

April 15, 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 1, 2013.

The approved revisions to the rates result in an overall increase of 5.1% for the FAIR Plan and 30.1% for the Coastal Plan policies. The increase on a statewide basis is 7.4%. The attached document outlines the rate level change by line of business and territory.

**The new rates will be available for quoting April 10, 2013.** To obtain a quote using the new rates, simply change the requested effective date to June 1, 2013 or later. The EPIC Quote screen will allow you to advance the requested effective date up to forty days from the date the quote is generated. The EPIC Quote screen will not allow you to back date the requested effective date.

**All policies effective on or after June 1, 2013 will be priced using the new rates, irrespective of when the quote was generated.**

## LCPIC 2013 Personal Lines Rate Changes With 1 In 100 Year Reinsurance Costs

Parish	HO-3		Dwelling Fire		Renters		Mobile Homes		Wind Only		Total
	2011 Written Premium	Rate Change	2011 Written Premium	Rate Change	2011 Written Premium	Rate Change	2011 Written Premium	Rate Change	2011 Written Premium	Rate Change	Rate Change
<b><u>FAIR Plan</u></b>											
Acadia	\$140,399	-0.6%	\$422,863	6.8%	\$4,100	0.7%	\$100,748	20.9%	\$248,542	-0.4%	5.2%
Allen	\$10,709	14.5%	\$99,985	0.5%	\$0	16.4%	\$15,697	4.3%	\$480	6.8%	2.2%
Ascension	\$165,072	7.8%	\$272,739	41.4%	\$2,543	29.1%	\$73,257	13.5%	\$100,702	32.5%	27.5%
Assumption	\$297,175	11.5%	\$333,170	-8.7%	\$1,764	0.3%	\$195,715	1.2%	\$143,871	-0.9%	0.6%
Avoyelles	\$32,699	1.9%	\$88,605	-5.7%	\$133	16.0%	\$15,372	4.6%	\$187	26.0%	-2.7%
Beauregard	\$7,324	14.5%	\$91,312	2.5%	\$366	-0.5%	\$30,412	4.2%	\$118	6.9%	3.6%
Bienville	\$10,430	28.7%	\$26,401	-2.7%	\$0	27.4%	\$1,868	-1.5%	\$0	23.8%	5.9%
Bossier	\$54,802	0.9%	\$28,766	-15.3%	\$265	56.1%	\$4,994	-1.5%	\$2,408	26.7%	-3.5%
Caddo	\$339,346	16.6%	\$317,139	-14.7%	\$1,723	56.6%	\$3,841	-1.5%	\$8,678	26.2%	1.9%
Calcasieu	\$759,093	-0.5%	\$1,328,771	5.3%	\$5,327	21.1%	\$455,653	13.7%	\$333,590	0.0%	4.5%
Caldwell	\$1,090	16.6%	\$6,333	-4.4%	\$0	-46.7%	\$2,225	-1.3%	\$0	27.3%	-1.3%
Cameron	\$43,356	-25.9%	\$184,245	-6.8%	\$0	-0.2%	\$176,380	22.9%	\$153,798	-10.0%	0.2%
Catahoula	\$4,426	16.1%	\$74,108	-3.7%	\$0	56.3%	\$11,603	4.5%	\$36	27.3%	-1.7%
Claiborne	\$15,840	28.7%	\$49,808	-4.4%	\$0	-10.0%	\$4,388	-1.3%	\$0	25.0%	3.3%
Concordia	\$12,484	16.1%	\$117,392	-3.7%	\$689	9.9%	\$9,004	4.5%	\$58	26.0%	-1.3%
DeSoto	\$4,332	16.6%	\$6,340	-3.1%	\$0	37.0%	\$2,503	-1.5%	\$1,469	25.0%	5.8%
East Baton Rouge	\$994,231	7.4%	\$1,374,570	0.7%	\$7,605	14.6%	\$17,150	4.5%	\$568,304	18.8%	6.5%
East Carroll	\$6,298	27.3%	\$32,009	-1.5%	\$0	50.7%	\$2,178	4.5%	\$0	27.3%	3.3%
East Feliciana	\$28,877	2.6%	\$24,479	1.2%	\$0	8.4%	\$1,969	4.3%	\$1,540	6.5%	2.2%
Evangeline	\$33,739	14.5%	\$96,554	-8.7%	\$176	0.9%	\$27,278	4.2%	\$2,213	6.9%	-1.4%
Franklin	\$7,360	16.1%	\$27,658	-2.2%	\$0	-23.7%	\$4,042	-1.3%	\$0	27.3%	1.3%
Grant	\$16,823	15.0%	\$72,253	-4.0%	\$172	63.0%	\$20,712	-1.3%	\$0	27.3%	-0.5%
Iberia	\$729,666	-0.2%	\$1,081,279	-5.0%	\$5,563	-2.5%	\$425,367	8.6%	\$1,449,199	6.5%	2.0%
Iberville	\$102,556	5.7%	\$180,127	1.2%	\$1,313	13.5%	\$39,710	13.4%	\$32,648	37.4%	7.2%
Jackson	\$8,610	28.7%	\$18,219	-24.9%	\$0	56.3%	\$4,179	-1.3%	\$0	27.3%	-6.8%
Jefferson	\$11,543,970	6.1%	\$13,003,371	8.6%	\$114,063	82.3%	\$68,870	11.2%	\$9,331,903	3.3%	6.6%
Jefferson Davis	\$73,957	2.5%	\$216,262	0.4%	\$3,509	-0.3%	\$51,380	0.7%	\$107,764	-0.4%	0.6%
Lafayette	\$472,219	-30.0%	\$1,785,141	-11.0%	\$9,412	0.0%	\$388,236	0.0%	\$897,923	6.8%	-7.8%
Lafourche	\$2,319,864	24.9%	\$1,472,513	6.0%	\$14,662	-0.9%	\$579,316	10.9%	\$1,410,318	6.2%	14.1%
La Salle	\$10,208	4.0%	\$27,213	-3.5%	\$0	17.6%	\$1,437	-1.5%	\$47	27.3%	-1.4%
Lincoln	\$32,491	21.6%	\$113,150	-2.4%	\$0	56.1%	\$1,606	-1.3%	\$0	27.3%	2.9%
Livingston	\$82,511	10.9%	\$188,235	-0.2%	\$845	18.8%	\$28,556	4.3%	\$54,860	6.7%	3.9%
Madison	\$13,389	16.1%	\$73,099	-4.2%	\$0	56.3%	\$1,828	4.6%	\$0	27.3%	-0.9%
Morehouse	\$10,901	13.5%	\$113,659	-2.6%	\$0	55.1%	\$5,458	-1.5%	\$0	27.3%	-1.2%
Natchitoches	\$25,394	12.9%	\$168,336	4.7%	\$976	53.6%	\$18,162	-1.3%	\$1	27.3%	5.4%
Orleans	\$30,819,088	-2.1%	\$24,404,544	12.0%	\$146,875	-2.0%	\$6,138	11.1%	\$3,644,692	3.7%	4.1%
Ouachita	\$158,863	13.4%	\$325,223	0.7%	\$265	43.4%	\$11,335	-1.3%	\$16	25.4%	4.7%
Plaquemines	\$189,083	6.0%	\$385,700	11.4%	\$12,474	0.0%	\$168,180	22.9%	\$493,679	3.3%	8.8%

## LCPIC 2013 Personal Lines Rate Changes With 1 In 100 Year Reinsurance Costs

Parish	HO-3		Dwelling Fire		Renters		Mobile Homes		Wind Only		Total
	2011 Written Premium	Rate Change	2011 Written Premium	Rate Change	2011 Written Premium	Rate Change	2011 Written Premium	Rate Change	2011 Written Premium	Rate Change	Rate Change
<b><u>FAIR Plan</u></b>											
Pointe Coupee	\$49,784	12.0%	\$119,442	0.5%	\$0	7.1%	\$10,954	4.6%	\$2,552	6.7%	4.0%
Rapides	\$105,511	18.3%	\$467,160	22.3%	\$2,169	49.0%	\$26,825	-1.3%	\$0	25.0%	20.7%
Red River	\$13,852	11.2%	\$14,715	-2.6%	\$0	0.0%	\$3,787	-1.5%	\$0	25.0%	3.4%
Richland	\$16,523	28.7%	\$62,402	4.5%	\$0	53.7%	\$2,213	-1.3%	\$0	25.8%	9.3%
Sabine	-\$404	15.0%	\$44,373	4.9%	\$0	1.4%	\$36,303	-1.3%	\$0	25.0%	2.1%
Saint Bernard	\$1,726,761	6.0%	\$1,725,722	3.5%	\$32,216	-0.5%	\$189,434	23.0%	\$782,509	3.8%	5.3%
Saint Charles	\$675,035	12.0%	\$473,680	3.6%	\$2,766	0.3%	\$73,002	10.9%	\$753,102	2.1%	6.2%
Saint Helena	\$6,259	4.4%	\$20,171	0.0%	\$383	0.0%	\$1,749	4.6%	\$1,437	6.5%	1.5%
Saint James	\$158,196	6.9%	\$205,798	-0.1%	\$1,017	0.0%	\$54,708	10.9%	\$75,058	0.0%	3.4%
Saint John	\$934,468	-0.6%	\$478,984	4.5%	\$2,438	8.4%	\$40,602	10.9%	\$380,021	2.2%	1.6%
Saint Landry	\$150,939	12.8%	\$388,766	0.7%	\$1,226	0.9%	\$51,045	4.6%	\$5,406	6.9%	4.1%
Saint Martin	\$194,583	-2.1%	\$490,710	-4.6%	\$1,568	0.0%	\$186,145	21.1%	\$274,042	6.5%	2.7%
Saint Mary	\$1,142,298	2.0%	\$1,404,284	-3.9%	\$6,088	5.1%	\$147,185	8.9%	\$1,422,146	-10.0%	-3.9%
Saint Tammany	\$2,049,641	3.6%	\$2,386,165	-2.8%	\$26,495	4.3%	\$178,124	3.9%	\$2,942,238	23.7%	9.4%
Tangipahoa	\$85,365	3.4%	\$319,584	1.0%	\$1,317	0.4%	\$27,881	4.2%	\$48,421	6.7%	2.2%
Tensas	\$8,655	11.3%	\$41,214	-27.9%	\$0	49.0%	-\$196	4.6%	\$31	27.3%	-21.1%
Terrebonne	\$4,798,988	7.0%	\$2,425,417	8.2%	\$27,260	-1.9%	\$642,574	10.9%	\$2,859,588	6.2%	7.2%
Union	\$10,093	28.7%	\$33,749	4.5%	\$0	55.1%	\$2,508	-1.5%	\$111	26.2%	9.5%
Vermilion	\$570,267	-16.7%	\$1,299,519	17.1%	\$5,816	1.2%	\$655,773	8.5%	\$1,602,077	0.2%	4.5%
Vernon	\$8,020	20.3%	\$50,609	23.1%	\$0	20.9%	\$14,644	-1.3%	\$0	27.3%	17.9%
Washington	\$173,623	10.7%	\$260,935	-22.1%	\$467	0.0%	\$23,940	11.7%	\$3,463	6.7%	-7.8%
Webster	\$38,409	28.7%	\$41,912	-27.7%	\$0	27.4%	\$6,937	-1.5%	\$0	25.0%	-0.8%
West Baton Rouge	\$26,865	14.5%	\$62,246	0.5%	\$623	13.5%	\$11,167	4.2%	\$19,468	6.7%	5.0%
West Carroll	\$5,518	28.9%	\$15,437	-5.2%	\$0	9.0%	\$0	-1.5%	\$0	25.0%	3.8%
West Feliciana	\$7,211	2.5%	\$26,238	1.3%	\$0	11.2%	\$2,991	4.3%	\$1,314	6.5%	2.0%
Winn	\$5,235	16.6%	\$45,720	-2.2%	\$0	7.5%	\$2,353	-1.3%	\$0	27.3%	-0.3%
<b>Total</b>	<b>\$62,540,369</b>	<b>2.2%</b>	<b>\$61,536,526</b>	<b>7.2%</b>	<b>\$446,669</b>	<b>22.0%</b>	<b>\$5,369,395</b>	<b>10.2%</b>	<b>\$30,162,027</b>	<b>5.5%</b>	<b>5.1%</b>
<b><u>Coastal Plan</u></b>											
Cameron	\$48,986	15.3%	\$221,832	17.1%	\$0	14.0%	\$226,532	25.6%	\$71,117	39.6%	23.2%
Iberia	\$0	12.4%	\$0	1.9%	\$0	91.0%	\$0	27.6%	\$0	20.7%	0.0%
Jefferson	\$476,655	36.4%	\$3,168,768	48.6%	\$2,398	18.3%	\$355,269	51.0%	\$178,575	33.8%	46.8%
Lafourche	\$1,270,149	13.4%	\$1,729,365	34.6%	\$4,680	118.4%	\$477,548	24.8%	\$1,392,010	16.2%	22.9%
Orleans	\$45,827	33.9%	\$261,097	9.8%	\$0	45.8%	\$0	36.4%	\$19,341	51.5%	15.6%
Plaquemines	\$200,946	20.7%	\$635,973	30.0%	\$8,322	-15.1%	\$683,310	33.8%	\$134,684	10.6%	28.7%
Saint Bernard	\$21,082	25.1%	\$244,372	26.1%	\$1,198	2.4%	\$38,875	22.7%	\$52,704	49.0%	29.0%
Saint Mary	\$20,466	0.4%	\$378,471	11.4%	\$0	-14.8%	\$14,952	-0.7%	\$11,844	42.6%	11.3%

