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December 11, 2007

To: All Louisiana Citizens FAIR and Coastal Plan Assessable Insurers and Producers

RATE LEVEL CHANGES FOR
HOMEOWNER AND DWELLING FIRE POLICIES
PER ACT NO. 420 HOUSE BILL NO. 962
Excluding Wind and Hail Only Dwelling Policies

The new rates are effective August 15, 2007 for New and Renewal Business.

The Louisiana Insurance Rating Commission has approved the following changes to the property insurance rate levels for the Louisiana Citizens Fair and Coastal Plans per Act # 420. The approved rate changes are applicable to all new and renewal business effective August 15, 2007.

The new rates are available in LPMS Quote System.

Policies effective from August 15, 2007 to December 11, 2007 issue with the higher premium will be amended within the next 60 days of this memo. The reduction in the insured premium will be applied first against any balance due Louisiana Citizens for the policy. If the premium reduction exceeds the balance due, a check will be issued to the insured for the difference.

AGENTS NOTICE

ANY "INPROCESS QUOTES" NOT YET SUBMITTED FOR THE EFFECTED PARISHES SHOULD BE REQUOTED.

Louisiana Citizens
Impact of Act No. 420 (HB962)
Explanatory Memorandum

Impacted Parishes	Territory Number	Homeowner	EC	Fire	Renter/Condo	Mobile Home
FAIR PLAN						
Calcasieu	100	-0.10%	-9.09%	-9.09%	-9.09%	-9.09%
Cameron	120	0.00%	0.00%	-9.09%	0.00%	-9.09%
Iberia	230	-6.97%	0.00%	-9.09%	-9.09%	-9.09%
Jefferson	260	0.00%	0.00%	-9.09%	-5.14%	-9.09%
Lafourche	290	0.00%	0.00%	-9.09%	-9.09%	-9.09%
Orleans	360/361	0.00%	0.00%	-9.09%	-0.29%	0.00%
Plaquemines	380	0.00%	0.00%	-9.09%	0.00%	0.00%
Saint Bernard	440	0.00%	0.00%	-9.09%	0.00%	0.00%
Saint Tammany	520	-9.09%	0.00%	-9.09%	-9.09%	-9.09%
Terrebonne	550	-9.09%	0.00%	-9.09%	-9.09%	-9.09%
Vermillion	570	-3.16%	0.00%	-9.09%	-9.09%	-9.09%

	Territory Number	Homeowner	EC	Fire	Renter/Condo	Mobile Home
COASTAL PLAN						
Calcasieu	N/A	N/A	N/A	N/A	N/A	N/A
Cameron	900	0.00%	0.00%	-9.09%	-2.27%	0.00%
Iberia	910	-3.40%	0.00%	-9.09%	-3.73%	0.00%
Jefferson	920	-3.40%	0.00%	-9.09%	0.00%	0.00%
Lafourche	9230	-3.40%	0.00%	-9.09%	-9.09%	0.00%
Orleans	940	-9.09%	0.00%	-9.09%	-9.09%	0.00%
Plaquemines	950	-3.40%	0.00%	-9.09%	-9.09%	0.00%
Saint Bernard	960	-9.09%	0.00%	-9.09%	-6.59%	0.00%
Saint Tammany	N/A	N/A	N/A	N/A	N/A	N/A
Terrebonne	980	-3.40%	0.00%	-9.09%	-9.09%	0.00%
Vermillion	990	0.00%	0.00%	-9.09%	0.00%	0.00%

FAIR PLAN

HOMEOWNERS BASE PREMIUM COMPUTATION

BASE CLASS PREMIUM TABLE

Territory	HO 00 03	Territory	HO 00 03
010	1120	310	806
020	1449	320	1170
030	1082	330, 560	874
040	1093	340	1042
050	873	350, 430, 580	849
060	1308	360, 361	1429
070, 140	1014	370	667
080	1048	380	2609
090, 091	1045	400	990
100	980	410	912
110, 220, 250, 300, 540	1126	420	1028
120	1891	440	1565
130, 210	952	450	1158
150, 490	863	460, 530	1116
160	1008	480	991
170, 171, 510	1128	500	1142
180	812	520	1034
190, 390	1007	550	1025
200	747	570	1092
230	1049	590	944
240	947	600	886
260	1271	610	813
270	1049	620	1040
280	953	630	1015
290, 470	1348	640	798

