

January 28, 2013

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 7, 2012.

The approved revisions to the rates are due to Senate Bill 204. The Bill required Louisiana Citizens to remove the 10% above market rate in the following parishes; Calcasieu, Cameron, Iberia, Jefferson, Lafourche, Orleans, Plaquemines, Saint Bernard, Saint Mary, Saint Tammany, Terrebonne and Vermillion.

All policies which were in effective on or after June 7, 2012 will be either endorsed or issued using the new rates.

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 010					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	168	51	192	58
	F	224	70	256	82
2	M	171	55	198	64
	F	227	72	262	82
3	M	171	55	198	64
	F	227	72	262	82
4	M	171	55	198	64
	F	227	72	262	82
5	M	171	55	198	64
	F	227	72	262	82
6	M	171	55	198	64
	F	227	72	262	82
7	M	171	55	198	64
	F	274	85	314	97
8	M	205	66	236	75
	F	295	94	341	109
9	M	284	91	328	105
	F	412	130	471	151
10	M	367	117	417	133
	F	522	168	603	192

* **M = Masonry, F = Frame.**

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

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	0.310	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
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 020					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	229	72	264	80
	F	309	95	352	112
2	M	234	75	268	87
	F	314	100	360	116
3	M	234	75	268	87
	F	314	100	360	116
4	M	234	75	268	87
	F	314	100	360	116
5	M	234	75	268	87
	F	314	100	360	116
6	M	234	75	268	87
	F	314	100	360	116
7	M	234	75	268	87
	F	375	119	429	135
8	M	279	92	324	103
	F	407	129	468	149
9	M	390	124	451	144
	F	564	181	648	208
10	M	502	161	576	184
	F	719	229	830	264

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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 030					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Confs.	Cov. A Bldg.	Cov. C Confs.
1	M	115	37	133	42
	F	155	47	179	56
2	M	118	38	136	43
	F	159	51	183	58
3	M	118	38	136	43
	F	159	51	183	58
4	M	118	38	136	43
	F	159	51	183	58
5	M	118	38	136	43
	F	159	51	183	58
6	M	118	38	136	43
	F	159	51	183	58
7	M	118	38	136	43
	F	189	60	216	68
8	M	141	46	165	51
	F	207	66	237	74
9	M	198	63	228	72
	F	285	90	327	105
10	M	254	81	292	92
	F	363	114	420	133

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Confs.
\$ 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
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 040					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	145	44	163	50
	F	192	61	220	69
2	M	146	47	170	54
	F	193	61	224	71
3	M	146	47	170	54
	F	193	61	224	71
4	M	146	47	170	54
	F	193	61	224	71
5	M	146	47	170	54
	F	193	61	224	71
6	M	146	47	170	54
	F	193	61	224	71
7	M	146	47	170	54
	F	235	72	269	84
8	M	177	57	202	64
	F	254	81	291	91
9	M	244	77	281	89
	F	353	111	404	129
10	M	314	98	358	114
	F	447	143	516	163

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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
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 050					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	216	66	246	76
	F	290	91	332	105
2	M	223	71	253	81
	F	295	91	339	106
3	M	223	71	253	81
	F	295	91	339	106
4	M	223	71	253	81
	F	295	91	339	106
5	M	223	71	253	81
	F	295	91	339	106
6	M	223	71	253	81
	F	295	91	339	106
7	M	223	71	253	81
	F	353	111	407	127
8	M	265	86	305	96
	F	385	123	440	140
9	M	370	116	424	135
	F	532	170	611	194
10	M	474	150	542	172
	F	677	216	780	246

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Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
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FAIR PLAN

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COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 060					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	200	63	232	72
	F	271	85	312	98
2	M	206	65	239	76
	F	273	87	317	100
3	M	206	65	239	76
	F	273	87	317	100
4	M	206	65	239	76
	F	273	87	317	100
5	M	206	65	239	76
	F	273	87	317	100
6	M	206	65	239	76
	F	273	87	317	100
7	M	206	65	239	76
	F	329	104	379	121
8	M	247	80	286	89
	F	356	115	414	130
9	M	343	110	395	126
	F	497	158	572	182
10	M	440	141	507	161
	F	631	202	730	232

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COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

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Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
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	F	210	67	242	77
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	F	214	67	245	78
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	F	214	67	245	78
5	M	158	51	184	59
	F	214	67	245	78
6	M	158	51	184	59
	F	214	67	245	78
7	M	158	51	184	59
	F	257	80	293	92
8	M	192	62	223	69
	F	278	88	320	100
9	M	267	85	309	98
	F	386	122	442	142
10	M	341	110	393	125
	F	490	155	565	180

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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 080					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Confs.	Cov. A Bldg.	Cov. C Confs.
1	M	220	67	253	78
	F	297	95	338	107
2	M	226	73	260	84
	F	300	96	344	111
3	M	226	73	260	84
	F	300	96	344	111
4	M	226	73	260	84
	F	300	96	344	111
5	M	226	73	260	84
	F	300	96	344	111
6	M	226	73	260	84
	F	300	96	344	111
7	M	226	73	260	84
	F	360	113	411	131
8	M	269	86	313	98
	F	389	127	451	140
9	M	375	120	431	136
	F	539	169	622	200
10	M	484	151	551	176
	F	690	220	795	253

* **M = Masonry, F = Frame.**

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Aluminum or plastic siding over frame is rated as frame.

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Confs.
\$ 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
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 090, 091					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Confs.	Cov. A Bldg.	Cov. C Confs.
1	M	221	68	253	77
	F	298	93	340	108
2	M	226	73	262	84
	F	301	96	346	112
3	M	226	73	262	84
	F	301	96	346	112
4	M	226	73	262	84
	F	301	96	346	112
5	M	226	73	262	84
	F	301	96	346	112
6	M	226	73	262	84
	F	301	96	346	112
7	M	226	73	262	84
	F	362	113	414	131
8	M	272	87	311	98
	F	392	127	450	141
9	M	376	120	433	138
	F	544	173	623	199
10	M	486	155	555	176
	F	692	220	798	253

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Confs.
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2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
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19,000	0.964	2.69
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 100					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	140	44	161	48
	F	188	58	216	69
2	M	144	45	165	52
	F	188	60	217	69
3	M	144	45	165	52
	F	188	60	217	69
4	M	144	45	165	52
	F	188	60	217	69
5	M	144	45	165	52
	F	188	60	217	69
6	M	144	45	165	52
	F	188	60	217	69
7	M	144	45	165	52
	F	229	70	261	82
8	M	174	55	199	62
	F	247	79	285	90
9	M	239	77	275	87
	F	345	109	396	127
10	M	306	97	350	111
	F	436	139	505	161

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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
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13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
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17,000	0.891	2.43
18,000	0.927	2.56
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33,000	1.212	4.51
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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

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 110					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Confs.	Cov. A Bldg.	Cov. C Confs.
1	M	172	52	197	62
	F	230	73	265	85
2	M	175	56	202	64
	F	234	74	268	86
3	M	175	56	202	64
	F	234	74	268	86
4	M	175	56	202	64
	F	234	74	268	86
5	M	175	56	202	64
	F	234	74	268	86
6	M	175	56	202	64
	F	234	74	268	86
7	M	175	56	202	64
	F	280	89	321	100
8	M	210	67	243	76
	F	303	98	351	111
9	M	292	93	336	107
	F	423	134	485	155
10	M	375	119	430	137
	F	535	172	618	197

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shall be in accordance with the Louisiana Dwelling Manual.

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Confs.
\$ 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
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49,000	1.474	6.59
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Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 120					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	135	42	157	46
	F	183	58	211	65
2	M	139	45	160	51
	F	186	58	215	69
3	M	139	45	160	51
	F	186	58	215	69
4	M	139	45	160	51
	F	186	58	215	69
5	M	139	45	160	51
	F	186	58	215	69
6	M	139	45	160	51
	F	186	58	215	69
7	M	139	45	160	51
	F	223	71	255	81
8	M	168	54	195	60
	F	240	78	279	88
9	M	233	74	269	85
	F	336	109	385	125
10	M	301	95	343	109
	F	428	134	492	157

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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
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 130					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Confs.	Cov. A Bldg.	Cov. C Confs.
1	M	148	45	171	53
	F	200	63	230	73
2	M	154	49	175	56
	F	204	64	234	75
3	M	154	49	175	56
	F	204	64	234	75
4	M	154	49	175	56
	F	204	64	234	75
5	M	154	49	175	56
	F	204	64	234	75
6	M	154	49	175	56
	F	204	64	234	75
7	M	154	49	175	56
	F	246	78	281	87
8	M	184	59	212	67
	F	265	86	305	96
9	M	255	82	294	94
	F	370	116	421	135
10	M	327	104	374	120
	F	469	148	539	171

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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 140					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Confs.	Cov. A Bldg.	Cov. C Confs.
1	M	182	55	207	64
	F	243	77	280	88
2	M	187	59	214	67
	F	247	80	285	92
3	M	187	59	214	67
	F	247	80	285	92
4	M	187	59	214	67
	F	247	80	285	92
5	M	187	59	214	67
	F	247	80	285	92
6	M	187	59	214	67
	F	247	80	285	92
7	M	187	59	214	67
	F	298	92	340	106
8	M	222	72	258	80
	F	323	102	369	116
9	M	309	99	353	111
	F	447	142	511	162
10	M	397	125	452	145
	F	567	182	654	207

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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 150					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	151	46	174	54
	F	201	65	234	73
2	M	153	49	177	57
	F	206	66	237	75
3	M	153	49	177	57
	F	206	66	237	75
4	M	153	49	177	57
	F	206	66	237	75
5	M	153	49	177	57
	F	206	66	237	75
6	M	153	49	177	57
	F	206	66	237	75
7	M	153	49	177	57
	F	247	79	281	89
8	M	185	60	214	67
	F	266	85	308	96
9	M	256	82	296	92
	F	372	118	426	137
10	M	329	105	377	120
	F	472	151	543	174

* **M = Masonry, F = Frame.**

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Aluminum or plastic siding over frame is rated as frame.

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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
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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
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 160					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	250	77	288	87
	F	332	103	384	122
2	M	254	82	296	94
	F	341	110	392	125
3	M	254	82	296	94
	F	341	110	392	125
4	M	254	82	296	94
	F	341	110	392	125
5	M	254	82	296	94
	F	341	110	392	125
6	M	254	82	296	94
	F	341	110	392	125
7	M	254	82	296	94
	F	409	130	469	147
8	M	305	99	353	111
	F	444	144	512	161
9	M	427	137	490	154
	F	613	195	708	230
10	M	546	173	629	200
	F	786	252	905	288

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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
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11,000	0.673	1.65
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14,000	0.782	2.04
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18,000	0.927	2.56
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50,000	1.490	6.72
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 170, 171					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Confs.	Cov. A Bldg.	Cov. C Confs.
1	M	200	61	231	71
	F	271	84	310	99
2	M	207	65	237	75
	F	274	88	316	101
3	M	207	65	237	75
	F	274	88	316	101
4	M	207	65	237	75
	F	274	88	316	101
5	M	207	65	237	75
	F	274	88	316	101
6	M	207	65	237	75
	F	274	88	316	101
7	M	207	65	237	75
	F	330	103	376	119
8	M	247	79	286	88
	F	357	113	410	130
9	M	344	108	394	125
	F	495	157	568	183
10	M	442	139	503	159
	F	629	198	724	231

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Confs.
\$ 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
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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
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23,000	1.049	3.21
24,000	1.065	3.34
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29,000	1.147	3.99
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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
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42,000	1.359	5.68
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 180					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	154	46	180	58
	F	209	65	242	75
2	M	159	51	184	59
	F	214	68	244	78
3	M	159	51	184	59
	F	214	68	244	78
4	M	159	51	184	59
	F	214	68	244	78
5	M	159	51	184	59
	F	214	68	244	78
6	M	159	51	184	59
	F	214	68	244	78
7	M	159	51	184	59
	F	256	82	293	92
8	M	189	60	222	68
	F	278	89	321	100
9	M	265	86	308	97
	F	385	121	442	141
10	M	342	109	391	125
	F	489	155	564	180

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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	0.310	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
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49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 190					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Confs.	Cov. A Bldg.	Cov. C Confs.
1	M	197	59	224	69
	F	263	81	302	97
2	M	202	64	232	75
	F	268	86	310	98
3	M	202	64	232	75
	F	268	86	310	98
4	M	202	64	232	75
	F	268	86	310	98
5	M	202	64	232	75
	F	268	86	310	98
6	M	202	64	232	75
	F	268	86	310	98
7	M	202	64	232	75
	F	324	100	368	114
8	M	241	78	278	88
	F	349	112	402	127
9	M	337	107	385	124
	F	483	152	557	180
10	M	432	137	493	158
	F	615	197	710	224

