

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**

**HOMEOWNERS BASE PREMIUM COMPUTATION**

**BASE CLASS PREMIUM TABLE**

| Territory | HO 00 03 | Territory | HO 00 03 |
|-----------|----------|-----------|----------|
| 010       | 1575     | 330       | 953      |
| 020       | 1217     | 340       | 1044     |
| 030       | 1176     | 350       | 966      |
| 040       | 1644     | 360, 361  | 1828     |
| 050       | 1040     | 370       | 1047     |
| 060       | 1217     | 380       | 1955     |
| 070       | 1044     | 390       | 1217     |
| 080       | 909      | 400       | 1065     |
| 090, 091  | 829      | 410       | 1085     |
| 100       | 1315     | 420       | 1044     |
| 110       | 991      | 430       | 953      |
| 120       | 2122     | 440       | 1701     |
| 130       | 953      | 450       | 1645     |
| 140       | 1044     | 460       | 1291     |
| 150       | 952      | 470       | 1604     |
| 160       | 985      | 480       | 1609     |
| 170, 171  | 1217     | 490       | 1221     |
| 180       | 1045     | 500       | 1469     |
| 190       | 1067     | 510       | 2106     |
| 200       | 1217     | 520       | 1393     |
| 210       | 952      | 530       | 1292     |
| 220       | 953      | 540       | 953      |
| 230       | 1419     | 550       | 1950     |
| 240       | 1248     | 560       | 1044     |
| 250       | 1044     | 570       | 1736     |
| 260       | 2103     | 580       | 1066     |
| 270       | 1380     | 590       | 1217     |
| 280       | 1369     | 600       | 1044     |
| 290       | 2152     | 610       | 1177     |
| 300       | 959      | 620       | 1012     |
| 310       | 1043     | 630       | 1030     |
| 320       | 1217     | 640       | 1251     |

This table replaces the base class premium tables on page HO-B-2 Rule # 301 of the currently approved Louisiana Homeowners Manual filed for use by the Property Insurance Association of Louisiana.

Key factors, form factors, protection/construction factors, rates and premiums, and rules for all other available homeowners coverages shall be in accordance with the Louisiana Homeowners Manual.

**FAIR PLAN**

**HOMEOWNERS BASE PREMIUM COMPUTATION**

**BASE CLASS PREMIUM TABLE**

| Territory                         | HO 00 04 | Territory | HO 00 04 |
|-----------------------------------|----------|-----------|----------|
| 10, 270                           | 306      | 320       | 253      |
| 20                                | 270      | 350       | 258      |
| 30                                | 275      | 360, 361  | 201      |
| 40                                | 333      | 370       | 205      |
| 50, 130, 220, 250, 330, 400, 540  | 225      | 380       | 197      |
| 60                                | 193      | 390       | 241      |
| 70, 80, 310, 340, 560, 600        | 242      | 410       | 143      |
| 90, 91                            | 249      | 430       | 140      |
| 100                               | 235      | 440       | 194      |
| 110                               | 204      | 450, 500  | 327      |
| 120, 510                          | 535      | 460, 590  | 232      |
| 140                               | 171      | 470       | 285      |
| 150                               | 199      | 480       | 335      |
| 160                               | 259      | 550       | 367      |
| 170, 171, 190, 240, 520, 530, 610 | 244      | 570       | 410      |
| 180, 200, 420, 490                | 226      | 580       | 139      |
| 210                               | 151      | 620       | 169      |
| 230                               | 312      | 630       | 238      |
| 260                               | 361      | 640       | 214      |
| 280                               | 280      |           |          |
| 290                               | 337      |           |          |
| 300                               | 234      |           |          |

C.1. Optional Higher Deductibles - All Perils Deductible (Type Code 5)

| <b>FORM 4</b>                | <b>Deductible Amount</b> |                |                |                |                 |
|------------------------------|--------------------------|----------------|----------------|----------------|-----------------|
| <b>Coverage C Limit</b>      | <b>\$500</b>             | <b>\$1,000</b> | <b>\$2,500</b> | <b>\$5,000</b> | <b>\$10,000</b> |
| Required Minimum to \$25,000 | 0.91                     | 0.77           | 0.59           | 0.55           | 0.40            |
| \$25,001 to \$175,000        | 0.93                     | 0.84           | 0.68           | 0.63           | 0.50            |

| <b>FORM 6</b>                | <b>Deductible Amount</b> |                |                |                |                 |
|------------------------------|--------------------------|----------------|----------------|----------------|-----------------|
| <b>Coverage C Limit</b>      | <b>\$500</b>             | <b>\$1,000</b> | <b>\$2,500</b> | <b>\$5,000</b> | <b>\$10,000</b> |
| Required Minimum to \$25,000 | 0.90                     | 0.76           | 0.56           | 0.52           | 0.36            |
| \$25,001 to \$175,000        | 0.92                     | 0.81           | 0.63           | 0.59           | 0.44            |

ED. 04/12

Louisiana Homeowners Manual filed for use by the Property Insurance Association of Louisiana.

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**COASTAL PLAN**

**HOMEOWNERS BASE PREMIUM COMPUTATION**

**BASE CLASS PREMIUM TABLE**

| Territory | HO 00 03 |
|-----------|----------|
| 900       | 3,141    |
| 910       | 4,070    |
| 920       | 7,805    |
| 930       | 3,495    |
| 940       | 2,323    |
| 950       | 5,448    |
| 960       | 4,104    |
| 970       | 2,767    |
| 980       | 3,176    |
| 990       | 4,030    |

This table replaces the base class premium tables on page HO-B-2 Rule # 301 of the currently approved Louisiana Homeowners Manual filed for use by the Property Insurance Association of Louisiana.

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**COASTAL PLAN**

**HOMEOWNERS BASE PREMIUM COMPUTATION**

**BASE CLASS PREMIUM TABLE**

| Territory | HO 00 04 |
|-----------|----------|
| 900       | 260      |
| 910       | 489      |
| 920       | 291      |
| 930       | 557      |
| 940       | 344      |
| 950       | 208      |
| 960       | 253      |
| 970       | 219      |
| 980       | 565      |
| 990       | 488      |

C.1. Optional Higher Deductibles - All Perils Deductible (Type Code 5)

**FORM 4**

| Coverage C Limit             | Deductible Amount |         |         |         |          |
|------------------------------|-------------------|---------|---------|---------|----------|
|                              | \$500             | \$1,000 | \$2,500 | \$5,000 | \$10,000 |
| Required Minimum to \$25,000 | 0.91              | 0.77    | 0.59    | 0.55    | 0.40     |
| \$25,001 to \$175,000        | 0.93              | 0.84    | 0.68    | 0.63    | 0.50     |

**FORM 6**

| Coverage C Limit             | Deductible Amount |         |         |         |          |
|------------------------------|-------------------|---------|---------|---------|----------|
|                              | \$500             | \$1,000 | \$2,500 | \$5,000 | \$10,000 |
| Required Minimum to \$25,000 | 0.90              | 0.76    | 0.56    | 0.52    | 0.36     |
| \$25,001 to \$175,000        | 0.92              | 0.81    | 0.63    | 0.59    | 0.44     |

This table replaces the base class premium tables on page HO-B-2 Rule # 301 of the currently approved Louisiana Homeowners Manual filed for use by the Property Insurance Association of Louisiana.

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