Filing at a Glance

Companies:	Garrison Property and Casualty Insurance Company United Services Automobile Association USAA Casualty Insurance Company USAA General Indemnity Company
Product Name:	Homeowners
State:	Pennsylvania
TOI:	04.0 Homeowners
Sub-TOI:	04.0003 Owner Occupied Homeowners
Filing Type:	Rate/Rule
Date Submitted:	02/07/2014
SERFF Tr Num:	USAA-129393691
SERFF Status:	Assigned
State Tr Num:	
State Status:	Received Review in Progress
Co Tr Num:	PA1417594
Effective Date Requested (New):	08/15/2014
Effective Date Requested (Renewal):	08/15/2014
Author(s):	Nick Almendarez, Melissa Wagstaff (210) 498-3281, Laura Lopez
Reviewer(s):	Xiaofeng Lu (PC) (primary), Michael McKenney (PC)
Disposition Date:	
Disposition Status:	
Effective Date (New):	
Effective Date (Renewal):	

State Filing Description:

State: *Pennsylvania* **First Filing Company:** *Garrison Property and Casualty Insurance Company, ...*

TOI/Sub-TOI: *04.0 Homeowners/04.0003 Owner Occupied Homeowners*
Product Name: *Homeowners*
Project Name/Number: *Rate and Rule Revision/PA1417594*

General Information

Project Name: Rate and Rule Revision
Project Number: PA1417594
Reference Organization:
Reference Title:
Filing Status Changed: 02/10/2014
State Status Changed: 02/10/2014
Created By: Laura Lopez
Corresponding Filing Tracking Number:

Status of Filing in Domicile: Not Filed
Domicile Status Comments:
Reference Number:
Advisory Org. Circular:

Deemer Date:
Submitted By: Laura Lopez

Filing Description:

United Services Automobile Association (USAA), USAA Casualty Insurance Company (USAA-CIC), USAA General Indemnity Company (USAA-GIC), and Garrison Property and Casualty Insurance Company (Garrison) are revising Homeowners premiums with an overall effect of 1.1%.

The proposed changes include revising the Base Rates and Earthquake Rates for Owners and Unit-Owners. Rating structures for four additional perils, Water, Theft, Liability and Lightning are also being introduced, to further improve pricing accuracy. We are taking this opportunity to move our Earthquake Coverage Zone Factors from rate page PA-R-8.1 to PA-R-9.2 which contains Optional Coverage's. We are also clarifying that our factors apply to both Owners and Unit-Owners.

We are resubmitting updated filing support that we trust will satisfy previous concerns regarding the introduction of rating structures for Water, Theft, Liability and Lightning. Please reference State Tracking Number B43998001.

Company and Contact

Filing Contact Information

Laura Lopez, Compliance Advisor II
USAA
San Antonio, TX 78288

Laura.Lopez@usaa.com
210-498-3235 [Phone]

State: *Pennsylvania* **First Filing Company:** *Garrison Property and Casualty Insurance Company, ...*

TOI/Sub-TOI: *04.0 Homeowners/04.0003 Owner Occupied Homeowners*
Product Name: *Homeowners*
Project Name/Number: *Rate and Rule Revision/PA1417594*

Filing Company Information

Garrison Property and Casualty Insurance Company 9800 Fredericksburg Road San Antonio, TX 78284-8496 (800) 531-8722 ext. [Phone]	CoCode: 21253 Group Code: 200 Group Name: USAA FEIN Number: 43-1803614	State of Domicile: Texas Company Type: Stock State ID Number:
United Services Automobile Association 9800 Federicksburg Road San Antonio, TX 78288 (800) 531-8722 ext. [Phone]	CoCode: 25941 Group Code: 200 Group Name: USAA FEIN Number: 74-0959140	State of Domicile: Texas Company Type: Reciprocal State ID Number:
USAA Casualty Insurance Company 9800 Fredericksburg Road San Antonio, TX 78288 (800) 531-8722 ext. [Phone]	CoCode: 25968 Group Code: 200 Group Name: USAA FEIN Number: 59-3019540	State of Domicile: Texas Company Type: Stock State ID Number:
USAA General Indemnity Company 9800 Fredericksburg Road San Antonio, TX 78288 (800) 531-8722 ext. [Phone]	CoCode: 18600 Group Code: 200 Group Name: USAA FEIN Number: 74-1718283	State of Domicile: Texas Company Type: Stock State ID Number:

Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

State Specific

*Filing Fee Amount: N/A
*Date Filing Fee Mailed: N/A
*Filing Fee Check Number: N/A
*Filing Fee Check Date: N/A
*NAIC Number: N/A

State: *Pennsylvania* **First Filing Company:** *Garrison Property and Casualty Insurance Company, ...*

TOI/Sub-TOI: *04.0 Homeowners/04.0003 Owner Occupied Homeowners*
Product Name: *Homeowners*
Project Name/Number: *Rate and Rule Revision/PA1417594*

Post Submission Update Request Processed On 02/10/2014

Status:	Allowed
Created By:	Laura Lopez
Processed By:	Michael McKenney (PC)
Comments:	

Company Rate Information:

Company Name:Garrison Property and Casualty Insurance Company

Field Name	Requested Change	Prior Value
Number of Policy Holders Affected for this Program	3657	40648
Written Premium for this Program	$4570086	$48778710

Company Name:United Services Automobile Association

Field Name	Requested Change	Prior Value
Number of Policy Holders Affected for this Program	40648	25473
Written Premium for this Program	$48778710	$37095422

Company Name:USAA Casualty Insurance Company

Field Name	Requested Change	Prior Value
Overall % Indicated Change		31.900%
Overall % Rate Impact	0.000%	15.000%
Written Premium Change for this Program	$0	$1127657
Number of Policy Holders Affected for this Program	25473	9413
Written Premium for this Program	$37095422	$7517714

Company Name:USAA General Indemnity Company

Field Name	Requested Change	Prior Value
Overall % Indicated Change	31.900%	
Overall % Rate Impact	15.000%	0.000%
Written Premium Change for this Program	$1127657	$0
Number of Policy Holders Affected for this Program	9413	3657
Written Premium for this Program	$7517714	$4570086

State: Pennsylvania **First Filing Company:** Garrison Property and Casualty Insurance Company, ...
TOI/Sub-TOI: 04.0 Homeowners/04.0003 Owner Occupied Homeowners
Product Name: Homeowners
Project Name/Number: Rate and Rule Revision/PA1417594

Rate Information

Rate data applies to filing.

Filing Method: Prior Approval
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 4.800%
Effective Date of Last Rate Revision: 08/15/2013
Filing Method of Last Filing: Prior Approval

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Garrison Property and Casualty Insurance Company	%	0.000%	$0	3,657	$4,570,086	25.000%	-25.000%
United Services Automobile Association	%	0.000%	$0	40,648	$48,778,710	25.000%	-25.000%
USAA Casualty Insurance Company	%	0.000%	$0	25,473	$37,095,422	25.000%	-25.000%
USAA General Indemnity Company	31.900%	15.000%	$1,127,657	9,413	$7,517,714	25.000%	-25.000%

State: Pennsylvania
First Filing Company: Garrison Property and Casualty Insurance Company, ...
TOI/Sub-TOI: 04.0 Homeowners/04.0003 Owner Occupied Homeowners
Product Name: Homeowners
Project Name/Number: Rate and Rule Revision/PA1417594

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		PA Homeowners Rate Pages	PA-R-1.1 to PA-R-10.9	Replacement	B43998001 & B39736001	Rate Pages.pdf
2		PA Homeowners General Rules Pages	PA-Rule-10	Replacement	B34141001	PA-Rule-10.pdf
3		PA Homeowners General Rules Pages	PA-Rule-15	Replacement	B23425001	PA-Rule-15.pdf

State: **PENNSYLVANIA**
Line of Business: **HOMEOWNERS**
Effective: **AUGUST 15, 2014**

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

BASE RATES AND MINIMUM PREMIUMS

BASE RATES

Form Type	Peril	USAA	USAA-CIC	USAA-GIC	Garrison
Owners	Other Perils	**144.09**	**161.73**	**174.85**	**154.11**
	Other Fire	**437.89**	**492.29**	**688.52**	**459.46**
	Other Wind and Hail	**147.20**	**184.46**	**168.01**	**187.46**
	Theft	**59.27**	**63.05**	**71.36**	**55.83**
	Water	**484.68**	**543.54**	**661.44**	**550.38**
	Lightning	**10.79**	**12.74**	**15.46**	**13.64**
	Liability	**97.39**	**107.62**	**111.02**	**96.96**
	Hurricane	**28.07**	**28.07**	**28.07**	**28.07**
	Severe Thunderstorm	**115.67**	**115.67**	**115.67**	**115.67**
	Winter Storm	**62.30**	**62.30**	**62.30**	**62.30**
	Fire Following Earthquake	**5.55**	**5.55**	**5.55**	**5.55**
	Earthquake Coverage **	**210.74**	**210.74**	**210.74**	**210.74**
Unit-Owners	Other Perils	**91.07**	**83.44**	**65.97**	**84.69**
	Other Fire	**39.07**	**35.33**	**27.57**	**34.84**
	Other Wind and Hail	**8.39**	**8.37**	**4.83**	**8.73**
	Theft	**34.19**	**28.85**	**25.49**	**28.01**
	Water	**274.26**	**243.76**	**179.90**	**239.20**
	Lightning	**0.97**	**0.88**	**0.59**	**0.88**
	Liability	**78.18**	**72.60**	**53.75**	**73.06**
	Hurricane	**5.94**	**5.94**	**5.94**	**5.94**
	Severe Thunderstorm	**10.94**	**10.94**	**10.94**	**10.94**
	Winter Storm	**0.66**	**0.66**	**0.66**	**0.66**
	Fire Following Earthquake	**3.01**	**3.01**	**3.01**	**3.01**
	Earthquake Coverage **	**30.28**	**30.28**	**30.28**	**30.28**

* Base limits are $300,000 Liability and $5,000 Medical Payments to Others
** Earthquake Coverage is an optional coverage

MINIMUM PREMIUMS

Form Type	USAA	USAA-CIC	USAA-GIC	Garrison
Owners	$250	$250	$250	$250
Unit-Owners	$150	$150	$150	$150

State: **PENNSYLVANIA**
Line of Business: **HOMEOWNERS**
Effective: **AUGUST 15, 2014**

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

PRICING LEVEL FACTORS

USAA GROUP
OWNERS FORMS

USAA GROUP Pricing Level	Other Perils	Other Fire	Other Wind and Hail	**Theft**	**Water**	**Lightning**	**Liability**	Hurricane	Severe Thunderstorm	Winter Storm	Fire Following Earthquake	Earthquake Coverage**	Other Optional Coverages *
21	0.2887	0.1379	0.5288	0.1959	0.2584	0.3854	0.2667	0.9000	0.9000	0.9000	0.9000	1.0000	0.2887
22	0.3077	0.1460	0.5463	0.2175	0.2805	0.4081	0.2881	0.9035	0.9035	0.9035	0.9035	1.0000	0.3077
23	0.3272	0.1547	0.5638	0.2401	0.3033	0.4311	0.3101	0.9070	0.9070	0.9070	0.9070	1.0000	0.3272
24	0.3474	0.1641	0.5810	0.2635	0.3266	0.4542	0.3326	0.9105	0.9105	0.9105	0.9105	1.0000	0.3474
25	0.3679	0.1741	0.5981	0.2877	0.3505	0.4774	0.3555	0.9140	0.9140	0.9140	0.9140	1.0000	0.3679
26	0.3887	0.1849	0.6150	0.3126	0.3747	0.5006	0.3787	0.9175	0.9175	0.9175	0.9175	1.0000	0.3887
27	0.4098	0.1965	0.6317	0.3378	0.3992	0.5235	0.4020	0.9211	0.9211	0.9211	0.9211	1.0000	0.4098
28	0.4311	0.2089	0.6482	0.3635	0.4239	0.5463	0.4255	0.9246	0.9246	0.9246	0.9246	1.0000	0.4311
29	0.4524	0.2221	0.6644	0.3893	0.4485	0.5686	0.4488	0.9282	0.9282	0.9282	0.9282	1.0000	0.4524
30	0.4737	0.2364	0.6804	0.4154	0.4732	0.5905	0.4722	0.9318	0.9318	0.9318	0.9318	1.0000	0.4737
31	0.4950	0.2516	0.6961	0.4414	0.4977	0.6119	0.4953	0.9354	0.9354	0.9354	0.9354	1.0000	0.4950
32	0.5162	0.2680	0.7116	0.4674	0.5221	0.6328	0.5182	0.9390	0.9390	0.9390	0.9390	1.0000	0.5162
33	0.5373	0.2854	0.7269	0.4931	0.5462	0.6530	0.5409	0.9427	0.9427	0.9427	0.9427	1.0000	0.5373
34	0.5582	0.3041	0.7419	0.5187	0.5700	0.6726	0.5632	0.9463	0.9463	0.9463	0.9463	1.0000	0.5582
35	0.5790	0.3241	0.7566	0.5440	0.5935	0.6916	0.5853	0.9500	0.9500	0.9500	0.9500	1.0000	0.5790
36	0.5997	0.3454	0.7711	0.5689	0.6166	0.7099	0.6070	0.9536	0.9536	0.9536	0.9536	1.0000	0.5997
37	0.6202	0.3682	0.7854	0.5935	0.6394	0.7277	0.6284	0.9573	0.9573	0.9573	0.9573	1.0000	0.6202
38	0.6407	0.3926	0.7995	0.6178	0.6618	0.7449	0.6496	0.9610	0.9610	0.9610	0.9610	1.0000	0.6407
39	0.6611	0.4185	0.8133	0.6418	0.6839	0.7615	0.6706	0.9647	0.9647	0.9647	0.9647	1.0000	0.6611
40	0.6816	0.4461	0.8270	0.6656	0.7057	0.7777	0.6915	0.9685	0.9685	0.9685	0.9685	1.0000	0.6816
41	0.7022	0.4756	0.8405	0.6892	0.7273	0.7936	0.7122	0.9722	0.9722	0.9722	0.9722	1.0000	0.7022
42	0.7230	0.5069	0.8539	0.7125	0.7487	0.8091	0.7329	0.9760	0.9760	0.9760	0.9760	1.0000	0.7230
43	0.7440	0.5401	0.8671	0.7358	0.7700	0.8245	0.7538	0.9797	0.9797	0.9797	0.9797	1.0000	0.7440
44	0.7656	0.5755	0.8803	0.7593	0.7913	0.8399	0.7749	0.9835	0.9835	0.9835	0.9835	1.0000	0.7656
45	0.7876	0.6130	0.8934	0.7828	0.8126	0.8553	0.7963	0.9873	0.9873	0.9873	0.9873	1.0000	0.7876
46	0.8102	0.6527	0.9064	0.8068	0.8341	0.8709	0.8183	0.9912	0.9912	0.9912	0.9912	1.0000	0.8102
47	0.8337	0.6947	0.9195	0.8312	0.8559	0.8869	0.8409	0.9950	0.9950	0.9950	0.9950	1.0000	0.8337
48	0.8580	0.7391	0.9326	0.8563	0.8780	0.9033	0.8642	0.9988	0.9988	0.9988	0.9988	1.0000	0.8580
49	0.8835	0.7861	0.9457	0.8823	0.9007	0.9205	0.8886	1.0027	1.0027	1.0027	1.0027	1.0000	0.8835
50	0.9102	0.8356	0.9590	0.9094	0.9240	0.9385	0.9141	1.0066	1.0066	1.0066	1.0066	1.0000	0.9102
51	0.9385	0.8877	0.9725	0.9379	0.9483	0.9577	0.9410	1.0105	1.0105	1.0105	1.0105	1.0000	0.9385
52	0.9682	0.9425	0.9861	0.9679	0.9735	0.9780	0.9696	1.0144	1.0144	1.0144	1.0144	1.0000	0.9682
53	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0183	1.0183	1.0183	1.0183	1.0000	1.0000
54	1.0339	1.0603	1.0142	1.0344	1.0280	1.0238	1.0326	1.0222	1.0222	1.0222	1.0222	1.0000	1.0339
55	1.0702	1.1234	1.0287	1.0716	1.0578	1.0498	1.0678	1.0262	1.0262	1.0262	1.0262	1.0000	1.0702
56	1.1092	1.1894	1.0437	1.1118	1.0895	1.0782	1.1058	1.0302	1.0302	1.0302	1.0302	1.0000	1.1092
57	1.1514	1.2581	1.0591	1.1558	1.1238	1.1095	1.1471	1.0341	1.0341	1.0341	1.0341	1.0000	1.1514
58	1.1972	1.3297	1.0750	1.2040	1.1608	1.1441	1.1922	1.0381	1.0381	1.0381	1.0381	1.0000	1.1972
59	1.2469	1.4040	1.0915	1.2572	1.2011	1.1825	1.2417	1.0421	1.0421	1.0421	1.0421	1.0000	1.2469
60	1.3013	1.4810	1.1087	1.3161	1.2453	1.2255	1.2962	1.0462	1.0462	1.0462	1.0462	1.0000	1.3013
61	1.3608	1.5606	1.1266	1.3817	1.2939	1.2735	1.3563	1.0502	1.0502	1.0502	1.0502	1.0000	1.3608
62	1.4264	1.6428	1.1454	1.4549	1.3478	1.3275	1.4231	1.0543	1.0543	1.0543	1.0543	1.0000	1.4264
63	1.4990	1.7274	1.1650	1.5372	1.4079	1.3885	1.4976	1.0584	1.0584	1.0584	1.0584	1.0000	1.4990
64	1.5797	1.8142	1.1856	1.6300	1.4752	1.4575	1.5809	1.0625	1.0625	1.0625	1.0625	1.0000	1.5797
65	1.6697	1.9030	1.2072	1.7349	1.5511	1.5361	1.6746	1.0666	1.0666	1.0666	1.0666	1.0000	1.6697
66	1.7708	1.9937	1.2300	1.8542	1.6373	1.6258	1.7804	1.0707	1.0707	1.0707	1.0707	1.0000	1.7708
67	1.8849	2.0859	1.2541	1.9905	1.7356	1.7288	1.9005	1.0748	1.0748	1.0748	1.0748	1.0000	1.8849
68	2.0144	2.1902	1.2796	2.1469	1.8485	1.8475	2.0375	1.0790	1.0790	1.0790	1.0790	1.0000	2.0144
69	2.1623	2.2997	1.3066	2.3270	1.9790	1.9851	2.1947	1.0832	1.0832	1.0832	1.0832	1.0000	2.1623
70	2.3323	2.4147	1.3352	2.5358	2.1308	2.1453	2.3759	1.0873	1.0873	1.0873	1.0873	1.0000	2.3323
71	2.5185	2.5354	1.3657	2.7682	2.2978	2.3222	2.5754	1.0915	1.0915	1.0915	1.0915	1.0000	2.5185
72	2.7222	2.6875	1.3980	3.0272	2.4816	2.5176	2.7952	1.0958	1.0958	1.0958	1.0958	1.0000	2.7222
73	2.9457	2.8488	1.4325	3.3163	2.6842	2.7336	3.0375	1.1000	1.1000	1.1000	1.1000	1.0000	2.9457

* These factors apply to the optional Personal Injury Endorsement
** Earthquake coverage is an optional coverage

State: **PENNSYLVANIA**
Line of Business: **HOMEOWNERS**
Effective: **AUGUST 15, 2014**

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

PRICING LEVEL FACTORS

USAA GROUP
UNIT-OWNERS FORMS

USAA GROUP Pricing Level	Other Perils	Other Fire	Other Wind and Hail	**Theft**	**Water**	**Lightning**	**Liability**	Hurricane	Severe Thunderstorm	Winter Storm	Fire Following Earthquake	Earthquake Coverage**	Other Optional Coverages *
21	0.3283	0.2614	0.7233	0.2378	0.3643	0.5147	0.4318	0.9000	0.9000	0.9000	0.9000	1.0000	0.3283
22	0.3526	0.2772	0.7381	0.2510	0.3819	0.5279	0.4450	0.9035	0.9035	0.9035	0.9035	1.0000	0.3526
23	0.3773	0.2934	0.7523	0.2646	0.3999	0.5415	0.4586	0.9070	0.9070	0.9070	0.9070	1.0000	0.3773
24	0.4024	0.3101	0.7658	0.2785	0.4185	0.5554	0.4725	0.9105	0.9105	0.9105	0.9105	1.0000	0.4024
25	0.4276	0.3273	0.7787	0.2925	0.4374	0.5718	0.4865	0.9140	0.9140	0.9140	0.9140	1.0000	0.4276
26	0.4530	0.3448	0.7909	0.3154	0.4566	0.5894	0.5007	0.9175	0.9175	0.9175	0.9175	1.0000	0.4530
27	0.4783	0.3627	0.8026	0.3386	0.4760	0.6077	0.5158	0.9211	0.9211	0.9211	0.9211	1.0000	0.4783
28	0.5035	0.3810	0.8137	0.3622	0.4955	0.6267	0.5312	0.9246	0.9246	0.9246	0.9246	1.0000	0.5035
29	0.5284	0.3997	0.8243	0.3861	0.5149	0.6460	0.5468	0.9282	0.9282	0.9282	0.9282	1.0000	0.5284
30	0.5529	0.4187	0.8345	0.4103	0.5344	0.6656	0.5625	0.9318	0.9318	0.9318	0.9318	1.0000	0.5529
31	0.5769	0.4379	0.8442	0.4346	0.5538	0.6852	0.5782	0.9354	0.9354	0.9354	0.9354	1.0000	0.5769
32	0.6004	0.4575	0.8536	0.4591	0.5730	0.7047	0.5940	0.9390	0.9390	0.9390	0.9390	1.0000	0.6004
33	0.6233	0.4774	0.8627	0.4835	0.5920	0.7238	0.6097	0.9427	0.9427	0.9427	0.9427	1.0000	0.6233
34	0.6456	0.4975	0.8726	0.5080	0.6108	0.7425	0.6254	0.9463	0.9463	0.9463	0.9463	1.0000	0.6456
35	0.6671	0.5180	0.8768	0.5325	0.6294	0.7607	0.6410	0.9500	0.9500	0.9500	0.9500	1.0000	0.6671
36	0.6880	0.5388	0.8808	0.5570	0.6478	0.7782	0.6567	0.9536	0.9536	0.9536	0.9536	1.0000	0.6880
37	0.7082	0.5599	0.8847	0.5814	0.6660	0.7950	0.6723	0.9573	0.9573	0.9573	0.9573	1.0000	0.7082
38	0.7278	0.5814	0.8885	0.6058	0.6841	0.8111	0.6879	0.9610	0.9610	0.9610	0.9610	1.0000	0.7278
39	0.7467	0.6034	0.8922	0.6303	0.7021	0.8264	0.7037	0.9647	0.9647	0.9647	0.9647	1.0000	0.7467
40	0.7651	0.6257	0.8959	0.6548	0.7201	0.8409	0.7197	0.9685	0.9685	0.9685	0.9685	1.0000	0.7651
41	0.7830	0.6487	0.8998	0.6793	0.7381	0.8547	0.7359	0.9722	0.9722	0.9722	0.9722	1.0000	0.7830
42	0.8005	0.6722	0.9038	0.7039	0.7562	0.8677	0.7525	0.9760	0.9760	0.9760	0.9760	1.0000	0.8005
43	0.8176	0.6964	0.9079	0.7287	0.7746	0.8800	0.7695	0.9797	0.9797	0.9797	0.9797	1.0000	0.8176
44	0.8345	0.7213	0.9124	0.7537	0.7934	0.8919	0.7872	0.9835	0.9835	0.9835	0.9835	1.0000	0.8345
45	0.8513	0.7471	0.9173	0.7789	0.8125	0.9032	0.8056	0.9873	0.9873	0.9873	0.9873	1.0000	0.8513
46	0.8682	0.7739	0.9226	0.8045	0.8323	0.9143	0.8249	0.9912	0.9912	0.9912	0.9912	1.0000	0.8682
47	0.8851	0.8017	0.9283	0.8304	0.8528	0.9252	0.8452	0.9950	0.9950	0.9950	0.9950	1.0000	0.8851
48	0.9024	0.8308	0.9347	0.8568	0.8741	0.9361	0.8667	0.9988	0.9988	0.9988	0.9988	1.0000	0.9024
49	0.9202	0.8612	0.9416	0.8839	0.8965	0.9473	0.8896	1.0027	1.0027	1.0027	1.0027	1.0000	0.9202
50	0.9386	0.8932	0.9478	0.9116	0.9200	0.9590	0.9142	1.0066	1.0066	1.0066	1.0066	1.0000	0.9386
51	0.9579	0.9269	0.9640	0.9401	0.9450	0.9715	0.9406	1.0105	1.0105	1.0105	1.0105	1.0000	0.9579
52	0.9783	0.9624	0.9814	0.9695	0.9716	0.9850	0.9691	1.0144	1.0144	1.0144	1.0144	1.0000	0.9783
53	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0183	1.0183	1.0183	1.0183	1.0000	1.0000
54	1.0233	1.0399	1.0142	1.0318	1.0305	1.0168	1.0336	1.0222	1.0222	1.0222	1.0222	1.0000	1.0233
55	1.0485	1.0824	1.0287	1.0650	1.0634	1.0358	1.0702	1.0262	1.0262	1.0262	1.0262	1.0000	1.0485
56	1.0759	1.1276	1.0437	1.0999	1.0990	1.0574	1.1103	1.0302	1.0302	1.0302	1.0302	1.0000	1.0759
57	1.1059	1.1760	1.0591	1.1511	1.1377	1.0824	1.1542	1.0341	1.0341	1.0341	1.0341	1.0000	1.1059
58	1.1390	1.2278	1.0750	1.2011	1.1799	1.1111	1.2025	1.0381	1.0381	1.0381	1.0381	1.0000	1.1390
59	1.1757	1.2833	1.0915	1.2577	1.2262	1.1443	1.2558	1.0421	1.0421	1.0421	1.0421	1.0000	1.1757
60	1.2165	1.3429	1.1087	1.3220	1.2770	1.1830	1.3147	1.0462	1.0462	1.0462	1.0462	1.0000	1.2165
61	1.2621	1.4070	1.1266	1.3951	1.3331	1.2278	1.3800	1.0502	1.0502	1.0502	1.0502	1.0000	1.2621
62	1.3134	1.4760	1.1454	1.4786	1.3951	1.2800	1.4525	1.0543	1.0543	1.0543	1.0543	1.0000	1.3134
63	1.3713	1.5504	1.1650	1.5744	1.4642	1.3410	1.5335	1.0584	1.0584	1.0584	1.0584	1.0000	1.3713
64	1.4369	1.6308	1.1856	1.6845	1.5414	1.4121	1.6241	1.0625	1.0625	1.0625	1.0625	1.0000	1.4369
65	1.5117	1.7177	1.2072	1.8116	1.6280	1.4954	1.7258	1.0666	1.0666	1.0666	1.0666	1.0000	1.5117
66	1.5972	1.8116	1.2300	1.9588	1.7257	1.5932	1.8404	1.0707	1.0707	1.0707	1.0707	1.0000	1.5972
67	1.6956	1.9134	1.2541	2.1301	1.8365	1.7082	1.9702	1.0748	1.0748	1.0748	1.0748	1.0000	1.6956
68	1.8092	2.0237	1.2796	2.3325	1.9628	1.8439	2.1178	1.0790	1.0790	1.0790	1.0790	1.0000	1.8092
69	1.9411	2.1435	1.3066	2.5540	2.1076	2.0047	2.2864	1.0832	1.0832	1.0832	1.0832	1.0000	1.9411
70	2.0951	2.2736	1.3352	2.7967	2.2746	2.1960	2.4800	1.0873	1.0873	1.0873	1.0873	1.0000	2.0951
71	2.2653	2.4149	1.3657	3.0624	2.4579	2.4140	2.6929	1.0915	1.0915	1.0915	1.0915	1.0000	2.2653
72	2.4492	2.5651	1.3980	3.3533	2.6560	2.6536	2.9241	1.0958	1.0958	1.0958	1.0958	1.0000	2.4492
73	2.6481	2.7245	1.4325	3.6718	2.8700	2.9170	3.1752	1.1000	1.1000	1.1000	1.1000	1.0000	2.6481

* These factors apply to the optional Personal Injury Endorsement
** Earthquake coverage is an optional coverage

State: **PENNSYLVANIA**
Line of Business: **HOMEOWNERS**
Effective: **AUGUST 15, 2014**

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

TERRITORY FACTORS

USAA GROUP
OWNERS FORMS

Territory	Other Perils	Other Fire	Other Wind and Hail	Theft	Water	Lightning	Liability	Hurricane	Severe Thunderstorm	Winter Storm	Fire Following Earthquake
138	1.0309	1.3197	2.1963	**1.0309**	**1.0309**	**1.0309**	**1.0309**	0.2646	0.7675	1.1508	1.0000
139	1.0290	1.3173	2.1924	**1.0290**	**1.0290**	**1.0290**	**1.0290**	0.2642	0.7661	1.1488	1.0000
140	1.0290	1.3173	2.1924	**1.0290**	**1.0290**	**1.0290**	**1.0290**	0.2642	0.7661	1.1488	1.0000
141	1.0453	1.3382	2.2270	**1.0453**	**1.0453**	**1.0453**	**1.0453**	0.2684	0.7782	1.1669	1.0000
142	0.9854	1.2615	2.0994	**0.9854**	**0.9854**	**0.9854**	**0.9854**	0.2530	0.7336	1.1000	1.0000
143	1.0296	1.3181	2.1937	**1.0296**	**1.0296**	**1.0296**	**1.0296**	0.2643	0.7666	1.1494	1.0000
144	1.0068	1.2889	2.1450	**1.0068**	**1.0068**	**1.0068**	**1.0068**	0.2585	0.7496	1.1239	1.0000
145	1.0289	1.3378	2.1350	**1.0289**	**1.0289**	**1.0289**	**1.0289**	0.2387	0.7371	1.1032	1.0000
146	1.0442	1.3577	2.1668	**1.0442**	**1.0442**	**1.0442**	**1.0442**	0.2423	0.7481	1.1197	1.0000
147	1.0301	1.3394	2.1376	**1.0301**	**1.0301**	**1.0301**	**1.0301**	0.2390	0.7380	1.1046	1.0000
148	1.0402	1.3525	2.1585	**1.0402**	**1.0402**	**1.0402**	**1.0402**	0.2414	0.7452	1.1154	1.0000
149	1.0292	1.3382	2.1357	**1.0292**	**1.0292**	**1.0292**	**1.0292**	0.2388	0.7373	1.1036	1.0000
150	1.0535	1.3698	2.1860	**1.0535**	**1.0535**	**1.0535**	**1.0535**	0.2444	0.7547	1.1296	1.0000
151	1.0361	1.3472	2.1501	**1.0361**	**1.0361**	**1.0361**	**1.0361**	0.2404	0.7423	1.1110	1.0000
152	1.0356	1.3465	2.1489	**1.0356**	**1.0356**	**1.0356**	**1.0356**	0.2403	0.7419	1.1104	1.0000
153	1.0331	1.3433	2.1438	**1.0331**	**1.0331**	**1.0331**	**1.0331**	0.2397	0.7401	1.1078	1.0000
154	1.0410	1.3535	2.1601	**1.0410**	**1.0410**	**1.0410**	**1.0410**	0.2415	0.7457	1.1162	1.0000
155	1.0305	1.3399	2.1384	**1.0305**	**1.0305**	**1.0305**	**1.0305**	0.2391	0.7382	1.1050	1.0000
156	0.9997	1.2999	2.0745	**0.9997**	**0.9997**	**0.9997**	**0.9997**	0.2320	0.7162	1.0720	1.0000
157	1.0677	1.3883	2.2155	**1.0677**	**1.0677**	**1.0677**	**1.0677**	0.2477	0.7649	1.1449	1.0000
158	1.0349	1.3456	2.1474	**1.0349**	**1.0349**	**1.0349**	**1.0349**	0.2401	0.7414	1.1097	1.0000
159	1.0491	1.3641	2.1770	**1.0491**	**1.0491**	**1.0491**	**1.0491**	0.2434	0.7516	1.1249	1.0000
160	1.0281	1.3368	2.1334	**1.0281**	**1.0281**	**1.0281**	**1.0281**	0.2386	0.7365	1.1024	1.0000
161	1.0316	1.3413	2.1406	**1.0316**	**1.0316**	**1.0316**	**1.0316**	0.2394	0.7390	1.1061	1.0000
162	1.0214	1.3281	2.1195	**1.0214**	**1.0214**	**1.0214**	**1.0214**	0.2370	0.7317	1.0952	1.0000
163	1.0321	1.3420	2.1417	**1.0321**	**1.0321**	**1.0321**	**1.0321**	0.2395	0.7394	1.1067	1.0000
164	1.0839	1.5215	2.0545	**1.0839**	**1.0839**	**1.0839**	**1.0839**	0.2467	0.7386	0.5822	1.0000
165	1.0827	1.5197	2.0520	**1.0827**	**1.0827**	**1.0827**	**1.0827**	0.2464	0.7377	0.5815	1.0000
166	1.0021	1.3188	1.7281	**1.0021**	**1.0021**	**1.0021**	**1.0021**	0.3421	1.1852	0.3344	1.0000
167	1.0088	1.3276	1.7396	**1.0088**	**1.0088**	**1.0088**	**1.0088**	0.3443	1.1932	0.3366	1.0000
168	1.0089	1.3278	1.7398	**1.0089**	**1.0089**	**1.0089**	**1.0089**	0.3444	1.1933	0.3366	1.0000
169	1.0087	1.3275	1.7395	**1.0087**	**1.0087**	**1.0087**	**1.0087**	0.3443	1.1931	0.3366	1.0000
170	0.8986	1.1634	1.6849	**0.8986**	**0.8986**	**0.8986**	**0.8986**	0.4261	0.8762	0.6235	1.0000
171	0.8825	1.1426	1.6547	**0.8825**	**0.8825**	**0.8825**	**0.8825**	0.4184	0.8605	0.6123	1.0000
172	0.8770	1.1354	1.6444	**0.8770**	**0.8770**	**0.8770**	**0.8770**	0.4158	0.8551	0.6085	1.0000
173	0.8788	1.1377	1.6477	**0.8788**	**0.8788**	**0.8788**	**0.8788**	0.4166	0.8568	0.6097	1.0000
174	0.8799	1.1391	1.6498	**0.8799**	**0.8799**	**0.8799**	**0.8799**	0.4172	0.8579	0.6105	1.0000
175	0.8771	1.1356	1.6446	**0.8771**	**0.8771**	**0.8771**	**0.8771**	0.4159	0.8552	0.6086	1.0000
176	0.8817	1.1415	1.6533	**0.8817**	**0.8817**	**0.8817**	**0.8817**	0.4181	0.8597	0.6118	1.0000
177	0.8731	1.1304	1.6371	**0.8731**	**0.8731**	**0.8731**	**0.8731**	0.4140	0.8513	0.6058	1.0000
178	0.8743	1.1319	1.6392	**0.8743**	**0.8743**	**0.8743**	**0.8743**	0.4145	0.8525	0.6066	1.0000
179	0.8692	1.1253	1.6297	**0.8692**	**0.8692**	**0.8692**	**0.8692**	0.4121	0.8475	0.6030	1.0000
180	0.8761	1.1342	1.6427	**0.8761**	**0.8761**	**0.8761**	**0.8761**	0.4154	0.8542	0.6078	1.0000
181	0.8746	1.1324	1.6400	**0.8746**	**0.8746**	**0.8746**	**0.8746**	0.4147	0.8528	0.6068	1.0000
182	0.8669	1.1223	1.6254	**0.8669**	**0.8669**	**0.8669**	**0.8669**	0.4110	0.8452	0.6014	1.0000
183	0.8638	1.1182	1.6195	**0.8638**	**0.8638**	**0.8638**	**0.8638**	0.4095	0.8422	0.5993	1.0000
184	0.8799	1.1392	1.6498	**0.8799**	**0.8799**	**0.8799**	**0.8799**	0.4172	0.8580	0.6105	1.0000
185	0.8667	1.1221	1.6251	**0.8667**	**0.8667**	**0.8667**	**0.8667**	0.4110	0.8451	0.6013	1.0000
186	0.8822	1.1421	1.6541	**0.8822**	**0.8822**	**0.8822**	**0.8822**	0.4183	0.8602	0.6121	1.0000
187	0.9713	1.3011	1.7888	**0.9713**	**0.9713**	**0.9713**	**0.9713**	0.3832	0.9076	0.3215	1.0000
188	0.9899	1.3260	1.8230	**0.9899**	**0.9899**	**0.9899**	**0.9899**	0.3906	0.9250	0.3276	1.0000
189	0.9803	1.3132	1.8054	**0.9803**	**0.9803**	**0.9803**	**0.9803**	0.3868	0.9160	0.3244	1.0000
190	0.9689	1.2979	1.7844	**0.9689**	**0.9689**	**0.9689**	**0.9689**	0.3823	0.9054	0.3207	1.0000
191	0.9689	1.2979	1.7844	**0.9689**	**0.9689**	**0.9689**	**0.9689**	0.3823	0.9054	0.3207	1.0000
192	0.9708	1.3004	1.7879	**0.9708**	**0.9708**	**0.9708**	**0.9708**	0.3831	0.9071	0.3213	1.0000
193	0.9879	1.3233	1.8194	**0.9879**	**0.9879**	**0.9879**	**0.9879**	0.3898	0.9231	0.3270	1.0000
194	0.9843	1.3184	1.8126	**0.9843**	**0.9843**	**0.9843**	**0.9843**	0.3884	0.9197	0.3257	1.0000
195	1.0150	1.3389	1.7771	**1.0150**	**1.0150**	**1.0150**	**1.0150**	0.3412	0.9938	0.4046	1.0000
196	0.9933	1.3103	1.7391	**0.9933**	**0.9933**	**0.9933**	**0.9933**	0.3340	0.9726	0.3960	1.0000
197	0.8105	1.2702	1.7214	**0.8105**	**0.8105**	**0.8105**	**0.8105**	0.4296	0.9090	0.4068	1.0000
198	0.8030	1.2585	1.7055	**0.8030**	**0.8030**	**0.8030**	**0.8030**	0.4256	0.9006	0.4030	1.0000
199	0.8196	1.2844	1.7407	**0.8196**	**0.8196**	**0.8196**	**0.8196**	0.4344	0.9192	0.4114	1.0000
200	0.8133	1.2746	1.7273	**0.8133**	**0.8133**	**0.8133**	**0.8133**	0.4311	0.9121	0.4082	1.0000
201	0.8003	1.2542	1.6998	**0.8003**	**0.8003**	**0.8003**	**0.8003**	0.4242	0.8976	0.4017	1.0000
202	0.8104	1.2701	1.7212	**0.8104**	**0.8104**	**0.8104**	**0.8104**	0.4295	0.9089	0.4068	1.0000
203	0.8090	1.2679	1.7183	**0.8090**	**0.8090**	**0.8090**	**0.8090**	0.4288	0.9073	0.4060	1.0000
204	0.8034	1.2590	1.7062	**0.8034**	**0.8034**	**0.8034**	**0.8034**	0.4258	0.9010	0.4032	1.0000
205	0.8050	1.2616	1.7098	**0.8050**	**0.8050**	**0.8050**	**0.8050**	0.4267	0.9029	0.4040	1.0000
206	0.8080	1.2662	1.7160	**0.8080**	**0.8080**	**0.8080**	**0.8080**	0.4282	0.9062	0.4055	1.0000
207	0.8191	1.2836	1.7395	**0.8191**	**0.8191**	**0.8191**	**0.8191**	0.4341	0.9186	0.4111	1.0000
208	0.8045	1.2608	1.7087	**0.8045**	**0.8045**	**0.8045**	**0.8045**	0.4264	0.9023	0.4038	1.0000
209	0.7984	1.2512	1.6957	**0.7984**	**0.7984**	**0.7984**	**0.7984**	0.4232	0.8954	0.4007	1.0000
210	0.8105	1.2702	1.7214	**0.8105**	**0.8105**	**0.8105**	**0.8105**	0.4296	0.9090	0.4068	1.0000
211	0.8091	1.2679	1.7183	**0.8091**	**0.8091**	**0.8091**	**0.8091**	0.4288	0.9074	0.4061	1.0000
212	0.7986	1.2516	1.6961	**0.7986**	**0.7986**	**0.7986**	**0.7986**	0.4233	0.8956	0.4008	1.0000

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TERRITORY FACTORS

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OWNERS FORMS

Territory	Other Perils	Other Fire	Other Wind and Hail	Theft	Water	Lightning	Liability	Hurricane	Severe Thunderstorm	Winter Storm	Fire Following Earthquake
213	0.8074	1.2653	1.7148	**0.8074**	**0.8074**	**0.8074**	**0.8074**	0.4279	0.9055	0.4052	1.0000
214	0.7902	1.2384	1.6783	**0.7902**	**0.7902**	**0.7902**	**0.7902**	0.4188	0.8862	0.3966	1.0000
215	1.1954	1.0850	1.4688	**1.1954**	**1.1954**	**1.1954**	**1.1954**	0.4559	0.8355	0.3131	1.0000
216	1.2528	1.1372	1.5394	**1.2528**	**1.2528**	**1.2528**	**1.2528**	0.4777	0.8756	0.3281	1.0000
217	1.2057	1.0944	1.4815	**1.2057**	**1.2057**	**1.2057**	**1.2057**	0.4598	0.8427	0.3157	1.0000
218	1.2006	1.0897	1.4751	**1.2006**	**1.2006**	**1.2006**	**1.2006**	0.4578	0.8391	0.3144	1.0000
219	1.2289	1.1154	1.5100	**1.2289**	**1.2289**	**1.2289**	**1.2289**	0.4686	0.8589	0.3218	1.0000
220	1.2090	1.0973	1.4855	**1.2090**	**1.2090**	**1.2090**	**1.2090**	0.4610	0.8450	0.3166	1.0000
221	1.2143	1.1022	1.4921	**1.2143**	**1.2143**	**1.2143**	**1.2143**	0.4631	0.8487	0.3180	1.0000
222	1.2276	1.1142	1.5083	**1.2276**	**1.2276**	**1.2276**	**1.2276**	0.4681	0.8579	0.3215	1.0000
223	1.2356	1.1215	1.5182	**1.2356**	**1.2356**	**1.2356**	**1.2356**	0.4712	0.8635	0.3236	1.0000
224	1.2420	1.1273	1.5261	**1.2420**	**1.2420**	**1.2420**	**1.2420**	0.4736	0.8680	0.3253	1.0000
225	1.2027	1.0916	1.4778	**1.2027**	**1.2027**	**1.2027**	**1.2027**	0.4586	0.8406	0.3150	1.0000
226	1.2467	1.1316	1.5318	**1.2467**	**1.2467**	**1.2467**	**1.2467**	0.4754	0.8713	0.3265	1.0000
227	1.1910	1.0810	1.4634	**1.1910**	**1.1910**	**1.1910**	**1.1910**	0.4542	0.8324	0.3119	1.0000
228	1.1968	1.0862	1.4705	**1.1968**	**1.1968**	**1.1968**	**1.1968**	0.4564	0.8364	0.3134	1.0000
229	1.2473	1.1321	1.5326	**1.2473**	**1.2473**	**1.2473**	**1.2473**	0.4756	0.8717	0.3266	1.0000
230	1.2356	1.1215	1.5182	**1.2356**	**1.2356**	**1.2356**	**1.2356**	0.4712	0.8635	0.3236	1.0000
231	1.2243	1.1112	1.5043	**1.2243**	**1.2243**	**1.2243**	**1.2243**	0.4669	0.8556	0.3206	1.0000
232	1.2428	1.1280	1.5270	**1.2428**	**1.2428**	**1.2428**	**1.2428**	0.4739	0.8686	0.3254	1.0000
233	1.2207	1.1079	1.4998	**1.2207**	**1.2207**	**1.2207**	**1.2207**	0.4655	0.8531	0.3197	1.0000
234	1.1910	1.0810	1.4634	**1.1910**	**1.1910**	**1.1910**	**1.1910**	0.4542	0.8324	0.3119	1.0000
235	1.2113	0.8765	1.2022	**1.2113**	**1.2113**	**1.2113**	**1.2113**	0.4505	0.8458	0.3881	1.0000
236	1.2008	0.8688	1.1918	**1.2008**	**1.2008**	**1.2008**	**1.2008**	0.4466	0.8385	0.3848	1.0000
237	1.1927	0.8630	1.1838	**1.1927**	**1.1927**	**1.1927**	**1.1927**	0.4436	0.8328	0.3822	1.0000
238	1.1799	0.8537	1.1710	**1.1799**	**1.1799**	**1.1799**	**1.1799**	0.4388	0.8239	0.3781	1.0000
239	1.2334	0.8925	1.2242	**1.2334**	**1.2334**	**1.2334**	**1.2334**	0.4587	0.8613	0.3952	1.0000
240	1.1950	0.8647	1.1861	**1.1950**	**1.1950**	**1.1950**	**1.1950**	0.4445	0.8345	0.3829	1.0000
241	1.2001	0.8684	1.1911	**1.2001**	**1.2001**	**1.2001**	**1.2001**	0.4463	0.8380	0.3846	1.0000
242	1.2215	0.8839	1.2124	**1.2215**	**1.2215**	**1.2215**	**1.2215**	0.4543	0.8530	0.3914	1.0000
243	1.2176	0.8810	1.2085	**1.2176**	**1.2176**	**1.2176**	**1.2176**	0.4529	0.8502	0.3902	1.0000
244	1.1857	0.8579	1.1768	**1.1857**	**1.1857**	**1.1857**	**1.1857**	0.4410	0.8279	0.3799	1.0000
245	1.2181	0.8814	1.2090	**1.2181**	**1.2181**	**1.2181**	**1.2181**	0.4530	0.8506	0.3903	1.0000
246	1.2055	0.8722	1.1964	**1.2055**	**1.2055**	**1.2055**	**1.2055**	0.4483	0.8418	0.3863	1.0000
247	1.1875	0.8592	1.1786	**1.1875**	**1.1875**	**1.1875**	**1.1875**	0.4417	0.8292	0.3805	1.0000
248	1.2168	0.8804	1.2076	**1.2168**	**1.2168**	**1.2168**	**1.2168**	0.4525	0.8496	0.3899	1.0000
249	1.1799	0.8537	1.1711	**1.1799**	**1.1799**	**1.1799**	**1.1799**	0.4388	0.8239	0.3781	1.0000
250	1.1866	0.8586	1.1777	**1.1866**	**1.1866**	**1.1866**	**1.1866**	0.4413	0.8286	0.3802	1.0000
251	1.1985	0.8672	1.1895	**1.1985**	**1.1985**	**1.1985**	**1.1985**	0.4457	0.8369	0.3840	1.0000
252	1.2075	0.8737	1.1985	**1.2075**	**1.2075**	**1.2075**	**1.2075**	0.4491	0.8432	0.3869	1.0000
253	1.2223	0.8844	1.2132	**1.2223**	**1.2223**	**1.2223**	**1.2223**	0.4546	0.8535	0.3917	1.0000
254	1.1958	0.8653	1.1869	**1.1958**	**1.1958**	**1.1958**	**1.1958**	0.4448	0.8350	0.3832	1.0000
255	1.1707	0.8471	1.1620	**1.1707**	**1.1707**	**1.1707**	**1.1707**	0.4354	0.8175	0.3751	1.0000
256	1.0265	1.2947	1.6617	**1.0265**	**1.0265**	**1.0265**	**1.0265**	0.5653	0.9005	0.3968	1.0000
257	1.0219	1.2889	1.6543	**1.0219**	**1.0219**	**1.0219**	**1.0219**	0.5628	0.8965	0.3950	1.0000
258	1.0177	1.2836	1.6475	**1.0177**	**1.0177**	**1.0177**	**1.0177**	0.5605	0.8927	0.3933	1.0000
259	1.0142	1.2792	1.6419	**1.0142**	**1.0142**	**1.0142**	**1.0142**	0.5586	0.8897	0.3920	1.0000
260	1.0197	1.2861	1.6507	**1.0197**	**1.0197**	**1.0197**	**1.0197**	0.5616	0.8945	0.3941	1.0000
261	1.0418	1.3140	1.6865	**1.0418**	**1.0418**	**1.0418**	**1.0418**	0.5738	0.9139	0.4027	1.0000
262	1.0292	1.2981	1.6661	**1.0292**	**1.0292**	**1.0292**	**1.0292**	0.5668	0.9028	0.3978	1.0000
263	1.0168	1.2825	1.6461	**1.0168**	**1.0168**	**1.0168**	**1.0168**	0.5600	0.8920	0.3930	1.0000
264	1.0195	1.2859	1.6504	**1.0195**	**1.0195**	**1.0195**	**1.0195**	0.5615	0.8943	0.3940	1.0000
265	1.0426	1.3150	1.6878	**1.0426**	**1.0426**	**1.0426**	**1.0426**	0.5742	0.9146	0.4030	1.0000
266	1.0362	1.3069	1.6774	**1.0362**	**1.0362**	**1.0362**	**1.0362**	0.5707	0.9089	0.4005	1.0000
267	1.0397	1.3114	1.6832	**1.0397**	**1.0397**	**1.0397**	**1.0397**	0.5726	0.9121	0.4019	1.0000
268	1.0714	1.4102	1.9120	**1.0714**	**1.0714**	**1.0714**	**1.0714**	0.4740	0.9095	0.3224	1.0000
269	1.0611	1.3967	1.8936	**1.0611**	**1.0611**	**1.0611**	**1.0611**	0.4694	0.9008	0.3193	1.0000
270	1.0437	1.3737	1.8625	**1.0437**	**1.0437**	**1.0437**	**1.0437**	0.4617	0.8860	0.3141	1.0000
271	1.0832	1.4257	1.9330	**1.0832**	**1.0832**	**1.0832**	**1.0832**	0.4792	0.9195	0.3260	1.0000
272	1.0789	1.4201	1.9253	**1.0789**	**1.0789**	**1.0789**	**1.0789**	0.4773	0.9159	0.3247	1.0000
273	1.0695	1.4077	1.9085	**1.0695**	**1.0695**	**1.0695**	**1.0695**	0.4731	0.9079	0.3219	1.0000
274	0.9771	1.3173	1.7050	**0.9771**	**0.9771**	**0.9771**	**0.9771**	0.6883	0.7976	0.6722	1.0000
275	0.9773	1.3175	1.7052	**0.9773**	**0.9773**	**0.9773**	**0.9773**	0.6884	0.7977	0.6723	1.0000
276	0.9781	1.3187	1.7068	**0.9781**	**0.9781**	**0.9781**	**0.9781**	0.6890	0.7984	0.6729	1.0000
277	0.9812	1.3228	1.7121	**0.9812**	**0.9812**	**0.9812**	**0.9812**	0.6912	0.8009	0.6750	1.0000
278	0.9711	1.3093	1.6946	**0.9711**	**0.9711**	**0.9711**	**0.9711**	0.6841	0.7927	0.6681	1.0000
279	0.9689	1.2318	1.4909	**0.9689**	**0.9689**	**0.9689**	**0.9689**	0.5566	0.7680	0.5525	1.0000
280	0.9748	1.2394	1.5001	**0.9748**	**0.9748**	**0.9748**	**0.9748**	0.5600	0.7727	0.5559	1.0000
281	0.9977	1.2685	1.5353	**0.9977**	**0.9977**	**0.9977**	**0.9977**	0.5732	0.7908	0.5689	1.0000
282	0.9793	1.2451	1.5070	**0.9793**	**0.9793**	**0.9793**	**0.9793**	0.5626	0.7763	0.5584	1.0000
283	0.9848	1.2521	1.5154	**0.9848**	**0.9848**	**0.9848**	**0.9848**	0.5657	0.7806	0.5616	1.0000
284	0.9866	1.2544	1.5182	**0.9866**	**0.9866**	**0.9866**	**0.9866**	0.5668	0.7820	0.5626	1.0000
285	0.8867	1.1978	1.5038	**0.8867**	**0.8867**	**0.8867**	**0.8867**	0.5054	0.7044	0.6608	1.0000
286	0.8800	1.1888	1.4925	**0.8800**	**0.8800**	**0.8800**	**0.8800**	0.5016	0.6991	0.6558	1.0000
287	0.8728	1.1791	1.4803	**0.8728**	**0.8728**	**0.8728**	**0.8728**	0.4975	0.6934	0.6505	1.0000

State: **PENNSYLVANIA**
Line of Business: **HOMEOWNERS**
Effective: **AUGUST 15, 2014**

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

TERRITORY FACTORS

USAA GROUP
OWNERS FORMS

Territory	Other Perils	Other Fire	Other Wind and Hail	Theft	Water	Lightning	Liability	Hurricane	Severe Thunderstorm	Winter Storm	Fire Following Earthquake
288	0.8808	1.1898	1.4938	**0.8808**	**0.8808**	**0.8808**	**0.8808**	0.5020	0.6997	0.6564	1.0000
289	0.8787	1.1870	1.4903	**0.8787**	**0.8787**	**0.8787**	**0.8787**	0.5008	0.6981	0.6549	1.0000
290	0.8722	1.1783	1.4793	**0.8722**	**0.8722**	**0.8722**	**0.8722**	0.4971	0.6929	0.6500	1.0000
291	0.8838	1.1939	1.4989	**0.8838**	**0.8838**	**0.8838**	**0.8838**	0.5037	0.7021	0.6587	1.0000
292	0.8875	1.1989	1.5052	**0.8875**	**0.8875**	**0.8875**	**0.8875**	0.5058	0.7050	0.6614	1.0000
293	0.8831	1.1930	1.4978	**0.8831**	**0.8831**	**0.8831**	**0.8831**	0.5034	0.7016	0.6582	1.0000
294	0.8913	1.2040	1.5116	**0.8913**	**0.8913**	**0.8913**	**0.8913**	0.5080	0.7080	0.6642	1.0000
295	0.8856	1.1964	1.5020	**0.8856**	**0.8856**	**0.8856**	**0.8856**	0.5048	0.7035	0.6600	1.0000
296	0.8904	1.2029	1.5102	**0.8904**	**0.8904**	**0.8904**	**0.8904**	0.5075	0.7074	0.6636	1.0000
297	0.8818	1.1912	1.4956	**0.8818**	**0.8818**	**0.8818**	**0.8818**	0.5026	0.7005	0.6572	1.0000
298	0.9003	1.2162	1.5270	**0.9003**	**0.9003**	**0.9003**	**0.9003**	0.5132	0.7152	0.6710	1.0000
299	0.8907	1.2031	1.5105	**0.8907**	**0.8907**	**0.8907**	**0.8907**	0.5076	0.7075	0.6638	1.0000
300	0.8978	1.2129	1.5227	**0.8978**	**0.8978**	**0.8978**	**0.8978**	0.5117	0.7132	0.6691	1.0000
301	0.9014	1.2176	1.5287	**0.9014**	**0.9014**	**0.9014**	**0.9014**	0.5137	0.7161	0.6718	1.0000
302	0.8930	1.2063	1.5145	**0.8930**	**0.8930**	**0.8930**	**0.8930**	0.5090	0.7094	0.6655	1.0000
303	0.8920	1.2050	1.5128	**0.8920**	**0.8920**	**0.8920**	**0.8920**	0.5084	0.7086	0.6648	1.0000
304	0.9232	1.1009	1.5155	**0.9232**	**0.9232**	**0.9232**	**0.9232**	0.7084	0.5472	0.6896	1.0000
305	0.9716	1.0500	1.4026	**0.9716**	**0.9716**	**0.9716**	**0.9716**	0.8921	0.5451	0.8304	1.0000
306	0.9860	1.0656	1.4234	**0.9860**	**0.9860**	**0.9860**	**0.9860**	0.9054	0.5532	0.8427	1.0000
307	0.9582	1.0356	1.3833	**0.9582**	**0.9582**	**0.9582**	**0.9582**	0.8799	0.5376	0.8190	1.0000
308	0.9698	1.0481	1.4000	**0.9698**	**0.9698**	**0.9698**	**0.9698**	0.8905	0.5441	0.8289	1.0000
309	0.9715	1.0499	1.4025	**0.9715**	**0.9715**	**0.9715**	**0.9715**	0.8921	0.5451	0.8303	1.0000
310	0.9676	1.0457	1.3969	**0.9676**	**0.9676**	**0.9676**	**0.9676**	0.8885	0.5429	0.8270	1.0000
311	0.9616	1.0392	1.3881	**0.9616**	**0.9616**	**0.9616**	**0.9616**	0.8829	0.5395	0.8218	1.0000
312	0.9677	1.0458	1.3969	**0.9677**	**0.9677**	**0.9677**	**0.9677**	0.8886	0.5429	0.8270	1.0000
313	0.9683	1.0465	1.3979	**0.9683**	**0.9683**	**0.9683**	**0.9683**	0.8891	0.5433	0.8276	1.0000
314	0.9681	1.0462	1.3976	**0.9681**	**0.9681**	**0.9681**	**0.9681**	0.8889	0.5432	0.8274	1.0000
315	0.9712	1.0496	1.4020	**0.9712**	**0.9712**	**0.9712**	**0.9712**	0.8918	0.5449	0.8300	1.0000
316	0.9828	1.0621	1.4188	**0.9828**	**0.9828**	**0.9828**	**0.9828**	0.9024	0.5514	0.8400	1.0000
317	0.9427	1.0188	1.3609	**0.9427**	**0.9427**	**0.9427**	**0.9427**	0.8656	0.5289	0.8057	1.0000
318	0.9747	1.0534	1.4072	**0.9747**	**0.9747**	**0.9747**	**0.9747**	0.8951	0.5469	0.8331	1.0000
319	0.9477	1.0242	1.3682	**0.9477**	**0.9477**	**0.9477**	**0.9477**	0.8702	0.5317	0.8100	1.0000
320	0.9562	1.0334	1.3804	**0.9562**	**0.9562**	**0.9562**	**0.9562**	0.8780	0.5365	0.8172	1.0000
321	0.9564	1.0336	1.3807	**0.9564**	**0.9564**	**0.9564**	**0.9564**	0.8782	0.5366	0.8174	1.0000
322	0.9607	1.0383	1.3869	**0.9607**	**0.9607**	**0.9607**	**0.9607**	0.8822	0.5390	0.8211	1.0000
323	0.9500	1.0266	1.3714	**0.9500**	**0.9500**	**0.9500**	**0.9500**	0.8723	0.5330	0.8119	1.0000
324	0.9768	1.0556	1.4101	**0.9768**	**0.9768**	**0.9768**	**0.9768**	0.8969	0.5480	0.8348	1.0000
325	0.9734	1.0520	1.4053	**0.9734**	**0.9734**	**0.9734**	**0.9734**	0.8938	0.5461	0.8320	1.0000
326	1.0287	1.0737	1.4496	**1.0287**	**1.0287**	**1.0287**	**1.0287**	1.2518	0.5321	0.9110	1.0000
327	1.0443	1.0899	1.4715	**1.0443**	**1.0443**	**1.0443**	**1.0443**	1.2708	0.5401	0.9248	1.0000
328	1.0474	1.0932	1.4759	**1.0474**	**1.0474**	**1.0474**	**1.0474**	1.2746	0.5417	0.9276	1.0000
329	0.9631	1.0725	1.3477	**0.9631**	**0.9631**	**0.9631**	**0.9631**	0.7925	0.6282	0.8518	1.0000
330	0.9455	1.0530	1.3231	**0.9455**	**0.9455**	**0.9455**	**0.9455**	0.7781	0.6167	0.8363	1.0000
331	0.9493	1.0572	1.3284	**0.9493**	**0.9493**	**0.9493**	**0.9493**	0.7812	0.6192	0.8396	1.0000
332	0.9595	1.0685	1.3426	**0.9595**	**0.9595**	**0.9595**	**0.9595**	0.7895	0.6258	0.8486	1.0000
333	0.9509	1.0590	1.3307	**0.9509**	**0.9509**	**0.9509**	**0.9509**	0.7825	0.6202	0.8411	1.0000
334	0.9511	1.0592	1.3309	**0.9511**	**0.9511**	**0.9511**	**0.9511**	0.7826	0.6203	0.8412	1.0000
335	0.9509	1.0589	1.3306	**0.9509**	**0.9509**	**0.9509**	**0.9509**	0.7825	0.6202	0.8410	1.0000
336	0.9538	1.0621	1.3346	**0.9538**	**0.9538**	**0.9538**	**0.9538**	0.7848	0.6221	0.8436	1.0000
337	0.9516	1.0598	1.3316	**0.9516**	**0.9516**	**0.9516**	**0.9516**	0.7831	0.6207	0.8417	1.0000
338	0.9490	1.0568	1.3280	**0.9490**	**0.9490**	**0.9490**	**0.9490**	0.7809	0.6190	0.8394	1.0000
339	0.9373	1.0438	1.3116	**0.9373**	**0.9373**	**0.9373**	**0.9373**	0.7713	0.6113	0.8290	1.0000
340	0.9556	1.0642	1.3372	**0.9556**	**0.9556**	**0.9556**	**0.9556**	0.7863	0.6233	0.8452	1.0000
341	0.9317	1.0376	1.3038	**0.9317**	**0.9317**	**0.9317**	**0.9317**	0.7667	0.6077	0.8241	1.0000
342	0.9598	1.0742	1.2707	**0.9598**	**0.9598**	**0.9598**	**0.9598**	1.8036	0.5736	0.9377	1.0000
343	0.9554	1.0693	1.2649	**0.9554**	**0.9554**	**0.9554**	**0.9554**	1.7953	0.5709	0.9333	1.0000
344	0.9520	1.0655	1.2604	**0.9520**	**0.9520**	**0.9520**	**0.9520**	1.7889	0.5689	0.9300	1.0000
345	0.9498	1.0631	1.2575	**0.9498**	**0.9498**	**0.9498**	**0.9498**	1.7849	0.5676	0.9279	1.0000
346	0.9506	1.0639	1.2585	**0.9506**	**0.9506**	**0.9506**	**0.9506**	1.7863	0.5681	0.9286	1.0000
347	1.0545	1.2422	1.4403	**1.0545**	**1.0545**	**1.0545**	**1.0545**	1.2933	0.6512	0.9479	1.0000
348	1.0504	1.2374	1.4347	**1.0504**	**1.0504**	**1.0504**	**1.0504**	1.2883	0.6487	0.9442	1.0000
349	1.0691	1.2594	1.4602	**1.0691**	**1.0691**	**1.0691**	**1.0691**	1.3112	0.6602	0.9610	1.0000
350	1.0376	1.2224	1.4173	**1.0376**	**1.0376**	**1.0376**	**1.0376**	1.2726	0.6408	0.9327	1.0000
351	1.0663	1.2561	1.4564	**1.0663**	**1.0663**	**1.0663**	**1.0663**	1.3077	0.6585	0.9585	1.0000
352	1.0689	1.2592	1.4600	**1.0689**	**1.0689**	**1.0689**	**1.0689**	1.3110	0.6601	0.9608	1.0000
353	1.0646	1.2541	1.4542	**1.0646**	**1.0646**	**1.0646**	**1.0646**	1.3057	0.6575	0.9570	1.0000
354	1.0474	1.2339	1.4307	**1.0474**	**1.0474**	**1.0474**	**1.0474**	1.2846	0.6469	0.9415	1.0000
355	1.0524	1.2397	1.4374	**1.0524**	**1.0524**	**1.0524**	**1.0524**	1.2907	0.6499	0.9460	1.0000
356	1.0316	1.2152	1.4090	**1.0316**	**1.0316**	**1.0316**	**1.0316**	1.2652	0.6371	0.9273	1.0000
357	1.0485	1.2352	1.4321	**1.0485**	**1.0485**	**1.0485**	**1.0485**	1.2859	0.6475	0.9425	1.0000
358	1.0316	1.2153	1.4091	**1.0316**	**1.0316**	**1.0316**	**1.0316**	1.2652	0.6371	0.9273	1.0000
359	1.0523	1.2396	1.4373	**1.0523**	**1.0523**	**1.0523**	**1.0523**	1.2906	0.6498	0.9459	1.0000
360	1.0345	1.2186	1.4130	**1.0345**	**1.0345**	**1.0345**	**1.0345**	1.2687	0.6389	0.9299	1.0000
361	1.0429	1.2285	1.4244	**1.0429**	**1.0429**	**1.0429**	**1.0429**	1.2790	0.6440	0.9374	1.0000
362	1.0435	1.2292	1.4253	**1.0435**	**1.0435**	**1.0435**	**1.0435**	1.2798	0.6444	0.9380	1.0000

State: **PENNSYLVANIA**
Line of Business: **HOMEOWNERS**
Effective: **AUGUST 15, 2014**

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

TERRITORY FACTORS

USAA GROUP
OWNERS FORMS

Territory	Other Perils	Other Fire	Other Wind and Hail	Theft	Water	Lightning	Liability	Hurricane	Severe Thunderstorm	Winter Storm	Fire Following Earthquake
363	0.8794	1.3067	1.4500	**0.8794**	**0.8794**	**0.8794**	**0.8794**	0.8515	0.8343	0.6002	1.0000
364	0.8765	1.3024	1.4453	**0.8765**	**0.8765**	**0.8765**	**0.8765**	0.8487	0.8316	0.5983	1.0000
365	0.8528	1.2671	1.4061	**0.8528**	**0.8528**	**0.8528**	**0.8528**	0.8257	0.8090	0.5821	1.0000
366	0.8394	1.2473	1.3842	**0.8394**	**0.8394**	**0.8394**	**0.8394**	0.8128	0.7964	0.5730	1.0000
367	0.8514	1.2651	1.4039	**0.8514**	**0.8514**	**0.8514**	**0.8514**	0.8244	0.8077	0.5811	1.0000
368	0.8479	1.2599	1.3982	**0.8479**	**0.8479**	**0.8479**	**0.8479**	0.8210	0.8045	0.5788	1.0000
369	0.8539	1.2688	1.4080	**0.8539**	**0.8539**	**0.8539**	**0.8539**	0.8268	0.8101	0.5828	1.0000
370	0.8551	1.2706	1.4100	**0.8551**	**0.8551**	**0.8551**	**0.8551**	0.8280	0.8113	0.5837	1.0000
371	0.8521	1.2661	1.4051	**0.8521**	**0.8521**	**0.8521**	**0.8521**	0.8251	0.8084	0.5816	1.0000
372	0.8679	1.2896	1.4311	**0.8679**	**0.8679**	**0.8679**	**0.8679**	0.8404	0.8234	0.5924	1.0000
373	0.8888	1.3207	1.4656	**0.8888**	**0.8888**	**0.8888**	**0.8888**	0.8606	0.8432	0.6067	1.0000
374	0.8877	1.3190	1.4638	**0.8877**	**0.8877**	**0.8877**	**0.8877**	0.8595	0.8422	0.6059	1.0000
375	0.8712	1.2944	1.4364	**0.8712**	**0.8712**	**0.8712**	**0.8712**	0.8435	0.8265	0.5946	1.0000
376	0.8885	1.3202	1.4650	**0.8885**	**0.8885**	**0.8885**	**0.8885**	0.8602	0.8429	0.6064	1.0000
377	0.8723	1.2960	1.4383	**0.8723**	**0.8723**	**0.8723**	**0.8723**	0.8445	0.8275	0.5954	1.0000
378	0.8645	1.2846	1.4255	**0.8645**	**0.8645**	**0.8645**	**0.8645**	0.8371	0.8202	0.5901	1.0000
379	0.8708	1.2939	1.4359	**0.8708**	**0.8708**	**0.8708**	**0.8708**	0.8432	0.8262	0.5944	1.0000
380	0.8751	1.3003	1.4430	**0.8751**	**0.8751**	**0.8751**	**0.8751**	0.8473	0.8302	0.5973	1.0000
381	0.8743	1.2991	1.4416	**0.8743**	**0.8743**	**0.8743**	**0.8743**	0.8465	0.8294	0.5967	1.0000
382	0.8754	1.3007	1.4434	**0.8754**	**0.8754**	**0.8754**	**0.8754**	0.8475	0.8305	0.5975	1.0000
383	0.8805	1.3084	1.4519	**0.8805**	**0.8805**	**0.8805**	**0.8805**	0.8526	0.8354	0.6010	1.0000
384	0.8846	1.3144	1.4586	**0.8846**	**0.8846**	**0.8846**	**0.8846**	0.8565	0.8392	0.6038	1.0000
385	0.8702	1.2930	1.4348	**0.8702**	**0.8702**	**0.8702**	**0.8702**	0.8425	0.8255	0.5939	1.0000
386	0.8731	1.2973	1.4397	**0.8731**	**0.8731**	**0.8731**	**0.8731**	0.8454	0.8283	0.5960	1.0000
387	0.8709	1.2941	1.4361	**0.8709**	**0.8709**	**0.8709**	**0.8709**	0.8433	0.8263	0.5945	1.0000
388	0.8308	1.2345	1.3700	**0.8308**	**0.8308**	**0.8308**	**0.8308**	0.8044	0.7882	0.5671	1.0000
389	0.8315	1.2355	1.3711	**0.8315**	**0.8315**	**0.8315**	**0.8315**	0.8051	0.7889	0.5676	1.0000
390	0.8427	1.2521	1.3895	**0.8427**	**0.8427**	**0.8427**	**0.8427**	0.8159	0.7995	0.5752	1.0000
391	0.8408	1.2494	1.3864	**0.8408**	**0.8408**	**0.8408**	**0.8408**	0.8141	0.7977	0.5739	1.0000
392	0.8651	1.2854	1.4265	**0.8651**	**0.8651**	**0.8651**	**0.8651**	0.8376	0.8207	0.5905	1.0000
393	0.9544	1.2655	1.4142	**0.9544**	**0.9544**	**0.9544**	**0.9544**	0.7999	0.8213	0.6352	1.0000
394	0.9260	1.2279	1.3721	**0.9260**	**0.9260**	**0.9260**	**0.9260**	0.7761	0.7969	0.6163	1.0000
395	0.9434	1.2509	1.3978	**0.9434**	**0.9434**	**0.9434**	**0.9434**	0.7906	0.8118	0.6279	1.0000
396	0.9447	1.2527	1.3999	**0.9447**	**0.9447**	**0.9447**	**0.9447**	0.7918	0.8130	0.6288	1.0000
397	0.9371	1.2426	1.3886	**0.9371**	**0.9371**	**0.9371**	**0.9371**	0.7854	0.8064	0.6237	1.0000
398	0.9371	1.2425	1.3885	**0.9371**	**0.9371**	**0.9371**	**0.9371**	0.7853	0.8064	0.6237	1.0000
399	0.9336	1.2379	1.3834	**0.9336**	**0.9336**	**0.9336**	**0.9336**	0.7824	0.8034	0.6214	1.0000
400	0.9334	1.2376	1.3830	**0.9334**	**0.9334**	**0.9334**	**0.9334**	0.7822	0.8032	0.6212	1.0000
401	0.9331	1.2372	1.3826	**0.9331**	**0.9331**	**0.9331**	**0.9331**	0.7820	0.8030	0.6210	1.0000
402	0.9153	1.2137	1.3563	**0.9153**	**0.9153**	**0.9153**	**0.9153**	0.7671	0.7877	0.6092	1.0000
403	0.9444	1.2523	1.3994	**0.9444**	**0.9444**	**0.9444**	**0.9444**	0.7915	0.8127	0.6286	1.0000
404	0.9478	1.2568	1.4045	**0.9478**	**0.9478**	**0.9478**	**0.9478**	0.7943	0.8157	0.6308	1.0000
405	0.9398	1.2462	1.3926	**0.9398**	**0.9398**	**0.9398**	**0.9398**	0.7876	0.8088	0.6255	1.0000
406	0.9507	1.2605	1.4086	**0.9507**	**0.9507**	**0.9507**	**0.9507**	0.7967	0.8181	0.6327	1.0000
407	0.9514	1.2616	1.4098	**0.9514**	**0.9514**	**0.9514**	**0.9514**	0.7974	0.8188	0.6332	1.0000
408	0.9520	1.2623	1.4106	**0.9520**	**0.9520**	**0.9520**	**0.9520**	0.7978	0.8192	0.6336	1.0000
409	0.9473	1.2561	1.4037	**0.9473**	**0.9473**	**0.9473**	**0.9473**	0.7939	0.8152	0.6305	1.0000
410	0.9416	1.2485	1.3952	**0.9416**	**0.9416**	**0.9416**	**0.9416**	0.7891	0.8103	0.6267	1.0000
411	0.9554	1.2668	1.4156	**0.9554**	**0.9554**	**0.9554**	**0.9554**	0.8007	0.8221	0.6359	1.0000
412	0.9204	1.2204	1.3638	**0.9204**	**0.9204**	**0.9204**	**0.9204**	0.7714	0.7921	0.6126	1.0000
413	0.9180	1.2172	1.3602	**0.9180**	**0.9180**	**0.9180**	**0.9180**	0.7693	0.7899	0.6110	1.0000
414	0.9227	1.2235	1.3672	**0.9227**	**0.9227**	**0.9227**	**0.9227**	0.7733	0.7940	0.6141	1.0000
415	0.9271	1.2293	1.3737	**0.9271**	**0.9271**	**0.9271**	**0.9271**	0.7770	0.7978	0.6170	1.0000
416	0.9439	1.2516	1.3987	**0.9439**	**0.9439**	**0.9439**	**0.9439**	0.7911	0.8123	0.6282	1.0000
417	0.9456	1.2538	1.4012	**0.9456**	**0.9456**	**0.9456**	**0.9456**	0.7925	0.8137	0.6294	1.0000
418	0.9397	1.2460	1.3924	**0.9397**	**0.9397**	**0.9397**	**0.9397**	0.7875	0.8087	0.6254	1.0000
419	0.9378	1.2435	1.3896	**0.9378**	**0.9378**	**0.9378**	**0.9378**	0.7860	0.8070	0.6242	1.0000
420	0.9484	1.2575	1.4053	**0.9484**	**0.9484**	**0.9484**	**0.9484**	0.7948	0.8161	0.6312	1.0000
421	0.9289	1.2317	1.3764	**0.9289**	**0.9289**	**0.9289**	**0.9289**	0.7785	0.7994	0.6182	1.0000
422	0.9536	1.2645	1.4130	**0.9536**	**0.9536**	**0.9536**	**0.9536**	0.7992	0.8206	0.6347	1.0000
423	0.9169	1.2158	1.3587	**0.9169**	**0.9169**	**0.9169**	**0.9169**	0.7684	0.7891	0.6103	1.0000
424	0.9467	1.2553	1.4028	**0.9467**	**0.9467**	**0.9467**	**0.9467**	0.7934	0.8147	0.6301	1.0000
425	0.9320	1.2358	1.3811	**0.9320**	**0.9320**	**0.9320**	**0.9320**	0.7811	0.8021	0.6203	1.0000
426	0.9022	1.2941	1.5037	**0.9022**	**0.9022**	**0.9022**	**0.9022**	0.8672	0.8036	0.6268	1.0000
427	0.9256	1.3276	1.5427	**0.9256**	**0.9256**	**0.9256**	**0.9256**	0.8897	0.8244	0.6430	1.0000
428	0.8902	1.2769	1.4837	**0.8902**	**0.8902**	**0.8902**	**0.8902**	0.8557	0.7929	0.6185	1.0000
429	0.8992	1.2897	1.4986	**0.8992**	**0.8992**	**0.8992**	**0.8992**	0.8643	0.8009	0.6247	1.0000
430	0.9152	1.3127	1.5254	**0.9152**	**0.9152**	**0.9152**	**0.9152**	0.8797	0.8152	0.6358	1.0000
431	0.9217	1.3220	1.5362	**0.9217**	**0.9217**	**0.9217**	**0.9217**	0.8860	0.8210	0.6403	1.0000
432	0.9031	1.2954	1.5052	**0.9031**	**0.9031**	**0.9031**	**0.9031**	0.8681	0.8044	0.6274	1.0000
433	0.9164	1.3145	1.5274	**0.9164**	**0.9164**	**0.9164**	**0.9164**	0.8809	0.8163	0.6367	1.0000
434	0.9141	1.3111	1.5235	**0.9141**	**0.9141**	**0.9141**	**0.9141**	0.8786	0.8141	0.6350	1.0000
435	0.8930	1.2809	1.4884	**0.8930**	**0.8930**	**0.8930**	**0.8930**	0.8584	0.7954	0.6204	1.0000
436	0.9021	1.2940	1.5035	**0.9021**	**0.9021**	**0.9021**	**0.9021**	0.8671	0.8035	0.6267	1.0000
437	1.0064	1.1103	1.1854	**1.0064**	**1.0064**	**1.0064**	**1.0064**	1.1264	0.7788	0.6346	1.0000

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TERRITORY FACTORS

USAA GROUP
OWNERS FORMS

Territory	Other Perils	Other Fire	Other Wind and Hail	Theft	Water	Lightning	Liability	Hurricane	Severe Thunderstorm	Winter Storm	Fire Following Earthquake
438	1.0213	1.1267	1.2030	**1.0213**	**1.0213**	**1.0213**	**1.0213**	1.1431	0.7904	0.6440	1.0000
439	1.0264	1.1324	1.2090	**1.0264**	**1.0264**	**1.0264**	**1.0264**	1.1488	0.7943	0.6472	1.0000
440	1.0061	1.1100	1.1852	**1.0061**	**1.0061**	**1.0061**	**1.0061**	1.1261	0.7787	0.6344	1.0000
441	1.0093	1.1135	1.1889	**1.0093**	**1.0093**	**1.0093**	**1.0093**	1.1296	0.7811	0.6364	1.0000
442	1.0112	1.1156	1.1911	**1.0112**	**1.0112**	**1.0112**	**1.0112**	1.1317	0.7826	0.6376	1.0000
443	1.0224	1.1279	1.2043	**1.0224**	**1.0224**	**1.0224**	**1.0224**	1.1443	0.7912	0.6447	1.0000
444	1.0215	1.1269	1.2032	**1.0215**	**1.0215**	**1.0215**	**1.0215**	1.1433	0.7905	0.6441	1.0000
445	1.0105	1.1148	1.1903	**1.0105**	**1.0105**	**1.0105**	**1.0105**	1.1310	0.7821	0.6372	1.0000
446	0.9918	1.0942	1.1683	**0.9918**	**0.9918**	**0.9918**	**0.9918**	1.1101	0.7676	0.6254	1.0000
447	1.0480	1.1562	1.2345	**1.0480**	**1.0480**	**1.0480**	**1.0480**	1.1730	0.8111	0.6608	1.0000
448	1.0099	1.1141	1.1896	**1.0099**	**1.0099**	**1.0099**	**1.0099**	1.1303	0.7816	0.6368	1.0000
449	1.0199	1.1252	1.2014	**1.0199**	**1.0199**	**1.0199**	**1.0199**	1.1415	0.7893	0.6431	1.0000
450	1.0021	1.1056	1.1804	**1.0021**	**1.0021**	**1.0021**	**1.0021**	1.1216	0.7756	0.6319	1.0000
451	0.9978	1.1008	1.1753	**0.9978**	**0.9978**	**0.9978**	**0.9978**	1.1168	0.7722	0.6292	1.0000
452	1.0075	1.1115	1.1868	**1.0075**	**1.0075**	**1.0075**	**1.0075**	1.1276	0.7797	0.6353	1.0000
453	1.2694	0.9689	1.0272	**1.2694**	**1.2694**	**1.2694**	**1.2694**	1.3825	0.7292	0.6286	1.0000
454	1.2498	0.9539	1.0113	**1.2498**	**1.2498**	**1.2498**	**1.2498**	1.3612	0.7180	0.6189	1.0000
455	1.2517	0.9554	1.0129	**1.2517**	**1.2517**	**1.2517**	**1.2517**	1.3633	0.7191	0.6199	1.0000
456	1.2551	0.9580	1.0156	**1.2551**	**1.2551**	**1.2551**	**1.2551**	1.3670	0.7210	0.6215	1.0000
457	1.2534	0.9567	1.0142	**1.2534**	**1.2534**	**1.2534**	**1.2534**	1.3651	0.7200	0.6207	1.0000
458	1.2144	0.9269	0.9827	**1.2144**	**1.2144**	**1.2144**	**1.2144**	1.3227	0.6977	0.6014	1.0000
459	1.2561	0.9587	1.0164	**1.2561**	**1.2561**	**1.2561**	**1.2561**	1.3680	0.7216	0.6220	1.0000
460	1.2297	0.9386	0.9950	**1.2297**	**1.2297**	**1.2297**	**1.2297**	1.3393	0.7064	0.6089	1.0000
461	1.2696	0.9691	1.0274	**1.2696**	**1.2696**	**1.2696**	**1.2696**	1.3828	0.7294	0.6287	1.0000
462	1.2668	0.9669	1.0251	**1.2668**	**1.2668**	**1.2668**	**1.2668**	1.3797	0.7278	0.6273	1.0000
463	1.2577	0.9599	1.0177	**1.2577**	**1.2577**	**1.2577**	**1.2577**	1.3698	0.7225	0.6228	1.0000
464	1.2406	0.9469	1.0038	**1.2406**	**1.2406**	**1.2406**	**1.2406**	1.3512	0.7127	0.6143	1.0000
465	1.2856	0.9813	1.0403	**1.2856**	**1.2856**	**1.2856**	**1.2856**	1.4002	0.7386	0.6367	1.0000
466	1.2357	0.9432	0.9999	**1.2357**	**1.2357**	**1.2357**	**1.2357**	1.3458	0.7099	0.6119	1.0000
467	1.2497	0.9538	1.0112	**1.2497**	**1.2497**	**1.2497**	**1.2497**	1.3611	0.7179	0.6188	1.0000
468	1.2335	0.9415	0.9981	**1.2335**	**1.2335**	**1.2335**	**1.2335**	1.3434	0.7086	0.6108	1.0000
469	1.2569	0.9593	1.0170	**1.2569**	**1.2569**	**1.2569**	**1.2569**	1.3689	0.7220	0.6224	1.0000
470	0.8414	1.2008	1.3310	**0.8414**	**0.8414**	**0.8414**	**0.8414**	1.7271	0.6955	0.7615	1.0000
471	0.8421	1.2017	1.3320	**0.8421**	**0.8421**	**0.8421**	**0.8421**	1.7285	0.6961	0.7621	1.0000
472	0.8442	1.2047	1.3353	**0.8442**	**0.8442**	**0.8442**	**0.8442**	1.7327	0.6978	0.7639	1.0000
473	0.8427	1.2026	1.3330	**0.8427**	**0.8427**	**0.8427**	**0.8427**	1.7298	0.6966	0.7626	1.0000
474	0.8387	1.1969	1.3266	**0.8387**	**0.8387**	**0.8387**	**0.8387**	1.7215	0.6933	0.7590	1.0000
475	0.8420	1.2016	1.3319	**0.8420**	**0.8420**	**0.8420**	**0.8420**	1.7283	0.6960	0.7620	1.0000
476	0.8430	1.2030	1.3334	**0.8430**	**0.8430**	**0.8430**	**0.8430**	1.7303	0.6968	0.7629	1.0000
477	0.8259	1.1786	1.3064	**0.8259**	**0.8259**	**0.8259**	**0.8259**	1.6952	0.6827	0.7474	1.0000
478	0.8292	1.1834	1.3117	**0.8292**	**0.8292**	**0.8292**	**0.8292**	1.7021	0.6854	0.7504	1.0000
479	0.8393	1.1977	1.3276	**0.8393**	**0.8393**	**0.8393**	**0.8393**	1.7227	0.6937	0.7595	1.0000
480	0.8397	1.1983	1.3282	**0.8397**	**0.8397**	**0.8397**	**0.8397**	1.7235	0.6941	0.7599	1.0000
481	1.1681	1.1938	1.2996	**1.1681**	**1.1681**	**1.1681**	**1.1681**	1.7717	0.7177	0.6231	1.0000
482	1.2158	1.2426	1.3527	**1.2158**	**1.2158**	**1.2158**	**1.2158**	1.8440	0.7469	0.6485	1.0000
483	1.1614	1.1869	1.2921	**1.1614**	**1.1614**	**1.1614**	**1.1614**	1.7615	0.7135	0.6195	1.0000
484	1.0760	1.2157	1.2525	**1.0760**	**1.0760**	**1.0760**	**1.0760**	1.9549	0.6928	0.6531	1.0000
485	1.0754	1.2150	1.2517	**1.0754**	**1.0754**	**1.0754**	**1.0754**	1.9537	0.6924	0.6527	1.0000
486	1.0758	1.2155	1.2523	**1.0758**	**1.0758**	**1.0758**	**1.0758**	1.9546	0.6927	0.6530	1.0000
487	1.0615	1.1993	1.2356	**1.0615**	**1.0615**	**1.0615**	**1.0615**	1.9286	0.6835	0.6443	1.0000
488	1.0564	1.1935	1.2296	**1.0564**	**1.0564**	**1.0564**	**1.0564**	1.9192	0.6802	0.6412	1.0000
489	1.0286	1.1621	1.1973	**1.0286**	**1.0286**	**1.0286**	**1.0286**	1.8688	0.6623	0.6243	1.0000
490	1.0331	1.1672	1.2025	**1.0331**	**1.0331**	**1.0331**	**1.0331**	1.8769	0.6652	0.6270	1.0000
491	1.0504	1.1867	1.2227	**1.0504**	**1.0504**	**1.0504**	**1.0504**	1.9083	0.6764	0.6375	1.0000
492	1.0273	1.1606	1.1958	**1.0273**	**1.0273**	**1.0273**	**1.0273**	1.8664	0.6615	0.6235	1.0000
493	1.0688	1.2076	1.2441	**1.0688**	**1.0688**	**1.0688**	**1.0688**	1.9418	0.6882	0.6487	1.0000
494	0.9926	1.2202	1.2358	**0.9926**	**0.9926**	**0.9926**	**0.9926**	1.5918	0.7175	0.7824	1.0000
495	0.9933	1.2210	1.2367	**0.9933**	**0.9933**	**0.9933**	**0.9933**	1.5929	0.7180	0.7830	1.0000
496	0.9919	1.2193	1.2350	**0.9919**	**0.9919**	**0.9919**	**0.9919**	1.5906	0.7170	0.7819	1.0000
497	0.9912	1.2185	1.2341	**0.9912**	**0.9912**	**0.9912**	**0.9912**	1.5896	0.7165	0.7813	1.0000
498	0.9914	1.2188	1.2344	**0.9914**	**0.9914**	**0.9914**	**0.9914**	1.5900	0.7167	0.7815	1.0000
499	0.9754	1.1990	1.2144	**0.9754**	**0.9754**	**0.9754**	**0.9754**	1.5642	0.7051	0.7689	1.0000
500	0.9910	1.2182	1.2339	**0.9910**	**0.9910**	**0.9910**	**0.9910**	1.5893	0.7164	0.7812	1.0000
501	0.9725	1.1955	1.2109	**0.9725**	**0.9725**	**0.9725**	**0.9725**	1.5597	0.7030	0.7666	1.0000
502	0.9718	1.1947	1.2100	**0.9718**	**0.9718**	**0.9718**	**0.9718**	1.5585	0.7025	0.7661	1.0000
503	0.9918	1.2192	1.2348	**0.9918**	**0.9918**	**0.9918**	**0.9918**	1.5905	0.7169	0.7818	1.0000
504	0.9904	1.2175	1.2331	**0.9904**	**0.9904**	**0.9904**	**0.9904**	1.5882	0.7159	0.7807	1.0000
505	0.9906	1.2178	1.2334	**0.9906**	**0.9906**	**0.9906**	**0.9906**	1.5886	0.7161	0.7809	1.0000
506	0.9916	1.2190	1.2347	**0.9916**	**0.9916**	**0.9916**	**0.9916**	1.5903	0.7168	0.7817	1.0000
507	0.9800	1.2048	1.2202	**0.9800**	**0.9800**	**0.9800**	**0.9800**	1.5717	0.7084	0.7726	1.0000
508	0.9866	1.2128	1.2283	**0.9866**	**0.9866**	**0.9866**	**0.9866**	1.5821	0.7131	0.7777	1.0000
509	0.9917	1.2191	1.2347	**0.9917**	**0.9917**	**0.9917**	**0.9917**	1.5903	0.7168	0.7817	1.0000
510	0.9913	1.2186	1.2342	**0.9913**	**0.9913**	**0.9913**	**0.9913**	1.5897	0.7166	0.7814	1.0000
511	0.9912	1.2185	1.2341	**0.9912**	**0.9912**	**0.9912**	**0.9912**	1.5896	0.7165	0.7814	1.0000
512	0.9906	1.2178	1.2334	**0.9906**	**0.9906**	**0.9906**	**0.9906**	1.5887	0.7161	0.7809	1.0000

State: **PENNSYLVANIA**
Line of Business: **HOMEOWNERS**
Effective: **AUGUST 15, 2014**