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Confs.
\$ 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
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 200					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	222	69	253	78
	F	297	91	340	108
2	M	224	71	261	83
	F	300	96	345	110
3	M	224	71	261	83
	F	300	96	345	110
4	M	224	71	261	83
	F	300	96	345	110
5	M	224	71	261	83
	F	300	96	345	110
6	M	224	71	261	83
	F	300	96	345	110
7	M	224	71	261	83
	F	361	113	413	130
8	M	270	86	312	98
	F	391	126	450	142
9	M	374	120	431	138
	F	541	174	624	201
10	M	482	153	553	174
	F	689	222	795	253

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\$ 1,000	0.310	0.35
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9,000	0.600	1.390
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 210					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	156	48	180	57
	F	209	66	241	75
2	M	159	52	184	57
	F	213	67	245	78
3	M	159	52	184	57
	F	213	67	245	78
4	M	159	52	184	57
	F	213	67	245	78
5	M	159	52	184	57
	F	213	67	245	78
6	M	159	52	184	57
	F	213	67	245	78
7	M	159	52	184	57
	F	257	80	293	91
8	M	191	61	223	70
	F	277	88	319	101
9	M	267	86	307	97
	F	386	123	441	141
10	M	342	109	391	124
	F	489	156	563	180

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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
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5,000	0.455	0.87
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23,000	1.049	3.21
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 220					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	161	48	184	59
	F	214	68	247	79
2	M	163	53	188	60
	F	218	70	251	79
3	M	163	53	188	60
	F	218	70	251	79
4	M	163	53	188	60
	F	218	70	251	79
5	M	163	53	188	60
	F	218	70	251	79
6	M	163	53	188	60
	F	218	70	251	79
7	M	163	53	188	60
	F	264	85	300	93
8	M	197	63	228	71
	F	284	91	326	104
9	M	272	87	315	100
	F	396	126	453	145
10	M	351	113	401	128
	F	501	161	578	184

* **M = Masonry, F = Frame.**

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

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	0.310	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
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 230					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	126	40	145	44
	F	170	54	197	61
2	M	129	43	150	47
	F	173	54	199	63
3	M	129	43	150	47
	F	173	54	199	63
4	M	129	43	150	47
	F	173	54	199	63
5	M	129	43	150	47
	F	173	54	199	63
6	M	129	43	150	47
	F	173	54	199	63
7	M	129	43	150	47
	F	208	66	238	75
8	M	156	51	182	56
	F	225	73	261	83
9	M	215	68	251	79
	F	312	101	359	115
10	M	280	88	320	102
	F	398	126	459	145

* **M = Masonry, F = Frame.**

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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
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31,000	1.180	4.25
32,000	1.196	4.38
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44,000	1.392	5.94
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 240					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Confs.	Cov. A Bldg.	Cov. C Confs.
1	M	162	52	187	57
	F	218	68	252	79
2	M	166	54	194	62
	F	221	69	256	82
3	M	166	54	194	62
	F	221	69	256	82
4	M	166	54	194	62
	F	221	69	256	82
5	M	166	54	194	62
	F	221	69	256	82
6	M	166	54	194	62
	F	221	69	256	82
7	M	166	54	194	62
	F	268	84	306	97
8	M	200	66	231	74
	F	290	94	333	106
9	M	277	90	322	102
	F	402	130	464	149
10	M	358	112	409	131
	F	511	162	589	187

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Confs.
\$ 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
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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
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 250					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	184	58	212	64
	F	247	77	284	90
2	M	188	59	218	69
	F	252	80	289	91
3	M	188	59	218	69
	F	252	80	289	91
4	M	188	59	218	69
	F	252	80	289	91
5	M	188	59	218	69
	F	252	80	289	91
6	M	188	59	218	69
	F	252	80	289	91
7	M	188	59	218	69
	F	301	95	346	109
8	M	226	72	261	82
	F	325	106	377	117
9	M	313	103	361	115
	F	454	144	521	167
10	M	404	128	463	146
	F	576	184	665	212

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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
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29,000	1.147	3.99
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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
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42,000	1.359	5.68
43,000	1.376	5.81
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45,000	1.408	6.07
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 260					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	172	54	195	62
	F	229	74	267	85
2	M	175	57	203	63
	F	233	75	269	86
3	M	175	57	203	63
	F	233	75	269	86
4	M	175	57	203	63
	F	233	75	269	86
5	M	175	57	203	63
	F	233	75	269	86
6	M	175	57	203	63
	F	233	75	269	86
7	M	175	57	203	63
	F	280	89	322	102
8	M	211	68	244	77
	F	304	98	349	111
9	M	293	93	337	107
	F	423	134	484	155
10	M	375	118	428	137
	F	538	172	618	195

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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
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34,000	1.229	4.64
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48,000	1.457	6.46
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50,000	1.490	6.72
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 270					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	152	46	173	55
	F	204	64	235	75
2	M	157	51	180	58
	F	209	64	241	77
3	M	157	51	180	58
	F	209	64	241	77
4	M	157	51	180	58
	F	209	64	241	77
5	M	157	51	180	58
	F	209	64	241	77
6	M	157	51	180	58
	F	209	64	241	77
7	M	157	51	180	58
	F	249	80	287	89
8	M	189	61	216	69
	F	270	88	313	98
9	M	259	83	301	97
	F	376	120	433	138
10	M	335	106	384	121
	F	477	154	553	173

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KEY FACTORS		
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\$ 1,000	0.310	0.35
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9,000	0.600	1.390
10,000	0.637	1.52
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 280					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	176	55	202	62
	F	237	73	273	86
2	M	180	59	207	68
	F	240	77	277	88
3	M	180	59	207	68
	F	240	77	277	88
4	M	180	59	207	68
	F	240	77	277	88
5	M	180	59	207	68
	F	240	77	277	88
6	M	180	59	207	68
	F	240	77	277	88
7	M	180	59	207	68
	F	288	92	332	105
8	M	216	72	251	77
	F	315	101	363	116
9	M	301	97	348	110
	F	436	139	499	161
10	M	389	125	444	139
	F	556	176	638	202

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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
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9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
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14,000	0.782	2.04
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24,000	1.065	3.34
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 290					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	113	35	131	41
	F	152	48	176	56
2	M	117	37	136	44
	F	155	48	179	57
3	M	117	37	136	44
	F	155	48	179	57
4	M	117	37	136	44
	F	155	48	179	57
5	M	117	37	136	44
	F	155	48	179	57
6	M	117	37	136	44
	F	155	48	179	57
7	M	117	37	136	44
	F	188	58	215	66
8	M	140	47	162	51
	F	203	65	234	75
9	M	196	62	225	73
	F	281	90	323	105
10	M	251	79	287	90
	F	359	113	414	131

* **M = Masonry, F = Frame.**

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

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	0.310	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
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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
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 300					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	162	49	187	59
	F	218	69	250	80
2	M	166	53	189	60
	F	221	70	251	80
3	M	166	53	189	60
	F	221	70	251	80
4	M	166	53	189	60
	F	221	70	251	80
5	M	166	53	189	60
	F	221	70	251	80
6	M	166	53	189	60
	F	221	70	251	80
7	M	166	53	189	60
	F	267	84	303	95
8	M	199	63	229	70
	F	287	91	329	104
9	M	277	88	318	100
	F	401	126	455	145
10	M	355	112	403	129
	F	506	160	582	187

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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
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31,000	1.180	4.25
32,000	1.196	4.38
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35,000	1.245	4.77
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 310					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Confs.	Cov. A Bldg.	Cov. C Confs.
1	M	149	46	175	53
	F	202	64	235	74
2	M	153	49	179	57
	F	206	66	236	75
3	M	153	49	179	57
	F	206	66	236	75
4	M	153	49	179	57
	F	206	66	236	75
5	M	153	49	179	57
	F	206	66	236	75
6	M	153	49	179	57
	F	206	66	236	75
7	M	153	49	179	57
	F	248	78	283	87
8	M	183	60	216	68
	F	268	86	309	97
9	M	257	82	299	94
	F	373	119	427	138
10	M	330	106	380	120
	F	474	150	547	175

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Confs.
\$ 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
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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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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 320					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	200	61	229	69
	F	270	85	310	99
2	M	207	66	233	73
	F	275	85	313	101
3	M	207	66	233	73
	F	275	85	313	101
4	M	207	66	233	73
	F	275	85	313	101
5	M	207	66	233	73
	F	275	85	313	101
6	M	207	66	233	73
	F	275	85	313	101
7	M	207	66	233	73
	F	330	104	374	117
8	M	249	78	285	90
	F	355	114	407	131
9	M	342	108	392	127
	F	493	157	567	182
10	M	439	139	500	159
	F	629	198	720	229

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shall be in accordance with the Louisiana Dwelling Manual.

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
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22,000	1.033	3.08
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29,000	1.147	3.99
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31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
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46,000	1.425	6.20
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 330					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	157	46	180	55
	F	211	66	240	76
2	M	161	52	185	58
	F	212	68	245	78
3	M	161	52	185	58
	F	212	68	245	78
4	M	161	52	185	58
	F	212	68	245	78
5	M	161	52	185	58
	F	212	68	245	78
6	M	161	52	185	58
	F	212	68	245	78
7	M	161	52	185	58
	F	257	81	292	90
8	M	191	61	221	68
	F	276	88	317	102
9	M	266	86	305	97
	F	385	123	441	141
10	M	343	107	390	124
	F	488	156	563	180

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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
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34,000	1.229	4.64
35,000	1.245	4.77
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44,000	1.392	5.94
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47,000	1.441	6.33
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50,000	1.490	6.72
Each Additional		
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 340					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Confs.	Cov. A Bldg.	Cov. C Confs.
1	M	156	47	179	56
	F	208	66	240	77
2	M	159	52	185	58
	F	212	67	244	78
3	M	159	52	185	58
	F	212	67	244	78
4	M	159	52	185	58
	F	212	67	244	78
5	M	159	52	185	58
	F	212	67	244	78
6	M	159	52	185	58
	F	212	67	244	78
7	M	159	52	185	58
	F	255	81	291	91
8	M	191	63	221	71
	F	276	89	317	100
9	M	266	84	307	97
	F	385	123	441	142
10	M	340	109	391	124
	F	487	156	563	179

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KEY FACTORS		
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\$ 1,000	0.310	0.35
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6,000	0.491	1.00
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8,000	0.564	1.26
9,000	0.600	1.390
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 350					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	189	57	220	68
	F	256	82	294	94
2	M	194	63	225	74
	F	260	83	299	94
3	M	194	63	225	74
	F	260	83	299	94
4	M	194	63	225	74
	F	260	83	299	94
5	M	194	63	225	74
	F	260	83	299	94
6	M	194	63	225	74
	F	260	83	299	94
7	M	194	63	225	74
	F	312	99	359	111
8	M	235	74	271	85
	F	339	106	388	122
9	M	325	103	376	119
	F	471	148	539	174
10	M	417	135	479	154
	F	596	189	688	220

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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
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 360, 361					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	154	47	179	55
	F	207	67	243	77
2	M	157	50	184	58
	F	209	67	243	77
3	M	157	50	184	58
	F	209	67	243	77
4	M	157	50	184	58
	F	209	67	243	77
5	M	157	50	184	58
	F	209	67	243	77
6	M	157	50	184	58
	F	209	67	243	77
7	M	157	50	184	58
	F	254	78	292	94
8	M	191	63	220	71
	F	274	87	319	103
9	M	263	85	306	96
	F	383	122	443	142
10	M	340	108	393	126
	F	487	158	564	179

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

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	0.310	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
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 370					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Confs.	Cov. A Bldg.	Cov. C Confs.
1	M	168	51	193	62
	F	225	71	258	81
2	M	170	55	198	63
	F	230	73	262	84
3	M	170	55	198	63
	F	230	73	262	84
4	M	170	55	198	63
	F	230	73	262	84
5	M	170	55	198	63
	F	230	73	262	84
6	M	170	55	198	63
	F	230	73	262	84
7	M	170	55	198	63
	F	276	88	315	97
8	M	207	64	240	75
	F	297	94	342	106
9	M	287	90	330	105
	F	414	131	472	152
10	M	368	117	420	135
	F	525	167	606	193

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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 Confs.
\$ 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
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10,000	0.637	1.52
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14,000	0.782	2.04
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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
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23,000	1.049	3.21
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32,000	1.196	4.38
33,000	1.212	4.51
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37,000	1.278	5.03
38,000	1.294	5.16
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42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 380					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	127	41	146	46
	F	172	55	196	63
2	M	129	43	150	48
	F	173	56	201	65
3	M	129	43	150	48
	F	173	56	201	65
4	M	129	43	150	48
	F	173	56	201	65
5	M	129	43	150	48
	F	173	56	201	65
6	M	129	43	150	48
	F	173	56	201	65
7	M	129	43	150	48
	F	206	66	238	75
8	M	156	52	182	57
	F	224	72	261	80
9	M	217	69	249	77
	F	314	98	360	115
10	M	280	88	319	101
	F	397	127	460	146

* M = Masonry, F = Frame.

