



Property Insurance Corporation

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Metairie, LA 70005
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December 1, 2004

TO: All LA Citizens FAIR and Coastal Plan Assessable Insurers and Producers

RATE LEVEL CHANGES

The Louisiana Insurance Rating Commission has approved the following changes to the property insurance rate levels for the LA Citizens FAIR and Coastal Plans. The approved rate changes are applicable to all new business policies effective January 1, 2005 and all renewal business policies effective March 1, 2005.

The approved revisions to the rates result in an overall increase of +24.6% for the FAIR Plan and +52.4% for the Coastal Plan. The increase on a statewide basis is +26.9%. The attached Explanatory Memorandum outlines the rate level changes by line of business and by territory.

The attached revised Territorial Definition Pages, Dwelling Key Premium Tables and Homeowners' Base Class Premium Tables replace the tables currently in use for the LA Citizens FAIR and Coastal Plans.

Sincerely,

Caryl Mathes
Plan Services Division

EXPLANATORY MEMORANDUM

Louisiana Citizens Property Insurance Corporation (Citizens) Fair and Coastal Plan Dwelling Fire and Homeowners Rate Revision

The Louisiana Citizens Property Insurance Corporation (Citizens) is proposing changes to its Fair and Coastal Plan Rating Program. The overall rate level impact of the changes proposed in this filing is +26.9% or \$25 million. The FAIR plan proposed change is +24.6% (\$21 million) and +52.4%, or \$4 million, for the Coastal Plan. These changes do not include the impact of revising the deductible relativities for the renter and condominium policies. Based upon the ISO 2000 program filing, the deductible relativity change, when combined with all other program changes is revenue neutral. Citizens will adopt other ISO 2000 program changes under a separate filing. The rate level impacts reflect the changes outlined below by total product line and by Parish. The proposed changes were derived by following the process outlined in Louisiana R.S. 22:1430.12.

Summary Exhibit I

<u>Fair Plan</u>	<u>Proposed Rate Change</u>
Dwelling Fire - Fire	116.8%
Dwelling Fire - EC	<u>11.8%</u>
Total Dwelling Fire	60.3%
Total Mobile Home	55.1%
Homeowners - Dwelling Forms	7.4%
Homeowners - Renter/Condo	<u>21.8%</u>
Total Homeowners	7.7%
Wind-Only	0.0%
Total Fair Plan	24.6%
<u>Coastal Plan</u>	
Dwelling Fire - Fire	170.4%
Dwelling Fire - EC	<u>-5.4%</u>
Total Dwelling Fire	48.5%
Total Mobile Home	31.2%
Homeowners - Dwelling Forms	67.2%
Homeowners - Renter/Condo	<u>88.8%</u>
Total Homeowners	67.4%
Wind-Only	0.0%
Total Coastal Plan	52.4%
Total Dwelling Fire/Mobile Home/Wind-Only	56.7%
<u>Total Homeowners</u>	10.4%
Statewide Total	26.9%

Note: There is no change for Wind-Only policies

EXPLANATORY MEMORANDUM
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Summary Exhibit II - PROPOSED RATE CHANGES BY PARISH

PARISH	Dwelling Fire		Homeowners		Mobile Home
	Fire	EC	Dwelling	Renter/Condo	
FAIR PLAN					
Acadia	148%	-34%	16%	24%	17%
Allen	95%	47%	57%	48%	85%
Ascension	95%	47%	-3%	46%	52%
Assumption	148%	-34%	9%	24%	24%
Avoyelles	95%	82%	19%	48%	57%
Beauregard	141%	215%	16%	48%	80%
Bienville	57%	216%	10%	20%	80%
Bossier	141%	189%	25%	15%	68%
Caddo	141%	167%	15%	15%	66%
Calcasieu	148%	-25%	20%	13%	32%
Caldwell	57%	50%	19%	51%	46%
Cameron	148%	56%	70%	79%	88%
Catahoula	57%	50%	19%	51%	57%
Claiborne	57%	216%	10%	20%	81%
Concordia	57%	50%	19%	38%	57%
De Soto	141%	364%	33%	15%	80%
East Baton Rouge	95%	38%	5%	48%	86%
East Carroll	57%	50%	10%	29%	57%
East Feliciana	95%	47%	-7%	48%	81%
Evangeline	141%	79%	0%	48%	81%
Franklin	57%	50%	19%	51%	46%
Grant	57%	50%	19%	51%	46%
Iberia	148%	-34%	22%	24%	24%
Iberville	95%	47%	-3%	46%	52%
Jackson	141%	121%	-1%	51%	46%
Jefferson	148%	53%	31%	20%	84%
Jefferson Davis	148%	-34%	14%	24%	75%
La Salle	57%	50%	19%	51%	46%
Lafayette	148%	-25%	-4%	12%	31%
Lafourche	148%	3%	5%	6%	95%
Lincoln	57%	50%	-15%	29%	46%
Livingston	95%	47%	16%	48%	87%
Madison	57%	50%	-1%	29%	57%
Morehouse	57%	50%	10%	29%	46%

