

December 14, 2011

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 January 1, 2012.

The approved revisions to the rates result in an overall increase of 10.0% for the FAIR Plan and 10% for the Coastal Plan policies. The increase effects the following parishes: Calcasieu, Cameron, Iberia, Jefferson, Lafourche, Orleans, Plaquemines, St. Bernard, St. Mary, St. Tammany, Terrebonne, Vermillion. The attached document outlines the rate level change by line of business and territory.

**All policies effective on or after January 1, 2012 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
	2010 Written Premium	Indicated Rate Change	2010 Written Premium	Indicated Rate Change	2010 Written Premium	Indicated Rate Change	2010 Written Premium	Indicated Rate Change	2010 Written Premium	Indicated Rate Change	Indicated Rate Change
	<b><u>FAIR Plan</u></b>										
Calcasieu	1,277,782	10.0%	1,994,090	10.0%	16,344	9.8%	468,884	10.0%	582,460	0.0%	8.7%
Cameron	44,436	10.0%	178,980	10.0%	429	10.0%	210,484	10.0%	258,216	0.0%	6.3%
Iberia	1,338,163	10.0%	1,195,040	10.0%	16,751	10.1%	679,918	10.0%	1,418,373	0.0%	6.9%
Jefferson	19,182,915	10.0%	11,098,820	10.0%	500,874	9.8%	114,176	10.0%	8,196,777	0.0%	7.9%
Lafourche	2,949,913	10.0%	1,316,546	10.1%	24,042	9.8%	709,718	10.0%	1,433,727	0.0%	7.8%
Orleans	35,989,954	10.0%	20,931,496	10.0%	647,237	9.8%	7,260	10.0%	3,253,662	0.0%	9.5%
Plaquemines	234,286	10.0%	380,434	10.0%	20,677	9.8%	194,712	10.0%	506,418	0.0%	6.2%
Saint Bernard	2,084,612	10.0%	1,813,678	10.0%	48,701	9.8%	218,734	10.0%	737,754	0.0%	8.5%
Saint Mary	2,930,333	10.0%	1,329,474	10.0%	19,857	10.0%	216,239	10.0%	1,140,394	0.0%	8.0%
Saint Tammany	3,358,110	10.0%	2,815,245	10.1%	198,281	9.8%	192,585	10.0%	4,303,634	0.0%	6.1%
Terrebonne	6,441,384	10.0%	2,158,361	10.0%	49,940	10.1%	816,040	10.0%	2,650,362	0.0%	7.8%
Vermilion	1,079,953	10.0%	1,453,527	10.1%	12,920	10.0%	811,108	10.0%	1,600,502	0.0%	6.8%
<b><u>Coastal Plan</u></b>											
Cameron	70,874	10.0%	73,700	10.0%	-	10.1%	248,017	10.0%	131,597	0.0%	7.5%
Iberia	2,960	10.0%	151,489	10.0%	-	10.2%	-	10.0%	-	0.0%	10.0%
Jefferson	583,904	10.0%	181,396	10.0%	1,254	10.1%	379,081	10.0%	224,881	0.0%	8.4%
Lafourche	1,297,592	10.0%	2,500,788	10.0%	8,286	9.8%	565,273	10.0%	1,268,470	0.0%	7.8%
Orleans	63,756	10.0%	1,551,532	10.0%	(2,223)	9.8%	-	10.0%	18,296	0.0%	9.9%
Plaquemines	195,737	10.0%	196,022	10.0%	15,378	10.2%	730,854	10.0%	236,784	0.0%	8.3%
Saint Bernard	22,764	10.0%	445,352	10.0%	950	10.3%	53,263	10.0%	39,567	0.0%	9.3%
Saint Mary	21,352	10.0%	390,304	10.0%	-	10.1%	12,506	10.0%	5,242	0.0%	9.9%
Terrebonne	1,057,248	10.0%	513,617	10.0%	4,827	10.1%	544,904	10.0%	534,829	0.0%	8.0%
Vermilion	5,665	10.0%	1,903,644	10.0%	-	9.9%	53,747	10.0%	38,366	0.0%	9.8%