0.7425	0.6824	0.9732
1132	0.9305	1.0352	1.1936	0.5367	0.8138	0.7985	0.0954	0.6966	0.6303	0.9789
1133	0.9124	1.0334	1.3077	1.3544	0.7743	0.7186	0.0895	0.7547	0.6508	0.9727
1134	0.9124	1.0334	1.3030	1.3597	0.7743	0.7186	0.0783	0.7119	0.6702	0.9699

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
1135	0.9305	1.0362	1.0285	0.5768	0.8099	0.9134	0.0863	0.7511	0.6014	0.9750
1136	0.9934	0.9609	0.5891	0.6159	1.0137	0.7297	2.3067	0.3157	0.2643	1.0667
1137	0.9124	1.0334	1.3076	1.2556	0.7795	0.7186	0.0904	0.7685	0.6485	0.9697
1138	0.9124	1.0334	1.2808	0.8961	0.7803	0.7571	0.0926	0.6993	0.6412	0.9801
1139	0.9435	1.0380	1.2097	0.7158	0.7895	0.8400	0.0815	0.7008	0.7605	0.9760
1140	1.0207	1.0132	0.6680	1.0203	0.8512	1.2764	0.7953	0.4175	0.3880	0.9789
1141	1.0103	1.0071	0.9397	0.6854	0.9146	0.9656	0.9641	0.3509	0.3793	0.9867
1142	0.9124	1.0334	1.3030	1.3521	0.7743	0.7186	0.0827	0.8068	0.6638	0.9756
1143	0.9124	1.0334	1.3159	1.3137	0.7743	0.7267	0.0888	0.7986	0.6531	0.9699
1144	0.9124	1.0334	1.3076	1.2000	0.7795	0.7186	0.0901	0.7835	0.6456	0.9761
1145	0.9124	1.0334	1.2718	1.2309	0.7769	0.7186	0.0909	0.7377	0.6489	0.9697
1146	0.9124	1.0334	1.2592	1.3552	0.7718	0.7186	0.0814	0.7872	0.6650	0.9723
1147	1.0103	1.0071	0.9286	0.6320	0.8934	1.0321	0.9283	0.3888	0.3811	0.9850
1148	0.9124	1.0352	1.2276	0.6941	0.8142	0.7793	0.0910	0.7666	0.6347	0.9794
1149	0.9124	1.0334	1.2592	1.3701	0.7718	0.7186	0.0844	0.7428	0.6594	0.9734
1150	0.9966	0.9791	0.7574	0.6968	0.9776	1.0392	1.1141	0.3260	0.3515	1.0386
1151	0.9124	1.0334	1.2637	1.2250	0.7769	0.7186	0.0911	0.7384	0.6473	0.9697
1152	0.9929	0.9791	0.6979	0.8786	1.0374	0.9760	1.2734	0.3173	0.3242	1.0190
1153	0.9127	1.0334	1.2618	0.7213	0.7806	0.7585	0.0897	0.7628	0.6417	0.9802
1154	0.9124	1.0334	1.2674	1.2627	0.7750	0.7308	0.0905	0.7801	0.6436	0.9795
1155	1.0103	1.0071	0.9184	0.5620	0.8799	1.0480	0.9276	0.4035	0.3836	0.9826

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
1156	0.9394	1.0380	1.1434	1.1198	0.8044	0.7685	0.0936	0.6419	1.1797	0.9740
1157	0.9124	1.0334	1.2604	1.3497	0.7719	0.7186	0.0796	0.7807	0.6684	0.9719
1158	0.9077	1.0334	1.2592	1.3556	0.7718	0.7226	0.0863	0.8059	0.6589	0.9703
1159	0.9966	0.9791	0.9696	0.5640	0.9252	0.9869	1.0744	0.3175	0.3602	1.0362
1160	0.9124	1.0334	1.2592	1.3254	0.7718	0.7226	0.0809	0.7091	0.6622	0.9705
1161	1.0103	1.0071	0.9436	0.6367	0.8708	1.0429	0.9486	0.3943	0.3825	0.9842
1162	0.9454	1.0415	0.6682	0.9208	0.8361	0.9515	0.6920	0.4538	0.3383	0.9707
1163	0.9124	1.0334	1.2637	1.3578	0.7718	0.7186	0.0911	0.7669	0.6497	0.9725
1164	0.9062	1.0334	1.2592	1.3419	0.7718	0.7204	0.0863	0.6876	0.6577	0.9703
1165	0.9062	1.0334	1.2592	1.3121	0.7718	0.7204	0.0816	0.7535	0.6629	0.9726
1166	0.9262	1.0352	1.2164	0.5706	0.8165	0.7928	0.0933	0.7171	0.6328	0.9792
1167	0.9062	1.0334	1.2644	0.7100	0.7778	0.7591	0.0896	0.7739	0.6397	0.9800
1168	0.9439	1.0380	0.9858	1.4643	0.8476	0.8287	0.1572	0.6022	0.7247	0.9800
1169	0.9062	1.0334	1.2234	0.6875	0.8076	0.7591	0.0863	0.7690	0.6370	0.9797
1170	0.9062	1.0334	1.2395	0.8695	0.7750	0.7591	0.0880	0.7860	0.6420	0.9803
1171	0.9062	1.0352	1.2467	0.5751	0.8421	0.6908	0.0871	0.7373	0.6167	0.9757
1172	0.9062	1.0334	1.2592	1.3562	0.7718	0.7204	0.0873	0.6379	0.6507	0.9699
1173	0.9454	1.0415	0.6624	0.9177	0.8434	0.9777	0.5699	0.4516	0.3339	0.9704
1174	0.9062	1.0334	1.2068	0.6851	0.7887	0.7591	0.0881	0.7532	0.6373	0.9797
1175	0.9062	1.0352	1.2029	0.6810	0.8115	0.7656	0.0876	0.7365	0.6345	0.9794
1176	0.9062	1.0334	1.2145	1.3648	0.7718	0.7204	0.0874	0.6874	0.6544	0.9701

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
1177	0.9934	0.9609	0.5915	0.6358	1.0668	0.7927	1.9645	0.2872	0.2578	1.0748
1178	0.9062	1.0334	1.2188	1.2075	0.7769	0.7204	0.0874	0.7865	0.6439	0.9806
1179	0.9062	1.0334	1.2397	0.8967	0.7762	0.7591	0.0883	0.7404	0.6392	0.9800
1180	0.9062	1.0334	1.2419	0.7135	0.7778	0.7591	0.0876	0.7882	0.6384	0.9799
1181	0.9884	0.9791	0.5645	0.6442	1.0734	1.0609	1.3780	0.3230	0.2999	1.0183
1182	0.9394	1.0380	1.1457	1.0805	0.8012	0.7685	0.0909	0.6998	1.1516	0.9740
1183	0.9062	1.0334	1.2068	0.7081	0.7887	0.7591	0.0870	0.7945	0.6364	0.9796
1184	0.9062	1.0334	1.1970	0.6980	0.8099	0.7656	0.0861	0.7979	0.6350	0.9795
1185	0.9062	1.0333	1.1949	1.3126	0.8033	0.7181	0.0740	0.7317	0.6754	0.9829
1186	0.9062	1.0334	1.2168	1.2273	0.8036	0.7327	0.0866	0.7961	0.6419	0.9806
1187	0.9062	1.0334	1.2288	0.8587	0.7972	0.7591	0.0864	0.7471	0.6387	0.9800
1188	0.9062	1.0334	1.1836	1.3197	0.8262	0.6964	0.0787	0.7458	0.6683	0.9847
1189	0.9454	1.0380	0.9034	1.2852	0.9302	0.8454	0.3206	0.5044	0.4316	0.9815
1190	0.9381	1.0362	1.0755	0.4770	0.8047	0.8593	0.0808	0.6428	0.6199	0.9744
1191	0.9062	1.0334	1.2081	1.2735	0.8069	0.7204	0.0854	0.7208	0.6457	0.9812
1192	0.9143	1.0362	1.0261	0.8029	0.8033	0.7763	0.0793	0.7630	0.6148	0.9833
1193	0.9062	1.0334	1.1882	1.3154	0.8282	0.6325	0.0826	0.8363	0.6590	0.9823
1194	0.9062	1.0334	1.1898	1.3443	0.8307	0.6300	0.0829	0.8043	0.6515	0.9840
1195	1.0180	1.0382	0.8558	1.9038	0.8983	1.1228	0.7472	0.4511	0.3975	0.9766
1196	0.9062	1.0334	1.1802	1.3852	0.8282	0.6325	0.0782	0.7855	0.6696	0.9877
1197	0.9062	1.0334	1.2234	0.8707	0.8268	0.7487	0.0845	0.7955	0.6388	0.9803

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
1198	0.9062	1.0334	1.1939	0.6966	0.8390	0.7236	0.0833	0.7392	0.6354	0.9799
1199	0.9062	1.0334	1.2140	0.9101	0.8288	0.6621	0.0851	0.7620	0.6391	0.9804
1200	0.9062	1.0362	1.0104	0.8535	0.8063	0.7762	0.0745	0.7391	0.6065	0.9767
1201	1.0207	1.0147	0.8219	1.1940	0.8899	1.2660	0.7884	0.3855	0.3940	0.9780
1202	0.9062	1.0334	1.2081	1.1826	0.8093	0.7119	0.0865	0.6745	0.6440	0.9810
1203	0.9062	1.0349	1.2063	0.6942	0.8652	0.6640	0.0819	0.7319	0.6316	0.9796
1204	0.9062	1.0334	1.2140	0.9140	0.8288	0.6519	0.0835	0.7794	0.6382	0.9804
1205	0.9062	1.0334	1.1938	1.3559	0.8282	0.6325	0.0825	0.7532	0.6483	0.9827
1206	0.9062	1.0303	1.1473	1.2383	0.8183	0.6110	0.0763	0.7873	0.6916	0.9935
1207	1.0207	1.0132	0.8466	0.9492	0.8715	1.0861	0.8417	0.3677	0.3968	0.9787
1208	0.9454	1.0380	0.9281	1.2961	0.9148	0.8454	0.2778	0.5375	0.4405	0.9858
1209	0.9934	0.9609	0.5915	0.6263	1.0049	0.7768	1.8446	0.3011	0.2575	1.0832
1210	0.9062	1.0334	1.1882	1.3645	0.8282	0.6325	0.0804	0.7923	0.6631	0.9829
1211	0.9062	1.0352	1.1890	0.7466	0.8472	0.6823	0.0816	0.7033	0.6279	0.9793
1212	0.9394	1.0380	1.1490	1.0144	0.8050	0.7856	0.0890	0.7054	1.0998	0.9752
1213	0.9999	0.9791	0.9019	1.0324	0.9304	0.8637	1.0471	0.3789	0.3666	1.0198
1214	0.9062	1.0334	1.1804	1.4149	0.8140	0.6325	0.0824	0.8336	0.6637	0.9872
1215	0.9062	1.0337	1.2110	0.6720	0.8652	0.6572	0.0791	0.7499	0.6334	0.9798
1216	0.9062	1.0362	0.9954	0.8723	0.8349	0.7832	0.0791	0.7967	0.6055	0.9748
1217	1.0180	1.0382	0.8576	1.9378	0.8983	1.1455	0.7537	0.4226	0.3990	0.9768
1218	0.9062	1.0352	1.1797	0.7164	0.8663	0.6823	0.0807	0.7382	0.6287	0.9795

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
1219	0.9408	1.0415	0.6957	1.2765	0.8836	1.0088	0.7915	0.4674	0.3819	0.9706
1220	0.9416	1.0380	1.1935	1.1417	0.7884	0.7904	0.0866	0.6854	0.9977	0.9804
1221	1.0207	1.0147	0.8295	1.2207	0.8894	1.2676	0.8204	0.3820	0.3971	0.9784
1222	1.0120	1.0382	0.8076	1.6559	0.9145	0.9568	0.7128	0.4219	0.3970	0.9752
1223	0.9394	1.0380	1.1434	1.0047	0.7908	0.7864	0.0919	0.7005	1.1525	0.9748
1224	0.9062	1.0362	1.0057	0.8911	0.8033	0.7838	0.0798	0.7491	0.6068	0.9798
1225	0.9062	1.0334	1.2159	1.3991	0.8151	0.6571	0.0829	0.7513	0.6389	0.9807
1226	0.9454	1.0415	0.6415	1.2564	0.8600	1.0373	0.7730	0.4303	0.3863	0.9701
1227	0.9062	1.0334	1.2194	0.9629	0.8146	0.6628	0.0828	0.7440	0.6376	0.9804
1228	0.9394	1.0380	1.1457	1.0834	0.8012	0.7685	0.0927	0.6582	1.1680	0.9741
1229	1.0180	1.0382	0.8600	1.8608	0.8998	1.1228	0.7519	0.3996	0.3996	0.9766
1230	0.9062	1.0352	1.2084	0.8370	0.8410	0.6822	0.0746	0.7819	0.6184	0.9778
1231	0.9454	1.0415	0.6469	1.1259	0.8333	0.9514	0.6720	0.4378	0.3557	0.9714
1232	1.0103	1.0071	0.9472	0.6342	0.9008	0.9656	0.9951	0.3388	0.3816	0.9869
1233	0.9454	1.0380	0.9937	1.1091	0.9565	0.7818	0.3962	0.5610	0.3534	0.9889
1234	1.0207	1.0147	0.8355	1.1912	0.8910	1.2661	0.8253	0.4362	0.3996	0.9785
1235	0.9062	1.0333	1.1793	1.3161	0.8177	0.6349	0.0874	0.8563	0.6672	0.9850
1236	0.9062	1.0334	1.2167	1.0009	0.8277	0.6110	0.0847	0.7429	0.6514	0.9803
1237	0.9062	1.0334	1.2426	1.2458	0.8170	0.6343	0.0804	0.7274	0.6372	0.9809
1238	1.0103	1.0071	0.9985	0.6469	0.8750	1.0649	0.9117	0.3983	0.3879	0.9859
1239	1.0180	1.0382	0.8659	1.9378	0.9007	1.2791	0.7743	0.4328	0.4009	0.9768

State: **LOUISIANA**
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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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
1240	0.9346	1.0415	0.8437	0.9192	0.9212	0.9592	0.7622	0.3779	0.4028	0.9729
1241	0.9062	1.0352	1.1937	0.9563	0.8394	0.6834	0.0737	0.7114	0.6132	0.9710
1242	1.0180	1.0382	0.8580	1.8630	0.8997	1.1228	0.7610	0.4782	0.4006	0.9767
1243	0.9062	1.0362	1.0037	0.9332	0.8548	0.6822	0.0715	0.8034	0.6073	0.9734
1244	1.0180	1.0343	0.8748	1.1834	0.8893	1.2345	0.7966	0.4200	0.4016	0.9759
1245	1.0207	1.0147	0.8337	0.9716	0.8879	1.5539	0.8265	0.3978	0.3990	0.9785
1246	0.9394	1.0380	1.1490	1.0055	0.7943	0.7787	0.0897	0.7301	1.1425	0.9750
1247	0.9454	1.0380	0.9034	1.2852	0.9333	0.8454	0.3113	0.5205	0.4223	0.9807
1248	0.9062	1.0334	1.1957	1.0448	0.8865	0.5288	0.0893	0.7761	0.6661	0.9828
1249	0.9062	1.0334	1.2345	0.9357	0.8315	0.6132	0.0792	0.7253	0.6369	0.9811
1250	1.0180	1.0382	0.8864	1.7823	0.8929	1.3023	0.7922	0.4049	0.4045	0.9737
1251	0.9195	1.0304	1.2784	1.1921	0.7988	0.6649	0.0856	0.7544	0.7506	0.9910
1252	1.0207	1.0147	0.8379	1.2202	0.8944	1.2677	0.8314	0.3975	0.4004	0.9785
1253	1.0180	1.0382	0.8748	1.3855	0.8905	1.3227	0.7970	0.4355	0.4031	0.9741
1254	0.9966	0.9791	0.7360	0.7946	1.0766	1.0768	1.2791	0.3245	0.3268	1.0498
1255	0.9062	1.0352	1.2685	0.4989	0.8589	0.6504	0.0734	0.6922	0.6195	0.9754
1256	0.9062	1.0352	1.2268	0.5178	0.8577	0.6725	0.0744	0.7697	0.6220	0.9794
1257	1.0180	1.0382	0.8675	1.8838	0.9007	1.1228	0.7734	0.4006	0.4050	0.9735
1258	0.9062	1.0334	1.2115	0.9492	0.8823	0.5558	0.0842	0.8021	0.6510	0.9779
1259	1.0180	1.0382	0.8998	1.7334	0.8932	1.2969	0.8037	0.3939	0.4041	0.9739
1260	1.0207	1.0147	0.8466	1.2528	0.8940	1.2310	0.8341	0.3813	0.4033	0.9745

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
1261	1.0180	1.0382	0.8867	1.6157	0.8937	1.2969	0.8156	0.3544	0.4043	0.9740
1262	0.9062	1.0352	1.2614	0.5043	0.8686	0.6366	0.0764	0.7635	0.6254	0.9796
1263	1.0180	1.0382	0.8824	1.3855	0.8939	1.3331	0.8058	0.4212	0.4038	0.9741
1264	1.0207	1.0147	0.8466	1.2245	0.8928	1.2676	0.8248	0.4529	0.4013	0.9786
1265	0.9062	1.0352	1.2531	0.5450	0.8547	0.6588	0.0724	0.7642	0.6169	0.9748
1266	0.9966	0.9791	0.9508	0.5625	0.9635	0.9688	1.0941	0.3161	0.3605	1.0362
1267	0.9454	1.0380	0.9852	1.2534	0.9123	0.9044	0.2186	0.5700	0.5390	0.9863
1268	0.9062	1.0334	1.2573	0.5702	0.8850	0.5398	0.0768	0.7246	0.6339	0.9812
1269	1.0180	1.0382	0.8969	1.8829	0.8932	1.2969	0.8009	0.3699	0.4050	0.9739
1270	0.9062	1.0352	1.2301	0.6196	0.8470	0.6588	0.0722	0.7318	0.6142	0.9733
1271	1.0180	1.0382	0.8917	1.7232	0.8951	1.2969	0.7886	0.4091	0.4049	0.9741
1272	1.0180	1.0343	0.8824	1.2586	0.8927	1.2345	0.7947	0.4225	0.4050	0.9741
1273	0.9137	1.0380	1.0696	0.7756	0.8518	0.7376	0.0757	0.7619	0.6328	0.9819
1274	1.0180	1.0343	0.8902	1.2799	0.8954	1.2345	0.7788	0.3407	0.4050	0.9744
1275	0.9062	1.0334	1.2034	0.9753	0.8855	0.5193	0.0913	0.8289	0.6578	0.9814
1276	1.0180	1.0382	0.8797	2.1080	0.8983	1.2545	0.7910	0.3996	0.4055	0.9737
1277	0.9346	1.0415	0.8457	1.1544	0.9268	0.9478	0.7485	0.3341	0.4033	0.9721
1278	0.9454	1.0415	0.6844	1.5612	0.8758	1.0416	0.7675	0.4253	0.3810	0.9704
1279	0.9062	1.0303	1.1515	0.9725	0.8851	0.5193	0.0859	0.7354	0.6705	0.9869
1280	1.0180	1.0382	0.8990	1.8707	0.8950	1.2969	0.7708	0.4041	0.4063	0.9738
1281	0.9062	1.0362	1.2494	0.5852	0.8580	0.6461	0.0708	0.7246	0.6130	0.9715

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
1282	0.9062	1.0334	1.2115	0.9637	0.8855	0.5193	0.0871	0.8155	0.6536	0.9818
1283	0.9394	1.0380	1.1499	1.1584	0.8020	0.7538	0.0898	0.6523	1.3204	0.9785
1284	1.0180	1.0147	0.9986	1.2886	0.8855	1.2514	0.8368	0.3298	0.4040	0.9761
1285	1.0207	1.0147	0.9364	1.2624	0.8940	1.2433	0.8359	0.3393	0.4040	0.9749
1286	1.0180	1.0382	0.8818	2.1107	0.9044	1.1228	0.7975	0.4657	0.4069	0.9735
1287	1.0180	1.0382	0.8905	2.1108	0.8983	1.2853	0.7884	0.3637	0.4067	0.9737
1288	1.0166	1.0382	0.8160	1.7892	0.9138	1.0187	0.7645	0.4362	0.4058	0.9721
1289	1.0180	1.0147	0.9986	1.2886	0.8855	1.2514	0.8338	0.3396	0.4045	0.9782
1290	1.0207	1.0132	0.9339	1.1631	0.8586	1.0947	0.8038	0.3946	0.4024	0.9783
1291	0.9454	1.0392	0.8858	1.2462	0.9143	0.8338	0.4132	0.5185	0.3347	0.9783
1292	1.0180	1.0382	0.9989	1.8762	0.8932	1.3098	0.8004	0.3823	0.4073	0.9739
1293	1.0180	1.0382	0.9696	1.3096	0.8927	1.2468	0.8231	0.3806	0.4064	0.9739
1294	1.0180	1.0382	0.9937	2.0223	0.8998	1.2671	0.7990	0.4018	0.4073	0.9738
1295	1.0180	1.0382	0.9568	2.0588	0.9079	1.0757	0.8073	0.3978	0.4080	0.9733
1296	0.9408	1.0415	0.7133	1.5012	0.9125	1.0088	0.7679	0.4662	0.3918	0.9704
1297	1.0207	1.0147	0.9367	1.2443	0.8957	1.2778	0.8673	0.4135	0.4042	0.9748
1298	0.9346	1.0415	0.8347	1.4624	0.9430	0.9478	0.7828	0.4981	0.4063	0.9722
1299	1.0180	1.0382	0.9852	1.9687	0.8937	1.3098	0.8060	0.4022	0.4073	0.9741
1300	1.0180	1.0312	0.9660	1.4045	0.8967	1.2442	0.8333	0.3595	0.4067	0.9745
1301	0.9346	1.0415	0.8364	1.1444	0.9386	0.9478	0.7682	0.4449	0.4070	0.9721
1302	1.0180	1.0382	0.9958	2.1832	0.9044	1.2754	0.8109	0.3710	0.4089	0.9737

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
1303	0.9346	1.0415	0.8318	1.4554	0.9427	1.0092	0.7687	0.3774	0.4092	0.9725
1304	0.9454	1.0415	0.6606	0.9143	0.8361	0.9540	0.6093	0.4410	0.3423	0.9701
1305	1.0207	1.0147	0.9348	1.2452	0.8931	1.2949	0.8556	0.3673	0.4053	0.9758
1306	1.0180	1.0382	0.9992	2.1849	0.9044	1.1338	0.7858	0.3504	0.4087	0.9736
1307	1.0180	1.0382	0.9741	2.1068	0.8981	1.2682	0.7939	0.3746	0.4085	0.9738
1308	1.0180	1.0382	0.9841	1.9046	0.8932	1.3098	0.8076	0.3767	0.4082	0.9739
1309	0.9999	0.9791	0.9736	0.8300	0.9305	1.0087	1.0817	0.3965	0.3643	1.0249
1310	1.0166	1.0382	0.8950	1.9436	0.9112	1.0261	0.7884	0.4490	0.4095	0.9731
1311	0.9346	1.0415	0.8378	0.9745	0.9298	0.9478	0.7480	0.4213	0.4067	0.9720
1312	1.0180	1.0382	0.9073	2.0403	0.9087	1.0289	0.7677	0.4015	0.4095	0.9733
1313	0.9408	1.0415	0.8470	1.2526	0.9234	1.0698	0.7865	0.3857	0.4023	0.9720
1314	0.9062	1.0352	1.2698	0.4821	0.9095	0.5598	0.0729	0.7788	0.6191	0.9749
1315	0.9929	0.9791	0.6879	0.8554	1.1194	1.0166	1.1791	0.3557	0.3060	1.0490
1316	1.0180	1.0382	0.9623	2.0710	0.9058	1.1338	0.7625	0.4231	0.4096	0.9735
1317	0.9346	1.0415	0.8435	1.4974	0.9427	0.9514	0.7725	0.3824	0.4090	0.9724
1318	1.0120	1.0382	0.9004	2.0209	0.9140	0.9663	0.7889	0.4022	0.4102	0.9730
1319	1.0062	1.0415	0.8366	1.4931	0.9438	1.0349	0.7635	0.4017	0.4093	0.9726
1320	0.9346	1.0415	0.8386	1.5549	0.9433	0.9478	0.7856	0.4717	0.4080	0.9722
1321	1.0180	1.0382	0.9554	2.1205	0.9079	1.0523	0.8222	0.4027	0.4097	0.9734
1322	1.0207	1.0093	1.0173	1.2718	0.8685	1.3712	0.8823	0.3686	0.4009	0.9802
1323	1.0207	1.0147	1.0171	1.2826	0.8957	1.2770	0.8724	0.3831	0.4056	0.9751

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
1324	1.0180	1.0312	0.9943	1.4045	0.8967	1.2442	0.8362	0.3158	0.4076	0.9745
1325	1.0180	1.0382	0.9713	1.4876	0.8952	1.3438	0.8490	0.3870	0.4091	0.9742
1326	0.9062	1.0304	1.1179	0.9924	0.8741	0.5260	0.0776	0.7974	0.6858	0.9893
1327	1.0180	1.0382	0.9704	2.1504	0.9057	1.2728	0.7895	0.3931	0.4101	0.9737
1328	1.0207	1.0093	1.0173	1.3315	0.9141	1.3154	0.9132	0.3823	0.4000	0.9807
1329	1.0120	1.0382	0.9131	1.7713	0.9172	0.9663	0.7684	0.4056	0.4104	0.9728
1330	0.9434	1.0334	1.7304	0.8791	0.9437	0.9436	0.0889	0.9796	0.6308	1.0000
1331	0.9346	1.0415	0.8451	1.0258	0.9248	0.9478	0.7315	0.4245	0.4081	0.9720
1332	1.0180	1.0382	0.9553	2.0954	0.9092	1.0736	0.7881	0.4093	0.4113	0.9734
1333	1.0207	1.0147	1.0220	1.0159	0.8873	1.0947	0.8932	0.3487	0.4056	0.9749
1334	1.0180	1.0147	1.0411	1.2676	0.8881	1.2489	0.8445	0.3879	0.4079	0.9754
1335	1.0166	1.0382	0.8935	2.0018	0.9112	1.0261	0.8133	0.3879	0.4108	0.9731
1336	1.0180	1.0382	0.8952	2.0161	0.9100	1.0269	0.8266	0.3923	0.4121	0.9733
1337	1.0180	1.0382	0.9759	1.7572	0.8950	1.3072	0.8059	0.4063	0.4095	0.9741
1338	1.0180	1.0382	0.9704	2.0885	0.8996	1.2645	0.7966	0.4088	0.4106	0.9738
1339	1.0207	1.0132	1.1428	1.2132	0.9075	1.1717	0.8399	0.3870	0.4037	0.9789
1340	0.9189	1.0380	1.1291	0.8835	0.8586	0.6978	0.0698	0.7569	0.6861	0.9842
1341	0.9062	1.0362	1.1252	0.5508	0.9154	0.5994	0.0691	0.7687	0.6105	0.9722
1342	1.0062	1.0415	0.8971	1.5086	0.9392	1.0383	0.7744	0.3996	0.4111	0.9741
1343	0.9062	1.0362	1.0388	0.7644	0.8401	0.6588	0.0701	0.7896	0.6076	0.9735
1344	1.0207	1.0132	1.1186	1.0211	0.9013	1.0947	0.8800	0.3929	0.4050	0.9753

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
1345	1.0180	1.0382	0.9673	2.1541	0.9057	1.1546	0.7990	0.3538	0.4107	0.9736
1346	1.0180	1.0382	1.0992	1.9654	0.8945	1.3072	0.8051	0.3805	0.4105	0.9745
1347	0.9062	1.0334	1.1407	0.9899	0.8730	0.5178	0.0887	0.7585	0.6602	0.9928
1348	1.0059	0.9824	1.1551	0.9466	1.0083	0.9121	0.9684	0.3039	0.3799	0.9988
1349	0.9408	1.0415	0.8376	1.6425	0.9149	1.0818	0.7902	0.3992	0.4060	0.9724
1350	0.9884	0.9791	0.5317	0.7828	1.1459	1.0881	1.2712	0.3616	0.2794	1.0407
1351	1.0180	1.0382	0.9648	2.0710	0.9057	1.1316	0.8340	0.3187	0.4109	0.9735
1352	0.9439	1.0380	0.9932	1.9583	0.7987	0.7720	0.1272	0.6558	0.9529	1.0400
1353	1.0120	1.0382	0.8852	2.0134	0.9154	0.9662	0.7981	0.4020	0.4124	0.9730
1354	0.9454	1.0415	0.8730	1.1548	0.8250	0.9262	0.4926	0.4655	0.3219	0.9773
1355	0.9408	1.0415	0.8321	1.7030	0.8980	1.0257	0.7740	0.4061	0.4060	0.9728
1356	1.0166	1.0382	0.8919	1.9781	0.9125	1.0269	0.8283	0.4089	0.4127	0.9732
1357	1.0180	1.0382	0.9219	2.0901	0.9100	1.0502	0.7826	0.4522	0.4116	0.9734
1358	1.0207	1.0093	1.1446	1.3067	0.9310	1.3712	0.9299	0.3821	0.4017	0.9804
1359	1.0166	1.0382	0.8952	2.0161	0.9137	1.0269	0.8298	0.3969	0.4122	0.9733
1360	0.9346	1.0415	0.9332	1.5138	0.9427	1.0451	0.7721	0.3954	0.4120	0.9726
1361	1.0120	1.0382	0.8872	1.7502	0.9185	0.9645	0.7862	0.3845	0.4129	0.9729
1362	0.9346	1.0415	0.9278	1.5019	0.9427	0.9609	0.7840	0.3895	0.4105	0.9724
1363	1.0166	1.0382	0.8838	2.0447	0.9153	0.9645	0.7981	0.3261	0.4142	0.9731
1364	0.9934	0.9609	0.5701	0.7028	1.0800	0.7602	1.8141	0.3021	0.2441	1.1557
1365	1.0120	1.0382	0.8838	1.8244	0.9185	0.9645	0.7904	0.4039	0.4133	0.9730

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
1366	0.9454	1.0380	0.9254	1.3497	0.9560	0.7583	0.3493	0.5102	0.3831	0.9747
1367	0.9137	1.0362	1.0545	0.6673	0.8391	0.6635	0.0738	0.7780	0.6239	0.9890
1368	1.0180	1.0382	1.0825	2.0405	0.9053	1.2645	0.7889	0.4058	0.4126	0.9739
1369	1.0207	1.0147	1.1516	1.0434	0.9462	1.0947	0.8894	0.3265	0.4070	0.9761
1370	0.9408	1.0415	0.8523	0.9560	0.9337	0.9686	0.7818	0.4240	0.4105	0.9746
1371	1.0180	1.0382	1.0776	1.9280	0.9002	1.3072	0.7969	0.3860	0.4118	0.9774
1372	0.9346	1.0415	0.9382	0.9785	0.9248	0.9686	0.7951	0.4501	0.4124	0.9741
1373	1.0166	1.0382	0.9686	1.9781	0.9125	1.0269	0.7416	0.4235	0.4140	0.9732
1374	1.0207	1.0132	1.1516	1.0211	0.9353	1.0947	0.8881	0.3937	0.4067	0.9757
1375	1.0207	1.0116	1.1446	1.1983	0.9314	1.3773	0.8906	0.3584	0.4037	0.9786
1376	1.0207	1.0132	1.1583	1.0424	0.9268	1.0947	0.8932	0.3767	0.4052	0.9755
1377	1.0062	1.0415	0.9067	1.4852	0.9420	1.0363	0.7628	0.5079	0.4141	0.9727
1378	1.0120	1.0382	0.8880	1.8244	0.9153	0.9645	0.8242	0.3939	0.4142	0.9731
1379	1.0120	1.0382	0.8872	1.7400	0.9218	0.9645	0.7799	0.3949	0.4139	0.9728
1380	0.9346	1.0415	0.9208	1.4525	0.9450	0.9574	0.7871	0.3643	0.4105	0.9723
1381	0.9408	1.0415	0.7425	1.3785	0.9160	1.0088	0.7898	0.4602	0.3992	0.9707
1382	1.0166	1.0382	0.9645	1.9781	0.9125	1.0241	0.8087	0.3910	0.4145	0.9732
1383	1.0166	1.0382	0.9722	2.0161	0.9140	1.0269	0.7913	0.4121	0.4141	0.9734
1384	1.0180	1.0382	1.1886	2.2339	0.9619	1.2728	0.7951	0.4126	0.4138	0.9738
1385	1.0180	1.0382	1.0448	2.0745	0.9532	1.0736	0.7918	0.3460	0.4141	0.9736
1386	1.0120	1.0382	0.9689	1.9048	0.9219	0.9645	0.7943	0.3171	0.4152	0.9731

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>	Severe <u>Thunderstorm</u>	Winter <u>Storm</u>	<u>Earthquake*</u>
1387	0.9408	1.0415	0.9184	0.9801	0.9363	1.0274	0.7916	0.4831	0.4121	0.9717
1388	1.0207	1.0147	1.1462	1.2729	0.9667	1.2763	0.8509	0.3634	0.4094	0.9750
1389	1.0120	1.0382	0.9573	1.7502	0.9238	0.9645	0.7740	0.3943	0.4150	0.9730
1390	0.9346	1.0415	0.9817	1.4959	0.9441	1.0173	0.7484	0.3731	0.4148	0.9725
1391	1.0180	1.0382	1.1818	1.7812	0.9754	1.3275	0.8003	0.3586	0.4132	0.9743
1392	1.0207	1.0071	1.2546	1.3814	0.9712	1.3835	0.8874	0.3653	0.3993	0.9814
1393	0.9062	1.0362	1.0619	0.5371	0.9095	0.5616	0.0713	0.7796	0.6153	0.9899
1394	1.0180	1.0382	1.2133	2.1029	0.9807	1.2645	0.7933	0.4053	0.4141	0.9739
1395	1.0207	1.0132	1.1890	1.0662	0.9331	1.1585	0.8963	0.3996	0.4066	0.9758
1396	1.0062	1.0415	0.9596	1.5041	0.9405	1.0363	0.7955	0.3938	0.4152	0.9727
1397	0.9426	1.0380	0.9902	2.1859	0.7909	0.7718	0.1272	0.6498	0.9598	1.0398
1398	1.0062	1.0415	0.9817	1.5218	0.9436	1.0432	0.7847	0.3947	0.4166	0.9726
1399	1.0180	1.0343	1.1664	1.2970	0.9632	1.2442	0.8313	0.3431	0.4110	0.9756
1400	0.9408	1.0415	0.9178	1.8083	0.9149	1.0927	0.7937	0.4802	0.4104	0.9716
1401	1.0120	1.0382	0.9573	1.7096	0.9372	0.9645	0.7438	0.4184	0.4150	0.9728
1402	1.0166	1.0382	0.9703	1.9781	0.9625	1.0269	0.8010	0.3988	0.4163	0.9732
1403	0.9408	1.0415	0.9178	1.8143	0.9074	1.0899	0.7951	0.4391	0.4091	0.9716
1404	0.9966	0.9791	0.7593	0.8636	1.0635	1.1127	1.1480	0.4152	0.3182	1.0666
1405	0.9439	1.0380	0.9772	1.7447	0.8318	0.7297	0.1274	0.5843	0.8273	1.0000
1406	0.9454	1.0415	0.6573	1.4708	0.9115	1.0295	0.7783	0.4525	0.3973	0.9705
1407	1.0207	1.0132	1.2002	1.0722	0.9666	1.1585	0.9077	0.3524	0.4086	0.9770

State: **LOUISIANA**
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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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
1408	1.0120	1.0382	0.9615	1.8439	0.9238	0.9645	0.7599	0.4175	0.4166	0.9730
1409	0.9346	1.0415	0.9141	0.9743	0.9281	0.9668	0.7729	0.4496	0.4156	0.9720
1410	1.0180	1.0382	1.1651	2.1401	0.9864	1.0502	0.7700	0.3493	0.4159	0.9734
1411	0.9394	1.0380	1.1412	1.0122	0.7901	0.8751	0.0827	0.7280	1.1082	0.9797
1412	1.0120	1.0382	1.0466	1.9453	0.9791	0.9645	0.7764	0.3477	0.4163	0.9730
1413	1.0180	1.0382	1.2001	1.5678	0.9742	1.4220	0.8255	0.3781	0.4138	0.9743
1414	1.0180	1.0382	1.1948	2.1352	0.9826	1.1316	0.6952	0.3894	0.4158	0.9736
1415	0.9454	1.0380	0.9372	1.2787	0.9136	0.8265	0.2448	0.5260	0.4603	0.9935
1416	0.9408	1.0415	0.9125	1.8072	0.8969	1.0189	0.8233	0.3810	0.4099	0.9714
1417	0.9201	1.0380	1.1474	1.0943	0.8447	0.6949	0.0705	0.7189	0.8192	1.0229
1418	1.0180	1.0382	1.2497	2.1506	0.9795	1.3869	0.7791	0.3940	0.4154	0.9739
1419	1.0180	1.0382	1.1948	2.2002	0.9825	1.1665	0.7824	0.3346	0.4160	0.9738
1420	0.9408	1.0415	0.8000	1.4570	0.9092	1.0188	0.8345	0.4207	0.4042	0.9711
1421	0.9346	1.0415	0.9809	1.5204	0.9450	0.9590	0.7527	0.3333	0.4179	0.9724
1422	1.0207	1.0132	1.2599	1.3872	0.9438	1.1585	0.8902	0.3827	0.4073	0.9755
1423	0.9062	1.0334	1.1913	0.6951	0.9002	0.8160	0.0787	0.8071	0.6286	0.9813
1424	0.9346	1.0415	0.9851	1.4833	0.9556	1.0173	0.7679	0.3804	0.4185	0.9726
1425	1.0207	1.0147	1.2604	1.2975	0.9827	1.3522	0.8656	0.3574	0.4105	0.9753
1426	1.0062	1.0415	1.0712	1.5124	0.9942	1.0432	0.7758	0.4393	0.4183	0.9727
1427	0.9408	1.0415	0.9162	1.7918	0.9163	1.0905	0.7830	0.4682	0.4131	0.9716
1428	1.0180	1.0343	1.2293	1.4273	0.9917	1.3168	0.8032	0.3939	0.4148	0.9743

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
1429	1.0166	1.0382	1.0709	2.0252	0.9900	1.0241	0.7918	0.4088	0.4176	0.9732
1430	1.0207	1.0147	1.2534	1.5103	0.9844	1.3704	0.8185	0.3406	0.4120	0.9758
1431	0.9408	1.0415	0.9853	0.9743	0.9313	0.9667	0.7736	0.4586	0.4163	0.9720
1432	1.0207	1.0116	1.2680	1.4559	0.9484	1.4554	0.9121	0.3334	0.4064	0.9759
1433	0.9408	1.0415	0.9887	1.0062	0.9363	1.0186	0.7576	0.4825	0.4142	0.9718
1434	0.9408	1.0415	0.9162	1.8422	0.9082	1.0386	0.7993	0.4342	0.4137	0.9723
1435	1.0120	1.0382	1.0462	1.7439	1.0104	1.0363	0.7680	0.3671	0.4191	0.9729
1436	0.9454	1.0415	0.6325	1.4380	0.8883	1.0685	0.7851	0.4466	0.3942	0.9709
1437	1.0180	1.0382	1.2474	2.0341	0.9933	1.4089	0.8020	0.4081	0.4159	0.9743
1438	1.0011	1.0415	1.0827	1.5233	1.0137	1.0432	0.7594	0.3990	0.4192	0.9728
1439	0.9884	0.9791	0.4644	0.8896	1.0664	1.0299	1.2475	0.3268	0.2909	1.0362
1440	1.0180	1.0312	1.2415	1.6743	0.9947	1.3168	0.8320	0.3977	0.4150	0.9770
1441	0.9454	1.0415	0.6802	1.5563	0.9138	1.0189	0.7939	0.4978	0.4001	0.9706
1442	1.0180	1.0382	1.2928	2.1471	0.9914	1.3834	0.7888	0.3608	0.4169	0.9741
1443	1.0103	1.0071	1.2548	0.7520	0.9885	1.1579	0.8488	0.3782	0.3924	0.9857
1444	0.9454	1.0415	0.6461	1.2171	0.8459	0.9541	0.6763	0.4151	0.3581	0.9751
1445	0.9346	1.0415	0.9844	1.4802	0.9854	0.9554	0.7339	0.3852	0.4189	0.9724
1446	0.9127	1.0362	1.0692	0.4962	0.9039	0.5578	0.0701	0.8169	0.6277	1.0098
1447	0.9966	0.9791	1.0756	0.6622	1.0639	1.0212	1.2721	0.3489	0.3391	1.0690
1448	0.9883	0.9791	0.5753	0.6759	1.1298	1.0307	1.3753	0.3188	0.2649	1.0569
1449	1.0180	1.0382	1.2618	2.1794	0.9971	1.1975	0.7728	0.4367	0.4192	0.9736

State: **LOUISIANA**
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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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
1450	0.9062	1.0303	1.1150	1.0633	0.9391	0.8431	0.0867	0.8004	0.6551	0.9804
1451	1.0120	1.0382	1.0846	1.9518	0.9946	1.0206	0.7674	0.3788	0.4207	0.9730
1452	0.9394	1.0380	1.1367	1.0201	0.7896	0.8768	0.0881	0.6866	1.1852	0.9779
1453	1.0752	0.8999	0.5996	1.1184	1.0395	0.9404	7.4040	0.2477	0.2894	1.0715
1454	1.0062	1.0415	1.0967	1.5582	1.0104	1.1107	0.7699	0.3555	0.4209	0.9729
1455	0.9408	1.0415	0.9864	1.8143	0.9142	1.0905	0.7917	0.4231	0.4150	0.9716
1456	0.9408	1.0415	1.0842	0.9922	0.9796	0.9667	0.7502	0.4381	0.4190	0.9725
1457	1.0207	1.0132	1.2768	1.4234	0.9473	1.1585	0.9038	0.3523	0.4082	0.9756
1458	1.0207	1.0132	1.2681	1.2113	0.9449	1.1585	0.8448	0.4303	0.4102	0.9774
1459	0.9346	1.0415	1.0946	1.5233	1.0137	1.0432	0.7724	0.3844	0.4207	0.9727
1460	0.9127	1.0362	1.0692	0.4924	0.9048	0.5617	0.0693	0.8272	0.6309	1.0126
1461	1.0180	1.0382	1.2415	1.9663	0.9933	1.4047	0.8081	0.3948	0.4171	0.9743
1462	1.0180	1.0293	1.2515	1.7100	0.9984	1.3168	0.8450	0.4026	0.4151	0.9748
1463	0.9346	1.0415	1.0874	0.9991	0.9950	0.9667	0.7523	0.4061	0.4207	0.9722
1464	0.9408	1.0415	0.8906	1.8119	0.8969	1.0168	0.8040	0.3357	0.4115	0.9723
1465	1.0207	1.0093	1.2949	1.4183	0.9456	1.4467	0.9269	0.3564	0.4064	0.9759
1466	0.9062	1.0352	1.2375	0.4372	0.9792	0.6332	0.0701	0.7891	0.6190	0.9778
1467	0.9454	1.0415	0.6339	1.2215	0.8525	0.9515	0.7104	0.4326	0.3732	0.9708
1468	1.0104	0.9497	0.7486	1.0075	1.1384	0.9257	2.8003	0.2729	0.3220	1.0415
1469	1.0166	1.0382	1.1124	2.2678	1.0111	1.0206	0.7238	0.3971	0.4216	0.9756
1470	0.9966	0.9791	0.9531	0.9241	1.0563	1.1341	1.2417	0.3613	0.3323	1.0583

State: **LOUISIANA**
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USAA CASUALTY INSURANCE COMPANY
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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
1471	1.0180	1.0382	1.2897	2.0854	0.9949	1.3891	0.7932	0.3943	0.4187	0.9741
1472	1.0062	1.0415	1.1174	1.5524	1.0155	1.1037	0.7529	0.3659	0.4216	0.9728
1473	0.9137	1.0362	1.0692	0.4734	0.9039	0.5638	0.0656	0.7953	0.6320	1.0132
1474	1.0207	1.0132	1.3118	1.3192	0.9437	1.4343	0.8955	0.3142	0.4078	0.9757
1475	0.9137	1.0362	1.0999	0.4711	0.9039	0.5629	0.0704	0.7996	0.6372	1.0137
1476	0.9062	1.0334	1.2359	0.5629	0.9427	0.7809	0.0789	0.7902	0.6253	0.9776
1477	1.0180	1.0244	1.2815	1.5217	0.9922	1.3325	0.8353	0.4023	0.4159	0.9748
1478	1.0207	1.0147	1.3118	1.4741	0.9778	1.3522	0.8510	0.3500	0.4155	0.9750
1479	1.0166	1.0382	1.1187	2.2785	1.0116	1.0206	0.7525	0.4189	0.4236	0.9734
1480	1.0180	1.0382	1.2453	1.7324	0.9958	1.4107	0.8103	0.4291	0.4183	0.9744
1481	1.0180	1.0343	1.2540	1.5226	0.9984	1.3168	0.8208	0.4509	0.4175	0.9746
1482	1.0180	1.0382	1.2935	2.3462	1.0043	1.1975	0.7651	0.3058	0.4212	0.9739
1483	1.0180	1.0382	1.2562	2.3010	1.0082	1.1360	0.7783	0.3966	0.4232	0.9737
1484	0.9127	1.0362	1.0692	0.4696	0.8989	0.5677	0.0674	0.8379	0.6312	1.0139
1485	1.0180	1.0382	1.2935	2.3259	1.0043	1.3470	0.7828	0.3768	0.4209	0.9740
1486	0.9408	1.0415	0.8611	1.4890	0.9106	1.0168	0.8305	0.4432	0.4135	0.9710
1487	0.9062	1.0334	1.1562	0.9382	0.9658	0.6026	0.0802	0.8289	0.6312	0.9879
1488	0.9062	1.0334	1.1751	0.8684	0.9617	0.5833	0.0854	0.7719	0.6247	0.9767
1489	0.9408	1.0415	1.0927	1.0247	1.0042	1.0186	0.7663	0.4387	0.4189	0.9732
1490	1.0120	1.0382	1.0848	1.8284	1.0190	1.0206	0.7598	0.4262	0.4221	0.9730
1491	0.9346	1.0415	1.1170	1.6232	1.0150	1.0148	0.7309	0.4460	0.4221	0.9730

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
1492	0.9137	1.0362	1.0929	0.4713	0.8989	0.5669	0.0675	0.7764	0.6348	1.0233
1493	1.0207	1.0116	1.3081	1.3446	0.9261	1.4570	0.9204	0.3605	0.4082	0.9759
1494	1.0207	1.0132	1.3118	1.2641	0.9215	1.1585	0.8264	0.3679	0.4105	0.9787
1495	1.0180	1.0382	1.3184	2.1549	0.9966	1.3781	0.7756	0.4035	0.4212	0.9742
1496	0.9346	1.0415	1.1566	1.0856	1.0132	1.0230	0.7490	0.3922	0.4233	0.9742
1497	0.9127	1.0362	1.0692	0.4962	0.8986	0.5563	0.0677	0.7367	0.6278	1.0130
1498	1.0180	1.0147	1.2939	1.4456	0.9785	1.3217	0.8429	0.3737	0.4162	0.9749
1499	0.9394	1.0380	1.1509	1.1929	0.8190	0.7715	0.0882	0.6812	1.3153	0.9816
1500	1.0180	1.0312	1.2882	1.5672	0.9897	1.3168	0.8012	0.4289	0.4179	0.9747
1501	0.9127	1.0362	1.0692	0.4814	0.8853	0.5380	0.0686	0.7431	0.6325	1.0230
1502	0.9137	1.0362	1.0865	0.4596	0.8888	0.5448	0.0674	0.8155	0.6340	1.0213
1503	0.9052	1.0303	1.1033	1.0320	0.9617	0.5842	0.0832	0.7230	0.6505	0.9766
1504	0.9409	1.0415	0.7075	1.5700	0.9173	1.0180	0.8076	0.4167	0.4062	0.9703
1505	0.9948	0.9714	0.4941	0.7269	1.1042	1.0459	1.5640	0.2707	0.2519	1.0763
1506	0.9062	1.0352	1.2309	0.4503	0.9803	0.6295	0.0764	0.7943	0.6219	0.9776
1507	1.0180	1.0382	1.3184	2.0984	1.0023	1.1975	0.7779	0.3746	0.4231	0.9751
1508	1.0180	1.0382	1.2863	1.5777	0.9844	1.3478	0.8190	0.3729	0.4207	0.9745
1509	0.9408	1.0415	1.1248	1.9050	0.9730	1.1512	0.7829	0.4260	0.4200	0.9722
1510	1.0166	1.0382	1.1733	2.2149	1.0127	1.0866	0.7740	0.3761	0.4247	0.9736
1511	0.9137	1.0362	1.0929	0.4597	0.8853	0.5392	0.0672	0.7797	0.6366	1.0234
1512	1.0180	1.0382	1.3222	1.9568	0.9887	1.3725	0.7867	0.4017	0.4218	0.9744

State: **LOUISIANA**
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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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
1513	1.0180	1.0382	1.2803	2.0664	1.0038	1.1360	0.7713	0.3927	0.4247	0.9737
1514	0.9966	0.9791	0.7577	0.8974	1.0559	1.1294	1.1886	0.3532	0.3150	1.0560
1515	1.0180	1.0382	1.3279	1.9363	0.9967	1.3781	0.7897	0.3844	0.4224	0.9746
1516	1.0120	1.0382	1.1377	2.0031	1.0129	1.0206	0.7776	0.3922	0.4265	0.9734
1517	0.9127	1.0362	1.0692	0.4699	0.8824	0.5380	0.0674	0.7530	0.6332	1.0234
1518	0.9127	1.0362	1.0692	0.4504	0.8816	0.5400	0.0676	0.6909	0.6357	1.0239
1519	0.9454	1.0415	0.6482	1.2254	0.8589	0.9777	0.6382	0.4179	0.3591	0.9726
1520	0.9454	1.0380	0.9372	1.3635	0.9135	0.7718	0.2737	0.5880	0.3944	1.0212
1521	1.0180	1.0343	1.2863	1.4040	0.9712	1.3168	0.8228	0.4367	0.4207	0.9746
1522	1.0180	1.0382	1.3279	2.0659	0.9999	1.1975	0.7840	0.3658	0.4249	0.9740
1523	0.9454	1.0415	0.6245	1.2783	0.8534	0.9592	0.7707	0.4540	0.3940	0.9705
1524	0.9062	1.0334	1.1751	0.7871	0.9617	0.5833	0.0855	0.7955	0.6228	0.9782
1525	0.9439	1.0380	0.9820	1.9322	0.7951	0.7817	0.1446	0.5887	0.8320	1.0016
1526	1.0166	1.0382	1.1377	2.0468	1.0094	1.0206	0.7538	0.3883	0.4266	0.9735
1527	1.0180	1.0382	1.3279	2.0078	0.9776	1.3383	0.7886	0.3622	0.4242	0.9753
1528	1.0180	1.0382	1.2863	1.5655	0.9686	1.3996	0.8128	0.3849	0.4215	0.9745
1529	0.9137	1.0362	1.0929	0.4486	0.8824	0.5392	0.0665	0.7114	0.6378	1.0250
1530	1.0207	1.0071	1.3081	0.9292	0.9313	1.4207	0.9420	0.3774	0.4056	0.9783
1531	0.9137	1.0380	1.0999	0.4466	0.8824	0.5457	0.0674	0.7491	0.6415	1.0256
1532	0.9127	1.0362	1.0692	0.4316	0.9208	0.8725	0.0659	0.7536	0.6423	1.0254
1533	1.0180	1.0382	1.2925	2.0664	0.9851	1.1256	0.7732	0.4113	0.4268	0.9738

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
1534	1.0120	1.0382	1.1460	1.8326	1.0104	1.0206	0.7699	0.4203	0.4282	0.9734
1535	1.0166	1.0382	1.1845	1.9896	0.9915	1.0866	0.7837	0.4201	0.4271	0.9737
1536	1.0180	1.0382	1.3279	2.0604	0.9813	1.1975	0.7656	0.3342	0.4260	0.9740
1537	1.0207	1.0132	1.3118	1.2496	0.9178	1.1988	0.8912	0.3814	0.4113	0.9772
1538	0.9966	0.9791	1.0626	0.6845	1.0563	1.0800	1.2355	0.3678	0.3336	1.0425
1539	0.9346	1.0415	1.1828	1.5114	1.0348	1.0111	0.7652	0.3837	0.4305	0.9728
1540	0.9966	0.9791	0.9435	0.8800	1.0505	1.1573	1.2500	0.3743	0.3297	1.0495
1541	1.0120	1.0382	1.1322	1.7260	1.0264	1.0206	0.7456	0.4240	0.4274	0.9760
1542	1.0207	1.0147	1.2902	1.4184	0.9635	1.3130	0.8281	0.3911	0.4195	0.9750
1543	0.9137	1.0380	1.1352	0.4762	0.8986	0.5483	0.0694	0.7560	0.6448	1.0160
1544	0.9965	0.9791	0.9485	0.8702	1.0578	1.1341	1.2339	0.3826	0.3291	1.0465
1545	1.0207	1.0093	1.3081	1.3759	0.9195	1.4347	0.9313	0.3670	0.4081	0.9783
1546	1.0120	1.0382	1.1486	1.8326	0.9937	1.0206	0.7812	0.4366	0.4290	0.9735
1547	1.0180	1.0382	1.3279	1.8686	0.9722	1.3725	0.8238	0.4167	0.4255	0.9778
1548	0.9346	1.0415	1.1915	1.0054	1.0125	1.0241	0.7657	0.4204	0.4316	0.9731
1549	1.0180	1.0343	1.2845	1.3866	0.9712	1.3168	0.8247	0.4649	0.4222	0.9756
1550	1.0180	1.0382	1.3279	2.0454	0.9813	1.2219	0.7904	0.3574	0.4268	0.9741
1551	0.9884	0.9791	0.4644	0.9052	1.0664	1.0299	1.2898	0.3191	0.2868	1.0370
1552	1.0180	1.0382	1.2863	1.6112	0.9729	1.4107	0.8127	0.4053	0.4242	0.9757
1553	1.0180	1.0266	1.2908	1.5957	0.9712	1.3576	0.8440	0.3984	0.4211	0.9749
1554	1.0180	1.0382	1.3279	1.9930	0.9813	1.1975	0.7625	0.3604	0.4278	0.9740

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
1555	1.0180	1.0382	1.2501	2.0254	0.9859	1.1113	0.7751	0.4311	0.4290	0.9739
1556	0.9150	1.0380	1.1350	1.1391	0.8089	0.8304	0.0745	0.7267	0.9971	1.0064
1557	1.0166	1.0382	1.1845	1.9393	0.9915	1.0866	0.7577	0.4525	0.4296	0.9738
1558	0.9201	1.0380	1.1474	1.2333	0.8458	0.7104	0.0693	0.6954	0.8275	1.0273
1559	1.0564	1.0772	0.8521	0.9026	1.1460	1.0304	2.7635	0.2769	0.3052	1.0872
1560	0.9929	0.9791	0.6850	0.8495	1.1209	1.1096	1.1800	0.2772	0.3037	1.0481
1561	1.0180	1.0343	1.2845	1.3627	0.9712	1.3415	0.8311	0.4636	0.4230	0.9747
1562	0.9454	1.0415	0.6824	1.4973	0.9395	1.0770	0.7779	0.4010	0.4118	0.9719
1563	1.0180	1.0382	1.3279	2.0328	0.9795	1.3470	0.7954	0.4373	0.4274	0.9749
1564	1.0207	1.0147	1.3054	1.3300	0.9425	1.3864	0.8531	0.3764	0.4204	0.9764
1565	0.9965	0.9791	1.0513	0.6964	1.0578	1.0800	1.2544	0.4057	0.3314	1.0397
1566	1.0180	1.0382	1.2845	1.5563	0.9683	1.3731	0.8063	0.4054	0.4242	0.9769
1567	1.0041	1.0071	1.3114	0.5614	0.9604	1.0883	0.8980	0.3637	0.3896	0.9818
1568	0.9454	1.0380	0.9034	1.3356	0.9359	0.8172	0.3105	0.4817	0.3397	1.0028
1569	1.0180	1.0382	1.2432	2.0142	0.9859	1.1113	0.7684	0.4059	0.4300	0.9739
1570	1.0207	1.0147	1.3118	1.0696	0.9385	1.1896	0.8749	0.3487	0.4179	0.9767
1571	1.0180	1.0382	1.3279	2.0284	0.9813	1.1975	0.7821	0.3865	0.4291	0.9741
1572	0.9965	0.9791	1.1321	0.6656	1.0714	1.1090	1.0695	0.3767	0.3445	1.0117
1573	1.0120	1.0382	1.1486	1.7942	0.9933	1.0206	0.7705	0.4011	0.4319	0.9736
1574	0.9408	1.0415	1.2042	1.8746	1.0000	1.1540	0.7661	0.4204	0.4324	0.9726
1575	0.9201	1.0380	1.1831	0.9494	0.8464	0.6860	0.0688	0.7409	0.8158	1.0170

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
1576	0.9408	1.0415	1.0147	2.0186	0.9747	1.0761	0.7805	0.4312	0.4262	0.9725
1577	0.9394	1.0380	1.0492	1.1681	0.8029	0.7381	0.0870	0.6866	1.2963	0.9792
1578	1.0180	1.0382	1.3279	1.8622	0.9781	1.4039	0.7781	0.4186	0.4280	0.9771
1579	1.0120	1.0382	1.1486	1.7942	0.9917	1.0206	0.7623	0.3928	0.4327	0.9738
1580	1.0180	1.0382	1.3279	1.8645	0.9533	1.4091	0.8110	0.3737	0.4278	0.9745
1581	1.0180	1.0147	1.2870	1.3837	0.9391	1.3571	0.8482	0.3749	0.4223	0.9750
1582	0.9998	0.9939	1.1952	0.6866	0.9888	1.0273	0.9689	0.3833	0.3793	0.9899
1583	1.0180	1.0382	1.3279	1.9526	0.9789	1.2199	0.7887	0.3707	0.4300	0.9741
1584	1.0120	1.0382	1.1431	1.7461	0.9937	1.0206	0.7614	0.4285	0.4341	0.9753
1585	1.0180	1.0382	1.1845	1.9432	0.9859	1.1069	0.7603	0.3891	0.4313	0.9740
1586	0.9454	1.0415	0.6295	1.2959	0.8613	0.9636	0.6262	0.4386	0.3749	0.9748
1587	0.9931	0.9753	0.3636	0.7390	1.1148	1.0475	1.4940	0.2975	0.2530	1.0758
1588	0.9062	1.0362	1.2155	0.4825	0.9221	0.8643	0.0650	0.7783	0.6164	0.9754
1589	1.0180	1.0343	1.2845	1.3371	0.9551	1.3522	0.8254	0.4301	0.4235	0.9751
1590	0.9346	1.0415	1.2013	1.4551	1.0129	1.0765	0.7551	0.3995	0.4337	0.9739
1591	1.0180	1.0382	1.2845	1.3717	0.9499	1.4371	0.8180	0.4267	0.4263	0.9749
1592	0.8971	1.0303	1.0980	1.0288	0.9556	0.6830	0.0778	0.8245	0.6254	0.9946
1593	1.0180	1.0382	1.3279	1.9520	0.9588	1.3831	0.7860	0.4352	0.4295	0.9761
1594	1.0180	1.0382	1.3279	1.9318	0.9650	1.2296	0.7780	0.4397	0.4309	0.9769
1595	1.0207	1.0132	1.3118	0.8496	0.9325	1.1896	0.8697	0.3843	0.4192	0.9761
1596	1.0180	1.0382	1.3279	1.8918	0.9622	1.2296	0.7863	0.4041	0.4324	0.9743

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
1597	0.9201	1.0380	1.1874	0.8061	0.8524	0.6860	0.0685	0.6970	0.8414	1.0192
1598	0.9346	1.0415	1.2003	1.0660	0.9990	1.0306	0.7666	0.4241	0.4376	0.9732
1599	1.0144	1.0093	1.3081	1.0462	0.9079	1.4897	0.8649	0.3396	0.4136	0.9759
1600	0.9062	1.0334	1.1694	0.8646	0.9538	0.6490	0.0830	0.7526	0.6206	0.9766
1601	1.0207	1.0147	1.3055	0.9589	0.9425	1.3866	0.8391	0.3680	0.4225	0.9753
1602	0.9883	0.9791	0.5017	0.6745	1.1333	1.0381	1.3856	0.3018	0.2625	1.0611
1603	0.9439	1.0380	0.9827	1.7391	0.7902	0.7876	0.1499	0.6576	0.8270	1.0051
1604	1.0180	1.0382	1.3279	1.7593	0.9533	1.4091	0.8015	0.3944	0.4297	0.9747
1605	0.9454	1.0380	0.8314	1.2714	0.9560	0.7583	0.2987	0.6085	0.3178	0.9791
1606	0.9062	1.0362	1.0619	0.5311	0.9833	0.6333	0.0645	0.7962	0.6220	0.9811
1607	1.0180	1.0147	1.2870	0.9659	0.9391	1.3571	0.8474	0.3720	0.4243	0.9752
1608	1.0180	1.0382	1.3279	1.8644	0.9588	1.3742	0.7977	0.3378	0.4312	0.9745
1609	0.9214	1.0380	1.1277	1.1171	0.8089	0.8282	0.0748	0.7344	1.0889	0.9934
1610	1.0207	1.0132	1.3118	0.8535	0.9013	1.1896	0.8589	0.3678	0.4162	0.9760
1611	1.0041	1.0071	1.3145	0.5020	0.9265	1.3413	0.8552	0.3575	0.4025	0.9774
1612	1.0180	1.0312	1.2867	1.0024	0.9523	1.3522	0.8134	0.4454	0.4262	0.9766
1613	0.9439	1.0380	0.9903	1.5861	0.8120	0.8282	0.1194	0.6108	1.0873	0.9998
1614	1.0120	1.0382	1.1459	1.5932	0.9896	1.1260	0.7897	0.4717	0.4377	0.9772
1615	0.9454	1.0380	0.9138	1.3177	0.9231	0.8172	0.3164	0.5607	0.3696	0.9895
1616	1.0180	1.0382	1.3279	1.7580	0.9622	1.2296	0.7883	0.3877	0.4331	0.9745
1617	0.9965	0.9791	1.0255	0.6831	1.0675	1.0800	1.2637	0.3311	0.3262	1.0292

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
1618	1.0180	1.0382	1.2925	1.8372	0.9659	1.1664	0.7936	0.4323	0.4339	0.9743
1619	1.0207	1.0147	1.3055	0.9539	0.9425	1.3866	0.8591	0.3656	0.4231	0.9754
1620	1.0166	1.0382	1.1473	1.4335	0.9724	1.0481	0.8072	0.3721	0.4392	0.9782
1621	0.9454	1.0415	0.6362	1.5885	0.9112	1.0757	0.5838	0.4588	0.3761	0.9748
1622	0.9694	1.0337	0.8570	0.9080	1.1082	1.0942	2.7635	0.3142	0.3507	1.0894
1623	0.9394	1.0380	1.1453	0.8161	0.8161	0.9459	0.0849	0.6747	1.2493	0.9803
1624	1.0207	1.0147	1.3055	0.9539	0.9425	1.3866	0.9132	0.3981	0.4252	0.9753
1625	1.0117	1.0147	1.2908	0.9782	0.9523	1.3683	0.8591	0.3862	0.4264	0.9753
1626	0.9408	1.0415	1.2071	1.2724	0.9868	1.1717	0.7767	0.4304	0.4394	0.9730
1627	0.9454	1.0415	0.7316	1.7335	0.9787	1.1043	0.8031	0.4284	0.4231	0.9718
1628	1.0062	1.0415	1.1873	1.1238	0.9910	1.1260	0.7935	0.4067	0.4408	0.9770
1629	1.0041	1.0071	1.3006	0.5249	0.9376	1.1379	0.8818	0.3724	0.3922	0.9786
1630	1.0144	1.0147	1.2808	0.8778	0.9461	1.3483	0.8692	0.3986	0.4257	0.9756
1631	1.0166	1.0382	1.1845	1.6961	0.9694	1.1157	0.7958	0.3915	0.4352	0.9751
1632	0.9150	1.0380	1.1062	1.1536	0.8089	0.8305	0.0777	0.7483	1.0410	0.9966
1633	1.0130	1.0382	1.2721	1.1492	0.9565	1.4156	0.8161	0.4286	0.4316	0.9780
1634	1.0117	1.0382	1.3279	1.4039	0.9622	1.2296	0.8067	0.3782	0.4357	0.9757
1635	0.9454	1.0380	0.9058	1.3356	0.9359	0.8172	0.3204	0.5461	0.3359	1.0019
1636	1.0041	1.0048	1.2023	0.6197	0.9890	1.0538	0.9038	0.3711	0.3848	0.9803
1637	0.9150	1.0380	1.1062	1.1568	0.8089	0.8304	0.0752	0.6997	1.0484	0.9959
1638	0.9454	1.0380	0.9849	1.8693	0.7963	0.8200	0.1524	0.6022	0.7618	1.0023

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
1639	1.0041	1.0071	1.2335	0.5124	0.9618	1.0538	0.8482	0.3680	0.3893	0.9791
1640	0.9150	1.0380	1.1311	1.1057	0.8089	0.8304	0.0770	0.6909	1.1426	0.9884
1641	1.0144	1.0071	1.2494	0.6563	0.9249	1.4207	0.7865	0.3790	0.4077	0.9767
1642	0.9454	1.0415	0.8579	1.4283	0.8613	0.9672	0.5069	0.4619	0.3370	0.9893
1643	0.9454	1.0380	0.8550	1.2750	0.9560	0.7583	0.3168	0.5703	0.3212	0.9807
1644	0.9454	1.0415	0.6231	1.4323	0.9245	1.0150	0.7742	0.4508	0.4045	0.9709
1645	0.9344	1.0415	1.1944	1.2905	0.9961	1.0382	0.7497	0.4008	0.4434	0.9749
1646	0.9998	0.9939	1.1275	0.6811	1.0042	1.0273	0.9083	0.3419	0.3794	0.9850
1647	0.9454	1.0380	0.8770	1.3093	0.9397	0.8018	0.3263	0.5344	0.3287	0.9898
1648	1.0117	1.0147	1.2765	0.8730	0.9404	1.3571	0.8690	0.3941	0.4270	0.9774
1649	0.9998	0.9824	1.1301	0.7261	0.9959	0.9332	0.9785	0.3716	0.3727	0.9911
1650	1.0041	1.0071	1.2355	0.4791	0.9690	1.2064	0.8370	0.3808	0.4012	0.9776
1651	0.9998	0.9791	1.0641	0.7658	1.0444	0.9512	1.0105	0.3826	0.3604	0.9926
1652	1.0180	1.0343	1.2845	0.8882	0.9495	1.3522	0.8400	0.4487	0.4296	0.9777
1653	0.9408	1.0415	1.1797	1.7450	0.9383	1.1048	0.7954	0.4193	0.4438	0.9740
1654	0.9150	1.0380	1.1072	1.1408	0.8089	0.8304	0.0755	0.7515	1.0852	0.9939
1655	0.9188	1.0379	1.1988	0.5301	0.9200	0.8765	0.0675	0.7193	0.7424	0.9902
1656	0.9189	1.0380	1.1892	0.4993	0.9865	0.6433	0.0640	0.7714	0.7025	0.9969
1657	0.9137	1.0362	1.0999	0.4680	0.9831	0.6324	0.0627	0.7472	0.6561	1.0073
1658	0.9150	1.0380	1.1055	1.1308	0.8630	0.8054	0.0746	0.8157	1.0611	0.9996
1659	1.0144	1.0116	1.2668	0.8966	0.9094	1.4965	0.8637	0.3601	0.4153	0.9767

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
1660	1.0058	1.0382	1.1446	1.0884	0.9910	1.1260	0.7487	0.3887	0.4437	0.9749
1661	0.9346	1.0415	1.2030	0.7700	0.9766	1.0504	0.7822	0.4241	0.4466	0.9744
1662	0.9454	1.0380	0.9207	1.3638	0.9220	0.8172	0.3164	0.5214	0.3384	1.0090
1663	0.9150	1.0380	1.1030	1.1206	0.8100	0.8305	0.0762	0.7321	1.1088	0.9921
1664	0.9408	1.0415	1.2054	1.4455	0.9618	1.1835	0.8056	0.4016	0.4450	0.9740
1665	0.9998	0.9792	1.0693	0.7313	1.0385	0.9525	1.0385	0.3915	0.3680	0.9849
1666	0.9150	1.0380	1.1715	0.7737	0.8668	0.6874	0.0722	0.7388	0.9603	1.0198
1667	0.9998	0.9911	1.0748	0.6826	1.0282	0.9945	0.9563	0.3300	0.3748	0.9897
1668	1.0041	1.0071	1.2290	0.5091	0.9493	1.1379	0.8458	0.3695	0.3933	0.9797
1669	0.9346	1.0415	1.2023	0.9204	0.9947	1.1053	0.8136	0.4065	0.4466	0.9771
1670	0.9150	1.0380	1.1030	1.1336	0.8422	0.8304	0.0763	0.7268	1.0953	0.9946
1671	0.9454	1.0415	0.6248	1.4434	0.9249	1.0150	0.6805	0.4355	0.3900	0.9723
1672	1.0457	1.3167	1.2562	1.1129	1.0746	1.4091	0.8739	0.3912	0.5067	1.0000
1673	0.9062	1.0352	1.2317	0.4585	0.9722	0.7571	0.0634	0.7656	0.6169	0.9748
1674	0.9998	0.9939	1.0748	0.6902	1.0341	1.0472	0.9528	0.3247	0.3803	0.9809
1675	0.9020	1.0303	1.0851	1.1518	0.9669	0.7794	0.0806	0.7746	0.5767	0.9871
1676	1.0457	1.3167	1.2552	1.1129	1.0746	1.1711	0.8739	0.4026	0.5067	1.0000
1677	0.9707	0.9847	0.7585	1.1796	1.0781	1.1181	1.4308	0.3721	0.3442	1.0439
1678	1.0457	1.3167	1.2552	1.1217	1.0746	1.1711	0.8739	0.3584	0.5067	1.0000
1679	0.9454	1.0380	0.8245	1.2943	0.9151	0.7810	0.3169	0.5907	0.3361	1.0080
1680	0.9150	1.0380	1.1030	1.1311	0.8326	0.8305	0.0765	0.7381	1.1132	0.9941

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
1681	1.0144	1.0071	1.2057	0.6580	0.9574	1.4481	0.8192	0.3941	0.4094	0.9779
1682	0.9408	1.0415	0.8516	1.4160	0.9659	1.1048	0.8065	0.4122	0.4452	0.9749
1683	1.0041	1.0071	1.1889	0.4810	1.0001	1.3473	0.8033	0.3976	0.4022	0.9774
1684	0.9998	0.9885	1.0748	0.7089	1.0367	0.9945	0.9746	0.3794	0.3721	0.9908
1685	0.9454	1.0380	0.9058	1.3286	0.9287	0.8172	0.3086	0.6039	0.3346	1.0052
1686	0.9150	1.0380	1.1030	1.1192	0.8435	0.8203	0.0753	0.7477	1.1118	0.9948
1687	0.9998	0.9824	1.0548	0.7785	1.0470	0.9606	0.9917	0.3700	0.3683	0.9858
1688	1.0041	1.0048	1.0956	0.6343	1.0396	1.0741	0.9002	0.3708	0.3847	0.9802
1689	0.9150	1.0380	1.1045	1.1921	0.8650	0.7251	0.0750	0.7642	1.0791	1.0035
1690	0.9150	1.0380	1.1084	1.1526	0.8483	0.7251	0.0758	0.7129	1.0432	1.0063
1691	0.9150	1.0380	1.1065	1.1326	0.8630	0.8191	0.0757	0.7043	1.1059	0.9960
1692	1.0457	1.3167	1.2552	1.1959	1.0746	1.1711	0.8739	0.4158	0.5067	1.0000
1693	0.9346	1.0415	1.2004	0.6703	0.9745	1.0504	0.8143	0.4388	0.4472	0.9744
1694	0.9439	1.0380	0.9785	1.5246	0.8091	0.8453	0.1515	0.7099	0.8454	1.0019
1695	0.9454	1.0415	0.8429	1.7017	0.8978	1.0085	0.5213	0.4584	0.3521	1.0014
1696	0.9998	0.9939	1.0653	0.7380	1.0395	1.0575	0.9051	0.3864	0.3777	0.9847
1697	0.9454	1.0415	0.6964	1.3212	0.9357	1.1697	0.7760	0.4407	0.4383	0.9728
1698	0.9454	1.0380	0.9335	1.6280	0.8434	0.7019	0.2299	0.6008	0.4962	0.9786
1699	0.9694	1.0337	0.8570	0.9080	1.1137	1.1721	2.7635	0.3435	0.3507	1.0888
1700	0.9150	1.0380	1.1030	1.1006	0.8422	0.8245	0.0761	0.7191	1.1343	0.9942
1701	0.9660	1.0337	0.8570	0.9080	1.1108	1.0440	2.7635	0.2981	0.3507	1.0903

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
1702	1.0457	1.3167	1.2552	1.1129	1.0746	1.1711	0.8739	0.3683	0.5067	1.0000
1703	1.0041	1.0071	1.1563	0.5537	1.0111	1.1593	0.8496	0.3783	0.3921	0.9788
1704	1.0457	1.3167	1.2552	1.1129	1.0746	1.1711	0.8739	0.3902	0.5067	1.0000
1705	1.0457	1.3167	1.2552	1.1254	1.0746	1.1711	0.8739	0.3567	0.5067	1.0000
1706	0.9454	1.0380	0.8277	1.2697	0.9560	0.7583	0.3101	0.5453	0.3187	0.9798
1707	0.9201	1.0380	1.2001	0.6280	0.9371	0.9020	0.0685	0.7881	0.8127	1.0109
1708	0.9454	1.0380	0.8198	1.2697	0.9560	0.7583	0.3010	0.5265	0.3170	0.9787
1709	0.9929	1.1248	0.8777	1.1705	1.0906	1.1612	1.3901	0.3375	0.3428	1.0313
1710	1.0041	1.0071	1.1831	0.5183	1.0082	1.3628	0.8249	0.4072	0.4049	0.9773
1711	1.0457	1.3167	1.2552	1.2002	1.0746	1.1711	0.8739	0.4306	0.5067	1.0000
1712	0.9426	1.0380	1.0264	1.4862	0.8233	0.8444	0.0909	0.6993	1.2274	0.9884
1713	0.9346	1.1417	1.1499	0.9761	0.9758	1.0504	0.8268	0.4063	0.5096	1.0000
1714	1.0457	1.3167	1.2591	1.1129	1.0746	1.3831	0.8739	0.4064	0.5067	1.0000
1715	1.0457	1.3167	1.2552	1.1129	1.0746	1.1711	0.8739	0.4422	0.5067	1.0000
1716	0.9150	1.0380	1.1101	1.0810	0.8491	0.7021	0.0757	0.7353	1.0839	1.0050
1717	0.9150	1.0380	1.1094	1.3807	0.8502	0.7251	0.0753	0.8066	1.0992	1.0007
1718	0.9408	1.1417	1.1597	1.1385	0.9635	1.1848	0.8268	0.4528	0.5096	1.0000
1719	0.9454	1.0380	0.8198	1.2697	0.9560	0.7583	0.2930	0.6406	0.3161	0.9782
1720	1.0457	1.3167	1.2552	1.1129	1.0746	1.3743	0.8781	0.3683	0.5067	1.0000
1721	1.0457	1.3167	1.2552	1.1129	1.0746	1.1711	0.8739	0.4080	0.5067	1.0000
1722	0.9150	1.0380	1.1062	1.1439	0.8646	0.7237	0.0756	0.7148	1.1110	0.9991

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
1723	0.9820	0.9824	1.0626	0.7781	1.0330	1.0098	0.9874	0.3721	0.3702	0.9898
1724	0.9694	1.0337	0.8570	0.9080	1.1098	1.1307	2.7635	0.2863	0.3507	1.0832
1725	0.9150	1.0380	1.1081	1.1181	0.8650	0.7193	0.0765	0.7420	1.1261	0.9963
1726	0.9454	1.0380	0.8198	1.2697	0.9560	0.7583	0.2892	0.5891	0.3168	0.9789
1727	1.0457	1.3167	1.2552	1.1129	1.0746	1.1711	0.8739	0.4198	0.5067	1.0000
1728	0.9820	0.9968	1.0669	0.8281	1.0360	1.0575	0.9285	0.3874	0.3801	0.9827
1729	1.0058	1.0382	1.0316	1.1176	1.0036	1.0682	0.8340	0.4066	0.4520	0.9779
1730	0.9862	1.0071	1.1358	0.5936	1.0230	1.0846	0.8820	0.3873	0.3888	0.9795
1731	1.0457	1.3167	1.2552	1.1320	1.0746	1.4094	0.8739	0.3692	0.5067	1.0000
1732	0.9454	1.0415	0.6231	1.2791	0.8974	1.0383	0.7018	0.4514	0.4194	0.9708
1733	0.9646	0.9671	0.7433	0.9058	1.0865	1.0403	2.9845	0.3064	0.3412	1.0610
1734	0.9694	1.0337	0.8570	0.9080	1.1107	1.1707	2.7635	0.3283	0.3507	1.0851
1735	1.0264	0.9516	0.7472	0.8745	1.1168	0.9672	2.8564	0.2949	0.3290	1.0433
1736	0.9426	1.0380	0.9972	1.4572	0.8115	0.7467	0.1179	0.6497	1.0933	0.9830
1737	0.9454	1.0380	0.9778	1.3806	0.8224	0.8954	0.1839	0.6971	0.7293	0.9912
1738	0.9346	1.1501	1.1363	0.9843	0.9799	1.0504	0.8297	0.3883	0.5094	1.0000
1739	0.9150	1.0380	1.1323	0.8919	0.8528	0.6918	0.0785	0.7174	1.1300	1.0018
1740	0.9740	0.9791	0.9883	0.8224	1.0311	0.9283	1.0057	0.4081	0.3544	0.9987
1741	1.0144	1.0071	1.1723	0.7642	0.9653	1.4619	0.8204	0.4021	0.4113	0.9793
1742	0.9694	1.0337	0.8570	0.9080	1.1098	1.0701	2.7635	0.2810	0.3507	1.0816
1743	0.9150	1.0380	1.1431	0.8073	0.8559	0.7003	0.0757	0.6875	1.0963	1.0089

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
1744	0.9038	1.0334	1.1697	0.7656	0.9467	0.7433	0.0600	0.8157	0.5989	0.9796
1745	0.9694	1.0337	0.8570	0.9080	1.1137	1.1609	2.7635	0.2879	0.3507	1.0828
1746	0.9454	1.0380	0.8198	1.2697	0.9560	0.7583	0.2864	0.6145	0.3160	0.9783
1747	1.0457	1.3167	1.2552	1.1176	1.0746	1.1711	0.8739	0.3829	0.5067	1.0000
1748	1.0499	1.3149	1.2257	1.1677	1.0795	1.1798	0.8703	0.3872	0.5086	1.0000
1749	1.0457	1.3167	1.2552	1.1129	1.0746	1.1711	0.8739	0.4006	0.5067	1.0000
1750	0.9646	0.9714	0.3324	0.8250	1.1019	1.0160	1.7340	0.2896	0.2288	1.0754
1751	0.8946	1.0303	1.0882	1.0217	0.9420	0.7292	0.0699	0.8694	0.5579	0.9814
1752	0.9782	1.0071	1.0929	0.5964	0.9954	1.1827	0.8353	0.3756	0.4007	0.9781
1753	0.9694	1.0337	0.8570	0.9080	1.1098	1.1608	2.7635	0.3082	0.3507	1.0794
1754	0.9694	1.0337	0.8570	0.9080	1.1137	1.1608	2.7635	0.3307	0.3507	1.0811
1755	0.8946	1.0303	1.0882	0.9840	0.9408	0.7256	0.0669	0.8454	0.5597	0.9771
1756	0.9454	1.0380	0.9372	1.4382	0.8702	0.7675	0.2654	0.5675	0.4050	0.9976
1757	0.9454	1.0415	0.6314	1.3155	0.9103	1.0671	0.6091	0.4805	0.4038	0.9716
1758	0.9646	1.0246	0.8359	0.9078	1.1019	1.0436	2.7908	0.3173	0.3493	1.0716
1759	0.9740	0.9791	0.9881	0.8133	1.0289	1.0987	1.1423	0.3286	0.3463	1.0072
1760	0.9454	1.0380	0.9323	1.4736	0.8603	0.6491	0.2699	0.5750	0.4143	0.9960
1761	0.9599	0.9791	0.3426	0.7619	1.1376	1.0152	1.4734	0.2961	0.2403	1.0948
1762	0.9694	1.0337	0.8570	0.9080	1.1098	1.1329	2.7635	0.2810	0.3507	1.0755
1763	0.9408	1.1417	1.1503	1.2813	0.9608	1.1287	0.8268	0.4354	0.5096	1.0000
1764	0.9694	1.0337	0.8570	0.9080	1.1082	1.1235	2.7635	0.2810	0.3507	1.0813

State: **LOUISIANA**
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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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
1765	0.9150	1.0380	1.1678	0.6174	0.9255	0.9057	0.0724	0.7116	0.9301	1.0461
1766	0.9740	0.9885	0.9979	0.7955	1.0234	0.9704	0.9841	0.3609	0.3701	0.9929
1767	0.9062	1.0362	1.0560	0.5835	0.9885	0.8447	0.0562	0.7663	0.6477	0.9788
1768	0.9150	1.0380	1.1101	1.0418	0.8781	0.8034	0.0784	0.7282	1.1838	0.9925
1769	0.9646	1.0337	0.8570	0.9177	1.1098	1.0701	2.7635	0.2822	0.3507	1.0760
1770	0.9038	1.0334	1.1157	1.0186	0.9442	0.7165	0.0743	0.7923	0.5659	0.9822
1771	0.9694	1.0337	0.8570	0.9080	1.1092	1.1608	2.7635	0.3226	0.3507	1.0794
1772	0.9408	1.1417	1.1324	0.9761	0.9983	1.1941	0.8268	0.4118	0.5096	1.0000
1773	1.0457	1.3167	1.2552	1.1129	1.0746	1.1810	0.9284	0.4010	0.5067	1.0000
1774	1.0457	1.3167	1.2552	1.1129	1.0746	1.3425	0.8739	0.4062	0.5067	1.0000
1775	0.9694	1.0337	0.8570	0.9080	1.1098	1.1541	2.7635	0.3693	0.3507	1.0776
1776	0.9452	1.0415	0.7293	1.1314	0.9430	1.1328	0.7682	0.4200	0.4542	0.9806
1777	0.9694	1.0337	0.8570	0.9080	1.1147	1.1654	2.7635	0.3185	0.3507	1.0768
1778	1.0461	1.3166	1.2527	1.1586	1.0751	1.4418	0.8737	0.3969	0.5068	1.0000
1779	0.9454	1.0380	0.8209	1.2765	0.9160	0.8172	0.2988	0.5462	0.3361	1.0223
1780	0.9660	1.0337	0.8570	0.9080	1.1082	1.0440	2.7635	0.2810	0.3507	1.0804
1781	0.9426	1.0380	1.0352	1.2083	0.8361	0.8125	0.0928	0.6563	1.1978	0.9831
1782	0.9454	1.0415	0.6297	0.9611	0.9145	1.0432	0.5202	0.4736	0.4133	0.9732
1783	0.9740	0.9968	0.9981	0.8435	1.0263	1.0218	0.9430	0.3667	0.3782	0.9837
1784	0.9646	0.9671	0.7433	0.9058	1.1067	1.0403	2.9845	0.2803	0.3412	1.0655
1785	0.9646	1.0079	0.8290	0.9073	1.1014	1.0429	2.8575	0.2917	0.3464	1.0623

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
1786	1.0711	1.3044	1.0937	1.1533	1.1079	1.2422	0.8490	0.3982	0.5202	1.0000
1787	0.9694	1.0337	0.8570	0.9080	1.1092	1.1557	2.7635	0.3589	0.3507	1.0749
1788	0.9509	1.1696	1.0819	1.0040	1.0069	1.0793	0.8304	0.4069	0.5121	1.0000
1789	0.9782	1.1535	1.0655	0.9030	0.9696	1.1441	0.9508	0.3730	0.4409	1.0000
1790	0.8946	1.0303	1.0879	1.1959	0.9365	0.7084	0.0693	0.8491	0.5528	0.9771
1791	0.9672	1.1248	0.8777	1.0900	1.1065	1.1561	1.3911	0.3173	0.3428	1.0719
1792	0.9189	1.0380	1.2067	0.5992	0.9751	0.8096	0.0629	0.6753	0.7369	1.0036
1793	0.9150	1.0380	1.1639	0.6723	0.9052	0.5698	0.0751	0.7316	1.0437	1.0278
1794	1.0785	1.2996	1.0641	1.3022	1.1157	1.2615	0.8437	0.3960	0.5232	1.0000
1795	0.9166	1.0380	1.0546	1.2816	0.8446	0.7740	0.0897	0.6771	1.1947	0.9865
1796	0.9646	1.0337	0.8570	0.9080	1.1063	1.0440	2.7635	0.3407	0.3507	1.0646
1797	0.9454	1.0415	0.6383	1.3655	0.8890	1.0866	0.6001	0.4879	0.3947	0.9744
1798	0.8946	1.0303	1.0946	1.1678	0.9352	0.7176	0.0654	0.8378	0.5437	0.9771
1799	0.9646	0.9641	0.7439	0.9107	1.0653	1.0229	2.9845	0.3076	0.3402	1.0471
1800	0.9426	1.0380	1.0277	1.3174	0.8148	0.8555	0.1213	0.6640	1.0524	0.9855
1801	1.0237	0.9497	0.7486	0.8952	1.1101	0.9257	2.8003	0.3210	0.3220	1.0373
1802	0.9660	1.0337	0.8570	0.9080	1.1082	1.0440	2.7635	0.3407	0.3507	1.0811
1803	0.9407	1.1417	1.0180	1.2537	0.9759	1.1349	0.8268	0.4471	0.5096	1.0000
1804	0.9189	1.0380	1.2017	0.5775	0.9933	0.8581	0.0612	0.8014	0.7413	1.0088
1805	0.9602	1.0337	0.8570	0.9080	1.1437	1.0440	2.7635	0.3101	0.3507	1.1010
1806	1.0245	0.9740	0.7451	0.9148	1.0880	0.9967	2.9845	0.2744	0.3386	1.0372

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
1807	0.9426	1.0380	1.0338	1.1906	0.8457	0.8337	0.0966	0.6690	1.1324	0.9860
1808	1.0785	1.2996	1.0641	1.1661	1.1157	1.2615	0.8437	0.3821	0.5232	1.0000
1809	0.9038	1.0362	1.0611	0.6107	0.9616	0.7624	0.0514	0.8056	0.6537	0.9808
1810	1.0104	0.9102	0.3222	1.3456	1.1081	0.6204	2.0556	0.2723	0.1999	1.0371
1811	0.9646	1.0337	0.8570	0.9080	1.1063	1.0440	2.7635	0.3117	0.3507	1.0550
1812	0.9646	0.9706	0.7446	0.9135	1.0653	1.0036	2.9845	0.2759	0.3390	1.0362
1813	0.9023	1.0334	1.2221	0.4789	0.9505	0.6346	0.0528	0.8348	0.5975	0.9835
1814	0.9454	1.0380	0.9342	1.5822	0.8178	0.7692	0.2256	0.6764	0.4972	0.9764
1815	0.8946	1.0303	1.0960	1.1424	0.9355	0.6069	0.0640	0.8552	0.5365	0.9866
1816	0.9800	1.0415	0.9825	0.9689	1.0144	1.1143	0.8073	0.4072	0.4676	0.9894
1817	0.9646	0.9740	0.7451	0.9148	1.0794	0.9967	2.9845	0.2744	0.3386	1.0373
1818	1.0237	0.9497	0.7486	0.9000	1.1101	0.9257	2.8003	0.3238	0.3220	1.0351
1819	0.9189	1.0380	1.2017	0.5906	0.9949	0.8581	0.0609	0.6973	0.7474	1.0077
1820	1.0608	1.2812	1.0606	1.1429	1.0969	1.2236	0.8419	0.4341	0.5218	1.0000
1821	0.9201	1.0380	1.2067	0.7635	0.9750	0.7916	0.0609	0.7311	0.7869	1.0118
1822	1.0104	0.9497	0.7486	1.3456	1.1081	0.9257	2.8003	0.2826	0.3220	1.0255
1823	0.9454	1.0415	0.6250	0.9530	0.9241	1.0584	0.7443	0.4265	0.4511	0.9771
1824	1.0245	0.9594	0.7453	0.9180	1.0880	0.9967	2.9845	0.3002	0.3318	1.0340
1825	1.0262	0.9497	0.7486	1.1552	1.0916	0.9257	2.8003	0.2729	0.3220	1.0254
1826	0.9103	1.0362	1.0633	0.5411	0.9549	0.7310	0.0536	0.7959	0.6859	0.9972
1827	0.9150	1.0380	1.1382	0.6900	0.9676	0.6281	0.0799	0.7111	1.1561	1.0020

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
1828	1.0348	0.9497	0.7486	0.8891	1.1045	0.9257	2.8003	0.3047	0.3220	1.0291
1829	0.9165	1.0380	1.1977	0.6214	0.9607	0.7797	0.0568	0.7112	0.7516	1.0546
1830	0.9023	1.0362	1.0560	0.5454	0.9609	0.6608	0.0543	0.7791	0.6624	0.9791
1831	1.0237	0.9497	0.7486	0.8952	1.1101	0.9257	2.8003	0.2729	0.3220	1.0260
1832	0.9707	1.1503	0.8923	1.0699	1.1033	1.0647	1.4595	0.3391	0.3366	1.1126
1833	0.9426	1.0380	1.0261	1.1956	0.8395	0.8134	0.0988	0.6594	1.1300	0.9857
1834	1.0654	1.3158	1.1294	1.1672	1.1000	1.3402	0.8661	0.4101	0.5210	1.0000
1835	0.9852	1.3039	1.0931	0.9661	1.0072	1.3529	1.0999	0.3670	0.5055	1.0000
1836	0.9767	1.2140	1.0326	1.2645	1.0190	1.1002	0.8314	0.4191	0.5130	1.0000
1837	0.9740	1.2057	0.9821	0.9507	1.0336	1.0996	1.0278	0.3651	0.4541	1.0008
1838	1.0259	0.9497	0.7486	0.9457	1.1155	0.9257	2.8003	0.2729	0.3220	1.0236
1839	0.9023	1.0352	1.2260	0.4815	0.9363	0.6931	0.0510	0.8280	0.6110	0.9768
1840	1.0264	0.9514	0.7453	0.9352	1.0968	0.9967	2.9845	0.3108	0.3294	1.0270
1841	1.0785	1.2996	1.0641	1.1661	1.1157	1.2615	0.8437	0.3809	0.5232	1.0000
1842	1.0843	0.8999	0.5996	1.3728	1.1322	0.9404	7.4040	0.2499	0.2894	1.0366
1843	1.0785	1.2996	1.0641	1.2574	1.1157	1.2615	0.8437	0.4206	0.5232	1.0000
1844	0.9439	1.0380	0.9912	1.3207	0.8172	0.8420	0.1442	0.6593	0.8937	0.9939
1845	1.0259	0.9514	0.7453	0.9356	1.1198	0.9967	2.9845	0.2773	0.3294	1.0237
1846	0.9454	1.0415	0.6297	0.9638	0.9143	1.0432	0.6212	0.4855	0.4133	0.9732
1847	1.0288	0.9497	0.7486	0.9459	1.1155	0.9257	2.8003	0.3029	0.3220	1.0220
1848	0.9646	1.0337	0.8570	0.9080	1.1091	1.0440	2.7635	0.3342	0.3507	1.0424

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

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
1849	0.9426	1.0380	1.0388	1.0506	0.8466	0.9117	0.1068	0.6748	1.0736	0.9844
1850	1.0237	0.9497	0.7486	0.9004	1.1101	0.9257	2.8003	0.2850	0.3220	1.0226
1851	1.0245	0.9689	0.7452	0.9413	1.0908	0.9967	2.9845	0.3347	0.3331	1.0307
1852	1.0259	0.9514	0.7453	0.9356	1.1198	0.9967	2.9845	0.2773	0.3294	1.0228
1853	0.9161	1.0380	1.0474	1.3192	0.8973	0.6759	0.0869	0.6840	1.1844	0.9959
1854	0.9182	1.0380	1.0515	1.2875	0.8496	0.7749	0.0975	0.6616	1.1482	0.9902
1855	1.0347	0.9514	0.7453	0.9402	1.1084	0.9967	2.9845	0.2784	0.3294	1.0241
1856	1.0259	0.9514	0.7453	0.9457	1.1198	0.9967	2.9845	0.2773	0.3294	1.0209
1857	1.0104	0.9497	0.7486	1.0639	1.1277	0.9257	2.8003	0.2943	0.3220	1.0238
1858	0.9454	1.0380	0.9342	1.5822	0.8198	0.7566	0.2223	0.6050	0.4869	0.9775
1859	1.0789	0.9157	0.3181	0.9802	1.0723	0.6516	2.3661	0.2791	0.1945	1.0262
1860	0.9659	0.9785	0.7541	0.9146	1.0871	1.0030	2.9529	0.2955	0.3385	1.0240
1861	1.0258	0.9514	0.7453	0.9400	1.1182	0.9967	2.9845	0.2773	0.3294	1.0216
1862	1.0497	1.3468	1.1374	1.1358	1.0797	1.4306	0.9671	0.3850	0.5219	1.0000
1863	0.9023	1.0303	1.1167	1.0456	0.9107	0.6807	0.0765	0.8869	0.5366	0.9814
1864	1.0259	0.9514	0.7453	0.9356	1.1198	0.9967	2.9845	0.2773	0.3294	1.0204
1865	1.0287	0.9514	0.7453	0.9576	1.1198	0.9967	2.9845	0.2773	0.3294	1.0202
1866	1.0237	0.9497	0.7486	0.9480	1.1141	0.9257	2.8003	0.2729	0.3220	1.0206
1867	1.0262	0.9514	0.7453	0.9442	1.1198	0.9967	2.9845	0.2773	0.3294	1.0199
1868	0.9150	1.0380	1.1639	0.6723	0.9924	0.6688	0.0698	0.7318	0.9927	1.1198
1869	1.0805	0.8455	0.3181	1.4222	1.0651	0.6831	4.7908	0.2720	0.1858	1.0329

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
1870	1.0348	0.9514	0.7453	0.9404	1.1086	0.9967	2.9845	0.2773	0.3294	1.0213
1871	0.9150	1.0380	1.1752	0.6882	0.9397	0.5832	0.0774	0.7001	1.1089	1.0145
1872	1.0237	0.9514	0.7453	0.9522	1.1141	0.9967	2.9845	0.2773	0.3294	1.0191
1873	0.9023	1.0334	1.1784	0.7416	0.9175	0.6486	0.0573	0.8386	0.5909	0.9810
1874	1.0237	0.9497	0.7486	0.9467	1.1141	0.9257	2.8003	0.2729	0.3220	1.0198
1875	1.0288	0.9514	0.7453	0.9459	1.1198	0.9967	2.9845	0.2980	0.3294	1.0181
1876	1.0104	0.9497	0.7486	1.0862	1.1267	0.9257	2.8003	0.2913	0.3220	1.0200
1877	0.9454	1.0380	0.9335	1.7525	0.8162	0.7323	0.2572	0.6338	0.4188	0.9888
1878	0.9454	1.0380	0.9335	1.5281	0.8618	0.6785	0.2570	0.5979	0.4095	0.9944
1879	0.9707	1.1503	0.8923	1.1134	1.0916	1.0552	1.4595	0.3616	0.3366	1.1091
1880	1.0237	0.9514	0.7453	0.9503	1.1141	0.9967	2.9845	0.2812	0.3294	1.0164
1881	1.0262	0.9497	0.7486	1.2206	1.0930	0.9257	2.8003	0.2946	0.3220	1.0203
1882	1.0245	0.9559	0.7453	0.9413	1.0908	0.9967	2.9845	0.3120	0.3294	1.0168
1883	1.0237	0.9497	0.7486	0.9465	1.1165	0.9257	2.8003	0.2765	0.3220	1.0168
1884	0.9182	1.0380	1.0324	1.3174	0.9112	0.6767	0.0913	0.6987	1.1599	0.9894
1885	1.0104	0.9497	0.7486	0.9359	1.1165	0.9257	2.8003	0.3047	0.3220	1.0167
1886	0.9643	0.9791	0.7443	1.0391	1.1390	1.0179	1.5817	0.3700	0.3352	1.1611
1887	1.0237	0.9514	0.7453	0.9480	1.1141	0.9967	2.9845	0.3013	0.3294	1.0159
1888	0.9439	1.0380	1.0616	1.0794	0.8438	0.7961	0.1123	0.6866	1.0296	0.9839
1889	1.0237	0.9514	0.7453	0.9503	1.1181	0.9967	2.9845	0.3104	0.3294	1.0150
1890	0.9454	1.0380	0.9779	1.3818	0.8384	0.7218	0.1910	0.6941	0.6371	0.9867

State: **LOUISIANA**
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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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
1891	1.0348	0.9514	0.7453	0.9428	1.1125	0.9967	2.9845	0.2773	0.3294	1.0115
1892	0.8981	1.0303	1.1049	1.0014	0.8763	0.6520	0.0757	0.8496	0.5211	0.9786
1893	1.0104	0.9497	0.7486	0.9593	1.1233	0.9257	2.8003	0.2729	0.3220	1.0145
1894	1.0237	0.9497	0.7486	0.9465	1.1205	0.9257	2.8003	0.2729	0.3220	1.0148
1895	0.9646	0.9807	0.8007	0.9291	1.1095	1.0109	2.9077	0.3133	0.3342	1.0313
1896	0.9097	1.0380	1.1803	0.5069	0.9618	0.6645	0.0523	0.7774	0.7266	1.0554
1897	0.9439	1.0380	1.0665	1.0746	0.8424	0.8242	0.1120	0.6192	1.0067	0.9912
1898	1.0237	0.9514	0.7453	0.9503	1.1181	0.9967	2.9845	0.2773	0.3294	1.0132
1899	0.9245	1.0380	1.0473	1.1681	0.8495	0.7832	0.1089	0.6709	1.0667	0.9906
1900	1.0104	0.9372	0.7456	0.9914	1.1270	0.9967	2.9845	0.3159	0.3219	1.0135
1901	0.9150	1.0380	1.1639	0.6189	0.9852	0.6908	0.0710	0.8174	1.0190	1.0818
1902	0.9439	1.0380	1.0681	1.3105	0.8300	0.9090	0.1459	0.6787	0.8708	0.9895
1903	1.0225	1.3173	1.0750	1.0398	1.0552	1.1568	1.0677	0.3746	0.5137	1.0000
1904	0.9599	0.9791	0.7443	1.1121	1.0933	1.0179	1.6761	0.3691	0.3352	1.1754
1905	0.9439	1.0380	1.0604	1.0794	0.8458	0.7961	0.1127	0.6759	1.0176	0.9838
1906	0.9672	1.0807	0.8147	1.0384	1.1765	1.0423	1.5253	0.4366	0.3355	1.1666
1907	1.0785	1.2996	1.0641	1.1661	1.1157	1.2615	0.8437	0.4386	0.5232	1.0028
1908	1.0134	0.9372	0.7456	0.9413	1.1205	0.9967	2.9845	0.2796	0.3219	1.0131
1909	0.9599	1.0337	0.8570	0.9080	1.1536	1.0440	2.7635	0.3076	0.3507	1.1369
1910	0.9397	1.0380	1.0936	1.1278	0.8554	0.7982	0.1183	0.7383	0.9828	0.9996
1911	1.0515	1.3554	1.0878	1.1477	1.0815	1.2317	0.8984	0.4092	0.5280	1.0000

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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
1912	0.9182	1.0380	1.0387	1.3549	0.9159	0.6767	0.0961	0.7636	1.1272	0.9903
1913	0.9659	1.0337	0.8570	0.9080	1.1162	1.0440	2.7635	0.3434	0.3507	1.0571
1914	0.9439	1.0380	1.0969	1.0262	0.8438	0.9246	0.1288	0.6182	0.9336	0.9963
1915	1.0531	1.3507	1.0866	1.1490	1.0839	1.1703	0.8959	0.4023	0.5278	1.0000
1916	1.0104	0.9372	0.7456	1.0677	1.1331	0.9967	2.9845	0.3356	0.3219	1.0126
1917	0.9707	1.1181	0.8314	1.2528	1.0896	1.0462	1.4273	0.3517	0.3341	1.1152
1918	0.9023	1.0362	1.0611	0.5704	0.9336	0.7377	0.0507	0.8088	0.6583	0.9786
1919	1.0237	0.9372	0.7456	0.9860	1.1205	0.9967	2.9845	0.3075	0.3219	1.0111
1920	0.9454	1.0415	0.8156	1.1467	0.9147	1.2219	0.5699	0.4774	0.4014	0.9755
1921	0.9257	1.0380	1.0743	1.1473	0.8522	0.7832	0.1149	0.6086	1.0272	0.9846
1922	1.0237	0.9372	0.7456	0.9529	1.1181	0.9967	2.9845	0.2878	0.3219	1.0112
1923	0.9454	1.0380	0.9342	1.4262	0.8176	0.7965	0.2156	0.6147	0.4728	0.9779
1924	0.9707	1.1181	0.8314	1.3006	1.0930	1.0462	1.4273	0.3559	0.3341	1.1149
1925	1.0104	0.9372	0.7456	1.3528	1.1292	0.9967	2.9845	0.3290	0.3219	1.0114
1926	0.9707	1.1181	0.8314	1.2800	1.0897	1.0462	1.4273	0.4052	0.3341	1.1010
1927	0.9599	0.9791	0.7477	1.1439	1.0933	1.0333	1.6210	0.2996	0.3371	1.1795
1928	0.9699	0.9816	0.7781	1.2492	1.0835	1.0179	1.3939	0.4214	0.3375	1.1026
1929	1.0237	0.9372	0.7456	0.9860	1.1205	0.9967	2.9845	0.2901	0.3219	1.0098
1930	0.9454	1.0380	0.9342	1.5989	0.8170	0.7700	0.2298	0.6259	0.4533	0.9883
1931	1.0245	0.9559	0.7453	0.9724	1.0988	0.9967	2.9845	0.2773	0.3294	1.0103
1932	1.0259	0.9514	0.7453	0.9859	1.1237	0.9967	2.9845	0.3333	0.3294	1.0049

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
1933	1.0104	0.9372	0.7456	1.0286	1.1270	0.9967	2.9845	0.3281	0.3219	1.0097
1934	0.9182	1.0380	1.0139	1.1371	0.9163	0.7745	0.1064	0.6681	1.0802	0.9876
1935	0.9439	1.0380	1.1036	1.0183	0.8457	0.9245	0.1331	0.6639	0.9170	0.9966
1936	0.9439	1.0380	1.0768	1.0241	0.8406	0.8483	0.1288	0.6377	0.9397	0.9977
1937	0.9023	1.0362	1.0611	0.5506	0.9200	0.7101	0.0491	0.7843	0.6857	0.9844
1938	0.9599	0.9791	0.7443	1.1439	1.0933	1.0179	1.7150	0.3071	0.3352	1.1728
1939	0.9257	1.0380	1.0806	1.1626	0.8543	0.7894	0.1142	0.7025	1.0014	0.9848
1940	0.9023	1.0362	1.0611	0.5250	0.9200	0.7019	0.0500	0.7791	0.6693	0.9793
1941	0.9454	1.0380	0.9342	1.4262	0.8176	0.7965	0.2273	0.6305	0.4676	0.9779
1942	0.9257	1.0380	1.0806	1.1591	0.8543	0.7832	0.1133	0.8291	1.0385	0.9894
1943	1.0237	0.9372	0.7456	1.0040	1.1243	0.9967	2.9845	0.3025	0.3219	1.0076
1944	0.9182	1.0380	1.0258	1.1542	0.8918	0.7851	0.1098	0.6640	1.0575	0.9870
1945	0.9454	1.0380	0.9342	1.5243	0.8159	0.7996	0.2295	0.7119	0.4658	0.9779
1946	1.0104	0.9372	0.7456	1.3970	1.1353	0.9967	2.9845	0.3006	0.3219	1.0100
1947	0.9439	1.0380	1.1036	0.9306	0.8522	0.9127	0.1412	0.6178	0.8680	0.9896
1948	0.9707	0.9816	0.7447	1.3001	1.0955	1.0179	1.3939	0.3811	0.3375	1.1120
1949	0.9439	1.0380	1.0790	1.0991	0.8432	0.8324	0.1248	0.6413	0.9474	0.9982
1950	0.9439	1.0380	1.1009	0.9708	0.8412	0.8568	0.1331	0.6466	0.9117	0.9976
1951	0.9195	1.0380	1.0555	1.1430	0.8514	0.7851	0.1166	0.7196	1.0193	0.9908
1952	1.0418	0.9372	0.7456	1.1669	1.1131	0.9967	2.9845	0.3016	0.3219	1.0086
1953	0.9182	1.0380	1.0766	0.9034	0.9208	0.6534	0.0955	0.7262	1.0964	1.0001

State: **LOUISIANA**
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RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>	Severe <u>Thunderstorm</u>	Winter <u>Storm</u>	<u>Earthquake*</u>
1954	0.9646	0.9671	0.7439	0.9426	1.1270	0.9967	2.9845	0.2813	0.3270	1.0189
1955	0.9439	1.0380	1.0936	1.1558	0.8534	0.8106	0.1197	0.6538	0.9562	0.9993
1956	0.9646	0.9683	0.7631	0.9271	1.0996	1.0023	2.9570	0.3153	0.3329	1.0095
1957	0.9454	1.0380	0.7975	1.3315	0.8733	0.7675	0.3352	0.6557	0.3509	1.0211
1958	0.9454	1.0380	0.9309	1.3998	0.8289	0.7870	0.2160	0.6777	0.4760	0.9780
1959	0.9195	1.0380	1.0537	1.2062	0.8932	0.7816	0.1104	0.6767	1.0393	0.9880
1960	0.9454	1.0380	0.9342	1.5690	0.8176	0.7965	0.2321	0.6511	0.4604	0.9845
1961	0.9745	1.2201	0.9920	0.9816	1.0336	1.1157	1.1206	0.3482	0.4692	1.0028
1962	0.9439	1.0380	1.0888	1.1186	0.8438	0.8251	0.1268	0.5969	0.9477	0.9989
1963	0.9599	0.9791	0.7443	1.1415	1.1018	1.0179	2.2119	0.3544	0.3352	1.1533
1964	1.0134	0.9372	0.7456	0.9886	1.1267	0.9967	2.9845	0.2796	0.3219	1.0056
1965	0.9195	1.0380	1.0528	1.1386	0.8816	0.7851	0.1137	0.6843	1.0282	0.9913
1966	1.0843	0.9175	0.7113	1.4575	1.0693	0.9790	4.5808	0.2704	0.3112	1.0206
1967	0.9023	1.0362	1.0611	0.5638	0.8963	0.7043	0.0497	0.9331	0.6656	0.9792
1968	0.9257	1.0380	1.1030	1.1769	0.8528	0.7910	0.1212	0.8115	0.9560	1.0002
1969	0.9439	1.0380	1.1105	1.1005	0.8438	0.8283	0.1303	0.6088	0.9290	0.9985
1970	0.9195	1.0380	1.1063	1.1545	0.8514	0.7914	0.1208	0.6746	0.9813	0.9989
1971	0.9301	1.1328	0.9915	1.0661	0.9724	1.1274	0.7954	0.4297	0.5071	1.0000
1972	0.9023	1.0362	1.0611	0.5597	0.8963	0.7043	0.0492	0.8184	0.6757	0.9800
1973	0.9195	1.0380	1.0586	1.1537	0.8853	0.7851	0.1163	0.6418	1.0109	0.9912
1974	0.9195	1.0380	1.0614	1.1515	0.8525	0.7894	0.1211	0.7785	0.9932	0.9998

State: **LOUISIANA**
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RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
1975	1.0104	0.9372	0.7456	0.9967	1.1267	0.9967	2.9845	0.2910	0.3219	1.0071
1976	0.9439	1.0380	1.1130	1.1413	0.8564	0.8017	0.1240	0.6141	0.9240	0.9991
1977	0.9126	1.0380	1.1623	0.6937	0.9959	0.8918	0.0627	0.7167	0.9329	1.1585
1978	0.9257	1.0380	1.1063	1.1700	0.8500	0.7911	0.1242	0.7499	0.9706	1.0008
1979	0.9439	1.0380	1.0940	0.9371	0.8472	0.9127	0.1365	0.6272	0.8842	0.9978
1980	0.9397	1.0380	1.1109	1.1786	0.8546	0.8031	0.1242	0.6523	0.9358	0.9998
1981	0.9454	1.0380	0.8529	1.5431	0.8624	0.6553	0.3160	0.7052	0.3624	1.0475
1982	0.9195	1.0380	1.0600	1.1377	0.8969	0.7757	0.1152	0.6681	1.0113	0.9922
1983	0.9257	1.0380	1.1030	1.1984	0.8534	0.7910	0.1284	0.7756	0.9484	1.0003
1984	0.9439	1.0380	1.1030	1.0322	0.8483	0.8759	0.1297	0.6619	0.8973	0.9985
1985	0.9195	1.0380	1.1063	1.1549	0.8514	0.7914	0.1220	0.6490	0.9732	1.0016
1986	1.0104	0.9372	0.7456	0.9967	1.1277	0.9967	2.9845	0.2796	0.3219	1.0045
1987	0.9195	1.0380	1.0479	1.3042	0.9091	0.6857	0.1032	0.6621	1.0448	0.9913
1988	0.9023	1.0362	1.0572	0.6014	0.8963	0.7382	0.0502	0.8293	0.6699	0.9797
1989	0.9195	1.0380	1.0586	1.1517	0.8853	0.7914	0.1159	0.6749	0.9966	0.9875
1990	0.9023	1.0362	1.0685	0.5417	0.8961	0.7016	0.0486	0.7309	0.7236	1.0022
1991	0.9397	1.0380	1.1179	1.1134	0.8546	0.8031	0.1250	0.7591	0.9292	0.9996
1992	0.9195	1.0380	1.0603	1.1512	0.9273	0.6857	0.1076	0.6662	1.0296	0.9927
1993	0.9257	1.0380	1.1251	1.1759	0.8534	0.7942	0.1251	0.6900	0.9332	1.0003
1994	0.9782	1.0071	1.0750	0.6031	1.0023	1.0567	1.0821	0.4061	0.4041	0.9809
1995	0.9023	1.0362	1.0611	0.5964	0.8963	0.7043	0.0494	0.7825	0.6753	0.9800

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
1996	0.9195	1.0380	1.0926	1.1553	0.8853	0.7914	0.1226	0.7277	0.9792	0.9948
1997	0.9195	1.0380	1.1063	1.1885	0.8523	0.7931	0.1269	0.6505	0.9538	1.0020
1998	0.9195	1.0380	1.0966	1.1678	0.8500	0.7931	0.1216	0.6678	0.9624	1.0022
1999	1.0843	0.8481	0.3215	1.4477	1.0762	0.6621	7.3558	0.2250	0.1860	1.0102
2000	0.9097	1.0380	1.1803	0.5309	0.9366	0.7765	0.0490	0.7788	0.7537	1.1291
2001	0.9646	0.9727	0.7514	0.9218	1.0996	1.0014	2.9621	0.3106	0.3355	1.0180
2002	0.9257	1.0380	1.1276	1.1328	0.8542	0.7952	0.1269	0.6782	0.9225	1.0003
2003	0.9182	1.0380	1.0989	0.8119	0.9703	0.5319	0.0828	0.6620	1.1165	1.0042
2004	0.9195	1.0380	1.0926	1.1978	0.8500	0.7931	0.1210	0.6490	0.9635	1.0028
2005	0.9195	1.0380	1.0661	1.1310	0.9236	0.7608	0.1136	0.6820	0.9965	0.9937
2006	0.9257	1.0380	1.1310	1.1823	0.8506	0.7942	0.1214	0.7730	0.9300	1.0009
2007	0.9195	1.0380	1.0661	1.1666	0.9313	0.6857	0.1076	0.7115	1.0131	0.9944
2008	0.9454	1.0380	1.0882	0.9653	0.8658	0.8487	0.1779	0.7015	0.6613	0.9920
2009	0.9257	1.0380	1.1276	1.1222	0.8576	0.8322	0.1300	0.5959	0.8935	0.9993
2010	1.0429	1.2632	1.0629	1.0622	1.0789	1.1444	1.1875	0.3937	0.4876	1.0000
2011	0.9097	1.0380	1.1828	0.5989	0.9393	0.7729	0.0488	0.7888	0.7614	1.1503
2012	0.9126	1.0380	1.1723	0.6650	0.9838	0.8734	0.0576	0.7997	0.8471	1.0686
2013	0.9195	1.0380	1.1003	1.1417	0.9236	0.7807	0.1173	0.7178	0.9817	0.9873
2014	0.9195	1.0380	1.0966	1.2253	0.8493	0.7931	0.1233	0.6822	0.9513	1.0028
2015	0.9195	1.0380	1.1012	1.1532	0.9002	0.7824	0.1198	0.6864	0.9605	1.0042
2016	0.9454	1.0380	0.9302	1.3998	0.8289	0.7872	0.2118	0.6396	0.4713	0.9844

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
2017	0.9182	1.0380	1.0727	0.9409	0.9109	0.6621	0.0983	0.6904	1.0777	0.9905
2018	1.0641	1.3467	1.0711	1.1963	1.1096	1.1833	0.9263	0.4104	0.5277	1.0137
2019	0.9195	1.0380	1.0725	1.2048	0.9192	0.6912	0.1088	0.7174	0.9948	0.9994
2020	1.0843	0.8999	0.5996	1.4575	1.0693	0.9404	7.4040	0.2634	0.2894	1.0305
2021	0.9195	1.0380	1.0934	1.1889	0.8933	0.7931	0.1231	0.6480	0.9533	1.0030
2022	1.0262	0.9514	0.7453	1.3100	1.1039	0.9967	2.9845	0.2773	0.3294	1.0038
2023	0.9195	1.0380	1.1210	1.1240	0.8513	0.8011	0.1254	0.7136	0.9269	1.0018
2024	1.0438	0.9466	0.7436	1.1566	1.1135	0.9918	2.9429	0.2777	0.3155	1.0029
2025	0.9150	1.0380	1.1125	0.7048	1.0283	0.6233	0.0744	0.7230	1.0860	1.0277
2026	0.9195	1.0380	1.1210	1.2058	0.8506	0.7963	0.1232	0.7697	0.9319	1.0024
2027	0.9195	1.0380	1.1187	1.1958	0.9226	0.7822	0.1196	0.7147	0.9424	1.0042
2028	0.9195	1.0380	1.1310	1.1136	0.8547	0.8342	0.1228	0.6947	0.9011	1.0017
2029	0.9439	1.0380	1.1062	1.0369	0.8489	0.8625	0.1400	0.6619	0.8518	0.9985
2030	0.9162	1.0380	1.1977	0.4933	0.9421	0.7088	0.0508	0.7871	0.7733	1.1315
2031	0.9195	1.0380	1.1210	1.1311	0.8513	0.8011	0.1247	0.6986	0.9136	1.0021
2032	0.9707	0.9812	0.7447	1.2757	1.0966	1.0179	1.5198	0.3270	0.3353	1.1249
2033	1.0287	0.9514	0.7453	1.0050	1.1309	0.9967	2.9845	0.2909	0.3294	1.0000
2034	0.9195	1.0380	1.1012	1.1698	0.9213	0.7624	0.1175	0.6975	0.9519	1.0047
2035	0.9195	1.0380	1.1012	1.2005	0.9178	0.6927	0.1137	0.6834	0.9583	1.0061
2036	0.9195	1.0380	1.1210	1.1206	0.8547	0.8342	0.1228	0.6734	0.9049	1.0021
2037	0.9532	1.1725	0.8964	1.0082	0.9592	1.0409	0.7801	0.4900	0.4973	1.0000

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NOVEMBER 1, 2024 (RENEWAL BUSINESS)
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USAA CASUALTY INSURANCE COMPANY
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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
2038	1.0262	0.9504	0.7429	1.3100	1.1039	0.9903	2.9357	0.2743	0.3146	1.0000
2039	1.0251	0.9598	0.7439	1.0259	1.1044	0.9967	2.9845	0.2932	0.3270	1.0055
2040	0.9195	1.0380	1.1210	1.1206	0.8547	0.8342	0.1234	0.6863	0.8995	1.0026
2041	0.9599	1.0337	0.8570	0.9080	1.1572	1.0440	2.7635	0.3664	0.3507	1.0801
2042	0.9195	1.0380	1.1257	1.1562	0.9256	0.6954	0.1166	0.6449	0.9271	1.0046
2043	1.0776	1.3101	1.0617	1.2717	1.1205	1.2361	0.8844	0.4126	0.5251	1.0324
2044	0.9150	1.0380	1.1623	0.7806	0.9976	0.8854	0.0670	0.7681	0.9742	1.1223
2045	0.9646	0.9609	0.7439	0.9426	1.1026	0.9967	2.9845	0.2806	0.3270	1.0175
2046	0.9195	1.0380	1.1012	1.2066	0.9321	0.6927	0.1143	0.6899	0.9487	1.0058
2047	0.9195	1.0380	1.1310	1.1136	0.8554	0.8342	0.1283	0.6975	0.8951	1.0020
2048	0.9097	1.0380	1.1828	0.5211	0.9366	0.7459	0.0490	0.7936	0.7668	1.1415
2049	0.9195	1.0380	1.1257	1.1073	0.9235	0.7902	0.1188	0.7991	0.9184	1.0042
2050	0.9150	1.0380	1.1426	0.6726	1.0133	0.7840	0.0726	0.7394	1.0239	1.0860
2051	0.9532	1.1725	0.8964	1.0082	0.9592	1.0409	0.7505	0.4590	0.4973	1.0000
2052	0.9195	1.0380	1.1177	1.1165	0.8887	0.8342	0.1208	0.6559	0.9014	1.0028
2053	0.9646	0.9609	0.7439	0.9426	1.0996	0.9967	2.9845	0.2806	0.3270	1.0175
2054	0.9143	1.0380	1.1792	0.6641	0.9421	0.7372	0.0543	0.7472	0.8330	1.0662
2055	0.9646	0.9671	0.7439	0.9426	1.1256	0.9967	2.9845	0.2806	0.3270	1.0196
2056	0.9195	1.0380	1.1231	1.1805	0.9249	0.6953	0.1154	0.7755	0.9344	1.0054
2057	0.9195	1.0380	1.1187	1.2659	0.9184	0.6953	0.1138	0.7182	0.9377	1.0061
2058	1.1281	0.9157	0.5996	1.1172	1.1087	0.9404	7.4040	0.3111	0.2894	1.0040

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NOVEMBER 1, 2024 (RENEWAL BUSINESS)
Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION**
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
2059	0.9195	1.0380	1.1043	0.8010	0.9271	0.6621	0.1036	0.6904	1.0139	0.9969
2060	0.9195	1.0380	1.1257	1.0894	0.9270	0.8230	0.1154	0.8125	0.9023	1.0047
2061	0.9707	0.9812	0.7447	1.2728	1.0977	1.0179	1.5198	0.3951	0.3353	1.1316
2062	0.9646	0.9609	0.7439	0.9426	1.0981	0.9967	2.9845	0.3346	0.3270	1.0154
2063	0.9195	1.0380	1.1403	1.1794	0.9098	0.6718	0.1117	0.7099	0.9437	1.0075
2064	0.9195	1.0380	1.1221	1.1153	0.8997	0.8277	0.1235	0.7423	0.8810	1.0032
2065	0.9195	1.0380	1.1408	1.1484	0.8574	0.8216	0.1256	0.6424	0.8682	1.0015
2066	0.9672	0.9791	0.7443	1.0704	1.1761	1.0179	1.5817	0.3734	0.3352	1.1341
2067	0.9195	1.0380	1.1324	1.1631	0.9191	0.6995	0.1142	0.6103	0.9171	1.0056
2068	0.9126	1.0380	1.1623	0.6461	0.9786	0.8981	0.0638	0.7788	0.9249	1.1506
2069	1.1283	1.2737	1.0972	1.2021	1.1517	1.2586	1.4239	0.3840	0.4933	1.0000
2070	1.1154	1.2880	1.0901	1.1923	1.1418	1.2374	1.3255	0.3849	0.5001	1.0000
2071	0.9454	1.0380	0.9404	1.2242	0.8300	0.7741	0.1899	0.7318	0.5743	0.9866
2072	0.9454	1.0380	0.9309	1.4971	0.8289	0.7827	0.2288	0.6206	0.4232	0.9943
2073	0.9782	1.0071	1.0590	0.6372	1.0014	0.9323	1.6299	0.4108	0.3901	0.9946
2074	0.9707	0.9791	0.7447	1.1130	1.1153	1.0179	1.6385	0.3814	0.3340	1.1362
2075	0.9646	0.9609	0.7439	0.9426	1.0836	0.9967	2.9845	0.2826	0.3270	1.0142
2076	0.9195	1.0380	1.1353	1.1312	0.9269	0.8103	0.1191	0.6919	0.8625	1.0038
2077	1.0843	0.8999	0.5996	1.4477	1.0762	0.9404	7.4040	0.2477	0.2894	1.0083
2078	1.1244	0.9525	0.7426	1.1435	1.0863	0.9892	2.9293	0.2811	0.3136	1.0023
2079	0.9195	1.0380	1.1287	1.0953	0.9278	0.7897	0.1181	0.7005	0.8759	1.0043