### LCPIC 2013 Personal Lines Rate Changes With 1 In 100 Year Reinsurance Costs

Parish	HO-3		Dwelling Fire		Renters		Mobile Homes		Wind Only		Total
	2011 Written Premium	Rate Change	2011 Written Premium	Rate Change	2011 Written Premium	Rate Change	2011 Written Premium	Rate Change	2011 Written Premium	Rate Change	Rate Change
<b><u>FAIR Plan</u></b>											
Terrebonne	\$837,914	12.4%	\$2,188,215	32.3%	\$6,036	129.7%	\$483,033	26.8%	\$643,211	23.3%	26.4%
Vermilion	\$0	12.1%	\$89,024	17.4%	\$0	86.3%	\$33,667	22.6%	\$43,117	51.4%	27.3%
Total	\$2,922,025	17.7%	\$8,917,117	36.2%	\$22,634	55.6%	\$2,313,186	31.8%	\$2,546,603	21.3%	30.1%
TOTAL (FAIR + Coastal)	\$65,462,394	2.9%	\$70,453,643	10.9%	\$469,303	23.6%	\$7,682,581	16.7%	\$32,708,630	6.7%	7.4%

**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 Confs.	Cov. A Bldg.	Cov. C Confs.
1	M	154	46	177	53
	F	205	64	235	75
2	M	156	50	182	58
	F	208	67	240	75
3	M	156	50	182	58
	F	208	67	240	75
4	M	156	50	182	58
	F	208	67	240	75
5	M	156	50	182	58
	F	208	67	240	75
6	M	156	50	182	58
	F	208	67	240	75
7	M	156	50	182	58
	F	251	77	288	90
8	M	187	61	216	69
	F	270	86	312	101
9	M	261	83	300	96
	F	378	120	432	139
10	M	337	107	383	122
	F	480	154	553	177

\* **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 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
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	221	69	255	77
	F	298	92	341	109
2	M	225	73	259	84
	F	303	97	347	112
3	M	225	73	259	84
	F	303	97	347	112
4	M	225	73	259	84
	F	303	97	347	112
5	M	225	73	259	84
	F	303	97	347	112
6	M	225	73	259	84
	F	303	97	347	112
7	M	225	73	259	84
	F	361	115	414	130
8	M	269	89	313	99
	F	393	125	452	144
9	M	375	120	436	140
	F	544	175	626	201
10	M	484	156	556	178
	F	694	222	802	255

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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
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**

**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	143	45	165	52
	F	193	58	222	69
2	M	147	47	168	54
	F	198	63	227	72
3	M	147	47	168	54
	F	198	63	227	72
4	M	147	47	168	54
	F	198	63	227	72
5	M	147	47	168	54
	F	198	63	227	72
6	M	147	47	168	54
	F	198	63	227	72
7	M	147	47	168	54
	F	235	74	267	84
8	M	176	57	204	63
	F	257	81	294	92
9	M	246	79	283	90
	F	354	112	405	130
10	M	315	101	361	114
	F	450	141	521	165

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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**

**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	133	40	149	46
	F	177	56	202	64
2	M	134	44	157	49
	F	177	56	206	65
3	M	134	44	157	49
	F	177	56	206	65
4	M	134	44	157	49
	F	177	56	206	65
5	M	134	44	157	49
	F	177	56	206	65
6	M	134	44	157	49
	F	177	56	206	65
7	M	134	44	157	49
	F	215	66	247	76
8	M	162	52	185	59
	F	233	74	267	84
9	M	224	71	258	81
	F	324	102	371	119
10	M	288	89	328	105
	F	410	131	473	149

\* **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
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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 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	175	54	200	62
	F	235	74	269	86
2	M	181	57	205	66
	F	239	74	275	86
3	M	181	57	205	66
	F	239	74	275	86
4	M	181	57	205	66
	F	239	74	275	86
5	M	181	57	205	66
	F	239	74	275	86
6	M	181	57	205	66
	F	239	74	275	86
7	M	181	57	205	66
	F	286	90	331	102
8	M	215	69	247	78
	F	313	99	357	114
9	M	301	95	345	110
	F	432	138	497	158
10	M	385	122	440	140
	F	549	175	634	200

\* **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
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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 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	194	61	224	70
	F	262	82	301	95
2	M	200	64	232	74
	F	265	85	308	97
3	M	200	64	232	74
	F	265	85	308	97
4	M	200	64	232	74
	F	265	85	308	97
5	M	200	64	232	74
	F	265	85	308	97
6	M	200	64	232	74
	F	265	85	308	97
7	M	200	64	232	74
	F	318	100	367	117
8	M	239	77	277	86
	F	345	112	401	126
9	M	332	106	383	123
	F	482	153	554	176
10	M	426	136	491	156
	F	611	195	707	224

\* **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
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14,000	0.782	2.04
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17,000	0.891	2.43
18,000	0.927	2.56
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21,000	1.016	2.95
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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 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	137	42	159	51
	F	186	60	214	69
2	M	140	45	163	53
	F	190	60	217	69
3	M	140	45	163	53
	F	190	60	217	69
4	M	140	45	163	53
	F	190	60	217	69
5	M	140	45	163	53
	F	190	60	217	69
6	M	140	45	163	53
	F	190	60	217	69
7	M	140	45	163	53
	F	228	71	260	82
8	M	170	55	197	61
	F	246	78	284	88
9	M	237	76	275	87
	F	343	108	392	126
10	M	303	98	349	112
	F	435	137	501	159

\* **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
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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 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	164	49	186	58
	F	220	70	249	79
2	M	168	53	192	62
	F	223	71	255	82
3	M	168	53	192	62
	F	223	71	255	82
4	M	168	53	192	62
	F	223	71	255	82
5	M	168	53	192	62
	F	223	71	255	82
6	M	168	53	192	62
	F	223	71	255	82
7	M	168	53	192	62
	F	267	84	304	97
8	M	200	63	232	73
	F	289	93	333	104
9	M	278	89	318	100
	F	400	125	459	148
10	M	359	111	407	130
	F	511	163	588	186

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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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24,000	1.065	3.34
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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 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	163	51	187	58
	F	221	69	252	80
2	M	167	54	194	62
	F	222	72	258	83
3	M	167	54	194	62
	F	222	72	258	83
4	M	167	54	194	62
	F	222	72	258	83
5	M	167	54	194	62
	F	222	72	258	83
6	M	167	54	194	62
	F	222	72	258	83
7	M	167	54	194	62
	F	268	84	307	98
8	M	201	65	231	73
	F	290	94	335	105
9	M	279	90	322	102
	F	403	128	463	147
10	M	360	116	412	131
	F	513	164	592	187

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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
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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 100					
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	137	43	157	47
	F	183	57	210	67
2	M	141	43	160	50
	F	183	58	211	67
3	M	141	43	160	50
	F	183	58	211	67
4	M	141	43	160	50
	F	183	58	211	67
5	M	141	43	160	50
	F	183	58	211	67
6	M	141	43	160	50
	F	183	58	211	67
7	M	141	43	160	50
	F	223	68	253	79
8	M	171	53	193	60
	F	242	76	277	88
9	M	233	75	267	85
	F	336	106	385	124
10	M	299	95	341	108
	F	425	135	491	157

\* **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 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
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 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	139	43	160	50
	F	186	59	215	69
2	M	142	45	163	52
	F	190	60	217	69
3	M	142	45	163	52
	F	190	60	217	69
4	M	142	45	163	52
	F	190	60	217	69
5	M	142	45	163	52
	F	190	60	217	69
6	M	142	45	163	52
	F	190	60	217	69
7	M	142	45	163	52
	F	227	72	260	82
8	M	170	54	197	62
	F	245	79	284	90
9	M	236	75	273	87
	F	343	108	393	126
10	M	304	97	348	111
	F	433	139	501	160

\* **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
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 120					
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	110	33	127	38
	F	148	47	170	53
2	M	113	37	129	42
	F	150	47	173	56
3	M	113	37	129	42
	F	150	47	173	56
4	M	113	37	129	42
	F	150	47	173	56
5	M	113	37	129	42
	F	150	47	173	56
6	M	113	37	129	42
	F	150	47	173	56
7	M	113	37	129	42
	F	181	58	206	66
8	M	136	44	157	49
	F	194	63	225	71
9	M	189	60	217	69
	F	272	88	311	101
10	M	243	77	277	88
	F	346	109	398	127

\* **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 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
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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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42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
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 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	131	40	152	47
	F	177	57	205	65
2	M	137	44	157	50
	F	181	57	209	67
3	M	137	44	157	50
	F	181	57	209	67
4	M	137	44	157	50
	F	181	57	209	67
5	M	137	44	157	50
	F	181	57	209	67
6	M	137	44	157	50
	F	181	57	209	67
7	M	137	44	157	50
	F	218	70	251	78
8	M	163	53	190	60
	F	236	77	272	86
9	M	227	73	263	84
	F	329	104	376	120
10	M	292	93	334	107
	F	418	132	481	152

\* **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**

**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	147	44	168	51
	F	197	62	227	71
2	M	152	48	174	54
	F	200	65	231	75
3	M	152	48	174	54
	F	200	65	231	75
4	M	152	48	174	54
	F	200	65	231	75
5	M	152	48	174	54
	F	200	65	231	75
6	M	152	48	174	54
	F	200	65	231	75
7	M	152	48	174	54
	F	242	75	276	86
8	M	180	58	209	65
	F	262	83	299	95
9	M	250	81	286	90
	F	362	116	415	131
10	M	322	102	367	118
	F	459	147	530	168

\* **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
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15,000	0.818	2.17
16,000	0.855	2.30
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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
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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 150					
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	124	38	144	45
	F	166	53	194	60
2	M	126	41	147	48
	F	170	55	196	63
3	M	126	41	147	48
	F	170	55	196	63
4	M	126	41	147	48
	F	170	55	196	63
5	M	126	41	147	48
	F	170	55	196	63
6	M	126	41	147	48
	F	170	55	196	63
7	M	126	41	147	48
	F	205	65	233	74
8	M	152	50	178	56
	F	220	71	256	80
9	M	212	69	246	77
	F	308	98	353	114
10	M	272	87	312	100
	F	390	125	451	144

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Limit of Liability**	Cov. A Bldg.	Cov. C Confs.
\$ 1,000	0.310	0.35
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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
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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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 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	208	65	239	72
	F	275	86	319	102
2	M	211	68	246	78
	F	283	91	325	103
3	M	211	68	246	78
	F	283	91	325	103
4	M	211	68	246	78
	F	283	91	325	103
5	M	211	68	246	78
	F	283	91	325	103
6	M	211	68	246	78
	F	283	91	325	103
7	M	211	68	246	78
	F	340	108	389	122
8	M	252	82	292	92
	F	368	120	425	134
9	M	354	114	406	128
	F	509	162	588	191
10	M	452	143	522	166
	F	653	209	751	239

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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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23,000	1.049	3.21
24,000	1.065	3.34
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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**

**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	173	52	199	62
	F	235	73	267	85
2	M	180	56	204	64
	F	237	75	273	87
3	M	180	56	204	64
	F	237	75	273	87
4	M	180	56	204	64
	F	237	75	273	87
5	M	180	56	204	64
	F	237	75	273	87
6	M	180	56	204	64
	F	237	75	273	87
7	M	180	56	204	64
	F	286	89	324	102
8	M	213	68	246	75
	F	309	97	353	111
9	M	298	93	340	107
	F	427	136	489	157
10	M	382	120	434	137
	F	542	171	623	199

\* **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 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
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 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	139	41	163	53
	F	189	58	219	68
2	M	143	46	166	53
	F	194	62	220	70
3	M	143	46	166	53
	F	194	62	220	70
4	M	143	46	166	53
	F	194	62	220	70
5	M	143	46	166	53
	F	194	62	220	70
6	M	143	46	166	53
	F	194	62	220	70
7	M	143	46	166	53
	F	231	74	265	82
8	M	171	54	201	62
	F	251	80	290	91
9	M	239	78	278	87
	F	347	109	399	127
10	M	308	99	353	112
	F	441	140	509	163

\* **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
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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
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
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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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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 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	187	56	213	66
	F	249	77	287	91
2	M	192	61	220	71
	F	254	82	294	93
3	M	192	61	220	71
	F	254	82	294	93
4	M	192	61	220	71
	F	254	82	294	93
5	M	192	61	220	71
	F	254	82	294	93
6	M	192	61	220	71
	F	254	82	294	93
7	M	192	61	220	71
	F	307	95	350	107
8	M	228	74	265	83
	F	331	106	382	120
9	M	318	101	366	117
	F	458	144	529	172
10	M	410	130	468	151
	F	583	188	674	213

\* **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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42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
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 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	181	56	206	64
	F	243	74	277	87
2	M	182	58	213	68
	F	244	79	282	90
3	M	182	58	213	68
	F	244	79	282	90
4	M	182	58	213	68
	F	244	79	282	90
5	M	182	58	213	68
	F	244	79	282	90
6	M	182	58	213	68
	F	244	79	282	90
7	M	182	58	213	68
	F	295	92	338	107
8	M	221	70	255	80
	F	319	102	367	116
9	M	305	98	351	113
	F	442	142	510	164
10	M	394	124	452	142
	F	563	181	649	206