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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
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32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 390					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	190	58	217	66
	F	254	80	294	95
2	M	195	61	222	71
	F	259	82	296	97
3	M	195	61	222	71
	F	259	82	296	97
4	M	195	61	222	71
	F	259	82	296	97
5	M	195	61	222	71
	F	259	82	296	97
6	M	195	61	222	71
	F	259	82	296	97
7	M	195	61	222	71
	F	309	97	356	113
8	M	233	76	267	82
	F	336	108	388	122
9	M	325	103	372	117
	F	467	146	534	172
10	M	415	132	475	151
	F	592	188	684	217

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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
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31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
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36,000	1.261	4.90
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 400					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	179	55	207	64
	F	240	77	278	87
2	M	182	59	212	66
	F	243	78	281	89
3	M	182	59	212	66
	F	243	78	281	89
4	M	182	59	212	66
	F	243	78	281	89
5	M	182	59	212	66
	F	243	78	281	89
6	M	182	59	212	66
	F	243	78	281	89
7	M	182	59	212	66
	F	293	93	337	105
8	M	220	72	257	79
	F	318	102	368	115
9	M	305	98	354	112
	F	443	140	507	163
10	M	392	126	451	144
	F	562	180	649	207

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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	0.310	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
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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
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 410					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	258	78	297	90
	F	345	111	401	127
2	M	267	87	304	96
	F	352	111	405	130
3	M	267	87	304	96
	F	352	111	405	130
4	M	267	87	304	96
	F	352	111	405	130
5	M	267	87	304	96
	F	352	111	405	130
6	M	267	87	304	96
	F	352	111	405	130
7	M	267	87	304	96
	F	423	132	485	153
8	M	319	103	367	116
	F	460	149	530	167
9	M	441	141	509	163
	F	639	202	733	236
10	M	568	181	650	207
	F	813	259	935	297

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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	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
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49,000	1.474	6.59
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Each Additional		
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 420					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	156	47	181	57
	F	210	67	243	78
2	M	161	51	185	60
	F	213	69	245	78
3	M	161	51	185	60
	F	213	69	245	78
4	M	161	51	185	60
	F	213	69	245	78
5	M	161	51	185	60
	F	213	69	245	78
6	M	161	51	185	60
	F	213	69	245	78
7	M	161	51	185	60
	F	257	81	295	92
8	M	192	63	224	69
	F	276	89	321	101
9	M	267	88	310	97
	F	386	122	443	142
10	M	343	110	395	125
	F	489	157	565	181

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Aluminum or plastic siding over frame is rated as frame.

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	0.310	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
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8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
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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
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22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 430					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	206	61	237	74
	F	275	86	317	102
2	M	208	68	241	77
	F	280	89	321	103
3	M	208	68	241	77
	F	280	89	321	103
4	M	208	68	241	77
	F	280	89	321	103
5	M	208	68	241	77
	F	280	89	321	103
6	M	208	68	241	77
	F	280	89	321	103
7	M	208	68	241	77
	F	337	108	385	121
8	M	253	80	292	90
	F	365	116	420	131
9	M	350	112	402	129
	F	506	161	580	186
10	M	449	144	516	164
	F	644	206	741	237

* **M = Masonry, F = Frame.**

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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
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29,000	1.147	3.99
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 440					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Confs.	Cov. A Bldg.	Cov. C Confs.
1	M	105	31	117	37
	F	139	44	159	48
2	M	109	34	122	40
	F	140	44	162	52
3	M	109	34	122	40
	F	140	44	162	52
4	M	109	34	122	40
	F	140	44	162	52
5	M	109	34	122	40
	F	140	44	162	52
6	M	109	34	122	40
	F	140	44	162	52
7	M	109	34	122	40
	F	170	52	195	61
8	M	129	40	146	45
	F	185	60	211	67
9	M	177	57	203	64
	F	256	81	290	93
10	M	227	71	258	84
	F	324	103	374	117

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Confs.
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2,000	0.346	0.48
3,000	0.382	0.61
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 450					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Confs.	Cov. A Bldg.	Cov. C Confs.
1	M	138	44	158	49
	F	186	58	215	68
2	M	142	47	165	52
	F	187	59	216	69
3	M	142	47	165	52
	F	187	59	216	69
4	M	142	47	165	52
	F	187	59	216	69
5	M	142	47	165	52
	F	187	59	216	69
6	M	142	47	165	52
	F	187	59	216	69
7	M	142	47	165	52
	F	228	70	260	81
8	M	171	55	197	62
	F	247	78	283	89
9	M	236	77	272	86
	F	342	109	392	126
10	M	304	97	350	111
	F	434	138	501	158

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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 Confs.
\$ 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
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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
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17,000	0.891	2.43
18,000	0.927	2.56
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48,000	1.457	6.46
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50,000	1.490	6.72
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 460					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	235	72	269	83
	F	318	98	363	115
2	M	240	78	276	90
	F	321	100	369	116
3	M	240	78	276	90
	F	321	100	369	116
4	M	240	78	276	90
	F	321	100	369	116
5	M	240	78	276	90
	F	321	100	369	116
6	M	240	78	276	90
	F	321	100	369	116
7	M	240	78	276	90
	F	385	122	440	137
8	M	287	93	334	105
	F	416	133	480	153
9	M	400	126	463	148
	F	579	186	664	214
10	M	515	165	589	189
	F	738	234	850	269

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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
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13,000	0.746	1.91
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50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 470					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	155	49	179	55
	F	207	65	243	77
2	M	158	52	185	59
	F	212	68	246	80
3	M	158	52	185	59
	F	212	68	246	80
4	M	158	52	185	59
	F	212	68	246	80
5	M	158	52	185	59
	F	212	68	246	80
6	M	158	52	185	59
	F	212	68	246	80
7	M	158	52	185	59
	F	256	81	294	93
8	M	191	62	223	69
	F	277	88	320	101
9	M	267	85	308	97
	F	384	123	444	142
10	M	342	108	393	126
	F	488	156	567	179

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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
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 480					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	191	59	218	67
	F	260	80	298	92
2	M	199	63	229	73
	F	263	83	302	96
3	M	199	63	229	73
	F	263	83	302	96
4	M	199	63	229	73
	F	263	83	302	96
5	M	199	63	229	73
	F	263	83	302	96
6	M	199	63	229	73
	F	263	83	302	96
7	M	199	63	229	73
	F	314	98	361	113
8	M	237	75	272	86
	F	341	110	397	126
9	M	330	103	379	121
	F	475	152	543	175
10	M	421	134	482	154
	F	603	190	695	218

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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 490					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	190	59	217	65
	F	255	78	295	92
2	M	193	63	224	75
	F	260	81	301	95
3	M	193	63	224	75
	F	260	81	301	95
4	M	193	63	224	75
	F	260	81	301	95
5	M	193	63	224	75
	F	260	81	301	95
6	M	193	63	224	75
	F	260	81	301	95
7	M	193	63	224	75
	F	312	98	355	113
8	M	233	75	268	84
	F	338	108	390	124
9	M	325	101	374	119
	F	469	151	541	173
10	M	417	135	479	152
	F	598	190	691	217

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Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 500					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	140	44	160	50
	F	187	58	214	69
2	M	142	46	165	53
	F	190	59	218	69
3	M	142	46	165	53
	F	190	59	218	69
4	M	142	46	165	53
	F	190	59	218	69
5	M	142	46	165	53
	F	190	59	218	69
6	M	142	46	165	53
	F	190	59	218	69
7	M	142	46	165	53
	F	231	71	262	83
8	M	172	56	197	63
	F	249	78	285	91
9	M	239	77	274	86
	F	346	109	394	127
10	M	308	96	351	112
	F	439	140	504	160

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

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	0.310	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
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 510					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	100	31	113	35
	F	132	42	151	48
2	M	103	33	116	36
	F	136	42	154	48
3	M	103	33	116	36
	F	136	42	154	48
4	M	103	33	116	36
	F	136	42	154	48
5	M	103	33	116	36
	F	136	42	154	48
6	M	103	33	116	36
	F	136	42	154	48
7	M	103	33	116	36
	F	162	50	183	57
8	M	123	38	138	43
	F	176	55	200	64
9	M	169	53	193	61
	F	243	76	277	91
10	M	216	67	246	77
	F	309	98	353	113

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

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	0.310	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
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 520					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	189	58	217	66
	F	254	79	293	95
2	M	191	61	223	70
	F	257	81	296	95
3	M	191	61	223	70
	F	257	81	296	95
4	M	191	61	223	70
	F	257	81	296	95
5	M	191	61	223	70
	F	257	81	296	95
6	M	191	61	223	70
	F	257	81	296	95
7	M	191	61	223	70
	F	306	98	354	110
8	M	232	74	268	85
	F	334	107	384	125
9	M	321	102	370	119
	F	464	149	534	174
10	M	414	130	474	149
	F	591	189	682	217

* M = Masonry, F = Frame.

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Aluminum or plastic siding over frame is rated as frame.

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	0.310	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
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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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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 530					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	200	62	232	70
	F	270	85	310	98
2	M	205	64	237	74
	F	272	87	315	102
3	M	205	64	237	74
	F	272	87	315	102
4	M	205	64	237	74
	F	272	87	315	102
5	M	205	64	237	74
	F	272	87	315	102
6	M	205	64	237	74
	F	272	87	315	102
7	M	205	64	237	74
	F	328	102	377	119
8	M	248	81	286	90
	F	356	113	409	130
9	M	343	110	396	126
	F	495	158	568	183
10	M	441	138	505	160
	F	630	200	727	232

* M = Masonry, F = Frame.

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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	0.310	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
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 540					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	211	62	247	77
	F	285	90	330	105
2	M	218	70	252	80
	F	291	92	332	108
3	M	218	70	252	80
	F	291	92	332	108
4	M	218	70	252	80
	F	291	92	332	108
5	M	218	70	252	80
	F	291	92	332	108
6	M	218	70	252	80
	F	291	92	332	108
7	M	218	70	252	80
	F	350	111	402	126
8	M	262	83	304	95
	F	378	121	435	136
9	M	363	118	419	132
	F	527	167	605	195
10	M	464	149	536	172
	F	669	213	772	247

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Aluminum or plastic siding over frame is rated as frame.

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	0.310	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
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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
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38,000	1.294	5.16
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 550					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	109	34	124	39
	F	146	45	168	55
2	M	111	36	128	41
	F	147	47	172	56
3	M	111	36	128	41
	F	147	47	172	56
4	M	111	36	128	41
	F	147	47	172	56
5	M	111	36	128	41
	F	147	47	172	56
6	M	111	36	128	41
	F	147	47	172	56
7	M	111	36	128	41
	F	177	57	204	65
8	M	134	43	155	50
	F	193	62	222	69
9	M	185	59	214	66
	F	269	84	307	99
10	M	238	74	275	86
	F	340	110	396	124

* M = Masonry, F = Frame.

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Aluminum or plastic siding over frame is rated as frame.

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	0.310	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
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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
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43,000	1.376	5.81
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 560					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	173	51	198	61
	F	232	74	268	87
2	M	177	57	205	65
	F	237	75	272	87
3	M	177	57	205	65
	F	237	75	272	87
4	M	177	57	205	65
	F	237	75	272	87
5	M	177	57	205	65
	F	237	75	272	87
6	M	177	57	205	65
	F	237	75	272	87
7	M	177	57	205	65
	F	286	88	327	101
8	M	213	70	248	77
	F	308	98	354	111
9	M	297	95	342	110
	F	429	137	489	157
10	M	380	122	437	138
	F	543	172	626	198

* M = Masonry, F = Frame.

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Aluminum or plastic siding over frame is rated as frame.