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

TERRITORY FACTORS

USAA GROUP
OWNERS FORMS

Territory	Other Perils	Other Fire	Other Wind and Hail	Theft	Water	Lightning	Liability	Hurricane	Severe Thunderstorm	Winter Storm	Fire Following Earthquake
513	0.9755	1.1991	1.2145	**0.9755**	**0.9755**	**0.9755**	**0.9755**	1.5643	0.7051	0.7689	1.0000
514	0.9741	1.1974	1.2128	**0.9741**	**0.9741**	**0.9741**	**0.9741**	1.5621	0.7041	0.7678	1.0000
515	1.1399	1.1618	1.1709	**1.1399**	**1.1399**	**1.1399**	**1.1399**	2.0610	0.6767	0.6375	1.0000
516	1.1605	1.1827	1.1920	**1.1605**	**1.1605**	**1.1605**	**1.1605**	2.0981	0.6889	0.6490	1.0000
517	1.1621	1.1843	1.1937	**1.1621**	**1.1621**	**1.1621**	**1.1621**	2.1011	0.6898	0.6499	1.0000
518	1.1714	1.1938	1.2033	**1.1714**	**1.1714**	**1.1714**	**1.1714**	2.1179	0.6953	0.6551	1.0000
519	1.1722	1.1947	1.2041	**1.1722**	**1.1722**	**1.1722**	**1.1722**	2.1194	0.6958	0.6556	1.0000
520	1.1713	1.1938	1.2032	**1.1713**	**1.1713**	**1.1713**	**1.1713**	2.1178	0.6953	0.6551	1.0000
521	1.1717	1.1941	1.2036	**1.1717**	**1.1717**	**1.1717**	**1.1717**	2.1184	0.6955	0.6553	1.0000
522	1.1708	1.1933	1.2027	**1.1708**	**1.1708**	**1.1708**	**1.1708**	2.1169	0.6950	0.6548	1.0000
523	1.1720	1.1944	1.2039	**1.1720**	**1.1720**	**1.1720**	**1.1720**	2.1190	0.6957	0.6554	1.0000
524	1.1725	1.1950	1.2045	**1.1725**	**1.1725**	**1.1725**	**1.1725**	2.1200	0.6960	0.6558	1.0000
525	1.1716	1.1941	1.2035	**1.1716**	**1.1716**	**1.1716**	**1.1716**	2.1183	0.6955	0.6553	1.0000
526	1.1728	1.1953	1.2047	**1.1728**	**1.1728**	**1.1728**	**1.1728**	2.1205	0.6962	0.6559	1.0000
527	1.1727	1.1952	1.2046	**1.1727**	**1.1727**	**1.1727**	**1.1727**	2.1203	0.6961	0.6559	1.0000
528	1.1710	1.1934	1.2028	**1.1710**	**1.1710**	**1.1710**	**1.1710**	2.1172	0.6951	0.6549	1.0000
529	1.1735	1.1959	1.2054	**1.1735**	**1.1735**	**1.1735**	**1.1735**	2.1216	0.6966	0.6563	1.0000
530	1.1743	1.1968	1.2063	**1.1743**	**1.1743**	**1.1743**	**1.1743**	2.1232	0.6971	0.6567	1.0000
531	1.1717	1.1941	1.2035	**1.1717**	**1.1717**	**1.1717**	**1.1717**	2.1184	0.6955	0.6553	1.0000
532	1.1676	1.1900	1.1994	**1.1676**	**1.1676**	**1.1676**	**1.1676**	2.1110	0.6931	0.6530	1.0000
533	1.1360	1.1577	1.1669	**1.1360**	**1.1360**	**1.1360**	**1.1360**	2.0538	0.6743	0.6353	1.0000
534	1.1344	1.1562	1.1653	**1.1344**	**1.1344**	**1.1344**	**1.1344**	2.0511	0.6734	0.6344	1.0000
535	1.1421	1.1640	1.1731	**1.1421**	**1.1421**	**1.1421**	**1.1421**	2.0649	0.6779	0.6387	1.0000
536	1.1724	1.1948	1.2043	**1.1724**	**1.1724**	**1.1724**	**1.1724**	2.1197	0.6959	0.6557	1.0000
537	1.1568	1.1790	1.1883	**1.1568**	**1.1568**	**1.1568**	**1.1568**	2.0916	0.6867	0.6470	1.0000
538	1.1354	1.1572	1.1663	**1.1354**	**1.1354**	**1.1354**	**1.1354**	2.0529	0.6740	0.6350	1.0000
539	1.1638	1.1861	1.1954	**1.1638**	**1.1638**	**1.1638**	**1.1638**	2.1041	0.6908	0.6509	1.0000
540	1.1624	1.1847	1.1940	**1.1624**	**1.1624**	**1.1624**	**1.1624**	2.1017	0.6900	0.6501	1.0000
541	1.1713	1.1938	1.2032	**1.1713**	**1.1713**	**1.1713**	**1.1713**	2.1178	0.6953	0.6551	1.0000
542	1.1715	1.1940	1.2034	**1.1715**	**1.1715**	**1.1715**	**1.1715**	2.1181	0.6954	0.6552	1.0000
543	0.7799	1.1264	1.1826	**0.7799**	**0.7799**	**0.7799**	**0.7799**	2.8045	0.6963	0.6584	1.0000
544	0.7799	1.1265	1.1827	**0.7799**	**0.7799**	**0.7799**	**0.7799**	2.8047	0.6963	0.6584	1.0000
545	0.7785	1.1244	1.1805	**0.7785**	**0.7785**	**0.7785**	**0.7785**	2.7995	0.6950	0.6572	1.0000
546	0.7793	1.1255	1.1817	**0.7793**	**0.7793**	**0.7793**	**0.7793**	2.8023	0.6957	0.6579	1.0000
547	0.7785	1.1244	1.1805	**0.7785**	**0.7785**	**0.7785**	**0.7785**	2.7995	0.6951	0.6572	1.0000
548	0.7797	1.1262	1.1824	**0.7797**	**0.7797**	**0.7797**	**0.7797**	2.8040	0.6962	0.6583	1.0000
549	0.7788	1.1248	1.1810	**0.7788**	**0.7788**	**0.7788**	**0.7788**	2.8007	0.6953	0.6575	1.0000
550	0.7797	1.1261	1.1823	**0.7797**	**0.7797**	**0.7797**	**0.7797**	2.8039	0.6961	0.6582	1.0000
551	1.1291	1.5570	1.5744	**1.1291**	**1.1291**	**1.1291**	**1.1291**	2.0532	0.7327	0.7203	1.0000
552	1.1388	1.5703	1.5879	**1.1388**	**1.1388**	**1.1388**	**1.1388**	2.0707	0.7389	0.7265	1.0000
553	1.1065	1.5258	1.5429	**1.1065**	**1.1065**	**1.1065**	**1.1065**	2.0121	0.7180	0.7059	1.0000
554	1.1463	1.5806	1.5983	**1.1463**	**1.1463**	**1.1463**	**1.1463**	2.0844	0.7438	0.7313	1.0000
555	1.1249	1.5511	1.5684	**1.1249**	**1.1249**	**1.1249**	**1.1249**	2.0454	0.7299	0.7176	1.0000
556	1.0985	1.5148	1.5318	**1.0985**	**1.0985**	**1.0985**	**1.0985**	1.9976	0.7128	0.7008	1.0000
557	1.1379	1.5690	1.5866	**1.1379**	**1.1379**	**1.1379**	**1.1379**	2.0691	0.7383	0.7259	1.0000
558	1.1268	1.5538	1.5712	**1.1268**	**1.1268**	**1.1268**	**1.1268**	2.0490	0.7312	0.7188	1.0000
559	1.1248	1.5511	1.5684	**1.1248**	**1.1248**	**1.1248**	**1.1248**	2.0454	0.7299	0.7176	1.0000
560	1.1445	1.5781	1.5958	**1.1445**	**1.1445**	**1.1445**	**1.1445**	2.0811	0.7426	0.7301	1.0000
561	1.1460	1.5802	1.5979	**1.1460**	**1.1460**	**1.1460**	**1.1460**	2.0838	0.7436	0.7311	1.0000
562	1.1276	1.5549	1.5722	**1.1276**	**1.1276**	**1.1276**	**1.1276**	2.0504	0.7317	0.7193	1.0000
563	1.1401	1.5721	1.5897	**1.1401**	**1.1401**	**1.1401**	**1.1401**	2.0731	0.7398	0.7273	1.0000
564	1.1298	1.5580	1.5754	**1.1298**	**1.1298**	**1.1298**	**1.1298**	2.0545	0.7331	0.7208	1.0000
565	1.1391	1.5707	1.5883	**1.1391**	**1.1391**	**1.1391**	**1.1391**	2.0713	0.7391	0.7267	1.0000
566	1.1461	1.5805	1.5981	**1.1461**	**1.1461**	**1.1461**	**1.1461**	2.0841	0.7437	0.7312	1.0000
567	1.1115	1.5327	1.5499	**1.1115**	**1.1115**	**1.1115**	**1.1115**	2.0212	0.7213	0.7091	1.0000
568	1.1318	1.5607	1.5782	**1.1318**	**1.1318**	**1.1318**	**1.1318**	2.0581	0.7344	0.7221	1.0000
569	1.1253	1.5518	1.5691	**1.1253**	**1.1253**	**1.1253**	**1.1253**	2.0463	0.7302	0.7179	1.0000
570	1.1392	1.5709	1.5885	**1.1392**	**1.1392**	**1.1392**	**1.1392**	2.0716	0.7392	0.7268	1.0000
571	1.1310	1.5595	1.5770	**1.1310**	**1.1310**	**1.1310**	**1.1310**	2.0566	0.7339	0.7215	1.0000
572	1.1009	1.5181	1.5351	**1.1009**	**1.1009**	**1.1009**	**1.1009**	2.0019	0.7144	0.7023	1.0000
573	1.1434	1.5767	1.5944	**1.1434**	**1.1434**	**1.1434**	**1.1434**	2.0792	0.7420	0.7294	1.0000
574	1.1629	1.4603	1.4956	**1.1629**	**1.1629**	**1.1629**	**1.1629**	1.9745	0.6998	0.6482	1.0000
575	1.1836	1.4862	1.5221	**1.1836**	**1.1836**	**1.1836**	**1.1836**	2.0095	0.7122	0.6597	1.0000
576	1.1541	1.4493	1.4843	**1.1541**	**1.1541**	**1.1541**	**1.1541**	1.9596	0.6945	0.6433	1.0000
577	1.1767	1.4777	1.5134	**1.1767**	**1.1767**	**1.1767**	**1.1767**	1.9979	0.7081	0.6559	1.0000
578	1.1806	1.4825	1.5183	**1.1806**	**1.1806**	**1.1806**	**1.1806**	2.0045	0.7104	0.6580	1.0000
579	1.1768	1.4777	1.5134	**1.1768**	**1.1768**	**1.1768**	**1.1768**	1.9980	0.7081	0.6559	1.0000
580	1.1699	1.4691	1.5046	**1.1699**	**1.1699**	**1.1699**	**1.1699**	1.9863	0.7040	0.6521	1.0000
581	1.3387	1.7307	1.6049	**1.3387**	**1.3387**	**1.3387**	**1.3387**	2.0311	0.6248	0.6150	1.0000
582	1.3590	1.7569	1.6293	**1.3590**	**1.3590**	**1.3590**	**1.3590**	2.0619	0.6343	0.6244	1.0000
583	1.3690	1.7699	1.6413	**1.3690**	**1.3690**	**1.3690**	**1.3690**	2.0771	0.6390	0.6289	1.0000
584	1.3534	1.7497	1.6226	**1.3534**	**1.3534**	**1.3534**	**1.3534**	2.0535	0.6317	0.6218	1.0000
585	1.3725	1.7744	1.6455	**1.3725**	**1.3725**	**1.3725**	**1.3725**	2.0825	0.6406	0.6306	1.0000
586	1.3588	1.7567	1.6291	**1.3588**	**1.3588**	**1.3588**	**1.3588**	2.0616	0.6342	0.6243	1.0000
587	1.3502	1.7457	1.6188	**1.3502**	**1.3502**	**1.3502**	**1.3502**	2.0487	0.6302	0.6203	1.0000

State: **PENNSYLVANIA**
Line of Business: **HOMEOWNERS**
Effective: **AUGUST 15, 2014**

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

TERRITORY FACTORS

USAA GROUP
OWNERS FORMS

Territory	Other Perils	Other Fire	Other Wind and Hail	Theft	Water	Lightning	Liability	Hurricane	Severe Thunderstorm	Winter Storm	Fire Following Earthquake
588	1.3623	1.7612	1.6333	1.3623	1.3623	1.3623	1.3623	2.0670	0.6359	0.6259	1.0000
589	1.3502	1.7457	1.6188	1.3502	1.3502	1.3502	1.3502	2.0487	0.6302	0.6203	1.0000
590	1.3972	1.8064	1.6751	1.3972	1.3972	1.3972	1.3972	2.1200	0.6521	0.6419	1.0000
591	1.3890	1.7958	1.6654	1.3890	1.3890	1.3890	1.3890	2.1076	0.6483	0.6382	1.0000
592	1.3453	1.7392	1.6129	1.3453	1.3453	1.3453	1.3453	2.0412	0.6279	0.6181	1.0000
593	1.3677	1.7682	1.6398	1.3677	1.3677	1.3677	1.3677	2.0752	0.6384	0.6284	1.0000
594	1.3533	1.7496	1.6225	1.3533	1.3533	1.3533	1.3533	2.0533	0.6316	0.6217	1.0000
595	1.3524	1.7484	1.6214	1.3524	1.3524	1.3524	1.3524	2.0520	0.6312	0.6213	1.0000
596	1.5191	1.2888	1.3442	1.5191	1.5191	1.5191	1.5191	2.4918	0.7107	0.6568	1.0000
597	1.4939	1.2675	1.3219	1.4939	1.4939	1.4939	1.4939	2.4504	0.6989	0.6459	1.0000
598	1.4714	1.2484	1.3021	1.4714	1.4714	1.4714	1.4714	2.4136	0.6884	0.6362	1.0000
599	1.4933	1.2670	1.3214	1.4933	1.4933	1.4933	1.4933	2.4495	0.6986	0.6456	1.0000
600	1.4913	1.2653	1.3196	1.4913	1.4913	1.4913	1.4913	2.4462	0.6977	0.6448	1.0000
601	1.5174	1.2874	1.3427	1.5174	1.5174	1.5174	1.5174	2.4890	0.7099	0.6561	1.0000
602	1.5378	1.6512	1.5749	1.5378	1.5378	1.5378	1.5378	2.5163	0.6760	0.6018	1.0000
603	1.5319	1.6449	1.5689	1.5319	1.5319	1.5319	1.5319	2.5067	0.6734	0.5995	1.0000
604	1.5685	1.6841	1.6063	1.5685	1.5685	1.5685	1.5685	2.5665	0.6895	0.6138	1.0000
605	1.5350	1.6482	1.5721	1.5350	1.5350	1.5350	1.5350	2.5118	0.6748	0.6007	1.0000
606	1.4937	1.6038	1.5297	1.4937	1.4937	1.4937	1.4937	2.4441	0.6566	0.5845	1.0000
607	1.5209	1.6331	1.5577	1.5209	1.5209	1.5209	1.5209	2.4887	0.6686	0.5952	1.0000
608	1.5285	1.6411	1.5654	1.5285	1.5285	1.5285	1.5285	2.5010	0.6719	0.5981	1.0000
609	1.5049	1.6159	1.5413	1.5049	1.5049	1.5049	1.5049	2.4626	0.6616	0.5889	1.0000
610	1.4628	1.5706	1.4981	1.4628	1.4628	1.4628	1.4628	2.3935	0.6430	0.5724	1.0000
611	1.4708	1.5792	1.5063	1.4708	1.4708	1.4708	1.4708	2.4067	0.6466	0.5755	1.0000
612	1.4420	1.5483	1.4768	1.4420	1.4420	1.4420	1.4420	2.3595	0.6339	0.5643	1.0000
613	1.4863	1.5958	1.5221	1.4863	1.4863	1.4863	1.4863	2.4320	0.6534	0.5816	1.0000
614	1.4876	1.5972	1.5235	1.4876	1.4876	1.4876	1.4876	2.4341	0.6539	0.5821	1.0000
615	1.4686	1.5769	1.5041	1.4686	1.4686	1.4686	1.4686	2.4031	0.6456	0.5747	1.0000
616	1.5139	1.6255	1.5505	1.5139	1.5139	1.5139	1.5139	2.4773	0.6655	0.5924	1.0000
617	1.4808	1.5900	1.5166	1.4808	1.4808	1.4808	1.4808	2.4231	0.6510	0.5795	1.0000
618	1.4773	1.5862	1.5130	1.4773	1.4773	1.4773	1.4773	2.4174	0.6494	0.5781	1.0000
619	1.4678	1.5760	1.5032	1.4678	1.4678	1.4678	1.4678	2.4017	0.6452	0.5744	1.0000
620	1.4429	1.5493	1.4777	1.4429	1.4429	1.4429	1.4429	2.3610	0.6343	0.5646	1.0000
621	1.4831	1.5924	1.5189	1.4831	1.4831	1.4831	1.4831	2.4268	0.6520	0.5803	1.0000
622	1.4922	1.6022	1.5282	1.4922	1.4922	1.4922	1.4922	2.4417	0.6560	0.5839	1.0000
623	1.4464	1.5530	1.4813	1.4464	1.4464	1.4464	1.4464	2.3667	0.6358	0.5660	1.0000
624	1.4724	1.5810	1.5080	1.4724	1.4724	1.4724	1.4724	2.4094	0.6473	0.5762	1.0000
625	1.4493	1.5561	1.4843	1.4493	1.4493	1.4493	1.4493	2.3715	0.6371	0.5671	1.0000
626	1.4903	1.6002	1.5263	1.4903	1.4903	1.4903	1.4903	2.4386	0.6551	0.5832	1.0000
627	1.4619	1.5696	1.4972	1.4619	1.4619	1.4619	1.4619	2.3921	0.6426	0.5720	1.0000
628	1.4797	1.5887	1.5154	1.4797	1.4797	1.4797	1.4797	2.4212	0.6505	0.5790	1.0000
629	1.4906	1.6005	1.5266	1.4906	1.4906	1.4906	1.4906	2.4391	0.6553	0.5833	1.0000
630	1.4448	1.5513	1.4797	1.4448	1.4448	1.4448	1.4448	2.3642	0.6351	0.5654	1.0000
631	1.4510	1.5579	1.4860	1.4510	1.4510	1.4510	1.4510	2.3743	0.6379	0.5678	1.0000
632	1.4939	1.6041	1.5300	1.4939	1.4939	1.4939	1.4939	2.4446	0.6567	0.5846	1.0000
633	1.4866	1.5962	1.5225	1.4866	1.4866	1.4866	1.4866	2.4325	0.6535	0.5817	1.0000
634	1.2525	1.2525	1.2525	1.2525	1.2525	1.2525	1.2525	2.9452	0.6562	0.6086	1.0000
635	1.2537	1.2537	1.2537	1.2537	1.2537	1.2537	1.2537	2.9481	0.6568	0.6092	1.0000
636	1.2542	1.2542	1.2542	1.2542	1.2542	1.2542	1.2542	2.9493	0.6571	0.6094	1.0000
637	1.2535	1.2535	1.2535	1.2535	1.2535	1.2535	1.2535	2.9475	0.6567	0.6091	1.0000
638	1.2537	1.2537	1.2537	1.2537	1.2537	1.2537	1.2537	2.9481	0.6568	0.6092	1.0000
639	1.2530	1.2530	1.2530	1.2530	1.2530	1.2530	1.2530	2.9464	0.6564	0.6088	1.0000
640	1.2530	1.2530	1.2530	1.2530	1.2530	1.2530	1.2530	2.9466	0.6565	0.6089	1.0000
641	1.2530	1.2530	1.2530	1.2530	1.2530	1.2530	1.2530	2.9464	0.6564	0.6088	1.0000
642	1.2525	1.2525	1.2525	1.2525	1.2525	1.2525	1.2525	2.9452	0.6562	0.6086	1.0000
643	1.2532	1.2532	1.2532	1.2532	1.2532	1.2532	1.2532	2.9469	0.6565	0.6089	1.0000
644	1.2518	1.2518	1.2518	1.2518	1.2518	1.2518	1.2518	2.9436	0.6558	0.6083	1.0000
645	1.2540	1.2540	1.2540	1.2540	1.2540	1.2540	1.2540	2.9488	0.6570	0.6093	1.0000

Please note that the Earthquake coverage zone factors can be found on the **Other Optional Coverages** tab.

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

TERRITORY FACTORS

USAA GROUP
UNIT-OWNERS FORMS

Territory	Other Perils	Other Fire	Other Wind and Hail	Theft	Water	Lightning	Liability	Hurricane	Severe Thunderstorm	Winter Storm	Fire Following Earthquake
138	1.0309	1.3197	2.1963	1.0309	1.0309	1.0309	1.0309	0.2646	0.7675	1.1508	1.0000
139	1.0290	1.3173	2.1924	1.0290	1.0290	1.0290	1.0290	0.2642	0.7661	1.1488	1.0000
140	1.0290	1.3173	2.1924	1.0290	1.0290	1.0290	1.0290	0.2642	0.7661	1.1488	1.0000
141	1.0453	1.3382	2.2270	1.0453	1.0453	1.0453	1.0453	0.2684	0.7782	1.1669	1.0000
142	0.9854	1.2615	2.0994	0.9854	0.9854	0.9854	0.9854	0.2530	0.7336	1.1000	1.0000
143	1.0296	1.3181	2.1937	1.0296	1.0296	1.0296	1.0296	0.2643	0.7666	1.1494	1.0000
144	1.0068	1.2889	2.1450	1.0068	1.0068	1.0068	1.0068	0.2585	0.7496	1.1239	1.0000
145	1.0289	1.3378	2.1350	1.0289	1.0289	1.0289	1.0289	0.2387	0.7371	1.1032	1.0000
146	1.0442	1.3577	2.1668	1.0442	1.0442	1.0442	1.0442	0.2423	0.7481	1.1197	1.0000
147	1.0301	1.3394	2.1376	1.0301	1.0301	1.0301	1.0301	0.2390	0.7380	1.1046	1.0000
148	1.0402	1.3525	2.1585	1.0402	1.0402	1.0402	1.0402	0.2414	0.7452	1.1154	1.0000
149	1.0292	1.3382	2.1357	1.0292	1.0292	1.0292	1.0292	0.2388	0.7373	1.1036	1.0000
150	1.0535	1.3698	2.1860	1.0535	1.0535	1.0535	1.0535	0.2444	0.7547	1.1296	1.0000
151	1.0361	1.3472	2.1501	1.0361	1.0361	1.0361	1.0361	0.2404	0.7423	1.1110	1.0000
152	1.0356	1.3465	2.1489	1.0356	1.0356	1.0356	1.0356	0.2403	0.7419	1.1104	1.0000
153	1.0331	1.3433	2.1438	1.0331	1.0331	1.0331	1.0331	0.2397	0.7401	1.1078	1.0000
154	1.0410	1.3535	2.1601	1.0410	1.0410	1.0410	1.0410	0.2415	0.7457	1.1162	1.0000
155	1.0305	1.3399	2.1384	1.0305	1.0305	1.0305	1.0305	0.2391	0.7382	1.1050	1.0000
156	0.9997	1.2999	2.0745	0.9997	0.9997	0.9997	0.9997	0.2320	0.7162	1.0720	1.0000
157	1.0677	1.3883	2.2155	1.0677	1.0677	1.0677	1.0677	0.2477	0.7649	1.1449	1.0000
158	1.0349	1.3456	2.1474	1.0349	1.0349	1.0349	1.0349	0.2401	0.7414	1.1097	1.0000
159	1.0491	1.3641	2.1770	1.0491	1.0491	1.0491	1.0491	0.2434	0.7516	1.1249	1.0000
160	1.0281	1.3368	2.1334	1.0281	1.0281	1.0281	1.0281	0.2386	0.7365	1.1024	1.0000
161	1.0316	1.3413	2.1406	1.0316	1.0316	1.0316	1.0316	0.2394	0.7390	1.1061	1.0000
162	1.0214	1.3281	2.1195	1.0214	1.0214	1.0214	1.0214	0.2370	0.7317	1.0952	1.0000
163	1.0321	1.3420	2.1417	1.0321	1.0321	1.0321	1.0321	0.2395	0.7394	1.1067	1.0000
164	1.0839	1.5215	2.0545	1.0839	1.0839	1.0839	1.0839	0.2467	0.7386	0.5822	1.0000
165	1.0827	1.5197	2.0520	1.0827	1.0827	1.0827	1.0827	0.2464	0.7377	0.5815	1.0000
166	1.0021	1.3188	1.7281	1.0021	1.0021	1.0021	1.0021	0.3421	1.1852	0.3344	1.0000
167	1.0088	1.3276	1.7396	1.0088	1.0088	1.0088	1.0088	0.3443	1.1932	0.3366	1.0000
168	1.0089	1.3278	1.7398	1.0089	1.0089	1.0089	1.0089	0.3444	1.1933	0.3366	1.0000
169	1.0087	1.3275	1.7395	1.0087	1.0087	1.0087	1.0087	0.3443	1.1931	0.3366	1.0000
170	0.8986	1.1634	1.6849	0.8986	0.8986	0.8986	0.8986	0.4261	0.8762	0.6235	1.0000
171	0.8825	1.1426	1.6547	0.8825	0.8825	0.8825	0.8825	0.4184	0.8605	0.6123	1.0000
172	0.8770	1.1354	1.6444	0.8770	0.8770	0.8770	0.8770	0.4158	0.8551	0.6085	1.0000
173	0.8788	1.1377	1.6477	0.8788	0.8788	0.8788	0.8788	0.4166	0.8568	0.6097	1.0000
174	0.8799	1.1391	1.6498	0.8799	0.8799	0.8799	0.8799	0.4172	0.8579	0.6105	1.0000
175	0.8771	1.1356	1.6446	0.8771	0.8771	0.8771	0.8771	0.4159	0.8552	0.6086	1.0000
176	0.8817	1.1415	1.6533	0.8817	0.8817	0.8817	0.8817	0.4181	0.8597	0.6118	1.0000
177	0.8731	1.1304	1.6371	0.8731	0.8731	0.8731	0.8731	0.4140	0.8513	0.6058	1.0000
178	0.8743	1.1319	1.6392	0.8743	0.8743	0.8743	0.8743	0.4145	0.8525	0.6066	1.0000
179	0.8692	1.1253	1.6297	0.8692	0.8692	0.8692	0.8692	0.4121	0.8475	0.6030	1.0000
180	0.8761	1.1342	1.6427	0.8761	0.8761	0.8761	0.8761	0.4154	0.8542	0.6078	1.0000
181	0.8746	1.1324	1.6400	0.8746	0.8746	0.8746	0.8746	0.4147	0.8528	0.6068	1.0000
182	0.8669	1.1223	1.6254	0.8669	0.8669	0.8669	0.8669	0.4110	0.8452	0.6014	1.0000
183	0.8638	1.1182	1.6195	0.8638	0.8638	0.8638	0.8638	0.4095	0.8422	0.5993	1.0000
184	0.8799	1.1392	1.6498	0.8799	0.8799	0.8799	0.8799	0.4172	0.8580	0.6105	1.0000
185	0.8667	1.1221	1.6251	0.8667	0.8667	0.8667	0.8667	0.4110	0.8451	0.6013	1.0000
186	0.8822	1.1421	1.6541	0.8822	0.8822	0.8822	0.8822	0.4183	0.8602	0.6121	1.0000
187	0.9713	1.3011	1.7888	0.9713	0.9713	0.9713	0.9713	0.3832	0.9076	0.3215	1.0000
188	0.9899	1.3260	1.8230	0.9899	0.9899	0.9899	0.9899	0.3906	0.9250	0.3276	1.0000
189	0.9803	1.3132	1.8054	0.9803	0.9803	0.9803	0.9803	0.3868	0.9160	0.3244	1.0000
190	0.9689	1.2979	1.7844	0.9689	0.9689	0.9689	0.9689	0.3823	0.9054	0.3207	1.0000
191	0.9689	1.2979	1.7844	0.9689	0.9689	0.9689	0.9689	0.3823	0.9054	0.3207	1.0000
192	0.9708	1.3004	1.7879	0.9708	0.9708	0.9708	0.9708	0.3831	0.9071	0.3213	1.0000
193	0.9879	1.3233	1.8194	0.9879	0.9879	0.9879	0.9879	0.3898	0.9231	0.3270	1.0000
194	0.9843	1.3184	1.8126	0.9843	0.9843	0.9843	0.9843	0.3884	0.9197	0.3257	1.0000
195	1.0150	1.3389	1.7771	1.0150	1.0150	1.0150	1.0150	0.3412	0.9938	0.4046	1.0000
196	0.9933	1.3103	1.7391	0.9933	0.9933	0.9933	0.9933	0.3340	0.9726	0.3960	1.0000
197	0.8105	1.2702	1.7214	0.8105	0.8105	0.8105	0.8105	0.4296	0.9090	0.4068	1.0000
198	0.8030	1.2585	1.7055	0.8030	0.8030	0.8030	0.8030	0.4256	0.9006	0.4030	1.0000
199	0.8196	1.2844	1.7407	0.8196	0.8196	0.8196	0.8196	0.4344	0.9192	0.4114	1.0000
200	0.8133	1.2746	1.7273	0.8133	0.8133	0.8133	0.8133	0.4311	0.9121	0.4082	1.0000
201	0.8003	1.2542	1.6998	0.8003	0.8003	0.8003	0.8003	0.4242	0.8976	0.4017	1.0000
202	0.8104	1.2701	1.7212	0.8104	0.8104	0.8104	0.8104	0.4295	0.9089	0.4068	1.0000
203	0.8090	1.2679	1.7183	0.8090	0.8090	0.8090	0.8090	0.4288	0.9073	0.4060	1.0000
204	0.8034	1.2590	1.7062	0.8034	0.8034	0.8034	0.8034	0.4258	0.9010	0.4032	1.0000
205	0.8050	1.2616	1.7098	0.8050	0.8050	0.8050	0.8050	0.4267	0.9029	0.4040	1.0000
206	0.8080	1.2662	1.7160	0.8080	0.8080	0.8080	0.8080	0.4282	0.9062	0.4055	1.0000
207	0.8191	1.2836	1.7395	0.8191	0.8191	0.8191	0.8191	0.4341	0.9186	0.4111	1.0000
208	0.8045	1.2608	1.7087	0.8045	0.8045	0.8045	0.8045	0.4264	0.9023	0.4038	1.0000
209	0.7984	1.2512	1.6957	0.7984	0.7984	0.7984	0.7984	0.4232	0.8954	0.4007	1.0000
210	0.8105	1.2702	1.7214	0.8105	0.8105	0.8105	0.8105	0.4296	0.9090	0.4068	1.0000
211	0.8091	1.2679	1.7183	0.8091	0.8091	0.8091	0.8091	0.4288	0.9074	0.4061	1.0000
212	0.7986	1.2516	1.6961	0.7986	0.7986	0.7986	0.7986	0.4233	0.8956	0.4008	1.0000

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

TERRITORY FACTORS

USAA GROUP
UNIT-OWNERS FORMS

Territory	Other Perils	Other Fire	Other Wind and Hail	Theft	Water	Lightning	Liability	Hurricane	Severe Thunderstorm	Winter Storm	Fire Following Earthquake
213	0.8074	1.2653	1.7148	**0.8074**	**0.8074**	**0.8074**	**0.8074**	0.4279	0.9055	0.4052	1.0000
214	0.7902	1.2384	1.6783	**0.7902**	**0.7902**	**0.7902**	**0.7902**	0.4188	0.8862	0.3966	1.0000
215	1.1954	1.0850	1.4688	**1.1954**	**1.1954**	**1.1954**	**1.1954**	0.4559	0.8355	0.3131	1.0000
216	1.2528	1.1372	1.5394	**1.2528**	**1.2528**	**1.2528**	**1.2528**	0.4777	0.8756	0.3281	1.0000
217	1.2057	1.0944	1.4815	**1.2057**	**1.2057**	**1.2057**	**1.2057**	0.4598	0.8427	0.3157	1.0000
218	1.2006	1.0897	1.4751	**1.2006**	**1.2006**	**1.2006**	**1.2006**	0.4578	0.8391	0.3144	1.0000
219	1.2289	1.1154	1.5100	**1.2289**	**1.2289**	**1.2289**	**1.2289**	0.4686	0.8589	0.3218	1.0000
220	1.2090	1.0973	1.4855	**1.2090**	**1.2090**	**1.2090**	**1.2090**	0.4610	0.8450	0.3166	1.0000
221	1.2143	1.1022	1.4921	**1.2143**	**1.2143**	**1.2143**	**1.2143**	0.4631	0.8487	0.3180	1.0000
222	1.2276	1.1142	1.5083	**1.2276**	**1.2276**	**1.2276**	**1.2276**	0.4681	0.8579	0.3215	1.0000
223	1.2356	1.1215	1.5182	**1.2356**	**1.2356**	**1.2356**	**1.2356**	0.4712	0.8635	0.3236	1.0000
224	1.2420	1.1273	1.5261	**1.2420**	**1.2420**	**1.2420**	**1.2420**	0.4736	0.8680	0.3253	1.0000
225	1.2027	1.0916	1.4778	**1.2027**	**1.2027**	**1.2027**	**1.2027**	0.4586	0.8406	0.3150	1.0000
226	1.2467	1.1316	1.5318	**1.2467**	**1.2467**	**1.2467**	**1.2467**	0.4754	0.8713	0.3265	1.0000
227	1.1910	1.0810	1.4634	**1.1910**	**1.1910**	**1.1910**	**1.1910**	0.4542	0.8324	0.3119	1.0000
228	1.1968	1.0862	1.4705	**1.1968**	**1.1968**	**1.1968**	**1.1968**	0.4564	0.8364	0.3134	1.0000
229	1.2473	1.1321	1.5326	**1.2473**	**1.2473**	**1.2473**	**1.2473**	0.4756	0.8717	0.3266	1.0000
230	1.2356	1.1215	1.5182	**1.2356**	**1.2356**	**1.2356**	**1.2356**	0.4712	0.8635	0.3236	1.0000
231	1.2243	1.1112	1.5043	**1.2243**	**1.2243**	**1.2243**	**1.2243**	0.4669	0.8556	0.3206	1.0000
232	1.2428	1.1280	1.5270	**1.2428**	**1.2428**	**1.2428**	**1.2428**	0.4739	0.8686	0.3254	1.0000
233	1.2207	1.1079	1.4998	**1.2207**	**1.2207**	**1.2207**	**1.2207**	0.4655	0.8531	0.3197	1.0000
234	1.1910	1.0810	1.4634	**1.1910**	**1.1910**	**1.1910**	**1.1910**	0.4542	0.8324	0.3119	1.0000
235	1.2113	0.8765	1.2022	**1.2113**	**1.2113**	**1.2113**	**1.2113**	0.4505	0.8458	0.3881	1.0000
236	1.2008	0.8688	1.1918	**1.2008**	**1.2008**	**1.2008**	**1.2008**	0.4466	0.8385	0.3848	1.0000
237	1.1927	0.8630	1.1838	**1.1927**	**1.1927**	**1.1927**	**1.1927**	0.4436	0.8328	0.3822	1.0000
238	1.1799	0.8537	1.1710	**1.1799**	**1.1799**	**1.1799**	**1.1799**	0.4388	0.8239	0.3781	1.0000
239	1.2334	0.8925	1.2242	**1.2334**	**1.2334**	**1.2334**	**1.2334**	0.4587	0.8613	0.3952	1.0000
240	1.1950	0.8647	1.1861	**1.1950**	**1.1950**	**1.1950**	**1.1950**	0.4445	0.8345	0.3829	1.0000
241	1.2001	0.8684	1.1911	**1.2001**	**1.2001**	**1.2001**	**1.2001**	0.4463	0.8380	0.3846	1.0000
242	1.2215	0.8839	1.2124	**1.2215**	**1.2215**	**1.2215**	**1.2215**	0.4543	0.8530	0.3914	1.0000
243	1.2176	0.8810	1.2085	**1.2176**	**1.2176**	**1.2176**	**1.2176**	0.4529	0.8502	0.3902	1.0000
244	1.1857	0.8579	1.1768	**1.1857**	**1.1857**	**1.1857**	**1.1857**	0.4410	0.8279	0.3799	1.0000
245	1.2181	0.8814	1.2090	**1.2181**	**1.2181**	**1.2181**	**1.2181**	0.4530	0.8506	0.3903	1.0000
246	1.2055	0.8722	1.1964	**1.2055**	**1.2055**	**1.2055**	**1.2055**	0.4483	0.8418	0.3863	1.0000
247	1.1875	0.8592	1.1786	**1.1875**	**1.1875**	**1.1875**	**1.1875**	0.4417	0.8292	0.3805	1.0000
248	1.2168	0.8804	1.2076	**1.2168**	**1.2168**	**1.2168**	**1.2168**	0.4525	0.8496	0.3899	1.0000
249	1.1799	0.8537	1.1711	**1.1799**	**1.1799**	**1.1799**	**1.1799**	0.4388	0.8239	0.3781	1.0000
250	1.1866	0.8586	1.1777	**1.1866**	**1.1866**	**1.1866**	**1.1866**	0.4413	0.8286	0.3802	1.0000
251	1.1985	0.8672	1.1895	**1.1985**	**1.1985**	**1.1985**	**1.1985**	0.4457	0.8369	0.3840	1.0000
252	1.2075	0.8737	1.1985	**1.2075**	**1.2075**	**1.2075**	**1.2075**	0.4491	0.8432	0.3869	1.0000
253	1.2223	0.8844	1.2132	**1.2223**	**1.2223**	**1.2223**	**1.2223**	0.4546	0.8535	0.3917	1.0000
254	1.1958	0.8653	1.1869	**1.1958**	**1.1958**	**1.1958**	**1.1958**	0.4448	0.8350	0.3832	1.0000
255	1.1707	0.8471	1.1620	**1.1707**	**1.1707**	**1.1707**	**1.1707**	0.4354	0.8175	0.3751	1.0000
256	1.0265	1.2947	1.6617	**1.0265**	**1.0265**	**1.0265**	**1.0265**	0.5653	0.9005	0.3968	1.0000
257	1.0219	1.2889	1.6543	**1.0219**	**1.0219**	**1.0219**	**1.0219**	0.5628	0.8965	0.3950	1.0000
258	1.0177	1.2836	1.6475	**1.0177**	**1.0177**	**1.0177**	**1.0177**	0.5605	0.8927	0.3933	1.0000
259	1.0142	1.2792	1.6419	**1.0142**	**1.0142**	**1.0142**	**1.0142**	0.5586	0.8897	0.3920	1.0000
260	1.0197	1.2861	1.6507	**1.0197**	**1.0197**	**1.0197**	**1.0197**	0.5616	0.8945	0.3941	1.0000
261	1.0418	1.3140	1.6865	**1.0418**	**1.0418**	**1.0418**	**1.0418**	0.5738	0.9139	0.4027	1.0000
262	1.0292	1.2981	1.6661	**1.0292**	**1.0292**	**1.0292**	**1.0292**	0.5668	0.9028	0.3978	1.0000
263	1.0168	1.2825	1.6461	**1.0168**	**1.0168**	**1.0168**	**1.0168**	0.5600	0.8920	0.3930	1.0000
264	1.0195	1.2859	1.6504	**1.0195**	**1.0195**	**1.0195**	**1.0195**	0.5615	0.8943	0.3940	1.0000
265	1.0426	1.3150	1.6878	**1.0426**	**1.0426**	**1.0426**	**1.0426**	0.5742	0.9146	0.4030	1.0000
266	1.0362	1.3069	1.6774	**1.0362**	**1.0362**	**1.0362**	**1.0362**	0.5707	0.9089	0.4005	1.0000
267	1.0397	1.3114	1.6832	**1.0397**	**1.0397**	**1.0397**	**1.0397**	0.5726	0.9121	0.4019	1.0000
268	1.0714	1.4102	1.9120	**1.0714**	**1.0714**	**1.0714**	**1.0714**	0.4740	0.9095	0.3224	1.0000
269	1.0611	1.3967	1.8936	**1.0611**	**1.0611**	**1.0611**	**1.0611**	0.4694	0.9008	0.3193	1.0000
270	1.0437	1.3737	1.8625	**1.0437**	**1.0437**	**1.0437**	**1.0437**	0.4617	0.8860	0.3141	1.0000
271	1.0832	1.4257	1.9330	**1.0832**	**1.0832**	**1.0832**	**1.0832**	0.4792	0.9195	0.3260	1.0000
272	1.0789	1.4201	1.9253	**1.0789**	**1.0789**	**1.0789**	**1.0789**	0.4773	0.9159	0.3247	1.0000
273	1.0695	1.4077	1.9085	**1.0695**	**1.0695**	**1.0695**	**1.0695**	0.4731	0.9079	0.3219	1.0000
274	0.9771	1.3173	1.7050	**0.9771**	**0.9771**	**0.9771**	**0.9771**	0.6883	0.7976	0.6722	1.0000
275	0.9773	1.3175	1.7052	**0.9773**	**0.9773**	**0.9773**	**0.9773**	0.6884	0.7977	0.6723	1.0000
276	0.9781	1.3187	1.7068	**0.9781**	**0.9781**	**0.9781**	**0.9781**	0.6890	0.7984	0.6729	1.0000
277	0.9812	1.3228	1.7121	**0.9812**	**0.9812**	**0.9812**	**0.9812**	0.6912	0.8009	0.6750	1.0000
278	0.9711	1.3093	1.6946	**0.9711**	**0.9711**	**0.9711**	**0.9711**	0.6841	0.7927	0.6681	1.0000
279	0.9689	1.2318	1.4909	**0.9689**	**0.9689**	**0.9689**	**0.9689**	0.5566	0.7680	0.5525	1.0000
280	0.9748	1.2394	1.5001	**0.9748**	**0.9748**	**0.9748**	**0.9748**	0.5600	0.7727	0.5559	1.0000
281	0.9977	1.2685	1.5353	**0.9977**	**0.9977**	**0.9977**	**0.9977**	0.5732	0.7908	0.5689	1.0000
282	0.9793	1.2451	1.5070	**0.9793**	**0.9793**	**0.9793**	**0.9793**	0.5626	0.7763	0.5584	1.0000
283	0.9848	1.2521	1.5154	**0.9848**	**0.9848**	**0.9848**	**0.9848**	0.5657	0.7806	0.5616	1.0000
284	0.9866	1.2544	1.5182	**0.9866**	**0.9866**	**0.9866**	**0.9866**	0.5668	0.7820	0.5626	1.0000
285	0.8867	1.1978	1.5038	**0.8867**	**0.8867**	**0.8867**	**0.8867**	0.5054	0.7044	0.6608	1.0000
286	0.8800	1.1888	1.4925	**0.8800**	**0.8800**	**0.8800**	**0.8800**	0.5016	0.6991	0.6558	1.0000
287	0.8728	1.1791	1.4803	**0.8728**	**0.8728**	**0.8728**	**0.8728**	0.4975	0.6934	0.6505	1.0000

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Territory	Other Perils	Other Fire	Other Wind and Hail	Theft	Water	Lightning	Liability	Hurricane	Severe Thunderstorm	Winter Storm	Fire Following Earthquake
288	0.8808	1.1898	1.4938	**0.8808**	**0.8808**	**0.8808**	**0.8808**	0.5020	0.6997	0.6564	1.0000
289	0.8787	1.1870	1.4903	**0.8787**	**0.8787**	**0.8787**	**0.8787**	0.5008	0.6981	0.6549	1.0000
290	0.8722	1.1783	1.4793	**0.8722**	**0.8722**	**0.8722**	**0.8722**	0.4971	0.6929	0.6500	1.0000
291	0.8838	1.1939	1.4989	**0.8838**	**0.8838**	**0.8838**	**0.8838**	0.5037	0.7021	0.6587	1.0000
292	0.8875	1.1989	1.5052	**0.8875**	**0.8875**	**0.8875**	**0.8875**	0.5058	0.7050	0.6614	1.0000
293	0.8831	1.1930	1.4978	**0.8831**	**0.8831**	**0.8831**	**0.8831**	0.5034	0.7016	0.6582	1.0000
294	0.8913	1.2040	1.5116	**0.8913**	**0.8913**	**0.8913**	**0.8913**	0.5080	0.7080	0.6642	1.0000
295	0.8856	1.1964	1.5020	**0.8856**	**0.8856**	**0.8856**	**0.8856**	0.5048	0.7035	0.6600	1.0000
296	0.8904	1.2029	1.5102	**0.8904**	**0.8904**	**0.8904**	**0.8904**	0.5075	0.7074	0.6636	1.0000
297	0.8818	1.1912	1.4956	**0.8818**	**0.8818**	**0.8818**	**0.8818**	0.5026	0.7005	0.6572	1.0000
298	0.9003	1.2162	1.5270	**0.9003**	**0.9003**	**0.9003**	**0.9003**	0.5132	0.7152	0.6710	1.0000
299	0.8907	1.2031	1.5105	**0.8907**	**0.8907**	**0.8907**	**0.8907**	0.5076	0.7075	0.6638	1.0000
300	0.8978	1.2129	1.5227	**0.8978**	**0.8978**	**0.8978**	**0.8978**	0.5117	0.7132	0.6691	1.0000
301	0.9014	1.2176	1.5287	**0.9014**	**0.9014**	**0.9014**	**0.9014**	0.5137	0.7161	0.6718	1.0000
302	0.8930	1.2063	1.5145	**0.8930**	**0.8930**	**0.8930**	**0.8930**	0.5090	0.7094	0.6655	1.0000
303	0.8920	1.2050	1.5128	**0.8920**	**0.8920**	**0.8920**	**0.8920**	0.5084	0.7086	0.6648	1.0000
304	0.9232	1.1009	1.5155	**0.9232**	**0.9232**	**0.9232**	**0.9232**	0.7084	0.5472	0.6896	1.0000
305	0.9716	1.0500	1.4026	**0.9716**	**0.9716**	**0.9716**	**0.9716**	0.8921	0.5451	0.8304	1.0000
306	0.9860	1.0656	1.4234	**0.9860**	**0.9860**	**0.9860**	**0.9860**	0.9054	0.5532	0.8427	1.0000
307	0.9582	1.0356	1.3833	**0.9582**	**0.9582**	**0.9582**	**0.9582**	0.8799	0.5376	0.8190	1.0000
308	0.9698	1.0481	1.4000	**0.9698**	**0.9698**	**0.9698**	**0.9698**	0.8905	0.5441	0.8289	1.0000
309	0.9715	1.0499	1.4025	**0.9715**	**0.9715**	**0.9715**	**0.9715**	0.8921	0.5451	0.8303	1.0000
310	0.9676	1.0457	1.3969	**0.9676**	**0.9676**	**0.9676**	**0.9676**	0.8885	0.5429	0.8270	1.0000
311	0.9616	1.0392	1.3881	**0.9616**	**0.9616**	**0.9616**	**0.9616**	0.8829	0.5395	0.8218	1.0000
312	0.9677	1.0458	1.3969	**0.9677**	**0.9677**	**0.9677**	**0.9677**	0.8886	0.5429	0.8270	1.0000
313	0.9683	1.0465	1.3979	**0.9683**	**0.9683**	**0.9683**	**0.9683**	0.8891	0.5433	0.8276	1.0000
314	0.9681	1.0462	1.3976	**0.9681**	**0.9681**	**0.9681**	**0.9681**	0.8889	0.5432	0.8274	1.0000
315	0.9712	1.0496	1.4020	**0.9712**	**0.9712**	**0.9712**	**0.9712**	0.8918	0.5449	0.8300	1.0000
316	0.9828	1.0621	1.4188	**0.9828**	**0.9828**	**0.9828**	**0.9828**	0.9024	0.5514	0.8400	1.0000
317	0.9427	1.0188	1.3609	**0.9427**	**0.9427**	**0.9427**	**0.9427**	0.8656	0.5289	0.8057	1.0000
318	0.9747	1.0534	1.4072	**0.9747**	**0.9747**	**0.9747**	**0.9747**	0.8951	0.5469	0.8331	1.0000
319	0.9477	1.0242	1.3682	**0.9477**	**0.9477**	**0.9477**	**0.9477**	0.8702	0.5317	0.8100	1.0000
320	0.9562	1.0334	1.3804	**0.9562**	**0.9562**	**0.9562**	**0.9562**	0.8780	0.5365	0.8172	1.0000
321	0.9564	1.0336	1.3807	**0.9564**	**0.9564**	**0.9564**	**0.9564**	0.8782	0.5366	0.8174	1.0000
322	0.9607	1.0383	1.3869	**0.9607**	**0.9607**	**0.9607**	**0.9607**	0.8822	0.5390	0.8211	1.0000
323	0.9500	1.0266	1.3714	**0.9500**	**0.9500**	**0.9500**	**0.9500**	0.8723	0.5330	0.8119	1.0000
324	0.9768	1.0556	1.4101	**0.9768**	**0.9768**	**0.9768**	**0.9768**	0.8969	0.5480	0.8348	1.0000
325	0.9734	1.0520	1.4053	**0.9734**	**0.9734**	**0.9734**	**0.9734**	0.8938	0.5461	0.8320	1.0000
326	1.0287	1.0737	1.4496	**1.0287**	**1.0287**	**1.0287**	**1.0287**	1.2518	0.5321	0.9110	1.0000
327	1.0443	1.0899	1.4715	**1.0443**	**1.0443**	**1.0443**	**1.0443**	1.2708	0.5401	0.9248	1.0000
328	1.0474	1.0932	1.4759	**1.0474**	**1.0474**	**1.0474**	**1.0474**	1.2746	0.5417	0.9276	1.0000
329	0.9631	1.0725	1.3477	**0.9631**	**0.9631**	**0.9631**	**0.9631**	0.7925	0.6282	0.8518	1.0000
330	0.9455	1.0530	1.3231	**0.9455**	**0.9455**	**0.9455**	**0.9455**	0.7781	0.6167	0.8363	1.0000
331	0.9493	1.0572	1.3284	**0.9493**	**0.9493**	**0.9493**	**0.9493**	0.7812	0.6192	0.8396	1.0000
332	0.9595	1.0685	1.3426	**0.9595**	**0.9595**	**0.9595**	**0.9595**	0.7895	0.6258	0.8486	1.0000
333	0.9509	1.0590	1.3307	**0.9509**	**0.9509**	**0.9509**	**0.9509**	0.7825	0.6202	0.8411	1.0000
334	0.9511	1.0592	1.3309	**0.9511**	**0.9511**	**0.9511**	**0.9511**	0.7826	0.6203	0.8412	1.0000
335	0.9509	1.0589	1.3306	**0.9509**	**0.9509**	**0.9509**	**0.9509**	0.7825	0.6202	0.8410	1.0000
336	0.9538	1.0621	1.3346	**0.9538**	**0.9538**	**0.9538**	**0.9538**	0.7848	0.6221	0.8436	1.0000
337	0.9516	1.0598	1.3316	**0.9516**	**0.9516**	**0.9516**	**0.9516**	0.7831	0.6207	0.8417	1.0000
338	0.9490	1.0568	1.3280	**0.9490**	**0.9490**	**0.9490**	**0.9490**	0.7809	0.6190	0.8394	1.0000
339	0.9373	1.0438	1.3116	**0.9373**	**0.9373**	**0.9373**	**0.9373**	0.7713	0.6113	0.8290	1.0000
340	0.9556	1.0642	1.3372	**0.9556**	**0.9556**	**0.9556**	**0.9556**	0.7863	0.6233	0.8452	1.0000
341	0.9317	1.0376	1.3038	**0.9317**	**0.9317**	**0.9317**	**0.9317**	0.7667	0.6077	0.8241	1.0000
342	0.9598	1.0742	1.2707	**0.9598**	**0.9598**	**0.9598**	**0.9598**	1.8036	0.5736	0.9377	1.0000
343	0.9554	1.0693	1.2649	**0.9554**	**0.9554**	**0.9554**	**0.9554**	1.7953	0.5709	0.9333	1.0000
344	0.9520	1.0655	1.2604	**0.9520**	**0.9520**	**0.9520**	**0.9520**	1.7889	0.5689	0.9300	1.0000
345	0.9498	1.0631	1.2575	**0.9498**	**0.9498**	**0.9498**	**0.9498**	1.7849	0.5676	0.9279	1.0000
346	0.9506	1.0639	1.2585	**0.9506**	**0.9506**	**0.9506**	**0.9506**	1.7863	0.5681	0.9286	1.0000
347	1.0545	1.2422	1.4403	**1.0545**	**1.0545**	**1.0545**	**1.0545**	1.2933	0.6512	0.9479	1.0000
348	1.0504	1.2374	1.4347	**1.0504**	**1.0504**	**1.0504**	**1.0504**	1.2883	0.6487	0.9442	1.0000
349	1.0691	1.2594	1.4602	**1.0691**	**1.0691**	**1.0691**	**1.0691**	1.3112	0.6602	0.9610	1.0000
350	1.0376	1.2224	1.4173	**1.0376**	**1.0376**	**1.0376**	**1.0376**	1.2726	0.6408	0.9327	1.0000
351	1.0663	1.2561	1.4564	**1.0663**	**1.0663**	**1.0663**	**1.0663**	1.3077	0.6585	0.9585	1.0000
352	1.0689	1.2592	1.4600	**1.0689**	**1.0689**	**1.0689**	**1.0689**	1.3110	0.6601	0.9608	1.0000
353	1.0646	1.2541	1.4542	**1.0646**	**1.0646**	**1.0646**	**1.0646**	1.3057	0.6575	0.9570	1.0000
354	1.0474	1.2339	1.4307	**1.0474**	**1.0474**	**1.0474**	**1.0474**	1.2846	0.6469	0.9415	1.0000
355	1.0524	1.2397	1.4374	**1.0524**	**1.0524**	**1.0524**	**1.0524**	1.2907	0.6499	0.9460	1.0000
356	1.0316	1.2152	1.4090	**1.0316**	**1.0316**	**1.0316**	**1.0316**	1.2652	0.6371	0.9273	1.0000
357	1.0485	1.2352	1.4321	**1.0485**	**1.0485**	**1.0485**	**1.0485**	1.2859	0.6475	0.9425	1.0000
358	1.0316	1.2153	1.4091	**1.0316**	**1.0316**	**1.0316**	**1.0316**	1.2652	0.6371	0.9273	1.0000
359	1.0523	1.2396	1.4373	**1.0523**	**1.0523**	**1.0523**	**1.0523**	1.2906	0.6498	0.9459	1.0000
360	1.0345	1.2186	1.4130	**1.0345**	**1.0345**	**1.0345**	**1.0345**	1.2687	0.6389	0.9299	1.0000
361	1.0429	1.2285	1.4244	**1.0429**	**1.0429**	**1.0429**	**1.0429**	1.2790	0.6440	0.9374	1.0000
362	1.0435	1.2292	1.4253	**1.0435**	**1.0435**	**1.0435**	**1.0435**	1.2798	0.6444	0.9380	1.0000

State: **PENNSYLVANIA**
Line of Business: **HOMEOWNERS**
Effective: **AUGUST 15, 2014**

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

TERRITORY FACTORS

USAA GROUP
UNIT-OWNERS FORMS

Territory	Other Perils	Other Fire	Other Wind and Hail	Theft	Water	Lightning	Liability	Hurricane	Severe Thunderstorm	Winter Storm	Fire Following Earthquake
363	0.8794	1.3067	1.4500	**0.8794**	**0.8794**	**0.8794**	**0.8794**	0.8515	0.8343	0.6002	1.0000
364	0.8765	1.3024	1.4453	**0.8765**	**0.8765**	**0.8765**	**0.8765**	0.8487	0.8316	0.5983	1.0000
365	0.8528	1.2671	1.4061	**0.8528**	**0.8528**	**0.8528**	**0.8528**	0.8257	0.8090	0.5821	1.0000
366	0.8394	1.2473	1.3842	**0.8394**	**0.8394**	**0.8394**	**0.8394**	0.8128	0.7964	0.5730	1.0000
367	0.8514	1.2651	1.4039	**0.8514**	**0.8514**	**0.8514**	**0.8514**	0.8244	0.8077	0.5811	1.0000
368	0.8479	1.2599	1.3982	**0.8479**	**0.8479**	**0.8479**	**0.8479**	0.8210	0.8045	0.5788	1.0000
369	0.8539	1.2688	1.4080	**0.8539**	**0.8539**	**0.8539**	**0.8539**	0.8268	0.8101	0.5828	1.0000
370	0.8551	1.2706	1.4100	**0.8551**	**0.8551**	**0.8551**	**0.8551**	0.8280	0.8113	0.5837	1.0000
371	0.8521	1.2661	1.4051	**0.8521**	**0.8521**	**0.8521**	**0.8521**	0.8251	0.8084	0.5816	1.0000
372	0.8679	1.2896	1.4311	**0.8679**	**0.8679**	**0.8679**	**0.8679**	0.8404	0.8234	0.5924	1.0000
373	0.8888	1.3207	1.4656	**0.8888**	**0.8888**	**0.8888**	**0.8888**	0.8606	0.8432	0.6067	1.0000
374	0.8877	1.3190	1.4638	**0.8877**	**0.8877**	**0.8877**	**0.8877**	0.8595	0.8422	0.6059	1.0000
375	0.8712	1.2944	1.4364	**0.8712**	**0.8712**	**0.8712**	**0.8712**	0.8435	0.8265	0.5946	1.0000
376	0.8885	1.3202	1.4650	**0.8885**	**0.8885**	**0.8885**	**0.8885**	0.8602	0.8429	0.6064	1.0000
377	0.8723	1.2960	1.4383	**0.8723**	**0.8723**	**0.8723**	**0.8723**	0.8445	0.8275	0.5954	1.0000
378	0.8645	1.2846	1.4255	**0.8645**	**0.8645**	**0.8645**	**0.8645**	0.8371	0.8202	0.5901	1.0000
379	0.8708	1.2939	1.4359	**0.8708**	**0.8708**	**0.8708**	**0.8708**	0.8432	0.8262	0.5944	1.0000
380	0.8751	1.3003	1.4430	**0.8751**	**0.8751**	**0.8751**	**0.8751**	0.8473	0.8302	0.5973	1.0000
381	0.8743	1.2991	1.4416	**0.8743**	**0.8743**	**0.8743**	**0.8743**	0.8465	0.8294	0.5967	1.0000
382	0.8754	1.3007	1.4434	**0.8754**	**0.8754**	**0.8754**	**0.8754**	0.8475	0.8305	0.5975	1.0000
383	0.8805	1.3084	1.4519	**0.8805**	**0.8805**	**0.8805**	**0.8805**	0.8526	0.8354	0.6010	1.0000
384	0.8846	1.3144	1.4586	**0.8846**	**0.8846**	**0.8846**	**0.8846**	0.8565	0.8392	0.6038	1.0000
385	0.8702	1.2930	1.4348	**0.8702**	**0.8702**	**0.8702**	**0.8702**	0.8425	0.8255	0.5939	1.0000
386	0.8731	1.2973	1.4397	**0.8731**	**0.8731**	**0.8731**	**0.8731**	0.8454	0.8283	0.5960	1.0000
387	0.8709	1.2941	1.4361	**0.8709**	**0.8709**	**0.8709**	**0.8709**	0.8433	0.8263	0.5945	1.0000
388	0.8308	1.2345	1.3700	**0.8308**	**0.8308**	**0.8308**	**0.8308**	0.8044	0.7882	0.5671	1.0000
389	0.8315	1.2355	1.3711	**0.8315**	**0.8315**	**0.8315**	**0.8315**	0.8051	0.7889	0.5676	1.0000
390	0.8427	1.2521	1.3895	**0.8427**	**0.8427**	**0.8427**	**0.8427**	0.8159	0.7995	0.5752	1.0000
391	0.8408	1.2494	1.3864	**0.8408**	**0.8408**	**0.8408**	**0.8408**	0.8141	0.7977	0.5739	1.0000
392	0.8651	1.2854	1.4265	**0.8651**	**0.8651**	**0.8651**	**0.8651**	0.8376	0.8207	0.5905	1.0000
393	0.9544	1.2655	1.4142	**0.9544**	**0.9544**	**0.9544**	**0.9544**	0.7999	0.8213	0.6352	1.0000
394	0.9260	1.2279	1.3721	**0.9260**	**0.9260**	**0.9260**	**0.9260**	0.7761	0.7969	0.6163	1.0000
395	0.9434	1.2509	1.3978	**0.9434**	**0.9434**	**0.9434**	**0.9434**	0.7906	0.8118	0.6279	1.0000
396	0.9447	1.2527	1.3999	**0.9447**	**0.9447**	**0.9447**	**0.9447**	0.7918	0.8130	0.6288	1.0000
397	0.9371	1.2426	1.3886	**0.9371**	**0.9371**	**0.9371**	**0.9371**	0.7854	0.8064	0.6237	1.0000
398	0.9371	1.2425	1.3885	**0.9371**	**0.9371**	**0.9371**	**0.9371**	0.7853	0.8064	0.6237	1.0000
399	0.9336	1.2379	1.3834	**0.9336**	**0.9336**	**0.9336**	**0.9336**	0.7824	0.8034	0.6214	1.0000
400	0.9334	1.2376	1.3830	**0.9334**	**0.9334**	**0.9334**	**0.9334**	0.7822	0.8032	0.6212	1.0000
401	0.9331	1.2372	1.3826	**0.9331**	**0.9331**	**0.9331**	**0.9331**	0.7820	0.8030	0.6210	1.0000
402	0.9153	1.2137	1.3563	**0.9153**	**0.9153**	**0.9153**	**0.9153**	0.7671	0.7877	0.6092	1.0000
403	0.9444	1.2523	1.3994	**0.9444**	**0.9444**	**0.9444**	**0.9444**	0.7915	0.8127	0.6286	1.0000
404	0.9478	1.2568	1.4045	**0.9478**	**0.9478**	**0.9478**	**0.9478**	0.7943	0.8157	0.6308	1.0000
405	0.9398	1.2462	1.3926	**0.9398**	**0.9398**	**0.9398**	**0.9398**	0.7876	0.8088	0.6255	1.0000
406	0.9507	1.2605	1.4086	**0.9507**	**0.9507**	**0.9507**	**0.9507**	0.7967	0.8181	0.6327	1.0000
407	0.9514	1.2616	1.4098	**0.9514**	**0.9514**	**0.9514**	**0.9514**	0.7974	0.8188	0.6332	1.0000
408	0.9520	1.2623	1.4106	**0.9520**	**0.9520**	**0.9520**	**0.9520**	0.7978	0.8192	0.6336	1.0000
409	0.9473	1.2561	1.4037	**0.9473**	**0.9473**	**0.9473**	**0.9473**	0.7939	0.8152	0.6305	1.0000
410	0.9416	1.2485	1.3952	**0.9416**	**0.9416**	**0.9416**	**0.9416**	0.7891	0.8103	0.6267	1.0000
411	0.9554	1.2668	1.4156	**0.9554**	**0.9554**	**0.9554**	**0.9554**	0.8007	0.8221	0.6359	1.0000
412	0.9204	1.2204	1.3638	**0.9204**	**0.9204**	**0.9204**	**0.9204**	0.7714	0.7921	0.6126	1.0000
413	0.9180	1.2172	1.3602	**0.9180**	**0.9180**	**0.9180**	**0.9180**	0.7693	0.7899	0.6110	1.0000
414	0.9227	1.2235	1.3672	**0.9227**	**0.9227**	**0.9227**	**0.9227**	0.7733	0.7940	0.6141	1.0000
415	0.9271	1.2293	1.3737	**0.9271**	**0.9271**	**0.9271**	**0.9271**	0.7770	0.7978	0.6170	1.0000
416	0.9439	1.2516	1.3987	**0.9439**	**0.9439**	**0.9439**	**0.9439**	0.7911	0.8123	0.6282	1.0000
417	0.9456	1.2538	1.4012	**0.9456**	**0.9456**	**0.9456**	**0.9456**	0.7925	0.8137	0.6294	1.0000
418	0.9397	1.2460	1.3924	**0.9397**	**0.9397**	**0.9397**	**0.9397**	0.7875	0.8087	0.6254	1.0000
419	0.9378	1.2435	1.3896	**0.9378**	**0.9378**	**0.9378**	**0.9378**	0.7860	0.8070	0.6242	1.0000
420	0.9484	1.2575	1.4053	**0.9484**	**0.9484**	**0.9484**	**0.9484**	0.7948	0.8161	0.6312	1.0000
421	0.9289	1.2317	1.3764	**0.9289**	**0.9289**	**0.9289**	**0.9289**	0.7785	0.7994	0.6182	1.0000
422	0.9536	1.2645	1.4130	**0.9536**	**0.9536**	**0.9536**	**0.9536**	0.7992	0.8206	0.6347	1.0000
423	0.9169	1.2158	1.3587	**0.9169**	**0.9169**	**0.9169**	**0.9169**	0.7684	0.7891	0.6103	1.0000
424	0.9467	1.2553	1.4028	**0.9467**	**0.9467**	**0.9467**	**0.9467**	0.7934	0.8147	0.6301	1.0000
425	0.9320	1.2358	1.3811	**0.9320**	**0.9320**	**0.9320**	**0.9320**	0.7811	0.8021	0.6203	1.0000
426	0.9022	1.2941	1.5037	**0.9022**	**0.9022**	**0.9022**	**0.9022**	0.8672	0.8036	0.6268	1.0000
427	0.9256	1.3276	1.5427	**0.9256**	**0.9256**	**0.9256**	**0.9256**	0.8897	0.8244	0.6430	1.0000
428	0.8902	1.2769	1.4837	**0.8902**	**0.8902**	**0.8902**	**0.8902**	0.8557	0.7929	0.6185	1.0000
429	0.8992	1.2897	1.4986	**0.8992**	**0.8992**	**0.8992**	**0.8992**	0.8643	0.8009	0.6247	1.0000
430	0.9152	1.3127	1.5254	**0.9152**	**0.9152**	**0.9152**	**0.9152**	0.8797	0.8152	0.6358	1.0000
431	0.9217	1.3220	1.5362	**0.9217**	**0.9217**	**0.9217**	**0.9217**	0.8860	0.8210	0.6403	1.0000
432	0.9031	1.2954	1.5052	**0.9031**	**0.9031**	**0.9031**	**0.9031**	0.8681	0.8044	0.6274	1.0000
433	0.9164	1.3145	1.5274	**0.9164**	**0.9164**	**0.9164**	**0.9164**	0.8809	0.8163	0.6367	1.0000
434	0.9141	1.3111	1.5235	**0.9141**	**0.9141**	**0.9141**	**0.9141**	0.8786	0.8141	0.6350	1.0000
435	0.8930	1.2809	1.4884	**0.8930**	**0.8930**	**0.8930**	**0.8930**	0.8584	0.7954	0.6204	1.0000
436	0.9021	1.2940	1.5035	**0.9021**	**0.9021**	**0.9021**	**0.9021**	0.8671	0.8035	0.6267	1.0000
437	1.0064	1.1103	1.1854	**1.0064**	**1.0064**	**1.0064**	**1.0064**	1.1264	0.7788	0.6346	1.0000

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TERRITORY FACTORS

USAA GROUP
UNIT-OWNERS FORMS

Territory	Other Perils	Other Fire	Other Wind and Hail	Theft	Water	Lightning	Liability	Hurricane	Severe Thunderstorm	Winter Storm	Fire Following Earthquake
438	1.0213	1.1267	1.2030	1.0213	1.0213	1.0213	1.0213	1.1431	0.7904	0.6440	1.0000
439	1.0264	1.1324	1.2090	1.0264	1.0264	1.0264	1.0264	1.1488	0.7943	0.6472	1.0000
440	1.0061	1.1100	1.1852	1.0061	1.0061	1.0061	1.0061	1.1261	0.7787	0.6344	1.0000
441	1.0093	1.1135	1.1889	1.0093	1.0093	1.0093	1.0093	1.1296	0.7811	0.6364	1.0000
442	1.0112	1.1156	1.1911	1.0112	1.0112	1.0112	1.0112	1.1317	0.7826	0.6376	1.0000
443	1.0224	1.1279	1.2043	1.0224	1.0224	1.0224	1.0224	1.1443	0.7912	0.6447	1.0000
444	1.0215	1.1269	1.2032	1.0215	1.0215	1.0215	1.0215	1.1433	0.7905	0.6441	1.0000
445	1.0105	1.1148	1.1903	1.0105	1.0105	1.0105	1.0105	1.1310	0.7821	0.6372	1.0000
446	0.9918	1.0942	1.1683	0.9918	0.9918	0.9918	0.9918	1.1101	0.7676	0.6254	1.0000
447	1.0480	1.1562	1.2345	1.0480	1.0480	1.0480	1.0480	1.1730	0.8111	0.6608	1.0000
448	1.0099	1.1141	1.1896	1.0099	1.0099	1.0099	1.0099	1.1303	0.7816	0.6368	1.0000
449	1.0199	1.1252	1.2014	1.0199	1.0199	1.0199	1.0199	1.1415	0.7893	0.6431	1.0000
450	1.0021	1.1056	1.1804	1.0021	1.0021	1.0021	1.0021	1.1216	0.7756	0.6319	1.0000
451	0.9978	1.1008	1.1753	0.9978	0.9978	0.9978	0.9978	1.1168	0.7722	0.6292	1.0000
452	1.0075	1.1115	1.1868	1.0075	1.0075	1.0075	1.0075	1.1276	0.7797	0.6353	1.0000
453	1.2694	0.9689	1.0272	1.2694	1.2694	1.2694	1.2694	1.3825	0.7292	0.6286	1.0000
454	1.2498	0.9539	1.0113	1.2498	1.2498	1.2498	1.2498	1.3612	0.7180	0.6189	1.0000
455	1.2517	0.9554	1.0129	1.2517	1.2517	1.2517	1.2517	1.3633	0.7191	0.6199	1.0000
456	1.2551	0.9580	1.0156	1.2551	1.2551	1.2551	1.2551	1.3670	0.7210	0.6215	1.0000
457	1.2534	0.9567	1.0142	1.2534	1.2534	1.2534	1.2534	1.3651	0.7200	0.6207	1.0000
458	1.2144	0.9269	0.9827	1.2144	1.2144	1.2144	1.2144	1.3227	0.6977	0.6014	1.0000
459	1.2561	0.9587	1.0164	1.2561	1.2561	1.2561	1.2561	1.3680	0.7216	0.6220	1.0000
460	1.2297	0.9386	0.9950	1.2297	1.2297	1.2297	1.2297	1.3393	0.7064	0.6089	1.0000
461	1.2696	0.9691	1.0274	1.2696	1.2696	1.2696	1.2696	1.3828	0.7294	0.6287	1.0000
462	1.2668	0.9669	1.0251	1.2668	1.2668	1.2668	1.2668	1.3797	0.7278	0.6273	1.0000
463	1.2577	0.9599	1.0177	1.2577	1.2577	1.2577	1.2577	1.3698	0.7225	0.6228	1.0000
464	1.2406	0.9469	1.0038	1.2406	1.2406	1.2406	1.2406	1.3512	0.7127	0.6143	1.0000
465	1.2856	0.9813	1.0403	1.2856	1.2856	1.2856	1.2856	1.4002	0.7386	0.6367	1.0000
466	1.2357	0.9432	0.9999	1.2357	1.2357	1.2357	1.2357	1.3458	0.7099	0.6119	1.0000
467	1.2497	0.9538	1.0112	1.2497	1.2497	1.2497	1.2497	1.3611	0.7179	0.6188	1.0000
468	1.2335	0.9415	0.9981	1.2335	1.2335	1.2335	1.2335	1.3434	0.7086	0.6108	1.0000
469	1.2569	0.9593	1.0170	1.2569	1.2569	1.2569	1.2569	1.3689	0.7220	0.6224	1.0000
470	0.8414	1.2008	1.3310	0.8414	0.8414	0.8414	0.8414	1.7271	0.6955	0.7615	1.0000
471	0.8421	1.2017	1.3320	0.8421	0.8421	0.8421	0.8421	1.7285	0.6961	0.7621	1.0000
472	0.8442	1.2047	1.3353	0.8442	0.8442	0.8442	0.8442	1.7327	0.6978	0.7639	1.0000
473	0.8427	1.2026	1.3330	0.8427	0.8427	0.8427	0.8427	1.7298	0.6966	0.7626	1.0000
474	0.8387	1.1969	1.3266	0.8387	0.8387	0.8387	0.8387	1.7215	0.6933	0.7590	1.0000
475	0.8420	1.2016	1.3319	0.8420	0.8420	0.8420	0.8420	1.7283	0.6960	0.7620	1.0000
476	0.8430	1.2030	1.3334	0.8430	0.8430	0.8430	0.8430	1.7303	0.6968	0.7629	1.0000
477	0.8259	1.1786	1.3064	0.8259	0.8259	0.8259	0.8259	1.6952	0.6827	0.7474	1.0000
478	0.8292	1.1834	1.3117	0.8292	0.8292	0.8292	0.8292	1.7021	0.6854	0.7504	1.0000
479	0.8393	1.1977	1.3276	0.8393	0.8393	0.8393	0.8393	1.7227	0.6937	0.7595	1.0000
480	0.8397	1.1983	1.3282	0.8397	0.8397	0.8397	0.8397	1.7235	0.6941	0.7599	1.0000
481	1.1681	1.1938	1.2996	1.1681	1.1681	1.1681	1.1681	1.7717	0.7177	0.6231	1.0000
482	1.2158	1.2426	1.3527	1.2158	1.2158	1.2158	1.2158	1.8440	0.7469	0.6485	1.0000
483	1.1614	1.1869	1.2921	1.1614	1.1614	1.1614	1.1614	1.7615	0.7135	0.6195	1.0000
484	1.0760	1.2157	1.2525	1.0760	1.0760	1.0760	1.0760	1.9549	0.6928	0.6531	1.0000
485	1.0754	1.2150	1.2517	1.0754	1.0754	1.0754	1.0754	1.9537	0.6924	0.6527	1.0000
486	1.0758	1.2155	1.2523	1.0758	1.0758	1.0758	1.0758	1.9546	0.6927	0.6530	1.0000
487	1.0615	1.1993	1.2356	1.0615	1.0615	1.0615	1.0615	1.9286	0.6835	0.6443	1.0000
488	1.0564	1.1935	1.2296	1.0564	1.0564	1.0564	1.0564	1.9192	0.6802	0.6412	1.0000
489	1.0286	1.1621	1.1973	1.0286	1.0286	1.0286	1.0286	1.8688	0.6623	0.6243	1.0000
490	1.0331	1.1672	1.2025	1.0331	1.0331	1.0331	1.0331	1.8769	0.6652	0.6270	1.0000
491	1.0504	1.1867	1.2227	1.0504	1.0504	1.0504	1.0504	1.9083	0.6764	0.6375	1.0000
492	1.0273	1.1606	1.1958	1.0273	1.0273	1.0273	1.0273	1.8664	0.6615	0.6235	1.0000
493	1.0688	1.2076	1.2441	1.0688	1.0688	1.0688	1.0688	1.9418	0.6882	0.6487	1.0000
494	0.9926	1.2202	1.2358	0.9926	0.9926	0.9926	0.9926	1.5918	0.7175	0.7824	1.0000
495	0.9933	1.2210	1.2367	0.9933	0.9933	0.9933	0.9933	1.5929	0.7180	0.7830	1.0000
496	0.9919	1.2193	1.2350	0.9919	0.9919	0.9919	0.9919	1.5906	0.7170	0.7819	1.0000
497	0.9912	1.2185	1.2341	0.9912	0.9912	0.9912	0.9912	1.5896	0.7165	0.7813	1.0000
498	0.9914	1.2188	1.2344	0.9914	0.9914	0.9914	0.9914	1.5900	0.7167	0.7815	1.0000
499	0.9754	1.1990	1.2144	0.9754	0.9754	0.9754	0.9754	1.5642	0.7051	0.7689	1.0000
500	0.9910	1.2182	1.2339	0.9910	0.9910	0.9910	0.9910	1.5893	0.7164	0.7812	1.0000
501	0.9725	1.1955	1.2109	0.9725	0.9725	0.9725	0.9725	1.5597	0.7030	0.7666	1.0000
502	0.9718	1.1947	1.2100	0.9718	0.9718	0.9718	0.9718	1.5585	0.7025	0.7661	1.0000
503	0.9918	1.2192	1.2348	0.9918	0.9918	0.9918	0.9918	1.5905	0.7169	0.7818	1.0000
504	0.9904	1.2175	1.2331	0.9904	0.9904	0.9904	0.9904	1.5882	0.7159	0.7807	1.0000
505	0.9906	1.2178	1.2334	0.9906	0.9906	0.9906	0.9906	1.5886	0.7161	0.7809	1.0000
506	0.9916	1.2190	1.2347	0.9916	0.9916	0.9916	0.9916	1.5903	0.7168	0.7817	1.0000
507	0.9800	1.2048	1.2202	0.9800	0.9800	0.9800	0.9800	1.5717	0.7084	0.7726	1.0000
508	0.9866	1.2128	1.2283	0.9866	0.9866	0.9866	0.9866	1.5821	0.7131	0.7777	1.0000
509	0.9917	1.2191	1.2347	0.9917	0.9917	0.9917	0.9917	1.5903	0.7168	0.7817	1.0000
510	0.9913	1.2186	1.2342	0.9913	0.9913	0.9913	0.9913	1.5897	0.7166	0.7814	1.0000
511	0.9912	1.2185	1.2341	0.9912	0.9912	0.9912	0.9912	1.5896	0.7165	0.7814	1.0000
512	0.9906	1.2178	1.2334	0.9906	0.9906	0.9906	0.9906	1.5887	0.7161	0.7809	1.0000

State: **PENNSYLVANIA**
Line of Business: **HOMEOWNERS**
Effective: **AUGUST 15, 2014**

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

TERRITORY FACTORS

USAA GROUP
UNIT-OWNERS FORMS

Territory	Other Perils	Other Fire	Other Wind and Hail	Theft	Water	Lightning	Liability	Hurricane	Severe Thunderstorm	Winter Storm	Fire Following Earthquake
513	0.9755	1.1991	1.2145	0.9755	0.9755	0.9755	0.9755	1.5643	0.7051	0.7689	1.0000
514	0.9741	1.1974	1.2128	0.9741	0.9741	0.9741	0.9741	1.5621	0.7041	0.7678	1.0000
515	1.1399	1.1618	1.1709	1.1399	1.1399	1.1399	1.1399	2.0610	0.6767	0.6375	1.0000
516	1.1605	1.1827	1.1920	1.1605	1.1605	1.1605	1.1605	2.0981	0.6889	0.6490	1.0000
517	1.1621	1.1843	1.1937	1.1621	1.1621	1.1621	1.1621	2.1011	0.6898	0.6499	1.0000
518	1.1714	1.1938	1.2033	1.1714	1.1714	1.1714	1.1714	2.1179	0.6953	0.6551	1.0000
519	1.1722	1.1947	1.2041	1.1722	1.1722	1.1722	1.1722	2.1194	0.6958	0.6556	1.0000
520	1.1713	1.1938	1.2032	1.1713	1.1713	1.1713	1.1713	2.1178	0.6953	0.6551	1.0000
521	1.1717	1.1941	1.2036	1.1717	1.1717	1.1717	1.1717	2.1184	0.6955	0.6553	1.0000
522	1.1708	1.1933	1.2027	1.1708	1.1708	1.1708	1.1708	2.1169	0.6950	0.6548	1.0000
523	1.1720	1.1944	1.2039	1.1720	1.1720	1.1720	1.1720	2.1190	0.6957	0.6554	1.0000
524	1.1725	1.1950	1.2045	1.1725	1.1725	1.1725	1.1725	2.1200	0.6960	0.6558	1.0000
525	1.1716	1.1941	1.2035	1.1716	1.1716	1.1716	1.1716	2.1183	0.6955	0.6553	1.0000
526	1.1728	1.1953	1.2047	1.1728	1.1728	1.1728	1.1728	2.1205	0.6962	0.6559	1.0000
527	1.1727	1.1952	1.2046	1.1727	1.1727	1.1727	1.1727	2.1203	0.6961	0.6559	1.0000
528	1.1710	1.1934	1.2028	1.1710	1.1710	1.1710	1.1710	2.1172	0.6951	0.6549	1.0000
529	1.1735	1.1959	1.2054	1.1735	1.1735	1.1735	1.1735	2.1216	0.6966	0.6563	1.0000
530	1.1743	1.1968	1.2063	1.1743	1.1743	1.1743	1.1743	2.1232	0.6971	0.6567	1.0000
531	1.1717	1.1941	1.2035	1.1717	1.1717	1.1717	1.1717	2.1184	0.6955	0.6553	1.0000
532	1.1676	1.1900	1.1994	1.1676	1.1676	1.1676	1.1676	2.1110	0.6931	0.6530	1.0000
533	1.1360	1.1577	1.1669	1.1360	1.1360	1.1360	1.1360	2.0538	0.6743	0.6353	1.0000
534	1.1344	1.1562	1.1653	1.1344	1.1344	1.1344	1.1344	2.0511	0.6734	0.6344	1.0000
535	1.1421	1.1640	1.1731	1.1421	1.1421	1.1421	1.1421	2.0649	0.6779	0.6387	1.0000
536	1.1724	1.1948	1.2043	1.1724	1.1724	1.1724	1.1724	2.1197	0.6959	0.6557	1.0000
537	1.1568	1.1790	1.1883	1.1568	1.1568	1.1568	1.1568	2.0916	0.6867	0.6470	1.0000
538	1.1354	1.1572	1.1663	1.1354	1.1354	1.1354	1.1354	2.0529	0.6740	0.6350	1.0000
539	1.1638	1.1861	1.1954	1.1638	1.1638	1.1638	1.1638	2.1041	0.6908	0.6509	1.0000
540	1.1624	1.1847	1.1940	1.1624	1.1624	1.1624	1.1624	2.1017	0.6900	0.6501	1.0000
541	1.1713	1.1938	1.2032	1.1713	1.1713	1.1713	1.1713	2.1178	0.6953	0.6551	1.0000
542	1.1715	1.1940	1.2034	1.1715	1.1715	1.1715	1.1715	2.1181	0.6954	0.6552	1.0000
543	0.7799	1.1264	1.1826	0.7799	0.7799	0.7799	0.7799	2.8045	0.6963	0.6584	1.0000
544	0.7799	1.1265	1.1827	0.7799	0.7799	0.7799	0.7799	2.8047	0.6963	0.6584	1.0000
545	0.7785	1.1244	1.1805	0.7785	0.7785	0.7785	0.7785	2.7995	0.6950	0.6572	1.0000
546	0.7793	1.1255	1.1817	0.7793	0.7793	0.7793	0.7793	2.8023	0.6957	0.6579	1.0000
547	0.7785	1.1244	1.1805	0.7785	0.7785	0.7785	0.7785	2.7995	0.6951	0.6572	1.0000
548	0.7797	1.1262	1.1824	0.7797	0.7797	0.7797	0.7797	2.8040	0.6962	0.6583	1.0000
549	0.7788	1.1248	1.1810	0.7788	0.7788	0.7788	0.7788	2.8007	0.6953	0.6575	1.0000
550	0.7797	1.1261	1.1823	0.7797	0.7797	0.7797	0.7797	2.8039	0.6961	0.6582	1.0000
551	1.1291	1.5570	1.5744	1.1291	1.1291	1.1291	1.1291	2.0532	0.7327	0.7203	1.0000
552	1.1388	1.5703	1.5879	1.1388	1.1388	1.1388	1.1388	2.0707	0.7389	0.7265	1.0000
553	1.1065	1.5258	1.5429	1.1065	1.1065	1.1065	1.1065	2.0121	0.7180	0.7059	1.0000
554	1.1463	1.5806	1.5983	1.1463	1.1463	1.1463	1.1463	2.0844	0.7438	0.7313	1.0000
555	1.1249	1.5511	1.5684	1.1249	1.1249	1.1249	1.1249	2.0454	0.7299	0.7176	1.0000
556	1.0985	1.5148	1.5318	1.0985	1.0985	1.0985	1.0985	1.9976	0.7128	0.7008	1.0000
557	1.1379	1.5690	1.5866	1.1379	1.1379	1.1379	1.1379	2.0691	0.7383	0.7259	1.0000
558	1.1268	1.5538	1.5712	1.1268	1.1268	1.1268	1.1268	2.0490	0.7312	0.7188	1.0000
559	1.1248	1.5511	1.5684	1.1248	1.1248	1.1248	1.1248	2.0454	0.7299	0.7176	1.0000
560	1.1445	1.5781	1.5958	1.1445	1.1445	1.1445	1.1445	2.0811	0.7426	0.7301	1.0000
561	1.1460	1.5802	1.5979	1.1460	1.1460	1.1460	1.1460	2.0838	0.7436	0.7311	1.0000
562	1.1276	1.5549	1.5722	1.1276	1.1276	1.1276	1.1276	2.0504	0.7317	0.7193	1.0000
563	1.1401	1.5721	1.5897	1.1401	1.1401	1.1401	1.1401	2.0731	0.7398	0.7273	1.0000
564	1.1298	1.5580	1.5754	1.1298	1.1298	1.1298	1.1298	2.0545	0.7331	0.7208	1.0000
565	1.1391	1.5707	1.5883	1.1391	1.1391	1.1391	1.1391	2.0713	0.7391	0.7267	1.0000
566	1.1461	1.5805	1.5981	1.1461	1.1461	1.1461	1.1461	2.0841	0.7437	0.7312	1.0000
567	1.1115	1.5327	1.5499	1.1115	1.1115	1.1115	1.1115	2.0212	0.7213	0.7091	1.0000
568	1.1318	1.5607	1.5782	1.1318	1.1318	1.1318	1.1318	2.0581	0.7344	0.7221	1.0000
569	1.1253	1.5518	1.5691	1.1253	1.1253	1.1253	1.1253	2.0463	0.7302	0.7179	1.0000
570	1.1392	1.5709	1.5885	1.1392	1.1392	1.1392	1.1392	2.0716	0.7392	0.7268	1.0000
571	1.1310	1.5595	1.5770	1.1310	1.1310	1.1310	1.1310	2.0566	0.7339	0.7215	1.0000
572	1.1009	1.5181	1.5351	1.1009	1.1009	1.1009	1.1009	2.0019	0.7144	0.7023	1.0000
573	1.1434	1.5767	1.5944	1.1434	1.1434	1.1434	1.1434	2.0792	0.7420	0.7294	1.0000
574	1.1629	1.4603	1.4956	1.1629	1.1629	1.1629	1.1629	1.9745	0.6998	0.6482	1.0000
575	1.1836	1.4862	1.5221	1.1836	1.1836	1.1836	1.1836	2.0095	0.7122	0.6597	1.0000
576	1.1541	1.4493	1.4843	1.1541	1.1541	1.1541	1.1541	1.9596	0.6945	0.6433	1.0000
577	1.1767	1.4777	1.5134	1.1767	1.1767	1.1767	1.1767	1.9979	0.7081	0.6559	1.0000
578	1.1806	1.4825	1.5183	1.1806	1.1806	1.1806	1.1806	2.0045	0.7104	0.6580	1.0000
579	1.1768	1.4777	1.5134	1.1768	1.1768	1.1768	1.1768	1.9980	0.7081	0.6559	1.0000
580	1.1699	1.4691	1.5046	1.1699	1.1699	1.1699	1.1699	1.9863	0.7040	0.6521	1.0000
581	1.3387	1.7307	1.6049	1.3387	1.3387	1.3387	1.3387	2.0311	0.6248	0.6150	1.0000
582	1.3590	1.7569	1.6293	1.3590	1.3590	1.3590	1.3590	2.0619	0.6343	0.6244	1.0000
583	1.3690	1.7699	1.6413	1.3690	1.3690	1.3690	1.3690	2.0771	0.6390	0.6289	1.0000
584	1.3534	1.7497	1.6226	1.3534	1.3534	1.3534	1.3534	2.0535	0.6317	0.6218	1.0000
585	1.3725	1.7744	1.6455	1.3725	1.3725	1.3725	1.3725	2.0825	0.6406	0.6306	1.0000
586	1.3588	1.7567	1.6291	1.3588	1.3588	1.3588	1.3588	2.0616	0.6342	0.6243	1.0000
587	1.3502	1.7457	1.6188	1.3502	1.3502	1.3502	1.3502	2.0487	0.6302	0.6203	1.0000

State: **PENNSYLVANIA**
Line of Business: **HOMEOWNERS**
Effective: **AUGUST 15, 2014**

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

TERRITORY FACTORS

USAA GROUP
UNIT-OWNERS FORMS

Territory	Other Perils	Other Fire	Other Wind and Hail	Theft	Water	Lightning	Liability	Hurricane	Severe Thunderstorm	Winter Storm	Fire Following Earthquake
588	1.3623	1.7612	1.6333	**1.3623**	**1.3623**	**1.3623**	**1.3623**	2.0670	0.6359	0.6259	1.0000
589	1.3502	1.7457	1.6188	**1.3502**	**1.3502**	**1.3502**	**1.3502**	2.0487	0.6302	0.6203	1.0000
590	1.3972	1.8064	1.6751	**1.3972**	**1.3972**	**1.3972**	**1.3972**	2.1200	0.6521	0.6419	1.0000
591	1.3890	1.7958	1.6654	**1.3890**	**1.3890**	**1.3890**	**1.3890**	2.1076	0.6483	0.6382	1.0000
592	1.3453	1.7392	1.6129	**1.3453**	**1.3453**	**1.3453**	**1.3453**	2.0412	0.6279	0.6181	1.0000
593	1.3677	1.7682	1.6398	**1.3677**	**1.3677**	**1.3677**	**1.3677**	2.0752	0.6384	0.6284	1.0000
594	1.3533	1.7496	1.6225	**1.3533**	**1.3533**	**1.3533**	**1.3533**	2.0533	0.6316	0.6217	1.0000
595	1.3524	1.7484	1.6214	**1.3524**	**1.3524**	**1.3524**	**1.3524**	2.0520	0.6312	0.6213	1.0000
596	1.5191	1.2888	1.3442	**1.5191**	**1.5191**	**1.5191**	**1.5191**	2.4918	0.7107	0.6568	1.0000
597	1.4939	1.2675	1.3219	**1.4939**	**1.4939**	**1.4939**	**1.4939**	2.4504	0.6989	0.6459	1.0000
598	1.4714	1.2484	1.3021	**1.4714**	**1.4714**	**1.4714**	**1.4714**	2.4136	0.6884	0.6362	1.0000
599	1.4933	1.2670	1.3214	**1.4933**	**1.4933**	**1.4933**	**1.4933**	2.4495	0.6986	0.6456	1.0000
600	1.4913	1.2653	1.3196	**1.4913**	**1.4913**	**1.4913**	**1.4913**	2.4462	0.6977	0.6448	1.0000
601	1.5174	1.2874	1.3427	**1.5174**	**1.5174**	**1.5174**	**1.5174**	2.4890	0.7099	0.6561	1.0000
602	1.5378	1.6512	1.5749	**1.5378**	**1.5378**	**1.5378**	**1.5378**	2.5163	0.6760	0.6018	1.0000
603	1.5319	1.6449	1.5689	**1.5319**	**1.5319**	**1.5319**	**1.5319**	2.5067	0.6734	0.5995	1.0000
604	1.5685	1.6841	1.6063	**1.5685**	**1.5685**	**1.5685**	**1.5685**	2.5665	0.6895	0.6138	1.0000
605	1.5350	1.6482	1.5721	**1.5350**	**1.5350**	**1.5350**	**1.5350**	2.5118	0.6748	0.6007	1.0000
606	1.4937	1.6038	1.5297	**1.4937**	**1.4937**	**1.4937**	**1.4937**	2.4441	0.6566	0.5845	1.0000
607	1.5209	1.6331	1.5577	**1.5209**	**1.5209**	**1.5209**	**1.5209**	2.4887	0.6686	0.5952	1.0000
608	1.5285	1.6411	1.5654	**1.5285**	**1.5285**	**1.5285**	**1.5285**	2.5010	0.6719	0.5981	1.0000
609	1.5049	1.6159	1.5413	**1.5049**	**1.5049**	**1.5049**	**1.5049**	2.4626	0.6616	0.5889	1.0000
610	1.4628	1.5706	1.4981	**1.4628**	**1.4628**	**1.4628**	**1.4628**	2.3935	0.6430	0.5724	1.0000
611	1.4708	1.5792	1.5063	**1.4708**	**1.4708**	**1.4708**	**1.4708**	2.4067	0.6466	0.5755	1.0000
612	1.4420	1.5483	1.4768	**1.4420**	**1.4420**	**1.4420**	**1.4420**	2.3595	0.6339	0.5643	1.0000
613	1.4863	1.5958	1.5221	**1.4863**	**1.4863**	**1.4863**	**1.4863**	2.4320	0.6534	0.5816	1.0000
614	1.4876	1.5972	1.5235	**1.4876**	**1.4876**	**1.4876**	**1.4876**	2.4341	0.6539	0.5821	1.0000
615	1.4686	1.5769	1.5041	**1.4686**	**1.4686**	**1.4686**	**1.4686**	2.4031	0.6456	0.5747	1.0000
616	1.5139	1.6255	1.5505	**1.5139**	**1.5139**	**1.5139**	**1.5139**	2.4773	0.6655	0.5924	1.0000
617	1.4808	1.5900	1.5166	**1.4808**	**1.4808**	**1.4808**	**1.4808**	2.4231	0.6510	0.5795	1.0000
618	1.4773	1.5862	1.5130	**1.4773**	**1.4773**	**1.4773**	**1.4773**	2.4174	0.6494	0.5781	1.0000
619	1.4678	1.5760	1.5032	**1.4678**	**1.4678**	**1.4678**	**1.4678**	2.4017	0.6452	0.5744	1.0000
620	1.4429	1.5493	1.4777	**1.4429**	**1.4429**	**1.4429**	**1.4429**	2.3610	0.6343	0.5646	1.0000
621	1.4831	1.5924	1.5189	**1.4831**	**1.4831**	**1.4831**	**1.4831**	2.4268	0.6520	0.5803	1.0000
622	1.4922	1.6022	1.5282	**1.4922**	**1.4922**	**1.4922**	**1.4922**	2.4417	0.6560	0.5839	1.0000
623	1.4464	1.5530	1.4813	**1.4464**	**1.4464**	**1.4464**	**1.4464**	2.3667	0.6358	0.5660	1.0000
624	1.4724	1.5810	1.5080	**1.4724**	**1.4724**	**1.4724**	**1.4724**	2.4094	0.6473	0.5762	1.0000
625	1.4493	1.5561	1.4843	**1.4493**	**1.4493**	**1.4493**	**1.4493**	2.3715	0.6371	0.5671	1.0000
626	1.4903	1.6002	1.5263	**1.4903**	**1.4903**	**1.4903**	**1.4903**	2.4386	0.6551	0.5832	1.0000
627	1.4619	1.5696	1.4972	**1.4619**	**1.4619**	**1.4619**	**1.4619**	2.3921	0.6426	0.5720	1.0000
628	1.4797	1.5887	1.5154	**1.4797**	**1.4797**	**1.4797**	**1.4797**	2.4212	0.6505	0.5790	1.0000
629	1.4906	1.6005	1.5266	**1.4906**	**1.4906**	**1.4906**	**1.4906**	2.4391	0.6553	0.5833	1.0000
630	1.4448	1.5513	1.4797	**1.4448**	**1.4448**	**1.4448**	**1.4448**	2.3642	0.6351	0.5654	1.0000
631	1.4510	1.5579	1.4860	**1.4510**	**1.4510**	**1.4510**	**1.4510**	2.3743	0.6379	0.5678	1.0000
632	1.4939	1.6041	1.5300	**1.4939**	**1.4939**	**1.4939**	**1.4939**	2.4446	0.6567	0.5846	1.0000
633	1.4866	1.5962	1.5225	**1.4866**	**1.4866**	**1.4866**	**1.4866**	2.4325	0.6535	0.5817	1.0000
634	1.2525	1.2525	1.2525	**1.2525**	**1.2525**	**1.2525**	**1.2525**	2.9452	0.6562	0.6086	1.0000
635	1.2537	1.2537	1.2537	**1.2537**	**1.2537**	**1.2537**	**1.2537**	2.9481	0.6568	0.6092	1.0000
636	1.2542	1.2542	1.2542	**1.2542**	**1.2542**	**1.2542**	**1.2542**	2.9493	0.6571	0.6094	1.0000
637	1.2535	1.2535	1.2535	**1.2535**	**1.2535**	**1.2535**	**1.2535**	2.9475	0.6567	0.6091	1.0000
638	1.2537	1.2537	1.2537	**1.2537**	**1.2537**	**1.2537**	**1.2537**	2.9481	0.6568	0.6092	1.0000
639	1.2530	1.2530	1.2530	**1.2530**	**1.2530**	**1.2530**	**1.2530**	2.9464	0.6564	0.6088	1.0000
640	1.2530	1.2530	1.2530	**1.2530**	**1.2530**	**1.2530**	**1.2530**	2.9466	0.6565	0.6089	1.0000
641	1.2530	1.2530	1.2530	**1.2530**	**1.2530**	**1.2530**	**1.2530**	2.9464	0.6564	0.6088	1.0000
642	1.2525	1.2525	1.2525	**1.2525**	**1.2525**	**1.2525**	**1.2525**	2.9452	0.6562	0.6086	1.0000
643	1.2532	1.2532	1.2532	**1.2532**	**1.2532**	**1.2532**	**1.2532**	2.9469	0.6565	0.6089	1.0000
644	1.2518	1.2518	1.2518	**1.2518**	**1.2518**	**1.2518**	**1.2518**	2.9436	0.6558	0.6083	1.0000
645	1.2540	1.2540	1.2540	**1.2540**	**1.2540**	**1.2540**	**1.2540**	2.9488	0.6570	0.6093	1.0000

Please note that the Earthquake coverage zone factors can be found on the **Other Optional Coverages** tab.