\* **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
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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 210					
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	150	47	174	55
	F	202	64	232	72
2	M	153	50	177	55
	F	205	64	235	75
3	M	153	50	177	55
	F	205	64	235	75
4	M	153	50	177	55
	F	205	64	235	75
5	M	153	50	177	55
	F	205	64	235	75
6	M	153	50	177	55
	F	205	64	235	75
7	M	153	50	177	55
	F	247	77	282	87
8	M	184	58	214	68
	F	267	85	308	97
9	M	257	83	296	93
	F	372	119	424	136
10	M	330	105	376	119
	F	471	150	542	174

\* **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 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
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24,000	1.065	3.34
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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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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	137	41	157	50
	F	182	59	212	68
2	M	139	45	161	51
	F	186	60	215	68
3	M	139	45	161	51
	F	186	60	215	68
4	M	139	45	161	51
	F	186	60	215	68
5	M	139	45	161	51
	F	186	60	215	68
6	M	139	45	161	51
	F	186	60	215	68
7	M	139	45	161	51
	F	226	73	257	79
8	M	167	54	195	61
	F	243	78	279	89
9	M	232	74	269	85
	F	338	109	388	124
10	M	300	96	344	110
	F	428	138	495	157

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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
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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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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	116	38	134	41
	F	157	50	182	56
2	M	120	40	139	43
	F	161	50	184	59
3	M	120	40	139	43
	F	161	50	184	59
4	M	120	40	139	43
	F	161	50	184	59
5	M	120	40	139	43
	F	161	50	184	59
6	M	120	40	139	43
	F	161	50	184	59
7	M	120	40	139	43
	F	192	61	221	69
8	M	144	47	169	52
	F	209	68	242	76
9	M	200	63	232	73
	F	289	94	332	107
10	M	259	81	297	94
	F	369	116	425	134

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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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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	155	49	178	54
	F	208	65	240	75
2	M	159	52	185	60
	F	211	65	244	79
3	M	159	52	185	60
	F	211	65	244	79
4	M	159	52	185	60
	F	211	65	244	79
5	M	159	52	185	60
	F	211	65	244	79
6	M	159	52	185	60
	F	211	65	244	79
7	M	159	52	185	60
	F	255	80	292	92
8	M	190	62	220	71
	F	277	90	318	101
9	M	263	86	307	98
	F	383	124	443	143
10	M	341	107	390	125
	F	488	155	561	178

\* **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 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
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 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	134	41	153	46
	F	179	55	204	65
2	M	136	42	157	49
	F	182	57	208	65
3	M	136	42	157	49
	F	182	57	208	65
4	M	136	42	157	49
	F	182	57	208	65
5	M	136	42	157	49
	F	182	57	208	65
6	M	136	42	157	49
	F	182	57	208	65
7	M	136	42	157	49
	F	218	69	249	78
8	M	164	52	188	59
	F	235	77	272	84
9	M	227	75	261	83
	F	328	103	375	121
10	M	293	92	334	106
	F	416	133	480	153

\* **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
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11,000	0.673	1.65
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15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
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29,000	1.147	3.99
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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
36,000	1.261	4.90
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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 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	148	46	168	54
	F	197	64	229	72
2	M	151	49	174	54
	F	200	64	232	74
3	M	151	49	174	54
	F	200	64	232	74
4	M	151	49	174	54
	F	200	64	232	74
5	M	151	49	174	54
	F	200	64	232	74
6	M	151	49	174	54
	F	200	64	232	74
7	M	151	49	174	54
	F	240	77	277	87
8	M	181	58	210	67
	F	261	84	300	96
9	M	252	80	290	91
	F	363	114	415	133
10	M	321	101	368	117
	F	462	148	530	168

\* **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
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19,000	0.964	2.69
20,000	1.000	2.82
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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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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 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	140	42	160	50
	F	188	59	216	69
2	M	144	46	166	54
	F	193	59	221	71
3	M	144	46	166	54
	F	193	59	221	71
4	M	144	46	166	54
	F	193	59	221	71
5	M	144	46	166	54
	F	193	59	221	71
6	M	144	46	166	54
	F	193	59	221	71
7	M	144	46	166	54
	F	229	73	264	82
8	M	174	57	199	63
	F	248	81	288	90
9	M	238	76	277	89
	F	346	111	399	127
10	M	309	98	354	112
	F	439	142	509	160

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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
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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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43,000	1.376	5.81
44,000	1.392	5.94
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46,000	1.425	6.20
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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**

**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 Confs.	Cov. A Bldg.	Cov. C Confs.
1	M	145	45	166	51
	F	195	60	223	71
2	M	149	49	170	55
	F	197	63	227	72
3	M	149	49	170	55
	F	197	63	227	72
4	M	149	49	170	55
	F	197	63	227	72
5	M	149	49	170	55
	F	197	63	227	72
6	M	149	49	170	55
	F	197	63	227	72
7	M	149	49	170	55
	F	237	76	272	86
8	M	178	59	205	63
	F	259	82	297	95
9	M	248	80	285	90
	F	358	114	408	132
10	M	319	103	363	114
	F	456	144	523	166

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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
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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 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	100	31	116	37
	F	134	42	156	50
2	M	104	33	120	39
	F	138	42	158	51
3	M	104	33	120	39
	F	138	42	158	51
4	M	104	33	120	39
	F	138	42	158	51
5	M	104	33	120	39
	F	138	42	158	51
6	M	104	33	120	39
	F	138	42	158	51
7	M	104	33	120	39
	F	167	51	191	59
8	M	124	41	143	46
	F	180	57	207	66
9	M	173	55	199	65
	F	249	80	286	93
10	M	222	70	255	80
	F	318	100	366	116

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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
12,000	0.709	1.78
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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 300					
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	139	42	161	51
	F	187	59	214	68
2	M	142	46	162	52
	F	189	61	215	68
3	M	142	46	162	52
	F	189	61	215	68
4	M	142	46	162	52
	F	189	61	215	68
5	M	142	46	162	52
	F	189	61	215	68
6	M	142	46	162	52
	F	189	61	215	68
7	M	142	46	162	52
	F	229	72	260	82
8	M	171	54	197	61
	F	246	78	282	89
9	M	238	75	272	85
	F	344	108	390	125
10	M	304	97	345	110
	F	434	137	500	161

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Confs.
\$ 1,000	0.310	0.35
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24,000	1.065	3.34
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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 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	137	42	160	49
	F	185	59	215	67
2	M	141	45	164	53
	F	188	60	216	68
3	M	141	45	164	53
	F	188	60	216	68
4	M	141	45	164	53
	F	188	60	216	68
5	M	141	45	164	53
	F	188	60	216	68
6	M	141	45	164	53
	F	188	60	216	68
7	M	141	45	164	53
	F	227	71	259	79
8	M	167	55	198	62
	F	246	78	284	89
9	M	236	75	274	86
	F	341	109	391	126
10	M	302	97	348	110
	F	434	137	501	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
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 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	161	50	186	56
	F	218	69	252	81
2	M	167	54	189	60
	F	223	69	255	83
3	M	167	54	189	60
	F	223	69	255	83
4	M	167	54	189	60
	F	223	69	255	83
5	M	167	54	189	60
	F	223	69	255	83
6	M	167	54	189	60
	F	223	69	255	83
7	M	167	54	189	60
	F	268	84	305	95
8	M	202	63	233	74
	F	287	93	332	107
9	M	277	89	320	104
	F	400	128	461	149
10	M	356	113	407	129
	F	511	161	585	186

\* **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
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 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	136	39	155	47
	F	182	57	207	65
2	M	139	45	159	50
	F	183	58	211	67
3	M	139	45	159	50
	F	183	58	211	67
4	M	139	45	159	50
	F	183	58	211	67
5	M	139	45	159	50
	F	183	58	211	67
6	M	139	45	159	50
	F	183	58	211	67
7	M	139	45	159	50
	F	222	69	251	77
8	M	165	53	190	58
	F	238	76	273	87
9	M	229	74	262	84
	F	332	106	380	121
10	M	296	92	336	106
	F	420	134	485	155

\* 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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27,000	1.114	3.73
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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
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 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	136	42	156	48
	F	182	57	210	67
2	M	139	45	162	50
	F	185	58	214	68
3	M	139	45	162	50
	F	185	58	214	68
4	M	139	45	162	50
	F	185	58	214	68
5	M	139	45	162	50
	F	185	58	214	68
6	M	139	45	162	50
	F	185	58	214	68
7	M	139	45	162	50
	F	223	71	254	79
8	M	167	55	193	62
	F	241	78	277	87
9	M	232	73	268	85
	F	336	108	386	125
10	M	298	95	342	109
	F	425	136	492	156

\* **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**

**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	164	50	190	58
	F	222	71	254	82
2	M	168	54	194	64
	F	225	72	258	82
3	M	168	54	194	64
	F	225	72	258	82
4	M	168	54	194	64
	F	225	72	258	82
5	M	168	54	194	64
	F	225	72	258	82
6	M	168	54	194	64
	F	225	72	258	82
7	M	168	54	194	64
	F	270	86	310	96
8	M	204	64	234	73
	F	292	91	335	105
9	M	281	89	324	103
	F	407	128	466	150
10	M	360	116	414	133
	F	516	164	595	190

\* **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 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	149	46	174	54
	F	200	66	237	74
2	M	152	49	179	57
	F	203	66	237	74
3	M	152	49	179	57
	F	203	66	237	74
4	M	152	49	179	57
	F	203	66	237	74
5	M	152	49	179	57
	F	203	66	237	74
6	M	152	49	179	57
	F	203	66	237	74
7	M	152	49	179	57
	F	246	76	285	92
8	M	185	61	215	69
	F	266	85	311	100
9	M	255	83	298	94
	F	373	119	432	139
10	M	330	106	383	122
	F	474	153	550	174

\* **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
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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
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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16,000	0.855	2.30
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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
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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 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	147	45	167	54
	F	196	62	224	71
2	M	149	48	171	55
	F	200	64	227	73
3	M	149	48	171	55
	F	200	64	227	73
4	M	149	48	171	55
	F	200	64	227	73
5	M	149	48	171	55
	F	200	64	227	73
6	M	149	48	171	55
	F	200	64	227	73
7	M	149	48	171	55
	F	241	76	273	84
8	M	180	56	208	65
	F	259	82	297	92
9	M	250	78	287	91
	F	360	113	410	132
10	M	320	102	364	118
	F	457	144	525	167

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Masonry Veneer is rated as masonry.

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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
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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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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 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	113	37	131	41
	F	153	49	174	56
2	M	114	38	134	42
	F	154	51	179	59
3	M	114	38	134	42
	F	154	51	179	59
4	M	114	38	134	42
	F	154	51	179	59
5	M	114	38	134	42
	F	154	51	179	59
6	M	114	38	134	42
	F	154	51	179	59
7	M	114	38	134	42
	F	183	59	212	67
8	M	138	46	163	51
	F	199	64	233	71
9	M	193	62	223	69
	F	279	87	321	102
10	M	249	78	285	91
	F	354	114	411	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
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
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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 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	168	51	191	59
	F	226	71	259	84
2	M	173	54	196	63
	F	230	72	261	86
3	M	173	54	196	63
	F	230	72	261	86
4	M	173	54	196	63
	F	230	72	261	86
5	M	173	54	196	63
	F	230	72	261	86
6	M	173	54	196	63
	F	230	72	261	86
7	M	173	54	196	63
	F	274	86	314	99
8	M	206	66	235	72
	F	298	95	342	107
9	M	287	90	329	103
	F	413	128	472	152
10	M	367	116	419	133
	F	524	166	603	191

\* **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
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5,000	0.455	0.87
6,000	0.491	1.00
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16,000	0.855	2.30
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19,000	0.964	2.69
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33,000	1.212	4.51
34,000	1.229	4.64
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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 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	203	62	234	73
	F	272	87	315	98
2	M	206	67	241	74
	F	276	88	318	101
3	M	206	67	241	74
	F	276	88	318	101
4	M	206	67	241	74
	F	276	88	318	101
5	M	206	67	241	74
	F	276	88	318	101
6	M	206	67	241	74
	F	276	88	318	101
7	M	206	67	241	74
	F	332	105	382	119
8	M	249	81	291	90
	F	360	116	417	130
9	M	346	111	400	127
	F	501	158	574	185
10	M	444	143	511	164
	F	637	204	735	234

\* 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	0.016	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	211	64	243	74
	F	282	91	328	103
2	M	219	71	249	79
	F	288	91	331	106
3	M	219	71	249	79
	F	288	91	331	106
4	M	219	71	249	79
	F	288	91	331	106
5	M	219	71	249	79
	F	288	91	331	106
6	M	219	71	249	79
	F	288	91	331	106
7	M	219	71	249	79
	F	346	108	398	126
8	M	261	85	301	96
	F	376	121	434	137
9	M	361	115	417	134
	F	524	165	600	193
10	M	465	149	533	170
	F	665	213	765	243

\* 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
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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 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	143	43	166	53
	F	192	62	223	71
2	M	148	46	170	55
	F	195	63	224	71
3	M	148	46	170	55
	F	195	63	224	71
4	M	148	46	170	55
	F	195	63	224	71
5	M	148	46	170	55
	F	195	63	224	71
6	M	148	46	170	55
	F	195	63	224	71
7	M	148	46	170	55
	F	236	75	271	84
8	M	177	58	205	63
	F	253	81	294	93
9	M	245	81	284	89
	F	355	112	406	130
10	M	315	101	362	115
	F	449	144	519	166

