

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

DWELLING KEY PREMIUM TABLE

WINDSTORM & HAIL ONLY POLICIES (EXCLUDING MOBILE HOMES)

TERRITORY	COV. A - BLDG.	COV. C - CONTS.
	Dwg-1	Dwg-1
010	240	59
020	131	28
030	196	41
040	279	66
050	111	17
060	86	18
070	27	7
080	42	8
090, 091	90	18
100	188	46
110	32	5
120	488	118
130	32	5
140	21	5
150	111	17
160	21	5
170, 171	151	34
180	32	5
190	122	26
200	86	18
210	32	5
220	32	5
230	275	66
240	157	32
250	32	5
260	374	89

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

DWG-1 Key Premiums are Non-Seasonal and Seasonal.

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.

FAIR PLAN

DWELLING KEY PREMIUM TABLE

WINDSTORM & HAIL ONLY POLICIES (EXCLUDING MOBILE HOMES)

TERRITORY	COV. A - BLDG.	COV. C - CONTS.
	Dwg-1	Dwg-1
270	276	67
280	250	61
290	372	88
300	32	5
310	32	5
320	162	35
330	32	5
340	32	5
350	32	5
360, 361	354	87
370	103	15
380	374	89
390	117	25
400	98	14
410	21	5
420	97	13
430	64	9
440	309	73
450	318	75
460	106	22
470	223	53
480	399	95
490	187	39
500	271	66
510	417	101
520	212	51

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

DWG-1 Key Premiums are Non-Seasonal and Seasonal.

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.

FAIR PLAN

DWELLING KEY PREMIUM TABLE

WINDSTORM & HAIL ONLY POLICIES (EXCLUDING MOBILE HOMES)

TERRITORY	COV. A - BLDG.	COV. C - CONTS.
	Dwg-1	Dwg-1
530	162	35
540	32	5
550	385	91
560	89	13
570	326	78
580	32	5
590	132	29
600	78	15
610	118	25
620	93	13
630	106	22
640	32	5

Limit of Liability**	KEY FACTORS	
	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

DWG-1 Key Premiums are Non-Seasonal and Seasonal.

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

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FAIR PLAN

DWELLING KEY PREMIUM TABLE

WINDSTORM & HAIL ONLY POLICIES (MOBILE HOMES)

TERRITORY	COV. A - BLDG.	COV. C - CONTS.
	Dwg-1	Dwg-1
010	240	59
020	131	28
030	196	41
040	279	66
050	111	17
060	86	18
070	27	7
080	42	8
090, 091	90	18
100	188	46
110	32	5
120	488	118
130	32	5
140	21	5
150	111	17
160	21	5
170, 171	151	34
180	32	5
190	122	26
200	86	18
210	32	5
220	32	5
230	275	66
240	157	32
250	32	5
260	374	89
270	276	67
280	250	61
290	372	88

DWG-1 Key Premiums are Non-Seasonal and Seasonal.

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 (MOBILE HOMES)

TERRITORY	COV. A - BLDG.	COV. C - CONTS.
	Dwg-1	Dwg-1
300	32	5
310	32	5
320	162	35
330	32	5
340	32	5
350	32	5
360, 361	354	87
370	103	15
380	374	89
390	117	25
400	98	14
410	21	5
420	97	13
430	64	9
440	309	73
450	318	75
460	106	22
470	223	53
480	399	95
490	187	39
500	271	66
510	417	101
520	212	51
530	162	35
540	32	5
550	385	91
560	89	13
570	326	78
580	32	5

DWG-1 Key Premiums are Non-Seasonal and Seasonal.

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**
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- 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.**

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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
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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
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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)

	COV. A - BLDG.	COV. C - CONTS.
TERRITORY	Dwg-1	Dwg-1
590	132	29
600	78	15
610	118	25
620	93	13
630	106	22
640	32	5

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
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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

DWG-1 Key Premiums are Non-Seasonal and Seasonal.

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.

FAIR PLAN

DWELLING KEY PREMIUM TABLE

WINDSTORM & HAIL ONLY POLICIES (EXCLUDING MOBILE HOMES)

TERRITORY	COV. A - BLDG.	COV. C - CONTS.
	Dwg-3	Dwg-3
010	308	82
020	166	38
030	249	56
040	355	93
050	136	24
060	108	25
070	33	8
080	51	13
090, 091	115	25
100	238	64
110	38	7
120	623	164
130	38	7
140	26	7
150	136	24
160	26	7
170, 171	191	46
180	38	7
190	155	36
200	108	25
210	38	7
220	38	7
230	351	92
240	198	45
250	38	7
260	475	123

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
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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
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50,000	1.685	8.42
Each Additional \$1,000	0.023	0.17

DWG-1 Key Premiums are Non-Seasonal and Seasonal.

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.