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	177
020, 390, 590	236
030	208
040, 190	193
050	207
060,080, 500	195
070, 140	254
090, 091	183
100	159
160	175
110, 210, 250, 300, 540	211
120, 330	145
130, 150, 240, 280, 410, 480, 510, 580, 610, 630	194
170, 171	209
180	119
200, 490	219
220, 310, 400, 420, 530	210
230	158

Territory	HO 00 04
260	179
270	197
290	232
320	161
340	231
350, 430, 600	166
360, 361	168
370	159
380	261
440	176
450, 470	174
460	167
520	176
550	177
560	172
570	216
620	108
640	114

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, 990	2,485
910, 920, 930, 950, 980	2,486
940	2,198
960	2,002
970	2,573

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	329
910	329
920	211
930	312
940	161
950	204
960	158
980	233
990	203
970	343

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

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territories 040, 240, 450, 470, 500, 530					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	110	34	126	39
	F	147	46	170	54
2	M	112	36	130	41
	F	149	47	172	55
3	M	112	36	130	41
	F	149	47	172	55
4	M	112	36	130	41
	F	149	47	172	55
5	M	112	36	130	41
	F	149	47	172	55
6	M	112	36	130	41
	F	149	47	172	55
7	M	112	36	130	41
	F	180	56	206	65
8	M	135	44	156	49
	F	195	62	224	71
9	M	187	60	216	68
	F	271	86	311	100
10	M	241	76	276	88
	F	344	110	397	126

* **M = Masonry, F = Frame.**

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

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	0.310	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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territories 100, 360, 361					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	100	31	115	35
	F	134	42	155	49
2	M	102	33	118	37
	F	135	43	156	50
3	M	102	33	118	37
	F	135	43	156	50
4	M	102	33	118	37
	F	135	43	156	50
5	M	102	33	118	37
	F	135	43	156	50
6	M	102	33	118	37
	F	135	43	156	50
7	M	102	33	118	37
	F	164	51	187	59
8	M	123	40	142	45
	F	177	56	204	65
9	M	170	55	196	62
	F	246	78	283	91
10	M	219	69	251	80
	F	313	100	361	115

* **M = Masonry, F = Frame.**

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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	0.310	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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 120					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	157	48	181	55
	F	211	66	244	77
2	M	161	52	186	59
	F	215	68	247	79
3	M	161	52	186	59
	F	215	68	247	79
4	M	161	52	186	59
	F	215	68	247	79
5	M	161	52	186	59
	F	215	68	247	79
6	M	161	52	186	59
	F	215	68	247	79
7	M	161	52	186	59
	F	258	81	295	94
8	M	194	63	224	70
	F	280	90	323	102
9	M	269	86	310	98
	F	389	124	445	143
10	M	345	109	396	125
	F	495	157	569	181

* **M = Masonry, F = Frame.**

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Aluminum or plastic siding over frame is rated as frame.

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	0.310	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	1.39
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
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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
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 230					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	104	32	119	36
	F	139	44	161	51
2	M	106	35	123	39
	F	142	45	163	52
3	M	106	35	123	39
	F	142	45	163	52
4	M	106	35	123	39
	F	142	45	163	52
5	M	106	35	123	39
	F	142	45	163	52
6	M	106	35	123	39
	F	142	45	163	52
7	M	106	35	123	39
	F	170	54	195	62
8	M	128	42	148	46
	F	185	59	213	67
9	M	177	56	205	65
	F	256	82	295	95
10	M	228	72	262	83
	F	326	104	376	119

* **M = Masonry, F = Frame.**

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Aluminum or plastic siding over frame is rated as frame.