EXPLANATORY MEMORANDUM

PARISH	Dwelling Fire		Homeowners		Mobile Home
	Fire	EC	Dwelling	Renter/Condo	
FAIR PLAN (continued)					
Natchitoches	57%	50%	17%	51%	46%
Orleans	148%	-20%	-9%	14%	45%
Ouachita	57%	50%	-17%	23%	46%
Plaquemines	148%	3%	41%	20%	110%
Pointe Coupee	95%	47%	-7%	48%	78%
Rapides	55%	50%	4%	48%	46%
Red River	141%	364%	33%	6%	80%
Richland	57%	50%	10%	29%	46%
Sabine	57%	50%	17%	51%	46%
St. Bernard	148%	3%	18%	4%	104%
St. Charles	148%	3%	-3%	6%	66%
St. Helena	95%	47%	16%	48%	80%
St. James	148%	-34%	26%	24%	51%
St. John The Baptist	148%	3%	-3%	-2%	58%
St. Landry	95%	47%	0%	48%	81%
St. Martin	148%	-34%	16%	24%	24%
St. Mary	148%	-34%	9%	24%	24%
St. Tammany	148%	-34%	15%	24%	20%
Tangipahoa	95%	47%	16%	48%	87%
Tensas	148%	121%	19%	51%	57%
Terrebonne	148%	3%	-3%	7%	68%
Union	57%	50%	10%	29%	46%
Vermilion	148%	-34%	18%	24%	24%
Vernon	57%	50%	17%	51%	46%
Washington	95%	47%	16%	48%	87%
Webster	148%	364%	10%	20%	80%
West Baton Rouge	95%	47%	-13%	46%	48%
West Carroll	57%	50%	10%	27%	46%
West Feliciana	95%	47%	-17%	46%	52%
Winn	57%	50%	-17%	51%	46%
Total	116.8%	11.8%	7.4%	21.8%	55.1%

EXPLANATORY MEMORANDUM
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PARISH	Dwelling Fire		Homeowners		Mobile Home
	Fire	EC	Dwelling	Renter/Condo	

COASTAL PLAN

Cameron	170%	-5%	69%	79%	29%
Iberia	170%	-5%	69%	79%	29%
Jefferson	170%	-5%	69%	82%	29%
Lafourche	170%	-5%	69%	92%	29%
Orleans	170%	-5%	45%	83%	49%
Plaquemines	170%	-5%	69%	92%	36%
St. Bernard	170%	-5%	45%	83%	57%
St. Mary	170%	-5%	69%	92%	29%
Terrebonne	170%	-5%	69%	92%	29%
Vermilion	170%	-5%	69%	92%	29%
Total	170.4%	-5.4%	67.2%	88.8%	31.2%

Note: There is no change for Wind-Only policies

Fair Plan

Territorial Definitions

Dwelling Fire and Homeowners Policies

The City of:	In the Parish of:	Territory
Shreveport	Caddo	091
Baton Rouge	East Baton Rouge	171
New Orleans (d)	Orleans	361

