

Louisiana Property Insurer,

The time has arrived for us to request the data necessary to ensure that Louisiana Citizens Property Insurance Corporation, rates are at least 10% above market rates in each Louisiana parish in accordance with Louisiana revised statute, Title 22:2303. Per the aforementioned statute Louisiana Citizens Property Insurance is now required to collect said data directly from property insurers in the state.

The required data will be requested in a two step process. The First step, this survey, will allow LCPIC to identify the largest writers in each Louisiana parish. Once the largest writers have been identified by parish, a second survey will be sent to those insurers requesting their rates for sample, and base risks in each respective parish.

THIS INITIAL SURVEY MUST BE COMPLETED AND RETURNED TO LCPIC NO LATER THAN

July 09 2009!

Complete this survey by entering your company's data for each line on the respective Excel worksheets and email the work book to LCPIC's Actuarial Analyst Kendall David @ Kdavid@lacitizens.com.

Direct written premium and policies-in-force are requested for each company writing business in Louisiana during the 2009 Calendar Year for these policy forms (lines of business): Direct written premium and policies –in-force are also requested for the coastal areas of the ten coastal parishes. A description of the coastal areas of each coastal parish is included at the bottom of the survey. Each Company should also submit the number of policies-in-force for the 2008 Calendar year.

1. Homeowners 2. Mobile Home 3. Renters 4. Residential Fire and extended Coverage:

Note: We are **not** collecting data for commercial property or residential property written on commercial policy forms.

Data for all companies in your group, even surplus line companies must be reported. Each company should be reported. Data from Surplus lines companies is requested so that a complete and balanced view of the property markets is received; however Surplus companies will not participate in the second step of the survey regardless of their market share in a parish.

Enter data for only one company per worksheet. If you have more than one company in your group writing policies in Louisiana for the requested lines during 2009, use a separate worksheet for each company.

Do not report “debit” or “industrial fire” experience. If your company or one of your companies, only writes debit or industrial fire insurance, please notify Kendall David at kdavid@lacitizens.com. A survey will not be required for companies only writing debit of industrial fire insurance in Louisiana.

Only report direct written business on the survey; do not report reinsurance or excess insurance.

Do not report “collateral protection” business. If your company only writes collateral protection insurance please notify Kendall David by e-mail. A survey will not be required for companies only writing collateral protection business in Louisiana. If your company writes business in addition to collateral protection report only that business in the workbook.

If your company writes “forced placed business,” provide a statement to this effect on the worksheet or in the email accompanying the completer worksheet (s) force place business should be reported.

If your company is exiting Louisiana’s market, is in run-off, has been merged with another, is under administrative supervision, or is insolvent, please provide a statement to this effect on the worksheet or in the email accompanying the worksheet (s); however we still request that you complete this survey for the 2009 Calendar year.

If your company(s) did not write a requested line of business, mark the appropriate worksheet with a comment that you did not have Louisiana experience in the calendar year 2009 for that line of business. If your company(s) did not write any of the requested line of businesses in 2009 simply notify Kendall David via e-mail at kdavid@lacitizens.com with a list of your companies not writing in Louisiana in 2009.

DATA: Experience is for the calendar year 2009 **Direct** business written in Louisiana.

Data is requested on a direct written premium basis and on the number of policies in force (PIF). We request that you separately report premium and PIF data for policies that include the peril of wind versus those policies that are written to exclude All Wind.

Written premium should not include LCPIC’s assessments, policy fees, and other charges no considered to be premium.

Policies in force are to be evaluated as of 12/31/2009.

If a policy is endorsed with coverages reported on annual statement lines other than fire (1) allied lines (2.1) or homeowners (4) e.g. earthquake (12) or inland marine (9), do not include that endorsed premium in this survey. If reported premiums include such endorsed coverages, provide a statement to this effect on the worksheet or by e-mail.

If a parish falls into two or more rating territories, report data for each territory in that parish by adding rows to the spreadsheet for that parish. Territories should be identified appropriately.

Line Definitions:

Homeowners: A package policy covering structures and personal property (contents) written under policy forms commonly referred to as HO-2, HO-3, HO-5, HO-6, or equivalent policy forms (reported on annual statement line 4). Do not include policies written on a mobile home here; enter these policies on the mobile home worksheet.

Renters: A package policy covering personal property (contents written under the policy form commonly referred to as HO-4 or equivalent policy forms (reported on annual statement line 4)

Mobile Home: Property written on mobile home structures and personal property (contents) under any policy form, including a multi-peril form or dwelling fire form (reported on various annual statement lines). If mobile home is written on separate fire and EC policy forms do not double count in force policies in when both fire and EC are written on the property; but does include combined fire and EC written premium.

Residential Fire and EC: Owner occupied, residential property written on a dwelling fire form (reported on annual statement line 1) on extended coverage forms (reported on annual statement line 2.1) or on residential fire/EC package forms. Do not include mobile home policies on this worksheet; enter these policies on the mobile home worksheet.

If your company is determined to be one of the largest property writers in a parish, you will receive:

A second survey, this second survey will request a hard copy of your Louisiana rate manual, your Louisiana premium calculation formula, and specific rates for a rating sample by policy form in each parish. This information will be used to create a baseline for pricing products equal to or above the prevailing market rate in each parish.

LCPIC agrees that in consideration of receipt of insurer's responses to LCPIC's ratemaking survey, LCPIC shall consider those responses to be proprietary, privileged and confidential and shall maintain the confidentiality of such responses. LCPIC shall use the insurer's confidential information only for its own rate-making purposes pursuant to LA RS §22:2303 and shall not share insurer's confidential information with any other person. Notwithstanding the foregoing, LCPIC may provide the insurer's confidential information to the Louisiana Commissioner of Insurance as part of LCPIC's rate filing and to the Louisiana Legislative Auditor, as may be required by law. Insurer's response to LCPIC's rate-making survey shall evidence insurer's affirmation of LCPIC's agreement to maintain the confidentiality of insurer's data included in such response.

Direct all question to LA Citizens' Chief Actuary Scott Romito at Sromito@lacityzens.com.

This survey, step one, can also be found on our website at www.lacityzens.com/survey.aspx