

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

KEY PREMIUM/KEY FACTOR DISPLAY

MOBILE HOMES - FIRE - DWG-1

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

KEY PREMIUMS

Territories 010		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	292	87
2 - 7	299	95
8	358	113
9	497	155
10	644	198

Territory 020	
Cov. A	Cov. C
Bldg.	Conts.
329	99
338	107
405	128
562	178
724	225

Territory 030	
Cov. A	Cov. C
Bldg.	Conts.
365	117
376	123
449	144
626	198
808	254

Territories 040		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	386	118
2 - 7	394	126
8	472	151
9	655	205
10	846	265

Territories 050	
Cov. A	Cov. C
Bldg.	Conts.
346	105
353	112
423	136
588	186
757	236

Territories 060	
Cov. A	Cov. C
Bldg.	Conts.
311	94
320	101
383	121
533	167
687	214

Territories 070		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	338	101
2 - 7	346	109
8	416	132
9	576	182
10	742	228

Territories 080	
Cov. A	Cov. C
Bldg.	Conts.
306	91
312	97
373	119
519	161
667	205

Territory 090, 091	
Cov. A	Cov. C
Bldg.	Conts.
306	91
312	97
373	119
519	161
667	205

Territory 100		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	218	66
2 - 7	224	71
8	267	85
9	372	117
10	478	148

Territories 110	
Cov. A	Cov. C
Bldg.	Conts.
278	82
285	90
341	109
474	147
610	188

Territory 120	
Cov. A	Cov. C
Bldg.	Conts.
435	131
444	141
533	171
739	235
955	297

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 130		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	346	104
2 - 7	353	113
8	423	137
9	590	187
10	758	235

Territory 140	
Cov. A	Cov. C
Bldg.	Conts.
341	103
349	110
419	134
584	184
751	235

Territory 150	
Cov. A	Cov. C
Bldg.	Conts.
346	104
353	113
423	137
590	187
758	235

Territory 160		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	339	101
2 - 7	346	109
8	417	132
9	578	183
10	744	231

Territory 170, 171	
Cov. A	Cov. C
Bldg.	Conts.
334	101
342	108
411	130
570	180
734	228

Territory 180	
Cov. A	Cov. C
Bldg.	Conts.
344	104
352	113
421	136
587	186
754	235

Territory 190		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	334	99
2 - 7	340	106
8	410	128
9	568	176
10	728	225

Territory 200	
Cov. A	Cov. C
Bldg.	Conts.
333	101
338	108
407	132
565	178
727	227

Territories 210	
Cov. A	Cov. C
Bldg.	Conts.
279	84
285	90
341	110
475	150
612	190

Territories 220		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	278	82
2 - 7	285	90
8	343	109
9	475	148
10	611	189

Territory 230	
Cov. A	Cov. C
Bldg.	Conts.
348	106
357	114
427	138
595	190
769	240

Territory 240	
Cov. A	Cov. C
Bldg.	Conts.
374	118
383	121
461	145
639	199
818	254

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 250		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	279	84
2 - 7	285	90
8	341	110
9	475	150
10	612	190

Territory 260	
Cov. A	Cov. C
Bldg.	Conts.
388	118
398	126
477	152
662	209
851	265

Territor 270	
Cov. A	Cov. C
Bldg.	Conts.
222	65
227	71
272	86
377	118
488	150

Territory 280		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	213	64
2 - 7	218	70
8	261	83
9	362	114
10	465	145

Territory 290	
Cov. A	Cov. C
Bldg.	Conts.
392	117
401	126
480	153
668	209
861	266

Territory 300	
Cov. A	Cov. C
Bldg.	Conts.
282	84
289	91
346	109
480	151
617	191

Territor 310		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	278	82
2 - 7	285	90
8	341	109
9	474	147
10	610	188

Territories 320	
Cov. A	Cov. C
Bldg.	Conts.
321	97
328	102
394	124
547	171
702	218

Territory 330	
Cov. A	Cov. C
Bldg.	Conts.
346	105
353	112
423	136
588	186
757	236

Territory 340		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	281	85
2 - 7	287	92
8	342	111
9	479	153
10	616	192

Territory 350	
Cov. A	Cov. C
Bldg.	Conts.
279	84
285	90
341	110
475	150
612	190

Territories 360, 361	
Cov. A	Cov. C
Bldg.	Conts.
334	100
343	109
414	132
572	179
735	226

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

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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 370		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	279	84
2 - 7	285	90
8	341	110
9	475	150
10	612	190

Territories 380	
Cov. A	Cov. C
Bldg.	Conts.
484	146
494	157
595	189
825	259
1061	329

Territory 390	
Cov. A	Cov. C
Bldg.	Conts.
332	99
341	106
407	129
565	178
729	227

Territory 400		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	278	82
2 - 7	285	90
8	343	109
9	475	148
10	611	189

Territory 410	
Cov. A	Cov. C
Bldg.	Conts.
338	101
346	109
416	132
576	182
742	228

Territory 420	
Cov. A	Cov. C
Bldg.	Conts.
278	82
285	90
343	109
475	148
611	189

Territory 430		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	278	82
2 - 7	285	90
8	343	109
9	475	148
10	611	189

Territory 440	
Cov. A	Cov. C
Bldg.	Conts.
484	148
496	157
595	189
823	259
1063	331

Territory 450	
Cov. A	Cov. C
Bldg.	Conts.
429	130
438	139
526	167
730	230
942	294

Territory 460		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	332	99
2 - 7	341	106
8	407	129
9	565	178
10	729	227

