

LOUISIANA CITIZENS

Property Insurance Corporation

April 20, 2010

To: All Louisiana Citizens Property Insurance Corporation Producers

Rate Level Changes For Personal Lines Policies

The Louisiana Department of Insurance has approved the following changes to the property insurance rate levels for Personal Lines policies written by Louisiana Citizens Property Insurance Corporation. The approved rate changes are applicable to all new business and renewal policies effective July 1, 2010.

The approved revisions to the rates result in an overall increase of +6.4% for the FAIR Plan and +14.1% for the Coastal Plan policies. The increase on a statewide basis is +7.0%. The attached document outlines the rate level changes by line of business and territory.

The new rates will be available for quoting in the EPIC system starting May 1, 2010. To obtain a quote using the new rates, simply change the requested effective date to July 1, 2010 or later. The EPIC Quote screen will allow you to advance the requested effective date up to sixty days from the date the quote is generated. The EPIC Quote screen will not allow you to back date the requested effective date.

All policies issued on or after July 1, 2010 will be priced using the new rates, irrespective of when the quote was generated.

FAIR PLAN

HOMEOWNERS BASE PREMIUM COMPUTATION

BASE CLASS PREMIUM TABLE

Territory	HO 00 03	Territory	HO 00 03
010	1275	330	839
020	1218	340	931
030	1109	350	924
040	1528	360, 361	1467
050	921	370	877
060	1342	380	2147
070	832	390	1027
080	882	400	982
090, 091	1107	410	1225
100	1063	420	832
110	1226	430	839
120	1795	440	1391
130	894	450	1443
140	832	460	1556
150	902	470	1672
160	1225	480	1313
170, 171	1153	490	996
180	987	500	1471
190	1053	510	1841
200	1060	520	1231
210	940	530	1276
220	884	540	919
230	1280	550	1286
240	1037	560	994
250	831	570	1507
260	1537	580	964
270	1358	590	1039
280	1193	600	979
290	1301	610	994
300	857	620	812
310	831	630	994
320	1198	640	1014

This table replaces the base class premium tables on page HO-B-2 Rule # 301 of the currently approved Louisiana Homeowners Manual filed for use by the Property Insurance Association of Louisiana.

Key factors, form factors, protection/construction factors, rates and premiums, and rules for all other available homeowners coverages shall be in accordance with the Louisiana Homeowners Manual.

FAIR PLAN

HOMEOWNERS BASE PREMIUM COMPUTATION

BASE CLASS PREMIUM TABLE

Territory	HO 00 04
010, 270	233
020, 070, 110, 140, 160, 320, 460, 540	382
030	221
040	231
050	163
060	179
080, 090, 091, 130	198
100	235
120	326
150	192
170, 171, 530, 610	213
180, 220	136
190, 340, 390, 560	383
200	204
210, 300, 590	207
230	234
240, 630	190
250	160
260, 440	194
280	226
290	225

Territory	HO 00 04
310	162
330	153
350, 370, 580	172
360, 361	194
380	197
400	195
410	170
420	142
430	174
450	223
470	216
480	273
490	211
500	236
510	320
520	193
550	251
570	272
600	199
620	125
640	202

C.1. Optional Higher Deductibles - All Perils Deductible (Type Code 5)

FORM 4

Coverage C Limit	Deductible Amount				
	\$500	\$1,000	\$2,500	\$5,000	\$10,000
Required Minimum to \$25,000	0.91	0.77	0.59	0.55	0.40
\$25,001 to \$175,000	0.93	0.84	0.68	0.63	0.50

FORM 6

Coverage C Limit	Deductible Amount				
	\$500	\$1,000	\$2,500	\$5,000	\$10,000
Required Minimum to \$25,000	0.90	0.76	0.56	0.52	0.36
\$25,001 to \$175,000	0.92	0.81	0.63	0.59	0.44

This table replaces the base class premium tables on page HO-B-2 Rule # 301 of the currently approved Louisiana Homeowners Manual filed for use by the Property Insurance Association of Louisiana.

Key factors, form factors, protection/construction factors, rates and premiums, and rules for all other available homeowners coverages shall be in accordance with the Louisiana Homeowners Manual.

COASTAL PLAN

HOMEOWNERS BASE PREMIUM COMPUTATION

BASE CLASS PREMIUM TABLE

Territory	HO 00 03
900	3,476
910	3,476
920	3,584
930	2,722
940	2,519
950	3,167
960	2,712
970	3,477
980	2,875
990	3,476

This table replaces the base class premium tables on page HO-B-2 Rule # 301 of the currently approved Louisiana Homeowners Manual filed for use by the Property Insurance Association of Louisiana.

Key factors, form factors, protection/construction factors, rates and premiums, and rules for all other available homeowners coverages shall be in accordance with the Louisiana Homeowners Manual.

COASTAL PLAN

HOMEOWNERS BASE PREMIUM COMPUTATION

BASE CLASS PREMIUM TABLE

Territory	HO 00 04
900	579
910	578
920	315
930	550
940	259
950	347
960	259
970	579
980	579
990	579

C.1. Optional Higher Deductibles - All Perils Deductible (Type Code 5)

FORM 4

Coverage C Limit	Deductible Amount				
	\$500	\$1,000	\$2,500	\$5,000	\$10,000
Required Minimum to \$25,000	0.91	0.77	0.59	0.55	0.40
\$25,001 to \$175,000	0.93	0.84	0.68	0.63	0.50

FORM 6

Coverage C Limit	Deductible Amount				
	\$500	\$1,000	\$2,500	\$5,000	\$10,000
Required Minimum to \$25,000	0.90	0.76	0.56	0.52	0.36
\$25,001 to \$175,000	0.92	0.81	0.63	0.59	0.44

This table replaces the base class premium tables on page HO-B-2 Rule # 301 of the currently approved Louisiana Homeowners Manual filed for use by the Property Insurance Association of Louisiana.

Key factors, form factors, protection/construction factors, rates and premiums, and rules for all other available homeowners coverages shall be in accordance with the Louisiana Homeowners Manual.

