NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking # RENAR00084CGR01	
2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	

		Company Name		Company NAIC Number
3.	A.	**USAA Casualty Insurance Company**	B.	200-25968

		Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	A.	04.0 Homeowners	B.	04.0004 Tenant Homeowners

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY (D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Renters Contents	**83.4%**	**23.3%**					
Renters Liability	**N/A**	**0.0%**					
OVERALL EFFECT		**18.3%**					

6. 5 Year History — Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium	Incurred Losses	State Loss Ratio	Countrywide Loss Ratio
2003	**1,196**	**1.2%**	**1/1/2003**	**$235,817**	**$175,751**	**0.745**	**0.325**
2004	**1,339**	**N/A**		**$255,662**	**$167,674**	**0.656**	**0.418**
2005	**1,481**	**N/A**		**$280,548**	**$164,243**	**0.585**	**0.804**
2006	**1,441**	**8.4%**	**12/6/2006**	**$282,276**	**$105,172**	**0.373**	**0.338**
2007	**1,473**	**N/A**		**$288,206**	**$132,589**	**0.460**	**0.406**

7.

Expense Constants	Selected Provisions
A. Total Production Expense	**11.7%**
B. General Expense	**0.8%**
C. Taxes, License & Fees	**2.3%**
D. Underwriting Profit & Contingencies	**13.5%**
E. TOTAL	**18.4%**

8. **N/A** Apply Lost Cost Facgors to Future Filings? (Y or N)

9. **89.2%** Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): **Territory 6**

10. **-63.9%** Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): **Territory 1**