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

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
2080	0.9195	1.0380	1.1215	0.9647	0.9118	0.6704	0.1078	0.7108	0.9878	0.9933
2081	0.9707	0.9791	0.7802	1.2556	1.0895	1.0179	1.5730	0.4287	0.3349	1.1354
2082	0.9641	1.1597	0.9784	1.0858	0.9839	1.0530	0.9463	0.4570	0.5099	1.0351
2083	0.9195	1.0380	1.1766	0.9304	0.9168	0.6994	0.1143	0.7290	0.8894	1.0065
2084	0.9195	1.0380	1.1735	0.8024	0.9314	0.7036	0.1096	0.6886	0.9003	1.0084
2085	0.9454	1.0380	0.9288	1.3408	0.8326	0.6905	0.2046	0.6773	0.5051	0.9798
2086	0.9646	0.9609	0.7439	0.9426	1.0969	0.9967	2.9845	0.3144	0.3270	1.0097
2087	0.9195	1.0380	1.1929	0.7632	0.9967	0.6146	0.1058	0.6664	0.9083	1.0100
2088	0.9646	0.9714	0.7439	0.9416	1.1208	0.9980	2.9845	0.3117	0.3309	1.0492
2089	0.9209	1.0380	1.1353	1.1655	0.9321	0.7284	0.1202	0.6354	0.8274	0.9985
2090	1.0776	1.3220	1.0429	1.2332	1.1398	1.2043	0.9607	0.3839	0.5260	1.0341
2091	0.9195	1.0380	1.1812	0.8044	0.9314	0.6980	0.1127	0.6593	0.8779	1.0079
2092	0.9150	1.0380	1.1264	0.8082	1.0117	0.7582	0.0685	0.7281	1.0309	1.0988
2093	0.9150	1.0380	1.1179	0.7927	1.0145	0.7534	0.0689	0.7912	1.0367	1.0934
2094	0.9536	1.1586	0.8924	1.2456	0.9568	1.0334	0.7831	0.4928	0.5015	1.0000
2095	1.0245	0.9598	0.7439	0.9426	1.1007	0.9967	2.9845	0.2806	0.3270	1.0059
2096	0.9209	1.0380	1.1313	0.9764	0.9319	0.8372	0.1256	0.6282	0.7912	1.0036
2097	0.9209	1.0380	1.1687	0.9591	0.9180	0.7034	0.1189	0.7517	0.8403	1.0059
2098	1.1235	0.9431	0.7318	1.1880	1.1495	0.9866	3.2765	0.2727	0.3132	1.0000
2099	0.9707	0.9791	0.7935	1.2556	1.0895	1.0179	1.5730	0.3853	0.3349	1.1329
2100	1.1021	1.3069	1.0306	1.4151	1.1598	1.2198	0.9748	0.3916	0.5250	1.0068

State: **LOUISIANA**
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RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
2101	0.9454	1.0380	0.9397	1.2242	0.8323	0.7335	0.1842	0.7801	0.5379	0.9817
2102	1.1766	1.2391	1.0658	1.2950	1.2074	1.2809	1.1053	0.4110	0.5155	1.0000
2103	0.9707	0.9791	0.7968	1.2520	1.0911	1.0179	1.5730	0.3717	0.3349	1.1328
2104	1.0299	0.9427	0.7453	1.0104	1.1284	0.9971	2.9845	0.3002	0.3144	1.0000
2105	0.9707	0.9791	0.7447	1.1103	1.1153	1.0179	1.6385	0.2998	0.3340	1.1295
2106	0.9209	1.0380	1.1458	1.0561	0.9181	0.7412	0.1173	0.7052	0.8206	0.9971
2107	1.0264	0.9427	0.7453	1.0003	1.1119	0.9971	2.9845	0.2817	0.3144	1.0000
2108	1.1283	1.2737	1.0972	1.2021	1.1517	1.2586	1.7313	0.3928	0.4933	1.0000
2109	0.9126	1.0380	1.1741	0.7599	1.0044	0.7949	0.0654	0.7361	0.9379	1.1306
2110	0.9707	0.9791	0.7447	1.2538	1.0911	1.0179	1.5730	0.3333	0.3349	1.1314
2111	1.0264	0.9427	0.7453	1.0093	1.1198	0.9971	2.9845	0.2753	0.3144	1.0000
2112	0.9150	1.0380	1.1132	0.8133	1.0322	0.8391	0.0783	0.7954	1.0141	1.1403
2113	0.9182	1.0380	1.1010	0.9456	1.0412	0.7541	0.0721	0.7546	1.0531	1.0602
2114	0.9209	1.0380	1.1408	1.0237	0.9189	0.7412	0.1239	0.6407	0.7997	0.9984
2115	0.9707	0.9791	0.7872	1.2515	1.0911	1.0179	1.5730	0.4497	0.3349	1.1300
2116	0.9707	0.9791	0.7931	1.2448	1.0895	1.0182	2.9845	0.3588	0.3412	1.1203
2117	1.1283	1.2737	1.1122	1.2021	1.1517	1.2586	1.9518	0.3614	0.4933	1.0000
2118	0.9182	1.0380	1.0689	0.6768	1.0726	0.6530	0.0778	0.7741	1.0181	1.0327
2119	1.0288	0.9427	0.7453	1.0170	1.1309	0.9971	2.9845	0.3064	0.3144	1.0000
2120	0.9195	1.0380	1.1971	0.6760	0.9849	0.8130	0.0930	0.6886	0.9057	1.0210
2121	0.9707	0.9791	0.7447	1.2726	1.0911	1.0179	1.5730	0.3757	0.3349	1.1256

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
2122	1.0843	0.8481	0.3215	1.4477	1.0762	0.6621	12.2101	0.1908	0.1866	0.9960
2123	0.9195	1.0380	1.2029	0.7889	1.0010	0.6297	0.1197	0.7259	0.8416	0.9972
2124	0.9209	1.0380	1.1269	1.0299	0.8646	0.8488	0.1306	0.6807	0.7848	1.0033
2125	0.9454	1.0380	0.9335	1.4443	0.8435	0.6867	0.2112	0.5989	0.4395	0.9852
2126	0.9454	1.0380	0.7860	1.7336	0.8647	0.6486	0.2930	0.5674	0.3771	0.9898
2127	0.9209	1.0380	1.1986	0.6994	1.0055	0.6511	0.1194	0.6682	0.8076	0.9893
2128	0.9123	1.0380	1.1604	0.6396	0.9091	0.7476	0.0575	0.7784	0.8360	1.1199
2129	0.9707	0.9791	0.7931	1.2503	1.0895	1.0182	2.9845	0.3467	0.3412	1.1138
2130	1.0630	1.2511	0.9965	1.2165	1.1265	1.1927	0.9914	0.3848	0.5248	1.0293
2131	0.9707	0.9791	0.8399	1.1105	1.0930	1.0182	2.9845	0.3772	0.3412	1.1145
2132	0.9900	1.1732	0.9373	1.3326	1.0215	1.0890	1.0105	0.4013	0.5327	1.0722
2133	0.9454	1.0380	1.0752	0.9299	0.8716	0.8912	0.1793	0.6557	0.5890	0.9840
2134	0.9707	0.9791	0.7447	1.1668	1.1024	1.0179	1.6594	0.3772	0.3340	1.1049
2135	0.9883	1.0071	1.1122	0.8353	0.9745	1.0838	1.4594	0.3886	0.4304	0.9886
2136	1.0843	0.8999	0.5996	1.4203	1.1395	0.9404	7.4040	0.2718	0.2894	1.0000
2137	0.9532	1.1725	0.8964	1.0082	0.9592	1.0409	0.7505	0.4998	0.4973	1.0000
2138	0.9707	0.9791	0.7901	1.2511	1.0895	1.0182	2.9845	0.3237	0.3412	1.1116
2139	0.9707	0.9791	0.7931	1.2409	1.0895	1.0182	2.9845	0.3576	0.3412	1.1109
2140	0.9672	0.9791	0.7441	1.0355	1.1664	1.0262	2.9845	0.3026	0.3443	1.0891
2141	1.1272	1.2748	1.0995	1.2024	1.1516	1.2578	1.4158	0.4012	0.4938	1.0000
2142	0.9707	0.9791	0.7931	1.2438	1.0895	1.0182	2.9845	0.3458	0.3412	1.1014

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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
2143	0.9707	0.9791	0.8415	1.2409	1.0950	1.0182	2.9845	0.3622	0.3412	1.1019
2144	0.9707	0.9791	0.8516	1.1105	1.0930	1.0182	2.9845	0.3381	0.3412	1.1050
2145	0.9195	1.0380	1.2051	0.6852	0.9857	0.8007	0.0941	0.7062	0.8850	1.0178
2146	0.9454	1.0380	1.0696	0.9422	0.8653	0.7996	0.1772	0.6457	0.5838	0.9902
2147	0.9707	0.9791	0.8435	1.1105	1.0954	1.0182	2.9845	0.3529	0.3412	1.0967
2148	0.9696	1.1605	0.9760	1.1095	0.9888	1.0592	0.9828	0.4059	0.5147	1.0700
2149	0.9707	0.9791	0.7931	1.2575	1.0895	1.0182	2.9845	0.3292	0.3412	1.0963
2150	0.9707	0.9791	0.8516	1.1105	1.0930	1.0182	2.9845	0.2969	0.3412	1.0979
2151	0.9707	0.9791	0.7925	1.2409	1.0950	1.0182	2.9845	0.3396	0.3412	1.0958
2152	0.9123	1.0380	1.1720	0.7035	0.9803	0.7880	0.0573	0.7832	0.8628	1.1071
2153	1.0649	1.1056	0.9644	1.1814	1.1288	1.1874	1.0802	0.3720	0.5370	1.0161
2154	1.2654	1.1303	1.1317	1.3956	1.2819	1.3482	1.0842	0.3949	0.5168	1.0000
2155	0.9454	1.0380	0.8195	1.6323	0.8644	0.6504	0.2880	0.6085	0.3995	1.0219
2156	0.9707	0.9791	0.7931	1.2432	1.0919	1.0182	2.9845	0.3269	0.3412	1.0929
2157	0.9707	0.9791	0.7925	1.2409	1.0950	1.0182	2.9845	0.3453	0.3412	1.0939
2158	0.9209	1.0380	1.2008	0.6766	0.9900	0.6066	0.1193	0.7081	0.7924	0.9921
2159	0.9126	1.0380	1.1299	0.6668	1.0049	0.7870	0.0668	0.7338	0.9744	1.1428
2160	0.9707	0.9791	0.8435	1.1105	1.0954	1.0182	2.9845	0.3117	0.3412	1.0946
2161	0.9707	0.9791	0.7931	1.2432	1.0919	1.0182	2.9845	0.4036	0.3412	1.0914
2162	0.9599	0.9791	0.7441	1.3002	1.1260	1.0259	2.9845	0.2922	0.3409	1.0649
2163	1.0843	0.8481	0.3215	1.4477	1.0762	0.6621	5.4019	0.2160	0.1863	1.0111

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USAA CASUALTY INSURANCE COMPANY
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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
2164	1.0789	0.9157	0.5996	1.0131	1.0868	0.9404	7.4040	0.2945	0.2894	1.0000
2165	0.9707	0.9791	0.7447	1.2681	1.0990	1.0182	2.9845	0.3598	0.3412	1.0897
2166	0.9412	1.0380	1.0842	0.9830	0.8736	0.7684	0.1705	0.6105	0.5776	0.9866
2167	0.9613	1.1629	0.9575	1.0212	0.9768	1.0487	0.9039	0.4447	0.5102	1.0237
2168	0.9707	0.9791	0.8435	1.2854	1.0967	1.0182	2.9845	0.3585	0.3412	1.0879
2169	0.9707	0.9791	0.8435	1.1126	1.0954	1.0182	2.9845	0.2969	0.3412	1.0902
2170	1.2654	1.1303	0.9505	1.3956	1.2819	1.3482	1.0842	0.3950	0.5168	1.0000
2171	1.0959	1.0849	0.9801	1.2248	1.1662	1.2280	1.0968	0.3686	0.5394	1.0093
2172	0.9195	1.0380	1.2003	0.7314	1.0731	0.6718	0.0847	0.7324	0.8968	1.0282
2173	0.9454	1.0380	0.9422	1.2819	0.8323	0.7294	0.1867	0.6566	0.4559	0.9975
2174	1.2654	1.1303	0.9505	1.3956	1.2819	1.3482	1.0842	0.3581	0.5168	1.0000
2175	0.9707	0.9791	0.8435	1.1126	1.0954	0.8353	3.0303	0.3486	0.2790	1.0869
2176	0.9707	0.9791	0.7901	1.2499	1.0934	1.0182	2.9845	0.3572	0.3412	1.0962
2177	0.9454	1.0380	1.0794	0.9422	0.8653	0.7832	0.1753	0.6562	0.5628	0.9860
2178	0.9660	0.9753	0.7430	0.9410	1.1322	1.0004	2.9845	0.2830	0.3462	1.1500
2179	0.9194	1.0380	1.1677	0.7175	1.0773	0.6594	0.0859	0.7512	0.9523	1.0116
2180	0.9123	1.0380	1.1663	0.6715	0.9447	0.7679	0.0574	0.7808	0.8495	1.1135
2181	0.9707	0.9791	0.7901	1.2558	1.0934	1.0182	2.9845	0.3775	0.3412	1.0754
2182	0.9454	1.0380	1.0603	0.9824	0.8713	0.8026	0.1612	0.7060	0.5236	0.9853
2183	0.9942	1.1516	0.9617	1.1021	1.0500	1.1119	1.0361	0.4243	0.5315	1.0301
2184	0.9707	0.9791	0.8435	1.2854	1.0967	1.0182	3.7887	0.3979	0.3412	1.0826

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NOVEMBER 1, 2024 (RENEWAL BUSINESS)
Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION**
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
2185	0.9900	1.1732	0.9373	1.3580	1.0215	1.0890	1.0105	0.4364	0.5327	1.0561
2186	1.2180	1.1459	1.1420	1.3151	1.2299	1.3078	1.1323	0.4159	0.5127	1.0000
2187	0.9707	0.9791	0.7901	1.2558	1.0934	1.0182	3.2776	0.3353	0.3412	1.0687
2188	0.9412	1.0380	1.0842	0.9894	0.8736	0.7527	0.1766	0.6512	0.5703	0.9868
2189	1.2654	1.1303	0.9505	1.3956	1.2819	1.3482	1.0892	0.3989	0.5168	1.0000
2190	0.9643	0.9791	0.7441	1.3158	1.1782	1.0262	2.9845	0.3036	0.3443	1.0569
2191	0.9547	1.1296	0.8645	1.1644	0.9460	1.0268	0.8446	0.4874	0.5093	1.0000
2192	0.9599	0.9791	0.7425	0.9769	1.1714	1.0226	2.9781	0.3407	0.3417	1.1505
2193	1.0259	0.9370	0.3221	1.0142	1.1309	0.6145	2.7100	0.2884	0.1922	1.0110
2194	0.9765	1.1662	0.9686	1.2065	1.0031	1.0722	0.9929	0.4890	0.5267	1.0591
2195	1.0959	1.0849	0.9801	1.2248	1.1662	1.2280	1.0968	0.4127	0.5394	1.0031
2196	1.2089	1.1153	0.9582	1.3356	1.2462	1.3066	1.1029	0.3687	0.5233	1.0000
2197	1.2654	1.1303	0.9505	1.3956	1.2819	1.3482	1.1055	0.3873	0.5168	1.0000
2198	0.9672	0.9791	0.7443	1.0022	1.1864	1.0248	2.9845	0.3861	0.3442	1.0582
2199	0.9209	1.0380	1.0927	1.0085	0.8664	0.7644	0.1606	0.6510	0.6393	0.9932
2200	0.9651	1.1581	0.9841	1.0293	0.9858	1.0550	0.9777	0.4350	0.5213	1.0558
2201	1.0038	1.1450	0.9619	1.1143	1.0581	1.1206	1.0753	0.4123	0.5319	1.0165
2202	0.9672	0.9791	0.7443	1.0022	1.1913	1.0248	2.9845	0.3604	0.3442	1.0582
2203	0.9672	0.9791	0.7443	1.0496	1.2113	1.0248	2.9845	0.3086	0.3442	1.0572
2204	1.1904	1.1582	1.1293	1.2675	1.1980	1.2863	1.1602	0.4037	0.5104	1.0000
2205	1.2654	1.1303	0.9505	1.3956	1.2819	1.3482	1.1269	0.4181	0.5168	1.0000

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RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
2206	0.9909	1.1660	0.9334	1.3255	1.0293	1.0950	1.0164	0.4784	0.5325	1.0389
2207	1.0959	1.0849	0.9801	1.2248	1.1662	1.2280	1.0968	0.3922	0.5394	1.0000
2208	0.9672	0.9791	0.7443	1.0287	1.2037	1.0248	2.9845	0.3146	0.3442	1.0554
2209	1.2362	1.1433	0.9346	1.3471	1.2495	1.3212	1.1147	0.3875	0.5142	1.0000
2210	0.9209	1.0380	1.1717	0.6797	1.0752	0.6155	0.1164	0.6770	0.7555	1.0100
2211	0.9651	1.1581	0.9841	1.0293	0.9858	1.0550	0.9777	0.4708	0.5289	1.0743
2212	0.9837	1.1153	0.6984	1.1395	1.2485	1.1742	2.7845	0.3738	0.3385	1.0715
2213	0.9157	1.0380	1.0746	0.8899	1.0383	0.7664	0.0601	0.6984	0.9582	1.1324
2214	0.9672	0.9791	0.7447	1.2200	1.1280	1.0182	2.9845	0.3268	0.3412	1.0655
2215	1.2654	1.1303	0.9505	1.3956	1.2819	1.3482	1.0842	0.4607	0.5168	1.0000
2216	0.9599	0.9791	0.7441	0.9696	1.2365	1.0234	2.9845	0.3342	0.3311	1.0630
2217	1.0959	1.0849	0.9801	1.2248	1.1662	1.2280	1.1141	0.4075	0.5394	1.0000
2218	0.9651	1.1581	0.9841	1.2064	0.9942	1.0550	1.0114	0.4654	0.5269	1.0535
2219	1.0959	1.0849	0.9801	1.2248	1.1662	1.2280	1.0968	0.4394	0.5394	1.0000
2220	1.0262	0.9102	0.5996	1.1811	1.1454	0.9404	7.4040	0.2684	0.2894	1.0000
2221	0.9643	0.9791	0.7441	1.3152	1.2370	1.0304	2.9845	0.3315	0.3379	1.0490
2222	1.1612	1.1060	0.9671	1.2803	1.2236	1.2738	1.0955	0.4885	0.5309	1.0000
2223	1.1937	1.1560	1.1519	1.2792	1.2005	1.2898	1.1552	0.3739	0.5107	1.0000
2224	0.9542	1.1869	0.9288	1.0282	0.9825	1.0536	0.9566	0.5078	0.5203	1.0523
2225	0.9643	0.9791	0.7441	1.3285	1.2516	1.0304	2.9845	0.3526	0.3379	1.0498
2226	1.1912	1.1572	1.1691	1.2681	1.1983	1.2866	1.1574	0.4076	0.5106	1.0000

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RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
2227	0.9660	1.1616	0.9802	1.0303	0.9865	1.0556	0.9746	0.4675	0.5283	1.0720
2228	0.9850	1.1695	0.9486	1.2064	1.0145	1.0804	1.0063	0.4587	0.5286	1.0479
2229	0.9599	0.9791	0.7441	1.3522	1.1892	1.0304	2.9845	0.3527	0.3379	1.0498
2230	1.2654	1.1303	0.9505	1.3956	1.2819	1.3482	1.0842	0.3757	0.5168	1.0000
2231	1.2654	1.1303	0.9505	1.3956	1.2819	1.3482	1.0842	0.4202	0.5168	1.0000
2232	1.0104	0.9102	0.3221	1.3176	1.1882	0.4745	3.3986	0.2871	0.1847	0.9888
2233	1.0959	1.0849	0.9801	1.2248	1.1662	1.2280	1.1594	0.4015	0.5394	1.0000
2234	1.0959	1.0849	0.9801	1.2248	1.1662	1.2280	1.0968	0.4320	0.5394	1.0000
2235	0.9209	1.0380	1.2008	0.6218	1.0616	0.6933	0.1031	0.6630	0.7982	1.0071
2236	0.9942	1.1516	0.9534	1.1021	1.0500	1.1119	1.1199	0.4098	0.5315	1.0048
2237	0.9154	1.0380	1.0982	0.7927	1.0195	0.6530	0.0582	0.7092	0.9291	1.1658
2238	0.9909	1.1670	0.9348	1.3315	1.0279	1.0928	1.0247	0.4210	0.5324	1.0248
2239	0.9651	1.1581	0.9841	1.0293	0.9858	1.0550	0.9777	0.4747	0.5295	1.0766
2240	1.0104	0.9102	0.5996	1.3176	1.1882	0.9404	7.4040	0.2477	0.2894	1.0000
2241	0.9547	1.1296	0.8645	1.1968	0.9460	1.0268	0.8446	0.4315	0.5093	1.0000
2242	1.2088	1.1517	1.1532	1.2892	1.2112	1.2978	1.1362	0.3911	0.5122	1.0000
2243	0.9599	0.9791	0.7441	1.0359	1.1982	1.0234	2.9845	0.3162	0.3311	1.0564
2244	0.9599	0.9791	0.7441	1.2975	1.1900	1.0304	2.9845	0.3244	0.3379	1.0473
2245	0.9209	1.0380	1.1437	0.6496	0.9807	0.5232	0.1446	0.6904	0.6035	1.0006
2246	0.9643	0.9791	0.7441	1.3264	1.1954	1.0304	2.9845	0.3391	0.3379	1.0442
2247	1.0959	1.0849	0.9801	1.2248	1.1662	1.2280	1.0968	0.3675	0.5394	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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>	Severe <u>Thunderstorm</u>	Winter <u>Storm</u>	<u>Earthquake*</u>
2248	0.9643	0.9791	0.7441	1.1924	1.2536	1.0304	2.9845	0.3692	0.3379	1.0422
2249	0.9643	0.9791	0.7441	1.3132	1.2598	1.0304	2.9845	0.3251	0.3379	1.0398
2250	1.2654	1.1303	0.9505	1.3956	1.2819	1.3482	1.1050	0.4035	0.5168	1.0000
2251	0.9454	1.0380	0.7827	2.0423	0.8223	0.7237	0.2959	0.5921	0.3926	0.9905
2252	1.0418	0.9102	0.5996	1.1995	1.1463	0.9404	7.4040	0.2477	0.2894	1.0000
2253	1.1912	1.1572	1.2116	1.2681	1.1983	1.2866	1.1574	0.4153	0.5106	1.0000
2254	1.0843	0.8999	0.5996	1.4207	1.2247	0.9404	7.4040	0.2477	0.2894	1.0000
2255	0.9599	0.9791	0.7441	1.0359	1.2051	1.0234	2.9845	0.3169	0.3311	1.0387
2256	0.9569	0.9791	0.7441	0.9619	1.2593	1.0234	2.9845	0.3333	0.3311	1.0479
2257	0.9569	0.9791	0.7441	0.9619	1.2593	1.0234	2.9845	0.3790	0.3311	1.0515
2258	1.1912	1.1572	1.1288	1.2681	1.1983	1.2866	1.1574	0.4259	0.5106	1.0000
2259	0.9651	1.1581	0.9841	1.0293	0.9858	1.0550	0.9777	0.4727	0.5292	1.0744
2260	0.9942	1.1516	0.9743	1.1021	1.0500	1.1119	1.1800	0.3527	0.5315	1.0000
2261	1.1275	0.9249	0.5996	1.3154	1.2160	0.9404	7.4040	0.2941	0.2894	1.0000
2262	1.0364	0.9102	0.5996	1.1827	1.1551	0.9404	7.4040	0.2770	0.2894	1.0000
2263	0.9454	1.0380	1.0811	0.9617	0.8699	0.8615	0.1798	0.6925	0.4649	1.0023
2264	1.2654	1.1303	0.9505	1.4449	1.2819	1.3482	1.1161	0.4086	0.5168	1.0000
2265	0.9569	0.9791	0.7441	0.9619	1.2593	1.0234	2.9845	0.3464	0.3311	1.0462
2266	1.2303	1.0479	0.6449	1.2924	1.3000	1.3968	2.7719	0.3388	0.3222	1.0219
2267	0.9547	1.1296	0.8645	1.1941	0.9460	1.0268	0.8446	0.4848	0.5093	1.0007
2268	1.1244	0.9157	0.5996	1.0882	1.1370	0.9404	7.4040	0.3147	0.2894	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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
2269	0.9643	0.9791	0.7441	1.3374	1.2624	1.0304	2.9845	0.3422	0.3379	1.0380
2270	1.0157	1.1439	0.9743	1.1342	1.0632	1.1385	1.0546	0.4193	0.5335	1.0000
2271	0.9209	1.0380	1.2008	0.7484	1.0524	0.8098	0.0917	0.7216	0.8126	1.0102
2272	1.1912	1.1572	1.1816	1.2681	1.1983	1.2866	1.1574	0.3833	0.5106	1.0000
2273	0.9569	0.9791	0.7441	1.0592	1.2828	1.0234	2.9845	0.3523	0.3311	1.0338
2274	0.9569	0.9791	0.7441	0.9619	1.2593	1.0234	2.9845	0.3938	0.3311	1.0442
2275	0.9982	1.1587	0.9198	1.0767	1.0218	1.0962	1.0446	0.4247	0.5466	1.0145
2276	0.9209	1.0380	1.0965	1.0638	0.9221	0.6452	0.1532	0.6356	0.5197	0.9951
2277	0.9170	1.0380	1.1362	0.7129	1.0425	0.7912	0.0744	0.7412	0.9348	1.0551
2278	1.1912	1.1572	1.1639	1.2681	1.1983	1.2866	1.1574	0.3812	0.5106	1.0000
2279	0.9746	1.1592	0.9690	1.1337	0.9938	1.0648	0.9925	0.4501	0.5371	1.0623
2280	0.9209	1.0380	1.2008	0.6932	1.0543	0.7551	0.1009	0.6499	0.7947	1.0091
2281	0.9699	1.1814	0.9545	1.0328	0.9820	1.0551	0.9506	0.4923	0.5290	1.0657
2282	0.9454	1.0380	1.0015	0.8539	0.8679	0.8116	0.1939	0.6923	0.4516	1.0062
2283	0.9547	1.1296	0.8645	1.2889	0.9460	1.0268	0.8446	0.4467	0.5093	1.0000
2284	0.9209	1.0380	1.2008	0.7781	1.0532	0.8098	0.0874	0.7114	0.8170	1.0218
2285	1.0959	1.0849	0.9801	1.2248	1.1662	1.2280	1.0968	0.3665	0.5394	1.0000
2286	1.2641	1.1308	0.9492	1.3935	1.2808	1.3469	1.0854	0.3867	0.5167	1.0000
2287	0.9209	1.0380	1.2008	0.7776	1.0532	0.8098	0.0948	0.6245	0.8016	1.0317
2288	0.9454	1.0380	0.7833	1.9077	0.8184	0.7295	0.2828	0.6093	0.4273	1.0083
2289	0.9707	0.9791	0.8435	1.2846	1.0967	1.0182	2.9845	0.3173	0.3412	1.0849

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
2290	0.9672	0.9791	0.7447	1.2200	1.1280	1.0182	2.9845	0.3358	0.3412	1.0778
2291	0.9209	1.0380	1.2008	0.8073	1.0474	0.7683	0.1011	0.6881	0.7870	1.0105
2292	0.9569	0.9791	0.7441	0.9619	1.2981	1.0234	2.9845	0.3056	0.3311	1.0389
2293	1.2484	1.0530	0.6411	1.3331	1.3164	1.4249	2.7635	0.3219	0.3216	1.0170
2294	0.9209	1.0380	1.2008	0.7701	1.0675	0.9022	0.0888	0.7568	0.8104	1.0120
2295	0.9454	1.0380	0.7876	1.7420	0.8536	0.7291	0.2989	0.6092	0.4023	1.0069
2296	1.1231	0.9157	0.5996	1.2487	1.2196	0.9404	7.4040	0.2844	0.2894	1.0000
2297	1.2484	1.0530	0.6411	1.3481	1.3164	1.4249	2.7635	0.2954	0.3216	1.0138
2298	0.9332	1.0380	1.0606	0.9656	0.8668	0.7663	0.1786	0.8074	0.4566	1.0083
2299	0.9209	1.0380	1.2008	0.7626	1.0511	0.7427	0.1077	0.7282	0.7750	1.0094
2300	1.0805	0.8999	0.5996	1.4685	1.1528	0.9404	7.4040	0.2477	0.2894	1.0000
2301	0.9660	0.9714	0.7430	0.9410	1.1370	1.0004	2.9845	0.2950	0.3462	1.1052
2302	1.1912	1.1572	1.1627	1.2681	1.1983	1.2866	1.2387	0.3918	0.5106	1.0000
2303	0.9209	1.0380	1.2008	0.7635	1.0708	0.8939	0.0881	0.7401	0.8084	1.0127
2304	0.9209	1.0380	1.2008	0.7494	1.0543	0.8249	0.0844	0.7174	0.8683	1.0271
2305	1.1991	1.1541	1.1092	1.2862	1.2055	1.2937	1.1505	0.4086	0.5112	1.0000
2306	0.9454	1.0380	1.0008	0.8906	0.8641	0.7936	0.1930	0.6908	0.4545	1.0074
2307	1.2484	1.0530	0.6411	1.3665	1.3299	1.4249	2.7635	0.3040	0.3216	1.0052
2308	0.9209	1.0380	1.2008	0.7741	1.0708	0.8426	0.0967	0.7184	0.7912	1.0120
2309	0.9569	0.9791	0.7441	1.1905	1.2638	1.1026	2.9845	0.3117	0.3205	1.0078
2310	0.9209	1.0380	1.1207	1.0406	0.8694	0.7389	0.1868	0.6883	0.4630	1.0129

State: **LOUISIANA**
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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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
2311	0.9613	0.9791	0.5018	1.3873	1.3361	0.7438	2.9990	0.3148	0.2274	0.9995
2312	0.9209	1.0380	1.1969	0.7690	1.0708	0.8331	0.1014	0.6437	0.7803	1.0133
2313	0.9613	0.9791	0.7433	1.3873	1.3361	0.9292	4.2027	0.3145	0.3220	1.0000
2314	1.0805	0.8999	0.5996	1.4720	1.1539	0.9404	7.4040	0.2477	0.2894	1.0000
2315	0.9643	0.9804	0.7441	1.1627	1.3006	0.9743	5.9348	0.3237	0.3541	1.0018
2316	0.9643	0.9804	0.7441	1.1627	1.3006	0.9743	5.9348	0.3427	0.3541	1.0013
2317	0.9677	0.9804	0.7441	1.0668	1.2885	0.9743	7.1959	0.3076	0.3541	1.0033
2318	0.9643	0.9804	0.7441	1.1627	1.3164	0.9743	5.9348	0.3221	0.3541	1.0007
2319	0.9677	0.9804	0.7441	1.2303	1.2712	0.9743	8.2385	0.3106	0.3541	1.0000
2320	0.9643	0.9804	0.7441	1.1627	1.3164	0.9743	5.9348	0.3355	0.3541	1.0007
2321	0.9454	1.0380	0.7969	1.4062	0.8345	0.7294	0.2637	0.5984	0.4440	1.0166
2322	0.9677	0.9804	0.7441	1.0668	1.2929	0.9743	5.9348	0.3009	0.3541	1.0025
2323	0.9613	0.9791	0.7433	1.3873	1.3361	0.9292	4.2566	0.3173	0.3220	1.0000
2324	0.9643	0.9804	0.7441	1.1191	1.3690	0.9743	5.9348	0.3366	0.3541	1.0000
2325	0.9643	0.9804	0.7441	1.1191	1.3690	0.9743	5.9348	0.3526	0.3541	1.0000
2326	0.9643	0.9801	0.7441	1.0489	1.3718	0.9721	5.8386	0.3132	0.3519	1.0000
2327	1.0752	0.8999	0.5996	1.2739	1.1437	0.9404	7.4040	0.2477	0.2894	1.0000
2328	0.9643	0.9804	0.7441	1.1614	1.3048	0.9743	5.9348	0.3419	0.3541	1.0000
2329	0.9209	1.0380	1.1561	0.7797	1.0615	0.8078	0.1087	0.6859	0.7537	1.0102
2330	0.9677	0.9804	0.7441	1.0961	1.3009	0.9743	5.9348	0.3193	0.3541	1.0000
2331	0.9643	0.9804	0.7441	1.2124	1.3669	0.9743	5.9348	0.3276	0.3541	1.0000

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>	Severe <u>Thunderstorm</u>	Winter <u>Storm</u>	<u>Earthquake*</u>
2332	0.9677	0.9804	0.7441	1.1358	1.2734	0.9743	5.9348	0.3347	0.3541	1.0013
2333	0.9613	0.9791	0.7433	1.4015	1.3312	0.9292	3.9164	0.2929	0.3220	1.0000
2334	0.9185	1.0380	1.1969	0.6692	1.0621	0.8497	0.0871	0.7130	0.8047	1.0135
2335	0.9643	0.9791	0.7433	1.0566	1.3616	0.9292	4.5500	0.3326	0.3220	1.0000
2336	0.9643	0.9791	0.7433	1.0609	1.3584	0.9292	4.3276	0.3116	0.3220	1.0000
2337	1.1797	1.1836	0.9619	1.2613	1.2018	1.2868	1.1405	0.3804	0.5185	1.0000
2338	0.9547	1.1296	0.8645	1.0115	0.9460	1.0268	0.9056	0.4726	0.5274	1.0300
2339	0.9966	1.1591	0.9500	1.0522	1.1023	1.0927	1.0434	0.4069	0.5396	1.0164
2340	0.9643	0.9804	0.7441	1.2033	1.3164	0.9743	5.9348	0.3568	0.3541	1.0000
2341	1.0438	0.9102	0.5996	1.2035	1.1544	0.9404	7.4040	0.2477	0.2894	1.0000
2342	0.9643	0.9804	0.7441	1.0867	1.3718	0.9743	5.9348	0.3065	0.3541	1.0000
2343	0.9643	0.9791	0.7433	1.0619	1.3605	0.9292	4.5480	0.3703	0.3220	1.0000
2344	0.9669	1.1880	0.9657	1.0390	1.1586	1.0470	1.1334	0.3796	0.5231	1.0000
2345	1.3136	0.9791	0.5650	1.6594	1.4551	1.3531	2.7635	0.3483	0.3175	1.0000
2346	0.9677	0.9804	0.7441	1.0961	1.3042	0.9743	5.9348	0.3204	0.3541	1.0000
2347	0.9677	0.9804	0.7441	1.1346	1.2773	0.9743	5.9670	0.3615	0.3541	1.0000
2348	1.0183	1.1825	0.9657	1.1006	1.1586	1.1309	1.0927	0.3908	0.5300	1.0000
2349	0.9677	0.9804	0.7441	1.2680	1.2774	0.9743	6.1300	0.3292	0.3541	1.0000
2350	1.3136	0.9791	0.5650	1.4181	1.4551	1.3531	3.2047	0.2807	0.3175	1.0000
2351	0.9643	0.9804	0.7441	1.0867	1.3748	0.9743	5.9348	0.3399	0.3541	1.0000
2352	0.9677	0.9804	0.7441	1.0961	1.2729	0.9743	6.0417	0.3489	0.3541	1.0000

State: **LOUISIANA**
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RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
2353	1.0752	0.8999	0.5996	1.2394	1.1327	0.9404	7.4040	0.2477	0.2894	1.0000
2354	0.9643	0.9804	0.7441	1.2033	1.3194	0.9743	5.9348	0.3486	0.3541	1.0000
2355	0.9643	0.9804	0.7441	1.0867	1.3748	0.9743	5.9348	0.3789	0.3541	1.0000
2356	0.9643	0.9804	0.7441	1.1302	1.3040	0.9743	5.9348	0.3176	0.3541	1.0000
2357	0.9209	1.0380	1.1444	0.6797	1.0645	0.6992	0.1362	0.7332	0.6433	1.0303
2358	1.0016	1.1512	0.9130	1.0643	1.1023	1.0996	1.0599	0.4731	0.5524	1.0000
2359	0.9547	1.1296	0.8645	1.1080	0.9460	1.0268	0.8446	0.4527	0.5093	1.0000
2360	0.9646	1.1572	0.9787	1.0287	1.0056	1.0543	0.9945	0.4381	0.5395	1.0503
2361	0.9677	0.9804	0.7441	1.1502	1.2774	0.9743	5.9348	0.3586	0.3541	1.0000
2362	0.9677	0.9804	0.7441	1.1006	1.2719	0.9743	5.9704	0.3229	0.3541	1.0000
2363	0.9209	1.0380	1.1444	0.8003	1.0548	0.7476	0.1121	0.7219	0.7044	1.0318
2364	0.9613	0.9791	0.7433	1.4693	1.3379	0.9292	3.9164	0.2872	0.3220	1.0000
2365	0.9613	0.9791	0.7433	1.2364	1.3528	0.9292	3.9164	0.3097	0.3220	1.0000
2366	0.9613	0.9791	0.7433	1.6247	1.3330	0.9292	3.9164	0.2892	0.3220	1.0000
2367	0.9613	0.9791	0.7433	1.2364	1.3528	0.9292	4.0119	0.3219	0.3220	1.0000
2368	0.9643	0.9804	0.7441	1.4128	1.3232	0.9743	5.9348	0.3304	0.3541	1.0000
2369	0.9677	0.9804	0.7441	1.3230	1.3027	0.9743	5.9348	0.3243	0.3541	1.0000
2370	1.3136	0.9791	0.5650	1.4181	1.4551	1.3531	2.7635	0.3264	0.3175	1.0000
2371	0.9643	0.9791	0.7433	1.1933	1.3528	0.9292	4.7985	0.2814	0.3220	1.0000
2372	0.9613	0.9791	0.7433	1.5881	1.3379	0.9292	3.9164	0.2814	0.3220	1.0000
2373	0.9677	0.9804	0.7441	1.2675	1.2719	0.9743	5.9348	0.3153	0.3541	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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
2374	0.9613	0.9791	0.7433	1.3919	1.3390	0.9292	3.9164	0.3094	0.3220	1.0000
2375	0.9613	0.9791	0.7433	1.6338	1.3359	0.9292	3.9164	0.3051	0.3220	1.0000
2376	0.9613	0.9791	0.7433	1.2384	1.3451	0.9292	3.9164	0.2814	0.3220	1.0000
2377	1.3136	0.9791	0.5650	1.4181	1.4551	1.3531	3.1815	0.3047	0.3175	1.0000
2378	0.9613	0.9791	0.7433	1.2261	1.3528	0.9292	4.2204	0.3092	0.3220	1.0000
2379	0.9613	0.9791	0.7433	1.2384	1.3451	0.9292	4.1612	0.2814	0.3220	1.0000
2380	0.9677	0.9804	0.7441	1.3125	1.3027	0.9743	5.9348	0.3053	0.3541	1.0000
2381	0.9643	0.9804	0.7441	1.2467	1.3736	0.9743	5.9348	0.3049	0.3541	1.0000
2382	0.9643	0.9791	0.7432	1.1858	1.3553	0.9269	4.6702	0.2972	0.3227	1.0000
2383	0.9677	0.9804	0.7441	1.2623	1.2946	0.9743	5.9348	0.3599	0.3541	1.0000
2384	0.9677	0.9804	0.7441	1.3079	1.2719	0.9743	6.2939	0.3799	0.3541	1.0000
2385	0.9643	0.9804	0.7441	1.3300	1.3707	0.9743	5.9348	0.3238	0.3541	1.0000
2386	0.9613	0.9791	0.7422	1.6010	1.3330	0.9030	4.9850	0.2849	0.3275	1.0000
2387	0.9613	0.9791	0.7422	1.4402	1.3379	0.9042	4.9295	0.3055	0.3271	1.0000
2388	0.9643	0.9791	0.7438	1.3839	1.3232	0.9651	5.8091	0.2966	0.3480	1.0000
2389	0.9643	0.9804	0.7441	1.4049	1.3064	0.9743	5.9348	0.3891	0.3541	1.0000
2390	0.9579	0.9791	0.7419	1.6582	1.3359	0.9110	2.9845	0.3054	0.3270	1.0000
2391	0.9579	0.9791	0.7430	1.2284	1.3390	0.9199	4.2322	0.2923	0.3236	1.0000
2392	0.9579	0.9791	0.7426	1.2284	1.3390	0.9137	4.4273	0.2835	0.3246	1.0000
2393	1.1912	1.1572	1.1868	1.2681	1.1983	1.2866	1.3585	0.4045	0.5106	1.0000
2394	0.9608	0.9791	0.7422	1.1834	1.3528	0.9030	5.0474	0.2964	0.3275	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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>	Severe <u>Thunderstorm</u>	Winter <u>Storm</u>	<u>Earthquake*</u>
2395	0.9608	0.9791	0.7422	1.1834	1.3528	0.9030	5.3508	0.3044	0.3275	1.0000
2396	0.9535	0.9791	0.7419	1.6526	1.2694	0.9110	2.9845	0.3154	0.3270	1.0000
2397	0.9608	0.9801	0.7441	1.2905	1.3064	0.9729	5.9053	0.3565	0.3533	1.0000
2398	0.9644	0.9797	0.7439	1.2598	1.3027	0.9686	5.8652	0.3389	0.3520	1.0000
2399	0.9579	0.9791	0.7419	1.6582	1.3359	0.9110	2.9845	0.2833	0.3270	1.0000
2400	0.9185	1.0380	1.1485	0.6396	1.0450	0.8636	0.0910	0.7073	0.7977	1.0265
2401	0.9579	0.9791	0.7426	1.2190	1.3528	0.9138	4.6462	0.3125	0.3257	1.0000
2402	0.9579	0.9791	0.7422	1.4415	1.3379	0.9030	4.9850	0.3143	0.3275	1.0000
2403	0.9608	0.9791	0.5545	1.2905	1.3064	0.7212	5.9771	0.3353	0.2405	0.9900
2404	0.9608	0.9791	0.7428	1.3253	1.3707	0.9159	5.6665	0.3554	0.3336	1.0000
2405	0.9579	0.9791	0.7419	1.5544	1.3359	0.9110	2.9845	0.3195	0.3270	1.0000
2406	0.9579	0.9791	0.7419	1.5544	1.3359	0.9110	2.9845	0.3084	0.3270	1.0000
2407	0.9608	0.9791	0.7422	1.1816	1.3528	0.9030	4.9850	0.2950	0.3275	1.0000
2408	0.9944	1.1722	1.0256	1.0365	1.1406	1.0803	1.0143	0.4405	0.5445	1.0141
2409	0.9608	0.9791	0.7422	1.1816	1.3528	0.9030	5.1616	0.2849	0.3275	1.0000
2410	0.9535	0.9791	0.7419	1.0645	1.2694	0.9110	2.9845	0.3232	0.3270	1.0000
2411	1.1912	1.1572	0.9619	1.2681	1.1983	1.2866	1.2374	0.4016	0.5106	1.0000
2412	0.9579	0.9791	0.7422	1.1301	1.3390	0.9030	4.9850	0.3280	0.3275	1.0000
2413	0.9579	0.9791	0.7422	1.1301	1.3390	0.9030	4.9850	0.2849	0.3275	1.0000
2414	0.9547	1.1296	0.8645	1.0787	0.9774	1.0268	0.8446	0.4445	0.5093	1.0000
2415	0.9608	0.9791	0.7422	1.3848	1.3064	0.9030	5.6137	0.3056	0.3275	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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
2416	1.1039	0.9092	0.5996	1.3318	1.2245	0.9404	7.4040	0.2542	0.2894	1.0000
2417	0.9579	0.9791	0.7422	1.5574	1.3330	0.9030	4.9850	0.2849	0.3275	1.0000
2418	1.3136	0.9791	0.5650	1.4181	1.4551	1.3531	3.5751	0.3375	0.3175	1.0000
2419	0.9579	0.9791	0.7419	1.0976	1.3359	0.9110	2.9845	0.3093	0.3270	1.0000
2420	0.9535	0.9791	0.7419	1.0976	1.2694	0.9110	2.9845	0.2819	0.3270	1.0000
2421	0.9644	0.9791	0.7422	0.9415	1.3027	0.9030	7.2509	0.3161	0.3275	1.0000
2422	0.9579	0.9791	0.7422	1.1159	1.3379	0.9030	4.9850	0.2864	0.3275	1.0000
2423	0.9608	0.9791	0.7422	0.9350	1.3624	0.9030	5.1141	0.3010	0.3275	1.0000
2424	0.9608	0.9791	0.7422	0.9652	1.3707	0.9030	5.4867	0.2900	0.3275	1.0000
2425	0.9608	0.9791	0.7422	1.0250	1.3689	0.9030	5.4387	0.2849	0.3275	1.0000
2426	0.9579	0.9791	0.7422	0.9350	1.3451	0.9030	4.9850	0.3071	0.3275	1.0000
2427	0.9457	0.9791	0.7419	1.0334	1.2712	0.9110	2.9845	0.2819	0.3270	1.0000
2428	0.9535	0.9791	0.7419	1.0626	1.2694	0.9110	2.9845	0.3107	0.3270	1.0000
2429	1.3136	0.9791	0.5650	1.4181	1.4551	1.3531	3.2417	0.3278	0.3175	1.0000
2430	0.9579	0.9791	0.7419	1.0976	1.3359	0.9110	2.9845	0.3581	0.3270	1.0000
2431	0.9535	0.9791	0.7419	0.9832	1.2694	0.9110	2.9845	0.2946	0.3270	1.0000
2432	0.9579	0.9791	0.7419	1.0388	1.2959	0.9110	2.9845	0.2849	0.3270	1.0000
2433	0.9457	0.9791	0.7419	0.9788	1.2694	0.9110	2.9845	0.2819	0.3270	1.0000
2434	0.9608	0.9791	0.7422	0.9350	1.3736	0.9030	5.6764	0.3248	0.3275	1.0000
2435	0.9608	0.9791	0.7422	0.9350	1.3553	0.9030	5.2325	0.3439	0.3275	1.0000
2436	0.9579	0.9791	0.7422	0.9350	1.3390	0.9030	4.9850	0.3986	0.3275	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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>	Severe <u>Thunderstorm</u>	Winter <u>Storm</u>	<u>Earthquake*</u>
2437	0.9579	0.9791	0.7422	0.9350	1.3451	0.9030	4.9850	0.2966	0.3275	1.0000
2438	0.9579	0.9791	0.7422	0.9350	1.3390	0.9030	4.9850	0.3245	0.3275	1.0000
2439	0.9457	0.9791	0.7419	1.0472	1.2694	0.9110	2.9845	0.3463	0.3270	1.0000
2440	0.9457	0.9791	0.7419	0.9892	1.2694	0.9110	2.9845	0.2956	0.3270	1.0000
2441	0.9530	0.9791	0.7422	0.9350	1.3736	0.9030	5.4060	0.3325	0.3275	1.0000
2442	0.9608	0.9791	0.7422	0.9345	1.3064	0.9030	7.3583	0.3138	0.3275	1.0000
2443	0.9457	0.9791	0.7419	0.9871	1.2694	0.9110	2.9845	0.2819	0.3270	1.0000
2444	0.9457	0.9791	0.7419	1.0447	1.2754	0.9110	2.9845	0.2832	0.3270	1.0000
2445	0.9457	0.9791	0.7419	1.0478	1.2694	0.9110	2.9845	0.2819	0.3270	1.0000
2446	0.9502	0.9791	0.7422	1.0328	1.3379	0.9030	4.9850	0.3057	0.3275	1.0000
2447	0.9501	0.9791	0.7422	0.9350	1.3528	0.9030	4.9850	0.3188	0.3275	1.0000
2448	0.9530	0.9791	0.7423	0.9321	1.3064	0.9030	8.6309	0.2856	0.3273	1.0000
2449	1.3136	0.9791	0.5650	1.4181	1.4551	1.3531	3.0869	0.2944	0.3175	1.0000
2450	0.9501	0.9791	0.7422	0.9350	1.3390	0.9030	4.9850	0.3340	0.3275	1.0000
2451	0.9530	0.9791	0.7422	0.9345	1.3736	0.9030	5.4876	0.3368	0.3275	1.0000
2452	0.9501	0.9791	0.7422	0.9350	1.3390	0.9030	4.9850	0.3694	0.3275	1.0000
2453	0.9530	0.9791	0.7422	0.9350	1.3528	0.9030	4.9850	0.3031	0.3275	1.0000
2454	0.9530	0.9791	0.7423	0.9291	1.3689	0.9030	5.2996	0.3777	0.3272	1.0000
2455	0.9530	0.9791	0.7422	0.9350	1.3528	0.9030	5.1201	0.3776	0.3275	1.0000
2456	0.9457	0.9791	0.7419	0.9927	1.2663	0.9110	2.9845	0.2819	0.3270	1.0000
2457	0.9530	0.9791	0.7424	0.9393	1.3064	0.9030	6.4725	0.2872	0.3268	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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
2458	1.3136	0.9791	0.5650	1.4181	1.4551	1.3531	3.0800	0.3296	0.3175	1.0000
2459	0.9530	0.9791	0.7423	0.9289	1.3602	0.9030	5.4454	0.3312	0.3272	1.0000
2460	1.3136	0.9791	0.5650	1.4181	1.4551	1.3531	3.0162	0.3612	0.3175	1.0000
2461	0.9530	0.9791	0.7424	0.9235	1.3703	0.9030	5.7123	0.3348	0.3268	1.0000
2462	0.9921	0.9791	0.7238	1.0635	1.3418	1.0175	4.9080	0.2880	0.3270	1.0000
2463	0.9501	0.9791	0.7419	1.0476	1.2744	0.9110	2.9845	0.2819	0.3270	1.0000
2464	1.0715	0.9791	0.7071	1.0666	1.3357	1.0154	4.8152	0.3451	0.3264	1.0000
2465	0.9530	0.9791	0.7424	0.9302	1.3033	0.9030	5.7123	0.2872	0.3268	1.0000
2466	0.9502	0.9791	0.7422	0.9350	1.3357	0.9030	4.9850	0.3829	0.3275	1.0000
2467	0.9457	0.9791	0.7419	1.0838	1.2663	0.9110	2.9845	0.3260	0.3270	1.0000
2468	0.9502	0.9791	0.7422	1.0450	1.3346	0.9030	4.9850	0.3203	0.3275	1.0000
2469	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	4.4609	0.2868	0.3206	1.0000
2470	0.9530	0.9791	0.7424	0.9235	1.3542	0.9030	5.7123	0.3741	0.3268	1.0000
2471	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	5.1307	0.2847	0.3206	1.0000
2472	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	4.8783	0.2824	0.3206	1.0000
2473	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	3.9134	0.3518	0.3206	1.0000
2474	0.9530	0.9791	0.7424	0.9235	1.3361	0.9030	5.7123	0.2872	0.3268	1.0000
2475	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	4.0641	0.3681	0.3206	1.0000
2476	0.9530	0.9791	0.7424	0.9235	1.2879	0.9030	5.7123	0.3041	0.3268	1.0000
2477	0.9782	1.2254	0.9657	1.0511	1.1586	1.0394	1.2010	0.4125	0.5082	1.0000
2478	0.9530	0.9791	0.7424	0.9298	1.3430	0.9030	5.7123	0.3519	0.3268	1.0000

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
2479	0.9501	0.9791	0.7419	1.0110	1.2252	0.9110	2.9845	0.3374	0.3252	1.0000
2480	0.9547	1.1296	0.8645	1.0115	1.0503	1.0268	0.9468	0.4847	0.5410	1.0000
2481	0.9530	0.9791	0.7424	0.9235	1.3454	0.9030	5.7123	0.3521	0.3268	1.0000
2482	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	3.9134	0.3632	0.3206	1.0000
2483	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	4.5522	0.2891	0.3206	1.0000
2484	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	4.1443	0.3918	0.3206	1.0000
2485	0.9644	0.9804	0.7441	1.2598	1.2807	0.9743	7.1725	0.3641	0.3541	1.0000
2486	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	3.9819	0.3965	0.3206	1.0000
2487	0.9454	1.0380	0.7855	1.8688	0.8559	0.7499	0.2884	0.6069	0.4284	1.0077
2488	0.9653	1.1656	0.9427	0.9997	1.0503	1.0197	1.0856	0.4683	0.5502	1.0021
2489	0.9530	0.9791	0.7424	0.9235	1.2665	0.9030	5.7123	0.3382	0.3268	1.0000
2490	0.9530	0.9791	0.7424	0.9235	1.3228	0.9030	5.7123	0.3715	0.3268	1.0000
2491	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	3.9134	0.3456	0.3206	1.0000
2492	1.2629	0.9791	0.7076	1.4717	1.5225	1.4211	5.1544	0.2885	0.3226	1.0000
2493	1.3136	0.9791	0.5650	1.4181	1.4551	1.3531	2.7635	0.3408	0.3175	1.0000
2494	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	4.2392	0.3791	0.3206	1.0000
2495	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	3.9134	0.3786	0.3206	1.0000
2496	0.9454	1.0380	0.9463	1.0775	0.8731	0.8615	0.2419	0.6526	0.4467	1.0211
2497	0.9502	0.9791	0.7419	1.0110	1.2157	0.9110	2.9845	0.3294	0.3251	1.0000
2498	0.9502	0.9791	0.7419	1.0110	1.2157	0.9110	2.9845	0.2979	0.3251	1.0000
2499	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	3.9134	0.3610	0.3206	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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
2500	0.9530	0.9824	0.7423	0.9299	1.3145	0.9030	6.0241	0.3098	0.3242	1.0000
2501	0.9977	1.1666	0.9483	1.0493	1.1406	1.0850	1.0948	0.4439	0.5399	1.0000
2502	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	4.3095	0.3234	0.3206	1.0000
2503	0.9457	0.9791	0.7419	1.0171	1.2026	0.9110	2.9845	0.2826	0.3251	1.0000
2504	0.9209	1.0380	1.0552	0.6898	1.0513	0.7988	0.1949	0.7560	0.4811	1.0160
2505	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	3.9925	0.3287	0.3206	1.0000
2506	0.9502	0.9791	0.7419	1.0110	1.0835	0.9110	2.9845	0.2997	0.3251	1.0000
2507	0.9182	1.0380	1.1949	0.6609	1.0165	0.6937	0.0725	0.7585	0.8156	1.0318
2508	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	3.9134	0.3512	0.3206	1.0000
2509	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	3.9134	0.3784	0.3206	1.0000
2510	0.9530	0.9824	0.7423	0.9299	1.2783	0.9030	6.0241	0.3049	0.3242	1.0000
2511	0.9530	0.9824	0.7423	0.9299	1.1399	0.9030	7.3265	0.3783	0.3242	1.0000
2512	0.9502	0.9791	0.7419	1.0110	1.1280	0.9110	2.9895	0.3335	0.3251	1.0000
2513	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	4.4378	0.3328	0.3206	1.0000
2514	0.9530	0.9824	0.7423	0.9299	1.1531	0.9030	6.0241	0.3439	0.3242	1.0000
2515	0.9530	0.9824	0.7423	0.9299	1.1531	0.9030	6.0241	0.3690	0.3242	1.0000
2516	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	3.9134	0.3292	0.3206	1.0000
2517	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	4.5151	0.3006	0.3206	1.0000
2518	0.9501	0.9791	0.7419	1.0110	1.0805	0.9110	2.9845	0.3052	0.3251	1.0000
2519	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	3.9134	0.3688	0.3206	1.0000
2520	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	4.8957	0.3036	0.3206	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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
2521	0.9457	0.9791	0.7419	1.0325	1.0781	0.9110	2.9845	0.2860	0.3251	1.0000
2522	0.9848	1.0382	1.2617	0.6566	1.1698	0.8799	1.6561	0.4177	0.4416	0.9729
2523	0.9530	0.9824	0.7423	0.9299	1.1858	0.9030	6.2038	0.2895	0.3242	1.0000
2524	0.9457	0.9791	0.2464	0.8923	1.2544	0.6794	2.9321	0.3861	0.2098	0.9845
2525	0.9502	0.9791	0.3745	0.9199	1.1296	0.6337	3.6259	0.3368	0.2257	0.9856
2526	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	4.2465	0.3427	0.3206	1.0000
2527	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	3.9134	0.2864	0.3206	1.0000
2528	0.9501	0.9791	0.7419	1.0182	1.1108	0.9110	2.9845	0.2849	0.3251	1.0000
2529	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	4.8197	0.3152	0.3206	1.0000
2530	0.9501	0.9791	0.7419	1.0182	1.0934	0.9110	2.9845	0.2826	0.3251	1.0000
2531	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	4.2140	0.3424	0.3206	1.0000
2532	1.3136	0.9791	0.5650	1.4181	1.4551	1.3531	3.0116	0.2807	0.3175	1.0000
2533	1.3136	0.9791	0.5650	1.4181	1.4551	1.3531	2.8459	0.3301	0.3175	1.0000
2534	0.9501	0.9791	0.7419	1.0182	1.0934	0.9110	3.2885	0.2826	0.3251	1.0000
2535	0.9530	0.9824	0.7423	0.9299	1.1861	0.9030	6.0241	0.4104	0.3242	1.0000
2536	1.3136	0.9791	0.5650	1.4181	1.4551	1.3531	2.9933	0.2858	0.3175	1.0000
2537	0.9457	0.9791	0.7419	1.0182	1.0750	0.9110	2.9845	0.2826	0.3251	1.0000
2538	1.3136	0.9791	0.5650	1.4181	1.4551	1.3531	2.7635	0.3395	0.3175	1.0000
2539	0.9848	1.0382	1.2617	0.6566	1.1698	0.8799	2.3374	0.4007	0.4270	0.9728
2540	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	4.1540	0.3408	0.3206	1.0000
2541	0.9530	0.9824	0.7423	0.9299	1.1824	0.9030	6.0241	0.3425	0.3242	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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
2542	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	3.9134	0.2977	0.3206	1.0000
2543	1.3136	0.9791	0.5650	1.4181	1.4551	1.3531	2.7635	0.2980	0.3175	1.0000
2544	0.9530	0.9824	0.7423	0.9299	1.1497	0.9030	6.0241	0.2965	0.3242	1.0000
2545	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	3.9826	0.3079	0.3206	1.0000
2546	0.9502	0.9791	0.7419	1.0182	1.0934	0.9110	3.5408	0.3076	0.3251	1.0000
2547	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	4.2430	0.3537	0.3206	1.0000
2548	1.5524	0.9791	0.5267	1.6019	1.6596	1.5279	4.0834	0.3368	0.3209	1.0000
2549	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	4.5333	0.3515	0.3206	1.0000
2550	0.9502	0.9791	0.7419	1.0182	1.0934	0.9110	3.1725	0.2974	0.3251	1.0000
2551	0.9530	0.9824	0.7423	0.9299	1.1497	0.9030	6.0241	0.3168	0.3242	1.0000
2552	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	4.1175	0.3499	0.3206	1.0000
2553	0.9101	1.0415	0.9912	0.9309	1.1461	0.7420	1.1042	0.4713	0.5202	0.9799
2554	1.3136	0.9791	0.5650	1.4181	1.4551	1.3531	2.8074	0.2964	0.3175	1.0000
2555	1.3136	0.9791	0.5650	1.4181	1.4551	1.3531	3.1667	0.3351	0.3175	1.0000
2556	0.9530	0.9824	0.7423	0.9299	1.1865	0.9030	6.0241	0.3561	0.3242	1.0000
2557	1.0221	0.9791	0.7093	1.1091	1.1222	1.0270	4.6437	0.3099	0.3218	1.0000
2558	0.9530	0.9824	0.7423	0.9299	1.1824	0.9030	6.0241	0.3118	0.3242	1.0000
2559	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	3.9134	0.3644	0.3206	1.0000
2560	1.3136	0.9791	0.5650	1.4181	1.4551	1.3531	2.7635	0.3043	0.3175	1.0000
2561	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	4.5990	0.3164	0.3206	1.0000
2562	0.9457	0.9791	0.7419	1.2444	1.0750	0.9110	2.9845	0.3370	0.3251	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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
2563	0.9565	0.9791	0.7373	1.0553	1.1327	0.9880	4.7411	0.3357	0.3220	1.0000
2564	0.9735	1.0415	0.9701	0.8101	1.2043	0.7308	1.2170	0.3725	0.4739	0.9751
2565	1.3136	0.9791	0.5650	1.4181	1.4551	1.3531	3.1388	0.2807	0.3175	1.0000
2566	0.9502	0.9835	0.7420	1.1021	1.1264	0.9030	4.7741	0.3080	0.3220	1.0000
2567	0.9457	0.9791	0.7419	0.9300	1.2506	0.9155	3.1454	0.3504	0.3149	1.0000
2568	0.9454	1.0380	0.8964	1.4682	0.8577	0.8083	0.2710	0.6816	0.4451	1.0273
2569	0.9505	0.9787	0.7419	0.9300	1.2051	0.9155	4.3775	0.3730	0.3149	1.0000
2570	0.9502	0.9835	0.7420	1.1021	1.1264	0.9030	4.7741	0.3671	0.3220	1.0000
2571	1.3136	0.9791	0.5650	1.4181	1.4551	1.3531	2.7635	0.2807	0.3175	1.0000
2572	0.9530	0.9835	0.7420	1.0048	1.1611	0.9030	5.7278	0.3190	0.3220	1.0000
2573	0.9530	0.9835	0.7420	1.0048	1.1497	0.9030	4.9195	0.3429	0.3220	1.0000
2574	0.9530	0.9835	0.7420	1.0048	1.1497	0.9030	5.3011	0.2865	0.3220	1.0000
2575	0.9502	0.9835	0.7420	1.0048	1.1457	0.9030	4.7741	0.3449	0.3220	1.0000
2576	0.9209	1.0380	1.0546	0.6940	0.9963	0.5297	0.1984	0.6810	0.4564	1.0235
2577	0.9530	0.9835	0.7420	1.0048	1.1824	0.9030	5.9223	0.3492	0.3220	1.0000
2578	0.9530	0.9835	0.7420	1.0769	1.1865	0.9030	5.9657	0.3332	0.3220	1.0000
2579	0.9193	1.0415	0.7673	0.9765	1.1646	0.7140	1.1586	0.4432	0.5288	0.9784
2580	0.9502	0.9791	0.7419	1.2137	1.0774	0.9110	3.0614	0.3053	0.3251	1.0000
2581	0.9457	0.9791	0.7343	1.0621	1.1067	0.9259	3.1950	0.2850	0.2796	1.0000
2582	0.9457	0.9791	0.7343	1.0799	1.0750	0.9259	3.1950	0.3420	0.2796	1.0000
2583	1.3136	0.9791	0.5650	1.4181	1.4551	1.3531	2.7635	0.2807	0.3175	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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
2584	0.9530	0.9835	0.7420	1.0048	1.1611	0.9030	5.5482	0.3182	0.3220	1.0000
2585	0.9457	0.9791	0.7343	1.0856	1.0750	0.9259	3.1950	0.3600	0.2796	1.0000
2586	0.9502	0.9791	0.7419	1.2137	1.0774	0.9110	2.9845	0.4195	0.3251	1.0000
2587	0.9502	0.9835	0.7420	1.1143	1.1264	0.9030	4.7741	0.3558	0.3220	1.0000
2588	0.9457	0.9791	0.7343	1.1645	1.0750	0.9259	3.1950	0.3410	0.2796	1.0000
2589	0.9457	0.9787	0.7419	0.9300	1.2256	0.9155	3.4767	0.3030	0.3149	1.0000
2590	0.9502	0.9835	0.7420	1.0048	1.1497	0.9030	5.2310	0.3515	0.3220	1.0000
2591	0.9502	0.9835	0.7420	1.0048	1.1497	0.9030	4.7741	0.3378	0.3220	1.0000
2592	1.0752	0.8528	0.3222	1.2726	1.1437	0.5827	8.4914	0.2173	0.1896	0.9877
2593	0.9530	0.9835	0.7420	1.0048	1.1805	0.9030	5.9779	0.3481	0.3220	1.0000
2594	0.9457	0.9791	0.7343	1.1645	1.0750	0.9259	3.1950	0.3547	0.2796	1.0000
2595	0.9457	0.9791	0.7419	0.9300	1.2506	0.9155	2.9845	0.2830	0.3149	1.0000
2596	0.9457	0.9791	0.7343	1.0591	1.1183	0.9259	3.1950	0.2990	0.2796	1.0000
2597	0.9457	0.9791	0.7343	1.0591	1.0750	0.9259	3.1950	0.2850	0.2796	1.0000
2598	0.9457	0.9791	0.7343	1.1645	1.0750	0.9259	3.3527	0.3844	0.2796	1.0000
2599	0.9457	0.9791	0.1979	1.0531	1.0750	0.6358	2.5577	0.2732	0.2144	0.9870
2600	1.0010	0.9791	0.7062	1.2505	1.1319	1.0209	4.6864	0.3654	0.3218	1.0000
2601	0.9457	0.9791	0.7343	1.0591	1.0750	0.9259	3.1950	0.2850	0.2796	1.0000
2602	0.9454	1.0380	0.9069	1.2695	0.8798	0.7981	0.2668	0.6346	0.4450	1.0299
2603	0.9457	0.9791	0.7419	0.9300	1.2506	0.9155	2.9845	0.2811	0.3149	1.0000
2604	0.9457	0.9791	0.7343	1.2439	1.0750	0.9259	3.1950	0.2987	0.2796	1.0000

State: **LOUISIANA**
 Line of Business: **HOMEOWNERS**
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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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
2605	0.9457	0.9791	0.7419	0.9300	1.2506	0.9155	2.9845	0.3134	0.3149	1.0000
2606	0.9502	0.9835	0.7420	1.2505	1.1222	0.9030	4.7741	0.2865	0.3220	1.0000
2607	0.9457	0.9791	0.7343	1.0794	1.0750	0.9259	3.1950	0.2850	0.2796	1.0000
2608	0.9457	0.9791	0.7343	1.0969	1.0750	0.9259	3.1950	0.3683	0.2796	1.0000
2609	0.9530	0.9835	0.7420	1.0927	1.1865	0.9030	5.9866	0.3221	0.3220	1.0000
2610	0.9530	0.9835	0.7420	1.0048	1.1611	0.9030	5.5348	0.3476	0.3220	1.0000
2611	0.9457	0.9791	0.7343	1.0591	1.1067	0.9259	3.1950	0.3142	0.2796	1.0000
2612	0.9185	1.0380	1.1266	0.7432	1.0411	0.6303	0.0978	0.7128	0.7402	1.0241
2613	0.9457	0.9791	0.7343	1.1563	1.0750	0.9259	3.1950	0.3233	0.2796	1.0000
2614	0.9530	0.9835	0.7420	1.0048	1.1824	0.9030	6.0311	0.3324	0.3220	1.0000
2615	0.9457	0.9791	0.7343	1.1563	1.0750	0.9259	3.2927	0.4180	0.2796	1.0000
2616	0.9530	0.9835	0.7420	1.0048	1.1497	0.9030	5.3691	0.3457	0.3220	1.0000
2617	0.9457	0.9791	0.7343	1.0608	1.0750	0.9259	3.1950	0.2850	0.2796	1.0000
2618	0.9502	0.9835	0.7420	1.0048	1.1327	0.9030	4.7741	0.3332	0.3220	1.0000
2619	0.9457	0.9791	0.7343	1.0591	1.2296	0.9259	3.1950	0.3638	0.2796	1.0000
2620	0.9457	0.9791	0.7343	1.0760	1.0750	0.9259	3.1950	0.3397	0.2796	1.0000
2621	0.9502	0.9791	0.7343	1.2148	1.0774	0.9259	3.1950	0.3007	0.2796	1.0000
2622	0.9457	0.9791	0.7343	1.1563	1.0750	0.9259	3.2019	0.3799	0.2796	1.0000
2623	0.9530	0.9835	0.7420	1.0048	1.1497	0.9030	4.9190	0.3541	0.3220	1.0000
2624	0.9190	1.0415	0.7738	0.9754	1.1640	0.7148	1.1382	0.4319	0.5325	0.9814
2625	0.9454	1.0380	0.8964	1.4862	0.8595	0.8083	0.2768	0.5749	0.4471	1.0267

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>	Severe <u>Thunderstorm</u>	Winter <u>Storm</u>	<u>Earthquake*</u>
2626	0.9457	0.9791	0.7343	1.0591	1.0750	0.9259	3.1950	0.2879	0.2796	1.0000
2627	0.9457	0.9791	0.7419	0.9300	1.2506	0.9155	2.9845	0.2835	0.3149	1.0000
2628	0.9457	0.9791	0.7343	1.0720	1.0750	0.9259	3.1950	0.2850	0.2796	1.0000
2629	0.9502	0.9835	0.7420	1.1241	1.1264	0.9030	4.7741	0.2865	0.3220	1.0000
2630	0.9749	1.0382	1.2617	0.6517	1.1271	0.8754	1.8347	0.4163	0.4380	0.9729
2631	1.4723	0.9791	0.5364	1.5029	1.6247	1.4795	3.7719	0.3150	0.3149	1.0000
2632	0.9502	0.9835	0.7420	1.1241	1.1264	0.9030	4.7741	0.3360	0.3220	1.0000
2633	0.9502	0.9791	0.7343	1.2148	1.0774	0.9259	3.1950	0.3203	0.2796	1.0000
2634	0.9530	0.9835	0.7420	1.0048	1.1724	0.9030	6.0003	0.3588	0.3220	1.0000
2635	0.9457	0.9791	0.7343	1.0591	1.1373	0.9259	3.1950	0.4104	0.2796	1.0000
2636	0.9457	0.9791	0.7343	1.0692	1.0750	0.9259	3.1950	0.4160	0.2796	1.0000
2637	0.9502	0.9791	0.7343	1.2148	1.0774	0.9259	3.2370	0.3196	0.2796	1.0000
2638	0.9501	0.9835	0.7420	1.0048	1.1476	0.9030	4.7741	0.2917	0.3220	1.0000
2639	0.9457	0.9791	0.7419	0.9308	1.2509	0.9155	2.9845	0.3097	0.3149	1.0000
2640	0.9457	0.9791	0.7343	1.0964	1.2453	0.9307	3.1950	0.3548	0.2810	1.0000
2641	0.9457	0.9791	0.7343	1.2360	1.0750	0.9259	3.1950	0.3319	0.2796	1.0000
2642	0.9457	0.9787	0.7419	0.9300	1.2299	0.9155	3.7114	0.3108	0.3149	1.0000
2643	0.9457	0.9791	0.7419	0.9300	1.2509	0.9155	3.3363	0.3831	0.3149	1.0000
2644	0.9501	0.9791	0.7343	1.2148	1.1122	0.9259	3.1950	0.3465	0.2796	1.0000
2645	0.9457	0.9791	0.7343	1.0692	1.0750	0.9259	3.1950	0.2968	0.2796	1.0000
2646	0.9457	0.9791	0.7343	1.0564	1.1192	0.9271	3.1950	0.3469	0.2799	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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
2647	0.9530	0.9835	0.7420	1.0048	1.1587	0.9030	5.6721	0.3183	0.3220	1.0000
2648	0.9457	0.9791	0.7343	1.0898	1.0750	0.9259	3.1950	0.2850	0.2796	1.0000
2649	0.9502	0.9791	0.7343	1.2316	1.1200	0.9259	3.5086	0.3386	0.2796	1.0000
2650	0.9530	0.9835	0.7420	1.0839	1.1863	0.9030	5.8638	0.3615	0.3220	1.0000
2651	0.9530	0.9835	0.7420	1.0048	1.1801	0.9030	6.0273	0.3556	0.3220	1.0000
2652	0.9817	1.1555	0.8643	1.0916	1.0670	1.0275	0.9643	0.4941	0.5210	1.0000
2653	0.9454	1.0380	0.9096	1.1669	0.8822	0.7981	0.2470	0.6644	0.4454	1.0297
2654	0.9457	0.9791	0.7343	1.2194	1.0750	0.9259	3.1950	0.3671	0.2796	1.0000
2655	0.9501	0.9791	0.7343	1.2887	1.0774	0.9259	3.1950	0.3307	0.2796	1.0000
2656	0.9101	1.0415	0.9912	0.9309	1.1461	0.7420	1.2418	0.4246	0.5100	0.9845
2657	0.9457	0.9791	0.7343	1.0465	1.1393	0.9343	3.1950	0.3966	0.2818	1.0000
2658	0.9457	0.9791	0.7343	1.1636	1.1067	0.9269	3.1950	0.2855	0.2801	1.0000
2659	0.9457	0.9791	0.7343	1.3109	1.0750	0.9259	3.1950	0.3326	0.2796	1.0000
2660	0.9457	0.9791	0.7419	0.9300	1.2509	0.9155	2.9845	0.3069	0.3149	1.0000
2661	0.9501	0.9791	0.7343	1.2882	1.1225	0.9259	3.1950	0.2897	0.2796	1.0000
2662	0.9457	0.9791	0.7343	1.1235	1.0750	0.9259	3.1950	0.3066	0.2796	1.0000
2663	0.9457	0.9791	0.7419	0.9300	1.2509	0.9155	2.9845	0.2811	0.3149	1.0000
2664	0.9457	0.9791	0.7419	0.9300	1.2509	0.9155	2.9845	0.2811	0.3149	1.0000
2665	0.9452	0.9795	0.7343	1.0550	1.2476	0.9357	3.1950	0.3156	0.2824	1.0000
2666	0.9501	0.9791	0.7343	1.2882	1.0934	0.9259	3.6938	0.2850	0.2796	1.0000
2667	0.9457	0.9791	0.7343	1.2882	1.0750	0.9259	3.1950	0.3353	0.2796	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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
2668	0.9502	0.9791	0.7346	1.3142	1.1241	0.9233	5.2786	0.3656	0.2738	1.0000
2669	0.9457	0.9791	0.7343	1.2099	1.0750	0.9260	3.1950	0.3715	0.2794	1.0000
2670	0.9457	0.9791	0.7343	1.0410	1.2486	0.9357	3.1950	0.3539	0.2824	1.0000
2671	0.9502	0.9791	0.7346	1.0108	1.1476	0.9233	5.2786	0.3012	0.2738	1.0000
2672	0.9498	0.9787	0.7419	1.0033	1.2127	0.9155	3.0970	0.2998	0.3149	1.0000
2673	0.9457	0.9787	0.7419	0.9300	1.2312	0.9155	3.1628	0.2811	0.3149	1.0000
2674	0.9502	0.9791	0.7346	1.3142	1.1241	0.9235	5.0735	0.3418	0.2744	1.0000
2675	0.9457	0.9791	0.7343	1.1275	1.0750	0.9259	3.3637	0.2926	0.2796	1.0000
2676	0.9457	0.9791	0.7343	1.0454	1.1393	0.9357	3.1950	0.3619	0.2824	1.0000
2677	0.9457	0.9791	0.7419	0.9300	1.2300	0.9155	3.4747	0.2866	0.3149	1.0000
2678	0.9457	0.9791	0.7343	1.0360	1.1192	0.9357	3.1950	0.3394	0.2824	1.0000
2679	0.9457	0.9791	0.7419	0.9300	1.2454	0.9155	2.9845	0.3600	0.3149	1.0000
2680	0.9530	0.9791	0.7346	1.0108	1.1570	0.9233	5.2786	0.3387	0.2738	1.0000
2681	0.9457	0.9791	0.7343	1.0879	1.1067	0.9293	3.1950	0.2861	0.2805	1.0000
2682	0.9530	0.9791	0.7346	1.0108	1.1570	0.9233	5.2786	0.2847	0.2738	1.0000
2683	0.9530	0.9791	0.7346	1.0108	1.1801	0.9233	5.3392	0.3462	0.2738	1.0000
2684	0.9457	0.9791	0.7343	1.3105	1.0750	0.9260	3.1950	0.3852	0.2794	1.0000
2685	0.9502	0.9791	0.7343	1.2882	1.1225	0.9259	3.2178	0.3688	0.2796	1.0000
2686	0.9457	0.9791	0.7343	1.2202	1.0998	0.9357	3.1950	0.3108	0.2824	1.0000
2687	0.9457	0.9791	0.7343	1.0879	1.0750	0.9267	3.1950	0.2858	0.2802	1.0000
2688	0.9502	0.9791	0.7343	1.3083	1.1200	0.9259	3.6163	0.3886	0.2796	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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
2689	0.9530	0.9791	0.7346	1.0875	1.1366	0.9233	5.9787	0.3144	0.2738	1.0000
2690	0.9457	0.9791	0.7343	1.1046	1.2431	0.9357	3.1950	0.2954	0.2824	1.0000
2691	0.9501	0.9791	0.7346	1.0542	1.1189	0.9233	5.2786	0.2951	0.2738	1.0000
2692	0.9457	0.9791	0.7343	1.1151	1.0684	0.9260	3.1950	0.3091	0.2794	1.0000
2693	0.9502	0.9791	0.7343	1.2882	1.1053	0.9259	3.1950	0.3122	0.2796	1.0000
2694	0.9457	0.9791	0.7419	0.9300	1.2453	0.9155	2.9845	0.2861	0.3149	1.0000
2695	0.9457	0.9791	0.7343	1.1046	1.2398	0.9357	3.1950	0.3395	0.2824	1.0000
2696	0.9457	0.9791	0.7343	1.1123	1.2242	0.9371	3.1950	0.3435	0.2823	1.0000
2697	0.9457	0.9791	0.7419	0.9300	1.2453	0.9155	2.9845	0.2834	0.3149	1.0000
2698	0.9457	0.9791	0.7343	1.0997	1.1256	0.9357	3.1950	0.3604	0.2824	1.0000
2699	0.9530	0.9791	0.7346	1.0108	1.1427	0.9233	5.4758	0.2868	0.2738	1.0000
2700	0.9457	0.9787	0.7419	0.9300	1.2230	0.9155	3.0384	0.3087	0.3149	1.0000
2701	0.9519	0.9787	0.7419	0.9300	1.2073	0.9155	3.3364	0.2811	0.3149	1.0000
2702	0.9457	0.9791	0.7343	1.1441	1.0639	0.9357	3.1950	0.2882	0.2824	1.0000
2703	0.9501	0.9791	0.7343	1.3820	1.1155	0.9259	3.1950	0.3066	0.2796	1.0000
2704	0.9457	0.9791	0.7343	1.0322	1.1142	0.9357	3.1950	0.3470	0.2824	1.0000
2705	0.9457	0.9791	0.7343	1.3322	1.0639	0.9260	3.1950	0.3393	0.2794	1.0000
2706	0.9501	0.9791	0.7346	1.0108	1.1365	0.9233	5.2786	0.3180	0.2738	1.0000
2707	0.9530	0.9791	0.7346	1.0108	1.1729	0.9233	5.5986	0.3192	0.2738	1.0000
2708	0.9498	0.9787	0.7419	0.9587	1.2127	0.9155	3.1401	0.3303	0.3149	1.0000
2709	0.9457	0.9791	0.7343	1.0915	1.1106	0.9357	3.1950	0.3656	0.2824	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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
2710	0.9457	0.9791	0.7343	1.1770	1.0639	0.9260	3.1950	0.3034	0.2794	1.0000
2711	0.9457	0.9791	0.7343	1.2574	1.0639	0.9260	3.1950	0.3306	0.2794	1.0000
2712	0.9530	0.9791	0.7346	1.1614	1.1443	0.9233	5.9329	0.3334	0.2738	1.0000
2713	0.9457	0.9791	0.7343	1.0738	1.0998	0.9357	3.1950	0.3091	0.2824	1.0000
2714	0.9749	1.0382	1.2287	0.7897	1.0667	0.7356	2.1136	0.4084	0.4295	0.9734
2715	0.9457	0.9791	0.7343	1.0692	1.0711	0.9357	3.1950	0.3343	0.2824	1.0000
2716	0.9457	0.9791	0.7419	0.9300	1.2300	0.9155	2.9845	0.3188	0.3149	1.0000
2717	0.9498	0.9787	0.7419	0.9428	1.2100	0.9155	3.2808	0.2811	0.3149	1.0000
2718	0.9457	0.9791	0.7419	0.9300	1.2453	0.9155	2.9845	0.2997	0.3149	1.0000
2719	0.9530	0.9791	0.7346	1.0108	1.1405	0.9233	5.2786	0.3157	0.2738	1.0000
2720	0.9749	1.0382	1.2617	0.6517	1.1271	0.8754	2.9555	0.4298	0.4185	0.9736
2721	0.9457	0.9791	0.7343	1.0507	1.2242	0.9357	3.1950	0.3024	0.2824	1.0000
2722	0.9502	0.9791	0.7343	1.3622	1.1086	0.9549	3.5906	0.3685	0.2726	1.0000
2723	0.9530	0.9791	0.7346	1.0108	1.1379	0.9233	5.2786	0.3221	0.2738	1.0000
2724	0.9457	0.9791	0.7419	0.9300	1.2454	0.9155	2.9845	0.3279	0.3149	1.0000
2725	0.9501	0.9791	0.7346	1.0542	1.1189	0.9233	5.2786	0.3411	0.2738	1.0000
2726	0.9457	0.9791	0.7343	1.0914	1.0639	0.9260	3.1950	0.3338	0.2794	1.0000
2727	0.9457	0.9791	0.7419	0.9300	1.2368	0.9155	2.9845	0.3339	0.3149	1.0000
2728	0.9530	0.9791	0.7346	1.0108	1.1681	0.9233	5.5454	0.3347	0.2738	1.0000
2729	0.9457	0.9791	0.7343	1.0620	1.0639	0.9260	3.1950	0.3437	0.2794	1.0000
2730	0.9457	0.9791	0.7343	1.1055	1.0639	0.9260	3.1950	0.3164	0.2794	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
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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
2731	0.9457	0.9791	0.7419	0.9300	1.2453	0.9155	2.9845	0.3329	0.3149	1.0000
2732	0.9457	0.9791	0.7343	1.0372	1.2431	0.9357	3.1950	0.3039	0.2824	1.0000
2733	0.9457	0.9791	0.7343	1.0372	1.2398	0.9357	3.1950	0.3466	0.2824	1.0000
2734	0.9530	0.9791	0.7346	1.0247	1.1249	0.9233	6.5819	0.3060	0.2738	1.0000
2735	0.9457	0.9791	0.7343	1.0314	1.1142	0.9357	3.1950	0.3225	0.2824	1.0000
2736	0.9457	0.9791	0.7343	1.0738	1.1106	0.9357	3.1950	0.2959	0.2824	1.0000
2737	0.9457	0.9791	0.7343	1.0620	1.0998	0.9357	3.1950	0.3042	0.2824	1.0000
2738	0.9457	0.9791	0.7419	0.9300	1.2300	0.9155	2.9845	0.3015	0.3149	1.0000
2739	0.9502	0.9791	0.7343	1.3487	1.1125	0.9549	3.8123	0.3696	0.2726	1.0000
2740	0.9530	0.9791	0.7346	1.1468	1.1654	0.9233	5.7007	0.3239	0.2738	1.0000
2741	0.9457	0.9791	0.7343	1.0920	1.0644	0.9260	3.1950	0.3391	0.2794	1.0000
2742	0.9502	0.9791	0.7343	1.3278	1.1103	0.9549	3.4012	0.3283	0.2726	1.0000
2743	0.9457	0.9791	0.7419	0.9300	1.2453	0.9155	2.9845	0.3477	0.3149	1.0000
2744	0.9457	0.9791	0.7343	1.0408	1.1877	0.9357	3.1950	0.2882	0.2824	1.0000
2745	0.9633	1.1736	0.9306	0.9751	1.0778	0.9937	1.1296	0.4432	0.5550	1.0000
2746	0.9502	0.9791	0.7343	1.3140	1.1086	0.9549	3.4493	0.2886	0.2726	1.0000
2747	0.9502	0.9791	0.7346	1.0456	1.1189	0.9233	5.2786	0.3252	0.2738	1.0000
2748	0.9457	0.9787	0.7419	0.9300	1.2261	0.9155	3.0523	0.3088	0.3149	1.0000
2749	0.9502	0.9791	0.7343	1.2822	1.1008	0.9435	3.3326	0.3228	0.2747	1.0000
2750	0.9457	0.9791	0.7343	1.1845	1.0639	0.9260	3.1950	0.3691	0.2794	1.0000
2751	0.9530	0.9791	0.7346	1.0108	1.1581	0.9233	5.6337	0.3400	0.2738	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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
2752	0.9530	0.9791	0.7346	1.0482	1.1359	0.9233	5.2786	0.3038	0.2738	1.0000
2753	0.9457	0.9791	0.7343	1.0922	1.0639	0.9260	3.1950	0.3327	0.2794	1.0000
2754	0.9530	0.9791	0.7346	1.0108	1.1359	0.9233	5.2786	0.2847	0.2738	1.0000
2755	0.9457	0.9791	0.7343	1.0680	1.0639	0.9260	3.1950	0.3048	0.2794	1.0000
2756	0.9502	0.9791	0.7343	1.2814	1.1110	0.9549	3.4012	0.3328	0.2726	1.0000
2757	0.9457	0.9791	0.7343	1.0481	1.0998	0.9357	3.1950	0.3028	0.2824	1.0000
2758	0.9457	0.9791	0.7343	1.0524	1.0998	0.9357	3.1950	0.2926	0.2824	1.0000
2759	0.9530	0.9791	0.7346	1.1183	1.1654	0.9233	5.5668	0.3314	0.2738	1.0000
2760	0.9530	0.9791	0.7346	1.0903	1.1249	0.9233	6.2288	0.2847	0.2738	1.0000
2761	0.9502	0.9791	0.7343	1.3391	1.1086	0.9549	3.6519	0.3635	0.2726	1.0000
2762	0.9457	0.9791	0.7343	1.3133	1.0639	0.9260	3.1950	0.3241	0.2794	1.0000
2763	0.9457	0.9791	0.7343	1.0656	1.1106	0.9357	3.1950	0.3130	0.2824	1.0000
2764	0.9457	0.9791	0.7419	0.9300	1.2453	0.9155	2.9845	0.3160	0.3149	1.0000
2765	0.9457	0.9791	0.7343	1.0314	1.1146	0.9357	3.1950	0.3442	0.2824	1.0000
2766	0.9457	0.9791	0.7343	1.0314	1.1256	0.9357	3.1950	0.2882	0.2824	1.0000
2767	0.9519	0.9787	0.7419	0.9300	1.2100	0.9155	3.0967	0.3019	0.3149	1.0000
2768	0.9502	0.9791	0.7343	1.3127	1.1110	0.9549	3.4012	0.3182	0.2726	1.0000
2769	0.9457	0.9791	0.7343	1.0317	1.2009	0.9357	3.1950	0.3035	0.2824	1.0000
2770	0.9457	0.9791	0.7343	1.0852	1.0639	0.9260	3.1950	0.3054	0.2794	1.0000
2771	0.9530	0.9791	0.7346	1.0108	1.1681	0.9233	5.7095	0.3170	0.2738	1.0000
2772	0.9457	0.9791	0.7343	1.0644	1.2298	0.9357	3.1950	0.3393	0.2824	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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
2773	0.9457	0.9791	0.7343	1.0314	1.2431	0.9357	3.1950	0.3027	0.2824	1.0000
2774	0.9457	0.9791	0.7419	0.9300	1.2453	0.9155	2.9845	0.2931	0.3149	1.0000
2775	0.9457	0.9791	0.7343	1.0468	1.0998	0.9357	3.1950	0.3508	0.2824	1.0000
2776	0.9502	0.9791	0.7343	1.2760	1.1110	0.9549	3.4012	0.2886	0.2726	1.0000
2777	0.9457	0.9791	0.7343	1.0512	1.0998	0.9357	3.1950	0.3275	0.2824	1.0000
2778	0.9505	0.9671	0.5996	0.9104	1.2043	0.9404	7.4040	0.3077	0.2894	1.0000
2779	0.9457	0.9791	0.7343	1.0604	1.0639	0.9307	3.1950	0.2874	0.2813	1.0000
2780	0.9530	0.9791	0.7346	1.1124	1.1718	0.9233	5.6183	0.3471	0.2738	1.0000
2781	0.9457	0.9791	0.7419	0.9300	1.2453	0.9155	2.9845	0.3167	0.3149	1.0000
2782	0.9042	1.0415	0.9761	0.9563	1.0929	0.6625	1.2537	0.3696	0.4777	0.9839
2783	0.9502	0.9791	0.7343	1.3336	1.1059	0.9549	3.4012	0.4037	0.2726	1.0000
2784	0.9688	1.1666	0.9116	0.9832	1.0974	1.0039	1.0817	0.4642	0.5434	1.0000
2785	0.9502	0.9791	0.7343	1.2744	1.1084	0.9549	3.4012	0.2886	0.2726	1.0000
2786	0.9457	0.9791	0.7419	0.9300	1.2453	0.9155	2.9845	0.2811	0.3149	1.0000
2787	0.9457	0.9791	0.7343	1.0656	1.0998	0.9357	3.1950	0.3259	0.2824	1.0000
2788	0.9457	0.9791	0.7343	1.0314	1.1142	0.9357	3.1950	0.3669	0.2824	1.0000
2789	0.9457	0.9791	0.7419	0.9300	1.2368	0.9155	2.9845	0.3220	0.3149	1.0000
2790	0.9457	0.9791	0.7343	1.0468	1.0639	0.9366	3.1950	0.2874	0.2816	1.0000
2791	0.9501	0.9791	0.7343	1.3023	1.1084	0.9549	3.4012	0.3146	0.2726	1.0011
2792	0.9530	0.9791	0.7346	1.0108	1.1379	0.9233	5.2786	0.3303	0.2738	1.0000
2793	0.9457	0.9791	0.7343	1.0314	1.1142	0.9357	3.1950	0.3107	0.2824	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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
2794	0.9457	0.9787	0.7419	0.9300	1.2261	0.9155	3.0120	0.3156	0.3149	1.0000
2795	0.9457	0.9791	0.7343	1.0314	1.2398	0.9357	3.1950	0.3383	0.2824	1.0000
2796	0.9501	0.9791	0.7343	1.2639	1.0940	0.9549	3.4012	0.2973	0.2726	1.0006
2797	0.9502	0.9791	0.7343	1.3228	1.1101	0.9549	3.9266	0.3206	0.2726	1.0022
2798	0.9457	0.9791	0.7343	1.0314	1.1323	0.9357	3.1950	0.3433	0.2824	1.0000
2799	0.9457	0.9791	0.1948	1.1792	1.0639	0.6300	2.1676	0.3501	0.2152	0.9985
2800	0.9457	0.9791	0.7419	0.9300	1.2453	0.9155	2.9845	0.3166	0.3149	1.0000
2801	0.9530	0.9791	0.7346	1.0108	1.1222	0.9233	6.1470	0.2847	0.2738	1.0000
2802	0.9457	0.9791	0.7343	1.0334	1.0639	0.9744	3.1950	0.2878	0.2852	1.0000
2803	0.9457	0.9791	0.7343	1.0314	1.0998	0.9357	3.1950	0.3113	0.2824	1.0000
2804	0.9457	0.9791	0.7343	1.0082	1.0639	0.9744	3.1950	0.2878	0.2852	1.0000
2805	0.9749	1.0382	1.2287	0.7897	1.0667	0.7356	1.5649	0.3642	0.4410	0.9740
2806	0.9457	0.9791	0.7343	1.0159	1.2348	0.9438	3.1950	0.3716	0.2832	1.0000
2807	0.9457	0.9791	0.7343	1.0314	1.1142	0.9357	3.1950	0.3058	0.2824	1.0000
2808	0.9457	0.9791	0.7343	1.0314	1.2242	0.9357	3.1950	0.3608	0.2824	1.0000
2809	0.9457	0.9791	0.7419	0.9267	1.2454	0.9171	2.9845	0.3518	0.3157	1.0000
2810	0.9502	0.9791	0.7343	1.3266	1.1059	0.9549	3.7668	0.3370	0.2726	1.0032
2811	0.9501	0.9791	0.7343	1.2635	1.0664	0.9549	3.4012	0.2886	0.2726	1.0006
2812	0.9457	0.9791	0.7419	0.9256	1.2559	0.9181	2.9845	0.2808	0.3198	1.0000
2813	0.9457	0.9791	0.7343	1.0314	1.2449	0.9357	3.1950	0.3504	0.2824	1.0000
2814	0.9501	0.9791	0.7343	1.2635	1.0822	0.9549	3.4012	0.3190	0.2726	1.0015

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>	Severe <u>Thunderstorm</u>	Winter <u>Storm</u>	<u>Earthquake*</u>
2815	0.9457	0.9791	0.2374	1.0061	1.1039	0.6508	2.0471	0.3443	0.2109	0.9950
2816	0.9457	0.9791	0.7343	1.0082	1.1020	0.9744	3.1950	0.2878	0.2852	1.0000
2817	0.9457	0.9791	0.7419	0.9046	1.2388	0.9300	2.9845	0.3025	0.3353	1.0000
2818	0.9457	0.9791	0.7343	1.0314	1.1164	0.9357	3.1950	0.3416	0.2824	1.0000
2819	0.9457	0.9791	0.7419	0.9060	1.2559	0.9290	2.9845	0.3201	0.3329	1.0000
2820	0.9457	0.9791	0.7343	1.0123	1.1020	0.9744	3.1950	0.3671	0.2852	1.0000
2821	0.9457	0.9791	0.7343	1.0046	1.1164	0.9500	3.1950	0.3093	0.2833	1.0000
2822	0.9457	0.9791	0.2374	1.0213	1.0660	0.6508	2.3772	0.2389	0.2128	0.9981
2823	0.9501	0.9791	0.7343	1.2635	1.1084	0.9549	3.4012	0.2886	0.2726	1.0025
2824	0.9457	0.9791	0.7419	0.9086	1.2559	0.9283	2.9845	0.3186	0.3334	1.0000
2825	0.9757	1.0147	0.8779	0.6184	1.0546	0.8116	3.9467	0.4255	0.4055	0.9723
2826	0.9502	0.9791	0.7343	1.2949	1.1081	0.9549	3.4360	0.3071	0.2726	1.0044
2827	0.9457	0.9791	0.7343	1.0314	1.2348	0.9357	3.1950	0.3860	0.2824	1.0000
2828	0.9757	1.0147	0.8790	0.6188	1.0543	0.8121	4.0705	0.4174	0.3977	0.9722
2829	0.9457	0.9791	0.7343	1.0082	1.0732	0.9744	3.1950	0.3769	0.2852	1.0000
2830	0.9457	0.9791	0.7419	0.9046	1.2472	0.9300	2.9845	0.3462	0.3353	1.0000
2831	0.9501	0.9791	0.7343	1.3037	1.0684	0.9679	3.2677	0.2911	0.2813	1.0051
2832	0.9457	0.9791	0.7343	1.0468	1.1020	0.9744	3.1950	0.3911	0.2853	1.0000
2833	0.9501	0.9791	0.7343	1.2635	1.0684	0.9549	3.4012	0.3250	0.2726	1.0024
2834	0.9457	0.9791	0.7343	0.9705	1.1164	0.9650	3.1950	0.3321	0.2842	1.0000
2835	0.9530	0.9791	0.7346	1.0447	1.1222	0.9233	6.4613	0.3421	0.2738	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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>	Severe <u>Thunderstorm</u>	Winter <u>Storm</u>	<u>Earthquake*</u>
2836	0.9502	0.9791	0.7343	1.2949	1.1081	0.9549	3.4012	0.3163	0.2726	1.0043
2837	0.9457	0.9791	0.7419	0.9067	1.2559	0.9288	2.9845	0.2886	0.3338	1.0000
2838	0.9457	0.9791	0.7343	1.0082	1.0660	0.9744	3.1950	0.3266	0.2852	1.0000
2839	0.9457	0.9791	0.7419	0.9046	1.2405	0.9300	2.9845	0.3246	0.3353	1.0000
2840	0.9457	0.9791	0.7343	1.0213	1.0660	0.9744	3.1950	0.3190	0.2852	1.0000
2841	0.9502	0.9791	0.7343	1.3380	1.1081	0.9549	3.5334	0.3128	0.2726	1.0054
2842	0.9457	0.9791	0.7343	1.0314	1.2348	0.9357	3.1950	0.3601	0.2824	1.0000
2843	0.9457	0.9791	0.7343	0.9843	1.1164	0.9612	3.1950	0.3833	0.2846	1.0000
2844	0.9731	1.0312	1.1132	0.6841	1.0682	0.8072	3.4100	0.4127	0.4097	0.9729
2845	0.9457	0.9791	0.7343	1.0230	1.1020	0.9744	3.1950	0.3522	0.2856	1.0000
2846	0.9502	0.9791	0.7343	1.3021	1.1106	0.9549	3.4012	0.3388	0.2726	1.0053
2847	0.9520	0.9559	0.5996	0.8994	1.1527	0.9404	7.4040	0.2905	0.2894	1.0000
2848	0.9457	0.9791	0.7343	0.9869	1.1440	0.9590	3.1950	0.3771	0.2846	1.0000
2849	0.9501	0.9791	0.7343	1.2688	1.0844	0.9549	3.4012	0.3516	0.2726	1.0043
2850	0.9209	1.0380	1.1412	0.8133	1.0661	0.7810	0.1587	0.6786	0.5036	1.0365
2851	0.9749	1.0382	1.1549	0.6926	1.0639	0.8323	2.0998	0.4234	0.4208	0.9732
2852	0.9501	0.9791	0.7343	1.3441	1.1106	0.9549	3.4012	0.3481	0.2726	1.0058
2853	0.9502	0.9791	0.7343	1.3992	1.1081	0.9549	3.5907	0.3745	0.2726	1.0064
2854	0.9457	0.9791	0.7343	1.0144	1.1020	0.9744	3.1950	0.3555	0.2852	1.0000
2855	0.9457	0.9791	0.7343	1.0413	1.0660	0.9744	3.1950	0.3613	0.2854	1.0007
2856	0.9457	0.9791	0.7343	0.9556	1.1164	0.9744	3.1950	0.3457	0.2858	1.0000

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
2857	0.9457	0.9791	0.7419	0.9046	1.2472	0.9300	2.9845	0.2794	0.3353	1.0000
2858	0.9457	0.9791	0.7343	0.9556	1.1310	0.9744	3.1950	0.4363	0.2858	1.0000
2859	0.9502	0.9791	0.7343	1.2744	1.1185	0.9549	4.1124	0.3106	0.2726	1.0075
2860	0.9457	0.9791	0.7419	0.9046	1.2495	0.9300	2.9845	0.3510	0.3353	1.0000
2861	0.9502	0.9791	0.7343	1.3896	1.1122	0.9549	3.6956	0.3790	0.2726	1.0071
2862	0.9530	0.9791	0.7346	0.9999	1.1354	0.9645	5.4114	0.4178	0.2741	1.0071
2863	0.9209	1.0380	1.0063	0.6350	1.0654	0.6146	0.1515	0.7973	0.5367	1.0046
2864	0.9530	0.9791	0.7346	0.9998	1.1375	0.9645	5.5463	0.3358	0.2741	1.0063
2865	0.9498	0.9753	0.7419	0.9046	1.2319	0.9300	3.8164	0.3056	0.3353	1.0000
2866	0.9457	0.9791	0.7343	1.0491	1.1020	0.9744	3.1950	0.2969	0.2858	1.0000
2867	0.9530	0.9791	0.7346	1.1545	1.1717	0.9645	5.5654	0.3537	0.2741	1.0053
2868	0.9457	0.9791	0.7419	0.9046	1.2405	0.9300	2.9948	0.3321	0.3353	1.0000
2869	0.9502	0.9791	0.7343	1.0850	1.1185	0.9549	4.1899	0.2886	0.2726	1.0072
2870	0.9502	0.9791	0.7343	1.3866	1.1081	0.9549	3.8829	0.3698	0.2726	1.0078
2871	0.9457	0.9791	0.7419	0.9046	1.2559	0.9300	2.9845	0.2794	0.3353	1.0000
2872	0.9457	0.9791	0.7343	0.9701	1.1020	0.9744	3.1950	0.3799	0.2858	1.0000
2873	0.9454	1.0380	0.7883	1.6950	0.8895	0.7759	0.2809	0.6216	0.4641	1.0250
2874	0.9457	0.9791	0.7343	0.9556	1.1285	0.9744	3.1950	0.4315	0.2858	1.0000
2875	0.9530	0.9791	0.7346	1.0259	1.1676	0.9645	5.5635	0.3058	0.2741	1.0073
2876	0.9502	0.9791	0.7343	1.3037	1.1106	0.9549	3.4012	0.3145	0.2726	1.0074
2877	0.9457	0.9791	0.7343	0.9674	1.1164	0.9744	3.1950	0.3254	0.2858	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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
2878	0.9457	0.9791	0.7419	0.9046	1.2559	0.9300	2.9845	0.3218	0.3353	1.0000
2879	0.9501	0.9791	0.7343	1.2774	1.1106	0.9549	3.4012	0.3498	0.2726	1.0082
2880	0.9457	0.9791	0.7419	0.9046	1.2405	0.9300	3.2615	0.3153	0.3353	1.0000
2881	0.9457	0.9791	0.7343	0.9701	1.0660	0.9744	3.1950	0.3844	0.2856	1.0012
2882	0.9502	0.9791	0.7343	1.2379	1.0961	0.9740	3.1950	0.3494	0.2815	1.0077
2883	0.9530	0.9791	0.7346	0.9540	1.1354	0.9645	5.4114	0.3665	0.2741	1.0092
2884	0.9502	0.9791	0.7343	1.3153	1.1122	0.9549	3.7054	0.4244	0.2726	1.0099
2885	0.9501	0.9791	0.7343	1.3244	1.1081	0.9549	3.4012	0.3712	0.2726	1.0094
2886	0.9530	0.9791	0.7346	1.1545	1.1717	0.9645	5.5555	0.3567	0.2741	1.0067
2887	0.9530	0.9791	0.7346	1.0318	1.1212	0.9645	6.4968	0.3237	0.2741	1.0050
2888	0.9530	0.9791	0.7346	0.9606	1.1420	0.9645	5.4494	0.3396	0.2741	1.0090
2889	0.9501	0.9791	0.7346	1.0237	1.1354	0.9633	5.2362	0.2871	0.2740	1.0105
2890	0.9457	0.9791	0.7343	0.9556	1.1212	0.9744	3.1950	0.3499	0.2858	1.0000
2891	0.9502	0.9791	0.3793	1.2167	1.1122	0.6486	3.8931	0.3643	0.2215	1.0104
2892	0.9457	0.9791	0.7343	0.9741	1.1020	0.9744	3.1950	0.3380	0.2858	1.0001
2893	0.9530	0.9791	0.7346	1.0318	1.1212	0.9645	6.6212	0.3248	0.2741	1.0040
2894	0.9457	0.9791	0.7419	0.9046	1.2559	0.9300	3.6846	0.3171	0.3353	1.0000
2895	0.9502	0.9791	0.7343	1.2744	1.1185	0.9549	3.4012	0.2886	0.2726	1.0054
2896	0.9457	0.9791	0.7343	1.0060	1.1020	0.9744	3.1950	0.3488	0.2858	1.0021
2897	0.9502	0.9791	0.7343	1.2167	1.1122	0.9549	4.1705	0.3061	0.2726	1.0107
2898	0.9457	0.9791	0.7419	0.9046	1.2559	0.9300	2.9845	0.3196	0.3353	1.0000

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
2899	0.9457	0.9791	0.7343	1.1162	1.0660	0.9744	3.1950	0.3491	0.2852	1.0071
2900	0.9457	0.9791	0.7343	0.9556	1.1164	0.9744	3.1950	0.4728	0.2858	1.0000
2901	0.9502	0.9791	0.7343	1.3153	1.1081	0.9549	3.4416	0.3092	0.2726	1.0105
2902	0.9457	0.9791	0.7343	0.9556	1.1404	0.9744	3.1950	0.4299	0.2858	1.0000
2903	0.9457	0.9791	0.7419	0.9046	1.2559	0.9300	3.3600	0.3169	0.3353	1.0000
2904	0.9501	0.9791	0.7343	1.2711	1.1106	0.9674	3.2435	0.3388	0.2788	1.0107
2905	0.9633	1.1736	0.9306	0.9751	1.0778	0.9937	1.1925	0.4546	0.5543	1.0000
2906	0.9749	1.0382	0.8464	0.8047	1.0667	0.7356	1.6758	0.3854	0.4349	0.9744
2907	0.9501	0.9791	0.7343	1.2379	1.1106	0.9740	3.1950	0.2889	0.2815	1.0098
2908	0.9502	0.9791	0.7343	1.2167	1.1122	0.9549	3.8032	0.3624	0.2726	1.0107
2909	0.9502	0.9791	0.7343	1.2379	1.0684	0.9740	3.1950	0.3633	0.2815	1.0109
2910	0.9501	0.9791	0.7343	1.3153	1.1122	0.9549	3.6942	0.3744	0.2726	1.0115
2911	0.9502	0.9791	0.7343	1.2739	1.1081	0.9549	3.4070	0.3630	0.2726	1.0111
2912	0.9530	0.9791	0.7346	1.0881	1.1390	0.9645	5.4337	0.3391	0.2741	1.0096
2913	0.9502	0.9791	0.7343	1.0321	1.1185	0.9549	4.0960	0.3302	0.2726	1.0119
2914	0.9530	0.9791	0.7346	0.9541	1.1463	0.9645	5.6168	0.3561	0.2741	1.0110
2915	0.9530	0.9791	0.7346	0.9540	1.1354	0.9645	5.4114	0.3112	0.2741	1.0117
2916	0.9502	0.9791	0.7346	1.0237	1.1354	0.9645	5.4114	0.3261	0.2741	1.0122
2917	0.9457	0.9791	0.7419	0.9300	1.2537	0.9300	2.9845	0.2821	0.3363	1.0000
2918	0.9501	0.9791	0.7343	1.3221	1.1081	0.9592	3.3578	0.3563	0.2748	1.0126
2919	0.9530	0.9791	0.7346	0.9540	1.1354	0.9645	5.4114	0.3537	0.2741	1.0114

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
2920	0.9457	0.9791	0.7343	1.0060	1.1020	0.9744	3.1950	0.3468	0.2858	1.0008
2921	0.9502	0.9791	0.7343	1.2379	1.0844	0.9740	3.1950	0.3137	0.2815	1.0110
2922	0.9501	0.9791	0.7343	1.2782	1.1106	0.9740	3.1950	0.3657	0.2815	1.0116
2923	0.9501	0.9791	0.7343	1.3133	1.1122	0.9549	3.4012	0.3985	0.2726	1.0144
2924	0.9457	0.9791	0.7343	1.2606	1.0660	0.9744	3.1950	0.3542	0.2850	1.0087
2925	0.9457	0.9791	0.7419	0.9046	1.2633	0.9300	3.4198	0.2794	0.3353	1.0000
2926	0.9501	0.9791	0.7343	1.3153	1.1081	0.9549	3.8895	0.4015	0.2726	1.0140
2927	0.9530	0.9791	0.7346	1.0673	1.1244	0.9645	5.7630	0.2880	0.2741	1.0099
2928	0.9457	0.9791	0.7343	1.2379	1.0660	0.9740	3.1950	0.3198	0.2815	1.0102
2929	0.9501	0.9791	0.7343	1.2167	1.1122	0.9549	3.8884	0.3728	0.2726	1.0138
2930	0.9502	0.9791	0.7343	1.2379	1.1106	0.9740	3.1950	0.3714	0.2815	1.0122
2931	0.9501	0.9791	0.7343	1.3221	1.1081	0.9740	3.4773	0.3411	0.2815	1.0141
2932	0.9530	0.9791	0.7346	0.9533	1.1447	0.9645	5.9233	0.3264	0.2741	1.0132
2933	0.9742	1.0147	0.9162	0.6069	1.0414	0.8394	4.0967	0.3792	0.4002	0.9722
2934	0.9471	0.9791	0.7419	0.9046	1.2605	0.9300	4.2827	0.2909	0.3353	1.0000
2935	0.9530	0.9791	0.7346	1.0673	1.1244	0.9645	5.4114	0.2870	0.2741	1.0112
2936	0.9736	1.0382	0.6780	0.9686	1.0727	0.6344	1.4025	0.3586	0.4501	0.9791
2937	0.9457	0.9791	0.7343	1.0074	1.0660	0.9744	3.1950	0.3096	0.2858	1.0000
2938	0.9516	0.9791	0.7343	1.2379	1.0784	0.9740	3.1950	0.3023	0.2815	1.0114
2939	1.0752	0.8999	0.5996	1.2726	1.1437	0.9404	12.5782	0.2477	0.2894	1.0000
2940	0.9530	0.9791	0.7346	0.9493	1.1463	0.9645	5.4114	0.3493	0.2741	1.0137

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
2941	0.9502	0.9791	0.7345	1.0321	1.1229	0.9581	4.7443	0.2991	0.2736	1.0151
2942	0.9471	0.9791	0.7419	0.9300	1.2683	0.9300	2.9845	0.2890	0.3363	1.0000
2943	0.9742	1.0147	0.9162	0.6069	1.0414	0.8394	4.2295	0.3722	0.3980	0.9722
2944	0.9690	1.0132	0.9189	0.5297	0.9793	0.7248	4.4668	0.4440	0.3841	0.9729
2945	0.9471	0.9791	0.7419	0.9046	1.2706	0.9300	3.5099	0.3343	0.3353	1.0000
2946	0.9457	0.9791	0.7343	0.9701	1.0660	0.9744	3.1950	0.3819	0.2858	1.0035
2947	0.9530	0.9791	0.7346	1.0414	1.1650	0.9645	5.4114	0.3977	0.2741	1.0125
2948	0.9530	0.9791	0.7346	0.9726	1.1721	0.9645	5.4114	0.3304	0.2741	1.0147
2949	0.9516	0.9791	0.7346	1.0237	1.1434	0.9645	5.4114	0.2870	0.2741	1.0158
2950	0.9516	0.9791	0.7343	1.3221	1.1159	0.9740	3.5545	0.3835	0.2815	1.0143
2951	0.9516	0.9791	0.7343	1.2379	1.1185	0.9740	3.6275	0.3603	0.2815	1.0138
2952	0.9516	0.9791	0.7343	1.3153	1.1159	0.9549	3.4012	0.3760	0.2726	1.0160
2953	0.9565	0.9791	0.7346	0.9486	1.1256	0.9645	6.6227	0.2870	0.2741	1.0099
2954	0.9471	0.9791	0.7343	1.2606	1.0784	0.9740	3.1950	0.3789	0.2815	1.0106
2955	0.9530	0.9791	0.7346	0.9540	1.1421	0.9645	5.4114	0.3451	0.2741	1.0145
2956	0.9516	0.9791	0.7343	1.2167	1.1200	0.9549	4.0548	0.3695	0.2726	1.0160
2957	0.9471	0.9791	0.7419	0.9300	1.2706	0.9300	2.9845	0.3109	0.3363	1.0000
2958	0.9516	0.9791	0.7343	1.3176	1.1200	0.9549	3.6735	0.3978	0.2726	1.0155
2959	0.9530	0.9791	0.7346	1.0673	1.1325	0.9645	5.4382	0.3007	0.2741	1.0123
2960	0.9516	0.9791	0.7343	1.2752	1.1159	0.9740	3.1950	0.4189	0.2811	1.0155
2961	0.9471	0.9791	0.7419	0.9270	1.2706	0.9300	2.9845	0.3095	0.3361	1.0000

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

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
2962	0.9516	0.9791	0.7343	1.2418	1.0945	0.9740	3.2679	0.2853	0.2815	1.0138
2963	0.9544	0.9791	0.7346	0.9493	1.1545	0.9645	5.4114	0.3604	0.2741	1.0155
2964	0.9516	0.9791	0.7343	1.2418	1.0784	0.9740	3.1950	0.3114	0.2815	1.0120
2965	0.9471	0.9791	0.7419	0.9369	1.2650	0.9300	2.9845	0.2821	0.3363	1.0000
2966	0.9516	0.9791	0.7344	1.3264	1.1159	0.9738	3.1950	0.3724	0.2799	1.0162
2967	0.9102	1.0415	0.8043	0.8362	1.0414	0.6854	1.3210	0.4335	0.5243	1.0046
2968	0.9516	0.9791	0.7343	1.2418	1.0784	0.9740	3.2502	0.2853	0.2815	1.0130
2969	0.9516	0.9791	0.7343	1.2747	1.1185	0.9740	3.6021	0.3620	0.2815	1.0151
2970	0.9471	0.9791	0.7419	0.9300	1.2683	0.9300	2.9845	0.2821	0.3363	1.0000
2971	0.9706	1.0147	0.9240	0.5363	1.0363	0.7248	4.1943	0.4296	0.3927	0.9720
2972	0.9534	0.9714	0.5069	0.9737	1.2809	0.6864	3.4476	0.2814	0.1907	0.9830
2973	0.9471	0.9791	0.7419	0.9300	1.1342	0.9300	2.9845	0.2821	0.3363	1.0025
2974	0.9535	1.0071	0.5306	0.3783	0.9938	0.7085	4.1087	0.2039	0.3218	0.9695
2975	0.9471	0.9791	0.7345	1.1162	1.0784	0.9500	3.1950	0.3292	0.2720	1.0000
2976	0.9471	0.9791	0.7345	1.0082	1.0784	0.9500	3.1950	0.3547	0.2720	1.0099
2977	0.9471	0.9791	0.7419	0.9300	1.2681	0.9300	2.9845	0.2821	0.3363	1.0000
2978	0.9471	0.9753	0.7419	0.9046	1.2635	0.9300	2.9845	0.2794	0.3353	1.0000
2979	0.9516	0.9791	0.7346	1.0305	1.1434	0.9645	5.4114	0.2922	0.2741	1.0173
2980	0.9516	0.9791	0.7344	1.3286	1.1159	0.9737	3.1950	0.3604	0.2785	1.0177
2981	0.9516	0.9791	0.7344	1.2801	1.1185	0.9737	3.1950	0.3087	0.2785	1.0163
2982	0.9471	0.9791	0.7345	1.1162	1.0784	0.9500	3.1950	0.3501	0.2720	1.0000

State: **LOUISIANA**
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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
2983	0.9516	0.9791	0.7344	1.3196	1.1159	0.9737	3.6360	0.3734	0.2785	1.0183
2984	0.9471	0.9791	0.7419	0.9046	1.2674	0.9300	3.3513	0.3114	0.3353	1.0000
2985	0.9516	0.9791	0.7345	1.0354	1.1264	0.9625	4.4225	0.3686	0.2744	1.0180
2986	0.9471	0.9791	0.7419	0.9300	1.2706	0.9300	2.9845	0.3264	0.3363	1.0000
2987	0.9544	0.9791	0.7346	0.9571	1.1434	0.9645	5.4114	0.3224	0.2741	1.0174
2988	0.9544	0.9791	0.7346	0.9758	1.1759	0.9645	5.4114	0.3058	0.2741	1.0167
2989	0.9544	0.9791	0.7346	0.9824	1.1325	0.9645	5.9773	0.3257	0.2741	1.0129
2990	0.9516	0.9791	0.7344	1.2418	1.0784	0.9737	3.1950	0.3099	0.2785	1.0150
2991	0.9544	0.9791	0.7346	1.0708	1.1325	0.9645	5.9440	0.3225	0.2741	1.0139
2992	0.9544	0.9791	0.7346	0.9758	1.1759	0.9645	5.7232	0.3444	0.2741	1.0174
2993	0.9544	0.9791	0.7346	1.0708	1.1325	0.9645	5.5434	0.3600	0.2741	1.0149
2994	0.9516	0.9791	0.7346	1.0354	1.1264	0.9645	5.4114	0.3777	0.2741	1.0185
2995	0.9544	0.9791	0.7346	0.9525	1.1545	0.9645	5.5164	0.3393	0.2741	1.0175
2996	0.9749	1.0382	0.7995	0.7316	1.0575	0.7356	1.6339	0.4242	0.4345	0.9760
2997	0.9516	0.9791	0.7344	1.2418	1.1064	0.9737	3.1950	0.2827	0.2785	1.0158
2998	0.9516	0.9791	0.7344	1.2801	1.1185	0.9737	3.3592	0.3030	0.2785	1.0171
2999	0.9817	1.1555	0.8643	1.1947	1.0622	1.0275	0.9734	0.4674	0.5224	1.0000
3000	0.9757	1.0147	0.8566	0.5607	1.0436	0.8168	3.6278	0.3831	0.4018	0.9728
3001	0.9516	0.9791	0.7344	1.2863	1.1159	0.9737	3.1950	0.3779	0.2785	1.0179
3002	0.9544	0.9791	0.7346	0.9571	1.1434	0.9645	5.4114	0.3282	0.2741	1.0181
3003	0.9516	0.9791	0.7344	1.3196	1.1200	0.9737	3.1950	0.3950	0.2785	1.0187

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>	Severe <u>Thunderstorm</u>	Winter <u>Storm</u>	<u>Earthquake*</u>
3004	0.9471	0.9791	0.7419	0.9286	1.2816	0.9300	2.9845	0.2820	0.3362	1.0000
3005	0.9544	0.9791	0.7346	0.9571	1.1434	0.9645	5.4114	0.3520	0.2741	1.0184
3006	0.9694	1.0293	0.8377	0.5712	1.0548	0.8072	2.6495	0.4075	0.4070	0.9722
3007	0.9471	0.9791	0.7419	0.9300	1.1342	0.9300	3.1723	0.2821	0.3363	1.0030
3008	0.9471	0.9791	0.7419	0.9674	1.1258	0.9300	2.9845	0.3169	0.3363	1.0047
3009	0.9706	1.0147	0.9013	0.6115	1.0396	0.8403	4.2498	0.4293	0.3961	0.9720
3010	0.9544	0.9791	0.7346	0.9571	1.1434	0.9645	5.4114	0.3306	0.2741	1.0185
3011	0.9471	0.9791	0.7419	0.9300	1.3004	0.9300	2.9845	0.3436	0.3363	1.0000
3012	0.9516	0.9791	0.7344	1.2801	1.1185	0.9737	3.1950	0.3226	0.2785	1.0179
3013	0.9471	0.9791	0.7345	1.0036	1.0784	0.9500	3.1950	0.3329	0.2720	1.0117
3014	0.9516	0.9791	0.4632	1.2207	1.1200	0.6640	2.8757	0.3570	0.2197	1.0194
3015	0.9565	0.9791	0.7346	0.9486	1.1256	0.9645	6.6299	0.3018	0.2741	1.0111
3016	0.9471	0.9791	0.7345	0.9701	1.0784	0.9500	3.2091	0.3503	0.2720	1.0080
3017	0.9516	0.9791	0.7344	1.3196	1.1159	0.9737	3.1950	0.3702	0.2785	1.0193
3018	0.9736	1.0382	0.6802	0.7112	1.0648	0.6754	1.5231	0.3777	0.4428	0.9757
3019	0.9544	0.9791	0.7346	0.9571	1.1434	0.9645	5.4114	0.3468	0.2741	1.0188
3020	0.9471	0.9791	0.7419	0.9046	1.2914	0.9300	3.1911	0.2794	0.3353	1.0000
3021	0.9471	0.9791	0.7345	0.9827	1.0784	0.9500	3.1950	0.3445	0.2720	1.0104
3022	0.9471	0.9791	0.7419	0.9300	1.3004	0.9300	2.9845	0.3299	0.3363	1.0000
3023	0.9516	0.9791	0.7344	1.3264	1.1159	0.9737	3.4027	0.3553	0.2785	1.0187
3024	0.9544	0.9791	0.7346	0.9758	1.1759	0.9645	5.8038	0.3739	0.2741	1.0183

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
3025	0.9516	0.9791	0.7344	1.2418	1.0945	0.9737	3.1950	0.2856	0.2785	1.0170
3026	0.9544	0.9791	0.7346	0.9525	1.1545	0.9645	5.6138	0.3293	0.2741	1.0188
3027	0.9471	0.9791	0.7345	1.1162	1.0784	0.9500	3.1950	0.3740	0.2720	1.0000
3028	0.9471	0.9791	0.7419	0.9046	1.2914	0.9300	2.9845	0.2794	0.3353	1.0000
3029	0.9692	1.0382	0.6688	0.8331	1.0635	0.6343	1.3420	0.3638	0.4499	0.9783
3030	0.9471	0.9791	0.7345	1.0074	1.0973	0.9500	3.1950	0.3640	0.2720	1.0114
3031	0.9471	0.9791	0.7419	0.9399	1.2665	0.9300	2.9845	0.3004	0.3363	1.0008
3032	0.9516	0.9791	0.7344	1.2207	1.1200	0.9737	3.1950	0.3188	0.2785	1.0194
3033	0.9694	1.0293	0.8377	0.5712	1.0548	0.8072	2.9029	0.3837	0.4055	0.9721
3034	0.9516	0.9791	0.4416	1.2207	1.1200	0.6641	3.4989	0.4635	0.2207	1.0188
3035	0.9544	0.9791	0.7346	0.9824	1.1291	0.9645	5.4114	0.3664	0.2741	1.0154
3036	0.9544	0.9791	0.7346	1.0708	1.1325	0.9645	5.7343	0.3345	0.2741	1.0163
3037	0.9544	0.9791	0.7346	1.0708	1.1325	0.9645	5.4114	0.3257	0.2741	1.0170
3038	0.9516	0.9791	0.7344	1.3196	1.1159	0.9737	3.1950	0.3819	0.2785	1.0194
3039	0.9544	0.9791	0.7346	1.0962	1.1732	0.9645	5.5008	0.3055	0.2741	1.0180
3040	0.9516	0.9791	0.7344	1.2418	1.1164	0.9737	3.1950	0.2933	0.2785	1.0175
3041	0.9516	0.9791	0.7344	1.2801	1.1334	0.9737	3.1950	0.3507	0.2785	1.0182
3042	0.9516	0.9791	0.7344	1.2418	1.1164	0.9737	3.1950	0.3002	0.2785	1.0174
3043	0.9544	0.9791	0.7346	0.9571	1.1520	0.9645	5.4114	0.3444	0.2741	1.0199
3044	0.9544	0.9791	0.7346	0.9571	1.1460	0.9645	5.4114	0.2985	0.2741	1.0196
3045	0.9185	1.0380	1.1224	0.7735	1.0431	0.6094	0.1290	0.6073	0.6340	1.0532