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

MOBILE HOMES - FIRE - DWG-1

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

KEY PREMIUMS

Territories 010, 270		
Prot. Class	Cov. A Bldg.	Cov. C Conts.
1	164	49
2 - 7	168	53
8	202	64
9	280	88
10	362	111

Territory 020	
Cov. A Bldg.	Cov. C Conts.
247	74
253	80
304	96
422	133
543	168

Territory 030	
Cov. A Bldg.	Cov. C Conts.
270	85
278	89
333	106
462	145
595	186

Territories 040		
Prot. Class	Cov. A Bldg.	Cov. C Conts.
1	350	107
2 - 7	357	115
8	428	138
9	595	187
10	768	240

Territories 050, 330, 540	
Cov. A Bldg.	Cov. C Conts.
300	90
306	97
367	117
510	160
656	204

Territories 060	
Cov. A Bldg.	Cov. C Conts.
259	78
266	84
318	101
443	139
571	178

Territories 070, 410, 600		
Prot. Class	Cov. A Bldg.	Cov. C Conts.
1	329	99
2 - 7	338	106
8	405	129
9	562	177
10	725	222

Territories 080, 090, 091	
Cov. A Bldg.	Cov. C Conts.
294	88
300	94
359	115
500	156
643	199

Territory 100	
Cov. A Bldg.	Cov. C Conts.
160	48
164	51
196	62
272	85
350	108

Territories 110		
Prot. Class	Cov. A Bldg.	Cov. C Conts.
1	270	80
2 - 7	277	87
8	332	105
9	461	143
10	592	182

Territory 120	
Cov. A Bldg.	Cov. C Conts.
319	96
325	104
391	125
542	172
699	218

Territories 130, 150, 340, 560, 620	
Cov. A Bldg.	Cov. C Conts.
322	97
329	105
394	127
550	174
707	220

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
25,000	1.082	3.47
26,000	1.098	3.60
27,000	1.114	3.73
28,000	1.131	3.86
29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
39,000	1.310	5.29
40,000	1.327	5.42
41,000	1.343	5.55
42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

Non-Owner-Occupied: Multiply Key Premium by 1.20
 Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

MOBILE HOMES - FIRE - DWG-1

**COVERAGE A - DWELLING
COVERAGE C - PERSONAL PROPERTY**

KEY PREMIUMS

Territory 140		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	393	118
2 - 7	401	127
8	482	154
9	671	212
10	862	269

Territory 160	
Cov. A	Cov. C
Bldg.	Conts.
329	99
337	106
405	128
562	177
724	224

Territory 170, 171	
Cov. A	Cov. C
Bldg.	Conts.
290	87
296	93
356	113
493	155
634	196

Territory 180		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	321	97
2 - 7	328	105
8	393	126
9	547	172
10	703	219

Territory 190	
Cov. A	Cov. C
Bldg.	Conts.
274	82
280	88
336	106
467	146
600	186

Territory 200	
Cov. A	Cov. C
Bldg.	Conts.
261	79
266	85
320	103
444	140
572	179

Territories 210, 250, 350, 370		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	271	82
2 - 7	277	87
8	332	106
9	462	145
10	594	185

Territories 220, 400, 420, 430, 580, 640	
Cov. A	Cov. C
Bldg.	Conts.
270	80
277	87
334	105
462	144
593	183

Territory 230	
Cov. A	Cov. C
Bldg.	Conts.
412	125
422	134
506	162
703	223
907	283

Territory 240		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	273	86
2 - 7	280	88
8	337	106
9	466	145
10	597	186

Territory 260	
Cov. A	Cov. C
Bldg.	Conts.
354	107
363	114
435	138
604	190
776	241

Territory 280	
Cov. A	Cov. C
Bldg.	Conts.
178	53
182	58
218	69
302	95
388	121

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
25,000	1.082	3.47
26,000	1.098	3.60
27,000	1.114	3.73
28,000	1.131	3.86
29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
39,000	1.310	5.29
40,000	1.327	5.42
41,000	1.343	5.55
42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

Non-Owner-Occupied: Multiply Key Premium by 1.20
Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

MOBILE HOMES - FIRE - DWG-1

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

KEY PREMIUMS

Territory 290		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	461	139
2 - 7	471	149
8	564	179
9	784	247
10	1011	313

Territory 300	
Cov. A	Cov. C
Bldg.	Conts.
323	96
331	104
398	125
551	172
708	219

Territor 310	
Cov. A	Cov. C
Bldg.	Conts.
270	80
277	87
332	105
461	143
592	182

Territories 320		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	275	83
2 - 7	281	88
8	337	107
9	469	147
10	603	188

Territories 360, 361	
Cov. A	Cov. C
Bldg.	Conts.
304	91
312	99
376	120
520	162
669	206

Territories 380	
Cov. A	Cov. C
Bldg.	Conts.
355	107
363	115
436	139
605	190
778	242

Territory 390, 460, 590		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	275	82
2 - 7	282	88
8	338	107
9	469	147
10	604	188

Territory 440	
Cov. A	Cov. C
Bldg.	Conts.
356	108
364	115
437	139
606	191
780	243

Territory 450, 480	
Cov. A	Cov. C
Bldg.	Conts.
391	118
400	126
480	152
666	210
858	267

Territory 470		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	351	106
2 - 7	359	114
8	431	138
9	597	188
10	768	240

Territory 490	
Cov. A	Cov. C
Bldg.	Conts.
275	81
282	88
339	108
469	146
604	186

Territory 500	
Cov. A	Cov. C
Bldg.	Conts.
248	76
253	81
304	98
422	132
544	170

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
25,000	1.082	3.47
26,000	1.098	3.60
27,000	1.114	3.73
28,000	1.131	3.86
29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
39,000	1.310	5.29
40,000	1.327	5.42
41,000	1.343	5.55
42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000		0.016 0.13

