



---

TEXAS WINDSTORM  
INSURANCE ASSOCIATION

---



# Actuarial & Underwriting Committee

**Wind Mitigation Topics**

**October 19, 2021**

# Contents

---

- Existing Building Code Credits
- Potential Roof Age Factor
- Identification of Retrofit-Eligible Properties
- Comparison of Mitigation Discounts
- Update on Secondary Modifiers

# **EXISTING BUILDING CODE CREDITS**

---

# Existing Building Code Credits

## Summary of Available Credits

**TWIA offers premium credits for residential structures based on the location of the risk and the building code standard for two different sets of building codes.**

| LOCATION OF RISK                 | BUILDING CODE STANDARDS | WINDSTORM RESISTANT CONSTRUCTION Effective 9/1/98 |                            | INT'L. RESIDENTIAL CODE & INT'L. BUILDING CODE |                            |
|----------------------------------|-------------------------|---|----------------------------|--|----------------------------|
|                                  |                         | DWELLING DISCOUNT                                 | PERSONAL PROPERTY DISCOUNT | DWELLING DISCOUNT                              | PERSONAL PROPERTY DISCOUNT |
| Seaward                          | Seaward                 | 26%   | 20%                        | 28%  | 23%                        |
| Inland I                         | Inland I                | 24%   | 19%                        | 26%  | 21%                        |
| Inland I                         | Seaward                 | 29%   | 23%                        | 31%  | 25%                        |
| Inland II                        | Inland II               | 0%  | 0%                         | 26%  | 20%                        |
| Inland II                        | Inland I                | 27%   | 21%                        | 28%  | 23%                        |
| Inland II                        | Seaward                 | 32%   | 25%                        | 33%  | 28%                        |
| All designated Catastrophe Areas | Retrofit                | 10%   | 10%                        | 10%  | 10%                        |

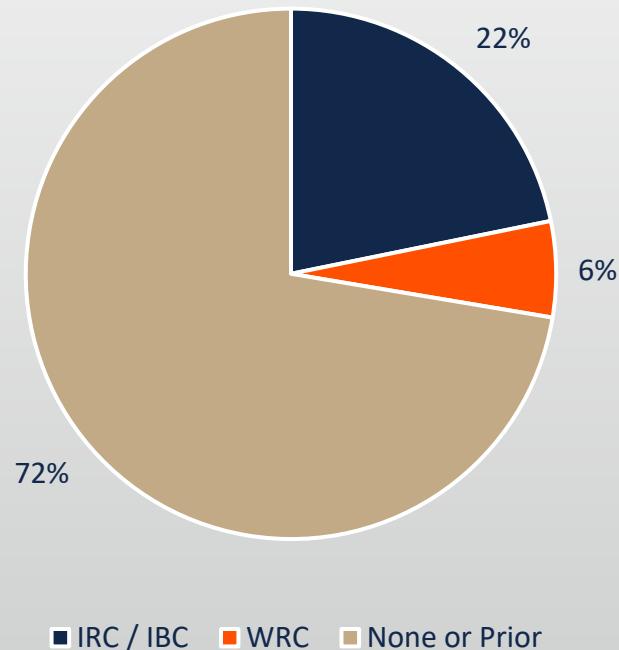
**Available credits range from 0% to 33%**

# Existing Building Code Credits

## In-Force Distribution of Credits

- **Approximately 22% of TWIA residential risks currently in-force are built to the newest building codes**
- **An additional 6% are built to older codes that still qualify for credits**
- **72% of residential risks do not qualify for building code credits**

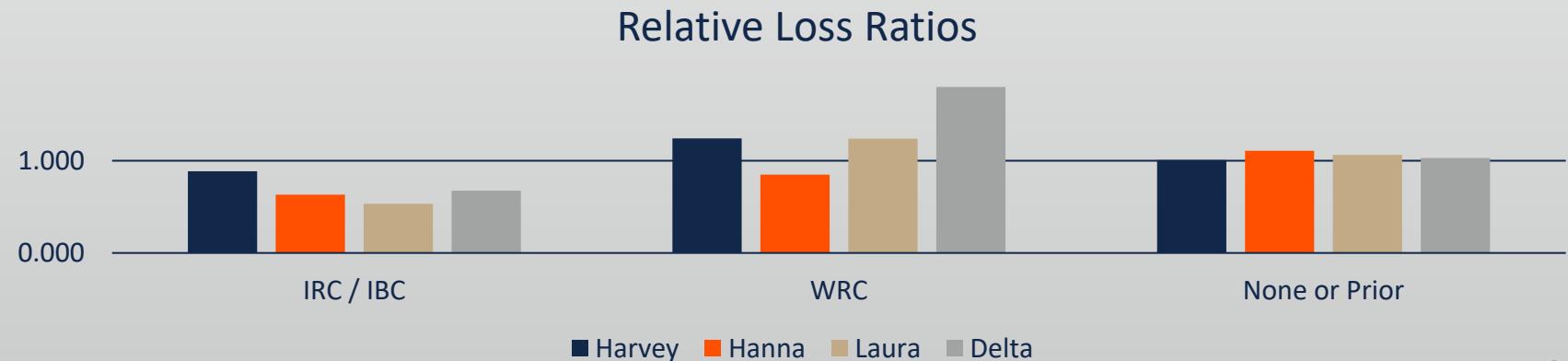
Residential Risks  
In-Force as of 9/30/21



# Existing Building Code Credits

## Recent Hurricane Experience

- Reviewed actual experience of various building codes in recent hurricanes
- Compared claim frequency, claim severity, and loss ratios between building codes
- IRC / IBC building code consistently resulted in lower loss ratios
- WRC building code resulted in overall higher loss ratios
- Preliminary indications are for increased credits for IRC / IBC building codes and reduced credits for WRC building code
- Increasing average credits would require an offsetting increase in base rates to maintain a rate neutral impact



# POTENTIAL ROOF AGE FACTOR

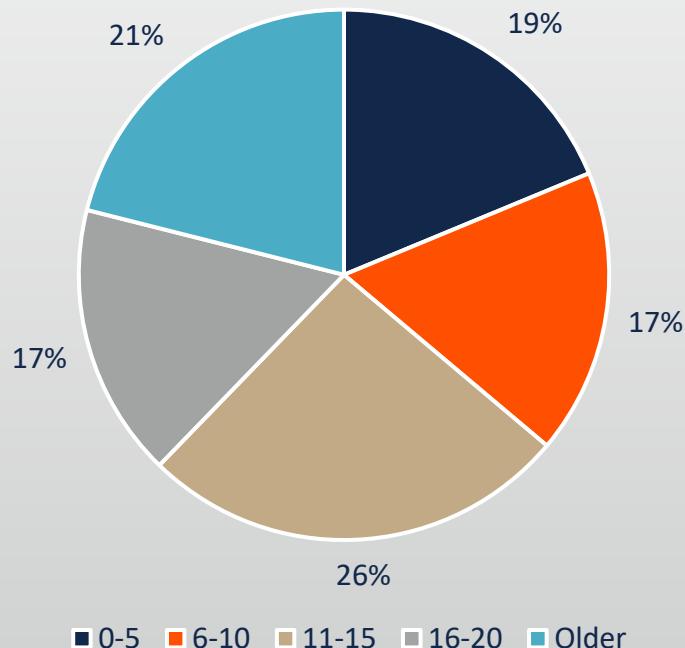
---

# Potential Roof Age Factor

## In-Force Distribution of Roof Ages

- TWIA does not currently have a rating factor specifically for roof age
- Residential risks currently in-force have fairly evenly distributed roof ages (when grouped every five years)

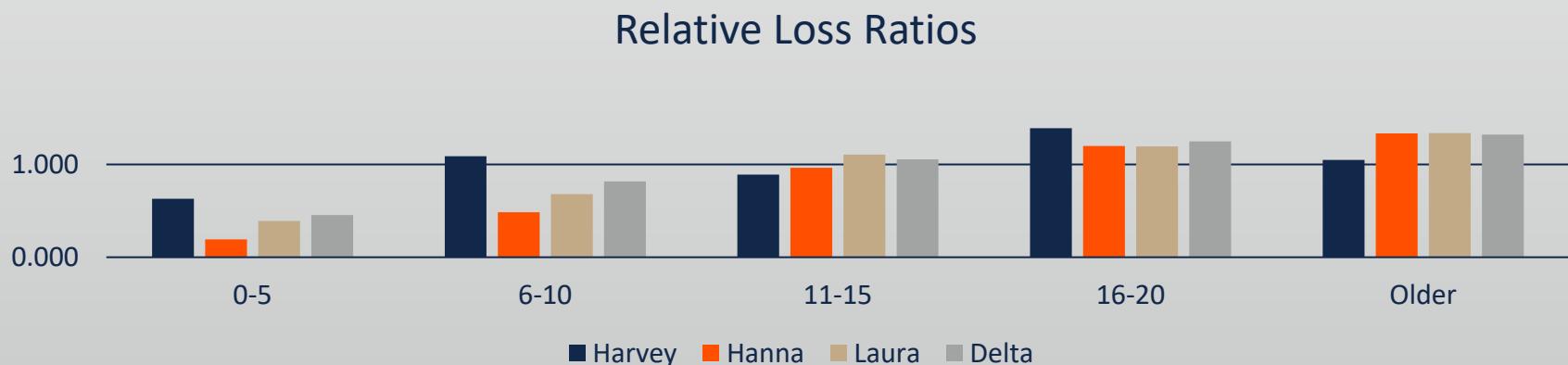
Residential Risks  
In-Force as of 9/30/21



# Potential Roof Age Factor

## Recent Hurricane Experience

- Reviewed actual experience by roof age in recent hurricanes
- Compared claim frequency, claim severity, and loss ratios between roof ages
- Harvey experience did not result in a clear indication
- Experience from other events appears to support rating on roof age
- Rating factor would need to address correlation to changes in building codes and building code credits
- Introduction of rating factor may require an offsetting change in base rates to maintain a rate neutral impact



# **IDENTIFICATION OF RETROFIT-ELIGIBLE PROPERTIES**

---

# Identification of Retrofit-Eligible Properties

---

- Reviewed over a million records in the combined TDI WPI-8 and TWIA WPI-8C databases
- Compared inspection locations to TWIA in-force residential policies
- 1,077 locations currently receive the 10% retrofit credit
- Identified 30 locations where all exterior openings have been upgraded but the location does not receive the retrofit credit
- Identified 55 locations where at least some windows and doors have been upgraded but the location does not receive the retrofit credit
- Will work with Underwriting to reach out to agents to confirm retrofit credit eligibility for the identified locations

# **COMPARISON OF MITIGATION DISCOUNTS**

---

# Comparison of Mitigation Discounts

---

- Reviewed Florida Citizens, Louisiana Citizens, and four private carriers in Texas
- Florida Citizens uses a very detailed combination of construction features to determine wind mitigation credits
- The State of Louisiana offers tax deductions and credits for wind mitigation
- State Farm offers a small discount for compliance with TWIA building codes
- Other carriers tend to rely on rating factors associated with roof type and age

# **UPDATE ON SECONDARY MODIFIERS**

---

# Update on Secondary Modifiers

---

- Request for Information (RFI) issued to identify vendors that may be able to provide additional secondary modifier information for use in catastrophe modeling
- Six formal responses received along with some additional referrals
- Responses currently under internal review



TEXAS WINDSTORM  
INSURANCE ASSOCIATION

## MEMORANDUM

---

DATE: October 12, 2021

TO: James Murphy, Chief Actuary & Vice President – Enterprise Analytics

FROM: Xiuyu Li, Senior Actuary

RE: Comparison of Residual Market and Private Industry Wind Mitigation Credits

---

Following please find a summary of our comparison of wind mitigation credits available in other residual market plans and in the private industry in Texas. Supporting documents have been attached for reference.

### **Florida Citizens**

Florida Citizen uses ISO's Building Code Effectiveness Grading Schedule, provides premium discounts up to 10% varying by territory and effectiveness grades.

Florida Citizens also provides a wide range of discounts based on Roof Deck Attachment, Roof-Wall Connection, S. Water Resistance, Roof Shape, and Opening Protection.

### **Louisiana Citizens**

The State of Louisiana provides all homeowners mitigation incentives including:

- 1) Insurance premium discounts when a homeowner builds or retrofits a structure to comply with the Louisiana State Uniform Construction Code or installs mitigation improvements demonstrated to reduce the amount of loss from a windstorm or hurricane;
- 2) Tax deductions for voluntarily retrofitting an existing residential structure to bring it into compliance with the new building code; and



---

TEXAS WINDSTORM  
INSURANCE ASSOCIATION

---

- 3) Exclusions from local sales and use tax when purchasing storm shutter devices for hurricane protection.

Additional premium discounts may apply to one or two-family owner occupied homes and modular homes. These damage mitigation improvements and/or construction techniques include, but are not limited to:

- building design,
- roof bracing,
- secondary water barriers,
- opening protection,
- roof-to-wall strength,
- roof deck attachment,
- roof covering and roof covering performance,
- wall-to-floor-to-foundation strength,
- window, door and skylight strength, and
- other mitigation improvements and/or construction techniques that the insurer may determine to reduce the risk of loss due to wind.

## **USAA**

In Texas, USAA provides discounts and surcharges which vary by roof type, impact resistant class code, and roof age. A Roofing Installation Information and Certification form must be completed and signed by a roofer or licensed home inspector and the insured and returned to USAA in order to obtain the discount.

## **Allstate**

Allstate provides discounts and surcharges based on roof scores, Allstate has up to 100 roof score groups, making it difficult to derive the actual discounts and surcharges based on their publicly available manual.



---

TEXAS WINDSTORM  
INSURANCE ASSOCIATION

---

Allstate also provide a discount for the installation of storm shutters in the residence. A storm shutter is defined as coverings used for the purposes of protecting windows from damage during the course of a storm. To qualify for the discount, approved storm shutters must be installed on all exterior windows in the insured dwelling.

### **State Farm**

State Farm offers a Seacoast building code discount of 5% if a risk has been certified for compliance with the appropriate building codes as evidenced with a form issued by the Texas Department of Insurance. The adjustment applies to the hurricane basic premium only.

State Farm also offers a roof discount for metal roofs.

### **Liberty Mutual**

Liberty Mutual applies a roof covering factor for wind and hurricane perils. Factors vary by age of roof and roof covering materials.