Territory 470	
Cov. A	Cov. C
Bldg.	Conts.
389	116
396	124
476	153
659	207
847	265

Territory 480	
Cov. A	Cov. C
Bldg.	Conts.
429	130
438	139
526	167
730	230
942	294

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

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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 490		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	332	98
2 - 7	341	106
8	408	130
9	565	177
10	729	224

Territory 500	
Cov. A	Cov. C
Bldg.	Conts.
297	90
301	96
362	116
502	157
648	202

Territory 510	
Cov. A	Cov. C
Bldg.	Conts.
354	106
360	115
433	140
600	188
771	241

Territory 520		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	171	51
2 - 7	177	56
8	211	65
9	295	92
10	378	116

Territory 530	
Cov. A	Cov. C
Bldg.	Conts.
317	96
327	103
391	124
543	170
699	215

Territory 540	
Cov. A	Cov. C
Bldg.	Conts.
346	105
353	112
423	136
588	186
757	236

Territory 550		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	416	126
2 - 7	425	134
8	508	162
9	705	222
10	907	281

Territory 560	
Cov. A	Cov. C
Bldg.	Conts.
281	85
287	92
342	111
479	153
616	192

Territory 570	
Cov. A	Cov. C
Bldg.	Conts.
348	108
360	113
430	137
596	190
769	241

Territory 580		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	278	82
2 - 7	285	90
8	343	109
9	475	148
10	611	189

Territory 590	
Cov. A	Cov. C
Bldg.	Conts.
410	122
420	130
504	159
700	220
899	278

Territory 600	
Cov. A	Cov. C
Bldg.	Conts.
338	101
346	109
416	132
576	182
742	228

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
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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 610		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	320	96
2 - 7	327	103
8	391	125
9	542	173
10	699	221

Territory 620	
Cov. A	Cov. C
Bldg.	Conts.
281	85
287	92
342	111
479	153
616	192

Territory 630	
Cov. A	Cov. C
Bldg.	Conts.
334	105
342	107
414	129
571	178
733	224

Territory 640		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	278	82
2 - 7	285	90
8	343	109
9	475	148
10	611	189

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

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COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

MOBILE HOMES - FIRE - DWG-1

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

KEY PREMIUMS

Territories 900		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	258	79
2	263	84
3	263	84
4	263	84
5	263	84
6	263	84
7	263	84
8	316	100
9	438	139
10	564	176

Territories 910	
Cov. A	Cov. C
Bldg.	Conts.
308	94
313	100
313	100
313	100
313	100
313	100
313	100
377	121
522	166
673	211

Territory 920	
Cov. A	Cov. C
Bldg.	Conts.
569	174
581	185
581	185
581	185
581	185
581	185
698	223
967	309
1246	390

Territories 930		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	291	90
2	298	96
3	298	96
4	298	96
5	298	96
6	298	96
7	298	96
8	357	114
9	495	159
10	639	200

Territories 940	
Cov. A	Cov. C
Bldg.	Conts.
212	67
217	70
217	70
217	70
217	70
217	70
217	70
260	84
360	117
469	146

Territory 950	
Cov. A	Cov. C
Bldg.	Conts.
349	106
356	112
356	112
356	112
356	112
356	112
426	136
596	187
764	237

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

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COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

MOBILE HOMES - FIRE - DWG-1

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

KEY PREMIUMS

Territories 960		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	294	90
2	299	93
3	299	93
4	299	93
5	299	93
6	299	93
7	299	93
8	360	115
9	498	157
10	640	198

Territories 970	
Cov. A	Cov. C
Bldg.	Conts.
307	93
315	101
315	101
315	101
315	101
315	101
315	101
315	101
378	121
523	168
674	213

Territory 980	
Cov. A	Cov. C
Bldg.	Conts.
288	90
296	96
296	96
296	96
296	96
296	96
296	96
356	114
491	159
636	201

Territories 990		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	290	90
2	297	96
3	297	96
4	297	96
5	297	96
6	297	96
7	297	96
8	357	115
9	494	157
10	638	200

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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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
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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

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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	622	149
020	265	58
030	300	65
040	811	194
050	231	43
060	252	54
070	100	25
080	143	34
090, 091	143	34
100	401	100
110	186	34
120	914	220
130	230	42
140	102	25
150	230	42
160	100	25
170, 171	236	51
180	231	42
190	265	58
200	265	57
210	186	34
220	186	34
230	739	177
240	297	65
250	186	34
260	692	166
270	470	113
280	388	96
290	693	164
300	187	34
310	186	34
320	254	55
330	231	43
340	187	34
350	186	34
360, 361	754	182
370	186	34

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

Rules for all other available dwelling coverage:
shall be in accordance with the Louisiana Dwelling Manual

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

MOBILE HOMES - EC - DWG-1

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

KEY PREMIUMS

TERRITORY	Coverage A	Coverage C
380	858	205
390	268	56
400	186	34
410	100	25
420	186	34
430	186	34
440	858	204
450	761	182
460	268	56
470	810	195
480	761	182
490	268	56
500	620	148
510	737	176
520	360	88
530	254	55
540	231	43
550	663	158
560	187	34
570	739	177
580	186	34
590	328	71
600	100	25
610	254	55
620	187	34
630	264	56
640	186	34

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

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

COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

MOBILE HOMES - EC - DWG-1

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

KEY PREMIUMS

TERRITORY	Coverage A	Coverage C
900	1016	198
910	1215	237
920	2253	441
930	1154	225
940	847	166
950	1375	267
960	1156	226
970	1223	238
980	1154	225
990	1152	226

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

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