\* **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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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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36,000	1.261	4.90
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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 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	168	49	195	61
	F	224	70	260	84
2	M	169	55	198	63
	F	229	73	263	84
3	M	169	55	198	63
	F	229	73	263	84
4	M	169	55	198	63
	F	229	73	263	84
5	M	169	55	198	63
	F	229	73	263	84
6	M	169	55	198	63
	F	229	73	263	84
7	M	169	55	198	63
	F	275	89	315	99
8	M	207	65	240	74
	F	298	94	344	108
9	M	285	92	330	106
	F	413	132	475	153
10	M	367	118	423	134
	F	527	169	608	195

\* **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
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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 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	89	26	101	31
	F	119	38	136	41
2	M	92	29	105	35
	F	119	38	138	44
3	M	92	29	105	35
	F	119	38	138	44
4	M	92	29	105	35
	F	119	38	138	44
5	M	92	29	105	35
	F	119	38	138	44
6	M	92	29	105	35
	F	119	38	138	44
7	M	92	29	105	35
	F	145	44	167	52
8	M	109	35	125	39
	F	157	51	180	58
9	M	151	49	174	55
	F	218	69	248	80
10	M	194	61	221	72
	F	277	88	321	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
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19,000	0.964	2.69
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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 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	128	41	146	46
	F	172	54	198	63
2	M	131	43	153	48
	F	172	55	200	64
3	M	131	43	153	48
	F	172	55	200	64
4	M	131	43	153	48
	F	172	55	200	64
5	M	131	43	153	48
	F	172	55	200	64
6	M	131	43	153	48
	F	172	55	200	64
7	M	131	43	153	48
	F	211	65	241	75
8	M	157	51	182	57
	F	228	72	261	82
9	M	218	71	251	80
	F	316	100	361	116
10	M	281	90	323	103
	F	400	128	463	146

\* **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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38,000	1.294	5.16
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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 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	212	65	243	75
	F	288	89	328	103
2	M	218	70	248	81
	F	290	90	333	104
3	M	218	70	248	81
	F	290	90	333	104
4	M	218	70	248	81
	F	290	90	333	104
5	M	218	70	248	81
	F	290	90	333	104
6	M	218	70	248	81
	F	290	90	333	104
7	M	218	70	248	81
	F	349	110	396	123
8	M	260	83	301	95
	F	376	120	433	137
9	M	362	114	418	133
	F	523	168	599	193
10	M	465	149	531	170
	F	667	211	766	243

\* **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
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14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
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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 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	147	46	168	51
	F	196	62	229	72
2	M	150	49	174	56
	F	201	64	232	76
3	M	150	49	174	56
	F	201	64	232	76
4	M	150	49	174	56
	F	201	64	232	76
5	M	150	49	174	56
	F	201	64	232	76
6	M	150	49	174	56
	F	201	64	232	76
7	M	150	49	174	56
	F	242	77	277	88
8	M	181	58	211	65
	F	262	82	301	95
9	M	253	80	291	92
	F	363	116	419	134
10	M	324	102	371	119
	F	461	146	534	168

\* **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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20,000	1.000	2.82
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44,000	1.392	5.94
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**

**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	161	50	184	56
	F	220	67	252	78
2	M	168	54	193	62
	F	222	70	255	80
3	M	168	54	193	62
	F	222	70	255	80
4	M	168	54	193	62
	F	222	70	255	80
5	M	168	54	193	62
	F	222	70	255	80
6	M	168	54	193	62
	F	222	70	255	80
7	M	168	54	193	62
	F	265	83	304	95
8	M	200	63	229	72
	F	288	92	335	106
9	M	279	87	320	102
	F	401	129	458	147
10	M	355	113	407	130
	F	509	161	587	184

\* **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
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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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29,000	1.147	3.99
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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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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 490					
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	167	52	191	57
	F	224	69	260	80
2	M	169	56	197	66
	F	228	72	264	83
3	M	169	56	197	66
	F	228	72	264	83
4	M	169	56	197	66
	F	228	72	264	83
5	M	169	56	197	66
	F	228	72	264	83
6	M	169	56	197	66
	F	228	72	264	83
7	M	169	56	197	66
	F	274	86	313	99
8	M	205	66	235	73
	F	297	95	343	109
9	M	286	89	329	105
	F	412	133	475	152
10	M	366	119	421	133
	F	525	167	607	191

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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
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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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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	146	45	167	53
	F	195	60	223	72
2	M	149	48	172	55
	F	199	61	227	72
3	M	149	48	172	55
	F	199	61	227	72
4	M	149	48	172	55
	F	199	61	227	72
5	M	149	48	172	55
	F	199	61	227	72
6	M	149	48	172	55
	F	199	61	227	72
7	M	149	48	172	55
	F	242	74	274	87
8	M	179	59	206	66
	F	260	81	297	95
9	M	249	81	286	90
	F	361	114	411	133
10	M	322	101	367	117
	F	458	146	527	167

\* 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
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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
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16,000	0.855	2.30
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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
24,000	1.065	3.34
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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 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	81	25	91	29
	F	107	34	122	39
2	M	83	27	94	29
	F	110	34	125	39
3	M	83	27	94	29
	F	110	34	125	39
4	M	83	27	94	29
	F	110	34	125	39
5	M	83	27	94	29
	F	110	34	125	39
6	M	83	27	94	29
	F	110	34	125	39
7	M	83	27	94	29
	F	131	41	149	47
8	M	100	31	112	35
	F	143	45	162	52
9	M	137	43	157	50
	F	198	62	224	73
10	M	176	55	200	63
	F	251	79	286	91

\* 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
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13,000	0.746	1.91
14,000	0.782	2.04
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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**

**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	155	48	178	54
	F	208	65	242	78
2	M	157	51	183	57
	F	211	67	244	78
3	M	157	51	183	57
	F	211	67	244	78
4	M	157	51	183	57
	F	211	67	244	78
5	M	157	51	183	57
	F	211	67	244	78
6	M	157	51	183	57
	F	211	67	244	78
7	M	157	51	183	57
	F	251	81	291	91
8	M	190	61	221	70
	F	275	88	317	104
9	M	263	84	304	99
	F	381	123	440	143
10	M	340	107	390	123
	F	486	156	562	178

\* 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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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	182	56	211	64
	F	245	78	281	90
2	M	186	58	215	67
	F	247	79	286	92
3	M	186	58	215	67
	F	247	79	286	92
4	M	186	58	215	67
	F	247	79	286	92
5	M	186	58	215	67
	F	247	79	286	92
6	M	186	58	215	67
	F	247	79	286	92
7	M	186	58	215	67
	F	298	92	342	108
8	M	225	74	260	82
	F	324	103	372	118
9	M	312	100	360	115
	F	449	143	516	166
10	M	400	126	459	146
	F	573	182	661	211

\* 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
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10,000	0.637	1.52
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19,000	0.964	2.69
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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**

**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	133	38	155	49
	F	179	57	207	66
2	M	137	44	158	50
	F	183	58	208	67
3	M	137	44	158	50
	F	183	58	208	67
4	M	137	44	158	50
	F	183	58	208	67
5	M	137	44	158	50
	F	183	58	208	67
6	M	137	44	158	50
	F	183	58	208	67
7	M	137	44	158	50
	F	220	70	252	79
8	M	164	52	191	59
	F	237	76	273	85
9	M	228	74	263	83
	F	330	105	379	122
10	M	291	93	336	108
	F	420	134	484	155

\* 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
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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
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20,000	1.000	2.82
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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 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	99	31	111	35
	F	132	41	151	50
2	M	101	32	116	37
	F	133	42	155	51
3	M	101	32	116	37
	F	133	42	155	51
4	M	101	32	116	37
	F	133	42	155	51
5	M	101	32	116	37
	F	133	42	155	51
6	M	101	32	116	37
	F	133	42	155	51
7	M	101	32	116	37
	F	161	52	184	58
8	M	122	39	140	45
	F	175	56	200	62
9	M	167	53	193	60
	F	244	76	277	89
10	M	215	66	248	77
	F	308	99	357	111

\* 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
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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	154	46	177	54
	F	207	65	239	78
2	M	158	51	182	58
	F	211	67	242	78
3	M	158	51	182	58
	F	211	67	242	78
4	M	158	51	182	58
	F	211	67	242	78
5	M	158	51	182	58
	F	211	67	242	78
6	M	158	51	182	58
	F	211	67	242	78
7	M	158	51	182	58
	F	254	78	292	90
8	M	190	63	221	68
	F	275	88	315	99
9	M	264	85	304	99
	F	382	122	436	140
10	M	339	108	389	124
	F	484	153	559	177

\* 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
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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 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	100	34	113	36
	F	133	45	150	53
2	M	101	35	115	41
	F	134	46	155	53
3	M	101	35	115	41
	F	134	46	155	53
4	M	101	35	115	41
	F	134	46	155	53
5	M	101	35	115	41
	F	134	46	155	53
6	M	101	35	115	41
	F	134	46	155	53
7	M	101	35	115	41
	F	159	56	185	64
8	M	120	41	139	49
	F	175	62	201	70
9	M	169	57	195	68
	F	243	84	278	98
10	M	216	75	246	85
	F	309	109	356	125

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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 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	202	61	228	72
	F	267	86	307	100
2	M	205	68	235	75
	F	273	87	313	101
3	M	205	68	235	75
	F	273	87	313	101
4	M	205	68	235	75
	F	273	87	313	101
5	M	205	68	235	75
	F	273	87	313	101
6	M	205	68	235	75
	F	273	87	313	101
7	M	205	68	235	75
	F	329	102	374	115
8	M	246	79	282	90
	F	356	113	408	129
9	M	342	109	392	123
	F	495	155	563	181
10	M	437	138	498	161
	F	627	198	718	228

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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**

**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	190	59	221	67
	F	256	80	296	95
2	M	194	62	223	70
	F	260	83	299	95
3	M	194	62	223	70
	F	260	83	299	95
4	M	194	62	223	70
	F	260	83	299	95
5	M	194	62	223	70
	F	260	83	299	95
6	M	194	62	223	70
	F	260	83	299	95
7	M	194	62	223	70
	F	310	100	357	113
8	M	232	76	272	85
	F	336	108	390	123
9	M	323	104	376	120
	F	466	150	540	175
10	M	418	131	478	151
	F	598	192	690	221

\* 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
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 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	141	43	164	50
	F	189	60	219	69
2	M	145	46	165	52
	F	192	61	223	71
3	M	145	46	165	52
	F	192	61	223	71
4	M	145	46	165	52
	F	192	61	223	71
5	M	145	46	165	52
	F	192	61	223	71
6	M	145	46	165	52
	F	192	61	223	71
7	M	145	46	165	52
	F	230	73	265	84
8	M	174	58	200	62
	F	251	81	289	91
9	M	239	76	278	88
	F	347	109	400	128
10	M	310	97	355	113
	F	443	141	511	164

\* 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 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	169	53	192	58
	F	224	71	259	81
2	M	173	55	198	64
	F	230	71	262	84
3	M	173	55	198	64
	F	230	71	262	84
4	M	173	55	198	64
	F	230	71	262	84
5	M	173	55	198	64
	F	230	71	262	84
6	M	173	55	198	64
	F	230	71	262	84
7	M	173	55	198	64
	F	273	87	314	98
8	M	204	67	238	74
	F	298	95	343	110
9	M	286	90	329	105
	F	411	131	475	152
10	M	368	117	420	134
	F	527	168	608	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
25,000	1.082	3.47
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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	144	43	165	50
	F	191	60	220	69
2	M	146	45	170	53
	F	195	63	225	71
3	M	146	45	170	53
	F	195	63	225	71
4	M	146	45	170	53
	F	195	63	225	71
5	M	146	45	170	53
	F	195	63	225	71
6	M	146	45	170	53
	F	195	63	225	71
7	M	146	45	170	53
	F	234	73	267	82
8	M	173	58	203	63
	F	252	81	293	92
9	M	245	79	280	90
	F	353	113	404	128
10	M	312	100	358	113
	F	448	143	516	165

\* 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
34,000	1.229	4.64
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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**

**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	181	55	207	63
	F	244	75	279	89
2	M	186	58	213	67
	F	248	78	284	92
3	M	186	58	213	67
	F	248	78	284	92
4	M	186	58	213	67
	F	248	78	284	92
5	M	186	58	213	67
	F	248	78	284	92
6	M	186	58	213	67
	F	248	78	284	92
7	M	186	58	213	67
	F	296	94	340	107
8	M	221	71	256	81
	F	322	104	369	117
9	M	308	98	356	113
	F	445	141	514	164
10	M	396	126	455	144
	F	566	181	655	207

\* 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
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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 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	137	40	156	48
	F	184	58	211	67
2	M	140	45	161	52
	F	188	58	215	67
3	M	140	45	161	52
	F	188	58	215	67
4	M	140	45	161	52
	F	188	58	215	67
5	M	140	45	161	52
	F	188	58	215	67
6	M	140	45	161	52
	F	188	58	215	67
7	M	140	45	161	52
	F	226	70	256	80
8	M	168	54	194	60
	F	243	78	281	87
9	M	234	75	270	85
	F	339	107	386	123
10	M	300	94	343	109
	F	429	136	493	156