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NOVEMBER 1, 2024 (RENEWAL BUSINESS)
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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
3046	0.9505	0.9609	0.3190	0.8528	1.1787	0.4855	6.2948	0.2520	0.1819	0.9880
3047	0.9713	1.0382	0.8482	0.5811	1.0531	0.8323	1.8403	0.3788	0.4208	0.9731
3048	0.9544	0.9791	0.7346	0.9758	1.1786	0.9645	5.4128	0.3043	0.2741	1.0191
3049	0.9544	0.9791	0.7346	0.9525	1.1633	0.9645	5.4150	0.3347	0.2741	1.0194
3050	0.9694	1.0343	0.8124	0.4955	1.0578	0.8072	2.3455	0.4044	0.4105	0.9739
3051	0.9516	0.9791	0.7346	1.0354	1.1415	0.9645	5.4114	0.3234	0.2741	1.0197
3052	0.9471	0.9791	0.7421	0.9154	1.3004	0.9300	2.9845	0.3458	0.3348	1.0000
3053	0.9690	1.0132	0.8856	0.5427	0.9887	0.9147	4.7020	0.3744	0.3751	0.9720
3054	0.9471	0.9753	0.7419	0.9046	1.2803	0.9300	3.0257	0.2794	0.3353	1.0000
3055	0.9516	0.9791	0.7344	1.3196	1.1370	0.9737	3.1950	0.3289	0.2785	1.0197
3056	0.9471	0.9791	0.7345	1.0389	1.1164	0.9500	3.1950	0.2962	0.2720	1.0114
3057	0.9699	1.0382	0.6753	0.6871	1.0699	0.6752	1.5253	0.3796	0.4406	0.9777
3058	0.9471	0.9791	0.7421	0.9154	1.3004	0.9300	2.9845	0.3852	0.3348	1.0000
3059	0.9516	0.9791	0.7344	1.2418	1.1395	0.9737	3.1950	0.2827	0.2785	1.0190
3060	0.9471	0.9791	0.7345	1.0036	1.1164	0.9500	3.1950	0.3652	0.2720	1.0000
3061	0.9690	1.0132	0.8996	0.5270	0.9813	0.7388	4.4139	0.4249	0.3830	0.9725
3062	1.1732	0.9791	0.5875	1.1910	1.2377	1.2078	6.3581	0.3628	0.2961	1.0209
3063	1.1732	0.9791	0.5875	1.1910	1.2377	1.2078	6.3581	0.3088	0.2961	1.0178
3064	0.9471	0.9791	0.7345	1.0036	1.1164	0.9500	3.1950	0.3280	0.2720	1.0000
3065	0.9471	0.9791	0.7421	0.9154	1.3004	0.9300	2.9845	0.2858	0.3348	1.0000
3066	0.9516	0.9791	0.7344	1.3616	1.1220	0.9737	3.1950	0.2857	0.2785	1.0182

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
3067	0.9471	0.9791	0.7421	0.9510	1.2980	0.9300	2.9845	0.3299	0.3348	1.0000
3068	0.9516	0.9791	0.7344	1.2822	1.1395	0.9737	3.1950	0.3362	0.2785	1.0198
3069	0.9706	1.0147	0.9013	0.6115	1.0396	0.8403	4.2398	0.4644	0.3919	0.9721
3070	1.1732	0.9791	0.5875	1.1910	1.2377	1.2078	6.3581	0.3293	0.2961	1.0224
3071	0.9516	0.9791	0.7344	1.4014	1.1370	0.9737	3.4008	0.3053	0.2785	1.0207
3072	0.9471	0.9791	0.7421	0.9154	1.2914	0.9300	2.9845	0.2840	0.3348	1.0000
3073	0.9516	0.9791	0.7175	1.4470	1.1412	0.9914	3.6510	0.3577	0.2799	1.0226
3074	0.9471	0.9791	0.7345	1.0256	1.1164	0.9500	3.1950	0.2980	0.2720	1.0121
3075	0.9471	0.9791	0.7345	1.0298	1.1489	0.9500	3.1950	0.3186	0.2720	1.0097
3076	1.1732	0.9791	0.5875	1.1910	1.2377	1.2078	6.3581	0.3529	0.2961	1.0217
3077	0.9471	0.9791	0.7421	0.9154	1.3004	0.9300	2.9845	0.3617	0.3348	1.0000
3078	0.9516	0.9791	0.7344	1.3616	1.1395	0.9737	3.1950	0.3076	0.2785	1.0195
3079	1.1732	0.9791	0.5875	1.1910	1.2377	1.2078	6.3581	0.3456	0.2961	1.0222
3080	0.9516	0.9791	0.7344	1.4470	1.1370	0.9737	3.7385	0.3682	0.2785	1.0233
3081	0.9043	1.0415	0.6985	0.4946	1.0605	0.6382	1.3916	0.3861	0.4743	0.9973
3082	1.1732	0.9791	0.5875	1.2098	1.2377	1.2078	6.3581	0.2766	0.2961	1.0195
3083	0.9471	0.9791	0.7421	0.9402	1.3037	0.9300	2.9845	0.3590	0.3348	1.0000
3084	0.9471	0.9791	0.7421	0.9154	1.3047	0.9300	2.9845	0.3802	0.3348	1.0000
3085	0.9471	0.9791	0.7421	0.9154	1.3004	0.9300	2.9845	0.3996	0.3348	1.0000
3086	0.9516	0.9791	0.7344	1.3984	1.1370	0.9737	3.2735	0.2827	0.2785	1.0223
3087	0.9471	0.9791	0.7421	0.9154	1.3004	0.9300	2.9845	0.3299	0.3348	1.0000

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

USAA GROUP OWNERS FORMS

<u>Rating Area</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>	Severe <u>Thunderstorm</u>	Winter <u>Storm</u>	<u>Earthquake*</u>
3088	0.9516	0.9791	0.7344	1.3616	1.1164	0.9737	3.1950	0.3009	0.2785	1.0190
3089	0.9694	1.0147	0.8436	0.4915	1.0413	0.8522	2.7016	0.3815	0.4011	0.9720
3090	0.9471	0.9791	0.7421	0.9154	1.3060	0.9300	2.9845	0.2891	0.3348	1.0000
3091	0.9471	0.9791	0.7421	0.9154	1.3018	0.9300	3.5806	0.2840	0.3348	1.0000
3092	0.9706	1.0147	0.9176	0.4851	1.0423	0.8655	3.9199	0.5094	0.3900	0.9742
3093	1.1732	0.9791	0.5875	1.1910	1.2377	1.2078	6.3581	0.3259	0.2961	1.0232
3094	0.9516	0.9791	0.7344	1.3616	1.1220	0.9737	3.1950	0.2827	0.2785	1.0193
3095	0.9519	0.9671	0.5319	0.9541	1.2656	0.5088	4.0708	0.2480	0.1855	0.9840
3096	0.9516	0.9791	0.7344	1.3616	1.1164	0.9737	3.1950	0.3264	0.2785	1.0185
3097	0.9516	0.9791	0.7344	1.4470	1.1370	0.9737	3.3786	0.2827	0.2785	1.0241
3098	0.9471	0.9791	0.7421	0.9539	1.3037	0.9300	2.9845	0.2840	0.3348	1.0005
3099	0.9516	0.9791	0.7344	1.3616	1.1395	0.9737	3.1950	0.2827	0.2785	1.0201
3100	0.9516	0.9791	0.7344	1.3984	1.1370	0.9737	3.3544	0.2827	0.2785	1.0228
3101	0.9516	0.9791	0.7344	1.4038	1.1395	0.9737	3.1950	0.2985	0.2785	1.0212
3102	0.9694	1.0343	0.8095	0.4388	1.0599	0.8227	2.6629	0.3995	0.4017	0.9720
3103	0.9691	1.0132	0.9041	0.4631	0.9820	0.7390	4.5846	0.3940	0.3826	0.9719
3104	0.9471	0.9791	0.7345	0.9605	1.1843	0.9500	3.1950	0.3026	0.2720	1.0058
3105	1.1732	0.9791	0.5875	1.1910	1.2377	1.2078	6.7310	0.3081	0.2961	1.0107
3106	0.9471	0.9791	0.7421	0.9154	1.3075	0.9300	2.9845	0.2913	0.3348	1.0000
3107	0.9516	0.9791	0.7344	1.3984	1.1446	0.9737	3.1950	0.2827	0.2785	1.0238
3108	0.9209	1.0380	0.9803	0.8557	0.9981	0.5298	0.2353	0.6810	0.4309	1.0798

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RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
3109	0.9471	0.9791	0.7345	1.0235	1.1468	0.9500	3.1950	0.3109	0.2720	1.0107
3110	0.9185	1.0380	0.9955	0.6504	1.0541	0.7763	0.1472	0.6897	0.4329	1.0626
3111	0.9516	0.9791	0.7344	1.4470	1.1421	0.9737	6.3253	0.3164	0.2785	1.0268
3112	0.9706	1.0147	0.9161	0.4708	1.0437	1.0750	4.3162	0.4608	0.3875	0.9737
3113	0.9706	1.0147	0.9176	0.4851	1.0423	0.8655	3.4970	0.4306	0.3935	0.9721
3114	0.9471	0.9791	0.7421	0.9154	1.3144	0.9300	2.9845	0.2917	0.3348	1.0000
3115	0.9471	0.9791	0.7421	0.9154	1.3187	0.9300	3.6270	0.2897	0.3348	1.0000
3116	0.9471	0.9791	0.7345	1.1790	1.1365	0.9500	3.1950	0.2876	0.2720	1.0092
3117	0.9692	1.0382	0.6595	0.7979	1.0624	0.6343	1.3967	0.4272	0.4489	0.9800
3118	0.9471	0.9791	0.7421	1.0330	1.3144	0.9300	3.0721	0.3649	0.3348	1.0000
3119	1.1732	0.9791	0.5875	1.1910	1.2377	1.2078	7.8412	0.2936	0.2961	1.0207
3120	0.9690	1.0132	0.8856	0.5427	0.9887	0.9147	4.8194	0.3263	0.3704	0.9719
3121	0.9471	0.9791	0.7421	0.9359	1.3186	0.9300	2.9845	0.3363	0.3348	1.0000
3122	0.9471	0.9791	0.7421	0.9413	1.3186	0.9300	2.9845	0.3534	0.3348	1.0000
3123	0.9471	0.9791	0.7421	0.9687	1.3211	0.9300	2.9845	0.3101	0.3348	1.0000
3124	0.9471	0.9791	0.7421	0.9853	1.3211	0.9300	2.9845	0.3463	0.3348	1.0000
3125	0.9694	1.0150	0.8430	0.4905	1.0417	0.8517	2.8970	0.3939	0.3985	0.9719
3126	0.9471	0.9791	0.7345	1.1320	1.1809	0.9500	3.1950	0.3032	0.2720	1.0095
3127	1.1732	0.9791	0.5875	1.1910	1.2377	1.2078	6.3581	0.3945	0.2961	1.0244
3128	0.9516	0.9791	0.7344	1.3712	1.1480	0.9737	3.1950	0.3265	0.2785	1.0209
3129	0.9534	0.9753	0.5351	0.9369	1.2836	0.7013	2.8960	0.2814	0.1935	0.9829

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
3130	0.9699	1.0382	0.6865	0.6179	1.0637	0.7047	1.4903	0.4243	0.4375	0.9775
3131	0.9471	0.9791	0.7345	1.1430	1.3048	0.9500	3.1950	0.2876	0.2720	1.0031
3132	0.9471	0.9791	0.7345	1.1502	1.1697	0.9500	3.1950	0.2886	0.2720	1.0127
3133	0.9471	0.9791	0.7421	0.9154	1.3211	0.9300	3.5752	0.2850	0.3348	1.0000
3134	0.9471	0.9791	0.7421	0.9641	1.3211	0.9300	2.9845	0.3221	0.3348	1.0000
3135	0.9471	0.9791	0.7344	1.5599	1.1365	0.9737	3.1950	0.2949	0.2785	1.0201
3136	1.1732	0.9791	0.5875	1.3096	1.2377	1.2078	9.5319	0.3047	0.2961	1.0225
3137	0.9706	1.0132	0.9045	0.4584	1.0346	0.7563	4.3125	0.4124	0.3847	0.9719
3138	0.9516	0.9791	0.7344	1.5258	1.1365	0.9737	3.1950	0.3108	0.2785	1.0217
3139	0.9471	0.9791	0.7345	1.1728	1.1697	0.9500	3.1950	0.2876	0.2720	1.0106
3140	0.9471	0.9791	0.5503	0.8535	1.3120	0.6763	3.9841	0.2846	0.1973	0.9848
3141	0.9516	0.9791	0.7344	1.5308	1.1541	0.9737	3.1950	0.3604	0.2785	1.0264
3142	0.9705	1.0116	0.8950	0.5551	0.9957	0.9532	4.3888	0.3809	0.3717	0.9719
3143	0.9471	0.9791	0.7421	0.9964	1.3211	0.9300	2.9845	0.3031	0.3348	1.0000
3144	0.9471	0.9791	0.7344	1.5599	1.1365	0.9737	3.1950	0.3289	0.2785	1.0195
3145	0.9071	1.0415	0.6808	0.7858	1.0879	0.6544	1.5456	0.3789	0.4693	0.9953
3146	0.9471	0.9791	0.7421	0.9154	1.3211	0.9300	2.9845	0.3139	0.3348	1.0000
3147	0.9516	0.9791	0.5098	1.5786	1.1601	0.6655	2.8990	0.3210	0.2166	1.0287
3148	0.9471	0.9791	0.7344	1.5590	1.1365	0.9737	3.1950	0.2827	0.2785	1.0198
3149	1.1732	0.9791	0.5875	1.1910	1.2377	1.2078	6.4571	0.2784	0.2961	1.0181
3150	0.9471	0.9791	0.7345	1.1365	1.1848	0.9500	3.4259	0.3415	0.2720	1.0099

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
3151	0.9713	1.0382	0.8464	0.5834	1.0585	0.8354	1.5789	0.3482	0.4225	0.9732
3152	0.9471	0.9791	0.7345	1.1502	1.1365	0.9500	3.1950	0.3145	0.2720	1.0000
3153	0.9705	1.0132	0.9060	0.4584	0.9882	0.7563	4.0870	0.4131	0.3813	0.9718
3154	1.1732	0.9791	0.5875	1.1910	1.2377	1.2078	8.4441	0.2840	0.2961	1.0188
3155	0.9706	1.0132	0.9045	0.4584	1.0346	0.7563	3.6539	0.4224	0.3875	0.9718
3156	0.9694	1.0343	0.8095	0.4388	1.0599	0.8227	2.1880	0.4253	0.4062	0.9724
3157	0.9471	0.9791	0.7344	1.5590	1.1365	0.9737	3.1950	0.3391	0.2785	1.0207
3158	1.1732	0.9791	0.5875	1.2002	1.2377	1.2078	11.7995	0.3160	0.2961	1.0217
3159	0.9516	0.9791	0.7344	1.5308	1.1365	0.9737	3.1950	0.3265	0.2785	1.0246
3160	0.9705	1.0116	0.8950	0.5551	0.9957	0.9532	4.7843	0.4126	0.3682	0.9719
3161	1.1732	0.9791	0.5875	1.3096	1.2377	1.2078	11.8313	0.3478	0.2961	1.0242
3162	0.9471	0.9791	0.7421	0.9476	1.3211	0.9300	3.6862	0.3350	0.3348	1.0000
3163	0.9706	1.0147	0.9161	0.4708	1.0437	1.0750	3.3596	0.4068	0.3901	0.9726
3164	0.9471	0.9791	0.7325	1.0606	1.1697	0.9500	3.1950	0.3581	0.2720	1.0000
3165	1.1732	0.9791	0.5875	1.3435	1.2377	1.2078	9.9081	0.3601	0.2961	1.0288
3166	0.9471	0.9791	0.7334	1.0834	1.1848	0.9500	3.3307	0.3385	0.2720	1.0107
3167	0.9471	0.9791	0.7344	1.5961	1.1365	0.9737	3.1950	0.3697	0.2785	1.0200
3168	0.9713	1.0382	0.7831	0.6105	1.0632	0.7675	1.5215	0.4291	0.4284	0.9742
3169	0.9516	0.9791	0.7344	1.5281	1.1365	0.9737	3.1950	0.3049	0.2785	1.0253
3170	0.9633	1.1736	0.9306	0.9751	1.0029	0.9937	1.2487	0.5170	0.5622	1.0000
3171	0.9516	0.9791	0.7344	1.5421	1.1575	0.9737	3.1950	0.3520	0.2785	1.0324

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
3172	0.9471	0.9791	0.7318	0.9500	1.3211	0.9500	3.4206	0.3428	0.2720	1.0005
3173	0.9516	0.9791	0.7344	1.4620	1.1601	0.9737	3.1950	0.2856	0.2785	1.0274
3174	0.9146	1.0415	0.5829	0.8756	1.0179	0.6617	1.1477	0.4562	0.5535	0.9721
3175	0.9471	0.9791	0.7344	1.3285	1.1365	0.9737	3.1950	0.3627	0.2785	1.0194
3176	0.9471	0.9791	0.7318	1.0079	1.1848	0.9500	3.2435	0.3033	0.2720	1.0070
3177	0.9694	1.0147	0.8436	0.4915	1.0413	0.8522	2.2892	0.4105	0.3975	0.9718
3178	1.1732	0.9791	0.5875	1.1910	1.2377	1.2078	6.3581	0.2766	0.2961	1.0186
3179	0.9471	0.9791	0.7344	1.5381	1.1365	0.9737	3.1950	0.3858	0.2785	1.0209
3180	0.9471	0.9791	0.7390	0.9058	1.3168	0.9300	4.2780	0.2998	0.3362	1.0000
3181	0.9705	1.0132	0.8543	0.5455	0.9986	0.8896	4.3053	0.4034	0.3738	0.9718
3182	0.9516	0.9791	0.7344	1.4626	1.1601	0.9737	3.1950	0.2978	0.2785	1.0295
3183	0.9516	0.9791	0.7344	1.4183	1.1547	0.9737	3.1950	0.3060	0.2785	1.0260
3184	0.9705	1.0132	0.9060	0.4584	0.9882	0.7563	3.4513	0.3774	0.3855	0.9718
3185	0.9471	0.9791	0.7318	1.0834	1.1848	0.9500	3.3254	0.3299	0.2720	1.0033
3186	1.1732	0.9791	0.5875	1.2605	1.2377	1.2078	6.3581	0.3572	0.2961	1.0279
3187	0.9719	1.0132	0.8542	0.4667	1.0377	0.7563	3.8819	0.3975	0.3812	0.9718
3188	0.9544	0.9791	0.4655	1.2877	1.2044	0.7116	6.6157	0.4094	0.2265	1.0290
3189	0.9471	0.9791	0.7318	1.0402	1.3174	0.9500	3.2887	0.3368	0.2720	1.0042
3190	0.9471	0.9791	0.7405	1.2272	1.1354	0.9594	2.9845	0.2854	0.3264	1.0193
3191	0.9633	1.1736	0.9306	0.9751	1.0163	0.9937	1.1296	0.4353	0.5594	1.0000
3192	0.9471	0.9791	0.7318	1.0606	1.1697	0.9500	3.1950	0.3256	0.2720	1.0000

State: **LOUISIANA**
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NOVEMBER 1, 2024 (RENEWAL BUSINESS)
 Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION**
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RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
3193	0.9516	0.9791	0.7344	1.4183	1.1411	0.9737	3.1950	0.2827	0.2785	1.0263
3194	0.9516	0.9791	0.7344	1.4590	1.1563	0.9737	3.1950	0.3528	0.2785	1.0324
3195	0.9713	1.0382	0.7755	0.6273	1.0684	0.7174	1.5347	0.4154	0.4310	0.9765
3196	0.9471	0.9791	0.5471	0.8002	1.3037	0.6804	3.3322	0.3101	0.1965	0.9846
3197	1.1732	0.9791	0.5875	1.1910	1.2377	1.2078	6.3581	0.3435	0.2961	1.0203
3198	1.1732	0.9791	0.5875	1.1910	1.2377	1.2078	6.3581	0.3024	0.2961	1.0169
3199	0.9534	0.9753	0.5387	0.9143	1.2823	0.7054	3.3955	0.2936	0.1937	0.9830
3200	1.1732	0.9791	0.5875	1.1910	1.2377	1.2078	6.8113	0.3512	0.2961	1.0233
3201	0.9516	0.9791	0.7344	1.4183	1.1589	0.9737	3.1950	0.3059	0.2785	1.0282
3202	0.9471	0.9791	0.7318	0.9899	1.3198	0.9500	6.9981	0.2926	0.2720	1.0000
3203	1.1732	0.9791	0.5875	1.2567	1.2377	1.2078	6.3581	0.3608	0.2961	1.0283
3204	0.9630	0.9791	0.7150	1.1797	1.1092	0.9720	7.7411	0.3715	0.2857	1.0000
3205	0.9471	0.9791	0.4361	1.1024	1.3174	0.7183	3.6060	0.3295	0.2059	1.0010
3206	0.9471	0.9791	0.7318	1.0106	1.1836	0.9500	3.4125	0.3317	0.2720	1.0029
3207	0.9633	1.1736	0.9306	0.9751	1.0179	0.9937	1.1420	0.4686	0.5572	1.0000
3208	0.9503	0.9791	0.7405	1.3464	1.1345	0.9594	2.9845	0.3204	0.3264	1.0241
3209	0.9471	0.9791	0.7318	0.9628	1.3166	0.9500	6.4079	0.3045	0.2720	1.0000
3210	1.1732	0.9791	0.5875	1.1910	1.2377	1.2078	6.8074	0.3053	0.2961	1.0173
3211	0.9719	1.0132	0.8542	0.4667	1.0377	0.7563	3.2124	0.3798	0.3826	0.9717
3212	0.9471	0.9791	0.7318	1.1021	1.3162	0.9500	4.4715	0.2980	0.2720	1.0041
3213	0.9633	1.1736	0.9306	0.9751	1.0163	0.9937	1.2427	0.4358	0.5613	1.0000

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

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
3214	0.9472	0.9791	0.7405	1.1632	1.1354	0.9594	2.9845	0.3184	0.3264	1.0224
3215	0.9713	1.0382	0.8233	0.5783	1.0632	0.8497	1.6010	0.3947	0.4187	0.9734
3216	0.9638	1.0415	0.6875	0.6398	1.0830	0.7268	1.4287	0.3889	0.4575	0.9870
3217	1.1732	0.9791	0.5875	1.2301	1.2377	1.2078	6.3581	0.3748	0.2961	1.0280
3218	0.9471	0.9791	0.7318	0.9899	1.3198	0.9500	4.8506	0.3176	0.2720	1.0000
3219	0.9519	0.9671	0.5319	0.9541	1.2656	0.5088	4.2350	0.1937	0.1841	0.9695
3220	0.9471	0.9791	0.7318	1.1045	1.1963	0.9500	3.4365	0.3383	0.2720	1.0000
3221	1.1732	0.9791	0.5875	1.1910	1.2377	1.2078	6.3581	0.3234	0.2961	1.0192
3222	0.9633	1.1736	0.9306	0.9751	1.0029	0.9937	1.1296	0.4756	0.5277	1.0000
3223	0.9471	0.9753	0.5421	0.8536	1.2989	0.6853	3.3312	0.3214	0.1956	0.9841
3224	0.9471	0.9791	0.7405	1.2546	1.1327	0.9594	2.9845	0.3383	0.3264	1.0224
3225	0.9705	1.0132	0.8467	0.4703	0.9911	0.7568	3.9067	0.4078	0.3756	0.9717
3226	0.9522	0.9791	0.7318	1.0064	1.3166	0.9500	4.6485	0.2860	0.2720	1.0023
3227	0.9705	1.0132	0.8467	0.4701	0.9911	0.7563	3.6093	0.3826	0.3793	0.9717
3228	1.1732	0.9791	0.5875	1.2451	1.2377	1.2078	6.3581	0.2958	0.2961	1.0275
3229	0.9534	0.9714	0.5396	0.9769	1.2749	0.6892	3.1496	0.2474	0.1856	0.9847
3230	0.9522	0.9791	0.4473	0.9866	1.3166	0.7183	4.5870	0.3738	0.2020	0.9969
3231	1.1732	0.9791	0.5875	1.1910	1.2377	1.2078	6.3581	0.3275	0.2961	1.0238
3232	1.1026	0.8999	0.5996	0.9433	1.1365	0.9404	15.4371	0.2477	0.2894	1.0000
3233	0.9471	0.9791	0.7405	1.4386	1.1327	0.9594	3.0309	0.3061	0.3264	1.0251
3234	0.9719	1.0147	0.7201	0.5196	1.0610	0.8788	3.0137	0.4125	0.3840	0.9717

State: **LOUISIANA**
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RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>	Severe <u>Thunderstorm</u>	Winter <u>Storm</u>	<u>Earthquake*</u>
3235	0.9522	0.9791	0.7318	1.0739	1.3143	0.9500	4.5359	0.3195	0.2720	1.0039
3236	0.9566	0.9791	0.7405	1.4486	1.1384	0.9594	2.9845	0.3278	0.3264	1.0280
3237	0.9101	1.0415	0.6840	0.7359	1.0406	0.6983	1.2616	0.4143	0.5168	1.0356
3238	1.1671	0.9791	0.5609	1.1783	1.1772	1.1903	6.1241	0.3067	0.3153	1.0166
3239	0.9522	0.9791	0.7318	1.1363	1.2776	0.9500	3.4766	0.3256	0.2720	1.0000
3240	1.1671	0.9791	0.5609	1.1783	1.1772	1.1903	6.1241	0.2778	0.3153	1.0181
3241	0.9692	1.0382	0.6652	0.7191	1.0693	0.6620	1.4696	0.3894	0.4446	0.9797
3242	1.1732	0.9791	0.5875	1.2474	1.2377	1.2078	6.3581	0.3053	0.2961	1.0265
3243	1.1732	0.9791	0.5875	1.2721	1.2377	1.2078	6.3581	0.3716	0.2961	1.0292
3244	0.9522	0.9830	0.7221	1.1620	1.1327	0.9647	3.1629	0.2937	0.3182	1.0191
3245	0.9522	0.9791	0.7318	1.0694	1.3143	0.9500	4.2033	0.3138	0.2720	1.0017
3246	0.9692	1.0382	0.6642	0.7154	1.0733	0.6619	1.4969	0.4199	0.4511	0.9849
3247	0.9521	0.9791	0.5433	0.8637	1.3009	0.6855	3.1257	0.3220	0.1959	0.9846
3248	0.9719	1.0132	0.8154	0.4911	1.0006	0.7588	3.2179	0.4151	0.3789	0.9716
3249	1.1671	0.9791	0.5609	1.1783	1.1772	1.1903	6.3931	0.3109	0.3153	1.0178
3250	1.1671	0.9791	0.5609	1.2167	1.1772	1.1903	6.1241	0.3226	0.3153	1.0154
3251	0.9534	0.9714	0.5396	0.9769	1.2749	0.6892	4.7091	0.2095	0.1839	0.9867
3252	0.9719	1.0147	0.7201	0.5196	1.0610	0.8788	1.9464	0.3915	0.3912	0.9717
3253	1.1671	0.9791	0.5609	1.2646	1.1772	1.1903	6.1241	0.3342	0.3153	1.0263
3254	0.9522	0.9791	0.7318	1.1622	1.3004	0.9500	3.6966	0.2851	0.2720	1.0000
3255	0.9185	1.0380	0.9650	0.6884	1.0659	0.7991	0.1580	0.6781	0.4333	1.0597

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
3256	0.9522	0.9830	0.7221	1.4610	1.1311	0.9647	3.1629	0.3718	0.3182	1.0244
3257	0.9522	0.9791	0.7318	1.0694	1.3143	0.9500	4.3776	0.3375	0.2720	1.0039
3258	1.1671	0.9791	0.5609	1.2491	1.1772	1.1903	10.1771	0.3459	0.3153	1.0140
3259	1.1671	0.9791	0.5609	1.2646	1.1772	1.1903	6.1241	0.3486	0.3153	1.0259
3260	0.9699	1.0382	0.6459	0.6248	1.0751	0.7047	1.5037	0.3715	0.4310	0.9766
3261	1.1671	0.9791	0.5609	1.1783	1.1772	1.1903	6.3688	0.2778	0.3153	1.0158
3262	0.9522	0.9830	0.7221	1.1638	1.1327	0.9647	3.1629	0.2895	0.3182	1.0185
3263	1.1671	0.9791	0.5609	1.1783	1.1772	1.1903	6.2187	0.3140	0.3153	1.0214
3264	0.9101	1.0415	0.6722	0.7285	1.0521	0.7648	1.4066	0.4282	0.4926	1.0210
3265	0.9705	1.0132	0.7197	0.5171	0.9986	0.7588	2.8656	0.4127	0.3781	0.9716
3266	1.1671	0.9791	0.5609	1.2491	1.1772	1.1903	9.0410	0.2920	0.3153	1.0129
3267	1.1671	0.9791	0.5609	1.2646	1.1772	1.1903	6.1241	0.3230	0.3153	1.0241
3268	0.9630	0.9791	0.7150	1.2492	1.1165	0.9720	6.6289	0.2861	0.2857	1.0097
3269	0.9522	0.9830	0.7221	1.4895	1.1298	0.9647	3.1629	0.3605	0.3182	1.0261
3270	0.9522	0.9830	0.7221	1.1317	1.1298	0.9647	3.1629	0.3469	0.3182	1.0174
3271	1.1671	0.9791	0.5609	1.2491	1.1772	1.1903	6.6694	0.3271	0.3153	1.0109
3272	1.1671	0.9791	0.5609	1.1783	1.1772	1.1903	6.1241	0.3304	0.3153	1.0142
3273	0.9522	0.9830	0.7221	1.2833	1.1298	0.9647	3.1629	0.2843	0.3182	1.0222
3274	1.1671	0.9791	0.5609	1.2729	1.1772	1.1903	6.1241	0.3139	0.3153	1.0230
3275	0.9522	0.9830	0.7221	1.1317	1.1298	0.9647	3.1671	0.2843	0.3182	1.0164
3276	0.9522	0.9830	0.7221	1.1976	1.1298	0.9647	3.1629	0.3147	0.3182	1.0195

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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
3277	0.9471	0.9791	0.4960	0.8457	1.3168	0.6917	3.4388	0.3007	0.1979	0.9870
3278	1.0489	0.9791	0.6488	1.2522	1.1186	1.0775	6.4072	0.3138	0.2983	1.0125
3279	0.9633	1.1736	0.9306	0.9751	1.0117	0.9937	1.2344	0.4388	0.5653	1.0000
3280	1.1671	0.9791	0.5609	1.1783	1.1772	1.1903	6.1241	0.3138	0.3153	1.0197
3281	0.9522	0.9830	0.7221	1.1286	1.1628	0.9647	3.1629	0.3200	0.3182	1.0159
3282	0.9522	0.9830	0.7221	1.2726	1.1298	0.9647	3.1629	0.2903	0.3182	1.0202
3283	0.9522	0.9830	0.7221	1.1708	1.1298	0.9647	3.2793	0.3015	0.3182	1.0181
3284	0.9522	0.9830	0.7221	1.1489	1.1742	0.9647	3.2047	0.3177	0.3182	1.0131
3285	0.9630	0.9791	0.7150	1.2061	1.1108	0.9720	6.8473	0.3118	0.2857	1.0057
3286	0.9522	0.9830	0.7221	1.1334	1.1637	0.9647	3.1629	0.3418	0.3182	1.0148
3287	1.1671	0.9791	0.5609	1.2360	1.1772	1.1903	6.1241	0.2817	0.3153	1.0211
3288	0.9630	0.9791	0.7150	1.2445	1.1126	0.9720	6.6289	0.2951	0.2857	1.0106
3289	0.9185	1.0380	1.0246	0.7493	1.0482	0.7366	0.1498	0.7106	0.4719	1.0189
3290	0.9630	0.9791	0.7150	1.2203	1.1165	0.9720	6.7896	0.3015	0.2857	1.0070
3291	0.9522	0.9830	0.7221	1.1656	1.1298	0.9647	3.1629	0.3064	0.3182	1.0190
3292	0.9522	0.9791	0.3929	1.1638	1.1327	0.6641	3.5386	0.3089	0.2144	1.0235
3293	0.9101	1.0415	0.6671	0.6433	1.0538	0.6983	1.3114	0.4435	0.5238	1.0253
3294	0.9692	1.0382	0.6103	0.8302	1.0951	0.7245	1.4626	0.3990	0.4466	0.9824
3295	0.9522	0.9830	0.7221	1.1336	1.1298	0.9647	3.1842	0.2993	0.3182	1.0158
3296	0.9705	1.0132	0.7197	0.5171	0.9986	0.7588	2.1761	0.3516	0.3803	0.9717
3297	1.0789	0.9791	0.6055	1.1623	1.1417	1.1309	6.2728	0.3483	0.3072	1.0189

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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
3298	0.9630	0.9791	0.7150	1.2230	1.1165	0.9720	6.9355	0.3175	0.2857	1.0068
3299	0.9522	0.9830	0.7221	1.1674	1.1298	0.9647	3.2823	0.3010	0.3182	1.0169
3300	0.9522	0.9830	0.7221	1.1489	1.1742	0.9647	3.6625	0.3121	0.3182	1.0114
3301	1.1016	0.8999	0.5996	0.8994	1.1354	0.9404	18.2462	0.2599	0.2894	1.0000
3302	0.9734	1.0071	0.6791	0.5809	1.0255	0.9103	3.6094	0.3355	0.3492	0.9717
3303	0.9630	0.9791	0.7150	1.1797	1.1092	0.9720	9.1527	0.2882	0.2857	1.0005
3304	0.9522	0.9830	0.7221	1.1656	1.1298	0.9647	3.5301	0.3104	0.3182	1.0177
3305	0.9630	0.9791	0.7150	1.2030	1.1108	0.9720	7.7067	0.3543	0.2857	1.0013
3306	0.9633	1.1736	0.9306	0.9751	1.0029	0.9937	1.2958	0.4421	0.5658	1.0000
3307	0.9630	0.9791	0.7150	1.1235	1.1346	0.9720	6.7239	0.3381	0.2857	1.0150
3308	0.9522	0.9830	0.7221	1.1384	1.1628	0.9647	3.3102	0.3054	0.3182	1.0126
3309	1.0099	0.9791	0.6653	1.1581	1.1186	1.0411	6.8042	0.3691	0.2941	1.0135
3310	0.9630	0.9791	0.7150	1.1235	1.1383	0.9720	6.6289	0.3086	0.2857	1.0175
3311	0.9633	1.1736	0.9306	0.9751	1.0029	0.9937	1.1296	0.5071	0.5269	1.0000
3312	0.9563	0.9830	0.7221	1.1372	1.1265	0.9647	3.6036	0.3158	0.3182	1.0143
3313	0.9630	0.9791	0.7150	1.2107	1.1058	0.9720	7.1618	0.3456	0.2857	1.0000
3314	0.9630	0.9791	0.7150	1.2030	1.1108	0.9720	7.2446	0.3611	0.2857	1.0027
3315	0.9633	1.1736	0.9306	0.9751	1.0117	0.9937	1.2265	0.4071	0.5629	1.0000
3316	0.9563	0.9830	0.7221	1.1715	1.1265	0.9647	3.5565	0.3404	0.3182	1.0157
3317	0.9563	0.9802	0.7221	1.1525	1.1602	0.9650	4.4095	0.3568	0.3138	1.0088
3318	0.9636	1.0071	0.5430	0.3956	1.0110	0.7305	6.5842	0.3898	0.3234	0.9720

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RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
3319	0.9630	0.9791	0.7150	1.2107	1.1058	0.9720	6.9430	0.3135	0.2857	1.0000
3320	0.9633	1.1736	0.9306	0.9751	1.0029	0.9937	1.1296	0.3828	0.5412	1.0000
3321	0.9185	1.0380	0.9650	0.6884	1.0659	0.7991	0.1530	0.7249	0.4417	1.0653
3322	1.1026	0.8409	0.5351	0.9433	1.1365	0.5854	14.6973	0.2052	0.1991	0.9869
3323	0.9630	0.9791	0.7150	1.1643	1.1114	0.9699	6.7216	0.3328	0.2511	1.0089
3324	0.9563	0.9802	0.7221	1.1379	1.1265	0.9650	4.1440	0.3086	0.3138	1.0112
3325	0.9734	1.0071	0.6740	0.5351	1.0120	0.8793	3.6137	0.3709	0.3424	0.9720
3326	0.9563	0.9791	0.7318	1.0165	1.3148	0.9500	3.9795	0.3279	0.2720	1.0000
3327	0.9734	1.0071	0.6791	0.5809	1.0255	0.9103	2.5871	0.3348	0.3481	0.9718
3328	0.9563	0.9802	0.7221	1.1432	1.1744	0.9650	4.3662	0.3299	0.3138	1.0049
3329	0.9630	0.9791	0.7150	1.1643	1.1152	0.9699	6.7216	0.3191	0.2511	1.0075
3330	0.9636	1.0071	0.5430	0.3956	1.0110	0.7305	4.9997	0.3890	0.3263	0.9739
3331	0.9713	1.0382	0.6779	0.6096	1.0711	0.8713	1.6832	0.3795	0.4036	0.9730
3332	0.9630	0.9791	0.7150	1.1643	1.1114	0.9699	6.7216	0.3095	0.2511	1.0076
3333	0.9646	0.9802	0.7221	1.1405	1.1265	0.9650	4.1440	0.3296	0.3138	1.0068
3334	0.9101	1.0415	0.5999	0.4368	1.0738	0.7187	1.4949	0.4264	0.4793	0.9980
3335	0.9646	0.9802	0.7221	1.1969	1.2867	0.9650	5.3186	0.3140	0.3138	1.0000
3336	0.9630	0.9791	0.7150	1.1769	1.1152	0.9699	6.7216	0.3688	0.2511	1.0054
3337	0.9646	0.9791	0.7221	1.1855	1.3057	0.9631	4.4378	0.2839	0.3101	1.0000
3338	0.9633	1.1736	0.9306	0.9751	1.0117	0.9937	1.2607	0.4524	0.5730	1.0000
3339	0.9646	0.9791	0.7221	1.0893	1.3079	0.9627	4.5121	0.3105	0.3094	1.0000

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RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
3340	0.9646	0.9794	0.7221	1.1632	1.1870	0.9643	4.2576	0.3016	0.3125	1.0000
3341	0.9734	1.0071	0.6740	0.5351	1.0120	0.8793	3.1231	0.3503	0.3387	0.9730
3342	0.9734	1.0071	0.6740	0.5351	1.0120	0.8793	2.7206	0.3509	0.3507	0.9723
3343	0.9555	0.9791	0.7221	1.0701	1.3079	0.9627	5.2603	0.2811	0.3094	1.0000
3344	0.9646	0.9791	0.7221	1.1632	1.1870	0.9642	4.5738	0.2963	0.3119	1.0000
3345	0.9555	0.9791	0.7221	1.0606	1.2952	0.9627	4.9064	0.3494	0.3094	1.0000
3346	0.9555	0.9791	0.7221	0.9068	1.2952	0.9523	4.6865	0.3588	0.3080	1.0000
3347	0.9688	1.2221	0.9291	0.9738	1.0054	1.0068	1.3665	0.4703	0.5528	1.0000
3348	0.9555	0.9791	0.7288	0.9003	1.2863	0.9494	4.4700	0.2720	0.3160	1.0000
3349	0.9628	1.0071	0.6458	0.4365	0.9965	0.8573	2.8128	0.2419	0.3376	0.9719
3350	0.9555	0.9791	0.7221	1.0701	1.3079	0.9627	4.7789	0.3136	0.3094	1.0000
3351	0.9628	1.0071	0.6458	0.4365	0.9965	0.8573	2.9848	0.3866	0.3289	0.9720
3352	0.9555	0.9791	0.7221	0.9374	1.2952	0.9627	4.5121	0.3113	0.3094	1.0000
3353	0.9555	0.9791	0.7221	1.0921	1.2952	0.9627	4.6159	0.3138	0.3094	1.0000
3354	0.9209	1.0380	0.9566	0.8367	1.0710	0.6668	0.1915	0.7365	0.4437	1.0980
3355	0.9744	1.0382	0.5876	0.7568	1.0683	0.6658	1.5036	0.3813	0.4320	0.9769
3356	0.9555	0.9791	0.7221	0.9266	1.2952	0.9593	4.8793	0.3083	0.3091	1.0000
3357	0.9530	0.9791	0.3054	1.0482	1.1359	0.6761	4.3731	0.3195	0.2197	1.0077
3358	0.9201	1.0380	0.9625	0.8328	1.0411	0.6669	0.2060	0.6771	0.4297	1.0841
3359	0.9630	0.9791	0.7150	1.2075	1.1074	0.9699	7.3243	0.4116	0.2511	1.0000
3360	0.9628	1.0071	0.5492	0.4266	1.0138	0.7678	3.4770	0.3946	0.3266	0.9722

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USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
3361	0.9182	1.0380	0.9412	0.7219	1.0194	0.6873	0.1432	0.7625	0.4243	1.0722
3362	0.9734	1.0071	0.6740	0.5351	1.0120	0.8793	2.3115	0.3317	0.3394	0.9719
3363	0.9555	0.9791	0.7221	1.2172	1.2930	0.9627	4.6196	0.3360	0.3094	1.0000
3364	1.1671	0.9791	0.5609	1.2646	1.1772	1.1903	6.1241	0.2888	0.3153	1.0203
3365	0.9185	1.0380	0.9650	0.8217	1.0401	0.7086	0.1451	0.7053	0.4167	1.0687
3366	0.9555	0.9791	0.7221	0.9039	1.2863	0.9523	4.6865	0.3223	0.3080	1.0000
3367	0.9633	1.1736	0.9306	0.9751	1.0029	0.9937	1.1296	0.3992	0.5413	1.0000
3368	0.9555	0.9791	0.7221	0.9068	1.2952	0.9523	4.6865	0.3204	0.3080	1.0000
3369	0.9628	1.0071	0.5412	0.4175	0.9877	0.7252	5.2982	0.4294	0.3161	0.9736
3370	1.0023	0.9102	0.5396	1.2517	1.1981	0.4359	3.9913	0.2852	0.1803	0.9726
3371	1.0156	0.9226	0.5396	1.0131	1.2178	0.5160	5.4351	0.2560	0.1807	0.9978
3372	0.9332	1.0380	0.8843	1.2753	0.9437	0.6527	0.2581	0.6514	0.4475	1.0523
3373	0.9209	1.0380	0.9461	0.9375	1.0778	0.7924	0.1879	0.6581	0.4101	1.0686
3374	0.9630	1.0071	0.6462	0.4382	0.9967	0.8578	2.5641	0.4076	0.3276	0.9723
3375	0.9555	0.9791	0.7221	0.9039	1.2810	0.9523	5.0271	0.2856	0.3080	1.0000
3376	0.9628	1.0071	0.5412	0.4175	0.9877	0.7252	3.8630	0.3893	0.3138	0.9726
3377	0.9529	0.9968	0.6250	0.6327	1.0215	0.6519	6.0365	0.3917	0.2851	0.9851
3378	0.9633	1.1736	0.9306	0.9751	1.0029	0.9937	1.2036	0.5106	0.5547	1.0000
3379	0.9185	1.0380	0.9461	0.8094	1.0589	0.7763	0.1804	0.7086	0.4051	1.0454
3380	0.9555	0.9791	0.7221	0.9039	1.2722	0.9523	5.3857	0.3620	0.3080	1.0000
3381	0.9599	1.2048	0.7709	0.9797	1.0423	0.9972	1.5044	0.3980	0.4963	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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
3382	0.9628	1.0071	0.5405	0.3766	0.9699	0.7268	4.6519	0.3468	0.3023	0.9741
3383	0.9628	1.0071	0.5492	0.4266	1.0138	0.7678	2.9073	0.3920	0.3150	0.9728
3384	0.9628	1.0071	0.5476	0.4342	1.0167	0.6629	4.7448	0.4083	0.2959	0.9806
3385	0.9146	1.0415	0.7253	0.8078	0.9941	0.6388	1.1548	0.4837	0.5683	0.9698
3386	0.9726	1.0093	0.6701	0.5775	0.9831	0.8987	2.1167	0.3537	0.3335	0.9726
3387	0.9628	1.0071	0.5405	0.3766	0.9699	0.7268	3.4594	0.3928	0.3089	0.9734
3388	0.9529	0.9968	0.6250	0.6327	1.0215	0.6519	5.0641	0.3789	0.2812	0.9916
3389	0.9628	1.0071	0.5405	0.3766	0.9699	0.7268	3.0079	0.3498	0.3137	0.9729
3390	0.9719	1.2586	0.9281	0.9729	1.0105	1.0172	1.4379	0.4754	0.5443	1.0000
3391	0.9555	0.9791	0.7221	0.9039	1.2810	0.9523	5.9310	0.2981	0.3080	1.0000
3392	0.9182	1.0380	0.9381	0.6603	0.9826	0.6539	0.1437	0.7291	0.3997	1.0916
3393	0.9628	1.0071	0.5470	0.3864	0.9954	0.6838	4.2880	0.4214	0.3031	0.9746
3394	0.9628	1.0071	0.5470	0.3864	0.9954	0.6838	2.5651	0.4057	0.3122	0.9764
3395	0.9726	1.0071	0.6675	0.5278	0.9824	0.8987	2.1071	0.4043	0.3298	0.9721
3396	0.9602	1.1597	0.9150	0.9691	0.9941	0.9865	1.1548	0.4837	0.5683	1.0000
3397	0.9628	1.0071	0.5470	0.3864	0.9954	0.6838	3.9485	0.4985	0.3018	0.9747
3398	0.9535	1.0071	0.5366	0.3723	0.9699	0.7268	3.4730	0.4348	0.3051	0.9745
3399	0.9579	1.1432	0.9057	0.9606	1.0043	0.9781	1.2393	0.4170	0.5755	1.0000
3400	0.9719	1.2586	0.9281	0.9729	0.9970	1.0172	1.5205	0.4303	0.5657	1.0000
3401	0.9628	1.0071	0.5476	0.4342	1.0167	0.6629	3.9564	0.4427	0.2971	0.9778
3402	0.9529	0.9824	0.6333	0.6248	1.0258	0.5923	5.3625	0.3347	0.2781	0.9801

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
3403	0.9628	1.0071	0.5420	0.3822	0.9954	0.7085	3.5603	0.4282	0.3007	0.9762
3404	0.9535	1.0071	0.5366	0.3723	0.9699	0.7268	2.7573	0.4409	0.3054	0.9745
3405	0.9529	0.9968	0.6383	0.6171	1.0199	0.6589	5.2920	0.4995	0.2878	0.9851
3406	0.9628	1.0071	0.5420	0.3822	0.9954	0.7085	3.0675	0.3822	0.3022	0.9755
3407	0.9535	1.0071	0.5426	0.3725	0.9955	0.7479	2.4937	0.3791	0.3083	0.9751
3408	0.9185	1.0380	0.9506	0.8062	1.0542	0.8041	0.1763	0.6137	0.4147	1.0744
3409	0.9529	0.9968	0.6250	0.6327	1.0215	0.6519	4.8318	0.3810	0.2921	0.9837
3410	0.9529	0.9823	0.6406	0.6304	1.0145	0.5923	5.3406	0.3642	0.2769	0.9767
3411	0.9535	1.0071	0.5463	0.3856	0.9938	0.7085	3.7730	0.3539	0.2976	0.9798
3412	0.9529	0.9791	0.6358	0.6357	1.0241	0.5923	5.2107	0.3694	0.2751	0.9777
3413	0.9662	1.0382	0.6293	0.5386	1.0171	0.8690	1.9671	0.3791	0.3769	0.9790
3414	0.9719	1.2586	0.9281	0.9729	0.9970	1.0172	1.4422	0.4152	0.5716	1.0000
3415	0.9535	1.0071	0.5424	0.3755	0.9697	0.7159	2.8903	0.4388	0.3020	0.9782
3416	0.9535	1.0071	0.5463	0.3856	0.9938	0.7085	3.1168	0.3518	0.2983	0.9824
3417	0.9529	0.9968	0.6383	0.6171	1.0199	0.6589	4.9502	0.4411	0.2889	0.9840
3418	0.9529	0.9911	0.6419	0.6072	1.0171	0.6194	5.9221	0.3424	0.2801	0.9910
3419	0.9529	0.9939	0.6367	0.6128	1.0228	0.6519	4.9047	0.3634	0.2843	0.9884
3420	0.9719	1.2586	0.9281	0.9729	0.9970	1.0172	1.4840	0.4087	0.5465	1.0000
3421	0.9535	1.0071	0.5456	0.3788	0.9683	0.7268	3.6547	0.4396	0.2952	0.9797
3422	0.9082	1.0415	0.5815	0.7083	1.0417	0.6637	1.7963	0.3855	0.4451	0.9835
3423	0.9719	1.2586	0.9281	0.9729	0.9970	1.0172	1.4739	0.4745	0.5698	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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
3424	0.9719	1.2586	0.9281	0.9729	0.9970	1.0172	1.4099	0.4271	0.5775	1.0000
3425	0.9529	1.0033	0.6239	0.4902	1.0199	0.6629	3.9592	0.3623	0.2871	0.9858
3426	0.9535	1.0071	0.5535	0.4294	1.0151	0.6629	3.3860	0.4207	0.2931	0.9813
3427	0.9535	1.0071	0.5456	0.3788	0.9683	0.7268	2.6863	0.3904	0.3011	0.9785
3428	0.9529	0.9791	0.6021	0.6123	1.0241	0.5923	6.1804	0.3591	0.2664	0.9930
3429	0.9535	1.0071	0.5487	0.3820	1.0007	0.6629	3.7673	0.3448	0.2932	0.9812
3430	0.9529	0.9791	0.7150	1.0833	1.0769	0.9699	9.1332	0.3738	0.2511	1.0000
3431	0.9529	0.9939	0.6367	0.6128	1.0228	0.6519	4.5298	0.3730	0.2852	0.9876
3432	0.9670	1.0147	0.6780	0.5003	1.0153	0.8708	1.9640	0.3663	0.3429	0.9731
3433	0.9535	1.0071	0.5487	0.3820	1.0007	0.6629	2.8469	0.3549	0.2941	0.9806
3434	0.9535	1.0071	0.5450	0.3809	0.9938	0.7085	2.8043	0.3351	0.2965	0.9787
3435	0.9634	1.0071	0.6377	0.5041	0.9767	0.8690	2.3144	0.4161	0.3147	0.9731
3436	0.9719	1.2586	0.9281	0.9729	0.9970	1.0172	1.4413	0.4562	0.5720	1.0000
3437	0.9535	1.0071	0.5273	0.3692	0.9683	0.7295	2.5105	0.3972	0.3019	0.9760
3438	0.9634	1.0116	0.6710	0.5805	0.9663	0.9424	2.0747	0.3917	0.3307	0.9724
3439	0.9535	1.0048	0.5396	0.4259	1.0151	0.6629	3.9995	0.3225	0.2893	0.9839
3440	0.9719	1.2586	0.9281	0.9729	0.9970	1.0172	1.4719	0.4798	0.5628	1.0000
3441	0.9535	1.0048	0.5396	0.4259	1.0151	0.6629	3.1773	0.3827	0.2924	0.9819
3442	0.9535	1.0071	0.5306	0.3783	0.9938	0.7085	2.7330	0.3368	0.2950	0.9798
3443	0.9535	1.0071	0.5290	0.3650	0.9713	0.7161	2.6219	0.3642	0.2978	0.9777
3444	0.9719	1.2586	0.9281	0.9729	0.9970	1.0172	1.4561	0.4666	0.5528	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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
3445	0.9535	1.0071	0.5249	0.3673	0.9767	0.7227	2.4409	0.4152	0.3029	0.9754
3446	0.9535	1.0071	0.5141	0.3622	0.9683	0.7268	2.5460	0.3757	0.2995	0.9768
3447	0.9535	1.0071	0.5208	0.3724	0.9938	0.6838	2.7421	0.3218	0.2938	0.9808
3448	0.9529	0.9791	0.6021	0.6123	1.0241	0.5923	4.9140	0.3934	0.2763	0.9981
3449	0.9719	1.2586	0.9281	0.9729	0.9970	1.0172	1.5476	0.4547	0.5676	1.0000
3450	0.9535	1.0071	0.5119	0.3625	0.9940	0.7583	2.3324	0.4161	0.3046	0.9749
3451	0.9529	0.9791	0.5996	1.0833	1.0769	0.9404	7.4040	0.3864	0.2894	1.0020
3452	0.9535	1.0071	0.5261	0.3565	0.9873	0.8209	2.3138	0.3921	0.3086	0.9739
3453	0.9529	0.9791	0.6021	0.6123	1.0241	0.5923	5.0736	0.3056	0.2577	1.0083
3454	0.9719	1.2586	0.9281	0.9729	0.9970	1.0172	1.4426	0.4100	0.5760	1.0000
3455	0.9529	0.9968	0.6020	0.6294	1.0083	0.6519	3.7747	0.4235	0.2824	0.9903
3456	0.9535	1.0033	0.5301	0.4519	1.0037	0.6629	3.2995	0.4151	0.2852	0.9875
3457	0.9535	1.0071	0.5121	0.3622	0.9532	0.7268	2.3738	0.4160	0.2985	0.9772
3458	0.9535	1.0033	0.5301	0.4519	1.0037	0.6629	2.6905	0.3871	0.2865	0.9865
3459	0.9634	1.0070	0.6071	0.3951	0.9617	0.8679	2.1433	0.3911	0.3111	0.9735
3460	0.9529	0.9791	0.5311	1.0833	1.0769	0.7154	5.7041	0.3480	0.2451	0.9970
3461	0.9152	1.0415	0.5890	0.6669	0.9848	0.6870	1.5788	0.4202	0.5148	0.9753
3462	0.9535	1.0071	0.5129	0.3549	0.9611	0.7219	2.4222	0.4047	0.3015	0.9759
3463	0.9529	0.9791	0.5311	1.0833	1.0769	0.7154	5.3514	0.3949	0.2458	0.9980
3464	0.9535	1.0071	0.5204	0.3619	0.9647	0.7085	2.7470	0.3337	0.2909	0.9826
3465	0.9719	1.2586	0.9281	0.9729	0.9970	1.0172	1.4364	0.4390	0.5757	1.0000

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
3466	0.9662	1.0343	0.6037	0.4508	1.0155	0.8364	2.0158	0.3735	0.3524	0.9756
3467	0.9634	1.0071	0.6271	0.4930	0.9479	0.8987	1.9657	0.3843	0.3121	0.9738
3468	0.9654	1.0132	0.6355	0.4651	0.9439	0.7511	2.0673	0.3733	0.3317	0.9736
3469	0.9535	1.0071	0.5119	0.3508	0.9359	0.7219	2.4508	0.3852	0.2990	0.9768
3470	0.9357	1.0254	0.6014	0.6248	0.9952	0.7812	2.0198	0.3944	0.3797	0.9789
3471	0.9535	1.0070	0.5273	0.3685	0.9720	0.6630	2.9526	0.3406	0.2879	0.9849
3472	0.9535	1.0071	0.5538	0.3534	0.9456	0.8485	2.2188	0.4043	0.3058	0.9750
3473	0.9529	0.9968	0.6020	0.6035	0.9902	0.6649	2.3040	0.3923	0.2849	0.9878
3474	0.9627	1.2097	0.8957	0.9581	0.9736	0.9898	1.4142	0.4006	0.5850	1.0000
3475	0.9535	1.0071	0.5137	0.3518	0.9359	0.7268	2.4124	0.3545	0.2957	0.9783
3476	0.9529	0.9968	0.6020	0.6035	0.9902	0.6649	3.9606	0.3890	0.2814	0.9911
3477	0.9462	1.0966	0.8651	0.9373	0.9638	0.9566	1.1919	0.4894	0.5771	1.0000
3478	0.9535	1.0071	0.5132	0.3635	0.9399	0.7184	2.6412	0.3231	0.2908	0.9818
3479	0.9634	1.0071	0.6188	0.4757	0.9439	0.8690	2.2667	0.3637	0.3091	0.9726
3480	0.9535	1.0071	0.5069	0.3465	0.9607	0.7615	2.3174	0.3542	0.2976	0.9774
3481	0.9188	1.0415	0.5951	0.6504	0.9510	0.6679	1.4661	0.4315	0.5761	0.9711
3482	0.9535	1.0071	0.5100	0.3507	0.9374	0.7184	2.5355	0.3640	0.2911	0.9815
3483	0.9634	1.0093	0.6216	0.5409	0.9487	0.8987	2.2435	0.4032	0.3140	0.9742
3484	1.1141	0.9157	0.5323	1.0718	1.1986	0.4421	11.1627	0.2633	0.1827	1.1063
3485	0.9462	1.0966	0.8651	0.9373	0.9641	0.9566	1.2708	0.4608	0.5962	1.0000
3486	0.9529	1.0033	0.5891	0.4699	0.9854	0.6652	3.7743	0.3773	0.2736	0.9942

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

RATING AREA FACTORS

USAA GROUP OWNERS FORMS

<u>Rating Area</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>
3487	0.9529	1.0033	0.5891	0.4699	0.9854	0.6652	5.7784	0.3495	0.2522	0.9976
3488	0.9582	1.0063	0.6053	0.5054	0.9671	0.7820	2.6376	0.3757	0.2979	0.9816
3489	0.9529	1.0033	0.5891	0.4699	0.9854	0.6652	3.0316	0.3482	0.2819	0.9890
3490	0.9634	1.0093	0.6216	0.5409	0.9487	0.8987	2.2435	0.4032	0.3140	0.9742
3491	0.9634	1.0093	0.6216	0.5409	0.9487	0.8987	2.2435	0.4032	0.3140	0.9742
3492	0.9529	1.0033	0.5891	0.4699	0.9854	0.6652	3.4030	0.3627	0.2778	0.9916
3493	0.9508	0.9753	0.7189	0.9002	1.2173	0.9439	7.7914	0.3242	0.3074	1.0000
3494	0.9188	1.0415	0.6408	0.6775	0.9534	0.6754	1.4222	0.4457	0.5753	0.9719
3495	0.9529	1.0033	0.5891	0.4699	0.9854	0.6652	3.0316	0.3482	0.2819	0.9890
3496	0.9529	1.0033	0.5891	0.4699	0.9854	0.6652	4.4050	0.3489	0.2671	0.9933
3497	0.9529	1.0033	0.5891	0.4699	0.9854	0.6652	4.4050	0.3489	0.2671	0.9933
3498	1.0817	0.8440	0.4961	1.1001	1.1007	0.5396	12.0225	0.1839	0.1930	1.0510
3499	0.9508	0.9753	0.5408	0.8974	1.2173	0.6812	7.4231	0.2954	0.1937	0.9944
3500	1.0156	0.9226	0.5396	1.0131	1.2178	0.5160	5.6883	0.2393	0.1809	1.0321
3501	0.9832	0.9490	0.5402	0.9553	1.2175	0.5986	6.7398	0.2818	0.1865	1.0049

*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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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	0.9873	0.9688	0.5630	0.7348	0.9931	1.0442	2.5297	0.3059	0.4125	0.9922
2	0.9873	0.9688	0.5630	0.7348	0.9931	1.0442	2.5297	0.3059	0.4125	0.9922
3	0.9873	0.9688	0.5630	0.7348	0.9931	1.0442	2.5297	0.3059	0.4125	0.9922
4	0.9839	0.9774	0.9480	0.6619	0.8722	0.9966	1.3904	0.3746	0.4102	0.9861
5	0.9873	0.9764	0.8841	0.9247	0.8397	0.9613	1.2645	0.4185	0.3981	0.9717
6	0.9873	0.9764	0.8841	0.9247	0.8397	0.9613	1.2645	0.4185	0.3981	0.9717
7	0.9924	0.9892	0.8727	0.8414	0.8397	0.9802	1.1170	0.4148	0.4141	0.9715
8	0.9839	0.9774	0.9480	0.6619	0.8722	0.9966	1.3904	0.3746	0.4102	0.9861
9	0.9975	1.0020	0.8613	0.7580	0.8396	0.9992	1.0828	0.3582	0.3940	0.9702
10	0.9873	0.9764	0.8886	0.9404	0.8384	1.0543	1.3612	0.3534	0.4098	0.9749
11	0.9803	0.9774	0.6708	0.7806	0.9549	0.9838	3.0301	0.3765	0.3494	1.0368
12	0.9873	0.9764	0.8817	0.9625	0.8390	0.8790	1.3381	0.3991	0.4105	0.9739
13	0.9873	0.9764	0.8841	1.0055	0.8390	0.8790	1.3228	0.4157	0.4124	0.9752
14	0.9873	0.9764	0.8817	1.1703	0.8506	0.8790	1.2201	0.4256	0.4166	0.9732
15	0.9975	1.0020	0.8613	0.7580	0.8396	0.9992	0.9696	0.4109	0.4302	0.9713
16	0.9975	1.0020	0.8613	0.7580	0.8396	0.9992	0.9696	0.4109	0.4302	0.9713
17	0.9839	0.9774	0.9480	0.6619	0.8722	0.9966	1.2240	0.4016	0.4318	0.9879
18	0.9975	1.0020	0.8613	0.7580	0.8396	0.9992	0.9696	0.4109	0.4302	0.9713
19	0.9839	0.9774	0.9382	0.9069	0.8240	1.0435	1.4973	0.3913	0.4083	1.0096
20	0.9873	0.9774	0.9271	0.9199	0.8355	1.0343	1.1691	0.3848	0.4374	0.9885
21	0.9975	1.0055	0.9035	0.6295	0.8262	1.0040	0.8668	0.3769	0.4824	0.9815

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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
22	0.9873	0.9774	0.9275	0.9462	0.8337	1.0304	1.1274	0.3900	0.4370	0.9911
23	0.9873	0.9774	0.9341	0.9667	0.8373	0.8840	1.0618	0.3723	0.4509	0.9893
24	0.9873	0.9774	0.9411	1.1775	0.8490	0.8840	1.0244	0.4281	0.4554	0.9873
25	0.9932	0.9807	0.9169	0.9161	0.8332	0.8840	0.9654	0.3785	0.4637	0.9849
26	0.9932	0.9868	0.8897	0.8299	0.8337	0.9242	0.9115	0.3695	0.4710	0.9841
27	0.9932	0.9951	0.8932	0.8778	0.8389	0.9959	0.8585	0.3911	0.4804	0.9825
28	0.9873	0.9774	0.9175	0.9244	0.8411	0.8840	0.9633	0.3932	0.4644	0.9860
29	0.9932	0.9921	0.8932	0.8368	0.8377	0.9620	0.8828	0.3794	0.4752	0.9832
30	0.9932	0.9921	0.8932	0.8220	0.8359	0.9451	0.8953	0.3252	0.4743	0.9841
31	0.9932	0.9807	0.9228	0.8203	0.8337	0.8840	0.9442	0.3904	0.4676	0.9860
32	0.9932	0.9894	0.8987	0.8059	0.8337	0.9242	0.8900	0.3769	0.4743	0.9862
33	0.9910	0.9774	0.9929	0.6367	0.8234	1.0301	1.1355	0.4065	0.4276	1.0051
34	0.9932	0.9921	0.8932	0.8130	0.8384	0.9731	0.8714	0.4007	0.4786	0.9847
35	0.9932	0.9868	0.9188	0.8203	0.8337	0.9242	0.9161	0.3859	0.4719	0.9872
36	0.9932	0.9894	0.9058	0.8059	0.8359	0.9451	0.8734	0.4001	0.4778	0.9860
37	0.9839	0.9774	0.9382	0.9069	0.8240	1.0435	0.9748	0.3373	0.4572	0.9963
38	0.9932	0.9807	0.9433	0.8950	0.8394	0.8840	0.9418	0.3555	0.4680	0.9895
39	0.9921	0.9791	0.8865	0.6637	0.8906	1.0334	1.6919	0.3621	0.3732	1.0093
40	0.9932	0.9868	0.9152	0.8091	0.8337	0.9242	0.9027	0.3947	0.4739	0.9894
41	0.9932	0.9807	0.9249	0.8929	0.8411	0.8779	0.9240	0.4073	0.4686	0.9912
42	0.9921	0.9774	0.9860	0.6274	0.8233	1.0397	1.1305	0.4080	0.4280	1.0069

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

RATING AREA FACTORS

USAA GROUP UNIT-OWNER FORM

<u>Rating Area</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>
43	0.9954	0.9868	0.9129	0.7739	0.8337	0.9179	0.8897	0.3712	0.4757	0.9923
44	0.9955	0.9774	0.9403	0.8658	0.8354	1.0567	1.0537	0.4036	0.4375	1.0054
45	0.9954	0.9868	0.9190	0.7787	0.8337	0.9179	0.8723	0.3731	0.4754	0.9941
46	0.9921	0.9791	0.8871	0.6632	0.8888	1.0324	1.3443	0.3705	0.4055	1.0141
47	0.9921	0.9791	0.9950	0.6071	0.8704	1.0037	1.2095	0.4011	0.4188	1.0124
48	0.9932	1.0017	0.9058	0.7437	0.8371	0.9982	0.8143	0.4158	0.4934	0.9889
49	0.9921	0.9791	0.9154	0.6255	0.8893	0.9998	1.2994	0.4009	0.4105	1.0149
50	1.0044	1.0055	0.6969	0.6883	0.8105	1.2899	0.6937	0.4185	0.5322	0.9891
51	0.9955	0.9791	0.9403	0.8779	0.8355	1.0697	1.0548	0.4178	0.4390	1.0090
52	0.9921	0.9791	0.9813	0.6059	0.8333	1.0062	1.1801	0.3847	0.4223	1.0157
53	0.9921	0.9791	0.9200	0.7802	0.8233	1.0111	1.1282	0.3977	0.4272	1.0145
54	0.9955	0.9791	0.9402	0.9608	0.8373	0.8961	0.9980	0.3497	0.4469	1.0074
55	0.9921	0.9791	0.7235	0.6129	0.8946	0.9789	1.6635	0.3123	0.3655	1.0129
56	0.9921	0.9791	0.9273	0.8651	0.8354	1.0302	1.1204	0.4108	0.4347	1.0150
57	0.9252	1.0393	0.6368	0.5285	0.8307	0.9841	0.5004	0.4609	0.5658	0.9752
58	0.9955	0.9791	0.9307	0.8803	0.8337	1.0175	1.0907	0.3870	0.4402	1.0146
59	0.9921	0.9791	0.7227	0.5773	0.8907	0.9766	1.3607	0.3434	0.3983	1.0220
60	0.9921	0.9791	0.9051	0.6427	0.8256	0.9967	1.1870	0.4316	0.4228	1.0191
61	0.9955	0.9791	0.9130	0.9291	0.8373	0.8731	1.0370	0.3872	0.4467	1.0130
62	0.9885	0.9791	0.6945	0.8675	0.9344	1.0356	2.2660	0.3396	0.3402	1.0283
63	0.9885	0.9791	0.6681	0.7533	0.9759	1.0562	1.9103	0.3775	0.3351	1.0115

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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
64	1.0048	1.0058	0.9032	0.6080	0.8340	0.9899	0.7752	0.3851	0.5230	1.0108
65	0.9921	0.9791	0.7850	0.9060	0.8233	1.0034	1.1710	0.4276	0.4283	1.0194
66	0.9921	0.9791	0.8497	0.9110	0.8354	1.0207	1.1417	0.4422	0.4335	1.0181
67	0.9955	0.9791	0.8571	0.9202	0.8337	1.0080	1.1255	0.4198	0.4381	1.0185
68	0.9955	0.9791	0.8867	0.9832	0.8373	0.8731	1.0677	0.3750	0.4469	1.0165
69	0.9955	0.9791	0.9179	1.1694	0.8490	0.8731	1.0086	0.3773	0.4543	1.0151
70	1.0004	1.0365	0.6960	0.8072	0.8369	1.0436	0.5743	0.4676	0.5933	1.0022
71	0.9921	0.9791	0.7667	0.9149	0.8240	1.0207	1.1629	0.4082	0.4310	1.0201
72	0.9955	0.9791	0.9145	1.3209	0.8490	0.8731	0.9732	0.3912	0.4613	1.0174
73	1.0013	0.9987	0.9063	0.7117	0.8371	1.0120	0.7974	0.3726	0.4969	1.0051
74	0.9955	0.9791	0.7652	1.0993	0.8366	0.9159	1.1148	0.3764	0.4413	1.0193
75	0.9921	0.9791	0.7671	0.9365	0.8233	1.0143	1.1719	0.3837	0.4297	1.0239
76	0.9955	0.9791	0.8432	1.2467	0.8490	0.8648	1.0177	0.4312	0.4549	1.0202
77	1.0013	0.9939	0.9063	0.7599	0.8384	0.9745	0.7861	0.3914	0.4892	1.0105
78	0.9955	0.9791	0.7706	0.9247	0.8337	1.0080	1.1591	0.3897	0.4358	1.0277
79	1.0013	1.0033	0.9063	0.6822	0.8371	1.0120	0.7940	0.3854	0.4983	1.0073
80	0.9921	0.9791	0.7235	0.6129	0.8946	0.9789	1.3504	0.3317	0.3952	1.0254
81	0.9955	0.9791	0.7535	0.9920	0.8373	0.8648	1.1006	0.3583	0.4463	1.0279
82	0.9921	0.9791	0.7692	0.5747	0.8270	1.0081	1.1934	0.3948	0.4249	1.0300
83	1.0018	1.0365	0.7167	0.8333	0.8307	1.1498	0.5824	0.3973	0.5800	0.9938
84	0.9955	0.9791	0.7634	1.2354	0.8490	0.8648	1.0202	0.3764	0.4570	1.0251

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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
85	0.9955	0.9791	0.7727	1.0602	0.8367	0.9149	1.1157	0.4226	0.4420	1.0284
86	0.9955	0.9791	0.8274	1.0677	0.8411	0.8648	0.9468	0.4721	0.4656	1.0211
87	1.0018	1.0365	0.7325	0.8850	0.8307	1.2934	0.5857	0.5266	0.5798	0.9928
88	1.0013	0.9968	0.8802	0.8179	0.8371	0.9937	0.7982	0.4280	0.4935	1.0110
89	0.9955	0.9791	0.7523	1.2154	0.8490	0.8648	1.0550	0.3949	0.4542	1.0301
90	0.9955	0.9791	0.7183	0.8932	0.8380	1.0468	1.1556	0.3795	0.4373	1.0324
91	0.9955	0.9791	0.7538	1.2296	0.8490	0.8648	1.0276	0.4009	0.4581	1.0321
92	1.0057	1.0071	0.8878	0.5244	0.8245	0.9996	0.7754	0.3836	0.5125	1.0115
93	0.9955	0.9791	0.7039	0.8983	0.8386	0.8648	1.1157	0.3799	0.4433	1.0343
94	0.9955	0.9791	0.7413	1.0411	0.8411	0.8648	0.9865	0.4801	0.4644	1.0320
95	0.9955	0.9791	0.7009	1.1022	0.8490	0.8648	1.0824	0.4050	0.4527	1.0346
96	1.0018	1.0365	0.7325	0.8845	0.8307	1.3084	0.5831	0.4390	0.5910	0.9985
97	1.0013	0.9824	0.7489	0.9051	0.8394	0.8648	0.9496	0.3992	0.4696	1.0336
98	0.9955	0.9791	0.7223	0.9560	0.8393	0.9159	1.1387	0.4288	0.4394	1.0375
99	0.9955	0.9791	0.7014	1.0698	0.8461	0.8648	1.0315	0.4029	0.4593	1.0371
100	1.0013	0.9939	0.6981	0.7034	0.8372	0.9245	0.8871	0.4216	0.4848	1.0420
101	0.9955	0.9791	0.7002	0.9421	0.8474	0.8648	1.0133	0.3984	0.4637	1.0392
102	0.9955	0.9791	0.7066	1.1135	0.8502	0.8648	1.0625	0.3957	0.4571	1.0422
103	1.0018	1.0365	0.7281	0.8364	0.8307	1.1633	0.5698	0.3832	0.5980	1.0031
104	1.0013	0.9885	0.7322	0.7848	0.8337	0.9042	0.9227	0.3917	0.4760	1.0371
105	0.9955	0.9791	0.7183	0.8986	0.8416	1.0469	1.1301	0.3984	0.4372	1.0430

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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
106	1.0013	0.9824	0.7081	0.8191	0.8394	0.8648	0.9706	0.4078	0.4696	1.0387
107	0.9955	0.9791	0.7009	1.0466	0.8516	0.8648	1.0996	0.3700	0.4504	1.0456
108	0.9955	0.9791	0.7066	1.1189	0.8516	0.8648	1.0782	0.4084	0.4553	1.0471
109	0.9955	0.9791	0.7002	0.9466	0.8474	0.8648	1.0356	0.3592	0.4617	1.0452
110	0.9955	0.9791	0.7006	0.9111	0.8423	0.8648	1.1240	0.3915	0.4444	1.0491
111	1.0057	1.0071	0.8950	0.5271	0.8245	0.9858	0.7748	0.3901	0.5109	1.0185
112	1.0013	0.9824	0.7081	0.8231	0.8408	0.8648	1.0109	0.3465	0.4682	1.0498
113	1.0018	1.0365	0.7281	0.8404	0.8307	1.1608	0.5729	0.4508	0.5994	1.0108
114	0.9955	0.9791	0.7002	0.9466	0.8458	0.8648	1.0509	0.4476	0.4617	1.0525
115	0.9955	0.9791	0.7066	1.1189	0.8540	0.8648	1.0871	0.4133	0.4540	1.0538
116	0.9955	0.9791	0.7002	0.9646	0.8487	0.8648	1.0629	0.3917	0.4578	1.0545
117	1.0013	0.9885	0.6993	0.7103	0.8350	0.9042	0.9396	0.4026	0.4758	1.0471
118	0.9955	0.9791	0.6979	0.8868	0.8463	0.8648	1.0521	0.4065	0.4620	1.0557
119	1.0013	0.9824	0.7081	0.8231	0.8340	0.8648	1.0201	0.4144	0.4664	1.0596
120	0.9955	0.9791	0.7025	1.1229	0.8524	0.8904	1.0996	0.3390	0.4517	1.0611
121	0.9921	0.9791	0.7299	0.5680	0.8307	1.0262	1.2729	0.4050	0.4097	1.0377
122	1.0013	0.9885	0.6981	0.7111	0.8363	0.9042	0.9673	0.3544	0.4757	1.0580
123	1.0013	0.9939	0.6981	0.7064	0.8410	0.9521	0.9110	0.4245	0.4868	1.0564
124	0.9955	0.9791	0.6969	0.8917	0.8463	0.8904	1.0562	0.3716	0.4602	1.0663
125	1.0057	1.0071	0.8771	0.4765	0.8172	1.1242	0.7441	0.3868	0.5403	1.0220
126	1.0013	0.9968	0.6981	0.7071	0.8385	0.9521	0.8911	0.3976	0.4911	1.0516

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

RATING AREA FACTORS

USAA GROUP UNIT-OWNER FORM

<u>Rating Area</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>
127	1.0057	1.0071	0.7586	0.4793	0.7962	1.0546	0.7591	0.4083	0.5276	1.0392
128	1.0013	0.9939	0.6981	0.7064	0.8410	0.9521	0.9102	0.3854	0.4862	1.0606
129	1.0013	0.9968	0.6981	0.7430	0.8397	0.9521	0.8810	0.3564	0.4913	1.0568
130	1.0013	0.9911	0.6981	0.7072	0.8388	0.9310	0.9637	0.4236	0.4809	1.0737
131	1.0127	1.0071	0.6871	0.6371	0.8142	1.3522	0.7136	0.4056	0.5631	1.0215
132	0.9198	1.0388	0.6990	0.4282	0.8523	0.9848	0.5655	0.4441	0.5003	0.9780
133	1.0013	1.0033	0.6993	0.6296	0.8397	0.9765	0.8586	0.3881	0.4990	1.0606
134	1.0013	0.9968	0.6993	0.7452	0.8421	0.9707	0.9022	0.3692	0.4919	1.0672
135	1.0013	0.9824	0.6572	0.8314	0.8428	0.8904	1.0188	0.3889	0.4653	1.0909
136	1.0127	1.0071	0.5980	0.5099	0.8119	1.2470	0.7337	0.4213	0.5527	1.0319
137	1.0013	0.9968	0.6993	0.6587	0.8406	0.9995	0.9133	0.3367	0.4910	1.0757
138	1.0057	1.0071	0.7219	0.4222	0.8172	1.1947	0.7324	0.4229	0.5458	1.0394
139	1.0013	0.9911	0.6627	0.7091	0.8372	0.9310	0.9975	0.3588	0.4741	1.1099
140	1.0057	1.0071	0.5881	0.4285	0.8178	1.2204	0.7217	0.3966	0.5473	1.0539
141	1.0057	1.0071	0.6639	0.5599	0.8406	1.0055	0.8423	0.4000	0.5122	1.1010
142	1.0127	1.0071	0.5905	0.6371	0.8186	1.3210	0.7036	0.4238	0.5729	1.0341
143	1.0057	1.0071	0.7022	0.4308	0.8222	1.2299	0.7346	0.4075	0.5471	1.0669
144	1.0101	1.0382	0.7248	0.7537	0.8268	1.1560	0.6012	0.4293	0.6860	1.0033
145	1.0127	1.0132	0.5625	0.5850	0.7982	1.1386	0.6574	0.4479	0.5948	1.0495
146	1.0011	0.9791	0.6595	0.9505	0.8495	0.8953	1.1115	0.3950	0.4366	1.1788
147	0.9984	0.9791	0.6884	0.6446	0.8922	1.0107	1.3125	0.3586	0.3846	1.0854

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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
148	0.9873	0.9688	0.5630	0.7348	0.9931	1.0442	5.9933	0.3213	0.4001	0.9816
149	1.0071	0.9939	0.6614	0.6974	0.8394	0.9855	0.9869	0.4389	0.4702	1.2026
150	1.0114	1.0071	0.6871	0.4414	0.8076	1.0972	0.8972	0.3919	0.5083	1.1685
151	1.0070	0.9910	0.6616	0.7669	0.8351	0.9368	1.0741	0.3698	0.4373	1.2736
152	0.9258	1.0399	0.7159	0.4465	0.8567	0.9942	0.4755	0.4378	0.7446	0.9937
153	1.0078	0.9911	0.6614	0.8162	0.8345	0.9360	1.0761	0.3693	0.4345	1.2798
154	0.9275	1.0415	0.7042	0.3935	0.8466	0.9910	0.5339	0.4251	0.7677	0.9892
155	0.9305	1.0399	0.5747	0.6286	0.8092	0.9836	0.4354	0.4777	0.6314	0.9725
156	1.0085	0.9824	0.6681	1.0170	0.8403	0.9011	1.0649	0.4060	0.4289	1.2220
157	1.0192	1.0093	0.5597	0.8593	0.8004	1.4338	0.9002	0.4274	0.5118	1.1450
158	0.9885	0.9791	0.6681	0.7533	0.9759	1.0562	1.6463	0.3379	0.3129	1.0057
159	0.9305	1.0399	0.4726	0.6610	0.8162	0.9881	0.3840	0.4955	0.7175	0.9708
160	0.9958	0.9791	0.6755	0.9297	0.8263	1.0570	1.2359	0.3852	0.3317	1.0494
161	0.9381	1.0414	0.6447	0.6227	0.8407	1.0630	0.3991	0.4546	0.9263	0.9706
162	0.9305	1.0399	0.4726	0.6610	0.8162	0.9881	0.3840	0.4955	0.7175	0.9708
163	0.9305	1.0399	0.4950	0.6240	0.8002	0.9893	0.3931	0.4705	0.8737	0.9694
164	1.0099	1.0382	0.5753	0.7261	0.8609	1.0856	0.5933	0.4166	0.7005	1.0100
165	1.0051	0.9885	0.6608	0.8884	0.8345	0.9589	1.1290	0.4242	0.3666	1.0341
166	1.0028	0.9939	0.6614	0.8798	0.8368	0.9821	1.0859	0.4284	0.3642	1.0266
167	1.0028	0.9939	0.6614	0.8795	0.8368	1.0094	1.1095	0.3785	0.3557	1.0415
168	1.0028	0.9885	0.6625	0.8868	0.8345	0.9589	1.1180	0.4313	0.3544	1.0170

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

RATING AREA FACTORS

USAA GROUP UNIT-OWNER FORM

<u>Rating Area</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>
169	0.9380	1.0414	0.6345	0.5699	0.7976	0.9908	0.3862	0.4921	0.9834	0.9690
170	0.9325	1.0399	0.4430	0.5741	0.8094	1.0095	0.3801	0.4831	0.9482	0.9688
171	0.9325	1.0399	0.4776	0.5626	0.8054	0.9873	0.3875	0.4590	0.9555	0.9689
172	1.0395	1.0132	0.5613	0.9558	0.8007	1.2710	0.9316	0.4583	0.4707	1.0422
173	0.9370	1.0399	0.4790	0.5989	0.8025	0.9941	0.3864	0.4525	0.9771	0.9689
174	0.9885	0.9791	0.6681	0.7533	0.9759	1.0562	1.7008	0.3304	0.2553	1.0012
175	0.9370	1.0399	0.4306	0.5709	0.8162	1.0095	0.3786	0.4747	0.9820	0.9688
176	0.9381	1.0399	0.5987	0.5526	0.7976	1.0054	0.3935	0.5000	0.9871	0.9690
177	0.9435	1.0415	0.6668	0.6387	0.8274	1.1385	0.3944	0.4604	0.9617	0.9689
178	0.9934	0.9791	0.6894	0.6324	0.8946	1.0694	1.3226	0.3674	0.2602	0.9778
179	0.9370	1.0399	0.4790	0.5989	0.8025	0.9941	0.3861	0.4759	0.9705	0.9689
180	0.9381	1.0415	0.6199	0.5503	0.7977	1.0054	0.3926	0.4949	1.0009	0.9689
181	0.9370	1.0399	0.4350	0.6004	0.8131	1.0168	0.3856	0.4851	0.9843	0.9687
182	0.9305	1.0399	0.4125	0.9796	0.7980	0.9292	0.3272	0.4929	0.8272	0.9711
183	0.9370	1.0399	0.4309	0.5729	0.8161	1.0095	0.3830	0.4757	0.9798	0.9689
184	0.9381	1.0399	0.4419	0.5663	0.8111	1.0295	0.3812	0.4762	1.0015	0.9690
185	0.9381	1.0415	0.6838	0.5604	0.8016	1.0140	0.3879	0.4761	1.0177	0.9687
186	0.9381	1.0399	0.5319	0.5638	0.8111	1.0304	0.3863	0.5048	1.0113	0.9690
187	0.9934	0.9791	0.6639	0.9038	0.8885	1.1460	1.3745	0.4446	0.2568	0.9771
188	0.9325	1.0399	0.4291	0.6693	0.7930	1.0273	0.3759	0.4771	0.9955	0.9688
189	0.9381	1.0415	0.6080	0.5691	0.8067	1.0065	0.3727	0.4997	1.0478	0.9686

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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
190	1.0124	1.0382	0.5775	1.1663	0.8394	1.0392	0.6748	0.4469	0.5832	0.9873
191	0.9934	0.9791	0.6635	0.8436	0.8867	1.1036	1.3937	0.3152	0.2543	0.9730
192	1.0112	1.0382	0.5735	1.1168	0.8438	1.0171	0.6603	0.4494	0.6248	0.9854
193	1.0028	0.9939	0.6614	0.8661	0.8368	0.9932	0.9900	0.3988	0.3175	0.9791
194	1.0079	1.0382	0.5735	1.1307	0.8438	1.0392	0.6516	0.4348	0.5955	0.9832
195	0.9305	1.0399	0.4125	0.9796	0.7980	0.9292	0.3272	0.4929	0.8272	0.9711
196	0.9969	0.9791	0.6582	1.1308	0.8470	0.9163	1.0551	0.2978	0.2963	0.9792
197	0.9381	1.0399	0.4363	0.6561	0.7923	1.0925	0.3563	0.5213	1.0411	0.9688
198	1.0028	0.9824	0.6650	1.0098	0.8324	0.9163	1.0275	0.3420	0.3053	0.9787
199	1.0028	0.9885	0.6625	0.8573	0.8345	0.9580	1.0159	0.3289	0.3068	0.9782
200	0.9969	0.9791	0.6592	1.2836	0.8499	0.9163	1.0382	0.2855	0.2936	0.9777
201	0.9969	0.9791	0.6582	1.1651	0.8470	0.9163	1.0399	0.5030	0.2984	0.9778
202	0.9969	0.9791	0.6559	1.1024	0.8421	0.9163	1.0047	0.5073	0.2993	0.9775
203	1.0142	1.0071	0.5603	0.7798	0.8102	1.3531	0.8776	0.3983	0.3573	0.9811
204	1.0028	0.9911	0.6614	0.8569	0.8345	0.9631	1.0239	0.3620	0.3062	0.9772
205	0.9969	0.9791	0.6558	1.0583	0.8421	0.9163	1.0336	0.4134	0.2975	0.9767
206	1.0028	0.9824	0.6625	0.8777	0.8345	0.9163	1.0231	0.4362	0.3013	0.9768
207	0.9969	0.9791	0.6559	1.1017	0.8421	0.9163	1.0199	0.3648	0.2985	0.9761
208	1.0028	0.9911	0.6614	0.8538	0.8345	0.9580	1.0025	0.3864	0.3050	0.9768
209	0.9435	1.0415	0.6919	0.5586	0.8021	1.0140	0.3581	0.4701	1.0763	0.9685
210	0.9381	1.0399	0.4139	0.7794	0.7882	0.9381	0.3353	0.5047	1.0421	0.9691

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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
211	0.9381	1.0415	0.6217	0.6583	0.7966	1.0730	0.3436	0.4696	1.1195	0.9689
212	0.9934	0.9791	0.6554	0.7581	0.8934	1.0864	1.4427	0.3543	0.2371	0.9740
213	0.9381	1.0415	0.6217	0.6583	0.7966	1.0730	0.3461	0.5090	1.0941	0.9687
214	0.9348	1.0415	0.6398	1.0850	0.8345	1.1047	0.5610	0.4396	0.5389	0.9689
215	1.0115	1.0382	0.5849	1.1439	0.8338	1.1306	0.7233	0.4160	0.4565	0.9738
216	0.9447	1.0415	0.7330	0.8967	0.8016	1.0207	0.3390	0.4495	0.9733	0.9686
217	0.9287	1.0415	0.5862	0.9427	0.8673	1.0351	0.6851	0.4214	0.5396	0.9803
218	0.9324	1.0399	0.4091	0.7919	0.7748	0.8141	0.3136	0.5287	1.0609	0.9699
219	0.9934	0.9791	0.6915	0.5890	0.8950	1.0173	1.3353	0.3850	0.2356	0.9747
220	1.0028	0.9939	0.6614	0.8698	0.8380	1.0004	0.9656	0.4100	0.2971	0.9733
221	0.9348	1.0415	0.6384	1.0916	0.8345	1.1047	0.5032	0.4084	0.6567	0.9696
222	0.9381	1.0414	0.5363	0.7784	0.7885	0.9334	0.3392	0.5013	1.1226	0.9694
223	0.9900	0.9791	0.6546	0.8121	0.9121	1.1122	1.4871	0.3340	0.2263	0.9742
224	0.9934	0.9791	0.6566	0.7443	0.9085	1.0949	1.4665	0.3694	0.2270	0.9741
225	0.9305	1.0346	0.9444	0.7036	0.8740	0.8414	0.3225	0.6036	0.6286	1.0137
226	1.0071	1.0071	0.5657	0.6177	0.8125	1.2990	0.8839	0.3897	0.3301	0.9725
227	0.9324	1.0362	0.4084	0.7785	0.8240	0.8120	0.3097	0.5032	1.0610	0.9717
228	0.9348	1.0415	0.6433	0.9392	0.8303	1.1047	0.4858	0.4798	0.6659	0.9695
229	0.9305	1.0357	0.6478	0.9723	0.7954	0.9194	0.3422	0.5571	0.8160	0.9766
230	0.9305	1.0362	0.4323	1.1035	0.7765	0.9345	0.2989	0.5401	0.9493	0.9760
231	0.9381	1.0414	0.4994	0.7521	0.7863	0.8541	0.2949	0.4713	1.1090	0.9737

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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
232	0.9305	1.0362	0.4323	1.1035	0.7765	0.9345	0.2989	0.5401	0.9493	0.9760
233	0.9900	0.9791	0.6753	0.7336	0.9719	1.0431	1.5174	0.3474	0.2264	0.9756
234	0.9305	1.0362	0.4323	1.1039	0.7765	0.9345	0.2971	0.5425	0.8371	0.9775
235	0.9447	1.0415	0.7972	1.0893	0.7966	1.1234	0.3371	0.4713	1.0752	0.9688
236	0.9381	1.0362	0.4320	0.7931	0.7824	0.9083	0.3002	0.5004	1.0865	0.9765
237	0.9370	1.0362	0.4084	0.8557	0.7823	0.9118	0.3037	0.5330	1.0746	0.9715
238	0.9933	0.9791	0.6204	0.9666	0.9389	0.9649	1.5767	0.3164	0.2291	0.9820
239	1.0028	0.9911	0.6614	0.8671	0.8368	0.9418	1.0153	0.3498	0.2744	0.9735
240	0.9381	1.0362	0.4084	0.8367	0.7719	0.9216	0.3016	0.5911	1.0859	0.9734
241	0.9370	1.0362	0.4084	0.9117	0.7646	0.9184	0.3093	0.4887	1.0747	0.9735
242	0.9969	0.9791	0.6781	0.9591	0.8413	1.0915	1.2008	0.3669	0.2497	0.9746
243	1.0115	1.0382	0.5964	1.2191	0.8323	1.3649	0.7018	0.4336	0.4272	0.9705
244	0.9381	1.0362	0.4744	0.8608	0.7673	0.9305	0.2931	0.5599	1.0990	0.9752
245	0.9370	1.0362	0.4084	0.8515	0.7646	0.9216	0.3029	0.4735	1.0823	0.9757
246	0.9394	1.0415	0.6981	0.9175	0.8157	1.0707	0.3178	0.4609	0.9201	0.9684
247	0.9381	1.0380	0.5069	0.8109	0.7815	0.9217	0.2784	0.5394	1.1404	0.9747
248	1.0056	1.0382	0.5735	1.1412	0.8408	1.0302	0.7478	0.4304	0.4348	0.9714
249	0.9381	1.0362	0.4744	0.8543	0.7646	0.9305	0.2884	0.5428	1.1055	0.9793
250	0.9381	1.0362	0.4107	0.8582	0.7646	0.9216	0.3035	0.5107	1.0805	0.9735
251	0.9305	1.0362	0.4364	1.1053	0.7738	0.9053	0.2941	0.5145	1.0269	0.9771
252	0.9381	1.0362	0.4890	0.9020	0.7656	0.9305	0.2934	0.5373	1.0940	0.9783

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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
253	1.0142	1.0071	0.5603	0.8013	0.8110	1.3304	0.9061	0.4200	0.3068	0.9717
254	1.0071	1.0071	0.6871	0.5844	0.8035	1.1154	0.9307	0.4197	0.2897	0.9727
255	0.9934	0.9791	0.6639	0.8273	0.8918	1.0765	1.5008	0.2906	0.2292	0.9772
256	0.9438	1.0411	0.6787	1.4676	0.7887	0.9506	0.3070	0.5215	1.1680	0.9704
257	0.9381	1.0380	0.5169	0.8942	0.7656	0.9454	0.2838	0.5732	1.1171	0.9855
258	0.9305	1.0362	0.5004	0.9679	0.8223	0.9042	0.2993	0.5846	0.8608	0.9877
259	0.9305	1.0352	0.8631	0.8409	0.8143	0.9042	0.3855	0.5742	0.6828	0.9772
260	1.0028	0.9911	0.6614	0.8671	0.8368	0.9418	1.0860	0.3492	0.2580	0.9764
261	0.9381	1.0380	0.5169	0.9464	0.7712	0.9239	0.2847	0.5101	1.1087	0.9786
262	0.9969	0.9791	0.6558	1.2783	0.8483	0.8662	1.1441	0.3838	0.2535	0.9787
263	0.9381	1.0415	0.5563	0.7733	0.8136	0.8202	0.2746	0.5807	1.1888	0.9816
264	0.9479	1.0407	0.5831	0.9786	0.8633	1.0166	0.7295	0.3762	0.4352	0.9692
265	0.9305	1.0362	0.4991	0.9435	0.8104	0.9094	0.2781	0.5493	0.9991	0.9865
266	1.0115	1.0382	0.5849	1.1601	0.8380	1.1992	0.7970	0.4115	0.3507	0.9702
267	1.0071	1.0071	0.6871	0.5844	0.8035	1.1154	1.0137	0.3582	0.2654	0.9754
268	0.9969	0.9791	0.6582	1.3964	0.8519	0.8662	1.1643	0.3563	0.2512	0.9797
269	0.9969	0.9791	0.6646	1.3972	0.8577	0.8662	1.1828	0.4041	0.2504	0.9793
270	0.9969	0.9791	0.6810	0.9472	0.8346	1.0051	1.2782	0.3744	0.2396	0.9850
271	0.9381	1.0380	0.5473	0.9500	0.7712	0.9027	0.2679	0.5069	1.1609	0.9890
272	0.9985	0.9791	0.6592	1.3274	0.8577	0.8662	1.1276	0.3713	0.2481	0.9811
273	0.9389	1.0415	0.7228	0.9033	0.8050	1.0485	0.3685	0.4838	0.7116	0.9683

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

RATING AREA FACTORS

USAA GROUP UNIT-OWNER FORM

<u>Rating Area</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>
274	0.9969	0.9791	0.6582	1.2585	0.8519	0.8662	1.1643	0.4152	0.2521	0.9786
275	0.9305	1.0352	0.9353	0.5385	0.9229	0.8166	0.2936	0.6081	0.6136	0.9882
276	0.9985	0.9791	0.6582	1.3911	0.8548	0.8663	1.1940	0.3212	0.2501	0.9803
277	0.9985	0.9791	0.6592	1.4068	0.8577	0.8663	1.1774	0.3259	0.2482	0.9827
278	0.9985	0.9791	0.6559	1.2726	0.8529	0.8662	1.1510	0.3548	0.2513	0.9812
279	0.9985	0.9791	0.6646	1.4129	0.8577	0.8662	1.1673	0.3922	0.2489	0.9819
280	1.0044	0.9824	0.6625	0.9969	0.8452	0.8908	1.1350	0.3277	0.2534	0.9804
281	1.0044	0.9824	0.6681	1.1725	0.8509	0.8662	1.1529	0.3835	0.2521	0.9814
282	1.0002	0.9791	0.6646	1.4103	0.8592	0.8662	1.1575	0.3513	0.2480	0.9834
283	0.9628	1.0415	0.7299	1.2947	0.7914	0.9644	0.3313	0.4951	1.0737	0.9714
284	0.9394	1.0415	0.7297	0.8893	0.8021	1.0421	0.3606	0.4125	0.7445	0.9682
285	1.0002	0.9791	0.6651	1.4127	0.8564	0.8662	1.1545	0.4001	0.2485	0.9843
286	1.0088	1.0071	0.6886	0.6936	0.8302	1.1148	0.9554	0.3734	0.2731	0.9802
287	1.0044	0.9911	0.6667	0.9838	0.8468	0.9057	1.1142	0.3730	0.2560	0.9807
288	0.9394	1.0415	0.7328	0.9019	0.8021	1.0421	0.3562	0.4260	0.7237	0.9682
289	0.9394	1.0415	0.7297	0.8992	0.8021	1.0421	0.3583	0.4193	0.7351	0.9682
290	0.9305	1.0362	0.8699	0.8140	0.8666	0.9223	0.2609	0.5573	0.9314	1.0279
291	0.9933	0.9791	0.6775	0.7802	0.9726	1.0276	1.6223	0.3418	0.2337	0.9880
292	0.9305	1.0352	0.9396	0.7729	0.9118	0.8789	0.3396	0.5577	0.6557	0.9747
293	0.9370	1.0362	0.7334	0.8031	0.8074	0.9035	0.2661	0.5462	1.0619	1.0007
294	0.9933	0.9791	0.6731	0.8037	0.9783	1.0115	1.6082	0.3287	0.2335	0.9883

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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
295	0.9394	1.0415	0.7409	0.8986	0.8021	1.0421	0.3516	0.4098	0.7239	0.9682
296	1.0142	1.0147	0.5670	0.9493	0.8315	1.5850	0.8597	0.4155	0.3044	0.9723
297	0.9394	1.0415	0.7297	0.8986	0.8021	1.0421	0.3555	0.4331	0.7340	0.9682
298	0.9933	0.9791	0.6753	0.8002	0.9795	1.0115	1.6121	0.3600	0.2342	0.9890
299	0.9431	1.0380	0.6129	0.9498	0.7756	0.9360	0.2611	0.5191	1.2205	1.0031
300	1.0056	1.0382	0.5735	1.0790	0.8491	0.9867	0.8755	0.4148	0.3582	0.9700
301	1.0056	1.0382	0.5735	1.0603	0.8469	0.9867	0.9189	0.4380	0.3536	0.9701
302	0.9394	1.0415	0.8008	1.2136	0.7937	1.0195	0.3724	0.5005	0.9393	0.9688
303	1.0056	1.0382	0.5773	1.0336	0.8664	0.9868	0.8816	0.3323	0.3614	0.9699
304	0.9348	1.0415	0.5900	0.6010	0.8630	1.0245	0.8206	0.4015	0.3857	0.9707
305	0.9969	0.9791	0.6667	0.9519	0.8998	1.0658	1.3738	0.3652	0.2377	0.9987
306	1.0056	1.0395	0.5773	0.9986	0.8693	1.0667	0.8860	0.4002	0.3638	0.9701
307	0.9394	1.0415	0.7404	0.9009	0.8021	1.0449	0.3493	0.4590	0.7124	0.9682
308	1.0056	1.0382	0.5735	1.0598	0.8469	0.9867	0.8955	0.4217	0.3535	0.9701
309	0.9933	0.9791	0.6456	0.7710	0.9726	1.0383	1.6323	0.3346	0.2357	0.9889
310	0.9933	0.9791	0.6667	0.8740	0.9863	1.0373	1.5478	0.3125	0.2357	0.9919
311	1.0056	1.0382	0.5773	1.0299	0.8673	1.0602	0.8770	0.4258	0.3597	0.9699
312	1.0056	1.0382	0.5773	1.0264	0.8673	1.0487	0.8860	0.4278	0.3556	0.9700
313	0.9394	1.0415	0.7020	0.9190	0.8112	1.0707	0.3370	0.4960	0.7599	0.9682
314	1.0056	1.0382	0.5735	1.0533	0.8469	0.9759	0.8885	0.3908	0.3520	0.9701
315	0.9888	0.9791	0.4742	0.8388	0.9394	0.9620	1.5658	0.3499	0.2409	0.9940

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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
316	1.0056	1.0382	0.5773	1.0111	0.8585	0.9759	0.9064	0.3758	0.3491	0.9701
317	1.0062	0.9824	0.6717	0.9843	0.8456	0.8673	1.1718	0.4562	0.2523	0.9966
318	1.0002	0.9791	0.6684	1.3653	0.8606	0.8673	1.2065	0.3183	0.2496	0.9988
319	0.9348	1.0415	0.7516	1.0097	0.8567	1.0684	0.7046	0.4778	0.4449	0.9690
320	0.9305	1.0362	0.8913	0.6414	0.9146	0.8497	0.2488	0.5517	0.7647	0.9853
321	0.9447	1.0380	0.7172	1.4847	0.7755	0.9408	0.2835	0.5296	1.2270	0.9915
322	1.0062	0.9885	0.6717	0.9708	0.8456	0.9067	1.1571	0.3889	0.2538	0.9955
323	1.0062	0.9911	0.6706	0.9611	0.8479	0.9271	1.1526	0.3557	0.2551	0.9945
324	0.9435	1.0380	0.9143	0.8972	0.8099	0.9322	0.2429	0.5296	1.2128	1.0572
325	1.0062	0.9824	0.6800	1.1334	0.8433	0.8673	1.1809	0.3856	0.2530	0.9976
326	0.9394	1.0415	0.7101	1.2259	0.7765	0.8637	0.3632	0.5364	0.9451	0.9697
327	1.0062	0.9885	0.6759	0.9671	0.8456	0.9067	1.1608	0.3993	0.2540	0.9967
328	1.0015	1.0415	0.5772	1.1253	0.8794	1.0555	0.8812	0.4012	0.3507	0.9701
329	0.9902	0.9791	0.5445	0.5996	1.0257	1.1048	1.6135	0.3218	0.2789	0.9909
330	1.0062	0.9939	0.6706	0.9626	0.8491	0.9547	1.1135	0.3792	0.2553	0.9928
331	1.0062	0.9939	0.6764	0.9546	0.8503	0.9547	1.1169	0.3731	0.2561	0.9955
332	1.0062	0.9911	0.6764	0.9542	0.8489	0.9271	1.1536	0.3398	0.2548	0.9958
333	0.9305	1.0362	0.8845	0.6345	0.9176	0.8512	0.2138	0.5619	0.8233	0.9926
334	1.0106	1.0071	0.6980	0.6720	0.8328	1.1273	1.0316	0.3946	0.2615	0.9911
335	1.0150	1.0382	0.6031	1.4485	0.8436	1.1464	0.8576	0.3751	0.3199	0.9718
336	0.9394	1.0415	0.7713	0.9073	0.8029	1.0221	0.4357	0.4498	0.5769	0.9685

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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
337	0.9348	1.0415	0.6644	0.9240	0.8396	1.0473	0.7387	0.5033	0.4258	0.9691
338	0.9947	0.9791	0.6643	0.7592	0.9331	1.0829	1.4666	0.3379	0.2459	1.0072
339	1.0106	1.0071	0.6980	0.6720	0.8328	1.1273	0.9575	0.3486	0.2767	0.9814
340	0.9969	0.9791	0.6737	0.7427	0.8997	1.0771	1.3144	0.3280	0.2445	1.0164
341	0.9348	1.0415	0.6644	0.9184	0.8396	1.0357	0.7458	0.4579	0.4181	0.9700
342	0.9305	1.0362	0.8929	0.7100	0.9217	0.8616	0.2251	0.5723	0.9022	0.9997
343	0.9435	1.0380	0.8639	0.9105	0.8131	0.9322	0.2464	0.5255	1.2486	1.0520
344	0.9902	0.9791	0.4773	0.6836	0.9420	0.9762	1.5287	0.2820	0.2533	0.9965
345	1.0002	0.9791	0.6707	0.9993	0.8493	0.8787	1.2061	0.3466	0.2512	1.0272
346	0.9305	1.0352	0.9404	0.6262	0.9183	0.7964	0.2518	0.6835	0.6678	0.9777
347	0.9382	1.0415	0.7261	1.1953	0.8478	1.0725	0.6759	0.4347	0.4243	0.9690
348	1.0062	0.9939	0.6764	0.8617	0.8492	0.9672	1.1351	0.3458	0.2556	0.9997
349	0.9380	1.0415	0.5956	1.0459	0.8655	1.1008	0.8243	0.4446	0.3589	0.9698
350	1.0176	1.0093	0.5695	1.0039	0.8119	1.3660	1.0101	0.4088	0.2791	0.9828
351	0.9947	0.9791	0.6477	0.7802	0.9676	0.9941	1.5639	0.3400	0.2564	1.0080
352	1.0119	1.0071	0.7266	0.6316	0.8116	1.0716	1.0233	0.3908	0.2652	1.0033
353	0.9902	0.9791	0.6143	0.7819	0.9398	0.9853	1.5841	0.2736	0.2572	1.0024
354	0.9394	1.0415	0.7425	1.2727	0.7922	0.9678	0.3957	0.5154	0.7838	0.9687
355	0.9364	1.0415	0.7203	1.2425	0.8624	1.0357	0.6773	0.4860	0.4243	0.9690
356	0.9394	1.0415	0.7292	1.3283	0.7934	0.9844	0.3728	0.5133	0.8481	0.9707
357	1.0091	1.0382	0.5836	1.2675	0.8744	1.0498	0.8993	0.3658	0.3346	0.9721

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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
358	1.0150	1.0147	0.5883	0.9580	0.8351	1.2819	0.9506	0.3877	0.2898	0.9766
359	0.9947	0.9791	0.6368	0.7965	0.9730	0.9853	1.5882	0.2766	0.2579	1.0062
360	1.0150	1.0343	0.6125	0.9250	0.8368	1.2772	0.9459	0.3810	0.2919	0.9768
361	0.9902	0.9791	0.4942	0.7654	0.9381	0.9828	1.5791	0.2927	0.2604	1.0001
362	0.9947	0.9791	0.6494	0.7802	0.9676	0.9941	1.5264	0.2526	0.2590	1.0047
363	0.9947	0.9791	0.6280	0.7819	0.9702	0.9853	1.5773	0.2527	0.2592	1.0034
364	0.9982	0.9791	0.7566	0.4925	0.8395	1.0208	1.1919	0.3182	0.2540	1.0555
365	0.9394	1.0415	0.7425	1.2727	0.7922	0.9656	0.3878	0.4576	0.7755	0.9691
366	0.9947	0.9791	0.6494	0.7848	0.9659	0.9961	1.4549	0.2826	0.2598	1.0058
367	0.9394	1.0380	0.7014	1.2884	0.7863	0.9716	0.3217	0.5263	1.0627	1.0001
368	0.9947	0.9791	0.6427	0.8115	0.9713	0.9875	1.5647	0.2582	0.2617	1.0059
369	1.0016	0.9791	0.7033	1.0193	0.8493	0.8787	1.1209	0.3785	0.2557	1.0474
370	1.0176	1.0147	0.5754	0.9524	0.8413	1.3113	0.9705	0.3773	0.2867	0.9787
371	0.9982	0.9791	0.7037	0.7257	0.8952	1.0927	1.3231	0.3409	0.2576	1.0564
372	0.9947	0.9791	0.6553	0.8022	0.9659	0.9961	1.5668	0.2861	0.2621	1.0064
373	1.0016	0.9791	0.7002	1.0631	0.8546	0.8856	1.0464	0.3529	0.2607	1.0377
374	1.0176	1.0093	0.5695	1.0039	0.8119	1.3660	1.0159	0.3653	0.2730	0.9908
375	0.9305	1.0334	0.9771	0.5854	0.9142	0.7738	0.2661	0.6190	0.5989	1.0350
376	0.9947	0.9791	0.6728	0.6705	0.9862	1.0616	1.5159	0.3087	0.2594	1.0178
377	0.9982	0.9791	0.7277	0.5295	0.9031	1.0361	1.2269	0.3810	0.2597	1.0980
378	0.9982	0.9791	0.7186	0.5003	0.9017	1.0023	1.2496	0.3310	0.2579	1.0936

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

RATING AREA FACTORS

USAA GROUP UNIT-OWNER FORM

<u>Rating Area</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>
379	0.9947	0.9791	0.6528	0.7426	0.9678	0.9978	1.5359	0.3104	0.2608	1.0118
380	1.0077	0.9939	0.6970	0.8304	0.8518	0.9672	1.0598	0.3718	0.2631	1.0189
381	1.0157	1.0125	0.6388	0.8567	0.8349	1.2628	0.9503	0.3680	0.2873	0.9787
382	1.0150	1.0343	0.6093	0.9276	0.8372	1.2772	0.9605	0.3576	0.2910	0.9766
383	1.0016	0.9791	0.6950	0.9765	0.8478	0.8875	1.0836	0.3674	0.2609	1.0733
384	0.9902	0.9791	0.4807	0.7195	0.9363	0.9867	1.5640	0.3188	0.2687	1.0046
385	0.9305	1.0352	0.9378	0.5886	0.9085	0.8147	0.2211	0.6192	0.6826	1.0034
386	1.0164	1.0382	0.6175	1.3113	0.8433	1.1852	0.9827	0.3999	0.2952	0.9757
387	0.9305	1.0362	0.8924	0.6720	0.9102	0.7964	0.1943	0.6497	0.7932	0.9759
388	0.9394	1.0415	0.7319	1.3691	0.7935	0.9656	0.4126	0.4962	0.7287	0.9709
389	0.9982	0.9791	0.8039	0.5176	0.8312	1.0300	1.1545	0.3726	0.2613	1.1113
390	0.9394	1.0380	0.7303	1.4238	0.7788	0.9643	0.3085	0.5387	1.0931	0.9987
391	0.9305	1.0362	0.8924	0.6461	0.9085	0.7964	0.1892	0.6776	0.7936	0.9743
392	0.9884	0.9791	0.4867	0.6434	0.9746	1.0720	1.4983	0.3771	0.2877	1.0024
393	0.9380	1.0415	0.6654	1.1296	0.8407	1.0370	0.7916	0.4456	0.3691	0.9699
394	1.0077	0.9824	0.7311	1.0070	0.8433	0.8875	1.0391	0.3532	0.2635	1.0492
395	0.9305	1.0362	0.8980	0.6521	0.9085	0.7964	0.1902	0.7163	0.7702	0.9771
396	0.9394	1.0415	0.7713	0.8844	0.8080	0.9769	0.4997	0.4710	0.5034	0.9688
397	1.0016	0.9791	0.7308	0.9932	0.8455	0.8875	1.0740	0.3595	0.2641	1.1014
398	1.0190	1.0132	0.5873	0.8211	0.8092	1.1326	1.0071	0.4093	0.2823	0.9855
399	0.9426	1.0415	0.7281	1.2304	0.8604	1.0641	0.6942	0.4853	0.3947	0.9691

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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
400	0.9332	1.0415	0.6095	0.6656	0.8635	0.9922	0.8498	0.4145	0.3205	0.9709
401	1.0119	1.0071	0.7161	0.7042	0.8490	1.0022	0.9778	0.3650	0.2690	1.0162
402	0.9982	0.9791	0.7637	0.4906	0.8994	1.0166	1.2274	0.3651	0.2639	1.1223
403	0.9426	1.0415	0.7628	1.0970	0.8142	0.9796	0.5585	0.3868	0.4918	0.9687
404	1.0016	0.9791	0.7493	1.1986	0.8557	0.8911	1.0445	0.3527	0.2648	1.0747
405	0.9394	1.0415	0.7618	0.9222	0.8207	1.0151	0.3788	0.4841	0.5608	0.9714
406	0.9426	1.0415	0.7256	1.1595	0.8399	1.0881	0.6990	0.4698	0.3981	0.9691
407	1.0105	1.0382	0.5906	1.1817	0.8733	0.9898	0.8776	0.3895	0.3113	0.9719
408	0.9426	1.0415	0.7162	1.2018	0.8373	1.0983	0.7120	0.4672	0.3910	0.9692
409	0.9426	1.0415	0.7175	1.1691	0.8403	1.0983	0.7070	0.4604	0.3945	0.9691
410	0.9982	0.9791	0.7641	0.8430	0.8331	1.0582	1.1237	0.3696	0.2643	1.1206
411	0.9982	0.9791	0.8388	0.4937	0.8366	1.0334	1.1794	0.3775	0.2655	1.1266
412	0.9447	1.0380	1.0823	0.9053	0.9165	0.8890	0.2150	0.5670	1.2231	1.0178
413	0.9426	1.0415	0.7162	1.2018	0.8373	1.0706	0.7206	0.4495	0.3888	0.9692
414	1.0077	0.9911	0.7594	0.8350	0.8432	0.9528	0.9505	0.3909	0.2675	1.0462
415	0.9982	0.9791	0.7802	0.5151	0.9034	1.0543	1.2608	0.3398	0.2667	1.1276
416	0.9332	1.0415	0.5995	0.9905	0.8797	1.0442	0.8804	0.4347	0.3131	0.9715
417	1.0076	0.9824	0.7747	0.9973	0.8410	0.8911	1.0228	0.3634	0.2671	1.0610
418	1.0016	0.9791	0.7574	1.1957	0.8557	0.8966	1.0527	0.3700	0.2664	1.0981
419	1.0016	0.9791	0.7548	0.9776	0.8455	0.8966	1.0837	0.3389	0.2666	1.1099
420	0.9426	1.0415	0.7333	1.2437	0.8348	1.0641	0.7192	0.4608	0.3836	0.9691

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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
421	0.9982	0.9791	0.8349	0.5087	0.8368	1.0833	1.1498	0.3980	0.2677	1.1240
422	0.9426	1.0415	0.7175	1.1975	0.8378	1.0983	0.7110	0.4438	0.3847	0.9691
423	0.9305	1.0352	0.9468	0.5350	0.8854	0.8585	0.1878	0.5960	0.6425	1.0293
424	1.0119	1.0048	0.7627	0.6995	0.8467	1.0062	0.9808	0.3588	0.2690	1.0275
425	1.0119	1.0071	0.7907	0.5940	0.8069	1.0866	0.9711	0.3361	0.2716	1.0122
426	1.0016	0.9791	0.7874	1.2002	0.8601	0.8966	1.0628	0.3852	0.2676	1.0920
427	0.9902	0.9791	0.4828	0.7557	0.9433	1.0339	1.5059	0.3082	0.2821	1.0015
428	0.9426	1.0415	0.7502	1.1501	0.8355	1.0881	0.6951	0.4662	0.3892	0.9691
429	0.9947	0.9791	0.6418	0.8268	0.9584	1.0387	1.4818	0.3073	0.2779	1.0130
430	0.9305	1.0334	1.0343	0.7318	0.8848	0.8031	0.2883	0.6286	0.5893	1.0757
431	1.0190	1.0071	0.6180	0.8722	0.8284	1.3557	1.0229	0.3434	0.2761	0.9971
432	0.9982	0.9791	0.7363	0.7079	0.9055	1.1340	1.2675	0.3362	0.2713	1.1145
433	1.0016	0.9791	0.7923	1.0278	0.8508	0.8966	1.0218	0.3526	0.2682	1.0762
434	1.0119	1.0071	0.7794	0.5905	0.8282	1.2322	0.9489	0.3365	0.2733	1.0058
435	1.0016	0.9791	0.7910	0.9878	0.8499	0.9337	1.0857	0.3697	0.2684	1.1119
436	1.0016	0.9791	0.7826	0.9800	0.8499	0.9337	1.0909	0.3939	0.2685	1.1157
437	1.0016	0.9791	0.7803	0.8509	0.8464	1.0881	1.1150	0.3462	0.2685	1.1255
438	1.0016	0.9791	0.7891	1.1991	0.8614	0.9337	1.0461	0.3692	0.2691	1.0973
439	0.9394	1.0380	1.0298	1.2151	0.8394	0.9581	0.3106	0.5702	1.1435	0.9814
440	1.0077	0.9968	0.7903	0.8261	0.8467	0.9869	0.9784	0.4090	0.2702	1.0397
441	0.9982	0.9791	0.8014	0.5117	0.8664	1.0898	1.1459	0.3649	0.2688	1.1317

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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
442	1.0016	0.9791	0.7750	1.0370	0.8464	1.0817	1.1099	0.3447	0.2693	1.1246
443	0.9426	1.0415	0.7288	1.1444	0.8591	1.0641	0.7327	0.3980	0.3653	0.9696
444	1.0016	0.9791	0.7952	1.0560	0.8573	0.9337	1.0375	0.3403	0.2696	1.0852
445	1.0016	0.9791	0.7804	1.1603	0.8569	0.9337	1.0694	0.3747	0.2697	1.1098
446	0.9947	0.9791	0.6610	0.6717	0.9748	1.1179	1.4299	0.3157	0.2772	1.0228
447	0.9305	1.0362	0.8980	0.6510	0.8894	0.8583	0.1811	0.5805	0.7613	0.9750
448	0.9982	0.9791	0.7535	0.9024	0.8457	1.0927	1.1195	0.3893	0.2703	1.1172
449	0.9394	1.0380	0.7294	1.5774	0.7765	0.9422	0.4157	0.5615	0.8713	0.9729
450	1.0016	0.9791	0.7616	1.1114	0.8493	1.0319	1.0962	0.3315	0.2703	1.1238
451	1.0016	0.9791	0.7953	1.2309	0.8585	0.9337	1.0325	0.3844	0.2703	1.0992
452	0.9982	0.9791	0.7280	0.5257	0.9053	1.0383	1.1857	0.3600	0.2707	1.1301
453	0.9305	1.0352	0.9610	0.5384	0.8733	0.8641	0.1874	0.6706	0.6470	1.0218
454	1.0077	0.9824	0.7818	1.0328	0.8535	0.9283	0.9624	0.3727	0.2708	1.0886
455	0.9426	1.0415	0.7156	1.1692	0.8361	1.0983	0.7173	0.4600	0.3789	0.9692
456	0.9982	0.9791	0.7769	0.5027	0.8823	1.0426	1.1692	0.3575	0.2711	1.1301
457	1.0016	0.9791	0.7582	1.2826	0.8601	0.9262	1.0341	0.3583	0.2710	1.1084
458	1.0164	1.0382	0.6313	1.3534	0.8418	1.3196	0.8818	0.3934	0.2957	0.9759
459	1.0016	0.9791	0.7629	1.1281	0.8573	0.9263	1.0055	0.3359	0.2712	1.0965
460	1.0016	0.9791	0.7616	1.0153	0.8493	1.0313	1.0904	0.3526	0.2710	1.1201
461	1.0119	1.0071	0.8316	0.6031	0.8305	1.1268	0.9319	0.3747	0.2734	1.0203
462	1.0119	1.0071	0.8154	0.5923	0.8230	1.1441	0.9267	0.3423	0.2763	1.0132

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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
463	1.0016	0.9791	0.7577	1.0816	0.8568	0.9259	1.0596	0.3372	0.2715	1.1171
464	0.9998	0.9791	0.6750	0.5986	0.9056	1.1827	1.3538	0.3372	0.2799	1.0398
465	1.0077	0.9911	0.7712	0.8755	0.8476	0.9909	0.9853	0.3247	0.2726	1.0600
466	0.9392	1.0415	0.6048	1.2669	0.8533	1.0731	0.7761	0.4285	0.3309	0.9702
467	1.0077	0.9885	0.7725	0.8893	0.8476	0.9685	1.0020	0.3610	0.2725	1.0731
468	1.0016	0.9791	0.7431	1.0714	0.8499	0.9195	1.0690	0.3242	0.2721	1.1212
469	0.9305	1.0362	0.8940	0.6457	0.8894	0.8666	0.1796	0.6555	0.8024	0.9749
470	0.9982	0.9791	0.7340	0.9492	0.8355	1.0852	1.0812	0.4016	0.2729	1.1291
471	1.0016	0.9791	0.7629	1.1395	0.8573	0.9263	0.9920	0.3433	0.2722	1.0957
472	1.0016	0.9791	0.7599	1.3034	0.8573	0.9195	1.0201	0.3443	0.2725	1.1087
473	1.0016	0.9791	0.7360	1.0482	0.8485	1.0787	1.0842	0.3794	0.2730	1.1159
474	0.9884	0.9791	0.5116	0.7061	0.9746	1.0683	1.4671	0.3008	0.2875	1.0076
475	1.0164	1.0382	0.6313	1.3534	0.8418	1.3196	0.9426	0.3960	0.2882	0.9816
476	0.9982	0.9791	0.7836	0.5389	0.8371	1.0739	1.1358	0.3506	0.2737	1.1337
477	1.0077	0.9885	0.7674	0.8912	0.8476	0.9614	0.9846	0.3583	0.2736	1.0758
478	1.0119	1.0071	0.6611	0.5822	0.8297	1.3176	0.9199	0.3756	0.2768	1.0096
479	1.0016	0.9791	0.7448	1.2726	0.8569	0.9195	1.0496	0.3255	0.2733	1.1202
480	1.0119	1.0033	0.7744	0.7810	0.8511	1.0467	0.9475	0.3807	0.2739	1.0438
481	1.0077	0.9824	0.7605	1.0827	0.8455	0.9195	0.9897	0.4004	0.2741	1.0851
482	0.9381	1.0380	0.9671	0.5674	0.8995	0.8114	0.1706	0.6032	0.9878	1.0443
483	1.0190	1.0147	0.6381	0.9303	0.8352	1.3366	0.9950	0.3823	0.2862	0.9871

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

RATING AREA FACTORS

USAA GROUP UNIT-OWNER FORM

<u>Rating Area</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>
484	0.9424	1.0415	0.7618	1.3012	0.8133	1.0221	0.4521	0.5138	0.5273	0.9843
485	0.9998	0.9791	0.7386	0.5406	0.9027	1.0451	1.2075	0.3648	0.2772	1.1226
486	0.9982	0.9791	0.7865	0.5113	0.8817	1.0494	1.1402	0.3341	0.2754	1.1339
487	1.0016	0.9791	0.7415	1.2022	0.8565	0.9195	1.0090	0.3594	0.2744	1.1110
488	1.0016	0.9791	0.7292	1.3728	0.8620	0.9195	1.0237	0.3497	0.2747	1.1190
489	1.0077	0.9939	0.7496	0.9207	0.8491	0.9831	0.9781	0.3286	0.2755	1.0631
490	0.9394	1.0415	0.8184	1.2312	0.7958	0.8472	0.4227	0.4820	0.7400	0.9709
491	1.0077	0.9824	0.7508	0.9328	0.8469	0.9431	0.9839	0.3812	0.2750	1.0882
492	1.0016	0.9791	0.7336	1.1843	0.8573	0.9195	0.9897	0.3549	0.2751	1.1041
493	0.9982	0.9791	0.7283	0.5252	0.9034	1.0494	1.1729	0.3394	0.2761	1.1306
494	1.0190	1.0093	0.6472	0.9251	0.8183	1.4346	0.9602	0.3309	0.2800	0.9994
495	1.0016	0.9791	0.7268	1.0426	0.8512	1.1043	1.0507	0.3787	0.2752	1.1276
496	1.0016	0.9791	0.7222	1.1169	0.8493	0.9334	1.0325	0.3526	0.2759	1.1165
497	1.0077	0.9824	0.7308	1.1441	0.8573	0.9195	0.9612	0.3824	0.2759	1.1023
498	0.9998	0.9791	0.7406	0.8083	0.8350	1.0739	1.1164	0.3400	0.2763	1.1339
499	1.0077	0.9885	0.7387	0.9347	0.8495	0.9614	0.9723	0.4054	0.2758	1.0892
500	1.0016	0.9791	0.7327	1.3480	0.8567	0.9334	1.0058	0.3683	0.2756	1.1169
501	1.0046	1.0415	0.6289	1.0199	0.8725	1.0745	0.8397	0.3987	0.3020	0.9747
502	1.0016	0.9791	0.7309	1.1804	0.8547	0.9334	0.9790	0.3412	0.2763	1.1094
503	1.0078	0.9824	0.7581	1.1293	0.8449	0.9334	0.9825	0.3803	0.2766	1.0996
504	1.0016	0.9791	0.7368	0.9354	0.8476	1.1048	1.0516	0.4011	0.2768	1.1325