**TABLE 23 - MITIGATION FACTORS**

| Loss Mitigation Factors for 1 to 4 Units - Terrain C   |                      |                      |                     |                                   |      |      |                |      |      |  |  |
|--|----------------------|----------------------|---------------------|-----------------------------------|------|------|----------------|------|------|--|--|
| (This chart is not applicable to renter contents and condominium unit owner in a building with 5 or more units or mobile homes.) |                      |                      |                     |                                   |      |      |                |      |      |  |  |
| YEAR BUILT BEFORE JANUARY 1, 2002  |                      |                      |                     | Roof Shape and Opening Protection |      |      |                |      |      |  |  |
| Roof Cover   | Roof Deck Attachment | Roof-Wall Connection | S. Water Resistance | Other Roof Shape                  |      |      | Hip Roof Shape |      |      |  |  |
| Non-FBC Equivalent   | Level A              | Toe Nails            | No SWR              | 1.00                              | 0.71 | 0.61 | 0.72           | 0.44 | 0.36 |  |  |
|  |                      |                      | SWR                 | 0.93                              | 0.62 | 0.52 | 0.68           | 0.38 | 0.28 |  |  |
|  |                      | Clips                | No SWR              | 0.82                              | 0.62 | 0.56 | 0.56           | 0.36 | 0.32 |  |  |
|  |                      |                      | SWR                 | 0.74                              | 0.52 | 0.46 | 0.49           | 0.28 | 0.24 |  |  |
|  |                      | Single Wraps         | No SWR              | 0.80                              | 0.61 | 0.56 | 0.55           | 0.36 | 0.32 |  |  |
|  |                      |                      | SWR                 | 0.72                              | 0.51 | 0.46 | 0.49           | 0.28 | 0.24 |  |  |
|  |                      | Double Wraps         | No SWR              | 0.79                              | 0.61 | 0.56 | 0.55           | 0.36 | 0.32 |  |  |
|  |                      |                      | SWR                 | 0.72                              | 0.51 | 0.46 | 0.49           | 0.28 | 0.24 |  |  |
|  | Level B              | Toe Nails            | No SWR              | 0.91                              | 0.56 | 0.45 | 0.71           | 0.41 | 0.31 |  |  |
|  |                      |                      | SWR                 | 0.86                              | 0.50 | 0.39 | 0.67           | 0.36 | 0.26 |  |  |
|  |                      | Clips                | No SWR              | 0.62                              | 0.37 | 0.31 | 0.43           | 0.27 | 0.24 |  |  |
|  |                      |                      | SWR                 | 0.56                              | 0.29 | 0.22 | 0.35           | 0.21 | 0.17 |  |  |
|  |                      | Single Wraps         | No SWR              | 0.52                              | 0.33 | 0.30 | 0.40           | 0.26 | 0.24 |  |  |
|  |                      |                      | SWR                 | 0.42                              | 0.24 | 0.20 | 0.29           | 0.19 | 0.17 |  |  |
|  |                      | Double Wraps         | No SWR              | 0.49                              | 0.32 | 0.29 | 0.39           | 0.26 | 0.24 |  |  |
|  |                      |                      | SWR                 | 0.37                              | 0.21 | 0.19 | 0.28           | 0.18 | 0.17 |  |  |
| FBC Equivalent   | Level C              | Toe Nails            | No SWR              | 0.91                              | 0.55 | 0.44 | 0.71           | 0.41 | 0.31 |  |  |
|  |                      |                      | SWR                 | 0.86                              | 0.49 | 0.39 | 0.67           | 0.36 | 0.26 |  |  |
|  |                      | Clips                | No SWR              | 0.61                              | 0.36 | 0.29 | 0.43           | 0.27 | 0.24 |  |  |
|  |                      |                      | SWR                 | 0.55                              | 0.29 | 0.21 | 0.35           | 0.21 | 0.17 |  |  |
|  |                      | Single Wraps         | No SWR              | 0.51                              | 0.31 | 0.27 | 0.39           | 0.25 | 0.24 |  |  |
|  |                      |                      | SWR                 | 0.40                              | 0.22 | 0.19 | 0.27           | 0.18 | 0.17 |  |  |
|  |                      | Double Wraps         | No SWR              | 0.45                              | 0.28 | 0.26 | 0.39           | 0.24 | 0.23 |  |  |
|  |                      |                      | SWR                 | 0.29                              | 0.19 | 0.17 | 0.26           | 0.17 | 0.16 |  |  |
|  | Level A              | Toe Nails            | No SWR              | 0.93                              | 0.61 | 0.51 | 0.67           | 0.37 | 0.27 |  |  |
|  |                      |                      | SWR                 | 0.90                              | 0.58 | 0.48 | 0.64           | 0.35 | 0.25 |  |  |
|  |                      | Clips                | No SWR              | 0.72                              | 0.50 | 0.44 | 0.47           | 0.27 | 0.22 |  |  |
|  |                      |                      | SWR                 | 0.70                              | 0.47 | 0.42 | 0.46           | 0.24 | 0.20 |  |  |
|  |                      | Single Wraps         | No SWR              | 0.70                              | 0.49 | 0.44 | 0.47           | 0.27 | 0.22 |  |  |
|  |                      |                      | SWR                 | 0.68                              | 0.46 | 0.41 | 0.45           | 0.24 | 0.20 |  |  |
|  |                      | Double Wraps         | No SWR              | 0.70                              | 0.49 | 0.44 | 0.47           | 0.27 | 0.22 |  |  |
|  |                      |                      | SWR                 | 0.67                              | 0.46 | 0.41 | 0.45           | 0.24 | 0.20 |  |  |
|  | Level B              | Toe Nails            | No SWR              | 0.85                              | 0.49 | 0.37 | 0.65           | 0.34 | 0.24 |  |  |
|  |                      |                      | SWR                 | 0.82                              | 0.47 | 0.36 | 0.63           | 0.33 | 0.22 |  |  |
|  |                      | Clips                | No SWR              | 0.54                              | 0.29 | 0.22 | 0.34           | 0.19 | 0.16 |  |  |
|  |                      |                      | SWR                 | 0.52                              | 0.26 | 0.19 | 0.32           | 0.17 | 0.14 |  |  |
|  |                      | Single Wraps         | No SWR              | 0.42                              | 0.24 | 0.20 | 0.29           | 0.17 | 0.16 |  |  |
|  |                      |                      | SWR                 | 0.39                              | 0.21 | 0.17 | 0.26           | 0.15 | 0.14 |  |  |
|  |                      | Double Wraps         | No SWR              | 0.37                              | 0.22 | 0.20 | 0.28           | 0.17 | 0.16 |  |  |
|  |                      |                      | SWR                 | 0.33                              | 0.18 | 0.16 | 0.24           | 0.14 | 0.14 |  |  |
| Reinforced Concrete Roof Deck  |                      |                      |                     | 0.20                              | 0.12 | 0.12 | 0.20           | 0.12 | 0.12 |  |  |
| YEAR BUILT ON OR AFTER JANUARY 1, 2002   |                      |                      |                     |                                   |      |      |                |      |      |  |  |
| Other Roof Deck  |                      |                      | NO SWR              | 0.23                              | 0.18 | 0.18 | 0.19           | 0.14 | 0.14 |  |  |
|  |                      |                      | SWR                 | 0.20                              | 0.16 | 0.16 | 0.17           | 0.14 | 0.14 |  |  |
| Reinforced Concrete Roof Deck  |                      |                      |                     | 0.19                              | 0.11 | 0.11 | 0.19           | 0.11 | 0.11 |  |  |

**APPROVED**

Date Received: Date Of Action:  
**2/2/2017 02/27/2017**  
 FL OFFICE OF INSURANCE REGULATION

TABLE 24 - BUILDING CODE COMPLIANCE FACTORS

| BCEGS TABLES   |       |       |       |       |       |       |       |       |       |       |                   |
|--|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------------------|
| <b>HW-2</b>  | 1     | 2     | 3     | 4     | 5     | 6     | 7     | 8     | 9     | 10    | Non Participating |
| Territory  |       |       |       |       |       |       |       |       |       |       |                   |
| 14, 15, 16, 17, 18, 19, 20, 41, 49, 50, 51, 52, 53, 56, 57, 58, 59, 60, 61, 62, 65, 66, 68, 69, 70, 71, 75, 76, 77, 83, 88, 90, 92 | 0.901 | 0.901 | 0.901 | 0.942 | 0.942 | 0.942 | 0.942 | 0.978 | 0.978 | 1.000 | 1.019             |
| 22, 26, 42, 45, 54, 94, 95, 96, 97   | 0.914 | 0.914 | 0.914 | 0.950 | 0.950 | 0.950 | 0.950 | 0.980 | 0.980 | 1.000 | 1.019             |
| 24, 48   | 0.921 | 0.921 | 0.921 | 0.953 | 0.953 | 0.953 | 0.953 | 0.983 | 0.983 | 1.000 | 1.019             |
| 23, 25, 27, 28, 29, 46, 47   | 0.931 | 0.931 | 0.931 | 0.962 | 0.962 | 0.962 | 0.962 | 0.987 | 0.987 | 1.000 | 1.019             |
| <b>HW-4</b>  | 1     | 2     | 3     | 4     | 5     | 6     | 7     | 8     | 9     | 10    | Non Participating |
| Territory  |       |       |       |       |       |       |       |       |       |       |                   |
| 41   | 0.739 | 0.739 | 0.739 | 0.869 | 0.869 | 0.869 | 0.869 | 0.956 | 0.956 | 1.000 | 1.048             |
| 15, 16, 42   | 0.820 | 0.820 | 0.820 | 0.887 | 0.887 | 0.887 | 0.887 | 0.951 | 0.951 | 1.000 | 1.048             |
| 14, 17, 18, 19, 20, 46, 47, 49, 50, 51, 52, 53, 56, 57, 58, 59, 60, 61, 62, 65, 66, 68, 69, 70, 71, 75, 76, 77, 83, 88, 92         | 0.872 | 0.872 | 0.872 | 0.926 | 0.926 | 0.926 | 0.926 | 0.970 | 0.970 | 1.000 | 1.048             |
| 22, 26, 48, 90   | 0.911 | 0.911 | 0.911 | 0.946 | 0.946 | 0.946 | 0.946 | 0.980 | 0.980 | 1.000 | 1.048             |
| 23, 25, 27, 28, 29, 45, 54, 94   | 0.926 | 0.926 | 0.926 | 0.963 | 0.963 | 0.963 | 0.963 | 0.983 | 0.983 | 1.000 | 1.048             |
| 24, 95, 96, 97   | 0.944 | 0.944 | 0.944 | 0.962 | 0.962 | 0.962 | 0.962 | 0.981 | 0.981 | 1.000 | 1.048             |
| <b>HW-6</b>  | 1     | 2     | 3     | 4     | 5     | 6     | 7     | 8     | 9     | 10    | Non Participating |
| Territory  |       |       |       |       |       |       |       |       |       |       |                   |
| 41   | 0.675 | 0.675 | 0.675 | 0.819 | 0.819 | 0.819 | 0.819 | 0.919 | 0.919 | 1.000 | 1.031             |
| 18, 19, 20, 50, 83   | 0.776 | 0.776 | 0.776 | 0.875 | 0.875 | 0.875 | 0.875 | 0.956 | 0.956 | 1.000 | 1.031             |
| 76, 77   | 0.850 | 0.850 | 0.850 | 0.913 | 0.913 | 0.913 | 0.913 | 0.971 | 0.971 | 1.000 | 1.031             |
| 14, 15, 16, 17, 24, 49, 51, 52, 53, 54, 56, 57, 58, 59, 60, 61, 62, 65, 66, 68, 69, 70, 71, 75, 88, 92                             | 0.863 | 0.863 | 0.863 | 0.918 | 0.918 | 0.918 | 0.918 | 0.973 | 0.973 | 1.000 | 1.031             |
| 26, 42, 90, 95, 96, 97   | 0.905 | 0.905 | 0.905 | 0.951 | 0.951 | 0.951 | 0.951 | 0.983 | 0.983 | 1.000 | 1.031             |
| 23, 25, 27, 28, 29, 45, 46, 47, 48, 94   | 0.923 | 0.923 | 0.923 | 0.959 | 0.959 | 0.959 | 0.959 | 0.983 | 0.983 | 1.000 | 1.031             |
| 22   | 0.941 | 0.941 | 0.941 | 0.964 | 0.964 | 0.964 | 0.964 | 0.986 | 0.986 | 1.000 | 1.031             |

## SALES TAX EXCLUSIONS

Act 462 of the 2007 Regular Session allows insureds to receive exclusions on state sales and use tax when purchasing storm shutter devices that provide window damage protection in a storm or hurricane.



## ACTION REQUIRED

Home owners must take action to take advantage of these financial incentives being provided for storm and hurricane mitigation. Whether you plan to build a new home or retrofit your existing home, you will benefit from the insurance premium discounts, tax deductions and state sales and use tax exclusions now available.

The Louisiana Department of Insurance encourages residential property owners to take the steps necessary to become a recipient of these financial benefits for added storm and hurricane protection.



Photos courtesy of LSU AgCenter's LaHouse project.  
For more information, visit [www.louisianahouse.org](http://www.louisianahouse.org)

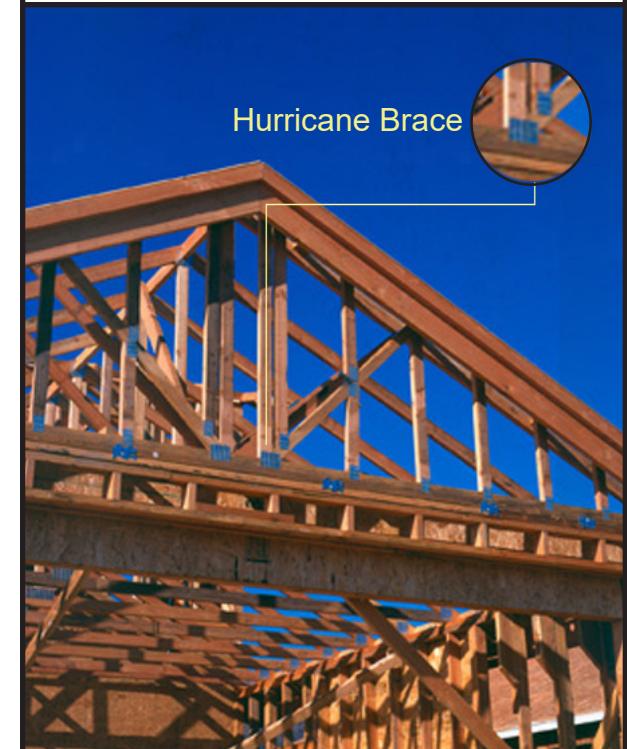
## Louisiana Department of Insurance

Post Office Box 94214  
Baton Rouge, Louisiana 70804-9214  
Phone (800) 259-5300  
Fax (225) 342-3078  
Website: [www.ldi.la.gov](http://www.ldi.la.gov)  
Email address: [public@ldi.la.gov](mailto:public@ldi.la.gov)

This public document is published at a total cost of \$680.52. 5,000 copies of this public document were published in this fifth printing at a cost of \$645. The total cost of all printings of this document including reprints is \$6,249.18. This document was published by Franklin Press, 1391 Highland Rd., Baton Rouge, LA 70806 to inform homeowners of storm mitigation incentives under authority of the Division of Administration. This material was printed in accordance with standards for printing by State Agencies established in R.S. 43:31. Printing of this material was purchased in accordance with the provisions of Title 43 of the Louisiana Revised Statutes.

## RESIDENTIAL PROPERTY

# STORM MITIGATION INCENTIVES



LOUISIANA DEPARTMENT  
OF INSURANCE

JIM DONELON  
COMMISSIONER OF INSURANCE

## RESIDENTIAL PROPERTY STORM MITIGATION INCENTIVES

The first mandatory statewide building code, the Louisiana State Uniform Construction Code, was passed during the 2005 First Extraordinary Legislative Session, immediately following Hurricanes Katrina and Rita. Act 335 of the 2007 Regular Session of the Louisiana Legislature provides resources for training and enforcement of the code. The Legislature sought to encourage implementation of the code by providing incentives, still effective, to home owners who are willing to strengthen their homes against storms and hurricanes.