\* 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
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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**

**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	53	16	61	18
	F	71	22	82	26
2	M	53	18	62	20
	F	73	22	83	27
3	M	53	18	62	20
	F	73	22	83	27
4	M	53	18	62	20
	F	73	22	83	27
5	M	53	18	62	20
	F	73	22	83	27
6	M	53	18	62	20
	F	73	22	83	27
7	M	53	18	62	20
	F	87	27	100	31
8	M	66	21	76	23
	F	93	30	109	34
9	M	90	29	104	33
	F	130	42	150	48
10	M	116	37	134	43
	F	166	53	191	61

\* 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
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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
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**

**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	42	13	49	15
	F	57	17	66	21
2	M	43	14	50	16
	F	59	18	67	21
3	M	43	14	50	16
	F	59	18	67	21
4	M	43	14	50	16
	F	59	18	67	21
5	M	43	14	50	16
	F	59	18	67	21
6	M	43	14	50	16
	F	59	18	67	21
7	M	43	14	50	16
	F	70	22	80	25
8	M	52	17	61	18
	F	75	24	87	27
9	M	73	24	84	27
	F	105	33	121	39
10	M	93	30	107	33
	F	134	42	154	49

\* 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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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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42,000	1.359	5.68
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44,000	1.392	5.94
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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	53	18	57	18
	F	69	23	79	23
2	M	53	18	60	19
	F	68	23	80	25
3	M	53	18	60	19
	F	69	23	80	25
4	M	53	18	60	19
	F	69	23	80	25
5	M	53	18	60	19
	F	69	23	80	25
6	M	53	18	60	19
	F	69	23	80	25
7	M	53	18	60	19
	F	83	25	94	30
8	M	63	20	71	23
	F	90	29	104	33
9	M	87	26	100	31
	F	123	41	144	47
10	M	113	36	128	41
	F	159	53	185	57

\* 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
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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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42,000	1.359	5.68
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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**

**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	69	22	80	24
	F	92	30	106	33
2	M	70	23	82	26
	F	93	31	109	34
3	M	70	23	82	26
	F	93	31	109	34
4	M	70	23	82	26
	F	93	31	109	34
5	M	70	23	82	26
	F	93	31	109	34
6	M	70	23	82	26
	F	93	31	109	34
7	M	70	23	82	26
	F	112	35	129	41
8	M	84	28	97	31
	F	121	39	141	43
9	M	118	37	136	42
	F	169	54	196	62
10	M	152	48	173	54
	F	216	69	249	80

\* 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
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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
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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**

**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	51	15	58	18
	F	68	22	78	24
2	M	52	16	59	20
	F	68	22	79	25
3	M	52	16	59	20
	F	70	22	79	25
4	M	52	16	59	20
	F	70	22	79	25
5	M	52	16	59	20
	F	70	22	79	25
6	M	52	16	59	20
	F	70	22	79	25
7	M	52	16	59	20
	F	82	26	94	30
8	M	62	20	72	22
	F	89	28	104	33
9	M	86	27	100	32
	F	125	40	142	45
10	M	111	35	126	40
	F	158	51	182	58

\* 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
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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

**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	52	16	60	18
	F	69	23	81	25
2	M	54	17	62	20
	F	72	23	81	26
3	M	54	17	62	20
	F	71	23	81	26
4	M	54	17	62	20
	F	71	23	81	26
5	M	54	17	62	20
	F	71	23	81	26
6	M	54	17	62	20
	F	71	23	81	26
7	M	54	17	62	20
	F	84	26	98	31
8	M	64	22	74	24
	F	92	30	106	34
9	M	88	27	103	33
	F	129	40	147	47
10	M	115	35	131	41
	F	163	52	188	60

\* 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

**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	53	16	60	19
	F	71	23	82	26
2	M	55	18	62	19
	F	70	23	84	26
3	M	55	18	62	19
	F	71	23	84	26
4	M	55	18	62	19
	F	71	23	84	26
5	M	55	18	62	19
	F	71	23	84	26
6	M	55	18	62	19
	F	71	23	84	26
7	M	55	18	62	19
	F	86	27	100	32
8	M	65	21	75	23
	F	93	30	108	33
9	M	89	28	104	33
	F	131	41	149	48
10	M	115	36	133	41
	F	166	53	191	60

\* 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
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20,000	1.000	2.82
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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

**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	65	20	74	23
	F	87	27	99	32
2	M	66	22	76	24
	F	88	28	101	33
3	M	66	22	76	24
	F	88	28	101	33
4	M	66	22	76	24
	F	88	28	101	33
5	M	66	22	76	24
	F	88	28	101	33
6	M	66	22	76	24
	F	88	28	101	33
7	M	66	22	76	24
	F	106	33	122	38
8	M	79	26	92	29
	F	114	38	132	41
9	M	111	35	128	40
	F	159	51	182	58
10	M	141	45	161	52
	F	202	65	234	74

\* 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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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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40,000	1.327	5.42
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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**

**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	52	17	60	18
	F	71	23	80	26
2	M	52	17	62	20
	F	71	23	83	28
3	M	52	17	62	20
	F	72	23	83	28
4	M	52	17	62	20
	F	72	23	83	28
5	M	52	17	62	20
	F	72	23	83	28
6	M	52	17	62	20
	F	72	23	83	28
7	M	52	17	62	20
	F	85	28	97	32
8	M	63	22	73	24
	F	93	30	106	35
9	M	88	28	103	33
	F	127	42	147	46
10	M	115	35	130	42
	F	162	52	187	60

\* 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
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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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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 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	59	19	67	21
	F	78	25	90	29
2	M	60	19	69	22
	F	79	26	92	30
3	M	60	19	69	22
	F	80	26	92	30
4	M	60	19	69	22
	F	80	26	92	30
5	M	60	19	69	22
	F	80	26	92	30
6	M	60	19	69	22
	F	80	26	92	30
7	M	60	19	69	22
	F	96	30	110	35
8	M	72	23	83	26
	F	104	33	119	38
9	M	100	31	115	37
	F	144	46	166	53
10	M	128	41	146	47
	F	183	59	212	67

\* 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
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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	185	58	208	64
	F	247	75	284	90
2	M	187	61	216	69
	F	251	77	288	90
3	M	187	61	216	69
	F	251	77	288	90
4	M	187	61	216	69
	F	251	77	288	90
5	M	187	61	216	69
	F	251	77	288	90
6	M	187	61	216	69
	F	251	77	288	90
7	M	187	61	216	69
	F	300	96	346	110
8	M	227	72	258	83
	F	326	105	374	120
9	M	312	101	361	113
	F	448	144	519	166
10	M	402	126	459	145
	F	575	185	663	208

\* 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
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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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34,000	1.229	4.64
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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 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	267	84	305	92
	F	358	112	411	127
2	M	270	89	313	100
	F	362	115	414	130
3	M	270	89	313	100
	F	362	115	414	130
4	M	270	89	313	100
	F	362	115	414	130
5	M	270	89	313	100
	F	362	115	414	130
6	M	270	89	313	100
	F	362	115	414	130
7	M	270	89	313	100
	F	436	140	501	159
8	M	327	107	373	120
	F	471	151	540	175
9	M	452	144	522	163
	F	651	210	751	238
10	M	584	184	667	210
	F	832	267	962	305

\* 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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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 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	175	54	200	58
	F	232	72	265	83
2	M	176	57	204	65
	F	234	74	267	84
3	M	176	57	204	65
	F	234	74	267	84
4	M	176	57	204	65
	F	234	74	267	84
5	M	176	57	204	65
	F	234	74	267	84
6	M	176	57	204	65
	F	234	74	267	84
7	M	176	57	204	65
	F	283	90	324	103
8	M	211	69	243	79
	F	306	99	349	112
9	M	294	92	339	106
	F	422	135	486	156
10	M	376	120	433	136
	F	539	175	620	200

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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
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23,000	1.049	3.21
24,000	1.065	3.34
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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 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	157	49	179	56
	F	211	65	242	75
2	M	162	52	185	59
	F	214	66	247	76
3	M	162	52	185	59
	F	214	66	247	76
4	M	162	52	185	59
	F	214	66	247	76
5	M	162	52	185	59
	F	214	66	247	76
6	M	162	52	185	59
	F	214	66	247	76
7	M	162	52	185	59
	F	258	81	297	94
8	M	193	61	222	71
	F	278	89	321	102
9	M	267	84	307	95
	F	385	125	446	140
10	M	344	108	394	125
	F	492	157	566	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
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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 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	211	66	241	74
	F	283	86	325	101
2	M	215	69	247	81
	F	286	90	331	102
3	M	215	69	247	81
	F	286	90	331	102
4	M	215	69	247	81
	F	286	90	331	102
5	M	215	69	247	81
	F	286	90	331	102
6	M	215	69	247	81
	F	286	90	331	102
7	M	215	69	247	81
	F	345	110	394	126
8	M	259	86	297	95
	F	373	122	428	138
9	M	357	114	411	128
	F	515	167	595	188
10	M	461	146	528	169
	F	658	211	760	241

\* 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
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 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	235	74	268	82
	F	315	97	361	114
2	M	239	77	277	88
	F	320	100	367	117
3	M	239	77	277	88
	F	320	100	367	117
4	M	239	77	277	88
	F	320	100	367	117
5	M	239	77	277	88
	F	320	100	367	117
6	M	239	77	277	88
	F	320	100	367	117
7	M	239	77	277	88
	F	383	123	442	141
8	M	288	94	332	106
	F	415	135	479	153
9	M	401	126	458	144
	F	573	185	664	211
10	M	511	162	589	186
	F	738	235	844	268

\* 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
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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
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21,000	1.016	2.95
22,000	1.033	3.08
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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 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	167	53	191	59
	F	223	69	256	81
2	M	170	55	196	63
	F	227	71	260	82
3	M	170	55	196	63
	F	227	71	260	82
4	M	170	55	196	63
	F	227	71	260	82
5	M	170	55	196	63
	F	227	71	260	82
6	M	170	55	196	63
	F	227	71	260	82
7	M	170	55	196	63
	F	275	87	314	102
8	M	205	67	235	76
	F	294	94	339	108
9	M	284	92	326	102
	F	408	130	471	150
10	M	365	114	417	131
	F	522	167	601	191

\* 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
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23,000	1.049	3.21
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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 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	195	62	223	70
	F	260	82	300	96
2	M	199	63	232	74
	F	266	84	304	97
3	M	199	63	232	74
	F	266	84	304	97
4	M	199	63	232	74
	F	266	84	304	97
5	M	199	63	232	74
	F	266	84	304	97
6	M	199	63	232	74
	F	266	84	304	97
7	M	199	63	232	74
	F	318	100	369	116
8	M	240	78	274	89
	F	344	111	397	125
9	M	333	104	381	119
	F	477	152	551	175
10	M	426	136	488	156
	F	610	195	702	223

\* 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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26,000	1.098	3.60
27,000	1.114	3.73
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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
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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 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	198	62	226	69
	F	263	83	303	94
2	M	201	65	231	73
	F	269	84	307	98
3	M	201	65	231	73
	F	269	84	307	98
4	M	201	65	231	73
	F	269	84	307	98
5	M	201	65	231	73
	F	269	84	307	98
6	M	201	65	231	73
	F	269	84	307	98
7	M	201	65	231	73
	F	322	102	370	118
8	M	242	78	277	90
	F	348	112	401	128
9	M	335	105	384	120
	F	482	154	555	176
10	M	430	136	493	158
	F	616	198	711	226

\* 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
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17,000	0.891	2.43
18,000	0.927	2.56
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20,000	1.000	2.82
21,000	1.016	2.95
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24,000	1.065	3.34
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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 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	163	50	185	57
	F	218	67	250	76
2	M	168	53	193	60
	F	221	68	253	79
3	M	168	53	193	60
	F	221	68	253	79
4	M	168	53	193	60
	F	221	68	253	79
5	M	168	53	193	60
	F	221	68	253	79
6	M	168	53	193	60
	F	221	68	253	79
7	M	168	53	193	60
	F	267	85	305	99
8	M	200	63	229	75
	F	288	92	331	106
9	M	277	88	318	102
	F	399	129	460	145
10	M	356	111	409	129
	F	509	163	585	185

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\$ 1,000	0.310	0.35
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8,000	0.564	1.26
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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 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	168	52	191	59
	F	222	69	258	82
2	M	170	54	197	63
	F	227	72	260	82
3	M	170	54	197	63
	F	227	72	260	82
4	M	170	54	197	63
	F	227	72	260	82
5	M	170	54	197	63
	F	227	72	260	82
6	M	170	54	197	63
	F	227	72	260	82
7	M	170	54	197	63
	F	273	87	314	99
8	M	205	67	234	75
	F	295	94	339	108
9	M	284	90	325	102
	F	408	132	470	152
10	M	364	116	417	134
	F	523	168	602	191

\* 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
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23,000	1.049	3.21
24,000	1.065	3.34
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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 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	133	42	151	47
	F	176	56	206	64
2	M	137	44	157	51
	F	181	58	206	66
3	M	137	44	157	51
	F	181	58	206	66
4	M	137	44	157	51
	F	181	58	206	66
5	M	137	44	157	51
	F	181	58	206	66
6	M	137	44	157	51
	F	181	58	206	66
7	M	137	44	157	51
	F	217	69	247	79
8	M	162	53	185	60
	F	236	73	270	88
9	M	225	71	259	81
	F	324	105	374	118
10	M	291	92	331	105
	F	415	133	477	151