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

RATING AREA FACTORS

USAA GROUP UNIT-OWNER FORM

<u>Rating Area</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>
505	1.0077	0.9911	0.7375	0.9143	0.8495	0.9831	0.9744	0.3709	0.2767	1.0691
506	1.0077	0.9939	0.7395	0.9085	0.8543	1.0122	0.9501	0.3501	0.2769	1.0640
507	1.0077	0.9939	0.7375	0.9170	0.8493	1.0276	0.9601	0.3274	0.2772	1.0675
508	0.9332	1.0415	0.6147	0.9808	0.8805	0.9906	0.7874	0.4645	0.3089	0.9719
509	1.0077	0.9885	0.7375	0.9247	0.8470	0.9760	0.9435	0.4350	0.2769	1.0824
510	1.0119	1.0071	0.6472	0.6006	0.8324	1.2978	0.9298	0.3593	0.2788	1.0118
511	1.0190	1.0071	0.6345	0.8166	0.8206	1.4141	0.9296	0.3719	0.2790	1.0056
512	1.0119	1.0071	0.7905	0.6581	0.8212	1.1097	0.9108	0.3711	0.2773	1.0338
513	0.9998	0.9791	0.6942	0.6546	0.9371	1.1443	1.2518	0.3584	0.2804	1.0850
514	1.0016	0.9791	0.7567	1.3191	0.8595	0.9334	0.9966	0.3540	0.2761	1.1189
515	1.0150	1.0382	0.6351	1.1661	0.8459	1.0744	0.8829	0.3954	0.2961	0.9773
516	1.0077	0.9911	0.7545	0.9080	0.8470	0.9979	0.9611	0.3819	0.2774	1.0758
517	0.9426	1.0415	0.7168	1.0688	0.8394	1.1127	0.6781	0.3817	0.3632	0.9694
518	0.9966	0.9791	0.7395	0.4003	0.9417	1.0773	1.1395	0.3618	0.2799	1.1303
519	1.0119	1.0071	0.7661	0.6390	0.8317	1.1673	0.9348	0.3844	0.2787	1.0165
520	1.0164	1.0340	0.6922	0.8972	0.8380	1.3528	0.9588	0.4642	0.2882	0.9842
521	1.0032	0.9791	0.7415	0.7118	0.8475	1.1214	1.0289	0.3982	0.2787	1.1332
522	0.9998	0.9791	0.7782	0.4233	0.8351	1.1024	1.0803	0.3599	0.2787	1.1342
523	1.0092	0.9824	0.7537	1.2274	0.8449	0.9334	0.9432	0.3938	0.2779	1.1041
524	0.9305	1.0352	1.0226	0.5344	0.8694	0.8585	0.1926	0.5286	0.6846	0.9793
525	1.0032	0.9791	0.7506	1.1747	0.8547	0.9334	0.9634	0.4210	0.2782	1.1094

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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
526	1.0032	0.9791	0.7459	1.1737	0.8595	0.9334	0.9885	0.3458	0.2785	1.1120
527	1.0150	1.0382	0.6346	1.1637	0.8457	1.0754	0.9022	0.4510	0.2912	0.9809
528	0.9967	0.9791	0.7766	0.4376	0.9461	1.1092	1.2233	0.3646	0.2822	1.1028
529	1.0077	0.9968	0.7580	0.9660	0.8505	1.0275	0.9515	0.3957	0.2780	1.0580
530	1.0119	1.0071	0.6290	0.6247	0.8246	1.3180	0.8740	0.3770	0.2797	1.0100
531	1.0077	0.9939	0.7498	0.9127	0.8518	1.0275	0.9195	0.4132	0.2779	1.0715
532	1.0164	1.0244	0.6919	1.0115	0.8380	1.3735	0.9705	0.3666	0.2867	0.9868
533	0.9998	0.9791	0.7850	0.4063	0.8405	1.0950	1.1105	0.3611	0.2775	1.1343
534	0.9426	1.0415	0.7516	1.0465	0.8129	0.9780	0.6375	0.4746	0.3968	0.9691
535	0.9394	1.0380	0.9589	1.2261	0.8082	0.9581	0.3446	0.5430	1.0735	0.9766
536	0.9966	0.9791	0.8377	0.3990	0.9209	1.0773	1.1442	0.3597	0.2806	1.1246
537	0.9999	0.9791	0.8045	0.6990	0.8837	1.1073	1.0041	0.3720	0.2807	1.1301
538	1.0092	0.9911	0.7547	0.9222	0.8470	0.9759	0.9340	0.3580	0.2791	1.0837
539	0.9394	1.0380	0.8101	1.3741	0.7707	0.9485	0.4424	0.5408	0.8139	0.9708
540	0.9392	1.0415	0.6258	1.2104	0.8444	1.0589	0.7280	0.4157	0.3268	0.9703
541	0.9332	1.0415	0.6445	0.9860	0.8758	0.9982	0.8454	0.4817	0.3052	0.9724
542	0.9966	0.9791	0.8377	0.3990	0.9209	1.0773	1.1035	0.3510	0.2827	1.1311
543	1.0092	0.9968	0.7579	0.7071	0.8505	1.0757	0.9375	0.3756	0.2797	1.0649
544	1.0092	0.9824	0.7565	0.8061	0.8529	0.9583	0.9622	0.3873	0.2797	1.1072
545	1.0136	1.0071	0.7579	0.7321	0.8505	1.0540	0.9278	0.3683	0.2803	1.0444
546	0.9332	1.0415	0.6429	0.9845	0.8786	0.9945	0.8097	0.3234	0.3074	0.9721

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

RATING AREA FACTORS

USAA GROUP UNIT-OWNER FORM

<u>Rating Area</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>
547	1.0136	1.0071	0.7854	0.6628	0.8327	1.1265	0.9169	0.4174	0.2806	1.0368
548	0.9884	0.9791	0.6008	0.7355	0.9778	1.0659	1.4339	0.3380	0.2965	1.0082
549	1.0119	1.0071	0.7783	0.6562	0.8104	1.1557	0.9321	0.3781	0.2808	1.0289
550	0.9441	1.0413	0.6383	1.0045	0.8747	1.0883	0.8510	0.3878	0.3032	0.9735
551	1.0119	1.0071	0.7667	0.6250	0.8318	1.2020	0.8931	0.3600	0.2825	1.0141
552	0.9394	1.0380	1.0877	1.1382	0.9228	0.9084	0.3053	0.5476	1.1979	1.0092
553	1.0045	0.9856	0.7539	0.7811	0.8752	0.9671	0.9564	0.3768	0.2810	1.0937
554	1.0059	0.9911	0.7605	0.6450	0.8839	1.0246	0.9465	0.3648	0.2813	1.0789
555	1.0059	0.9824	0.8307	0.7852	0.8838	0.9583	0.9617	0.3940	0.2821	1.1057
556	0.9966	0.9791	0.7932	0.6085	0.8774	1.0970	1.1076	0.4010	0.2908	1.1151
557	0.9332	1.0415	0.6458	0.6688	0.8596	0.9945	0.8297	0.4153	0.3077	0.9720
558	0.9332	1.0415	0.6445	1.0185	0.8797	0.9945	0.8601	0.4773	0.3052	0.9724
559	0.9426	1.0415	0.7586	1.1280	0.8259	1.0051	0.5364	0.4936	0.4764	0.9852
560	1.0051	1.0414	0.6536	0.9946	0.8821	1.1350	0.8547	0.3775	0.3016	0.9742
561	0.9966	0.9791	0.7723	0.4105	0.9447	1.0773	1.1414	0.3777	0.2855	1.1243
562	1.0103	1.0071	0.7754	0.5571	0.8845	1.0820	0.9254	0.3506	0.2815	1.0464
563	0.9332	1.0415	0.6445	1.0428	0.8765	1.0044	0.8390	0.3977	0.3044	0.9726
564	1.0059	0.9939	0.7736	0.6455	0.8890	1.0550	0.9144	0.3668	0.2819	1.0649
565	0.9305	1.0362	1.0315	0.6414	0.8674	0.8725	0.1710	0.6232	0.7156	0.9707
566	1.0207	1.0071	0.6258	0.8388	0.8201	1.3782	0.9333	0.3928	0.2833	1.0108
567	0.9332	1.0415	0.6458	0.6932	0.8653	1.0006	0.8399	0.4581	0.3068	0.9721

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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
568	0.9332	1.0415	0.6598	0.9921	0.8827	1.0459	0.8438	0.3881	0.3043	0.9725
569	1.0103	1.0071	0.8246	0.5021	0.8688	1.0820	0.9267	0.3625	0.2824	1.0405
570	0.9966	0.9791	0.7818	0.5484	0.9507	1.2127	1.2273	0.3842	0.2883	1.0923
571	1.0164	1.0312	0.6902	1.0290	0.8380	1.3366	0.9861	0.3915	0.2889	0.9868
572	1.0059	1.0003	0.7639	0.6203	0.8865	1.0820	0.9242	0.3947	0.2818	1.0568
573	0.9332	1.0415	0.6473	0.6438	0.8604	1.0126	0.8382	0.4690	0.3068	0.9720
574	1.0150	1.0382	0.6491	1.2448	0.8519	1.0359	0.8807	0.4160	0.2979	0.9789
575	0.9332	1.0415	0.6626	0.9013	0.8842	1.0421	0.8370	0.4255	0.3046	0.9724
576	0.9392	1.0415	0.6697	1.0192	0.8439	1.0612	0.6900	0.3950	0.3404	0.9698
577	0.9966	0.9791	0.7010	0.6165	0.9690	1.1768	1.4108	0.3401	0.2916	1.0255
578	0.9332	1.0415	0.6613	1.0088	0.8857	1.0421	0.8669	0.4576	0.3046	0.9725
579	0.9966	0.9791	0.7382	0.6621	0.9436	1.1778	1.3506	0.3003	0.2916	1.0392
580	0.9394	1.0380	0.8237	1.1702	0.8303	0.8076	0.4823	0.5054	0.6743	0.9915
581	0.9332	1.0415	0.6479	0.6351	0.8604	1.0125	0.8171	0.4008	0.3085	0.9718
582	0.9392	1.0415	0.6472	0.8865	0.8624	1.1348	0.7515	0.4514	0.3141	0.9710
583	0.9966	0.9791	0.7721	0.4034	0.9445	1.1182	1.1536	0.3863	0.2879	1.1157
584	1.0059	0.9939	0.8146	0.6457	0.8882	1.0246	0.9475	0.3580	0.2840	1.0725
585	1.0150	1.0382	0.6491	1.2448	0.8519	1.0359	0.8928	0.4044	0.2958	0.9810
586	1.0059	0.9824	0.8295	0.7852	0.8834	0.9583	0.9695	0.3887	0.2830	1.1050
587	1.0207	1.0116	0.6214	1.0353	0.8100	1.5016	0.9416	0.3737	0.2848	1.0001
588	0.9332	1.0415	0.6626	0.6806	0.8664	1.0421	0.8418	0.4684	0.3060	0.9732

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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
589	0.9305	1.0334	1.1804	1.0924	0.8556	0.7749	0.2044	0.6802	0.5977	1.0068
590	0.9332	1.0415	0.6611	0.6351	0.8664	1.0544	0.8234	0.4842	0.3073	0.9719
591	0.9394	1.0380	0.8296	1.1702	0.8289	0.8076	0.4929	0.5379	0.6771	0.9917
592	1.0103	1.0071	0.8502	0.5015	0.8422	1.1686	0.9255	0.3767	0.2838	1.0321
593	0.9394	1.0380	0.9646	1.2926	0.8082	0.9503	0.3643	0.5434	1.0060	0.9752
594	0.9381	1.0380	1.0177	0.5686	0.8670	0.8548	0.1690	0.6006	0.9115	0.9765
595	1.0050	1.0414	0.6515	1.0209	0.8799	1.1260	0.8411	0.4394	0.3011	0.9751
596	0.9966	0.9791	0.8351	0.4083	0.9059	1.1117	1.1297	0.3694	0.2898	1.1138
597	1.0103	1.0071	0.6789	0.4733	0.8641	1.3237	0.9601	0.3966	0.2872	1.0164
598	1.0190	1.0147	0.6291	0.9964	0.8417	1.3915	0.9618	0.3702	0.2879	0.9933
599	1.0103	1.0071	0.8254	0.5509	0.8926	1.0768	0.9705	0.3659	0.2973	1.0267
600	0.9305	1.0352	1.0661	0.5148	0.8705	0.8424	0.1696	0.6641	0.6464	0.9791
601	0.9370	1.0362	1.0452	0.5839	0.8635	0.8714	0.1540	0.6086	0.8400	0.9703
602	0.9929	0.9791	0.6801	0.6712	1.0127	1.0201	1.3510	0.3361	0.3081	1.0214
603	0.9394	1.0380	1.0387	1.1286	0.8607	0.9653	0.3656	0.5162	1.0332	0.9854
604	0.9439	1.0415	0.6776	1.0422	0.8350	1.1137	0.6577	0.4615	0.3372	0.9711
605	0.9394	1.0380	1.0298	1.2151	0.8394	0.9581	0.3389	0.5338	1.1430	1.0084
606	1.0180	1.0382	0.6926	1.1918	0.8733	1.2667	0.8996	0.4398	0.2943	0.9844
607	0.9884	0.9791	0.4890	0.6061	0.9847	0.9972	1.6201	0.2289	0.3083	0.9925
608	1.0179	1.0382	0.6891	1.2160	0.8736	1.1883	0.8909	0.4193	0.2950	0.9871
609	0.9966	0.9791	0.7460	0.7188	0.9454	1.1221	1.2393	0.3508	0.2989	1.0580

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

RATING AREA FACTORS

USAA GROUP UNIT-OWNER FORM

<u>Rating Area</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>
610	0.9966	0.9791	0.7089	0.6453	0.9535	1.1024	1.3097	0.3089	0.3010	1.0330
611	0.9394	1.0380	0.9527	1.2756	0.8088	0.9397	0.4134	0.5396	0.8901	0.9729
612	0.9394	1.0380	0.9631	1.2737	0.8085	0.9397	0.3971	0.5789	0.9536	0.9759
613	0.9394	1.0380	0.9949	1.1687	0.8161	0.9397	0.4280	0.5311	0.8726	0.9725
614	0.9392	1.0415	0.6874	1.1741	0.8472	1.1098	0.7089	0.4040	0.3185	0.9709
615	0.9447	1.0380	1.0834	1.0141	0.9090	0.8265	0.2311	0.6388	1.1373	1.0011
616	0.9305	1.0362	1.0452	0.6245	0.8638	0.8831	0.1573	0.6275	0.8004	0.9685
617	0.9426	1.0415	0.8546	1.4703	0.8059	0.9239	0.5807	0.4790	0.5369	1.0050
618	0.9929	0.9791	0.6639	0.7428	1.0067	1.0001	1.4266	0.2844	0.3059	1.0227
619	0.9426	1.0380	0.8320	1.4125	0.8350	0.8096	0.5327	0.5237	0.5939	1.0002
620	1.0103	1.0071	0.8206	0.4848	0.8681	1.2271	0.9484	0.3606	0.2921	1.0180
621	0.9394	1.0380	1.0386	1.1499	0.8161	0.9407	0.4379	0.5468	0.8506	0.9723
622	1.0059	0.9968	0.8126	0.6835	0.8926	1.0155	1.0068	0.3426	0.2967	1.0446
623	0.9432	1.0380	1.1341	0.6031	0.8661	0.8909	0.2032	0.5851	0.9831	0.9817
624	0.9346	1.0415	0.6920	0.7605	0.8971	1.0695	0.7682	0.3783	0.3018	0.9757
625	0.9966	0.9791	0.7754	0.4389	0.9507	1.0130	1.1994	0.3619	0.2982	1.0700
626	0.9394	1.0380	0.9999	1.3271	0.8088	0.9397	0.4155	0.5192	0.8987	0.9732
627	0.9392	1.0415	0.6486	0.6893	0.8752	1.0383	0.7809	0.4322	0.3079	0.9730
628	0.9929	0.9791	0.7263	0.5917	1.0252	1.0386	1.4188	0.3319	0.3158	1.0364
629	0.9439	1.0415	0.8656	1.1383	0.8056	1.0371	0.6366	0.4354	0.4273	0.9734
630	1.0207	1.0093	0.6608	0.9121	0.8485	1.3807	0.8990	0.4091	0.2935	1.0052

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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
631	0.9305	1.0362	1.0424	0.6617	0.8209	0.8060	0.1535	0.6118	0.6845	0.9710
632	1.0103	1.0071	0.8254	0.5598	0.8926	1.0216	0.9799	0.4158	0.2961	1.0282
633	0.9394	1.0380	1.0051	1.2915	0.8131	0.9397	0.4288	0.5314	0.8730	0.9727
634	0.9394	1.0380	1.0112	1.3279	0.8072	0.9397	0.4289	0.5354	0.8972	0.9734
635	0.9884	0.9791	0.4901	0.6106	1.0627	1.0645	1.4260	0.2671	0.3276	1.0242
636	0.9394	1.0380	1.0239	1.3132	0.8114	0.9397	0.4295	0.5250	0.8925	0.9733
637	0.9394	1.0380	1.0379	1.2579	0.8389	0.9400	0.4101	0.5104	0.9269	0.9750
638	0.9435	1.0380	1.2385	0.6994	0.8664	0.8901	0.2289	0.5888	1.0520	0.9841
639	0.9439	1.0415	0.9601	1.3559	0.8029	0.9647	0.6267	0.4614	0.4560	0.9775
640	0.9394	1.0380	1.0352	1.0980	0.8614	0.9494	0.3842	0.5229	0.9592	0.9790
641	0.9394	1.0380	1.0903	1.1846	0.8161	0.9407	0.4325	0.4884	0.8299	0.9723
642	0.9394	1.0380	1.0152	1.2917	0.8131	0.9397	0.4372	0.5237	0.8743	0.9728
643	1.0103	1.0071	0.8424	0.5166	0.8485	1.1026	0.9550	0.3469	0.2969	1.0220
644	0.9394	1.0380	1.0294	1.2881	0.8131	0.9407	0.4410	0.4914	0.8537	0.9724
645	0.9966	0.9791	0.7785	0.4337	0.9551	0.9903	1.2269	0.3357	0.3107	1.0534
646	0.9394	1.0380	1.0600	1.3319	0.8114	0.9397	0.4291	0.4932	0.8995	0.9737
647	0.9966	0.9791	0.7460	0.7039	0.9532	1.0564	1.2338	0.3504	0.3128	1.0579
648	0.9966	0.9791	0.7089	0.6350	0.9569	1.0829	1.3297	0.3715	0.3170	1.0662
649	0.9394	1.0380	1.0395	1.2964	0.8114	0.9397	0.4282	0.5167	0.8918	0.9734
650	0.9929	0.9791	0.7223	0.6052	1.0318	1.0387	1.4214	0.3203	0.3163	1.0436
651	0.9394	1.0380	1.0649	1.2850	0.8114	0.9407	0.4359	0.5824	0.8724	0.9729

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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
652	0.9394	1.0380	1.0886	1.3832	0.8114	0.9407	0.4368	0.5029	0.8539	0.9726
653	0.9929	0.9791	0.7234	0.5917	1.0232	1.0554	1.4144	0.2819	0.3171	1.0442
654	0.9439	1.0415	0.9677	1.3120	0.8053	0.9647	0.6073	0.3983	0.4495	0.9757
655	0.9929	0.9791	0.6801	0.6143	1.0186	0.9974	1.4223	0.3439	0.3189	1.0423
656	0.9929	0.9791	0.7124	0.6693	0.9787	1.1197	1.3853	0.2944	0.3180	1.0513
657	0.9394	1.0380	1.1130	1.2799	0.8418	0.9407	0.4287	0.5409	0.8829	0.9734
658	0.9394	1.0380	1.0387	1.0980	0.8601	0.9629	0.3744	0.5849	0.9516	0.9794
659	0.9394	1.0380	1.0886	1.2781	0.8114	0.9407	0.4278	0.5213	0.8799	0.9732
660	1.0103	1.0071	0.8303	0.5133	0.8763	0.9988	0.9426	0.3694	0.2992	1.0226
661	0.9394	1.0380	1.0823	1.2110	0.8669	0.9494	0.4059	0.5631	0.9190	0.9750
662	0.9929	0.9791	0.7140	0.6237	1.0390	1.0652	1.3873	0.3367	0.3177	1.0496
663	0.9929	0.9791	0.7223	0.5917	1.0252	1.0386	1.4136	0.3151	0.3179	1.0476
664	0.9439	1.0415	0.9639	1.2609	0.8053	0.9647	0.6253	0.4855	0.4406	0.9739
665	0.9966	0.9791	0.7932	0.6923	0.8834	1.0287	1.0568	0.3569	0.3055	1.0445
666	1.0103	1.0071	0.8206	0.4897	0.8681	1.1497	0.9288	0.3615	0.2977	1.0159
667	1.0207	1.0132	0.6598	0.7598	0.8318	1.1362	0.8668	0.3798	0.2986	1.0015
668	0.9966	0.9791	0.7010	0.6126	0.9759	1.0916	1.3486	0.3636	0.3181	1.0696
669	0.9410	1.0380	0.8350	1.7324	0.7864	0.9002	0.4669	0.5349	0.7085	0.9867
670	0.9394	1.0380	1.0962	1.2261	0.8541	0.9469	0.4223	0.5279	0.8945	0.9738
671	0.9394	1.0380	1.1196	1.2782	0.8114	0.9407	0.4265	0.5560	0.8669	0.9729
672	0.9394	1.0380	1.0720	1.3395	0.8114	0.9136	0.4175	0.5466	0.8391	0.9724

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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
673	0.9394	1.0380	0.9943	1.3096	0.8131	0.9136	0.4454	0.4454	0.8235	0.9723
674	0.9966	0.9791	0.7785	0.4337	0.9551	0.9903	1.1877	0.4092	0.3020	1.0587
675	0.9394	1.0380	1.0984	1.2765	0.8176	0.9407	0.4259	0.5618	0.8731	0.9731
676	0.9929	0.9791	0.6819	0.6117	1.0232	1.0641	1.3946	0.3069	0.3200	1.0508
677	0.9385	1.0380	1.1678	0.5856	0.8608	0.9086	0.1948	0.6393	0.9232	0.9685
678	0.9966	0.9791	0.7754	0.4373	0.9573	0.9903	1.2429	0.2668	0.3132	1.0553
679	0.9394	1.0380	1.0887	1.3254	0.8114	0.9397	0.4185	0.5002	0.8541	0.9726
680	0.9884	0.9791	0.4890	0.6456	0.9954	1.0067	1.4195	0.2890	0.3263	1.0292
681	0.9394	1.0380	1.0983	1.1915	0.8636	0.9494	0.4000	0.5328	0.9110	0.9751
682	0.9394	1.0380	1.0156	1.3325	0.8131	0.9082	0.4288	0.5118	0.8265	0.9722
683	0.9394	1.0380	1.1004	1.1737	0.8669	0.9543	0.3672	0.5371	0.8918	0.9739
684	0.9394	1.0380	1.0754	0.9557	0.9098	0.8920	0.3126	0.5227	1.1385	1.0365
685	0.9394	1.0380	1.1004	1.2659	0.8445	0.9407	0.4160	0.5620	0.8729	0.9731
686	0.9966	0.9791	0.7010	0.6126	0.9854	1.0916	1.3706	0.3612	0.3200	1.0741
687	0.9966	0.9791	0.7807	0.4354	0.9551	0.9903	1.2206	0.3418	0.3141	1.0535
688	0.9439	1.0415	0.8767	1.2718	0.8029	0.9362	0.6750	0.4845	0.4514	0.9747
689	0.9394	1.0380	1.1358	1.3245	0.8156	0.9407	0.4096	0.5078	0.8563	0.9727
690	0.9929	0.9791	0.7140	0.6705	1.0492	1.0782	1.3910	0.2797	0.3215	1.0746
691	0.9929	0.9791	0.6819	0.6118	1.0271	1.0097	1.3999	0.3322	0.3240	1.0720
692	0.9439	1.0415	0.6772	0.9659	0.8188	1.0466	0.6770	0.4449	0.3176	0.9730
693	0.9929	0.9791	0.6819	0.5917	1.0319	1.0641	1.4000	0.2843	0.3213	1.0690

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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
694	0.9394	1.0380	1.1255	1.2754	0.8669	0.9544	0.4020	0.5139	0.8747	0.9733
695	0.9408	1.0415	0.6925	0.6209	0.8992	1.0695	0.7651	0.4645	0.3026	0.9752
696	0.9929	0.9791	0.7223	0.6052	1.0406	1.0513	1.3952	0.2966	0.3221	1.0730
697	0.9999	0.9791	0.8069	0.9428	0.9065	0.8846	1.0058	0.3931	0.3088	1.0351
698	0.9966	0.9791	0.7091	0.6126	0.9843	1.0916	1.3902	0.2974	0.3201	1.0752
699	0.9394	1.0380	1.0740	1.0922	0.9212	0.8902	0.3414	0.6312	0.9974	0.9791
700	0.9394	1.0380	1.1438	1.1728	0.8636	0.9505	0.3772	0.5247	0.8702	0.9731
701	0.9394	1.0380	1.0881	1.3134	0.8426	0.9136	0.3761	0.6229	0.8661	0.9731
702	0.9435	1.0380	1.1912	0.5876	0.8604	0.9149	0.2260	0.5714	0.9801	0.9812
703	0.9394	1.0380	1.0687	1.2949	0.8122	0.9082	0.4172	0.4899	0.8320	0.9722
704	0.9929	0.9791	0.7211	0.6082	1.0406	1.0513	1.3871	0.2882	0.3230	1.0783
705	0.9394	1.0380	0.9821	1.3035	0.8122	0.8982	0.3951	0.4964	0.7870	0.9722
706	0.9408	1.0415	0.6918	0.6239	0.9057	1.0695	0.7602	0.4103	0.3034	0.9747
707	0.9394	1.0380	1.0731	1.3141	0.8211	0.9082	0.3970	0.5605	0.8420	0.9724
708	0.9394	1.0380	1.0358	1.2983	0.8122	0.9082	0.4258	0.4896	0.8152	0.9720
709	0.9929	0.9791	0.7140	0.6238	1.0492	1.0782	1.3788	0.2824	0.3230	1.0805
710	0.9929	0.9791	0.6801	0.6874	1.0271	1.0097	1.3812	0.3170	0.3253	1.0746
711	0.9966	0.9791	0.7839	0.4136	0.9680	0.9943	1.1926	0.2930	0.3150	1.0492
712	1.0103	1.0071	0.8326	0.5100	0.8752	1.0305	0.9136	0.3477	0.3033	1.0169
713	1.0180	1.0382	0.7194	1.2123	0.8671	1.4461	0.7564	0.3587	0.2980	0.9798
714	0.9929	0.9791	0.7211	0.6082	1.0406	1.0513	1.3883	0.2786	0.3240	1.0810

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

RATING AREA FACTORS

USAA GROUP UNIT-OWNER FORM

<u>Rating Area</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>
715	0.9394	1.0380	1.1051	1.2319	0.8636	0.9231	0.3727	0.5278	0.8630	0.9708
716	0.9394	1.0380	1.0598	1.0211	0.9157	0.8438	0.2606	0.5621	1.2082	1.1090
717	1.0060	0.9941	0.8109	0.6610	0.8983	0.9468	0.9464	0.3644	0.3046	1.0289
718	0.9305	1.0334	1.1802	1.2780	0.7983	0.6333	0.1677	0.6765	0.6334	0.9821
719	0.9435	1.0380	1.2146	0.5933	0.8604	0.9241	0.2232	0.5610	0.9873	0.9770
720	1.0180	1.0382	0.7194	1.2123	0.8671	1.4461	0.8824	0.3798	0.2964	0.9926
721	0.9929	0.9791	0.6659	0.7403	1.0211	1.0009	1.4273	0.3029	0.3214	1.0542
722	0.9966	0.9791	0.7783	0.4513	0.9667	1.0238	1.2055	0.3431	0.3185	1.0580
723	0.9966	0.9791	0.7019	0.6279	0.9854	1.1049	1.3016	0.2996	0.3243	1.0892
724	0.9929	0.9791	0.6846	0.5962	1.0319	1.0740	1.3422	0.2940	0.3270	1.0840
725	0.9929	0.9791	0.7357	0.6237	1.0548	1.0635	1.3316	0.3483	0.3267	1.0887
726	0.9435	1.0380	1.2061	0.5937	0.8665	0.8782	0.2270	0.6645	0.9460	0.9725
727	0.9435	1.0380	1.2158	0.5922	0.8665	0.8782	0.2217	0.5933	0.9624	0.9767
728	0.9435	1.0380	1.2061	0.5922	0.8665	0.8782	0.2191	0.6267	0.9553	0.9748
729	0.9394	1.0380	1.0580	1.1656	0.8631	0.9306	0.3460	0.5387	0.8774	0.9703
730	0.9394	1.0380	1.0679	1.2136	0.8679	0.9215	0.3891	0.5345	0.8327	0.9706
731	0.9394	1.0380	1.0770	1.2223	0.8665	0.9176	0.3798	0.4868	0.8587	0.9708
732	0.9305	1.0362	1.0508	0.6517	0.8184	0.8106	0.1721	0.6652	0.7248	0.9699
733	0.9435	1.0380	1.2158	0.5922	0.8665	0.8782	0.2201	0.6030	0.9680	0.9764
734	1.0207	1.0071	0.6608	0.7020	0.8560	1.3419	0.8636	0.3739	0.3041	1.0038
735	1.0207	1.0147	0.6692	0.7667	0.8606	1.1235	0.8318	0.3683	0.3008	0.9972

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
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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
736	0.9435	1.0380	1.2146	0.5947	0.8665	0.9104	0.2211	0.5680	0.9806	0.9771
737	0.9439	1.0415	0.8152	1.2488	0.7992	0.9494	0.6889	0.4714	0.4028	0.9719
738	0.9435	1.0380	1.1977	0.5869	0.8693	0.8782	0.2258	0.6503	0.9397	0.9721
739	0.9408	1.0415	0.6914	1.0329	0.8977	1.1812	0.7055	0.4139	0.3025	0.9752
740	0.9394	1.0380	1.0545	1.1421	0.8654	0.9176	0.3672	0.5859	0.8597	0.9700
741	0.9394	1.0380	1.0545	1.1604	0.8644	0.9176	0.3500	0.6034	0.8690	0.9701
742	0.9435	1.0380	1.2091	0.5888	0.8693	0.8782	0.2216	0.6066	0.9504	0.9722
743	0.9439	1.0415	0.8445	1.2556	0.7878	0.8279	0.6599	0.4869	0.4625	0.9723
744	0.9435	1.0380	1.2235	0.5910	0.8693	0.8782	0.2203	0.6235	0.9595	0.9760
745	0.9416	1.0380	1.1055	0.9937	0.8721	0.9155	0.2406	0.5895	1.1970	1.0379
746	0.9394	1.0380	1.1052	1.1344	0.9263	0.8902	0.3311	0.5680	0.9677	0.9755
747	0.9381	1.0380	1.1868	0.5774	0.8693	0.8821	0.2119	0.6191	0.9112	0.9693
748	0.9394	1.0380	1.0705	1.1988	0.8646	0.9074	0.3744	0.5195	0.8319	0.9703
749	0.9435	1.0380	1.2026	0.5822	0.8693	0.8748	0.2288	0.5932	0.9432	0.9719
750	0.9394	1.0380	1.0708	1.1383	0.8664	0.9074	0.3659	0.4853	0.8443	0.9693
751	0.9394	1.0380	1.0517	1.1453	0.8654	0.9176	0.3499	0.5554	0.8623	0.9700
752	0.9435	1.0380	1.2100	0.5839	0.8693	0.8772	0.2247	0.6266	0.9545	0.9756
753	0.9929	0.9791	0.7303	0.6052	1.0462	1.0313	1.2926	0.3248	0.3307	1.1002
754	0.9426	1.0380	0.9436	1.4441	0.8248	0.8990	0.4128	0.5444	0.7003	0.9716
755	0.9435	1.0380	1.2146	0.6137	0.8665	0.8928	0.2224	0.6304	0.9925	0.9770
756	0.9394	1.0380	1.1847	1.3962	0.8933	0.8943	0.3380	0.5951	0.9032	0.9706

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

RATING AREA FACTORS

USAA GROUP UNIT-OWNER FORM

<u>Rating Area</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>
757	0.9966	0.9791	0.7440	0.6899	0.9634	1.1098	1.2813	0.3235	0.3229	1.0868
758	0.9966	0.9791	0.8307	0.4196	0.9324	1.0314	1.1337	0.3348	0.3182	1.0478
759	0.9381	1.0380	1.1633	0.5854	0.8193	0.7937	0.1831	0.5807	0.8658	0.9682
760	0.9305	1.0362	1.0722	0.6907	0.8106	0.6884	0.1516	0.6742	0.6576	0.9701
761	0.9966	0.9791	0.7168	0.6126	0.9716	1.0742	1.2241	0.3532	0.3306	1.1107
762	0.9394	1.0380	1.0574	1.1383	0.8641	0.9074	0.3413	0.5851	0.8477	0.9698
763	0.9394	1.0380	1.0290	1.5688	0.8682	0.9074	0.3571	0.4918	0.8154	0.9688
764	0.9394	1.0380	1.0602	0.9587	0.9045	0.8633	0.2230	0.6107	1.2204	1.1386
765	0.9394	1.0380	1.0841	0.9068	0.9168	0.8828	0.2814	0.5235	1.0129	0.9844
766	0.9426	1.0380	0.9990	1.5081	0.8728	0.9074	0.3680	0.5061	0.8080	0.9692
767	0.9394	1.0380	1.0637	1.0667	0.9160	0.8296	0.2414	0.5707	1.1379	1.0430
768	1.0207	1.0071	0.6608	0.8268	0.8677	1.3419	0.8336	0.4088	0.3082	0.9990
769	0.9889	0.9791	0.5111	0.6192	1.0021	0.9835	1.3911	0.2609	0.3325	1.0427
770	0.9454	1.0415	0.6659	0.9605	0.8643	1.1994	0.6595	0.4514	0.3196	0.9763
771	1.0103	1.0071	0.8206	0.4891	0.8775	1.1230	0.8912	0.3660	0.3112	1.0076
772	0.9210	1.0303	1.0974	1.2813	0.7953	0.6484	0.1436	0.7212	0.6690	1.2051
773	0.9394	1.0380	1.1242	1.1383	0.8702	0.8671	0.3316	0.5955	0.8546	0.9699
774	0.9394	1.0380	1.1510	1.2130	0.9245	0.8776	0.3135	0.5335	0.9252	0.9726
775	0.9394	1.0380	1.0805	1.3294	0.9183	0.8604	0.3091	0.5820	0.8850	0.9708
776	0.9394	1.0380	1.0787	0.9993	0.9174	0.8276	0.2460	0.4765	1.0945	1.0047
777	0.9394	1.0380	1.1559	1.1915	0.9245	0.8911	0.3048	0.5561	0.9521	0.9772

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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
778	0.9305	1.0334	1.1795	0.8414	0.7945	0.6557	0.1295	0.6744	0.6440	0.9776
779	0.9439	1.0380	0.8350	1.3089	0.7983	0.8986	0.5651	0.5534	0.5121	0.9743
780	0.9410	1.0380	1.0065	1.4708	0.8699	0.9205	0.3342	0.5173	0.8250	0.9698
781	0.9426	1.0380	0.9990	1.5081	0.8728	0.9074	0.3454	0.5120	0.7970	0.9693
782	0.9305	1.0303	1.1075	1.2930	0.7938	0.6240	0.1567	0.6262	0.6453	1.0140
783	0.9394	1.0380	1.0796	1.1804	0.9255	0.8604	0.3059	0.5399	0.9110	0.9726
784	0.9435	1.0380	1.2026	0.6283	0.8640	0.8265	0.2255	0.6270	0.9439	0.9729
785	0.9439	1.0415	0.8011	1.2665	0.7864	0.8296	0.6556	0.5381	0.4467	0.9709
786	0.9439	1.0415	0.7923	1.3500	0.8036	0.9797	0.6748	0.4966	0.3949	0.9722
787	0.9346	1.0415	0.6979	0.6716	0.9130	0.9806	0.7347	0.4065	0.3112	0.9787
788	1.0059	0.9824	0.8217	0.8070	0.9067	0.8845	1.0086	0.3815	0.3137	1.0262
789	0.9394	1.0380	1.0778	1.1271	0.9255	0.8604	0.2756	0.5213	0.9189	0.9732
790	0.9439	1.0415	0.7953	1.2708	0.8253	0.8124	0.6094	0.4686	0.4662	0.9723
791	0.9424	1.0380	1.2138	0.6990	0.8322	0.8372	0.1873	0.6125	0.9930	0.9751
792	0.9454	1.0415	0.6828	1.0218	0.8201	1.1309	0.6417	0.4782	0.3602	0.9875
793	0.9884	0.9791	0.4949	0.6183	0.9998	0.9812	1.4387	0.3208	0.3381	1.0631
794	0.9426	1.0380	1.0383	1.8975	0.9019	0.8671	0.3100	0.5172	0.8036	0.9694
795	0.9257	1.0310	1.1205	1.3081	0.7942	0.6406	0.1499	0.6839	0.6567	1.1011
796	0.9426	1.0380	0.9946	1.5881	0.8879	0.9123	0.3391	0.5396	0.7207	0.9696
797	0.9394	1.0380	1.0386	1.8372	0.9263	0.8508	0.2953	0.6002	0.8545	0.9705
798	0.9305	1.0303	1.0967	1.3816	0.7893	0.6586	0.1285	0.6788	0.6682	1.0961

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

RATING AREA FACTORS

USAA GROUP UNIT-OWNER FORM

<u>Rating Area</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>
799	0.9884	0.9791	0.5495	0.5829	1.0647	1.0349	1.4762	0.3243	0.3377	1.0374
800	0.9210	1.0303	1.0967	1.3803	0.7893	0.6568	0.1315	0.7115	0.6792	1.2035
801	0.9439	1.0415	0.7743	1.1889	0.8267	0.8566	0.6125	0.5094	0.4297	0.9730
802	0.9435	1.0380	1.1837	0.7067	0.8123	0.7057	0.1894	0.7123	0.8487	0.9740
803	0.9394	1.0380	1.0707	1.1636	0.9255	0.8508	0.2779	0.5338	0.8957	0.9714
804	0.9966	0.9791	0.7210	0.6322	0.9745	1.0622	1.2519	0.3192	0.3348	1.1279
805	0.9966	0.9791	0.7488	0.6856	0.9634	1.0395	1.1194	0.2963	0.3332	1.1249
806	0.9884	0.9791	0.4949	0.6312	1.0560	1.0349	1.4674	0.2617	0.3385	1.0505
807	0.9305	1.0352	1.0975	0.6042	0.7792	0.7566	0.1247	0.6784	0.6456	0.9726
808	0.9394	1.0380	1.1246	0.9916	0.8664	0.9155	0.2011	0.6184	1.1965	1.0078
809	0.9347	1.0415	0.6979	0.6710	0.9129	0.9819	0.6928	0.4158	0.3059	0.9761
810	0.9394	1.0380	1.0779	1.0014	0.9171	0.8280	0.2173	0.5518	1.0585	0.9898
811	0.9884	0.9791	0.5428	0.6123	1.0627	1.0349	1.4849	0.3875	0.3386	1.0488
812	0.9454	1.0415	0.6763	0.8803	0.8268	1.0682	0.6195	0.4905	0.3267	1.0006
813	0.9305	1.0334	1.1074	0.6485	0.7694	0.7189	0.1230	0.6993	0.6472	0.9750
814	0.9884	0.9791	0.5463	0.5896	1.0647	1.0291	1.4592	0.3671	0.3382	1.0404
815	0.9305	1.0334	1.1596	0.6134	0.7638	0.7386	0.1197	0.6736	0.6485	0.9706
816	0.9426	1.0380	1.0034	1.4841	0.8797	0.9215	0.2979	0.5254	0.7499	0.9704
817	0.9426	1.0380	0.9419	1.5741	0.8230	0.9110	0.4408	0.5744	0.5916	0.9699
818	0.9439	1.0415	0.7844	1.1846	0.7953	0.8595	0.6532	0.5345	0.4168	0.9713
819	0.9439	1.0380	0.7715	1.3052	0.7847	0.9385	0.5701	0.5164	0.4596	0.9746

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

RATING AREA FACTORS

USAA GROUP UNIT-OWNER FORM

<u>Rating Area</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>
820	0.9346	1.0415	0.7006	0.7839	0.9181	0.9540	0.6707	0.3474	0.3098	0.9754
821	0.9394	1.0380	1.0832	1.0015	0.9176	0.8209	0.2401	0.5459	0.9459	0.9734
822	0.9439	1.0415	0.7923	1.2302	0.8056	0.9797	0.6701	0.4932	0.3931	0.9731
823	0.9454	1.0415	0.8288	1.1469	0.8153	1.0317	0.6215	0.4957	0.3650	0.9820
824	0.9439	1.0415	0.7762	1.1850	0.8038	0.8659	0.6274	0.5467	0.4181	0.9719
825	0.9884	0.9753	0.5934	0.5469	1.0481	0.9740	1.4894	0.3430	0.3333	1.0090
826	0.9305	1.0334	1.1056	0.6134	0.7778	0.7386	0.1227	0.5600	0.6476	0.9707
827	0.9346	1.0415	0.7006	0.7839	0.9181	0.9540	0.7041	0.3943	0.3108	0.9758
828	0.9381	1.0380	1.1575	0.6621	0.8128	0.6915	0.1705	0.6364	0.7794	0.9717
829	0.9377	1.0373	1.0787	0.6976	0.8015	0.7057	0.1589	0.6546	0.7073	0.9761
830	0.9394	1.0380	1.0641	0.9806	0.9084	0.8468	0.1948	0.5555	1.1457	1.0174
831	0.9346	1.0415	0.7006	0.7839	0.9181	0.9540	0.6923	0.3311	0.3091	0.9754
832	1.0103	1.0071	0.8449	0.5229	0.8832	1.0017	0.8031	0.3750	0.3283	0.9949
833	0.9439	1.0380	0.7715	1.3121	0.7775	0.9393	0.5699	0.5652	0.4609	0.9742
834	0.9439	1.0380	0.7737	1.2930	0.7891	0.9773	0.5842	0.5130	0.4478	0.9750
835	0.9305	1.0334	1.1737	0.6878	0.7627	0.7311	0.1217	0.6932	0.6493	0.9706
836	0.9439	1.0380	0.7737	1.2406	0.7998	0.9913	0.6024	0.4550	0.4414	0.9786
837	0.9439	1.0380	0.7892	1.6213	0.7858	0.9225	0.5270	0.5028	0.4932	0.9718
838	0.9416	1.0380	1.2094	0.9750	0.8693	0.9032	0.1744	0.6239	1.1579	0.9845
839	0.9435	1.0380	1.2152	0.6932	0.8123	0.7057	0.1705	0.5987	0.8965	0.9716
840	0.9394	1.0380	1.0602	1.0502	0.9019	0.8974	0.2062	0.5248	1.2049	1.1340

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
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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

RATING AREA FACTORS

USAA GROUP UNIT-OWNER FORM

<u>Rating Area</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>
841	0.9305	1.0352	1.1056	0.6084	0.7792	0.7497	0.1233	0.6669	0.6439	0.9780
842	0.9426	1.0380	1.0207	1.6501	0.9416	0.8519	0.2854	0.5449	0.8030	0.9699
843	0.9983	0.9714	0.5891	0.5533	1.0302	1.0702	5.3966	0.2641	0.3223	0.9931
844	0.9426	1.0380	1.0372	1.6104	0.9094	0.8796	0.3215	0.5376	0.6707	0.9700
845	0.9439	1.0380	0.7737	1.3219	0.7815	0.9695	0.5531	0.5146	0.4455	0.9745
846	0.9884	0.9791	0.5890	0.5409	1.0647	0.9924	1.3855	0.3354	0.3355	1.0180
847	0.9305	1.0352	1.1191	0.5661	0.7766	0.7713	0.1205	0.6910	0.6428	0.9754
848	0.9306	1.0362	1.0551	0.7583	0.7725	0.7557	0.1447	0.6423	0.6716	0.9952
849	0.9394	1.0380	1.0641	0.9806	0.9084	0.8468	0.1968	0.6243	1.1994	1.0592
850	0.9454	1.0415	0.7863	1.0927	0.7998	0.8878	0.6269	0.5223	0.3814	0.9750
851	0.9394	1.0380	1.0354	1.1151	0.9166	0.7913	0.2135	0.5462	0.9935	0.9772
852	0.9439	1.0380	0.8936	1.3532	0.8178	0.9244	0.4730	0.5279	0.5517	0.9703
853	0.9210	1.0303	1.1584	1.3312	0.7657	0.7152	0.1183	0.6839	0.7453	1.0598
854	0.9454	1.0415	0.6723	0.9808	0.8681	1.0745	0.6606	0.4801	0.3089	0.9950
855	0.9381	1.0380	1.1008	0.6936	0.8007	0.7017	0.1392	0.7046	0.7034	0.9739
856	0.9305	1.0362	1.0429	0.7820	0.7674	0.7734	0.1276	0.6868	0.6260	1.0661
857	0.9999	0.9791	0.8222	0.9340	0.9185	0.8599	0.9761	0.3858	0.3253	1.0311
858	0.9426	1.0380	1.0220	1.4896	0.9341	0.7920	0.2214	0.5618	0.9059	0.9708
859	0.9305	1.0362	1.0552	0.7294	0.7722	0.7594	0.1481	0.6578	0.6698	0.9839
860	0.9454	1.0415	0.6674	0.9541	0.8713	1.0745	0.6548	0.4357	0.3089	0.9967
861	0.9305	1.0303	1.1688	1.3390	0.7653	0.7264	0.1068	0.7203	0.7045	0.9877

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
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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
862	0.9426	1.0380	1.0017	1.5797	0.9408	0.8519	0.2861	0.5452	0.7249	0.9701
863	0.9454	1.0415	0.7986	1.1482	0.8176	0.9298	0.6043	0.4537	0.3360	1.0053
864	0.9305	1.0334	1.2458	1.1816	0.7659	0.7264	0.1095	0.6555	0.6642	0.9753
865	0.9949	0.9753	0.5891	0.5702	1.0323	1.0000	1.6465	0.2616	0.3286	1.0082
866	0.9394	1.0380	1.2001	1.1688	0.8164	0.7966	0.1360	0.6172	1.0708	0.9814
867	0.9439	1.0380	1.0015	1.3826	0.8822	0.9279	0.3928	0.5784	0.5822	0.9708
868	0.9927	0.9753	0.5891	0.6059	1.0323	0.9780	1.5520	0.2677	0.3285	1.0075
869	0.9884	0.9791	0.5917	0.5260	1.0647	0.9831	1.4271	0.3387	0.3335	1.0113
870	0.9394	1.0380	1.0210	1.0839	0.8831	0.8672	0.1822	0.5748	1.1198	0.9897
871	0.9454	1.0381	0.7724	1.1459	0.8411	0.8762	0.5308	0.5211	0.4056	0.9769
872	0.9447	1.0380	1.2098	1.1103	0.8117	0.7439	0.1148	0.6315	0.9855	0.9763
873	0.9983	0.9714	0.5891	0.5561	1.0301	1.0230	1.6005	0.2894	0.3215	1.0042
874	0.9439	1.0380	1.0229	1.7039	0.9360	0.8700	0.3502	0.5476	0.6048	0.9714
875	0.9934	0.9671	0.5891	0.5525	1.0272	0.7273	1.5779	0.2546	0.3116	1.0046
876	0.9381	1.0380	1.1061	0.6724	0.7666	0.7616	0.1099	0.6326	0.6895	0.9738
877	0.9983	0.9714	0.5891	0.5508	1.0310	1.1056	1.5886	0.2468	0.3173	1.0039
878	0.9346	1.0415	0.7005	1.0131	0.9262	0.9514	0.7791	0.3938	0.3368	0.9750
879	0.9983	0.9714	0.5891	0.5467	1.0302	1.1171	1.5675	0.2256	0.3200	1.0039
880	0.9452	1.0415	0.6776	0.9134	0.8410	0.9656	0.6343	0.4860	0.3137	1.0349
881	0.9983	0.9714	0.5891	0.5467	1.0302	1.0702	1.5103	0.2149	0.3199	1.0038
882	0.9983	0.9714	0.5891	0.5424	1.0316	1.0993	1.5538	0.2353	0.3175	1.0037

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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
883	0.9435	1.0380	1.2152	0.7582	0.7710	0.7855	0.1325	0.6590	0.8238	0.9731
884	0.9454	1.0415	0.7904	1.1781	0.8204	0.9298	0.5709	0.4544	0.3292	1.0008
885	0.9949	0.9714	0.5891	0.5544	1.0323	0.9813	1.4241	0.2898	0.3186	1.0024
886	0.9394	1.0380	1.0787	1.0485	0.8803	0.8412	0.1566	0.5913	1.1380	0.9747
887	0.9305	1.0334	1.3619	1.3069	0.7751	0.6714	0.0932	0.6988	0.6998	0.9868
888	0.9305	1.0362	1.0583	0.7014	0.7728	0.8400	0.1226	0.7302	0.6255	1.0205
889	0.9394	1.0380	1.1486	1.0998	0.8070	0.7226	0.1254	0.6306	1.1968	0.9767
890	0.9394	1.0380	1.1486	1.0837	0.8123	0.7226	0.1243	0.6338	1.2679	0.9729
891	0.9408	1.0415	0.6996	1.2171	0.8954	1.0793	0.7893	0.4103	0.3234	0.9742
892	0.9454	1.0415	0.6786	0.9700	0.8635	1.0585	0.7363	0.4293	0.3242	0.9784
893	0.9454	1.0415	0.8604	1.0397	0.8255	1.1076	0.5903	0.4528	0.3188	1.0150
894	1.0180	1.0382	0.7278	1.2010	0.8784	1.2969	0.7435	0.3600	0.3573	0.9766
895	0.9929	0.9791	0.7007	0.7439	1.0347	0.9728	1.3632	0.2941	0.3308	1.0841
896	0.9394	1.0380	1.1486	1.0904	0.8123	0.7226	0.1197	0.6645	1.2749	0.9717
897	0.9381	1.0362	1.0724	0.6124	0.7824	0.8372	0.0987	0.6515	0.6525	0.9762
898	0.9394	1.0380	1.1486	1.1004	0.8123	0.7336	0.1147	0.5539	1.2865	0.9717
899	0.9305	1.0303	1.3206	1.1826	0.7774	0.6724	0.0949	0.7180	0.7498	1.0056
900	0.9394	1.0380	1.1486	1.0904	0.8123	0.7226	0.1178	0.6634	1.2848	0.9732
901	0.9439	1.0380	0.9771	1.5675	0.9347	0.8086	0.2590	0.5941	0.6947	0.9740
902	0.9394	1.0380	1.1486	1.0964	0.8128	0.7226	0.1202	0.6329	1.2750	0.9743
903	0.9210	1.0303	1.2947	1.2047	0.7780	0.6648	0.0942	0.7217	0.7789	0.9911

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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
904	0.9305	1.0334	1.4741	0.7199	0.7889	0.6784	0.1044	0.7637	0.6553	0.9922
905	1.0207	1.0093	0.6687	0.8893	0.8580	1.2972	0.7972	0.3901	0.3650	0.9781
906	0.9394	1.0380	1.1529	1.1482	0.8158	0.7194	0.1329	0.6208	1.2602	0.9737
907	0.9934	0.9671	0.5891	0.5495	1.0307	0.7273	1.4378	0.2633	0.2993	1.0103
908	0.9927	0.9753	0.5891	0.5961	1.0346	0.9780	1.4666	0.2866	0.3209	1.0206
909	0.9394	1.0380	1.1486	1.1040	0.8128	0.7226	0.1189	0.6285	1.2780	0.9726
910	0.9305	1.0334	1.4611	1.1636	0.7792	0.6724	0.0898	0.7454	0.6928	1.0328
911	0.9394	1.0380	1.1486	1.2103	0.8128	0.7226	0.1203	0.6101	1.2898	0.9774
912	1.0120	1.0382	0.6822	1.1668	0.8974	0.9568	0.7270	0.4347	0.3476	0.9759
913	0.9426	1.0380	1.0116	1.5002	0.8915	0.8676	0.1646	0.5869	0.8893	0.9774
914	0.9394	1.0380	1.1873	1.2996	0.7690	0.8171	0.1121	0.6218	1.1602	0.9735
915	0.9439	1.0380	0.9628	1.5662	0.8978	0.8648	0.1755	0.6300	0.7856	0.9704
916	0.9454	1.0380	0.7720	1.2324	0.7932	0.9826	0.4771	0.5206	0.4071	0.9836
917	0.9454	1.0415	0.6676	0.9091	0.8468	1.0373	0.7286	0.4856	0.3314	0.9731
918	0.9408	1.0415	0.7002	0.6477	0.9101	0.9592	0.8094	0.3510	0.3347	0.9741
919	0.9966	0.9791	0.7959	0.4192	0.9573	0.9613	0.9899	0.3690	0.3620	0.9916
920	0.9305	1.0334	1.4742	1.3004	0.7717	0.6819	0.0873	0.7716	0.6904	1.0460
921	0.9408	1.0415	0.6974	1.1818	0.8807	1.0257	0.8089	0.4086	0.3403	0.9733
922	0.9381	1.0380	1.1840	0.6676	0.7869	0.7939	0.0950	0.6747	0.6973	0.9732
923	0.9305	1.0352	1.3047	0.4814	0.7909	0.8175	0.1083	0.6973	0.6451	0.9868
924	0.9214	1.0304	1.3706	1.2674	0.7699	0.6839	0.0889	0.7529	0.7817	0.9923

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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

RATING AREA FACTORS

USAA GROUP UNIT-OWNER FORM

<u>Rating Area</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>
925	0.9305	1.0334	1.4742	1.2357	0.7715	0.6870	0.0860	0.7110	0.7114	1.0520
926	0.9443	1.0380	1.0000	1.2235	0.9293	0.8341	0.3734	0.5469	0.4091	1.0095
927	0.9305	1.0303	1.3856	1.1696	0.7723	0.7233	0.0848	0.6652	0.7235	1.0379
928	0.9370	1.0362	1.0585	0.6365	0.8019	0.7365	0.0938	0.6626	0.6178	0.9736
929	0.9305	1.0334	1.4742	0.6685	0.7744	0.7051	0.1046	0.7769	0.6547	0.9932
930	0.9305	1.0334	1.4013	0.4603	0.7740	0.7749	0.1104	0.7619	0.6479	0.9882
931	0.9305	1.0362	1.1228	0.6605	0.7858	0.7976	0.1210	0.7128	0.6094	0.9804
932	0.9439	1.0380	0.9635	1.4700	0.8984	0.8718	0.1793	0.5920	0.7142	0.9735
933	0.9305	1.0334	1.4558	1.1003	0.7721	0.7556	0.0874	0.7562	0.6802	1.0136
934	0.9408	1.0415	0.7234	0.9694	0.8794	1.0088	0.7627	0.4131	0.3404	0.9727
935	0.9439	1.0380	0.9419	1.3828	0.9140	0.8823	0.2698	0.6094	0.6583	0.9728
936	1.0551	0.9559	0.5891	0.5561	1.0859	0.7009	1.7295	0.2978	0.2710	1.0323
937	0.9439	1.0380	0.9765	1.4700	0.8939	0.8718	0.1709	0.5343	0.7394	0.9724
938	0.9934	0.9609	0.5890	0.5457	1.0611	0.7873	1.6446	0.3550	0.2746	1.0297
939	0.9394	1.0380	1.1486	1.1901	0.7690	0.8163	0.1096	0.5936	1.2779	0.9847
940	0.9439	1.0380	1.0046	1.4581	0.8939	0.8860	0.1706	0.5797	0.7960	0.9717
941	0.9305	1.0334	1.4558	1.2018	0.7710	0.7580	0.0831	0.7411	0.6961	1.0207
942	0.9934	0.9611	0.5891	0.5363	0.9977	0.7207	1.6423	0.2727	0.2769	1.0299
943	0.9934	0.9609	0.5890	0.5447	1.0575	0.7659	1.6812	0.3017	0.2730	1.0323
944	0.9441	1.0380	1.2185	0.8718	0.7869	0.7903	0.0916	0.6464	0.8211	0.9834
945	0.9381	1.0380	1.1832	0.6228	0.7909	0.7386	0.0840	0.6950	0.6769	0.9729

State: **LOUISIANA**
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RATING AREA FACTORS

USAA GROUP UNIT-OWNER FORM

<u>Rating Area</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>
946	0.9934	0.9609	0.5890	0.5371	0.9967	0.7206	1.6147	0.2799	0.2748	1.0317
947	0.9305	1.0334	1.4343	1.2093	0.7725	0.7813	0.0843	0.7732	0.6831	1.0101
948	0.9305	1.0334	1.4558	1.0947	0.7710	0.7813	0.0899	0.7351	0.6712	1.0041
949	0.9439	1.0380	0.9764	1.4506	0.8939	0.8737	0.1646	0.5876	0.7338	0.9726
950	0.9305	1.0334	1.4311	0.6001	0.7722	0.7988	0.1076	0.6581	0.6524	0.9866
951	0.9305	1.0334	1.4558	1.0990	0.7710	0.7580	0.0870	0.6932	0.6793	1.0078
952	0.9305	1.0334	1.4083	1.3147	0.7763	0.7813	0.0823	0.6996	0.7070	1.0139
953	0.9305	1.0334	1.4558	1.0288	0.7710	0.7813	0.0988	0.6841	0.6624	0.9940
954	0.9305	1.0334	1.4558	1.1196	0.7706	0.7813	0.0859	0.6838	0.6799	1.0102
955	0.9305	1.0334	1.4343	1.3167	0.7755	0.7813	0.0828	0.7249	0.6946	1.0116
956	0.9426	1.0380	1.0076	1.6204	0.8487	0.7664	0.1487	0.6568	1.0635	0.9854
957	0.9305	1.0334	1.4343	1.2467	0.7725	0.7809	0.0832	0.7642	0.6901	1.0075
958	0.9346	1.0415	0.6949	1.0044	0.9256	0.9514	0.8303	0.4016	0.3648	0.9750
959	0.9305	1.0334	1.4343	1.1962	0.7755	0.7813	0.0855	0.7677	0.6786	0.9952
960	0.9305	1.0334	1.4343	1.1841	0.7755	0.7813	0.0878	0.7331	0.6751	0.9919
961	0.9291	1.0290	1.4343	1.2065	0.7765	0.7800	0.0910	0.6793	0.6712	1.0049
962	0.9305	1.0334	1.4343	1.2089	0.7748	0.7813	0.0845	0.7558	0.6807	0.9915
963	0.9454	1.0415	0.6539	0.9597	0.8713	1.0685	0.7339	0.4209	0.3372	0.9720
964	0.9439	1.0380	0.9912	1.4427	0.8923	0.8878	0.1639	0.6071	0.7327	0.9718
965	0.9454	1.0380	0.9937	1.3176	0.9639	0.8438	0.3709	0.5295	0.3662	0.9811
966	0.9394	1.0380	1.1529	1.2900	0.7763	0.7723	0.1198	0.5698	1.2946	0.9760

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RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
967	0.9305	1.0334	1.4346	1.2515	0.7748	0.7813	0.0825	0.6847	0.6815	0.9908
968	0.9305	1.0334	1.4343	1.2692	0.7748	0.7813	0.0820	0.7401	0.6898	0.9913
969	0.9305	1.0334	1.4346	1.2081	0.7748	0.7813	0.0857	0.6896	0.6776	0.9897
970	0.9305	1.0334	1.4346	1.1808	0.7748	0.7715	0.0817	0.6720	0.6838	0.9865
971	0.9305	1.0334	1.4102	0.6265	0.7780	0.8114	0.1044	0.6873	0.6527	0.9893
972	0.9305	1.0362	1.0591	0.6745	0.7852	0.8238	0.1057	0.7243	0.6016	0.9765
973	0.9305	1.0334	1.4346	1.0699	0.7748	0.7715	0.0874	0.7038	0.6729	0.9963
974	0.9346	1.0415	0.6952	0.6541	0.9081	0.9592	0.8101	0.4130	0.3666	0.9746
975	0.9305	1.0362	1.0533	0.6444	0.7850	0.8349	0.0912	0.7208	0.6034	0.9749
976	0.9305	1.0334	1.4346	1.0275	0.7847	0.7715	0.0929	0.6531	0.6668	0.9910
977	0.9305	1.0334	1.2808	0.4658	0.7873	0.8145	0.1045	0.6292	0.6427	0.9840
978	0.9305	1.0334	1.4346	1.1567	0.7748	0.7715	0.0808	0.6839	0.6877	0.9845
979	1.0166	1.0382	0.6762	1.5544	0.8998	1.0187	0.7575	0.4258	0.3886	0.9763
980	0.9305	1.0334	1.3892	1.1351	0.7861	0.7715	0.0817	0.7576	0.7033	0.9860
981	0.9294	1.0303	1.3303	1.3040	0.7729	0.7847	0.0815	0.7458	0.7560	0.9914
982	0.9934	0.9609	0.5890	0.6125	1.0670	0.7338	2.0943	0.2810	0.2658	1.0431
983	0.9305	1.0334	1.3668	0.4656	0.7872	0.8145	0.1040	0.6813	0.6458	0.9856
984	0.9934	0.9609	0.5890	0.5851	1.0593	0.7659	2.0019	0.2845	0.2679	1.0414
985	0.9305	1.0303	1.3939	1.1320	0.7825	0.7715	0.0812	0.7315	0.7193	1.0085
986	0.9305	1.0352	1.2116	0.4010	0.8048	0.8550	0.0996	0.7302	0.6322	0.9793
987	0.9454	1.0415	0.6607	0.9475	0.8620	1.0585	0.7429	0.4797	0.3394	0.9726

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RATING AREA FACTORS

USAA GROUP UNIT-OWNER FORM

<u>Rating Area</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>
988	0.9408	1.0415	0.6897	1.2123	0.8807	1.0088	0.8148	0.3904	0.3554	0.9736
989	0.9305	1.0334	1.4346	1.1379	0.7859	0.7715	0.0814	0.7168	0.6993	0.9947
990	0.9305	1.0334	1.4394	1.0299	0.7831	0.7715	0.0863	0.7002	0.6706	0.9915
991	0.9305	1.0334	1.4346	1.0465	0.7859	0.7715	0.0895	0.6881	0.6684	0.9891
992	0.9934	0.9609	0.5890	0.5884	1.0430	0.7928	1.9527	0.2801	0.2680	1.0421
993	0.9305	1.0334	1.2808	0.4645	0.8024	0.8145	0.1035	0.6634	0.6431	0.9836
994	0.9454	1.0415	0.6785	1.1232	0.8681	1.0353	0.7361	0.4110	0.3431	0.9727
995	0.9305	1.0334	1.3749	0.5111	0.7897	0.8145	0.1042	0.7042	0.6476	0.9861
996	0.9439	1.0380	0.9752	1.4634	0.8918	0.8737	0.1678	0.5572	0.7163	0.9728
997	0.9305	1.0334	1.4394	1.0521	0.7831	0.7715	0.0829	0.7011	0.6796	0.9826
998	0.9305	1.0334	1.3581	0.4455	0.7980	0.8145	0.1034	0.8074	0.6445	0.9838
999	0.9381	1.0362	1.0757	0.6518	0.7839	0.7482	0.0877	0.7005	0.6192	0.9740
1000	0.9394	1.0380	1.1629	1.2520	0.8244	0.6988	0.1182	0.6627	1.2502	0.9852
1001	0.9305	1.0334	1.4346	0.6832	0.7911	0.7715	0.1007	0.7425	0.6534	0.9858
1002	0.9305	1.0334	1.4394	0.9178	0.7817	0.7715	0.0950	0.7261	0.6579	0.9825
1003	0.9454	1.0415	0.6554	0.9519	0.8635	1.0585	0.7400	0.3683	0.3414	0.9726
1004	0.9305	1.0305	1.3227	1.1015	0.7806	0.8348	0.0794	0.7505	0.7444	0.9798
1005	0.9305	1.0334	1.4394	0.9840	0.7817	0.7715	0.0931	0.7214	0.6601	0.9806
1006	0.9305	1.0334	1.3856	1.1326	0.7831	0.8284	0.0816	0.7623	0.7031	0.9820
1007	0.9305	1.0334	1.4150	0.7014	0.7850	0.7846	0.1006	0.7471	0.6504	0.9852
1008	0.9439	1.0380	0.9666	1.4036	0.9001	0.9136	0.1879	0.5500	0.6563	0.9736

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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
1009	0.9305	1.0334	1.4310	1.0400	0.7817	0.8284	0.0914	0.6874	0.6640	0.9825
1010	0.9934	0.9714	0.5674	0.6735	1.0366	1.0447	1.5872	0.3255	0.2756	1.0856
1011	0.9305	1.0334	1.4355	0.8617	0.7817	0.8220	0.0990	0.6992	0.6545	0.9820
1012	0.9408	1.0415	0.7049	1.0191	0.8759	1.0088	0.7941	0.4322	0.3561	0.9722
1013	0.9305	1.0334	1.4310	0.9855	0.7822	0.8284	0.0870	0.8146	0.6654	0.9819
1014	0.9381	1.0380	1.1246	0.6499	0.7839	0.7325	0.0808	0.6825	0.6349	0.9738
1015	0.9305	1.0334	1.4310	1.0515	0.7823	0.8280	0.0830	0.6978	0.6757	0.9958
1016	0.9305	1.0303	1.3898	1.0639	0.7783	0.8280	0.0818	0.7175	0.7026	0.9762
1017	0.9305	1.0334	1.4310	1.0282	0.7811	0.8280	0.0846	0.7720	0.6723	0.9897
1018	0.9305	1.0334	1.4310	0.9770	0.7811	0.8280	0.0937	0.8114	0.6584	0.9777
1019	0.9305	1.0334	1.4067	0.5099	0.7850	0.8605	0.1015	0.7393	0.6494	0.9846
1020	0.9305	1.0334	1.4310	0.9834	0.7811	0.8280	0.0942	0.7779	0.6610	0.9748
1021	0.9305	1.0334	1.4310	0.8879	0.7811	0.8280	0.0964	0.7479	0.6550	0.9795
1022	0.9305	1.0334	1.4310	0.9815	0.7796	0.8280	0.0867	0.8543	0.6652	0.9786
1023	0.9305	1.0334	1.4307	1.0708	0.7773	0.8280	0.0806	0.7907	0.6994	0.9891
1024	0.9305	1.0334	1.4352	0.6937	0.7836	0.8280	0.0983	0.7323	0.6535	0.9808
1025	0.9305	1.0334	1.2926	0.4427	0.8195	0.8145	0.1026	0.7298	0.6404	0.9816
1026	0.9305	1.0334	1.4352	0.9786	0.7779	0.8280	0.0835	0.7094	0.6714	0.9853
1027	1.0103	1.0071	0.8517	0.5577	0.8632	1.0429	0.9093	0.3524	0.3773	0.9834
1028	0.9305	1.0334	1.4352	0.9845	0.7773	0.8280	0.0885	0.7216	0.6640	0.9782
1029	0.9305	1.0334	1.3642	1.0768	0.7656	0.7646	0.0794	0.8779	0.6795	0.9799

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NOVEMBER 1, 2024 (RENEWAL BUSINESS)
Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION**
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
1030	0.9305	1.0334	1.4352	0.9676	0.7779	0.8402	0.0853	0.7671	0.6690	0.9788
1031	0.9305	1.0334	1.4352	1.0311	0.7754	0.7929	0.0819	0.6686	0.6777	0.9815
1032	0.9305	1.0334	1.4352	0.9299	0.7773	0.8280	0.0935	0.6791	0.6593	0.9711
1033	0.9934	0.9609	0.5891	0.5723	1.0083	0.7297	2.0257	0.2614	0.2691	1.0504
1034	0.9305	1.0334	1.4352	0.9676	0.7670	0.7821	0.0845	0.6835	0.6697	0.9842
1035	0.9305	1.0352	1.2268	0.4856	0.8121	0.9048	0.0996	0.7541	0.6177	0.9783
1036	0.9934	0.9609	0.5890	0.6636	1.0726	0.7339	2.1873	0.2740	0.2609	1.0493
1037	0.9305	1.0334	1.4041	1.0042	0.7670	0.7821	0.0807	0.8091	0.6752	0.9798
1038	0.9305	1.0334	1.4352	0.9237	0.7754	0.7929	0.0918	0.6624	0.6599	0.9762
1039	0.9447	1.0380	1.2018	1.1652	0.7891	0.7781	0.0933	0.6461	0.8657	0.9740
1040	0.9305	1.0334	1.4352	0.8097	0.7670	0.7821	0.0958	0.7647	0.6537	0.9801
1041	0.9305	1.0334	1.4352	0.9193	0.7670	0.7821	0.0944	0.7124	0.6566	0.9706
1042	1.0207	1.0132	0.6661	0.8790	0.8449	1.0860	0.7961	0.3800	0.3870	0.9786
1043	0.9426	1.0380	0.9838	1.6076	0.8394	0.6935	0.1457	0.5825	0.9727	0.9996
1044	0.9305	1.0334	1.4041	0.9720	0.7670	0.7821	0.0871	0.7153	0.6682	0.9779
1045	0.9305	1.0334	1.4352	0.6195	0.7721	0.7821	0.0983	0.8148	0.6504	0.9831
1046	0.9305	1.0334	1.4041	0.9279	0.7670	0.7821	0.0865	0.7388	0.6640	0.9770
1047	0.9305	1.0334	1.3831	0.4752	0.7702	0.8304	0.0995	0.8170	0.6456	0.9817
1048	0.9305	1.0334	1.3595	0.4098	0.7730	0.8304	0.1003	0.7832	0.6434	0.9812
1049	0.9305	1.0303	1.3263	1.0998	0.7665	0.7646	0.0777	0.8188	0.7017	0.9759
1050	0.9305	1.0352	1.2108	0.4022	0.8091	0.9468	0.0988	0.7815	0.6279	0.9788

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NOVEMBER 1, 2024 (RENEWAL BUSINESS)
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USAA CASUALTY INSURANCE COMPANY
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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
1051	0.9305	1.0334	1.3855	0.9973	0.7656	0.7715	0.0788	0.8182	0.6756	0.9789
1052	0.9454	1.0415	0.8086	1.1462	0.8228	0.8994	0.5523	0.4554	0.3166	0.9731
1053	0.9999	0.9791	0.8104	0.8891	0.9196	0.8550	0.9498	0.3661	0.3751	0.9864
1054	0.9305	1.0334	1.3660	1.0780	0.7656	0.7646	0.0789	0.8074	0.6782	0.9720
1055	0.9305	1.0334	1.3660	1.0121	0.7656	0.7646	0.0843	0.6816	0.6666	0.9768
1056	0.9394	1.0380	1.1490	1.1154	0.7880	0.8213	0.0967	0.6778	1.1409	0.9738
1057	0.9305	1.0334	1.3660	0.9809	0.7656	0.7646	0.0867	0.7136	0.6631	0.9763
1058	0.9305	1.0334	1.3660	0.9256	0.7656	0.7646	0.0925	0.7264	0.6548	0.9724
1059	0.9304	1.0303	1.2646	1.2526	0.7665	0.7503	0.0785	0.7775	0.7069	0.9783
1060	0.9305	1.0334	1.3281	1.2513	0.7659	0.7504	0.0780	0.8262	0.6808	0.9791
1061	0.9305	1.0334	1.3372	1.2088	0.7656	0.7504	0.0775	0.8954	0.6761	0.9763
1062	0.9305	1.0334	1.3275	1.2493	0.7656	0.7504	0.0766	0.7828	0.6915	0.9724
1063	0.9934	0.9609	0.5890	0.6354	1.0639	0.7873	2.3774	0.2792	0.2625	1.0510
1064	0.9454	1.0415	0.6523	1.0058	0.8713	1.0685	0.7263	0.4496	0.3528	0.9727
1065	0.9305	1.0334	1.3567	1.0040	0.7656	0.7504	0.0889	0.7929	0.6591	0.9705
1066	0.9305	1.0334	1.3372	1.1960	0.7656	0.7504	0.0901	0.7576	0.6564	0.9705
1067	0.9305	1.0334	1.3438	1.1123	0.7656	0.7504	0.0873	0.6848	0.6633	0.9762
1068	0.9305	1.0334	1.3801	0.4769	0.7688	0.8302	0.0989	0.7449	0.6454	0.9813
1069	0.9305	1.0334	1.3378	1.1246	0.7656	0.7506	0.0936	0.7574	0.6529	0.9806
1070	0.9305	1.0334	1.3660	0.7172	0.7707	0.7504	0.0957	0.7115	0.6502	0.9823
1071	0.9305	1.0334	1.2322	0.4589	0.7784	0.8117	0.0993	0.7507	0.6414	0.9794

State: **LOUISIANA**
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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

RATING AREA FACTORS

USAA GROUP UNIT-OWNER FORM

<u>Rating Area</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>
1072	0.9305	1.0334	1.3372	1.1988	0.7656	0.7504	0.0831	0.8750	0.6741	0.9778
1073	0.9305	1.0334	1.3802	0.4764	0.7688	0.8304	0.0987	0.7410	0.6451	0.9811
1074	0.9305	1.0334	1.2808	0.5860	0.7700	0.7967	0.0988	0.7317	0.6439	0.9808
1075	0.9305	1.0334	1.3468	0.7446	0.7707	0.7504	0.0973	0.7175	0.6487	0.9819
1076	0.9305	1.0334	1.3313	1.1986	0.7659	0.7504	0.0827	0.7243	0.6666	0.9736
1077	0.9305	1.0334	1.3313	1.2250	0.7656	0.7504	0.0882	0.6779	0.6612	0.9755
1078	0.9305	1.0352	1.1838	0.4052	0.7987	0.8548	0.0980	0.7270	0.6287	0.9789
1079	0.9305	1.0334	1.3660	1.0278	0.7656	0.7504	0.0832	0.6998	0.6682	0.9770
1080	0.9884	0.9791	0.4933	0.8036	0.9998	0.9630	1.5005	0.2786	0.3168	1.0078
1081	0.9346	1.0415	0.6937	0.6589	0.9081	0.9592	0.8011	0.4122	0.3709	0.9742
1082	0.9305	1.0334	1.3147	0.6138	0.7688	0.7795	0.0986	0.7464	0.6460	0.9811
1083	0.9934	0.9609	0.5891	0.6196	1.0137	0.7297	2.5923	0.2461	0.2645	1.0623
1084	0.9934	0.9609	0.5891	0.6219	1.0038	0.7206	2.0442	0.2711	0.2636	1.0592
1085	0.9934	0.9609	0.5891	0.6188	1.0082	0.7206	2.1222	0.3257	0.2643	1.0601
1086	0.9934	0.9609	0.5890	0.6253	1.0038	0.7206	2.0520	0.2742	0.2612	1.0593
1087	0.9305	1.0334	1.3313	1.1671	0.7659	0.7504	0.0921	0.7461	0.6526	0.9801
1088	0.9305	1.0334	1.3257	1.2347	0.7752	0.7254	0.0845	0.7415	0.6576	0.9687
1089	0.9305	1.0352	1.1829	0.4856	0.7988	0.8205	0.0972	0.6908	0.6307	0.9790
1090	0.9305	1.0334	1.2628	0.6382	0.7724	0.7898	0.0962	0.7092	0.6427	0.9795
1091	0.9305	1.0334	1.3257	0.9258	0.7710	0.7490	0.0952	0.7407	0.6486	0.9813
1092	0.9303	1.0362	1.2058	0.5225	0.8077	0.9035	0.0980	0.7868	0.6106	0.9751

State: **LOUISIANA**
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RATING AREA FACTORS

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UNIT-OWNER FORM

<u>Rating Area</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>
1093	0.9305	1.0334	1.3257	1.2618	0.7754	0.7365	0.0843	0.8005	0.6633	0.9705
1094	0.9305	1.0334	1.3257	1.2487	0.7683	0.7303	0.0892	0.7617	0.6553	0.9701
1095	0.9305	1.0334	1.3032	0.6330	0.7691	0.8001	0.0966	0.7115	0.6450	0.9807
1096	0.9305	1.0334	1.3257	1.2794	0.7771	0.7254	0.0895	0.7326	0.6543	0.9719
1097	0.9305	1.0352	1.1795	0.4944	0.8046	0.8107	0.0979	0.7027	0.6312	0.9790
1098	0.9305	1.0334	1.3373	1.2958	0.7754	0.7365	0.0778	0.7395	0.6764	0.9715
1099	0.9305	1.0334	1.3059	1.2754	0.7754	0.7365	0.0779	0.7670	0.6733	0.9707
1100	0.9934	0.9609	0.5891	0.6253	1.0038	0.7206	2.0673	0.2719	0.2619	1.0622
1101	0.9934	0.9609	0.5890	0.6375	1.0672	0.8026	2.0692	0.2578	0.2599	1.0616
1102	0.9131	1.0304	1.2397	1.3908	0.7727	0.7202	0.0766	0.7842	0.7082	0.9851
1103	1.0103	1.0071	0.9048	0.5848	0.8937	0.9656	0.9429	0.3345	0.3800	0.9851
1104	0.9305	1.0334	1.3106	1.1731	0.7754	0.7365	0.0909	0.7005	0.6519	0.9794
1105	0.9394	1.0380	1.1434	1.0915	0.8055	0.7686	0.0920	0.7307	1.1270	0.9757
1106	0.9262	1.0334	1.3059	1.2337	0.7754	0.7245	0.0804	0.7273	0.6682	0.9708
1107	0.9305	1.0334	1.1998	0.5118	0.8036	0.7696	0.0963	0.7091	0.6377	0.9798
1108	0.9305	1.0352	1.1726	0.5090	0.8159	0.7927	0.0969	0.7309	0.6317	0.9791
1109	0.9305	1.0334	1.2631	0.5632	0.7814	0.7758	0.0953	0.7297	0.6413	0.9801
1110	0.9262	1.0334	1.3059	1.2337	0.7754	0.7245	0.0813	0.7475	0.6660	0.9707
1111	0.9305	1.0334	1.3107	0.9249	0.7806	0.7365	0.0926	0.6984	0.6489	0.9813
1112	1.0103	1.0071	0.9096	0.5564	0.8669	1.0586	0.8873	0.3888	0.3825	0.9826
1113	0.9262	1.0334	1.3029	1.2485	0.7754	0.7245	0.0801	0.7520	0.6705	0.9710

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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
1114	0.9305	1.0352	1.2198	0.5433	0.8153	0.7986	0.0943	0.7193	0.6358	0.9795
1115	0.9305	1.0352	1.1741	0.5414	0.8155	0.7866	0.0973	0.6596	0.6297	0.9789
1116	0.9262	1.0334	1.3029	1.2714	0.7754	0.7267	0.0816	0.7823	0.6653	0.9706
1117	0.9262	1.0334	1.3075	0.9811	0.7806	0.7245	0.0901	0.7986	0.6496	0.9698
1118	0.9262	1.0334	1.3075	1.3277	0.7754	0.7267	0.0867	0.8454	0.6546	0.9744
1119	0.9262	1.0303	1.2657	1.2771	0.7762	0.7245	0.0747	0.7407	0.6969	0.9801
1120	0.9262	1.0334	1.3029	0.6803	0.7786	0.7624	0.0937	0.7533	0.6439	0.9804
1121	0.9262	1.0334	1.3075	1.2611	0.7754	0.7267	0.0891	0.8009	0.6516	0.9713
1122	0.9124	1.0334	1.3030	1.3741	0.7743	0.7186	0.0826	0.7426	0.6611	0.9751
1123	0.9158	1.0334	1.3055	1.2699	0.7743	0.7267	0.0830	0.7451	0.6635	0.9742
1124	0.9262	1.0334	1.3029	1.0565	0.7786	0.7392	0.0944	0.7719	0.6461	0.9807
1125	0.9124	1.0334	1.3030	1.3576	0.7743	0.7186	0.0799	0.7121	0.6653	0.9706
1126	0.9934	0.9609	0.5891	0.6188	1.0093	0.7206	2.1020	0.3073	0.2629	1.0662
1127	0.9262	1.0334	1.2941	1.2986	0.7751	0.7267	0.0735	0.7288	0.6915	0.9746
1128	0.9303	1.0352	1.2212	0.5380	0.8161	0.8024	0.0947	0.6634	0.6325	0.9791
1129	1.0207	1.0146	0.6780	1.0694	0.8845	1.2283	0.8069	0.4004	0.3908	0.9779
1130	0.9934	0.9609	0.5915	0.6354	1.0651	0.7873	2.0514	0.2717	0.2590	1.0668
1131	0.9158	1.0334	1.3025	1.3078	0.7743	0.7267	0.0751	0.7425	0.6824	0.9732
1132	0.9305	1.0352	1.1936	0.5367	0.8138	0.7985	0.0954	0.6966	0.6303	0.9789
1133	0.9124	1.0334	1.3077	1.3544	0.7743	0.7186	0.0895	0.7547	0.6508	0.9727
1134	0.9124	1.0334	1.3030	1.3597	0.7743	0.7186	0.0783	0.7119	0.6702	0.9699

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

RATING AREA FACTORS

USAA GROUP UNIT-OWNER FORM

<u>Rating Area</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>
1135	0.9305	1.0362	1.0285	0.5768	0.8099	0.9134	0.0863	0.7511	0.6014	0.9750
1136	0.9934	0.9609	0.5891	0.6159	1.0137	0.7297	2.3067	0.3157	0.2643	1.0667
1137	0.9124	1.0334	1.3076	1.2556	0.7795	0.7186	0.0904	0.7685	0.6485	0.9697
1138	0.9124	1.0334	1.2808	0.8961	0.7803	0.7571	0.0926	0.6993	0.6412	0.9801
1139	0.9435	1.0380	1.2097	0.7158	0.7895	0.8400	0.0815	0.7008	0.7605	0.9760
1140	1.0207	1.0132	0.6680	1.0203	0.8512	1.2764	0.7953	0.4175	0.3880	0.9789
1141	1.0103	1.0071	0.9397	0.6854	0.9146	0.9656	0.9641	0.3509	0.3793	0.9867
1142	0.9124	1.0334	1.3030	1.3521	0.7743	0.7186	0.0827	0.8068	0.6638	0.9756
1143	0.9124	1.0334	1.3159	1.3137	0.7743	0.7267	0.0888	0.7986	0.6531	0.9699
1144	0.9124	1.0334	1.3076	1.2000	0.7795	0.7186	0.0901	0.7835	0.6456	0.9761
1145	0.9124	1.0334	1.2718	1.2309	0.7769	0.7186	0.0909	0.7377	0.6489	0.9697
1146	0.9124	1.0334	1.2592	1.3552	0.7718	0.7186	0.0814	0.7872	0.6650	0.9723
1147	1.0103	1.0071	0.9286	0.6320	0.8934	1.0321	0.9283	0.3888	0.3811	0.9850
1148	0.9124	1.0352	1.2276	0.6941	0.8142	0.7793	0.0910	0.7666	0.6347	0.9794
1149	0.9124	1.0334	1.2592	1.3701	0.7718	0.7186	0.0844	0.7428	0.6594	0.9734
1150	0.9966	0.9791	0.7574	0.6968	0.9776	1.0392	1.1141	0.3260	0.3515	1.0386
1151	0.9124	1.0334	1.2637	1.2250	0.7769	0.7186	0.0911	0.7384	0.6473	0.9697
1152	0.9929	0.9791	0.6979	0.8786	1.0374	0.9760	1.2734	0.3173	0.3242	1.0190
1153	0.9127	1.0334	1.2618	0.7213	0.7806	0.7585	0.0897	0.7628	0.6417	0.9802
1154	0.9124	1.0334	1.2674	1.2627	0.7750	0.7308	0.0905	0.7801	0.6436	0.9795
1155	1.0103	1.0071	0.9184	0.5620	0.8799	1.0480	0.9276	0.4035	0.3836	0.9826

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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
1156	0.9394	1.0380	1.1434	1.1198	0.8044	0.7685	0.0936	0.6419	1.1797	0.9740
1157	0.9124	1.0334	1.2604	1.3497	0.7719	0.7186	0.0796	0.7807	0.6684	0.9719
1158	0.9077	1.0334	1.2592	1.3556	0.7718	0.7226	0.0863	0.8059	0.6589	0.9703
1159	0.9966	0.9791	0.9696	0.5640	0.9252	0.9869	1.0744	0.3175	0.3602	1.0362
1160	0.9124	1.0334	1.2592	1.3254	0.7718	0.7226	0.0809	0.7091	0.6622	0.9705
1161	1.0103	1.0071	0.9436	0.6367	0.8708	1.0429	0.9486	0.3943	0.3825	0.9842
1162	0.9454	1.0415	0.6682	0.9208	0.8361	0.9515	0.6920	0.4538	0.3383	0.9707
1163	0.9124	1.0334	1.2637	1.3578	0.7718	0.7186	0.0911	0.7669	0.6497	0.9725
1164	0.9062	1.0334	1.2592	1.3419	0.7718	0.7204	0.0863	0.6876	0.6577	0.9703
1165	0.9062	1.0334	1.2592	1.3121	0.7718	0.7204	0.0816	0.7535	0.6629	0.9726
1166	0.9262	1.0352	1.2164	0.5706	0.8165	0.7928	0.0933	0.7171	0.6328	0.9792
1167	0.9062	1.0334	1.2644	0.7100	0.7778	0.7591	0.0896	0.7739	0.6397	0.9800
1168	0.9439	1.0380	0.9858	1.4643	0.8476	0.8287	0.1572	0.6022	0.7247	0.9800
1169	0.9062	1.0334	1.2234	0.6875	0.8076	0.7591	0.0863	0.7690	0.6370	0.9797
1170	0.9062	1.0334	1.2395	0.8695	0.7750	0.7591	0.0880	0.7860	0.6420	0.9803
1171	0.9062	1.0352	1.2467	0.5751	0.8421	0.6908	0.0871	0.7373	0.6167	0.9757
1172	0.9062	1.0334	1.2592	1.3562	0.7718	0.7204	0.0873	0.6379	0.6507	0.9699
1173	0.9454	1.0415	0.6624	0.9177	0.8434	0.9777	0.5699	0.4516	0.3339	0.9704
1174	0.9062	1.0334	1.2068	0.6851	0.7887	0.7591	0.0881	0.7532	0.6373	0.9797
1175	0.9062	1.0352	1.2029	0.6810	0.8115	0.7656	0.0876	0.7365	0.6345	0.9794
1176	0.9062	1.0334	1.2145	1.3648	0.7718	0.7204	0.0874	0.6874	0.6544	0.9701

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

RATING AREA FACTORS

USAA GROUP UNIT-OWNER FORM

<u>Rating Area</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>
1177	0.9934	0.9609	0.5915	0.6358	1.0668	0.7927	1.9645	0.2872	0.2578	1.0748
1178	0.9062	1.0334	1.2188	1.2075	0.7769	0.7204	0.0874	0.7865	0.6439	0.9806
1179	0.9062	1.0334	1.2397	0.8967	0.7762	0.7591	0.0883	0.7404	0.6392	0.9800
1180	0.9062	1.0334	1.2419	0.7135	0.7778	0.7591	0.0876	0.7882	0.6384	0.9799
1181	0.9884	0.9791	0.5645	0.6442	1.0734	1.0609	1.3780	0.3230	0.2999	1.0183
1182	0.9394	1.0380	1.1457	1.0805	0.8012	0.7685	0.0909	0.6998	1.1516	0.9740
1183	0.9062	1.0334	1.2068	0.7081	0.7887	0.7591	0.0870	0.7945	0.6364	0.9796
1184	0.9062	1.0334	1.1970	0.6980	0.8099	0.7656	0.0861	0.7979	0.6350	0.9795
1185	0.9062	1.0333	1.1949	1.3126	0.8033	0.7181	0.0740	0.7317	0.6754	0.9829
1186	0.9062	1.0334	1.2168	1.2273	0.8036	0.7327	0.0866	0.7961	0.6419	0.9806
1187	0.9062	1.0334	1.2288	0.8587	0.7972	0.7591	0.0864	0.7471	0.6387	0.9800
1188	0.9062	1.0334	1.1836	1.3197	0.8262	0.6964	0.0787	0.7458	0.6683	0.9847
1189	0.9454	1.0380	0.9034	1.2852	0.9302	0.8454	0.3206	0.5044	0.4316	0.9815
1190	0.9381	1.0362	1.0755	0.4770	0.8047	0.8593	0.0808	0.6428	0.6199	0.9744
1191	0.9062	1.0334	1.2081	1.2735	0.8069	0.7204	0.0854	0.7208	0.6457	0.9812
1192	0.9143	1.0362	1.0261	0.8029	0.8033	0.7763	0.0793	0.7630	0.6148	0.9833
1193	0.9062	1.0334	1.1882	1.3154	0.8282	0.6325	0.0826	0.8363	0.6590	0.9823
1194	0.9062	1.0334	1.1898	1.3443	0.8307	0.6300	0.0829	0.8043	0.6515	0.9840
1195	1.0180	1.0382	0.8558	1.9038	0.8983	1.1228	0.7472	0.4511	0.3975	0.9766
1196	0.9062	1.0334	1.1802	1.3852	0.8282	0.6325	0.0782	0.7855	0.6696	0.9877
1197	0.9062	1.0334	1.2234	0.8707	0.8268	0.7487	0.0845	0.7955	0.6388	0.9803

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USAA CASUALTY INSURANCE COMPANY
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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
1198	0.9062	1.0334	1.1939	0.6966	0.8390	0.7236	0.0833	0.7392	0.6354	0.9799
1199	0.9062	1.0334	1.2140	0.9101	0.8288	0.6621	0.0851	0.7620	0.6391	0.9804
1200	0.9062	1.0362	1.0104	0.8535	0.8063	0.7762	0.0745	0.7391	0.6065	0.9767
1201	1.0207	1.0147	0.8219	1.1940	0.8899	1.2660	0.7884	0.3855	0.3940	0.9780
1202	0.9062	1.0334	1.2081	1.1826	0.8093	0.7119	0.0865	0.6745	0.6440	0.9810
1203	0.9062	1.0349	1.2063	0.6942	0.8652	0.6640	0.0819	0.7319	0.6316	0.9796
1204	0.9062	1.0334	1.2140	0.9140	0.8288	0.6519	0.0835	0.7794	0.6382	0.9804
1205	0.9062	1.0334	1.1938	1.3559	0.8282	0.6325	0.0825	0.7532	0.6483	0.9827
1206	0.9062	1.0303	1.1473	1.2383	0.8183	0.6110	0.0763	0.7873	0.6916	0.9935
1207	1.0207	1.0132	0.8466	0.9492	0.8715	1.0861	0.8417	0.3677	0.3968	0.9787
1208	0.9454	1.0380	0.9281	1.2961	0.9148	0.8454	0.2778	0.5375	0.4405	0.9858
1209	0.9934	0.9609	0.5915	0.6263	1.0049	0.7768	1.8446	0.3011	0.2575	1.0832
1210	0.9062	1.0334	1.1882	1.3645	0.8282	0.6325	0.0804	0.7923	0.6631	0.9829
1211	0.9062	1.0352	1.1890	0.7466	0.8472	0.6823	0.0816	0.7033	0.6279	0.9793
1212	0.9394	1.0380	1.1490	1.0144	0.8050	0.7856	0.0890	0.7054	1.0998	0.9752
1213	0.9999	0.9791	0.9019	1.0324	0.9304	0.8637	1.0471	0.3789	0.3666	1.0198
1214	0.9062	1.0334	1.1804	1.4149	0.8140	0.6325	0.0824	0.8336	0.6637	0.9872
1215	0.9062	1.0337	1.2110	0.6720	0.8652	0.6572	0.0791	0.7499	0.6334	0.9798
1216	0.9062	1.0362	0.9954	0.8723	0.8349	0.7832	0.0791	0.7967	0.6055	0.9748
1217	1.0180	1.0382	0.8576	1.9378	0.8983	1.1455	0.7537	0.4226	0.3990	0.9768
1218	0.9062	1.0352	1.1797	0.7164	0.8663	0.6823	0.0807	0.7382	0.6287	0.9795

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RATING AREA FACTORS

USAA GROUP UNIT-OWNER FORM

<u>Rating Area</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>
1219	0.9408	1.0415	0.6957	1.2765	0.8836	1.0088	0.7915	0.4674	0.3819	0.9706
1220	0.9416	1.0380	1.1935	1.1417	0.7884	0.7904	0.0866	0.6854	0.9977	0.9804
1221	1.0207	1.0147	0.8295	1.2207	0.8894	1.2676	0.8204	0.3820	0.3971	0.9784
1222	1.0120	1.0382	0.8076	1.6559	0.9145	0.9568	0.7128	0.4219	0.3970	0.9752
1223	0.9394	1.0380	1.1434	1.0047	0.7908	0.7864	0.0919	0.7005	1.1525	0.9748
1224	0.9062	1.0362	1.0057	0.8911	0.8033	0.7838	0.0798	0.7491	0.6068	0.9798
1225	0.9062	1.0334	1.2159	1.3991	0.8151	0.6571	0.0829	0.7513	0.6389	0.9807
1226	0.9454	1.0415	0.6415	1.2564	0.8600	1.0373	0.7730	0.4303	0.3863	0.9701
1227	0.9062	1.0334	1.2194	0.9629	0.8146	0.6628	0.0828	0.7440	0.6376	0.9804
1228	0.9394	1.0380	1.1457	1.0834	0.8012	0.7685	0.0927	0.6582	1.1680	0.9741
1229	1.0180	1.0382	0.8600	1.8608	0.8998	1.1228	0.7519	0.3996	0.3996	0.9766
1230	0.9062	1.0352	1.2084	0.8370	0.8410	0.6822	0.0746	0.7819	0.6184	0.9778
1231	0.9454	1.0415	0.6469	1.1259	0.8333	0.9514	0.6720	0.4378	0.3557	0.9714
1232	1.0103	1.0071	0.9472	0.6342	0.9008	0.9656	0.9951	0.3388	0.3816	0.9869
1233	0.9454	1.0380	0.9937	1.1091	0.9565	0.7818	0.3962	0.5610	0.3534	0.9889
1234	1.0207	1.0147	0.8355	1.1912	0.8910	1.2661	0.8253	0.4362	0.3996	0.9785
1235	0.9062	1.0333	1.1793	1.3161	0.8177	0.6349	0.0874	0.8563	0.6672	0.9850
1236	0.9062	1.0334	1.2167	1.0009	0.8277	0.6110	0.0847	0.7429	0.6514	0.9803
1237	0.9062	1.0334	1.2426	1.2458	0.8170	0.6343	0.0804	0.7274	0.6372	0.9809
1238	1.0103	1.0071	0.9985	0.6469	0.8750	1.0649	0.9117	0.3983	0.3879	0.9859
1239	1.0180	1.0382	0.8659	1.9378	0.9007	1.2791	0.7743	0.4328	0.4009	0.9768

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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
1240	0.9346	1.0415	0.8437	0.9192	0.9212	0.9592	0.7622	0.3779	0.4028	0.9729
1241	0.9062	1.0352	1.1937	0.9563	0.8394	0.6834	0.0737	0.7114	0.6132	0.9710
1242	1.0180	1.0382	0.8580	1.8630	0.8997	1.1228	0.7610	0.4782	0.4006	0.9767
1243	0.9062	1.0362	1.0037	0.9332	0.8548	0.6822	0.0715	0.8034	0.6073	0.9734
1244	1.0180	1.0343	0.8748	1.1834	0.8893	1.2345	0.7966	0.4200	0.4016	0.9759
1245	1.0207	1.0147	0.8337	0.9716	0.8879	1.5539	0.8265	0.3978	0.3990	0.9785
1246	0.9394	1.0380	1.1490	1.0055	0.7943	0.7787	0.0897	0.7301	1.1425	0.9750
1247	0.9454	1.0380	0.9034	1.2852	0.9333	0.8454	0.3113	0.5205	0.4223	0.9807
1248	0.9062	1.0334	1.1957	1.0448	0.8865	0.5288	0.0893	0.7761	0.6661	0.9828
1249	0.9062	1.0334	1.2345	0.9357	0.8315	0.6132	0.0792	0.7253	0.6369	0.9811
1250	1.0180	1.0382	0.8864	1.7823	0.8929	1.3023	0.7922	0.4049	0.4045	0.9737
1251	0.9195	1.0304	1.2784	1.1921	0.7988	0.6649	0.0856	0.7544	0.7506	0.9910
1252	1.0207	1.0147	0.8379	1.2202	0.8944	1.2677	0.8314	0.3975	0.4004	0.9785
1253	1.0180	1.0382	0.8748	1.3855	0.8905	1.3227	0.7970	0.4355	0.4031	0.9741
1254	0.9966	0.9791	0.7360	0.7946	1.0766	1.0768	1.2791	0.3245	0.3268	1.0498
1255	0.9062	1.0352	1.2685	0.4989	0.8589	0.6504	0.0734	0.6922	0.6195	0.9754
1256	0.9062	1.0352	1.2268	0.5178	0.8577	0.6725	0.0744	0.7697	0.6220	0.9794
1257	1.0180	1.0382	0.8675	1.8838	0.9007	1.1228	0.7734	0.4006	0.4050	0.9735
1258	0.9062	1.0334	1.2115	0.9492	0.8823	0.5558	0.0842	0.8021	0.6510	0.9779
1259	1.0180	1.0382	0.8998	1.7334	0.8932	1.2969	0.8037	0.3939	0.4041	0.9739
1260	1.0207	1.0147	0.8466	1.2528	0.8940	1.2310	0.8341	0.3813	0.4033	0.9745

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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
1261	1.0180	1.0382	0.8867	1.6157	0.8937	1.2969	0.8156	0.3544	0.4043	0.9740
1262	0.9062	1.0352	1.2614	0.5043	0.8686	0.6366	0.0764	0.7635	0.6254	0.9796
1263	1.0180	1.0382	0.8824	1.3855	0.8939	1.3331	0.8058	0.4212	0.4038	0.9741
1264	1.0207	1.0147	0.8466	1.2245	0.8928	1.2676	0.8248	0.4529	0.4013	0.9786
1265	0.9062	1.0352	1.2531	0.5450	0.8547	0.6588	0.0724	0.7642	0.6169	0.9748
1266	0.9966	0.9791	0.9508	0.5625	0.9635	0.9688	1.0941	0.3161	0.3605	1.0362
1267	0.9454	1.0380	0.9852	1.2534	0.9123	0.9044	0.2186	0.5700	0.5390	0.9863
1268	0.9062	1.0334	1.2573	0.5702	0.8850	0.5398	0.0768	0.7246	0.6339	0.9812
1269	1.0180	1.0382	0.8969	1.8829	0.8932	1.2969	0.8009	0.3699	0.4050	0.9739
1270	0.9062	1.0352	1.2301	0.6196	0.8470	0.6588	0.0722	0.7318	0.6142	0.9733
1271	1.0180	1.0382	0.8917	1.7232	0.8951	1.2969	0.7886	0.4091	0.4049	0.9741
1272	1.0180	1.0343	0.8824	1.2586	0.8927	1.2345	0.7947	0.4225	0.4050	0.9741
1273	0.9137	1.0380	1.0696	0.7756	0.8518	0.7376	0.0757	0.7619	0.6328	0.9819
1274	1.0180	1.0343	0.8902	1.2799	0.8954	1.2345	0.7788	0.3407	0.4050	0.9744
1275	0.9062	1.0334	1.2034	0.9753	0.8855	0.5193	0.0913	0.8289	0.6578	0.9814
1276	1.0180	1.0382	0.8797	2.1080	0.8983	1.2545	0.7910	0.3996	0.4055	0.9737
1277	0.9346	1.0415	0.8457	1.1544	0.9268	0.9478	0.7485	0.3341	0.4033	0.9721
1278	0.9454	1.0415	0.6844	1.5612	0.8758	1.0416	0.7675	0.4253	0.3810	0.9704
1279	0.9062	1.0303	1.1515	0.9725	0.8851	0.5193	0.0859	0.7354	0.6705	0.9869
1280	1.0180	1.0382	0.8990	1.8707	0.8950	1.2969	0.7708	0.4041	0.4063	0.9738
1281	0.9062	1.0362	1.2494	0.5852	0.8580	0.6461	0.0708	0.7246	0.6130	0.9715

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

RATING AREA FACTORS

USAA GROUP UNIT-OWNER FORM

<u>Rating Area</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>
1282	0.9062	1.0334	1.2115	0.9637	0.8855	0.5193	0.0871	0.8155	0.6536	0.9818
1283	0.9394	1.0380	1.1499	1.1584	0.8020	0.7538	0.0898	0.6523	1.3204	0.9785
1284	1.0180	1.0147	0.9986	1.2886	0.8855	1.2514	0.8368	0.3298	0.4040	0.9761
1285	1.0207	1.0147	0.9364	1.2624	0.8940	1.2433	0.8359	0.3393	0.4040	0.9749
1286	1.0180	1.0382	0.8818	2.1107	0.9044	1.1228	0.7975	0.4657	0.4069	0.9735
1287	1.0180	1.0382	0.8905	2.1108	0.8983	1.2853	0.7884	0.3637	0.4067	0.9737
1288	1.0166	1.0382	0.8160	1.7892	0.9138	1.0187	0.7645	0.4362	0.4058	0.9721
1289	1.0180	1.0147	0.9986	1.2886	0.8855	1.2514	0.8338	0.3396	0.4045	0.9782
1290	1.0207	1.0132	0.9339	1.1631	0.8586	1.0947	0.8038	0.3946	0.4024	0.9783
1291	0.9454	1.0392	0.8858	1.2462	0.9143	0.8338	0.4132	0.5185	0.3347	0.9783
1292	1.0180	1.0382	0.9989	1.8762	0.8932	1.3098	0.8004	0.3823	0.4073	0.9739
1293	1.0180	1.0382	0.9696	1.3096	0.8927	1.2468	0.8231	0.3806	0.4064	0.9739
1294	1.0180	1.0382	0.9937	2.0223	0.8998	1.2671	0.7990	0.4018	0.4073	0.9738
1295	1.0180	1.0382	0.9568	2.0588	0.9079	1.0757	0.8073	0.3978	0.4080	0.9733
1296	0.9408	1.0415	0.7133	1.5012	0.9125	1.0088	0.7679	0.4662	0.3918	0.9704
1297	1.0207	1.0147	0.9367	1.2443	0.8957	1.2778	0.8673	0.4135	0.4042	0.9748
1298	0.9346	1.0415	0.8347	1.4624	0.9430	0.9478	0.7828	0.4981	0.4063	0.9722
1299	1.0180	1.0382	0.9852	1.9687	0.8937	1.3098	0.8060	0.4022	0.4073	0.9741
1300	1.0180	1.0312	0.9660	1.4045	0.8967	1.2442	0.8333	0.3595	0.4067	0.9745
1301	0.9346	1.0415	0.8364	1.1444	0.9386	0.9478	0.7682	0.4449	0.4070	0.9721
1302	1.0180	1.0382	0.9958	2.1832	0.9044	1.2754	0.8109	0.3710	0.4089	0.9737

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
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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
1303	0.9346	1.0415	0.8318	1.4554	0.9427	1.0092	0.7687	0.3774	0.4092	0.9725
1304	0.9454	1.0415	0.6606	0.9143	0.8361	0.9540	0.6093	0.4410	0.3423	0.9701
1305	1.0207	1.0147	0.9348	1.2452	0.8931	1.2949	0.8556	0.3673	0.4053	0.9758
1306	1.0180	1.0382	0.9992	2.1849	0.9044	1.1338	0.7858	0.3504	0.4087	0.9736
1307	1.0180	1.0382	0.9741	2.1068	0.8981	1.2682	0.7939	0.3746	0.4085	0.9738
1308	1.0180	1.0382	0.9841	1.9046	0.8932	1.3098	0.8076	0.3767	0.4082	0.9739
1309	0.9999	0.9791	0.9736	0.8300	0.9305	1.0087	1.0817	0.3965	0.3643	1.0249
1310	1.0166	1.0382	0.8950	1.9436	0.9112	1.0261	0.7884	0.4490	0.4095	0.9731
1311	0.9346	1.0415	0.8378	0.9745	0.9298	0.9478	0.7480	0.4213	0.4067	0.9720
1312	1.0180	1.0382	0.9073	2.0403	0.9087	1.0289	0.7677	0.4015	0.4095	0.9733
1313	0.9408	1.0415	0.8470	1.2526	0.9234	1.0698	0.7865	0.3857	0.4023	0.9720
1314	0.9062	1.0352	1.2698	0.4821	0.9095	0.5598	0.0729	0.7788	0.6191	0.9749
1315	0.9929	0.9791	0.6879	0.8554	1.1194	1.0166	1.1791	0.3557	0.3060	1.0490
1316	1.0180	1.0382	0.9623	2.0710	0.9058	1.1338	0.7625	0.4231	0.4096	0.9735
1317	0.9346	1.0415	0.8435	1.4974	0.9427	0.9514	0.7725	0.3824	0.4090	0.9724
1318	1.0120	1.0382	0.9004	2.0209	0.9140	0.9663	0.7889	0.4022	0.4102	0.9730
1319	1.0062	1.0415	0.8366	1.4931	0.9438	1.0349	0.7635	0.4017	0.4093	0.9726
1320	0.9346	1.0415	0.8386	1.5549	0.9433	0.9478	0.7856	0.4717	0.4080	0.9722
1321	1.0180	1.0382	0.9554	2.1205	0.9079	1.0523	0.8222	0.4027	0.4097	0.9734
1322	1.0207	1.0093	1.0173	1.2718	0.8685	1.3712	0.8823	0.3686	0.4009	0.9802
1323	1.0207	1.0147	1.0171	1.2826	0.8957	1.2770	0.8724	0.3831	0.4056	0.9751

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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
1324	1.0180	1.0312	0.9943	1.4045	0.8967	1.2442	0.8362	0.3158	0.4076	0.9745
1325	1.0180	1.0382	0.9713	1.4876	0.8952	1.3438	0.8490	0.3870	0.4091	0.9742
1326	0.9062	1.0304	1.1179	0.9924	0.8741	0.5260	0.0776	0.7974	0.6858	0.9893
1327	1.0180	1.0382	0.9704	2.1504	0.9057	1.2728	0.7895	0.3931	0.4101	0.9737
1328	1.0207	1.0093	1.0173	1.3315	0.9141	1.3154	0.9132	0.3823	0.4000	0.9807
1329	1.0120	1.0382	0.9131	1.7713	0.9172	0.9663	0.7684	0.4056	0.4104	0.9728
1330	0.9434	1.0334	1.7304	0.8791	0.9437	0.9436	0.0889	0.9796	0.6308	1.0000
1331	0.9346	1.0415	0.8451	1.0258	0.9248	0.9478	0.7315	0.4245	0.4081	0.9720
1332	1.0180	1.0382	0.9553	2.0954	0.9092	1.0736	0.7881	0.4093	0.4113	0.9734
1333	1.0207	1.0147	1.0220	1.0159	0.8873	1.0947	0.8932	0.3487	0.4056	0.9749
1334	1.0180	1.0147	1.0411	1.2676	0.8881	1.2489	0.8445	0.3879	0.4079	0.9754
1335	1.0166	1.0382	0.8935	2.0018	0.9112	1.0261	0.8133	0.3879	0.4108	0.9731
1336	1.0180	1.0382	0.8952	2.0161	0.9100	1.0269	0.8266	0.3923	0.4121	0.9733
1337	1.0180	1.0382	0.9759	1.7572	0.8950	1.3072	0.8059	0.4063	0.4095	0.9741
1338	1.0180	1.0382	0.9704	2.0885	0.8996	1.2645	0.7966	0.4088	0.4106	0.9738
1339	1.0207	1.0132	1.1428	1.2132	0.9075	1.1717	0.8399	0.3870	0.4037	0.9789
1340	0.9189	1.0380	1.1291	0.8835	0.8586	0.6978	0.0698	0.7569	0.6861	0.9842
1341	0.9062	1.0362	1.1252	0.5508	0.9154	0.5994	0.0691	0.7687	0.6105	0.9722
1342	1.0062	1.0415	0.8971	1.5086	0.9392	1.0383	0.7744	0.3996	0.4111	0.9741
1343	0.9062	1.0362	1.0388	0.7644	0.8401	0.6588	0.0701	0.7896	0.6076	0.9735
1344	1.0207	1.0132	1.1186	1.0211	0.9013	1.0947	0.8800	0.3929	0.4050	0.9753

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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

RATING AREA FACTORS

USAA GROUP UNIT-OWNER FORM

<u>Rating Area</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>
1345	1.0180	1.0382	0.9673	2.1541	0.9057	1.1546	0.7990	0.3538	0.4107	0.9736
1346	1.0180	1.0382	1.0992	1.9654	0.8945	1.3072	0.8051	0.3805	0.4105	0.9745
1347	0.9062	1.0334	1.1407	0.9899	0.8730	0.5178	0.0887	0.7585	0.6602	0.9928
1348	1.0059	0.9824	1.1551	0.9466	1.0083	0.9121	0.9684	0.3039	0.3799	0.9988
1349	0.9408	1.0415	0.8376	1.6425	0.9149	1.0818	0.7902	0.3992	0.4060	0.9724
1350	0.9884	0.9791	0.5317	0.7828	1.1459	1.0881	1.2712	0.3616	0.2794	1.0407
1351	1.0180	1.0382	0.9648	2.0710	0.9057	1.1316	0.8340	0.3187	0.4109	0.9735
1352	0.9439	1.0380	0.9932	1.9583	0.7987	0.7720	0.1272	0.6558	0.9529	1.0400
1353	1.0120	1.0382	0.8852	2.0134	0.9154	0.9662	0.7981	0.4020	0.4124	0.9730
1354	0.9454	1.0415	0.8730	1.1548	0.8250	0.9262	0.4926	0.4655	0.3219	0.9773
1355	0.9408	1.0415	0.8321	1.7030	0.8980	1.0257	0.7740	0.4061	0.4060	0.9728
1356	1.0166	1.0382	0.8919	1.9781	0.9125	1.0269	0.8283	0.4089	0.4127	0.9732
1357	1.0180	1.0382	0.9219	2.0901	0.9100	1.0502	0.7826	0.4522	0.4116	0.9734
1358	1.0207	1.0093	1.1446	1.3067	0.9310	1.3712	0.9299	0.3821	0.4017	0.9804
1359	1.0166	1.0382	0.8952	2.0161	0.9137	1.0269	0.8298	0.3969	0.4122	0.9733
1360	0.9346	1.0415	0.9332	1.5138	0.9427	1.0451	0.7721	0.3954	0.4120	0.9726
1361	1.0120	1.0382	0.8872	1.7502	0.9185	0.9645	0.7862	0.3845	0.4129	0.9729
1362	0.9346	1.0415	0.9278	1.5019	0.9427	0.9609	0.7840	0.3895	0.4105	0.9724
1363	1.0166	1.0382	0.8838	2.0447	0.9153	0.9645	0.7981	0.3261	0.4142	0.9731
1364	0.9934	0.9609	0.5701	0.7028	1.0800	0.7602	1.8141	0.3021	0.2441	1.1557
1365	1.0120	1.0382	0.8838	1.8244	0.9185	0.9645	0.7904	0.4039	0.4133	0.9730

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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
1366	0.9454	1.0380	0.9254	1.3497	0.9560	0.7583	0.3493	0.5102	0.3831	0.9747
1367	0.9137	1.0362	1.0545	0.6673	0.8391	0.6635	0.0738	0.7780	0.6239	0.9890
1368	1.0180	1.0382	1.0825	2.0405	0.9053	1.2645	0.7889	0.4058	0.4126	0.9739
1369	1.0207	1.0147	1.1516	1.0434	0.9462	1.0947	0.8894	0.3265	0.4070	0.9761
1370	0.9408	1.0415	0.8523	0.9560	0.9337	0.9686	0.7818	0.4240	0.4105	0.9746
1371	1.0180	1.0382	1.0776	1.9280	0.9002	1.3072	0.7969	0.3860	0.4118	0.9774
1372	0.9346	1.0415	0.9382	0.9785	0.9248	0.9686	0.7951	0.4501	0.4124	0.9741
1373	1.0166	1.0382	0.9686	1.9781	0.9125	1.0269	0.7416	0.4235	0.4140	0.9732
1374	1.0207	1.0132	1.1516	1.0211	0.9353	1.0947	0.8881	0.3937	0.4067	0.9757
1375	1.0207	1.0116	1.1446	1.1983	0.9314	1.3773	0.8906	0.3584	0.4037	0.9786
1376	1.0207	1.0132	1.1583	1.0424	0.9268	1.0947	0.8932	0.3767	0.4052	0.9755
1377	1.0062	1.0415	0.9067	1.4852	0.9420	1.0363	0.7628	0.5079	0.4141	0.9727
1378	1.0120	1.0382	0.8880	1.8244	0.9153	0.9645	0.8242	0.3939	0.4142	0.9731
1379	1.0120	1.0382	0.8872	1.7400	0.9218	0.9645	0.7799	0.3949	0.4139	0.9728
1380	0.9346	1.0415	0.9208	1.4525	0.9450	0.9574	0.7871	0.3643	0.4105	0.9723
1381	0.9408	1.0415	0.7425	1.3785	0.9160	1.0088	0.7898	0.4602	0.3992	0.9707
1382	1.0166	1.0382	0.9645	1.9781	0.9125	1.0241	0.8087	0.3910	0.4145	0.9732
1383	1.0166	1.0382	0.9722	2.0161	0.9140	1.0269	0.7913	0.4121	0.4141	0.9734
1384	1.0180	1.0382	1.1886	2.2339	0.9619	1.2728	0.7951	0.4126	0.4138	0.9738
1385	1.0180	1.0382	1.0448	2.0745	0.9532	1.0736	0.7918	0.3460	0.4141	0.9736
1386	1.0120	1.0382	0.9689	1.9048	0.9219	0.9645	0.7943	0.3171	0.4152	0.9731

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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
1387	0.9408	1.0415	0.9184	0.9801	0.9363	1.0274	0.7916	0.4831	0.4121	0.9717
1388	1.0207	1.0147	1.1462	1.2729	0.9667	1.2763	0.8509	0.3634	0.4094	0.9750
1389	1.0120	1.0382	0.9573	1.7502	0.9238	0.9645	0.7740	0.3943	0.4150	0.9730
1390	0.9346	1.0415	0.9817	1.4959	0.9441	1.0173	0.7484	0.3731	0.4148	0.9725
1391	1.0180	1.0382	1.1818	1.7812	0.9754	1.3275	0.8003	0.3586	0.4132	0.9743
1392	1.0207	1.0071	1.2546	1.3814	0.9712	1.3835	0.8874	0.3653	0.3993	0.9814
1393	0.9062	1.0362	1.0619	0.5371	0.9095	0.5616	0.0713	0.7796	0.6153	0.9899
1394	1.0180	1.0382	1.2133	2.1029	0.9807	1.2645	0.7933	0.4053	0.4141	0.9739
1395	1.0207	1.0132	1.1890	1.0662	0.9331	1.1585	0.8963	0.3996	0.4066	0.9758
1396	1.0062	1.0415	0.9596	1.5041	0.9405	1.0363	0.7955	0.3938	0.4152	0.9727
1397	0.9426	1.0380	0.9902	2.1859	0.7909	0.7718	0.1272	0.6498	0.9598	1.0398
1398	1.0062	1.0415	0.9817	1.5218	0.9436	1.0432	0.7847	0.3947	0.4166	0.9726
1399	1.0180	1.0343	1.1664	1.2970	0.9632	1.2442	0.8313	0.3431	0.4110	0.9756
1400	0.9408	1.0415	0.9178	1.8083	0.9149	1.0927	0.7937	0.4802	0.4104	0.9716
1401	1.0120	1.0382	0.9573	1.7096	0.9372	0.9645	0.7438	0.4184	0.4150	0.9728
1402	1.0166	1.0382	0.9703	1.9781	0.9625	1.0269	0.8010	0.3988	0.4163	0.9732
1403	0.9408	1.0415	0.9178	1.8143	0.9074	1.0899	0.7951	0.4391	0.4091	0.9716
1404	0.9966	0.9791	0.7593	0.8636	1.0635	1.1127	1.1480	0.4152	0.3182	1.0666
1405	0.9439	1.0380	0.9772	1.7447	0.8318	0.7297	0.1274	0.5843	0.8273	1.0000
1406	0.9454	1.0415	0.6573	1.4708	0.9115	1.0295	0.7783	0.4525	0.3973	0.9705
1407	1.0207	1.0132	1.2002	1.0722	0.9666	1.1585	0.9077	0.3524	0.4086	0.9770

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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
1408	1.0120	1.0382	0.9615	1.8439	0.9238	0.9645	0.7599	0.4175	0.4166	0.9730
1409	0.9346	1.0415	0.9141	0.9743	0.9281	0.9668	0.7729	0.4496	0.4156	0.9720
1410	1.0180	1.0382	1.1651	2.1401	0.9864	1.0502	0.7700	0.3493	0.4159	0.9734
1411	0.9394	1.0380	1.1412	1.0122	0.7901	0.8751	0.0827	0.7280	1.1082	0.9797
1412	1.0120	1.0382	1.0466	1.9453	0.9791	0.9645	0.7764	0.3477	0.4163	0.9730
1413	1.0180	1.0382	1.2001	1.5678	0.9742	1.4220	0.8255	0.3781	0.4138	0.9743
1414	1.0180	1.0382	1.1948	2.1352	0.9826	1.1316	0.6952	0.3894	0.4158	0.9736
1415	0.9454	1.0380	0.9372	1.2787	0.9136	0.8265	0.2448	0.5260	0.4603	0.9935
1416	0.9408	1.0415	0.9125	1.8072	0.8969	1.0189	0.8233	0.3810	0.4099	0.9714
1417	0.9201	1.0380	1.1474	1.0943	0.8447	0.6949	0.0705	0.7189	0.8192	1.0229
1418	1.0180	1.0382	1.2497	2.1506	0.9795	1.3869	0.7791	0.3940	0.4154	0.9739
1419	1.0180	1.0382	1.1948	2.2002	0.9825	1.1665	0.7824	0.3346	0.4160	0.9738
1420	0.9408	1.0415	0.8000	1.4570	0.9092	1.0188	0.8345	0.4207	0.4042	0.9711
1421	0.9346	1.0415	0.9809	1.5204	0.9450	0.9590	0.7527	0.3333	0.4179	0.9724
1422	1.0207	1.0132	1.2599	1.3872	0.9438	1.1585	0.8902	0.3827	0.4073	0.9755
1423	0.9062	1.0334	1.1913	0.6951	0.9002	0.8160	0.0787	0.8071	0.6286	0.9813
1424	0.9346	1.0415	0.9851	1.4833	0.9556	1.0173	0.7679	0.3804	0.4185	0.9726
1425	1.0207	1.0147	1.2604	1.2975	0.9827	1.3522	0.8656	0.3574	0.4105	0.9753
1426	1.0062	1.0415	1.0712	1.5124	0.9942	1.0432	0.7758	0.4393	0.4183	0.9727
1427	0.9408	1.0415	0.9162	1.7918	0.9163	1.0905	0.7830	0.4682	0.4131	0.9716
1428	1.0180	1.0343	1.2293	1.4273	0.9917	1.3168	0.8032	0.3939	0.4148	0.9743

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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
1429	1.0166	1.0382	1.0709	2.0252	0.9900	1.0241	0.7918	0.4088	0.4176	0.9732
1430	1.0207	1.0147	1.2534	1.5103	0.9844	1.3704	0.8185	0.3406	0.4120	0.9758
1431	0.9408	1.0415	0.9853	0.9743	0.9313	0.9667	0.7736	0.4586	0.4163	0.9720
1432	1.0207	1.0116	1.2680	1.4559	0.9484	1.4554	0.9121	0.3334	0.4064	0.9759
1433	0.9408	1.0415	0.9887	1.0062	0.9363	1.0186	0.7576	0.4825	0.4142	0.9718
1434	0.9408	1.0415	0.9162	1.8422	0.9082	1.0386	0.7993	0.4342	0.4137	0.9723
1435	1.0120	1.0382	1.0462	1.7439	1.0104	1.0363	0.7680	0.3671	0.4191	0.9729
1436	0.9454	1.0415	0.6325	1.4380	0.8883	1.0685	0.7851	0.4466	0.3942	0.9709
1437	1.0180	1.0382	1.2474	2.0341	0.9933	1.4089	0.8020	0.4081	0.4159	0.9743
1438	1.0011	1.0415	1.0827	1.5233	1.0137	1.0432	0.7594	0.3990	0.4192	0.9728
1439	0.9884	0.9791	0.4644	0.8896	1.0664	1.0299	1.2475	0.3268	0.2909	1.0362
1440	1.0180	1.0312	1.2415	1.6743	0.9947	1.3168	0.8320	0.3977	0.4150	0.9770
1441	0.9454	1.0415	0.6802	1.5563	0.9138	1.0189	0.7939	0.4978	0.4001	0.9706
1442	1.0180	1.0382	1.2928	2.1471	0.9914	1.3834	0.7888	0.3608	0.4169	0.9741
1443	1.0103	1.0071	1.2548	0.7520	0.9885	1.1579	0.8488	0.3782	0.3924	0.9857
1444	0.9454	1.0415	0.6461	1.2171	0.8459	0.9541	0.6763	0.4151	0.3581	0.9751
1445	0.9346	1.0415	0.9844	1.4802	0.9854	0.9554	0.7339	0.3852	0.4189	0.9724
1446	0.9127	1.0362	1.0692	0.4962	0.9039	0.5578	0.0701	0.8169	0.6277	1.0098
1447	0.9966	0.9791	1.0756	0.6622	1.0639	1.0212	1.2721	0.3489	0.3391	1.0690
1448	0.9883	0.9791	0.5753	0.6759	1.1298	1.0307	1.3753	0.3188	0.2649	1.0569
1449	1.0180	1.0382	1.2618	2.1794	0.9971	1.1975	0.7728	0.4367	0.4192	0.9736

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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
1450	0.9062	1.0303	1.1150	1.0633	0.9391	0.8431	0.0867	0.8004	0.6551	0.9804
1451	1.0120	1.0382	1.0846	1.9518	0.9946	1.0206	0.7674	0.3788	0.4207	0.9730
1452	0.9394	1.0380	1.1367	1.0201	0.7896	0.8768	0.0881	0.6866	1.1852	0.9779
1453	1.0752	0.8999	0.5996	1.1184	1.0395	0.9404	7.4040	0.2477	0.2894	1.0715
1454	1.0062	1.0415	1.0967	1.5582	1.0104	1.1107	0.7699	0.3555	0.4209	0.9729
1455	0.9408	1.0415	0.9864	1.8143	0.9142	1.0905	0.7917	0.4231	0.4150	0.9716
1456	0.9408	1.0415	1.0842	0.9922	0.9796	0.9667	0.7502	0.4381	0.4190	0.9725
1457	1.0207	1.0132	1.2768	1.4234	0.9473	1.1585	0.9038	0.3523	0.4082	0.9756
1458	1.0207	1.0132	1.2681	1.2113	0.9449	1.1585	0.8448	0.4303	0.4102	0.9774
1459	0.9346	1.0415	1.0946	1.5233	1.0137	1.0432	0.7724	0.3844	0.4207	0.9727
1460	0.9127	1.0362	1.0692	0.4924	0.9048	0.5617	0.0693	0.8272	0.6309	1.0126
1461	1.0180	1.0382	1.2415	1.9663	0.9933	1.4047	0.8081	0.3948	0.4171	0.9743
1462	1.0180	1.0293	1.2515	1.7100	0.9984	1.3168	0.8450	0.4026	0.4151	0.9748
1463	0.9346	1.0415	1.0874	0.9991	0.9950	0.9667	0.7523	0.4061	0.4207	0.9722
1464	0.9408	1.0415	0.8906	1.8119	0.8969	1.0168	0.8040	0.3357	0.4115	0.9723
1465	1.0207	1.0093	1.2949	1.4183	0.9456	1.4467	0.9269	0.3564	0.4064	0.9759
1466	0.9062	1.0352	1.2375	0.4372	0.9792	0.6332	0.0701	0.7891	0.6190	0.9778
1467	0.9454	1.0415	0.6339	1.2215	0.8525	0.9515	0.7104	0.4326	0.3732	0.9708
1468	1.0104	0.9497	0.7486	1.0075	1.1384	0.9257	2.8003	0.2729	0.3220	1.0415
1469	1.0166	1.0382	1.1124	2.2678	1.0111	1.0206	0.7238	0.3971	0.4216	0.9756
1470	0.9966	0.9791	0.9531	0.9241	1.0563	1.1341	1.2417	0.3613	0.3323	1.0583