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	0.310	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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 260					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	109	34	125	39
	F	146	46	169	54
2	M	112	36	130	41
	F	149	47	172	55
3	M	112	36	130	41
	F	149	47	172	55
4	M	112	36	130	41
	F	149	47	172	55
5	M	112	36	130	41
	F	149	47	172	55
6	M	112	36	130	41
	F	149	47	172	55
7	M	112	36	130	41
	F	179	56	205	65
8	M	135	44	155	49
	F	195	63	224	71
9	M	187	60	215	68
	F	270	85	310	99
10	M	240	75	275	87
	F	344	109	395	125

* **M = Masonry, F = Frame.**

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

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	0.310	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	1.39
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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 290					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	112	35	128	40
	F	150	47	174	55
2	M	115	37	133	42
	F	153	48	176	56
3	M	115	37	133	42
	F	153	48	176	56
4	M	115	37	133	42
	F	153	48	176	56
5	M	115	37	133	42
	F	153	48	176	56
6	M	115	37	133	42
	F	153	48	176	56
7	M	115	37	133	42
	F	184	57	210	66
8	M	138	45	159	50
	F	199	64	229	73
9	M	192	61	221	70
	F	276	88	317	102
10	M	246	77	282	89
	F	352	112	405	128

* **M = Masonry, F = Frame.**

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

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	0.310	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
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48,000	1.457	6.46
49,000	1.474	6.59
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territories 320, 510, 590					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	126	39	145	44
	F	169	53	195	62
2	M	129	41	148	47
	F	172	54	198	63
3	M	129	41	148	47
	F	172	54	198	63
4	M	129	41	148	47
	F	172	54	198	63
5	M	129	41	148	47
	F	172	54	198	63
6	M	129	41	148	47
	F	172	54	198	63
7	M	129	41	148	47
	F	206	65	236	74
8	M	154	50	179	56
	F	223	71	257	82
9	M	215	68	248	79
	F	310	99	357	115
10	M	276	87	316	100
	F	395	126	455	145

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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	1.39
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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
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territories 520, 570					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	115	35	132	40
	F	154	48	177	56
2	M	117	37	135	43
	F	156	49	180	57
3	M	117	37	135	43
	F	156	49	180	57
4	M	117	37	135	43
	F	156	49	180	57
5	M	117	37	135	43
	F	156	49	180	57
6	M	117	37	135	43
	F	156	49	180	57
7	M	117	37	135	43
	F	187	59	215	67
8	M	140	45	163	51
	F	203	65	234	75
9	M	195	62	225	72
	F	282	90	325	105
10	M	251	79	287	91
	F	359	115	414	132

* **M = Masonry, F = Frame.**

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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	1.39
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
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20,000	1.000	2.82
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 380, 550					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	123	38	141	44
	F	165	52	190	60
2	M	125	41	145	46
	F	167	53	193	62
3	M	125	41	145	46
	F	167	53	193	62
4	M	125	41	145	46
	F	167	53	193	62
5	M	125	41	145	46
	F	167	53	193	62
6	M	125	41	145	46
	F	167	53	193	62
7	M	125	41	145	46
	F	201	63	231	73
8	M	151	49	175	55
	F	218	70	252	79
9	M	210	67	242	76
	F	304	96	348	112
10	M	270	85	309	98
	F	385	123	445	141

* **M = Masonry, F = Frame.**

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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	0.310	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	1.39
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 440					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	92	28	105	33
	F	124	39	143	45
2	M	95	30	109	35
	F	125	40	145	46
3	M	95	30	109	35
	F	125	40	145	46
4	M	95	30	109	35
	F	125	40	145	46
5	M	95	30	109	35
	F	125	40	145	46
6	M	95	30	109	35
	F	125	40	145	46
7	M	95	30	109	35
	F	151	47	173	55
8	M	114	36	131	41
	F	164	53	189	60
9	M	157	50	182	57
	F	227	73	261	84
10	M	202	64	232	74
	F	289	92	334	105

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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	0.310	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
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42,000	1.359	5.68
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