Territories other than the cities named above:			
Parish	Territory	Parish	Territory
Acadia	010	Morehouse	340
Allen	020	Natchitoches	350
Ascension	030	Orleans (d)	360
Assumption	040	Ouachita	370
Avoyelles	050	Plaquemines (e)	380
Beauregard	060	Pointe Coupee	390
Bienville	070	Rapides	400
Bossier	080	Red River	410
Caddo	090	Richland	420
Calcasieu	100	Sabine	430
Caldwell	110	St. Bernard (f)	440
Cameron (s)	120	St. Charles	450
Catahoula	130	St. Helena	460
Claiborne	140	St. James	470
Concordia	150	St. John the Baptist	480
DeSoto	160	St. Landry	490
East Baton Rouge	170	St. Martin	500
East Carroll	180	St. Mary (g)	510
East Feliciana	190	St. Tammany	520
Evangeline	200	Tangipahoa	530
Franklin	210	Tensas	540
Grant	220	Terrebonne (h)	550
Iberia (a)	230	Union	560
Iberville	240	Vermillion (i)	570
Jackson	250	Vernon	580
Jefferson (b)	260	Washington	590
Jefferson Davis	270	Webster	600
Lafayette	280	West Baton Rouge	610
Lafourche (c)	290	West Carroll	620
LaSalle	300	West Feliciana	630
Lincoln	310	Winn	640
Livingston	320		
Madison	330		

Fair Plan

Territorial Definitions – (continued)

Please refer to the territory description listed below in alphabetical order (a-s) when a letter is shown after the Parish:

- (a) That portion of Iberia Parish lying north of Intracoastal Waterway.
- (b) That portion of Jefferson Parish lying north of Intracoastal Waterway (Algiers Canal, NOT Harvey Canal).
- (c) That portion of Lafourche Parish lying north of Intracoastal Waterway.
- (d) That portion of Orleans Parish lying within Protective Levee System.
- (e) That portion of Plaquemines Parish lying within Protective Levee Systems of Belle Chasse, Ollie, Scarsdale, Braithwaite and Belair Drainage Districts (includes communities of Belle Chasse, Braithwaite, Scarsdale, Stella, Delcour, Promised Land, Linwood, Greenwood, Bertrandville, Wills Point, Fanny, Belair, Naomi, Star, Gloria, Ollie, Jesuit Bend, Live Oak, Sarah, Oakville, Cedar Grove, Augusta and Concession).
- (f) The portion of St. Bernard Parish lying within Protective Levee System encircling the communities of Arabi, Chalmette, Meraux, Saxonholm, Docville, Violet, Mt. Olive, Poydras, Caernarvon, Estopinal, Toca and Verret.
- (g) That portion of St. Mary Parish lying north of Intracoastal Waterway.
- (h) That portion of Terrebonne Parish lying north of the Intracoastal Waterway and area lying north of a line beginning at the point where the dividing line between township 17S and 18S intersect the Intracoastal Waterway southwest of Houma, proceed east along the dividing line between Township 17S and 18S until the line reaches the dividing line between Range 18E and 19E, then go north along the dividing line between Range 18E and 19E to the Terrebonne Parish line.
- (i) That portion of Vermilion Parish lying north of Intracoastal Waterway.
- (s) That portion of Cameron Parish lying north of Intracoastal Waterway; also, the area north of the Sabine Migratory Waterfowl Refuge west of Calcasieu Lake and north of Sweet Lake Canal east of Calcasieu Lake.

FAIR PLAN

HOMEOWNERS BASE PREMIUM COMPUTATION

BASE CLASS PREMIUM TABLE

Territory	HO 00 03
010, 500	961
020	1566
030, 240	962
040, 510	904
050, 110, 130, 150, 200, 210, 220, 300, 490, 540	1000
060, 320, 460, 530, 590	1155
070, 140, 600	817
080	794
090, 091	826
100	1124
120	1408
160, 350, 410, 430, 580	985
170, 171	843
180, 340, 420, 560, 620	928
190, 390	927
230	1008
250, 330	832
260	1311
270	942
280	901
290, 470	1045
310	713
360, 361	1030
370, 640	698
380	1410
400	875
440	1181
450, 480, 550	968
520	948
570	975
610	864
630	911

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, 020, 040, 060, 100, 120, 170, 171, 190, 200, 230, 270, 320, 390, 460, 470, 490, 500, 510, 520, 530, 550, 570, 590	178
030, 240, 610, 630	176
050, 400	150
070, 140, 600	147
080, 090, 091, 160	141
110, 130, 210, 220, 250, 300, 350, 430, 540, 580, 640	153
150	139
180, 310, 330, 340, 410, 420, 560	130
260	201
280, 290, 450	176
360, 361	190
370	125
380	200
440	173
480	163
620	129

