

April 17, 2014

To: All Louisiana Citizens Property Insurance Corporation Producers

Rate Level Changes

Personal Lines Policies

The Louisiana Department of Insurance has approved the following changes to the property insurance rate levels for Personal Lines policies written by Louisiana Citizens Property Insurance Corporation. The approved rate changes are applicable to all new business and renewal policies effective June 1, 2014.

The approved revisions to the rates result in an overall increase of 6.7% for the FAIR Plan and -8.8% for the Coastal Plan policies. The increase on a statewide basis is 5.2%. The attached document outlines the rate level change by line of business and territory.

The new rates will be available for quoting April 16, 2014. To obtain a quote using the new rates, simply change the requested effective date to June 1, 2014 or later. The EPIC Quote screen will allow you to advance the requested effective date up to forty days from the date the quote is generated. The EPIC Quote screen will not allow you to back date the requested effective date.

All policies effective on or after June 1, 2014 will be priced using the new rates, irrespective of when the quote was generated.

STATUTORY INDICATED RATE LEVEL CHANGES

Parish	HO		Fire and EC		R/C		Mobile Homes		Wind Only		Total
	2012 Written Premium	Indicated Rate Change	2012 Written Premium	Indicated Rate Change	2012 Written Premium	Indicated Rate Change	2012 Written Premium	Indicated Rate Change	2012 Written Premium	Indicated Rate Change	Indicated Rate
FAIR Plan											
Acadia	126,440	-6.5%	437,268	9.8%	4,367	3.9%	111,581	10.1%	350,401	8.7%	7.4%
Allen	4,365	0.1%	102,556	0.2%	-	-0.4%	19,048	5.9%	2,333	12.0%	1.2%
Ascension	170,473	0.3%	303,504	0.8%	2,426	7.6%	80,671	-0.3%	172,061	11.8%	3.2%
Assumption	241,806	-5.8%	359,132	8.9%	1,375	3.0%	177,317	16.4%	190,995	8.5%	6.5%
Avovelles	21,157	0.1%	82,764	6.3%	157	-33.3%	15,808	2.1%	970	32.0%	4.8%
Beauregard	8,485	0.1%	71,836	-1.6%	588	0.5%	29,943	0.0%	416	11.8%	-1.0%
Bienville	5,852	0.1%	18,575	3.0%	-	0.0%	2,365	-1.9%	-	30.8%	1.9%
Bossier	48,097	5.3%	26,852	18.6%	151	23.6%	2,714	-1.8%	2,678	31.6%	10.4%
Caddo	262,726	14.6%	269,389	18.0%	882	20.1%	2,718	-1.8%	20,133	31.7%	16.8%
Calcasieu	559,224	3.7%	1,352,008	6.4%	3,008	51.5%	467,745	0.0%	464,198	-10.7%	2.1%
Caldwell	772	-3.7%	6,660	5.3%	-	5.9%	1,674	-1.8%	-	32.1%	3.2%
Cameron	30,863	11.8%	185,283	56.7%	-	-2.1%	161,481	0.1%	158,525	11.0%	23.6%
Catahoula	7,149	0.1%	75,221	4.5%	-	-9.8%	7,740	1.9%	54	32.1%	4.0%
Claiborne	2,177	0.1%	43,481	4.9%	-	6.4%	6,687	-0.8%	-	30.0%	3.9%
Concordia	15,834	0.2%	101,774	4.8%	289	-22.6%	8,666	1.9%	61	32.0%	4.0%
DeSoto	2,465	13.2%	6,693	3.3%	-	-0.4%	1,275	-1.9%	1,372	30.0%	7.9%
East Baton Rouge	934,395	9.9%	1,310,448	0.8%	4,144	21.3%	14,739	1.7%	817,958	17.1%	7.9%
East Carroll	5,753	0.0%	27,914	2.2%	-	-9.3%	3,417	1.9%	-	32.1%	1.9%
East Feliciana	34,795	-0.1%	26,409	0.3%	336	0.0%	3,695	5.9%	2,696	12.1%	0.9%
Evangeline	27,675	0.1%	97,521	9.9%	128	1.8%	23,639	6.1%	508	11.8%	7.5%
Franklin	7,846	8.0%	34,527	2.7%	-	6.0%	2,778	-2.0%	-	32.1%	3.3%
Grant	11,793	0.1%	64,969	4.8%	269	0.4%	15,443	-1.8%	-	32.1%	3.1%
Iberia	584,660	2.3%	1,208,291	15.5%	6,928	-4.5%	378,101	8.4%	1,471,625	-1.2%	5.9%