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

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 480					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	101	31	116	36
	F	136	43	157	50
2	M	104	33	120	38
	F	138	44	159	51
3	M	104	33	120	38
	F	138	44	159	51
4	M	104	33	120	38
	F	138	44	159	51
5	M	104	33	120	38
	F	138	44	159	51
6	M	104	33	120	38
	F	138	44	159	51
7	M	104	33	120	38
	F	166	52	190	60
8	M	125	40	144	45
	F	180	58	208	66
9	M	173	55	200	63
	F	250	80	287	92
10	M	222	70	255	81
	F	318	101	367	116

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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
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9,000	0.600	1.390
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territories 040, 240, 450, 470, 500, 530					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	132	41	151	46
	F	177	55	203	63
2	M	135	44	156	50
	F	180	56	206	65
3	M	135	44	156	50
	F	180	56	206	65
4	M	135	44	156	50
	F	180	56	206	65
5	M	135	44	156	50
	F	180	56	206	65
6	M	135	44	156	50
	F	180	56	206	65
7	M	135	44	156	50
	F	216	68	248	79
8	M	162	52	186	60
	F	233	75	268	86
9	M	224	71	258	81
	F	323	104	373	118
10	M	288	91	331	105
	F	413	132	475	151

* **M = Masonry, F = Frame.**

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Aluminum or plastic siding over frame is rated as frame.

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	0.310	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
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territories 100, 360, 361					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	120	37	137	42
	F	161	50	185	57
2	M	123	40	142	45
	F	164	51	187	59
3	M	123	40	142	45
	F	164	51	187	59
4	M	123	40	142	45
	F	164	51	187	59
5	M	123	40	142	45
	F	164	51	187	59
6	M	123	40	142	45
	F	164	51	187	59
7	M	123	40	142	45
	F	196	62	225	72
8	M	147	47	169	55
	F	212	68	244	78
9	M	204	65	235	74
	F	294	95	339	107
10	M	262	83	301	95
	F	375	120	432	137

* **M = Masonry, F = Frame.**

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

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	0.310	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
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33,000	1.212	4.51
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 120					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	190	59	216	66
	F	255	79	292	91
2	M	194	63	224	72
	F	258	81	295	94
3	M	194	63	224	72
	F	258	81	295	94
4	M	194	63	224	72
	F	258	81	295	94
5	M	194	63	224	72
	F	258	81	295	94
6	M	194	63	224	72
	F	258	81	295	94
7	M	194	63	224	72
	F	310	98	356	113
8	M	233	75	266	86
	F	335	107	385	124
9	M	323	102	371	116
	F	464	149	535	170
10	M	415	131	475	150
	F	593	190	682	216

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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	1.39
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
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48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 230					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	125	39	143	44
	F	168	52	193	60
2	M	128	42	148	47
	F	170	54	195	62
3	M	128	42	148	47
	F	170	54	195	62
4	M	128	42	148	47
	F	170	54	195	62
5	M	128	42	148	47
	F	170	54	195	62
6	M	128	42	148	47
	F	170	54	195	62
7	M	128	42	148	47
	F	205	65	235	75
8	M	154	50	176	56
	F	221	71	255	82
9	M	213	67	245	76
	F	306	98	354	112
10	M	274	86	314	99
	F	391	125	450	143

* **M = Masonry, F = Frame.**

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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
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 260					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	132	41	151	46
	F	177	55	203	64
2	M	135	44	155	50
	F	179	56	205	65
3	M	135	44	155	50
	F	179	56	205	65
4	M	135	44	155	50
	F	179	56	205	65
5	M	135	44	155	50
	F	179	56	205	65
6	M	135	44	155	50
	F	179	56	205	65
7	M	135	44	155	50
	F	215	68	247	78
8	M	162	52	185	60
	F	233	75	268	85
9	M	224	71	257	81
	F	323	104	372	118
10	M	288	91	330	105
	F	412	132	475	151