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

FORM 4	Deductible Amount		
Coverage A Limit	\$500	\$1,000	\$2,500
Up to \$25,000	0.91	0.77	0.59
\$25,001 to \$175,000	0.93	0.84	0.68

FORM 6	Deductible Amount		
Coverage A Limit	\$500	\$1,000	\$2,500
Up to \$25,000	0.90	0.76	0.56
\$25,001 to \$175,000	0.92	0.81	0.63

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 010, 040, 100, 120, 230, 260, 270, 280, 290, 360, 361, 380, 440, 450, 470, 480, 500, 510, 520, 540, 550, 570, 600,					
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	218	67	250	77
	F	292	92	337	107
2	M	223	72	258	82
	F	297	94	342	109
3	M	223	72	258	82
	F	297	94	342	109
4	M	223	72	258	82
	F	297	94	342	109
5	M	223	72	258	82
	F	297	94	342	109
6	M	223	72	258	82
	F	297	94	342	109
7	M	223	72	258	82
	F	357	112	409	129
8	M	268	87	310	97
	F	387	124	446	141
9	M	372	119	429	136
	F	538	171	617	198
10	M	478	151	548	174
	F	684	218	788	250

* 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		0.13

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 020, 030, 050, 170, 171, 190, 240, 320, 390, 460, 490, 530, 590, 610, 630					
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	171	53	197	60
	F	230	72	265	84
2	M	175	56	202	64
	F	234	74	269	86
3	M	175	56	202	64
	F	234	74	269	86
4	M	175	56	202	64
	F	234	74	269	86
5	M	175	56	202	64
	F	234	74	269	86
6	M	175	56	202	64
	F	234	74	269	86
7	M	175	56	202	64
	F	280	88	321	101
8	M	210	68	243	76
	F	304	97	350	111
9	M	292	93	337	107
	F	422	134	485	156
10	M	376	119	430	136
	F	537	171	619	197

* **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		0.13

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 060, 080, 090, 091, 160, 200, 250, 410					
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	212	65	244	75
	F	285	89	328	104
2	M	217	70	251	80
	F	289	92	333	106
3	M	217	70	251	80
	F	289	92	333	106
4	M	217	70	251	80
	F	289	92	333	106
5	M	217	70	251	80
	F	289	92	333	106
6	M	217	70	251	80
	F	289	92	333	106
7	M	217	70	251	80
	F	347	109	398	125
8	M	260	84	301	94
	F	376	121	434	137
9	M	362	116	417	133
	F	523	166	600	193
10	M	465	147	533	169
	F	666	212	767	244

* **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

Territories 070, 110, 130, 140, 150, 180, 210, 220, 300, 310, 330, 340, 350, 370, 400, 420, 430, 560, 580, 620, 640					
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	138	42	158	49
	F	185	58	213	67
2	M	141	45	163	52
	F	188	60	216	69
3	M	141	45	163	52
	F	188	60	216	69
4	M	141	45	163	52
	F	188	60	216	69
5	M	141	45	163	52
	F	188	60	216	69
6	M	141	45	163	52
	F	188	60	216	69
7	M	141	45	163	52
	F	226	71	259	81
8	M	169	55	196	61
	F	244	78	282	89
9	M	235	75	271	86
	F	340	108	390	125
10	M	302	96	346	110
	F	432	138	498	158

* 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

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territories 010, 040, 100, 120, 230, 260, 270, 280, 290, 360, 361, 380, 440, 450, 470, 480, 500, 510, 520, 540, 550, 570, 600					
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	263	82	300	92
	F	352	109	404	126
2	M	268	87	310	99
	F	357	112	409	129
3	M	268	87	310	99
	F	357	112	409	129
4	M	268	87	310	99
	F	357	112	409	129
5	M	268	87	310	99
	F	357	112	409	129
6	M	268	87	310	99
	F	357	112	409	129
7	M	268	87	310	99
	F	429	136	493	156
8	M	322	104	369	119
	F	463	149	533	171
9	M	446	141	513	161
	F	642	206	741	235
10	M	573	181	657	208
	F	820	263	944	300