\* 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
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 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	160	50	184	57
	F	215	67	245	78
2	M	164	53	190	60
	F	219	70	251	78
3	M	164	53	190	60
	F	219	70	251	78
4	M	164	53	190	60
	F	219	70	251	78
5	M	164	53	190	60
	F	219	70	251	78
6	M	164	53	190	60
	F	219	70	251	78
7	M	164	53	190	60
	F	263	84	302	96
8	M	198	64	226	73
	F	283	92	324	104
9	M	272	86	313	98
	F	394	127	452	145
10	M	352	111	401	129
	F	501	160	576	184

\* 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
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8,000	0.564	1.26
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14,000	0.782	2.04
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16,000	0.855	2.30
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19,000	0.964	2.69
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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 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	176	54	202	62
	F	237	75	270	86
2	M	180	58	209	68
	F	239	75	276	86
3	M	180	58	209	68
	F	239	75	276	86
4	M	180	58	209	68
	F	239	75	276	86
5	M	180	58	209	68
	F	239	75	276	86
6	M	180	58	209	68
	F	239	75	276	86
7	M	180	58	209	68
	F	286	90	329	107
8	M	216	71	248	81
	F	313	100	359	116
9	M	299	95	346	107
	F	431	137	496	158
10	M	385	120	442	141
	F	552	176	635	202

\* 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	0.016	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	150	48	173	53
	F	202	63	231	74
2	M	153	50	178	56
	F	206	65	233	74
3	M	153	50	178	56
	F	206	65	233	74
4	M	153	50	178	56
	F	206	65	233	74
5	M	153	50	178	56
	F	206	65	233	74
6	M	153	50	178	56
	F	206	65	233	74
7	M	153	50	178	56
	F	246	77	281	91
8	M	185	60	211	69
	F	265	84	304	98
9	M	256	80	293	92
	F	368	117	425	136
10	M	330	103	376	121
	F	470	150	541	173

\* 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
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 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	251	78	285	86
	F	334	103	385	122
2	M	255	82	292	95
	F	340	108	389	122
3	M	255	82	292	95
	F	340	108	389	122
4	M	255	82	292	95
	F	340	108	389	122
5	M	255	82	292	95
	F	340	108	389	122
6	M	255	82	292	95
	F	340	108	389	122
7	M	255	82	292	95
	F	406	128	469	149
8	M	305	100	349	114
	F	440	142	506	162
9	M	425	134	488	154
	F	609	195	703	225
10	M	546	172	626	202
	F	782	251	897	285

\* 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
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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 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	208	64	238	73
	F	278	87	320	102
2	M	211	68	246	81
	F	283	89	324	102
3	M	211	68	246	81
	F	283	89	324	102
4	M	211	68	246	81
	F	283	89	324	102
5	M	211	68	246	81
	F	283	89	324	102
6	M	211	68	246	81
	F	283	89	324	102
7	M	211	68	246	81
	F	340	107	390	126
8	M	255	85	293	93
	F	367	118	422	136
9	M	353	111	407	129
	F	508	164	587	187
10	M	454	142	520	164
	F	650	208	748	238

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Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
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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 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	170	53	194	58
	F	227	70	261	82
2	M	172	54	201	63
	F	231	74	265	82
3	M	172	54	201	63
	F	231	74	265	82
4	M	172	54	201	63
	F	231	74	265	82
5	M	172	54	201	63
	F	231	74	265	82
6	M	172	54	201	63
	F	231	74	265	82
7	M	172	54	201	63
	F	278	87	319	100
8	M	210	68	236	78
	F	299	95	345	109
9	M	290	91	330	104
	F	414	133	478	152
10	M	371	117	424	136
	F	530	170	610	194

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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
10,000	0.637	1.52
11,000	0.673	1.65
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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
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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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 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	225	71	257	77
	F	302	93	345	107
2	M	226	74	265	83
	F	306	95	350	107
3	M	226	74	265	83
	F	306	95	350	107
4	M	226	74	265	83
	F	306	95	350	107
5	M	226	74	265	83
	F	306	95	350	107
6	M	226	74	265	83
	F	306	95	350	107
7	M	226	74	265	83
	F	366	117	424	135
8	M	276	88	314	101
	F	396	128	454	144
9	M	382	120	438	140
	F	547	176	634	201
10	M	489	154	563	178
	F	699	225	809	257

\* 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
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 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	219	68	246	74
	F	289	90	333	102
2	M	221	70	255	83
	F	295	92	338	107
3	M	221	70	255	83
	F	295	92	338	107
4	M	221	70	255	83
	F	295	92	338	107
5	M	221	70	255	83
	F	295	92	338	107
6	M	221	70	255	83
	F	295	92	338	107
7	M	221	70	255	83
	F	351	113	407	129
8	M	265	86	304	98
	F	382	123	439	142
9	M	367	116	422	133
	F	530	170	610	194
10	M	470	148	542	173
	F	676	219	779	246

\* 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
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16,000	0.855	2.30
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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 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	182	55	206	64
	F	241	75	278	87
2	M	184	58	214	68
	F	247	77	282	87
3	M	184	58	214	68
	F	247	77	282	87
4	M	184	58	214	68
	F	247	77	282	87
5	M	184	58	214	68
	F	247	77	282	87
6	M	184	58	214	68
	F	247	77	282	87
7	M	184	58	214	68
	F	296	93	341	107
8	M	223	71	254	83
	F	319	103	367	119
9	M	308	97	353	111
	F	442	141	510	163
10	M	396	125	453	147
	F	565	182	651	206

\* 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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43,000	1.376	5.81
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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 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	166	51	189	59
	F	222	68	252	79
2	M	168	54	195	61
	F	227	73	257	79
3	M	168	54	195	61
	F	227	73	257	79
4	M	168	54	195	61
	F	227	73	257	79
5	M	168	54	195	61
	F	227	73	257	79
6	M	168	54	195	61
	F	227	73	257	79
7	M	168	54	195	61
	F	269	85	311	99
8	M	202	65	232	74
	F	290	94	335	109
9	M	279	89	322	100
	F	404	130	466	149
10	M	361	113	412	132
	F	514	166	592	189

\* 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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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
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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**

**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	143	43	162	50
	F	190	59	217	68
2	M	144	47	169	54
	F	192	61	221	69
3	M	144	47	169	54
	F	192	61	221	69
4	M	144	47	169	54
	F	192	61	221	69
5	M	144	47	169	54
	F	192	61	221	69
6	M	144	47	169	54
	F	192	61	221	69
7	M	144	47	169	54
	F	232	73	266	86
8	M	174	56	200	63
	F	250	80	288	94
9	M	242	76	277	87
	F	345	110	400	127
10	M	310	97	356	113
	F	440	143	507	162

\* 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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20,000	1.000	2.82
21,000	1.016	2.95
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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 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	187	60	213	65
	F	251	79	288	90
2	M	193	62	220	72
	F	255	80	292	92
3	M	193	62	220	72
	F	255	80	292	92
4	M	193	62	220	72
	F	255	80	292	92
5	M	193	62	220	72
	F	255	80	292	92
6	M	193	62	220	72
	F	255	80	292	92
7	M	193	62	220	72
	F	307	98	352	113
8	M	228	75	262	86
	F	330	107	382	124
9	M	318	101	367	115
	F	458	145	527	167
10	M	407	128	470	148
	F	585	187	674	213

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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
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4,000	0.419	0.74
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10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
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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 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	162	49	181	55
	F	213	65	244	77
2	M	163	52	188	61
	F	217	69	249	78
3	M	163	52	188	61
	F	217	69	249	78
4	M	163	52	188	61
	F	217	69	249	78
5	M	163	52	188	61
	F	217	69	249	78
6	M	163	52	188	61
	F	217	69	249	78
7	M	163	52	188	61
	F	261	83	301	96
8	M	195	63	224	75
	F	282	92	324	103
9	M	272	84	312	98
	F	389	125	450	143
10	M	348	109	398	127
	F	499	162	573	181

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Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
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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 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	177	54	201	64
	F	237	74	274	85
2	M	182	58	210	67
	F	240	77	277	87
3	M	182	58	210	67
	F	240	77	277	87
4	M	182	58	210	67
	F	240	77	277	87
5	M	182	58	210	67
	F	240	77	277	87
6	M	182	58	210	67
	F	240	77	277	87
7	M	182	58	210	67
	F	290	91	332	104
8	M	217	69	248	80
	F	313	101	359	114
9	M	300	96	346	109
	F	433	140	498	159
10	M	387	122	442	142
	F	553	177	638	201

\* 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
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 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	170	54	193	59
	F	228	71	260	82
2	M	174	57	199	63
	F	230	73	264	82
3	M	174	57	199	63
	F	230	73	264	82
4	M	174	57	199	63
	F	230	73	264	82
5	M	174	57	199	63
	F	230	73	264	82
6	M	174	57	199	63
	F	230	73	264	82
7	M	174	57	199	63
	F	277	89	318	100
8	M	208	67	238	76
	F	300	95	345	111
9	M	288	90	329	105
	F	414	133	477	153
10	M	369	116	425	134
	F	529	170	610	193

\* 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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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
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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**

**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	176	55	199	60
	F	234	72	268	85
2	M	177	59	205	67
	F	236	76	272	86
3	M	177	59	205	67
	F	236	76	272	86
4	M	177	59	205	67
	F	236	76	272	86
5	M	177	59	205	67
	F	236	76	272	86
6	M	177	59	205	67
	F	236	76	272	86
7	M	177	59	205	67
	F	285	90	327	104
8	M	213	69	245	80
	F	306	99	353	114
9	M	297	95	340	107
	F	426	135	492	157
10	M	380	118	435	136
	F	545	176	625	199

\* 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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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 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	123	39	141	42
	F	163	51	186	57
2	M	124	41	143	46
	F	167	51	191	59
3	M	124	41	143	46
	F	167	51	191	59
4	M	124	41	143	46
	F	167	51	191	59
5	M	124	41	143	46
	F	167	51	191	59
6	M	124	41	143	46
	F	167	51	191	59
7	M	124	41	143	46
	F	199	65	229	72
8	M	150	50	172	55
	F	216	69	248	80
9	M	207	66	237	75
	F	298	94	345	109
10	M	267	85	304	98
	F	381	123	439	141

\* 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 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	167	52	191	59
	F	224	68	256	82
2	M	170	54	197	61
	F	228	72	260	82
3	M	170	54	197	61
	F	228	72	260	82
4	M	170	54	197	61
	F	228	72	260	82
5	M	170	54	197	61
	F	228	72	260	82
6	M	170	54	197	61
	F	228	72	260	82
7	M	170	54	197	61
	F	272	85	313	99
8	M	205	67	234	75
	F	293	94	337	108
9	M	282	89	325	101
	F	407	130	469	151
10	M	365	115	416	132
	F	520	167	599	191

\* 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
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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 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	167	54	191	57
	F	224	68	257	79
2	M	169	55	196	62
	F	225	71	259	82
3	M	169	55	196	62
	F	225	71	259	82
4	M	169	55	196	62
	F	225	71	259	82
5	M	169	55	196	62
	F	225	71	259	82
6	M	169	55	196	62
	F	225	71	259	82
7	M	169	55	196	62
	F	274	86	313	100
8	M	204	66	236	75
	F	295	93	337	109
9	M	285	89	325	101
	F	407	130	472	148
10	M	366	115	418	133
	F	521	167	600	191

\* 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
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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
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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 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	195	60	224	69
	F	261	83	300	95
2	M	200	63	233	75
	F	267	84	305	95
3	M	200	63	233	75
	F	267	84	305	95
4	M	200	63	233	75
	F	267	84	305	95
5	M	200	63	233	75
	F	267	84	305	95
6	M	200	63	233	75
	F	267	84	305	95
7	M	200	63	233	75
	F	320	104	366	117
8	M	239	78	275	89
	F	345	111	396	128
9	M	332	107	383	120
	F	477	153	552	176
10	M	428	134	489	153
	F	609	195	702	224

\* 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
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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
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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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 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	162	50	185	57
	F	215	67	249	77
2	M	164	53	190	62
	F	222	69	251	77
3	M	164	53	190	62
	F	222	69	251	77
4	M	164	53	190	62
	F	222	69	251	77
5	M	164	53	190	62
	F	222	69	251	77
6	M	164	53	190	62
	F	222	69	251	77
7	M	164	53	190	62
	F	262	84	304	99
8	M	198	64	226	74
	F	285	91	329	106
9	M	273	87	316	99
	F	394	125	455	146
10	M	353	111	406	129
	F	505	162	582	185

\* 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
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
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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**

**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	165	51	187	56
	F	220	68	252	79
2	M	167	55	192	63
	F	222	71	254	81
3	M	167	55	192	63
	F	222	71	254	81
4	M	167	55	192	63
	F	222	71	254	81
5	M	167	55	192	63
	F	222	71	254	81
6	M	167	55	192	63
	F	222	71	254	81
7	M	167	55	192	63
	F	268	85	308	99
8	M	202	64	230	73
	F	290	93	332	108
9	M	279	89	319	101
	F	401	130	463	146
10	M	357	114	410	131
	F	510	165	589	187