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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	1.39
10,000	0.637	1.52
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14,000	0.782	2.04
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 290					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	135	42	155	47
	F	181	56	208	65
2	M	138	45	159	51
	F	184	57	210	66
3	M	138	45	159	51
	F	184	57	210	66
4	M	138	45	159	51
	F	184	57	210	66
5	M	138	45	159	51
	F	184	57	210	66
6	M	138	45	159	51
	F	184	57	210	66
7	M	138	45	159	51
	F	221	70	254	80
8	M	165	54	190	61
	F	238	76	275	88
9	M	229	73	264	83
	F	330	106	381	121
10	M	295	93	338	107
	F	422	135	485	155

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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
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territories 320, 510, 590					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	151	47	173	53
	F	203	63	233	73
2	M	154	50	179	57
	F	206	65	236	74
3	M	154	50	179	57
	F	206	65	236	74
4	M	154	50	179	57
	F	206	65	236	74
5	M	154	50	179	57
	F	206	65	236	74
6	M	154	50	179	57
	F	206	65	236	74
7	M	154	50	179	57
	F	248	79	284	90
8	M	186	60	213	68
	F	268	86	307	99
9	M	257	82	296	93
	F	370	119	428	136
10	M	331	104	379	120
	F	473	151	545	173

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territories 520, 570					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	137	43	157	48
	F	185	57	212	66
2	M	140	45	163	52
	F	187	59	215	67
3	M	140	45	163	52
	F	187	59	215	67
4	M	140	45	163	52
	F	187	59	215	67
5	M	140	45	163	52
	F	187	59	215	67
6	M	140	45	163	52
	F	187	59	215	67
7	M	140	45	163	52
	F	225	72	258	82
8	M	169	55	194	62
	F	244	78	279	90
9	M	234	75	269	85
	F	336	108	389	124
10	M	301	95	345	109
	F	430	137	495	157

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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
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

90.91%

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 380, 550					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	148	46	169	52
	F	198	62	228	71
2	M	151	49	175	55
	F	201	63	231	73
3	M	151	49	175	55
	F	201	63	231	73
4	M	151	49	175	55
	F	201	63	231	73
5	M	151	49	175	55
	F	201	63	231	73
6	M	151	49	175	55
	F	201	63	231	73
7	M	151	49	175	55
	F	242	76	278	88
8	M	182	59	208	67
	F	261	84	301	96
9	M	252	79	289	91
	F	362	116	418	133
10	M	323	102	371	117
	F	463	148	533	169

* **M = Masonry, F = Frame.**

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

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	0.310	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	1.39
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
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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
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22,000	1.033	3.08
23,000	1.049	3.21
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 440					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	111	35	127	39
	F	149	46	171	54
2	M	114	36	131	42
	F	151	47	173	55
3	M	114	36	131	42
	F	151	47	173	55
4	M	114	36	131	42
	F	151	47	173	55
5	M	114	36	131	42
	F	151	47	173	55
6	M	114	36	131	42
	F	151	47	173	55
7	M	114	36	131	42
	F	182	57	208	66
8	M	136	44	156	50
	F	195	63	225	73
9	M	189	60	217	68
	F	272	87	314	99
10	M	243	76	278	88
	F	347	111	399	127

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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
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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
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 480					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	122	38	140	43
	F	164	51	188	59
2	M	125	40	144	46
	F	166	52	190	60
3	M	125	40	144	46
	F	166	52	190	60
4	M	125	40	144	46
	F	166	52	190	60
5	M	125	40	144	46
	F	166	52	190	60
6	M	125	40	144	46
	F	166	52	190	60
7	M	125	40	144	46
	F	200	63	229	73
8	M	150	48	172	55
	F	215	69	248	80
9	M	208	66	239	75
	F	299	96	345	109
10	M	267	84	306	97
	F	382	122	439	140

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
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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
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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.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	161	48
2 - 7	165	52
8	198	63
9	275	86
10	354	109

Territories 020, 060, 190, 210, 250, 320, 350, 370, 390, 460, 590	
Cov. A	Cov. C
Bldg.	Conts.
252	76
258	81
309	98
430	135
553	172