### Mitigation incentives include:

- Insurance premium discounts when a home owner builds or retrofits a structure to comply with the Louisiana State Uniform Construction Code, or installs mitigation improvements demonstrated to reduce the amount of loss from a windstorm or hurricane.
- Tax deductions for voluntarily retrofitting an existing residential structure to bring it into compliance with the new building code.
- Exclusions from local sales and use tax when purchasing storm shutter devices for hurricane protection.



Advanced framing - larger lumber, but wider spacing and stack framing provides strength and more insulation with fewer studs and lower framing cost.

## INSURANCE PREMIUM DISCOUNTS

Act 323 of the 2007 Regular Session of the Louisiana Legislature requires insurance companies to establish and offer discounts to those property owners who:

- \* build or retrofit a structure to comply with the requirements of the Louisiana State Uniform Construction Code and/or;
- \* install damage mitigation improvements or retrofit their property utilizing construction techniques demonstrated to reduce the amount of loss from a windstorm or hurricane.

Premium discounts apply to one or two-family owner occupied homes and modular homes. They do not apply to commercial or commercial residential properties with three or more units, or to manufactured or mobile homes. Discounts are granted based on damage mitigation improvements and construction techniques listed on the Louisiana Hurricane Loss Mitigation Form. Contact your insurance company or agent for more information.

These damage mitigation improvements and /or construction techniques include, but are not limited to:

- \* building design
- \* roof bracing
- \* secondary water barriers
- \* opening protection
- \* roof-to-wall strength
- \* roof deck attachment
- \* roof covering and roof covering performance
- \* wall-to-floor-to-foundation strength
- \* window, door and skylight strength
- \* other mitigation improvements and/or construction techniques that the insurer may determine to reduce the risk of loss due to wind.

Inspection and certification must be performed by a building code enforcement officer, registered architect or engineer, or a registered third-party provider authorized by the Louisiana State Uniform Construction Code Council to perform building inspections. For a list of registered third party providers, visit [www.dps.louisiana.gov/lsuccc](http://www.dps.louisiana.gov/lsuccc).

Proof of eligibility for premium discounts must be provided by the insured. The insurer may require completion of the Louisiana Hurricane Loss Mitigation Form or other documentation to demonstrate compliance with the State Uniform Construction Code, such as permits, certificates of occupancy, inspection reports or receipts. If deemed necessary, the insurer may also perform its own independent inspection.

## TAX DEDUCTIONS

Act 467 of the 2007 Regular Session allows tax deductions for insureds who voluntarily retrofit an existing residential structure to bring it into compliance with the State Uniform Construction Code. This construction code retrofitting deduction is an amount equal to 50 percent of the cost paid or incurred for the retrofit, less the value of any other state, municipal or federally-sponsored financial incentives for the cost paid. The taxpayer must claim the homestead exemption for the home being retrofitted and the home cannot be rental property.

The tax deduction can be no more than \$5,000 per retrofitted residential structure and is claimed on the tax return for the year in which the work is completed. Proof that the retrofit complies with the State Uniform Construction Code, documentation of the cost of the project, and assurance that the project was voluntary as defined by the law, must be submitted with the state tax return.

State: TEXAS  
 Line of Business: HOMEOWNERS  
 Effective: JUNE 30, 2015

Companies: UNITED SERVICES AUTOMOBILE ASSOCIATION

USAA CASUALTY INSURANCE COMPANY

USAA GENERAL INDEMNITY COMPANY

GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

#### ROOF FACTORS

USAA GROUP  
 OWNERS FORMS

Other Wind and Hail

| Roof Type             | Code | Impact Resistant Class Code* | 0      | 1      | 2      | 3      | 4      | 5        | 6      | 7      | 8      | 9      | 10     |
|-----------------------|------|------------------------------|--------|--------|--------|--------|--------|----------|--------|--------|--------|--------|--------|
| Aluminum              | AL   | 0                            | 0.9601 | 0.9601 | 0.9614 | 0.9626 | 0.9639 | 0.9653   | 0.9665 | 0.9678 | 0.9692 | 0.9704 | 0.9717 |
| Aluminum              | AL   | 1                            | 0.8353 | 0.8353 | 0.8353 | 0.8364 | 0.8375 | 0.8386   | 0.8398 | 0.8409 | 0.8420 | 0.8431 | 0.8443 |
| Aluminum              | AL   | 2                            | 0.7392 | 0.7392 | 0.7403 | 0.7412 | 0.7423 | 0.7432   | 0.7443 | 0.7453 | 0.7463 | 0.7473 | 0.7482 |
| Aluminum              | AL   | 3                            | 0.6145 | 0.6145 | 0.6153 | 0.6160 | 0.6169 | 0.6177   | 0.6186 | 0.6194 | 0.6202 | 0.6211 | 0.6219 |
| Aluminum              | AL   | 4                            | 0.4512 | 0.4512 | 0.4518 | 0.4524 | 0.4530 | 0.4537   | 0.4542 | 0.4548 | 0.4555 | 0.4561 | 0.4567 |
| Asbestos              | AS   | 0                            | 0.9779 | 0.9779 | 0.9936 | 1.0094 | 1.0257 | 1.0422   | 1.0590 | 1.0760 | 1.0932 | 1.1108 | 1.1286 |
| Asbestos              | AS   | 1                            | 0.9681 | 0.9681 | 0.9752 | 0.9823 | 0.9895 | 0.9968   | 1.0041 | 1.0114 | 1.0189 | 1.0263 | 1.0338 |
| Asbestos              | AS   | 2                            | 0.9369 | 0.9369 | 0.9381 | 0.9394 | 0.9407 | 0.9419   | 0.9432 | 0.9445 | 0.9458 | 0.9470 | 0.9483 |
| Asbestos              | AS   | 3                            | 0.7787 | 0.7787 | 0.7798 | 0.7809 | 0.7819 | 0.7829   | 0.7840 | 0.7850 | 0.7861 | 0.7871 | 0.7882 |
| Asbestos              | AS   | 4                            | 0.5719 | 0.5719 | 0.5727 | 0.5735 | 0.5742 | 0.5750   | 0.5758 | 0.5766 | 0.5773 | 0.5781 | 0.5789 |
| Cloth                 | CL   | 0                            | 0.9239 | 0.9239 | 0.9386 | 0.9536 | 0.9690 | 0.9845   | 1.0004 | 1.0164 | 1.0328 | 1.0493 | 1.0662 |
| Cloth                 | CL   | 1                            | 0.9147 | 0.9147 | 0.9214 | 0.9282 | 0.9350 | 0.9418   | 0.9487 | 0.9557 | 0.9627 | 0.9697 | 0.9768 |
| Cloth                 | CL   | 2                            | 0.8850 | 0.8850 | 0.8862 | 0.8874 | 0.8886 | 0.8898   | 0.8910 | 0.8922 | 0.8934 | 0.8946 | 0.8958 |
| Cloth                 | CL   | 3                            | 0.7357 | 0.7357 | 0.7367 | 0.7377 | 0.7387 | 0.7397   | 0.7407 | 0.7417 | 0.7427 | 0.7437 | 0.7447 |
| Cloth                 | CL   | 4                            | 0.5403 | 0.5403 | 0.5410 | 0.5417 | 0.5425 | 0.5432   | 0.5439 | 0.5447 | 0.5454 | 0.5461 | 0.5469 |
| Concrete Tile         | CN   | 0                            | 0.5321 | 0.5321 | 0.5328 | 0.5335 | 0.5342 | 0.5350   | 0.5357 | 0.5364 | 0.5371 | 0.5378 | 0.5386 |
| Concrete Tile         | CN   | 1                            | 0.4630 | 0.4630 | 0.4646 | 0.4642 | 0.4648 | 0.4655   | 0.4661 | 0.4667 | 0.4673 | 0.4680 | 0.4686 |
| Concrete Tile         | CN   | 2                            | 0.4097 | 0.4097 | 0.4103 | 0.4109 | 0.4114 | 0.4120   | 0.4125 | 0.4131 | 0.4136 | 0.4142 | 0.4147 |
| Concrete Tile         | CN   | 3                            | 0.3406 | 0.3406 | 0.3410 | 0.3415 | 0.3419 | 0.3424   | 0.3429 | 0.3433 | 0.3438 | 0.3442 | 0.3447 |
| Concrete Tile         | CN   | 4                            | 0.2501 | 0.2501 | 0.2504 | 0.2505 | 0.2511 | 0.2514   | 0.2518 | 0.2521 | 0.2525 | 0.2528 | 0.2531 |
| Composition Shingle   | CS   | 0                            | 0.8460 | 0.8460 | 0.8485 | 0.8733 | 0.8873 | 0.9016   | 0.9161 | 0.9306 | 0.9458 | 0.9609 | 0.9764 |
| Composition Shingle   | CS   | 1                            | 0.8375 | 0.8375 | 0.8436 | 0.8498 | 0.8560 | 0.8623   | 0.8686 | 0.8750 | 0.8814 | 0.8879 | 0.8944 |
| Composition Shingle   | CS   | 2                            | 0.8106 | 0.8106 | 0.8117 | 0.8127 | 0.8138 | 0.8149   | 0.8160 | 0.8171 | 0.8182 | 0.8193 | 0.8204 |
| Composition Shingle   | CS   | 3                            | 0.6737 | 0.6737 | 0.6746 | 0.6755 | 0.6764 | 0.6773   | 0.6782 | 0.6791 | 0.6800 | 0.6809 | 0.6819 |
| Composition Shingle   | CS   | 4                            | 0.4947 | 0.4947 | 0.4954 | 0.4960 | 0.4967 | 0.4974   | 0.4980 | 0.4987 | 0.4994 | 0.5001 | 0.5007 |
| Clay Tile             | CT   | 0                            | 0.6531 | 0.6531 | 0.6540 | 0.6549 | 0.6558 | 0.6567   | 0.6575 | 0.6584 | 0.6593 | 0.6602 | 0.6611 |
| Clay Tile             | CT   | 1                            | 0.5682 | 0.5682 | 0.5690 | 0.5697 | 0.5705 | 0.5713   | 0.5720 | 0.5728 | 0.5736 | 0.5744 | 0.5751 |
| Clay Tile             | CT   | 2                            | 0.5028 | 0.5028 | 0.5035 | 0.5042 | 0.5049 | 0.5056   | 0.5062 | 0.5069 | 0.5076 | 0.5083 | 0.5090 |
| Clay Tile             | CT   | 3                            | 0.4180 | 0.4180 | 0.4185 | 0.4191 | 0.4197 | 0.4202   | 0.4210 | 0.4219 | 0.4225 | 0.4231 | 0.4231 |
| Clay Tile             | CT   | 4                            | 0.3069 | 0.3069 | 0.3073 | 0.3078 | 0.3082 | 0.3086   | 0.3090 | 0.3094 | 0.3099 | 0.3103 | 0.3107 |
| Composition Over Wood | CW   | 0                            | 0.9735 | 0.9735 | 0.9891 | 1.0048 | 1.0211 | 1.0375   | 1.0541 | 1.0711 | 1.0883 | 1.1057 | 1.1235 |
| Composition Over Wood | CW   | 1                            | 0.9638 | 0.9638 | 0.9709 | 0.9780 | 0.9851 | 0.9924   | 0.9996 | 1.0070 | 1.0143 | 1.0218 | 1.0292 |
| Composition Over Wood | CW   | 2                            | 0.9327 | 0.9327 | 0.9339 | 0.9352 | 0.9364 | 0.9377   | 0.9390 | 0.9402 | 0.9415 | 0.9428 | 0.9440 |
| Composition Over Wood | CW   | 3                            | 0.7752 | 0.7752 | 0.7762 | 0.7773 | 0.7783 | 0.7794   | 0.7804 | 0.7815 | 0.7825 | 0.7836 | 0.7846 |
| Composition Over Wood | CW   | 4                            | 0.5693 | 0.5693 | 0.5700 | 0.5708 | 0.5716 | 0.5724   | 0.5731 | 0.5739 | 0.5747 | 0.5754 | 0.5762 |
| Fiberglass Shingle    | FB   | 0                            | 0.8052 | 0.8052 | 0.8181 | 0.8312 | 0.8446 | 0.8581   | 0.8720 | 0.8859 | 0.9002 | 0.9146 | 0.9293 |
| Fiberglass Shingle    | FB   | 1                            | 0.7971 | 0.7971 | 0.8029 | 0.8086 | 0.8147 | 0.8207   | 0.8267 | 0.8328 | 0.8389 | 0.8450 | 0.8512 |
| Fiberglass Shingle    | FB   | 2                            | 0.7715 | 0.7715 | 0.7725 | 0.7735 | 0.7746 | 0.7756   | 0.7767 | 0.7777 | 0.7788 | 0.7798 | 0.7809 |
| Fiberglass Shingle    | FB   | 3                            | 0.6412 | 0.6412 | 0.6421 | 0.6429 | 0.6438 | 0.6447   | 0.6455 | 0.6464 | 0.6473 | 0.6482 | 0.6490 |
| Fiber Cement          | FC   | 0                            | 0.7101 | 0.7101 | 0.7215 | 0.7330 | 0.7448 | 0.7568   | 0.7690 | 0.7813 | 0.7939 | 0.8066 | 0.8196 |
| Fiber Cement          | FC   | 1                            | 0.7030 | 0.7030 | 0.7082 | 0.7133 | 0.7186 | 0.7238   | 0.7291 | 0.7345 | 0.7399 | 0.7453 | 0.7507 |
| Fiber Cement          | FC   | 2                            | 0.6803 | 0.6803 | 0.6812 | 0.6822 | 0.6831 | 0.6840   | 0.6849 | 0.6858 | 0.6868 | 0.6877 | 0.6886 |
| Fiber Cement          | FC   | 3                            | 0.5655 | 0.5655 | 0.5662 | 0.5670 | 0.5677 | 0.5685   | 0.5693 | 0.5700 | 0.5707 | 0.5716 | 0.5724 |
| Fiber Cement          | FC   | 4                            | 0.4153 | 0.4153 | 0.4159 | 0.4164 | 0.4170 | 0.4176   | 0.4181 | 0.4187 | 0.4193 | 0.4198 | 0.4204 |
| Resin Formed Shingle  | FE   | 0                            | 0.7016 | 0.7016 | 0.7129 | 0.7243 | 0.7360 | 0.7478   | 0.7598 | 0.7721 | 0.7844 | 0.7970 | 0.8098 |
| Resin Formed Shingle  | FE   | 1                            | 0.6946 | 0.6946 | 0.6997 | 0.7048 | 0.7100 | 0.7152   | 0.7204 | 0.7257 | 0.7310 | 0.7364 | 0.7418 |
| Resin Formed Shingle  | FE   | 2                            | 0.6723 | 0.6723 | 0.6732 | 0.6741 | 0.6750 | 0.6759   | 0.6768 | 0.6777 | 0.6786 | 0.6796 | 0.6805 |
| Resin Formed Shingle  | FE   | 3                            | 0.5588 | 0.5588 | 0.5595 | 0.5603 | 0.5611 | 0.5618   | 0.5626 | 0.5633 | 0.5641 | 0.5648 | 0.5656 |
| Resin Formed Shingle  | FE   | 4                            | 0.4103 | 0.4103 | 0.4109 | 0.4114 | 0.4120 | 0.4125   | 0.4131 | 0.4137 | 0.4142 | 0.4148 | 0.4153 |
| Foam                  | FM   | 0                            | 0.9150 | 0.9150 | 0.9298 | 0.9444 | 0.9598 | 0.9753   | 0.9910 | 1.0069 | 1.0230 | 1.0394 | 1.0562 |
| Foam                  | FM   | 1                            | 0.9059 | 0.9059 | 0.9125 | 0.9192 | 0.9260 | 0.9327   | 0.9396 | 0.9465 | 0.9534 | 0.9604 | 0.9674 |
| Foam                  | FM   | 2                            | 0.8768 | 0.8768 | 0.8780 | 0.8792 | 0.8804 | 0.8815   | 0.8827 | 0.8839 | 0.8851 | 0.8863 | 0.8875 |
| Foam                  | FM   | 3                            | 0.7287 | 0.7287 | 0.7297 | 0.7307 | 0.7317 | 0.7327   | 0.7337 | 0.7346 | 0.7356 | 0.7366 | 0.7376 |
| Foam                  | FM   | 4                            | 0.5352 | 0.5352 | 0.5359 | 0.5366 | 0.5373 | 0.5381   | 0.5388 | 0.5395 | 0.5402 | 0.5410 | 0.5417 |
| Metal                 | MT   | 0                            | 0.9136 | 0.9136 | 0.9148 | 0.9160 | 0.9172 | 0.9185   | 0.9197 | 0.9209 | 0.9222 | 0.9234 | 0.9246 |
| Metal                 | MT   | 1                            | 0.7948 | 0.7948 | 0.7959 | 0.7969 | 0.7980 | 0.7991   | 0.8002 | 0.8012 | 0.8023 | 0.8034 | 0.8045 |
| Metal                 | MT   | 2                            | 0.7034 | 0.7034 | 0.7044 | 0.7053 | 0.7063 | 0.7072   | 0.7082 | 0.7092 | 0.7101 | 0.7111 | 0.7120 |
| Metal                 | MT   | 3                            | 0.5847 | 0.5847 | 0.5855 | 0.5862 | 0.5870 | 0.5878   | 0.5886 | 0.5894 | 0.5902 | 0.5910 | 0.5918 |
| Metal                 | MT   | 4                            | 0.4293 | 0.4293 | 0.4299 | 0.4305 | 0.4311 | 0.4317   | 0.4322 | 0.4328 | 0.4334 | 0.4340 | 0.4346 |
| None                  | NA   | 0                            | 1.3017 | 1.3017 | 1.3034 | 1.3052 | 1.3069 | 1.3087   | 1.3104 | 1.3122 | 1.3140 | 1.3158 | 1.3176 |
| None                  | NA   | 1                            | 1.3017 | 1.3017 | 1.3034 | 1.3052 | 1.3069 | 1.3087   | 1.3104 | 1.3122 | 1.3140 | 1.3158 | 1.3176 |
| None                  | NA   | 2                            | 1.3017 | 1.3017 | 1.3034 | 1.3052 | 1.3069 | 1.3087   | 1.3104 | 1.3122 | 1.3140 | 1.3158 | 1.3176 |
| Other                 | OT   | 0                            | 1.3017 | 1.3017 | 1.3034 | 1.3052 | 1.3069 | 1.3087   | 1.3104 | 1.3122 | 1.3140 | 1.3158 | 1.3176 |
| Other                 | OT   | 1                            | 1.3017 | 1.3017 | 1.3034 | 1.3052 | 1.3069 | 1.3087   | 1.3104 | 1.3122 | 1.3140 | 1.3158 | 1.3176 |
| Other                 | OT   | 2                            | 1.0022 | 1.0022 | 1.0036 | 1.0049 | 1.0063 | 1.0077   | 1.0090 | 1.0104 | 1.0117 | 1.0131 | 1.0145 |
| Other                 | OT   | 3                            | 0.8330 | 0.8330 | 0.8341 | 0.8352 | 0.8364 | 0.8375   | 0.8386 | 0.8398 | 0.8409 | 0.8420 | 0.8432 |
| Unknown               | UN   | 0                            | 1.3017 | 1.3017 | 1.3034 | 1.3052 | 1.3069 | 1.3087   | 1.3104 | 1.3122 | 1.3140 | 1.3158 | 1.3176 |
| Unknown               | UN   | 1                            | 1.3017 | 1.3017 | 1.3034 | 1.3052 | 1.3069 | 1.3087   | 1.3104 | 1.3122 | 1.3140 | 1.3158 | 1.3176 |
| Unknown               | UN   | 2                            | 1.3017 | 1.3017 | 1.3034 | 1.3052 | 1.3069 | 1.3087   | 1.3104 | 1.3122 | 1.3140 | 1.3158 | 1.3176 |
| Unknown               | UN   | 3                            | 1.3017 | 1.3017 | 1.3034 | 1.3052 | 1.3069 | 1.3087   | 1.3104 | 1.3122 | 1.3140 | 1.3158 | 1.3176 |
| Unknown               | UN   | 4                            | 1.3017 | 1.3017 | 1.3034 | 1.3052 | 1.3069 | 1.3087   | 1.3104 | 1.3122 | 1.3140 | 1.3158 | 1.3176 |
| Wood Shake            | WS   | 0                            | 1.3017 | 1.3017 | 1.3034 | 1.3052 | 1.3069 | 1.3087   | 1.3104 | 1.3122 | 1.3140 | 1.3158 | 1.3176 |
| Wood Shake            | WS   | 1                            | 1.3017 | 1.3017 | 1.3034 | 1.3052 | 1.3069 | 1.3087   | 1.3104 | 1.3122 | 1.3140 | 1.3158 | 1.3176 |
| Wood Shake            | WS   | 2                            | 1.3017 | 1.3017 | 1.3034 | 1.3052 | 1.3069 | 1.3087</ |        |        |        |        |        |