Non-Owner-Occupied: Multiply Key Premium by 1.20

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

MOBILE HOMES - FIRE - DWG-1

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

KEY PREMIUMS

Territory 510		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	414	125
2 - 7	423	135
8	508	163
9	704	221
10	906	283

Territory 520	
Cov. A	Cov. C
Bldg.	Conts.
147	44
152	49
181	57
253	79
325	100

Territory 530	
Cov. A	Cov. C
Bldg.	Conts.
273	82
281	89
337	107
468	146
602	186

Territory 550		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	376	115
2 - 7	384	122
8	460	147
9	638	202
10	822	256

Territory 570	
Cov. A	Cov. C
Bldg.	Conts.
258	80
266	85
319	102
442	141
571	179

Territory 610	
Cov. A	Cov. C
Bldg.	Conts.
274	82
280	89
336	108
466	149
601	189

Territory 630		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	275	87
2 - 7	281	89
8	340	107
9	470	147
10	604	186

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
25,000	1.082	3.47
26,000	1.098	3.60
27,000	1.114	3.73
28,000	1.131	3.86
29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
39,000	1.310	5.29
40,000	1.327	5.42
41,000	1.343	5.55
42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

Non-Owner-Occupied: Multiply Key Premium by 1.20
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COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

MOBILE HOMES - FIRE - DWG-1

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

KEY PREMIUMS

Territories 900		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	329	100
2	335	107
3	335	107
4	335	107
5	335	107
6	335	107
7	335	107
8	403	128
9	557	177
10	719	225

Territories 910	
Cov. A	Cov. C
Bldg.	Conts.
376	115
384	123
384	123
384	123
384	123
384	123
384	123
461	147
639	204
825	258

Territory 920	
Cov. A	Cov. C
Bldg.	Conts.
339	104
346	111
346	111
346	111
346	111
346	111
416	133
576	184
743	233

Territories 930		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	375	115
2	383	123
3	383	123
4	383	123
5	383	123
6	383	123
7	383	123
8	460	147
9	637	204
10	823	257

Territories 940	
Cov. A	Cov. C
Bldg.	Conts.
214	66
218	70
218	70
218	70
218	70
218	70
218	70
218	70
262	84
363	116
469	146

Territory 950	
Cov. A	Cov. C
Bldg.	Conts.
336	101
342	107
342	107
342	107
342	107
342	107
342	107
411	131
572	180
734	227

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
25,000	1.082	3.47
26,000	1.098	3.60
27,000	1.114	3.73
28,000	1.131	3.86
29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
39,000	1.310	5.29
40,000	1.327	5.42
41,000	1.343	5.55
42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

Non-Owner-Occupied: Multiply Key Premium by 1.20

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

MOBILE HOMES - FIRE - DWG-1

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

KEY PREMIUMS

Territories 960		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	341	103
2	347	109
3	347	109
4	347	109
5	347	109
6	347	109
7	347	109
8	417	133
9	580	183
10	744	231

Territories 970	
Cov. A	Cov. C
Bldg.	Conts.
375	114
383	123
383	123
383	123
383	123
383	123
383	123
459	147
636	203
821	257

Territory 980	
Cov. A	Cov. C
Bldg.	Conts.
336	103
343	110
343	110
343	110
343	110
343	110
413	132
571	182
737	231

Territories 990		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	331	101
2	338	108
3	338	108
4	338	108
5	338	108
6	338	108
7	338	108
8	406	130
9	562	179
10	725	227

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
25,000	1.082	3.47
26,000	1.098	3.60
27,000	1.114	3.73
28,000	1.131	3.86
29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
39,000	1.310	5.29
40,000	1.327	5.42
41,000	1.343	5.55
42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

Non-Owner-Occupied: Multiply Key Premium by 1.20

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

MOBILE HOMES - EC - DWG-1

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

KEY PREMIUMS

TERRITORY	Coverage A	Coverage C
010, 270	349	84
020	199	44
030	219	47
040	737	177
050, 330, 540	199	37
060	210	45
070, 160, 410, 600	98	23
080, 090, 091	139	34
100	293	73
110, 220, 310, 400, 420, 430, 580, 640	180	033
120	670	161
130, 150, 180, 300, 340, 560, 620	215	39
140	117	28
170, 171	203	44
190	220	49
200	209	45
210, 250, 350, 370	181	33
230	868	208
240	217	47
260	628	151
280	324	80
290	813	194
320	220	48
360, 361	687	165
380	629	150
390, 460, 490, 590	221	47
440	629	149
450, 480	692	165
470	735	177
500	521	125
510	867	207
520	311	75
530, 610	219	48
550	604	144
570	549	131
630	220	47

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Confs.
\$ 1,000	0.566	0.17
2,000	0.588	0.33
3,000	0.611	0.50
4,000	0.634	0.67
5,000	0.657	0.83
6,000	0.680	1.00
7,000	0.703	1.17
8,000	0.726	1.34
9,000	0.749	1.50
10,000	0.771	1.67
11,000	0.794	1.84
12,000	0.817	2.00
13,000	0.840	2.17
14,000	0.862	2.33
15,000	0.885	2.50
16,000	0.908	2.67
17,000	0.931	2.84
18,000	0.953	3.00
19,000	0.976	3.17
20,000	1.000	3.34
21,000	1.023	3.51
22,000	1.046	3.67
23,000	1.068	3.84
24,000	1.091	4.00
25,000	1.114	4.17
26,000	1.137	4.34
27,000	1.159	4.51
28,000	1.182	4.68
29,000	1.205	4.85
30,000	1.228	5.02
31,000	1.250	5.19
32,000	1.273	5.36
33,000	1.296	5.53
34,000	1.320	5.70
35,000	1.342	5.87
36,000	1.365	6.04
37,000	1.388	6.21
38,000	1.411	6.38
39,000	1.433	6.55
40,000	1.456	6.72
41,000	1.479	6.89
42,000	1.502	7.06
43,000	1.524	7.23
44,000	1.547	7.40
45,000	1.570	7.57
46,000	1.593	7.74
47,000	1.615	7.91
48,000	1.639	8.08
49,000	1.662	8.25
50,000	1.685	8.42
Each Additional \$1,000	0.023	0.17