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	0.310	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
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 570					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	111	34	126	37
	F	148	45	168	54
2	M	113	35	128	41
	F	149	46	172	54
3	M	113	35	128	41
	F	149	46	172	54
4	M	113	35	128	41
	F	149	46	172	54
5	M	113	35	128	41
	F	149	46	172	54
6	M	113	35	128	41
	F	149	46	172	54
7	M	113	35	128	41
	F	178	56	205	65
8	M	135	42	156	49
	F	195	62	224	71
9	M	188	58	216	69
	F	270	85	310	99
10	M	241	76	274	86
	F	344	110	396	126

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

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	0.310	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
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 580					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	184	55	209	66
	F	244	78	281	91
2	M	187	62	215	68
	F	249	79	285	92
3	M	187	62	215	68
	F	249	79	285	92
4	M	187	62	215	68
	F	249	79	285	92
5	M	187	62	215	68
	F	249	79	285	92
6	M	187	62	215	68
	F	249	79	285	92
7	M	187	62	215	68
	F	301	94	341	105
8	M	225	72	258	82
	F	325	103	372	117
9	M	312	100	358	112
	F	452	142	514	165
10	M	399	126	455	146
	F	572	181	656	209

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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
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23,000	1.049	3.21
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32,000	1.196	4.38
33,000	1.212	4.51
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 590					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	269	84	311	94
	F	361	113	417	133
2	M	274	87	316	99
	F	368	116	422	133
3	M	274	87	316	99
	F	368	116	422	133
4	M	274	87	316	99
	F	368	116	422	133
5	M	274	87	316	99
	F	368	116	422	133
6	M	274	87	316	99
	F	368	116	422	133
7	M	274	87	316	99
	F	438	140	504	159
8	M	329	108	383	121
	F	474	152	550	174
9	M	457	147	530	169
	F	659	212	762	246
10	M	589	186	675	214
	F	843	270	974	311

* **M = Masonry, F = Frame.**

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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
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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
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42,000	1.359	5.68
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 600					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	226	69	263	79
	F	303	96	351	111
2	M	232	75	266	83
	F	307	98	357	113
3	M	232	75	266	83
	F	307	98	357	113
4	M	232	75	266	83
	F	307	98	357	113
5	M	232	75	266	83
	F	307	98	357	113
6	M	232	75	266	83
	F	307	98	357	113
7	M	232	75	266	83
	F	369	116	424	135
8	M	279	92	321	101
	F	402	129	463	146
9	M	384	122	445	141
	F	556	175	642	205
10	M	496	156	569	182
	F	710	227	820	263

* M = Masonry, F = Frame.

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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	0.310	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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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
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 610					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	188	59	215	65
	F	250	79	289	91
2	M	192	62	221	71
	F	256	80	293	94
3	M	192	62	221	71
	F	256	80	293	94
4	M	192	62	221	71
	F	256	80	293	94
5	M	192	62	221	71
	F	256	80	293	94
6	M	192	62	221	71
	F	256	80	293	94
7	M	192	62	221	71
	F	304	97	352	110
8	M	227	74	265	83
	F	333	106	383	123
9	M	318	100	368	118
	F	458	147	532	171
10	M	411	130	469	150
	F	588	188	679	215

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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	0.310	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
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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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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 620					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	186	55	213	65
	F	246	77	284	88
2	M	188	59	218	68
	F	252	81	290	92
3	M	188	59	218	68
	F	252	81	290	92
4	M	188	59	218	68
	F	252	81	290	92
5	M	188	59	218	68
	F	252	81	290	92
6	M	188	59	218	68
	F	252	81	290	92
7	M	188	59	218	68
	F	302	94	344	107
8	M	223	75	262	81
	F	325	105	378	119
9	M	316	101	361	116
	F	455	146	521	165
10	M	403	128	462	146
	F	577	184	666	213

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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
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23,000	1.049	3.21
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33,000	1.212	4.51
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 630					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	183	56	210	64
	F	247	77	284	90
2	M	188	59	216	69
	F	252	80	288	93
3	M	188	59	216	69
	F	252	80	288	93
4	M	188	59	216	69
	F	252	80	288	93
5	M	188	59	216	69
	F	252	80	288	93
6	M	188	59	216	69
	F	252	80	288	93
7	M	188	59	216	69
	F	300	95	345	109
8	M	224	72	260	83
	F	327	106	375	119
9	M	313	99	362	115
	F	452	144	521	167
10	M	402	128	462	146
	F	575	183	665	210

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Aluminum or plastic siding over frame is rated as frame.

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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
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8,000	0.564	1.26
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13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
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17,000	0.891	2.43
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23,000	1.049	3.21
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 640					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	152	45	172	53
	F	204	64	234	74
2	M	155	50	178	57
	F	207	64	237	74
3	M	155	50	178	57
	F	207	64	237	74
4	M	155	50	178	57
	F	207	64	237	74
5	M	155	50	178	57
	F	207	64	237	74
6	M	155	50	178	57
	F	207	64	237	74
7	M	155	50	178	57
	F	249	78	283	88
8	M	186	60	214	67
	F	269	87	310	97
9	M	259	83	298	94
	F	375	118	427	136
10	M	332	105	380	121
	F	475	151	546	172

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

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	0.310	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
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47,000	1.441	6.33
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49,000	1.474	6.59
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COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 900					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	85	26	98	30
	F	114	36	132	42
2	M	86	29	100	32
	F	116	36	134	43
3	M	86	29	100	32
	F	116	36	134	43
4	M	86	29	100	32
	F	116	36	134	43
5	M	86	29	100	32
	F	116	36	134	43
6	M	86	29	100	32
	F	116	36	134	43
7	M	86	29	100	32
	F	140	44	160	50
8	M	105	34	121	38
	F	150	48	174	55
9	M	145	47	166	53
	F	209	67	241	78
10	M	186	59	214	68
	F	266	85	307	98

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
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50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 910					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	86	27	101	31
	F	116	36	135	43
2	M	89	28	103	33
	F	120	37	137	44
3	M	89	28	103	33
	F	120	37	137	44
4	M	89	28	103	33
	F	120	37	137	44
5	M	89	28	103	33
	F	120	37	137	44
6	M	89	28	103	33
	F	120	37	137	44
7	M	89	28	103	33
	F	143	45	164	52
8	M	107	35	125	38
	F	154	49	178	56
9	M	150	48	172	55
	F	215	68	247	80
10	M	190	60	219	68
	F	273	86	316	101

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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
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17,000	0.891	2.43
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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

COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 920					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	49	17	53	17
	F	64	21	74	21
2	M	49	17	56	18
	F	64	21	75	23
3	M	49	17	56	18
	F	64	21	75	23
4	M	49	17	56	18
	F	64	21	75	23
5	M	49	17	56	18
	F	64	21	75	23
6	M	49	17	56	18
	F	64	21	75	23
7	M	49	17	56	18
	F	77	23	88	28
8	M	59	19	66	21
	F	84	27	97	31
9	M	81	24	93	29
	F	115	38	134	44
10	M	105	34	119	38
	F	148	49	174	53

* M = Masonry, F = Frame.

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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	0.310	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
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13,000	0.746	1.91
14,000	0.782	2.04
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18,000	0.927	2.56
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32,000	1.196	4.38
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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

COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 930					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	79	25	91	27
	F	105	34	122	38
2	M	80	26	93	29
	F	107	35	125	39
3	M	80	26	93	29
	F	107	35	125	39
4	M	80	26	93	29
	F	107	35	125	39
5	M	80	26	93	29
	F	107	35	125	39
6	M	80	26	93	29
	F	107	35	125	39
7	M	80	26	93	29
	F	128	41	148	47
8	M	96	31	112	35
	F	139	45	161	50
9	M	135	43	155	49
	F	194	62	224	71
10	M	173	55	198	62
	F	247	79	285	91

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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
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COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 940					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	83	25	95	29
	F	111	35	128	39
2	M	85	27	98	32
	F	113	36	130	41
3	M	85	27	98	32
	F	114	36	130	41
4	M	85	27	98	32
	F	114	36	130	41
5	M	85	27	98	32
	F	114	36	130	41
6	M	85	27	98	32
	F	114	36	130	41
7	M	85	27	98	32
	F	135	43	154	49
8	M	102	33	118	36
	F	146	47	170	54
9	M	141	45	164	52
	F	204	65	234	75
10	M	182	57	208	65
	F	259	83	298	95

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COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 950					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	70	21	81	24
	F	95	31	110	35
2	M	73	22	84	26
	F	97	32	110	36
3	M	73	22	84	26
	F	97	32	110	36
4	M	73	22	84	26
	F	97	32	110	36
5	M	73	22	84	26
	F	97	32	110	36
6	M	73	22	84	26
	F	97	32	110	36
7	M	73	22	84	26
	F	115	36	133	42
8	M	87	29	101	33
	F	125	41	144	46
9	M	120	37	140	45
	F	175	55	200	64
10	M	155	48	178	56
	F	222	70	256	81

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Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
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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

COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 960					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	58	17	67	21
	F	78	26	90	29
2	M	60	19	69	21
	F	77	26	92	29
3	M	60	19	69	21
	F	78	26	92	29
4	M	60	19	69	21
	F	78	26	92	29
5	M	60	19	69	21
	F	78	26	92	29
6	M	60	19	69	21
	F	78	26	92	29
7	M	60	19	69	21
	F	94	30	110	35
8	M	72	24	83	26
	F	102	33	119	37
9	M	98	31	115	36
	F	144	45	164	53
10	M	127	40	146	45
	F	182	58	210	67

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

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	0.310	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
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32,000	1.196	4.38
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50,000	1.490	6.72
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COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 970					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	108	33	123	38
	F	144	45	165	53
2	M	109	35	126	40
	F	146	46	168	54
3	M	109	35	126	40
	F	146	46	168	54
4	M	109	35	126	40
	F	146	46	168	54
5	M	109	35	126	40
	F	146	46	168	54
6	M	109	35	126	40
	F	146	46	168	54
7	M	109	35	126	40
	F	175	55	202	64
8	M	131	44	152	48
	F	190	62	219	69
9	M	183	58	211	67
	F	265	84	302	97
10	M	234	75	268	85
	F	335	108	387	123

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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
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8,000	0.564	1.26
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49,000	1.474	6.59
50,000	1.490	6.72
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COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 980					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	54	17	62	18
	F	73	23	82	26
2	M	54	17	64	20
	F	74	23	85	28
3	M	54	17	64	20
	F	74	23	85	28
4	M	54	17	64	20
	F	74	23	85	28
5	M	54	17	64	20
	F	74	23	85	28
6	M	54	17	64	20
	F	74	23	85	28
7	M	54	17	64	20
	F	87	28	99	32
8	M	65	22	75	24
	F	95	30	109	35
9	M	90	28	105	33
	F	131	43	151	48
10	M	118	36	134	43
	F	166	54	192	62

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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
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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
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17,000	0.891	2.43
18,000	0.927	2.56
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48,000	1.457	6.46
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50,000	1.490	6.72
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COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 990					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	102	32	116	35
	F	135	43	156	50
2	M	104	33	119	37
	F	139	45	160	51
3	M	104	33	119	37
	F	138	45	160	51
4	M	104	33	119	37
	F	138	45	160	51
5	M	104	33	119	37
	F	138	45	160	51
6	M	104	33	119	37
	F	138	45	160	51
7	M	104	33	119	37
	F	166	53	191	60
8	M	125	40	144	45
	F	180	57	207	65
9	M	173	55	199	63
	F	250	80	287	92
10	M	222	71	254	81
	F	318	102	367	116

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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
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 010					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	201	64	227	70
	F	269	82	310	97
2	M	205	66	236	76
	F	274	85	314	97
3	M	205	66	236	76
	F	274	85	314	97
4	M	205	66	236	76
	F	274	85	314	97
5	M	205	66	236	76
	F	274	85	314	97
6	M	205	66	236	76
	F	274	85	314	97
7	M	205	66	236	76
	F	328	105	377	120
8	M	247	79	281	91
	F	355	114	407	130
9	M	341	109	394	123
	F	489	157	566	180
10	M	438	138	501	159
	F	627	201	723	227

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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
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11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
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19,000	0.964	2.69
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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

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 020					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	276	87	315	95
	F	370	116	425	132
2	M	279	92	324	104
	F	375	119	429	135
3	M	279	92	324	104
	F	375	119	429	135
4	M	279	92	324	104
	F	375	119	429	135
5	M	279	92	324	104
	F	375	119	429	135
6	M	279	92	324	104
	F	375	119	429	135
7	M	279	92	324	104
	F	451	144	519	165
8	M	338	111	386	124
	F	487	157	559	181
9	M	468	149	540	169
	F	674	218	778	246
10	M	605	190	691	218
	F	861	276	995	315

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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
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50,000	1.490	6.72
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 030					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	141	43	161	47
	F	187	58	214	67
2	M	142	46	165	52
	F	189	60	216	68
3	M	142	46	165	52
	F	189	60	216	68
4	M	142	46	165	52
	F	189	60	216	68
5	M	142	46	165	52
	F	189	60	216	68
6	M	142	46	165	52
	F	189	60	216	68
7	M	142	46	165	52
	F	228	72	261	83
8	M	170	56	196	63
	F	247	80	282	90
9	M	237	74	274	86
	F	340	109	393	126
10	M	304	97	349	110
	F	435	141	501	161

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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
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 040					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	171	54	195	61
	F	230	71	264	82
2	M	177	57	202	64
	F	234	72	269	84
3	M	177	57	202	64
	F	234	72	269	84
4	M	177	57	202	64
	F	234	72	269	84
5	M	177	57	202	64
	F	234	72	269	84
6	M	177	57	202	64
	F	234	72	269	84
7	M	177	57	202	64
	F	281	89	323	103
8	M	210	67	242	77
	F	303	98	350	111
9	M	291	91	335	104
	F	420	136	486	153
10	M	375	118	430	136
	F	536	171	617	195