Territory 030	
Cov. A	Cov. C
Bldg.	Conts.
230	72
236	75
283	90
392	123
505	157

Territories 040, 470, 510		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	294	89
2 - 7	301	96
8	361	116
9	501	158
10	645	202

Territory 050	
Cov. A	Cov. C
Bldg.	Conts.
254	77
260	83
311	100
433	137
557	174

Territories 070, 600	
Cov. A	Cov. C
Bldg.	Conts.
309	93
317	100
380	121
527	166
680	209

Territories 080, 090, 091		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	268	81
2 - 7	274	86
8	328	105
9	457	143
10	588	182

Territory 100	
Cov. A	Cov. C
Bldg.	Conts.
160	48
164	51
196	62
272	85
351	108

Territories 110, 310, 490	
Cov. A	Cov. C
Bldg.	Conts.
235	70
241	76
289	92
401	125
516	159

Territories 120, 230		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	267	81
2 - 7	273	87
8	328	105
9	455	144
10	587	183

Territories 130, 150, 340, 560, 620	
Cov. A	Cov. C
Bldg.	Conts.
262	79
268	85
321	103
447	141
575	179

Territory 140	
Cov. A	Cov. C
Bldg.	Conts.
309	93
316	100
379	121
527	166
678	212

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
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42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
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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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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

MOBILE HOMES - FIRE - DWG-1

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

KEY PREMIUMS

Territory 160		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	298	89
2 - 7	305	96
8	366	116
9	508	160
10	655	202

Territory 170, 171	
Cov. A	Cov. C
Bldg.	Conts.
266	80
272	86
327	104
453	143
583	181

Territories 180, 330, 540	
Cov. A	Cov. C
Bldg.	Conts.
275	83
281	90
337	108
469	148
603	188

Territory 200		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	224	68
2 - 7	229	73
8	275	88
9	382	120
10	491	154

Territories 220, 300, 400, 420, 430, 530, 580, 640	
Cov. A	Cov. C
Bldg.	Conts.
242	72
248	78
298	94
413	129
531	164

Territory 240	
Cov. A	Cov. C
Bldg.	Conts.
120	38
123	39
148	47
205	64
263	82

Territory 260		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	340	103
2 - 7	348	110
8	417	133
9	580	183
10	745	232

Territory 280	
Cov. A	Cov. C
Bldg.	Conts.
206	62
210	67
252	80
350	110
450	140

Territories 290	
Cov. A	Cov. C
Bldg.	Conts.
299	90
306	97
366	116
509	160
656	203

Territories 360, 361		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	216	65
2 - 7	221	70
8	266	85
9	369	115
10	475	147

Territory 380	
Cov. A	Cov. C
Bldg.	Conts.
539	163
552	175
661	212
919	291
1184	369

Territory 410	
Cov. A	Cov. C
Bldg.	Conts.
337	101
345	109
414	131
575	180
741	228

KEY FACTORS		
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3,000	0.382	0.61
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8,000	0.564	1.26
9,000	0.600	1.390
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11,000	0.673	1.65
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

MOBILE HOMES - FIRE - DWG-1

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

KEY PREMIUMS

Territory 440		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	324	98
2 - 7	331	105
8	398	126
9	552	174
10	710	221

Territories 450, 480	
Cov. A	Cov. C
Bldg.	Conts.
329	99
336	106
403	128
560	176
721	224

Territory 500	
Cov. A	Cov. C
Bldg.	Conts.
187	57
191	61
229	74
318	100
410	128

Territory 520		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	137	41
2 - 7	141	45
8	168	53
9	235	73
10	302	93

Territory 550	
Cov. A	Cov. C
Bldg.	Conts.
229	70
234	74
280	90
389	123
501	156

Territory 570	
Cov. A	Cov. C
Bldg.	Conts.
175	54
180	57
216	69
299	95
386	121

Territory 610		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	215	65
2 - 7	220	70
8	264	85
9	366	117
10	472	148

Territory 630	
Cov. A	Cov. C
Bldg.	Conts.
215	68
220	70
265	84
367	115
472	146

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
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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