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

MOBILE HOMES - EC - DWG-1

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

KEY PREMIUMS

TERRITORY	Coverage A	Coverage C
900	1297	253
910	1489	291
920	1343	262
930	1486	290
940	846	165
950	1322	258
960	1344	262
970	1483	289
980	1332	260
990	1309	256

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.566	0.17
2,000	0.588	0.33
3,000	0.611	0.50
4,000	0.634	0.67
5,000	0.657	0.83
6,000	0.680	1.00
7,000	0.703	1.17
8,000	0.726	1.34
9,000	0.749	1.50
10,000	0.771	1.67
11,000	0.794	1.84
12,000	0.817	2.00
13,000	0.840	2.17
14,000	0.862	2.33
15,000	0.885	2.50
16,000	0.908	2.67
17,000	0.931	2.84
18,000	0.953	3.00
19,000	0.976	3.17
20,000	1.000	3.34
21,000	1.023	3.51
22,000	1.046	3.67
23,000	1.068	3.84
24,000	1.091	4.00
25,000	1.114	4.17
26,000	1.137	4.34
27,000	1.159	4.51
28,000	1.182	4.68
29,000	1.205	4.85
30,000	1.228	5.02
31,000	1.250	5.19
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36,000	1.365	6.04
37,000	1.388	6.21
38,000	1.411	6.38
39,000	1.433	6.55
40,000	1.456	6.72
41,000	1.479	6.89
42,000	1.502	7.06
43,000	1.524	7.23
44,000	1.547	7.40
45,000	1.570	7.57
46,000	1.593	7.74
47,000	1.615	7.91
48,000	1.639	8.08
49,000	1.662	8.25
50,000	1.685	8.42
Each Additional \$1,000	0.023	0.17

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

FAIR PLAN

DWELLING KEY PREMIUM TABLE

EXTENDED COVERAGE DWG - 1 BROAD OR SPECIAL FORM DWG-2 OR DWG-3

TERRITORY	COV. A - BLDG.			COV. C - CONTS.	
	Dwg-1	Dwg-2	Dwg-3	Dwg-1	Dwg-2 or 3
10	184	228	252	44	62
20	76	96	103	16	23
30	132	166	179	29	40
40	244	303	333	58	82
50	133	166	184	26	37
60	152	192	209	33	47
70	57	72	77	14	20
80	138	174	189	33	48
090, 091	76	96	105	18	27
100	159	201	217	39	55
110	114	141	155	21	31
120	509	631	694	121	172
130	69	86	94	12	18
140	95	116	127	21	33
150	89	111	120	15	25
160	105	129	141	26	36
170, 171	111	137	151	26	37
180	69	86	94	13	20
190	97	122	133	21	29
200	133	167	181	29	40
210	69	86	93	12	18
220	58	73	79	10	16
230	207	256	282	50	70
240	123	155	168	26	38
250	72	89	97	13	19
260	298	371	408	71	101
270	217	269	296	51	73
280	163	202	220	39	56
290	292	365	400	69	100
300	57	72	78	10	15
310	65	79	87	11	17
320	137	171	184	31	40

DWG-1 Key Premiums are Non-Seasonal and Seasonal.

DWG-2 and DWG-3 Key Premiums are Non-Seasonal only and include the charge for E.C. and V.&M.M. perils. To develop the seasonal BASE PREMIUM, multiply the following factors by the DWG-1 E.C. BASE PREMIUM:

	DWG-2	DWG-3
	-----	-----
Cov. A.	1.40	1.50
Cov. C.	1.55	1.55

The Cov. C minimum limit is \$4,000 unless included in the same policy as Cov. A.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.566	0.17
2,000	0.588	0.33
3,000	0.611	0.50
4,000	0.634	0.67
5,000	0.657	0.83
6,000	0.680	1.00
7,000	0.703	1.17
8,000	0.726	1.34
9,000	0.749	1.50
10,000	0.771	1.67
11,000	0.794	1.84
12,000	0.817	2.00
13,000	0.840	2.17
14,000	0.862	2.33
15,000	0.885	2.50
16,000	0.908	2.67
17,000	0.931	2.84
18,000	0.953	3.00
19,000	0.976	3.17
20,000	1.000	3.34
21,000	1.023	3.51
22,000	1.046	3.67
23,000	1.068	3.84
24,000	1.091	4.00
25,000	1.114	4.17
26,000	1.137	4.34
27,000	1.159	4.51
28,000	1.182	4.68
29,000	1.205	4.85
30,000	1.228	5.02
31,000	1.250	5.19
32,000	1.273	5.36
33,000	1.296	5.53
34,000	1.320	5.70
35,000	1.342	5.87
36,000	1.365	6.04
37,000	1.388	6.21
38,000	1.411	6.38
39,000	1.433	6.55
40,000	1.456	6.72
41,000	1.479	6.89
42,000	1.502	7.06
43,000	1.524	7.23
44,000	1.547	7.40
45,000	1.570	7.57
46,000	1.593	7.74
47,000	1.615	7.91
48,000	1.639	8.08
49,000	1.662	8.25
50,000	1.685	8.42
Each Additional		
\$1,000	0.023	0.17

** \$1,000 Minimum Limit

FAIR PLAN

DWELLING KEY PREMIUM TABLE

EXTENDED COVERAGE DWG - 1 BROAD OR SPECIAL FORM DWG-2 OR DWG-3

TERRITORY	COV. A - BLDG.			COV. C - CONTS.	
	Dwg-1	Dwg-2	Dwg-3	Dwg-1	Dwg-2 or 3
330	77	96	104	14	21
340	82	101	112	14	21
350	117	145	159	22	31
360, 361	350	433	475	84	117
370	78	97	107	14	22
380	310	386	423	73	105
390	130	163	176	29	39
400	52	65	71	9	14
410	118	146	158	28	40
420	115	144	158	21	31
430	107	134	147	19	30
440	311	388	425	74	106
450	315	393	430	74	107
460	91	114	123	20	27
470	242	301	331	57	81
480	323	402	441	75	109
490	132	166	178	29	39
500	210	260	286	50	71
510	280	346	381	67	93
520	193	240	264	46	64
530	148	185	201	33	45
540	185	229	253	34	53
550	314	390	428	74	106
560	108	137	150	20	30
570	201	249	274	48	67
580	53	66	72	9	14
590	147	185	200	32	45
600	125	155	167	30	44
610	123	155	168	26	38
620	121	151	166	22	33
630	89	113	121	19	27
640	61	77	83	10	17

DWG-1 Key Premiums are Non-Seasonal and Seasonal.