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

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	0.310	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
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31,000	1.180	4.25
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48,000	1.457	6.46
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50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 050					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	260	81	297	91
	F	348	106	400	125
2	M	265	86	305	100
	F	353	111	407	127
3	M	265	86	305	100
	F	353	111	407	127
4	M	265	86	305	100
	F	353	111	407	127
5	M	265	86	305	100
	F	353	111	407	127
6	M	265	86	305	100
	F	353	111	407	127
7	M	265	86	305	100
	F	424	135	486	155
8	M	319	105	366	116
	F	459	150	527	170
9	M	440	140	506	157
	F	635	206	732	231
10	M	567	179	650	208
	F	810	260	937	297

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
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4,000	0.419	0.74
5,000	0.455	0.87
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8,000	0.564	1.26
9,000	0.600	1.390
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33,000	1.212	4.51
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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

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 060					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	243	76	277	85
	F	325	100	373	117
2	M	247	80	286	91
	F	330	104	379	121
3	M	247	80	286	91
	F	330	104	379	121
4	M	247	80	286	91
	F	330	104	379	121
5	M	247	80	286	91
	F	330	104	379	121
6	M	247	80	286	91
	F	330	104	379	121
7	M	247	80	286	91
	F	395	126	457	145
8	M	297	97	342	110
	F	429	139	494	158
9	M	414	130	473	149
	F	592	191	685	217
10	M	527	167	609	193
	F	761	243	872	277

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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
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14,000	0.782	2.04
15,000	0.818	2.17
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17,000	0.891	2.43
18,000	0.927	2.56
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50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 070					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	188	59	216	66
	F	251	78	289	91
2	M	192	62	221	71
	F	256	80	293	93
3	M	192	62	221	71
	F	256	80	293	93
4	M	192	62	221	71
	F	256	80	293	93
5	M	192	62	221	71
	F	256	80	293	93
6	M	192	62	221	71
	F	256	80	293	93
7	M	192	62	221	71
	F	309	98	354	114
8	M	231	76	265	85
	F	331	106	382	122
9	M	320	103	367	114
	F	460	147	530	168
10	M	412	129	470	148
	F	588	188	676	216

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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
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 080					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	264	84	302	95
	F	353	111	406	129
2	M	269	86	313	100
	F	360	113	411	131
3	M	269	86	313	100
	F	360	113	411	131
4	M	269	86	313	100
	F	360	113	411	131
5	M	269	86	313	100
	F	360	113	411	131
6	M	269	86	313	100
	F	360	113	411	131
7	M	269	86	313	100
	F	431	136	499	158
8	M	324	106	371	120
	F	466	151	537	169
9	M	451	140	515	162
	F	646	206	746	237
10	M	577	184	660	211
	F	826	264	950	302

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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	0.310	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
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18,000	0.927	2.56
19,000	0.964	2.69
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 090, 091					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	267	84	304	93
	F	354	112	408	127
2	M	271	87	311	99
	F	361	113	414	131
3	M	271	87	311	99
	F	361	113	414	131
4	M	271	87	311	99
	F	361	113	414	131
5	M	271	87	311	99
	F	361	113	414	131
6	M	271	87	311	99
	F	361	113	414	131
7	M	271	87	311	99
	F	433	138	499	159
8	M	326	106	373	120
	F	469	150	539	173
9	M	450	141	518	162
	F	649	208	747	237
10	M	579	183	663	213
	F	829	267	956	304

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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	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 100					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	167	52	191	58
	F	225	69	258	79
2	M	173	55	199	62
	F	228	70	261	82
3	M	173	55	199	62
	F	228	70	261	82
4	M	173	55	199	62
	F	228	70	261	82
5	M	173	55	199	62
	F	228	70	261	82
6	M	173	55	199	62
	F	228	70	261	82
7	M	173	55	199	62
	F	275	87	314	101
8	M	206	65	236	77
	F	296	95	340	109
9	M	285	90	328	104
	F	410	133	474	149
10	M	366	115	420	133
	F	523	167	603	191

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Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 110					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	207	64	236	73
	F	275	86	317	100
2	M	210	67	243	78
	F	280	89	321	100
3	M	210	67	243	78
	F	280	89	321	100
4	M	210	67	243	78
	F	280	89	321	100
5	M	210	67	243	78
	F	280	89	321	100
6	M	210	67	243	78
	F	280	89	321	100
7	M	210	67	243	78
	F	336	107	388	122
8	M	253	82	289	93
	F	364	116	419	134
9	M	351	111	401	126
	F	503	162	580	187
10	M	450	143	514	166
	F	645	207	742	236

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

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	0.310	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
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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
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 120					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	165	51	187	58
	F	218	69	255	79
2	M	169	54	195	63
	F	223	71	255	81
3	M	169	54	195	63
	F	223	71	255	81
4	M	169	54	195	63
	F	223	71	255	81
5	M	169	54	195	63
	F	223	71	255	81
6	M	169	54	195	63
	F	223	71	255	81
7	M	169	54	195	63
	F	269	85	307	98
8	M	201	65	229	74
	F	292	91	334	109
9	M	279	88	320	101
	F	400	130	463	146
10	M	360	114	410	130
	F	513	165	590	187

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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
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17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
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30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
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35,000	1.245	4.77
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46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
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50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 130					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	180	56	206	63
	F	241	75	275	87
2	M	183	59	212	67
	F	246	78	281	87
3	M	183	59	212	67
	F	246	78	281	87
4	M	183	59	212	67
	F	246	78	281	87
5	M	183	59	212	67
	F	246	78	281	87
6	M	183	59	212	67
	F	246	78	281	87
7	M	183	59	212	67
	F	294	94	338	107
8	M	222	71	253	82
	F	317	103	363	116
9	M	305	96	350	110
	F	441	142	506	162
10	M	393	124	449	144
	F	561	180	645	206

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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
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17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
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23,000	1.049	3.21
24,000	1.065	3.34
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33,000	1.212	4.51
34,000	1.229	4.64
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36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
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42,000	1.359	5.68
43,000	1.376	5.81
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 140					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	218	67	250	77
	F	292	92	333	106
2	M	222	72	258	84
	F	295	92	340	106
3	M	222	72	258	84
	F	295	92	340	106
4	M	222	72	258	84
	F	295	92	340	106
5	M	222	72	258	84
	F	295	92	340	106
6	M	222	72	258	84
	F	295	92	340	106
7	M	222	72	258	84
	F	353	111	407	132
8	M	267	88	306	99
	F	386	124	442	142
9	M	369	116	426	133
	F	532	169	613	195
10	M	475	149	545	174
	F	681	218	784	250

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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
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13,000	0.746	1.91
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19,000	0.964	2.69
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 150					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	180	57	208	65
	F	243	75	279	89
2	M	185	60	214	67
	F	247	79	281	89
3	M	185	60	214	67
	F	247	79	281	89
4	M	185	60	214	67
	F	247	79	281	89
5	M	185	60	214	67
	F	247	79	281	89
6	M	185	60	214	67
	F	247	79	281	89
7	M	185	60	214	67
	F	296	92	339	109
8	M	223	73	255	82
	F	319	101	367	118
9	M	308	96	353	110
	F	443	142	512	163
10	M	398	125	453	146
	F	566	180	652	208

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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	0.310	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
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13,000	0.746	1.91
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16,000	0.855	2.30
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23,000	1.049	3.21
24,000	1.065	3.34
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44,000	1.392	5.94
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 160					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	303	94	343	103
	F	403	125	463	146
2	M	307	99	353	115
	F	409	130	469	147
3	M	307	99	353	115
	F	409	130	469	147
4	M	307	99	353	115
	F	409	130	469	147
5	M	307	99	353	115
	F	409	130	469	147
6	M	307	99	353	115
	F	409	130	469	147
7	M	307	99	353	115
	F	490	154	565	180
8	M	368	120	421	137
	F	531	171	610	195
9	M	512	161	588	185
	F	735	236	848	271
10	M	658	207	754	242
	F	941	303	1081	343

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9,000	0.600	1.390
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 170, 171					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	241	75	276	84
	F	322	101	371	118
2	M	245	79	286	94
	F	329	103	376	119
3	M	245	79	286	94
	F	329	103	376	119
4	M	245	79	286	94
	F	329	103	376	119
5	M	245	79	286	94
	F	329	103	376	119
6	M	245	79	286	94
	F	329	103	376	119
7	M	245	79	286	94
	F	394	125	452	146
8	M	296	98	340	108
	F	425	137	489	157
9	M	410	130	472	149
	F	590	190	682	217
10	M	527	166	604	190
	F	754	241	869	276

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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
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6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 180					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	188	59	215	65
	F	252	78	289	92
2	M	190	60	222	70
	F	257	82	293	92
3	M	190	60	222	70
	F	257	82	293	92
4	M	190	60	222	70
	F	257	82	293	92
5	M	190	60	222	70
	F	257	82	293	92
6	M	190	60	222	70
	F	257	82	293	92
7	M	190	60	222	70
	F	308	97	353	111
8	M	233	75	262	86
	F	331	106	382	121
9	M	321	100	366	115
	F	459	147	530	169
10	M	412	130	470	151
	F	588	188	676	215

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

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	0.310	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
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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
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 190					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	237	75	271	81
	F	317	98	363	114
2	M	239	78	278	88
	F	322	100	368	114
3	M	239	78	278	88
	F	322	100	368	114
4	M	239	78	278	88
	F	322	100	368	114
5	M	239	78	278	88
	F	322	100	368	114
6	M	239	78	278	88
	F	322	100	368	114
7	M	239	78	278	88
	F	385	124	446	142
8	M	290	93	332	107
	F	417	136	478	152
9	M	402	127	461	147
	F	576	186	668	212
10	M	515	163	593	188
	F	737	237	851	271

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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
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23,000	1.049	3.21
24,000	1.065	3.34
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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
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45,000	1.408	6.07
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 200					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	268	83	302	91
	F	354	110	408	126
2	M	270	86	312	101
	F	361	113	413	130
3	M	270	86	312	101
	F	361	113	413	130
4	M	270	86	312	101
	F	361	113	413	130
5	M	270	86	312	101
	F	361	113	413	130
6	M	270	86	312	101
	F	361	113	413	130
7	M	270	86	312	101
	F	431	138	499	158
8	M	325	106	372	120
	F	469	150	538	174
9	M	450	142	517	163
	F	649	209	747	238
10	M	576	182	664	212
	F	827	268	954	302

* M = Masonry, F = Frame.

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Aluminum or plastic siding over frame is rated as frame.

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	0.310	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
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21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
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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
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 210					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	189	57	214	66
	F	251	78	289	91
2	M	191	61	223	70
	F	257	80	293	91
3	M	191	61	223	70
	F	257	80	293	91
4	M	191	61	223	70
	F	257	80	293	91
5	M	191	61	223	70
	F	257	80	293	91
6	M	191	61	223	70
	F	257	80	293	91
7	M	191	61	223	70
	F	307	97	354	111
8	M	231	74	264	86
	F	332	106	381	123
9	M	319	101	367	115
	F	459	146	530	170
10	M	412	130	471	152
	F	587	189	677	214

* M = Masonry, F = Frame.