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
010, 040, 230, 270, 470, 500, 510, 520, 570	176	218	240	42	59
020, 190, 240, 460, 590, 630	102	129	139	22	31
030, 530	160	201	217	35	49
050	181	226	249	34	51
060	159	200	217	34	49
070	86	107	115	21	30
080	179	224	244	43	62
090, 091	85	106	116	20	29
100	120	151	164	29	42
110, 420	153	191	209	28	42
120	512	636	699	122	174
130,210,220,300,400,580,640	84	105	115	15	23
140	144	178	193	34	50
150	149	185	203	27	41
160	109	135	146	26	37
170, 171	178	220	243	42	60
180	93	116	127	17	26
200	160	201	217	34	49
250	79	99	109	15	22
260	323	402	442	77	109
280	143	177	192	34	49
290, 380, 440, 450, 480, 550	322	402	440	76	109
310, 330, 340	92	114	125	17	25
320, 390, 490, 610	153	192	207	33	46
350, 430, 620	182	227	249	33	50
360, 361	346	429	470	83	116
370	140	175	192	26	39
410	147	182	198	35	50
540	182	226	249	34	51
560	157	196	215	29	43
600	149	184	199	35	51

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

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 900					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	165	51	190	58
	F	222	70	256	81
2	M	169	55	195	62
	F	226	72	260	83
3	M	169	55	195	62
	F	226	72	260	83
4	M	169	55	195	62
	F	226	72	260	83
5	M	169	55	195	62
	F	226	72	260	83
6	M	169	55	195	62
	F	226	72	260	83
7	M	169	55	195	62
	F	271	85	311	98
8	M	204	66	235	73
	F	294	94	339	107
9	M	283	91	326	104
	F	409	130	469	151
10	M	364	115	416	132
	F	520	165	599	190

* **M = Masonry, F = Frame.**

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

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	0.310	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

COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territories 910, 930, 990					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	141	44	162	50
	F	189	59	218	69
2	M	144	46	166	53
	F	193	61	221	71
3	M	144	46	166	53
	F	193	61	221	71
4	M	144	46	166	53
	F	193	61	221	71
5	M	144	46	166	53
	F	193	61	221	71
6	M	144	46	166	53
	F	193	61	221	71
7	M	144	46	166	53
	F	231	73	265	84
8	M	173	56	200	62
	F	250	80	288	91
9	M	241	77	277	88
	F	348	111	399	128
10	M	309	98	355	112
	F	442	141	510	162

* **M = Masonry, F = Frame.**

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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	0.310	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
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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
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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

COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 920, 980					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	121	37	138	43
	F	162	51	186	59
2	M	123	39	143	45
	F	165	52	189	60
3	M	123	39	143	45
	F	165	52	189	60
4	M	123	39	143	45
	F	165	52	189	60
5	M	123	39	143	45
	F	165	52	189	60
6	M	123	39	143	45
	F	165	52	189	60
7	M	123	39	143	45
	F	197	62	226	72
8	M	148	48	171	54
	F	214	68	246	78
9	M	205	65	237	75
	F	297	95	341	109
10	M	265	84	303	95
	F	378	121	435	138

* **M = Masonry, F = Frame.**

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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	0.310	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
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16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
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32,000	1.196	4.38
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47,000	1.441	6.33
48,000	1.457	6.46
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50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 940					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	140	43	161	49
	F	187	59	216	68
2	M	143	45	165	53
	F	191	61	219	70
3	M	143	45	165	53
	F	191	61	219	70
4	M	143	45	165	53
	F	191	61	219	70
5	M	143	45	165	53
	F	191	61	219	70
6	M	143	45	165	53
	F	191	61	219	70
7	M	143	45	165	53
	F	229	72	262	83
8	M	172	55	199	62
	F	248	79	286	91
9	M	239	76	275	87
	F	345	110	395	127
10	M	307	97	352	111
	F	438	140	505	161

* **M = Masonry, F = Frame.**

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Aluminum or plastic siding over frame is rated as frame.