\* 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
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11,000	0.673	1.65
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16,000	0.855	2.30
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18,000	0.927	2.56
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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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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	198	64	227	71
	F	265	82	304	96
2	M	204	64	234	73
	F	270	86	310	96
3	M	204	64	234	73
	F	270	86	310	96
4	M	204	64	234	73
	F	270	86	310	96
5	M	204	64	234	73
	F	270	86	310	96
6	M	204	64	234	73
	F	270	86	310	96
7	M	204	64	234	73
	F	324	103	374	118
8	M	244	79	279	89
	F	348	111	402	128
9	M	335	105	387	121
	F	485	157	560	177
10	M	435	136	495	158
	F	618	198	712	227

\* 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
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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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20,000	1.000	2.82
21,000	1.016	2.95
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24,000	1.065	3.34
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31,000	1.180	4.25
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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
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	182	57	209	66
	F	244	74	280	88
2	M	188	61	215	69
	F	250	76	285	92
3	M	188	61	215	69
	F	250	76	285	92
4	M	188	61	215	69
	F	250	76	285	92
5	M	188	61	215	69
	F	250	76	285	92
6	M	188	61	215	69
	F	250	76	285	92
7	M	188	61	215	69
	F	298	94	343	109
8	M	223	72	258	83
	F	323	103	369	119
9	M	311	100	359	112
	F	448	146	517	162
10	M	399	128	460	146
	F	572	182	660	209

\* 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
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18,000	0.927	2.56
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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 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	175	55	200	62
	F	234	73	268	84
2	M	179	56	208	66
	F	239	76	273	84
3	M	179	56	208	66
	F	239	76	273	84
4	M	179	56	208	66
	F	239	76	273	84
5	M	179	56	208	66
	F	239	76	273	84
6	M	179	56	208	66
	F	239	76	273	84
7	M	179	56	208	66
	F	287	91	329	102
8	M	215	69	245	78
	F	308	100	355	113
9	M	297	92	340	106
	F	429	137	494	157
10	M	383	121	437	141
	F	548	175	629	200

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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
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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
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48,000	1.457	6.46
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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 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	138	42	155	49
	F	182	59	210	65
2	M	139	46	163	51
	F	184	59	212	67
3	M	139	46	163	51
	F	184	59	212	67
4	M	139	46	163	51
	F	184	59	212	67
5	M	139	46	163	51
	F	184	59	212	67
6	M	139	46	163	51
	F	184	59	212	67
7	M	139	46	163	51
	F	223	69	255	80
8	M	169	54	191	62
	F	240	77	279	87
9	M	233	71	266	83
	F	334	106	386	122
10	M	298	94	342	107
	F	427	138	492	155

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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 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	201	63	231	71
	F	268	86	309	96
2	M	205	66	235	74
	F	273	86	314	99
3	M	205	66	235	74
	F	273	86	314	99
4	M	205	66	235	74
	F	273	86	314	99
5	M	205	66	235	74
	F	273	86	314	99
6	M	205	66	235	74
	F	273	86	314	99
7	M	205	66	235	74
	F	329	103	378	121
8	M	246	80	282	90
	F	356	115	406	128
9	M	342	107	393	124
	F	491	158	567	182
10	M	439	139	504	158
	F	627	201	722	231

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KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
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2,000	0.346	0.48
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14,000	0.782	2.04
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16,000	0.855	2.30
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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**

**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	246	74	281	87
	F	329	101	377	119
2	M	251	81	291	91
	F	333	105	382	119
3	M	251	81	291	91
	F	333	105	382	119
4	M	251	81	291	91
	F	333	105	382	119
5	M	251	81	291	91
	F	333	105	382	119
6	M	251	81	291	91
	F	333	105	382	119
7	M	251	81	291	91
	F	400	127	459	146
8	M	302	98	344	111
	F	430	140	497	158
9	M	417	130	477	150
	F	599	193	693	221
10	M	535	169	613	197
	F	767	246	881	281

\* 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
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 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	257	79	290	91
	F	342	106	392	126
2	M	261	85	301	97
	F	348	108	398	126
3	M	261	85	301	97
	F	348	108	398	126
4	M	261	85	301	97
	F	348	108	398	126
5	M	261	85	301	97
	F	348	108	398	126
6	M	261	85	301	97
	F	348	108	398	126
7	M	261	85	301	97
	F	417	134	480	153
8	M	311	100	358	115
	F	451	144	518	165
9	M	436	137	498	156
	F	622	199	720	229
10	M	557	175	638	203
	F	798	257	920	290

\* 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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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 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	173	55	197	62
	F	232	71	266	84
2	M	177	58	205	64
	F	237	75	271	84
3	M	177	58	205	64
	F	237	75	271	84
4	M	177	58	205	64
	F	237	75	271	84
5	M	177	58	205	64
	F	237	75	271	84
6	M	177	58	205	64
	F	237	75	271	84
7	M	177	58	205	64
	F	284	89	325	103
8	M	213	68	243	81
	F	306	98	351	112
9	M	294	93	337	106
	F	423	138	488	155
10	M	379	121	433	138
	F	542	173	623	197

\* 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
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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 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	202	63	231	70
	F	272	84	311	99
2	M	208	65	240	76
	F	276	89	315	99
3	M	208	65	240	76
	F	276	89	315	99
4	M	208	65	240	76
	F	276	89	315	99
5	M	208	65	240	76
	F	276	89	315	99
6	M	208	65	240	76
	F	276	89	315	99
7	M	208	65	240	76
	F	330	106	379	121
8	M	249	81	283	92
	F	358	113	410	132
9	M	344	108	395	124
	F	496	158	571	182
10	M	442	140	507	163
	F	634	202	728	231

\* 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 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	106	35	120	38
	F	143	44	164	51
2	M	108	35	125	39
	F	145	44	167	52
3	M	108	35	125	39
	F	145	44	167	52
4	M	108	35	125	39
	F	145	44	167	52
5	M	108	35	125	39
	F	145	44	167	52
6	M	108	35	125	39
	F	145	44	167	52
7	M	108	35	125	39
	F	174	55	199	63
8	M	130	41	150	49
	F	186	60	214	69
9	M	180	58	207	65
	F	260	82	301	95
10	M	232	72	265	85
	F	331	106	382	120

\* 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
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 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	154	48	177	54
	F	206	64	237	73
2	M	157	51	182	58
	F	209	65	241	75
3	M	157	51	182	58
	F	209	65	241	75
4	M	157	51	182	58
	F	209	65	241	75
5	M	157	51	182	58
	F	209	65	241	75
6	M	157	51	182	58
	F	209	65	241	75
7	M	157	51	182	58
	F	251	80	288	94
8	M	189	62	217	70
	F	271	89	312	99
9	M	261	82	302	95
	F	376	122	434	138
10	M	338	105	387	123
	F	481	154	554	177

\* 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
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 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	255	81	291	89
	F	342	104	392	123
2	M	260	83	301	95
	F	346	110	396	123
3	M	260	83	301	95
	F	346	110	396	123
4	M	260	83	301	95
	F	346	110	396	123
5	M	260	83	301	95
	F	346	110	396	123
6	M	260	83	301	95
	F	346	110	396	123
7	M	260	83	301	95
	F	418	133	478	152
8	M	313	103	359	114
	F	449	147	517	168
9	M	433	137	498	155
	F	624	201	720	227
10	M	558	174	637	203
	F	797	255	921	291

\* 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
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 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	177	56	203	62
	F	238	76	272	85
2	M	181	58	211	68
	F	243	77	277	88
3	M	181	58	211	68
	F	243	77	277	88
4	M	181	58	211	68
	F	243	77	277	88
5	M	181	58	211	68
	F	243	77	277	88
6	M	181	58	211	68
	F	243	77	277	88
7	M	181	58	211	68
	F	291	92	333	106
8	M	216	70	251	80
	F	314	101	360	116
9	M	301	95	346	110
	F	435	141	500	159
10	M	387	122	444	142
	F	555	177	638	203

\* 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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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	194	62	224	67
	F	261	80	300	95
2	M	200	63	229	72
	F	264	83	304	95
3	M	200	63	229	72
	F	264	83	304	95
4	M	200	63	229	72
	F	264	83	304	95
5	M	200	63	229	72
	F	264	83	304	95
6	M	200	63	229	72
	F	264	83	304	95
7	M	200	63	229	72
	F	320	102	367	118
8	M	239	76	275	87
	F	346	111	397	129
9	M	335	106	382	121
	F	480	154	553	174
10	M	426	134	490	157
	F	612	194	702	224

\* 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
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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
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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 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	201	66	231	69
	F	268	83	310	98
2	M	205	66	235	76
	F	274	86	313	99
3	M	205	66	235	76
	F	274	86	313	99
4	M	205	66	235	76
	F	274	86	313	99
5	M	205	66	235	76
	F	274	86	313	99
6	M	205	66	235	76
	F	274	86	313	99
7	M	205	66	235	76
	F	330	105	379	122
8	M	247	79	281	90
	F	356	112	408	133
9	M	344	109	393	123
	F	492	158	568	179
10	M	441	138	505	161
	F	629	201	725	231

\* 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
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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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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	174	55	200	60
	F	235	72	270	85
2	M	178	59	206	66
	F	241	74	274	87
3	M	178	59	206	66
	F	241	74	274	87
4	M	178	59	206	66
	F	241	74	274	87
5	M	178	59	206	66
	F	241	74	274	87
6	M	178	59	206	66
	F	241	74	274	87
7	M	178	59	206	66
	F	286	90	332	104
8	M	215	68	247	81
	F	309	101	356	114
9	M	297	95	343	108
	F	428	138	495	157
10	M	382	120	440	139
	F	548	174	630	200

\* 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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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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44,000	1.392	5.94
45,000	1.408	6.07
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**

**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	95	29	109	34
	F	127	39	146	46
2	M	97	31	112	37
	F	129	41	149	47
3	M	97	31	112	37
	F	129	41	149	47
4	M	97	31	112	37
	F	129	41	149	47
5	M	97	31	112	37
	F	129	41	149	47
6	M	97	31	112	37
	F	129	41	149	47
7	M	97	31	112	37
	F	157	50	180	57
8	M	117	37	135	43
	F	168	54	193	62
9	M	162	52	188	60
	F	233	74	270	86
10	M	209	66	239	76
	F	298	95	343	109

\* 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
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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
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22,000	1.033	3.08
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24,000	1.065	3.34
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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 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	186	57	212	65
	F	252	78	285	89
2	M	191	61	221	70
	F	253	81	291	91
3	M	191	61	221	70
	F	253	81	291	91
4	M	191	61	221	70
	F	253	81	291	91
5	M	191	61	221	70
	F	253	81	291	91
6	M	191	61	221	70
	F	253	81	291	91
7	M	191	61	221	70
	F	304	99	349	110
8	M	228	75	264	84
	F	331	107	379	123
9	M	317	104	365	113
	F	454	147	527	169
10	M	406	131	468	150
	F	581	186	669	212

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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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4,000	0.419	0.74
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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
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16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
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20,000	1.000	2.82
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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 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	219	67	249	78
	F	293	92	337	104
2	M	225	74	260	83
	F	298	92	342	108
3	M	225	74	260	83
	F	298	92	342	108
4	M	225	74	260	83
	F	298	92	342	108
5	M	225	74	260	83
	F	298	92	342	108
6	M	225	74	260	83
	F	298	92	342	108
7	M	225	74	260	83
	F	360	115	412	131
8	M	270	88	310	100
	F	387	123	444	143
9	M	372	118	428	134
	F	536	171	618	197
10	M	479	151	551	174
	F	685	219	791	249

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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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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
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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 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	162	50	186	57
	F	216	67	246	79
2	M	164	52	191	63
	F	221	70	252	79
3	M	164	52	191	63
	F	221	70	252	79
4	M	164	52	191	63
	F	221	70	252	79
5	M	164	52	191	63
	F	221	70	252	79
6	M	164	52	191	63
	F	221	70	252	79
7	M	164	52	191	63
	F	263	83	303	96
8	M	198	65	227	74
	F	285	92	324	105
9	M	273	85	314	99
	F	394	126	456	145
10	M	352	112	403	129
	F	505	162	579	186

\* 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
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23,000	1.049	3.21
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49,000	1.474	6.59
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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 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	119	37	137	41
	F	159	51	182	56
2	M	121	39	140	45
	F	160	52	184	58
3	M	121	39	140	45
	F	160	52	184	58
4	M	121	39	140	45
	F	160	52	184	58
5	M	121	39	140	45
	F	160	52	184	58
6	M	121	39	140	45
	F	160	52	184	58
7	M	121	39	140	45
	F	193	60	221	71
8	M	146	49	165	53
	F	210	66	240	76
9	M	200	62	230	73
	F	289	93	336	106
10	M	258	82	297	94
	F	369	119	427	137

\* 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
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11,000	0.673	1.65
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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
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23,000	1.049	3.21
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29,000	1.147	3.99
30,000	1.163	4.12
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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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45,000	1.408	6.07
46,000	1.425	6.20
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48,000	1.457	6.46
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**

**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	186	58	213	65
	F	250	78	285	90
2	M	189	63	221	69
	F	254	78	292	90
3	M	189	63	221	69
	F	254	78	292	90
4	M	189	63	221	69
	F	254	78	292	90
5	M	189	63	221	69
	F	254	78	292	90
6	M	189	63	221	69
	F	254	78	292	90
7	M	189	63	221	69
	F	304	99	350	111
8	M	229	75	261	85
	F	327	107	379	122
9	M	315	99	363	114
	F	456	145	525	168
10	M	407	129	466	150
	F	581	186	669	213

