Putting Real Money Back In Members' Pockets

Military families are facing rising costs and financial pressure. USAA is committed to helping members save money and build financial resilience.

We put members at the center

We help families keep more of what they earn

We reduce financial stress

We deliver meaningful value while maintaining financial strength

Actions in Florida provide the latest proof points to our commitment.

Between December 2025 and July 2026, USAA will have provided

Nearly

$1B

in rate reductions and member returns to eligible FL members.

830,000

Eligible FL members receiving a dividend*

14%

Average FL auto insurance rate reduction

$760

Average dividend to current, eligible auto policy holders

with:

25%+

Receiving dividend of $1,000+

How We are Delivering Value

$160M

Returned through insurance dividend

December 2025

$250M

Savings through auto insurance rate reductions

January – July 2026

$500M

Dividend announced

June 2026

"Our goal is to deliver meaningful, immediate relief while preserving the financial strength our members depend on."

Juan C. Andrade
President & CEO

USAA®

*Eligible members who held USAA auto policies in Florida between 2023 and 2025