State: **PENNSYLVANIA**
Line of Business: **HOMEOWNERS**
Effective: **AUGUST 15, 2014**

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 Perils Deductible**						
Amount of Insurance*	$500	$1,000	$2,000	$5,000	$10,000	1%	2%
$10,000	**0.8295**	**0.7175**	**0.5669**	**0.4332**	**0.2172**	**0.9696**	**0.9305**
$15,000	**0.8311**	**0.7191**	**0.5680**	**0.4343**	**0.2632**	**0.9523**	**0.8938**
$20,000	**0.8333**	**0.7231**	**0.5712**	**0.4388**	**0.3275**	**0.9352**	**0.8599**
$30,000	**0.8417**	**0.7323**	**0.5821**	**0.4416**	**0.3928**	**0.9047**	**0.8197**
$40,000	**0.8484**	**0.7394**	**0.5827**	**0.4442**	**0.3964**	**0.8749**	**0.7829**
$50,000	**0.8573**	**0.7482**	**0.5831**	**0.4470**	**0.3999**	**0.8573**	**0.7482**
$75,000	**0.8906**	**0.7779**	**0.5901**	**0.4546**	**0.4080**	**0.8341**	**0.6738**
$100,000	**0.9120**	**0.7948**	**0.6010**	**0.4663**	**0.4107**	**0.7948**	**0.6010**
$150,000	**0.9512**	**0.8370**	**0.6401**	**0.4850**	**0.4217**	**0.7332**	**0.5489**
$200,000	1.0000	0.8903	0.6826	0.5010	0.4322	0.6826	0.5306
$300,000	**1.1361**	**1.0305**	**0.8212**	**0.5413**	**0.4704**	**0.6362**	**0.5258**
$400,000	**1.3207**	**1.2156**	**1.0078**	**0.6413**	**0.5686**	**0.6716**	**0.5952**
$500,000	**1.5554**	**1.4439**	**1.2253**	**0.7440**	**0.6650**	**0.7440**	**0.6650**
$750,000	**2.3062**	**2.1572**	**1.8759**	**1.3125**	**1.0380**	**1.1585**	**0.8367**
$1,000,000	**3.1895**	**2.8872**	**2.5415**	**1.8994**	**1.4748**	**1.4748**	**1.0085**
$1,500,000	**4.6064**	**4.0044**	**3.5799**	**2.8881**	**2.1977**	**1.5570**	**1.1913**
$2,000,000	**5.8487**	**4.9635**	**4.4790**	**3.7728**	**2.8397**	**1.7631**	**1.2826**
for each add'l $10,000 above $2,000,000, add:	**0.0248**	**0.0192**	**0.0180**	**0.0177**	**0.0128**	**0.0041**	**0.0018**

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

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

AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

USAA GROUP
OWNERS FORMS

Other Fire

	All Perils Deductible						
Amount of Insurance*	$500	$1,000	$2,000	$5,000	$10,000	1%	2%
$10,000	**0.6180**	**0.5980**	**0.5665**	**0.4846**	**0.3485**	**0.7278**	**0.6881**
$15,000	**0.6192**	**0.5985**	**0.5700**	**0.4889**	**0.3585**	**0.7082**	**0.6579**
$20,000	**0.6203**	**0.5990**	**0.5729**	**0.4975**	**0.3748**	**0.6903**	**0.6354**
$30,000	**0.6279**	**0.6145**	**0.5885**	**0.5231**	**0.4298**	**0.6711**	**0.6201**
$40,000	**0.6466**	**0.6293**	**0.6084**	**0.5595**	**0.4780**	**0.6648**	**0.6264**
$50,000	**0.6658**	**0.6412**	**0.6289**	**0.5972**	**0.5471**	**0.6658**	**0.6412**
$75,000	**0.7162**	**0.6850**	**0.6700**	**0.6495**	**0.6195**	**0.6943**	**0.6728**
$100,000	**0.7647**	**0.7325**	**0.7120**	**0.6841**	**0.6386**	**0.7325**	**0.7120**
$150,000	**0.8732**	**0.8393**	**0.8189**	**0.7845**	**0.7322**	**0.8285**	**0.8005**
$200,000	1.0000	0.9638	0.9421	0.9003	0.8450	0.9421	0.9077
$300,000	**1.3395**	**1.2741**	**1.2311**	**1.1742**	**1.0930**	**1.2102**	**1.1564**
$400,000	**1.7777**	**1.6798**	**1.5978**	**1.5018**	**1.4035**	**1.5231**	**1.4383**
$500,000	**2.3422**	**2.1944**	**2.0070**	**1.8364**	**1.7117**	**1.8364**	**1.7117**
$750,000	**4.1540**	**3.7895**	**3.3220**	**2.8107**	**2.5905**	**2.6848**	**2.4647**
$1,000,000	**6.5624**	**6.1199**	**5.5965**	**4.9249**	**4.4630**	**4.4630**	**3.7752**
$1,500,000	**11.6607**	**11.1530**	**10.7521**	**10.0592**	**9.3235**	**8.6860**	**6.8352**
$2,000,000	**18.7382**	**18.0318**	**17.5957**	**16.6788**	**15.5302**	**13.4626**	**9.5637**
for each add'l $10,000 above $2,000,000, add:	**0.1415**	**0.1376**	**0.1369**	**0.1324**	**0.1241**	**0.0955**	**0.0546**

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

AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

USAA GROUP
OWNERS FORMS

Other Wind and Hail	**All Perils Deductible**						
Amount of Insurance*	$500	$1,000	$2,000	$5,000	$10,000	1%	2%
$10,000	**0.2181**	**0.1596**	**0.1059**	**0.0872**	**0.0572**	**0.4251**	**0.3460**
$15,000	**0.2396**	**0.1772**	**0.1180**	**0.1021**	**0.0862**	**0.4228**	**0.3363**
$20,000	**0.2612**	**0.1948**	**0.1301**	**0.1168**	**0.1036**	**0.4201**	**0.3277**
$30,000	**0.3042**	**0.2300**	**0.1543**	**0.1399**	**0.1253**	**0.4085**	**0.3141**
$40,000	**0.3473**	**0.2652**	**0.1785**	**0.1614**	**0.1443**	**0.3984**	**0.3065**
$50,000	**0.3910**	**0.3003**	**0.2027**	**0.1828**	**0.1639**	**0.3910**	**0.3003**
$75,000	**0.4986**	**0.3882**	**0.2632**	**0.2380**	**0.2100**	**0.3898**	**0.3122**
$100,000	**0.6060**	**0.4764**	**0.3241**	**0.2932**	**0.2536**	**0.4764**	**0.3241**
$150,000	**0.8161**	**0.6524**	**0.4463**	**0.4000**	**0.3404**	**0.5176**	**0.4946**
$200,000	1.0000	**0.8122**	**0.5588**	**0.5100**	**0.4287**	**0.5588**	**0.5180**
$300,000	**1.2651**	**1.0580**	**0.7355**	**0.6606**	**0.5959**	**0.6905**	**0.6389**
$400,000	**1.4361**	**1.2324**	**0.8648**	**0.8036**	**0.7641**	**0.8279**	**0.8222**
$500,000	**1.5926**	**1.3834**	**0.9789**	**0.9514**	**0.9331**	**0.9514**	**0.9331**
$750,000	**1.9601**	**1.6478**	**1.2057**	**1.1120**	**1.0047**	**1.0433**	**0.9793**
$1,000,000	**2.0043**	**1.7620**	**1.2814**	**1.1755**	**1.0556**	**1.0556**	**0.9975**
$1,500,000	**2.0775**	**1.8539**	**1.4386**	**1.3103**	**1.1708**	**1.0753**	**1.0241**
$2,000,000	**2.1381**	**1.9390**	**1.5958**	**1.4468**	**1.2860**	**1.2343**	**1.1702**
for each add'l $10,000 above $2,000,000, add:	**0.0012**	**0.0012**	**0.0012**	**0.0012**	**0.0012**	**0.0012**	**0.0012**

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

State: **PENNSYLVANIA**
Line of Business: **HOMEOWNERS**
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Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION**
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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

USAA GROUP
OWNERS FORMS

Theft

	All Perils Deductible						
Amount of Insurance*	$500	$1,000	$2,000	$5,000	$10,000	1%	2%
$10,000	**0.7813**	**0.6758**	**0.5340**	**0.4080**	**0.1995**	**0.9133**	**0.8764**
$15,000	**0.7828**	**0.6773**	**0.5350**	**0.4091**	**0.2479**	**0.8970**	**0.8419**
$20,000	**0.7849**	**0.6811**	**0.5380**	**0.4133**	**0.3085**	**0.8809**	**0.8099**
$30,000	**0.7928**	**0.6897**	**0.5483**	**0.4159**	**0.3700**	**0.8521**	**0.7721**
$40,000	**0.7991**	**0.6964**	**0.5488**	**0.4184**	**0.3734**	**0.8241**	**0.7374**
$50,000	**0.8075**	**0.7047**	**0.5492**	**0.4210**	**0.3767**	**0.8075**	**0.7047**
$75,000	**0.8297**	**0.7247**	**0.5497**	**0.4235**	**0.3801**	**0.7771**	**0.6277**
$100,000	**0.8513**	**0.7419**	**0.5610**	**0.4353**	**0.3834**	**0.7419**	**0.5610**
$150,000	**0.9115**	**0.8020**	**0.6134**	**0.4647**	**0.4041**	**0.7026**	**0.5260**
$200,000	**1.0000**	**0.8903**	**0.6826**	**0.5010**	**0.4322**	**0.6826**	**0.5306**
$300,000	**1.1921**	**1.0813**	**0.8617**	**0.5894**	**0.5122**	**0.6926**	**0.5724**
$400,000	**1.3956**	**1.2845**	**1.0649**	**0.6777**	**0.6008**	**0.7097**	**0.6289**
$500,000	**1.6181**	**1.5021**	**1.2747**	**0.7740**	**0.6918**	**0.7740**	**0.6918**
$750,000	**2.1530**	**2.0139**	**1.7513**	**1.2253**	**0.9690**	**1.0815**	**0.7811**
$1,000,000	**3.9608**	**3.5855**	**3.1562**	**2.3588**	**1.8315**	**1.8315**	**1.2524**
$1,500,000	**5.4234**	**4.7147**	**4.2149**	**3.4004**	**2.5875**	**1.8332**	**1.4027**
$2,000,000	**6.8861**	**5.8439**	**5.2734**	**4.4420**	**3.3434**	**2.0759**	**1.5101**
for each add'l $10,000 above $2,000,000, add:	**0.0293**	**0.0226**	**0.0212**	**0.0208**	**0.0151**	**0.0049**	**0.0021**

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

State: **PENNSYLVANIA**
Line of Business: **HOMEOWNERS**
Effective: **AUGUST 15, 2014**

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 Perils Deductible						
Amount of Insurance*	$500	$1,000	$2,000	$5,000	$10,000	1%	2%
$10,000	**0.6739**	**0.5829**	**0.4606**	**0.3519**	**0.1802**	**0.7877**	**0.7559**
$15,000	**0.6752**	**0.5842**	**0.4614**	**0.3529**	**0.2138**	**0.7737**	**0.7262**
$20,000	**0.6770**	**0.5875**	**0.4640**	**0.3565**	**0.2661**	**0.7598**	**0.6986**
$30,000	**0.6838**	**0.5949**	**0.4729**	**0.3587**	**0.3191**	**0.7350**	**0.6660**
$40,000	**0.6892**	**0.6007**	**0.4734**	**0.3609**	**0.3221**	**0.7108**	**0.6360**
$50,000	**0.6965**	**0.6078**	**0.4737**	**0.3631**	**0.3249**	**0.6965**	**0.6078**
$75,000	**0.7156**	**0.6251**	**0.4741**	**0.3653**	**0.3278**	**0.6703**	**0.5414**
$100,000	**0.7343**	**0.6399**	**0.4839**	**0.3755**	**0.3307**	**0.6399**	**0.4839**
$150,000	**0.8515**	**0.7492**	**0.5730**	**0.4341**	**0.3775**	**0.6564**	**0.4914**
$200,000	**1.0000**	**0.8903**	**0.6826**	**0.5010**	**0.4322**	**0.6826**	**0.5306**
$300,000	**1.3050**	**1.1837**	**0.9433**	**0.6218**	**0.5404**	**0.7307**	**0.6040**
$400,000	**1.6011**	**1.4736**	**1.2217**	**0.7775**	**0.6893**	**0.8142**	**0.7215**
$500,000	**1.8790**	**1.7443**	**1.4802**	**0.8988**	**0.8033**	**0.8988**	**0.8033**
$750,000	**2.4735**	**2.3137**	**2.0120**	**1.4077**	**1.1132**	**1.1656**	**0.8974**
$1,000,000	**3.0977**	**2.8042**	**2.4684**	**1.8448**	**1.4324**	**1.4324**	**0.9592**
$1,500,000	**3.8853**	**3.3776**	**3.0195**	**2.4360**	**1.8537**	**1.5250**	**1.0743**
$2,000,000	**4.0099**	**3.4030**	**3.0708**	**2.5866**	**1.9469**	**1.7269**	**1.1566**
for each add'l $10,000 above $2,000,000, add:	**0.0025**	**0.0005**	**0.0005**	**0.0005**	**0.0005**	**0.0005**	**0.0005**

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State: **PENNSYLVANIA**
Line of Business: **HOMEOWNERS**
Effective: **AUGUST 15, 2014**

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

Lightning

	All Perils Deductible						
Amount of Insurance*	$500	$1,000	$2,000	$5,000	$10,000	1%	2%
$10,000	**0.7813**	**0.6758**	**0.5340**	**0.4080**	**0.2057**	**0.9133**	**0.8764**
$15,000	**0.7828**	**0.6773**	**0.5350**	**0.4091**	**0.2479**	**0.8970**	**0.8419**
$20,000	**0.7849**	**0.6811**	**0.5380**	**0.4133**	**0.3085**	**0.8809**	**0.8099**
$30,000	**0.7928**	**0.6897**	**0.5483**	**0.4159**	**0.3700**	**0.8521**	**0.7721**
$40,000	**0.7991**	**0.6964**	**0.5488**	**0.4184**	**0.3734**	**0.8241**	**0.7374**
$50,000	**0.8075**	**0.7047**	**0.5492**	**0.4210**	**0.3767**	**0.8075**	**0.7047**
$75,000	**0.8297**	**0.7247**	**0.5497**	**0.4235**	**0.3801**	**0.7771**	**0.6277**
$100,000	**0.8513**	**0.7419**	**0.5610**	**0.4353**	**0.3834**	**0.7419**	**0.5610**
$150,000	**0.9115**	**0.8020**	**0.6134**	**0.4647**	**0.4041**	**0.7026**	**0.5260**
$200,000	**1.0000**	**0.8903**	**0.6826**	**0.5010**	**0.4322**	**0.6826**	**0.5306**
$300,000	**1.1921**	**1.0813**	**0.8617**	**0.5680**	**0.4936**	**0.6675**	**0.5517**
$400,000	**1.4589**	**1.3428**	**1.1132**	**0.7085**	**0.6281**	**0.7419**	**0.6574**
$500,000	**1.9899**	**1.8472**	**1.5676**	**0.9518**	**0.8507**	**0.9518**	**0.8507**
$750,000	**3.2295**	**3.0209**	**2.6270**	**1.8380**	**1.4535**	**1.6223**	**1.1717**
$1,000,000	**3.9608**	**3.5855**	**3.1562**	**2.3588**	**1.8315**	**1.8315**	**1.2524**
$1,500,000	**5.4234**	**4.7147**	**4.2149**	**3.4004**	**2.5875**	**1.9537**	**1.4949**
$2,000,000	**6.8861**	**5.8439**	**5.2734**	**4.4420**	**3.3434**	**2.0759**	**1.5101**
for each add'l $10,000 above $2,000,000, add:	**0.0293**	**0.0226**	**0.0212**	**0.0208**	**0.0151**	**0.0024**	**0.0003**

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State: **PENNSYLVANIA**
Line of Business: **HOMEOWNERS**
Effective: **AUGUST 15, 2014**

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 Perils Deductible**						
Amount of Insurance*	$500	$1,000	$2,000	$5,000	$10,000	1%	2%
$10,000	**0.7126**	**0.6164**	**0.4871**	**0.3721**	**0.1894**	**0.8330**	**0.7994**
$15,000	**0.7206**	**0.6235**	**0.4925**	**0.3766**	**0.2282**	**0.8257**	**0.7750**
$20,000	**0.7266**	**0.6305**	**0.4980**	**0.3826**	**0.2856**	**0.8154**	**0.7497**
$30,000	**0.7409**	**0.6446**	**0.5124**	**0.3887**	**0.3458**	**0.7963**	**0.7216**
$40,000	**0.7558**	**0.6586**	**0.5190**	**0.3957**	**0.3532**	**0.7794**	**0.6974**
$50,000	**0.7708**	**0.6727**	**0.5243**	**0.4019**	**0.3596**	**0.7708**	**0.6727**
$75,000	**0.8105**	**0.7079**	**0.5369**	**0.4137**	**0.3713**	**0.7591**	**0.6131**
$100,000	**0.8528**	**0.7432**	**0.5620**	**0.4360**	**0.3841**	**0.7432**	**0.5620**
$150,000	**0.9270**	**0.8157**	**0.6238**	**0.4726**	**0.4110**	**0.7146**	**0.5350**
$200,000	**1.0000**	**0.8903**	**0.6826**	**0.5010**	**0.4322**	**0.6826**	**0.5306**
$300,000	**1.1507**	**1.0438**	**0.8318**	**0.5483**	**0.4765**	**0.6443**	**0.5325**
$400,000	**1.3023**	**1.1986**	**0.9937**	**0.6324**	**0.5606**	**0.6623**	**0.5869**
$500,000	**1.4542**	**1.3499**	**1.1456**	**0.6956**	**0.6217**	**0.6956**	**0.6217**
$750,000	**1.8168**	**1.6994**	**1.4778**	**1.0340**	**0.8177**	**0.9126**	**0.6591**
$1,000,000	**2.2282**	**2.0171**	**1.7755**	**1.3270**	**1.0303**	**1.0303**	**0.7045**
$1,500,000	**3.0510**	**2.6523**	**2.3711**	**1.9129**	**1.4556**	**1.0991**	**0.8410**
$2,000,000	**3.8739**	**3.2876**	**2.9666**	**2.4989**	**1.8809**	**1.1678**	**0.8495**
for each add'l $10,000 above $2,000,000, add:	**0.0165**	**0.0127**	**0.0119**	**0.0117**	**0.0085**	**0.0014**	**0.0002**

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State: **PENNSYLVANIA**
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Effective: **AUGUST 15, 2014**

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

Hurricane — **All Perils Deductible**

Amount of Insurance*	$500	$1,000	$2,000	$5,000	$10,000	1%	2%
$10,000	0.0433	0.0428	0.0419	0.0394	0.0355	0.0500	0.0468
$15,000	0.0669	0.0647	0.0638	0.0612	0.0571	0.0751	0.0702
$20,000	0.0916	0.0865	0.0856	0.0830	0.0788	0.1001	0.0936
$30,000	0.1416	0.1326	0.1282	0.1255	0.1213	0.1488	0.1391
$40,000	0.1921	0.1796	0.1697	0.1670	0.1628	0.1962	0.1835
$50,000	0.2437	0.2279	0.2140	0.2085	0.2042	0.2437	0.2279
$75,000	0.3561	0.3339	0.3123	0.2957	0.2916	0.3432	0.3210
$100,000	0.4784	0.4498	0.4207	0.3889	0.3848	0.4498	0.4207
$150,000	0.7380	0.6968	0.6534	0.5988	0.5786	0.6716	0.6281
$200,000	1.0000	0.9468	0.8903	0.8149	0.7696	0.8903	0.8326
$300,000	1.5444	1.4664	1.3846	1.2705	1.1898	1.3345	1.2480
$400,000	2.1044	2.0009	1.8944	1.7441	1.6306	1.7814	1.6660
$500,000	2.6638	2.5355	2.4049	2.2205	2.0766	2.2205	2.0766
$750,000	4.1249	3.9186	3.7258	3.4583	3.2430	3.3332	3.1172
$1,000,000	5.5699	5.2974	5.0421	4.6958	4.4157	4.4157	4.1296
$1,500,000	8.4990	8.0622	7.6590	7.1589	6.7593	6.5146	6.0925
$2,000,000	11.8158	11.0397	10.4997	9.8305	9.3074	8.7521	8.1851

for each add'l $10,000 above $2,000,000, add:

0.0663	0.0596	0.0568	0.0534	0.0510	0.0448	0.0419

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

State: **PENNSYLVANIA**
Line of Business: **HOMEOWNERS**
Effective: **AUGUST 15, 2014**

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 — **All Perils Deductible**

Amount of Insurance*	$500	$1,000	$2,000	$5,000	$10,000	1%	2%
$10,000	0.0307	0.0262	0.0208	0.0108	0.0037	0.0381	0.0354
$15,000	0.0494	0.0433	0.0361	0.0233	0.0113	0.0571	0.0530
$20,000	0.0687	0.0613	0.0523	0.0373	0.0217	0.0762	0.0707
$30,000	0.1126	0.1025	0.0900	0.0696	0.0485	0.1186	0.1101
$40,000	0.1658	0.1527	0.1364	0.1092	0.0830	0.1694	0.1573
$50,000	0.2201	0.2044	0.1846	0.1513	0.1202	0.2201	0.2044
$75,000	0.3533	0.3321	0.3052	0.2592	0.2159	0.3415	0.3171
$100,000	0.4846	0.4585	0.4258	0.3692	0.3151	0.4585	0.4258
$150,000	0.7432	0.7087	0.6662	0.5920	0.5198	0.6849	0.6360
$200,000	1.0000	0.9578	0.9063	0.8173	0.7297	0.9063	0.8416
$300,000	1.5164	1.4590	1.3913	1.2762	1.1622	1.3446	1.2485
$400,000	2.0434	1.9703	1.8872	1.7480	1.6104	1.7857	1.6581
$500,000	2.5810	2.4923	2.3937	2.2314	2.0720	2.2314	2.0720
$750,000	3.9755	3.8385	3.7003	3.4826	3.2735	3.3657	3.1252
$1,000,000	5.3957	5.2166	5.0374	4.7663	4.5101	4.5101	4.1879
$1,500,000	8.2157	7.9538	7.6798	7.3066	6.9677	6.7337	6.2527
$2,000,000	10.6857	10.3754	10.0310	9.5692	9.1653	8.6725	8.0530
for each add'l $10,000 above $2,000,000, add:	0.0494	0.0484	0.0470	0.0453	0.0440	0.0388	0.0360

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

State: **PENNSYLVANIA**
Line of Business: **HOMEOWNERS**
Effective: **AUGUST 15, 2014**

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

Winter Storm — **All Perils Deductible**

Amount of Insurance*	$500	$1,000	$2,000	$5,000	$10,000	1%	2%
$10,000	0.0516	0.0492	0.0457	0.0424	0.0406	0.0687	0.0611
$15,000	0.0775	0.0739	0.0686	0.0636	0.0609	0.0975	0.0846
$20,000	0.1021	0.0974	0.0904	0.0839	0.0803	0.1216	0.1064
$30,000	0.1446	0.1379	0.1280	0.1188	0.1136	0.1591	0.1422
$40,000	0.1871	0.1784	0.1656	0.1537	0.1470	0.1962	0.1805
$50,000	0.2295	0.2189	0.2032	0.1886	0.1804	0.2295	0.2173
$75,000	0.3667	0.3497	0.3248	0.3013	0.2882	0.3581	0.3311
$100,000	0.4984	0.4753	0.4413	0.4095	0.3917	0.4753	0.4382
$150,000	0.7482	0.7135	0.6626	0.6148	0.5880	0.6803	0.6315
$200,000	1.0000	0.9536	0.8855	0.8217	0.7859	0.8855	0.8301
$300,000	1.5200	1.4495	1.3460	1.2490	1.1946	1.2919	1.2276
$400,000	2.0821	1.9855	1.8437	1.7108	1.6363	1.7406	1.6491
$500,000	2.6935	2.5685	2.3851	2.2131	2.1167	2.2131	2.1019
$750,000	4.3456	4.1440	3.8481	3.5707	3.4151	3.4799	3.3639
$1,000,000	5.9766	5.6993	5.2923	4.9108	4.6968	4.6968	4.6189
$1,500,000	9.0111	8.5931	7.9794	7.4042	7.0816	7.0246	6.9415
$2,000,000	12.7943	12.2008	11.3295	10.5128	10.0548	9.9577	9.8190
for each add'l $10,000 above $2,000,000, add:	0.0757	0.0722	0.0670	0.0622	0.0595	0.0587	0.0576

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State:	**PENNSYLVANIA**
Line of Business:	**HOMEOWNERS**
Effective:	**AUGUST 15, 2014**
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

RESERVED FOR FUTURE USE

State: **PENNSYLVANIA**
Line of Business: **HOMEOWNERS**
Effective: **AUGUST 15, 2014**

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 Following Earthquake	**All Perils Deductible**						
Amount of Insurance*	$500	$1,000	$2,000	$5,000	$10,000	1%	2%
$10,000	0.4110	0.3870	0.3680	0.3194	0.2388	0.4840	0.4576
$15,000	0.4249	0.4007	0.3842	0.3355	0.2550	0.4860	0.4515
$20,000	0.4388	0.4138	0.3982	0.3519	0.2753	0.4883	0.4495
$30,000	0.4666	0.4462	0.4317	0.3887	0.3194	0.4987	0.4608
$40,000	0.4944	0.4735	0.4612	0.4278	0.3735	0.5083	0.4789
$50,000	0.5222	0.5005	0.4921	0.4684	0.4291	0.5222	0.5005
$75,000	0.5917	0.5660	0.5559	0.5423	0.5202	0.5736	0.5584
$100,000	0.6612	0.6333	0.6156	0.5915	0.5799	0.6333	0.6156
$150,000	0.8002	0.7691	0.7504	0.7189	0.6888	0.7592	0.7335
$200,000	1.0000	0.9638	0.9421	0.9003	0.8850	0.9421	0.9077
$300,000	1.4400	1.3697	1.3235	1.2623	1.1750	1.3010	1.2432
$400,000	1.9271	1.8209	1.7321	1.6280	1.5214	1.6511	1.5592
$500,000	2.4313	2.2778	2.0834	1.9062	1.7767	1.9062	1.7767
$750,000	3.6938	3.3697	2.9540	2.4993	2.3035	2.3874	2.1917
$1,000,000	4.9563	4.6221	4.2268	3.7195	3.3707	3.3707	2.8512
$1,500,000	7.4813	7.1555	6.8984	6.4538	5.9818	5.5728	4.3853
$2,000,000	10.0063	9.6291	9.3962	8.9066	8.2932	7.1891	5.1071
for each add'l $10,000 above $2,000,000, add:	0.0407	0.0396	0.0394	0.0381	0.0357	0.0275	0.0185

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

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AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

USAA GROUP
OWNERS FORMS

Earthquake Coverage**	**Earthquake Deductible**
Amount of Insurance*	10%
$10,000	0.0616
$15,000	0.0924
$20,000	0.1232
$30,000	0.1848
$40,000	0.2464
$50,000	0.3080
$75,000	0.4620
$100,000	0.6281
$150,000	0.8291
$200,000	1.0000
$300,000	1.4619
$400,000	1.8763
$500,000	2.3516
$750,000	3.6217
$1,000,000	4.5987
$1,500,000	7.1635
$2,000,000	10.0634

for each add'l $10,000 above $2,000,000, add:
0.0580

* This is the Coverage A (dwelling) limit on the policy.
** Earthquake Coverage is an optional coverage

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USAA GROUP
UNIT-OWNERS FORMS

Other Perils			**All Perils Deductible**		
Amount of Insurance*	$250	$500	$1,000	1%	2%
$5,000	**1.0696**	**0.7485**	**0.5862**	**1.3479**	**1.2722**
$10,000	**1.0997**	**0.7767**	**0.6071**	**1.3047**	**1.1662**
$15,000	**1.1283**	**0.8050**	**0.6187**	**1.2613**	**1.0621**
$20,000	**1.1620**	**0.8331**	**0.6399**	**1.2287**	**0.9621**
$30,000	**1.2546**	**0.8893**	**0.6889**	**1.1766**	**0.7916**
$40,000	**1.3253**	**0.9450**	**0.7313**	**1.0842**	**0.7762**
$50,000	1.4022	1.0000	0.7749	1.0000	0.7749
$75,000	**1.5464**	**1.1336**	**0.8655**	**0.9431**	**0.7590**
$100,000	**1.7126**	**1.2606**	**0.9559**	**0.9559**	**0.7708**
$150,000	**1.9493**	**1.4946**	**1.0630**	**0.9378**	**0.7411**
$200,000	**2.2298**	**1.7109**	**1.2081**	**0.9705**	**0.7657**
$250,000	**2.5083**	**1.9256**	**1.3533**	**1.0011**	**0.8162**
$300,000	**2.8061**	**2.1553**	**1.5075**	**1.0193**	**0.8580**
$400,000	**3.5205**	**2.7057**	**1.8812**	**1.1690**	**0.9579**
$500,000	**4.3952**	**3.3795**	**2.3397**	**1.3796**	**1.0569**
$750,000	**6.6767**	**5.1371**	**3.5339**	**1.8227**	**1.2305**
$1,000,000	**9.8753**	**7.6010**	**5.2099**	**2.3189**	**1.4868**

for each add'l $10,000 above $1,000,000, add:

0.1279	**0.0986**	**0.0670**	**0.0198**	**0.0103**

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USAA GROUP
UNIT-OWNERS FORMS

Other Fire			**All Perils Deductible**		
Amount of Insurance*	$250	$500	$1,000	1%	2%
$5,000	**1.2584**	**0.8387**	**0.6569**	**1.5103**	**1.4255**
$10,000	**1.2731**	**0.8564**	**0.6694**	**1.4386**	**1.2858**
$15,000	**1.2865**	**0.8741**	**0.6719**	**1.3697**	**1.1534**
$20,000	**1.3062**	**0.8919**	**0.6851**	**1.3154**	**1.0300**
$30,000	**1.3742**	**0.9277**	**0.7187**	**1.2274**	**0.8257**
$40,000	**1.4192**	**0.9637**	**0.7457**	**1.1057**	**0.7916**
$50,000	**1.4723**	1.0000	0.7749	1.0000	0.7749
$75,000	**1.5637**	**1.0520**	**0.8032**	**0.8752**	**0.7043**
$100,000	**1.6906**	**1.1319**	**0.8583**	**0.8583**	**0.6922**
$150,000	**1.8861**	**1.3271**	**1.1248**	**0.9923**	**0.7842**
$200,000	**2.1623**	**1.5225**	**1.2812**	**1.0292**	**0.8120**
$250,000	**2.4766**	**1.7335**	**1.4604**	**1.0689**	**0.8726**
$300,000	**2.7909**	**1.9672**	**1.6396**	**1.1087**	**0.9332**
$400,000	**3.5975**	**2.5373**	**2.1022**	**1.3064**	**1.0705**
$500,000	**4.6841**	**3.3052**	**2.7268**	**1.6079**	**1.2318**
$750,000	**7.2076**	**5.0891**	**4.1719**	**2.1517**	**1.4526**
$1,000,000	**9.2246**	6.3342	**5.3221**	**2.3688**	**1.5188**
for each add'l $10,000 above $1,000,000, add:	**0.0807**	**0.0498**	**0.0460**	**0.0087**	**0.0026**

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USAA GROUP
UNIT-OWNERS FORMS

Other Wind and Hail			**All Perils Deductible**		
Amount of Insurance*	$250	$500	$1,000	1%	2%
$5,000	**1.3082**	**0.9155**	**0.7170**	**1.6485**	**1.5559**
$10,000	**1.3091**	**0.9246**	**0.7227**	**1.5532**	**1.3882**
$15,000	**1.3122**	**0.9338**	**0.7235**	**1.4750**	**1.2421**
$20,000	**1.3153**	**0.9431**	**0.7243**	**1.3908**	**1.0890**
$30,000	**1.3569**	**0.9618**	**0.7451**	**1.2725**	**0.8561**
$40,000	**1.3754**	**0.9807**	**0.7589**	**1.1252**	**0.8056**
$50,000	1.4022	1.0000	0.7749	1.0000	0.7749
$75,000	**1.4315**	**1.0494**	**0.8012**	**0.8730**	**0.7026**
$100,000	**1.4953**	**1.1006**	**0.8345**	**0.8345**	**0.6730**
$150,000	**1.5760**	**1.2084**	**0.8594**	**0.8470**	**0.6903**
$200,000	**1.7250**	**1.3236**	**0.9347**	**0.8968**	**0.7076**
$250,000	**1.8890**	**1.4464**	**1.0188**	**0.9665**	**0.8095**
$300,000	**2.0530**	**1.5768**	**1.1029**	**1.0828**	**0.9114**
$400,000	**2.4212**	**1.8609**	**1.2938**	**1.2119**	**0.9931**
$500,000	**2.8293**	**2.1755**	**1.5061**	**1.4636**	**1.1212**
$750,000	**4.0331**	**3.1031**	**2.1347**	**1.6112**	**1.2461**
$1,000,000	**5.3695**	**4.1329**	**2.8328**	**2.1382**	**1.3709**

for each add'l $10,000 above $1,000,000, add:

0.0535	**0.0412**	**0.0279**	**0.0211**	**0.0050**

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USAA GROUP
UNIT-OWNERS FORMS

Theft — **All Perils Deductible**

Amount of Insurance*	$250	$500	$1,000	1%	2%
$5,000	**1.2603**	**0.8820**	**0.6907**	**1.5883**	**1.4990**
$10,000	**1.2668**	**0.8947**	**0.6975**	**1.4989**	**1.3398**
$15,000	**1.2721**	**0.9075**	**0.6994**	**1.4258**	**1.2007**
$20,000	**1.2837**	**0.9204**	**0.7069**	**1.3574**	**1.0629**
$30,000	**1.3353**	**0.9465**	**0.7332**	**1.2523**	**0.8425**
$40,000	**1.3646**	**0.9730**	**0.7530**	**1.1163**	**0.7993**
$50,000	**1.4022**	**1.0000**	**0.7749**	**1.0000**	**0.7749**
$75,000	**1.4586**	**1.0693**	**0.8164**	**0.8896**	**0.7159**
$100,000	**1.5504**	**1.1411**	**0.8653**	**0.8653**	**0.6978**
$150,000	**1.6851**	**1.2920**	**0.9189**	**0.8107**	**0.6406**
$200,000	**1.8917**	**1.4515**	**1.0250**	**0.8234**	**0.6496**
$250,000	**2.1077**	**1.6180**	**1.1371**	**0.8412**	**0.6858**
$300,000	**2.5529**	**1.9608**	**1.3714**	**0.9274**	**0.7806**
$400,000	**3.1286**	**2.4046**	**1.6718**	**1.0389**	**0.8513**
$500,000	**3.7045**	**2.8484**	**1.9720**	**1.1628**	**0.8908**
$750,000	**5.1440**	**3.9578**	**2.7226**	**1.4042**	**0.9480**
$1,000,000	**6.5835**	**5.0674**	**3.4733**	**1.5459**	**0.9912**
for each add'l $10,000 above $1,000,000, add:	**0.0576**	**0.0444**	**0.0300**	**0.0057**	**0.0017**

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USAA GROUP
UNIT-OWNERS FORMS

Water — **All Perils Deductible**

Amount of Insurance*	$250	$500	$1,000	1%	2%
$5,000	**0.8962**	**0.6272**	**0.4912**	**1.1294**	**1.0660**
$10,000	**0.9259**	**0.6540**	**0.5112**	**1.0986**	**0.9819**
$15,000	**0.9547**	**0.6811**	**0.5286**	**1.0673**	**0.8987**
$20,000	**0.9790**	**0.7019**	**0.5824**	**1.0352**	**0.8106**
$30,000	**1.0198**	**0.7870**	**0.6862**	**0.9564**	**0.7817**
$40,000	**1.0680**	**0.8997**	**0.7811**	**0.9195**	**0.8802**
$50,000	**1.1218**	**1.0000**	**0.9299**	**1.0000**	**0.9299**
$75,000	**1.3257**	**1.1901**	**1.0178**	**1.1376**	**0.9322**
$100,000	**1.4710**	**1.3078**	**1.1587**	**1.1587**	**0.9344**
$150,000	**1.6891**	**1.4503**	**1.2043**	**1.2190**	**0.9632**
$200,000	**1.9770**	**1.6085**	**1.3119**	**1.2907**	**1.0183**
$250,000	**2.2650**	**1.8257**	**1.4646**	**1.3409**	**1.0946**
$300,000	**2.5529**	**2.0631**	**1.6302**	**1.3910**	**1.1708**
$400,000	**3.1286**	**2.4072**	**1.8531**	**1.5583**	**1.2769**
$500,000	**3.7045**	**2.8484**	**2.0665**	**1.6651**	**1.3362**
$750,000	**5.1440**	**3.9578**	**2.7226**	**1.9810**	**1.4220**
$1,000,000	**6.5835**	**5.0674**	**3.4733**	**2.3189**	**1.4868**
for each add'l $10,000 above $1,000,000, add:	**0.0576**	**0.0444**	**0.0300**	**0.0135**	**0.0026**

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USAA GROUP
UNIT-OWNERS FORMS

Lightning			**All Perils Deductible**		
Amount of Insurance*	$250	$500	$1,000	1%	2%
$5,000	**0.8962**	**0.6272**	**0.5809**	**1.1294**	**1.0660**
$10,000	**0.9259**	**0.6540**	**0.6245**	**1.0986**	**0.9819**
$15,000	**0.9547**	**0.6945**	**0.6680**	**1.0673**	**0.8987**
$20,000	**0.9790**	**0.7398**	**0.7115**	**1.0352**	**0.8106**
$30,000	**1.0198**	**0.8295**	**0.7978**	**0.9564**	**0.7862**
$40,000	**1.0680**	**0.9166**	**0.8816**	**0.9169**	**0.8688**
$50,000	**1.1218**	**1.0000**	**0.9299**	**1.0000**	**0.9299**
$75,000	**1.2435**	**1.1861**	**1.0440**	**1.1376**	**0.9322**
$100,000	**1.3841**	**1.3356**	**1.1587**	**1.1587**	**0.9344**
$150,000	**1.6891**	**1.5371**	**1.3817**	**1.2190**	**0.9632**
$200,000	**1.9770**	**1.6597**	**1.5964**	**1.2907**	**1.0183**
$250,000	**2.2650**	**1.7569**	**1.6898**	**1.3409**	**1.0946**
$300,000	**2.5529**	**1.9608**	**1.7827**	**1.3910**	**1.1708**
$400,000	**3.1286**	**2.4046**	**1.9528**	**1.5583**	**1.2769**
$500,000	**3.7045**	**2.8484**	**2.0199**	**1.7442**	**1.3362**
$750,000	**5.1440**	**3.9578**	**2.7226**	**2.1064**	**1.4220**
$1,000,000	**6.5835**	**5.0674**	**3.4733**	**2.3189**	**1.4868**
for each add'l $10,000 above $1,000,000, add:	**0.0576**	**0.0444**	**0.0300**	**0.0085**	**0.0026**

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USAA GROUP
UNIT-OWNERS FORMS

Liability			**All Perils Deductible**		
Amount of Insurance*	$250	$500	$1,000	1%	2%
$5,000	**1.2323**	**0.8624**	**0.6754**	**1.5530**	**1.4658**
$10,000	**1.2731**	**0.8993**	**0.7024**	**1.5095**	**1.3492**
$15,000	**1.3060**	**0.9103**	**0.7131**	**1.4538**	**1.2242**
$20,000	**1.3259**	**0.9213**	**0.7240**	**1.3902**	**1.0885**
$30,000	**1.3460**	**0.9488**	**0.7350**	**1.2553**	**0.8445**
$40,000	**1.3665**	**0.9744**	**0.7540**	**1.1179**	**0.8004**
$50,000	**1.4022**	**1.0000**	**0.7749**	**1.0000**	**0.7749**
$75,000	**1.4203**	**1.0412**	**0.7949**	**0.8662**	**0.6971**
$100,000	**1.4706**	**1.0824**	**0.8208**	**0.8208**	**0.6619**
$150,000	**1.7947**	**1.3761**	**0.9787**	**0.8634**	**0.6823**
$200,000	**2.1006**	**1.6118**	**1.1382**	**0.9143**	**0.7213**
$250,000	**2.4067**	**1.8476**	**1.2984**	**0.9605**	**0.7831**
$300,000	**2.7124**	**2.0834**	**1.4572**	**0.9853**	**0.8293**
$400,000	**3.3242**	**2.5548**	**1.7762**	**1.1038**	**0.9045**
$500,000	**3.9360**	**3.0264**	**2.0953**	**1.2355**	**0.9465**
$750,000	**5.4655**	**4.2052**	**2.8928**	**1.4920**	**1.0073**
$1,000,000	**6.9950**	**5.3841**	**3.6904**	**1.6425**	**1.0532**
for each add'l $10,000 above $1,000,000, add:	**0.0612**	**0.0472**	**0.0319**	**0.0060**	**0.0018**

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USAA GROUP
UNIT-OWNERS FORMS

Hurricane			**All Perils Deductible**		
Amount of Insurance*	$250	$500	$1,000	1%	2%
$5,000	**0.1529**	**0.1314**	**0.1079**	**0.1878**	**0.1752**
$10,000	**0.2090**	**0.1875**	**0.1611**	**0.2302**	**0.2149**
$15,000	**0.2540**	**0.2324**	**0.2051**	**0.2666**	**0.2489**
$20,000	**0.2923**	**0.2706**	**0.2427**	**0.2981**	**0.2782**
$30,000	**0.3564**	**0.3346**	**0.3062**	**0.3513**	**0.3278**
$40,000	**0.4332**	**0.4102**	**0.3798**	**0.4183**	**0.3904**
$50,000	**0.5351**	**0.5096**	**0.4756**	**0.5096**	**0.4756**
$75,000	**0.7865**	**0.7558**	**0.7145**	**0.7331**	**0.6842**
$100,000	1.0351	1.0000	0.9524	0.9524	0.8890
$150,000	**1.5250**	**1.4826**	**1.4248**	**1.3819**	**1.2898**
$200,000	**2.0103**	**1.9618**	**1.8954**	**1.8052**	**1.6849**
$250,000	**2.4900**	**2.4353**	**2.3603**	**2.2239**	**2.0757**
$300,000	**2.9674**	**2.9088**	**2.8281**	**2.6359**	**2.4603**
$400,000	**3.9159**	**3.8481**	**3.7552**	**3.4553**	**3.2251**
$500,000	**4.8535**	**4.7792**	**4.6762**	**4.2650**	**3.9810**
$750,000	**7.1794**	**7.0904**	**6.9640**	**6.2650**	**5.8476**
$1,000,000	**9.4817**	**9.3739**	**9.2304**	**8.2373**	**7.6886**
for each add'l $10,000 above $1,000,000, add:	**0.0921**	**0.0913**	**0.0907**	**0.0789**	**0.0736**

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USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

USAA GROUP
UNIT-OWNERS FORMS

Severe Thunderstorm			**All Perils Deductible**		
Amount of Insurance*	$250	$500	$1,000	1%	2%
$5,000	**0.2600**	**0.2400**	**0.2260**	**0.2948**	**0.2809**
$10,000	**0.4277**	**0.4028**	**0.3718**	**0.4566**	**0.4352**
$15,000	**0.4930**	**0.4672**	**0.4371**	**0.5107**	**0.4867**
$20,000	**0.5584**	**0.5306**	**0.4998**	**0.5665**	**0.5399**
$30,000	**0.7030**	**0.6709**	**0.6357**	**0.6949**	**0.6623**
$40,000	**0.8658**	**0.8281**	**0.7867**	**0.8401**	**0.8006**
$50,000	1.0470	1.0000	0.9531	1.0000	0.9531
$75,000	1.5530	1.4775	1.4134	1.4396	1.3721
$100,000	**2.0914**	**1.9908**	**1.9015**	**1.9015**	**1.8123**
$150,000	**3.1592**	**3.0106**	**2.8641**	**2.7908**	**2.6598**
$200,000	**4.1917**	**3.9762**	**3.7850**	**3.6153**	**3.4456**
$250,000	**5.5892**	**5.2515**	**5.0017**	**4.7070**	**4.4861**
$300,000	**6.4793**	**6.0306**	**5.7467**	**5.3272**	**5.0773**
$400,000	**9.2122**	**8.4545**	**8.0198**	**7.2918**	**6.9497**
$500,000	**11.4272**	**10.5248**	**9.8812**	**8.8280**	**8.4139**
$750,000	**17.7301**	**16.5456**	**15.2530**	**13.2030**	**12.5835**
$1,000,000	**23.0771**	**21.8390**	**20.1144**	**16.8715**	**16.0800**
for each add'l $10,000 above $1,000,000, add:	**0.2139**	**0.2117**	**0.1945**	**0.1467**	**0.1399**

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

State: **PENNSYLVANIA**
Line of Business: **HOMEOWNERS**
Effective: **AUGUST 15, 2014**

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
UNIT-OWNERS FORMS

Winter Storm			**All Perils Deductible**		
Total Amount of Coverage*	$250	$500	$1,000	1%	2%
$5,000	**0.3134**	**0.2470**	**0.2086**	**0.6343**	**0.4000**
$10,000	**0.4939**	**0.3892**	**0.3288**	**0.6437**	**0.4444**
$15,000	**0.5131**	**0.4043**	**0.3416**	**0.6531**	**0.4782**
$20,000	**0.5508**	**0.4340**	**0.3668**	**0.6858**	**0.5247**
$30,000	**0.7709**	**0.6075**	**0.5132**	**0.7184**	**0.5778**
$40,000	**1.0101**	**0.7959**	**0.6724**	**0.8521**	**0.7056**
$50,000	1.2691	1.0000	0.8449	1.0000	0.8449
$75,000	**2.0034**	**1.5786**	**1.3337**	**1.4204**	**1.2378**
$100,000	**2.8571**	**2.2513**	**1.9021**	**1.9021**	**1.6885**
$150,000	**4.8922**	**3.8548**	**3.2569**	**3.0228**	**2.7425**
$200,000	**7.3056**	**5.7566**	**4.8637**	**4.3173**	**3.9684**
$250,000	**10.1473**	**7.9958**	**6.7555**	**5.8425**	**5.4123**
$300,000	**12.9891**	**10.2350**	**8.6474**	**7.2814**	**6.7976**
$400,000	**19.3997**	**15.2864**	**12.9153**	**10.5380**	**9.9300**
$500,000	**26.1423**	**20.5993**	**17.4041**	**13.9058**	**13.1778**
$750,000	**42.8475**	**33.7625**	**28.5256**	**22.0354**	**21.0943**
$1,000,000	**58.3265**	**45.9595**	**38.8307**	**29.4013**	**28.3374**

for each add'l $10,000 above $1,000,000, add:

0.6192	**0.4879**	**0.4122**	**0.2946**	**0.2897**

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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

USAA GROUP
UNIT-OWNERS FORMS

RESERVED FOR FUTURE USE

State: **PENNSYLVANIA**
Line of Business: **HOMEOWNERS**
Effective: **AUGUST 15, 2014**

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
UNIT-OWNERS FORMS

Fire Following Earthquake			**All Perils Deductible**		
Total Amount of Coverage*	$250	$500	$1,000	1%	2%
$5,000	**0.9455**	**0.6617**	**0.5182**	**1.1915**	**1.1245**
$10,000	**0.9860**	**0.6965**	**0.5444**	**1.1699**	**1.0457**
$15,000	**1.0253**	**0.7315**	**0.5622**	**1.1462**	**0.9651**
$20,000	**1.0702**	**0.7673**	**0.5893**	**1.1317**	**0.8861**
$30,000	**1.1874**	**0.8417**	**0.6520**	**1.1136**	**0.7492**
$40,000	**1.2893**	**0.9193**	**0.7114**	**1.0547**	**0.7267**
$50,000	1.4022	1.0000	0.7749	1.0000	0.7749
$75,000	**1.6554**	**1.2135**	**0.9265**	**0.9632**	**0.8063**
$100,000	**1.8610**	**1.3698**	**1.0387**	**1.0387**	**0.8377**
$150,000	**1.9726**	**1.5125**	**1.0757**	**1.0439**	**0.8506**
$200,000	**2.2862**	**1.7542**	**1.2388**	**1.0946**	**0.8636**
$250,000	**2.8402**	**2.1804**	**1.5324**	**1.1336**	**0.9242**
$300,000	**3.3937**	**2.6066**	**1.8231**	**1.2328**	**1.0376**
$400,000	**4.7266**	**3.6327**	**2.5256**	**1.5695**	**1.2860**
$500,000	**6.0591**	**4.6589**	**3.2254**	**1.9019**	**1.4571**
$750,000	**9.3893**	**7.2242**	**4.9696**	**2.5631**	**1.7304**
$1,000,000	**12.7185**	**9.7895**	**6.7099**	**2.9866**	**1.9149**

for each add'l $10,000 above $1,000,000, add:

0.1332	**0.1026**	**0.0696**	**0.0169**	**0.0074**

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

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AMOUNT OF INSURANCE / DEDUCTIBLE FACTORS

USAA GROUP
UNIT-OWNERS FORMS

Earthquake Coverage**	**Earthquake Deductible**
Total Amount of Coverage*	10%
$5,000	**0.1470**
$10,000	**0.3120**
$15,000	**0.4681**
$20,000	**0.6025**
$30,000	**0.7464**
$40,000	**0.8767**
$50,000	1.0000
$75,000	**1.2886**
$100,000	**1.5607**
$150,000	**2.0765**
$200,000	**2.5733**
$250,000	**3.0546**
$300,000	**3.5360**
$400,000	**4.4827**
$500,000	**5.4220**
$750,000	**7.7827**
$1,000,000	**10.1750**

for each add'l $10,000 above $1,000,000, add:
0.0957

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

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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

INCREASED DWELLING COVERAGE RATIO

USAA GROUP
UNIT-OWNERS FORMS

Increased Dwelling Coverage Ratio*	Other Perils	Other Fire	Other Wind and Hail	Theft	Water	Lightning	Liability	Hurricane	Severe Thunderstorm	Winter Storm	Fire Following Earthquake	Earthquake Coverage**
0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1	1.0000	1.0000	1.0000	1.0000	1.0567	1.0000	1.0000	1.0097	1.0170	1.1027	1.0033	1.0002
2	1.0000	1.0000	1.0000	1.0000	1.1134	1.0000	1.0000	1.0195	1.0341	1.1549	1.0067	1.0004
3	1.0000	1.0000	1.0000	1.0000	1.1687	1.0000	1.0000	1.0294	1.0515	1.2350	1.0101	1.0005
4	1.0000	1.0000	1.0000	1.0000	1.2239	1.0000	1.0000	1.0394	1.0691	1.2961	1.0135	1.0008
5	1.0000	1.0000	1.0000	1.0000	1.2814	1.0000	1.0000	1.0496	1.0868	1.3565	1.0169	1.0010
6	1.0000	1.0000	1.0000	1.0000	1.3332	1.0000	1.0000	1.0598	1.1048	1.4168	1.0204	1.0013
7	1.0000	1.0000	1.0000	1.0000	1.3756	1.0000	1.0000	1.0702	1.1230	1.4774	1.0239	1.0016
8	1.0000	1.0000	1.0000	1.0000	1.4274	1.0000	1.0000	1.0807	1.1414	1.5384	1.0273	1.0019
9	1.0000	1.0000	1.0000	1.0000	1.4643	1.0000	1.0000	1.0914	1.1600	1.6001	1.0308	1.0022
10	1.0000	1.0000	1.0000	1.0000	1.5013	1.0000	1.0000	1.1022	1.1788	1.6625	1.0344	1.0026
11	1.0000	1.0000	1.0000	1.0000	1.5390	1.0000	1.0000	1.1130	1.1978	1.7258	1.0379	1.0030
12	1.0000	1.0000	1.0000	1.0000	1.5704	1.0000	1.0000	1.1241	1.2170	1.7900	1.0415	1.0035
13	1.0000	1.0000	1.0000	1.0000	1.5990	1.0000	1.0000	1.1352	1.2365	1.8553	1.0451	1.0040
14	1.0000	1.0000	1.0000	1.0000	1.6184	1.0000	1.0000	1.1465	1.2561	1.9216	1.0487	1.0046
15	1.0000	1.0000	1.0000	1.0000	1.6361	1.0000	1.0000	1.1579	1.2760	1.9889	1.0523	1.0052
16	1.0000	1.0000	1.0000	1.0000	1.6470	1.0000	1.0000	1.1695	1.2961	2.0574	1.0559	1.0059
17	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	1.1812	1.3163	2.1272	1.0596	1.0067
18	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	1.1930	1.3368	2.1983	1.0633	1.0076
19	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	1.2050	1.3575	2.2705	1.0670	1.0086
20	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	1.2171	1.3784	2.3440	1.0707	1.0098
21	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	1.2294	1.3995	2.4191	1.0744	1.0102
22	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	1.2418	1.4209	2.4951	1.0782	1.0108
23	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	1.2543	1.4424	2.5729	1.0820	1.0116
24	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	1.2670	1.4641	2.6519	1.0858	1.0127
25	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	1.2799	1.4861	2.7324	1.0896	1.0141
26	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	1.2929	1.5083	2.8144	1.0935	1.0157
27	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	1.3060	1.5307	2.8977	1.0973	1.0177
28	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	1.3193	1.5532	2.9829	1.1012	1.0201
29	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	1.3328	1.5760	3.0690	1.1051	1.0229
30	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	1.3465	1.5990	3.1570	1.1091	1.0262
31	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	1.3602	1.6222	3.2467	1.1130	1.0299
32	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	1.3742	1.6456	3.3377	1.1170	1.0339
33	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	1.3883	1.6692	3.4305	1.1210	1.0384
34	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	1.4026	1.6930	3.5245	1.1250	1.0432
35	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	1.4170	1.7170	3.6202	1.1291	1.0480
36	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	1.4316	1.7412	3.7177	1.1331	1.0530
37	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	1.4465	1.7657	3.8169	1.1372	1.0579
38	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	1.4614	1.7902	3.9173	1.1413	1.0627
39	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	1.4766	1.8151	4.0198	1.1454	1.0671
40	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	1.4919	1.8401	4.1242	1.1496	1.0713
41	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	1.5074	1.8653	4.2295	1.1538	1.0749
42	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	1.5231	1.8906	4.3371	1.1580	1.0782
43	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	1.5391	1.9162	4.4457	1.1622	1.0811
44	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	1.5551	1.9420	4.5566	1.1665	1.0836
45	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	1.5714	1.9680	4.6691	1.1707	1.0857
46	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	1.5879	1.9942	4.7832	1.1750	1.0874
47	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	1.6045	2.0205	4.8996	1.1793	1.0889
48	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	1.6214	2.0471	5.0168	1.1837	1.0901
49	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	1.6385	2.0738	5.1364	1.1881	1.0910
50	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	1.6558	2.1007	5.2574	1.1925	1.0918
51	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	1.6734	2.1277	5.3800	1.1969	1.0924
52	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	1.6910	2.1550	5.5048	1.2013	1.0928
53	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	1.7090	2.1824	5.6312	1.2058	1.0931
54	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	1.7271	2.2100	5.7589	1.2103	1.0932
55	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	1.7455	2.2378	5.8891	1.2148	1.0933
56	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	1.7641	2.2658	6.0206	1.2193	1.0933
57	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	1.7830	2.2939	6.1544	1.2239	1.0931

State: **PENNSYLVANIA**
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Companies: **UNITED SERVICES AUTOMOBILE ASSOCIATION**
USAA CASUALTY INSURANCE COMPANY
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INCREASED DWELLING COVERAGE RATIO

USAA GROUP
UNIT-OWNERS FORMS

Increased Dwelling Coverage Ratio*	Other Perils	Other Fire	Other Wind and Hail	Theft	Water	Lightning	Liability	Hurricane	Severe Thunderstorm	Winter Storm	Fire Following Earthquake	Earthquake Coverage**
58	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	1.8021	2.3221	6.2896	1.2285	1.0930
59	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	1.8214	2.3506	6.4261	1.2331	1.0927
60	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	1.8410	2.3792	6.5650	1.2378	1.0924
61	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	1.8608	2.4080	6.7051	1.2424	1.0920
62	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	1.8809	2.4369	6.8476	1.2471	1.0917
63	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	1.9012	2.4659	6.9913	1.2519	1.0913
64	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	1.9218	2.4952	7.1373	1.2566	1.0909
65	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	1.9427	2.5245	7.2845	1.2614	1.0904
66	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	1.9637	2.5540	7.4340	1.2662	1.0899
67	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	1.9852	2.5837	7.5847	1.2710	1.0894
68	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	2.0068	2.6135	7.7377	1.2759	1.0888
69	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	2.0288	2.6434	7.8928	1.2807	1.0882
70	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	2.0510	2.6735	8.0492	1.2857	1.0877
71	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	2.0735	2.7037	8.2066	1.2906	1.0870
72	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	2.0963	2.7340	8.3663	1.2956	1.0864
73	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	2.1195	2.7644	8.5282	1.3006	1.0858
74	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	2.1429	2.7950	8.6911	1.3056	1.0852
75	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	2.1667	2.8257	8.8563	1.3106	1.0845
76	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	2.1907	2.8565	9.0237	1.3153	1.0839
77	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	2.2151	2.8874	9.1920	1.3201	1.0833
78	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	2.2399	2.9184	9.3626	1.3249	1.0826
79	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	2.2649	2.9495	9.5341	1.3297	1.0819
80	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	2.2904	2.9807	9.7078	1.3345	1.0812
81	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	2.3161	3.0120	9.8837	1.3393	1.0805
82	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	2.3422	3.0434	10.0605	1.3442	1.0799
83	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	2.3687	3.0749	10.2394	1.3491	1.0792
84	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	2.3955	3.1064	10.4205	1.3541	1.0785
85	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	2.4228	3.1381	10.6037	1.3591	1.0778
86	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	2.4504	3.1698	10.7878	1.3641	1.0771
87	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	2.4784	3.2016	10.9728	1.3691	1.0764
88	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	2.5068	3.2335	11.1611	1.3742	1.0757
89	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	2.5356	3.2654	11.3503	1.3793	1.0749
90	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	2.5648	3.2974	11.5416	1.3844	1.0742
91	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	2.5944	3.3294	11.7338	1.3896	1.0743
92	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	2.6245	3.3615	11.9293	1.3947	1.0744
93	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	2.6550	3.3937	12.1256	1.4000	1.0744
94	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	2.6860	3.4259	12.3228	1.4052	1.0745
95	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	2.7174	3.4581	12.5233	1.4105	1.0745
96	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	2.7493	3.4903	12.7246	1.4158	1.0745
97	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	2.7816	3.5226	12.9281	1.4212	1.0746
98	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	2.8145	3.5549	13.1323	1.4265	1.0746
99	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	2.8478	3.5873	13.3399	1.4319	1.0747
100	1.0000	1.0000	1.0000	1.0000	1.6525	1.0000	1.0000	2.8817	3.6196	13.5484	1.4374	1.0747

* 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.
If the ratio is not shown in the chart, linear interpolation is used between the nearest limit above and below the desired limit to determine the applicable factor.
** Earthquake Coverage is an optional coverage

State: **PENNSYLVANIA**
Line of Business: **HOMEOWNERS**
Effective: **AUGUST 15, 2014**

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 Type	Protection Class	Other Perils	Other Fire	Other Wind and Hail	Theft	Water	Lightning	Liability	Hurricane	Severe Thunderstorm	Winter Storm	Fire Following Earthquake	Earthquake Coverage*
Frame	1	0.9914	0.9000	0.9688	1.0000	1.0000	0.9334	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
	2	0.9914	0.9888	0.9739	1.0000	1.0000	0.9529	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
	3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
	4	1.0021	1.0579	1.0400	1.0000	1.0000	1.0958	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
	5	1.0160	1.2346	1.0679	1.0000	1.0000	1.2687	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
	6	1.0416	1.3219	1.0820	1.0000	1.0000	1.2687	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
	7	1.0655	1.3981	1.0820	1.0000	1.0000	1.2687	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
	8	1.1189	1.5476	1.0820	1.0000	1.0000	1.6977	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
	8B	1.2403	1.7000	1.0820	1.0000	1.0000	1.6977	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
	9	1.2403	1.8283	1.0820	1.0000	1.0000	1.6977	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
	10	1.2675	1.8676	1.0820	1.0000	1.0000	1.6977	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Masonry	1	0.9716	0.6570	0.9469	1.0000	1.0000	0.9292	1.0000	0.9284	0.9088	0.8893	0.8983	1.1586
	2	0.9716	0.8043	0.9519	1.0000	1.0000	0.9361	1.0000	0.9284	0.9088	0.8893	0.8983	1.1586
	3	0.9800	0.8300	0.9663	1.0000	1.0000	0.9975	1.0000	0.9284	0.9088	0.8893	0.8983	1.1586
	4	0.9821	0.8662	1.0017	1.0000	1.0000	1.0739	1.0000	0.9284	0.9088	0.8893	0.8983	1.1586
	5	0.9957	0.9994	1.0459	1.0000	1.0000	1.2233	1.0000	0.9284	0.9088	0.8893	0.8983	1.1586
	6	1.0208	1.0826	1.0539	1.0000	1.0000	1.2233	1.0000	0.9284	0.9088	0.8893	0.8983	1.1586
	7	1.0442	1.1209	1.0758	1.0000	1.0000	1.2233	1.0000	0.9284	0.9088	0.8893	0.8983	1.1586
	8	1.0965	1.1984	1.0758	1.0000	1.0000	1.7022	1.0000	0.9284	0.9088	0.8893	0.8983	1.1586
	8B	1.2155	1.3374	1.0758	1.0000	1.0000	1.7022	1.0000	0.9284	0.9088	0.8893	0.8983	1.1586
	9	1.2155	1.5163	1.0758	1.0000	1.0000	1.7022	1.0000	0.9284	0.9088	0.8893	0.8983	1.1586
	10	1.2421	1.5267	1.0758	1.0000	1.0000	1.7022	1.0000	0.9284	0.9088	0.8893	0.8983	1.1586

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USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

PROTECTION / CONSTRUCTION FACTORS

USAA GROUP
UNIT-OWNERS FORMS

Construction Type	Protection Class	Other Perils	Other Fire	Other Wind and Hail	Theft	Water	Lightning	Liability	Hurricane	Severe Thunderstorm	Winter Storm	Fire Following Earthquake	Earthquake Coverage*
Frame	1	**1.0000**	**0.8842**	1.0000	**1.0000**	**1.0000**	**0.9677**	**1.0000**	1.0000	1.0000	1.0000	1.0000	1.0000
	2	**1.0000**	1.0000	1.0000	**1.0000**	**1.0000**	**0.9798**	**1.0000**	1.0000	1.0000	1.0000	1.0000	1.0000
	3	1.0000	1.0000	1.0000	**1.0000**	**1.0000**	**1.0000**	**1.0000**	1.0000	1.0000	1.0000	1.0000	1.0000
	4	**1.0000**	1.0000	1.0000	**1.0000**	**1.0000**	**1.0291**	**1.0000**	1.0000	1.0000	1.0000	1.0000	1.0000
	5	**1.0000**	**1.0747**	1.0000	**1.0000**	**1.0000**	**1.0486**	**1.0000**	1.0000	1.0000	1.0000	1.0000	1.0000
	6	**1.0000**	**1.1689**	1.0000	**1.0000**	**1.0000**	**1.0486**	**1.0000**	1.0000	1.0000	1.0000	1.0000	1.0000
	7	**1.0000**	**1.1689**	1.0000	**1.0000**	**1.0000**	**1.0486**	**1.0000**	1.0000	1.0000	1.0000	1.0000	1.0000
	8	**1.0000**	**1.1689**	1.0000	**1.0000**	**1.0000**	**1.0486**	**1.0000**	1.0000	1.0000	1.0000	1.0000	1.0000
	8B	**1.0000**	**1.1689**	1.0000	**1.0000**	**1.0000**	**1.0486**	**1.0000**	1.0000	1.0000	1.0000	1.0000	1.0000
	9	**1.0000**	**1.4142**	1.0000	**1.0000**	**1.0000**	**1.0486**	**1.0000**	1.0000	1.0000	1.0000	1.0000	1.0000
	10	**1.0000**	**1.4142**	1.0000	**1.0000**	**1.0000**	**1.0486**	**1.0000**	1.0000	1.0000	1.0000	1.0000	1.0000
Masonry	1	**0.9800**	**0.7785**	1.0000	**1.1093**	**1.0000**	**0.9653**	**1.0000**	**0.7449**	**0.5432**	**0.7942**	**0.8024**	**2.2570**
	2	**0.9800**	**0.8625**	1.0000	**1.1093**	**1.0000**	**0.9774**	**1.0000**	**0.7449**	**0.5432**	**0.7942**	**0.8024**	**2.2570**
	3	**0.9800**	**0.8625**	1.0000	**1.1093**	**1.0000**	**0.9975**	**1.0000**	**0.7449**	**0.5432**	**0.7942**	**0.8024**	**2.2570**
	4	**0.9800**	**0.8625**	1.0000	**1.1093**	**1.0000**	**1.0265**	**1.0000**	**0.7449**	**0.5432**	**0.7942**	**0.8024**	**2.2570**
	5	**0.9800**	**0.9166**	1.0000	**1.1093**	**1.0000**	**1.0459**	**1.0000**	**0.7449**	**0.5432**	**0.7942**	**0.8024**	**2.2570**
	6	**0.9800**	**0.9849**	1.0000	**1.1093**	**1.0000**	**1.0459**	**1.0000**	**0.7449**	**0.5432**	**0.7942**	**0.8024**	**2.2570**
	7	**0.9800**	**0.9849**	1.0000	**1.1093**	**1.0000**	**1.0459**	**1.0000**	**0.7449**	**0.5432**	**0.7942**	**0.8024**	**2.2570**
	8	**0.9800**	**0.9849**	1.0000	**1.1093**	**1.0000**	**1.0459**	**1.0000**	**0.7449**	**0.5432**	**0.7942**	**0.8024**	**2.2570**
	8B	**0.9800**	**0.9849**	1.0000	**1.1093**	**1.0000**	**1.0459**	**1.0000**	**0.7449**	**0.5432**	**0.7942**	**0.8024**	**2.2570**
	9	**0.9800**	**1.1627**	1.0000	**1.1093**	**1.0000**	**1.0459**	**1.0000**	**0.7449**	**0.5432**	**0.7942**	**0.8024**	**2.2570**
	10	**0.9800**	**1.1627**	1.0000	**1.1093**	**1.0000**	**1.0459**	**1.0000**	**0.7449**	**0.5432**	**0.7942**	**0.8024**	**2.2570**

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State: **PENNSYLVANIA**
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Effective: **AUGUST 15, 2014**

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

Roof Type	Code	Other Perils	Other Fire	Other Wind and Hail	Theft	Water	Lightning	Liability	Hurricane	Severe Thunderstorm	Winter Storm	Fire Following Earthquake	Earthquake Coverage*
Aluminum	AL	**1.2178**	**1.2274**	**1.0000**	**1.0000**	**0.9490**	**1.0000**	**1.0000**	**1.0206**	1.0000	**1.0500**	**0.9224**	1.0000
Asbestos	AS	**1.0439**	1.0000	**1.1629**	**1.0000**	**0.9810**	**1.0000**	**1.0000**	**1.0000**	1.0000	**1.0500**	1.0000	1.0000
Cloth	CL	**1.3657**	1.0000	**1.0000**	**1.0000**	**1.0320**	**1.0000**	**1.0000**	**1.0000**	1.0000	**1.0000**	1.0000	1.0000
Concrete Tile	CN	**1.1806**	**0.9228**	**0.4577**	**1.0000**	**1.1408**	**1.0000**	**1.0000**	**0.7950**	1.0000	**0.9516**	**0.9033**	1.0000
Composition Shingle	CS	1.0000	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	**1.2067**	1.0000	**0.5459**	**1.0000**	**1.1408**	**1.0000**	**1.0000**	**0.7949**	1.0000	**0.9516**	**0.9033**	1.0000
Composition Over Wood	CW	1.0000	**1.1350**	**1.3658**	**1.0000**	**1.0000**	**1.0000**	**1.0000**	**0.9607**	1.0000	1.0000	**1.0000**	1.0000
Fiberglass Shingle	FB	1.0000	**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	**1.0439**	**0.9228**	**1.0000**	**1.0000**	**1.1408**	**1.0000**	**1.0000**	1.0000	1.0000	1.0000	**1.0000**	1.0000
Resin Formed Shingle	FE	**1.0439**	**0.9228**	**1.0000**	**1.0000**	**1.0320**	**1.0000**	**1.0000**	1.0000	1.0000	1.0000	**1.0000**	1.0000
Foam	FM	**1.2497**	1.0000	**1.0000**	**1.0000**	**0.9810**	**1.0000**	**1.0000**	1.0000	1.0000	1.0000	1.0000	1.0000
Metal	MT	**1.2178**	**1.2274**	**1.0000**	**1.0000**	**0.9490**	**1.0000**	**1.0000**	**1.0206**	1.0000	**1.0500**	**0.9224**	1.0000
None	NA	**1.0439**	**1.0000**	**1.0000**	**1.0000**	**1.0320**	**1.0000**	**1.0000**	1.0000	**1.0288**	**1.0500**	**1.0000**	1.0000
Other	OT	**1.0439**	**1.0000**	**1.0000**	**1.0000**	**1.0320**	**1.0000**	**1.0000**	1.0000	1.0000	**1.0500**	**1.0000**	1.0000
Plastic	PL	**1.3657**	1.0000	**1.0000**	**1.0000**	**0.9810**	**1.0000**	**1.0000**	**1.0088**	1.0000	**1.0500**	1.0000	1.0000
Reinforced Plastic	RP	**1.3657**	1.0000	**1.0000**	**1.0000**	**0.9810**	**1.0000**	**1.0000**	**1.0088**	1.0000	**1.0500**	1.0000	1.0000
Slate	SL	**1.1660**	**1.0000**	**1.2000**	**1.0000**	**1.1408**	**1.0000**	**1.0000**	**0.8043**	1.0000	**0.9516**	**0.9797**	1.0000
Tar	TR	**1.3657**	**0.9228**	**0.7651**	**1.0000**	**1.1408**	**1.0000**	**1.0000**	**0.8098**	**0.9816**	**1.0500**	**1.0282**	1.0000
Unknown	UN	**1.0439**	**1.0000**	**1.0000**	**1.0000**	**1.0320**	**1.0000**	**1.0000**	**1.0206**	**1.0288**	**1.0500**	**1.0282**	1.0000
Wood Shake	WS	1.0000	**1.1350**	**1.3658**	**1.0000**	**1.0000**	**1.0000**	**1.0000**	**1.0088**	**1.0288**	**1.0500**	**1.0145**	1.0000
No Data	X	**1.0439**	**1.0000**	**1.0000**	**1.0000**	**1.0320**	**1.0000**	**1.0000**	**1.0206**	**1.0288**	**1.0500**	**1.0282**	1.0000

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SQUARE FOOTAGE FACTORS

USAA GROUP
OWNERS FORMS

Minimum	Maximum	Other Perils	Other Fire	Other Wind and Hail	Theft	Water	Lightning	Liability	Hurricane	Severe Thunderstorm	Winter Storm	Fire Following Earthquake	Earthquake Coverage*
0	499	0.7359	0.8443	0.7973	1.0000	0.8154	0.7300	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
500	599	0.7359	0.8546	0.8365	1.0000	0.8154	0.7300	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
600	699	0.7688	0.8650	0.8495	1.0000	0.8303	0.7534	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
700	799	0.8007	0.8755	0.8561	1.0000	0.8377	0.7649	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
800	899	0.8007	0.8862	0.8691	1.0000	0.8526	0.7883	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
900	999	0.8265	0.8970	0.8822	1.0000	0.8675	0.8113	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1000	1099	0.8344	0.9079	0.8953	1.0000	0.8823	0.8339	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1100	1199	0.8422	0.9189	0.9084	1.0000	0.8972	0.8561	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1200	1299	0.8658	0.9301	0.9215	1.0000	0.9121	0.8779	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1300	1399	0.8892	0.9414	0.9347	1.0000	0.9269	0.8993	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1400	1499	0.9122	0.9528	0.9478	1.0000	0.9416	0.9203	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1500	1599	0.9348	0.9644	0.9609	1.0000	0.9563	0.9408	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1600	1699	0.9570	0.9761	0.9740	1.0000	0.9710	0.9610	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1700	1799	0.9787	0.9880	0.9871	1.0000	0.9855	0.9807	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1800	1899	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1900	1999	1.0207	1.0122	1.0132	1.0000	1.0144	1.0189	1.0056	1.0000	1.0000	1.0000	1.0000	1.0000
2000	2099	1.0410	1.0245	1.0262	1.0000	1.0286	1.0375	1.0111	1.0000	1.0000	1.0000	1.0000	1.0000
2100	2199	1.0606	1.0369	1.0391	1.0000	1.0428	1.0557	1.0165	1.0000	1.0000	1.0000	1.0000	1.0000
2200	2299	1.0796	1.0495	1.0520	1.0000	1.0568	1.0735	1.0218	1.0000	1.0000	1.0000	1.0000	1.0000
2300	2399	1.0981	1.0623	1.0649	1.0002	1.0707	1.0910	1.0270	1.0000	1.0000	1.0000	1.0000	1.0000
2400	2499	1.1158	1.0752	1.0777	1.0080	1.0844	1.1082	1.0322	1.0000	1.0000	1.0000	1.0000	1.0000
2500	2599	1.1330	1.0883	1.0904	1.0158	1.0980	1.1252	1.0372	1.0000	1.0000	1.0000	1.0000	1.0000
2600	2699	1.1495	1.1015	1.1031	1.0235	1.1114	1.1477	1.0422	1.0000	1.0000	1.0000	1.0000	1.0000
2700	2799	1.1653	1.1149	1.1157	1.0311	1.1246	1.1707	1.0471	1.0000	1.0000	1.0000	1.0000	1.0000
2800	2899	1.1804	1.1284	1.1282	1.0387	1.1377	1.1941	1.0518	1.0000	1.0000	1.0000	1.0000	1.0000
2900	2999	1.1948	1.1421	1.1406	1.0462	1.1505	1.2180	1.0565	1.0000	1.0000	1.0000	1.0000	1.0000
3000	3099	1.2085	1.1560	1.1530	1.0537	1.1631	1.2423	1.0611	1.0000	1.0000	1.0000	1.0000	1.0000
3100	3199	1.2215	1.1701	1.1652	1.0610	1.1755	1.2672	1.0656	1.0000	1.0000	1.0000	1.0000	1.0000
3200	3299	1.2339	1.1843	1.1773	1.0683	1.1877	1.2925	1.0700	1.0000	1.0000	1.0000	1.0000	1.0000
3300	3399	1.2455	1.1987	1.1894	1.0755	1.1996	1.3184	1.0743	1.0000	1.0000	1.0000	1.0000	1.0000
3400	3499	1.2564	1.2133	1.2013	1.0827	1.2113	1.3447	1.0785	1.0000	1.0000	1.0000	1.0000	1.0000
3500	3599	1.2667	1.2280	1.2130	1.0897	1.2227	1.3716	1.0826	1.0000	1.0000	1.0000	1.0000	1.0000
3600	3699	1.2762	1.2429	1.2247	1.0967	1.2338	1.3990	1.0866	1.0000	1.0000	1.0000	1.0000	1.0000
3700	3799	1.2851	1.2581	1.2362	1.1035	1.2447	1.4270	1.0905	1.0000	1.0000	1.0000	1.0000	1.0000
3800	3899	1.2934	1.2706	1.2476	1.1103	1.2553	1.4556	1.0943	1.0000	1.0000	1.0000	1.0000	1.0000

State: **PENNSYLVANIA**
Line of Business: **HOMEOWNERS**
Effective: **AUGUST 15, 2014**

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

SQUARE FOOTAGE FACTORS

USAA GROUP
OWNERS FORMS

Minimum	Maximum	Other Perils	Other Fire	Other Wind and Hail	Theft	Water	Lightning	Liability	Hurricane	Severe Thunderstorm	Winter Storm	Fire Following Earthquake	Earthquake Coverage*
3900	3999	**1.3010**	**1.2833**	**1.2476**	**1.1170**	**1.2656**	**1.4847**	**1.0979**	1.0000	1.0000	1.0000	1.0000	1.0000
4000	4099	**1.3080**	**1.2962**	**1.2476**	**1.1236**	**1.2755**	**1.5144**	**1.1015**	1.0000	1.0000	1.0000	1.0000	1.0000
4100	4199	**1.3144**	**1.3091**	**1.2476**	**1.1300**	**1.2852**	**1.5447**	**1.1049**	1.0000	1.0000	1.0000	1.0000	1.0000
4200	4299	**1.3202**	**1.3222**	**1.2476**	**1.1364**	**1.2945**	**1.5756**	**1.1083**	1.0000	1.0000	1.0000	1.0000	1.0000
4300	4399	**1.3254**	**1.3355**	**1.2476**	**1.1427**	**1.3035**	**1.6071**	**1.1115**	1.0000	1.0000	1.0000	1.0000	1.0000
4400	4499	**1.3301**	**1.3488**	**1.2476**	**1.1489**	**1.3122**	**1.6392**	**1.1146**	1.0000	1.0000	1.0000	1.0000	1.0000
4500	4599	**1.3344**	**1.3623**	**1.2476**	**1.1550**	**1.3206**	**1.6720**	**1.1176**	1.0000	1.0000	1.0000	1.0000	1.0000
4600	4699	**1.3379**	**1.3759**	**1.2476**	**1.1609**	**1.3285**	**1.7054**	**1.1205**	1.0000	1.0000	1.0000	1.0000	1.0000
4700	4799	**1.3484**	**1.3897**	**1.2476**	**1.1668**	**1.3360**	**1.7395**	**1.1232**	1.0000	1.0000	1.0000	1.0000	1.0000
4800	4899	**1.3623**	**1.4036**	**1.2476**	**1.1725**	**1.3432**	**1.7743**	**1.1258**	1.0000	1.0000	1.0000	1.0000	1.0000
4900	4999	**1.3764**	**1.4176**	**1.2476**	**1.1782**	**1.3503**	**1.8098**	**1.1284**	1.0000	1.0000	1.0000	1.0000	1.0000
5000	5499	**1.3907**	**1.4318**	**1.2476**	**1.1836**	**1.3565**	**1.8460**	**1.1308**	1.0000	1.0000	1.0000	1.0000	1.0000
5500	5999	**1.4186**	**1.4533**	**1.2476**	**1.2092**	**1.3826**	**1.8829**	**1.1408**	1.0000	1.0000	1.0000	1.0000	1.0000
6000	6499	**1.4469**	**1.4751**	**1.2476**	**1.2254**	**1.4179**	**1.9206**	**1.1549**	1.0000	1.0000	1.0000	1.0000	1.0000
6500	6999	**1.4759**	**1.4972**	**1.2476**	**1.2381**	**1.4415**	**1.9590**	**1.1642**	1.0000	1.0000	1.0000	1.0000	1.0000
7000	7499	**1.5054**	**1.5196**	**1.2476**	**1.2508**	**1.4650**	**1.9982**	**1.1735**	1.0000	1.0000	1.0000	1.0000	1.0000
7500	9999	**1.5355**	**1.5424**	**1.2476**	**1.2635**	**1.5356**	**2.0381**	**1.2015**	1.0000	1.0000	1.0000	1.0000	1.0000
10000	and greater	**1.6400**	**1.5887**	**1.2476**	**1.3270**	**1.6180**	**2.0789**	**1.2341**	1.0000	1.0000	1.0000	1.0000	1.0000

* Earthquake Coverage is an optional coverage

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Effective: **AUGUST 15, 2014**