Iberville	81,989	-2.4%	180,438	0.3%	1,325	0.0%	37,555	0.0%	58,249	11.8%	1.5%
Jackson	6,582	0.1%	17,748	34.8%	-	0.4%	4,813	-2.0%	-	32.1%	20.9%
Jefferson	9,232,561	0.5%	14,182,614	9.8%	114,663	-1.4%	64,921	1.1%	10,558,396	6.7%	6.3%
Jefferson Davis	43,503	5.3%	217,638	0.4%	1,022	1.6%	51,932	0.0%	130,171	21.2%	6.9%
Lafayette	380,930	4.4%	1,892,789	12.3%	7,787	33.6%	404,093	0.0%	1,203,166	-1.6%	6.0%
Lafourche	1,561,594	-12.2%	1,713,844	-2.7%	9,027	-2.7%	502,145	1.1%	1,616,316	6.7%	-2.3%
La Salle	7,440	9.6%	25,464	4.8%	-	-5.1%	2,552	-0.8%	50	32.1%	5.4%
Lincoln	22,058	0.3%	84,605	3.4%	-	0.0%	1,835	-1.8%	63	32.1%	2.7%
Livingston	54,244	0.1%	183,223	1.3%	631	0.0%	32,490	1.7%	68,006	11.9%	3.3%
Madison	15,348	0.1%	80,288	5.0%	-	0.4%	1,654	2.1%	-	32.1%	4.2%
Morehouse	12,397	13.2%	99,496	3.4%	-	0.0%	3,954	-0.8%	-	32.1%	4.3%
Natchitoches	30,359	-1.2%	159,735	-2.6%	551	0.4%	17,306	-2.0%	-	32.1%	-2.4%
Orleans	23,441,904	16.8%	23,730,463	-3.1%	125,789	2.5%	5,067	1.0%	5,020,794	20.2%	8.0%
Ouachita	151,604	1.1%	270,973	0.4%	238	0.0%	12,739	-2.0%	-	32.6%	0.6%
Plaquemines	146,470	-0.2%	369,108	13.8%	8,527	25.4%	153,622	0.1%	467,108	6.7%	7.4%
Pointe Coupee	54,925	0.1%	108,526	1.0%	-	-0.4%	14,351	5.8%	3,648	11.8%	1.3%
Rapides	102,697	0.2%	420,702	0.7%	2,123	32.0%	22,935	-1.8%	-	31.8%	0.6%
Red River	2,101	13.2%	8,305	3.0%	-	44.1%	4,651	-1.9%	-	30.0%	2.9%
Richland	14,337	0.1%	51,109	-4.7%	-	-9.7%	3,234	-1.8%	-	32.5%	-3.6%
Sabine	1,116	5.4%	43,874	-3.4%	-	6.4%	39,167	-1.8%	-	32.7%	-2.5%
Saint Bernard	1,415,947	5.8%	1,832,347	1.3%	26,302	27.3%	178,498	0.1%	808,695	6.7%	3.9%
Saint Charles	539,263	-0.8%	493,408	-2.4%	805	3.1%	73,867	1.0%	664,936	17.3%	5.6%
Saint Helena	2,617	0.0%	15,930	1.0%	-	9.5%	1,282	5.8%	1,502	12.3%	2.0%
Saint James	97,418	-3.4%	184,853	14.0%	962	-0.4%	48,712	1.1%	85,630	8.7%	7.3%
Saint John the Baptist	818,523	-11.6%	513,242	-2.9%	2,885	-3.9%	29,701	1.0%	361,570	17.3%	-2.7%
Saint Landry	138,465	-0.2%	366,666	2.8%	1,611	1.8%	52,329	5.8%	10,227	11.9%	2.5%
Saint Martin	155,956	-1.3%	483,747	3.5%	1,727	-0.6%	199,294	10.3%	322,467	8.7%	5.5%
Saint Mary	699,481	-7.3%	1,543,448	18.4%	2,398	-2.1%	152,015	8.4%	1,232,841	11.2%	10.6%
Saint Tammany	1,677,850	0.0%	2,563,082	28.9%	29,281	-0.4%	190,301	1.8%	2,762,432	-1.1%	9.9%
Tangipahoa	109,714	0.1%	311,892	0.8%	2,057	4.1%	27,357	1.7%	71,837	11.9%	2.3%
Tensas	7,083	0.1%	21,565	38.6%	-	-8.0%	499	2.1%	43	32.1%	28.6%
Terrebonne	2,781,593	0.1%	2,820,374	21.4%	22,083	-7.6%	662,662	1.1%	3,446,122	6.7%	8.7%
Union	7,953	0.1%	33,351	-3.9%	-	-12.0%	3,795	-0.8%	64	32.5%	-2.9%
Vermilion	392,842	-7.2%	1,456,699	7.7%	4,284	2.9%	728,049	8.3%	1,913,568	0.0%	3.2%
Vernon	2,062	0.1%	34,594	-17.7%	-	6.5%	12,015	-1.8%	1,109	32.1%	-12.0%
Washington	157,981	0.1%	300,176	27.6%	1,219	0.4%	27,727	10.3%	6,700	11.8%	17.5%
Webster	37,397	0.1%	30,665	38.8%	-	-8.7%	6,048	-1.9%	-	32.9%	15.9%
West Baton Rouge	18,863	0.1%	49,152	1.0%	-	0.0%	8,716	1.8%	25,454	11.7%	3.6%
West Carroll	5,582	0.0%	18,235	5.5%	-	6.5%	-	-0.8%	-	32.5%	4.2%
West Feliciana	7,121	-0.1%	22,808	0.0%	149	0.4%	2,800	5.8%	4,748	12.3%	2.0%
Winn	76	13.2%	36,320	3.6%	-	-32.7%	1,522	-1.8%	-	32.1%	3.4%
Total	47,552,749	8.1%	63,186,574	5.3%	392,494	3.8%	5,327,450	3.6%	34,502,894	7.7%	6.7%