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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
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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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 020, 030, 050, 170, 171, 190, 240, 320, 390, 460, 490, 530, 590, 610, 630					
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	206	64	236	72
	F	276	86	317	99
2	M	210	68	243	78
	F	280	88	321	101
3	M	210	68	243	78
	F	280	88	321	101
4	M	210	68	243	78
	F	280	88	321	101
5	M	210	68	243	78
	F	280	88	321	101
6	M	210	68	243	78
	F	280	88	321	101
7	M	210	68	243	78
	F	337	107	387	123
8	M	253	82	290	93
	F	364	117	418	134
9	M	350	111	403	127
	F	504	162	582	185
10	M	450	142	516	163
	F	644	206	742	236

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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
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
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42,000	1.359	5.68
43,000	1.376	5.81
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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

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territories 060, 080, 090, 091, 160, 200, 250, 410					
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	256	80	292	89
	F	342	106	393	123
2	M	260	84	301	96
	F	347	109	398	125
3	M	260	84	301	96
	F	347	109	398	125
4	M	260	84	301	96
	F	347	109	398	125
5	M	260	84	301	96
	F	347	109	398	125
6	M	260	84	301	96
	F	347	109	398	125
7	M	260	84	301	96
	F	417	133	480	152
8	M	313	101	359	116
	F	451	145	518	166
9	M	434	137	499	157
	F	625	200	721	229
10	M	557	176	639	203
	F	798	256	919	292

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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
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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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
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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 070, 110, 130, 140, 150, 180, 210, 220, 300, 310, 330, 340, 350, 370, 400, 420, 430, 560, 580, 620, 640					
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	166	52	190	58
	F	222	69	255	80
2	M	169	55	196	63
	F	226	71	259	81
3	M	169	55	196	63
	F	226	71	259	81
4	M	169	55	196	63
	F	226	71	259	81
5	M	169	55	196	63
	F	226	71	259	81
6	M	169	55	196	63
	F	226	71	259	81
7	M	169	55	196	63
	F	271	86	312	99
8	M	204	66	233	75
	F	293	94	337	108
9	M	282	89	324	102
	F	406	130	468	149
10	M	362	114	415	132
	F	519	166	597	190

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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
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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27,000	1.114	3.73
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30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
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35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
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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

MOBILE HOMES - FIRE - DWG-1

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

KEY PREMIUMS

Territory 010		
Prot. Class	Cov. A Bldg.	Cov. C Conts.
1	164	49
2	168	53
3	168	53
4	168	53
5	168	53
6	168	53
7	168	53
8	202	64
9	280	88
10	360	111

Territory 020	
Cov. A Bldg.	Cov. C Conts.
260	78
266	84
266	84
266	84
266	84
266	84
266	84
266	84
319	101
443	139
570	177

Territories 030, 240, 630	
Cov. A Bldg.	Cov. C Conts.
213	67
218	69
218	69
218	69
218	69
218	69
218	69
262	83
363	114
467	145

Territories 040, 230, 500, 510, 570		
Prot. Class	Cov. A Bldg.	Cov. C Conts.
1	175	53
2	179	57
3	179	57
4	179	57
5	179	57
6	179	57
7	179	57
8	215	69
9	298	94
10	384	120

Territories 050, 130, 150, 180, 330, 540	
Cov. A Bldg.	Cov. C Conts.
221	67
226	72
226	72
226	72
226	72
226	72
226	72
226	72
271	87
377	119
485	151

Territories 060, 460	
Cov. A Bldg.	Cov. C Conts.
253	76
259	82
259	82
259	82
259	82
259	82
259	82
311	99
432	136
555	172

Territories 070, 160, 410, 600		
Prot. Class	Cov. A Bldg.	Cov. C Conts.
1	254	76
2	260	82
3	260	82
4	260	82
5	260	82
6	260	82
7	260	82
8	312	99
9	433	136
10	558	172

Territories 080, 090, 091	
Cov. A Bldg.	Cov. C Conts.
236	71
241	76
241	76
241	76
241	76
241	76
241	76
241	76
289	92
402	126
517	160

Territory 100	
Cov. A Bldg.	Cov. C Conts.
187	56
191	60
191	60
191	60
191	60
191	60
191	60
191	60
229	72
318	99
410	126

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
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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