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

MISCELLANEOUS RATING FACTORS

POLICY FORM FACTOR
USAA GROUP
OWNERS FORMS

Form	Other Perils	Other Fire	Other Wind and Hail	Theft	Water	Lightning	Liability	Hurricane	Severe Thunderstorm	Winter Storm	Fire Following Earthquake	Earthquake Coverage*
HO-3R	1.0000	1.0000	1.0000	**1.0000**	**1.0000**	**1.0000**	**1.0000**	1.0000	1.0000	1.0000	1.0000	1.0000
HO-9R	**1.0183**	**1.0100**	**1.1038**	**1.0199**	**1.0500**	**1.0000**	**1.0000**	1.0100	1.0104	1.0100	1.0100	1.0199

*Earthquake Coverage is an optional coverage

PERSONAL PROPERTY COVERAGE AMOUNT FACTOR
USAA GROUP
OWNERS FORMS

Coverage Amount	Other Perils	Other Fire	Other Wind and Hail	Theft	Water	Lightning	Liability	Hurricane	Severe Thunderstorm	Winter Storm	Fire Following Earthquake	Earthquake Coverage*
50% of Coverage A	1.0000	1.0000	1.0000	**1.0000**	**1.0000**	**1.0000**	**1.0000**	1.0000	1.0000	1.0000	1.0000	1.0000
75% of Coverage A	**1.0100**	1.0460	1.0460	**1.0460**	**1.0460**	**1.0230**	**1.0000**	1.0437	1.0594	1.0100	1.0100	1.0581

*Earthquake Coverage is an optional coverage

SPECIAL PERSONAL PROPERTY COVERAGE FACTOR
USAA GROUP

Form Type	Other Perils	Other Fire	Other Wind and Hail	Theft	Water	Lightning	Liability	Hurricane	Severe Thunderstorm	Winter Storm	Fire Following Earthquake	Earthquake Coverage*
Owners	1.2000	--	--	--	--	--	--	--	--	--	--	--
Unit-Owners	1.4000	--	--	--	--	--	--	--	--	--	--	--

*Earthquake Coverage is an optional coverage

HOME PROTECTOR COVERAGE FACTOR
USAA GROUP
OWNERS FORMS

Form	Other Perils	Other Fire	Other Wind and Hail	Theft	Water	Lightning	Liability	Hurricane	Severe Thunderstorm	Winter Storm	Fire Following Earthquake	Earthquake Coverage*
HO-3R	1.0148	**1.0074**	1.0746	**1.0148**	**1.0148**	**1.0000**	**1.0000**	1.0396	1.0050	1.0050	1.0050	1.0148
HO-9R	--	--	--	--	--	--	--	--	--	--	--	--

*Earthquake Coverage is an optional coverage

INCREASED LIABILITY LIMIT FACTOR
USAA GROUP
OWNERS & UNIT-OWNERS FORMS

Liability Limit	USAA	USAA-CIC	USAA-GIC	Garrison
$300,000	**1.0000**	**1.0000**	**1.0000**	**1.0000**
$500,000	**1.0444**	**1.0444**	**1.0444**	**1.0444**
$1,000,000	**1.1417**	**1.1417**	**1.1417**	**1.1417**

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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

MISCELLANEOUS RATING FACTORS

RATE CAPS

Form Type	Limit	Type	USAA	USAA-CIC	USAA-GIC	Garrison
Owners	Lower	Increase	25%	25%	25%	25%
		Decrease	25%	25%	25%	25%
	Higher	Increase	50%	50%	50%	50%
		Decrease	50%	50%	50%	50%
Unit-Owners	Lower	Increase	25%	25%	25%	25%
		Decrease	25%	25%	25%	25%
	Higher	Increase	50%	50%	50%	50%
		Decrease	50%	50%	50%	50%

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MISCELLANEOUS RATING FACTORS

OTHER STRUCTURES COVERAGE AMOUNT FACTOR
USAA GROUP
OWNERS FORMS

Coverage Amount	Other Perils	Other Fire	Other Wind and Hail	**Theft**	**Water**	**Lightning**	**Liability**	Hurricane	Severe Thunderstorm	Winter Storm	Fire Following Earthquake	Earthquake Coverage*	Optional Coverages **
10% of Coverage A	0.9735	0.9735	0.9735	**0.9735**	**0.9735**	**0.9735**	**1.0000**	0.8976	0.9185	0.8733	0.7741	0.9252	0.9735
15% of Coverage A	0.9835	0.9835	0.9835	**0.9835**	**0.9835**	**0.9835**	**1.0000**	0.9305	0.9449	0.9203	0.8585	0.9495	0.9835
25% of Coverage A	1.0000	1.0000	1.0000	**1.0000**	**1.0000**	**1.0000**	**1.0000**	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
50% of Coverage A	1.0313	1.0313	1.0313	**1.0313**	**1.0313**	**1.0313**	**1.0000**	1.1973	1.1522	1.1650	1.2608	1.1384	1.0313
75% of Coverage A	1.0560	1.0560	1.0560	**1.0560**	**1.0560**	**1.0560**	**1.0000**	1.4336	1.3276	1.3098	1.4484	1.2959	1.0560
100% of Coverage A	1.0774	1.0774	1.0774	**1.0774**	**1.0774**	**1.0774**	**1.0000**	1.7165	1.5296	1.4457	1.5804	1.4752	1.0774

*Earthquake Coverage is an optional coverage
**This factor applies to the optional Sinkhole Loss Coverage Endorsement

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OPTIONAL COVERAGES

PERSONAL COMPUTER COVERAGE

	USAA	USAA-CIC	USAA-GIC	Garrison
Rate per $1,000	2.50	2.50	2.50	2.50

SPECIAL COVERAGE ON JEWELRY, WATCHES, FURS, AND SILVERWARE

Form Type	Limit	USAA	USAA-CIC	USAA-GIC	Garrison
Owners with Special Personal	$2,000	12.00	12.00	12.00	12.00
Property Coverage	$4,000	24.00	24.00	24.00	24.00
Owners without Special Personal	$2,000	16.00	16.00	16.00	16.00
Property Coverage	$4,000	32.00	32.00	32.00	32.00
Unit-Owners with Special Personal	$2,000	12.00	12.00	12.00	12.00
Property Coverage	$4,000	24.00	24.00	24.00	24.00
Unit-Owners without Special Personal	$2,000	16.00	16.00	16.00	16.00
Property Coverage	$4,000	32.00	32.00	32.00	32.00

PERSONAL INJURY ENDORSEMENT

Liability Limit	USAA	USAA-CIC	USAA-GIC	Garrison
$300,000	34.00	34.00	34.00	34.00
$500,000	41.00	41.00	41.00	41.00
$1,000,000	66.00	66.00	66.00	66.00

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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

OPTIONAL COVERAGES

SINKHOLE COLLAPSE COVERAGE

	USAA	USAA-CIC	USAA-GIC	Garrison
Rate per $1,000	0.44	0.44	0.44	0.44

EARTHQUAKE COVERAGE* ZONE FACTOR
USAA GROUP
OWNERS & UNIT-OWNERS FORMS

Zone	Factor
3	**1.0000**
4	**0.5750**
5	**0.2300**

*Earthquake Coverage is an optional coverage

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GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

DISCOUNTS AND SURCHARGES

PROTECTIVE DEVICE CREDIT
USAA GROUP
OWNERS & UNIT-OWNERS FORMS

	Other Perils	Other Fire	Other Wind and Hail	Theft	Water	Lightning	Liability	Hurricane	Severe Thunderstorm	Winter Storm	Fire Following Earthquake	Earthquake Coverage*	Other Optional Coverages
Monitored Burglar Alarm	--	--	--	0.9500	--	--	--	--	--	--	--	--	--
Monitored Fire Alarm	--	0.9500	--	--	--	--	--	--	--	--	--	--	--
Automatic Sprinklers in all areas except attic, bathroom, closet, and attached structures	--	0.8000	--	--	--	--	--	--	--	--	--	--	--

*Earthquake Coverage is an optional coverage

CLAIMS FREE DISCOUNT
USAA GROUP
OWNERS & UNIT-OWNERS FORMS

Other Perils	Other Fire	Other Wind and Hail	Theft	Water	Lightning	Liability	Hurricane	Severe Thunderstorm	Winter Storm	Fire Following Earthquake	Earthquake Coverage*	Other Optional Coverages
0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90

*Earthquake Coverage is an optional coverage

CLAIMS ACTIVITY SURCHARGE
USAA GROUP
OWNERS FORMS

Prior Non-Weather Claims	Other Perils	Other Fire	Other Wind and Hail	Theft	Water	Lightning	Liability	Hurricane	Severe Thunderstorm	Winter Storm	Fire Following Earthquake	Earthquake Coverage*	Other Optional Coverages
0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1	1.2231	1.1700	1.1241	1.2480	1.3084	1.0000	1.1823	1.0000	1.0000	1.0000	1.0000	1.0000	1.2231
2	1.7066	1.3300	1.3107	1.6259	1.5841	1.0000	1.5300	1.0000	1.0000	1.0000	1.0000	1.0000	1.7066
3	2.0242	1.5900	1.4600	1.9803	1.8159	1.0000	1.7700	1.0000	1.0000	1.0000	1.0000	1.0000	2.0242
4	2.8888	1.8500	1.8662	2.2919	2.1152	1.0000	2.0900	1.0000	1.0000	1.0000	1.0000	1.0000	2.8888
for each add'l claim above 4 add:	0.8646	0.2600	0.4062	0.3116	0.2993	0.0000	0.3200	0.0000	0.0000	0.0000	0.0000	0.0000	0.8646

*Earthquake Coverage is an optional coverage

CLAIMS ACTIVITY SURCHARGE
USAA GROUP
UNIT-OWNERS FORMS

Prior Non-Weather Claims	Other Perils	Other Fire	Other Wind and Hail	Theft	Water	Lightning	Liability	Hurricane	Severe Thunderstorm	Winter Storm	Fire Following Earthquake	Earthquake Coverage*	Other Optional Coverages
0	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1	1.0863	1.1629	1.0419	1.2243	1.3411	1.0000	1.1546	1.0000	1.0000	1.0000	1.0000	1.0000	1.0863
2	1.4188	1.2540	1.2600	1.6259	1.6252	1.0000	1.5224	1.0000	1.0000	1.0000	1.0000	1.0000	1.4188
3	1.8134	1.3865	1.4600	1.9803	1.8571	1.0000	1.6683	1.0000	1.0000	1.0000	1.0000	1.0000	1.8134
4	1.9070	1.5165	2.0300	2.2919	2.1596	1.0000	1.8283	1.0000	1.0000	1.0000	1.0000	1.0000	1.9070
for each add'l claim above 4 add:	0.0935	0.1300	0.5700	0.3116	0.3025	0.0000	0.1600	0.0000	0.0000	0.0000	0.0000	0.0000	0.0935

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DISCOUNTS AND SURCHARGES

HOME AGE DISCOUNT
USAA GROUP
OWNERS FORMS

Dwelling Age (Years)	Other Perils	Other Fire	Other Wind and Hail	Theft	Water	Lightning	Liability	Hurricane	Severe Thunderstorm	Winter Storm	Fire Following Earthquake	Earthquake Coverage*
0	0.3841	0.3091	0.2823	0.4847	0.3920	0.8662	0.6960	0.6784	1.0000	1.0000	0.7765	0.5412
1	0.4148	0.3253	0.3105	0.4847	0.4297	0.8840	0.7149	0.6784	1.0000	1.0000	0.7765	0.5465
2	0.4480	0.3418	0.3416	0.4847	0.4727	0.9005	0.7364	0.6784	1.0000	1.0000	0.7765	0.5517
3	0.4838	0.3587	0.3758	0.4847	0.5200	0.9155	0.7600	0.6784	1.0000	1.0000	0.7835	0.5569
4	0.5141	0.3759	0.4134	0.4847	0.5720	0.9292	0.7860	0.6784	1.0000	1.0000	0.7900	0.5621
5	0.5370	0.3936	0.4547	0.4847	0.6224	0.9415	0.8143	0.6848	1.0000	1.0000	0.7960	0.5673
6	0.5747	0.4114	0.5002	0.4847	0.6722	0.9525	0.8400	0.6958	1.0000	1.0000	0.8015	0.5725
7	0.6086	0.4296	0.5502	0.4898	0.7260	0.9622	0.8653	0.7109	1.0000	1.0000	0.8065	0.5777
8	0.6384	0.4481	0.6052	0.4950	0.7813	0.9707	0.8879	0.7298	1.0000	1.0000	0.8112	0.5829
9	0.6650	0.4668	0.6657	0.5002	0.8333	0.9780	0.9099	0.7517	1.0000	1.0000	0.8154	0.5880
10	0.6883	0.4856	0.7295	0.5055	0.8774	0.9841	0.9281	0.7761	1.0000	1.0000	0.8193	0.5932
11	0.7088	0.5046	0.7868	0.5108	0.9135	0.9892	0.9435	0.8023	1.0000	1.0000	0.8228	0.5982
12	0.7267	0.5237	0.8540	0.5162	0.9423	0.9932	0.9567	0.8297	1.0000	1.0000	0.8260	0.6034
13	0.7423	0.5429	0.9232	0.5216	0.9643	0.9962	0.9678	0.8573	1.0000	1.0000	0.8289	0.6085
14	0.7558	0.5622	0.9737	0.5271	0.9802	0.9983	0.9779	0.8841	1.0000	1.0000	0.8315	0.6135
15	0.7674	0.5815	1.0000	0.5327	0.9909	0.9996	0.9856	0.9090	1.0000	1.0000	0.8339	0.6185
16	0.7775	0.6008	0.9966	0.5383	0.9973	1.0000	0.9916	0.9308	1.0000	1.0000	0.8361	0.6235
17	0.7863	0.6201	0.9776	0.5440	1.0000	0.9997	0.9953	0.9483	1.0000	1.0000	0.8380	0.6286
18	0.7938	0.6391	0.9439	0.5497	0.9998	0.9987	0.9974	0.9602	1.0000	1.0000	0.8398	0.6335
19	0.8003	0.6582	0.8971	0.5555	0.9974	0.9967	1.0000	0.9867	1.0000	1.0000	0.8415	0.6385
20	0.8060	0.6770	0.8392	0.5614	0.9933	0.9947	1.0000	0.9867	1.0000	1.0000	0.8431	0.6434
21	0.8110	0.6956	0.8392	0.5673	0.9880	0.9927	0.9983	0.9867	1.0000	1.0000	0.8445	0.6484
22	0.8153	0.7140	0.8392	0.5733	0.9818	0.9907	0.9966	0.9867	1.0000	1.0000	0.8459	0.6533
23	0.8192	0.7321	0.8392	0.5794	0.9750	0.9888	0.9941	0.9867	1.0000	1.0000	0.8472	0.6583
24	0.8228	0.7499	0.8392	0.5855	0.9680	0.9868	0.9906	0.9867	1.0000	1.0000	0.8485	0.6632
25	0.8261	0.7673	0.8392	0.5917	0.9609	0.9848	0.9891	0.9867	1.0000	1.0000	0.8498	0.6682
26	0.8291	0.7843	0.8392	0.5979	0.9538	0.9828	0.9862	0.9867	1.0000	1.0000	0.8510	0.6732
27	0.8321	0.8010	0.8392	0.6042	0.9468	0.9809	0.9840	0.9867	1.0000	1.0000	0.8524	0.6782
28	0.8350	0.8171	0.8392	0.6106	0.9401	0.9789	0.9798	0.9867	1.0000	1.0000	0.8537	0.6833
29	0.8379	0.8328	0.8392	0.6170	0.9420	0.9769	0.9764	0.9867	1.0000	1.0000	0.8551	0.6884
30	0.8408	0.8480	0.8392	0.6235	0.9385	0.9750	0.9736	0.9867	1.0000	1.0000	0.8566	0.6935
31	0.8438	0.8626	0.8392	0.6301	0.9358	0.9730	0.9709	0.9867	1.0000	1.0000	0.8582	0.6987
32	0.8470	0.8767	0.8392	0.6368	0.9338	0.9711	0.9680	0.9867	1.0000	1.0000	0.8598	0.7039
33	0.8503	0.8901	0.8392	0.6435	0.9325	0.9692	0.9646	0.9867	1.0000	1.0000	0.8616	0.7092
34	0.8537	0.9030	0.8392	0.6503	0.9318	0.9672	0.9622	0.9867	1.0000	1.0000	0.8635	0.7145
35	0.8573	0.9151	0.8392	0.6571	0.9315	0.9653	0.9601	0.9867	1.0000	1.0000	0.8656	0.7199
36	0.8612	0.9267	0.8392	0.6641	0.9315	0.9633	0.9572	0.9867	1.0000	1.0000	0.8678	0.7254
37	0.8653	0.9375	0.8392	0.6711	0.9315	0.9614	0.9541	0.9867	1.0000	1.0000	0.8702	0.7309
38	0.8695	0.9477	0.8392	0.6782	0.9315	0.9595	0.9520	0.9867	1.0000	1.0000	0.8728	0.7365
39	0.8741	0.9581	0.8392	0.6853	0.9312	0.9576	0.9495	0.9867	1.0000	1.0000	0.8755	0.7422
40	0.8788	0.9687	0.8392	0.6925	0.9303	0.9557	0.9480	0.9867	1.0000	1.0000	0.8785	0.7480
41	0.8838	0.9793	0.8392	0.6998	0.9286	0.9538	0.9462	0.9867	1.0000	1.0000	0.8816	0.7539

State: **PENNSYLVANIA**
Line of Business: **HOMEOWNERS**
Effective: **AUGUST 15, 2014**

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

DISCOUNTS AND SURCHARGES

HOME AGE DISCOUNT
USAA GROUP
OWNERS FORMS

Dwelling Age (Years)	Other Perils	Other Fire	Other Wind and Hail	Theft	Water	Lightning	Liability	Hurricane	Severe Thunderstorm	Winter Storm	Fire Following Earthquake	Earthquake Coverage*
42	0.8890	0.9901	0.8392	0.7072	0.9258	0.9518	0.9429	0.9867	1.0000	1.0000	0.8850	0.7599
43	0.8944	1.0000	0.8392	0.7147	0.9218	0.9499	0.9414	0.9867	1.0000	1.0000	0.8885	0.7659
44	0.9000	1.0000	0.8392	0.7222	0.9162	0.9480	0.9388	0.9867	1.0000	1.0000	0.8923	0.7721
45	0.9058	1.0000	0.8392	0.7299	0.9090	0.9461	0.9377	0.9867	1.0000	1.0000	0.8963	0.7783
46	0.9118	1.0000	0.8392	0.7376	0.8998	0.9443	0.9359	0.9867	1.0000	1.0000	0.9006	0.7847
47	0.9180	1.0000	0.8392	0.7453	0.8886	0.9424	0.9325	0.9867	1.0000	1.0000	0.9051	0.7912
48	0.9242	1.0000	0.8392	0.7532	0.8752	0.9405	0.9310	0.9867	1.0000	1.0000	0.9098	0.7978
49	0.9306	1.0000	0.8392	0.7612	0.8594	0.9386	0.9289	0.9867	1.0000	1.0000	0.9147	0.8044
50	0.9371	1.0000	0.7727	0.7692	0.8414	0.9367	0.9294	0.9867	1.0000	1.0000	0.9199	0.8112
51	0.9436	1.0000	0.7727	0.7773	0.8210	0.9349	0.9294	0.9867	1.0000	1.0000	0.9253	0.8180
52	0.9502	1.0000	0.7727	0.7855	0.7984	0.9330	0.9294	0.9867	1.0000	1.0000	0.9310	0.8249
53	0.9568	1.0000	0.7727	0.7938	0.7737	0.9311	0.9294	0.9867	1.0000	1.0000	0.9369	0.8319
54	0.9634	1.0000	0.7727	0.8022	0.7467	0.9293	0.9294	0.9867	1.0000	1.0000	0.9431	0.8390
55	0.9699	1.0000	0.7727	0.8106	0.7365	0.9274	0.9277	0.9867	1.0000	1.0000	0.9494	0.8461
56	0.9763	1.0000	0.7727	0.8192	0.7263	0.9255	0.9277	0.9867	1.0000	1.0000	0.9560	0.8533
57	0.9826	1.0000	0.7727	0.8278	0.7162	0.9237	0.9277	1.0000	1.0000	1.0000	0.9629	0.8606
58	0.9886	1.0000	0.7727	0.8366	0.7061	0.9218	0.9277	1.0000	1.0000	1.0000	0.9699	0.8679
59	0.9944	1.0000	0.7727	0.8454	0.6962	0.9200	0.9277	1.0000	1.0000	1.0000	0.9771	0.8753
60	1.0000	1.0000	0.7727	0.8543	0.6864	0.9182	0.9253	1.0000	1.0000	1.0000	0.9846	0.8828
61	1.0000	1.0000	0.7727	0.8633	0.6768	0.9163	0.9253	1.0000	1.0000	1.0000	0.9922	0.8903
62	1.0000	1.0000	0.7727	0.8724	0.6676	0.9145	0.9253	1.0000	1.0000	1.0000	1.0000	0.8979
63	1.0000	1.0000	0.7727	0.8816	0.6584	0.9127	0.9253	1.0000	1.0000	1.0000	1.0000	0.9055
64	1.0000	1.0000	0.7727	0.8910	0.6499	0.9108	0.9253	1.0000	1.0000	1.0000	1.0000	0.9132
65	1.0000	1.0000	0.7727	0.9004	0.6415	0.9090	0.9167	1.0000	1.0000	1.0000	1.0000	0.9209
66	1.0000	1.0000	0.7727	0.9099	0.6330	0.9072	0.9167	1.0000	1.0000	1.0000	1.0000	0.9287
67	1.0000	1.0000	0.7727	0.9195	0.6253	0.9054	0.9167	1.0000	1.0000	1.0000	1.0000	0.9365
68	1.0000	1.0000	0.7727	0.9292	0.6179	0.9036	0.9167	1.0000	1.0000	1.0000	1.0000	0.9443
69	1.0000	1.0000	0.7727	0.9390	0.6111	0.9018	0.9167	1.0000	1.0000	1.0000	1.0000	0.9522
70	1.0000	1.0000	0.7727	0.9489	0.6043	0.9000	0.9060	1.0000	1.0000	1.0000	1.0000	0.9601
71	1.0000	1.0000	0.7727	0.9589	0.5981	0.8982	0.9060	1.0000	1.0000	1.0000	1.0000	0.9680
72	1.0000	1.0000	0.7727	0.9690	0.5927	0.8964	0.9060	1.0000	1.0000	1.0000	1.0000	0.9760
73	1.0000	1.0000	0.7727	0.9793	0.5873	0.8946	0.9060	1.0000	1.0000	1.0000	1.0000	0.9840
74	1.0000	1.0000	0.7727	0.9896	0.5819	0.8928	0.9060	1.0000	1.0000	1.0000	1.0000	0.9920
75	1.0000	1.0000	0.7727	1.0000	0.5775	0.8910	0.8998	1.0000	1.0000	1.0000	1.0000	1.0000
76	1.0000	1.0000	0.7727	1.0000	0.5775	0.8910	0.8998	1.0000	1.0000	1.0000	1.0000	1.0000
77	1.0000	1.0000	0.7727	1.0000	0.5775	0.8910	0.8998	1.0000	1.0000	1.0000	1.0000	1.0000
78	1.0000	1.0000	0.7727	1.0000	0.5775	0.8910	0.8998	1.0000	1.0000	1.0000	1.0000	1.0000
79	1.0000	1.0000	0.7727	1.0000	0.5775	0.8910	0.8998	1.0000	1.0000	1.0000	1.0000	1.0000
80	1.0000	1.0000	0.7727	1.0000	0.5775	0.8910	0.8998	1.0000	1.0000	1.0000	1.0000	1.0000
81	1.0000	1.0000	0.7727	1.0000	0.5775	0.8910	0.8998	1.0000	1.0000	1.0000	1.0000	1.0000
82	1.0000	1.0000	0.7727	1.0000	0.5775	0.8910	0.8998	1.0000	1.0000	1.0000	1.0000	1.0000
83	1.0000	1.0000	0.7727	1.0000	0.5775	0.8910	0.8998	1.0000	1.0000	1.0000	1.0000	1.0000
84	1.0000	1.0000	0.7727	1.0000	0.5775	0.8910	0.8998	1.0000	1.0000	1.0000	1.0000	1.0000
85	1.0000	1.0000	0.7727	1.0000	0.5775	0.8910	0.8998	1.0000	1.0000	1.0000	1.0000	1.0000
86	1.0000	1.0000	0.7727	1.0000	0.5775	0.8910	0.8998	1.0000	1.0000	1.0000	1.0000	1.0000
87	1.0000	1.0000	0.7727	1.0000	0.5775	0.8910	0.8998	1.0000	1.0000	1.0000	1.0000	1.0000
88	1.0000	1.0000	0.7727	1.0000	0.5775	0.8910	0.8998	1.0000	1.0000	1.0000	1.0000	1.0000
89	1.0000	1.0000	0.7727	1.0000	0.5775	0.8910	0.8998	1.0000	1.0000	1.0000	1.0000	1.0000
90	1.0000	1.0000	0.7727	1.0000	0.5775	0.8910	0.8998	1.0000	1.0000	1.0000	1.0000	1.0000
91	1.0000	1.0000	0.7727	1.0000	0.5775	0.8910	0.8998	1.0000	1.0000	1.0000	1.0000	1.0000
92	1.0000	1.0000	0.7727	1.0000	0.5775	0.8910	0.8998	1.0000	1.0000	1.0000	1.0000	1.0000
93	1.0000	1.0000	0.7727	1.0000	0.5775	0.8910	0.8998	1.0000	1.0000	1.0000	1.0000	1.0000
94	1.0000	1.0000	0.7727	1.0000	0.5775	0.8910	0.8998	1.0000	1.0000	1.0000	1.0000	1.0000
95	1.0000	1.0000	0.7727	1.0000	0.5775	0.8910	0.8998	1.0000	1.0000	1.0000	1.0000	1.0000
96	1.0000	1.0000	0.7727	1.0000	0.5775	0.8910	0.8998	1.0000	1.0000	1.0000	1.0000	1.0000
97	1.0000	1.0000	0.7727	1.0000	0.5775	0.8910	0.8998	1.0000	1.0000	1.0000	1.0000	1.0000
98	1.0000	1.0000	0.7727	1.0000	0.5775	0.8910	0.8998	1.0000	1.0000	1.0000	1.0000	1.0000
99	1.0000	1.0000	0.7727	1.0000	0.5775	0.8910	0.8998	1.0000	1.0000	1.0000	1.0000	1.0000
100+	1.0000	1.0000	0.7727	1.0000	0.5775	0.8910	0.8998	1.0000	1.0000	1.0000	1.0000	1.0000

*Earthquake Coverage is an optional coverage

State: **PENNSYLVANIA**
Line of Business: **HOMEOWNERS**
Effective: **AUGUST 15, 2014**

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

DISCOUNTS AND SURCHARGES

AUTO AND HOME COMBINATION DISCOUNT
USAA GROUP

Territory	Other Perils	Other Fire	Other Wind and Hail	Theft	Water	Lightning	Liability	Hurricane	Severe Thunderstorm	Winter Storm	Fire Following Earthquake	Earthquake Coverage*	Other Optional Coverages
138	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
139	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
140	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
141	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
142	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
143	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
144	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
145	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
146	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
147	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
148	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
149	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
150	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
151	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
152	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
153	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
154	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
155	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
156	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
157	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
158	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
159	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
160	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
161	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
162	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
163	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
164	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
165	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
166	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
167	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
168	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
169	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
170	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
171	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
172	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
173	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
174	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
175	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
176	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
177	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
178	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
179	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
180	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
181	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
182	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
183	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
184	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
185	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
186	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
187	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
188	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
189	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
190	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
191	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
192	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
193	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
194	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
195	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
196	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
197	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
198	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
199	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
200	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
201	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
202	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
203	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
204	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
205	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
206	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
207	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
208	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
209	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
210	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
211	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
212	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
213	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
214	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
215	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
216	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
217	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
218	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
219	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
220	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
221	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
222	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
223	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
224	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
225	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
226	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
227	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
228	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
229	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
230	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
231	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90

State: **PENNSYLVANIA**
Line of Business: **HOMEOWNERS**
Effective: **AUGUST 15, 2014**

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

DISCOUNTS AND SURCHARGES

AUTO AND HOME COMBINATION DISCOUNT
USAA GROUP

Territory	Other Perils	Other Fire	Other Wind and Hail	Theft	Water	Lightning	Liability	Hurricane	Severe Thunderstorm	Winter Storm	Fire Following Earthquake	Earthquake Coverage*	Other Optional Coverages
232	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
233	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
234	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
235	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
236	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
237	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
238	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
239	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
240	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
241	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
242	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
243	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
244	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
245	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
246	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
247	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
248	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
249	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
250	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
251	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
252	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
253	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
254	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
255	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
256	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
257	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
258	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
259	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
260	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
261	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
262	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
263	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
264	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
265	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
266	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
267	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
268	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
269	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
270	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
271	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
272	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
273	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
274	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
275	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
276	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
277	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
278	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
279	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
280	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
281	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
282	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
283	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
284	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
285	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
286	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
287	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
288	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
289	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
290	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
291	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
292	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
293	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
294	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
295	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
296	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
297	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
298	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
299	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
300	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
301	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
302	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
303	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
304	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
305	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
306	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
307	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
308	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
309	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
310	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
311	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
312	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
313	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
314	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
315	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
316	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
317	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
318	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
319	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
320	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
321	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
322	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
323	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
324	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
325	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90

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Territory	Other Perils	Other Fire	Other Wind and Hail	Theft	Water	Lightning	Liability	Hurricane	Severe Thunderstorm	Winter Storm	Fire Following Earthquake	Earthquake Coverage*	Other Optional Coverages
326	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
327	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
328	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
329	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
330	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
331	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
332	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
333	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
334	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
335	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
336	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
337	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
338	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
339	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
340	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
341	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
342	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
343	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
344	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
345	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
346	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
347	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
348	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
349	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
350	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
351	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
352	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
353	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
354	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
355	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
356	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
357	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
358	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
359	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
360	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
361	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
362	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
363	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
364	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
365	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
366	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
367	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
368	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
369	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
370	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
371	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
372	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
373	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
374	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
375	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
376	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
377	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
378	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
379	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
380	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
381	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
382	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
383	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
384	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
385	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
386	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
387	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
388	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
389	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
390	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
391	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
392	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
393	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
394	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
395	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
396	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
397	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
398	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
399	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
400	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
401	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
402	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
403	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
404	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
405	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
406	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
407	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
408	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
409	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
410	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
411	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
412	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
413	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
414	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
415	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
416	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
417	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
418	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
419	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90

State: **PENNSYLVANIA**
Line of Business: **HOMEOWNERS**
Effective: **AUGUST 15, 2014**

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

DISCOUNTS AND SURCHARGES

AUTO AND HOME COMBINATION DISCOUNT
USAA GROUP

Territory	Other Perils	Other Fire	Other Wind and Hail	Theft	Water	Lightning	Liability	Hurricane	Severe Thunderstorm	Winter Storm	Fire Following Earthquake	Earthquake Coverage*	Other Optional Coverages
420	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
421	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
422	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
423	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
424	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
425	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
426	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
427	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
428	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
429	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
430	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
431	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
432	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
433	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
434	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
435	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
436	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
437	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
438	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
439	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
440	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
441	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
442	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
443	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
444	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
445	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
446	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
447	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
448	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
449	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
450	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
451	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
452	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
453	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
454	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
455	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
456	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
457	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
458	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
459	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
460	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
461	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
462	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
463	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
464	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
465	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
466	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
467	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
468	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
469	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
470	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
471	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
472	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
473	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
474	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
475	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
476	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
477	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
478	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
479	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
480	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
481	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
482	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
483	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
484	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
485	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
486	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
487	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
488	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
489	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
490	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
491	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
492	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
493	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
494	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
495	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
496	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
497	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
498	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
499	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
500	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
501	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
502	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
503	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
504	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
505	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
506	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
507	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
508	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
509	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
510	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
511	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
512	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
513	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90

State: **PENNSYLVANIA**
Line of Business: **HOMEOWNERS**
Effective: **AUGUST 15, 2014**

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

DISCOUNTS AND SURCHARGES

AUTO AND HOME COMBINATION DISCOUNT
USAA GROUP

Territory	Other Perils	Other Fire	Other Wind and Hail	Theft	Water	Lightning	Liability	Hurricane	Severe Thunderstorm	Winter Storm	Fire Following Earthquake	Earthquake Coverage*	Other Optional Coverages
514	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
515	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
516	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
517	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
518	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
519	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
520	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
521	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
522	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
523	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
524	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
525	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
526	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
527	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
528	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
529	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
530	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
531	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
532	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
533	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
534	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
535	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
536	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
537	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
538	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
539	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
540	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
541	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
542	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
543	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
544	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
545	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
546	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
547	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
548	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
549	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
550	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
551	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
552	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
553	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
554	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
555	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
556	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
557	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90

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DISCOUNTS AND SURCHARGES

AUTO AND HOME COMBINATION DISCOUNT
USAA GROUP

Territory	Other Perils	Other Fire	Other Wind and Hail	Theft	Water	Lightning	Liability	Hurricane	Severe Thunderstorm	Winter Storm	Fire Following Earthquake	Earthquake Coverage*	Other Optional Coverages
558	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
559	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
560	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
561	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
562	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
563	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
564	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
565	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
566	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
567	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
568	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
569	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
570	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
571	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
572	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
573	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
574	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
575	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
576	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
577	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
578	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
579	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
580	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
581	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
582	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
583	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
584	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
585	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
586	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
587	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
588	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
589	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
590	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
591	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
592	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
593	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
594	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
595	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
596	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
597	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
598	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
599	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
600	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
601	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
602	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
603	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
604	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
605	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
606	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
607	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
608	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
609	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
610	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
611	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
612	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
613	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
614	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
615	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
616	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
617	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
618	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
619	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
620	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
621	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
622	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
623	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
624	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
625	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
626	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
627	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
628	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
629	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
630	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
631	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
632	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
633	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
634	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
635	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
636	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
637	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
638	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
639	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
640	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
641	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
642	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
643	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
644	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
645	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90

*Earthquake Coverage is an optional coverage

20. PREMIUM DETERMINATION

1. From the rate pages, select the appropriate factors for underwriting tier, territory, protection/construction, roof type, square footage, and policy form if applicable.

2. Using the amount of insurance/deductible tables from the rate pages, determine the applicable factors for the desired deductible and amount of insurance. For Owners forms, the amount of insurance is the dwelling coverage limit.For Unit-Owners forms, the amount of insurance is the sum of the personal property and increased dwelling coverage limits. If the limit is not shown in the chart, use the following rules to determine the applicable factor.

   a. If the desired limit is less than the highest limit shown, use linear interpolation between the nearest limit above and below the desired limit to determine the applicable factor.

   b. If the desired limit is more than the highest limit shown, add the applicable incremental additional amount to the factor for the highest limit shown to determine the applicable factor.

3. For Unit-Owners forms, determine the applicable factor for the desired increased dwelling coverage ratio This ratio is the increased dwelling coverage limit divided by the sum of personal property and increased dwelling coverage limit. If the ratio is not shown in the chart, use linear interpolation between the nearest limit above and below the desired limit to determine the applicable factor.

4. Multiply the base rate for each peril by the appropriate factors for underwriting tier, territory, amount of insurance/deductible, increased dwelling coverage ratio, protection/construction, roof type, square footage, and policy form if applicable.

5. Multiply the result by the appropriate factors for Owners Personal Property Coverage Amount, Special Personal Property Coverage, and Home Protector Coverage if applicable.

6. For other Optional Coverages, determine the premium by selecting the rate from the rate pages and multiplying by any applicable rating factors.

Note: Discounts and Surcharges if applicable would modify the above calculated rate.

7. A minimum premium must be charged for each policy. The applicable minimum premium is listed in the rate pages.

8. Renewal manual rules will apply to new policies written on policyholders that were nonrenewed as a result of the program change that was effective January 30, 2010.

3. FORM HO-6R Coverage A Dwelling - Increased Limits

$3,000 Coverage A is provided at no additional charge. When this limit is increased, see the Premium Determination section to determine the premium for personal property and increased dwelling coverage.

4. Personal Property

A. Increased Limit HO-3R & HO-9R

When the limit of liability for Coverage C is increased, the option is 75% of coverage A. See Rate Pages for Factor.

B. Special Personal Property Coverage

The Homeowners Policy may be endorsed to change Coverage C from a Named Perils coverage to coverage insured against additional risks of physical loss subject to certain exclusions. See State Rate Pages.

Forms HO-3R & HO-9R - Use Endorsement HO-137 - Special Personal Property Coverage

Form HO-6R - Use Endorsement HO-874 - Special Personal Property Coverage

C. Special Coverage Jewelry, Watches, Furs and Silverware.

Some policies may be endorsed to cover jewelry, watches, furs, and silverware against additional risks of physical loss subject to certain exclusions. There is a $1,000 per item maximum limit. See State Rate Pages.

Use Endorsement HO-506 - Special Coverage Jewelry, Watches, Furs and Silverware

NOTE: THIS ENDORSEMENT IS NOT AVAILABLE TO ALL POLICYHOLDERS.

Supporting Document Schedules

Bypassed - Item:	Authorization to File (PC)
Bypass Reason:	Not Applicable.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Explanatory Memorandum & Supporting Exhibits (PC)
Comments:	
Attachment(s):	Explanatory Memorandum and Exhibits I - XVII.pdf Exhibits I - XII.xls Exhibit XIII.xls Exhibit XIV.xlsx Exhibit XV.xlsx Exhibit XVI.xlsx Exhibit XVII.xlsx
Item Status:	
Status Date:	

State: Pennsylvania
First Filing Company: Garrison Property and Casualty Insurance Company, ...
TOI/Sub-TOI: 04.0 Homeowners/04.0003 Owner Occupied Homeowners
Product Name: Homeowners
Project Name/Number: Rate and Rule Revision/PA1417594

Attachment Exhibits I - XII.xls is not a PDF document and cannot be reproduced here.

Attachment Exhibit XIII.xls is not a PDF document and cannot be reproduced here.

Attachment Exhibit XIV.xlsx is not a PDF document and cannot be reproduced here.

Attachment Exhibit XV.xlsx is not a PDF document and cannot be reproduced here.

Attachment Exhibit XVI.xlsx is not a PDF document and cannot be reproduced here.

Attachment Exhibit XVII.xlsx is not a PDF document and cannot be reproduced here.

USAA Group
Pennsylvania
Homeowners Filing Memorandum

USAA Group (USAA, USAA-CIC, USAA-GIC, and Garrison) wishes to revise Homeowners premiums with an overall effect of 1.1%. The effects by form apply as follows:

USAA Owners Forms	0.0%
USAA Unit-Owners Forms	0.0%
USAA All Forms Combined	0.0%
USAA-CIC Owners Forms	0.0%
USAA-CIC Unit-Owners Forms	0.0%
USAA-CIC All Forms Combined	0.0%
USAA-GIC Owners Forms	15.2%
USAA-GIC Unit-Owners Forms	0.0%
USAA-GIC All Forms Combined	15.0%
Garrison Owners Forms	0.0%
Garrison Unit-Owners Forms	0.0%
Garrison All Forms Combined	0.0%
USAA Group All Forms Combined	1.1%

The proposed changes include revising the Base Rates and Earthquake Rates for Owners and Unit-owners. Rating structures for four additional perils, Water, Theft, Liability, and Lightning, are also being introduced, to further improve pricing accuracy. The structures for these four perils were developed using a multivariate approach to analysis called generalized linear modeling (GLM). Selected factors are consistent with the GLM indicated factors while also taking member impact information into account. Additionally, proposed changes include updated GLM analysis for the Other Perils, Other Fire, Other Wind and Hail, Hurricane, Severe Thunderstorm, Winter Storm, Fire Following Earthquake, and Earthquake rating factors. Base rates were derived to achieve the desired overall effects. Maximum and Minimum first renewal capped effects at the member level are provided on the Rate/Rule Filing Schedule.

Please note that the introduction of these additional perils is a resubmission of the USAA Group filing from 3/21/2013. The additional perils in the previous USAA Group filing were subsequently withdrawn due to concerns from the Insurance Department over certain variables that were included in our generalized linear models. The final filing was approved on 4/26/2013 as a change to base rates only. The Department's previous concerns have been addressed in the current filing by creating a new set of models that exclude the variables of concern, and include only variables which are used for policy rating.

An effective date of August 15, 2014, for these revisions will apply to all policies. Details of these revisions are attached.

USAA Group
Pennsylvania
Homeowners Filing Memorandum

Table of Contents

Attachments in support of this filing:

Explanatory Memorandum

Exhibit I Indicated Rate Change

Exhibit II Premium Trend

Exhibit III Large Loss Adjustment

Exhibit IV Loss Development

Exhibit V Loss Trend

Exhibit VI Loss Adjustment Expense (LAE)

Exhibit VII Other Catastrophe Ratio

Exhibit VIII Expected Net Hurricane Catastrophe Loss and LAE Ratio

Exhibit IX Expected Net Fire Following Catastrophe Loss and LAE Ratio

Exhibit X Expected Net Severe Thunderstorm Catastrophe Loss and LAE Ratio

Exhibit XI Expected Net Winter Storm Catastrophe Loss and LAE Ratio

Exhibit XII Expenses

Exhibit XIII Underwriting Profit Provision

Exhibit XIV Rate Level Impact Information and Distribution of Member Effects

Exhibit XV 5-Year Rate Change History

Exhibit XVI Rating Structures for Owners

Exhibit XVII Rating Structures for Unit-Owners

Exhibit I - illustrates USAA-GIC Pennsylvania experience for the latest three accident years ending March 31, 2013 as of June 30, 2013. The data is for Owners forms only. The indicated rate level change is developed on Page 1 of this exhibit and the proposed change is also provided. A large loss procedure was applied to the losses, which is detailed in Exhibit III. Page 2 displays the calculation of the credibility complement, the countrywide loss and LAE ratio excluding catastrophes, used to develop the indicated rate level change.

Exhibit II - provides the calculation of USAA-GIC premium trend factors for Pennsylvania. These factors reflect increasing amounts of insurance and other distributional changes. The average written premium at present rates, shown in column 2, has been fit to an exponential model using 16-, 12-, 8-, and 4-point values. The selected annual trend value is shown in this exhibit. The countrywide premium trend factors are displayed on page 2.

Exhibit III - shows the smoothing technique USAA uses to reflect the excess loss potential in Pennsylvania. The Large Loss Adjustment establishes an excess loss cut-off as a percentage of the average amount of insurance written for each year. The procedure then removes the portion of developed loss in excess of the cut-off, ratios the excess losses to the developed non-excess (normal) losses, and selects a weighted average of this ratio as the excess loss factor. The application of this technique can be found on page 1 for Pennsylvania experience and on page 2 for countrywide.

Exhibit IV - displays the calculation of USAA-GIC loss development factors for Pennsylvania. Loss data used for these calculations excludes catastrophes. The calculations are displayed on page 1 for Pennsylvania and page 2 for countrywide.

Exhibit V - shows the loss trend underlying the rate level indication. Various exponential fits including 20-, 16-, 12-, 8-, and 4-points are shown. The selected current cost factor and trended cost factor are based on the results of these exponential fits. Due to the volatility and lack of credibility in Pennsylvania, the selected Pennsylvania loss trend factors are based on USAA-GIC countrywide excluding California, Florida, and Texas loss trend data. The current cost factor and trended cost factor are displayed on Page 2.

Exhibit VI - develops the loss adjustment expense (LAE) factor used in calculating the indication in Exhibit I. The factor is based upon USAA Group countrywide data for accident years 2010, 2011, and 2012.

Exhibit VII - illustrates the calculation of the Pennsylvania historical non-modeled catastrophe loss and LAE ratio used to determine the indication in Exhibit I. Owners catastrophe losses are considered fully developed. The historical catastrophe loss is divided by the direct earned premium for each of the last seven accident years. The mean of these ratios is calculated and the selected Other Catastrophe LAE Factor is applied to

arrive at the final catastrophe provision. Exhibit VI derives the selected Other Catastrophe LAE factor.

Exhibit VIII - displays the Pennsylvania Owners forms expected hurricane catastrophe loss and LAE ratio calculation based on a hurricane simulation model developed by AIR Worldwide (AIR), Inc., of Boston, Massachusetts. AIR's Catastrophe Loss Analysis Service models hurricanes based on meteorological, engineering, and property damage data. The models estimate wind speeds by five-digit zip code based on various hurricane characteristics, including landfall location, size, intensity, storm track, direction, and wind speed. The model generates a large sample of simulated hurricanes, with the resultant hurricane characteristics superimposed on USAA-GIC's geographical distribution of exposures by county and zip code within the state. USAA-GIC uses the statewide estimated average annual hurricane loss provided by AIR in calculating the overall indication.

Exhibit IX - displays the Pennsylvania Owners forms expected fire following earthquake catastrophe loss and LAE ratio calculation based on a fire following earthquake simulation model developed by AIR Worldwide (AIR), Inc., of Boston, Massachusetts. AIR's Catastrophe Loss Analysis Service models fire following earthquake based on geological, engineering, and property damage data. The models estimate damage by five digit ZIP code based on various earthquake causative characteristics, including ignition, population, and fire suppression ability. The model generates a large sample of simulated events which are then superimposed on USAA-GIC's geographical distribution of exposures by county and ZIP code within the state. USAA-GIC uses the statewide estimated average annual loss provided by AIR in calculating the overall indication.

Exhibit X - displays the Pennsylvania Owners forms expected severe thunderstorm catastrophe loss and LAE ratio calculation based on a severe thunderstorm simulation model developed by Applied Insurance Research (AIR), Inc., of Boston, Massachusetts. AIR's Severe Thunderstorm Model is based on meteorological, engineering, and property damage data. This service estimates thunderstorm damage by five digit ZIP code based on various thunderstorm characteristics, including size, intensity, and storm track. The model generates a large sample of simulated severe thunderstorm events superimposed on USAA-GIC's geographical distribution of exposures by county and ZIP code within the state. USAA-GIC uses the statewide estimated average annual severe thunderstorm loss provided by AIR in calculating the overall indication.

Exhibit XI - displays the Pennsylvania Owners forms expected winter storm catastrophe loss and LAE ratio calculation based on a winter storm simulation model developed by Applied Insurance Research (AIR), Inc., of Boston, Massachusetts. AIR's Winter Storm Model is based on meteorological, engineering, and property damage data. This service estimates winter storm damage by five digit ZIP code based on various winter storm characteristics, including size, intensity, and storm track. The model generates a large sample of simulated winter storm events superimposed on USAA-GIC's geographical

distribution of exposures by county and ZIP code within the state. USAA-GIC uses the statewide estimated average annual winter loss provided by AIR in calculating the overall indication.

Exhibit XII - shows the development of the variable permissible loss and LAE ratio for Pennsylvania on Page 1. Provisions for other expense categories are based on countrywide data from the Insurance Expense Exhibit while taxes, licenses, and fees are based upon actual Pennsylvania experience for USAA-GIC. The calculation of the selected annual expense trend is shown on Page 2. The trend is derived by taking a weighted average of the Employment Cost Index and the Consumer Price Index. The expense trend is used to trend fixed expenses, which are used to develop the indication shown in Exhibit I.

Exhibit XIII - details USAA Group's method for selecting its underwriting profit and contingency provision, which is included in the permissible loss ratio. A separate explanatory memorandum is included with the exhibit.

Exhibit XIV - Pages 1 through 4 present frequency distributions showing the uncapped rate level impact of the proposed changes on USAA Group Owners' policyholders by company. Pages 5 through 8 present frequency distributions showing the uncapped rate level impact of the proposed changes on USAA Group Unit-Owners' policyholders by company. Pages 9 through 12 present frequency distributions showing the uncapped dollar impact of the proposed changes on USAA Group Owners' policyholders by company. Pages 13 through 16 present frequency distributions showing the uncapped dollar impact of the proposed changes on USAA Group Unit-Owners' policyholders by company.

Exhibit XV - presents USAA Group's 5-year rate change history, as well as the rate change history for each company individually, expressed both in dollars and as a percent. The exhibit also provides a description of what structural changes were implemented with each filing.

Exhibit XVI - presents the current, indicated (where applicable), and proposed factors for the following rating structures for Owners forms: Base Rates, Pricing Level, AOI / Deductible, Protection / Construction, Roof, Square Footage, Policy Form, Personal Property Coverage Amount, Home Protector Coverage, Earthquake Zone, Monitored Burglar Alarm Credit, Claims Activity Surcharge, and Home Age. Please note that as the Theft, Water, Lightning, and Liability perils are being introduced with this filing, the current relativities that are listed for these perils are equal to the current Other Perils relativities. This is because these perils were previously grouped into the Other Perils category before being broken out on their own.

Exhibit XVII - presents the current, indicated (where applicable), and proposed factors for the following rating structures for Unit-Owners forms: Base Rates, Pricing Level,

AOI / Deductible, Increased Dwelling Coverage Ratio, Protection / Construction, Earthquake Zone, Earthquake AOI / Deductible, Monitored Burglar Alarm Credit, and Claims Activity Surcharge. Please note that as the Theft, Water, Lightning, and Liability perils are being introduced with this filing, the current relativities that are listed for these perils are equal to the current Other Perils relativities. This is because these perils were previously grouped into the Other Perils category before being broken out on their own.

USAA-GIC
Pennsylvania
Indicated Rate Change
Owners Forms
As of 06/30/2013

Accident Year Ending (1)	Earned Premium at Present Rates (2)	Premium Trend Factor [A] (3)	Prospective Earned Premium at Present Rates [PEPPR] (4) = (2) * (3)	Smoothed Developed Incurred Losses Excluding Catastrophes [B] (5)	Loss Trend Factor [C] (6)	LAE Factor [D] (7)	Prospective Incurred Losses and LAE Excluding Catastrophes (8) = (5) * (6) * (7)	Prospective Loss and LAE Ratio Excluding Catastrophes (9) = (8) / (4)	Weight [Based on PEPPR] (10)	Earned Exposures (11)
03/31/2011	$931,508	1.012	$942,686	$1,038,508	1.073	1.126	$1,254,723	1.331	0.109	1,090.3
03/31/2012	2,723,497	0.994	2,707,156	2,159,337	1.052	1.126	2,557,847	0.945	0.313	3,086.5
03/31/2013	5,024,362	0.995	4,999,240	3,048,670	1.031	1.126	3,539,219	0.708	0.578	5,601.8

Three Year Weighted Loss and LAE Ratio Excluding Catastrophes =		0.850
Credibility Weight [E] =	[(1,090.3 +3,086.5 + 5,601.8) / 100,000] ^ 0.5	31.3%
Credibility Complement of Countrywide Loss and LAE Ratio Excluding Catastrophes [F] =		0.621
Credibility-Weighted Loss and LAE Ratio Exlcluding Catastrophes =	0.85 * 31.3% + 0.621 * (1.00 - 31.3%)	0.693
Other Catastrophe Loss and LAE Ratio [G] =		0.007
Hurricane Catastrophe Loss and LAE Ratio [H] =		0.031
Fire Following Catastrophe Loss and LAE Ratio [I] =		0.004
Severe Thunderstorm Catastrophe Loss and LAE Ratio [J] =		0.152
Winter Storm Catastrophe Loss and LAE Ratio [K] =		0.030
Trended Fixed Expense Ratio [L] =		0.183
Variable Permissible Loss and LAE Ratio [L] =		0.830
Indicated Rate Level Change =	(0.693 + 0.007 + 0.031 + 0.004 + 0.152 + 0.03 + 0.183) / 0.83 - 1	32.5%
Proposed Rate Level Change =		15.2%

[A] Developed in Exhibit II, Page 1 of 2
[B] Developed in Exhibit III, Page 1 of 2
[C] Developed in Exhibit V, Page 2 of 2
[D] Developed in Exhibit VI
[E] Based on a full credibility standard of 100,000 earned exposures over the experience period
[F] Developed in Exhibit I, Page 2 of 2
[G] Developed in Exhibit VII
[H] Developed in Exhibit VIII - Owners
[I] Developed in Exhibit IX - Owners
[J] Developed in Exhibit X - Owners
[K] Developed in Exhibit XI - Owners
[L] Developed in Exhibit XII - Owners, Page 1 of 2

USAA-GIC
Countrywide Excluding CA, FL, & TX
Calculation of Weighted Loss and LAE Ratio Excluding Catastrophes
Owners Forms
As of 06/30/2013

Accident Year Ending (1)	Earned Premium at Present Rates (2)	Premium Trend Factor [A] (3)	Prospective Earned Premium at Present Rates [PEPPR] (4) = (2) * (3)	Smoothed Developed Incurred Losses Excluding Catastrophes [B] (5)	Loss Trend Factor [C] (6)	LAE Factor [D] (7)	Prospective Incurred Losses and LAE Excluding Catastrophes (8) = (5) * (6) * (7)	Prospective Loss and LAE Ratio Excluding Catastrophes (9) = (8) / (4)	Weight [Based on PEPPR] (10)
03/31/2011	$53,991,632	1.000	$53,991,632	$28,062,866	1.073	1.126	$33,905,499	0.628	0.169
03/31/2012	105,002,601	1.010	106,052,627	57,059,543	1.052	1.126	67,589,996	0.637	0.333
03/31/2013	158,559,999	1.002	158,877,119	83,179,229	1.031	1.126	96,563,266	0.608	0.498

Three Year Weighted Loss and LAE Ratio Excluding Catastrophes = 0.621

[A] Developed in Exhibit II, Page 2 of 2

[B] Developed in Exhibit III, Page 2 of 2

[C] Developed in Exhibit V, Page 2 of 2

[D] Developed in Exhibit VI

USAA-GIC
Pennsylvania
Premium Trend
Owners Forms

Year Ending Quarter (1)	Average Written Premium at Present Rates (2)	Annual Change (3)	Current Amount Factors 887.84 / (2)
2009/3	810.69		1.095
2009/4	825.76		1.075
2010/1	844.48		1.051
2010/2	850.61		1.044
2010/3	847.11	4.5%	1.048
2010/4	865.04	4.8%	1.026
2011/1	877.11	3.9%	1.012
2011/2	875.17	2.9%	1.014
2011/3	876.38	3.5%	1.013
2011/4	883.71	2.2%	1.005
2012/1	893.05	1.8%	0.994
2012/2	896.92	2.5%	0.990
2012/3	902.60	3.0%	0.984
2012/4	897.53	1.6%	0.989
2013/1	892.66	0.0%	0.995
2013/2	887.84	-1.0%	1.000

Trended Amount Factor:

Least Squares Results

Exponential Fits	16 pt	12 pt	8 pt	4 pt
Annualized Change:	2.5%	1.7%	0.8%	-2.2%
R-squared Value:	0.835	0.694	0.251	1.000

Selected Annual Trend Factor: 1.000

Premium Trend Factor

Calendar Year Ending	Current Amount Factors (1)	Trended Amount Selection (2)	Trended Amount Period [A] (3)	Trended Amount Factors (4) = (2) ^ (3)	Premium Trend Factors (5) = (1) * (4)
03/31/2011	1.012	1.000	2.622	1.000	1.012
03/31/2012	0.994	1.000	2.622	1.000	0.994
03/31/2013	0.995	1.000	2.622	1.000	0.995

[A] From the average written date in the most recent accident year, 12/31/2012, to the average earned date in the effective period, 08/15/2015

USAA-GIC
Countrywide Excluding CA, FL, & TX
Premium Trend
Owners Forms

Year Ending Quarter (1)	Average Written Premium at Present Rates (2)	Annual Change (3)	Current Amount Factors 1052.46 / (2)
2009/3	1,057.88		0.995
2009/4	1,067.19		0.986
2010/1	1,079.29		0.975
2010/2	1,068.86		0.985
2010/3	1,061.23	0.3%	0.992
2010/4	1,057.55	-0.9%	0.995
2011/1	1,052.95	-2.4%	1.000
2011/2	1,052.88	-1.5%	1.000
2011/3	1,051.08	-1.0%	1.001
2011/4	1,044.90	-1.2%	1.007
2012/1	1,042.05	-1.0%	1.010
2012/2	1,040.23	-1.2%	1.012
2012/3	1,043.55	-0.7%	1.009
2012/4	1,048.79	0.4%	1.003
2013/1	1,050.29	0.8%	1.002
2013/2	1,052.46	1.2%	1.000

Trended Amount Factor:

Least Squares Results

Exponential Fits	16 pt	12 pt	8 pt	4 pt
Annualized Change:	-0.6%	-0.4%	0.3%	1.1%
R-squared Value:	0.542	0.298	0.147	0.922
Selected Annual Trend Factor:	1.000			

Premium Trend Factor

Calendar Year Ending	Current Amount Factors (1)	Trended Amount Selection (2)	Trended Amount Period [A] (3)	Trended Amount Factors (4) = (2) ^ (3)	Premium Trend Factors (5) = (1) * (4)
03/31/2011	1.000	1.000	2.622	1.000	1.000
03/31/2012	1.010	1.000	2.622	1.000	1.010
03/31/2013	1.002	1.000	2.622	1.000	1.002

[A] From the average written date in the most recent accident year, 12/31/2012, to the average earned date in the effective period, 08/15/2015

USAA-GIC
Pennsylvania
Calculation of Large Loss Adjustment
Owners Forms
As of 06/30/2013

Accident Year Ending (1)	Average Amount of Insurance [in $] (2)	Cutoff 25% of (2) [in $] (3)	Incurred Losses Excluding Catastrophes [in $] (4)	Loss Development Factors [A] (5)	Developed Incurred Losses Excluding Catastrophes [in $] (6) = (4) * (5)	Number of Excess Losses (7)	Large Losses [in $] (8)	Excess Losses [in $] (9) = (8) - (7) * (3)	Normal Losses [in $] (10) = (6) - (9)	Excess Ratio (11) = (9) / (10)	Smoothed Developed Incurred Losses Ex Cats [C] [in $] (12)
03/31/2007	191,836	47,959	788	1.0000	788	0	0	0	788	0.000	1,212
03/31/2008	207,064	51,766	3,150	1.0000	3,150	0	0	0	3,150	0.000	4,845
03/31/2009	216,047	54,012	434,438	1.0000	434,438	1	314,583	260,571	173,867	1.499	267,407
03/31/2010	234,999	58,750	220,835	1.0000	220,835	0	0	0	220,835	0.000	339,644
03/31/2011	277,468	69,367	882,424	1.0000	882,424	3	415,292	207,191	675,233	0.307	1,038,508
03/31/2012	295,444	73,861	2,585,280	1.0024	2,591,485	4	1,482,939	1,187,495	1,403,990	0.846	2,159,337
03/31/2013	302,177	75,544	2,670,111	1.0215	2,727,518	5	1,123,008	745,288	1,982,230	0.376	3,048,670
								$2,400,545	$4,460,093		

Weighted Average Excess Ratio [B] = 0.538

Weighted Average Excess Factor = 1.538

[A] Developed in Exhibit IV, Page 1 of 2
[B] Weighted Average Excess Ratio = Sum of Column (9) / Sum of Column (10)
[C] (12) = (10) * Weighted Average Excess Factor

USAA-GIC
Countrywide Excluding CA, FL, & TX
Calculation of Large Loss Adjustment
Owners Forms
As of 06/30/2013

Accident Year Ending (1)	Average Amount of Insurance [in $] (2)	Cutoff 25% of (2) [in $] (3)	Incurred Losses Excluding Catastrophes [in $] (4)	Loss Development Factors [A] (5)	Developed Incurred Losses Excluding Catastrophes [in $] (6) = (4) * (5)	Number of Excess Losses (7)	Large Losses [in $] (8)	Excess Losses [in $] (9) = (8) - (7) * (3)	Normal Losses [in $] (10) = (6) - (9)	Excess Ratio (11) = (9) / (10)	Smoothed Developed Incurred Losses Ex Cats [C] [in $] (12)
03/31/2007	163,707	40,927	729,073	1.0000	729,073	2	415,524	333,670	395,403	0.844	578,475
03/31/2008	168,697	42,174	3,087,656	1.0000	3,087,656	10	1,855,109	1,433,369	1,654,287	0.866	2,420,222
03/31/2009	181,863	45,466	8,122,785	1.0000	8,122,785	29	4,078,456	2,759,942	5,362,843	0.515	7,845,839
03/31/2010	205,146	51,287	10,331,258	1.0000	10,331,258	28	4,305,285	2,869,249	7,462,009	0.385	10,916,919
03/31/2011	226,240	56,560	28,697,460	0.9998	28,691,721	76	13,821,657	9,523,097	19,168,624	0.497	28,043,697
03/31/2012	238,072	59,518	59,196,579	0.9958	58,947,954	138	28,186,340	19,972,856	38,975,098	0.512	57,020,568
03/31/2013	246,240	61,560	79,542,944	1.0079	80,171,333	166	33,573,880	23,354,920	56,816,413	0.411	83,122,412
								$59,913,433	$129,439,274		

Weighted Average Excess Ratio [B] = 0.463

Weighted Average Excess Factor = 1.463

[A] Developed in Exhibit IV, Page 2 of 2
[B] Weighted Average Excess Ratio = Sum of Column (9) / Sum of Column (10)
[C] (12) = (10) * Weighted Average Excess Factor

USAA-GIC
Pennsylvania
Loss Development
Incurred Losses Excluding Catastrophes
Owners Forms

Accident Year Ending	15 months	27 months	39 months	51 months
03/31/2006			--	--
03/31/2007		--	788	788
03/31/2008	3,150	3,150	3,150	3,150
03/31/2009	430,467	432,374	434,438	434,438
03/31/2010	214,093	220,835	220,835	220,835
03/31/2011	711,763	771,852	882,424	
03/31/2012	2,531,079	2,585,280		
03/31/2013	2,670,111			

Age-to-Age Factors

Accident Year Ending	15 to 27 Months	27 to 39 Months	39 to 51 Months
03/31/2006			--
03/31/2007		--	1.0000
03/31/2008	1.0000	1.0000	1.0000
03/31/2009	1.0044	1.0048	1.0000
03/31/2010	1.0315	1.0000	1.0000
03/31/2011	1.0844	1.1433	
03/31/2012	1.0214		
Latest 3-year Average	1.0458	1.0494	1.0000
Latest 4-year Average	1.0354	1.0370	1.0000
Latest 5-year Average	1.0283	1.0370	1.0000
Latest 3-out-of-5-year Average	1.0191	1.0024	1.0000
Selected Age-to-Age Factors	1.0191	1.0024	1.0000

Cumulative Factors

	15 to 51 Months	27 to 51 Months	39 to 51 Months
Selected Cumulative Factors	1.0215	1.0024	1.0000

USAA-GIC
Countrywide Excluding CA, FL, & TX
Loss Development
Incurred Losses Excluding Catastrophes
Owners Forms

Accident Year Ending	15 months	27 months	39 months	51 months
03/31/2006			--	--
03/31/2007		620,448	746,573	729,073
03/31/2008	3,322,094	3,052,484	3,097,255	3,097,255
03/31/2009	8,207,318	8,223,837	8,152,462	8,123,448
03/31/2010	10,524,591	10,369,616	10,299,531	10,331,258
03/31/2011	27,870,778	28,595,592	28,697,460	
03/31/2012	57,735,649	59,196,579		
03/31/2013	79,542,944			

Age-to-Age Factors

Accident Year Ending	15 to 27 Months	27 to 39 Months	39 to 51 Months
03/31/2006			--
03/31/2007		1.2033	0.9766
03/31/2008	0.9188	1.0147	1.0000
03/31/2009	1.0020	0.9913	0.9964
03/31/2010	0.9853	0.9932	1.0031
03/31/2011	1.0260	1.0036	
03/31/2012	1.0253		
Latest 3-year Average	1.0122	0.9960	0.9998
Latest 4-year Average	1.0097	1.0007	0.9940
Latest 5-year Average	0.9915	1.0412	--
Latest 3-out-of-5-year Average	1.0042	1.0038	--
Selected Age-to-Age Factors	1.0122	0.9960	0.9998

Cumulative Factors

	15 to 51 Months	27 to 51 Months	39 to 51 Months
Selected Cumulative Factors	1.0079	0.9958	0.9998

USAA-GIC
CW EXC CA, FL, & TX
Paid Losses Excluding Catastrophes
Owners Forms

Year Ending Quarter	Calendar Year Paid Frequency	Annual Change	Calendar Year Paid Severity	Annual Change	Calendar Year Paid Pure Premium	Annual Change
2008/3	0.0690		6,946		479.27	
2008/4	0.0669		6,561		438.93	
2009/1	0.0692		7,241		501.08	
2009/2	0.0709		6,930		491.34	
2009/3	0.0685	-0.7%	6,844	-1.5%	468.81	-2.2%
2009/4	0.0696	4.0%	6,678	1.8%	464.79	5.9%
2010/1	0.0688	-0.6%	5,872	-18.9%	403.99	-19.4%
2010/2	0.0656	-7.5%	6,664	-3.8%	437.16	-11.0%
2010/3	0.0696	1.6%	6,784	-0.9%	472.17	0.7%
2010/4	0.0674	-3.2%	6,733	0.8%	453.80	-2.4%
2011/1	0.0645	-6.3%	7,699	31.1%	496.59	22.9%
2011/2	0.0659	0.5%	7,219	8.3%	475.73	8.8%
2011/3	0.0661	-5.0%	7,780	14.7%	514.26	8.9%
2011/4	0.0652	-3.3%	8,275	22.9%	539.53	18.9%
2012/1	0.0658	2.0%	8,017	4.1%	527.52	6.2%
2012/2	0.0649	-1.5%	7,931	9.9%	514.72	8.2%
2012/3	0.0664	0.5%	7,499	-3.6%	497.93	-3.2%
2012/4	0.0646	-0.9%	7,581	-8.4%	489.73	-9.2%
2013/1	0.0634	-3.6%	7,987	-0.4%	506.38	-4.0%
2013/2	0.0631	-2.8%	8,185	3.2%	516.47	0.3%

Exponential Fits	R-squared Value	Annualized Change	R-squared Value	Annualized Change	R-squared Value	Annualized Change
20-point	0.658	-1.8%	0.554	4.6%	0.312	2.7%
16-point	0.669	-2.1%	0.656	6.8%	0.495	4.5%
12-point	0.588	-2.2%	0.467	5.3%	0.269	3.0%
8-point	0.604	-2.3%	0.001	-0.2%	0.269	-2.6%
4-point	0.916	-6.6%	0.945	13.4%	0.663	5.9%

USAA-GIC
CW EXC CA, FL, & TX
Loss Trend
Owners Forms

	Frequency	Severity	Pure Premium
Current Cost Selection	0.990	1.030	1.020
Trended Cost Selection	0.990	1.020	1.010

Loss Trend Factor

Accident Year Ending	Current Cost Selection (1)	Current Cost Period [A] (2)	Current Cost Factor (3) = (1) ^ (2)	Trended Cost Selection (4)	Trended Cost Period [B] (5)	Trended Cost Factor (6) = (4) ^ (5)	Loss Trend Factor (7) = (3) * (6)
03/31/2009	1.020	4.252	1.088	1.010	2.622	1.026	1.116
03/31/2010	1.020	3.252	1.067	1.010	2.622	1.026	1.095
03/31/2011	1.020	2.252	1.046	1.010	2.622	1.026	1.073
03/31/2012	1.020	1.252	1.025	1.010	2.622	1.026	1.052
03/31/2013	1.020	0.252	1.005	1.010	2.622	1.026	1.031

[A] From the average date of loss in the respective accident year to 12/31/2012

[B] From 12/31/2012 to the average date of loss in the effective period, 08/15/2015

USAA Group

Countrywide

Loss Adjustment Expense (LAE) Factor

All Forms Combined

As of 06/30/2013

Non-Catastrophe Loss Adjustment Expense Factor

Accident Year Ending	Incurred Losses	Loss Adjustment Expense	LAE Ratio
12/31/2010	1,262,661,598	163,388,249	0.129
12/31/2011	1,438,444,108	181,746,267	0.126
12/31/2012	1,418,687,447	172,557,383	0.122
Average LAE Ratio			0.126
Selected Non-Catastrophe LAE Factor			1.126

Other Catastrophe Loss Adjustment Expense Factor

Accident Year Ending	Incurred Losses	Loss Adjustment Expense	LAE Ratio
12/31/2010	538,245,361	35,861,089	0.067
12/31/2011	820,198,077	34,971,453	0.043
12/31/2012	626,559,018	22,018,723	0.035
Average LAE Ratio			0.048
Selected Other Catastrophe LAE Factor			1.048

Exhibit VII

USAA-GIC
Pennsylvania
Other Catastrophe Ratio
Owners Forms
As of 03/31/2013

Accident Year Ending	Direct Earned Premium	Other Catastrophe Losses	Cat/AOI Ratio
12/31/2006	2,200	$0	0.0000
12/31/2007	64,574	$0	0.0000
12/31/2008	191,690	$0	0.0000
12/31/2009	350,250	$0	0.0000
12/31/2010	638,007	$0	0.0000
12/31/2011	1,646,483	$81,587	0.0496
12/31/2012	3,449,234	$0	0.0000
(1) Mean			0.0071
(2) Selected Other Catastrophe LAE Factor [A]			1.048
Other Catastrophe Loss and LAE Ratio (1) * (2)			0.007

[A] Developed in Exhibit VI

USAA-GIC
Pennsylvania
Expected Net Hurricane Catastrophe
Loss and LAE Ratio
Owners Forms

(1) Expected Annual Net Hurricane Catastrophe Loss and LAE [A]	$156,912
(2) Prospective Earned Premium at Present Rates	$4,999,240
(3) Hurricane Catastrophe Loss and LAE Ratio (1) / (2)	0.031
Selected Hurricane Catastrophe Loss and LAE Ratio	0.031

[A] Based on Applied Insurance Research, Inc. (AIR) methodology and assumptions; net losses are based on exposure levels as of 05/31/2012 and trended for loss severity

USAA-GIC

Pennsylvania

Expected Net Fire Following Loss and LAE Ratio

Owners Forms

(1) Expected Annual Net Fire Following Cat Loss and LAE[A]	$19,668
(2) Prospective Earned Premium at Present Rates	$4,999,240
(3) Fire Following Catastrophe Loss and LAE Ratio (1) / (2)	0.004
Selected Fire Following Catastrophe Loss and LAE Ratio	0.004

[A] Based on Applied Insurance Research, Inc. (AIR) methodology and assumptions; net losses are based on exposure levels as of 05/31/2012 and trended for loss severity

USAA-GIC
Pennsylvania
Expected Net Severe Thunderstorm Catastrophe
Loss and LAE Ratio
Owners Forms

(1) Expected Annual Net Severe Thunderstorm Catastrophe Loss and LAE [A]	$760,570
(2) Prospective Earned Premium at Present Rates	$4,999,240
(3) Severe Thunderstorm Catastrophe Loss and LAE Ratio (1) / (2)	0.152
Selected Severe Thunderstrom Catastrophe Loss and LAE Ratio	0.152

[A] Based on Applied Insurance Research, Inc. (AIR) methodology and assumptions; net losses are based on exposure levels as of 05/31/2012 and trended for loss severity

USAA-GIC
Pennsylvania
Expected Net Winter Storm Catastrophe
Loss and LAE Ratio
Owners Forms

(1) Expected Annual Net Winter Storm Catastrophe Loss and LAE [A]	$151,215
(2) Prospective Earned Premium at Present Rates	$4,999,240
(3) Winter Storm Catastrophe Loss and LAE Ratio (1) / (2)	0.030
Selected Winter Storm Catastrophe Loss and LAE Ratio	0.030

[A] Based on Applied Insurance Research, Inc. (AIR) methodology and assumptions; net losses are based on exposure levels as of 05/31/2012 and trended for loss severity

USAA-GIC
Pennsylvania
Fixed and Variable Expense Provisions
All Forms Combined

	2011	2012	2-Year Straight Average	Selected
(1) Average General Expenses Per Earned Exposure [A]	$31.41	$26.78		
(2) Selected Annual Expense Trend [B]	2.0%	2.0%		
(3) Trend Period [C]	4.13	3.13		
(4) Projected Average General Expenses Per Earned Exposure (1) * [1.02] ^ (3)	$34.08	$28.49	$31.29	$31.29
(5) Average Other Acquisition Expense Per Written Exposure [A]	$117.62	$126.58		
(6) Selected Annual Expense Trend [B]	2.0%	2.0%		
(7) Trend Period [D]	3.63	2.63		
(8) Projected Average Other Acquisition Expense Per Written Exposure (5) * [1.02] ^ (7)	$126.39	$133.35	$129.87	$129.87
(9) Average Licenses and Fees Expense Per Written Exposure [E]	$1.09	$2.25		
(10) Selected Annual Expense Trend [B]	2.0%	2.0%		
(11) Trend Period [D]	3.63	2.63		
(12) Projected Average Licenses and Fees Expense Per Written Exposure (9) * [1.02] ^ (11)	$1.17	$2.37	$1.77	$1.77
(13) Total Fixed Expense (4) + (8) + (12)				$162.93
(14) Average Projected Premium at Present Rates [F]				$892.44
(15) Projected Fixed Expense Provision (13) / (14)				0.183
(16) Commission and Brokerage	0.0%	0.0%	0.0%	0.0%
(17) Taxes [G]	2.0%	2.0%	2.0%	2.0%
(18) Profit and Contingencies Provision [H]				15.0%
(19) Total Variable Expenses (16) + (17) + (18)				17.0%
(20) Variable Permissible Loss and LAE Ratio 1 - (19)				83.0%

[A] USAA-GIC Countrywide data
[B] Developed in Exhibit XII, Page 2 of 2
[C] From the midpoint of the respective year to the average earned date in effective period, 08/15/2015
[D] From the midpoint of the respective year to the average written date in effective period, 02/15/2015
[E] Pennsylvania USAA-GIC data
[F] Pennsylvania USAA-GIC data for Owners Forms only
[G] Pennsylvania USAA-GIC data as a percent of direct written premium
[H] Developed in Exhibit XIII

USAA Group
Countrywide
Calculation of Annual Expense Trend

(1)	Employment Cost Index - Insurance Carriers and related, excluding incentive paid occupations - (annual change over latest 2 years ending 12/31/2012) U.S. Department of Labor	1.8%
(2)	% of Total Acquisition and General Expenses used for Salaries and Employee Relations & Welfare - USAA Group Insurance Expense Exhibit, 2012	57.3%
(3)	Consumer Price Index, All Items - (annual change over latest 2 year ending 12/31/2012)	2.6%
(4)	Annual Expense Trend - { (1) * (2) } + { (3) * [1 - (2)] }	2.1%
Selected Annual Expense Trend		2.0%

USAA GROUP
PENNSYLVANIA HOMEOWNERS
UNDERWRITING PROFIT PROVISION
EXPLANATORY MEMORANDUM

This exhibit is submitted in support of the underwriting profit and contingency provision included in the permissible loss ratio.

UNDERWRITING PROFIT PROVISION

The target underwriting profit and contingency provision needed to achieve our desired overall profit level is developed on Page 2 of this exhibit. The selected target rate of return is 9.0% on GAAP (generally accepted accounting principles) surplus.

The target underwriting return on an after-tax basis is derived by subtracting the after-tax investment rate of return on GAAP surplus from the target rate of return. This target underwriting rate of return is then adjusted to a before-tax basis, using the current corporate tax rate of 35.0%, and then divided by the premium-to-surplus ratio to yield the target underwriting profit and contingency provision.

TARGET RATE OF RETURN

Results from the Capital Asset Pricing Model (CAPM), commonly used in evaluating investments, suggest a required rate of return 7.2%. The recent decrease in the calculated CAPM return has been driven by the historically low risk-free interest rate environment. Historically, USAA selected a 10.0% total rate of return which was fully supported by CAPM calculations. In balancing responsiveness to the changing financial climate as well as overall stability, we believe 9.0% is an appropriate selection for the total rate of return.

The data points used in the CAPM method are published historical values from Value Line, Inc.'s *Investment Survey* (as of 7/30/13) and from Ibbotson Associates' 2013 Stocks, Bonds, Bills & Inflation (SBBI) Yearbook. The companies composing the "P&C Insurance Industry", as identified by Value Line, Inc., were selected to determine the appropriate rate of return for a P&C company.

INVESTMENT RATE OF RETURN

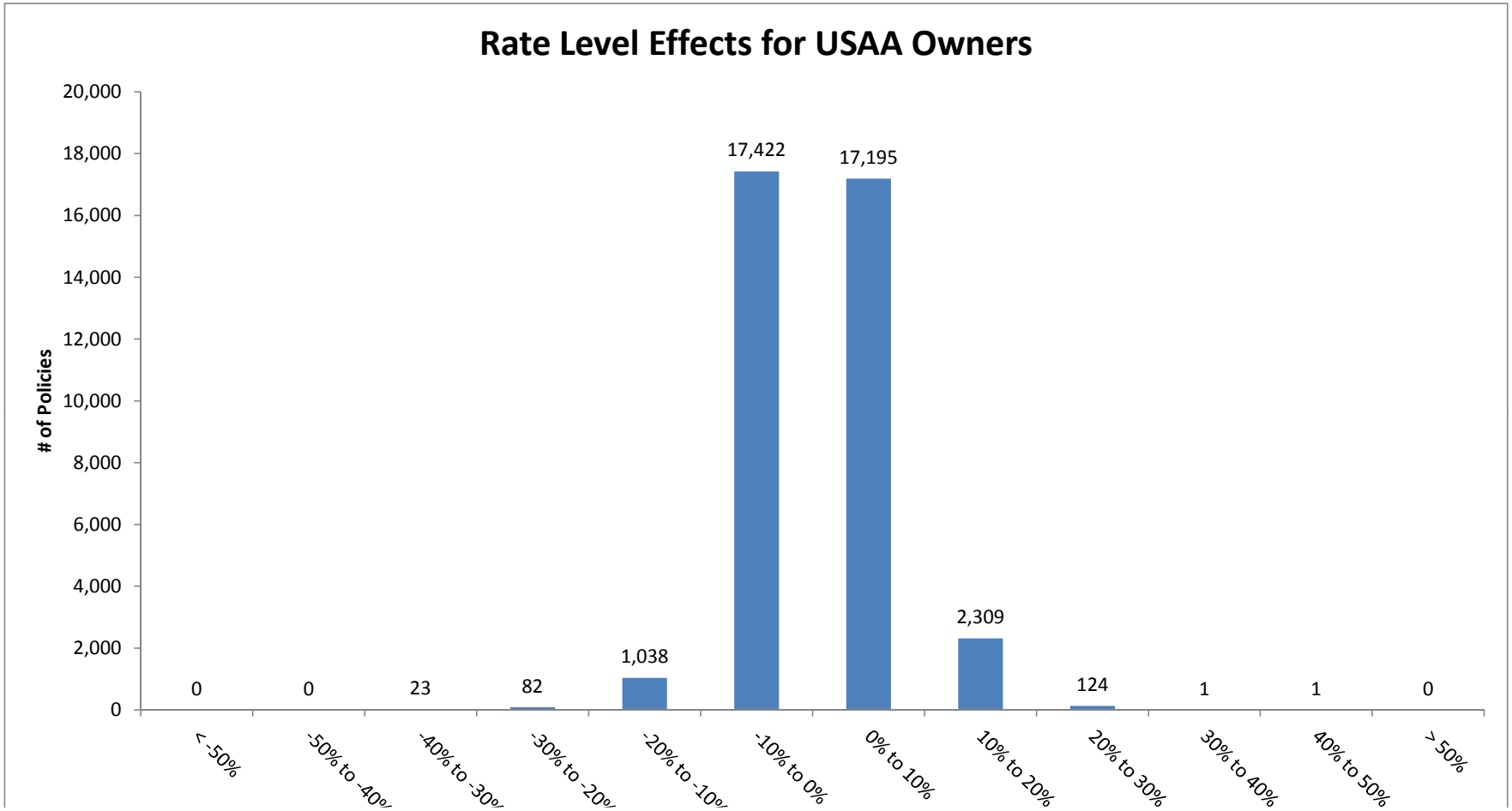
The investment rate of return is determined by dividing the estimated investment earnings by the Pennsylvania Homeowners allocation of USAA Group surplus. The estimated investment earnings are calculated by applying a selected after-tax rate of return to the total funds subject to investment.

The selected after-tax rate of return is a weighted average after-tax return, using the projected proportion of the portfolio held in each component as weight. The composition of the portfolio is projected for 2014 and 2015 and an after-tax return for each year is calculated.