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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	0.310	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
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22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
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29,000	1.147	3.99
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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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42,000	1.359	5.68
43,000	1.376	5.81
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 220					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	194	60	221	68
	F	259	79	295	93
2	M	197	63	228	71
	F	264	85	300	93
3	M	197	63	228	71
	F	264	85	300	93
4	M	197	63	228	71
	F	264	85	300	93
5	M	197	63	228	71
	F	264	85	300	93
6	M	197	63	228	71
	F	264	85	300	93
7	M	197	63	228	71
	F	315	100	363	115
8	M	236	76	270	87
	F	339	109	391	126
9	M	326	104	376	117
	F	471	152	543	173
10	M	421	132	481	154
	F	601	194	692	221

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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
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42,000	1.359	5.68
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44,000	1.392	5.94
45,000	1.408	6.07
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48,000	1.457	6.46
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50,000	1.490	6.72
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 230					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	154	47	175	54
	F	205	63	235	73
2	M	156	51	182	58
	F	208	66	238	75
3	M	156	51	182	58
	F	208	66	238	75
4	M	156	51	182	58
	F	208	66	238	75
5	M	156	51	182	58
	F	208	66	238	75
6	M	156	51	182	58
	F	208	66	238	75
7	M	156	51	182	58
	F	251	79	288	92
8	M	187	61	215	68
	F	270	86	311	101
9	M	261	83	299	94
	F	373	119	432	137
10	M	335	105	384	122
	F	475	154	548	175

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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
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8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 240					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	196	62	224	68
	F	263	82	302	94
2	M	202	66	231	75
	F	268	84	306	97
3	M	202	66	231	75
	F	268	84	306	97
4	M	202	66	231	75
	F	268	84	306	97
5	M	202	66	231	75
	F	268	84	306	97
6	M	202	66	231	75
	F	268	84	306	97
7	M	202	66	231	75
	F	322	102	369	118
8	M	240	78	275	90
	F	346	112	400	130
9	M	333	106	384	121
	F	480	153	553	175
10	M	428	134	493	156
	F	614	196	706	224

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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	0.310	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
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13,000	0.746	1.91
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18,000	0.927	2.56
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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
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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 250					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	224	69	252	77
	F	297	91	340	107
2	M	226	72	261	85
	F	301	95	346	109
3	M	226	72	261	85
	F	301	95	346	109
4	M	226	72	261	85
	F	301	95	346	109
5	M	226	72	261	85
	F	301	95	346	109
6	M	226	72	261	85
	F	301	95	346	109
7	M	226	72	261	85
	F	361	115	417	133
8	M	271	88	311	103
	F	391	127	449	144
9	M	377	117	433	135
	F	540	173	625	199
10	M	483	152	553	176
	F	693	224	795	252

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

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	0.310	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
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33,000	1.212	4.51
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 260					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	206	63	235	74
	F	277	86	319	99
2	M	212	68	244	78
	F	280	89	322	102
3	M	212	68	244	78
	F	280	89	322	102
4	M	212	68	244	78
	F	280	89	322	102
5	M	212	68	244	78
	F	280	89	322	102
6	M	212	68	244	78
	F	280	89	322	102
7	M	212	68	244	78
	F	337	107	387	122
8	M	253	81	289	93
	F	365	118	419	134
9	M	349	111	403	127
	F	504	164	580	185
10	M	451	141	514	165
	F	645	206	744	235

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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
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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
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33,000	1.212	4.51
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50,000	1.490	6.72
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 270					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	184	58	210	64
	F	247	77	282	89
2	M	189	61	216	69
	F	250	80	287	89
3	M	189	61	216	69
	F	250	80	287	89
4	M	189	61	216	69
	F	250	80	287	89
5	M	189	61	216	69
	F	250	80	287	89
6	M	189	61	216	69
	F	250	80	287	89
7	M	189	61	216	69
	F	301	97	345	109
8	M	226	72	258	83
	F	325	104	375	120
9	M	313	98	358	114
	F	450	144	519	166
10	M	401	126	461	146
	F	574	184	662	210

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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
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10,000	0.637	1.52
11,000	0.673	1.65
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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
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33,000	1.212	4.51
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46,000	1.425	6.20
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48,000	1.457	6.46
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50,000	1.490	6.72
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 280					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	215	68	244	73
	F	286	88	328	103
2	M	216	72	251	81
	F	288	92	332	105
3	M	216	72	251	81
	F	288	92	332	105
4	M	216	72	251	81
	F	288	92	332	105
5	M	216	72	251	81
	F	288	92	332	105
6	M	216	72	251	81
	F	288	92	332	105
7	M	216	72	251	81
	F	348	110	400	127
8	M	260	84	299	97
	F	374	121	431	139
9	M	363	116	416	130
	F	521	165	601	191
10	M	464	145	532	167
	F	666	215	765	244

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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
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15,000	0.818	2.17
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49,000	1.474	6.59
50,000	1.490	6.72
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 290					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	138	44	159	48
	F	184	57	211	65
2	M	140	47	162	51
	F	188	58	215	66
3	M	140	47	162	51
	F	188	58	215	66
4	M	140	47	162	51
	F	188	58	215	66
5	M	140	47	162	51
	F	188	58	215	66
6	M	140	47	162	51
	F	188	58	215	66
7	M	140	47	162	51
	F	225	73	258	81
8	M	169	56	195	62
	F	244	78	280	90
9	M	234	75	268	84
	F	336	107	389	123
10	M	301	95	343	110
	F	430	138	495	159

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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
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 300					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	195	60	222	69
	F	261	80	299	95
2	M	198	63	229	71
	F	265	84	303	95
3	M	198	63	229	71
	F	265	84	303	95
4	M	198	63	229	71
	F	265	84	303	95
5	M	198	63	229	71
	F	265	84	303	95
6	M	198	63	229	71
	F	265	84	303	95
7	M	198	63	229	71
	F	318	100	365	115
8	M	239	78	273	88
	F	342	110	392	126
9	M	329	104	379	118
	F	475	152	547	176
10	M	425	134	484	155
	F	606	195	698	222

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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 310					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	183	59	208	63
	F	244	75	280	87
2	M	184	60	214	68
	F	246	78	283	90
3	M	184	60	214	68
	F	246	78	283	90
4	M	184	60	214	68
	F	246	78	283	90
5	M	184	60	214	68
	F	246	78	283	90
6	M	184	60	214	68
	F	246	78	283	90
7	M	184	60	214	68
	F	299	94	341	109
8	M	223	72	257	82
	F	322	102	369	119
9	M	311	98	355	111
	F	445	142	515	162
10	M	399	126	457	145
	F	568	183	655	208

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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 320					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	240	73	275	85
	F	320	101	369	116
2	M	246	78	285	92
	F	328	104	374	117
3	M	246	78	285	92
	F	328	104	374	117
4	M	246	78	285	92
	F	328	104	374	117
5	M	246	78	285	92
	F	328	104	374	117
6	M	246	78	285	92
	F	328	104	374	117
7	M	246	78	285	92
	F	392	127	450	143
8	M	294	96	337	108
	F	424	136	487	157
9	M	407	131	470	148
	F	587	189	679	215
10	M	525	165	601	189
	F	749	240	863	275

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

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	0.310	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
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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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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 330					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	188	58	214	66
	F	250	78	289	90
2	M	190	61	221	72
	F	257	81	292	90
3	M	190	61	221	72
	F	257	81	292	90
4	M	190	61	221	72
	F	257	81	292	90
5	M	190	61	221	72
	F	257	81	292	90
6	M	190	61	221	72
	F	257	81	292	90
7	M	190	61	221	72
	F	305	97	353	114
8	M	230	74	263	86
	F	331	105	382	123
9	M	317	102	367	115
	F	458	146	528	169
10	M	410	129	471	149
	F	586	188	675	214

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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 340					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	189	59	214	65
	F	251	78	289	90
2	M	191	63	219	72
	F	254	81	291	93
3	M	191	63	219	72
	F	254	81	291	93
4	M	191	63	219	72
	F	254	81	291	93
5	M	191	63	219	72
	F	254	81	291	93
6	M	191	63	219	72
	F	254	81	291	93
7	M	191	63	219	72
	F	307	97	352	113
8	M	231	73	264	84
	F	331	106	380	123
9	M	319	102	365	115
	F	458	148	529	168
10	M	409	130	469	149
	F	584	189	674	214

* M = Masonry, F = Frame.

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Aluminum or plastic siding over frame is rated as frame.

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	0.310	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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 350					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	229	74	263	82
	F	306	94	351	111
2	M	235	74	271	85
	F	312	99	359	111
3	M	235	74	271	85
	F	312	99	359	111
4	M	235	74	271	85
	F	312	99	359	111
5	M	235	74	271	85
	F	312	99	359	111
6	M	235	74	271	85
	F	312	99	359	111
7	M	235	74	271	85
	F	376	119	433	137
8	M	283	92	323	103
	F	403	129	465	148
9	M	388	122	448	140
	F	562	182	648	205
10	M	503	157	573	183
	F	716	229	825	263

* M = Masonry, F = Frame.

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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	0.310	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
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 360, 361					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	186	58	214	67
	F	251	77	288	90
2	M	193	63	220	71
	F	256	78	292	94
3	M	193	63	220	71
	F	256	78	292	94
4	M	193	63	220	71
	F	256	78	292	94
5	M	193	63	220	71
	F	256	78	292	94
6	M	193	63	220	71
	F	256	78	292	94
7	M	193	63	220	71
	F	306	96	351	112
8	M	229	74	264	85
	F	331	105	379	122
9	M	319	103	368	114
	F	460	149	530	167
10	M	410	131	472	149
	F	587	186	677	214

* M = Masonry, F = Frame.

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Aluminum or plastic siding over frame is rated as frame.

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	0.310	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
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29,000	1.147	3.99
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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
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37,000	1.278	5.03
38,000	1.294	5.16
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 370					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	202	63	231	71
	F	270	84	309	97
2	M	206	64	240	76
	F	275	88	315	97
3	M	206	64	240	76
	F	275	88	315	97
4	M	206	64	240	76
	F	275	88	315	97
5	M	206	64	240	76
	F	275	88	315	97
6	M	206	64	240	76
	F	275	88	315	97
7	M	206	64	240	76
	F	330	105	380	118
8	M	248	80	283	90
	F	355	115	409	131
9	M	342	106	393	123
	F	494	157	570	181
10	M	441	140	504	163
	F	631	202	725	231

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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
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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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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 380					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	154	48	174	55
	F	204	65	235	73
2	M	156	52	182	57
	F	206	66	238	75
3	M	156	52	182	57
	F	206	66	238	75
4	M	156	52	182	57
	F	206	66	238	75
5	M	156	52	182	57
	F	206	66	238	75
6	M	156	52	182	57
	F	206	66	238	75
7	M	156	52	182	57
	F	249	77	286	90
8	M	189	61	214	69
	F	269	86	313	98
9	M	261	80	298	93
	F	374	118	432	136
10	M	334	105	383	120
	F	478	154	551	174

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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	0.310	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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 390					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	227	71	261	80
	F	304	97	351	109
2	M	232	76	267	84
	F	309	97	356	113
3	M	232	76	267	84
	F	309	97	356	113
4	M	232	76	267	84
	F	309	97	356	113
5	M	232	76	267	84
	F	309	97	356	113
6	M	232	76	267	84
	F	309	97	356	113
7	M	232	76	267	84
	F	372	117	428	137
8	M	278	90	320	103
	F	404	130	460	146
9	M	388	122	446	140
	F	557	179	642	206
10	M	497	158	570	180
	F	710	227	819	261

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

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	0.310	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
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32,000	1.196	4.38
33,000	1.212	4.51
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 400					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	217	66	248	77
	F	291	89	333	105
2	M	221	72	257	80
	F	294	93	337	105
3	M	221	72	257	80
	F	294	93	337	105
4	M	221	72	257	80
	F	294	93	337	105
5	M	221	72	257	80
	F	294	93	337	105
6	M	221	72	257	80
	F	294	93	337	105
7	M	221	72	257	80
	F	354	112	406	128
8	M	267	86	304	98
	F	380	123	439	140
9	M	368	115	421	132
	F	529	170	612	195
10	M	472	149	541	174
	F	677	217	778	248

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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
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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
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 410					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	313	97	355	111
	F	417	130	478	153
2	M	318	103	367	118
	F	424	132	485	153
3	M	318	103	367	118
	F	424	132	485	153
4	M	318	103	367	118
	F	424	132	485	153
5	M	318	103	367	118
	F	424	132	485	153
6	M	318	103	367	118
	F	424	132	485	153
7	M	318	103	367	118
	F	509	163	586	188
8	M	381	123	438	141
	F	551	177	633	202
9	M	532	167	608	191
	F	761	243	879	280
10	M	680	214	779	249
	F	975	313	1123	355

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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
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22,000	1.033	3.08
23,000	1.049	3.21
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32,000	1.196	4.38
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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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42,000	1.359	5.68
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 420					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	189	60	215	67
	F	253	78	289	92
2	M	193	63	224	71
	F	258	81	295	92
3	M	193	63	224	71
	F	258	81	295	92
4	M	193	63	224	71
	F	258	81	295	92
5	M	193	63	224	71
	F	258	81	295	92
6	M	193	63	224	71
	F	258	81	295	92
7	M	193	63	224	71
	F	310	97	354	113
8	M	232	75	264	88
	F	333	107	383	122
9	M	321	101	367	115
	F	461	150	532	169
10	M	413	132	472	151
	F	590	189	679	215

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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
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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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43,000	1.376	5.81
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 430					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	247	77	282	86
	F	331	103	379	121
2	M	253	80	292	93
	F	337	108	385	121
3	M	253	80	292	93
	F	337	108	385	121
4	M	253	80	292	93
	F	337	108	385	121
5	M	253	80	292	93
	F	337	108	385	121
6	M	253	80	292	93
	F	337	108	385	121
7	M	253	80	292	93
	F	402	129	463	147
8	M	304	99	346	112
	F	436	138	501	161
9	M	420	131	482	151
	F	604	193	697	222
10	M	540	171	619	198
	F	773	247	888	282