Territories 110, 210, 220, 250, 300, 310, 340, 350, 370, 400, 420, 430, 560, 580, 620, 640		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	205	61
2	210	66
3	210	66
4	210	66
5	210	66
6	210	66
7	210	66
8	252	80
9	350	109
10	450	139

Territory 120	
Cov. A	Cov. C
Bldg.	Conts.
265	80
271	86
271	86
271	86
271	86
271	86
271	86
271	86
271	86
325	104
452	142
581	181

Territory 140	
Cov. A	Cov. C
Bldg.	Conts.
255	77
261	83
261	83
261	83
261	83
261	83
261	83
261	83
261	83
313	100
435	137
560	175

Territories 170, 171		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	263	79
2	269	85
3	269	85
4	269	85
5	269	85
6	269	85
7	269	85
8	323	103
9	448	141
10	577	179

Territories 190, 200, 490	
Cov. A	Cov. C
Bldg.	Conts.
255	77
261	83
261	83
261	83
261	83
261	83
261	83
261	83
313	100
435	137
560	175

Territory 260	
Cov. A	Cov. C
Bldg.	Conts.
259	78
265	84
265	84
265	84
265	84
265	84
265	84
265	84
318	101
442	139
568	177

Territory 270		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	246	74
2	252	80
3	252	80
4	252	80
5	252	80
6	252	80
7	252	80
8	302	97
9	420	132
10	540	168

Territory 280	
Cov. A	Cov. C
Bldg.	Conts.
185	56
189	60
189	60
189	60
189	60
189	60
189	60
189	60
189	60
227	72
315	99
405	126

Territory 290	
Cov. A	Cov. C
Bldg.	Conts.
275	83
281	89
281	89
281	89
281	89
281	89
281	89
281	89
281	89
337	107
468	147
603	187

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

Territories 320, 530, 590		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	263	79
2	269	85
3	269	85
4	269	85
5	269	85
6	269	85
7	269	85
8	323	103
9	448	141
10	577	179

Territory 360, 361	
Cov. A	Cov. C
Bldg.	Conts.
204	61
209	66
209	66
209	66
209	66
209	66
209	66
251	80
348	109
448	139

Territory 380	
Cov. A	Cov. C
Bldg.	Conts.
295	89
302	96
302	96
302	96
302	96
302	96
302	96
362	116
503	159
648	202

Territory 390		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	250	75
2	256	81
3	256	81
4	256	81
5	256	81
6	256	81
7	256	81
8	307	98
9	427	134
10	549	170

Territory 440	
Cov. A	Cov. C
Bldg.	Conts.
287	87
294	93
294	93
294	93
294	93
294	93
294	93
353	112
490	154
630	196

Territory 450	
Cov. A	Cov. C
Bldg.	Conts.
234	71
239	76
239	76
239	76
239	76
239	76
239	76
287	92
398	126
513	160

Territory 470		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	212	64
2	217	69
3	217	69
4	217	69
5	217	69
6	217	69
7	217	69
8	260	83
9	362	114
10	465	145

Territory 480	
Cov. A	Cov. C
Bldg.	Conts.
222	67
227	72
227	72
227	72
227	72
227	72
227	72
227	72
272	87
378	119
487	151

Territory 520	
Cov. A	Cov. C
Bldg.	Conts.
168	50
172	54
172	54
172	54
172	54
172	54
172	54
172	54
206	65
287	89
369	114

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 550		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	237	72
2	242	77
3	242	77
4	242	77
5	242	77
6	242	77
7	242	77
8	290	93
9	403	127
10	519	162

Territory 610		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	208	63
2	213	68
3	213	68
4	213	68
5	213	68
6	213	68
7	213	68
8	256	82
9	355	113
10	457	143

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

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, 170, 171, 230, 270, 470, 500, 510, 520, 570	134	166	183	32	45
020, 030, 190, 240, 320, 390, 460, 490, 530, 590, 610, 630	115	145	156	25	35
050	118	147	162	22	33
060	245	308	333	53	75
070, 140	92	114	123	22	32
080, 090, 091, 100	133	167	182	32	46
110, 130, 150, 180, 210, 220, 300, 310, 330, 340, 350, 370, 400, 420, 430, 560, 580, 620, 640	98	122	134	18	27
120	318	395	434	76	108
160, 280, 410, 600	135	167	181	32	46
200	140	176	190	30	43
250, 540	144	179	197	27	40
260	263	328	360	63	89
290, 380, 440, 450, 480, 550	177	221	242	42	60
360, 361	176	218	239	42	59