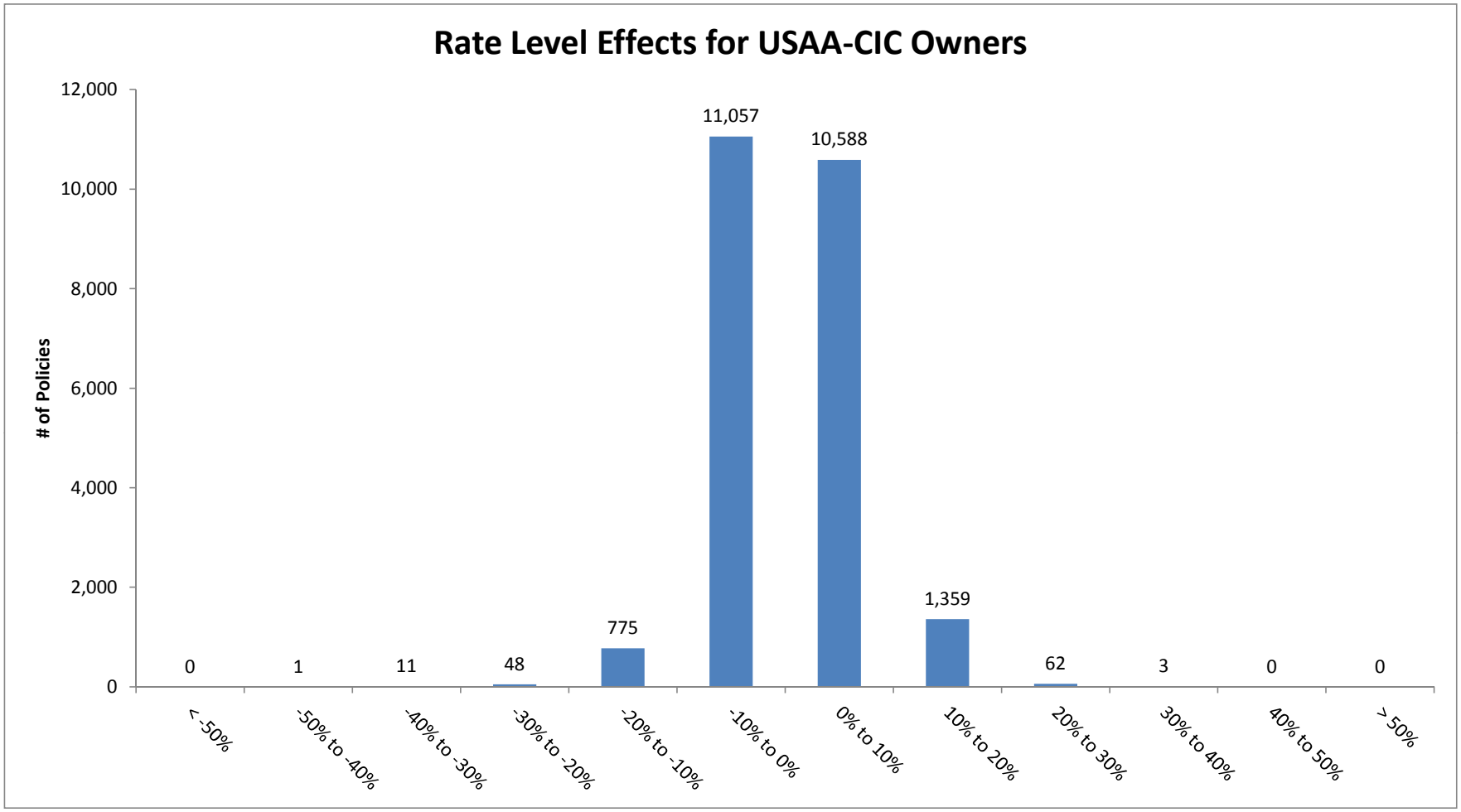
USAA GROUP
PENNSYLVANIA HOMEOWNERS
UNDERWRITING PROFIT PROVISION

A.	Target Rate of Return (% of GAAP Surplus)		
	1.	Capital Asset Pricing Model	7.2%
	2.	Selected Target Rate of Return	9.0%
B.	Target Underwriting Rate of Return (% of GAAP Surplus)		
	1.	Investment Rate of Return After Tax	2.5%
	2.	Target Underwriting Return After Tax (A2) - (B1)	6.5%
	3.	Target Underwriting Return Before Tax (B2) / (1.00 - 0.35)	10.0%
C.	Target Underwriting Profit Provision (% of Direct Earned Premium)		
	1.	Direct Written Premium / GAAP Surplus Ratio	0.625
	2.	Indicated Underwriting Profit Provision (B3) / (C1)	16.0%
	3.	Target Underwriting Profit Provision	15.0%

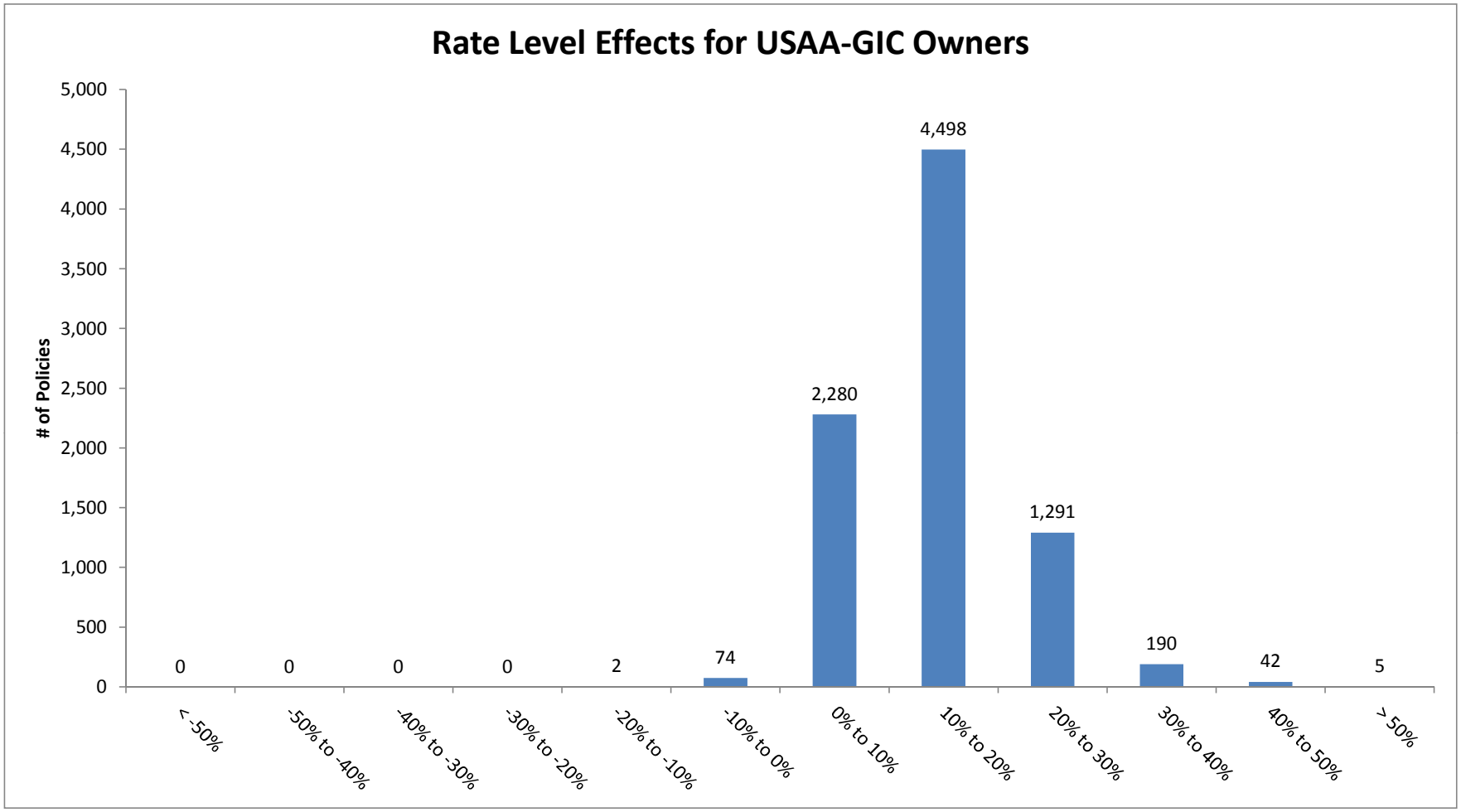
Owners Forms
USAA
Pennsylvania
Summary of Proposed Changes
Impact Distribution Graphs by Company



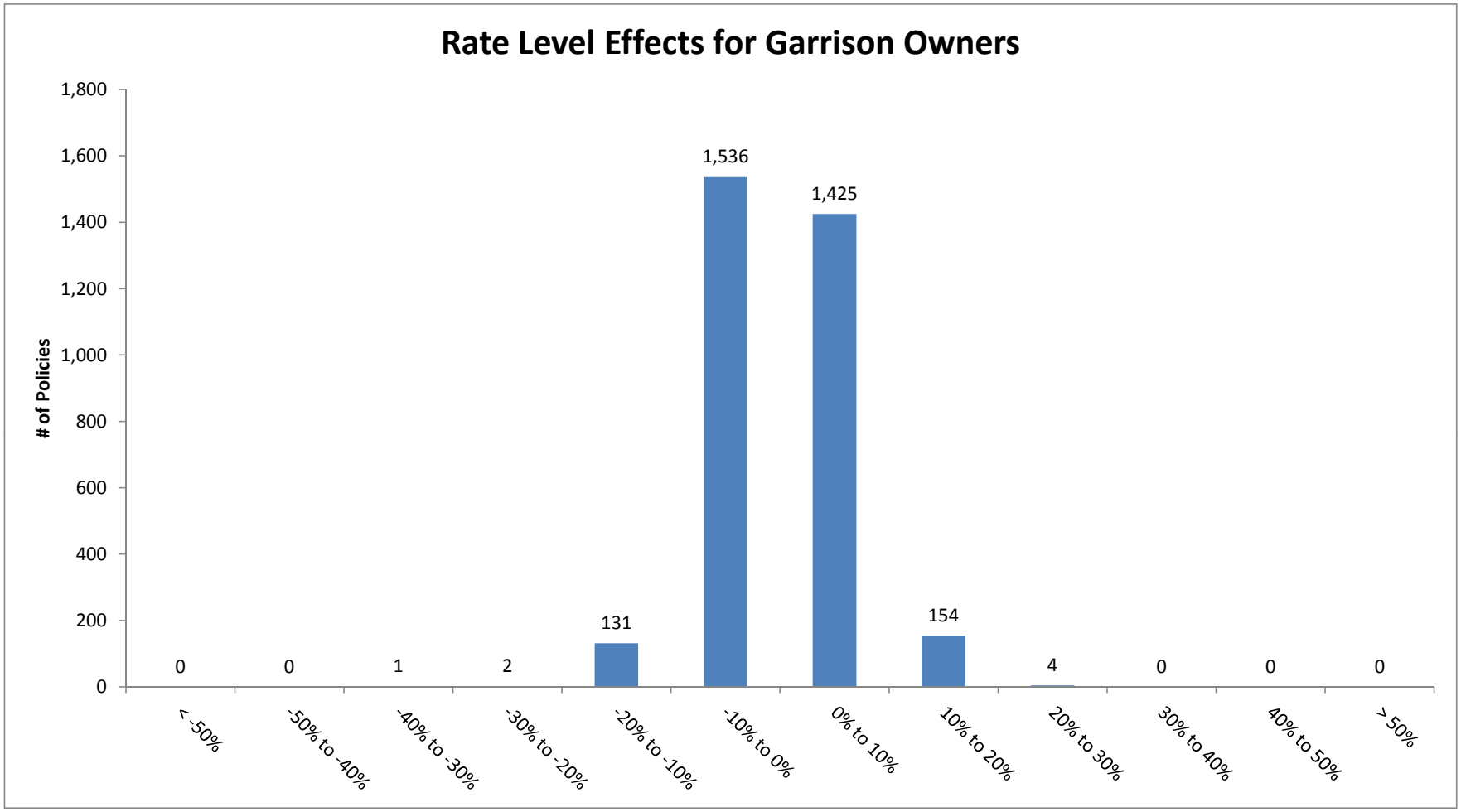
Owners Forms
USAA-CIC
Pennsylvania
Summary of Proposed Changes
Impact Distribution Graphs by Company



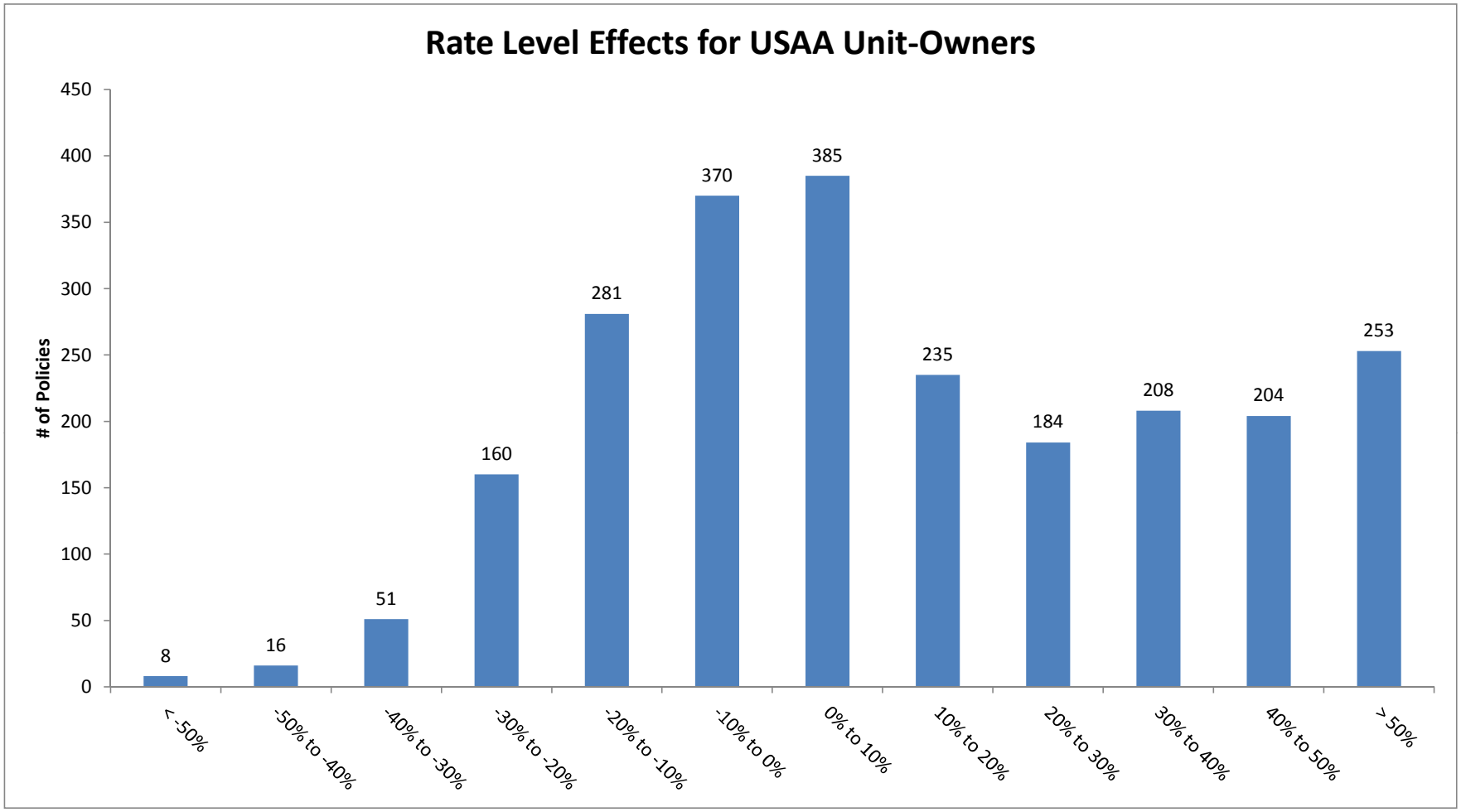
Owners Forms
USAA-GIC
Pennsylvania
Summary of Proposed Changes
Impact Distribution Graphs by Company



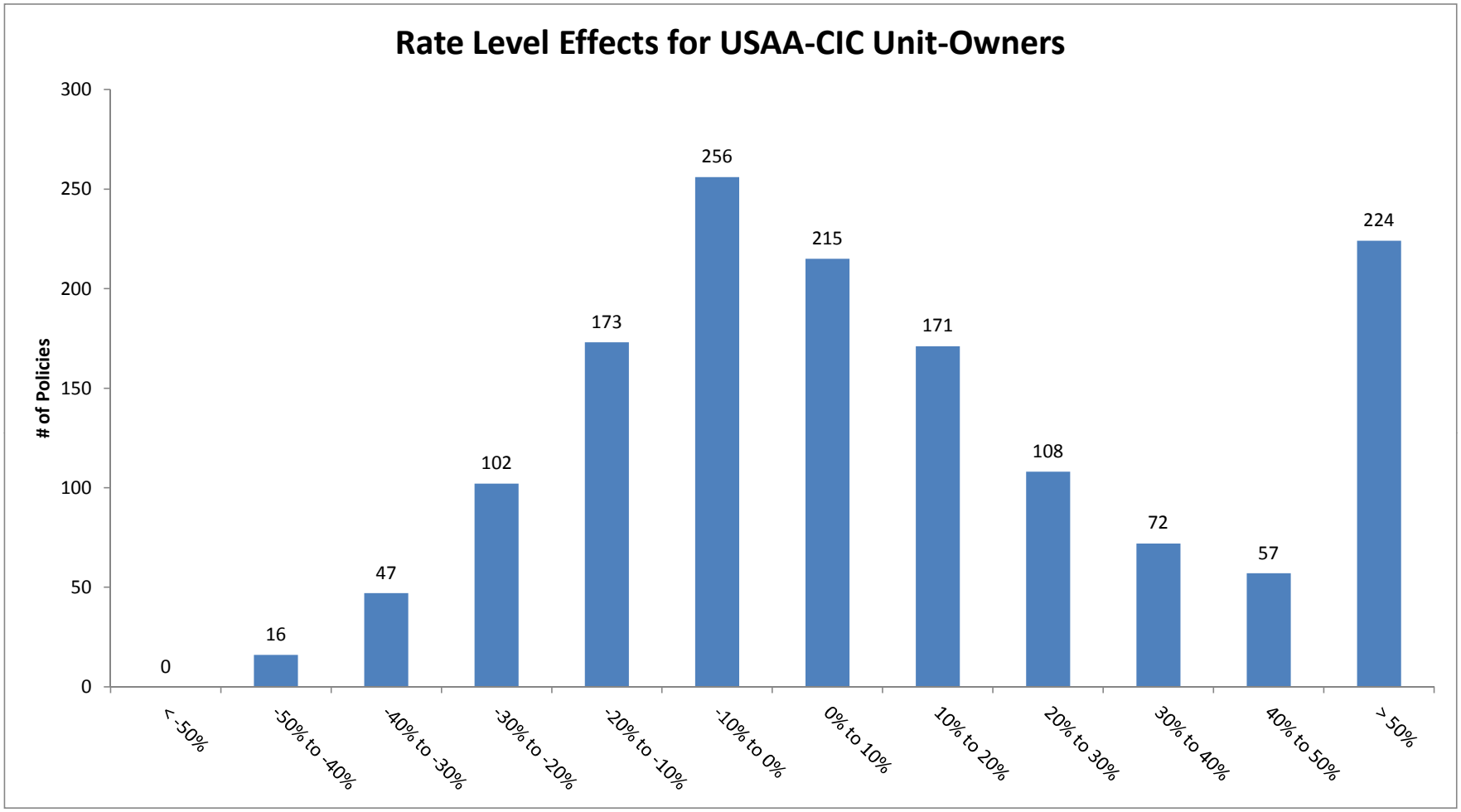
Owners Forms
Garrison
Pennsylvania
Summary of Proposed Changes
Impact Distribution Graphs by Company



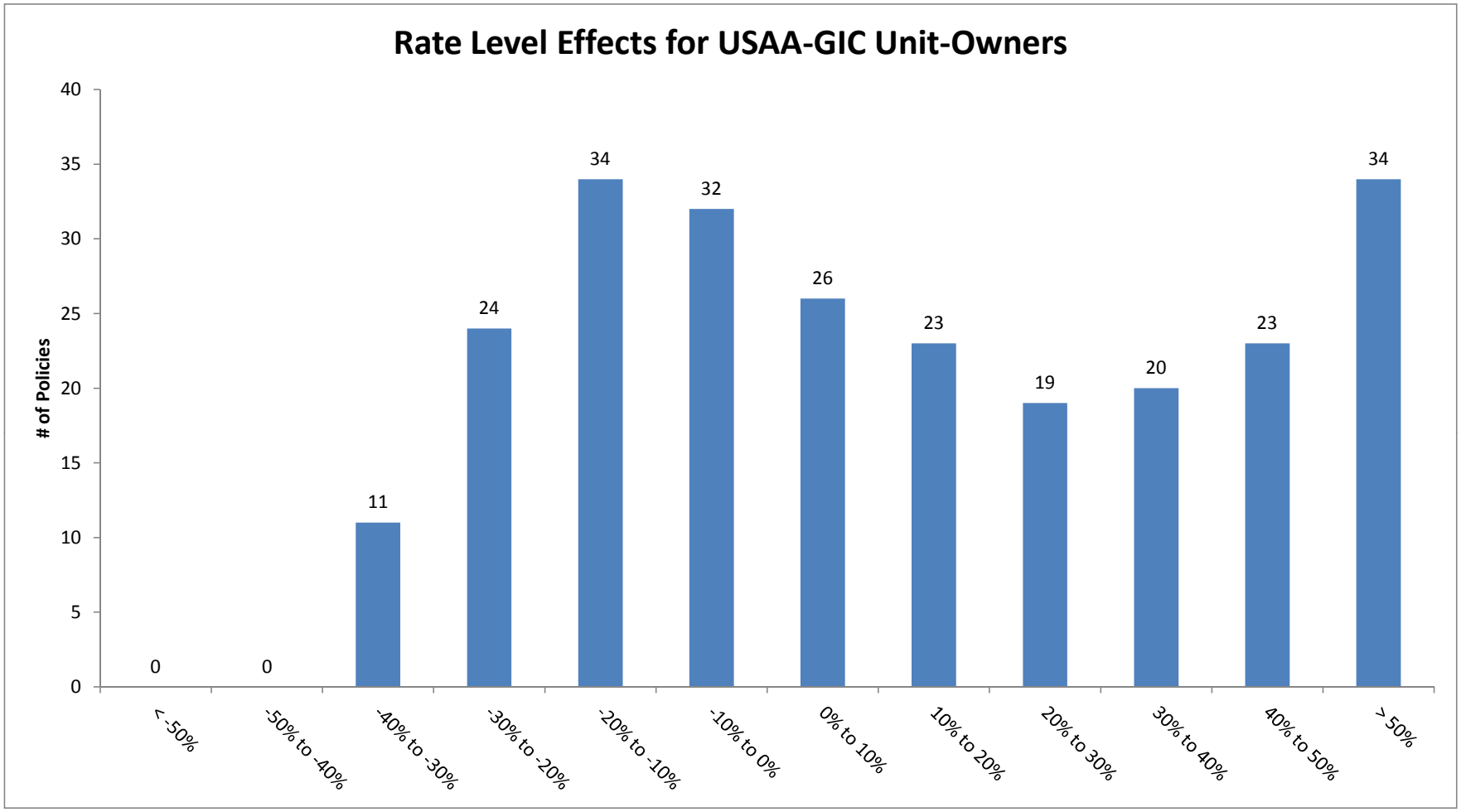
Unit-Owners Forms
USAA
Pennsylvania
Summary of Proposed Changes
Impact Distribution Graphs by Company



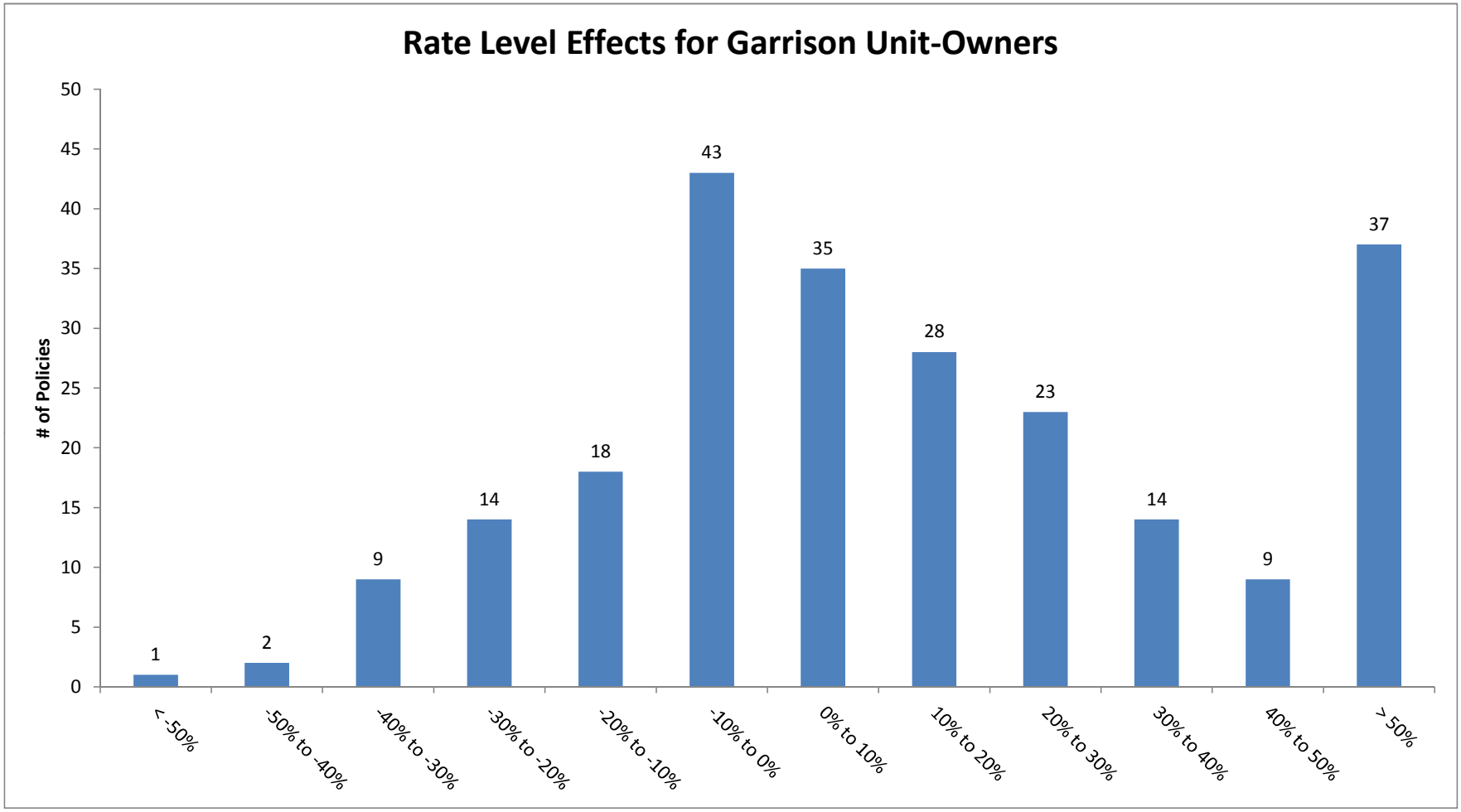
Unit-Owners Forms
USAA-CIC
Pennsylvania
Summary of Proposed Changes
Impact Distribution Graphs by Company



Unit-Owners Forms
USAA-GIC
Pennsylvania
Summary of Proposed Changes
Impact Distribution Graphs by Company



Unit-Owners Forms
Garrison
Pennsylvania
Summary of Proposed Changes
Impact Distribution Graphs by Company



Owners Forms
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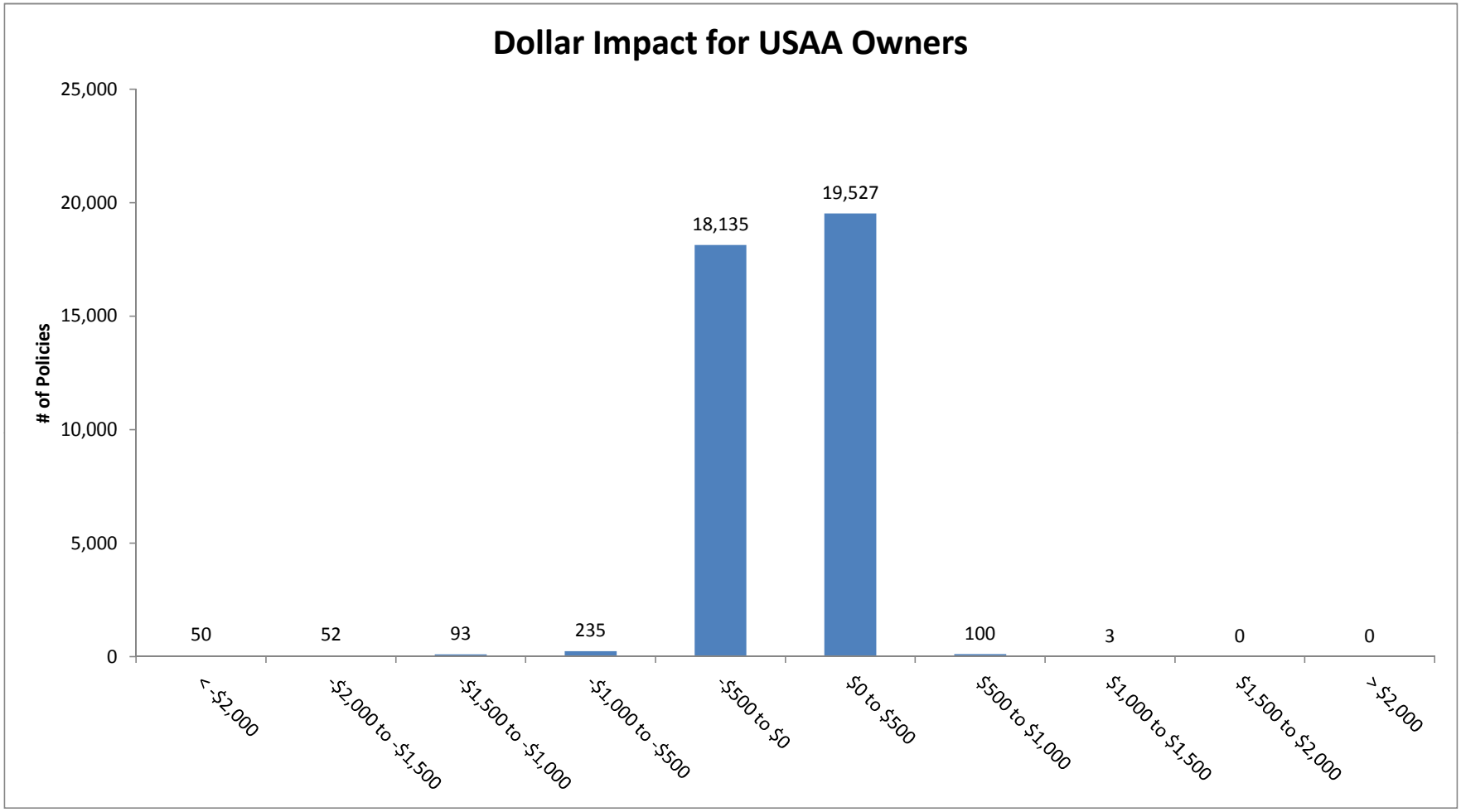
Summary of Proposed Changes
Impact Distribution Graphs by Company



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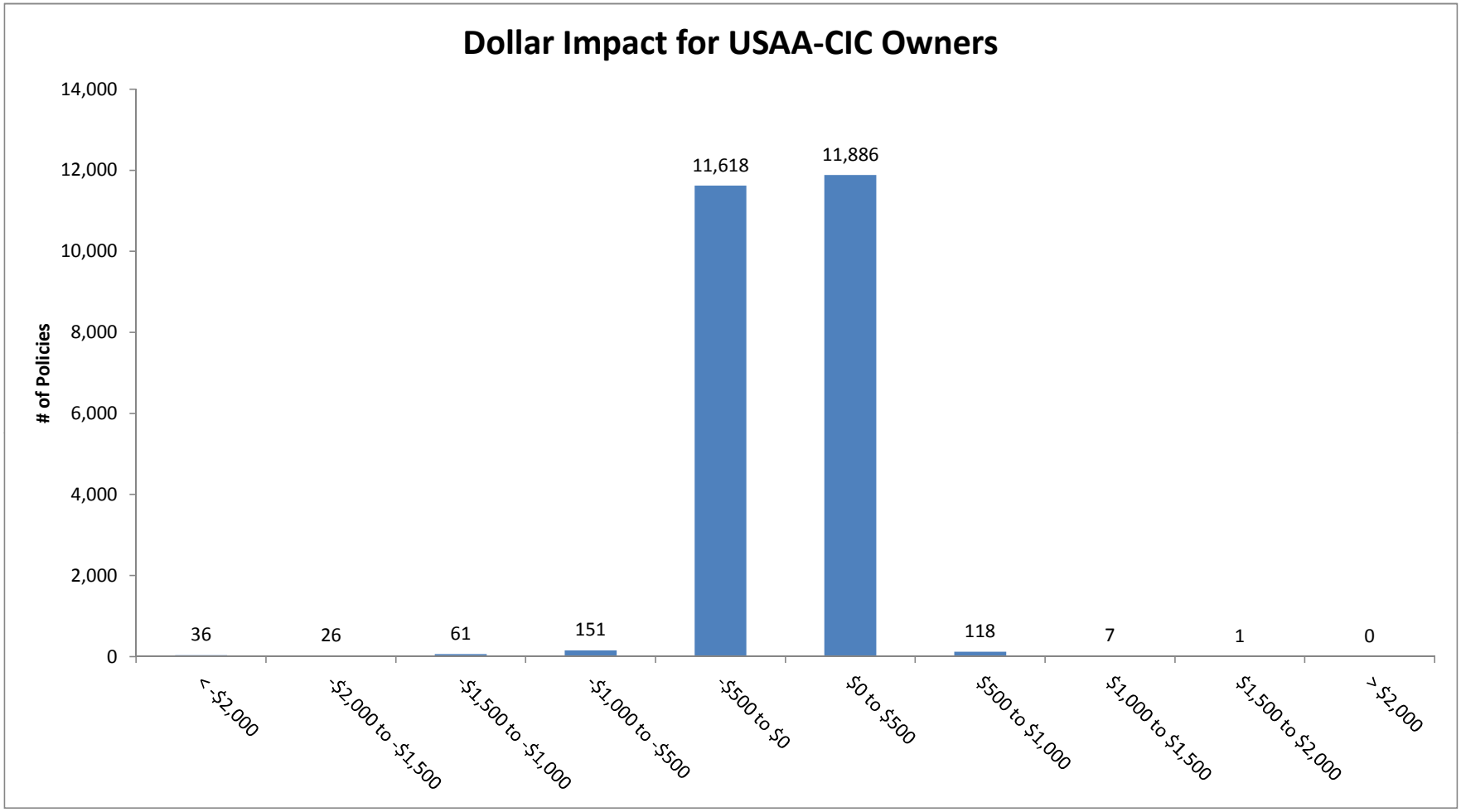
Summary of Proposed Changes
Impact Distribution Graphs by Company



Owners Forms
USAA-GIC
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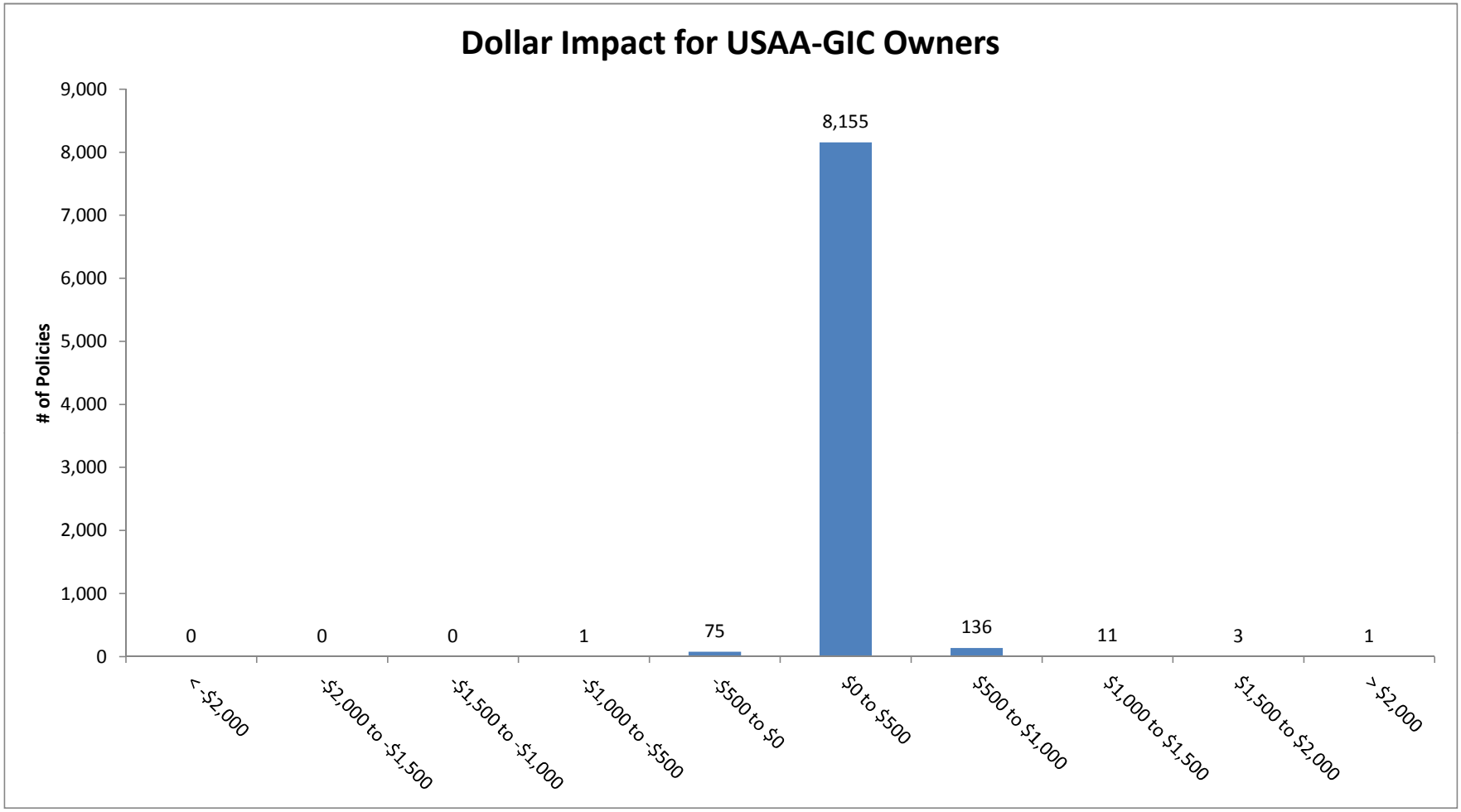
Summary of Proposed Changes
Impact Distribution Graphs by Company



Owners Forms
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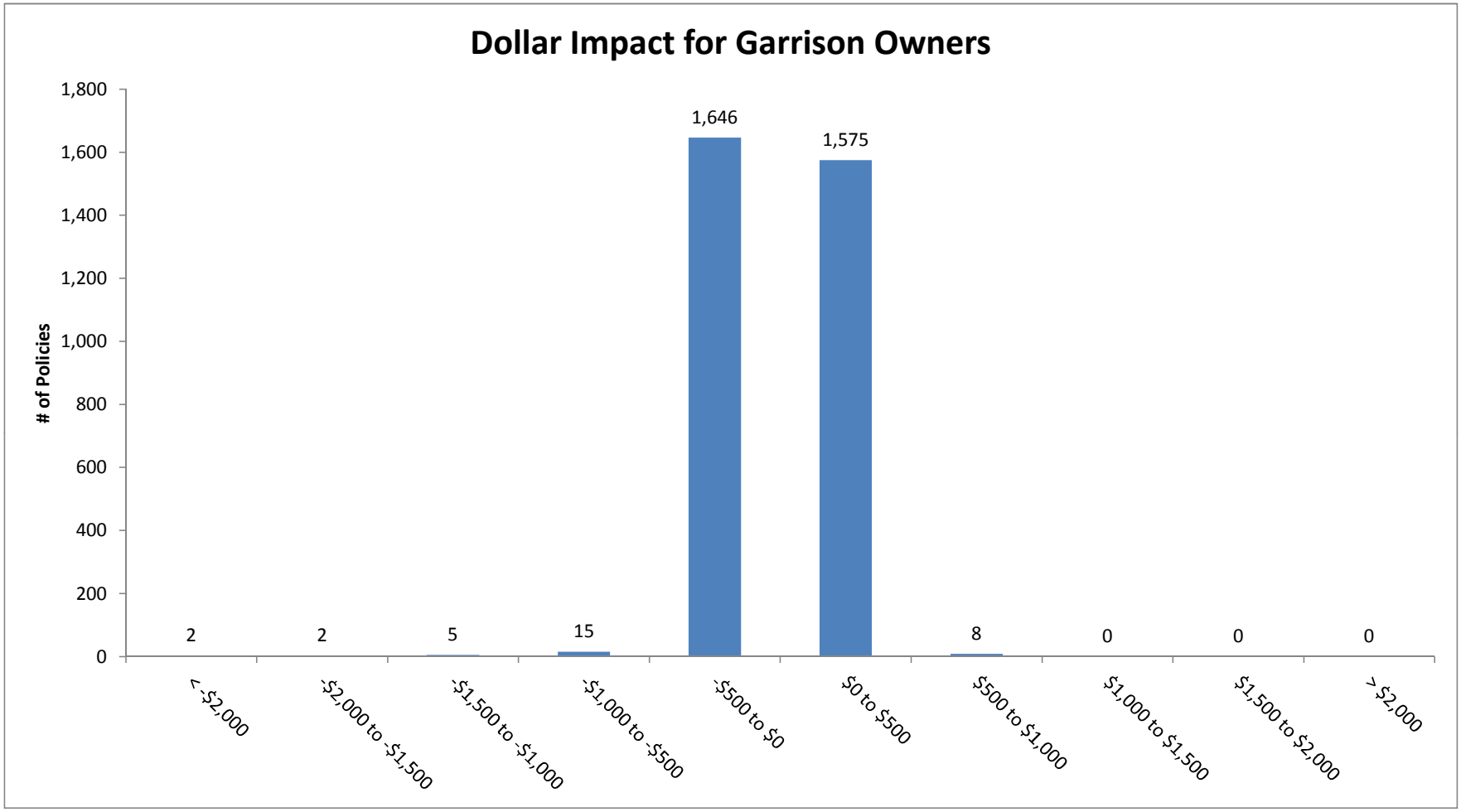
Summary of Proposed Changes
Impact Distribution Graphs by Company



Unit-Owners Forms
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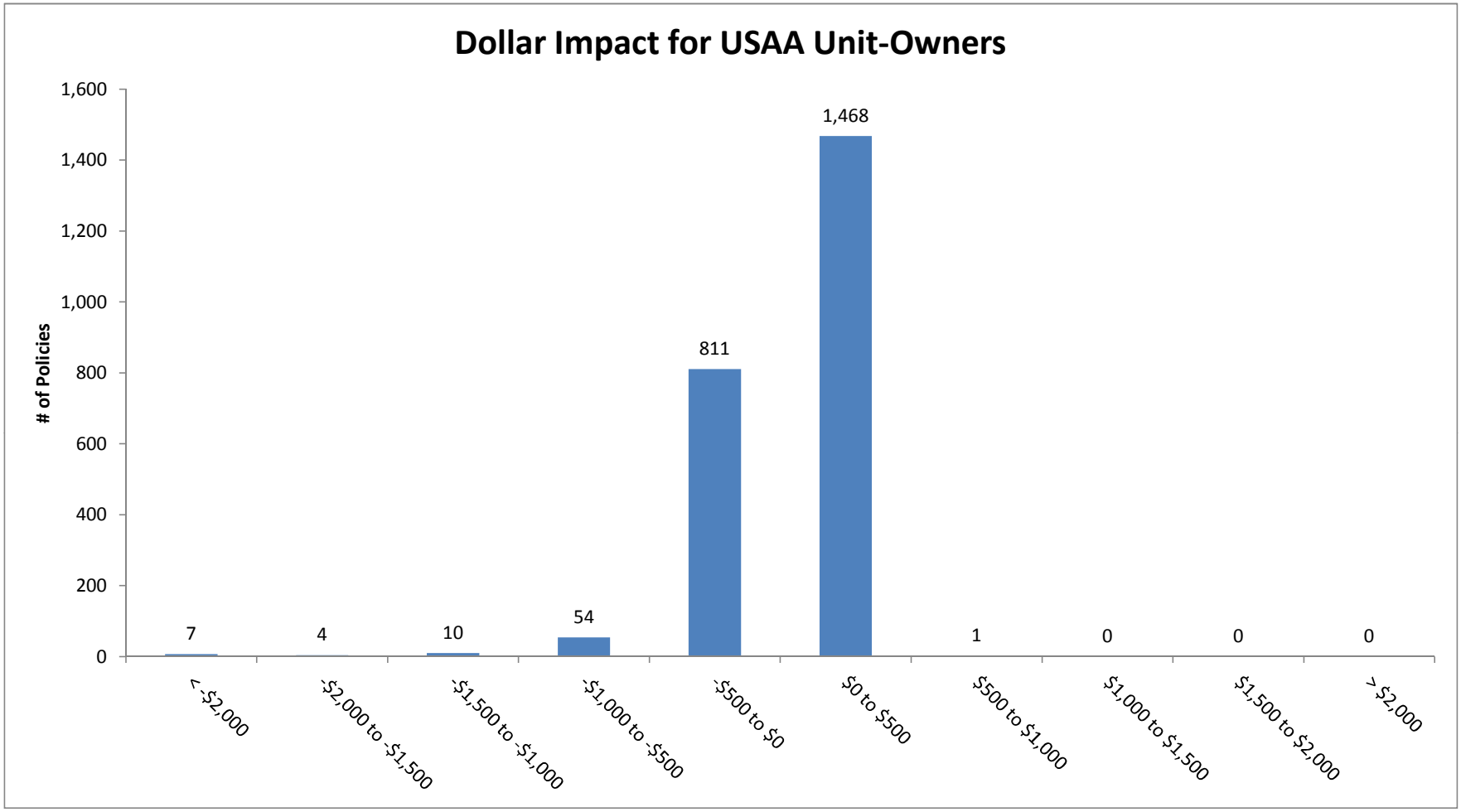
Pennsylvania
Summary of Proposed Changes
Impact Distribution Graphs by Company



Unit-Owners Forms
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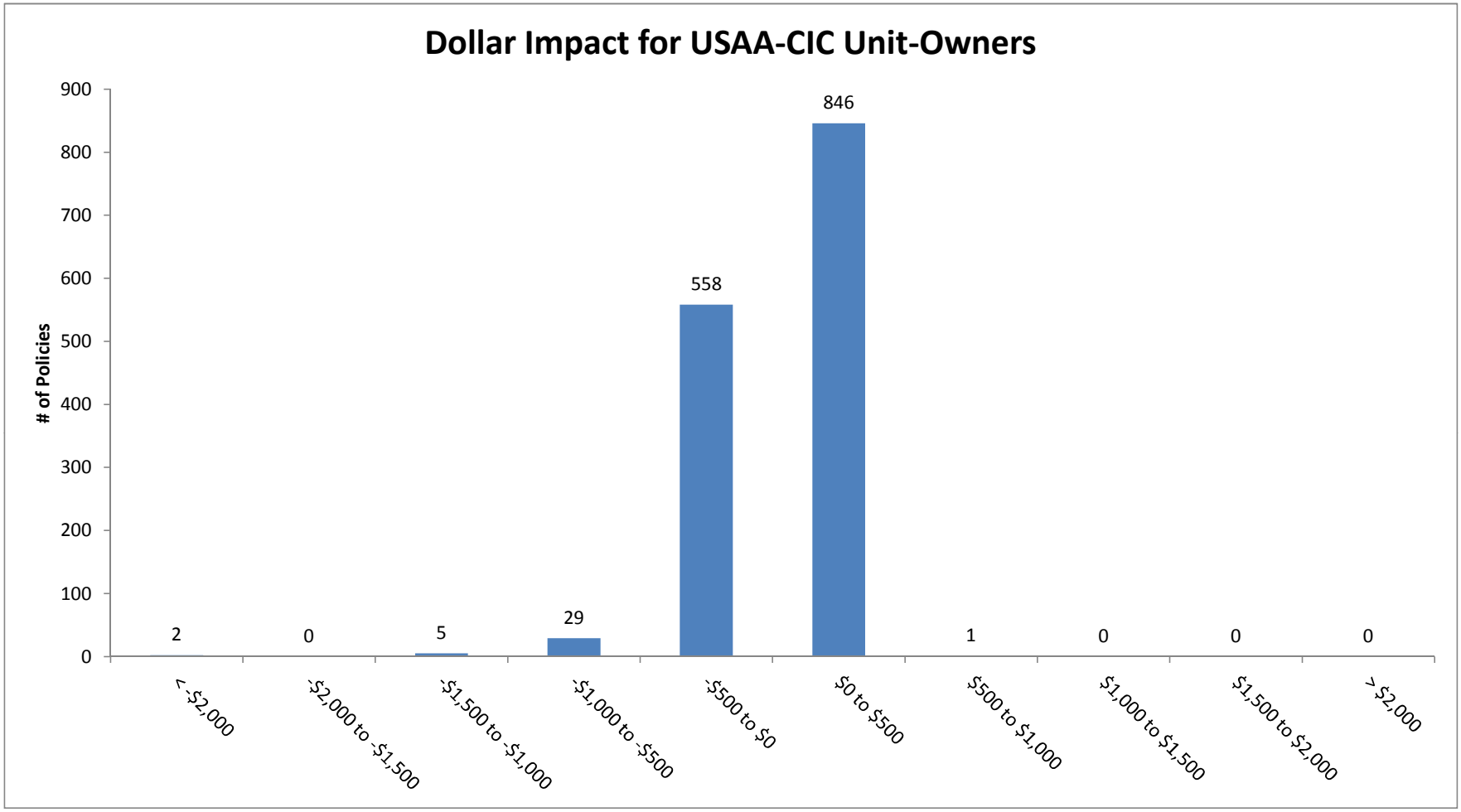
Summary of Proposed Changes
Impact Distribution Graphs by Company



Unit-Owners Forms
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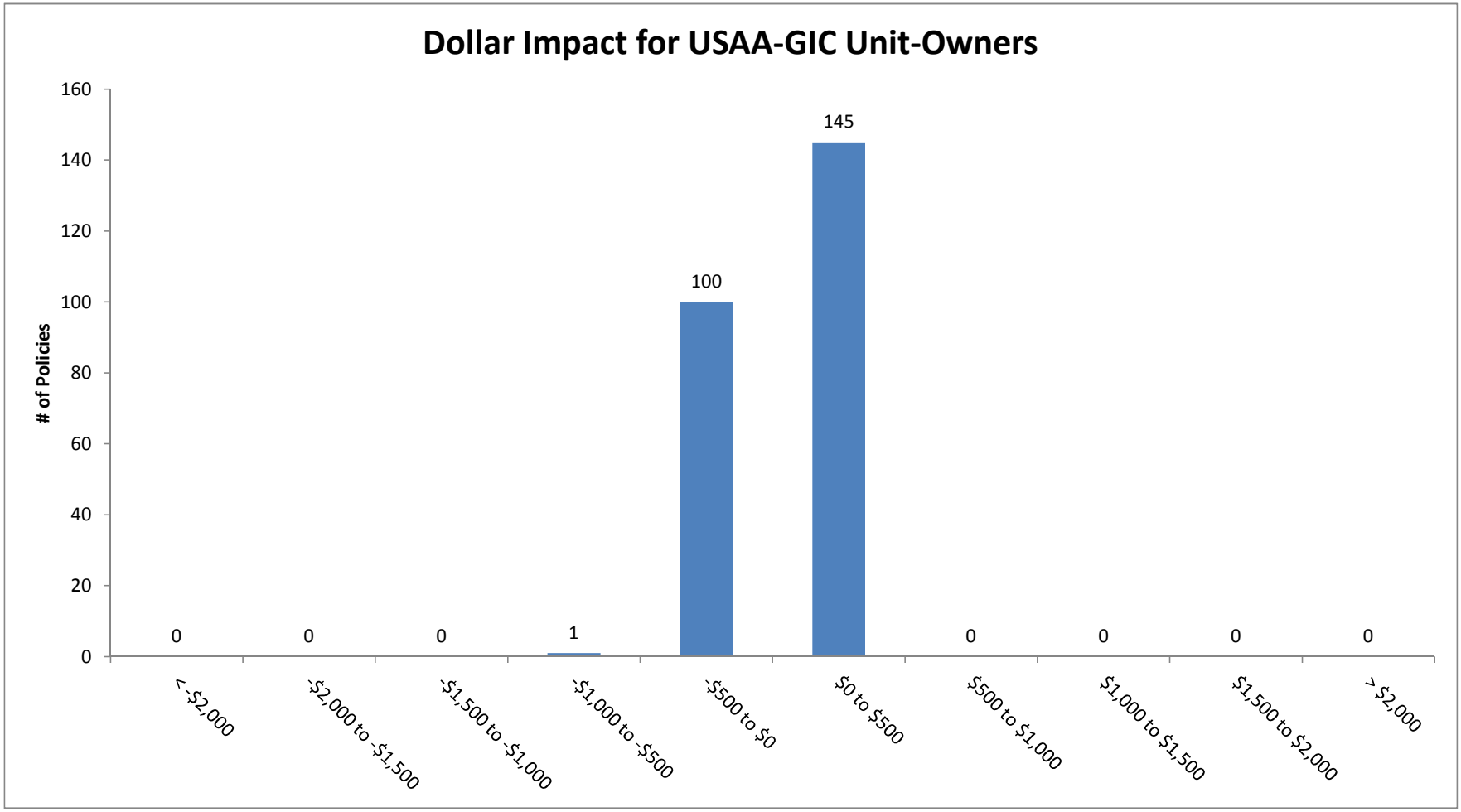
Summary of Proposed Changes
Impact Distribution Graphs by Company



Unit-Owners Forms
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Summary of Proposed Changes
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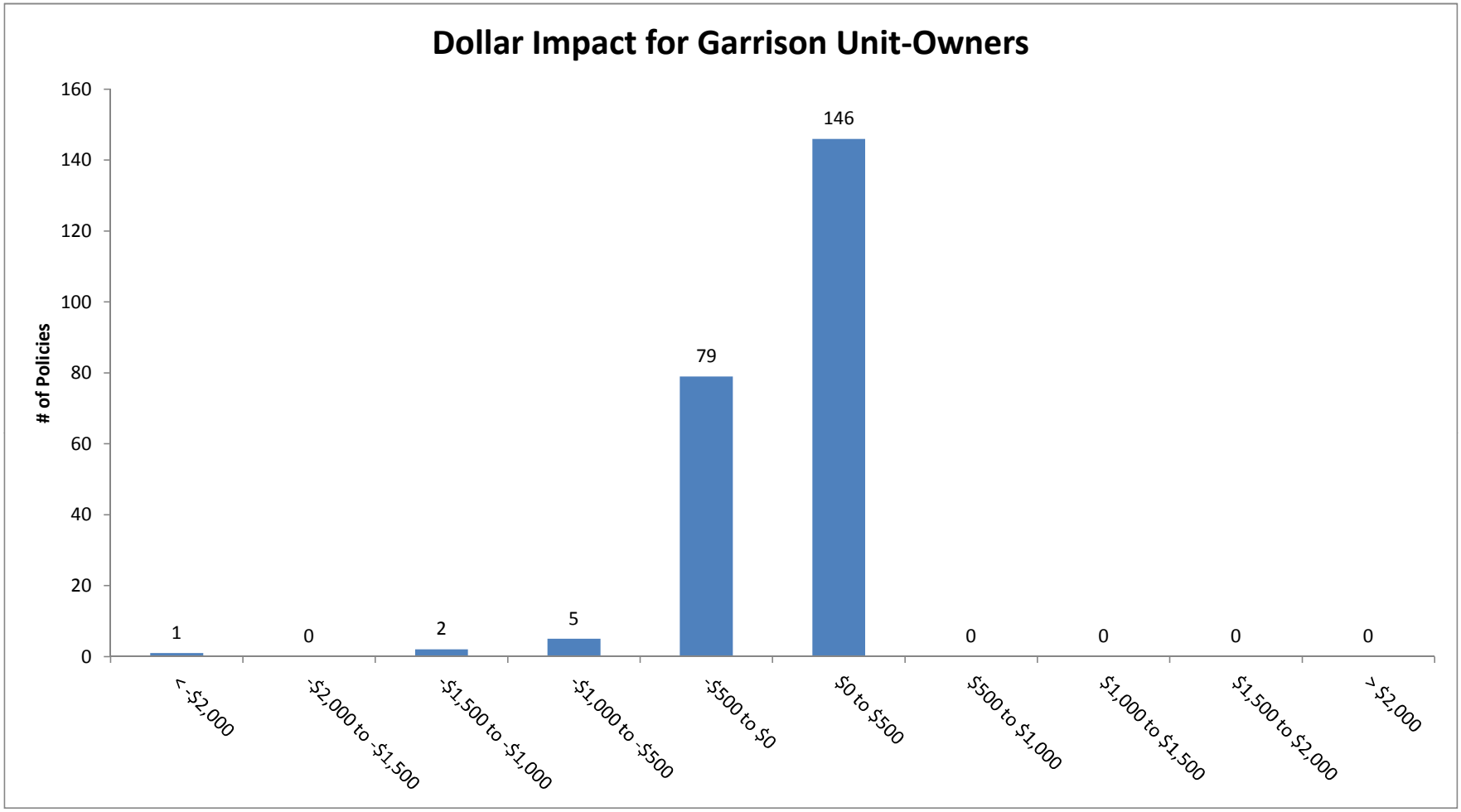

All Forms

USAA Group

Pennsylvania

5-Year Rate Change History

	Percent Effect		Dollar Effect (nearest thousand)		
Effective Date	**Owners**	**Unit-Owners**	**Owners**	**Unit-Owners**	**Description of Changes**
NB*: November 30, 2009 RB**: January 30, 2010	9.1%	12.2%	$4,467,000	$242,000	Introduced HO2008 program for Owners and Unit-Owners. Introduced Renewal Rate Capping.
NB*: August 14, 2010 RB**: November 1, 2010	-0.1%	-0.1%	($77,000)	($3,000)	Introduced the use of Military Status in Pricing Level calculation for USAA-GIC
January 30, 2011	0.0%	0.0%	$0	$0	Introduced new limit options for Coverage B
August 15, 2011	7.3%	0.0%	$4,514,000	$0	Introduced additionally rated catastrophic perils. Introduced a new rating structure for the Earthquake Endorsement.
August 15, 2012	16.2%	0.0%	$11,064,000	$0	Introduced new territory boundaries.
August 15, 2013	4.8%	0.0%	$3,999,000	$0	Base rate change.

* "NB" = "New Business"

** "RB" = "Renewal Business"

All Forms

USAA

Pennsylvania

5-Year Rate Change History

	Percent Effect		Dollar Effect (nearest thousand)		
Effective Date	**Owners**	**Unit-Owners**	**Owners**	**Unit-Owners**	**Description of Changes**
NB*: November 30, 2009 RB**: January 30, 2010	8.8%	12.2%	$2,467,000	$151,000	Introduced HO2008 program for Owners and Unit-Owners. Introduced Renewal Rate Capping.
NB*: August 14, 2010 RB**: November 1, 2010	0.0%	0.0%	$0	$0	Introduced the use of Military Status in Pricing Level calculation for USAA-GIC
January 30, 2011	0.0%	0.0%	$0	$0	Introduced new limit options for Coverage B
August 15, 2011	7.4%	0.0%	$2,480,000	$0	Introduced additionally rated catastrophic perils. Introduced a new rating structure for the Earthquake Endorsement.
August 15, 2012	15.9%	0.0%	$5,729,000	$0	Introduced new territory boundaries.
August 15, 2013	8.3%	0.0%	$3,415,000	$0	Base rate change.

* "NB" = "New Business"

** "RB" = "Renewal Business"

All Forms

USAA-CIC

Pennsylvania

5-Year Rate Change History

	Percent Effect		Dollar Effect (nearest thousand)		
Effective Date	**Owners**	**Unit-Owners**	**Owners**	**Unit-Owners**	**Description of Changes**
NB*: November 30, 2009 RB**: January 30, 2010	9.4%	12.2%	$1,935,000	$88,000	Introduced HO2008 program for Owners and Unit-Owners. Introduced Renewal Rate Capping.
NB*: August 14, 2010 RB**: November 1, 2010	0.0%	0.0%	$0	$0	Introduced the use of Military Status in Pricing Level calculation for USAA-GIC
January 30, 2011	0.0%	0.0%	$0	$0	Introduced new limit options for Coverage B
August 15, 2011	7.3%	0.0%	$1,852,000	$0	Introduced additionally rated catastrophic perils. Introduced a new rating structure for the Earthquake Endorsement.
August 15, 2012	16.6%	0.0%	$4,601,000	$0	Introduced new territory boundaries.
August 15, 2013	0.0%	0.0%	$0	$0	Base rate change.

* "NB" = "New Business"

** "RB" = "Renewal Business"

All Forms

USAA-GIC

Pennsylvania

5-Year Rate Change History

	Percent Effect		Dollar Effect (nearest thousand)		
Effective Date	**Owners**	**Unit-Owners**	**Owners**	**Unit-Owners**	**Description of Changes**
NB*: November 30, 2009 RB**: January 30, 2010	8.4%	12.0%	$13,000	$1,000	Introduced HO2008 program for Owners and Unit-Owners. Introduced Renewal Rate Capping.
NB*: August 14, 2010 RB**: November 1, 2010	-20.3%	-30.0%	($77,000)	($3,000)	Introduced the use of Military Status in Pricing Level calculation for USAA-GIC
January 30, 2011	0.0%	0.0%	$0	$0	Introduced new limit options for Coverage B
August 15, 2011	7.3%	0.0%	$65,000	$0	Introduced additionally rated catastrophic perils. Introduced a new rating structure for the Earthquake Endorsement.
August 15, 2012	15.2%	0.0%	$371,000	$0	Introduced new territory boundaries.
August 15, 2013	12.8%	0.0%	$584,000	$0	Base rate change.

* "NB" = "New Business"

** "RB" = "Renewal Business"

All Forms

Garrison

Pennsylvania

5-Year Rate Change History

	Percent Effect		Dollar Effect (nearest thousand)		
Effective Date	**Owners**	**Unit-Owners**	**Owners**	**Unit-Owners**	**Description of Changes**
NB*: November 30, 2009 RB**: January 30, 2010	10.8%	14.5%	$51,000	$3,000	Introduced HO2008 program for Owners and Unit-Owners. Introduced Renewal Rate Capping.
NB*: August 14, 2010 RB**: November 1, 2010	0.0%	0.0%	$0	$0	Introduced the use of Military Status in Pricing Level calculation for USAA-GIC
January 30, 2011	0.0%	0.0%	$0	$0	Introduced new limit options for Coverage B
August 15, 2011	7.3%	0.0%	$116,000	$0	Introduced additionally rated catastrophic perils. Introduced a new rating structure for the Earthquake Endorsement.
August 15, 2012	16.2%	0.0%	$363,000	$0	Introduced new territory boundaries.
August 15, 2013	0.0%	0.0%	$0	$0	Base rate change.

* "NB" = "New Business"

** "RB" = "Renewal Business"

Owners Forms

USAA Group

Pennsylvania

Current and Proposed Company Base Rates

	Current Base Rates											
Company	**Other Perils**	**Other Fire**	**Other Wind and Hail**	**Theft**	**Water**	**Lightning**	**Liability**	**Hurricane**	**Severe Thunderstorm**	**Winter Storm**	**Fire Following Earthquake**	**Earthquake Coverage**
USAA	$957.84	$407.93	$120.66	N/A	N/A	N/A	N/A	$21.52	$67.25	$51.26	$2.94	$146.39
USAA-CIC	$1,055.36	$481.07	$149.20	N/A	N/A	N/A	N/A	$21.52	$67.25	$51.26	$2.94	$146.39
USAA-GIC	$1,065.94	$468.74	$134.60	N/A	N/A	N/A	N/A	$21.52	$67.25	$51.26	$2.94	$146.39
Garrison	$1,029.17	$502.32	$144.85	N/A	N/A	N/A	N/A	$21.52	$67.25	$51.26	$2.94	$146.39

	Proposed Base Rates											
Company	**Other Perils**	**Other Fire**	**Other Wind and Hail**	**Theft**	**Water**	**Lightning**	**Liability**	**Hurricane**	**Severe Thunderstorm**	**Winter Storm**	**Fire Following Earthquake**	**Earthquake Coverage**
USAA	$144.09	$437.89	$147.20	$59.27	$484.68	$10.79	$97.39	$28.07	$115.67	$62.30	$5.55	$210.74
USAA-CIC	$161.73	$492.29	$184.46	$63.05	$543.54	$12.74	$107.62	$28.07	$115.67	$62.30	$5.55	$210.74
USAA-GIC	$174.85	$688.52	$168.01	$71.36	$661.44	$15.46	$111.02	$28.07	$115.67	$62.30	$5.55	$210.74
Garrison	$154.11	$459.46	$187.46	$55.83	$550.38	$13.64	$96.96	$28.07	$115.67	$62.30	$5.55	$210.74

Owners Forms

USAA Group

Pennsylvania

Current, Indicated, and Proposed Pricing Level Factors

Pricing Level	Other Perils (and Other Optional Coverages*)				Other Fire				Other Wind and Hail				Theft				Water				Lightning				Liability				Hurricane				Severe Thunderstorm				Winter Storm				Fire Following Earthquake			
	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change
21	0.2544	0.3739	0.2887	13.5%	0.2103	0.1306	0.1379	-34.4%	0.6640	0.4819	0.5288	-20.4%	0.2544	0.1677	0.1959	-23.0%	0.2544	0.2673	0.2584	1.6%	0.2544	1.0000	0.3854	51.5%	0.2544	0.2497	0.2667	4.8%	1.0000	1.0000	0.9000	-10.0%	1.0000	1.0000	0.9000	-10.0%	1.0000	1.0000	0.9000	-10.0%	1.0000	1.0000	0.9000	-10.0%
22	0.2808	0.3855	0.3077	9.6%	0.2184	0.1392	0.1460	-33.2%	0.6757	0.4998	0.5463	-19.2%	0.2808	0.1773	0.2175	-22.5%	0.2808	0.2843	0.2805	-0.1%	0.2808	1.0000	0.4081	45.3%	0.2808	0.2608	0.2881	2.6%	1.0000	1.0000	0.9035	-9.7%	1.0000	1.0000	0.9035	-9.7%	1.0000	1.0000	0.9035	-9.7%	1.0000	1.0000	0.9035	-9.7%
23	0.3079	0.3976	0.3272	6.3%	0.2269	0.1484	0.1547	-31.8%	0.6876	0.5174	0.5638	-18.0%	0.3079	0.1875	0.2401	-22.0%	0.3079	0.3019	0.3033	-1.5%	0.3079	1.0000	0.4311	40.0%	0.3079	0.2723	0.3101	0.7%	1.0000	1.0000	0.9070	-9.3%	1.0000	1.0000	0.9070	-9.3%	1.0000	1.0000	0.9070	-9.3%	1.0000	1.0000	0.9070	-9.3%
24	0.3357	0.4100	0.3474	3.5%	0.2359	0.1581	0.1641	-30.4%	0.6998	0.5353	0.5810	-17.0%	0.3357	0.1982	0.2635	-21.5%	0.3357	0.3203	0.3266	-2.7%	0.3357	1.0000	0.4542	35.3%	0.3357	0.2844	0.3326	-0.9%	1.0000	1.0000	0.9105	-9.0%	1.0000	1.0000	0.9105	-9.0%	1.0000	1.0000	0.9105	-9.0%	1.0000	1.0000	0.9105	-9.0%
25	0.3638	0.4228	0.3679	1.1%	0.2455	0.1685	0.1741	-29.1%	0.7121	0.5529	0.5981	-16.0%	0.3638	0.2096	0.2877	-20.9%	0.3638	0.3393	0.3505	-3.7%	0.3638	1.0000	0.4774	31.2%	0.3638	0.2970	0.3555	-2.3%	1.0000	1.0000	0.9140	-8.6%	1.0000	1.0000	0.9140	-8.6%	1.0000	1.0000	0.9140	-8.6%	1.0000	1.0000	0.9140	-8.6%
26	0.3922	0.4360	0.3887	-0.9%	0.2556	0.1795	0.1849	-27.7%	0.7246	0.5702	0.6150	-15.1%	0.3922	0.2216	0.3126	-20.3%	0.3922	0.3589	0.3747	-4.5%	0.3922	1.0000	0.5006	27.6%	0.3922	0.3101	0.3787	-3.4%	1.0000	1.0000	0.9175	-8.3%	1.0000	1.0000	0.9175	-8.3%	1.0000	1.0000	0.9175	-8.3%	1.0000	1.0000	0.9175	-8.3%
27	0.4205	0.4496	0.4098	-2.5%	0.2663	0.1913	0.1965	-26.2%	0.7374	0.5875	0.6317	-14.3%	0.4205	0.2344	0.3378	-19.7%	0.4205	0.3793	0.3992	-5.1%	0.4205	1.0000	0.5235	24.5%	0.4205	0.3239	0.4020	-4.4%	1.0000	1.0000	0.9211	-7.9%	1.0000	1.0000	0.9211	-7.9%	1.0000	1.0000	0.9211	-7.9%	1.0000	1.0000	0.9211	-7.9%
28	0.4487	0.4637	0.4311	-3.9%	0.2777	0.2039	0.2089	-24.8%	0.7504	0.6044	0.6482	-13.6%	0.4487	0.2478	0.3635	-19.0%	0.4487	0.4002	0.4239	-5.5%	0.4487	1.0000	0.5463	21.8%	0.4487	0.3382	0.4255	-5.2%	1.0000	1.0000	0.9246	-7.5%	1.0000	1.0000	0.9246	-7.5%	1.0000	1.0000	0.9246	-7.5%	1.0000	1.0000	0.9246	-7.5%
29	0.4764	0.4781	0.4524	-5.0%	0.2898	0.2173	0.2221	-23.4%	0.7636	0.6214	0.6644	-13.0%	0.4764	0.2620	0.3893	-18.3%	0.4764	0.4217	0.4485	-5.9%	0.4764	1.0000	0.5686	19.4%	0.4764	0.3532	0.4488	-5.8%	1.0000	1.0000	0.9282	-7.2%	1.0000	1.0000	0.9282	-7.2%	1.0000	1.0000	0.9282	-7.2%	1.0000	1.0000	0.9282	-7.2%
30	0.5037	0.4931	0.4737	-6.0%	0.3026	0.2316	0.2364	-21.9%	0.7771	0.6383	0.6804	-12.4%	0.5037	0.2771	0.4154	-17.5%	0.5037	0.4438	0.4732	-6.1%	0.5037	1.0000	0.5905	17.2%	0.5037	0.3689	0.4722	-6.3%	1.0000	1.0000	0.9318	-6.8%	1.0000	1.0000	0.9318	-6.8%	1.0000	1.0000	0.9318	-6.8%	1.0000	1.0000	0.9318	-6.8%
31	0.5303	0.5085	0.4950	-6.7%	0.3162	0.2468	0.2516	-20.4%	0.7908	0.6551	0.6961	-12.0%	0.5303	0.2930	0.4414	-16.8%	0.5303	0.4665	0.4977	-6.1%	0.5303	1.0000	0.6119	15.4%	0.5303	0.3852	0.4953	-6.6%	1.0000	1.0000	0.9354	-6.5%	1.0000	1.0000	0.9354	-6.5%	1.0000	1.0000	0.9354	-6.5%	1.0000	1.0000	0.9354	-6.5%
32	0.5562	0.5243	0.5162	-7.2%	0.3307	0.2630	0.2680	-19.0%	0.8047	0.6719	0.7116	-11.6%	0.5562	0.3098	0.4674	-16.0%	0.5562	0.4897	0.5221	-6.1%	0.5562	1.0000	0.6328	13.8%	0.5562	0.4023	0.5182	-6.8%	1.0000	1.0000	0.9390	-6.1%	1.0000	1.0000	0.9390	-6.1%	1.0000	1.0000	0.9390	-6.1%	1.0000	1.0000	0.9390	-6.1%
33	0.5812	0.5407	0.5373	-7.6%	0.3461	0.2802	0.2854	-17.5%	0.8189	0.6885	0.7269	-11.2%	0.5812	0.3276	0.4931	-15.2%	0.5812	0.5133	0.5462	-6.0%	0.5812	1.0000	0.6530	12.4%	0.5812	0.4201	0.5409	-6.9%	1.0000	1.0000	0.9427	-5.7%	1.0000	1.0000	0.9427	-5.7%	1.0000	1.0000	0.9427	-5.7%	1.0000	1.0000	0.9427	-5.7%
34	0.6053	0.5576	0.5582	-7.8%	0.3624	0.2987	0.3041	-16.1%	0.8356	0.7044	0.7419	-11.2%	0.6053	0.3464	0.5187	-14.3%	0.6053	0.5374	0.5700	-5.8%	0.6053	1.0000	0.6726	11.1%	0.6053	0.4387	0.5632	-7.0%	1.0000	1.0000	0.9463	-5.4%	1.0000	1.0000	0.9463	-5.4%	1.0000	1.0000	0.9463	-5.4%	1.0000	1.0000	0.9463	-5.4%
35	0.6285	0.5750	0.5790	-7.9%	0.3798	0.3183	0.3241	-14.7%	0.8415	0.7207	0.7566	-10.1%	0.6285	0.3662	0.5440	-13.4%	0.6285	0.5618	0.5935	-5.6%	0.6285	1.0000	0.6916	10.0%	0.6285	0.4582	0.5853	-6.9%	1.0000	1.0000	0.9500	-5.0%	1.0000	1.0000	0.9500	-5.0%	1.0000	1.0000	0.9500	-5.0%	1.0000	1.0000	0.9500	-5.0%
36	0.6508	0.5929	0.5997	-7.9%	0.3984	0.3392	0.3454	-13.3%	0.8474	0.7374	0.7711	-9.0%	0.6508	0.3873	0.5689	-12.6%	0.6508	0.5866	0.6166	-5.3%	0.6508	1.0000	0.7099	9.1%	0.6508	0.4785	0.6070	-6.7%	1.0000	1.0000	0.9536	-4.6%	1.0000	1.0000	0.9536	-4.6%	1.0000	1.0000	0.9536	-4.6%	1.0000	1.0000	0.9536	-4.6%
37	0.6721	0.6115	0.6202	-7.7%	0.4181	0.3614	0.3682	-11.9%	0.8534	0.7533	0.7854	-8.0%	0.6721	0.4095	0.5935	-11.7%	0.6721	0.6117	0.6394	-4.9%	0.6721	1.0000	0.7277	8.3%	0.6721	0.4997	0.6284	-6.5%	1.0000	1.0000	0.9573	-4.3%	1.0000	1.0000	0.9573	-4.3%	1.0000	1.0000	0.9573	-4.3%	1.0000	1.0000	0.9573	-4.3%
38	0.6926	0.6305	0.6407	-7.5%	0.4391	0.3852	0.3926	-10.6%	0.8595	0.7695	0.7995	-7.0%	0.6926	0.4330	0.6178	-10.8%	0.6926	0.6371	0.6618	-4.4%	0.6926	1.0000	0.7449	7.6%	0.6926	0.5218	0.6496	-6.2%	1.0000	1.0000	0.9610	-3.9%	1.0000	1.0000	0.9610	-3.9%	1.0000	1.0000	0.9610	-3.9%	1.0000	1.0000	0.9610	-3.9%
39	0.7123	0.6502	0.6611	-7.2%	0.4616	0.4105	0.4185	-9.3%	0.8656	0.7855	0.8133	-6.0%	0.7123	0.4578	0.6418	-9.9%	0.7123	0.6626	0.6839	-4.0%	0.7123	1.0000	0.7615	6.9%	0.7123	0.5450	0.6706	-5.9%	1.0000	1.0000	0.9647	-3.5%	1.0000	1.0000	0.9647	-3.5%	1.0000	1.0000	0.9647	-3.5%	1.0000	1.0000	0.9647	-3.5%
40	0.7314	0.6705	0.6816	-6.8%	0.4855	0.4374	0.4461	-8.1%	0.8717	0.8011	0.8270	-5.1%	0.7314	0.4841	0.6656	-9.0%	0.7314	0.6882	0.7057	-3.5%	0.7314	1.0000	0.7777	6.3%	0.7314	0.5691	0.6915	-5.5%	1.0000	1.0000	0.9685	-3.2%	1.0000	1.0000	0.9685	-3.2%	1.0000	1.0000	0.9685	-3.2%	1.0000	1.0000	0.9685	-3.2%
41	0.7499	0.6915	0.7022	-6.4%	0.5110	0.4661	0.4756	-6.9%	0.8779	0.8171	0.8405	-4.3%	0.7499	0.5119	0.6892	-8.1%	0.7499	0.7139	0.7273	-3.0%	0.7499	1.0000	0.7936	5.8%	0.7499	0.5943	0.7122	-5.0%	1.0000	1.0000	0.9722	-2.8%	1.0000	1.0000	0.9722	-2.8%	1.0000	1.0000	0.9722	-2.8%	1.0000	1.0000	0.9722	-2.8%
42	0.7679	0.7131	0.7230	-5.8%	0.5383	0.4968	0.5069	-5.8%	0.8841	0.8327	0.8539	-3.4%	0.7679	0.5413	0.7125	-7.2%	0.7679	0.7396	0.7487	-2.5%	0.7679	1.0000	0.8091	5.4%	0.7679	0.6207	0.7329	-4.6%	1.0000	1.0000	0.9760	-2.4%	1.0000	1.0000	0.9760	-2.4%	1.0000	1.0000	0.9760	-2.4%	1.0000	1.0000	0.9760	-2.4%
43	0.7857	0.7353	0.7440	-5.3%	0.5674	0.5294	0.5401	-4.8%	0.8903	0.8480	0.8671	-2.6%	0.7857	0.5723	0.7358	-6.4%	0.7857	0.7651	0.7700	-2.0%	0.7857	1.0000	0.8245	4.9%	0.7857	0.6482	0.7538	-4.1%	1.0000	1.0000	0.9797	-2.0%	1.0000	1.0000	0.9797	-2.0%	1.0000	1.0000	0.9797	-2.0%	1.0000	1.0000	0.9797	-2.0%
44	0.8035	0.7583	0.7656	-4.7%	0.5985	0.5641	0.5755	-3.8%	0.8966	0.8635	0.8803	-1.8%	0.8035	0.6052	0.7593	-5.5%	0.8035	0.7906	0.7913	-1.5%	0.8035	1.0000	0.8399	4.5%	0.8035	0.6769	0.7749	-3.6%	1.0000	1.0000	0.9835	-1.7%	1.0000	1.0000	0.9835	-1.7%	1.0000	1.0000	0.9835	-1.7%	1.0000	1.0000	0.9835	-1.7%
45	0.8213	0.7820	0.7876	-4.1%	0.6318	0.6012	0.6130	-3.0%	0.9030	0.8793	0.8934	-1.1%	0.8213	0.6399	0.7828	-4.7%	0.8213	0.8158	0.8126	-1.1%	0.8213	1.0000	0.8553	4.1%	0.8213	0.7069	0.7963	-3.0%	1.0000	1.0000	0.9873	-1.3%	1.0000	1.0000	0.9873	-1.3%	1.0000	1.0000	0.9873	-1.3%	1.0000	1.0000	0.9873	-1.3%
46	0.8396	0.8064	0.8102	-3.5%	0.6675	0.6407	0.6527	-2.2%	0.9094	0.8947	0.9064	-0.3%	0.8396	0.6766	0.8068	-3.9%	0.8396	0.8406	0.8341	-0.7%	0.8396	1.0000	0.8709	3.7%	0.8396	0.7382	0.8183	-2.5%	1.0000	1.0000	0.9912	-0.9%	1.0000	1.0000	0.9912	-0.9%	1.0000	1.0000	0.9912	-0.9%	1.0000	1.0000	0.9912	-0.9%
47	0.8584	0.8315	0.8337	-2.9%	0.7056	0.6828	0.6947	-1.5%	0.9158	0.9097	0.9195	0.4%	0.8584	0.7155	0.8312	-3.2%	0.8584	0.8652	0.8559	-0.3%	0.8584	1.0000	0.8869	3.3%	0.8584	0.7709	0.8409	-2.0%	1.0000	1.0000	0.9950	-0.5%	1.0000	1.0000	0.9950	-0.5%	1.0000	1.0000	0.9950	-0.5%	1.0000	1.0000	0.9950	-0.5%
48	0.8780	0.8575	0.8580	-2.3%	0.7465	0.7276	0.7391	-1.0%	0.9223	0.9249	0.9326	1.1%	0.8780	0.7565	0.8563	-2.5%	0.8780	0.8892	0.8780	0.0%	0.8780	1.0000	0.9033	2.9%	0.8780	0.8051	0.8642	-1.6%	1.0000	1.0000	0.9988	-0.1%	1.0000	1.0000	0.9988	-0.1%	1.0000	1.0000	0.9988	-0.1%	1.0000	1.0000	0.9988	-0.1%
49	0.8988	0.8843	0.8835	-1.7%	0.7903	0.7754	0.7861	-0.5%	0.9288	0.9403	0.9457	1.8%	0.8988	0.7999	0.8823	-1.8%	0.8988	0.9127	0.9007	0.2%	0.8988	1.0000	0.9205	2.4%	0.8988	0.8408	0.8886	-1.1%	1.0000	1.0000	1.0027	0.3%	1.0000	1.0000	1.0027	0.3%	1.0000	1.0000	1.0027	0.3%	1.0000	1.0000	1.0027	0.3%
50	0.9210	0.9119	0.9102	-1.2%	0.8373	0.8263	0.8356	-0.2%	0.9324	0.9553	0.9590	2.9%	0.9210	0.8459	0.9094	-1.3%	0.9210	0.9357	0.9240	0.3%	0.9210	1.0000	0.9385	1.9%	0.9210	0.8780	0.9141	-0.7%	1.0000	1.0000	1.0066	0.7%	1.0000	1.0000	1.0066	0.7%	1.0000	1.0000	1.0066	0.7%	1.0000	1.0000	1.0066	0.7%
51	0.9451	0.9404	0.9385	-0.7%	0.8877	0.8805	0.8877	0.0%	0.9544	0.9705	0.9725	1.9%	0.9451	0.8944	0.9379	-0.8%	0.9451	0.9579	0.9483	0.3%	0.9451	1.0000	0.9577	1.3%	0.9451	0.9169	0.9410	-0.4%	1.0000	1.0000	1.0105	1.1%	1.0000	1.0000	1.0105	1.1%	1.0000	1.0000	1.0105	1.1%	1.0000	1.0000	1.0105	1.1%
52	0.9712	0.9697	0.9682	-0.3%	0.9418	0.9384	0.9425	0.1%	0.9769	0.9851	0.9861	0.9%	0.9712	0.9457	0.9679	-0.3%	0.9712	0.9794	0.9735	0.2%	0.9712	1.0000	0.9780	0.7%	0.9712	0.9576	0.9696	-0.2%	1.0000	1.0000	1.0144	1.4%	1.0000	1.0000	1.0144	1.4%	1.0000	1.0000	1.0144	1.4%	1.0000	1.0000	1.0144	1.4%
53	1.0000	1.0000	1.0000	0.0%	1.0000	1.0000	1.0000	0.0%	1.0000	1.0000	1.0000	0.0%	1.0000	1.0000	1.0000	0.0%	1.0000	1.0000	1.0000	0.0%	1.0000	1.0000	1.0000	0.0%	1.0000	1.0000	1.0000	0.0%	1.0000	1.0000	1.0183	1.8%	1.0000	1.0000	1.0183	1.8%	1.0000	1.0000	1.0183	1.8%	1.0000	1.0000	1.0183	1.8%
54	1.0318	1.0312	1.0339	0.2%	1.0625	1.0657	1.0603	-0.2%	1.0236	1.0151	1.0142	-0.9%	1.0318	1.0574	1.0344	0.3%	1.0318	1.0197	1.0280	-0.4%	1.0318	1.0000	1.0238	-0.8%	1.0318	1.0443	1.0326	0.1%	1.0000	1.0000	1.0222	2.2%	1.0000	1.0000	1.0222	2.2%	1.0000	1.0000	1.0222	2.2%	1.0000	1.0000	1.0222	2.2%
55	1.0672	1.0634	1.0702	0.3%	1.1298	1.1357	1.1234	-0.6%	1.0478	1.0296	1.0287	-1.8%	1.0672	1.1181	1.0716	0.4%	1.0672	1.0385	1.0578	-0.9%	1.0672	1.0000	1.0498	-1.6%	1.0672	1.0906	1.0678	0.1%	1.0000	1.0000	1.0262	2.6%	1.0000	1.0000	1.0262	2.6%	1.0000	1.0000	1.0262	2.6%	1.0000	1.0000	1.0262	2.6%
56	1.1067	1.0966	1.1092	0.2%	1.2021	1.2102	1.1894	-1.1%	1.0725	1.0444	1.0437	-2.7%	1.1067	1.1822	1.1118	0.5%	1.1067	1.0562	1.0895	-1.6%	1.1067	1.0000	1.0782	-2.6%	1.1067	1.1389	1.1058	-0.1%	1.0000	1.0000	1.0302	3.0%	1.0000	1.0000	1.0302	3.0%	1.0000	1.0000	1.0302	3.0%	1.0000	1.0000	1.0302	3.0%
57	1.1511	1.1309	1.1514	0.0%	1.2800	1.2897	1.2581	-1.7%	1.0979	1.0593	1.0591	-3.5%	1.1511	1.2501	1.1558	0.4%	1.1511	1.0728	1.1238	-2.4%	1.1511	1.0000	1.1095	-3.6%	1.1511	1.1894	1.1471	-0.3%	1.0000	1.0000	1.0341	3.4%	1.0000	1.0000	1.0341	3.4%	1.0000	1.0000	1.0341	3.4%	1.0000	1.0000	1.0341	3.4%
58	1.2011	1.1662	1.1972	-0.3%	1.3640	1.3744	1.3297	-2.5%	1.1238	1.0736	1.0750	-4.3%	1.2011	1.3218	1.2040	0.2%	1.2011	1.0882	1.1608	-3.4%	1.2011	1.0000	1.1441	-4.7%	1.2011	1.2421	1.1922	-0.7%	1.0000	1.0000	1.0381	3.8%	1.0000	1.0000	1.0381	3.8%	1.0000	1.0000	1.0381	3.8%	1.0000	1.0000	1.0381	3.8%
59	1.2577	1.2026	1.2469	-0.9%	1.4545	1.4647	1.4040	-3.5%	1.1504	1.0890	1.0915	-5.1%	1.2577	1.3977	1.2572	0.0%	1.2577	1.1024	1.2011	-4.5%	1.2577	1.0000	1.1825	-6.0%	1.2577	1.2971	1.2417	-1.3%	1.0000	1.0000	1.0421	4.2%	1.0000	1.0000	1.0421	4.2%	1.0000	1.0000	1.0421	4.2%	1.0000	1.0000	1.0421	4.2%
60	1.3220	1.2401	1.3013	-1.6%	1.5522	1.5608	1.4810	-4.6%	1.1775	1.1028	1.1087	-5.8%	1.3220	1.4779	1.3161	-0.4%	1.3220	1.1153	1.2453	-5.8%	1.3220	1.0000	1.2255	-7.3%	1.3220	1.3546	1.2962	-2.0%	1.0000	1.0000	1.0462	4.6%	1.0000	1.0000	1.0462	4.6%	1.0000	1.0000	1.0462	4.6%	1.0000	1.0000	1.0462	4.6%
61	1.3951	1.2788	1.3608	-2.5%	1.6576	1.6634	1.5606	-5.9%	1.2053	1.1177	1.1266	-6.5%	1.3951	1.5627	1.3817	-1.0%	1.3951	1.1269	1.2939	-7.3%	1.3951	1.0000	1.2735	-8.7%	1.3951	1.4147	1.3563	-2.8%	1.0000	1.0000	1.0502	5.0%	1.0000	1.0000	1.0502	5.0%	1.0000	1.0000	1.0502	5.0%	1.0000	1.0000	1.0502	5.0%
62	1.4786	1.3188	1.4264	-3.5%	1.7714	1.7726	1.6428	-7.3%	1.2338	1.1319	1.1454	-7.2%	1.4786	1.6524	1.4549	-1.6%	1.4786	1.1371	1.3478	-8.8%	1.4786	1.0000	1.3275	-10.2%	1.4786	1.4773	1.4231	-3.8%	1.0000	1.0000	1.0543	5.4%	1.0000	1.0000	1.0543	5.4%	1.0000	1.0000	1.0543	5.4%	1.0000	1.0000	1.0543	5.4%
63	1.5744	1.3599	1.4990	-4.8%	1.8944	1.8890	1.7274	-8.8%	1.2630	1.1463	1.1650	-7.8%	1.5744	1.7472	1.5372	-2.4%	1.5744	1.1459	1.4079	-10.6%	1.5744	1.0000	1.3885	-11.8%	1.5744	1.5428	1.4976	-4.9%	1.0000	1.0000	1.0584	5.8%	1.0000	1.0000	1.0584	5.8%	1.0000	1.0000	1.0584	5.8%	1.0000	1.0000	1.0584	5.8%
64	1.6845	1.4024	1.5797	-6.2%	2.0274	2.0130	1.8142	-10.5%	1.2928	1.1608	1.1856	-8.3%	1.6845	1.8475	1.6300	-3.2%	1.6845	1.1533	1.4752	-12.4%	1.6845	1.0000	1.4575	-13.5%	1.6845	1.6112	1.5809	-6.2%	1.0000	1.0000	1.0625	6.3%	1.0000	1.0000	1.0625	6.3%	1.0000	1.0000	1.0625	6.3%	1.0000	1.0000	1.0625	6.3%
65	1.8116	1.4462	1.6697	-7.8%	2.1714	2.1452	1.9030	-12.4%	1.3233	1.1747	1.2072	-8.8%	1.8116	1.9535	1.7349	-4.2%	1.8116	1.1591	1.5511	-14.4%	1.8116	1.0000	1.5361	-15.2%	1.8116	1.6826	1.6746	-7.6%	1.0000	1.0000	1.0666	6.7%	1.0000	1.0000	1.0666	6.7%	1.0000	1.0000	1.0666	6.7%	1.0000	1.0000	1.0666	6.7%
66	1.9588	1.4913	1.7708	-9.6%	2.3272	2.2861	1.9937	-14.3%	1.3546	1.1896	1.2300	-9.2%	1.9588	2.0657	1.8542	-5.3%	1.9588	1.1635	1.6373	-16.4%	1.9588	1.0000	1.6258	-17.0%	1.9588	1.7571	1.7804	-9.1%	1.0000	1.0000	1.0707	7.1%	1.0000	1.0000	1.0707	7.1%	1.0000	1.0000	1.0707	7.1%	1.0000	1.0000	1.0707	7.1%
67	2.1301	1.5379	1.8849	-11.5%	2.4960	2.4363	2.0859	-16.4%	1.3866	1.2037	1.2541	-9.6%	2.1301	2.1842	1.9905	-6.6%	2.1301	1.1635	1.7356	-18.5%	2.1301	1.0000	1.7288	-18.8%	2.1301	1.8350	1.9005	-10.8%	1.0000	1.0000	1.0748	7.5%	1.0000	1.0000	1.0748	7.5%	1.0000	1.0000	1.0748	7.5%	1.0000	1.0000	1.0748	7.5%
68	2.3301	1.5859	2.0144	-13.5%	2.6790	2.5962	2.1902	-18.2%	1.4193	1.2181	1.2796	-9.8%	2.3301	2.3096	2.1469	-7.9%	2.3301	1.1635	1.8485	-20.7%	2.3301	1.0000	1.8475	-20.7%	2.3301	1.9163	2.0375	-12.6%	1.0000	1.0000	1.0790	7.9%	1.0000	1.0000	1.0790	7.9%	1.0000	1.0000	1.0790	7.9%	1.0000	1.0000	1.0790	7.9%
69	2.5649	1.6354	2.1623	-15.7%	2.8775	2.7667	2.2997	-20.1%	1.4529	1.2316	1.3066	-10.1%	2.5649	2.4421	2.3270	-9.3%	2.5649	1.1635	1.9790	-22.8%	2.5649	1.0000	1.9851	-22.6%	2.5649	2.0012	2.1947	-14.4%	1.0000	1.0000	1.0832	8.3%	1.0000	1.0000	1.0832	8.3%	1.0000	1.0000	1.0832	8.3%	1.0000	1.0000	1.0832	8.3%
70	2.8417	1.6865	2.3323	-17.9%	3.0930	2.9484	2.4147	-21.9%	1.4872	1.2453	1.3352	-10.2%	2.8417	2.5823	2.5358	-10.8%	2.8417	1.1635	2.1308	-25.0%	2.8417	1.0000	2.1453	-24.5%	2.8417	2.0899	2.3759	-16.4%	1.0000	1.0000	1.0873	8.7%	1.0000	1.0000	1.0873	8.7%	1.0000	1.0000	1.0873	8.7%	1.0000	1.0000	1.0873	8.7%
71	3.1484	1.7392	2.5185	-20.0%	3.3269	3.1421	2.5354	-23.8%	1.5223	1.2601	1.3657	-10.3%	3.1484	2.7304	2.7682	-12.1%	3.1484	1.1635	2.2978	-27.0%	3.1484	1.0000	2.3222	-26.2%	3.1484	2.1825	2.5754	-18.2%	1.0000	1.0000	1.0915	9.1%	1.0000	1.0000	1.0915	9.1%	1.0000	1.0000	1.0915	9.1%	1.0000	1.0000	1.0915	9.1%
72	3.4881	1.7935	2.7222	-22.0%	3.5812	3.3484	2.6875	-