DWG-2 and DWG-3 Key Premiums are Non-Seasonal only and include the charge for E.C. and V.&M.M. perils. To develop the seasonal BASE PREMIUM, multiply the following factors by the DWG-1 E.C. BASE PREMIUM:

	DWG-2	DWG-3
	-----	-----
Cov. A.	1.40	1.50
Cov. C.	1.55	1.55

The Cov. C minimum limit is \$4,000 unless included in the same policy as Cov. A.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.566	0.17
2,000	0.588	0.33
3,000	0.611	0.50
4,000	0.634	0.67
5,000	0.657	0.83
6,000	0.680	1.00
7,000	0.703	1.17
8,000	0.726	1.34
9,000	0.749	1.50
10,000	0.771	1.67
11,000	0.794	1.84
12,000	0.817	2.00
13,000	0.840	2.17
14,000	0.862	2.33
15,000	0.885	2.50
16,000	0.908	2.67
17,000	0.931	2.84
18,000	0.953	3.00
19,000	0.976	3.17
20,000	1.000	3.34
21,000	1.023	3.51
22,000	1.046	3.67
23,000	1.068	3.84
24,000	1.091	4.00
25,000	1.114	4.17
26,000	1.137	4.34
27,000	1.159	4.51
28,000	1.182	4.68
29,000	1.205	4.85
30,000	1.228	5.02
31,000	1.250	5.19
32,000	1.273	5.36
33,000	1.296	5.53
34,000	1.320	5.70
35,000	1.342	5.87
36,000	1.365	6.04
37,000	1.388	6.21
38,000	1.411	6.38
39,000	1.433	6.55
40,000	1.456	6.72
41,000	1.479	6.89
42,000	1.502	7.06
43,000	1.524	7.23
44,000	1.547	7.40
45,000	1.570	7.57
46,000	1.593	7.74
47,000	1.615	7.91
48,000	1.639	8.08
49,000	1.662	8.25
50,000	1.685	8.42
Each Additional \$1,000	0.023	0.17

** \$1,000 Minimum Limit

COASTAL PLAN

DWELLING KEY PREMIUM TABLE

**EXTENDED COVERAGE DWG – 1
BROAD OR SPECIAL FORM DWG–2 OR DWG-3**

TERRITORY	COV. A - BLDG.			COV. C - CONTS.	
	Dwg-1	Dwg-2	Dwg-3	Dwg-1	Dwg-2 or 3
900	1207	1509	1651	235	325
910	1179	1473	1615	230	319
920	1321	1652	1809	258	356
930	1214	1519	1662	239	329
940	897	1121	1229	176	242
950	1427	1785	1954	279	384
960	1391	1739	1903	272	375
970	998	1249	1365	195	270
980	1307	1635	1788	256	352
990	998	1249	1366	194	268

DWG-1 Key Premiums are Non-Seasonal and Seasonal.

DWG-2 and DWG-3 Key Premiums are Non-Seasonal only and include the charge for E.C. and V.&M.M. perils. To develop the seasonal BASE PREMIUM, multiply the following factors by the DWG-1 E.C. BASE PREMIUM:

	DWG-2	DWG-3
	-----	-----
Cov. A.	1.40	1.50
Cov. C.	1.55	1.55

The Cov. C minimum limit is \$4,000 unless included in the same policy as Cov. A.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.566	0.17
2,000	0.588	0.33
3,000	0.611	0.50
4,000	0.634	0.67
5,000	0.657	0.83
6,000	0.680	1.00
7,000	0.703	1.17
8,000	0.726	1.34
9,000	0.749	1.50
10,000	0.771	1.67
11,000	0.794	1.84
12,000	0.817	2.00
13,000	0.840	2.17
14,000	0.862	2.33
15,000	0.885	2.50
16,000	0.908	2.67
17,000	0.931	2.84
18,000	0.953	3.00
19,000	0.976	3.17
20,000	1.000	3.34
21,000	1.023	3.51
22,000	1.046	3.67
23,000	1.068	3.84
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27,000	1.159	4.51
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29,000	1.205	4.85
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33,000	1.296	5.53
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42,000	1.502	7.06
43,000	1.524	7.23
44,000	1.547	7.40
45,000	1.570	7.57
46,000	1.593	7.74
47,000	1.615	7.91
48,000	1.639	8.08
49,000	1.662	8.25
50,000	1.685	8.42
Each Additional \$1,000	0.023	0.17

**** \$1,000 Minimum Limit**

FAIR PLAN

DWELLING KEY PREMIUM TABLE

WINDSTORM & HAIL ONLY POLICIES (EXCLUDING MOBILE HOMES)

TERRITORY	COV. A - BLDG. Dwg-1	COV. C - CONTS. Dwg-1
010, 040, 120, 230, 270, 470, 500, 510, 520, 570	185	44
020, 030, 060, 190, 200, 240, 320, 390, 460, 490, 530, 590, 610, 630	81	18
050, 110, 130, 150, 180, 210, 220, 250, 300, 310, 330, 340, 350, 370, 400, 420, 430, 540, 560, 580, 620, 640	13	2
070, 140, 160, 410, 600	9	2
080	18	4
090	14	3
091	15	4
100, 280	162	40
170	47	10
171	66	15
260, 290, 380, 440, 450, 480, 550	290	69
360, 361	300	73

DWG-1 Key Premiums are Non-Seasonal and Seasonal.