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

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	346	83
020	209	46
030, 240, 630	171	37
040, 230, 500, 510, 570	368	88
050, 130, 150, 180, 330, 540	148	27
060, 460	203	44
070, 160, 410, 600	76	18
080, 090, 091	112	27
100	342	85
110, 210, 220, 250, 300, 310, 340, 350, 370, 400, 420, 430, 560, 580, 620, 640	137	25
120	557	134
140	76	18
170, 171	185	41
190, 200, 490	205	45
260	460	110
270	517	124
280	338	84
290	486	116
320, 530, 590	211	46
360, 361	462	111
380	524	125
390	201	44
440	508	121
450	414	99
470	445	107
480	393	94
520	353	85
550	419	100
610	168	37

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)

TERRITORY	COV. A - BLDG.			COV. C - CONTS.	
	Dwg-1	Dwg-2	Dwg-3	Dwg-1	Dwg-2 or 3
050, 110, 130, 150, 180, 210, 220, 250, 300, 310, 330, 340, 350, 370, 400, 420, 430, 540, 560, 580, 620, 640	65	81	89	12	18
091	51	64	70	12	18
080, 090	46	58	63	11	16
070, 140, 160, 410, 600	29	36	39	7	10
171	90	113	123	20	28
170	63	79	85	14	19
020, 030, 060, 190, 200, 240, 320, 390, 460, 490, 530, 590, 610, 630	78	98	106	17	24
360, 361	220	272	299	53	74
100, 280	178	222	243	44	61
260, 290, 380, 440, 450, 480, 550	172	214	235	41	58
010, 040, 120, 230, 270, 470, 500, 510, 520, 570	204	253	278	49	69

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.	-----	-----
Cov. C.	1.40	1.50
	1.55	1.55

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
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 (EXCLUDING MOBILE HOMES)

TERRITORY	COV. A - BLDG.			COV. C - CONTS.	
	Dwg-1	Dwg-2	Dwg-3	Dwg-1	Dwg-2 or 3
050, 110, 130, 150, 180, 210, 220, 250, 300, 310, 330, 340, 350, 370, 400, 420, 430, 540, 560, 580, 620, 640	65	81	89	12	18
091	51	64	70	12	18
080, 090	46	58	63	11	16
070, 140, 160, 410, 600	29	36	39	7	10
171	90	113	123	20	28
170	63	79	85	14	19
020, 030, 060, 190, 200, 240, 320, 390, 460, 490, 530, 590, 610, 630	78	98	106	17	24
360, 361	220	272	299	53	74
100, 280	178	222	243	44	61
260, 290, 380, 440, 450, 480, 550	172	214	235	41	58
010, 040, 120, 230, 270, 470, 500, 510, 520, 570	204	253	278	49	69

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.	-----	-----
Cov. C.	1.40	1.50
	1.55	1.55

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

Coastal Plan

Territorial Definitions

Dwelling Fire and Homeowners, Policies

Coastal Areas	
Territory	Description
900	That portion of <u>Cameron Parish</u> lying west of Calcasieu Lake, and south of the northern boundary of Sabine Migratory Waterfowl Refuge and the portion east of Calcasieu Lake south of Sweet Lake Canal and Intracoastal Waterway.
910	That portion of <u>Iberia Parish</u> lying south of Intracoastal Waterway.
920	That portion of <u>Jefferson Parish</u> lying south of Intracoastal Waterway. (Algiers Canal NOT Harvey Canal).
930	That portion of <u>Lafourche Parish</u> lying south of Intracoastal Waterway (which includes communities of Larose, Cutoff, Clovelly Farms, Galliano, Golden Meadow and Leeville).
940	That portion of <u>Orleans Parish</u> lying outside of the Protective Levee System.
950	That portion of <u>Plaquemines Parish</u> lying outside the Protective Levee System of Belle Chasse, Ollie, Scarsdale, Braithwaite and Belair Drainage Districts. (Which includes the communities of Ironton, Myrtle Grove, Diamond, Happy Jack, Potash, Port Sulphur, Homeplace, Narin, Empire, Buras, Triumph, Boothville, Venice, Pilottown, Ostrica, Bohemia, Pointe a La Hache, Davant, Phoenix and Carlisle).
960	That portion of <u>St. Bernard Parish</u> lying outside the Protective Levee System (which includes communities of Reggio, Delacroix, Alluvial, Yscloskey, Shell Beach and Hopedale).
970	That portion of <u>St. Mary Parish</u> lying south of the Intracoastal Waterway.
980	That portion of <u>Terrebonne Parish</u> lying south of Intracoastal Waterway, except areas within city limits of Houma (which includes communities of Ashland, Boudreaux, Chauvin, Cocodrie, Crozier, Dulac, Lapeyrouse, Montegut, Mulberry, Point Barre, Sunrise and Theriot).
990	That portion of <u>Vermillion Parish</u> lying south of the Intracoastal Waterway.