Owners Forms

USAA Group

Pennsylvania

Current, Indicated, and Proposed AOI / Deductible Relativities

	Other Perils AOI/Deductible Relativities																										
	Current Relativities							Indicated Relativities							Proposed Relativities							Change					
Amount of Insurance	**$500**	**$1,000**	**$2,000**	**$5,000**	**$10,000**	**1%**	**2%**	**$500**	**$1,000**	**$2,000**	**$5,000**	**$10,000**	**1%**	**2%**	**$500**	**$1,000**	**$2,000**	**$5,000**	**$10,000**	**1%**	**2%**	**$500**	**$1,000**	**$2,000**	**$5,000**	**$10,000**	**1%**	**2%**
$10,000	0.7813	0.6758	0.5340	0.4080	0.1857	0.9133	0.8764	0.8444	0.7107	0.6148	0.5516	0.5470	0.5633	0.4204	0.8295	0.7175	0.5669	0.4332	0.2172	0.9696	0.9305	6.2%	6.2%	6.2%	6.2%	17.0%	6.2%	6.2%
$15,000	0.7828	0.6773	0.5350	0.4091	0.2479	0.8970	0.8419	0.8481	0.7138	0.6171	0.5537	0.5491	0.5643	0.4210	0.8311	0.7191	0.5680	0.4343	0.2632	0.9523	0.8938	6.2%	6.2%	6.2%	6.2%	6.2%	6.2%	6.2%
$20,000	0.7849	0.6811	0.5380	0.4133	0.3085	0.8809	0.8099	0.8517	0.7170	0.6195	0.5559	0.5512	0.5653	0.4215	0.8333	0.7231	0.5712	0.4388	0.3275	0.9352	0.8599	6.2%	6.2%	6.2%	6.2%	6.2%	6.2%	6.2%
$30,000	0.7928	0.6897	0.5483	0.4159	0.3700	0.8521	0.7721	0.8589	0.7234	0.6242	0.5601	0.5554	0.5672	0.4227	0.8417	0.7323	0.5821	0.4416	0.3928	0.9047	0.8197	6.2%	6.2%	6.2%	6.2%	6.2%	6.2%	6.2%
$40,000	0.7991	0.6964	0.5488	0.4184	0.3734	0.8241	0.7374	0.8661	0.7298	0.6289	0.5643	0.5596	0.5692	0.4239	0.8484	0.7394	0.5827	0.4442	0.3964	0.8749	0.7829	6.2%	6.2%	6.2%	6.2%	6.2%	6.2%	6.2%
$50,000	0.8075	0.7047	0.5492	0.4210	0.3767	0.8075	0.7047	0.8733	0.7361	0.6337	0.5686	0.5638	0.5711	0.4251	0.8573	0.7482	0.5831	0.4470	0.3999	0.8573	0.7482	6.2%	6.2%	6.2%	6.2%	6.2%	6.2%	6.2%
$75,000	0.8297	0.7247	0.5497	0.4235	0.3801	0.7771	0.6277	0.8914	0.7521	0.6454	0.5791	0.5743	0.5761	0.4281	0.8906	0.7779	0.5901	0.4546	0.4080	0.8341	0.6738	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%	7.3%
$100,000	0.8513	0.7419	0.5610	0.4353	0.3834	0.7419	0.5610	0.9099	0.7684	0.6576	0.5900	0.5851	0.5812	0.4313	0.9120	0.7948	0.6010	0.4663	0.4107	0.7948	0.6010	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%
$150,000	0.9115	0.8020	0.6134	0.4647	0.4041	0.7026	0.5260	0.9565	0.8092	0.6887	0.6179	0.6128	0.5963	0.4411	0.9512	0.8370	0.6401	0.4850	0.4217	0.7332	0.5489	4.4%	4.4%	4.4%	4.4%	4.4%	4.4%	4.4%
$200,000	1.0000	0.8903	0.6826	0.5010	0.4322	0.6826	0.5306	1.0158	0.8607	0.7288	0.6539	0.6484	0.6171	0.4551	1.0000	0.8903	0.6826	0.5010	0.4322	0.6826	0.5306	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
$300,000	1.1921	1.0813	0.8617	0.5680	0.4936	0.6675	0.5517	1.1722	0.9963	0.8356	0.7498	0.7435	0.6733	0.4939	1.1361	1.0305	0.8212	0.5413	0.4704	0.6362	0.5258	-4.7%	-4.7%	-4.7%	-4.7%	-4.7%	-4.7%	-4.7%
$400,000	1.3956	1.2845	1.0649	0.6777	0.6008	0.7097	0.6289	1.3790	1.1752	0.9775	0.8770	0.8697	0.7447	0.5435	1.3207	1.2156	1.0078	0.6413	0.5686	0.6716	0.5952	-5.4%	-5.4%	-5.4%	-5.4%	-5.4%	-5.4%	-5.4%
$500,000	1.6181	1.5021	1.2747	0.7740	0.6918	0.7740	0.6918	1.6343	1.3960	1.1528	1.0343	1.0257	0.8249	0.5993	1.5554	1.4439	1.2253	0.7440	0.6650	0.7440	0.6650	-3.9%	-3.9%	-3.9%	-3.9%	-3.9%	-3.9%	-3.9%
$750,000	2.1530	2.0139	1.7513	1.2253	0.9690	1.0815	0.7811	2.4316	2.0856	1.7003	1.5256	1.5128	1.0104	0.7271	2.3062	2.1572	1.8759	1.3125	1.0380	1.1585	0.8367	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%
$1,000,000	2.6405	2.3903	2.1041	1.5725	1.2210	1.2210	0.8349	3.2485	2.7914	2.2632	2.0307	2.0137	1.0725	0.7665	3.1895	2.8872	2.5415	1.8994	1.4748	1.4748	1.0085	20.8%	20.8%	20.8%	20.8%	20.8%	20.8%	20.8%
$1,500,000	3.6156	3.1431	2.8099	2.2669	1.7250	1.2221	0.9351	4.5728	3.9084	3.2260	2.8946	2.8703	0.8358	0.5952	4.6064	4.0044	3.5799	2.8881	2.1977	1.5570	1.1913	27.4%	27.4%	27.4%	27.4%	27.4%	27.4%	27.4%
$2,000,000	4.5907	3.8959	3.5156	2.9613	2.2289	1.3839	1.0067	6.1389	5.2118	4.3966	3.9449	3.9118	0.5786	0.4130	5.8487	4.9635	4.4790	3.7728	2.8397	1.7631	1.2826	27.4%	27.4%	27.4%	27.4%	27.4%	27.4%	27.4%
each add'l $10,000, add	0.0195	0.0151	0.0141	0.0139	0.0101	0.0032	0.0026								0.0248	0.0192	0.0180	0.0177	0.0128	0.0041	0.0018	27.2%	27.2%	27.7%	27.3%	26.7%	28.1%	-30.8%

	Other Fire AOI/Deductible Relativities																										
	Current Relativities							Indicated Relativities							Proposed Relativities							Change					
Amount of Insurance	**$500**	**$1,000**	**$2,000**	**$5,000**	**$10,000**	**1%**	**2%**	**$500**	**$1,000**	**$2,000**	**$5,000**	**$10,000**	**1%**	**2%**	**$500**	**$1,000**	**$2,000**	**$5,000**	**$10,000**	**1%**	**2%**	**$500**	**$1,000**	**$2,000**	**$5,000**	**$10,000**	**1%**	**2%**
$10,000	0.7147	0.6729	0.6515	0.5554	0.3272	0.8416	0.7957	0.5431	0.5431	0.5431	0.5431	0.5431	0.5431	0.5431	0.6180	0.5980	0.5665	0.4846	0.3485	0.7278	0.6881	-13.5%	-11.1%	-13.0%	-12.7%	6.5%	-13.5%	-13.5%
$15,000	0.7160	0.6752	0.6570	0.5654	0.4048	0.8190	0.7608	0.5522	0.5522	0.5522	0.5522	0.5522	0.5522	0.5522	0.6192	0.5985	0.5700	0.4889	0.3585	0.7082	0.6579	-13.5%	-11.4%	-13.2%	-13.5%	-11.4%	-13.5%	-13.5%
$20,000	0.7173	0.6765	0.6625	0.5753	0.4218	0.7982	0.7348	0.5612	0.5612	0.5612	0.5612	0.5612	0.5612	0.5612	0.6203	0.5990	0.5729	0.4975	0.3748	0.6903	0.6354	-13.5%	-11.5%	-13.5%	-13.5%	-11.1%	-13.5%	-13.5%
$30,000	0.7188	0.6874	0.6737	0.5988	0.4920	0.7682	0.7098	0.5793	0.5793	0.5793	0.5793	0.5793	0.5793	0.5793	0.6279	0.6145	0.5885	0.5231	0.4298	0.6711	0.6201	-12.6%	-10.6%	-12.6%	-12.6%	-12.6%	-12.6%	-12.6%
$40,000	0.7290	0.6982	0.6859	0.6308	0.5389	0.7495	0.7062	0.5974	0.5974	0.5974	0.5974	0.5974	0.5974	0.5974	0.6466	0.6293	0.6084	0.5595	0.4780	0.6648	0.6264	-11.3%	-9.9%	-11.3%	-11.3%	-11.3%	-11.3%	-11.3%
$50,000	0.7419	0.7110	0.7008	0.6655	0.6096	0.7419	0.7110	0.6155	0.6155	0.6155	0.6155	0.6155	0.6155	0.6155	0.6658	0.6412	0.6289	0.5972	0.5471	0.6658	0.6412	-10.3%	-9.8%	-10.3%	-10.3%	-10.3%	-10.3%	-9.8%
$75,000	0.7815	0.7475	0.7375	0.7162	0.6686	0.7576	0.7342	0.6608	0.6608	0.6608	0.6608	0.6608	0.6608	0.6608	0.7162	0.6850	0.6700	0.6495	0.6195	0.6943	0.6728	-8.4%	-8.4%	-9.2%	-9.3%	-7.3%	-8.4%	-8.4%
$100,000	0.8210	0.7864	0.7644	0.7344	0.6856	0.7864	0.7644	0.7066	0.7066	0.7066	0.7066	0.7066	0.7066	0.7066	0.7647	0.7325	0.7120	0.6841	0.6386	0.7325	0.7120	-6.9%	-6.9%	-6.9%	-6.8%	-6.9%	-6.9%	-6.9%
$150,000	0.9061	0.8709	0.8497	0.8140	0.7598	0.8597	0.8306	0.8097	0.8097	0.8097	0.8097	0.8097	0.8097	0.8097	0.8732	0.8393	0.8189	0.7845	0.7322	0.8285	0.8005	-3.6%	-3.6%	-3.6%	-3.6%	-3.6%	-3.6%	-3.6%
$200,000	1.0000	0.9638	0.9421	0.9003	0.8450	0.9421	0.9077	0.9298	0.9298	0.9298	0.9298	0.9298	0.9298	0.9298	1.0000	0.9638	0.9421	0.9003	0.8450	0.9421	0.9077	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
$300,000	1.2409	1.1803	1.1405	1.0878	1.0125	1.1211	1.0713	1.2291	1.2291	1.2291	1.2291	1.2291	1.2291	1.2291	1.3395	1.2741	1.2311	1.1742	1.0930	1.2102	1.1564	7.9%	7.9%	7.9%	7.9%	8.0%	7.9%	7.9%
$400,000	1.5394	1.4546	1.3836	1.3005	1.2153	1.3189	1.2455	1.6205	1.6205	1.6205	1.6205	1.6205	1.6205	1.6205	1.7777	1.6798	1.5978	1.5018	1.4035	1.5231	1.4383	15.5%	15.5%	15.5%	15.5%	15.5%	15.5%	15.5%
$500,000	1.9419	1.8193	1.6640	1.5225	1.4191	1.5225	1.4191	2.1169	2.1169	2.1169	2.1169	2.1169	2.1169	2.1169	2.3422	2.1944	2.0070	1.8364	1.7117	1.8364	1.7117	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%	20.6%
$750,000	3.2024	2.9214	2.5610	2.1668	1.9971	2.0698	1.9001	3.8277	3.8277	3.8277	3.8277	3.8277	3.8277	3.8277	4.1540	3.7895	3.3220	2.8107	2.5905	2.6848	2.4647	29.7%	29.7%	29.7%	29.7%	29.7%	29.7%	29.7%
$1,000,000	5.2999	4.9425	4.5198	3.9774	3.6044	3.6044	3.0489	5.9039	5.9039	5.9039	5.9039	5.9039	5.9039	5.9039	6.5624	6.1199	5.5965	4.9249	4.4630	4.4630	3.7752	23.8%	23.8%	23.8%	23.8%	23.8%	23.8%	23.8%
$1,500,000	13.4843	12.8971	12.4336	11.6323	10.7816	10.0444	7.9041	8.7892	8.9389	8.9389	8.9389	8.9389	8.9389	8.9389	11.6607	11.1530	10.7521	10.0592	9.3235	8.6860	6.8352	-13.5%	-13.5%	-13.5%	-13.5%	-13.5%	-13.5%	-13.5%
$2,000,000	21.6686	20.8517	20.3474	19.2871	17.9589	15.5680	11.0593	11.4311	11.4311	11.4311	11.4311	11.4311	11.4311	11.4311	18.7382	18.0318	17.5957	16.6788	15.5302	13.4626	9.5637	-13.5%	-13.5%	-13.5%	-13.5%	-13.5%	-13.5%	-13.5%
each add'l $10,000, add	0.1637	0.1591	0.1583	0.1531	0.1435	0.1105	0.0745								0.1415	0.1376	0.1369	0.1324	0.1241	0.0955	0.0546	-13.6%	-13.5%	-13.5%	-13.5%	-13.5%	-13.6%	-26.7%

Owners Forms

USAA Group

Pennsylvania

Current, Indicated, and Proposed AOI / Deductible Relativities

Other Wind and Hail AOI/Deductible Relativities

	Current Relativities							Indicated Relativities							Proposed Relativities							Change						
Amount of Insurance	**$500**	**$1,000**	**$2,000**	**$5,000**	**$10,000**	**1%**	**2%**	**$500**	**$1,000**	**$2,000**	**$5,000**	**$10,000**	**1%**	**2%**	**$500**	**$1,000**	**$2,000**	**$5,000**	**$10,000**	**1%**	**2%**	**$500**	**$1,000**	**$2,000**	**$5,000**	**$10,000**	**1%**	**2%**
$10,000	0.6031	0.5299	0.5289	0.4357	0.2859	0.7341	0.6952	0.2356	0.1725	0.1144	0.0502	0.0365	0.2097	0.1003	0.2181	0.1596	0.1059	0.0872	0.0572	0.4251	0.3460	-63.8%	-69.9%	-80.0%	-80.0%	-80.0%	-42.1%	-50.2%
$15,000	0.6179	0.5442	0.5432	0.5071	0.3972	0.7301	0.6759	0.2588	0.1915	0.1275	0.0556	0.0405	0.2268	0.1091	0.2396	0.1772	0.1180	0.1021	0.0862	0.4228	0.3363	-61.2%	-67.4%	-78.3%	-79.9%	-78.3%	-42.1%	-50.2%
$20,000	0.6326	0.5589	0.5579	0.5496	0.4444	0.7255	0.6586	0.2821	0.2105	0.1405	0.0610	0.0444	0.2438	0.1179	0.2612	0.1948	0.1301	0.1168	0.1036	0.4201	0.3277	-58.7%	-65.1%	-76.7%	-78.7%	-76.7%	-42.1%	-50.2%
$30,000	0.6471	0.5735	0.5725	0.5531	0.4649	0.7053	0.6313	0.3287	0.2485	0.1667	0.0719	0.0523	0.2780	0.1355	0.3042	0.2300	0.1543	0.1399	0.1253	0.4085	0.3141	-53.0%	-59.9%	-73.0%	-74.7%	-73.0%	-42.1%	-50.2%
$40,000	0.6620	0.5885	0.5875	0.5619	0.4749	0.6880	0.6160	0.3752	0.2865	0.1929	0.0827	0.0602	0.3122	0.1531	0.3473	0.2652	0.1785	0.1614	0.1443	0.3984	0.3065	-47.5%	-54.9%	-69.6%	-71.3%	-69.6%	-42.1%	-50.2%
$50,000	0.6766	0.6035	0.6035	0.5619	0.4849	0.6766	0.6035	0.4218	0.3244	0.2190	0.0936	0.0681	0.3464	0.1707	0.3910	0.3003	0.2027	0.1828	0.1639	0.3910	0.3003	-42.2%	-50.2%	-66.4%	-67.5%	-66.2%	-42.2%	-50.2%
$75,000	0.6928	0.6201	0.6112	0.5622	0.4949	0.6550	0.6114	0.5381	0.4194	0.2844	0.1207	0.0878	0.4318	0.2147	0.4986	0.3882	0.2632	0.2380	0.2100	0.3898	0.3122	-28.0%	-37.4%	-56.9%	-57.7%	-57.6%	-40.5%	-48.9%
$100,000	0.7834	0.7107	0.6452	0.5838	0.5049	0.7107	0.6452	0.6547	0.5147	0.3501	0.1479	0.1076	0.5170	0.2587	0.6060	0.4764	0.3241	0.2932	0.2536	0.4764	0.3241	-22.6%	-33.0%	-49.8%	-49.8%	-49.8%	-33.0%	-49.8%
$150,000	0.8750	0.8023	0.7418	0.6797	0.5360	0.7524	0.7189	0.8817	0.7049	0.4823	0.2019	0.1469	0.6752	0.3418	0.8161	0.6524	0.4463	0.4000	0.3404	0.5176	0.4946	-6.7%	-18.7%	-39.8%	-41.2%	-36.5%	-31.2%	-31.2%
$200,000	1.0000	0.9271	0.8262	0.7548	0.6705	0.8262	0.7659	1.0804	0.8775	0.6037	0.2508	0.1825	0.8033	0.4113	1.0000	0.8122	0.5588	0.5100	0.4287	0.5588	0.5180	0.0%	-12.4%	-32.4%	-32.4%	-36.1%	-32.4%	-32.4%
$300,000	1.2406	1.1680	1.0469	0.9186	0.8272	0.9698	0.8974	1.3668	1.1431	0.7946	0.3252	0.2367	0.9618	0.5028	1.2651	1.0580	0.7355	0.6606	0.5959	0.6905	0.6389	2.0%	-9.4%	-29.7%	-28.1%	-28.0%	-28.8%	-28.8%
$400,000	1.4136	1.3373	1.2250	1.1205	1.1002	1.1255	1.1177	1.5515	1.3314	0.9343	0.3776	0.2748	1.0385	0.5531	1.4361	1.2324	0.8648	0.8036	0.7641	0.8279	0.8222	1.6%	-7.8%	-29.4%	-28.3%	-30.5%	-26.4%	-26.4%
$500,000	1.5985	1.5185	1.3953	1.2294	1.2162	1.2294	1.2162	1.7031	1.4946	1.0576	0.4230	0.3078	1.0900	0.5901	1.5926	1.3834	0.9789	0.9514	0.9331	0.9514	0.9331	-0.4%	-8.9%	-29.8%	-22.6%	-23.3%	-22.6%	-23.3%
$750,000	1.8104	1.7286	1.6163	1.4551	1.3445	1.3806	1.2958	2.0285	1.8541	1.3342	0.5244	0.3816	1.1871	0.6628	1.9601	1.6478	1.2057	1.1120	1.0047	1.0433	0.9793	8.3%	-4.7%	-25.4%	-23.6%	-25.3%	-24.4%	-24.4%
$1,000,000	2.0546	1.9727	1.8711	1.6929	1.5414	1.5414	1.4566	2.0428	1.9036	1.3844	0.5418	0.3943	1.1287	0.6408	2.0043	1.7620	1.2814	1.1755	1.0556	1.0556	0.9975	-2.4%	-10.7%	-31.5%	-30.6%	-31.5%	-31.5%	-31.5%
$1,500,000	2.5428	2.4609	2.3807	2.1685	1.9353	1.8843	1.7946	2.1020	1.8877	1.3721	0.5571	0.4053	1.1617	0.6479	2.0775	1.8539	1.4386	1.3103	1.1708	1.0753	1.0241	-18.3%	-24.7%	-39.6%	-39.6%	-39.5%	-42.9%	-42.9%
$2,000,000	3.0311	2.9491	2.8903	2.6441	2.3292	2.2419	2.1255	2.5725	2.3452	1.7240	0.7007	0.5099	1.3335	0.7558	2.1381	1.9390	1.5958	1.4468	1.2860	1.2343	1.1702	-29.5%	-34.3%	-44.8%	-45.3%	-44.8%	-44.9%	-44.9%
each add'l $10,000, add	0.0102	0.0102	0.0102	0.0095	0.0079	0.0072	0.0066								0.0012	0.0012	0.0012	0.0012	0.0012	0.0012	0.0012	-88.2%	-88.2%	-88.2%	-87.4%	-84.8%	-83.3%	-81.8%

Theft AOI/Deductible Relativities

	Current Relativities							Indicated Relativities							Proposed Relativities							Change						
Amount of Insurance	**$500**	**$1,000**	**$2,000**	**$5,000**	**$10,000**	**1%**	**2%**	**$500**	**$1,000**	**$2,000**	**$5,000**	**$10,000**	**1%**	**2%**	**$500**	**$1,000**	**$2,000**	**$5,000**	**$10,000**	**1%**	**2%**	**$500**	**$1,000**	**$2,000**	**$5,000**	**$10,000**	**1%**	**2%**
$10,000	0.7813	0.6758	0.5340	0.4080	0.1857	0.9133	0.8764	1.1917	1.0391	0.7471	0.7471	0.7471	0.8598	0.5976	0.7813	0.6758	0.5340	0.4080	0.1995	0.9133	0.8764	0.0%	0.0%	0.0%	0.0%	7.4%	0.0%	0.0%
$15,000	0.7828	0.6773	0.5350	0.4091	0.2479	0.8970	0.8419	1.1917	1.0391	0.7471	0.7471	0.7471	0.8598	0.5976	0.7828	0.6773	0.5350	0.4091	0.2479	0.8970	0.8419	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
$20,000	0.7849	0.6811	0.5380	0.4133	0.3085	0.8809	0.8099	1.1917	1.0391	0.7471	0.7471	0.7471	0.8598	0.5976	0.7849	0.6811	0.5380	0.4133	0.3085	0.8809	0.8099	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
$30,000	0.7928	0.6897	0.5483	0.4159	0.3700	0.8521	0.7721	1.1917	1.0391	0.7471	0.7471	0.7471	0.8598	0.5976	0.7928	0.6897	0.5483	0.4159	0.3700	0.8521	0.7721	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
$40,000	0.7991	0.6964	0.5488	0.4184	0.3734	0.8241	0.7374	1.1917	1.0391	0.7471	0.7471	0.7471	0.8598	0.5976	0.7991	0.6964	0.5488	0.4184	0.3734	0.8241	0.7374	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
$50,000	0.8075	0.7047	0.5492	0.4210	0.3767	0.8075	0.7047	1.1917	1.0391	0.7471	0.7471	0.7471	0.8598	0.5976	0.8075	0.7047	0.5492	0.4210	0.3767	0.8075	0.7047	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
$75,000	0.8297	0.7247	0.5497	0.4235	0.3801	0.7771	0.6277	1.1917	1.0391	0.7471	0.7471	0.7471	0.8598	0.5976	0.8297	0.7247	0.5497	0.4235	0.3801	0.7771	0.6277	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
$100,000	0.8513	0.7419	0.5610	0.4353	0.3834	0.7419	0.5610	1.1917	1.0391	0.7471	0.7471	0.7471	0.8598	0.5976	0.8513	0.7419	0.5610	0.4353	0.3834	0.7419	0.5610	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
$150,000	0.9115	0.8020	0.6134	0.4647	0.4041	0.7026	0.5260	1.1917	1.0391	0.7471	0.7471	0.7471	0.8598	0.5976	0.9115	0.8020	0.6134	0.4647	0.4041	0.7026	0.5260	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
$200,000	1.0000	0.8903	0.6826	0.5010	0.4322	0.6826	0.5306	1.2090	1.0491	0.7543	0.7543	0.7543	0.8386	0.5829	1.0000	0.8903	0.6826	0.5010	0.4322	0.6826	0.5306	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
$300,000	1.1921	1.0813	0.8617	0.5680	0.4936	0.6675	0.5517	1.3053	1.1161	0.8025	0.8025	0.8025	0.7995	0.5557	1.1921	1.0813	0.8617	0.5894	0.5122	0.6926	0.5724	0.0%	0.0%	0.0%	3.8%	3.8%	3.8%	3.8%
$400,000	1.3956	1.2845	1.0649	0.6777	0.6008	0.7097	0.6289	1.4415	1.2169	0.8750	0.8750	0.8750	0.7879	0.5477	1.3956	1.2845	1.0649	0.6777	0.6008	0.7097	0.6289	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
$500,000	1.6181	1.5021	1.2747	0.7740	0.6918	0.7740	0.6918	1.5960	1.3328	0.9583	0.9583	0.9583	0.7869	0.5470	1.6181	1.5021	1.2747	0.7740	0.6918	0.7740	0.6918	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
$750,000	2.1530	2.0139	1.7513	1.2253	0.9690	1.0815	0.7811	1.9599	1.6067	1.1553	1.1553	1.1553	0.7822	0.5437	2.1530	2.0139	1.7513	1.2253	0.9690	1.0815	0.7811	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
$1,000,000	2.6405	2.3903	2.1041	1.5725	1.2210	1.2210	0.8349	2.2456	1.8294	1.3154	1.3154	1.3154	0.7751	0.5388	3.9608	3.5855	3.1562	2.3588	1.8315	1.8315	1.2524	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%
$1,500,000	3.6156	3.1431	2.8099	2.2669	1.7250	1.2221	0.9351	2.7747	2.3364	1.6800	1.6800	1.6800	0.9103	0.6328	5.4234	4.7147	4.2149	3.4004	2.5875	1.8332	1.4027	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%
$2,000,000	4.5907	3.8959	3.5156	2.9613	2.2289	1.3839	1.0067	3.0779	2.7191	1.9551	1.9551	1.9551	1.0731	0.7459	6.8861	5.8439	5.2734	4.4420	3.3434	2.0759	1.5101	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%
each add'l $10,000, add	0.0195	0.0151	0.0141	0.0139	0.0101	0.0032	0.0026								0.0293	0.0226	0.0212	0.0208	0.0151	0.0049	0.0021	50.3%	49.7%	50.4%	49.6%	49.5%	53.1%	-19.2%

Owners Forms

USAA Group

Pennsylvania

Current, Indicated, and Proposed AOI / Deductible Relativities

	Water AOI/Deductible Relativities																										
	Current Relativities							Indicated Relativities							Proposed Relativities							Change					
Amount of Insurance	**$500**	**$1,000**	**$2,000**	**$5,000**	**$10,000**	**1%**	**2%**	**$500**	**$1,000**	**$2,000**	**$5,000**	**$10,000**	**1%**	**2%**	**$500**	**$1,000**	**$2,000**	**$5,000**	**$10,000**	**1%**	**2%**	**$500**	**$1,000**	**$2,000**	**$5,000**	**$10,000**	**1%**	**2%**
$10,000	0.7813	0.6758	0.5340	0.4080	0.1857	0.9133	0.8764	0.4574	0.3525	0.2409	0.0955	0.0602	0.3484	0.1898	0.6739	0.5829	0.4606	0.3519	0.1802	0.7877	0.7559	-13.7%	-13.7%	-13.7%	-13.8%	-3.0%	-13.8%	-13.7%
$15,000	0.7828	0.6773	0.5350	0.4091	0.2479	0.8970	0.8419	0.4701	0.3638	0.2493	0.0988	0.0623	0.3539	0.1947	0.6752	0.5842	0.4614	0.3529	0.2138	0.7737	0.7262	-13.7%	-13.7%	-13.8%	-13.7%	-13.8%	-13.7%	-13.7%
$20,000	0.7849	0.6811	0.5380	0.4133	0.3085	0.8809	0.8099	0.4829	0.3750	0.2576	0.1021	0.0643	0.3595	0.1996	0.6770	0.5875	0.4640	0.3565	0.2661	0.7598	0.6986	-13.7%	-13.7%	-13.8%	-13.7%	-13.7%	-13.7%	-13.7%
$30,000	0.7928	0.6897	0.5483	0.4159	0.3700	0.8521	0.7721	0.5084	0.3975	0.2742	0.1087	0.0685	0.3707	0.2094	0.6838	0.5949	0.4729	0.3587	0.3191	0.7350	0.6660	-13.7%	-13.7%	-13.8%	-13.8%	-13.8%	-13.7%	-13.7%
$40,000	0.7991	0.6964	0.5488	0.4184	0.3734	0.8241	0.7374	0.5338	0.4199	0.2908	0.1153	0.0726	0.3818	0.2192	0.6892	0.6007	0.4734	0.3609	0.3221	0.7108	0.6360	-13.8%	-13.7%	-13.7%	-13.7%	-13.7%	-13.7%	-13.8%
$50,000	0.8075	0.7047	0.5492	0.4210	0.3767	0.8075	0.7047	0.5593	0.4424	0.3075	0.1219	0.0768	0.3930	0.2291	0.6965	0.6078	0.4737	0.3631	0.3249	0.6965	0.6078	-13.7%	-13.8%	-13.7%	-13.8%	-13.8%	-13.7%	-13.8%
$75,000	0.8297	0.7247	0.5497	0.4235	0.3801	0.7771	0.6277	0.6230	0.4985	0.3490	0.1384	0.0872	0.4208	0.2536	0.7156	0.6251	0.4741	0.3653	0.3278	0.6703	0.5414	-13.8%	-13.7%	-13.8%	-13.7%	-13.8%	-13.7%	-13.7%
$100,000	0.8513	0.7419	0.5610	0.4353	0.3834	0.7419	0.5610	0.6870	0.5551	0.3910	0.1550	0.0976	0.4486	0.2782	0.7343	0.6399	0.4839	0.3755	0.3307	0.6399	0.4839	-13.7%	-13.7%	-13.7%	-13.7%	-13.7%	-13.7%	-13.7%
$150,000	0.9115	0.8020	0.6134	0.4647	0.4041	0.7026	0.5260	0.8202	0.6751	0.4811	0.1908	0.1202	0.5020	0.3291	0.8515	0.7492	0.5730	0.4341	0.3775	0.6564	0.4914	-6.6%	-6.6%	-6.6%	-6.6%	-6.6%	-6.6%	-6.6%
$200,000	1.0000	0.8903	0.6826	0.5010	0.4322	0.6826	0.5306	0.9576	0.8022	0.5783	0.2293	0.1444	0.5514	0.3815	1.0000	0.8903	0.6826	0.5010	0.4322	0.6826	0.5306	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
$300,000	1.1921	1.0813	0.8617	0.5680	0.4936	0.6675	0.5517	1.2325	1.0665	0.7862	0.3118	0.1964	0.6353	0.4862	1.3050	1.1837	0.9433	0.6218	0.5404	0.7307	0.6040	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%
$400,000	1.3956	1.2845	1.0649	0.6777	0.6008	0.7097	0.6289	1.4907	1.3277	1.0001	0.3965	0.2498	0.6983	0.5864	1.6011	1.4736	1.2217	0.7775	0.6893	0.8142	0.7215	14.7%	14.7%	14.7%	14.7%	14.7%	14.7%	14.7%
$500,000	1.6181	1.5021	1.2747	0.7740	0.6918	0.7740	0.6918	1.7205	1.5716	1.2084	0.4792	0.3018	0.7435	0.6793	1.8790	1.7443	1.4802	0.8988	0.8033	0.8988	0.8033	16.1%	16.1%	16.1%	16.1%	16.1%	16.1%	16.1%
$750,000	2.1530	2.0139	1.7513	1.2253	0.9690	1.0815	0.7811	2.1766	2.0846	1.6815	0.6668	0.4200	0.8213	0.8936	2.4735	2.3137	2.0120	1.4077	1.1132	1.1656	0.8974	14.9%	14.9%	14.9%	14.9%	14.9%	7.8%	14.9%
$1,000,000	2.6405	2.3903	2.1041	1.5725	1.2210	1.2210	0.8349	2.5734	2.5266	2.1262	0.8431	0.5310	0.9314	1.1454	3.0977	2.8042	2.4684	1.8448	1.4324	1.4324	0.9592	17.3%	17.3%	17.3%	17.3%	17.3%	17.3%	14.9%
$1,500,000	3.6156	3.1431	2.8099	2.2669	1.7250	1.2221	0.9351	3.2003	3.0432	2.7356	1.0848	0.6833	1.5453	2.0055	3.8853	3.3776	3.0195	2.4360	1.8537	1.5250	1.0743	7.5%	7.5%	7.5%	7.5%	7.5%	24.8%	14.9%
$2,000,000	4.5907	3.8959	3.5156	2.9613	2.2289	1.3839	1.0067	3.4580	3.0661	2.9092	1.1536	0.7266	2.3451	2.9688	4.0099	3.4030	3.0708	2.5866	1.9469	1.7269	1.1566	-12.7%	-12.7%	-12.7%	-12.7%	-12.7%	24.8%	14.9%
each add'l $10,000, add	0.0195	0.0151	0.0141	0.0139	0.0101	0.0032	0.0026								0.0025	0.0005	0.0005	0.0005	0.0005	0.0005	0.0005	-87.2%	-96.7%	-96.5%	-96.4%	-95.0%	-84.4%	-80.8%

	Lightning AOI/Deductible Relativities																										
	Current Relativities							Indicated Relativities							Proposed Relativities							Change					
Amount of Insurance	**$500**	**$1,000**	**$2,000**	**$5,000**	**$10,000**	**1%**	**2%**	**$500**	**$1,000**	**$2,000**	**$5,000**	**$10,000**	**1%**	**2%**	**$500**	**$1,000**	**$2,000**	**$5,000**	**$10,000**	**1%**	**2%**	**$500**	**$1,000**	**$2,000**	**$5,000**	**$10,000**	**1%**	**2%**
$10,000	0.7813	0.6758	0.5340	0.4080	0.1857	0.9133	0.8764	0.1314	0.0631	0.0466	0.0466	0.0466	0.1768	0.0922	0.7813	0.6758	0.5340	0.4080	0.2057	0.9133	0.8764	0.0%	0.0%	0.0%	0.0%	10.8%	0.0%	0.0%
$15,000	0.7828	0.6773	0.5350	0.4091	0.2479	0.8970	0.8419	0.1429	0.0714	0.0527	0.0527	0.0527	0.1899	0.0989	0.7828	0.6773	0.5350	0.4091	0.2479	0.8970	0.8419	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
$20,000	0.7849	0.6811	0.5380	0.4133	0.3085	0.8809	0.8099	0.1544	0.0797	0.0588	0.0588	0.0588	0.2030	0.1056	0.7849	0.6811	0.5380	0.4133	0.3085	0.8809	0.8099	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
$30,000	0.7928	0.6897	0.5483	0.4159	0.3700	0.8521	0.7721	0.1774	0.0964	0.0711	0.0711	0.0711	0.2293	0.1189	0.7928	0.6897	0.5483	0.4159	0.3700	0.8521	0.7721	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
$40,000	0.7991	0.6964	0.5488	0.4184	0.3734	0.8241	0.7374	0.2004	0.1130	0.0833	0.0833	0.0833	0.2555	0.1323	0.7991	0.6964	0.5488	0.4184	0.3734	0.8241	0.7374	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
$50,000	0.8075	0.7047	0.5492	0.4210	0.3767	0.8075	0.7047	0.2234	0.1297	0.0955	0.0955	0.0955	0.2818	0.1457	0.8075	0.7047	0.5492	0.4210	0.3767	0.8075	0.7047	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
$75,000	0.8297	0.7247	0.5497	0.4235	0.3801	0.7771	0.6277	0.2809	0.1713	0.1260	0.1260	0.1260	0.3475	0.1791	0.8297	0.7247	0.5497	0.4235	0.3801	0.7771	0.6277	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
$100,000	0.8513	0.7419	0.5610	0.4353	0.3834	0.7419	0.5610	0.3394	0.2139	0.1573	0.1573	0.1573	0.4140	0.2130	0.8513	0.7419	0.5610	0.4353	0.3834	0.7419	0.5610	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
$150,000	0.9115	0.8020	0.6134	0.4647	0.4041	0.7026	0.5260	0.4760	0.3196	0.2347	0.2347	0.2347	0.5636	0.2889	0.9115	0.8020	0.6134	0.4647	0.4041	0.7026	0.5260	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
$200,000	1.0000	0.8903	0.6826	0.5010	0.4322	0.6826	0.5306	0.6364	0.4539	0.3329	0.3329	0.3329	0.7295	0.3726	1.0000	0.8903	0.6826	0.5010	0.4322	0.6826	0.5306	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
$300,000	1.1921	1.0813	0.8617	0.5680	0.4936	0.6675	0.5517	1.0059	0.8030	0.5879	0.5879	0.5879	1.0721	0.5444	1.1921	1.0813	0.8617	0.5680	0.4936	0.6675	0.5517	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
$400,000	1.3956	1.2845	1.0649	0.6777	0.6008	0.7097	0.6289	1.3937	1.2314	0.9002	0.9002	0.9002	1.3663	0.6905	1.4589	1.3428	1.1132	0.7085	0.6281	0.7419	0.6574	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%
$500,000	1.6181	1.5021	1.2747	0.7740	0.6918	0.7740	0.6918	1.7518	1.6939	1.2370	1.2370	1.2370	1.5628	0.7869	1.9899	1.8472	1.5676	0.9518	0.8507	0.9518	0.8507	23.0%	23.0%	23.0%	23.0%	23.0%	23.0%	23.0%
$750,000	2.1530	2.0139	1.7513	1.2253	0.9690	1.0815	0.7811	2.4392	2.8147	2.0533	2.0533	2.0533	1.6397	0.8223	3.2295	3.0209	2.6270	1.8380	1.4535	1.6223	1.1717	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%
$1,000,000	2.6405	2.3903	2.1041	1.5725	1.2210	1.2210	0.8349	3.1119	3.9951	2.9183	2.9183	2.9183	1.4743	0.7417	3.9608	3.5855	3.1562	2.3588	1.8315	1.8315	1.2524	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%
$1,500,000	3.6156	3.1431	2.8099	2.2669	1.7250	1.2221	0.9351	6.4127	7.7257	5.7200	5.7200	5.7200	1.1419	0.5907	5.4234	4.7147	4.2149	3.4004	2.5875	1.9537	1.4949	50.0%	50.0%	50.0%	50.0%	50.0%	59.9%	59.9%
$2,000,000	4.5907	3.8959	3.5156	2.9613	2.2289	1.3839	1.0067	10.7035	11.6025	8.6822	8.6822	8.6822	0.7000	0.3861	6.8861	5.8439	5.2734	4.4420	3.3434	2.0759	1.5101	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%
each add'l $10,000, add	0.0195	0.0151	0.0141	0.0139	0.0101	0.0032	0.0026								0.0293	0.0226	0.0212	0.0208	0.0151	0.0024	0.0003	50.3%	49.7%	50.4%	49.6%	49.5%	-25.0%	-88.5%

Owners Forms

USAA Group

Pennsylvania

Current, Indicated, and Proposed AOI / Deductible Relativities

	Liability AOI/Deductible Relativities																										
	Current Relativities							Indicated Relativities							Proposed Relativities							Change						
Amount of Insurance	**$500**	**$1,000**	**$2,000**	**$5,000**	**$10,000**	**1%**	**2%**	**$500**	**$1,000**	**$2,000**	**$5,000**	**$10,000**	**1%**	**2%**	**$500**	**$1,000**	**$2,000**	**$5,000**	**$10,000**	**1%**	**2%**	**$500**	**$1,000**	**$2,000**	**$5,000**	**$10,000**	**1%**	**2%**
$10,000	0.7813	0.6758	0.5340	0.4080	0.1857	0.9133	0.8764	0.6352	0.6909	0.7026	0.9692	0.9692	0.6361	0.7400	0.7126	0.6164	0.4871	0.3721	0.1894	0.8330	0.7994	-8.8%	-8.8%	-8.8%	-8.8%	2.0%	-8.8%	-8.8%
$15,000	0.7828	0.6773	0.5350	0.4091	0.2479	0.8970	0.8419	0.6425	0.6988	0.7106	0.9803	0.9803	0.6480	0.7538	0.7206	0.6235	0.4925	0.3766	0.2282	0.8257	0.7750	-7.9%	-7.9%	-7.9%	-7.9%	-7.9%	-7.9%	-7.9%
$20,000	0.7849	0.6811	0.5380	0.4133	0.3085	0.8809	0.8099	0.6497	0.7067	0.7186	0.9914	0.9914	0.6599	0.7677	0.7266	0.6305	0.4980	0.3826	0.2856	0.8154	0.7497	-7.4%	-7.4%	-7.4%	-7.4%	-7.4%	-7.4%	-7.4%
$30,000	0.7928	0.6897	0.5483	0.4159	0.3700	0.8521	0.7721	0.6642	0.7224	0.7347	1.0135	1.0135	0.6838	0.7954	0.7409	0.6446	0.5124	0.3887	0.3458	0.7963	0.7216	-6.5%	-6.5%	-6.5%	-6.5%	-6.5%	-6.5%	-6.5%
$40,000	0.7991	0.6964	0.5488	0.4184	0.3734	0.8241	0.7374	0.6787	0.7382	0.7507	1.0356	1.0356	0.7076	0.8232	0.7558	0.6586	0.5190	0.3957	0.3532	0.7794	0.6974	-5.4%	-5.4%	-5.4%	-5.4%	-5.4%	-5.4%	-5.4%
$50,000	0.8075	0.7047	0.5492	0.4210	0.3767	0.8075	0.7047	0.6932	0.7540	0.7668	1.0577	1.0577	0.7315	0.8509	0.7708	0.6727	0.5243	0.4019	0.3596	0.7708	0.6727	-4.5%	-4.5%	-4.5%	-4.5%	-4.5%	-4.5%	-4.5%
$75,000	0.8297	0.7247	0.5497	0.4235	0.3801	0.7771	0.6277	0.7295	0.7934	0.8069	1.1131	1.1131	0.7911	0.9202	0.8105	0.7079	0.5369	0.4137	0.3713	0.7591	0.6131	-2.3%	-2.3%	-2.3%	-2.3%	-2.3%	-2.3%	-2.3%
$100,000	0.8513	0.7419	0.5610	0.4353	0.3834	0.7419	0.5610	0.7659	0.8330	0.8471	1.1685	1.1685	0.8511	0.9900	0.8528	0.7432	0.5620	0.4360	0.3841	0.7432	0.5620	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
$150,000	0.9115	0.8020	0.6134	0.4647	0.4041	0.7026	0.5260	0.8406	0.9142	0.9297	1.2825	1.2825	0.9789	1.1387	0.9270	0.8157	0.6238	0.4726	0.4110	0.7146	0.5350	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%
$200,000	1.0000	0.8903	0.6826	0.5010	0.4322	0.6826	0.5306	0.9175	0.9979	1.0148	1.3999	1.3999	1.1168	1.2991	1.0000	0.8903	0.6826	0.5010	0.4322	0.6826	0.5306	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
$300,000	1.1921	1.0813	0.8617	0.5680	0.4936	0.6675	0.5517	1.0756	1.1698	1.1897	1.6412	1.6412	1.4189	1.6506	1.1507	1.0438	0.8318	0.5483	0.4765	0.6443	0.5325	-3.5%	-3.5%	-3.5%	-3.5%	-3.5%	-3.5%	-3.5%
$400,000	1.3956	1.2845	1.0649	0.6777	0.6008	0.7097	0.6289	1.2352	1.3434	1.3662	1.8847	1.8847	1.7474	2.0327	1.3023	1.1986	0.9937	0.6324	0.5606	0.6623	0.5869	-6.7%	-6.7%	-6.7%	-6.7%	-6.7%	-6.7%	-6.7%
$500,000	1.6181	1.5021	1.2747	0.7740	0.6918	0.7740	0.6918	1.3911	1.5130	1.5386	2.1226	2.1226	2.0881	2.4290	1.4542	1.3499	1.1456	0.6956	0.6217	0.6956	0.6217	-10.1%	-10.1%	-10.1%	-10.1%	-10.1%	-10.1%	-10.1%
$750,000	2.1530	2.0139	1.7513	1.2253	0.9690	1.0815	0.7811	1.7363	1.8884	1.9204	2.6492	2.6492	2.8852	3.3562	1.8168	1.6994	1.4778	1.0340	0.8177	0.9126	0.6591	-15.6%	-15.6%	-15.6%	-15.6%	-15.6%	-15.6%	-15.6%
$1,000,000	2.6405	2.3903	2.1041	1.5725	1.2210	1.2210	0.8349	1.9928	2.1674	2.2042	3.0407	3.0407	3.4312	3.9913	2.2282	2.0171	1.7755	1.3270	1.0303	1.0303	0.7045	-15.6%	-15.6%	-15.6%	-15.6%	-15.6%	-15.6%	-15.6%
$1,500,000	3.6156	3.1431	2.8099	2.2669	1.7250	1.2221	0.9351	2.5029	2.7221	2.7683	3.8189	3.8189	3.6159	4.2063	3.0510	2.6523	2.3711	1.9129	1.4556	1.0991	0.8410	-15.6%	-15.6%	-15.6%	-15.6%	-15.6%	-10.1%	-10.1%
$2,000,000	4.5907	3.8959	3.5156	2.9613	2.2289	1.3839	1.0067	3.1785	3.4569	3.5155	4.8497	4.8497	3.5362	4.1135	3.8739	3.2876	2.9666	2.4989	1.8809	1.1678	0.8495	-15.6%	-15.6%	-15.6%	-15.6%	-15.6%	-15.6%	-15.6%
each add'l $10,000, add	0.0195	0.0151	0.0141	0.0139	0.0101	0.0032	0.0026								0.0165	0.0127	0.0119	0.0117	0.0085	0.0014	0.0002	-15.4%	-15.9%	-15.6%	-15.8%	-15.8%	-56.3%	-92.3%

Owners Forms

USAA Group

Pennsylvania

Current, Indicated, and Proposed Protection / Construction Factors

Construction	Class	Other Perils			
		Current	Indicated	Proposed	Change
Frame	1	1.0402	1.0000	0.9914	-4.7%
	2	1.0402	1.0000	0.9914	-4.7%
	3	1.0000	1.0000	1.0000	0.0%
	4	0.9681	1.0000	1.0021	3.5%
	5	0.9681	1.0000	1.0160	4.9%
	6	0.9681	1.0000	1.0416	7.6%
	7	0.9681	1.0000	1.0655	10.1%
	8	0.9276	1.1306	1.1189	20.6%
	8B	0.9276	1.1306	1.2403	33.7%
	9	0.9276	1.1306	1.2403	33.7%
	10	0.9276	1.1306	1.2675	36.6%
Masonry	1	1.0376	0.9084	0.9716	-6.4%
	2	1.0376	0.9084	0.9716	-6.4%
	3	0.9975	0.9084	0.9800	-1.8%
	4	0.9656	0.9084	0.9821	1.7%
	5	0.9656	0.9084	0.9957	3.1%
	6	0.9656	0.9084	1.0208	5.7%
	7	0.9656	0.9084	1.0442	8.1%
	8	0.9252	1.0271	1.0965	18.5%
	8B	0.9252	1.0271	1.2155	31.4%
	9	0.9252	1.0271	1.2155	31.4%
	10	0.9252	1.0271	1.2421	34.3%

Construction	Class	Other Fire			
		Current	Indicated	Proposed	Change
Frame	1	0.7683	0.7593	0.9000	17.1%
	2	1.0000	0.8714	0.9888	-1.1%
	3	1.0000	1.0000	1.0000	0.0%
	4	1.0000	1.1476	1.0579	5.8%
	5	1.1493	1.3170	1.2346	7.4%
	6	1.3378	1.5113	1.3219	-1.2%
	7	1.3378	1.7344	1.3981	4.5%
	8	1.3378	1.9904	1.5476	15.7%
	8B	1.3378	2.6213	1.7000	27.1%
	9	1.8283	2.2842	1.8283	0.0%
	10	1.8283	2.6213	1.8676	2.1%
Masonry	1	0.5570	0.5939	0.6570	18.0%
	2	0.7249	0.6815	0.8043	11.0%
	3	0.7249	0.7821	0.8300	14.5%
	4	0.7249	0.8976	0.8662	19.5%
	5	0.8331	1.0300	0.9994	20.0%
	6	0.9698	1.1821	1.0826	11.6%
	7	0.9698	1.3565	1.1209	15.6%
	8	0.9698	1.5568	1.1984	23.6%
	8B	0.9698	2.0502	1.3374	37.9%
	9	1.3254	1.7865	1.5163	14.4%
	10	1.3254	2.0502	1.5267	15.2%

Owners Forms

USAA Group

Pennsylvania

Current, Indicated, and Proposed Protection / Construction Factors

Construction	Class	Other Wind and Hail			
		Current	Indicated	Proposed	Change
Frame	1	1.0000	1.0000	0.9688	-3.1%
	2	1.0000	1.0000	0.9739	-2.6%
	3	1.0000	1.0000	1.0000	0.0%
	4	1.0000	1.0000	1.0400	4.0%
	5	1.0000	1.1348	1.0679	6.8%
	6	1.0000	1.1348	1.0820	8.2%
	7	1.0000	1.1348	1.0820	8.2%
	8	1.0000	1.2673	1.0820	8.2%
	8B	1.0000	1.2673	1.0820	8.2%
	9	1.0000	1.2673	1.0820	8.2%
	10	1.0000	1.2673	1.0820	8.2%
Masonry	1	1.0000	1.0000	0.9469	-5.3%
	2	1.0000	1.0000	0.9519	-4.8%
	3	1.0000	1.0000	0.9663	-3.4%
	4	1.0000	1.0000	1.0017	0.2%
	5	1.0000	1.1348	1.0459	4.6%
	6	1.0000	1.1348	1.0539	5.4%
	7	1.0000	1.1348	1.0758	7.6%
	8	1.0000	1.2673	1.0758	7.6%
	8B	1.0000	1.2673	1.0758	7.6%
	9	1.0000	1.2673	1.0758	7.6%
	10	1.0000	1.2673	1.0758	7.6%

Construction	Class	Theft			
		Current	Indicated	Proposed	Change
Frame	1	1.0402	1.0000	1.0000	-3.9%
	2	1.0402	1.0000	1.0000	-3.9%
	3	1.0000	1.0000	1.0000	0.0%
	4	0.9681	1.0000	1.0000	3.3%
	5	0.9681	1.0000	1.0000	3.3%
	6	0.9681	1.0000	1.0000	3.3%
	7	0.9681	1.0000	1.0000	3.3%
	8	0.9276	1.0000	1.0000	7.8%
	8B	0.9276	1.0000	1.0000	7.8%
	9	0.9276	1.0000	1.0000	7.8%
	10	0.9276	1.0000	1.0000	7.8%
Masonry	1	1.0376	1.0000	1.0000	-3.6%
	2	1.0376	1.0000	1.0000	-3.6%
	3	0.9975	1.0000	1.0000	0.3%
	4	0.9656	1.0000	1.0000	3.6%
	5	0.9656	1.0000	1.0000	3.6%
	6	0.9656	1.0000	1.0000	3.6%
	7	0.9656	1.0000	1.0000	3.6%
	8	0.9252	1.0000	1.0000	8.1%
	8B	0.9252	1.0000	1.0000	8.1%
	9	0.9252	1.0000	1.0000	8.1%
	10	0.9252	1.0000	1.0000	8.1%

Owners Forms

USAA Group

Pennsylvania

Current, Indicated, and Proposed Protection / Construction Factors

Construction	Class	Water			
		Current	Indicated	Proposed	Change
Frame	1	1.0402	1.0000	1.0000	-3.9%
	2	1.0402	1.0000	1.0000	-3.9%
	3	1.0000	1.0000	1.0000	0.0%
	4	0.9681	1.0000	1.0000	3.3%
	5	0.9681	1.0000	1.0000	3.3%
	6	0.9681	1.0000	1.0000	3.3%
	7	0.9681	1.0000	1.0000	3.3%
	8	0.9276	1.0000	1.0000	7.8%
	8B	0.9276	1.0000	1.0000	7.8%
	9	0.9276	1.0000	1.0000	7.8%
	10	0.9276	1.0000	1.0000	7.8%
Masonry	1	1.0376	1.0000	1.0000	-3.6%
	2	1.0376	1.0000	1.0000	-3.6%
	3	0.9975	1.0000	1.0000	0.3%
	4	0.9656	1.0000	1.0000	3.6%
	5	0.9656	1.0000	1.0000	3.6%
	6	0.9656	1.0000	1.0000	3.6%
	7	0.9656	1.0000	1.0000	3.6%
	8	0.9252	1.0000	1.0000	8.1%
	8B	0.9252	1.0000	1.0000	8.1%
	9	0.9252	1.0000	1.0000	8.1%
	10	0.9252	1.0000	1.0000	8.1%

Construction	Class	Lightning			
		Current	Indicated	Proposed	Change
Frame	1	1.0402	1.0000	0.9334	-10.3%
	2	1.0402	1.0000	0.9529	-8.4%
	3	1.0000	1.0000	1.0000	0.0%
	4	0.9681	1.0000	1.0958	13.2%
	5	0.9681	1.5163	1.2687	31.1%
	6	0.9681	1.5163	1.2687	31.1%
	7	0.9681	1.5163	1.2687	31.1%
	8	0.9276	2.1157	1.6977	83.0%
	8B	0.9276	2.1157	1.6977	83.0%
	9	0.9276	2.1157	1.6977	83.0%
	10	0.9276	2.1157	1.6977	83.0%
Masonry	1	1.0376	1.0000	0.9292	-10.4%
	2	1.0376	1.0000	0.9361	-9.8%
	3	0.9975	1.0000	0.9975	0.0%
	4	0.9656	1.0000	1.0739	11.2%
	5	0.9656	1.5163	1.2233	26.7%
	6	0.9656	1.5163	1.2233	26.7%
	7	0.9656	1.5163	1.2233	26.7%
	8	0.9252	2.1157	1.7022	84.0%
	8B	0.9252	2.1157	1.7022	84.0%
	9	0.9252	2.1157	1.7022	84.0%
	10	0.9252	2.1157	1.7022	84.0%

Owners Forms

USAA Group

Pennsylvania

Current, Indicated, and Proposed Protection / Construction Factors

Construction	Class	Liability			
		Current	Indicated	Proposed	Change
Frame	1	1.0402	1.0000	1.0000	-3.9%
	2	1.0402	1.0000	1.0000	-3.9%
	3	1.0000	1.0000	1.0000	0.0%
	4	0.9681	1.0000	1.0000	3.3%
	5	0.9681	1.0000	1.0000	3.3%
	6	0.9681	1.0000	1.0000	3.3%
	7	0.9681	1.0000	1.0000	3.3%
	8	0.9276	1.0000	1.0000	7.8%
	8B	0.9276	1.0000	1.0000	7.8%
	9	0.9276	1.0000	1.0000	7.8%
	10	0.9276	1.0000	1.0000	7.8%
Masonry	1	1.0376	1.0000	1.0000	-3.6%
	2	1.0376	1.0000	1.0000	-3.6%
	3	0.9975	1.0000	1.0000	0.3%
	4	0.9656	1.0000	1.0000	3.6%
	5	0.9656	1.0000	1.0000	3.6%
	6	0.9656	1.0000	1.0000	3.6%
	7	0.9656	1.0000	1.0000	3.6%
	8	0.9252	1.0000	1.0000	8.1%
	8B	0.9252	1.0000	1.0000	8.1%
	9	0.9252	1.0000	1.0000	8.1%
	10	0.9252	1.0000	1.0000	8.1%

Construction	Class	Hurricane			
		Current	Indicated	Proposed	Change
Frame	1	1.0000	1.0000	1.0000	0.0%
	2	1.0000	1.0000	1.0000	0.0%
	3	1.0000	1.0000	1.0000	0.0%
	4	1.0000	1.0000	1.0000	0.0%
	5	1.0000	1.0000	1.0000	0.0%
	6	1.0000	1.0000	1.0000	0.0%
	7	1.0000	1.0000	1.0000	0.0%
	8	1.0000	1.0000	1.0000	0.0%
	8B	1.0000	1.0000	1.0000	0.0%
	9	1.0000	1.0000	1.0000	0.0%
	10	1.0000	1.0000	1.0000	0.0%
Masonry	1	0.8982	0.9284	0.9284	3.4%
	2	0.8982	0.9284	0.9284	3.4%
	3	0.8982	0.9284	0.9284	3.4%
	4	0.8982	0.9284	0.9284	3.4%
	5	0.8982	0.9284	0.9284	3.4%
	6	0.8982	0.9284	0.9284	3.4%
	7	0.8982	0.9284	0.9284	3.4%
	8	0.8982	0.9284	0.9284	3.4%
	8B	0.8982	0.9284	0.9284	3.4%
	9	0.8982	0.9284	0.9284	3.4%
	10	0.8982	0.9284	0.9284	3.4%

Owners Forms

USAA Group

Pennsylvania

Current, Indicated, and Proposed Protection / Construction Factors

Construction	Class	Severe Thunderstorm			
		Current	Indicated	Proposed	Change
Frame	1	1.0000	1.0000	1.0000	0.0%
	2	1.0000	1.0000	1.0000	0.0%
	3	1.0000	1.0000	1.0000	0.0%
	4	1.0000	1.0000	1.0000	0.0%
	5	1.0000	1.0000	1.0000	0.0%
	6	1.0000	1.0000	1.0000	0.0%
	7	1.0000	1.0000	1.0000	0.0%
	8	1.0000	1.0000	1.0000	0.0%
	8B	1.0000	1.0000	1.0000	0.0%
	9	1.0000	1.0000	1.0000	0.0%
	10	1.0000	1.0000	1.0000	0.0%
Masonry	1	0.9040	0.9088	0.9088	0.5%
	2	0.9040	0.9088	0.9088	0.5%
	3	0.9040	0.9088	0.9088	0.5%
	4	0.9040	0.9088	0.9088	0.5%
	5	0.9040	0.9088	0.9088	0.5%
	6	0.9040	0.9088	0.9088	0.5%
	7	0.9040	0.9088	0.9088	0.5%
	8	0.9040	0.9088	0.9088	0.5%
	8B	0.9040	0.9088	0.9088	0.5%
	9	0.9040	0.9088	0.9088	0.5%
	10	0.9040	0.9088	0.9088	0.5%

Construction	Class	Winter Storm			
		Current	Indicated	Proposed	Change
Frame	1	1.0000	1.0000	1.0000	0.0%
	2	1.0000	1.0000	1.0000	0.0%
	3	1.0000	1.0000	1.0000	0.0%
	4	1.0000	1.0000	1.0000	0.0%
	5	1.0000	1.0000	1.0000	0.0%
	6	1.0000	1.0000	1.0000	0.0%
	7	1.0000	1.0000	1.0000	0.0%
	8	1.0000	1.0000	1.0000	0.0%
	8B	1.0000	1.0000	1.0000	0.0%
	9	1.0000	1.0000	1.0000	0.0%
	10	1.0000	1.0000	1.0000	0.0%
Masonry	1	0.8856	0.8893	0.8893	0.4%
	2	0.8856	0.8893	0.8893	0.4%
	3	0.8856	0.8893	0.8893	0.4%
	4	0.8856	0.8893	0.8893	0.4%
	5	0.8856	0.8893	0.8893	0.4%
	6	0.8856	0.8893	0.8893	0.4%
	7	0.8856	0.8893	0.8893	0.4%
	8	0.8856	0.8893	0.8893	0.4%
	8B	0.8856	0.8893	0.8893	0.4%
	9	0.8856	0.8893	0.8893	0.4%
	10	0.8856	0.8893	0.8893	0.4%

Owners Forms

USAA Group

Pennsylvania

Current, Indicated, and Proposed Protection / Construction Factors

Construction	Class	Fire Following Earthquake			
		Current	Indicated	Proposed	Change
Frame	1	1.0000	1.0000	1.0000	0.0%
	2	1.0000	1.0000	1.0000	0.0%
	3	1.0000	1.0000	1.0000	0.0%
	4	1.0000	1.0000	1.0000	0.0%
	5	1.0000	1.0000	1.0000	0.0%
	6	1.0000	1.0000	1.0000	0.0%
	7	1.0000	1.0000	1.0000	0.0%
	8	1.0000	1.0000	1.0000	0.0%
	8B	1.0000	1.0000	1.0000	0.0%
	9	1.0000	1.0000	1.0000	0.0%
	10	1.0000	1.0000	1.0000	0.0%
Masonry	1	0.7600	0.8983	0.8983	18.2%
	2	0.7600	0.8983	0.8983	18.2%
	3	0.7600	0.8983	0.8983	18.2%
	4	0.7600	0.8983	0.8983	18.2%
	5	0.7600	0.8983	0.8983	18.2%
	6	0.7600	0.8983	0.8983	18.2%
	7	0.7600	0.8983	0.8983	18.2%
	8	0.7600	0.8983	0.8983	18.2%
	8B	0.7600	0.8983	0.8983	18.2%
	9	0.7600	0.8983	0.8983	18.2%
	10	0.7600	0.8983	0.8983	18.2%

Owners Forms

USAA Group

Pennsylvania

Current, Indicated, and Proposed Roof Factors

Roof Type	Other Perils				Other Fire				Other Wind and Hail				Theft				Water				Lightning			
	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change
Aluminum	1.0000	2.0843	1.2178	21.8%	1.0000	1.8185	1.2274	22.7%	0.9743	1.0000	1.0000	2.6%	1.0000	1.0000	1.0000	0.0%	1.0000	0.8979	0.9490	-5.1%	1.0000	1.0000	1.0000	0.0%
Asbestos	1.0640	1.0000	1.0439	-1.9%	1.0000	1.0000	1.0000	0.0%	1.1559	1.3651	1.1629	0.6%	1.0640	1.0000	1.0000	-6.0%	1.0640	0.8979	0.9810	-7.8%	1.0640	1.0000	1.0000	-6.0%
Cloth	1.0640	2.0843	1.3657	28.4%	1.0000	1.0000	1.0000	0.0%	1.0920	1.0000	1.0000	-8.4%	1.0640	1.0000	1.0000	-6.0%	1.0640	1.0000	1.0320	-3.0%	1.0640	1.0000	1.0000	-6.0%
Concrete Tile	1.0640	1.3323	1.1806	11.0%	0.8456	1.0000	0.9228	9.1%	0.5400	0.4361	0.4577	-15.2%	1.0640	1.0000	1.0000	-6.0%	1.0640	1.2176	1.1408	7.2%	1.0640	1.0000	1.0000	-6.0%
Composition Shingle	1.0000	1.0000	1.0000	0.0%	1.0000	1.0000	1.0000	0.0%	1.0000	1.0000	1.0000	0.0%	1.0000	1.0000	1.0000	0.0%	1.0000	1.0000	1.0000	0.0%	1.0000	1.0000	1.0000	0.0%
Clay Tile	1.0640	1.3323	1.2067	13.4%	1.0000	1.0000	1.0000	0.0%	0.6628	0.4361	0.5459	-17.6%	1.0640	1.0000	1.0000	-6.0%	1.0640	1.2176	1.1408	7.2%	1.0640	1.0000	1.0000	-6.0%
Composition Over Wood	1.0000	1.0000	1.0000	0.0%	1.4699	1.0000	1.1350	-22.8%	1.1507	1.3651	1.3658	18.7%	1.0000	1.0000	1.0000	0.0%	1.0000	1.0000	1.0000	0.0%	1.0000	1.0000	1.0000	0.0%
Fiberglass Shingle	1.0000	1.0000	1.0000	0.0%	0.8456	1.0000	1.0000	18.3%	0.9518	1.0000	1.0000	5.1%	1.0000	1.0000	1.0000	0.0%	1.0000	1.0000	1.0000	0.0%	1.0000	1.0000	1.0000	0.0%
Fiber Cement	1.0640	1.0000	1.0439	-1.9%	0.8456	1.0000	0.9228	9.1%	0.8394	1.3651	1.0000	19.1%	1.0640	1.0000	1.0000	-6.0%	1.0640	1.2176	1.1408	7.2%	1.0640	1.0000	1.0000	-6.0%
Resin Formed Shingle	1.0640	1.0000	1.0439	-1.9%	0.8456	1.0000	0.9228	9.1%	0.8294	1.3651	1.0000	20.6%	1.0640	1.0000	1.0000	-6.0%	1.0640	1.0000	1.0320	-3.0%	1.0640	1.0000	1.0000	-6.0%
Foam	1.0640	2.0843	1.2497	17.5%	1.0000	1.0000	1.0000	0.0%	1.0817	1.0000	1.0000	-7.6%	1.0640	1.0000	1.0000	-6.0%	1.0640	0.8979	0.9810	-7.8%	1.0640	1.0000	1.0000	-6.0%
Metal	1.0000	2.0843	1.2178	21.8%	1.0000	1.8185	1.2274	22.7%	0.9271	1.0000	1.0000	7.9%	1.0000	1.0000	1.0000	0.0%	1.0000	0.8979	0.9490	-5.1%	1.0000	1.0000	1.0000	0.0%
None	1.0640	1.0000	1.0439	-1.9%	1.4699	1.0000	1.0000	-32.0%	1.3210	1.0000	1.0000	-24.3%	1.0640	1.0000	1.0000	-6.0%	1.0640	1.0000	1.0320	-3.0%	1.0640	1.0000	1.0000	-6.0%
Other	1.0640	1.0000	1.0439	-1.9%	1.4699	1.0000	1.0000	-32.0%	1.3210	1.0000	1.0000	-24.3%	1.0640	1.0000	1.0000	-6.0%	1.0640	1.0000	1.0320	-3.0%	1.0640	1.0000	1.0000	-6.0%
Plastic	1.0640	2.0843	1.3657	28.4%	1.0000	1.0000	1.0000	0.0%	1.0857	1.0000	1.0000	-7.9%	1.0640	1.0000	1.0000	-6.0%	1.0640	0.8979	0.9810	-7.8%	1.0640	1.0000	1.0000	-6.0%
Reinforced Plastic	1.0640	2.0843	1.3657	28.4%	1.0000	1.0000	1.0000	0.0%	1.0952	1.0000	1.0000	-8.7%	1.0640	1.0000	1.0000	-6.0%	1.0640	0.8979	0.9810	-7.8%	1.0640	1.0000	1.0000	-6.0%
Slate	1.0640	1.3323	1.1660	9.6%	0.8456	1.0000	1.0000	18.3%	1.1175	1.3651	1.2000	7.4%	1.0640	1.0000	1.0000	-6.0%	1.0640	1.2176	1.1408	7.2%	1.0640	1.0000	1.0000	-6.0%
Tar	1.0000	2.0843	1.3657	36.6%	1.0000	1.0000	0.9228	-7.7%	0.8368	0.7750	0.7651	-8.6%	1.0000	1.0000	1.0000	0.0%	1.0000	1.2176	1.1408	14.1%	1.0000	1.0000	1.0000	0.0%
Unknown	1.0640	1.0000	1.0439	-1.9%	1.4699	1.0000	1.0000	-32.0%	1.3210	1.0000	1.0000	-24.3%	1.0640	1.0000	1.0000	-6.0%	1.0640	1.0000	1.0320	-3.0%	1.0640	1.0000	1.0000	-6.0%
Wood Shake	1.0000	1.0000	1.0000	0.0%	1.4699	1.0000	1.1350	-22.8%	1.3210	1.3651	1.3658	3.4%	1.0000	1.0000	1.0000	0.0%	1.0000	1.0000	1.0000	0.0%	1.0000	1.0000	1.0000	0.0%
No Data	1.0640	1.0000	1.0439	-1.9%	1.4699	1.0000	1.0000	-32.0%	1.3210	1.0000	1.0000	-24.3%	1.0640	1.0000	1.0000	-6.0%	1.0640	1.0000	1.0320	-3.0%	1.0640	1.0000	1.0000	-6.0%

Roof Type	Liability				Hurricane				Severe Thunderstorm				Winter Storm				Fire Following Earthquake			
	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change
Aluminum	1.0000	1.0000	1.0000	0.0%	1.0599	1.0206	1.0206	-3.7%	1.0000	1.0000	1.0000	0.0%	1.0505	1.0500	1.0500	0.0%	1.0000	0.9224	0.9224	-7.8%
Asbestos	1.0640	1.0000	1.0000	-6.0%	1.0079	1.0000	1.0000	-0.8%	1.0000	1.0000	1.0000	0.0%	1.0156	1.0500	1.0500	3.4%	1.0000	1.0000	1.0000	0.0%
Cloth	1.0640	1.0000	1.0000	-6.0%	1.0106	1.0000	1.0000	-1.0%	1.0000	1.0000	1.0000	0.0%	0.9043	1.0000	1.0000	10.6%	1.0000	1.0000	1.0000	0.0%
Concrete Tile	1.0640	1.0000	1.0000	-6.0%	0.9426	0.7950	0.7950	-15.7%	1.0000	1.0000	1.0000	0.0%	0.9141	0.9516	0.9516	4.1%	0.8529	0.9033	0.9033	5.9%
Composition Shingle	1.0000	1.0000	1.0000	0.0%	1.0000	1.0000	1.0000	0.0%	1.0000	1.0000	1.0000	0.0%	1.0000	1.0000	1.0000	0.0%	1.0000	1.0000	1.0000	0.0%
Clay Tile	1.0640	1.0000	1.0000	-6.0%	0.9426	0.7949	0.7949	-15.7%	1.0000	1.0000	1.0000	0.0%	0.9043	0.9516	0.9516	5.2%	1.0000	0.9033	0.9033	-9.7%
Composition Over Wood	1.0000	1.0000	1.0000	0.0%	0.9959	0.9607	0.9607	-3.5%	1.0000	1.0000	1.0000	0.0%	1.0000	1.0000	1.0000	0.0%	1.0577	1.0000	1.0000	-5.5%
Fiberglass Shingle	1.0000	1.0000	1.0000	0.0%	0.9959	1.0000	1.0000	0.4%	1.0000	1.0000	1.0000	0.0%	1.0000	1.0000	1.0000	0.0%	1.0000	1.0000	1.0000	0.0%
Fiber Cement	1.0640	1.0000	1.0000	-6.0%	1.0000	1.0000	1.0000	0.0%	1.0000	1.0000	1.0000	0.0%	1.0000	1.0000	1.0000	0.0%	0.8529	1.0000	1.0000	17.2%
Resin Formed Shingle	1.0640	1.0000	1.0000	-6.0%	1.0000	1.0000	1.0000	0.0%	1.0000	1.0000	1.0000	0.0%	1.0000	1.0000	1.0000	0.0%	0.8529	1.0000	1.0000	17.2%
Foam	1.0640	1.0000	1.0000	-6.0%	1.0000	1.0000	1.0000	0.0%	1.0000	1.0000	1.0000	0.0%	1.0000	1.0000	1.0000	0.0%	1.0000	1.0000	1.0000	0.0%
Metal	1.0000	1.0000	1.0000	0.0%	1.0524	1.0206	1.0206	-3.0%	1.0000	1.0000	1.0000	0.0%	1.0505	1.0500	1.0500	0.0%	1.0000	0.9224	0.9224	-7.8%
None	1.0640	1.0000	1.0000	-6.0%	1.0000	1.0000	1.0000	0.0%	1.0000	1.0000	1.0288	2.9%	1.0568	1.0500	1.0500	-0.6%	1.0577	1.0000	1.0000	-5.5%
Other	1.0640	1.0000	1.0000	-6.0%	1.0000	1.0000	1.0000	0.0%	1.0000	1.0000	1.0000	0.0%	1.0568	1.0500	1.0500	-0.6%	1.0577	1.0000	1.0000	-5.5%
Plastic	1.0640	1.0000	1.0000	-6.0%	1.0079	1.0088	1.0088	0.1%	1.0000	1.0000	1.0000	0.0%	0.9141	1.0500	1.0500	14.9%	1.0000	1.0000	1.0000	0.0%
Reinforced Plastic	1.0640	1.0000	1.0000	-6.0%	1.0000	1.0088	1.0088	0.9%	1.0000	1.0000	1.0000	0.0%	1.0505	1.0500	1.0500	0.0%	1.0000	1.0000	1.0000	0.0%
Slate	1.0640	1.0000	1.0000	-6.0%	0.9366	0.8043	0.8043	-14.1%	1.0000	1.0000	1.0000	0.0%	0.9737	0.9516	0.9516	-2.3%	0.8529	0.9797	0.9797	14.9%
Tar	1.0000	1.0000	1.0000	0.0%	0.9153	0.8098	0.8098	-11.5%	1.0000	0.9816	0.9816	-1.8%	1.0197	1.0500	1.0500	3.0%	1.0000	1.0282	1.0282	2.8%
Unknown	1.0640	1.0000	1.0000	-6.0%	1.0000	1.0000	1.0206	2.1%	1.0000	1.0000	1.0288	2.9%	1.0568	1.0500	1.0500	-0.6%	1.0577	1.0000	1.0282	-2.8%
Wood Shake	1.0000	1.0000	1.0000	0.0%	1.0106	1.0088	1.0088	-0.2%	1.0000	1.0288	1.0288	2.9%	1.0568	1.0500	1.0500	-0.6%	1.0000	1.0145	1.0145	1.5%
No Data	1.0640	1.0000	1.0000	-6.0%	1.0000	1.0000	1.0206	2.1%	1.0000	1.0000	1.0288	2.9%	1.0568	1.0500	1.0500	-0.6%	1.0577	1.0000	1.0282	-2.8%

Owners Forms

USAA Group

Pennsylvania

Current, Indicated, and Proposed Square Footage Factors

Square Footage		Other Perils				Other Fire				Other Wind and Hail				Theft				Water				Lightning				Liability			
Minimum	Maximum	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change
0	499	0.7359	0.8656	0.7359	0.0%	0.9149	0.8443	0.8443	-7.7%	0.8630	0.5493	0.7973	-7.6%	0.7359	1.0000	1.0000	35.9%	0.7359	0.9153	0.8154	10.8%	0.7359	0.6241	0.7300	-0.8%	0.7359	1.0000	1.0000	35.9%
500	599	0.7359	0.8746	0.7359	0.0%	0.9149	0.8546	0.8546	-6.6%	0.8730	0.5779	0.8365	-4.2%	0.7359	1.0000	1.0000	35.9%	0.7359	0.9212	0.8154	10.8%	0.7359	0.6455	0.7300	-0.8%	0.7359	1.0000	1.0000	35.9%
600	699	0.7688	0.8837	0.7688	0.0%	0.9149	0.8650	0.8650	-5.5%	0.8829	0.6079	0.8495	-3.8%	0.7688	1.0000	1.0000	30.1%	0.7688	0.9270	0.8303	8.0%	0.7688	0.6677	0.7534	-2.0%	0.7688	1.0000	1.0000	30.1%
700	799	0.8007	0.8928	0.8007	0.0%	0.9149	0.8755	0.8755	-4.3%	0.8929	0.6395	0.8561	-4.1%	0.8007	1.0000	1.0000	24.9%	0.8007	0.9329	0.8377	4.6%	0.8007	0.6906	0.7649	-4.5%	0.8007	1.0000	1.0000	24.9%
800	899	0.8007	0.9021	0.8007	0.0%	0.9149	0.8862	0.8862	-3.1%	0.9028	0.6728	0.8691	-3.7%	0.8007	1.0000	1.0000	24.9%	0.8007	0.9388	0.8526	6.5%	0.8007	0.7143	0.7883	-1.5%	0.8007	1.0000	1.0000	24.9%
900	999	0.8265	0.9114	0.8265	0.0%	0.9149	0.8970	0.8970	-2.0%	0.9127	0.7063	0.8822	-3.3%	0.8265	1.0000	1.0000	21.0%	0.8265	0.9447	0.8675	5.0%	0.8265	0.7387	0.8113	-1.8%	0.8265	1.0000	1.0000	21.0%
1000	1099	0.8517	0.9209	0.8344	-2.0%	0.9149	0.9079	0.9079	-0.8%	0.9225	0.7400	0.8953	-2.9%	0.8517	1.0000	1.0000	17.4%	0.8517	0.9507	0.8823	3.6%	0.8517	0.7640	0.8339	-2.1%	0.8517	1.0000	1.0000	17.4%
1100	1199	0.8713	0.9304	0.8422	-3.3%	0.9149	0.9189	0.9189	0.4%	0.9324	0.7738	0.9084	-2.6%	0.8713	1.0000	1.0000	14.8%	0.8713	0.9567	0.8972	3.0%	0.8713	0.7901	0.8561	-1.7%	0.8713	1.0000	1.0000	14.8%
1200	1299	0.8826	0.9400	0.8658	-1.9%	0.9149	0.9301	0.9301	1.7%	0.9421	0.8075	0.9215	-2.2%	0.8826	1.0000	1.0000	13.3%	0.8826	0.9628	0.9121	3.3%	0.8826	0.8171	0.8779	-0.5%	0.8826	1.0000	1.0000	13.3%
1300	1399	0.9040	0.9498	0.8892	-1.6%	0.9818	0.9414	0.9414	-4.1%	0.9519	0.8410	0.9347	-1.8%	0.9040	1.0000	1.0000	10.6%	0.9040	0.9689	0.9269	2.5%	0.9040	0.8451	0.8993	-0.5%	0.9040	1.0000	1.0000	10.6%
1400	1499	0.9202	0.9596	0.9122	-0.9%	0.9818	0.9528	0.9528	-3.0%	0.9616	0.8741	0.9478	-1.4%	0.9202	1.0000	1.0000	8.7%	0.9202	0.9750	0.9416	2.3%	0.9202	0.8740	0.9203	0.0%	0.9202	1.0000	1.0000	8.7%
1500	1599	0.9383	0.9696	0.9348	-0.4%	0.9818	0.9644	0.9644	-1.8%	0.9713	0.9067	0.9609	-1.1%	0.9383	1.0000	1.0000	6.6%	0.9383	0.9812	0.9563	1.9%	0.9383	0.9040	0.9408	0.3%	0.9383	1.0000	1.0000	6.6%
1600	1699	0.9588	0.9796	0.9570	-0.2%	1.0000	0.9761	0.9761	-2.4%	0.9809	0.9387	0.9740	-0.7%	0.9588	1.0000	1.0000	4.3%	0.9588	0.9874	0.9710	1.3%	0.9588	0.9349	0.9610	0.2%	0.9588	1.0000	1.0000	4.3%
1700	1799	0.9808	0.9897	0.9787	-0.2%	1.0000	0.9880	0.9880	-1.2%	0.9905	0.9698	0.9871	-0.3%	0.9808	1.0000	1.0000	2.0%	0.9808	0.9937	0.9855	0.5%	0.9808	0.9669	0.9807	0.0%	0.9808	1.0000	1.0000	2.0%
1800	1899	1.0000	1.0000	1.0000	0.0%	1.0000	1.0000	1.0000	0.0%	1.0000	1.0000	1.0001	0.0%	1.0000	1.0000	1.0000	0.0%	1.0000	1.0000	1.0000	0.0%	1.0000	1.0000	1.0000	0.0%	1.0000	1.0000	1.0000	0.0%
1900	1999	1.0270	1.0104	1.0207	-0.6%	1.0000	1.0122	1.0122	1.2%	1.0095	1.0290	1.0132	0.4%	1.0270	1.0000	1.0000	-2.6%	1.0270	1.0063	1.0144	-1.2%	1.0270	1.0342	1.0189	-0.8%	1.0270	1.0000	1.0056	-2.1%
2000	2099	1.0452	1.0208	1.0410	-0.4%	1.0000	1.0245	1.0245	2.5%	1.0189	1.0568	1.0262	0.7%	1.0452	1.0000	1.0000	-4.3%	1.0452	1.0127	1.0286	-1.6%	1.0452	1.0696	1.0375	-0.7%	1.0452	1.0000	1.0111	-3.3%
2100	2199	1.0720	1.0314	1.0606	-1.1%	1.1076	1.0369	1.0369	-6.4%	1.0282	1.0832	1.0391	1.1%	1.0720	1.0000	1.0000	-6.7%	1.0720	1.0191	1.0428	-2.7%	1.0720	1.1062	1.0557	-1.5%	1.0720	1.0000	1.0165	-5.2%
2200	2299	1.0937	1.0421	1.0796	-1.3%	1.1076	1.0495	1.0495	-5.2%	1.0374	1.1080	1.0520	1.4%	1.0937	1.0000	1.0000	-8.6%	1.0937	1.0256	1.0568	-3.4%	1.0937	1.1441	1.0735	-1.8%	1.0937	1.0000	1.0218	-6.6%
2300	2399	1.1159	1.0529	1.0981	-1.6%	1.1076	1.0623	1.0623	-4.1%	1.0466	1.1311	1.0649	1.7%	1.1159	1.0000	1.0002	-10.4%	1.1159	1.0321	1.0707	-4.1%	1.1159	1.1833	1.0910	-2.2%	1.1159	1.0000	1.0270	-8.0%
2400	2499	1.1357	1.0638	1.1158	-1.8%	1.1076	1.0752	1.0752	-2.9%	1.0558	1.1523	1.0777	2.1%	1.1357	1.0000	1.0080	-11.2%	1.1357	1.0386	1.0844	-4.5%	1.1357	1.2238	1.1082	-2.4%	1.1357	1.0000	1.0322	-9.1%
2500	2599	1.1589	1.0748	1.1330	-2.2%	1.1724	1.0883	1.0883	-7.2%	1.0648	1.1716	1.0904	2.4%	1.1589	1.0000	1.0158	-12.3%	1.1589	1.0452	1.0980	-5.3%	1.1589	1.2657	1.1252	-2.9%	1.1589	1.0000	1.0372	-10.5%
2600	2699	1.1791	1.0859	1.1495	-2.5%	1.1724	1.1015	1.1015	-6.0%	1.0737	1.1889	1.1031	2.7%	1.1791	1.0000	1.0235	-13.2%	1.1791	1.0518	1.1114	-5.7%	1.1791	1.3090	1.1477	-2.7%	1.1791	1.0000	1.0422	-11.6%
2700	2799	1.1982	1.0972	1.1653	-2.7%	1.1724	1.1149	1.1149	-4.9%	1.0826	1.2040	1.1157	3.1%	1.1982	1.0000	1.0311	-13.9%	1.1982	1.0585	1.1246	-6.1%	1.1982	1.3538	1.1707	-2.3%	1.1982	1.0000	1.0471	-12.6%
2800	2899	1.2163	1.1085	1.1804	-3.0%	1.2455	1.1284	1.1284	-9.4%	1.0914	1.2169	1.1282	3.4%	1.2163	1.0000	1.0387	-14.6%	1.2163	1.0652	1.1377	-6.5%	1.2163	1.4001	1.1941	-1.8%	1.2163	1.0000	1.0518	-13.5%
2900	2999	1.2360	1.1200	1.1948	-3.3%	1.2455	1.1421	1.1421	-8.3%	1.1001	1.2274	1.1406	3.7%	1.2360	1.0000	1.0462	-15.4%	1.2360	1.0720	1.1505	-6.9%	1.2360	1.4481	1.2180	-1.5%	1.2360	1.0000	1.0565	-14.5%
3000	3099	1.2476	1.1316	1.2085	-3.1%	1.2455	1.1560	1.1560	-7.2%	1.1087	1.2356	1.1530	4.0%	1.2476	1.0000	1.0537	-15.5%	1.2476	1.0788	1.1631	-6.8%	1.2476	1.4976	1.2423	-0.4%	1.2476	1.0000	1.0611	-14.9%
3100	3199	1.2644	1.1433	1.2215	-3.4%	1.2455	1.1701	1.1701	-6.1%	1.1087	1.2412	1.1652	5.1%	1.2644	1.0000	1.0610	-16.1%	1.2644	1.0856	1.1755	-7.0%	1.2644	1.5489	1.2672	0.2%	1.2644	1.0000	1.0656	-15.7%
3200	3299	1.2764	1.1552	1.2339	-3.3%	1.2455	1.1843	1.1843	-4.9%	1.1087	1.2412	1.1773	6.2%	1.2764	1.0000	1.0683	-16.3%	1.2764	1.0925	1.1877	-6.9%	1.2764	1.6019	1.2925	1.3%	1.2764	1.0000	1.0700	-16.2%
3300	3399	1.2929	1.1672	1.2455	-3.7%	1.2455	1.1987	1.1987	-3.8%	1.1087	1.2412	1.1894	7.3%	1.2929	1.0000	1.0755	-16.8%	1.2929	1.0994	1.1996	-7.2%	1.2929	1.6567	1.3184	2.0%	1.2929	1.0000	1.0743	-16.9%
3400	3499	1.3072	1.1792	1.2564	-3.9%	1.2946	1.2133	1.2133	-6.3%	1.1087	1.2412	1.2013	8.4%	1.3072	1.0000	1.0827	-17.2%	1.3072	1.1064	1.2113	-7.3%	1.3072	1.7134	1.3447	2.9%	1.3072	1.0000	1.0785	-17.5%
3500	3599	1.3194	1.1915	1.2667	-4.0%	1.2946	1.2280	1.2280	-5.1%	1.1087	1.2412	1.2130	9.4%	1.3194	1.0000	1.0897	-17.4%	1.3194	1.1134	1.2227	-7.3%	1.3194	1.7721	1.3716	4.0%	1.3194	1.0000	1.0826	-17.9%
3600	3699	1.3328	1.2038	1.2762	-4.2%	1.2946	1.2429	1.2429	-4.0%	1.1087	1.2412	1.2247	10.5%	1.3328	1.0000	1.0967	-17.7%	1.3328	1.1204	1.2338	-7.4%	1.3328	1.8328	1.3990	5.0%	1.3328	1.0000	1.0866	-18.5%
3700	3799	1.3397	1.2163	1.2851	-4.1%	1.2946	1.2581	1.2581	-2.8%	1.1087	1.2412	1.2362	11.5%	1.3397	1.0000	1.1035	-17.6%	1.3397	1.1275	1.2447	-7.1%	1.3397	1.8955	1.4270	6.5%	1.3397	1.0000	1.0905	-18.6%
3800	3899	1.3496	1.2289	1.2934	-4.2%	1.2946	1.2733	1.2706	-1.9%	1.1087	1.2412	1.2476	12.5%	1.3496	1.0000	1.1103	-17.7%	1.3496	1.1347	1.2553	-7.0%	1.3496	1.9604	1.4556	7.9%	1.3496	1.0000	1.0943	-18.9%
3900	3999	1.3620	1.2416	1.3010	-4.5%	1.2946	1.2888	1.2833	-0.9%	1.1087	1.2412	1.2476	12.5%	1.3620	1.0000	1.1170	-18.0%	1.3620	1.1419	1.2656	-7.1%	1.3620	2.0276	1.4847	9.0%	1.3620	1.0000	1.0979	-19.4%
4000	4099	1.3714	1.2545	1.3080	-4.6%	1.2946	1.3045	1.2962	0.1%	1.1087	1.2412	1.2476	12.5%	1.3714	1.0000	1.1236	-18.1%	1.3714	1.1491	1.2755	-7.0%	1.3714	2.0970	1.5144	10.4%	1.3714	1.0000	1.1015	-19.7%
4100	4199	1.3801	1.2675	1.3144	-4.8%	1.2946	1.3204	1.3091	1.1%	1.1087	1.2412	1.2476	12.5%	1.3801	1.0000	1.1300	-18.1%	1.3801	1.1564	1.2852	-6.9%	1.3801	2.1690	1.5447	11.9%	1.3801	1.0000	1.1049	-19.9%
4200	4299	1.3903	1.2806	1.3202	-5.0%	1.2946	1.3364	1.3222	2.1%	1.1087	1.2412	1.2476	12.5%	1.3903	1.0000	1.1364	-18.3%	1.3903	1.1637	1.2945	-6.9%	1.3903	2.2431	1.5756	13.3%	1.3903	1.0000	1.1083	-20.3%
4300	4399	1.4049	1.2939	1.3254	-5.7%	1.2946	1.3527	1.3355	3.2%	1.1087	1.2412	1.2476	12.5%	1.4049	1.0000	1.1427	-18.7%	1.4049	1.1711	1.3035	-7.2%	1.4049	2.3200	1.6071	14.4%	1.4049	1.0000	1.1115	-20.9%
4400	4499	1.4138	1.3073	1.3301	-5.9%	1.2946	1.3691	1.3488	4.2%	1.1087	1.2412	1.2476	12.5%	1.4138	1.0000	1.1489	-18.7%	1.4138	1.1785	1.3122	-7.2%	1.4138	2.3994	1.6392	15.9%	1.4138	1.0000	1.1146	-21.2%
4500	4599	1.4300	1.3208	1.3344	-6.7%	1.2946	1.3857	1.3623	5.2%	1.1087	1.2412	1.2476	12.5%	1.4300	1.0000	1.1550	-19.2%	1.4300	1.1860	1.3206	-7.7%	1.4300	2.4814	1.6720	16.9%	1.4300	1.0000	1.1176	-21.8%
4600	4699	1.4409	1.3345	1.3379	-7.1%	1.2946	1.4026	1.3759	6.3%	1.1087	1.2412	1.2476	12.5%	1.4409	1.0000	1.1609	-19.4%	1.4409	1.1935	1.3285	-7.8%	1.4409	2.5669	1.7054	18.4%	1.4409	1.0000	1.1205	-22.2%
4700	4799	1.4543	1.3484	1.3484	-7.3%	1.2946	1.4197	1.3897	7.3%	1.1087	1.2412	1.2476	12.5%	1.4543	1.0000	1.1668	-19.8%	1.4543	1.2011	1.3360	-8.1%	1.4543	2.6554	1.7395	19.6%	1.4543	1.0000	1.1232	-22.8%
4800	4899	1.4760	1.3623	1.3623	-7.7%	1.2946	1.4370	1.4036	8.4%	1.1087	1.2412	1.2476	12.5%	1.4760	1.0000	1.1725	-20.6%	1.4760	1.2087	1.3432	-9.0%	1.4760	2.7469	1.7743	20.2%	1.4760	1.0000	1.1258	-23.7%
4900	4999	1.4927	1.3764	1.3764	-7.8%	1.5784	1.4544	1.4176	-10.2%	1.1087	1.2412	1.2476	12.5%	1.4927	1.0000	1.1782	-21.1%	1.4927	1.2163	1.3503	-9.5%	1.4927	2.8391	1.8098	21.2%	1.4927	1.0000	1.1284	-24.4%
5000	5499	1.5077	1.3907	1.3907	-7.8%	1.5784	1.4722	1.4318	-9.3%	1.1087	1.2412	1.2476	12.5%	1.5077	1.0000	1.1836	-21.5%	1.5077	1.2241	1.3565	-10.0%	1.5077	2.9386	1.8460	22.4%	1.5077	1.0000	1.1308	-25.0%
5500	5999	1.5336	1.4644	1.4186	-7.5%	1.5784	1.5640	1.4533	-7.9%	1.1087	1.2412	1.2476	12.5%	1.5336	1.0000	1.2092	-21.2%	1.5336	1.2634	1.3826	-9.8%	1.5336	3.4795	1.8829	22.8%	1.5336	1.0000	1.1408	-25.6%
6000	6499	1.5760	1.5483	1.4469	-8.2%	1.5784	1.6711	1.4751	-6.5%	1.1087	1.2412	1.2476	12.5%	1.5760	1.0000	1.2254	-22.2%	1.5760	1.3060	1.4179	-10.0%	1.5760	3.5740	1.9206	21.9%	1.5760	1.0000	1.1549	-26.7%
6500	6999	1.6887	1.6342	1.4759	-12.6%	1.5784	1.7811	1.4972	-5.1%	1.1087	1.2412	1.2476	12.5%	1.6887	1.0000	1.2381	-26.7%	1.6887	1.3491	1.4415	-14.6%	1.6887	3.5740	1.9590	16.0%	1.6887	1.0000	1.1642	-31.1%
7000	7499	1.6892	1.7200	1.5054	-10.9%	1.5784	1.8911	1.5196	-3.7%	1.1087	1.2412	1.2476	12.5%	1.6892	1.0000	1.2508	-26.0%	1.6892	1.3923	1.4650	-13.3%	1.6892	3.5740	1.9982	18.3%	1.6892	1.0000	1.1735	-30.5%
7500	9999	1.7018	1.8059	1.5355	-9.8%	1.5784	2.0011	1.5424	-2.3%	1.1087	1.2412	1.2476	12.5%	1.7018	1.0000	1.2635	-25.8%	1.7018	1.4355	1.5356	-9.8%	1.7018	3.5740	2.0381	19.8%	1.7018	1.0000	1.2015	-29.4%
10000	and greater	1.7260	2.2352	1.6400	-5.0%	1.5784	2.5512	1.5887	0.7%	1.1087	1.2412	1.2476	12.5%	1.7260	1.0000	1.3270	-23.1%	1.7260	1.6514	1.6180	-6.3%	1.7260	3.5740	2.0789	20.4%	1.7260	1.0000	1.2341	-28.5%

Owners Forms

USAA Group

Pennsylvania

Current, Indicated, and Proposed Policy Form Factors

HO-9				
Perils	**Current**	**Indicated**	**Proposed**	**Change**
Other Perils	1.0199	1.2215	1.0183	-0.2%
Other Fire	1.0199	1.0000	1.0100	-1.0%
Other Wind and Hail	1.0800	1.2812	1.1038	2.2%
Theft	1.0199	1.0000	1.0199	0.0%
Water	1.0199	1.1572	1.0500	3.0%
Lightning	1.0199	1.0000	1.0000	-2.0%
Liability	1.0199	1.0000	1.0000	-2.0%

Owners Forms

USAA Group

Pennsylvania

Current, Indicated, and Proposed Personal Property Coverage Amount and Home Protector Coverage Factors

Personal Property Coverage (Coverage C) Amount				
Perils	**Additional 25% of Coverage A amount**			
	Current	**Indicated**	**Proposed**	**Change**
Other Perils	1.0460	1.1388	1.0100	-3.4%
Theft	1.0460	1.0000	1.0460	0.0%
Water	1.0460	1.0000	1.0460	0.0%
Lightning	1.0460	1.0000	1.0230	-2.2%
Liability	1.0460	1.0000	1.0000	-4.4%

NOTE: The Personal Property Coverage Factors apply to both HO-3 and HO-9.