The Cov. C minimum limit is \$4,000 unless included in the same policy as Cov. A.

OTHER THAN MOBILE HOMES:

Once a rate for the appropriate policy is calculated, a final factor of 1.30 shall be applied for rating territories 010, 040, 100, 120, 230, 260, 270, 280, 290, 360, 361, 380, 440, 450, 470, 480, 500, 510, 520, 550, 570 and 1.25 for all other territories

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.566	0.17
2,000	0.588	0.33
3,000	0.611	0.50
4,000	0.634	0.67
5,000	0.657	0.83
6,000	0.680	1.00
7,000	0.703	1.17
8,000	0.726	1.34
9,000	0.749	1.50
10,000	0.771	1.67
11,000	0.794	1.84
12,000	0.817	2.00
13,000	0.840	2.17
14,000	0.862	2.33
15,000	0.885	2.50
16,000	0.908	2.67
17,000	0.931	2.84
18,000	0.953	3.00
19,000	0.976	3.17
20,000	1.000	3.34
21,000	1.023	3.51
22,000	1.046	3.67
23,000	1.068	3.84
24,000	1.091	4.00
25,000	1.114	4.17
26,000	1.137	4.34
27,000	1.159	4.51
28,000	1.182	4.68
29,000	1.205	4.85
30,000	1.228	5.02
31,000	1.250	5.19
32,000	1.273	5.36
33,000	1.296	5.53
34,000	1.320	5.70
35,000	1.342	5.87
36,000	1.365	6.04
37,000	1.388	6.21
38,000	1.411	6.38
39,000	1.433	6.55
40,000	1.456	6.72
41,000	1.479	6.89
42,000	1.502	7.06
43,000	1.524	7.23
44,000	1.547	7.40
45,000	1.570	7.57
46,000	1.593	7.74
47,000	1.615	7.91
48,000	1.639	8.08
49,000	1.662	8.25
50,000	1.685	8.42
Each Additional		
\$1,000	0.023	0.17

FAIR PLAN

DWELLING KEY PREMIUM TABLE

WINDSTORM & HAIL ONLY POLICIES (MOBILE HOMES)

	COV. A - BLDG.	COV. C - CONTS.
TERRITORY	Dwg-1	Dwg-1
010, 040, 120, 230, 270, 470, 500, 510, 520, 570	185	44
020, 030, 060, 190, 200, 240, 320, 390, 460, 490, 530, 590, 610, 630	81	18
050, 110, 130, 150, 180, 210, 220, 250, 300, 310, 330, 340, 350, 370, 400, 420, 430, 540, 560, 580, 620, 640	13	2
070, 140, 160, 410, 600	9	2
080	18	4
090	14	3
091	15	4
100, 280	162	40
170	47	10
171	66	15
260, 290, 380, 440, 450, 480, 550	290	69
360, 361	300	73

DWG-1 Key Premiums are Non-Seasonal and Seasonal.

The Cov. C minimum limit is \$4,000 unless included in the same policy as Cov. A.

MOBILE HOMES:

- Step 1: Calculate the appropriate BASE PREMIUM**
- Step 2: Apply a factor of 1.45**
- Step 3: Round to the nearest whole dollar**
- Step 4: Apply any other applicable factors or surcharges**
- Step 5: Once a rate for the appropriate policy is calculated, a final factor of 1.30 shall be applied for rating territories 010, 040, 100, 120, 230, 260, 270, 280, 290, 360, 361, 380, 440, 450, 470, 480, 500, 510, 520, 550, 570 and 1.25 for all other territories.**

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.566	0.17
2,000	0.588	0.33
3,000	0.611	0.50
4,000	0.634	0.67
5,000	0.657	0.83
6,000	0.680	1.00
7,000	0.703	1.17
8,000	0.726	1.34
9,000	0.749	1.50
10,000	0.771	1.67
11,000	0.794	1.84
12,000	0.817	2.00
13,000	0.840	2.17
14,000	0.862	2.33
15,000	0.885	2.50
16,000	0.908	2.67
17,000	0.931	2.84
18,000	0.953	3.00
19,000	0.976	3.17
20,000	1.000	3.34
21,000	1.023	3.51
22,000	1.046	3.67
23,000	1.068	3.84
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27,000	1.159	4.51
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38,000	1.411	6.38
39,000	1.433	6.55
40,000	1.456	6.72
41,000	1.479	6.89
42,000	1.502	7.06
43,000	1.524	7.23
44,000	1.547	7.40
45,000	1.570	7.57
46,000	1.593	7.74
47,000	1.615	7.91
48,000	1.639	8.08
49,000	1.662	8.25
50,000	1.685	8.42
Each Additional \$1,000	0.023	0.17

FAIR PLAN

DWELLING KEY PREMIUM TABLE

WINDSTORM & HAIL ONLY POLICIES (EXCLUDING MOBILE HOMES)

TERRITORY	COV. A - BLDG. Dwg-3	COV. C - CONTS. Dwg-3
010, 040, 120, 230, 270, 470, 500, 510, 520, 570	235	62
020, 030, 060, 190, 200, 240, 320, 390, 460, 490, 530, 590, 610, 630	104	24
050, 110, 130, 150, 180, 210, 220, 250, 300, 310, 330, 340, 350, 370, 400, 420, 430, 540, 560, 580, 620, 640	16	3
070, 140, 160, 410, 600	11	3
080	23	6
090	18	4
091	20	5
100, 280	206	56
170	59	14
171	85	21
260, 290, 380, 440, 450, 480, 550	369	95
360, 361	383	101

Dwg-3 Key Premiums are Non-Seasonal and Seasonal.

The Cov. C minimum limit is \$4,000 unless included in the same policy as Cov. A.