State: TEXAS  
 Line of Business: HOMEOWNERS  
 Effective: JUNE 30, 2015

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

#### ROOF FACTORS

USAA GROUP  
 OWNERS FORMS

#### Other Wind and Hail

| Roof Type             | Code | Impact Resistant Class Code* | 11     | 12     | 13     | 14     | 15     | 16     | 17     | 18     | 19     | 20     |
|-----------------------|------|------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Aluminum              | AL   | 0                            | 0.9730 | 0.9743 | 0.9758 | 0.9770 | 0.9784 | 0.9797 | 0.9797 | 0.9797 | 0.9797 | 0.9797 |
| Aluminum              | AL   | 1                            | 0.8466 | 0.8477 | 0.8488 | 0.8500 | 0.8511 | 0.8523 | 0.8523 | 0.8523 | 0.8523 | 0.8523 |
| Aluminum              | AL   | 2                            | 0.7493 | 0.7502 | 0.7513 | 0.7523 | 0.7533 | 0.7543 | 0.7543 | 0.7543 | 0.7543 | 0.7543 |
| Aluminum              | AL   | 3                            | 0.6228 | 0.6236 | 0.6245 | 0.6253 | 0.6261 | 0.6270 | 0.6270 | 0.6270 | 0.6270 | 0.6270 |
| Aluminum              | AL   | 4                            | 0.4574 | 0.4579 | 0.4585 | 0.4591 | 0.4598 | 0.4604 | 0.4604 | 0.4604 | 0.4604 | 0.4604 |
| Asbestos              | AS   | 0                            | 1.1467 | 1.1651 | 1.1839 | 1.2028 | 1.2222 | 1.2416 | 1.2416 | 1.2416 | 1.2416 | 1.2416 |
| Asbestos              | AS   | 1                            | 1.0414 | 1.0490 | 1.0567 | 1.0645 | 1.0723 | 1.0802 | 1.0802 | 1.0802 | 1.0802 | 1.0802 |
| Asbestos              | AS   | 2                            | 0.9496 | 0.9509 | 0.9521 | 0.9534 | 0.9547 | 0.9560 | 0.9560 | 0.9560 | 0.9560 | 0.9560 |
| Asbestos              | AS   | 3                            | 0.7893 | 0.7903 | 0.7914 | 0.7925 | 0.7935 | 0.7946 | 0.7946 | 0.7946 | 0.7946 | 0.7946 |
| Asbestos              | AS   | 4                            | 0.5797 | 0.5805 | 0.5812 | 0.5820 | 0.5828 | 0.5836 | 0.5836 | 0.5836 | 0.5836 | 0.5836 |
| Cloth                 | CL   | 0                            | 1.0834 | 1.1007 | 1.1184 | 1.1363 | 1.1547 | 1.1729 | 1.1729 | 1.1729 | 1.1729 | 1.1729 |
| Cloth                 | CL   | 1                            | 0.9840 | 0.9912 | 0.9984 | 1.0058 | 1.0131 | 1.0204 | 1.0204 | 1.0204 | 1.0204 | 1.0204 |
| Cloth                 | CL   | 2                            | 0.8970 | 0.8982 | 0.8995 | 0.9007 | 0.9019 | 0.9031 | 0.9031 | 0.9031 | 0.9031 | 0.9031 |
| Cloth                 | CL   | 3                            | 0.7457 | 0.7467 | 0.7477 | 0.7487 | 0.7497 | 0.7507 | 0.7507 | 0.7507 | 0.7507 | 0.7507 |
| Cloth                 | CL   | 4                            | 0.5476 | 0.5483 | 0.5491 | 0.5498 | 0.5506 | 0.5513 | 0.5513 | 0.5513 | 0.5513 | 0.5513 |
| Concrete Tile         | CN   | 0                            | 0.5393 | 0.5400 | 0.5407 | 0.5414 | 0.5423 | 0.5430 | 0.5430 | 0.5430 | 0.5430 | 0.5430 |
| Concrete Tile         | CN   | 1                            | 0.4692 | 0.4699 | 0.4705 | 0.4711 | 0.4718 | 0.4724 | 0.4724 | 0.4724 | 0.4724 | 0.4724 |
| Concrete Tile         | CN   | 2                            | 0.4153 | 0.4159 | 0.4164 | 0.4170 | 0.4175 | 0.4181 | 0.4181 | 0.4181 | 0.4181 | 0.4181 |
| Concrete Tile         | CN   | 3                            | 0.3452 | 0.3456 | 0.3461 | 0.3466 | 0.3470 | 0.3475 | 0.3475 | 0.3475 | 0.3475 | 0.3475 |
| Concrete Tile         | CN   | 4                            | 0.2535 | 0.2538 | 0.2542 | 0.2545 | 0.2549 | 0.2552 | 0.2552 | 0.2552 | 0.2552 | 0.2552 |
| Composition Shingle   | CS   | 0                            | 0.9921 | 1.0080 | 1.0242 | 1.0406 | 1.0574 | 1.0741 | 1.0741 | 1.0741 | 1.0741 | 1.0741 |
| Composition Shingle   | CS   | 1                            | 0.9009 | 0.9075 | 0.9142 | 0.9209 | 0.9276 | 0.9345 | 0.9345 | 0.9345 | 0.9345 | 0.9345 |
| Composition Shingle   | CS   | 2                            | 0.8215 | 0.8227 | 0.8238 | 0.8249 | 0.8260 | 0.8271 | 0.8271 | 0.8271 | 0.8271 | 0.8271 |
| Composition Shingle   | CS   | 3                            | 0.6828 | 0.6837 | 0.6846 | 0.6856 | 0.6865 | 0.6874 | 0.6874 | 0.6874 | 0.6874 | 0.6874 |
| Composition Shingle   | CS   | 4                            | 0.5014 | 0.5021 | 0.5026 | 0.5034 | 0.5041 | 0.5048 | 0.5048 | 0.5048 | 0.5048 | 0.5048 |
| Clay Tile             | CT   | 0                            | 0.6620 | 0.6628 | 0.6637 | 0.6646 | 0.6655 | 0.6664 | 0.6664 | 0.6664 | 0.6664 | 0.6664 |
| Clay Tile             | CT   | 1                            | 0.5759 | 0.5767 | 0.5775 | 0.5782 | 0.5790 | 0.5798 | 0.5798 | 0.5798 | 0.5798 | 0.5798 |
| Clay Tile             | CT   | 2                            | 0.5097 | 0.5103 | 0.5110 | 0.5117 | 0.5124 | 0.5131 | 0.5131 | 0.5131 | 0.5131 | 0.5131 |
| Clay Tile             | CT   | 3                            | 0.4236 | 0.4242 | 0.4248 | 0.4254 | 0.4259 | 0.4265 | 0.4265 | 0.4265 | 0.4265 | 0.4265 |
| Clay Tile             | CT   | 4                            | 0.3111 | 0.3115 | 0.3119 | 0.3124 | 0.3128 | 0.3132 | 0.3132 | 0.3132 | 0.3132 | 0.3132 |
| Composition Over Wood | CW   | 0                            | 1.1416 | 1.1598 | 1.1785 | 1.1974 | 1.2167 | 1.2360 | 1.2360 | 1.2360 | 1.2360 | 1.2360 |
| Composition Over Wood | CW   | 1                            | 1.0368 | 1.0444 | 1.0520 | 1.0597 | 1.0675 | 1.0753 | 1.0753 | 1.0753 | 1.0753 | 1.0753 |
| Composition Over Wood | CW   | 2                            | 0.9453 | 0.9466 | 0.9479 | 0.9491 | 0.9504 | 0.9517 | 0.9517 | 0.9517 | 0.9517 | 0.9517 |
| Composition Over Wood | CW   | 3                            | 0.7857 | 0.7868 | 0.7878 | 0.7889 | 0.7900 | 0.7910 | 0.7910 | 0.7910 | 0.7910 | 0.7910 |
| Composition Over Wood | CW   | 4                            | 0.5770 | 0.5778 | 0.5786 | 0.5793 | 0.5801 | 0.5809 | 0.5809 | 0.5809 | 0.5809 | 0.5809 |
| Fiberglass Shingle    | FB   | 0                            | 0.9443 | 0.9594 | 0.9748 | 0.9905 | 1.0065 | 1.0224 | 1.0224 | 1.0224 | 1.0224 | 1.0224 |
| Fiberglass Shingle    | FB   | 1                            | 0.8575 | 0.8637 | 0.8701 | 0.8765 | 0.8829 | 0.8895 | 0.8895 | 0.8895 | 0.8895 | 0.8895 |
| Fiberglass Shingle    | FB   | 2                            | 0.7819 | 0.7830 | 0.7840 | 0.7851 | 0.7861 | 0.7872 | 0.7872 | 0.7872 | 0.7872 | 0.7872 |
| Fiberglass Shingle    | FB   | 3                            | 0.6499 | 0.6508 | 0.6517 | 0.6525 | 0.6534 | 0.6543 | 0.6543 | 0.6543 | 0.6543 | 0.6543 |
| Fiber Cement          | FC   | 0                            | 0.8328 | 0.8461 | 0.8597 | 0.8735 | 0.8876 | 0.9016 | 0.9016 | 0.9016 | 0.9016 | 0.9016 |
| Fiber Cement          | FC   | 1                            | 0.7562 | 0.7618 | 0.7674 | 0.7730 | 0.7786 | 0.7844 | 0.7844 | 0.7844 | 0.7844 | 0.7844 |
| Fiber Cement          | FC   | 2                            | 0.6895 | 0.6905 | 0.6914 | 0.6923 | 0.6933 | 0.6942 | 0.6942 | 0.6942 | 0.6942 | 0.6942 |
| Fiber Cement          | FC   | 3                            | 0.5731 | 0.5739 | 0.5747 | 0.5754 | 0.5762 | 0.5770 | 0.5770 | 0.5770 | 0.5770 | 0.5770 |
| Fiber Cement          | FC   | 4                            | 0.4210 | 0.4215 | 0.4221 | 0.4227 | 0.4232 | 0.4238 | 0.4238 | 0.4238 | 0.4238 | 0.4238 |
| Resin Formed Shingle  | FE   | 0                            | 0.8228 | 0.8360 | 0.8494 | 0.8631 | 0.8770 | 0.8909 | 0.8909 | 0.8909 | 0.8909 | 0.8909 |
| Resin Formed Shingle  | FE   | 1                            | 0.7472 | 0.7527 | 0.7582 | 0.7637 | 0.7693 | 0.7751 | 0.7751 | 0.7751 | 0.7751 | 0.7751 |
| Resin Formed Shingle  | FE   | 2                            | 0.6814 | 0.6823 | 0.6832 | 0.6842 | 0.6851 | 0.6860 | 0.6860 | 0.6860 | 0.6860 | 0.6860 |
| Resin Formed Shingle  | FE   | 3                            | 0.5664 | 0.5671 | 0.5679 | 0.5687 | 0.5694 | 0.5702 | 0.5702 | 0.5702 | 0.5702 | 0.5702 |
| Resin Formed Shingle  | FE   | 4                            | 0.4159 | 0.4165 | 0.4170 | 0.4176 | 0.4181 | 0.4187 | 0.4187 | 0.4187 | 0.4187 | 0.4187 |
| Foam                  | FM   | 0                            | 1.0732 | 1.0903 | 1.1079 | 1.1257 | 1.1437 | 1.1619 | 1.1619 | 1.1619 | 1.1619 | 1.1619 |
| Foam                  | FM   | 1                            | 0.9745 | 0.9816 | 0.9888 | 0.9961 | 1.0034 | 1.0109 | 1.0109 | 1.0109 | 1.0109 | 1.0109 |
| Foam                  | FM   | 2                            | 0.8887 | 0.8899 | 0.8911 | 0.8923 | 0.8935 | 0.8947 | 0.8947 | 0.8947 | 0.8947 | 0.8947 |
| Foam                  | FM   | 3                            | 0.7386 | 0.7396 | 0.7406 | 0.7416 | 0.7426 | 0.7436 | 0.7436 | 0.7436 | 0.7436 | 0.7436 |
| Foam                  | FM   | 4                            | 0.5424 | 0.5432 | 0.5439 | 0.5446 | 0.5454 | 0.5461 | 0.5461 | 0.5461 | 0.5461 | 0.5461 |
| Metal                 | MT   | 0                            | 0.9259 | 0.9271 | 0.9285 | 0.9297 | 0.9310 | 0.9322 | 0.9322 | 0.9322 | 0.9322 | 0.9322 |
| Metal                 | MT   | 1                            | 0.8056 | 0.8066 | 0.8077 | 0.8088 | 0.8099 | 0.8110 | 0.8110 | 0.8110 | 0.8110 | 0.8110 |
| Metal                 | MT   | 2                            | 0.7130 | 0.7139 | 0.7149 | 0.7159 | 0.7168 | 0.7178 | 0.7178 | 0.7178 | 0.7178 | 0.7178 |
| Metal                 | MT   | 3                            | 0.5926 | 0.5934 | 0.5942 | 0.5950 | 0.5958 | 0.5966 | 0.5966 | 0.5966 | 0.5966 | 0.5966 |
| Metal                 | MT   | 4                            | 0.4352 | 0.4357 | 0.4363 | 0.4369 | 0.4375 | 0.4381 | 0.4381 | 0.4381 | 0.4381 | 0.4381 |
| None                  | NA   | 0                            | 1.3193 | 1.3211 | 1.3229 | 1.3246 | 1.3264 | 1.3282 | 1.3282 | 1.3282 | 1.3282 | 1.3282 |
| None                  | NA   | 1                            | 1.3193 | 1.3211 | 1.3229 | 1.3246 | 1.3264 | 1.3282 | 1.3282 | 1.3282 | 1.3282 | 1.3282 |
| None                  | NA   | 2                            | 1.3193 | 1.3211 | 1.3229 | 1.3246 | 1.3264 | 1.3282 | 1.3282 | 1.3282 | 1.3282 | 1.3282 |
| None                  | NA   | 3                            | 1.3193 | 1.3211 | 1.3229 | 1.3246 | 1.3264 | 1.3282 | 1.3282 | 1.3282 | 1.3282 | 1.3282 |
| Other                 | OT   | 0                            | 1.3193 | 1.3211 | 1.3229 | 1.3246 | 1.3264 | 1.3282 | 1.3282 | 1.3282 | 1.3282 | 1.3282 |
| Other                 | OT   | 1                            | 1.3193 | 1.3211 | 1.3229 | 1.3246 | 1.3264 | 1.3282 | 1.3282 | 1.3282 | 1.3282 | 1.3282 |
| Other                 | OT   | 2                            | 1.3193 | 1.3211 | 1.3229 | 1.3246 | 1.3264 | 1.3282 | 1.3282 | 1.3282 | 1.3282 | 1.3282 |
| Other                 | OT   | 3                            | 1.3193 | 1.3211 | 1.3229 | 1.3246 | 1.3264 | 1.3282 | 1.3282 | 1.3282 | 1.3282 | 1.3282 |
| Other                 | OT   | 4                            | 1.3193 | 1.3211 | 1.3229 | 1.3246 | 1.3264 | 1.3282 | 1.3282 | 1.3282 | 1.3282 | 1.3282 |
| Reinforced Plastic    | RP   | 0                            | 1.0865 | 1.1039 | 1.1217 | 1.1396 | 1.1580 | 1.1764 | 1.1764 | 1.1764 | 1.1764 | 1.1764 |
| Reinforced Plastic    | RP   | 1                            | 0.9867 | 0.9939 | 1.0012 | 1.0085 | 1.0159 | 1.0235 | 1.0235 | 1.0235 | 1.0235 | 1.0235 |
| Reinforced Plastic    | RP   | 2                            | 0.8997 | 0.9009 | 0.9021 | 0.9034 | 0.9046 | 0.9058 | 0.9058 | 0.9058 | 0.9058 | 0.9058 |
| Reinforced Plastic    | RP   | 3                            | 0.7478 | 0.7489 | 0.7499 | 0.7509 | 0.7519 | 0.7529 | 0.7529 | 0.7529 | 0.7529 | 0.7529 |
| Reinforced Plastic    | RP   | 4                            | 0.5492 | 0.5499 | 0.5507 | 0.5514 | 0.5522 | 0.5529 | 0.5529 | 0.5529 | 0.5529 | 0.5529 |
| Slate                 | SL   | 0                            | 1.1161 | 1.1176 | 1.1191 | 1.1206 | 1.1221 | 1.1236 | 1.1236 | 1.1236 | 1.1236 | 1.1236 |
| Slate                 | SL   | 1                            | 0.9709 | 0.9722 | 0.9736 | 0.9749 | 0.9762 | 0.9775 | 0.9775 | 0.9775 | 0.9775 | 0.9775 |
| Slate                 | SL   | 2                            | 0.8594 | 0.8606 | 0.8617 | 0.8629 | 0.8640 | 0.8652 | 0.8652 | 0.8652 | 0.8652 | 0.8652 |
| Slate                 | SL   | 3                            | 0.7143 | 0.7152 | 0.7162 | 0.7172 | 0.7181 | 0.7191 | 0.7191 | 0.7191 | 0.7191 | 0.7191 |
| Slate                 | SL   | 4                            | 0.5246 | 0.5253 | 0.5260 | 0.5267 | 0.5274 | 0.5281 | 0.5281 | 0.5281 | 0.5281 | 0.5281 |
| Tar                   | TR   | 0                            | 0.8302 | 0.8435 | 0.8570 | 0.8708 | 0.8848 | 0.8988 | 0.8988 | 0.8988 | 0.8988 | 0.8988 |
| Tar                   | TR   | 1                            | 0.7540 | 0.7595 | 0.7651 | 0.7707 | 0.7763 | 0.7820 | 0.7820 | 0.7820 | 0.7820 | 0.7820 |
| Tar                   | TR   | 2                            | 0.6875 | 0.     |        |        |        |        |        |        |        |        |