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	0.310	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	1.39
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
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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

COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 950, 960					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	123	37	141	44
	F	165	52	190	60
2	M	125	40	145	46
	F	167	53	193	62
3	M	125	40	145	46
	F	167	53	193	62
4	M	125	40	145	46
	F	167	53	193	62
5	M	125	40	145	46
	F	167	53	193	62
6	M	125	40	145	46
	F	167	53	193	62
7	M	125	40	145	46
	F	201	63	230	73
8	M	151	49	175	55
	F	218	70	251	79
9	M	209	67	242	77
	F	303	96	347	112
10	M	269	85	308	97
	F	385	123	444	141

* **M = Masonry, F = Frame.**

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Aluminum or plastic siding over frame is rated as frame.

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	0.310	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
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COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 900					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	200	62	228	70
	F	267	83	307	96
2	M	204	66	235	75
	F	271	85	311	98
3	M	204	66	235	75
	F	271	85	311	98
4	M	204	66	235	75
	F	271	85	311	98
5	M	204	66	235	75
	F	271	85	311	98
6	M	204	66	235	75
	F	271	85	311	98
7	M	204	66	235	75
	F	326	104	375	118
8	M	245	79	281	91
	F	353	113	405	130
9	M	339	107	390	123
	F	487	156	564	179
10	M	435	137	499	158
	F	624	200	717	228

* **M = Masonry, F = Frame.**

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8,000	0.564	1.26
9,000	0.600	1.390
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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

COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territories 910, 930, 990					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	170	53	194	59
	F	227	71	261	82
2	M	173	56	200	64
	F	231	73	265	84
3	M	173	56	200	64
	F	231	73	265	84
4	M	173	56	200	64
	F	231	73	265	84
5	M	173	56	200	64
	F	231	73	265	84
6	M	173	56	200	64
	F	231	73	265	84
7	M	173	56	200	64
	F	277	88	319	101
8	M	208	67	239	77
	F	300	96	345	111
9	M	288	91	332	105
	F	415	133	479	153
10	M	370	116	425	135
	F	530	170	610	194

* **M = Masonry, F = Frame.**

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

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	0.310	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	1.39
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
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COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 920, 980					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	145	45	165	51
	F	195	60	224	70
2	M	148	48	171	55
	F	197	62	226	72
3	M	148	48	171	55
	F	197	62	226	72
4	M	148	48	171	55
	F	197	62	226	72
5	M	148	48	171	55
	F	197	62	226	72
6	M	148	48	171	55
	F	197	62	226	72
7	M	148	48	171	55
	F	237	75	273	86
8	M	178	58	205	65
	F	256	82	295	95
9	M	246	78	284	89
	F	355	114	410	130
10	M	316	100	364	115
	F	454	145	522	165

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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	1.39
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
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47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
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COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 940					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	169	53	192	59
	F	225	70	259	81
2	M	172	55	199	64
	F	229	72	262	83
3	M	172	55	199	64
	F	229	72	262	83
4	M	172	55	199	64
	F	229	72	262	83
5	M	172	55	199	64
	F	229	72	262	83
6	M	172	55	199	64
	F	229	72	262	83
7	M	172	55	199	64
	F	275	87	316	100
8	M	207	67	237	76
	F	297	95	342	110
9	M	286	91	329	104
	F	412	132	475	151
10	M	367	115	422	134
	F	526	169	605	192

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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
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43,000	1.376	5.81
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COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 950, 960					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	148	46	169	52
	F	198	62	227	71
2	M	151	49	175	55
	F	201	63	230	73
3	M	151	49	175	55
	F	201	63	230	73
4	M	151	49	175	55
	F	201	63	230	73
5	M	151	49	175	55
	F	201	63	230	73
6	M	151	49	175	55
	F	201	63	230	73
7	M	151	49	175	55
	F	242	77	277	88
8	M	182	59	208	67
	F	261	84	300	96
9	M	251	79	289	91
	F	361	115	417	133
10	M	323	102	370	117
	F	462	148	532	169

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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
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