State: **LOUISIANA**
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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
1471	1.0180	1.0382	1.2897	2.0854	0.9949	1.3891	0.7932	0.3943	0.4187	0.9741
1472	1.0062	1.0415	1.1174	1.5524	1.0155	1.1037	0.7529	0.3659	0.4216	0.9728
1473	0.9137	1.0362	1.0692	0.4734	0.9039	0.5638	0.0656	0.7953	0.6320	1.0132
1474	1.0207	1.0132	1.3118	1.3192	0.9437	1.4343	0.8955	0.3142	0.4078	0.9757
1475	0.9137	1.0362	1.0999	0.4711	0.9039	0.5629	0.0704	0.7996	0.6372	1.0137
1476	0.9062	1.0334	1.2359	0.5629	0.9427	0.7809	0.0789	0.7902	0.6253	0.9776
1477	1.0180	1.0244	1.2815	1.5217	0.9922	1.3325	0.8353	0.4023	0.4159	0.9748
1478	1.0207	1.0147	1.3118	1.4741	0.9778	1.3522	0.8510	0.3500	0.4155	0.9750
1479	1.0166	1.0382	1.1187	2.2785	1.0116	1.0206	0.7525	0.4189	0.4236	0.9734
1480	1.0180	1.0382	1.2453	1.7324	0.9958	1.4107	0.8103	0.4291	0.4183	0.9744
1481	1.0180	1.0343	1.2540	1.5226	0.9984	1.3168	0.8208	0.4509	0.4175	0.9746
1482	1.0180	1.0382	1.2935	2.3462	1.0043	1.1975	0.7651	0.3058	0.4212	0.9739
1483	1.0180	1.0382	1.2562	2.3010	1.0082	1.1360	0.7783	0.3966	0.4232	0.9737
1484	0.9127	1.0362	1.0692	0.4696	0.8989	0.5677	0.0674	0.8379	0.6312	1.0139
1485	1.0180	1.0382	1.2935	2.3259	1.0043	1.3470	0.7828	0.3768	0.4209	0.9740
1486	0.9408	1.0415	0.8611	1.4890	0.9106	1.0168	0.8305	0.4432	0.4135	0.9710
1487	0.9062	1.0334	1.1562	0.9382	0.9658	0.6026	0.0802	0.8289	0.6312	0.9879
1488	0.9062	1.0334	1.1751	0.8684	0.9617	0.5833	0.0854	0.7719	0.6247	0.9767
1489	0.9408	1.0415	1.0927	1.0247	1.0042	1.0186	0.7663	0.4387	0.4189	0.9732
1490	1.0120	1.0382	1.0848	1.8284	1.0190	1.0206	0.7598	0.4262	0.4221	0.9730
1491	0.9346	1.0415	1.1170	1.6232	1.0150	1.0148	0.7309	0.4460	0.4221	0.9730

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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
1492	0.9137	1.0362	1.0929	0.4713	0.8989	0.5669	0.0675	0.7764	0.6348	1.0233
1493	1.0207	1.0116	1.3081	1.3446	0.9261	1.4570	0.9204	0.3605	0.4082	0.9759
1494	1.0207	1.0132	1.3118	1.2641	0.9215	1.1585	0.8264	0.3679	0.4105	0.9787
1495	1.0180	1.0382	1.3184	2.1549	0.9966	1.3781	0.7756	0.4035	0.4212	0.9742
1496	0.9346	1.0415	1.1566	1.0856	1.0132	1.0230	0.7490	0.3922	0.4233	0.9742
1497	0.9127	1.0362	1.0692	0.4962	0.8986	0.5563	0.0677	0.7367	0.6278	1.0130
1498	1.0180	1.0147	1.2939	1.4456	0.9785	1.3217	0.8429	0.3737	0.4162	0.9749
1499	0.9394	1.0380	1.1509	1.1929	0.8190	0.7715	0.0882	0.6812	1.3153	0.9816
1500	1.0180	1.0312	1.2882	1.5672	0.9897	1.3168	0.8012	0.4289	0.4179	0.9747
1501	0.9127	1.0362	1.0692	0.4814	0.8853	0.5380	0.0686	0.7431	0.6325	1.0230
1502	0.9137	1.0362	1.0865	0.4596	0.8888	0.5448	0.0674	0.8155	0.6340	1.0213
1503	0.9052	1.0303	1.1033	1.0320	0.9617	0.5842	0.0832	0.7230	0.6505	0.9766
1504	0.9409	1.0415	0.7075	1.5700	0.9173	1.0180	0.8076	0.4167	0.4062	0.9703
1505	0.9948	0.9714	0.4941	0.7269	1.1042	1.0459	1.5640	0.2707	0.2519	1.0763
1506	0.9062	1.0352	1.2309	0.4503	0.9803	0.6295	0.0764	0.7943	0.6219	0.9776
1507	1.0180	1.0382	1.3184	2.0984	1.0023	1.1975	0.7779	0.3746	0.4231	0.9751
1508	1.0180	1.0382	1.2863	1.5777	0.9844	1.3478	0.8190	0.3729	0.4207	0.9745
1509	0.9408	1.0415	1.1248	1.9050	0.9730	1.1512	0.7829	0.4260	0.4200	0.9722
1510	1.0166	1.0382	1.1733	2.2149	1.0127	1.0866	0.7740	0.3761	0.4247	0.9736
1511	0.9137	1.0362	1.0929	0.4597	0.8853	0.5392	0.0672	0.7797	0.6366	1.0234
1512	1.0180	1.0382	1.3222	1.9568	0.9887	1.3725	0.7867	0.4017	0.4218	0.9744

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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
1513	1.0180	1.0382	1.2803	2.0664	1.0038	1.1360	0.7713	0.3927	0.4247	0.9737
1514	0.9966	0.9791	0.7577	0.8974	1.0559	1.1294	1.1886	0.3532	0.3150	1.0560
1515	1.0180	1.0382	1.3279	1.9363	0.9967	1.3781	0.7897	0.3844	0.4224	0.9746
1516	1.0120	1.0382	1.1377	2.0031	1.0129	1.0206	0.7776	0.3922	0.4265	0.9734
1517	0.9127	1.0362	1.0692	0.4699	0.8824	0.5380	0.0674	0.7530	0.6332	1.0234
1518	0.9127	1.0362	1.0692	0.4504	0.8816	0.5400	0.0676	0.6909	0.6357	1.0239
1519	0.9454	1.0415	0.6482	1.2254	0.8589	0.9777	0.6382	0.4179	0.3591	0.9726
1520	0.9454	1.0380	0.9372	1.3635	0.9135	0.7718	0.2737	0.5880	0.3944	1.0212
1521	1.0180	1.0343	1.2863	1.4040	0.9712	1.3168	0.8228	0.4367	0.4207	0.9746
1522	1.0180	1.0382	1.3279	2.0659	0.9999	1.1975	0.7840	0.3658	0.4249	0.9740
1523	0.9454	1.0415	0.6245	1.2783	0.8534	0.9592	0.7707	0.4540	0.3940	0.9705
1524	0.9062	1.0334	1.1751	0.7871	0.9617	0.5833	0.0855	0.7955	0.6228	0.9782
1525	0.9439	1.0380	0.9820	1.9322	0.7951	0.7817	0.1446	0.5887	0.8320	1.0016
1526	1.0166	1.0382	1.1377	2.0468	1.0094	1.0206	0.7538	0.3883	0.4266	0.9735
1527	1.0180	1.0382	1.3279	2.0078	0.9776	1.3383	0.7886	0.3622	0.4242	0.9753
1528	1.0180	1.0382	1.2863	1.5655	0.9686	1.3996	0.8128	0.3849	0.4215	0.9745
1529	0.9137	1.0362	1.0929	0.4486	0.8824	0.5392	0.0665	0.7114	0.6378	1.0250
1530	1.0207	1.0071	1.3081	0.9292	0.9313	1.4207	0.9420	0.3774	0.4056	0.9783
1531	0.9137	1.0380	1.0999	0.4466	0.8824	0.5457	0.0674	0.7491	0.6415	1.0256
1532	0.9127	1.0362	1.0692	0.4316	0.9208	0.8725	0.0659	0.7536	0.6423	1.0254
1533	1.0180	1.0382	1.2925	2.0664	0.9851	1.1256	0.7732	0.4113	0.4268	0.9738

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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
1534	1.0120	1.0382	1.1460	1.8326	1.0104	1.0206	0.7699	0.4203	0.4282	0.9734
1535	1.0166	1.0382	1.1845	1.9896	0.9915	1.0866	0.7837	0.4201	0.4271	0.9737
1536	1.0180	1.0382	1.3279	2.0604	0.9813	1.1975	0.7656	0.3342	0.4260	0.9740
1537	1.0207	1.0132	1.3118	1.2496	0.9178	1.1988	0.8912	0.3814	0.4113	0.9772
1538	0.9966	0.9791	1.0626	0.6845	1.0563	1.0800	1.2355	0.3678	0.3336	1.0425
1539	0.9346	1.0415	1.1828	1.5114	1.0348	1.0111	0.7652	0.3837	0.4305	0.9728
1540	0.9966	0.9791	0.9435	0.8800	1.0505	1.1573	1.2500	0.3743	0.3297	1.0495
1541	1.0120	1.0382	1.1322	1.7260	1.0264	1.0206	0.7456	0.4240	0.4274	0.9760
1542	1.0207	1.0147	1.2902	1.4184	0.9635	1.3130	0.8281	0.3911	0.4195	0.9750
1543	0.9137	1.0380	1.1352	0.4762	0.8986	0.5483	0.0694	0.7560	0.6448	1.0160
1544	0.9965	0.9791	0.9485	0.8702	1.0578	1.1341	1.2339	0.3826	0.3291	1.0465
1545	1.0207	1.0093	1.3081	1.3759	0.9195	1.4347	0.9313	0.3670	0.4081	0.9783
1546	1.0120	1.0382	1.1486	1.8326	0.9937	1.0206	0.7812	0.4366	0.4290	0.9735
1547	1.0180	1.0382	1.3279	1.8686	0.9722	1.3725	0.8238	0.4167	0.4255	0.9778
1548	0.9346	1.0415	1.1915	1.0054	1.0125	1.0241	0.7657	0.4204	0.4316	0.9731
1549	1.0180	1.0343	1.2845	1.3866	0.9712	1.3168	0.8247	0.4649	0.4222	0.9756
1550	1.0180	1.0382	1.3279	2.0454	0.9813	1.2219	0.7904	0.3574	0.4268	0.9741
1551	0.9884	0.9791	0.4644	0.9052	1.0664	1.0299	1.2898	0.3191	0.2868	1.0370
1552	1.0180	1.0382	1.2863	1.6112	0.9729	1.4107	0.8127	0.4053	0.4242	0.9757
1553	1.0180	1.0266	1.2908	1.5957	0.9712	1.3576	0.8440	0.3984	0.4211	0.9749
1554	1.0180	1.0382	1.3279	1.9930	0.9813	1.1975	0.7625	0.3604	0.4278	0.9740

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

RATING AREA FACTORS

USAA GROUP UNIT-OWNER FORM

<u>Rating Area</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>
1555	1.0180	1.0382	1.2501	2.0254	0.9859	1.1113	0.7751	0.4311	0.4290	0.9739
1556	0.9150	1.0380	1.1350	1.1391	0.8089	0.8304	0.0745	0.7267	0.9971	1.0064
1557	1.0166	1.0382	1.1845	1.9393	0.9915	1.0866	0.7577	0.4525	0.4296	0.9738
1558	0.9201	1.0380	1.1474	1.2333	0.8458	0.7104	0.0693	0.6954	0.8275	1.0273
1559	1.0564	1.0772	0.8521	0.9026	1.1460	1.0304	2.7635	0.2769	0.3052	1.0872
1560	0.9929	0.9791	0.6850	0.8495	1.1209	1.1096	1.1800	0.2772	0.3037	1.0481
1561	1.0180	1.0343	1.2845	1.3627	0.9712	1.3415	0.8311	0.4636	0.4230	0.9747
1562	0.9454	1.0415	0.6824	1.4973	0.9395	1.0770	0.7779	0.4010	0.4118	0.9719
1563	1.0180	1.0382	1.3279	2.0328	0.9795	1.3470	0.7954	0.4373	0.4274	0.9749
1564	1.0207	1.0147	1.3054	1.3300	0.9425	1.3864	0.8531	0.3764	0.4204	0.9764
1565	0.9965	0.9791	1.0513	0.6964	1.0578	1.0800	1.2544	0.4057	0.3314	1.0397
1566	1.0180	1.0382	1.2845	1.5563	0.9683	1.3731	0.8063	0.4054	0.4242	0.9769
1567	1.0041	1.0071	1.3114	0.5614	0.9604	1.0883	0.8980	0.3637	0.3896	0.9818
1568	0.9454	1.0380	0.9034	1.3356	0.9359	0.8172	0.3105	0.4817	0.3397	1.0028
1569	1.0180	1.0382	1.2432	2.0142	0.9859	1.1113	0.7684	0.4059	0.4300	0.9739
1570	1.0207	1.0147	1.3118	1.0696	0.9385	1.1896	0.8749	0.3487	0.4179	0.9767
1571	1.0180	1.0382	1.3279	2.0284	0.9813	1.1975	0.7821	0.3865	0.4291	0.9741
1572	0.9965	0.9791	1.1321	0.6656	1.0714	1.1090	1.0695	0.3767	0.3445	1.0117
1573	1.0120	1.0382	1.1486	1.7942	0.9933	1.0206	0.7705	0.4011	0.4319	0.9736
1574	0.9408	1.0415	1.2042	1.8746	1.0000	1.1540	0.7661	0.4204	0.4324	0.9726
1575	0.9201	1.0380	1.1831	0.9494	0.8464	0.6860	0.0688	0.7409	0.8158	1.0170

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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
1576	0.9408	1.0415	1.0147	2.0186	0.9747	1.0761	0.7805	0.4312	0.4262	0.9725
1577	0.9394	1.0380	1.0492	1.1681	0.8029	0.7381	0.0870	0.6866	1.2963	0.9792
1578	1.0180	1.0382	1.3279	1.8622	0.9781	1.4039	0.7781	0.4186	0.4280	0.9771
1579	1.0120	1.0382	1.1486	1.7942	0.9917	1.0206	0.7623	0.3928	0.4327	0.9738
1580	1.0180	1.0382	1.3279	1.8645	0.9533	1.4091	0.8110	0.3737	0.4278	0.9745
1581	1.0180	1.0147	1.2870	1.3837	0.9391	1.3571	0.8482	0.3749	0.4223	0.9750
1582	0.9998	0.9939	1.1952	0.6866	0.9888	1.0273	0.9689	0.3833	0.3793	0.9899
1583	1.0180	1.0382	1.3279	1.9526	0.9789	1.2199	0.7887	0.3707	0.4300	0.9741
1584	1.0120	1.0382	1.1431	1.7461	0.9937	1.0206	0.7614	0.4285	0.4341	0.9753
1585	1.0180	1.0382	1.1845	1.9432	0.9859	1.1069	0.7603	0.3891	0.4313	0.9740
1586	0.9454	1.0415	0.6295	1.2959	0.8613	0.9636	0.6262	0.4386	0.3749	0.9748
1587	0.9931	0.9753	0.3636	0.7390	1.1148	1.0475	1.4940	0.2975	0.2530	1.0758
1588	0.9062	1.0362	1.2155	0.4825	0.9221	0.8643	0.0650	0.7783	0.6164	0.9754
1589	1.0180	1.0343	1.2845	1.3371	0.9551	1.3522	0.8254	0.4301	0.4235	0.9751
1590	0.9346	1.0415	1.2013	1.4551	1.0129	1.0765	0.7551	0.3995	0.4337	0.9739
1591	1.0180	1.0382	1.2845	1.3717	0.9499	1.4371	0.8180	0.4267	0.4263	0.9749
1592	0.8971	1.0303	1.0980	1.0288	0.9556	0.6830	0.0778	0.8245	0.6254	0.9946
1593	1.0180	1.0382	1.3279	1.9520	0.9588	1.3831	0.7860	0.4352	0.4295	0.9761
1594	1.0180	1.0382	1.3279	1.9318	0.9650	1.2296	0.7780	0.4397	0.4309	0.9769
1595	1.0207	1.0132	1.3118	0.8496	0.9325	1.1896	0.8697	0.3843	0.4192	0.9761
1596	1.0180	1.0382	1.3279	1.8918	0.9622	1.2296	0.7863	0.4041	0.4324	0.9743

State: **LOUISIANA**
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NOVEMBER 1, 2024 (RENEWAL BUSINESS)
Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION**
USAA CASUALTY INSURANCE COMPANY
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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
1597	0.9201	1.0380	1.1874	0.8061	0.8524	0.6860	0.0685	0.6970	0.8414	1.0192
1598	0.9346	1.0415	1.2003	1.0660	0.9990	1.0306	0.7666	0.4241	0.4376	0.9732
1599	1.0144	1.0093	1.3081	1.0462	0.9079	1.4897	0.8649	0.3396	0.4136	0.9759
1600	0.9062	1.0334	1.1694	0.8646	0.9538	0.6490	0.0830	0.7526	0.6206	0.9766
1601	1.0207	1.0147	1.3055	0.9589	0.9425	1.3866	0.8391	0.3680	0.4225	0.9753
1602	0.9883	0.9791	0.5017	0.6745	1.1333	1.0381	1.3856	0.3018	0.2625	1.0611
1603	0.9439	1.0380	0.9827	1.7391	0.7902	0.7876	0.1499	0.6576	0.8270	1.0051
1604	1.0180	1.0382	1.3279	1.7593	0.9533	1.4091	0.8015	0.3944	0.4297	0.9747
1605	0.9454	1.0380	0.8314	1.2714	0.9560	0.7583	0.2987	0.6085	0.3178	0.9791
1606	0.9062	1.0362	1.0619	0.5311	0.9833	0.6333	0.0645	0.7962	0.6220	0.9811
1607	1.0180	1.0147	1.2870	0.9659	0.9391	1.3571	0.8474	0.3720	0.4243	0.9752
1608	1.0180	1.0382	1.3279	1.8644	0.9588	1.3742	0.7977	0.3378	0.4312	0.9745
1609	0.9214	1.0380	1.1277	1.1171	0.8089	0.8282	0.0748	0.7344	1.0889	0.9934
1610	1.0207	1.0132	1.3118	0.8535	0.9013	1.1896	0.8589	0.3678	0.4162	0.9760
1611	1.0041	1.0071	1.3145	0.5020	0.9265	1.3413	0.8552	0.3575	0.4025	0.9774
1612	1.0180	1.0312	1.2867	1.0024	0.9523	1.3522	0.8134	0.4454	0.4262	0.9766
1613	0.9439	1.0380	0.9903	1.5861	0.8120	0.8282	0.1194	0.6108	1.0873	0.9998
1614	1.0120	1.0382	1.1459	1.5932	0.9896	1.1260	0.7897	0.4717	0.4377	0.9772
1615	0.9454	1.0380	0.9138	1.3177	0.9231	0.8172	0.3164	0.5607	0.3696	0.9895
1616	1.0180	1.0382	1.3279	1.7580	0.9622	1.2296	0.7883	0.3877	0.4331	0.9745
1617	0.9965	0.9791	1.0255	0.6831	1.0675	1.0800	1.2637	0.3311	0.3262	1.0292

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

RATING AREA FACTORS

USAA GROUP UNIT-OWNER FORM

<u>Rating Area</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>
1618	1.0180	1.0382	1.2925	1.8372	0.9659	1.1664	0.7936	0.4323	0.4339	0.9743
1619	1.0207	1.0147	1.3055	0.9539	0.9425	1.3866	0.8591	0.3656	0.4231	0.9754
1620	1.0166	1.0382	1.1473	1.4335	0.9724	1.0481	0.8072	0.3721	0.4392	0.9782
1621	0.9454	1.0415	0.6362	1.5885	0.9112	1.0757	0.5838	0.4588	0.3761	0.9748
1622	0.9694	1.0337	0.8570	0.9080	1.1082	1.0942	2.7635	0.3142	0.3507	1.0894
1623	0.9394	1.0380	1.1453	0.8161	0.8161	0.9459	0.0849	0.6747	1.2493	0.9803
1624	1.0207	1.0147	1.3055	0.9539	0.9425	1.3866	0.9132	0.3981	0.4252	0.9753
1625	1.0117	1.0147	1.2908	0.9782	0.9523	1.3683	0.8591	0.3862	0.4264	0.9753
1626	0.9408	1.0415	1.2071	1.2724	0.9868	1.1717	0.7767	0.4304	0.4394	0.9730
1627	0.9454	1.0415	0.7316	1.7335	0.9787	1.1043	0.8031	0.4284	0.4231	0.9718
1628	1.0062	1.0415	1.1873	1.1238	0.9910	1.1260	0.7935	0.4067	0.4408	0.9770
1629	1.0041	1.0071	1.3006	0.5249	0.9376	1.1379	0.8818	0.3724	0.3922	0.9786
1630	1.0144	1.0147	1.2808	0.8778	0.9461	1.3483	0.8692	0.3986	0.4257	0.9756
1631	1.0166	1.0382	1.1845	1.6961	0.9694	1.1157	0.7958	0.3915	0.4352	0.9751
1632	0.9150	1.0380	1.1062	1.1536	0.8089	0.8305	0.0777	0.7483	1.0410	0.9966
1633	1.0130	1.0382	1.2721	1.1492	0.9565	1.4156	0.8161	0.4286	0.4316	0.9780
1634	1.0117	1.0382	1.3279	1.4039	0.9622	1.2296	0.8067	0.3782	0.4357	0.9757
1635	0.9454	1.0380	0.9058	1.3356	0.9359	0.8172	0.3204	0.5461	0.3359	1.0019
1636	1.0041	1.0048	1.2023	0.6197	0.9890	1.0538	0.9038	0.3711	0.3848	0.9803
1637	0.9150	1.0380	1.1062	1.1568	0.8089	0.8304	0.0752	0.6997	1.0484	0.9959
1638	0.9454	1.0380	0.9849	1.8693	0.7963	0.8200	0.1524	0.6022	0.7618	1.0023

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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
1639	1.0041	1.0071	1.2335	0.5124	0.9618	1.0538	0.8482	0.3680	0.3893	0.9791
1640	0.9150	1.0380	1.1311	1.1057	0.8089	0.8304	0.0770	0.6909	1.1426	0.9884
1641	1.0144	1.0071	1.2494	0.6563	0.9249	1.4207	0.7865	0.3790	0.4077	0.9767
1642	0.9454	1.0415	0.8579	1.4283	0.8613	0.9672	0.5069	0.4619	0.3370	0.9893
1643	0.9454	1.0380	0.8550	1.2750	0.9560	0.7583	0.3168	0.5703	0.3212	0.9807
1644	0.9454	1.0415	0.6231	1.4323	0.9245	1.0150	0.7742	0.4508	0.4045	0.9709
1645	0.9344	1.0415	1.1944	1.2905	0.9961	1.0382	0.7497	0.4008	0.4434	0.9749
1646	0.9998	0.9939	1.1275	0.6811	1.0042	1.0273	0.9083	0.3419	0.3794	0.9850
1647	0.9454	1.0380	0.8770	1.3093	0.9397	0.8018	0.3263	0.5344	0.3287	0.9898
1648	1.0117	1.0147	1.2765	0.8730	0.9404	1.3571	0.8690	0.3941	0.4270	0.9774
1649	0.9998	0.9824	1.1301	0.7261	0.9959	0.9332	0.9785	0.3716	0.3727	0.9911
1650	1.0041	1.0071	1.2355	0.4791	0.9690	1.2064	0.8370	0.3808	0.4012	0.9776
1651	0.9998	0.9791	1.0641	0.7658	1.0444	0.9512	1.0105	0.3826	0.3604	0.9926
1652	1.0180	1.0343	1.2845	0.8882	0.9495	1.3522	0.8400	0.4487	0.4296	0.9777
1653	0.9408	1.0415	1.1797	1.7450	0.9383	1.1048	0.7954	0.4193	0.4438	0.9740
1654	0.9150	1.0380	1.1072	1.1408	0.8089	0.8304	0.0755	0.7515	1.0852	0.9939
1655	0.9188	1.0379	1.1988	0.5301	0.9200	0.8765	0.0675	0.7193	0.7424	0.9902
1656	0.9189	1.0380	1.1892	0.4993	0.9865	0.6433	0.0640	0.7714	0.7025	0.9969
1657	0.9137	1.0362	1.0999	0.4680	0.9831	0.6324	0.0627	0.7472	0.6561	1.0073
1658	0.9150	1.0380	1.1055	1.1308	0.8630	0.8054	0.0746	0.8157	1.0611	0.9996
1659	1.0144	1.0116	1.2668	0.8966	0.9094	1.4965	0.8637	0.3601	0.4153	0.9767

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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
1660	1.0058	1.0382	1.1446	1.0884	0.9910	1.1260	0.7487	0.3887	0.4437	0.9749
1661	0.9346	1.0415	1.2030	0.7700	0.9766	1.0504	0.7822	0.4241	0.4466	0.9744
1662	0.9454	1.0380	0.9207	1.3638	0.9220	0.8172	0.3164	0.5214	0.3384	1.0090
1663	0.9150	1.0380	1.1030	1.1206	0.8100	0.8305	0.0762	0.7321	1.1088	0.9921
1664	0.9408	1.0415	1.2054	1.4455	0.9618	1.1835	0.8056	0.4016	0.4450	0.9740
1665	0.9998	0.9792	1.0693	0.7313	1.0385	0.9525	1.0385	0.3915	0.3680	0.9849
1666	0.9150	1.0380	1.1715	0.7737	0.8668	0.6874	0.0722	0.7388	0.9603	1.0198
1667	0.9998	0.9911	1.0748	0.6826	1.0282	0.9945	0.9563	0.3300	0.3748	0.9897
1668	1.0041	1.0071	1.2290	0.5091	0.9493	1.1379	0.8458	0.3695	0.3933	0.9797
1669	0.9346	1.0415	1.2023	0.9204	0.9947	1.1053	0.8136	0.4065	0.4466	0.9771
1670	0.9150	1.0380	1.1030	1.1336	0.8422	0.8304	0.0763	0.7268	1.0953	0.9946
1671	0.9454	1.0415	0.6248	1.4434	0.9249	1.0150	0.6805	0.4355	0.3900	0.9723
1672	1.0457	1.3167	1.2562	1.1129	1.0746	1.4091	0.8739	0.3912	0.5067	1.0000
1673	0.9062	1.0352	1.2317	0.4585	0.9722	0.7571	0.0634	0.7656	0.6169	0.9748
1674	0.9998	0.9939	1.0748	0.6902	1.0341	1.0472	0.9528	0.3247	0.3803	0.9809
1675	0.9020	1.0303	1.0851	1.1518	0.9669	0.7794	0.0806	0.7746	0.5767	0.9871
1676	1.0457	1.3167	1.2552	1.1129	1.0746	1.1711	0.8739	0.4026	0.5067	1.0000
1677	0.9707	0.9847	0.7585	1.1796	1.0781	1.1181	1.4308	0.3721	0.3442	1.0439
1678	1.0457	1.3167	1.2552	1.1217	1.0746	1.1711	0.8739	0.3584	0.5067	1.0000
1679	0.9454	1.0380	0.8245	1.2943	0.9151	0.7810	0.3169	0.5907	0.3361	1.0080
1680	0.9150	1.0380	1.1030	1.1311	0.8326	0.8305	0.0765	0.7381	1.1132	0.9941

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

RATING AREA FACTORS

USAA GROUP UNIT-OWNER FORM

<u>Rating Area</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>
1681	1.0144	1.0071	1.2057	0.6580	0.9574	1.4481	0.8192	0.3941	0.4094	0.9779
1682	0.9408	1.0415	0.8516	1.4160	0.9659	1.1048	0.8065	0.4122	0.4452	0.9749
1683	1.0041	1.0071	1.1889	0.4810	1.0001	1.3473	0.8033	0.3976	0.4022	0.9774
1684	0.9998	0.9885	1.0748	0.7089	1.0367	0.9945	0.9746	0.3794	0.3721	0.9908
1685	0.9454	1.0380	0.9058	1.3286	0.9287	0.8172	0.3086	0.6039	0.3346	1.0052
1686	0.9150	1.0380	1.1030	1.1192	0.8435	0.8203	0.0753	0.7477	1.1118	0.9948
1687	0.9998	0.9824	1.0548	0.7785	1.0470	0.9606	0.9917	0.3700	0.3683	0.9858
1688	1.0041	1.0048	1.0956	0.6343	1.0396	1.0741	0.9002	0.3708	0.3847	0.9802
1689	0.9150	1.0380	1.1045	1.1921	0.8650	0.7251	0.0750	0.7642	1.0791	1.0035
1690	0.9150	1.0380	1.1084	1.1526	0.8483	0.7251	0.0758	0.7129	1.0432	1.0063
1691	0.9150	1.0380	1.1065	1.1326	0.8630	0.8191	0.0757	0.7043	1.1059	0.9960
1692	1.0457	1.3167	1.2552	1.1959	1.0746	1.1711	0.8739	0.4158	0.5067	1.0000
1693	0.9346	1.0415	1.2004	0.6703	0.9745	1.0504	0.8143	0.4388	0.4472	0.9744
1694	0.9439	1.0380	0.9785	1.5246	0.8091	0.8453	0.1515	0.7099	0.8454	1.0019
1695	0.9454	1.0415	0.8429	1.7017	0.8978	1.0085	0.5213	0.4584	0.3521	1.0014
1696	0.9998	0.9939	1.0653	0.7380	1.0395	1.0575	0.9051	0.3864	0.3777	0.9847
1697	0.9454	1.0415	0.6964	1.3212	0.9357	1.1697	0.7760	0.4407	0.4383	0.9728
1698	0.9454	1.0380	0.9335	1.6280	0.8434	0.7019	0.2299	0.6008	0.4962	0.9786
1699	0.9694	1.0337	0.8570	0.9080	1.1137	1.1721	2.7635	0.3435	0.3507	1.0888
1700	0.9150	1.0380	1.1030	1.1006	0.8422	0.8245	0.0761	0.7191	1.1343	0.9942
1701	0.9660	1.0337	0.8570	0.9080	1.1108	1.0440	2.7635	0.2981	0.3507	1.0903

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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
1702	1.0457	1.3167	1.2552	1.1129	1.0746	1.1711	0.8739	0.3683	0.5067	1.0000
1703	1.0041	1.0071	1.1563	0.5537	1.0111	1.1593	0.8496	0.3783	0.3921	0.9788
1704	1.0457	1.3167	1.2552	1.1129	1.0746	1.1711	0.8739	0.3902	0.5067	1.0000
1705	1.0457	1.3167	1.2552	1.1254	1.0746	1.1711	0.8739	0.3567	0.5067	1.0000
1706	0.9454	1.0380	0.8277	1.2697	0.9560	0.7583	0.3101	0.5453	0.3187	0.9798
1707	0.9201	1.0380	1.2001	0.6280	0.9371	0.9020	0.0685	0.7881	0.8127	1.0109
1708	0.9454	1.0380	0.8198	1.2697	0.9560	0.7583	0.3010	0.5265	0.3170	0.9787
1709	0.9929	1.1248	0.8777	1.1705	1.0906	1.1612	1.3901	0.3375	0.3428	1.0313
1710	1.0041	1.0071	1.1831	0.5183	1.0082	1.3628	0.8249	0.4072	0.4049	0.9773
1711	1.0457	1.3167	1.2552	1.2002	1.0746	1.1711	0.8739	0.4306	0.5067	1.0000
1712	0.9426	1.0380	1.0264	1.4862	0.8233	0.8444	0.0909	0.6993	1.2274	0.9884
1713	0.9346	1.1417	1.1499	0.9761	0.9758	1.0504	0.8268	0.4063	0.5096	1.0000
1714	1.0457	1.3167	1.2591	1.1129	1.0746	1.3831	0.8739	0.4064	0.5067	1.0000
1715	1.0457	1.3167	1.2552	1.1129	1.0746	1.1711	0.8739	0.4422	0.5067	1.0000
1716	0.9150	1.0380	1.1101	1.0810	0.8491	0.7021	0.0757	0.7353	1.0839	1.0050
1717	0.9150	1.0380	1.1094	1.3807	0.8502	0.7251	0.0753	0.8066	1.0992	1.0007
1718	0.9408	1.1417	1.1597	1.1385	0.9635	1.1848	0.8268	0.4528	0.5096	1.0000
1719	0.9454	1.0380	0.8198	1.2697	0.9560	0.7583	0.2930	0.6406	0.3161	0.9782
1720	1.0457	1.3167	1.2552	1.1129	1.0746	1.3743	0.8781	0.3683	0.5067	1.0000
1721	1.0457	1.3167	1.2552	1.1129	1.0746	1.1711	0.8739	0.4080	0.5067	1.0000
1722	0.9150	1.0380	1.1062	1.1439	0.8646	0.7237	0.0756	0.7148	1.1110	0.9991

State: **LOUISIANA**
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NOVEMBER 1, 2024 (RENEWAL BUSINESS)
Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION**
USAA CASUALTY INSURANCE COMPANY
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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
1723	0.9820	0.9824	1.0626	0.7781	1.0330	1.0098	0.9874	0.3721	0.3702	0.9898
1724	0.9694	1.0337	0.8570	0.9080	1.1098	1.1307	2.7635	0.2863	0.3507	1.0832
1725	0.9150	1.0380	1.1081	1.1181	0.8650	0.7193	0.0765	0.7420	1.1261	0.9963
1726	0.9454	1.0380	0.8198	1.2697	0.9560	0.7583	0.2892	0.5891	0.3168	0.9789
1727	1.0457	1.3167	1.2552	1.1129	1.0746	1.1711	0.8739	0.4198	0.5067	1.0000
1728	0.9820	0.9968	1.0669	0.8281	1.0360	1.0575	0.9285	0.3874	0.3801	0.9827
1729	1.0058	1.0382	1.0316	1.1176	1.0036	1.0682	0.8340	0.4066	0.4520	0.9779
1730	0.9862	1.0071	1.1358	0.5936	1.0230	1.0846	0.8820	0.3873	0.3888	0.9795
1731	1.0457	1.3167	1.2552	1.1320	1.0746	1.4094	0.8739	0.3692	0.5067	1.0000
1732	0.9454	1.0415	0.6231	1.2791	0.8974	1.0383	0.7018	0.4514	0.4194	0.9708
1733	0.9646	0.9671	0.7433	0.9058	1.0865	1.0403	2.9845	0.3064	0.3412	1.0610
1734	0.9694	1.0337	0.8570	0.9080	1.1107	1.1707	2.7635	0.3283	0.3507	1.0851
1735	1.0264	0.9516	0.7472	0.8745	1.1168	0.9672	2.8564	0.2949	0.3290	1.0433
1736	0.9426	1.0380	0.9972	1.4572	0.8115	0.7467	0.1179	0.6497	1.0933	0.9830
1737	0.9454	1.0380	0.9778	1.3806	0.8224	0.8954	0.1839	0.6971	0.7293	0.9912
1738	0.9346	1.1501	1.1363	0.9843	0.9799	1.0504	0.8297	0.3883	0.5094	1.0000
1739	0.9150	1.0380	1.1323	0.8919	0.8528	0.6918	0.0785	0.7174	1.1300	1.0018
1740	0.9740	0.9791	0.9883	0.8224	1.0311	0.9283	1.0057	0.4081	0.3544	0.9987
1741	1.0144	1.0071	1.1723	0.7642	0.9653	1.4619	0.8204	0.4021	0.4113	0.9793
1742	0.9694	1.0337	0.8570	0.9080	1.1098	1.0701	2.7635	0.2810	0.3507	1.0816
1743	0.9150	1.0380	1.1431	0.8073	0.8559	0.7003	0.0757	0.6875	1.0963	1.0089

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

RATING AREA FACTORS

USAA GROUP UNIT-OWNER FORM

<u>Rating Area</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>
1744	0.9038	1.0334	1.1697	0.7656	0.9467	0.7433	0.0600	0.8157	0.5989	0.9796
1745	0.9694	1.0337	0.8570	0.9080	1.1137	1.1609	2.7635	0.2879	0.3507	1.0828
1746	0.9454	1.0380	0.8198	1.2697	0.9560	0.7583	0.2864	0.6145	0.3160	0.9783
1747	1.0457	1.3167	1.2552	1.1176	1.0746	1.1711	0.8739	0.3829	0.5067	1.0000
1748	1.0499	1.3149	1.2257	1.1677	1.0795	1.1798	0.8703	0.3872	0.5086	1.0000
1749	1.0457	1.3167	1.2552	1.1129	1.0746	1.1711	0.8739	0.4006	0.5067	1.0000
1750	0.9646	0.9714	0.3324	0.8250	1.1019	1.0160	1.7340	0.2896	0.2288	1.0754
1751	0.8946	1.0303	1.0882	1.0217	0.9420	0.7292	0.0699	0.8694	0.5579	0.9814
1752	0.9782	1.0071	1.0929	0.5964	0.9954	1.1827	0.8353	0.3756	0.4007	0.9781
1753	0.9694	1.0337	0.8570	0.9080	1.1098	1.1608	2.7635	0.3082	0.3507	1.0794
1754	0.9694	1.0337	0.8570	0.9080	1.1137	1.1608	2.7635	0.3307	0.3507	1.0811
1755	0.8946	1.0303	1.0882	0.9840	0.9408	0.7256	0.0669	0.8454	0.5597	0.9771
1756	0.9454	1.0380	0.9372	1.4382	0.8702	0.7675	0.2654	0.5675	0.4050	0.9976
1757	0.9454	1.0415	0.6314	1.3155	0.9103	1.0671	0.6091	0.4805	0.4038	0.9716
1758	0.9646	1.0246	0.8359	0.9078	1.1019	1.0436	2.7908	0.3173	0.3493	1.0716
1759	0.9740	0.9791	0.9881	0.8133	1.0289	1.0987	1.1423	0.3286	0.3463	1.0072
1760	0.9454	1.0380	0.9323	1.4736	0.8603	0.6491	0.2699	0.5750	0.4143	0.9960
1761	0.9599	0.9791	0.3426	0.7619	1.1376	1.0152	1.4734	0.2961	0.2403	1.0948
1762	0.9694	1.0337	0.8570	0.9080	1.1098	1.1329	2.7635	0.2810	0.3507	1.0755
1763	0.9408	1.1417	1.1503	1.2813	0.9608	1.1287	0.8268	0.4354	0.5096	1.0000
1764	0.9694	1.0337	0.8570	0.9080	1.1082	1.1235	2.7635	0.2810	0.3507	1.0813

State: **LOUISIANA**
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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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
1765	0.9150	1.0380	1.1678	0.6174	0.9255	0.9057	0.0724	0.7116	0.9301	1.0461
1766	0.9740	0.9885	0.9979	0.7955	1.0234	0.9704	0.9841	0.3609	0.3701	0.9929
1767	0.9062	1.0362	1.0560	0.5835	0.9885	0.8447	0.0562	0.7663	0.6477	0.9788
1768	0.9150	1.0380	1.1101	1.0418	0.8781	0.8034	0.0784	0.7282	1.1838	0.9925
1769	0.9646	1.0337	0.8570	0.9177	1.1098	1.0701	2.7635	0.2822	0.3507	1.0760
1770	0.9038	1.0334	1.1157	1.0186	0.9442	0.7165	0.0743	0.7923	0.5659	0.9822
1771	0.9694	1.0337	0.8570	0.9080	1.1092	1.1608	2.7635	0.3226	0.3507	1.0794
1772	0.9408	1.1417	1.1324	0.9761	0.9983	1.1941	0.8268	0.4118	0.5096	1.0000
1773	1.0457	1.3167	1.2552	1.1129	1.0746	1.1810	0.9284	0.4010	0.5067	1.0000
1774	1.0457	1.3167	1.2552	1.1129	1.0746	1.3425	0.8739	0.4062	0.5067	1.0000
1775	0.9694	1.0337	0.8570	0.9080	1.1098	1.1541	2.7635	0.3693	0.3507	1.0776
1776	0.9452	1.0415	0.7293	1.1314	0.9430	1.1328	0.7682	0.4200	0.4542	0.9806
1777	0.9694	1.0337	0.8570	0.9080	1.1147	1.1654	2.7635	0.3185	0.3507	1.0768
1778	1.0461	1.3166	1.2527	1.1586	1.0751	1.4418	0.8737	0.3969	0.5068	1.0000
1779	0.9454	1.0380	0.8209	1.2765	0.9160	0.8172	0.2988	0.5462	0.3361	1.0223
1780	0.9660	1.0337	0.8570	0.9080	1.1082	1.0440	2.7635	0.2810	0.3507	1.0804
1781	0.9426	1.0380	1.0352	1.2083	0.8361	0.8125	0.0928	0.6563	1.1978	0.9831
1782	0.9454	1.0415	0.6297	0.9611	0.9145	1.0432	0.5202	0.4736	0.4133	0.9732
1783	0.9740	0.9968	0.9981	0.8435	1.0263	1.0218	0.9430	0.3667	0.3782	0.9837
1784	0.9646	0.9671	0.7433	0.9058	1.1067	1.0403	2.9845	0.2803	0.3412	1.0655
1785	0.9646	1.0079	0.8290	0.9073	1.1014	1.0429	2.8575	0.2917	0.3464	1.0623

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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
1786	1.0711	1.3044	1.0937	1.1533	1.1079	1.2422	0.8490	0.3982	0.5202	1.0000
1787	0.9694	1.0337	0.8570	0.9080	1.1092	1.1557	2.7635	0.3589	0.3507	1.0749
1788	0.9509	1.1696	1.0819	1.0040	1.0069	1.0793	0.8304	0.4069	0.5121	1.0000
1789	0.9782	1.1535	1.0655	0.9030	0.9696	1.1441	0.9508	0.3730	0.4409	1.0000
1790	0.8946	1.0303	1.0879	1.1959	0.9365	0.7084	0.0693	0.8491	0.5528	0.9771
1791	0.9672	1.1248	0.8777	1.0900	1.1065	1.1561	1.3911	0.3173	0.3428	1.0719
1792	0.9189	1.0380	1.2067	0.5992	0.9751	0.8096	0.0629	0.6753	0.7369	1.0036
1793	0.9150	1.0380	1.1639	0.6723	0.9052	0.5698	0.0751	0.7316	1.0437	1.0278
1794	1.0785	1.2996	1.0641	1.3022	1.1157	1.2615	0.8437	0.3960	0.5232	1.0000
1795	0.9166	1.0380	1.0546	1.2816	0.8446	0.7740	0.0897	0.6771	1.1947	0.9865
1796	0.9646	1.0337	0.8570	0.9080	1.1063	1.0440	2.7635	0.3407	0.3507	1.0646
1797	0.9454	1.0415	0.6383	1.3655	0.8890	1.0866	0.6001	0.4879	0.3947	0.9744
1798	0.8946	1.0303	1.0946	1.1678	0.9352	0.7176	0.0654	0.8378	0.5437	0.9771
1799	0.9646	0.9641	0.7439	0.9107	1.0653	1.0229	2.9845	0.3076	0.3402	1.0471
1800	0.9426	1.0380	1.0277	1.3174	0.8148	0.8555	0.1213	0.6640	1.0524	0.9855
1801	1.0237	0.9497	0.7486	0.8952	1.1101	0.9257	2.8003	0.3210	0.3220	1.0373
1802	0.9660	1.0337	0.8570	0.9080	1.1082	1.0440	2.7635	0.3407	0.3507	1.0811
1803	0.9407	1.1417	1.0180	1.2537	0.9759	1.1349	0.8268	0.4471	0.5096	1.0000
1804	0.9189	1.0380	1.2017	0.5775	0.9933	0.8581	0.0612	0.8014	0.7413	1.0088
1805	0.9602	1.0337	0.8570	0.9080	1.1437	1.0440	2.7635	0.3101	0.3507	1.1010
1806	1.0245	0.9740	0.7451	0.9148	1.0880	0.9967	2.9845	0.2744	0.3386	1.0372

State: **LOUISIANA**
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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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
1807	0.9426	1.0380	1.0338	1.1906	0.8457	0.8337	0.0966	0.6690	1.1324	0.9860
1808	1.0785	1.2996	1.0641	1.1661	1.1157	1.2615	0.8437	0.3821	0.5232	1.0000
1809	0.9038	1.0362	1.0611	0.6107	0.9616	0.7624	0.0514	0.8056	0.6537	0.9808
1810	1.0104	0.9102	0.3222	1.3456	1.1081	0.6204	2.0556	0.2723	0.1999	1.0371
1811	0.9646	1.0337	0.8570	0.9080	1.1063	1.0440	2.7635	0.3117	0.3507	1.0550
1812	0.9646	0.9706	0.7446	0.9135	1.0653	1.0036	2.9845	0.2759	0.3390	1.0362
1813	0.9023	1.0334	1.2221	0.4789	0.9505	0.6346	0.0528	0.8348	0.5975	0.9835
1814	0.9454	1.0380	0.9342	1.5822	0.8178	0.7692	0.2256	0.6764	0.4972	0.9764
1815	0.8946	1.0303	1.0960	1.1424	0.9355	0.6069	0.0640	0.8552	0.5365	0.9866
1816	0.9800	1.0415	0.9825	0.9689	1.0144	1.1143	0.8073	0.4072	0.4676	0.9894
1817	0.9646	0.9740	0.7451	0.9148	1.0794	0.9967	2.9845	0.2744	0.3386	1.0373
1818	1.0237	0.9497	0.7486	0.9000	1.1101	0.9257	2.8003	0.3238	0.3220	1.0351
1819	0.9189	1.0380	1.2017	0.5906	0.9949	0.8581	0.0609	0.6973	0.7474	1.0077
1820	1.0608	1.2812	1.0606	1.1429	1.0969	1.2236	0.8419	0.4341	0.5218	1.0000
1821	0.9201	1.0380	1.2067	0.7635	0.9750	0.7916	0.0609	0.7311	0.7869	1.0118
1822	1.0104	0.9497	0.7486	1.3456	1.1081	0.9257	2.8003	0.2826	0.3220	1.0255
1823	0.9454	1.0415	0.6250	0.9530	0.9241	1.0584	0.7443	0.4265	0.4511	0.9771
1824	1.0245	0.9594	0.7453	0.9180	1.0880	0.9967	2.9845	0.3002	0.3318	1.0340
1825	1.0262	0.9497	0.7486	1.1552	1.0916	0.9257	2.8003	0.2729	0.3220	1.0254
1826	0.9103	1.0362	1.0633	0.5411	0.9549	0.7310	0.0536	0.7959	0.6859	0.9972
1827	0.9150	1.0380	1.1382	0.6900	0.9676	0.6281	0.0799	0.7111	1.1561	1.0020

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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
1828	1.0348	0.9497	0.7486	0.8891	1.1045	0.9257	2.8003	0.3047	0.3220	1.0291
1829	0.9165	1.0380	1.1977	0.6214	0.9607	0.7797	0.0568	0.7112	0.7516	1.0546
1830	0.9023	1.0362	1.0560	0.5454	0.9609	0.6608	0.0543	0.7791	0.6624	0.9791
1831	1.0237	0.9497	0.7486	0.8952	1.1101	0.9257	2.8003	0.2729	0.3220	1.0260
1832	0.9707	1.1503	0.8923	1.0699	1.1033	1.0647	1.4595	0.3391	0.3366	1.1126
1833	0.9426	1.0380	1.0261	1.1956	0.8395	0.8134	0.0988	0.6594	1.1300	0.9857
1834	1.0654	1.3158	1.1294	1.1672	1.1000	1.3402	0.8661	0.4101	0.5210	1.0000
1835	0.9852	1.3039	1.0931	0.9661	1.0072	1.3529	1.0999	0.3670	0.5055	1.0000
1836	0.9767	1.2140	1.0326	1.2645	1.0190	1.1002	0.8314	0.4191	0.5130	1.0000
1837	0.9740	1.2057	0.9821	0.9507	1.0336	1.0996	1.0278	0.3651	0.4541	1.0008
1838	1.0259	0.9497	0.7486	0.9457	1.1155	0.9257	2.8003	0.2729	0.3220	1.0236
1839	0.9023	1.0352	1.2260	0.4815	0.9363	0.6931	0.0510	0.8280	0.6110	0.9768
1840	1.0264	0.9514	0.7453	0.9352	1.0968	0.9967	2.9845	0.3108	0.3294	1.0270
1841	1.0785	1.2996	1.0641	1.1661	1.1157	1.2615	0.8437	0.3809	0.5232	1.0000
1842	1.0843	0.8999	0.5996	1.3728	1.1322	0.9404	7.4040	0.2499	0.2894	1.0366
1843	1.0785	1.2996	1.0641	1.2574	1.1157	1.2615	0.8437	0.4206	0.5232	1.0000
1844	0.9439	1.0380	0.9912	1.3207	0.8172	0.8420	0.1442	0.6593	0.8937	0.9939
1845	1.0259	0.9514	0.7453	0.9356	1.1198	0.9967	2.9845	0.2773	0.3294	1.0237
1846	0.9454	1.0415	0.6297	0.9638	0.9143	1.0432	0.6212	0.4855	0.4133	0.9732
1847	1.0288	0.9497	0.7486	0.9459	1.1155	0.9257	2.8003	0.3029	0.3220	1.0220
1848	0.9646	1.0337	0.8570	0.9080	1.1091	1.0440	2.7635	0.3342	0.3507	1.0424

State: **LOUISIANA**
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RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
1849	0.9426	1.0380	1.0388	1.0506	0.8466	0.9117	0.1068	0.6748	1.0736	0.9844
1850	1.0237	0.9497	0.7486	0.9004	1.1101	0.9257	2.8003	0.2850	0.3220	1.0226
1851	1.0245	0.9689	0.7452	0.9413	1.0908	0.9967	2.9845	0.3347	0.3331	1.0307
1852	1.0259	0.9514	0.7453	0.9356	1.1198	0.9967	2.9845	0.2773	0.3294	1.0228
1853	0.9161	1.0380	1.0474	1.3192	0.8973	0.6759	0.0869	0.6840	1.1844	0.9959
1854	0.9182	1.0380	1.0515	1.2875	0.8496	0.7749	0.0975	0.6616	1.1482	0.9902
1855	1.0347	0.9514	0.7453	0.9402	1.1084	0.9967	2.9845	0.2784	0.3294	1.0241
1856	1.0259	0.9514	0.7453	0.9457	1.1198	0.9967	2.9845	0.2773	0.3294	1.0209
1857	1.0104	0.9497	0.7486	1.0639	1.1277	0.9257	2.8003	0.2943	0.3220	1.0238
1858	0.9454	1.0380	0.9342	1.5822	0.8198	0.7566	0.2223	0.6050	0.4869	0.9775
1859	1.0789	0.9157	0.3181	0.9802	1.0723	0.6516	2.3661	0.2791	0.1945	1.0262
1860	0.9659	0.9785	0.7541	0.9146	1.0871	1.0030	2.9529	0.2955	0.3385	1.0240
1861	1.0258	0.9514	0.7453	0.9400	1.1182	0.9967	2.9845	0.2773	0.3294	1.0216
1862	1.0497	1.3468	1.1374	1.1358	1.0797	1.4306	0.9671	0.3850	0.5219	1.0000
1863	0.9023	1.0303	1.1167	1.0456	0.9107	0.6807	0.0765	0.8869	0.5366	0.9814
1864	1.0259	0.9514	0.7453	0.9356	1.1198	0.9967	2.9845	0.2773	0.3294	1.0204
1865	1.0287	0.9514	0.7453	0.9576	1.1198	0.9967	2.9845	0.2773	0.3294	1.0202
1866	1.0237	0.9497	0.7486	0.9480	1.1141	0.9257	2.8003	0.2729	0.3220	1.0206
1867	1.0262	0.9514	0.7453	0.9442	1.1198	0.9967	2.9845	0.2773	0.3294	1.0199
1868	0.9150	1.0380	1.1639	0.6723	0.9924	0.6688	0.0698	0.7318	0.9927	1.1198
1869	1.0805	0.8455	0.3181	1.4222	1.0651	0.6831	4.7908	0.2720	0.1858	1.0329

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

RATING AREA FACTORS

USAA GROUP UNIT-OWNER FORM

<u>Rating Area</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>
1870	1.0348	0.9514	0.7453	0.9404	1.1086	0.9967	2.9845	0.2773	0.3294	1.0213
1871	0.9150	1.0380	1.1752	0.6882	0.9397	0.5832	0.0774	0.7001	1.1089	1.0145
1872	1.0237	0.9514	0.7453	0.9522	1.1141	0.9967	2.9845	0.2773	0.3294	1.0191
1873	0.9023	1.0334	1.1784	0.7416	0.9175	0.6486	0.0573	0.8386	0.5909	0.9810
1874	1.0237	0.9497	0.7486	0.9467	1.1141	0.9257	2.8003	0.2729	0.3220	1.0198
1875	1.0288	0.9514	0.7453	0.9459	1.1198	0.9967	2.9845	0.2980	0.3294	1.0181
1876	1.0104	0.9497	0.7486	1.0862	1.1267	0.9257	2.8003	0.2913	0.3220	1.0200
1877	0.9454	1.0380	0.9335	1.7525	0.8162	0.7323	0.2572	0.6338	0.4188	0.9888
1878	0.9454	1.0380	0.9335	1.5281	0.8618	0.6785	0.2570	0.5979	0.4095	0.9944
1879	0.9707	1.1503	0.8923	1.1134	1.0916	1.0552	1.4595	0.3616	0.3366	1.1091
1880	1.0237	0.9514	0.7453	0.9503	1.1141	0.9967	2.9845	0.2812	0.3294	1.0164
1881	1.0262	0.9497	0.7486	1.2206	1.0930	0.9257	2.8003	0.2946	0.3220	1.0203
1882	1.0245	0.9559	0.7453	0.9413	1.0908	0.9967	2.9845	0.3120	0.3294	1.0168
1883	1.0237	0.9497	0.7486	0.9465	1.1165	0.9257	2.8003	0.2765	0.3220	1.0168
1884	0.9182	1.0380	1.0324	1.3174	0.9112	0.6767	0.0913	0.6987	1.1599	0.9894
1885	1.0104	0.9497	0.7486	0.9359	1.1165	0.9257	2.8003	0.3047	0.3220	1.0167
1886	0.9643	0.9791	0.7443	1.0391	1.1390	1.0179	1.5817	0.3700	0.3352	1.1611
1887	1.0237	0.9514	0.7453	0.9480	1.1141	0.9967	2.9845	0.3013	0.3294	1.0159
1888	0.9439	1.0380	1.0616	1.0794	0.8438	0.7961	0.1123	0.6866	1.0296	0.9839
1889	1.0237	0.9514	0.7453	0.9503	1.1181	0.9967	2.9845	0.3104	0.3294	1.0150
1890	0.9454	1.0380	0.9779	1.3818	0.8384	0.7218	0.1910	0.6941	0.6371	0.9867

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

RATING AREA FACTORS

USAA GROUP UNIT-OWNER FORM

<u>Rating Area</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>
1891	1.0348	0.9514	0.7453	0.9428	1.1125	0.9967	2.9845	0.2773	0.3294	1.0115
1892	0.8981	1.0303	1.1049	1.0014	0.8763	0.6520	0.0757	0.8496	0.5211	0.9786
1893	1.0104	0.9497	0.7486	0.9593	1.1233	0.9257	2.8003	0.2729	0.3220	1.0145
1894	1.0237	0.9497	0.7486	0.9465	1.1205	0.9257	2.8003	0.2729	0.3220	1.0148
1895	0.9646	0.9807	0.8007	0.9291	1.1095	1.0109	2.9077	0.3133	0.3342	1.0313
1896	0.9097	1.0380	1.1803	0.5069	0.9618	0.6645	0.0523	0.7774	0.7266	1.0554
1897	0.9439	1.0380	1.0665	1.0746	0.8424	0.8242	0.1120	0.6192	1.0067	0.9912
1898	1.0237	0.9514	0.7453	0.9503	1.1181	0.9967	2.9845	0.2773	0.3294	1.0132
1899	0.9245	1.0380	1.0473	1.1681	0.8495	0.7832	0.1089	0.6709	1.0667	0.9906
1900	1.0104	0.9372	0.7456	0.9914	1.1270	0.9967	2.9845	0.3159	0.3219	1.0135
1901	0.9150	1.0380	1.1639	0.6189	0.9852	0.6908	0.0710	0.8174	1.0190	1.0818
1902	0.9439	1.0380	1.0681	1.3105	0.8300	0.9090	0.1459	0.6787	0.8708	0.9895
1903	1.0225	1.3173	1.0750	1.0398	1.0552	1.1568	1.0677	0.3746	0.5137	1.0000
1904	0.9599	0.9791	0.7443	1.1121	1.0933	1.0179	1.6761	0.3691	0.3352	1.1754
1905	0.9439	1.0380	1.0604	1.0794	0.8458	0.7961	0.1127	0.6759	1.0176	0.9838
1906	0.9672	1.0807	0.8147	1.0384	1.1765	1.0423	1.5253	0.4366	0.3355	1.1666
1907	1.0785	1.2996	1.0641	1.1661	1.1157	1.2615	0.8437	0.4386	0.5232	1.0028
1908	1.0134	0.9372	0.7456	0.9413	1.1205	0.9967	2.9845	0.2796	0.3219	1.0131
1909	0.9599	1.0337	0.8570	0.9080	1.1536	1.0440	2.7635	0.3076	0.3507	1.1369
1910	0.9397	1.0380	1.0936	1.1278	0.8554	0.7982	0.1183	0.7383	0.9828	0.9996
1911	1.0515	1.3554	1.0878	1.1477	1.0815	1.2317	0.8984	0.4092	0.5280	1.0000

State: **LOUISIANA**
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USAA CASUALTY INSURANCE COMPANY
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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
1912	0.9182	1.0380	1.0387	1.3549	0.9159	0.6767	0.0961	0.7636	1.1272	0.9903
1913	0.9659	1.0337	0.8570	0.9080	1.1162	1.0440	2.7635	0.3434	0.3507	1.0571
1914	0.9439	1.0380	1.0969	1.0262	0.8438	0.9246	0.1288	0.6182	0.9336	0.9963
1915	1.0531	1.3507	1.0866	1.1490	1.0839	1.1703	0.8959	0.4023	0.5278	1.0000
1916	1.0104	0.9372	0.7456	1.0677	1.1331	0.9967	2.9845	0.3356	0.3219	1.0126
1917	0.9707	1.1181	0.8314	1.2528	1.0896	1.0462	1.4273	0.3517	0.3341	1.1152
1918	0.9023	1.0362	1.0611	0.5704	0.9336	0.7377	0.0507	0.8088	0.6583	0.9786
1919	1.0237	0.9372	0.7456	0.9860	1.1205	0.9967	2.9845	0.3075	0.3219	1.0111
1920	0.9454	1.0415	0.8156	1.1467	0.9147	1.2219	0.5699	0.4774	0.4014	0.9755
1921	0.9257	1.0380	1.0743	1.1473	0.8522	0.7832	0.1149	0.6086	1.0272	0.9846
1922	1.0237	0.9372	0.7456	0.9529	1.1181	0.9967	2.9845	0.2878	0.3219	1.0112
1923	0.9454	1.0380	0.9342	1.4262	0.8176	0.7965	0.2156	0.6147	0.4728	0.9779
1924	0.9707	1.1181	0.8314	1.3006	1.0930	1.0462	1.4273	0.3559	0.3341	1.1149
1925	1.0104	0.9372	0.7456	1.3528	1.1292	0.9967	2.9845	0.3290	0.3219	1.0114
1926	0.9707	1.1181	0.8314	1.2800	1.0897	1.0462	1.4273	0.4052	0.3341	1.1010
1927	0.9599	0.9791	0.7477	1.1439	1.0933	1.0333	1.6210	0.2996	0.3371	1.1795
1928	0.9699	0.9816	0.7781	1.2492	1.0835	1.0179	1.3939	0.4214	0.3375	1.1026
1929	1.0237	0.9372	0.7456	0.9860	1.1205	0.9967	2.9845	0.2901	0.3219	1.0098
1930	0.9454	1.0380	0.9342	1.5989	0.8170	0.7700	0.2298	0.6259	0.4533	0.9883
1931	1.0245	0.9559	0.7453	0.9724	1.0988	0.9967	2.9845	0.2773	0.3294	1.0103
1932	1.0259	0.9514	0.7453	0.9859	1.1237	0.9967	2.9845	0.3333	0.3294	1.0049

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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
1933	1.0104	0.9372	0.7456	1.0286	1.1270	0.9967	2.9845	0.3281	0.3219	1.0097
1934	0.9182	1.0380	1.0139	1.1371	0.9163	0.7745	0.1064	0.6681	1.0802	0.9876
1935	0.9439	1.0380	1.1036	1.0183	0.8457	0.9245	0.1331	0.6639	0.9170	0.9966
1936	0.9439	1.0380	1.0768	1.0241	0.8406	0.8483	0.1288	0.6377	0.9397	0.9977
1937	0.9023	1.0362	1.0611	0.5506	0.9200	0.7101	0.0491	0.7843	0.6857	0.9844
1938	0.9599	0.9791	0.7443	1.1439	1.0933	1.0179	1.7150	0.3071	0.3352	1.1728
1939	0.9257	1.0380	1.0806	1.1626	0.8543	0.7894	0.1142	0.7025	1.0014	0.9848
1940	0.9023	1.0362	1.0611	0.5250	0.9200	0.7019	0.0500	0.7791	0.6693	0.9793
1941	0.9454	1.0380	0.9342	1.4262	0.8176	0.7965	0.2273	0.6305	0.4676	0.9779
1942	0.9257	1.0380	1.0806	1.1591	0.8543	0.7832	0.1133	0.8291	1.0385	0.9894
1943	1.0237	0.9372	0.7456	1.0040	1.1243	0.9967	2.9845	0.3025	0.3219	1.0076
1944	0.9182	1.0380	1.0258	1.1542	0.8918	0.7851	0.1098	0.6640	1.0575	0.9870
1945	0.9454	1.0380	0.9342	1.5243	0.8159	0.7996	0.2295	0.7119	0.4658	0.9779
1946	1.0104	0.9372	0.7456	1.3970	1.1353	0.9967	2.9845	0.3006	0.3219	1.0100
1947	0.9439	1.0380	1.1036	0.9306	0.8522	0.9127	0.1412	0.6178	0.8680	0.9896
1948	0.9707	0.9816	0.7447	1.3001	1.0955	1.0179	1.3939	0.3811	0.3375	1.1120
1949	0.9439	1.0380	1.0790	1.0991	0.8432	0.8324	0.1248	0.6413	0.9474	0.9982
1950	0.9439	1.0380	1.1009	0.9708	0.8412	0.8568	0.1331	0.6466	0.9117	0.9976
1951	0.9195	1.0380	1.0555	1.1430	0.8514	0.7851	0.1166	0.7196	1.0193	0.9908
1952	1.0418	0.9372	0.7456	1.1669	1.1131	0.9967	2.9845	0.3016	0.3219	1.0086
1953	0.9182	1.0380	1.0766	0.9034	0.9208	0.6534	0.0955	0.7262	1.0964	1.0001

State: **LOUISIANA**
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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
1954	0.9646	0.9671	0.7439	0.9426	1.1270	0.9967	2.9845	0.2813	0.3270	1.0189
1955	0.9439	1.0380	1.0936	1.1558	0.8534	0.8106	0.1197	0.6538	0.9562	0.9993
1956	0.9646	0.9683	0.7631	0.9271	1.0996	1.0023	2.9570	0.3153	0.3329	1.0095
1957	0.9454	1.0380	0.7975	1.3315	0.8733	0.7675	0.3352	0.6557	0.3509	1.0211
1958	0.9454	1.0380	0.9309	1.3998	0.8289	0.7870	0.2160	0.6777	0.4760	0.9780
1959	0.9195	1.0380	1.0537	1.2062	0.8932	0.7816	0.1104	0.6767	1.0393	0.9880
1960	0.9454	1.0380	0.9342	1.5690	0.8176	0.7965	0.2321	0.6511	0.4604	0.9845
1961	0.9745	1.2201	0.9920	0.9816	1.0336	1.1157	1.1206	0.3482	0.4692	1.0028
1962	0.9439	1.0380	1.0888	1.1186	0.8438	0.8251	0.1268	0.5969	0.9477	0.9989
1963	0.9599	0.9791	0.7443	1.1415	1.1018	1.0179	2.2119	0.3544	0.3352	1.1533
1964	1.0134	0.9372	0.7456	0.9886	1.1267	0.9967	2.9845	0.2796	0.3219	1.0056
1965	0.9195	1.0380	1.0528	1.1386	0.8816	0.7851	0.1137	0.6843	1.0282	0.9913
1966	1.0843	0.9175	0.7113	1.4575	1.0693	0.9790	4.5808	0.2704	0.3112	1.0206
1967	0.9023	1.0362	1.0611	0.5638	0.8963	0.7043	0.0497	0.9331	0.6656	0.9792
1968	0.9257	1.0380	1.1030	1.1769	0.8528	0.7910	0.1212	0.8115	0.9560	1.0002
1969	0.9439	1.0380	1.1105	1.1005	0.8438	0.8283	0.1303	0.6088	0.9290	0.9985
1970	0.9195	1.0380	1.1063	1.1545	0.8514	0.7914	0.1208	0.6746	0.9813	0.9989
1971	0.9301	1.1328	0.9915	1.0661	0.9724	1.1274	0.7954	0.4297	0.5071	1.0000
1972	0.9023	1.0362	1.0611	0.5597	0.8963	0.7043	0.0492	0.8184	0.6757	0.9800
1973	0.9195	1.0380	1.0586	1.1537	0.8853	0.7851	0.1163	0.6418	1.0109	0.9912
1974	0.9195	1.0380	1.0614	1.1515	0.8525	0.7894	0.1211	0.7785	0.9932	0.9998

State: **LOUISIANA**
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RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
1975	1.0104	0.9372	0.7456	0.9967	1.1267	0.9967	2.9845	0.2910	0.3219	1.0071
1976	0.9439	1.0380	1.1130	1.1413	0.8564	0.8017	0.1240	0.6141	0.9240	0.9991
1977	0.9126	1.0380	1.1623	0.6937	0.9959	0.8918	0.0627	0.7167	0.9329	1.1585
1978	0.9257	1.0380	1.1063	1.1700	0.8500	0.7911	0.1242	0.7499	0.9706	1.0008
1979	0.9439	1.0380	1.0940	0.9371	0.8472	0.9127	0.1365	0.6272	0.8842	0.9978
1980	0.9397	1.0380	1.1109	1.1786	0.8546	0.8031	0.1242	0.6523	0.9358	0.9998
1981	0.9454	1.0380	0.8529	1.5431	0.8624	0.6553	0.3160	0.7052	0.3624	1.0475
1982	0.9195	1.0380	1.0600	1.1377	0.8969	0.7757	0.1152	0.6681	1.0113	0.9922
1983	0.9257	1.0380	1.1030	1.1984	0.8534	0.7910	0.1284	0.7756	0.9484	1.0003
1984	0.9439	1.0380	1.1030	1.0322	0.8483	0.8759	0.1297	0.6619	0.8973	0.9985
1985	0.9195	1.0380	1.1063	1.1549	0.8514	0.7914	0.1220	0.6490	0.9732	1.0016
1986	1.0104	0.9372	0.7456	0.9967	1.1277	0.9967	2.9845	0.2796	0.3219	1.0045
1987	0.9195	1.0380	1.0479	1.3042	0.9091	0.6857	0.1032	0.6621	1.0448	0.9913
1988	0.9023	1.0362	1.0572	0.6014	0.8963	0.7382	0.0502	0.8293	0.6699	0.9797
1989	0.9195	1.0380	1.0586	1.1517	0.8853	0.7914	0.1159	0.6749	0.9966	0.9875
1990	0.9023	1.0362	1.0685	0.5417	0.8961	0.7016	0.0486	0.7309	0.7236	1.0022
1991	0.9397	1.0380	1.1179	1.1134	0.8546	0.8031	0.1250	0.7591	0.9292	0.9996
1992	0.9195	1.0380	1.0603	1.1512	0.9273	0.6857	0.1076	0.6662	1.0296	0.9927
1993	0.9257	1.0380	1.1251	1.1759	0.8534	0.7942	0.1251	0.6900	0.9332	1.0003
1994	0.9782	1.0071	1.0750	0.6031	1.0023	1.0567	1.0821	0.4061	0.4041	0.9809
1995	0.9023	1.0362	1.0611	0.5964	0.8963	0.7043	0.0494	0.7825	0.6753	0.9800

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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
1996	0.9195	1.0380	1.0926	1.1553	0.8853	0.7914	0.1226	0.7277	0.9792	0.9948
1997	0.9195	1.0380	1.1063	1.1885	0.8523	0.7931	0.1269	0.6505	0.9538	1.0020
1998	0.9195	1.0380	1.0966	1.1678	0.8500	0.7931	0.1216	0.6678	0.9624	1.0022
1999	1.0843	0.8481	0.3215	1.4477	1.0762	0.6621	7.3558	0.2250	0.1860	1.0102
2000	0.9097	1.0380	1.1803	0.5309	0.9366	0.7765	0.0490	0.7788	0.7537	1.1291
2001	0.9646	0.9727	0.7514	0.9218	1.0996	1.0014	2.9621	0.3106	0.3355	1.0180
2002	0.9257	1.0380	1.1276	1.1328	0.8542	0.7952	0.1269	0.6782	0.9225	1.0003
2003	0.9182	1.0380	1.0989	0.8119	0.9703	0.5319	0.0828	0.6620	1.1165	1.0042
2004	0.9195	1.0380	1.0926	1.1978	0.8500	0.7931	0.1210	0.6490	0.9635	1.0028
2005	0.9195	1.0380	1.0661	1.1310	0.9236	0.7608	0.1136	0.6820	0.9965	0.9937
2006	0.9257	1.0380	1.1310	1.1823	0.8506	0.7942	0.1214	0.7730	0.9300	1.0009
2007	0.9195	1.0380	1.0661	1.1666	0.9313	0.6857	0.1076	0.7115	1.0131	0.9944
2008	0.9454	1.0380	1.0882	0.9653	0.8658	0.8487	0.1779	0.7015	0.6613	0.9920
2009	0.9257	1.0380	1.1276	1.1222	0.8576	0.8322	0.1300	0.5959	0.8935	0.9993
2010	1.0429	1.2632	1.0629	1.0622	1.0789	1.1444	1.1875	0.3937	0.4876	1.0000
2011	0.9097	1.0380	1.1828	0.5989	0.9393	0.7729	0.0488	0.7888	0.7614	1.1503
2012	0.9126	1.0380	1.1723	0.6650	0.9838	0.8734	0.0576	0.7997	0.8471	1.0686
2013	0.9195	1.0380	1.1003	1.1417	0.9236	0.7807	0.1173	0.7178	0.9817	0.9873
2014	0.9195	1.0380	1.0966	1.2253	0.8493	0.7931	0.1233	0.6822	0.9513	1.0028
2015	0.9195	1.0380	1.1012	1.1532	0.9002	0.7824	0.1198	0.6864	0.9605	1.0042
2016	0.9454	1.0380	0.9302	1.3998	0.8289	0.7872	0.2118	0.6396	0.4713	0.9844

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USAA CASUALTY INSURANCE COMPANY
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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
2017	0.9182	1.0380	1.0727	0.9409	0.9109	0.6621	0.0983	0.6904	1.0777	0.9905
2018	1.0641	1.3467	1.0711	1.1963	1.1096	1.1833	0.9263	0.4104	0.5277	1.0137
2019	0.9195	1.0380	1.0725	1.2048	0.9192	0.6912	0.1088	0.7174	0.9948	0.9994
2020	1.0843	0.8999	0.5996	1.4575	1.0693	0.9404	7.4040	0.2634	0.2894	1.0305
2021	0.9195	1.0380	1.0934	1.1889	0.8933	0.7931	0.1231	0.6480	0.9533	1.0030
2022	1.0262	0.9514	0.7453	1.3100	1.1039	0.9967	2.9845	0.2773	0.3294	1.0038
2023	0.9195	1.0380	1.1210	1.1240	0.8513	0.8011	0.1254	0.7136	0.9269	1.0018
2024	1.0438	0.9466	0.7436	1.1566	1.1135	0.9918	2.9429	0.2777	0.3155	1.0029
2025	0.9150	1.0380	1.1125	0.7048	1.0283	0.6233	0.0744	0.7230	1.0860	1.0277
2026	0.9195	1.0380	1.1210	1.2058	0.8506	0.7963	0.1232	0.7697	0.9319	1.0024
2027	0.9195	1.0380	1.1187	1.1958	0.9226	0.7822	0.1196	0.7147	0.9424	1.0042
2028	0.9195	1.0380	1.1310	1.1136	0.8547	0.8342	0.1228	0.6947	0.9011	1.0017
2029	0.9439	1.0380	1.1062	1.0369	0.8489	0.8625	0.1400	0.6619	0.8518	0.9985
2030	0.9162	1.0380	1.1977	0.4933	0.9421	0.7088	0.0508	0.7871	0.7733	1.1315
2031	0.9195	1.0380	1.1210	1.1311	0.8513	0.8011	0.1247	0.6986	0.9136	1.0021
2032	0.9707	0.9812	0.7447	1.2757	1.0966	1.0179	1.5198	0.3270	0.3353	1.1249
2033	1.0287	0.9514	0.7453	1.0050	1.1309	0.9967	2.9845	0.2909	0.3294	1.0000
2034	0.9195	1.0380	1.1012	1.1698	0.9213	0.7624	0.1175	0.6975	0.9519	1.0047
2035	0.9195	1.0380	1.1012	1.2005	0.9178	0.6927	0.1137	0.6834	0.9583	1.0061
2036	0.9195	1.0380	1.1210	1.1206	0.8547	0.8342	0.1228	0.6734	0.9049	1.0021
2037	0.9532	1.1725	0.8964	1.0082	0.9592	1.0409	0.7801	0.4900	0.4973	1.0000

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NOVEMBER 1, 2024 (RENEWAL BUSINESS)
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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

RATING AREA FACTORS

USAA GROUP UNIT-OWNER FORM

<u>Rating Area</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>
2038	1.0262	0.9504	0.7429	1.3100	1.1039	0.9903	2.9357	0.2743	0.3146	1.0000
2039	1.0251	0.9598	0.7439	1.0259	1.1044	0.9967	2.9845	0.2932	0.3270	1.0055
2040	0.9195	1.0380	1.1210	1.1206	0.8547	0.8342	0.1234	0.6863	0.8995	1.0026
2041	0.9599	1.0337	0.8570	0.9080	1.1572	1.0440	2.7635	0.3664	0.3507	1.0801
2042	0.9195	1.0380	1.1257	1.1562	0.9256	0.6954	0.1166	0.6449	0.9271	1.0046
2043	1.0776	1.3101	1.0617	1.2717	1.1205	1.2361	0.8844	0.4126	0.5251	1.0324
2044	0.9150	1.0380	1.1623	0.7806	0.9976	0.8854	0.0670	0.7681	0.9742	1.1223
2045	0.9646	0.9609	0.7439	0.9426	1.1026	0.9967	2.9845	0.2806	0.3270	1.0175
2046	0.9195	1.0380	1.1012	1.2066	0.9321	0.6927	0.1143	0.6899	0.9487	1.0058
2047	0.9195	1.0380	1.1310	1.1136	0.8554	0.8342	0.1283	0.6975	0.8951	1.0020
2048	0.9097	1.0380	1.1828	0.5211	0.9366	0.7459	0.0490	0.7936	0.7668	1.1415
2049	0.9195	1.0380	1.1257	1.1073	0.9235	0.7902	0.1188	0.7991	0.9184	1.0042
2050	0.9150	1.0380	1.1426	0.6726	1.0133	0.7840	0.0726	0.7394	1.0239	1.0860
2051	0.9532	1.1725	0.8964	1.0082	0.9592	1.0409	0.7505	0.4590	0.4973	1.0000
2052	0.9195	1.0380	1.1177	1.1165	0.8887	0.8342	0.1208	0.6559	0.9014	1.0028
2053	0.9646	0.9609	0.7439	0.9426	1.0996	0.9967	2.9845	0.2806	0.3270	1.0175
2054	0.9143	1.0380	1.1792	0.6641	0.9421	0.7372	0.0543	0.7472	0.8330	1.0662
2055	0.9646	0.9671	0.7439	0.9426	1.1256	0.9967	2.9845	0.2806	0.3270	1.0196
2056	0.9195	1.0380	1.1231	1.1805	0.9249	0.6953	0.1154	0.7755	0.9344	1.0054
2057	0.9195	1.0380	1.1187	1.2659	0.9184	0.6953	0.1138	0.7182	0.9377	1.0061
2058	1.1281	0.9157	0.5996	1.1172	1.1087	0.9404	7.4040	0.3111	0.2894	1.0040

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NOVEMBER 1, 2024 (RENEWAL BUSINESS)
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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
2059	0.9195	1.0380	1.1043	0.8010	0.9271	0.6621	0.1036	0.6904	1.0139	0.9969
2060	0.9195	1.0380	1.1257	1.0894	0.9270	0.8230	0.1154	0.8125	0.9023	1.0047
2061	0.9707	0.9812	0.7447	1.2728	1.0977	1.0179	1.5198	0.3951	0.3353	1.1316
2062	0.9646	0.9609	0.7439	0.9426	1.0981	0.9967	2.9845	0.3346	0.3270	1.0154
2063	0.9195	1.0380	1.1403	1.1794	0.9098	0.6718	0.1117	0.7099	0.9437	1.0075
2064	0.9195	1.0380	1.1221	1.1153	0.8997	0.8277	0.1235	0.7423	0.8810	1.0032
2065	0.9195	1.0380	1.1408	1.1484	0.8574	0.8216	0.1256	0.6424	0.8682	1.0015
2066	0.9672	0.9791	0.7443	1.0704	1.1761	1.0179	1.5817	0.3734	0.3352	1.1341
2067	0.9195	1.0380	1.1324	1.1631	0.9191	0.6995	0.1142	0.6103	0.9171	1.0056
2068	0.9126	1.0380	1.1623	0.6461	0.9786	0.8981	0.0638	0.7788	0.9249	1.1506
2069	1.1283	1.2737	1.0972	1.2021	1.1517	1.2586	1.4239	0.3840	0.4933	1.0000
2070	1.1154	1.2880	1.0901	1.1923	1.1418	1.2374	1.3255	0.3849	0.5001	1.0000
2071	0.9454	1.0380	0.9404	1.2242	0.8300	0.7741	0.1899	0.7318	0.5743	0.9866
2072	0.9454	1.0380	0.9309	1.4971	0.8289	0.7827	0.2288	0.6206	0.4232	0.9943
2073	0.9782	1.0071	1.0590	0.6372	1.0014	0.9323	1.6299	0.4108	0.3901	0.9946
2074	0.9707	0.9791	0.7447	1.1130	1.1153	1.0179	1.6385	0.3814	0.3340	1.1362
2075	0.9646	0.9609	0.7439	0.9426	1.0836	0.9967	2.9845	0.2826	0.3270	1.0142
2076	0.9195	1.0380	1.1353	1.1312	0.9269	0.8103	0.1191	0.6919	0.8625	1.0038
2077	1.0843	0.8999	0.5996	1.4477	1.0762	0.9404	7.4040	0.2477	0.2894	1.0083
2078	1.1244	0.9525	0.7426	1.1435	1.0863	0.9892	2.9293	0.2811	0.3136	1.0023
2079	0.9195	1.0380	1.1287	1.0953	0.9278	0.7897	0.1181	0.7005	0.8759	1.0043

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RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
2080	0.9195	1.0380	1.1215	0.9647	0.9118	0.6704	0.1078	0.7108	0.9878	0.9933
2081	0.9707	0.9791	0.7802	1.2556	1.0895	1.0179	1.5730	0.4287	0.3349	1.1354
2082	0.9641	1.1597	0.9784	1.0858	0.9839	1.0530	0.9463	0.4570	0.5099	1.0351
2083	0.9195	1.0380	1.1766	0.9304	0.9168	0.6994	0.1143	0.7290	0.8894	1.0065
2084	0.9195	1.0380	1.1735	0.8024	0.9314	0.7036	0.1096	0.6886	0.9003	1.0084
2085	0.9454	1.0380	0.9288	1.3408	0.8326	0.6905	0.2046	0.6773	0.5051	0.9798
2086	0.9646	0.9609	0.7439	0.9426	1.0969	0.9967	2.9845	0.3144	0.3270	1.0097
2087	0.9195	1.0380	1.1929	0.7632	0.9967	0.6146	0.1058	0.6664	0.9083	1.0100
2088	0.9646	0.9714	0.7439	0.9416	1.1208	0.9980	2.9845	0.3117	0.3309	1.0492
2089	0.9209	1.0380	1.1353	1.1655	0.9321	0.7284	0.1202	0.6354	0.8274	0.9985
2090	1.0776	1.3220	1.0429	1.2332	1.1398	1.2043	0.9607	0.3839	0.5260	1.0341
2091	0.9195	1.0380	1.1812	0.8044	0.9314	0.6980	0.1127	0.6593	0.8779	1.0079
2092	0.9150	1.0380	1.1264	0.8082	1.0117	0.7582	0.0685	0.7281	1.0309	1.0988
2093	0.9150	1.0380	1.1179	0.7927	1.0145	0.7534	0.0689	0.7912	1.0367	1.0934
2094	0.9536	1.1586	0.8924	1.2456	0.9568	1.0334	0.7831	0.4928	0.5015	1.0000
2095	1.0245	0.9598	0.7439	0.9426	1.1007	0.9967	2.9845	0.2806	0.3270	1.0059
2096	0.9209	1.0380	1.1313	0.9764	0.9319	0.8372	0.1256	0.6282	0.7912	1.0036
2097	0.9209	1.0380	1.1687	0.9591	0.9180	0.7034	0.1189	0.7517	0.8403	1.0059
2098	1.1235	0.9431	0.7318	1.1880	1.1495	0.9866	3.2765	0.2727	0.3132	1.0000
2099	0.9707	0.9791	0.7935	1.2556	1.0895	1.0179	1.5730	0.3853	0.3349	1.1329
2100	1.1021	1.3069	1.0306	1.4151	1.1598	1.2198	0.9748	0.3916	0.5250	1.0068

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RATING AREA FACTORS

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UNIT-OWNER FORM

<u>Rating Area</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>
2101	0.9454	1.0380	0.9397	1.2242	0.8323	0.7335	0.1842	0.7801	0.5379	0.9817
2102	1.1766	1.2391	1.0658	1.2950	1.2074	1.2809	1.1053	0.4110	0.5155	1.0000
2103	0.9707	0.9791	0.7968	1.2520	1.0911	1.0179	1.5730	0.3717	0.3349	1.1328
2104	1.0299	0.9427	0.7453	1.0104	1.1284	0.9971	2.9845	0.3002	0.3144	1.0000
2105	0.9707	0.9791	0.7447	1.1103	1.1153	1.0179	1.6385	0.2998	0.3340	1.1295
2106	0.9209	1.0380	1.1458	1.0561	0.9181	0.7412	0.1173	0.7052	0.8206	0.9971
2107	1.0264	0.9427	0.7453	1.0003	1.1119	0.9971	2.9845	0.2817	0.3144	1.0000
2108	1.1283	1.2737	1.0972	1.2021	1.1517	1.2586	1.7313	0.3928	0.4933	1.0000
2109	0.9126	1.0380	1.1741	0.7599	1.0044	0.7949	0.0654	0.7361	0.9379	1.1306
2110	0.9707	0.9791	0.7447	1.2538	1.0911	1.0179	1.5730	0.3333	0.3349	1.1314
2111	1.0264	0.9427	0.7453	1.0093	1.1198	0.9971	2.9845	0.2753	0.3144	1.0000
2112	0.9150	1.0380	1.1132	0.8133	1.0322	0.8391	0.0783	0.7954	1.0141	1.1403
2113	0.9182	1.0380	1.1010	0.9456	1.0412	0.7541	0.0721	0.7546	1.0531	1.0602
2114	0.9209	1.0380	1.1408	1.0237	0.9189	0.7412	0.1239	0.6407	0.7997	0.9984
2115	0.9707	0.9791	0.7872	1.2515	1.0911	1.0179	1.5730	0.4497	0.3349	1.1300
2116	0.9707	0.9791	0.7931	1.2448	1.0895	1.0182	2.9845	0.3588	0.3412	1.1203
2117	1.1283	1.2737	1.1122	1.2021	1.1517	1.2586	1.9518	0.3614	0.4933	1.0000
2118	0.9182	1.0380	1.0689	0.6768	1.0726	0.6530	0.0778	0.7741	1.0181	1.0327
2119	1.0288	0.9427	0.7453	1.0170	1.1309	0.9971	2.9845	0.3064	0.3144	1.0000
2120	0.9195	1.0380	1.1971	0.6760	0.9849	0.8130	0.0930	0.6886	0.9057	1.0210
2121	0.9707	0.9791	0.7447	1.2726	1.0911	1.0179	1.5730	0.3757	0.3349	1.1256

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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
2122	1.0843	0.8481	0.3215	1.4477	1.0762	0.6621	12.2101	0.1908	0.1866	0.9960
2123	0.9195	1.0380	1.2029	0.7889	1.0010	0.6297	0.1197	0.7259	0.8416	0.9972
2124	0.9209	1.0380	1.1269	1.0299	0.8646	0.8488	0.1306	0.6807	0.7848	1.0033
2125	0.9454	1.0380	0.9335	1.4443	0.8435	0.6867	0.2112	0.5989	0.4395	0.9852
2126	0.9454	1.0380	0.7860	1.7336	0.8647	0.6486	0.2930	0.5674	0.3771	0.9898
2127	0.9209	1.0380	1.1986	0.6994	1.0055	0.6511	0.1194	0.6682	0.8076	0.9893
2128	0.9123	1.0380	1.1604	0.6396	0.9091	0.7476	0.0575	0.7784	0.8360	1.1199
2129	0.9707	0.9791	0.7931	1.2503	1.0895	1.0182	2.9845	0.3467	0.3412	1.1138
2130	1.0630	1.2511	0.9965	1.2165	1.1265	1.1927	0.9914	0.3848	0.5248	1.0293
2131	0.9707	0.9791	0.8399	1.1105	1.0930	1.0182	2.9845	0.3772	0.3412	1.1145
2132	0.9900	1.1732	0.9373	1.3326	1.0215	1.0890	1.0105	0.4013	0.5327	1.0722
2133	0.9454	1.0380	1.0752	0.9299	0.8716	0.8912	0.1793	0.6557	0.5890	0.9840
2134	0.9707	0.9791	0.7447	1.1668	1.1024	1.0179	1.6594	0.3772	0.3340	1.1049
2135	0.9883	1.0071	1.1122	0.8353	0.9745	1.0838	1.4594	0.3886	0.4304	0.9886
2136	1.0843	0.8999	0.5996	1.4203	1.1395	0.9404	7.4040	0.2718	0.2894	1.0000
2137	0.9532	1.1725	0.8964	1.0082	0.9592	1.0409	0.7505	0.4998	0.4973	1.0000
2138	0.9707	0.9791	0.7901	1.2511	1.0895	1.0182	2.9845	0.3237	0.3412	1.1116
2139	0.9707	0.9791	0.7931	1.2409	1.0895	1.0182	2.9845	0.3576	0.3412	1.1109
2140	0.9672	0.9791	0.7441	1.0355	1.1664	1.0262	2.9845	0.3026	0.3443	1.0891
2141	1.1272	1.2748	1.0995	1.2024	1.1516	1.2578	1.4158	0.4012	0.4938	1.0000
2142	0.9707	0.9791	0.7931	1.2438	1.0895	1.0182	2.9845	0.3458	0.3412	1.1014

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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

RATING AREA FACTORS

USAA GROUP UNIT-OWNER FORM

<u>Rating Area</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>
2143	0.9707	0.9791	0.8415	1.2409	1.0950	1.0182	2.9845	0.3622	0.3412	1.1019
2144	0.9707	0.9791	0.8516	1.1105	1.0930	1.0182	2.9845	0.3381	0.3412	1.1050
2145	0.9195	1.0380	1.2051	0.6852	0.9857	0.8007	0.0941	0.7062	0.8850	1.0178
2146	0.9454	1.0380	1.0696	0.9422	0.8653	0.7996	0.1772	0.6457	0.5838	0.9902
2147	0.9707	0.9791	0.8435	1.1105	1.0954	1.0182	2.9845	0.3529	0.3412	1.0967
2148	0.9696	1.1605	0.9760	1.1095	0.9888	1.0592	0.9828	0.4059	0.5147	1.0700
2149	0.9707	0.9791	0.7931	1.2575	1.0895	1.0182	2.9845	0.3292	0.3412	1.0963
2150	0.9707	0.9791	0.8516	1.1105	1.0930	1.0182	2.9845	0.2969	0.3412	1.0979
2151	0.9707	0.9791	0.7925	1.2409	1.0950	1.0182	2.9845	0.3396	0.3412	1.0958
2152	0.9123	1.0380	1.1720	0.7035	0.9803	0.7880	0.0573	0.7832	0.8628	1.1071
2153	1.0649	1.1056	0.9644	1.1814	1.1288	1.1874	1.0802	0.3720	0.5370	1.0161
2154	1.2654	1.1303	1.1317	1.3956	1.2819	1.3482	1.0842	0.3949	0.5168	1.0000
2155	0.9454	1.0380	0.8195	1.6323	0.8644	0.6504	0.2880	0.6085	0.3995	1.0219
2156	0.9707	0.9791	0.7931	1.2432	1.0919	1.0182	2.9845	0.3269	0.3412	1.0929
2157	0.9707	0.9791	0.7925	1.2409	1.0950	1.0182	2.9845	0.3453	0.3412	1.0939
2158	0.9209	1.0380	1.2008	0.6766	0.9900	0.6066	0.1193	0.7081	0.7924	0.9921
2159	0.9126	1.0380	1.1299	0.6668	1.0049	0.7870	0.0668	0.7338	0.9744	1.1428
2160	0.9707	0.9791	0.8435	1.1105	1.0954	1.0182	2.9845	0.3117	0.3412	1.0946
2161	0.9707	0.9791	0.7931	1.2432	1.0919	1.0182	2.9845	0.4036	0.3412	1.0914
2162	0.9599	0.9791	0.7441	1.3002	1.1260	1.0259	2.9845	0.2922	0.3409	1.0649
2163	1.0843	0.8481	0.3215	1.4477	1.0762	0.6621	5.4019	0.2160	0.1863	1.0111

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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
2164	1.0789	0.9157	0.5996	1.0131	1.0868	0.9404	7.4040	0.2945	0.2894	1.0000
2165	0.9707	0.9791	0.7447	1.2681	1.0990	1.0182	2.9845	0.3598	0.3412	1.0897
2166	0.9412	1.0380	1.0842	0.9830	0.8736	0.7684	0.1705	0.6105	0.5776	0.9866
2167	0.9613	1.1629	0.9575	1.0212	0.9768	1.0487	0.9039	0.4447	0.5102	1.0237
2168	0.9707	0.9791	0.8435	1.2854	1.0967	1.0182	2.9845	0.3585	0.3412	1.0879
2169	0.9707	0.9791	0.8435	1.1126	1.0954	1.0182	2.9845	0.2969	0.3412	1.0902
2170	1.2654	1.1303	0.9505	1.3956	1.2819	1.3482	1.0842	0.3950	0.5168	1.0000
2171	1.0959	1.0849	0.9801	1.2248	1.1662	1.2280	1.0968	0.3686	0.5394	1.0093
2172	0.9195	1.0380	1.2003	0.7314	1.0731	0.6718	0.0847	0.7324	0.8968	1.0282
2173	0.9454	1.0380	0.9422	1.2819	0.8323	0.7294	0.1867	0.6566	0.4559	0.9975
2174	1.2654	1.1303	0.9505	1.3956	1.2819	1.3482	1.0842	0.3581	0.5168	1.0000
2175	0.9707	0.9791	0.8435	1.1126	1.0954	0.8353	3.0303	0.3486	0.2790	1.0869
2176	0.9707	0.9791	0.7901	1.2499	1.0934	1.0182	2.9845	0.3572	0.3412	1.0962
2177	0.9454	1.0380	1.0794	0.9422	0.8653	0.7832	0.1753	0.6562	0.5628	0.9860
2178	0.9660	0.9753	0.7430	0.9410	1.1322	1.0004	2.9845	0.2830	0.3462	1.1500
2179	0.9194	1.0380	1.1677	0.7175	1.0773	0.6594	0.0859	0.7512	0.9523	1.0116
2180	0.9123	1.0380	1.1663	0.6715	0.9447	0.7679	0.0574	0.7808	0.8495	1.1135
2181	0.9707	0.9791	0.7901	1.2558	1.0934	1.0182	2.9845	0.3775	0.3412	1.0754
2182	0.9454	1.0380	1.0603	0.9824	0.8713	0.8026	0.1612	0.7060	0.5236	0.9853
2183	0.9942	1.1516	0.9617	1.1021	1.0500	1.1119	1.0361	0.4243	0.5315	1.0301
2184	0.9707	0.9791	0.8435	1.2854	1.0967	1.0182	3.7887	0.3979	0.3412	1.0826

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NOVEMBER 1, 2024 (RENEWAL BUSINESS)
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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
2185	0.9900	1.1732	0.9373	1.3580	1.0215	1.0890	1.0105	0.4364	0.5327	1.0561
2186	1.2180	1.1459	1.1420	1.3151	1.2299	1.3078	1.1323	0.4159	0.5127	1.0000
2187	0.9707	0.9791	0.7901	1.2558	1.0934	1.0182	3.2776	0.3353	0.3412	1.0687
2188	0.9412	1.0380	1.0842	0.9894	0.8736	0.7527	0.1766	0.6512	0.5703	0.9868
2189	1.2654	1.1303	0.9505	1.3956	1.2819	1.3482	1.0892	0.3989	0.5168	1.0000
2190	0.9643	0.9791	0.7441	1.3158	1.1782	1.0262	2.9845	0.3036	0.3443	1.0569
2191	0.9547	1.1296	0.8645	1.1644	0.9460	1.0268	0.8446	0.4874	0.5093	1.0000
2192	0.9599	0.9791	0.7425	0.9769	1.1714	1.0226	2.9781	0.3407	0.3417	1.1505
2193	1.0259	0.9370	0.3221	1.0142	1.1309	0.6145	2.7100	0.2884	0.1922	1.0110
2194	0.9765	1.1662	0.9686	1.2065	1.0031	1.0722	0.9929	0.4890	0.5267	1.0591
2195	1.0959	1.0849	0.9801	1.2248	1.1662	1.2280	1.0968	0.4127	0.5394	1.0031
2196	1.2089	1.1153	0.9582	1.3356	1.2462	1.3066	1.1029	0.3687	0.5233	1.0000
2197	1.2654	1.1303	0.9505	1.3956	1.2819	1.3482	1.1055	0.3873	0.5168	1.0000
2198	0.9672	0.9791	0.7443	1.0022	1.1864	1.0248	2.9845	0.3861	0.3442	1.0582
2199	0.9209	1.0380	1.0927	1.0085	0.8664	0.7644	0.1606	0.6510	0.6393	0.9932
2200	0.9651	1.1581	0.9841	1.0293	0.9858	1.0550	0.9777	0.4350	0.5213	1.0558
2201	1.0038	1.1450	0.9619	1.1143	1.0581	1.1206	1.0753	0.4123	0.5319	1.0165
2202	0.9672	0.9791	0.7443	1.0022	1.1913	1.0248	2.9845	0.3604	0.3442	1.0582
2203	0.9672	0.9791	0.7443	1.0496	1.2113	1.0248	2.9845	0.3086	0.3442	1.0572
2204	1.1904	1.1582	1.1293	1.2675	1.1980	1.2863	1.1602	0.4037	0.5104	1.0000
2205	1.2654	1.1303	0.9505	1.3956	1.2819	1.3482	1.1269	0.4181	0.5168	1.0000

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RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
2206	0.9909	1.1660	0.9334	1.3255	1.0293	1.0950	1.0164	0.4784	0.5325	1.0389
2207	1.0959	1.0849	0.9801	1.2248	1.1662	1.2280	1.0968	0.3922	0.5394	1.0000
2208	0.9672	0.9791	0.7443	1.0287	1.2037	1.0248	2.9845	0.3146	0.3442	1.0554
2209	1.2362	1.1433	0.9346	1.3471	1.2495	1.3212	1.1147	0.3875	0.5142	1.0000
2210	0.9209	1.0380	1.1717	0.6797	1.0752	0.6155	0.1164	0.6770	0.7555	1.0100
2211	0.9651	1.1581	0.9841	1.0293	0.9858	1.0550	0.9777	0.4708	0.5289	1.0743
2212	0.9837	1.1153	0.6984	1.1395	1.2485	1.1742	2.7845	0.3738	0.3385	1.0715
2213	0.9157	1.0380	1.0746	0.8899	1.0383	0.7664	0.0601	0.6984	0.9582	1.1324
2214	0.9672	0.9791	0.7447	1.2200	1.1280	1.0182	2.9845	0.3268	0.3412	1.0655
2215	1.2654	1.1303	0.9505	1.3956	1.2819	1.3482	1.0842	0.4607	0.5168	1.0000
2216	0.9599	0.9791	0.7441	0.9696	1.2365	1.0234	2.9845	0.3342	0.3311	1.0630
2217	1.0959	1.0849	0.9801	1.2248	1.1662	1.2280	1.1141	0.4075	0.5394	1.0000
2218	0.9651	1.1581	0.9841	1.2064	0.9942	1.0550	1.0114	0.4654	0.5269	1.0535
2219	1.0959	1.0849	0.9801	1.2248	1.1662	1.2280	1.0968	0.4394	0.5394	1.0000
2220	1.0262	0.9102	0.5996	1.1811	1.1454	0.9404	7.4040	0.2684	0.2894	1.0000
2221	0.9643	0.9791	0.7441	1.3152	1.2370	1.0304	2.9845	0.3315	0.3379	1.0490
2222	1.1612	1.1060	0.9671	1.2803	1.2236	1.2738	1.0955	0.4885	0.5309	1.0000
2223	1.1937	1.1560	1.1519	1.2792	1.2005	1.2898	1.1552	0.3739	0.5107	1.0000
2224	0.9542	1.1869	0.9288	1.0282	0.9825	1.0536	0.9566	0.5078	0.5203	1.0523
2225	0.9643	0.9791	0.7441	1.3285	1.2516	1.0304	2.9845	0.3526	0.3379	1.0498
2226	1.1912	1.1572	1.1691	1.2681	1.1983	1.2866	1.1574	0.4076	0.5106	1.0000

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RATING AREA FACTORS

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UNIT-OWNER FORM

<u>Rating Area</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>
2227	0.9660	1.1616	0.9802	1.0303	0.9865	1.0556	0.9746	0.4675	0.5283	1.0720
2228	0.9850	1.1695	0.9486	1.2064	1.0145	1.0804	1.0063	0.4587	0.5286	1.0479
2229	0.9599	0.9791	0.7441	1.3522	1.1892	1.0304	2.9845	0.3527	0.3379	1.0498
2230	1.2654	1.1303	0.9505	1.3956	1.2819	1.3482	1.0842	0.3757	0.5168	1.0000
2231	1.2654	1.1303	0.9505	1.3956	1.2819	1.3482	1.0842	0.4202	0.5168	1.0000
2232	1.0104	0.9102	0.3221	1.3176	1.1882	0.4745	3.3986	0.2871	0.1847	0.9888
2233	1.0959	1.0849	0.9801	1.2248	1.1662	1.2280	1.1594	0.4015	0.5394	1.0000
2234	1.0959	1.0849	0.9801	1.2248	1.1662	1.2280	1.0968	0.4320	0.5394	1.0000
2235	0.9209	1.0380	1.2008	0.6218	1.0616	0.6933	0.1031	0.6630	0.7982	1.0071
2236	0.9942	1.1516	0.9534	1.1021	1.0500	1.1119	1.1199	0.4098	0.5315	1.0048
2237	0.9154	1.0380	1.0982	0.7927	1.0195	0.6530	0.0582	0.7092	0.9291	1.1658
2238	0.9909	1.1670	0.9348	1.3315	1.0279	1.0928	1.0247	0.4210	0.5324	1.0248
2239	0.9651	1.1581	0.9841	1.0293	0.9858	1.0550	0.9777	0.4747	0.5295	1.0766
2240	1.0104	0.9102	0.5996	1.3176	1.1882	0.9404	7.4040	0.2477	0.2894	1.0000
2241	0.9547	1.1296	0.8645	1.1968	0.9460	1.0268	0.8446	0.4315	0.5093	1.0000
2242	1.2088	1.1517	1.1532	1.2892	1.2112	1.2978	1.1362	0.3911	0.5122	1.0000
2243	0.9599	0.9791	0.7441	1.0359	1.1982	1.0234	2.9845	0.3162	0.3311	1.0564
2244	0.9599	0.9791	0.7441	1.2975	1.1900	1.0304	2.9845	0.3244	0.3379	1.0473
2245	0.9209	1.0380	1.1437	0.6496	0.9807	0.5232	0.1446	0.6904	0.6035	1.0006
2246	0.9643	0.9791	0.7441	1.3264	1.1954	1.0304	2.9845	0.3391	0.3379	1.0442
2247	1.0959	1.0849	0.9801	1.2248	1.1662	1.2280	1.0968	0.3675	0.5394	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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
2248	0.9643	0.9791	0.7441	1.1924	1.2536	1.0304	2.9845	0.3692	0.3379	1.0422
2249	0.9643	0.9791	0.7441	1.3132	1.2598	1.0304	2.9845	0.3251	0.3379	1.0398
2250	1.2654	1.1303	0.9505	1.3956	1.2819	1.3482	1.1050	0.4035	0.5168	1.0000
2251	0.9454	1.0380	0.7827	2.0423	0.8223	0.7237	0.2959	0.5921	0.3926	0.9905
2252	1.0418	0.9102	0.5996	1.1995	1.1463	0.9404	7.4040	0.2477	0.2894	1.0000
2253	1.1912	1.1572	1.2116	1.2681	1.1983	1.2866	1.1574	0.4153	0.5106	1.0000
2254	1.0843	0.8999	0.5996	1.4207	1.2247	0.9404	7.4040	0.2477	0.2894	1.0000
2255	0.9599	0.9791	0.7441	1.0359	1.2051	1.0234	2.9845	0.3169	0.3311	1.0387
2256	0.9569	0.9791	0.7441	0.9619	1.2593	1.0234	2.9845	0.3333	0.3311	1.0479
2257	0.9569	0.9791	0.7441	0.9619	1.2593	1.0234	2.9845	0.3790	0.3311	1.0515
2258	1.1912	1.1572	1.1288	1.2681	1.1983	1.2866	1.1574	0.4259	0.5106	1.0000
2259	0.9651	1.1581	0.9841	1.0293	0.9858	1.0550	0.9777	0.4727	0.5292	1.0744
2260	0.9942	1.1516	0.9743	1.1021	1.0500	1.1119	1.1800	0.3527	0.5315	1.0000
2261	1.1275	0.9249	0.5996	1.3154	1.2160	0.9404	7.4040	0.2941	0.2894	1.0000
2262	1.0364	0.9102	0.5996	1.1827	1.1551	0.9404	7.4040	0.2770	0.2894	1.0000
2263	0.9454	1.0380	1.0811	0.9617	0.8699	0.8615	0.1798	0.6925	0.4649	1.0023
2264	1.2654	1.1303	0.9505	1.4449	1.2819	1.3482	1.1161	0.4086	0.5168	1.0000
2265	0.9569	0.9791	0.7441	0.9619	1.2593	1.0234	2.9845	0.3464	0.3311	1.0462
2266	1.2303	1.0479	0.6449	1.2924	1.3000	1.3968	2.7719	0.3388	0.3222	1.0219
2267	0.9547	1.1296	0.8645	1.1941	0.9460	1.0268	0.8446	0.4848	0.5093	1.0007
2268	1.1244	0.9157	0.5996	1.0882	1.1370	0.9404	7.4040	0.3147	0.2894	1.0000

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

RATING AREA FACTORS

USAA GROUP UNIT-OWNER FORM

<u>Rating Area</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>
2269	0.9643	0.9791	0.7441	1.3374	1.2624	1.0304	2.9845	0.3422	0.3379	1.0380
2270	1.0157	1.1439	0.9743	1.1342	1.0632	1.1385	1.0546	0.4193	0.5335	1.0000
2271	0.9209	1.0380	1.2008	0.7484	1.0524	0.8098	0.0917	0.7216	0.8126	1.0102
2272	1.1912	1.1572	1.1816	1.2681	1.1983	1.2866	1.1574	0.3833	0.5106	1.0000
2273	0.9569	0.9791	0.7441	1.0592	1.2828	1.0234	2.9845	0.3523	0.3311	1.0338
2274	0.9569	0.9791	0.7441	0.9619	1.2593	1.0234	2.9845	0.3938	0.3311	1.0442
2275	0.9982	1.1587	0.9198	1.0767	1.0218	1.0962	1.0446	0.4247	0.5466	1.0145
2276	0.9209	1.0380	1.0965	1.0638	0.9221	0.6452	0.1532	0.6356	0.5197	0.9951
2277	0.9170	1.0380	1.1362	0.7129	1.0425	0.7912	0.0744	0.7412	0.9348	1.0551
2278	1.1912	1.1572	1.1639	1.2681	1.1983	1.2866	1.1574	0.3812	0.5106	1.0000
2279	0.9746	1.1592	0.9690	1.1337	0.9938	1.0648	0.9925	0.4501	0.5371	1.0623
2280	0.9209	1.0380	1.2008	0.6932	1.0543	0.7551	0.1009	0.6499	0.7947	1.0091
2281	0.9699	1.1814	0.9545	1.0328	0.9820	1.0551	0.9506	0.4923	0.5290	1.0657
2282	0.9454	1.0380	1.0015	0.8539	0.8679	0.8116	0.1939	0.6923	0.4516	1.0062
2283	0.9547	1.1296	0.8645	1.2889	0.9460	1.0268	0.8446	0.4467	0.5093	1.0000
2284	0.9209	1.0380	1.2008	0.7781	1.0532	0.8098	0.0874	0.7114	0.8170	1.0218
2285	1.0959	1.0849	0.9801	1.2248	1.1662	1.2280	1.0968	0.3665	0.5394	1.0000
2286	1.2641	1.1308	0.9492	1.3935	1.2808	1.3469	1.0854	0.3867	0.5167	1.0000
2287	0.9209	1.0380	1.2008	0.7776	1.0532	0.8098	0.0948	0.6245	0.8016	1.0317
2288	0.9454	1.0380	0.7833	1.9077	0.8184	0.7295	0.2828	0.6093	0.4273	1.0083
2289	0.9707	0.9791	0.8435	1.2846	1.0967	1.0182	2.9845	0.3173	0.3412	1.0849

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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
2290	0.9672	0.9791	0.7447	1.2200	1.1280	1.0182	2.9845	0.3358	0.3412	1.0778
2291	0.9209	1.0380	1.2008	0.8073	1.0474	0.7683	0.1011	0.6881	0.7870	1.0105
2292	0.9569	0.9791	0.7441	0.9619	1.2981	1.0234	2.9845	0.3056	0.3311	1.0389
2293	1.2484	1.0530	0.6411	1.3331	1.3164	1.4249	2.7635	0.3219	0.3216	1.0170
2294	0.9209	1.0380	1.2008	0.7701	1.0675	0.9022	0.0888	0.7568	0.8104	1.0120
2295	0.9454	1.0380	0.7876	1.7420	0.8536	0.7291	0.2989	0.6092	0.4023	1.0069
2296	1.1231	0.9157	0.5996	1.2487	1.2196	0.9404	7.4040	0.2844	0.2894	1.0000
2297	1.2484	1.0530	0.6411	1.3481	1.3164	1.4249	2.7635	0.2954	0.3216	1.0138
2298	0.9332	1.0380	1.0606	0.9656	0.8668	0.7663	0.1786	0.8074	0.4566	1.0083
2299	0.9209	1.0380	1.2008	0.7626	1.0511	0.7427	0.1077	0.7282	0.7750	1.0094
2300	1.0805	0.8999	0.5996	1.4685	1.1528	0.9404	7.4040	0.2477	0.2894	1.0000
2301	0.9660	0.9714	0.7430	0.9410	1.1370	1.0004	2.9845	0.2950	0.3462	1.1052
2302	1.1912	1.1572	1.1627	1.2681	1.1983	1.2866	1.2387	0.3918	0.5106	1.0000
2303	0.9209	1.0380	1.2008	0.7635	1.0708	0.8939	0.0881	0.7401	0.8084	1.0127
2304	0.9209	1.0380	1.2008	0.7494	1.0543	0.8249	0.0844	0.7174	0.8683	1.0271
2305	1.1991	1.1541	1.1092	1.2862	1.2055	1.2937	1.1505	0.4086	0.5112	1.0000
2306	0.9454	1.0380	1.0008	0.8906	0.8641	0.7936	0.1930	0.6908	0.4545	1.0074
2307	1.2484	1.0530	0.6411	1.3665	1.3299	1.4249	2.7635	0.3040	0.3216	1.0052
2308	0.9209	1.0380	1.2008	0.7741	1.0708	0.8426	0.0967	0.7184	0.7912	1.0120
2309	0.9569	0.9791	0.7441	1.1905	1.2638	1.1026	2.9845	0.3117	0.3205	1.0078
2310	0.9209	1.0380	1.1207	1.0406	0.8694	0.7389	0.1868	0.6883	0.4630	1.0129

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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
2311	0.9613	0.9791	0.5018	1.3873	1.3361	0.7438	2.9990	0.3148	0.2274	0.9995
2312	0.9209	1.0380	1.1969	0.7690	1.0708	0.8331	0.1014	0.6437	0.7803	1.0133
2313	0.9613	0.9791	0.7433	1.3873	1.3361	0.9292	4.2027	0.3145	0.3220	1.0000
2314	1.0805	0.8999	0.5996	1.4720	1.1539	0.9404	7.4040	0.2477	0.2894	1.0000
2315	0.9643	0.9804	0.7441	1.1627	1.3006	0.9743	5.9348	0.3237	0.3541	1.0018
2316	0.9643	0.9804	0.7441	1.1627	1.3006	0.9743	5.9348	0.3427	0.3541	1.0013
2317	0.9677	0.9804	0.7441	1.0668	1.2885	0.9743	7.1959	0.3076	0.3541	1.0033
2318	0.9643	0.9804	0.7441	1.1627	1.3164	0.9743	5.9348	0.3221	0.3541	1.0007
2319	0.9677	0.9804	0.7441	1.2303	1.2712	0.9743	8.2385	0.3106	0.3541	1.0000
2320	0.9643	0.9804	0.7441	1.1627	1.3164	0.9743	5.9348	0.3355	0.3541	1.0007
2321	0.9454	1.0380	0.7969	1.4062	0.8345	0.7294	0.2637	0.5984	0.4440	1.0166
2322	0.9677	0.9804	0.7441	1.0668	1.2929	0.9743	5.9348	0.3009	0.3541	1.0025
2323	0.9613	0.9791	0.7433	1.3873	1.3361	0.9292	4.2566	0.3173	0.3220	1.0000
2324	0.9643	0.9804	0.7441	1.1191	1.3690	0.9743	5.9348	0.3366	0.3541	1.0000
2325	0.9643	0.9804	0.7441	1.1191	1.3690	0.9743	5.9348	0.3526	0.3541	1.0000
2326	0.9643	0.9801	0.7441	1.0489	1.3718	0.9721	5.8386	0.3132	0.3519	1.0000
2327	1.0752	0.8999	0.5996	1.2739	1.1437	0.9404	7.4040	0.2477	0.2894	1.0000
2328	0.9643	0.9804	0.7441	1.1614	1.3048	0.9743	5.9348	0.3419	0.3541	1.0000
2329	0.9209	1.0380	1.1561	0.7797	1.0615	0.8078	0.1087	0.6859	0.7537	1.0102
2330	0.9677	0.9804	0.7441	1.0961	1.3009	0.9743	5.9348	0.3193	0.3541	1.0000
2331	0.9643	0.9804	0.7441	1.2124	1.3669	0.9743	5.9348	0.3276	0.3541	1.0000

State: **LOUISIANA**
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RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
2332	0.9677	0.9804	0.7441	1.1358	1.2734	0.9743	5.9348	0.3347	0.3541	1.0013
2333	0.9613	0.9791	0.7433	1.4015	1.3312	0.9292	3.9164	0.2929	0.3220	1.0000
2334	0.9185	1.0380	1.1969	0.6692	1.0621	0.8497	0.0871	0.7130	0.8047	1.0135
2335	0.9643	0.9791	0.7433	1.0566	1.3616	0.9292	4.5500	0.3326	0.3220	1.0000
2336	0.9643	0.9791	0.7433	1.0609	1.3584	0.9292	4.3276	0.3116	0.3220	1.0000
2337	1.1797	1.1836	0.9619	1.2613	1.2018	1.2868	1.1405	0.3804	0.5185	1.0000
2338	0.9547	1.1296	0.8645	1.0115	0.9460	1.0268	0.9056	0.4726	0.5274	1.0300
2339	0.9966	1.1591	0.9500	1.0522	1.1023	1.0927	1.0434	0.4069	0.5396	1.0164
2340	0.9643	0.9804	0.7441	1.2033	1.3164	0.9743	5.9348	0.3568	0.3541	1.0000
2341	1.0438	0.9102	0.5996	1.2035	1.1544	0.9404	7.4040	0.2477	0.2894	1.0000
2342	0.9643	0.9804	0.7441	1.0867	1.3718	0.9743	5.9348	0.3065	0.3541	1.0000
2343	0.9643	0.9791	0.7433	1.0619	1.3605	0.9292	4.5480	0.3703	0.3220	1.0000
2344	0.9669	1.1880	0.9657	1.0390	1.1586	1.0470	1.1334	0.3796	0.5231	1.0000
2345	1.3136	0.9791	0.5650	1.6594	1.4551	1.3531	2.7635	0.3483	0.3175	1.0000
2346	0.9677	0.9804	0.7441	1.0961	1.3042	0.9743	5.9348	0.3204	0.3541	1.0000
2347	0.9677	0.9804	0.7441	1.1346	1.2773	0.9743	5.9670	0.3615	0.3541	1.0000
2348	1.0183	1.1825	0.9657	1.1006	1.1586	1.1309	1.0927	0.3908	0.5300	1.0000
2349	0.9677	0.9804	0.7441	1.2680	1.2774	0.9743	6.1300	0.3292	0.3541	1.0000
2350	1.3136	0.9791	0.5650	1.4181	1.4551	1.3531	3.2047	0.2807	0.3175	1.0000
2351	0.9643	0.9804	0.7441	1.0867	1.3748	0.9743	5.9348	0.3399	0.3541	1.0000
2352	0.9677	0.9804	0.7441	1.0961	1.2729	0.9743	6.0417	0.3489	0.3541	1.0000

State: **LOUISIANA**
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RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
2353	1.0752	0.8999	0.5996	1.2394	1.1327	0.9404	7.4040	0.2477	0.2894	1.0000
2354	0.9643	0.9804	0.7441	1.2033	1.3194	0.9743	5.9348	0.3486	0.3541	1.0000
2355	0.9643	0.9804	0.7441	1.0867	1.3748	0.9743	5.9348	0.3789	0.3541	1.0000
2356	0.9643	0.9804	0.7441	1.1302	1.3040	0.9743	5.9348	0.3176	0.3541	1.0000
2357	0.9209	1.0380	1.1444	0.6797	1.0645	0.6992	0.1362	0.7332	0.6433	1.0303
2358	1.0016	1.1512	0.9130	1.0643	1.1023	1.0996	1.0599	0.4731	0.5524	1.0000
2359	0.9547	1.1296	0.8645	1.1080	0.9460	1.0268	0.8446	0.4527	0.5093	1.0000
2360	0.9646	1.1572	0.9787	1.0287	1.0056	1.0543	0.9945	0.4381	0.5395	1.0503
2361	0.9677	0.9804	0.7441	1.1502	1.2774	0.9743	5.9348	0.3586	0.3541	1.0000
2362	0.9677	0.9804	0.7441	1.1006	1.2719	0.9743	5.9704	0.3229	0.3541	1.0000
2363	0.9209	1.0380	1.1444	0.8003	1.0548	0.7476	0.1121	0.7219	0.7044	1.0318
2364	0.9613	0.9791	0.7433	1.4693	1.3379	0.9292	3.9164	0.2872	0.3220	1.0000
2365	0.9613	0.9791	0.7433	1.2364	1.3528	0.9292	3.9164	0.3097	0.3220	1.0000
2366	0.9613	0.9791	0.7433	1.6247	1.3330	0.9292	3.9164	0.2892	0.3220	1.0000
2367	0.9613	0.9791	0.7433	1.2364	1.3528	0.9292	4.0119	0.3219	0.3220	1.0000
2368	0.9643	0.9804	0.7441	1.4128	1.3232	0.9743	5.9348	0.3304	0.3541	1.0000
2369	0.9677	0.9804	0.7441	1.3230	1.3027	0.9743	5.9348	0.3243	0.3541	1.0000
2370	1.3136	0.9791	0.5650	1.4181	1.4551	1.3531	2.7635	0.3264	0.3175	1.0000
2371	0.9643	0.9791	0.7433	1.1933	1.3528	0.9292	4.7985	0.2814	0.3220	1.0000
2372	0.9613	0.9791	0.7433	1.5881	1.3379	0.9292	3.9164	0.2814	0.3220	1.0000
2373	0.9677	0.9804	0.7441	1.2675	1.2719	0.9743	5.9348	0.3153	0.3541	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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
2374	0.9613	0.9791	0.7433	1.3919	1.3390	0.9292	3.9164	0.3094	0.3220	1.0000
2375	0.9613	0.9791	0.7433	1.6338	1.3359	0.9292	3.9164	0.3051	0.3220	1.0000
2376	0.9613	0.9791	0.7433	1.2384	1.3451	0.9292	3.9164	0.2814	0.3220	1.0000
2377	1.3136	0.9791	0.5650	1.4181	1.4551	1.3531	3.1815	0.3047	0.3175	1.0000
2378	0.9613	0.9791	0.7433	1.2261	1.3528	0.9292	4.2204	0.3092	0.3220	1.0000
2379	0.9613	0.9791	0.7433	1.2384	1.3451	0.9292	4.1612	0.2814	0.3220	1.0000
2380	0.9677	0.9804	0.7441	1.3125	1.3027	0.9743	5.9348	0.3053	0.3541	1.0000
2381	0.9643	0.9804	0.7441	1.2467	1.3736	0.9743	5.9348	0.3049	0.3541	1.0000
2382	0.9643	0.9791	0.7432	1.1858	1.3553	0.9269	4.6702	0.2972	0.3227	1.0000
2383	0.9677	0.9804	0.7441	1.2623	1.2946	0.9743	5.9348	0.3599	0.3541	1.0000
2384	0.9677	0.9804	0.7441	1.3079	1.2719	0.9743	6.2939	0.3799	0.3541	1.0000
2385	0.9643	0.9804	0.7441	1.3300	1.3707	0.9743	5.9348	0.3238	0.3541	1.0000
2386	0.9613	0.9791	0.7422	1.6010	1.3330	0.9030	4.9850	0.2849	0.3275	1.0000
2387	0.9613	0.9791	0.7422	1.4402	1.3379	0.9042	4.9295	0.3055	0.3271	1.0000
2388	0.9643	0.9791	0.7438	1.3839	1.3232	0.9651	5.8091	0.2966	0.3480	1.0000
2389	0.9643	0.9804	0.7441	1.4049	1.3064	0.9743	5.9348	0.3891	0.3541	1.0000
2390	0.9579	0.9791	0.7419	1.6582	1.3359	0.9110	2.9845	0.3054	0.3270	1.0000
2391	0.9579	0.9791	0.7430	1.2284	1.3390	0.9199	4.2322	0.2923	0.3236	1.0000
2392	0.9579	0.9791	0.7426	1.2284	1.3390	0.9137	4.4273	0.2835	0.3246	1.0000
2393	1.1912	1.1572	1.1868	1.2681	1.1983	1.2866	1.3585	0.4045	0.5106	1.0000
2394	0.9608	0.9791	0.7422	1.1834	1.3528	0.9030	5.0474	0.2964	0.3275	1.0000