State: TEXAS  
 Line of Business: HOMEOWNERS  
 Effective: JUNE 30, 2015

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

#### ROOF FACTORS

USAA GROUP  
 OWNERS FORMS

#### Other Wind and Hail

| Roof Type             | Code | Impact Resistant Class Code* | 21     | 22     | 23     | 24     | 25     | 26     | 27     | 28     | 29     | 30+    |
|-----------------------|------|------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Aluminum              | AL   | 0                            | 0.9797 | 0.9797 | 0.9797 | 0.9797 | 0.9797 | 0.9797 | 0.9797 | 0.9797 | 0.9797 | 0.9797 |
| Aluminum              | AL   | 1                            | 0.8523 | 0.8523 | 0.8523 | 0.8523 | 0.8523 | 0.8523 | 0.8523 | 0.8523 | 0.8523 | 0.8523 |
| Aluminum              | AL   | 2                            | 0.7543 | 0.7543 | 0.7543 | 0.7543 | 0.7543 | 0.7543 | 0.7543 | 0.7543 | 0.7543 | 0.7543 |
| Aluminum              | AL   | 3                            | 0.6270 | 0.6270 | 0.6270 | 0.6270 | 0.6270 | 0.6270 | 0.6270 | 0.6270 | 0.6270 | 0.6270 |
| Aluminum              | AL   | 4                            | 0.4604 | 0.4604 | 0.4604 | 0.4604 | 0.4604 | 0.4604 | 0.4604 | 0.4604 | 0.4604 | 0.4604 |
| Asbestos              | AS   | 0                            | 1.2416 | 1.2416 | 1.2416 | 1.2416 | 1.2416 | 1.2416 | 1.2416 | 1.2416 | 1.2416 | 1.2416 |
| Asbestos              | AS   | 1                            | 1.0802 | 1.0802 | 1.0802 | 1.0802 | 1.0802 | 1.0802 | 1.0802 | 1.0802 | 1.0802 | 1.0802 |
| Asbestos              | AS   | 2                            | 0.9560 | 0.9560 | 0.9560 | 0.9560 | 0.9560 | 0.9560 | 0.9560 | 0.9560 | 0.9560 | 0.9560 |
| Asbestos              | AS   | 3                            | 0.7946 | 0.7946 | 0.7946 | 0.7946 | 0.7946 | 0.7946 | 0.7946 | 0.7946 | 0.7946 | 0.7946 |
| Asbestos              | AS   | 4                            | 0.5836 | 0.5836 | 0.5836 | 0.5836 | 0.5836 | 0.5836 | 0.5836 | 0.5836 | 0.5836 | 0.5836 |
| Cloth                 | CL   | 0                            | 1.1729 | 1.1729 | 1.1729 | 1.1729 | 1.1729 | 1.1729 | 1.1729 | 1.1729 | 1.1729 | 1.1729 |
| Cloth                 | CL   | 1                            | 1.0204 | 1.0204 | 1.0204 | 1.0204 | 1.0204 | 1.0204 | 1.0204 | 1.0204 | 1.0204 | 1.0204 |
| Cloth                 | CL   | 2                            | 0.9031 | 0.9031 | 0.9031 | 0.9031 | 0.9031 | 0.9031 | 0.9031 | 0.9031 | 0.9031 | 0.9031 |
| Cloth                 | CL   | 3                            | 0.7507 | 0.7507 | 0.7507 | 0.7507 | 0.7507 | 0.7507 | 0.7507 | 0.7507 | 0.7507 | 0.7507 |
| Cloth                 | CL   | 4                            | 0.5513 | 0.5513 | 0.5513 | 0.5513 | 0.5513 | 0.5513 | 0.5513 | 0.5513 | 0.5513 | 0.5513 |
| Concrete Tile         | CN   | 0                            | 0.5430 | 0.5430 | 0.5430 | 0.5430 | 0.5430 | 0.5430 | 0.5430 | 0.5430 | 0.5430 | 0.5430 |
| Concrete Tile         | CN   | 1                            | 0.4724 | 0.4724 | 0.4724 | 0.4724 | 0.4724 | 0.4724 | 0.4724 | 0.4724 | 0.4724 | 0.4724 |
| Concrete Tile         | CN   | 2                            | 0.4181 | 0.4181 | 0.4181 | 0.4181 | 0.4181 | 0.4181 | 0.4181 | 0.4181 | 0.4181 | 0.4181 |
| Concrete Tile         | CN   | 3                            | 0.3475 | 0.3475 | 0.3475 | 0.3475 | 0.3475 | 0.3475 | 0.3475 | 0.3475 | 0.3475 | 0.3475 |
| Concrete Tile         | CN   | 4                            | 0.2552 | 0.2552 | 0.2552 | 0.2552 | 0.2552 | 0.2552 | 0.2552 | 0.2552 | 0.2552 | 0.2552 |
| Composition Shingle   | CS   | 0                            | 1.0741 | 1.0741 | 1.0741 | 1.0741 | 1.0741 | 1.0741 | 1.0741 | 1.0741 | 1.0741 | 1.0741 |
| Composition Shingle   | CS   | 1                            | 0.9345 | 0.9345 | 0.9345 | 0.9345 | 0.9345 | 0.9345 | 0.9345 | 0.9345 | 0.9345 | 0.9345 |
| Composition Shingle   | CS   | 2                            | 0.8271 | 0.8271 | 0.8271 | 0.8271 | 0.8271 | 0.8271 | 0.8271 | 0.8271 | 0.8271 | 0.8271 |
| Composition Shingle   | CS   | 3                            | 0.6874 | 0.6874 | 0.6874 | 0.6874 | 0.6874 | 0.6874 | 0.6874 | 0.6874 | 0.6874 | 0.6874 |
| Composition Shingle   | CS   | 4                            | 0.5048 | 0.5048 | 0.5048 | 0.5048 | 0.5048 | 0.5048 | 0.5048 | 0.5048 | 0.5048 | 0.5048 |
| Clay Tile             | CT   | 0                            | 0.6664 | 0.6664 | 0.6664 | 0.6664 | 0.6664 | 0.6664 | 0.6664 | 0.6664 | 0.6664 | 0.6664 |
| Clay Tile             | CT   | 1                            | 0.5798 | 0.5798 | 0.5798 | 0.5798 | 0.5798 | 0.5798 | 0.5798 | 0.5798 | 0.5798 | 0.5798 |
| Clay Tile             | CT   | 2                            | 0.5131 | 0.5131 | 0.5131 | 0.5131 | 0.5131 | 0.5131 | 0.5131 | 0.5131 | 0.5131 | 0.5131 |
| Clay Tile             | CT   | 3                            | 0.4265 | 0.4265 | 0.4265 | 0.4265 | 0.4265 | 0.4265 | 0.4265 | 0.4265 | 0.4265 | 0.4265 |
| Clay Tile             | CT   | 4                            | 0.3132 | 0.3132 | 0.3132 | 0.3132 | 0.3132 | 0.3132 | 0.3132 | 0.3132 | 0.3132 | 0.3132 |
| Composition Over Wood | CW   | 0                            | 1.2360 | 1.2360 | 1.2360 | 1.2360 | 1.2360 | 1.2360 | 1.2360 | 1.2360 | 1.2360 | 1.2360 |
| Composition Over Wood | CW   | 1                            | 1.0753 | 1.0753 | 1.0753 | 1.0753 | 1.0753 | 1.0753 | 1.0753 | 1.0753 | 1.0753 | 1.0753 |
| Composition Over Wood | CW   | 2                            | 0.9517 | 0.9517 | 0.9517 | 0.9517 | 0.9517 | 0.9517 | 0.9517 | 0.9517 | 0.9517 | 0.9517 |
| Composition Over Wood | CW   | 3                            | 0.7910 | 0.7910 | 0.7910 | 0.7910 | 0.7910 | 0.7910 | 0.7910 | 0.7910 | 0.7910 | 0.7910 |
| Composition Over Wood | CW   | 4                            | 0.5809 | 0.5809 | 0.5809 | 0.5809 | 0.5809 | 0.5809 | 0.5809 | 0.5809 | 0.5809 | 0.5809 |
| Fiberglass Shingle    | FB   | 0                            | 1.0224 | 1.0224 | 1.0224 | 1.0224 | 1.0224 | 1.0224 | 1.0224 | 1.0224 | 1.0224 | 1.0224 |
| Fiberglass Shingle    | FB   | 1                            | 0.8895 | 0.8895 | 0.8895 | 0.8895 | 0.8895 | 0.8895 | 0.8895 | 0.8895 | 0.8895 | 0.8895 |
| Fiberglass Shingle    | FB   | 2                            | 0.7872 | 0.7872 | 0.7872 | 0.7872 | 0.7872 | 0.7872 | 0.7872 | 0.7872 | 0.7872 | 0.7872 |
| Fiberglass Shingle    | FB   | 3                            | 0.6543 | 0.6543 | 0.6543 | 0.6543 | 0.6543 | 0.6543 | 0.6543 | 0.6543 | 0.6543 | 0.6543 |
| Fiber Cement          | FC   | 0                            | 0.9016 | 0.9016 | 0.9016 | 0.9016 | 0.9016 | 0.9016 | 0.9016 | 0.9016 | 0.9016 | 0.9016 |
| Fiber Cement          | FC   | 1                            | 0.7844 | 0.7844 | 0.7844 | 0.7844 | 0.7844 | 0.7844 | 0.7844 | 0.7844 | 0.7844 | 0.7844 |
| Fiber Cement          | FC   | 2                            | 0.6942 | 0.6942 | 0.6942 | 0.6942 | 0.6942 | 0.6942 | 0.6942 | 0.6942 | 0.6942 | 0.6942 |
| Fiber Cement          | FC   | 3                            | 0.5770 | 0.5770 | 0.5770 | 0.5770 | 0.5770 | 0.5770 | 0.5770 | 0.5770 | 0.5770 | 0.5770 |
| Fiber Cement          | FC   | 4                            | 0.4238 | 0.4238 | 0.4238 | 0.4238 | 0.4238 | 0.4238 | 0.4238 | 0.4238 | 0.4238 | 0.4238 |
| Resin Formed Shingle  | FE   | 0                            | 0.8909 | 0.8909 | 0.8909 | 0.8909 | 0.8909 | 0.8909 | 0.8909 | 0.8909 | 0.8909 | 0.8909 |
| Resin Formed Shingle  | FE   | 1                            | 0.7751 | 0.7751 | 0.7751 | 0.7751 | 0.7751 | 0.7751 | 0.7751 | 0.7751 | 0.7751 | 0.7751 |
| Resin Formed Shingle  | FE   | 2                            | 0.6860 | 0.6860 | 0.6860 | 0.6860 | 0.6860 | 0.6860 | 0.6860 | 0.6860 | 0.6860 | 0.6860 |
| Resin Formed Shingle  | FE   | 3                            | 0.5702 | 0.5702 | 0.5702 | 0.5702 | 0.5702 | 0.5702 | 0.5702 | 0.5702 | 0.5702 | 0.5702 |
| Resin Formed Shingle  | FE   | 4                            | 0.4187 | 0.4187 | 0.4187 | 0.4187 | 0.4187 | 0.4187 | 0.4187 | 0.4187 | 0.4187 | 0.4187 |
| Foam                  | FM   | 0                            | 1.1619 | 1.1619 | 1.1619 | 1.1619 | 1.1619 | 1.1619 | 1.1619 | 1.1619 | 1.1619 | 1.1619 |
| Foam                  | FM   | 1                            | 1.0109 | 1.0109 | 1.0109 | 1.0109 | 1.0109 | 1.0109 | 1.0109 | 1.0109 | 1.0109 | 1.0109 |
| Foam                  | FM   | 2                            | 0.8947 | 0.8947 | 0.8947 | 0.8947 | 0.8947 | 0.8947 | 0.8947 | 0.8947 | 0.8947 | 0.8947 |
| Foam                  | FM   | 3                            | 0.7436 | 0.7436 | 0.7436 | 0.7436 | 0.7436 | 0.7436 | 0.7436 | 0.7436 | 0.7436 | 0.7436 |
| Foam                  | FM   | 4                            | 0.5461 | 0.5461 | 0.5461 | 0.5461 | 0.5461 | 0.5461 | 0.5461 | 0.5461 | 0.5461 | 0.5461 |
| Metal                 | MT   | 0                            | 0.9322 | 0.9322 | 0.9322 | 0.9322 | 0.9322 | 0.9322 | 0.9322 | 0.9322 | 0.9322 | 0.9322 |
| Metal                 | MT   | 1                            | 0.8110 | 0.8110 | 0.8110 | 0.8110 | 0.8110 | 0.8110 | 0.8110 | 0.8110 | 0.8110 | 0.8110 |
| Metal                 | MT   | 2                            | 0.7178 | 0.7178 | 0.7178 | 0.7178 | 0.7178 | 0.7178 | 0.7178 | 0.7178 | 0.7178 | 0.7178 |
| Metal                 | MT   | 3                            | 0.5966 | 0.5966 | 0.5966 | 0.5966 | 0.5966 | 0.5966 | 0.5966 | 0.5966 | 0.5966 | 0.5966 |
| Metal                 | MT   | 4                            | 0.4381 | 0.4381 | 0.4381 | 0.4381 | 0.4381 | 0.4381 | 0.4381 | 0.4381 | 0.4381 | 0.4381 |
| None                  | NA   | 0                            | 1.3282 | 1.3282 | 1.3282 | 1.3282 | 1.3282 | 1.3282 | 1.3282 | 1.3282 | 1.3282 | 1.3282 |
| None                  | NA   | 1                            | 1.0742 | 1.0742 | 1.0742 | 1.0742 | 1.0742 | 1.0742 | 1.0742 | 1.0742 | 1.0742 | 1.0742 |
| None                  | NA   | 2                            | 0.8271 | 0.8271 | 0.8271 | 0.8271 | 0.8271 | 0.8271 | 0.8271 | 0.8271 | 0.8271 | 0.8271 |
| None                  | NA   | 3                            | 0.6874 | 0.6874 | 0.6874 | 0.6874 | 0.6874 | 0.6874 | 0.6874 | 0.6874 | 0.6874 | 0.6874 |
| Other                 | OT   | 0                            | 1.3282 | 1.3282 | 1.3282 | 1.3282 | 1.3282 | 1.3282 | 1.3282 | 1.3282 | 1.3282 | 1.3282 |
| Other                 | OT   | 1                            | 1.0227 | 1.0227 | 1.0227 | 1.0227 | 1.0227 | 1.0227 | 1.0227 | 1.0227 | 1.0227 | 1.0227 |
| Other                 | OT   | 2                            | 0.7507 | 0.7507 | 0.7507 | 0.7507 | 0.7507 | 0.7507 | 0.7507 | 0.7507 | 0.7507 | 0.7507 |
| Other                 | OT   | 3                            | 0.5800 | 0.5800 | 0.5800 | 0.5800 | 0.5800 | 0.5800 | 0.5800 | 0.5800 | 0.5800 | 0.5800 |
| Other                 | OT   | 4                            | 0.6243 | 0.6243 | 0.6243 | 0.6243 | 0.6243 | 0.6243 | 0.6243 | 0.6243 | 0.6243 | 0.6243 |
| No Data               | X    | 0                            | 1.3282 | 1.3282 | 1.3282 | 1.3282 | 1.3282 | 1.3282 | 1.3282 | 1.3282 | 1.3282 | 1.3282 |
| No Data               | X    | 1                            | 1.3282 | 1.3282 | 1.3282 | 1.3282 | 1.3282 | 1.3282 | 1.3282 | 1.3282 | 1.3282 | 1.3282 |
| No Data               | X    | 2                            | 1.3282 | 1.3282 | 1.3282 | 1.3282 | 1.3282 | 1.3282 | 1.3282 | 1.3282 | 1.3282 | 1.3282 |
| No Data               | X    | 3                            | 1.3282 | 1.3282 | 1.3282 | 1.3282 | 1.3282 | 1.3282 | 1.3282 | 1.3282 | 1.3282 | 1.3282 |
| No Data               | X    | 4                            | 1.3282 | 1.3282 | 1.3282 | 1.3282 | 1.3282 | 1.3282 | 1.3282 | 1.3282 | 1.3282 | 1.3282 |

\* An impact resistant class code of 0 indicates a non impact resistant roof

State: TEXAS  
Line of Business: HOMEOWNERS  
Effective: JUNE 30, 2015

**Companies:** **UNITED SERVICES AUTOMOBILE ASSOCIATION**

USAA CASUALTY INSURANCE COMPANY  