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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
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14,000	0.782	2.04
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48,000	1.457	6.46
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Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 440					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	123	40	140	44
	F	166	52	191	60
2	M	126	40	146	45
	F	169	52	195	61
3	M	126	40	146	45
	F	169	52	195	61
4	M	126	40	146	45
	F	169	52	195	61
5	M	126	40	146	45
	F	169	52	195	61
6	M	126	40	146	45
	F	169	52	195	61
7	M	126	40	146	45
	F	203	64	232	73
8	M	152	48	175	57
	F	217	70	250	81
9	M	211	67	241	76
	F	304	96	351	111
10	M	271	85	309	99
	F	387	123	445	140

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Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 450					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	167	52	192	58
	F	223	69	257	79
2	M	170	55	197	63
	F	226	70	260	81
3	M	170	55	197	63
	F	226	70	260	81
4	M	170	55	197	63
	F	226	70	260	81
5	M	170	55	197	63
	F	226	70	260	81
6	M	170	55	197	63
	F	226	70	260	81
7	M	170	55	197	63
	F	272	87	313	101
8	M	205	67	235	75
	F	294	96	338	108
9	M	283	89	327	103
	F	408	132	470	150
10	M	365	114	418	133
	F	521	167	600	192

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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
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 460					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	283	90	323	98
	F	380	116	435	136
2	M	288	93	334	105
	F	384	122	440	137
3	M	288	93	334	105
	F	384	122	440	137
4	M	288	93	334	105
	F	384	122	440	137
5	M	288	93	334	105
	F	384	122	440	137
6	M	288	93	334	105
	F	384	122	440	137
7	M	288	93	334	105
	F	463	148	530	169
8	M	347	114	398	126
	F	498	162	573	186
9	M	480	153	553	172
	F	691	222	799	252
10	M	619	194	706	225
	F	883	283	1021	323

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

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	0.310	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
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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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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 470					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	188	59	215	65
	F	253	80	289	90
2	M	192	62	223	72
	F	257	81	294	93
3	M	192	62	223	72
	F	257	81	294	93
4	M	192	62	223	72
	F	257	81	294	93
5	M	192	62	223	72
	F	257	81	294	93
6	M	192	62	223	72
	F	257	81	294	93
7	M	192	62	223	72
	F	308	97	354	113
8	M	230	74	266	85
	F	333	107	383	123
9	M	320	101	367	116
	F	461	149	531	169
10	M	411	130	471	150
	F	589	188	678	215

* M = Masonry, F = Frame.

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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
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42,000	1.359	5.68
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 480					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	230	73	265	80
	F	310	96	356	112
2	M	236	75	272	86
	F	313	98	361	113
3	M	236	75	272	86
	F	313	98	361	113
4	M	236	75	272	86
	F	313	98	361	113
5	M	236	75	272	86
	F	313	98	361	113
6	M	236	75	272	86
	F	313	98	361	113
7	M	236	75	272	86
	F	379	121	435	139
8	M	283	90	326	103
	F	410	132	470	152
9	M	397	126	452	143
	F	568	182	655	206
10	M	505	159	581	185
	F	725	230	832	265

* M = Masonry, F = Frame.

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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
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 490					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	228	75	263	78
	F	306	95	353	111
2	M	233	75	268	87
	F	312	98	355	113
3	M	233	75	268	87
	F	312	98	355	113
4	M	233	75	268	87
	F	312	98	355	113
5	M	233	75	268	87
	F	312	98	355	113
6	M	233	75	268	87
	F	312	98	355	113
7	M	233	75	268	87
	F	376	119	431	138
8	M	281	90	320	103
	F	404	128	464	151
9	M	392	124	447	141
	F	560	179	647	204
10	M	501	157	574	182
	F	715	228	824	263

* M = Masonry, F = Frame.

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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	0.310	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
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32,000	1.196	4.38
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34,000	1.229	4.64
35,000	1.245	4.77
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37,000	1.278	5.03
38,000	1.294	5.16
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 500					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	167	53	192	58
	F	224	69	259	81
2	M	171	56	197	63
	F	230	71	262	83
3	M	171	56	197	63
	F	230	71	262	83
4	M	171	56	197	63
	F	230	71	262	83
5	M	171	56	197	63
	F	230	71	262	83
6	M	171	56	197	63
	F	230	71	262	83
7	M	171	56	197	63
	F	274	86	317	100
8	M	206	65	236	77
	F	296	96	341	109
9	M	285	91	328	103
	F	410	132	474	150
10	M	365	115	421	133
	F	524	167	603	192

* M = Masonry, F = Frame.

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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	0.310	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
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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		0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 510					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	117	36	134	42
	F	157	48	180	56
2	M	120	38	138	45
	F	159	50	183	57
3	M	120	38	138	45
	F	159	50	183	57
4	M	120	38	138	45
	F	159	50	183	57
5	M	120	38	138	45
	F	159	50	183	57
6	M	120	38	138	45
	F	159	50	183	57
7	M	120	38	138	45
	F	193	61	221	70
8	M	144	45	166	53
	F	207	66	238	76
9	M	200	64	231	73
	F	287	92	333	106
10	M	257	81	295	94
	F	367	117	422	134

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Aluminum or plastic siding over frame is rated as frame.

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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
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32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
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37,000	1.278	5.03
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 520					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	226	70	257	79
	F	305	95	347	109
2	M	232	74	268	85
	F	308	98	354	110
3	M	232	74	268	85
	F	308	98	354	110
4	M	232	74	268	85
	F	308	98	354	110
5	M	232	74	268	85
	F	308	98	354	110
6	M	232	74	268	85
	F	308	98	354	110
7	M	232	74	268	85
	F	370	119	423	134
8	M	277	91	321	102
	F	402	130	461	149
9	M	384	125	442	138
	F	552	177	640	205
10	M	494	158	568	181
	F	706	226	813	257

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Aluminum or plastic siding over frame is rated as frame.

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	0.310	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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 530					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	242	74	274	85
	F	323	102	371	115
2	M	248	81	286	91
	F	328	102	377	119
3	M	248	81	286	91
	F	328	102	377	119
4	M	248	81	286	91
	F	328	102	377	119
5	M	248	81	286	91
	F	328	102	377	119
6	M	248	81	286	91
	F	328	102	377	119
7	M	248	81	286	91
	F	396	126	454	144
8	M	297	97	342	110
	F	426	136	489	158
9	M	409	130	472	148
	F	591	189	681	216
10	M	527	167	607	192
	F	754	242	870	274

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

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	0.310	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
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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
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43,000	1.376	5.81
44,000	1.392	5.94
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 540					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	258	80	296	90
	F	345	108	394	126
2	M	262	83	304	100
	F	352	111	402	126
3	M	262	83	304	100
	F	352	111	402	126
4	M	262	83	304	100
	F	352	111	402	126
5	M	262	83	304	100
	F	352	111	402	126
6	M	262	83	304	100
	F	352	111	402	126
7	M	262	83	304	100
	F	419	132	484	154
8	M	316	103	361	118
	F	455	146	518	167
9	M	435	136	500	157
	F	628	201	726	232
10	M	561	178	643	206
	F	805	258	924	296

* M = Masonry, F = Frame.

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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
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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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42,000	1.359	5.68
43,000	1.376	5.81
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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		0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 550					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	132	41	152	45
	F	176	56	202	63
2	M	134	43	155	50
	F	178	57	204	65
3	M	134	43	155	50
	F	178	57	204	65
4	M	134	43	155	50
	F	178	57	204	65
5	M	134	43	155	50
	F	178	57	204	65
6	M	134	43	155	50
	F	178	57	204	65
7	M	134	43	155	50
	F	214	66	245	78
8	M	161	54	184	59
	F	232	74	267	84
9	M	222	69	256	81
	F	320	103	373	118
10	M	286	91	329	104
	F	410	132	473	152

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

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	0.310	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
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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
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38,000	1.294	5.16
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 560					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	209	65	239	74
	F	280	87	320	101
2	M	212	70	248	78
	F	285	88	327	101
3	M	212	70	248	78
	F	285	88	327	101
4	M	212	70	248	78
	F	285	88	327	101
5	M	212	70	248	78
	F	285	88	327	101
6	M	212	70	248	78
	F	285	88	327	101
7	M	212	70	248	78
	F	342	110	393	124
8	M	258	84	293	95
	F	367	120	425	137
9	M	354	111	407	128
	F	512	162	589	188
10	M	457	145	522	168
	F	652	209	750	239

* M = Masonry, F = Frame.

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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	0.310	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
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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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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 570					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	131	41	150	45
	F	176	54	202	63
2	M	134	42	156	50
	F	177	56	205	65
3	M	134	42	156	50
	F	177	56	205	65
4	M	134	42	156	50
	F	177	56	205	65
5	M	134	42	156	50
	F	177	56	205	65
6	M	134	42	156	50
	F	177	56	205	65
7	M	134	42	156	50
	F	216	69	246	78
8	M	161	53	185	58
	F	233	75	266	85
9	M	224	71	257	82
	F	322	103	372	118
10	M	287	91	330	104
	F	410	131	472	150

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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	0.310	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
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31,000	1.180	4.25
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33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 580					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	219	68	251	78
	F	295	92	336	105
2	M	224	72	258	82
	F	299	94	341	105
3	M	224	72	258	82
	F	299	94	341	105
4	M	224	72	258	82
	F	299	94	341	105
5	M	224	72	258	82
	F	299	94	341	105
6	M	224	72	258	82
	F	299	94	341	105
7	M	224	72	258	82
	F	358	112	412	130
8	M	268	88	309	100
	F	384	123	445	142
9	M	372	117	428	134
	F	535	171	617	198
10	M	479	151	547	175
	F	684	219	787	251

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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
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23,000	1.049	3.21
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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 590					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	323	99	369	113
	F	431	133	496	157
2	M	330	108	383	123
	F	439	140	504	159
3	M	330	108	383	123
	F	439	140	504	159
4	M	330	108	383	123
	F	439	140	504	159
5	M	330	108	383	123
	F	439	140	504	159
6	M	330	108	383	123
	F	439	140	504	159
7	M	330	108	383	123
	F	530	169	605	193
8	M	398	128	456	147
	F	571	183	653	212
9	M	550	174	631	200
	F	791	255	913	292
10	M	706	222	810	258
	F	1010	323	1164	369

* M = Masonry, F = Frame.

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Aluminum or plastic siding over frame is rated as frame.

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	0.310	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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 600					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	274	86	311	96
	F	364	113	420	133
2	M	280	90	321	101
	F	370	116	426	135
3	M	280	90	321	101
	F	370	116	426	135
4	M	280	90	321	101
	F	370	116	426	135
5	M	280	90	321	101
	F	370	116	426	135
6	M	280	90	321	101
	F	370	116	426	135
7	M	280	90	321	101
	F	445	141	512	165
8	M	334	109	383	126
	F	482	156	555	175
9	M	465	146	533	167
	F	666	214	769	246
10	M	595	190	683	218
	F	856	274	981	311

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

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	0.310	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
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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
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36,000	1.261	4.90
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38,000	1.294	5.16
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44,000	1.392	5.94
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48,000	1.457	6.46
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50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 610					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	227	71	259	79
	F	303	94	346	109
2	M	228	74	265	85
	F	306	97	352	110
3	M	228	74	265	85
	F	306	97	352	110
4	M	228	74	265	85
	F	306	97	352	110
5	M	228	74	265	85
	F	306	97	352	110
6	M	228	74	265	85
	F	306	97	352	110
7	M	228	74	265	85
	F	368	118	424	135
8	M	277	91	318	100
	F	396	129	458	147
9	M	383	123	440	138
	F	551	177	638	201
10	M	493	156	564	178
	F	705	227	814	259

* M = Masonry, F = Frame.

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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
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31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
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50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 620					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	223	68	254	77
	F	295	92	341	107
2	M	223	75	262	85
	F	302	94	344	107
3	M	223	75	262	85
	F	302	94	344	107
4	M	223	75	262	85
	F	302	94	344	107
5	M	223	75	262	85
	F	302	94	344	107
6	M	223	75	262	85
	F	302	94	344	107
7	M	223	75	262	85
	F	361	116	418	134
8	M	274	86	310	101
	F	391	125	450	146
9	M	378	119	433	135
	F	542	174	626	199
10	M	483	155	555	177
	F	695	223	799	254

* M = Masonry, F = Frame.