The HO-9 charge also includes Home Protector Coverage.

Home Protector Coverage Factors (Additional 25% in Coverage A and B)				
Perils	**Current**	**Indicated**	**Proposed**	**Change**
Other Fire	1.0148	1.0000	1.0074	-0.7%
Theft	1.0148	1.0000	1.0148	0.0%
Water	1.0148	1.0000	1.0148	0.0%
Lightning	1.0148	1.0000	1.0000	-1.5%
Liability	1.0148	1.0000	1.0000	-1.5%

Owners Forms

USAA Group

Pennsylvania

Indicated and Proposed Increased Liability Limit Factors

Liability Limit	Liability			
	Current	**Indicated**	**Proposed**	**Change**
$300,000	N/A	1.0000	1.0000	N/A
$500,000	N/A	1.1439	1.0444	N/A
$1,000,000	N/A	1.3735	1.1417	N/A

Owners Forms

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Pennsylvania

Current, Indicated, and Proposed Earthquake Zone Relativities

Zone	Current	Indicated	Proposed	Change
3	1.0000	1.0000	1.0000	0.0%
4	0.4792	0.6587	0.5750	20.0%
5	0.1917	0.4921	0.2300	20.0%

Owners Forms

USAA Group

Pennsylvania

Current and Proposed Monitored Burglar Alarm Credit

Peril	**Current**	**Proposed**
Other Perils	0.9500	1.0000
Theft	0.9500	0.9500

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Pennsylvania

Current, Indicated, and Proposed Claims Activity Surcharge Factors

Prior Non-Weather Claims	Other Perils (and Other Optional Coverages)			
	Current	Indicated	Proposed	Change
0	1.0000	1.0000	1.0000	0.0%
1	1.2100	1.2919	1.2231	1.1%
2	1.5300	1.6689	1.7066	11.5%
3	1.7700	2.1561	2.0242	14.4%
4	2.0900	2.7854	2.8888	38.2%
each add'l claim over 4 add:	0.3200		0.8646	170.2%

Prior Non-Weather Claims	Other Wind and Hail			
	Current	Indicated	Proposed	Change
0	1.0000	1.0000	1.0000	0.0%
1	1.0200	1.1241	1.1241	10.2%
2	1.2600	1.3107	1.3107	4.0%
3	1.4600	1.5197	1.4600	0.0%
4	2.0300	1.8662	1.8662	-8.1%
each add'l claim over 4 add:	0.5900		0.4062	-31.2%

Prior Non-Weather Claims	Theft			
	Current	Indicated	Proposed	Change
0	1.0000	1.0000	1.0000	0.0%
1	1.2100	1.3240	1.2480	3.1%
2	1.5300	1.7829	1.6259	6.3%
3	1.7700	2.3209	1.9803	11.9%
4	2.0900	3.0728	2.2919	9.7%
each add'l claim over 4 add:	0.3200		0.3116	-2.6%

Prior Non-Weather Claims	Water			
	Current	Indicated	Proposed	Change
0	1.0000	1.0000	1.0000	0.0%
1	1.2100	1.2860	1.3084	8.1%
2	1.5300	1.6537	1.5841	3.5%
3	1.7700	2.1266	1.8159	2.6%
4	2.0900	2.7347	2.1152	1.2%
each add'l claim over 4 add:	0.3200		0.2993	-6.5%

Owners Forms

USAA Group

Pennsylvania

Current, Indicated, and Proposed Claims Activity Surcharge Factors

Prior Non-Weather Claims	Lightning			
	Current	**Indicated**	**Proposed**	**Change**
0	1.0000	1.0000	1.0000	0.0%
1	1.2100	1.0000	1.0000	-17.4%
2	1.5300	1.0000	1.0000	-34.6%
3	1.7700	1.0000	1.0000	-43.5%
4	2.0900	1.0000	1.0000	-52.2%
each add'l claim over 4 add:	0.3200		0.0000	-100.0%

Prior Non-Weather Claims	Liability			
	Current	**Indicated**	**Proposed**	**Change**
0	1.0000	1.0000	1.0000	0.0%
1	1.2100	1.0000	1.1823	-2.3%
2	1.5300	1.0000	1.5300	0.0%
3	1.7700	1.0000	1.7700	0.0%
4	2.0900	1.0000	2.0900	0.0%
each add'l claim over 4 add:	0.3200		0.3200	0.0%

Owners Forms

USAA Group

Pennsylvania

Current, Indicated, and Proposed Home Age Discount Factors

Years	Other Perils				Other Fire				Other Wind and Hail				Theft				Water				Lightning			
	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change
0	0.3920	0.1880	0.3841	-2.0%	0.3421	0.2762	0.3091	-9.6%	0.3105	0.1026	0.2823	-9.1%	0.3920	0.4847	0.4847	23.6%	0.3920	0.2090	0.3920	0.0%	0.3920	1.0000	0.8662	121.0%
1	0.4297	0.2196	0.4148	-3.5%	0.3609	0.2896	0.3253	-9.9%	0.3416	0.1273	0.3105	-9.1%	0.4297	0.4847	0.4847	12.8%	0.4297	0.2672	0.4297	0.0%	0.4297	1.0000	0.8840	105.7%
2	0.4727	0.2532	0.4480	-5.2%	0.3802	0.3034	0.3418	-10.1%	0.3758	0.1579	0.3416	-9.1%	0.4727	0.4847	0.4847	2.5%	0.4727	0.3316	0.4727	0.0%	0.4727	1.0000	0.9005	90.5%
3	0.5200	0.2881	0.4838	-7.0%	0.3998	0.3176	0.3587	-10.3%	0.4134	0.1954	0.3758	-9.1%	0.5200	0.4847	0.4847	-6.8%	0.5200	0.4005	0.5200	0.0%	0.5200	1.0000	0.9155	76.1%
4	0.5720	0.3239	0.5141	-10.1%	0.4197	0.3321	0.3759	-10.4%	0.4547	0.2406	0.4134	-9.1%	0.5720	0.4847	0.4847	-15.3%	0.5720	0.4721	0.5720	0.0%	0.5720	1.0000	0.9292	62.4%
5	0.6286	0.3601	0.5370	-14.6%	0.4401	0.3470	0.3936	-10.6%	0.5002	0.2945	0.4547	-9.1%	0.6286	0.4847	0.4847	-22.9%	0.6286	0.5440	0.6224	-1.0%	0.6286	1.0000	0.9415	49.8%
6	0.6800	0.3963	0.5747	-15.5%	0.4606	0.3623	0.4114	-10.7%	0.5502	0.3574	0.5002	-9.1%	0.6800	0.4847	0.4847	-28.7%	0.6800	0.6143	0.6722	-1.1%	0.6800	1.0000	0.9525	40.1%
7	0.7305	0.4319	0.6086	-16.7%	0.4814	0.3778	0.4296	-10.8%	0.6052	0.4292	0.5502	-9.1%	0.7305	0.4898	0.4898	-33.0%	0.7305	0.6811	0.7260	-0.6%	0.7305	1.0000	0.9622	31.7%
8	0.7758	0.4666	0.6384	-17.7%	0.5024	0.3937	0.4481	-10.8%	0.6657	0.5091	0.6052	-9.1%	0.7758	0.4950	0.4950	-36.2%	0.7758	0.7428	0.7813	0.7%	0.7758	1.0000	0.9707	25.1%
9	0.8197	0.4999	0.6650	-18.9%	0.5236	0.4099	0.4668	-10.8%	0.7323	0.5951	0.6657	-9.1%	0.8197	0.5002	0.5002	-39.0%	0.8197	0.7984	0.8333	1.7%	0.8197	1.0000	0.9780	19.3%
10	0.8561	0.5316	0.6883	-19.6%	0.5448	0.4264	0.4856	-10.9%	0.8025	0.6843	0.7295	-9.1%	0.8561	0.5055	0.5055	-41.0%	0.8561	0.8470	0.8774	2.5%	0.8561	1.0000	0.9841	15.0%
11	0.8869	0.5614	0.7088	-20.1%	0.5660	0.4431	0.5046	-10.8%	0.8655	0.7724	0.7868	-9.1%	0.8869	0.5108	0.5108	-42.4%	0.8869	0.8883	0.9135	3.0%	0.8869	1.0000	0.9892	11.5%
12	0.9134	0.5891	0.7267	-20.4%	0.5873	0.4601	0.5237	-10.8%	0.9189	0.8540	0.8540	-7.1%	0.9134	0.5162	0.5162	-43.5%	0.9134	0.9223	0.9423	3.2%	0.9134	1.0000	0.9932	8.7%
13	0.9356	0.6146	0.7423	-20.7%	0.6085	0.4773	0.5429	-10.8%	0.9602	0.9232	0.9232	-3.9%	0.9356	0.5216	0.5216	-44.2%	0.9356	0.9492	0.9643	3.1%	0.9356	1.0000	0.9962	6.5%
14	0.9558	0.6379	0.7558	-20.9%	0.6297	0.4948	0.5622	-10.7%	0.9877	0.9737	0.9737	-1.4%	0.9558	0.5271	0.5271	-44.9%	0.9558	0.9696	0.9802	2.6%	0.9558	1.0000	0.9983	4.4%
15	0.9711	0.6589	0.7674	-21.0%	0.6507	0.5124	0.5815	-10.6%	1.0000	1.0000	1.0000	0.0%	0.9711	0.5327	0.5327	-45.1%	0.9711	0.9842	0.9909	2.0%	0.9711	1.0000	0.9996	2.9%
16	0.9832	0.6777	0.7775	-20.9%	0.6715	0.5301	0.6008	-10.5%	0.9966	0.9980	0.9966	0.0%	0.9832	0.5383	0.5383	-45.3%	0.9832	0.9935	0.9973	1.4%	0.9832	1.0000	1.0000	1.7%
17	0.9906	0.6944	0.7863	-20.6%	0.6921	0.5480	0.6201	-10.4%	0.9776	0.9659	0.9776	0.0%	0.9906	0.5440	0.5440	-45.1%	0.9906	0.9986	1.0000	0.9%	0.9906	1.0000	0.9997	0.9%
18	0.9948	0.7091	0.7938	-20.2%	0.7123	0.5660	0.6391	-10.3%	0.9439	0.9048	0.9439	0.0%	0.9948	0.5497	0.5497	-44.7%	0.9948	1.0000	0.9998	0.5%	0.9948	1.0000	0.9987	0.4%
19	1.0000	0.7220	0.8003	-20.0%	0.7323	0.5840	0.6582	-10.1%	0.8971	0.8186	0.8971	0.0%	1.0000	0.5555	0.5555	-44.5%	1.0000	0.9986	0.9974	-0.3%	1.0000	1.0000	0.9967	-0.3%
20	1.0000	0.7331	0.8060	-19.4%	0.7519	0.6021	0.6770	-10.0%	0.8392	0.7139	0.8392	0.0%	1.0000	0.5614	0.5614	-43.9%	1.0000	0.9950	0.9933	-0.7%	1.0000	1.0000	0.9947	-0.5%
21	0.9966	0.7427	0.8110	-18.6%	0.7710	0.6202	0.6956	-9.8%	0.8392	0.7139	0.8392	0.0%	0.9966	0.5673	0.5673	-43.1%	0.9966	0.9899	0.9880	-0.9%	0.9966	1.0000	0.9927	-0.4%
22	0.9931	0.7509	0.8153	-17.9%	0.7897	0.6383	0.7140	-9.6%	0.8392	0.7139	0.8392	0.0%	0.9931	0.5733	0.5733	-42.3%	0.9931	0.9837	0.9818	-1.1%	0.9931	1.0000	0.9907	-0.2%
23	0.9882	0.7579	0.8192	-17.1%	0.8078	0.6563	0.7321	-9.4%	0.8392	0.7139	0.8392	0.0%	0.9882	0.5794	0.5794	-41.4%	0.9882	0.9770	0.9750	-1.3%	0.9882	1.0000	0.9888	0.1%
24	0.9812	0.7640	0.8228	-16.1%	0.8255	0.6743	0.7499	-9.2%	0.8392	0.7139	0.8392	0.0%	0.9812	0.5855	0.5855	-40.3%	0.9812	0.9702	0.9680	-1.3%	0.9812	1.0000	0.9868	0.6%
25	0.9782	0.7692	0.8261	-15.5%	0.8426	0.6921	0.7673	-8.9%	0.8392	0.7139	0.8392	0.0%	0.9782	0.5917	0.5917	-39.5%	0.9782	0.9634	0.9609	-1.8%	0.9782	1.0000	0.9848	0.7%
26	0.9724	0.7737	0.8291	-14.7%	0.8590	0.7097	0.7843	-8.7%	0.8392	0.7139	0.8392	0.0%	0.9724	0.5979	0.5979	-38.5%	0.9724	0.9571	0.9538	-1.9%	0.9724	1.0000	0.9828	1.1%
27	0.9679	0.7777	0.8321	-14.0%	0.8748	0.7271	0.8010	-8.4%	0.8392	0.7139	0.8392	0.0%	0.9679	0.6042	0.6042	-37.6%	0.9679	0.9513	0.9468	-2.2%	0.9679	1.0000	0.9809	1.3%
28	0.9595	0.7812	0.8350	-13.0%	0.8899	0.7443	0.8171	-8.2%	0.8392	0.7139	0.8392	0.0%	0.9595	0.6106	0.6106	-36.4%	0.9595	0.9463	0.9401	-2.0%	0.9595	1.0000	0.9789	2.0%
29	0.9527	0.7846	0.8379	-12.0%	0.9044	0.7613	0.8328	-7.9%	0.8392	0.7139	0.8392	0.0%	0.9527	0.6170	0.6170	-35.2%	0.9527	0.9420	0.9420	-1.1%	0.9527	1.0000	0.9769	2.5%
30	0.9472	0.7878	0.8408	-11.2%	0.9181	0.7779	0.8480	-7.6%	0.8392	0.7139	0.8392	0.0%	0.9472	0.6235	0.6235	-34.2%	0.9472	0.9385	0.9385	-0.9%	0.9472	1.0000	0.9750	2.9%
31	0.9417	0.7909	0.8438	-10.4%	0.9311	0.7942	0.8626	-7.4%	0.8392	0.7139	0.8392	0.0%	0.9417	0.6301	0.6301	-33.1%	0.9417	0.9358	0.9358	-0.6%	0.9417	1.0000	0.9730	3.3%
32	0.9359	0.7941	0.8470	-9.5%	0.9433	0.8101	0.8767	-7.1%	0.8392	0.7139	0.8392	0.0%	0.9359	0.6368	0.6368	-32.0%	0.9359	0.9338	0.9338	-0.2%	0.9359	1.0000	0.9711	3.8%
33	0.9291	0.7975	0.8503	-8.5%	0.9547	0.8255	0.8901	-6.8%	0.8392	0.7139	0.8392	0.0%	0.9291	0.6435	0.6435	-30.7%	0.9291	0.9325	0.9325	0.4%	0.9291	1.0000	0.9692	4.3%
34	0.9244	0.8010	0.8537	-7.6%	0.9654	0.8406	0.9030	-6.5%	0.8392	0.7139	0.8392	0.0%	0.9244	0.6503	0.6503	-29.7%	0.9244	0.9318	0.9318	0.8%	0.9244	1.0000	0.9672	4.6%
35	0.9201	0.8048	0.8573	-6.8%	0.9752	0.8551	0.9151	-6.2%	0.8392	0.7139	0.8392	0.0%	0.9201	0.6571	0.6571	-28.6%	0.9201	0.9315	0.9315	1.2%	0.9201	1.0000	0.9653	4.9%
36	0.9143	0.8089	0.8612	-5.8%	0.9843	0.8691	0.9267	-5.9%	0.8392	0.7139	0.8392	0.0%	0.9143	0.6641	0.6641	-27.4%	0.9143	0.9315	0.9315	1.9%	0.9143	1.0000	0.9633	5.4%
37	0.9081	0.8134	0.8653	-4.7%	0.9925	0.8826	0.9375	-5.5%	0.8392	0.7139	0.8392	0.0%	0.9081	0.6711	0.6711	-26.1%	0.9081	0.9316	0.9315	2.6%	0.9081	1.0000	0.9614	5.9%
38	0.9039	0.8182	0.8695	-3.8%	1.0000	0.8954	0.9477	-5.2%	0.8392	0.7139	0.8392	0.0%	0.9039	0.6782	0.6782	-25.0%	0.9039	0.9316	0.9315	3.1%	0.9039	1.0000	0.9595	6.2%
39	0.8989	0.8235	0.8741	-2.8%	0.9916	0.9077	0.9581	-3.4%	0.8392	0.7139	0.8392	0.0%	0.8989	0.6853	0.6853	-23.8%	0.8989	0.9312	0.9312	3.6%	0.8989	1.0000	0.9576	6.5%
40	0.8960	0.8292	0.8788	-1.9%	0.9916	0.9193	0.9687	-2.3%	0.8392	0.7139	0.8392	0.0%	0.8960	0.6925	0.6925	-22.7%	0.8960	0.9303	0.9303	3.8%	0.8960	1.0000	0.9557	6.7%
41	0.8924	0.8353	0.8838	-1.0%	0.9916	0.9302	0.9793	-1.2%	0.8392	0.7139	0.8392	0.0%	0.8924	0.6998	0.6998	-21.6%	0.8924	0.9286	0.9286	4.1%	0.8924	1.0000	0.9538	6.9%
42	0.8858	0.8418	0.8890	0.4%	0.9916	0.9404	0.9901	-0.2%	0.8392	0.7139	0.8392	0.0%	0.8858	0.7072	0.7072	-20.2%	0.8858	0.9258	0.9258	4.5%	0.8858	1.0000	0.9518	7.5%
43	0.8828	0.8487	0.8944	1.3%	0.9916	0.9499	1.0000	0.8%	0.8392	0.7139	0.8392	0.0%	0.8828	0.7147	0.7147	-19.0%	0.8828	0.9218	0.9218	4.4%	0.8828	1.0000	0.9499	7.6%
44	0.8776	0.8560	0.9000	2.6%	0.9916	0.9586	1.0000	0.8%	0.8392	0.7139	0.8392	0.0%	0.8776	0.7222	0.7222	-17.7%	0.8776	0.9162	0.9162	4.4%	0.8776	1.0000	0.9480	8.0%
45	0.8753	0.8637	0.9058	3.5%	0.9916	0.9665	1.0000	0.8%	0.8392	0.7139	0.8392	0.0%	0.8753	0.7299	0.7299	-16.6%	0.8753	0.9090	0.9090	3.9%	0.8753	1.0000	0.9461	8.1%
46	0.8718	0.8717	0.9118	4.6%	0.9916	0.9736	1.0000	0.8%	0.8392	0.7139	0.8392	0.0%	0.8718	0.7376	0.7376	-15.4%	0.8718	0.8998	0.8998	3.2%	0.8718	1.0000	0.9443	8.3%
47	0.8649	0.8799	0.9180	6.1%	0.9916	0.9799	1.0000	0.8%	0.8392	0.7139	0.8392	0.0%	0.8649	0.7453	0.7453	-13.8%	0.8649	0.8886	0.8886	2.7%	0.8649	1.0000	0.9424	9.0%
48	0.8620	0.8885	0.9242	7.2%	0.9916	0.9854	1.0000	0.8%	0.8392	0.7139	0.8392	0.0%	0.8620	0.7532	0.7532	-12.6%	0.8620	0.8752	0.8752	1.5%	0.8620	1.0000	0.9405	9.1%
49	0.8578	0.8972	0.9306	8.5%	0.9916	0.9900	1.0000	0.8%	0.8392	0.7139	0.8392	0.0%	0.8578	0.7612	0.7612	-11.3%	0.8578	0.8594	0.8594	0.2%	0.8578	1.0000	0.9386	9.4%
50	0.8588	0.9060	0.9371	9.1%	0.9916	0.9938	1.0000	0.8%	0.7727	0.7139	0.7727	0.0%	0.8588	0.7692	0.7692	-10.4%	0.8588	0.8414	0.8414	-2.0%	0.8588	1.0000	0.9367	9.1%
51	0.8588	0.9149	0.9436	9.9%	0.9916	0.9967	1.0000	0.8%	0.7727	0.7139	0.7727	0.0%	0.8588	0.7773	0.7773	-9.5%	0.8588	0.8210	0.8210	-4.4%	0.8588	1.0000	0.9349	8.9%
52	0.8588	0.9238	0.9502	10.6%	0.9916	0.9987	1.0000	0.8%	0.7727	0.7139	0.7727	0.0%	0.8588	0.7855	0.7855	-8.5%	0.8588	0.7984	0.7984	-7.0%	0.8588	1.0000	0.9330	8.6%
53	0.8588	0.9326	0.9568	11.4%	0.9916	0.9998	1.0000	0.8%	0.7727	0.7139	0.7727	0.0%	0.8588	0.7938	0.7938	-7.6%	0.8588	0.7737	0.7737	-9.9%	0.8588	1.0000	0.9311	8.4%
54	0.8588	0.9413	0.9634	12.2%	0.9916	1.0000	1.0000	0.8%	0.7727	0.7139	0.7727	0.0%	0.8588	0.8022	0.8022	-6.6%	0.8588	0.7470	0.7467	-13.1%	0.8588	1.0000	0.9293	8.2%
55	0.8553	0.9497	0.9699	13.4%	0.9916	0.9993	1.0000	0.8%	0.7727	0.7139	0.7727	0.0%	0.8553	0.8106	0.8106	-5.2%	0.8553	0.7186	0.7365	-13.9%	0.8553	1.0000	0.9274	8.4%
56	0.8553	0.9577	0.9763	14.1%	0.9916	0.9978	1.0000	0.8%	0.7727	0.7139	0.7727	0.0%	0.8553	0.8192	0.8192	-4.2%	0.8553	0.6888	0.7263	-15.1%	0.8553	1.0000	0.9255	8.2%
57	0.8553	0.9653	0.9826	14.9%	0.9916	0.9953	1.0000	0.8%	0.7727	0.7139	0.7727	0.0%	0.8553	0.8278	0.8278	-3.2%	0.8553	0.6577	0.7162	-16.3%	0.8553	1.0000	0.9237	8.0%
58	0.8553	0.9724	0.9886	15.6%	0.9916	0.9920	1.0000	0.8%	0.7727	0.7139	0.7727	0.0%	0.8553	0.8366	0.8366	-2.2%	0.8553	0.6259	0.7061	-17.4%	0.8553	1.0000	0.9218	7.8%
59	0.8553	0.9789	0.9944	16.3%	0.9916	0.9878	1.0000	0.8%	0.7727	0.7139	0.7727	0.0%	0.8553	0.8454	0.8454	-1.2%	0.8553	0.5935	0.6962	-18.6%	0.8553	1.0000	0.9200	7.6%
60	0.8505	0.9847	1.0000	17.6%	0.9916	0.9828	1.0000	0.8%	0.7727	0.7139	0.7727	0.0%	0.8505	0.8543	0.8543	0.4%	0.8505	0.5610	0.6864	-19.3%	0.8505	1.0000	0.9182	8.0%
61	0.8505	0.9898	1.0000	17.6%	0.9916	0.9769	1.0000	0.8%	0.7727	0.7139	0.7727	0.0%	0.8505	0.8633	0.8633	1.5%	0.8505	0.5610	0.6768	-20.4%	0.8505	1.0000	0.9163	7.7%
62	0.8505	0.9939	1.0000	17.6%	0.9916	0.9702	1.0000	0.8%	0.7727	0.7139	0.7727	0.0%	0.8505	0.8724	0.8724	2.6%	0.8505	0.5610	0.6676	-21.5%	0.8505	1.0000	0.9145	7.5%
63	0.8505	0.9971	1.0000	17.6%	0.9916	0.9626	1.0000	0.8%	0.7727	0.7139	0.7727	0.0%	0.8505	0.8816	0.8816	3.7%	0.8505	0.5610	0.6584	-22.6%	0.8505	1.0000	0.9127	7.3%
64	0.8505	0.9991	1.0000	17.6%	0.9916	0.9541	1.0000	0.8%	0.7727	0.7139	0.7727	0.0%	0.8505	0.8910	0.8910	4.8%	0.8505	0.5610	0.6499	-23.6%	0.8505	1.0000	0.9108	7.1%
65	0.8333	1.0000	1.0000	20.0%	0.9916	0.9449	1.0000	0.8%	0.7727	0.7139	0.7727	0.0%	0.8333	0.9004	0.9004	8.1%	0.8333	0.5610	0.6415	-23.0%	0.8333	1.0000	0.9090	9.1%
66	0.8333	1.0000	1.0000	20.0%	0.9916	0.9351	1.0000	0.8%	0.7727	0.7139	0.7727	0.0%	0.8333	0.9099	0.9099	9.2%	0.8333	0.5610	0.6330	-24.0%	0.8333	1.0000	0.9072	8.9%

Years	Liability				Hurricane				Fire Following Earthquake				Earthquake Coverage			
	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change
0	0.3920	1.0000	0.6960	77.6%	0.9845	0.6784	0.6784	-31.1%	0.8837	0.7765	0.7765	-12.1%	0.8412	0.5412	0.5412	-35.7%
1	0.4297	1.0000	0.7149	66.4%	0.9849	0.6784	0.6784	-31.1%	0.8837	0.7765	0.7765	-12.1%	0.8493	0.5465	0.5465	-35.7%
2	0.4727	1.0000	0.7364	55.8%	0.9853	0.6784	0.6784	-31.1%	0.8832	0.7765	0.7765	-12.1%	0.8574	0.5517	0.5517	-35.7%
3	0.5200	1.0000	0.7600	46.2%	0.9857	0.6784	0.6784	-31.2%	0.8827	0.7835	0.7835	-11.2%	0.8655	0.5569	0.5569	-35.7%
4	0.5720	1.0000	0.7860	37.4%	0.9861	0.6784	0.6784	-31.2%	0.8822	0.7900	0.7900	-10.5%	0.8736	0.5621	0.5621	-35.7%
5	0.6286	1.0000	0.8143	29.5%	0.9865	0.6848	0.6848	-30.6%	0.8819	0.7960	0.7960	-9.7%	0.8817	0.5673	0.5673	-35.7%
6	0.6800	1.0000	0.8400	23.5%	0.9869	0.6958	0.6958	-29.5%	0.8815	0.8015	0.8015	-9.1%	0.8898	0.5725	0.5725	-35.7%
7	0.7305	1.0000	0.8653	18.5%	0.9873	0.7109	0.7109	-28.0%	0.8813	0.8065	0.8065	-8.5%	0.8978	0.5777	0.5777	-35.7%
8	0.7758	1.0000	0.8879	14.4%	0.9877	0.7298	0.7298	-26.1%	0.8810	0.8112	0.8112	-7.9%	0.9059	0.5829	0.5829	-35.7%
9	0.8197	1.0000	0.9099	11.0%	0.9881	0.7517	0.7517	-23.9%	0.8809	0.8154	0.8154	-7.4%	0.9139	0.5880	0.5880	-35.7%
10	0.8561	1.0000	0.9281	8.4%	0.9885	0.7761	0.7761	-21.5%	0.8808	0.8193	0.8193	-7.0%	0.9219	0.5932	0.5932	-35.7%
11	0.8869	1.0000	0.9435	6.4%	0.9889	0.8023	0.8023	-18.9%	0.8807	0.8228	0.8228	-6.6%	0.9298	0.5982	0.5982	-35.7%
12	0.9134	1.0000	0.9567	4.7%	0.9893	0.8297	0.8297	-16.1%	0.8807	0.8260	0.8260	-6.2%	0.9378	0.6034	0.6034	-35.7%
13	0.9356	1.0000	0.9678	3.4%	0.9897	0.8573	0.8573	-13.4%	0.8808	0.8289	0.8289	-5.9%	0.9457	0.6085	0.6085	-35.7%
14	0.9558	1.0000	0.9779	2.3%	0.9901	0.8841	0.8841	-10.7%	0.8809	0.8315	0.8315	-5.6%	0.9535	0.6135	0.6135	-35.7%
15	0.9711	1.0000	0.9856	1.5%	0.9904	0.9090	0.9090	-8.2%	0.8811	0.8339	0.8339	-5.4%	0.9613	0.6185	0.6185	-35.7%
16	0.9832	1.0000	0.9916	0.9%	0.9908	0.9308	0.9308	-6.1%	0.8813	0.8361	0.8361	-5.1%	0.9691	0.6235	0.6235	-35.7%
17	0.9906	1.0000	0.9953	0.5%	0.9912	0.9483	0.9483	-4.3%	0.8816	0.8380	0.8380	-4.9%	0.9769	0.6286	0.6286	-35.7%
18	0.9948	1.0000	0.9974	0.3%	0.9916	0.9602	0.9602	-3.2%	0.8819	0.8398	0.8398	-4.8%	0.9846	0.6335	0.6335	-35.7%
19	1.0000	1.0000	1.0000	0.0%	0.9920	0.9867	0.9867	-0.5%	0.8823	0.8415	0.8415	-4.6%	0.9923	0.6385	0.6385	-35.7%
20	1.0000	1.0000	1.0000	0.0%	0.9924	0.9867	0.9867	-0.6%	0.8828	0.8431	0.8431	-4.5%	1.0000	0.6434	0.6434	-35.7%
21	0.9966	1.0000	0.9983	0.2%	0.9928	0.9867	0.9867	-0.6%	0.8833	0.8445	0.8445	-4.4%	1.0077	0.6484	0.6484	-35.7%
22	0.9931	1.0000	0.9966	0.4%	0.9932	0.9867	0.9867	-0.7%	0.8838	0.8459	0.8459	-4.3%	1.0154	0.6533	0.6533	-35.7%
23	0.9882	1.0000	0.9941	0.6%	0.9936	0.9867	0.9867	-0.7%	0.8845	0.8472	0.8472	-4.2%	1.0231	0.6583	0.6583	-35.7%
24	0.9812	1.0000	0.9906	1.0%	0.9940	0.9867	0.9867	-0.7%	0.8851	0.8485	0.8485	-4.1%	1.0308	0.6632	0.6632	-35.7%
25	0.9782	1.0000	0.9891	1.1%	0.9944	0.9867	0.9867	-0.8%	0.8859	0.8498	0.8498	-4.1%	1.0385	0.6682	0.6682	-35.7%
26	0.9724	1.0000	0.9862	1.4%	0.9948	0.9867	0.9867	-0.8%	0.8866	0.8510	0.8510	-4.0%	1.0463	0.6732	0.6732	-35.7%
27	0.9679	1.0000	0.9840	1.7%	0.9952	0.9867	0.9867	-0.9%	0.8875	0.8524	0.8524	-4.0%	1.0541	0.6782	0.6782	-35.7%
28	0.9595	1.0000	0.9798	2.1%	0.9956	0.9867	0.9867	-0.9%	0.8884	0.8537	0.8537	-3.9%	1.0620	0.6833	0.6833	-35.7%
29	0.9527	1.0000	0.9764	2.5%	0.9960	0.9867	0.9867	-0.9%	0.8893	0.8551	0.8551	-3.8%	1.0699	0.6884	0.6884	-35.7%
30	0.9472	1.0000	0.9736	2.8%	0.9964	0.9867	0.9867	-1.0%	0.8903	0.8566	0.8566	-3.8%	1.0779	0.6935	0.6935	-35.7%
31	0.9417	1.0000	0.9709	3.1%	0.9968	0.9867	0.9867	-1.0%	0.8914	0.8582	0.8582	-3.7%	1.0859	0.6987	0.6987	-35.7%
32	0.9359	1.0000	0.9680	3.4%	0.9972	0.9867	0.9867	-1.1%	0.8925	0.8598	0.8598	-3.7%	1.0940	0.7039	0.7039	-35.7%
33	0.9291	1.0000	0.9646	3.8%	0.9976	0.9867	0.9867	-1.1%	0.8937	0.8616	0.8616	-3.6%	1.1022	0.7092	0.7092	-35.7%
34	0.9244	1.0000	0.9622	4.1%	0.9980	0.9867	0.9867	-1.1%	0.8950	0.8635	0.8635	-3.5%	1.1105	0.7145	0.7145	-35.7%
35	0.9201	1.0000	0.9601	4.3%	0.9984	0.9867	0.9867	-1.2%	0.8963	0.8656	0.8656	-3.4%	1.1189	0.7199	0.7199	-35.7%
36	0.9143	1.0000	0.9572	4.7%	0.9988	0.9867	0.9867	-1.2%	0.8976	0.8678	0.8678	-3.3%	1.1274	0.7254	0.7254	-35.7%
37	0.9081	1.0000	0.9541	5.1%	0.9992	0.9867	0.9867	-1.3%	0.8990	0.8702

Owners Forms

USAA Group

Pennsylvania

Current, Indicated, and Proposed Home Age Discount Factors

Years	Other Perils				Other Fire				Other Wind and Hail				Theft				Water				Lightning				Liability				Hurricane				Fire Following Earthquake				Earthquake Coverage			
	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change
67	0.8333	0.9990	1.0000	20.0%	0.9916	0.9247	1.0000	0.8%	0.7727	0.7139	0.7727	0.0%	0.8333	0.9195	0.9195	10.3%	0.8333	0.5610	0.6253	-25.0%	0.8333	1.0000	0.9054	8.7%	0.8333	1.0000	0.9167	10.0%	1.0000	1.0000	1.0000	0.0%	0.9705	1.0000	1.0000	3.0%	1.4555	0.9365	0.9365	-35.7%
68	0.8333	0.9969	1.0000	20.0%	0.9916	0.9136	1.0000	0.8%	0.7727	0.7139	0.7727	0.0%	0.8333	0.9292	0.9292	11.5%	0.8333	0.5610	0.6179	-25.8%	0.8333	1.0000	0.9036	8.4%	0.8333	1.0000	0.9167	10.0%	1.0000	1.0000	1.0000	0.0%	0.9739	1.0000	1.0000	2.7%	1.4677	0.9443	0.9443	-35.7%
69	0.8333	0.9931	1.0000	20.0%	0.9916	0.9136	1.0000	0.8%	0.7727	0.7139	0.7727	0.0%	0.8333	0.9390	0.9390	12.7%	0.8333	0.5610	0.6111	-26.7%	0.8333	1.0000	0.9018	8.2%	0.8333	1.0000	0.9167	10.0%	1.0000	1.0000	1.0000	0.0%	0.9774	1.0000	1.0000	2.3%	1.4799	0.9522	0.9522	-35.7%
70	0.8120	0.9883	1.0000	23.2%	0.9916	0.9136	1.0000	0.8%	0.7727	0.7139	0.7727	0.0%	0.8120	0.9489	0.9489	16.9%	0.8120	0.5610	0.6043	-25.6%	0.8120	1.0000	0.9000	10.8%	0.8120	1.0000	0.9060	11.6%	1.0000	1.0000	1.0000	0.0%	0.9810	1.0000	1.0000	1.9%	1.4922	0.9601	0.9601	-35.7%
71	0.8120	0.9826	1.0000	23.2%	0.9916	0.9136	1.0000	0.8%	0.7727	0.7139	0.7727	0.0%	0.8120	0.9589	0.9589	18.1%	0.8120	0.5610	0.5981	-26.3%	0.8120	1.0000	0.8982	10.6%	0.8120	1.0000	0.9060	11.6%	1.0000	1.0000	1.0000	0.0%	0.9846	1.0000	1.0000	1.6%	1.5045	0.9680	0.9680	-35.7%
72	0.8120	0.9752	1.0000	23.2%	0.9916	0.9136	1.0000	0.8%	0.7727	0.7139	0.7727	0.0%	0.8120	0.9690	0.9690	19.3%	0.8120	0.5610	0.5927	-27.0%	0.8120	1.0000	0.8964	10.4%	0.8120	1.0000	0.9060	11.6%	1.0000	1.0000	1.0000	0.0%	0.9884	1.0000	1.0000	1.2%	1.5169	0.9760	0.9760	-35.7%
73	0.8120	0.9667	1.0000	23.2%	0.9916	0.9136	1.0000	0.8%	0.7727	0.7139	0.7727	0.0%	0.8120	0.9793	0.9793	20.6%	0.8120	0.5610	0.5873	-27.7%	0.8120	1.0000	0.8946	10.2%	0.8120	1.0000	0.9060	11.6%	1.0000	1.0000	1.0000	0.0%	0.9922	1.0000	1.0000	0.8%	1.5293	0.9840	0.9840	-35.7%
74	0.8120	0.9571	1.0000	23.2%	0.9916	0.9136	1.0000	0.8%	0.7727	0.7139	0.7727	0.0%	0.8120	0.9896	0.9896	21.9%	0.8120	0.5610	0.5819	-28.3%	0.8120	1.0000	0.8928	10.0%	0.8120	1.0000	0.9060	11.6%	1.0000	1.0000	1.0000	0.0%	0.9960	1.0000	1.0000	0.4%	1.5417	0.9920	0.9920	-35.7%
75+	0.7996	0.9476	1.0000	25.1%	0.9916	0.9136	1.0000	0.8%	0.7727	0.7139	0.7727	0.0%	0.7996	1.0000	1.0000	25.1%	0.7996	0.5610	0.5775	-27.8%	0.7996	1.0000	0.8910	11.4%	0.7996	1.0000	0.8998	12.5%	1.0000	1.0000	1.0000	0.0%	1.0000	1.0000	1.0000	0.0%	1.5542	1.0000	1.0000	-35.7%

Unit-Owners Forms

USAA Group

Pennsylvania

Current and Proposed Company Base Rates

	Current Base Rates											
Company	**Other Perils**	**Other Fire**	**Other Wind and Hail**	**Theft**	**Water**	**Lightning**	**Liability**	**Hurricane**	**Severe Thunderstorm**	**Winter Storm**	**Fire Following Earthquake**	**Earthquake Coverage**
USAA	$295.33	$64.08	$3.85	N/A	N/A	N/A	N/A	$2.64	$11.16	$0.53	$2.88	$34.94
USAA-CIC	$235.72	$50.57	$3.60	N/A	N/A	N/A	N/A	$2.64	$11.16	$0.53	$2.88	$34.94
USAA-GIC	$200.80	$36.73	$2.25	N/A	N/A	N/A	N/A	$2.64	$11.16	$0.53	$2.88	$34.94
Garrison	$223.56	$46.45	$3.56	N/A	N/A	N/A	N/A	$2.64	$11.16	$0.53	$2.88	$34.94

	Proposed Base Rates											
Company	**Other Perils**	**Other Fire**	**Other Wind and Hail**	**Theft**	**Water**	**Lightning**	**Liability**	**Hurricane**	**Severe Thunderstorm**	**Winter Storm**	**Fire Following Earthquake**	**Earthquake Coverage**
USAA	$91.07	$39.07	$8.39	$34.19	$274.26	$0.97	$78.18	$5.94	$10.94	$0.66	$3.01	$30.28
USAA-CIC	$83.44	$35.33	$8.37	$28.85	$243.76	$0.88	$72.60	$5.94	$10.94	$0.66	$3.01	$30.28
USAA-GIC	$65.97	$27.57	$4.83	$25.49	$179.90	$0.59	$53.75	$5.94	$10.94	$0.66	$3.01	$30.28
Garrison	$84.69	$34.84	$8.73	$28.01	$239.20	$0.88	$73.06	$5.94	$10.94	$0.66	$3.01	$30.28

Unit-Owners Forms

USAA Group

Pennsylvania

Current, Indicated, and Proposed Pricing Level Factors

Pricing Level	Other Perils (and Other Optional Coverages*)				Other Fire				Other Wind and Hail				Theft				Water				Lightning			
	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change
21	0.2544	0.4478	0.3283	29.0%	0.2103	0.2429	0.2614	24.3%	0.6640	1.0000	0.7233	8.9%	0.2544	0.1351	0.2378	-6.5%	0.2544	0.4220	0.3643	43.2%	0.2544	1.0000	0.5147	102.3%
22	0.2808	0.4592	0.3526	25.6%	0.2184	0.2606	0.2772	26.9%	0.6757	1.0000	0.7381	9.2%	0.2808	0.1438	0.2510	-10.6%	0.2808	0.4335	0.3819	36.0%	0.2808	1.0000	0.5279	88.0%
23	0.3079	0.4709	0.3773	22.5%	0.2269	0.2787	0.2934	29.3%	0.6876	1.0000	0.7523	9.4%	0.3079	0.1531	0.2646	-14.1%	0.3079	0.4453	0.3999	29.9%	0.3079	1.0000	0.5415	75.9%
24	0.3357	0.4828	0.4024	19.9%	0.2359	0.2977	0.3101	31.5%	0.6998	1.0000	0.7658	9.4%	0.3357	0.1630	0.2785	-17.0%	0.3357	0.4575	0.4185	24.7%	0.3357	1.0000	0.5554	65.4%
25	0.3638	0.4951	0.4276	17.5%	0.2455	0.3169	0.3273	33.3%	0.7121	1.0000	0.7787	9.4%	0.3638	0.1735	0.2925	-19.6%	0.3638	0.4700	0.4374	20.2%	0.3638	1.0000	0.5718	57.2%
26	0.3922	0.5077	0.4530	15.5%	0.2556	0.3364	0.3448	34.9%	0.7246	1.0000	0.7909	9.1%	0.3922	0.1847	0.3154	-19.6%	0.3922	0.4829	0.4566	16.4%	0.3922	1.0000	0.5894	50.3%
27	0.4205	0.5206	0.4783	13.7%	0.2663	0.3566	0.3627	36.2%	0.7374	1.0000	0.8026	8.8%	0.4205	0.1966	0.3386	-19.5%	0.4205	0.4961	0.4760	13.2%	0.4205	1.0000	0.6077	44.5%
28	0.4487	0.5338	0.5035	12.2%	0.2777	0.3768	0.3810	37.2%	0.7504	1.0000	0.8137	8.4%	0.4487	0.2093	0.3622	-19.3%	0.4487	0.5096	0.4955	10.4%	0.4487	1.0000	0.6267	39.7%
29	0.4764	0.5474	0.5284	10.9%	0.2898	0.3975	0.3997	37.9%	0.7636	1.0000	0.8243	7.9%	0.4764	0.2228	0.3861	-19.0%	0.4764	0.5235	0.5149	8.1%	0.4764	1.0000	0.6460	35.6%
30	0.5037	0.5613	0.5529	9.8%	0.3026	0.4187	0.4187	38.4%	0.7771	1.0000	0.8345	7.4%	0.5037	0.2372	0.4103	-18.5%	0.5037	0.5378	0.5344	6.1%	0.5037	1.0000	0.6656	32.1%
31	0.5303	0.5756	0.5769	8.8%	0.3162	0.4404	0.4379	38.5%	0.7908	1.0000	0.8442	6.8%	0.5303	0.2525	0.4346	-18.0%	0.5303	0.5525	0.5538	4.4%	0.5303	1.0000	0.6852	29.2%
32	0.5562	0.5902	0.6004	7.9%	0.3307	0.4625	0.4575	38.3%	0.8047	1.0000	0.8536	6.1%	0.5562	0.2688	0.4591	-17.5%	0.5562	0.5677	0.5730	3.0%	0.5562	1.0000	0.7047	26.7%
33	0.5812	0.6052	0.6233	7.2%	0.3461	0.4850	0.4774	37.9%	0.8189	1.0000	0.8627	5.3%	0.5812	0.2862	0.4835	-16.8%	0.5812	0.5832	0.5920	1.9%	0.5812	1.0000	0.7238	24.5%
34	0.6053	0.6206	0.6456	6.7%	0.3624	0.5070	0.4975	37.3%	0.8356	1.0000	0.8726	4.4%	0.6053	0.3047	0.5080	-16.1%	0.6053	0.5991	0.6108	0.9%	0.6053	1.0000	0.7425	22.7%
35	0.6285	0.6364	0.6671	6.1%	0.3798	0.5300	0.5180	36.4%	0.8415	1.0000	0.8768	4.2%	0.6285	0.3243	0.5325	-15.3%	0.6285	0.6155	0.6294	0.1%	0.6285	1.0000	0.7607	21.0%
36	0.6508	0.6526	0.6880	5.7%	0.3984	0.5540	0.5388	35.2%	0.8474	1.0000	0.8808	3.9%	0.6508	0.3453	0.5570	-14.4%	0.6508	0.6323	0.6478	-0.5%	0.6508	1.0000	0.7782	19.6%
37	0.6721	0.6692	0.7082	5.4%	0.4181	0.5774	0.5599	33.9%	0.8534	1.0000	0.8847	3.7%	0.6721	0.3676	0.5814	-13.5%	0.6721	0.6496	0.6660	-0.9%	0.6721	1.0000	0.7950	18.3%
38	0.6926	0.6862	0.7278	5.1%	0.4391	0.6017	0.5814	32.4%	0.8595	1.0000	0.8885	3.4%	0.6926	0.3913	0.6058	-12.5%	0.6926	0.6673	0.6841	-1.2%	0.6926	1.0000	0.8111	17.1%
39	0.7123	0.7036	0.7467	4.8%	0.4616	0.6261	0.6034	30.7%	0.8656	1.0000	0.8922	3.1%	0.7123	0.4166	0.6303	-11.5%	0.7123	0.6856	0.7021	-1.4%	0.7123	1.0000	0.8264	16.0%
40	0.7314	0.7215	0.7651	4.6%	0.4855	0.6506	0.6257	28.9%	0.8717	1.0000	0.8959	2.8%	0.7314	0.4434	0.6548	-10.5%	0.7314	0.7043	0.7201	-1.5%	0.7314	1.0000	0.8409	15.0%
41	0.7499	0.7399	0.7830	4.4%	0.5110	0.6759	0.6487	26.9%	0.8779	1.0000	0.8998	2.5%	0.7499	0.4721	0.6793	-9.4%	0.7499	0.7236	0.7381	-1.6%	0.7499	1.0000	0.8547	14.0%
42	0.7679	0.7587	0.8005	4.2%	0.5383	0.7012	0.6722	24.9%	0.8841	1.0000	0.9038	2.2%	0.7679	0.5025	0.7039	-8.3%	0.7679	0.7433	0.7562	-1.5%	0.7679	1.0000	0.8677	13.0%
43	0.7857	0.7780	0.8176	4.1%	0.5674	0.7263	0.6964	22.7%	0.8903	1.0000	0.9079	2.0%	0.7857	0.5350	0.7287	-7.3%	0.7857	0.7637	0.7746	-1.4%	0.7857	1.0000	0.8800	12.0%
44	0.8035	0.7977	0.8345	3.9%	0.5985	0.7523	0.7213	20.5%	0.8966	1.0000	0.9124	1.8%	0.8035	0.5695	0.7537	-6.2%	0.8035	0.7845	0.7934	-1.3%	0.8035	1.0000	0.8919	11.0%
45	0.8213	0.8180	0.8513	3.7%	0.6318	0.7793	0.7471	18.2%	0.9030	1.0000	0.9173	1.6%	0.8213	0.6063	0.7789	-5.2%	0.8213	0.8060	0.8125	-1.1%	0.8213	1.0000	0.9032	10.0%
46	0.8396	0.8388	0.8682	3.4%	0.6675	0.8060	0.7739	15.9%	0.9094	1.0000	0.9226	1.5%	0.8396	0.6454	0.8045	-4.2%	0.8396	0.8280	0.8323	-0.9%	0.8396	1.0000	0.9143	8.9%
47	0.8584	0.8602	0.8851	3.1%	0.7056	0.8323	0.8017	13.6%	0.9158	1.0000	0.9283	1.4%	0.8584	0.6871	0.8304	-3.3%	0.8584	0.8506	0.8528	-0.7%	0.8584	1.0000	0.9252	7.8%
48	0.8780	0.8820	0.9024	2.8%	0.7465	0.8594	0.8308	11.3%	0.9223	1.0000	0.9347	1.3%	0.8780	0.7314	0.8568	-2.4%	0.8780	0.8739	0.8741	-0.4%	0.8780	1.0000	0.9361	6.6%
49	0.8988	0.9045	0.9202	2.4%	0.7903	0.8875	0.8612	9.0%	0.9288	1.0000	0.9416	1.4%	0.8988	0.7786	0.8839	-1.7%	0.8988	0.8978	0.8965	-0.3%	0.8988	1.0000	0.9473	5.4%
50	0.9210	0.9274	0.9386	1.9%	0.8373	0.9151	0.8932	6.7%	0.9324	1.0000	0.9478	1.7%	0.9210	0.8289	0.9116	-1.0%	0.9210	0.9223	0.9200	-0.1%	0.9210	1.0000	0.9590	4.1%
51	0.9451	0.9510	0.9579	1.4%	0.8877	0.9435	0.9269	4.4%	0.9544	1.0000	0.9640	1.0%	0.9451	0.8824	0.9401	-0.5%	0.9451	0.9475	0.9450	0.0%	0.9451	1.0000	0.9715	2.8%
52	0.9712	0.9752	0.9783	0.7%	0.9418	0.9713	0.9624	2.2%	0.9769	1.0000	0.9814	0.5%	0.9712	0.9394	0.9695	-0.2%	0.9712	0.9734	0.9716	0.0%	0.9712	1.0000	0.9850	1.4%
53	1.0000	1.0000	1.0000	0.0%	1.0000	1.0000	1.0000	0.0%	1.0000	1.0000	1.0000	0.0%	1.0000	1.0000	1.0000	0.0%	1.0000	1.0000	1.0000	0.0%	1.0000	1.0000	1.0000	0.0%
54	1.0318	1.0254	1.0233	-0.8%	1.0625	1.0295	1.0399	-2.1%	1.0236	1.0000	1.0142	-0.9%	1.0318	1.0646	1.0318	0.0%	1.0318	1.0273	1.0305	-0.1%	1.0318	1.0000	1.0168	-1.5%
55	1.0672	1.0515	1.0485	-1.8%	1.1298	1.0582	1.0824	-4.2%	1.0478	1.0000	1.0287	-1.8%	1.0672	1.1333	1.0650	-0.2%	1.0672	1.0554	1.0634	-0.4%	1.0672	1.0000	1.0358	-2.9%
56	1.1067	1.0782	1.0759	-2.8%	1.2021	1.0878	1.1276	-6.2%	1.0725	1.0000	1.0437	-2.7%	1.1067	1.2064	1.0999	-0.6%	1.1067	1.0843	1.0990	-0.7%	1.1067	1.0000	1.0574	-4.5%
57	1.1511	1.1056	1.1059	-3.9%	1.2800	1.1182	1.1760	-8.1%	1.0979	1.0000	1.0591	-3.5%	1.1511	1.2843	1.1511	0.0%	1.1511	1.1139	1.1377	-1.2%	1.1511	1.0000	1.0824	-6.0%
58	1.2011	1.1338	1.1390	-5.2%	1.3640	1.1476	1.2278	-10.0%	1.1238	1.0000	1.0750	-4.3%	1.2011	1.3672	1.2011	0.0%	1.2011	1.1443	1.1799	-1.8%	1.2011	1.0000	1.1111	-7.5%
59	1.2577	1.1626	1.1757	-6.5%	1.4545	1.1797	1.2833	-11.8%	1.1504	1.0000	1.0915	-5.1%	1.2577	1.4555	1.2577	0.0%	1.2577	1.1756	1.2262	-2.5%	1.2577	1.0000	1.1443	-9.0%
60	1.3220	1.1921	1.2165	-8.0%	1.5522	1.2089	1.3429	-13.5%	1.1775	1.0000	1.1087	-5.8%	1.3220	1.5494	1.3220	0.0%	1.3220	1.2077	1.2770	-3.4%	1.3220	1.0000	1.1830	-10.5%
61	1.3951	1.2224	1.2621	-9.5%	1.6576	1.2408	1.4070	-15.1%	1.2053	1.0000	1.1266	-6.5%	1.3951	1.6494	1.3951	0.0%	1.3951	1.2407	1.3331	-4.4%	1.3951	1.0000	1.2278	-12.0%
62	1.4786	1.2535	1.3134	-11.2%	1.7714	1.2715	1.4760	-16.7%	1.2338	1.0000	1.1454	-7.2%	1.4786	1.7559	1.4786	0.0%	1.4786	1.2747	1.3951	-5.6%	1.4786	1.0000	1.2800	-13.4%
63	1.5744	1.2854	1.3713	-12.9%	1.8944	1.3030	1.5504	-18.2%	1.2630	1.0000	1.1650	-7.8%	1.5744	1.8692	1.5744	0.0%	1.5744	1.3095	1.4642	-7.0%	1.5744	1.0000	1.3410	-14.8%
64	1.6845	1.3181	1.4369	-14.7%	2.0274	1.3353	1.6308	-19.6%	1.2928	1.0000	1.1856	-8.3%	1.6845	1.9899	1.6845	0.0%	1.6845	1.3453	1.5414	-8.5%	1.6845	1.0000	1.4121	-16.2%
65	1.8116	1.3516	1.5117	-16.6%	2.1714	1.3663	1.7177	-20.9%	1.3233	1.0000	1.2072	-8.8%	1.8116	2.1184	1.8116	0.0%	1.8116	1.3821	1.6280	-10.1%	1.8116	1.0000	1.4954	-17.5%
66	1.9588	1.3860	1.5972	-18.5%	2.3272	1.4002	1.8116	-22.2%	1.3546	1.0000	1.2300	-9.2%	1.9588	2.2551	1.9588	0.0%	1.9588	1.4198	1.7257	-11.9%	1.9588	1.0000	1.5932	-18.7%
67	2.1301	1.4212	1.6956	-20.4%	2.4960	1.4327	1.9134	-23.3%	1.3866	1.0000	1.2541	-9.6%	2.1301	2.4007	2.1301	0.0%	2.1301	1.4586	1.8365	-13.8%	2.1301	1.0000	1.7082	-19.8%
68	2.3301	1.4573	1.8092	-22.4%	2.6790	1.4660	2.0237	-24.5%	1.4193	1.0000	1.2796	-9.8%	2.3301	2.5556	2.3325	0.1%	2.3301	1.4985	1.9628	-15.8%	2.3301	1.0000	1.8439	-20.9%
69	2.5649	1.4948	1.9411	-24.3%	2.8775	1.4980	2.1435	-25.5%	1.4529	1.0000	1.3066	-10.1%	2.5649	2.7259	2.5540	-0.4%	2.5649	1.5400	2.1076	-17.8%	2.5649	1.0000	2.0047	-21.8%
70	2.8417	1.5324	2.0951	-26.3%	3.0930	1.5301	2.2736	-26.5%	1.4872	1.0000	1.3352	-10.2%	2.8417	2.8962	2.7967	-1.6%	2.8417	1.5815	2.2746	-20.0%	2.8417	1.0000	2.1960	-22.7%
71	3.1484	1.5708	2.2653	-28.0%	3.3269	1.5629	2.4149	-27.4%	1.5223	1.0000	1.3657	-10.3%	3.1484	3.0772	3.0624	-2.7%	3.1484	1.6242	2.4579	-21.9%	3.1484	1.0000	2.4140	-23.3%
72	3.4881	1.6103	2.4492	-29.8%	3.5812	1.5964	2.5651	-28.4%	1.5582	1.0000	1.3980	-10.3%	3.4881	3.2694	3.3533	-3.9%	3.4881	1.6679	2.6560	-23.9%	3.4881	1.0000	2.6536	-23.9%
73	3.8646	1.6507	2.6481	-31.5%	3.8549	1.6306	2.7245	-29.3%	1.5949	1.0000	1.4325	-10.2%	3.8646	3.4736	3.6718	-5.0%	3.8646	1.7129	2.8700	-25.7%	3.8646	1.0000	2.9170	-24.5%

Pricing Level	Liability				Hurricane				Severe Thunderstorm				Winter Storm				Fire Following Earthquake			
	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change
21	0.2544	1.0000	0.4318	69.7%	1.0000	1.0000	0.9000	-10.0%	1.0000	1.0000	0.9000	-10.0%	1.0000	1.0000	0.9000	-10.0%	1.0000	1.0000	0.9000	-10.0%
22	0.2808	1.0000	0.4450	58.5%	1.0000	1.0000	0.9035	-9.7%	1.0000	1.0000	0.9035	-9.7%	1.0000	1.0000	0.9035	-9.7%	1.0000	1.0000	0.9035	-9.7%
23	0.3079	1.0000	0.4586	48.9%	1.0000	1.0000	0.9070	-9.3%	1.0000	1.0000	0.9070	-9.3%	1.0000	1.0000	0.9070	-9.3%	1.0000	1.0000	0.9070	-9.3%
24	0.3357	1.0000	0.4725	40.8%	1.0000	1.0000	0.9105	-9.0%	1.0000	1.0000	0.9105	-9.0%	1.0000	1.0000	0.9105	-9.0%	1.0000	1.0000	0.9105	-9.0%
25	0.3638	1.0000	0.4865	33.7%	1.0000	1.0000	0.9140	-8.6%	1.0000	1.0000	0.9140	-8.6%	1.0000	1.0000	0.9140	-8.6%	1.0000	1.0000	0.9140	-8.6%
26	0.3922	1.0000	0.5007	27.7%	1.0000	1.0000	0.9175	-8.3%	1.0000	1.0000	0.9175	-8.3%	1.0000	1.0000	0.9175	-8.3%	1.0000	1.0000	0.9175	-8.3%
27	0.4205	1.0000	0.5158	22.7%	1.0000	1.0000	0.9211	-7.9%	1.0000	1.0000	0.9211	-7.9%	1.0000	1.0000	0.9211	-7.9%	1.0000	1.0000	0.9211	-7.9%
28	0.4487	1.0000	0.5312	18.4%	1.0000	1.0000	0.9246	-7.5%	1.0000	1.0000	0.9246	-7.5%	1.0000	1.0000	0.9246	-7.5%	1.0000	1.0000	0.9246	-7.5%
29	0.4764	1.0000	0.5468	14.8%	1.0000	1.0000	0.9282	-7.2%	1.0000	1.0000	0.9282	-7.2%	1.0000	1.0000	0.9282	-7.2%	1.0000	1.0000	0.9282	-7.2%
30	0.5037	1.0000	0.5625	11.7%	1.0000	1.0000	0.9318	-6.8%	1.0000	1.0000	0.9318	-6.8%	1.0000	1.0000	0.9318	-6.8%	1.0000	1.0000	0.9318	-6.8%
31	0.5303	1.0000	0.5782	9.0%	1.0000	1.0000	0.9354	-6.5%	1.0000	1.0000	0.9354	-6.5%	1.0000	1.0000	0.9354	-6.5%	1.0000	1.0000	0.9354	-6.5%
32	0.5562	1.0000	0.5940	6.8%	1.0000	1.0000	0.9390	-6.1%	1.0000	1.0000	0.9390	-6.1%	1.0000	1.0000	0.9390	-6.1%	1.0000	1.0000	0.9390	-6.1%
33	0.5812	1.0000	0.6097	4.9%	1.0000	1.0000	0.9427	-5.7%	1.0000	1.0000	0.9427	-5.7%	1.0000	1.0000	0.9427	-5.7%	1.0000	1.0000	0.9427	-5.7%
34	0.6053	1.0000	0.6254	3.3%	1.0000	1.0000	0.9463	-5.4%	1.0000	1.0000	0.9463	-5.4%	1.0000	1.0000	0.9463	-5.4%	1.0000	1.0000	0.9463	-5.4%
35	0.6285	1.0000	0.6410	2.0%	1.0000	1.0000	0.9500	-5.0%	1.0000	1.0000	0.9500	-5.0%	1.0000	1.0000	0.9500	-5.0%	1.0000	1.0000	0.9500	-5.0%
36	0.6508	1.0000	0.6567	0.9%	1.0000	1.0000	0.9536	-4.6%	1.0000	1.0000	0.9536	-4.6%	1.0000	1.0000	0.9536	-4.6%	1.0000	1.0000	0.9536	-4.6%
37	0.6721	1.0000	0.6723	0.0%	1.0000	1.0000	0.9573	-4.3%	1.0000	1.0000	0.9573	-4.3%	1.0000	1.0000	0.9573	-4.3%	1.0000	1.0000	0.9573	-4.3%
38	0.6926	1.0000	0.6879	-0.7%	1.0000	1.0000	0.9610	-3.9%	1.0000	1.0000	0.9610	-3.9%	1.0000	1.0000	0.9610	-3.9%	1.0000	1.0000	0.9610	-3.9%
39	0.7123	1.0000	0.7037	-1.2%	1.0000	1.0000	0.9647	-3.5%	1.0000	1.0000	0.9647	-3.5%	1.0000	1.0000	0.9647	-3.5%	1.0000	1.0000	0.9647	-3.5%
40	0.7314	1.0000	0.7197	-1.6%	1.0000	1.0000	0.9685	-3.2%	1.0000	1.0000	0.9685	-3.2%	1.0000	1.0000	0.9685	-3.2%	1.0000	1.0000	0.9685	-3.2%
41	0.7499	1.0000	0.7359	-1.9%	1.0000	1.0000	0.9722	-2.8%	1.0000	1.0000	0.9722	-2.8%	1.0000	1.0000	0.9722	-2.8%	1.0000	1.0000	0.9722	-2.8%
42	0.7679	1.0000	0.7525	-2.0%	1.0000	1.0000	0.9760	-2.4%	1.0000	1.0000	0.9760	-2.4%	1.0000	1.0000	0.9760	-2.4%	1.0000	1.0000	0.9760	-2.4%
43	0.7857	1.0000	0.7695	-2.1%	1.0000	1.0000	0.9797	-2.0%	1.0000	1.0000	0.9797	-2.0%	1.0000	1.0000	0.9797	-2.0%	1.0000	1.0000	0.9797	-2.0%
44	0.8035	1.0000	0.7872	-2.0%	1.0000	1.0000	0.9835	-1.7%	1.0000	1.0000	0.9835	-1.7%	1.0000	1.0000	0.9835	-1.7%	1.0000	1.0000	0.9835	-1.7%
45	0.8213	1.0000	0.8056	-1.9%	1.0000	1.0000	0.9873	-1.3%	1.0000	1.0000	0.9873	-1.3%	1.0000	1.0000	0.9873	-1.3%	1.0000	1.0000	0.9873	-1.3%
46	0.8396	1.0000	0.8249	-1.8%	1.0000	1.0000	0.9912	-0.9%	1.0000	1.0000	0.9912	-0.9%	1.0000	1.0000	0.9912	-0.9%	1.0000	1.0000	0.9912	-0.9%
47	0.8584	1.0000	0.8452	-1.5%	1.0000	1.0000	0.9950	-0.5%	1.0000	1.0000	0.9950	-0.5%	1.0000	1.0000	0.9950	-0.5%	1.0000	1.0000	0.9950	-0.5%
48	0.8780	1.0000	0.8667	-1.3%	1.0000	1.0000	0.9988	-0.1%	1.0000	1.0000	0.9988	-0.1%	1.0000	1.0000	0.9988	-0.1%	1.0000	1.0000	0.9988	-0.1%
49	0.8988	1.0000	0.8896	-1.0%	1.0000	1.0000	1.0027	0.3%	1.0000	1.0000	1.0027	0.3%	1.0000	1.0000	1.0027	0.3%	1.0000	1.0000	1.0027	0.3%
50	0.9210	1.0000	0.9142	-0.7%	1.0000	1.0000	1.0066	0.7%	1.0000	1.0000	1.0066	0.7%	1.0000	1.0000	1.0066	0.7%	1.0000	1.0000	1.0066	0.7%
51	0.9451	1.0000	0.9406	-0.5%	1.0000	1.0000	1.0105	1.1%	1.0000	1.0000	1.0105	1.1%	1.0000	1.0000	1.0105	1.1%	1.0000	1.0000	1.0105	1.1%
52	0.9712	1.0000	0.9691	-0.2%	1.0000	1.0000	1.0144	1.4%	1.0000	1.0000	1.0144	1.4%	1.0000	1.0000	1.0144	1.4%	1.0000	1.0000	1.0144	1.4%
53	1.0000	1.0000	1.0000	0.0%	1.0000	1.0000	1.0183	1.8%	1.0000	1.0000	1.0183	1.8%	1.0000	1.0000	1.0183	1.8%	1.0000	1.0000	1.0183	1.8%
54	1.0318	1.0000	1.0336	0.2%	1.0000	1.0000	1.0222	2.2%	1.0000	1.0000	1.0222	2.2%	1.0000	1.0000	1.0222	2.2%	1.0000	1.0000	1.0222	2.2%
55	1.0672	1.0000	1.0702	0.3%	1.0000	1.0000	1.0262	2.6%	1.0000	1.0000	1.0262	2.6%	1.0000	1.0000	1.0262	2.6%	1.0000	1.0000	1.0262	2.6%
56	1.1067	1.0000	1.1103	0.3%	1.0000	1.0000	1.0302	3.0%	1.0000	1.0000	1.0302	3.0%	1.0000	1.0000	1.0302	3.0%	1.0000	1.0000	1.0302	3.0%
57	1.1511	1.0000	1.1542	0.3%	1.0000	1.0000	1.0341	3.4%	1.0000	1.0000	1.0341	3.4%	1.0000	1.0000	1.0341	3.4%	1.0000	1.0000	1.0341	3.4%
58	1.2011	1.0000	1.2025	0.1%	1.0000	1.0000	1.0381	3.8%	1.0000	1.0000	1.0381	3.8%	1.0000	1.0000	1.0381	3.8%	1.0000	1.0000	1.0381	3.8%
59	1.2577	1.0000	1.2558	-0.2%	1.0000	1.0000	1.0421	4.2%	1.0000	1.0000	1.0421	4.2%	1.0000	1.0000	1.0421	4.2%	1.0000	1.0000	1.0421	4.2%
60	1.3220	1.0000	1.3147	-0.6%	1.0000	1.0000	1.0462	4.6%	1.0000	1.0000	1.0462	4.6%	1.0000	1.0000	1.0462	4.6%	1.0000	1.0000	1.0462	4.6%
61	1.3951	1.0000	1.3800	-1.1%	1.0000	1.0000	1.0502	5.0%	1.0000	1.0000	1.0502	5.0%	1.0000	1.0000	1.0502	5.0%	1.0000	1.0000	1.0502	5.0%
62	1.4786	1.0000	1.4525	-1.8%	1.0000	1.0000	1.0543	5.4%	1.0000	1.0000	1.0543	5.4%	1.0000	1.0000	1.0543	5.4%	1.0000	1.0000	1.0543	5.4%
63	1.5744	1.0000	1.5335	-2.6%	1.0000	1.0000	1.0584	5.8%	1.0000	1.0000	1.0584	5.8%	1.0000	1.0000	1.0584	5.8%	1.0000	1.0000	1.0584	5.8%
64	1.6845	1.0000	1.6241	-3.6%	1.0000	1.0000	1.0625	6.3%	1.0000	1.0000	1.0625	6.3%	1.0000	1.0000	1.0625	6.3%	1.0000	1.0000	1.0625	6.3%
65	1.8116	1.0000	1.7258	-4.7%	1.0000	1.0000	1.0666	6.7%	1.0000	1.0000	1.0666	6.7%	1.0000	1.0000	1.0666	6.7%	1.0000	1.0000	1.0666	6.7%
66	1.9588	1.0000	1.8404	-6.0%	1.0000	1.0000	1.0707	7.1%	1.0000	1.0000	1.0707	7.1%	1.0000	1.0000	1.0707	7.1%	1.0000	1.0000	1.0707	7.1%
67	2.1301	1.0000	1.9702	-7.5%	1.0000	1.0000	1.0748	7.5%	1.0000	1.0000	1.0748	7.5%	1.0000	1.0

Unit-Owners Forms

USAA Group

Pennsylvania

Current, Indicated, and Proposed AOI / Deductible Relativities

	Other Perils AOI/Deductible Relativities																			
	Current Relativities					Indicated Relativities					Proposed Relativities					Change				
Amount of Insurance	**$250**	**$500**	**$1,000**	**1%**	**2%**	**$250**	**$500**	**$1,000**	**1%**	**2%**	**$250**	**$500**	**$1,000**	**1%**	**2%**	**$250**	**$500**	**$1,000**	**1%**	**2%**
$5,000	1.1203	0.7840	0.6140	1.4118	1.3325	0.9659	0.7485	0.5970	0.9734	0.8880	1.0696	0.7485	0.5862	1.3479	1.2722	-4.5%	-4.5%	-4.5%	-4.5%	-4.5%
$10,000	1.1574	0.8175	0.6390	1.3732	1.2274	1.0023	0.7767	0.6195	0.9964	0.9090	1.0997	0.7767	0.6071	1.3047	1.1662	-5.0%	-5.0%	-5.0%	-5.0%	-5.0%
$15,000	1.1934	0.8514	0.6544	1.3341	1.1234	1.0387	0.8050	0.6419	1.0193	0.9299	1.1283	0.8050	0.6187	1.2613	1.0621	-5.5%	-5.4%	-5.5%	-5.5%	-5.5%
$20,000	1.2237	0.8774	0.6739	1.2940	1.0132	1.0750	0.8331	0.6644	1.0415	0.9502	1.1620	0.8331	0.6399	1.2287	0.9621	-5.0%	-5.0%	-5.0%	-5.0%	-5.0%
$30,000	1.2748	0.9036	0.7000	1.1955	0.8043	1.1475	0.8893	0.7092	1.0839	0.9888	1.2546	0.8893	0.6889	1.1766	0.7916	-1.6%	-1.6%	-1.6%	-1.6%	-1.6%
$40,000	1.3350	0.9519	0.7366	1.0921	0.7819	1.2194	0.9450	0.7536	1.1234	1.0248	1.3253	0.9450	0.7313	1.0842	0.7762	-0.7%	-0.7%	-0.7%	-0.7%	-0.7%
$50,000	1.4022	1.0000	0.7749	1.0000	0.7749	1.2903	1.0000	0.7975	1.1598	1.0581	1.4022	1.0000	0.7749	1.0000	0.7749	0.0%	0.0%	0.0%	0.0%	0.0%
$75,000	1.5544	1.1395	0.8700	0.9480	0.7629	1.4627	1.1336	0.9040	1.2382	1.1296	1.5464	1.1336	0.8655	0.9431	0.7590	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%
$100,000	1.7301	1.2734	0.9656	0.9656	0.7787	1.6265	1.2606	1.0053	1.2996	1.1856	1.7126	1.2606	0.9559	0.9559	0.7708	-1.0%	-1.0%	-1.0%	-1.0%	-1.0%
$150,000	2.1114	1.6189	1.1514	1.0158	0.8027	1.9285	1.4946	1.1919	1.3822	1.2610	1.9493	1.4946	1.0630	0.9378	0.7411	-7.7%	-7.7%	-7.7%	-7.7%	-7.7%
$200,000	2.4713	1.8962	1.3390	1.0756	0.8486	2.2076	1.7109	1.3644	1.4323	1.3066	2.2298	1.7109	1.2081	0.9705	0.7657	-9.8%	-9.8%	-9.8%	-9.8%	-9.8%
$250,000	N/A	N/A	N/A	N/A	N/A	2.4847	1.9256	1.5356	1.4724	1.3433	2.5083	1.9256	1.3533	1.0011	0.8162	N/A	N/A	N/A	N/A	N/A
$300,000	3.1911	2.4510	1.7143	1.1592	0.9757	2.7811	2.1553	1.7188	1.5191	1.3859	2.8061	2.1553	1.5075	1.0193	0.8580	-12.1%	-12.1%	-12.1%	-12.1%	-12.1%
$400,000	3.9108	3.0057	2.0897	1.2986	1.0641	3.4913	2.7057	2.1578	1.6650	1.5189	3.5205	2.7057	1.8812	1.1690	0.9579	-10.0%	-10.0%	-10.0%	-10.0%	-10.0%
$500,000	4.6306	3.5605	2.4650	1.4535	1.1135	4.3607	3.3795	2.6951	1.8826	1.7175	4.3952	3.3795	2.3397	1.3796	1.0569	-5.1%	-5.1%	-5.1%	-5.1%	-5.1%
$750,000	6.4300	4.9473	3.4033	1.7553	1.1850	6.6287	5.1371	4.0968	2.8146	2.5677	6.6767	5.1371	3.5339	1.8227	1.2305	3.8%	3.8%	3.8%	3.8%	3.8%
$1,000,000	8.2294	6.3342	4.3416	1.9324	1.2390	9.8133	7.6052	6.0651	4.7157	4.3021	9.8753	7.6010	5.2099	2.3189	1.4868	20.0%	20.0%	20.0%	20.0%	20.0%
each add'l $10,000, add:	0.0720	0.0555	0.0375	0.0071	0.0047						0.1279	0.0986	0.0670	0.0198	0.0103	77.6%	77.7%	78.7%	178.9%	119.1%

	Other Fire AOI/Deductible Relativities																			
	Current Relativities					Indicated Relativities					Proposed Relativities					Change				
Amount of Insurance	**$250**	**$500**	**$1,000**	**1%**	**2%**	**$250**	**$500**	**$1,000**	**1%**	**2%**	**$250**	**$500**	**$1,000**	**1%**	**2%**	**$250**	**$500**	**$1,000**	**1%**	**2%**
$5,000	1.1203	0.7840	0.6140	1.4118	1.3325	0.8511	0.8387	0.9043	0.8742	0.8742	1.2584	0.8387	0.6569	1.5103	1.4255	12.3%	7.0%	7.0%	7.0%	7.0%
$10,000	1.1574	0.8175	0.6390	1.3732	1.2274	0.8677	0.8564	0.9179	0.8897	0.8897	1.2731	0.8564	0.6694	1.4386	1.2858	10.0%	4.8%	4.8%	4.8%	4.8%
$15,000	1.1934	0.8514	0.6544	1.3341	1.1234	0.8843	0.8741	0.9314	0.9052	0.9052	1.2865	0.8741	0.6719	1.3697	1.1534	7.8%	2.7%	2.7%	2.7%	2.7%
$20,000	1.2237	0.8774	0.6739	1.2940	1.0132	0.9011	0.8919	0.9448	0.9207	0.9207	1.3062	0.8919	0.6851	1.3154	1.0300	6.7%	1.7%	1.7%	1.7%	1.7%
$30,000	1.2748	0.9036	0.7000	1.1955	0.8043	0.9348	0.9277	0.9715	0.9516	0.9516	1.3742	0.9277	0.7187	1.2274	0.8257	7.8%	2.7%	2.7%	2.7%	2.7%
$40,000	1.3350	0.9519	0.7366	1.0921	0.7819	0.9688	0.9637	0.9980	0.9825	0.9825	1.4192	0.9637	0.7457	1.1057	0.7916	6.3%	1.2%	1.2%	1.2%	1.2%
$50,000	1.4022	1.0000	0.7749	1.0000	0.7749	1.0033	1.0000	1.0242	1.0133	1.0133	1.4723	1.0000	0.7749	1.0000	0.7749	5.0%	0.0%	0.0%	0.0%	0.0%
$75,000	1.5544	1.1395	0.8700	0.9480	0.7629	1.0914	1.0918	1.0886	1.0900	1.0900	1.5637	1.0520	0.8032	0.8752	0.7043	0.6%	-7.7%	-7.7%	-7.7%	-7.7%
$100,000	1.7301	1.2734	0.9656	0.9656	0.7787	1.1827	1.1851	1.1518	1.1666	1.1666	1.6906	1.1319	0.8583	0.8583	0.6922	-2.3%	-11.1%	-11.1%	-11.1%	-11.1%
$150,000	2.1114	1.6189	1.1514	1.0158	0.8027	1.3777	1.3773	1.2764	1.3205	1.3205	1.8861	1.3271	1.1248	0.9923	0.7842	-10.7%	-18.0%	-2.3%	-2.3%	-2.3%
$200,000	2.4713	1.8962	1.3390	1.0756	0.8486	1.5963	1.5801	1.4032	1.4793	1.4793	2.1623	1.5225	1.2812	1.0292	0.8120	-12.5%	-19.7%	-4.3%	-4.3%	-4.3%
$250,000	N/A	N/A	N/A	N/A	N/A	1.8498	1.7990	1.5383	1.6488	1.6488	2.4766	1.7335	1.4604	1.0689	0.8726	N/A	N/A	N/A	N/A	N/A
$300,000	3.1911	2.4510	1.7143	1.1592	0.9757	2.1528	2.0415	1.6890	1.8364	1.8364	2.7909	1.9672	1.6396	1.1087	0.9332	-12.5%	-19.7%	-4.4%	-4.4%	-4.4%
$400,000	3.9108	3.0057	2.0897	1.2986	1.0641	2.9889	2.6333	2.0694	2.2993	2.2993	3.5975	2.5373	2.1022	1.3064	1.0705	-8.0%	-15.6%	0.6%	0.6%	0.6%
$500,000	4.6306	3.5605	2.4650	1.4535	1.1135	4.3224	3.4301	2.6108	2.9375	2.9375	4.6841	3.3052	2.7268	1.6079	1.2318	1.2%	-7.2%	10.6%	10.6%	10.6%
$750,000	6.4300	4.9473	3.4033	1.7553	1.1850	10.8019	5.2815	4.1305	4.5553	4.5553	7.2076	5.0891	4.1719	2.1517	1.4526	12.1%	2.9%	22.6%	22.6%	22.6%
$1,000,000	8.2294	6.3342	4.3416	1.9324	1.2390	17.4924	4.8480	4.2985	4.4385	4.4385	9.2246	6.3342	5.3221	2.3688	1.5188	12.1%	0.0%	22.6%	22.6%	22.6%
each add'l $10,000, add:	0.0720	0.0555	0.0375	0.0071	0.0047						0.0807	0.0498	0.0460	0.0087	0.0026	12.1%	-10.3%	22.7%	22.5%	-44.7%

Unit-Owners Forms

USAA Group

Pennsylvania

Current, Indicated, and Proposed AOI / Deductible Relativities

	Other Wind and Hail AOI/Deductible Relativities																			
	Current Relativities					Indicated Relativities					Proposed Relativities					Change				
Amount of Insurance	**$250**	**$500**	**$1,000**	**1%**	**2%**	**$250**	**$500**	**$1,000**	**1%**	**2%**	**$250**	**$500**	**$1,000**	**1%**	**2%**	**$250**	**$500**	**$1,000**	**1%**	**2%**
$5,000	1.1203	0.7840	0.6140	1.4118	1.3325	0.9155	0.9155	0.9155	0.9155	0.9155	1.3082	0.9155	0.7170	1.6485	1.5559	16.8%	16.8%	16.8%	16.8%	16.8%
$10,000	1.1574	0.8175	0.6390	1.3732	1.2274	0.9246	0.9246	0.9246	0.9246	0.9246	1.3091	0.9246	0.7227	1.5532	1.3882	13.1%	13.1%	13.1%	13.1%	13.1%
$15,000	1.1934	0.8514	0.6544	1.3341	1.1234	0.9338	0.9338	0.9338	0.9338	0.9338	1.3122	0.9338	0.7235	1.4750	1.2421	10.0%	9.7%	10.6%	10.6%	10.6%
$20,000	1.2237	0.8774	0.6739	1.2940	1.0132	0.9431	0.9431	0.9431	0.9431	0.9431	1.3153	0.9431	0.7243	1.3908	1.0890	7.5%	7.5%	7.5%	7.5%	7.5%
$30,000	1.2748	0.9036	0.7000	1.1955	0.8043	0.9618	0.9618	0.9618	0.9618	0.9618	1.3569	0.9618	0.7451	1.2725	0.8561	6.4%	6.4%	6.4%	6.4%	6.4%
$40,000	1.3350	0.9519	0.7366	1.0921	0.7819	0.9807	0.9807	0.9807	0.9807	0.9807	1.3754	0.9807	0.7589	1.1252	0.8056	3.0%	3.0%	3.0%	3.0%	3.0%
$50,000	1.4022	1.0000	0.7749	1.0000	0.7749	1.0000	1.0000	1.0000	1.0000	1.0000	1.4022	1.0000	0.7749	1.0000	0.7749	0.0%	0.0%	0.0%	0.0%	0.0%
$75,000	1.5544	1.1395	0.8700	0.9480	0.7629	1.0494	1.0494	1.0494	1.0494	1.0494	1.4315	1.0494	0.8012	0.8730	0.7026	-7.9%	-7.9%	-7.9%	-7.9%	-7.9%
$100,000	1.7301	1.2734	0.9656	0.9656	0.7787	1.1006	1.1006	1.1006	1.1006	1.1006	1.4953	1.1006	0.8345	0.8345	0.6730	-13.6%	-13.6%	-13.6%	-13.6%	-13.6%
$150,000	2.1114	1.6189	1.1514	1.0158	0.8027	1.2084	1.2084	1.2084	1.2084	1.2084	1.5760	1.2084	0.8594	0.8470	0.6903	-25.4%	-25.4%	-25.4%	-16.6%	-14.0%
$200,000	2.4713	1.8962	1.3390	1.0756	0.8486	1.3236	1.3236	1.3236	1.3236	1.3236	1.7250	1.3236	0.9347	0.8968	0.7076	-30.2%	-30.2%	-30.2%	-16.6%	-16.6%
$250,000	N/A	N/A	N/A	N/A	N/A	1.4464	1.4464	1.4464	1.4464	1.4464	1.8890	1.4464	1.0188	0.9665	0.8095	N/A	N/A	N/A	N/A	N/A
$300,000	3.1911	2.4510	1.7143	1.1592	0.9757	1.5768	1.5768	1.5768	1.5768	1.5768	2.0530	1.5768	1.1029	1.0828	0.9114	-35.7%	-35.7%	-35.7%	-6.6%	-6.6%
$400,000	3.9108	3.0057	2.0897	1.2986	1.0641	1.8609	1.8609	1.8609	1.8609	1.8609	2.4212	1.8609	1.2938	1.2119	0.9931	-38.1%	-38.1%	-38.1%	-6.7%	-6.7%
$500,000	4.6306	3.5605	2.4650	1.4535	1.1135	2.1755	2.1755	2.1755	2.1755	2.1755	2.8293	2.1755	1.5061	1.4636	1.1212	-38.9%	-38.9%	-38.9%	0.7%	0.7%
$750,000	6.4300	4.9473	3.4033	1.7553	1.1850	3.1031	3.1031	3.1031	3.1031	3.1031	4.0331	3.1031	2.1347	1.6112	1.2461	-37.3%	-37.3%	-37.3%	-8.2%	5.2%
$1,000,000	8.2294	6.3342	4.3416	1.9324	1.2390	4.1329	4.1329	4.1329	4.1329	4.1329	5.3695	4.1329	2.8328	2.1382	1.3709	-34.8%	-34.8%	-34.8%	10.6%	10.6%
each add'l $10,000, add:	0.0720	0.0555	0.0375	0.0071	0.0047						0.0535	0.0412	0.0279	0.0211	0.0050	-25.7%	-25.8%	-25.6%	197.2%	6.4%

	Theft AOI/Deductible Relativities																			
	Current Relativities					Indicated Relativities					Proposed Relativities					Change				
Amount of Insurance	**$250**	**$500**	**$1,000**	**1%**	**2%**	**$250**	**$500**	**$1,000**	**1%**	**2%**	**$250**	**$500**	**$1,000**	**1%**	**2%**	**$250**	**$500**	**$1,000**	**1%**	**2%**
$5,000	1.1203	0.7840	0.6140	1.4118	1.3325	0.9141	0.8820	0.6325	1.0426	0.9621	1.2603	0.8820	0.6907	1.5883	1.4990	12.5%	12.5%	12.5%	12.5%	12.5%
$10,000	1.1574	0.8175	0.6390	1.3732	1.2274	0.9301	0.8947	0.6410	1.0546	0.9732	1.2668	0.8947	0.6975	1.4989	1.3398	9.5%	9.4%	9.2%	9.2%	9.2%
$15,000	1.1934	0.8514	0.6544	1.3341	1.1234	0.9462	0.9075	0.6495	1.0666	0.9844	1.2721	0.9075	0.6994	1.4258	1.2007	6.6%	6.6%	6.9%	6.9%	6.9%
$20,000	1.2237	0.8774	0.6739	1.2940	1.0132	0.9625	0.9204	0.6581	1.0787	0.9955	1.2837	0.9204	0.7069	1.3574	1.0629	4.9%	4.9%	4.9%	4.9%	4.9%
$30,000	1.2748	0.9036	0.7000	1.1955	0.8043	0.9956	0.9465	0.6755	1.1031	1.0180	1.3353	0.9465	0.7332	1.2523	0.8425	4.7%	4.7%	4.7%	4.8%	4.7%
$40,000	1.3350	0.9519	0.7366	1.0921	0.7819	1.0296	0.9730	0.6931	1.1276	1.0406	1.3646	0.9730	0.7530	1.1163	0.7993	2.2%	2.2%	2.2%	2.2%	2.2%
$50,000	1.4022	1.0000	0.7749	1.0000	0.7749	1.0644	1.0000	0.7110	1.1523	1.0634	1.4022	1.0000	0.7749	1.0000	0.7749	0.0%	0.0%	0.0%	0.0%	0.0%
$75,000	1.5544	1.1395	0.8700	0.9480	0.7629	1.1550	1.0693	0.7567	1.2148	1.1211	1.4586	1.0693	0.8164	0.8896	0.7159	-6.2%	-6.2%	-6.2%	-6.2%	-6.2%
$100,000	1.7301	1.2734	0.9656	0.9656	0.7787	1.2509	1.1411	0.8037	1.2783	1.1797	1.5504	1.1411	0.8653	0.8653	0.6978	-10.4%	-10.4%	-10.4%	-10.4%	-10.4%
$150,000	2.1114	1.6189	1.1514	1.0158	0.8027	1.4587	1.2920	0.9015	1.4070	1.2985	1.6851	1.2920	0.9189	0.8107	0.6406	-20.2%	-20.2%	-20.2%	-20.2%	-20.2%
$200,000	2.4713	1.8962	1.3390	1.0756	0.8486	1.6879	1.4515	1.0033	1.5367	1.4181	1.8917	1.4515	1.0250	0.8234	0.6496	-23.5%	-23.5%	-23.5%	-23.4%	-23.5%
$250,000	N/A	N/A	N/A	N/A	N/A	1.9379	1.6180	1.1079	1.6652	1.5368	2.1077	1.6180	1.1371	0.8412	0.6858	N/A	N/A	N/A	N/A	N/A
$300,000	3.1911	2.4510	1.7143	1.1592	0.9757	2.2076	1.7897	1.2140	1.7906	1.6525	2.5529	1.9608	1.3714	0.9274	0.7806	-20.0%	-20.0%	-20.0%	-20.0%	-20.0%
$400,000	3.9108	3.0057	2.0897	1.2986	1.0641	2.7988	2.1389	1.4238	2.0223	1.8664	3.1286	2.4046	1.6718	1.0389	0.8513	-20.0%	-20.0%	-20.0%	-20.0%	-20.0%
$500,000	4.6306	3.5605	2.4650	1.4535	1.1135	3.4394	2.4777	1.6185	2.2138	2.0431	3.7045	2.8484	1.9720	1.1628	0.8908	-20.0%	-20.0%	-20.0%	-20.0%	-20.0%
$750,000	6.4300	4.9473	3.4033	1.7553	1.1850	4.8723	3.0088	1.8746	2.3385	2.1581	5.1440	3.9578	2.7226	1.4042	0.9480	-20.0%	-20.0%	-20.0%	-20.0%	-20.0%
$1,000,000	8.2294	6.3342	4.3416	1.9324	1.2390	5.8564	3.1236	1.8567	2.1081	1.9455	6.5835	5.0674	3.4733	1.5459	0.9912	-20.0%	-20.0%	-20.0%	-20.0%	-20.0%
each add'l $10,000, add:	0.0720	0.0555	0.0375	0.0071	0.0047						0.0576	0.0444	0.0300	0.0057	0.0017	-20.0%	-20.0%	-20.0%	-19.7%	-63.8%