FAIR PLAN

DWELLING KEY PREMIUM TABLE

WINDSTORM & HAIL ONLY POLICIES (EXCLUDING MOBILE HOMES)

TERRITORY	COV. A - BLDG.	COV. C - CONTS.
	Dwg-3	Dwg-3
270	353	93
280	317	85
290	473	122
300	38	7
310	38	7
320	207	47
330	38	7
340	38	7
350	38	7
360, 361	452	120
370	125	21
380	475	123
390	149	34
400	117	21
410	26	7
420	117	20
430	77	13
440	392	100
450	404	103
460	134	30
470	284	75
480	507	129
490	237	54
500	347	91
510	532	140
520	270	71

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
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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
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49,000	1.662	8.25
50,000	1.685	8.42
Each Additional \$1,000	0.023	0.17

DWG-1 Key Premiums are Non-Seasonal and Seasonal.

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

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FAIR PLAN

DWELLING KEY PREMIUM TABLE

WINDSTORM & HAIL ONLY POLICIES (EXCLUDING MOBILE HOMES)

TERRITORY	COV. A - BLDG.	COV. C - CONTS.
	Dwg-3	Dwg-3
530	207	47
540	38	7
550	489	126
560	109	19
570	416	109
580	38	7
590	168	38
600	93	24
610	150	35
620	113	20
630	134	30
640	38	7

Limit of Liability**	KEY FACTORS	
	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
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8,000	0.726	1.34
9,000	0.749	1.50
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12,000	0.817	2.00
13,000	0.840	2.17
14,000	0.862	2.33
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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

DWG-1 Key Premiums are Non-Seasonal and Seasonal.

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.

FAIR PLAN

DWELLING KEY PREMIUM TABLE

WINDSTORM & HAIL ONLY POLICIES (MOBILE HOMES)

TERRITORY	COV. A - BLDG.	COV. C - CONTS.
	Dwg-3	Dwg-3
010	308	82
020	166	38
030	249	56
040	355	93
050	136	24
060	108	25
070	33	8
080	51	13
090, 091	115	25
100	238	64
110	38	7
120	623	164
130	38	7
140	26	7
150	136	24
160	26	7
170, 171	191	46
180	38	7
190	155	36
200	108	25
210	38	7
220	38	7
230	351	92
240	198	45
250	38	7
260	475	123
270	353	93
280	317	85
290	473	122

DWG-1 Key Premiums are Non-Seasonal and Seasonal.

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.**

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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
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19,000	0.976	3.17
20,000	1.000	3.34
21,000	1.023	3.51
22,000	1.046	3.67
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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
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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-3	Dwg-3
300	38	7
310	38	7
320	207	47
330	38	7
340	38	7
350	38	7
360, 361	452	120
370	125	21
380	475	123
390	149	34
400	117	21
410	26	7
420	117	20
430	77	13
440	392	100
450	404	103
460	134	30
470	284	75
480	507	129
490	237	54
500	347	91
510	532	140
520	270	71
530	207	47
540	38	7
550	489	126
560	109	19
570	416	109
580	38	7

DWG-1 Key Premiums are Non-Seasonal and Seasonal.

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**
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- 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 (MOBILE HOMES)

	COV. A - BLDG.	COV. C - CONTS.
TERRITORY	Dwg-3	Dwg-3
590	168	38
600	93	24
610	150	35
620	113	20
630	134	30
640	38	7

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.566	0.17
2,000	0.588	0.33
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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

DWG-1 Key Premiums are Non-Seasonal and Seasonal.

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.

COASTAL PLAN

DWELLING KEY PREMIUM TABLE -

WINDSTORM & HAIL ONLY POLICIES (EXCLUDING MOBILE HOMES)

TERRITORY	COV. A - BLDG.	COV. C - CONTS.
	Dwg-1	Dwg-1
900	936	183
910	1115	217
920	2801	545
930	1106	217
940	696	136
950	2309	450
960	982	191
970	788	153
980	912	178
990	719	140

Dwg-3 Key Premiums are Non-Seasonal and Seasonal.

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
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COASTAL PLAN

DWELLING KEY PREMIUM TABLE -

WINDSTORM & HAIL ONLY POLICIES (MOBILE HOMES)

TERRITORY	COV. A - BLDG.	COV. C - CONTS.
	Dwg-1	Dwg-1
900	936	183
910	1115	217
920	2801	545
930	1106	217
940	696	136
950	2309	450
960	982	191
970	788	153
980	912	178
990	719	140

Dwg-3 Key Premiums are Non-Seasonal and Seasonal.

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.**

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
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Each Additional \$1,000	0.023	0.17

COASTAL PLAN

DWELLING KEY PREMIUM TABLE -

WINDSTORM & HAIL ONLY POLICIES (EXCLUDING MOBILE HOMES)

TERRITORY	COV. A - BLDG.	COV. C - CONTS.
	Dwg-3	Dwg-3
900	1196	245
910	1422	293
920	3574	733
930	1413	290
940	890	183
950	2947	606
960	1254	256
970	1005	206
980	1166	236
990	918	189

Dwg-3 Key Premiums are Non-Seasonal and Seasonal.

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 avail:
shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
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COASTAL PLAN

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WINDSTORM & HAIL ONLY POLICIES (MOBILE HOMES)

TERRITORY	COV. A - BLDG.	COV. C - CONTS.
	Dwg-3	Dwg-3
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930	1413	290
940	890	183
950	2947	606
960	1254	256
970	1005	206
980	1166	236
990	918	189

Dwg-3 Key Premiums are Non-Seasonal and Seasonal.

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**
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