OTHER THAN MOBILE HOMES:

Once a rate for the appropriate policy is calculated, a final factor of 1.30 shall be applied for rating territories 010, 040, 100, 120, 230, 260, 270, 280, 290, 360, 361, 380, 440, 450, 470, 480, 500, 510, 520, 550, 570 and 1.25 for all other territories

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.566	0.17
2,000	0.588	0.33
3,000	0.611	0.50
4,000	0.634	0.67
5,000	0.657	0.83
6,000	0.680	1.00
7,000	0.703	1.17
8,000	0.726	1.34
9,000	0.749	1.50
10,000	0.771	1.67
11,000	0.794	1.84
12,000	0.817	2.00
13,000	0.840	2.17
14,000	0.862	2.33
15,000	0.885	2.50
16,000	0.908	2.67
17,000	0.931	2.84
18,000	0.953	3.00
19,000	0.976	3.17
20,000	1.000	3.34
21,000	1.023	3.51
22,000	1.046	3.67
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43,000	1.524	7.23
44,000	1.547	7.40
45,000	1.570	7.57
46,000	1.593	7.74
47,000	1.615	7.91
48,000	1.639	8.08
49,000	1.662	8.25
50,000	1.685	8.42
Each Additional		
\$1,000	0.023	0.17

FAIR PLAN

DWELLING KEY PREMIUM TABLE

WINDSTORM & HAIL ONLY POLICIES (MOBILE HOMES)

	COV. A - BLDG.	COV. C - CONTS.
TERRITORY	Dwg-3	Dwg-3
010, 040, 120, 230, 270, 470, 500, 510, 520, 570	235	62
020, 030, 060, 190, 200, 240, 320, 390, 460, 490, 530, 590, 610, 630	104	24
050, 110, 130, 150, 180, 210, 220, 250, 300, 310, 330, 340, 350, 370, 400, 420, 430, 540, 560, 580, 620, 640	16	3
070, 140, 160, 410, 600	11	3
080	23	6
090	18	4
091	20	5
100, 280	206	56
170	59	14
171	85	21
260, 290, 380, 440, 450, 480, 550	369	95
360, 361	383	101

Dwg-3 Key Premiums are Non-Seasonal and Seasonal.

The Cov. C minimum limit is \$4,000 unless included in the same policy as Cov. A.

MOBILE HOMES:

Step 1: Calculate the appropriate BASE PREMIUM

Step 2: Apply a factor of 1.45

Step 3: Round to the nearest whole dollar

Step 4: Apply any other applicable factors or surcharges

Step 5: Once a rate for the appropriate policy is calculated, a final factor of 1.30 shall be applied for rating territories 010, 040, 100, 120, 230, 260, 270, 280, 290, 360, 361, 380, 440, 450, 470, 480, 500, 510, 520, 550, 570 and 1.25 for all other territories.

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.566	0.17
2,000	0.588	0.33
3,000	0.611	0.50
4,000	0.634	0.67
5,000	0.657	0.83
6,000	0.680	1.00
7,000	0.703	1.17
8,000	0.726	1.34
9,000	0.749	1.50
10,000	0.771	1.67
11,000	0.794	1.84
12,000	0.817	2.00
13,000	0.840	2.17
14,000	0.862	2.33
15,000	0.885	2.50
16,000	0.908	2.67
17,000	0.931	2.84
18,000	0.953	3.00
19,000	0.976	3.17
20,000	1.000	3.34
21,000	1.023	3.51
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40,000	1.456	6.72
41,000	1.479	6.89
42,000	1.502	7.06
43,000	1.524	7.23
44,000	1.547	7.40
45,000	1.570	7.57
46,000	1.593	7.74
47,000	1.615	7.91
48,000	1.639	8.08
49,000	1.662	8.25
50,000	1.685	8.42
Each Additional \$1,000	0.023	0.17

COASTAL PLAN

DWELLING KEY PREMIUM TABLE -

WINDSTORM & HAIL ONLY POLICIES (EXCLUDING MOBILE HOMES)

	COV. A - BLDG.	COV. C - CONTS.
TERRITORY	Dwg-1	Dwg-1
900	825	161
910	908	177
920	1421	277
930	907	177
940	503	98
950	1714	334
960	801	156
970	639	124
980	813	158
990	648	126

DWG-1 Key Premiums are Non-Seasonal and Seasonal.

The Cov. C minimum limit is \$4,000 unless included in the same policy as Cov. A.

OTHER THAN MOBILE HOMES:

Once a rate for the appropriate policy is calculated, a final factor of 1.30 shall be applied

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.566	0.17
2,000	0.588	0.33
3,000	0.611	0.50
4,000	0.634	0.67
5,000	0.657	0.83
6,000	0.680	1.00
7,000	0.703	1.17
8,000	0.726	1.34
9,000	0.749	1.50
10,000	0.771	1.67
11,000	0.794	1.84
12,000	0.817	2.00
13,000	0.840	2.17
14,000	0.862	2.33
15,000	0.885	2.50
16,000	0.908	2.67
17,000	0.931	2.84
18,000	0.953	3.00
19,000	0.976	3.17
20,000	1.000	3.34
21,000	1.023	3.51
22,000	1.046	3.67
23,000	1.068	3.84
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25,000	1.114	4.17
26,000	1.137	4.34
27,000	1.159	4.51
28,000	1.182	4.68
29,000	1.205	4.85
30,000	1.228	5.02
31,000	1.250	5.19
32,000	1.273	5.36
33,000	1.296	5.53
34,000	1.320	5.70
35,000	1.342	5.87
36,000	1.365	6.04
37,000	1.388	6.21
38,000	1.411	6.38
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43,000	1.524	7.23
44,000	1.547	7.40
45,000	1.570	7.57
46,000	1.593	7.74
47,000	1.615	7.91
48,000	1.639	8.08
49,000	1.662	8.25
50,000	1.685	8.42
Each Additional \$1,000	0.023	0.17

COASTAL PLAN

DWELLING KEY PREMIUM TABLE -

WINDSTORM & HAIL ONLY POLICIES (MOBILE HOMES)

TERRITORY	COV. A - BLDG. Dwg-1	COV. C - CONTS. Dwg-1
900	825	161
910	908	177
920	1421	277
930	907	177
940	503	98
950	1714	334
960	801	156
970	639	124
980	813	158
990	648	126

DWG-1 Key Premiums are Non-Seasonal and Seasonal.