Unit-Owners Forms

USAA Group

Pennsylvania

Current, Indicated, and Proposed AOI / Deductible Relativities

	Water AOI/Deductible Relativities																			
	Current Relativities					Indicated Relativities					Proposed Relativities					Change				
Amount of Insurance	**$250**	**$500**	**$1,000**	**1%**	**2%**	**$250**	**$500**	**$1,000**	**1%**	**2%**	**$250**	**$500**	**$1,000**	**1%**	**2%**	**$250**	**$500**	**$1,000**	**1%**	**2%**
$5,000	1.1203	0.7840	0.6140	1.4118	1.3325	0.5140	0.4761	0.4200	0.5145	0.4925	0.8962	0.6272	0.4912	1.1294	1.0660	-20.0%	-20.0%	-20.0%	-20.0%	-20.0%
$10,000	1.1574	0.8175	0.6390	1.3732	1.2274	0.5838	0.5392	0.4743	0.5770	0.5524	0.9259	0.6540	0.5112	1.0986	0.9819	-20.0%	-20.0%	-20.0%	-20.0%	-20.0%
$15,000	1.1934	0.8514	0.6544	1.3341	1.1234	0.6536	0.6022	0.5286	0.6395	0.6122	0.9547	0.6811	0.5286	1.0673	0.8987	-20.0%	-20.0%	-19.2%	-20.0%	-20.0%
$20,000	1.2237	0.8774	0.6739	1.2940	1.0132	0.7235	0.6651	0.5824	0.7007	0.6708	0.9790	0.7019	0.5824	1.0352	0.8106	-20.0%	-20.0%	-13.6%	-20.0%	-20.0%
$30,000	1.2748	0.9036	0.7000	1.1955	0.8043	0.8600	0.7870	0.6862	0.8166	0.7817	1.0198	0.7870	0.6862	0.9564	0.7817	-20.0%	-12.9%	-2.0%	-20.0%	-2.8%
$40,000	1.3350	0.9519	0.7366	1.0921	0.7819	0.9876	0.8997	0.7811	0.9195	0.8802	1.0680	0.8997	0.7811	0.9195	0.8802	-20.0%	-5.5%	6.0%	-15.8%	12.6%
$50,000	1.4022	1.0000	0.7749	1.0000	0.7749	1.1025	1.0000	0.8644	1.0067	0.9637	1.1218	1.0000	0.9299	1.0000	0.9299	-20.0%	0.0%	20.0%	0.0%	20.0%
$75,000	1.5544	1.1395	0.8700	0.9480	0.7629	1.3257	1.1901	1.0178	1.1547	1.1054	1.3257	1.1901	1.0178	1.1376	0.9322	-14.7%	4.4%	17.0%	20.0%	22.2%
$100,000	1.7301	1.2734	0.9656	0.9656	0.7787	1.4710	1.3078	1.1071	1.2243	1.1720	1.4710	1.3078	1.1587	1.1587	0.9344	-15.0%	2.7%	20.0%	20.0%	20.0%
$150,000	2.1114	1.6189	1.1514	1.0158	0.8027	1.6601	1.4503	1.2043	1.2678	1.2137	1.6891	1.4503	1.2043	1.2190	0.9632	-20.0%	-10.4%	4.6%	20.0%	20.0%
$200,000	2.4713	1.8962	1.3390	1.0756	0.8486	1.8686	1.6085	1.3119	1.3185	1.2622	1.9770	1.6085	1.3119	1.2907	1.0183	-20.0%	-15.2%	-2.0%	20.0%	20.0%
$250,000	N/A	N/A	N/A	N/A	N/A	2.1468	1.8257	1.4646	1.4091	1.3489	2.2650	1.8257	1.4646	1.3409	1.0946	N/A	N/A	N/A	N/A	N/A
$300,000	3.1911	2.4510	1.7143	1.1592	0.9757	2.4491	2.0631	1.6302	1.5055	1.4412	2.5529	2.0631	1.6302	1.3910	1.1708	-20.0%	-15.8%	-4.9%	20.0%	20.0%
$400,000	3.9108	3.0057	2.0897	1.2986	1.0641	2.8890	2.4072	1.8531	1.5899	1.5220	3.1286	2.4072	1.8531	1.5583	1.2769	-20.0%	-19.9%	-11.3%	20.0%	20.0%
$500,000	4.6306	3.5605	2.4650	1.4535	1.1135	3.2890	2.7397	2.0665	1.6651	1.5940	3.7045	2.8484	2.0665	1.6651	1.3362	-20.0%	-20.0%	-16.2%	14.6%	20.0%
$750,000	6.4300	4.9473	3.4033	1.7553	1.1850	4.1227	3.6678	2.7153	1.9810	1.8965	5.1440	3.9578	2.7226	1.9810	1.4220	-20.0%	-20.0%	-20.0%	12.9%	20.0%
$1,000,000	8.2294	6.3342	4.3416	1.9324	1.2390	4.5843	4.5541	3.4003	2.3833	2.2816	6.5835	5.0674	3.4733	2.3189	1.4868	-20.0%	-20.0%	-20.0%	20.0%	20.0%
each add'l $10,000, add:	0.0720	0.0555	0.0375	0.0071	0.0047						0.0576	0.0444	0.0300	0.0135	0.0026	-20.0%	-20.0%	-20.0%	90.1%	-44.7%

	Lightning AOI/Deductible Relativities																			
	Current Relativities					Indicated Relativities					Proposed Relativities					Change				
Amount of Insurance	**$250**	**$500**	**$1,000**	**1%**	**2%**	**$250**	**$500**	**$1,000**	**1%**	**2%**	**$250**	**$500**	**$1,000**	**1%**	**2%**	**$250**	**$500**	**$1,000**	**1%**	**2%**
$5,000	1.1203	0.7840	0.6140	1.4118	1.3325	0.6116	0.6040	0.5809	0.6041	0.5725	0.8962	0.6272	0.5809	1.1294	1.0660	-20.0%	-20.0%	-5.4%	-20.0%	-20.0%
$10,000	1.1574	0.8175	0.6390	1.3732	1.2274	0.6574	0.6492	0.6245	0.6494	0.6154	0.9259	0.6540	0.6245	1.0986	0.9819	-20.0%	-20.0%	-2.3%	-20.0%	-20.0%
$15,000	1.1934	0.8514	0.6544	1.3341	1.1234	0.7033	0.6945	0.6680	0.6947	0.6583	0.9547	0.6945	0.6680	1.0673	0.8987	-20.0%	-18.4%	2.1%	-20.0%	-20.0%
$20,000	1.2237	0.8774	0.6739	1.2940	1.0132	0.7491	0.7398	0.7115	0.7400	0.7012	0.9790	0.7398	0.7115	1.0352	0.8106	-20.0%	-15.7%	5.6%	-20.0%	-20.0%
$30,000	1.2748	0.9036	0.7000	1.1955	0.8043	0.8399	0.8295	0.7978	0.8297	0.7862	1.0198	0.8295	0.7978	0.9564	0.7862	-20.0%	-8.2%	14.0%	-20.0%	-2.3%
$40,000	1.3350	0.9519	0.7366	1.0921	0.7819	0.9281	0.9166	0.8816	0.9169	0.8688	1.0680	0.9166	0.8816	0.9169	0.8688	-20.0%	-3.7%	19.7%	-16.0%	11.1%
$50,000	1.4022	1.0000	0.7749	1.0000	0.7749	1.0126	1.0000	0.9618	1.0003	0.9478	1.1218	1.0000	0.9299	1.0000	0.9299	-20.0%	0.0%	20.0%	0.0%	20.0%
$75,000	1.5544	1.1395	0.8700	0.9480	0.7629	1.2010	1.1861	1.1408	1.1864	1.1242	1.2435	1.1861	1.0440	1.1376	0.9322	-20.0%	4.1%	20.0%	20.0%	22.2%
$100,000	1.7301	1.2734	0.9656	0.9656	0.7787	1.3524	1.3356	1.2846	1.3360	1.2659	1.3841	1.3356	1.1587	1.1587	0.9344	-20.0%	4.9%	20.0%	20.0%	20.0%
$150,000	2.1114	1.6189	1.1514	1.0158	0.8027	1.5564	1.5371	1.4784	1.5376	1.4569	1.6891	1.5371	1.3817	1.2190	0.9632	-20.0%	-5.1%	20.0%	20.0%	20.0%
$200,000	2.4713	1.8962	1.3390	1.0756	0.8486	1.6806	1.6597	1.5964	1.6602	1.5731	1.9770	1.6597	1.5964	1.2907	1.0183	-20.0%	-12.5%	19.2%	20.0%	20.0%
$250,000	N/A	N/A	N/A	N/A	N/A	1.7790	1.7569	1.6898	1.7574	1.6653	2.2650	1.7569	1.6898	1.3409	1.0946	N/A	N/A	N/A	N/A	N/A
$300,000	3.1911	2.4510	1.7143	1.1592	0.9757	1.8768	1.8534	1.7827	1.8540	1.7567	2.5529	1.9608	1.7827	1.3910	1.1708	-20.0%	-20.0%	4.0%	20.0%	20.0%
$400,000	3.9108	3.0057	2.0897	1.2986	1.0641	2.0558	2.0303	1.9528	2.0309	1.9244	3.1286	2.4046	1.9528	1.5583	1.2769	-20.0%	-20.0%	-6.6%	20.0%	20.0%
$500,000	4.6306	3.5605	2.4650	1.4535	1.1135	2.1265	2.1001	2.0199	2.1007	1.9905	3.7045	2.8484	2.0199	1.7442	1.3362	-20.0%	-20.0%	-18.1%	20.0%	20.0%
$750,000	6.4300	4.9473	3.4033	1.7553	1.1850	2.3062	2.2776	2.1906	2.2782	2.1587	5.1440	3.9578	2.7226	2.1064	1.4220	-20.0%	-20.0%	-20.0%	20.0%	20.0%
$1,000,000	8.2294	6.3342	4.3416	1.9324	1.2390	2.4151	2.3851	2.2940	2.3858	2.2607	6.5835	5.0674	3.4733	2.3189	1.4868	-20.0%	-20.0%	-20.0%	20.0%	20.0%
each add'l $10,000, add:	0.0720	0.0555	0.0375	0.0071	0.0047						0.0576	0.0444	0.0300	0.0085	0.0026	-20.0%	-20.0%	-20.0%	19.7%	-44.7%

Unit-Owners Forms

USAA Group

Pennsylvania

Current, Indicated, and Proposed AOI / Deductible Relativities

	Liability AOI/Deductible Relativities																			
	Current Relativities					Indicated Relativities					Proposed Relativities					Change				
Amount of Insurance	**$250**	**$500**	**$1,000**	**1%**	**2%**	**$250**	**$500**	**$1,000**	**1%**	**2%**	**$250**	**$500**	**$1,000**	**1%**	**2%**	**$250**	**$500**	**$1,000**	**1%**	**2%**
$5,000	1.1203	0.7840	0.6140	1.4118	1.3325	0.9860	0.9860	0.9860	0.9860	0.9860	1.2323	0.8624	0.6754	1.5530	1.4658	10.0%	10.0%	10.0%	10.0%	10.0%
$10,000	1.1574	0.8175	0.6390	1.3732	1.2274	0.9876	0.9876	0.9876	0.9876	0.9876	1.2731	0.8993	0.7024	1.5095	1.3492	10.0%	10.0%	9.9%	9.9%	9.9%
$15,000	1.1934	0.8514	0.6544	1.3341	1.1234	0.9891	0.9891	0.9891	0.9891	0.9891	1.3060	0.9103	0.7131	1.4538	1.2242	9.4%	6.9%	9.0%	9.0%	9.0%
$20,000	1.2237	0.8774	0.6739	1.2940	1.0132	0.9907	0.9907	0.9907	0.9907	0.9907	1.3259	0.9213	0.7240	1.3902	1.0885	8.4%	5.0%	7.4%	7.4%	7.4%
$30,000	1.2748	0.9036	0.7000	1.1955	0.8043	0.9938	0.9938	0.9938	0.9938	0.9938	1.3460	0.9488	0.7350	1.2553	0.8445	5.6%	5.0%	5.0%	5.0%	5.0%
$40,000	1.3350	0.9519	0.7366	1.0921	0.7819	0.9969	0.9969	0.9969	0.9969	0.9969	1.3665	0.9744	0.7540	1.1179	0.8004	2.4%	2.4%	2.4%	2.4%	2.4%
$50,000	1.4022	1.0000	0.7749	1.0000	0.7749	1.0000	1.0000	1.0000	1.0000	1.0000	1.4022	1.0000	0.7749	1.0000	0.7749	0.0%	0.0%	0.0%	0.0%	0.0%
$75,000	1.5544	1.1395	0.8700	0.9480	0.7629	1.0076	1.0076	1.0076	1.0076	1.0076	1.4203	1.0412	0.7949	0.8662	0.6971	-8.6%	-8.6%	-8.6%	-8.6%	-8.6%
$100,000	1.7301	1.2734	0.9656	0.9656	0.7787	1.0152	1.0152	1.0152	1.0152	1.0152	1.4706	1.0824	0.8208	0.8208	0.6619	-15.0%	-15.0%	-15.0%	-15.0%	-15.0%
$150,000	2.1114	1.6189	1.1514	1.0158	0.8027	1.0300	1.0300	1.0300	1.0300	1.0300	1.7947	1.3761	0.9787	0.8634	0.6823	-15.0%	-15.0%	-15.0%	-15.0%	-15.0%
$200,000	2.4713	1.8962	1.3390	1.0756	0.8486	1.0443	1.0443	1.0443	1.0443	1.0443	2.1006	1.6118	1.1382	0.9143	0.7213	-15.0%	-15.0%	-15.0%	-15.0%	-15.0%
$250,000	N/A	N/A	N/A	N/A	N/A	1.0582	1.0582	1.0582	1.0582	1.0582	2.4067	1.8476	1.2984	0.9605	0.7831	N/A	N/A	N/A	N/A	N/A
$300,000	3.1911	2.4510	1.7143	1.1592	0.9757	1.0716	1.0716	1.0716	1.0716	1.0716	2.7124	2.0834	1.4572	0.9853	0.8293	-15.0%	-15.0%	-15.0%	-15.0%	-15.0%
$400,000	3.9108	3.0057	2.0897	1.2986	1.0641	1.0969	1.0969	1.0969	1.0969	1.0969	3.3242	2.5548	1.7762	1.1038	0.9045	-15.0%	-15.0%	-15.0%	-15.0%	-15.0%
$500,000	4.6306	3.5605	2.4650	1.4535	1.1135	1.1200	1.1200	1.1200	1.1200	1.1200	3.9360	3.0264	2.0953	1.2355	0.9465	-15.0%	-15.0%	-15.0%	-15.0%	-15.0%
$750,000	6.4300	4.9473	3.4033	1.7553	1.1850	1.1638	1.1638	1.1638	1.1638	1.1638	5.4655	4.2052	2.8928	1.4920	1.0073	-15.0%	-15.0%	-15.0%	-15.0%	-15.0%
$1,000,000	8.2294	6.3342	4.3416	1.9324	1.2390	1.1941	1.1941	1.1941	1.1941	1.1941	6.9950	5.3841	3.6904	1.6425	1.0532	-15.0%	-15.0%	-15.0%	-15.0%	-15.0%
each add'l $10,000, add:	0.0720	0.0555	0.0375	0.0071	0.0047						0.0612	0.0472	0.0319	0.0060	0.0018	-15.0%	-15.0%	-14.9%	-15.5%	-61.7%

	Hurricane AOI/Deductible Relativities																			
	Current Relativities					Indicated Relativities					Proposed Relativities					Change				
Amount of Insurance	**$250**	**$500**	**$1,000**	**1%**	**2%**	**$250**	**$500**	**$1,000**	**1%**	**2%**	**$250**	**$500**	**$1,000**	**1%**	**2%**	**$250**	**$500**	**$1,000**	**1%**	**2%**
$5,000	0.1911	0.1642	0.1349	0.2347	0.2190	0.0571	0.0551	0.0568	0.0693	0.0651	0.1529	0.1314	0.1079	0.1878	0.1752	-20.0%	-20.0%	-20.0%	-20.0%	-20.0%
$10,000	0.2613	0.2344	0.2014	0.2878	0.2686	0.1107	0.1067	0.1077	0.1253	0.1176	0.2090	0.1875	0.1611	0.2302	0.2149	-20.0%	-20.0%	-20.0%	-20.0%	-20.0%
$15,000	0.3175	0.2905	0.2564	0.3333	0.3111	0.1641	0.1581	0.1584	0.1807	0.1697	0.2540	0.2324	0.2051	0.2666	0.2489	-20.0%	-20.0%	-20.0%	-20.0%	-20.0%
$20,000	0.3654	0.3383	0.3034	0.3726	0.3478	0.2170	0.2092	0.2083	0.2346	0.2202	0.2923	0.2706	0.2427	0.2981	0.2782	-20.0%	-20.0%	-20.0%	-20.0%	-20.0%
$30,000	0.4455	0.4183	0.3827	0.4391	0.4098	0.3218	0.3102	0.3066	0.3387	0.3180	0.3564	0.3346	0.3062	0.3513	0.3278	-20.0%	-20.0%	-20.0%	-20.0%	-20.0%
$40,000	0.5137	0.4864	0.4504	0.4961	0.4630	0.4255	0.4102	0.4031	0.4395	0.4126	0.4332	0.4102	0.3798	0.4183	0.3904	-15.7%	-15.7%	-15.7%	-15.7%	-15.7%
$50,000	0.5743	0.5469	0.5105	0.5469	0.5105	0.5286	0.5096	0.4987	0.5380	0.5051	0.5351	0.5096	0.4756	0.5096	0.4756	-6.8%	-6.8%	-6.8%	-6.8%	-6.8%
$75,000	0.7935	0.7625	0.7208	0.7396	0.6903	0.7841	0.7558	0.7339	0.7770	0.7295	0.7865	0.7558	0.7145	0.7331	0.6842	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%
$100,000	1.0351	1.0000	0.9524	0.9524	0.8890	1.0374	1.0000	0.9657	1.0088	0.9470	1.0351	1.0000	0.9524	0.9524	0.8890	0.0%	0.0%	0.0%	0.0%	0.0%
$150,000	1.5202	1.4780	1.4203	1.3776	1.2858	1.5381	1.4826	1.4207	1.4563	1.3671	1.5250	1.4826	1.4248	1.3819	1.2898	0.3%	0.3%	0.3%	0.3%	0.3%
$200,000	2.0150	1.9664	1.8998	1.8094	1.6888	2.0352	1.9618	1.8695	1.8908	1.7750	2.0103	1.9618	1.8954	1.8052	1.6849	-0.2%	-0.2%	-0.2%	-0.2%	-0.2%
$250,000	N/A	N/A	N/A	N/A	N/A	2.5283	2.4372	2.3126	2.3146	2.1729	2.4900	2.4353	2.3603	2.2239	2.0757	N/A	N/A	N/A	N/A	N/A
$300,000	3.0473	2.9871	2.9042	2.7068	2.5265	3.0175	2.9088	2.7505	2.7297	2.5625	2.9674	2.9088	2.8281	2.6359	2.4603	-2.6%	-2.6%	-2.6%	-2.6%	-2.6%
$400,000	3.9556	3.8871	3.7933	3.4903	3.2578	3.9919	3.8481	3.6186	3.5433	3.3263	3.9159	3.8481	3.7552	3.4553	3.2251	-1.0%	-1.0%	-1.0%	-1.0%	-1.0%
$500,000	4.8327	4.7587	4.6561	4.2467	3.9639	4.9578	4.7792	4.4750	4.3364	4.0709	4.8535	4.7792	4.6762	4.2650	3.9810	0.4%	0.4%	0.4%	0.4%	0.4%
$750,000	7.7800	7.6836	7.5466	6.7891	6.3368	7.3554	7.0904	6.5868	6.2614	5.8781	7.1794	7.0904	6.9640	6.2650	5.8476	-7.7%	-7.7%	-7.7%	-7.7%	-7.7%
$1,000,000	10.5784	10.4581	10.2980	9.1901	8.5779	9.7242	9.3739	8.6582	8.1164	7.6195	9.4817	9.3739	9.2304	8.2373	7.6886	-10.4%	-10.4%	-10.4%	-10.4%	-10.4%
each add'l $10,000, add:	0.1119	0.1110	0.1101	0.0960	0.0896						0.0921	0.0913	0.0907	0.0789	0.0736	-17.7%	-17.7%	-17.6%	-17.8%	-17.9%

Unit-Owners Forms

USAA Group

Pennsylvania

Current, Indicated, and Proposed AOI / Deductible Relativities

	Severe Thunderstorm AOI/Deductible Relativities																			
	Current Relativities					Indicated Relativities					Proposed Relativities					Change				
Amount of Insurance	**$250**	**$500**	**$1,000**	**1%**	**2%**	**$250**	**$500**	**$1,000**	**1%**	**2%**	**$250**	**$500**	**$1,000**	**1%**	**2%**	**$250**	**$500**	**$1,000**	**1%**	**2%**
$5,000	0.2167	0.2000	0.1883	0.2457	0.2341	0.3673	0.3504	0.3360	0.3550	0.3272	0.2600	0.2400	0.2260	0.2948	0.2809	20.0%	20.0%	20.0%	20.0%	20.0%
$10,000	0.3564	0.3357	0.3098	0.3805	0.3627	0.4280	0.4082	0.3915	0.4136	0.3813	0.4277	0.4028	0.3718	0.4566	0.4352	20.0%	20.0%	20.0%	20.0%	20.0%
$15,000	0.4467	0.4233	0.3960	0.4627	0.4410	0.4898	0.4672	0.4481	0.4733	0.4363	0.4930	0.4672	0.4371	0.5107	0.4867	10.4%	10.4%	10.4%	10.4%	10.4%
$20,000	0.5332	0.5066	0.4772	0.5409	0.5155	0.5562	0.5306	0.5088	0.5375	0.4955	0.5584	0.5306	0.4998	0.5665	0.5399	4.7%	4.7%	4.7%	4.7%	4.7%
$30,000	0.7023	0.6703	0.6351	0.6943	0.6617	0.7034	0.6709	0.6435	0.6797	0.6266	0.7030	0.6709	0.6357	0.6949	0.6623	0.1%	0.1%	0.1%	0.1%	0.1%
$40,000	0.8730	0.8350	0.7933	0.8471	0.8073	0.8682	0.8281	0.7942	0.8390	0.7734	0.8658	0.8281	0.7867	0.8401	0.8006	-0.8%	-0.8%	-0.8%	-0.8%	-0.8%
$50,000	1.0470	1.0000	0.9531	1.0000	0.9531	1.0484	1.0000	0.9591	1.0131	0.9340	1.0470	1.0000	0.9531	1.0000	0.9531	0.0%	0.0%	0.0%	0.0%	0.0%
$75,000	1.4996	1.4267	1.3648	1.3901	1.3249	1.5491	1.4775	1.4170	1.4969	1.3800	1.5530	1.4775	1.4134	1.4396	1.3721	3.6%	3.6%	3.6%	3.6%	3.6%
$100,000	1.9662	1.8716	1.7877	1.7877	1.7038	2.0872	1.9908	1.9093	2.0169	1.8593	2.0914	1.9908	1.9015	1.9015	1.8123	6.4%	6.4%	6.4%	6.4%	6.4%
$150,000	2.9397	2.8014	2.6651	2.5969	2.4750	3.1563	3.0106	2.8873	3.0500	2.8118	3.1592	3.0106	2.8641	2.7908	2.6598	7.5%	7.5%	7.5%	7.5%	7.5%
$200,000	3.9558	3.7524	3.5720	3.4118	3.2517	4.1687	3.9762	3.8134	4.0283	3.7137	4.1917	3.9762	3.7850	3.6153	3.4456	6.0%	6.0%	6.0%	6.0%	6.0%
$250,000	N/A	N/A	N/A	N/A	N/A	5.1953	4.9553	4.7524	5.0203	4.6282	5.5892	5.2515	5.0017	4.7070	4.4861	N/A	N/A	N/A	N/A	N/A
$300,000	6.1132	5.6898	5.4220	5.0262	4.7904	6.3226	6.0306	5.7836	6.1097	5.6324	6.4793	6.0306	5.7467	5.3272	5.0773	6.0%	6.0%	6.0%	6.0%	6.0%
$400,000	8.3515	7.6646	7.2705	6.6105	6.3004	8.8639	8.4545	8.1084	8.5654	7.8963	9.2122	8.4545	8.0198	7.2918	6.9497	10.3%	10.3%	10.3%	10.3%	10.3%
$500,000	10.5993	9.7623	9.1653	8.1884	7.8043	11.0345	10.5248	10.0939	10.6628	9.8299	11.4272	10.5248	9.8812	8.8280	8.4139	7.8%	7.8%	7.8%	7.8%	7.8%
$750,000	16.4872	15.3857	14.1837	12.2774	11.7014	17.3468	16.5456	15.8681	16.7626	15.4532	17.7301	16.5456	15.2530	13.2030	12.5835	7.5%	7.5%	7.5%	7.5%	7.5%
$1,000,000	22.6919	21.4744	19.7786	16.5899	15.8116	22.8965	21.8390	20.9448	22.1254	20.3971	23.0771	21.8390	20.1144	16.8715	16.0800	1.7%	1.7%	1.7%	1.7%	1.7%
each add'l $10,000, add:	0.2482	0.2435	0.2238	0.1725	0.1644						0.2139	0.2117	0.1945	0.1467	0.1399	-13.8%	-13.1%	-13.1%	-15.0%	-14.9%

	Winter Storm AOI/Deductible Relativities																			
	Current Relativities					Indicated Relativities					Proposed Relativities					Change				
Amount of Insurance	**$250**	**$500**	**$1,000**	**1%**	**2%**	**$250**	**$500**	**$1,000**	**1%**	**2%**	**$250**	**$500**	**$1,000**	**1%**	**2%**	**$250**	**$500**	**$1,000**	**1%**	**2%**
$5,000	0.3918	0.3087	0.2608	0.7929	0.6257	0.2535	0.1935	0.1542	0.2463	0.1768	0.3134	0.2470	0.2086	0.6343	0.4000	-20.0%	-20.0%	-20.0%	-20.0%	-36.1%
$10,000	0.6174	0.4865	0.4110	0.9861	0.6808	0.3572	0.2727	0.2174	0.3337	0.2396	0.4939	0.3892	0.3288	0.6437	0.4444	-20.0%	-20.0%	-20.0%	-34.7%	-34.7%
$15,000	0.6414	0.5054	0.4270	0.8164	0.5977	0.4615	0.3523	0.2808	0.4210	0.3022	0.5131	0.4043	0.3416	0.6531	0.4782	-20.0%	-20.0%	-20.0%	-20.0%	-20.0%
$20,000	0.6509	0.5129	0.4334	0.7177	0.5491	0.5686	0.4340	0.3460	0.5086	0.3651	0.5508	0.4340	0.3668	0.6858	0.5247	-15.4%	-15.4%	-15.4%	-4.4%	-4.4%
$30,000	0.7838	0.6176	0.5218	0.7304	0.5874	0.7958	0.6075	0.4842	0.6886	0.4943	0.7709	0.6075	0.5132	0.7184	0.5778	-1.6%	-1.6%	-1.6%	-1.6%	-1.6%
$40,000	1.0007	0.7885	0.6662	0.8442	0.6990	1.0426	0.7959	0.6344	0.8774	0.6298	1.0101	0.7959	0.6724	0.8521	0.7056	0.9%	0.9%	0.9%	0.9%	0.9%
$50,000	1.2691	1.0000	0.8449	1.0000	0.8449	1.3100	1.0000	0.7971	1.0756	0.7721	1.2691	1.0000	0.8449	1.0000	0.8449	0.0%	0.0%	0.0%	0.0%	0.0%
$75,000	2.0896	1.6465	1.3911	1.4815	1.2911	2.0679	1.5786	1.2582	1.6112	1.1566	2.0034	1.5786	1.3337	1.4204	1.2378	-4.1%	-4.1%	-4.1%	-4.1%	-4.1%
$100,000	3.0540	2.4064	2.0332	2.0332	1.8048	2.9491	2.2513	1.7945	2.1986	1.5782	2.8571	2.2513	1.9021	1.9021	1.6885	-6.4%	-6.4%	-6.4%	-6.4%	-6.4%
$150,000	5.2887	4.1673	3.5209	3.2678	2.9648	5.0497	3.8548	3.0726	3.4956	2.5093	4.8922	3.8548	3.2569	3.0228	2.7425	-7.5%	-7.5%	-7.5%	-7.5%	-7.5%
$200,000	7.7818	6.1318	5.1807	4.5987	4.2271	7.5409	5.7566	4.5885	4.9039	3.5203	7.3056	5.7566	4.8637	4.3173	3.9684	-6.1%	-6.1%	-6.1%	-6.1%	-6.1%
$250,000	N/A	N/A	N/A	N/A	N/A	10.3500	7.9009	6.2977	6.3701	4.5728	10.1473	7.9958	6.7555	5.8425	5.4123	N/A	N/A	N/A	N/A	N/A
$300,000	13.1508	10.3624	8.7551	7.3721	6.8822	13.4075	10.2350	8.1581	7.8512	5.6359	12.9891	10.2350	8.6474	7.2814	6.7976	-1.2%	-1.2%	-1.2%	-1.2%	-1.2%
$400,000	18.8319	14.8390	12.5373	10.2296	9.6394	20.0247	15.2864	12.1846	10.7336	7.7051	19.3997	15.2864	12.9153	10.5380	9.9300	3.0%	3.0%	3.0%	3.0%	3.0%
$500,000	24.6835	19.4498	16.4329	13.1298	12.4425	26.9845	20.5993	16.4194	13.3786	9.6038	26.1423	20.5993	17.4041	13.9058	13.1778	5.9%	5.9%	5.9%	5.9%	5.9%
$750,000	39.8097	31.3688	26.5032	20.4731	19.5987	44.2279	33.7625	26.9116	18.5127	13.2893	42.8475	33.7625	28.5256	22.0354	21.0943	7.6%	7.6%	7.6%	7.6%	7.6%
$1,000,000	55.4757	43.7132	36.9328	27.9643	26.9524	60.2057	45.9595	36.6337	21.7381	15.6046	58.3265	45.9595	38.8307	29.4013	28.3374	5.1%	5.1%	5.1%	5.1%	5.1%
each add'l $10,000, add:	0.6266	0.4938	0.4172	0.2996	0.2941						0.6192	0.4879	0.4122	0.2946	0.2897	-1.2%	-1.2%	-1.2%	-1.7%	-1.5%

Unit-Owners Forms

USAA Group

Pennsylvania

Current, Indicated, and Proposed AOI / Deductible Relativities

	Fire Following Earthquake AOI/Deductible Relativities																			
	Current Relativities					Indicated Relativities					Proposed Relativities					Change				
Amount of Insurance	**$250**	**$500**	**$1,000**	**1%**	**2%**	**$250**	**$500**	**$1,000**	**1%**	**2%**	**$250**	**$500**	**$1,000**	**1%**	**2%**	**$250**	**$500**	**$1,000**	**1%**	**2%**
$5,000	1.1020	0.7712	0.6040	1.3888	1.3107	0.6617	0.6617	0.6467	0.5877	0.5589	0.9455	0.6617	0.5182	1.1915	1.1245	-14.2%	-14.2%	-14.2%	-14.2%	-14.2%
$10,000	1.1278	0.7966	0.6227	1.3381	1.1960	0.6965	0.6965	0.6807	0.6186	0.5883	0.9860	0.6965	0.5444	1.1699	1.0457	-12.6%	-12.6%	-12.6%	-12.6%	-12.6%
$15,000	1.1523	0.8221	0.6319	1.2882	1.0847	0.7315	0.7315	0.7150	0.6497	0.6179	1.0253	0.7315	0.5622	1.1462	0.9651	-11.0%	-11.0%	-11.0%	-11.0%	-11.0%
$20,000	1.1820	0.8475	0.6509	1.2499	0.9787	0.7673	0.7673	0.7500	0.6815	0.6482	1.0702	0.7673	0.5893	1.1317	0.8861	-9.5%	-9.5%	-9.5%	-9.5%	-9.5%
$30,000	1.2673	0.8983	0.6959	1.1885	0.7996	0.8417	0.8417	0.8227	0.7475	0.7110	1.1874	0.8417	0.6520	1.1136	0.7492	-6.3%	-6.3%	-6.3%	-6.3%	-6.3%
$40,000	1.3312	0.9492	0.7345	1.0890	0.7797	0.9193	0.9193	0.8985	0.8165	0.7765	1.2893	0.9193	0.7114	1.0547	0.7267	-3.1%	-3.2%	-3.1%	-3.1%	-6.8%
$50,000	1.4022	1.0000	0.7749	1.0000	0.7749	1.0000	1.0000	0.9774	0.8881	0.8447	1.4022	1.0000	0.7749	1.0000	0.7749	0.0%	0.0%	0.0%	0.0%	0.0%
$75,000	1.5375	1.1271	0.8605	0.9377	0.7546	1.2135	1.2135	1.1861	1.0778	1.0251	1.6554	1.2135	0.9265	0.9632	0.8063	7.7%	7.7%	7.7%	2.7%	6.9%
$100,000	1.6183	1.1911	0.9032	0.9032	0.7284	1.4404	1.4404	1.4079	1.2793	1.2167	1.8610	1.3698	1.0387	1.0387	0.8377	15.0%	15.0%	15.0%	15.0%	15.0%
$150,000	1.7153	1.3152	0.9354	0.8252	0.6521	1.9153	1.9153	1.8720	1.7010	1.6178	1.9726	1.5125	1.0757	1.0439	0.8506	15.0%	15.0%	15.0%	26.5%	30.4%
$200,000	1.9880	1.5254	1.0772	0.8653	0.6827	2.3903	2.3903	2.3363	2.1229	2.0191	2.2862	1.7542	1.2388	1.0946	0.8636	15.0%	15.0%	15.0%	26.5%	26.5%
$250,000	N/A	N/A	N/A	N/A	N/A	2.8416	2.8416	2.7775	2.5238	2.4004	2.8402	2.1804	1.5324	1.1336	0.9242	N/A	N/A	N/A	N/A	N/A
$300,000	2.9510	2.2666	1.5853	1.0720	0.9023	3.2603	3.2603	3.1867	2.8956	2.7540	3.3937	2.6066	1.8231	1.2328	1.0376	15.0%	15.0%	15.0%	15.0%	15.0%
$400,000	4.1101	3.1589	2.1962	1.3648	1.1183	4.0304	4.0304	3.9395	3.5796	3.4046	4.7266	3.6327	2.5256	1.5695	1.2860	15.0%	15.0%	15.0%	15.0%	15.0%
$500,000	5.2688	4.0512	2.8047	1.6538	1.2670	4.8451	4.8451	4.7357	4.3031	4.0927	6.0591	4.6589	3.2254	1.9019	1.4571	15.0%	15.0%	15.0%	15.0%	15.0%
$750,000	8.1646	6.2819	4.3214	2.2288	1.5047	8.0386	8.0386	7.8572	7.1395	6.7904	9.3893	7.2242	4.9696	2.5631	1.7304	15.0%	15.0%	15.0%	15.0%	15.0%
$1,000,000	11.0596	8.5126	5.8347	2.5970	1.6651	9.8569	9.8569	9.6344	8.7544	8.3263	12.7185	9.7895	6.7099	2.9866	1.9149	15.0%	15.0%	15.0%	15.0%	15.0%
each add'l $10,000, add:	0.1448	0.1116	0.0754	0.0143	0.0095						0.1332	0.1026	0.0696	0.0169	0.0074	-8.0%	-8.1%	-7.7%	18.2%	-22.1%

Unit-Owners Forms

USAA Group

Pennsylvania

Current, Indicated, and Proposed Increased Dwelling Coverage Ratio Factors

Increased Dwelling Coverage Ratio*	Water				Hurricane				Severe Thunderstorm				Winter Storm				Fire Following Earthquake				Earthquake Coverage			
	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change
0	1.0000	1.0000	1.0000	0.0%	1.0000	1.0000	1.0000	0.0%	1.0000	1.0000	1.0000	0.0%	1.0000	1.0000	1.0000	0.0%	1.0000	1.0000	1.0000	0.0%	1.0000	1.0000	1.0000	0.0%
1	1.0000	1.0000	1.0567	5.7%	1.0175	1.0018	1.0097	-0.8%	1.0172	1.0167	1.0170	0.0%	1.2053	1.0000	1.1027	-8.5%	1.0060	1.0007	1.0033	-0.3%	1.0000	1.0004	1.0002	0.0%
2	1.0000	1.0000	1.1134	11.3%	1.0353	1.0036	1.0195	-1.5%	1.0346	1.0336	1.0341	0.0%	1.3098	1.0000	1.1549	-11.8%	1.0121	1.0014	1.0067	-0.5%	1.0000	1.0007	1.0004	0.0%
3	1.0000	1.0993	1.1687	16.9%	1.0533	1.0055	1.0294	-2.3%	1.0522	1.0507	1.0515	-0.1%	1.3994	1.0706	1.2350	-11.7%	1.0181	1.0021	1.0101	-0.8%	1.0000	1.0011	1.0005	0.0%
4	1.0000	1.1987	1.2239	22.4%	1.0715	1.0073	1.0394	-3.0%	1.0701	1.0680	1.0691	-0.1%	1.4819	1.1103	1.2961	-12.5%	1.0243	1.0028	1.0135	-1.1%	1.0000	1.0016	1.0008	0.1%
5	1.0000	1.2658	1.2814	28.1%	1.0900	1.0091	1.0496	-3.7%	1.0882	1.0855	1.0868	-0.1%	1.5605	1.1526	1.3565	-13.1%	1.0304	1.0035	1.0169	-1.3%	1.0000	1.0021	1.0010	0.1%
6	1.0000	1.3329	1.3332	33.3%	1.1087	1.0109	1.0598	-4.4%	1.1065	1.1031	1.1048	-0.2%	1.6367	1.1970	1.4168	-13.4%	1.0366	1.0042	1.0204	-1.6%	1.0000	1.0025	1.0013	0.1%
7	1.0000	1.3849	1.3756	37.6%	1.1276	1.0128	1.0702	-5.1%	1.1251	1.1209	1.1230	-0.2%	1.7113	1.2436	1.4774	-13.7%	1.0429	1.0049	1.0239	-1.8%	1.0000	1.0032	1.0016	0.2%
8	1.0000	1.4368	1.4274	42.7%	1.1468	1.0146	1.0807	-5.8%	1.1439	1.1389	1.1414	-0.2%	1.7852	1.2916	1.5384	-13.8%	1.0491	1.0056	1.0273	-2.1%	1.0000	1.0038	1.0019	0.2%
9	1.0000	1.4800	1.4643	46.4%	1.1663	1.0165	1.0914	-6.4%	1.1629	1.1571	1.1600	-0.2%	1.8585	1.3417	1.6001	-13.9%	1.0554	1.0063	1.0308	-2.3%	1.0000	1.0045	1.0022	0.2%
10	1.0000	1.5231	1.5013	50.1%	1.1860	1.0183	1.1022	-7.1%	1.1822	1.1754	1.1788	-0.3%	1.9317	1.3933	1.6625	-13.9%	1.0618	1.0070	1.0344	-2.6%	1.0000	1.0052	1.0026	0.3%
11	1.0000	1.5604	1.5390	53.9%	1.2059	1.0202	1.1130	-7.7%	1.2017	1.1940	1.1978	-0.3%	2.0049	1.4468	1.7258	-13.9%	1.0682	1.0077	1.0379	-2.8%	1.0000	1.0061	1.0030	0.3%
12	1.0000	1.5978	1.5704	57.0%	1.2261	1.0220	1.1241	-8.3%	1.2214	1.2127	1.2170	-0.4%	2.0785	1.5015	1.7900	-13.9%	1.0746	1.0084	1.0415	-3.1%	1.0000	1.0069	1.0035	0.4%
13	1.0000	1.6315	1.5990	59.9%	1.2466	1.0239	1.1352	-8.9%	1.2414	1.2316	1.2365	-0.4%	2.1524	1.5583	1.8553	-13.8%	1.0811	1.0091	1.0451	-3.3%	1.0000	1.0080	1.0040	0.4%
14	1.0000	1.6626	1.6184	61.8%	1.2673	1.0257	1.1465	-9.5%	1.2616	1.2506	1.2561	-0.4%	2.2268	1.6164	1.9216	-13.7%	1.0876	1.0098	1.0487	-3.6%	1.0000	1.0091	1.0046	0.5%
15	1.0000	1.6937	1.6361	63.6%	1.2883	1.0276	1.1579	-10.1%	1.2821	1.2699	1.2760	-0.5%	2.3018	1.6760	1.9889	-13.6%	1.0941	1.0105	1.0523	-3.8%	1.0000	1.0103	1.0052	0.5%
16	1.0000	1.7218	1.6470	64.7%	1.3095	1.0294	1.1695	-10.7%	1.3029	1.2893	1.2961	-0.5%	2.3776	1.7373	2.0574	-13.5%	1.1007	1.0112	1.0559	-4.1%	1.0000	1.0118	1.0059	0.6%
17	1.0000	1.7500	1.6525	65.3%	1.3311	1.0313	1.1812	-11.3%	1.3238	1.3089	1.3163	-0.6%	2.4542	1.8002	2.1272	-13.3%	1.1073	1.0119	1.0596	-4.3%	1.0000	1.0134	1.0067	0.7%
18	1.0000	1.7763	1.6525	65.3%	1.3529	1.0332	1.1930	-11.8%	1.3450	1.3286	1.3368	-0.6%	2.5316	1.8650	2.1983	-13.2%	1.1140	1.0126	1.0633	-4.6%	1.0000	1.0151	1.0076	0.8%
19	1.0000	1.8012	1.6525	65.3%	1.3749	1.0351	1.2050	-12.4%	1.3665	1.3485	1.3575	-0.7%	2.6100	1.9310	2.2705	-13.0%	1.1207	1.0133	1.0670	-4.8%	1.0000	1.0172	1.0086	0.9%
20	1.0000	1.8262	1.6525	65.3%	1.3973	1.0369	1.2171	-12.9%	1.3882	1.3686	1.3784	-0.7%	2.6894	1.9987	2.3440	-12.8%	1.1274	1.0140	1.0707	-5.0%	1.0000	1.0196	1.0098	1.0%
21	1.0000	1.8493	1.6525	65.3%	1.4199	1.0388	1.2294	-13.4%	1.4102	1.3889	1.3995	-0.8%	2.7698	2.0684	2.4191	-12.7%	1.1342	1.0147	1.0744	-5.3%	0.9983	1.0222	1.0102	1.2%
22	1.0000	1.8493	1.6525	65.3%	1.4429	1.0407	1.2418	-13.9%	1.4324	1.4093	1.4209	-0.8%	2.8512	2.1389	2.4951	-12.5%	1.1410	1.0154	1.0782	-5.5%	0.9965	1.0251	1.0108	1.4%
23	1.0000	1.8493	1.6525	65.3%	1.4661	1.0426	1.2543	-14.4%	1.4549	1.4299	1.4424	-0.9%	2.9339	2.2120	2.5729	-12.3%	1.1479	1.0161	1.0820	-5.7%	0.9948	1.0285	1.0116	1.7%
24	1.0000	1.8493	1.6525	65.3%	1.4896	1.0445	1.2670	-14.9%	1.4776	1.4507	1.4641	-0.9%	3.0177	2.2862	2.6519	-12.1%	1.1548	1.0168	1.0858	-6.0%	0.9931	1.0324	1.0127	2.0%
25	1.0000	1.8493	1.6525	65.3%	1.5134	1.0464	1.2799	-15.4%	1.5006	1.4716	1.4861	-1.0%	3.1027	2.3621	2.7324	-11.9%	1.1617	1.0175	1.0896	-6.2%	0.9914	1.0367	1.0141	2.3%
26	1.0000	1.8493	1.6525	65.3%	1.5375	1.0483	1.2929	-15.9%	1.5239	1.4927	1.5083	-1.0%	3.1891	2.4397	2.8144	-11.7%	1.1687	1.0182	1.0935	-6.4%	0.9896	1.0418	1.0157	2.6%
27	1.0000	1.8493	1.6525	65.3%	1.5619	1.0502	1.3060	-16.4%	1.5474	1.5139	1.5307	-1.1%	3.2767	2.5188	2.8977	-11.6%	1.1757	1.0189	1.0973	-6.7%	0.9879	1.0475	1.0177	3.0%
28	1.0000	1.8493	1.6525	65.3%	1.5866	1.0521	1.3193	-16.8%	1.5711	1.5353	1.5532	-1.1%	3.3656	2.6002	2.9829	-11.4%	1.1828	1.0196	1.1012	-6.9%	0.9862	1.0541	1.0201	3.4%
29	1.0000	1.8493	1.6525	65.3%	1.6116	1.0540	1.3328	-17.3%	1.5951	1.5569	1.5760	-1.2%	3.4560	2.6821	3.0690	-11.2%	1.1899	1.0203	1.1051	-7.1%	0.9845	1.0614	1.0229	3.9%
30	1.0000	1.8493	1.6525	65.3%	1.6370	1.0559	1.3465	-17.7%	1.6194	1.5786	1.5990	-1.3%	3.5478	2.7661	3.1570	-11.0%	1.1971	1.0211	1.1091	-7.4%	0.9828	1.0695	1.0262	4.4%
31	1.0000	1.8493	1.6525	65.3%	1.6626	1.0578	1.3602	-18.2%	1.6439	1.6004	1.6222	-1.3%	3.6410	2.8523	3.2467	-10.8%	1.2043	1.0218	1.1130	-7.6%	0.9811	1.0786	1.0299	5.0%
32	1.0000	1.8493	1.6525	65.3%	1.6886	1.0598	1.3742	-18.6%	1.6687	1.6224	1.6456	-1.4%	3.7357	2.9396	3.3377	-10.7%	1.2115	1.0225	1.1170	-7.8%	0.9794	1.0885	1.0339	5.6%
33	1.0000	1.8493	1.6525	65.3%	1.7149	1.0617	1.3883	-19.0%	1.6938	1.6446	1.6692	-1.5%	3.8320	3.0289	3.4305	-10.5%	1.2188	1.0232	1.1210	-8.0%	0.9777	1.0991	1.0384	6.2%
34	1.0000	1.8493	1.6525	65.3%	1.7415	1.0636	1.4026	-19.5%	1.7191	1.6669	1.6930	-1.5%	3.9298	3.1192	3.5245	-10.3%	1.2261	1.0239	1.1250	-8.2%	0.9760	1.1103	1.0432	6.9%
35	1.0000	1.8493	1.6525	65.3%	1.7685	1.0655	1.4170	-19.9%	1.7447	1.6893	1.7170	-1.6%	4.0292	3.2113	3.6202	-10.2%	1.2335	1.0246	1.1291	-8.5%	0.9743	1.1218	1.0480	7.6%
36	1.0000	1.8493	1.6525	65.3%	1.7958	1.0675	1.4316	-20.3%	1.7705	1.7119	1.7412	-1.7%	4.1303	3.3052	3.7177	-10.0%	1.2409	1.0253	1.1331	-8.7%	0.9726	1.1334	1.0530	8.3%
37	1.0000	1.8493	1.6525	65.3%	1.8235	1.0694	1.4465	-20.7%	1.7967	1.7346	1.7657	-1.7%	4.2330	3.4009	3.8169	-9.8%	1.2484	1.0260	1.1372	-8.9%	0.9709	1.1450	1.0579	9.0%
38	1.0000	1.8493	1.6525	65.3%	1.8515	1.0713	1.4614	-21.1%	1.8230	1.7575	1.7902	-1.8%	4.3374	3.4971	3.9173	-9.7%	1.2559	1.0267	1.1413	-9.1%	0.9693	1.1561	1.0627	9.6%

Unit-Owners Forms

USAA Group

Pennsylvania

Current, Indicated, and Proposed Increased Dwelling Coverage Ratio Factors

Increased Dwelling Coverage Ratio*	Water				Hurricane				Severe Thunderstorm				Winter Storm				Fire Following Earthquake				Earthquake Coverage			
	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change
39	1.0000	1.8493	1.6525	65.3%	1.8799	1.0733	1.4766	-21.5%	1.8497	1.7805	1.8151	-1.9%	4.4435	3.5962	4.0198	-9.5%	1.2634	1.0275	1.1454	-9.3%	0.9676	1.1667	1.0671	10.3%
40	1.0000	1.8493	1.6525	65.3%	1.9086	1.0752	1.4919	-21.8%	1.8766	1.8036	1.8401	-1.9%	4.5515	3.6969	4.1242	-9.4%	1.2710	1.0282	1.1496	-9.6%	0.9659	1.1766	1.0713	10.9%
41	1.0000	1.8493	1.6525	65.3%	1.9377	1.0772	1.5074	-22.2%	1.9037	1.8268	1.8653	-2.0%	4.6612	3.7978	4.2295	-9.3%	1.2787	1.0289	1.1538	-9.8%	0.9642	1.1856	1.0749	11.5%
42	1.0000	1.8493	1.6525	65.3%	1.9671	1.0791	1.5231	-22.6%	1.9311	1.8502	1.8906	-2.1%	4.7728	3.9015	4.3371	-9.1%	1.2864	1.0296	1.1580	-10.0%	0.9626	1.1938	1.0782	12.0%
43	1.0000	1.8493	1.6525	65.3%	1.9970	1.0811	1.5391	-22.9%	1.9588	1.8737	1.9162	-2.2%	4.8862	4.0052	4.4457	-9.0%	1.2941	1.0303	1.1622	-10.2%	0.9609	1.2014	1.0811	12.5%
44	1.0000	1.8493	1.6525	65.3%	2.0272	1.0831	1.5551	-23.3%	1.9868	1.8973	1.9420	-2.3%	5.0016	4.1116	4.5566	-8.9%	1.3019	1.0310	1.1665	-10.4%	0.9592	1.2079	1.0836	13.0%
45	1.0000	1.8493	1.6525	65.3%	2.0578	1.0850	1.5714	-23.6%	2.0150	1.9210	1.9680	-2.3%	5.1189	4.2193	4.6691	-8.8%	1.3097	1.0318	1.1707	-10.6%	0.9576	1.2138	1.0857	13.4%
46	1.0000	1.8493	1.6525	65.3%	2.0888	1.0870	1.5879	-24.0%	2.0435	1.9448	1.9942	-2.4%	5.2382	4.3282	4.7832	-8.7%	1.3176	1.0325	1.1750	-10.8%	0.9559	1.2190	1.0874	13.8%
47	1.0000	1.8493	1.6525	65.3%	2.1201	1.0890	1.6045	-24.3%	2.0723	1.9688	2.0205	-2.5%	5.3595	4.4397	4.8996	-8.6%	1.3255	1.0332	1.1793	-11.0%	0.9542	1.2236	1.0889	14.1%
48	1.0000	1.8493	1.6525	65.3%	2.1519	1.0910	1.6214	-24.7%	2.1013	1.9928	2.0471	-2.6%	5.4829	4.5508	5.0168	-8.5%	1.3335	1.0339	1.1837	-11.2%	0.9526	1.2276	1.0901	14.4%
49	1.0000	1.8493	1.6525	65.3%	2.1841	1.0929	1.6385	-25.0%	2.1306	2.0170	2.0738	-2.7%	5.6084	4.6644	5.1364	-8.4%	1.3415	1.0346	1.1881	-11.4%	0.9509	1.2311	1.0910	14.7%
50	1.0000	1.8493	1.6525	65.3%	2.2167	1.0949	1.6558	-25.3%	2.1601	2.0412	2.1007	-2.7%	5.7360	4.7789	5.2574	-8.3%	1.3496	1.0353	1.1925	-11.6%	0.9493	1.2343	1.0918	15.0%
51	1.0000	1.8493	1.6525	65.3%	2.2498	1.0969	1.6734	-25.6%	2.1899	2.0656	2.1277	-2.8%	5.8657	4.8942	5.3800	-8.3%	1.3577	1.0361	1.1969	-11.8%	0.9476	1.2371	1.0924	15.3%
52	1.0000	1.8493	1.6525	65.3%	2.2832	1.0989	1.6910	-25.9%	2.2200	2.0900	2.1550	-2.9%	5.9977	5.0120	5.5048	-8.2%	1.3658	1.0368	1.2013	-12.0%	0.9460	1.2397	1.0928	15.5%
53	1.0000	1.8493	1.6525	65.3%	2.3171	1.1009	1.7090	-26.2%	2.2503	2.1145	2.1824	-3.0%	6.1319	5.1304	5.6312	-8.2%	1.3741	1.0375	1.2058	-12.2%	0.9444	1.2418	1.0931	15.7%
54	1.0000	1.8493	1.6525	65.3%	2.3514	1.1029	1.7271	-26.6%	2.2809	2.1391	2.2100	-3.1%	6.2684	5.2495	5.7589	-8.1%	1.3823	1.0382	1.2103	-12.4%	0.9427	1.2437	1.0932	16.0%
55	1.0000	1.8493	1.6525	65.3%	2.3862	1.1049	1.7455	-26.9%	2.3118	2.1638	2.2378	-3.2%	6.4073	5.3708	5.8891	-8.1%	1.3906	1.0389	1.2148	-12.6%	0.9411	1.2455	1.0933	16.2%
56	1.0000	1.8493	1.6525	65.3%	2.4214	1.1069	1.7641	-27.1%	2.3429	2.1886	2.2658	-3.3%	6.5485	5.4926	6.0206	-8.1%	1.3990	1.0397	1.2193	-12.8%	0.9395	1.2470	1.0933	16.4%
57	1.0000	1.8493	1.6525	65.3%	2.4571	1.1089	1.7830	-27.4%	2.3743	2.2135	2.2939	-3.4%	6.6921	5.6167	6.1544	-8.0%	1.4074	1.0404	1.2239	-13.0%	0.9378	1.2484	1.0931	16.6%
58	1.0000	1.8493	1.6525	65.3%	2.4933	1.1109	1.8021	-27.7%	2.4059	2.2384	2.3221	-3.5%	6.8381	5.7410	6.2896	-8.0%	1.4159	1.0411	1.2285	-13.2%	0.9362	1.2498	1.0930	16.7%
59	1.0000	1.8493	1.6525	65.3%	2.5299	1.1129	1.8214	-28.0%	2.4378	2.2634	2.3506	-3.6%	6.9867	5.8656	6.4261	-8.0%	1.4244	1.0418	1.2331	-13.4%	0.9346	1.2508	1.0927	16.9%
60	1.0000	1.8493	1.6525	65.3%	2.5670	1.1150	1.8410	-28.3%	2.4700	2.2884	2.3792	-3.7%	7.1378	5.9922	6.5650	-8.0%	1.4330	1.0426	1.2378	-13.6%	0.9330	1.2519	1.0924	17.1%
61	1.0000	1.8493	1.6525	65.3%	2.6046	1.1170	1.8608	-28.6%	2.5024	2.3135	2.4080	-3.8%	7.2914	6.1189	6.7051	-8.0%	1.4416	1.0433	1.2424	-13.8%	0.9313	1.2528	1.0920	17.3%
62	1.0000	1.8493	1.6525	65.3%	2.6428	1.1190	1.8809	-28.8%	2.5351	2.3387	2.4369	-3.9%	7.4477	6.2475	6.8476	-8.1%	1.4502	1.0440	1.2471	-14.0%	0.9297	1.2537	1.0917	17.4%
63	1.0000	1.8493	1.6525	65.3%	2.6814	1.1210	1.9012	-29.1%	2.5680	2.3639	2.4659	-4.0%	7.6066	6.3760	6.9913	-8.1%	1.4590	1.0447	1.2519	-14.2%	0.9281	1.2545	1.0913	17.6%
64	1.0000	1.8493	1.6525	65.3%	2.7205	1.1231	1.9218	-29.4%	2.6012	2.3891	2.4952	-4.1%	7.7682	6.5064	7.1373	-8.1%	1.4677	1.0455	1.2566	-14.4%	0.9265	1.2552	1.0909	17.7%
65	1.0000	1.8493	1.6525	65.3%	2.7602	1.1251	1.9427	-29.6%	2.6346	2.4144	2.5245	-4.2%	7.9326	6.6364	7.2845	-8.2%	1.4766	1.0462	1.2614	-14.6%	0.9249	1.2558	1.0904	17.9%
66	1.0000	1.8493	1.6525	65.3%	2.8003	1.1272	1.9637	-29.9%	2.6683	2.4398	2.5540	-4.3%	8.0998	6.7683	7.4340	-8.2%	1.4854	1.0469	1.2662	-14.8%	0.9233	1.2564	1.0899	18.0%
67	1.0000	1.8493	1.6525	65.3%	2.8411	1.1292	1.9852	-30.1%	2.7023	2.4651	2.5837	-4.4%	8.2698	6.8996	7.5847	-8.3%	1.4944	1.0476	1.2710	-14.9%	0.9217	1.2570	1.0894	18.2%
68	1.0000	1.8493	1.6525	65.3%	2.8824	1.1313	2.0068	-30.4%	2.7365	2.4905	2.6135	-4.5%	8.4427	7.0326	7.7377	-8.4%	1.5034	1.0484	1.2759	-15.1%	0.9201	1.2575	1.0888	18.3%
69	1.0000	1.8493	1.6525	65.3%	2.9242	1.1333	2.0288	-30.6%	2.7709	2.5159	2.6434	-4.6%	8.6185	7.1672	7.8928	-8.4%	1.5124	1.0491	1.2807	-15.3%	0.9185	1.2580	1.0882	18.5%
70	1.0000	1.8493	1.6525	65.3%	2.9666	1.1354	2.0510	-30.9%	2.8056	2.5414	2.6735	-4.7%	8.7973	7.3010	8.0492	-8.5%	1.5215	1.0498	1.2857	-15.5%	0.9169	1.2584	1.0877	18.6%
71	1.0000	1.8493	1.6525	65.3%	3.0096	1.1374	2.0735	-31.1%	2.8405	2.5668	2.7037	-4.8%	8.9792	7.4341	8.2066	-8.6%	1.5307	1.0506	1.2906	-15.7%	0.9153	1.2587	1.0870	18.8%
72	1.0000	1.8493	1.6525	65.3%	3.0532	1.1395	2.0963	-31.3%	2.8757	2.5923	2.7340	-4.9%	9.1641	7.5685	8.3663	-8.7%	1.5399	1.0513	1.2956	-15.9%	0.9137	1.2592	1.0864	18.9%
73	1.0000	1.8493	1.6525	65.3%	3.0974	1.1416	2.1195	-31.6%	2.9111	2.6178	2.7644	-5.0%	9.3522	7.7042	8.5282	-8.8%	1.5491	1.0520	1.3006	-16.0%	0.9122	1.2595	1.0858	19.0%
74	1.0000	1.8493	1.6525	65.3%	3.1422	1.1436	2.1429	-31.8%	2.9468	2.6432	2.7950	-5.2%	9.5434	7.8389	8.6911	-8.9%	1.5584	1.0527	1.3056	-16.2%	0.9106	1.2598	1.0852	19.2%
75	1.0000	1.8493	1.6525	65.3%	3.1877	1.1457	2.1667	-32.0%	2.9827	2.6687	2.8257	-5.3%	9.7379	7.9747	8.8563	-9.1%	1.5678	1.0535	1.3106	-16.4%	0.9090	1.2601	1.0845	19.3%
76	1.0000	1.8493	1.6525	65.3%	3.2337	1.1478	2.1907	-32.3%	3.0188	2.6941	2.8565	-5.4%	9.9357	8.1117	9.0237	-9.2%	1.5772	1.0535	1.3153	-16.6%	0.9074	1.2604	1.0839	19.5%
77	1.0000	1.8493	1.6525	65.3%	3.2804	1.1499	2.2151	-32.5%	3.0552	2.7196	2.8874	-5.5%	10.1368	8.2473	9.1920	-9.3%	1.5867	1.0535	1.3201	-16.8%	0.9058	1.2607	1.0833	19.6%

Unit-Owners Forms

USAA Group

Pennsylvania

Current, Indicated, and Proposed Increased Dwelling Coverage Ratio Factors

Increased Dwelling Coverage Ratio*	Water				Hurricane				Severe Thunderstorm				Winter Storm				Fire Following Earthquake				Earthquake Coverage			
	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change	Current	Indicated	Proposed	Change
78	1.0000	1.8493	1.6525	65.3%	3.3278	1.1520	2.2399	-32.7%	3.0918	2.7450	2.9184	-5.6%	10.3413	8.3839	9.3626	-9.5%	1.5963	1.0535	1.3249	-17.0%	0.9043	1.2609	1.0826	19.7%
79	1.0000	1.8493	1.6525	65.3%	3.3758	1.1540	2.2649	-32.9%	3.1286	2.7704	2.9495	-5.7%	10.5493	8.5190	9.5341	-9.6%	1.6059	1.0535	1.3297	-17.2%	0.9027	1.2612	1.0819	19.9%
80	1.0000	1.8493	1.6525	65.3%	3.4246	1.1561	2.2904	-33.1%	3.1657	2.7957	2.9807	-5.8%	10.7607	8.6549	9.7078	-9.8%	1.6155	1.0535	1.3345	-17.4%	0.9011	1.2613	1.0812	20.0%
81	1.0000	1.8493	1.6525	65.3%	3.4740	1.1582	2.3161	-33.3%	3.2029	2.8211	3.0120	-6.0%	10.9758	8.7916	9.8837	-10.0%	1.6252	1.0535	1.3393	-17.6%	0.8996	1.2615	1.0805	20.1%
82	1.0000	1.8493	1.6525	65.3%	3.5241	1.1603	2.3422	-33.5%	3.2404	2.8463	3.0434	-6.1%	11.1944	8.9266	10.0605	-10.1%	1.6350	1.0535	1.3442	-17.8%	0.8980	1.2618	1.0799	20.3%
83	1.0000	1.8493	1.6525	65.3%	3.5749	1.1624	2.3687	-33.7%	3.2782	2.8716	3.0749	-6.2%	11.4167	9.0621	10.2394	-10.3%	1.6448	1.0535	1.3491	-18.0%	0.8965	1.2619	1.0792	20.4%
84	1.0000	1.8493	1.6525	65.3%	3.6265	1.1646	2.3955	-33.9%	3.3161	2.8968	3.1064	-6.3%	11.6428	9.1982	10.4205	-10.5%	1.6547	1.0535	1.3541	-18.2%	0.8949	1.2621	1.0785	20.5%
85	1.0000	1.8493	1.6525	65.3%	3.6789	1.1667	2.4228	-34.1%	3.3543	2.9219	3.1381	-6.4%	11.8726	9.3348	10.6037	-10.7%	1.6647	1.0535	1.3591	-18.4%	0.8934	1.2622	1.0778	20.6%
86	1.0000	1.8493	1.6525	65.3%	3.7320	1.1688	2.4504	-34.3%	3.3926	2.9470	3.1698	-6.6%	12.1063	9.4693	10.7878	-10.9%	1.6747	1.0535	1.3641	-18.5%	0.8918	1.2624	1.0771	20.8%
87	1.0000	1.8493	1.6525	65.3%	3.7858	1.1709	2.4784	-34.5%	3.4312	2.9720	3.2016	-6.7%	12.3439	9.6017	10.9728	-11.1%	1.6848	1.0535	1.3691	-18.7%	0.8903	1.2625	1.0764	20.9%
88	1.0000	1.8493	1.6525	65.3%	3.8405	1.1730	2.5068	-34.7%	3.4700	2.9969	3.2335	-6.8%	12.5855	9.7367	11.1611	-11.3%	1.6949	1.0535	1.3742	-18.9%	0.8887	1.2627	1.0757	21.0%
89	1.0000	1.8493	1.6525	65.3%	3.8960	1.1752	2.5356	-34.9%	3.5090	3.0218	3.2654	-6.9%	12.8311	9.8695	11.3503	-11.5%	1.7051	1.0535	1.3793	-19.1%	0.8872	1.2627	1.0749	21.2%
90	1.0000	1.8493	1.6525	65.3%	3.9523	1.1773	2.5648	-35.1%	3.5482	3.0466	3.2974	-7.1%	13.0809	10.0024	11.5416	-11.8%	1.7153	1.0535	1.3844	-19.3%	0.8856	1.2628	1.0742	21.3%
91	1.0000	1.8493	1.6525	65.3%	4.0094	1.1794	2.5944	-35.3%	3.5876	3.0712	3.3294	-7.2%	13.3348	10.1328	11.7338	-12.0%	1.7257	1.0535	1.3896	-19.5%	0.8856	1.2630	1.0743	21.3%
92	1.0000	1.8493	1.6525	65.3%	4.0674	1.1816	2.6245	-35.5%	3.6272	3.0958	3.3615	-7.3%	13.5929	10.2656	11.9293	-12.2%	1.7360	1.0535	1.3947	-19.7%	0.8856	1.2632	1.0744	21.3%
93	1.0000	1.8493	1.6525	65.3%	4.1263	1.1837	2.6550	-35.7%	3.6670	3.1203	3.3937	-7.5%	13.8554	10.3958	12.1256	-12.5%	1.7465	1.0535	1.4000	-19.8%	0.8856	1.2632	1.0744	21.3%
94	1.0000	1.8493	1.6525	65.3%	4.1861	1.1859	2.6860	-35.8%	3.7070	3.1447	3.4259	-7.6%	14.1222	10.5234	12.3228	-12.7%	1.7570	1.0535	1.4052	-20.0%	0.8856	1.2633	1.0745	21.3%
95	1.0000	1.8493	1.6525	65.3%	4.2467	1.1880	2.7174	-36.0%	3.7471	3.1690	3.4581	-7.7%	14.3935	10.6531	12.5233	-13.0%	1.7675	1.0535	1.4105	-20.2%	0.8856	1.2635	1.0745	21.3%
96	1.0000	1.8493	1.6525	65.3%	4.3084	1.1902	2.7493	-36.2%	3.7875	3.1932	3.4903	-7.8%	14.6692	10.7800	12.7246	-13.3%	1.7782	1.0535	1.4158	-20.4%	0.8856	1.2635	1.0745	21.3%
97	1.0000	1.8493	1.6525	65.3%	4.3709	1.1923	2.7816	-36.4%	3.8280	3.2172	3.5226	-8.0%	14.9496	10.9065	12.9281	-13.5%	1.7889	1.0535	1.4212	-20.6%	0.8856	1.2636	1.0746	21.3%
98	1.0000	1.8493	1.6525	65.3%	4.4344	1.1945	2.8145	-36.5%	3.8687	3.2412	3.5549	-8.1%	15.2346	11.0301	13.1323	-13.8%	1.7996	1.0535	1.4265	-20.7%	0.8856	1.2636	1.0746	21.3%
99	1.0000	1.8493	1.6525	65.3%	4.4989	1.1967	2.8478	-36.7%	3.9096	3.2650	3.5873	-8.2%	15.5243	11.1555	13.3399	-14.1%	1.8104	1.0535	1.4319	-20.9%	0.8856	1.2638	1.0747	21.4%
100	1.0000	1.8493	1.6525	65.3%	4.5645	1.1988	2.8817	-36.9%	3.9506	3.2886	3.6196	-8.4%	15.8189	11.2778	13.5484	-14.4%	1.8213	1.0535	1.4374	-21.1%	0.8856	1.2638	1.0747	21.4%

* 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.

Unit-Owners Forms

USAA Group

Pennsylvania

Current, Indicated, and Proposed Protection / Construction Factors

Construction	Class	Other Perils			
		Current	Indicated	Proposed	Change
Frame	1	1.0402	1.0000	1.0000	-3.9%
	2	1.0402	1.0000	1.0000	-3.9%
	3	1.0000	1.0000	1.0000	0.0%
	4	0.9681	1.0000	1.0000	3.3%
	5	0.9681	1.0000	1.0000	3.3%
	6	0.9681	1.0000	1.0000	3.3%
	7	0.9681	1.0000	1.0000	3.3%
	8	0.9276	1.0000	1.0000	7.8%
	8B	0.9276	1.0000	1.0000	7.8%
	9	0.9276	1.0000	1.0000	7.8%
	10	0.9276	1.0000	1.0000	7.8%
Masonry	1	1.0376	1.0000	0.9800	-5.6%
	2	1.0376	1.0000	0.9800	-5.6%
	3	0.9975	1.0000	0.9800	-1.8%
	4	0.9656	1.0000	0.9800	1.5%
	5	0.9656	1.0000	0.9800	1.5%
	6	0.9656	1.0000	0.9800	1.5%
	7	0.9656	1.0000	0.9800	1.5%
	8	0.9252	1.0000	0.9800	5.9%
	8B	0.9252	1.0000	0.9800	5.9%
	9	0.9252	1.0000	0.9800	5.9%
	10	0.9252	1.0000	0.9800	5.9%

Construction	Class	Other Fire			
		Current	Indicated	Proposed	Change
Frame	1	0.7683	1.0000	0.8842	15.1%
	2	1.0000	1.0000	1.0000	0.0%
	3	1.0000	1.0000	1.0000	0.0%
	4	1.0000	1.0000	1.0000	0.0%
	5	1.1493	1.0000	1.0747	-6.5%
	6	1.3378	1.0000	1.1689	-12.6%
	7	1.3378	1.0000	1.1689	-12.6%
	8	1.3378	1.0000	1.1689	-12.6%
	8B	1.3378	1.0000	1.1689	-12.6%
	9	1.8283	1.0000	1.4142	-22.6%
	10	1.8283	1.0000	1.4142	-22.6%
Masonry	1	0.5570	1.0000	0.7785	39.8%
	2	0.7249	1.0000	0.8625	19.0%
	3	0.7249	1.0000	0.8625	19.0%
	4	0.7249	1.0000	0.8625	19.0%
	5	0.8331	1.0000	0.9166	10.0%
	6	0.9698	1.0000	0.9849	1.6%
	7	0.9698	1.0000	0.9849	1.6%
	8	0.9698	1.0000	0.9849	1.6%
	8B	0.9698	1.0000	0.9849	1.6%
	9	1.3254	1.0000	1.1627	-12.3%
	10	1.3254	1.0000	1.1627	-12.3%

Unit-Owners Forms

USAA Group

Pennsylvania

Current, Indicated, and Proposed Protection / Construction Factors

Construction	Class	Theft			
		Current	Indicated	Proposed	Change
Frame	1	1.0402	1.0000	1.0000	-3.9%
	2	1.0402	1.0000	1.0000	-3.9%
	3	1.0000	1.0000	1.0000	0.0%
	4	0.9681	1.0000	1.0000	3.3%
	5	0.9681	1.0000	1.0000	3.3%
	6	0.9681	1.0000	1.0000	3.3%
	7	0.9681	1.0000	1.0000	3.3%
	8	0.9276	1.0000	1.0000	7.8%
	8B	0.9276	1.0000	1.0000	7.8%
	9	0.9276	1.0000	1.0000	7.8%
	10	0.9276	1.0000	1.0000	7.8%
Masonry	1	1.0376	1.3311	1.1093	6.9%
	2	1.0376	1.3311	1.1093	6.9%
	3	0.9975	1.3311	1.1093	11.2%
	4	0.9656	1.3311	1.1093	14.9%
	5	0.9656	1.3311	1.1093	14.9%
	6	0.9656	1.3311	1.1093	14.9%
	7	0.9656	1.3311	1.1093	14.9%
	8	0.9252	1.3311	1.1093	19.9%
	8B	0.9252	1.3311	1.1093	19.9%
	9	0.9252	1.3311	1.1093	19.9%
	10	0.9252	1.3311	1.1093	19.9%

Construction	Class	Water			
		Current	Indicated	Proposed	Change
Frame	1	1.0402	1.0000	1.0000	-3.9%
	2	1.0402	1.0000	1.0000	-3.9%
	3	1.0000	1.0000	1.0000	0.0%
	4	0.9681	1.0000	1.0000	3.3%
	5	0.9681	1.0000	1.0000	3.3%
	6	0.9681	1.0000	1.0000	3.3%
	7	0.9681	1.0000	1.0000	3.3%
	8	0.9276	1.0000	1.0000	7.8%
	8B	0.9276	1.0000	1.0000	7.8%
	9	0.9276	1.0000	1.0000	7.8%
	10	0.9276	1.0000	1.0000	7.8%
Masonry	1	1.0376	1.0000	1.0000	-3.6%
	2	1.0376	1.0000	1.0000	-3.6%
	3	0.9975	1.0000	1.0000	0.3%
	4	0.9656	1.0000	1.0000	3.6%
	5	0.9656	1.0000	1.0000	3.6%
	6	0.9656	1.0000	1.0000	3.6%
	7	0.9656	1.0000	1.0000	3.6%
	8	0.9252	1.0000	1.0000	8.1%
	8B	0.9252	1.0000	1.0000	8.1%
	9	0.9252	1.0000	1.0000	8.1%
	10	0.9252	1.0000	1.0000	8.1%

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USAA Group

Pennsylvania

Current, Indicated, and Proposed Protection / Construction Factors

Construction	Class	Lightning			
		Current	Indicated	Proposed	Change
Frame	1	1.0402	1.0000	0.9677	-7.0%
	2	1.0402	1.0000	0.9798	-5.8%
	3	1.0000	1.0000	1.0000	0.0%
	4	0.9681	1.0000	1.0291	6.3%
	5	0.9681	1.0000	1.0486	8.3%
	6	0.9681	1.0000	1.0486	8.3%
	7	0.9681	1.0000	1.0486	8.3%
	8	0.9276	1.0000	1.0486	13.0%
	8B	0.9276	1.0000	1.0486	13.0%
	9	0.9276	1.0000	1.0486	13.0%
	10	0.9276	1.0000	1.0486	13.0%
Masonry	1	1.0376	1.0000	0.9653	-7.0%
	2	1.0376	1.0000	0.9774	-5.8%
	3	0.9975	1.0000	0.9975	0.0%
	4	0.9656	1.0000	1.0265	6.3%
	5	0.9656	1.0000	1.0459	8.3%
	6	0.9656	1.0000	1.0459	8.3%
	7	0.9656	1.0000	1.0459	8.3%
	8	0.9252	1.0000	1.0459	13.0%
	8B	0.9252	1.0000	1.0459	13.0%
	9	0.9252	1.0000	1.0459	13.0%
	10	0.9252	1.0000	1.0459	13.0%

Construction	Class	Liability			
		Current	Indicated	Proposed	Change
Frame	1	1.0402	1.0000	1.0000	-3.9%
	2	1.0402	1.0000	1.0000	-3.9%
	3	1.0000	1.0000	1.0000	0.0%
	4	0.9681	1.0000	1.0000	3.3%
	5	0.9681	1.0000	1.0000	3.3%
	6	0.9681	1.0000	1.0000	3.3%
	7	0.9681	1.0000	1.0000	3.3%
	8	0.9276	1.0000	1.0000	7.8%
	8B	0.9276	1.0000	1.0000	7.8%
	9	0.9276	1.0000	1.0000	7.8%
	10	0.9276	1.0000	1.0000	7.8%
Masonry	1	1.0376	1.0000	1.0000	-3.6%
	2	1.0376	1.0000	1.0000	-3.6%
	3	0.9975	1.0000	1.0000	0.3%
	4	0.9656	1.0000	1.0000	3.6%
	5	0.9656	1.0000	1.0000	3.6%
	6	0.9656	1.0000	1.0000	3.6%
	7	0.9656	1.0000	1.0000	3.6%
	8	0.9252	1.0000	1.0000	8.1%
	8B	0.9252	1.0000	1.0000	8.1%
	9	0.9252	1.0000	1.0000	8.1%
	10	0.9252	1.0000	1.0000	8.1%

Unit-Owners Forms

USAA Group

Pennsylvania

Current, Indicated, and Proposed Protection / Construction Factors

Construction	Class	Hurricane			
		Current	Indicated	Proposed	Change
Frame	1	1.0000	1.0000	1.0000	0.0%
	2	1.0000	1.0000	1.0000	0.0%
	3	1.0000	1.0000	1.0000	0.0%
	4	1.0000	1.0000	1.0000	0.0%
	5	1.0000	1.0000	1.0000	0.0%
	6	1.0000	1.0000	1.0000	0.0%
	7	1.0000	1.0000	1.0000	0.0%
	8	1.0000	1.0000	1.0000	0.0%
	8B	1.0000	1.0000	1.0000	0.0%
	9	1.0000	1.0000	1.0000	0.0%
	10	1.0000	1.0000	1.0000	0.0%
Masonry	1	0.8982	0.7449	0.7449	-17.1%
	2	0.8982	0.7449	0.7449	-17.1%
	3	0.8982	0.7449	0.7449	-17.1%
	4	0.8982	0.7449	0.7449	-17.1%
	5	0.8982	0.7449	0.7449	-17.1%
	6	0.8982	0.7449	0.7449	-17.1%
	7	0.8982	0.7449	0.7449	-17.1%
	8	0.8982	0.7449	0.7449	-17.1%
	8B	0.8982	0.7449	0.7449	-17.1%
	9	0.8982	0.7449	0.7449	-17.1%
	10	0.8982	0.7449	0.7449	-17.1%

Construction	Class	Severe Thunderstorm			
		Current	Indicated	Proposed	Change
Frame	1	1.0000	1.0000	1.0000	0.0%
	2	1.0000	1.0000	1.0000	0.0%
	3	1.0000	1.0000	1.0000	0.0%
	4	1.0000	1.0000	1.0000	0.0%
	5	1.0000	1.0000	1.0000	0.0%
	6	1.0000	1.0000	1.0000	0.0%
	7	1.0000	1.0000	1.0000	0.0%
	8	1.0000	1.0000	1.0000	0.0%
	8B	1.0000	1.0000	1.0000	0.0%
	9	1.0000	1.0000	1.0000	0.0%
	10	1.0000	1.0000	1.0000	0.0%
Masonry	1	0.5428	0.5432	0.5432	0.1%
	2	0.5428	0.5432	0.5432	0.1%
	3	0.5428	0.5432	0.5432	0.1%
	4	0.5428	0.5432	0.5432	0.1%
	5	0.5428	0.5432	0.5432	0.1%
	6	0.5428	0.5432	0.5432	0.1%
	7	0.5428	0.5432	0.5432	0.1%
	8	0.5428	0.5432	0.5432	0.1%
	8B	0.5428	0.5432	0.5432	0.1%
	9	0.5428	0.5432	0.5432	0.1%
	10	0.5428	0.5432	0.5432	0.1%

Unit-Owners Forms

USAA Group

Pennsylvania

Current, Indicated, and Proposed Protection / Construction Factors

Construction	Class	Winter Storm			
		Current	Indicated	Proposed	Change
Frame	1	1.0000	1.0000	1.0000	0.0%
	2	1.0000	1.0000	1.0000	0.0%
	3	1.0000	1.0000	1.0000	0.0%
	4	1.0000	1.0000	1.0000	0.0%
	5	1.0000	1.0000	1.0000	0.0%
	6	1.0000	1.0000	1.0000	0.0%
	7	1.0000	1.0000	1.0000	0.0%
	8	1.0000	1.0000	1.0000	0.0%
	8B	1.0000	1.0000	1.0000	0.0%
	9	1.0000	1.0000	1.0000	0.0%
	10	1.0000	1.0000	1.0000	0.0%
Masonry	1	0.7975	0.7942	0.7942	-0.4%
	2	0.7975	0.7942	0.7942	-0.4%
	3	0.7975	0.7942	0.7942	-0.4%
	4	0.7975	0.7942	0.7942	-0.4%
	5	0.7975	0.7942	0.7942	-0.4%
	6	0.7975	0.7942	0.7942	-0.4%
	7	0.7975	0.7942	0.7942	-0.4%
	8	0.7975	0.7942	0.7942	-0.4%
	8B	0.7975	0.7942	0.7942	-0.4%
	9	0.7975	0.7942	0.7942	-0.4%
	10	0.7975	0.7942	0.7942	-0.4%

Construction	Class	Fire Following Earthquake			
		Current	Indicated	Proposed	Change
Frame	1	1.0000	1.0000	1.0000	0.0%
	2	1.0000	1.0000	1.0000	0.0%
	3	1.0000	1.0000	1.0000	0.0%
	4	1.0000	1.0000	1.0000	0.0%
	5	1.0000	1.0000	1.0000	0.0%
	6	1.0000	1.0000	1.0000	0.0%
	7	1.0000	1.0000	1.0000	0.0%
	8	1.0000	1.0000	1.0000	0.0%
	8B	1.0000	1.0000	1.0000	0.0%
	9	1.0000	1.0000	1.0000	0.0%
	10	1.0000	1.0000	1.0000	0.0%
Masonry	1	0.5107	1.0000	0.8024	57.1%
	2	0.5107	1.0000	0.8024	57.1%
	3	0.5107	1.0000	0.8024	57.1%
	4	0.5107	1.0000	0.8024	57.1%
	5	0.5107	1.0000	0.8024	57.1%
	6	0.5107	1.0000	0.8024	57.1%
	7	0.5107	1.0000	0.8024	57.1%
	8	0.5107	1.0000	0.8024	57.1%
	8B	0.5107	1.0000	0.8024	57.1%
	9	0.5107	1.0000	0.8024	57.1%
	10	0.5107	1.0000	0.8024	57.1%

Unit-Owners Forms

USAA Group

Pennsylvania

Current, Indicated, and Proposed Protection / Construction Factors

Construction	Class	Earthquake Coverage			
		Current	Indicated	Proposed	Change
Frame	1	1.0000	1.0000	1.0000	0.0%
	2	1.0000	1.0000	1.0000	0.0%
	3	1.0000	1.0000	1.0000	0.0%
	4	1.0000	1.0000	1.0000	0.0%
	5	1.0000	1.0000	1.0000	0.0%
	6	1.0000	1.0000	1.0000	0.0%
	7	1.0000	1.0000	1.0000	0.0%
	8	1.0000	1.0000	1.0000	0.0%
	8B	1.0000	1.0000	1.0000	0.0%
	9	1.0000	1.0000	1.0000	0.0%
	10	1.0000	1.0000	1.0000	0.0%
Masonry	1	2.1134	2.2570	2.2570	6.8%
	2	2.1134	2.2570	2.2570	6.8%
	3	2.1134	2.2570	2.2570	6.8%
	4	2.1134	2.2570	2.2570	6.8%
	5	2.1134	2.2570	2.2570	6.8%
	6	2.1134	2.2570	2.2570	6.8%
	7	2.1134	2.2570	2.2570	6.8%
	8	2.1134	2.2570	2.2570	6.8%
	8B	2.1134	2.2570	2.2570	6.8%
	9	2.1134	2.2570	2.2570	6.8%
	10	2.1134	2.2570	2.2570	6.8%

Unit-Owners Forms

USAA Group

Pennsylvania

Indicated and Proposed Increased Liability Limit Factors

Liability Limit	**Liability**			
	Current	**Indicated**	**Proposed**	**Change**
$300,000	N/A	1.0000	1.0000	N/A
$500,000	N/A	1.0000	1.0444	N/A
$1,000,000	N/A	1.0000	1.1417	N/A

Unit-Owners Forms

USAA Group

Pennsylvania

Current, Indicated, and Proposed Earthquake Zone and Earthquake AOI / Deductible Relativities

Zone	Current	Indicated	Proposed	Change
3	1.0000	1.0000	1.0000	0.0%
4	0.4792	0.6829	0.5750	20.0%
5	0.1917	0.5893	0.2300	20.0%

	Current	Indicated	Proposed	Change
Amount of Insurance	**10%**	**10%**	**10%**	**10%**
$5,000	0.1225	0.3527	0.1470	20.0%
$10,000	0.2600	0.4407	0.3120	20.0%
$15,000	0.3901	0.5263	0.4681	20.0%
$20,000	0.5021	0.6044	0.6025	20.0%
$30,000	0.6930	0.7464	0.7464	7.7%
$40,000	0.8559	0.8767	0.8767	2.4%
$50,000	1.0000	1.0000	1.0000	0.0%
$75,000	1.3189	1.2886	1.2886	-2.3%
$100,000	1.6030	1.5607	1.5607	-2.6%
$150,000	2.1240	2.0765	2.0765	-2.2%
$200,000	2.6208	2.5733	2.5733	-1.8%
$250,000	N/A	3.0585	3.0546	N/A
$300,000	3.6118	3.5360	3.5360	-2.1%
$400,000	4.6436	4.4827	4.4827	-3.5%
$500,000	5.7425	5.4220	5.4220	-5.6%
$750,000	8.8695	7.7827	7.7827	-12.3%
$1,000,000	12.5961	10.1750	10.1750	-19.2%
each add'l $10,000, add:	0.1491		0.0957	-35.8%

Unit-Owners Forms

USAA Group

Pennsylvania

Current and Proposed Monitored Burglar Alarm Credit

Peril	**Current**	**Proposed**
Other Perils	0.9500	1.0000
Theft	0.9500	0.9500

Unit-Owners Forms

USAA Group

Pennsylvania

Current, Indicated, and Proposed Claims Activity Surcharge Factors

Prior Non-Weather Claims	Other Perils (and Other Optional Coverages)			
	Current	Indicated	Proposed	Change
0	1.0000	1.0000	1.0000	0.0%
1	1.2100	1.2331	1.0863	-10.2%
2	1.5300	1.5206	1.4188	-7.3%
3	1.7700	1.8750	1.8134	2.5%
4	2.0900	2.3122	1.9070	-8.8%
each add'l claim over 4 add:	0.3200		0.0935	-70.8%

Prior Non-Weather Claims	Other Fire			
	Current	Indicated	Proposed	Change
0	1.0000	1.0000	1.0000	0.0%
1	1.1700	1.0000	1.1629	-0.6%
2	1.3300	1.0000	1.2540	-5.7%
3	1.5900	1.0000	1.3865	-12.8%
4	1.8500	1.0000	1.5165	-18.0%
each add'l claim over 4 add:	0.2600		0.1300	-50.0%

Prior Non-Weather Claims	Other Wind and Hail			
	Current	Indicated	Proposed	Change
0	1.0000	1.0000	1.0000	0.0%
1	1.0200	1.0000	1.0419	2.1%
2	1.2600	1.0000	1.2600	0.0%
3	1.4600	1.0000	1.4600	0.0%
4	2.0300	1.0000	2.0300	0.0%
each add'l claim over 4 add:	0.5900		0.5700	-3.4%

Prior Non-Weather Claims	Theft			
	Current	Indicated	Proposed	Change
0	1.0000	1.0000	1.0000	0.0%
1	1.2100	1.3348	1.2243	1.2%
2	1.5300	1.7817	1.6259	6.3%
3	1.7700	2.3782	1.9803	11.9%
4	2.0900	3.1743	2.2919	9.7%
each add'l claim over 4 add:	0.3200		0.3116	-2.6%

Unit-Owners Forms

USAA Group

Pennsylvania

Current, Indicated, and Proposed Claims Activity Surcharge Factors

Prior Non-Weather Claims	Water			
	Current	**Indicated**	**Proposed**	**Change**
0	1.0000	1.0000	1.0000	0.0%
1	1.2100	1.2626	1.3411	10.8%
2	1.5300	1.5941	1.6252	6.2%
3	1.7700	2.0127	1.8571	4.9%
4	2.0900	2.5412	2.1596	3.3%
each add'l claim over 4 add:	0.3200		0.3025	-5.5%

Prior Non-Weather Claims	Lightning			
	Current	**Indicated**	**Proposed**	**Change**
0	1.0000	1.0000	1.0000	0.0%
1	1.2100	1.0000	1.0000	-17.4%
2	1.5300	1.0000	1.0000	-34.6%
3	1.7700	1.0000	1.0000	-43.5%
4	2.0900	1.0000	1.0000	-52.2%
each add'l claim over 4 add:	0.3200		0.0000	-100.0%

Prior Non-Weather Claims	Liability			
	Current	**Indicated**	**Proposed**	**Change**
0	1.0000	1.0000	1.0000	0.0%
1	1.2100	1.0000	1.1546	-4.6%
2	1.5300	1.0000	1.5224	-0.5%
3	1.7700	1.0000	1.6683	-5.7%
4	2.0900	1.0000	1.8283	-12.5%
each add'l claim over 4 add:	0.3200		0.1600	-50.0%