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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	0.310	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
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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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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

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 630					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	221	69	253	77
	F	297	93	340	106
2	M	226	72	260	85
	F	301	95	345	109
3	M	226	72	260	85
	F	301	95	345	109
4	M	226	72	260	85
	F	301	95	345	109
5	M	226	72	260	85
	F	301	95	345	109
6	M	226	72	260	85
	F	301	95	345	109
7	M	226	72	260	85
	F	362	115	415	133
8	M	272	87	313	99
	F	391	125	449	144
9	M	375	119	431	136
	F	542	175	623	199
10	M	482	152	555	175
	F	691	221	798	253

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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
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13,000	0.746	1.91
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15,000	0.818	2.17
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49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 640					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	185	57	209	64
	F	244	74	279	88
2	M	185	60	214	69
	F	248	78	283	88
3	M	185	60	214	69
	F	248	78	283	88
4	M	185	60	214	69
	F	248	78	283	88
5	M	185	60	214	69
	F	248	78	283	88
6	M	185	60	214	69
	F	248	78	283	88
7	M	185	60	214	69
	F	298	94	342	109
8	M	224	73	255	83
	F	321	102	369	118
9	M	310	97	355	112
	F	444	143	514	164
10	M	398	125	454	147
	F	569	185	654	209

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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
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COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 900					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	103	32	118	36
	F	136	43	157	49
2	M	105	34	121	38
	F	140	44	160	50
3	M	105	34	121	38
	F	140	44	160	50
4	M	105	34	121	38
	F	140	44	160	50
5	M	105	34	121	38
	F	140	44	160	50
6	M	105	34	121	38
	F	140	44	160	50
7	M	105	34	121	38
	F	166	53	192	61
8	M	125	41	145	47
	F	181	58	207	67
9	M	174	55	201	63
	F	249	80	288	92
10	M	224	70	256	81
	F	320	103	367	118

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
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COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

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

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 910					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	105	33	120	36
	F	141	44	162	50
2	M	107	35	125	39
	F	143	45	164	52
3	M	107	35	125	39
	F	143	45	164	52
4	M	107	35	125	39
	F	143	45	164	52
5	M	107	35	125	39
	F	143	45	164	52
6	M	107	35	125	39
	F	143	45	164	52
7	M	107	35	125	39
	F	172	55	198	62
8	M	129	43	148	48
	F	186	60	214	68
9	M	178	56	206	65
	F	257	82	296	95
10	M	230	72	262	84
	F	328	105	377	120

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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
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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

COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 920					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	56	18	64	21
	F	77	23	88	28
2	M	59	19	66	21
	F	77	23	88	28
3	M	59	19	66	21
	F	77	23	88	28
4	M	59	19	66	21
	F	77	23	88	28
5	M	59	19	66	21
	F	77	23	88	28
6	M	59	19	66	21
	F	77	23	88	28
7	M	59	19	66	21
	F	93	29	107	35
8	M	71	21	81	24
	F	102	34	115	38
9	M	97	31	114	35
	F	140	46	161	51
10	M	125	39	145	46
	F	177	56	205	64

* **M = Masonry, F = Frame.**

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

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	0.310	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	1.39
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
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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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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

COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 930					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	74	23	84	26
	F	99	30	114	35
2	M	75	25	86	27
	F	101	31	115	36
3	M	75	25	86	27
	F	101	31	115	36
4	M	75	25	86	27
	F	101	31	115	36
5	M	75	25	86	27
	F	101	31	115	36
6	M	75	25	86	27
	F	101	31	115	36
7	M	75	25	86	27
	F	121	37	138	45
8	M	91	27	104	34
	F	130	42	149	48
9	M	125	39	145	45
	F	181	58	209	65
10	M	161	50	184	58
	F	231	74	265	84

* **M = Masonry, F = Frame.**

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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
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24,000	1.065	3.34
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32,000	1.196	4.38
33,000	1.212	4.51
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45,000	1.408	6.07
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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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COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 940					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	100	32	114	35
	F	134	43	154	48
2	M	102	34	118	37
	F	136	44	156	49
3	M	102	34	118	37
	F	136	44	156	49
4	M	102	34	118	37
	F	136	44	156	49
5	M	102	34	118	37
	F	136	44	156	49
6	M	102	34	118	37
	F	136	44	156	49
7	M	102	34	118	37
	F	164	52	188	60
8	M	123	39	141	46
	F	177	56	204	65
9	M	170	54	197	63
	F	245	79	284	90
10	M	219	69	251	80
	F	314	100	360	114

* M = Masonry, F = Frame.

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Aluminum or plastic siding over frame is rated as frame.

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	0.310	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
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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

COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 950					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	85	26	98	31
	F	112	36	131	41
2	M	87	29	101	33
	F	115	36	133	42
3	M	87	29	101	33
	F	115	36	133	42
4	M	87	29	101	33
	F	115	36	133	42
5	M	87	29	101	33
	F	115	36	133	42
6	M	87	29	101	33
	F	115	36	133	42
7	M	87	29	101	33
	F	140	45	161	50
8	M	105	34	119	37
	F	151	48	175	55
9	M	144	46	165	52
	F	206	65	240	77
10	M	185	59	212	66
	F	266	85	305	98

* M = Masonry, F = Frame.

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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	0.310	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	1.39
10,000	0.637	1.52
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13,000	0.746	1.91
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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

COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 960					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	70	21	79	26
	F	94	29	108	34
2	M	72	24	83	26
	F	94	30	110	35
3	M	72	24	83	26
	F	94	30	110	35
4	M	72	24	83	26
	F	94	30	110	35
5	M	72	24	83	26
	F	94	30	110	35
6	M	72	24	83	26
	F	94	30	110	35
7	M	72	24	83	26
	F	115	36	130	42
8	M	87	28	98	31
	F	124	40	143	45
9	M	119	37	136	44
	F	171	54	198	63
10	M	153	48	176	55
	F	219	70	252	79

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Aluminum or plastic siding over frame is rated as frame.

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	0.310	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
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47,000	1.441	6.33
48,000	1.457	6.46
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50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 970					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	129	40	147	45
	F	172	54	198	63
2	M	131	44	152	49
	F	175	55	202	64
3	M	131	44	152	49
	F	175	55	202	64
4	M	131	44	152	49
	F	175	55	202	64
5	M	131	44	152	49
	F	175	55	202	64
6	M	131	44	152	49
	F	175	55	202	64
7	M	131	44	152	49
	F	211	67	242	75
8	M	159	51	182	58
	F	227	73	262	84
9	M	219	69	254	79
	F	315	100	364	116
10	M	281	88	323	102
	F	403	129	465	147

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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
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COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 980					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	64	20	74	23
	F	85	28	99	31
2	M	65	22	75	24
	F	87	28	99	32
3	M	65	22	75	24
	F	87	28	99	32
4	M	65	22	75	24
	F	87	28	99	32
5	M	65	22	75	24
	F	87	28	99	32
6	M	65	22	75	24
	F	87	28	99	32
7	M	65	22	75	24
	F	105	33	120	37
8	M	78	25	90	28
	F	114	36	130	43
9	M	109	35	125	40
	F	156	51	181	57
10	M	141	44	161	51
	F	201	64	231	74

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Aluminum or plastic siding over frame is rated as frame.

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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
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9,000	0.600	1.39
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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

COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

FIRE - DWG-1, DWG-2, and DWG-3

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

NON-OWNER OCCUPIED

Non-Seasonal and Seasonal

Territory 990					
KEY PREMIUMS		1 & 2 Families		3 & 4 Families	
Prot. Class	Constr. Type *	Cov. A Bldg.	Cov. C Conts.	Cov. A Bldg.	Cov. C Conts.
1	M	123	37	139	43
	F	163	51	187	59
2	M	125	40	144	46
	F	166	53	191	60
3	M	125	40	144	46
	F	166	53	191	60
4	M	125	40	144	46
	F	166	53	191	60
5	M	125	40	144	46
	F	166	53	191	60
6	M	125	40	144	46
	F	166	53	191	60
7	M	125	40	144	46
	F	199	63	230	73
8	M	150	48	172	55
	F	215	69	249	80
9	M	207	65	239	76
	F	299	96	345	110
10	M	266	84	305	98
	F	382	123	438	139

* M = Masonry, F = Frame.

Masonry Veneer is rated as masonry.

Aluminum or plastic siding over frame is rated as frame.

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	0.310	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	1.39
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
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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

FAIR PLAN

DWELLING KEY PREMIUM TABLE

**EXTENDED COVERAGE DWG - 1
BROAD OR SPECIAL FORM DWG-2 OR DWG-3**

TERRITORY	COV. A - BLDG.			COV. C - CONTS.	
	Dwg-1	Dwg-2	Dwg-3	Dwg-1	Dwg-2 or 3
10	190	235	259	45	63
20	105	134	142	21	32
30	131	164	178	28	40
40	321	400	439	77	109
50	127	155	174	24	34
60	141	176	191	32	43
70	99	125	135	25	36
80	151	189	206	36	53
090, 091	147	185	202	35	52
100	165	207	225	40	58
110	91	112	123	16	25
120	526	654	718	125	178
130	115	143	158	19	31
140	73	90	98	16	26
150	113	141	152	19	32
160	120	147	159	31	41
170, 171	137	167	184	33	45
180	104	129	142	18	31
190	142	180	197	30	42
200	162	202	219	34	49
210	109	135	145	18	30
220	98	124	135	16	29
230	244	301	330	60	83
240	182	231	249	38	57
250	159	199	215	30	43
260	304	379	416	72	104
270	263	325	358	61	89
280	229	284	310	55	79
290	306	384	421	73	105
300	99	125	136	16	27
310	113	139	153	18	31
320	146	182	195	34	43

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

DWG-2 and DWG-3 Key Premiums are Non-Seasonal only and include the charge for E.C. and V.&M.M. perils. To develop the seasonal BASE PREMIUM, multiply the following factors by the DWG-1 E.C. BASE PREMIUM:

	DWG-2	DWG-3
	-----	-----
Cov. A.	1.40	1.50
Cov. C.	1.55	1.55

The Cov. C minimum limit is \$4,000 unless included in the same policy as Cov. A.

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

**** \$1,000 Minimum Limit**

FAIR PLAN

DWELLING KEY PREMIUM TABLE

**EXTENDED COVERAGE DWG - 1
BROAD OR SPECIAL FORM DWG-2 OR DWG-3**

TERRITORY	COV. A - BLDG.			COV. C - CONTS.	
	Dwg-1	Dwg-2	Dwg-3	Dwg-1	Dwg-2 or 3
330	108	135	146	20	30
340	109	136	150	19	29
350	105	129	142	18	26
360, 361	342	423	465	81	114
370	93	115	127	16	25
380	355	444	487	84	121
390	154	193	209	35	47
400	79	98	109	13	22
410	111	139	149	26	38
420	111	139	153	21	29
430	84	106	115	15	23
440	346	432	472	84	117
450	326	405	443	77	111
460	100	126	136	22	31
470	260	324	356	61	87
480	281	351	385	66	95
490	157	197	209	35	46
500	262	324	358	62	88
510	329	404	447	77	110
520	217	268	298	51	72
530	143	179	193	32	44
540	168	211	232	31	49
550	318	396	434	75	107
560	94	120	132	18	27
570	224	276	304	53	74
580	77	94	103	13	20
590	169	212	229	36	51
600	146	182	197	36	51
610	154	197	212	33	48
620	76	94	103	14	22
630	157	199	213	34	48
640	111	140	151	17	32

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

DWG-2 and DWG-3 Key Premiums are Non-Seasonal only and include the charge for E.C. and V.&M.M. perils. To develop the seasonal BASE PREMIUM, multiply the following factors by the DWG-1 E.C. BASE PREMIUM:

	DWG-2 -----	DWG-3 -----
Cov. A.	1.40	1.50
Cov. C.	1.55	1.55

The Cov. C minimum limit is \$4,000 unless included in the same policy as Cov. A.

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

** \$1,000 Minimum Limit

COASTAL PLAN

DWELLING KEY PREMIUM TABLE

EXTENDED COVERAGE DWG - 1 BROAD OR SPECIAL FORM DWG-2 OR DWG-3

TERRITORY	COV. A - BLDG.			COV. C - CONTS.	
	Dwg-1	Dwg-2	Dwg-3	Dwg-1	Dwg-2 or 3
900	869	1086	1189	170	234
910	1208	1509	1655	235	326
920	2798	3501	3833	547	756
930	978	1224	1339	193	264
940	594	743	815	117	161
950	2287	2861	3130	447	616
960	1129	1412	1545	221	305
970	603	753	824	118	163
980	1014	1270	1388	199	274
990	612	767	839	119	164

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

DWG-2 and DWG-3 Key Premiums are Non-Seasonal only and include the charge for E.C. and V.&M.M. perils. To develop the seasonal BASE PREMIUM, multiply the following factors by the DWG-1 E.C. BASE PREMIUM:

	DWG-2	DWG-3
	-----	-----
Cov. A.	1.40	1.50
Cov. C.	1.55	1.55

The Cov. C minimum limit is \$4,000 unless included in the same policy as Cov. A.

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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
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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
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42,000	1.502	7.06
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44,000	1.547	7.40
45,000	1.570	7.57
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** \$1,000 Minimum Limit