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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
2395	0.9608	0.9791	0.7422	1.1834	1.3528	0.9030	5.3508	0.3044	0.3275	1.0000
2396	0.9535	0.9791	0.7419	1.6526	1.2694	0.9110	2.9845	0.3154	0.3270	1.0000
2397	0.9608	0.9801	0.7441	1.2905	1.3064	0.9729	5.9053	0.3565	0.3533	1.0000
2398	0.9644	0.9797	0.7439	1.2598	1.3027	0.9686	5.8652	0.3389	0.3520	1.0000
2399	0.9579	0.9791	0.7419	1.6582	1.3359	0.9110	2.9845	0.2833	0.3270	1.0000
2400	0.9185	1.0380	1.1485	0.6396	1.0450	0.8636	0.0910	0.7073	0.7977	1.0265
2401	0.9579	0.9791	0.7426	1.2190	1.3528	0.9138	4.6462	0.3125	0.3257	1.0000
2402	0.9579	0.9791	0.7422	1.4415	1.3379	0.9030	4.9850	0.3143	0.3275	1.0000
2403	0.9608	0.9791	0.5545	1.2905	1.3064	0.7212	5.9771	0.3353	0.2405	0.9900
2404	0.9608	0.9791	0.7428	1.3253	1.3707	0.9159	5.6665	0.3554	0.3336	1.0000
2405	0.9579	0.9791	0.7419	1.5544	1.3359	0.9110	2.9845	0.3195	0.3270	1.0000
2406	0.9579	0.9791	0.7419	1.5544	1.3359	0.9110	2.9845	0.3084	0.3270	1.0000
2407	0.9608	0.9791	0.7422	1.1816	1.3528	0.9030	4.9850	0.2950	0.3275	1.0000
2408	0.9944	1.1722	1.0256	1.0365	1.1406	1.0803	1.0143	0.4405	0.5445	1.0141
2409	0.9608	0.9791	0.7422	1.1816	1.3528	0.9030	5.1616	0.2849	0.3275	1.0000
2410	0.9535	0.9791	0.7419	1.0645	1.2694	0.9110	2.9845	0.3232	0.3270	1.0000
2411	1.1912	1.1572	0.9619	1.2681	1.1983	1.2866	1.2374	0.4016	0.5106	1.0000
2412	0.9579	0.9791	0.7422	1.1301	1.3390	0.9030	4.9850	0.3280	0.3275	1.0000
2413	0.9579	0.9791	0.7422	1.1301	1.3390	0.9030	4.9850	0.2849	0.3275	1.0000
2414	0.9547	1.1296	0.8645	1.0787	0.9774	1.0268	0.8446	0.4445	0.5093	1.0000
2415	0.9608	0.9791	0.7422	1.3848	1.3064	0.9030	5.6137	0.3056	0.3275	1.0000

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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
2416	1.1039	0.9092	0.5996	1.3318	1.2245	0.9404	7.4040	0.2542	0.2894	1.0000
2417	0.9579	0.9791	0.7422	1.5574	1.3330	0.9030	4.9850	0.2849	0.3275	1.0000
2418	1.3136	0.9791	0.5650	1.4181	1.4551	1.3531	3.5751	0.3375	0.3175	1.0000
2419	0.9579	0.9791	0.7419	1.0976	1.3359	0.9110	2.9845	0.3093	0.3270	1.0000
2420	0.9535	0.9791	0.7419	1.0976	1.2694	0.9110	2.9845	0.2819	0.3270	1.0000
2421	0.9644	0.9791	0.7422	0.9415	1.3027	0.9030	7.2509	0.3161	0.3275	1.0000
2422	0.9579	0.9791	0.7422	1.1159	1.3379	0.9030	4.9850	0.2864	0.3275	1.0000
2423	0.9608	0.9791	0.7422	0.9350	1.3624	0.9030	5.1141	0.3010	0.3275	1.0000
2424	0.9608	0.9791	0.7422	0.9652	1.3707	0.9030	5.4867	0.2900	0.3275	1.0000
2425	0.9608	0.9791	0.7422	1.0250	1.3689	0.9030	5.4387	0.2849	0.3275	1.0000
2426	0.9579	0.9791	0.7422	0.9350	1.3451	0.9030	4.9850	0.3071	0.3275	1.0000
2427	0.9457	0.9791	0.7419	1.0334	1.2712	0.9110	2.9845	0.2819	0.3270	1.0000
2428	0.9535	0.9791	0.7419	1.0626	1.2694	0.9110	2.9845	0.3107	0.3270	1.0000
2429	1.3136	0.9791	0.5650	1.4181	1.4551	1.3531	3.2417	0.3278	0.3175	1.0000
2430	0.9579	0.9791	0.7419	1.0976	1.3359	0.9110	2.9845	0.3581	0.3270	1.0000
2431	0.9535	0.9791	0.7419	0.9832	1.2694	0.9110	2.9845	0.2946	0.3270	1.0000
2432	0.9579	0.9791	0.7419	1.0388	1.2959	0.9110	2.9845	0.2849	0.3270	1.0000
2433	0.9457	0.9791	0.7419	0.9788	1.2694	0.9110	2.9845	0.2819	0.3270	1.0000
2434	0.9608	0.9791	0.7422	0.9350	1.3736	0.9030	5.6764	0.3248	0.3275	1.0000
2435	0.9608	0.9791	0.7422	0.9350	1.3553	0.9030	5.2325	0.3439	0.3275	1.0000
2436	0.9579	0.9791	0.7422	0.9350	1.3390	0.9030	4.9850	0.3986	0.3275	1.0000

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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
2437	0.9579	0.9791	0.7422	0.9350	1.3451	0.9030	4.9850	0.2966	0.3275	1.0000
2438	0.9579	0.9791	0.7422	0.9350	1.3390	0.9030	4.9850	0.3245	0.3275	1.0000
2439	0.9457	0.9791	0.7419	1.0472	1.2694	0.9110	2.9845	0.3463	0.3270	1.0000
2440	0.9457	0.9791	0.7419	0.9892	1.2694	0.9110	2.9845	0.2956	0.3270	1.0000
2441	0.9530	0.9791	0.7422	0.9350	1.3736	0.9030	5.4060	0.3325	0.3275	1.0000
2442	0.9608	0.9791	0.7422	0.9345	1.3064	0.9030	7.3583	0.3138	0.3275	1.0000
2443	0.9457	0.9791	0.7419	0.9871	1.2694	0.9110	2.9845	0.2819	0.3270	1.0000
2444	0.9457	0.9791	0.7419	1.0447	1.2754	0.9110	2.9845	0.2832	0.3270	1.0000
2445	0.9457	0.9791	0.7419	1.0478	1.2694	0.9110	2.9845	0.2819	0.3270	1.0000
2446	0.9502	0.9791	0.7422	1.0328	1.3379	0.9030	4.9850	0.3057	0.3275	1.0000
2447	0.9501	0.9791	0.7422	0.9350	1.3528	0.9030	4.9850	0.3188	0.3275	1.0000
2448	0.9530	0.9791	0.7423	0.9321	1.3064	0.9030	8.6309	0.2856	0.3273	1.0000
2449	1.3136	0.9791	0.5650	1.4181	1.4551	1.3531	3.0869	0.2944	0.3175	1.0000
2450	0.9501	0.9791	0.7422	0.9350	1.3390	0.9030	4.9850	0.3340	0.3275	1.0000
2451	0.9530	0.9791	0.7422	0.9345	1.3736	0.9030	5.4876	0.3368	0.3275	1.0000
2452	0.9501	0.9791	0.7422	0.9350	1.3390	0.9030	4.9850	0.3694	0.3275	1.0000
2453	0.9530	0.9791	0.7422	0.9350	1.3528	0.9030	4.9850	0.3031	0.3275	1.0000
2454	0.9530	0.9791	0.7423	0.9291	1.3689	0.9030	5.2996	0.3777	0.3272	1.0000
2455	0.9530	0.9791	0.7422	0.9350	1.3528	0.9030	5.1201	0.3776	0.3275	1.0000
2456	0.9457	0.9791	0.7419	0.9927	1.2663	0.9110	2.9845	0.2819	0.3270	1.0000
2457	0.9530	0.9791	0.7424	0.9393	1.3064	0.9030	6.4725	0.2872	0.3268	1.0000

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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RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
2458	1.3136	0.9791	0.5650	1.4181	1.4551	1.3531	3.0800	0.3296	0.3175	1.0000
2459	0.9530	0.9791	0.7423	0.9289	1.3602	0.9030	5.4454	0.3312	0.3272	1.0000
2460	1.3136	0.9791	0.5650	1.4181	1.4551	1.3531	3.0162	0.3612	0.3175	1.0000
2461	0.9530	0.9791	0.7424	0.9235	1.3703	0.9030	5.7123	0.3348	0.3268	1.0000
2462	0.9921	0.9791	0.7238	1.0635	1.3418	1.0175	4.9080	0.2880	0.3270	1.0000
2463	0.9501	0.9791	0.7419	1.0476	1.2744	0.9110	2.9845	0.2819	0.3270	1.0000
2464	1.0715	0.9791	0.7071	1.0666	1.3357	1.0154	4.8152	0.3451	0.3264	1.0000
2465	0.9530	0.9791	0.7424	0.9302	1.3033	0.9030	5.7123	0.2872	0.3268	1.0000
2466	0.9502	0.9791	0.7422	0.9350	1.3357	0.9030	4.9850	0.3829	0.3275	1.0000
2467	0.9457	0.9791	0.7419	1.0838	1.2663	0.9110	2.9845	0.3260	0.3270	1.0000
2468	0.9502	0.9791	0.7422	1.0450	1.3346	0.9030	4.9850	0.3203	0.3275	1.0000
2469	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	4.4609	0.2868	0.3206	1.0000
2470	0.9530	0.9791	0.7424	0.9235	1.3542	0.9030	5.7123	0.3741	0.3268	1.0000
2471	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	5.1307	0.2847	0.3206	1.0000
2472	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	4.8783	0.2824	0.3206	1.0000
2473	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	3.9134	0.3518	0.3206	1.0000
2474	0.9530	0.9791	0.7424	0.9235	1.3361	0.9030	5.7123	0.2872	0.3268	1.0000
2475	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	4.0641	0.3681	0.3206	1.0000
2476	0.9530	0.9791	0.7424	0.9235	1.2879	0.9030	5.7123	0.3041	0.3268	1.0000
2477	0.9782	1.2254	0.9657	1.0511	1.1586	1.0394	1.2010	0.4125	0.5082	1.0000
2478	0.9530	0.9791	0.7424	0.9298	1.3430	0.9030	5.7123	0.3519	0.3268	1.0000

State: **LOUISIANA**
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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
2479	0.9501	0.9791	0.7419	1.0110	1.2252	0.9110	2.9845	0.3374	0.3252	1.0000
2480	0.9547	1.1296	0.8645	1.0115	1.0503	1.0268	0.9468	0.4847	0.5410	1.0000
2481	0.9530	0.9791	0.7424	0.9235	1.3454	0.9030	5.7123	0.3521	0.3268	1.0000
2482	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	3.9134	0.3632	0.3206	1.0000
2483	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	4.5522	0.2891	0.3206	1.0000
2484	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	4.1443	0.3918	0.3206	1.0000
2485	0.9644	0.9804	0.7441	1.2598	1.2807	0.9743	7.1725	0.3641	0.3541	1.0000
2486	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	3.9819	0.3965	0.3206	1.0000
2487	0.9454	1.0380	0.7855	1.8688	0.8559	0.7499	0.2884	0.6069	0.4284	1.0077
2488	0.9653	1.1656	0.9427	0.9997	1.0503	1.0197	1.0856	0.4683	0.5502	1.0021
2489	0.9530	0.9791	0.7424	0.9235	1.2665	0.9030	5.7123	0.3382	0.3268	1.0000
2490	0.9530	0.9791	0.7424	0.9235	1.3228	0.9030	5.7123	0.3715	0.3268	1.0000
2491	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	3.9134	0.3456	0.3206	1.0000
2492	1.2629	0.9791	0.7076	1.4717	1.5225	1.4211	5.1544	0.2885	0.3226	1.0000
2493	1.3136	0.9791	0.5650	1.4181	1.4551	1.3531	2.7635	0.3408	0.3175	1.0000
2494	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	4.2392	0.3791	0.3206	1.0000
2495	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	3.9134	0.3786	0.3206	1.0000
2496	0.9454	1.0380	0.9463	1.0775	0.8731	0.8615	0.2419	0.6526	0.4467	1.0211
2497	0.9502	0.9791	0.7419	1.0110	1.2157	0.9110	2.9845	0.3294	0.3251	1.0000
2498	0.9502	0.9791	0.7419	1.0110	1.2157	0.9110	2.9845	0.2979	0.3251	1.0000
2499	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	3.9134	0.3610	0.3206	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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
2500	0.9530	0.9824	0.7423	0.9299	1.3145	0.9030	6.0241	0.3098	0.3242	1.0000
2501	0.9977	1.1666	0.9483	1.0493	1.1406	1.0850	1.0948	0.4439	0.5399	1.0000
2502	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	4.3095	0.3234	0.3206	1.0000
2503	0.9457	0.9791	0.7419	1.0171	1.2026	0.9110	2.9845	0.2826	0.3251	1.0000
2504	0.9209	1.0380	1.0552	0.6898	1.0513	0.7988	0.1949	0.7560	0.4811	1.0160
2505	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	3.9925	0.3287	0.3206	1.0000
2506	0.9502	0.9791	0.7419	1.0110	1.0835	0.9110	2.9845	0.2997	0.3251	1.0000
2507	0.9182	1.0380	1.1949	0.6609	1.0165	0.6937	0.0725	0.7585	0.8156	1.0318
2508	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	3.9134	0.3512	0.3206	1.0000
2509	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	3.9134	0.3784	0.3206	1.0000
2510	0.9530	0.9824	0.7423	0.9299	1.2783	0.9030	6.0241	0.3049	0.3242	1.0000
2511	0.9530	0.9824	0.7423	0.9299	1.1399	0.9030	7.3265	0.3783	0.3242	1.0000
2512	0.9502	0.9791	0.7419	1.0110	1.1280	0.9110	2.9895	0.3335	0.3251	1.0000
2513	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	4.4378	0.3328	0.3206	1.0000
2514	0.9530	0.9824	0.7423	0.9299	1.1531	0.9030	6.0241	0.3439	0.3242	1.0000
2515	0.9530	0.9824	0.7423	0.9299	1.1531	0.9030	6.0241	0.3690	0.3242	1.0000
2516	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	3.9134	0.3292	0.3206	1.0000
2517	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	4.5151	0.3006	0.3206	1.0000
2518	0.9501	0.9791	0.7419	1.0110	1.0805	0.9110	2.9845	0.3052	0.3251	1.0000
2519	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	3.9134	0.3688	0.3206	1.0000
2520	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	4.8957	0.3036	0.3206	1.0000

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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
2521	0.9457	0.9791	0.7419	1.0325	1.0781	0.9110	2.9845	0.2860	0.3251	1.0000
2522	0.9848	1.0382	1.2617	0.6566	1.1698	0.8799	1.6561	0.4177	0.4416	0.9729
2523	0.9530	0.9824	0.7423	0.9299	1.1858	0.9030	6.2038	0.2895	0.3242	1.0000
2524	0.9457	0.9791	0.2464	0.8923	1.2544	0.6794	2.9321	0.3861	0.2098	0.9845
2525	0.9502	0.9791	0.3745	0.9199	1.1296	0.6337	3.6259	0.3368	0.2257	0.9856
2526	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	4.2465	0.3427	0.3206	1.0000
2527	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	3.9134	0.2864	0.3206	1.0000
2528	0.9501	0.9791	0.7419	1.0182	1.1108	0.9110	2.9845	0.2849	0.3251	1.0000
2529	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	4.8197	0.3152	0.3206	1.0000
2530	0.9501	0.9791	0.7419	1.0182	1.0934	0.9110	2.9845	0.2826	0.3251	1.0000
2531	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	4.2140	0.3424	0.3206	1.0000
2532	1.3136	0.9791	0.5650	1.4181	1.4551	1.3531	3.0116	0.2807	0.3175	1.0000
2533	1.3136	0.9791	0.5650	1.4181	1.4551	1.3531	2.8459	0.3301	0.3175	1.0000
2534	0.9501	0.9791	0.7419	1.0182	1.0934	0.9110	3.2885	0.2826	0.3251	1.0000
2535	0.9530	0.9824	0.7423	0.9299	1.1861	0.9030	6.0241	0.4104	0.3242	1.0000
2536	1.3136	0.9791	0.5650	1.4181	1.4551	1.3531	2.9933	0.2858	0.3175	1.0000
2537	0.9457	0.9791	0.7419	1.0182	1.0750	0.9110	2.9845	0.2826	0.3251	1.0000
2538	1.3136	0.9791	0.5650	1.4181	1.4551	1.3531	2.7635	0.3395	0.3175	1.0000
2539	0.9848	1.0382	1.2617	0.6566	1.1698	0.8799	2.3374	0.4007	0.4270	0.9728
2540	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	4.1540	0.3408	0.3206	1.0000
2541	0.9530	0.9824	0.7423	0.9299	1.1824	0.9030	6.0241	0.3425	0.3242	1.0000

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

RATING AREA FACTORS

USAA GROUP UNIT-OWNER FORM

<u>Rating Area</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>
2542	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	3.9134	0.2977	0.3206	1.0000
2543	1.3136	0.9791	0.5650	1.4181	1.4551	1.3531	2.7635	0.2980	0.3175	1.0000
2544	0.9530	0.9824	0.7423	0.9299	1.1497	0.9030	6.0241	0.2965	0.3242	1.0000
2545	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	3.9826	0.3079	0.3206	1.0000
2546	0.9502	0.9791	0.7419	1.0182	1.0934	0.9110	3.5408	0.3076	0.3251	1.0000
2547	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	4.2430	0.3537	0.3206	1.0000
2548	1.5524	0.9791	0.5267	1.6019	1.6596	1.5279	4.0834	0.3368	0.3209	1.0000
2549	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	4.5333	0.3515	0.3206	1.0000
2550	0.9502	0.9791	0.7419	1.0182	1.0934	0.9110	3.1725	0.2974	0.3251	1.0000
2551	0.9530	0.9824	0.7423	0.9299	1.1497	0.9030	6.0241	0.3168	0.3242	1.0000
2552	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	4.1175	0.3499	0.3206	1.0000
2553	0.9101	1.0415	0.9912	0.9309	1.1461	0.7420	1.1042	0.4713	0.5202	0.9799
2554	1.3136	0.9791	0.5650	1.4181	1.4551	1.3531	2.8074	0.2964	0.3175	1.0000
2555	1.3136	0.9791	0.5650	1.4181	1.4551	1.3531	3.1667	0.3351	0.3175	1.0000
2556	0.9530	0.9824	0.7423	0.9299	1.1865	0.9030	6.0241	0.3561	0.3242	1.0000
2557	1.0221	0.9791	0.7093	1.1091	1.1222	1.0270	4.6437	0.3099	0.3218	1.0000
2558	0.9530	0.9824	0.7423	0.9299	1.1824	0.9030	6.0241	0.3118	0.3242	1.0000
2559	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	3.9134	0.3644	0.3206	1.0000
2560	1.3136	0.9791	0.5650	1.4181	1.4551	1.3531	2.7635	0.3043	0.3175	1.0000
2561	1.6768	0.9791	0.4843	1.7144	1.7770	1.6709	4.5990	0.3164	0.3206	1.0000
2562	0.9457	0.9791	0.7419	1.2444	1.0750	0.9110	2.9845	0.3370	0.3251	1.0000

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

RATING AREA FACTORS

USAA GROUP UNIT-OWNER FORM

<u>Rating Area</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>
2563	0.9565	0.9791	0.7373	1.0553	1.1327	0.9880	4.7411	0.3357	0.3220	1.0000
2564	0.9735	1.0415	0.9701	0.8101	1.2043	0.7308	1.2170	0.3725	0.4739	0.9751
2565	1.3136	0.9791	0.5650	1.4181	1.4551	1.3531	3.1388	0.2807	0.3175	1.0000
2566	0.9502	0.9835	0.7420	1.1021	1.1264	0.9030	4.7741	0.3080	0.3220	1.0000
2567	0.9457	0.9791	0.7419	0.9300	1.2506	0.9155	3.1454	0.3504	0.3149	1.0000
2568	0.9454	1.0380	0.8964	1.4682	0.8577	0.8083	0.2710	0.6816	0.4451	1.0273
2569	0.9505	0.9787	0.7419	0.9300	1.2051	0.9155	4.3775	0.3730	0.3149	1.0000
2570	0.9502	0.9835	0.7420	1.1021	1.1264	0.9030	4.7741	0.3671	0.3220	1.0000
2571	1.3136	0.9791	0.5650	1.4181	1.4551	1.3531	2.7635	0.2807	0.3175	1.0000
2572	0.9530	0.9835	0.7420	1.0048	1.1611	0.9030	5.7278	0.3190	0.3220	1.0000
2573	0.9530	0.9835	0.7420	1.0048	1.1497	0.9030	4.9195	0.3429	0.3220	1.0000
2574	0.9530	0.9835	0.7420	1.0048	1.1497	0.9030	5.3011	0.2865	0.3220	1.0000
2575	0.9502	0.9835	0.7420	1.0048	1.1457	0.9030	4.7741	0.3449	0.3220	1.0000
2576	0.9209	1.0380	1.0546	0.6940	0.9963	0.5297	0.1984	0.6810	0.4564	1.0235
2577	0.9530	0.9835	0.7420	1.0048	1.1824	0.9030	5.9223	0.3492	0.3220	1.0000
2578	0.9530	0.9835	0.7420	1.0769	1.1865	0.9030	5.9657	0.3332	0.3220	1.0000
2579	0.9193	1.0415	0.7673	0.9765	1.1646	0.7140	1.1586	0.4432	0.5288	0.9784
2580	0.9502	0.9791	0.7419	1.2137	1.0774	0.9110	3.0614	0.3053	0.3251	1.0000
2581	0.9457	0.9791	0.7343	1.0621	1.1067	0.9259	3.1950	0.2850	0.2796	1.0000
2582	0.9457	0.9791	0.7343	1.0799	1.0750	0.9259	3.1950	0.3420	0.2796	1.0000
2583	1.3136	0.9791	0.5650	1.4181	1.4551	1.3531	2.7635	0.2807	0.3175	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

RATING AREA FACTORS

USAA GROUP UNIT-OWNER FORM

<u>Rating Area</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>
2584	0.9530	0.9835	0.7420	1.0048	1.1611	0.9030	5.5482	0.3182	0.3220	1.0000
2585	0.9457	0.9791	0.7343	1.0856	1.0750	0.9259	3.1950	0.3600	0.2796	1.0000
2586	0.9502	0.9791	0.7419	1.2137	1.0774	0.9110	2.9845	0.4195	0.3251	1.0000
2587	0.9502	0.9835	0.7420	1.1143	1.1264	0.9030	4.7741	0.3558	0.3220	1.0000
2588	0.9457	0.9791	0.7343	1.1645	1.0750	0.9259	3.1950	0.3410	0.2796	1.0000
2589	0.9457	0.9787	0.7419	0.9300	1.2256	0.9155	3.4767	0.3030	0.3149	1.0000
2590	0.9502	0.9835	0.7420	1.0048	1.1497	0.9030	5.2310	0.3515	0.3220	1.0000
2591	0.9502	0.9835	0.7420	1.0048	1.1497	0.9030	4.7741	0.3378	0.3220	1.0000
2592	1.0752	0.8528	0.3222	1.2726	1.1437	0.5827	8.4914	0.2173	0.1896	0.9877
2593	0.9530	0.9835	0.7420	1.0048	1.1805	0.9030	5.9779	0.3481	0.3220	1.0000
2594	0.9457	0.9791	0.7343	1.1645	1.0750	0.9259	3.1950	0.3547	0.2796	1.0000
2595	0.9457	0.9791	0.7419	0.9300	1.2506	0.9155	2.9845	0.2830	0.3149	1.0000
2596	0.9457	0.9791	0.7343	1.0591	1.1183	0.9259	3.1950	0.2990	0.2796	1.0000
2597	0.9457	0.9791	0.7343	1.0591	1.0750	0.9259	3.1950	0.2850	0.2796	1.0000
2598	0.9457	0.9791	0.7343	1.1645	1.0750	0.9259	3.3527	0.3844	0.2796	1.0000
2599	0.9457	0.9791	0.1979	1.0531	1.0750	0.6358	2.5577	0.2732	0.2144	0.9870
2600	1.0010	0.9791	0.7062	1.2505	1.1319	1.0209	4.6864	0.3654	0.3218	1.0000
2601	0.9457	0.9791	0.7343	1.0591	1.0750	0.9259	3.1950	0.2850	0.2796	1.0000
2602	0.9454	1.0380	0.9069	1.2695	0.8798	0.7981	0.2668	0.6346	0.4450	1.0299
2603	0.9457	0.9791	0.7419	0.9300	1.2506	0.9155	2.9845	0.2811	0.3149	1.0000
2604	0.9457	0.9791	0.7343	1.2439	1.0750	0.9259	3.1950	0.2987	0.2796	1.0000

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

RATING AREA FACTORS

USAA GROUP UNIT-OWNER FORM

<u>Rating Area</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>
2605	0.9457	0.9791	0.7419	0.9300	1.2506	0.9155	2.9845	0.3134	0.3149	1.0000
2606	0.9502	0.9835	0.7420	1.2505	1.1222	0.9030	4.7741	0.2865	0.3220	1.0000
2607	0.9457	0.9791	0.7343	1.0794	1.0750	0.9259	3.1950	0.2850	0.2796	1.0000
2608	0.9457	0.9791	0.7343	1.0969	1.0750	0.9259	3.1950	0.3683	0.2796	1.0000
2609	0.9530	0.9835	0.7420	1.0927	1.1865	0.9030	5.9866	0.3221	0.3220	1.0000
2610	0.9530	0.9835	0.7420	1.0048	1.1611	0.9030	5.5348	0.3476	0.3220	1.0000
2611	0.9457	0.9791	0.7343	1.0591	1.1067	0.9259	3.1950	0.3142	0.2796	1.0000
2612	0.9185	1.0380	1.1266	0.7432	1.0411	0.6303	0.0978	0.7128	0.7402	1.0241
2613	0.9457	0.9791	0.7343	1.1563	1.0750	0.9259	3.1950	0.3233	0.2796	1.0000
2614	0.9530	0.9835	0.7420	1.0048	1.1824	0.9030	6.0311	0.3324	0.3220	1.0000
2615	0.9457	0.9791	0.7343	1.1563	1.0750	0.9259	3.2927	0.4180	0.2796	1.0000
2616	0.9530	0.9835	0.7420	1.0048	1.1497	0.9030	5.3691	0.3457	0.3220	1.0000
2617	0.9457	0.9791	0.7343	1.0608	1.0750	0.9259	3.1950	0.2850	0.2796	1.0000
2618	0.9502	0.9835	0.7420	1.0048	1.1327	0.9030	4.7741	0.3332	0.3220	1.0000
2619	0.9457	0.9791	0.7343	1.0591	1.2296	0.9259	3.1950	0.3638	0.2796	1.0000
2620	0.9457	0.9791	0.7343	1.0760	1.0750	0.9259	3.1950	0.3397	0.2796	1.0000
2621	0.9502	0.9791	0.7343	1.2148	1.0774	0.9259	3.1950	0.3007	0.2796	1.0000
2622	0.9457	0.9791	0.7343	1.1563	1.0750	0.9259	3.2019	0.3799	0.2796	1.0000
2623	0.9530	0.9835	0.7420	1.0048	1.1497	0.9030	4.9190	0.3541	0.3220	1.0000
2624	0.9190	1.0415	0.7738	0.9754	1.1640	0.7148	1.1382	0.4319	0.5325	0.9814
2625	0.9454	1.0380	0.8964	1.4862	0.8595	0.8083	0.2768	0.5749	0.4471	1.0267

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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
2626	0.9457	0.9791	0.7343	1.0591	1.0750	0.9259	3.1950	0.2879	0.2796	1.0000
2627	0.9457	0.9791	0.7419	0.9300	1.2506	0.9155	2.9845	0.2835	0.3149	1.0000
2628	0.9457	0.9791	0.7343	1.0720	1.0750	0.9259	3.1950	0.2850	0.2796	1.0000
2629	0.9502	0.9835	0.7420	1.1241	1.1264	0.9030	4.7741	0.2865	0.3220	1.0000
2630	0.9749	1.0382	1.2617	0.6517	1.1271	0.8754	1.8347	0.4163	0.4380	0.9729
2631	1.4723	0.9791	0.5364	1.5029	1.6247	1.4795	3.7719	0.3150	0.3149	1.0000
2632	0.9502	0.9835	0.7420	1.1241	1.1264	0.9030	4.7741	0.3360	0.3220	1.0000
2633	0.9502	0.9791	0.7343	1.2148	1.0774	0.9259	3.1950	0.3203	0.2796	1.0000
2634	0.9530	0.9835	0.7420	1.0048	1.1724	0.9030	6.0003	0.3588	0.3220	1.0000
2635	0.9457	0.9791	0.7343	1.0591	1.1373	0.9259	3.1950	0.4104	0.2796	1.0000
2636	0.9457	0.9791	0.7343	1.0692	1.0750	0.9259	3.1950	0.4160	0.2796	1.0000
2637	0.9502	0.9791	0.7343	1.2148	1.0774	0.9259	3.2370	0.3196	0.2796	1.0000
2638	0.9501	0.9835	0.7420	1.0048	1.1476	0.9030	4.7741	0.2917	0.3220	1.0000
2639	0.9457	0.9791	0.7419	0.9308	1.2509	0.9155	2.9845	0.3097	0.3149	1.0000
2640	0.9457	0.9791	0.7343	1.0964	1.2453	0.9307	3.1950	0.3548	0.2810	1.0000
2641	0.9457	0.9791	0.7343	1.2360	1.0750	0.9259	3.1950	0.3319	0.2796	1.0000
2642	0.9457	0.9787	0.7419	0.9300	1.2299	0.9155	3.7114	0.3108	0.3149	1.0000
2643	0.9457	0.9791	0.7419	0.9300	1.2509	0.9155	3.3363	0.3831	0.3149	1.0000
2644	0.9501	0.9791	0.7343	1.2148	1.1122	0.9259	3.1950	0.3465	0.2796	1.0000
2645	0.9457	0.9791	0.7343	1.0692	1.0750	0.9259	3.1950	0.2968	0.2796	1.0000
2646	0.9457	0.9791	0.7343	1.0564	1.1192	0.9271	3.1950	0.3469	0.2799	1.0000

State: **LOUISIANA**
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 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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
2647	0.9530	0.9835	0.7420	1.0048	1.1587	0.9030	5.6721	0.3183	0.3220	1.0000
2648	0.9457	0.9791	0.7343	1.0898	1.0750	0.9259	3.1950	0.2850	0.2796	1.0000
2649	0.9502	0.9791	0.7343	1.2316	1.1200	0.9259	3.5086	0.3386	0.2796	1.0000
2650	0.9530	0.9835	0.7420	1.0839	1.1863	0.9030	5.8638	0.3615	0.3220	1.0000
2651	0.9530	0.9835	0.7420	1.0048	1.1801	0.9030	6.0273	0.3556	0.3220	1.0000
2652	0.9817	1.1555	0.8643	1.0916	1.0670	1.0275	0.9643	0.4941	0.5210	1.0000
2653	0.9454	1.0380	0.9096	1.1669	0.8822	0.7981	0.2470	0.6644	0.4454	1.0297
2654	0.9457	0.9791	0.7343	1.2194	1.0750	0.9259	3.1950	0.3671	0.2796	1.0000
2655	0.9501	0.9791	0.7343	1.2887	1.0774	0.9259	3.1950	0.3307	0.2796	1.0000
2656	0.9101	1.0415	0.9912	0.9309	1.1461	0.7420	1.2418	0.4246	0.5100	0.9845
2657	0.9457	0.9791	0.7343	1.0465	1.1393	0.9343	3.1950	0.3966	0.2818	1.0000
2658	0.9457	0.9791	0.7343	1.1636	1.1067	0.9269	3.1950	0.2855	0.2801	1.0000
2659	0.9457	0.9791	0.7343	1.3109	1.0750	0.9259	3.1950	0.3326	0.2796	1.0000
2660	0.9457	0.9791	0.7419	0.9300	1.2509	0.9155	2.9845	0.3069	0.3149	1.0000
2661	0.9501	0.9791	0.7343	1.2882	1.1225	0.9259	3.1950	0.2897	0.2796	1.0000
2662	0.9457	0.9791	0.7343	1.1235	1.0750	0.9259	3.1950	0.3066	0.2796	1.0000
2663	0.9457	0.9791	0.7419	0.9300	1.2509	0.9155	2.9845	0.2811	0.3149	1.0000
2664	0.9457	0.9791	0.7419	0.9300	1.2509	0.9155	2.9845	0.2811	0.3149	1.0000
2665	0.9452	0.9795	0.7343	1.0550	1.2476	0.9357	3.1950	0.3156	0.2824	1.0000
2666	0.9501	0.9791	0.7343	1.2882	1.0934	0.9259	3.6938	0.2850	0.2796	1.0000
2667	0.9457	0.9791	0.7343	1.2882	1.0750	0.9259	3.1950	0.3353	0.2796	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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
2668	0.9502	0.9791	0.7346	1.3142	1.1241	0.9233	5.2786	0.3656	0.2738	1.0000
2669	0.9457	0.9791	0.7343	1.2099	1.0750	0.9260	3.1950	0.3715	0.2794	1.0000
2670	0.9457	0.9791	0.7343	1.0410	1.2486	0.9357	3.1950	0.3539	0.2824	1.0000
2671	0.9502	0.9791	0.7346	1.0108	1.1476	0.9233	5.2786	0.3012	0.2738	1.0000
2672	0.9498	0.9787	0.7419	1.0033	1.2127	0.9155	3.0970	0.2998	0.3149	1.0000
2673	0.9457	0.9787	0.7419	0.9300	1.2312	0.9155	3.1628	0.2811	0.3149	1.0000
2674	0.9502	0.9791	0.7346	1.3142	1.1241	0.9235	5.0735	0.3418	0.2744	1.0000
2675	0.9457	0.9791	0.7343	1.1275	1.0750	0.9259	3.3637	0.2926	0.2796	1.0000
2676	0.9457	0.9791	0.7343	1.0454	1.1393	0.9357	3.1950	0.3619	0.2824	1.0000
2677	0.9457	0.9791	0.7419	0.9300	1.2300	0.9155	3.4747	0.2866	0.3149	1.0000
2678	0.9457	0.9791	0.7343	1.0360	1.1192	0.9357	3.1950	0.3394	0.2824	1.0000
2679	0.9457	0.9791	0.7419	0.9300	1.2454	0.9155	2.9845	0.3600	0.3149	1.0000
2680	0.9530	0.9791	0.7346	1.0108	1.1570	0.9233	5.2786	0.3387	0.2738	1.0000
2681	0.9457	0.9791	0.7343	1.0879	1.1067	0.9293	3.1950	0.2861	0.2805	1.0000
2682	0.9530	0.9791	0.7346	1.0108	1.1570	0.9233	5.2786	0.2847	0.2738	1.0000
2683	0.9530	0.9791	0.7346	1.0108	1.1801	0.9233	5.3392	0.3462	0.2738	1.0000
2684	0.9457	0.9791	0.7343	1.3105	1.0750	0.9260	3.1950	0.3852	0.2794	1.0000
2685	0.9502	0.9791	0.7343	1.2882	1.1225	0.9259	3.2178	0.3688	0.2796	1.0000
2686	0.9457	0.9791	0.7343	1.2202	1.0998	0.9357	3.1950	0.3108	0.2824	1.0000
2687	0.9457	0.9791	0.7343	1.0879	1.0750	0.9267	3.1950	0.2858	0.2802	1.0000
2688	0.9502	0.9791	0.7343	1.3083	1.1200	0.9259	3.6163	0.3886	0.2796	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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
2689	0.9530	0.9791	0.7346	1.0875	1.1366	0.9233	5.9787	0.3144	0.2738	1.0000
2690	0.9457	0.9791	0.7343	1.1046	1.2431	0.9357	3.1950	0.2954	0.2824	1.0000
2691	0.9501	0.9791	0.7346	1.0542	1.1189	0.9233	5.2786	0.2951	0.2738	1.0000
2692	0.9457	0.9791	0.7343	1.1151	1.0684	0.9260	3.1950	0.3091	0.2794	1.0000
2693	0.9502	0.9791	0.7343	1.2882	1.1053	0.9259	3.1950	0.3122	0.2796	1.0000
2694	0.9457	0.9791	0.7419	0.9300	1.2453	0.9155	2.9845	0.2861	0.3149	1.0000
2695	0.9457	0.9791	0.7343	1.1046	1.2398	0.9357	3.1950	0.3395	0.2824	1.0000
2696	0.9457	0.9791	0.7343	1.1123	1.2242	0.9371	3.1950	0.3435	0.2823	1.0000
2697	0.9457	0.9791	0.7419	0.9300	1.2453	0.9155	2.9845	0.2834	0.3149	1.0000
2698	0.9457	0.9791	0.7343	1.0997	1.1256	0.9357	3.1950	0.3604	0.2824	1.0000
2699	0.9530	0.9791	0.7346	1.0108	1.1427	0.9233	5.4758	0.2868	0.2738	1.0000
2700	0.9457	0.9787	0.7419	0.9300	1.2230	0.9155	3.0384	0.3087	0.3149	1.0000
2701	0.9519	0.9787	0.7419	0.9300	1.2073	0.9155	3.3364	0.2811	0.3149	1.0000
2702	0.9457	0.9791	0.7343	1.1441	1.0639	0.9357	3.1950	0.2882	0.2824	1.0000
2703	0.9501	0.9791	0.7343	1.3820	1.1155	0.9259	3.1950	0.3066	0.2796	1.0000
2704	0.9457	0.9791	0.7343	1.0322	1.1142	0.9357	3.1950	0.3470	0.2824	1.0000
2705	0.9457	0.9791	0.7343	1.3322	1.0639	0.9260	3.1950	0.3393	0.2794	1.0000
2706	0.9501	0.9791	0.7346	1.0108	1.1365	0.9233	5.2786	0.3180	0.2738	1.0000
2707	0.9530	0.9791	0.7346	1.0108	1.1729	0.9233	5.5986	0.3192	0.2738	1.0000
2708	0.9498	0.9787	0.7419	0.9587	1.2127	0.9155	3.1401	0.3303	0.3149	1.0000
2709	0.9457	0.9791	0.7343	1.0915	1.1106	0.9357	3.1950	0.3656	0.2824	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

RATING AREA FACTORS

USAA GROUP UNIT-OWNER FORM

<u>Rating Area</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>
2710	0.9457	0.9791	0.7343	1.1770	1.0639	0.9260	3.1950	0.3034	0.2794	1.0000
2711	0.9457	0.9791	0.7343	1.2574	1.0639	0.9260	3.1950	0.3306	0.2794	1.0000
2712	0.9530	0.9791	0.7346	1.1614	1.1443	0.9233	5.9329	0.3334	0.2738	1.0000
2713	0.9457	0.9791	0.7343	1.0738	1.0998	0.9357	3.1950	0.3091	0.2824	1.0000
2714	0.9749	1.0382	1.2287	0.7897	1.0667	0.7356	2.1136	0.4084	0.4295	0.9734
2715	0.9457	0.9791	0.7343	1.0692	1.0711	0.9357	3.1950	0.3343	0.2824	1.0000
2716	0.9457	0.9791	0.7419	0.9300	1.2300	0.9155	2.9845	0.3188	0.3149	1.0000
2717	0.9498	0.9787	0.7419	0.9428	1.2100	0.9155	3.2808	0.2811	0.3149	1.0000
2718	0.9457	0.9791	0.7419	0.9300	1.2453	0.9155	2.9845	0.2997	0.3149	1.0000
2719	0.9530	0.9791	0.7346	1.0108	1.1405	0.9233	5.2786	0.3157	0.2738	1.0000
2720	0.9749	1.0382	1.2617	0.6517	1.1271	0.8754	2.9555	0.4298	0.4185	0.9736
2721	0.9457	0.9791	0.7343	1.0507	1.2242	0.9357	3.1950	0.3024	0.2824	1.0000
2722	0.9502	0.9791	0.7343	1.3622	1.1086	0.9549	3.5906	0.3685	0.2726	1.0000
2723	0.9530	0.9791	0.7346	1.0108	1.1379	0.9233	5.2786	0.3221	0.2738	1.0000
2724	0.9457	0.9791	0.7419	0.9300	1.2454	0.9155	2.9845	0.3279	0.3149	1.0000
2725	0.9501	0.9791	0.7346	1.0542	1.1189	0.9233	5.2786	0.3411	0.2738	1.0000
2726	0.9457	0.9791	0.7343	1.0914	1.0639	0.9260	3.1950	0.3338	0.2794	1.0000
2727	0.9457	0.9791	0.7419	0.9300	1.2368	0.9155	2.9845	0.3339	0.3149	1.0000
2728	0.9530	0.9791	0.7346	1.0108	1.1681	0.9233	5.5454	0.3347	0.2738	1.0000
2729	0.9457	0.9791	0.7343	1.0620	1.0639	0.9260	3.1950	0.3437	0.2794	1.0000
2730	0.9457	0.9791	0.7343	1.1055	1.0639	0.9260	3.1950	0.3164	0.2794	1.0000

State: **LOUISIANA**
Line of Business: **HOMEOWNERS**
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USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
2731	0.9457	0.9791	0.7419	0.9300	1.2453	0.9155	2.9845	0.3329	0.3149	1.0000
2732	0.9457	0.9791	0.7343	1.0372	1.2431	0.9357	3.1950	0.3039	0.2824	1.0000
2733	0.9457	0.9791	0.7343	1.0372	1.2398	0.9357	3.1950	0.3466	0.2824	1.0000
2734	0.9530	0.9791	0.7346	1.0247	1.1249	0.9233	6.5819	0.3060	0.2738	1.0000
2735	0.9457	0.9791	0.7343	1.0314	1.1142	0.9357	3.1950	0.3225	0.2824	1.0000
2736	0.9457	0.9791	0.7343	1.0738	1.1106	0.9357	3.1950	0.2959	0.2824	1.0000
2737	0.9457	0.9791	0.7343	1.0620	1.0998	0.9357	3.1950	0.3042	0.2824	1.0000
2738	0.9457	0.9791	0.7419	0.9300	1.2300	0.9155	2.9845	0.3015	0.3149	1.0000
2739	0.9502	0.9791	0.7343	1.3487	1.1125	0.9549	3.8123	0.3696	0.2726	1.0000
2740	0.9530	0.9791	0.7346	1.1468	1.1654	0.9233	5.7007	0.3239	0.2738	1.0000
2741	0.9457	0.9791	0.7343	1.0920	1.0644	0.9260	3.1950	0.3391	0.2794	1.0000
2742	0.9502	0.9791	0.7343	1.3278	1.1103	0.9549	3.4012	0.3283	0.2726	1.0000
2743	0.9457	0.9791	0.7419	0.9300	1.2453	0.9155	2.9845	0.3477	0.3149	1.0000
2744	0.9457	0.9791	0.7343	1.0408	1.1877	0.9357	3.1950	0.2882	0.2824	1.0000
2745	0.9633	1.1736	0.9306	0.9751	1.0778	0.9937	1.1296	0.4432	0.5550	1.0000
2746	0.9502	0.9791	0.7343	1.3140	1.1086	0.9549	3.4493	0.2886	0.2726	1.0000
2747	0.9502	0.9791	0.7346	1.0456	1.1189	0.9233	5.2786	0.3252	0.2738	1.0000
2748	0.9457	0.9787	0.7419	0.9300	1.2261	0.9155	3.0523	0.3088	0.3149	1.0000
2749	0.9502	0.9791	0.7343	1.2822	1.1008	0.9435	3.3326	0.3228	0.2747	1.0000
2750	0.9457	0.9791	0.7343	1.1845	1.0639	0.9260	3.1950	0.3691	0.2794	1.0000
2751	0.9530	0.9791	0.7346	1.0108	1.1581	0.9233	5.6337	0.3400	0.2738	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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
2752	0.9530	0.9791	0.7346	1.0482	1.1359	0.9233	5.2786	0.3038	0.2738	1.0000
2753	0.9457	0.9791	0.7343	1.0922	1.0639	0.9260	3.1950	0.3327	0.2794	1.0000
2754	0.9530	0.9791	0.7346	1.0108	1.1359	0.9233	5.2786	0.2847	0.2738	1.0000
2755	0.9457	0.9791	0.7343	1.0680	1.0639	0.9260	3.1950	0.3048	0.2794	1.0000
2756	0.9502	0.9791	0.7343	1.2814	1.1110	0.9549	3.4012	0.3328	0.2726	1.0000
2757	0.9457	0.9791	0.7343	1.0481	1.0998	0.9357	3.1950	0.3028	0.2824	1.0000
2758	0.9457	0.9791	0.7343	1.0524	1.0998	0.9357	3.1950	0.2926	0.2824	1.0000
2759	0.9530	0.9791	0.7346	1.1183	1.1654	0.9233	5.5668	0.3314	0.2738	1.0000
2760	0.9530	0.9791	0.7346	1.0903	1.1249	0.9233	6.2288	0.2847	0.2738	1.0000
2761	0.9502	0.9791	0.7343	1.3391	1.1086	0.9549	3.6519	0.3635	0.2726	1.0000
2762	0.9457	0.9791	0.7343	1.3133	1.0639	0.9260	3.1950	0.3241	0.2794	1.0000
2763	0.9457	0.9791	0.7343	1.0656	1.1106	0.9357	3.1950	0.3130	0.2824	1.0000
2764	0.9457	0.9791	0.7419	0.9300	1.2453	0.9155	2.9845	0.3160	0.3149	1.0000
2765	0.9457	0.9791	0.7343	1.0314	1.1146	0.9357	3.1950	0.3442	0.2824	1.0000
2766	0.9457	0.9791	0.7343	1.0314	1.1256	0.9357	3.1950	0.2882	0.2824	1.0000
2767	0.9519	0.9787	0.7419	0.9300	1.2100	0.9155	3.0967	0.3019	0.3149	1.0000
2768	0.9502	0.9791	0.7343	1.3127	1.1110	0.9549	3.4012	0.3182	0.2726	1.0000
2769	0.9457	0.9791	0.7343	1.0317	1.2009	0.9357	3.1950	0.3035	0.2824	1.0000
2770	0.9457	0.9791	0.7343	1.0852	1.0639	0.9260	3.1950	0.3054	0.2794	1.0000
2771	0.9530	0.9791	0.7346	1.0108	1.1681	0.9233	5.7095	0.3170	0.2738	1.0000
2772	0.9457	0.9791	0.7343	1.0644	1.2298	0.9357	3.1950	0.3393	0.2824	1.0000

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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
2773	0.9457	0.9791	0.7343	1.0314	1.2431	0.9357	3.1950	0.3027	0.2824	1.0000
2774	0.9457	0.9791	0.7419	0.9300	1.2453	0.9155	2.9845	0.2931	0.3149	1.0000
2775	0.9457	0.9791	0.7343	1.0468	1.0998	0.9357	3.1950	0.3508	0.2824	1.0000
2776	0.9502	0.9791	0.7343	1.2760	1.1110	0.9549	3.4012	0.2886	0.2726	1.0000
2777	0.9457	0.9791	0.7343	1.0512	1.0998	0.9357	3.1950	0.3275	0.2824	1.0000
2778	0.9505	0.9671	0.5996	0.9104	1.2043	0.9404	7.4040	0.3077	0.2894	1.0000
2779	0.9457	0.9791	0.7343	1.0604	1.0639	0.9307	3.1950	0.2874	0.2813	1.0000
2780	0.9530	0.9791	0.7346	1.1124	1.1718	0.9233	5.6183	0.3471	0.2738	1.0000
2781	0.9457	0.9791	0.7419	0.9300	1.2453	0.9155	2.9845	0.3167	0.3149	1.0000
2782	0.9042	1.0415	0.9761	0.9563	1.0929	0.6625	1.2537	0.3696	0.4777	0.9839
2783	0.9502	0.9791	0.7343	1.3336	1.1059	0.9549	3.4012	0.4037	0.2726	1.0000
2784	0.9688	1.1666	0.9116	0.9832	1.0974	1.0039	1.0817	0.4642	0.5434	1.0000
2785	0.9502	0.9791	0.7343	1.2744	1.1084	0.9549	3.4012	0.2886	0.2726	1.0000
2786	0.9457	0.9791	0.7419	0.9300	1.2453	0.9155	2.9845	0.2811	0.3149	1.0000
2787	0.9457	0.9791	0.7343	1.0656	1.0998	0.9357	3.1950	0.3259	0.2824	1.0000
2788	0.9457	0.9791	0.7343	1.0314	1.1142	0.9357	3.1950	0.3669	0.2824	1.0000
2789	0.9457	0.9791	0.7419	0.9300	1.2368	0.9155	2.9845	0.3220	0.3149	1.0000
2790	0.9457	0.9791	0.7343	1.0468	1.0639	0.9366	3.1950	0.2874	0.2816	1.0000
2791	0.9501	0.9791	0.7343	1.3023	1.1084	0.9549	3.4012	0.3146	0.2726	1.0011
2792	0.9530	0.9791	0.7346	1.0108	1.1379	0.9233	5.2786	0.3303	0.2738	1.0000
2793	0.9457	0.9791	0.7343	1.0314	1.1142	0.9357	3.1950	0.3107	0.2824	1.0000

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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
2794	0.9457	0.9787	0.7419	0.9300	1.2261	0.9155	3.0120	0.3156	0.3149	1.0000
2795	0.9457	0.9791	0.7343	1.0314	1.2398	0.9357	3.1950	0.3383	0.2824	1.0000
2796	0.9501	0.9791	0.7343	1.2639	1.0940	0.9549	3.4012	0.2973	0.2726	1.0006
2797	0.9502	0.9791	0.7343	1.3228	1.1101	0.9549	3.9266	0.3206	0.2726	1.0022
2798	0.9457	0.9791	0.7343	1.0314	1.1323	0.9357	3.1950	0.3433	0.2824	1.0000
2799	0.9457	0.9791	0.1948	1.1792	1.0639	0.6300	2.1676	0.3501	0.2152	0.9985
2800	0.9457	0.9791	0.7419	0.9300	1.2453	0.9155	2.9845	0.3166	0.3149	1.0000
2801	0.9530	0.9791	0.7346	1.0108	1.1222	0.9233	6.1470	0.2847	0.2738	1.0000
2802	0.9457	0.9791	0.7343	1.0334	1.0639	0.9744	3.1950	0.2878	0.2852	1.0000
2803	0.9457	0.9791	0.7343	1.0314	1.0998	0.9357	3.1950	0.3113	0.2824	1.0000
2804	0.9457	0.9791	0.7343	1.0082	1.0639	0.9744	3.1950	0.2878	0.2852	1.0000
2805	0.9749	1.0382	1.2287	0.7897	1.0667	0.7356	1.5649	0.3642	0.4410	0.9740
2806	0.9457	0.9791	0.7343	1.0159	1.2348	0.9438	3.1950	0.3716	0.2832	1.0000
2807	0.9457	0.9791	0.7343	1.0314	1.1142	0.9357	3.1950	0.3058	0.2824	1.0000
2808	0.9457	0.9791	0.7343	1.0314	1.2242	0.9357	3.1950	0.3608	0.2824	1.0000
2809	0.9457	0.9791	0.7419	0.9267	1.2454	0.9171	2.9845	0.3518	0.3157	1.0000
2810	0.9502	0.9791	0.7343	1.3266	1.1059	0.9549	3.7668	0.3370	0.2726	1.0032
2811	0.9501	0.9791	0.7343	1.2635	1.0664	0.9549	3.4012	0.2886	0.2726	1.0006
2812	0.9457	0.9791	0.7419	0.9256	1.2559	0.9181	2.9845	0.2808	0.3198	1.0000
2813	0.9457	0.9791	0.7343	1.0314	1.2449	0.9357	3.1950	0.3504	0.2824	1.0000
2814	0.9501	0.9791	0.7343	1.2635	1.0822	0.9549	3.4012	0.3190	0.2726	1.0015

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
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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
2815	0.9457	0.9791	0.2374	1.0061	1.1039	0.6508	2.0471	0.3443	0.2109	0.9950
2816	0.9457	0.9791	0.7343	1.0082	1.1020	0.9744	3.1950	0.2878	0.2852	1.0000
2817	0.9457	0.9791	0.7419	0.9046	1.2388	0.9300	2.9845	0.3025	0.3353	1.0000
2818	0.9457	0.9791	0.7343	1.0314	1.1164	0.9357	3.1950	0.3416	0.2824	1.0000
2819	0.9457	0.9791	0.7419	0.9060	1.2559	0.9290	2.9845	0.3201	0.3329	1.0000
2820	0.9457	0.9791	0.7343	1.0123	1.1020	0.9744	3.1950	0.3671	0.2852	1.0000
2821	0.9457	0.9791	0.7343	1.0046	1.1164	0.9500	3.1950	0.3093	0.2833	1.0000
2822	0.9457	0.9791	0.2374	1.0213	1.0660	0.6508	2.3772	0.2389	0.2128	0.9981
2823	0.9501	0.9791	0.7343	1.2635	1.1084	0.9549	3.4012	0.2886	0.2726	1.0025
2824	0.9457	0.9791	0.7419	0.9086	1.2559	0.9283	2.9845	0.3186	0.3334	1.0000
2825	0.9757	1.0147	0.8779	0.6184	1.0546	0.8116	3.9467	0.4255	0.4055	0.9723
2826	0.9502	0.9791	0.7343	1.2949	1.1081	0.9549	3.4360	0.3071	0.2726	1.0044
2827	0.9457	0.9791	0.7343	1.0314	1.2348	0.9357	3.1950	0.3860	0.2824	1.0000
2828	0.9757	1.0147	0.8790	0.6188	1.0543	0.8121	4.0705	0.4174	0.3977	0.9722
2829	0.9457	0.9791	0.7343	1.0082	1.0732	0.9744	3.1950	0.3769	0.2852	1.0000
2830	0.9457	0.9791	0.7419	0.9046	1.2472	0.9300	2.9845	0.3462	0.3353	1.0000
2831	0.9501	0.9791	0.7343	1.3037	1.0684	0.9679	3.2677	0.2911	0.2813	1.0051
2832	0.9457	0.9791	0.7343	1.0468	1.1020	0.9744	3.1950	0.3911	0.2853	1.0000
2833	0.9501	0.9791	0.7343	1.2635	1.0684	0.9549	3.4012	0.3250	0.2726	1.0024
2834	0.9457	0.9791	0.7343	0.9705	1.1164	0.9650	3.1950	0.3321	0.2842	1.0000
2835	0.9530	0.9791	0.7346	1.0447	1.1222	0.9233	6.4613	0.3421	0.2738	1.0000

State: **LOUISIANA**
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NOVEMBER 1, 2024 (RENEWAL BUSINESS)
Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION**
USAA CASUALTY INSURANCE COMPANY
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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
2836	0.9502	0.9791	0.7343	1.2949	1.1081	0.9549	3.4012	0.3163	0.2726	1.0043
2837	0.9457	0.9791	0.7419	0.9067	1.2559	0.9288	2.9845	0.2886	0.3338	1.0000
2838	0.9457	0.9791	0.7343	1.0082	1.0660	0.9744	3.1950	0.3266	0.2852	1.0000
2839	0.9457	0.9791	0.7419	0.9046	1.2405	0.9300	2.9845	0.3246	0.3353	1.0000
2840	0.9457	0.9791	0.7343	1.0213	1.0660	0.9744	3.1950	0.3190	0.2852	1.0000
2841	0.9502	0.9791	0.7343	1.3380	1.1081	0.9549	3.5334	0.3128	0.2726	1.0054
2842	0.9457	0.9791	0.7343	1.0314	1.2348	0.9357	3.1950	0.3601	0.2824	1.0000
2843	0.9457	0.9791	0.7343	0.9843	1.1164	0.9612	3.1950	0.3833	0.2846	1.0000
2844	0.9731	1.0312	1.1132	0.6841	1.0682	0.8072	3.4100	0.4127	0.4097	0.9729
2845	0.9457	0.9791	0.7343	1.0230	1.1020	0.9744	3.1950	0.3522	0.2856	1.0000
2846	0.9502	0.9791	0.7343	1.3021	1.1106	0.9549	3.4012	0.3388	0.2726	1.0053
2847	0.9520	0.9559	0.5996	0.8994	1.1527	0.9404	7.4040	0.2905	0.2894	1.0000
2848	0.9457	0.9791	0.7343	0.9869	1.1440	0.9590	3.1950	0.3771	0.2846	1.0000
2849	0.9501	0.9791	0.7343	1.2688	1.0844	0.9549	3.4012	0.3516	0.2726	1.0043
2850	0.9209	1.0380	1.1412	0.8133	1.0661	0.7810	0.1587	0.6786	0.5036	1.0365
2851	0.9749	1.0382	1.1549	0.6926	1.0639	0.8323	2.0998	0.4234	0.4208	0.9732
2852	0.9501	0.9791	0.7343	1.3441	1.1106	0.9549	3.4012	0.3481	0.2726	1.0058
2853	0.9502	0.9791	0.7343	1.3992	1.1081	0.9549	3.5907	0.3745	0.2726	1.0064
2854	0.9457	0.9791	0.7343	1.0144	1.1020	0.9744	3.1950	0.3555	0.2852	1.0000
2855	0.9457	0.9791	0.7343	1.0413	1.0660	0.9744	3.1950	0.3613	0.2854	1.0007
2856	0.9457	0.9791	0.7343	0.9556	1.1164	0.9744	3.1950	0.3457	0.2858	1.0000

State: **LOUISIANA**
 Line of Business: **HOMEOWNERS**
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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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
2857	0.9457	0.9791	0.7419	0.9046	1.2472	0.9300	2.9845	0.2794	0.3353	1.0000
2858	0.9457	0.9791	0.7343	0.9556	1.1310	0.9744	3.1950	0.4363	0.2858	1.0000
2859	0.9502	0.9791	0.7343	1.2744	1.1185	0.9549	4.1124	0.3106	0.2726	1.0075
2860	0.9457	0.9791	0.7419	0.9046	1.2495	0.9300	2.9845	0.3510	0.3353	1.0000
2861	0.9502	0.9791	0.7343	1.3896	1.1122	0.9549	3.6956	0.3790	0.2726	1.0071
2862	0.9530	0.9791	0.7346	0.9999	1.1354	0.9645	5.4114	0.4178	0.2741	1.0071
2863	0.9209	1.0380	1.0063	0.6350	1.0654	0.6146	0.1515	0.7973	0.5367	1.0046
2864	0.9530	0.9791	0.7346	0.9998	1.1375	0.9645	5.5463	0.3358	0.2741	1.0063
2865	0.9498	0.9753	0.7419	0.9046	1.2319	0.9300	3.8164	0.3056	0.3353	1.0000
2866	0.9457	0.9791	0.7343	1.0491	1.1020	0.9744	3.1950	0.2969	0.2858	1.0000
2867	0.9530	0.9791	0.7346	1.1545	1.1717	0.9645	5.5654	0.3537	0.2741	1.0053
2868	0.9457	0.9791	0.7419	0.9046	1.2405	0.9300	2.9948	0.3321	0.3353	1.0000
2869	0.9502	0.9791	0.7343	1.0850	1.1185	0.9549	4.1899	0.2886	0.2726	1.0072
2870	0.9502	0.9791	0.7343	1.3866	1.1081	0.9549	3.8829	0.3698	0.2726	1.0078
2871	0.9457	0.9791	0.7419	0.9046	1.2559	0.9300	2.9845	0.2794	0.3353	1.0000
2872	0.9457	0.9791	0.7343	0.9701	1.1020	0.9744	3.1950	0.3799	0.2858	1.0000
2873	0.9454	1.0380	0.7883	1.6950	0.8895	0.7759	0.2809	0.6216	0.4641	1.0250
2874	0.9457	0.9791	0.7343	0.9556	1.1285	0.9744	3.1950	0.4315	0.2858	1.0000
2875	0.9530	0.9791	0.7346	1.0259	1.1676	0.9645	5.5635	0.3058	0.2741	1.0073
2876	0.9502	0.9791	0.7343	1.3037	1.1106	0.9549	3.4012	0.3145	0.2726	1.0074
2877	0.9457	0.9791	0.7343	0.9674	1.1164	0.9744	3.1950	0.3254	0.2858	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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
2878	0.9457	0.9791	0.7419	0.9046	1.2559	0.9300	2.9845	0.3218	0.3353	1.0000
2879	0.9501	0.9791	0.7343	1.2774	1.1106	0.9549	3.4012	0.3498	0.2726	1.0082
2880	0.9457	0.9791	0.7419	0.9046	1.2405	0.9300	3.2615	0.3153	0.3353	1.0000
2881	0.9457	0.9791	0.7343	0.9701	1.0660	0.9744	3.1950	0.3844	0.2856	1.0012
2882	0.9502	0.9791	0.7343	1.2379	1.0961	0.9740	3.1950	0.3494	0.2815	1.0077
2883	0.9530	0.9791	0.7346	0.9540	1.1354	0.9645	5.4114	0.3665	0.2741	1.0092
2884	0.9502	0.9791	0.7343	1.3153	1.1122	0.9549	3.7054	0.4244	0.2726	1.0099
2885	0.9501	0.9791	0.7343	1.3244	1.1081	0.9549	3.4012	0.3712	0.2726	1.0094
2886	0.9530	0.9791	0.7346	1.1545	1.1717	0.9645	5.5555	0.3567	0.2741	1.0067
2887	0.9530	0.9791	0.7346	1.0318	1.1212	0.9645	6.4968	0.3237	0.2741	1.0050
2888	0.9530	0.9791	0.7346	0.9606	1.1420	0.9645	5.4494	0.3396	0.2741	1.0090
2889	0.9501	0.9791	0.7346	1.0237	1.1354	0.9633	5.2362	0.2871	0.2740	1.0105
2890	0.9457	0.9791	0.7343	0.9556	1.1212	0.9744	3.1950	0.3499	0.2858	1.0000
2891	0.9502	0.9791	0.3793	1.2167	1.1122	0.6486	3.8931	0.3643	0.2215	1.0104
2892	0.9457	0.9791	0.7343	0.9741	1.1020	0.9744	3.1950	0.3380	0.2858	1.0001
2893	0.9530	0.9791	0.7346	1.0318	1.1212	0.9645	6.6212	0.3248	0.2741	1.0040
2894	0.9457	0.9791	0.7419	0.9046	1.2559	0.9300	3.6846	0.3171	0.3353	1.0000
2895	0.9502	0.9791	0.7343	1.2744	1.1185	0.9549	3.4012	0.2886	0.2726	1.0054
2896	0.9457	0.9791	0.7343	1.0060	1.1020	0.9744	3.1950	0.3488	0.2858	1.0021
2897	0.9502	0.9791	0.7343	1.2167	1.1122	0.9549	4.1705	0.3061	0.2726	1.0107
2898	0.9457	0.9791	0.7419	0.9046	1.2559	0.9300	2.9845	0.3196	0.3353	1.0000

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

RATING AREA FACTORS

USAA GROUP UNIT-OWNER FORM

<u>Rating Area</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>
2899	0.9457	0.9791	0.7343	1.1162	1.0660	0.9744	3.1950	0.3491	0.2852	1.0071
2900	0.9457	0.9791	0.7343	0.9556	1.1164	0.9744	3.1950	0.4728	0.2858	1.0000
2901	0.9502	0.9791	0.7343	1.3153	1.1081	0.9549	3.4416	0.3092	0.2726	1.0105
2902	0.9457	0.9791	0.7343	0.9556	1.1404	0.9744	3.1950	0.4299	0.2858	1.0000
2903	0.9457	0.9791	0.7419	0.9046	1.2559	0.9300	3.3600	0.3169	0.3353	1.0000
2904	0.9501	0.9791	0.7343	1.2711	1.1106	0.9674	3.2435	0.3388	0.2788	1.0107
2905	0.9633	1.1736	0.9306	0.9751	1.0778	0.9937	1.1925	0.4546	0.5543	1.0000
2906	0.9749	1.0382	0.8464	0.8047	1.0667	0.7356	1.6758	0.3854	0.4349	0.9744
2907	0.9501	0.9791	0.7343	1.2379	1.1106	0.9740	3.1950	0.2889	0.2815	1.0098
2908	0.9502	0.9791	0.7343	1.2167	1.1122	0.9549	3.8032	0.3624	0.2726	1.0107
2909	0.9502	0.9791	0.7343	1.2379	1.0684	0.9740	3.1950	0.3633	0.2815	1.0109
2910	0.9501	0.9791	0.7343	1.3153	1.1122	0.9549	3.6942	0.3744	0.2726	1.0115
2911	0.9502	0.9791	0.7343	1.2739	1.1081	0.9549	3.4070	0.3630	0.2726	1.0111
2912	0.9530	0.9791	0.7346	1.0881	1.1390	0.9645	5.4337	0.3391	0.2741	1.0096
2913	0.9502	0.9791	0.7343	1.0321	1.1185	0.9549	4.0960	0.3302	0.2726	1.0119
2914	0.9530	0.9791	0.7346	0.9541	1.1463	0.9645	5.6168	0.3561	0.2741	1.0110
2915	0.9530	0.9791	0.7346	0.9540	1.1354	0.9645	5.4114	0.3112	0.2741	1.0117
2916	0.9502	0.9791	0.7346	1.0237	1.1354	0.9645	5.4114	0.3261	0.2741	1.0122
2917	0.9457	0.9791	0.7419	0.9300	1.2537	0.9300	2.9845	0.2821	0.3363	1.0000
2918	0.9501	0.9791	0.7343	1.3221	1.1081	0.9592	3.3578	0.3563	0.2748	1.0126
2919	0.9530	0.9791	0.7346	0.9540	1.1354	0.9645	5.4114	0.3537	0.2741	1.0114

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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
2920	0.9457	0.9791	0.7343	1.0060	1.1020	0.9744	3.1950	0.3468	0.2858	1.0008
2921	0.9502	0.9791	0.7343	1.2379	1.0844	0.9740	3.1950	0.3137	0.2815	1.0110
2922	0.9501	0.9791	0.7343	1.2782	1.1106	0.9740	3.1950	0.3657	0.2815	1.0116
2923	0.9501	0.9791	0.7343	1.3133	1.1122	0.9549	3.4012	0.3985	0.2726	1.0144
2924	0.9457	0.9791	0.7343	1.2606	1.0660	0.9744	3.1950	0.3542	0.2850	1.0087
2925	0.9457	0.9791	0.7419	0.9046	1.2633	0.9300	3.4198	0.2794	0.3353	1.0000
2926	0.9501	0.9791	0.7343	1.3153	1.1081	0.9549	3.8895	0.4015	0.2726	1.0140
2927	0.9530	0.9791	0.7346	1.0673	1.1244	0.9645	5.7630	0.2880	0.2741	1.0099
2928	0.9457	0.9791	0.7343	1.2379	1.0660	0.9740	3.1950	0.3198	0.2815	1.0102
2929	0.9501	0.9791	0.7343	1.2167	1.1122	0.9549	3.8884	0.3728	0.2726	1.0138
2930	0.9502	0.9791	0.7343	1.2379	1.1106	0.9740	3.1950	0.3714	0.2815	1.0122
2931	0.9501	0.9791	0.7343	1.3221	1.1081	0.9740	3.4773	0.3411	0.2815	1.0141
2932	0.9530	0.9791	0.7346	0.9533	1.1447	0.9645	5.9233	0.3264	0.2741	1.0132
2933	0.9742	1.0147	0.9162	0.6069	1.0414	0.8394	4.0967	0.3792	0.4002	0.9722
2934	0.9471	0.9791	0.7419	0.9046	1.2605	0.9300	4.2827	0.2909	0.3353	1.0000
2935	0.9530	0.9791	0.7346	1.0673	1.1244	0.9645	5.4114	0.2870	0.2741	1.0112
2936	0.9736	1.0382	0.6780	0.9686	1.0727	0.6344	1.4025	0.3586	0.4501	0.9791
2937	0.9457	0.9791	0.7343	1.0074	1.0660	0.9744	3.1950	0.3096	0.2858	1.0000
2938	0.9516	0.9791	0.7343	1.2379	1.0784	0.9740	3.1950	0.3023	0.2815	1.0114
2939	1.0752	0.8999	0.5996	1.2726	1.1437	0.9404	12.5782	0.2477	0.2894	1.0000
2940	0.9530	0.9791	0.7346	0.9493	1.1463	0.9645	5.4114	0.3493	0.2741	1.0137

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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
2941	0.9502	0.9791	0.7345	1.0321	1.1229	0.9581	4.7443	0.2991	0.2736	1.0151
2942	0.9471	0.9791	0.7419	0.9300	1.2683	0.9300	2.9845	0.2890	0.3363	1.0000
2943	0.9742	1.0147	0.9162	0.6069	1.0414	0.8394	4.2295	0.3722	0.3980	0.9722
2944	0.9690	1.0132	0.9189	0.5297	0.9793	0.7248	4.4668	0.4440	0.3841	0.9729
2945	0.9471	0.9791	0.7419	0.9046	1.2706	0.9300	3.5099	0.3343	0.3353	1.0000
2946	0.9457	0.9791	0.7343	0.9701	1.0660	0.9744	3.1950	0.3819	0.2858	1.0035
2947	0.9530	0.9791	0.7346	1.0414	1.1650	0.9645	5.4114	0.3977	0.2741	1.0125
2948	0.9530	0.9791	0.7346	0.9726	1.1721	0.9645	5.4114	0.3304	0.2741	1.0147
2949	0.9516	0.9791	0.7346	1.0237	1.1434	0.9645	5.4114	0.2870	0.2741	1.0158
2950	0.9516	0.9791	0.7343	1.3221	1.1159	0.9740	3.5545	0.3835	0.2815	1.0143
2951	0.9516	0.9791	0.7343	1.2379	1.1185	0.9740	3.6275	0.3603	0.2815	1.0138
2952	0.9516	0.9791	0.7343	1.3153	1.1159	0.9549	3.4012	0.3760	0.2726	1.0160
2953	0.9565	0.9791	0.7346	0.9486	1.1256	0.9645	6.6227	0.2870	0.2741	1.0099
2954	0.9471	0.9791	0.7343	1.2606	1.0784	0.9740	3.1950	0.3789	0.2815	1.0106
2955	0.9530	0.9791	0.7346	0.9540	1.1421	0.9645	5.4114	0.3451	0.2741	1.0145
2956	0.9516	0.9791	0.7343	1.2167	1.1200	0.9549	4.0548	0.3695	0.2726	1.0160
2957	0.9471	0.9791	0.7419	0.9300	1.2706	0.9300	2.9845	0.3109	0.3363	1.0000
2958	0.9516	0.9791	0.7343	1.3176	1.1200	0.9549	3.6735	0.3978	0.2726	1.0155
2959	0.9530	0.9791	0.7346	1.0673	1.1325	0.9645	5.4382	0.3007	0.2741	1.0123
2960	0.9516	0.9791	0.7343	1.2752	1.1159	0.9740	3.1950	0.4189	0.2811	1.0155
2961	0.9471	0.9791	0.7419	0.9270	1.2706	0.9300	2.9845	0.3095	0.3361	1.0000

State: **LOUISIANA**
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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
2962	0.9516	0.9791	0.7343	1.2418	1.0945	0.9740	3.2679	0.2853	0.2815	1.0138
2963	0.9544	0.9791	0.7346	0.9493	1.1545	0.9645	5.4114	0.3604	0.2741	1.0155
2964	0.9516	0.9791	0.7343	1.2418	1.0784	0.9740	3.1950	0.3114	0.2815	1.0120
2965	0.9471	0.9791	0.7419	0.9369	1.2650	0.9300	2.9845	0.2821	0.3363	1.0000
2966	0.9516	0.9791	0.7344	1.3264	1.1159	0.9738	3.1950	0.3724	0.2799	1.0162
2967	0.9102	1.0415	0.8043	0.8362	1.0414	0.6854	1.3210	0.4335	0.5243	1.0046
2968	0.9516	0.9791	0.7343	1.2418	1.0784	0.9740	3.2502	0.2853	0.2815	1.0130
2969	0.9516	0.9791	0.7343	1.2747	1.1185	0.9740	3.6021	0.3620	0.2815	1.0151
2970	0.9471	0.9791	0.7419	0.9300	1.2683	0.9300	2.9845	0.2821	0.3363	1.0000
2971	0.9706	1.0147	0.9240	0.5363	1.0363	0.7248	4.1943	0.4296	0.3927	0.9720
2972	0.9534	0.9714	0.5069	0.9737	1.2809	0.6864	3.4476	0.2814	0.1907	0.9830
2973	0.9471	0.9791	0.7419	0.9300	1.1342	0.9300	2.9845	0.2821	0.3363	1.0025
2974	0.9535	1.0071	0.5306	0.3783	0.9938	0.7085	4.1087	0.2039	0.3218	0.9695
2975	0.9471	0.9791	0.7345	1.1162	1.0784	0.9500	3.1950	0.3292	0.2720	1.0000
2976	0.9471	0.9791	0.7345	1.0082	1.0784	0.9500	3.1950	0.3547	0.2720	1.0099
2977	0.9471	0.9791	0.7419	0.9300	1.2681	0.9300	2.9845	0.2821	0.3363	1.0000
2978	0.9471	0.9753	0.7419	0.9046	1.2635	0.9300	2.9845	0.2794	0.3353	1.0000
2979	0.9516	0.9791	0.7346	1.0305	1.1434	0.9645	5.4114	0.2922	0.2741	1.0173
2980	0.9516	0.9791	0.7344	1.3286	1.1159	0.9737	3.1950	0.3604	0.2785	1.0177
2981	0.9516	0.9791	0.7344	1.2801	1.1185	0.9737	3.1950	0.3087	0.2785	1.0163
2982	0.9471	0.9791	0.7345	1.1162	1.0784	0.9500	3.1950	0.3501	0.2720	1.0000

State: **LOUISIANA**
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RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
2983	0.9516	0.9791	0.7344	1.3196	1.1159	0.9737	3.6360	0.3734	0.2785	1.0183
2984	0.9471	0.9791	0.7419	0.9046	1.2674	0.9300	3.3513	0.3114	0.3353	1.0000
2985	0.9516	0.9791	0.7345	1.0354	1.1264	0.9625	4.4225	0.3686	0.2744	1.0180
2986	0.9471	0.9791	0.7419	0.9300	1.2706	0.9300	2.9845	0.3264	0.3363	1.0000
2987	0.9544	0.9791	0.7346	0.9571	1.1434	0.9645	5.4114	0.3224	0.2741	1.0174
2988	0.9544	0.9791	0.7346	0.9758	1.1759	0.9645	5.4114	0.3058	0.2741	1.0167
2989	0.9544	0.9791	0.7346	0.9824	1.1325	0.9645	5.9773	0.3257	0.2741	1.0129
2990	0.9516	0.9791	0.7344	1.2418	1.0784	0.9737	3.1950	0.3099	0.2785	1.0150
2991	0.9544	0.9791	0.7346	1.0708	1.1325	0.9645	5.9440	0.3225	0.2741	1.0139
2992	0.9544	0.9791	0.7346	0.9758	1.1759	0.9645	5.7232	0.3444	0.2741	1.0174
2993	0.9544	0.9791	0.7346	1.0708	1.1325	0.9645	5.5434	0.3600	0.2741	1.0149
2994	0.9516	0.9791	0.7346	1.0354	1.1264	0.9645	5.4114	0.3777	0.2741	1.0185
2995	0.9544	0.9791	0.7346	0.9525	1.1545	0.9645	5.5164	0.3393	0.2741	1.0175
2996	0.9749	1.0382	0.7995	0.7316	1.0575	0.7356	1.6339	0.4242	0.4345	0.9760
2997	0.9516	0.9791	0.7344	1.2418	1.1064	0.9737	3.1950	0.2827	0.2785	1.0158
2998	0.9516	0.9791	0.7344	1.2801	1.1185	0.9737	3.3592	0.3030	0.2785	1.0171
2999	0.9817	1.1555	0.8643	1.1947	1.0622	1.0275	0.9734	0.4674	0.5224	1.0000
3000	0.9757	1.0147	0.8566	0.5607	1.0436	0.8168	3.6278	0.3831	0.4018	0.9728
3001	0.9516	0.9791	0.7344	1.2863	1.1159	0.9737	3.1950	0.3779	0.2785	1.0179
3002	0.9544	0.9791	0.7346	0.9571	1.1434	0.9645	5.4114	0.3282	0.2741	1.0181
3003	0.9516	0.9791	0.7344	1.3196	1.1200	0.9737	3.1950	0.3950	0.2785	1.0187

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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
3004	0.9471	0.9791	0.7419	0.9286	1.2816	0.9300	2.9845	0.2820	0.3362	1.0000
3005	0.9544	0.9791	0.7346	0.9571	1.1434	0.9645	5.4114	0.3520	0.2741	1.0184
3006	0.9694	1.0293	0.8377	0.5712	1.0548	0.8072	2.6495	0.4075	0.4070	0.9722
3007	0.9471	0.9791	0.7419	0.9300	1.1342	0.9300	3.1723	0.2821	0.3363	1.0030
3008	0.9471	0.9791	0.7419	0.9674	1.1258	0.9300	2.9845	0.3169	0.3363	1.0047
3009	0.9706	1.0147	0.9013	0.6115	1.0396	0.8403	4.2498	0.4293	0.3961	0.9720
3010	0.9544	0.9791	0.7346	0.9571	1.1434	0.9645	5.4114	0.3306	0.2741	1.0185
3011	0.9471	0.9791	0.7419	0.9300	1.3004	0.9300	2.9845	0.3436	0.3363	1.0000
3012	0.9516	0.9791	0.7344	1.2801	1.1185	0.9737	3.1950	0.3226	0.2785	1.0179
3013	0.9471	0.9791	0.7345	1.0036	1.0784	0.9500	3.1950	0.3329	0.2720	1.0117
3014	0.9516	0.9791	0.4632	1.2207	1.1200	0.6640	2.8757	0.3570	0.2197	1.0194
3015	0.9565	0.9791	0.7346	0.9486	1.1256	0.9645	6.6299	0.3018	0.2741	1.0111
3016	0.9471	0.9791	0.7345	0.9701	1.0784	0.9500	3.2091	0.3503	0.2720	1.0080
3017	0.9516	0.9791	0.7344	1.3196	1.1159	0.9737	3.1950	0.3702	0.2785	1.0193
3018	0.9736	1.0382	0.6802	0.7112	1.0648	0.6754	1.5231	0.3777	0.4428	0.9757
3019	0.9544	0.9791	0.7346	0.9571	1.1434	0.9645	5.4114	0.3468	0.2741	1.0188
3020	0.9471	0.9791	0.7419	0.9046	1.2914	0.9300	3.1911	0.2794	0.3353	1.0000
3021	0.9471	0.9791	0.7345	0.9827	1.0784	0.9500	3.1950	0.3445	0.2720	1.0104
3022	0.9471	0.9791	0.7419	0.9300	1.3004	0.9300	2.9845	0.3299	0.3363	1.0000
3023	0.9516	0.9791	0.7344	1.3264	1.1159	0.9737	3.4027	0.3553	0.2785	1.0187
3024	0.9544	0.9791	0.7346	0.9758	1.1759	0.9645	5.8038	0.3739	0.2741	1.0183

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

RATING AREA FACTORS

USAA GROUP UNIT-OWNER FORM

<u>Rating Area</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>
3025	0.9516	0.9791	0.7344	1.2418	1.0945	0.9737	3.1950	0.2856	0.2785	1.0170
3026	0.9544	0.9791	0.7346	0.9525	1.1545	0.9645	5.6138	0.3293	0.2741	1.0188
3027	0.9471	0.9791	0.7345	1.1162	1.0784	0.9500	3.1950	0.3740	0.2720	1.0000
3028	0.9471	0.9791	0.7419	0.9046	1.2914	0.9300	2.9845	0.2794	0.3353	1.0000
3029	0.9692	1.0382	0.6688	0.8331	1.0635	0.6343	1.3420	0.3638	0.4499	0.9783
3030	0.9471	0.9791	0.7345	1.0074	1.0973	0.9500	3.1950	0.3640	0.2720	1.0114
3031	0.9471	0.9791	0.7419	0.9399	1.2665	0.9300	2.9845	0.3004	0.3363	1.0008
3032	0.9516	0.9791	0.7344	1.2207	1.1200	0.9737	3.1950	0.3188	0.2785	1.0194
3033	0.9694	1.0293	0.8377	0.5712	1.0548	0.8072	2.9029	0.3837	0.4055	0.9721
3034	0.9516	0.9791	0.4416	1.2207	1.1200	0.6641	3.4989	0.4635	0.2207	1.0188
3035	0.9544	0.9791	0.7346	0.9824	1.1291	0.9645	5.4114	0.3664	0.2741	1.0154
3036	0.9544	0.9791	0.7346	1.0708	1.1325	0.9645	5.7343	0.3345	0.2741	1.0163
3037	0.9544	0.9791	0.7346	1.0708	1.1325	0.9645	5.4114	0.3257	0.2741	1.0170
3038	0.9516	0.9791	0.7344	1.3196	1.1159	0.9737	3.1950	0.3819	0.2785	1.0194
3039	0.9544	0.9791	0.7346	1.0962	1.1732	0.9645	5.5008	0.3055	0.2741	1.0180
3040	0.9516	0.9791	0.7344	1.2418	1.1164	0.9737	3.1950	0.2933	0.2785	1.0175
3041	0.9516	0.9791	0.7344	1.2801	1.1334	0.9737	3.1950	0.3507	0.2785	1.0182
3042	0.9516	0.9791	0.7344	1.2418	1.1164	0.9737	3.1950	0.3002	0.2785	1.0174
3043	0.9544	0.9791	0.7346	0.9571	1.1520	0.9645	5.4114	0.3444	0.2741	1.0199
3044	0.9544	0.9791	0.7346	0.9571	1.1460	0.9645	5.4114	0.2985	0.2741	1.0196
3045	0.9185	1.0380	1.1224	0.7735	1.0431	0.6094	0.1290	0.6073	0.6340	1.0532

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USAA CASUALTY INSURANCE COMPANY
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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
3046	0.9505	0.9609	0.3190	0.8528	1.1787	0.4855	6.2948	0.2520	0.1819	0.9880
3047	0.9713	1.0382	0.8482	0.5811	1.0531	0.8323	1.8403	0.3788	0.4208	0.9731
3048	0.9544	0.9791	0.7346	0.9758	1.1786	0.9645	5.4128	0.3043	0.2741	1.0191
3049	0.9544	0.9791	0.7346	0.9525	1.1633	0.9645	5.4150	0.3347	0.2741	1.0194
3050	0.9694	1.0343	0.8124	0.4955	1.0578	0.8072	2.3455	0.4044	0.4105	0.9739
3051	0.9516	0.9791	0.7346	1.0354	1.1415	0.9645	5.4114	0.3234	0.2741	1.0197
3052	0.9471	0.9791	0.7421	0.9154	1.3004	0.9300	2.9845	0.3458	0.3348	1.0000
3053	0.9690	1.0132	0.8856	0.5427	0.9887	0.9147	4.7020	0.3744	0.3751	0.9720
3054	0.9471	0.9753	0.7419	0.9046	1.2803	0.9300	3.0257	0.2794	0.3353	1.0000
3055	0.9516	0.9791	0.7344	1.3196	1.1370	0.9737	3.1950	0.3289	0.2785	1.0197
3056	0.9471	0.9791	0.7345	1.0389	1.1164	0.9500	3.1950	0.2962	0.2720	1.0114
3057	0.9699	1.0382	0.6753	0.6871	1.0699	0.6752	1.5253	0.3796	0.4406	0.9777
3058	0.9471	0.9791	0.7421	0.9154	1.3004	0.9300	2.9845	0.3852	0.3348	1.0000
3059	0.9516	0.9791	0.7344	1.2418	1.1395	0.9737	3.1950	0.2827	0.2785	1.0190
3060	0.9471	0.9791	0.7345	1.0036	1.1164	0.9500	3.1950	0.3652	0.2720	1.0000
3061	0.9690	1.0132	0.8996	0.5270	0.9813	0.7388	4.4139	0.4249	0.3830	0.9725
3062	1.1732	0.9791	0.5875	1.1910	1.2377	1.2078	6.3581	0.3628	0.2961	1.0209
3063	1.1732	0.9791	0.5875	1.1910	1.2377	1.2078	6.3581	0.3088	0.2961	1.0178
3064	0.9471	0.9791	0.7345	1.0036	1.1164	0.9500	3.1950	0.3280	0.2720	1.0000
3065	0.9471	0.9791	0.7421	0.9154	1.3004	0.9300	2.9845	0.2858	0.3348	1.0000
3066	0.9516	0.9791	0.7344	1.3616	1.1220	0.9737	3.1950	0.2857	0.2785	1.0182

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

RATING AREA FACTORS

USAA GROUP UNIT-OWNER FORM

<u>Rating Area</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>
3067	0.9471	0.9791	0.7421	0.9510	1.2980	0.9300	2.9845	0.3299	0.3348	1.0000
3068	0.9516	0.9791	0.7344	1.2822	1.1395	0.9737	3.1950	0.3362	0.2785	1.0198
3069	0.9706	1.0147	0.9013	0.6115	1.0396	0.8403	4.2398	0.4644	0.3919	0.9721
3070	1.1732	0.9791	0.5875	1.1910	1.2377	1.2078	6.3581	0.3293	0.2961	1.0224
3071	0.9516	0.9791	0.7344	1.4014	1.1370	0.9737	3.4008	0.3053	0.2785	1.0207
3072	0.9471	0.9791	0.7421	0.9154	1.2914	0.9300	2.9845	0.2840	0.3348	1.0000
3073	0.9516	0.9791	0.7175	1.4470	1.1412	0.9914	3.6510	0.3577	0.2799	1.0226
3074	0.9471	0.9791	0.7345	1.0256	1.1164	0.9500	3.1950	0.2980	0.2720	1.0121
3075	0.9471	0.9791	0.7345	1.0298	1.1489	0.9500	3.1950	0.3186	0.2720	1.0097
3076	1.1732	0.9791	0.5875	1.1910	1.2377	1.2078	6.3581	0.3529	0.2961	1.0217
3077	0.9471	0.9791	0.7421	0.9154	1.3004	0.9300	2.9845	0.3617	0.3348	1.0000
3078	0.9516	0.9791	0.7344	1.3616	1.1395	0.9737	3.1950	0.3076	0.2785	1.0195
3079	1.1732	0.9791	0.5875	1.1910	1.2377	1.2078	6.3581	0.3456	0.2961	1.0222
3080	0.9516	0.9791	0.7344	1.4470	1.1370	0.9737	3.7385	0.3682	0.2785	1.0233
3081	0.9043	1.0415	0.6985	0.4946	1.0605	0.6382	1.3916	0.3861	0.4743	0.9973
3082	1.1732	0.9791	0.5875	1.2098	1.2377	1.2078	6.3581	0.2766	0.2961	1.0195
3083	0.9471	0.9791	0.7421	0.9402	1.3037	0.9300	2.9845	0.3590	0.3348	1.0000
3084	0.9471	0.9791	0.7421	0.9154	1.3047	0.9300	2.9845	0.3802	0.3348	1.0000
3085	0.9471	0.9791	0.7421	0.9154	1.3004	0.9300	2.9845	0.3996	0.3348	1.0000
3086	0.9516	0.9791	0.7344	1.3984	1.1370	0.9737	3.2735	0.2827	0.2785	1.0223
3087	0.9471	0.9791	0.7421	0.9154	1.3004	0.9300	2.9845	0.3299	0.3348	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
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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

RATING AREA FACTORS

USAA GROUP UNIT-OWNER FORM

<u>Rating Area</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>
3088	0.9516	0.9791	0.7344	1.3616	1.1164	0.9737	3.1950	0.3009	0.2785	1.0190
3089	0.9694	1.0147	0.8436	0.4915	1.0413	0.8522	2.7016	0.3815	0.4011	0.9720
3090	0.9471	0.9791	0.7421	0.9154	1.3060	0.9300	2.9845	0.2891	0.3348	1.0000
3091	0.9471	0.9791	0.7421	0.9154	1.3018	0.9300	3.5806	0.2840	0.3348	1.0000
3092	0.9706	1.0147	0.9176	0.4851	1.0423	0.8655	3.9199	0.5094	0.3900	0.9742
3093	1.1732	0.9791	0.5875	1.1910	1.2377	1.2078	6.3581	0.3259	0.2961	1.0232
3094	0.9516	0.9791	0.7344	1.3616	1.1220	0.9737	3.1950	0.2827	0.2785	1.0193
3095	0.9519	0.9671	0.5319	0.9541	1.2656	0.5088	4.0708	0.2480	0.1855	0.9840
3096	0.9516	0.9791	0.7344	1.3616	1.1164	0.9737	3.1950	0.3264	0.2785	1.0185
3097	0.9516	0.9791	0.7344	1.4470	1.1370	0.9737	3.3786	0.2827	0.2785	1.0241
3098	0.9471	0.9791	0.7421	0.9539	1.3037	0.9300	2.9845	0.2840	0.3348	1.0005
3099	0.9516	0.9791	0.7344	1.3616	1.1395	0.9737	3.1950	0.2827	0.2785	1.0201
3100	0.9516	0.9791	0.7344	1.3984	1.1370	0.9737	3.3544	0.2827	0.2785	1.0228
3101	0.9516	0.9791	0.7344	1.4038	1.1395	0.9737	3.1950	0.2985	0.2785	1.0212
3102	0.9694	1.0343	0.8095	0.4388	1.0599	0.8227	2.6629	0.3995	0.4017	0.9720
3103	0.9691	1.0132	0.9041	0.4631	0.9820	0.7390	4.5846	0.3940	0.3826	0.9719
3104	0.9471	0.9791	0.7345	0.9605	1.1843	0.9500	3.1950	0.3026	0.2720	1.0058
3105	1.1732	0.9791	0.5875	1.1910	1.2377	1.2078	6.7310	0.3081	0.2961	1.0107
3106	0.9471	0.9791	0.7421	0.9154	1.3075	0.9300	2.9845	0.2913	0.3348	1.0000
3107	0.9516	0.9791	0.7344	1.3984	1.1446	0.9737	3.1950	0.2827	0.2785	1.0238
3108	0.9209	1.0380	0.9803	0.8557	0.9981	0.5298	0.2353	0.6810	0.4309	1.0798

State: **LOUISIANA**
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RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
3109	0.9471	0.9791	0.7345	1.0235	1.1468	0.9500	3.1950	0.3109	0.2720	1.0107
3110	0.9185	1.0380	0.9955	0.6504	1.0541	0.7763	0.1472	0.6897	0.4329	1.0626
3111	0.9516	0.9791	0.7344	1.4470	1.1421	0.9737	6.3253	0.3164	0.2785	1.0268
3112	0.9706	1.0147	0.9161	0.4708	1.0437	1.0750	4.3162	0.4608	0.3875	0.9737
3113	0.9706	1.0147	0.9176	0.4851	1.0423	0.8655	3.4970	0.4306	0.3935	0.9721
3114	0.9471	0.9791	0.7421	0.9154	1.3144	0.9300	2.9845	0.2917	0.3348	1.0000
3115	0.9471	0.9791	0.7421	0.9154	1.3187	0.9300	3.6270	0.2897	0.3348	1.0000
3116	0.9471	0.9791	0.7345	1.1790	1.1365	0.9500	3.1950	0.2876	0.2720	1.0092
3117	0.9692	1.0382	0.6595	0.7979	1.0624	0.6343	1.3967	0.4272	0.4489	0.9800
3118	0.9471	0.9791	0.7421	1.0330	1.3144	0.9300	3.0721	0.3649	0.3348	1.0000
3119	1.1732	0.9791	0.5875	1.1910	1.2377	1.2078	7.8412	0.2936	0.2961	1.0207
3120	0.9690	1.0132	0.8856	0.5427	0.9887	0.9147	4.8194	0.3263	0.3704	0.9719
3121	0.9471	0.9791	0.7421	0.9359	1.3186	0.9300	2.9845	0.3363	0.3348	1.0000
3122	0.9471	0.9791	0.7421	0.9413	1.3186	0.9300	2.9845	0.3534	0.3348	1.0000
3123	0.9471	0.9791	0.7421	0.9687	1.3211	0.9300	2.9845	0.3101	0.3348	1.0000
3124	0.9471	0.9791	0.7421	0.9853	1.3211	0.9300	2.9845	0.3463	0.3348	1.0000
3125	0.9694	1.0150	0.8430	0.4905	1.0417	0.8517	2.8970	0.3939	0.3985	0.9719
3126	0.9471	0.9791	0.7345	1.1320	1.1809	0.9500	3.1950	0.3032	0.2720	1.0095
3127	1.1732	0.9791	0.5875	1.1910	1.2377	1.2078	6.3581	0.3945	0.2961	1.0244
3128	0.9516	0.9791	0.7344	1.3712	1.1480	0.9737	3.1950	0.3265	0.2785	1.0209
3129	0.9534	0.9753	0.5351	0.9369	1.2836	0.7013	2.8960	0.2814	0.1935	0.9829

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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
3130	0.9699	1.0382	0.6865	0.6179	1.0637	0.7047	1.4903	0.4243	0.4375	0.9775
3131	0.9471	0.9791	0.7345	1.1430	1.3048	0.9500	3.1950	0.2876	0.2720	1.0031
3132	0.9471	0.9791	0.7345	1.1502	1.1697	0.9500	3.1950	0.2886	0.2720	1.0127
3133	0.9471	0.9791	0.7421	0.9154	1.3211	0.9300	3.5752	0.2850	0.3348	1.0000
3134	0.9471	0.9791	0.7421	0.9641	1.3211	0.9300	2.9845	0.3221	0.3348	1.0000
3135	0.9471	0.9791	0.7344	1.5599	1.1365	0.9737	3.1950	0.2949	0.2785	1.0201
3136	1.1732	0.9791	0.5875	1.3096	1.2377	1.2078	9.5319	0.3047	0.2961	1.0225
3137	0.9706	1.0132	0.9045	0.4584	1.0346	0.7563	4.3125	0.4124	0.3847	0.9719
3138	0.9516	0.9791	0.7344	1.5258	1.1365	0.9737	3.1950	0.3108	0.2785	1.0217
3139	0.9471	0.9791	0.7345	1.1728	1.1697	0.9500	3.1950	0.2876	0.2720	1.0106
3140	0.9471	0.9791	0.5503	0.8535	1.3120	0.6763	3.9841	0.2846	0.1973	0.9848
3141	0.9516	0.9791	0.7344	1.5308	1.1541	0.9737	3.1950	0.3604	0.2785	1.0264
3142	0.9705	1.0116	0.8950	0.5551	0.9957	0.9532	4.3888	0.3809	0.3717	0.9719
3143	0.9471	0.9791	0.7421	0.9964	1.3211	0.9300	2.9845	0.3031	0.3348	1.0000
3144	0.9471	0.9791	0.7344	1.5599	1.1365	0.9737	3.1950	0.3289	0.2785	1.0195
3145	0.9071	1.0415	0.6808	0.7858	1.0879	0.6544	1.5456	0.3789	0.4693	0.9953
3146	0.9471	0.9791	0.7421	0.9154	1.3211	0.9300	2.9845	0.3139	0.3348	1.0000
3147	0.9516	0.9791	0.5098	1.5786	1.1601	0.6655	2.8990	0.3210	0.2166	1.0287
3148	0.9471	0.9791	0.7344	1.5590	1.1365	0.9737	3.1950	0.2827	0.2785	1.0198
3149	1.1732	0.9791	0.5875	1.1910	1.2377	1.2078	6.4571	0.2784	0.2961	1.0181
3150	0.9471	0.9791	0.7345	1.1365	1.1848	0.9500	3.4259	0.3415	0.2720	1.0099

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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
3151	0.9713	1.0382	0.8464	0.5834	1.0585	0.8354	1.5789	0.3482	0.4225	0.9732
3152	0.9471	0.9791	0.7345	1.1502	1.1365	0.9500	3.1950	0.3145	0.2720	1.0000
3153	0.9705	1.0132	0.9060	0.4584	0.9882	0.7563	4.0870	0.4131	0.3813	0.9718
3154	1.1732	0.9791	0.5875	1.1910	1.2377	1.2078	8.4441	0.2840	0.2961	1.0188
3155	0.9706	1.0132	0.9045	0.4584	1.0346	0.7563	3.6539	0.4224	0.3875	0.9718
3156	0.9694	1.0343	0.8095	0.4388	1.0599	0.8227	2.1880	0.4253	0.4062	0.9724
3157	0.9471	0.9791	0.7344	1.5590	1.1365	0.9737	3.1950	0.3391	0.2785	1.0207
3158	1.1732	0.9791	0.5875	1.2002	1.2377	1.2078	11.7995	0.3160	0.2961	1.0217
3159	0.9516	0.9791	0.7344	1.5308	1.1365	0.9737	3.1950	0.3265	0.2785	1.0246
3160	0.9705	1.0116	0.8950	0.5551	0.9957	0.9532	4.7843	0.4126	0.3682	0.9719
3161	1.1732	0.9791	0.5875	1.3096	1.2377	1.2078	11.8313	0.3478	0.2961	1.0242
3162	0.9471	0.9791	0.7421	0.9476	1.3211	0.9300	3.6862	0.3350	0.3348	1.0000
3163	0.9706	1.0147	0.9161	0.4708	1.0437	1.0750	3.3596	0.4068	0.3901	0.9726
3164	0.9471	0.9791	0.7325	1.0606	1.1697	0.9500	3.1950	0.3581	0.2720	1.0000
3165	1.1732	0.9791	0.5875	1.3435	1.2377	1.2078	9.9081	0.3601	0.2961	1.0288
3166	0.9471	0.9791	0.7334	1.0834	1.1848	0.9500	3.3307	0.3385	0.2720	1.0107
3167	0.9471	0.9791	0.7344	1.5961	1.1365	0.9737	3.1950	0.3697	0.2785	1.0200
3168	0.9713	1.0382	0.7831	0.6105	1.0632	0.7675	1.5215	0.4291	0.4284	0.9742
3169	0.9516	0.9791	0.7344	1.5281	1.1365	0.9737	3.1950	0.3049	0.2785	1.0253
3170	0.9633	1.1736	0.9306	0.9751	1.0029	0.9937	1.2487	0.5170	0.5622	1.0000
3171	0.9516	0.9791	0.7344	1.5421	1.1575	0.9737	3.1950	0.3520	0.2785	1.0324

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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

RATING AREA FACTORS

USAA GROUP UNIT-OWNER FORM

<u>Rating Area</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>
3172	0.9471	0.9791	0.7318	0.9500	1.3211	0.9500	3.4206	0.3428	0.2720	1.0005
3173	0.9516	0.9791	0.7344	1.4620	1.1601	0.9737	3.1950	0.2856	0.2785	1.0274
3174	0.9146	1.0415	0.5829	0.8756	1.0179	0.6617	1.1477	0.4562	0.5535	0.9721
3175	0.9471	0.9791	0.7344	1.3285	1.1365	0.9737	3.1950	0.3627	0.2785	1.0194
3176	0.9471	0.9791	0.7318	1.0079	1.1848	0.9500	3.2435	0.3033	0.2720	1.0070
3177	0.9694	1.0147	0.8436	0.4915	1.0413	0.8522	2.2892	0.4105	0.3975	0.9718
3178	1.1732	0.9791	0.5875	1.1910	1.2377	1.2078	6.3581	0.2766	0.2961	1.0186
3179	0.9471	0.9791	0.7344	1.5381	1.1365	0.9737	3.1950	0.3858	0.2785	1.0209
3180	0.9471	0.9791	0.7390	0.9058	1.3168	0.9300	4.2780	0.2998	0.3362	1.0000
3181	0.9705	1.0132	0.8543	0.5455	0.9986	0.8896	4.3053	0.4034	0.3738	0.9718
3182	0.9516	0.9791	0.7344	1.4626	1.1601	0.9737	3.1950	0.2978	0.2785	1.0295
3183	0.9516	0.9791	0.7344	1.4183	1.1547	0.9737	3.1950	0.3060	0.2785	1.0260
3184	0.9705	1.0132	0.9060	0.4584	0.9882	0.7563	3.4513	0.3774	0.3855	0.9718
3185	0.9471	0.9791	0.7318	1.0834	1.1848	0.9500	3.3254	0.3299	0.2720	1.0033
3186	1.1732	0.9791	0.5875	1.2605	1.2377	1.2078	6.3581	0.3572	0.2961	1.0279
3187	0.9719	1.0132	0.8542	0.4667	1.0377	0.7563	3.8819	0.3975	0.3812	0.9718
3188	0.9544	0.9791	0.4655	1.2877	1.2044	0.7116	6.6157	0.4094	0.2265	1.0290
3189	0.9471	0.9791	0.7318	1.0402	1.3174	0.9500	3.2887	0.3368	0.2720	1.0042
3190	0.9471	0.9791	0.7405	1.2272	1.1354	0.9594	2.9845	0.2854	0.3264	1.0193
3191	0.9633	1.1736	0.9306	0.9751	1.0163	0.9937	1.1296	0.4353	0.5594	1.0000
3192	0.9471	0.9791	0.7318	1.0606	1.1697	0.9500	3.1950	0.3256	0.2720	1.0000

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RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
3193	0.9516	0.9791	0.7344	1.4183	1.1411	0.9737	3.1950	0.2827	0.2785	1.0263
3194	0.9516	0.9791	0.7344	1.4590	1.1563	0.9737	3.1950	0.3528	0.2785	1.0324
3195	0.9713	1.0382	0.7755	0.6273	1.0684	0.7174	1.5347	0.4154	0.4310	0.9765
3196	0.9471	0.9791	0.5471	0.8002	1.3037	0.6804	3.3322	0.3101	0.1965	0.9846
3197	1.1732	0.9791	0.5875	1.1910	1.2377	1.2078	6.3581	0.3435	0.2961	1.0203
3198	1.1732	0.9791	0.5875	1.1910	1.2377	1.2078	6.3581	0.3024	0.2961	1.0169
3199	0.9534	0.9753	0.5387	0.9143	1.2823	0.7054	3.3955	0.2936	0.1937	0.9830
3200	1.1732	0.9791	0.5875	1.1910	1.2377	1.2078	6.8113	0.3512	0.2961	1.0233
3201	0.9516	0.9791	0.7344	1.4183	1.1589	0.9737	3.1950	0.3059	0.2785	1.0282
3202	0.9471	0.9791	0.7318	0.9899	1.3198	0.9500	6.9981	0.2926	0.2720	1.0000
3203	1.1732	0.9791	0.5875	1.2567	1.2377	1.2078	6.3581	0.3608	0.2961	1.0283
3204	0.9630	0.9791	0.7150	1.1797	1.1092	0.9720	7.7411	0.3715	0.2857	1.0000
3205	0.9471	0.9791	0.4361	1.1024	1.3174	0.7183	3.6060	0.3295	0.2059	1.0010
3206	0.9471	0.9791	0.7318	1.0106	1.1836	0.9500	3.4125	0.3317	0.2720	1.0029
3207	0.9633	1.1736	0.9306	0.9751	1.0179	0.9937	1.1420	0.4686	0.5572	1.0000
3208	0.9503	0.9791	0.7405	1.3464	1.1345	0.9594	2.9845	0.3204	0.3264	1.0241
3209	0.9471	0.9791	0.7318	0.9628	1.3166	0.9500	6.4079	0.3045	0.2720	1.0000
3210	1.1732	0.9791	0.5875	1.1910	1.2377	1.2078	6.8074	0.3053	0.2961	1.0173
3211	0.9719	1.0132	0.8542	0.4667	1.0377	0.7563	3.2124	0.3798	0.3826	0.9717
3212	0.9471	0.9791	0.7318	1.1021	1.3162	0.9500	4.4715	0.2980	0.2720	1.0041
3213	0.9633	1.1736	0.9306	0.9751	1.0163	0.9937	1.2427	0.4358	0.5613	1.0000

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

USAA GROUP UNIT-OWNER FORM

<u>Rating Area</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>
3214	0.9472	0.9791	0.7405	1.1632	1.1354	0.9594	2.9845	0.3184	0.3264	1.0224
3215	0.9713	1.0382	0.8233	0.5783	1.0632	0.8497	1.6010	0.3947	0.4187	0.9734
3216	0.9638	1.0415	0.6875	0.6398	1.0830	0.7268	1.4287	0.3889	0.4575	0.9870
3217	1.1732	0.9791	0.5875	1.2301	1.2377	1.2078	6.3581	0.3748	0.2961	1.0280
3218	0.9471	0.9791	0.7318	0.9899	1.3198	0.9500	4.8506	0.3176	0.2720	1.0000
3219	0.9519	0.9671	0.5319	0.9541	1.2656	0.5088	4.2350	0.1937	0.1841	0.9695
3220	0.9471	0.9791	0.7318	1.1045	1.1963	0.9500	3.4365	0.3383	0.2720	1.0000
3221	1.1732	0.9791	0.5875	1.1910	1.2377	1.2078	6.3581	0.3234	0.2961	1.0192
3222	0.9633	1.1736	0.9306	0.9751	1.0029	0.9937	1.1296	0.4756	0.5277	1.0000
3223	0.9471	0.9753	0.5421	0.8536	1.2989	0.6853	3.3312	0.3214	0.1956	0.9841
3224	0.9471	0.9791	0.7405	1.2546	1.1327	0.9594	2.9845	0.3383	0.3264	1.0224
3225	0.9705	1.0132	0.8467	0.4703	0.9911	0.7568	3.9067	0.4078	0.3756	0.9717
3226	0.9522	0.9791	0.7318	1.0064	1.3166	0.9500	4.6485	0.2860	0.2720	1.0023
3227	0.9705	1.0132	0.8467	0.4701	0.9911	0.7563	3.6093	0.3826	0.3793	0.9717
3228	1.1732	0.9791	0.5875	1.2451	1.2377	1.2078	6.3581	0.2958	0.2961	1.0275
3229	0.9534	0.9714	0.5396	0.9769	1.2749	0.6892	3.1496	0.2474	0.1856	0.9847
3230	0.9522	0.9791	0.4473	0.9866	1.3166	0.7183	4.5870	0.3738	0.2020	0.9969
3231	1.1732	0.9791	0.5875	1.1910	1.2377	1.2078	6.3581	0.3275	0.2961	1.0238
3232	1.1026	0.8999	0.5996	0.9433	1.1365	0.9404	15.4371	0.2477	0.2894	1.0000
3233	0.9471	0.9791	0.7405	1.4386	1.1327	0.9594	3.0309	0.3061	0.3264	1.0251
3234	0.9719	1.0147	0.7201	0.5196	1.0610	0.8788	3.0137	0.4125	0.3840	0.9717

State: **LOUISIANA**
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RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
3235	0.9522	0.9791	0.7318	1.0739	1.3143	0.9500	4.5359	0.3195	0.2720	1.0039
3236	0.9566	0.9791	0.7405	1.4486	1.1384	0.9594	2.9845	0.3278	0.3264	1.0280
3237	0.9101	1.0415	0.6840	0.7359	1.0406	0.6983	1.2616	0.4143	0.5168	1.0356
3238	1.1671	0.9791	0.5609	1.1783	1.1772	1.1903	6.1241	0.3067	0.3153	1.0166
3239	0.9522	0.9791	0.7318	1.1363	1.2776	0.9500	3.4766	0.3256	0.2720	1.0000
3240	1.1671	0.9791	0.5609	1.1783	1.1772	1.1903	6.1241	0.2778	0.3153	1.0181
3241	0.9692	1.0382	0.6652	0.7191	1.0693	0.6620	1.4696	0.3894	0.4446	0.9797
3242	1.1732	0.9791	0.5875	1.2474	1.2377	1.2078	6.3581	0.3053	0.2961	1.0265
3243	1.1732	0.9791	0.5875	1.2721	1.2377	1.2078	6.3581	0.3716	0.2961	1.0292
3244	0.9522	0.9830	0.7221	1.1620	1.1327	0.9647	3.1629	0.2937	0.3182	1.0191
3245	0.9522	0.9791	0.7318	1.0694	1.3143	0.9500	4.2033	0.3138	0.2720	1.0017
3246	0.9692	1.0382	0.6642	0.7154	1.0733	0.6619	1.4969	0.4199	0.4511	0.9849
3247	0.9521	0.9791	0.5433	0.8637	1.3009	0.6855	3.1257	0.3220	0.1959	0.9846
3248	0.9719	1.0132	0.8154	0.4911	1.0006	0.7588	3.2179	0.4151	0.3789	0.9716
3249	1.1671	0.9791	0.5609	1.1783	1.1772	1.1903	6.3931	0.3109	0.3153	1.0178
3250	1.1671	0.9791	0.5609	1.2167	1.1772	1.1903	6.1241	0.3226	0.3153	1.0154
3251	0.9534	0.9714	0.5396	0.9769	1.2749	0.6892	4.7091	0.2095	0.1839	0.9867
3252	0.9719	1.0147	0.7201	0.5196	1.0610	0.8788	1.9464	0.3915	0.3912	0.9717
3253	1.1671	0.9791	0.5609	1.2646	1.1772	1.1903	6.1241	0.3342	0.3153	1.0263
3254	0.9522	0.9791	0.7318	1.1622	1.3004	0.9500	3.6966	0.2851	0.2720	1.0000
3255	0.9185	1.0380	0.9650	0.6884	1.0659	0.7991	0.1580	0.6781	0.4333	1.0597

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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
3256	0.9522	0.9830	0.7221	1.4610	1.1311	0.9647	3.1629	0.3718	0.3182	1.0244
3257	0.9522	0.9791	0.7318	1.0694	1.3143	0.9500	4.3776	0.3375	0.2720	1.0039
3258	1.1671	0.9791	0.5609	1.2491	1.1772	1.1903	10.1771	0.3459	0.3153	1.0140
3259	1.1671	0.9791	0.5609	1.2646	1.1772	1.1903	6.1241	0.3486	0.3153	1.0259
3260	0.9699	1.0382	0.6459	0.6248	1.0751	0.7047	1.5037	0.3715	0.4310	0.9766
3261	1.1671	0.9791	0.5609	1.1783	1.1772	1.1903	6.3688	0.2778	0.3153	1.0158
3262	0.9522	0.9830	0.7221	1.1638	1.1327	0.9647	3.1629	0.2895	0.3182	1.0185
3263	1.1671	0.9791	0.5609	1.1783	1.1772	1.1903	6.2187	0.3140	0.3153	1.0214
3264	0.9101	1.0415	0.6722	0.7285	1.0521	0.7648	1.4066	0.4282	0.4926	1.0210
3265	0.9705	1.0132	0.7197	0.5171	0.9986	0.7588	2.8656	0.4127	0.3781	0.9716
3266	1.1671	0.9791	0.5609	1.2491	1.1772	1.1903	9.0410	0.2920	0.3153	1.0129
3267	1.1671	0.9791	0.5609	1.2646	1.1772	1.1903	6.1241	0.3230	0.3153	1.0241
3268	0.9630	0.9791	0.7150	1.2492	1.1165	0.9720	6.6289	0.2861	0.2857	1.0097
3269	0.9522	0.9830	0.7221	1.4895	1.1298	0.9647	3.1629	0.3605	0.3182	1.0261
3270	0.9522	0.9830	0.7221	1.1317	1.1298	0.9647	3.1629	0.3469	0.3182	1.0174
3271	1.1671	0.9791	0.5609	1.2491	1.1772	1.1903	6.6694	0.3271	0.3153	1.0109
3272	1.1671	0.9791	0.5609	1.1783	1.1772	1.1903	6.1241	0.3304	0.3153	1.0142
3273	0.9522	0.9830	0.7221	1.2833	1.1298	0.9647	3.1629	0.2843	0.3182	1.0222
3274	1.1671	0.9791	0.5609	1.2729	1.1772	1.1903	6.1241	0.3139	0.3153	1.0230
3275	0.9522	0.9830	0.7221	1.1317	1.1298	0.9647	3.1671	0.2843	0.3182	1.0164
3276	0.9522	0.9830	0.7221	1.1976	1.1298	0.9647	3.1629	0.3147	0.3182	1.0195

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USAA CASUALTY INSURANCE COMPANY
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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
3277	0.9471	0.9791	0.4960	0.8457	1.3168	0.6917	3.4388	0.3007	0.1979	0.9870
3278	1.0489	0.9791	0.6488	1.2522	1.1186	1.0775	6.4072	0.3138	0.2983	1.0125
3279	0.9633	1.1736	0.9306	0.9751	1.0117	0.9937	1.2344	0.4388	0.5653	1.0000
3280	1.1671	0.9791	0.5609	1.1783	1.1772	1.1903	6.1241	0.3138	0.3153	1.0197
3281	0.9522	0.9830	0.7221	1.1286	1.1628	0.9647	3.1629	0.3200	0.3182	1.0159
3282	0.9522	0.9830	0.7221	1.2726	1.1298	0.9647	3.1629	0.2903	0.3182	1.0202
3283	0.9522	0.9830	0.7221	1.1708	1.1298	0.9647	3.2793	0.3015	0.3182	1.0181
3284	0.9522	0.9830	0.7221	1.1489	1.1742	0.9647	3.2047	0.3177	0.3182	1.0131
3285	0.9630	0.9791	0.7150	1.2061	1.1108	0.9720	6.8473	0.3118	0.2857	1.0057
3286	0.9522	0.9830	0.7221	1.1334	1.1637	0.9647	3.1629	0.3418	0.3182	1.0148
3287	1.1671	0.9791	0.5609	1.2360	1.1772	1.1903	6.1241	0.2817	0.3153	1.0211
3288	0.9630	0.9791	0.7150	1.2445	1.1126	0.9720	6.6289	0.2951	0.2857	1.0106
3289	0.9185	1.0380	1.0246	0.7493	1.0482	0.7366	0.1498	0.7106	0.4719	1.0189
3290	0.9630	0.9791	0.7150	1.2203	1.1165	0.9720	6.7896	0.3015	0.2857	1.0070
3291	0.9522	0.9830	0.7221	1.1656	1.1298	0.9647	3.1629	0.3064	0.3182	1.0190
3292	0.9522	0.9791	0.3929	1.1638	1.1327	0.6641	3.5386	0.3089	0.2144	1.0235
3293	0.9101	1.0415	0.6671	0.6433	1.0538	0.6983	1.3114	0.4435	0.5238	1.0253
3294	0.9692	1.0382	0.6103	0.8302	1.0951	0.7245	1.4626	0.3990	0.4466	0.9824
3295	0.9522	0.9830	0.7221	1.1336	1.1298	0.9647	3.1842	0.2993	0.3182	1.0158
3296	0.9705	1.0132	0.7197	0.5171	0.9986	0.7588	2.1761	0.3516	0.3803	0.9717
3297	1.0789	0.9791	0.6055	1.1623	1.1417	1.1309	6.2728	0.3483	0.3072	1.0189

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RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
3298	0.9630	0.9791	0.7150	1.2230	1.1165	0.9720	6.9355	0.3175	0.2857	1.0068
3299	0.9522	0.9830	0.7221	1.1674	1.1298	0.9647	3.2823	0.3010	0.3182	1.0169
3300	0.9522	0.9830	0.7221	1.1489	1.1742	0.9647	3.6625	0.3121	0.3182	1.0114
3301	1.1016	0.8999	0.5996	0.8994	1.1354	0.9404	18.2462	0.2599	0.2894	1.0000
3302	0.9734	1.0071	0.6791	0.5809	1.0255	0.9103	3.6094	0.3355	0.3492	0.9717
3303	0.9630	0.9791	0.7150	1.1797	1.1092	0.9720	9.1527	0.2882	0.2857	1.0005
3304	0.9522	0.9830	0.7221	1.1656	1.1298	0.9647	3.5301	0.3104	0.3182	1.0177
3305	0.9630	0.9791	0.7150	1.2030	1.1108	0.9720	7.7067	0.3543	0.2857	1.0013
3306	0.9633	1.1736	0.9306	0.9751	1.0029	0.9937	1.2958	0.4421	0.5658	1.0000
3307	0.9630	0.9791	0.7150	1.1235	1.1346	0.9720	6.7239	0.3381	0.2857	1.0150
3308	0.9522	0.9830	0.7221	1.1384	1.1628	0.9647	3.3102	0.3054	0.3182	1.0126
3309	1.0099	0.9791	0.6653	1.1581	1.1186	1.0411	6.8042	0.3691	0.2941	1.0135
3310	0.9630	0.9791	0.7150	1.1235	1.1383	0.9720	6.6289	0.3086	0.2857	1.0175
3311	0.9633	1.1736	0.9306	0.9751	1.0029	0.9937	1.1296	0.5071	0.5269	1.0000
3312	0.9563	0.9830	0.7221	1.1372	1.1265	0.9647	3.6036	0.3158	0.3182	1.0143
3313	0.9630	0.9791	0.7150	1.2107	1.1058	0.9720	7.1618	0.3456	0.2857	1.0000
3314	0.9630	0.9791	0.7150	1.2030	1.1108	0.9720	7.2446	0.3611	0.2857	1.0027
3315	0.9633	1.1736	0.9306	0.9751	1.0117	0.9937	1.2265	0.4071	0.5629	1.0000
3316	0.9563	0.9830	0.7221	1.1715	1.1265	0.9647	3.5565	0.3404	0.3182	1.0157
3317	0.9563	0.9802	0.7221	1.1525	1.1602	0.9650	4.4095	0.3568	0.3138	1.0088
3318	0.9636	1.0071	0.5430	0.3956	1.0110	0.7305	6.5842	0.3898	0.3234	0.9720

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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
3319	0.9630	0.9791	0.7150	1.2107	1.1058	0.9720	6.9430	0.3135	0.2857	1.0000
3320	0.9633	1.1736	0.9306	0.9751	1.0029	0.9937	1.1296	0.3828	0.5412	1.0000
3321	0.9185	1.0380	0.9650	0.6884	1.0659	0.7991	0.1530	0.7249	0.4417	1.0653
3322	1.1026	0.8409	0.5351	0.9433	1.1365	0.5854	14.6973	0.2052	0.1991	0.9869
3323	0.9630	0.9791	0.7150	1.1643	1.1114	0.9699	6.7216	0.3328	0.2511	1.0089
3324	0.9563	0.9802	0.7221	1.1379	1.1265	0.9650	4.1440	0.3086	0.3138	1.0112
3325	0.9734	1.0071	0.6740	0.5351	1.0120	0.8793	3.6137	0.3709	0.3424	0.9720
3326	0.9563	0.9791	0.7318	1.0165	1.3148	0.9500	3.9795	0.3279	0.2720	1.0000
3327	0.9734	1.0071	0.6791	0.5809	1.0255	0.9103	2.5871	0.3348	0.3481	0.9718
3328	0.9563	0.9802	0.7221	1.1432	1.1744	0.9650	4.3662	0.3299	0.3138	1.0049
3329	0.9630	0.9791	0.7150	1.1643	1.1152	0.9699	6.7216	0.3191	0.2511	1.0075
3330	0.9636	1.0071	0.5430	0.3956	1.0110	0.7305	4.9997	0.3890	0.3263	0.9739
3331	0.9713	1.0382	0.6779	0.6096	1.0711	0.8713	1.6832	0.3795	0.4036	0.9730
3332	0.9630	0.9791	0.7150	1.1643	1.1114	0.9699	6.7216	0.3095	0.2511	1.0076
3333	0.9646	0.9802	0.7221	1.1405	1.1265	0.9650	4.1440	0.3296	0.3138	1.0068
3334	0.9101	1.0415	0.5999	0.4368	1.0738	0.7187	1.4949	0.4264	0.4793	0.9980
3335	0.9646	0.9802	0.7221	1.1969	1.2867	0.9650	5.3186	0.3140	0.3138	1.0000
3336	0.9630	0.9791	0.7150	1.1769	1.1152	0.9699	6.7216	0.3688	0.2511	1.0054
3337	0.9646	0.9791	0.7221	1.1855	1.3057	0.9631	4.4378	0.2839	0.3101	1.0000
3338	0.9633	1.1736	0.9306	0.9751	1.0117	0.9937	1.2607	0.4524	0.5730	1.0000
3339	0.9646	0.9791	0.7221	1.0893	1.3079	0.9627	4.5121	0.3105	0.3094	1.0000

State: **LOUISIANA**
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RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
3340	0.9646	0.9794	0.7221	1.1632	1.1870	0.9643	4.2576	0.3016	0.3125	1.0000
3341	0.9734	1.0071	0.6740	0.5351	1.0120	0.8793	3.1231	0.3503	0.3387	0.9730
3342	0.9734	1.0071	0.6740	0.5351	1.0120	0.8793	2.7206	0.3509	0.3507	0.9723
3343	0.9555	0.9791	0.7221	1.0701	1.3079	0.9627	5.2603	0.2811	0.3094	1.0000
3344	0.9646	0.9791	0.7221	1.1632	1.1870	0.9642	4.5738	0.2963	0.3119	1.0000
3345	0.9555	0.9791	0.7221	1.0606	1.2952	0.9627	4.9064	0.3494	0.3094	1.0000
3346	0.9555	0.9791	0.7221	0.9068	1.2952	0.9523	4.6865	0.3588	0.3080	1.0000
3347	0.9688	1.2221	0.9291	0.9738	1.0054	1.0068	1.3665	0.4703	0.5528	1.0000
3348	0.9555	0.9791	0.7288	0.9003	1.2863	0.9494	4.4700	0.2720	0.3160	1.0000
3349	0.9628	1.0071	0.6458	0.4365	0.9965	0.8573	2.8128	0.2419	0.3376	0.9719
3350	0.9555	0.9791	0.7221	1.0701	1.3079	0.9627	4.7789	0.3136	0.3094	1.0000
3351	0.9628	1.0071	0.6458	0.4365	0.9965	0.8573	2.9848	0.3866	0.3289	0.9720
3352	0.9555	0.9791	0.7221	0.9374	1.2952	0.9627	4.5121	0.3113	0.3094	1.0000
3353	0.9555	0.9791	0.7221	1.0921	1.2952	0.9627	4.6159	0.3138	0.3094	1.0000
3354	0.9209	1.0380	0.9566	0.8367	1.0710	0.6668	0.1915	0.7365	0.4437	1.0980
3355	0.9744	1.0382	0.5876	0.7568	1.0683	0.6658	1.5036	0.3813	0.4320	0.9769
3356	0.9555	0.9791	0.7221	0.9266	1.2952	0.9593	4.8793	0.3083	0.3091	1.0000
3357	0.9530	0.9791	0.3054	1.0482	1.1359	0.6761	4.3731	0.3195	0.2197	1.0077
3358	0.9201	1.0380	0.9625	0.8328	1.0411	0.6669	0.2060	0.6771	0.4297	1.0841
3359	0.9630	0.9791	0.7150	1.2075	1.1074	0.9699	7.3243	0.4116	0.2511	1.0000
3360	0.9628	1.0071	0.5492	0.4266	1.0138	0.7678	3.4770	0.3946	0.3266	0.9722