USAA GENERAL INDEMNITY COMPANY

USAA GENERAL INDEMNITY COMPANY  
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

**GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY**

## ROOF FACTORS

**USAA GROUP  
OWNERS FORMS**

## Hurricane

\* An impact resistant class code of 0 indicates a non impact resistant roof

State: TEXAS  
Line of Business: HOMEOWNERS  
Effective: JUNE 30, 2015

**Companies:** **UNITED SERVICES AUTOMOBILE ASSOCIATION**

USAA CASUALTY INSURANCE COMPANY  
USAA GENERAL INDEMNITY COMPANY

USAA GENERAL INDEMNITY COMPANY  
GARRISON PROPERTY AND CASUALTY

**GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY**

## ROOF FACTORS

**USAA GROUP  
OWNERS FORMS**

## Hurricane

\* An impact resistant class code of 0 indicates a non impact resistant roof

State: TEXAS  
 Line of Business: HOMEOWNERS  
 Effective: JUNE 30, 2015

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

#### ROOF FACTORS

USAA GROUP  
 OWNERS FORMS

#### Hurricane

| Roof Type            | Code | Impact Resistant Class Code* |        |        |        |        |        |        |        |        |        |
|----------------------|------|------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
|                      |      | 21                           | 22     | 23     | 24     | 25     | 26     | 27     | 28     | 29     | 30+    |
| Aluminum             | AL   | 0                            | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 |
| Aluminum             | AL   | 1                            | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 |
| Aluminum             | AL   | 2                            | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 |
| Aluminum             | AL   | 3                            | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 |
| Aluminum             | AL   | 4                            | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 |
| Asbestos             | AS   | 0                            | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Asbestos             | AS   | 1                            | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Asbestos             | AS   | 2                            | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Asbestos             | AS   | 3                            | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Asbestos             | AS   | 4                            | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Cloth                | CL   | 0                            | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 |
| Cloth                | CL   | 1                            | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 |
| Cloth                | CL   | 2                            | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 |
| Cloth                | CL   | 3                            | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 |
| Concrete Tile        | CN   | 0                            | 0.9418 | 0.9418 | 0.9418 | 0.9418 | 0.9418 | 0.9418 | 0.9418 | 0.9418 | 0.9418 |
| Concrete Tile        | CN   | 1                            | 0.9418 | 0.9418 | 0.9418 | 0.9418 | 0.9418 | 0.9418 | 0.9418 | 0.9418 | 0.9418 |
| Concrete Tile        | CN   | 2                            | 0.9418 | 0.9418 | 0.9418 | 0.9418 | 0.9418 | 0.9418 | 0.9418 | 0.9418 | 0.9418 |
| Concrete Tile        | CN   | 3                            | 0.9418 | 0.9418 | 0.9418 | 0.9418 | 0.9418 | 0.9418 | 0.9418 | 0.9418 | 0.9418 |
| Concrete Tile        | CN   | 4                            | 0.9418 | 0.9418 | 0.9418 | 0.9418 | 0.9418 | 0.9418 | 0.9418 | 0.9418 | 0.9418 |
| Composition Shingle  | CS   | 0                            | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Composition Shingle  | CS   | 1                            | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Composition Shingle  | CS   | 2                            | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Composition Shingle  | CS   | 3                            | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Composition Shingle  | CS   | 4                            | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Clay Tile            | CT   | 0                            | 0.9418 | 0.9418 | 0.9418 | 0.9418 | 0.9418 | 0.9418 | 0.9418 | 0.9418 | 0.9418 |
| Clay Tile            | CT   | 1                            | 0.9418 | 0.9418 | 0.9418 | 0.9418 | 0.9418 | 0.9418 | 0.9418 | 0.9418 | 0.9418 |
| Clay Tile            | CT   | 2                            | 0.9418 | 0.9418 | 0.9418 | 0.9418 | 0.9418 | 0.9418 | 0.9418 | 0.9418 | 0.9418 |
| Clay Tile            | CT   | 3                            | 0.9418 | 0.9418 | 0.9418 | 0.9418 | 0.9418 | 0.9418 | 0.9418 | 0.9418 | 0.9418 |
| Clay Tile            | CT   | 4                            | 0.9418 | 0.9418 | 0.9418 | 0.9418 | 0.9418 | 0.9418 | 0.9418 | 0.9418 | 0.9418 |
| Fiberglass Shingle   | FB   | 0                            | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Fiberglass Shingle   | FB   | 1                            | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Fiberglass Shingle   | FB   | 2                            | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Fiberglass Shingle   | FB   | 3                            | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Fiber Cement         | FC   | 0                            | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Fiber Cement         | FC   | 1                            | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Fiber Cement         | FC   | 2                            | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Fiber Cement         | FC   | 3                            | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Fiber Cement         | FC   | 4                            | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Resin Formed Shingle | FE   | 0                            | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Resin Formed Shingle | FE   | 1                            | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Resin Formed Shingle | FE   | 2                            | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Resin Formed Shingle | FE   | 3                            | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Resin Formed Shingle | FE   | 4                            | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Foam                 | FM   | 0                            | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Foam                 | FM   | 1                            | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Foam                 | FM   | 2                            | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Foam                 | FM   | 3                            | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Foam                 | FM   | 4                            | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Metal                | MT   | 0                            | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 |
| Metal                | MT   | 1                            | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 |
| Metal                | MT   | 2                            | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 |
| Metal                | MT   | 3                            | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 |
| Metal                | MT   | 4                            | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 | 1.0440 |
| None                 | NA   | 0                            | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| None                 | NA   | 1                            | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| None                 | NA   | 2                            | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| None                 | NA   | 3                            | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Other                | OT   | 0                            | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Other                | OT   | 1                            | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Other                | OT   | 2                            | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Other                | OT   | 3                            | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Other                | OT   | 4                            | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Plastic              | PL   | 0                            | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Plastic              | PL   | 1                            | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Plastic              | PL   | 2                            | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Plastic              | PL   | 3                            | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Plastic              | PL   | 4                            | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Reinforced Plastic   | RP   | 0                            | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Reinforced Plastic   | RP   | 1                            | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Reinforced Plastic   | RP   | 2                            | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Reinforced Plastic   | RP   | 3                            | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Reinforced Plastic   | RP   | 4                            | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Slate                | SL   | 0                            | 0.9448 | 0.9448 | 0.9448 | 0.9448 | 0.9448 | 0.9448 | 0.9448 | 0.9448 | 0.9448 |
| Slate                | SL   | 1                            | 0.9448 | 0.9448 | 0.9448 | 0.9448 | 0.9448 | 0.9448 | 0.9448 | 0.9448 | 0.9448 |
| Slate                | SL   | 2                            | 0.9448 | 0.9448 | 0.9448 | 0.9448 | 0.9448 | 0.9448 | 0.9448 | 0.9448 | 0.9448 |
| Slate                | SL   | 3                            | 0.9448 | 0.9448 | 0.9448 | 0.9448 | 0.9448 | 0.9448 | 0.9448 | 0.9448 | 0.9448 |
| Slate                | SL   | 4                            | 0.9448 | 0.9448 | 0.9448 | 0.9448 | 0.9448 | 0.9448 | 0.9448 | 0.9448 | 0.9448 |
| Tar                  | TR   | 0                            | 0.9230 | 0.9230 | 0.9230 | 0.9230 | 0.9230 | 0.9230 | 0.9230 | 0.9230 | 0.9230 |
| Tar                  | TR   | 1                            | 0.9230 | 0.9230 | 0.9230 | 0.9230 | 0.9230 | 0.9230 | 0.9230 | 0.9230 | 0.9230 |
| Tar                  | TR   | 2                            | 0.9230 | 0.9230 | 0.9230 | 0.9230 | 0.9230 | 0.9230 | 0.9230 | 0.9230 | 0.9230 |
| Tar                  | TR   | 3                            | 0.9230 | 0.9230 | 0.9230 | 0.9230 | 0.9230 | 0.9230 | 0.9230 | 0.9230 | 0.9230 |
| Tar                  | TR   | 4                            | 0.9230 | 0.9230 | 0.9230 | 0.9230 | 0.9230 | 0.9230 | 0.9230 | 0.9230 | 0.9230 |
| Unknown              | UN   | 0                            | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Unknown              | UN   | 1                            | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Unknown              | UN   | 2                            | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Unknown              | UN   | 3                            | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Unknown              | UN   | 4                            | 1.0000 | 1.0000 | 1.0000 | 1.00   |        |        |        |        |        |