STATUTORY INDICATED RATE LEVEL CHANGES

Parish	HO		Fire and EC		R/C		Mobile Homes		Wind Only		Total
	2012 Written Premium	Indicated Rate Change	2012 Written Premium	Indicated Rate Change	2012 Written Premium	Indicated Rate Change	2012 Written Premium	Indicated Rate Change	2012 Written Premium	Indicated Rate Change	Indicated Rate
Coastal Plan											
Cameron	35,263	29.2%	223,829	6.1%	-	3.5%	194,584	0.7%	50,465	-12.8%	3.8%
Iberia	-	-19.3%	-	7.2%	-	-32.1%	-	-14.8%	-	-14.1%	0.0%
Jefferson	287,214	-11.0%	4,018,453	-7.6%	2,728	1.0%	318,731	-15.4%	202,560	-2.8%	-8.1%
Lafourche	1,044,469	-21.2%	1,718,803	-7.2%	3,262	-2.5%	362,733	-1.4%	1,087,396	-10.5%	-11.0%
Orleans	57,561	31.5%	214,464	12.8%	-	-9.0%	-	-7.2%	25,993	-2.8%	15.0%
Plaquemines	158,645	21.5%	837,028	-29.1%	4,153	16.8%	647,096	-16.7%	58,629	-6.0%	-18.8%
Saint Bernard	17,919	2.4%	226,209	-8.6%	384	0.0%	37,913	0.1%	51,128	-14.8%	-7.9%
Saint Mary	12,914	3.6%	335,120	5.7%	-	12.8%	10,451	4.9%	19,444	-2.8%	5.2%
Terrebonne	698,225	-16.2%	2,073,138	-4.4%	3,108	-40.0%	398,233	-3.1%	626,776	-11.2%	-7.6%
Vermilion	-	-19.1%	75,775	-0.4%	-	-30.9%	30,304	0.0%	38,403	-21.0%	-5.8%
Total	2,312,211	-13.1%	9,722,819	-7.5%	13,635	-4.4%	2,000,045	-8.6%	2,160,793	-10.0%	-8.8%
TOTAL (FAIR + Coastal)	49,864,960	7.1%	72,909,393	3.6%	406,129	3.5%	7,327,495	0.3%	36,663,688	6.7%	5.2%

FAIR PLAN

HOMEOWNERS BASE PREMIUM COMPUTATION

BASE CLASS PREMIUM TABLE

Territory	HO 00 03	Territory	HO 00 03
010	1473	330	954
020	1218	340	1182
030	1179	350	954
040	1549	360, 361	2135
050	1041	370	1059
060	1218	380	1952
070	1045	390	1218
080	957	400	1067
090, 091	950	410	1228
100	1364	420	1045
110	954	430	1004
120	2373	440	1799
130	954	450	1632
140	1045	460	1291
150	954	470	1549
160	1115	480	1422
170, 171	1338	490	1218
180	1045	500	1450
190	1066	510	1952
200	1218	520	1393
210	1028	530	1293
220	954	540	954
230	1452	550	1952
240	1218	560	1045
250	1045	570	1611
260	2114	580	1067
270	1453	590	1218
280	1429	600	1045
290	1890	610	1178
300	1051	620	1012
310	1046	630	1029
320	1218	640	1416

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
10	318
20	269
30	296
40	343
50	150
60	194
70	242
80	299
90, 91	299
100	356
110	216
120	524
130	203
140	182
150	154
160	258
170, 171	296
180	205
190	244
200	230
210	160
220	226
230	298
240	244
250	226
260	356
270	311
280	374
290	328
300	222
310	242
320	253

Territory	HO 00 04
330	226
340	242
350	259
360, 361	206
370	205
380	247
390	240
400	297
410	206
420	204
430	149
440	247
450	337
460	254
470	284
480	322
490	230
500	325
510	524
520	243
530	254
540	207
550	339
560	213
570	422
580	148
590	233
600	221
610	244
620	180
630	239
640	144

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

FORM 4

Coverage C Limit	\$500	\$1,000	Deductible Amount		
			\$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	\$500	\$1,000	Deductible Amount		
			\$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

ED. 04/12

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	4,057
910	3,284
920	6,945
930	2,754
940	3,054
950	6,621
960	4,202
970	2,866
980	2,663
990	3,259

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COASTAL PLAN

HOMEOWNERS BASE PREMIUM COMPUTATION

BASE CLASS PREMIUM TABLE

Territory	HO 00 04
900	269
910	332
920	294
930	543
940	313
950	243
960	253
970	247
980	339
990	337

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

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