COASTAL PLAN

HOMEOWNERS BASE PREMIUM COMPUTATION

BASE CLASS PREMIUM TABLE

Territory	HO 00 03
900, 910, 920, 930, 950, 970, 980, 990	2044
940, 960	1750

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, 910	282
920	286
930, 950, 970, 980, 990	303
940, 960	288

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

<u>FORM 4</u>	Deductible Amount		
Coverage A Limit	\$500	\$1,000	\$2,500
Up to \$25,000	0.91	0.77	0.59
\$25,001 to \$175,000	0.93	0.84	0.68

<u>FORM 6</u>	Deductible Amount		
Coverage A Limit	\$500	\$1,000	\$2,500
Up to \$25,000	0.90	0.76	0.56
\$25,001 to \$175,000	0.92	0.81	0.63

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

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 - All					
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	238	73	273	84
	F	319	100	368	116
2	M	243	78	281	89
	F	325	103	373	119
3	M	243	78	281	89
	F	325	103	373	119
4	M	243	78	281	89
	F	325	103	373	119
5	M	243	78	281	89
	F	325	103	373	119
6	M	243	78	281	89
	F	325	103	373	119
7	M	243	78	281	89
	F	389	122	446	141
8	M	292	95	338	105
	F	422	135	487	154
9	M	406	130	468	149
	F	587	187	673	216
10	M	522	165	598	189
	F	746	238	860	273

* **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		0.13

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

Territory - All					
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	287	89	327	100
	F	384	119	441	138
2	M	292	95	338	108
	F	389	122	446	141
3	M	292	95	338	108
	F	389	122	446	141
4	M	292	95	338	108
	F	389	122	446	141
5	M	292	95	338	108
	F	389	122	446	141
6	M	292	95	338	108
	F	389	122	446	141
7	M	292	95	338	108
	F	468	149	538	170
8	M	352	114	403	130
	F	506	162	581	187
9	M	487	154	560	176
	F	700	224	809	257
10	M	625	197	717	227
	F	895	287	1030	327

* **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

COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

MOBILE HOMES - FIRE - DWG-1

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

KEY PREMIUMS

Territories	900, 910, 920, 930, 940, 970		950, 960	
	980,990			
Prot.	Cov. A	Cov. C	Cov. A	Cov. C
Class	Bldg.	Conts.	Bldg.	Conts.
1	181	55	192	58
2	185	59	196	62
3	185	59	196	62
4	185	59	196	62
5	185	59	196	62
6	185	59	196	62
7	185	59	196	62
8	222	71	235	75
9	308	98	327	103
10	397	124	420	130

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

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
ALL	363	454	497	71	98

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

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, 910, 920, 930, 940, 970, 980, 990	717	140
950, 960	758	148

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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35,000	1.342	5.87
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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

DWELLING KEY PREMIUM TABLE -

WINDSTORM & HAIL ONLY POLICIES (EXCLUDING MOBILE HOMES)

	COV. A - BLDG.			COV. C - CONTS.	
	Dwg-1	Dwg-2	Dwg-3	Dwg-1	Dwg-2 or 3
All Coastal Territories	384	480	526	75	104

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.

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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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)

	COV. A - BLDG.			COV. C - CONTS.	
	Dwg-1	Dwg-2	Dwg-3	Dwg-1	Dwg-2 or 3
All Coastal Territories	384	480	526	75	104

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.

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: Apply a factor of 1.30**

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