**PREMIUM COMPONENT 1:**

| Roof Score Group | Roof Score       |
|------------------|------------------|
| 1                | 0.0010 to 0.1392 |
| 2                | 0.1393 to 0.2784 |
| 3                | 0.2785 to 0.4176 |
| 4                | 0.4177 to 0.5568 |
| 5                | 0.5569 to 0.5753 |
| 6                | 0.5754 to 0.5938 |
| 7                | 0.5939 to 0.6123 |
| 8                | 0.6124 to 0.6308 |
| 9                | 0.6309 to 0.6442 |
| 10               | 0.6443 to 0.6576 |
| 11               | 0.6577 to 0.6709 |
| 12               | 0.6710 to 0.6843 |
| 13               | 0.6844 to 0.6914 |
| 14               | 0.6915 to 0.6985 |
| 15               | 0.6986 to 0.7056 |
| 16               | 0.7057 to 0.7127 |
| 17               | 0.7128 to 0.7201 |
| 18               | 0.7202 to 0.7275 |
| 19               | 0.7276 to 0.7348 |
| 20               | 0.7349 to 0.7422 |
| 21               | 0.7423 to 0.7459 |
| 22               | 0.7460 to 0.7496 |
| 23               | 0.7497 to 0.7533 |
| 24               | 0.7534 to 0.7570 |
| 25               | 0.7571 to 0.7649 |
| 26               | 0.7650 to 0.7728 |
| 27               | 0.7729 to 0.7806 |
| 28               | 0.7807 to 0.7885 |
| 29               | 0.7886 to 0.7967 |
| 30               | 0.7968 to 0.8049 |
| 31               | 0.8050 to 0.8130 |
| 32               | 0.8131 to 0.8212 |
| 33               | 0.8213 to 0.8329 |
| 34               | 0.8330 to 0.8445 |

| Roof Score Group | Roof Score       |
|------------------|------------------|
| 35               | 0.8446 to 0.8562 |
| 36               | 0.8563 to 0.8678 |
| 37               | 0.8679 to 0.8736 |
| 38               | 0.8737 to 0.8794 |
| 39               | 0.8795 to 0.8851 |
| 40               | 0.8852 to 0.8909 |
| 41               | 0.8910 to 0.9002 |
| 42               | 0.9003 to 0.9094 |
| 43               | 0.9095 to 0.9187 |
| 44               | 0.9188 to 0.9279 |
| 45               | 0.9280 to 0.9375 |
| 46               | 0.9376 to 0.9472 |
| 47               | 0.9473 to 0.9568 |
| 48               | 0.9569 to 0.9664 |
| 49               | 0.9665 to 0.9764 |
| 50               | 0.9765 to 0.9865 |
| 51               | 0.9866 to 0.9965 |
| 52               | 0.9966 to 1.0065 |
| 53               | 1.0066 to 1.0119 |
| 54               | 1.0120 to 1.0173 |
| 55               | 1.0174 to 1.0226 |
| 56               | 1.0227 to 1.0280 |
| 57               | 1.0281 to 1.0389 |
| 58               | 1.0390 to 1.0499 |
| 59               | 1.0500 to 1.0608 |
| 60               | 1.0609 to 1.0717 |
| 61               | 1.0718 to 1.0863 |
| 62               | 1.0864 to 1.1008 |
| 63               | 1.1009 to 1.1154 |
| 64               | 1.1155 to 1.1299 |
| 65               | 1.1300 to 1.1436 |
| 66               | 1.1437 to 1.1572 |
| 67               | 1.1573 to 1.1709 |

| Roof Score Group | Roof Score         |
|------------------|--------------------|
| 68               | 1.1710 to 1.1845   |
| 69               | 1.1846 to 1.2075   |
| 70               | 1.2076 to 1.2306   |
| 71               | 1.2307 to 1.2536   |
| 72               | 1.2537 to 1.2766   |
| 73               | 1.2767 to 1.2787   |
| 74               | 1.2788 to 1.2808   |
| 75               | 1.2809 to 1.2829   |
| 76               | 1.2830 to 1.2850   |
| 77               | 1.2851 to 1.2946   |
| 78               | 1.2947 to 1.3043   |
| 79               | 1.3044 to 1.3139   |
| 80               | 1.3140 to 1.3235   |
| 81               | 1.3236 to 1.3411   |
| 82               | 1.3412 to 1.3587   |
| 83               | 1.3588 to 1.3762   |
| 84               | 1.3763 to 1.3938   |
| 85               | 1.3939 to 1.4337   |
| 86               | 1.4338 to 1.4737   |
| 87               | 1.4738 to 1.5136   |
| 88               | 1.5137 to 1.5535   |
| 89               | 1.5536 to 1.5948   |
| 90               | 1.5949 to 1.6360   |
| 91               | 1.6361 to 1.6773   |
| 92               | 1.6774 to 1.7185   |
| 93               | 1.7186 to 1.7851   |
| 94               | 1.7852 to 1.8517   |
| 95               | 1.8518 to 1.9182   |
| 96               | 1.9183 to 1.9848   |
| 97               | 1.9849 to 8.8136   |
| 98               | 8.8137 to 15.6423  |
| 99               | 15.6424 to 22.4711 |
| 100              | 22.4712 and above  |

## BASIC PREMIUM ADJUSTMENTS

### SEACOAST BUILDING CODE DISCOUNT (Homeowners and Homeowners Basic Only)

The following credit applies to dwellings in Zones 19, 23, 27, 31, 33, 34, 37, 40, 41, 43, 44, 46, 47, 48, 49, 51, 52, and 53 if the risk has been certified for compliance with the appropriate building codes. This must be evidenced with a form issued by the Texas Department of Insurance.

The adjustment applies to the hurricane basic premium only.

| Zone Group   | Basic Premium Adjustment |
|--|--------------------------|
| 19, 23, 27, 31, 33, 34, 37, 40, 41, 43, 44, 46, 47, 48, 49, 51, 52, 53 | -5%                      |

Liberty Mutual Personal Insurance Company  
 Peerless Indemnity Insurance Company  
 Texas Homeowner Rating Manual  
 Roof Payment Schedule

| RoofPaymentSchedule | RoofType        | AgeRoof | Peril 1 | Peril 2 | Peril 3 | Peril 4 | Peril 5 | Peril 6 | Peril 7 | Peril 8 | Peril 9 | Peril 10 |
|---------------------|-----------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|----------|
| Yes                 | Asphalt Shingle | 0       | 1.0000  | 1.0000  | 1.0000  | 1.0000  | 1.0000  | 1.0000  | 1.0000  | 1.0000  | 1.0000  | 1.0000   |
| Yes                 | Asphalt Shingle | 1       | 1.0000  | 1.0000  | 1.0000  | 1.0000  | 1.0000  | 1.0000  | 1.0000  | 1.0000  | 1.0000  | 1.0000   |
| Yes                 | Asphalt Shingle | 2       | 1.0000  | 1.0000  | 1.0000  | 0.9830  | 0.9638  | 0.9638  | 0.9499  | 1.0000  | 1.0000  | 1.0000   |
| Yes                 | Asphalt Shingle | 3       | 1.0000  | 1.0000  | 1.0000  | 0.9746  | 0.9457  | 0.9457  | 0.9248  | 1.0000  | 1.0000  | 1.0000   |
| Yes                 | Asphalt Shingle | 4       | 1.0000  | 1.0000  | 1.0000  | 0.9661  | 0.9276  | 0.9276  | 0.8998  | 1.0000  | 1.0000  | 1.0000   |
| Yes                 | Asphalt Shingle | 5       | 1.0000  | 1.0000  | 1.0000  | 0.9576  | 0.9094  | 0.9094  | 0.8747  | 1.0000  | 1.0000  | 1.0000   |
| Yes                 | Asphalt Shingle | 6       | 1.0000  | 1.0000  | 1.0000  | 0.9491  | 0.8913  | 0.8913  | 0.8497  | 1.0000  | 1.0000  | 1.0000   |
| Yes                 | Asphalt Shingle | 7       | 1.0000  | 1.0000  | 1.0000  | 0.9406  | 0.8732  | 0.8732  | 0.8246  | 1.0000  | 1.0000  | 1.0000   |
| Yes                 | Asphalt Shingle | 8       | 1.0000  | 1.0000  | 1.0000  | 0.9321  | 0.8551  | 0.8551  | 0.7996  | 1.0000  | 1.0000  | 1.0000   |
| Yes                 | Asphalt Shingle | 9       | 1.0000  | 1.0000  | 1.0000  | 0.9237  | 0.8370  | 0.8370  | 0.7745  | 1.0000  | 1.0000  | 1.0000   |
| Yes                 | Asphalt Shingle | 10      | 1.0000  | 1.0000  | 1.0000  | 0.9152  | 0.8189  | 0.8189  | 0.7495  | 1.0000  | 1.0000  | 1.0000   |
| Yes                 | Asphalt Shingle | 11      | 1.0000  | 1.0000  | 1.0000  | 0.9067  | 0.8008  | 0.8008  | 0.7244  | 1.0000  | 1.0000  | 1.0000   |
| Yes                 | Asphalt Shingle | 12      | 1.0000  | 1.0000  | 1.0000  | 0.8982  | 0.7827  | 0.7827  | 0.6994  | 1.0000  | 1.0000  | 1.0000   |
| Yes                 | Asphalt Shingle | 13      | 1.0000  | 1.0000  | 1.0000  | 0.8897  | 0.7645  | 0.7645  | 0.6743  | 1.0000  | 1.0000  | 1.0000   |
| Yes                 | Asphalt Shingle | 14      | 1.0000  | 1.0000  | 1.0000  | 0.8813  | 0.7464  | 0.7464  | 0.6493  | 1.0000  | 1.0000  | 1.0000   |
| Yes                 | Asphalt Shingle | 15      | 1.0000  | 1.0000  | 1.0000  | 0.8728  | 0.7283  | 0.7283  | 0.6242  | 1.0000  | 1.0000  | 1.0000   |
| Yes                 | Asphalt Shingle | 16      | 1.0000  | 1.0000  | 1.0000  | 0.8643  | 0.7102  | 0.7102  | 0.5992  | 1.0000  | 1.0000  | 1.0000   |
| Yes                 | Asphalt Shingle | 17      | 1.0000  | 1.0000  | 1.0000  | 0.8558  | 0.6921  | 0.6921  | 0.5741  | 1.0000  | 1.0000  | 1.0000   |
| Yes                 | Asphalt Shingle | 18      | 1.0000  | 1.0000  | 1.0000  | 0.8473  | 0.6740  | 0.6740  | 0.5491  | 1.0000  | 1.0000  | 1.0000   |
| Yes                 | Asphalt Shingle | 19      | 1.0000  | 1.0000  | 1.0000  | 0.8388  | 0.6559  | 0.6559  | 0.5240  | 1.0000  | 1.0000  | 1.0000   |
| Yes                 | Asphalt Shingle | 20      | 1.0000  | 1.0000  | 1.0000  | 0.8304  | 0.6378  | 0.6378  | 0.4990  | 1.0000  | 1.0000  | 1.0000   |
| Yes                 | Asphalt Shingle | 21      | 1.0000  | 1.0000  | 1.0000  | 0.8219  | 0.6196  | 0.6196  | 0.4739  | 1.0000  | 1.0000  | 1.0000   |
| Yes                 | Asphalt Shingle | 22      | 1.0000  | 1.0000  | 1.0000  | 0.8134  | 0.6015  | 0.6015  | 0.4489  | 1.0000  | 1.0000  | 1.0000   |
| Yes                 | Asphalt Shingle | 23      | 1.0000  | 1.0000  | 1.0000  | 0.8049  | 0.5834  | 0.5834  | 0.4238  | 1.0000  | 1.0000  | 1.0000   |
| Yes                 | Asphalt Shingle | 24      | 1.0000  | 1.0000  | 1.0000  | 0.7964  | 0.5653  | 0.5653  | 0.3988  | 1.0000  | 1.0000  | 1.0000   |