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

RATING AREA FACTORS

USAA GROUP UNIT-OWNER FORM

<u>Rating Area</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>
3361	0.9182	1.0380	0.9412	0.7219	1.0194	0.6873	0.1432	0.7625	0.4243	1.0722
3362	0.9734	1.0071	0.6740	0.5351	1.0120	0.8793	2.3115	0.3317	0.3394	0.9719
3363	0.9555	0.9791	0.7221	1.2172	1.2930	0.9627	4.6196	0.3360	0.3094	1.0000
3364	1.1671	0.9791	0.5609	1.2646	1.1772	1.1903	6.1241	0.2888	0.3153	1.0203
3365	0.9185	1.0380	0.9650	0.8217	1.0401	0.7086	0.1451	0.7053	0.4167	1.0687
3366	0.9555	0.9791	0.7221	0.9039	1.2863	0.9523	4.6865	0.3223	0.3080	1.0000
3367	0.9633	1.1736	0.9306	0.9751	1.0029	0.9937	1.1296	0.3992	0.5413	1.0000
3368	0.9555	0.9791	0.7221	0.9068	1.2952	0.9523	4.6865	0.3204	0.3080	1.0000
3369	0.9628	1.0071	0.5412	0.4175	0.9877	0.7252	5.2982	0.4294	0.3161	0.9736
3370	1.0023	0.9102	0.5396	1.2517	1.1981	0.4359	3.9913	0.2852	0.1803	0.9726
3371	1.0156	0.9226	0.5396	1.0131	1.2178	0.5160	5.4351	0.2560	0.1807	0.9978
3372	0.9332	1.0380	0.8843	1.2753	0.9437	0.6527	0.2581	0.6514	0.4475	1.0523
3373	0.9209	1.0380	0.9461	0.9375	1.0778	0.7924	0.1879	0.6581	0.4101	1.0686
3374	0.9630	1.0071	0.6462	0.4382	0.9967	0.8578	2.5641	0.4076	0.3276	0.9723
3375	0.9555	0.9791	0.7221	0.9039	1.2810	0.9523	5.0271	0.2856	0.3080	1.0000
3376	0.9628	1.0071	0.5412	0.4175	0.9877	0.7252	3.8630	0.3893	0.3138	0.9726
3377	0.9529	0.9968	0.6250	0.6327	1.0215	0.6519	6.0365	0.3917	0.2851	0.9851
3378	0.9633	1.1736	0.9306	0.9751	1.0029	0.9937	1.2036	0.5106	0.5547	1.0000
3379	0.9185	1.0380	0.9461	0.8094	1.0589	0.7763	0.1804	0.7086	0.4051	1.0454
3380	0.9555	0.9791	0.7221	0.9039	1.2722	0.9523	5.3857	0.3620	0.3080	1.0000
3381	0.9599	1.2048	0.7709	0.9797	1.0423	0.9972	1.5044	0.3980	0.4963	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

RATING AREA FACTORS

USAA GROUP UNIT-OWNER FORM

<u>Rating Area</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>
3382	0.9628	1.0071	0.5405	0.3766	0.9699	0.7268	4.6519	0.3468	0.3023	0.9741
3383	0.9628	1.0071	0.5492	0.4266	1.0138	0.7678	2.9073	0.3920	0.3150	0.9728
3384	0.9628	1.0071	0.5476	0.4342	1.0167	0.6629	4.7448	0.4083	0.2959	0.9806
3385	0.9146	1.0415	0.7253	0.8078	0.9941	0.6388	1.1548	0.4837	0.5683	0.9698
3386	0.9726	1.0093	0.6701	0.5775	0.9831	0.8987	2.1167	0.3537	0.3335	0.9726
3387	0.9628	1.0071	0.5405	0.3766	0.9699	0.7268	3.4594	0.3928	0.3089	0.9734
3388	0.9529	0.9968	0.6250	0.6327	1.0215	0.6519	5.0641	0.3789	0.2812	0.9916
3389	0.9628	1.0071	0.5405	0.3766	0.9699	0.7268	3.0079	0.3498	0.3137	0.9729
3390	0.9719	1.2586	0.9281	0.9729	1.0105	1.0172	1.4379	0.4754	0.5443	1.0000
3391	0.9555	0.9791	0.7221	0.9039	1.2810	0.9523	5.9310	0.2981	0.3080	1.0000
3392	0.9182	1.0380	0.9381	0.6603	0.9826	0.6539	0.1437	0.7291	0.3997	1.0916
3393	0.9628	1.0071	0.5470	0.3864	0.9954	0.6838	4.2880	0.4214	0.3031	0.9746
3394	0.9628	1.0071	0.5470	0.3864	0.9954	0.6838	2.5651	0.4057	0.3122	0.9764
3395	0.9726	1.0071	0.6675	0.5278	0.9824	0.8987	2.1071	0.4043	0.3298	0.9721
3396	0.9602	1.1597	0.9150	0.9691	0.9941	0.9865	1.1548	0.4837	0.5683	1.0000
3397	0.9628	1.0071	0.5470	0.3864	0.9954	0.6838	3.9485	0.4985	0.3018	0.9747
3398	0.9535	1.0071	0.5366	0.3723	0.9699	0.7268	3.4730	0.4348	0.3051	0.9745
3399	0.9579	1.1432	0.9057	0.9606	1.0043	0.9781	1.2393	0.4170	0.5755	1.0000
3400	0.9719	1.2586	0.9281	0.9729	0.9970	1.0172	1.5205	0.4303	0.5657	1.0000
3401	0.9628	1.0071	0.5476	0.4342	1.0167	0.6629	3.9564	0.4427	0.2971	0.9778
3402	0.9529	0.9824	0.6333	0.6248	1.0258	0.5923	5.3625	0.3347	0.2781	0.9801

State: **LOUISIANA**
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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

RATING AREA FACTORS

USAA GROUP UNIT-OWNER FORM

<u>Rating Area</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>
3403	0.9628	1.0071	0.5420	0.3822	0.9954	0.7085	3.5603	0.4282	0.3007	0.9762
3404	0.9535	1.0071	0.5366	0.3723	0.9699	0.7268	2.7573	0.4409	0.3054	0.9745
3405	0.9529	0.9968	0.6383	0.6171	1.0199	0.6589	5.2920	0.4995	0.2878	0.9851
3406	0.9628	1.0071	0.5420	0.3822	0.9954	0.7085	3.0675	0.3822	0.3022	0.9755
3407	0.9535	1.0071	0.5426	0.3725	0.9955	0.7479	2.4937	0.3791	0.3083	0.9751
3408	0.9185	1.0380	0.9506	0.8062	1.0542	0.8041	0.1763	0.6137	0.4147	1.0744
3409	0.9529	0.9968	0.6250	0.6327	1.0215	0.6519	4.8318	0.3810	0.2921	0.9837
3410	0.9529	0.9823	0.6406	0.6304	1.0145	0.5923	5.3406	0.3642	0.2769	0.9767
3411	0.9535	1.0071	0.5463	0.3856	0.9938	0.7085	3.7730	0.3539	0.2976	0.9798
3412	0.9529	0.9791	0.6358	0.6357	1.0241	0.5923	5.2107	0.3694	0.2751	0.9777
3413	0.9662	1.0382	0.6293	0.5386	1.0171	0.8690	1.9671	0.3791	0.3769	0.9790
3414	0.9719	1.2586	0.9281	0.9729	0.9970	1.0172	1.4422	0.4152	0.5716	1.0000
3415	0.9535	1.0071	0.5424	0.3755	0.9697	0.7159	2.8903	0.4388	0.3020	0.9782
3416	0.9535	1.0071	0.5463	0.3856	0.9938	0.7085	3.1168	0.3518	0.2983	0.9824
3417	0.9529	0.9968	0.6383	0.6171	1.0199	0.6589	4.9502	0.4411	0.2889	0.9840
3418	0.9529	0.9911	0.6419	0.6072	1.0171	0.6194	5.9221	0.3424	0.2801	0.9910
3419	0.9529	0.9939	0.6367	0.6128	1.0228	0.6519	4.9047	0.3634	0.2843	0.9884
3420	0.9719	1.2586	0.9281	0.9729	0.9970	1.0172	1.4840	0.4087	0.5465	1.0000
3421	0.9535	1.0071	0.5456	0.3788	0.9683	0.7268	3.6547	0.4396	0.2952	0.9797
3422	0.9082	1.0415	0.5815	0.7083	1.0417	0.6637	1.7963	0.3855	0.4451	0.9835
3423	0.9719	1.2586	0.9281	0.9729	0.9970	1.0172	1.4739	0.4745	0.5698	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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
3424	0.9719	1.2586	0.9281	0.9729	0.9970	1.0172	1.4099	0.4271	0.5775	1.0000
3425	0.9529	1.0033	0.6239	0.4902	1.0199	0.6629	3.9592	0.3623	0.2871	0.9858
3426	0.9535	1.0071	0.5535	0.4294	1.0151	0.6629	3.3860	0.4207	0.2931	0.9813
3427	0.9535	1.0071	0.5456	0.3788	0.9683	0.7268	2.6863	0.3904	0.3011	0.9785
3428	0.9529	0.9791	0.6021	0.6123	1.0241	0.5923	6.1804	0.3591	0.2664	0.9930
3429	0.9535	1.0071	0.5487	0.3820	1.0007	0.6629	3.7673	0.3448	0.2932	0.9812
3430	0.9529	0.9791	0.7150	1.0833	1.0769	0.9699	9.1332	0.3738	0.2511	1.0000
3431	0.9529	0.9939	0.6367	0.6128	1.0228	0.6519	4.5298	0.3730	0.2852	0.9876
3432	0.9670	1.0147	0.6780	0.5003	1.0153	0.8708	1.9640	0.3663	0.3429	0.9731
3433	0.9535	1.0071	0.5487	0.3820	1.0007	0.6629	2.8469	0.3549	0.2941	0.9806
3434	0.9535	1.0071	0.5450	0.3809	0.9938	0.7085	2.8043	0.3351	0.2965	0.9787
3435	0.9634	1.0071	0.6377	0.5041	0.9767	0.8690	2.3144	0.4161	0.3147	0.9731
3436	0.9719	1.2586	0.9281	0.9729	0.9970	1.0172	1.4413	0.4562	0.5720	1.0000
3437	0.9535	1.0071	0.5273	0.3692	0.9683	0.7295	2.5105	0.3972	0.3019	0.9760
3438	0.9634	1.0116	0.6710	0.5805	0.9663	0.9424	2.0747	0.3917	0.3307	0.9724
3439	0.9535	1.0048	0.5396	0.4259	1.0151	0.6629	3.9995	0.3225	0.2893	0.9839
3440	0.9719	1.2586	0.9281	0.9729	0.9970	1.0172	1.4719	0.4798	0.5628	1.0000
3441	0.9535	1.0048	0.5396	0.4259	1.0151	0.6629	3.1773	0.3827	0.2924	0.9819
3442	0.9535	1.0071	0.5306	0.3783	0.9938	0.7085	2.7330	0.3368	0.2950	0.9798
3443	0.9535	1.0071	0.5290	0.3650	0.9713	0.7161	2.6219	0.3642	0.2978	0.9777
3444	0.9719	1.2586	0.9281	0.9729	0.9970	1.0172	1.4561	0.4666	0.5528	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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
3445	0.9535	1.0071	0.5249	0.3673	0.9767	0.7227	2.4409	0.4152	0.3029	0.9754
3446	0.9535	1.0071	0.5141	0.3622	0.9683	0.7268	2.5460	0.3757	0.2995	0.9768
3447	0.9535	1.0071	0.5208	0.3724	0.9938	0.6838	2.7421	0.3218	0.2938	0.9808
3448	0.9529	0.9791	0.6021	0.6123	1.0241	0.5923	4.9140	0.3934	0.2763	0.9981
3449	0.9719	1.2586	0.9281	0.9729	0.9970	1.0172	1.5476	0.4547	0.5676	1.0000
3450	0.9535	1.0071	0.5119	0.3625	0.9940	0.7583	2.3324	0.4161	0.3046	0.9749
3451	0.9529	0.9791	0.5996	1.0833	1.0769	0.9404	7.4040	0.3864	0.2894	1.0020
3452	0.9535	1.0071	0.5261	0.3565	0.9873	0.8209	2.3138	0.3921	0.3086	0.9739
3453	0.9529	0.9791	0.6021	0.6123	1.0241	0.5923	5.0736	0.3056	0.2577	1.0083
3454	0.9719	1.2586	0.9281	0.9729	0.9970	1.0172	1.4426	0.4100	0.5760	1.0000
3455	0.9529	0.9968	0.6020	0.6294	1.0083	0.6519	3.7747	0.4235	0.2824	0.9903
3456	0.9535	1.0033	0.5301	0.4519	1.0037	0.6629	3.2995	0.4151	0.2852	0.9875
3457	0.9535	1.0071	0.5121	0.3622	0.9532	0.7268	2.3738	0.4160	0.2985	0.9772
3458	0.9535	1.0033	0.5301	0.4519	1.0037	0.6629	2.6905	0.3871	0.2865	0.9865
3459	0.9634	1.0070	0.6071	0.3951	0.9617	0.8679	2.1433	0.3911	0.3111	0.9735
3460	0.9529	0.9791	0.5311	1.0833	1.0769	0.7154	5.7041	0.3480	0.2451	0.9970
3461	0.9152	1.0415	0.5890	0.6669	0.9848	0.6870	1.5788	0.4202	0.5148	0.9753
3462	0.9535	1.0071	0.5129	0.3549	0.9611	0.7219	2.4222	0.4047	0.3015	0.9759
3463	0.9529	0.9791	0.5311	1.0833	1.0769	0.7154	5.3514	0.3949	0.2458	0.9980
3464	0.9535	1.0071	0.5204	0.3619	0.9647	0.7085	2.7470	0.3337	0.2909	0.9826
3465	0.9719	1.2586	0.9281	0.9729	0.9970	1.0172	1.4364	0.4390	0.5757	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
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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
3466	0.9662	1.0343	0.6037	0.4508	1.0155	0.8364	2.0158	0.3735	0.3524	0.9756
3467	0.9634	1.0071	0.6271	0.4930	0.9479	0.8987	1.9657	0.3843	0.3121	0.9738
3468	0.9654	1.0132	0.6355	0.4651	0.9439	0.7511	2.0673	0.3733	0.3317	0.9736
3469	0.9535	1.0071	0.5119	0.3508	0.9359	0.7219	2.4508	0.3852	0.2990	0.9768
3470	0.9357	1.0254	0.6014	0.6248	0.9952	0.7812	2.0198	0.3944	0.3797	0.9789
3471	0.9535	1.0070	0.5273	0.3685	0.9720	0.6630	2.9526	0.3406	0.2879	0.9849
3472	0.9535	1.0071	0.5538	0.3534	0.9456	0.8485	2.2188	0.4043	0.3058	0.9750
3473	0.9529	0.9968	0.6020	0.6035	0.9902	0.6649	2.3040	0.3923	0.2849	0.9878
3474	0.9627	1.2097	0.8957	0.9581	0.9736	0.9898	1.4142	0.4006	0.5850	1.0000
3475	0.9535	1.0071	0.5137	0.3518	0.9359	0.7268	2.4124	0.3545	0.2957	0.9783
3476	0.9529	0.9968	0.6020	0.6035	0.9902	0.6649	3.9606	0.3890	0.2814	0.9911
3477	0.9462	1.0966	0.8651	0.9373	0.9638	0.9566	1.1919	0.4894	0.5771	1.0000
3478	0.9535	1.0071	0.5132	0.3635	0.9399	0.7184	2.6412	0.3231	0.2908	0.9818
3479	0.9634	1.0071	0.6188	0.4757	0.9439	0.8690	2.2667	0.3637	0.3091	0.9726
3480	0.9535	1.0071	0.5069	0.3465	0.9607	0.7615	2.3174	0.3542	0.2976	0.9774
3481	0.9188	1.0415	0.5951	0.6504	0.9510	0.6679	1.4661	0.4315	0.5761	0.9711
3482	0.9535	1.0071	0.5100	0.3507	0.9374	0.7184	2.5355	0.3640	0.2911	0.9815
3483	0.9634	1.0093	0.6216	0.5409	0.9487	0.8987	2.2435	0.4032	0.3140	0.9742
3484	1.1141	0.9157	0.5323	1.0718	1.1986	0.4421	11.1627	0.2633	0.1827	1.1063
3485	0.9462	1.0966	0.8651	0.9373	0.9641	0.9566	1.2708	0.4608	0.5962	1.0000
3486	0.9529	1.0033	0.5891	0.4699	0.9854	0.6652	3.7743	0.3773	0.2736	0.9942

State: **LOUISIANA**
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 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

RATING AREA FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Rating Area</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>
3487	0.9529	1.0033	0.5891	0.4699	0.9854	0.6652	5.7784	0.3495	0.2522	0.9976
3488	0.9582	1.0063	0.6053	0.5054	0.9671	0.7820	2.6376	0.3757	0.2979	0.9816
3489	0.9529	1.0033	0.5891	0.4699	0.9854	0.6652	3.0316	0.3482	0.2819	0.9890
3490	0.9634	1.0093	0.6216	0.5409	0.9487	0.8987	2.2435	0.4032	0.3140	0.9742
3491	0.9634	1.0093	0.6216	0.5409	0.9487	0.8987	2.2435	0.4032	0.3140	0.9742
3492	0.9529	1.0033	0.5891	0.4699	0.9854	0.6652	3.4030	0.3627	0.2778	0.9916
3493	0.9508	0.9753	0.7189	0.9002	1.2173	0.9439	7.7914	0.3242	0.3074	1.0000
3494	0.9188	1.0415	0.6408	0.6775	0.9534	0.6754	1.4222	0.4457	0.5753	0.9719
3495	0.9529	1.0033	0.5891	0.4699	0.9854	0.6652	3.0316	0.3482	0.2819	0.9890
3496	0.9529	1.0033	0.5891	0.4699	0.9854	0.6652	4.4050	0.3489	0.2671	0.9933
3497	0.9529	1.0033	0.5891	0.4699	0.9854	0.6652	4.4050	0.3489	0.2671	0.9933
3498	1.0817	0.8440	0.4961	1.1001	1.1007	0.5396	12.0225	0.1839	0.1930	1.0510
3499	0.9508	0.9753	0.5408	0.8974	1.2173	0.6812	7.4231	0.2954	0.1937	0.9944
3500	1.0156	0.9226	0.5396	1.0131	1.2178	0.5160	5.6883	0.2393	0.1809	1.0321
3501	0.9832	0.9490	0.5402	0.9553	1.2175	0.5986	6.7398	0.2818	0.1865	1.0049

*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

AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

USAA GROUP

OWNERS FORMS

Other Perils	All Other Perils Deductible *						
<u>Amount of Insurance**</u>	<u>\$500</u>	<u>\$1,000</u>	<u>\$2,000</u>	<u>\$5,000</u>	<u>\$10,000</u>	<u>1%</u>	<u>2%</u>
\$10,000	0.1502	0.1345	0.1263	0.1212	0.1195	0.2443	0.1916
\$50,000	0.5209	0.4085	0.3363	0.2868	0.2693	0.5209	0.4085
\$100,000	0.9204	0.7217	0.5660	0.4439	0.3974	0.7217	0.5660
\$150,000	1.2612	1.0088	0.7877	0.5899	0.5094	0.8734	0.6849
\$200,000	1.5489	1.2752	1.0000	0.7316	0.6150	1.0000	0.7842
\$250,000	1.8061	1.5182	1.2044	0.8710	0.7171	1.1107	0.8710
\$300,000	2.0301	1.7474	1.3977	1.0078	0.8174	1.2102	0.9490
\$350,000	2.2556	1.9438	1.5888	1.1436	0.9156	1.3012	1.0204
\$400,000	2.4292	2.1461	1.7668	1.2777	1.0136	1.3855	1.0865
\$450,000	2.6280	2.3344	1.9447	1.4098	1.1109	1.4645	1.1484
\$500,000	2.7947	2.5024	2.1035	1.5389	1.2068	1.5389	1.2068
\$600,000	3.1207	2.8128	2.4211	1.7942	1.3963	1.6767	1.3149
\$750,000	3.5102	3.2651	2.8321	2.1510	1.6796	1.8623	1.4604
\$1,000,000	4.1246	3.8722	3.4672	2.7189	2.1322	2.1322	1.6721
\$1,500,000	5.1279	4.8635	4.5239	3.7258	2.9803	2.5803	2.0235
\$2,000,000	5.8710	5.7148	5.3651	4.5759	3.7672	2.9542	2.3167
\$3,000,000	7.2042	7.1049	6.7385	5.9975	5.1622	3.5751	2.8036
For each add'l \$10,000 above \$3,000,000, add:	0.0133	0.0139	0.0137	0.0142	0.0140	0.0062	0.0049

*Some deductible options may not be available for some locations.

**This is the Coverage A (dwelling) limit on the policy.

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

AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

USAA GROUP

OWNERS FORMS

Fire	All Other Perils Deductible *						
<u>Amount of Insurance**</u>	<u>\$500</u>	<u>\$1,000</u>	<u>\$2,000</u>	<u>\$5,000</u>	<u>\$10,000</u>	<u>1%</u>	<u>2%</u>
\$10,000	0.0665	0.0611	0.0535	0.0360	0.0167	0.0735	0.0712
\$50,000	0.2915	0.2823	0.2692	0.2424	0.2123	0.2915	0.2823
\$100,000	0.5385	0.5276	0.5111	0.4776	0.4388	0.5276	0.5111
\$150,000	0.7682	0.7566	0.7388	0.6998	0.6575	0.7466	0.7232
\$200,000	0.9867	0.9748	0.9551	0.9135	0.8646	0.9551	0.9252
\$250,000	1.1977	1.1858	1.1651	1.1200	1.0678	1.1562	1.1200
\$300,000	1.4025	1.3906	1.3695	1.3233	1.2669	1.3515	1.3092
\$350,000	1.6024	1.5905	1.5692	1.5215	1.4616	1.5421	1.4939
\$400,000	1.7982	1.7862	1.7646	1.7154	1.6537	1.7289	1.6748
\$450,000	1.9905	1.9786	1.9572	1.9057	1.8421	1.9124	1.8525
\$500,000	2.1796	2.1680	2.1466	2.0929	2.0274	2.0929	2.0274
\$600,000	2.5501	2.5388	2.5173	2.4623	2.3954	2.4464	2.3699
\$750,000	3.0897	3.0787	3.0571	3.0010	2.9306	2.9615	2.8687
\$1,000,000	3.9561	3.9456	3.9246	3.8668	3.7885	3.7885	3.6699
\$1,500,000	5.6030	5.5930	5.5732	5.5161	5.4325	5.3608	5.1930
\$2,000,000	7.1709	7.1614	7.1424	7.0852	6.9998	6.8580	6.6433
\$3,000,000	10.1515	10.1425	10.1245	10.0706	9.9854	9.7042	9.4004

For each add'l \$10,000 above \$3,000,000, add:

0.0298 0.0298 0.0298 0.0299 0.0299 0.0285 0.0276

*Some deductible options may not be available for some locations.

**This is the Coverage A (dwelling) limit on the policy.

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

AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

USAA GROUP

OWNERS FORMS

Other Wind and Hail

Wind/Hail Deductible

<u>Amount of Insurance**</u>	<u>1%</u>	<u>2%</u>	<u>3%</u>	<u>5%</u>
\$10,000	0.2251	0.1730	0.1403	0.1073
\$50,000	0.5181	0.3981	0.3230	0.2470
\$100,000	0.7419	0.5700	0.4625	0.3536
\$150,000	0.8870	0.6651	0.5317	0.3995
\$200,000	1.0000	0.7330	0.5782	0.4273
\$250,000	1.0975	0.7904	0.6170	0.4503
\$300,000	1.1841	0.8407	0.6506	0.4699
\$350,000	1.2627	0.8857	0.6805	0.4872
\$400,000	1.3349	0.9266	0.7074	0.5027
\$450,000	1.4021	0.9643	0.7321	0.5167
\$500,000	1.4711	1.0066	0.7619	0.5358
\$600,000	1.6168	1.1063	0.8374	0.5889
\$750,000	1.8148	1.2418	0.9399	0.6610
\$1,000,000	2.1064	1.4413	1.0909	0.7672
\$1,500,000	2.5986	1.7781	1.3459	0.9465
\$2,000,000	3.0161	2.0638	1.5621	1.0985
\$3,000,000	3.7209	2.5460	1.9271	1.3552

For each add'l \$10,000 above \$3,000,000, add:

0.0070 0.0048 0.0037 0.0026

**This is the Coverage A (dwelling) limit on the policy.

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
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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

USAA GROUP

OWNERS FORMS

Theft	All Other Perils Deductible *						
<u>Amount of Insurance**</u>	<u>\$500</u>	<u>\$1,000</u>	<u>\$2,000</u>	<u>\$5,000</u>	<u>\$10,000</u>	<u>1%</u>	<u>2%</u>
\$10,000	0.2696	0.2356	0.2016	0.1567	0.1227	0.4340	0.3236
\$50,000	0.6796	0.5067	0.4470	0.3690	0.3157	0.6796	0.5067
\$100,000	1.1268	0.8244	0.6147	0.5121	0.4476	0.8244	0.6147
\$150,000	1.4750	1.1114	0.8099	0.6118	0.5433	0.9230	0.6882
\$200,000	1.7425	1.3668	1.0000	0.6976	0.6212	1.0000	0.7456
\$250,000	1.9671	1.5880	1.1813	0.7934	0.7000	1.0641	0.7934
\$300,000	2.1488	1.7891	1.3481	0.8924	0.7421	1.1196	0.8348
\$350,000	2.3328	1.9479	1.5115	0.9935	0.7917	1.1687	0.8714
\$400,000	2.4541	2.1136	1.6580	1.0943	0.8462	1.2130	0.9044
\$450,000	2.6067	2.2619	1.8035	1.1940	0.9037	1.2535	0.9346
\$500,000	2.7224	2.3862	1.9262	1.2908	0.9624	1.2908	0.9624
\$600,000	2.9480	2.6066	2.1703	1.4819	1.0825	1.3581	1.0126
\$750,000	3.1837	2.9238	2.4621	1.7402	1.2681	1.4452	1.0775
\$1,000,000	3.5551	3.3024	2.8945	2.1401	1.5658	1.5658	1.1674
\$1,500,000	4.1061	3.8619	3.5466	2.8014	2.1109	1.7530	1.3070
\$2,000,000	4.4487	4.3123	4.0058	3.3095	2.5960	1.8993	1.4161
\$3,000,000	5.0608	4.9808	4.6845	4.0813	3.3982	2.1265	1.5855
For each add'l \$10,000 above \$3,000,000, add:	0.0061	0.0067	0.0068	0.0077	0.0080	0.0023	0.0017

*Some deductible options may not be available for some locations.

**This is the Coverage A (dwelling) limit on the policy.

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

AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

USAA GROUP

OWNERS FORMS

Water	All Other Perils Deductible *						
<u>Amount of Insurance**</u>	<u>\$500</u>	<u>\$1,000</u>	<u>\$2,000</u>	<u>\$5,000</u>	<u>\$10,000</u>	<u>1%</u>	<u>2%</u>
\$10,000	0.3685	0.2108	0.1206	0.0576	0.0330	0.5397	0.5384
\$50,000	0.6987	0.5389	0.3885	0.2038	0.1166	0.6987	0.5389
\$100,000	1.0574	0.8359	0.6002	0.3512	0.2009	0.8359	0.6002
\$150,000	1.3512	1.0958	0.8066	0.4561	0.2760	0.9283	0.6392
\$200,000	1.5950	1.3308	1.0000	0.5736	0.3461	1.0000	0.6685
\$250,000	1.8114	1.5407	1.1833	0.6921	0.4047	1.0594	0.6921
\$300,000	1.9992	1.7370	1.3533	0.8090	0.4761	1.1105	0.7120
\$350,000	2.1883	1.9017	1.5214	0.9264	0.5477	1.1557	0.7292
\$400,000	2.3328	2.0730	1.6749	1.0423	0.6217	1.1963	0.7445
\$450,000	2.4994	2.2315	1.8290	1.1566	0.6965	1.2333	0.7583
\$500,000	2.6384	2.3714	1.9629	1.2674	0.7708	1.2674	0.7708
\$600,000	2.9108	2.6288	2.2331	1.4876	0.9197	1.3286	0.7929
\$750,000	3.2332	3.0070	2.5744	1.7888	1.1488	1.4075	0.8209
\$1,000,000	3.7439	3.5074	3.1043	2.2700	1.5162	1.5162	0.8585
\$1,500,000	4.5742	4.3191	3.9784	3.1126	2.2092	1.6838	0.9143
\$2,000,000	5.1727	5.0179	4.6625	3.8102	2.8569	1.8138	0.9561
\$3,000,000	6.2534	6.1516	5.7696	4.9644	4.0014	2.0143	1.0183
For each add'l \$10,000 above \$3,000,000, add:	0.0108	0.0113	0.0111	0.0115	0.0114	0.0020	0.0006

*Some deductible options may not be available for some locations.

**This is the Coverage A (dwelling) limit on the policy.

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

AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

USAA GROUP

OWNERS FORMS

Liability	All Other Perils Deductible *						
<u>Amount of Insurance**</u>	<u>\$500</u>	<u>\$1,000</u>	<u>\$2,000</u>	<u>\$5,000</u>	<u>\$10,000</u>	<u>1%</u>	<u>2%</u>
\$10,000	0.1974	0.1974	0.1974	0.1974	0.1974	0.1974	0.1974
\$50,000	0.4719	0.4719	0.4719	0.4719	0.4719	0.4719	0.4719
\$100,000	0.6870	0.6870	0.6870	0.6870	0.6870	0.6870	0.6870
\$150,000	0.8557	0.8557	0.8557	0.8557	0.8557	0.8557	0.8557
\$200,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
\$250,000	1.1285	1.1285	1.1285	1.1285	1.1285	1.1285	1.1285
\$300,000	1.2456	1.2456	1.2456	1.2456	1.2456	1.2456	1.2456
\$350,000	1.3541	1.3541	1.3541	1.3541	1.3541	1.3541	1.3541
\$400,000	1.4557	1.4557	1.4557	1.4557	1.4557	1.4557	1.4557
\$450,000	1.5516	1.5516	1.5516	1.5516	1.5516	1.5516	1.5516
\$500,000	1.6427	1.6427	1.6427	1.6427	1.6427	1.6427	1.6427
\$600,000	1.8132	1.8132	1.8132	1.8132	1.8132	1.8132	1.8132
\$750,000	2.0461	2.0461	2.0461	2.0461	2.0461	2.0461	2.0461
\$1,000,000	2.3912	2.3912	2.3912	2.3912	2.3912	2.3912	2.3912
\$1,500,000	2.9785	2.9785	2.9785	2.9785	2.9785	2.9785	2.9785
\$2,000,000	3.4807	3.4807	3.4807	3.4807	3.4807	3.4807	3.4807
\$3,000,000	4.3356	4.3356	4.3356	4.3356	4.3356	4.3356	4.3356
For each add'l \$10,000 above \$3,000,000, add:	0.0085	0.0085	0.0085	0.0085	0.0085	0.0085	0.0085

*Some deductible options may not be available for some locations.

**This is the Coverage A (dwelling) limit on the policy.

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

AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

USAA GROUP

OWNERS FORMS

Hurricane

Wind/Hail Deductible

<u>Amount of Insurance**</u>	<u>1%</u>	<u>2%</u>	<u>3%</u>	<u>5%</u>
\$10,000	0.0504	0.0486	0.0441	0.0392
\$50,000	0.2510	0.2419	0.2194	0.1949
\$100,000	0.5010	0.4827	0.4379	0.3889
\$150,000	0.7506	0.7233	0.6560	0.5827
\$200,000	1.0000	0.9635	0.8740	0.7763
\$250,000	1.2492	1.2037	1.0918	0.9698
\$300,000	1.4982	1.4436	1.3094	1.1631
\$350,000	1.7472	1.6835	1.5270	1.3563
\$400,000	1.9960	1.9232	1.7444	1.5495
\$450,000	2.2447	2.1629	1.9618	1.7426
\$500,000	2.4934	2.4025	2.1791	1.9356
\$600,000	2.9905	2.8814	2.6136	2.3215
\$750,000	3.7357	3.5995	3.2649	2.9000
\$1,000,000	4.9767	4.7953	4.3495	3.8635
\$1,500,000	7.4563	7.1845	6.5166	5.7884
\$2,000,000	9.9334	9.5713	8.6816	7.7114
\$3,000,000	14.8827	14.3401	13.0070	11.5535

For each add'l \$10,000 above \$3,000,000, add:

0.0495 0.0477 0.0433 0.0384

** This is the Coverage A (dwelling) limit on the policy.

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

AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

USAA GROUP

OWNERS FORMS

Severe Thunderstorm

Wind/Hail Deductible

<u>Amount of Insurance**</u>	<u>1%</u>	<u>2%</u>	<u>3%</u>	<u>5%</u>
\$10,000	0.0993	0.0613	0.0423	0.0250
\$50,000	0.3435	0.2121	0.1464	0.0863
\$100,000	0.5861	0.3619	0.2498	0.1473
\$150,000	0.8011	0.4947	0.3415	0.2014
\$200,000	1.0000	0.6175	0.4263	0.2513
\$250,000	1.1396	0.7037	0.4858	0.2864
\$300,000	1.2679	0.7829	0.5405	0.3187
\$350,000	1.3877	0.8569	0.5915	0.3488
\$400,000	1.5006	0.9266	0.6396	0.3772
\$450,000	1.6077	0.9927	0.6853	0.4041
\$500,000	1.7100	1.0559	0.7289	0.4298
\$600,000	1.9026	1.1748	0.8110	0.4782
\$750,000	2.1682	1.3388	0.9242	0.5450
\$1,000,000	2.5659	1.5844	1.0938	0.6449
\$1,500,000	3.2535	2.0090	1.3868	0.8178
\$2,000,000	3.8503	2.3775	1.6413	0.9678
\$3,000,000	4.8820	3.0146	2.0810	1.2271

For each add'l \$10,000 above \$3,000,000, add:

0.0103 0.0064 0.0044 0.0026

** This is the Coverage A (dwelling) limit on the policy.

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

AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

USAA GROUP

OWNERS FORMS

Winter Storm

Wind/Hail Deductible

<u>Amount of Insurance**</u>	<u>1%</u>	<u>2%</u>	<u>3%</u>	<u>5%</u>
\$10,000	0.0422	0.0410	0.0402	0.0386
\$50,000	0.1943	0.1885	0.1849	0.1775
\$100,000	0.3791	0.3678	0.3608	0.3463
\$150,000	0.5621	0.5453	0.5349	0.5135
\$200,000	0.7449	0.7226	0.7088	0.6804
\$250,000	0.9271	0.8993	0.8821	0.8469
\$300,000	1.1100	1.0768	1.0562	1.0140
\$350,000	1.2921	1.2535	1.2295	1.1803
\$400,000	1.4737	1.4296	1.4023	1.3462
\$450,000	1.6564	1.6068	1.5761	1.5130
\$500,000	1.8382	1.7832	1.7491	1.6791
\$600,000	2.2049	2.1389	2.0980	2.0141
\$750,000	2.7539	2.6714	2.6204	2.5156
\$1,000,000	3.6736	3.5637	3.4956	3.3557
\$1,500,000	5.5204	5.3552	5.2528	5.0427
\$2,000,000	7.3853	7.1643	7.0273	6.7462
\$3,000,000	11.1427	10.8093	10.6027	10.1785

For each add'l \$10,000 above \$3,000,000, add:

0.0376 0.0365 0.0358 0.0343

** This is the Coverage A (dwelling) limit on the policy.

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

AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

USAA GROUP

OWNERS FORMS

Earthquake**	Earthquake Deductible
<u>Amount of Insurance*</u>	<u>10%</u>
\$10,000	0.0514
\$50,000	0.2531
\$100,000	0.5031
\$150,000	0.7519
\$200,000	1.0000
\$250,000	1.2475
\$300,000	1.4945
\$350,000	1.7412
\$400,000	1.9876
\$450,000	2.2337
\$500,000	2.4795
\$600,000	2.9705
\$750,000	3.7057
\$1,000,000	4.9282
\$1,500,000	7.3653
\$2,000,000	9.7951
\$3,000,000	14.6391

For each add'l \$10,000 above \$3,000,000, add:

0.0484

*This is the Coverage A (dwelling) limit on the policy.

** 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

AMOUNT OF INSURANCE FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Amount of Insurance*</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	0.1914	0.0437	0.0294	0.0998	0.1362	0.4096	0.0336	0.0752	0.2193	0.0388
\$5,000	0.2665	0.0971	0.0770	0.1665	0.2076	0.4806	0.0582	0.1016	0.2193	0.0904
\$10,000	0.3416	0.1505	0.1246	0.2332	0.2790	0.5516	0.0828	0.1280	0.2193	0.1420
\$20,000	0.4380	0.2332	0.2018	0.3266	0.3748	0.6330	0.1309	0.1624	0.2193	0.2231
\$30,000	0.5065	0.3014	0.2675	0.3978	0.4455	0.6861	0.1784	0.2053	0.2322	0.2905
\$40,000	0.5616	0.3615	0.3267	0.4574	0.5036	0.7264	0.2257	0.2510	0.2607	0.3504
\$50,000	0.6083	0.4162	0.3815	0.5098	0.5539	0.7593	0.2731	0.2988	0.2965	0.4053
\$60,000	0.6494	0.4671	0.4330	0.5571	0.5986	0.7873	0.3206	0.3459	0.3357	0.4564
\$70,000	0.6863	0.5149	0.4820	0.6004	0.6393	0.8118	0.3683	0.3936	0.3774	0.5046
\$80,000	0.7200	0.5603	0.5289	0.6406	0.6767	0.8336	0.4161	0.4416	0.4210	0.5505
\$90,000	0.7510	0.6036	0.5740	0.6784	0.7116	0.8533	0.4640	0.4897	0.4662	0.5944
\$100,000	0.7800	0.6452	0.6177	0.7140	0.7442	0.8714	0.5122	0.5370	0.5119	0.6366
\$110,000	0.8071	0.6852	0.6600	0.7479	0.7751	0.8880	0.5604	0.5841	0.5584	0.6774
\$120,000	0.8326	0.7240	0.7011	0.7802	0.8044	0.9035	0.6088	0.6310	0.6056	0.7169
\$130,000	0.8569	0.7616	0.7412	0.8111	0.8323	0.9180	0.6574	0.6779	0.6536	0.7553
\$140,000	0.8800	0.7981	0.7804	0.8409	0.8590	0.9316	0.7060	0.7244	0.7020	0.7926
\$150,000	0.9020	0.8337	0.8188	0.8695	0.8846	0.9445	0.7548	0.7707	0.7508	0.8291
\$160,000	0.9231	0.8684	0.8563	0.8972	0.9093	0.9566	0.8036	0.8172	0.8004	0.8647
\$170,000	0.9434	0.9024	0.8932	0.9241	0.9331	0.9682	0.8526	0.8635	0.8503	0.8995
\$180,000	0.9629	0.9356	0.9294	0.9501	0.9561	0.9793	0.9017	0.9092	0.9000	0.9337

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

AMOUNT OF INSURANCE FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Amount of Insurance*</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>
\$190,000	0.9818	0.9681	0.9650	0.9754	0.9784	0.9899	0.9508	0.9548	0.9500	0.9671
\$200,000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
\$210,000	1.0176	1.0313	1.0345	1.0240	1.0210	1.0097	1.0493	1.0456	1.0507	1.0323
\$220,000	1.0348	1.0621	1.0685	1.0474	1.0415	1.0191	1.0986	1.0902	1.1007	1.0641
\$230,000	1.0514	1.0924	1.1020	1.0703	1.0614	1.0281	1.1480	1.1359	1.1521	1.0953
\$240,000	1.0676	1.1222	1.1351	1.0926	1.0808	1.0369	1.1975	1.1803	1.2022	1.1261
\$250,000	1.0833	1.1515	1.1678	1.1145	1.0998	1.0453	1.2470	1.2254	1.2534	1.1565
\$260,000	1.0986	1.1804	1.2001	1.1360	1.1183	1.0535	1.2965	1.2699	1.3041	1.1864
\$270,000	1.1136	1.2089	1.2320	1.1570	1.1364	1.0614	1.3461	1.3150	1.3556	1.2160
\$280,000	1.1282	1.2371	1.2635	1.1776	1.1542	1.0691	1.3958	1.3604	1.4076	1.2451
\$290,000	1.1425	1.2648	1.2947	1.1979	1.1716	1.0766	1.4454	1.4049	1.4587	1.2739
\$300,000	1.1565	1.2922	1.3256	1.2178	1.1886	1.0839	1.4951	1.4496	1.5102	1.3024
\$310,000	1.1701	1.3193	1.3561	1.2374	1.2054	1.0909	1.5448	1.4930	1.5602	1.3305
\$320,000	1.1835	1.3460	1.3864	1.2566	1.2218	1.0978	1.5946	1.5378	1.6119	1.3583
\$330,000	1.1967	1.3725	1.4164	1.2755	1.2379	1.1046	1.6443	1.5826	1.6636	1.3858
\$340,000	1.2095	1.3986	1.4461	1.2942	1.2538	1.1111	1.6941	1.6272	1.7152	1.4130
\$350,000	1.2222	1.4245	1.4755	1.3125	1.2693	1.1176	1.7439	1.6716	1.7666	1.4400
\$360,000	1.2346	1.4501	1.5047	1.3306	1.2847	1.1238	1.7937	1.7157	1.8176	1.4666
\$370,000	1.2468	1.4754	1.5336	1.3484	1.2998	1.1300	1.8435	1.7593	1.8682	1.4931
\$380,000	1.2588	1.5005	1.5623	1.3660	1.3146	1.1360	1.8934	1.8043	1.9202	1.5192

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

AMOUNT OF INSURANCE FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Amount of Insurance*</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>
\$390,000	1.2705	1.5254	1.5908	1.3834	1.3292	1.1418	1.9432	1.8486	1.9715	1.5452
\$400,000	1.2821	1.5500	1.6190	1.4005	1.3437	1.1476	1.9930	1.8923	2.0222	1.5709
\$410,000	1.2935	1.5744	1.6471	1.4174	1.3579	1.1532	2.0429	1.9372	2.0741	1.5963
\$420,000	1.3047	1.5985	1.6749	1.4341	1.3719	1.1588	2.0927	1.9813	2.1251	1.6216
\$430,000	1.3158	1.6225	1.7025	1.4506	1.3857	1.1642	2.1425	2.0256	2.1763	1.6466
\$440,000	1.3267	1.6462	1.7299	1.4669	1.3994	1.1695	2.1924	2.0709	2.2287	1.6715
\$450,000	1.3374	1.6698	1.7572	1.4830	1.4128	1.1748	2.2422	2.1143	2.2788	1.6961
\$460,000	1.3480	1.6932	1.7842	1.4989	1.4261	1.1799	2.2920	2.1586	2.3300	1.7206
\$470,000	1.3584	1.7164	1.8111	1.5147	1.4393	1.1849	2.3419	2.2029	2.3811	1.7449
\$480,000	1.3687	1.7394	1.8378	1.5303	1.4522	1.1899	2.3917	2.2481	2.4333	1.7690
\$490,000	1.3789	1.7622	1.8643	1.5457	1.4651	1.1948	2.4415	2.2912	2.4828	1.7929
\$500,000	1.3889	1.7848	1.8907	1.5609	1.4777	1.1996	2.4912	2.3350	2.5334	1.8167
\$550,000	1.4372	1.8957	2.0202	1.6349	1.5390	1.2225	2.7400	2.5573	2.7885	1.9331
\$600,000	1.4827	2.0029	2.1462	1.7055	1.5971	1.2438	2.9882	2.7807	3.0438	2.0458
\$650,000	1.5259	2.1069	2.2689	1.7732	1.6525	1.2638	3.2359	3.0017	3.2950	2.1553
\$700,000	1.5670	2.2079	2.3889	1.8382	1.7056	1.2825	3.4830	3.2255	3.5485	2.2620
\$750,000	1.6062	2.3064	2.5063	1.9009	1.7565	1.3002	3.7294	3.4482	3.8000	2.3660
\$800,000	1.6438	2.4024	2.6213	1.9614	1.8054	1.3170	3.9750	3.6689	4.0486	2.4676
\$850,000	1.6799	2.4963	2.7341	2.0201	1.8527	1.3329	4.2198	3.8926	4.3002	2.5670
\$900,000	1.7147	2.5882	2.8449	2.0770	1.8984	1.3481	4.4637	4.1140	4.5491	2.6644

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

AMOUNT OF INSURANCE FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Amount of Insurance*</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>
\$950,000	1.7483	2.6782	2.9539	2.1323	1.9426	1.3627	4.7067	4.3350	4.7978	2.7599
\$1,000,000	1.7807	2.7664	3.0611	2.1861	1.9856	1.3766	4.9488	4.5587	5.0500	2.8537
\$1,050,000	1.8122	2.8531	3.1667	2.2385	2.0273	1.3900	5.1900	4.7721	5.2919	2.9459
\$1,100,000	1.8426	2.9383	3.2707	2.2897	2.0679	1.4030	5.4302	4.9955	5.5452	3.0366
\$1,150,000	1.8722	3.0220	3.3734	2.3397	2.1074	1.4154	5.6695	5.2026	5.7833	3.1258
\$1,200,000	1.9010	3.1044	3.4747	2.3886	2.1460	1.4274	5.9077	5.4183	6.0316	3.2137
\$1,250,000	1.9291	3.1856	3.5747	2.4365	2.1837	1.4390	6.1450	5.6429	6.2905	3.3003
\$1,300,000	1.9564	3.2656	3.6735	2.4834	2.2205	1.4503	6.3812	5.8362	6.5211	3.3857
\$1,350,000	1.9830	3.3444	3.7711	2.5293	2.2565	1.4612	6.6165	6.0362	6.7601	3.4700
\$1,400,000	2.0090	3.4222	3.8677	2.5744	2.2917	1.4718	6.8507	6.2429	7.0078	3.5532
\$1,450,000	2.0345	3.4990	3.9632	2.6187	2.3262	1.4821	7.0840	6.4567	7.2647	3.6354
\$1,500,000	2.0594	3.5748	4.0577	2.6622	2.3601	1.4921	7.3162	6.6779	7.5309	3.7166
\$1,550,000	2.0837	3.6497	4.1512	2.7050	2.3933	1.5018	7.5474	6.8433	7.7516	3.7968
\$1,600,000	2.1076	3.7237	4.2439	2.7470	2.4259	1.5113	7.7776	7.0129	7.9788	3.8762
\$1,650,000	2.1309	3.7969	4.3356	2.7884	2.4579	1.5206	8.0068	7.1867	8.2126	3.9547
\$1,700,000	2.1539	3.8692	4.4265	2.8291	2.4894	1.5296	8.2350	7.3647	8.4533	4.0324
\$1,750,000	2.1764	3.9408	4.5166	2.8693	2.5203	1.5385	8.4622	7.5472	8.7010	4.1092
\$1,800,000	2.1985	4.0116	4.6060	2.9088	2.5508	1.5471	8.6883	7.7342	8.9560	4.1854
\$1,850,000	2.2202	4.0817	4.6945	2.9478	2.5807	1.5556	8.9135	7.9258	9.2184	4.2608
\$1,900,000	2.2415	4.1511	4.7824	2.9863	2.6102	1.5638	9.1377	8.1222	9.4886	4.3354

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

AMOUNT OF INSURANCE FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Amount of Insurance*</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>
\$1,950,000	2.2625	4.2198	4.8695	3.0242	2.6393	1.5719	9.3609	8.3234	9.7666	4.4094
\$2,000,000	2.2831	4.2879	4.9560	3.0616	2.6679	1.5798	9.5831	8.5296	10.0528	4.4828
\$2,050,000	2.3034	4.3554	5.0418	3.0986	2.6962	1.5876	9.8043	8.7409	10.2866	4.5555
\$2,100,000	2.3234	4.4222	5.1269	3.1351	2.7240	1.5952	10.0246	8.9575	10.5259	4.6276
\$2,150,000	2.3431	4.4885	5.2115	3.1712	2.7514	1.6027	10.2439	9.1794	10.7707	4.6991
\$2,200,000	2.3625	4.5542	5.2954	3.2068	2.7785	1.6100	10.4622	9.4069	11.0212	4.7700
\$2,250,000	2.3816	4.6194	5.3788	3.2420	2.8053	1.6172	10.6796	9.6400	11.2775	4.8403
\$2,300,000	2.4004	4.6841	5.4616	3.2768	2.8317	1.6243	10.8960	9.8788	11.5398	4.9101
\$2,350,000	2.4190	4.7482	5.5439	3.3112	2.8577	1.6312	11.1115	10.1236	11.8082	4.9794
\$2,400,000	2.4373	4.8118	5.6256	3.3453	2.8835	1.6381	11.3260	10.3744	12.0828	5.0482
\$2,450,000	2.4554	4.8749	5.7068	3.3790	2.9089	1.6448	11.5396	10.6314	12.3639	5.1165
\$2,500,000	2.4733	4.9376	5.7875	3.4123	2.9341	1.6514	11.7523	10.8949	12.6514	5.1843
\$2,550,000	2.4909	4.9998	5.8677	3.4453	2.9590	1.6579	11.9641	11.1648	12.8991	5.2516
\$2,600,000	2.5083	5.0616	5.9475	3.4780	2.9836	1.6643	12.1749	11.4414	13.1517	5.3185
\$2,650,000	2.5255	5.1229	6.0268	3.5103	3.0079	1.6706	12.3849	11.7249	13.4092	5.3849
\$2,700,000	2.5425	5.1838	6.1056	3.5423	3.0319	1.6768	12.5940	12.0154	13.6718	5.4509
\$2,750,000	2.5592	5.2443	6.1840	3.5741	3.0557	1.6830	12.8021	12.3131	13.9395	5.5164
\$2,800,000	2.5758	5.3044	6.2619	3.6055	3.0793	1.6890	13.0094	12.6181	14.2124	5.5816
\$2,850,000	2.5922	5.3641	6.3394	3.6367	3.1026	1.6950	13.2158	12.9308	14.4907	5.6463
\$2,900,000	2.6084	5.4234	6.4165	3.6675	3.1257	1.7008	13.4213	13.2512	14.7745	5.7106

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

AMOUNT OF INSURANCE FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Amount of Insurance*</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>
\$2,950,000	2.6245	5.4823	6.4932	3.6981	3.1485	1.7066	13.6260	13.5794	15.0638	5.7746
\$3,000,000	2.6403	5.5409	6.5695	3.7284	3.1712	1.7123	13.8297	13.9159	15.3587	5.8382
For each add'l \$10,000 above \$3,000,000, add:	0.0032	0.0117	0.0153	0.0061	0.0045	0.0011	0.0407	0.0673	0.0590	0.0127

*This is the sum of Coverage C (personal property) and Increased Dwelling Coverage limits on the policy.

** 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

PERSONAL PROPERTY DEDUCTIBLE PERCENT FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Deductible Amount / Coverage C Limit*</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>
0.0%	1.4474	1.0000	1.0000	1.1554	1.9173	1.0000	1.0000	1.3352	2.8448	1.0000
0.1%	1.2220	1.0000	1.0000	1.1015	1.3315	1.0000	0.9939	1.3352	2.3865	1.0000
0.2%	1.1760	1.0000	1.0000	1.0897	1.2214	1.0000	0.9544	1.2760	2.0825	1.0000
0.3%	1.1417	1.0000	1.0000	1.0781	1.1614	1.0000	0.9320	1.2223	1.8729	1.0000
0.4%	1.1139	1.0000	1.0000	1.0666	1.1206	1.0000	0.9164	1.1857	1.7201	1.0000
0.5%	1.0897	1.0000	1.0000	1.0552	1.0900	1.0000	0.9046	1.1579	1.6035	1.0000
0.6%	1.0682	1.0000	1.0000	1.0439	1.0656	1.0000	0.8950	1.1358	1.5117	1.0000
0.7%	1.0489	1.0000	1.0000	1.0327	1.0454	1.0000	0.8869	1.1174	1.4372	1.0000
0.8%	1.0316	1.0000	1.0000	1.0217	1.0281	1.0000	0.8800	1.1018	1.3753	1.0000
0.9%	1.0151	1.0000	1.0000	1.0108	1.0131	1.0000	0.8740	1.0881	1.3219	1.0000
1.0%	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.8686	1.0761	1.2763	1.0000
1.1%	0.9857	1.0000	1.0000	0.9893	0.9883	1.0000	0.8638	1.0653	1.2358	1.0000
1.2%	0.9725	1.0000	1.0000	0.9788	0.9776	1.0000	0.8594	1.0555	1.2001	1.0000
1.3%	0.9597	1.0000	1.0000	0.9683	0.9679	1.0000	0.8554	1.0466	1.1672	1.0000
1.4%	0.9478	1.0000	1.0000	0.9580	0.9590	1.0000	0.8517	1.0385	1.1379	1.0000
1.5%	0.9362	1.0000	1.0000	0.9477	0.9508	1.0000	0.8483	1.0309	1.1106	1.0000
1.6%	0.9253	1.0000	1.0000	0.9376	0.9433	1.0000	0.8451	1.0239	1.0849	1.0000
1.7%	0.9148	1.0000	1.0000	0.9276	0.9361	1.0000	0.8421	1.0175	1.0621	1.0000
1.8%	0.9048	1.0000	1.0000	0.9177	0.9296	1.0000	0.8393	1.0112	1.0397	1.0000
1.9%	0.8950	1.0000	1.0000	0.9079	0.9233	1.0000	0.8366	1.0056	1.0197	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

PERSONAL PROPERTY DEDUCTIBLE PERCENT FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Deductible Amount / Coverage C Limit*</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>
2.0%	0.8857	1.0000	1.0000	0.8982	0.9175	1.0000	0.8341	1.0000	1.0000	1.0000
2.5%	0.8434	1.0000	1.0000	0.8512	0.8924	1.0000	0.8233	0.9767	0.9185	1.0000
3.0%	0.8069	1.0000	1.0000	0.8067	0.8723	1.0000	0.8146	0.9580	0.8554	1.0000
3.5%	0.7748	1.0000	1.0000	0.7646	0.8558	1.0000	0.8072	0.9425	0.8052	1.0000
4.0%	0.7461	1.0000	1.0000	0.7246	0.8417	1.0000	0.8010	0.9293	0.7651	1.0000
4.5%	0.7199	1.0000	1.0000	0.6868	0.8295	1.0000	0.7955	0.9184	0.7350	1.0000
5.0%	0.6962	1.0000	1.0000	0.6510	0.8188	1.0000	0.7906	0.9076	0.7061	1.0000
5.5%	0.6748	1.0000	1.0000	0.6175	0.8094	1.0000	0.7862	0.8989	0.6866	1.0000
6.0%	0.6541	1.0000	1.0000	0.5848	0.8005	1.0000	0.7822	0.8902	0.6674	1.0000
6.5%	0.6352	1.0000	1.0000	0.5543	0.7925	1.0000	0.7785	0.8830	0.6545	1.0000
7.0%	0.6177	1.0000	1.0000	0.5257	0.7854	1.0000	0.7752	0.8759	0.6418	1.0000
7.5%	0.6009	1.0000	1.0000	0.4979	0.7786	1.0000	0.7721	0.8697	0.6331	1.0000
8.0%	0.5852	1.0000	1.0000	0.4716	0.7722	1.0000	0.7691	0.8636	0.6246	1.0000
8.5%	0.5709	1.0000	1.0000	0.4477	0.7667	1.0000	0.7664	0.8583	0.6188	1.0000
9.0%	0.5577	1.0000	1.0000	0.4254	0.7615	1.0000	0.7639	0.8529	0.6130	1.0000
9.5%	0.5445	1.0000	1.0000	0.4032	0.7563	1.0000	0.7615	0.8481	0.6091	1.0000
10.0%	0.5313	1.0000	1.0000	0.3809	0.7512	1.0000	0.7592	0.8434	0.6051	1.0000
20.0%	0.3670	1.0000	1.0000	0.1408	0.6891	1.0000	0.7290	0.7838	0.5784	1.0000
30.0%	0.2975	1.0000	1.0000	0.0811	0.6553	1.0000	0.7119	0.7284	0.5529	1.0000
40.0%	0.2563	1.0000	1.0000	0.0548	0.6324	1.0000	0.7000	0.6769	0.5284	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

PERSONAL PROPERTY DEDUCTIBLE PERCENT FACTORS

USAA GROUP

UNIT-OWNER FORM

<u>Deductible Amount / Coverage C Limit*</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>
50.0%	0.2283	1.0000	1.0000	0.0405	0.6151	1.0000	0.6910	0.6290	0.5051	1.0000
60.0%	0.2077	1.0000	1.0000	0.0316	0.6014	1.0000	0.6836	0.5846	0.4828	1.0000
70.0%	0.1918	1.0000	1.0000	0.0256	0.5900	1.0000	0.6775	0.5433	0.4615	1.0000
80.0%	0.1790	1.0000	1.0000	0.0213	0.5803	1.0000	0.6722	0.5049	0.4411	1.0000
90.0%	0.1684	1.0000	1.0000	0.0182	0.5719	1.0000	0.6676	0.4692	0.4216	1.0000
100.0%	0.1594	1.0000	1.0000	0.0158	0.5645	1.0000	0.6635	0.4360	0.4030	1.0000

*Equal to the percent deductible or the ratio of the dollar deductible amount to the Coverage C (personal property) limit.

The dollar deductible options are \$250, \$500, and \$1,000. The percent deductible options are 1.0% and 2.0%.

Some deductible options may not be available for certain locations.

**Earthquake is an optional coverage. The only available deductible option is 10.0%.

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

INCREASED DWELLING COVERAGE RATIO

USAA GROUP

UNIT-OWNER FORM

Increased Dwelling Coverage Ratio*	Other Perils	Fire	Other Wind and Hail	Theft	Water	Liability	Hurricane	Severe Thunderstorm	Winter Storm	Earthquake**
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	0.9912	1.0000	1.0000	1.0028	1.0233	1.0542	1.0000
2	1.0000	1.0000	1.0000	0.9826	1.1782	1.0000	1.0054	1.0492	1.1068	1.0000
3	1.0000	1.0000	1.0000	0.9739	1.2968	1.0000	1.0079	1.0727	1.1581	1.0000
4	1.0000	1.0000	1.0000	0.9654	1.3881	1.0000	1.0103	1.0921	1.2031	1.0000
5	1.0000	1.0000	1.0000	0.9570	1.4633	1.0000	1.0126	1.1117	1.2523	1.0000
6	1.0000	1.0000	1.0000	0.9486	1.5278	1.0000	1.0148	1.1277	1.2959	1.0000
7	1.0000	1.0000	1.0000	0.9403	1.5845	1.0000	1.0169	1.1440	1.3437	1.0000
8	1.0000	1.0000	1.0000	0.9320	1.6354	1.0000	1.0189	1.1574	1.3867	1.0000
9	1.0000	1.0000	1.0000	0.9239	1.6816	1.0000	1.0209	1.1697	1.4296	1.0000
10	1.0000	1.0000	1.0000	0.9158	1.7240	1.0000	1.0228	1.1811	1.4729	1.0000
11	1.0000	1.0000	1.0000	0.9077	1.7633	1.0000	1.0246	1.1917	1.5166	1.0000
12	1.0000	1.0000	1.0000	0.8998	1.8000	1.0000	1.0264	1.2016	1.5612	1.0000
13	1.0000	1.0000	1.0000	0.8919	1.8344	1.0000	1.0281	1.2110	1.6067	1.0000
14	1.0000	1.0000	1.0000	0.8841	1.8668	1.0000	1.0298	1.2200	1.6534	1.0000
15	1.0000	1.0000	1.0000	0.8763	1.8975	1.0000	1.0315	1.2286	1.7016	1.0000
16	1.0000	1.0000	1.0000	0.8687	1.9267	1.0000	1.0331	1.2360	1.7458	1.0000
17	1.0000	1.0000	1.0000	0.8611	1.9545	1.0000	1.0348	1.2443	1.7975	1.0000
18	1.0000	1.0000	1.0000	0.8535	1.9811	1.0000	1.0364	1.2525	1.8512	1.0000
19	1.0000	1.0000	1.0000	0.8460	2.0066	1.0000	1.0380	1.2598	1.9009	1.0000
20	1.0000	1.0000	1.0000	0.8386	2.0311	1.0000	1.0396	1.2672	1.9526	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
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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

INCREASED DWELLING COVERAGE RATIO
USAA GROUP
UNIT-OWNER FORM

Increased Dwelling Coverage Ratio*	Other Perils	Fire	Other Wind and Hail	Theft	Water	Liability	Hurricane	Severe Thunderstorm	Winter Storm	Earthquake**
21	1.0000	1.0000	1.0000	0.8313	2.0547	1.0000	1.0412	1.2756	2.0134	1.0000
22	1.0000	1.0000	1.0000	0.8240	2.0775	1.0000	1.0428	1.2833	2.0698	1.0000
23	1.0000	1.0000	1.0000	0.8168	2.0994	1.0000	1.0445	1.2912	2.1287	1.0000
24	1.0000	1.0000	1.0000	0.8096	2.1207	1.0000	1.0461	1.2993	2.1902	1.0000
25	1.0000	1.0000	1.0000	0.8025	2.1412	1.0000	1.0478	1.3077	2.2543	1.0000
26	1.0000	1.0000	1.0000	0.7955	2.1612	1.0000	1.0495	1.3163	2.3213	1.0000
27	1.0000	1.0000	1.0000	0.7885	2.1806	1.0000	1.0512	1.3253	2.3912	1.0000
28	1.0000	1.0000	1.0000	0.7816	2.1994	1.0000	1.0530	1.3346	2.4642	1.0000
29	1.0000	1.0000	1.0000	0.7748	2.2177	1.0000	1.0548	1.3442	2.5404	1.0000
30	1.0000	1.0000	1.0000	0.7680	2.2356	1.0000	1.0566	1.3530	2.6097	1.0000
31	1.0000	1.0000	1.0000	0.7613	2.2530	1.0000	1.0585	1.3633	2.6921	1.0000
32	1.0000	1.0000	1.0000	0.7546	2.2700	1.0000	1.0604	1.3740	2.7779	1.0000
33	1.0000	1.0000	1.0000	0.7480	2.2866	1.0000	1.0623	1.3837	2.8559	1.0000
34	1.0000	1.0000	1.0000	0.7414	2.2866	1.0000	1.0644	1.3952	2.9485	1.0000
35	1.0000	1.0000	1.0000	0.7349	2.2866	1.0000	1.0664	1.4056	3.0325	1.0000
36	1.0000	1.0000	1.0000	0.7285	2.2866	1.0000	1.0686	1.4162	3.1194	1.0000
37	1.0000	1.0000	1.0000	0.7221	2.2866	1.0000	1.0708	1.4288	3.2222	1.0000
38	1.0000	1.0000	1.0000	0.7158	2.2866	1.0000	1.0730	1.4401	3.3153	1.0000
39	1.0000	1.0000	1.0000	0.7095	2.2866	1.0000	1.0753	1.4517	3.4116	1.0000
40	1.0000	1.0000	1.0000	0.7033	2.2866	1.0000	1.0777	1.4636	3.5107	1.0000
41	1.0000	1.0000	1.0000	0.6971	2.2866	1.0000	1.0802	1.4776	3.6278	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

INCREASED DWELLING COVERAGE RATIO
USAA GROUP
UNIT-OWNER FORM

Increased Dwelling Coverage Ratio*	Other Perils	Fire	Other Wind and Hail	Theft	Water	Liability	Hurricane	Severe Thunderstorm	Winter Storm	Earthquake**
42	1.0000	1.0000	1.0000	0.6910	2.2866	1.0000	1.0827	1.4902	3.7336	1.0000
43	1.0000	1.0000	1.0000	0.6850	2.2866	1.0000	1.0853	1.5029	3.8425	1.0000
44	1.0000	1.0000	1.0000	0.6790	2.2866	1.0000	1.0879	1.5161	3.9547	1.0000
45	1.0000	1.0000	1.0000	0.6730	2.2866	1.0000	1.0907	1.5295	4.0700	1.0000
46	1.0000	1.0000	1.0000	0.6671	2.2866	1.0000	1.0935	1.5412	4.1715	1.0000
47	1.0000	1.0000	1.0000	0.6613	2.2866	1.0000	1.0964	1.5550	4.2930	1.0000
48	1.0000	1.0000	1.0000	0.6555	2.2866	1.0000	1.0994	1.5692	4.4178	1.0000
49	1.0000	1.0000	1.0000	0.6497	2.2866	1.0000	1.1025	1.5836	4.5462	1.0000
50	1.0000	1.0000	1.0000	0.6440	2.2866	1.0000	1.1056	1.5962	4.6589	1.0000
51	1.0000	1.0000	1.0000	0.6384	2.2866	1.0000	1.1089	1.6111	4.7939	1.0000
52	1.0000	1.0000	1.0000	0.6328	2.2866	1.0000	1.1122	1.6263	4.9326	1.0000
53	1.0000	1.0000	1.0000	0.6273	2.2866	1.0000	1.1156	1.6395	5.0547	1.0000
54	1.0000	1.0000	1.0000	0.6218	2.2866	1.0000	1.1191	1.6552	5.2007	1.0000
55	1.0000	1.0000	1.0000	0.6163	2.2866	1.0000	1.1227	1.6689	5.3293	1.0000
56	1.0000	1.0000	1.0000	0.6109	2.2866	1.0000	1.1264	1.6851	5.4835	1.0000
57	1.0000	1.0000	1.0000	0.6056	2.2866	1.0000	1.1302	1.6992	5.6194	1.0000
58	1.0000	1.0000	1.0000	0.6003	2.2866	1.0000	1.1341	1.7135	5.7590	1.0000
59	1.0000	1.0000	1.0000	0.5950	2.2866	1.0000	1.1381	1.7304	5.9267	1.0000
60	1.0000	1.0000	1.0000	0.5898	2.2866	1.0000	1.1422	1.7453	6.0751	1.0000
61	1.0000	1.0000	1.0000	0.5846	2.2866	1.0000	1.1464	1.7604	6.2280	1.0000
62	1.0000	1.0000	1.0000	0.5795	2.2866	1.0000	1.1507	1.7758	6.3857	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

INCREASED DWELLING COVERAGE RATIO
USAA GROUP
UNIT-OWNER FORM

Increased Dwelling Coverage Ratio*	Other Perils	Fire	Other Wind and Hail	Theft	Water	Liability	Hurricane	Severe Thunderstorm	Winter Storm	Earthquake**
63	1.0000	1.0000	1.0000	0.5744	2.2866	1.0000	1.1551	1.7940	6.5763	1.0000
64	1.0000	1.0000	1.0000	0.5694	2.2866	1.0000	1.1597	1.8100	6.7460	1.0000
65	1.0000	1.0000	1.0000	0.5644	2.2866	1.0000	1.1643	1.8264	6.9219	1.0000
66	1.0000	1.0000	1.0000	0.5595	2.2866	1.0000	1.1690	1.8431	7.1048	1.0000
67	1.0000	1.0000	1.0000	0.5546	2.2866	1.0000	1.1739	1.8601	7.2950	1.0000
68	1.0000	1.0000	1.0000	0.5497	2.2866	1.0000	1.1789	1.8776	7.4936	1.0000
69	1.0000	1.0000	1.0000	0.5449	2.2866	1.0000	1.1839	1.8955	7.7011	1.0000
70	1.0000	1.0000	1.0000	0.5401	2.2866	1.0000	1.1891	1.9139	7.9185	1.0000
71	1.0000	1.0000	1.0000	0.5354	2.2866	1.0000	1.1944	1.9297	8.1081	1.0000
72	1.0000	1.0000	1.0000	0.5307	2.2866	1.0000	1.1999	1.9492	8.3466	1.0000
73	1.0000	1.0000	1.0000	0.5260	2.2866	1.0000	1.2054	1.9692	8.5983	1.0000
74	1.0000	1.0000	1.0000	0.5214	2.2866	1.0000	1.2111	1.9900	8.8646	1.0000
75	1.0000	1.0000	1.0000	0.5169	2.2866	1.0000	1.2169	2.0116	9.1472	1.0000
76	1.0000	1.0000	1.0000	0.5123	2.2866	1.0000	1.2228	2.0300	9.3963	1.0000
77	1.0000	1.0000	1.0000	0.5078	2.2866	1.0000	1.2289	2.0531	9.7135	1.0000
78	1.0000	1.0000	1.0000	0.5034	2.2866	1.0000	1.2350	2.0771	10.0527	1.0000
79	1.0000	1.0000	1.0000	0.4990	2.2866	1.0000	1.2414	2.0979	10.3539	1.0000
80	1.0000	1.0000	1.0000	0.4946	2.2866	1.0000	1.2478	2.1240	10.7403	1.0000
81	1.0000	1.0000	1.0000	0.4903	2.2866	1.0000	1.2544	2.1466	11.0850	1.0000
82	1.0000	1.0000	1.0000	0.4860	2.2866	1.0000	1.2611	2.1749	11.5294	1.0000
83	1.0000	1.0000	1.0000	0.4817	2.2866	1.0000	1.2679	2.1996	11.9279	1.0000

State: **LOUISIANA**
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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

INCREASED DWELLING COVERAGE RATIO

USAA GROUP

UNIT-OWNER FORM

Increased Dwelling Coverage Ratio*	Other Perils	Fire	Other Wind and Hail	Theft	Water	Liability	Hurricane	Severe Thunderstorm	Winter Storm	Earthquake**
84	1.0000	1.0000	1.0000	0.4775	2.2866	1.0000	1.2749	2.2307	12.4441	1.0000
85	1.0000	1.0000	1.0000	0.4733	2.2866	1.0000	1.2820	2.2579	12.9094	1.0000
86	1.0000	1.0000	1.0000	0.4692	2.2866	1.0000	1.2893	2.2922	13.5151	1.0000
87	1.0000	1.0000	1.0000	0.4651	2.2866	1.0000	1.2967	2.3224	14.0638	1.0000
88	1.0000	1.0000	1.0000	0.4610	2.2866	1.0000	1.3043	2.3540	14.6572	1.0000
89	1.0000	1.0000	1.0000	0.4570	2.2866	1.0000	1.3119	2.3941	15.4356	1.0000
90	1.0000	1.0000	1.0000	0.4530	2.2866	1.0000	1.3198	2.4293	16.1462	1.0000
91	1.0000	1.0000	1.0000	0.4490	2.2866	1.0000	1.3278	2.4666	16.9200	1.0000
92	1.0000	1.0000	1.0000	0.4450	2.2866	1.0000	1.3359	2.5059	17.7650	1.0000
93	1.0000	1.0000	1.0000	0.4412	2.2866	1.0000	1.3442	2.5559	18.8848	1.0000
94	1.0000	1.0000	1.0000	0.4373	2.2866	1.0000	1.3527	2.6002	19.9181	1.0000
95	1.0000	1.0000	1.0000	0.4335	2.2866	1.0000	1.3613	2.6471	21.0549	1.0000
96	1.0000	1.0000	1.0000	0.4297	2.2866	1.0000	1.3701	2.6968	22.3085	1.0000
97	1.0000	1.0000	1.0000	0.4259	2.2866	1.0000	1.3790	2.7496	23.6947	1.0000
98	1.0000	1.0000	1.0000	0.4222	2.2866	1.0000	1.3882	2.8057	25.2315	1.0000
99	1.0000	1.0000	1.0000	0.4185	2.2866	1.0000	1.3974	2.8653	26.9400	1.0000
100	1.0000	1.0000	1.0000	0.4148	2.2866	1.0000	1.4069	2.9245	28.7130	1.0000

*This is the Increased Dwelling Coverage limit on the policy divided by the sum of Coverage C (personal property) and Increased Dwelling Coverage limits on the policy.

**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

PROTECTION / CONSTRUCTION FACTORS
USAA GROUP
OWNERS FORMS

Construction	Protection	Other	Other Wind						Severe	Winter	
<u>Type</u>	<u>Class</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>
Frame	1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
	2	1.0000	1.0100	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
	3	1.0000	1.0201	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
	4	1.0000	1.0303	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
	5	1.0000	1.0406	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
	6	1.0000	1.0510	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
	7	1.0000	1.2486	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
	8	1.0000	1.3522	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
	9	1.0000	1.6646	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
	10	1.0000	2.0808	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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NOVEMBER 1, 2024 (RENEWAL BUSINESS)
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PROTECTION / CONSTRUCTION FACTORS
USAA GROUP
OWNERS FORMS

Construction	Protection	Other	Other Wind						Severe	Winter	
<u>Type</u>	<u>Class</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>
Masonry	1	1.0000	1.0000	1.0000	1.0000	1.0742	0.8304	0.7964	1.0000	0.8591	2.5000
	2	1.0000	1.0120	1.0000	1.0000	1.0742	0.8304	0.7964	1.0000	0.8591	2.5000
	3	1.0000	1.0241	1.0000	1.0000	1.0742	0.8304	0.7964	1.0000	0.8591	2.5000
	4	1.0000	1.0364	1.0000	1.0000	1.0742	0.8304	0.7964	1.0000	0.8591	2.5000
	5	1.0000	1.0488	1.0000	1.0000	1.0742	0.8304	0.7964	1.0000	0.8591	2.5000
	6	1.0000	1.0603	1.0000	1.0000	1.0742	0.8304	0.7964	1.0000	0.8591	2.5000
	7	1.0000	1.0720	1.0000	1.0000	1.0742	0.8304	0.7964	1.0000	0.8591	2.5000
	8	1.0000	1.0838	1.0000	1.0000	1.0742	0.8304	0.7964	1.0000	0.8591	2.5000
	9	1.0000	1.6864	1.0000	1.0000	1.0742	0.8304	0.7964	1.0000	0.8591	2.5000
	10	1.0000	1.8061	1.0000	1.0000	1.0742	0.8304	0.7964	1.0000	0.8591	2.5000

*Earthquake is an optional coverage.

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PROTECTION / CONSTRUCTION FACTORS
USAA GROUP
OWNERS FORMS

Construction <u>Type</u>	Protection <u>Class</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>	Severe <u>Thunderstorm</u>	Winter <u>Storm</u>	<u>Earthquake*</u>
Masonry Veneer	1	1.0000	1.0000	1.0000	1.0000	1.0000	0.8304	0.9498	1.0000	0.9378	1.7200
	2	1.0000	1.0120	1.0000	1.0000	1.0000	0.8304	0.9498	1.0000	0.9378	1.7200
	3	1.0000	1.0241	1.0000	1.0000	1.0000	0.8304	0.9498	1.0000	0.9378	1.7200
	4	1.0000	1.0364	1.0000	1.0000	1.0000	0.8304	0.9498	1.0000	0.9378	1.7200
	5	1.0000	1.0488	1.0000	1.0000	1.0000	0.8304	0.9498	1.0000	0.9378	1.7200
	6	1.0000	1.0603	1.0000	1.0000	1.0000	0.8304	0.9498	1.0000	0.9378	1.7200
	7	1.0000	1.0720	1.0000	1.0000	1.0000	0.8304	0.9498	1.0000	0.9378	1.7200
	8	1.0000	1.0838	1.0000	1.0000	1.0000	0.8304	0.9498	1.0000	0.9378	1.7200
	9	1.0000	1.6864	1.0000	1.0000	1.0000	0.8304	0.9498	1.0000	0.9378	1.7200
	10	1.0000	1.8061	1.0000	1.0000	1.0000	0.8304	0.9498	1.0000	0.9378	1.7200

*Earthquake is an optional coverage.

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PROTECTION / CONSTRUCTION FACTORS
USAA GROUP
UNIT-OWNER FORM

Construction	Protection	Other	Other Wind						Severe	Winter	
<u>Type</u>	<u>Class</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>
Frame	1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
	2	1.0000	1.0100	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
	3	1.0000	1.0201	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
	4	1.0000	1.0303	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
	5	1.0000	1.0406	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
	6	1.0000	1.0510	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
	7	1.0000	1.3421	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
	8	1.0000	1.3528	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
	9	1.0000	1.6653	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
	10	1.0000	2.0816	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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PROTECTION / CONSTRUCTION FACTORS
USAA GROUP
UNIT-OWNER FORM

Construction <u>Type</u>	Protection <u>Class</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>	Severe <u>Thunderstorm</u>	Winter <u>Storm</u>	<u>Earthquake*</u>
Masonry	1	1.3816	1.0000	1.0000	1.0000	1.2183	1.0000	0.6174	1.0000	1.0000	1.6600
	2	1.3816	1.0120	1.0000	1.0000	1.2183	1.0000	0.6174	1.0000	1.0000	1.6600
	3	1.3816	1.0241	1.0000	1.0000	1.2183	1.0000	0.6174	1.0000	1.0000	1.6600
	4	1.3816	1.0364	1.0000	1.0000	1.2183	1.0000	0.6174	1.0000	1.0000	1.6600
	5	1.3816	1.0488	1.0000	1.0000	1.2183	1.0000	0.6174	1.0000	1.0000	1.6600
	6	1.3816	1.0603	1.0000	1.0000	1.2183	1.0000	0.6174	1.0000	1.0000	1.6600
	7	1.3816	1.0720	1.0000	1.0000	1.2183	1.0000	0.6174	1.0000	1.0000	1.6600
	8	1.3816	1.0838	1.0000	1.0000	1.2183	1.0000	0.6174	1.0000	1.0000	1.6600
	9	1.3816	1.5650	1.0000	1.0000	1.2183	1.0000	0.6174	1.0000	1.0000	1.6600
	10	1.3816	1.8060	1.0000	1.0000	1.2183	1.0000	0.6174	1.0000	1.0000	1.6600

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PROTECTION / CONSTRUCTION FACTORS
USAA GROUP
UNIT-OWNER FORM

Construction <u>Type</u>	Protection <u>Class</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>	Severe <u>Thunderstorm</u>	Winter <u>Storm</u>	<u>Earthquake*</u>
Masonry Veneer	1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.7400
	2	1.0000	1.0120	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.7400
	3	1.0000	1.0241	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.7400
	4	1.0000	1.0364	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.7400
	5	1.0000	1.0488	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.7400
	6	1.0000	1.0603	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.7400
	7	1.0000	1.0720	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.7400
	8	1.0000	1.0838	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.7400
	9	1.0000	1.5650	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.7400
	10	1.0000	1.8060	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.7400

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ROOF FACTORS
USAA GROUP
OWNERS FORMS

Other Perils

Roof Type	Code	Impact Resistant	Roof Age											
		Class Code*	0	1	2	3	4	5	6	7	8	9	10	
Aluminum	AL	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0071	1.0141	1.0208	1.0274	1.0337
Aluminum	AL	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0071	1.0141	1.0208	1.0274	1.0337
Aluminum	AL	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0071	1.0141	1.0208	1.0274	1.0337
Asbestos	AS	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0071	1.0141	1.0208	1.0274	1.0337
Asbestos	AS	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0071	1.0141	1.0208	1.0274	1.0337
Asbestos	AS	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0071	1.0141	1.0208	1.0274	1.0337
Cloth	CL	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0071	1.0141	1.0208	1.0274	1.0337
Cloth	CL	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0071	1.0141	1.0208	1.0274	1.0337
Cloth	CL	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0071	1.0141	1.0208	1.0274	1.0337
Concrete Tile	CN	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0071	1.0141	1.0208	1.0274	1.0337
Concrete Tile	CN	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0071	1.0141	1.0208	1.0274	1.0337
Concrete Tile	CN	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0071	1.0141	1.0208	1.0274	1.0337
Composition Shingle	CS	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0071	1.0141	1.0208	1.0274	1.0337
Composition Shingle	CS	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0071	1.0141	1.0208	1.0274	1.0337
Composition Shingle	CS	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0071	1.0141	1.0208	1.0274	1.0337
Clay Tile	CT	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0071	1.0141	1.0208	1.0274	1.0337
Clay Tile	CT	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0071	1.0141	1.0208	1.0274	1.0337
Clay Tile	CT	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0071	1.0141	1.0208	1.0274	1.0337
Composition Over Wood	CW	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0071	1.0141	1.0208	1.0274	1.0337
Composition Over Wood	CW	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0071	1.0141	1.0208	1.0274	1.0337
Composition Over Wood	CW	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0071	1.0141	1.0208	1.0274	1.0337
Fiberglass Shingle	FB	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0071	1.0141	1.0208	1.0274	1.0337
Fiberglass Shingle	FB	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0071	1.0141	1.0208	1.0274	1.0337
Fiberglass Shingle	FB	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0071	1.0141	1.0208	1.0274	1.0337
Fiber Cement	FC	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0071	1.0141	1.0208	1.0274	1.0337
Fiber Cement	FC	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0071	1.0141	1.0208	1.0274	1.0337
Fiber Cement	FC	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0071	1.0141	1.0208	1.0274	1.0337
Resin Formed Shingle	FE	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0071	1.0141	1.0208	1.0274	1.0337
Resin Formed Shingle	FE	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0071	1.0141	1.0208	1.0274	1.0337
Resin Formed Shingle	FE	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0071	1.0141	1.0208	1.0274	1.0337
Foam	FM	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0071	1.0141	1.0208	1.0274	1.0337
Foam	FM	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0071	1.0141	1.0208	1.0274	1.0337
Foam	FM	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0071	1.0141	1.0208	1.0274	1.0337
Metal	MT	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0071	1.0141	1.0208	1.0274	1.0337
Metal	MT	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0071	1.0141	1.0208	1.0274	1.0337
Metal	MT	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0071	1.0141	1.0208	1.0274	1.0337
None	NA	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0071	1.0141	1.0208	1.0274	1.0337
None	NA	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0071	1.0141	1.0208	1.0274	1.0337
None	NA	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0071	1.0141	1.0208	1.0274	1.0337
Other	OT	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0071	1.0141	1.0208	1.0274	1.0337
Other	OT	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0071	1.0141	1.0208	1.0274	1.0337
Other	OT	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0071	1.0141	1.0208	1.0274	1.0337
Plastic	PL	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0071	1.0141	1.0208	1.0274	1.0337
Plastic	PL	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0071	1.0141	1.0208	1.0274	1.0337
Plastic	PL	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0071	1.0141	1.0208	1.0274	1.0337
Reinforced Plastic	RP	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0071	1.0141	1.0208	1.0274	1.0337
Reinforced Plastic	RP	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0071	1.0141	1.0208	1.0274	1.0337
Reinforced Plastic	RP	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0071	1.0141	1.0208	1.0274	1.0337
Slate	SL	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0071	1.0141	1.0208	1.0274	1.0337
Slate	SL	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0071	1.0141	1.0208	1.0274	1.0337
Slate	SL	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0071	1.0141	1.0208	1.0274	1.0337
Tar	TR	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0071	1.0141	1.0208	1.0274	1.0337
Tar	TR	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0071	1.0141	1.0208	1.0274	1.0337
Tar	TR	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0071	1.0141	1.0208	1.0274	1.0337
Unknown	UN	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0071	1.0141	1.0208	1.0274	1.0337
Unknown	UN	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0071	1.0141	1.0208	1.0274	1.0337
Unknown	UN	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0071	1.0141	1.0208	1.0274	1.0337
Wood Shake	WS	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0071	1.0141	1.0208	1.0274	1.0337
Wood Shake	WS	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0071	1.0141	1.0208	1.0274	1.0337
Wood Shake	WS	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0071	1.0141	1.0208	1.0274	1.0337
No Data	X	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0071	1.0141	1.0208	1.0274	1.0337
No Data	X	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0071	1.0141	1.0208	1.0274	1.0337
No Data	X	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0071	1.0141	1.0208	1.0274	1.0337

* An impact resistant class code of 0 indicates a non impact resistant roof or a roof that is classified as impact resistant class 1 or 2.

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

ROOF FACTORS
USAA GROUP
OWNERS FORMS

Other Perils

Roof Type	Code	Impact Resistant Class Code*	Roof Age									
			11	12	13	14	15	16	17	18	19	20
Aluminum	AL	0	1.0398	1.0457	1.0513	1.0567	1.0619	1.0669	1.0716	1.0761	1.0803	1.0843
Aluminum	AL	3	1.0398	1.0457	1.0513	1.0567	1.0619	1.0669	1.0716	1.0761	1.0803	1.0843
Aluminum	AL	4	1.0398	1.0457	1.0513	1.0567	1.0619	1.0669	1.0716	1.0761	1.0803	1.0843
Asbestos	AS	0	1.0398	1.0457	1.0513	1.0567	1.0619	1.0669	1.0716	1.0761	1.0803	1.0843
Asbestos	AS	3	1.0398	1.0457	1.0513	1.0567	1.0619	1.0669	1.0716	1.0761	1.0803	1.0843
Asbestos	AS	4	1.0398	1.0457	1.0513	1.0567	1.0619	1.0669	1.0716	1.0761	1.0803	1.0843
Cloth	CL	0	1.0398	1.0457	1.0513	1.0567	1.0619	1.0669	1.0716	1.0761	1.0803	1.0843
Cloth	CL	3	1.0398	1.0457	1.0513	1.0567	1.0619	1.0669	1.0716	1.0761	1.0803	1.0843
Cloth	CL	4	1.0398	1.0457	1.0513	1.0567	1.0619	1.0669	1.0716	1.0761	1.0803	1.0843
Concrete Tile	CN	0	1.0398	1.0457	1.0513	1.0567	1.0619	1.0669	1.0716	1.0761	1.0803	1.0843
Concrete Tile	CN	3	1.0398	1.0457	1.0513	1.0567	1.0619	1.0669	1.0716	1.0761	1.0803	1.0843
Concrete Tile	CN	4	1.0398	1.0457	1.0513	1.0567	1.0619	1.0669	1.0716	1.0761	1.0803	1.0843
Composition Shingle	CS	0	1.0398	1.0457	1.0513	1.0567	1.0619	1.0669	1.0716	1.0761	1.0803	1.0843
Composition Shingle	CS	3	1.0398	1.0457	1.0513	1.0567	1.0619	1.0669	1.0716	1.0761	1.0803	1.0843
Composition Shingle	CS	4	1.0398	1.0457	1.0513	1.0567	1.0619	1.0669	1.0716	1.0761	1.0803	1.0843
Clay Tile	CT	0	1.0398	1.0457	1.0513	1.0567	1.0619	1.0669	1.0716	1.0761	1.0803	1.0843
Clay Tile	CT	3	1.0398	1.0457	1.0513	1.0567	1.0619	1.0669	1.0716	1.0761	1.0803	1.0843
Clay Tile	CT	4	1.0398	1.0457	1.0513	1.0567	1.0619	1.0669	1.0716	1.0761	1.0803	1.0843
Composition Over Wood	CW	0	1.0398	1.0457	1.0513	1.0567	1.0619	1.0669	1.0716	1.0761	1.0803	1.0843
Composition Over Wood	CW	3	1.0398	1.0457	1.0513	1.0567	1.0619	1.0669	1.0716	1.0761	1.0803	1.0843
Composition Over Wood	CW	4	1.0398	1.0457	1.0513	1.0567	1.0619	1.0669	1.0716	1.0761	1.0803	1.0843
Fiberglass Shingle	FB	0	1.0398	1.0457	1.0513	1.0567	1.0619	1.0669	1.0716	1.0761	1.0803	1.0843
Fiberglass Shingle	FB	3	1.0398	1.0457	1.0513	1.0567	1.0619	1.0669	1.0716	1.0761	1.0803	1.0843
Fiberglass Shingle	FB	4	1.0398	1.0457	1.0513	1.0567	1.0619	1.0669	1.0716	1.0761	1.0803	1.0843
Fiber Cement	FC	0	1.0398	1.0457	1.0513	1.0567	1.0619	1.0669	1.0716	1.0761	1.0803	1.0843
Fiber Cement	FC	3	1.0398	1.0457	1.0513	1.0567	1.0619	1.0669	1.0716	1.0761	1.0803	1.0843
Fiber Cement	FC	4	1.0398	1.0457	1.0513	1.0567	1.0619	1.0669	1.0716	1.0761	1.0803	1.0843
Resin Formed Shingle	FE	0	1.0398	1.0457	1.0513	1.0567	1.0619	1.0669	1.0716	1.0761	1.0803	1.0843
Resin Formed Shingle	FE	3	1.0398	1.0457	1.0513	1.0567	1.0619	1.0669	1.0716	1.0761	1.0803	1.0843
Resin Formed Shingle	FE	4	1.0398	1.0457	1.0513	1.0567	1.0619	1.0669	1.0716	1.0761	1.0803	1.0843
Foam	FM	0	1.0398	1.0457	1.0513	1.0567	1.0619	1.0669	1.0716	1.0761	1.0803	1.0843
Foam	FM	3	1.0398	1.0457	1.0513	1.0567	1.0619	1.0669	1.0716	1.0761	1.0803	1.0843
Foam	FM	4	1.0398	1.0457	1.0513	1.0567	1.0619	1.0669	1.0716	1.0761	1.0803	1.0843
Metal	MT	0	1.0398	1.0457	1.0513	1.0567	1.0619	1.0669	1.0716	1.0761	1.0803	1.0843
Metal	MT	3	1.0398	1.0457	1.0513	1.0567	1.0619	1.0669	1.0716	1.0761	1.0803	1.0843
Metal	MT	4	1.0398	1.0457	1.0513	1.0567	1.0619	1.0669	1.0716	1.0761	1.0803	1.0843
None	NA	0	1.0398	1.0457	1.0513	1.0567	1.0619	1.0669	1.0716	1.0761	1.0803	1.0843
None	NA	3	1.0398	1.0457	1.0513	1.0567	1.0619	1.0669	1.0716	1.0761	1.0803	1.0843
None	NA	4	1.0398	1.0457	1.0513	1.0567	1.0619	1.0669	1.0716	1.0761	1.0803	1.0843
Other	OT	0	1.0398	1.0457	1.0513	1.0567	1.0619	1.0669	1.0716	1.0761	1.0803	1.0843
Other	OT	3	1.0398	1.0457	1.0513	1.0567	1.0619	1.0669	1.0716	1.0761	1.0803	1.0843
Other	OT	4	1.0398	1.0457	1.0513	1.0567	1.0619	1.0669	1.0716	1.0761	1.0803	1.0843
Plastic	PL	0	1.0398	1.0457	1.0513	1.0567	1.0619	1.0669	1.0716	1.0761	1.0803	1.0843
Plastic	PL	3	1.0398	1.0457	1.0513	1.0567	1.0619	1.0669	1.0716	1.0761	1.0803	1.0843
Plastic	PL	4	1.0398	1.0457	1.0513	1.0567	1.0619	1.0669	1.0716	1.0761	1.0803	1.0843
Reinforced Plastic	RP	0	1.0398	1.0457	1.0513	1.0567	1.0619	1.0669	1.0716	1.0761	1.0803	1.0843
Reinforced Plastic	RP	3	1.0398	1.0457	1.0513	1.0567	1.0619	1.0669	1.0716	1.0761	1.0803	1.0843
Reinforced Plastic	RP	4	1.0398	1.0457	1.0513	1.0567	1.0619	1.0669	1.0716	1.0761	1.0803	1.0843
Slate	SL	0	1.0398	1.0457	1.0513	1.0567	1.0619	1.0669	1.0716	1.0761	1.0803	1.0843
Slate	SL	3	1.0398	1.0457	1.0513	1.0567	1.0619	1.0669	1.0716	1.0761	1.0803	1.0843
Slate	SL	4	1.0398	1.0457	1.0513	1.0567	1.0619	1.0669	1.0716	1.0761	1.0803	1.0843
Tar	TR	0	1.0398	1.0457	1.0513	1.0567	1.0619	1.0669	1.0716	1.0761	1.0803	1.0843
Tar	TR	3	1.0398	1.0457	1.0513	1.0567	1.0619	1.0669	1.0716	1.0761	1.0803	1.0843
Tar	TR	4	1.0398	1.0457	1.0513	1.0567	1.0619	1.0669	1.0716	1.0761	1.0803	1.0843
Unknown	UN	0	1.0398	1.0457	1.0513	1.0567	1.0619	1.0669	1.0716	1.0761	1.0803	1.0843
Unknown	UN	3	1.0398	1.0457	1.0513	1.0567	1.0619	1.0669	1.0716	1.0761	1.0803	1.0843
Unknown	UN	4	1.0398	1.0457	1.0513	1.0567	1.0619	1.0669	1.0716	1.0761	1.0803	1.0843
Wood Shake	WS	0	1.0398	1.0457	1.0513	1.0567	1.0619	1.0669	1.0716	1.0761	1.0803	1.0843
Wood Shake	WS	3	1.0398	1.0457	1.0513	1.0567	1.0619	1.0669	1.0716	1.0761	1.0803	1.0843
Wood Shake	WS	4	1.0398	1.0457	1.0513	1.0567	1.0619	1.0669	1.0716	1.0761	1.0803	1.0843
No Data	X	0	1.0398	1.0457	1.0513	1.0567	1.0619	1.0669	1.0716	1.0761	1.0803	1.0843
No Data	X	3	1.0398	1.0457	1.0513	1.0567	1.0619	1.0669	1.0716	1.0761	1.0803	1.0843
No Data	X	4	1.0398	1.0457	1.0513	1.0567	1.0619	1.0669	1.0716	1.0761	1.0803	1.0843

* An impact resistant class code of 0 indicates a non impact resistant roof or a roof that is classified as impact resistant class 1 or 2.

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

ROOF FACTORS
USAA GROUP
OWNERS FORMS

Other Perils

Roof Type	Code	Impact Resistant Class Code*	Roof Age									
			21	22	23	24	25	26	27	28	29	30+
Aluminum	AL	0	1.0880	1.0915	1.0947	1.0977	1.1004	1.1028	1.1050	1.1069	1.1085	1.1098
Aluminum	AL	3	1.0880	1.0915	1.0947	1.0977	1.1004	1.1028	1.1050	1.1069	1.1085	1.1098
Aluminum	AL	4	1.0880	1.0915	1.0947	1.0977	1.1004	1.1028	1.1050	1.1069	1.1085	1.1098
Asbestos	AS	0	1.0880	1.0915	1.0947	1.0977	1.1004	1.1028	1.1050	1.1069	1.1085	1.1098
Asbestos	AS	3	1.0880	1.0915	1.0947	1.0977	1.1004	1.1028	1.1050	1.1069	1.1085	1.1098
Asbestos	AS	4	1.0880	1.0915	1.0947	1.0977	1.1004	1.1028	1.1050	1.1069	1.1085	1.1098
Cloth	CL	0	1.0880	1.0915	1.0947	1.0977	1.1004	1.1028	1.1050	1.1069	1.1085	1.1098
Cloth	CL	3	1.0880	1.0915	1.0947	1.0977	1.1004	1.1028	1.1050	1.1069	1.1085	1.1098
Cloth	CL	4	1.0880	1.0915	1.0947	1.0977	1.1004	1.1028	1.1050	1.1069	1.1085	1.1098
Concrete Tile	CN	0	1.0880	1.0915	1.0947	1.0977	1.1004	1.1028	1.1050	1.1069	1.1085	1.1098
Concrete Tile	CN	3	1.0880	1.0915	1.0947	1.0977	1.1004	1.1028	1.1050	1.1069	1.1085	1.1098
Concrete Tile	CN	4	1.0880	1.0915	1.0947	1.0977	1.1004	1.1028	1.1050	1.1069	1.1085	1.1098
Composition Shingle	CS	0	1.0880	1.0915	1.0947	1.0977	1.1004	1.1028	1.1050	1.1069	1.1085	1.1098
Composition Shingle	CS	3	1.0880	1.0915	1.0947	1.0977	1.1004	1.1028	1.1050	1.1069	1.1085	1.1098
Composition Shingle	CS	4	1.0880	1.0915	1.0947	1.0977	1.1004	1.1028	1.1050	1.1069	1.1085	1.1098
Clay Tile	CT	0	1.0880	1.0915	1.0947	1.0977	1.1004	1.1028	1.1050	1.1069	1.1085	1.1098
Clay Tile	CT	3	1.0880	1.0915	1.0947	1.0977	1.1004	1.1028	1.1050	1.1069	1.1085	1.1098
Clay Tile	CT	4	1.0880	1.0915	1.0947	1.0977	1.1004	1.1028	1.1050	1.1069	1.1085	1.1098
Composition Over Wood	CW	0	1.0880	1.0915	1.0947	1.0977	1.1004	1.1028	1.1050	1.1069	1.1085	1.1098
Composition Over Wood	CW	3	1.0880	1.0915	1.0947	1.0977	1.1004	1.1028	1.1050	1.1069	1.1085	1.1098
Composition Over Wood	CW	4	1.0880	1.0915	1.0947	1.0977	1.1004	1.1028	1.1050	1.1069	1.1085	1.1098
Fiberglass Shingle	FB	0	1.0880	1.0915	1.0947	1.0977	1.1004	1.1028	1.1050	1.1069	1.1085	1.1098
Fiberglass Shingle	FB	3	1.0880	1.0915	1.0947	1.0977	1.1004	1.1028	1.1050	1.1069	1.1085	1.1098
Fiberglass Shingle	FB	4	1.0880	1.0915	1.0947	1.0977	1.1004	1.1028	1.1050	1.1069	1.1085	1.1098
Fiber Cement	FC	0	1.0880	1.0915	1.0947	1.0977	1.1004	1.1028	1.1050	1.1069	1.1085	1.1098
Fiber Cement	FC	3	1.0880	1.0915	1.0947	1.0977	1.1004	1.1028	1.1050	1.1069	1.1085	1.1098
Fiber Cement	FC	4	1.0880	1.0915	1.0947	1.0977	1.1004	1.1028	1.1050	1.1069	1.1085	1.1098
Resin Formed Shingle	FE	0	1.0880	1.0915	1.0947	1.0977	1.1004	1.1028	1.1050	1.1069	1.1085	1.1098
Resin Formed Shingle	FE	3	1.0880	1.0915	1.0947	1.0977	1.1004	1.1028	1.1050	1.1069	1.1085	1.1098
Resin Formed Shingle	FE	4	1.0880	1.0915	1.0947	1.0977	1.1004	1.1028	1.1050	1.1069	1.1085	1.1098
Foam	FM	0	1.0880	1.0915	1.0947	1.0977	1.1004	1.1028	1.1050	1.1069	1.1085	1.1098
Foam	FM	3	1.0880	1.0915	1.0947	1.0977	1.1004	1.1028	1.1050	1.1069	1.1085	1.1098
Foam	FM	4	1.0880	1.0915	1.0947	1.0977	1.1004	1.1028	1.1050	1.1069	1.1085	1.1098
Metal	MT	0	1.0880	1.0915	1.0947	1.0977	1.1004	1.1028	1.1050	1.1069	1.1085	1.1098
Metal	MT	3	1.0880	1.0915	1.0947	1.0977	1.1004	1.1028	1.1050	1.1069	1.1085	1.1098
Metal	MT	4	1.0880	1.0915	1.0947	1.0977	1.1004	1.1028	1.1050	1.1069	1.1085	1.1098
None	NA	0	1.0880	1.0915	1.0947	1.0977	1.1004	1.1028	1.1050	1.1069	1.1085	1.1098
None	NA	3	1.0880	1.0915	1.0947	1.0977	1.1004	1.1028	1.1050	1.1069	1.1085	1.1098
None	NA	4	1.0880	1.0915	1.0947	1.0977	1.1004	1.1028	1.1050	1.1069	1.1085	1.1098
Other	OT	0	1.0880	1.0915	1.0947	1.0977	1.1004	1.1028	1.1050	1.1069	1.1085	1.1098
Other	OT	3	1.0880	1.0915	1.0947	1.0977	1.1004	1.1028	1.1050	1.1069	1.1085	1.1098
Other	OT	4	1.0880	1.0915	1.0947	1.0977	1.1004	1.1028	1.1050	1.1069	1.1085	1.1098
Plastic	PL	0	1.0880	1.0915	1.0947	1.0977	1.1004	1.1028	1.1050	1.1069	1.1085	1.1098
Plastic	PL	3	1.0880	1.0915	1.0947	1.0977	1.1004	1.1028	1.1050	1.1069	1.1085	1.1098
Plastic	PL	4	1.0880	1.0915	1.0947	1.0977	1.1004	1.1028	1.1050	1.1069	1.1085	1.1098
Reinforced Plastic	RP	0	1.0880	1.0915	1.0947	1.0977	1.1004	1.1028	1.1050	1.1069	1.1085	1.1098
Reinforced Plastic	RP	3	1.0880	1.0915	1.0947	1.0977	1.1004	1.1028	1.1050	1.1069	1.1085	1.1098
Reinforced Plastic	RP	4	1.0880	1.0915	1.0947	1.0977	1.1004	1.1028	1.1050	1.1069	1.1085	1.1098
Slate	SL	0	1.0880	1.0915	1.0947	1.0977	1.1004	1.1028	1.1050	1.1069	1.1085	1.1098
Slate	SL	3	1.0880	1.0915	1.0947	1.0977	1.1004	1.1028	1.1050	1.1069	1.1085	1.1098
Slate	SL	4	1.0880	1.0915	1.0947	1.0977	1.1004	1.1028	1.1050	1.1069	1.1085	1.1098
Tar	TR	0	1.0880	1.0915	1.0947	1.0977	1.1004	1.1028	1.1050	1.1069	1.1085	1.1098
Tar	TR	3	1.0880	1.0915	1.0947	1.0977	1.1004	1.1028	1.1050	1.1069	1.1085	1.1098
Tar	TR	4	1.0880	1.0915	1.0947	1.0977	1.1004	1.1028	1.1050	1.1069	1.1085	1.1098
Unknown	UN	0	1.0880	1.0915	1.0947	1.0977	1.1004	1.1028	1.1050	1.1069	1.1085	1.1098
Unknown	UN	3	1.0880	1.0915	1.0947	1.0977	1.1004	1.1028	1.1050	1.1069	1.1085	1.1098
Unknown	UN	4	1.0880	1.0915	1.0947	1.0977	1.1004	1.1028	1.1050	1.1069	1.1085	1.1098
Wood Shake	WS	0	1.0880	1.0915	1.0947	1.0977	1.1004	1.1028	1.1050	1.1069	1.1085	1.1098
Wood Shake	WS	3	1.0880	1.0915	1.0947	1.0977	1.1004	1.1028	1.1050	1.1069	1.1085	1.1098
Wood Shake	WS	4	1.0880	1.0915	1.0947	1.0977	1.1004	1.1028	1.1050	1.1069	1.1085	1.1098
No Data	X	0	1.0880	1.0915	1.0947	1.0977	1.1004	1.1028	1.1050	1.1069	1.1085	1.1098
No Data	X	3	1.0880	1.0915	1.0947	1.0977	1.1004	1.1028	1.1050	1.1069	1.1085	1.1098
No Data	X	4	1.0880	1.0915	1.0947	1.0977	1.1004	1.1028	1.1050	1.1069	1.1085	1.1098

* An impact resistant class code of 0 indicates a non impact resistant roof or a roof that is classified as impact resistant class 1 or 2.

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

ROOF FACTORS
USAA GROUP
OWNERS FORMS

Fire		Impact Resistant Class Code*	Roof Age										
Roof Type	Code		0	1	2	3	4	5	6	7	8	9	10
Aluminum	AL	0	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Aluminum	AL	3	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Aluminum	AL	4	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Asbestos	AS	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Asbestos	AS	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Asbestos	AS	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cloth	CL	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cloth	CL	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cloth	CL	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Concrete Tile	CN	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Concrete Tile	CN	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Concrete Tile	CN	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Shingle	CS	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Shingle	CS	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Shingle	CS	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Clay Tile	CT	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Clay Tile	CT	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Clay Tile	CT	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Over Wood	CW	0	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Composition Over Wood	CW	3	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Composition Over Wood	CW	4	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Fiberglass Shingle	FB	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiberglass Shingle	FB	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiberglass Shingle	FB	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiber Cement	FC	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiber Cement	FC	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiber Cement	FC	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Resin Formed Shingle	FE	0	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Resin Formed Shingle	FE	3	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Resin Formed Shingle	FE	4	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Foam	FM	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Foam	FM	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Foam	FM	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Metal	MT	0	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Metal	MT	3	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Metal	MT	4	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
None	NA	0	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
None	NA	3	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
None	NA	4	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Other	OT	0	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Other	OT	3	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Other	OT	4	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Plastic	PL	0	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Plastic	PL	3	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Plastic	PL	4	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Reinforced Plastic	RP	0	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Reinforced Plastic	RP	3	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Reinforced Plastic	RP	4	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Slate	SL	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Slate	SL	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Slate	SL	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Tar	TR	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Tar	TR	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Tar	TR	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Unknown	UN	0	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Unknown	UN	3	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Unknown	UN	4	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Wood Shake	WS	0	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Wood Shake	WS	3	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Wood Shake	WS	4	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
No Data	X	0	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
No Data	X	3	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
No Data	X	4	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394

* An impact resistant class code of 0 indicates a non impact resistant roof or a roof that is classified as impact resistant class 1 or 2.

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

ROOF FACTORS
USAA GROUP
OWNERS FORMS

Fire		Impact Resistant Class Code*	Roof Age									
Roof Type	Code		11	12	13	14	15	16	17	18	19	20
Aluminum	AL	0	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Aluminum	AL	3	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Aluminum	AL	4	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Asbestos	AS	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Asbestos	AS	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Asbestos	AS	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cloth	CL	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cloth	CL	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cloth	CL	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Concrete Tile	CN	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Concrete Tile	CN	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Concrete Tile	CN	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Shingle	CS	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Shingle	CS	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Shingle	CS	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Clay Tile	CT	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Clay Tile	CT	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Clay Tile	CT	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Over Wood	CW	0	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Composition Over Wood	CW	3	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Composition Over Wood	CW	4	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Fiberglass Shingle	FB	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiberglass Shingle	FB	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiberglass Shingle	FB	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiber Cement	FC	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiber Cement	FC	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiber Cement	FC	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Resin Formed Shingle	FE	0	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Resin Formed Shingle	FE	3	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Resin Formed Shingle	FE	4	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Foam	FM	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Foam	FM	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Foam	FM	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Metal	MT	0	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Metal	MT	3	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Metal	MT	4	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
None	NA	0	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
None	NA	3	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
None	NA	4	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Other	OT	0	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Other	OT	3	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Other	OT	4	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Plastic	PL	0	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Plastic	PL	3	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Plastic	PL	4	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Reinforced Plastic	RP	0	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Reinforced Plastic	RP	3	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Reinforced Plastic	RP	4	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Slate	SL	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Slate	SL	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Slate	SL	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Tar	TR	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Tar	TR	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Tar	TR	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Unknown	UN	0	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Unknown	UN	3	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Unknown	UN	4	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Wood Shake	WS	0	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Wood Shake	WS	3	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Wood Shake	WS	4	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
No Data	X	0	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
No Data	X	3	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
No Data	X	4	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394

* An impact resistant class code of 0 indicates a non impact resistant roof or a roof that is classified as impact resistant class 1 or 2.

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

ROOF FACTORS
USAA GROUP
OWNERS FORMS

Fire			Impact Resistant	Roof Age									
Roof Type	Code		Class Code*	21	22	23	24	25	26	27	28	29	30+
Aluminum	AL	0		1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Aluminum	AL	3		1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Aluminum	AL	4		1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Asbestos	AS	0		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Asbestos	AS	3		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Asbestos	AS	4		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cloth	CL	0		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cloth	CL	3		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cloth	CL	4		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Concrete Tile	CN	0		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Concrete Tile	CN	3		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Concrete Tile	CN	4		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Shingle	CS	0		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Shingle	CS	3		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Shingle	CS	4		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Clay Tile	CT	0		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Clay Tile	CT	3		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Clay Tile	CT	4		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Over Wood	CW	0		1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Composition Over Wood	CW	3		1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Composition Over Wood	CW	4		1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Fiberglass Shingle	FB	0		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiberglass Shingle	FB	3		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiberglass Shingle	FB	4		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiber Cement	FC	0		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiber Cement	FC	3		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiber Cement	FC	4		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Resin Formed Shingle	FE	0		1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Resin Formed Shingle	FE	3		1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Resin Formed Shingle	FE	4		1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Foam	FM	0		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Foam	FM	3		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Foam	FM	4		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Metal	MT	0		1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Metal	MT	3		1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Metal	MT	4		1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
None	NA	0		1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
None	NA	3		1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
None	NA	4		1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Other	OT	0		1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Other	OT	3		1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Other	OT	4		1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Plastic	PL	0		1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Plastic	PL	3		1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Plastic	PL	4		1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Reinforced Plastic	RP	0		1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Reinforced Plastic	RP	3		1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Reinforced Plastic	RP	4		1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Slate	SL	0		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Slate	SL	3		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Slate	SL	4		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Tar	TR	0		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Tar	TR	3		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Tar	TR	4		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Unknown	UN	0		1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Unknown	UN	3		1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Unknown	UN	4		1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Wood Shake	WS	0		1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Wood Shake	WS	3		1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
Wood Shake	WS	4		1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
No Data	X	0		1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
No Data	X	3		1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394
No Data	X	4		1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394	1.5394

* An impact resistant class code of 0 indicates a non impact resistant roof or a roof that is classified as impact resistant class 1 or 2.

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

ROOF FACTORS
USAA GROUP
OWNERS FORMS

Other Wind and Hail

Roof Type	Code	Impact Resistant Class Code*	Roof Age										
			0	1	2	3	4	5	6	7	8	9	10
Aluminum	AL	0	1.1414	1.1414	1.1414	1.1414	1.1414	1.3523	1.5534	1.7465	1.9331	2.1141	2.2904
Aluminum	AL	3	0.9131	0.9131	0.9131	0.9131	0.9131	1.0818	1.2427	1.3972	1.5465	1.6913	1.8323
Aluminum	AL	4	0.7658	0.7658	0.7658	0.7658	0.7658	0.9074	1.0423	1.1718	1.2970	1.4185	1.5368
Asbestos	AS	0	1.1414	1.1414	1.1414	1.1414	1.1414	1.3523	1.5534	1.7465	1.9331	2.1141	2.2904
Asbestos	AS	3	0.9131	0.9131	0.9131	0.9131	0.9131	1.0818	1.2427	1.3972	1.5465	1.6913	1.8323
Asbestos	AS	4	0.7658	0.7658	0.7658	0.7658	0.7658	0.9074	1.0423	1.1718	1.2970	1.4185	1.5368
Cloth	CL	0	1.1414	1.1414	1.1414	1.1414	1.1414	1.3523	1.5534	1.7465	1.9331	2.1141	2.2904
Cloth	CL	3	0.9131	0.9131	0.9131	0.9131	0.9131	1.0818	1.2427	1.3972	1.5465	1.6913	1.8323
Cloth	CL	4	0.7658	0.7658	0.7658	0.7658	0.7658	0.9074	1.0423	1.1718	1.2970	1.4185	1.5368
Concrete Tile	CN	0	0.3967	0.3967	0.3967	0.3967	0.3967	0.4701	0.5400	0.6071	0.6719	0.7349	0.7962
Concrete Tile	CN	3	0.3174	0.3174	0.3174	0.3174	0.3174	0.3761	0.4320	0.4857	0.5375	0.5879	0.6370
Concrete Tile	CN	4	0.2662	0.2662	0.2662	0.2662	0.2662	0.3154	0.3623	0.4073	0.4509	0.4931	0.5342
Composition Shingle	CS	0	1.1414	1.1414	1.1414	1.1414	1.1414	1.3523	1.5534	1.7465	1.9331	2.1141	2.2904
Composition Shingle	CS	3	0.9131	0.9131	0.9131	0.9131	0.9131	1.0818	1.2427	1.3972	1.5465	1.6913	1.8323
Composition Shingle	CS	4	0.7658	0.7658	0.7658	0.7658	0.7658	0.9074	1.0423	1.1718	1.2970	1.4185	1.5368
Clay Tile	CT	0	0.3967	0.3967	0.3967	0.3967	0.3967	0.4701	0.5400	0.6071	0.6719	0.7349	0.7962
Clay Tile	CT	3	0.3174	0.3174	0.3174	0.3174	0.3174	0.3761	0.4320	0.4857	0.5375	0.5879	0.6370
Clay Tile	CT	4	0.2662	0.2662	0.2662	0.2662	0.2662	0.3154	0.3623	0.4073	0.4509	0.4931	0.5342
Composition Over Wood	CW	0	1.1414	1.1414	1.1414	1.1414	1.1414	1.3523	1.5534	1.7465	1.9331	2.1141	2.2904
Composition Over Wood	CW	3	0.9131	0.9131	0.9131	0.9131	0.9131	1.0818	1.2427	1.3972	1.5465	1.6913	1.8323
Composition Over Wood	CW	4	0.7658	0.7658	0.7658	0.7658	0.7658	0.9074	1.0423	1.1718	1.2970	1.4185	1.5368
Fiberglass Shingle	FB	0	1.1414	1.1414	1.1414	1.1414	1.1414	1.3523	1.5534	1.7465	1.9331	2.1141	2.2904
Fiberglass Shingle	FB	3	0.9131	0.9131	0.9131	0.9131	0.9131	1.0818	1.2427	1.3972	1.5465	1.6913	1.8323
Fiberglass Shingle	FB	4	0.7658	0.7658	0.7658	0.7658	0.7658	0.9074	1.0423	1.1718	1.2970	1.4185	1.5368
Fiber Cement	FC	0	1.1414	1.1414	1.1414	1.1414	1.1414	1.3523	1.5534	1.7465	1.9331	2.1141	2.2904
Fiber Cement	FC	3	0.9131	0.9131	0.9131	0.9131	0.9131	1.0818	1.2427	1.3972	1.5465	1.6913	1.8323
Fiber Cement	FC	4	0.7658	0.7658	0.7658	0.7658	0.7658	0.9074	1.0423	1.1718	1.2970	1.4185	1.5368
Resin Formed Shingle	FE	0	1.1414	1.1414	1.1414	1.1414	1.1414	1.3523	1.5534	1.7465	1.9331	2.1141	2.2904
Resin Formed Shingle	FE	3	0.9131	0.9131	0.9131	0.9131	0.9131	1.0818	1.2427	1.3972	1.5465	1.6913	1.8323
Resin Formed Shingle	FE	4	0.7658	0.7658	0.7658	0.7658	0.7658	0.9074	1.0423	1.1718	1.2970	1.4185	1.5368
Foam	FM	0	0.9297	0.9297	0.9297	0.9297	0.9297	1.1015	1.2653	1.4226	1.5746	1.7220	1.8656
Foam	FM	3	0.7438	0.7438	0.7438	0.7438	0.7438	0.8812	1.0122	1.1381	1.2597	1.3776	1.4925
Foam	FM	4	0.6238	0.6238	0.6238	0.6238	0.6238	0.7391	0.8490	0.9545	1.0565	1.1554	1.2518
Metal	MT	0	1.1414	1.1414	1.1414	1.1414	1.1414	1.3523	1.5534	1.7465	1.9331	2.1141	2.2904
Metal	MT	3	0.9131	0.9131	0.9131	0.9131	0.9131	1.0818	1.2427	1.3972	1.5465	1.6913	1.8323
Metal	MT	4	0.7658	0.7658	0.7658	0.7658	0.7658	0.9074	1.0423	1.1718	1.2970	1.4185	1.5368
None	NA	0	1.1414	1.1414	1.1414	1.1414	1.1414	1.3523	1.5534	1.7465	1.9331	2.1141	2.2904
None	NA	3	0.9131	0.9131	0.9131	0.9131	0.9131	1.0818	1.2427	1.3972	1.5465	1.6913	1.8323
None	NA	4	0.7658	0.7658	0.7658	0.7658	0.7658	0.9074	1.0423	1.1718	1.2970	1.4185	1.5368
Other	OT	0	1.1414	1.1414	1.1414	1.1414	1.1414	1.3523	1.5534	1.7465	1.9331	2.1141	2.2904
Other	OT	3	0.9131	0.9131	0.9131	0.9131	0.9131	1.0818	1.2427	1.3972	1.5465	1.6913	1.8323
Other	OT	4	0.7658	0.7658	0.7658	0.7658	0.7658	0.9074	1.0423	1.1718	1.2970	1.4185	1.5368
Plastic	PL	0	1.1414	1.1414	1.1414	1.1414	1.1414	1.3523	1.5534	1.7465	1.9331	2.1141	2.2904
Plastic	PL	3	0.9131	0.9131	0.9131	0.9131	0.9131	1.0818	1.2427	1.3972	1.5465	1.6913	1.8323
Plastic	PL	4	0.7658	0.7658	0.7658	0.7658	0.7658	0.9074	1.0423	1.1718	1.2970	1.4185	1.5368
Reinforced Plastic	RP	0	1.1414	1.1414	1.1414	1.1414	1.1414	1.3523	1.5534	1.7465	1.9331	2.1141	2.2904
Reinforced Plastic	RP	3	0.9131	0.9131	0.9131	0.9131	0.9131	1.0818	1.2427	1.3972	1.5465	1.6913	1.8323
Reinforced Plastic	RP	4	0.7658	0.7658	0.7658	0.7658	0.7658	0.9074	1.0423	1.1718	1.2970	1.4185	1.5368
Slate	SL	0	1.1414	1.1414	1.1414	1.1414	1.1414	1.3523	1.5534	1.7465	1.9331	2.1141	2.2904
Slate	SL	3	0.9131	0.9131	0.9131	0.9131	0.9131	1.0818	1.2427	1.3972	1.5465	1.6913	1.8323
Slate	SL	4	0.7658	0.7658	0.7658	0.7658	0.7658	0.9074	1.0423	1.1718	1.2970	1.4185	1.5368
Tar	TR	0	0.9297	0.9297	0.9297	0.9297	0.9297	1.1015	1.2653	1.4226	1.5746	1.7220	1.8656
Tar	TR	3	0.7438	0.7438	0.7438	0.7438	0.7438	0.8812	1.0122	1.1381	1.2597	1.3776	1.4925
Tar	TR	4	0.6238	0.6238	0.6238	0.6238	0.6238	0.7391	0.8490	0.9545	1.0565	1.1554	1.2518
Unknown	UN	0	1.1414	1.1414	1.1414	1.1414	1.1414	1.3523	1.5534	1.7465	1.9331	2.1141	2.2904
Unknown	UN	3	0.9131	0.9131	0.9131	0.9131	0.9131	1.0818	1.2427	1.3972	1.5465	1.6913	1.8323
Unknown	UN	4	0.7658	0.7658	0.7658	0.7658	0.7658	0.9074	1.0423	1.1718	1.2970	1.4185	1.5368
Wood Shake	WS	0	1.1414	1.1414	1.1414	1.1414	1.1414	1.3523	1.5534	1.7465	1.9331	2.1141	2.2904
Wood Shake	WS	3	0.9131	0.9131	0.9131	0.9131	0.9131	1.0818	1.2427	1.3972	1.5465	1.6913	1.8323
Wood Shake	WS	4	0.7658	0.7658	0.7658	0.7658	0.7658	0.9074	1.0423	1.1718	1.2970	1.4185	1.5368
No Data	X	0	1.1414	1.1414	1.1414	1.1414	1.1414	1.3523	1.5534	1.7465	1.9331	2.1141	2.2904
No Data	X	3	0.9131	0.9131	0.9131	0.9131	0.9131	1.0818	1.2427	1.3972	1.5465	1.6913	1.8323
No Data	X	4	0.7658	0.7658	0.7658	0.7658	0.7658	0.9074	1.0423	1.1718	1.2970	1.4185	1.5368

* An impact resistant class code of 0 indicates a non impact resistant roof or a roof that is classified as impact resistant class 1 or 2.

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

ROOF FACTORS
USAA GROUP
OWNERS FORMS

Other Wind and Hail

Roof Type	Code	Impact Resistant Class Code*	Roof Age									
			11	12	13	14	15	16	17	18	19	20
Aluminum	AL	0	2.4625	2.6309	2.7959	2.9579	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172
Aluminum	AL	3	1.9700	2.1047	2.2367	2.3663	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938
Aluminum	AL	4	1.6523	1.7652	1.8760	1.9847	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915
Asbestos	AS	0	2.4625	2.6309	2.7959	2.9579	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172
Asbestos	AS	3	1.9700	2.1047	2.2367	2.3663	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938
Asbestos	AS	4	1.6523	1.7652	1.8760	1.9847	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915
Cloth	CL	0	2.4625	2.6309	2.7959	2.9579	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172
Cloth	CL	3	1.9700	2.1047	2.2367	2.3663	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938
Cloth	CL	4	1.6523	1.7652	1.8760	1.9847	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915
Concrete Tile	CN	0	0.8560	0.9145	0.9719	1.0282	1.0836	1.0836	1.0836	1.0836	1.0836	1.0836
Concrete Tile	CN	3	0.6848	0.7316	0.7775	0.8226	0.8669	0.8669	0.8669	0.8669	0.8669	0.8669
Concrete Tile	CN	4	0.5743	0.6136	0.6521	0.6899	0.7270	0.7270	0.7270	0.7270	0.7270	0.7270
Composition Shingle	CS	0	2.4625	2.6309	2.7959	2.9579	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172
Composition Shingle	CS	3	1.9700	2.1047	2.2367	2.3663	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938
Composition Shingle	CS	4	1.6523	1.7652	1.8760	1.9847	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915
Clay Tile	CT	0	0.8560	0.9145	0.9719	1.0282	1.0836	1.0836	1.0836	1.0836	1.0836	1.0836
Clay Tile	CT	3	0.6848	0.7316	0.7775	0.8226	0.8669	0.8669	0.8669	0.8669	0.8669	0.8669
Clay Tile	CT	4	0.5743	0.6136	0.6521	0.6899	0.7270	0.7270	0.7270	0.7270	0.7270	0.7270
Composition Over Wood	CW	0	2.4625	2.6309	2.7959	2.9579	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172
Composition Over Wood	CW	3	1.9700	2.1047	2.2367	2.3663	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938
Composition Over Wood	CW	4	1.6523	1.7652	1.8760	1.9847	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915
Fiberglass Shingle	FB	0	2.4625	2.6309	2.7959	2.9579	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172
Fiberglass Shingle	FB	3	1.9700	2.1047	2.2367	2.3663	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938
Fiberglass Shingle	FB	4	1.6523	1.7652	1.8760	1.9847	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915
Fiber Cement	FC	0	2.4625	2.6309	2.7959	2.9579	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172
Fiber Cement	FC	3	1.9700	2.1047	2.2367	2.3663	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938
Fiber Cement	FC	4	1.6523	1.7652	1.8760	1.9847	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915
Resin Formed Shingle	FE	0	2.4625	2.6309	2.7959	2.9579	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172
Resin Formed Shingle	FE	3	1.9700	2.1047	2.2367	2.3663	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938
Resin Formed Shingle	FE	4	1.6523	1.7652	1.8760	1.9847	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915
Foam	FM	0	2.0058	2.1430	2.2774	2.4094	2.5391	2.5391	2.5391	2.5391	2.5391	2.5391
Foam	FM	3	1.6046	1.7144	1.8219	1.9275	2.0313	2.0313	2.0313	2.0313	2.0313	2.0313
Foam	FM	4	1.3458	1.4379	1.5281	1.6166	1.7037	1.7037	1.7037	1.7037	1.7037	1.7037
Metal	MT	0	2.4625	2.6309	2.7959	2.9579	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172
Metal	MT	3	1.9700	2.1047	2.2367	2.3663	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938
Metal	MT	4	1.6523	1.7652	1.8760	1.9847	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915
None	NA	0	2.4625	2.6309	2.7959	2.9579	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172
None	NA	3	1.9700	2.1047	2.2367	2.3663	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938
None	NA	4	1.6523	1.7652	1.8760	1.9847	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915
Other	OT	0	2.4625	2.6309	2.7959	2.9579	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172
Other	OT	3	1.9700	2.1047	2.2367	2.3663	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938
Other	OT	4	1.6523	1.7652	1.8760	1.9847	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915
Plastic	PL	0	2.4625	2.6309	2.7959	2.9579	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172
Plastic	PL	3	1.9700	2.1047	2.2367	2.3663	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938
Plastic	PL	4	1.6523	1.7652	1.8760	1.9847	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915
Reinforced Plastic	RP	0	2.4625	2.6309	2.7959	2.9579	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172
Reinforced Plastic	RP	3	1.9700	2.1047	2.2367	2.3663	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938
Reinforced Plastic	RP	4	1.6523	1.7652	1.8760	1.9847	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915
Slate	SL	0	2.4625	2.6309	2.7959	2.9579	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172
Slate	SL	3	1.9700	2.1047	2.2367	2.3663	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938
Slate	SL	4	1.6523	1.7652	1.8760	1.9847	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915
Tar	TR	0	2.0058	2.1430	2.2774	2.4094	2.5391	2.5391	2.5391	2.5391	2.5391	2.5391
Tar	TR	3	1.6046	1.7144	1.8219	1.9275	2.0313	2.0313	2.0313	2.0313	2.0313	2.0313
Tar	TR	4	1.3458	1.4379	1.5281	1.6166	1.7037	1.7037	1.7037	1.7037	1.7037	1.7037
Unknown	UN	0	2.4625	2.6309	2.7959	2.9579	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172
Unknown	UN	3	1.9700	2.1047	2.2367	2.3663	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938
Unknown	UN	4	1.6523	1.7652	1.8760	1.9847	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915
Wood Shake	WS	0	2.4625	2.6309	2.7959	2.9579	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172
Wood Shake	WS	3	1.9700	2.1047	2.2367	2.3663	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938
Wood Shake	WS	4	1.6523	1.7652	1.8760	1.9847	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915
No Data	X	0	2.4625	2.6309	2.7959	2.9579	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172
No Data	X	3	1.9700	2.1047	2.2367	2.3663	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938
No Data	X	4	1.6523	1.7652	1.8760	1.9847	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915

* An impact resistant class code of 0 indicates a non impact resistant roof or a roof that is classified as impact resistant class 1 or 2.