The Cov. C minimum limit is \$4,000 unless included in the same policy as Cov. A.

MOBILE HOMES:

- Step 1: Calculate the appropriate BASE PREMIUM**
- Step 2: Apply a factor of 1.45**
- Step 3: Round to the nearest whole dollar**
- Step 4: Apply any other applicable factors or surcharges**
- Step 5: Once a rate for the appropriate policy is calculated, a final factor of 1.30 shall be applied for rating territories 010, 040, 100, 120, 230, 260, 270, 280, 290, 360, 361, 380, 440, 450, 470, 480, 500, 510, 520, 550, 570 and 1.25 for all other territories.**

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.566	0.17
2,000	0.588	0.33
3,000	0.611	0.50
4,000	0.634	0.67
5,000	0.657	0.83
6,000	0.680	1.00
7,000	0.703	1.17
8,000	0.726	1.34
9,000	0.749	1.50
10,000	0.771	1.67
11,000	0.794	1.84
12,000	0.817	2.00
13,000	0.840	2.17
14,000	0.862	2.33
15,000	0.885	2.50
16,000	0.908	2.67
17,000	0.931	2.84
18,000	0.953	3.00
19,000	0.976	3.17
20,000	1.000	3.34
21,000	1.023	3.51
22,000	1.046	3.67
23,000	1.068	3.84
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46,000	1.593	7.74
47,000	1.615	7.91
48,000	1.639	8.08
49,000	1.662	8.25
50,000	1.685	8.42
Each Additional \$1,000	0.023	0.17

COASTAL PLAN

DWELLING KEY PREMIUM TABLE -

WINDSTORM & HAIL ONLY POLICIES (EXCLUDING MOBILE HOMES)

TERRITORY	COV. A - BLDG. Dwg-3	COV. C - CONTS. Dwg-3
900	1054	216
910	1159	239
920	1814	372
930	1158	238
940	643	132
950	2188	449
960	1023	210
970	815	168
980	1038	211
990	827	170

Dwg-3 Key Premiums are Non-Seasonal and Seasonal.

The Cov. C minimum limit is \$4,000 unless included in the same policy as Cov. A.

MOBILE HOMES:

- Step 1: Calculate the appropriate BASE PREMIUM**
- Step 2: Apply a factor of 1.45**
- Step 3: Round to the nearest whole dollar**
- Step 4: Apply any other applicable factors or surcharges**
- Step 5: Once a rate for the appropriate policy is calculated, a final factor of 1.30 shall be applied for rating territories 010, 040, 100, 120, 230, 260, 270, 280, 290, 360, 361, 380, 440, 450, 470, 480, 500, 510, 520, 550, 570 and 1.25 for all other territories.**

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.566	0.17
2,000	0.588	0.33
3,000	0.611	0.50
4,000	0.634	0.67
5,000	0.657	0.83
6,000	0.680	1.00
7,000	0.703	1.17
8,000	0.726	1.34
9,000	0.749	1.50
10,000	0.771	1.67
11,000	0.794	1.84
12,000	0.817	2.00
13,000	0.840	2.17
14,000	0.862	2.33
15,000	0.885	2.50
16,000	0.908	2.67
17,000	0.931	2.84
18,000	0.953	3.00
19,000	0.976	3.17
20,000	1.000	3.34
21,000	1.023	3.51
22,000	1.046	3.67
23,000	1.068	3.84
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29,000	1.205	4.85
30,000	1.228	5.02
31,000	1.250	5.19
32,000	1.273	5.36
33,000	1.296	5.53
34,000	1.320	5.70
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36,000	1.365	6.04
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42,000	1.502	7.06
43,000	1.524	7.23
44,000	1.547	7.40
45,000	1.570	7.57
46,000	1.593	7.74
47,000	1.615	7.91
48,000	1.639	8.08
49,000	1.662	8.25
50,000	1.685	8.42
Each Additional \$1,000	0.023	0.17

COASTAL PLAN

DWELLING KEY PREMIUM TABLE -

WINDSTORM & HAIL ONLY POLICIES (MOBILE HOMES)

	COV. A - BLDG.	COV. C - CONTS.
TERRITORY	Dwg-3	Dwg-3
900	1054	216
910	1159	239
920	1814	372
930	1158	238
940	643	132
950	2188	449
960	1023	210
970	815	168
980	1038	211
990	827	170

Dwg-3 Key Premiums are Non-Seasonal and Seasonal.

The Cov. C minimum limit is \$4,000 unless included in the same policy as Cov. A.

OTHER THAN MOBILE HOMES:

Once a rate for the appropriate policy is calculated, a final factor of 1.30 shall be applied

Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.566	0.17
2,000	0.588	0.33
3,000	0.611	0.50
4,000	0.634	0.67
5,000	0.657	0.83
6,000	0.680	1.00
7,000	0.703	1.17
8,000	0.726	1.34
9,000	0.749	1.50
10,000	0.771	1.67
11,000	0.794	1.84
12,000	0.817	2.00
13,000	0.840	2.17
14,000	0.862	2.33
15,000	0.885	2.50
16,000	0.908	2.67
17,000	0.931	2.84
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23,000	1.068	3.84
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31,000	1.250	5.19
32,000	1.273	5.36
33,000	1.296	5.53
34,000	1.320	5.70
35,000	1.342	5.87
36,000	1.365	6.04
37,000	1.388	6.21
38,000	1.411	6.38
39,000	1.433	6.55
40,000	1.456	6.72
41,000	1.479	6.89
42,000	1.502	7.06
43,000	1.524	7.23
44,000	1.547	7.40
45,000	1.570	7.57
46,000	1.593	7.74
47,000	1.615	7.91
48,000	1.639	8.08
49,000	1.662	8.25
50,000	1.685	8.42
Each Additional \$1,000	0.023	0.17