**Texas Windstorm Insurance Association****Building Code Comparison****Hurricane Harvey**

Policies In-Force as of 8/31/2017

Aransas, Nueces, and San Patricio Counties



| Building Code | Risks In-Force | Premium In-Force | Reported Claims | Claim Frequency | Reported Loss & ALAE | Claim Severity | Reported Loss Ratio | Relativity |
|---------------|----------------|------------------|-----------------|-----------------|----------------------|----------------|---------------------|------------|
| (1)           | (2)            | (3)              | (4)             | (5)             | (6)                  | (7)            | (8)                 | (9)        |
| IRC / IBC     | 9,760          | 16,390,751       | 6,477           | 66.4%           | 138,703,599          | 21,415         | 846.2%              | 0.886      |
| WRC           | 3,239          | 5,582,747        | 2,557           | 78.9%           | 66,284,088           | 25,923         | 1187.3%             | 1.243      |
| None or Prio  | 45,224         | 70,455,363       | 28,978          | 64.1%           | 678,056,782          | 23,399         | 962.4%              | 1.007      |
| Total         | 58,223         | 92,428,861       | 38,012          | 65.3%           | 883,044,470          | 23,231         | 955.4%              | 1.000      |

(1) Building code, as determined by applicable building code credit

(2) Risks in-force in selected counties as of 8/31/2017

(3) Annual premium on risks in-force as of 8/31/2017

(3) Number of reported claims resulting from Hurricane Harvey

(5) = (4) / (2); Percentage of risks in-force with an associated claim from Hurricane Harvey

(6) Total reported losses and ALAE on Hurricane Harvey claims

(7) = (6) / (4); Average reported amount on Hurricane Harvey claims

(8) = (6) / (3); Average reported loss ratio on Hurricane Harvey claims

(9) = (8) / Total (8)

**Texas Windstorm Insurance Association****Building Code Comparison****Hurricane Hanna**

Policies In-Force as of 7/31/2020

Cameron, Kenedy, Kleberg, and Willacy Counties



| Building Code | Risks In-Force | Premium In-Force | Reported Claims | Claim Frequency | Reported Loss & ALAE | Claim Severity | Reported Loss Ratio | Relativity |
|---------------|----------------|------------------|-----------------|-----------------|----------------------|----------------|---------------------|------------|
| (1)           | (2)            | (3)              | (4)             | (5)             | (6)                  | (7)            | (8)                 | (9)        |
| IRC / IBC     | 1,969          | 2,555,150        | 94              | 4.8%            | 630,457              | 6,707          | 24.7%               | 0.632      |
| WRC           | 628            | 989,861          | 46              | 7.3%            | 328,070              | 7,132          | 33.1%               | 0.849      |
| None or Prio  | 8,391          | 9,977,244        | 530             | 6.3%            | 4,317,599            | 8,146          | 43.3%               | 1.109      |
| Total         | 10,988         | 13,522,255       | 670             | 6.1%            | 5,276,126            | 7,875          | 39.0%               | 1.000      |

(1) Building code, as determined by applicable building code credit

(2) Risks in-force in selected counties as of 7/31/2020

(3) Annual premium on risks in-force as of 7/31/2020

(3) Number of reported claims resulting from Hurricane Hanna

(5) = (4) / (2); Percentage of risks in-force with an associated claim from Hurricane Hanna

(6) Total reported losses and ALAE on Hurricane Hanna claims

(7) = (6) / (4); Average reported amount on Hurricane Hanna claims

(8) = (6) / (3); Average reported loss ratio on Hurricane Hanna claims

(9) = (8) / Total (8)

**Texas Windstorm Insurance Association****Building Code Comparison****Hurricane Laura**

Policies In-Force as of 8/31/2020

Jefferson County



| Building Code | Risks In-Force | Premium In-Force | Reported Claims | Claim Frequency | Reported Loss & ALAE | Claim Severity | Reported Loss Ratio | Relativity |
|---------------|----------------|------------------|-----------------|-----------------|----------------------|----------------|---------------------|------------|
| (1)           | (2)            | (3)              | (4)             | (5)             | (6)                  | (7)            | (8)                 | (9)        |
| IRC / IBC     | 2,831          | 4,447,541        | 343             | 12.1%           | 1,356,585            | 3,955          | 30.5%               | 0.533      |
| WRC           | 349            | 597,168          | 89              | 25.5%           | 423,398              | 4,757          | 70.9%               | 1.239      |
| None or Prio  | 21,052         | 30,665,279       | 3,683           | 17.5%           | 18,647,841           | 5,063          | 60.8%               | 1.063      |
| Total         | 24,232         | 35,709,988       | 4,115           | 17.0%           | 20,427,824           | 4,964          | 57.2%               | 1.000      |

(1) Building code, as determined by applicable building code credit

(2) Risks in-force in selected counties as of 8/31/2020

(3) Annual premium on risks in-force as of 8/31/2020

(3) Number of reported claims resulting from Hurricane Laura

(5) = (4) / (2); Percentage of risks in-force with an associated claim from Hurricane Laura

(6) Total reported losses and ALAE on Hurricane Laura claims

(7) = (6) / (4); Average reported amount on Hurricane Laura claims

(8) = (6) / (3); Average reported loss ratio on Hurricane Laura claims

(9) = (8) / Total (8)

**Texas Windstorm Insurance Association****Building Code Comparison****Hurricane Delta**

Policies In-Force as of 9/30/2020

Jefferson County



| Building Code | Risks In-Force | Premium In-Force | Reported Claims | Claim Frequency | Reported Loss & ALAE | Claim Severity | Reported Loss Ratio | Relativity |
|---------------|----------------|------------------|-----------------|-----------------|----------------------|----------------|---------------------|------------|
| (1)           | (2)            | (3)              | (4)             | (5)             | (6)                  | (7)            | (8)                 | (9)        |
| IRC / IBC     | 2,891          | 4,487,926        | 368             | 12.7%           | 1,767,802            | 4,804          | 39.4%               | 0.675      |
| WRC           | 354            | 602,928          | 69              | 19.5%           | 651,831              | 9,447          | 108.1%              | 1.851      |
| None or Prio  | 21,310         | 30,904,097       | 3,244           | 15.2%           | 18,600,084           | 5,734          | 60.2%               | 1.031      |
| Total         | 24,555         | 35,994,951       | 3,681           | 15.0%           | 21,019,716           | 5,710          | 58.4%               | 1.000      |

(1) Building code, as determined by applicable building code credit

(2) Risks in-force in selected counties as of 9/30/2020

(3) Annual premium on risks in-force as of 9/30/2020

(3) Number of reported claims resulting from Hurricane Delta

(5) = (4) / (2); Percentage of risks in-force with an associated claim from Hurricane Delta

(6) Total reported losses and ALAE on Hurricane Delta claims

(7) = (6) / (4); Average reported amount on Hurricane Delta claims

(8) = (6) / (3); Average reported loss ratio on Hurricane Delta claims

(9) = (8) / Total (8)

**Texas Windstorm Insurance Association****Roof Age Comparison****Hurricane Harvey**

Policies In-Force as of 8/31/2017

Aransas, Nueces, and San Patricio Counties



| Age of Roof | Risks In-Force | Premium In-Force | Reported Claims | Claim Frequency | Reported Loss & ALAE | Claim Severity | Reported Loss Ratio | Relativity |
|-------------|----------------|------------------|-----------------|-----------------|----------------------|----------------|---------------------|------------|
| (1)         | (2)            | (3)              | (4)             | (5)             | (6)                  | (7)            | (8)                 | (9)        |
| Older       | 12,296         | 17,621,391       | 7,987           | 65.0%           | 176,573,848          | 22,108         | 1002.0%             | 1.049      |
| 16-20       | 9,347          | 15,198,617       | 6,995           | 74.8%           | 202,128,635          | 28,896         | 1329.9%             | 1.392      |
| 11-15       | 11,052         | 17,213,015       | 7,250           | 65.6%           | 146,470,681          | 20,203         | 850.9%              | 0.891      |
| 6-10        | 13,462         | 23,387,103       | 9,112           | 67.7%           | 243,366,251          | 26,708         | 1040.6%             | 1.089      |
| 0-5         | 12,066         | 19,008,735       | 6,668           | 55.3%           | 114,505,054          | 17,172         | 602.4%              | 0.631      |
| Total       | 58,223         | 92,428,861       | 38,012          | 65.3%           | 883,044,470          | 23,231         | 955.4%              | 1.000      |

(1) Age of roof, as determined by WPI-8 data and application information

(2) Risks in-force in selected counties as of 8/31/2017

(3) Annual premium on risks in-force as of 8/31/2017

(3) Number of reported claims resulting from Hurricane Harvey

(5) = (4) / (2); Percentage of risks in-force with an associated claim from Hurricane Harvey

(6) Total reported losses and ALAE on Hurricane Harvey claims

(7) = (6) / (4); Average reported amount on Hurricane Harvey claims

(8) = (6) / (3); Average reported loss ratio on Hurricane Harvey claims

(9) = (8) / Total (8)

**Texas Windstorm Insurance Association****Roof Age Comparison****Hurricane Hanna**

Policies In-Force as of 7/31/2020

Cameron, Kenedy, Kleberg, and Willacy Counties



| Age of Roof | Risks In-Force | Premium In-Force | Reported Claims | Claim Frequency | Reported Loss & ALAE | Claim Severity | Reported Loss Ratio | Relativity |
|-------------|----------------|------------------|-----------------|-----------------|----------------------|----------------|---------------------|------------|
| (1)         | (2)            | (3)              | (4)             | (5)             | (6)                  | (7)            | (8)                 | (9)        |
| Older       | 3,406          | 3,367,858        | 199             | 5.8%            | 1,755,547            | 8,822          | 52.1%               | 1.336      |
| 16-20       | 2,609          | 3,136,453        | 193             | 7.4%            | 1,468,735            | 7,610          | 46.8%               | 1.200      |
| 11-15       | 3,078          | 4,522,332        | 211             | 6.9%            | 1,702,656            | 8,069          | 37.6%               | 0.965      |
| 6-10        | 1,053          | 1,418,027        | 38              | 3.6%            | 268,095              | 7,055          | 18.9%               | 0.485      |
| 0-5         | 842            | 1,077,585        | 29              | 3.4%            | 81,093               | 2,796          | 7.5%                | 0.193      |
| Total       | 10,988         | 13,522,255       | 670             | 6.1%            | 5,276,126            | 7,875          | 39.0%               | 1.000      |

(1) Age of roof, as determined by WPI-8 data and application information

(2) Risks in-force in selected counties as of 7/31/2020

(3) Annual premium on risks in-force as of 7/31/2020

(3) Number of reported claims resulting from Hurricane Hanna

(5) = (4) / (2); Percentage of risks in-force with an associated claim from Hurricane Hanna

(6) Total reported losses and ALAE on Hurricane Hanna claims

(7) = (6) / (4); Average reported amount on Hurricane Hanna claims

(8) = (6) / (3); Average reported loss ratio on Hurricane Hanna claims

(9) = (8) / Total (8)

**Texas Windstorm Insurance Association****Roof Age Comparison****Hurricane Laura**

Policies In-Force as of 8/31/2020

Jefferson County



| Age of Roof | Risks In-Force | Premium In-Force | Reported Claims | Claim Frequency | Reported Loss & ALAE | Claim Severity | Reported Loss Ratio | Relativity |
|-------------|----------------|------------------|-----------------|-----------------|----------------------|----------------|---------------------|------------|
| (1)         | (2)            | (3)              | (4)             | (5)             | (6)                  | (7)            | (8)                 | (9)        |
| Older       | 4,095          | 5,522,914        | 766             | 18.7%           | 4,230,483            | 5,523          | 76.6%               | 1.339      |
| 16-20       | 2,085          | 3,207,757        | 403             | 19.3%           | 2,193,230            | 5,442          | 68.4%               | 1.195      |
| 11-15       | 11,956         | 18,051,844       | 2,181           | 18.2%           | 11,423,685           | 5,238          | 63.3%               | 1.106      |
| 6-10        | 2,510          | 3,551,829        | 343             | 13.7%           | 1,379,911            | 4,023          | 38.9%               | 0.679      |
| 0-5         | 3,586          | 5,375,644        | 422             | 11.8%           | 1,200,515            | 2,845          | 22.3%               | 0.390      |
| Total       | 24,232         | 35,709,988       | 4,115           | 17.0%           | 20,427,824           | 4,964          | 57.2%               | 1.000      |

(1) Age of roof, as determined by WPI-8 data and application information

(2) Risks in-force in selected counties as of 8/31/2020

(3) Annual premium on risks in-force as of 8/31/2020

(3) Number of reported claims resulting from Hurricane Laura

(5) = (4) / (2); Percentage of risks in-force with an associated claim from Hurricane Laura

(6) Total reported losses and ALAE on Hurricane Laura claims

(7) = (6) / (4); Average reported amount on Hurricane Laura claims

(8) = (6) / (3); Average reported loss ratio on Hurricane Laura claims

(9) = (8) / Total (8)

**Texas Windstorm Insurance Association****Roof Age Comparison****Hurricane Delta**

Policies In-Force as of 9/30/2020

Jefferson County



| Age of Roof | Risks In-Force | Premium In-Force | Reported Claims | Claim Frequency | Reported Loss & ALAE | Claim Severity | Reported Loss Ratio | Relativity |
|-------------|----------------|------------------|-----------------|-----------------|----------------------|----------------|---------------------|------------|
| (1)         | (2)            | (3)              | (4)             | (5)             | (6)                  | (7)            | (8)                 | (9)        |
| Older       | 4,222          | 5,662,647        | 688             | 16.3%           | 4,375,114            | 6,359          | 77.3%               | 1.323      |
| 16-20       | 2,081          | 3,189,605        | 326             | 15.7%           | 2,327,972            | 7,141          | 73.0%               | 1.250      |
| 11-15       | 12,039         | 18,066,441       | 1,913           | 15.9%           | 11,143,127           | 5,825          | 61.7%               | 1.056      |
| 6-10        | 2,558          | 3,605,447        | 337             | 13.2%           | 1,721,654            | 5,109          | 47.8%               | 0.818      |
| 0-5         | 3,655          | 5,470,811        | 417             | 11.4%           | 1,451,850            | 3,482          | 26.5%               | 0.454      |
| Total       | 24,555         | 35,994,951       | 3,681           | 15.0%           | 21,019,716           | 5,710          | 58.4%               | 1.000      |

(1) Age of roof, as determined by WPI-8 data and application information

(2) Risks in-force in selected counties as of 9/30/2020

(3) Annual premium on risks in-force as of 9/30/2020

(3) Number of reported claims resulting from Hurricane Delta

(5) = (4) / (2); Percentage of risks in-force with an associated claim from Hurricane Delta

(6) Total reported losses and ALAE on Hurricane Delta claims

(7) = (6) / (4); Average reported amount on Hurricane Delta claims

(8) = (6) / (3); Average reported loss ratio on Hurricane Delta claims

(9) = (8) / Total (8)