State: **LOUISIANA**
Line of Business: **HOMEOWNERS**
Effective: **NOVEMBER 1, 2024 (NEW BUSINESS)**
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Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION**
USAA CASUALTY INSURANCE COMPANY
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ROOF FACTORS
USAA GROUP
OWNERS FORMS

Other Wind and Hail

Roof Type	Code	Impact Resistant Class Code*	Roof Age										
			21	22	23	24	25	26	27	28	29	30+	
Aluminum	AL	0	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	
Aluminum	AL	3	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	
Aluminum	AL	4	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	
Asbestos	AS	0	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	
Asbestos	AS	3	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	
Asbestos	AS	4	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	
Cloth	CL	0	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	
Cloth	CL	3	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	
Cloth	CL	4	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	
Concrete Tile	CN	0	1.0836	1.0836	1.0836	1.0836	1.0836	1.0836	1.0836	1.0836	1.0836	1.0836	
Concrete Tile	CN	3	0.8669	0.8669	0.8669	0.8669	0.8669	0.8669	0.8669	0.8669	0.8669	0.8669	
Concrete Tile	CN	4	0.7270	0.7270	0.7270	0.7270	0.7270	0.7270	0.7270	0.7270	0.7270	0.7270	
Composition Shingle	CS	0	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	
Composition Shingle	CS	3	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	
Composition Shingle	CS	4	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	
Clay Tile	CT	0	1.0836	1.0836	1.0836	1.0836	1.0836	1.0836	1.0836	1.0836	1.0836	1.0836	
Clay Tile	CT	3	0.8669	0.8669	0.8669	0.8669	0.8669	0.8669	0.8669	0.8669	0.8669	0.8669	
Clay Tile	CT	4	0.7270	0.7270	0.7270	0.7270	0.7270	0.7270	0.7270	0.7270	0.7270	0.7270	
Composition Over Wood	CW	0	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	
Composition Over Wood	CW	3	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	
Composition Over Wood	CW	4	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	
Fiberglass Shingle	FB	0	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	
Fiberglass Shingle	FB	3	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	
Fiberglass Shingle	FB	4	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	
Fiber Cement	FC	0	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	
Fiber Cement	FC	3	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	
Fiber Cement	FC	4	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	
Resin Formed Shingle	FE	0	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	
Resin Formed Shingle	FE	3	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	
Resin Formed Shingle	FE	4	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	
Foam	FM	0	2.5391	2.5391	2.5391	2.5391	2.5391	2.5391	2.5391	2.5391	2.5391	2.5391	
Foam	FM	3	2.0313	2.0313	2.0313	2.0313	2.0313	2.0313	2.0313	2.0313	2.0313	2.0313	
Foam	FM	4	1.7037	1.7037	1.7037	1.7037	1.7037	1.7037	1.7037	1.7037	1.7037	1.7037	
Metal	MT	0	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	
Metal	MT	3	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	
Metal	MT	4	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	
None	NA	0	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	
None	NA	3	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	
None	NA	4	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	
Other	OT	0	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	
Other	OT	3	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	
Other	OT	4	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	
Plastic	PL	0	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	
Plastic	PL	3	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	
Plastic	PL	4	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	
Reinforced Plastic	RP	0	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	
Reinforced Plastic	RP	3	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	
Reinforced Plastic	RP	4	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	
Slate	SL	0	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	
Slate	SL	3	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	
Slate	SL	4	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	
Tar	TR	0	2.5391	2.5391	2.5391	2.5391	2.5391	2.5391	2.5391	2.5391	2.5391	2.5391	
Tar	TR	3	2.0313	2.0313	2.0313	2.0313	2.0313	2.0313	2.0313	2.0313	2.0313	2.0313	
Tar	TR	4	1.7037	1.7037	1.7037	1.7037	1.7037	1.7037	1.7037	1.7037	1.7037	1.7037	
Unknown	UN	0	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	
Unknown	UN	3	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	
Unknown	UN	4	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	
Wood Shake	WS	0	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	
Wood Shake	WS	3	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	
Wood Shake	WS	4	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	
No Data	X	0	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	3.1172	
No Data	X	3	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	2.4938	
No Data	X	4	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	2.0915	

* An impact resistant class code of 0 indicates a non impact resistant roof or a roof that is classified as impact resistant class 1 or 2.

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

ROOF FACTORS
USAA GROUP
OWNERS FORMS

Theft			Impact Resistant	Roof Age									
Roof Type	Code	Class Code*	0	1	2	3	4	5	6	7	8	9	10
Aluminum	AL	0	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Aluminum	AL	3	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Aluminum	AL	4	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Asbestos	AS	0	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Asbestos	AS	3	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Asbestos	AS	4	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Cloth	CL	0	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Cloth	CL	3	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Cloth	CL	4	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Concrete Tile	CN	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Concrete Tile	CN	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Concrete Tile	CN	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Shingle	CS	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Shingle	CS	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Shingle	CS	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Clay Tile	CT	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Clay Tile	CT	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Clay Tile	CT	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Over Wood	CW	0	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Composition Over Wood	CW	3	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Composition Over Wood	CW	4	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Fiberglass Shingle	FB	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiberglass Shingle	FB	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiberglass Shingle	FB	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiber Cement	FC	0	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Fiber Cement	FC	3	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Fiber Cement	FC	4	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Resin Formed Shingle	FE	0	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Resin Formed Shingle	FE	3	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Resin Formed Shingle	FE	4	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Foam	FM	0	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Foam	FM	3	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Foam	FM	4	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Metal	MT	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Metal	MT	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Metal	MT	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
None	NA	0	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
None	NA	3	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
None	NA	4	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Other	OT	0	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Other	OT	3	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Other	OT	4	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Plastic	PL	0	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Plastic	PL	3	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Plastic	PL	4	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Reinforced Plastic	RP	0	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Reinforced Plastic	RP	3	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Reinforced Plastic	RP	4	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Slate	SL	0	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Slate	SL	3	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Slate	SL	4	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Tar	TR	0	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Tar	TR	3	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Tar	TR	4	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Unknown	UN	0	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Unknown	UN	3	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Unknown	UN	4	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Wood Shake	WS	0	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Wood Shake	WS	3	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Wood Shake	WS	4	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
No Data	X	0	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
No Data	X	3	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
No Data	X	4	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677

* An impact resistant class code of 0 indicates a non impact resistant roof or a roof that is classified as impact resistant class 1 or 2.

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

ROOF FACTORS
USAA GROUP
OWNERS FORMS

Theft		Impact Resistant Class Code*	Roof Age									
Roof Type	Code		11	12	13	14	15	16	17	18	19	20
Aluminum	AL	0	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Aluminum	AL	3	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Aluminum	AL	4	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Asbestos	AS	0	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Asbestos	AS	3	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Asbestos	AS	4	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Cloth	CL	0	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Cloth	CL	3	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Cloth	CL	4	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Concrete Tile	CN	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Concrete Tile	CN	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Concrete Tile	CN	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Shingle	CS	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Shingle	CS	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Shingle	CS	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Clay Tile	CT	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Clay Tile	CT	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Clay Tile	CT	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Over Wood	CW	0	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Composition Over Wood	CW	3	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Composition Over Wood	CW	4	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Fiberglass Shingle	FB	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiberglass Shingle	FB	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiberglass Shingle	FB	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiber Cement	FC	0	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Fiber Cement	FC	3	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Fiber Cement	FC	4	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Resin Formed Shingle	FE	0	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Resin Formed Shingle	FE	3	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Resin Formed Shingle	FE	4	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Foam	FM	0	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Foam	FM	3	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Foam	FM	4	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Metal	MT	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Metal	MT	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Metal	MT	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
None	NA	0	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
None	NA	3	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
None	NA	4	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Other	OT	0	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Other	OT	3	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Other	OT	4	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Plastic	PL	0	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Plastic	PL	3	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Plastic	PL	4	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Reinforced Plastic	RP	0	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Reinforced Plastic	RP	3	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Reinforced Plastic	RP	4	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Slate	SL	0	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Slate	SL	3	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Slate	SL	4	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Tar	TR	0	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Tar	TR	3	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Tar	TR	4	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Unknown	UN	0	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Unknown	UN	3	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Unknown	UN	4	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Wood Shake	WS	0	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Wood Shake	WS	3	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Wood Shake	WS	4	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
No Data	X	0	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
No Data	X	3	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
No Data	X	4	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677

* An impact resistant class code of 0 indicates a non impact resistant roof or a roof that is classified as impact resistant class 1 or 2.

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

ROOF FACTORS
USAA GROUP
OWNERS FORMS

		Impact Resistant Class Code*	Roof Age									
Roof Type	Code		21	22	23	24	25	26	27	28	29	30+
Aluminum	AL	0	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Aluminum	AL	3	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Aluminum	AL	4	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Asbestos	AS	0	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Asbestos	AS	3	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Asbestos	AS	4	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Cloth	CL	0	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Cloth	CL	3	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Cloth	CL	4	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Concrete Tile	CN	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Concrete Tile	CN	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Concrete Tile	CN	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Shingle	CS	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Shingle	CS	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Shingle	CS	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Clay Tile	CT	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Clay Tile	CT	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Clay Tile	CT	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Over Wood	CW	0	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Composition Over Wood	CW	3	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Composition Over Wood	CW	4	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Fiberglass Shingle	FB	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiberglass Shingle	FB	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiberglass Shingle	FB	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiber Cement	FC	0	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Fiber Cement	FC	3	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Fiber Cement	FC	4	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Resin Formed Shingle	FE	0	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Resin Formed Shingle	FE	3	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Resin Formed Shingle	FE	4	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Foam	FM	0	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Foam	FM	3	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Foam	FM	4	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Metal	MT	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Metal	MT	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Metal	MT	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
None	NA	0	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
None	NA	3	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
None	NA	4	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Other	OT	0	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Other	OT	3	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Other	OT	4	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Plastic	PL	0	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Plastic	PL	3	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Plastic	PL	4	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Reinforced Plastic	RP	0	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Reinforced Plastic	RP	3	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Reinforced Plastic	RP	4	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Slate	SL	0	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Slate	SL	3	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Slate	SL	4	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Tar	TR	0	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Tar	TR	3	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Tar	TR	4	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Unknown	UN	0	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Unknown	UN	3	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Unknown	UN	4	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Wood Shake	WS	0	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Wood Shake	WS	3	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
Wood Shake	WS	4	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
No Data	X	0	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
No Data	X	3	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677
No Data	X	4	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677	1.2677

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State: LOUISIANA
Line of Business: HOMEOWNERS
Effective: NOVEMBER 1, 2024 (NEW BUSINESS)
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ROOF FACTORS
USAA GROUP
OWNERS FORMS

Water			Impact Resistant	Roof Age										
Roof Type	Code		Class Code*	0	1	2	3	4	5	6	7	8	9	10
Aluminum	AL		0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Aluminum	AL		3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Aluminum	AL		4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Asbestos	AS		0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Asbestos	AS		3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Asbestos	AS		4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cloth	CL		0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cloth	CL		3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cloth	CL		4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Concrete Tile	CN		0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Concrete Tile	CN		3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Concrete Tile	CN		4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Shingle	CS		0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Shingle	CS		3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Shingle	CS		4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Clay Tile	CT		0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Clay Tile	CT		3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Clay Tile	CT		4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Over Wood	CW		0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Over Wood	CW		3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Over Wood	CW		4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiberglass Shingle	FB		0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiberglass Shingle	FB		3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiberglass Shingle	FB		4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiber Cement	FC		0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiber Cement	FC		3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiber Cement	FC		4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Resin Formed Shingle	FE		0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Resin Formed Shingle	FE		3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Resin Formed Shingle	FE		4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Foam	FM		0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Foam	FM		3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Foam	FM		4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Metal	MT		0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Metal	MT		3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Metal	MT		4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
None	NA		0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
None	NA		3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
None	NA		4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Other	OT		0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Other	OT		3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Other	OT		4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Plastic	PL		0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Plastic	PL		3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Plastic	PL		4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Reinforced Plastic	RP		0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Reinforced Plastic	RP		3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Reinforced Plastic	RP		4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Slate	SL		0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Slate	SL		3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Slate	SL		4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Tar	TR		0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Tar	TR		3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Tar	TR		4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Unknown	UN		0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Unknown	UN		3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Unknown	UN		4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Wood Shake	WS		0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Wood Shake	WS		3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Wood Shake	WS		4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
No Data	X		0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
No Data	X		3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
No Data	X		4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

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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

ROOF FACTORS
USAA GROUP
OWNERS FORMS

Water			Roof Age									
Roof Type	Code	Impact Resistant Class Code*	11	12	13	14	15	16	17	18	19	20
Aluminum	AL	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Aluminum	AL	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Aluminum	AL	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Asbestos	AS	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Asbestos	AS	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Asbestos	AS	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cloth	CL	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cloth	CL	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cloth	CL	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Concrete Tile	CN	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Concrete Tile	CN	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Concrete Tile	CN	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Shingle	CS	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Shingle	CS	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Shingle	CS	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Clay Tile	CT	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Clay Tile	CT	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Clay Tile	CT	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Over Wood	CW	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Over Wood	CW	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Over Wood	CW	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiberglass Shingle	FB	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiberglass Shingle	FB	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiberglass Shingle	FB	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiber Cement	FC	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiber Cement	FC	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiber Cement	FC	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Resin Formed Shingle	FE	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Resin Formed Shingle	FE	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Resin Formed Shingle	FE	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Foam	FM	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Foam	FM	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Foam	FM	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Metal	MT	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Metal	MT	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Metal	MT	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
None	NA	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
None	NA	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
None	NA	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Other	OT	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Other	OT	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Other	OT	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Plastic	PL	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Plastic	PL	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Plastic	PL	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Reinforced Plastic	RP	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Reinforced Plastic	RP	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Reinforced Plastic	RP	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Slate	SL	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Slate	SL	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Slate	SL	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Tar	TR	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Tar	TR	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Tar	TR	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Unknown	UN	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Unknown	UN	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Unknown	UN	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Wood Shake	WS	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Wood Shake	WS	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Wood Shake	WS	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
No Data	X	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
No Data	X	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
No Data	X	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

* An impact resistant class code of 0 indicates a non impact resistant roof or a roof that is classified as impact resistant class 1 or 2.

State: LOUISIANA
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ROOF FACTORS
USAA GROUP
OWNERS FORMS

Water		Impact Resistant Class Code*	Roof Age									
Roof Type	Code		21	22	23	24	25	26	27	28	29	30+
Aluminum	AL	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Aluminum	AL	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Aluminum	AL	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Asbestos	AS	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Asbestos	AS	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Asbestos	AS	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cloth	CL	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cloth	CL	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cloth	CL	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Concrete Tile	CN	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Concrete Tile	CN	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Concrete Tile	CN	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Shingle	CS	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Shingle	CS	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Shingle	CS	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Clay Tile	CT	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Clay Tile	CT	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Clay Tile	CT	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Over Wood	CW	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Over Wood	CW	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Over Wood	CW	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiberglass Shingle	FB	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiberglass Shingle	FB	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiberglass Shingle	FB	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiber Cement	FC	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiber Cement	FC	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiber Cement	FC	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Resin Formed Shingle	FE	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Resin Formed Shingle	FE	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Resin Formed Shingle	FE	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Foam	FM	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Foam	FM	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Foam	FM	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Metal	MT	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Metal	MT	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Metal	MT	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
None	NA	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
None	NA	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
None	NA	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Other	OT	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Other	OT	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Other	OT	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Plastic	PL	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Plastic	PL	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Plastic	PL	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Reinforced Plastic	RP	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Reinforced Plastic	RP	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Reinforced Plastic	RP	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Slate	SL	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Slate	SL	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Slate	SL	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Tar	TR	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Tar	TR	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Tar	TR	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Unknown	UN	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Unknown	UN	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Unknown	UN	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Wood Shake	WS	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Wood Shake	WS	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Wood Shake	WS	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
No Data	X	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
No Data	X	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
No Data	X	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

* An impact resistant class code of 0 indicates a non impact resistant roof or a roof that is classified as impact resistant class 1 or 2.

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
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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

ROOF FACTORS
USAA GROUP
OWNERS FORMS

Liability

Roof Type	Code	Impact Resistant	Roof Age										
		Class Code*	0	1	2	3	4	5	6	7	8	9	10
Aluminum	AL	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Aluminum	AL	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Aluminum	AL	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Asbestos	AS	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Asbestos	AS	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Asbestos	AS	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cloth	CL	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cloth	CL	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cloth	CL	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Concrete Tile	CN	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Concrete Tile	CN	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Concrete Tile	CN	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Shingle	CS	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Shingle	CS	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Shingle	CS	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Clay Tile	CT	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Clay Tile	CT	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Clay Tile	CT	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Over Wood	CW	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Over Wood	CW	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Over Wood	CW	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiberglass Shingle	FB	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiberglass Shingle	FB	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiberglass Shingle	FB	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiber Cement	FC	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiber Cement	FC	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiber Cement	FC	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Resin Formed Shingle	FE	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Resin Formed Shingle	FE	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Resin Formed Shingle	FE	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Foam	FM	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Foam	FM	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Foam	FM	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Metal	MT	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Metal	MT	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Metal	MT	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
None	NA	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
None	NA	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
None	NA	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Other	OT	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Other	OT	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Other	OT	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Plastic	PL	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Plastic	PL	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Plastic	PL	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Reinforced Plastic	RP	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Reinforced Plastic	RP	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Reinforced Plastic	RP	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Slate	SL	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Slate	SL	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Slate	SL	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Tar	TR	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Tar	TR	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Tar	TR	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Unknown	UN	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Unknown	UN	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Unknown	UN	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Wood Shake	WS	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Wood Shake	WS	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Wood Shake	WS	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
No Data	X	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
No Data	X	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
No Data	X	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

* An impact resistant class code of 0 indicates a non impact resistant roof or a roof that is classified as impact resistant class 1 or 2.

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

ROOF FACTORS
USAA GROUP
OWNERS FORMS

Liability		Impact Resistant	Roof Age									
Roof Type	Code	Class Code*	11	12	13	14	15	16	17	18	19	20
Aluminum	AL	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Aluminum	AL	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Aluminum	AL	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Asbestos	AS	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Asbestos	AS	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Asbestos	AS	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cloth	CL	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cloth	CL	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cloth	CL	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Concrete Tile	CN	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Concrete Tile	CN	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Concrete Tile	CN	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Shingle	CS	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Shingle	CS	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Shingle	CS	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Clay Tile	CT	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Clay Tile	CT	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Clay Tile	CT	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Over Wood	CW	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Over Wood	CW	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Over Wood	CW	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiberglass Shingle	FB	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiberglass Shingle	FB	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiberglass Shingle	FB	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiber Cement	FC	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiber Cement	FC	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiber Cement	FC	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Resin Formed Shingle	FE	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Resin Formed Shingle	FE	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Resin Formed Shingle	FE	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Foam	FM	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Foam	FM	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Foam	FM	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Metal	MT	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Metal	MT	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Metal	MT	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
None	NA	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
None	NA	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
None	NA	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Other	OT	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Other	OT	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Other	OT	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Plastic	PL	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Plastic	PL	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Plastic	PL	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Reinforced Plastic	RP	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Reinforced Plastic	RP	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Reinforced Plastic	RP	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Slate	SL	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Slate	SL	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Slate	SL	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Tar	TR	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Tar	TR	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Tar	TR	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Unknown	UN	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Unknown	UN	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Unknown	UN	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Wood Shake	WS	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Wood Shake	WS	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Wood Shake	WS	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
No Data	X	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
No Data	X	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
No Data	X	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

* An impact resistant class code of 0 indicates a non impact resistant roof or a roof that is classified as impact resistant class 1 or 2.

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

ROOF FACTORS
USAA GROUP
OWNERS FORMS

Liability		Impact Resistant	Roof Age									
Roof Type	Code	Class Code*	21	22	23	24	25	26	27	28	29	30+
Aluminum	AL	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Aluminum	AL	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Aluminum	AL	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Asbestos	AS	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Asbestos	AS	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Asbestos	AS	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cloth	CL	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cloth	CL	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cloth	CL	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Concrete Tile	CN	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Concrete Tile	CN	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Concrete Tile	CN	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Shingle	CS	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Shingle	CS	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Shingle	CS	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Clay Tile	CT	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Clay Tile	CT	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Clay Tile	CT	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Over Wood	CW	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Over Wood	CW	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Over Wood	CW	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiberglass Shingle	FB	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiberglass Shingle	FB	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiberglass Shingle	FB	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiber Cement	FC	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiber Cement	FC	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiber Cement	FC	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Resin Formed Shingle	FE	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Resin Formed Shingle	FE	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Resin Formed Shingle	FE	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Foam	FM	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Foam	FM	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Foam	FM	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Metal	MT	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Metal	MT	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Metal	MT	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
None	NA	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
None	NA	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
None	NA	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Other	OT	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Other	OT	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Other	OT	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Plastic	PL	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Plastic	PL	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Plastic	PL	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Reinforced Plastic	RP	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Reinforced Plastic	RP	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Reinforced Plastic	RP	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Slate	SL	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Slate	SL	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Slate	SL	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Tar	TR	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Tar	TR	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Tar	TR	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Unknown	UN	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Unknown	UN	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Unknown	UN	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Wood Shake	WS	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Wood Shake	WS	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Wood Shake	WS	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
No Data	X	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
No Data	X	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
No Data	X	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

* An impact resistant class code of 0 indicates a non impact resistant roof or a roof that is classified as impact resistant class 1 or 2.

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

ROOF FACTORS
USAA GROUP
OWNERS FORMS

Hurricane

Roof Type	Code	Impact Resistant Class Code*	Roof Age										
			0	1	2	3	4	5	6	7	8	9	10
Aluminum	AL	0	1.0454	1.0454	1.0454	1.0454	1.0454	1.0454	1.0454	1.0454	1.0454	1.0454	1.0454
Aluminum	AL	3	1.0454	1.0454	1.0454	1.0454	1.0454	1.0454	1.0454	1.0454	1.0454	1.0454	1.0454
Aluminum	AL	4	1.0454	1.0454	1.0454	1.0454	1.0454	1.0454	1.0454	1.0454	1.0454	1.0454	1.0454
Asbestos	AS	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Asbestos	AS	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Asbestos	AS	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cloth	CL	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cloth	CL	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cloth	CL	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Concrete Tile	CN	0	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263
Concrete Tile	CN	3	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263
Concrete Tile	CN	4	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263
Composition Shingle	CS	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Shingle	CS	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Shingle	CS	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Clay Tile	CT	0	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263
Clay Tile	CT	3	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263
Clay Tile	CT	4	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263
Composition Over Wood	CW	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Over Wood	CW	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Over Wood	CW	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiberglass Shingle	FB	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiberglass Shingle	FB	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiberglass Shingle	FB	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiber Cement	FC	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiber Cement	FC	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiber Cement	FC	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Resin Formed Shingle	FE	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Resin Formed Shingle	FE	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Resin Formed Shingle	FE	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Foam	FM	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Foam	FM	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Foam	FM	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Metal	MT	0	1.0454	1.0454	1.0454	1.0454	1.0454	1.0454	1.0454	1.0454	1.0454	1.0454	1.0454
Metal	MT	3	1.0454	1.0454	1.0454	1.0454	1.0454	1.0454	1.0454	1.0454	1.0454	1.0454	1.0454
Metal	MT	4	1.0454	1.0454	1.0454	1.0454	1.0454	1.0454	1.0454	1.0454	1.0454	1.0454	1.0454
None	NA	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
None	NA	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
None	NA	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Other	OT	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Other	OT	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Other	OT	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Plastic	PL	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Plastic	PL	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Plastic	PL	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Reinforced Plastic	RP	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Reinforced Plastic	RP	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Reinforced Plastic	RP	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Slate	SL	0	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263
Slate	SL	3	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263
Slate	SL	4	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263
Tar	TR	0	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263
Tar	TR	3	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263
Tar	TR	4	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263	0.8263
Unknown	UN	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Unknown	UN	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Unknown	UN	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Wood Shake	WS	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Wood Shake	WS	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Wood Shake	WS	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
No Data	X	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
No Data	X	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
No Data	X	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

* An impact resistant class code of 0 indicates a non impact resistant roof or a roof that is classified as impact resistant class 1 or 2.

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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ROOF FACTORS
USAA GROUP
OWNERS FORMS

Hurricane

Roof Type	Code	Impact Resistant Class Code*	Roof Age									
			11	12	13	14	15	16	17	18	19	20
Aluminum	AL	0	1.0454	1.0454	1.0824	1.0824	1.0824	1.0824	1.0824	1.0947	1.0971	1.1008
Aluminum	AL	3	1.0454	1.0454	1.0824	1.0824	1.0824	1.0824	1.0824	1.0947	1.0971	1.1008
Aluminum	AL	4	1.0454	1.0454	1.0824	1.0824	1.0824	1.0824	1.0824	1.0947	1.0971	1.1008
Asbestos	AS	0	1.0000	1.0000	1.0354	1.0354	1.0354	1.0354	1.0354	1.0471	1.0495	1.0530
Asbestos	AS	3	1.0000	1.0000	1.0354	1.0354	1.0354	1.0354	1.0354	1.0471	1.0495	1.0530
Asbestos	AS	4	1.0000	1.0000	1.0354	1.0354	1.0354	1.0354	1.0354	1.0471	1.0495	1.0530
Cloth	CL	0	1.0000	1.0000	1.0354	1.0354	1.0354	1.0354	1.0354	1.0471	1.0495	1.0530
Cloth	CL	3	1.0000	1.0000	1.0354	1.0354	1.0354	1.0354	1.0354	1.0471	1.0495	1.0530
Cloth	CL	4	1.0000	1.0000	1.0354	1.0354	1.0354	1.0354	1.0354	1.0471	1.0495	1.0530
Concrete Tile	CN	0	0.8263	0.8263	0.8556	0.8556	0.8556	0.8556	0.8556	0.8653	0.8672	0.8701
Concrete Tile	CN	3	0.8263	0.8263	0.8556	0.8556	0.8556	0.8556	0.8556	0.8653	0.8672	0.8701
Concrete Tile	CN	4	0.8263	0.8263	0.8556	0.8556	0.8556	0.8556	0.8556	0.8653	0.8672	0.8701
Composition Shingle	CS	0	1.0000	1.0000	1.0354	1.0354	1.0354	1.0354	1.0354	1.0471	1.0495	1.0530
Composition Shingle	CS	3	1.0000	1.0000	1.0354	1.0354	1.0354	1.0354	1.0354	1.0471	1.0495	1.0530
Composition Shingle	CS	4	1.0000	1.0000	1.0354	1.0354	1.0354	1.0354	1.0354	1.0471	1.0495	1.0530
Clay Tile	CT	0	0.8263	0.8263	0.8556	0.8556	0.8556	0.8556	0.8556	0.8653	0.8672	0.8701
Clay Tile	CT	3	0.8263	0.8263	0.8556	0.8556	0.8556	0.8556	0.8556	0.8653	0.8672	0.8701
Clay Tile	CT	4	0.8263	0.8263	0.8556	0.8556	0.8556	0.8556	0.8556	0.8653	0.8672	0.8701
Composition Over Wood	CW	0	1.0000	1.0000	1.0354	1.0354	1.0354	1.0354	1.0354	1.0471	1.0495	1.0530
Composition Over Wood	CW	3	1.0000	1.0000	1.0354	1.0354	1.0354	1.0354	1.0354	1.0471	1.0495	1.0530
Composition Over Wood	CW	4	1.0000	1.0000	1.0354	1.0354	1.0354	1.0354	1.0354	1.0471	1.0495	1.0530
Fiberglass Shingle	FB	0	1.0000	1.0000	1.0354	1.0354	1.0354	1.0354	1.0354	1.0471	1.0495	1.0530
Fiberglass Shingle	FB	3	1.0000	1.0000	1.0354	1.0354	1.0354	1.0354	1.0354	1.0471	1.0495	1.0530
Fiberglass Shingle	FB	4	1.0000	1.0000	1.0354	1.0354	1.0354	1.0354	1.0354	1.0471	1.0495	1.0530
Fiber Cement	FC	0	1.0000	1.0000	1.0354	1.0354	1.0354	1.0354	1.0354	1.0471	1.0495	1.0530
Fiber Cement	FC	3	1.0000	1.0000	1.0354	1.0354	1.0354	1.0354	1.0354	1.0471	1.0495	1.0530
Fiber Cement	FC	4	1.0000	1.0000	1.0354	1.0354	1.0354	1.0354	1.0354	1.0471	1.0495	1.0530
Resin Formed Shingle	FE	0	1.0000	1.0000	1.0354	1.0354	1.0354	1.0354	1.0354	1.0471	1.0495	1.0530
Resin Formed Shingle	FE	3	1.0000	1.0000	1.0354	1.0354	1.0354	1.0354	1.0354	1.0471	1.0495	1.0530
Resin Formed Shingle	FE	4	1.0000	1.0000	1.0354	1.0354	1.0354	1.0354	1.0354	1.0471	1.0495	1.0530
Foam	FM	0	1.0000	1.0000	1.0354	1.0354	1.0354	1.0354	1.0354	1.0471	1.0495	1.0530
Foam	FM	3	1.0000	1.0000	1.0354	1.0354	1.0354	1.0354	1.0354	1.0471	1.0495	1.0530
Foam	FM	4	1.0000	1.0000	1.0354	1.0354	1.0354	1.0354	1.0354	1.0471	1.0495	1.0530
Metal	MT	0	1.0454	1.0454	1.0824	1.0824	1.0824	1.0824	1.0824	1.0947	1.0971	1.1008
Metal	MT	3	1.0454	1.0454	1.0824	1.0824	1.0824	1.0824	1.0824	1.0947	1.0971	1.1008
Metal	MT	4	1.0454	1.0454	1.0824	1.0824	1.0824	1.0824	1.0824	1.0947	1.0971	1.1008
None	NA	0	1.0000	1.0000	1.0354	1.0354	1.0354	1.0354	1.0354	1.0471	1.0495	1.0530
None	NA	3	1.0000	1.0000	1.0354	1.0354	1.0354	1.0354	1.0354	1.0471	1.0495	1.0530
None	NA	4	1.0000	1.0000	1.0354	1.0354	1.0354	1.0354	1.0354	1.0471	1.0495	1.0530
Other	OT	0	1.0000	1.0000	1.0354	1.0354	1.0354	1.0354	1.0354	1.0471	1.0495	1.0530
Other	OT	3	1.0000	1.0000	1.0354	1.0354	1.0354	1.0354	1.0354	1.0471	1.0495	1.0530
Other	OT	4	1.0000	1.0000	1.0354	1.0354	1.0354	1.0354	1.0354	1.0471	1.0495	1.0530
Plastic	PL	0	1.0000	1.0000	1.0354	1.0354	1.0354	1.0354	1.0354	1.0471	1.0495	1.0530
Plastic	PL	3	1.0000	1.0000	1.0354	1.0354	1.0354	1.0354	1.0354	1.0471	1.0495	1.0530
Plastic	PL	4	1.0000	1.0000	1.0354	1.0354	1.0354	1.0354	1.0354	1.0471	1.0495	1.0530
Reinforced Plastic	RP	0	1.0000	1.0000	1.0354	1.0354	1.0354	1.0354	1.0354	1.0471	1.0495	1.0530
Reinforced Plastic	RP	3	1.0000	1.0000	1.0354	1.0354	1.0354	1.0354	1.0354	1.0471	1.0495	1.0530
Reinforced Plastic	RP	4	1.0000	1.0000	1.0354	1.0354	1.0354	1.0354	1.0354	1.0471	1.0495	1.0530
Slate	SL	0	0.8263	0.8263	0.8556	0.8556	0.8556	0.8556	0.8556	0.8653	0.8672	0.8701
Slate	SL	3	0.8263	0.8263	0.8556	0.8556	0.8556	0.8556	0.8556	0.8653	0.8672	0.8701
Slate	SL	4	0.8263	0.8263	0.8556	0.8556	0.8556	0.8556	0.8556	0.8653	0.8672	0.8701
Tar	TR	0	0.8263	0.8263	0.8556	0.8556	0.8556	0.8556	0.8556	0.8653	0.8672	0.8701
Tar	TR	3	0.8263	0.8263	0.8556	0.8556	0.8556	0.8556	0.8556	0.8653	0.8672	0.8701
Tar	TR	4	0.8263	0.8263	0.8556	0.8556	0.8556	0.8556	0.8556	0.8653	0.8672	0.8701
Unknown	UN	0	1.0000	1.0000	1.0354	1.0354	1.0354	1.0354	1.0354	1.0471	1.0495	1.0530
Unknown	UN	3	1.0000	1.0000	1.0354	1.0354	1.0354	1.0354	1.0354	1.0471	1.0495	1.0530
Unknown	UN	4	1.0000	1.0000	1.0354	1.0354	1.0354	1.0354	1.0354	1.0471	1.0495	1.0530
Wood Shake	WS	0	1.0000	1.0000	1.0354	1.0354	1.0354	1.0354	1.0354	1.0471	1.0495	1.0530
Wood Shake	WS	3	1.0000	1.0000	1.0354	1.0354	1.0354	1.0354	1.0354	1.0471	1.0495	1.0530
Wood Shake	WS	4	1.0000	1.0000	1.0354	1.0354	1.0354	1.0354	1.0354	1.0471	1.0495	1.0530
No Data	X	0	1.0000	1.0000	1.0354	1.0354	1.0354	1.0354	1.0354	1.0471	1.0495	1.0530
No Data	X	3	1.0000	1.0000	1.0354	1.0354	1.0354	1.0354	1.0354	1.0471	1.0495	1.0530
No Data	X	4	1.0000	1.0000	1.0354	1.0354	1.0354	1.0354	1.0354	1.0471	1.0495	1.0530

* An impact resistant class code of 0 indicates a non impact resistant roof or a roof that is classified as impact resistant class 1 or 2.

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ROOF FACTORS
USAA GROUP
OWNERS FORMS

Hurricane

Roof Type	Code	Impact Resistant Class Code*	Roof Age									
			21	22	23	24	25	26	27	28	29	30+
Aluminum	AL	0	1.1069	1.1192	1.1560	1.1560	1.1560	1.1560	1.1560	1.1560	1.1560	1.1560
Aluminum	AL	3	1.1069	1.1192	1.1560	1.1560	1.1560	1.1560	1.1560	1.1560	1.1560	1.1560
Aluminum	AL	4	1.1069	1.1192	1.1560	1.1560	1.1560	1.1560	1.1560	1.1560	1.1560	1.1560
Asbestos	AS	0	1.0589	1.0706	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058
Asbestos	AS	3	1.0589	1.0706	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058
Asbestos	AS	4	1.0589	1.0706	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058
Cloth	CL	0	1.0589	1.0706	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058
Cloth	CL	3	1.0589	1.0706	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058
Cloth	CL	4	1.0589	1.0706	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058
Concrete Tile	CN	0	0.8750	0.8847	0.9137	0.9137	0.9137	0.9137	0.9137	0.9137	0.9137	0.9137
Concrete Tile	CN	3	0.8750	0.8847	0.9137	0.9137	0.9137	0.9137	0.9137	0.9137	0.9137	0.9137
Concrete Tile	CN	4	0.8750	0.8847	0.9137	0.9137	0.9137	0.9137	0.9137	0.9137	0.9137	0.9137
Composition Shingle	CS	0	1.0589	1.0706	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058
Composition Shingle	CS	3	1.0589	1.0706	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058
Composition Shingle	CS	4	1.0589	1.0706	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058
Clay Tile	CT	0	0.8750	0.8847	0.9137	0.9137	0.9137	0.9137	0.9137	0.9137	0.9137	0.9137
Clay Tile	CT	3	0.8750	0.8847	0.9137	0.9137	0.9137	0.9137	0.9137	0.9137	0.9137	0.9137
Clay Tile	CT	4	0.8750	0.8847	0.9137	0.9137	0.9137	0.9137	0.9137	0.9137	0.9137	0.9137
Composition Over Wood	CW	0	1.0589	1.0706	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058
Composition Over Wood	CW	3	1.0589	1.0706	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058
Composition Over Wood	CW	4	1.0589	1.0706	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058
Fiberglass Shingle	FB	0	1.0589	1.0706	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058
Fiberglass Shingle	FB	3	1.0589	1.0706	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058
Fiberglass Shingle	FB	4	1.0589	1.0706	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058
Fiber Cement	FC	0	1.0589	1.0706	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058
Fiber Cement	FC	3	1.0589	1.0706	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058
Fiber Cement	FC	4	1.0589	1.0706	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058
Resin Formed Shingle	FE	0	1.0589	1.0706	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058
Resin Formed Shingle	FE	3	1.0589	1.0706	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058
Resin Formed Shingle	FE	4	1.0589	1.0706	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058
Foam	FM	0	1.0589	1.0706	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058
Foam	FM	3	1.0589	1.0706	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058
Foam	FM	4	1.0589	1.0706	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058
Metal	MT	0	1.1069	1.1192	1.1560	1.1560	1.1560	1.1560	1.1560	1.1560	1.1560	1.1560
Metal	MT	3	1.1069	1.1192	1.1560	1.1560	1.1560	1.1560	1.1560	1.1560	1.1560	1.1560
Metal	MT	4	1.1069	1.1192	1.1560	1.1560	1.1560	1.1560	1.1560	1.1560	1.1560	1.1560
None	NA	0	1.0589	1.0706	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058
None	NA	3	1.0589	1.0706	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058
None	NA	4	1.0589	1.0706	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058
Other	OT	0	1.0589	1.0706	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058
Other	OT	3	1.0589	1.0706	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058
Other	OT	4	1.0589	1.0706	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058
Plastic	PL	0	1.0589	1.0706	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058
Plastic	PL	3	1.0589	1.0706	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058
Plastic	PL	4	1.0589	1.0706	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058
Reinforced Plastic	RP	0	1.0589	1.0706	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058
Reinforced Plastic	RP	3	1.0589	1.0706	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058
Reinforced Plastic	RP	4	1.0589	1.0706	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058
Slate	SL	0	0.8750	0.8847	0.9137	0.9137	0.9137	0.9137	0.9137	0.9137	0.9137	0.9137
Slate	SL	3	0.8750	0.8847	0.9137	0.9137	0.9137	0.9137	0.9137	0.9137	0.9137	0.9137
Slate	SL	4	0.8750	0.8847	0.9137	0.9137	0.9137	0.9137	0.9137	0.9137	0.9137	0.9137
Tar	TR	0	0.8750	0.8847	0.9137	0.9137	0.9137	0.9137	0.9137	0.9137	0.9137	0.9137
Tar	TR	3	0.8750	0.8847	0.9137	0.9137	0.9137	0.9137	0.9137	0.9137	0.9137	0.9137
Tar	TR	4	0.8750	0.8847	0.9137	0.9137	0.9137	0.9137	0.9137	0.9137	0.9137	0.9137
Unknown	UN	0	1.0589	1.0706	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058
Unknown	UN	3	1.0589	1.0706	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058
Unknown	UN	4	1.0589	1.0706	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058
Wood Shake	WS	0	1.0589	1.0706	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058
Wood Shake	WS	3	1.0589	1.0706	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058
Wood Shake	WS	4	1.0589	1.0706	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058
No Data	X	0	1.0589	1.0706	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058
No Data	X	3	1.0589	1.0706	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058
No Data	X	4	1.0589	1.0706	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058	1.1058

* An impact resistant class code of 0 indicates a non impact resistant roof or a roof that is classified as impact resistant class 1 or 2.

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

ROOF FACTORS
USAA GROUP
OWNERS FORMS

Severe Thunderstorm

Roof Type	Code	Impact Resistant Class Code*	Roof Age										
			0	1	2	3	4	5	6	7	8	9	10
Aluminum	AL	0	1.2060	1.2060	1.2060	1.2060	1.2060	1.3928	1.5668	1.7307	1.8864	2.0355	2.1787
Aluminum	AL	3	0.9648	0.9648	0.9648	0.9648	0.9648	1.1142	1.2534	1.3846	1.5091	1.6284	1.7430
Aluminum	AL	4	0.8092	0.8092	0.8092	0.8092	0.8092	0.9346	1.0513	1.1613	1.2658	1.3658	1.4619
Asbestos	AS	0	1.2060	1.2060	1.2060	1.2060	1.2060	1.3928	1.5668	1.7307	1.8864	2.0355	2.1787
Asbestos	AS	3	0.9648	0.9648	0.9648	0.9648	0.9648	1.1142	1.2534	1.3846	1.5091	1.6284	1.7430
Asbestos	AS	4	0.8092	0.8092	0.8092	0.8092	0.8092	0.9346	1.0513	1.1613	1.2658	1.3658	1.4619
Cloth	CL	0	1.2060	1.2060	1.2060	1.2060	1.2060	1.3928	1.5668	1.7307	1.8864	2.0355	2.1787
Cloth	CL	3	0.9648	0.9648	0.9648	0.9648	0.9648	1.1142	1.2534	1.3846	1.5091	1.6284	1.7430
Cloth	CL	4	0.8092	0.8092	0.8092	0.8092	0.8092	0.9346	1.0513	1.1613	1.2658	1.3658	1.4619
Concrete Tile	CN	0	1.2060	1.2060	1.2060	1.2060	1.2060	1.3928	1.5668	1.7307	1.8864	2.0355	2.1787
Concrete Tile	CN	3	0.9648	0.9648	0.9648	0.9648	0.9648	1.1142	1.2534	1.3846	1.5091	1.6284	1.7430
Concrete Tile	CN	4	0.8092	0.8092	0.8092	0.8092	0.8092	0.9346	1.0513	1.1613	1.2658	1.3658	1.4619
Composition Shingle	CS	0	1.2060	1.2060	1.2060	1.2060	1.2060	1.3928	1.5668	1.7307	1.8864	2.0355	2.1787
Composition Shingle	CS	3	0.9648	0.9648	0.9648	0.9648	0.9648	1.1142	1.2534	1.3846	1.5091	1.6284	1.7430
Composition Shingle	CS	4	0.8092	0.8092	0.8092	0.8092	0.8092	0.9346	1.0513	1.1613	1.2658	1.3658	1.4619
Clay Tile	CT	0	1.2060	1.2060	1.2060	1.2060	1.2060	1.3928	1.5668	1.7307	1.8864	2.0355	2.1787
Clay Tile	CT	3	0.9648	0.9648	0.9648	0.9648	0.9648	1.1142	1.2534	1.3846	1.5091	1.6284	1.7430
Clay Tile	CT	4	0.8092	0.8092	0.8092	0.8092	0.8092	0.9346	1.0513	1.1613	1.2658	1.3658	1.4619
Composition Over Wood	CW	0	1.2060	1.2060	1.2060	1.2060	1.2060	1.3928	1.5668	1.7307	1.8864	2.0355	2.1787
Composition Over Wood	CW	3	0.9648	0.9648	0.9648	0.9648	0.9648	1.1142	1.2534	1.3846	1.5091	1.6284	1.7430
Composition Over Wood	CW	4	0.8092	0.8092	0.8092	0.8092	0.8092	0.9346	1.0513	1.1613	1.2658	1.3658	1.4619
Fiberglass Shingle	FB	0	1.2060	1.2060	1.2060	1.2060	1.2060	1.3928	1.5668	1.7307	1.8864	2.0355	2.1787
Fiberglass Shingle	FB	3	0.9648	0.9648	0.9648	0.9648	0.9648	1.1142	1.2534	1.3846	1.5091	1.6284	1.7430
Fiberglass Shingle	FB	4	0.8092	0.8092	0.8092	0.8092	0.8092	0.9346	1.0513	1.1613	1.2658	1.3658	1.4619
Fiber Cement	FC	0	1.2060	1.2060	1.2060	1.2060	1.2060	1.3928	1.5668	1.7307	1.8864	2.0355	2.1787
Fiber Cement	FC	3	0.9648	0.9648	0.9648	0.9648	0.9648	1.1142	1.2534	1.3846	1.5091	1.6284	1.7430
Fiber Cement	FC	4	0.8092	0.8092	0.8092	0.8092	0.8092	0.9346	1.0513	1.1613	1.2658	1.3658	1.4619
Resin Formed Shingle	FE	0	1.2060	1.2060	1.2060	1.2060	1.2060	1.3928	1.5668	1.7307	1.8864	2.0355	2.1787
Resin Formed Shingle	FE	3	0.9648	0.9648	0.9648	0.9648	0.9648	1.1142	1.2534	1.3846	1.5091	1.6284	1.7430
Resin Formed Shingle	FE	4	0.8092	0.8092	0.8092	0.8092	0.8092	0.9346	1.0513	1.1613	1.2658	1.3658	1.4619
Foam	FM	0	2.2097	2.2097	2.2097	2.2097	2.2097	2.5520	2.8707	3.1710	3.4564	3.7295	3.9919
Foam	FM	3	1.7678	1.7678	1.7678	1.7678	1.7678	2.0416	2.2966	2.5368	2.7651	2.9836	3.1935
Foam	FM	4	1.4827	1.4827	1.4827	1.4827	1.4827	1.7124	1.9262	2.1277	2.3192	2.5025	2.6786
Metal	MT	0	1.2060	1.2060	1.2060	1.2060	1.2060	1.3928	1.5668	1.7307	1.8864	2.0355	2.1787
Metal	MT	3	0.9648	0.9648	0.9648	0.9648	0.9648	1.1142	1.2534	1.3846	1.5091	1.6284	1.7430
Metal	MT	4	0.8092	0.8092	0.8092	0.8092	0.8092	0.9346	1.0513	1.1613	1.2658	1.3658	1.4619
None	NA	0	1.2060	1.2060	1.2060	1.2060	1.2060	1.3928	1.5668	1.7307	1.8864	2.0355	2.1787
None	NA	3	0.9648	0.9648	0.9648	0.9648	0.9648	1.1142	1.2534	1.3846	1.5091	1.6284	1.7430
None	NA	4	0.8092	0.8092	0.8092	0.8092	0.8092	0.9346	1.0513	1.1613	1.2658	1.3658	1.4619
Other	OT	0	1.2060	1.2060	1.2060	1.2060	1.2060	1.3928	1.5668	1.7307	1.8864	2.0355	2.1787
Other	OT	3	0.9648	0.9648	0.9648	0.9648	0.9648	1.1142	1.2534	1.3846	1.5091	1.6284	1.7430
Other	OT	4	0.8092	0.8092	0.8092	0.8092	0.8092	0.9346	1.0513	1.1613	1.2658	1.3658	1.4619
Plastic	PL	0	1.2060	1.2060	1.2060	1.2060	1.2060	1.3928	1.5668	1.7307	1.8864	2.0355	2.1787
Plastic	PL	3	0.9648	0.9648	0.9648	0.9648	0.9648	1.1142	1.2534	1.3846	1.5091	1.6284	1.7430
Plastic	PL	4	0.8092	0.8092	0.8092	0.8092	0.8092	0.9346	1.0513	1.1613	1.2658	1.3658	1.4619
Reinforced Plastic	RP	0	1.2060	1.2060	1.2060	1.2060	1.2060	1.3928	1.5668	1.7307	1.8864	2.0355	2.1787
Reinforced Plastic	RP	3	0.9648	0.9648	0.9648	0.9648	0.9648	1.1142	1.2534	1.3846	1.5091	1.6284	1.7430
Reinforced Plastic	RP	4	0.8092	0.8092	0.8092	0.8092	0.8092	0.9346	1.0513	1.1613	1.2658	1.3658	1.4619
Slate	SL	0	1.2060	1.2060	1.2060	1.2060	1.2060	1.3928	1.5668	1.7307	1.8864	2.0355	2.1787
Slate	SL	3	0.9648	0.9648	0.9648	0.9648	0.9648	1.1142	1.2534	1.3846	1.5091	1.6284	1.7430
Slate	SL	4	0.8092	0.8092	0.8092	0.8092	0.8092	0.9346	1.0513	1.1613	1.2658	1.3658	1.4619
Tar	TR	0	2.2097	2.2097	2.2097	2.2097	2.2097	2.5520	2.8707	3.1710	3.4564	3.7295	3.9919
Tar	TR	3	1.7678	1.7678	1.7678	1.7678	1.7678	2.0416	2.2966	2.5368	2.7651	2.9836	3.1935
Tar	TR	4	1.4827	1.4827	1.4827	1.4827	1.4827	1.7124	1.9262	2.1277	2.3192	2.5025	2.6786
Unknown	UN	0	1.2060	1.2060	1.2060	1.2060	1.2060	1.3928	1.5668	1.7307	1.8864	2.0355	2.1787
Unknown	UN	3	0.9648	0.9648	0.9648	0.9648	0.9648	1.1142	1.2534	1.3846	1.5091	1.6284	1.7430
Unknown	UN	4	0.8092	0.8092	0.8092	0.8092	0.8092	0.9346	1.0513	1.1613	1.2658	1.3658	1.4619
Wood Shake	WS	0	2.2097	2.2097	2.2097	2.2097	2.2097	2.5520	2.8707	3.1710	3.4564	3.7295	3.9919
Wood Shake	WS	3	1.7678	1.7678	1.7678	1.7678	1.7678	2.0416	2.2966	2.5368	2.7651	2.9836	3.1935
Wood Shake	WS	4	1.4827	1.4827	1.4827	1.4827	1.4827	1.7124	1.9262	2.1277	2.3192	2.5025	2.6786
No Data	X	0	1.2060	1.2060	1.2060	1.2060	1.2060	1.3928	1.5668	1.7307	1.8864	2.0355	2.1787
No Data	X	3	0.9648	0.9648	0.9648	0.9648	0.9648	1.1142	1.2534	1.3846	1.5091	1.6284	1.7430
No Data	X	4	0.8092	0.8092	0.8092	0.8092	0.8092	0.9346	1.0513	1.1613	1.2658	1.3658	1.4619

* An impact resistant class code of 0 indicates a non impact resistant roof or a roof that is classified as impact resistant class 1 or 2.

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

ROOF FACTORS
USAA GROUP
OWNERS FORMS

Severe Thunderstorm

Roof Type	Code	Impact Resistant Class Code*	Roof Age									
			11	12	13	14	15	16	17	18	19	20
Aluminum	AL	0	2,3169	2,4508	2,5807	2,7072	2,8304	2,8304	2,8304	2,8304	2,8304	2,8304
Aluminum	AL	3	1,8535	1,9606	2,0646	2,1658	2,2643	2,2643	2,2643	2,2643	2,2643	2,2643
Aluminum	AL	4	1,5546	1,6445	1,7316	1,8165	1,8992	1,8992	1,8992	1,8992	1,8992	1,8992
Asbestos	AS	0	2,3169	2,4508	2,5807	2,7072	2,8304	2,8304	2,8304	2,8304	2,8304	2,8304
Asbestos	AS	3	1,8535	1,9606	2,0646	2,1658	2,2643	2,2643	2,2643	2,2643	2,2643	2,2643
Asbestos	AS	4	1,5546	1,6445	1,7316	1,8165	1,8992	1,8992	1,8992	1,8992	1,8992	1,8992
Cloth	CL	0	2,3169	2,4508	2,5807	2,7072	2,8304	2,8304	2,8304	2,8304	2,8304	2,8304
Cloth	CL	3	1,8535	1,9606	2,0646	2,1658	2,2643	2,2643	2,2643	2,2643	2,2643	2,2643
Cloth	CL	4	1,5546	1,6445	1,7316	1,8165	1,8992	1,8992	1,8992	1,8992	1,8992	1,8992
Concrete Tile	CN	0	2,3169	2,4508	2,5807	2,7072	2,8304	2,8304	2,8304	2,8304	2,8304	2,8304
Concrete Tile	CN	3	1,8535	1,9606	2,0646	2,1658	2,2643	2,2643	2,2643	2,2643	2,2643	2,2643
Concrete Tile	CN	4	1,5546	1,6445	1,7316	1,8165	1,8992	1,8992	1,8992	1,8992	1,8992	1,8992
Composition Shingle	CS	0	2,3169	2,4508	2,5807	2,7072	2,8304	2,8304	2,8304	2,8304	2,8304	2,8304
Composition Shingle	CS	3	1,8535	1,9606	2,0646	2,1658	2,2643	2,2643	2,2643	2,2643	2,2643	2,2643
Composition Shingle	CS	4	1,5546	1,6445	1,7316	1,8165	1,8992	1,8992	1,8992	1,8992	1,8992	1,8992
Clay Tile	CT	0	2,3169	2,4508	2,5807	2,7072	2,8304	2,8304	2,8304	2,8304	2,8304	2,8304
Clay Tile	CT	3	1,8535	1,9606	2,0646	2,1658	2,2643	2,2643	2,2643	2,2643	2,2643	2,2643
Clay Tile	CT	4	1,5546	1,6445	1,7316	1,8165	1,8992	1,8992	1,8992	1,8992	1,8992	1,8992
Composition Over Wood	CW	0	2,3169	2,4508	2,5807	2,7072	2,8304	2,8304	2,8304	2,8304	2,8304	2,8304
Composition Over Wood	CW	3	1,8535	1,9606	2,0646	2,1658	2,2643	2,2643	2,2643	2,2643	2,2643	2,2643
Composition Over Wood	CW	4	1,5546	1,6445	1,7316	1,8165	1,8992	1,8992	1,8992	1,8992	1,8992	1,8992
Fiberglass Shingle	FB	0	2,3169	2,4508	2,5807	2,7072	2,8304	2,8304	2,8304	2,8304	2,8304	2,8304
Fiberglass Shingle	FB	3	1,8535	1,9606	2,0646	2,1658	2,2643	2,2643	2,2643	2,2643	2,2643	2,2643
Fiberglass Shingle	FB	4	1,5546	1,6445	1,7316	1,8165	1,8992	1,8992	1,8992	1,8992	1,8992	1,8992
Fiber Cement	FC	0	2,3169	2,4508	2,5807	2,7072	2,8304	2,8304	2,8304	2,8304	2,8304	2,8304
Fiber Cement	FC	3	1,8535	1,9606	2,0646	2,1658	2,2643	2,2643	2,2643	2,2643	2,2643	2,2643
Fiber Cement	FC	4	1,5546	1,6445	1,7316	1,8165	1,8992	1,8992	1,8992	1,8992	1,8992	1,8992
Resin Formed Shingle	FE	0	2,3169	2,4508	2,5807	2,7072	2,8304	2,8304	2,8304	2,8304	2,8304	2,8304
Resin Formed Shingle	FE	3	1,8535	1,9606	2,0646	2,1658	2,2643	2,2643	2,2643	2,2643	2,2643	2,2643
Resin Formed Shingle	FE	4	1,5546	1,6445	1,7316	1,8165	1,8992	1,8992	1,8992	1,8992	1,8992	1,8992
Foam	FM	0	4,2452	4,4904	4,7285	4,9602	5,1861	5,1861	5,1861	5,1861	5,1861	5,1861
Foam	FM	3	3,3962	3,5923	3,7828	3,9682	4,1489	4,1489	4,1489	4,1489	4,1489	4,1489
Foam	FM	4	2,8485	3,0131	3,1728	3,3283	3,4799	3,4799	3,4799	3,4799	3,4799	3,4799
Metal	MT	0	2,3169	2,4508	2,5807	2,7072	2,8304	2,8304	2,8304	2,8304	2,8304	2,8304
Metal	MT	3	1,8535	1,9606	2,0646	2,1658	2,2643	2,2643	2,2643	2,2643	2,2643	2,2643
Metal	MT	4	1,5546	1,6445	1,7316	1,8165	1,8992	1,8992	1,8992	1,8992	1,8992	1,8992
None	NA	0	2,3169	2,4508	2,5807	2,7072	2,8304	2,8304	2,8304	2,8304	2,8304	2,8304
None	NA	3	1,8535	1,9606	2,0646	2,1658	2,2643	2,2643	2,2643	2,2643	2,2643	2,2643
None	NA	4	1,5546	1,6445	1,7316	1,8165	1,8992	1,8992	1,8992	1,8992	1,8992	1,8992
Other	OT	0	2,3169	2,4508	2,5807	2,7072	2,8304	2,8304	2,8304	2,8304	2,8304	2,8304
Other	OT	3	1,8535	1,9606	2,0646	2,1658	2,2643	2,2643	2,2643	2,2643	2,2643	2,2643
Other	OT	4	1,5546	1,6445	1,7316	1,8165	1,8992	1,8992	1,8992	1,8992	1,8992	1,8992
Plastic	PL	0	2,3169	2,4508	2,5807	2,7072	2,8304	2,8304	2,8304	2,8304	2,8304	2,8304
Plastic	PL	3	1,8535	1,9606	2,0646	2,1658	2,2643	2,2643	2,2643	2,2643	2,2643	2,2643
Plastic	PL	4	1,5546	1,6445	1,7316	1,8165	1,8992	1,8992	1,8992	1,8992	1,8992	1,8992
Reinforced Plastic	RP	0	2,3169	2,4508	2,5807	2,7072	2,8304	2,8304	2,8304	2,8304	2,8304	2,8304
Reinforced Plastic	RP	3	1,8535	1,9606	2,0646	2,1658	2,2643	2,2643	2,2643	2,2643	2,2643	2,2643
Reinforced Plastic	RP	4	1,5546	1,6445	1,7316	1,8165	1,8992	1,8992	1,8992	1,8992	1,8992	1,8992
Slate	SL	0	2,3169	2,4508	2,5807	2,7072	2,8304	2,8304	2,8304	2,8304	2,8304	2,8304
Slate	SL	3	1,8535	1,9606	2,0646	2,1658	2,2643	2,2643	2,2643	2,2643	2,2643	2,2643
Slate	SL	4	1,5546	1,6445	1,7316	1,8165	1,8992	1,8992	1,8992	1,8992	1,8992	1,8992
Tar	TR	0	4,2452	4,4904	4,7285	4,9602	5,1861	5,1861	5,1861	5,1861	5,1861	5,1861
Tar	TR	3	3,3962	3,5923	3,7828	3,9682	4,1489	4,1489	4,1489	4,1489	4,1489	4,1489
Tar	TR	4	2,8485	3,0131	3,1728	3,3283	3,4799	3,4799	3,4799	3,4799	3,4799	3,4799
Unknown	UN	0	2,3169	2,4508	2,5807	2,7072	2,8304	2,8304	2,8304	2,8304	2,8304	2,8304
Unknown	UN	3	1,8535	1,9606	2,0646	2,1658	2,2643	2,2643	2,2643	2,2643	2,2643	2,2643
Unknown	UN	4	1,5546	1,6445	1,7316	1,8165	1,8992	1,8992	1,8992	1,8992	1,8992	1,8992
Wood Shake	WS	0	4,2452	4,4904	4,7285	4,9602	5,1861	5,1861	5,1861	5,1861	5,1861	5,1861
Wood Shake	WS	3	3,3962	3,5923	3,7828	3,9682	4,1489	4,1489	4,1489	4,1489	4,1489	4,1489
Wood Shake	WS	4	2,8485	3,0131	3,1728	3,3283	3,4799	3,4799	3,4799	3,4799	3,4799	3,4799
No Data	X	0	2,3169	2,4508	2,5807	2,7072	2,8304	2,8304	2,8304	2,8304	2,8304	2,8304
No Data	X	3	1,8535	1,9606	2,0646	2,1658	2,2643	2,2643	2,2643	2,2643	2,2643	2,2643
No Data	X	4	1,5546	1,6445	1,7316	1,8165	1,8992	1,8992	1,8992	1,8992	1,8992	1,8992

* An impact resistant class code of 0 indicates a non impact resistant roof or a roof that is classified as impact resistant class 1 or 2.

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

ROOF FACTORS
USAA GROUP
OWNERS FORMS

Severe Thunderstorm

Roof Type	Code	Impact Resistant Class Code*	Roof Age									
			21	22	23	24	25	26	27	28	29	30+
Aluminum	AL	0	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304
Aluminum	AL	3	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643
Aluminum	AL	4	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992
Asbestos	AS	0	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304
Asbestos	AS	3	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643
Asbestos	AS	4	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992
Cloth	CL	0	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304
Cloth	CL	3	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643
Cloth	CL	4	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992
Concrete Tile	CN	0	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304
Concrete Tile	CN	3	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643
Concrete Tile	CN	4	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992
Composition Shingle	CS	0	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304
Composition Shingle	CS	3	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643
Composition Shingle	CS	4	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992
Clay Tile	CT	0	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304
Clay Tile	CT	3	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643
Clay Tile	CT	4	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992
Composition Over Wood	CW	0	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304
Composition Over Wood	CW	3	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643
Composition Over Wood	CW	4	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992
Fiberglass Shingle	FB	0	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304
Fiberglass Shingle	FB	3	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643
Fiberglass Shingle	FB	4	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992
Fiber Cement	FC	0	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304
Fiber Cement	FC	3	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643
Fiber Cement	FC	4	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992
Resin Formed Shingle	FE	0	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304
Resin Formed Shingle	FE	3	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643
Resin Formed Shingle	FE	4	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992
Foam	FM	0	5.1861	5.1861	5.1861	5.1861	5.1861	5.1861	5.1861	5.1861	5.1861	5.1861
Foam	FM	3	4.1489	4.1489	4.1489	4.1489	4.1489	4.1489	4.1489	4.1489	4.1489	4.1489
Foam	FM	4	3.4799	3.4799	3.4799	3.4799	3.4799	3.4799	3.4799	3.4799	3.4799	3.4799
Metal	MT	0	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304
Metal	MT	3	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643
Metal	MT	4	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992
None	NA	0	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304
None	NA	3	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643
None	NA	4	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992
Other	OT	0	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304
Other	OT	3	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643
Other	OT	4	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992
Plastic	PL	0	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304
Plastic	PL	3	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643
Plastic	PL	4	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992
Reinforced Plastic	RP	0	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304
Reinforced Plastic	RP	3	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643
Reinforced Plastic	RP	4	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992
Slate	SL	0	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304
Slate	SL	3	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643
Slate	SL	4	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992
Tar	TR	0	5.1861	5.1861	5.1861	5.1861	5.1861	5.1861	5.1861	5.1861	5.1861	5.1861
Tar	TR	3	4.1489	4.1489	4.1489	4.1489	4.1489	4.1489	4.1489	4.1489	4.1489	4.1489
Tar	TR	4	3.4799	3.4799	3.4799	3.4799	3.4799	3.4799	3.4799	3.4799	3.4799	3.4799
Unknown	UN	0	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304
Unknown	UN	3	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643
Unknown	UN	4	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992
Wood Shake	WS	0	5.1861	5.1861	5.1861	5.1861	5.1861	5.1861	5.1861	5.1861	5.1861	5.1861
Wood Shake	WS	3	4.1489	4.1489	4.1489	4.1489	4.1489	4.1489	4.1489	4.1489	4.1489	4.1489
Wood Shake	WS	4	3.4799	3.4799	3.4799	3.4799	3.4799	3.4799	3.4799	3.4799	3.4799	3.4799
No Data	X	0	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304	2.8304
No Data	X	3	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643	2.2643
No Data	X	4	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992	1.8992

* An impact resistant class code of 0 indicates a non impact resistant roof or a roof that is classified as impact resistant class 1 or 2.

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

ROOF FACTORS
USAA GROUP
OWNERS FORMS

Winter Storm

Roof Type	Code	Impact Resistant	Roof Age										
		Class Code*	0	1	2	3	4	5	6	7	8	9	10
Aluminum	AL	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Aluminum	AL	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Aluminum	AL	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Asbestos	AS	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Asbestos	AS	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Asbestos	AS	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cloth	CL	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cloth	CL	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cloth	CL	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Concrete Tile	CN	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Concrete Tile	CN	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Concrete Tile	CN	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Shingle	CS	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Shingle	CS	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Shingle	CS	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Clay Tile	CT	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Clay Tile	CT	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Clay Tile	CT	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Over Wood	CW	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Over Wood	CW	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Over Wood	CW	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiberglass Shingle	FB	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiberglass Shingle	FB	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiberglass Shingle	FB	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiber Cement	FC	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiber Cement	FC	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiber Cement	FC	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Resin Formed Shingle	FE	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Resin Formed Shingle	FE	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Resin Formed Shingle	FE	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Foam	FM	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Foam	FM	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Foam	FM	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Metal	MT	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Metal	MT	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Metal	MT	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
None	NA	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
None	NA	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
None	NA	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Other	OT	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Other	OT	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Other	OT	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Plastic	PL	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Plastic	PL	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Plastic	PL	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Reinforced Plastic	RP	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Reinforced Plastic	RP	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Reinforced Plastic	RP	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Slate	SL	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Slate	SL	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Slate	SL	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Tar	TR	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Tar	TR	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Tar	TR	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Unknown	UN	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Unknown	UN	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Unknown	UN	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Wood Shake	WS	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Wood Shake	WS	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Wood Shake	WS	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
No Data	X	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
No Data	X	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
No Data	X	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

* An impact resistant class code of 0 indicates a non impact resistant roof or a roof that is classified as impact resistant class 1 or 2.

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

ROOF FACTORS
USAA GROUP
OWNERS FORMS

Winter Storm

Roof Type	Code	Impact Resistant Class Code*	Roof Age									
			11	12	13	14	15	16	17	18	19	20
Aluminum	AL	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Aluminum	AL	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Aluminum	AL	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Asbestos	AS	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Asbestos	AS	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Asbestos	AS	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cloth	CL	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cloth	CL	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cloth	CL	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Concrete Tile	CN	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Concrete Tile	CN	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Concrete Tile	CN	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Shingle	CS	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Shingle	CS	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Shingle	CS	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Clay Tile	CT	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Clay Tile	CT	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Clay Tile	CT	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Over Wood	CW	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Over Wood	CW	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Over Wood	CW	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiberglass Shingle	FB	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiberglass Shingle	FB	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiberglass Shingle	FB	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiber Cement	FC	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiber Cement	FC	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiber Cement	FC	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Resin Formed Shingle	FE	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Resin Formed Shingle	FE	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Resin Formed Shingle	FE	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Foam	FM	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Foam	FM	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Foam	FM	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Metal	MT	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Metal	MT	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Metal	MT	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
None	NA	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
None	NA	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
None	NA	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Other	OT	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Other	OT	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Other	OT	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Plastic	PL	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Plastic	PL	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Plastic	PL	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Reinforced Plastic	RP	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Reinforced Plastic	RP	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Reinforced Plastic	RP	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Slate	SL	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Slate	SL	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Slate	SL	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Tar	TR	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Tar	TR	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Tar	TR	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Unknown	UN	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Unknown	UN	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Unknown	UN	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Wood Shake	WS	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Wood Shake	WS	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Wood Shake	WS	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
No Data	X	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
No Data	X	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
No Data	X	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

* An impact resistant class code of 0 indicates a non impact resistant roof or a roof that is classified as impact resistant class 1 or 2.

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

ROOF FACTORS
USAA GROUP
OWNERS FORMS

Winter Storm

Roof Type	Code	Impact Resistant Class Code*	Roof Age									
			21	22	23	24	25	26	27	28	29	30+
Aluminum	AL	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Aluminum	AL	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Aluminum	AL	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Asbestos	AS	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Asbestos	AS	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Asbestos	AS	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cloth	CL	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cloth	CL	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cloth	CL	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Concrete Tile	CN	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Concrete Tile	CN	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Concrete Tile	CN	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Shingle	CS	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Shingle	CS	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Shingle	CS	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Clay Tile	CT	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Clay Tile	CT	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Clay Tile	CT	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Over Wood	CW	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Over Wood	CW	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Over Wood	CW	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiberglass Shingle	FB	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiberglass Shingle	FB	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiberglass Shingle	FB	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiber Cement	FC	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiber Cement	FC	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiber Cement	FC	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Resin Formed Shingle	FE	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Resin Formed Shingle	FE	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Resin Formed Shingle	FE	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Foam	FM	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Foam	FM	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Foam	FM	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Metal	MT	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Metal	MT	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Metal	MT	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
None	NA	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
None	NA	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
None	NA	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Other	OT	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Other	OT	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Other	OT	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Plastic	PL	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Plastic	PL	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Plastic	PL	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Reinforced Plastic	RP	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Reinforced Plastic	RP	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Reinforced Plastic	RP	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Slate	SL	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Slate	SL	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Slate	SL	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Tar	TR	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Tar	TR	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Tar	TR	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Unknown	UN	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Unknown	UN	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Unknown	UN	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Wood Shake	WS	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Wood Shake	WS	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Wood Shake	WS	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
No Data	X	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
No Data	X	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
No Data	X	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

* An impact resistant class code of 0 indicates a non impact resistant roof or a roof that is classified as impact resistant class 1 or 2.

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

ROOF FACTORS
USAA GROUP
OWNERS FORMS

Earthquake**

Roof Type	Code	Impact Resistant Class Code*	Roof Age										
			0	1	2	3	4	5	6	7	8	9	10
Aluminum	AL	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Aluminum	AL	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Aluminum	AL	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Asbestos	AS	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Asbestos	AS	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Asbestos	AS	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cloth	CL	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cloth	CL	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cloth	CL	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Concrete Tile	CN	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Concrete Tile	CN	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Concrete Tile	CN	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Shingle	CS	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Shingle	CS	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Shingle	CS	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Clay Tile	CT	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Clay Tile	CT	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Clay Tile	CT	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Over Wood	CW	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Over Wood	CW	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Over Wood	CW	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiberglass Shingle	FB	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiberglass Shingle	FB	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiberglass Shingle	FB	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiber Cement	FC	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiber Cement	FC	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiber Cement	FC	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Resin Formed Shingle	FE	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Resin Formed Shingle	FE	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Resin Formed Shingle	FE	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Foam	FM	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Foam	FM	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Foam	FM	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Metal	MT	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Metal	MT	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Metal	MT	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
None	NA	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
None	NA	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
None	NA	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Other	OT	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Other	OT	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Other	OT	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Plastic	PL	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Plastic	PL	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Plastic	PL	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Reinforced Plastic	RP	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Reinforced Plastic	RP	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Reinforced Plastic	RP	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Slate	SL	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Slate	SL	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Slate	SL	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Tar	TR	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Tar	TR	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Tar	TR	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Unknown	UN	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Unknown	UN	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Unknown	UN	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Wood Shake	WS	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Wood Shake	WS	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Wood Shake	WS	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
No Data	X	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
No Data	X	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
No Data	X	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

*An impact resistant class code of 0 indicates a non impact resistant roof or a roof that is classified as impact resistant class 1 or 2.

** 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

ROOF FACTORS
USAA GROUP
OWNERS FORMS

Earthquake**

Roof Type	Code	Impact Resistant Class Code*	Roof Age									
			11	12	13	14	15	16	17	18	19	20
Aluminum	AL	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Aluminum	AL	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Aluminum	AL	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Asbestos	AS	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Asbestos	AS	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Asbestos	AS	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cloth	CL	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cloth	CL	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cloth	CL	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Concrete Tile	CN	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Concrete Tile	CN	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Concrete Tile	CN	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Shingle	CS	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Shingle	CS	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Shingle	CS	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Clay Tile	CT	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Clay Tile	CT	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Clay Tile	CT	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Over Wood	CW	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Over Wood	CW	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Over Wood	CW	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiberglass Shingle	FB	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiberglass Shingle	FB	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiberglass Shingle	FB	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiber Cement	FC	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiber Cement	FC	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiber Cement	FC	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Resin Formed Shingle	FE	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Resin Formed Shingle	FE	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Resin Formed Shingle	FE	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Foam	FM	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Foam	FM	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Foam	FM	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Metal	MT	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Metal	MT	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Metal	MT	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
None	NA	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
None	NA	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
None	NA	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Other	OT	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Other	OT	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Other	OT	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Plastic	PL	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Plastic	PL	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Plastic	PL	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Reinforced Plastic	RP	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Reinforced Plastic	RP	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Reinforced Plastic	RP	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Slate	SL	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Slate	SL	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Slate	SL	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Tar	TR	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Tar	TR	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Tar	TR	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Unknown	UN	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Unknown	UN	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Unknown	UN	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Wood Shake	WS	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Wood Shake	WS	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Wood Shake	WS	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
No Data	X	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
No Data	X	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
No Data	X	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

*An impact resistant class code of 0 indicates a non impact resistant roof or a roof that is classified as impact resistant class 1 or 2.
** 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

ROOF FACTORS
USAA GROUP
OWNERS FORMS

Earthquake**

Roof Type	Code	Impact Resistant Class Code*	Roof Age									
			21	22	23	24	25	26	27	28	29	30+
Aluminum	AL	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Aluminum	AL	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Aluminum	AL	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Asbestos	AS	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Asbestos	AS	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Asbestos	AS	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cloth	CL	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cloth	CL	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Cloth	CL	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Concrete Tile	CN	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Concrete Tile	CN	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Concrete Tile	CN	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Shingle	CS	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Shingle	CS	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Shingle	CS	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Clay Tile	CT	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Clay Tile	CT	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Clay Tile	CT	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Over Wood	CW	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Over Wood	CW	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Composition Over Wood	CW	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiberglass Shingle	FB	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiberglass Shingle	FB	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiberglass Shingle	FB	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiber Cement	FC	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiber Cement	FC	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Fiber Cement	FC	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Resin Formed Shingle	FE	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Resin Formed Shingle	FE	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Resin Formed Shingle	FE	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Foam	FM	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Foam	FM	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Foam	FM	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Metal	MT	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Metal	MT	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Metal	MT	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
None	NA	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
None	NA	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
None	NA	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Other	OT	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Other	OT	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Other	OT	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Plastic	PL	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Plastic	PL	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Plastic	PL	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Reinforced Plastic	RP	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Reinforced Plastic	RP	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Reinforced Plastic	RP	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Slate	SL	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Slate	SL	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Slate	SL	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Tar	TR	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Tar	TR	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Tar	TR	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Unknown	UN	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Unknown	UN	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Unknown	UN	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Wood Shake	WS	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Wood Shake	WS	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Wood Shake	WS	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
No Data	X	0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
No Data	X	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
No Data	X	4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

*An impact resistant class code of 0 indicates a non impact resistant roof or a roof that is classified as impact resistant class 1 or 2.

** Earthquake is an optional coverage.

State: **LOUISIANA**
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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

SQUARE FOOTAGE / NUMBER OF STORIES FACTORS

USAA GROUP

OWNERS FORMS

Other Perils

<u>Square Footage</u>		<u>Number of Stories</u>				
<u>Minimum</u>	<u>Maximum</u>	<u>1</u>	<u>1.5</u>	<u>2</u>	<u>2.5</u>	<u>3+</u>
0	499	1.0000	1.0000	1.0000	1.0000	1.0000
500	599	1.0000	1.0000	1.0000	1.0000	1.0000
600	699	1.0000	1.0000	1.0000	1.0000	1.0000
700	799	1.0000	1.0000	1.0000	1.0000	1.0000
800	899	1.0000	1.0000	1.0000	1.0000	1.0000
900	999	1.0000	1.0000	1.0000	1.0000	1.0000
1000	1099	1.0000	1.0000	1.0000	1.0000	1.0000
1100	1199	1.0000	1.0000	1.0000	1.0000	1.0000
1200	1299	1.0000	1.0000	1.0000	1.0000	1.0000
1300	1399	1.0000	1.0000	1.0000	1.0000	1.0000
1400	1499	1.0000	1.0000	1.0000	1.0000	1.0000
1500	1599	1.0000	1.0000	1.0000	1.0000	1.0000
1600	1699	1.0000	1.0000	1.0000	1.0000	1.0000
1700	1799	1.0000	1.0000	1.0000	1.0000	1.0000
1800	1899	1.0000	1.0000	1.0000	1.0000	1.0000
1900	1999	1.0000	1.0000	1.0000	1.0000	1.0000
2000	2099	1.0000	1.0000	1.0000	1.0000	1.0000
2100	2199	1.0000	1.0000	1.0000	1.0000	1.0000
2200	2299	1.0000	1.0000	1.0000	1.0000	1.0000
2300	2399	1.0000	1.0000	1.0000	1.0000	1.0000
2400	2499	1.0000	1.0000	1.0000	1.0000	1.0000
2500	2599	1.0000	1.0000	1.0000	1.0000	1.0000
2600	2699	1.0000	1.0000	1.0000	1.0000	1.0000
2700	2799	1.0000	1.0000	1.0000	1.0000	1.0000
2800	2899	1.0000	1.0000	1.0000	1.0000	1.0000
2900	2999	1.0000	1.0000	1.0000	1.0000	1.0000
3000	3099	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

SQUARE FOOTAGE / NUMBER OF STORIES FACTORS

USAA GROUP

OWNERS FORMS

Other Perils

<u>Square Footage</u>		<u>Number of Stories</u>				
<u>Minimum</u>	<u>Maximum</u>	<u>1</u>	<u>1.5</u>	<u>2</u>	<u>2.5</u>	<u>3+</u>
3100	3199	1.0000	1.0000	1.0000	1.0000	1.0000
3200	3299	1.0000	1.0000	1.0000	1.0000	1.0000
3300	3399	1.0000	1.0000	1.0000	1.0000	1.0000
3400	3499	1.0000	1.0000	1.0000	1.0000	1.0000
3500	3599	1.0000	1.0000	1.0000	1.0000	1.0000
3600	3699	1.0000	1.0000	1.0000	1.0000	1.0000
3700	3799	1.0000	1.0000	1.0000	1.0000	1.0000
3800	3899	1.0000	1.0000	1.0000	1.0000	1.0000
3900	3999	1.0000	1.0000	1.0000	1.0000	1.0000
4000	4099	1.0000	1.0000	1.0000	1.0000	1.0000
4100	4199	1.0000	1.0000	1.0000	1.0000	1.0000
4200	4299	1.0000	1.0000	1.0000	1.0000	1.0000
4300	4399	1.0000	1.0000	1.0000	1.0000	1.0000
4400	4499	1.0000	1.0000	1.0000	1.0000	1.0000
4500	4599	1.0000	1.0000	1.0000	1.0000	1.0000
4600	4699	1.0000	1.0000	1.0000	1.0000	1.0000
4700	4799	1.0000	1.0000	1.0000	1.0000	1.0000
4800	4899	1.0000	1.0000	1.0000	1.0000	1.0000
4900	4999	1.0000	1.0000	1.0000	1.0000	1.0000
5000	5499	1.0000	1.0000	1.0000	1.0000	1.0000
5500	5999	1.0000	1.0000	1.0000	1.0000	1.0000
6000	6499	1.0000	1.0000	1.0000	1.0000	1.0000
6500	6999	1.0000	1.0000	1.0000	1.0000	1.0000
7000	7499	1.0000	1.0000	1.0000	1.0000	1.0000
7500	9999	1.0000	1.0000	1.0000	1.0000	1.0000
10000	and greater	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
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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

SQUARE FOOTAGE / NUMBER OF STORIES FACTORS

USAA GROUP

OWNERS FORMS

Fire

<u>Square Footage</u>		<u>Number of Stories</u>				
<u>Minimum</u>	<u>Maximum</u>	<u>1</u>	<u>1.5</u>	<u>2</u>	<u>2.5</u>	<u>3+</u>
0	499	1.0000	1.0000	1.0000	1.0000	1.0000
500	599	1.0000	1.0000	1.0000	1.0000	1.0000
600	699	1.0000	1.0000	1.0000	1.0000	1.0000
700	799	1.0000	1.0000	1.0000	1.0000	1.0000
800	899	1.0000	1.0000	1.0000	1.0000	1.0000
900	999	1.0000	1.0000	1.0000	1.0000	1.0000
1000	1099	1.0000	1.0000	1.0000	1.0000	1.0000
1100	1199	1.0000	1.0000	1.0000	1.0000	1.0000
1200	1299	1.0000	1.0000	1.0000	1.0000	1.0000
1300	1399	1.0000	1.0000	1.0000	1.0000	1.0000
1400	1499	1.0000	1.0000	1.0000	1.0000	1.0000
1500	1599	1.0000	1.0000	1.0000	1.0000	1.0000
1600	1699	1.0000	1.0000	1.0000	1.0000	1.0000
1700	1799	1.0000	1.0000	1.0000	1.0000	1.0000
1800	1899	1.0000	1.0000	1.0000	1.0000	1.0000
1900	1999	1.0000	1.0000	1.0000	1.0000	1.0000
2000	2099	1.0000	1.0000	1.0000	1.0000	1.0000
2100	2199	1.0000	1.0000	1.0000	1.0000	1.0000
2200	2299	1.0000	1.0000	1.0000	1.0000	1.0000
2300	2399	1.0000	1.0000	1.0000	1.0000	1.0000
2400	2499	1.0000	1.0000	1.0000	1.0000	1.0000
2500	2599	1.0000	1.0000	1.0000	1.0000	1.0000
2600	2699	1.0000	1.0000	1.0000	1.0000	1.0000
2700	2799	1.0000	1.0000	1.0000	1.0000	1.0000
2800	2899	1.0000	1.0000	1.0000	1.0000	1.0000
2900	2999	1.0000	1.0000	1.0000	1.0000	1.0000
3000	3099	1.0000	1.0000	1.0000	1.0000	1.0000

State: **LOUISIANA**
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SQUARE FOOTAGE / NUMBER OF STORIES FACTORS

USAA GROUP

OWNERS FORMS

Fire

<u>Square Footage</u>		<u>Number of Stories</u>				
<u>Minimum</u>	<u>Maximum</u>	<u>1</u>	<u>1.5</u>	<u>2</u>	<u>2.5</u>	<u>3+</u>
3100	3199	1.0000	1.0000	1.0000	1.0000	1.0000
3200	3299	1.0000	1.0000	1.0000	1.0000	1.0000
3300	3399	1.0000	1.0000	1.0000	1.0000	1.0000
3400	3499	1.0000	1.0000	1.0000	1.0000	1.0000
3500	3599	1.0000	1.0000	1.0000	1.0000	1.0000
3600	3699	1.0000	1.0000	1.0000	1.0000	1.0000
3700	3799	1.0000	1.0000	1.0000	1.0000	1.0000
3800	3899	1.0000	1.0000	1.0000	1.0000	1.0000
3900	3999	1.0000	1.0000	1.0000	1.0000	1.0000
4000	4099	1.0000	1.0000	1.0000	1.0000	1.0000
4100	4199	1.0000	1.0000	1.0000	1.0000	1.0000
4200	4299	1.0000	1.0000	1.0000	1.0000	1.0000
4300	4399	1.0000	1.0000	1.0000	1.0000	1.0000
4400	4499	1.0000	1.0000	1.0000	1.0000	1.0000
4500	4599	1.0000	1.0000	1.0000	1.0000	1.0000
4600	4699	1.0000	1.0000	1.0000	1.0000	1.0000
4700	4799	1.0000	1.0000	1.0000	1.0000	1.0000
4800	4899	1.0000	1.0000	1.0000	1.0000	1.0000
4900	4999	1.0000	1.0000	1.0000	1.0000	1.0000
5000	5499	1.0000	1.0000	1.0000	1.0000	1.0000
5500	5999	1.0000	1.0000	1.0000	1.0000	1.0000
6000	6499	1.0000	1.0000	1.0000	1.0000	1.0000
6500	6999	1.0000	1.0000	1.0000	1.0000	1.0000
7000	7499	1.0000	1.0000	1.0000	1.0000	1.0000
7500	9999	1.0000	1.0000	1.0000	1.0000	1.0000
10000	and greater	1.0000	1.0000	1.0000	1.0000	1.0000

State: **LOUISIANA**
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SQUARE FOOTAGE / NUMBER OF STORIES FACTORS

USAA GROUP

OWNERS FORMS

Other Wind and Hail

<u>Square Footage</u>		<u>Number of Stories</u>				
<u>Minimum</u>	<u>Maximum</u>	<u>1</u>	<u>1.5</u>	<u>2</u>	<u>2.5</u>	<u>3+</u>
0	499	0.3416	0.3416	0.2757	0.2226	0.1797
500	599	0.6017	0.6017	0.4857	0.3920	0.3164
600	699	0.6351	0.6351	0.5126	0.4138	0.3340
700	799	0.6675	0.6675	0.5388	0.4349	0.3510
800	899	0.6990	0.6990	0.5643	0.4555	0.3676
900	999	0.7301	0.7301	0.5893	0.4757	0.3840
1000	1099	0.7607	0.7607	0.6140	0.4956	0.4001
1100	1199	0.7910	0.7910	0.6385	0.5154	0.4160
1200	1299	0.8211	0.8211	0.6628	0.5350	0.4318
1300	1399	0.8510	0.8510	0.6869	0.5545	0.4476
1400	1499	0.8809	0.8809	0.7110	0.5739	0.4633
1500	1599	0.9107	0.9107	0.7351	0.5933	0.4789
1600	1699	0.9404	0.9404	0.7591	0.6127	0.4946
1700	1799	0.9702	0.9702	0.7831	0.6321	0.5102
1800	1899	1.0000	1.0000	0.8072	0.6515	0.5259
1900	1999	1.0299	1.0299	0.8313	0.6710	0.5416
2000	2099	1.0598	1.0598	0.8555	0.6905	0.5574
2100	2199	1.0899	1.0899	0.8797	0.7101	0.5732
2200	2299	1.1200	1.1200	0.9041	0.7298	0.5890
2300	2399	1.1503	1.1503	0.9285	0.7495	0.6050
2400	2499	1.1808	1.1808	0.9531	0.7693	0.6210
2500	2599	1.2114	1.2114	0.9778	0.7893	0.6371
2600	2699	1.2421	1.2421	1.0026	0.8093	0.6532
2700	2799	1.2730	1.2730	1.0276	0.8294	0.6695
2800	2899	1.3041	1.3041	1.0527	0.8497	0.6859
2900	2999	1.3354	1.3354	1.0779	0.8701	0.7023
3000	3099	1.3669	1.3669	1.1034	0.8906	0.7189

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

SQUARE FOOTAGE / NUMBER OF STORIES FACTORS
USAA GROUP
OWNERS FORMS

Other Wind and Hail

<u>Square Footage</u>		<u>Number of Stories</u>				
<u>Minimum</u>	<u>Maximum</u>	<u>1</u>	<u>1.5</u>	<u>2</u>	<u>2.5</u>	<u>3+</u>
3100	3199	1.3986	1.3986	1.1289	0.9113	0.7356
3200	3299	1.4305	1.4305	1.1547	0.9320	0.7523
3300	3399	1.4626	1.4626	1.1806	0.9530	0.7692
3400	3499	1.4950	1.4950	1.2067	0.9740	0.7862
3500	3599	1.5276	1.5276	1.2330	0.9953	0.8034
3600	3699	1.5604	1.5604	1.2595	1.0166	0.8206
3700	3799	1.5934	1.5934	1.2862	1.0382	0.8380
3800	3899	1.6267	1.6267	1.3130	1.0598	0.8555
3900	3999	1.6602	1.6602	1.3401	1.0817	0.8731
4000	4099	1.6940	1.6940	1.3674	1.1037	0.8909
4100	4199	1.7280	1.7280	1.3948	1.1259	0.9088
4200	4299	1.7623	1.7623	1.4225	1.1482	0.9268
4300	4399	1.7969	1.7969	1.4504	1.1707	0.9450
4400	4499	1.8317	1.8317	1.4785	1.1934	0.9633
4500	4599	1.8668	1.8668	1.5068	1.2163	0.9818
4600	4699	1.9021	1.9021	1.5354	1.2393	1.0004
4700	4799	1.9378	1.9378	1.5641	1.2625	1.0191
4800	4899	1.9737	1.9737	1.5931	1.2859	1.0380
4900	4999	2.0099	2.0099	1.6224	1.3095	1.0570
5000	5499	2.0464	2.0464	1.6518	1.3333	1.0762
5500	5999	2.2333	2.2333	1.8026	1.4551	1.1745
6000	6499	2.4277	2.4277	1.9596	1.5818	1.2768
6500	6999	2.6301	2.6301	2.1230	1.7136	1.3832
7000	7499	2.8408	2.8408	2.2930	1.8509	1.4940
7500	9999	3.0600	3.0600	2.4700	1.9937	1.6093
10000	and greater	3.2649	3.2649	2.6354	2.1272	1.7171

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

SQUARE FOOTAGE / NUMBER OF STORIES FACTORS
USAA GROUP
OWNERS FORMS

Theft

<u>Square Footage</u>		<u>Number of Stories</u>				
<u>Minimum</u>	<u>Maximum</u>	<u>1</u>	<u>1.5</u>	<u>2</u>	<u>2.5</u>	<u>3+</u>
0	499	0.8414	0.7286	0.7286	0.7286	0.7286
500	599	0.8828	0.7644	0.7644	0.7644	0.7644
600	699	0.8913	0.7718	0.7718	0.7718	0.7718
700	799	0.8999	0.7792	0.7792	0.7792	0.7792
800	899	0.9085	0.7867	0.7867	0.7867	0.7867
900	999	0.9173	0.7943	0.7943	0.7943	0.7943
1000	1099	0.9261	0.8020	0.8020	0.8020	0.8020
1100	1199	0.9351	0.8097	0.8097	0.8097	0.8097
1200	1299	0.9441	0.8175	0.8175	0.8175	0.8175
1300	1399	0.9532	0.8254	0.8254	0.8254	0.8254
1400	1499	0.9624	0.8334	0.8334	0.8334	0.8334
1500	1599	0.9716	0.8414	0.8414	0.8414	0.8414
1600	1699	0.9810	0.8495	0.8495	0.8495	0.8495
1700	1799	0.9905	0.8577	0.8577	0.8577	0.8577
1800	1899	1.0000	0.8659	0.8659	0.8659	0.8659
1900	1999	1.0096	0.8743	0.8743	0.8743	0.8743
2000	2099	1.0194	0.8827	0.8827	0.8827	0.8827
2100	2199	1.0292	0.8912	0.8912	0.8912	0.8912
2200	2299	1.0391	0.8998	0.8998	0.8998	0.8998
2300	2399	1.0491	0.9085	0.9085	0.9085	0.9085
2400	2499	1.0592	0.9172	0.9172	0.9172	0.9172
2500	2599	1.0694	0.9261	0.9261	0.9261	0.9261
2600	2699	1.0797	0.9350	0.9350	0.9350	0.9350
2700	2799	1.0902	0.9440	0.9440	0.9440	0.9440
2800	2899	1.1007	0.9531	0.9531	0.9531	0.9531
2900	2999	1.1113	0.9623	0.9623	0.9623	0.9623
3000	3099	1.1220	0.9716	0.9716	0.9716	0.9716

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

SQUARE FOOTAGE / NUMBER OF STORIES FACTORS

USAA GROUP

OWNERS FORMS

Theft

<u>Square Footage</u>		<u>Number of Stories</u>				
<u>Minimum</u>	<u>Maximum</u>	<u>1</u>	<u>1.5</u>	<u>2</u>	<u>2.5</u>	<u>3+</u>
3100	3199	1.1328	0.9809	0.9809	0.9809	0.9809
3200	3299	1.1437	0.9904	0.9904	0.9904	0.9904
3300	3399	1.1547	0.9999	0.9999	0.9999	0.9999
3400	3499	1.1659	1.0096	1.0096	1.0096	1.0096
3500	3599	1.1771	1.0193	1.0193	1.0193	1.0193
3600	3699	1.1884	1.0291	1.0291	1.0291	1.0291
3700	3799	1.1999	1.0390	1.0390	1.0390	1.0390
3800	3899	1.2115	1.0491	1.0491	1.0491	1.0491
3900	3999	1.2231	1.0592	1.0592	1.0592	1.0592
4000	4099	1.2349	1.0694	1.0694	1.0694	1.0694
4100	4199	1.2468	1.0797	1.0797	1.0797	1.0797
4200	4299	1.2588	1.0901	1.0901	1.0901	1.0901
4300	4399	1.2710	1.1006	1.1006	1.1006	1.1006
4400	4499	1.2832	1.1112	1.1112	1.1112	1.1112
4500	4599	1.2956	1.1219	1.1219	1.1219	1.1219
4600	4699	1.3081	1.1327	1.1327	1.1327	1.1327
4700	4799	1.3207	1.1436	1.1436	1.1436	1.1436
4800	4899	1.3334	1.1547	1.1547	1.1547	1.1547
4900	4999	1.3463	1.1658	1.1658	1.1658	1.1658
5000	5499	1.3592	1.1770	1.1770	1.1770	1.1770
5500	5999	1.4260	1.2348	1.2348	1.2348	1.2348
6000	6499	1.4960	1.2955	1.2955	1.2955	1.2955
6500	6999	1.5695	1.3591	1.3591	1.3591	1.3591
7000	7499	1.6466	1.4259	1.4259	1.4259	1.4259
7500	9999	1.7275	1.4959	1.4959	1.4959	1.4959
10000	and greater	1.8037	1.5619	1.5619	1.5619	1.5619

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

SQUARE FOOTAGE / NUMBER OF STORIES FACTORS

USAA GROUP

OWNERS FORMS

Water

<u>Square Footage</u>		<u>Number of Stories</u>				
<u>Minimum</u>	<u>Maximum</u>	<u>1</u>	<u>1.5</u>	<u>2</u>	<u>2.5</u>	<u>3+</u>
0	499	0.8502	0.8502	0.9340	0.9340	0.9340
500	599	0.8894	0.8894	0.9770	0.9770	0.9770
600	699	0.8975	0.8975	0.9859	0.9859	0.9859
700	799	0.9056	0.9056	0.9948	0.9948	0.9948
800	899	0.9138	0.9138	1.0038	1.0038	1.0038
900	999	0.9221	0.9221	1.0129	1.0129	1.0129
1000	1099	0.9304	0.9304	1.0221	1.0221	1.0221
1100	1199	0.9389	0.9389	1.0313	1.0313	1.0313
1200	1299	0.9474	0.9474	1.0407	1.0407	1.0407
1300	1399	0.9559	0.9559	1.0501	1.0501	1.0501
1400	1499	0.9646	0.9646	1.0596	1.0596	1.0596
1500	1599	0.9733	0.9733	1.0692	1.0692	1.0692
1600	1699	0.9821	0.9821	1.0789	1.0789	1.0789
1700	1799	0.9910	0.9910	1.0886	1.0886	1.0886
1800	1899	1.0000	1.0000	1.0985	1.0985	1.0985
1900	1999	1.0091	1.0091	1.1084	1.1084	1.1084
2000	2099	1.0182	1.0182	1.1185	1.1185	1.1185
2100	2199	1.0274	1.0274	1.1286	1.1286	1.1286
2200	2299	1.0367	1.0367	1.1388	1.1388	1.1388
2300	2399	1.0461	1.0461	1.1491	1.1491	1.1491
2400	2499	1.0556	1.0556	1.1595	1.1595	1.1595
2500	2599	1.0651	1.0651	1.1700	1.1700	1.1700
2600	2699	1.0748	1.0748	1.1806	1.1806	1.1806
2700	2799	1.0845	1.0845	1.1913	1.1913	1.1913
2800	2899	1.0943	1.0943	1.2021	1.2021	1.2021
2900	2999	1.1042	1.1042	1.2130	1.2130	1.2130
3000	3099	1.1142	1.1142	1.2240	1.2240	1.2240

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

SQUARE FOOTAGE / NUMBER OF STORIES FACTORS

USAA GROUP

OWNERS FORMS

Water

<u>Square Footage</u>		<u>Number of Stories</u>				
<u>Minimum</u>	<u>Maximum</u>	<u>1</u>	<u>1.5</u>	<u>2</u>	<u>2.5</u>	<u>3+</u>
3100	3199	1.1243	1.1243	1.2350	1.2350	1.2350
3200	3299	1.1345	1.1345	1.2462	1.2462	1.2462
3300	3399	1.1448	1.1448	1.2575	1.2575	1.2575
3400	3499	1.1551	1.1551	1.2689	1.2689	1.2689
3500	3599	1.1656	1.1656	1.2804	1.2804	1.2804
3600	3699	1.1761	1.1761	1.2920	1.2920	1.2920
3700	3799	1.1868	1.1868	1.3037	1.3037	1.3037
3800	3899	1.1975	1.1975	1.3155	1.3155	1.3155
3900	3999	1.2084	1.2084	1.3274	1.3274	1.3274
4000	4099	1.2193	1.2193	1.3394	1.3394	1.3394
4100	4199	1.2303	1.2303	1.3515	1.3515	1.3515
4200	4299	1.2415	1.2415	1.3638	1.3638	1.3638
4300	4399	1.2527	1.2527	1.3761	1.3761	1.3761
4400	4499	1.2641	1.2641	1.3886	1.3886	1.3886
4500	4599	1.2755	1.2755	1.4011	1.4011	1.4011
4600	4699	1.2871	1.2871	1.4138	1.4138	1.4138
4700	4799	1.2987	1.2987	1.4266	1.4266	1.4266
4800	4899	1.3105	1.3105	1.4395	1.4395	1.4395
4900	4999	1.3223	1.3223	1.4526	1.4526	1.4526
5000	5499	1.3343	1.3343	1.4657	1.4657	1.4657
5500	5999	1.3343	1.3343	1.4657	1.4657	1.4657
6000	6499	1.3343	1.3343	1.4657	1.4657	1.4657
6500	6999	1.3343	1.3343	1.4657	1.4657	1.4657
7000	7499	1.3343	1.3343	1.4657	1.4657	1.4657
7500	9999	1.3343	1.3343	1.4657	1.4657	1.4657
10000	and greater	1.3343	1.3343	1.4657	1.4657	1.4657

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

SQUARE FOOTAGE / NUMBER OF STORIES FACTORS

USAA GROUP

OWNERS FORMS

Liability

<u>Square Footage</u>		<u>Number of Stories</u>				
<u>Minimum</u>	<u>Maximum</u>	<u>1</u>	<u>1.5</u>	<u>2</u>	<u>2.5</u>	<u>3+</u>
0	499	1.0000	1.0000	1.0000	1.0000	1.0000
500	599	1.0000	1.0000	1.0000	1.0000	1.0000
600	699	1.0000	1.0000	1.0000	1.0000	1.0000
700	799	1.0000	1.0000	1.0000	1.0000	1.0000
800	899	1.0000	1.0000	1.0000	1.0000	1.0000
900	999	1.0000	1.0000	1.0000	1.0000	1.0000
1000	1099	1.0000	1.0000	1.0000	1.0000	1.0000
1100	1199	1.0000	1.0000	1.0000	1.0000	1.0000
1200	1299	1.0000	1.0000	1.0000	1.0000	1.0000
1300	1399	1.0000	1.0000	1.0000	1.0000	1.0000
1400	1499	1.0000	1.0000	1.0000	1.0000	1.0000
1500	1599	1.0000	1.0000	1.0000	1.0000	1.0000
1600	1699	1.0000	1.0000	1.0000	1.0000	1.0000
1700	1799	1.0000	1.0000	1.0000	1.0000	1.0000
1800	1899	1.0000	1.0000	1.0000	1.0000	1.0000
1900	1999	1.0000	1.0000	1.0000	1.0000	1.0000
2000	2099	1.0000	1.0000	1.0000	1.0000	1.0000
2100	2199	1.0000	1.0000	1.0000	1.0000	1.0000
2200	2299	1.0000	1.0000	1.0000	1.0000	1.0000
2300	2399	1.0000	1.0000	1.0000	1.0000	1.0000
2400	2499	1.0000	1.0000	1.0000	1.0000	1.0000
2500	2599	1.0000	1.0000	1.0000	1.0000	1.0000
2600	2699	1.0000	1.0000	1.0000	1.0000	1.0000
2700	2799	1.0000	1.0000	1.0000	1.0000	1.0000
2800	2899	1.0000	1.0000	1.0000	1.0000	1.0000
2900	2999	1.0000	1.0000	1.0000	1.0000	1.0000
3000	3099	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

SQUARE FOOTAGE / NUMBER OF STORIES FACTORS

USAA GROUP

OWNERS FORMS

Liability

<u>Square Footage</u>		<u>Number of Stories</u>				
<u>Minimum</u>	<u>Maximum</u>	<u>1</u>	<u>1.5</u>	<u>2</u>	<u>2.5</u>	<u>3+</u>
3100	3199	1.0000	1.0000	1.0000	1.0000	1.0000
3200	3299	1.0000	1.0000	1.0000	1.0000	1.0000
3300	3399	1.0000	1.0000	1.0000	1.0000	1.0000
3400	3499	1.0000	1.0000	1.0000	1.0000	1.0000
3500	3599	1.0000	1.0000	1.0000	1.0000	1.0000
3600	3699	1.0000	1.0000	1.0000	1.0000	1.0000
3700	3799	1.0000	1.0000	1.0000	1.0000	1.0000
3800	3899	1.0000	1.0000	1.0000	1.0000	1.0000
3900	3999	1.0000	1.0000	1.0000	1.0000	1.0000
4000	4099	1.0000	1.0000	1.0000	1.0000	1.0000
4100	4199	1.0000	1.0000	1.0000	1.0000	1.0000
4200	4299	1.0000	1.0000	1.0000	1.0000	1.0000
4300	4399	1.0000	1.0000	1.0000	1.0000	1.0000
4400	4499	1.0000	1.0000	1.0000	1.0000	1.0000
4500	4599	1.0000	1.0000	1.0000	1.0000	1.0000
4600	4699	1.0000	1.0000	1.0000	1.0000	1.0000
4700	4799	1.0000	1.0000	1.0000	1.0000	1.0000
4800	4899	1.0000	1.0000	1.0000	1.0000	1.0000
4900	4999	1.0000	1.0000	1.0000	1.0000	1.0000
5000	5499	1.0000	1.0000	1.0000	1.0000	1.0000
5500	5999	1.0000	1.0000	1.0000	1.0000	1.0000
6000	6499	1.0000	1.0000	1.0000	1.0000	1.0000
6500	6999	1.0000	1.0000	1.0000	1.0000	1.0000
7000	7499	1.0000	1.0000	1.0000	1.0000	1.0000
7500	9999	1.0000	1.0000	1.0000	1.0000	1.0000
10000	and greater	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

SQUARE FOOTAGE / NUMBER OF STORIES FACTORS

USAA GROUP

OWNERS FORMS

Hurricane

<u>Square Footage</u>		<u>Number of Stories</u>				
<u>Minimum</u>	<u>Maximum</u>	<u>1</u>	<u>1.5</u>	<u>2</u>	<u>2.5</u>	<u>3+</u>
0	499	1.0000	1.0000	1.0000	1.0000	1.0066
500	599	1.0000	1.0000	1.0000	1.0000	1.0066
600	699	1.0000	1.0000	1.0000	1.0000	1.0066
700	799	1.0000	1.0000	1.0000	1.0000	1.0066
800	899	1.0000	1.0000	1.0000	1.0000	1.0066
900	999	1.0000	1.0000	1.0000	1.0000	1.0066
1000	1099	1.0000	1.0000	1.0000	1.0000	1.0066
1100	1199	1.0000	1.0000	1.0000	1.0000	1.0066
1200	1299	1.0000	1.0000	1.0000	1.0000	1.0066
1300	1399	1.0000	1.0000	1.0000	1.0000	1.0066
1400	1499	1.0000	1.0000	1.0000	1.0000	1.0066
1500	1599	1.0000	1.0000	1.0000	1.0000	1.0066
1600	1699	1.0000	1.0000	1.0000	1.0000	1.0066
1700	1799	1.0000	1.0000	1.0000	1.0000	1.0066
1800	1899	1.0000	1.0000	1.0000	1.0000	1.0066
1900	1999	1.0000	1.0000	1.0000	1.0000	1.0066
2000	2099	1.0000	1.0000	1.0000	1.0000	1.0066
2100	2199	1.0000	1.0000	1.0000	1.0000	1.0066
2200	2299	1.0000	1.0000	1.0000	1.0000	1.0066
2300	2399	1.0000	1.0000	1.0000	1.0000	1.0066
2400	2499	1.0000	1.0000	1.0000	1.0000	1.0066
2500	2599	1.0000	1.0000	1.0000	1.0000	1.0066
2600	2699	1.0000	1.0000	1.0000	1.0000	1.0066
2700	2799	1.0000	1.0000	1.0000	1.0000	1.0066
2800	2899	1.0000	1.0000	1.0000	1.0000	1.0066
2900	2999	1.0000	1.0000	1.0000	1.0000	1.0066
3000	3099	0.9940	0.9940	0.9940	0.9940	1.0005

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

SQUARE FOOTAGE / NUMBER OF STORIES FACTORS

USAA GROUP

OWNERS FORMS

Hurricane

<u>Square Footage</u>		<u>Number of Stories</u>				
<u>Minimum</u>	<u>Maximum</u>	<u>1</u>	<u>1.5</u>	<u>2</u>	<u>2.5</u>	<u>3+</u>
3100	3199	0.9875	0.9875	0.9875	0.9875	0.9940
3200	3299	0.9807	0.9807	0.9807	0.9807	0.9872
3300	3399	0.9737	0.9737	0.9737	0.9737	0.9801
3400	3499	0.9664	0.9664	0.9664	0.9664	0.9728
3500	3599	0.9591	0.9591	0.9591	0.9591	0.9654
3600	3699	0.9516	0.9516	0.9516	0.9516	0.9579
3700	3799	0.9441	0.9441	0.9441	0.9441	0.9503
3800	3899	0.9366	0.9366	0.9366	0.9366	0.9428
3900	3999	0.9291	0.9291	0.9291	0.9291	0.9352
4000	4099	0.9216	0.9216	0.9216	0.9216	0.9277
4100	4199	0.9142	0.9142	0.9142	0.9142	0.9202
4200	4299	0.9068	0.9068	0.9068	0.9068	0.9128
4300	4399	0.8995	0.8995	0.8995	0.8995	0.9055
4400	4499	0.8924	0.8924	0.8924	0.8924	0.8983
4500	4599	0.8853	0.8853	0.8853	0.8853	0.8912
4600	4699	0.8783	0.8783	0.8783	0.8783	0.8842
4700	4799	0.8715	0.8715	0.8715	0.8715	0.8773
4800	4899	0.8648	0.8648	0.8648	0.8648	0.8705
4900	4999	0.8582	0.8582	0.8582	0.8582	0.8639
5000	5499	0.8518	0.8518	0.8518	0.8518	0.8574
5500	5999	0.8215	0.8215	0.8215	0.8215	0.8269
6000	6499	0.7945	0.7945	0.7945	0.7945	0.7998
6500	6999	0.7707	0.7707	0.7707	0.7707	0.7758
7000	7499	0.7498	0.7498	0.7498	0.7498	0.7548
7500	9999	0.7315	0.7315	0.7315	0.7315	0.7364
10000	and greater	0.6707	0.6707	0.6707	0.6707	0.6751

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

SQUARE FOOTAGE / NUMBER OF STORIES FACTORS

USAA GROUP

OWNERS FORMS

Severe Thunderstorm

<u>Square Footage</u>		<u>Number of Stories</u>				
<u>Minimum</u>	<u>Maximum</u>	<u>1</u>	<u>1.5</u>	<u>2</u>	<u>2.5</u>	<u>3+</u>
0	499	0.5974	0.5974	0.4751	0.3778	0.3005
500	599	0.7838	0.7838	0.6233	0.4957	0.3942
600	699	0.8043	0.8043	0.6397	0.5087	0.4046
700	799	0.8237	0.8237	0.6551	0.5210	0.4144
800	899	0.8422	0.8422	0.6698	0.5327	0.4237
900	999	0.8599	0.8599	0.6839	0.5439	0.4326
1000	1099	0.8770	0.8770	0.6975	0.5547	0.4412
1100	1199	0.8936	0.8936	0.7107	0.5652	0.4495
1200	1299	0.9098	0.9098	0.7236	0.5754	0.4577
1300	1399	0.9256	0.9256	0.7361	0.5854	0.4656
1400	1499	0.9410	0.9410	0.7484	0.5952	0.4733
1500	1599	0.9561	0.9561	0.7604	0.6047	0.4809
1600	1699	0.9710	0.9710	0.7722	0.6141	0.4884
1700	1799	0.9856	0.9856	0.7838	0.6234	0.4958
1800	1899	1.0000	1.0000	0.7953	0.6325	0.5030
1900	1999	1.0142	1.0142	0.8066	0.6415	0.5102
2000	2099	1.0283	1.0283	0.8178	0.6504	0.5172
2100	2199	1.0421	1.0421	0.8288	0.6592	0.5242
2200	2299	1.0559	1.0559	0.8397	0.6678	0.5311
2300	2399	1.0695	1.0695	0.8506	0.6765	0.5380
2400	2499	1.0830	1.0830	0.8613	0.6850	0.5448
2500	2599	1.0963	1.0963	0.8719	0.6934	0.5515
2600	2699	1.1096	1.1096	0.8825	0.7018	0.5582
2700	2799	1.1228	1.1228	0.8929	0.7101	0.5648
2800	2899	1.1358	1.1358	0.9033	0.7184	0.5714
2900	2999	1.1488	1.1488	0.9137	0.7266	0.5779
3000	3099	1.1617	1.1617	0.9239	0.7348	0.5844

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

SQUARE FOOTAGE / NUMBER OF STORIES FACTORS

USAA GROUP

OWNERS FORMS

Severe Thunderstorm

<u>Square Footage</u>		<u>Number of Stories</u>				
<u>Minimum</u>	<u>Maximum</u>	<u>1</u>	<u>1.5</u>	<u>2</u>	<u>2.5</u>	<u>3+</u>
3100	3199	1.1746	1.1746	0.9341	0.7429	0.5908
3200	3299	1.1874	1.1874	0.9443	0.7510	0.5973
3300	3399	1.2001	1.2001	0.9544	0.7590	0.6037
3400	3499	1.2127	1.2127	0.9645	0.7671	0.6100
3500	3599	1.2253	1.2253	0.9745	0.7750	0.6164
3600	3699	1.2379	1.2379	0.9845	0.7830	0.6227
3700	3799	1.2504	1.2504	0.9944	0.7909	0.6290
3800	3899	1.2628	1.2628	1.0043	0.7988	0.6352
3900	3999	1.2753	1.2753	1.0142	0.8066	0.6415
4000	4099	1.2876	1.2876	1.0241	0.8144	0.6477
4100	4199	1.3000	1.3000	1.0339	0.8222	0.6539
4200	4299	1.3123	1.3123	1.0437	0.8300	0.6601
4300	4399	1.3246	1.3246	1.0534	0.8378	0.6663
4400	4499	1.3368	1.3368	1.0632	0.8455	0.6725
4500	4599	1.3491	1.3491	1.0729	0.8533	0.6786
4600	4699	1.3612	1.3612	1.0826	0.8610	0.6847
4700	4799	1.3734	1.3734	1.0923	0.8687	0.6909
4800	4899	1.3856	1.3856	1.1019	0.8764	0.6970
4900	4999	1.3977	1.3977	1.1116	0.8841	0.7031
5000	5499	1.4098	1.4098	1.1212	0.8917	0.7092
5500	5999	1.4702	1.4702	1.1692	0.9299	0.7395
6000	6499	1.5302	1.5302	1.2170	0.9679	0.7698
6500	6999	1.5902	1.5902	1.2646	1.0058	0.7999
7000	7499	1.6500	1.6500	1.3123	1.0436	0.8300
7500	9999	1.7099	1.7099	1.3599	1.0815	0.8601
10000	and greater	2.0120	2.0120	1.6002	1.2726	1.0121

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

SQUARE FOOTAGE / NUMBER OF STORIES FACTORS

USAA GROUP

OWNERS FORMS

Winter Storm

<u>Square Footage</u>		<u>Number of Stories</u>				
<u>Minimum</u>	<u>Maximum</u>	<u>1</u>	<u>1.5</u>	<u>2</u>	<u>2.5</u>	<u>3+</u>
0	499	1.0000	1.0000	1.0000	1.0000	1.0045
500	599	1.0000	1.0000	1.0000	1.0000	1.0045
600	699	1.0000	1.0000	1.0000	1.0000	1.0045
700	799	1.0000	1.0000	1.0000	1.0000	1.0045
800	899	1.0000	1.0000	1.0000	1.0000	1.0045
900	999	1.0000	1.0000	1.0000	1.0000	1.0045
1000	1099	1.0000	1.0000	1.0000	1.0000	1.0045
1100	1199	1.0000	1.0000	1.0000	1.0000	1.0045
1200	1299	1.0000	1.0000	1.0000	1.0000	1.0045
1300	1399	1.0000	1.0000	1.0000	1.0000	1.0045
1400	1499	1.0000	1.0000	1.0000	1.0000	1.0045
1500	1599	1.0000	1.0000	1.0000	1.0000	1.0045
1600	1699	1.0000	1.0000	1.0000	1.0000	1.0045
1700	1799	1.0000	1.0000	1.0000	1.0000	1.0045
1800	1899	1.0000	1.0000	1.0000	1.0000	1.0045
1900	1999	1.0000	1.0000	1.0000	1.0000	1.0045
2000	2099	1.0000	1.0000	1.0000	1.0000	1.0045
2100	2199	1.0000	1.0000	1.0000	1.0000	1.0045
2200	2299	1.0000	1.0000	1.0000	1.0000	1.0045
2300	2399	1.0000	1.0000	1.0000	1.0000	1.0045
2400	2499	1.0000	1.0000	1.0000	1.0000	1.0045
2500	2599	1.0000	1.0000	1.0000	1.0000	1.0045
2600	2699	1.0000	1.0000	1.0000	1.0000	1.0045
2700	2799	1.0000	1.0000	1.0000	1.0000	1.0045
2800	2899	1.0000	1.0000	1.0000	1.0000	1.0045
2900	2999	1.0000	1.0000	1.0000	1.0000	1.0045
3000	3099	1.0000	1.0000	1.0000	1.0000	1.0045

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

SQUARE FOOTAGE / NUMBER OF STORIES FACTORS
USAA GROUP
OWNERS FORMS

Winter Storm

<u>Square Footage</u>		<u>Number of Stories</u>				
<u>Minimum</u>	<u>Maximum</u>	<u>1</u>	<u>1.5</u>	<u>2</u>	<u>2.5</u>	<u>3+</u>
3100	3199	1.0000	1.0000	1.0000	1.0000	1.0045
3200	3299	1.0000	1.0000	1.0000	1.0000	1.0045
3300	3399	1.0000	1.0000	1.0000	1.0000	1.0045
3400	3499	1.0000	1.0000	1.0000	1.0000	1.0045
3500	3599	1.0000	1.0000	1.0000	1.0000	1.0045
3600	3699	1.0000	1.0000	1.0000	1.0000	1.0045
3700	3799	1.0000	1.0000	1.0000	1.0000	1.0045
3800	3899	1.0000	1.0000	1.0000	1.0000	1.0045
3900	3999	1.0000	1.0000	1.0000	1.0000	1.0045
4000	4099	1.0000	1.0000	1.0000	1.0000	1.0045
4100	4199	1.0000	1.0000	1.0000	1.0000	1.0045
4200	4299	1.0000	1.0000	1.0000	1.0000	1.0045
4300	4399	1.0000	1.0000	1.0000	1.0000	1.0045
4400	4499	1.0000	1.0000	1.0000	1.0000	1.0045
4500	4599	1.0000	1.0000	1.0000	1.0000	1.0045
4600	4699	1.0000	1.0000	1.0000	1.0000	1.0045
4700	4799	1.0000	1.0000	1.0000	1.0000	1.0045
4800	4899	1.0000	1.0000	1.0000	1.0000	1.0045
4900	4999	1.0000	1.0000	1.0000	1.0000	1.0045
5000	5499	1.0000	1.0000	1.0000	1.0000	1.0045
5500	5999	1.0000	1.0000	1.0000	1.0000	1.0045
6000	6499	1.0000	1.0000	1.0000	1.0000	1.0045
6500	6999	1.0000	1.0000	1.0000	1.0000	1.0045
7000	7499	1.0000	1.0000	1.0000	1.0000	1.0045
7500	9999	1.0000	1.0000	1.0000	1.0000	1.0045
10000	and greater	1.0000	1.0000	1.0000	1.0000	1.0045

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

SQUARE FOOTAGE / NUMBER OF STORIES FACTORS
USAA GROUP
OWNERS FORMS

Earthquake*

<u>Square Footage</u>		<u>Number of Stories</u>				
<u>Minimum</u>	<u>Maximum</u>	<u>1</u>	<u>1.5</u>	<u>2</u>	<u>2.5</u>	<u>3+</u>
0	499	1.0000	1.0000	1.7660	1.7660	1.7660
500	599	1.0000	1.0000	1.7660	1.7660	1.7660
600	699	1.0000	1.0000	1.7660	1.7660	1.7660
700	799	1.0000	1.0000	1.7660	1.7660	1.7660
800	899	1.0000	1.0000	1.7660	1.7660	1.7660
900	999	1.0000	1.0000	1.7660	1.7660	1.7660
1000	1099	1.0000	1.0000	1.7660	1.7660	1.7660
1100	1199	1.0000	1.0000	1.7660	1.7660	1.7660
1200	1299	1.0000	1.0000	1.7660	1.7660	1.7660
1300	1399	1.0000	1.0000	1.7660	1.7660	1.7660
1400	1499	1.0000	1.0000	1.7660	1.7660	1.7660
1500	1599	1.0000	1.0000	1.7660	1.7660	1.7660
1600	1699	1.0000	1.0000	1.7660	1.7660	1.7660
1700	1799	1.0000	1.0000	1.7660	1.7660	1.7660
1800	1899	1.0000	1.0000	1.7660	1.7660	1.7660
1900	1999	1.0000	1.0000	1.7660	1.7660	1.7660
2000	2099	1.0000	1.0000	1.7660	1.7660	1.7660
2100	2199	1.0000	1.0000	1.7660	1.7660	1.7660
2200	2299	1.0000	1.0000	1.7660	1.7660	1.7660
2300	2399	1.0000	1.0000	1.7660	1.7660	1.7660
2400	2499	1.0000	1.0000	1.7660	1.7660	1.7660
2500	2599	1.0000	1.0000	1.7660	1.7660	1.7660
2600	2699	1.0000	1.0000	1.7660	1.7660	1.7660
2700	2799	1.0000	1.0000	1.7660	1.7660	1.7660
2800	2899	1.0000	1.0000	1.7660	1.7660	1.7660
2900	2999	1.0000	1.0000	1.7660	1.7660	1.7660
3000	3099	1.0000	1.0000	1.7660	1.7660	1.7660

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

SQUARE FOOTAGE / NUMBER OF STORIES FACTORS
USAA GROUP
OWNERS FORMS

Earthquake*

<u>Square Footage</u>		<u>Number of Stories</u>				
<u>Minimum</u>	<u>Maximum</u>	<u>1</u>	<u>1.5</u>	<u>2</u>	<u>2.5</u>	<u>3+</u>
3100	3199	1.0000	1.0000	1.7660	1.7660	1.7660
3200	3299	1.0000	1.0000	1.7660	1.7660	1.7660
3300	3399	1.0000	1.0000	1.7660	1.7660	1.7660
3400	3499	1.0000	1.0000	1.7660	1.7660	1.7660
3500	3599	1.0000	1.0000	1.7660	1.7660	1.7660
3600	3699	1.0000	1.0000	1.7660	1.7660	1.7660
3700	3799	1.0000	1.0000	1.7660	1.7660	1.7660
3800	3899	1.0000	1.0000	1.7660	1.7660	1.7660
3900	3999	1.0000	1.0000	1.7660	1.7660	1.7660
4000	4099	1.0000	1.0000	1.7660	1.7660	1.7660
4100	4199	1.0000	1.0000	1.7660	1.7660	1.7660
4200	4299	1.0000	1.0000	1.7660	1.7660	1.7660
4300	4399	1.0000	1.0000	1.7660	1.7660	1.7660
4400	4499	1.0000	1.0000	1.7660	1.7660	1.7660
4500	4599	1.0000	1.0000	1.7660	1.7660	1.7660
4600	4699	1.0000	1.0000	1.7660	1.7660	1.7660
4700	4799	1.0000	1.0000	1.7660	1.7660	1.7660
4800	4899	1.0000	1.0000	1.7660	1.7660	1.7660
4900	4999	1.0000	1.0000	1.7660	1.7660	1.7660
5000	5499	1.0000	1.0000	1.7660	1.7660	1.7660
5500	5999	1.0000	1.0000	1.7660	1.7660	1.7660
6000	6499	1.0000	1.0000	1.7660	1.7660	1.7660
6500	6999	1.0000	1.0000	1.7660	1.7660	1.7660
7000	7499	1.0000	1.0000	1.7660	1.7660	1.7660
7500	9999	1.0000	1.0000	1.7660	1.7660	1.7660
10000	and greater	1.0000	1.0000	1.7660	1.7660	1.7660

*Earthquake is an optional coverage.