\* 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
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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 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	120	41	137	45
	F	161	53	184	62
2	M	122	41	142	50
	F	162	56	188	64
3	M	122	41	142	50
	F	162	56	188	64
4	M	122	41	142	50
	F	162	56	188	64
5	M	122	41	142	50
	F	162	56	188	64
6	M	122	41	142	50
	F	162	56	188	64
7	M	122	41	142	50
	F	198	68	225	78
8	M	147	52	168	57
	F	213	74	242	84
9	M	204	70	235	81
	F	294	102	340	116
10	M	262	90	302	103
	F	374	130	431	149

\* 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
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21,000	1.016	2.95
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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		0.13

**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	239	75	275	86
	F	324	101	368	115
2	M	245	79	282	90
	F	328	102	374	115
3	M	245	79	282	90
	F	328	102	374	115
4	M	245	79	282	90
	F	328	102	374	115
5	M	245	79	282	90
	F	328	102	374	115
6	M	245	79	282	90
	F	328	102	374	115
7	M	245	79	282	90
	F	392	123	451	143
8	M	293	97	339	109
	F	421	134	487	155
9	M	408	129	469	147
	F	587	187	677	217
10	M	525	166	599	192
	F	750	239	862	275

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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 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	229	70	261	80
	F	305	95	352	112
2	M	234	76	272	87
	F	311	100	357	113
3	M	234	76	272	87
	F	311	100	357	113
4	M	234	76	272	87
	F	311	100	357	113
5	M	234	76	272	87
	F	311	100	357	113
6	M	234	76	272	87
	F	311	100	357	113
7	M	234	76	272	87
	F	376	120	428	137
8	M	282	91	323	104
	F	405	130	462	150
9	M	390	123	447	142
	F	561	181	646	206
10	M	500	158	574	183
	F	716	229	825	261

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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 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	171	53	194	60
	F	227	71	263	83
2	M	175	57	200	62
	F	231	73	266	84
3	M	175	57	200	62
	F	231	73	266	84
4	M	175	57	200	62
	F	231	73	266	84
5	M	175	57	200	62
	F	231	73	266	84
6	M	175	57	200	62
	F	231	73	266	84
7	M	175	57	200	62
	F	278	88	319	103
8	M	208	68	239	79
	F	301	97	346	109
9	M	290	91	332	104
	F	415	133	480	154
10	M	371	118	426	137
	F	534	171	612	194

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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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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
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
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 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	203	64	232	71
	F	270	84	309	98
2	M	203	67	238	75
	F	273	87	314	98
3	M	203	67	238	75
	F	273	87	314	98
4	M	203	67	238	75
	F	273	87	314	98
5	M	203	67	238	75
	F	273	87	314	98
6	M	203	67	238	75
	F	273	87	314	98
7	M	203	67	238	75
	F	329	105	380	121
8	M	248	81	285	90
	F	354	115	410	131
9	M	343	110	394	124
	F	492	158	571	179
10	M	441	139	504	159
	F	630	203	728	232

\* 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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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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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 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	173	53	197	60
	F	229	71	264	82
2	M	173	58	203	66
	F	234	73	267	82
3	M	173	58	203	66
	F	234	73	267	82
4	M	173	58	203	66
	F	234	73	267	82
5	M	173	58	203	66
	F	234	73	267	82
6	M	173	58	203	66
	F	234	73	267	82
7	M	173	58	203	66
	F	280	90	325	105
8	M	213	66	241	79
	F	304	97	349	113
9	M	293	92	336	105
	F	420	135	486	155
10	M	375	120	430	138
	F	539	173	620	197

\* 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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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 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	218	67	248	75
	F	293	92	334	104
2	M	222	71	256	84
	F	296	94	340	107
3	M	222	71	256	84
	F	296	94	340	107
4	M	222	71	256	84
	F	296	94	340	107
5	M	222	71	256	84
	F	296	94	340	107
6	M	222	71	256	84
	F	296	94	340	107
7	M	222	71	256	84
	F	356	113	409	130
8	M	268	86	308	98
	F	385	123	442	141
9	M	369	117	425	133
	F	534	172	613	196
10	M	475	150	546	172
	F	681	218	785	248

\* 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
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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 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	167	52	189	58
	F	221	67	253	80
2	M	167	54	194	63
	F	224	70	256	80
3	M	167	54	194	63
	F	224	70	256	80
4	M	167	54	194	63
	F	224	70	256	80
5	M	167	54	194	63
	F	224	70	256	80
6	M	167	54	194	63
	F	224	70	256	80
7	M	167	54	194	63
	F	270	85	309	98
8	M	202	66	231	75
	F	291	92	334	107
9	M	281	87	321	102
	F	401	129	465	148
10	M	359	113	411	132
	F	514	167	591	189

\* 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
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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	64	20	74	22
	F	84	27	98	31
2	M	66	21	76	23
	F	87	27	100	31
3	M	66	21	76	23
	F	87	27	100	31
4	M	66	21	76	23
	F	87	27	100	31
5	M	66	21	76	23
	F	87	27	100	31
6	M	66	21	76	23
	F	87	27	100	31
7	M	66	21	76	23
	F	104	33	119	38
8	M	78	25	90	29
	F	112	36	129	42
9	M	109	34	125	40
	F	155	49	179	57
10	M	140	44	160	50
	F	200	64	229	74

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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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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 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	52	16	59	17
	F	69	21	79	24
2	M	52	17	61	19
	F	70	22	80	25
3	M	52	17	61	19
	F	70	22	80	25
4	M	52	17	61	19
	F	70	22	80	25
5	M	52	17	61	19
	F	70	22	80	25
6	M	52	17	61	19
	F	70	22	80	25
7	M	52	17	61	19
	F	84	27	97	30
8	M	63	21	72	24
	F	91	30	105	33
9	M	87	27	100	32
	F	125	40	144	46
10	M	113	35	128	41
	F	160	52	184	59

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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
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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



**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	60	19	69	23
	F	83	25	94	30
2	M	63	20	71	23
	F	83	25	94	30
3	M	63	20	71	23
	F	83	25	94	30
4	M	63	20	71	23
	F	83	25	94	30
5	M	63	20	71	23
	F	83	25	94	30
6	M	63	20	71	23
	F	83	25	94	30
7	M	63	20	71	23
	F	100	31	115	38
8	M	76	23	87	26
	F	109	36	123	41
9	M	104	33	122	38
	F	150	49	172	55
10	M	134	42	155	49
	F	189	60	219	69

\* **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
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 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	65	20	74	23
	F	87	27	99	31
2	M	66	22	75	24
	F	89	28	100	31
3	M	66	22	75	24
	F	89	28	100	31
4	M	66	22	75	24
	F	89	28	100	31
5	M	66	22	75	24
	F	89	28	100	31
6	M	66	22	75	24
	F	89	28	100	31
7	M	66	22	75	24
	F	105	32	120	39
8	M	80	24	91	30
	F	113	36	130	42
9	M	109	34	127	39
	F	158	50	182	57
10	M	141	43	160	50
	F	202	65	231	74

\* **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
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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
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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
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
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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

**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	61	20	70	22
	F	82	26	94	29
2	M	62	21	72	23
	F	83	26	95	30
3	M	62	21	72	23
	F	83	26	95	30
4	M	62	21	72	23
	F	83	26	95	30
5	M	62	21	72	23
	F	83	26	95	30
6	M	62	21	72	23
	F	83	26	95	30
7	M	62	21	72	23
	F	100	32	115	37
8	M	75	24	86	28
	F	108	34	125	40
9	M	104	33	120	39
	F	149	48	174	55
10	M	134	42	153	49
	F	192	61	220	70

\* 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
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24,000	1.065	3.34
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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
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	63	20	72	23
	F	82	26	96	30
2	M	64	22	74	24
	F	84	26	98	31
3	M	64	22	74	24
	F	84	26	98	31
4	M	64	22	74	24
	F	84	26	98	31
5	M	64	22	74	24
	F	84	26	98	31
6	M	64	22	74	24
	F	84	26	98	31
7	M	64	22	74	24
	F	103	33	118	37
8	M	77	25	87	27
	F	112	35	129	40
9	M	106	34	121	38
	F	152	48	176	57
10	M	136	43	156	49
	F	196	63	224	72

\* 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
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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	63	19	72	23
	F	86	26	98	31
2	M	65	21	75	23
	F	86	27	100	32
3	M	65	21	75	23
	F	86	27	100	32
4	M	65	21	75	23
	F	86	27	100	32
5	M	65	21	75	23
	F	86	27	100	32
6	M	65	21	75	23
	F	86	27	100	32
7	M	65	21	75	23
	F	104	33	118	38
8	M	79	25	89	28
	F	113	36	130	41
9	M	108	33	124	40
	F	155	49	180	58
10	M	139	44	160	50
	F	199	63	229	72

\* 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
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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
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 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	78	24	89	27
	F	104	33	119	38
2	M	79	26	92	30
	F	106	33	122	38
3	M	79	26	92	30
	F	106	33	122	38
4	M	79	26	92	30
	F	106	33	122	38
5	M	79	26	92	30
	F	106	33	122	38
6	M	79	26	92	30
	F	106	33	122	38
7	M	79	26	92	30
	F	128	40	146	45
8	M	96	31	110	35
	F	137	44	158	51
9	M	132	41	153	48
	F	190	60	219	70
10	M	170	53	195	62
	F	243	78	280	89

\* 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
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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
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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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 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	62	20	72	23
	F	83	28	97	31
2	M	63	22	73	24
	F	85	28	97	32
3	M	63	22	73	24
	F	85	28	97	32
4	M	63	22	73	24
	F	85	28	97	32
5	M	63	22	73	24
	F	85	28	97	32
6	M	63	22	73	24
	F	85	28	97	32
7	M	63	22	73	24
	F	103	33	117	36
8	M	76	25	88	28
	F	111	35	127	42
9	M	106	35	122	39
	F	152	49	176	55
10	M	137	42	157	49
	F	196	62	225	72

\* 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
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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
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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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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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	71	22	80	25
	F	94	30	108	34
2	M	72	23	83	27
	F	96	30	110	35
3	M	72	23	83	27
	F	96	30	110	35
4	M	72	23	83	27
	F	96	30	110	35
5	M	72	23	83	27
	F	96	30	110	35
6	M	72	23	83	27
	F	96	30	110	35
7	M	72	23	83	27
	F	115	37	133	42
8	M	86	28	100	31
	F	124	39	143	46
9	M	119	38	138	44
	F	172	56	199	64
10	M	153	48	176	56
	F	221	71	253	80

\* 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
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**

**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	230	284	312	54	76
20	115	148	156	23	35
30	207	259	281	44	63
40	293	365	400	71	99
50	151	184	206	29	41
60	156	195	212	35	47
70	110	138	150	28	40
80	153	192	208	37	53
090, 091	150	189	207	36	54
100	186	234	253	44	65
110	114	141	155	20	31
120	508	632	694	121	172
130	123	152	169	20	33
140	98	120	131	21	35
150	131	164	177	22	37
160	154	189	205	40	52
170, 171	169	207	228	40	55
180	116	144	158	21	34
190	157	199	217	34	47
200	170	213	231	36	52
210	110	135	146	19	30
220	112	141	155	18	33
230	235	289	317	58	80
240	196	247	266	41	61
250	125	157	170	24	34
260	371	463	508	88	127
270	277	342	377	64	94
280	217	270	294	53	74
290	346	434	475	82	118
300	114	145	157	19	31
310	121	149	164	20	33
320	186	233	249	44	56

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	120	150	162	22	34
340	124	154	170	22	33
350	148	183	201	25	37
360, 361	407	504	553	97	136
370	119	148	162	20	32
380	425	530	582	100	145
390	179	225	244	41	54
400	113	140	157	18	32
410	150	188	202	35	52
420	138	173	191	26	36
430	140	176	192	25	38
440	377	472	515	91	128
450	353	439	481	83	121
460	126	159	170	28	38
470	269	334	367	63	90
480	335	418	458	79	113
490	185	231	245	42	55
500	237	292	323	56	80
510	310	380	421	98	141
520	240	296	330	56	80
530	166	209	225	37	51
540	143	179	196	27	42
550	365	454	498	86	122
560	126	163	178	24	36
570	276	339	373	85	118
580	122	149	163	21	32
590	152	192	206	33	46
600	128	160	174	31	45
610	178	226	243	38	55
620	107	133	145	20	31
630	166	210	224	35	51
640	121	153	164	18	34

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	1069	1335	1462	209	288
910	1281	1600	1755	249	346
920	4179	5229	5725	817	1130
930	1357	1699	1859	268	366
940	697	872	956	137	189
950	3018	3776	4131	590	813
960	1445	1808	1979	283	391
970	731	913	999	143	198
980	1363	1707	1866	267	368
990	785	984	1077	152	211

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
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29,000	1.205	4.85
30,000	1.228	5.02
31,000	1.250	5.19
32,000	1.273	5.36
33,000	1.296	5.53
34,000	1.320	5.70
35,000	1.342	5.87
36,000	1.365	6.04
37,000	1.388	6.21
38,000	1.411	6.38
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